



TRS-ActiveCare in the Gulf Coast LOCAL HEALTH CARE. TEXAS-SIZED BENEFITS.



REGIONS 2 & 3

TRS-ActiveCare is health care designed to empower public educators. As the second-largest purchaser of health insurance in the state, we provide comprehensive benefits at competitive prices. We have the largest network of Texas doctors and hospitals, the lowest overhead costs, and programs that personalize health care.

Our cost-sharing is also the biggest risk pool you can access. And now, with regional rating, the actions you take as a district can directly influence costs in your region. Through education and support, we can guide your employees to make health care choices that improve their well-being and lower what they spend on care.

And when they save, we all save.



BlueCross BlueShield of Texas

2022-2023
TRS-ActiveCare

GULF COAST



REGION 2



REGION 3

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association



2022-2023
TRS-ActiveCare

REGIONAL ROUNDTABLES

AGENDA

- State of ActiveCare Overview
- Q&A
- Regional Demographics/Enrollment
- Diagnostic Categories
- Chronic Conditions
- Where Your Employees Seek Care
- ER Usage
- Maternity Information
- Resources
- Group Discussion

2022-2023
TRS-ActiveCare

HEALTH BENEFITS

No Premium Increases for 2022-23 Self-Funded Plans

*No district will see a price increase from last year
and some will see decreases*

TRS-ActiveCare Remains Texas-Strong



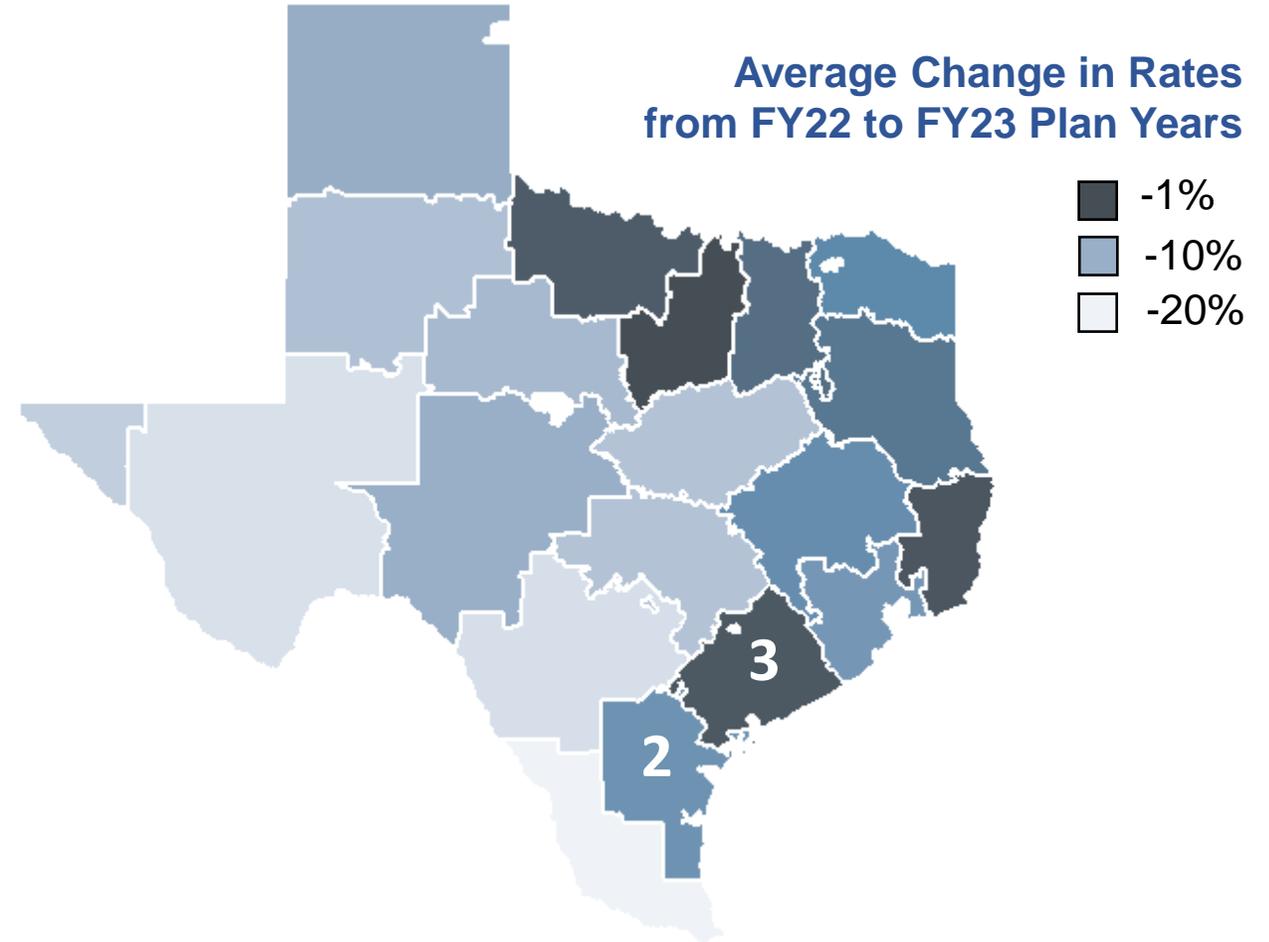
Governor Abbott and State Legislative Leadership support TRS-ActiveCare with \$638 million in federal funding:

- \$203 million from American Rescue Plan Act (ARPA) funds from the 3rd Special Session
- \$435 million from federal Coronavirus Relief Funds (CRF) funds
- All to be used to mitigate rate increases due to COVID-19 expenses

Plan Year 2023 Regionally Rated Premiums – Regional Impact



- No increase in the total premium charged by TRS for any plan or tier for PY 2022-23 self-insured plans
- Fully regional rated across the state based on local cost
- All regions will experience a decrease in average total premium, ranging from ~1% to 20%.



The Value of TRS-ActiveCare



Waived member cost sharing for inpatient treatment during the pandemic peak time

Regional rates with statewide and nationwide networks

90% of Texas hospitals and **79%** of Texas providers

No separate stop-loss insurance, all regions access largest risk pool in Texas

No separate **broker or commission fees**

No **additional District FTEs** to monitor contractor and financial performance

Members **earn up to \$599 yearly** for eligible services when using lower cost providers

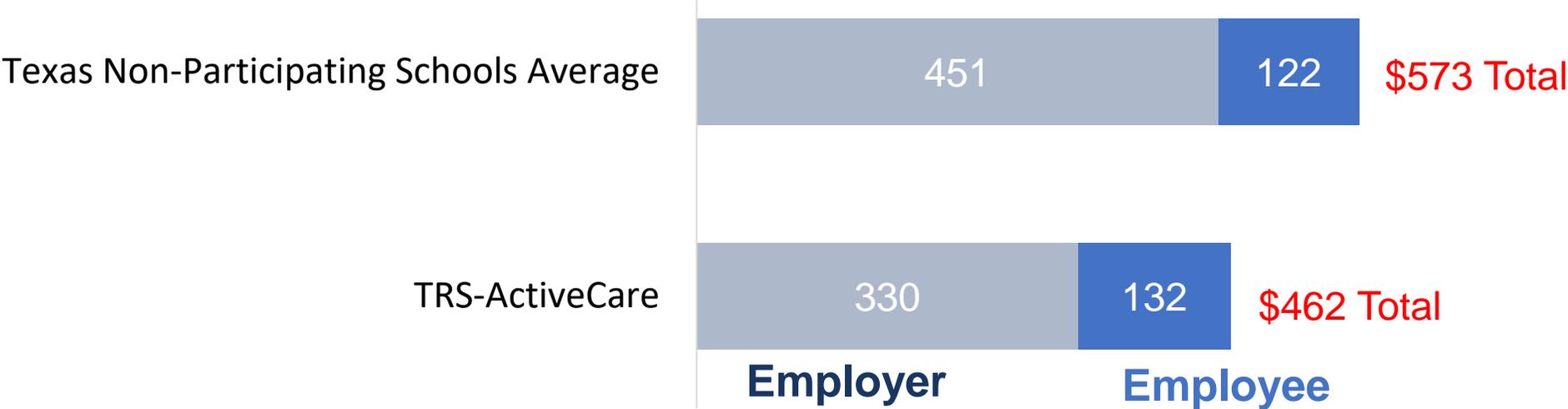
Site of Care steerage started in April 2022

PrudentRx Specialty Drug Program, Plan Year 2023

TRS-ActiveCare Is Competitive



2021-22 Contribution Comparison: Employee-Only Coverage

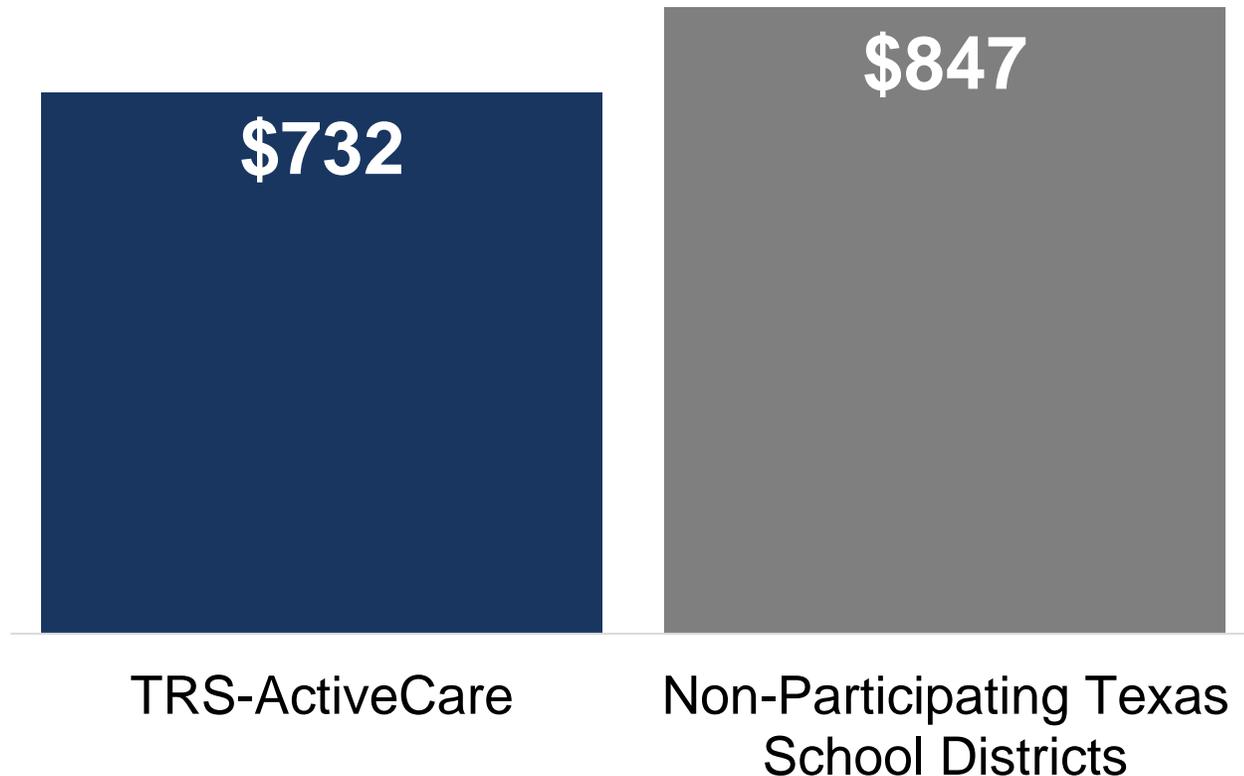


Texas non-participating is based on 141 plans with data for 2021-22 or 2021 plan years. Texas non-participating data represents average of each district. Plans outside of TRS-ActiveCare may offer different plan designs which impact premiums.

TRS-ActiveCare Is Competitive



Total cost of health care per employee is \$115 lower per month in TRS-ActiveCare in the 2021-22 plan year.



Prior slides show only contributions. This slide adds employee-cost sharing to these contributions to show total cost. It also weights enrollment by tier so that different pricing strategies for dependents are accounted for.

TRS-ActiveCare Is Competitive



- Total cost for TRS' most popular plan (Primary) is 14% less than other similar plans for the current year
- Decrease in premiums due to federal funding maintains affordability and keeps TRS-ActiveCare below the market for the upcoming year
- Texas market likely to see double digit increases in cost per person for 2022-23 plan year based on preliminary indicators
- TRS self-insured premiums charged to districts decreased between 1-20% depending on the region
- TRS will provide additional details on market comparison in the fall

Building TRS-ActiveCare's Future Together



- ✓ TRS-ActiveCare has the support of Texas leadership
- ✓ Help us steer more members to the Primary Plan
- ✓ Innovative approach for the upcoming PBM RFP to lower cost
- ✓ Building local, sustainable, high-value plans & sharing performance savings with districts
- ✓ Rate providers performance and steer patients to high-quality providers
- ✓ Higher contribution by districts

2022-2023
TRS-ActiveCare

REGIONAL ROUNDTABLES

Break To Hear From You
Facilitated Q&A



BlueCross BlueShield of Texas

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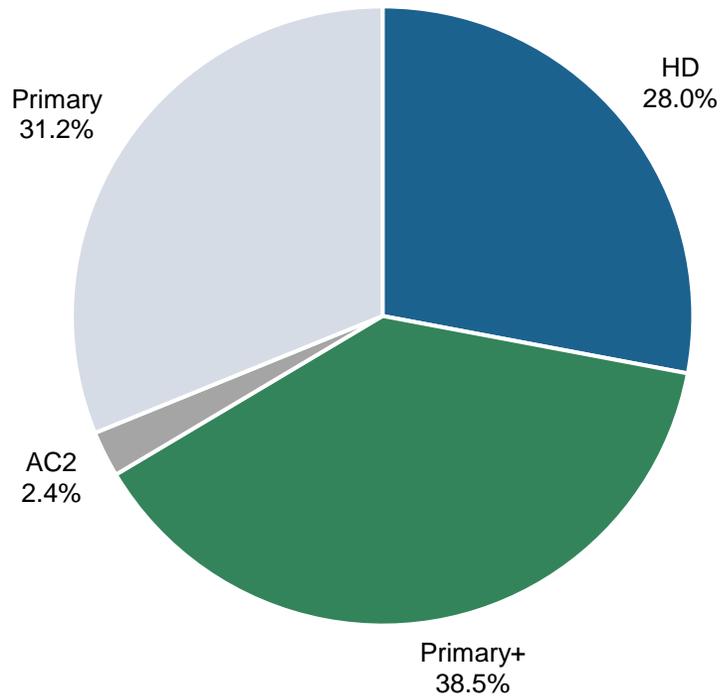


Regional Demographics & Enrollment

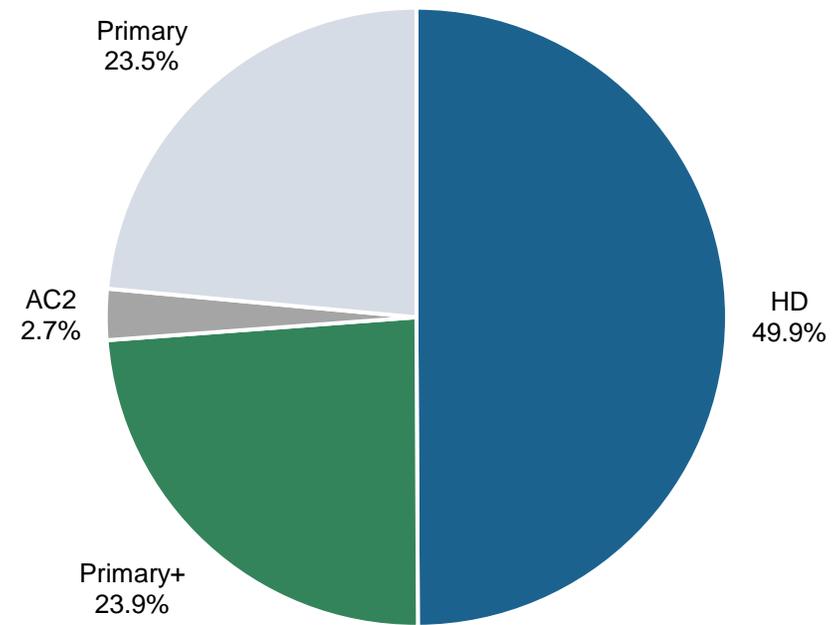
Average Percent of Enrollees



REGION 2
7,338 Total Members



REGION 3
9,743 Total Members



TRS-ActiveCare Plan Percentages: Primary 26.6% || Primary+ 20.2% || HD 49.7% || AC2 3.5%

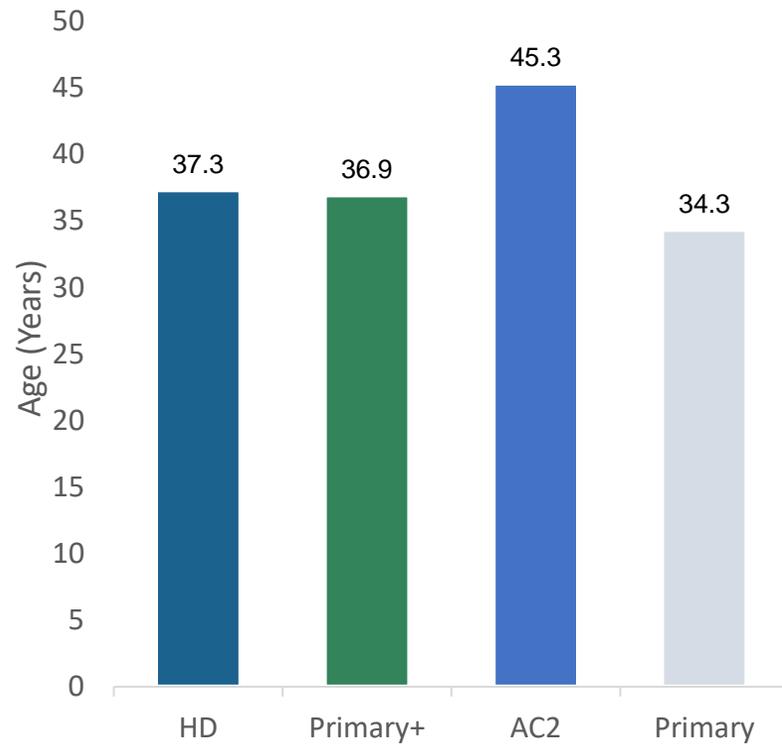
Regional Demographics & Enrollment

Average Age of Enrollees



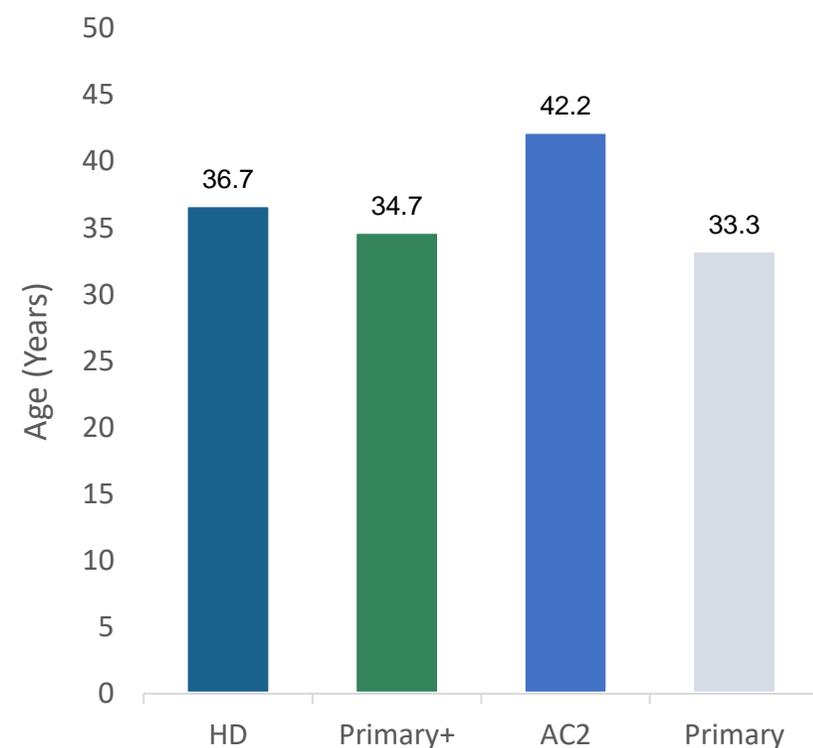
REGION 2

Average Region Age: 36.4



REGION 3

Average Region Age: 35.6



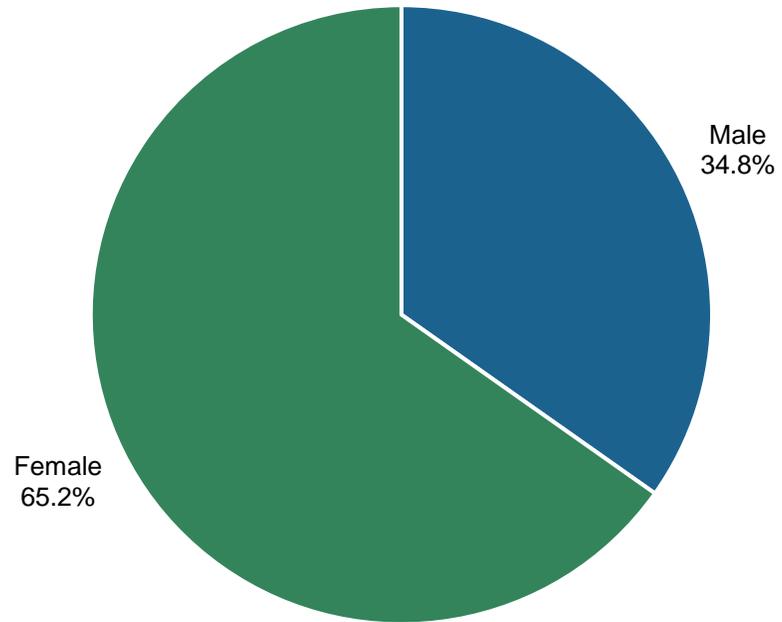
Average TRS-ActiveCare Age: 34.3

Regional Demographics & Enrollment

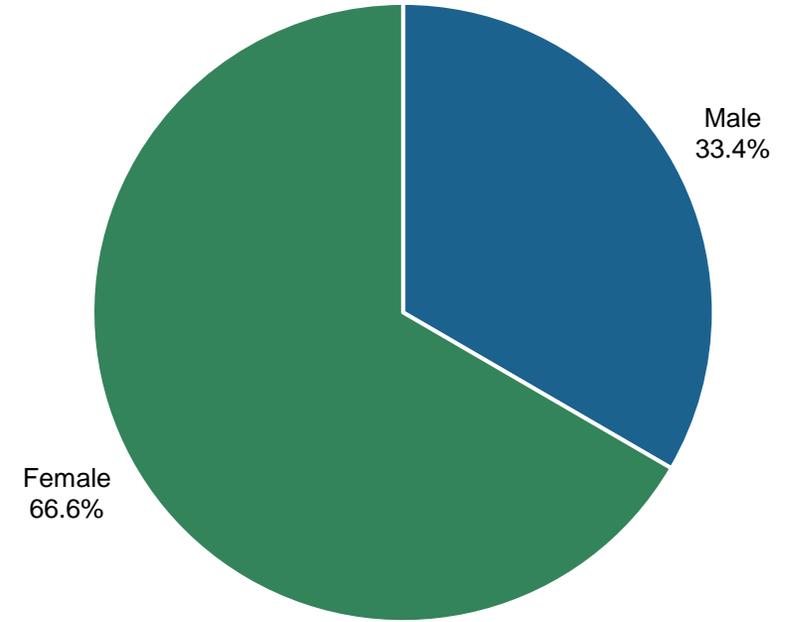
Gender - TRS-ActiveCare



REGION 2



REGION 3



Top Diagnostic Categories

REGION 2

- 1 Neoplasms
Highest Cost:
Leukemia/Lymphoma/Hematologic
- 2 Diseases of the Circulatory System
- 3 Factors Influencing Health Status and Contact with Health Services
- 4 Diseases of the Digestive System
- 5 Certain Infectious and Parasitic Diseases

REGION 3

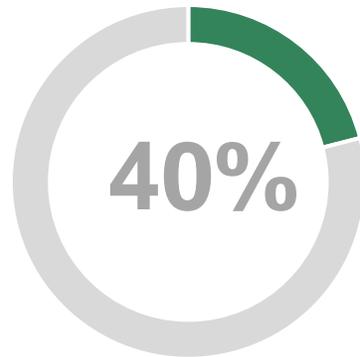
- 1 Neoplasms
Highest Cost: Breast Cancer
- 2 Factors Influencing Health Status and Contact with Health Services
- 3 Diseases of the Musculoskeletal System and Connective Tissue
- 4 Certain Infectious and Parasitic Diseases
- 5 Diseases of the Circulatory System

Top Diagnostic Categories

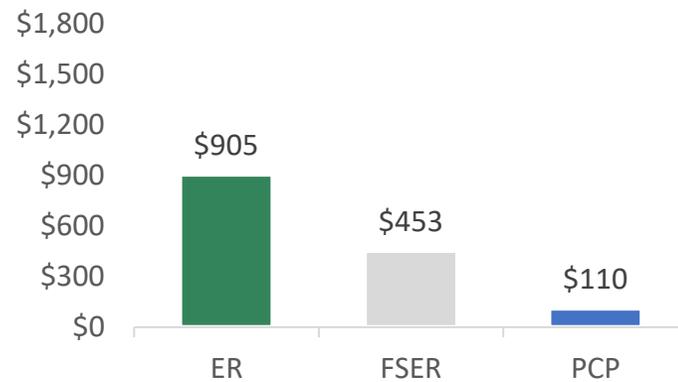
Region 2	Amount PMPM	Total TRS-ActiveCare	Region 3	Amount PMPM	Total TRS-ActiveCare
Neoplasms	\$47.97	\$36.82	Neoplasms	\$52.54	\$36.82
Diseases of the Circulatory System	\$44.32	\$27.69	Factors Influencing Health Status and Contact with Health Services	\$34.10	\$40.36
Factors Influencing Health Status and Contact with Health Services	\$30.76	\$40.36	Diseases of the Musculoskeletal System and Connective Tissue	\$29.74	\$29.73
Diseases of the Digestive System	\$26.02	\$20.16	Certain Infectious and Parasitic Diseases	\$27.31	\$27.29
Certain Infectious and Parasitic Diseases	\$22.80	\$27.29	Diseases of the Circulatory System	\$20.54	\$27.69
Total: Top 5	\$171.87	\$152.32		\$164.22	\$161.90

Where Your Employees Get Care

REGION 2

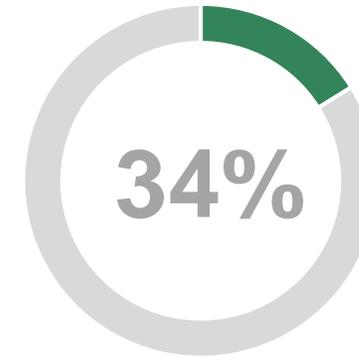


40% of ER use is non-emergent

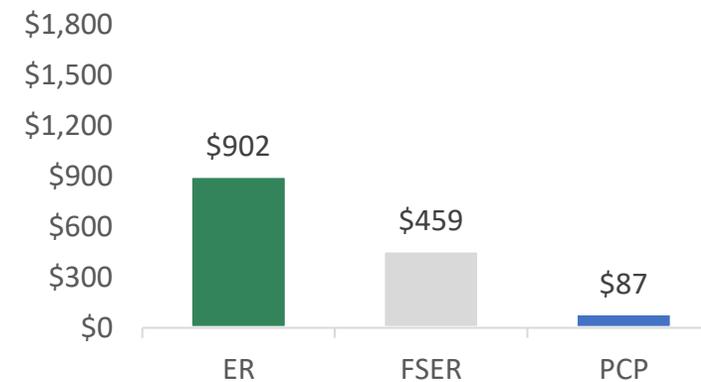


Paid per visit

REGION 3



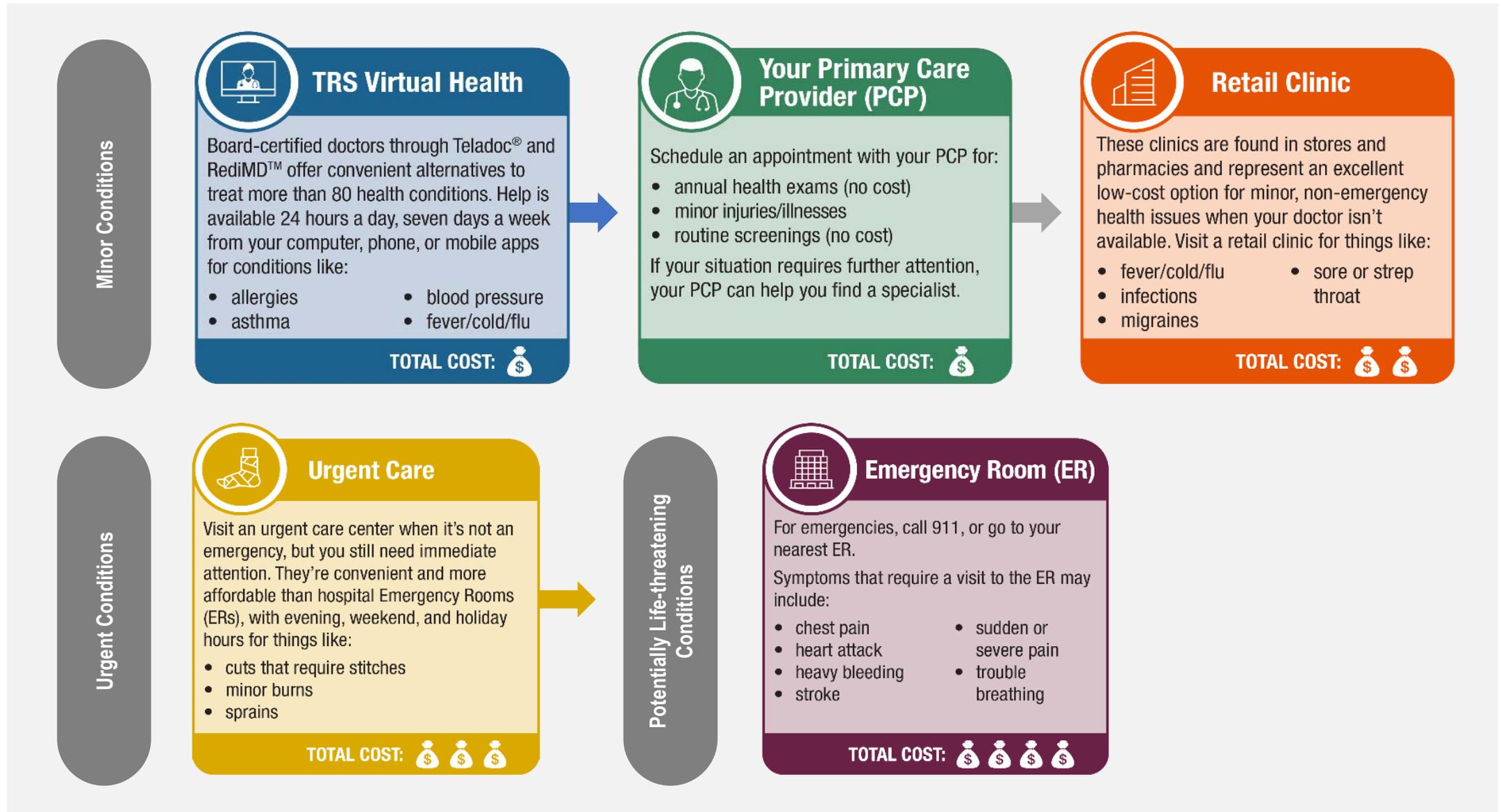
34% of ER use is non-emergent



Paid per visit

FSEs and ERs aren't comparable. If there's an emergency, a patient will be sent from an FSER to an ER by ambulance.

Controlling ER Usage Through Education



Emergency Room Leading Diagnosis



Region 2			
Top 3 ER Diagnosis Groups	Paid	ER Paid per Visit	% of Potentially Non-Emergent
Symptoms, Signs and Abnormal Clinical and Laboratory Findings, Not Elsewhere Classified	\$335,784.72	\$867.66	54%
Injury, Poisoning and Certain Other Consequences of External Causes	\$170,704.09	\$461.36	12.2%
Certain Infectious and Parasitic Diseases	\$309,439.44	\$1,017.89	43.8%
Total: Top 3	\$815,928.25	\$769.02	36.5%

Emergency Room Leading Diagnosis



Region 3			
Top 3 ER Diagnosis Groups	Paid	ER Paid per Visit	% of Potentially Non-Emergent
Factors Influencing Health Status and Contact with Health Services	\$199,318.14	\$466.79	92.5%
Certain Infectious and Parasitic Diseases	\$394,148.75	\$995.33	28%
Injury, Poisoning and Certain Other Consequences of External Causes	\$157,084.81	\$421.14	5.1%
Total: Top 3	\$750,551.70	\$627.55	43.9%

Child Delivery



Utilization Service Type Detail		Metrics	REGION 2	REGION 3	Total – TRS-ActiveCare
C-Section Delivery					
	Average Length of Stay		3.9	3.3	3.1
	Paid per Claimant		\$8,281.40	\$6,304.22	\$8,090.92
Vaginal Delivery					
	Average Length of Stay		2.2	2.4	2.2
	Paid per Claimant		\$3,301.65	\$6,406.95	\$5,270.38
Total: Average Length of Stay			2.9	2.8	2.6
Total: Claimants			108	178	6,506
Total: Paid per Claimant			\$5,376.55	\$6,365.97	\$6,368.46

Top Chronic Conditions



REGIONS 1 & 20

-  Hypertension
-  Hyperlipidemia
-  Diabetes
-  Depression
-  Asthma

	Region 2		Region 3		Total TRS-ActiveCare	
	Claimants	% of Participants	Claimants	% of Participants	Claimants	% of Participants
Hypertension	1,375	18.7%	1,670	17.1%	52,978	12.3%
Hyperlipidemia	1,289	17.6%	1,131	11.6%	41,007	9.5%
Diabetes	707	9.6%	725	7.4%	24,749	5.7%
Depression	362	4.9%	470	4.8%	24,749	5.7%
Asthma	196	2.7%	157	1.6%	10,087	2.3%

TRS-ActiveCare Resources That Can Drive Costs Down



Neoplasms – Cancer Related Procedures

- \$0 cancer preventive screenings for common cancers including prostate and breast cancer
- One-on-one tobacco cessation coaching
- PrudentRx for Primary plans covers many cancer drugs at \$0 for participants

Circulatory – Heart Related Conditions

- One-on-One Coaching: Cholesterol, blood pressure, nutrition & weight loss programs
- Fitness program with gym discounts and online exercise classes
- Health Advisors: keep participants on track after heart-related procedures

Musculoskeletal – Spine, Bone and Joint Related

- Well onTarget: 12-week back pain self-guided program
- Low physical therapy copays – PT can help mitigate surgery

TRS-ActiveCare Resources That Can Drive Costs Down



Diabetes

- Insulin prices are capped at \$25 for a 30-day supply on the Primary plans
- One-on-One Coaching: Fitness, nutrition, and weight loss/maintenance programs
- Well onTarget: 12-week diabetes improvement program
- Fitness program with gym discounts and online exercise classes
- Virta for eligible participants

Asthma

- Well onTarget: 12-week asthma improvement program
- PrudentRx for Primary plans covers some asthma related drugs at \$0 for participants

Mental Health

- \$30 copays for in-office mental health visits on the Primary plans
- Access to licensed therapists and psychiatrists through TRS Virtual Health
- Learn to Live: Cognitive behavioral therapy program for mental health conditions
- One-on-One Coaching: Stress management program

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REGIONAL ROUNDTABLES

Let's Talk

Facilitated Discussion