



BlueCross BlueShield of Texas

2022-2023  
TRS-ActiveCare

# WEST TEXAS

REGION 14



REGION 16



REGION 17



REGION 18



REGION 19



Roundtable Discussion



TRS | ACTIVECARE  
TEACHER RETIREMENT SYSTEM OF TEXAS

# Who's In Your Region?

- LEVELLAND ISD
- PADUCAH ISD
- BORDEN COUNTY ISD
- CROSS PLAINS ISD
- LAZBUDDIE ISD
- EASTLAND ISD
- TEXLINE ISD
- SWEETWATER ISD
- SEMINOLE PUBLIC SCHOOLS
- BORGER ISD
- GREENWOOD ISD
- BIG SPRING ISD
- DENVER CITY ISD
- TEXHOMA ISD
- HEREFORD ISD
- DENVER CITY ISD
- PRINGLE-MORSE CONS ISD
- REGION 19 ED SERV CENTER
- REGION 14 ED SERV CENTER
- MIDLAND ISD
- SIDNEY ISD
- MENARD ISD
- PLAINVIEW ISD
- WYLIE ISD
- HAPPY ISD
- WELLINGTON ISD
- SOUTHLAND ISD
- CROSS PLAINS ISD
- SUNDOWN ISD
- O DONNELL ISD
- PAMPA ISD
- PLAINVIEW ISD
- BURNHAM WOOD CHARTER SCH.
- CLINT ISD
- PLAINVIEW ISD
- REGION 17 ED SERV CENTER
- LEVELLAND ISD
- COAHOMA ISD
- MCLEAN ISD
- CANYON ISD
- CANADIAN ISD
- TEXHOMA ISD
- PLAINVIEW ISD
- PAMPA ISD
- SANFORD-FRITCH ISD
- DARROUZETT ISD
- REGION 18 ED SERV CENTER
- CANYON ISD



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

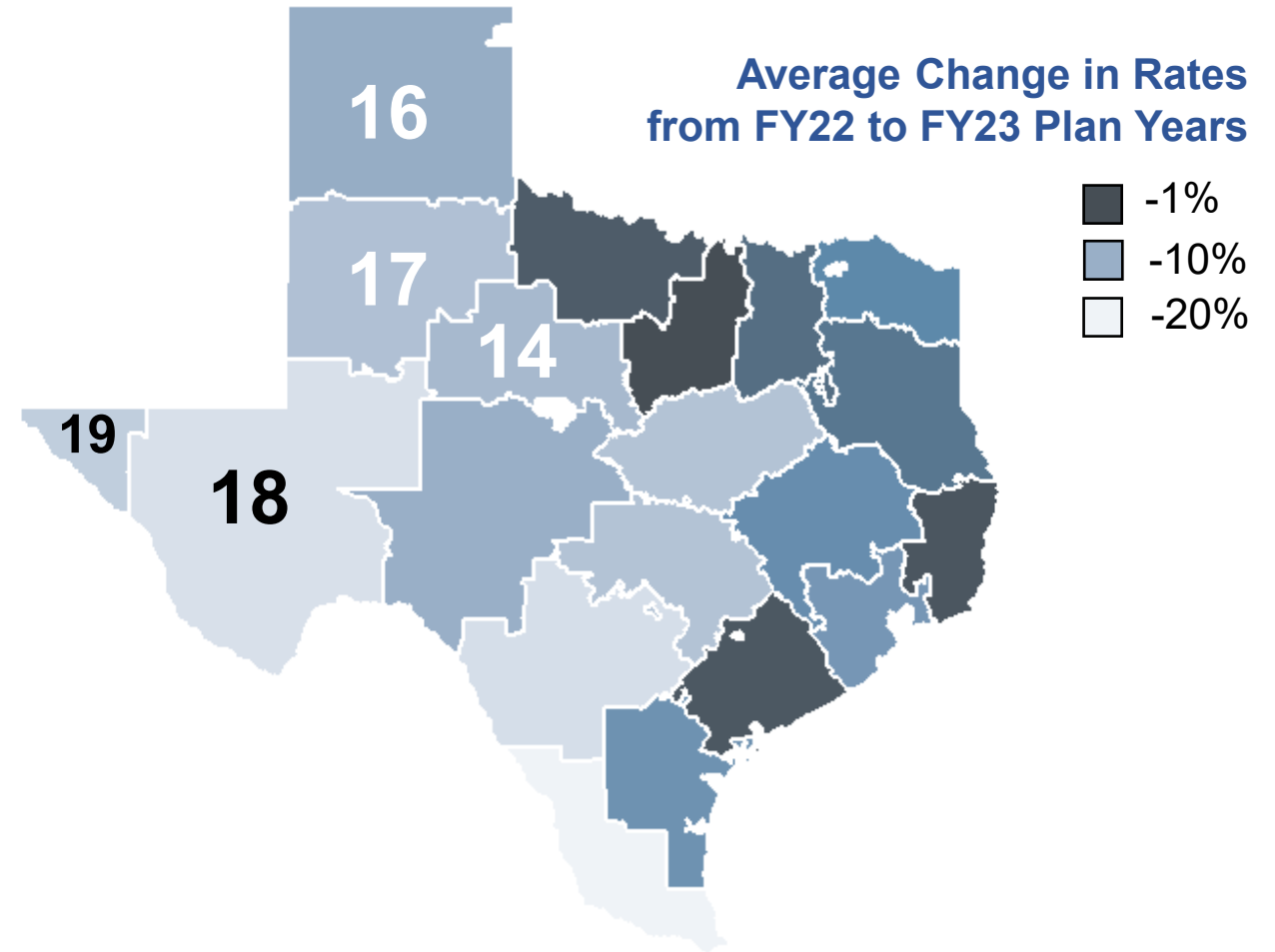


**Governor Abbott and State Legislative Leadership support TRS-ActiveCare with \$638 million in federal funding:**

- \$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

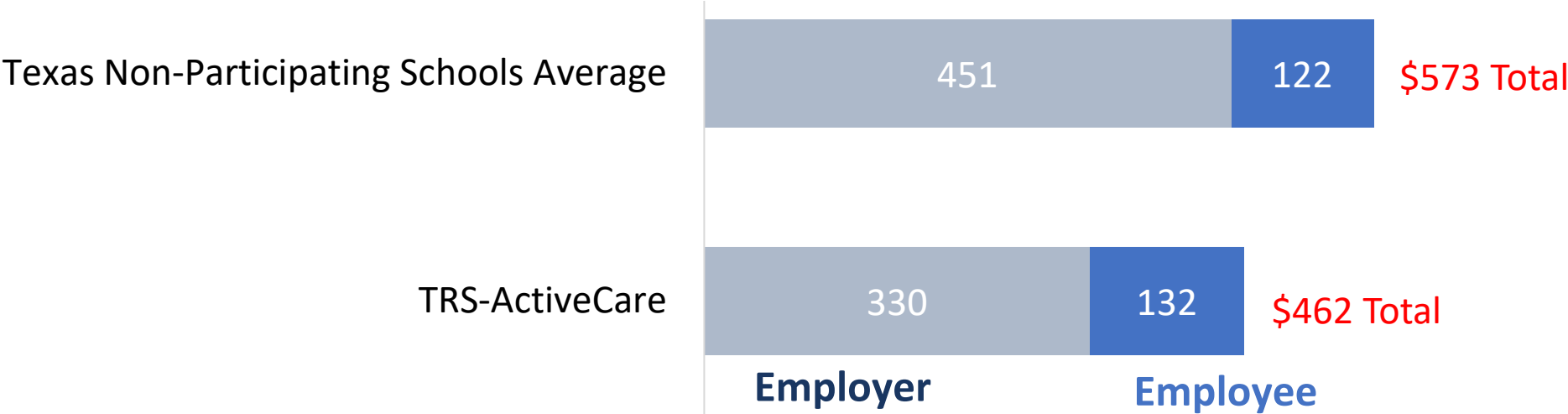
**Site of Care** steerage started in April 2022

**PrudentRx Specialty Drug Program**, Plan Year 2023

# TRS-ActiveCare Is Competitive



## 2021-22 Contribution Comparison: Employee-Only Coverage



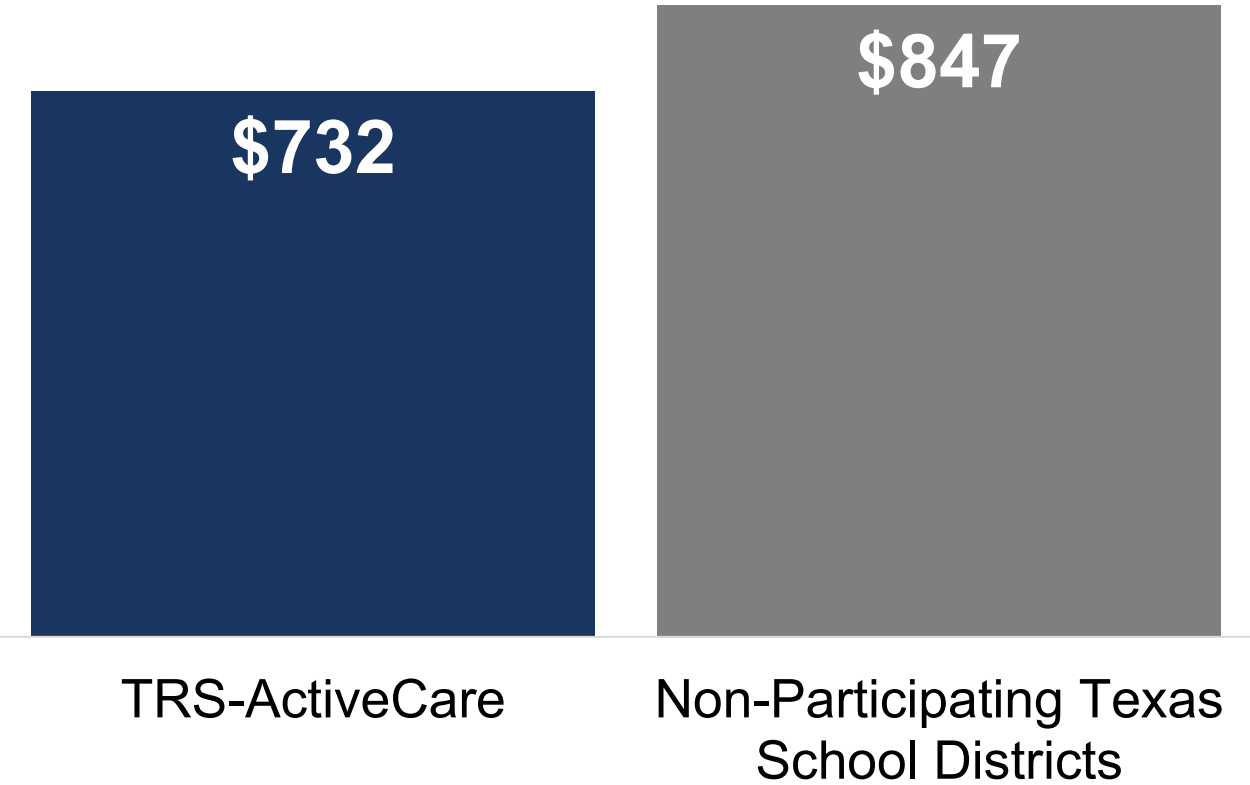
Texas non-participating is based on 141 plans with data for 2021-22 or 2021 plan years. Texas non-participating data represents average of each district. Plans outside of TRS-ActiveCare may offer different plan designs which impact premiums.



# 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

2022-2023  
TRS-ActiveCare

# WEST TEXAS

REGION 14



REGION 16



REGION 17



REGION 18



REGION 19



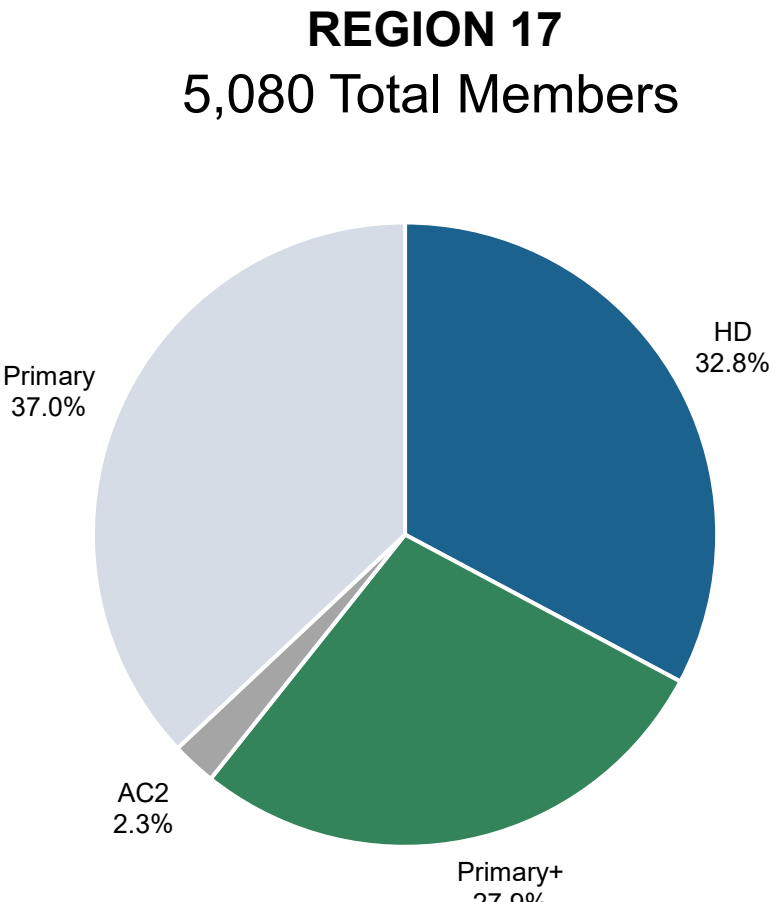
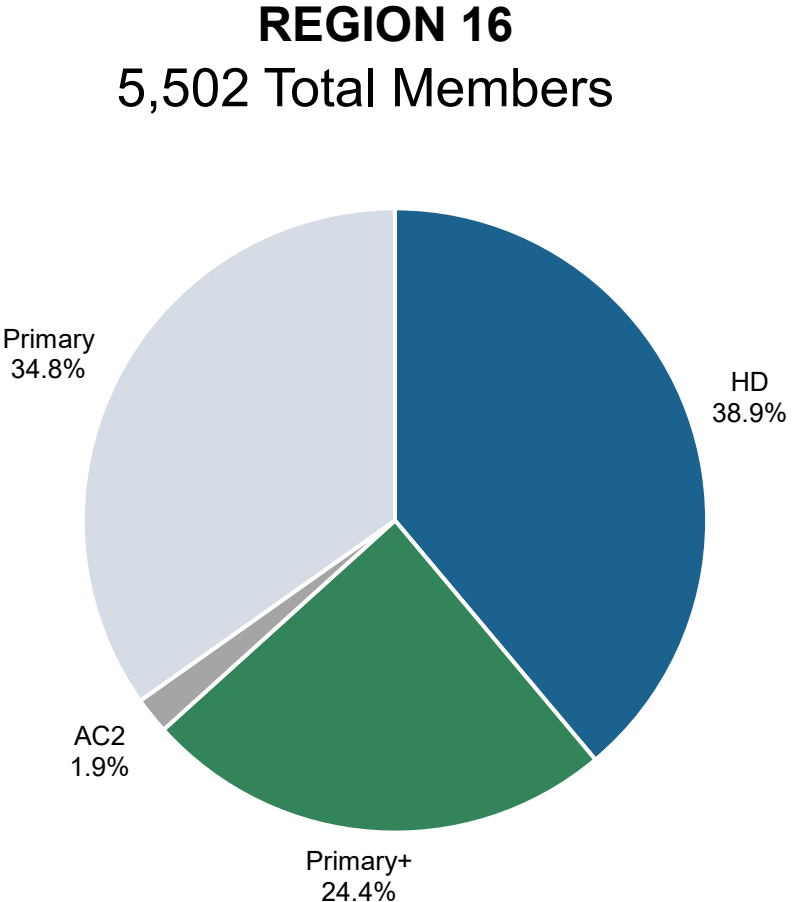
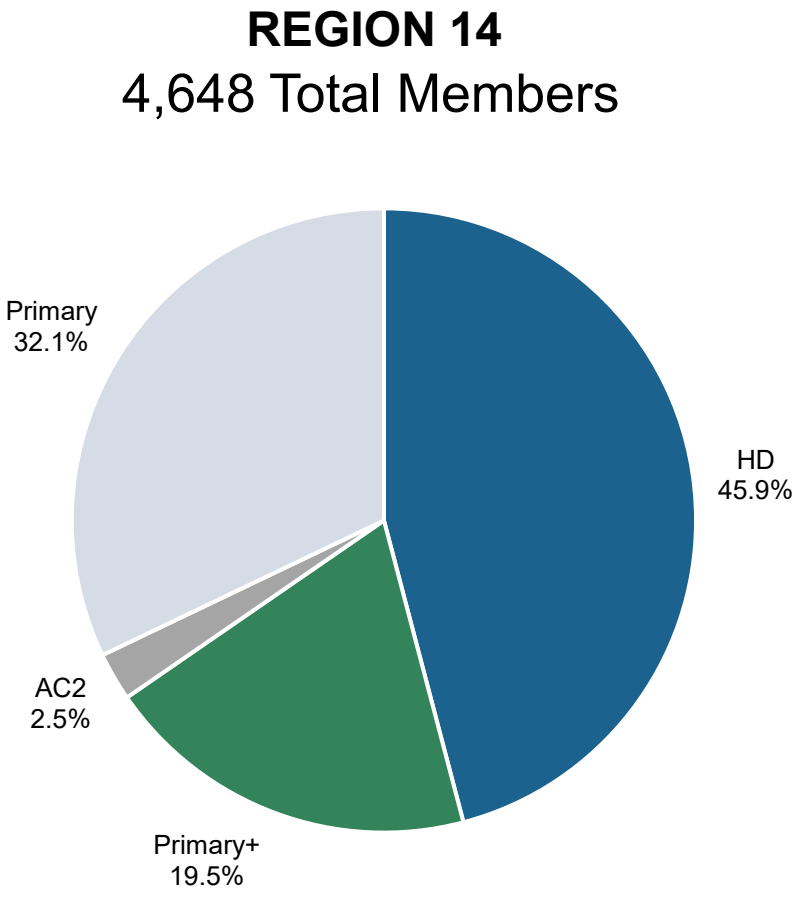
TRS

TEACHER RETIREMENT SYSTEM OF TEXAS

ACTIVECARE

# Regional Demographics & Enrollment

Average Percent of Enrollees



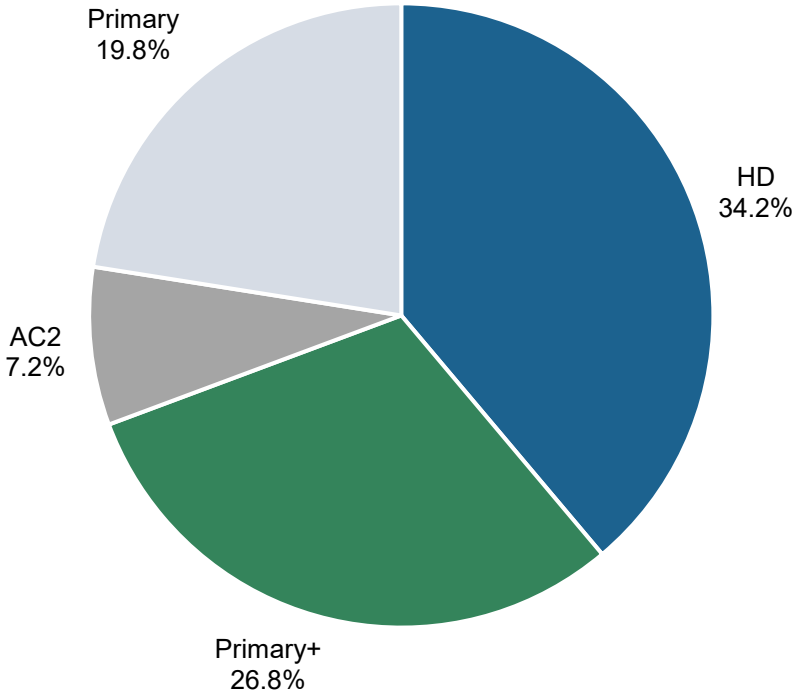
TRS-ActiveCare Plan Percentages: Primary 32% || Primary+ 19% || HD 40% || AC 2 2% || HMOs 7%

# Regional Demographics & Enrollment

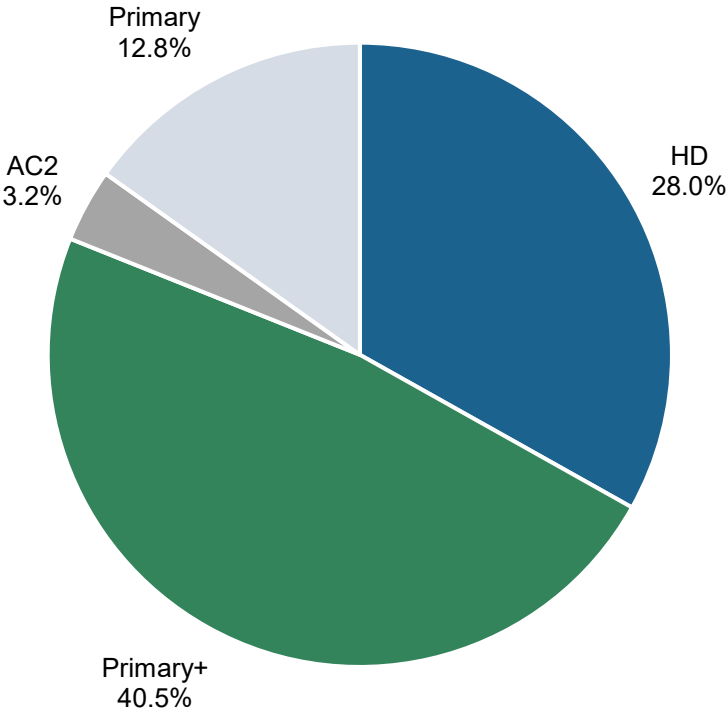
Average Percent of Enrollees



**REGION 18**  
4,469 Total Members



**REGION 19**  
4,292 Total Members



TRS-ActiveCare Plan Percentages: Primary 32% || Primary+ 19% || HD 40% || AC 2 2% || HMOs 7%



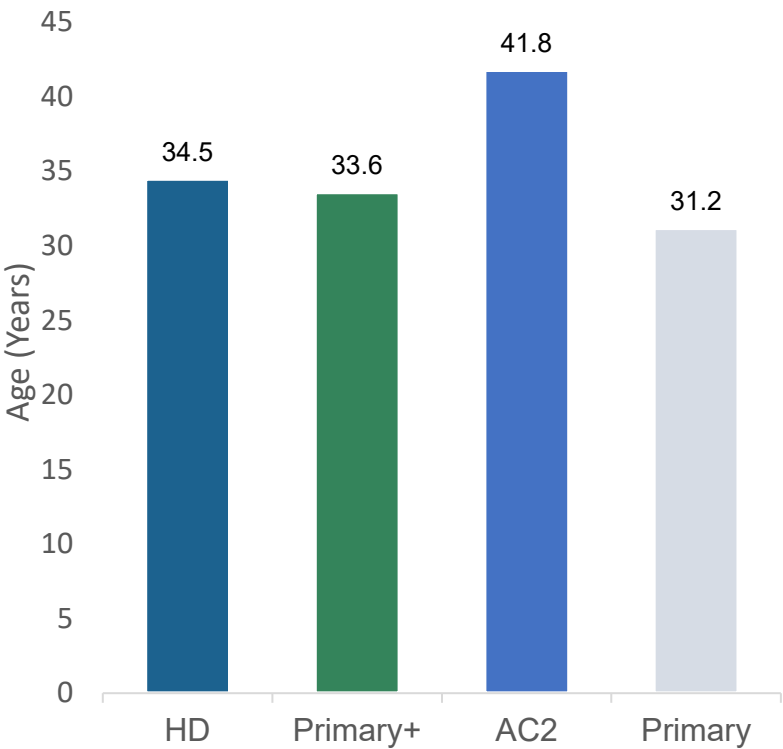
# Regional Demographics & Enrollment

Average Age of Enrollees



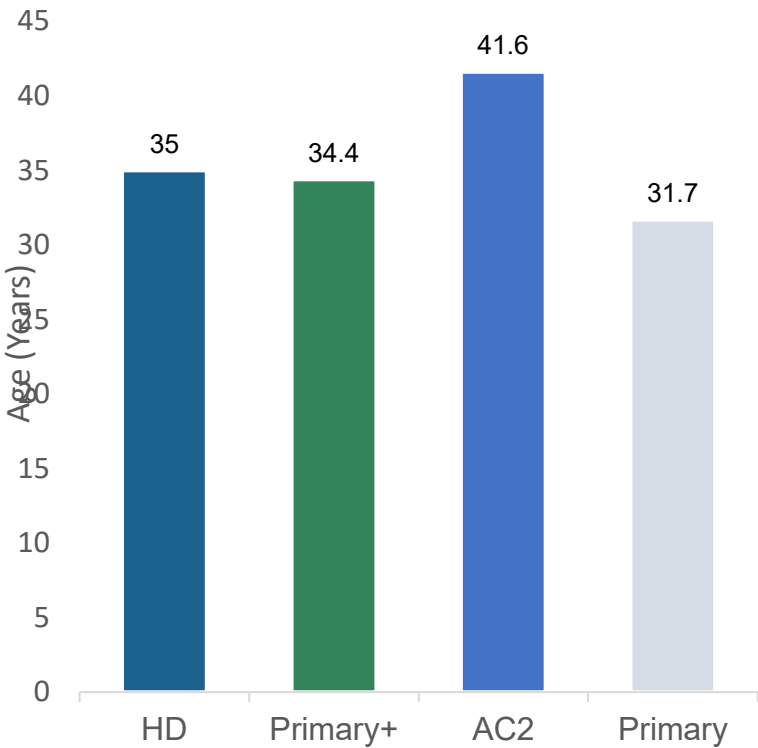
## REGION 14

Average Region Age: 33.4



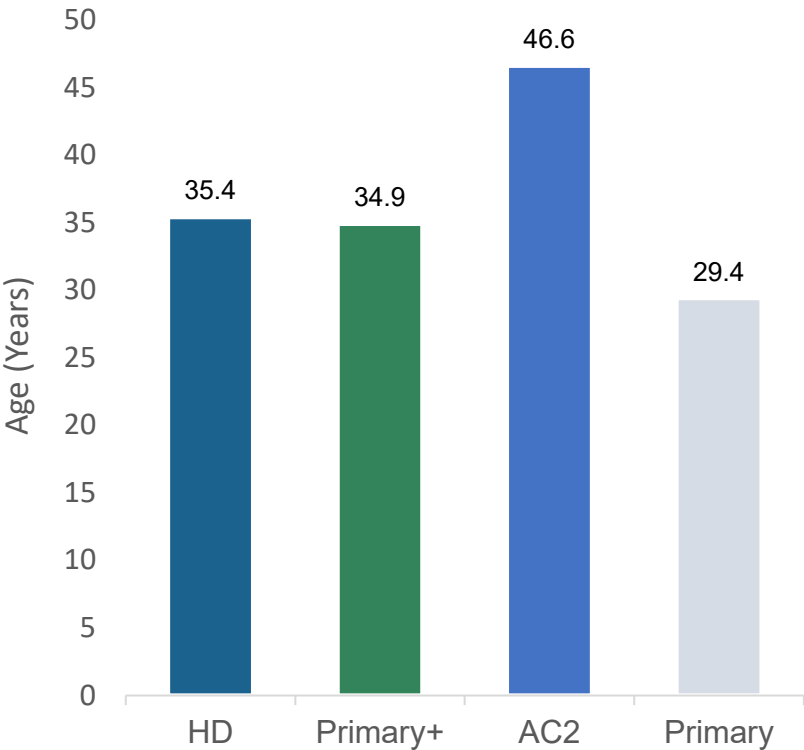
## REGION 16

Average Region Age: 33.8



## REGION 17

Average Region Age: 33.3



Average TRS-ActiveCare Age: 34.3

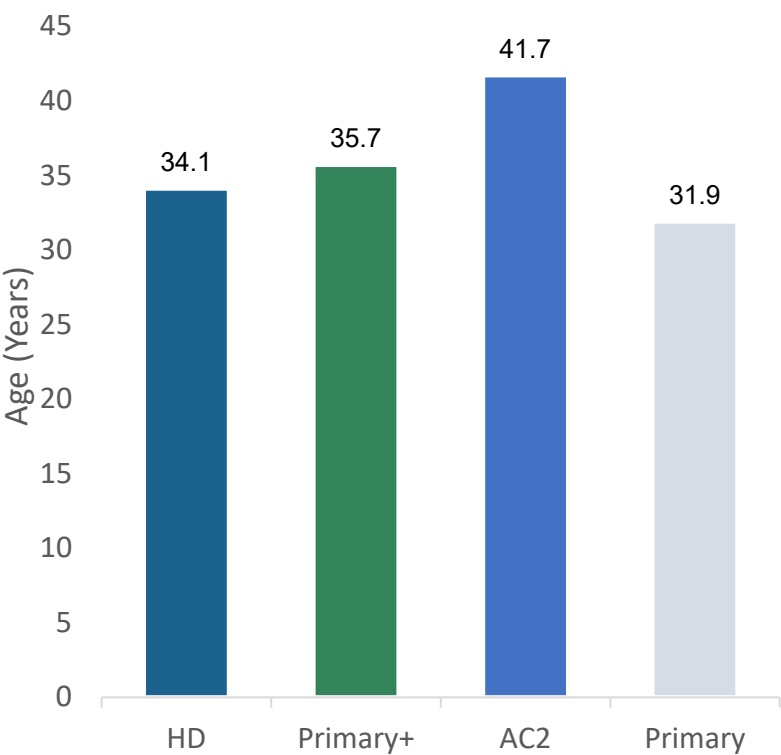


# Regional Demographics & Enrollment

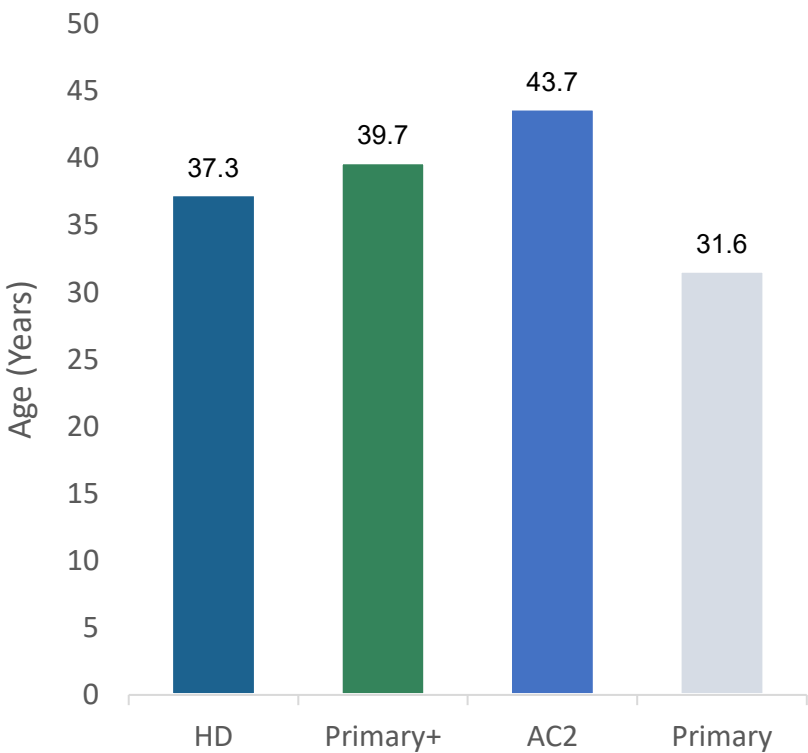
Average Age of Enrollees



**REGION 18**  
Average Region Age: 34.7



**REGION 19**  
Average Region Age: 37.8



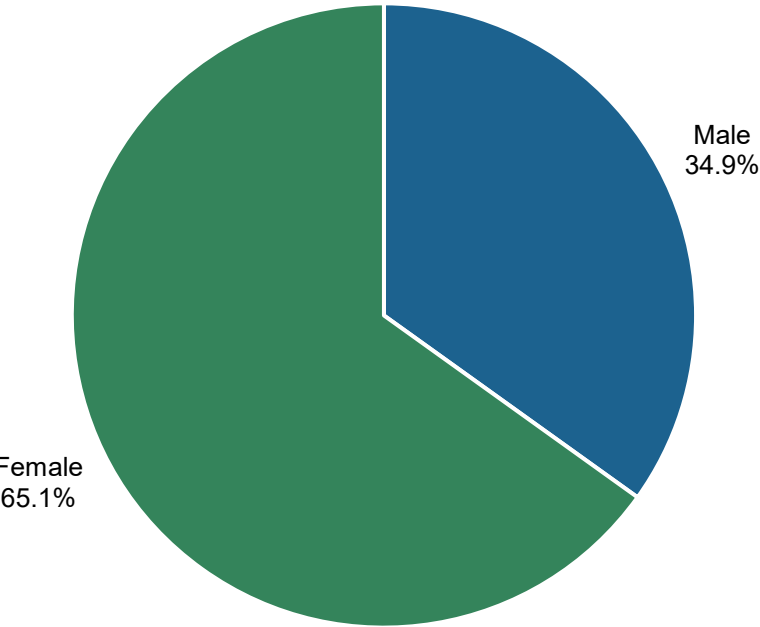
Average TRS-ActiveCare Age: 34.3

# Regional Demographics & Enrollment

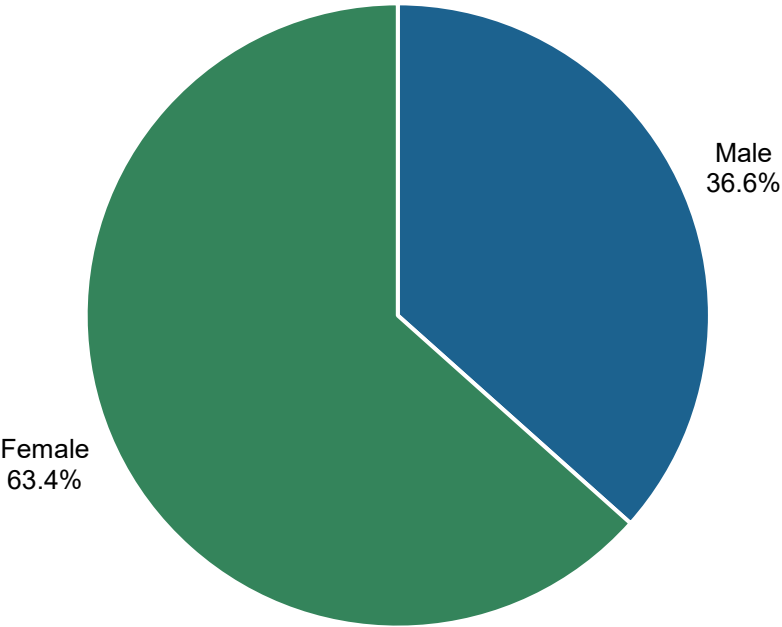
Gender - TRS-ActiveCare



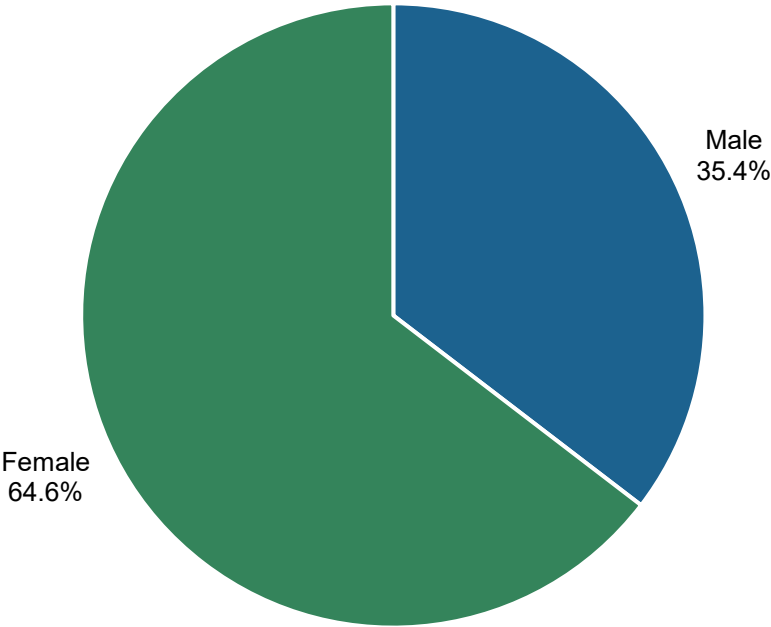
**REGION 14**



**REGION 16**



**REGION 17**

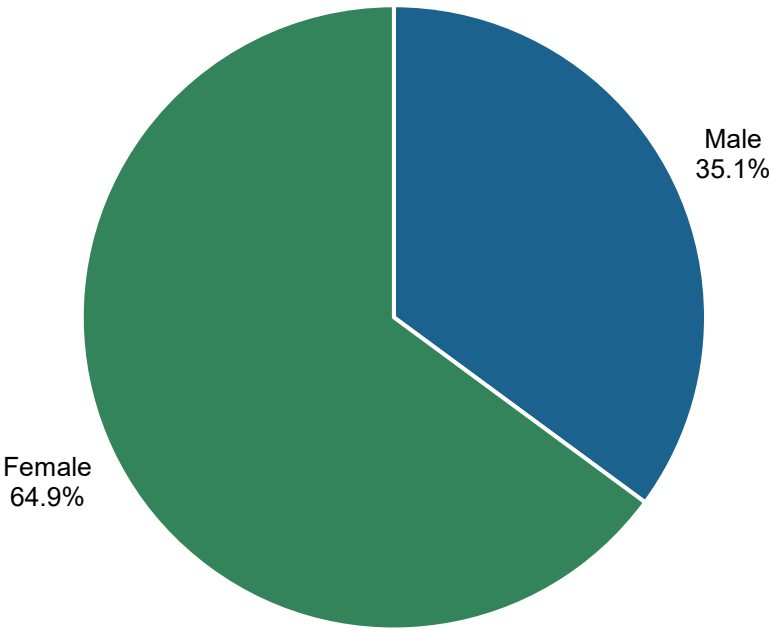


# Regional Demographics & Enrollment

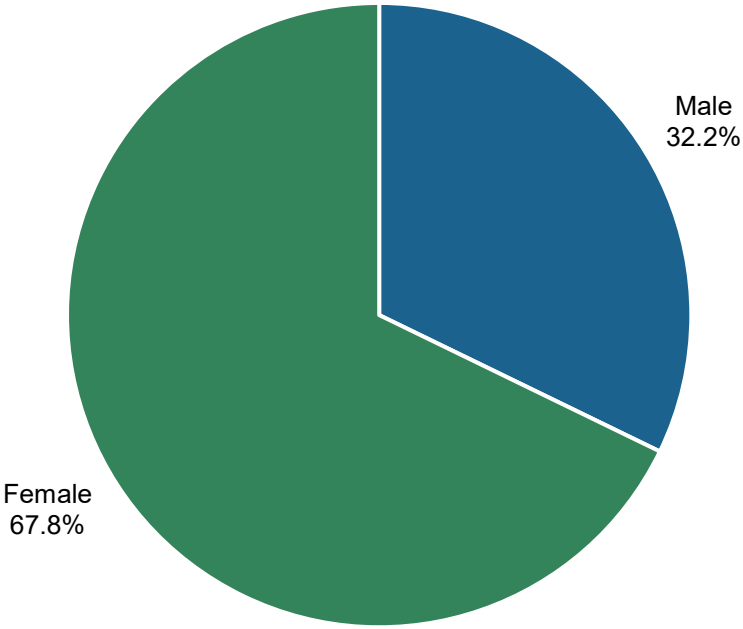
Gender - TRS-ActiveCare



**REGION 18**



**REGION 19**



# Top Diagnostic Categories

## REGION 14

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

## REGION 16

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

## REGION 17

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



# Top Diagnostic Categories

## REGION 18

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

## REGION 19

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

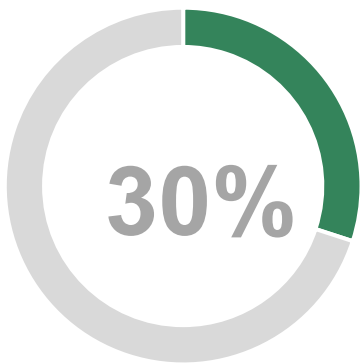
# Top Diagnostic Categories

	Total Paid PMPM (Medical Only, does not include pharmacy)					
CCSR ICD Dx Group Flat	Region 14	Region 16	Region 17	Region 18	Region 19	TRS-ActiveCare
Neoplasms	\$28.43	\$43.97	\$48.50	\$24.04	\$48.05	\$36.82
Diseases of the Circulatory System	\$25.25	\$25.95	\$23.24	\$21.72	\$40.24	\$27.69
Factors Influencing Health Status and Contact with Health Services	\$39.05	\$31.04	\$53.41	\$27.24	\$31.71	\$40.36
Diseases of the Musculoskeletal System and Connective Tissue	\$28.77	\$24.47	\$27.85	\$24.92	\$21.07	\$29.73
Certain Infectious and Parasitic Diseases	\$22.78	\$20.80	\$40.36	\$30.64	\$41.46	\$27.29
Total: Top 5	\$144.28	\$146.21	\$178.68	\$128.57	\$182.52	\$161.90

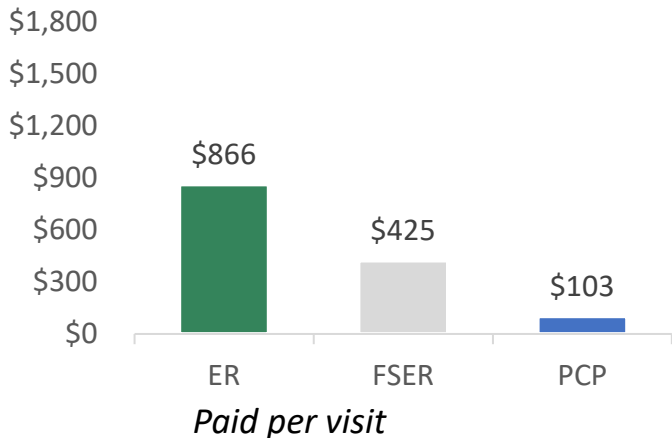
# Where Your Employees Get Care



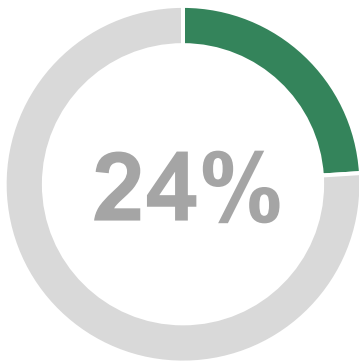
## REGION 14



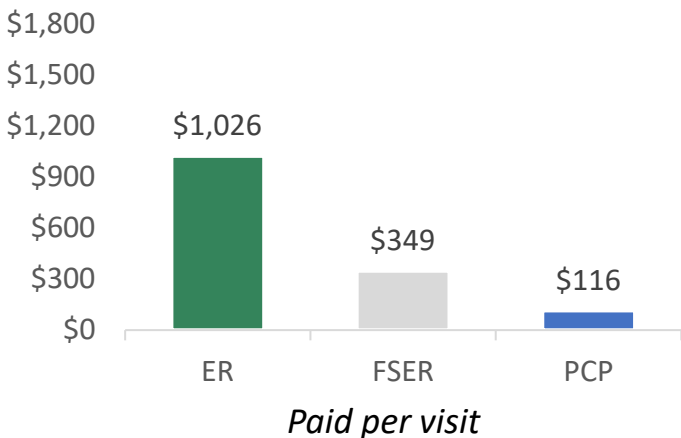
30% of ER use is non-emergent



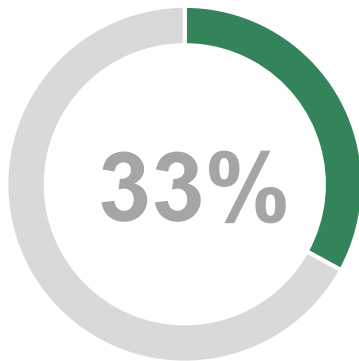
## REGION 16



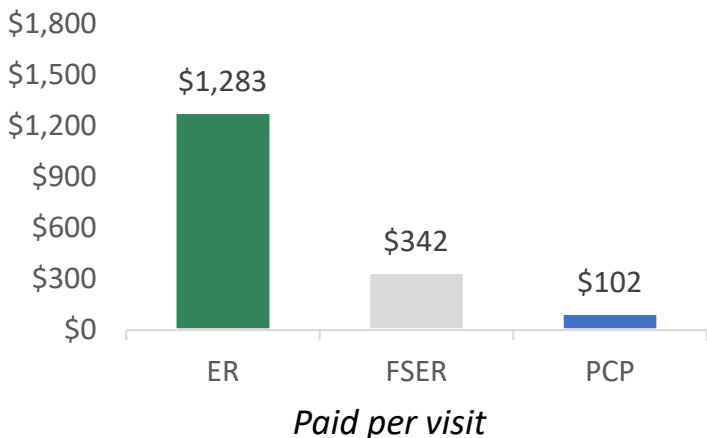
24% of ER use is non-emergent



## REGION 17

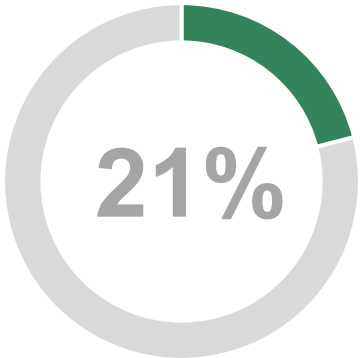


33% of ER use is non-emergent

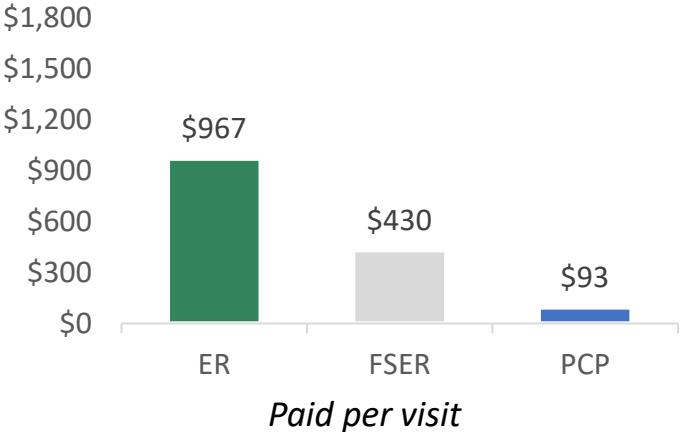


# Where Your Employees Get Care

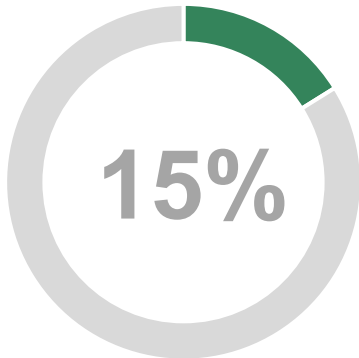
## REGION 18



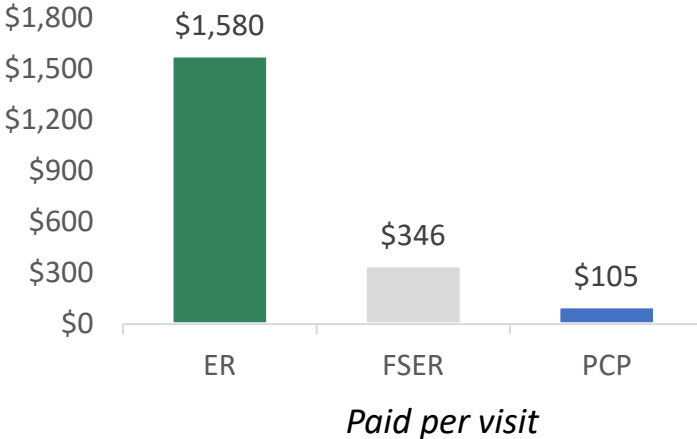
*21% of ER use is non-emergent*



## REGION 19

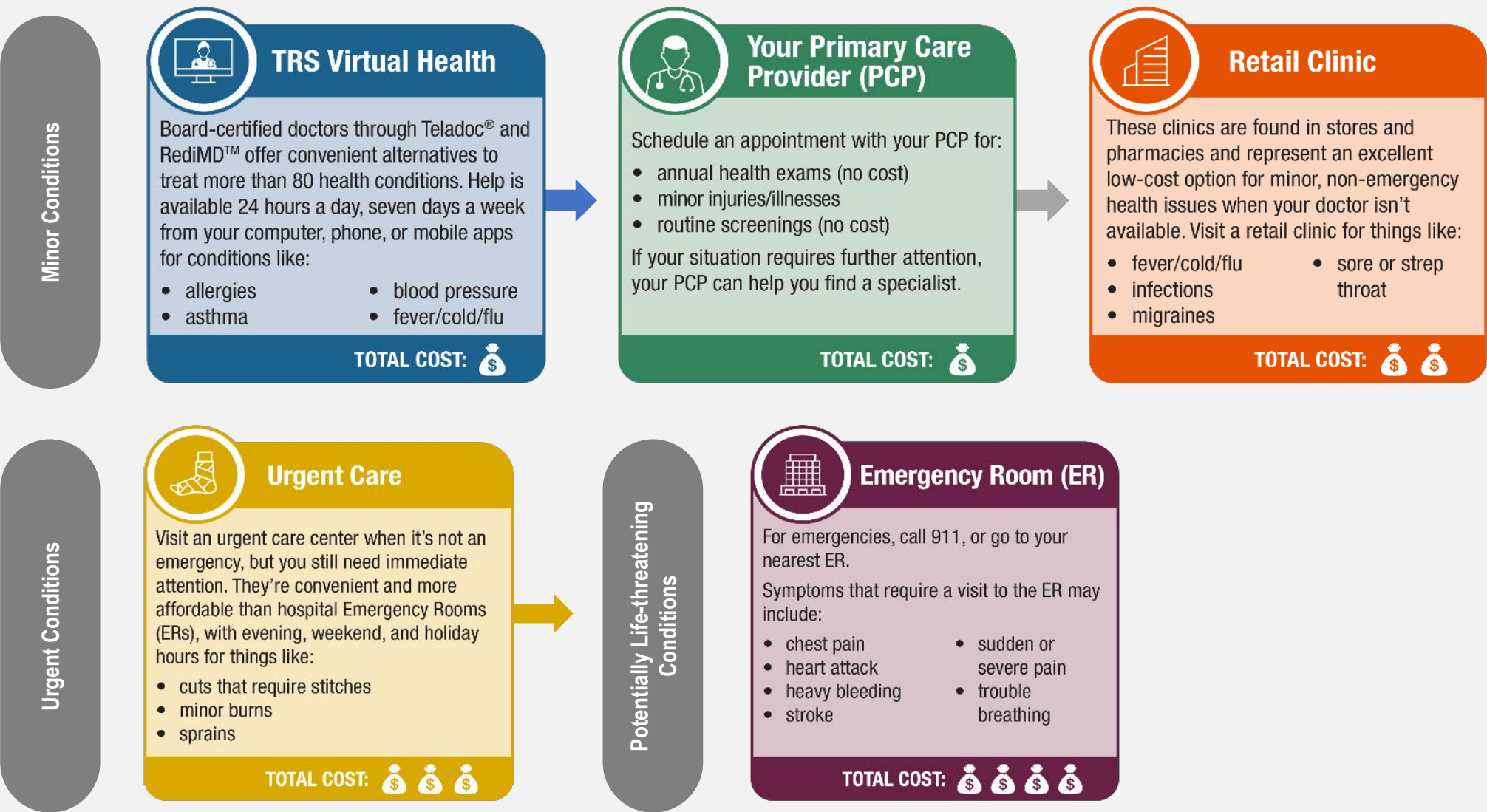


*15% of ER use is non-emergent*





# Controlling ER Usage Through Education



# Emergency Room Leading Diagnosis

Region 14			
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	\$178,511.03	\$997.27	31.80%
Injury, Poisoning and Certain Other Consequences of External Causes	\$105,651.46	\$596.90	7.90%
Certain Infectious and Parasitic Diseases	\$116,205.93	\$795.93	25.30%
<b>Total: Top 3</b>	<b>\$995,342.06</b>	<b>\$865.51</b>	<b>29.70%</b>

# Emergency Room Leading Diagnosis

Region 16			
Top 3 ER Diagnosis Groups	Paid	ER Paid per Visit	% of Potentially Non-Emergent
Injury, Poisoning and Certain Other Consequences of External Causes	\$118,847.22	\$591.28	5.50%
Symptoms, Signs and Abnormal Clinical and Laboratory Findings, Not Elsewhere Classified	\$155,158.42	\$1,116.25	23.70%
Certain Infectious and Parasitic Diseases	\$129,854.74	\$1,169.86	20.70%
<b>Total: Top 3</b>	<b>\$1,013,748.21</b>	<b>\$1,026.06</b>	<b>23.70%</b>

# Emergency Room Leading Diagnosis

Region 17			
Top 3 ER Diagnosis Groups	Paid	ER Paid per Visit	% of Potentially Non-Emergent
Injury, Poisoning and Certain Other Consequences of External Causes	\$166,115.78	\$938.51	7.30%
Symptoms, Signs and Abnormal Clinical and Laboratory Findings, Not Elsewhere Classified	\$159,748.64	\$1,413.70	34.50%
Certain Infectious and Parasitic Diseases	\$106,823.39	\$1,242.13	36.00%
<b>Total: Selected Filter(s)</b>	<b>\$1,096,047.73</b>	<b>\$1,283.43</b>	<b>33.40%</b>

# Emergency Room Leading Diagnosis

Region 18			
Top 3 ER Diagnosis Groups	Paid	ER Paid per Visit	% of Potentially Non-Emergent
Injury, Poisoning and Certain Other Consequences of External Causes	\$74,834.29	\$442.81	1.80%
Symptoms, Signs and Abnormal Clinical and Laboratory Findings, Not Elsewhere Classified	\$152,120.47	\$1,143.76	29.30%
Certain Infectious and Parasitic Diseases	\$95,814.89	\$887.17	11.10%
<b>Total: Selected Filter(s)</b>	<b>\$831,830.00</b>	<b>\$967.24</b>	<b>21.20%</b>

# Emergency Room Leading Diagnosis

Region 19			
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	\$216,775.95	\$1,935.50	14.30%
Injury, Poisoning and Certain Other Consequences of External Causes	\$79,027.43	\$738.57	4.70%
Diseases of the Digestive System	\$122,554.28	\$2,042.57	25.00%
<b>Total: Selected Filter(s)</b>	<b>\$1,075,790.10</b>	<b>\$1,579.72</b>	<b>14.70%</b>



# Child Delivery

Utilization Service Type Detail	Metrics	REGION 14	REGION 16	REGION 17	REGION 18	REGION 19	Total – TRS-ActiveCare
<b>C-Section Delivery</b>							
	Average Length of Stay (Days)	2.7	3.6	3	4	2.7	3.1
	Paid per Claimant	\$5,354.25	\$6,008.00	\$7,142.04	\$6,455.18	\$8,116.58	\$8,090.92
<b>Normal Delivery</b>							
	Average Length of Stay (Days)	2.2	2.1	2.3	2	1.6	2.2
	Paid per Claimant	\$4,195.79	\$3,047.68	\$4,638.62	\$2,852.70	\$4,318.67	\$5,270.38
<b>Total: Average Length of Stay (Days)</b>		<b>2.3</b>	<b>2.6</b>	<b>2.5</b>	<b>2.7</b>	<b>2.1</b>	<b>2.6</b>
<b>Total: Claimants</b>		<b>64</b>	<b>81</b>	<b>84</b>	<b>66</b>	<b>51</b>	<b>6,506</b>
<b>Total: Paid per Claimant</b>		<b>\$4,539.71</b>	<b>\$3,997.91</b>	<b>\$5,383.69</b>	<b>\$4,162.69</b>	<b>\$6,105.92</b>	<b>\$6,368.46</b>

# Top Chronic Conditions

**REGIONS 14, 16, 17,  
18 & 19**



**1** Hypertension

**2** Hyperlipidemia

**3** Diabetes

**4** Depression

**5** Asthma

	Region 14		Region 16		Region 17		Region 18		Region 19		Total TRS-ActiveCare
	Claimants	% Members	Claimants	% Members	Claimants	% Members	Claimants	% Members	Claimants	% Members	Claimants
Hypertension	480	10.3%	648	11.8%	525	10.3%	603	11.9%	821	16.2%	52,978
Hyperlipidemia	336	7.2%	456	8.3%	319	6.3%	407	8.0%	655	12.9%	41,007
Diabetes	215	4.6%	244	4.4%	249	4.9%	332	6.5%	368	7.2%	24,166
Depression	220	4.7%	272	4.9%	189	3.7%	159	3.1%	188	3.7%	24,749
Asthma	106	2.3%	129	2.3%	131	2.6%	96	1.9%	121	2.4%	10,087

# 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 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**

- Learn to Live: Cognitive behavioral therapy program for mental health conditions
- One-on-One Coaching: Stress management program
- Access to licensed therapists and psychiatrists through TRS Virtual Health

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TRS-ActiveCare

# REGIONAL ROUNDTABLES

## Let's Talk

Facilitated Discussion