



# ***Wyandot Crawford Health Benefits Consortium***

## ***State of the Consortium 2021 Year End Summary***

Presented by:

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Date: April 28, 2022

# Year End Review

- Recent History & Current State of Consortium
- Plan Costs
  - 2017-2021 Medical Trends
  - Prescription Drug Review
  - Health Status Trends
  - Preventive Care
  - Summary of Plan Costs
- Future Considerations

# Significant Changes

- Changed Stop Loss from Medical Mutual to SunLife
- Implemented Rx Cost Management Programs 1-1-2019
  - Prior Authorization
  - Step Therapy
- Increased HDHP Deductibles per Federal Guidelines
- Eliminated all Common Plans
- COVID-19

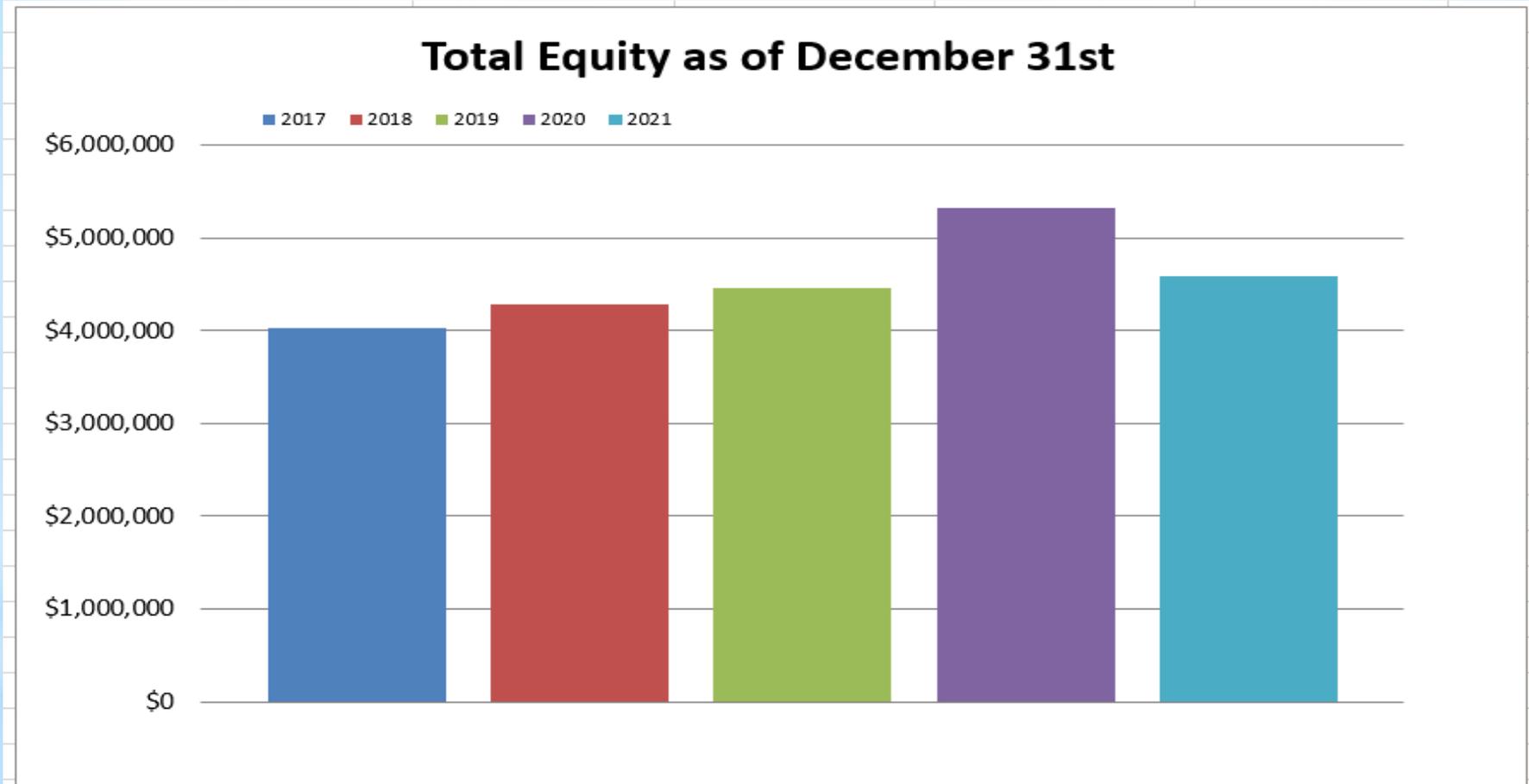
# Plan history and trends

## RATE INCREASES

Effective Date	Medical & Rx Rate Increases
1/1/2017	4.8% All Common Plans, surcharge remains
1/1/2018	8% All Common Plans, surcharge remains
1/1/2019	11% All Common Plans, 50% surcharge
1/1/2020	5.45% All Common Plans, 50% surcharge
1/1/2021	3% No Common Plans Exist Utilize Reserve to offset lower increase
1/1/2022	6.5% Utilize Reserves to offset lower increase

# Plan history and trends

## Reserve and Trust Equity



	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>
Total Reserve and Trust Equity	\$ 4,027,440	\$ 4,277,845	\$ 4,463,895	\$ 5,319,752	\$ 4,592,432

# Plan history and trends

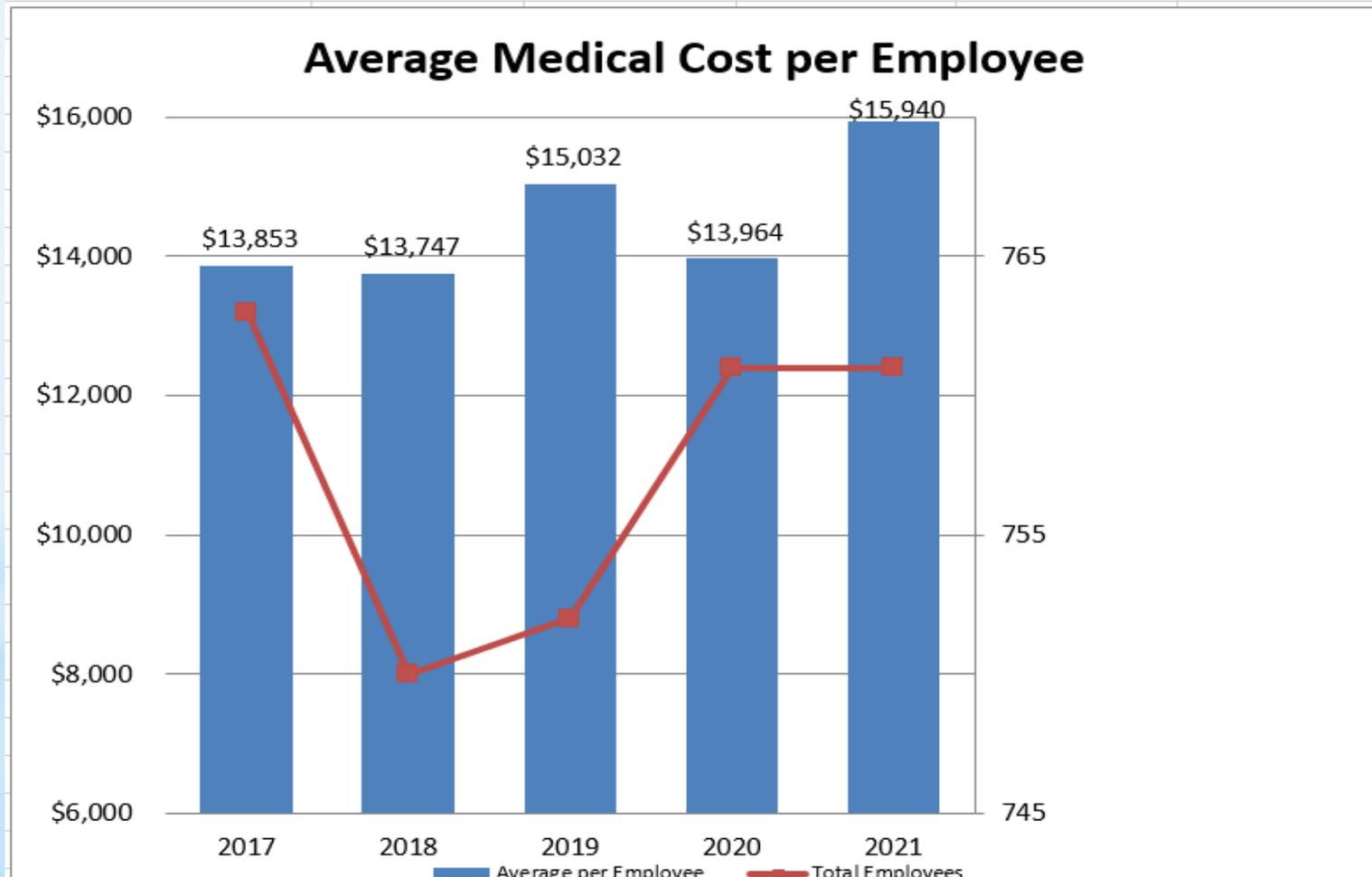
## Kaiser Family Foundation Health Plan Benchmarks

Project Period	Benchmark
01/01/2017 - 12/31/2017	\$16,803.88
01/01/2018 - 12/31/2018	\$17,853.40
01/01/2019 - 12/31/2019	\$19,130.37
01/01/2020 - 12/31/2020	\$19,302.09
01/01/2021 - 12/31/2021	\$19,508.78

# Plan history and trends

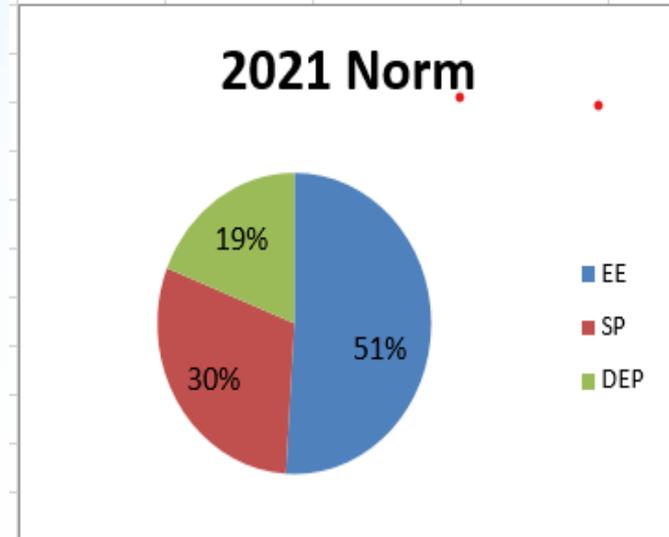
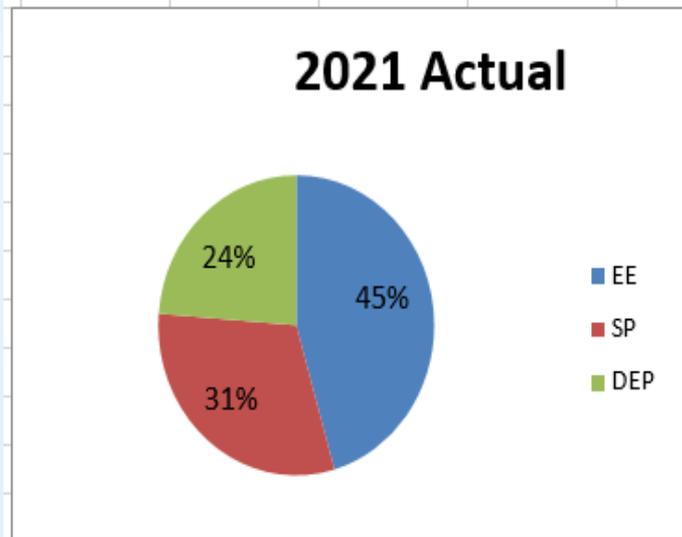
## NET MEDICAL COST TREND

(Includes Rx paid under the HDHP H.S.A. Plan)



# Plan history and trends

## CLAIMS DISTRIBUTION

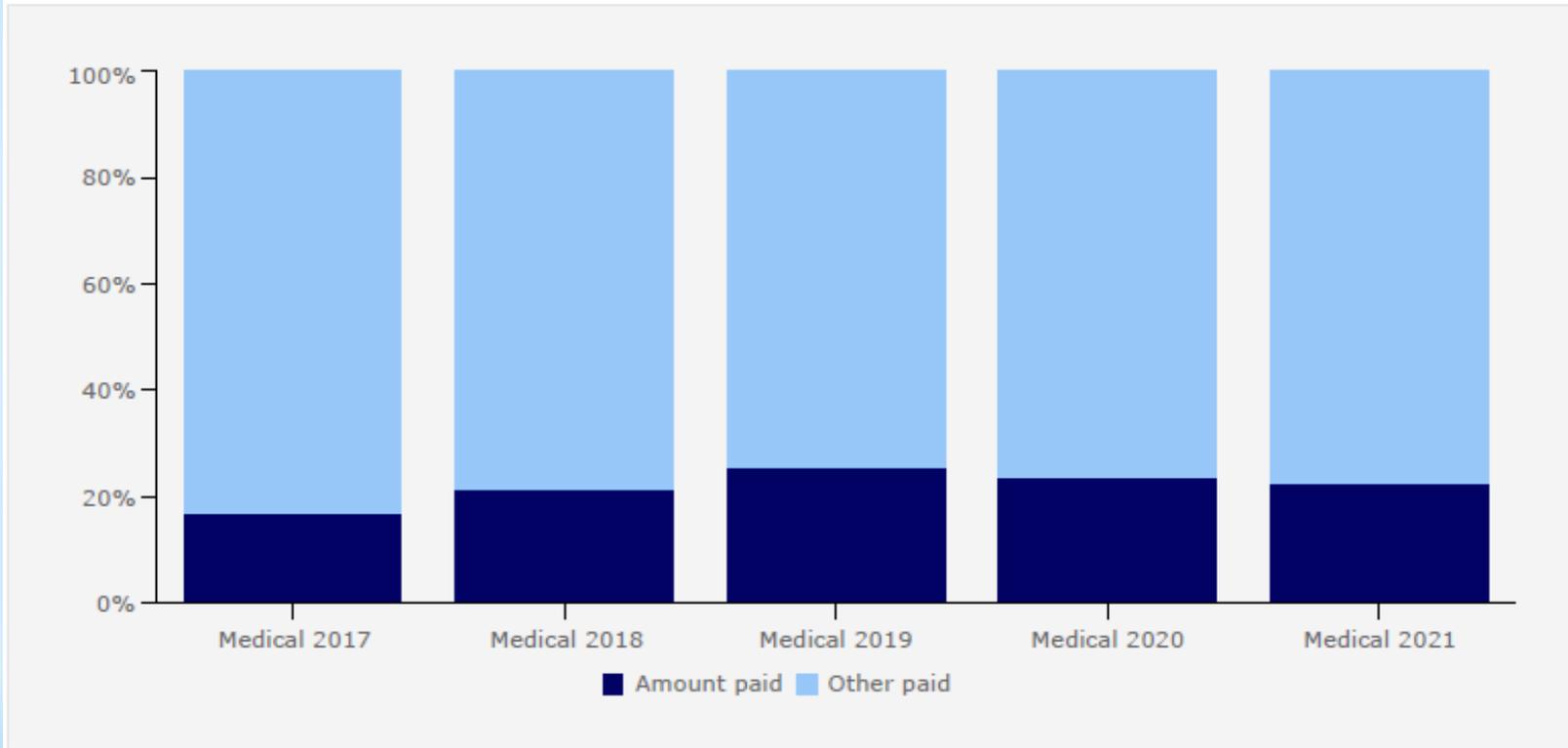


	Norm	2021	2020	2019	2018	2017
EE	51%	45%	42%	37%	36%	48%
SP	30%	31%	26%	31%	37%	26%
DEP	19%	24%	32%	32%	27%	26%

# Participation in Consumer Driven Plan – HDHP H.S.A.

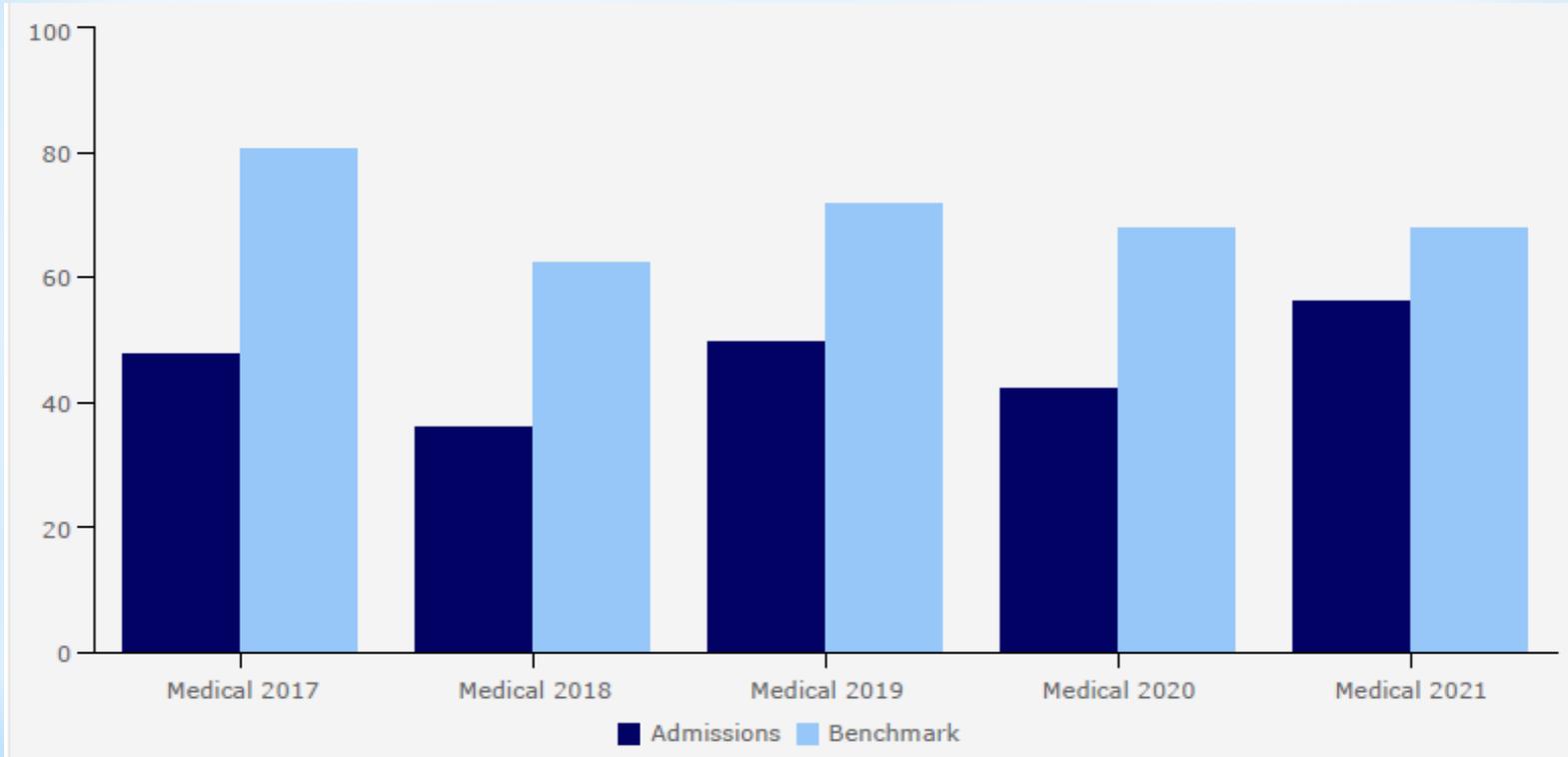
	Plan C	All Plans	%
2017	66	765	9%
2018	73	751	10%
2019	83	760	11%
2020	91	761	12%
2021	92	761	12%
2022	91	761	12%

# High Cost Claimants



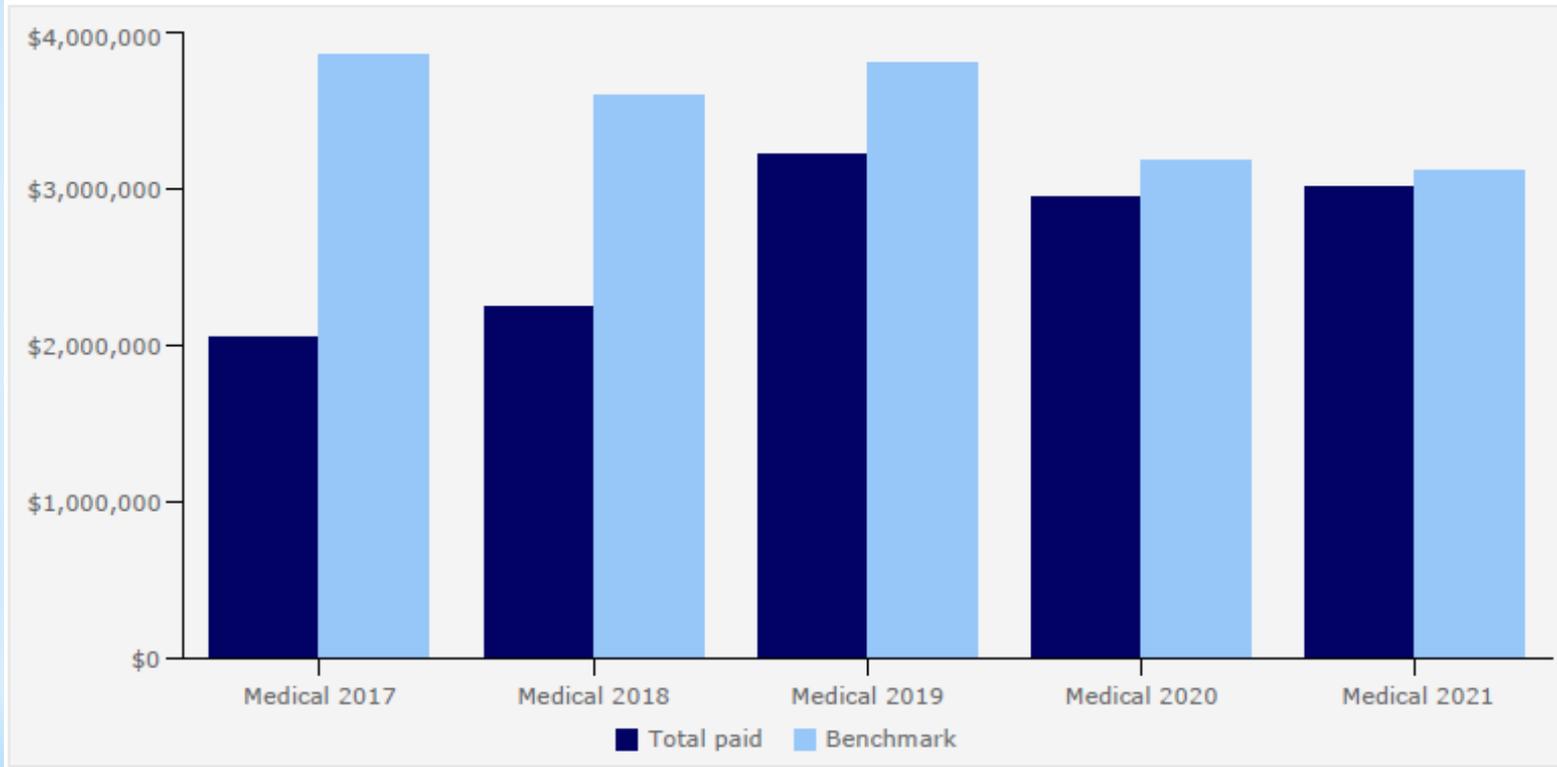
Project Period	Amount Paid	Total Amount Paid	% of Total Paid
01/01/2017 - 12/31/2017	\$1,567,085.89	\$9,215,452.27	17.00%
01/01/2018 - 12/31/2018	\$2,064,908.19	\$9,667,339.89	21.36%
01/01/2019 - 12/31/2019	\$3,214,337.15	\$12,663,522.04	25.38%
01/01/2020 - 12/31/2020	\$2,677,829.23	\$11,375,585.06	23.54%
01/01/2021 - 12/31/2021	\$2,965,470.26	\$13,174,809.98	22.51%

# Inpatient Admissions per 1000



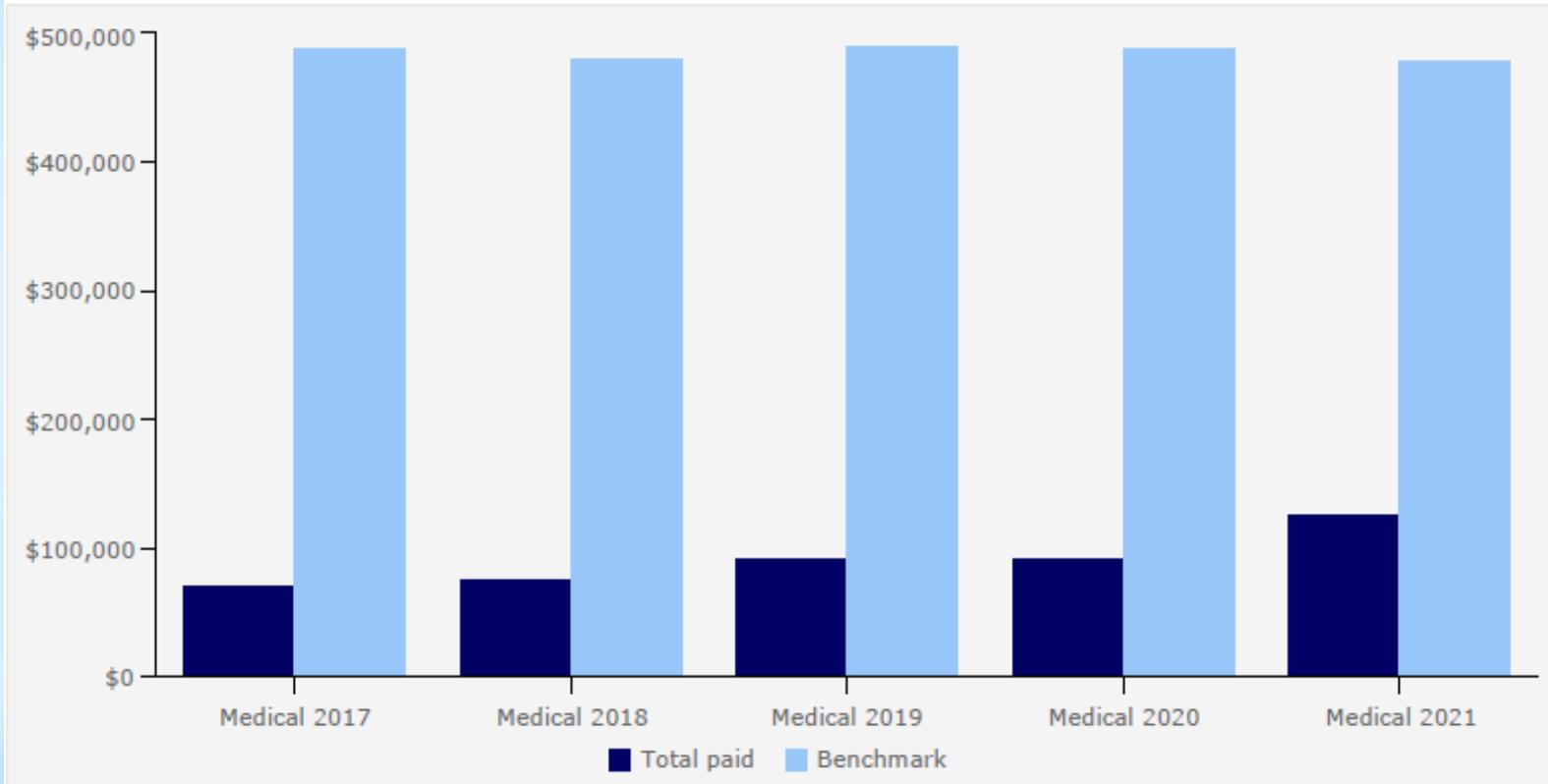
Project Name	Project Period	Admissions	Benchmark	% Over/Under
Medical 2017	01/01/2017 - 12/31/2017	47.62	80.45	-40.81%
Medical 2018	01/01/2018 - 12/31/2018	36.23	62.38	-41.93%
Medical 2019	01/01/2019 - 12/31/2019	49.76	71.78	-30.67%
Medical 2020	01/01/2020 - 12/31/2020	42.34	67.85	-37.60%
Medical 2021	01/01/2021 - 12/31/2021	56.13	67.85	-17.27%

# Inpatient Admissions Total Paid



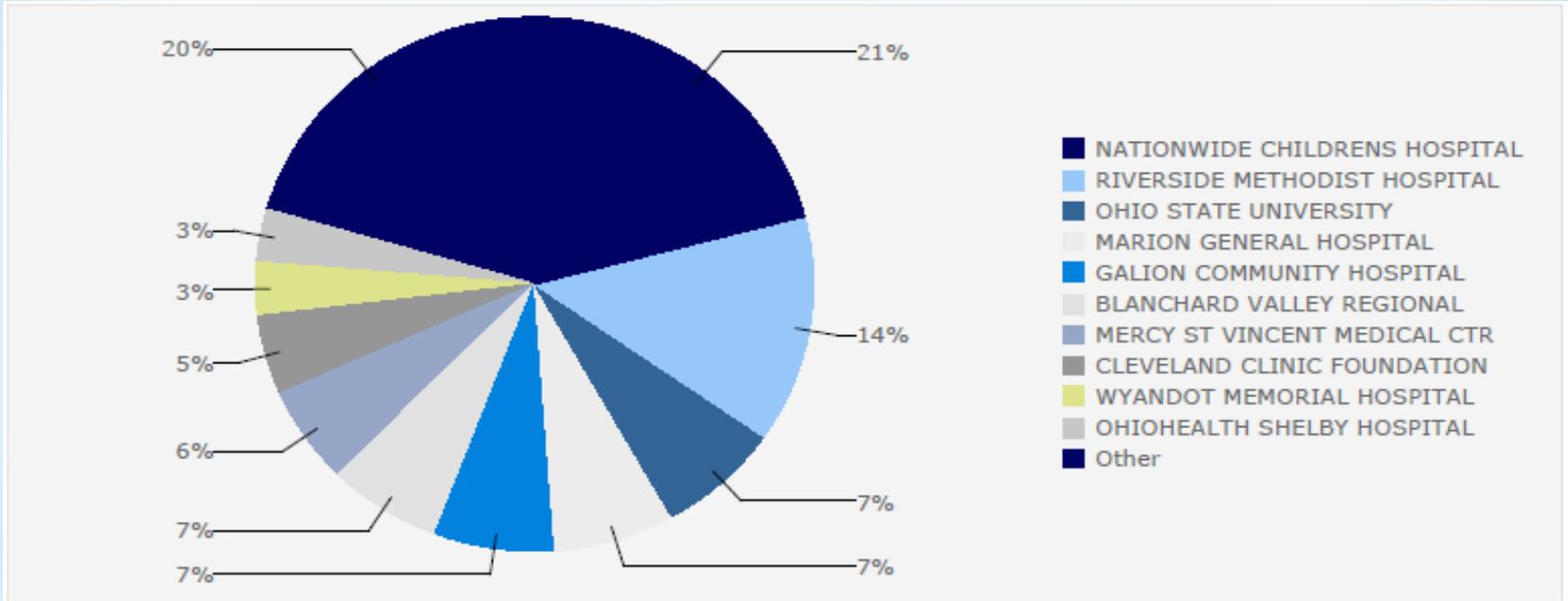
Project Name	Project Period	Total Paid	Benchmark	% Over/Under
Medical 2017	01/01/2017 - 12/31/2017	\$2,049,319.89	\$3,857,526.22	-46.87%
Medical 2018	01/01/2018 - 12/31/2018	\$2,248,476.35	\$3,601,479.25	-37.57%
Medical 2019	01/01/2019 - 12/31/2019	\$3,218,121.11	\$3,807,763.15	-15.49%
Medical 2020	01/01/2020 - 12/31/2020	\$2,945,269.76	\$3,184,031.07	-7.50%
Medical 2021	01/01/2021 - 12/31/2021	\$3,014,774.23	\$3,116,627.18	-3.27%

# ER Visits Total Paid



Project Name	Project Period	Total Paid	Benchmark	% Over/Under
Medical 2017	01/01/2017 - 12/31/2017	\$70,840.38	\$486,877.35	-85.45%
Medical 2018	01/01/2018 - 12/31/2018	\$75,968.12	\$479,667.38	-84.16%
Medical 2019	01/01/2019 - 12/31/2019	\$91,206.74	\$489,772.13	-81.38%
Medical 2020	01/01/2020 - 12/31/2020	\$92,170.82	\$487,620.17	-81.10%
Medical 2021	01/01/2021 - 12/31/2021	\$126,425.41	\$477,297.57	-73.51%

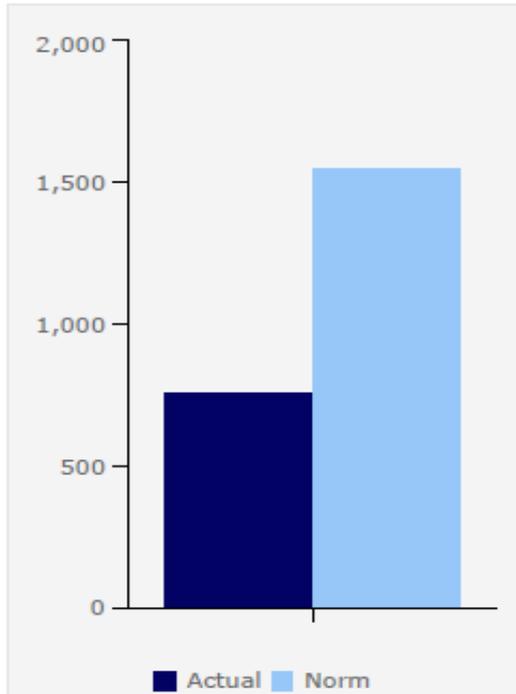
# Inpatient Provider Utilization



Inpatient Provider	Network	Number of Admits	Total Paid	Percent of All Paid
NATIONWIDE CHILDRENS HOSPITAL	Yes	4	\$630,600	20.92%
RIVERSIDE METHODIST HOSPITAL	Yes	10	\$414,276	13.74%
OHIO STATE UNIVERSITY	Yes	13	\$215,503	7.15%
MARION GENERAL HOSPITAL	Yes	5	\$211,986	7.03%
GALION COMMUNITY HOSPITAL	Yes	15	\$209,763	6.96%
BLANCHARD VALLEY REGIONAL	Yes	14	\$199,371	6.61%
MERCY ST VINCENT MEDICAL CTR	Yes	4	\$177,109	5.87%
CLEVELAND CLINIC FOUNDATION	Yes	5	\$144,742	4.80%
WYANDOT MEMORIAL HOSPITAL	Yes	6	\$97,604	3.24%
OHIOHEALTH SHELBY HOSPITAL	Yes	8	\$96,242	3.19%

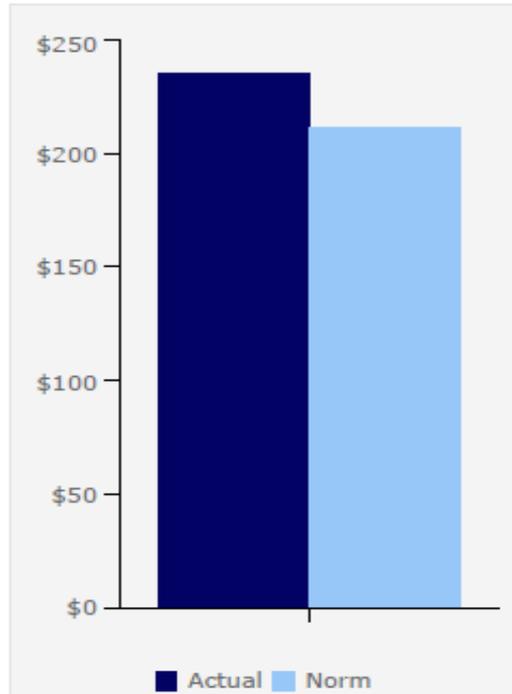
# Outpatient Surgeries 2021

**Surgeries per 1000**



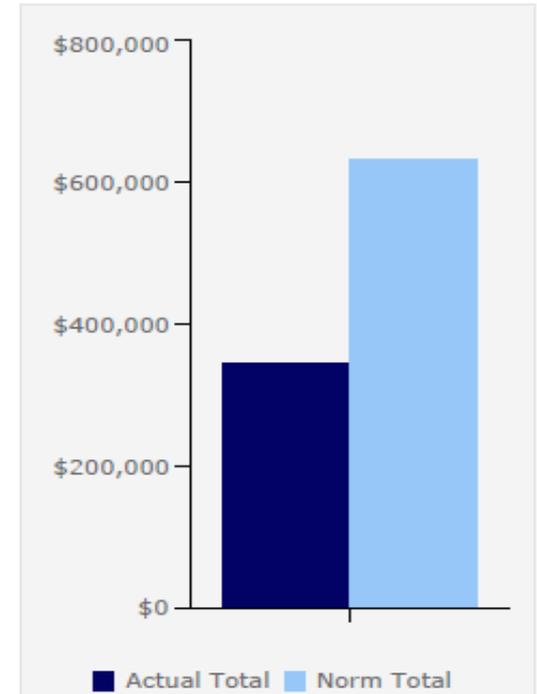
Actual surgeries	1,469
Norm surgeries	2,995
Amount over/under norm	-1,526
Percent over/under norm	-50.94%

**Average Paid per Surgery**



Actual average paid	\$235.26
Norm average paid	\$210.87
Amount over/under norm	\$24.39
Percent over/under norm	11.57%

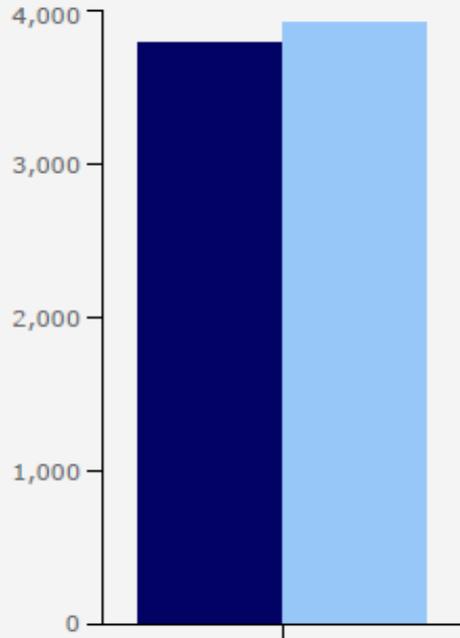
**Total Paid**



Actual total paid	\$345,602
Norm total paid	\$631,477
Amount over/under norm	(\$285,875)
Percent over/under norm	-45.27%

# Office Visits 2021

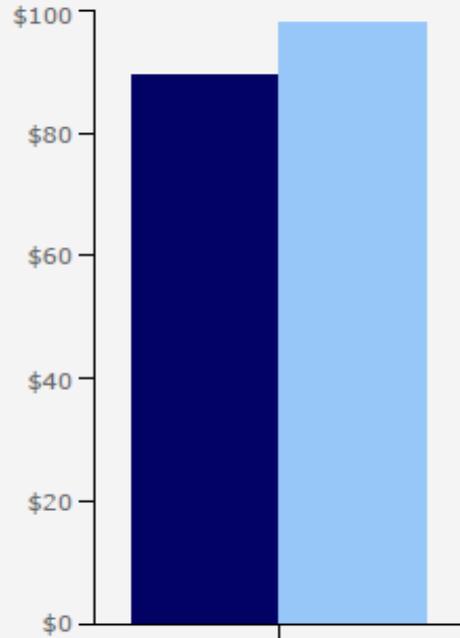
### Visits per 1000



■ Actual ■ Norm

Actual visits	7,367
Norm visits	7,605
Amount over/under norm	-238
Percent over/under norm	-3.13%

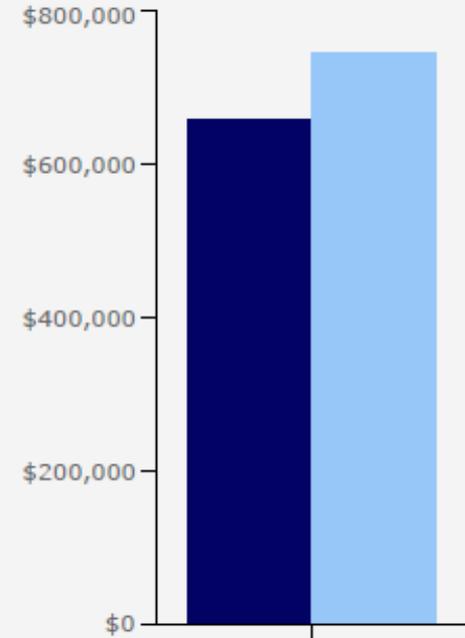
### Average Paid per Visit



■ Actual ■ Norm

Actual avg paid/visit	\$89.28
Norm avg paid/visit	\$98.12
Amount over/under norm	(\$8.84)
Percent over/under norm	-9.01%

### Total Paid



■ Actual Total ■ Norm Total

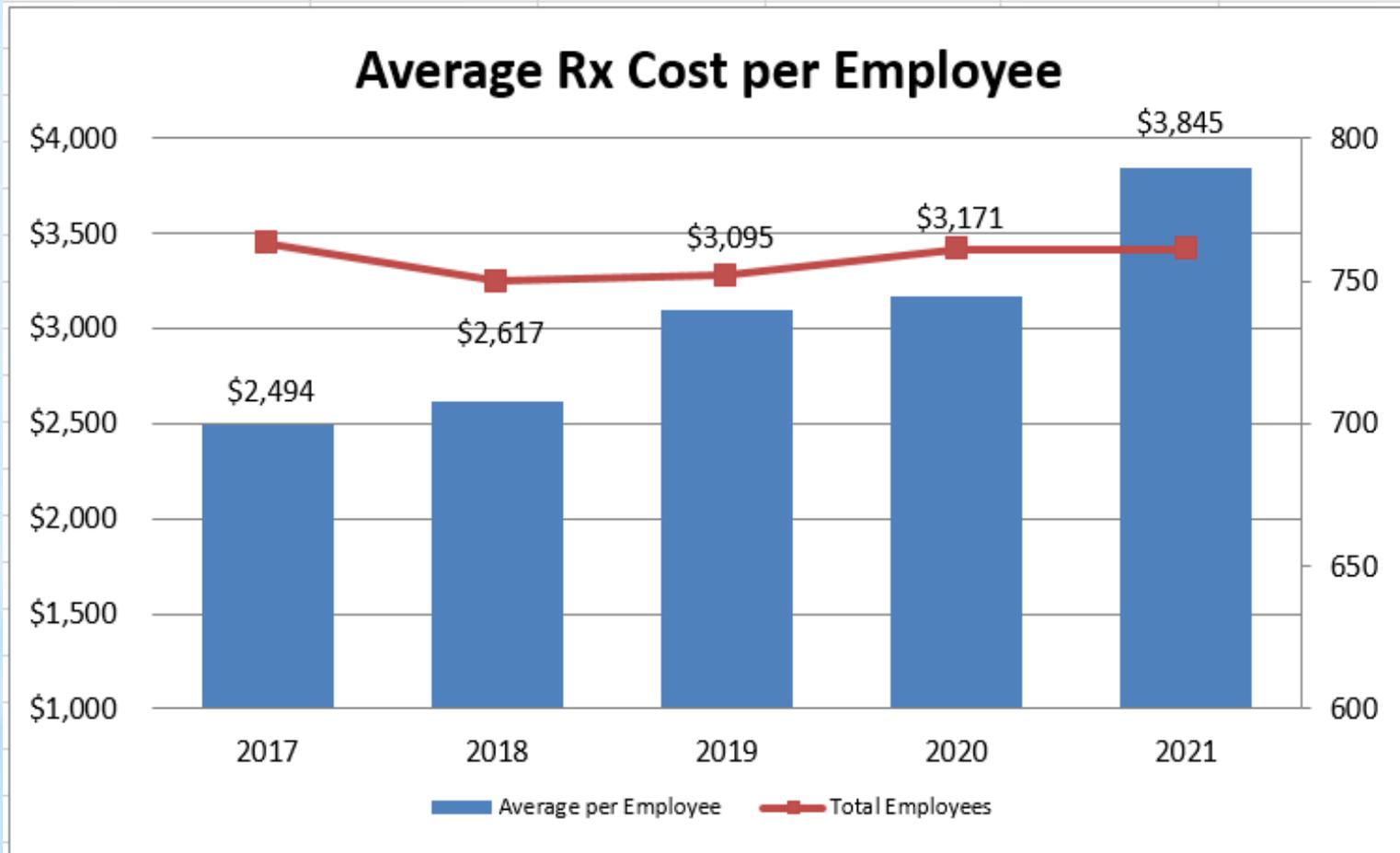
Actual total paid	\$657,736
Norm total paid	\$746,206
Amount over/under norm	(\$88,470)
Percent over/under norm	-11.86%



# Prescription Drug Review

# Plan history and trends

## Rx COST TREND

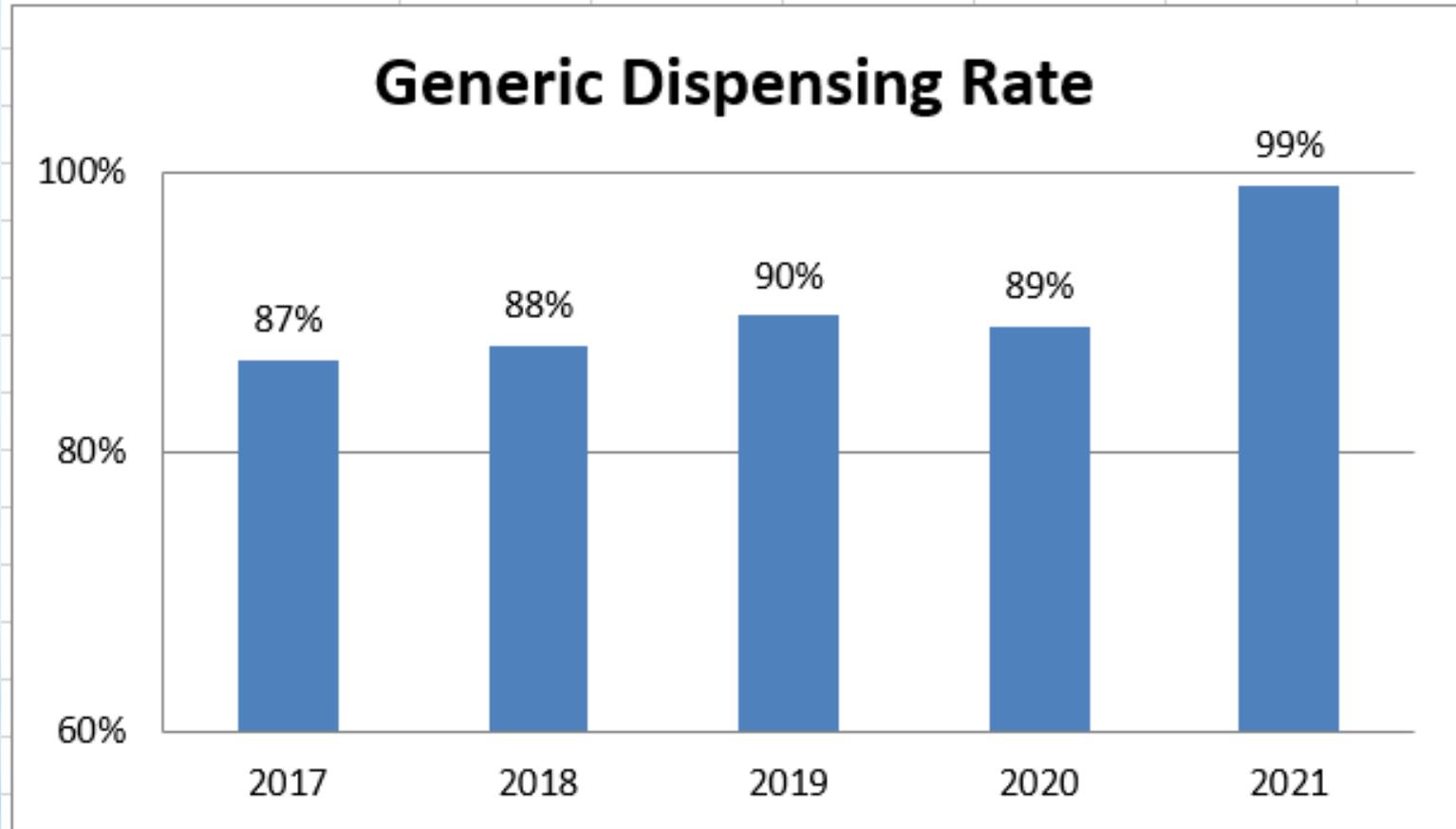


# 2021 vs. 2020 Rx Cost

<b>Plan Summary 2021</b>	<b>Retail Pharmacy</b>	<b>Mail Order</b>
Plan Paid	\$ 1,358,679	\$ 1,567,512
# of Scripts	\$ 21,493	\$ 4,028
% of Total	84%	16%
<b>Norm: % of Scripts</b>	<b>88%</b>	<b>12%</b>
Average Plan Paid per Script	\$ 63.21	\$ 389.15
<b>Norm: Average Plan Paid per Script</b>	<b>\$ 70.00</b>	<b>\$ 489.42</b>

<b>Plan Summary 2020</b>	<b>Retail Pharmacy</b>	<b>Mail Order</b>
Plan Paid	\$ 1,230,253	\$ 1,183,119
# of Scripts	\$ 18,261	\$ 4,006
% of Total	82%	18%
<b>Norm: % of Scripts</b>	<b>86%</b>	<b>14%</b>
Average Plan Paid per Script	\$ 67.37	\$ 295.34
<b>Norm: Average Plan Paid per Script</b>	<b>\$ 71.64</b>	<b>\$ 462.45</b>

# Rx Costs



# Plan history and trends

## TOP 5 Prescription Drugs by Cost

2021	
Name	Plan Cost
Stelara	\$ 458,651
Trulicity	\$ 139,261
Rebif Rebidose	\$ 106,710
Trikafta	\$ 96,479
<b>Cimzia</b>	\$ 92,279
Total	\$ 893,380

2020	
Name	Plan Cost
Stelara	\$ 246,996
Trulicity	\$ 120,869
Cimzia	\$ 106,285
Gilenya	\$ 96,572
Rebif Rebidose	\$ 92,236
Total	\$ 662,958

# Plan history and trends

## Rx Costs – PMPM Cost Share

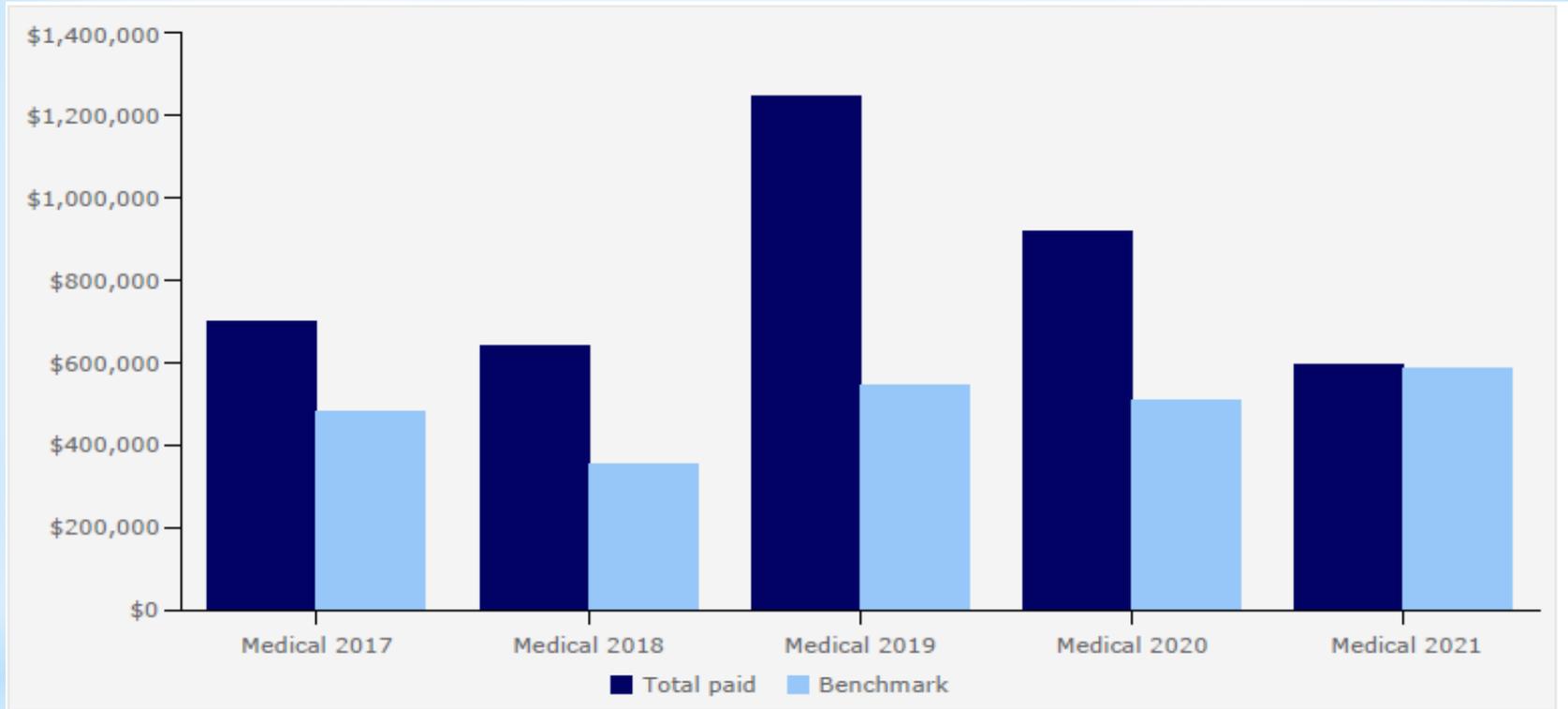
<b>2021</b>	<b>6.56%</b>
<b>2020</b>	<b>6.19%</b>
<b>2019</b>	<b>7.19%</b>
<b>2018</b>	<b>7%</b>
<b>2017</b>	<b>7.05%</b>



# Health Status Trends

# Health Status Trends

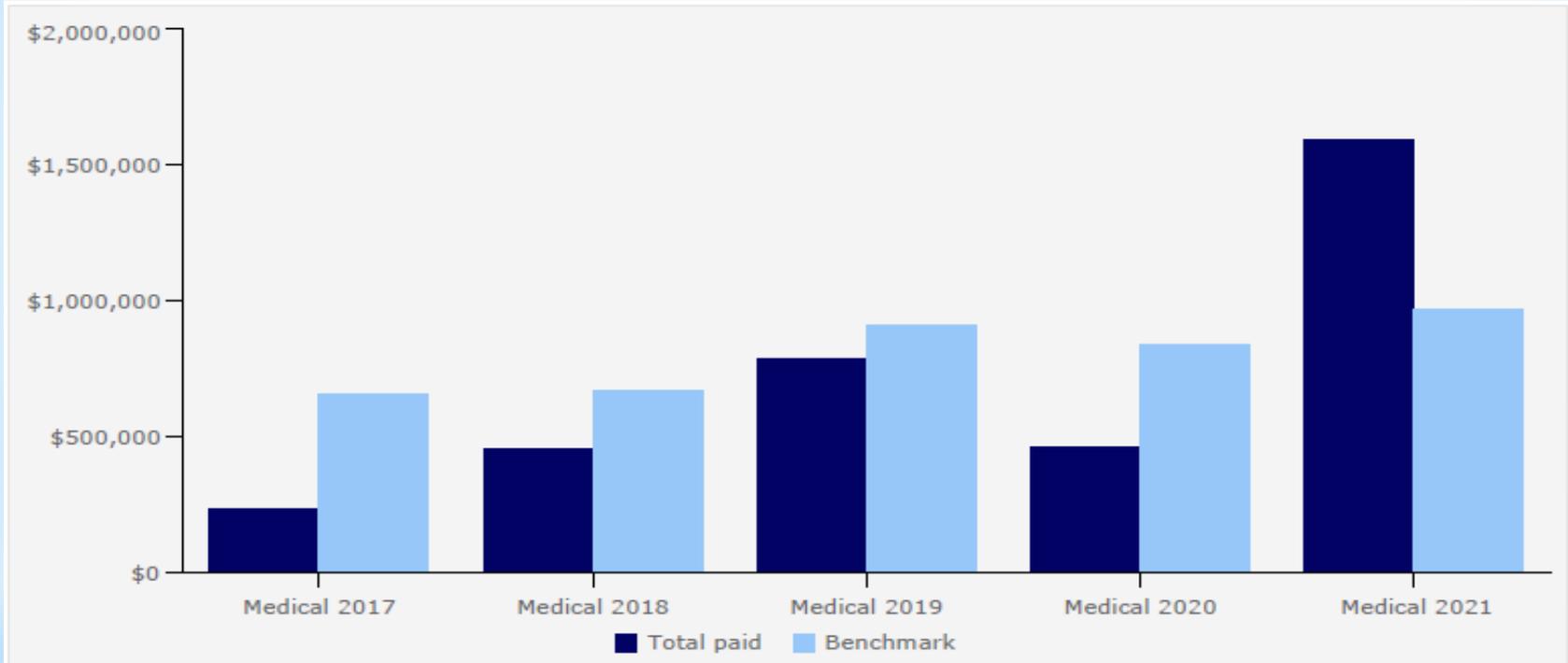
## Arthritis Patients Total Paid



Project Name	Project Period	Total Paid	Benchmark	% Over/Under
Medical 2017	01/01/2017 - 12/31/2017	\$699,622.31	\$479,166.66	46.01%
Medical 2018	01/01/2018 - 12/31/2018	\$637,545.59	\$351,987.85	81.13%
Medical 2019	01/01/2019 - 12/31/2019	\$1,244,323.63	\$545,341.91	128.17%
Medical 2020	01/01/2020 - 12/31/2020	\$917,465.05	\$506,031.53	81.31%
Medical 2021	01/01/2021 - 12/31/2021	\$593,678.45	\$586,068.25	1.30%

# Health Status Trends

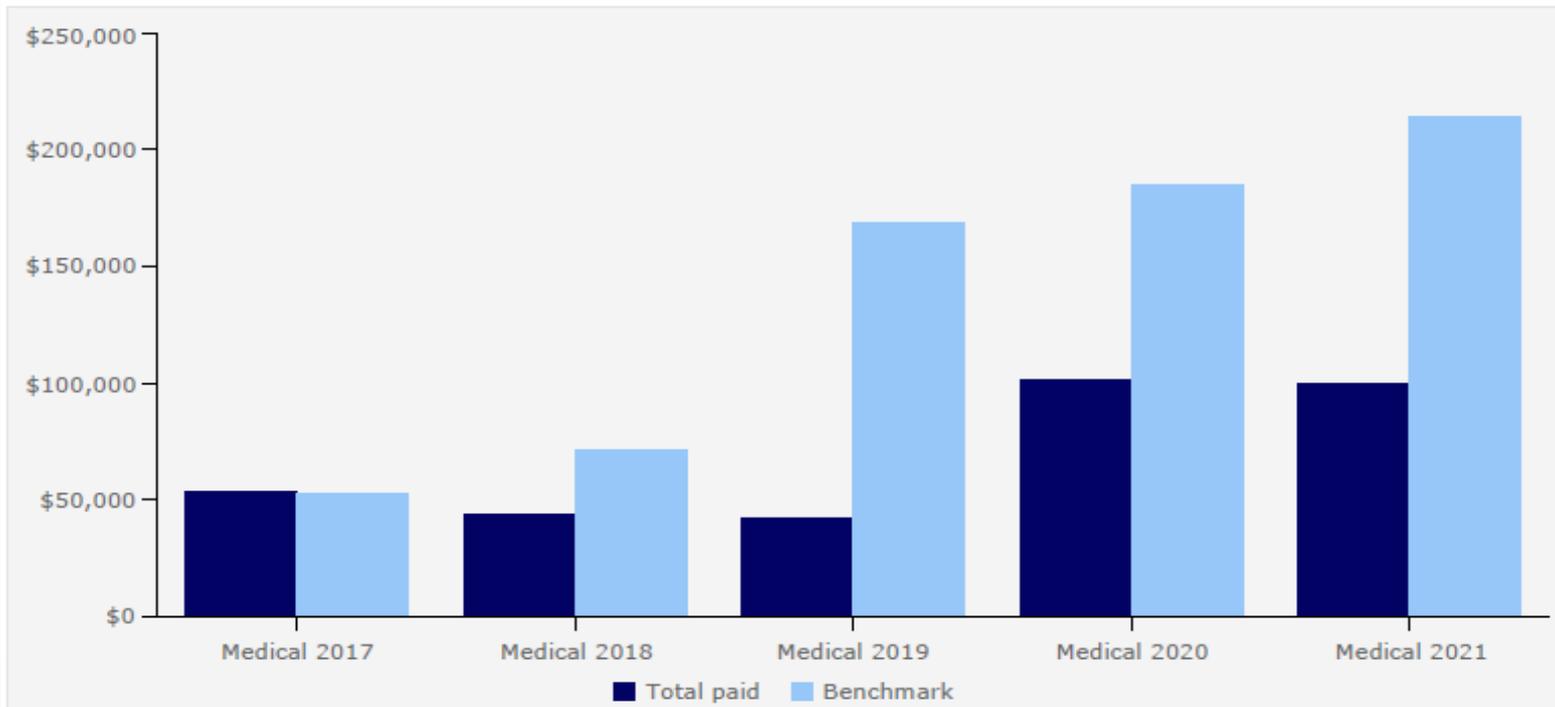
## Cancer Patients Total Paid



Project Name	Project Period	Total Paid	Benchmark	% Over/Under
Medical 2017	01/01/2017 - 12/31/2017	\$237,723.87	\$661,079.68	-64.04%
Medical 2018	01/01/2018 - 12/31/2018	\$455,973.23	\$668,680.23	-31.81%
Medical 2019	01/01/2019 - 12/31/2019	\$790,253.92	\$908,367.10	-13.00%
Medical 2020	01/01/2020 - 12/31/2020	\$464,265.83	\$837,857.34	-44.59%
Medical 2021	01/01/2021 - 12/31/2021	\$1,594,392.00	\$970,377.45	64.31%

# Health Status Trends

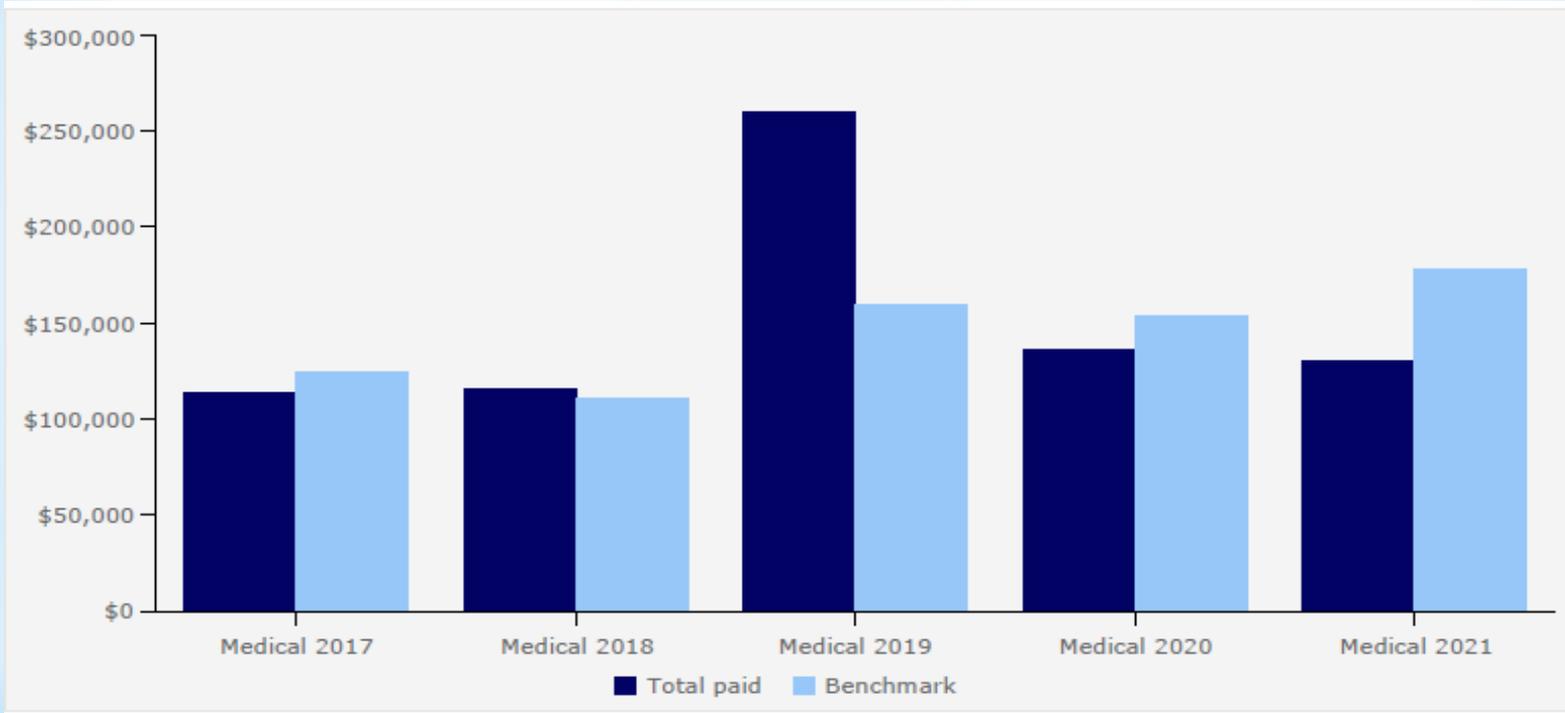
## Depression Patients Total Paid



Project Name	Project Period	Total Paid	Benchmark	% Over/Under
Medical 2017	01/01/2017 - 12/31/2017	\$53,300.09	\$52,629.45	1.27%
Medical 2018	01/01/2018 - 12/31/2018	\$43,498.49	\$71,199.96	-38.91%
Medical 2019	01/01/2019 - 12/31/2019	\$41,910.16	\$168,830.08	-75.18%
Medical 2020	01/01/2020 - 12/31/2020	\$101,081.88	\$184,534.74	-45.22%
Medical 2021	01/01/2021 - 12/31/2021	\$99,749.36	\$213,721.77	-53.33%

# Health Status Trends

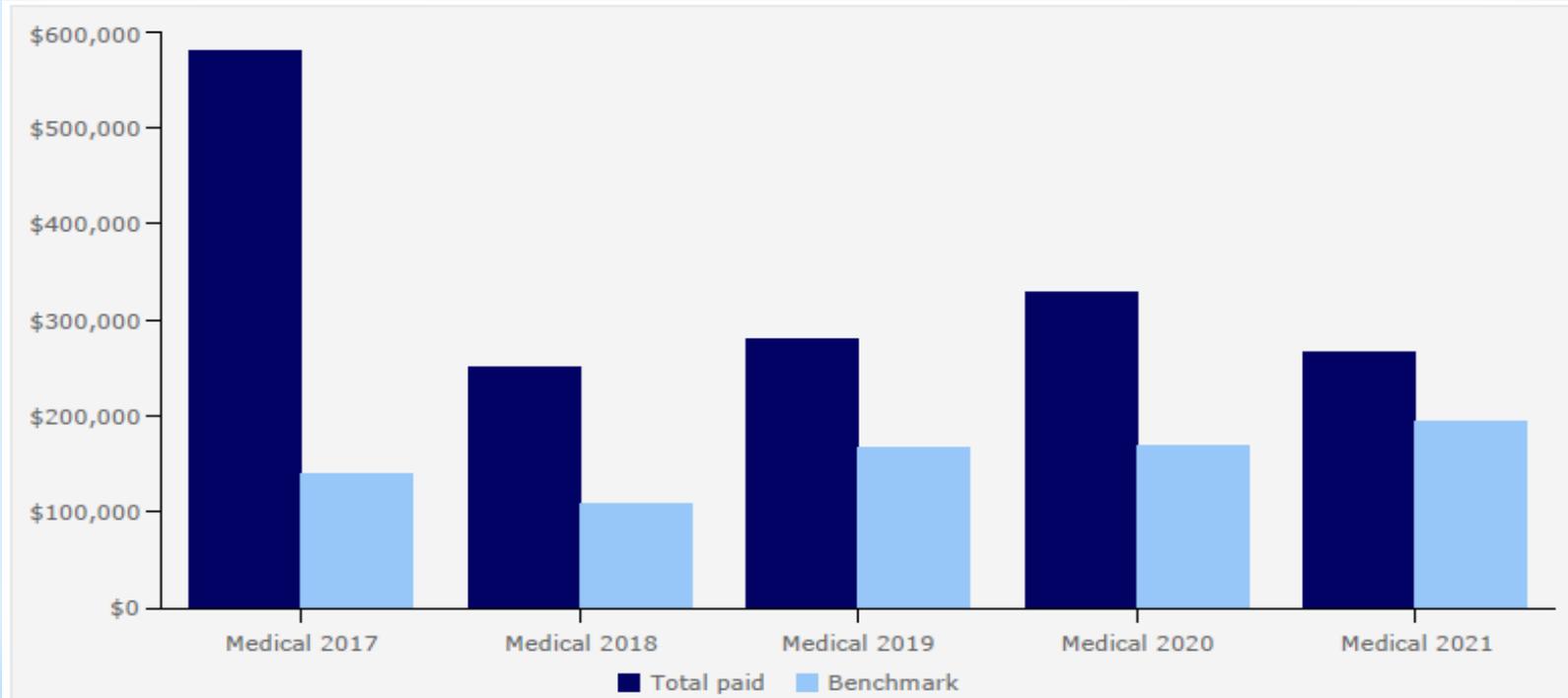
## Diabetes Patients Total Paid



Project Name	Project Period	Total Paid	Benchmark	% Over/Under
Medical 2017	01/01/2017 - 12/31/2017	\$114,132.88	\$124,638.99	-8.43%
Medical 2018	01/01/2018 - 12/31/2018	\$115,967.14	\$110,459.03	4.99%
Medical 2019	01/01/2019 - 12/31/2019	\$259,914.78	\$159,281.78	63.18%
Medical 2020	01/01/2020 - 12/31/2020	\$136,577.50	\$153,468.02	-11.01%
Medical 2021	01/01/2021 - 12/31/2021	\$130,434.67	\$177,741.36	-26.62%

# Health Status Trends

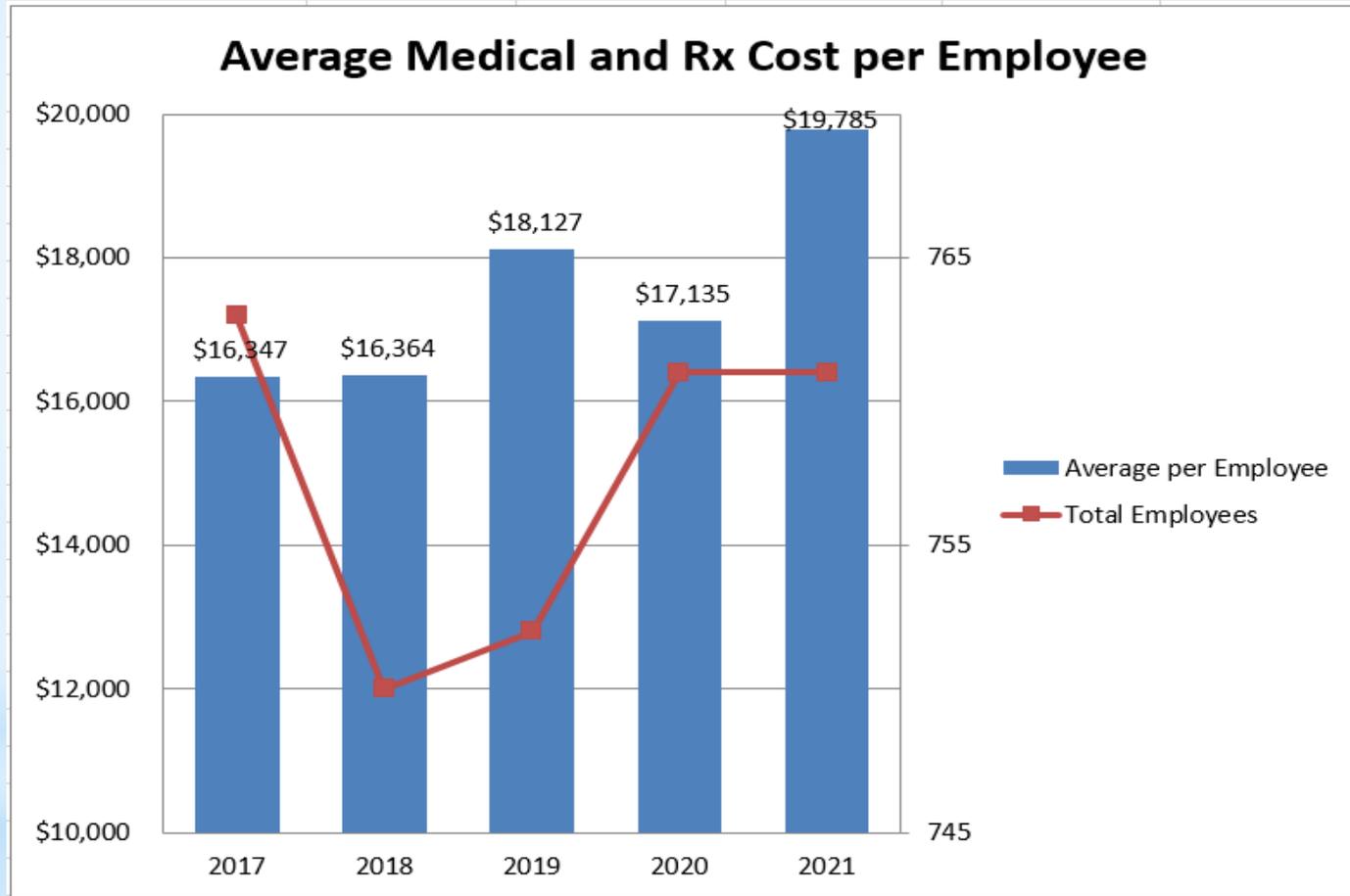
## Heart Patients Total Paid



Project Name	Project Period	Total Paid	Benchmark	% Over/Under
Medical 2017	01/01/2017 - 12/31/2017	\$580,787.66	\$139,936.64	315.04%
Medical 2018	01/01/2018 - 12/31/2018	\$250,798.98	\$107,819.84	132.61%
Medical 2019	01/01/2019 - 12/31/2019	\$279,990.36	\$166,563.31	68.10%
Medical 2020	01/01/2020 - 12/31/2020	\$328,886.27	\$168,210.78	95.52%
Medical 2021	01/01/2021 - 12/31/2021	\$266,664.54	\$194,815.92	36.88%

# Plan history and trends

## Net Medical and Rx Cost Trend – Per Employee Per Year



Statistics 2021 Kaiser Family Foundation and Truven Analytics

Norm by Region: \$20,224

Norm by Industry: \$18,888

Norm by Size: \$19,413

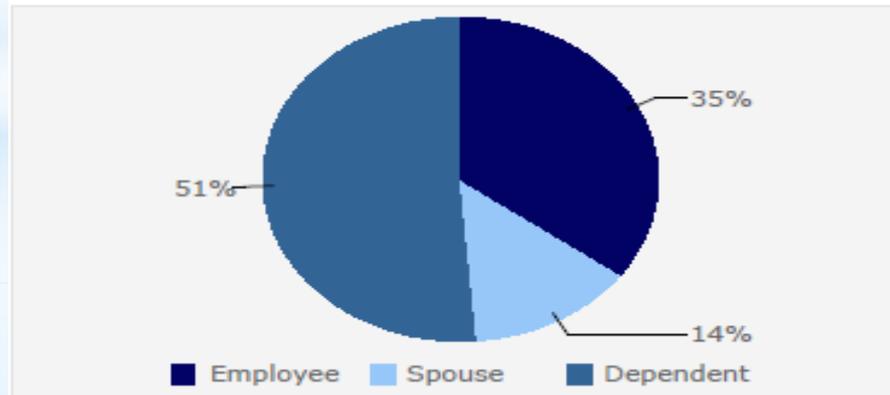


# Health Management

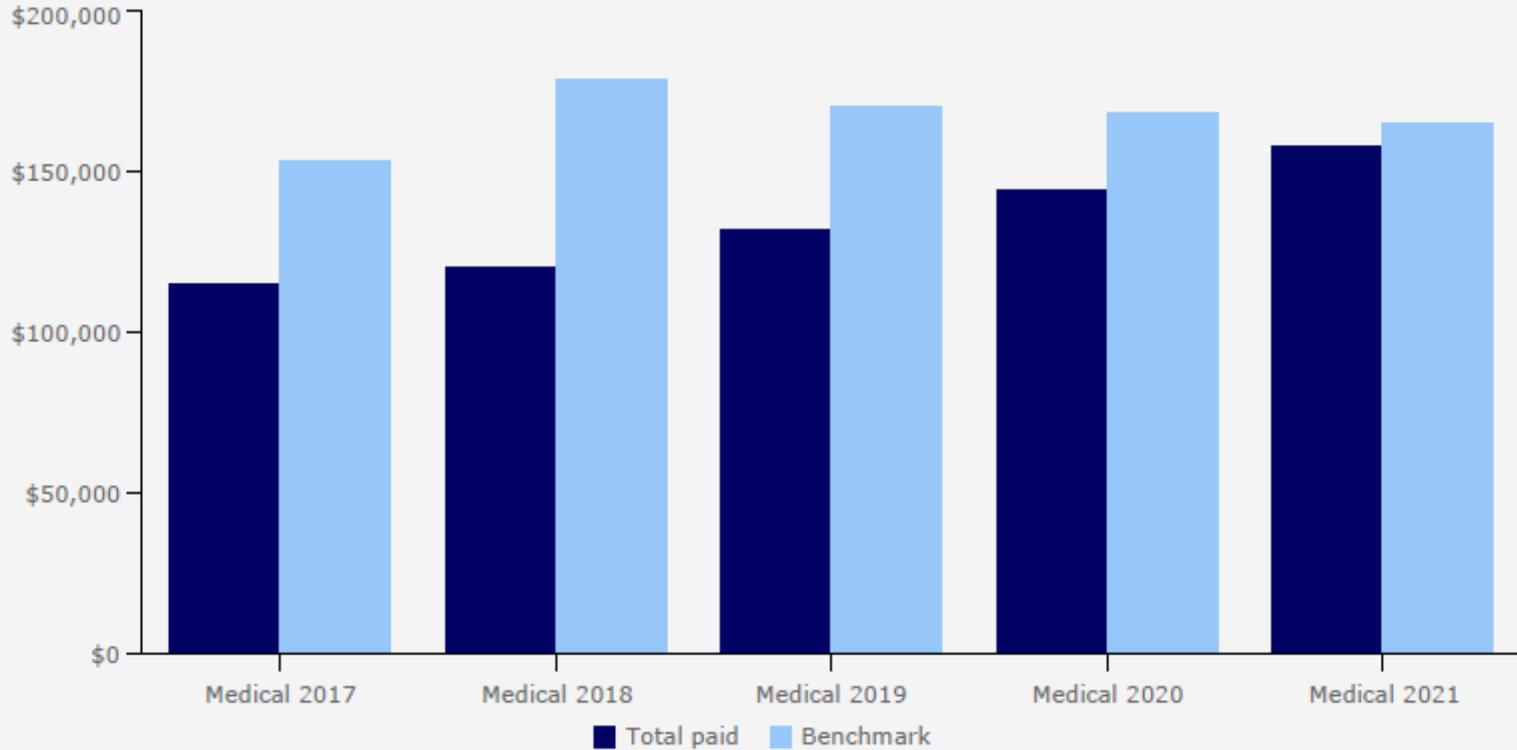
# Preventative Care Check Ups

Preventative Care Checkups					
	2017	2018	2019	2020	2021
Employees	336	372	374	446	459
Spouses	136	146	158	162	180
Dependents	464	595	585	644	674
Average Members	2277	2291	2280	2280	2299
Total % of Members receiving a Preventative Care Checkup	41%	49%	49%	55%	57%

**Preventive Care by Relationship**



# Preventative Care Total Paid



Project Name	Project Period	Total Paid	Benchmark	% Over/Under
Medical 2017	01/01/2017 - 12/31/2017	\$115,113.51	\$153,332.49	-24.93%
Medical 2018	01/01/2018 - 12/31/2018	\$120,102.25	\$178,585.05	-32.75%
Medical 2019	01/01/2019 - 12/31/2019	\$132,183.44	\$170,484.23	-22.47%
Medical 2020	01/01/2020 - 12/31/2020	\$144,668.40	\$168,412.04	-14.10%
Medical 2021	01/01/2021 - 12/31/2021	\$157,765.57	\$164,846.86	-4.30%

# Wellness Visits

Wellness Category	Medical 2017	Medical 2018	Medical 2019	Medical 2020	Medical 2021
Abdominal Aortic	24	26	41	35	38
Blood Pressure Screening	6	3	3	8	3
Breast Cancer Screening	18	0	0	302	321
Cervical Cancer Screening	86	91	100	137	123
Cholesterol Screening	122	116	121	153	146
Colorectal Cancer Screening	36	52	55	67	60
Diabetes Screening	20	18	29	23	17
Prostate Cancer Screening	22	21	32	35	44

# Summary of Plan Costs

- Total Costs are less than Benchmarks on a Per Employee Per Year Cost for 2021
  - Medical Cost per Employee Cost **increased** 14% in 2021. This was virtually the same PEPY cost as 2019. Calendar years 2017, 2018 and 2020 were virtually the same and lower cost years.
  - Rx Cost (not counting Rx in paid through the HDHP plan) per Employee Cost increased 21% in 2021. There has been a steady increase over the last 5 years.

# Summary of Plan Costs

- Plan members moving into the HDHP H.S.A. has stalled, not much change in the last two years. Ways to obtain increased participation would be in premiums or benefit changes to the other plan options.
- Dependent claims continue to be higher than the norm due in part to high dollar claims.
- 9 High dollar claimants over the \$200,000 Stop Loss incurred 32% of the claim costs for all individuals exceeding \$25,000 in claims.

# Summary of Plan Costs

- Prescription Drug costs – Top 5 drugs increased by 35% plan cost from 2020 to 2021. 4 of the top 5 drugs were the same as last year.
- Plan member % cost share is still below the norms.
- # of Scripts increased by approx. 15% in 2021 to \$25,521 vs. 2020 at \$22,267.
- Changed to ESI EAP program. Lower cost to the Consortium. Higher utilization in the first 3 months of the program than in the last 2 years with Matrix EAP.
- TeleHealth has been a benefit to plan members and will continue to be a viable option.

# Summary of Plan Costs

## COVID-19 Impact

- Prescription Drug costs – were impacted by higher cost drugs and higher utilization.
- For the period 1/27/2020 through 4/8/2022 (2 years +), Wyandot Crawford incurred 5,234 claims with a COVID Diagnosis on 1,630 plan members. Total Plan Paid \$1,751,373 and Total Member Paid \$67,344.
- Medical claims were impacted over the past 2 years by fluctuating claims and higher overall utilization.
- Rebates are offsetting the Medical Mutual Admin Fees in 2022. Through April 2022, Wyandot Crawford has a credit on admin fees in the amount of \$43,914.13. (Billed fees run approx. \$42,000 per month.)



# Future Considerations

# Future Considerations

## Wyandot Crawford School Consortium

- Continue to review Medical costs
- *Big Variable – No longer a claim “norm” over the past 2 years. Hard for Stop Loss to calculate trend and foresee future costs. Many claims over \$1,000,000 in the marketplace.*
  - Strategy in plan design
  - HDHP H.S.A – higher utilization
  - Employee education
  - No Surprise Act – How will this impact costs
- Continue to review Rx costs
  - Specialty medication co-pay strategy
  - Review Rx co-pay strategy
  - Potential new regulation limiting what plan members can pay for insulin

# Questions

Thank you for you time.