



2015-2016 Benefits Committee

August 19, 2015

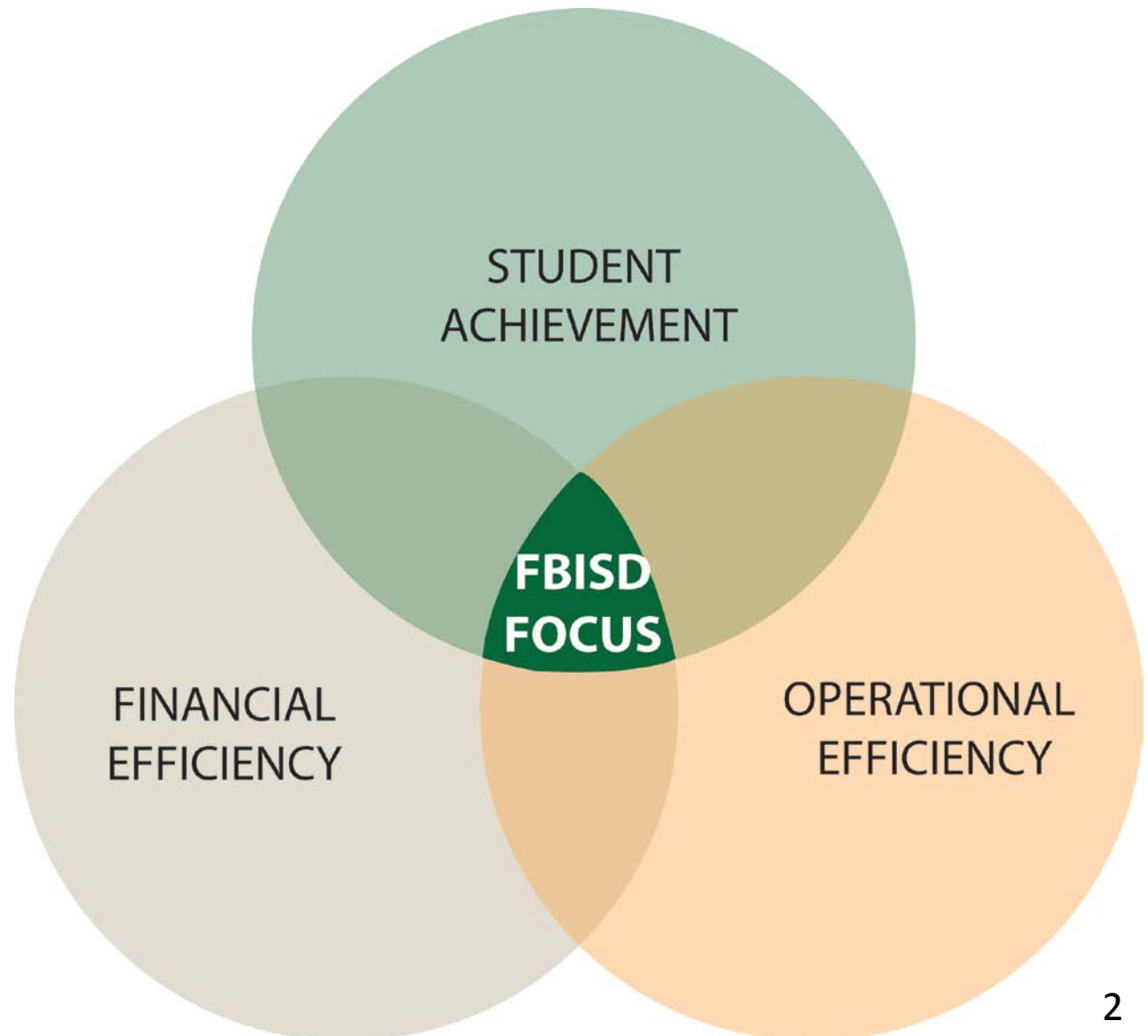
PLEASE Sit at least 5 to a table



INSPIRE • EQUIP • IMAGINE



Our Focus



Our Goal for the Benefits Committee

Goals will be to help assure current insurance benefits are appropriately structured and financed to support institutional needs, including recruiting and retaining faculty and staff.

And... to control claims and not have employee premium increase for 2016-17!!!

Roles and Responsibilities

- Communicate benefits and wellness events to employees at their location either through email, posters, fliers or a combination of communication channels
- Encourage employees to participate in benefit and wellness events
- Assist the Health Promotion Coordinators with reserving and setting up rooms for benefit and wellness events at their locations
- Oversee planning and approval process for any campus-based wellness activities
- Assist Health Promotion Coordinators with major district-wide health campaigns and events, such as Health Awareness Day, Healthy Wage and Million Mile Month
- Provide employee feedback regarding existing products/programs, as well as, any new ideas

January - June 2015 Health Plan Performance

FBISD Contributions	\$20,260,494
Employee Contributions	\$11,161,637
Total Revenue for Health Plan	\$31,422,131

Plan Expenses

Fixed Cost

Administration Fees	\$2,310,084
Stop Loss - \$450,000	\$872,626
Affordable Care Act Fees	\$227,502

Total Fixed Cost	\$3,410,212
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YTD Claims	\$23,363,910
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Total Expenses	\$26,774,122
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YTD Surplus	\$4,648,009
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Medical Plan Financials Year to Date

- While still early in the plan year, January through June total claims have realized a -3.3% decrease on a per member per month basis over calendar year 2014
- Medical claims have decreased by -5.1% while pharmacy costs have increased by 4.2%
- Fifteen individuals have exceeded \$100K, none have exceeded the \$450K individual stop loss (top diagnoses are breast cancer, colon cancer and pre-term infants)
- The average gross plan cost per employee is \$11,082 for the first 6 months of 2015; the MHBT book of business norm is \$10,926
- 95.6% of medical claims have been paid at an In-Network provider resulting in an average 57.1% discount level (equates to \$365.99 per member per month in savings)



Wellness Updates

Biometric Screening

Biometric Screening and Health Assessment

Current employees:

2015 Tasks for 2016 Plan Year

- Have **physician form or lab voucher** completed between 4/1/15 and 10/30/15, **or**
- Participate in **on-site campus screenings** in May and June of 2015 or on-site feeder pattern screenings in August of 2015; **and**
- Take online Health Assessment between 4/1/15 and 10/30/15 using your screening results

New employees hired after August 2015:

Within 60 days of insurance enrollment:

- Have **physician form or lab voucher** completed, **and**
- Take online Health Assessment using you screening results

Compliance required for employees to not pay \$20 charge per employee and/or spouse per paycheck in 2016 and thereafter.....



Upcoming Programs

Open Swim-Aquatic Program

- Don Cook Natatorium
- 5 lanes open to employees for open swim
- Mon/Wed/Fri from 4:30PM-7:30PM

Employee Flu Shots

- Onsite flu shots for employees
- No cost for those employees covered under FBISD medical insurance
- \$25 self pay option for those not covered under FBISD medical insurance

Marathon in a Month

- Sponsored by Million Mile Month
- Participants log physical activities during the month of October, which are then converted to miles
- Choice of doing a marathon (26.1 miles) or a Ultra marathon (100 miles)
- Small fee of \$5 to participate
- Drawings and prizes give-a-ways for participants enrolled



Upcoming Programs

Healthy Pregnancy Program

- No additional cost to participate
- Expectant mothers work one on one with a registered nurse
- Assess any possible risks
- Educational resources available
- Incentive of \$150 for mothers that enroll in 1st trimester
- Incentive of \$75 for mothers that enroll in 2nd or 3rd trimester

Employee Survey

- Gauge employee interest in fitness and cycling programs
- Will use to plan upcoming wellness programs catered to employees' interests



Kelsey Charter Plan Option

Kelsey Charter Outpatient Care Centers



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Fort Bend Medical and Diagnostic Center

11555 University Blvd., Sugar Land, Texas 77478



Over 50 Physicians Practicing in 25 Medical Specialties

- Allergy
- Audiology
- Cardiology
- Dermatology
- Diabetes Education
- Dietitian & Nutrition
- Ear, Nose & Throat
- Endocrinology
- Family Medicine
- Internal Medicine
- Interventional Pain Management
- Neurology
- OB/GYN
- Optometry
- Orthopedics – Sports Medicine
- Orthopedic Surgery
- Pediatric Ophthalmology
- Gastroenterology
- Podiatry
- Rheumatology
- Surgery
- Urology
- Pediatrics
- Physical Medicine & Rehabilitation/Spine
- Pulmonary Medicine/ Sleep Medicine

Diagnostic & Ancillary Services

- Allergy Injections
- Bone Density Test
- Computerized Tomography (CT)
- Digital Mammography with optional 3D Breast Tomosynthesis
- Echocardiography
- EKG
- Hearing Test
- Laboratory
- Magnetic Resonance Imaging (MRI)
- Stress Testing
- Travel Medicine
- Ultrasound
- Vision Test
- X-ray

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Fort Bend—Area Locations

Opening February 2016

Future
Katy Clinic

Fort Bend Medical and
Diagnostic Center

CHI St. Luke's
Sugar Land


Houston Methodist
Sugar Land

Opening Summer 2016


Future
Sienna Plantation
Clinic

 3 Existing Kelsey-Seybold
Clinics

 2 Future Kelsey-Seybold
Clinics

 1 Saturday Ill-Care Clinic

 Partner Hospitals

 2 Kelsey Pharmacy
locations

 Travel Clinics

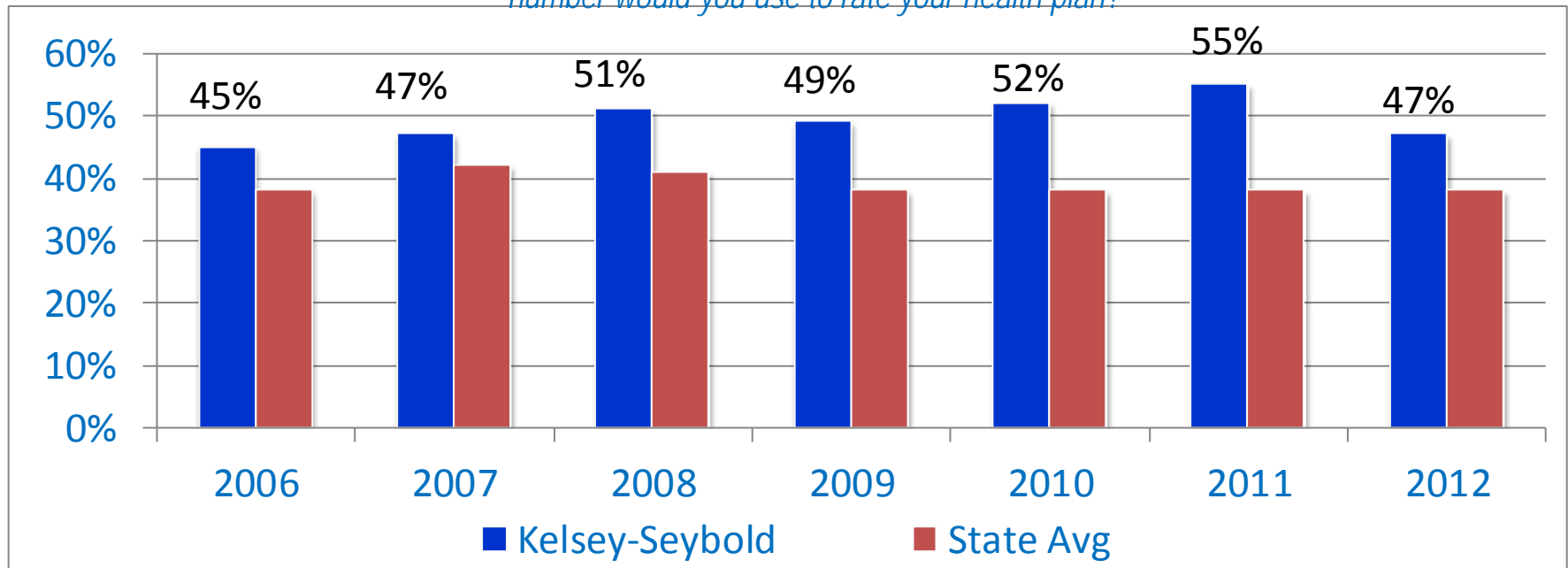
Value of Kelsey's Advanced Clinical Initiatives

- Hospitalist physicians actively manage hospital admissions
 - 20-25% lower admits
 - 20-30% lower bed days
- RXQI reduces total costs by 3-5%
- Prevention compliance averages 60-70%
- Disease/Case management integrated into care team
 - 40-55% reduction in catastrophic claims

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Our member satisfaction scores consistently outperform other plans.

"Using any number from 0-10, where 0 is the worst health plan possible and 10 is the best health plan possible, what number would you use to rate your health plan?"



*Consumer Assessment of Healthcare Providers and Systems (CAHPS)

Member Satisfaction Outcomes: Health Plan Overall Rating

UnitedHealthcare Kelsey Charter

A partnership between UHC and Kelsey-Seybold:



- See the Kelsey Charter physician you want with no referral required – 370 Kelsey Charter physicians at 20 Houston-area locations.
- Kelsey physicians partner with medical specialists and premier hospitals including Methodist – Sugar Land and Willowbrook; St. Luke's Episcopal Hospital – Texas Medical Center, Sugar Land and The Woodlands; Texas Children's Hospital; the Texas Heart Institute; and Clear Lake Regional Medical Center.
- Saturday visits for ill or injured patients offered at four locations, from 9 a.m. to 2 p.m.
- 24-hour appointment scheduling and After-Hours Kelsey Nurse Hotline, with on-call physicians.
- Cancer care is delivered by Kelsey-Seybold's nationally recognized Cancer Center in coordination with St. Luke's Cancer Center. MD Anderson Cancer Center is available as part of the affiliate referral network for complex cancer cases.
- Personal Concierge exclusively for Kelsey Charter members.

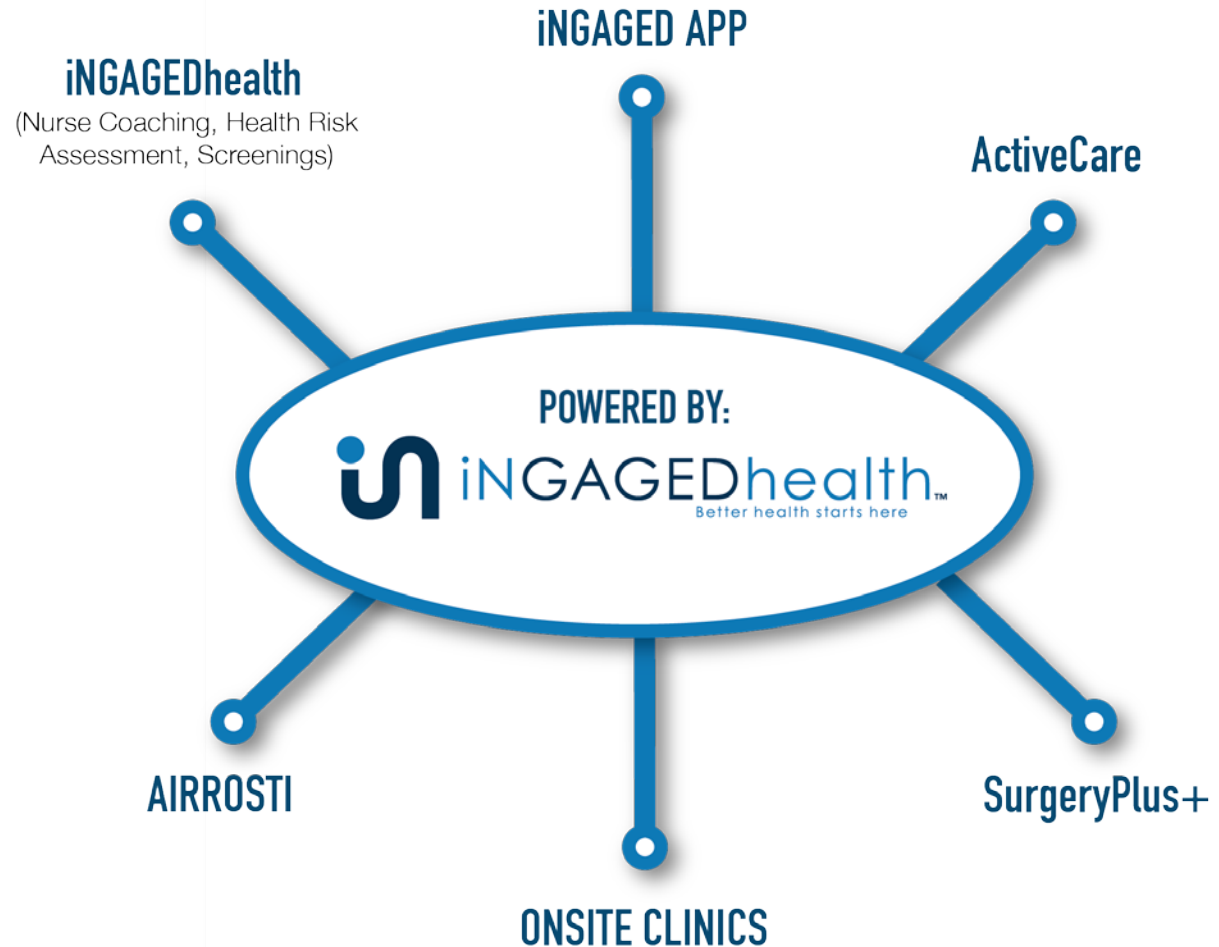
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United Healthcare

Option for 2016

	Choice Plus	Choice Plus HRA	Choice Premium Tier		Kelsey Charter
	<i>In Network</i>	<i>In Network</i>	<i>Tier 1</i>	<i>Tier 2</i>	<i>In Network ONLY</i>
Individual Deductible	\$1,250	\$2,000	\$750	\$1,500	\$750
Family Deductible	\$2,500	\$4,000	\$1,500	\$3,000	\$1,500
Coinsurance Paid by the Plan	80%	70%	80%	60%	80%
Individual Maximum Out of Pocket	\$5,000	\$6,000	\$3,750	\$3,750	\$3,750
Family Maximum Out of Pocket	\$10,000	\$12,000	\$7,500	\$7,500	\$7,500
Primary Office Visit	\$35 copay	70%	\$25 copay	\$45 copay	\$25 copay
Specialist Office Visit	\$45 copay		\$35 copay	\$55 copay	\$35 copay
Monthly Rates by Plan					
Employee Only	\$195.14	\$88.20	\$168.90		\$160.46
Employee + Spouse	\$644.64	\$298.70	\$522.92		\$496.77
Employee + Children	\$549.72	\$226.80	\$466.66		\$443.33
Employee + Family	\$845.62	\$381.20	\$691.76		\$657.17

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FBISD DEMOGRAPHICS & CONCERNS

- FBISD member risk profile is 9% higher than the norm (Norm: 6%)
- 968 of FBISD members are considered high risk which will eventually turn into large claims
- 38% of the population has one or more chronic condition
- There are 902 members with diabetes and almost 50% are considered high risk
- Musculoskeletal is the 2nd highest expense at FBISD and affects over 3,000 members or almost 1/3 of the population
- 1906 members are impacted by heart disease
- 6.7% of members drove 74.3% of FBISD spend in 2014 (Norm: 6% driving 60%)
- FBISD had 54 claims over \$100,000 in 2014 (Norm: 37 claims)





NEW
FEATURE

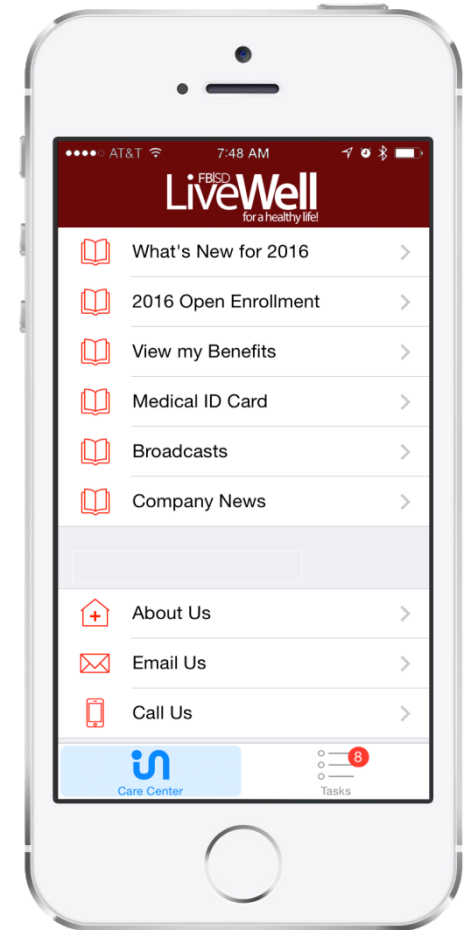
- Biometric Screenings and Health Assessments are already in place at FBISD, but with iNGAGEDhealth, a nurse coaching component allows employees to receive personalized attention to their health needs.
- When the Health Risk Assessment and Biometric Screening information is combined with claims information, the nurses gain a great picture of each person's health profile.
- If an individual is considered high-risk with multiple chronic conditions and a nurse outreaches to them, this person must engage with the nurse and follow the recommended actions. This will serve to better the health of the individual.
- Employees have shared very positive feedback after working with a nurse coach making statements such as:
 - *"The encouragement my nurse coach gave me was outstanding"*
 - *"I received tremendous support from my nurse coach"*
 - *"My nurse coach suggested lifestyle changes that have made a real difference in the way I feel"*



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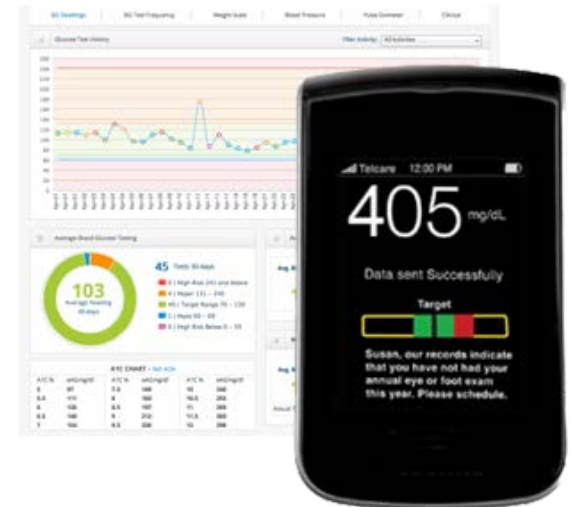
iNGAGED™ MOBILE APP Better communication starts here

- All benefit information is stored in one place that is easily accessible – your smartphone!
- Through the mobile app employees can receive broadcasts about important district events in real time.
- Individuals can stay informed on benefit changes / new products available through their employee benefit program.
- Quick “Call” feature that directly connects to the appropriate carrier customer service departments.
- Quick easy access to sample ID cards and summary plan benefits on the go.
- Current tools and communication pieces on what carrier resources are available to employees and their families.
- Finding an in-network provider is only a click away.
- Available via smartphone (iPhone or Android), tablet, or desktop computer.





- ActiveCare's diabetes solution is a combination of technology and great customer service.
- Primary goal is to increase the quality of employees' lives through improved medical outcomes.
- ActiveCare provides FDA-approved cellular glucometer, test strips and testing supplies as well as access to a care center 24/7/365.
- No cost for the glucometer, test strips and testing supplies to the employee or family members.
- Option to share your readings with family members.
- Your readings will be recorded so you can view your history at any time.



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- SurgeryPlus+ is a high-performance surgical network that reduces medical cost.
- SurgeryPlus+ provides access to top surgeons and selects only surgeons who are board certified and are experts for the specific procedure which they are contracted.
- FBISD's current surgical reimbursements can vary in price 5x more for the same procedure. For example, the average spend for a knee replacement is \$40,400. The SurgeryPlus+ bundled rate is \$20,000.
- Your cost through SurgeryPlus+ will be \$0! Using the Choice Plus plan as an example, you would not have to pay your \$1,250 deductible nor would you pay your 20% coinsurance, this could save you up to \$5,000!
- FBISD will cover the full cost for an employee or their family member who use SurgeryPlus+. You will receive no medical bills and are protected from out-of-network charges. All claims are processed outside the UHC medical plan, with no cost to you.
- SurgeryPlus+ provides a concierge service to walk you through each step of the process for a personalized healthcare experience.
- SurgeryPlus+ covers Hysterectomy, Carpal Tunnel, Hernia Repair, Knee, Spine, Heart, Shoulder and Hip surgeries, and over 100 other elective procedures.



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PROGRAM COSTS FOR 2016 STRATEGIES

Employees on the medical plan: 6,240

Strategy 1: iNGAGEDhealth

Annual Cost @ \$7.50 PEPM on Medical Plan	\$561,600
Program Offset: Annual Offset @ \$2.38 PEPM on Medical Plan	(\$178,214)

Strategy 2: iNGAGED Mobile App

Annual Cost @ \$2.00 x 8,000 Employees	\$192,000
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Strategy 3: ActiveCare

Cost Per Diabetic Per Month That Uses Supplies	\$56.77
Estimated Annual w/ 70% participation(900 x 70%)	\$429,181
Program Offset: Offset of Current Supplies (50%)	(\$214,591)
Net Cost of Program	\$214,591

Strategy 4: SurgeryPlus+

Annual Cost @ \$3.93 PEPM on Medical Plan	\$294,278
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2016 Cost of Programs	\$1,084,255
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Conservative Savings Estimate	\$3,500,000
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Committee Break-out Session

- At your tables discuss the four 2016 strategies.
- Review the strategy flyers: iNGAGEDhealth, iNGAGED Mobile App, SurgeryPlus and ActiveCare
- Record your comments and feedback at the bottom of each flyer

Please leave the flyers with your comments in the center of your tables.

Benefits Committee Meetings:

Date

Time

September 16th

4:30 – 6pm

October 14th

4:30 – 6pm

November 4th

4:30 – 6pm

December 3rd

4:30 – 6pm

January 6th

4:30 – 6pm

February 17th

4:30 – 6pm

March 2nd

4:30 – 6pm

April 6th

4:30 – 6pm

May 4th

4:30 – 6pm



Questions??