



The School District of Osceola County Employee Benefits Committee Meeting

Agenda

May 19, 2021

- I. Welcome

- II. Current Topics
 - a. Health Plan Analysis
 - b. Board Workshop Presentation

- III. Other Topics
 - a. Member issues/concerns

- IV. The next meeting will be held on **August 18**, at **4:30 pm** in the **Multipurpose Room** located at The Center for Employee Health 831 Simpson Road, in Kissimmee **or WebEx** (if needed).

Employee Benefits Committee Meeting

2020-2021 Membership

OCEA

Judi Crowell – St Cloud HS (v)
Kim Castro-Stevens – HTES(v)
April Isaacs – St. Cloud HS/VP (v)
Greg Gahris – St. Cloud MS (Alternate)
Apryle Jackson – Harmony HS (v)
Lare Allen – OCEA/ESP Pres (v)

Teamsters

Rafael Acevedo – Transportation (v)
Gary Conroy – Teamsters (v)

Provider Representatives

Kelly Johnson – Lincoln Financial Group
Teresa Moyers - EyeMed
Belinda Gonzalez – Humana (Dental)
Tom Remus - MetLife Life Ins.
Mayra Diaz – Aither Benefits Champion
Brandi Hunter – Wellness Program Coor.
Brett Walker – Aither Account Manager
Lisa True – Aither Cofounder and CEO
Contance Crawford – Evolutions Healthcare
Jay Weingart – Trustmark

Risk & Benefits Management

Lauren M. Haddox – Director
LaTasha Aponte – Employee Benefits Supervisor
Vanessa Louis - Secretary
Sarah Graber – Chief Business & Finance Officer
John Boyd – Chief Negotiator
Randy Shuttera – Chief Negotiator

Prof. Support Council

Felicia Bracy – School Operations (v)

ESP

Barb Gleason – OCSA (v)
Susan Compton – Custodial Services (v)

Retirees

Vacant – Retired Teacher

Benefits Consultant

Ashley Bacot - ProvInsure
Carolyn Grant - ProvInsure
Carl Schuessler – Mitigate Partners
Barry Murphy – Mitigate Partners

Center for Employee Health

Kenneth Aldridge - RosenCare

Health Plan Analysis 05/01/2021

Summary

Plan	ENROLLMENT		TALLIES	Total	%
Healthy Essentials	813	7391	11.00%		
Healthy Essentials Wellness	2082	7391	28.17%		
Healthy Advantage Plus	734	7391	9.93%		
Healthy Advantage Plus Wellness	2834	7391	38.34%		
Opt Out Credit Plan	924	7391	12.50%		

PROJECTED REVENUE BASED ON CURRENT ENROLLMENT MINUS ADMIN FEES

Board Paid	\$49,618,194.00
Employee Premium	\$7,270,526.00
Retiree Premium	\$1,007,619.24
SubTotal	\$57,896,339.24
Administration Fees	(5,279,250.84)
Total	52,617,088.40

DESCRIPTION	OPTION	TALLIES	Board Share		Employee Premium			Retiree Premium	
			Per Pay	Per Year	Per Pay	Per Year	Per Month	Per Year	
Healthy Advantage Plus	1	590	341.30	201,367.00	4,027,340.00	50.00	29,500.00	590,000.00	
Healthy Advantage Plus	2	16	341.30	5,460.80	109,216.00	435.00	6,960.00	139,200.00	
Healthy Advantage Plus	3	85	341.30	29,010.50	580,210.00	245.00	20,825.00	416,500.00	
Healthy Advantage Plus	4	19	341.30	6,484.70	129,694.00	580.00	11,020.00	220,400.00	
Healthy Advantage Plus	5	12	341.30	4,095.60	81,912.00	220.00	2,640.00	52,800.00	
Healthy Advantage Plus	6	12	341.30	4,095.60	81,912.00	0.00	0.00	0.00	
Healthy Advantage Plus Wellness	1	2065	341.30	704,784.50	14,095,690.00	25.00	51,625.00	1,032,500.00	
Healthy Advantage Plus Wellness	2	71	341.30	24,232.30	484,646.00	385.00	27,335.00	546,700.00	
Healthy Advantage Plus Wellness	3	322	341.30	109,898.60	2,197,972.00	195.00	62,790.00	1,255,800.00	
Healthy Advantage Plus Wellness	4	56	341.30	19,112.80	382,256.00	530.00	29,680.00	593,600.00	
Healthy Advantage Plus Wellness	5	107	341.30	36,519.10	730,382.00	170.00	18,190.00	363,800.00	
Healthy Advantage Plus Wellness	6	107	341.30	36,519.10	730,382.00	0.00	0.00	0.00	
Healthy Advantage Plus Wellness	8	1	341.30	341.30	6,826.00	530.00	530.00	10,600.00	
Healthy Advantage Plus Wellness (JS)	1	2	170.65	341.30	6,826.00	195.65	391.30	7,826.00	
Healthy Advantage Plus Wellness Retiree	1	90							629.83 56,684.70 680,216.40
Healthy Advantage Plus Wellness Retiree	2	11							1,322.58 14,548.38 174,580.56
Healthy Advantage Plus Wellness Retiree	3	1							973.85 973.85 11,686.20
Healthy Advantage Plus Wellness Retiree	4	1							1,703.64 1,703.64 20,443.68
Healthy Essentials Wellness	1	1646	341.30	561,779.80	11,235,596.00	0.00	0.00	0.00	
Healthy Essentials Wellness	2	42	341.30	14,334.60	286,692.00	325.00	13,650.00	273,000.00	
Healthy Essentials Wellness	3	173	341.30	59,044.90	1,180,898.00	152.00	26,296.00	525,920.00	
Healthy Essentials Wellness	4	53	341.30	18,088.90	361,778.00	452.00	23,956.00	479,120.00	
Healthy Essentials Wellness	5	76	341.30	25,938.80	518,776.00	20.00	1,520.00	30,400.00	
Healthy Essentials Wellness	6	76	341.30	25,938.80	518,776.00	0.00	0.00	0.00	
Healthy Essentials Wellness	7	0	341.30	0.00	0.00	325.00	0.00	0.00	
Healthy Essentials	1	721	341.30	246,077.30	4,921,546.00	25.00	18,025.00	360,500.00	
Healthy Essentials	2	9	341.30	3,071.70	61,434.00	375.00	3,375.00	67,500.00	
Healthy Essentials	3	50	341.30	17,065.00	341,300.00	202.00	10,100.00	202,000.00	
Healthy Essentials	4	9	341.30	3,071.70	61,434.00	502.00	4,518.00	90,360.00	
Healthy Essentials	5	12	341.30	4,095.60	81,912.00	50.00	600.00	12,000.00	
Healthy Essentials	6	12	341.30	4,095.60	81,912.00	0.00	0.00	0.00	
Healthy Essentials Wellness Retiree	1	15							588.17 8,822.55 105,870.60
Healthy Essentials Wellness Retiree	2	1							1,235.15 1,235.15 14,821.80
Opt Out Credit Plan	1	924	341.30	315,361.20	6,307,224.00	0.00	0.00	0.00	
Job Share Declined Benefits	0	4	170.65	682.60	13,652.00				
FSA Extra \$250	1	1106	250.00		276,500.00				
Total Employees and Retirees		7391		2,480,909.70	49,618,194.00		363,526.30	7,270,526.00	83,968.27 1,007,619.24

Option Legend	
Single	1
Spouse	2
Child(ren)	3
Family	4
Half Family Primary	5
Half Family Secondary	6
Domestic Partner	7
Child(ren) +DP	8
DP +DP Child(ren)	9
Child(ren) + DP + DP Child(ren)	10

Revenue Totals Per Year

Board Paid	\$49,618,194.00
Employee Premium	\$7,270,526.00
Retiree Premium	\$1,007,619.24
Total	\$57,896,339.24

Center for Employee Health and Advisor **Update**

Board Workshop
Tuesday, May 18, 2021

People Helping People



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AGENDA for Workshop:

I. Pharmacy Program

- A. Pharmacy industry
- B. SDOC Pharmacy program performance
- C. Pharmacy questions

Chuck Gamsu, R.Ph MBA
SkySail

II. Center for Employee Health

- A. Health Center volume comparison
- B. Action plans
- C. Wellness

Kenneth Aldridge Jr, RN, BSN,MS-HSA
RosenCare

III. Advisor Update

- A. Financial update
Consulting, Inc.
- B. Performance markers

Barry Murphy, CLU, ChFC
ProvInsure/Perspective Benefits

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GUEST PRESENTER: Chuck Gamsu, R.Ph, MBA



SKYSAIL

Experts in the Art and Science of Pharmacy Benefits

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SKYSAIL Rx

PHARMACY
BENEFIT
EXPERTS

75+ Combined
Years of PBM
Experience

Clinical
Insights

ADVANCED
TECHNOLOGY

Custom Data
Analytics

DIVERSE
CLIENTELE

Breadth of
knowledge
from our clients

EMBEDDED
ADVISORS

Contract
Management
Experts

PBM Operation
& Customer
Service
Experience

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WHAT WE DO

SkySail Rx provides evidence-based analytics and insights to employers, union funds, health plans, and government groups.

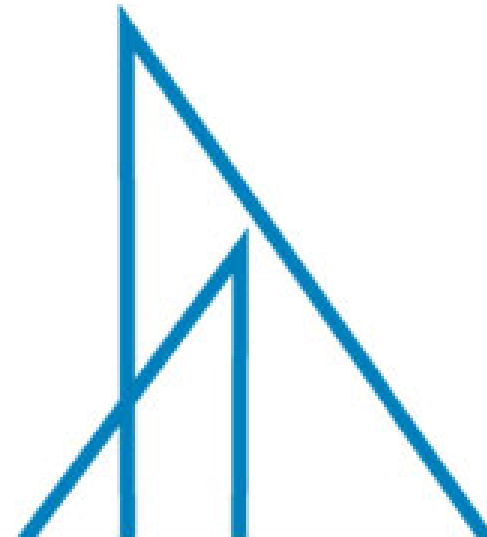
- Verify contract performance and validate plan design operation.
- Provide both quantitative and qualitative analysis and insights to control costs
- Improve plan performance.
- Consultative insights to identify and mitigate risk.
- PBM procurement and ongoing monitoring.

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WHY ARE COSTS OUT OF CONTROL?

- One-sided PBM contracts
- Missing detailed plan benefit description
- Unmanaged plans
- Expensive drugs (Specialty)
- Dumb drugs
- Misalignment of interests



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WHAT DRIVES COSTS HIGHER?

- Inflation
- Aging population
- Innovation
- Market forces



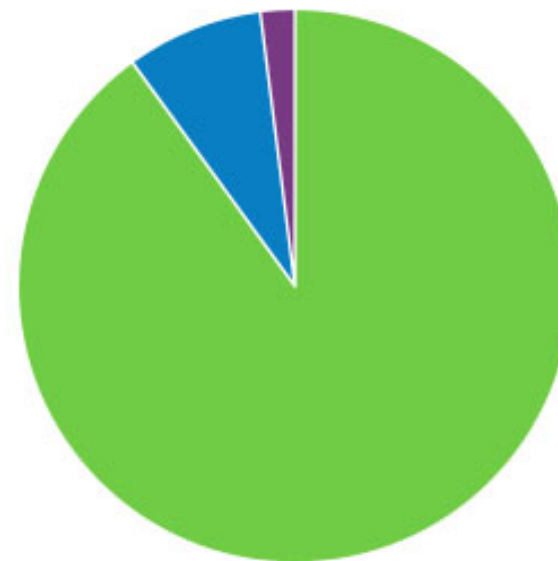
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DRUG MIX

What drugs are your members buying?

- Brands
- Generics
- Specialty
- Brands with generics available
- Compounded drugs
- Dumb drugs



■ Generics ■ Brand ■ Specialty

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DRUG MIX MANAGEMENT

- Stop covering dumb drugs
 - Duexis (ibuprofen + famotidine)
 - Vimovo (naproxen + esomeprazole)
 - Branded PPIs (Nexium)
- Wait six months to include new brand drugs to coverage
- Use step therapy for new patients
- Implement mandatory generics with no exceptions (DAW)
- Limits on compound drugs (ingredients, cost, quantity, frequency)
- Eliminate coverage for drugs with OTCs available

DAW: Dispense As Written
OTC: Over The Counter

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Pass-Through vs. Traditional

TRADITIONAL OR SPREAD Pricing is defined as a pricing arrangement for PBM services in which the amount paid by the plan sponsor to the PBM for the prescription is greater than the amount paid by the PBM to the pharmacy. Generally, the “big 3” PBMs use traditional pricing.

Pros	Cons
<ul style="list-style-type: none">▪ Allows for more aggressive underwriting compared to pass-through arrangements▪ PBM is incentivized to improve rates▪ Pricing is consistent across all pharmacies▪ No separate admin fee	<ul style="list-style-type: none">▪ Black Box - No insight into the markup- there is no way to tell exactly how much the PBM is making on the drug▪ Need to re-negotiate every three years or you will be over-paying▪ Members are unaware of pricing differences at different pharmacies▪ PBMs play games with contract language

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Pass-Through vs. Traditional

PASS THROUGH Pricing is defined as a pricing arrangement in which a plan sponsor pays the exact amount paid to the pharmacy (i.e., no mark-up). The PBM makes their money through the admin fee rather than the mark up on the drug. Most true pass-through PBMs are small to mid-size.

Pros	Cons
<ul style="list-style-type: none">▪ Full transparency into the prices paid for drugs▪ No incentive for the PBM to use bad contract language▪ Visibility into price differences from pharmacy to pharmacy and direct members▪ Re-negotiation every 3 years is not necessary▪ Much more open to customization for things like clinical edits, carve out, etc.	<ul style="list-style-type: none">▪ Discount guarantees are less aggressive (less aggressive underwriting)▪ Less incentive for PBM to improve rates▪ Separate admin fee▪ Member confusion due to varied pricing from pharmacy to pharmacy▪ Less room for credits and amounts at risk for performance guarantee dollars at risk

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Rx LOOKOUT

School District of Osceola County

Timeframe: 10/1/2020 - 3/31/2021

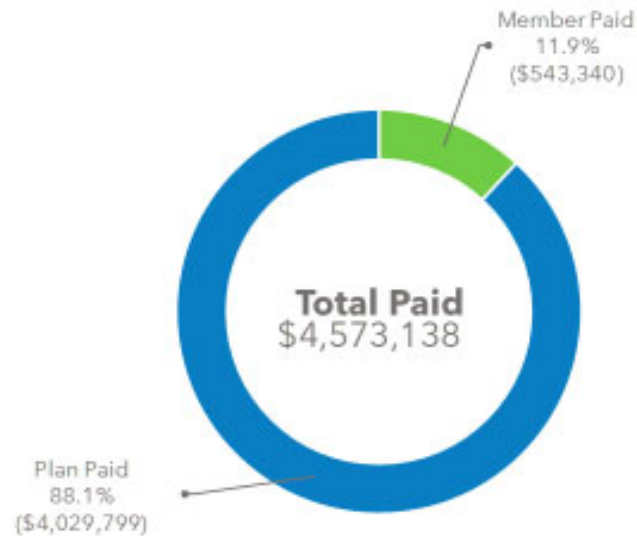
Contract Type: Pass-Through

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CURRENT NETWORK COSTS

TOTAL COST, PLAN, AND MEMBER COSTS



The average cost per Brand Rx is 17 times that of Generics, while the average cost per Specialty Rx is 12 times that of Standard Brands.

*International Rx Claims Excluded
*Does not include Rebates/Admin Fees
*Does not include Clinic claims

Claim Range 10/1/2020-3/31/2021



CONFIDENTIAL

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PLAN EXPERIENCE BY PBM- TREND

Plan Details	Previous PBM	Current PBM	Variance
Generic Dispensing Rate	85.3%	84.2%	-1.3%
Member Count	9,214	9,300	0.9%
Total PMPM (Plan + Member)	\$123.22	\$89.74	-27.2%
Total Plan PMPM	\$110.98	\$80.01	-27.9%
Non-Specialty Plan PMPM	\$46.94	\$38.26	-18.5%
Specialty Plan PMPM	\$64.04	\$33.96	-47.0%
Elect Rx Utilization	\$0.00	\$7.79	
Net Rx PMPM	0.85	0.68	-20.3%

*Does not include Rebates/Admin Fees and Clinic Claims
**Previous PBM statistics include Claims adjudicated from 6/1/2018-5/31/2019
**Previous PBM Elect Rx Utilization not taken into consideration.

Claim Range 10/1/2020-3/31/2021

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Plan Experience- Cost Projections

Pre-Rebate Total Drug Spend



*Does not include Rebates/Admin Fees
*Does not include Clinic Claims
**2020 and 2021 figures are projections

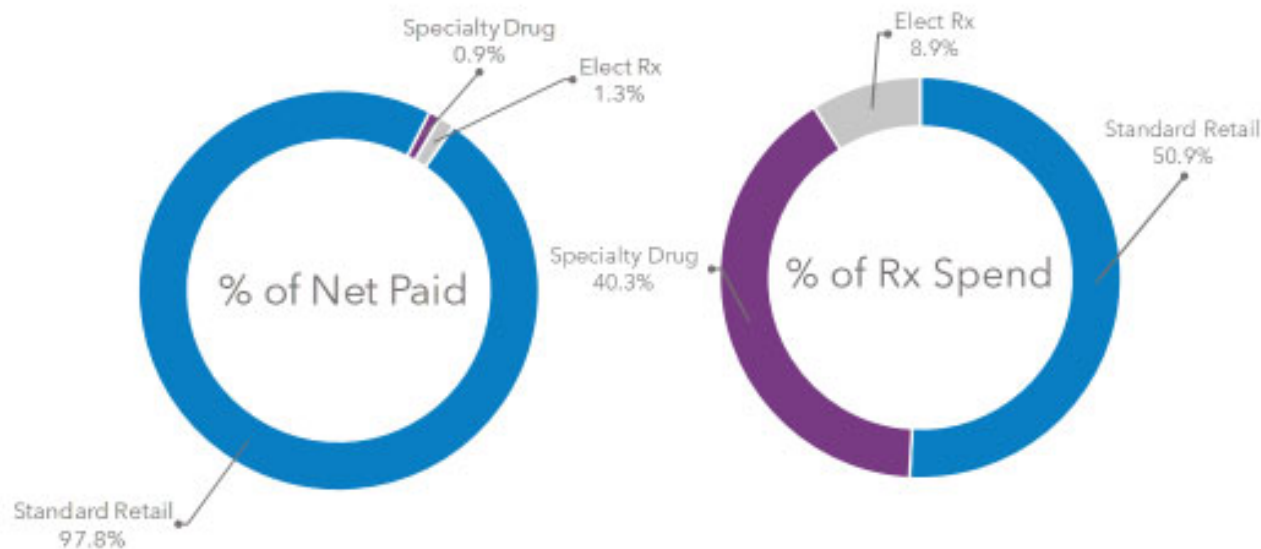
- The plan is projected to experience lower utilization in 2020 compared to previous years is driving some of the drug spend decrease.
- ACI pass-through PBM model
- Low net cost formulary approach vs rebate driven approach
- Lower wasteful drug utilization
- Higher utilization of the International Rx Program.

Claim Range 10/1/2020-3/31/2021

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NETWORK COST BY CHANNEL/DRUG TYPE



Specialty and ElectRx claims account for 2.2 percent of scripts and 49.1 percent of the overall drug spend.

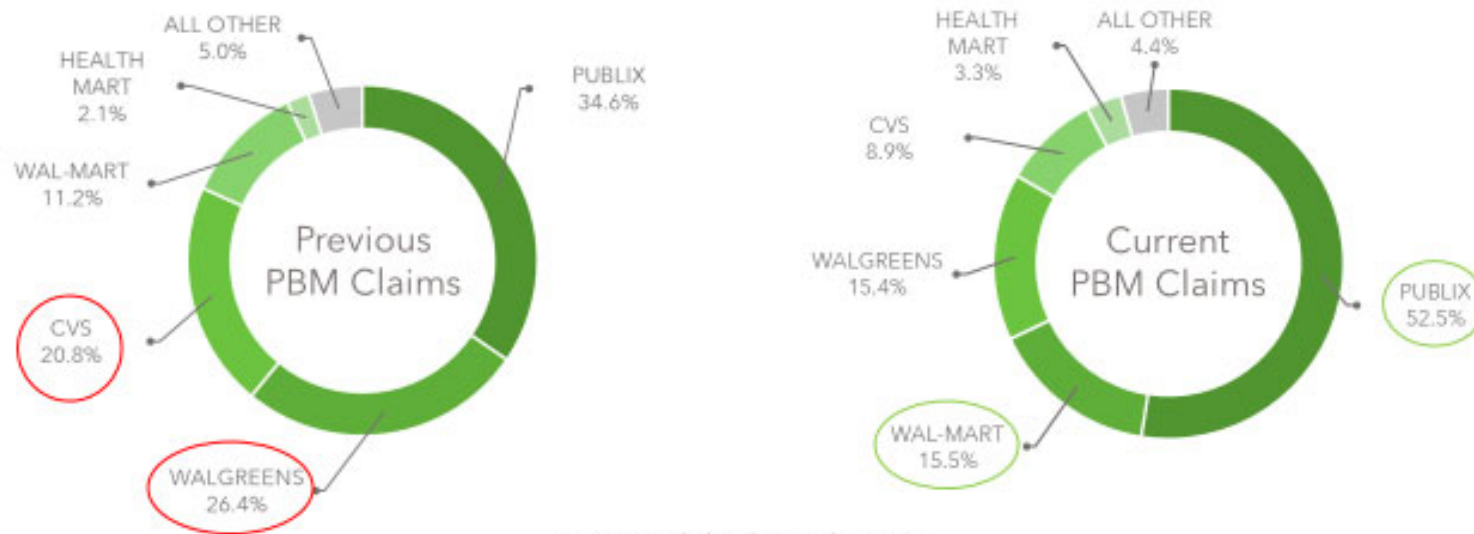
*LTC, Vaccine, OTC, and Compound claims excluded
*Does not include Rebates/Admin Fees

Claim Range 10/1/2020-3/31/2021

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PREVIOUS PBM VS CURRENT: PHARMACY MIX



*Does not include Rebates/Admin Fees
*LTC, Vaccine, OTC, Compound, and Specialty claims

Members are filling prescriptions at lower cost providers compared to previous years.

Claim Range 10/1/2020-3/31/2021

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LOW VALUE PRODUCT COMPARISON

Previous PBM (Full-year)

Product Name	Net Paid	Gross Cost
CHLORZOAZONE	23	\$43,202
WELLBUTRIN XL	10	\$38,420
FENOPROFEN CALCIUM	14	\$20,875
RESTASIS	23	\$18,951
TROKENDI XR	19	\$16,072
All Other	404	\$136,207
Total	493	\$273,727

Current PBM (Half-year)

Product Name	Net Paid	Gross Cost
RESTASIS	21	\$13,288
TROKENDI XR	8	\$8,519
DOXEPIN HYDROCHLORIDE	8	\$5,861
TROKENDI XR	4	\$4,982
VASCEPA	11	\$4,833
All Other	69	\$22,839
Total	121	\$60,322

Claim Range 10/1/2020-3/31/2021

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Questions?

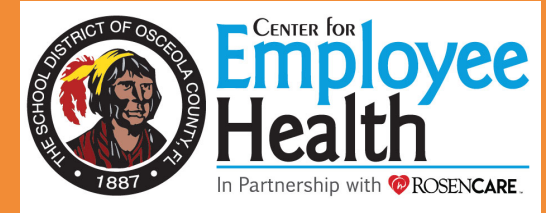


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Health Center Update

Center for Employee Health



Medical

12 months of encounters

Completed Encounters	2020									2021			Total
	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	
CON						1	1	12	3		9	4	30
EAP 60	35	34	51	59	51	42	45	39	37	42	39	46	520
EYE EXAM							1	14	28	29	31	41	144
GRP										1	1		2
MAMMO						15	23	23	17	23	5	8	114
MED EST	157	194	226	218	205	262	294	269	358	349	392	518	3,442
MED EST 60	114	195	238	192	159	169	136	147	190	181	255	269	2,245
MED NEW	63	96	126	106	85	102	98	87	73	77	82	89	1,084
MED URGEST	116	145	117	110	123	132	99	70	95	71	115	112	1,305
MED URGNEW	58	68	40	34	30	46	37	30	39	29	36	38	485
NV LAB	181	208	284	315	251	259	317	292	281	282	284	337	3,291
TELEHEALTH	11	16	54	105	90	86	110	76	119	111	137	167	1,082
TeleVisit	207	40	49	130	87	50	55	61	31	40	23	23	796
X-Ray 30	15	15	20	28	17	28	66	48	45	41	128	138	589
Total	957	1,011	1,205	1,297	1,098	1,192	1,282	1,168	1,316	1,276	1,537	1,790	15,129

Center for Employee Health



Physical Therapy

12 months of Physical Therapy

Completed Encounters	2020									2021			Total
	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	
PT ESTPT	231	165	216	197	214	214	328	254	279	261	258	325	2,942
PT NEWPT	56	49	49	57	49	71	45	57	57	51	59	53	653
T Visit PT	42	28	10	2	2				3	2	4	1	94
Total	329	242	275	256	265	285	373	311	339	314	321	379	3,689

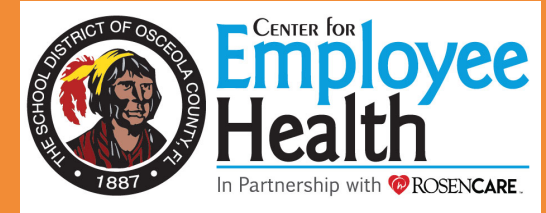
12 months Dietician visits

Completed Encounters	2020									2021			Total
	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	
COACH GRP	9	8	5	3	5	7	9	8	9	9	6	4	82
COATEL NEW	1												1
NUTR EST	92	76	90	87	3	1		1	2	1	6	7	366
NUTR NEW	18	19	38	33	1			6	5	4	10	21	155
NUTRTELEST					78	92	82	74	90	106	109	126	757
NUTRTELNEW					39	14	26	23	26	22	25	28	203
Total	120	103	133	123	126	114	117	112	132	142	156	186	1,564

12 months of OCCUPATIONAL Health visits

Completed Encounters	2020									Total	
	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb		Mar
OCC	1	262	285	132	147	107	157	150	151	126	1,518
Total	1	262	285	132	147	107	157	150	151	126	1,518

Center for Employee Health



Comparing VOLUME of appointments within Health Center: Advent Health operating facility vs RosenCare



Health Center transitioned from Advent Health to RosenCare 10/2019

	Advent Health	Advent Health	RosenCare	RosenCare
	March 2018	March 2019	March 2020	March 2021
Medical	805	1,190	1,166	1,790
Physical Therapy	516	559	268	432
Wellness Coaching (dietician)	60	82	98	186
Occupational Health*	266	266		126

Advent Health numbers include Workers' Comp appointments. W/C is not in place at current time under RosenCare. Adding in June 2021.

Center for Employee Health

SDOC Co-Pay Savings for the Member Q1 2021



SDOC Co-Pay Savings for the Member:

Q1 2021 Tier 1 Structure

Health Center Visits/ Total Saved	Co-Pay
PCP average paid co-pay of the member of \$19.85	\$19.85
Specialist average paid co-pay by the member of \$46.33: Ophthalmology	\$46.33
Specialist average paid co-pay by the member of \$46.33: Chiropractor	\$46.33
Physical therapy average co-pay paid was \$13.12	\$13.12

Employee co-pay savings for Q1 2021

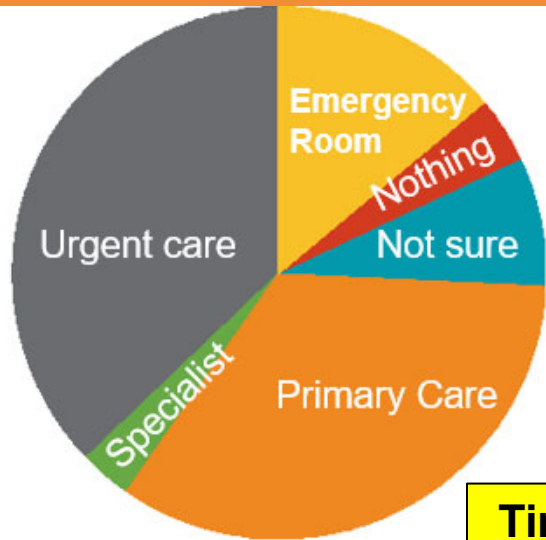
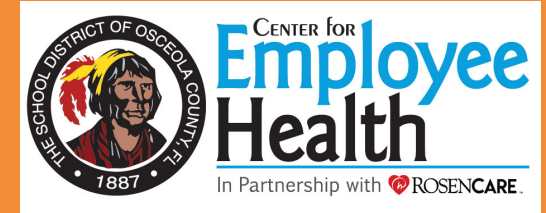
	January		February		March		Q1 2021	
	# of Visits	Aprox. \$ Saved	# of Visits	Aprox. \$ Saved	# of Visits	Aprox. \$ Saved	Total Saved	
PCP	1,140	\$22,629.00	1,403	\$27,849.55	1,553	\$30,827.05	\$81,305.60	
Specialist	29	\$1,343.57	31	\$1,436.23	41	\$1,899.53	\$4,679.33	
Chiro	227	\$10,516.91	247	\$11,443.51	296	\$13,713.68	\$35,674.10	
PT	314	\$4,119.68	321	\$4,211.52	379	\$4,972.48	\$13,303.68	
*Numbers include Med and Urg Visits							Total Savings for Members	\$134,962.71

Q1 2021 Healthy Advantage Plus Plan copays

Health Center Visits/ Total Saved	Co-Pay
PCP average paid co-pay of the member of \$15	\$15.00
Specialist average paid co-pay by the member of \$40 : Ophthalmology	\$40.00
Specialist average paid co-pay by the member of \$40 : Chiropractor	\$40.00
Physical therapy average co-pay paid was \$40	\$40.00

	January		February		March		Q1 2021	
	# of Visits	Aprox. \$ Saved	# of Visits	Aprox. \$ Saved	# of Visits	Aprox. \$ Saved	Total Saved	
PCP	1,140	\$17,100.00	1,403	\$21,045.00	1,553	\$23,295.00	\$61,440.00	
Specialist	29	\$1,160.00	31	\$1,240.00	41	\$1,640.00	\$4,040.00	
Chiro	227	\$9,080.00	247	\$9,880.00	296	\$11,840.00	\$30,800.00	
PT	314	\$12,560.00	321	\$12,840.00	379	\$15,160.00	\$40,560.00	
*Numbers include Med and Urg Visits							Total Savings for Members	\$136,840.00

Center for Employee Health



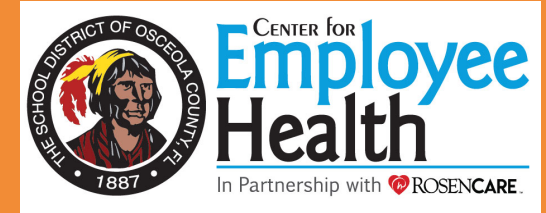
Which of the following options would apply to your current injury / illness if you didn't have access to the SDOC Center for Employee Health?

Time Period: April 1, 2020 – March 31, 2021 – 12 months

	Avg Employer Cost Under SDOC Plan	Number selected	Cost Avoidance
Urgent Care	\$156	6,939	\$ 1,082,484
Primary Care	Approx. \$119	1,875	\$ 223,125
Specialist	Approx. \$141	91	\$ 12,831
Emergency Room	\$3,960 ER Visit*	314	\$ 1,243,440
Not sure what I would do		153	--
No care		64	--
			\$ 2,561,880

*66% of ER visits lead to hospitalization

Center for Employee Health



Identified Opportunities:

PROBLEM	SOLUTION
Health Center is seeing 54% of SDOC population diagnosed as “depressed”.	ON-SITE Mental Health Counselors added to Health Center.
1 - Gap in care identified: most diabetics and hypertensives not seeing Ophthalmologist annually. 2 - 32% increase in demand for Ophthalmology visits at Health Center	1- Ophthalmologist added to Health Center 1 day/month. 2- Added additional day of Ophthalmologist coming to Health Center.
Post surgery pain medication (opioids) delay member’s healing and possible addiction.	ERAS program with Orlando Health
Many other “factors” effect a member’s health outside of their “physical being”.	Social Determinants of Health and applying them to patients

Satisfaction Survey for March 2021:

4.83 / 5

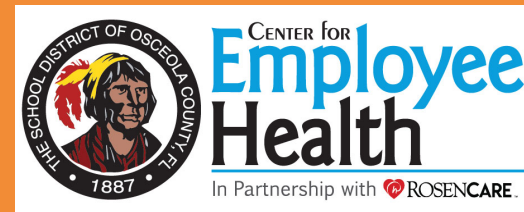


559 surveys completed in March

Average score since 10/2019:

4.69

Center for Employee Health



Employee Wellness Program and Wellness Portal

Health Assessment Questionnaire

1,962 Active employees have completed the Health Assessment Questionnaire.

Employee Wellness Points

1,052 Active employees have already obtained their **100+** wellness points.

100

Home Questionnaire Rewards Resources Documents Center

Progress for Program Year: August 1 2020 - July 31 2021

Today is Wednesday, May 12, 2021

Active Challenges (0)
Available Challenges (1)
Archived Challenges (0)

Track Progress
Program Documents
Ask Experts

CHALLENGES
View All Challenges

ACTION ITEMS
View All Action Items

INCENTIVE LEVEL
Level 1
Total Points To Date: 200

Your Action Items

Programs (August 1 2020 - July 31 2021)	Status
Optional	
Health Assessment Questionnaire	<input checked="" type="checkbox"/>

Announcements

The Active&Fit Direct™ Program: Home or gym? We'll keep you active either way.

Stay active at home, a gym, or anywhere for just \$25/month with the Active&Fit Direct program.

[Click Here to Get Started](#)

< Previous Next >

Employees that obtain 100 points during the year will receive lower payroll deductions for the health plan the following year.

REWARDS

Today is Wednesday, May 12, 2021

Select Program Year

- SDOC August 1st 2020 - July 31st 2021

My Points Summary

Program Year: SDOC August 1st 2020 - July 31st 2021

Reward Score: 200

Total Points: 200

My Incentive Level

Program Year: SDOC August 1st 2020 - July 31st 2021

Level: 1

[View Incentive Requirements](#)

Record your activities below to keep track of your reward points!

SDOC August 1st 2020 - July 31st 2021

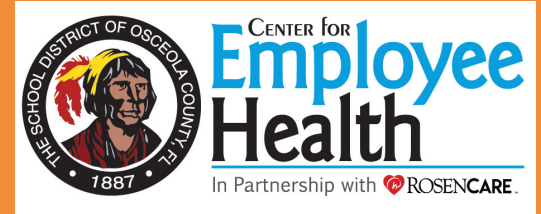
Lifestyle and Fitness

Activity Name	Points	Points Earned	Date Entered
Check your Pay slip	5	5	01/20/2021
Complete a Fitness Event	5	0	
Complete Financial Wellness/Retirement class	5	5	01/20/2021
Join a fitness center/gym	5	0	
Participate in a Recreation or Sports League	5	0	
Participate in a Wellness Challenge or Program with your Health Champion	5	5	02/26/2021

Health and Well-being

Activity Name	Points	Points Earned	Date Entered
Attend a District			

Center for Employee Health



***Any Questions about the
Center for Employee Health?***

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Advisor / Financial Update

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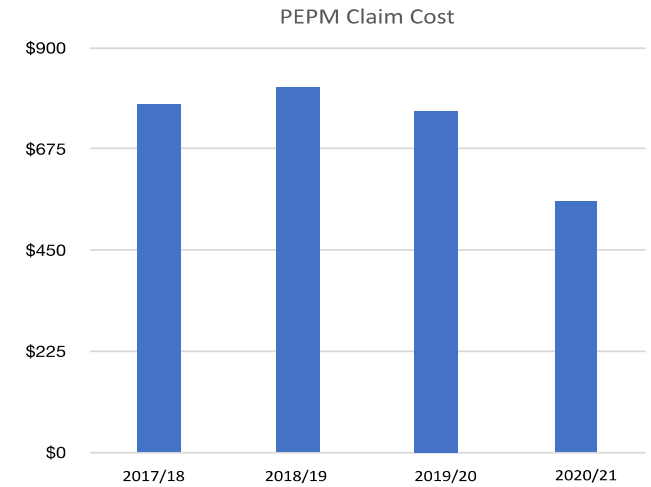


Historical Costs / Plan Year

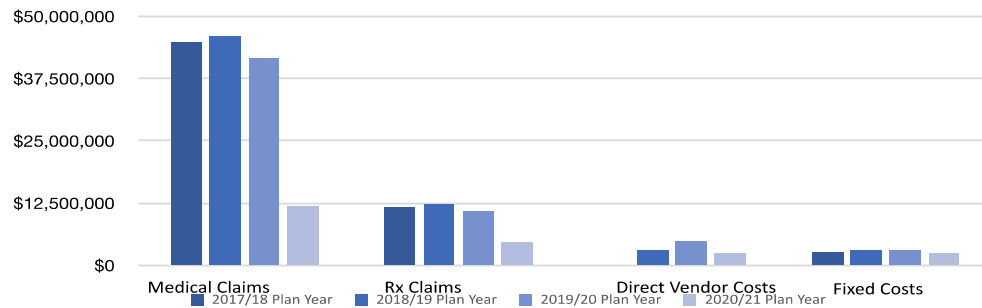
10/2020 to 3/2021
6 months

School District of Osceola County

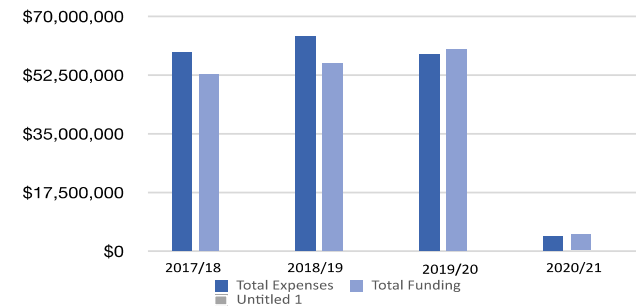
Date Range:	(10-1-17 to 9-30-18)	(10-1-18 to 9-30-19)	(10-1-19 to 9-30-20)	(10-1-20 to Present)
Cost Component	2017/18 Plan	2018/19 Plan	2019/20 Plan	2020/21 Plan
Medical Claims	\$44,815,481	\$45,967,272	\$41,566,112	\$11,928,004
RX Claims	\$11,598,005	\$12,307,935	\$11,049,021	\$4,663,749
Direct Contract Vendors	\$0	\$3,000,000	\$4,835,823	\$2,466,084
Fixed Costs	\$2,709,449	\$2,906,857	\$2,860,047	\$2,501,031
Claims Over Specific Stop Loss Level	(\$4,631)	(\$328,850)	(\$1,418,812)	(\$212)
Total Expense	\$59,118,304	\$63,853,214	\$58,992,191	\$21,558,656
Average Medical Enrollment	6,379	6,563	6,464	6,462
PEPM Total Expense	\$772	\$811	\$760	\$556
% PEPM Claims vs. Previous Year	9.53%	4.98%	-6.28%	-26.84%
Medical Claims PEPM	\$585	\$584	\$537	\$308
RX Claims PEPM	\$152	\$156	\$143	\$120
Direct Contract Vendors PEPM	\$0	\$38	\$63	\$64
Fixed Costs PEPM	\$35	\$37	\$37	\$65
Total Funding	\$52,847,513	\$56,092,962	\$60,116,719	\$29,767,484
Additional Funding	\$8,500,000	\$10,500,000	\$0	\$0



Cost Components - Historical



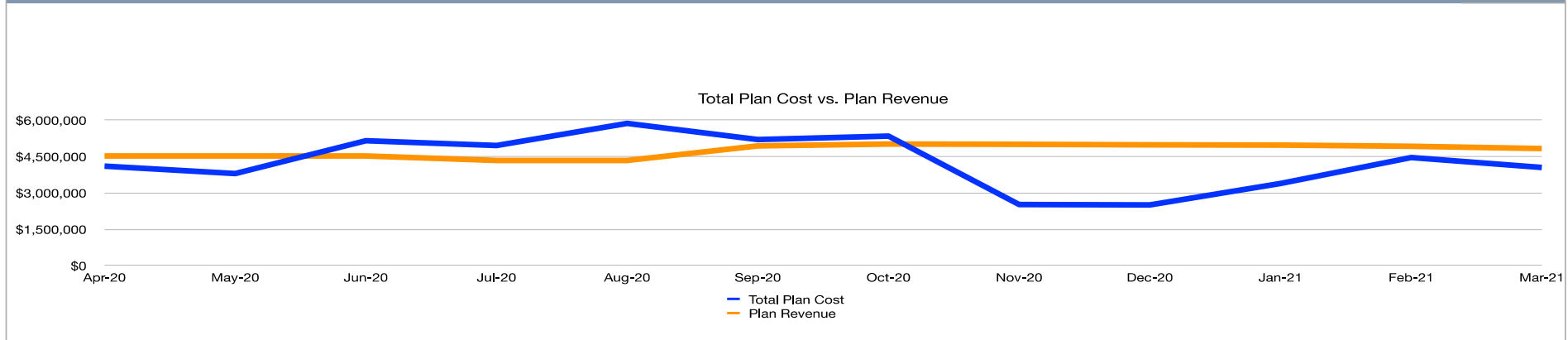
Total Expenses and Funding



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Medical Expenses / Plan Rolling 12 Months														
School District of Osceola County														
2020 - 2021 Plan Years														
Combined Medical Plans														
Month	Enrolled Employees and Retirees	Medical Claims	Rx Claims	Health Center Cost	International Rx	Green Imaging	Paid Claims	Fixed Costs	Total Costs	Monthly Revenue to the Plan	Board Contribution	Opt out Subsidy	Employee and Retiree Contribution	Budget Ratio
Apr-20	6,462	\$3,925,839	\$960,584	\$280,782	\$49,525	\$60,150	\$3,859,210	\$251,491	\$4,110,701	\$4,531,215	\$3,246,616	\$474,407	\$810,192	91%
May-20	6,465	\$2,193,847	\$923,041	\$287,202	\$67,575	\$81,475	\$3,553,127	\$251,145	\$3,804,272	\$4,531,215	\$3,246,616	\$474,407	\$810,192	84%
Jun-20	6,423	\$3,348,424	\$1,055,070	\$376,334	\$53,200	\$82,900	\$4,915,475	\$243,756	\$5,159,231	\$4,531,215	\$3,246,616	\$474,407	\$810,192	114%
Jul-20	6,339	\$3,304,348	\$938,550	\$345,783	\$47,373	\$91,875	\$4,727,900	\$232,556	\$4,960,456	\$4,344,492	\$3,090,756	\$443,690	\$810,046	114%
Aug-20	6,087	\$4,233,464	\$1,018,352	\$345,595	\$67,711	\$69,000	\$5,734,122	\$141,554	\$5,875,676	\$4,344,492	\$3,090,756	\$443,690	\$810,046	135%
Sep-20	6493	\$3,670,837	\$1,041,298	\$304,904	\$63,970	\$55,750	\$4,958,956	\$246,758	\$5,205,714	\$4,948,397	\$3,616,643	\$459,048	\$872,706	105%
Oct-20	6550	\$3,080,184	\$744,868	\$395,603	\$62,560	\$87,888	\$4,958,956	\$388,749	\$5,347,705	\$5,019,698	\$3,758,850	\$501,142	\$759,706	107%
Nov-20	6507	\$1,038,703	\$708,908	\$365,937	\$60,847	\$130,175	\$2,113,548	\$410,251	\$2,523,799	\$5,014,163	\$3,748,042	\$510,244	\$755,877	50%
Dec-20	6,475	\$900,311	\$817,767	\$383,574	\$77,865	\$87,575	\$2,101,652	\$410,270	\$2,511,922	\$4,990,183	\$3,759,988	\$498,298	\$731,897	50%
Jan-21	6,420	\$1,857,601	\$726,718	\$400,231	\$90,120	\$150,470	\$2,984,550	\$408,810	\$3,393,360	\$4,976,785	\$3,746,905	\$498,298	\$731,582	68%
Feb-21	6,290	\$2,844,336	\$738,966	\$438,567	\$89,015	\$132,800	\$4,021,869	\$443,032	\$4,464,901	\$4,928,016	\$3,705,949	\$504,555	\$717,512	91%
Mar-21	6,290	\$2,206,869	\$926,522	\$482,172	\$70,392	\$161,910	\$3,615,563	\$439,919	\$4,055,482	\$4,838,639	\$3,559,419	\$575,999	\$703,221	84%
YTD	76,801	\$32,604,763	\$10,600,644	\$4,406,684	\$737,593	\$1,104,080	\$47,544,928	\$3,868,291	\$51,413,219	\$56,998,510	\$41,817,156	\$5,858,185	\$9,323,169	90%

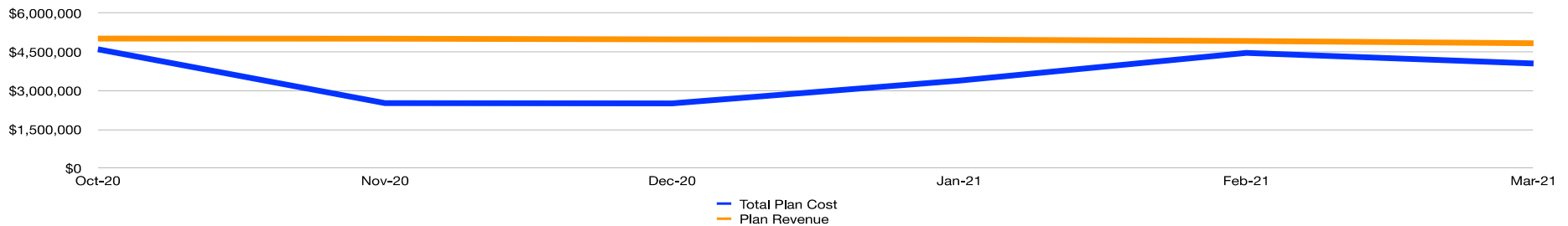


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Medical Expenses / Plan Year to Date														
School District of Osceola County														
2020 - 2021 Plan Years														
Combined Medical Plans														
Month	Enrolled Employees and Retirees	Medical Claims	Rx Claims	Health Center Cost	International Rx	Green Imaging	Paid Claims	Fixed Costs	Total Costs	Monthly Revenue to the Plan	Board Contribution	Opt out Subsidy	Employee and Retiree Contribution	Budget Ratio
Oct-20	6534	\$3,080,184	\$744,868	\$395,603	\$62,560	\$87,888	\$4,220,655	\$388,749	\$4,609,404	\$5,019,698	\$3,758,850	\$501,142	\$759,706	92%
Nov-20	6534	\$1,038,703	\$708,908	\$365,937	\$60,847	\$130,175	\$2,113,548	\$410,251	\$2,523,799	\$5,014,163	\$3,748,042	\$510,244	\$755,877	50%
Dec-20	6,507	\$900,311	\$817,767	\$383,574	\$77,865	\$87,575	\$2,101,652	\$410,270	\$2,511,922	\$4,990,183	\$3,759,988	\$498,298	\$731,897	50%
Jan-21	6,485	\$1,857,601	\$726,718	\$400,231	\$90,120	\$150,470	\$2,984,550	\$408,810	\$3,393,360	\$4,976,785	\$3,746,905	\$498,298	\$731,582	68%
Feb-21	6,420	\$2,844,336	\$738,966	\$438,567	\$89,015	\$132,800	\$4,021,869	\$443,032	\$4,464,901	\$4,928,016	\$3,705,949	\$504,555	\$717,512	91%
Mar-21	6,290	\$2,206,869	\$926,522	\$482,172	\$70,392	\$161,910	\$3,615,563	\$439,919	\$4,055,482	\$4,838,639	\$3,559,419	\$575,999	\$703,221	84%
YTD	38,770	\$11,928,004	\$4,663,749	\$2,466,084	\$450,799	\$750,818	\$19,057,837	\$2,501,031	\$21,558,868	\$29,767,484	\$22,279,153	\$3,088,536	\$4,399,795	72%

Total Plan Cost vs. Plan Revenue



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SDOC Custom Tiered Network



	Claim Count	% of Total \$	% of Total Claim
TOTAL ALL CLAIMS - ALL TIERS	29,711		
FACILITIES- ALL TIERS	1,817	75%	6%
PHYSICIANS & ANCILLARIES - ALL TIERS	27,894	25%	94%
TOTAL TIER 1	24,385	81%	82%
TOTAL TIER 2	2,483	6%	8%
TOTAL TIER 3	2,843	13%	10%
Facility Summary			
	Claim Count	% of \$ by Tier	% of Claim by Tier
TOTAL FACILITY	1,817		
FACILITY TIER 1	1,402	83%	77%
FACILITY TIER 1 Billed at or below contracted rate	3	1%	0%
FACILITY TIER 2	66	4%	4%
FACILITY TIER 2 Billed at or below contracted rate	3	0%	0%
FACILITY TIER 3	343	11%	19%
Physician & Ancillary Summary			
	Claim Count	% of \$ by Tier	% of Claim by Tier
TOTAL PHYSICIAN & ANCILLARY	27,894		
PHYSICIAN & ANCILLARY TIER 1	22,957	72%	82%
PHYSICIAN & ANCILLARY TIER 1 Billed at or below contracted rate	23	0%	0%
PHYSICIAN & ANCILLARY TIER 2	2,414	12%	9%
PHYSICIAN & ANCILLARY TIER 3	2,500	16%	9%

Claims from
October 1, 2020
to
March 31, 2021

**Tier 1 = lowest
cost to both
SDOC member
and plan.**

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Performance Markers

A closer look at results to date – Behind the Numbers

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School District Risk Profile

RED: High-Risk
YELLOW: Above-Average Risk
GREEN: Average Risk
BLUE: Low Risk

POPULATION RISK:



8% of SDOC population is falling into **HIGH-RISK** category.

26% is at **ABOVE-AVERAGE RISK** category.

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Avoidable Emergency Room and Hospital Admissions

Avoidable Admissions per 1000



0.22
5.83 (-96.19%)

Admits from ER per 1000



2
37.21 (-94.63%)

Avoidable ER Visits per 1000



9.1
44.83 (-79.69%)

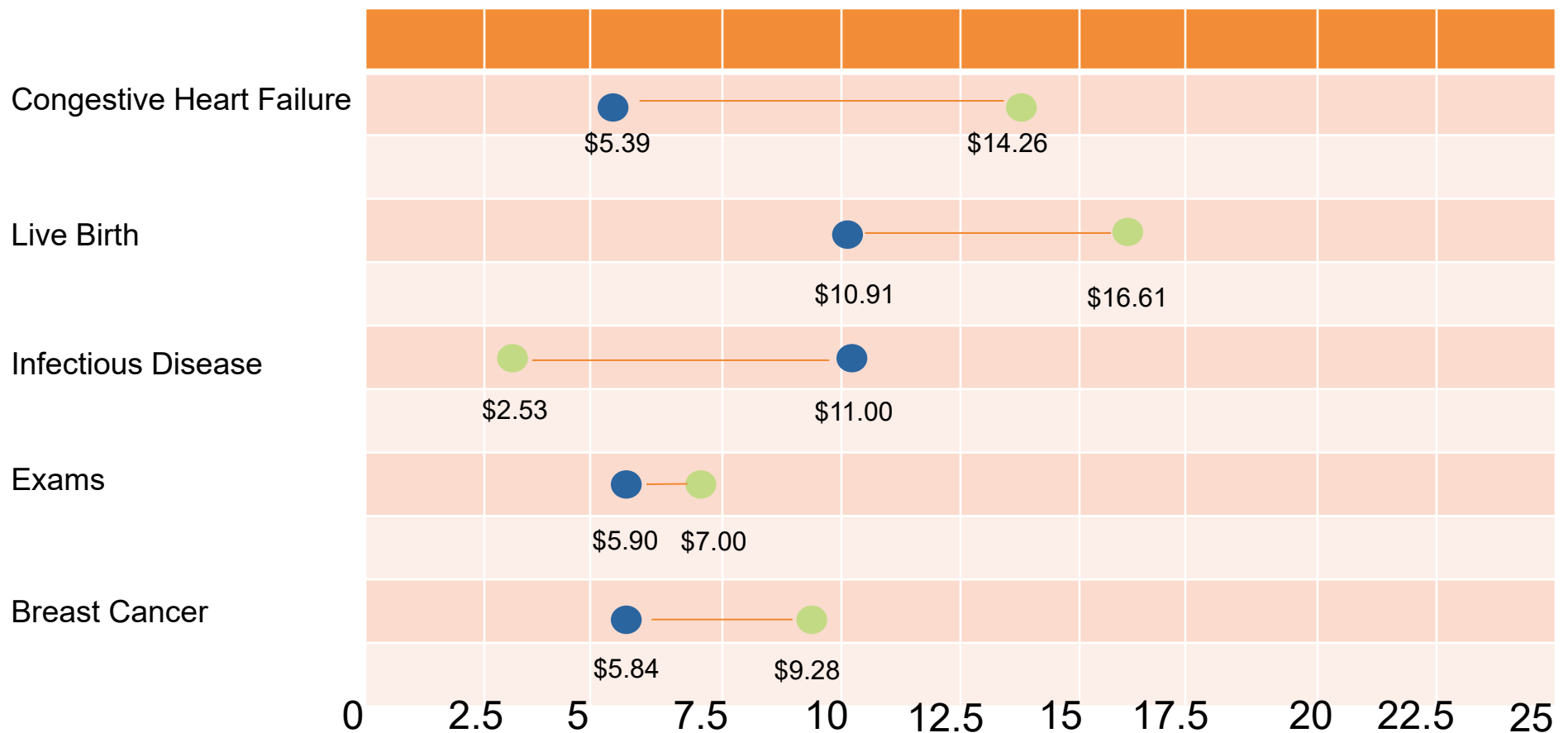
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Performance Markers – 6-month comparison

● Oct 19 – Mar 20

● Oct 20 – Mar 21

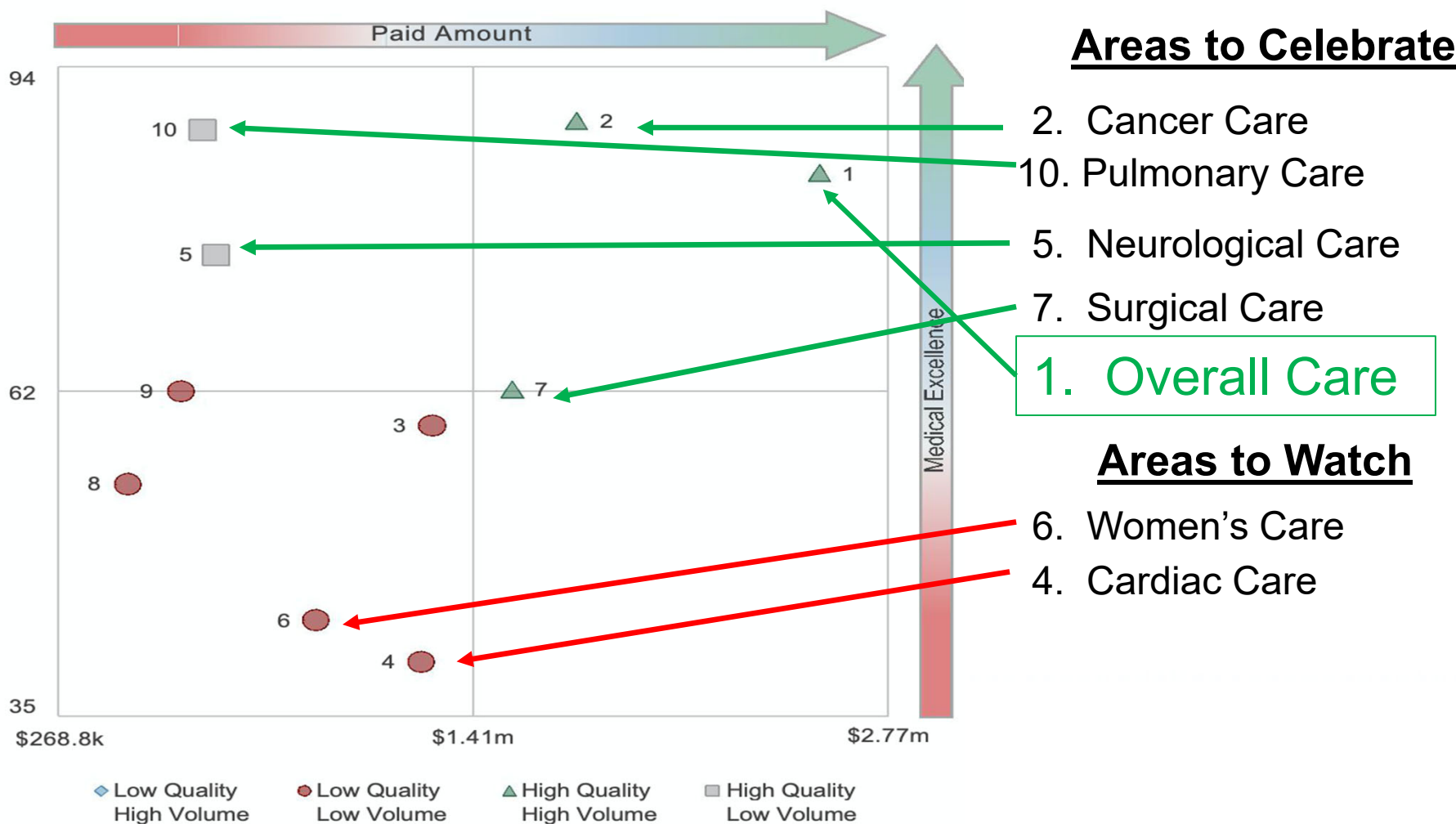


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High Quality Low Volume	High Quality High Volume
Low Quality Low Volume	Low Quality High Volume

Performance Markers – Treatment and Types of Care



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Hospital Quality - Complications

Hospital Quality Complications

Population: School District of Osceola County

Paid claims March 2020 - March 2021



SN	Hospital Name	NPI	Claims per Year*	Risk Adjusted Complications Index	Complications		Adjusted Complications Paid per 1000 Claims	Complications Paid		Added Cost / Savings		
					Expected Rate	Actual Rate		Expected	Predicted	Annual	5Y	10Y
1	Orlando Health	1184709057	1,497	0.79	2.2%	1.7%	\$67,177.25	\$127,260.19	\$100,535.55	\$26,724.64	\$133,623.19	\$267,246.39
2	Osceola Regional Medical Center	1689621450	259	0.48	2.1%	1.0%	\$40,816.55	\$22,011.78	\$10,565.66	\$11,446.13	\$57,230.64	\$114,461.28
3	St Cloud Regional Medical Center	1164478442	435	0.85	0.9%	0.7%	\$72,279.31	\$37,026.45	\$31,472.48	\$5,553.97	\$27,769.83	\$55,539.67
4	Poinciana Medical Center	1912246786	94	0.63	0.6%	0.4%	\$53,571.73	\$8,017.54	\$5,051.05	\$2,966.49	\$14,832.44	\$29,664.89
5	Orlando Health South Lake Hospital	1336221019	60	0.72	0.9%	0.7%	\$61,224.83	\$5,102.07	\$3,673.49	\$1,428.58	\$7,142.90	\$14,285.79
16	St Joseph's Hospital	1881632818	7	1.04	1.7%	1.8%	\$88,435.87	\$583.09	\$606.42	-\$23.32	-\$116.62	-\$233.24
17	University of Kentucky Hospital	1518911338	3	1.08	3.5%	3.8%	\$91,837.25	\$291.55	\$314.87	-\$23.32	-\$116.62	-\$233.24
18	Tampa General Hospital	1235196510	12	1.06	3.0%	3.1%	\$90,136.56	\$1,020.41	\$1,081.64	-\$61.22	-\$306.12	-\$612.25
19	Lee Moffitt Cancer Center and Research	1780653618	3	1.57	4.2%	6.6%	\$133,504.15	\$291.55	\$457.73	-\$166.18	-\$830.91	-\$1,661.82
20	AdventHealth-Orlando	1306938071	519	1.17	2.2%	2.6%	\$99,490.35	\$44,169.34	\$51,678.13	-\$7,508.79	-\$37,543.94	-\$75,087.88



Employee Out of Pocket Cost

The Impact of Plan Design and Utilization Patterns

Members out of pocket costs for using the plan

Oct 2019 - Mar 2020

Per Member Per Month

\$22.67

Copays

\$36.68

Deductibles

\$50.35

Co-Insurance

\$109.70

\$109.70 pmpm X 9,034 members

\$ 41.30 pmpm X 9,034 members

Out of Pocket Savings for Employees

Oct 2020 - Mar 2021

Per Member Per Month

\$12.12

\$12.00

\$17.18

\$41.30

\$11,892,357

\$ 4,477,250

\$ 7,415,107 *

* Annualized

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Utilization Trends

An Overview of Claims Activity

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Claims Volume Report

Deerwalk Data

	Oct-2019	Nov-2019	Dec-2019	Jan-2020	Feb-2020	Mar-2020
Cigna	8,811	8,507	8,351	9,775	9,334	8,447
	Oct-2020	Nov-2020	Dec-2020	Jan-2021	Feb-2021	Mar-2021
Aither	1,308	3,287	4,304	4,876	7,317	8,661

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Utilization Trends by Place of Service

PLACE OF SERVICE	# OF VISITS 10/2019 - 4/2020	# OF VISITS 10/2020 - 4/2021
Office	31,985	26,465
Lab	5,364	4,697
Outpatient	4,539	2,907
Inpatient	2,276	1,517
ER	1,974	1,186
HOME	1,780	1,000
Ambulatory Surgical Center	256	406
Urgent Care Facility	1,379	298
Ambulance (land)	164	34
Tele-Health	145	79
End Stage Renal	53	34
Skilled Nursing Facility	<u>32</u>	<u>2</u>
	49,947	38,625

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Facility Migration

Time Period	Advent Health Paid Amount	Orlando Health Paid Amount
October 2020	\$1,251,547*	\$4,199
November 2020	\$378,279*	\$70,945
December 2020	(\$15,887)*	\$143,146
January 2021	\$54,500	\$157,540
February 2021	\$22,940	\$265,096
March 2021	\$3,145	\$151,571
April 2021	\$91,422	\$781,324
Average/mo.	\$492,046	\$274,745

*Includes claims lag from Cigna

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Questions?