



SOUTH SAN ANTONIO INDEPENDENT SCHOOL DISTRICT

Agenda Item Summary

Meeting Date: November 15, 2023

Agenda Section: Presentation/Report

Agenda Item Title: District Insurance Costs/TRS ActiveCare Plan

From/Presenters: Tony Kingman, Chief Financial Officer and Rita Uresti, Executive Director of Human Resources

Description: Overview of the district finances in regards to the self-funded medical insurance plan. TRS ActiveCare plan highlights and requirements.

Historical Data: South San ISD self funds the medical insurance benefits which means the district is responsible for paying all claims. Our district health insurance contributes \$3 million dollars to the \$9.5M deficit. United Health Care is our current medical and prescription provider.

Recommendation: This is a presentation for information.

Purchasing Director and Approval Date: Not applicable

Funding Budget Code and Amount: Not applicable

Goal: 2. SSAISD will recruit, develop, support, and retain effective teachers, principals, and other instructional staff.

DISTRICT INSURANCE COSTS & TRS ACTIVECARE PLAN HIGHLIGHTS 2023-2024

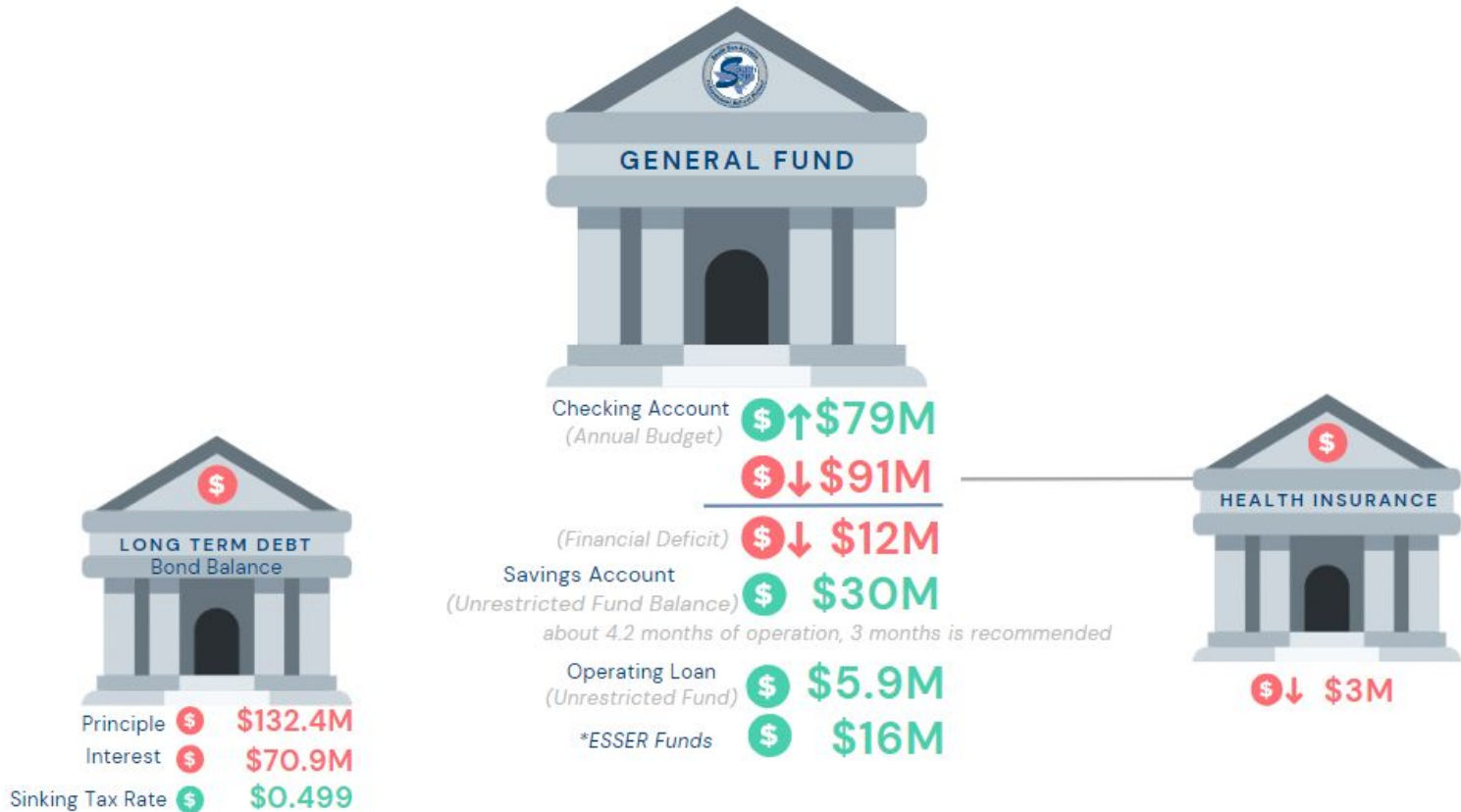
Wednesday, November 15, 2023

*“One Team, One Goal ... No Limits, No
Bounds”*

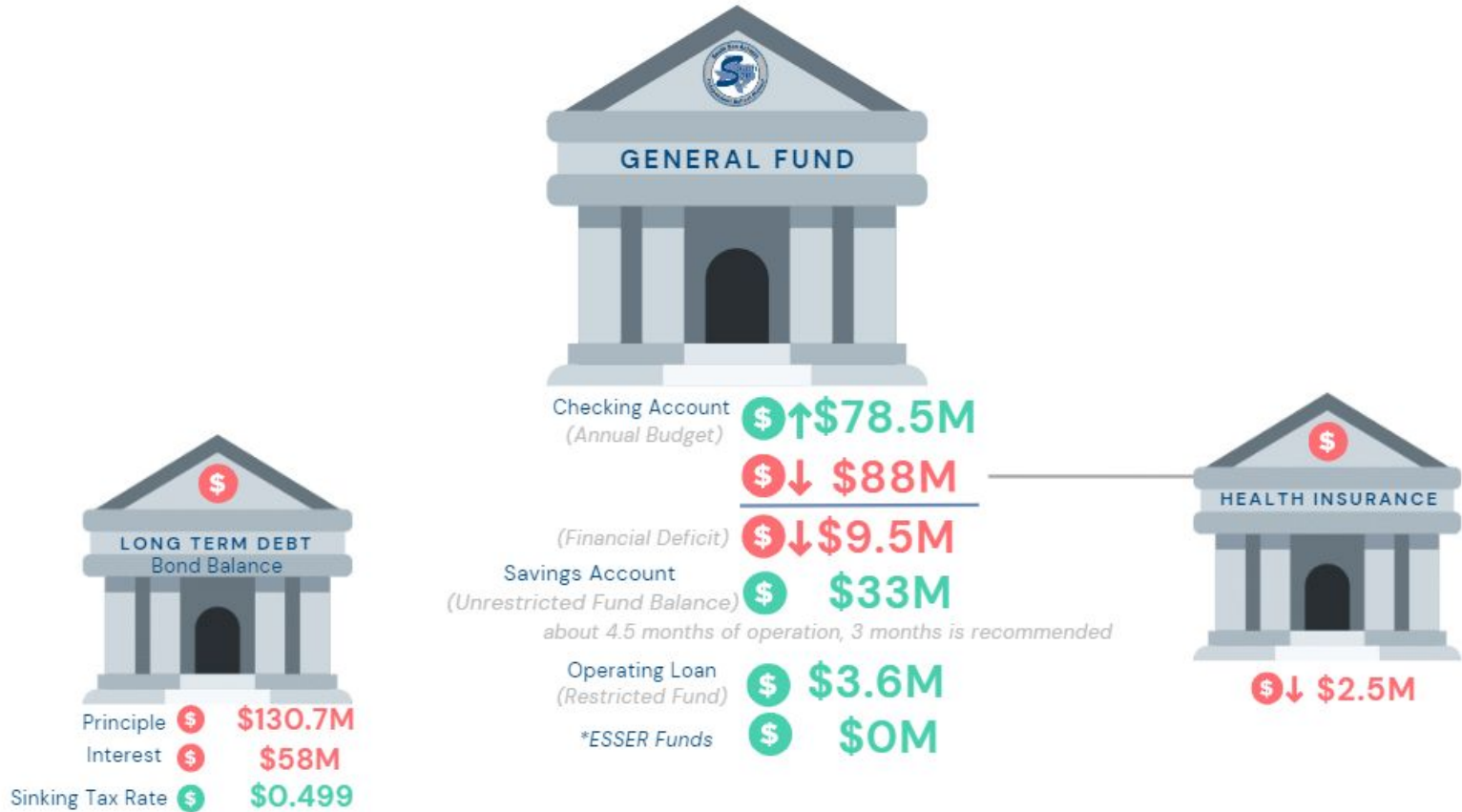


Presentation

- District Finances & Insurance Costs
- TRS ActiveCare Plan Highlights



2022-23 Financial Overview



2023-24 Financial Overview

Plan Option I \$6,000 Ded

Cov Level	Participants	Prem Equiv Rates @ Expected	Prem Equiv Rates @ Max Liability	District Pays PEPM Contribution \$402	District EE Pays Rates 2021-2022
EO	473	\$581.67	\$656.65	\$402.00	\$0.00
ES	22	\$1,221.52	\$1,378.97	\$402.00	\$284.00
EC	107	\$1,105.18	\$1,247.64	\$402.00	\$212.00
EF	36	\$1,745.02	\$1,969.96	\$402.00	\$495.00
	638				

Plan Option III \$3,000

Cov Level	Participants	Prem Equiv Rates @ Expected	Prem Equiv Rates @ Max Liability	District Pays PEPM Contribution \$402	District EE Pays Rates 2021-2022
EO	28	\$629.16	\$711.29	\$402.00	\$240.00
ES	2	\$1,321.23	\$1,493.71	\$402.00	\$1,224.00
EC	6	\$1,195.40	\$1,351.45	\$402.00	\$985.00
EF	2	\$1,887.47	\$2,133.47	\$402.00	\$1,562.00
	38				

Plan Option II \$5,000 Ded.

Cov Level	Participants	Prem Equiv Rates @ Expected	Prem Equiv Rates @ Max Liability	District Pays PEPM Contribution \$402	District EE Pays Rates 2021-2022
EO	275	\$605.08	\$683.37	\$402.00	\$65.00
ES	12	\$1,270.67	\$1,435.09	\$402.00	\$430.00
EC	62	\$1,149.65	\$1,298.41	\$402.00	\$335.00
EF	17	\$1,815.24	\$2,050.12	\$402.00	\$735.00
	366				

2022-23 Cigna SSAISD Rate

	TRS ACTIVECARE PLANS				SSAID
TRs ActiveCare Primary \$2,500	2022-2023 Premium	New 2023-2024 Premiums	Change in \$\$ Amt.	Change in % Amt.	Cigna - Current Fund to Expected
EEOnly	\$346	\$376	\$30	8.0%	
EE + Sp	\$976	\$1,016	\$40	3.9%	
EE + Sp	\$622	\$640	\$18	2.8%	
EE + Fam	\$1,168	\$1,279	\$111	8.7%	

	TRS ACTIVECARE PLANS				SSAID
TRs ActiveCare Primary + \$1,200	2022-2023 Premium	New 2023-2024 Premiums	Change in \$\$ Amt.	Change in % Amt.	Cigna - Current Fund to Expected
EEOnly	\$434	\$442	\$8	1.8%	
EE + Sp	\$1,062	\$1,150	\$88	7.7%	
EE + Sp	\$699	\$752	\$53	7.0%	
EE + Fam	\$1,336	\$1,459	\$123	8.4%	

	2022-2023 Premium	New 2023-2024 Premiums	Change in \$\$ Amt.	Change in % Amt.	Cigna - Current Fund to Expected \$3K Ded
TRs ActiveCare Primary HD \$3,000					
EEOnly	\$357	\$388	\$31	8.0%	\$629.16
EE + Sp	\$1,005	\$1,048	\$43	4.1%	\$1,321.23
EE + Sp	\$641	\$660	\$19	2.9%	\$1,195.40
EE + Fam	\$1,202	\$1,320	\$118	8.9%	\$1,887.47

TRS Rate Overview

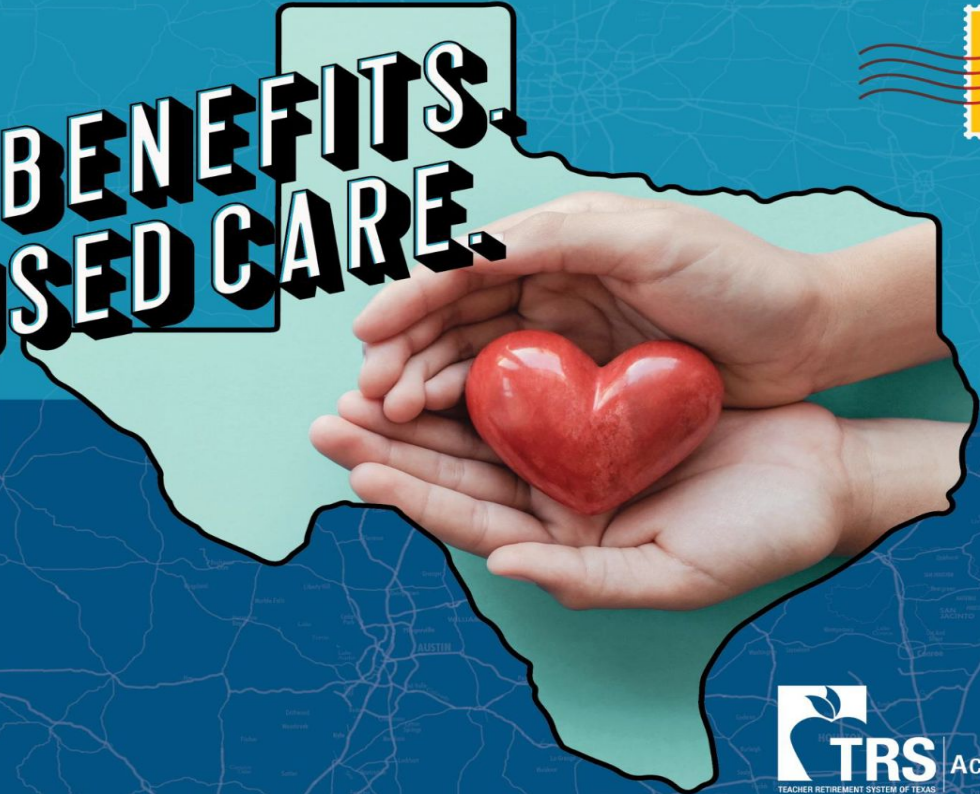


BlueCross BlueShield of Texas



TRS-ActiveCare

**TEXAS-SIZED BENEFITS.
PEOPLE-FOCUSED CARE.**



TRS ActiveCare Plan Highlights

OVER 670,000
PARTICIPANTS



1 IN 43
TEXANS



23 MILLION CLAIMS

6M Medical + 17M Rx claims in FY2022

+\$11 MILLION PER DAY IN TOTAL
CLAIMS PAID IN FY 2022



79%

OF 1,238
Public Education
Employers



6,234 Babies Born in FY2022

**TRS ActiveCare serves the public education
sector across Texas**

TRS ActiveCare Plans

TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD
<ul style="list-style-type: none">• Lowest premium of all three plans• Copays for doctor visits before you meet your deductible• Statewide network• Primary Care Provider (PCP) referrals required to see specialists• Not compatible with a Health Savings Account (HSA)• No out-of-network coverage	<ul style="list-style-type: none">• Lower deductible than HD and Primary plans• Copays for many services and drugs• Higher premium• Statewide network• PCP referrals required to see specialists• Not compatible with a Health Savings Account (HSA)• No out-of-network coverage	<ul style="list-style-type: none">• Compatible with a Health Savings Account (HSA)• Nationwide network with out-of-network coverage• No requirement for PCPs or referrals• Must meet your deductible before plan pays for non-preventive care

FY 24 TRS-ActiveCare Benefit Enhancements

Benefit	2022-23	NEW: 2023-24
TRS-ActiveCare HD Plan Maximum out-of-pocket (MOOP)	\$7,050 individual \$14,100 family	\$7,500 individual ↑ \$15,000 family ↑
TRS-ActiveCare Primary Plan MOOP	\$8,150 individual \$16,300 family	\$7,500 individual ↓ \$15,000 family ↓
TRS-ActiveCare Primary+ Plan Family Deductible	\$3,600	\$2,400 ↓
TRS-ActiveCare Primary+ Plan PCP Copay	\$30	\$15 ↓
TRS-ActiveCare Primary+ Plan Mental Health Office Visit Copay	\$30	\$15 ↓
TRS-ActiveCare Primary, Primary+, AC2 Plans Mental Health Virtual Visit Copay	\$70	\$0 ↓

TRS Virtual Health

Convenient, Quality Health Care from Home or On The Go



Teladoc®
1-855-Teladoc
(1-855-835-2362)

Mental Health visits subject to additional cost



New! \$0 mental health copay for TRS Primary and Primary+ plans

RediMD™
1-866-989-CURE
(1-866-989-2873)

Registration Code: trsactivecare



Preventative Care At No Cost

What's Covered?

- **In-network care is covered at 100% with no copay or deductible.** Out-of-network benefits vary by plan.
- **Preventive care and screenings include:**



- well-woman exam
- mammogram
- colonoscopy
- annual wellness exam
- prostate exam
- mental health screenings



- well-baby/child exam
- routine immunizations

Important to remember:

Lab tests related to managing a condition like diabetes or asthma aren't preventive care and are covered under applicable deductible and coinsurance levels.

Be Rewarded For Wellness

BE REWARDED FOR WELLNESS



Blue PointsSM lets your employees earn rewards for regularly participating in healthy activities. Employees can redeem their points in the online shopping mall when they're ready to treat themselves.

Earn points with Well onTarget by:



completing a health assessment



taking a self-guided course on managing stress

Earn points with The Fitness Programs by:



connecting and syncing a fitness device or app

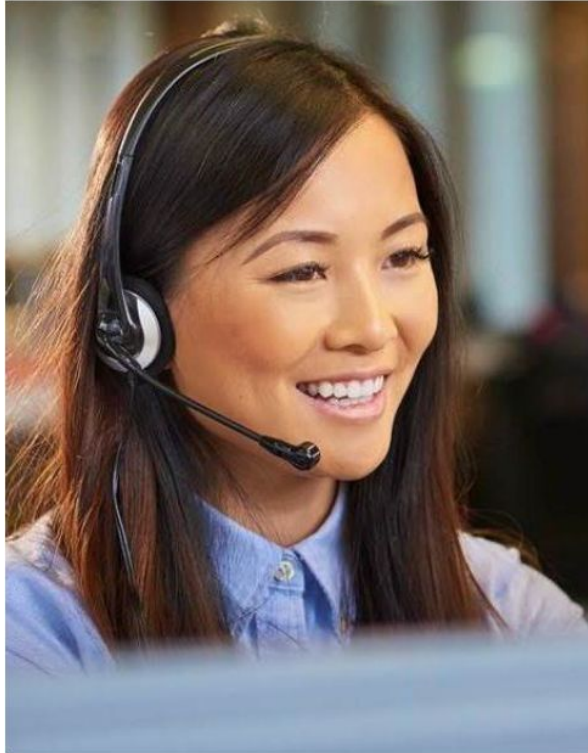


taking a barre class at a participating studio



taking a digital fitness class

Medical Provider is BCBS – 24/7 Support



Personal Health Guides (PHGs) are your plan experts. They can help:

- find in-network providers
- make a doctor's appointment
- figure out costs for a procedure or medication
- save money with cost comparisons
- make sense of claims
- understand plan features
- get mental health care
- connect you with our 24-hour nurse line

**Call a PHG at: 1-866-355-5999 or
chat through the BCBSTX App**

Available 24/7

TRS ActiveCare Prescription Provider



TRS has chosen Express Scripts to administer pharmacy benefits for TRS-ActiveCare beginning Sept. 1, 2023.

- ❖ Express Scripts is a leading pharmacy benefit manager putting medicine in reach for tens of millions of people.
- ❖ TRS-ActiveCare participants have access to:
 - 60k+ retail pharmacies across the United States, including Walgreens, H-E-B, Sam's Club, CVS, Wal-Mart, Costco, Rite Away, Express, Sunshine, Economy, South San Medical
 - Convenient Home Delivery services
 - Simple Web and mobile phone applications
 - Accredo Specialty Pharmacy
 - Specialized pharmacists, nurses, and other clinicians in 20+
 - Condition-specific Therapeutic Resource Centers

TRS ActiveCare Advantage



BELOW MARKET COSTS, EVEN BEFORE FEDERAL FUNDS

- Total costs for the most affordable plan is **18% lower than similar plans offered by non-par districts**
- In the past decade, cost per person grew 3x more for Texas employers with self-funded plans than TRS

HIGHLY EFFICIENT



- **97% of funding goes directly to health care costs**
- **\$20 billion saved last year** through programs that avoid waste, improve care, & limit charges to the best price available

PLAN OF CHOICE



- **99%** of education employers chose to **stay in TRS' health plan for 2023-24**
- **1 in 67 Texans** are enrolled in TRS-ActiveCare
- Provides health care to **nearly 1,000 districts**

Cost Efficient, Comprehensive Benefits

+
This means we're able to provide...



- \$0 preventive care
- TRS Virtual Health
- Mental health benefits
- 24/7 customer service
- One-on-one health coaches
- Weight loss programs
- Nutrition programs
- Ovia™ pregnancy support
- And more!

Maintaining the plan size with regional rates allows TRS to offer districts

- ✓ Locked-in premiums in advance of plan year
- ✓ Savings by eliminating need to buy stop-loss insurance and risk charges
- ✓ Low administrative costs
- ✓ Ongoing rate stability
- ✓ Protection from volatility and catastrophic claims
- ✓ Turnkey, one-stop administration & operations
- ✓ Broad networks and comprehensive coverage



**99% of
participating
employers
chose to
remain with
TRS-
ActiveCare
for FY 24**

Closing Remarks

- This same presentation was made to our district insurance committee.
- During the RFP process in June of 2023, fully insured plans were presented but too costly for employees.
- For the 23-24 school year, medical insurance employee costs increased by \$50 per plan, per month.
- TRS ActiveCare has the largest network of doctors and hospitals in Texas and their benefits are tailored to Educators.
- The Texas Legislature invested 588.5M in TRS ActiveCare to help educators with affordable health coverage.
- TRS ActiveCare caps their premium increase to 10% annually for the next 2 years.
- TRS ActiveCare is a 5 year contract.

Questions And Next Steps?