



TRS-ActiveCare Rates and Benefits Changes for FY 2023

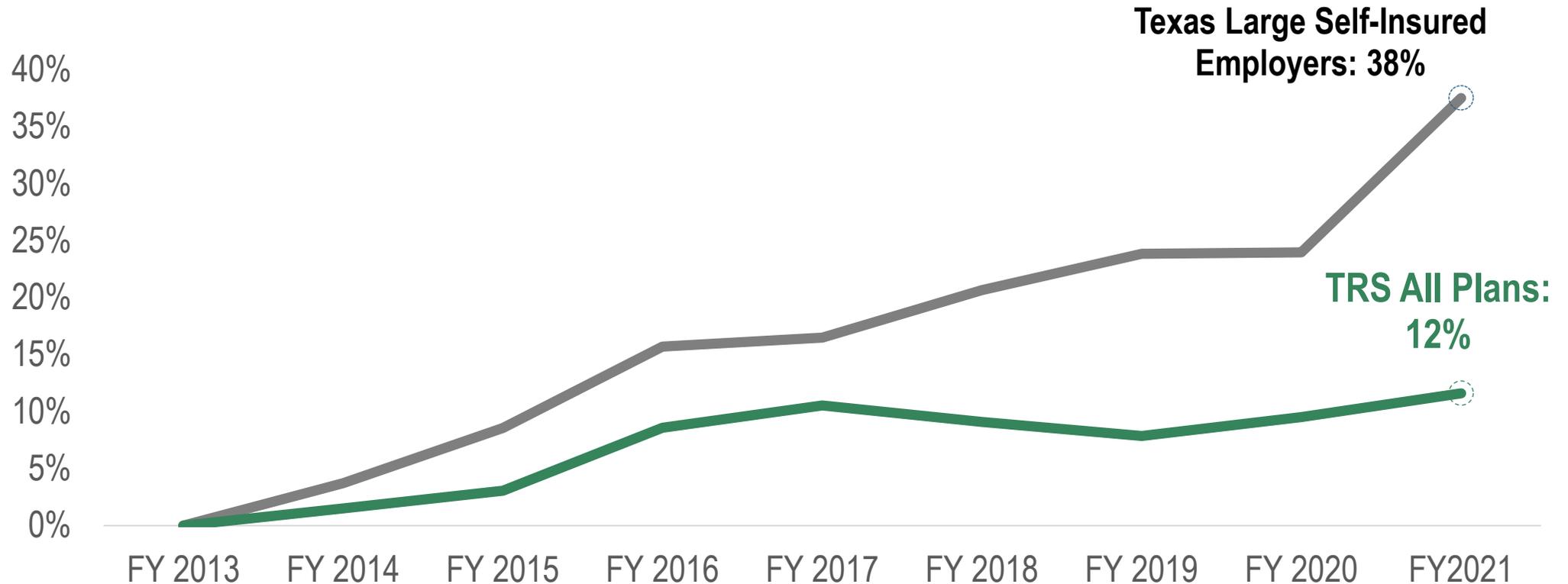


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Self-Insured Cost Growth

Per Member Cost Growth Has Been Lower at TRS than Texas Peers Cumulative Increase in Per Member Allowed Charges Since 2013



Note: Allowed charges represent the cost to both the plan and participants. TRS plans include all self-insured plans. Milliman data for Texas-ASO does not include pharmacy rebates. Excluding rebates from TRS All Plans would increase cumulative growth to 17%. This comparison does not adjust for changes in plan design or demographics over time.

TRS-ActiveCare Self-Insured Rates and Benefits Summary

- No rate increases for TRS-ActiveCare self-insured plans
- State directed federal funds to keep premiums from rising
- Transition to regional rating

TRS-ActiveCare Statewide Average Rate Changes

	FY 2023 Total Monthly Premium	Change from 2022	Median Participant Contribution*
TRS-ActiveCare Primary			
Employee Only	\$397	-\$20	\$80
Employee & Spouse	\$1,119	-\$57	\$769
Employee & Children	\$715	-\$36	\$395
Employee & Family	\$1,337	-\$68	\$1,002
TRS-ActiveCare Primary+			
Employee Only	\$497	-\$45	\$172
Employee & Spouse	\$1,222	-\$112	\$897
Employee & Children	\$805	-\$74	\$485
Employee & Family	\$1,535	-\$140	\$1,185

Total Premium = The Amount TRS Charges Employers, Participant Contributions are Determined by Employer Contribution Amounts

TRS-ActiveCare Statewide Average Rate Changes

	FY 2023 Total Monthly Premium	Change from 2022	Median Participant Contribution*
TRS-ActiveCare HD			
Employee Only	\$412	-\$17	\$95
Employee & Spouse	\$1,160	-\$49	\$835
Employee & Children	\$741	-\$31	\$424
Employee & Family	\$1,387	-\$58	\$1,054
TRS-ActiveCare 2			
Employee Only	\$1,013	\$0	\$695
Employee & Spouse	\$2,402	\$0	\$2,077
Employee & Children	\$1,507	\$0	\$1,190
Employee & Family	\$2,841	\$0	\$2,516

Total Premium = The Amount TRS Charges Employers, Participant Contributions are Determined by Employer Contribution Amounts

TRS-ActiveCare Benefit Changes

- No new enrollment in AC-2

Benefit	Primary		Primary+ & AC 2		HD	
	FY2022	FY2023	FY2022	FY2023	FY2022	FY2023
Teladoc consultation fee	\$0	\$12	\$0	\$12	\$30	\$42
Insulin Out-of-Pocket Costs	30% after deductible	\$25 copay for 31-day supply; \$75 for 61-90	25% after deductible	\$25 copay for 31-day supply; \$75 for 61-90		No Change
Individual In-Network MOOP		No Change		No Change	\$7,000	\$7,050
Family In-Network MOOP					\$14,000	\$14,100
Specialty Drugs Not Eligible for PrudentRx	Ded, 30%	Ded, 30%	Ded, 20%	Ded, 30%		No Change
Specialty Drugs Eligible for PrudentRx*	Ded, 30%	0%*	Ded, 20%	0%*		No Change

**Participants that decline enrollment in PrudentRx will pay 30% coinsurance after deductible. For drugs that are PrudentRx eligible and members participate, deductible is waived and there is no member cost sharing..*

MOOP = Maximum Out of Pocket

TRS-ActiveCare Enhancements



- Insulin costs capped on Primary plans and AC 2
- Maintained a no-cost telemedicine option
- Expanded coverage for breast cancer screening to comply with SB 1065
- Expanded coverage for colorectal cancer screening to align with USPTF
- PrudentRX copay optimization program for Primary and AC 2 plans
- Expanded member rewards to all shoppable services

TRS-ActiveCare Benefit Changes: Enhanced Member Rewards

Member Rewards

- Allows members to shop for health care services and earn rewards
- Expanding to include all shoppable services
- Enhancing so that members can earn % of cost savings to plan
- Each member can earn up to \$599 per year
- Implementing limited purpose HRA for HD plan
- Balances transfer plans with members



TRS-ActiveCare FY23 Benefits Summary

Benefit	Primary	HD	Primary+
Individual In-Network Medical Deductible	\$2,500	\$3,000	\$1,200
Family In-Network Medical Deductible	\$5,000	\$6,000	\$3,600
Prescription Drug Deductible	Integrated	Integrated	\$200
In-Network Coinsurance	30%	30%	20%
Out-of-Network Coinsurance	N/A	50%	N/A
Individual In-Network MOOP	\$8,150	\$7,050	\$6,900
Family In-Network MOOP	\$16,300	\$14,100	\$13,800
Primary Care Physician	\$30	Ded,Coins	\$30
Specialty	\$70	Ded,Coins	\$70
Therapy	\$30	Ded,Coins	\$30
Generic Rx	Certain Rxs \$0; \$15	Certain Rxs \$0; Ded, 20%	\$15
Pref Brand Rx	Ded, 30%	Ded, 25%	Ded, 25%
Non-Pref Brand Rx	Ded, 50%	Ded, 50%	Ded, 50%
Specialty Rx	Ded, 30%	Ded, 20%	Ded, 30%
Specialty Rx Eligible for PrudentRx*	0%	N/A	0%

*Participants that decline enrollment in PrudentRx will pay 30% coinsurance after deductible.

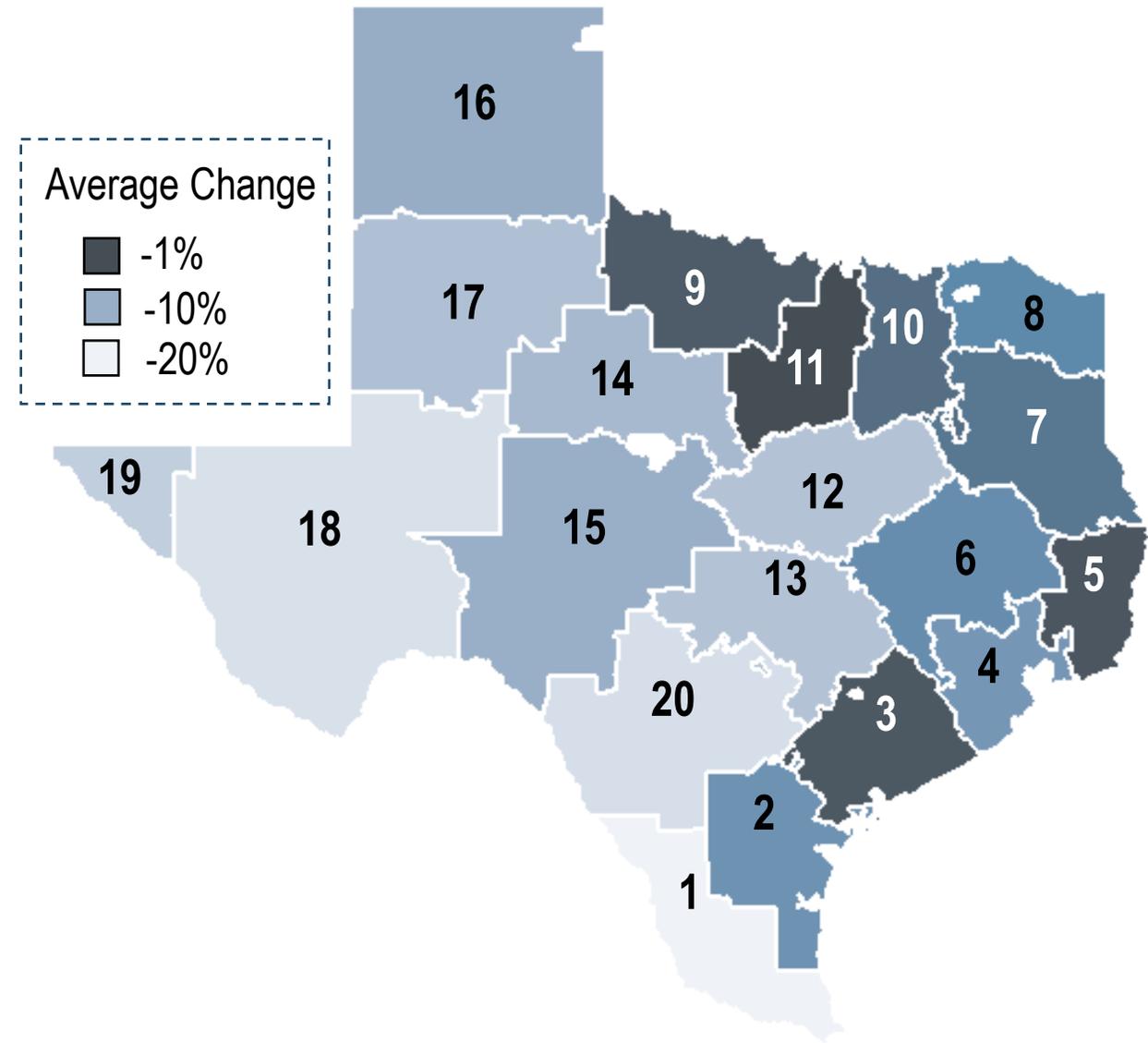


TRS-ActiveCare Self-Insured Regional Rates

TRS-ActiveCare: Self-Insured Regional Rates

Average Change in Rates from FY22 to FY23 Plan Years

- There is no increase in the total premium charged by TRS to employers for any plan or tier for FY2022-23 self-insured plans.
- All regions are fully regional rated based on local cost of care.
- All regions will experience a decrease in the average total premium, ranging from ~1% to 20%.



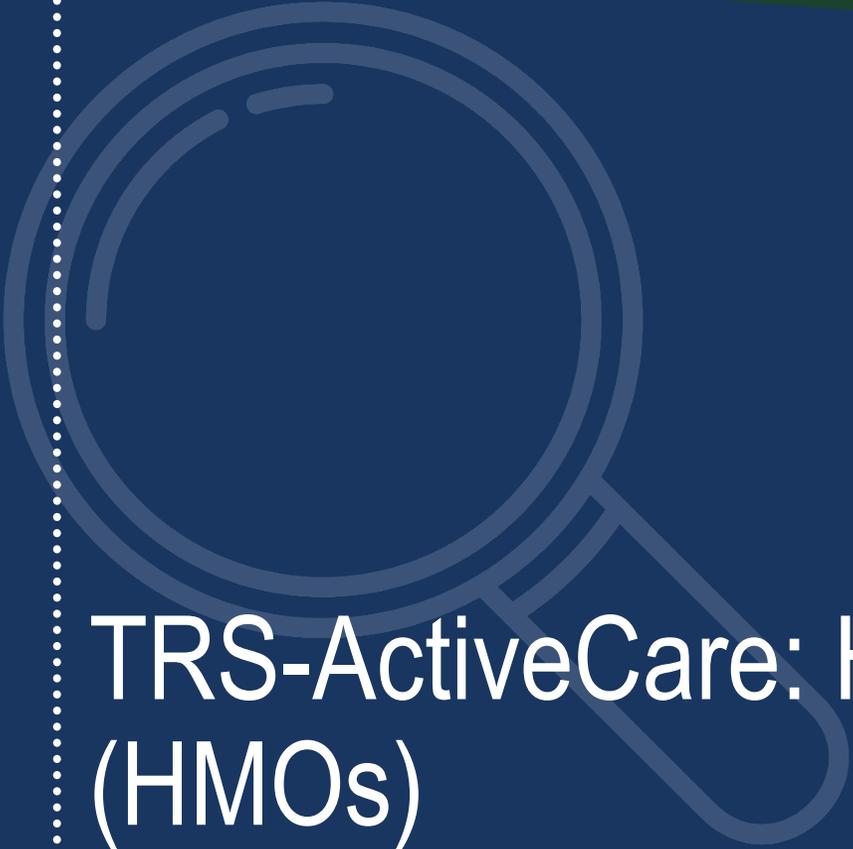
TRS-ActiveCare: Self-Insured Regional Rates

Plan	Tier	FY23 Total Premium (Change from FY22)	
		ESC 1 – Edinburg Lowest Cost Region	ESC 5- Beaumont Highest Cost Region
Primary	Employee Only	\$331	\$417
	Employee Family	\$1,115	\$1,405
HD	Employee Only	\$341	\$429
	Employee Family	\$1,146	\$1,445
Primary+	Employee Only	\$415	\$527
	Employee Family	\$1,275	\$1,622
AC-2	Employee Only	\$1,013	\$1,013
	Employee Family	\$2,841	\$2,841

Total Premium = The Amount TRS Charges Employers, Participant Contributions are Determined by Employer Contribution Amounts

TRS-ActiveCare: Self-Insured Regional Rates

- Full list of rates for each region and benefits will be available on May 2nd at this location:
https://www.trs.texas.gov/Pages/healthcare_trsactivecare_2022-23_plans.aspx

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TRS-ActiveCare: Health Maintenance Organizations (HMOs)

TRS-ActiveCare: Regional HMO Benefits

Proposed Benefit Changes:

- No changes for South TX BCBS TX.
- No changes for West TX BCBS TX.

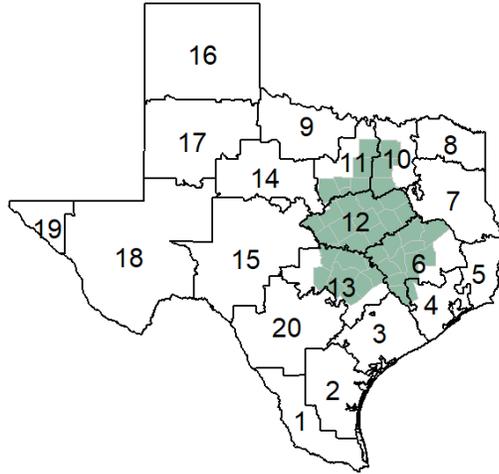
Baylor Scott and White HMO Benefit Changes

Benefit	FY2022	FY2023
Individual Medical Deductible	\$1,150	\$1,900
Family Medical Deductible	\$3,450	\$4,750
Individual Maximum Out of Pocket	\$7,450	\$8,000
Family Maximum Out of Pocket	\$14,900	\$15,000
Generic Prescription Drug Copay* for 30-day/90-day supply	\$10/\$25	\$12/\$30
Specialty Drug	15%/25% after deductible (preferred/nonpreferred)	25%/35% after deductible (preferred/nonpreferred)
Primary Care Physician	\$20 copay	\$15 copay

*Deductible for generic drugs still waived.

Note that all dollar values have been rounded to nearest dollar. Actual premiums set in cents.

TRS-ActiveCare: Regional HMO Rates



BS&W Regional HMO Rate Changes

	BS&W Region 4 & 6	BS&W Region 10	BS&W Region 11	BS&W Region 12 & 13
Proposed Premiums				
Employee Only	\$528 (-\$15)	\$543 (\$0)	\$569 (+\$26)	\$492 (-\$51)
Employee & Spouse	\$1,325 (-\$38)	\$1,365 (+\$2)	\$1,431 (+\$68)	\$1,233(-\$130)
Employee & Children	\$848 (-\$24)	\$874 (+\$2)	\$916 (+\$44)	\$789 (-\$83)
Employee & Family	\$1,525 (-\$43)	\$1,571 (+\$3)	\$1,647 (+\$79)	\$1,418 (-\$150)
Total Premium Change from 2021-22	-2.7%	+0.2%	+5%	-9.5%

Note that all dollar values have been rounded to nearest dollar. Actual premiums set in cents.

TRS-ActiveCare: Regional HMO Rates

BCBS HMO Rate Changes

	South TX	West TX
Proposed Premiums		
Employee Only	\$615 (+\$90)	\$690 (+\$93)
Employee & Spouse	\$1,484 (+\$220)	\$1,672 (+\$228)
Employee & Children	\$961 (+\$141)	\$1,084 (+\$147)
Employee & Family	\$1,580 (+\$234)	\$1,776 (+\$243)
Total Premium Change from 2021-22	+17.3%	+15.8%

Note that all dollar values have been rounded to nearest dollar. Actual premiums set in cents.

TRS-ActiveCare Outreach & Engagement

Plan Materials

20 Customized Plan Highlights
Enrollment Guides

~1,000
Employers

6K invites to
in-person meetings
7 regional meetings
across the state in June

25K website views to
regional rating page

50% email open rate

~1K to virtual meetings
~600 to BA Trainings
~300 to District Leader Summits

TRS-ActiveCare Key Dates

2022-23 rates
set by TRS
Board (29th)

New Plan Year (1st)

District
Leader
Roundtables
(13th – 29th)

Annual Enrollment



District Leader
Summit (9th)

Benefits Administrator
Training (10th-19th)

TRS-ActiveCare District Leader Roundtable Meetings

Zone	ESC Regions	Date	Location
East Texas	5, 7, 8	Monday June 13, 1PM	Lufkin
North Central	9, 10, 11	Tuesday June 14, 10AM	Irving
West Texas + EP (Hybrid)	16, 17, 18, 19	Thursday June 16, 2PM	Midland
Plains + Central Texas	12, 13, 14, 15	Wednesday, June 22, 2pm	Temple
Houston	4, 6	Thursday June 23, 10AM	Houston
South Texas	1, 20	Monday, June 27, 10AM	San Antonio
Gulf Coast	2, 3	Wednesday June 29, 10AM	Victoria

TRS-ActiveCare: Customized Communications

