

State Employee Health Plan

Presentation for Maine Prescription Drug Affordability Board

01/08/2021

Overview

- Self insured plan offering health, pharmacy, dental and wellness
- Non-ERISA plan
- Plan design developed by labor/management Health Commission
- Administration provided by Office of Employee Health & Wellness
- Anthem is the Third Party Administrator for the health plan and Express Scripts is the Pharmacy Benefit Manager for employees and non-Medicare eligible retirees
- Aetna provides the retiree Medicare Advantage plan
- Consultant: Lockton

Anthem Active Plan

- One plan offered: PPO
- Many preventive services, labs & screenings covered 100%
- Cost to State employees
 - The % of the individual premium, depends on compensation level
- State of Maine employees may earn a 5% health credit for completing the Health Premium Credit Program

Eligible Subscribers

- State Employees
- “Ancillary Employers”
 - Maine Military Authority;
 - Judiciary;
 - Maine State Employees Association;
 - Council 74 of the American Federation of State, County and Municipal employees
 - Maine Turnpike Authority;
 - Maine Community College System;
 - Maine Maritime Academy;
 - Maine Public Employees Retirement System
 - Maine National Guard performing state active service pursuant to Title 37-B
 - Northern New England Passenger Rail Authority;
 - Maine Port Authority;
 - Child Development Services System under Title 20-A, section 7209.
 - Finance Authority of Maine;
 - Maine School of Science and Mathematics;
 - Small Enterprise Growth Board;
 - Maine School for Marine Science, Technology, Transportation and Engineering;
 - Other Small Boards and Commissions

Plan Comparison - Medical

Benefits	Anthem PPO		Aetna Medicare Advantage	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Annual Deductible	\$600	\$3,000	\$300	
Individual Annual Out-of-Pocket Maximum	\$2,000	\$5,000	\$3,400	
Preventive Care	Covered at 100%	Deductible, then plan pays 60%	Covered at 100%	Plan pays 80% No deductible
PCP Office Visit	No deductible applies, \$20 copay	Deductible, then plan pays 60%	Deductible, then \$5 copay	Deductible, then plan pays 80%
Specialist Office Visit	No deductible applies, \$40 copay	Deductible, then plan pays 60%	Deductible, then \$25 copay	Deductible, then plan pays 80%
Inpatient Hospital	Deductible, then plan pays 90%	Deductible, then plan pays 60%	Deductible, then plan pays 100%	Deductible, then plan pays 80%
Outpatient Surgery	Deductible, then plan pays 90%-95%	Deductible, then plan pays 60%	Deductible, then \$50 copay	Deductible, then plan pays 80%

Current Premium Levels

Anthem PPO (Active EE & Non-MCR Retirees)

	Single	Employee + Sp/DP	Employee + Children	Family
Premium/Mo	\$889.35	\$1,860.14	\$1,463.05	\$2,213.31

Aetna Medicare Advantage (Medicare Retirees)

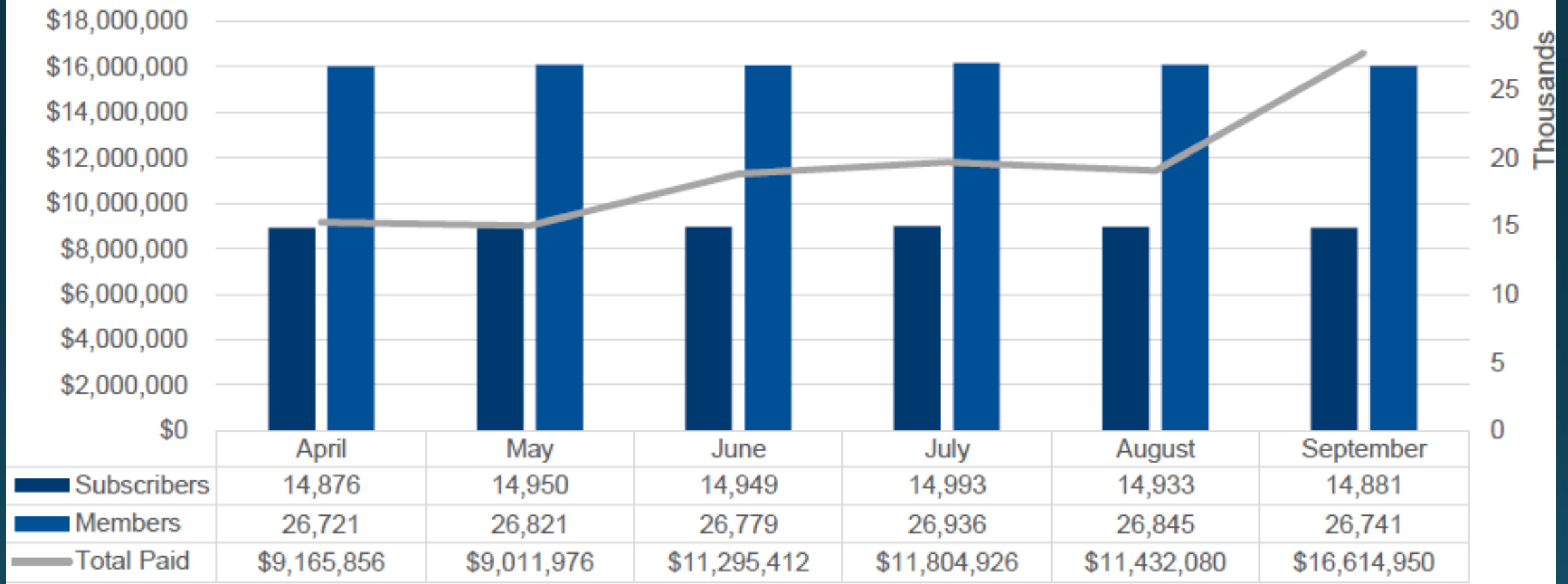
	Single
Premium/Mo	\$287.02

Other Health Plan Benefits

- **Carrum Centers of Excellence for certain surgeries**
Knee & Hip Replace Replacement, Bariatric Surgery
- **Diabetes & prediabetes programs**
Livongo, National Diabetes Prevention Program
- **Living Resources (EAP)**
- **Wellness Program WellStar ME**
Onsite flu & biometric screenings, telephonic health navigation, connection to resources
- **Wellness supporting initiatives**
Naturally Slim, Headspace

Anthem Active Plan

Membership & Paid Amount Detail



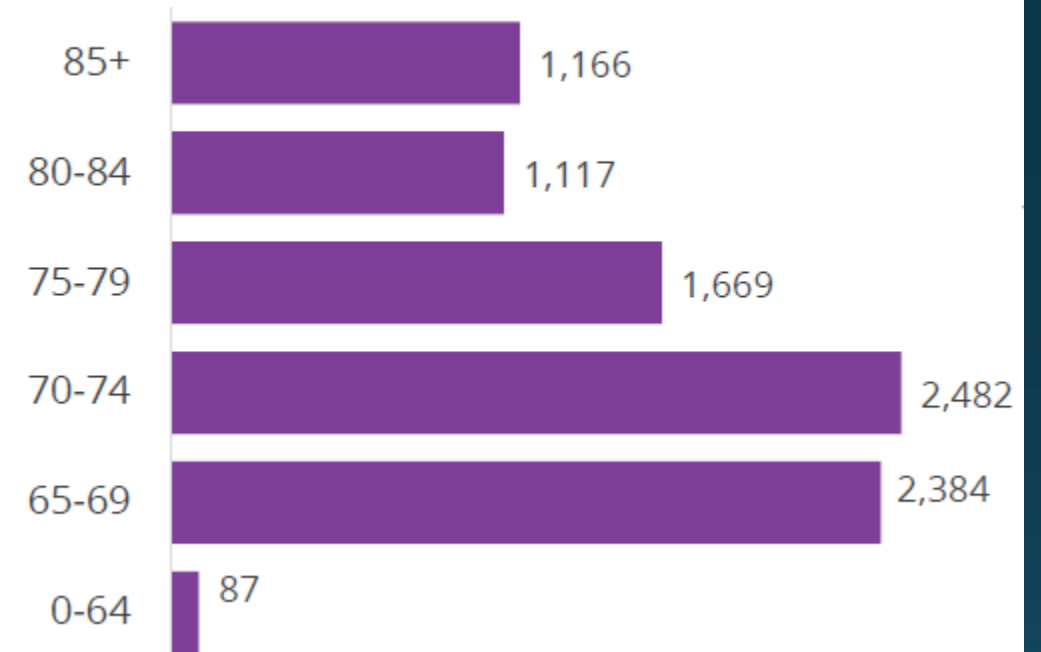
Anthem Active Plan

- Total subscribers: ~15,000; total members: ~27,000
- Average employee age 50; average member age 39
- 56% of members are employees
- Female 52%, Male 48%

Aetna Medicare Advantage Statistics

	Prior	Current	% change
Covered Lives	8,642	8,904	3.0%
Male	48.8%	49.3%	0.5%
Female	51.2%	50.7%	-0.5%
Average Age	74.8	74.9	0.1%

Membership by age band (count)



Pharmacy Plan Overview

- Annual formulary change
- Pharmacy networks
- Rebates
- Prior authorization
- Plan design and safety elements in place
- Currently in the RFP process

Pharmacy Plan Overview

	Retail	Home delivery
Generic drugs	\$10 up to a 30-day supply	\$15 up to a 90-day supply
Preferred brand-name drugs	\$30 up to a 30-day supply	\$45 up to a 90-day supply
Nonpreferred brand-name drugs	\$45 up to a 30-day supply	\$70 up to a 90-day supply
Diabetic Medications*	\$25 up to a 30-day supply	Standard copays apply
Specialty (<i>must be filled through Accredo</i>)	N/A	25% with \$150 max, up to a 30-day supply 25% with \$225 max, up to a 90-day supply

Express Scripts Q3 statistics

State of Maine			
Description	July - Sept 20	July - Sept 19	Change
Total Plan Cost Net PMPM	\$137.32	\$122.71	11.9%
Non-Specialty Plan Cost Net PMPM	\$63.20	\$56.59	11.7%
Specialty Plan Cost Net PMPM	\$74.11	\$66.11	12.1%
Generic Fill Rate	83.0%	84.0%	-1.0
90 Day Utilization	77.0%	74.7%	2.3
Retail - Maintenance 90 Utilization	70.1%	69.9%	0.2
Home Delivery Utilization	6.9%	4.8%	2.1

- 18 of top 25 prescribed medications are specialty
- Top 25 specialty drugs = 42% of total plan cost

Top Indicators by Plan Cost Net

July - Sept 20

Indication	Rxs		Plan Cost Net	Generic Fill Rate	Peer Generic Fill Rate	Plan Cost Net PMPM
INFLAMMATORY CONDITIONS	573		\$2,836,796	40.0%	48.9%	\$35.21
CANCER	243		\$1,355,855	64.6%	73.9%	\$16.83
DIABETES	4,351		\$1,224,235	39.9%	39.7%	\$15.20
CYSTIC FIBROSIS	38		\$652,978	0.0%	7.3%	\$8.11
MULTIPLE SCLEROSIS	57		\$599,684	10.5%	30.5%	\$7.44
SKIN CONDITIONS	991		\$290,007	91.5%	91.3%	\$3.60
DEPRESSION	5,940		\$274,752	98.2%	97.7%	\$3.41
ATTENTION DISORDERS	2,183		\$265,433	58.4%	59.8%	\$3.29
ASTHMA	2,391		\$242,082	49.2%	61.9%	\$3.01
ANTICOAGULANT	512		\$232,707	38.1%	24.2%	\$2.89
Total Top 10:	17,279		\$7,974,529	66.6%		\$98.99
Differences Between Periods:	523		\$684,473	3.9%		\$7.72

2019-2020 Policy Year Spend

- Pharmacy spent net of rebates

\$40,206.226

- Total net pharmacy & medical claims

\$194,715,086