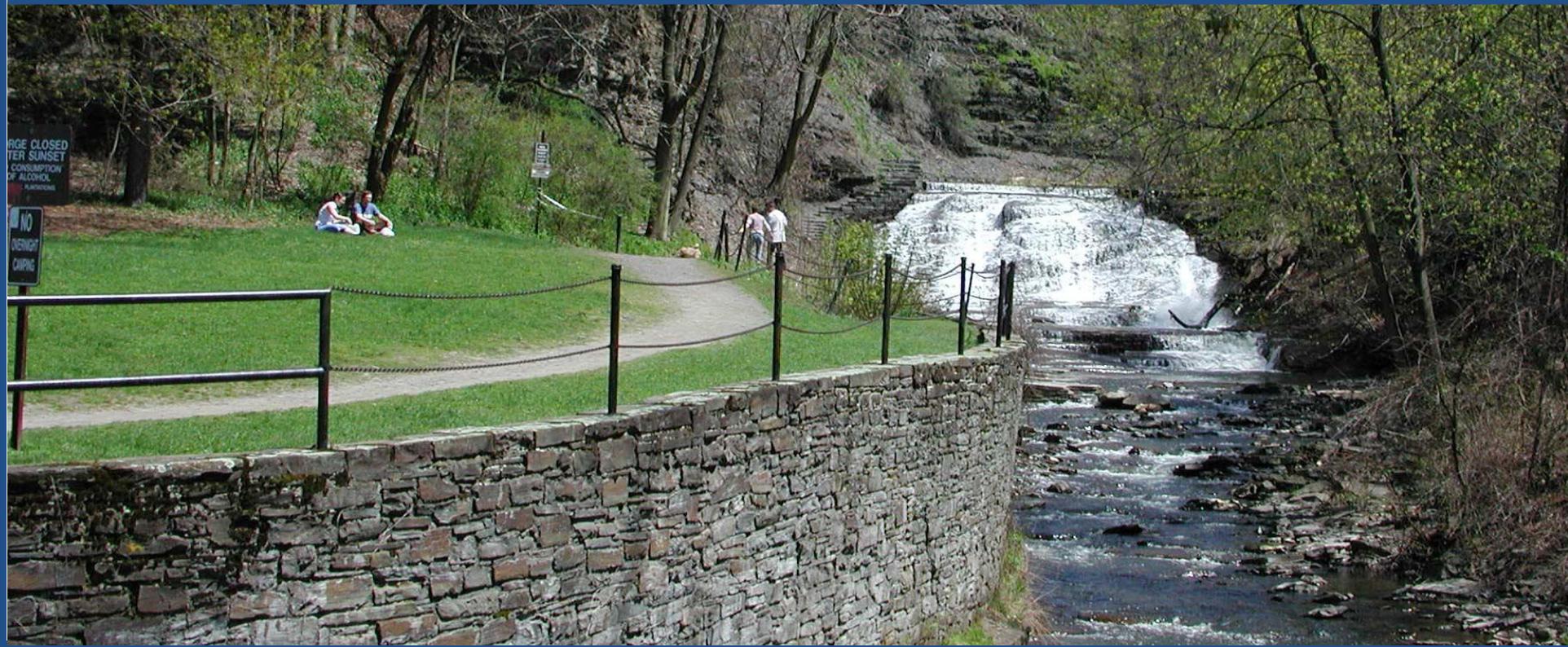




Greater Tompkins County Municipal Health Insurance Consortium

2019 Educational Retreat

Controlling Health Insurance Costs and Providing Financial Security



Welcome

On behalf of the Greater Tompkins County Municipal Health Insurance Consortium Board of Directors, we welcome you to the 2019 Educational Retreat. We thank you for taking the time out of your busy schedules to join us for a day of learning and collaborating with the objective of increasing everyone's knowledge base to continue the Consortium's success as we head into the next decade.



Consortium Mission & Vision

Belief: Individually and collectively we invest in realizing high quality, affordable, dependable Health Insurance

Mission Statement:

GTCMHIC is an efficient inter-municipal cooperative that provides high-quality, cost-stable health insurance for members and their employees and retirees.

Vision Statement:

GTCMHIC provides its municipal partners in Tompkins County and the six contiguous counties, a menu of health insurance plans to the benefit of the employees, retirees, and their families.

- **The Consortium administers operations by collaborating with claims administrators, providers, and employee representatives in an effort to manage its costs, efficiencies, and success.**
- **The Consortium strives to provide a trust-worthy, responsive, and efficient vehicle that enables access to its quality products, models a new health insurance paradigm, and educates its members to become more directly involved in their own personal health.**
- **The Consortium promotes a culture of preventative health care for the well-being of its members.**

GTCMHIC Update

Our List of Municipal Partners

- ❖ City of Cortland
- ❖ City of Ithaca
- ❖ County of Tompkins
- ❖ County of Seneca
- ❖ Town of Aurelius
- ❖ Town of Big Flats
- ❖ Town of Caroline
- ❖ Town of Cincinnatus
- ❖ Town of Danby
- ❖ Town of Dryden
- ❖ Town of Enfield
- ❖ Town of Groton
- ❖ Town of Homer
- ❖ Town of Ithaca
- ❖ Town of Lansing
- ❖ Town of Marathon
- ❖ Town of Mentz
- ❖ Town of Montezuma
- ❖ Town of Moravia
- ❖ Town of Newfield
- ❖ Town of Niles
- ❖ Town of Owasco
- ❖ Town of Preble
- ❖ Town of Scipio
- ❖ Town of Sennett
- ❖ Town of Springport
- ❖ Town of Truxton
- ❖ Town of Ulysses
- ❖ Town of Virgil
- ❖ Town of Willett
- ❖ Village of Cayuga Heights
- ❖ Village of Dryden
- ❖ Village of Freeville
- ❖ Village of Groton
- ❖ Village of Homer
- ❖ Village of Horseheads
- ❖ Village of Lansing
- ❖ Village of Trumansburg
- ❖ Village of Union Springs

2019 GTCMHIC Retreat Agenda

- ❖ Welcome & Introductions (3:00)
- ❖ A Year in Review – Setting the Stage (3:10)
- ❖ Health Plan Administrator and Provider Partnerships Manage Costs (3:30)
- ❖ Managing the Costs of Pharmaceuticals (4:15)
- ❖ Members Managing Their Own Health Care Costs (4:40)
- ❖ Adjourn (5:00)



PART I

Welcome and Introduction

Judy Drake, Chair, Board of Directors

Elin Dowd, GTCMHIC Executive Director

Don Barber, GTCMHIC Plan Consultant

Introductions

❖ Today's Presenters

- ❖ Elin Dowd, Executive Director GTCMHIC
- ❖ Cathy Midolo, Excellus BCBS
- ❖ Rob Lawlis, Cayuga Medical Center
- ❖ Corey Prashaw, ProAct, Inc.
- ❖ Michelle Courtney Berry, Wellness Consultant

❖ Participants

❖ Acknowledgements



PART II

A Year in Review

GTCMHIC Background & Update

Elin Dowd, Executive Director GTCMHIC

Setting the Stage

- Annual Report
 - Operational Highlights
 - Financial Highlights
 - Goals
- Rising Cost of Health Care

Year in Review

The Greater Tompkins County Municipal Health Insurance Consortium (the Consortium) closed out 2018 in a **strong financial position**. Throughout our eight years of operation, we strove to provide **security for our subscribers** and **premium stability** for our municipal members. The Consortium's Board of Directors, claims administrators (Excellus and ProAct), and consultants work together to create a **lean organization** and provide **quality services**.

A dirt path winds through a dense forest. The path is bordered by a rustic wooden fence on the left and a stream on the right. The trees are tall and thin, with lush green foliage. The scene is misty or overcast, creating a serene atmosphere.

OPERATIONS HIGHLIGHTS

Operations Highlights

- In 2018 the Consortium collected \$42.6 million in premiums and paid \$ 40.9 million in total expenses, resulting in \$319,806 net income.
- With a strong fund balance from this additional net income, the board approved a relatively small 5% premium rate increase for 2019.
- The Consortium has averaged a conservative 6% increase in the last eight years compared to a 10% average rate increase for the same period in the private health insurance sector.
- The Consortium continues to be the model for operational efficiency, with claims costs a 95% of total expenses.

Operations Highlights

- In the fall of 2017, the Consortium welcomed three (3) additional municipalities: **Towns of Newfield, Homer and Owasco** for coverage beginning in 2018. In fall of 2018, the Consortium welcomed eight (8) new municipal partners to began coverage in 2019: **Seneca County, Towns of Big Flats, Mentz, Niles and Sennett, and Villages of Horseheads, Freeville, and Lansing.**
- In 2018 The Consortium Board hired a Wellness Consultant to raise awareness of the benefits of preventative health care and boost participation in wellness opportunities.

Operations Highlights

- During 2018, the Board adopted their Investment Policy and secured an Investment Management Firm, Wilmington Trust, to help garner the greatest return through the limited investment vehicles available to municipal cooperatives.
- The Consortium launched a new website in 2018.
- For Flu season 2017-2018, 28% of consortium subscribers had flu vaccines.
- The Consortium held its fifth educational retreat on Health Care Trends

A scenic view of a lake with two large weeping willow trees in the foreground. The text "FINANCIAL HIGHLIGHTS" is overlaid in the center.

FINANCIAL HIGHLIGHTS

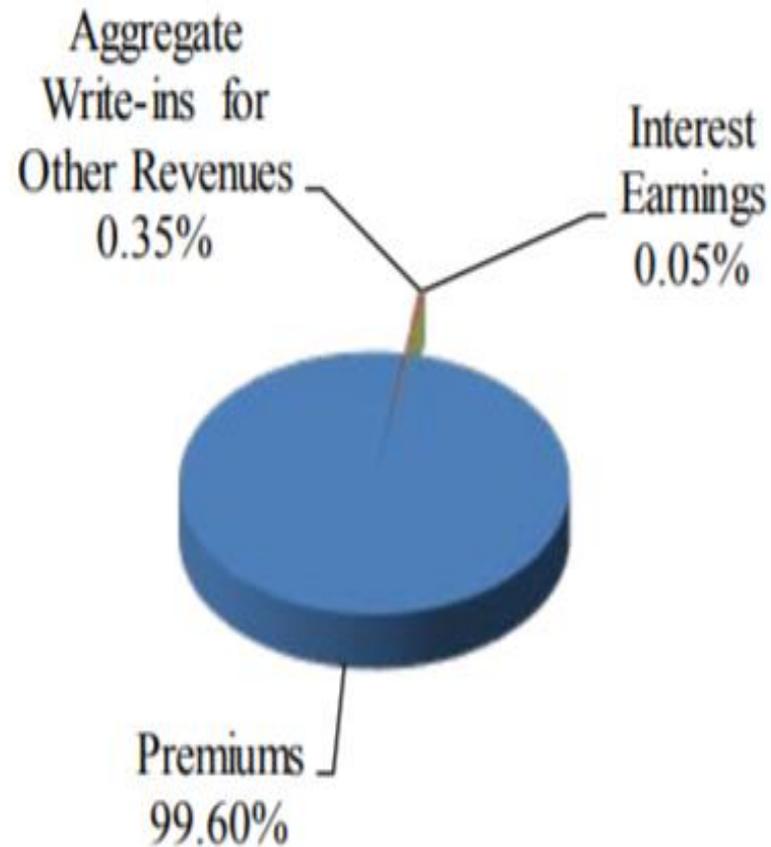
Revenue Overview

Revenue Overview

	2018	2017	2016
Premiums	\$ 42,401,705	\$ 40,774,492	\$ 38,519,955
Aggregate Write-ins for Other Revenues	150,959	145,643	131,974
Interest Earnings	21,938	17,702	16,533
Total Revenues	\$ 42,574,602	\$ 40,937,837	\$ 38,668,462

Income Distribution

Sources of Revenue for 2018

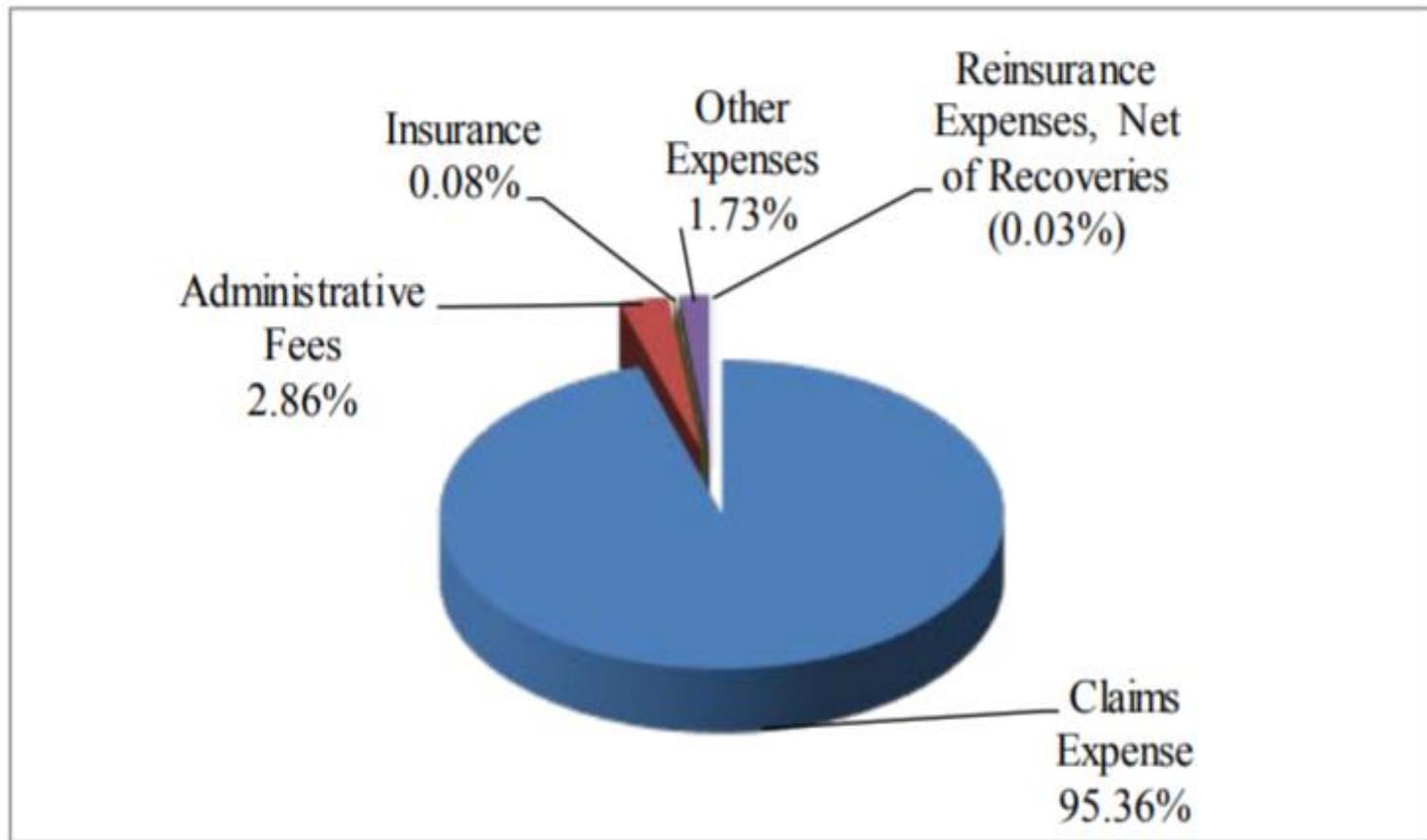


Expense Overview

	2018	2017	2016
Claims Expense	\$ 38,991,995	\$ 35,828,612	\$ 34,999,888
Reinsurance Expenses, Net of Recoveries	(10,448)	738,388	661,426
Insurance	33,139	33,139	30,903
Administrative Fees	1,169,230	1,105,738	1,046,447
Aggregate Write-ins for Other Expenses	554,668	538,103	523,450
Other Expenses	152,349	153,421	134,014
Total Expenses	\$ 40,890,933	\$ 38,397,401	\$ 37,396,128

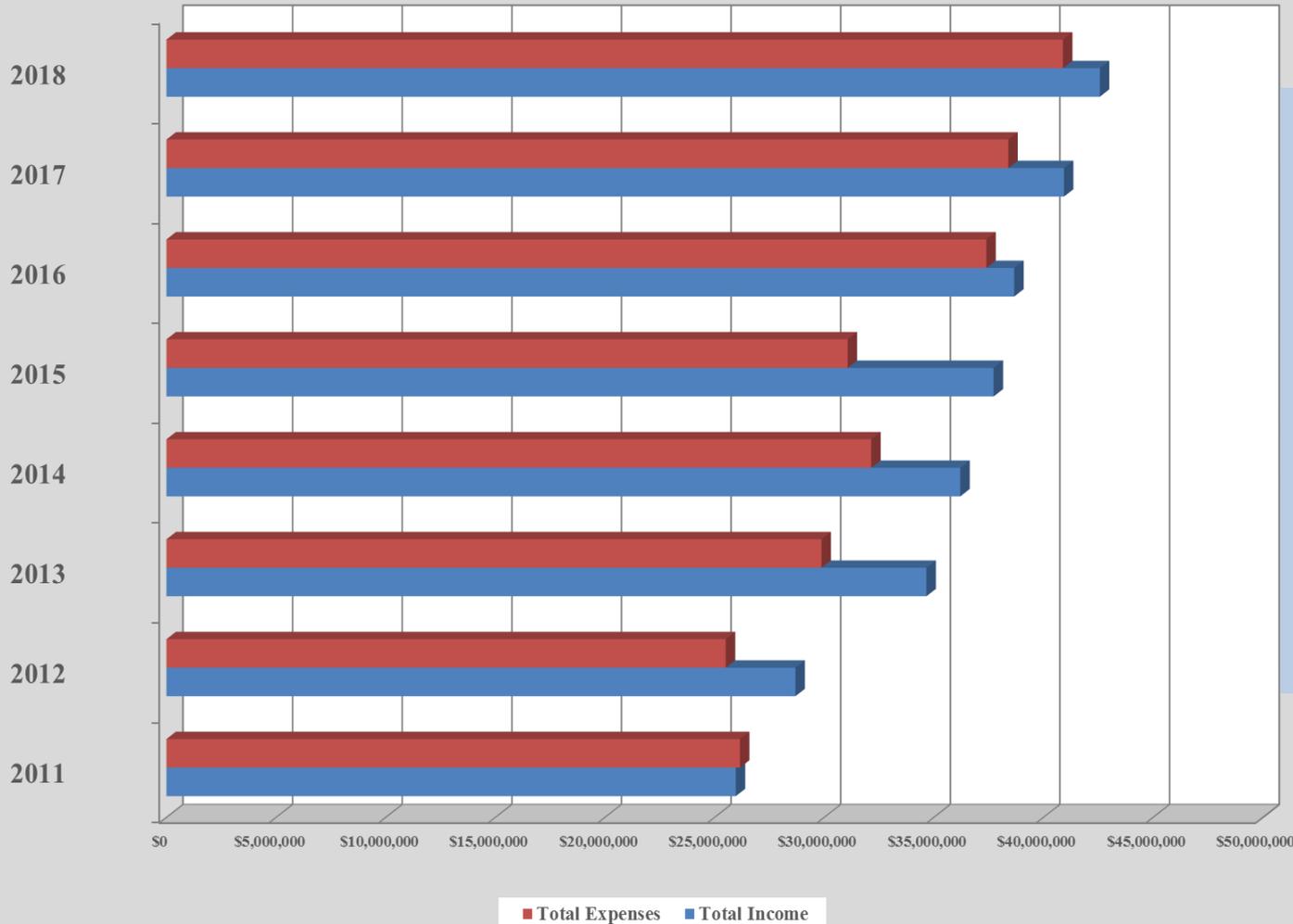
Expense Distribution

Operating Expenses 2018



Net Cash Position

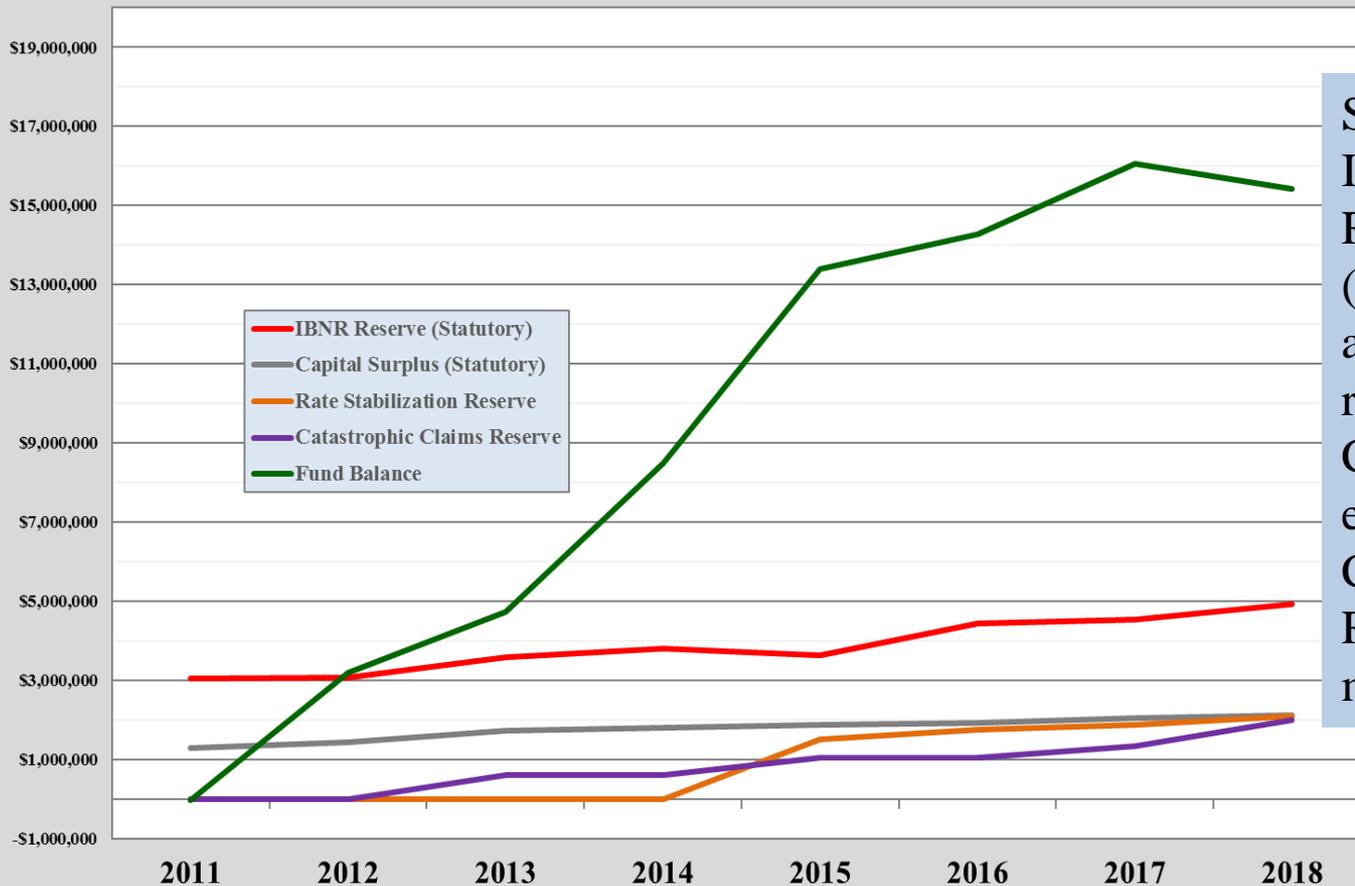
Greater Tompkins County Municipal Health Insurance Consortium
Annual Expenses and Revenues (2011 - 2018)



Plan's net position increased by \$319,806 in 2018 to a new total of \$21,643,763. These graphics display annual total revenue and expense. The years where revenues exceed expense, the Consortium increases its net position.

GTCMHIC Reserve Allocations

Greater Tompkins County Municipal Health Insurance Consortium
Reserves and Fund Balance (2011 - 2018)



Statutory Surplus and Incurred But Not Reported Reserves (IBNR) of \$2,120,085 and \$4,931,847 respectively. The Consortium also has elective Catastrophic Claims (\$2 million) and Rate Stabilization (\$2.1 million) Reserves.

A scenic view of a waterfall cascading over rocks in a forest. The water flows from the top left, down a series of rocks, creating a small waterfall. To the right of the waterfall, a stone staircase leads up the hillside. The ground is covered with fallen autumn leaves in shades of yellow, orange, and brown. The background is filled with dense green and yellow foliage. The word "GOALS" is overlaid in white, serif font in the center of the image.

GOALS

Goals for 2018

➤ Financial

- Respond to recommendations from the Department of Financial Services second audit
- Implement investment policy to maximize returns
- Continue to seek ways to manage stop-loss premium costs

➤ Communication

- Produce and deliver 5th annual education retreat entitled “Our Health Care Trends”
- Develop remote meeting access for Board of Directors and committee members
- Develop new website

➤ Operational

- Implement Online Enrollment process
- Perform strategic planning to address rapid growth

➤ Program Growth

- Expand wellness culture of subscribers and employers

Goals for 2019

- **Hire a full-time Executive Director**
- **Become compliant with NYS Cybersecurity requirements**
- **Propose new Governance Structure to accommodate growing number of partners**
- **Refine new member application process with Excellus and ProAct**
- **Continue to monitor operations for efficiency while provide quality subscriber service**

Positioned for Success

Strength of Fund Balance

Robust Reserves

Growing Membership

Effective Operational Excellence

Strong Partnerships

Controlling Health Insurance Costs and Providing Financial Security



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What Can We Do As A Consortium

- Increase Financial Efficiencies and Reduce Cost
- Stabilize Premium Increases Over the Long Haul
- Maximize Non Premium Income

What Can We Do As Members

- Encourage Employee Engagement
 - Establish PCP
 - Utilize Technology
 - Guide to Cost Effective Care
- Establish Wellness Involvement

What Can We Do As A Consortium

- Form Solid Partnerships and Alliances
 - Locey & Cahill
 - Excellus BCBS + CAP
 - ProAct
 - Courtney Consulting

PART III

Health Plan Administrator and Provider Partnerships Manage Costs

Beth Miller, Excellus BlueCross BlueShield
Rob Lawlis, Cayuga Medical Center



Health Plan and Provider Partnerships

Driving Healthcare Value in our Communities

EHP, CAP, GTC

THE AGENDA



ACQA Overview

EHP and CAP Partnership

Quality and Cost Metrics



ACQA Overview



Excellus Organizational Mission

Our **mission** is to **improve** the **health** of our members & communities served by:

- ✓ Providing **access** to **affordable**, effective health care services, including long-term care services
- ✓ Being **responsible** stewards of our communities' **health care** premiums and health care resources
- ✓ Seeking ways to **continually improve** the **health and health care** of the residents of the communities we serve

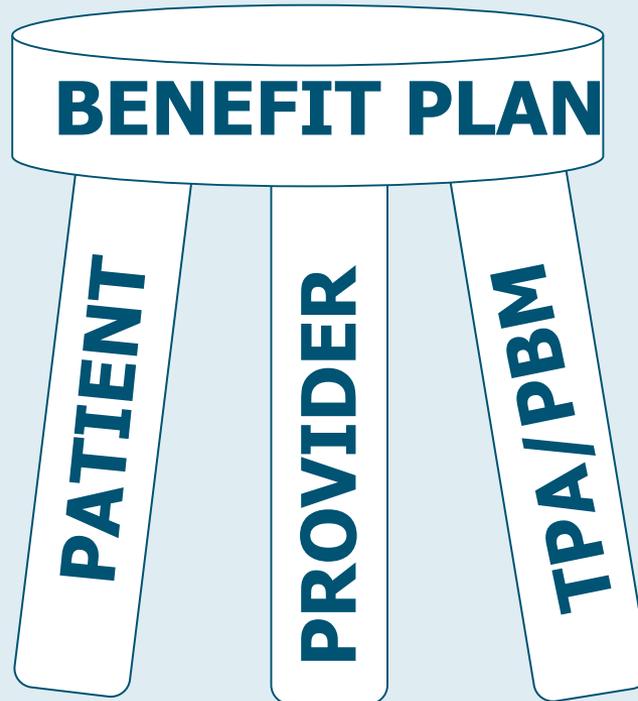
CAP Organizational Mission

Our mission is to **unify** our members in the pursuit of **high quality, accessible** and **cost-effective** healthcare for our patients. Our vision is to be **chosen** by:

-  PATIENTS – For the high quality care they receive
-  PHYSICIANS – For a collaborative, patient-focused environment
-  EMPLOYERS – For a healthier workforce
-  PAYERS – For a collaborative relationship

GTC Organization Insurance View

Work **collaboratively** to keep **population healthy** and **manage costs**



What is an ACQA?

Accountable Cost and Quality Agreement

Manages **health** of a defined **population**, sharing the responsibility of **quality** and **costs**

Designed for **clinically integrated** networks



How is ACQA Performance Measured?

Several
REGULATORY
programs annually
evaluate our
PERFORMANCE

BALANCE of
QUALITY metrics
and **FINANCIAL**
metrics



We view **QUALITY IMPROVEMENT** as a **COLLABORATIVE** effort that continually evolves

Exchanging **DATA** to identify **TARGETED PROGRAMS**

The Value of ACQA



Alignment with
Financial Incentives

Collaborative
Focus on Quality



Balanced Risk for
Government Programs

Innovative
Clinical Hubs



Driver of
Membership
Growth

Market
Differentiator



EHP and CAP Partnership



Excellus and CAP Provider Partnership

Aligning Incentives and Driving Coordination

Data-Driven Cost
& Quality Strategies

16,921
Attributed Members

Product Design
Collaboration



EHP ACQA Support Structure



CAP Capabilities & Collaboration



Accountable Care Infrastructure



Focused Performance Improvement



Care Management



Chronic Disease Management

CAP acknowledges the **need to align** with a payer partner, and is structured to **collaborate effectively** on healthcare reform

Population Health Initiatives

Rising Risk Outreach

Primary Care Engagement



GAP Management & Closure Process

High Utilizer Identification, Intervention,
and Management



Focused Service Development



Care Connections Clinic

Occupational Health

Diabetes, Endocrinology, Metabolic

Orthopedics

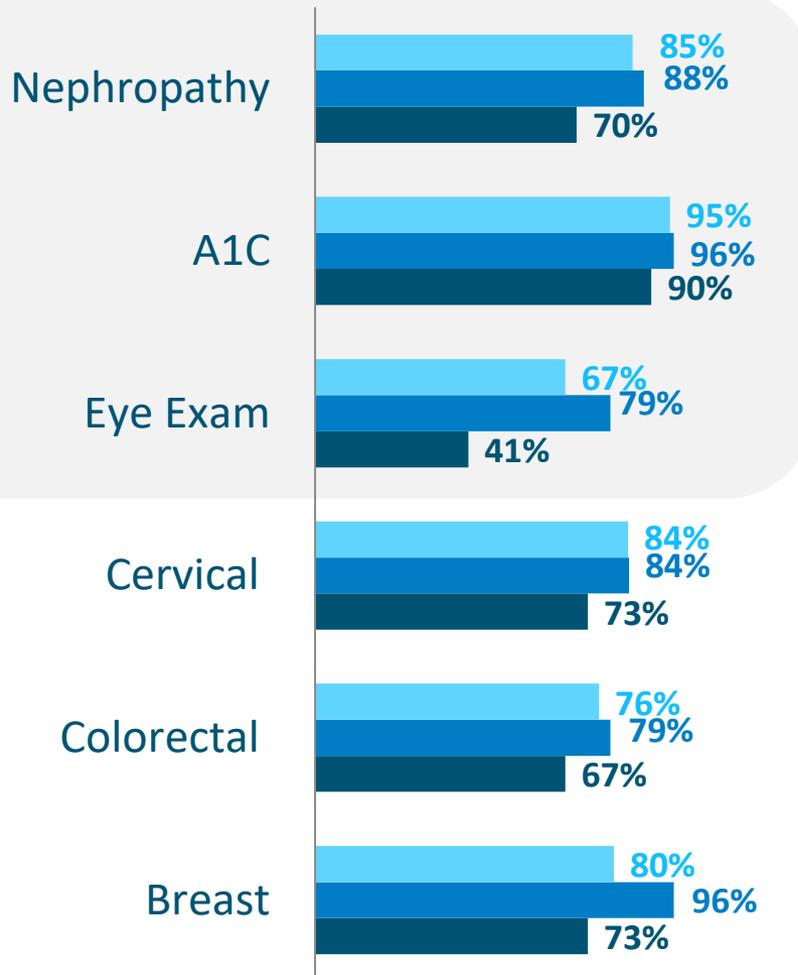
General Surgery



Quality and Cost Metrics



Quality: Diabetic and Cancer Screenings



GTC CAP Members lead in every measure!

6-38% higher in diabetic control

At least **11% higher** in rate of cancer screenings

CAP

GTC CAP

GTC Non CAP



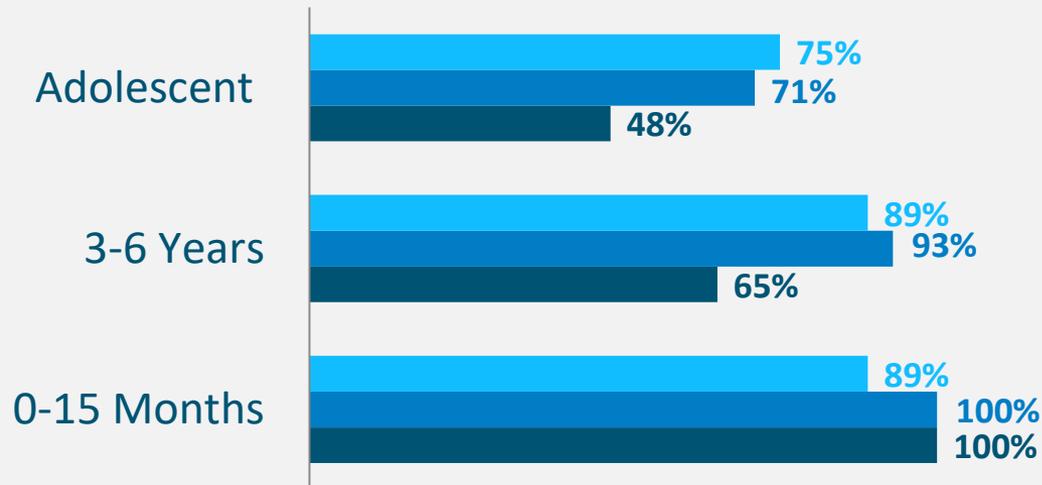
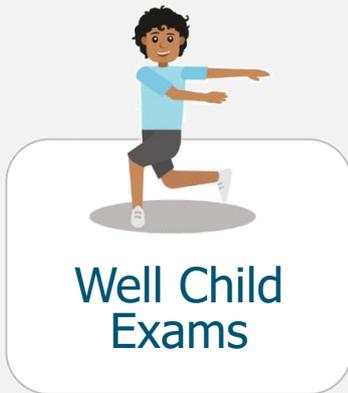
Cayuga Area Plan, Inc.
Cayuga Area Preferred, Inc.



Quality: Well Child Exams



GTC CAP Members have more than **20% higher** rates of **well child 3+ Years** and adolescent visits



CAP

GTC CAP

GTC Non CAP



Inpatient Utilization

CAP attributed **GTC members compared** to those who are **not** in the care of a **CAP PCP:**

Hospital Admission rate per thousand is **64.2**, compared to **73.6**

And a **Lower** Hospital **readmission rate**



Emergency Room Utilization

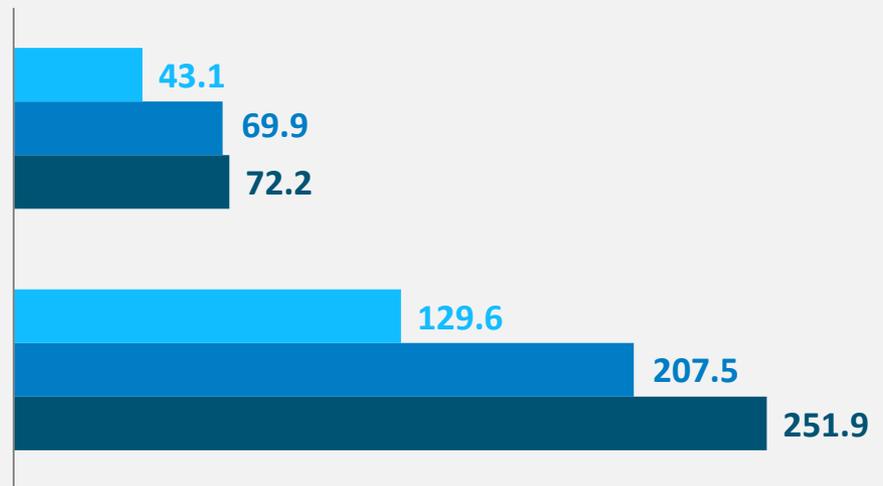


CAP manages members to use the emergency room in appropriate circumstances



Low Acuity per 1000

Visits per 1000



CAP

GTC CAP

GTC Non CAP



Complex Radiology

GTC members with a **CAP PCP** had **less than half** as many **imaging studies** for **low back pain** compared to non-CAP GTC members



Public Performance data – CAP ACO

CAP Highest Quality, Lowest Cost Medicare ACO in New York

In 2017, CAP was the **Lowest Cost ACO In New York**, and the **5th lowest cost** in the United States.

CAP surpassed all **33 other NY ACOs** scored on performance and achieved a **95.56% quality score**.

Care Management Coordination

Keeping the **Member** in the **Center**, not in the **Middle**



New Delivery Channels
(i.e.: Telemedicine)



Data Exchange
of Claims and EMR



Innovative **Member Touchpoints**
(i.e.: Wellframe)



Coordinated Approach to
Total **Member Care**



Multi Channel
Member Contact
and Data **Points**



Real Time Prescription
Drug Management



Comprehensive **Care**
Management



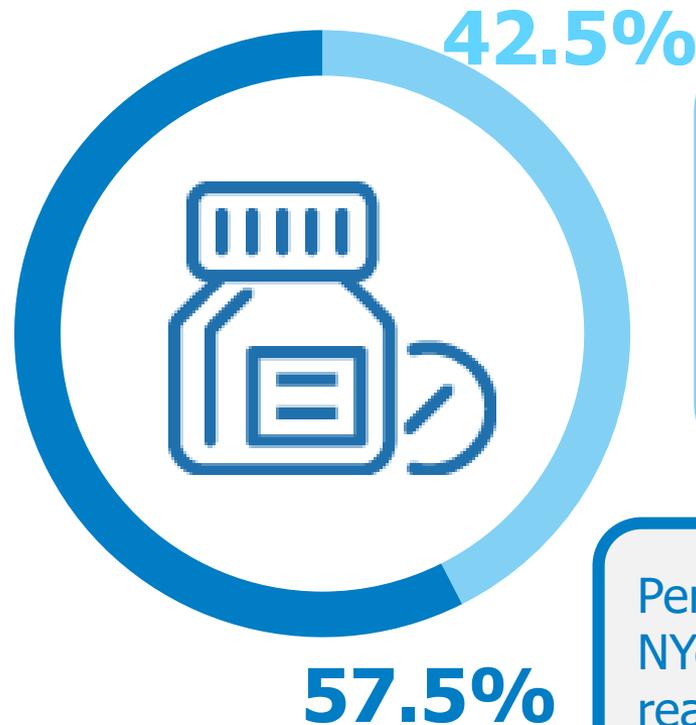
Cayuga Area Plan, Inc.
Cayuga Area Preferred, Inc.



Health Waste Calculator

Next step from Choosing Wisely, creating actionable cost saving items

641,000
upstate NYers had
a vitamin D test in
2014 costing an
estimated
\$33 million



Percent of upstate NYers tested for vitamin D that did not have a medical reason to be tested

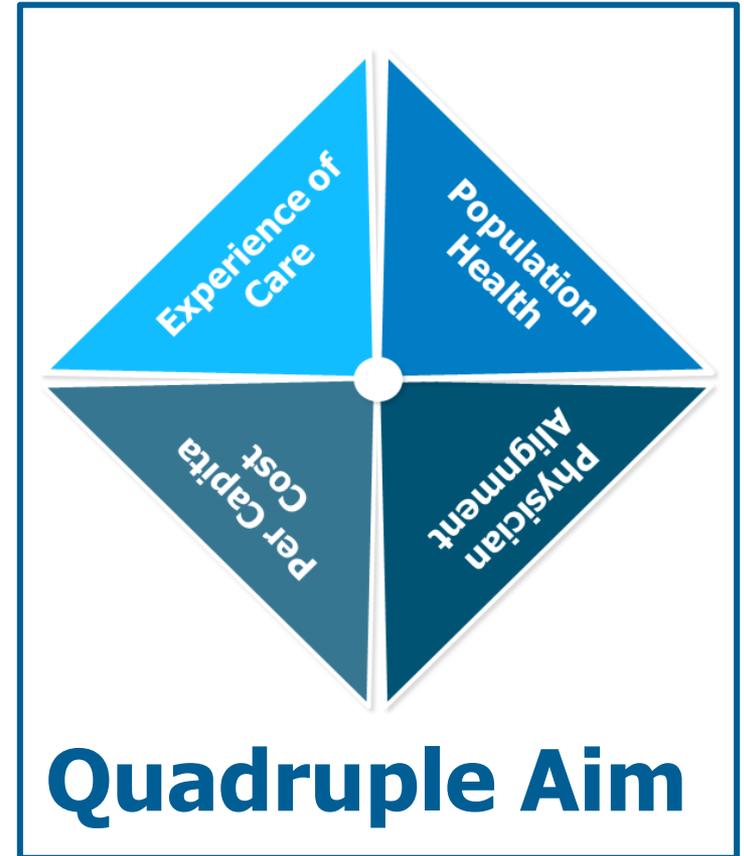
Percent of upstate NYers had a medical reason to be tested

Continuing Commitments

Collaboration

Transparency

Innovation





THANK YOU

Excellus 
LIVE FEARLESS 

PART IV

Managing the Costs of Pharmaceuticals

Corey Prashaw, ProAct, Inc.

1. Introductions
2. Formulary Edits
3. Copay Assistance
4. Exclusive Pharmacy Network
5. Exclusionary Formulary
6. CanaRx Opportunity
7. CanaRx Current Savings
8. TAP Program Opportunity

Prior Authorizations

This process is a collaborative effort between a ProAct Clinical Pharmacist and the member's healthcare provider. We work together to find a medication that fits your needs and is a low cost and valuable alternative.

This program currently saves the plan **~\$5.15 PMPM.**

Step Therapy

Step therapy is a list of expensive, often brand name drugs, with lower cost alternatives. The program works at the point of sale and forces the member to try a "First Step" drug before coverage will be allowed for the next step.

This program currently saves the plan **~\$0.85 PMPM.**

Specialty Brand Costs with Current Plan Design

Plan Cost	Member Cost
\$2,081,403.43	\$13,180.16

Specialty Brand Costs After 30% Member Copay Plan Design and Copay Assistance

In order to make the Copay Assistance Program as effective as possible, ProAct suggests that plans change their copay for specialty drugs to 30%, with the understanding that Greater Tompkins County Municipal Health Consortium's members will never pay more than their current copay.

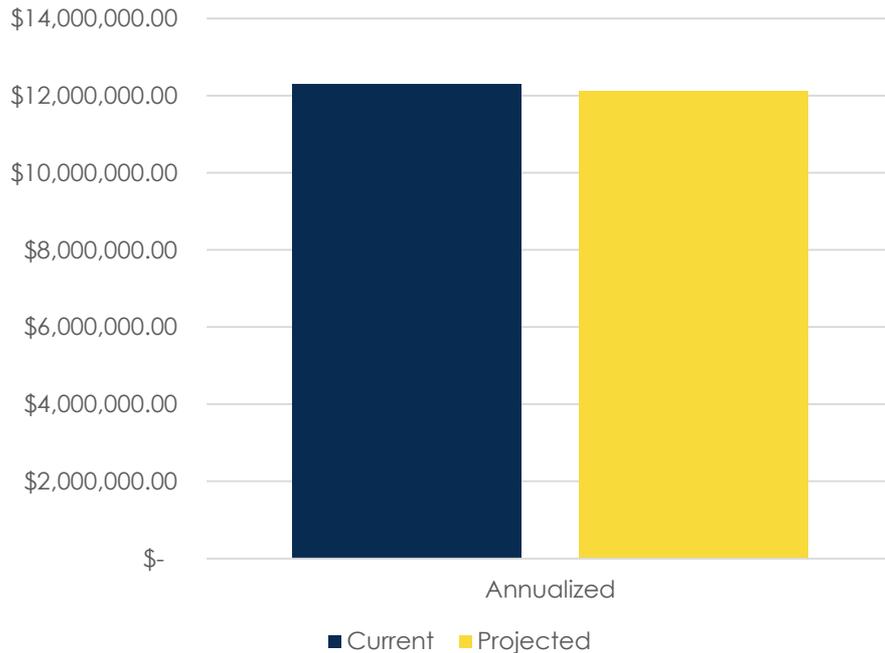
By utilizing ProAct and Noble Health Services' Specialty Copay Assistance Program, Greater Tompkins County Municipal Health Consortium could have reduced specialty brand plan costs by **\$532,666.98 (25.6%)** under a 30% specialty copay scenario while also reducing specialty brand member costs by **\$11,512.16 (87.3%)**.

Plan Cost	Member Cost
\$1,548,736.45	\$1,668.00

Disruption	Affected	Unaffected	Percent Unaff.
Members	648	3,823	84.84%
Claims	5,028	37,191	88.09%
Pharmacies	131	395	75.24%

Total Cost	Current	Projected	% Save
11/1/2018-4/30/2019	\$6,142,518.12	\$6,061,353.71	1.32%
Annualized	\$12,285,036.24	\$12,122,707.41	1.32%

Annualized Value Network Savings



Top Pharmacies Affected	Claims
CVS PHARMACY #16838 16838	1,375
CVS PHARMACY #00502 00502	1,140
CVS PHARMACY #02135 02135	480
CVS PHARMACY #02252 02252	246
CVS PHARMACY #05016 05016	244
CAYUGA EMPLOYEE PHARMACY	138
CVS PHARMACY #04575 04575	80
CVS PHARMACY #00592 00592	68
CVS PHARMACY #00565 00565	67
CVS PHARMACY #00744 00744	58
CVS PHARMACY #01975 01975	49
CVS PHARMACY #01091 01091	46
CVS PHARMACY #07617 07617	44
CVS PHARMACY #05009 05009	38
CVS PHARMACY #04395 04395	36
CVS PHARMACY #00781 00781	34

Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC) Premium Drug List Analysis

Disruption	Disrupted	% Unchanged
Members	369	91.37%
Claims	1072	97.46%
Medications	178	91.29%

11/1/2018-4/30/2019	Current	Proposed
Total Cost	\$12,285,059.32	\$11,678,433.73
Est. Rebates	\$1,552,509.80	\$2,233,157.66
Net Total Cost	\$10,732,549.52	\$9,445,276.07

11/1/2018-4/30/2019	Proposed Savings	% Proposed Save
Total Ingredient Cost	\$606,625.59	4.94%
Est. Rebates	\$680,647.86	43.84%
Net Total Cost	\$1,287,273.45	11.99%

-Analysis assumes ingredient cost savings based on utilization shifts, as well as rebate increases based on an enhanced formulary.

-Analysis based on 6 months of data, annualized to show annual savings.

International Home Delivery Program Savings Opportunities

The below grid represents the potential savings that can be accumulated with this program based on the utilization from November 1, 2018 through April 30, 2019 compared against ProAct's proposed pricing model for Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC) – **over \$800,000.00 across 2,028 claims.**

Targeted Brands	#Rxs	Original Plan Cost	Int'l Delivery Plan Cost	\$ Savings	% Savings
ADVAIR DISKU AER 100/50	18	\$6,212.72	\$1,159.20	\$5,053.52	81.34%
ADVAIR DISKU AER 250/50	34	\$16,852.51	\$3,560.40	\$13,292.11	78.87%
ADVAIR DISKU AER 500/50	10	\$7,551.02	\$1,512.00	\$6,039.02	79.98%
ADVAIR HFA AER 115/21	17	\$9,204.02	\$1,767.00	\$7,437.02	80.80%
ADVAIR HFA AER 230/21	9	\$5,496.99	\$1,004.52	\$4,492.47	81.73%
ADVAIR HFA AER 45/21	5	\$1,575.10	\$296.40	\$1,278.70	81.18%
ALREX SUS 0.2%	2	\$606.20	\$125.40	\$480.80	79.31%
ALVESCO AER 160MCG	6	\$3,469.10	\$741.27	\$2,727.83	78.63%
ANORO ELLIPT AER 62.5-25	21	\$10,057.33	\$4,560.00	\$5,497.33	54.66%
ARNUITY ELPT INH 100MCG	12	\$2,546.78	\$936.00	\$1,610.78	63.25%
ARNUITY ELPT INH 200MCG	1	\$587.37	\$327.60	\$259.77	44.23%
ASMANEX 30 AER 110MCG	6	\$914.40	\$349.80	\$564.60	61.75%
ASMANEX 60 AER 220MCG	6	\$2,947.79	\$438.20	\$2,509.59	85.13%
ATROVENT HFA AER 17MCG	2	\$697.44	\$35.86	\$661.58	94.86%
AUBAGIO TAB 14MG	6	\$42,057.18	\$16,180.08	\$25,877.10	61.53%
AZOPT SUS 1% OP	8	\$2,613.64	\$335.35	\$2,278.29	87.17%
BECONASE AQ SUS 0.042%	2	\$1,444.14	\$100.50	\$1,343.64	93.04%
BREO ELLIPTA INH 100-25	25	\$8,224.54	\$3,630.00	\$4,594.54	55.86%
BREO ELLIPTA INH 200-25	46	\$15,895.00	\$9,244.80	\$6,650.20	41.84%
BRILINTA TAB 60MG	17	\$9,176.74	\$3,482.10	\$5,694.64	62.06%
BRILINTA TAB 90MG	11	\$6,623.53	\$2,542.20	\$4,081.33	61.62%
BYSTOLIC TAB 10MG	25	\$4,711.04	\$2,371.60	\$2,339.44	49.66%
BYSTOLIC TAB 2.5MG	2	\$659.93	\$352.80	\$307.13	46.54%
BYSTOLIC TAB 20MG	1	\$385.97	\$176.40	\$209.57	54.30%
BYSTOLIC TAB 5MG	17	\$3,240.13	\$810.00	\$2,430.13	75.00%
CLIMARA DIS 0.025MG	1	\$295.88	\$104.88	\$191.00	64.55%
COMBIGAN SOL 0.2/0.5%	11	\$3,862.09	\$670.80	\$3,191.29	82.63%

International Home Delivery Program Savings Opportunities

Targeted Brands	#Rxs	Original Plan Cost	Int'l Delivery Plan Cost	\$ Savings	% Savings
COMBIVENT AER 20-100	14	\$6,868.26	\$827.28	\$6,040.98	87.96%
CRINONE GEL 8% VAG	8	\$3,356.35	\$2,339.55	\$1,016.80	30.29%
CYMBALTA CAP 30MG	7	\$2,210.13	\$224.40	\$1,985.73	89.85%
CYMBALTA CAP 60MG	1	\$567.19	\$67.50	\$499.69	88.10%
DEXILANT CAP 30MG DR	20	\$7,444.88	\$2,948.40	\$4,496.48	60.40%
DEXILANT CAP 60MG DR	33	\$19,265.01	\$7,897.50	\$11,367.51	59.01%
DULERA AER 100-5MCG	12	\$3,662.16	\$1,460.16	\$2,202.00	60.13%
DULERA AER 200-5MCG	38	\$13,478.10	\$7,069.92	\$6,408.18	47.55%
DYMISTA SPR 137-50	13	\$3,039.85	\$684.25	\$2,355.60	77.49%
ELIDEL CRE 1%	3	\$783.49	\$147.60	\$635.89	81.16%
ELIQUIS TAB 2.5MG	38	\$22,869.00	\$8,406.72	\$14,462.28	63.24%
ELIQUIS TAB 5MG	106	\$58,748.73	\$19,987.35	\$38,761.38	65.98%
ELMIRON CAP 100MG	3	\$2,468.67	\$418.50	\$2,050.17	83.05%
ENTRESTO TAB 24-26MG	18	\$11,283.37	\$5,889.60	\$5,393.77	47.80%
ENTRESTO TAB 49-51MG	4	\$1,443.36	\$736.20	\$707.16	48.99%
EPIPEN 2-PAK INJ 0.3MG	4	\$3,030.29	\$713.00	\$2,317.29	76.47%
EPIPEN-JR INJ 0.15MG	1	\$612.76	\$142.60	\$470.16	76.73%
EUCRISA OIN 2%	1	\$609.08	\$195.60	\$413.48	67.89%
EXFORGE TAB 10-160MG	2	\$1,442.76	\$178.20	\$1,264.56	87.65%
FARXIGA TAB 10MG	13	\$7,595.50	\$1,647.30	\$5,948.20	78.31%
FARXIGA TAB 5MG	12	\$7,749.28	\$1,744.20	\$6,005.08	77.49%
FETZIMA CAP 40MG	6	\$2,134.66	\$1,015.20	\$1,119.46	52.44%
FINACEA GEL 15%	1	\$330.71	\$34.50	\$296.21	89.57%
FLOVENT DISK AER 100MCG	5	\$796.31	\$159.60	\$636.71	79.96%
FLOVENT DISK AER 250MCG	4	\$1,717.50	\$331.20	\$1,386.30	80.72%
FLOVENT HFA AER 110MCG	49	\$16,285.95	\$2,888.28	\$13,397.67	82.27%
FLOVENT HFA AER 220MCG	17	\$6,398.05	\$1,109.76	\$5,288.29	82.65%
FLOVENT HFA AER 44MCG	20	\$3,651.51	\$909.48	\$2,742.03	75.09%
GILENYA CAP 0.5MG	10	\$81,106.13	\$39,240.00	\$41,866.13	51.62%
GLYXAMBI TAB 10-5 MG	5	\$2,586.08	\$1,087.50	\$1,498.58	57.95%
GLYXAMBI TAB 25-5 MG	1	\$517.39	\$217.50	\$299.89	57.96%
INCRUSE ELPT INH 62.5MCG	6	\$3,138.61	\$747.00	\$2,391.61	76.20%
INVOKANA TAB 100MG	24	\$17,045.64	\$3,834.00	\$13,211.64	77.51%
INVOKANA TAB 300MG	14	\$15,337.51	\$3,947.40	\$11,390.11	74.26%
JANUMET TAB 50-1000	22	\$10,476.24	\$2,010.00	\$8,466.24	80.81%
JANUMET TAB 50-500MG	4	\$1,746.02	\$304.80	\$1,441.22	82.54%
JANUMET XR TAB 50-1000	5	\$2,167.21	\$450.00	\$1,717.21	79.24%
JANUVIA TAB 100MG	94	\$62,339.46	\$13,192.40	\$49,147.06	78.84%
JANUVIA TAB 25MG	6	\$6,112.33	\$1,239.00	\$4,873.33	79.73%

International Home Delivery Program Savings Opportunities

Targeted Brands	#Rxs	Original Plan Cost	Int'l Delivery Plan Cost	\$ Savings	% Savings
JANUVIA TAB 50MG	10	\$11,955.57	\$2,655.00	\$9,300.57	77.79%
JARDIANCE TAB 10MG	29	\$19,790.96	\$4,502.10	\$15,288.86	77.25%
JARDIANCE TAB 25MG	39	\$27,165.72	\$6,128.44	\$21,037.28	77.44%
KOMBIGLYZ XR TAB 2.5-1000	2	\$2,218.05	\$608.40	\$1,609.65	72.57%
KOMBIGLYZ XR TAB 5-1000MG	2	\$2,428.46	\$543.60	\$1,884.86	77.62%
LATUDA TAB 20MG	1	\$1,217.30	\$197.70	\$1,019.60	83.76%
LATUDA TAB 40MG	1	\$1,241.37	\$100.50	\$1,140.87	91.90%
LATUDA TAB 80MG	2	\$2,482.74	\$387.00	\$2,095.74	84.41%
LIALDA TAB 1.2GM	4	\$2,259.16	\$352.80	\$1,906.36	84.38%
LINZESS CAP 145MCG	10	\$6,076.40	\$2,304.00	\$3,772.40	62.08%
LINZESS CAP 290MCG	10	\$4,771.19	\$1,134.00	\$3,637.19	76.23%
LINZESS CAP 72MCG	6	\$7,754.41	\$3,395.70	\$4,358.71	56.21%
LOTEMAX GEL 0.5%	2	\$323.92	\$66.60	\$257.32	79.44%
LOTEMAX SUS 0.5%	6	\$1,251.00	\$88.80	\$1,162.20	92.90%
LUMIGAN SOL 0.01%	29	\$10,712.24	\$1,569.00	\$9,143.24	85.35%
MIRVASO GEL 0.33%	2	\$923.16	\$172.20	\$750.96	81.35%
MULTAQ TAB 400MG	10	\$7,158.06	\$1,800.90	\$5,357.16	74.84%
MYRBETRIQ TAB 25MG	22	\$11,012.40	\$2,232.00	\$8,780.40	79.73%
MYRBETRIQ TAB 50MG	33	\$15,196.91	\$3,096.00	\$12,100.91	79.63%
NASONEX SPR 50MCG/AC	1	\$238.01	\$31.96	\$206.05	86.57%
NEUPRO DIS 6MG/24HR	7	\$3,842.80	\$981.00	\$2,861.80	74.47%
OMNARIS SPR	1	\$277.87	\$47.25	\$230.62	83.00%
ONGLYZA TAB 5MG	8	\$3,173.72	\$700.80	\$2,472.92	77.92%
OTEZLA TAB 30MG	20	\$70,160.59	\$33,444.00	\$36,716.59	52.33%
PAXIL CR TAB 25MG	2	\$1,117.46	\$489.60	\$627.86	56.19%
PENTASA CAP 500MG CR	4	\$15,828.67	\$2,332.80	\$13,495.87	85.26%
PLAQUENIL TAB 200MG	6	\$2,244.50	\$110.40	\$2,134.10	95.08%
PRADAXA CAP 150MG	15	\$10,905.64	\$3,253.80	\$7,651.84	70.16%
PRADAXA CAP 75MG	2	\$2,236.14	\$846.00	\$1,390.14	62.17%
PREMARIN TAB 0.3MG	7	\$2,767.78	\$285.00	\$2,482.78	89.70%
PREMARIN TAB 0.625MG	10	\$3,262.06	\$389.40	\$2,872.66	88.06%
PREMARIN TAB 1.25MG	1	\$102.23	\$12.39	\$89.84	87.88%
PREMARIN VAG CRE 0.625MG	14	\$5,190.66	\$738.00	\$4,452.66	85.78%
PREMPRO TAB 0.3-1.5	14	\$5,847.83	\$554.40	\$5,293.43	90.52%
QVAR REDIIHA AER 80MCG	27	\$8,456.63	\$1,132.72	\$7,323.91	86.61%
QVAR REDIIHAL AER 40MCG	18	\$3,626.89	\$363.79	\$3,263.10	89.97%
RANEXA TAB 500MG	3	\$2,960.98	\$972.00	\$1,988.98	67.17%
RAPAFLO CAP 8MG	1	\$766.26	\$251.10	\$515.16	67.23%
RESTASIS EMU 0.05%	13	\$15,828.52	\$8,928.00	\$6,900.52	43.60%

International Home Delivery Program Savings Opportunities

Targeted Brands	#Rxs	Original Plan Cost	Int'l Delivery Plan Cost	\$ Savings	% Savings
RESTASIS MUL EMU 0.05%	8	\$8,225.58	\$3,743.52	\$4,482.06	54.49%
REXULTI TAB 0.5MG	1	\$301.13	\$51.75	\$249.38	82.81%
SENSIPAR TAB 30MG	2	\$1,582.54	\$808.80	\$773.74	48.89%
SIMBRINZA SUS 1-0.2%	3	\$651.38	\$230.00	\$421.38	64.69%
SOOLANTRA CRE 1%	8	\$4,297.05	\$522.00	\$3,775.05	87.85%
SPIRIVA SPR 2.5MCG	14	\$8,063.35	\$1,692.80	\$6,370.55	79.01%
STIOLTO AER 2.5-2.5	15	\$8,627.26	\$136.16	\$8,491.10	98.42%
SYNJARDY TAB	2	\$940.78	\$202.80	\$737.98	78.44%
TECFIDERA CAP 240MG	6	\$45,773.12	\$19,094.40	\$26,678.72	58.28%
TEKTURNA HCT TAB 150-25MG	1	\$521.06	\$182.70	\$338.36	64.94%
TOVIAZ TAB 8MG	5	\$4,110.89	\$1,125.00	\$2,985.89	72.63%
TRADJENTA TAB 5MG	24	\$17,936.03	\$3,537.60	\$14,398.43	80.28%
TRAVATAN Z DRO 0.004%	20	\$6,035.39	\$1,646.35	\$4,389.04	72.72%
TRELEGY AER ELLIPTA	11	\$6,013.92	\$2,725.80	\$3,288.12	54.68%
TUDORZA PRES AER 400/ACT	6	\$2,139.84	\$499.80	\$1,640.04	76.64%
ULORIC TAB 80MG	2	\$1,636.22	\$381.60	\$1,254.62	76.68%
VAGIFEM TAB 10MCG	3	\$640.38	\$87.04	\$553.34	86.41%
VENTOLIN HFA AER	268	\$11,217.16	\$5,292.00	\$5,925.16	52.82%
VESICARE TAB 10MG	21	\$7,696.69	\$1,581.30	\$6,115.39	79.45%
VESICARE TAB 5MG	13	\$12,433.26	\$3,087.00	\$9,346.26	75.17%
VIIBRYD TAB 10MG	10	\$2,301.57	\$1,236.90	\$1,064.67	46.26%
VIIBRYD TAB 20MG	8	\$2,901.28	\$1,562.40	\$1,338.88	46.15%
VIIBRYD TAB 40MG	11	\$3,599.99	\$2,583.00	\$1,016.99	28.25%
VIVELLE-DOT DIS 0.075MG	2	\$644.98	\$123.84	\$521.14	80.80%
VIVELLE-DOT DIS 0.1MG	1	\$280.56	\$62.88	\$217.68	77.59%
VRAYLAR CAP 3MG	7	\$8,359.47	\$1,545.60	\$6,813.87	81.51%
VYTORIN TAB 10-80MG	1	\$273.98	\$87.60	\$186.38	68.03%
XADAGO TAB 50MG	7	\$5,343.52	\$1,222.20	\$4,121.32	77.13%
XARELTO TAB 10MG	1	\$169.71	\$48.72	\$120.99	71.29%
XARELTO TAB 15MG	16	\$6,686.60	\$1,880.00	\$4,806.60	71.88%
XARELTO TAB 20MG	132	\$76,140.09	\$22,088.00	\$54,052.09	70.99%
XELIANZ TAB 5MG	5	\$22,144.37	\$11,013.00	\$11,131.37	50.27%
XELIANZ XR TAB 11MG	8	\$35,186.68	\$17,287.20	\$17,899.48	50.87%
XENICAL CAP 120MG	3	\$1,249.63	\$162.00	\$1,087.63	87.04%
XIIDRA DRO 5%	20	\$12,969.21	\$7,503.60	\$5,465.61	42.14%
ZOMIG SPR 5MG	3	\$1,282.28	\$278.64	\$1,003.64	78.27%
ZOVIRAX CRE 5%	1	\$800.84	\$19.40	\$781.44	97.58%
Grand Total	2,028	\$1,204,276.16	\$395,791.16	\$808,485.00	67.13%

- **78** Members Filling
- **220** Individual Prescriptions Filled
- Average of **1.13** Prescriptions Per Order
- Cost through CanaRx **\$83,953**
- Cost at Retail Pharmacy **\$254,305**
- Savings for 11/01/18-4/30/19 **\$170,352**



This is a unique, non-disruptive, voluntary program that encourages members to lower their co-pay costs by using generic alternatives for their high cost brand name maintenance medications. The program focuses on the following fifteen (15) high volume brand name drug categories:

- ✓ **ADD/ADHD** (Adzenys, Aptensio, Cotempla, Evekeo, Ritalin, Zenzedi)
- ✓ **Analgesic/Pain Relief** (Duexis, Naprelan, Vimovo, Vivlodex, Zorvolex)
- ✓ **Asthma/COPD** (Advair Diskus, Dulera, Symbicort)
- ✓ **Blood Clotting Prevention** (Durlaza, Yosprala)
- ✓ **BPH/Enlarged Prostate** (Rapaflo)
- ✓ **Cholesterol-Lipid Lowering** (Altoprev, Antara, Livalo, Triglide, Vascepa)
- ✓ **Diabetes** (Avandia, Glumetza)
- ✓ **Glaucoma** (Rescula)
- ✓ **Hypertension** (Aldactazide, Edarbi, Edarbyclor)
- ✓ **Migraine Prophylaxis** (Trokendi)
- ✓ **Osteoporosis** (Binosto)
- ✓ **Overactive Bladder** (Toviaz, Vesicare)
- ✓ **Sexual Dysfunction** (Cialis)
- ✓ **Topical Agents** (Pennsaid)
- ✓ **Ulcer/GERD** (Dexilant, Esomeprazole)

While these drugs do not have true generic equivalents, they do have more cost effective generic therapeutic alternatives in the same drug categories that treat the same symptoms.

Therapeutic Alternative Program Savings Opportunities

The below grid represents the potential savings that can be accumulated with this program based on the utilization found within the provided claims file compared against ProAct's proposed pricing model for Greater Tompkins County Municipal Health Insurance Consortium – **over \$132,000 across 338 claims.**

Original Brand	Claim Count	Brand Total Cost	Therapeutic Alternative	TAP Total Cost	\$ Savings	% Savings
ADVAIR HFA AER 115/21	17	\$9,504.02	FLUTIC/SALME INH 113/14	\$1,073.68	\$8,430.34	88.70%
ADVAIR HFA AER 230/21	9	\$5,646.99	FLUTIC/SALME INH 232/14	\$484.26	\$5,162.73	91.42%
ADVAIR HFA AER 45/21	5	\$1,625.10	FLUTIC/SALME INH 55/14	\$227.20	\$1,397.90	86.02%
CIALIS TAB 10MG	3	\$3,640.09	SILDENAFIL TAB 50MG	\$2,604.06	\$1,036.03	28.46%
DEXILANT CAP 30MG DR	20	\$7,819.88	PANTOPRAZOLE TAB 20MG	\$357.61	\$7,462.27	95.43%
DEXILANT CAP 60MG DR	33	\$20,016.01	PANTOPRAZOLE TAB 40MG	\$2,428.65	\$17,587.36	87.87%
DULERA AER 100-5MCG	12	\$3,833.16	FLUTIC/SALME INH 113/14	\$589.82	\$3,243.34	84.61%
DULERA AER 200-5MCG	38	\$14,823.10	FLUTIC/SALME INH 232/14	\$2,117.00	\$12,706.10	85.72%
LIVALO TAB 2MG	4	\$3,354.84	SIMVASTATIN TAB 20MG	\$14.20	\$3,340.64	99.58%
LIVALO TAB 4MG	4	\$2,455.20	SIMVASTATIN TAB 40MG	\$673.84	\$1,781.36	72.55%
RAPAFLO CAP 8MG	1	\$767.26	TAMSULOSIN CAP 0.4MG	\$9.94	\$757.32	98.70%
SYMBICORT AER 160-4.5	110	\$46,152.44	FLUTIC/SALME INH 232/14	\$6,420.72	\$39,731.72	86.09%
SYMBICORT AER 80-4.5	34	\$13,554.84	FLUTIC/SALME INH 113/14	\$2,157.94	\$11,396.90	84.08%
TOVIAZ TAB 8MG	5	\$4,540.89	OXYBUTYNIN TAB 10MG ER	\$692.09	\$3,848.80	84.76%
TROKENDI XR CAP 25MG	2	\$1,491.30	TOPIRAMATE CAP ER 25MG	\$1,193.36	\$297.94	19.98%
TROKENDI XR CAP 50MG	2	\$1,942.53	TOPIRAMATE CAP ER 50MG	\$1,554.52	\$388.01	19.97%
VASCEPA CAP 1GM	7	\$2,705.17	OMEGA-3-ACID CAP 1GM	\$1,246.25	\$1,458.92	53.93%
VESICARE TAB 10MG	21	\$8,121.69	DARIFENACIN TAB 15MG	\$2,982.84	\$5,138.85	63.27%
VESICARE TAB 5MG	11	\$12,471.65	DARIFENACIN TAB 7.5MG	\$5,466.87	\$7,004.78	56.17%
Grand Total	338	\$164,466.16		\$32,294.85	\$132,171.31	80.36%



THANK YOU



PART V

Members Managing Their Own Health Care Costs

Michelle Courtney Berry, Wellness Consultant



michellecourtneyberry.com

***“Call-to-Action”
The Value of
Delivering Wellness
Messages to Your
Teams & Retirees***



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U.S. EMPLOYEES ARE UNHAPPY, DISENGAGED

ABSENTEEISM OVER 1 MILLION EMPLOYEES SICK EACH WEEK

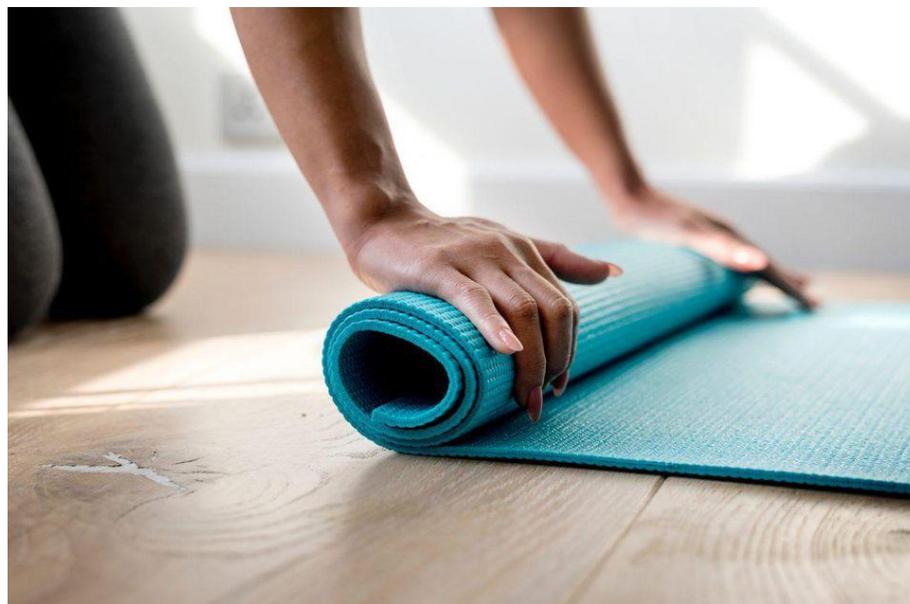
Chronic stress (causes illness), conflicts, accidents, no Work-Life integration.

\$360 BILLION+

Healthcare related costs annually – and rising. The cost of unmitigated stress-related health disorders and tensions “Presenteeism” is also a huge cost as well.

\$1 TRILLION+

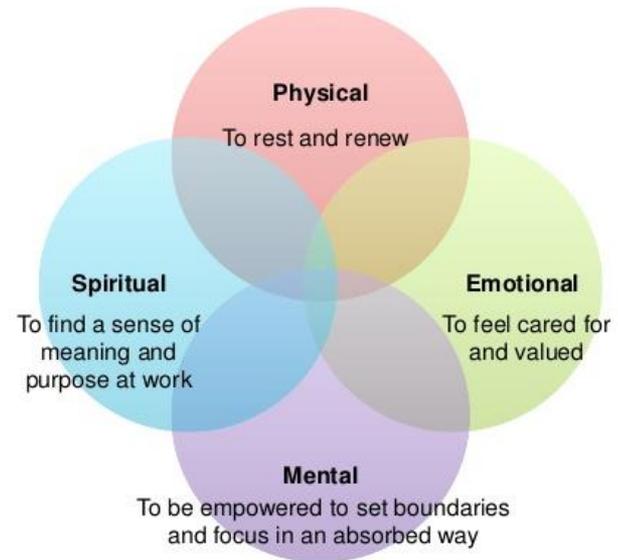
US expenditure annually on diet-related illnesses – Type 2 Diabetes, heart disease (non-genetic), and certain cancers linked to non-foods



Building the Case for Wellness throughout the Consortium: Repetition, Program Time Matters

Understanding employee core needs.

Core Needs at Work

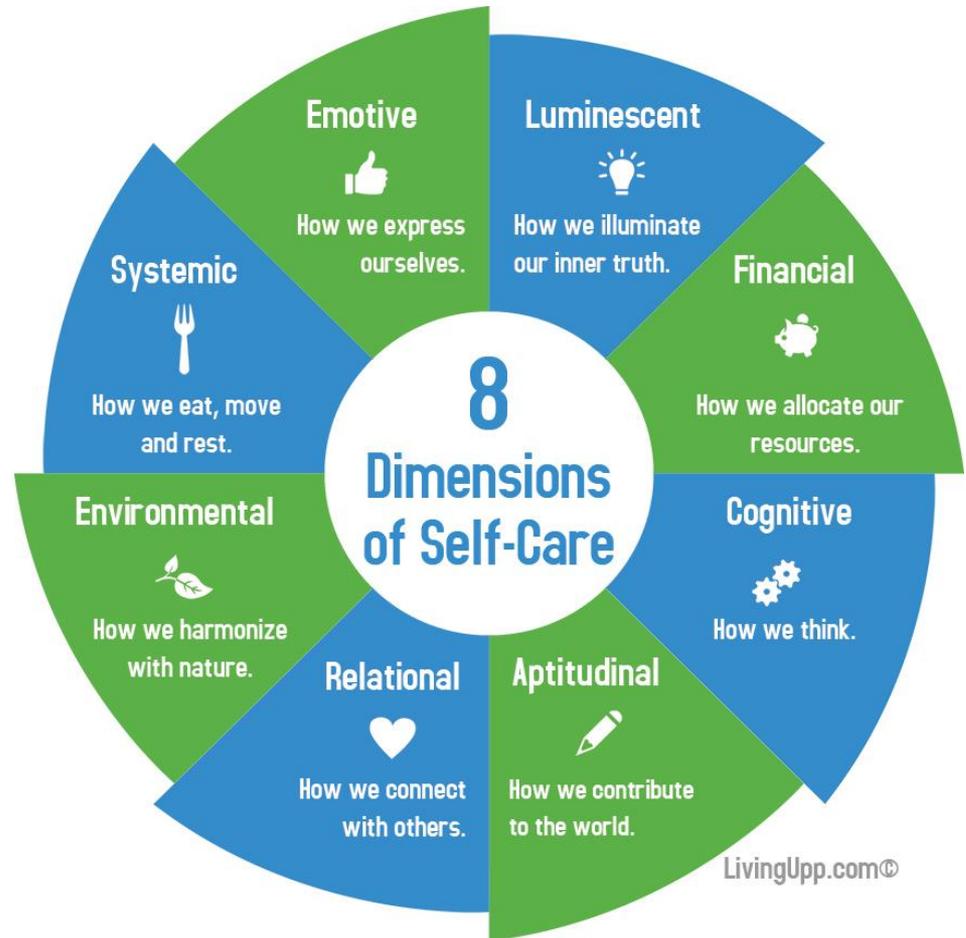


Slide Source: Lorie Corcuera, CEO Spark Creations & Co., Inc)



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The eight dimensions of self-care.



Understanding the health crises our retirees face.

- Chronic disease threatens to overwhelm Medicare resources. Medicare may be insolvent by 2029.
- More than 80% of older Americans live with chronic diseases, which is an epidemic.
- Type 2 Diabetes tops the list of the most common and expensive of the health conditions.



It's not all bad news!

- You're already on the right track.
- Preventive care and ways to interrupt patterns that lead to illness are at your finger tips.
- That's why the Consortium has brought together those consultants and vendors to help build the culture of preventive care you seek.





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Why Branding Matters





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Q & A





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Thank You

For the Gift of Your Time!



CONNECT WITH ME!

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PART VI
Summation
and
Q&A Period

Judy Drake, Chair Board of Directors
Elin Dowd, GTCMHIC Executive Director
Don Barber, GTCMHIC Plan Consultant



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