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Employer Benchmarking Survey Results: 2018 – 2019 Health Benefit Directions

Who Participated?

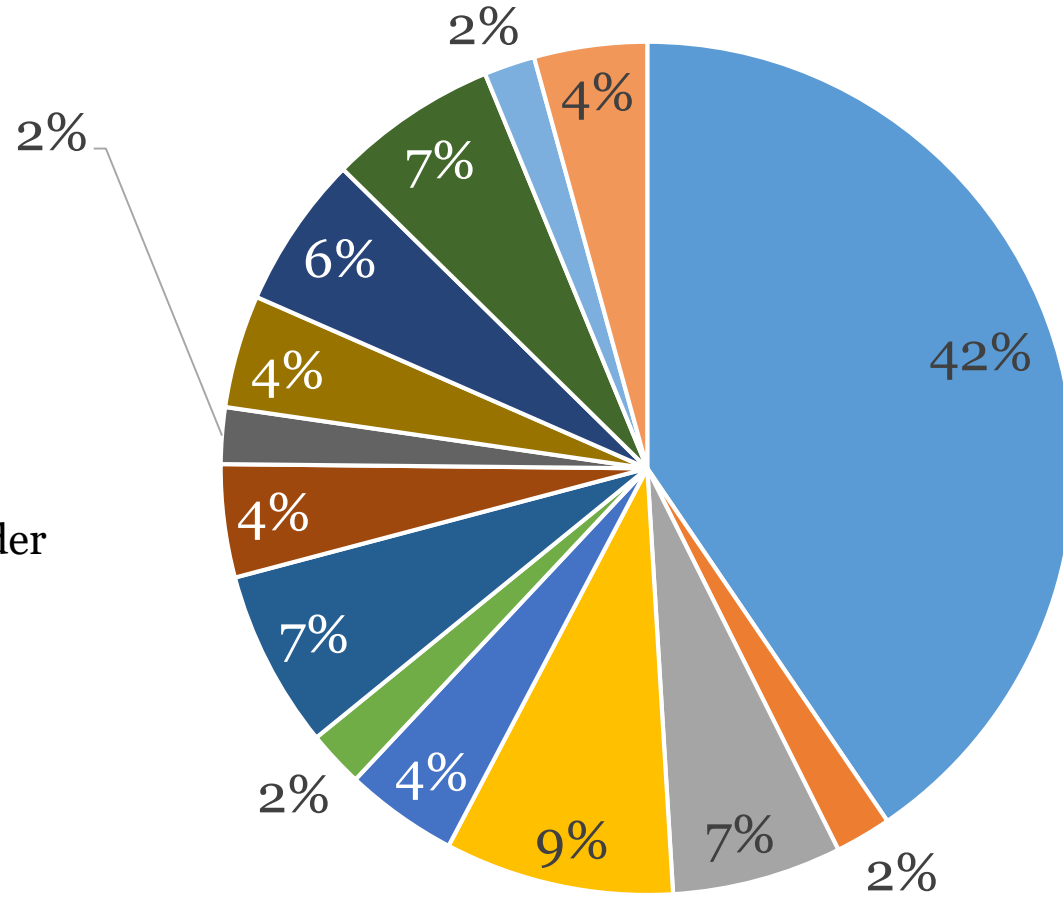
55 total respondents



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Industry

- Manufacturing
- Consultant
- Education
- Financial Services
- Food
- Government
- Health Care Provider
- Insurer
- Legal
- Non-profit
- Retail
- Service
- Wellness Provider
- Utility

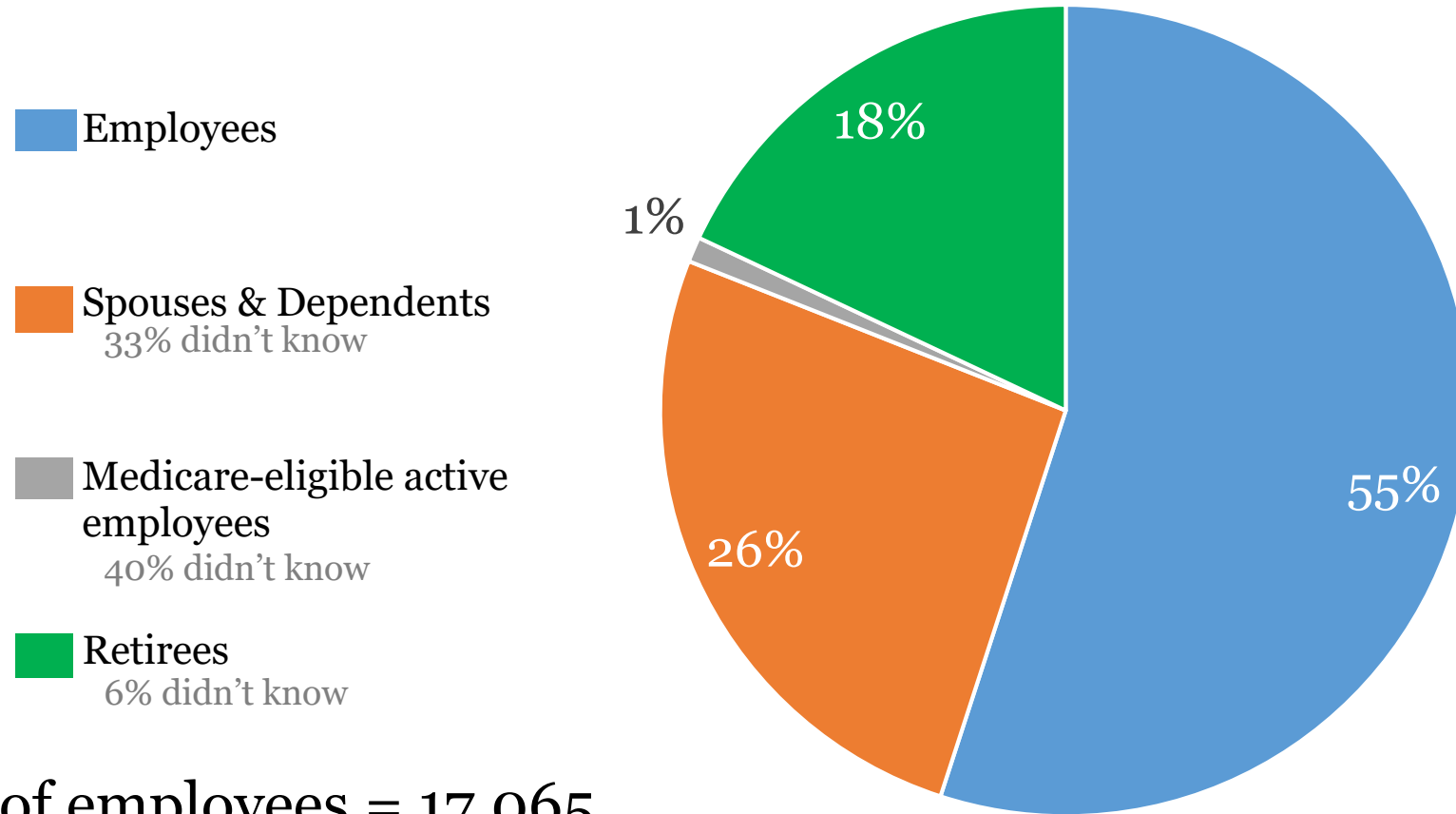


Benefits Eligible Lives

Total= 1,579,023

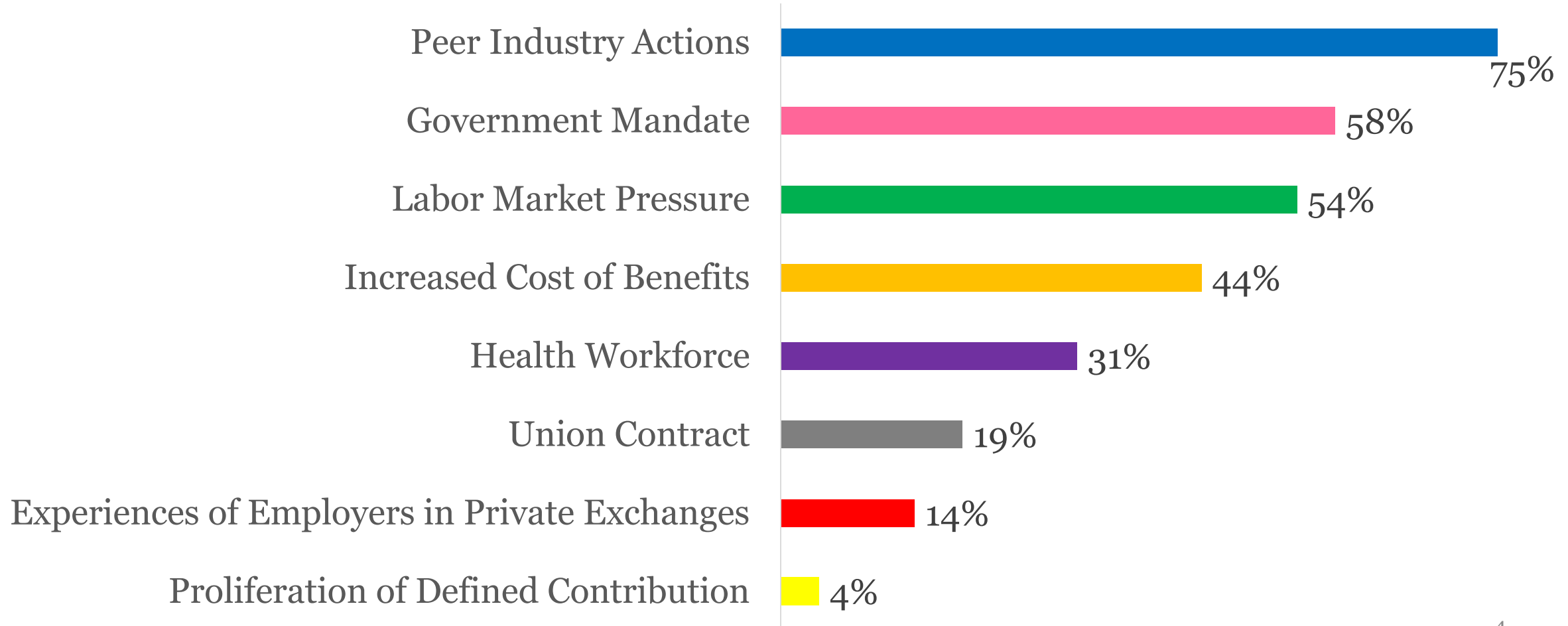


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Mean number of employees = 17,065
Median number of employees = 7,500

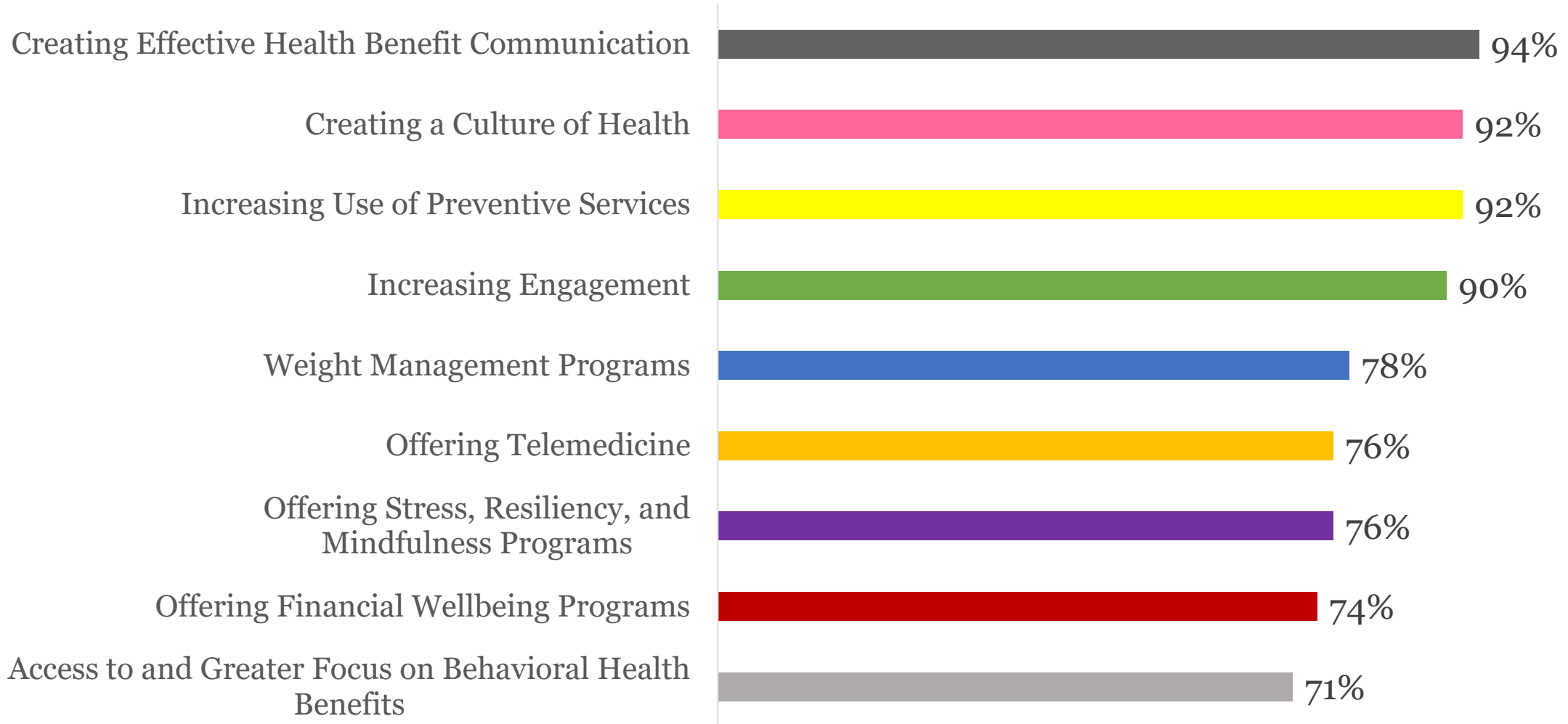
Major Influences in Determining Continuation to Offer Health Benefits



Priority in Addressing or Adopting Specific Health Benefit Strategies for 2018 - 2019



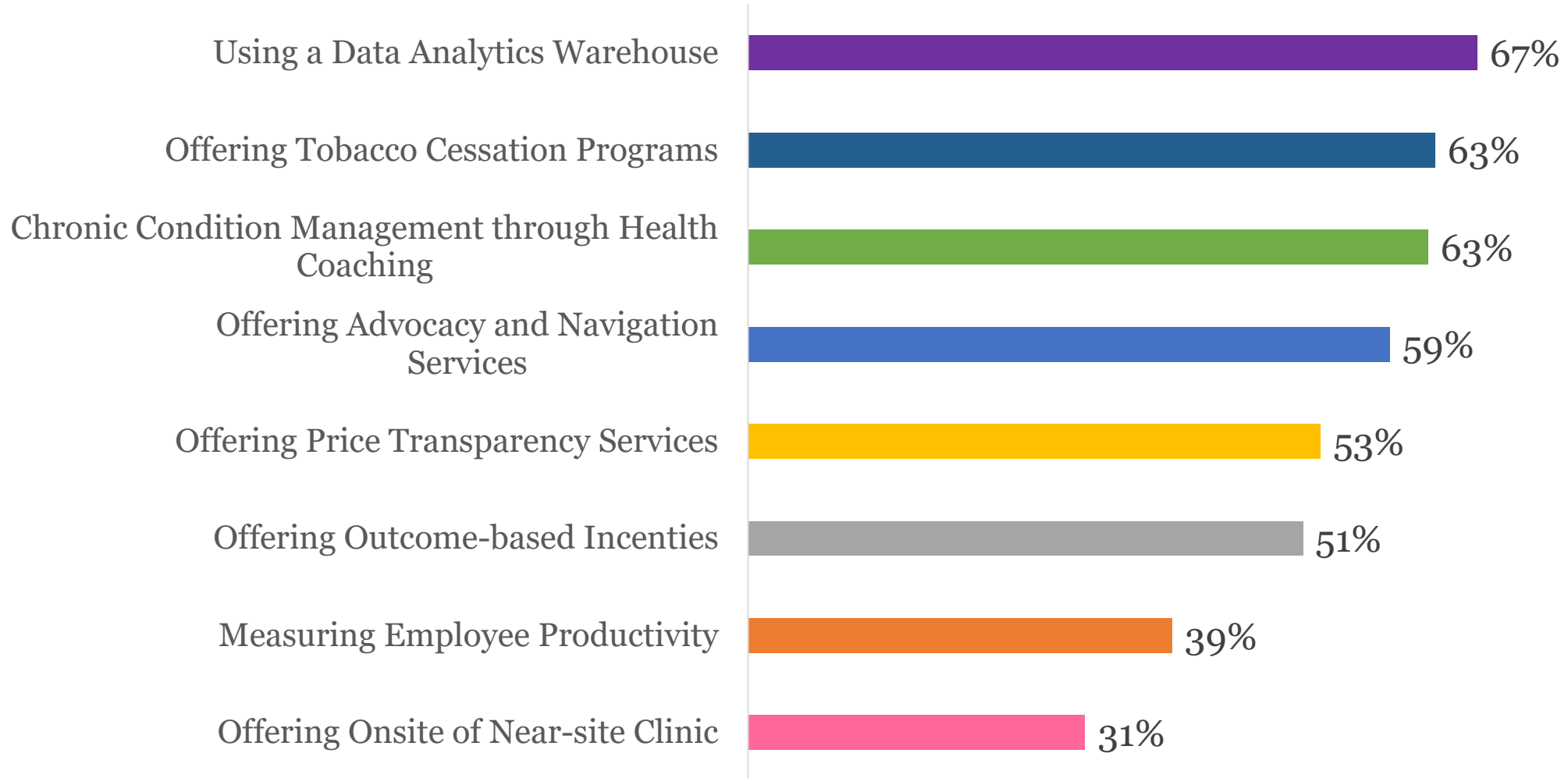
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Priority in Addressing or Adopting Specific Health Benefit Strategies for 2018 – 2019 continued...



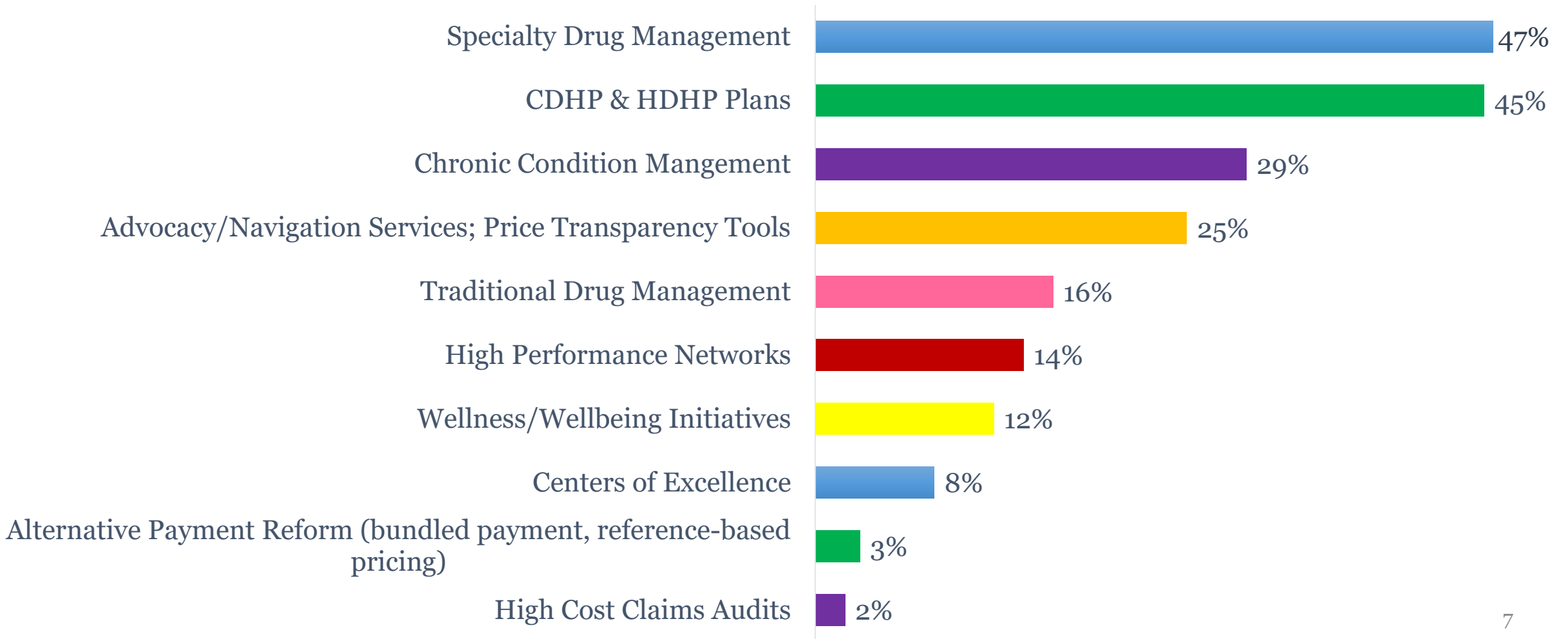
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Tactics in Controlling Health Care Costs from Most Effective to Least



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Additional cost savings strategies



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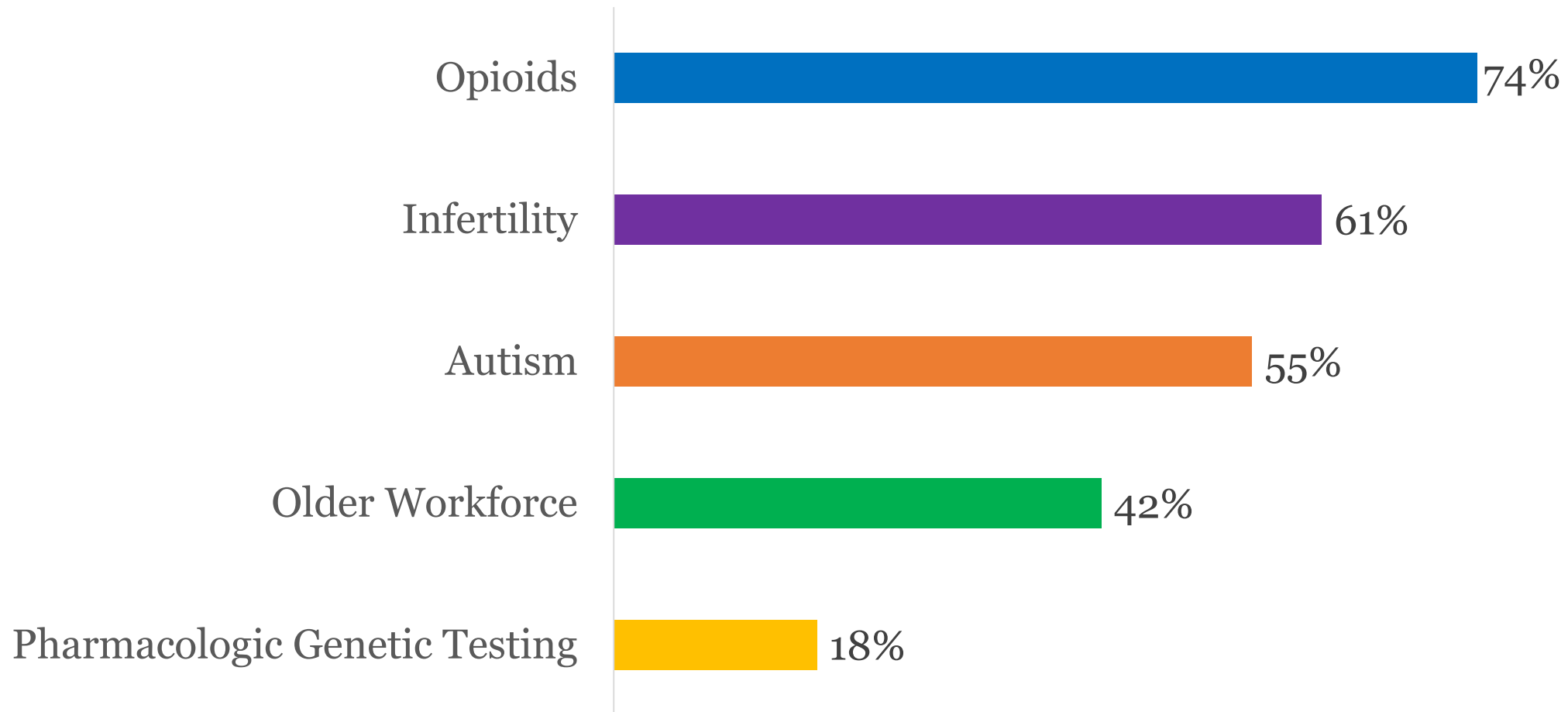
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- Engaged new vendor and added condition management
- Network tiering
- Mindfulness/meditation
- Expert second opinion services
- Genetic testing for cancer therapies
- Engagement platform to target health concerns and increase engagement in targeted condition benefit offerings, partnering with medical vendors and second opinion services

Topics Employers Are or Plan to Address



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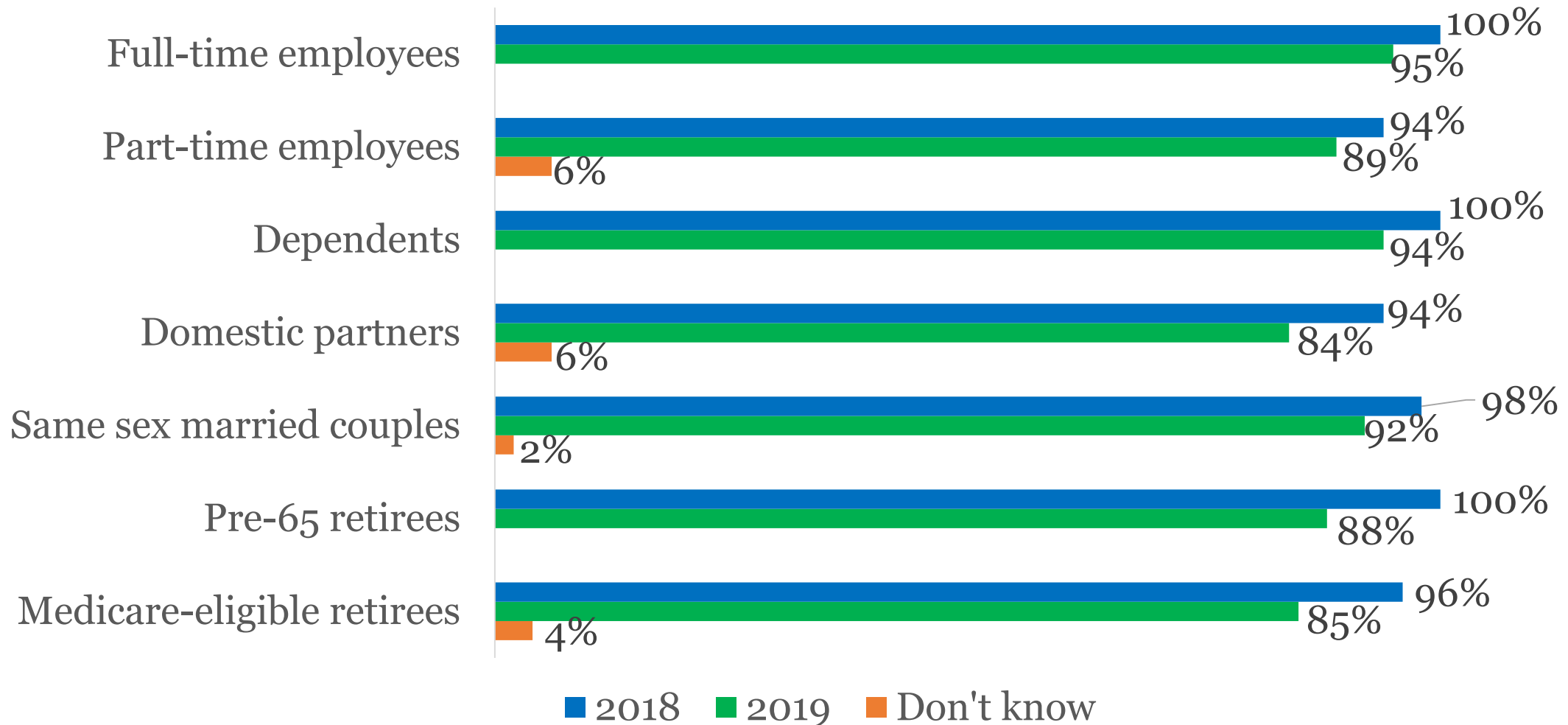


Number One Challenge in Managing Pharmacy Benefits

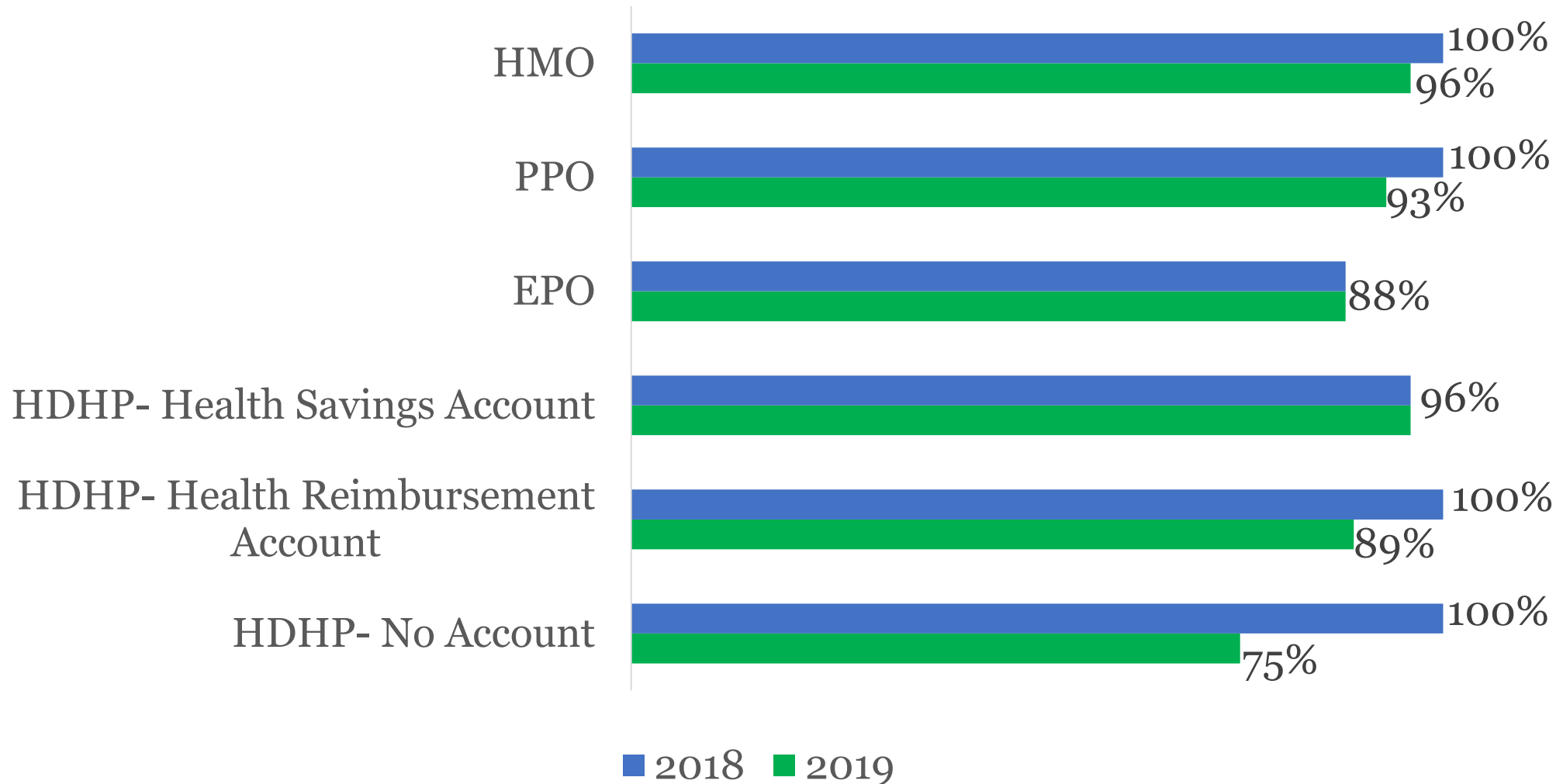
Top 3 Responses:

- equally
challenging
1. Specialty Rx Management Strategies – including what’s most effective, where it’s administered, piece inflation
 1. Formulary Management – the complexity of managing formulary (including what should be on formulary/quantity limits); communicating formulary to employees;
 2. Transparency – in contracts with PBMs, including price

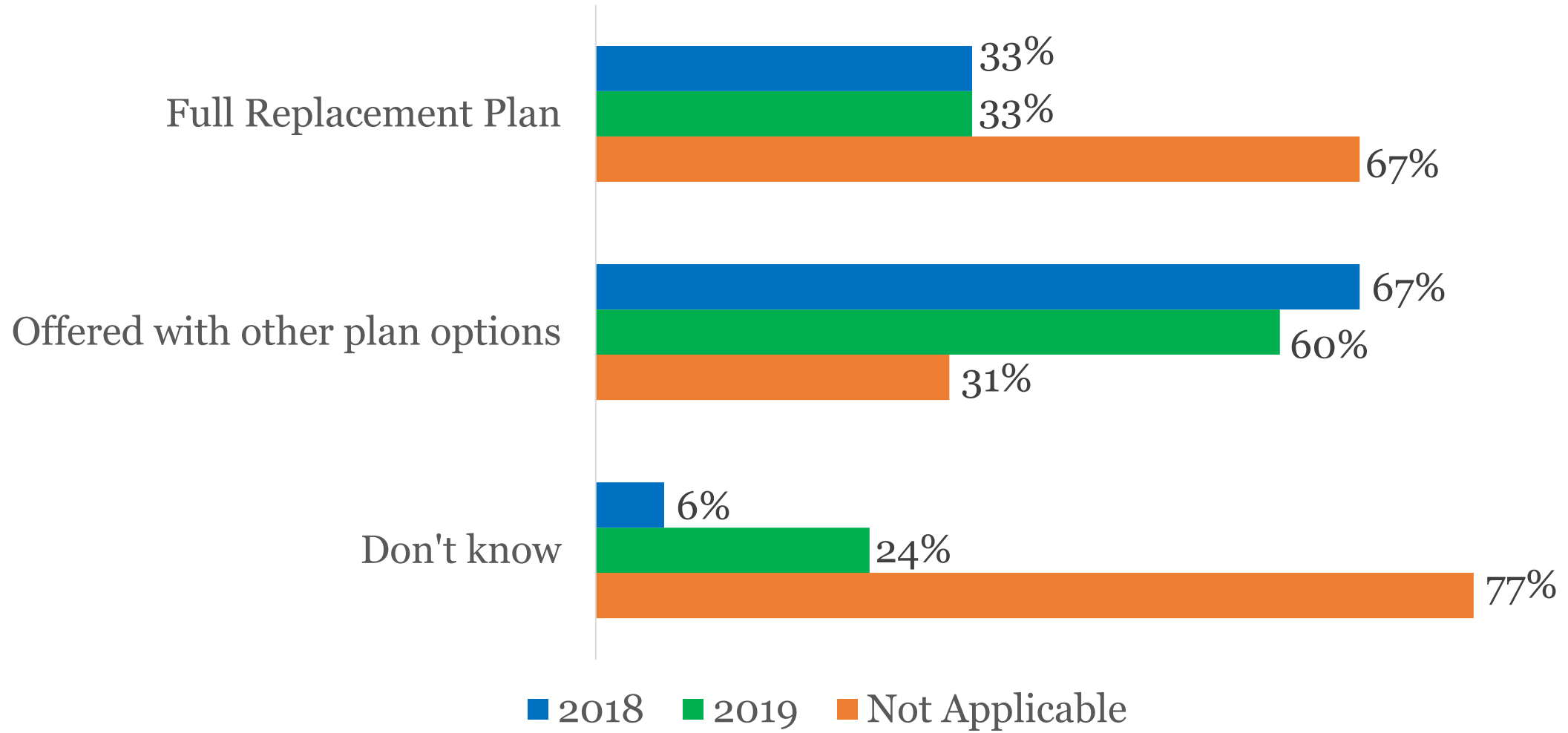
Currently offer or plan to offer to each of the following populations



Currently offer or plan to offer the following plans:



Of those that offer HDHPs, How is it or will it be offered?

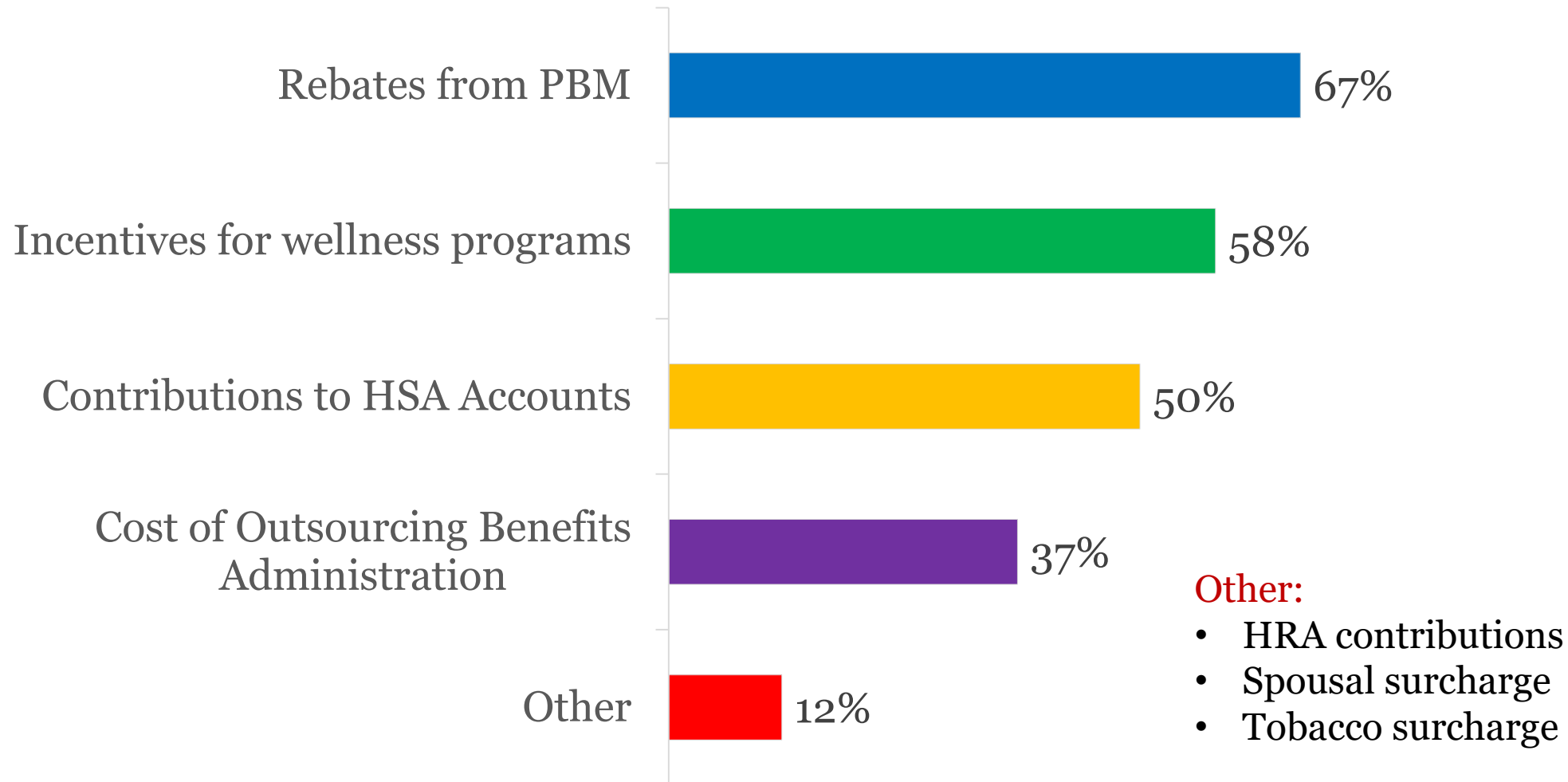


For self-insured plans, the cost per covered employee, or premium equivalent rate also includes:

Assuming cost of claims paid, administrative costs & stop-loss are already included



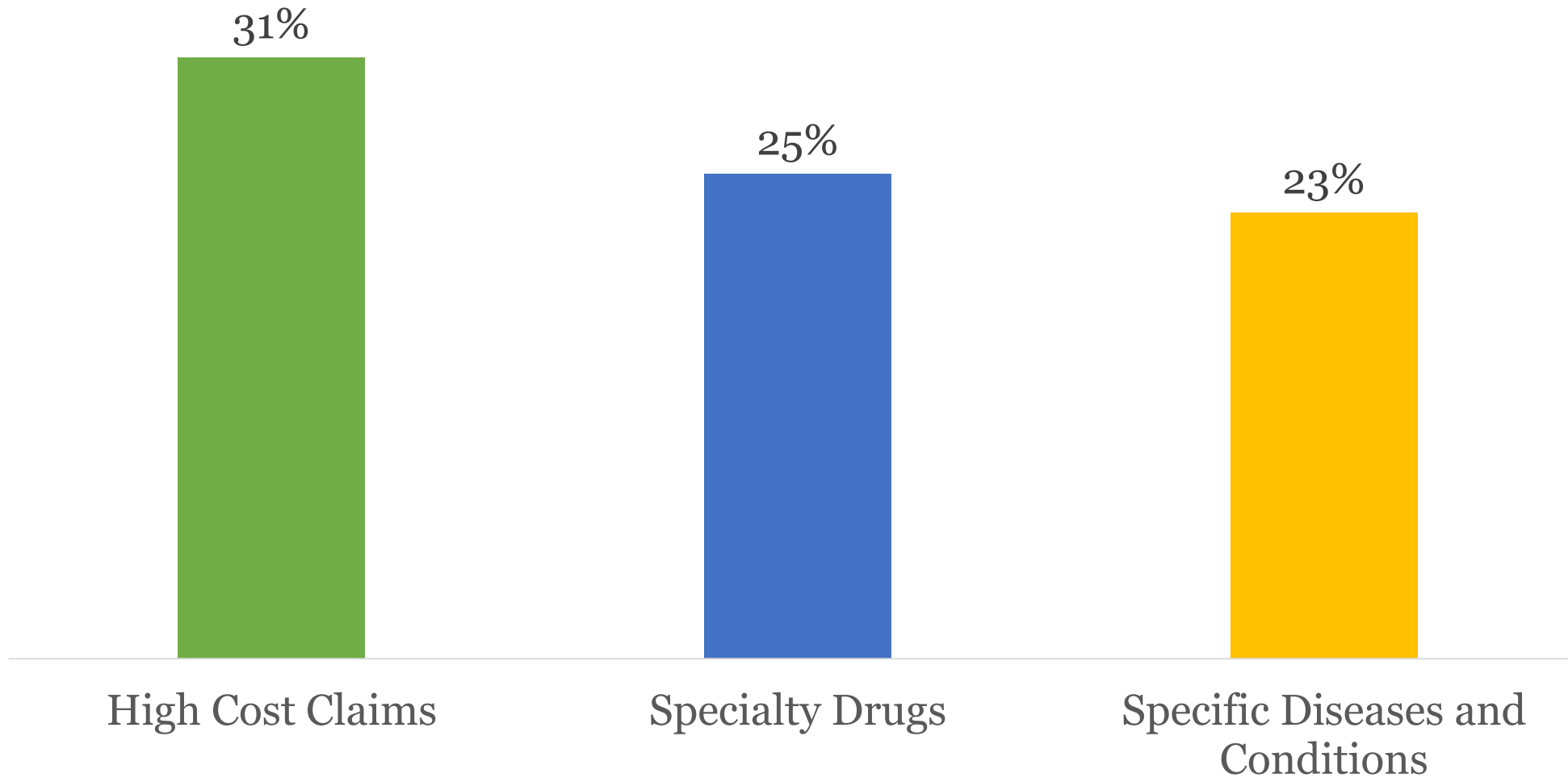
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Top 3 Cost Drivers



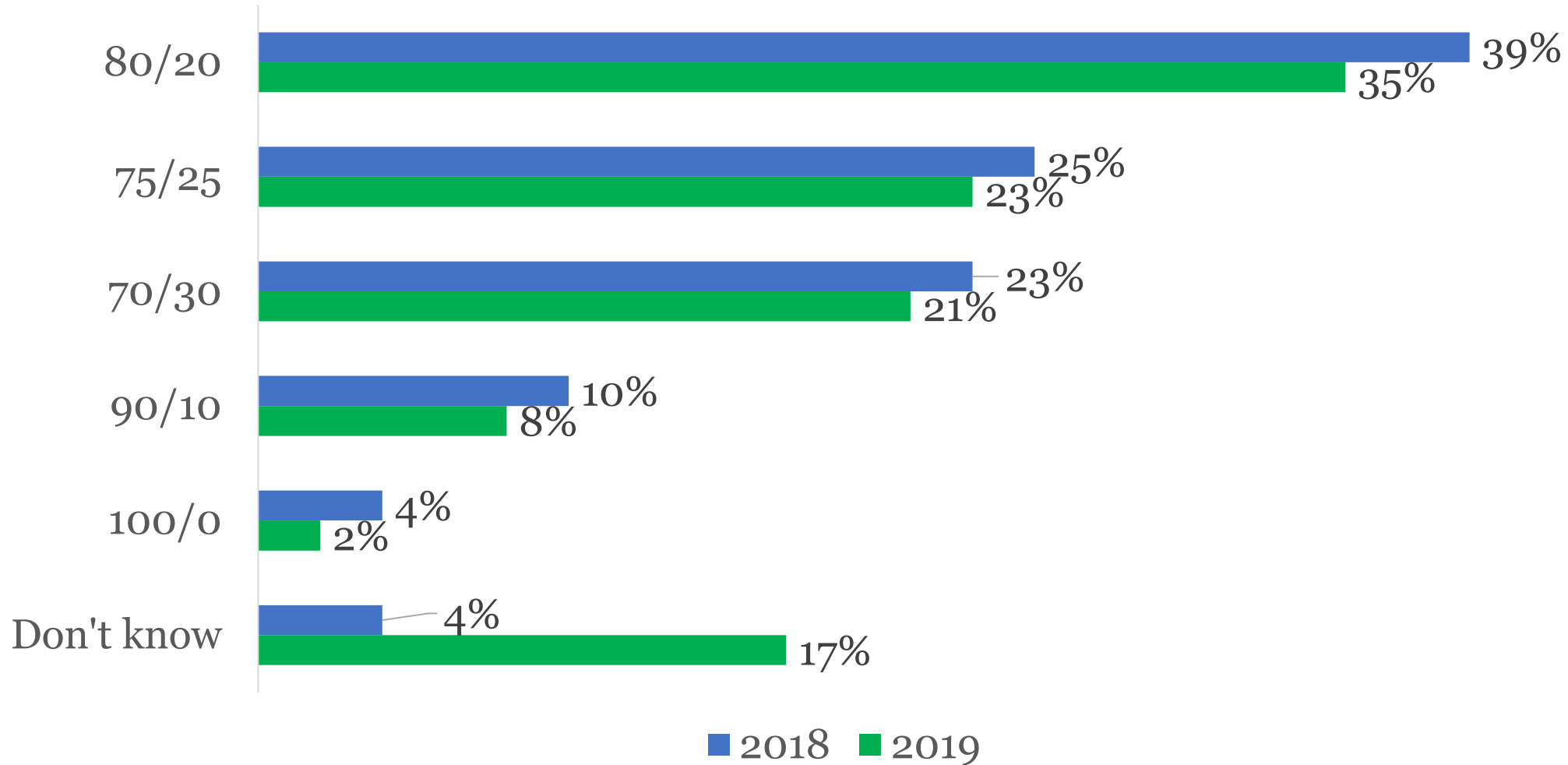
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Employer/Employee Premium Cost Share



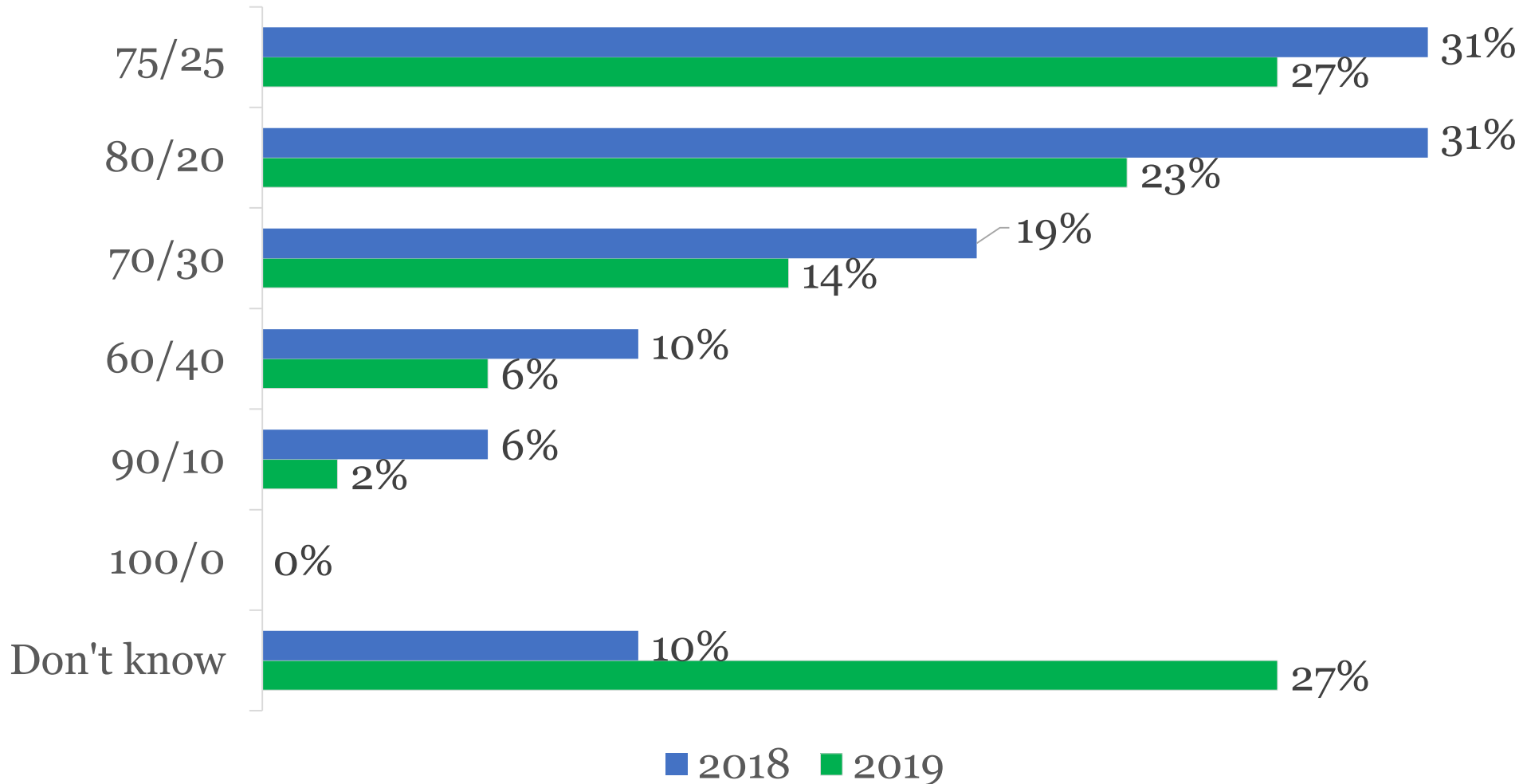
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Employer/Spouse Premium Cost Share



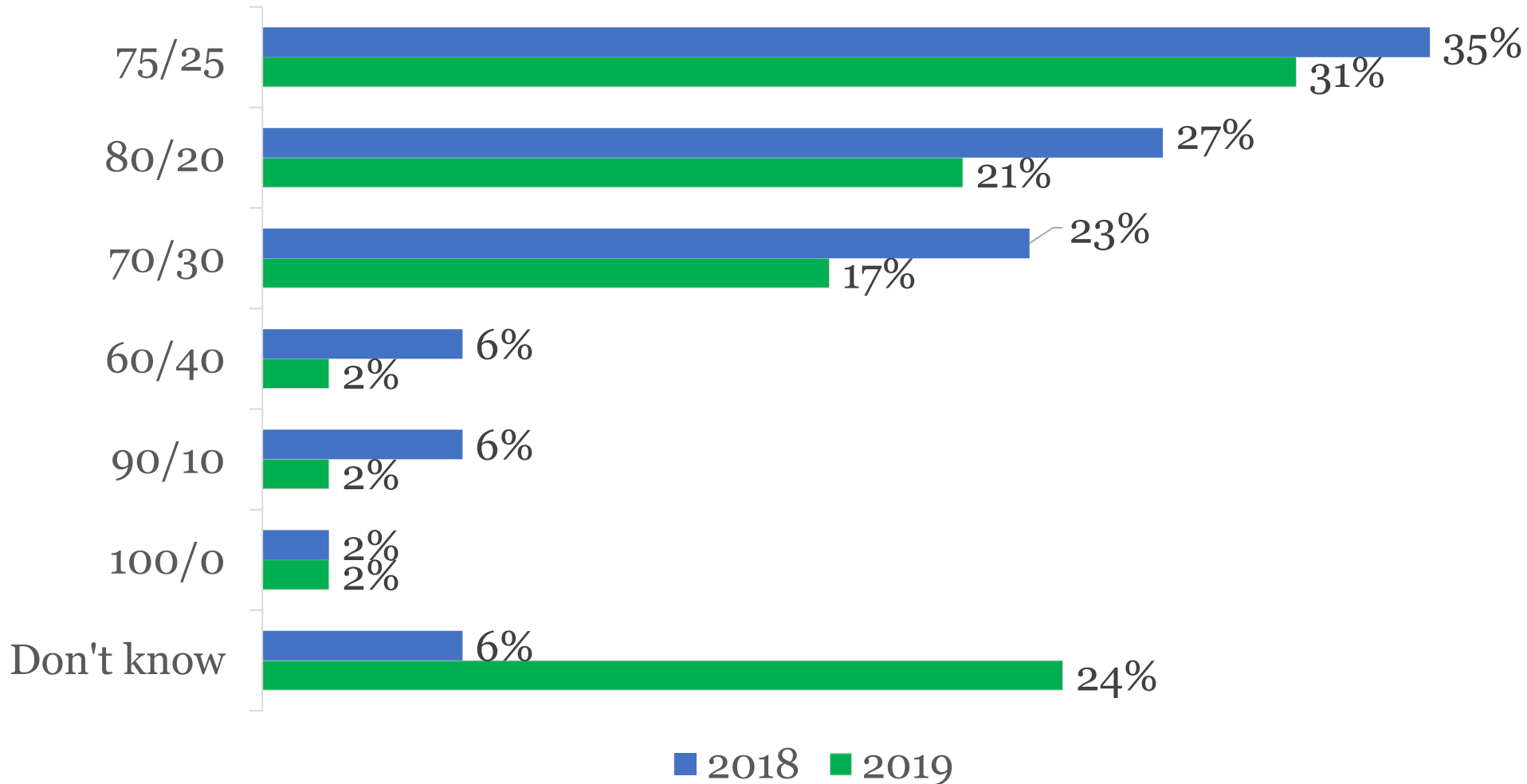
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Employer/Dependent/Family Premium Cost Share



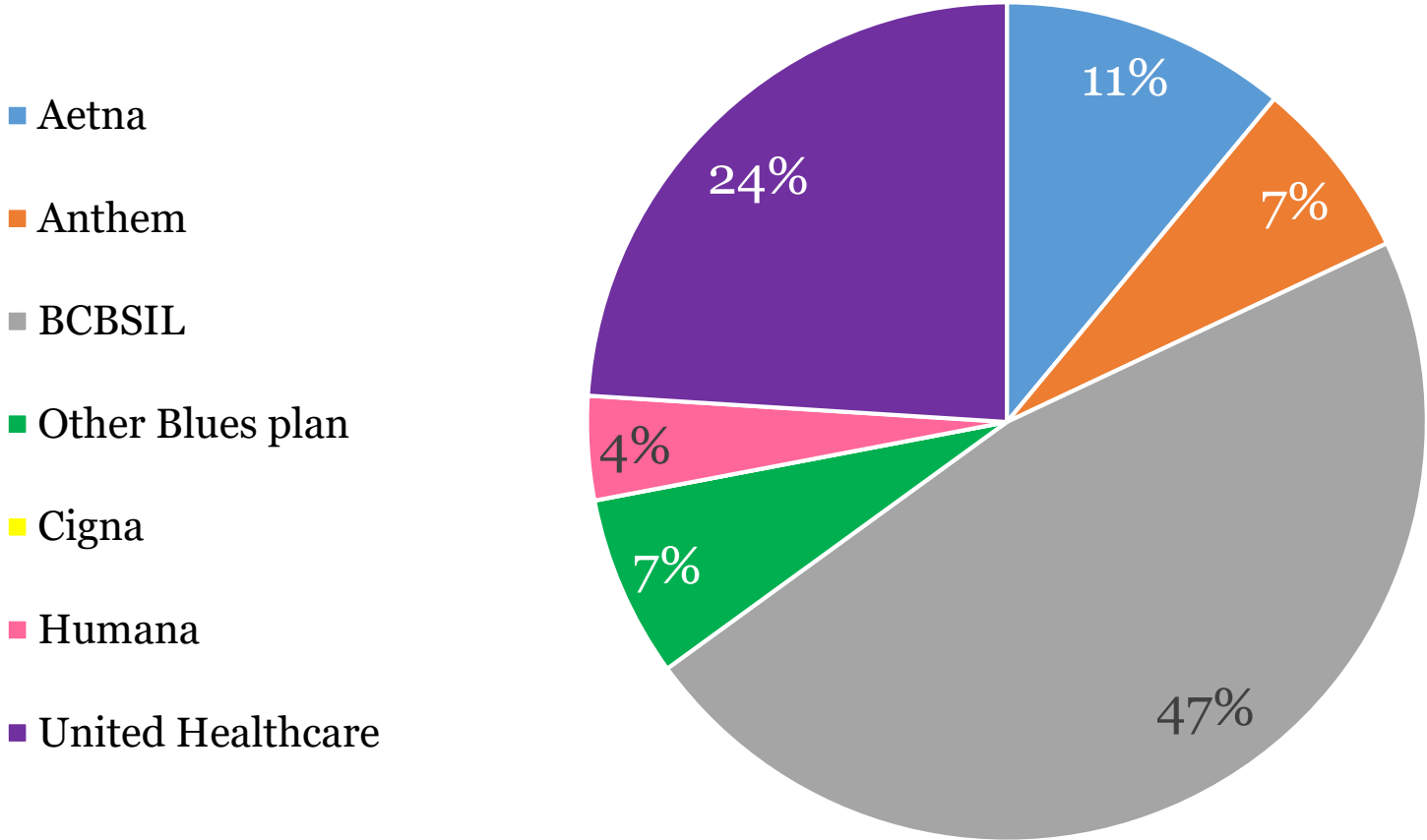
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Health plan with largest enrollment among your active employees



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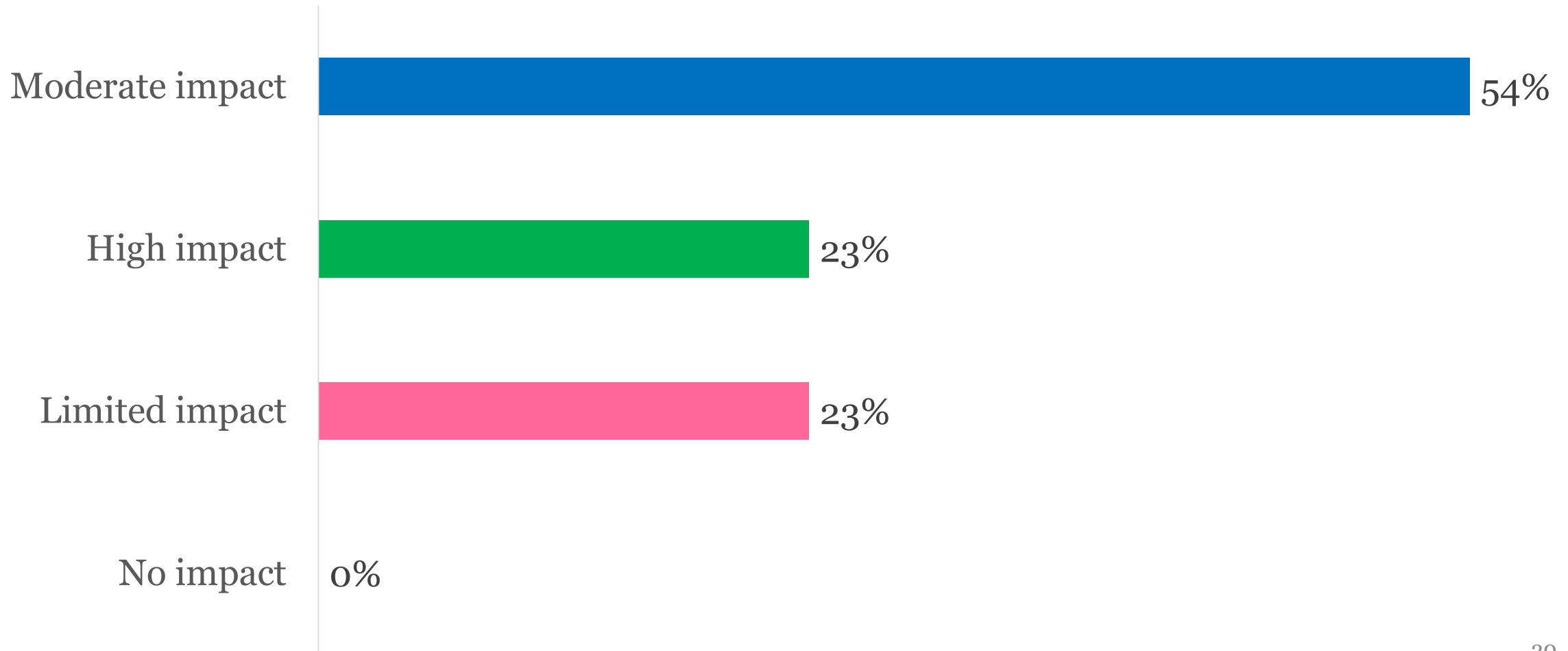


- Other:**
- UMR
 - Prairie States Enterprises
 - Quartz
 - Frontpath Coalition

Current merger & acquisition activities (between health plans, PBMs & retailers) impacting cost of providing benefits for employers



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Current merger & acquisition activities (between health plans, PBMs & retailers) impacting cost of providing benefits for employers

Comments on impact:

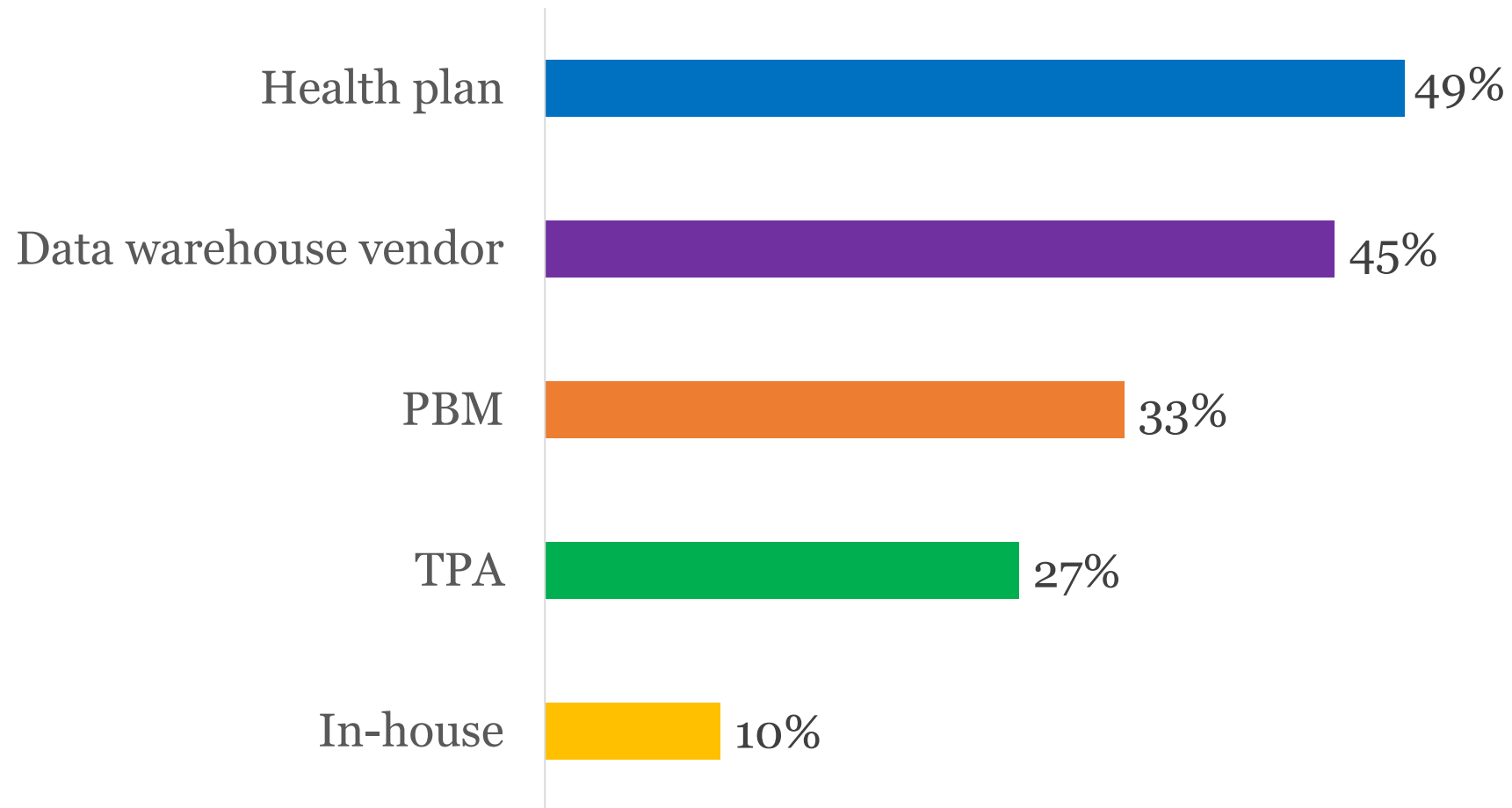
Employers are most concerned with how the reduction in competition will impact the marketplace

- Increased cost, system alignment issues, customer service decline
- Some positives and some negatives with PBMs back to being merged with health plans
- Consolidation may lead to higher costs, though total cost of care focus may help to reduce costs
- Our plan is self insured, but there could be hiccups in administration if Aetna is merged with or acquires another company
- There will be opportunities to leverage different sites of care
- Too early to tell impact

Data analytics are provided by:



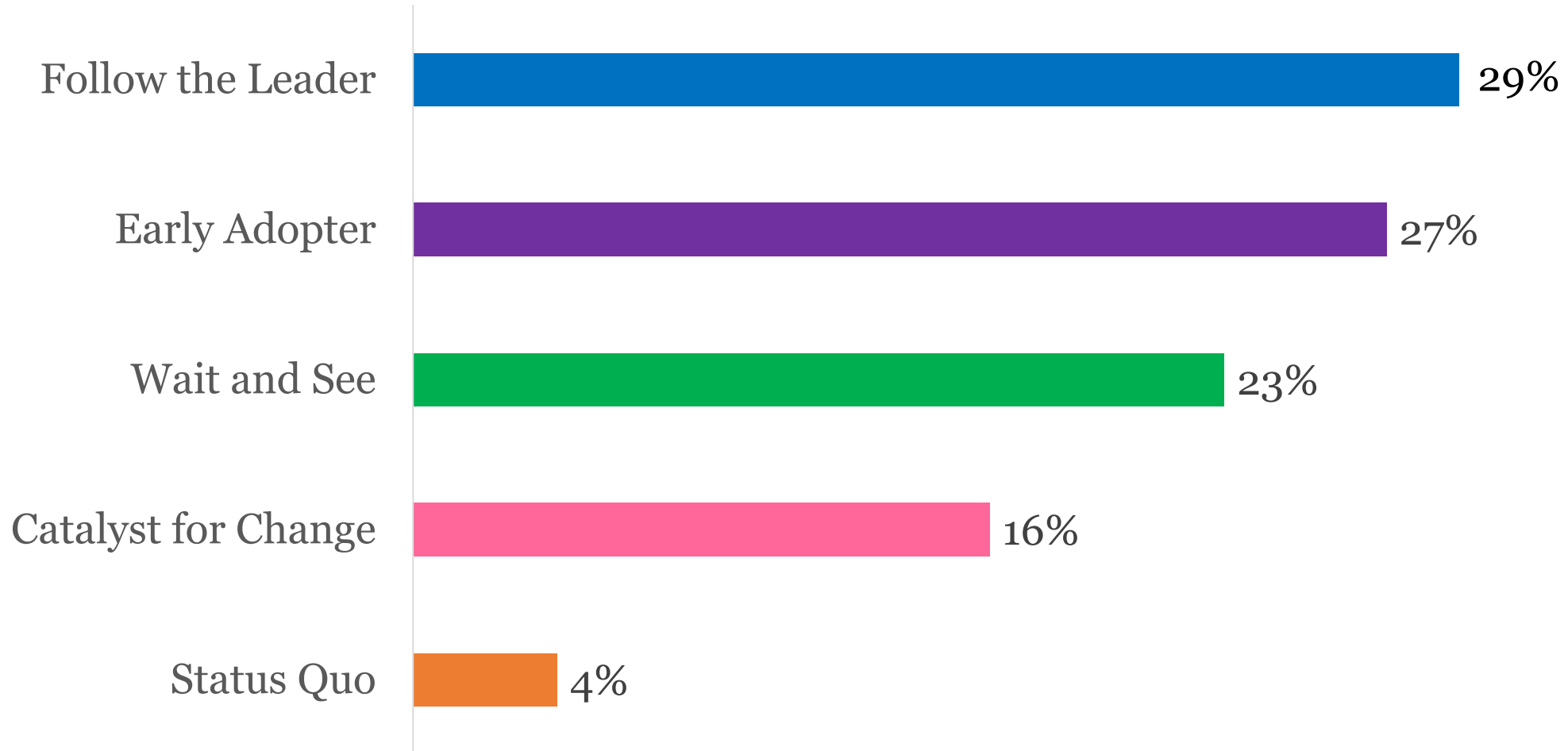
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Employer Role in Today's Environment



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Role MBGH/Employer Coalitions Should Serve in Supporting Employers in the Future



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