

RISK MANAGEMENT LFC HEARING

August 27, 2019



STATE OF NEW MEXICO
GENERAL
SERVICES
DEPARTMENT

Group Health
Benefits Presentation

Enrollment – July 2019

Plan	Employees	Dependents	Total Members	Percent
Blue Cross Blue Shield PPO	6,610	7,535	14,145	25%
Blue Cross Blue Shield HMO	4,220	4,643	8,863	16%
Presbyterian HMO	15,754	18,381	34,135	60%
Combined Total	26,584	30,559	57,143	100%



Contribution Strategy – FY21

Blue Cross Blue Shield & Presbyterian HMO

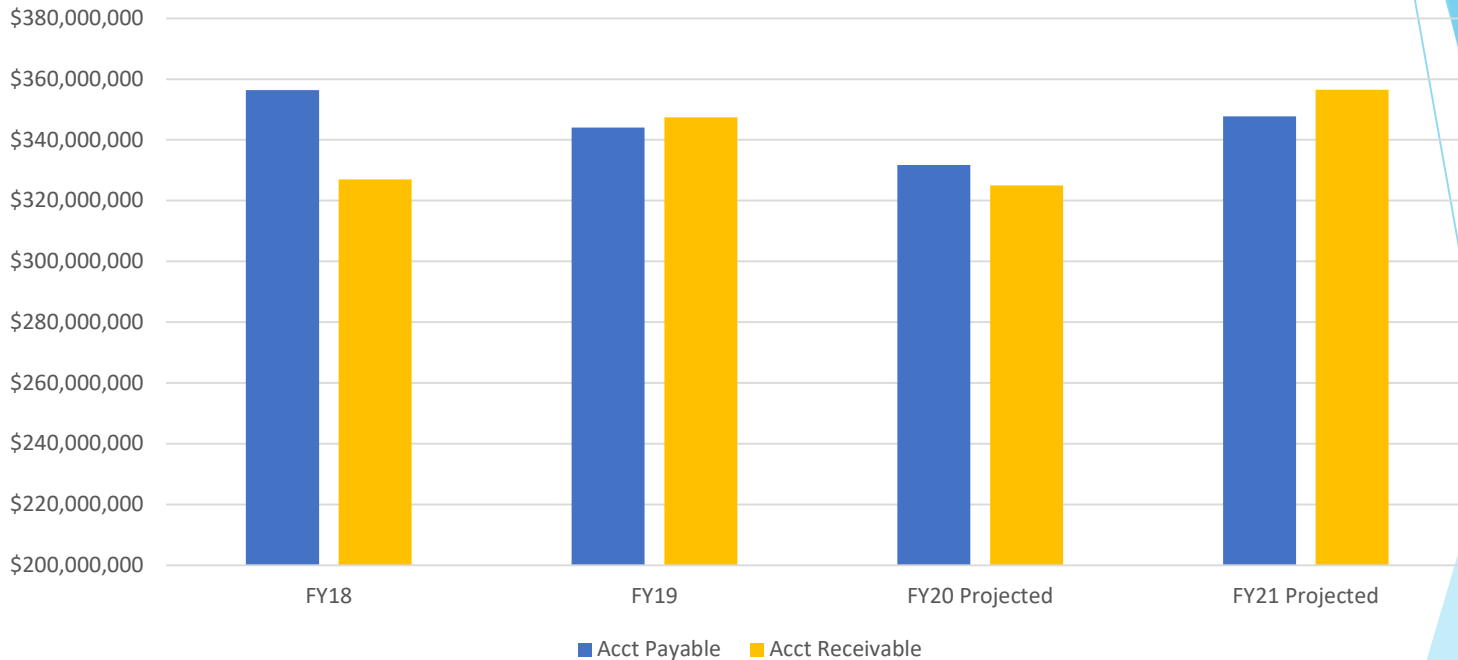
	FY20 Monthly < \$50k Employee Cont.	3% Premium Increase FY21 Monthly <\$50k Employee Cont.	\$ Change
Employee Only	\$107.46	\$110.68	\$3.22
Employee Plus Spouse	\$241.78	\$249.04	\$7.26
Employee Plus Child/Children	\$193.43	\$199.23	\$5.80
Family	\$317.00	\$326.51	\$9.51

Blue Cross Blue Shield PPO

	FY20 Monthly < \$50k Employee Cont.	3% Premium Increase FY21 Monthly <\$50k Employee Cont.	\$ Change
Employee Only	\$124.97	\$128.72	\$3.75
Employee Plus Spouse	\$281.20	\$289.64	\$8.44
Employee Plus Child/Children	\$224.96	\$231.70	\$6.74
Family	\$368.69	\$379.75	\$11.06

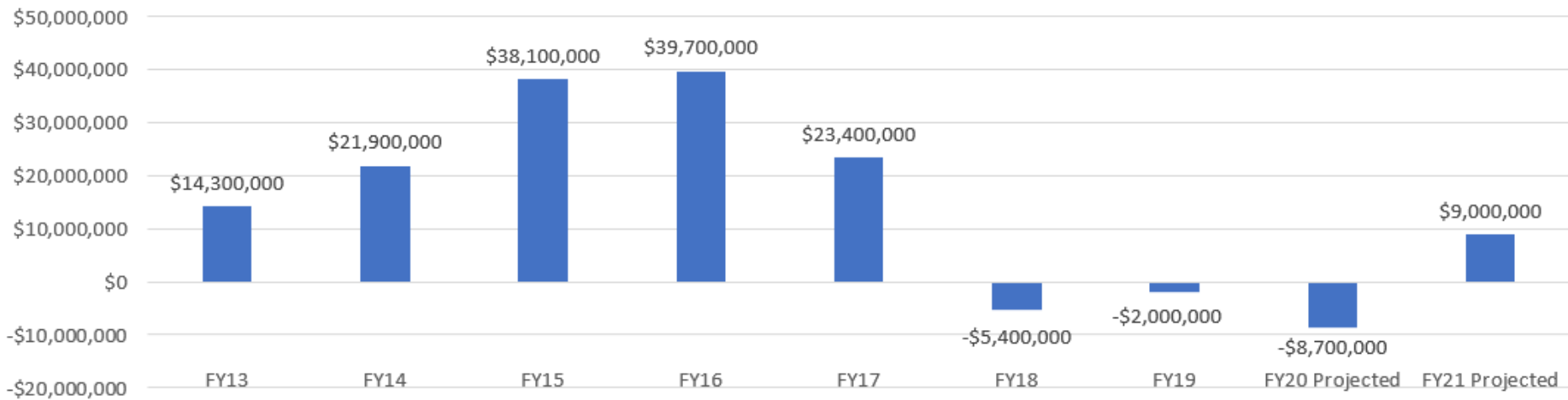


Payment Trend – Year over Year



Fund Balance – Year over Year

Estimated Health Fund Balance



Membership	63,896	63,002	61,211	58,113	57,950	57,143		
Premium Change	15%	10%	1%	1%	1%	4%	5%	3%

Projected health fund balance figure for FY21 relies on both the 3% premium increase and a \$30.7M supplemental appropriation ask.



Top 5 Medical Conditions

July 2018 – June 2019

		Estimated Spend - Top 5 Conditions
<i>BCBS</i>	Cost PMPM	Annual \$
1 Neoplasms	\$50	\$13,975,000
2 Circulatory	\$45	\$12,577,000
3 Musculoskeletal	\$43	\$12,018,000
4 Digestive	\$40	\$11,180,000
5 Genitourinary	\$32	\$8,944,000

	<i>PHP</i>	Cost PMPM	Estimated Spend - Top 5 Conditions Annual \$
1	Heart Disease	\$23	\$9,731,000
2	Joint Disorders	\$15	\$6,366,000
3	Urinary System	\$14	\$5,988,000
4	Back Pain	\$10	\$4,365,000
5	Neoplasms	\$9	\$3,755,000

Blue Cross Blue Shield and Presbyterian have their own categories. Color match shows how they map across the population.

	Condition Across Population	Estimated Spend
1	Musculoskeletal	\$22,749,000
2	Heart/Ciculatory	\$22,308,000
3	Neoplasms	\$17,730,000
4	Urinary	\$14,932,000
5	Digestive	\$11,180,000

*PMPM – Per Member Per Month cost



Top 5 Drugs

July 2018 through March 2019

Conditions driving prescription volume and cost

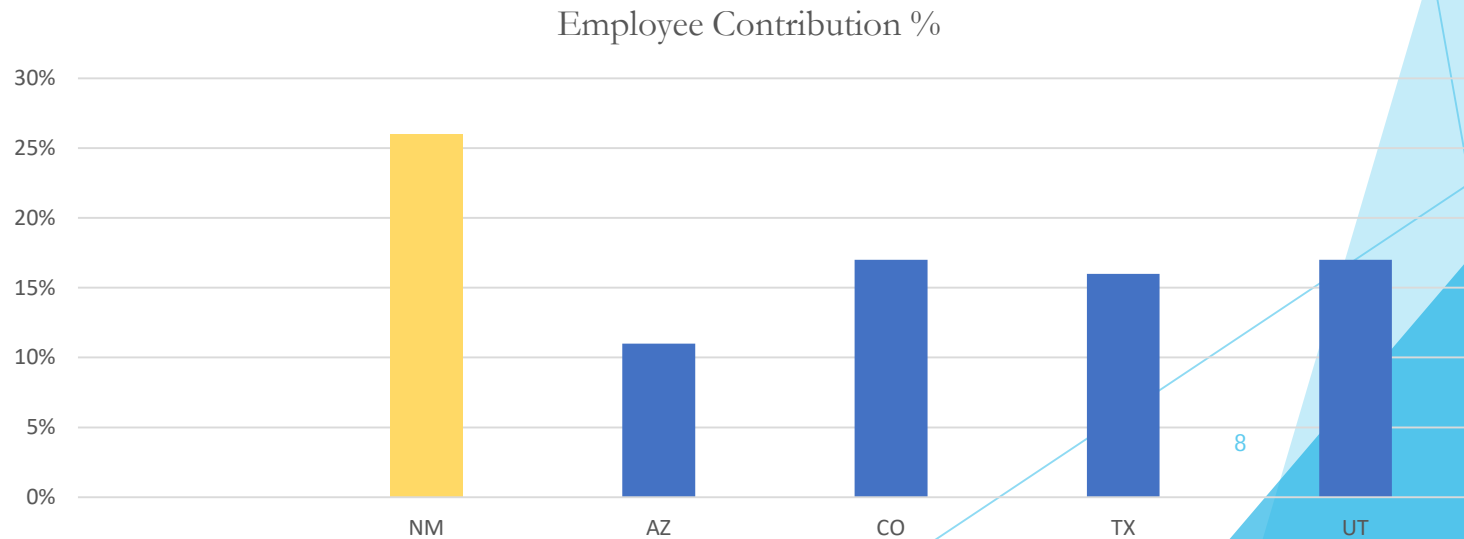
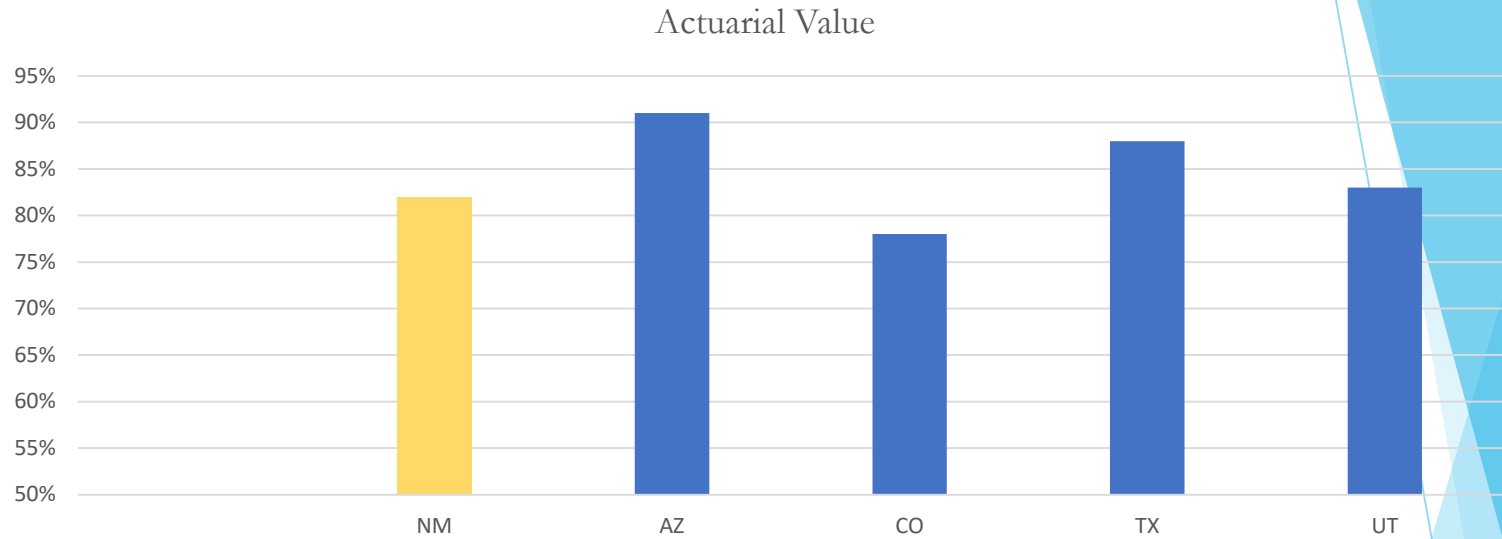
Indication/Condition	Number of Prescriptions	Number of Patients	Plan Cost
Inflammatory Conditions	3,744	549	\$4,890,000
Cancer	1,757	329	\$4,022,000
Multiple Sclerosis	422	57	\$2,288,000
Diabetes	46,003	4,125	\$2,147,000
HIV	837	103	\$1,455,000

Drugs driving prescriptions volume and cost

Drug	Indication/Condition	Number of Prescriptions	Number of Patients	Plan Cost
Humira Pen	Inflammatory Conditions	339	59	\$1,268,000
Revlimid	Cancer	57	13	\$850,000
Trulicity	Diabetes	1,974	323	\$597,000
Novoeight	Hemophilia	14	2	\$565,000
Enbrel	Inflammatory Conditions	165	30	\$480,000



State Comparisons



Questions & Comments



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