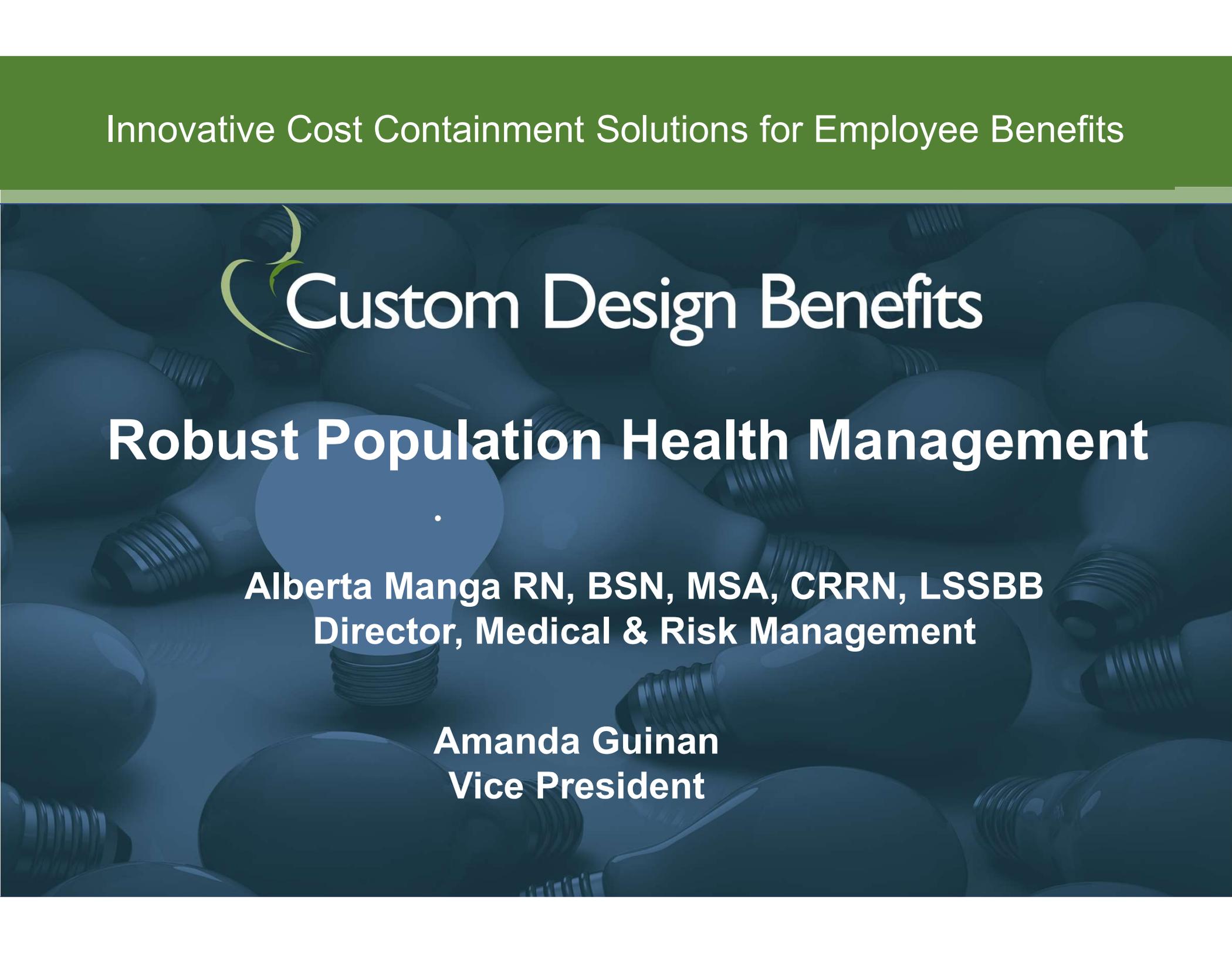


Innovative Cost Containment Solutions for Employee Benefits



 **Custom Design Benefits**

Robust Population Health Management

Alberta Manga RN, BSN, MSA, CRRN, LSSBB
Director, Medical & Risk Management

Amanda Guinan
Vice President

We Are



Founded in 1991

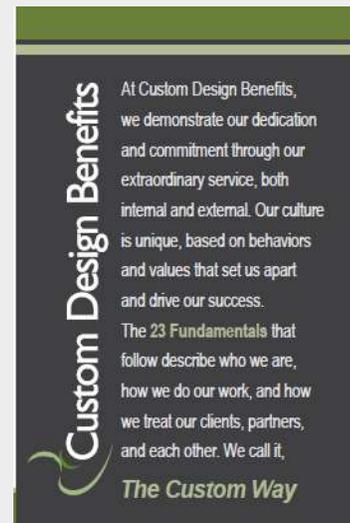
Region's Largest Independent,
Service Third Party Administrator

of Cincinnati's Top Workplaces

Regional Leader in Reference-Based
Long Term Plans (12 years)



The Custom Way



Twenty-three Fundamentals that describe who we are, how we do our work, and how we treat our clients, partners and each other.

Service & Fully Customizable



Administration of Self-Funded Plans

Full services and fully customizable

- Medical with PBM integration
- Dental
- Vision
- Hybrid Insurance Plan (HIP) - Advanced HRA



Compliance Administration & Support Solutions

- Compliance Support
- COBRA administration
- SPD & Plan Documents
- Claim fiduciary services



FMLA & Leave Management



Medical and Pharmacy Risk Management

- TrueCost Rx – Reference-Based Pricing on Pharmacy
- Independent Specialty Drug Prior Authorizations
- Custom Care Population Health Management
- In-House Utilization & Case Management



Administration of Custom Flex

- Flexible Spending Accounts
- Health Savings Accounts
- Health Reimbursement Arrangements



Advanced Data Analytics

- Executive Dashboard
- Integrated medical & prescription data
- Monthly & on-demand reporting



Cost Containment Solutions

- TrueCost Reference-Based Pricing
- Bundled payments and Centers of Excellence
- Telemedicine with behavioral health & EAP
- Innovate 360 – Integrated Find a Provider
- Direct Primary Care

Size Does Not Fit All

Refine Annual Goals & **Set Clear Targets**

Align Assessments and **Incentives with Goals**

Integrate Medical & RX Claims Data for **Predictive Modeling and Claims Analytics**

Incorporate Employee Engagement
and Participation to **Reduce Gaps**
in **Care**



Healthy members in a self-funded plan offer more than a “good driver” discount to the employer

Design custom premium contribution strategies

Integrated tools and reporting for measuring outcomes

Close the gaps in care by integrating claims data with wellbeing initiatives

Integrating medical/RX claims and utilization data with assessments allows for more targeted interventions using gaps in care

Objectives

Defining Population Health

Components of Population Health

Managing Identified Member Risks

Management of Specialty Drugs

Client Experience



Team



Alberta Manga
Director



Carlos Urrutia
Utilization Mgmt Specialist



Darlene Scott
Utilization Mgmt Specialist



Jennifer Collins
Case Mgmt Nurse



Jessica Simon
Utilization Mgmt Nurse



Liane Reyes
Utilization Mgmt Nurse

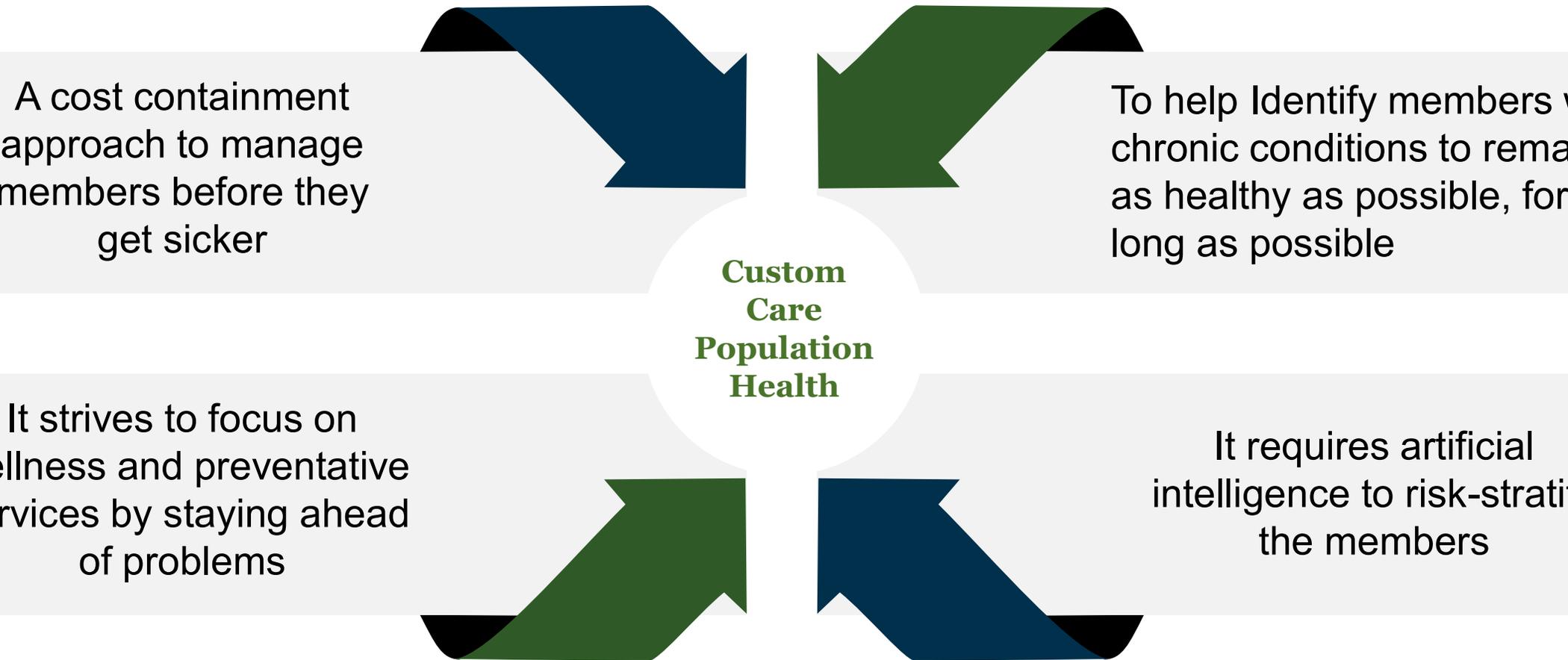


Mya Simpson
Utilization Mgmt Specialist



Miranda Buder
Case Mgmt Nurse

Managing Population Health



Components of Population Health

Disease
Management

Demand
Management

Case
Management

e Prediction

Healthcare Benefits Analytics by Cedar Gate is our software for Artificial Intelligence, with nightly updates

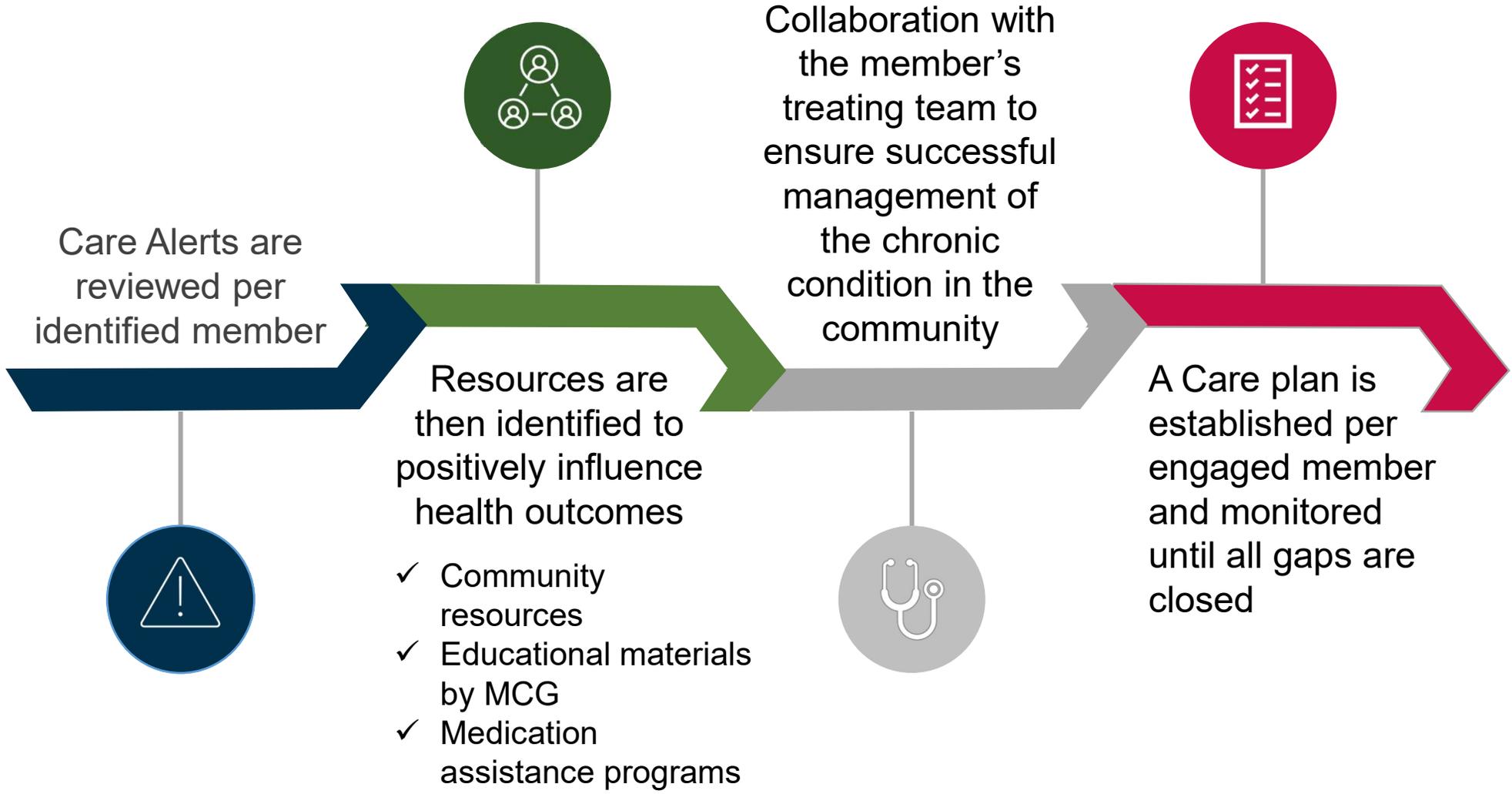
Data is obtained through medical and pharmacy claims

Social Determinant scores are utilized in the risk assessment

It provides concurrent and prospective risks and cost

Our target is $\geq 25\%$ probability of hospital admission or Emergency Room visit

Prevention



Approach



Dedicated Case Managers are assigned per client



Verification of contact numbers with HR personnel prior to an outreach



Outreach to member is via telephone, generic text message, private email if known, via the member portal and then a letter



Case closure on unsuccessful outreach and a follow up communication to HR when unable to reach a member



UR nurse collaboration allows immediate CM notification if member is inpatient or set to receive a scheduled procedure.

Client Collaboration



Account Managers elaborate on the program during open enrollment and each client meeting



Flyers at client site regarding the program and assigned Case Manager



Mid-year reviews per client on member participation rate



Open interaction between Case Manager and identified HR personnel to get accurate contact information

2020 through June 2023

1487

Qualifying Members



1162

Engaged Members



78.99%

Overall % Engaged



Identified Member Problems



Missed treatments / medical appointments



Prescriptions not filled



Frequent ED visits



Frequent readmission



Lack of understanding to assess and proactively deal with issues that will impact a positive outcome

Reporting Period Jan 2023 through Jun 2023	Inpatient Admits	7-Day Readmits		15-Day Readmits		30-Day Readmits	
		Count	%	Count	%	Count	%
All Conditions							
Age < 18 years	46	1	2.17%	1	2.17%	2	4.35%
Age 18 to 64 years	318	6	1.89%	9	2.83%	17	5.35%
Age 65 years & >	37	3	8.11%	5	13.51%	5	13.51%

Comparison Period Jan 2022 through Jun 2022	Inpatient Admits	7-Day Readmits		15-Day Readmits		30-Day Readmits	
		Count	%	Count	%	Count	%
All Conditions							
Age < 18 years	34	2	5.88%	3	8.82%	4	11.76%
Age 18 to 64 years	347	10	2.88%	17	4.9%	27	7.78%
Age 65 years & >	33	2	6.06%	2	6.06%	3	9.09%

Social Determinant of Health Issues

Social Determinants of Health address social and economic factors that impact health

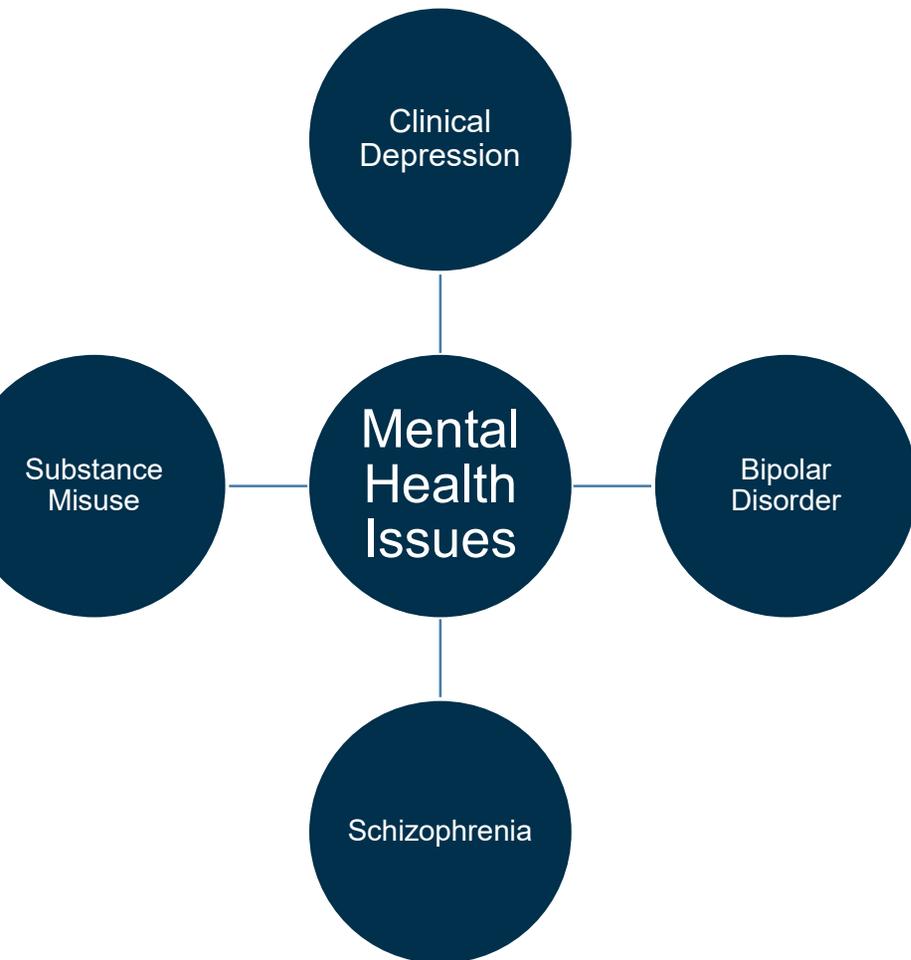
- Food
- Transportation
- Housing

These factors are stressors that will impact a person's health if not addressed

What can we do for these members?

- Community Based Organizations referrals
- Case Manager matches the member's issue to the organization and provides the referral process
- The member works directly with the organization for a solution
- The Case Manager follows up on the member

Mental Health Issues



- ✓ We assess to ensure services and ordered treatment is in place
- ✓ Educate the members on additional support available through EAP
- ✓ Referral is made to our vendor partners Teledoc or CuraLinc for those with this service

Case Study 1

35yo diagnosed with Post Traumatic Stress disorder

Generalized anxiety disorder. Experienced frequent muscle tension, fatigue, insomnia. When she successfully fell asleep, she wakes due to nightmares. She began avoiding family and friends. At this point, her parents encouraged her to seek professional help.

After a Psychiatrist evaluation, she was admitted for 12 days for intense therapy for a combination of medication adjustment and therapy. Followed by discharge to the community for outpatient services.

The Case Manager engaged with this member upon discharge. She reviewed the discharge instructions given to her; verified medications had been picked up and that her follow up appointments were scheduled.

Her support system remains strong. She received one on one therapy twice a week and weekly PTSD group sessions. Outreach is made monthly by the Case Manager to ensure she is on track with her care.

Management of Specialty Drugs

RxResults is our chosen vendor to review our specialty prescription

Evidence-based medicine, peer reviewed literature & national practice guidelines are resources they use to verify optimal match to the diagnosis

Provide Case Management support to the members as needed

Protects Members and Employers against unnecessary medication cost

Provides prescribing physicians with appropriate alternatives

Communicates with Provider and PBM on the outcome of the review

nt Experience



Approved medications processed through the medical plan are repriced by the PBM



Repricing allows us to manage the risk of escalated mark up by Providers



This is captured in the Claims system to ensure correct payment



HR personnel receives email alerts regarding the expected medication cost that will impact their plan and any cost containment solutions applied



Receipt of Cost Savings report associated with denials and medication alternatives

Case Study 2

30yo male with a hereditary immunologic condition.

Children's Hospital was an exclusion after age 19.

Outreach was made to the member and information about facility exclusion was discussed. The member was very concerned as he had been seen at Children's throughout his diagnosis. He was assured there were physicians who managed this condition in adults. He agreed to consult.

Prior to the outreach call, the nurse had identified the specialist for adults; talked to the treating physician's office regarding continuation of care for this member and shared list of adult physicians in the area, under his preferred facility.

The member was successfully transferred to adult care and his maintenance treatment which was a weekly infusion (\$9.5K), changed to self-injectables (\$5K). A huge time saver for the member and cost savings for member and client!

Power of Robust Pop Health Management



Proactive approach ensures a
healthier workforce

- Enforcing preventive
screenings
- Promoting healthier habits
and lifestyle
- Enforcing treatment plan
as ordered by the doctor on
chronic diseases



Fostering a culture of health
consciousness at work

- Promoting walking lunch
teams
- Encouraging afterwork
activities such as concerts,
comedy, theater



Engaged employees are
more likely to seek care on time
and have minimal hospitalization
and increased productivity and
reduced absenteeism.

Questions?



Alberta Manga

Director, Medical & Risk Management

Alberta joined Custom Design Benefits (CDB) in 2021 as Manager, Medical & Risk Management. Alberta, a Registered Nurse for over 30 years, brings a wealth of experience from her career working in various clinic settings, worker's compensation, and self-funded benefit plans. She has 17 years of experience managing self-funded accounts of over a million lives in ASO plans where her work ranged from managing inquiries from union employees to responding to audits conducted by accreditation bodies. Alberta was promoted to Director, Medical & Risk Management in May 2022.

Alberta demonstrates her passion for medical management through her focus on timeliness and quality of care. She advocates for both the member and the client to ensure the right level of care is provided by the appropriate provider at the right time, thereby eliminating any claims-related issues.

Alberta volunteers in her community and loves spending time with family, especially when she fills the role of "Uber Aunt" for her nieces and nephews.



Amanda Guinan

Vice President of Business Development and Compliance

An experienced business executive with more than 25 years of experience in the benefits industry. Amanda is responsible for identifying and developing innovative products or services that benefit our employer groups. Amanda also offers benefits compliance support to the CDB team and our clients.

Amanda joined Custom Design Benefits in 2009 and has worked with the CDB team to develop innovative cost containment solutions for self-funded health benefits. She has also worked with employers of all sizes to develop programs to meet their diverse administrative, wellbeing and benefits needs.

Amanda's extensive experience includes working with national third-party administrators; national consulting firms; venture capitalists and corporate wellness. In addition to the benefits industry, Amanda has experience in restaurant, retail and manufacturing.

Amanda volunteers in her community and serves on the Board of Directors of Custom Design Benefits.