

# Broker Advantage Session

Tuesday, May 25, 2021

# Agenda



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1. Welcome and Overview
2. Product changes and migration schedule
3. 2021 Product updates
4. Underwriting and actuarial trends
5. Q&A
6. Wrap Up

# Welcome

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# The combined organization of Tufts Health Plan and Harvard Pilgrim Health Care names Cain Hayes as new Chief Executive Officer



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# Tufts Health Plan and Harvard Pilgrim Health Care

## Now, one combined organization



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### Committed to:

Improving affordability

Increasing access to high-quality care

Enhancing the member experience

# Supporting the community



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**Foundations  
respond to  
emerging  
needs**



In 2021, **\$1 million** went to community organizations to support vaccine education, awareness and outreach in communities of color.

In 2020, our foundations committed more than **\$10.5 million** to advance pandemic recovery and racial justice.



Harvard Pilgrim  
Health Care Foundation



**TUFTS**  
Health Plan  
FOUNDATION



# Corporate Citizenship is a priority

Making a difference in underserved communities



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**‘Mobile Vax’** is an initiative to reach and vaccinate more people for COVID-19, particularly in Black and Brown communities and non-English speaking populations.



The mobile clinics aim to administer

**up to 500**  
vaccinations per day

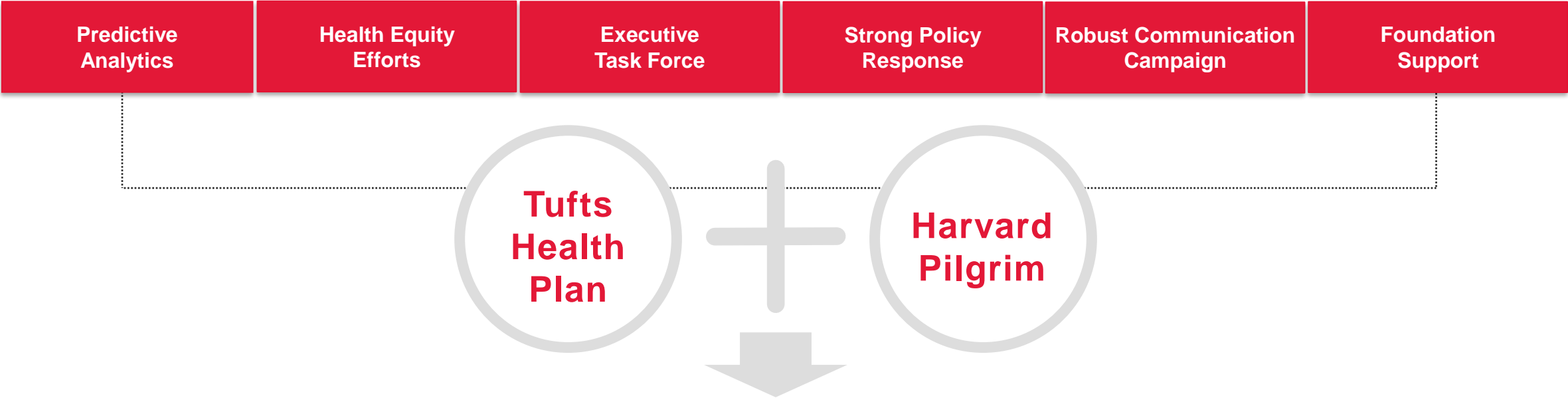
and will visit East Boston,  
Chelsea, Holyoke, and Chicopee.



**2,100** vaccine doses  
delivered to date

# COVID-19 response

## LEGACY ORGANIZATION EFFORTS



## THE SYNERGY OF THE COMBINATION





# Provider network strategy



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**Guiding principles:** Drive value, quality and clinical innovation

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1



**Enhanced  
access**

2



**Aligned  
incentives  
through  
value-based  
reimbursement**

3



**Focus  
on the  
delivery of  
high-value care**

4



**Prioritize  
care across  
the continuum**

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# Addressing health inequities and better serving our members



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## Diverse membership

- Visible/invisible needs and disparities
- Sharing best practices leads to more and better solutions
- Opportunity to work with providers to address care disparities



## Areas of focus

- Medical policies free of unconscious bias
- Consideration of social determinants of health improves care management opportunities
- Incorporating health equity as a quality measure in provider contracts



## Immediate successes

- Eliminated cost share for colon cancer screening down to age 45
- Ongoing work to eliminate discriminatory criteria for kidney transplants
- Added social determinants of health measures to majority of recent provider contracts

## What's next

Continuously reinforce the values of health equity with internal and external stakeholders



Continue to identify areas of unconscious bias and barriers to care



Develop focused provider programs to address needs such as food insecurity or transportation



Improve maternity and postpartum care for our diverse populations

# Areas of focus for integration



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## Claims Platform

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Decision made to utilize Harvard Pilgrim's OHI claims platform



## National Network

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January 2023 effective date for national network solution



## Network Strategy

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Work underway — will touch all network contracts in the next 2 years



## PBM Partner

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January 2023 effective date for PBM solution

# Timeline of product integration



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1/1/2023  
Combined  
organization  
products launch

Effective dates

2021 → 2022 → 2023 → 2024 →

Massachusetts	Small Groups	THP and HPHC products		Combined organization products	
	Large Groups	THP and HPHC products (Sales)	HPHC products (Sales)	Combined organization products (Sales)	
		THP- and HPHC products (Renewals)			Combined organization products (Renewals)
New Hampshire, Connecticut and Maine	Small Groups	HPHC products		Combined organization products	
	Large Groups	HPHC products			Combined organization products
Rhode Island	All Groups	THP products will be offered through 2023.			Combined organization products

## Note about Massachusetts:

All Tufts Health Plan and Harvard Pilgrim products will be available for new sales and renewals through 2021. We plan to offer products for new sales and renewals as a combined organization for 2023 and beyond. All Tufts Health Plan products in Massachusetts will migrate to the Harvard Pilgrim OHI platform on renewal date:

**Small Group:** Next renewal date on and after 1/1/2023

**Large Group:** Next renewal date on and after 1/1/2024



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# 2021 Product Updates

Sean Haney | Bill DeFrancesco

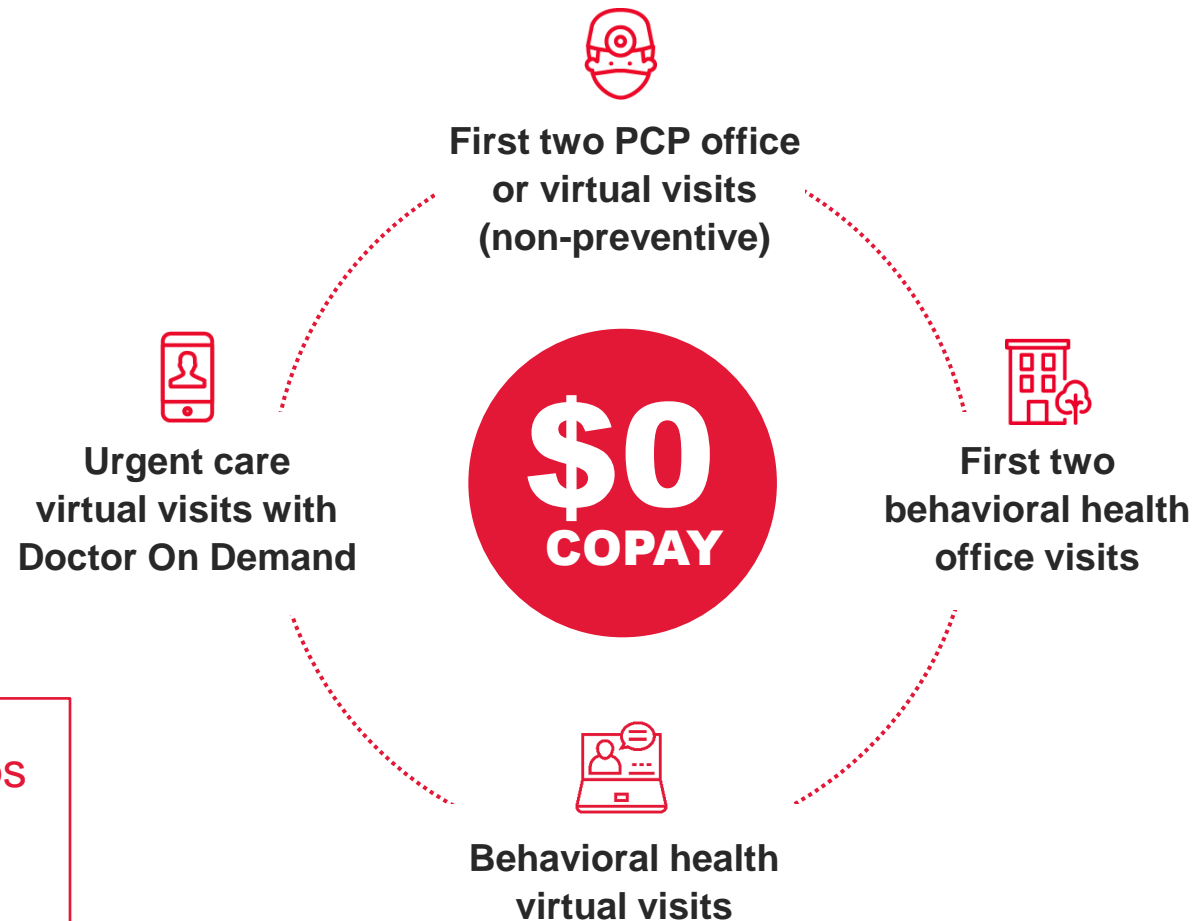


# Introducing Health Forward

An affordable way to put employees' health first



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Available for large groups  
in Massachusetts,  
effective July 1, 2021


**NEW!**  
Unlimited  
chiropractic &  
acupuncture visits  
copay applies

# Health Forward savings




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## Health Forward

**2 PCP visits**  
(non-preventive)


Individual	Family of four
\$40	\$160

\$20/visit per individual – assuming 2 visits

**2 BH office visits**


Individual	Family of four
\$40	\$160

\$20/visit per individual – assuming 2 visits

**4 BH virtual visits**  
(covered in full)

Individual	Family of four
\$80	\$320

\$20/visit per individual – assuming 4 visits

**DOD urgent care virtual visits**  
(covered in full)

Individual	Family of four
\$20	\$80

\$20/visit per individual – assuming 1 visit

**Total Health Forward savings potential**

Individual	Family of four
\$180	\$720

## MA large group fully-insured plan

Program or benefit	Savings/incentives	
Reduce My Costs	Individual: \$25	Family of four: \$100
Well-being incentive	Individual: \$120	Family of four: \$120
Fitness reimbursement	Individual: \$150	Family of four: \$150
OTC drug benefit*	Individual: \$20	Family of four: \$80

\* \$10/drug per individual – assuming 2 prescriptions

**+**


**Total savings for MA large group fully-insured plan**

Individual	Family of four
\$315	\$450

**=**

**Total savings**

Individual	Family of four
\$495	\$1,170



# Bringing the new client experience to the next level



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## With Harvard Pilgrim SmartStart:



Ongoing support  
for a **seamless  
transition**



**Pre-enrollment phone line** for  
member decision support and care  
management: (866) 874-0817



Early **member engagement**  
with their health plan



**Education** for the employer and  
the member, decision support  
tools and member self-enrollment



Best-in-class **clinical transitions**  
including behavioral health



**Accurate** data  
capture

## MyHealthMath experience for renewal business



**Phone calls**



**Online Plus**



### Claims-Based Report Cards

- One-click report that shows cost of current health plan options based on prior year's utilization
- An easy decision-making tool for employees whose health needs are not changing

# Bend Financial: HSA provider



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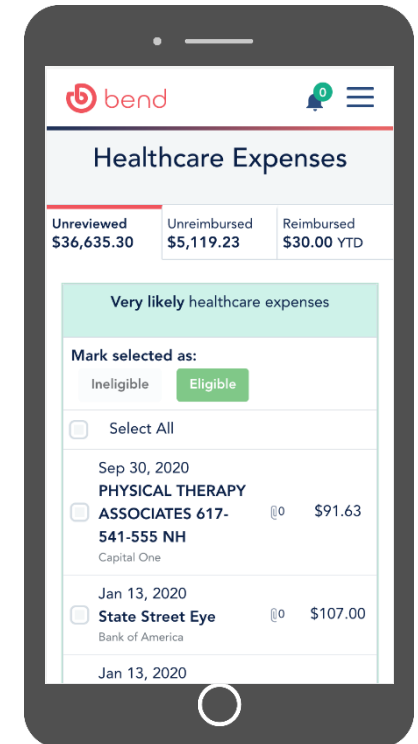
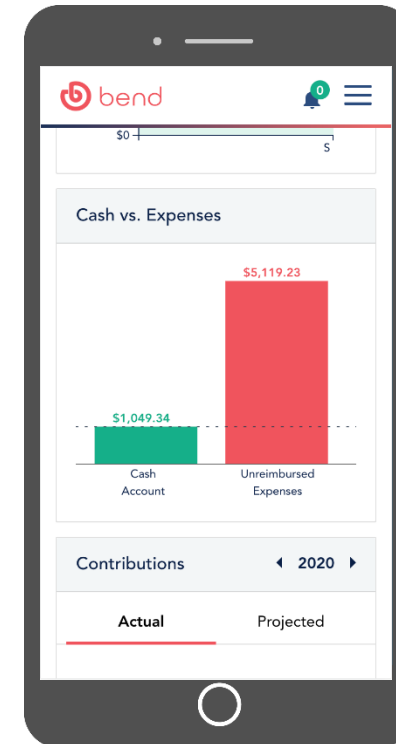
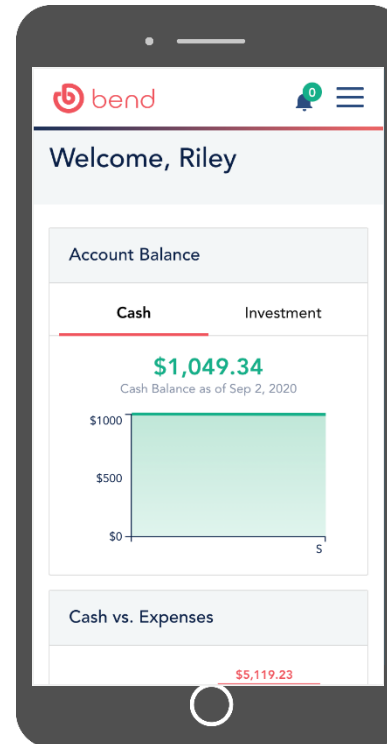


New HSA provider offers a simple and intuitive platform with leading decision support tools, investment options, mobile app, and more.

- All new accounts are free – 1<sup>st</sup> year only for all groups with 2021 renewals
- Dedicated team to help new accounts get started and transition from other service providers.

Learn more at [bendhsa.com](https://bendhsa.com)

- Available to Tufts Health Plan customers today
- Available to Harvard Pilgrim customers in Q3 2021.



# Shifting from “service” to “experience” — strong digital solutions for both brands



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kiio

dr+ on demand

oviahealth™

Progeny  
HEALTH®

AbleTo

PIVOT

TELADOC®

Member Digital  
Welcome Guide

MyHealthMath

MyConnect

limeade

happify  
health™

My Rewards

talkspace

Estimate My Cost

Reduce My Cost

SimplyVirtual<sup>SM</sup>

MyPrescription  
Shopper

PHYSERA  
by omada

foodsmart

SANVELLO™

PreCheck MyScript

OPTUMRx®



# Small group product comparison analysis

## HMO \$2000 Deductible Plan – Q2 2021



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	Tufts Health Plan	Harvard Pilgrim Health Care	BCBS of MA		Allways Health Partners
	Advantage HMO 2000	HMO 2000 - Flex	HMO Blue New England \$2,000 Deductible	HMO Blue New England \$2,000 Deductible w HCCS	Complete HMO 2000 25/40
Premium Rate Comparison*	-	+0.3%	+12.1%	+5.1%	+0.9%
<b>Benefit Comparison**</b>					
Deductible (Ind/Fam)	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000
Medical and Rx OOP Max (Ind/Fam)	\$7000 / \$14000	\$7000 / \$14000	\$8150 / \$16300	\$8150 / \$16300	\$8000 / \$16000
Rx (30-Day Retail)	\$5/\$30/\$60/\$90/\$160	\$5/\$30/\$60/\$100/20% (\$250 max)	-\$10/\$45/\$150/\$250	-\$10/\$45/\$150/\$225	\$10/\$30/\$50/\$100/\$125/\$250
PCP/Specialist	\$25 / \$50 copay	\$25 / \$50 copay	\$25 / \$45 copay	\$25 / \$45 copay	\$25/\$40 copay
Telehealth (Teladoc, Doctors OnDemand, etc.)	Covered in full	Covered in full	\$25 copay	\$25 copay	\$25 copay

\*Premium Rate Comparison based off Q2 2021 MA Small Group Rate Filing, 21-year-old individual in the Boston area.

\*\*Benefit Comparison developed from Q2 2021 product grids, summary of benefits & coverage, benefit summaries & evidence of coverage documents.

**Our products deliver great value when compared with competitors:**

**THP:** Advantage \$1500, \$2000, \$3000

**HPHC:** \$2000 Value Flex & Well Being Rewards Plans



Harvard Pilgrim  
Health Care

General Business

© 2021 Harvard Pilgrim Health Care and Tufts Health Plan are now one.

19





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# **Underwriting and Actuarial Trends**

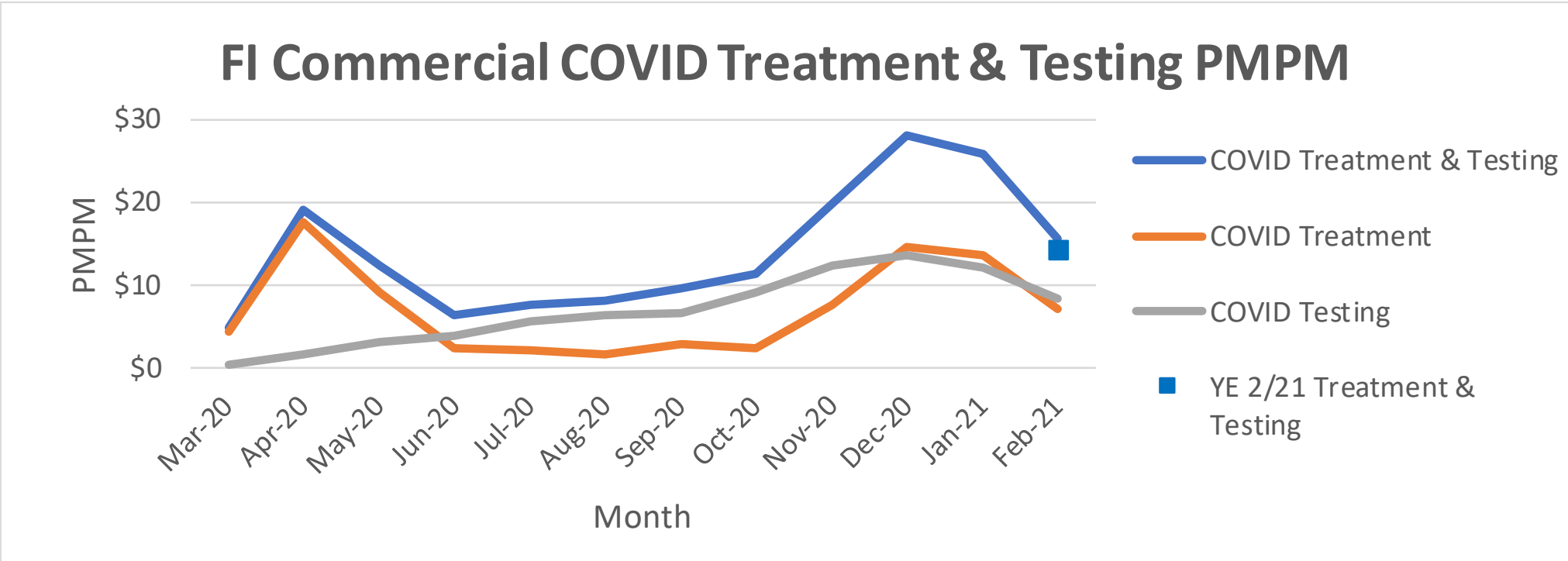
**Ryan Pandolfini**

Head of Commercial Pricing and Forecasting

# COVID-19 treatment and testing cost



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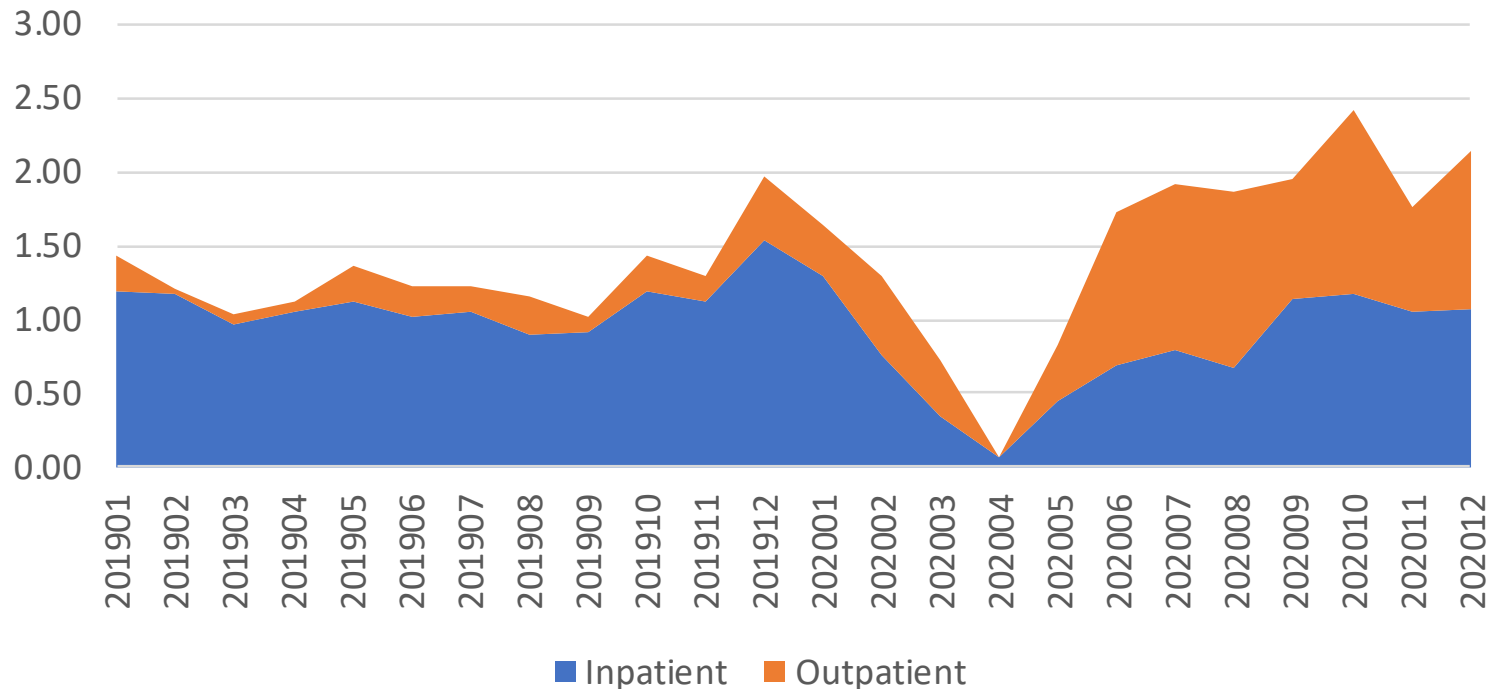


# Changing claim patterns during COVID-19 pandemic



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FI Commercial Hip Replacement Surgery Admits/Visits  
per 1000 by Site of Service



- During the pandemic period, sites of service have shifted.
  - This includes movement from IP to OP and from ER to other sites.
  - This is at least partially driven by strict hospital and regulatory policies, making future patterns difficult to predict.
- Accompanying these shifts, IP severity has increased:
  - CY20 monthly average DRG 3% higher than CY19.
  - 4Q20 monthly average DRG 5% higher than 4Q19.

# Claim outlook and COVID-19

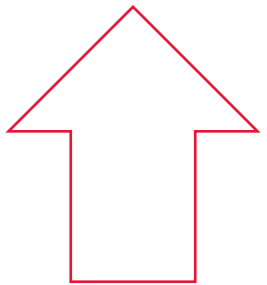


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As we enter 2021 and begin pricing for 2022, there is increased uncertainty, with significant disruption to historic claim patterns.

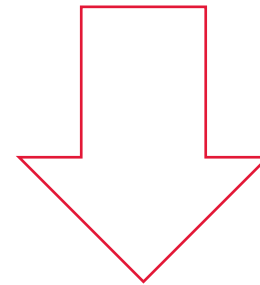
Moving forward, there are factors driving claims higher and others driving claims lower; we are continuing to price with an eye toward stability.

Factors to consider include:



## Increasing Cost

- COVID treatment, testing and vaccine cost
- Increasing severity and the potential impact of delays in care
- Continued increases in pharmacy, medical drug, and behavioral health cost



## Decreasing Cost

- Shifting sites of service
- Decreases in utilization due to the disruption of the pandemic





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# Questions and Answers

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# Tell us what you think.

Following this meeting, you'll receive an email with a short survey along with a link that allows you to select a branded gift.

**We appreciate your feedback.**



# Thank You

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