THE CARES ADVANTAGE

CARES
Collegiate Association REsource of the Southwest

HOLMES MURPHY.
THE CARES ADVANTAGE

FINANCIAL STABILITY  ADMINISTRATIVE RELIEF  HEALTHIER POPULATION  CULTURE FREEDOM
Since the ACA was passed...
- Government-sponsored insurance has increased by 62 million people
- Federal debt has increased 131% or $17.7 trillion to 123.7% of GDP
- Health has become the largest federal government expenditure

What can an employer do to alter the forces to create a more acceptable outcome?

- Mandate to offer
- Employee dissatisfier
- Compensation pressure
- Decreased engagement
- Wellness fatigue
CARES...better together

• Through ICUT, permissibility has been established for private colleges and universities in the state of Texas.
• Helps select colleges and universities pool resources through tax-advantage VEBA trust
• Enables collective group to accumulate reserves during favorable claim years in tax-exempt manner
FINANCIAL STABILITY

• CONTRACTUAL BENEFITS
  • Volume Pricing
  • Multi year guarantees
  • BCBS Network

• FINANCIAL STRUCTURE BENEFITS
  • Budgetability of fully–insured premiums
  • Efficiency of self-funding
  • Stability of shared risk pool
FULLY INSURED VS SELF INSURED

FULLY INSURED
- Highly Budgetable
- All premiums are paid to the Insurance Carrier
- Carrier keeps all favorability and takes all losses

SELF INSURED
- Administration and Stop loss is Paid to the carrier
- Company holds own reserves
- Claim Risk/Margin traditional 25% of expected claim and protected with Aggregate Stop Loss
- Company pays claims as you go
  - *Lots of variability*
  - *Company benefits from favorable claims experience*
THE CARES ADVANTAGE

THE BEST OF BOTH

- Schools pay monthly premiums to CARES – highly budgetable
- CARES pays administration and stop loss to the carrier
- Internal corridor fees stay with CAREs and favorability is retained in reserve to fund future high risk claims
- IBNR and Risk reserves are held by CARES and accounted for at each individual school level
- CARES funds claims as they are paid
  - Claim favorability is tracked at the individual school level
  - Schools able to influence their on risk
ADMINISTRATIVE RELIEF

- bSwift Benefit Administration
- Communication
- Compliance
- Member Call Center Support
- Vendor Management
Simplify your Compliance and Administration

**CARES Association includes**

- Contract negotiation
- 5500 Filings
- 1095 Employee and Employer reporting
- Health Plan Documents
- Benefits Administration Platform
- Vendor billings
- Benefit Guides and open enrollment communications
- Health Fair support

**Access to Holmes Murphy Compliance Team**

- In house Benefits Attorneys
- Educational Seminars and Webinars
- Compliance Scorecard
- Benefits 360 tools and resources
- Jackson Lewis Leave & Accommodation suite
Full Suite of Benefits and Administration Resources

- Dental Plans: Optum
- FSA: Optum
- Life and AD&D: Cigna
- Short Term Disability: CARES
- Long Term Disability: OneAmerica
- Call Center Support: via
- Employee Assistance: ComPsych
- Benefit Administration: bsswift
- COBRA Admin: Employee Benefits Corporation
- Retiree Exchange: VIA BENEFITS
- Exchange: hsabank
CARES Health Plan Ecosystem

- Health Improvement
- Metabolic Risk Reversal
- Weight Management

- Wellbeing Program & Administration
- Health Challenges
- Incentive Management

- Onsite Biometric Screenings
- Physician Form Collection/Tracking

- Network
- Claims Administration
- Health Navigation
- Utilization Management
- Condition Management

- Telemedicine
- Virtual Providers

- Diabetes Management
- Hypertension Management

- Pharmacy Review
- Rx Consulting & Partnership

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LEGAL RESOURCES

- In-house compliance director
- Checkpoint/Thompson Reuters
- BNA (Bloomberg Bureau of National Affairs)

REGULATORY/COMPLIANCE SUPPORT

- Compliance Updates
- ACA Updates
- ERISA
- COBRA
- HIPAA
- ERRP
- Form 5500 Management
- Cafeteria Plans
- Medicare Part D Notification

CONTRACT & POLICY REVIEW
Communication

"Generations"

Keywords: Friendly, Direct, Accessible, Modern, Casual

Welcome

Eligibility

To get the most from your health program, choose a plan that fits your needs and budget. This plan offers:

- Full coverage for hospitalization and surgery
- Limited coverage for doctor visits and preventive care
- Deductibles to keep costs down

Open Enrollment 2016

This Opportunity Comes Once A Year — Don’t Miss It!

November 2 - November 20, 2015

Open Enrollment is your annual opportunity to make changes to your benefits for the coming year. For 2016, we encourage you to make Smart Choices to be a smart health care consumer. This is your chance to adjust your benefits to meet your needs.

Open Enrollment is a "face-to-face" event where we will answer any questions you may have about the available options. We will also provide you with a summary of benefits.

Eligibility Requirements:

- You must be employed by the company
- You must be a registered employee

Enrollment Checklist:

- Review your current benefit selections — a copy of your 2015 selections will be sent to you prior to 2016 open enrollment
- Review your Open Enrollment Communications
- Make sure all information is accurate and up-to-date
- Enroll in the plan you choose
- Inform your family and dependents about the plan you choose

11" x 17" poster

6.5" x 4.25" postcard

View Sample
HEALTHIER POPULATION

• STRATEGIC PLANNING
• TOOLS AND RESOURCES
  • Biometrics screening
  • Clinical Tools and resources
  • Disease Specific Reporting
  • Data warehouse Analytics support
Strategic planning

Strategic Plan Update
• Prior Year in Review
• Industry & Market Updates
• Client Business Updates
• Core Beliefs Refresh
• Goal Setting
• New Program Considerations

Discovery & Planning
• Benchmark Refresh
• Financial Reporting & Data Analytics
• Vendor Updates & Reviews
• Renewal & Marketing Strategy
• New Program Marketing
• Budget Modeling & Forecast

Approvals
• Finalize Vendor, Design, and Employee Cost Share Recommendations
• Leadership Presentations & Approvals
• Communication Strategy Development
• Begin Implementations
Disease Specific Reporting
At individual schools level

**Staging of Disease:** Allows for severity & impactable areas to be identified & acted upon

### Cancer
- **Stage 0:** Obesity 571
- **Stage 1:** Family History of Cancer 61
- **Stage 2:** Metabolic Syndrome 11
- **Stage 3:** Tobacco Use 305

**MSK**
- **Stage 0:** Obesity 397
- **Stage 1:** Migraine 92
- **Stage 2:** Metabolic Syndrome 10
- **Stage 3:** Pain Related to MSK 253

### Cardiovascular
- **Stage 0:** Hypertension 80
- **Stage 1:** Sleep Apnea 53
- **Stage 2:** Eclampsia 173
- **Stage 3:** Depression 284

### Diabetes
- **Stage 0:** Hyperinsulinemia 19
- **Stage 1:** Hyperglycemia 138
- **Stage 2:** Hyperuricemia 204
- **Stage 3:** Hypertension 1,031

### Mental Health
- **Stage 0:** Anxiety 377
- **Stage 1:** Migraine 117
- **Stage 2:** Fatigue 90
- **Stage 3:** Back Pain 615

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CULTURE FREEDOM

YOUR Plan Design
YOUR Contribution Strategy
YOUR Wellness Program
School level Budget Setting

- Plan Design
- Contribution Strategy
- Enrollment Migration
- Clinical Risk
- Member Engagement
- Vendor Changes
- Shared Risks

Budget Output
- Instantaneous
- Simultaneous
- Finance Team Integration
- Peer & Client Review

- Client Budget
- Cost Share
- Funding Rates
- Plan Values
- Cobra Rates
- Reforecast
Questions?