

# City of Boston

*PEC Meeting – September 8, 2020*

## **COVID-19 Update – Non-Medicare Plans**

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# Paid Claims Experience

	HPHC HMO		AllWays HMO		BCBS PPO	
	Medical	Rx	Medical	Rx	Medical	Rx
<b>CY 2019 PMPM</b>	\$566.14	\$122.93	\$414.04	\$112.37	\$986.29	\$211.42
<b>Q1 2020 PMPM</b>	\$585.22	\$125.43	\$479.08	\$121.43	\$986.01	\$228.01
<b>Q2 2020 PMPM</b>	\$408.05	\$122.55	\$418.22	\$130.96	\$756.53	\$224.80

- The chart above utilizes monthly paid claims experience and enrollment through June 2020, as reported by the carriers.
- April 2020 was the first month in which a significant decrease in paid medical claims volume was seen due to COVID-19. On a PMPM basis, the plans experienced the following decreases in medical claims from Q1 to Q2 2020.
  - HPHC HMO: 30% decrease
  - AllWays HMO: 13% decrease
  - BCBS PPO: 23% decrease
- During this time, there appeared to be no COVID-19 related material impact on prescription drug claims. The monthly claims have maintained relatively consistent volumes, but Segal will continue to monitor experience.

# HPHC HMO - COVID-19 Reporting

- As of August 11, 2020, HPHC reported 589 confirmed positive cases, 2,806 potential cases, and 1,627 confirmed negative cases for the City members in the HMO.
- The following tables outline the testing costs and COVID-19 related claims for the period April 1, 2020 through July 31, 2020 on an incurred and paid basis.

Testing Statistics		
Month	Number of Tests	Cost
Apr-2020	520	\$37,175
May-2020	735	\$61,718
Jun-2020	1,537	\$147,894
Jul-2020	1,638	\$140,327
<b>Total</b>	<b>4,430</b>	<b>\$387,114</b>

- COVID-19 related claims are described by HPHC as procedures that are associated with a COVID-19 diagnosis, regardless of the claimant testing positive or negative.

COVID Related Claims	
Month	Cost*
Apr-2020	\$123,200
May-2020	\$655,500
Jun-2020	\$608,800
Jul-2020	\$378,200
<b>Total</b>	<b>\$1,765,700</b>

\* Includes testing costs

# AllWays HMO - COVID-19 Reporting

- AllWays provided Segal with COVID-19 reporting for the time period March 6, 2020 through July 31, 2020. All claims reporting is on an incurred basis.
- The following tables outline the testing statistics and COVID-19 related claims for the reporting period.

Testing Statistics		
Month	Number of Tests	Cost
Mar-2020	48	\$3,798
Apr-2020	186	\$16,119
May-2020	249	\$21,338
Jun-2020	199	\$17,120
Jul-2020	213	\$19,203
<b>Total</b>	<b>895</b>	<b>\$77,578</b>

- The monthly costs include both confirmed and pending COVID-19 diagnoses. Pending reflects tested and not confirmed.

COVID Related Claims	
Month	Cost*
Mar-2020	\$10,926
Apr-2020	\$259,707
May-2020	\$145,392
Jun-2020	\$58,446
Jul-2020	\$25,998
<b>Total</b>	<b>\$500,469</b>

\* Includes testing costs

# BCBS PPO - COVID-19 Reporting

- BCBS provided Segal with COVID-19 reporting for the time period March 1, 2020 through July 31, 2020. All claims reporting is on an incurred basis.
- The following tables outline the testing statistics and COVID-19 related claims for the reporting period.

Testing Statistics		
Month	Number of Tests	Cost
Mar-2020	19	\$4,517
Apr-2020	50	\$5,217
May-2020	83	\$8,156
Jun-2020	90	\$9,593
Jul-2020	55	\$5,231
<b>Total</b>	<b>297</b>	<b>\$32,715</b>

- The monthly costs include both confirmed and suspected COVID-19 diagnoses.

COVID Related Claims	
Month	Cost*
Mar-2020	\$252,683
Apr-2020	\$526,589
May-2020	\$447,035
Jun-2020	\$470,765
Jul-2020**	\$81,325
<b>Total</b>	<b>\$1,778,398</b>

\* Includes testing costs

\*\* July claims are immature

# Telehealth & Office Visit Utilization – HPHC HMO

- Telehealth and office visit utilization was provided for the HPHC HMO for the period January 1, 2019 through July 31, 2020.
- The increase in telehealth utilization offsets the majority of the decrease in office visit utilization. The combined cost January to July 2020 was \$20.2 million, a 7% decrease compared the \$21.7 million combined cost for the same period last year.
- Based on average enrollment, this equates to a 5% decrease in per member per month (PMPM) costs.

HPHC Telehealth Utilization				
Month	2019		2020	
	Visits	Cost	Visits	Cost
January	25	\$3,413	33	\$4,957
February	50	\$9,114	96	\$14,973
March	70	\$13,441	103	\$13,057
April	59	\$12,247	7,662	\$1,164,473
May	60	\$12,160	11,206	\$1,682,415
June	63	\$9,968	15,849	\$2,504,476
July	69	\$12,827	10,496	\$1,584,487
<b>Total</b>	<b>396</b>	<b>\$73,170</b>	<b>45,445</b>	<b>\$6,968,837</b>

HPHC Office Visit Utilization				
Month	2019		2020	
	Visits	Cost	Visits	Cost
January	18,328	\$3,312,180	14,305	\$2,593,688
February	15,896	\$2,847,225	16,297	\$3,019,034
March	15,786	\$2,877,284	17,301	\$3,356,258
April	18,434	\$3,523,703	4,271	\$761,937
May	16,161	\$2,964,837	3,513	\$684,136
June	14,867	\$2,797,029	5,898	\$1,258,657
July	17,106	\$3,308,108	6,861	\$1,560,941
<b>Total</b>	<b>116,578</b>	<b>\$21,630,365</b>	<b>68,446</b>	<b>\$13,234,651</b>

# Telehealth & Office Visit Utilization – AllWays HMO

- Telehealth and office visit utilization was provided for the AllWays HMO for the period January 1, 2019 through July 31, 2020.
- The increase in telehealth utilization offsets the majority of the decrease in office visit utilization. The combined cost January to July 2020 was \$2.39 million, a 4% decrease compared the \$2.48 million combined cost for the same period last year.
- Based on average enrollment, this equates to a 10% decrease in PMPM costs. This average decrease per capita is higher due to an increased membership in 2020.

AllWays Telehealth Utilization				
Month	2019		2020	
	Visits	Cost	Visits	Cost
January	3	\$75	7	\$509
February	2	\$50	5	\$453
March	4	\$186	643	\$70,051
April	4	\$359	1,962	\$241,405
May	8	\$562	1,854	\$232,612
June	8	\$360	1,719	\$222,105
July	1	\$25	908	\$119,476
<b>Total</b>	<b>30</b>	<b>\$1,618</b>	<b>7,098</b>	<b>\$886,612</b>

AllWays Office Visit Utilization				
Month	2019		2020	
	Visits	Cost	Visits	Cost
January	2,784	\$362,736	3,188	\$426,278
February	2,557	\$330,307	3,064	\$419,702
March	2,830	\$366,058	1,901	\$251,761
April	2,905	\$368,471	418	\$59,478
May	2,823	\$358,028	527	\$84,989
June	2,548	\$333,399	904	\$138,076
July	2,673	\$358,812	828	\$120,843
<b>Total</b>	<b>19,120</b>	<b>\$2,477,811</b>	<b>10,830</b>	<b>\$1,501,127</b>

# Telehealth & Office Visit Utilization – BCBS PPO

- Telehealth and office visit utilization was provided for the BCBS PPO for the period January 1, 2019 through July 31, 2020.
- While there was an increase in telehealth utilization, there was not an offsetting decrease in office visit utilization. The combined cost January to July 2020 was \$4.00 million, a 14% increase compared the \$3.50 million combined cost for the same period last year.
- Based on average enrollment, this equates to a 13% increase in PMPM costs.

BCBS Telehealth Utilization				
Month	2019		2020	
	Visits	Cost	Visits	Cost
January	11	\$1,177	3	\$307
February	10	\$1,143	3	\$379
March	9	\$1,057	478	\$75,099
April	8	\$1,438	1,307	\$204,678
May	1	\$122	1,279	\$207,881
June	6	\$919	1,255	\$202,691
July	8	\$2,139	661	\$105,254
<b>Total</b>	<b>53</b>	<b>\$7,995</b>	<b>4,986</b>	<b>\$796,288</b>

BCBS Office Visit Utilization				
Month	2019		2020	
	Visits	Cost	Visits	Cost
January	3,149	\$530,806	3,066	\$572,611
February	2,703	\$437,456	2,650	\$472,623
March	2,849	\$475,974	2,364	\$456,408
April	3,067	\$518,282	2,206	\$406,602
May	3,146	\$557,033	2,378	\$444,939
June	2,775	\$497,658	2,764	\$526,332
July	2,840	\$477,139	1,777	\$321,217
<b>Total</b>	<b>20,529</b>	<b>\$3,494,348</b>	<b>17,205</b>	<b>\$3,200,732</b>