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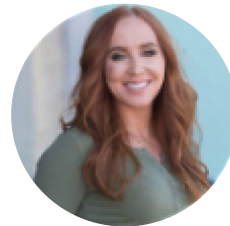
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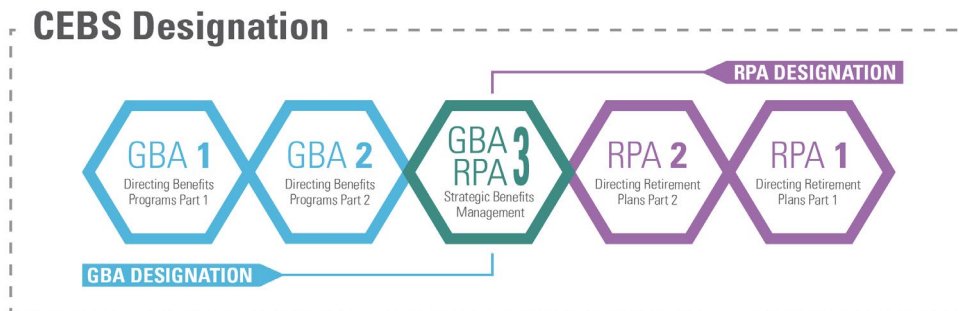
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 - DFW Chapter Dues are \$50
- \$200 takes you to the end of 2021



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Today's Speaker & Topic

Justin Held, CEBS

Senior Research Analyst

International Foundation of Employee Benefit Plans (IFEBP)

IFEBP's 2020 Healthcare Survey Results

The Results Are In: Health Plan Takeaways From the Employee Benefits Survey

Justin Held, ISCEBS Fellow

Senior Research Analyst

International Foundation of
Employee Benefit Plans

Brookfield, Wisconsin

The opinions expressed in this presentation are those of the speaker. The International Foundation disclaims responsibility for views expressed and statements made by the program speakers.

Today's Agenda

- Survey Background
- Workforce Trends
- Health Care Plan Offerings
- Types of Covered Dependents
- Health Care Plan Funding
- Flexible Benefit Arrangements
- Deductibles/Premiums for Single/Family Coverage
- Health Care Cost-Management Techniques
- Telemedicine/Telehealth Services

Today's Agenda

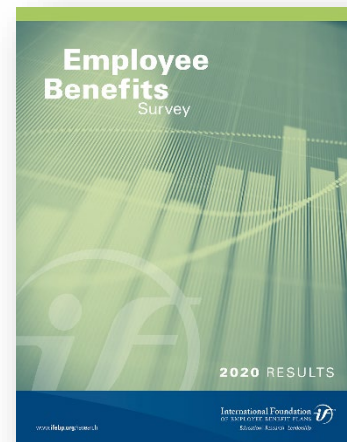
- Dental Offerings
- Dental Deductibles/Premiums for Single/Family Coverage
- Prescription Drug Cost-Management Techniques
- Innovative Health Care Benefit Offerings
- Fertility Benefits Offered
- Utilization Considerations
- Key Takeaways
- Foundation Resources



Survey Background

Employee Benefits Survey: 2020 Survey Results

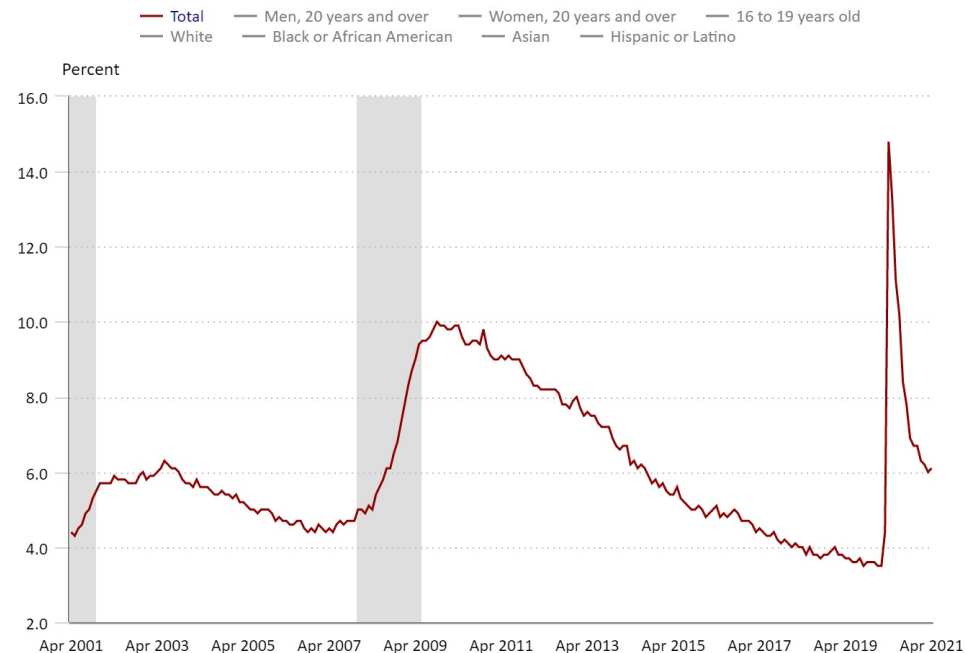
- Deployed in August-September 2020
- 752 completed responses from corporations, multiemployer trust funds, public employers
- 20+ industries
- Employers with <50 to >10,000 employees
- Full report available at: ifebp.org/BenefitsSurvey2020
- Other reports available at: ifebp.org/Research
- **NOTE:** Impact of COVID-19 on benefit offerings



Workforce Trends—Unemployment

Civilian unemployment rate, seasonally adjusted

Click and drag within the chart to zoom in on time periods



Hover over chart to view data.

Note: Shaded area represents recession, as determined by the National Bureau of Economic Research.

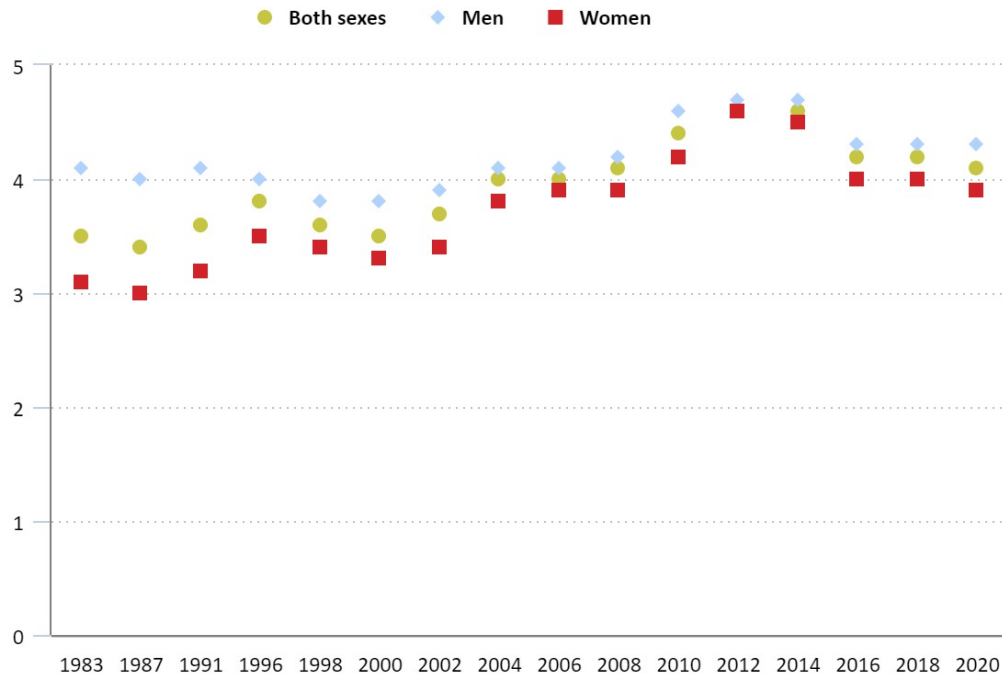
Persons whose ethnicity is identified as Hispanic or Latino may be of any race.

Source: U.S. Bureau of Labor Statistics.



Workforce Trends—Tenure

Median years of tenure with current employer for wage and salary workers, selected years, 1983–2020



Click legend items to change data display. Hover over chart to view data.
Source: U.S. Bureau of Labor Statistics.



Health Care Plan Offerings

Most Common Plan Types*

Preferred provider organization (PPO)

75%

High-deductible health plan (HDHP) with health savings account (HSA)

52%

Health maintenance organization (HMO)

26%

HDHP with health reimbursement arrangement (HRA)

12%

Point-of-service (POS) plan

10%

Exclusive provider organization (EPO)

10%

HDHP without an account

10%



*Respondents were asked to select all that apply.

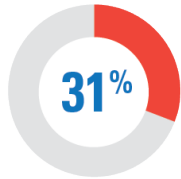
Types of Covered Dependents

Covered Dependents in Health Plans (n=680)

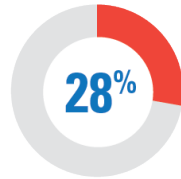
Adopted children	98%	Domestic partners (opposite sex)	42%
Biological children	99%	Domestic partners (same sex)	43%
Foster children	49%	Parents	1%
Grandchildren	9%	Same-sex partners in a civil union	37%
Nieces/nephews	1%	Siblings	1%
Stepchildren	65%	Spouses (opposite sex)	98%
Wards	19%	Spouses (same sex)	90%
Common-law spouses	35%	Stepsiblings	7%
Disabled adult dependents	57%		

Health Care Plan Funding

Health Plan Funding Arrangements*



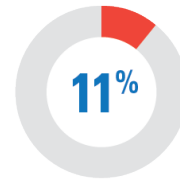
Fully insured



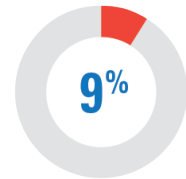
Self-funded with
aggregate and specific
stop-loss coverage



Self-funded with specific
stop-loss coverage



Fully self-funded



Self-funded with
aggregate stop-loss
coverage

*Percentages may not add up to 100% due to rounding.

**'Grandfathered Status' Under the Affordable Care Act –
Maintained by 29%, varies by sector**

Flexible Benefit Arrangements

Types of Flexible Benefit Arrangements Offered

(n=680)

Core-plus plan (minimum benefit level plus additional choices)	2%
Full-flex plan (value of all benefits converted into credits or dollars)	5%
Health care flexible spending account (FSA)	68%
Modular plan (choice of predesigned benefit packages)	1%
Pretax worker premium contributions/premium conversion plan/premium-only plan (POP)	26%
None	20%



Deductibles/Premiums for Single/Family Coverage

Common In-Network Deductibles

	Single n=667	Family n=664
\$0	10%	9%
\$500	10%	5%
\$1,000	6%	6%
\$2,000	5%	3%
\$3,000	6%	13%

Common Premium % Paid by Worker

	Single n=680	Family n=680
0%	24%	17%
1-10%	16%	8%
11-15%	12%	8%
16-20%	20%	17%
21-25%	10%	14%
26-30%	9%	12%

***Deductibles and premium levels vary by employment sector**

Health Care Cost-Management Techniques

Types of Health Care Management Techniques Used (n=680)

Administration/Data Analysis Initiatives

Health care claims audits	43%
Health care claims utilization analysis	60%
Predictive modeling	27%

Cost Sharing

Two tiers for cost sharing	34%
Three tiers for cost sharing	20%
Four tiers for cost sharing	19%
Five or more tiers for cost sharing	3%

Plan Design/Program Initiatives

Dependent eligibility audits	37%
Opt-out incentives (participants are offered cash to waive coverage if they have coverage elsewhere)	12%
Spousal surcharges (spouses with coverage elsewhere pay a fee)	14%
Spousal carve-outs (spouses with coverage elsewhere are denied coverage)	5%

Health Care Cost-Management Techniques

Types of Health Care Management Techniques Used (n=680)

Utilization Control Initiatives

Case management	67%
Disease management	61%
Health care consumer education/medical self-care guides	36%
Nurse advice lines	56%
On-site/near-site health care clinics	17%
Prior authorization, utilization management	66%
Second opinion services	27%



Health Care Cost-Management Techniques

Types of Health Care Management Techniques Used (n=680)

Purchasing/Provider Initiatives

Centers of excellence	37%	Provider health care quality initiatives	13%
Direct contracting with health care providers	15%	Domestic medical travel/tourism	5%
Financial incentives to choose high-value provider	9%	International medical travel/tourism	5%
Health care coalitions/purchasing groups	13%	Narrow networks	8%
Health care advocates/navigators	25%	Tiered provider networks	12%
Price transparency/comparison tools	37%	Reference-based pricing	4%
		Telemedicine/telehealth	80%

Telemedicine/Telehealth Services

Approximate Utilization (n=434)

0%	1%
1-10%	46%
11-15%	16%
16-20%	13%
21-25%	7%
26-30%	7%
31-40%	4%
41-50%	2%
51-60%	1%
61% or more	3%

Common Co-Pays:

***\$0 (36%), \$1-\$10 (11%),
\$11-\$15 (5%), \$16-\$20
(10%), \$21-\$25 (9%)***

Note: *Impact of
COVID-19 Pandemic*

Dental Offerings

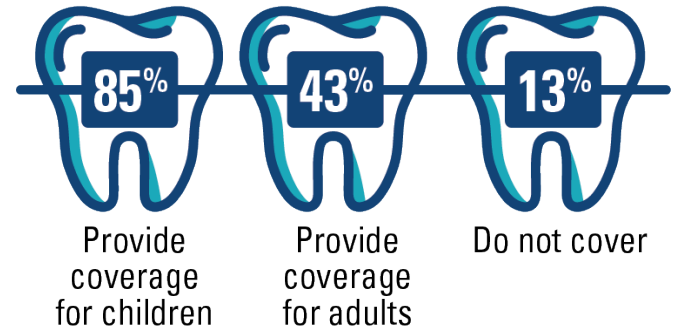
Offered by **94%** of responding organizations

Types of Dental Benefits Offered

(n=655)

Dental exclusive provider organization (DEPO)	4%
Dental health maintenance organization (DHMO)	16%
Dental point-of-service plan (DPOS)	9%
Dental preferred provider organization (DPPO)	80%
Direct reimbursement	2%
Traditional indemnity/fee-for-service plan	8%

Orthodontia Benefits



Dental Deductibles/Premiums for Single/Family Coverage

Common In-Network Deductibles

	Single n=629	Family n=623
No deductible	21%	20%
\$50	57%	5%
\$100	5%	15%
\$150	NA	41%



Common Premium % Paid by Worker

	Single n=655	Family n=655
0%	30%	22%
1-10%	9%	7%
11-15%	3%	3%
16-20%	13%	11%
21-25%	6%	6%
26-30%	6%	6%
31-40%	6%	6%
41-50%	7%	10%

Prescription Drug Cost-Management Techniques

Cost-Management Techniques Used for Prescription Drugs (n=676)

Cost Sharing

Three tiers for cost sharing	52%
Four tiers for cost sharing	26%
Five tiers or more for cost sharing	5%



Coverage or Limits by Type of Drug

Cover select over-the-counter (OTC) drugs	17%
Discontinue or limit coverage of lifestyle drugs	13%
Drug formulary	79%
Mandate use of generic drugs when available	37%
Promote use of generic drugs via financial incentives	38%
Reference-based pricing	5%
Special limits for specialty and biotech drugs	27%
Step therapy/therapeutic substitution	53%
Preferential pricing agreements	11%

Prescription Drug Cost-Management Techniques

Cost-Management Techniques Used for Prescription Drugs (n=676)

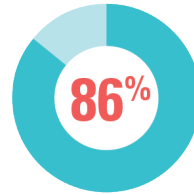
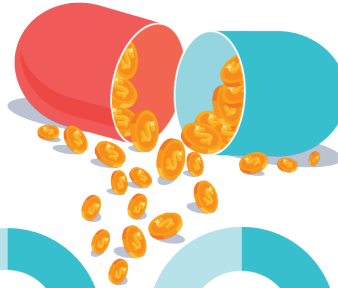
Drug Access Controls		Purchasing/Administration	
Drug card program	16%	Collective purchasing group	9%
Financial incentives for drug adherence	3%	Pharmacy benefit manager (PBM)	63%
Optional mail-order prescription drug service	74%		
Mandated mail-order prescription drug service	12%		
On-site or near-site pharmacy	10%		
Preferred provider networks	41%		
Prior authorization, utilization management	53%		
Split/partial fill strategies	9%		

85% of those that use a
PBM receive a share of
their reimbursements

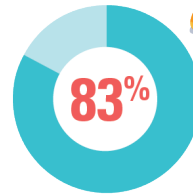
Prescription Drug Cost-Management Techniques

TOP WAYS

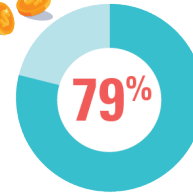
Organizations Manage
Prescription Drug Costs



Optional or mandated
mail-order prescription
drug service



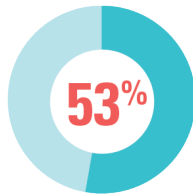
Three or more tiers
for cost sharing



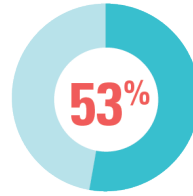
Drug
formulary



Pharmacy benefit
manager (PBM)



Prior authorization/
utilization management



Step therapy/
therapeutic
substitution

Innovative Health Care Benefit Offerings

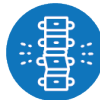
Other Types of Health Care Benefits Offered (n=679)

Autism treatments	49%
Bariatric surgery	40%
Chiropractic coverage	76%
Critical illness/cancer insurance	19%
Fertility benefits	30%
Gene therapy treatments	10%
Genetic testing services	19%
Hearing benefits	40%
Long-term care insurance	9%
Mental health benefits	78%
Refractive/laser eye surgery	13%
Pre-65 retiree health care benefits	28%
Post-65 retiree health care benefits	23%
Transgender-inclusive benefits	21%
Vision benefits	64%

Top Six Other Health Benefits



Mental health benefits



Chiropractic coverage



Vision benefits



Autism treatments



Hearing benefits



Bariatric surgery

Fertility Benefits

Three in ten organizations offer fertility benefits

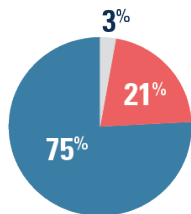


Types of Fertility Benefits Offered (n=203)

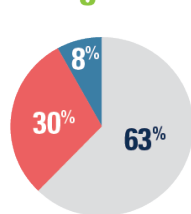
Egg harvesting/freezing services	31%
Fertility medications	75%
Genetic testing to determine infertility issues	38%
In vitro fertilization (IVF) treatments	74%
Non-IVF fertility treatments	37%
Visits with counselors (e.g., geneticists, surrogacy)	45%

Benefit Highlights—Utilization Considerations

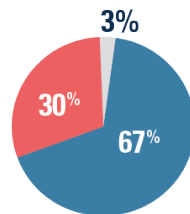
Change in Number of Health Care Claims, 2019-2020*



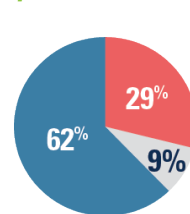
Elective procedures



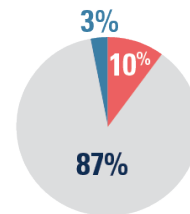
Mental health



Preventive care



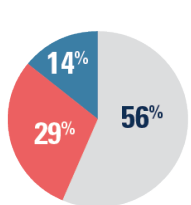
Primary care



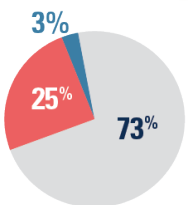
Telehealth

■ Increase ■ No change ■ Decrease *Due to rounding, some percentages may not add up to 100.

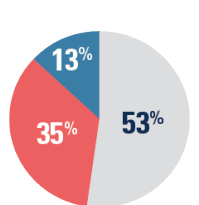
Anticipated Change in Number of Health Care Claims, 2020-2021*



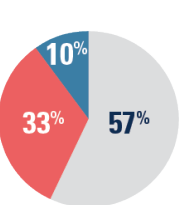
Elective procedures



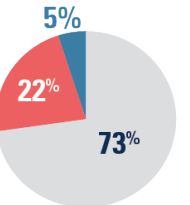
Mental health



Preventive care



Primary care



Telehealth

■ Increase ■ No change ■ Decrease *Due to rounding, some percentages may not add up to 100.

Key Takeaways

- Health Care Plan Offerings
- Types of Covered Dependents
- Health Care Plan Funding
- Flexible Benefit Arrangements
- Deductibles for Single/Family Coverage
- Premiums for Single/Family Coverage
- Health Care Cost-Management Techniques
- Telemedicine/ Telehealth Services

Key Takeaways

- Dental Offerings
- Dental Deductibles for Single/Family Coverage
- Dental Premiums for Single/Family Coverage
- Prescription Drug Cost-Management
- Innovative Health Care Offerings
- Types of Fertility Benefits Offered
- Utilization Considerations

Foundation Resources

- **Coronavirus (COVID-19) Resources:** ifebp.org/coronavirus
- **Coronavirus-Related InfoQuicks:** ifebp.org/infoquick
- **Transition Tracker:** ifebp.org/transitiontracker
- **Foundation Survey Reports:**
ifebp.org/research
- **Word On Benefits Blog:**
ifebp.org/blog
- **Talking Benefits Podcast:**
ifebp.org/podcast

A monthly podcast covering benefits news and trends in retirement, health care and beyond!

LISTEN 2 WAYS:

1 Subscribe with your mobile device. Download a podcasting app, then search *Talking Benefits* and click Subscribe.



2 Listen on the International Foundation website: www.ifebp.org/podcast

Talking Benefits

Reminders

➤ NO MEETING in July

➤ Next meeting, August 12 – Bringing Benefits to Life in a Virtual World, InnovateHR

➤ Like and Follow our new LinkedIn Page

<https://www.linkedin.com/company/dfw-iscebs-chapter/>

➤ Become a member! It's easy to join! www.ifebp.org/membership

➤ Join our 2022 Board! Join a great team, we have a variety of positions available
Email kkwasniak@trueriskadvisors.com

CEBS Compliance

This program qualifies for CEBS Compliance credit
Be recognized for the professional education you complete
to stay up-to-date

30 credits over two calendar years to be compliant

Most credits are self-reported www.ifebp.org/myprofile

Follow the prompts on the orange box to report your credits

