Texas Association of Counties

REGIONAL

POOL WORKSHOPS

RESOURCES AND SOLUTIONS FOR COUNTIES

VARIOUS LOCATIONS | FALL 2018
Cultivating the Health and Employee Benefits Program
TAC HEBP Product Suite

- Medical & Prescription [Over 30 plans]
- Dental [With and Without Orthodontia]
- Vision
- Disability Insurance [Short and Long-term]
- Life Insurance [Basic and Supplemental]
- County Choice Silver [Retiree Medicare Supplement]
PY 2019 Product Update

- Telemedicine
- Airrosti
- Voluntary Vision
- Pharmacy Benefit Changes
- Dental Open Enrollment
## Telemedicine - MDLive

**General Health:**
- Allergies
- Asthma
- Nausea
- Sinus Infections

**Pediatric Care:**
- Cold/Flu
- Ear Problems
- Pinkeye

**Behavioral Health:**
- Anxiety/Depression
- Child behavior/learning issues
- Relationship Problems

$10 Copay in-network provider  
Effective on group Anniversary Date
Telemedicine - MDLive

See YouTube video below for a MDLive experience.

https://www.youtube.com/watch?v=qlo0z8-LLoM&feature=youtu.be
Surgery is not always the solution

- In-Network
- Outcome-Based
- Patient-Centered Care
- Rapid Recovery
- Provide Onsite Injury Assessments and Injury-Specific Workshops
- Covered at a PCP copay
- Effective on group Anniversary Date
MEASURING PATIENT OUTCOMES

- **504,468 Patient Cases**
- **3.2 Average Number of Visits**
- **10,536 Physician Recommended Surgeries Avoided**
- **88.6% Report Full Recovery**

**99.6% of Patients Would Recommend Airrosti to Friends & Family**

- **38%** of all cases found Airrosti after seeking unsuccessful care first, including:
  - **63%** Received Imaging
  - **54%** Referred To A Specialist
  - **56%** Received Prior PT or Chiro Care

Source: Airrosti Reported Outcomes, as of August 9, 2017
Voluntary Vision

Effective on group Anniversary Date

<table>
<thead>
<tr>
<th>Service</th>
<th>Average Benefit Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam (with dilation if necessary)</td>
<td>$10 Copay</td>
</tr>
<tr>
<td>Frames</td>
<td>$130 Allowance</td>
</tr>
<tr>
<td>Contact Lens fitting</td>
<td>Up to $40</td>
</tr>
<tr>
<td>Contact Lens</td>
<td>$130 Allowance</td>
</tr>
<tr>
<td>Lenses</td>
<td>$25-$75 Copay</td>
</tr>
</tbody>
</table>

**Frequency**

- **Examination**: Once every 12 months
- **Frames**: Once every 24 months
- **Lenses or Contact Lens**: Once every 12 months
Pharmacy Benefit Changes for Plan Year 2019
Timeline: Pharmacy Benefit Manager contract

- **November 2017**: HEBP Board Meeting. Board voted to issue PBM RFP.
- **December 2017**: Consultant hired to perform financial analysis, and to assist with writing RFP and evaluating responses.
- **March 2018**: PBM RFP Released.
- **April-May 2018**: PBM Responses evaluated, negotiations with bidders.
- **June 2018**: HEBP Board approved selection of Navitus.
- **September 2018**: Direct-to-member communications: Welcome Letters, Disruption Letters, ID Cards.
- **August 2018**: Open Enrollment materials provided to groups.
- **October 1, 2018**: New PBM contract In Effect.

Contact your Employee Benefits Consultant if your Commissioners Court (or Board of Directors) would like a presentation for the court and/or employees regarding the PBM change.
Who is Navitus?

- Pharmacy benefit manager (PBM) since 2003
- Privately held company
- Primary focus is providing clinically appropriate care at the lowest net cost
- URAC accredited
- Currently administering pharmacy benefits for 500+ clients accounting for more than 5.4 million lives
Key Contract Elements

- Pass-Through Pricing
- Airtight contract definitions: Brand, Generic, Specialty
- Price controls for all drugs, including compound and new-to-market
- Defined and auditable pricing guarantees: Retail, Mail, Specialty
- Net Cost information
- Ability to administer pharmacy programs based on group’s anniversary date
- Auditor autonomy
- Right to renegotiate pricing terms
- Right to carve out Specialty drugs
Benefits of New PBM Contract

- Savings are threefold:
  - Contract Savings
  - Better Pricing Guarantees
  - Formulary Savings

- Impact on the Pool renewal
  - 10% reduction in pharmacy costs
  - 2.5% to 3% reduction overall to the Pool needed amount
Retail Pharmacy Network
5,000+ in Texas ☆ 65,000+ Nationwide

Mail Order Pharmacy
Not mandatory for 90-day pricing

Specialty Pharmacy
Contract allows choice for best pricing
Drug Formulary

- A drug formulary is a preferred list of medications developed by healthcare professionals and approved by Navitus and TAC HEBP. This is the list of drugs that will be covered by your health plan.

- Promotes high quality medical care that is affordable for patients and provides the best overall value for the health plan.

- The formulary is continually monitored and updated on a quarterly basis as generics become available, therapies are updated, drug prices change, etc.
Drug Formulary Changes

- Effective 10/1/2018, more generic and lower-cost brand name medications will be included. Some higher-cost medications will be excluded.
- Prior Authorization procedures, Step Therapy, and Quantity Limits will apply to some medications.
- In most cases, when a member is being required to change a medication they will have up to 90 days to make the transition.
- Exceptions to formulary exclusions and requirements may apply to existing users for some specific conditions and treatments.
Drug Formulary Changes

- Members who may be impacted by changes to their medication(s) will receive a letter directly at their home address as listed in OASys.

- Please let your employees know that keeping their address information current is extremely important, and be sure to update their records in OASys as well as your payroll system.
# PBM Change Communications Campaign

<table>
<thead>
<tr>
<th>Pre-Renewal webinar</th>
<th>Group Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Renewal letter</td>
<td>Webinars: Pooled 7/13, 7/16</td>
</tr>
<tr>
<td>PBM Announcement</td>
<td>ASO 7/13</td>
</tr>
<tr>
<td>Webinar</td>
<td>EBC meetings w/ASOs and</td>
</tr>
<tr>
<td>Videos</td>
<td>large groups as needed</td>
</tr>
<tr>
<td>County Magazine</td>
<td>Video for Commissioners</td>
</tr>
<tr>
<td>Healthy Byte newsletters</td>
<td>Court and Primary Contacts</td>
</tr>
<tr>
<td>OE Toolkit materials</td>
<td>Formulary and Network links</td>
</tr>
<tr>
<td>Direct-to-member letters</td>
<td>List of employees w/potential</td>
</tr>
<tr>
<td>TAC Website</td>
<td>disruption (non-PHI)</td>
</tr>
</tbody>
</table>

## Member Level
- Navitus welcome letter
- Video for OE presentations
- Resource Guide
- Healthy Byte newsletters
- Disruption letters
- ID Card mailout
- Postcard Reminder: myBenefits portal refresher with guide to viewing Formulary and Network
FINDING YOUR PHARMACY

Navitus makes it easy to fill your prescriptions with retail network pharmacies around the United States. Choose a participating retail pharmacy close to home or work.

Some of the pharmacies available:
- CVS
- HEB
- Lifeshek
- Walgreens
- Walmart
- Kroger
- Brookshire Brothers
- Savon
- plus many independently operated retail pharmacies

NOTE: Not all retail stores for pharmacy chains listed above are included in the network. Check the up-to-date listing on the website or call Navitus Customer Care to confirm that your preferred pharmacy is a participating network location.

If you are taking a maintenance medication for longer than 30 days, consider using the mail order pharmacy or participating 90 day at retail pharmacy locations. It’s convenient and saves money. Visit www.navitus.com for more information.

QUESTIONS?
NAVITUS CUSTOMER CARE 1-866-333-2757
Open 24 hours a day, 7 days a week.
Or visit us online at: www.navitus.com

COMPARE PRICES AND LOCATE PHARMACIES USING NAVITUS’ COST COMPARE TOOL

Are you looking for ways to pay the lowest cost for your medications? Navitus can help.

Prescription medication prices often vary between pharmacies. To help you compare prescription costs and choose the best price at the best location, Navitus now offers Cost Compare.

The Cost Compare tool is available via the Navi-Gate® for Members portal on www.navitus.com. This new tool can help you:
- Identify lower cost alternatives
- See suggested alternatives to your prescribed drugs
- Find participating network pharmacies

By entering information such as your city and state or zip code, the name and strength of your prescribed drug, and other preferences, the Cost Compare tool will provide results that allow you to compare prices and save on your prescriptions.

Cost Compare is available on any device, anywhere, anytime, and at no additional cost.

You can access Cost Compare from your Navi-Gate® for Members portal at Navitus.com or through your plan’s website.

QUESTIONS?
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RESOURCES AND SOLUTIONS FOR COUNTIES
VARIOUS LOCATIONS I FALL 2018
THE NAVITUS DIFFERENCE

Navitus is committed to lowering your drug costs. We also want to improve your health. We think giving you better service sets us apart. We are looking forward to serving CLIENT NAME members beginning DATE.

We will help you keep your drug costs reasonable. We will do this by giving you the information you need so you can make smart decisions when you are at the pharmacy. That’s what we think is pharmacy benefit manager value.

- You will have access to more than a thousand chain and privately owned pharmacies right here in STATE. You will also be able to choose a large number of pharmacies in our national network when you’re not at home.
- You will have three co-payment options with hundreds of drugs on the formulary. Drugs include generics and brand names.
- You will have mail order service and cast-splitting programs. You’ll also be eligible for no cost diabetic meters to help lower out-of-pocket drug costs.
- You can talk to caring people who know about pharmacy benefits. They are ready to answer your questions.

QUESTIONS?

NANITUS CUSTOMER CARE
5-866-333-2767
Open 24 hours a day, 7 days a week.
Or visit us online at www.navitus.com

RxCENTS TABLET SPLITTING:
Save up to 50% on out-of-pocket costs for select medications

WHAT IS TABLET SPLITTING?

Tablet splitting is breaking a correct, higher strength drug tablet in half to deliver the same prescribed doses as a full tablet. This means you get the exact same drug and dosage while you buy fewer tablets and save money.

EXAMPLE OF SAVINGS WITH TABLET SPLITTING

<table>
<thead>
<tr>
<th>Drug</th>
<th>Quantity per month</th>
<th>Average Cost per Month</th>
<th>Out of Pocket Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tablet A: 50 mg</td>
<td>20</td>
<td>$30.00</td>
<td>$40.00</td>
</tr>
<tr>
<td>Tablet A: 100 mg</td>
<td>15</td>
<td>$45.00</td>
<td>$90.00</td>
</tr>
</tbody>
</table>

With this example, total cost savings is $250.00 a year!

QUESTIONS?

NANITUS CUSTOMER CARE
5-866-333-2767
Open 24 hours a day, 7 days a week.
Or visit us online at www.navitus.com

NAVITUS SELECT FORMULARY

OFFERS LOWEST NET-COST PRODUCTS AND MEDICATION CHOICES

In the past, generic medications were typically the lowest-cost options for prescription medications. But this is not always the case today. Because of this trend, Navitus has organized its formulary in a way that provides the best value to plans and members. The tiers on this formulary are structured as follows:

- Tier 1: includes most low-cost, high-value generics and select brands that provide high clinical value. These products are the lowest net-cost of the plan and the lowest copayment for the member.
- Tier 2: includes preferred brands and select generics that are less cost-effective.
- Tier 3: includes non-preferred brands and generics that provide the lowest value because of high cost or low clinical value, or both.

This formulary will continue to provide you with choices of medications. We encourage you to review the cost of your medications through your pharmacy benefit member portal on www.navitus.com. By knowing what’s on your formulary, you can make informed choices about your medicines and find lower-cost drug alternatives.

QUESTIONS?

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Or visit us online at www.navitus.com

RESOURCES AND SOLUTIONS FOR COUNTIES
VARIUS LOCATIONS | FALL 2018
Sample Member Communications

WILL MY MEDICATION PLAN BE CUSTOMIZED FOR ME?

Yes. We will develop a care plan specifically for you. We provide one-on-one service with a pharmacist who will answer questions about proper use of your medications and any possible side effects. Your pharmacist will give advice to help you follow your treatment and manage your disease.

WILL I HAVE TO WORK WITH A NEW PHARMACY EVERY TIME I CALL WITH A QUESTION?

No. Our pharmacists are specially trained to care for people with complex conditions. You will work with the same pharmacist or technical team each time you contact us. Your pharmacist will know you and your disease. We will be able to answer any specific questions you may have about your medication.

HOW CAN I GET NAVITUS SPECIALTY RX?

To start using Navitus Specialty Rx, please call us at 1-866-869-8033. We will work with your provider for coverage and re-review your prescriptions. More information about Navitus Specialty Rx is available at www.navitus.com.

WHAT IF MY MEDICATIONS ARE INCLUDED IN THE NAVITUS SPECIALTY FAVORABILITY?

To find out which medications are included, please look for your Navitus Formulary on our secure member website. Please go to: www.navitus.com. Once you activate your account online using your Member Login code, an estimation around your benefits will be shown to you. You can then choose your Specialty medications that are filled through the Navitus Specialty Program in your Navitus Formulary, which are marked with "LSF." You can also call Navitus Customer Care.

"It is an absolute pleasure to work with Navitus Specialty Rx. They are one of a kind. Other insurance companies are hard to navigate and deal with, but the staff and our patients have had outstanding interactions with every member of the Navitus Specialty Rx team. The customer service is excellent, they have been remarkable. Many patients have not wanted to stay with a local pharmacy with which they have an ongoing relationship. But they have to say that some have ever been disappointed after working with Navitus Specialty Rx. Experienced, accountable, personable, a fantastic combination."

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Kevin Williams, RN,ファラデーカー

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**EXAMPE OF SAVINGS USING MAIL ORDER**

<table>
<thead>
<tr>
<th>Drug</th>
<th>Initial</th>
<th>Covered</th>
<th>Out-of-Pocket Costs per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Felodipine 10 mg/day</td>
<td>$ 95.00</td>
<td>$ 37.00</td>
<td>$ 60.00</td>
</tr>
<tr>
<td>Glipizide 5 mg/day</td>
<td>$ 85.00</td>
<td>$ 36.00</td>
<td>$ 0.00</td>
</tr>
</tbody>
</table>

With this example, total cost savings is $ 20.00 a year!
Sample Welcome Letter

Dear Plan Member,

Texas Association of Counties Health & Employees Benefit Pool (TAC HEBP) is pleased to announce an exciting change in your prescription drug program. Starting October 1, 2018, your prescription drug coverage will be managed by Navitus Health Solutions. Navitus is committed to lowering drug costs and improving health, and alongside your TAC HEBP benefit consultants and specialists, will provide expert customer service that builds trust and confidence.

You will receive your updated TAC HEBP Employee Benefits Resource Guide shortly before your new pharmacy benefits begin with Navitus. Your Resource Guide provides detailed information about your health plan, including pharmacy benefits.

Mail order prescriptions will be offered through Navitus’ mail-service partner, Costco Pharmacy. If you use the mail order service, please send mail order prescriptions to Costco Pharmacy starting on October 1, 2018. It is easy to begin using Costco Pharmacy. Register online at www.pharmacy.costco.com. Please allow 10 to 14 calendar days from the day you submit your order to receive your medication(s). NOTE: You do not need to be a Costco member to use Costco Pharmacy.

Specialty Pharmacy Program

Navitus SpecialtyRx serves members who are taking medicine(s) for certain chronic illnesses or complex diseases such as Rheumatoid Arthritis, Multiple Sclerosis, Cancer and Hepatitis C. In order to receive specialty medications through your pharmacy benefit, you will need to fill these prescriptions at Lumicera Health Services. Gaining new prescriptions through our specialty pharmacy partner, Lumicera Health Services, is simple. Just call a Patient Care Specialist at <phone number>> to get started.

As your new pharmacy benefit manager, Navitus looks forward to providing you a high level of service, convenient tools to help lower your drug costs, and the support you need to improve your health. If you have questions, please call Navitus Customer Care. We can be reached toll-free at <phone number>>. To learn more about Navitus, please visit our website at www.navitus.com.

Starting on October 1, 2018, you can go online to find information specific to your plan. You can do this through your secure member portal at mybenefits.county.org, or through the Navitus portal at www.navitus.com/Member-Member Login. You will need a member ID to log into the portal. Please call Navitus Customer Care toll-free at (866) 333-2707 to receive your individual member ID number.

Sincerely,

Quincy Quinn
Director, Health and Benefits Services Department
Texas Association of Counties
Sample ID Card
Portal Login

Visit: mybenefits.county.org;

a) Login using your BCBSTX UID (903-XX-XXXX) and Password;

b) Select “Get Your Benefits Information”; and

c) Select “Healthy County Portal powered by Provant”

First time users, click “Sign Up”
In September:

- Navitus welcome letters mailed by 9/1
- Navitus Customer Care available beginning on 9/5
- Disruption letters mailed by 9/15; group benefits coordinators will receive a list of affected members (no PHI)
- ID Cards begin mailing by 9/17 based on group anniversary date
- Reminder postcard mailed by 9/20
- Members can access their Rx benefits and claims through [www.mybenefits.county.org](http://www.mybenefits.county.org) beginning on 10/1
Employee Benefits Consultants

QUESTIONS??

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