



# *4th Annual Dinner & Meeting*

April 10, 2025



**SPECIAL THANKS TO INDEPENDENT HEALTH  
FOR SPONSORING OUR MEETING**





# Agenda

- **Welcome and Introductions**  
Jim Fregelette, Trust Chair and John Rodgers, Independent Health
- **Update on At Large Trustee Engagement**  
Donna Walters, Trust Vice Chair
- **Overview of Pharmacy RFP Process**  
Jim Fregelette, Trust Chair and Gretchen Heil, Oswald
- **Introduction to Rightway, the Trust's new Pharmacy Benefit Manager**  
Shannon Burke, Rightway
- **Independent Health: Getting Everyone Connected**  
Adam Bellomo, Independent Health
- **Weight Watchers, Brook+ and Healthcare Bluebook Updates**  
Stacey Porter, Trust Benefits Specialist
- **Engagement Strategy Update**  
Molly Berry, Oswald
- **NY44 Trust STAR Report**  
Medhat Kaldas, Oswald
- **Closing Remarks**  
Donna Walters, Trust Vice Chair

# Welcome & Introductions

**Jim Fregelette**, Trust Chair

**John Rodgers**, Independent Health



# Board of Trustees

## MANAGEMENT TRUSTEES

Jim Fregelette, Chair  
Candace Reimer  
Michelle Okal-Frink  
Christa McHale  
Eileen Fleming

## At Large Trustees

Barb Smith, Gowanda  
Laurie Widman, Cheektowaga

## LABOR TRUSTEES

Donna Walters, Vice Chair  
John Pope  
Robert Giannicchi  
David Scalzo  
Fran DiFrancesco

## At Large Trustees

Zac Izard, Gowanda  
Luke Silliman, Cheektowaga

# Update on At Large Trustee Engagement

## ***Overview of Requirements***

Jim Fregelette, Trust Chair

## ***Introduction of Next At Large Trustees***

Donna Walters, Trust Vice Chair



# Update on Changes to At Large Trustees

## Current At Large Trustees

- Gowanda: Barb Smith (Management) and Zac Izard (Labor)
- Cheektowaga: Laurie Widman (Management) and Luke Sillman (Labor)

## Eligibility

- An active, as opposed to retired, individual who is:
  - A Covered Participant
  - In a finance position responsible for making healthcare selections
  - In an HR position responsible for assisting employees or the district with understanding or obtaining benefits, or
  - A union representative responsible for negotiating member healthcare benefits

# Update on Changes to At Large Trustees

## Two-Year Terms:

- Every member district has had the opportunity to participate, with all small schools under 100 employees declining to participate
- Outgoing At Large Trustees have provided feedback indicating a longer term of service would be beneficial to both the Trust and member districts
- Trustees approved a two-year term (beginning once all remaining districts have opportunity to serve a one-year term)
  - At Large Trustee positions now held by a rotation of the largest and smallest (100+ employees) schools
  - Gowanda is the first district with a two-year term



# Introductions of Next At Large Trustees

## **North Rockland District**

- Kleo Girandola (Management)
- Deb Brennan (Labor)

## **Gowanda**

- At Large Trustees will continue to serve the second year of their terms.

# Overview of Pharmacy RFP Process

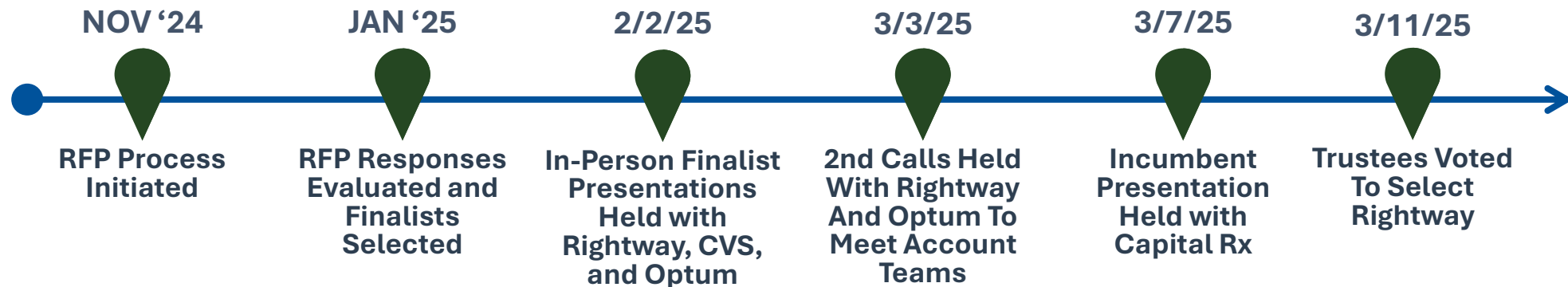
**Jim Fregelette**, Trust Chair

**Gretchen Heil**, Oswald



# Overview of Pharmacy RFP

- The Trust worked closely with Oswald and Prism (Oswald's pharmacy benefit procurement partner) to evaluate the bids submitted for our Pharmacy Request for Proposal (RFP)
- The RFP focus was on which pharmacy benefit manager would provide the:
  - Greatest support to our members during implementation
  - Best customer service to our members and the Trust
  - Necessary flexibility and innovations to our plan design and needs
- Selection of Rightway was due to:
  - Estimated savings in switching to Rightway
  - Comfort level the Trustees, Stacey Porter and Oswald had with Rightway's account team, customer service and technology capabilities



# Wegmans and Stony Point



Stony Point Pharmacy



- *Both Wegmans and Stony Point will be in-network*
- *A 90-day supply can be obtained at either place*
- *A prescription for a 90-day supply is **no longer required** to be obtained by mail order*
- *Walgreens is the new mail order pharmacy*



# Introduction to Rightway

**Shannon Burke**, Rightway



# About Rightway

## OUR MISSION

Leverage technology and clinical experts to guide members to the highest-quality, lowest-cost care, providing deep support in the “moments that matter.”



TOTAL  
CLIENTS

1,500+

MEMBERS  
ON PLATFORM

2M+

AVERAGE  
PBM SAVINGS

15%

NET PROMOTER  
SCORE

+70

## SELECTED CLIENTS





# Centered around members, powered by pharmacists.

The only PBM with pharmacy navigation to assist NY44 members.

**Expert team:** Diverse, multi-lingual team of clinical experts.

**Tailored training:** Comprehensive training on NY44's demographics, culture, benefits and unique communication needs to be an effective extension of your benefits team.

**Concierge clinical guidance:** Personalized clinical guidance and direct handling of time-intensive tasks reduces pharmacy friction for members.

**Fiduciary alignment:** Assists in meeting NY44's fiduciary goals by guiding members toward high-quality, lowest cost medications and pharmacies.

## EXPERT SUPPORT DRIVES RESULTS



100%

Of service teams are licensed CPhTs and PharmD's.

>11%

Avg. annual member OOP savings.

82 %

Lower cost redirection.

+70

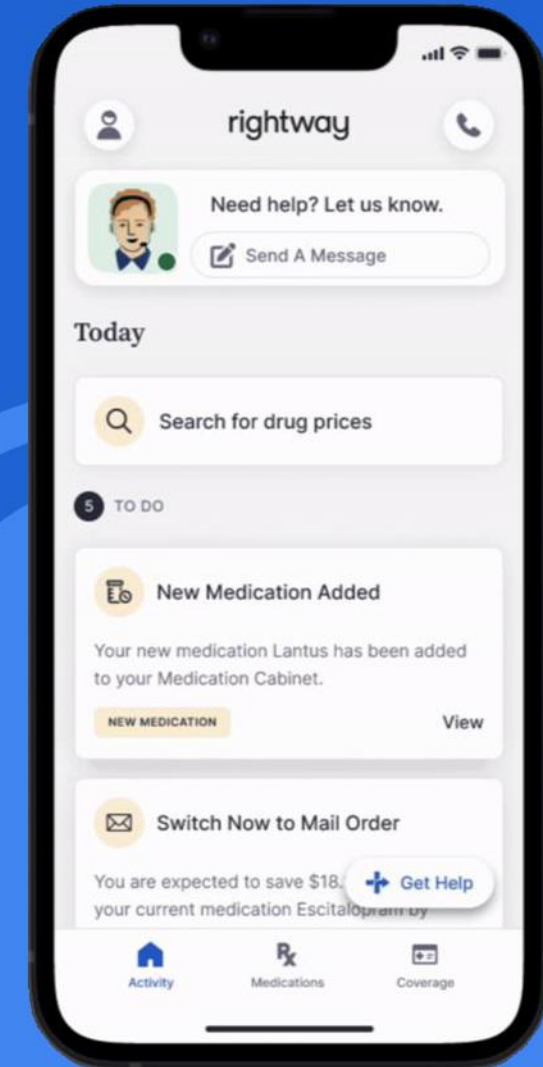
Member net promoter score.



# Seamless tech, trusted experts tailored to your members' needs.

## EMPOWER YOUR MEMBERS

- + Quick access to chat or call with pharmacists or schedule an appointment.
- + Add preferred pharmacy and communication preferences.
- + Proactively search for medications and view current ones.
- + Review medication details and set alerts/reminders.
- + Receive personalized savings opportunities.
- + Review real-time accumulator progress towards team members' deductible/OOPM.
- + Actual drug prices at mail order and retail pharmacies – like Wegmans and Stony Point
- + Access to GoodRx and Mark Cuban Cost Plus Drugs





# Independent Health

**Adam Bellomo**, Independent Health



# MAP: Getting Everyone Connected

A personalized Member Action Plan drives wellness with recommended clinical and “admin” actions



## “80/20 Rule”

Proactive, personalized outreach keeps members directly involved in their health.



Today’s consumers respond to targeted engagement specific to their unique wants and needs.



- MAP data drives relevant, automatic member messaging for screenings due and other topics members care about — with **click and open rates that show it’s highly effective.**
- Annual Checkup, Flu, Cancer and more.



# NY44 Engagement



**10,711 Members**

**4,280 Subs**

- 3,935 NY44 members (18+) with Secure Accounts (47.6%)
- 4,379 w/marketable emails
- 1,169 Active App Users



**99,858 e-mails** in the past 12 months

Over 65 topics sent:

- Annual well visits
- Cancer screenings
- Wellness Discounts
- Heart Health Awareness
- Ways to Save
- Mental Health Awareness
- 24 Hour Medical Help Line

## WHY IT MATTERS:

**1 out of 4** are likely to have a precancerous polyp found during a colonoscopy.

**1 out of 20** people in the general population will develop colorectal cancer in their lifetime.

**\$225,000** Approximate cost of 1 late-stage colorectal cancer treatment.

**12,970 Members** ► **1,052 were screened < 60 days**



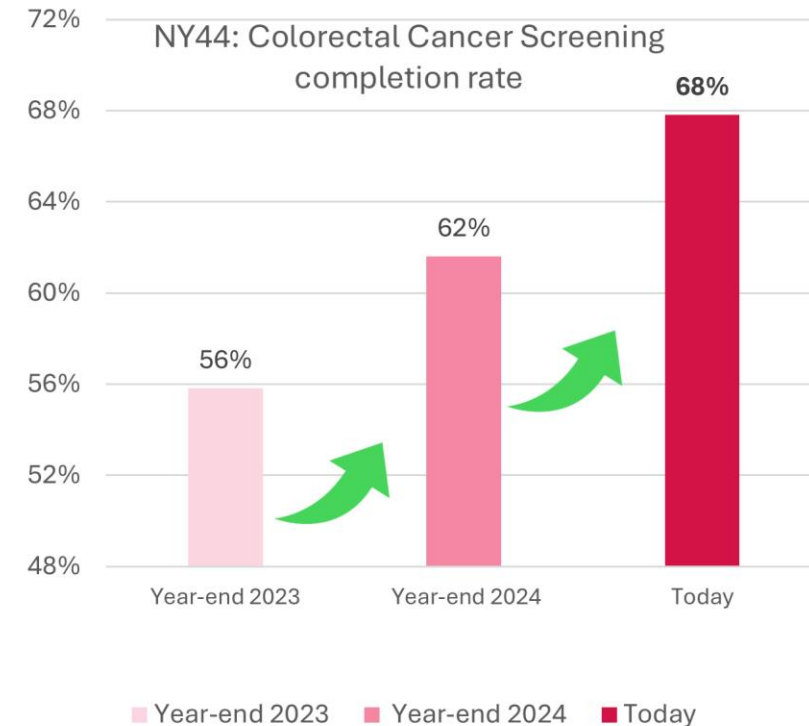
- All lines of business
- Adults 45-75 years old
- MAP Eligibility-age and open gap in care

**\$225,000 - \$2,000 = \$223,000**

Approximate  
Late-Stage  
Colorectal Cancer  
Cost for  
1 Member

Average Cost  
of Colorectal  
Cancer  
Screening for  
1 Member

Possible  
Cost  
Avoidance



Based on Member Action Plan data, for eligible 45-75-year-old members only

# WeightWatchers, Brook+ and Healthcare Bluebook Updates

Stacey Porter, Trust Benefits Specialist



# Healthcare Bluebook Update



Healthcare Bluebook™

HCBB 2023/2024/2025 Breakdown	# of Rewards Issued	Total Amount for Month
23-May	1	\$35.00
23-Jun	15	\$1,270.00
23-Jul	14	\$1,030.00
23-Aug	43	\$3,075.00
Sept & October 23	61	\$4,450.00
23-Nov	18	\$1,230.00
23-Dec	31	\$2,725.00
<b>Total for Year 2023</b>	<b>183</b>	<b>\$13,815.00</b>
24-Jan	62	\$4,095.00
24-Feb	73	\$4,800.00
24-Mar	58	\$3,415.00
24-Apr	49	\$3,555.00
24-May	45	\$3,345.00
24-Jun	78	\$5,010.00
24-Jul	71	\$4,085.00
24-Aug	74	\$5,545.00
24-Sep	111	\$5,915.00
24-Oct	65	\$4,885.00
24-Nov	59	\$3,475.00
24-Dec	45	\$3,105.00
<b>Total for year 2024</b>	<b>790</b>	<b>\$51,230.00</b>
25-Jan	88	\$5,910.00
25-Feb	1	\$1,000.00
<b>Total for year 2025</b>	<b>89</b>	<b>\$6,910.00</b>
<b>GRAND TOTAL TO DATE</b>	<b>1,062</b>	<b>\$71,955.00</b>

# Brook+ Update



Enrolled: 894

Total lost: 4,092 lbs.

Average weight lost: 5.5%

Members who have  
completed the program: 132



Enrolled: 256

Total lost: 1,467 lbs.

Average weight lost: 5.7%

Members who have  
completed the program: 78

# WeightWatchers Update

**WeightWatchers<sup>®</sup>**  
**for Business**

**As of April 1**

**Enrolled: 894**

**Total lost: 1,100 lbs.**

- Our WW program started March 1, 2025.
- It is free of charge and offered to all members, and dependents 18 years of age and older.
- Transferring a membership that you currently pay for over to a membership that we pay for is easy!
- Call customer service at [866-204-2885](tel:866-204-2885) to sync your account.
- Please call Stacey with any questions or problems.

# Engagement Strategy Update

Molly Berry, Oswald





# 2024-2025 Engagement Strategy Update

Participate and engage to earn **easy, free** money for your district!

- Utilize funds for wellness-related activities
- Potential Incentive Dollar Amount
  - ✓ 25% attendance (188 points) = earn 50% incentive
  - ✓ 50% attendance (375 points) = earn 75% incentive
  - ✓ 75% attendance (563 points) = earn 100% incentive
- When? July 1 - June 30
  - ✓ 1 management personnel or 1 labor personnel to attend

**12 districts earned incentives in 2023!**  
**Congratulations and thank you for your participation!**

*\*Meetings may be subjected to change\**

Meeting	Points	Total Points
<b>Wellness Survey Response (2/year)</b>	40 each	80
<b>Population Health Dashboard (2/year)</b> <i>*Districts with under 100 members can receive these points by submitting 2 additional wellness survey responses*</i>	40 each	80
<b>Board Meetings (6/year)</b>	50 each	300
<b>Open Enrollment (1/year)</b>	40	40
<b>Annual Meeting (1/year)</b>	50	50
<b>Open Forum Subcommittee Meetings (5 of 10/year that could be offered)</b> <ul style="list-style-type: none"> <li>• Communication</li> <li>• Finance</li> <li>• Population Health</li> <li>• Benefits</li> <li>• Innovation</li> </ul>	40 each	200 (Max 200)
<b>Total Available</b>		<b>750</b>

# Available Engagement Points

Attending the annual meeting, you earned....



40

Attend Board Meetings



50

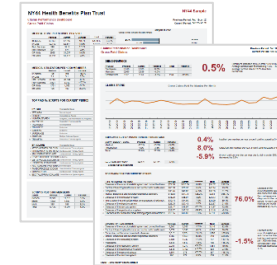


40

Scan to complete the Wellness Tip Survey



40



40

Population Health Subcommittee Mission Statement: *To help our members thrive by providing the proper tools and resources to better understand and navigate their health insurance, manage conditions, and improve overall well-being.*

# NY44 Trust STAR Report

Medhat Kaldas, Oswald



# Star Report

Strategic, Tactical Actions & Results

## NY44 Health Benefits Plan Trust

Medical and Pharmacy Benefits

January 1, 2024 – December 31, 2024

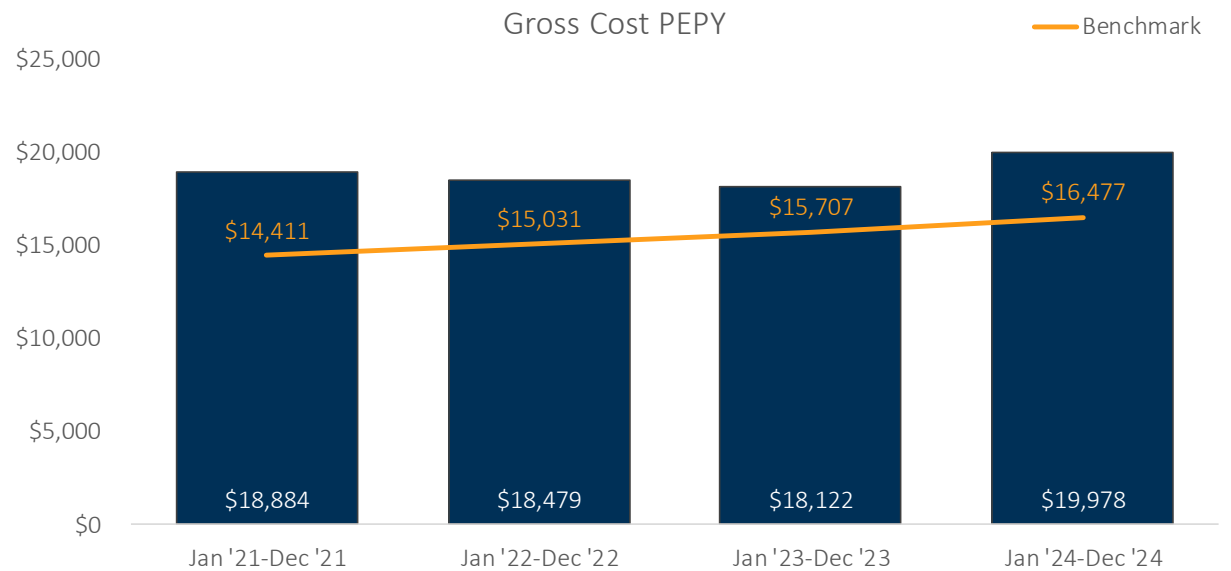
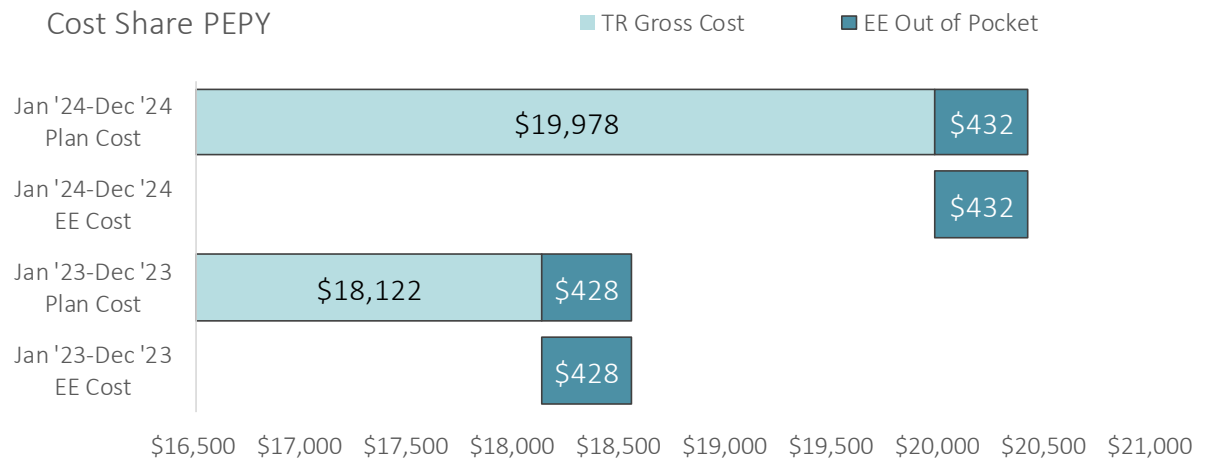
January 1, 2023 – December 31, 2023

# Financial Summary

	Annual Totals		
	Jan '24-Dec '24	Jan '23-Dec '23	Δ (%)
Average Enrolled	6,051	5,895	2.6%
Paid Medical Claims	\$85,968,524	\$81,321,116	5.7%
Paid Pharmacy Claims	\$39,313,920	\$31,172,594	26.1%
Stop Loss Reimbursements	\$0	\$0	N/A
Pharmacy Rebates	(\$7,537,825)	(\$8,702,982)	-13.4%
Net Paid Claims	\$117,744,619	\$103,790,728	13.4%
Administration Fees	\$2,489,775	\$2,332,555	6.7%
Stop Loss Premium	\$653,676	\$707,330	-7.6%
Total Fixed Fees	\$3,143,451	\$3,039,886	3.4%
Total Gross Cost	\$120,888,070	\$106,830,613	13.2%

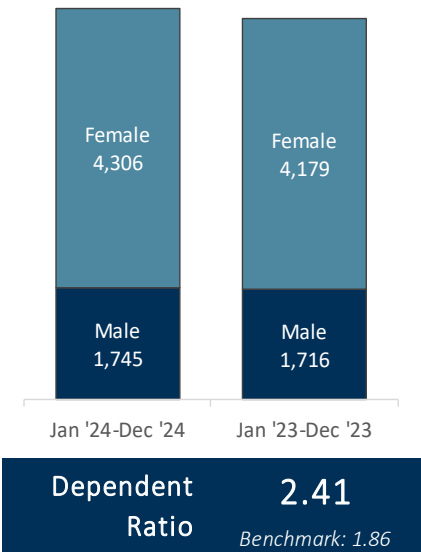
	Per Employee Per Year (PEPY)		
	Jan '24-Dec '24	Jan '23-Dec '23	Δ (%)
Average Enrolled	6,051	5,895	2.6%
Paid Medical Claims	\$14,207	\$13,795	3.0%
Paid Pharmacy Claims	\$6,497	\$5,288	22.9%
Stop Loss Reimbursements	\$0	\$0	N/A
Pharmacy Rebates	(\$1,246)	(\$1,476)	-15.6%
Net Paid Claims	\$19,459	\$17,607	10.5%
Administration Fees	\$411	\$396	4.0%
Stop Loss Premium	\$108	\$120	-10.0%
Total Fixed Fees	\$519	\$516	0.7%
Total Gross Cost	\$19,978	\$18,122	10.2%

On a PEPY basis, Trust gross cost increased 10.2% year over year to \$19,978. This is 21.3% greater than the benchmark of \$16,477.



# Demographics

Employees by Gender

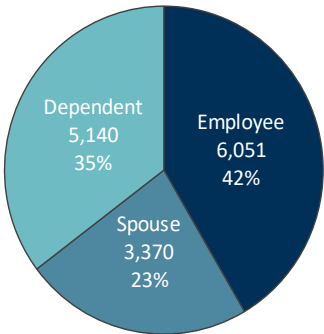


	Jan '24-Dec '24		Jan '23-Dec '23	
	Subscribers	Members	Subscribers	Members
Gen Alpha Age 0-9	0	1,320	0	1,361
Gen Z Age 10-24	62	3,625	50	3,587
Millennials Age 25-39	1,347	2,162	1,253	2,040
Gen X Age 40-59	2,918	4,765	2,886	4,710
Baby Boomers Age 60-64	745	1,130	748	1,143
Baby Boomers Age 65+	979	1,559	958	1,532
Summary	6,051	14,561	5,895	14,372
	PEPY	PMPY	PEPY	PMPY
Claims Per Year	\$20,704	\$8,604	\$19,083	\$7,827
Δ	+\$1,622 +8.5%	+\$777 +9.9%		

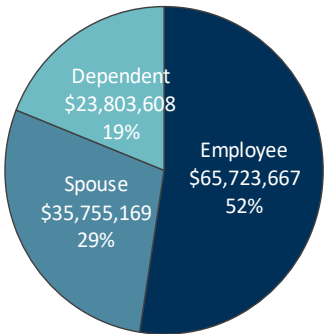
NY44 Health Benefits Plan Trust experienced a total membership increase of 189 (1.3%).

In Jan '24-Dec '24, NY44 Health Benefits Plan Trust has a dependent ratio of 2.41. The largest group of subscribers is Generation X, and the largest group of members is also Generation X. Average subscriber age band is 50-54, and average member age band is 35-39.

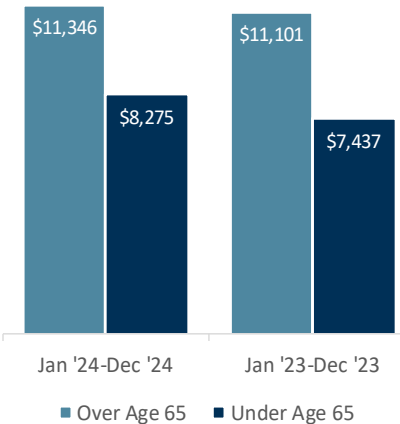
Members by Relationship



Claims by Relationship

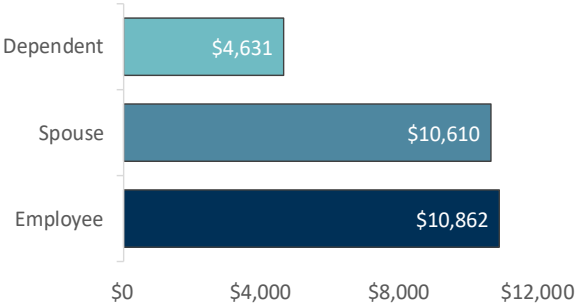


Paid Claims PMPY



Paid Claims by Relationship	Employee	Spouse	Dependent	PEPY
Gen Alpha Age 0-9	\$0	\$0	\$8,715	\$8,715
Gen Z Age 10-24	\$4,480	\$9,217	\$9,134	\$9,032
Millennials Age 25-39	\$10,795	\$19,945	\$14,141	\$12,467
Gen X Age 40-59	\$16,930	\$31,303	\$850	\$20,200
Baby Boomers Age 60-64	\$20,650	\$53,365	\$0	\$52,823
Baby Boomers Age 65+	\$19,652	\$61,942	\$0	\$39,763

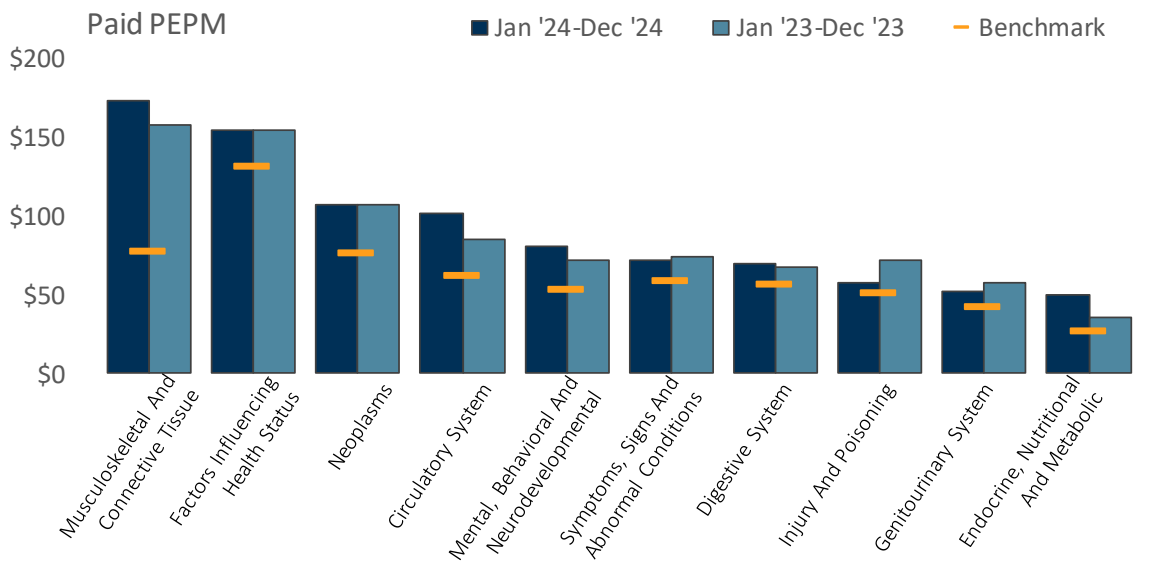
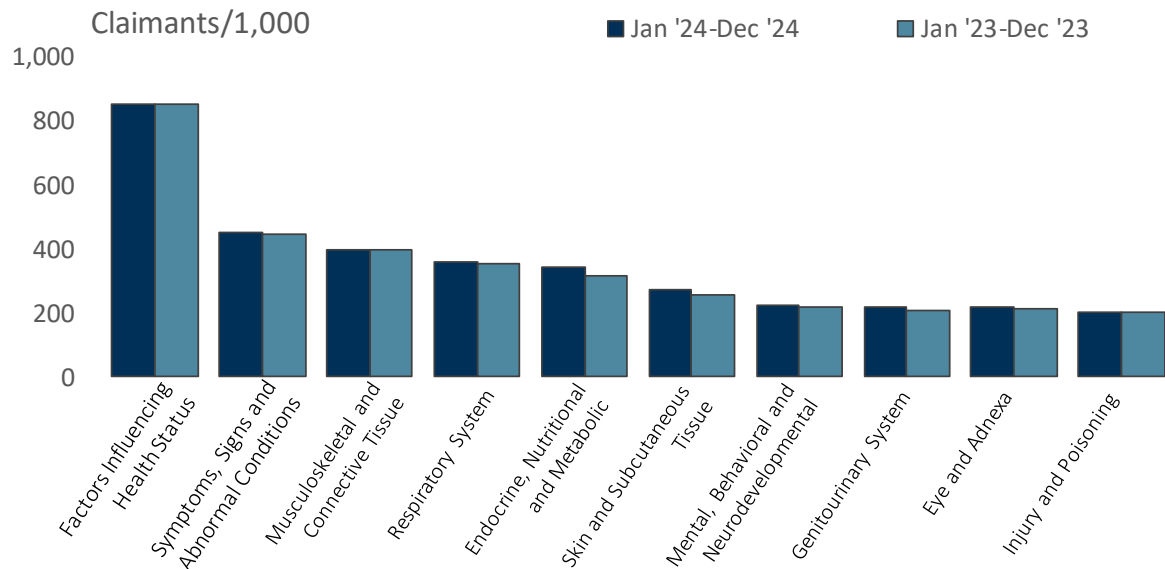
Paid Claims PMPY Jan '24-Dec '24



With \$52,817,662 in total paid claims, Generation X accounted for the most paid claims in Jan '24-Dec '24. This represents 42% of all paid claims. NY44 Health Benefits Plan Trust had 1,559 members (11%) over the age of 65. These members experienced \$11,346 in paid claims PMPY.

# Diagnostic Categories

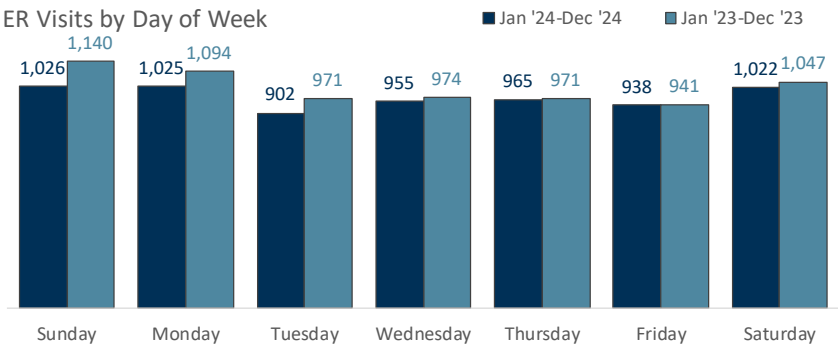
Diagnostic Category		Jan '24-Dec '24		Principal Diagnosis	Jan '24-Dec '24		Jan '23-Dec '23	
		Paid	Claimants		Paid	Claimants	Paid	Claimants
Musculoskeletal and Connective Tissue	Rank	1	1	Osteoarthritis Of Knee	\$1,313,389	489	\$1,697,300	469
	Paid	\$12,629,918	\$11,143,186	Dorsalgia	\$1,248,469	1,612	\$1,344,818	1,542
	Claimants	5,769	5,687	Other Joint Disorder, Not Elsewhere Classified	\$1,184,462	1,843	\$1,065,839	1,832
Factors Influencing Health Status	Rank	2	2	Encntr For General Exam W/O Complaint, Susp Or Reprtd Dx	\$2,455,461	9,206	\$2,433,781	8,970
	Paid	\$11,194,724	\$10,906,078	Encounter For Screening For Malignant Neoplasms	\$2,184,675	3,556	\$2,030,858	3,499
	Claimants	12,430	12,255	Encounter For Other Aftercare And Medical Care	\$1,689,355	169	\$1,363,470	153
Neoplasms	Rank	3	3	Malignant Neoplasm Of Breast	\$1,059,193	141	\$1,651,502	125
	Paid	\$7,787,177	\$7,572,727	Secondary Malignant Neoplasm Of Other And Unspecified Sit	\$566,895	21	\$571,601	19
	Claimants	2,709	2,596	Carcinoma In Situ Of Breast	\$510,201	41	\$165,600	32
Circulatory System	Rank	4	4	Varicose Veins Of Lower Extremities	\$1,219,296	128	\$913,555	118
	Paid	\$7,421,531	\$6,058,259	Acute And Subacute Endocarditis	\$1,022,517	4	\$9,624	1
	Claimants	2,881	2,768	Atrial Fibrillation And Flutter	\$766,102	227	\$687,169	231
Mental, Behavioral and Neurodevelopmental	Rank	5	7	Other Anxiety Disorders	\$1,574,970	1,535	\$1,331,096	1,434
	Paid	\$5,898,209	\$5,078,030	Reaction To Severe Stress, And Adjustment Disorders	\$1,073,464	824	\$952,357	775
	Claimants	3,281	3,111	Major Depressive Disorder, Recurrent	\$623,263	519	\$490,590	467



# Cost and Utilization – Emergency Room

Emergency Room	Jan '24-Dec '24	Jan '23-Dec '23	Benchmark
Claimants	4,202	4,329	
Visits	6,833	7,138	2,344
Plan Paid	\$3,651,063	\$3,679,336	\$4,524,540
Per Visit	\$534	\$515	\$1,930
Employee Paid	\$468,624	\$502,237	\$1,364,231
Per Visit	\$69	\$70	\$582

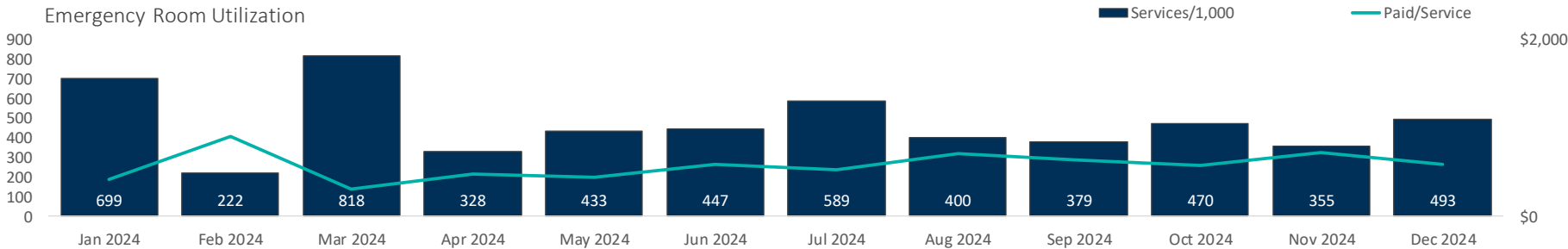
Frequent Users of Emergency Room		Jan '24-Dec '24	
Count of Visits	Claimants	Visits	Paid
1 Visit	2678	2678	\$1,612,440
2 - 3 Visits	1,271	2895	\$1,399,369
4 - 5 Visits	196	851	\$412,888
6+ Visits	57	409	\$226,366



In Jan '24-Dec '24, NY44 Health Benefits Plan Trust experienced 6,833 visits to the emergency room by 4,202 members. These visits resulted in \$3,651,063 paid claims and \$468,624 out of pocket costs. These figures may include visits to urgent care facilities that are housed with emergency rooms.

There were 253 members who visited the ER more than four times or more. Sunday was the most popular day of the week to visit the emergency room with 1,026 visits.

Emergency Room Utilization



## All ER Claims

Top 5 Diagnoses		Claimants	Visits	Plan Paid	Employee Paid
1	Pain In Throat And Chest	112	122	\$185,290	\$24,897
2	Abdominal And Pelvic Pain	142	165	\$170,612	\$29,628
3	Acute Pharyngitis	416	472	\$100,979	\$2,300
4	Acute Sinusitis	427	501	\$100,319	\$500
5	Emergency Use Of U07	277	289	\$85,737	\$6,830
Subtotal			1,549	\$642,937	\$64,155
All Others			5,284	\$3,008,126	\$404,469
Grand Total		4,202	6,833	\$3,651,063	\$468,624

## ER Visits for Chronic Conditions

Top 5 Diagnoses		Claimants	Visits	Plan Paid	Employee Paid
1	Asthma	54	61	\$33,488	\$3,500
2	Migraine	22	33	\$25,532	\$3,400
3	Essential (Primary) Hypertension	20	21	\$17,356	\$3,212
4	Hypertensive Heart Disease	1	1	\$5,875	\$300
5	Hypertensive Crisis	3	3	\$3,826	\$500
Subtotal			119	\$86,077	\$10,912
All Others			15	\$5,422	\$2,165
Grand Total		113	134	\$91,499	\$13,077

## ER Visits for Non-Emergencies

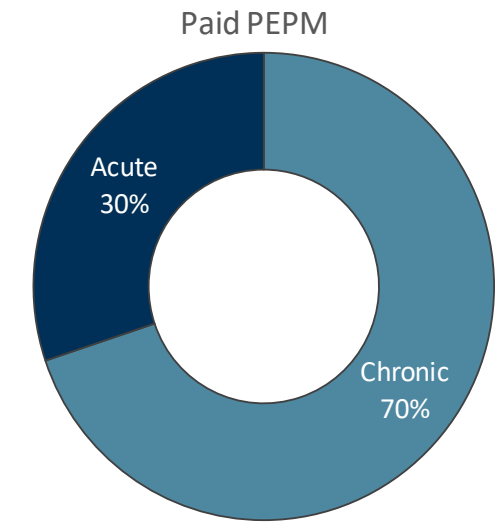
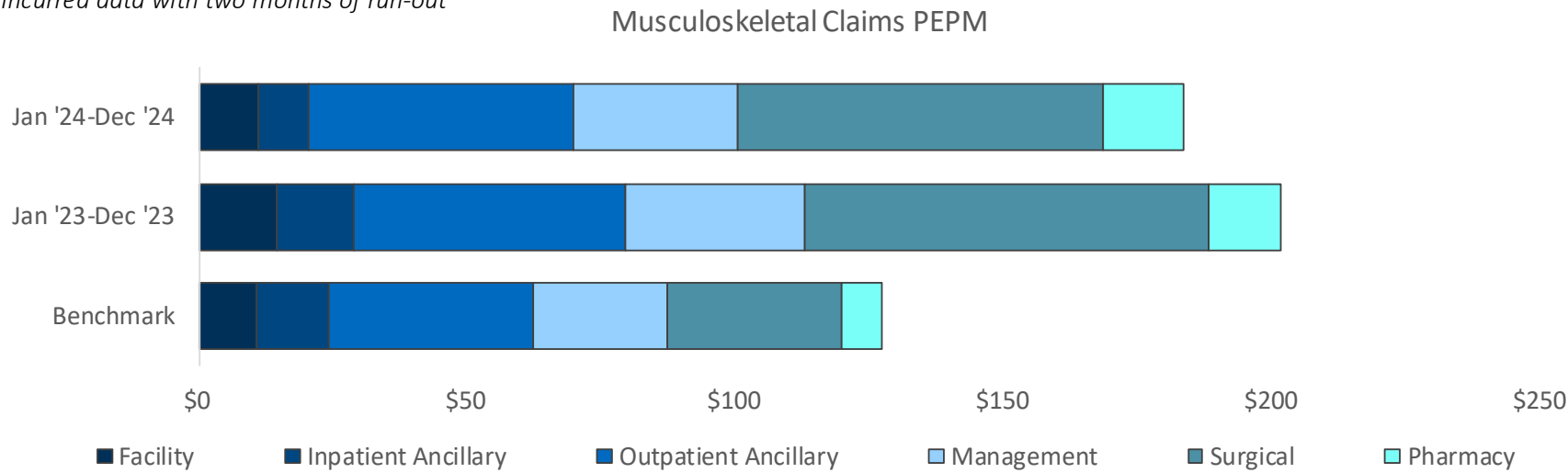
Top 5 Diagnoses		Claimants	Visits	Plan Paid	Employee Paid
1	Acute Pharyngitis	416	472	\$100,979	\$2,300
2	Acute Sinusitis	423	494	\$98,879	\$500
3	Dizziness And Giddiness	43	45	\$49,456	\$8,523
4	Other Functional Intestinal Disorders	44	47	\$41,160	\$6,046
5	Other Joint Disorder, Not Elsewhere Classif	48	50	\$37,242	\$6,247
Subtotal			1,108	\$327,716	\$23,616
All Others			1,049	\$412,038	\$48,121
Grand Total		1,678	2,157	\$739,754	\$71,737

Non-emergencies defined by NYU; definitions may not align with carrier definition of non-emergency.



# Musculoskeletal

Incurred data with two months of run-out



Inpatient	Principal Diagnosis	Services	Claimants	Total Paid	Paid/Service
	Other Deforming Dorsopathies	4	4	\$408,278	\$102,070
	Kyphosis And Lordosis	2	2	\$135,846	\$67,923
	Malignant Neoplasm Of Bone And Articular Cartilage Of Limbs	2	2	\$130,115	\$65,058
	Scoliosis	2	2	\$116,617	\$58,309
	Malig Neoplasm Of Spinal Cord, Cranial Nerves And Oth Prt Cnsl	2	2	\$116,411	\$58,206
Outpatient	Grand Total (including diagnoses not in top five)	208	141	\$3,237,580	\$15,565
	Principal Diagnosis	Services	Claimants	Total Paid	Paid/Service
	Arthropathies In Other Diseases Classified Elsewhere	1	1	\$21,969	\$21,969
	Intraop And Postproc Comp And Disorders Of Ms Sys, Nec	7	6	\$84,971	\$12,139
	Other And Unspecified Arthropathy	4	2	\$47,991	\$11,998
	Oth Acquired Deformities Of Ms Sys And Connective Tissue	1	1	\$9,930	\$9,930
	Acquired Deformities Of Fingers And Toes	47	40	\$332,440	\$7,073
	Grand Total (including diagnoses not in top five)	5,493	1,853	\$7,846,628	\$1,428

In Jan '24-Dec '24 and Jan '23-Dec '23 combined, there were 141 inpatient claimants for musculoskeletal diagnoses resulting in \$3,237,580 in paid claims. Additionally, there were 1,853 outpatient claimants resulting in \$7,846,628 in paid claims.

The tables to the left show the top five principal diagnoses by paid/service amount based on 24 months of musculoskeletal claims.

# Cancer

## Top Cancer Diagnoses

ETG Base	Claimants	Episodes	Paid	Paid/Episode	Benchmark Paid/Episode
Malignant Neoplasm Of Breast	210	210	\$2,730,808	\$13,004	\$14,576
Malignant Neoplasm Of Large Intestine	33	33	\$1,104,290	\$33,463	\$15,908
Multiple Myeloma	12	12	\$714,910	\$59,576	\$71,694
Malignant Neoplasm Of Stomach & Esophagus	9	9	\$518,277	\$57,586	\$37,046
Malignant Neoplasm Of Prostate	128	128	\$515,097	\$4,024	\$6,636
Leukemia	22	22	\$501,910	\$22,814	\$34,295
Lymphoma	39	39	\$489,921	\$12,562	\$17,080
Malignant Neoplasm Of Ortho Exc Head/Neck	10	10	\$450,563	\$45,056	\$15,873
Malignant Neoplasm Of Genitourinary Exc Prostate	59	59	\$322,838	\$5,472	\$11,812
Malignant Neoplasm Of Thyroid Gland	44	44	\$313,480	\$7,125	\$3,086
Grand Total	799	915	\$9,624,612	\$10,519	\$12,107
Prior Period Total	790	906	\$10,871,409	\$11,999	

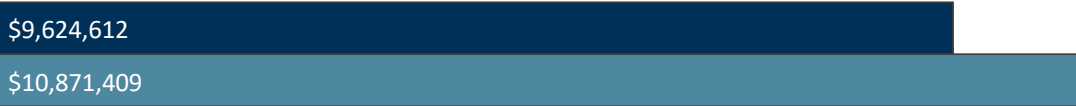
Totals include diagnoses not in top ten

### Claimants/1,000



Δ  
-0.2%

### Paid Claims



-11.5%

### Paid Claims PEPY

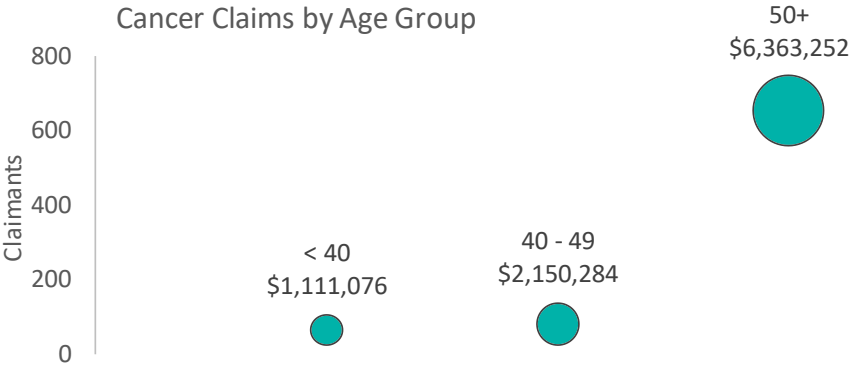


-13.8%

Incurred data with two months of run-out

NY44 Health Benefits Plan Trust experienced 915 cancer-related episodes in Jan '24-Dec '24. These episodes cost the group \$9,624,612, for an average cost per episode of \$10,519 (13% less than benchmark). There were 4 cancer-related ETGs in the top ten that experienced a greater-than-benchmark cost per episode, highlighted in the table to the left. There were 799 members with cancer claims this year. 654 (82%) of those claimants were 50 years old or older.

### Cancer Claims by Age Group



The table below shows cancer claims by severity level. Severity level is determined by factors related to the episode. Cancer has four severity levels which are correlated to, but **do not exactly match**, the stage of cancer.

### Cancer Claims by Severity Level

Severity Level	Claimants	Episodes	Paid	Paid/Episode
1	567	625	\$3,648,608	\$5,838
2	209	219	\$2,251,836	\$10,282
3	54	58	\$3,050,785	\$52,600
4	13	13	\$673,384	\$51,799
Grand Total	799	915	\$9,624,612	\$10,519

# Preventive Screening

## Adult Compliance Rates

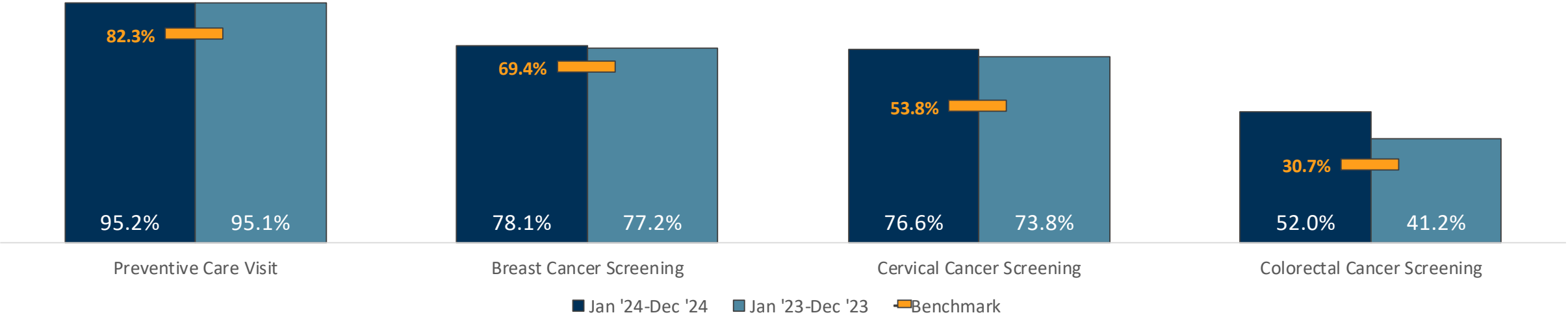
Condition	Cases	Compliant	Non-Compliant	Compliance Rate	Benchmark Rate
Preventive Care Visit	37,736	35,925	1,811	95.2%	82.3%
Breast Cancer Screening	2,053	1,603	450	78.1%	69.4%
Cervical Cancer Screening	7,487	5,735	1,752	76.6%	53.8%
Colorectal Cancer Screening	10,294	5,353	4,941	52.0%	30.7%
Grand Total	57,570	48,647	8,954	84.5%	

*Incurred data with two months of run-out.*  
*Compliance rates lower than benchmark are highlighted in red.*  
*Compliance rate may be incomplete to the extent the data warehouse does not have enough claims history for a given member.*

Oswald's data warehouse reviews medical claims for preventive care compliance. The system identifies members by age and gender and searches claims for appropriate screenings. Displayed here are adult screenings based on HEDIS (Health Effectiveness Data and Information Set) guidelines, which were developed by NCQA to measure quality of health plans.

Not all screenings are recommended annually, however it is important to monitor population patterns over time as shown in the graph below.

Adult Compliance Rate by Condition by Year

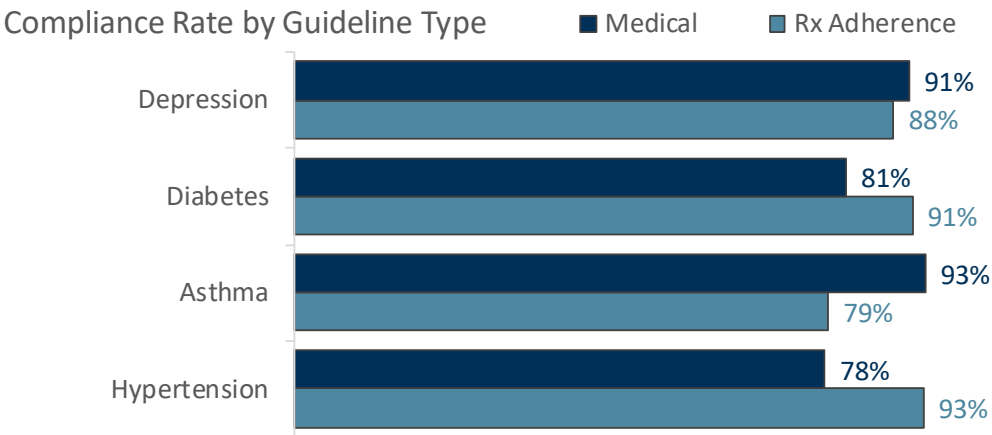


# Chronic Condition Management

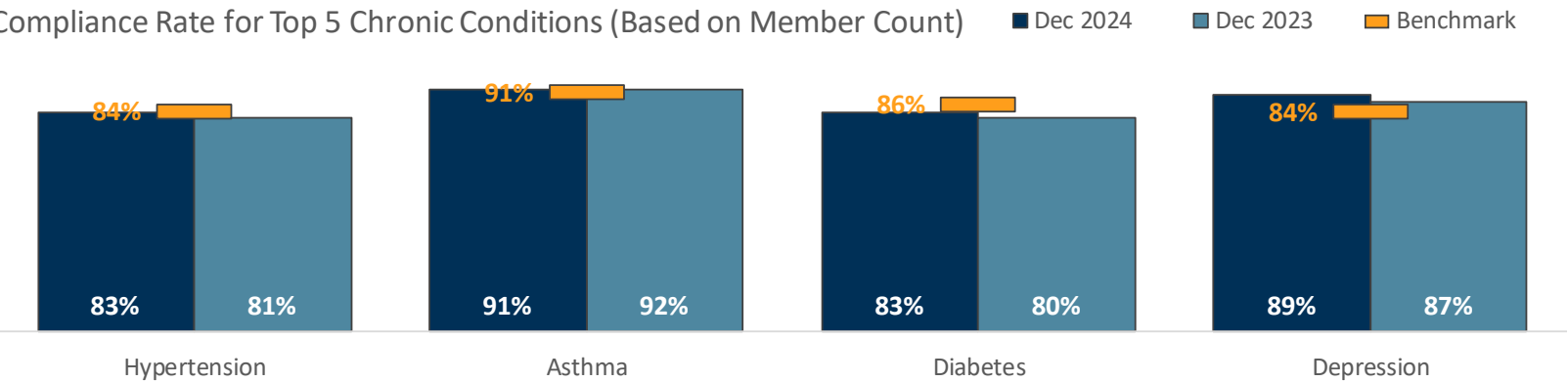
Condition	0 Gap	1-2 Gaps	3-5 Gaps	>5 Gaps	Total
Asthma	734	272	4	0	1,010
Atrial Fib	149	56	1	0	206
CHF - Part 1	52	49	9	0	110
COPD - Part 1	124	44	0	0	168
CVA/TIA - Part 1	36	41	1	0	78
Chronic Kidney Disease	94	114	47	15	270
Depression	596	154	6	0	756
Diabetes	272	345	150	188	955
Hypertension	1,844	1,166	117	0	3,127
Hyperlipidemia	2,475	111	722	0	3,308
Inflammatory Bowel Disease	53	47	4	0	104
Multiple Sclerosis	8	33	0	0	41
Rheumatoid Arthritis	53	50	3	0	106
Grand Total	5,919	2,454	1,385	198	7,458

Members in the table above may be listed under more than one condition.

10% of non-compliant cases for the top five conditions below are related to medication adherence.



Compliance Rate for Top 5 Chronic Conditions (Based on Member Count)

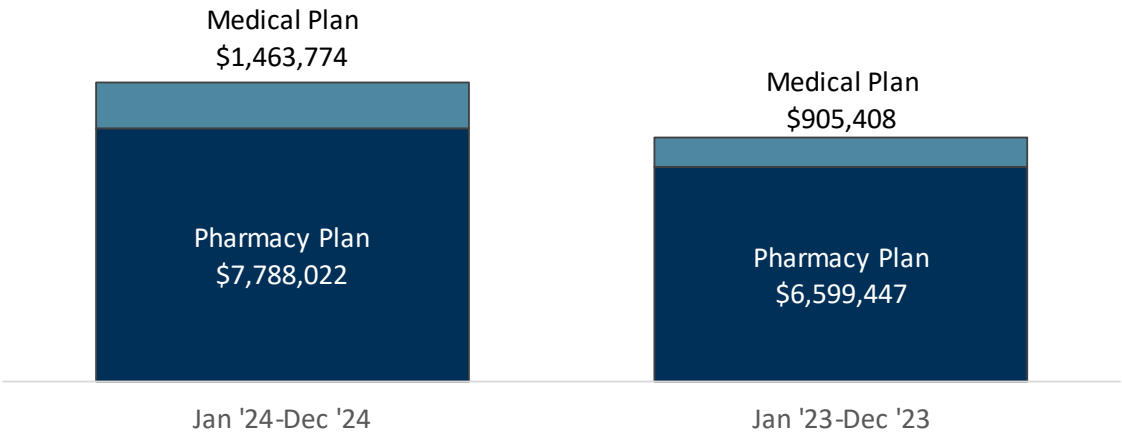


A gap in care is a missed, expected maintenance appointment or treatment for a diagnostic category for which a member has been treated in the past. Gaps in care are based on nationally established guidelines for each specific condition.

The graph to the left is measured based on report end date. The data is incurred with two months of run-out ending in December 2024 and 2023.

# Diabetes

Diabetes Plan Cost



Diabetes Guideline: 2+ Assessments of Glycemic Status in Last 12 Months

Age Band	12 Mo. Ending Dec 2024		12 Mo. Ending Dec 2023	
	Claimants	Compliance Rate	Claimants	Compliance Rate
18-24	22	68%	22	68%
25-64	611	72%	537	67%
65+	317	23%	310	26%
Grand Total	954	55%	873	52%

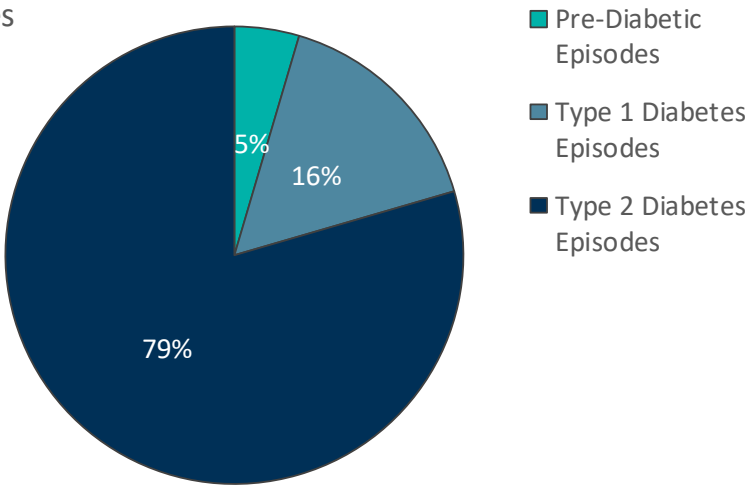
In Jan '24-Dec '24, NY44 Health Benefits Plan Trust had 1,672 diabetic episodes. Additionally, there were 80 pre-diabetic episodes.

There were 664 claimants with insulin-related claims in Jan '24-Dec '24, which cost the plan \$342.07 per service.

## Insulin Expense and Utilization

Therapeutic Group	Claimants	Services	Jan '24-Dec '24		
			Paid	Paid/Service	OOP/Service
Insulin Analogs - Long Acting	169	443	\$515,297	\$1,163.20	\$10.73
Insulin Analogs - Rapid Acting	129	370	\$192,219	\$519.51	\$8.12
Medical Supplies and DME - Subcutaneous	32	135	\$179,493	\$1,329.58	\$41.78
Human Insulins - Short Acting	5	11	\$40,021	\$3,638.32	\$0.00
Medical Supplies and DME - Insulin Needle	143	328	\$27,237	\$83.04	\$12.68
Insulin Response Enhancers - Biguanides	499	1,489	\$16,579	\$11.13	\$0.01
Human Insulins - Rapid Acting	1	2	\$10,391	\$5,195.27	\$75.00
Antihyperglycemic-Insulin, Long Acting and	1	3	\$9,493	\$3,164.36	\$0.00
Insulin Analogs - Fixed Combinations	2	4	\$1,392	\$348.03	\$0.00
Insulin Response Enhancers - Thiazolidinedione	42	116	\$1,184	\$10.20	\$0.00
Grand Total	664	2,905	\$993,725	\$342.07	\$6.10

Diabetic Episodes



# Pharmacy Detail

GLP-1 Drugs for Diabetes and Weight Loss (Top 5) - Jan '24-Dec '24					
Drug Name	Plan Paid	Paid/Script	Scripts	Claimants	% Diabetic
Wegovy	\$3,492,453	\$1,367	2555	381	4%
Ozempic	\$2,185,292	\$1,642	1331	291	94%
Mounjaro	\$1,181,614	\$1,459	810	171	94%
Zepbound	\$1,051,390	\$1,090	965	207	0%
Trulicity	\$576,903	\$1,786	323	84	99%
Grand Total*	\$8,678,764	\$1,430	6069	1163	42%
Prior	\$5,321,744	\$1,695	3140	627	61%
Δ from Prior	63%	-16%	93%	85%	-20%

Historically taken via injection, these drugs treat diabetes by promoting healthy blood sugar levels and may also help with weight loss.

Biologicals and Biosimilars - Jan '24-Dec '24				
Brand Name	Drug Group	Biosimilar		
		Launch Date	Scripts	Paid
Humira	Biological	Available	262	\$2,349,420
Enbrel	Biological	Exp. 2028/2029	77	\$503,175
Lantus	Biological	Available	4	\$851
Nivestym	Biosimilar	Oct 2018	2	\$5,268
Grand Total			345	\$2,858,714

In Jan '24-Dec '24, there were 343 scripts for biologicals with biosimilars either available or expected soon, with total paid claims of \$2,853,446. There were 2 scripts for biosimilars, with total paid claims of \$5,268.

Generic Substitution Opportunities			
Drug Name	Therapeutic Class	Claimants	Plan Paid
Revlimid	Antineoplastics	2	\$211,826
Vyvanse	Central Nervous System Agents	64	\$109,597
Restasis	Ophthalmic Agents	33	\$105,433
Myrbetriq	Genitourinary Therapy	42	\$85,630
Synthroid	Endocrine	237	\$81,805
Forteo	Endocrine	2	\$63,373
Vascepa	Cardiovascular Therapy Agents	21	\$55,997
Tecfidera	Multiple Sclerosis Agents	1	\$55,344
Trokendi Xr	Central Nervous System Agents	3	\$49,352
Symbicort	Respiratory Therapy Agents	39	\$47,878
All Other			\$628,082
Grand Total		1,502	\$1,494,317

Potential for High-Cost CNS Drug Prescriptions			
Diagnosis	Claimants	Rx Paid	Medical Paid
1 Schizophrenia	20	\$27,279	\$89,687
2 Parkinson's Disease	26	\$88,696	\$233,375
3 Alzheimer's Disease	34	\$10,796	\$6,645
4 Multiple Sclerosis	45	\$821,771	\$76,798

Central Nervous System Drugs (CNS) are used to treat disorders of the brain and will drive increases in healthcare costs with the recent advancements and newer drugs on the market. Not only will this impact prescription drug claims, but they will have additional screening, treatment, and diagnostic costs associated with them.

Incurring data with two months of run-out

# Top Prescription Drugs

Drug Name	Most Common Therapeutic Class	Jan '24-Dec '24				Jan '23-Dec '23				Trend		
		Claimants	Scripts	Paid	Paid/Script	Claimants	Scripts	Paid	Paid/Script	Scripts	Paid	Paid/Script
1 Wegovy	Weight Loss/Gain Agents	381	2,555	\$3,492,454	\$1,367	202	1,178	\$1,580,405	\$1,342	117%	121%	2%
2 Ozempic	Endocrine	291	1,331	\$2,185,292	\$1,642	188	799	\$1,519,864	\$1,902	67%	44%	-14%
3 Humira(Cf) Pen	Analgesic, Anti-Inflammato	35	233	\$2,075,445	\$8,907	17	72	\$656,845	\$9,123	224%	216%	-2%
4 Mounjaro	Endocrine	171	810	\$1,181,614	\$1,459	72	266	\$439,800	\$1,653	205%	169%	-12%
5 Jardiance	Endocrine	208	716	\$1,136,047	\$1,587	173	595	\$919,685	\$1,546	20%	24%	3%
6 Trikafta	Respiratory Therapy Agents	4	42	\$1,105,159	\$26,313	4	47	\$1,050,396	\$22,349	-11%	5%	18%
7 Zepbound	Weight Loss/Gain Agents	207	965	\$1,051,390	\$1,090	0	0	\$0	\$0	N/A	N/A	N/A
8 Eliquis	Hematological Agents	236	774	\$1,049,391	\$1,356	214	679	\$866,556	\$1,276	14%	21%	6%
9 Skyrizi Pen	Dermatological	10	35	\$696,831	\$19,909	8	17	\$321,814	\$18,930	106%	117%	5%
10 Rinvoq	Analgesic, Anti-Inflammato	20	109	\$664,435	\$6,096	8	34	\$229,984	\$6,764	221%	189%	-10%
11 Nurtec Odt	Central Nervous System Ag	106	484	\$593,378	\$1,226	87	408	\$439,704	\$1,078	19%	35%	14%
12 Trulicity	Endocrine	84	323	\$576,903	\$1,786	129	538	\$1,158,816	\$2,154	-40%	-50%	-17%
13 Stelara	Dermatological	3	20	\$526,344	\$26,317	8	35	\$885,551	\$25,301	-43%	-41%	4%
14 Ubrelvy	Central Nervous System Ag	75	332	\$411,838	\$1,240	47	210	\$223,078	\$1,062	58%	85%	17%
15 Farxiga	Endocrine	85	271	\$407,730	\$1,505	81	252	\$350,613	\$1,391	8%	16%	8%
16 Enbrel Sureclick	Analgesic, Anti-Inflammato	6	57	\$407,459	\$7,148	5	48	\$323,647	\$6,743	19%	26%	6%
17 Ibrance	Antineoplastics	2	25	\$397,587	\$15,903	0	0	\$0	\$0	N/A	N/A	N/A
18 Xarelto	Hematological Agents	79	274	\$384,409	\$1,403	92	298	\$383,905	\$1,288	-8%	0%	9%
19 Kalydeco	Respiratory Therapy Agents	1	12	\$317,671	\$26,473	1	10	\$252,526	\$25,253	20%	26%	5%
20 Xifaxan	Anti-Infective Agents	45	93	\$317,170	\$3,410	29	62	\$211,104	\$3,405	50%	50%	0%
Subtotal			9,461	\$18,978,547	\$2,006		5,548	\$11,814,293	\$2,129	71%	61%	-6%
All Others			180,431	\$20,579,603	\$114		170,510	\$19,311,017	\$113	6%	7%	1%
Grand Total		12,585	189,892	\$39,558,150	\$208	12,450	176,058	\$31,125,310	\$177	8%	27%	18%

Highlighted drugs are specialty medications.

Top Therapeutic Class by Scripts

Central Nervous System Agents 33,528	Cardiovascular Therapy Agents 32,570	Endocrine 20,714	Anti-Infective Agents 17,041	Respiratory Therapy Agents 16,844
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Top Therapeutic Class by Plan Paid Amount

Endocrine \$8,812,627	Weight Loss/Gain Agents \$4,700,731	Analgesic, Anti-inflammatory or Antipyretic \$4,368,955	Central Nervous System Agents \$3,872,391	Respiratory Therapy Agents \$3,270,942
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In Jan '24-Dec '24, there were 2 drugs in the top 20 by paid amount that did not have any prescriptions filled in the prior year. These drugs accounted for \$1,448,977 in paid claims.



# Population Health Risk Score

**Risk Score:** A measure of the relative resources required for a member's medical care.

- Based on:**
- Age and gender
  - Nature and mix of member's episodes
  - Severity of each episode
  - Treatment indicators

Prospective Risk	Retrospective Risk
1.36	1.45

NY44 Health Benefits Plan Trust's prospective risk score of 1.36 reflects 36% greater risk compared to the benchmark population.

## Complex Cases

Condition Group	Paid Claims	Total Claimants
Complex - Cancer	\$5,976,004	267
Complex - Not Cancer	\$2,745,347	224
<b>Total</b>	<b>\$8,721,351</b>	<b>476</b>

The table above includes members with complex conditions who may benefit from enhanced care management services based on the specific condition and severity level of the episode. Conditions fall into several disease categories such as cancer, cardiovascular, neurological, musculoskeletal, digestive, and others.

Complex Cancer episodes are defined by severity levels 2, 3, and 4. Other complex episodes are defined by severity level 4.

	Prospective Risk Score	Exp. Allowed/ Episode	Paid Claims	Total Claimants
<b>Top Five ETG Base Number of Claimants</b>				
Hypertension	5.15	\$831	\$406,505	810
Obesity	4.86	\$557	\$841,795	563
Diabetes	5.05	\$6,609	\$4,701,234	455
Jt Degen - Back	5.23	\$4,563	\$1,782,554	393
Hypo-Funct Thyroid Gland	5.26	\$479	\$420,867	334
<b>Paid Amount</b>				
Diabetes	5.05	\$6,609	\$4,701,234	455
Inflam Bowel Disease	5.84	\$26,981	\$2,220,037	120
Mal Neo Breast	5.90	\$32,934	\$2,143,965	95
Adult Rheumatoid Arthritis	5.79	\$19,944	\$1,864,037	128
Jt Degen - Back	5.23	\$4,563	\$1,782,554	393
<b>Expected Allowed</b>				
Cystic Fibrosis	12.54	\$189,746	\$1,462,607	7
Kidney Transplant	6.94	\$178,542	\$233,338	1
Hemophilia	8.66	\$178,290	\$500	2
Leukemia	9.27	\$82,442	\$485,714	13
Mal Neo Ortho Exc Head/Neck	5.62	\$71,538	\$440,774	5

This table above addresses the segment of the population with a Risk Score greater than 3. At this point, it is possible to intervene and impact a member's future risk, potentially preventing them from becoming catastrophic (10 or higher). The figures to the right display the prospective risk score by relationship.

EE	1.76
SP	1.69
DEP	0.66

# Closing Remarks

**Donna Walters**, Trust Vice Chair



# Questions & Comments







# *4th Annual Dinner & Meeting*

**April 10, 2025**

Thank you for your attendance.