



## ***Orientation of RX Help Centers for Kenai Peninsula Borough School District***

- RX Help Centers – Who are we?
- Trends in the RX Industry
- Traditional approaches
- What is advocacy?
- What do we do?
- How do we do it?
- The employee / member experience
- Results on our group self-funded book of business
- Questions

Educational Video

<http://app.talkfusion.com/fusion2/player5/tfshare.asp?HLIKGI-EDDEIDKKJ-sny5r-sny5r>

**RX Help Centers**  
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**Indianapolis, IN 46268**  
[www.rxhelpcenters.com](http://www.rxhelpcenters.com)  
**866-478-9593**

# A TALE OF TWO CLIENTS...



## CLIENT A

A rapidly growing midwestern city with about 800 covered employees. Client has an HDHP/HSA plan with a traditional Rx plan design with copays and a “standard” formulary.

## CLIENT B

A small midwestern hospital in a bedroom community to a larger city with about 1,200 employees. This client has a traditional PPO plan and Rx plan for generics and brand prescription medications. This client excludes specialty medications.

RXHC PARTICIPANT DEMOGRAPHICS	RESULTS SNAPSHOT	RXHC PARTICIPANT DEMOGRAPHICS
73% MALE 27% FEMALE	MALE/FEMALE MIX	26% MALE 74% FEMALE
46% ≤ 40 54% ≥ 40	AGE DISTRIBUTION	24% ≤ 40 76% ≥ 40
3% SPECIALTY 55% BRAND 42% GENERIC	MEDICATION MIX %	2% SPECIALTY 67% BRAND 5% GENERIC
5%	PARTICIPATION	2.25%
VYVANSE VIAGRA GABOLPENTIN	TOP 3 MEDS/FREQUENCY	HUMIRA ACTEMRA DUPIXENT
\$1,140,274.68	ANALYZED GROSS SAVINGS	\$1,419,238.80
\$62,700.00 – 5.4%	LESS ADVOCACY FEE	\$56,400.00 – 3.9%
\$1,077,574.68	NET SAVINGS	\$1,362,838.80
18:1	ROI	25:1



## WHO IS RX HELP CENTERS AND WHAT DO WE DO?

Established in 2009, we're one of America's leading prescription advocacy groups. We provide unsurpassed, fee-based, concierge services at an extremely affordable price to our customers.

Our mission is to help individuals, employees, and employers fill the common and costly voids that are found in their prescription benefit plans.

Rx Help Centers is the SOLUTION to improving prescription medication costs and adherence for your employees through prescription medication advocacy.

## ONGOING SUPPORT / SERVICE

Rx Help Centers works with the group, broker and/or third party administrator after the introduction of the program. This includes but isn't limited to:

- Participating in the development of the communications strategy.
- Developing, upon request, other communication materials.
- Hosting webinars.
- Providing monthly reports to identify participation and the success being realized by the program.
- Answering questions related to operational matters.
- Reviewing the performance of the program at intervals for the purpose of refining strategies.

## GETTING A PROPOSAL FROM RX HELP CENTERS

For self-funded groups, the process starts with Rx Help Centers reviewing the most recent 12 months of detailed claims history furnished by the PBM or Third Party Administrator. The data is analyzed focusing on the higher cost maintenance brand name, single source generic and specialty drugs. A proposal is developed that estimates potential employer and employee savings and a return on investment based on the number of employees/dependents who would benefit from our services. Send the quote request form and rx claims data to [quotes@rxhelpcenters.com](mailto:quotes@rxhelpcenters.com)

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## MANUFACTURER

This is any program or card (other than a grant) that gets the medication for free / fully paid.

## WHOLESALE MAIL ORDER

Mail order program through an USFDA approved pharmacy that lowers the cost of the medication for the individual in lieu of using their insurance.



## SUCCESSFUL ADVOCACY

Rx Help Centers has successfully advocated for the patient in one or more of the steps listed.

## FULL GRANTS & COUPONS

A grant covers the entire cost of the medication and coupons can cover all or most of the cost of the medication.

## MEMBER ONLY GRANTS

A grant that only covers the individual's out-of-pocket costs like deductibles, copays, and/or co-insurance.

## COPAY CARD

Any program other than a grant that covers only the individual's portion and the balance continues to be paid by insurance.

## Stacey Cockroft

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**From:** Stacey Cockroft  
**Sent:** Monday, February 24, 2020 11:16 AM  
**To:** Anne McCabe; Dave Jones; David Brighton; Dylan Hooper; Elizabeth Hayes; Jimmy Love; Joel Burns; Jordan Chilson; Laura Wertanen; Matt Fischer; Stephanie Bohrsen; Vaughn Dosko  
**Subject:** Specific Stop Loss 12/31/2019

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Good Morning,

Below is the updated Specific Stop loss Report through 12/31/2019.

Subscriber	Total Amt	Amt over Spec	Amt Requested	Amt Reimbursed	Non Reimbursed Expenses	Amt Open
1	\$ 1,611,311.04	\$ 1,391,311.04	\$ 1,391,311.04	\$ 1,391,311.04	\$ -	\$ -
2	\$ 1,346,442.06	\$ 1,126,442.06	\$ 1,126,442.06	\$ 1,126,442.06	\$ -	\$ -
3	\$ 367,350.40	\$ 147,350.40	\$ 147,350.40	\$ -	\$ -	\$ 147,350.40
4	\$ 358,314.87	\$ 138,314.87	\$ 138,314.87	\$ 138,314.87	\$ -	\$ -
5	\$ 322,550.39	\$ 102,550.39	\$ 102,550.39	\$ 102,550.39	\$ -	\$ -
6	\$ 278,763.92	\$ 58,763.92	\$ 58,763.92	\$ 58,116.34	\$ -	\$ 647.58
7	\$ 270,083.14	\$ 50,083.14	\$ 50,083.14	\$ 50,083.14	\$ -	\$ -
8	\$ 250,602.33	\$ 30,602.33	\$ 30,602.33	\$ 30,602.33	\$ -	\$ -
9	\$ 234,859.54	\$ 14,859.54	\$ 14,859.54	\$ 14,859.54	\$ -	\$ -
	<b>\$ 5,040,277.69</b>	<b>\$ 3,060,277.69</b>	<b>\$ 3,060,277.69</b>	<b>\$ 2,912,279.71</b>	<b>\$ -</b>	<b>\$ 147,997.98</b>

**HDHP (HRA & HSA) - January 1, 2020 through June 30, 2020**

Kenai Peninsula Borough School District	<u>Reserve Account</u>	<u>As of 6-30-18</u>	<u>As of 6-30-19</u>	FY20 Monthly Contribution
Health Care Committee Monthly recap	Employee Share	471,065.27	750,000.00	HDHP - January - June
as of January 31, 2020.	Employer Share	1,572,408.17	2,418,648.76	Employee Share * 369.67
				Employer Share 2,094.82
				<u>2,464.49</u>

This document is provided to the Health Care Committee as a work paper to recap the contributions to and expenditures from the Health Care Plan each month. It is to be used primarily as an aid in estimating costs of the plan to determine if changes should be made in employee contribution amounts. Every effort is made to provide current and accurate information, but this information is not audited until after the end of the fiscal year.

	Number of Employees	YTD Employees	Current Month Obligations	YTD Obligations	Contributions Current Month Collected	Contributions YTD Collected
<b>Employees</b>						
KPEA Employees - HDHP	555	555	205,166.85	205,166.85	246,651.51	246,651.51
KPESA Employees - HDHP	335	335	123,839.45	123,839.45	146,347.70	146,347.70
Administrators - HDHP	57	57	21,071.19	21,071.19	24,471.97	24,471.97
Board Members - HDHP	4	4	1,478.68	1,478.68	1,050.00	1,050.00
Exempt Employees - HDHP	27	27	9,981.09	9,981.09	9,981.09	9,981.09
<b>Total Employees on Payroll</b>	<b>978</b>	<b>978</b>	<b>361,537.26</b>	<b>361,537.26</b>	<b>428,502.27</b>	<b>428,502.27</b>
COBRA HD Payers (FY20 = \$2055.94)	2	2	4,111.88	4,111.88	8,439.28	8,439.28
<b>Total Employees</b>	<b>980</b>	<b>980</b>	<b>365,649.14 *</b>	<b>365,649.14</b>	<b>436,941.55</b>	<b>436,941.55</b>

\* Current month employee obligations are a calculation of "Number of Employees" eligible for health care coverage during that month times the "Employee Share" (shown in the upper right corner of the sheet).

\*\* Affordable Care Act (ACA) coverage is offered to employees once eligibility is determined. Eligibility is based on number of hours worked during the measurement period.

<b>Total Employer</b>	978	978	2,048,733.96	2,048,733.96	2,427,169.86	2,427,169.86
<b>Total Employees + Employer</b>			<b>2,414,383.10</b>	<b>2,414,383.10</b>	<b>2,864,111.41</b>	<b>2,864,111.41</b>

## Expenditures

Since the health care plan is self-funded, both employee and employer contributions are collected and bills are paid from the accumulated funds.

HDHP

Claims	Current Month	Year-To-Date
Health Care Claims paid by TPA (Rehn)	240,783.73	240,783.73
Prescription Claims paid by Caremark	371,982.45	371,982.45
HRA	28,990.09	28,990.09
HSA	24,150.00	24,150.00
<b>Total Claims Paid</b>	<b>665,906.27</b>	<b>665,906.27</b>
<b>Administration</b>		
TPA (Rehn) fees and costs	23,625.36	23,625.36
Aetna Administration Fees	22,333.82	22,333.82
Consultant Fees	4,933.33	4,933.33
Stop Loss Premiums	229,172.46	229,172.46
RX Health	3,200.00	3,200.00
Affordable Care Act Fee	-	-
<b>Total Administration</b>	<b>283,264.97</b>	<b>283,264.97</b>
<b>Total Claims plus Administration</b>	<b>949,171.24</b>	<b>949,171.24</b>
<b>Adjustments</b>		
Stop Loss reimbursements	-	-
Prescription Rebates	-	-
Health Care Claims refund	-	-
Claims reimbursements	-	-
Other adjustments	-	-
<b>Total Adjustments</b>	<b>-</b>	<b>-</b>
<b>Total Expenditures</b>	<b>949,171.24</b>	<b>949,171.24</b>

## Obligations/Contributions

Health care obligations and contributions provide employee and employer amounts of health care contributions using different calculation methods.

Obligations are estimates of funds that employees and the district will be obligated to contribute, based on the plan year (July through June).

Returning employees are covered by the health care plan for the entire plan year, meaning the 12 month period July through June; both employee and employer are obligated to pay for 12 months of coverage. New employees pay for coverage from date of hire through June, the end of the plan year. If an employee works at all during a month, both employee and employer pay for the entire month of coverage.

Actual Contributions made by employees and benefits paid by the employer during the payroll process are shown on the sheet in the columns labeled "Collected." The division of payments is governed by the Collective Bargaining Agreements and Memorandums of Understanding between the district and the employee groups.

Employee-paid contributions are deductions from payroll checks. Employees who work 12 months make contributions each pay period. Many school district employees do not work 12 months, so contributions are collected for those employees during the 9 month period from September through May.

For this reason, contributions are generally larger than obligations for September through May and contributions are generally smaller than obligations for June, July and August.

The "Collected" columns show what is actually available for paying health care costs. The "Obligations" show what is estimated to be available by month, based on number of employees at the current rate of contributions.

**Traditional & HDHP (HRA) - July 1, 2019 through December 31, 2019**

Kenai Peninsula Borough School District	<u>As of 6-30-18</u>	<u>As of 6-30-19</u>	<u>FY20 Monthly Contribution - Traditional</u>
	471,065.27	750,000.00	Employee Share * 469.36
Health Care Committee Monthly recap as of January 31, 2020.	1,572,408.17	2,418,648.76	Employer Share <u>2,659.73</u>
			3,129.09

	<u>FY20 Monthly Contribution - HDHP</u>
	Employee Share * 302.34
	Employer Share <u>1,713.29</u>
	2,015.63

This document is provided to the Health Care Committee as a work paper to recap the contributions to and expenditures from the Health Care Plan each month. It is to be used primarily as an aid in estimating costs of the plan to determine if changes should be made in employee contribution amounts. Every effort is made to provide current and accurate information, but this information is not audited until after the end of the fiscal year.

	<b>Current Month Obligations</b>	<b>YTD Obligations</b>	<b>Contributions Current Month Collected</b>	<b>Contributions YTD Collected</b>
<b>Employees</b>				
KPEA Employees	-	791,810.32	-	790,871.60
KPEA Employees - HDHP	-	505,512.48	-	503,214.71
KPEA Repay EE Reserve				
KPESA Employees	-	447,300.08	-	443,075.82
KPESA Employees - HDHP	-	327,434.22	-	327,286.42
KPESA Repay EE Reserve				
Administrators	-	53,037.68	-	53,507.04
Administrators - HDHP	-	68,026.50	-	68,933.52
Admin Repay EE Reserve				
Board Members	-	2,816.16	-	3,519.50
Board Members - HDHP	-	5,442.12	-	4,950.00
Board Repay EE Reserve				
Exempt Employees	-	28,630.96	-	28,659.60
Exempt Employees - HDHP	-	29,326.98	-	29,931.66
Exempt Repay EE Reserve				
Affordable Care Act **	-	0.00	-	
ACA Empl Repay EE Reserve				
<b>Total Employees on Payroll</b>	<b>-</b>	<b>2,259,337.50</b>	<b>-</b>	<b>2,253,949.87</b>
COBRA Payers (FY20 = \$2534.08)	-	28,532.47	-	28,532.47
COBRA HD Payers (FY20 = \$1886.06)	-	19,030.48	-	19,030.48
<b>Total Employees</b>	<b>- *</b>	<b>2,306,900.45</b>	<b>-</b>	<b>2,301,512.82</b>

\* Current month employee obligations are a calculation of "Number of Employees" eligible for health care coverage during that month times the "Employee Share" (shown in the upper right corner of the sheet).

\*\* Affordable Care Act (ACA) coverage is offered to employees once eligibility is determined. Eligibility is based on number of hours worked during the measurement period.

<b>Employer</b>				
Employer share	-	7,500,438.60	-	5,638,586.69
Employer share - HDHP	-	5,302,632.55	-	4,887,372.29
<b>Total</b>	<b>-</b>	<b>15,109,971.60</b>	<b>-</b>	<b>12,827,471.80</b>



**HDHP (HRA & HSA) - January 1, 2020 through June 30, 2020**

**Kenai Peninsula Borough School District  
Healthcare Expenditures Split  
as of January 31, 2020.**

YTD Participants	980
Net Expenditures	949,171.24
ER - Employer portion (85%)	<u>806,795.55</u>
EE - Employee portion (15%)	<u>142,375.69</u>
Total ER & EE Expenditures	949,171.24

Through Current Month	YTD EXP	YTD REV	REV Less EXP
Employer	806,795.55	2,427,169.86	1,620,374.31
Employee	<u>142,375.69</u>	<u>436,941.55</u>	<u>294,565.86</u>
<b>Totals</b>	949,171.24	2,864,111.41	1,914,940.17

<b>Obligation per Employee FY20</b>		<u>Year-to-date</u>
369.67/2094.82ER Split	2,464.79	2,464.79
Monthly Cost per Employee - ER		823.26
Monthly Cost per Employee - EE + Cobra		<u>145.28</u>
		968.54
<b>Current Variance</b>		<b>1,496.25</b>

Obligations indicate the funds that will be accumulated per employee per month. Expenditures are amounts that have been paid through the plan.

A positive number for "current variance" represents the amount per employee per month that is estimated to be collected above the amount spent year-to-date. A negative number represents the amount of expenditures (per employee per month) that are more than what is estimated to be collected for payment of those expenditures.

**Traditional & HDHP (HRA) - July 1, 2019 through December 31, 2019**

Kenai Peninsula Borough School District  
Healthcare Expenditures Split  
as of January 31, 2020.

<b>Traditional Plan</b>				<b>HDHP (HRA)</b>			
YTD Participants	2,820			YTD Participants	3,095		
Net Expenditures	8,466,652.86			Net Expenditures	5,728,428.76		
ER - Employer portion (85%)	<u>7,196,654.93</u>			ER - Employer portion (85%)	<u>4,869,164.45</u>		
EE - Employee portion (15%)	<u>1,269,997.93</u>			EE - Employee portion (15%)	<u>859,264.31</u>		
<b>Total ER &amp; EE Expenditures</b>	<b>8,466,652.86</b>			<b>Total ER &amp; EE Expenditures</b>	<b>5,728,428.76</b>		
<b>Traditional Summary</b>				<b>HDHP (HRA) Summary</b>			
<b>Through Current Month</b>	<b>YTD EXP</b>	<b>YTD REV</b>	<b>REV Less EXP</b>	<b>Through Current Month</b>	<b>YTD EXP</b>	<b>YTD REV</b>	<b>REV Less EXP</b>
Employer	7,196,654.93	5,638,586.69	(1,558,068.24)	Employer	4,869,164.45	4,887,372.29	18,207.84
Employee	<u>1,269,997.93</u>	<u>1,348,166.03</u>	<u>78,168.10</u>	Employee	<u>859,264.31</u>	<u>953,346.79</u>	<u>94,082.48</u>
<b>Totals</b>	<b>8,466,652.86</b>	<b>6,986,752.72</b>	<b>(1,479,900.14)</b>	<b>Totals</b>	<b>5,728,428.76</b>	<b>5,840,719.08</b>	<b>112,290.32</b>
<b>Obligation per Employee FY20</b>		<b>Year-to-date</b>		<b>Obligation per Employee FY20</b>		<b>Year-to-date</b>	
469.36 EE/2659.73 ER Split	3,129.09	<u>3,129.09</u>		302.34 EE/1713.29 ER Split	2,015.63	<u>2,015.63</u>	
Monthly Cost per Employee - ER		2552.01		Monthly Cost per Employee - ER		1573.24	
Monthly Cost per Employee - EE + Cobra		<u>450.35</u>		Monthly Cost per Employee - EE + Cobra		<u>277.63</u>	
		3002.36				1850.87	
<b>Current Variance</b>		<b>126.73</b>		<b>Current Variance</b>		<b>164.76</b>	

Obligations indicate the funds that will be accumulated per employee per month. Expenditures are amounts that have been paid through the plan.

A positive number for "current variance" represents the amount per employee per month that is estimated to be collected above the amount spent year-to-date. A negative number represents the amount of expenditures (per employee per month) that are more than what is estimated to be collected for payment of those expenditures.

<b>+ Employee Share Split</b>	<b>469.36</b>	<b>Subtotal</b>	-	<b>1,319,633.56</b>
	<b>2,534.08</b>	<b>Subtotal</b>	-	<b>28,532.47</b>
			-	<b>1,348,166.03</b>
	<b>302.34</b>	<b>Subtotal</b>	-	<b>934,316.31</b>
	<b>1,886.06</b>	<b>Subtotal</b>	-	<b>19,030.48</b>
			-	<b>953,346.79</b>

## Expenditures

Since the health care plan is self-funded, both employee and employer contributions are collected and bills are paid from the accumulated funds.

	TRADITIONAL		HDHP	
Claims	Current Month	Year-To-Date	Current Month	Year-To-Date
Health Care Claims paid by TPA (Rehn)	849,274.46	7,922,613.62	471,776.62	4,027,156.90
Prescription Claims paid by Caremark	32,486.76	2,025,151.61	96,428.29	540,006.38
HRA	-	-	-	167,348.39
HSA	-	-	-	-
<b>Total Claims Paid</b>	<b>881,761.22</b>	<b>9,947,765.23</b>	<b>568,204.91</b>	<b>4,734,511.67</b>
<b>Administration</b>				
TPA (Rehn) fees and costs	24,328.60	124,404.44	-	-
TPA (Rehn) HRA fees and costs	-	-	16,579.99	157,263.21
Aetna Administration Fees	-	60,706.72	-	66,678.64
Consultant Fees	14,111.85	14,111.85	15,488.13	15,488.13
Stop Loss Premiums	-	797,193.41	-	875,763.76
RX Health	-	-	-	-
Affordable Care Act Fee	-	22,082.83	-	23,903.89
<b>Total Administration</b>	<b>38,440.45</b>	<b>1,018,499.25</b>	<b>32,068.12</b>	<b>1,139,097.63</b>
<b>Total Claims plus Administration</b>	<b>920,201.67</b>	<b>10,966,264.48</b>	<b>600,273.03</b>	<b>5,873,609.30</b>
<b>Adjustments</b>				
Stop Loss reimbursements	(466,038.64)	(2,234,920.81)	-	-
Prescription Rebates	-	(261,640.81)	-	(144,430.54)
Health Care Claims refund	-	-	-	-
Claims reimbursements	(350.00)	(3,050.00)	-	(750.00)
Other adjustments	-	-	-	-
<b>Total Adjustments</b>	<b>(466,388.64)</b>	<b>(2,499,611.62)</b>	<b>-</b>	<b>(145,180.54)</b>
<b>Total Expenditures</b>	<b>453,813.03</b>	<b>8,466,652.86</b>	<b>600,273.03</b>	<b>5,728,428.76</b>

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### 2020 Tiered Rate Projections

<b>3-Tier Option</b>	<b>Enrollment</b>	<b>Projection</b>	<b>15% Employee Contribution</b>	<b>85% Employer Contribution</b>
Employee Only	195	\$ 905.51	\$ 135.83	\$ 769.68
Employee + One Dependent	227	\$ 1,892.53	\$ 283.88	\$ 1,608.65
Employee + Family	578	\$ 3,305.13	\$ 495.77	\$ 2,809.36

<b>4-Tier Option</b>	<b>Enrollment</b>	<b>Projection</b>	<b>15% Employee Contribution</b>	<b>85% Employer Contribution</b>
Employee Only	195	\$ 916.67	\$ 137.50	\$ 779.17
Employee + Spouse	176	\$ 2,108.35	\$ 316.25	\$ 1,792.10
Employee + Child(ren)	97	\$ 1,925.01	\$ 288.75	\$ 1,636.26
Employee + Family	532	\$ 3,345.86	\$ 501.88	\$ 2,843.98