



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

By the Numbers:

How Clinical Informatics Can Help Optimize Your Benefits Plan

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Moderator

Wade Browning

Employee Benefits Strategist
HUB International



**Dr. Kryijztoff Novotnaj,
DNP, MPH, CPHIMS**

Chief Clinical Informatics Officer
HUB International



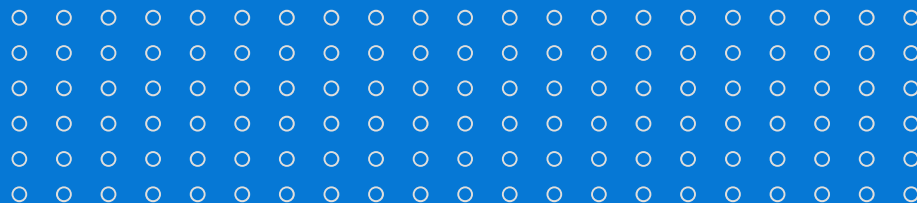
Barb Hawes, RPh, MBA

National Director, Pharmacy Solutions
HUB International

Agenda

- 1 | Comparing Data Analytics and Clinical Informatics
- 2 | Deploying Clinical Informatics: People & Talent
- 3 | Deploying Clinical Informatics: Pharmacy Plans
- 4 | Deploying Clinical Informatics: Medical Plans

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Comparing Data Analytics and Clinical Informatics



Comparing Data Analytics and Clinical Informatics



Data Analytics is Explicit Knowledge:

- ✓ Data Correlation
- ✓ Pattern-Driven
- ✓ Inferential
- ✓ Observational
- ✓ Computational
- ✓ Internal / Plan Data
- ✓ Semantic-Layered
- ✓ Process-Driven
- ✓ Narration

Clinical Informatics is **Tacit** Knowledge:

- ✓ Machine-Learning
- ✓ Evidence-Based
- ✓ Prospective
- ✓ Heuristic
- ✓ Diagnostic
- ✓ Actionable
- ✓ Prescriptive
- ✓ Patient-Centric
- ✓ Enriched Data Sets
- ✓ Judgment
- ✓ Forensic
- ✓ Amalgamated



Comparing Data Analytics and Clinical Informatics



Data Analytics

- ✓ Highlights increasing number of a plan's diabetic population
- ✓ Illustrates a high-cost claimant has spent \$350K
- ✓ Uncovers an increase in concurrent and prospective risk scores
- ✓ Identifies heavy utilization in a particular drug category
- ✓ Creates the insights to show a plan's changes year over year







Clinical Informatics

- ✓ Identifies shortages in available endocrinologists in the various communities
- ✓ Projects and predicts the high-cost claimant will spend another \$300K next plan year
- ✓ Uncovers the risk score increases are due to provider-based gaps in care
- ✓ Finds heavy medication utilization is attributed to off-label, non-evidence-based use
- ✓ Demonstrates how interventions lead to better results or no impact on utilization





Comparing Data Analytics and Clinical Informatics

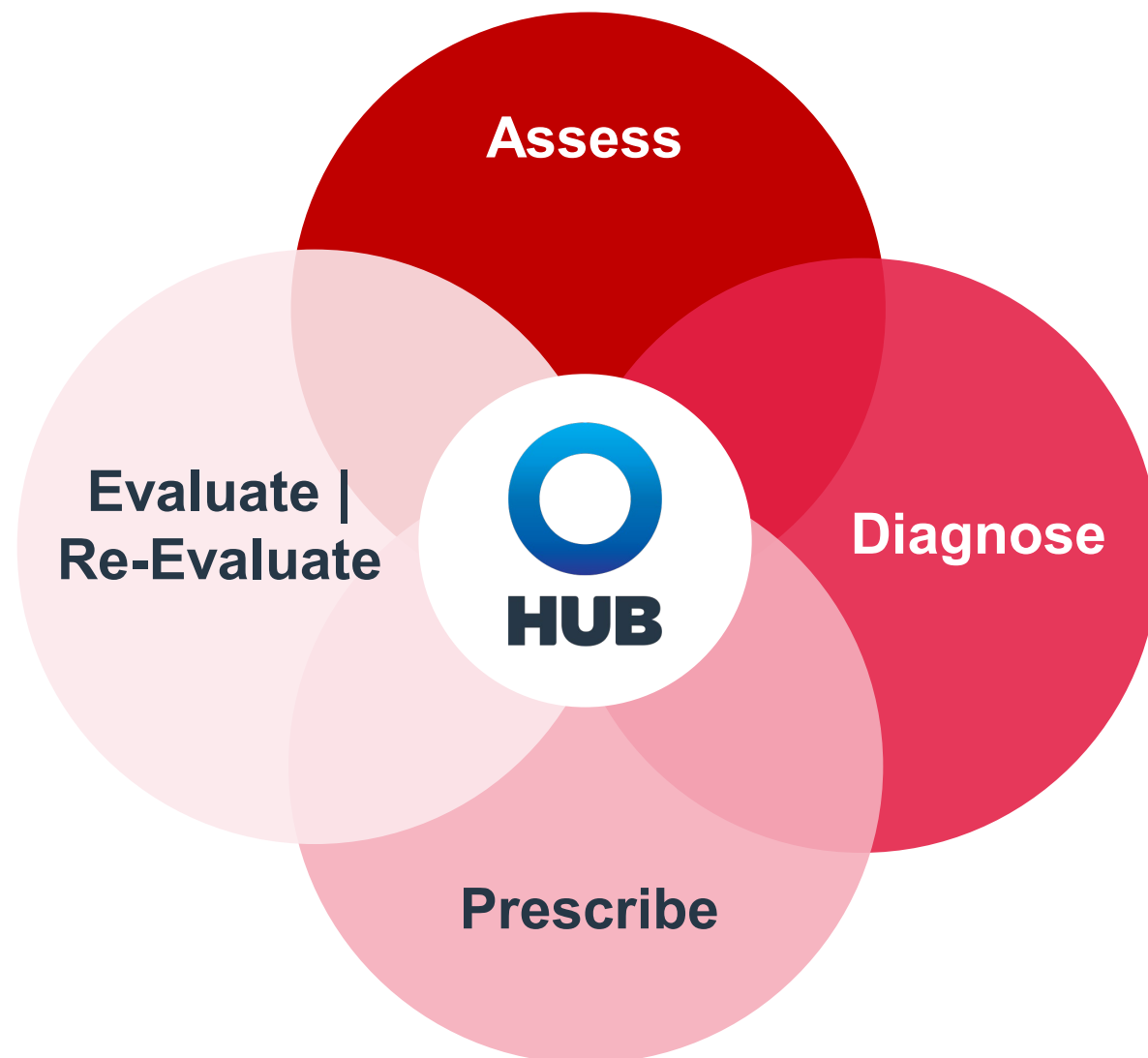


Analytics

-  Partial storytelling - inability to fully answer the “so what.”
-  Leads to circumstantial or situational recommendations that may be inaccurate.
-  Invites doubt or anecdotal reasoning into conclusions.
-  The absence of knowledge could lead to no change in outcomes.

Informatics

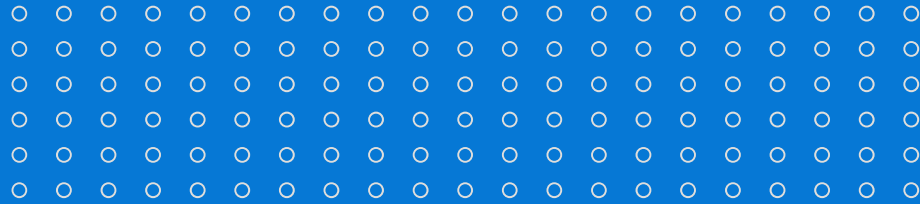
-  Ability to tell the complete story from start to finish.
-  Creates narratives and stories that are unbiased and objective.
-  Eliminates confounding in data conclusions.
-  Provides a holistic view of facts, patterns, and prognoses.



KEY INSIGHTS

- **Data Analytics isn't irrelevant**
- **Clinical Informatics supplements traditional Data Analytics**
- **Harmonization of Data Analytics and Clinical Informatics is key**

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Deploying Clinical Informatics: People & Talent

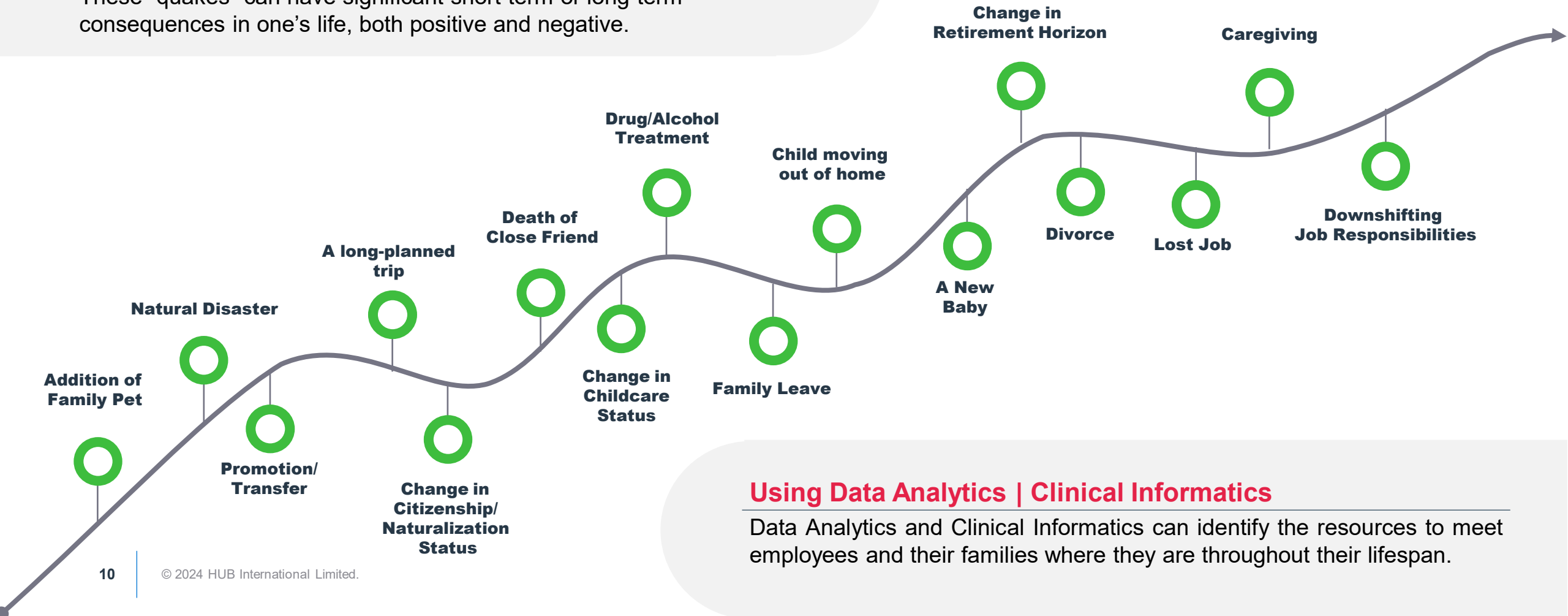


Deploying Clinical Informatics: People & Talent



Lifequakes

Big or small life events that take 3-6 months from which to recover. These “quakes” can have significant short-term or long-term consequences in one’s life, both positive and negative.



Using Data Analytics | Clinical Informatics

Data Analytics and Clinical Informatics can identify the resources to meet employees and their families where they are throughout their lifespan.

Deploying Clinical Informatics: People & Talent



Example Scenario

- Company has a 50% RIF (250 EEs)
- 80% of reduction in Springfield, IL
- 20% of reduction in Administration
- Avg Salary: \$65K pre-RIF / \$45K post-RIF
- Company Loss Ratio is 109%
- Company states it is worried about employee well-being and morale

Analytics Process

Employee Benefits

- Contribution Restructure Review
 - Plan Design Modification Needs
 - Review COBRA Participation
 - Evaluate Life / LTD Limits
 - Expansion of EAP Program
 - Benefit Affordability Testing
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- Focuses on the present / what has happened
 - Aims to create short-term stability
 - Reactive to the recent RIF
 - Strategy is cyclical

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Informatics Process

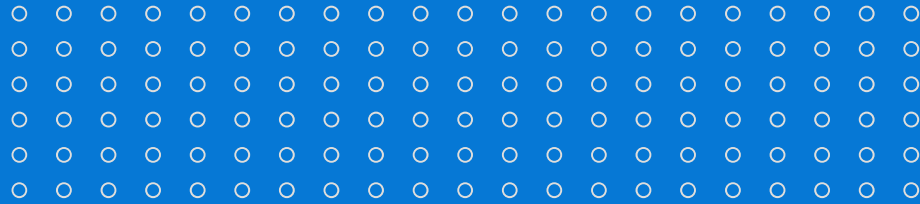
Employee Benefits

- Population Vulnerability Review
 - Assess Admin Support Needs
 - Retained Risk –vs – RIF Risk
 - Underinsured Analysis Need
 - Crisis / Stress Evaluation
-
- Identifies social and community-based risk of retained staff
 - Recognizes future difficulties in communicating benefit changes
 - Seeks to review the ongoing risk for high health plan costs
 - Strategy is more seasonal to adjust for additional changes

KEY INSIGHTS

- Lifequakes disrupt employee engagement and drive benefit cost increases
- Adding a clinical lens to demographic analysis can lessen the impact of lifequakes
- A holistic view of employee needs provides short- and long-term solutions

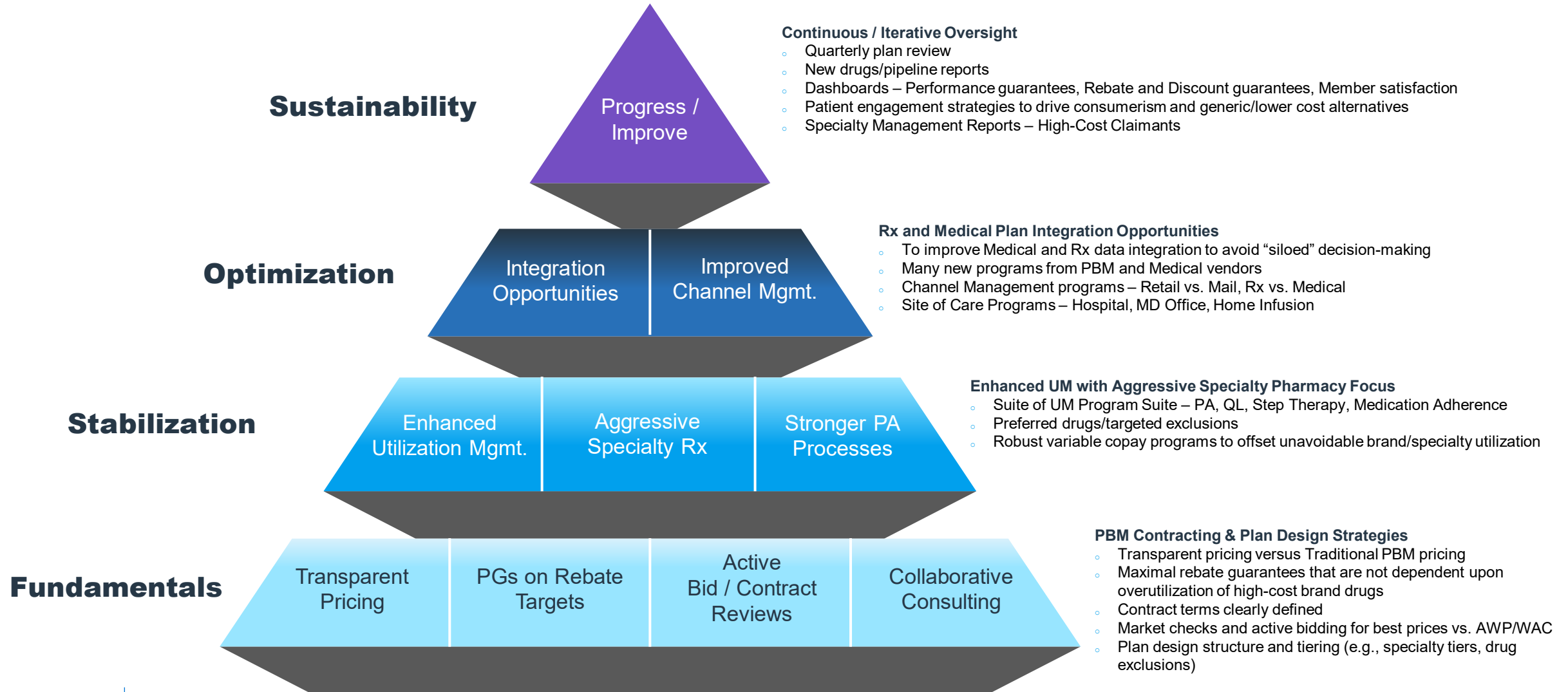
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Deploying Clinical Informatics: Pharmacy Plans



Deploying Clinical Informatics: Pharmacy Plans



Deploying Clinical Informatics: Pharmacy Plans



Example Scenario

GLP-1s INFLUENCE ON SPEND

Weight Management (WM)

Autoimmune plan paid increased 170%, \$3.3M

Obesity utilizers growth the most, 303% and plan paid increased 399%, \$1.2M

Cystic Fibrosis plan paid per utilizer grow 55%, +\$108,939 while utilizer remain the same

Drug Class	Utilizers		Plan Paid		Plan Paid PMPM		Trend
	CY 2022	CY 2023	CY 2022	CY 2023	CY 2022	CY 2023	
Autoimmune - Anti-inflammatory	92	124	\$1,971,971	\$5,316,051	\$10.19	\$25.93	\$15.74
Diabetes	812	1,015	\$2,741,323	\$3,813,686	\$14.17	\$18.60	\$4.44
Obesity	70	282	\$298,880	\$1,490,276	\$1.54	\$7.27	\$5.72
Oncology	222	262	\$838,266	\$1,243,440	\$4.33	\$6.06	\$1.73
Asthma/COPD	1,444	1,710	\$907,001	\$1,162,109	\$4.69	\$5.67	\$0.98
HIV/AIDS	35	46	\$581,515	\$853,668	\$3.00	\$4.16	\$1.16
Multiple Sclerosis	14	15	\$579,296	\$826,048	\$2.99	\$4.03	\$1.04
Cystic Fibrosis	2	2	\$394,012	\$611,890	\$2.04	\$2.98	\$0.95
Fertility Therapy	23	32	\$335,842	\$581,054	\$1.74	\$2.83	\$1.10
Anti-Clotting Therapy	197	222	\$478,033	\$578,939	\$2.47	\$2.82	\$0.35
Top 10 Drug Classes Total			\$9,126,138	\$16,477,162	\$47.16	\$80.37	
% of Overall Total			61.5%	69.6%	61.5%	69.6%	

6.3% Total Rx

Analytics Process

Employee Benefits

- Review GLP-1 Rx by Name
- Determine Off-Label Usage
- Assess Prior Auth Process
- Estimate Rebate Offsets
- Explore Formulary Options
- Review Contract Guarantees

- Aims to review existing and future expenses
- Identifies potential deficiencies
- Focuses on contract provisions and price
- Strategy is cyclical, but may provide 1- to 3-year pricing stability

Informatics Process

Employee Benefits

- Population Health Review
- Employee Turnover Analysis
- Assess All Obesity Utilization
- Identify Med / Rx WM Complication Risk
- Evaluate Medical Policy PAs

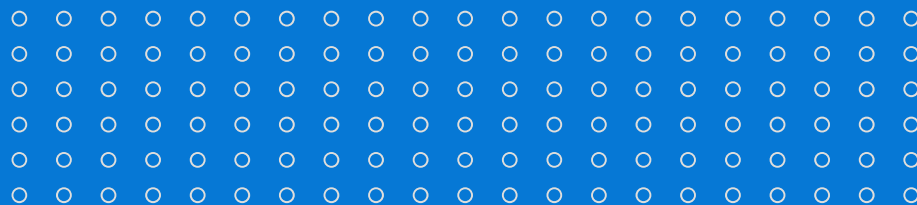
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- Focuses on population need and obesity prevalence
- Seeks to explore wasted employer spending
- Explores the costs for other approved WM therapies (and the pros and cons of costs)
- Looks for Rx / Med policy harmonization

KEY INSIGHTS

- The nuances of the pharmacy market demand involvement of Clinical Informatics
- Clinical Informatics illuminates previously unseen utilization patterns
- Underlying factors that lead to obesity can be found through Clinical Informatics

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Deploying Clinical Informatics: Medical Plans



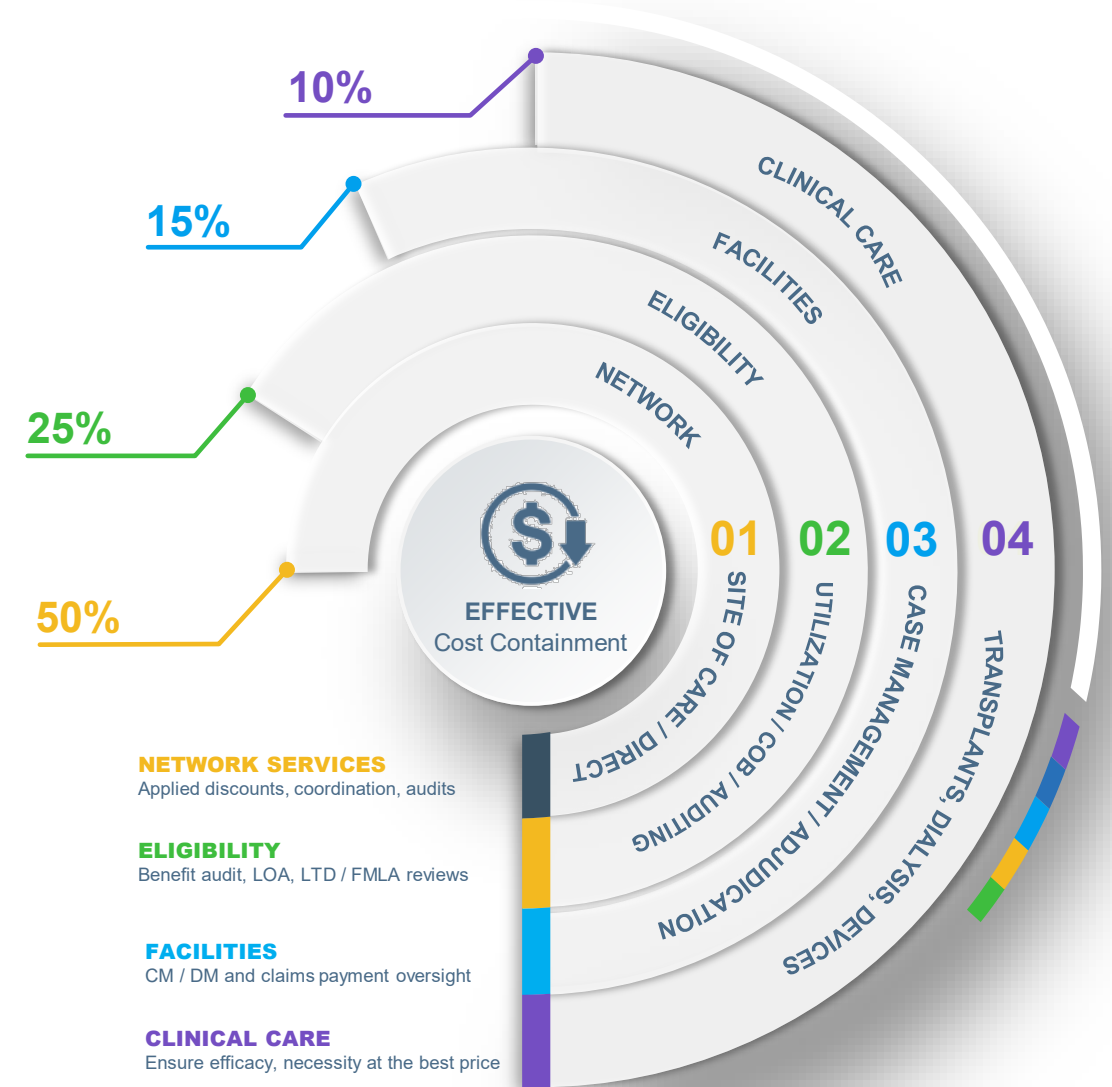
Deploying Clinical Informatics: Medical Plans



The best **control** of wasteful medical plan spend is with a targeted **cost containment** strategy

HUB International's clinical team supports health plans and their health plan risk through best practices in:

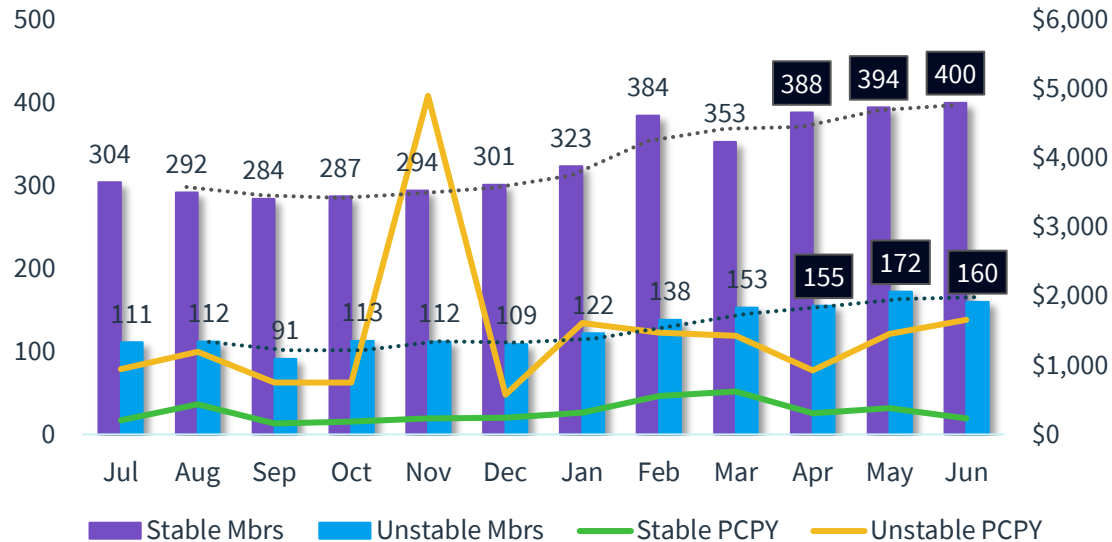
- Eligibility, Plan Design and Contract Analysis
- Mandatory Case Management / DM Utilization
- Clinical Trials / Fast-Track Drug Applications
- Genetic Testing / Gene Therapy
- Medical Implants and Devices
- Site of Care Transition
- Medical Tourism / Centers of Excellence
- Adjudication and Network Discount Errors
- White-Bagging / Brown-Bagging (incl. 340b opportunities)
- Direct Contracting (Facility or Provider)
- Transplants and Dialysis
- Unbundling or Medical Billing/Coding Issues
- Subrogation Support / Recovery Assistance



Deploying Clinical Informatics: Medical Plans



Member Count and Cost (PCPY) for Stable/Unstable MHSA Conditions



Example Scenario

- Company is a movie production company with 3-4 releases annually
- Company has seen an increase in volume of mental health leaves
- Worried about the loss of productivity
- Company states it is concerned about burn out and stress churn

Analytics Process

Employee Benefits

- Review Diagnosis / Rx Usage
- Assess Demographic Impact
- Evaluate Sites of Care
- Estimate Lost Productivity
- Explore Onsite / Virtual Care
- Review Network of Providers

- Aims to identify the types of mental health claims
- Looks to see if there are particular people impacted
- Evaluates network access
- Seeks to increase care delivery
- Focuses primarily on access and impact

Informatics Process

Employee Benefits

- Observe Severity / Frequency
 - Assess Clinical Risk Variables
 - Identify Care Stability
 - Review SDOH Influence
 - Uncover Job Class Patterns
 - Calculate True Lost Productivity
- +
- Seeks to quantify the propensity of risk
 - Looks for patterns and correlative risk within the population
 - Focuses on root cause of mental health issues – work and social
 - Supports targeted strategies based on specific risk

KEY INSIGHTS

- Network optimization strategies are bolstered significantly through Clinical Informatics
- Clinicians can help ensure cases and claims are managed properly
- Clinical Informatics provides a holistic view of mental health to bring more targeted and effective treatment

Q&A

Thank You

For more information visit **hubinternational.com**



Index of Terms



AWP / WAC	Average Wholesale Price / Wholesale Acquisition Cost
CM	Case Management
DM	Disease Management
EAP	Employee Assistance Program
EE	Employees
LTD	Long-Term Disability
MHSA	Mental Health and Substance Abuse
PA	Prior Authorization
PBM	Pharmacy Benefit Manager
PCPM	Per Claimant Per Month
PCPY	Per Claimant Per Year
PG	Performance Guarantee
QL	Quantity Limit
RIF	Reduction in Force
UM	Utilization Management
WM	Weight Management