



## Claims Observations

July 2023 - June 2024

Vs.

July 2022 – June 2023

### Medical Claims Observations

	Prior	Current	%Change
Total Medical Paid Amount	\$18,415,513	\$21,499,249	16.7%
Medical Paid Amount per Member	\$7,204	\$8,194	13.7%
Medical Paid Amount per Employee	\$16,960	\$19,130	12.8%
Inpatient Paid Amount per Member	\$1,956	\$2,283	16.7%
Ambulatory Paid Amount per Member	\$5,249	\$5,911	12.6%

- CJHIF had a slight increase in membership – 3.5%
  - 1,124 in the current period vs 1,086 in prior period
- In Network Utilization (**per 1,000 members**)
  - Total Inpatient Admissions increased by 3.0%
    - Maternity admissions increased by 29.9%
    - Acute admissions increased by 1.1%
    - Non-Acute admissions increased by 40.7%
  - Newborn average length of stay increased by 59.3%
  - Inpatient non-acute average length of stay increased by 20.5%
  - Inpatient surgeries decreased by -25.4%
  - Ambulatory surgeries increased by 8.0%
  - Office Visits increased by 5.2%
    - PCP visits increased by 0.7%
    - Specialist visits increased by 8.0%
  - ER visits increased 6.8%
  - Percentage of paid claims – 85.4% vs 87.7% in the prior period, -2.4%

## High Claimants

<b>CJHIF</b>			
	<b>2023</b>	<b>Jan- Jun 2024</b>	<b>Change</b>
<b>Reimbursable Claims</b>	<b>3</b>	<b>0</b>	<b>N/A</b>
<b>Claims over 50%</b>	<b>17</b>	<b>5</b>	<b>29.4%</b>
<b>Net Paid for Claimants</b>	<b>\$5,670,575.58</b>	<b>\$ 1,336,222.21</b>	<b>23.56%</b>

- 2023 – Specific Individual Reimbursement Level - \$350,000
  - 50% - \$175,000
- 2023 - \$693,512.77 reimbursed to the plan
- 2024 – Specific Individual Reimbursement Level - \$400,000
  - 50% - \$200,000,

## Claimants Above Threshold Over \$50,000

	<b><u>Prior</u></b>	<b><u>Current</u></b>	<b><u>% Change</u></b>
<b>Number Of Claimants</b>	59	68	115.25%
<b>Claimants Per 1,000 Members</b>	5.9	6.8	N/A
<b>Medical Paid Amount for these Claimants</b>	\$7,320,035	\$8,362,334	114.24%

- Top 5 Conditions
  - Hyperlipidemia – 604 members, \$8,546,665 in paid claims
  - Hypertension – 523 members, \$8,002,478 in paid claims
  - Low Back Pain – 353 members, \$6,860,971 in paid claims
  - Anxiety – 343 members, \$6,782,157 in paid claims
  - Obesity – 364 members, \$5,172,983 in paid claims
  
- Top 5 Hospitals
  - Jersey Shore University Medical Center, \$1,728,640 in paid claims
  - Robert Wood Johnson University Hospital – New Brunswick - \$1,447,782 in paid claims
  - Riverview Medical Center - \$794,820 in paid claims
  - Monmouth Medical Center - \$698,051 in paid claims
  - Saint Peter’s University Hospital - \$568,154 in paid claims

- Of the top 5 hospitals, 2 were Hackensack Meridian facilities who recently finalized their contract negotiations with the Funds TPA, Aetna
  - Jersey Shore University
  - Riverview Medical Center

While the INN utilization has not changed much from the previous year, the cost of services and/or frequencies has and will continue to increase in 2024 into 2025:

- Inpatient Days – increased from \$1,659 PMPM from the prior period to \$1,965 PMPM, 18.4%
- Emergency Room Visits – increased from \$473 from the prior period to \$566 PMPM, 19.6%
- Inpatient Surgeries - increased from \$130 PMPM from the prior period to \$140 PMPM, 7.6% increase
- Ambulatory Facility Surgeries – increased from \$186PMPM from the prior period to \$341 PMPM, 83.6% increase
- Surgeries – Office – increased from \$161 PMPM from the prior period to \$229 PMPM, 42.3%
- Mental Health Visits - increased from \$225 PMPM the prior period to \$334 PMPM, 48.9% increase

The Program Manager recommends continuous reminders to members about using outpatient facilities versus inpatient facilities when possible.

## Pharmacy Claims Observations

- Plan cost increased by 16.6% - \$5,671,007 vs prior period \$4,781,361
  - Non-specialty
    - Cost increased 20.4%, \$2,913,198 in the current period vs. prior period \$2,419,390
  - Specialty
    - Cost increased 16.8%, \$2,757,808 in the current period vs. prior period \$2,361,971
- Top 5 Conditions
  - Inflammatory Conditions - \$1,078,374, 54 patients
    - 30.0% PMPM increase over the prior plan period, \$815,080 total paid claims, 43 patients
  - Diabetes - \$711,575, 220 patients
    - 34.4% PMPM increase over the prior plan period, \$519,998 total paid claims 205 patients
  - Cancer - \$561,291, 34 patients
    - -25.4% PMPM decrease from the prior plan period, \$739,165 total paid claims, 41 patients
  - Seizures - \$282,918, 141 patients
    - -13.2% PMPM decrease from the prior plan period, \$320,079, 123 patients
  - Hereditary Angioedema (disease caused by lack of or a dysfunctional C1-inhibitor protein) - \$242,388, 1 patient
    - -11.1% PMPM decrease from the prior plan period, \$267,887, 2 patients
- Top Drug Categories
  - Inflammatory Conditions – Stelara/Humira (CF) Pen
    - Stelara - 6 patients, \$409,206, 33.2% PMPM increase from the prior plan period, \$301,684, 7 patients
    - Humira (CF) Pen 6 patients, \$267,352, 3.1% PMPM increase from the prior plan period, \$254,660, 6 patients
  - Diabetes – Ozempic
    - \$263,664, 71 patients, 95.8% PMPM increase from the prior plan period, \$132,271, 50 patients
  - Hereditary Angioedema – Haegarda
    - \$242,388, 1 patient, 20.3% PMPM increase from the prior plan period, \$197,930, 1 patient
  - Cancer – Lenvima
    - \$189,992, 1 patient, 26.1% PMPM increase from the prior plan period, \$148,004, 1 patient
  - Narcolepsy – Xywav
    - \$171,842, 1 patient, 2,7% PMPM increase from the prior plan period, \$164,372, 1 patient
  - Weight Loss - Wegovy
    - \$142,309, 29 patients, 242.6% increase from the prior plan period, \$40,806, 11 patients

The Program Manager recommends continuing education on the use of INN providers/facilities and encouraging members to have their annual and/or age-appropriate screenings. The CJHIF has the proper edits in place for pharmacy to avoid members from obtaining scripts for brand drugs when there is a generic available, requiring approved PA, off-label use, etc. With BMI requirements changing effective 9/1/24 and the Encircle Program for GLP-1 weight loss starting 1/1/25, we anticipate the pharmacy claim dollars to lower. The program is designed to ensure members who need to use the drug are adhering to the lifestyle changes required to maintain weight loss.