



State of Arkansas, Bureau of
Legislative Research

Employee Health Benefits Consulting Services

Finalist Presentation

May 12, 2021

| Agenda

Introductions

Overview of Segal

State Health Capabilities and Results

Current State

Ready to Serve

Closing & Questions

Kickoff and Introductions



Kenneth C. Vieira,
FSA, FCA, MAAA

Account Executive
SVP & East Region Public
Sector Market Leader



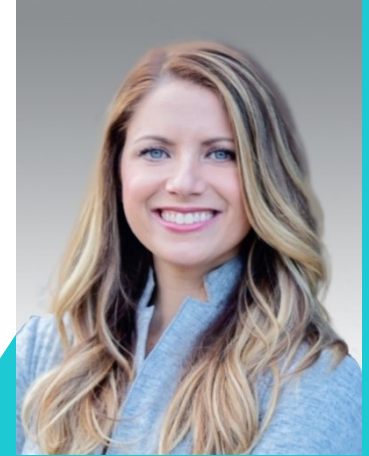
Patrick J. Klein,
FSA, MAAA

Account Manager
VP & Consulting Actuary



Matthew A. Kersting,
FSA, MAAA

Lead Actuary
VP & Consulting Actuary

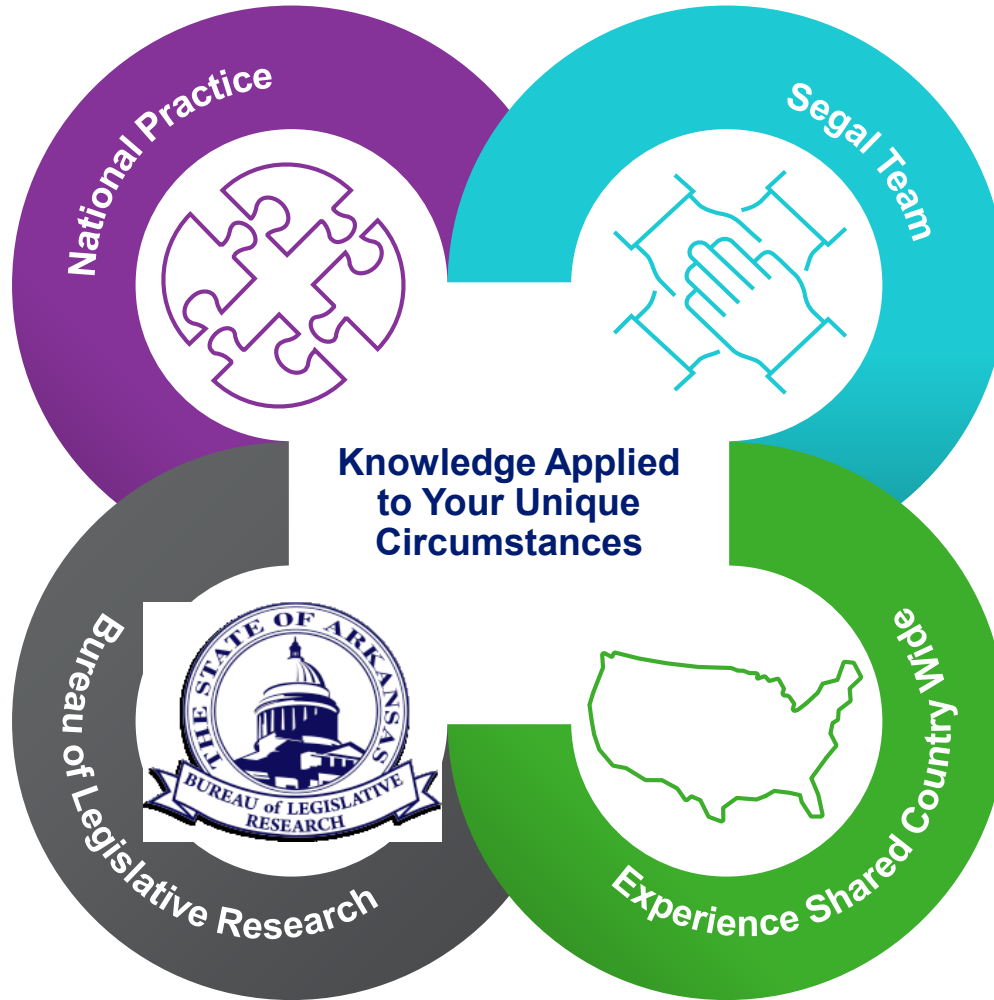


**Joanna Balogh-
Reynolds RN-BC,
MSN, DNP**

Director of Clinical
Consulting

“Having the right partner...who is committed to creating something outstanding makes all the difference.”

Segal is Organized to Serve You



Your Public Sector Focused Team

Specialized Expertise Ready to Serve BLR



Strategic Support

Benefit Consultants
Gina Sander, FLMI (<i>Lead</i>) Stephen L. Kuhn

Health Actuaries & Analysts
Peter Wang, ASA, MAAA, EA, PhD Stephen Stejskal

Subject Matter Experts

Clinical & Wellness
Sadhna Paralkar, MD, MPH, MBA Joanna Balogh-Reynolds, RN-BC, MSN, DNP

Data Analytics/Network Analysis
Albert Shaaya, PMP Anna Bishop

Compliance Support
Joanne Husted, JD Kathryn Bakich, JD

Working Together

- **Primary Segal Contact:**

- Patrick Klein

- **Day-to-day interactions:**

- Matt Kersting

- Joanna Balogh-Reynolds

- Ken Vieira

We encourage direct contact with specialists

- **Account Management:**

- Scheduled meetings and calls—weekly

- Project plan and proactive management

- On-call expertise and collaboration any time

- Team communication and depth

- Reports designed for the reader

- Support of Senior Management



| Agenda

Introductions

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Segal — Who We Are



Providing Employee Benefit Consulting for over 80 years



Employee-owned and privately-held



Deep public sector experience working with counties, cities, school systems and states throughout the country



Expertise: Benefit Design, Actuarial, Communication and Compliance

We provide trusted advice that improves lives.

The Segal Public Sector Advantage

**Segal's Public Sector is a Core Business —
staffed and served by specialized teams**

- ✓ Through our extensive work with large public sector clients across the country, we understand the issues you face and the limited resources you have to address them
- ✓ Over 500 public sector clients
- ✓ Founding supporting member of SALGBA
- ✓ Experience in presenting complex issues to policy making groups
- ✓ In-depth experience with public procurement processes
- ✓ Focused on emerging issues affecting public sector clients
- ✓ Recommendations that balance the interests of all stakeholders and are mindful of fiscal and human impact



Segal works with Public Sector clients in virtually every State across the Country.

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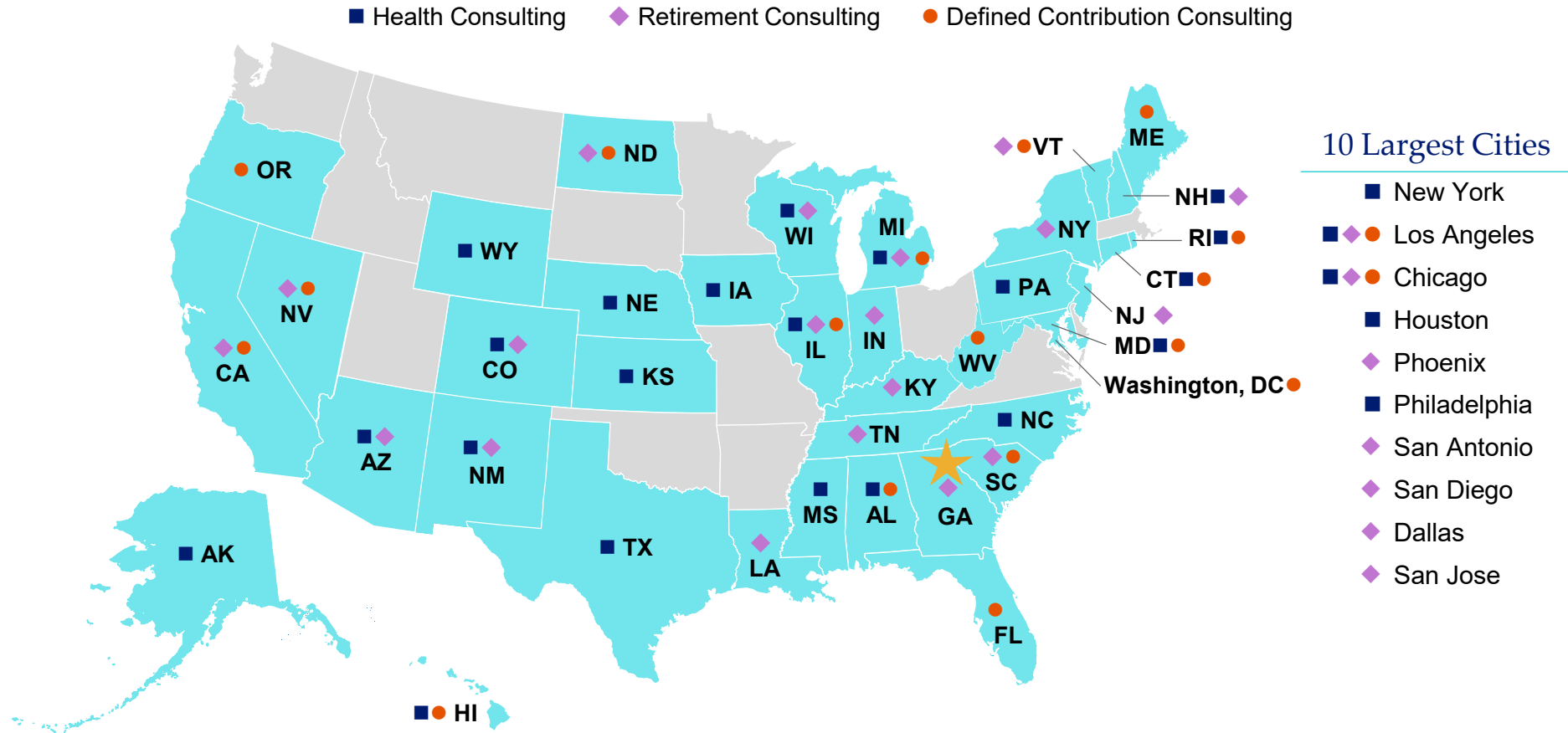
Current State

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Segal's Large Public Sector Clients

Health & Retirement Consulting



We currently perform health, retirement and/or defined contribution consulting for 37 states, the 10 largest U.S. cities, 12 California county retirement systems, the District of Columbia, the U.S. Virgin Islands and Puerto Rico.

Our Large State Experience

Project Description	AK	AL	AZ	CO	CT	HI	IA	IL	KS	MD	MI	MS	NC	NE	NH	NM	PA	RI	TX	WI	WY	
Financial Projections	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
IBNR	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Funding Rates/Plan Cost Modeling	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Legislative Support	✓	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓
Actuarial Rate Development	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Benchmarking/Data Analysis/Trends	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Participation in Meetings and Workgroups	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Procurement/Marketing	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Reporting	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓
Pharmacy Management	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
HMOs/PPOs/FFS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
CDHP (HSA/HRA)	✓		✓	✓					✓			✓	✓	✓					✓	✓	✓	✓
Medicare Advantage	✓	✓	✓	✓	✓	✓		✓	✓				✓		✓	✓	✓			✓	✓	
Medicare Supplement/Wrap	✓	✓	✓		✓	✓	✓	✓	✓	✓			✓		✓	✓	✓				✓	✓
Medicare Part D Consulting	✓	✓	✓	✓	✓	✓		✓	✓	✓			✓		✓	✓	✓				✓	
ACA Consulting/Healthcare Reform	✓	✓		✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
HIPAA Compliance		✓			✓	✓	✓		✓	✓		✓	✓	✓	✓	✓	✓			✓	✓	
Plan Design Review	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Wellness Plan Designs & Program Analysis	✓	✓			✓	✓		✓	✓	✓		✓	✓	✓	✓	✓			✓		✓	
Clinics/Wellness Centers	✓								✓													
Medical Management	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Contract Negotiations	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
OPEB Valuation			✓	✓	✓	✓	✓			✓	✓		✓	✓	✓	✓					✓	✓
Strategic Planning/Migration Strategies	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Communications	✓		✓		✓	✓		✓		✓					✓			✓	✓	✓		
Annual Comprehensive Financial Report	✓	✓	✓	✓	✓	✓	✓		✓	✓			✓		✓				✓	✓		
Narrow Networks	✓		✓	✓	✓					✓			✓	✓		✓				✓	✓	
Direct Provider Contracting	✓		✓	✓	✓							✓						✓				
Local Governments/Schools	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓		✓			✓	✓			✓	✓	✓
Claims Auditing					✓										✓	✓	✓	✓			✓	
Technology Consulting/ Implementation	✓	✓			✓	✓	✓			✓					✓	✓	✓	✓	✓	✓	✓	✓

Delivering Results

Project Description	AK	AL	AZ	CO	CT	HI	IA	IL	KS	MD	MI	MS	NC	NE	NH	NM	PA	RI	TX	WI	WY
Financial Projections	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
IBNR	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓
Funding Rates/Plan Cost Modeling	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
Legislative Support	✓	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓
Actuarial Rate Development	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
Benchmarking/Data Analysis/Trends	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Participation in Meetings and Workgroups	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Procurement/Marketing	✓	✓	✓																✓	✓	✓
Reporting	✓	✓	✓																	✓	✓
Pharmacy Management	✓	✓	✓																✓	✓	✓
HMOs/PPOs/FFS	✓	✓	✓																✓	✓	✓
CDHP (HSA/HRA)	✓		✓																✓	✓	✓
Medicare Advantage	✓	✓	✓																✓	✓	
Medicare Supplement/Wrap	✓	✓	✓																	✓	✓
Medicare Part D Consulting	✓	✓	✓																✓		
ACA Consulting/Healthcare Reform	✓	✓																	✓	✓	✓
HIPAA Compliance		✓																	✓	✓	✓
Plan Design Review	✓	✓	✓																✓	✓	✓
Wellness Plan Designs & Program Analysis	✓	✓			✓	✓		✓	✓	✓		✓	✓	✓	✓	✓		✓	✓	✓	✓
Clinics/Wellness Centers	✓								✓												
Medical Management	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Contract Negotiations	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓		✓	✓	✓	✓	✓	✓	✓
OPEB Valuation			✓	✓	✓	✓	✓			✓	✓		✓	✓	✓	✓				✓	✓
Strategic Planning/Migration Strategies	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Communications	✓		✓		✓	✓		✓		✓					✓		✓	✓	✓	✓	
Annual Comprehensive Financial Report	✓	✓	✓	✓	✓	✓	✓		✓	✓			✓		✓			✓	✓		
Narrow Networks	✓		✓	✓	✓					✓			✓	✓		✓			✓	✓	
Direct Provider Contracting	✓		✓	✓	✓							✓					✓				
Local Governments/Schools	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓		✓			✓	✓		✓	✓	✓
Claims Auditing					✓										✓	✓	✓	✓		✓	
Technology Consulting/ Implementation	✓	✓			✓	✓	✓			✓					✓	✓	✓	✓	✓	✓	✓

Texas

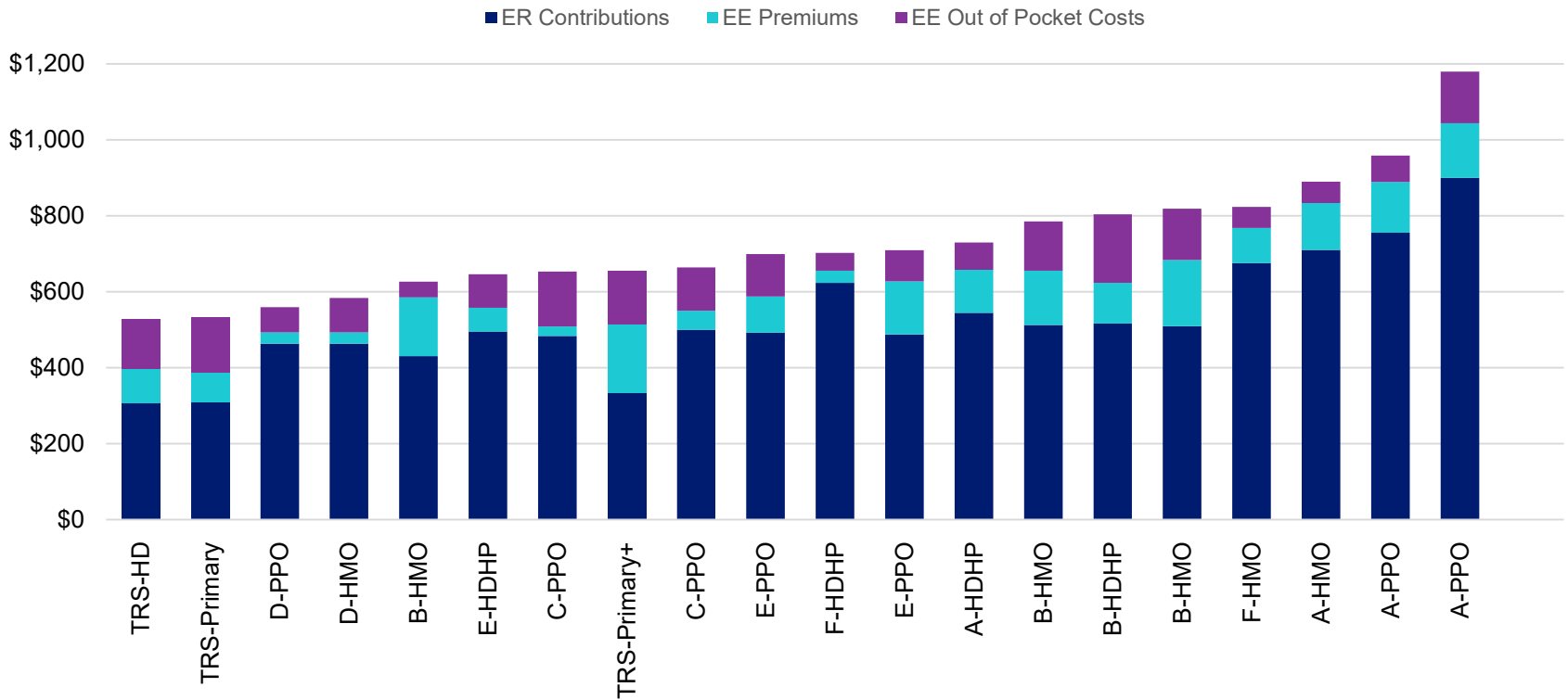
- Performed detailed benchmarking against select states
- Measured efficiency by normalizing underlying plan designs

🔑 Led to strategic program changes

Benchmarking Example

- Total Cost represents the “Allowed Cost” or “TOP Line” covered claims expense
- The lower the Total Cost, the better the management of health care dollars.

Total Cost Single



On average: TRS's total cost is 15%–25% lower than the benchmark states.

Delivering Results

Project Description	AK	AL	AZ	CO	CT	HI	IA	IL	KS	MD	MI	MS	NC	NE	NH	NM	PA	RI	TX	WI	WY
Financial Projections	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
IBNR	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓
Funding Rates/Plan Cost Modeling	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
Legislative Support	✓	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓
Actuarial Rate Development	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
Benchmarking/Data Analysis/Trends	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Participation in Meetings and Workgroups	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Procurement/Marketing	✓	✓	✓																✓	✓	✓
Reporting	✓	✓	✓																	✓	✓
Pharmacy Management	✓	✓	✓																✓	✓	✓
HMOs/PPOs/FFS	✓	✓	✓																✓	✓	✓
CDHP (HSA/HRA)	✓		✓																✓	✓	✓
Medicare Advantage	✓	✓	✓																✓	✓	
Medicare Supplement/Wrap	✓	✓	✓																	✓	✓
Medicare Part D Consulting	✓	✓	✓																✓		
ACA Consulting/Healthcare Reform	✓	✓																	✓	✓	✓
HIPAA Compliance		✓																	✓	✓	✓
Plan Design Review	✓	✓	✓																✓	✓	✓
Wellness Plan Designs & Program Analysis	✓	✓																	✓	✓	✓
Clinics/Wellness Centers	✓																				
Medical Management	✓	✓	✓																✓	✓	✓
Contract Negotiations	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
OPEB Valuation			✓	✓	✓	✓	✓			✓	✓		✓	✓	✓	✓				✓	✓
Strategic Planning/Migration Strategies	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Communications	✓		✓		✓	✓		✓		✓					✓		✓	✓	✓		
Annual Comprehensive Financial Report	✓	✓	✓	✓	✓	✓	✓		✓	✓			✓		✓			✓	✓		
Narrow Networks	✓		✓	✓	✓					✓			✓	✓		✓			✓	✓	✓
Direct Provider Contracting	✓		✓	✓	✓							✓					✓				
Local Governments/Schools	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓		✓			✓	✓		✓	✓	✓
Claims Auditing					✓										✓	✓	✓	✓		✓	
Technology Consulting/ Implementation	✓	✓			✓	✓	✓			✓					✓	✓	✓	✓	✓	✓	✓

Wisconsin

- Developed Strategic Plan
- Re-designed Current Program
- Changed HMO Renewal Process
Regional Self-Insured Marketing
- Guarantees with Gain Sharing

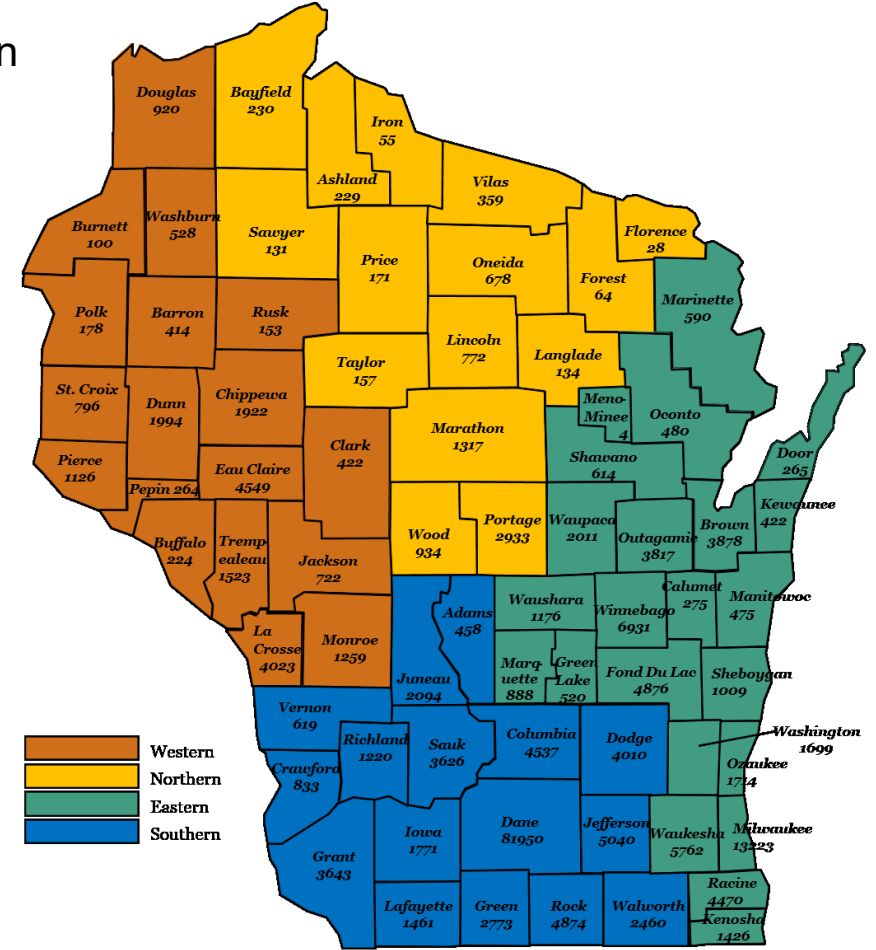
💰 Savings: \$89M annually

Regional Strategies

Wisconsin Case Study

- Segal and ETF conducted a review and analysis of the plans, as well as the pricing and access available in the market they currently serve
- The state was divided primarily into 4 main region

Region	Total Members
Northern	8,123
Western	21,024
Eastern	63,762
Southern	113,299
Statewide	206,208
Out-of-State	3,379
Total	209,587



- Recommended National + 2 vendors per region
- Savings expectation of \$80–\$125 million

Delivering Results

Project Description	AK	AL	AZ	CO	CT	HI	IA	IL	KS	MD	MI	MS	NC	NE	NH	NM	PA	RI	TX	WI	WY
Financial Projections	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
IBNR	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓
Funding Rates/Plan Cost Modeling	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
Legislative Support	✓	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓
Actuarial Rate Development	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
Benchmarking/Data Analysis/Trends	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Participation in Meetings and Workgroups	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Procurement/Marketing	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Reporting	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Pharmacy Management	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
HMOs/PPOs/FFS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
CDHP (HSA/HRA)	✓		✓	✓				✓				✓	✓	✓				✓	✓	✓	✓
Medicare Advantage	✓	✓	✓	✓	✓	✓	✓	✓	✓				✓		✓	✓	✓		✓	✓	✓
Medicare Supplement/Wrap	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓
Medicare Part D Consulting	✓	✓																✓	✓		
ACA Consulting/Healthcare Reform	✓	✓															✓	✓	✓	✓	✓
HIPAA Compliance		✓																✓	✓	✓	
Plan Design Review	✓	✓																✓	✓	✓	✓
Wellness Plan Designs & Program Analysis	✓	✓																✓	✓		
Clinics/Wellness Centers	✓																				
Medical Management	✓	✓															✓	✓	✓	✓	
Contract Negotiations	✓	✓															✓	✓	✓	✓	✓
OPEB Valuation																				✓	✓
Strategic Planning/Migration Strategies	✓	✓															✓	✓	✓	✓	✓
Communications	✓																✓	✓	✓		
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Narrow Networks	✓																		✓	✓	
Direct Provider Contracting	✓		✓	✓	✓							✓					✓				
Local Governments/Schools	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓		✓			✓	✓		✓	✓	✓
Claims Auditing					✓										✓	✓	✓	✓		✓	
Technology Consulting/ Implementation	✓	✓			✓	✓	✓			✓					✓	✓	✓	✓	✓	✓	✓

Illinois

- Designed Equivalent Medicare Advantage Program
- Procured National PPO and Local HMOs
- Ran Communications Campaign

💰 Savings: \$300M annually

| Agenda

Introductions

Overview of Segal

State Health Capabilities and Results

Current State

Ready to Serve

Closing & Questions

Our Understanding of Group Health Insurance Program

- The following plans are available to ASE and PSE non-Medicare members:
 - Premium
 - Highest enrollment
 - Mix of deductibles/coinsurance and copays (85% Actuarial Value)
 - Classic
 - 20% coinsurance after deductible is met (76% Actuarial Value)
 - HSA eligible w/ \$300/\$600 annual State contribution
 - Basic
 - No coverage until MOOP is met (70% Actuarial Value)
 - HSA eligible w/ \$300/\$600 annual State contribution
 - Medicare Primary Plan
 - COB
- Wellness credit of \$50 for completing biometric screening, health assessment, and no tobacco (or cessation program)
- Consistent State subsidy between plans
- Trend of lower State subsidy as percent of total costs - responsible for funding shortfall
- Medical and Rx benefits administered by:
 - Health Advantage (BCBS)
 - Rx carved in (Med Impact)
- Potential change in governing board (SB 693)
- What else should we know?

Senate Bill 693

Transfer the duties of the State and Public School Life and Health Insurance Program to the State Board of Finance

- ✓ Emergency Declaration because of the underfunded status of the Program and the Program's ineffectiveness of managing itself.
- ✓ The State Board of Finance will manage the financial concerns of the Program when it takes over the duties.

Segal understands legislators may choose to shift responsibilities to different departments. Many of our clients have moved program administration, most recently:

- The State of North Carolina moved from a Plan Board to the Treasury Department
- The State of Kansas moved from Department of Health & Human Services to the Department of Administration

Education is key anytime new stakeholders are put in place.



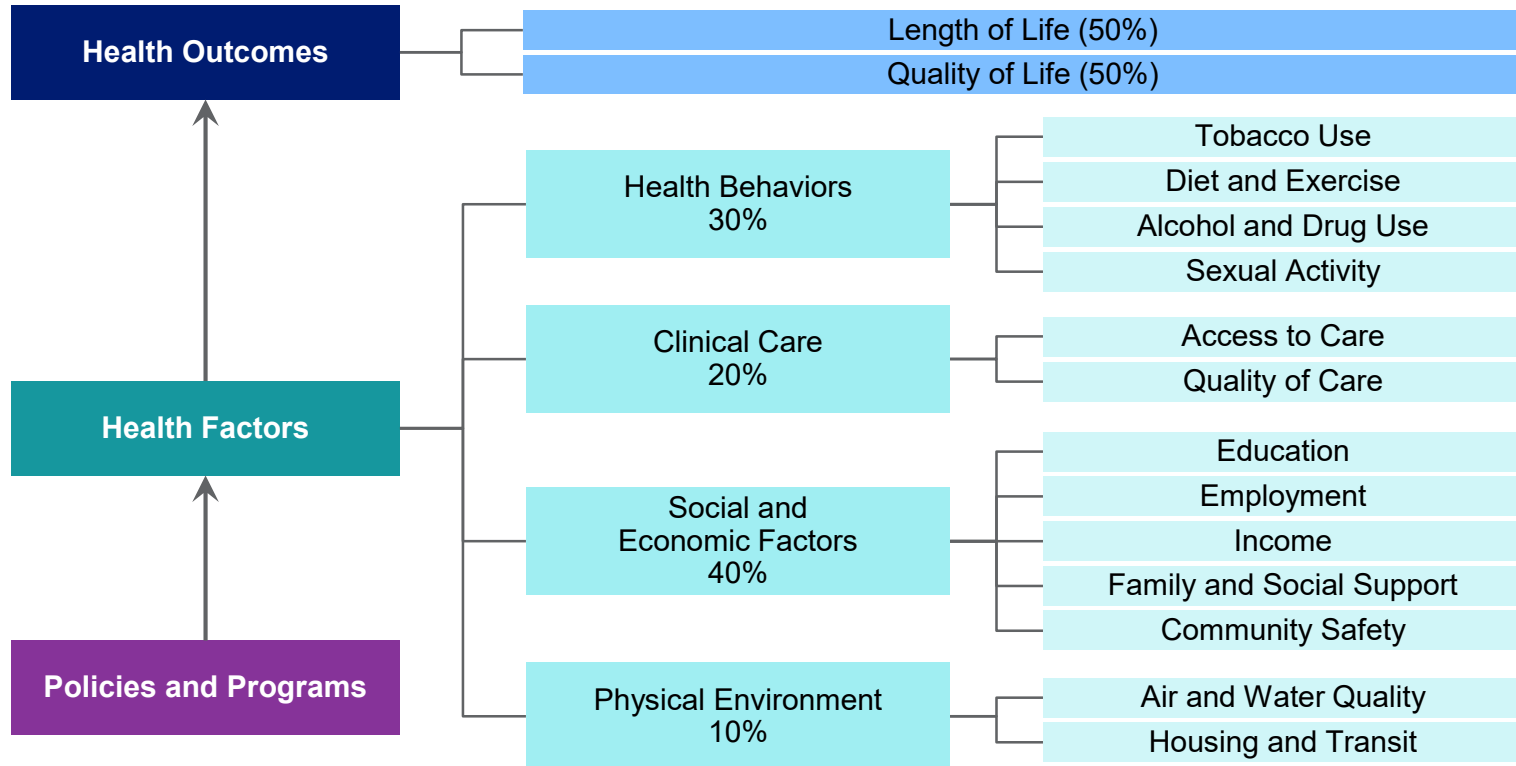
It is getting complicated...

Lots of Moving Parts

- Rise of chronic diseases
- Aging population
- Spiraling pharmacy costs
- Limited revenue growth
- Shrinking state budgets
- Legislative mandates
- Market consolidation
- Plethora of “point solutions”
- Choice of providers narrows
- Numerous constituencies
- Political agendas
- Retiree coverage philosophy
- Change to federal subsidies
- Optimal reserve level
- Contribution vs. salary increases
- Increasing consumer technology
- Pharmacogenomics grows
- Stress takes center stage



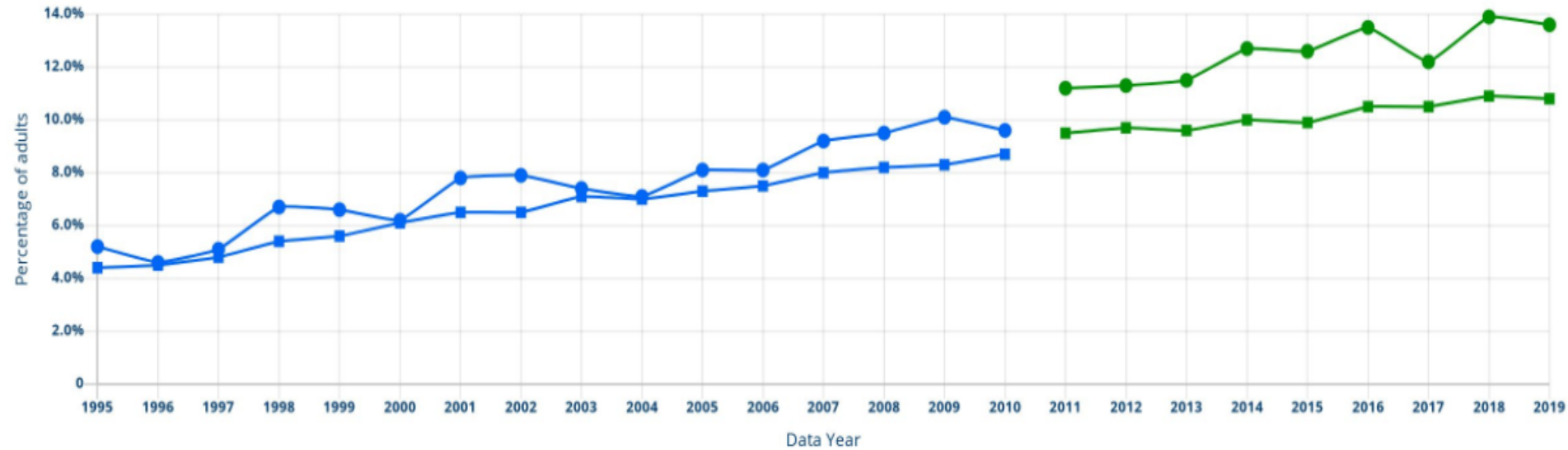
Social Determinants of Health



The next generation analytics and documentation is to screen and add social determinant risk scores to the patient record, allowing healthcare providers and plan sponsors to provide a higher level of prioritization and personalization to actionable recommendations to impact the health of the population.

Clinical Factors Impacting Trend

Trend: Diabetes, Arkansas, United States, 2020 Annual Report



Percentage of adults who reported being told by a health professional that they have diabetes (excluding prediabetes and gestational diabetes)

● Arkansas

■ United States

Strengths

- Low racial gap in high school graduation
- High-speed internet increased 18% between 2015 and 2018 from 68.2% to 80.8% of households

Challenges

- High prevalence of multiple chronic conditions (obesity, diabetes, cardiovascular disease)
- High economic hardship index score
- High proportion of medically underserved communities



Sample Strategy



Stakeholder Collaboration

- Health plan
- Other vendors
- Hospitals/physicians
- Pharmacists
- Health departments

Telehealth / Virtual Care

- Medical
- Behavioral health
- Sample vendors
 - Teladoc/Livongo
 - Amwell
 - MDLive (Cigna)
 - DoctorOnDemand
 - Amazon Care

Digital Therapeutics

- New technologies
 - Blood-pressure cuffs
 - Pulse oximeters
 - Smart thermometer
 - Self-examination kits
- Digital health coaching
 - Diabetes
 - Hypertension
 - Musculoskeletal
- Market expanding rapidly

Communications / Member Support

- Promoting any new resources available
 - Postcards
 - Video
 - Podcasts
 - Posters
- Supporting members accessing new modes of care/technologies

Evaluation / Data Analysis

- Cost savings
- Clinical improvements
- Patient reported outcomes measures
- Member satisfaction
- Competition model for health plan vendors

| Agenda

Introductions

Overview of Segal

State Health Capabilities and Results

Current State

Ready to Serve

Closing & Questions

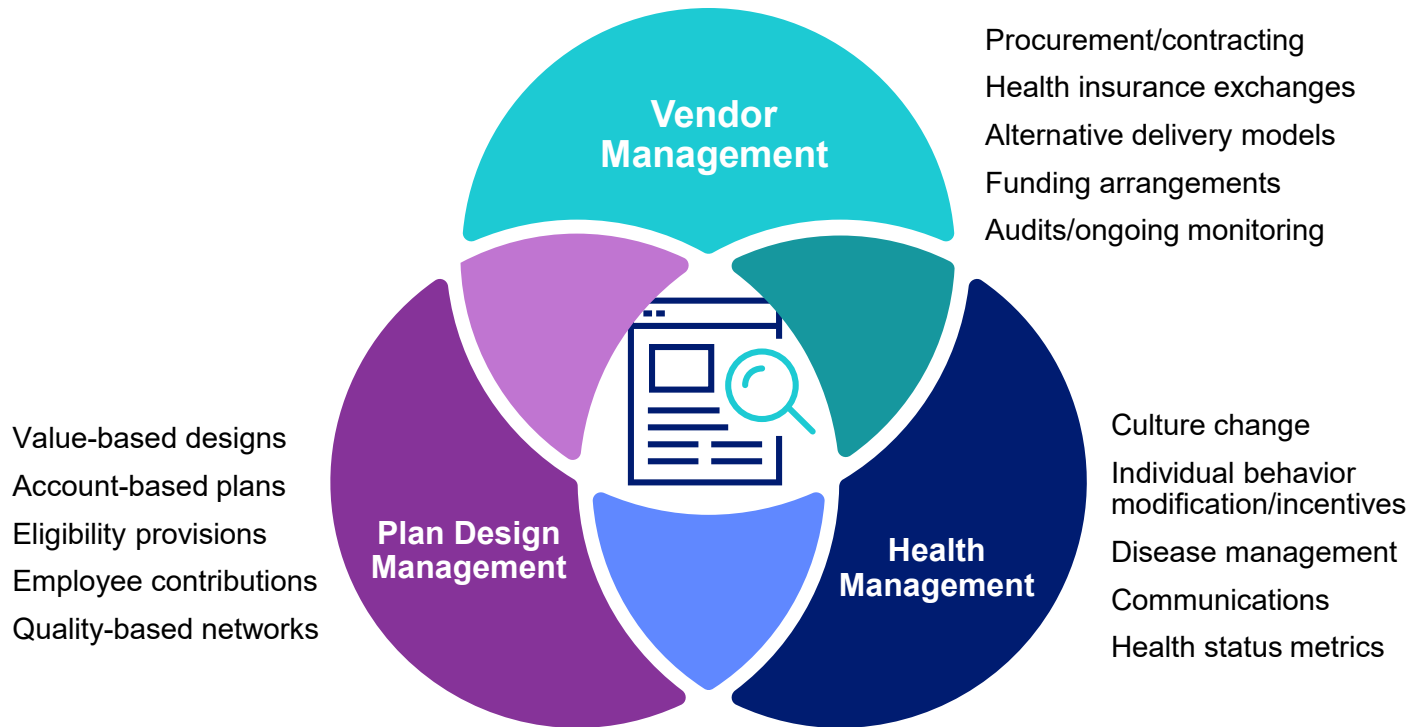
Project Plan

Segal has developed a detailed project plan based on the requested RFP deliverables and our experience consulting to large state programs

Phase 1 History and Market Review	Phase 2 Goals/Strategy Development	Phase 3 Opportunity Review	Phase 4 Recommendations
• May–June 2021	• June–July 2021	• June–September 2021	• October 2021
<ul style="list-style-type: none">• Historical review of program, incorporating 15-year history of State plan rates and contributions• Benchmarking against other States, large self-insured employers, and Colleges & Universities• Demographic assessment of plan participants to determine opt-out profiles	<ul style="list-style-type: none">• Meet to review findings and set goals/objectives of the program.• Based on goals, Segal will continue to review current BLR programs, demographics, systems, etc. to determine options that best align with these goals• Develop list of opportunities for further exploration and review with BLR	<ul style="list-style-type: none">• Review options for consideration<ul style="list-style-type: none">✓ Network Analysis (e.g., adequacy, contracting, ACOs, CoE, telemedicine)✓ Contribution Strategy (e.g., tier ratios, salary bands)✓ Design Concepts (e.g., types of plans, value based care, well-being strategy)	<ul style="list-style-type: none">• Provide report summarizing various opportunities to modify / improve programs, providing recommendations to BLR• Meet to review report, and adjust recommendations, as needed, based on legislative feedback
<p>Implementation and Ongoing Consulting Based on recommendations of report and decisions by BLR, Segal is fully equipped to assist with any required RFPs and/or implementation of the associated changes</p>			

Controlling Plan Sponsor Costs

Key Areas of Focus



All areas will be explored to improve the financial position and improve overall health in the BLR program.

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What Sets Segal Apart?

Independence	<p>Segal is not affiliated with any insurance company, brokerage firm or healthcare provider that may create a conflict of interest</p> <p>Our only interest is providing objective, independent consulting to our clients</p> <p>Segal is 100% employee-owned</p>
Experience	<p>We have worked with all of your vendors</p> <p>Your team has deep knowledge in all of the areas requested in the scope of work</p>
Approach	<p>We have developed and validated proven actuarial methodologies for our health data collection, analysis and review</p> <p>Our approach is highly personal and collaborative, and will always be scaled to fit your needs and budget</p>
Credibility	<p>Segal knows and is respected by all major carriers in today's market</p> <p>Segal is sensitive to multiple constituents of a client, including bargained groups</p> <p>Segal has been successful in optimizing our clients' health programs</p>
Specialization in Public Sector	<p>Segal understands the dynamics of the public sector market</p> <p>We serve as consultants to the full array of governance structures in the public sector</p> <p>Segal optimizes solutions for all stakeholders</p>

Only Segal, with our expertise and resources, can provide BLR a fresh perspective that is unbiased and objective

Thank You



What additional questions
can we address today?