

Medical Marketing

Content provided by the Large Group and Small Group Medical Marketing teams.

July 2024

1/1/25 Medical Marketing Timeline

Number of Lives	Submission Month	Claims for Initial Quotes
1000+	July	6 months
500-999	August 1-15	7 months
300-499	August 16-31	7 or 8 months
0-300	September	8 months

Note: We understand that there are exceptions. Reach out to your marketer if you have a request outside of these guidelines. Marketing assignments will be available in June for the 1000+ groups and July for all others.

Find estimated timelines of your Wellmark and BCBS of IL large group medical renewals:

[Wellmark \(Coming Soon\)](#)

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[BCBS of IL >](#)

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Fully-Insured:

Health Partners: (small groups under 50 in Iowa).

Communication was sent to all Iowa appointed brokers on June 4th and Iowa employers with existing small group plans on June 6th. This decision was made as current market conditions have made it difficult to sustain offerings and still meet the high standards that employers and members deserve. Current client's small group **ACA coverage** will end on their 2025 plan renewal date. The groups and their covered members will receive formal notification 180 days before the plan termination date. *Health Partners is proactively assessing existing groups to determine if they are eligible for a Level-Funded quote and will be in touch with the broker if one of their clients meets our criteria.*

Aetna: Simple and Easy New Business Credits.

\$400 is now the standard new business credit for all groups with 2-100 employees, including premium credits for fully insured 51-100. Please see an SBU marketer if you'd like flyers with this info.

Self-Funded:

SAM Toolkit: Just released and located in the analytics folder. Check back frequently as additional resources are in the works!

[Additional Details >](#)

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BCBS AL: The marketing team recently met with BCBS AL. See resources folder for additional details.

[Additional Details >](#)

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[➔ See more on page 2.](#)

Coupe Health: This is the BCBS version of UHC's Surest.

Key highlights:

- Coupe is the name for BCBSMN business that utilizes the Blues network, but also owns SimplePay that is run on the Aetna network.
- Coupe utilizes Luminare as the TPA for HCSC groups and Ameriben for Anthem Groups. MedOne is preferred PBM; carveouts allowed.
- Simple Pay utilizes Meritain as the TPA for Aetna groups. Caremark is preferred PBM; carveouts allowed.
- Coupe will be offered to BCBS National Account clients on 1/1/2025 on a self-insured basis only, with plans to offer the product more broadly on 1/1/2026.
- Anthem/Elevance will offer it to National Account clients headquartered in their 14 Anthem states on the Ameriben TPA platform for 1/1/25.
- Coupe is a copay-only product that provides cost comparisons for members before services are received.
- Providers are ranked and promoted based on the National BCBS Blue Dataset, considering their cost efficiency, quality, and appropriateness of care.
- Members access the Coupe app or portal to review Green-Yellow-Red network providers. Green providers have the lowest copays.
- Health Valets are available for member support to do everything from scheduling appointments, finding a provider, talking through open enrollment options, etc.
- Members receive one monthly statement and can pay overtime with 0% interest.

Key Differentiators from Surest:

- Simplified copay structure compared to the several levels for Surest or others which makes it easier to communicate.
- Includes Health Valet to setup appointments with available Green providers versus Surest often has member complete their own experience and often run into scheduling issues.
- PBM can be carved out unlike Surest.
- 0% financing included in pricing through Paytient for employees on larger copays.

Gene Therapy

The marketing team is conducting an in-depth analysis of the gene therapy sector. Currently, we are exploring alternative solutions in case complete exclusions are not feasible for your client. These options span from standalone stop-loss products like Optum to integrated solutions involving Embarc.

Additionally, we are having discussions with financing companies to leverage warranties for drugs that fail efficacy standards, which may be an issue the faster the FDA approves these drugs in the future. While this field is still in its early stages of development, we anticipate significant growth. If your clients express interest in this topic, please feel free to reach out to our marketing team to learn more.

2024 Stop Loss Surveys

Two of our stop loss carrier partners released annual reports spotlighting observations and recommendations based on their book of business. Both reports will be stored in the Benchmark Data Bank on the Employee Benefits page of the intranet.

Tokyo Marine HCC 2024 Annual Market Report:

- **Severity of Catastrophic Claims:**
 - The severity of catastrophic claims has been increasing.
 - The average claim above \$1 million rose by 15.2% since 2020 (from \$1.58 million to \$1.83 million).
 - The survey indicates that the average claim above \$2 million is likely to exceed \$3 million, with an average of \$3,158,409.
- **Top Three Categories by Frequency:**
 - Malignant neoplasms, cardiovascular disease, and musculoskeletal disease remain the most frequent specific hits.
- **Impact on Different Age Groups:**
 - Three of the top 10 diagnostic categories by severity primarily affect individuals aged 5 and under.
- **Uncertainty and Premium Load:**
 - At 120 days out, only 37% of claimants and 51% of reported claims dollars are known by underwriters.
 - The uncertainty surrounding future claims contributes to a premium load.



Sun Life 2024 High-Cost Claim and Injectable Drug Trends Analysis

This is the more detailed of the two reports. This year's report includes more detailed "spotlight" sections on top drivers of employer risk, including cancers, cardiovascular disease, newborn care/congenital anomalies, and injectable medications.

- **Newborn Care Costs:**

- The highest cost claim in 2023 was related to newborn care, amounting to \$11.5 million.
- On average, diseases and disorders associated with newborn and infant care cost approximately \$470,800.

- **Cardiovascular Disease:**

- The average cost of cardiovascular disease increased by 33% from 2022 to 2023.
- This growth rate significantly exceeded medical inflation.

- **Top Injectable Drug:**

- Keytruda remains the top injectable drug.
- However, its cost of \$147,000 positions it as a "lower" cost drug compared to many others in the top 20.

The report concludes with recommendations on managing care and risks. Many of the recommendations link to Sun Life partnerships and solutions.

Upcoming Dates & Events

The following carrier/vendor meeting(s) are scheduled over the next month. Please share any feedback you'd like us to discuss with these carriers/administrators prior to the below meeting dates.

BCBS Kansas City Capabilities Meeting

This meeting will cover the capabilities and offerings of BCBS Kansas City. Feedback from attendees is encouraged to discuss with the carriers/administrators.

- 10:00 AM - 11:00 AM
- Tuesday, July 9th

QC Kinetix Introduction Call

Introduction call to learn about QC Kinetix, similar to Regenexx.

- 9:00 AM-10:00 AM
- Wednesday, July 10th

Visit the homepage of QC Kinetix for more information.

[Learn More >](#)

UMR Plan Advisor Training

UMR will provide a detailed Plan Advisor training for us in July. Plan Advisor is their comprehensive advocacy program that C&B clients utilize significantly less than the rest of the UMR book of business. We want to make sure our clients are aware of this service.

Please let Kevin know if you would like to attend presentations.



Kevin's Monthly Dad Joke

Did you hear that NASA is about to launch a new mission to say sorry to the aliens for the Earth polluting space? It's called Apollo G.