



RISK, REWARDS AND ROI: RETHINKING YOUR HEALTH PLAN STRATEGY FOR 2026 AND BEYOND

2026 TMHRA Annual Conference | May 5, 2026



TODAY'S SPEAKERS



Lauren Safranek

Vice President
Public Sector Consultant
30 years' experience

With over 30 years of public sector HR experience, including 25 years as Director of Human Resources for the City of Frisco, Lauren is recognized for aligning human capital strategy with organizational goals and fostering inclusive, high-performing cultures. She is SHRM-SCP certified, holds a BBA in Human Resources from the University of North Texas.



Hailey Painter

Vice President
Client Executive
10 years' experience

Hailey excels in crafting comprehensive benefit strategies, analyzing welfare plans, and resolving complex issues. She builds lasting relationships by aligning company culture with workforce needs, fostering mutual success through shared values.

AGENDA

Leveraging Data

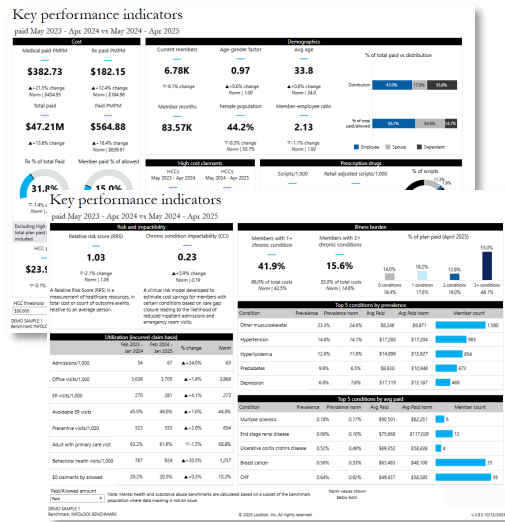
Pharmacy Landscape

Your Dollars, Your Strategy

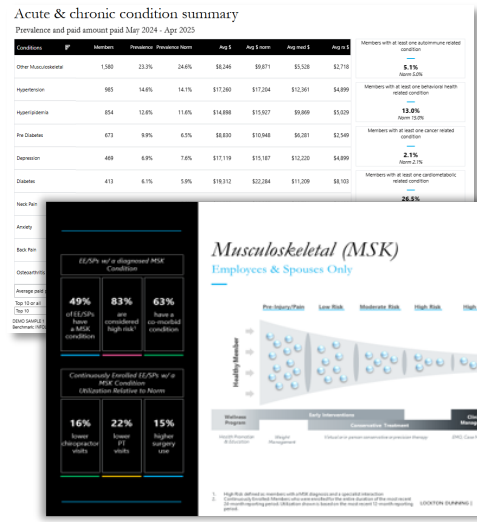


DATA TRANSPARENCY

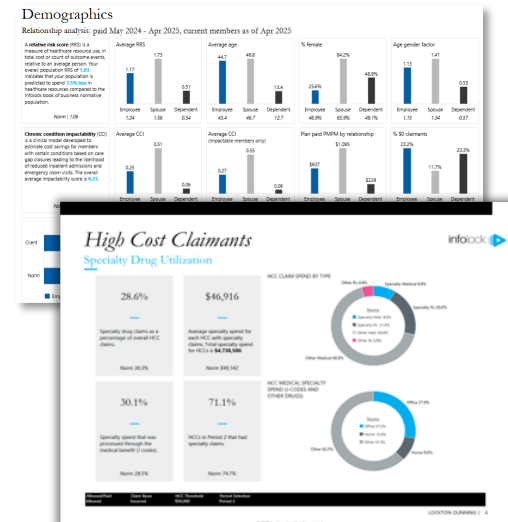
PLAN PERFORMANCE



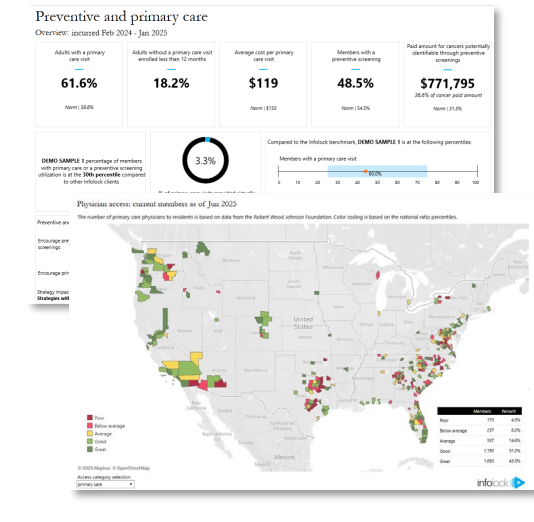
CHRONIC CONDITIONS & TARGETED INTERVENTIONS



SEGMENTATION



PREVENTIVE CARE



PUBLIC ADMINISTRATION

PEER GROUP ANALYSIS - OPPORTUNITY ASSESSMENT

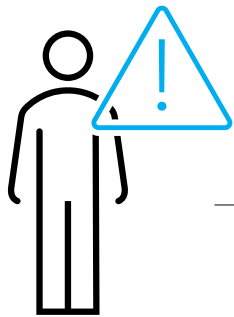
	PUBLIC ADMINISTRATION	EDUCATIONAL SERVICES	HEALTH CARE AND SOCIAL ASSISTANCE	FINANCE AND INSURANCE	PROFESSIONAL SCIENTIFIC AND TECHNICAL SERVICES	RETAIL TRADE	TRANSPORTATION AND WAREHOUSING	MANUFACTURING	WHOLESALE TRADE	CONSTRUCTION	MINING, QUARRYING AND OIL AND GAS EXTRACTION	ACCOMMODATION AND FOOD SERVICES
Complex Care	12	11	5	3	1	8	10	9	7	6	4	2
Comorbidity	12	11	5	4	2	3	10	9	6	8	7	1
Cardiometabolic Conditions	12	10	5	4	2	7	11	8	9	6	3	1
Musculoskeletal (MSK) Conditions	11	10	7	5	3	6	4	7	2	8	9	1
Mental Health	10	6	9	8	11	7	4	5	3	6	2	1
Rx Drugs	8	9	10	9	11	6	3	5	4	2	1	7
Maternity, Pregnancy, & Neonatal	5	7	11	10	9	8	1	4	2	3	6	7
Family-Focused Support	4	5	10	10	8	3	1	6	2	7	9	5
Engagement & Appropriate Care Utilization	3	4	7	2	1	12	11	9	6	8	5	10

AREAS OF FOCUS

- Complex Care
- Comorbidity Management
- Cardiometabolic Conditions
- Musculoskeletal (MSK) Conditions
- Mental Health
- Rx Drugs

WHY IS COMPLEX CLAIMS ANALYSIS IMPORTANT?

Complex Claims consulting is composed of medical doctors, nurses, and medical advisors with diverse backgrounds and experience including coding, underwriting, provider quality management, and complex claims management.



FLAGGED CLAIMANT



DETAILED VIEW OF CLAIMS

REVIEW FOR

- ✓ **TREATMENT APPROPRIATENESS**
- ✓ **SITE OF CARE ALTERNATIVES**
- ✓ **POTENTIAL CODING ERRORS**
- ✓ **NETWORK STATUS**
- ✓ **PHARMACY UTILIZATION**
- ✓ **FRAUD AND ABUSE**
- ✓ **OVERALL COST OF CARE**

OPTIMIZE POPULATION HEALTH STRATEGY

	WELLBEING	PREVENTION AND LOW RISK	MODERATE HIGH RISK	HIGH-COST MANAGEMENT
WHAT DOES THIS LOOK LIKE?		Proactive Represents 75% of the population and 18% of costs	Responsive Represents 23% of the population and 39% of costs	Reactionary Represents 2% of the population and 43% of costs
	Support work and personal life	Physical and behavioral with clinical programs	Appropriate management of risk factors and chronic conditions	Driving appropriate use of health plan when acute and chronic conditions become catastrophic
	Incentive tailored to all, but not tied to health plan	Motivation with rewards tied to participation or achievement of health outcomes	Incentives tied to health plan	
WHO IS MY AUDIENCE?	All employees	All enrolled in health plan	All enrolled in health plan	All enrolled in health plan
			"At-risk" population unfavorable clinic metrics and gaps in care	High-cost population
WHAT ARE WE ACHIEVING?	Cultural initiatives	Maintain/improve the prevalence	Identify this population	Identify this population
	Subjective measures	Early identification of "at-risk" and intervention	Early intervention and support	Early Intervention, diagnosis, and support
SAMPLE SOLUTIONS	Pillars of wellbeing (Career, community, financial, and self)	Improved access to care Preventive exam incentives Comprehensive wellness program	Cardiometabolic management Weight management Musculoskeletal management Mental health support	Expert medical opinion SUD support Bundled payment arrangements

← **COMPREHENSIVE POPULATION HEALTH MANAGEMENT STRATEGY** →

CONFIRMING THE ROI

POINT SOLUTION ANALYSIS EXAMPLE

Two-year diabetes financial and clinical overview

Year 1 | incurred | Mar 2022 - Feb 2023

Year 2 | incurred | Mar 2023 - Feb 2024

High cost claimants Include HCC	HCC threshold \$50,000	Medication adherence Percent	Condition values Percent	Group Group 1	Group Non Livongo
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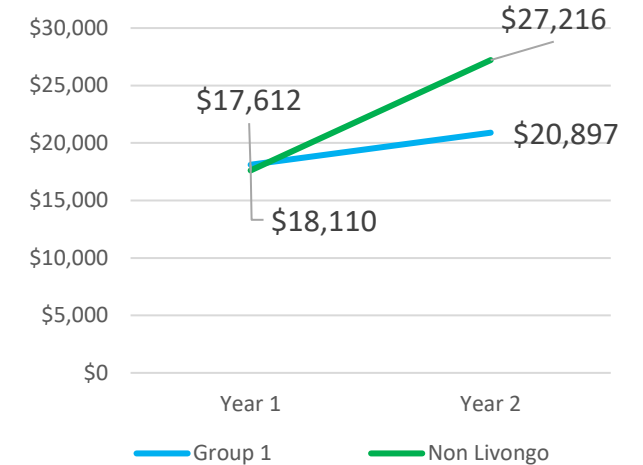
DIRECT RELATED COST

	Group 1		
Number of members	217		
	Year 1	Year 2	% Change
Paid PMPY	\$18,110	\$20,897	15.4%
Paid medical PMPY	\$12,103	\$12,447	2.8%
▶ Paid med diabetic PMPY	\$920	\$1,204	30.9%
▶ Paid med other PMPY	\$11,184	\$11,243	0.5%
Paid Rx PMPY	\$6,007	\$8,450	40.7%
▶ Paid Rx diabetic PMPY	\$4,237	\$5,764	36.0%
▶ Paid Rx other PMPY	\$1,770	\$2,686	51.8%

DIRECT RELATED COST

	Non Livongo		
Number of members	242		
	Year 1	Year 2	% Change
Paid PMPY	\$17,612	\$27,216	54.5%
Paid medical PMPY	\$12,155	\$19,745	62.4%
▶ Paid med diabetic PMPY	\$714	\$325	-54.5%
▶ Paid med other PMPY	\$11,441	\$19,421	69.7%
Paid Rx PMPY	\$5,457	\$7,470	36.9%
▶ Paid Rx diabetic PMPY	\$2,986	\$3,739	25.2%
▶ Paid Rx other PMPY	\$2,470	\$3,732	51.0%

PMPY 2 Year Trend Line

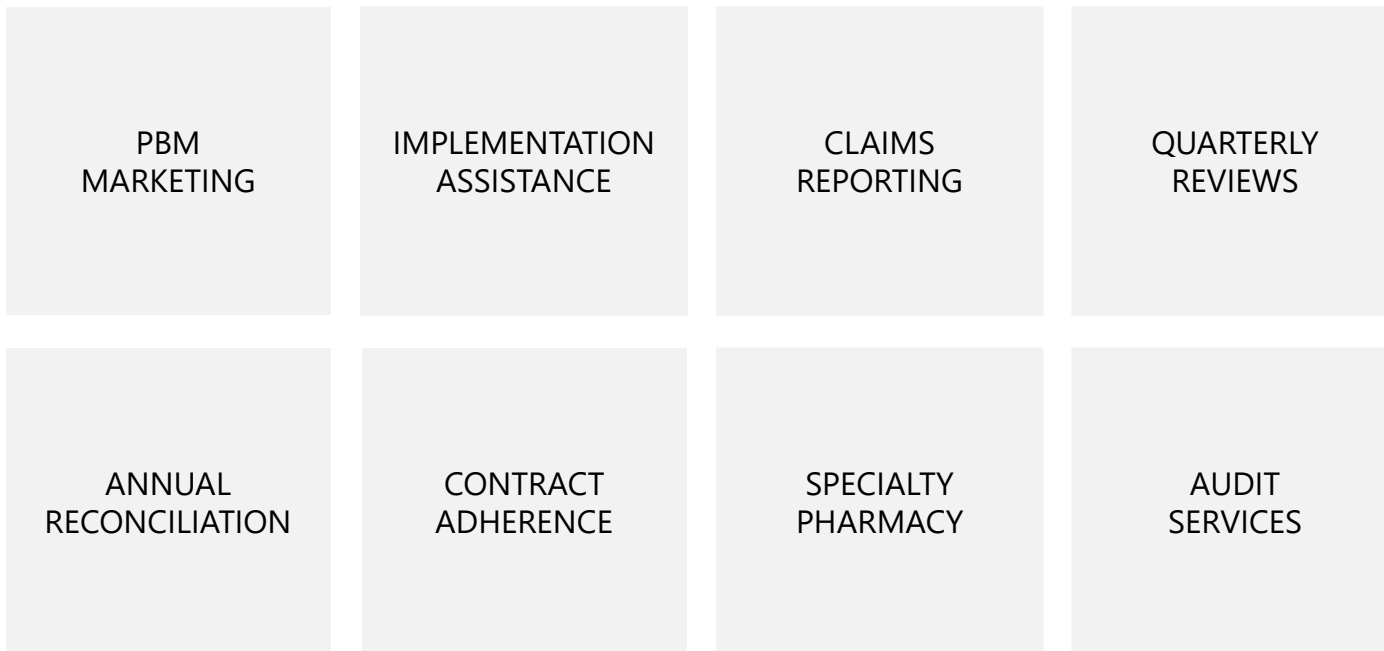


OBSERVATIONS

- Group 1 YoY trend is 15.4%; Non- Client YoY trend is 54.5%.
- Group 1 Rx costs increased at a higher rate than Non-Client group costs, and Medical increased at a lower rate than Non-Client group costs.
- Group 2 needs additional claims experience to assess any impact.

NAVIGATING THE PHARMACY LANDSCAPE

Pharmacy consultants help clients understand the clinical efficacy of their pharmacy benefits and explore innovative cost containment — connecting their pharmacy benefits to solutions that truly fit their needs.
























A PHARMACY CONSULTANT SHOULD:

- Collect claims data files on your behalf.
- Load pharmacy claims data files into a data warehouse.
- Validate all claims data provided by PBMs.
- Monitor claims utilization
 - Report on prescription drug utilization and PBM pricing effective rate experience tied to point of sale costs and rebate yield compared to the PBM contract pricing.
- On a regular basis, your pharmacy consultant should reconcile with PBMs by comparing effective rate experience to contractual guarantees.
 - If the PBM does not meet contractual guarantees, your pharmacy consultant should initiate an audit and identify any pharmacy claims that did not pay as expected under the contract.

OTHER CONSIDERATIONS

COALITIONS

	DIRECT RELATIONSHIP	EMPLOYER COALITION	CONSULTANT COALITION
FINANCIAL OFFER			
BENEFIT FLEXIBILITY			
FEEES			
CONTRACT TERMS & AUDIT RIGHTS			
ACCESS TO DATA			
OBJECTIVITY OF ADVICE			
RECONCILIATION OF GUARANTEES			

Legend	 Achieving Objectives	 Proceed with Caution	 More Restrictive
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CONFLICT OF INTEREST

Impartiality and objectivity are severely compromised.

TRANSPARENCY

Full disclosure of actual pharmacy discounts, rebates and administrative fees may be held back.

CLIENT-LEVEL REPORTING AND PERFORMANCE

Avoid leaving information about plan-specific performance in doubt.

FEEES

Range based on total drug spend. Exit fees need to be fully disclosed.

FLEXIBILITY

Limited access to formularies, clinical programs, plan designs or utilization management programs.

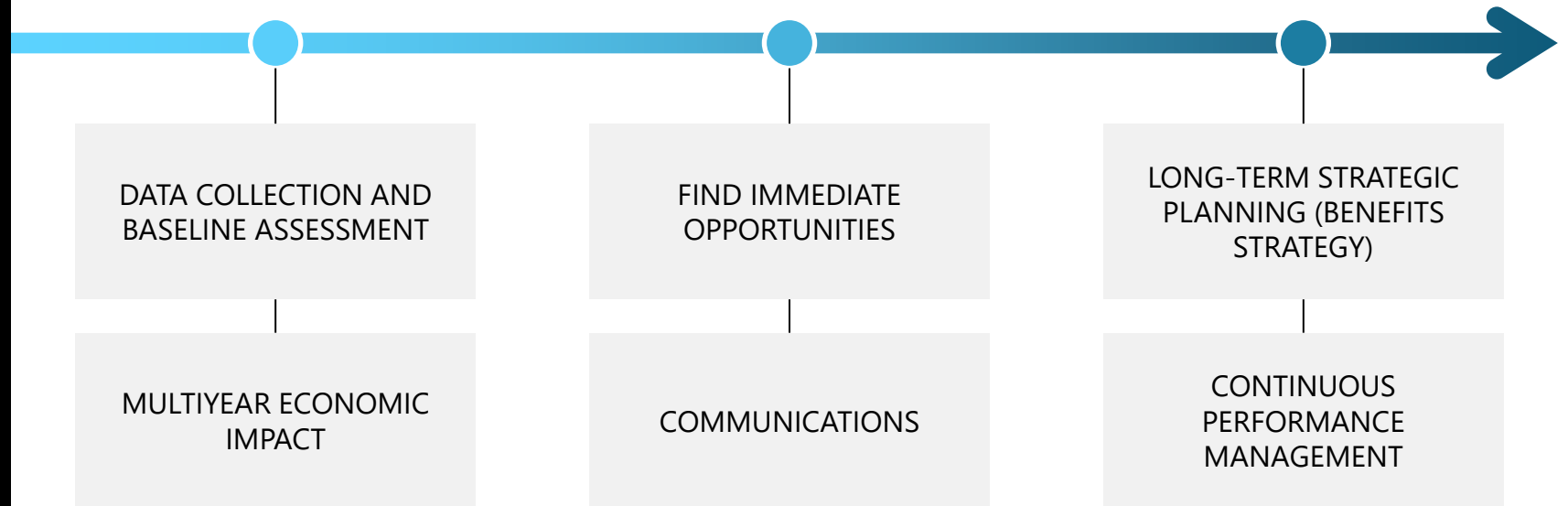
THE RIGHT ADVISOR AMPLIFIES OVERALL CAPABILITY

Thinking beyond the core responsibilities: A broker executes tasks, but a consultant expands what your organization is capable of achieving.

A BROKER REACTS TO:

- External Events
- Procurement and Vendor Partner Searches
- General Change Management

A CONSULTANT THINKS BEYOND:





YOUR DOLLARS, YOUR STRATEGY

Independent & Accountable

- Transparent, objective advisors
- Recommendations aligned to client outcomes
- Accountability at every level

Practical & People-First

- No hierarchy — everyone owns the results
- Direct access to subject matter experts

Continuously Improving

- Assess, refine, align — always.
- Data and insights guide decisions.
- Ongoing evaluation ensures decisions remain relevant as conditions change.

Client-Tailored

- No cookie-cutter solutions
- Strategies designed around your enterprise realities, workforce needs, and stakeholder priorities
- Service modeled as an extension of your team

COST SAVINGS CASE STUDY

CONSULTING COST IMPACT?

- 2025 Projected Medical Spend: \$42M
- Proposed fee: \$250,000 | **0.6%** of Medical/Rx Spend
- Year 1 proposed savings: \$500,000

2025 Funding	\$42,000,000
Projected 2026	\$45,000,000
Trend Increase (Target Savings)	\$3,000,000
SAVINGS TACTIC	
Medical Network Negotiations	\$1,000,000
Rx Negotiations	\$1,500,000
Navigation/Advocacy	\$1,000,000
Total Savings	\$3,500,000
NET SAVINGS	\$500,000

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