

BENEFITS ON THE BEACH

1:00 PM - 2:00 PM THURSDAY BREAKOUT SESSION 1: HEALTHCARE TRACK

Data Driven Approach to Building a Benefits Strategy: The Trinity Metro Case Study

Speakers: Dale Brickert, John Zamaites, Melanie Kroeker, Michael Whitmarsh

Melanie Kroeker joined Hays Companies as a Benefit Consultant in 2019. Prior to Hays, Melanie was serving as Vice President of Human Resources and EEO Officer at Trinity Metro and provided leadership and oversight of Trinity Metro's human resources department. She has 23 years of human resources experience in both the private and public sector. Melanie graduated from University of Texas at Arlington with a Bachelor of Administration in Management and she holds a PHR (Professional in Human Resources) certification through HRCI, a SHRM-CP (Certified Professional) through the Society for Human Resources Management.

Michael Whitmarsh is an industry leader with over 20 years of experience in the health, wellness, and fitness arena. He has been a strong driving force behind Trinity Metro's ever-growing health & wellness program, using both conventional and advanced methodologies over the last 15 years. Key highlights from Trinity Metro's successes under Michael's influence include the development of an on-site fitness facility, increased employee participation in the wellness program, and implementation of an on-site wellness clinic. Michael attended Texas Christian University as a scholarship athlete and earned a Bachelor of Science Degree in Kinesiology. He holds various certifications including Health Promotion Director, Worksite Wellness, Biomechanics, Health Coach and Personal Trainer.

BENEFITS ON THE BEACH

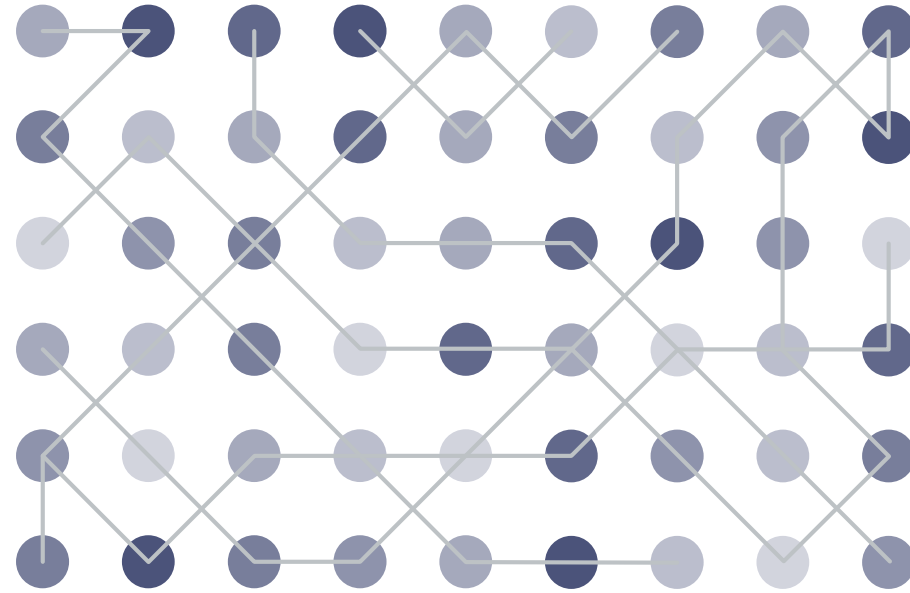
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Data Driven Approach to Building a Benefits Strategy: The Trinity Metro Case Study

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Dale Brickert brings over 19 years of experience with sixteen of those years focused on employee benefit consulting. In his role, Dale is responsible for addressing overall strategy, financials, and benefits plan designs. Dale graduated from Stephen F. Austin State University with Bachelor of Science in Kinesiology.

John Zamaites brings 17 years of experience in the Health Care industry working with healthcare providers and employers to reduce overall costs and to improve patient outcomes. John is currently responsible for expansion of onsite, near-site, and 24/7 virtual health across the south central United States. John received his Executive MBA from the University of Texas. He also earned his B.A. from Indiana University and an Asian Business Studies Certificate from the University of Science and Technology, Beijing and Tongji University, Shanghai.



A Data Driven Approach to Building a Benefit Strategy



Speakers

Moderator



Melanie Kroeker, Benefit Consultant, Hays Companies of Texas (prior VP of HR at Trinity Metro)

In 2019, Melanie Kroeker joined Hays Companies as a Benefit Consultant. Prior to Hays, Melanie was serving as Vice President of Human Resources and EEO Officer at Trinity Metro and provided leadership and oversight of Trinity Metro's human resources department. She has 23 years of human resources experience in both the private and public sector. Melanie graduated from University of Texas at Arlington with a Bachelor of Administration in Management and she holds a PHR (Professional in Human Resources) certification through HRCI, a SHRM-CP (Certified Professional) through the Society for Human Resources Management. Currently she serves on the Southwest Benefits Association Board, and the Fort Worth Bike Sharing Board and in her volunteer roles she partners with other leaders in the HR field to support efforts in the human resources field. She is an active member of the FWHR and SHRM (Society for Human Resource Management).

Speakers



Michael Whitmarsh, Health and Wellness Manager, Trinity Metro

Michael Whitmarsh is an industry leader with over 20 years of experience in the health, wellness, and fitness arena. He has been a strong driving force behind Trinity Metro's ever-growing health & wellness program, using both conventional and advanced methodologies over the last 15 years. Key highlights from Trinity Metro's successes under Michael's influence include the development of an on-site fitness facility, increased employee participation in the wellness program, and implementation of an on-site wellness clinic. Michael attended Texas Christian University as a scholarship athlete and earned a Bachelor of Science Degree in Kinesiology. He holds various certifications including Health Promotion Director, Worksite Wellness, Biomechanics, Health Coach and Personal Trainer. Previously Michael served on the Arthritis Foundation Board and he currently is a member of the Fort Worth Bike Share Board.

Speakers



Dale Brickert, Sr. Vice President, Hays Companies of Texas

Dale brings over 19 years of experience with sixteen of those years focused on employee benefit consulting. In his role, Dale is responsible for addressing overall strategy, financials, and benefits plan designs. Dale graduated from Stephen F. Austin State University with Bachelor of Science in Kinesiology.



John Zamaites, Director of Business Development, Premise Health

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Who is Trinity Metro

Trinity Metro is a transit agency located in and serving the city of Fort Worth, Texas and its suburbs in surrounding Tarrant County, part of the Dallas-Fort Worth metropolitan area. Since 1983, it was known as the Fort Worth Transportation Authority (popularly known as FWTa and The T).

The agency annually provides nearly 10 million passenger trips on buses, vanpools and the Trinity Railway Express, which it jointly owns and operates with Dallas Area Rapid Transit. Trinity Metro is developing TEXRail, a commuter rail from Fort Worth to DFW Airport's Terminal B. The governing body is an eleven-member board of directors with eight appointed by the Fort Worth City Council and three by Tarrant County Commissioners Court.

Demographics:

626 Total Employees (422 bargaining unit / 204 staff)

Average age = 47

Average salary = \$48,647

Average tenure = 8.35 years

Unique Employee Issues:

- Employees have non-traditional work shifts
- Employees cannot go to the doctor during regular office hours 9-5
- 481 members (57% of total members) did not complete any wellness or preventative exam in the last 12 months



Who is Hays Companies

- **Hays Companies** was founded in 1994
- Became part of the **Brown & Brown Team** in 2018
- Full-service insurance **brokerage consultancy** specializing in:
 - Employee Benefits
 - Property & Casualty
 - Risk Management
 - National Programs
- **Local presence** with national resources
- **Passionate** consultants & unrivaled expertise

\$19B premiums under management



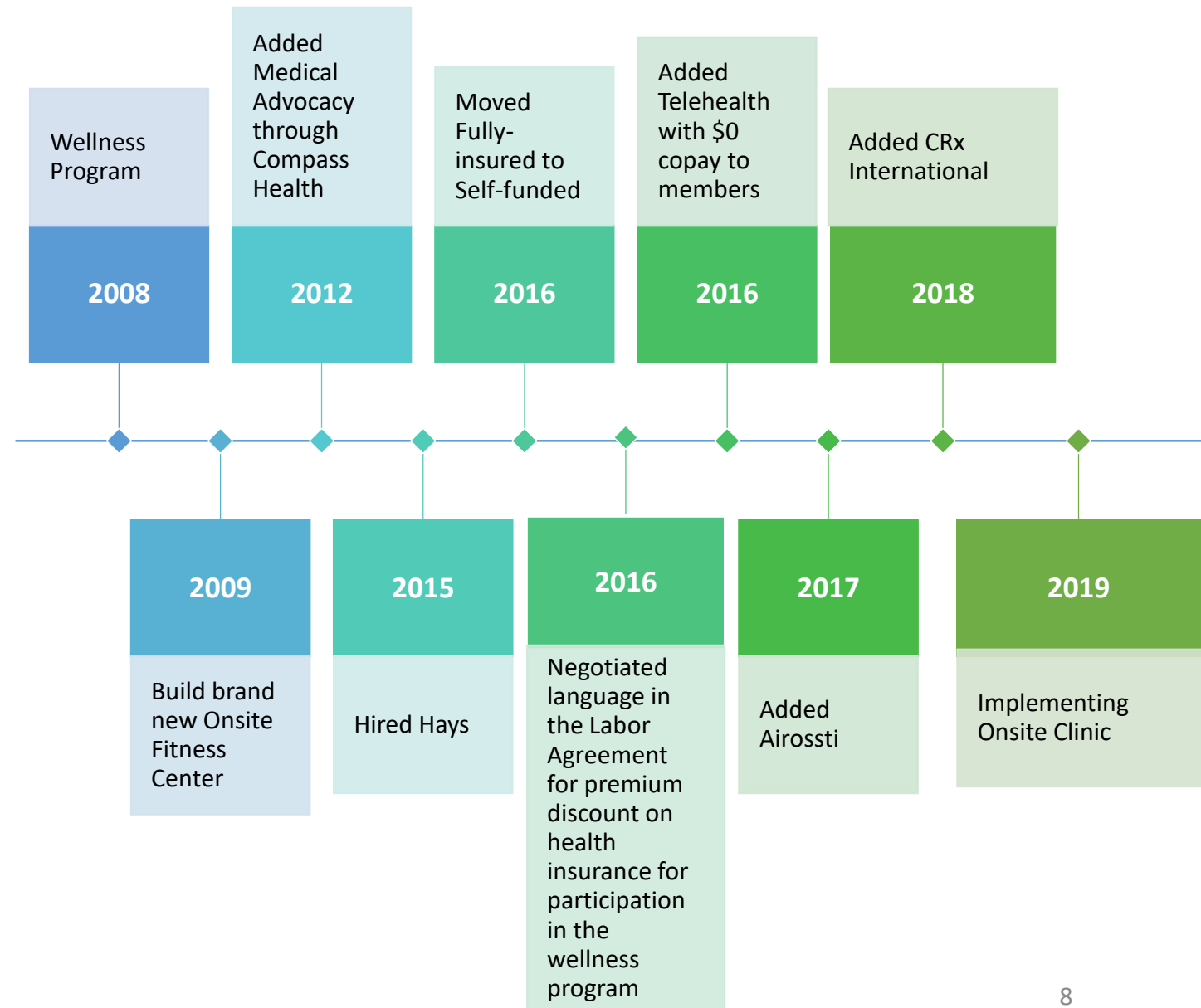
240+
locations

9,000+
teammates

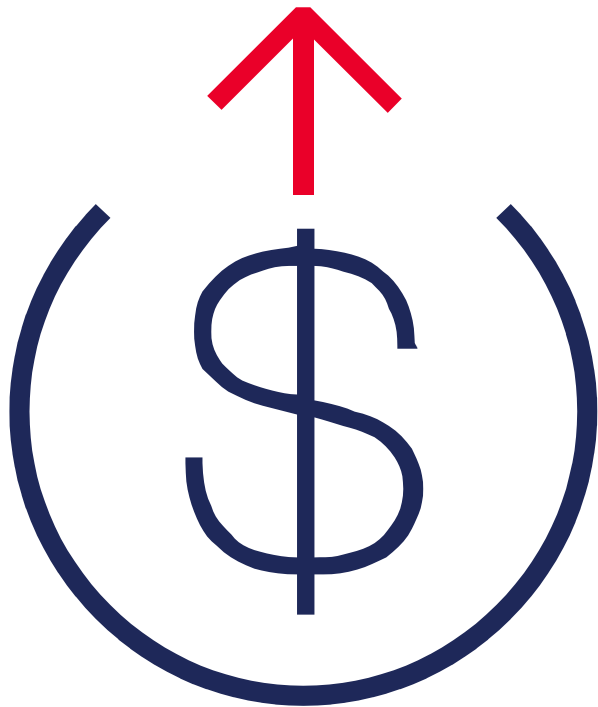


PART OF THE BROWN & BROWN TEAM

What has Trinity Metro implemented to combat increasing Health Care Costs?



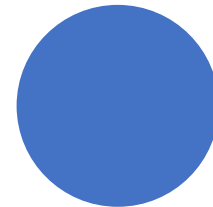
What's Driving Costs?



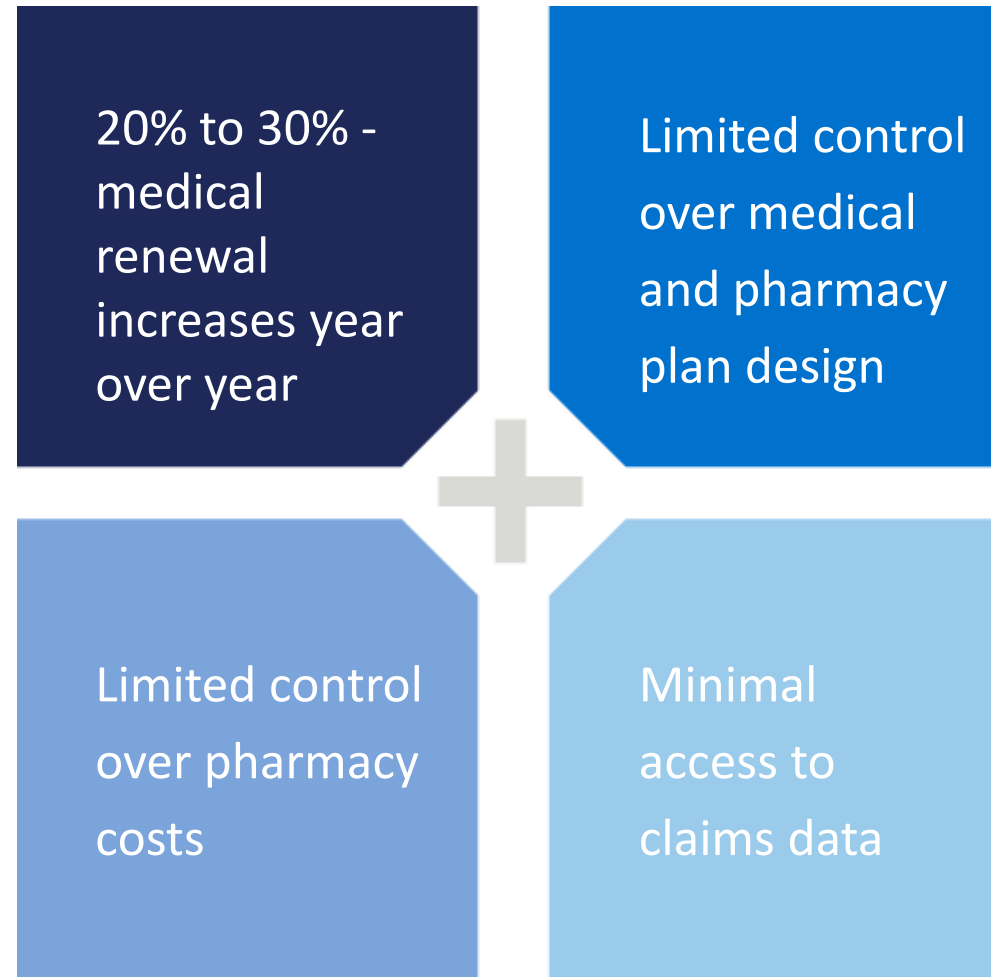
- + ER utilization is **85% higher than the norm**
- + Inpatient admits **53% higher than the norm**
- + Musculoskeletal cost are **3X higher than the norm**
- + Higher chronic condition prevalence (**diabetes being 100% higher**)
- + 25% of all health plan expenses can be tied to diabetics (30 new cases expected next year)
- + Back pain costs **421% higher** (more surgery cases)

Traditional disease management and outreach programs do not work for our population... WHY?

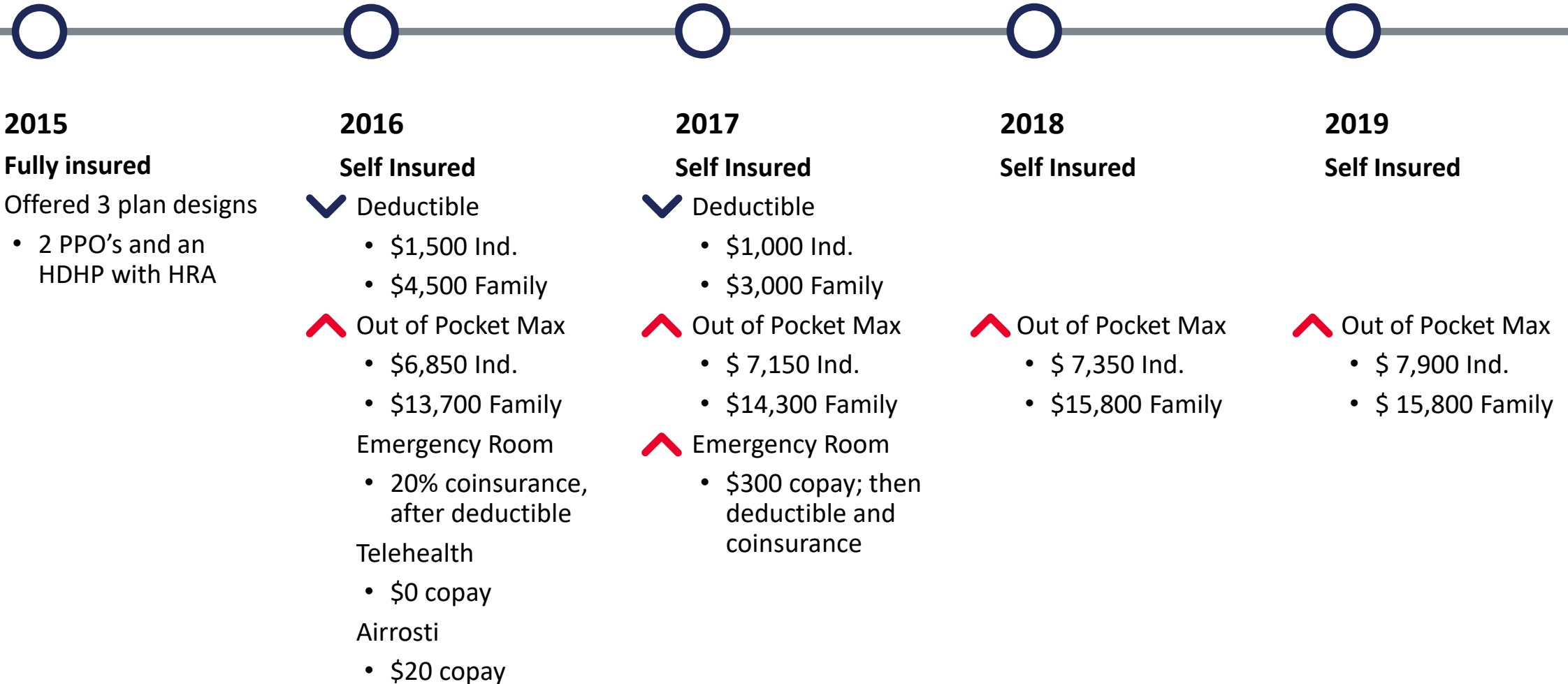
- i. Employees have non-traditional work shifts
- ii. Employees cannot go to the doctor during regular office hours 9-5
- iii. 481 members (57% of total members) did not complete any wellness or preventive exam in the last 12 months



Fully insured health plan strategy prior to 2016

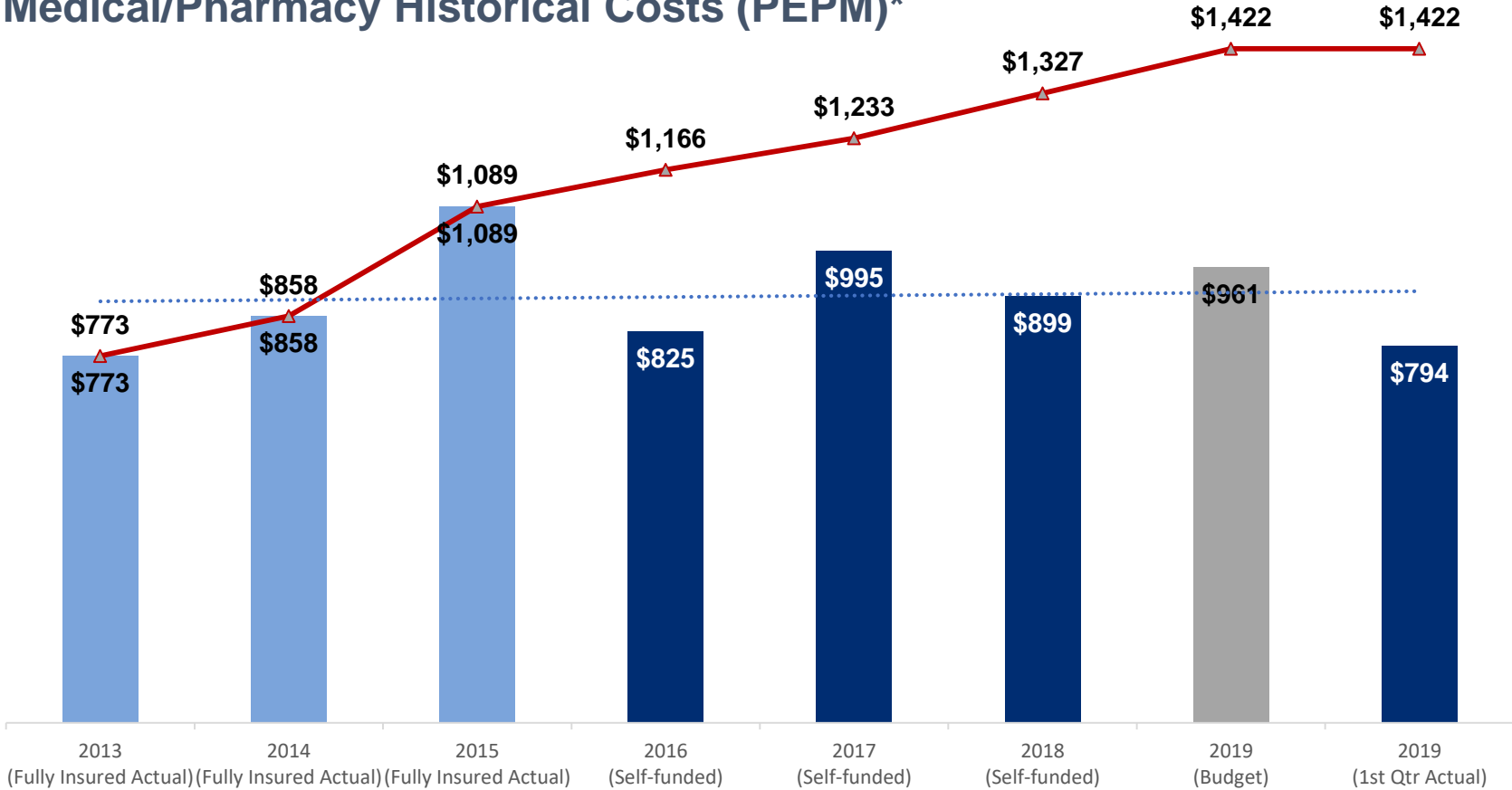


Plan design strategy history



Health Plan Historical Experience

Medical/Pharmacy Historical Costs (PEPM)*



* Historical Fully Insured trend data from 2019 Segal Healthcare Study for 2016 through 2019 projected

Data Analytics

(Health Plan Intelligence)



Norm Values

Employee Lives: **800,000 employees**

Member Lives: **1,600,000 members**

Number of Groups: **950 employer groups**

Medical Claim Volume: **\$6.3 billion**

Inpatient Hospital: **106,000 admissions**

Outpatient Hospital: **1,700,000 visits**

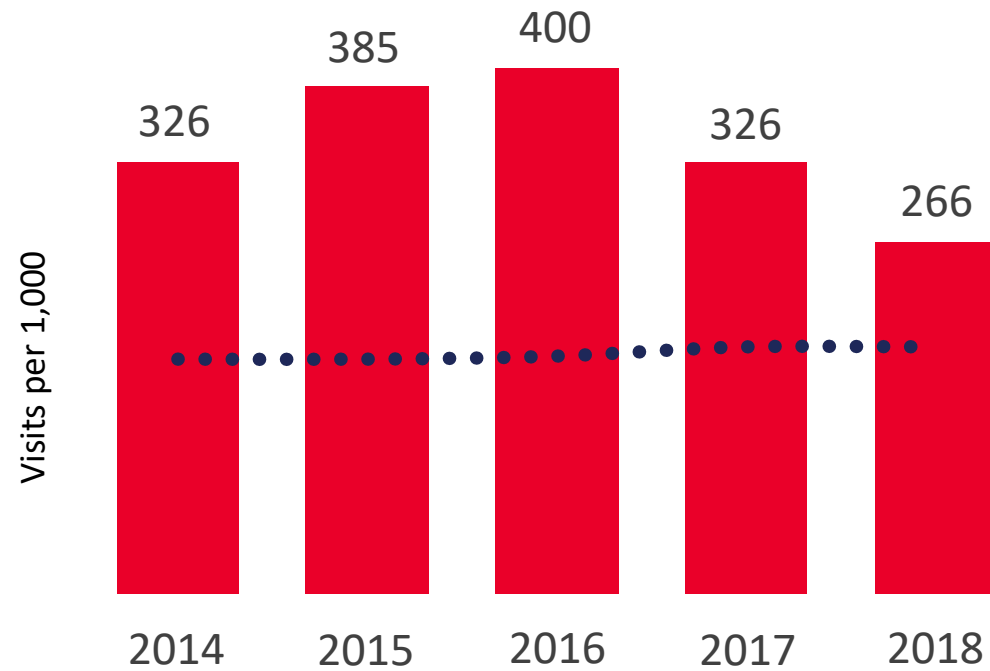
Emergency Room: **310,000 visits**

Physician Office: **4,700,000 visits**

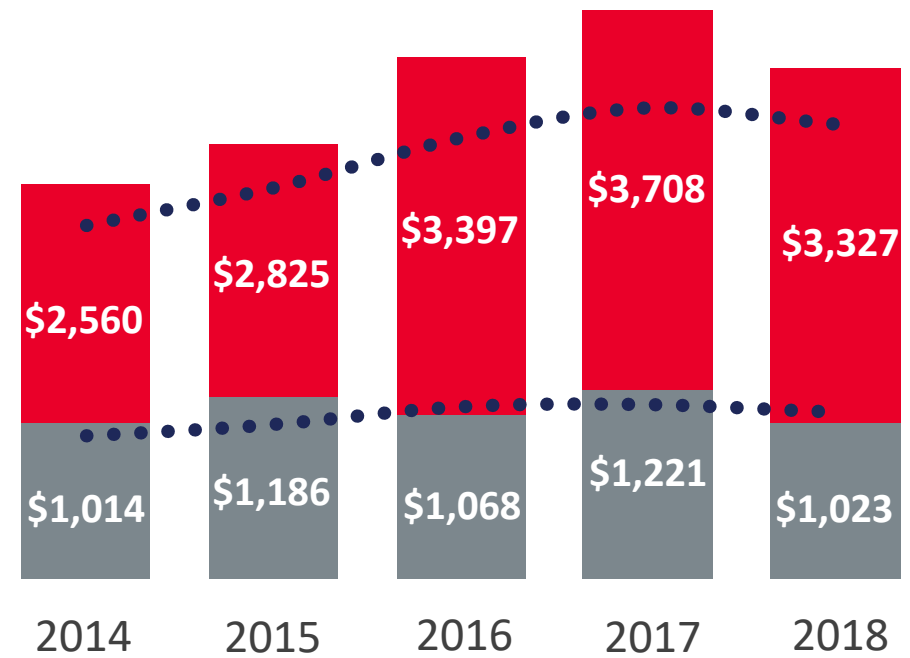
Chiropractic/Physical Therapy: **1,800,000 visits**

Emergency Room Utilization

Utilization Rate



Average Cost



Emergency Room vs. Office Visits

Common Conditions

20
17

- Medical ER Services: 212
- ER Paid: \$291,834
- ER Avg. Paid: \$1,376.58
- Office Visit Services: 961
- Office Visit Paid: \$87.10
- Savings/Visit: \$1,289.48

Total Potential Savings:

\$273,370

20
18

- Medical ER Services: 144
- ER Paid: \$169,488.41
- ER Avg. Paid: \$1,177.00
- Office Visit Services: 1,118
- Office Visit Paid: \$94.60
- Savings/Visit: \$1,082.40

Total Potential Savings:

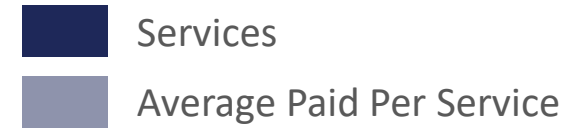
\$155,865

2 Year
Total Potential Savings:

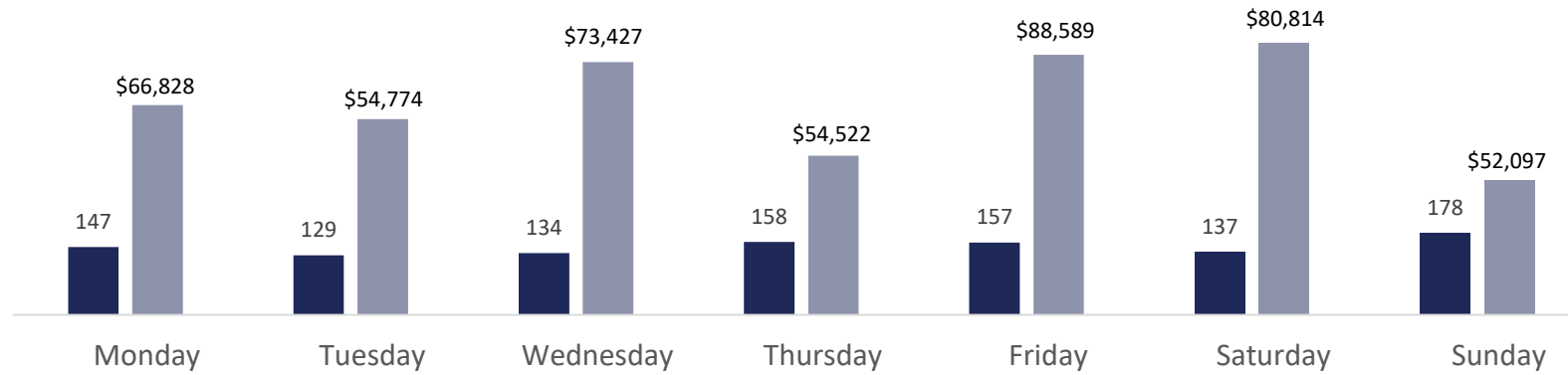
\$429,235

Emergency Room Utilization

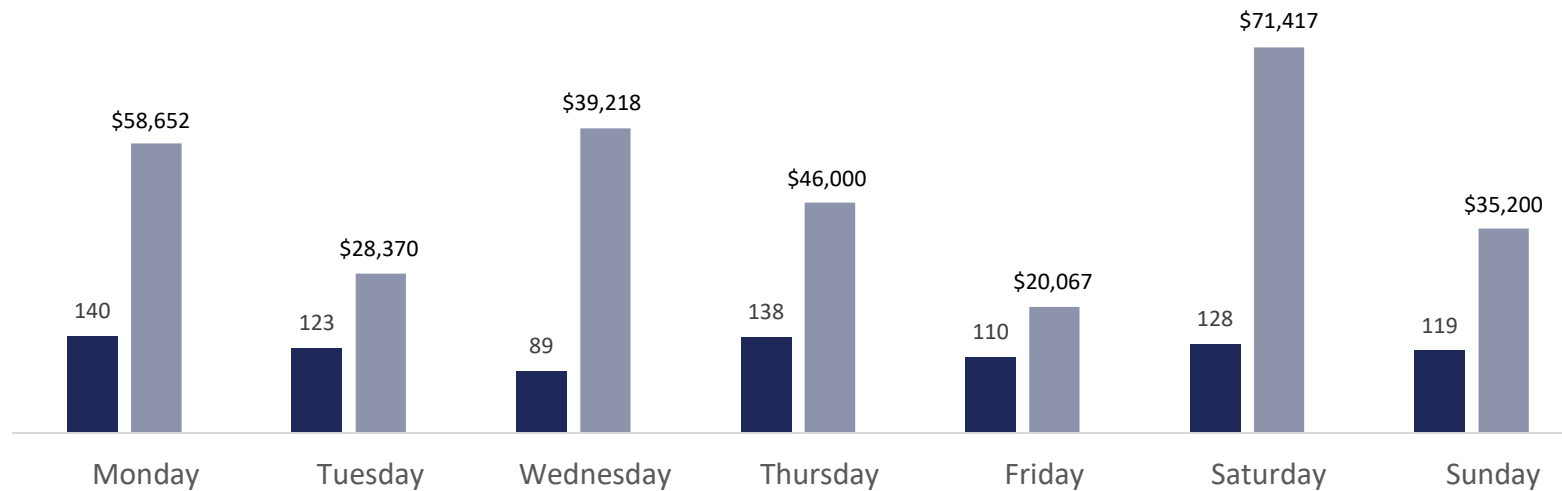
Services/Average Paid Per Service



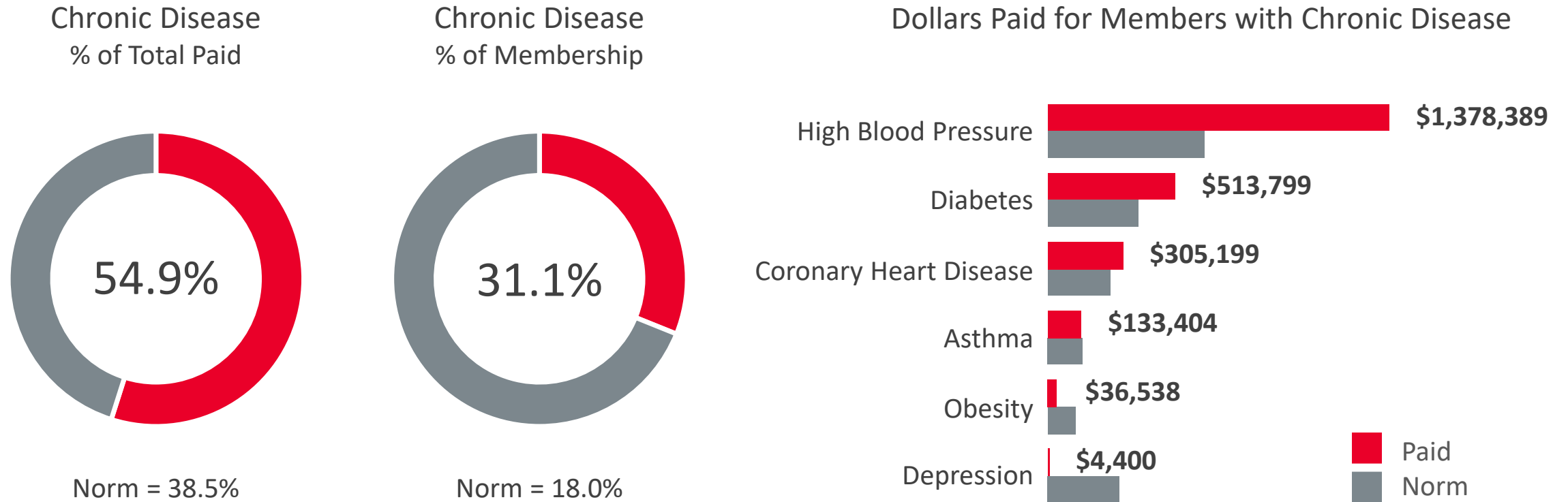
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Chronic Disease Impact 2018

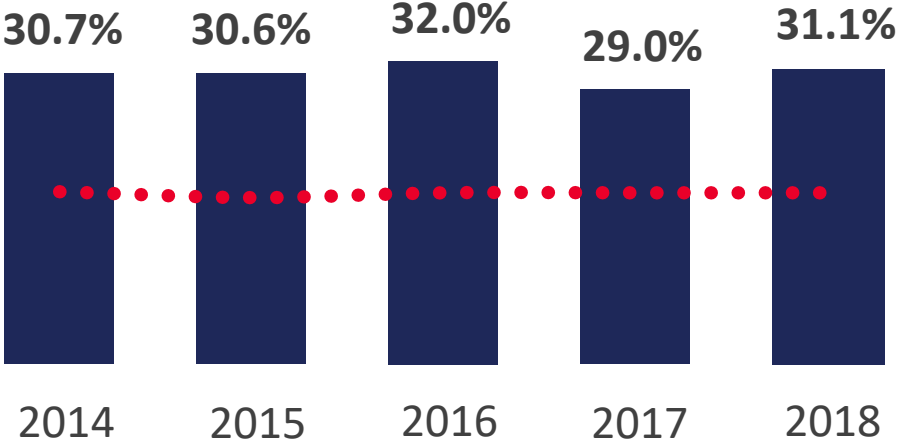


The costs for members with chronic disease can have a dramatic impact on the overall performance of a health plan. This analysis focuses on six common chronic illnesses:

- Coronary Heart Disease
- Obesity
- High Blood Pressure
- Depression
- Asthma
- Diabetes

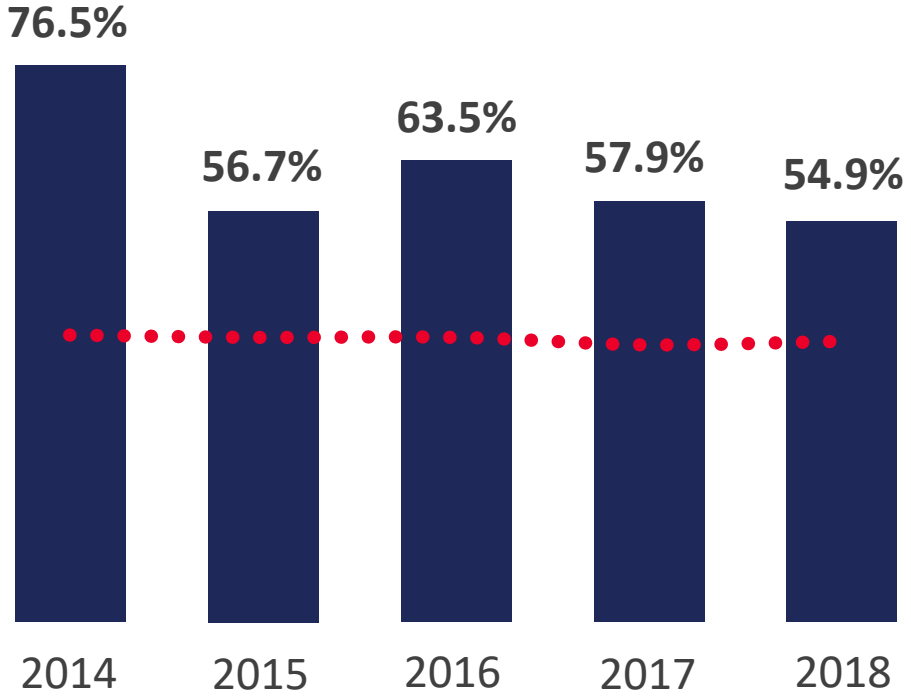
Chronic Disease Impact

Chronic Disease
% of Membership



••• Norm

Chronic Disease
% of Total Paid

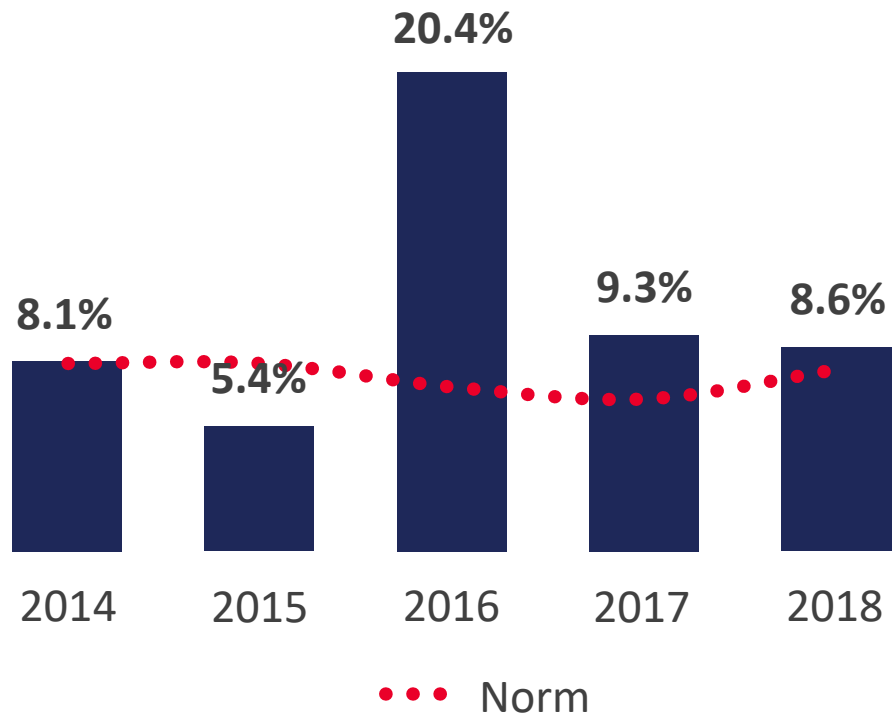


••• Norm

Claims Related to Behavior

Unhealthy Behavior

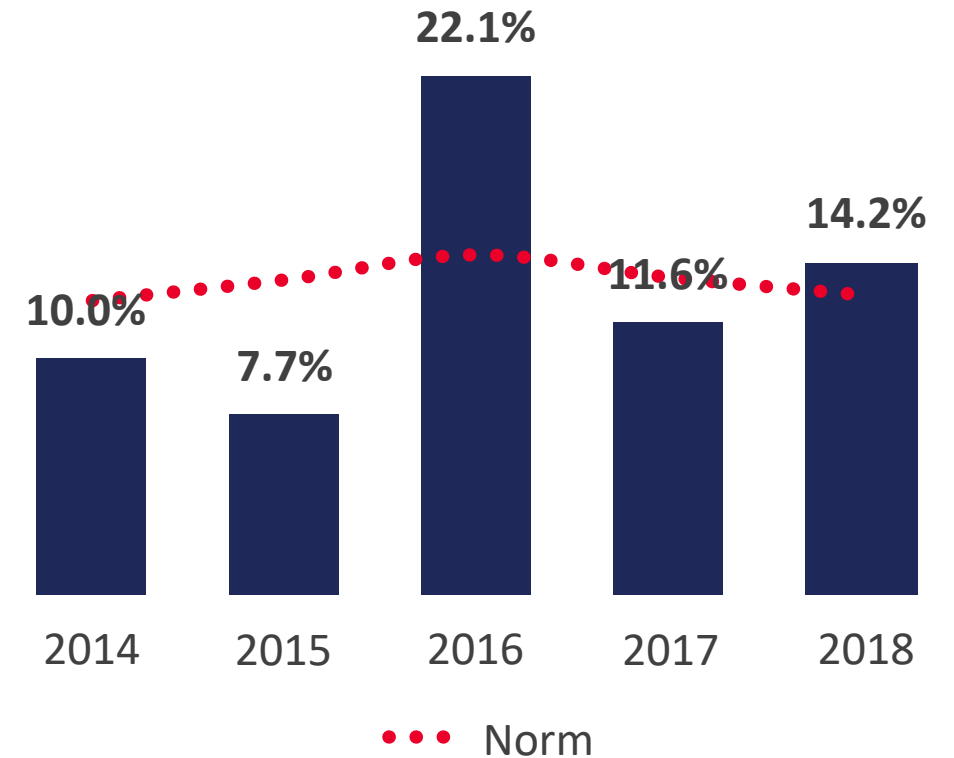
% of Total Paid



Healthy People provides science-based, 10-year national objectives for improving the health of all Americans. For three decades, Healthy People has established benchmarks and monitored progress towards these objectives. Unhealthy behaviors include poor nutrition, tobacco use, and sedentary lifestyle.

Prevention & Early Detection

% of Total Paid

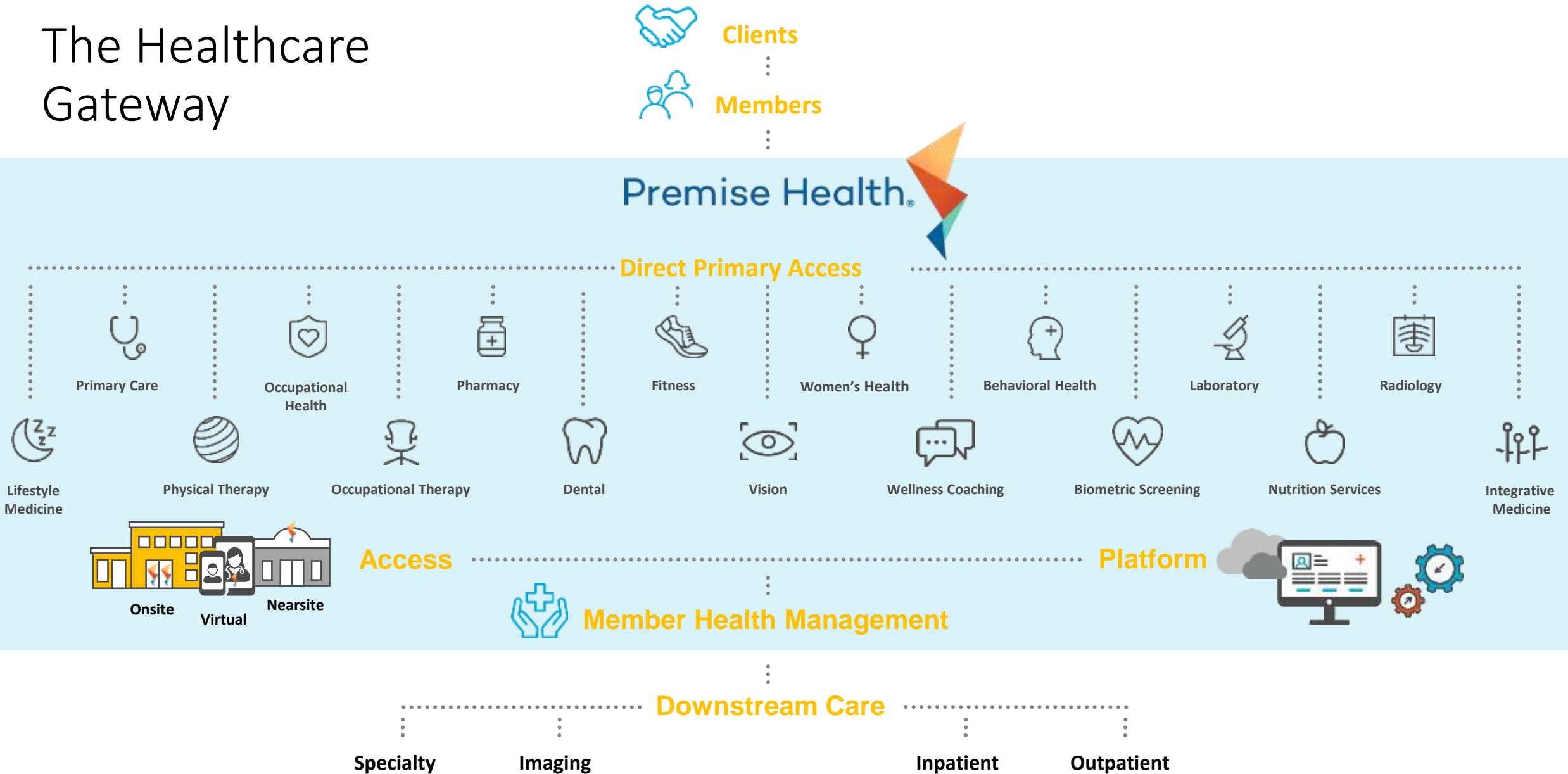


The severity and cost associated with certain medical conditions can be affected through preventative measures, early detection, and/or disease management programs. This analysis focuses on six health categories that provide opportunity for cost savings through these means. The categories include: heart disease and stroke, certain types of cancer, maternal and infant health, asthma, diabetes, and certain mental health conditions.



Introduction to Onsite Clinic

The Healthcare Gateway



Clients Realize ~27% Gross Savings With Premise Health

\$153 Savings

Risk-adjusted Per Member, Per Month

Member \$415 Non-Member \$568



Case study: Total number of eligible members exceeded 85,000

37% Reduction

Inpatient Admissions

Member
37.0

Non-Member
59.0

27% Reduction

Specialist Visits

Member
2,022

Non-Member
2,367

15% Reduction

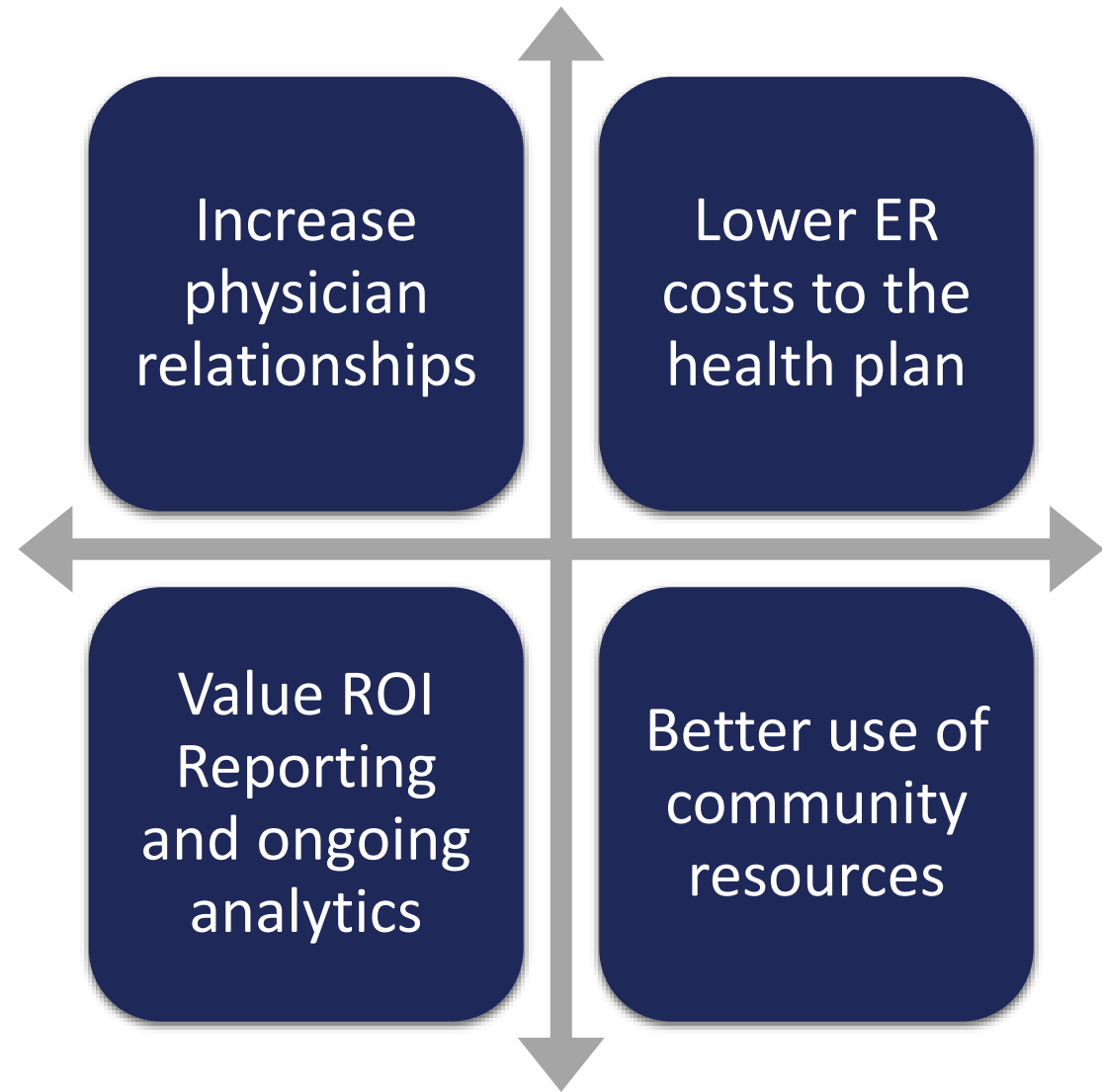
Outpatient Services

Member
2,292

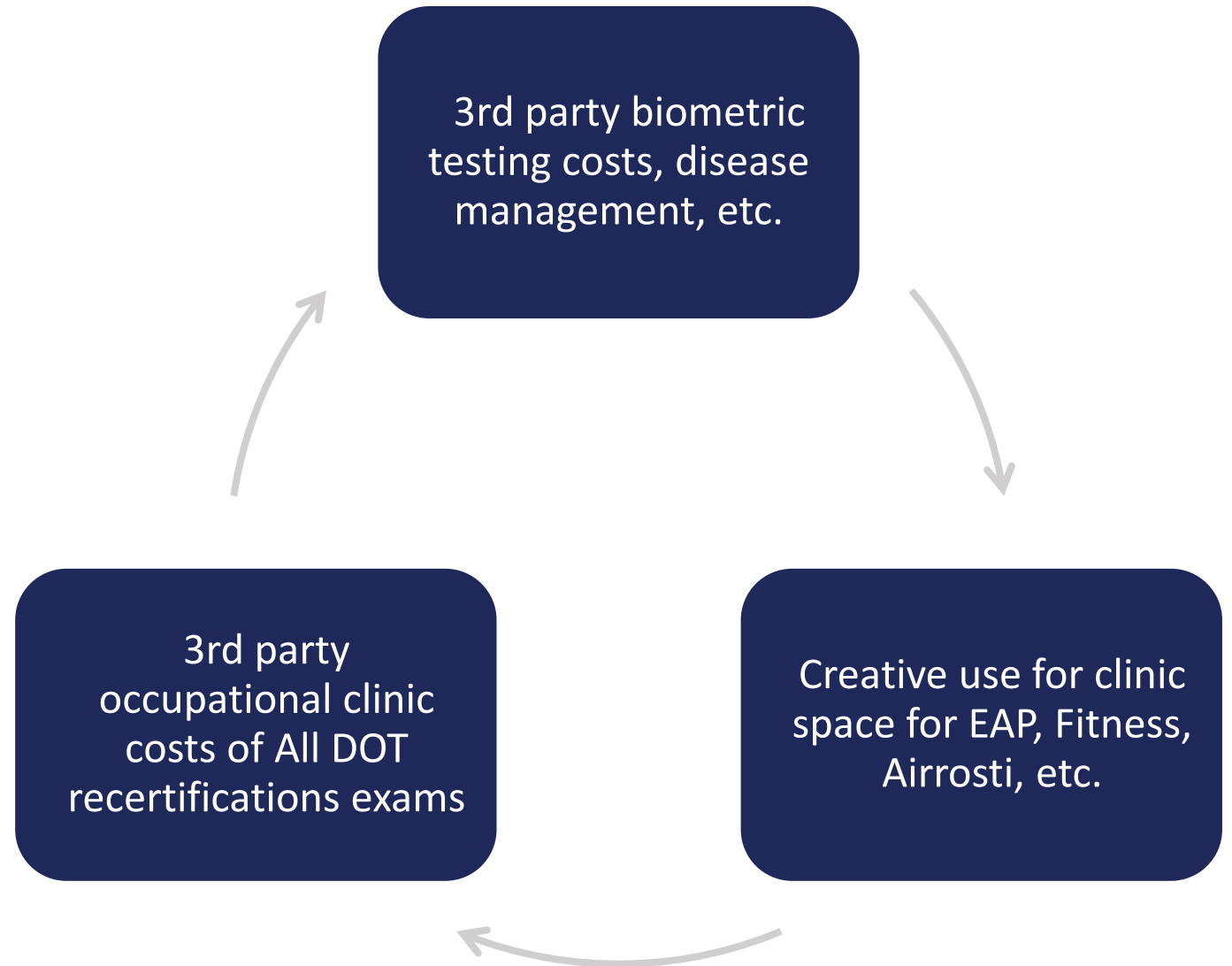
Non-Member
3,154

Representative book of business analysis shown in rates per 1,000 members: Results based on varied industry clients and geography.

By implementing Onsite Clinic, the goal for Trinity Metro is to:



Other opportunities / efficiencies with Onsite Clinic:



Musculoskeletal

Another Opportunity for the Onsite Clinic

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Condition	Services	Mbrs	Plan Paid	Avg Paid
Musculoskeletal/Connective Diseases	517	105	\$136,177	\$263.40
Injury, Poisoning/Other External Causes	65	13	\$15,364	\$236.37
Symptoms, Signs and Abnormal Findings	12	2	\$4,167	\$347.26
Nervous System Diseases	14	8	\$784	\$55.97
Total	608	117	\$156,492	\$257.39

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18

Condition	Services	Mbrs	Plan Paid	Avg Paid
Musculoskeletal/Connective Diseases	655	108	\$48,982	\$74.78
Injury, Poisoning/Other External Causes	36	18	\$6,498	\$180.50
Symptoms, Signs and Abnormal Findings	18	1	\$5,201	\$288.95
Nervous System Diseases	8	3	\$677	\$84.59
Total	717	121	\$61,358	\$85.58



Questions?