

## **Framework**

### **Program Purpose Statement**

PRISMHealth is a shared risk purchasing program created and managed by California public agencies. We provide public agency employers with a stable, customizable suite of healthcare plans and benefits, delivering the best value in the marketplace.

### **Program Vision Statement**

PRISMHealth will be the first choice for California public agencies seeking best-in-class, comprehensive, innovative, and affordable healthcare plans and benefits that meet the health and wellness needs of employees and their families.

### **PRISM Core Values**

PRISM is dedicated to preserving a member-directed culture, defining standards for quality and performance throughout the industry, and ensuring programs and services are:

- **Competitive** in scope and price over the long term
- **Adaptable** and customized to meet member needs, based on high-quality standards
- **Resolute** in delivering timely solutions that address present and emerging risks
- **Equitable** in allocating costs and services between various members in a fair and consistent manner
- **Stable** in supporting cost-effective, fiscally prudent operations *and* long-term solvency, and in building long-term relationships with members and program/service partners.

## **PRISMHealth Program – Operating Values**

*How we translated PRISM Core Values into program operation:*

- **Member-Driven:** Governance by participating program members; the PRISMHealth Program represents a partnership with enrolled California public agencies
- **Fair:** Each member pays their own way through initial underwriting and application of the Claims Performance Risk Adjustment (CPRA).
- **Cost-Effective:** Pool large numbers of members to obtain rate stability and economies of scale.
- **Mitigate Risk:** Individually underwrite each prospective member to ensure that only “good risk” groups participate in the pool and each member is brought in at the right rate.
- **Transparent:** Provide data analytics that educate members on their specific cost drivers.

## **Program Long-term Goals – Pillars of Success**

### **PILLAR: Program Benefits and Options**

- Ensure that program plans, benefits, and options are equitable and responsive to the changing needs of member agencies and their employees and families.
- Expand value-added benefits to address all aspects of employee well-being.

### **PILLAR: Employee/Dependent Support**

- Ensure that every plan participant receives the optimal care and support they need, when they need it.
- Drive awareness and utilization of program benefits and services to all plan participants.

### **PILLAR: Cost Containment**

- Routinely explore and implement measures that improve the management of population risk and control program costs.
- Expand the collection, analysis and use of data for informed decision-making.

### **PILLAR: Member Engagement and Program Management**

- As a member-driven, member-governed Program, provide a range of opportunities for members to learn, network, and contribute their time and talent to the Program.

**Strategic Plan: 2025-2027**

[\*\*indicates top priorities for 2024]

**PILLAR: Program Benefits and Options**

**ISSUE: Access to Care**

- Provide a virtual primary care option within the non-HMO health plan options. **[HIGH]**
- Expand access to care by exploring and implementing additional digital health and/or virtual specialty care vendors. **[MEDIUM]**

**2025 Deliverable**

- Present options to the Committee for a Virtual Primary Care solution(s) for the Program.

**ISSUE: Mental Health**

- Integrate Supplemental Mental Healthcare Program/Resources into all health plan options. **[MEDIUM]**

**2024 Deliverable**

- Remind participants of virtual mental health options and resources currently available.

**PILLAR: Program Benefits and Options (Cont.)**

**ISSUE: Value-added Benefits**

- Identify additional value-added benefits for consideration and inclusion in the PRISMHealth Program. **[HIGH]**
- Expand utilization of existing value-added benefits through benefit and financial incentives and improved education and communication (see “Communication and Education Issue”). **[HIGH]**

**2024 Deliverable**

- Conduct analysis and evaluation of additional services provided by existing and new vendor partners to enhance PRISMHealth Program
- Engage current vendors in providing more frequent presentations of their services to members and their plan participants.

**ISSUE: Retiree Benefits**

- Conduct a comprehensive evaluation of the existing product portfolio for retirees and if applicable, recommend changes for consideration. **[MEDIUM]**

**2025 Deliverable**

- Conduct a SWOT analysis of current retiree options and a marketplace review and report back to the Committee.

**PILLAR: Employee/Dependent Support**

**ISSUE: Healthcare Navigation**

- Offer a navigation resource to all non-Kaiser plans; evaluate supplemental navigation resources for non-Kaiser HMO plans.
- Achieve 100 percent PPO participation in a navigation plan.

**[HIGH]**

**2025 Deliverable**

- Offer the Anthem Navigation option to Anthem plans.

**ISSUE: Communication and Education**

- Develop and establish a formal, long-term education/communication plan. [MEDIUM]
- Develop a comprehensive PRISMHealth Program website with co-branded member links for specific member information. [HIGH]
- Require all program members collect employee and dependent contact info to enable timely, direct communication with employees and dependents. [HIGH]

**2024 Deliverable**

- Develop simplified, co-branded digital materials for distribution to members.
- \*\*Catalog current educational and open enrollment carrier content, identify gaps, and make current content available digitally.
- Establish a Task Force (to include non-Committee members) to identify agency educational needs and to create a communications plan for HR staff and employees.

**PILLAR: Employee/Dependent Support (Cont.)**

**ISSUE: Utilization of Benefits and Services**

- Expand utilization of existing value-added benefits through benefit and financial incentives and improved education and communication.
- Achieve a 20 percent increase in utilization of available services/point solutions. **[HIGH]**

**2025 Deliverable**

- Review incentive options to drive higher utilization of available benefits/services and implement desired options for plan year January 1, 2026.

**PILLAR: Cost Containment**

**ISSUE: Program Requirements (Voluntary vs Mandatory)**

*By 2027 . . .*

- Review options and study the feasibility of broader second opinion services.
- Identify and prioritize additional program requirements, striking the desired balance between compliance and flexibility. **[HIGH]**

**2025 Deliverable**

- Conduct an evaluation of current and potential program requirements, with input from members.
- Evaluate a mandatory second opinion for Carrum Health.

**ISSUE: Incentives**

*By 2027 . . .*

We will have implemented an incentive strategy to drive higher engagement with program cost containment and well-being solutions.

**2025 Deliverable**

- Conduct market research and review incentive design options. Educate Committee (Q1, 2025).

**ISSUE: Pharmacy Costs**

*By 2027 . . .*

- Complete PBM RFP and select vendor (January 2026). **[HIGH]**

**2024 Deliverable**

- \*\*Educate the Committee on PBM (Summer 2024) and launch PBM RFP (Fall 2024).

**PILLAR: Cost Containment (Cont.)**

**ISSUE: Population Health Risk Management**

- Evaluate efficacy of current population health risk management programs and evaluate new programs to bring into PRISMHealth [MEDIUM]
- Conduct a feasibility study on detailed population health reporting for non-PPO products by member. [MEDIUM]

**2025 Deliverable**

- \*\*Evaluate ROI and VOI for point solutions and the need for additional population health solutions.
- Review and evaluate HMO member level reporting capabilities (2025-2026).

**PILLAR: Member Engagement and Program Management**

**ISSUE: Membership Development**

- Build a clear, concise communication strategy on the value of PRISMHealth and the Employee Benefits Program. [HIGH]
- Develop an educational benefits certification program for member staff to drive education and awareness

**2025 Deliverable**

- Actively recruit member participation in Committee meetings.
- Create a draft outline of an employee benefits educational certification program.

**ISSUE: Member-to-Member Networking and Support**

- Create and facilitate member-level discussion forums to enable peer-to-peer support and sharing of best practices. [HIGH]

**2024 Deliverable**

- Leverage technology to create and establish an Employee Benefits Open Forum for online roundtable discussion of employee benefits, HR, and JPA related topics.
- Create the PRISM Employee Benefits message board for program members in order to facilitate collaboration and communication.

**PILLAR: Member Engagement and Program Management**

**ISSUE: Member Involvement in Program Governance**

- Increase member participation in meetings. [MEDIUM]
- Create value for members by providing opportunities to participate, collaborate, and influence program outcomes. [MEDIUM]

**2024 Deliverable**

- Create an outreach strategy to non-Committee participating agencies.

**ISSUE: Data for Decision-making**

- Develop member-level reporting for all cost containment and population health programs.
- Identify data points to advance strategic objectives and inform decision-making.

**2024 Deliverable**

- Survey agencies to identify data points needed and potential use.

**ISSUE: Program Relationships (e.g., SISC)**

- Evaluate organizational relationships annually. [MEDIUM]

**2024 Deliverable**

- \*\*Inform the Committee of SISC reserve balance and educate the Committee on the pros/cons of maintaining the SISC relationship now and into the future.