

City and County of Broomfield

2014

January 1, 2014 - December 31, 2014



Prepared by:

HUB International
7770 Jefferson NE
Albuquerque, NM 87109
505.828.4000

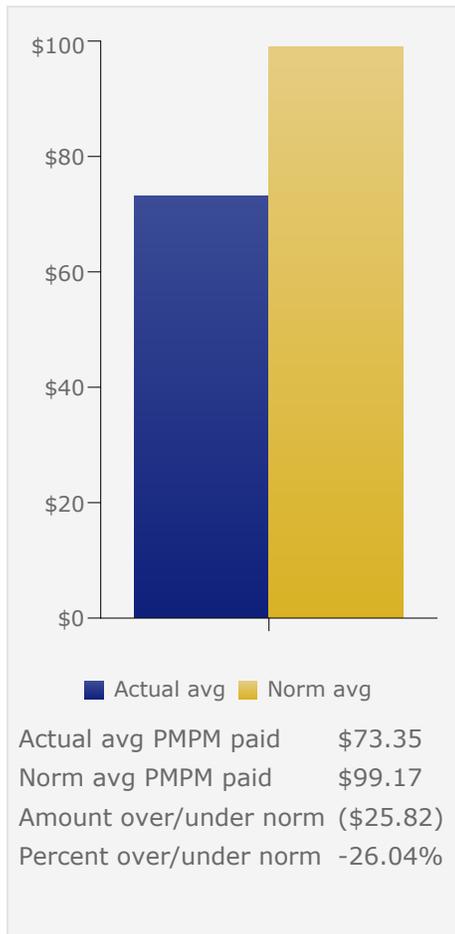
Project ID 317847

Data provided by: Anthem BCBS of Colorado

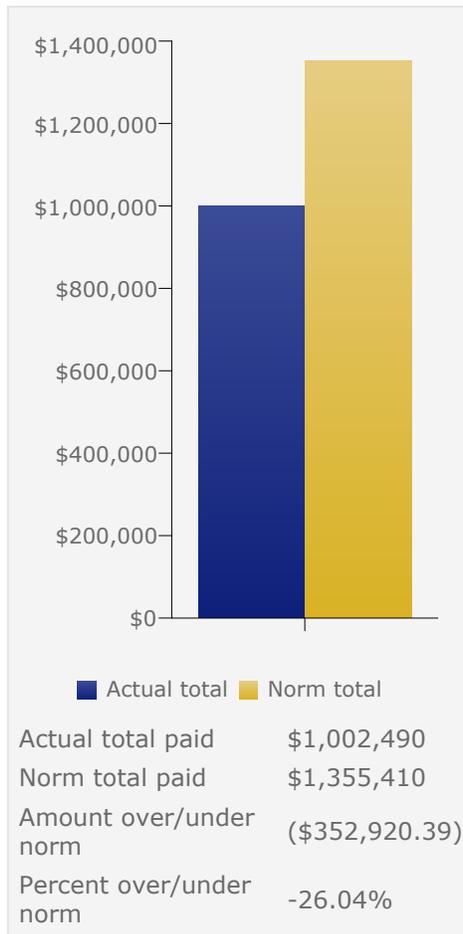
Paid Summary

Gauge whether your prescription costs are in line with your peers.

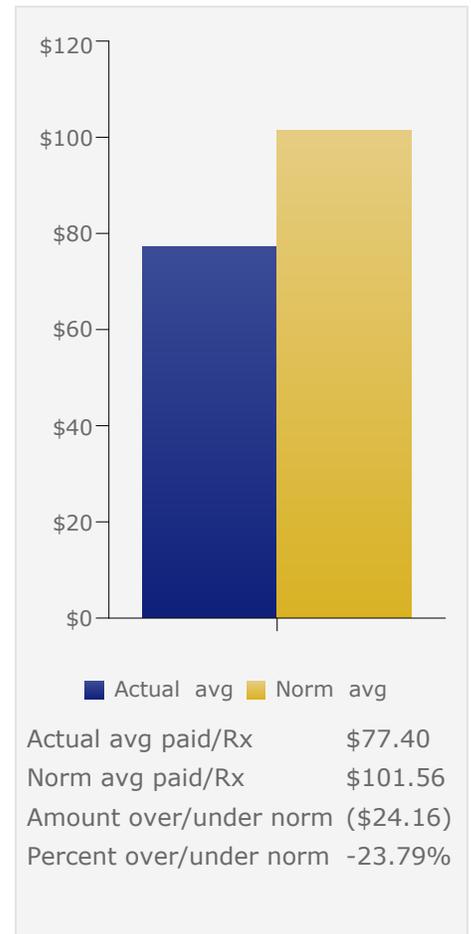
Average PMPM Paid Amount



Total Plan Paid



Average Paid per Rx



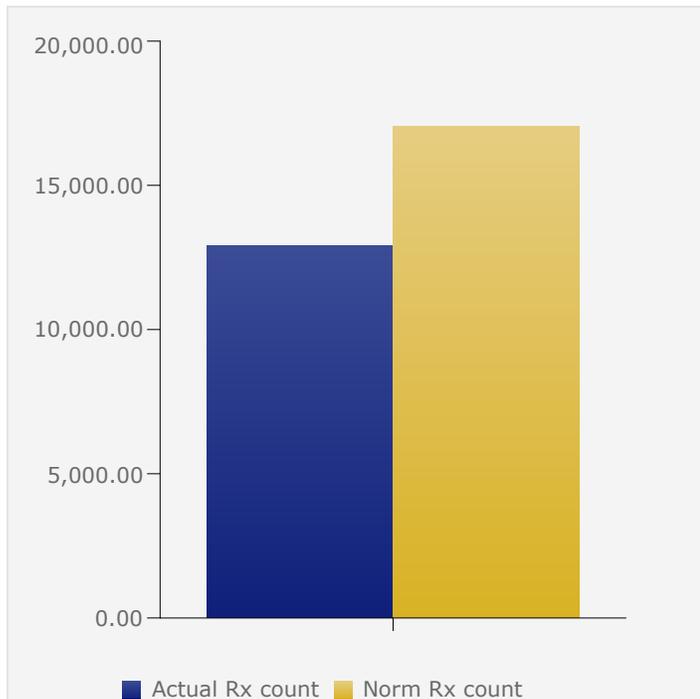
Points to consider:

- How do high cost claimants, including those using specialty medications, influence results?
- Are there elements you could incorporate into your plan design to control costs?
- Have you explored alternate Pharmacy Benefit Programs (PBPs) to determine whether your discounts, rebates, and other factors are as generous as they could be?

Prescription Volume (PMPM)

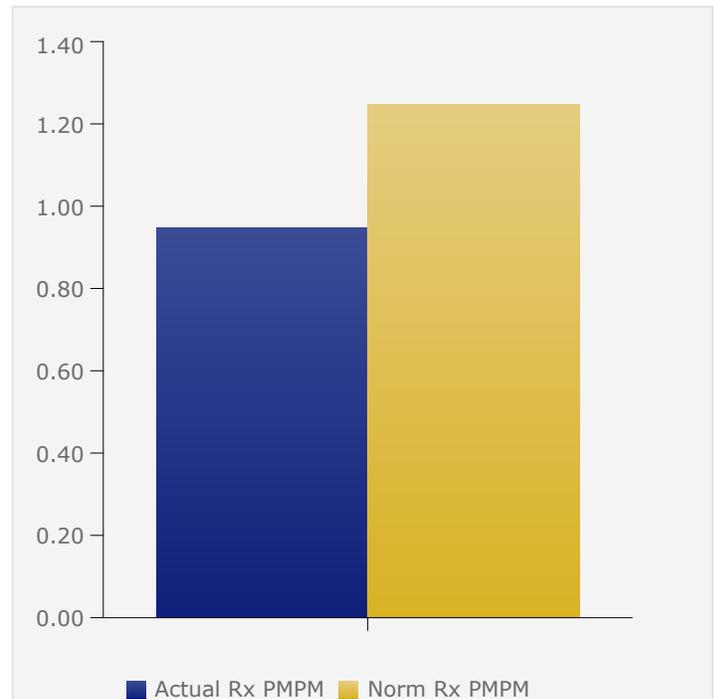
Compare the number of prescriptions paid by your plan against other employer groups like yours.

Total Rx Count



Actual Rx count	12,952.00
Norm Rx count	17,085.00
Amount over/under norm	-4,133.00
Percent over/under norm	-24.19%

Total Number of Rx PMPM



Actual Rx PMPM	0.95
Norm Rx PMPM	1.25
Amount over/under norm	-0.30
Percent over/under norm	-24.19%

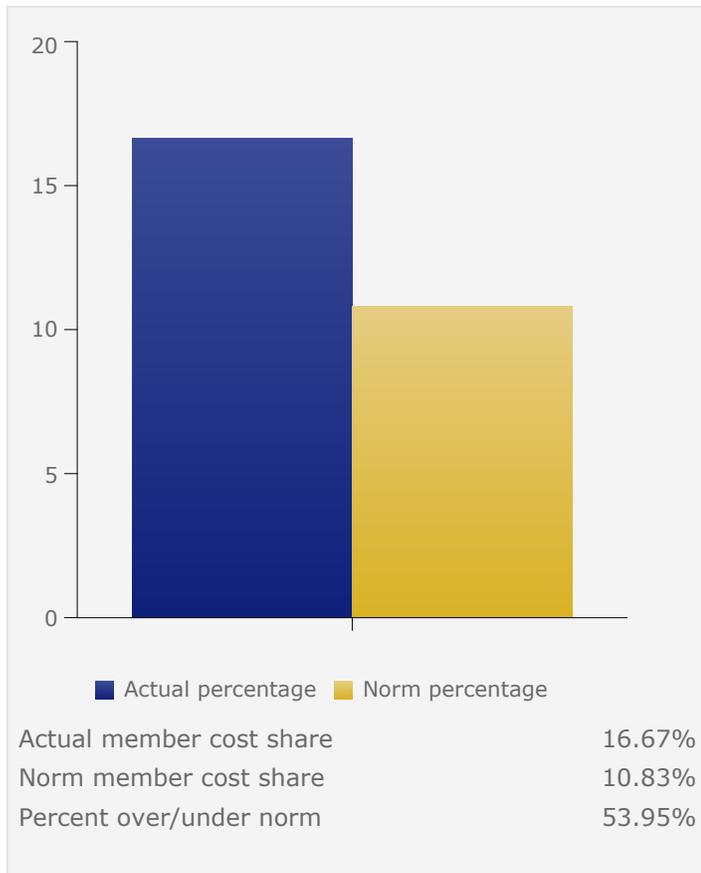
Points to consider:

- Does the age distribution of your membership impact prescription volume?
- Consider how mail service utilization may affect this comparison.
- Are high cost claimants skewing results?

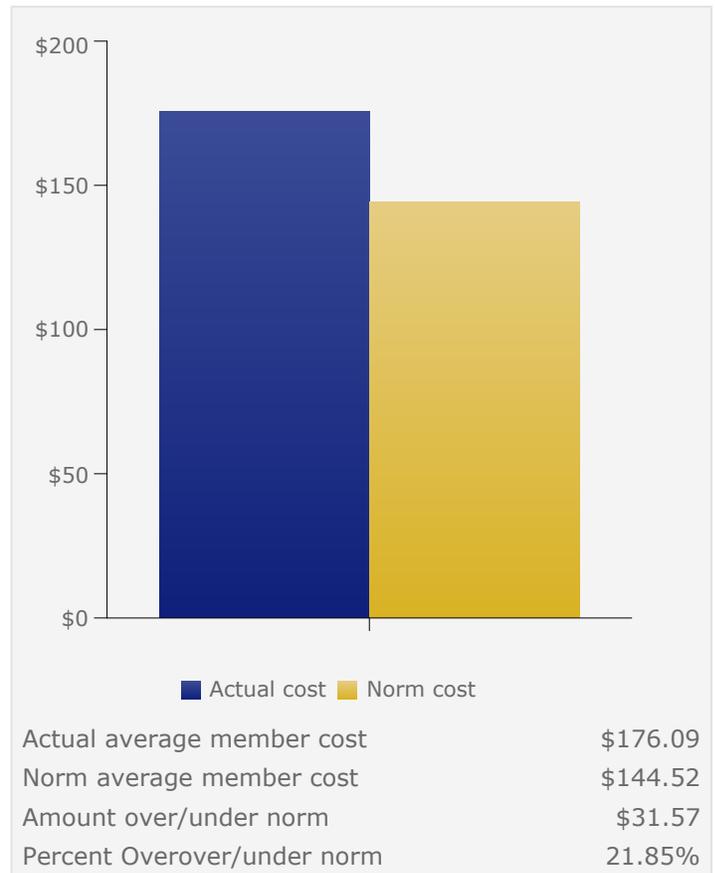
Total Member Cost Share

Assess your plan members' expenses compared to members of similar employers' plans.

Member Cost Share Percentage



Average Member Cost Share



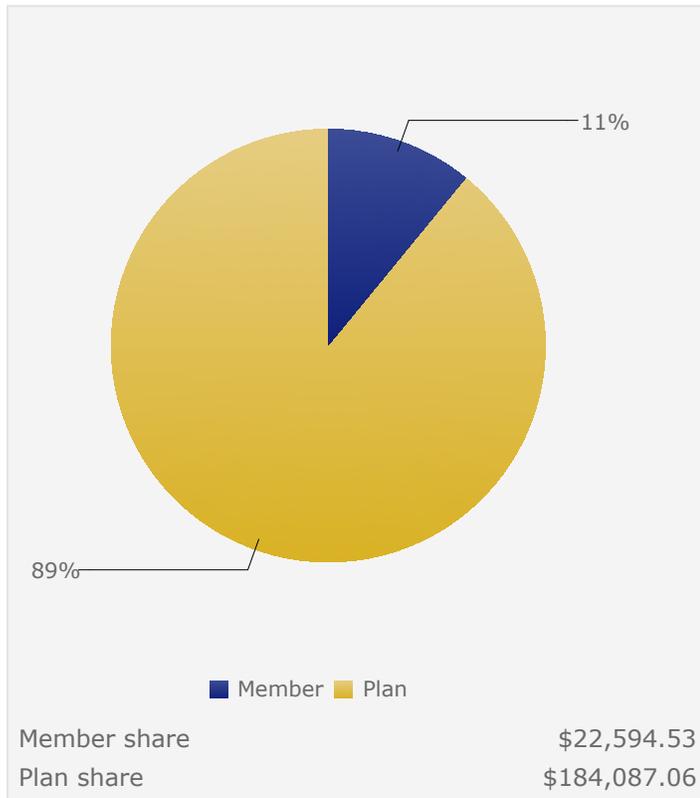
Points to consider:

- How does your members' cost compare to the recommended 25-35%?
- Have you considered implementing percentage coinsurance options, tiered copay structures or front-end deductibles?
- Are your prescription drug tiers competitive?

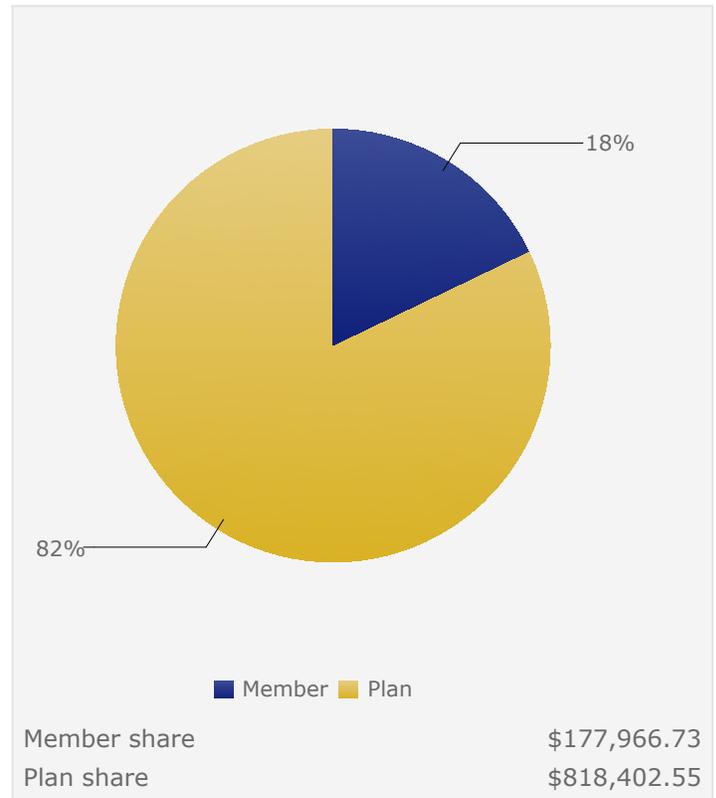
Member Cost Share: Retail and Mail Service

Evaluate how your company's plan members utilize retail versus mail service prescriptions as well as associated prescription costs, as compared to the norm.

Mail Service



Retail



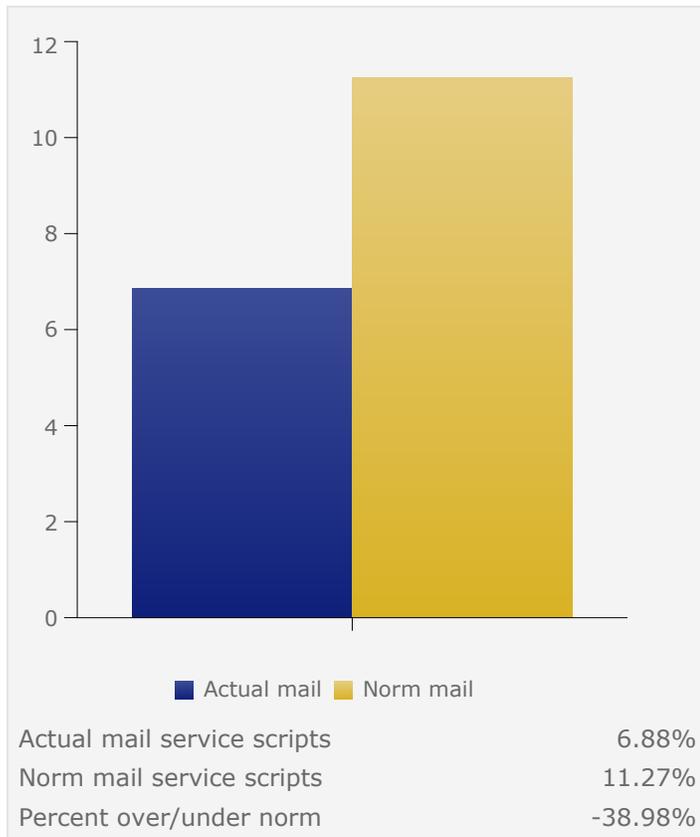
Points to consider:

- Are mail service cost share strategies set appropriately? A good rule of thumb is 2.5 times the retail amount for a three month supply.
- Does your plan design and supporting communication strategy steer participants to the most cost-effective setting?

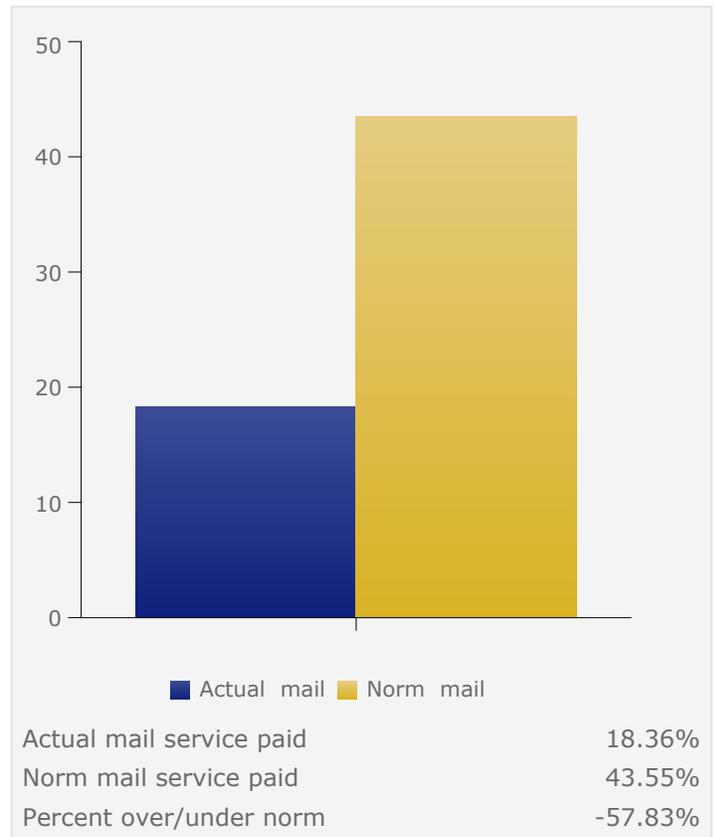
Mail Service Utilization

Gauge your plan's use of mail service compared to your peers.

Percentage of Mail Service Scripts



Percentage of Mail Service Paid



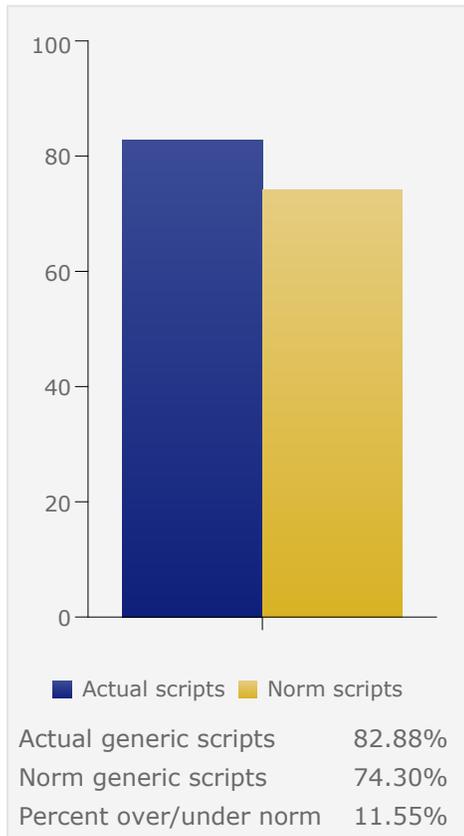
Points to consider:

- Is mail service cost share properly balanced with retail cost share?
- Have you considered implementing a mandatory mail or refill allowance program?
- Do you target communication to users of maintenance medications to encourage mail service utilization?

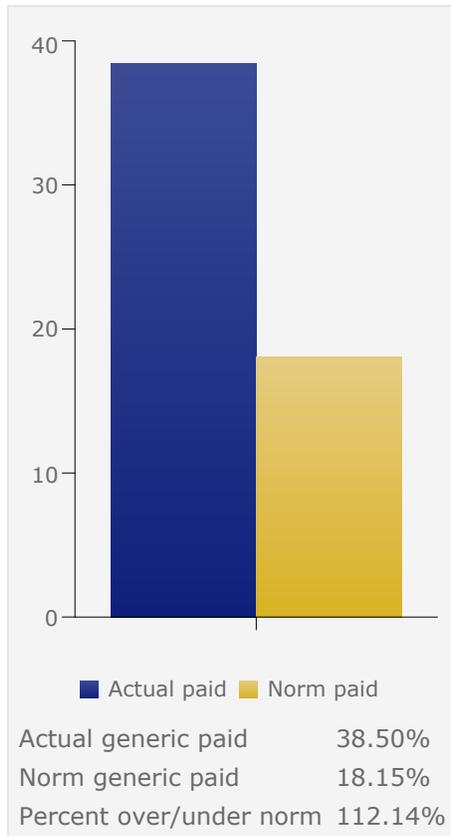
Generic Utilization

Consider how your plan's utilization, as well as costs associated with generic prescriptions, stack up against your peers.

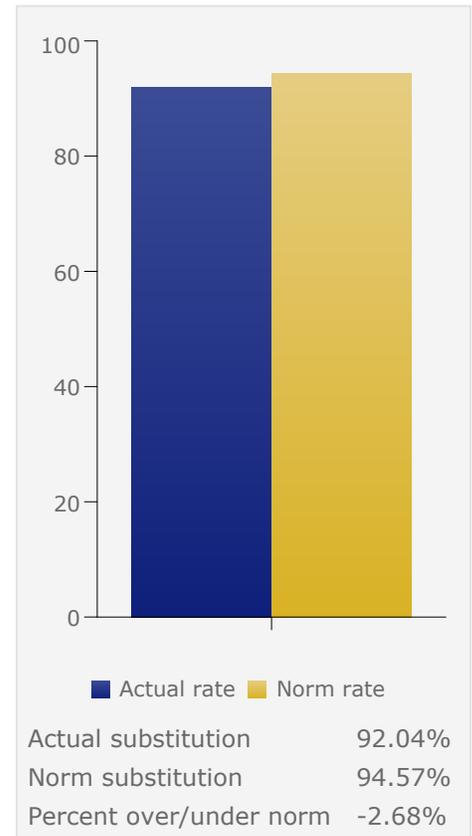
Percentage of Generic Scripts



Percentage of Total Paid



Generic Substitution Rate



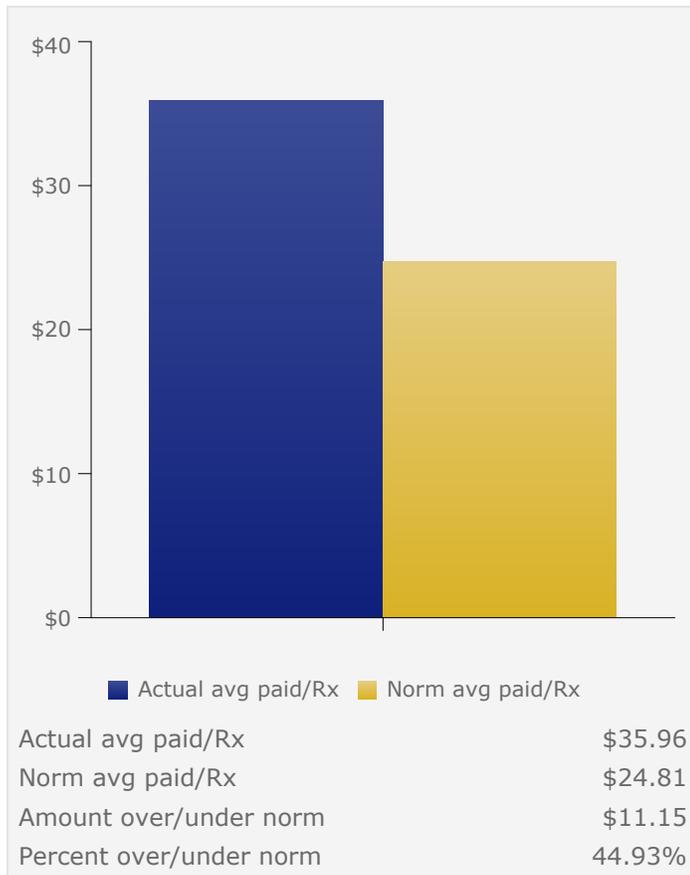
Points to consider:

- Is there an opportunity to promote generic utilization based on your generic substitution rate (the number of times a generic is chosen over its brand counterpart)?
- Should your plan design incorporate strategies; such as: a mandatory generic program, a front-end brand deductible, or copay waiver program to encourage generic use?
- Considering that every 1% increase in generic utilization yields an estimated 0.5% - 1% reduction in total drug spend, do your educational pieces emphasize generic utilization appropriately?

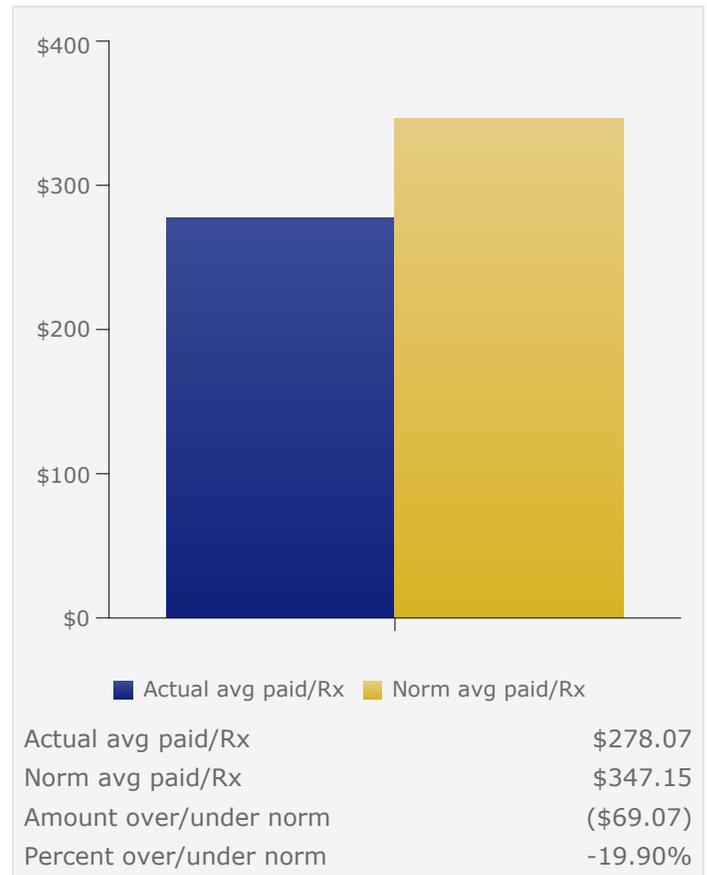
Brand vs. Generic

Evaluate how your plan's costs for generic and brand drugs compare to those of your peers.

Average Plan Paid per Generic Rx



Average Plan Paid per Brand Rx

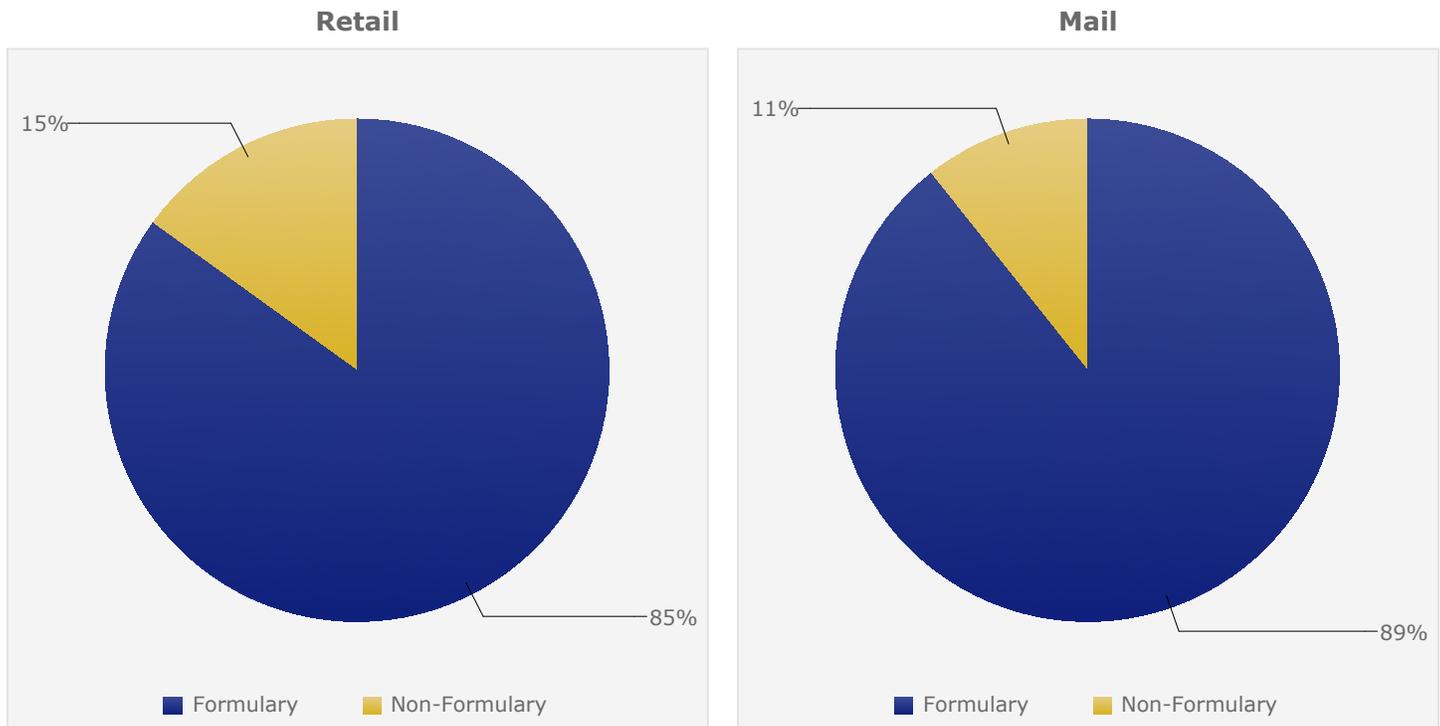


Points to consider:

- Do specialty or other high cost medications contribute to higher than expected costs?
- Is your plan design effective in encouraging generic utilization?
- Does your pharmacy benefit management company target communications to participants who may benefit from education on alternate, lower cost medication options?

Formulary vs. Non-Formulary

Consider how your distribution of prescriptions and costs by formulary and fill method contribute to your overall costs.



Retail

Area	Rx Count	Member Cost	Plan Cost	Member Cost/Rx	Plan Cost/Rx
Formulary	11,605	\$147,463.81	\$695,281.44	\$12.71	\$59.91
Non-Formulary	456	\$30,502.92	\$123,121.11	\$66.89	\$270.00

Mail

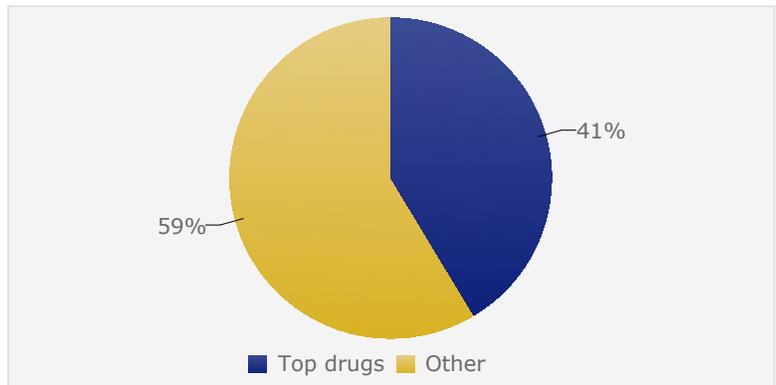
Area	Rx Count	Member Cost	Plan Cost	Member Cost/Rx	Plan Cost/Rx
Formulary	857	\$18,877.85	\$164,403.93	\$22.03	\$191.84
Non-Formulary	34	\$3,716.68	\$19,683.13	\$109.31	\$578.92

Points to consider:

- Does your formulary contain the right high efficacy medications to meet your plan’s needs?
- Are members encouraged through plan design and communication to use medications that are in the formulary?
- Have you considered adding additional tiers to your plan with appropriate cost share differentials?

Top Drugs Paid by Plan

Review your company's top drugs by plan cost to determine trends and opportunities.



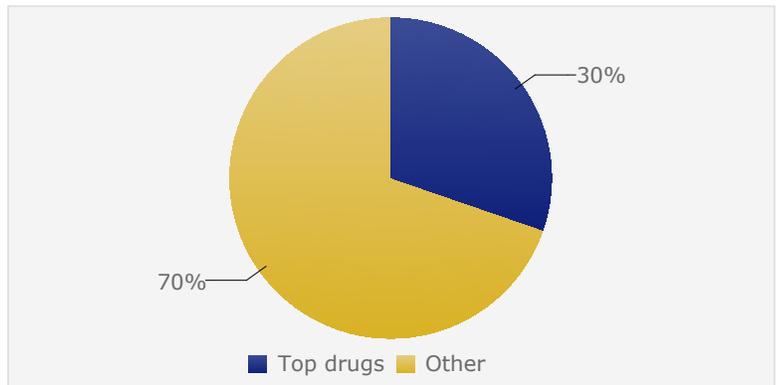
Drug Name	Plan Cost	Type	Generic Available?	% of Total Plan Paid
COPAXONE	\$55,210.89	Brand	No	5.51%
REBIF REBIDOSE	\$38,209.28	Brand	No	3.81%
ABILIFY	\$33,435.97	Brand	No	3.34%
HUMIRA	\$30,498.31	Brand	No	3.04%
DULOXETINE HCL	\$29,241.07	Generic	No	2.92%
TECFIDERA	\$24,382.80	Brand	No	2.43%
ADDERALL XR	\$20,768.48	Brand	Yes	2.07%
VIMPAT	\$20,285.13	Brand	No	2.02%
HUMALOG	\$19,939.26	Brand	No	1.99%
ADVAIR DISKUS	\$19,222.44	Brand	No	1.92%
LANTUS	\$17,510.36	Brand	No	1.75%
LAMICTAL	\$17,473.02	Brand	Yes	1.74%
NEXIUM	\$14,343.50	Brand	Yes	1.43%
ONETOUCH ULTRA TEST STRIPS	\$12,195.90	Generic	No	1.22%
ANDROGEL	\$11,639.45	Brand	No	1.16%
ENBREL	\$10,628.72	Brand	No	1.06%
CLOMIPRAMINE HCL	\$10,248.32	Generic	No	1.02%
AXIRON	\$10,182.81	Brand	No	1.02%
TESTIM	\$9,872.79	Brand	Yes	0.98%
CRESTOR	\$9,377.55	Brand	No	0.94%

Points to consider:

- How do high cost claimants impact this list?
- Is there an opportunity to address utilization of brand prescriptions where generics are available?

Top Drugs Paid by Volume

Review your company's top drugs by volume to determine trends and opportunities.



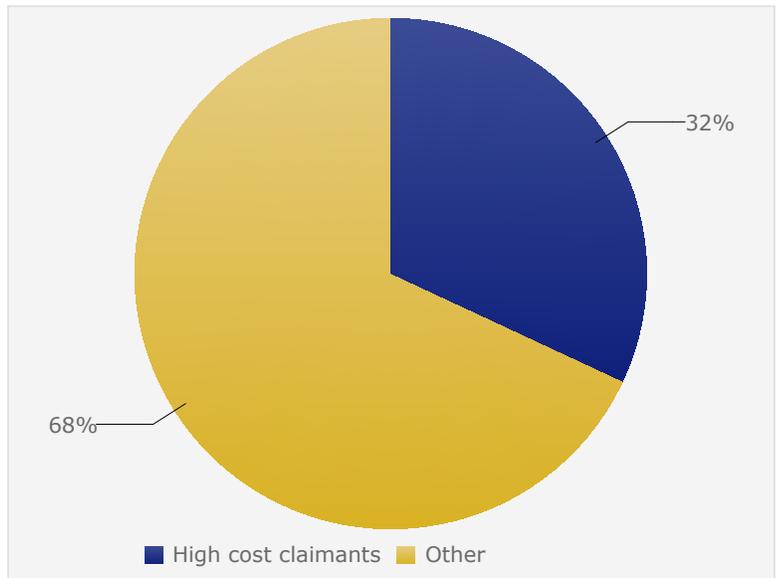
Drug Name	Rx Count	Type	Generic Available?	% of Total Rx Filled
LEVOTHYROXINE SODIUM	409	Generic	No	3.16%
ATORVASTATIN CALCIUM	384	Generic	No	2.96%
SIMVASTATIN	308	Generic	No	2.38%
LISINOPRIL	287	Generic	No	2.22%
OMEPRAZOLE	199	Generic	No	1.54%
PANTOPRAZOLE SODIUM	198	Generic	No	1.53%
HYDROCODONE-ACETAMINOPHEN	197	Generic	No	1.52%
AMOXICILLIN	189	Generic	No	1.46%
SERTRALINE HCL	185	Generic	No	1.43%
AZITHROMYCIN	185	Generic	No	1.43%
FLUTICASONE PROPIONATE	185	Generic	No	1.43%
SYNTHROID	173	Brand	Yes	1.34%
BUPROPION XL	138	Generic	No	1.07%
METFORMIN HCL	134	Generic	No	1.03%
FLUOXETINE HCL	132	Generic	No	1.02%
ESCITALOPRAM OXALATE	125	Generic	No	0.97%
CITALOPRAM HBR	125	Generic	No	0.97%
ZOLPIDEM TARTRATE	124	Generic	No	0.96%
LOSARTAN POTASSIUM	124	Generic	No	0.96%
ALPRAZOLAM	122	Generic	No	0.94%

Points to consider:

- Is there an opportunity to address utilization of brand prescriptions where generics are available?
- Does your plan appropriately encourage the use of less costly therapeutic alternatives, such as covering over-the-counter medications at little or no member cost share?

High Cost Claimants

Review your plan's top claimants to determine trends and opportunities.



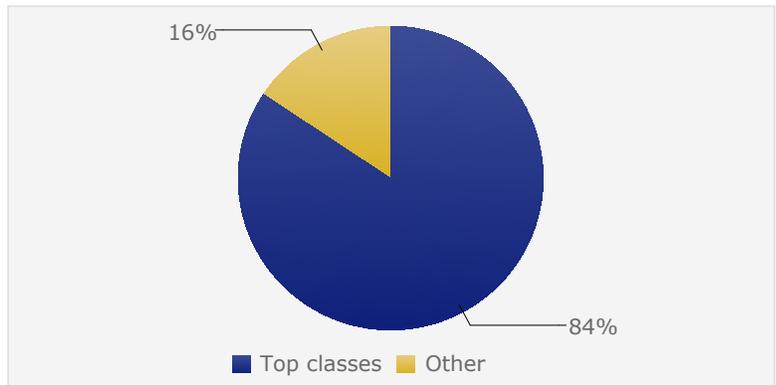
Claimant ID	Top Therapeutic Class	Total Plan Paid	Rx Count	Average Paid Per Rx	% of Total Paid
11945	ANTIPARASITICS	\$55,447.20	209	\$265.30	5.53%
12414	MISCELLANEOUS	\$55,218.63	14	\$3,944.19	5.51%
12393	ANTIARTHRITICS	\$40,975.75	37	\$1,107.45	4.09%
12103	MISCELLANEOUS	\$38,266.57	14	\$2,733.33	3.82%
12066	ANTICONVULSANTS	\$25,626.94	38	\$674.39	2.56%
12006	MISCELLANEOUS	\$24,613.86	9	\$2,734.87	2.46%
11952	ATARACTICS-TRANQUILIZERS	\$21,509.12	25	\$860.36	2.15%
11999	DIABETIC THERAPY	\$20,646.46	91	\$226.88	2.06%
12038	NARCOTIC ANALGESICS	\$20,564.08	138	\$149.02	2.05%
12341	PSYCHOSTIMULANTS-ANTIDEPRESSANTS	\$17,343.31	61	\$284.32	1.73%

Points to consider:

- Is there an opportunity to more appropriately manage prescription drug utilization and costs for top claimants?
- Do specialty medications impact costs associated with top claimants?
- Are there themes among top claimants that could be addressed through disease management?

Top Therapeutic Classes

Review your company's top therapeutic classes to determine trends and opportunities.



Therapeutic Class	Rx Count	Plan Cost	Average Paid Per Rx	% of Total Plan Paid
MISCELLANEOUS	198	\$143,144.94	\$722.95	14.28%
DIABETIC THERAPY	492	\$85,447.81	\$173.67	8.52%
PSYCHOSTIMULANTS-ANTIDEPRESSANTS	1,245	\$71,816.33	\$57.68	7.16%
ANTICONVULSANTS	412	\$57,452.62	\$139.45	5.73%
ANTIARTHRITICS	234	\$53,882.56	\$230.27	5.37%
AMPHETAMINE PREPARATIONS	258	\$46,479.41	\$180.15	4.64%
LIPOTROPICS	1,008	\$40,988.46	\$40.66	4.09%
SYSTEMIC CONTRACEPTIVES	891	\$37,593.55	\$42.19	3.75%
ATARACTICS-TRANQUILIZERS	335	\$37,015.40	\$110.49	3.69%
ANDROGENS	92	\$34,244.42	\$372.22	3.42%
NARCOTIC ANALGESICS	591	\$33,988.21	\$57.51	3.39%
GLUCOCORTICIODS	378	\$29,582.66	\$78.26	2.95%
ANTI-ULCER PREPS/GASTROINTESTINAL PREPS	585	\$28,829.40	\$49.28	2.88%
BRONCHIAL DILATORS	347	\$27,238.47	\$78.50	2.72%
ANTIPARASITICS	38	\$26,190.49	\$689.22	2.61%
NON-NARCOTIC ANALGESICS	129	\$22,130.17	\$171.55	2.21%
ALL OTHER DERMATOLOGICALS	74	\$21,308.12	\$287.95	2.13%
OTHER ANTIBIOTICS	167	\$18,403.88	\$110.20	1.84%
DIAGNOSTICS	87	\$16,992.40	\$195.31	1.70%
OPHTHALMIC PREPARATIONS	171	\$12,343.06	\$72.18	1.23%

Points to consider:

- Would step therapy or other plan mandates impact higher cost therapeutic classes?
- Is there an opportunity to educate participants in regards to generic availability for drugs that have recently come off patent, or will in the near future?

At - A - Glance

General Information				
Total Employees				501
Total Covered Lives				1,139
Area	Actual	Norm	Difference	Experience
Average Paid Per Member Per Month	\$73.35	\$99.17	-26.04%	Favorable
Total Plan Paid	\$1,002,489.61	\$1,355,410.00	-26.04%	Favorable
Average Paid Per Rx	\$77.40	\$101.56	-23.79%	Favorable
Total Rx Count	12,952.00	17,085.00	-24.19%	Favorable
Total Rx Per Member Per Month	0.95	1.25	-24.19%	Favorable
Member Cost Share %	16.67%	10.83%	53.95%	Favorable
Average Member Cost	\$176.09	\$144.52	21.85%	Unfavorable
Mail Service Rx %	6.88%	11.27%	-38.98%	Unfavorable
Mail Service Paid %	18.36%	43.55%	-57.83%	Unfavorable
Generic Rx %	82.88%	74.30%	11.55%	Favorable
Generic Total Paid %	38.50%	18.15%	112.14%	Favorable
Generic Substitution %	92.04%	94.57%	-2.68%	Unfavorable
Average Paid Per Generic Rx	\$35.96	\$24.81	44.93%	Unfavorable
Average Paid Per Brand Rx	\$278.07	\$347.15	-19.90%	Favorable