

A smiling woman with curly hair is looking at a laptop screen. The background is a blurred office setting.

Custom Design Benefits

Innovative Cost Containment Solutions for Employee Benefits

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FALL
NEWSLETTER
2018

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Greetings,

Fall has arrived and the team at Custom Design Benefits has been hard at work throughout the summer to ensure your continued success. In this newsletter, we're sharing exciting highlights from our Customer Conference and updates regarding our new website and portal.

I would like to personally thank all of you who attended the 11th Annual Customer Conference! We had a record number of attendees at the event and our entire team truly enjoyed spending time with all of you. The conference, held this September at the Jack Cincinnati Casino, focused on ensuring that "healthcare costs won't be the elephant in the room." Our conference mascot was an elephant and we all had fun coming up with creative names for it! Take a look inside to see the winning name.

Our program featured several talented guest speakers as well as messages from our team. We hope that each of the presentations helped to inspire you on new and innovative ways to keep your healthcare costs from being the "elephant in your room".

Thank you to everyone who participated in our recent customer satisfaction survey. I, along with the rest of our staff, am reviewing your feedback and suggestions for new products and services as we move towards planning in the new year. Thank you for your valued partnership, and we look forward to continuing to serve you and your members.

Best regards,

Julie D. Mueller
President & CEO

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11th Annual Customer Conference Highlights



What's in a Name?

Announcing the Winning Name of the CDB Elephant

Thank you to all who submitted a name for our elephant. We had many fun and unique options! And now, we're excited to announce the winning name:

Drum roll, please... and the name is...

Horton – Horton hears a healthcare solution!

Thank you to Joe Shriver, Kenton County, for submitting the winning name! Here's to Horton, and we hope you all enjoyed the healthcare solutions you heard at this year's conference!



Looks like our elephants had fun, too! Horton and Stanley the grand-dog spent some quality time together after the conference. Submitted by Melinda Cooper, Enerfab.



Speaker Recap

The Custom Solution for Escalating Rx Costs

Alan Gardner, RxResults



Alan Gardner of RxResults shared the latest pharmaceutical manufacturer trends along with cost containment strategies focused on specialty drugs. Emerging pharmacy trends include combination drugs, which is the merging of older generic drugs to make new patentable brand drugs. An example of this was Duexis, a combination of ibuprofen and famotidine. Other trends include packaging drugs with other products or other drugs, and the practice of using older generic drugs to make new brand name drugs with different delivery methods. Gardner encouraged CDB customers to take advantage of TrueCost Rx as a cost-effective prescription benefit design based on clinical evidence and competitive transparent PBM service.

As trusted partners of CDB, RxResults and Magellan Rx deliver evidence-based prescription benefit risk management solutions and transparent PBM services and solutions. Gardner discussed cost containment strategies that TrueCost Rx delivers including Specialty drug prior authorization. Where many PBMs have a conflict of interest, TrueCost Rx has non-biased prior authorization reviews with all internal appeals handled by RxResults. Another strategy mentioned was a risk management approach to benefits including evidence-based medicine based on non-biased independent review, reference pricing, prior authorization, step therapy and exclusions. Ease of implementation of TrueCost Rx was also reviewed including the two-tier options. Tier one estimated Rx savings range from 5.5% - 6 % overall where Tier two estimated Rx savings range from 9 – 11% overall.

Thank You to Our Speakers

We would like to say a collective thank you to all of our guest speakers and Stop Loss panel, which had representatives from our preferred stop loss partners:

- The Custom Solution for Escalating Rx Costs, Alan Gardner, Vice President of Operations RxResults
- Industry Trends and What to Expect out of Washington, Tim Callender, Esq. The Phia Group
- Strategies for Managing the Emerging Risk of Opiate Addiction/Mental Health Claims, Dr. Steven Jenkusky, Vice President Medical Director, Magellan Health
- Stop Loss State of the Union Panel featuring: Betty Coyle Roberts, Regional Managing Underwriter, NUS; Kurt Ridder, President, Spectrum; Adam Thaler, President, Bardon; Mark Lawrence, Senior Vice President, HM Insurance Group



Strategies for Managing the Emerging Risk of Opiate Addiction/Mental Health Claims

Dr. Steven Jenkusky, Vice President Medical Director, Magellan Health

Dr. Steven Jenkusky of Magellan Health presented a much-anticipated presentation on America's opioid crisis. First, opioids were introduced in categories including natural opioid analgesics (opiates), synthetic opioid analgesics, semi-synthetic opioid analgesics and heroin. Dr. Jenkusky explained the effect that opioids have on the human brain including pain control, euphoria, and replacement of natural brain chemicals eventually leading to tolerance buildup and then withdraw when ceased. Dr. Jenkusky went on to explain how these effects led to abuse and addiction in the forms of overuse and dependence as well as genetic predisposition factors. Symptoms of opioid withdraw were also covered. Shocking statistics regarding the opioid crisis were shared with attendees including the fact that an average of 116 Americans die each day of an opioid overdose. Forty percent of these are from a prescription opioid. Chronic pain treatment and over prescribing opioids was cited to be a costly problem and one factor that led to the crisis. Dr. Jenkusky stated that roughly 21-29% of patients prescribed opioids for chronic pain misused them.

116

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40%

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Solutions to the opioid crisis included substance abuse treatment and proper pain management, including proper use of pain medication. Another solution stated was patient education about the risk and benefits of opioids along with proper storage and disposal of opioids. Dr. Jenkusky gave examples of a comprehensive approach to the opioid crisis which not only included patient education but also tips for providers, pharmacists, regulatory bodies, insurers, PBMs and public health entities.

Industry Trends and What to Expect out of Washington

Tim Callender, Esq., The Phia Group



Silent Auction

Thank you to all who participated in the silent auction! We're proud to announce that we raised \$4,045 for the American Heart Association.



Tim Callender of The Phia Group presented compliance updates, industry trends and what to expect out of Washington in the coming months. Top industry trends and hot topics include reference-based pricing, subrogation, document harmony, direct primary care, captives and medical tourism. Callender warned where reference-based pricing could go wrong including poor supporting SPD language, refusing to settle claims with providers, bad data and failure to follow the plan documents. He also gave best practice tips on Subrogation including strong plan language, transparency and good reporting, member correspondence, and investigation techniques. Callender also covered hot topics in Washington and his take on repealing the individual mandate along with the right to try law, and air ambulance regulatory push.

If you have any questions or would like more information about the topics covered at the conference by our guest speakers or the CDB team, please let us know.

New Website and Portals Coming Soon!

We are excited to announce that a new CDB website and portals will soon be launched! We've been working diligently over the last several months to craft a new and improved website that is built around the needs of our clients. In tandem with the new website, we will be unveiling new employer, member, broker and provider portals. We feel confident that our new website and new portals will provide a better user experience for you, your broker, and your employees.

Stay tuned for more information on the launch of the new site and the portals!



Wellness Tip:



What's more frightening than zombies, werewolves and mummies? The fact that many of your favorite candies and sweets have well over 200 calories per serving! This fall, you can still have your treats and be healthy – that's not a trick!

Try a healthy alternative like this crustless pumpkin pie, with only 144 calories and 3.1 grams of sugar:

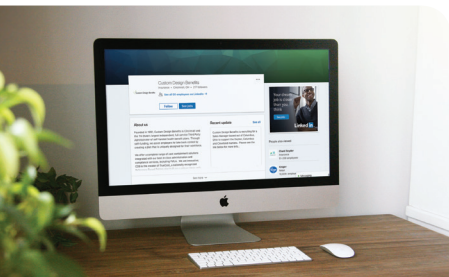
Ingredients:

- 15 ounces pumpkin
- 1/2 cup heavy cream or milk
- 4 eggs beaten
- 1/2 teaspoon salt
- 2 teaspoons vanilla extract
- 2 teaspoons pumpkin pie spice
- 1 teaspoon pumpkin spice liquid stevia, vanilla liquid stevia, or cinnamon stevia

Optional toppings: Whipped Cream, sprinkle of nutmeg

Instructions:

- Preheat oven to 350 degrees.
- Spray 6 ramekins or custard cups with olive oil cooking spray.
- In a large bowl or stand mixer mix together pumpkin, cream eggs, spices and stevia.
- Pour evenly into ramekins.
- Bake for 45-50 minutes or until a knife in center comes out clean.
- Best served cold
- Invert onto a plate or serve from dish.
- Top with whipped cream, sprinkle with more nutmeg, and have a happy, healthy fall!



CDB is on LinkedIn!

Be sure to follow Custom Design Benefits on LinkedIn to stay up to date on company news. Just search for Custom Design Benefits on LinkedIn and hit follow!

Winner of the \$250 gift card:

Melinda Hepfner of Family RV Group/Colerain Holdings, LLC

Thanks for reading this edition of the Custom Design Benefits Newsletter!
To learn more about products or announcements featured, call 513.598.2929.



5589 Cheviot Road, Cincinnati, Ohio 45247

513.598.2929 | 1.800.598.2929

www.CustomDesignBenefits.com