


**Leverage Your Data for Smarter Decision Making**

CORA OPSAHL, HEALTH FUND DIRECTOR  
32BJ HEALTH FUND



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**Who is the 32BJ Health Fund?**

- 32BJ Health Fund is a self-insured, multi-employer plan that provides health benefits to over 217,000 covered lives or union members of 32BJ SEIU and eligible dependents in 11 states and Washington, D.C.
- Union members are cleaners, property maintenance workers, doorpersons, security officers, window cleaners, building engineers, school and food services workers and airport workers.
- The Fund is jointly governed by the Union and the Employers, using contributions from 5,000 employers of all sizes to fund health benefits
- The Fund provides high-quality health benefits with \$0 monthly premiums, \$0 in-network deductibles, and low in-network copays
- The Fund has been leveraging data to drive innovation and save money for many years



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**How 32BJ Health Fund Uses Data**



- The Fund receives claims data from all vendors
- Data is leveraged for all benefit and plan design decisions
- Proactively evaluate plan design changes and ways to maximize value
- Leverage outside tools



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## Agenda

- Why you should care about your data
- What the data shows you
- How a Health Care Data Analyst can help you
- How to start looking at your data
- What tools are available to look at your data



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## Why You Should Care About Your Data

**You are required to care about your data**


- The Consolidated Appropriations Act (CAA) codified requirements that you have a responsibility to know where your health dollars are being spent

**You have a right to see your data!**

- The CAA banned gag clauses in contracts. This means your carrier **MUST** give you access to your claims data.
- If you don't have it now, demand it.

**You have a right to know the data**

- The Transparency in Coverage mandates that hospitals and payers **MUST** post their prices online.
- Compliance has been mediocre at best



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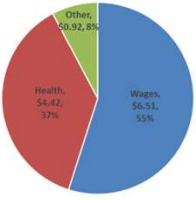
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## Healthcare Is An Ever-Increasing Cost for 32BJ (And You!)

**2014-2023 New York City Increases**




Category	2014-2023 Increase	Percentage
Wages	56-93	55%
Health	54-62	37%
Other	50-52	8%

**Wage Increases vs Healthcare Costs:**  
54% → 230%

**Healthcare as Total Compensation:**  
17% → 37%

**Had Healthcare = Inflation:**  
**\$5,000** more in annual wages



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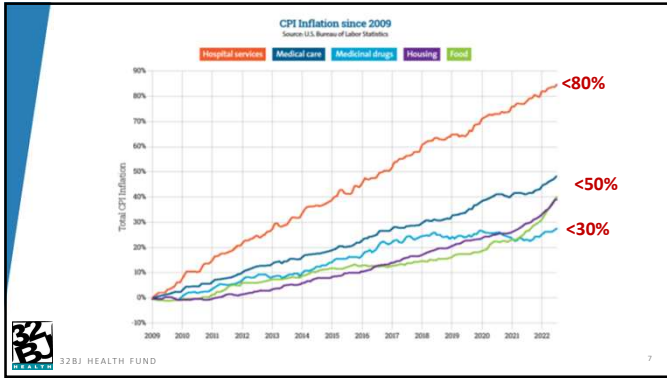
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### Why You Should Hire a Health Care Analyst

- Experience in understanding health care claims data
- Wrangle and clean messy data (carriers don't make it easy for you)
- Conduct a wide variety of analyses
- Create meaningful visuals to share with all levels of the organization
- Investigate different business questions using data
- Proactively engage with the data to provide business leaders with key insights

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### What can you do with your data?

- Data 101 (Who, What, Where)**
  - How much are you spending?
  - Where are you spending?
  - What are you spending on?
  - Who are your top spenders?
- Data 201 (Deep Dive)**
  - Dig into spending over time
  - Analyzing data by disease state, drug, or health system
- Data 301 (More Complex Data Analyses)**
  - What is impacting your trend?
  - How can you create a plan design that creates savings and improves plan participants lives?
  - Evaluate different health program vendors

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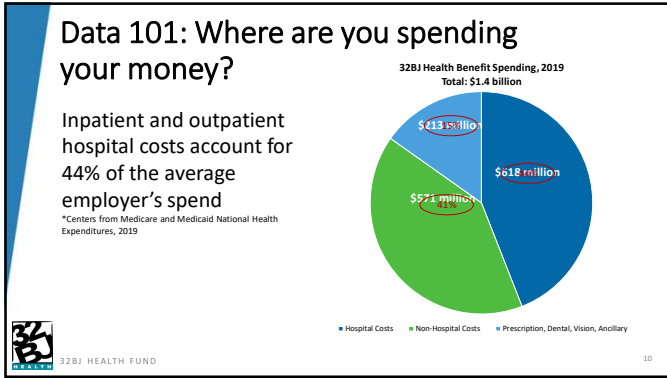
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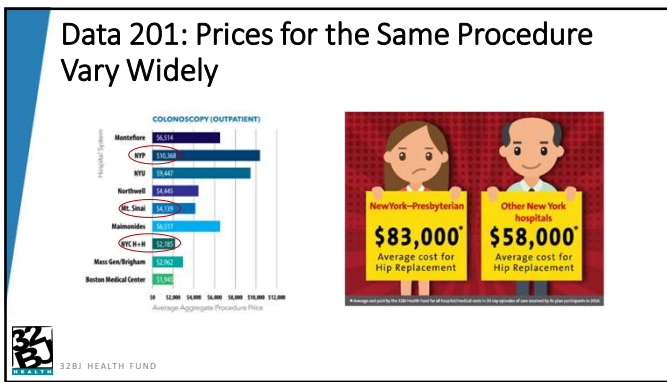
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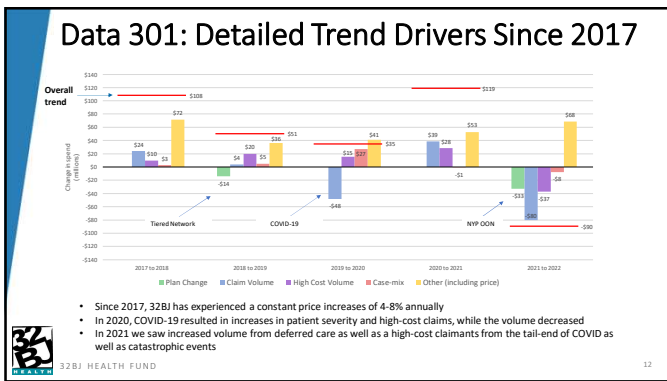
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“Lack of transparency results in distrust and a deep sense of insecurity.”

--Dalai Lama



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