

Power Of Partnership.



Quarterly Health Plan Performance Review
Prepared for PEBP
Building health ownership together

Claims Incurred Data:

July 1, 2021 – Sept, 2021 – Prior Period

July 1, 2022 – Sept, 2022 – Current Period

*Peer – Non Gaming

**Paid through November 2022

****Data contains 60 day claims run out***

State of
Nevada

Executive Summary
Spend and Utilization

Executive Summary Utilization & Spend



Population

- -5.3% decrease for employees
- -1.1% decrease for members

Medical Rx Paid PMPM

- -16.2% decrease in overall medical paid
- 0.1% increase in non Catastrophic spend
- -47.8 % decrease in Catastrophic spend

High Cost Claimants

- 15 High Cost Claimants accounted for 21.3% of medical spend
- 21.1% decrease in HCC from prior period
- Avg. Paid per claimant decreased -34.6%

Emergency Room

- ER Visits Per 1,000 members increased 12.0%
- Avg. paid per ER Visit increased 14.6%

Urgent Care

- Urgent Care visits per 1,000 members decreased by -28.9%
- Avg. paid per Urgent care visit increased 8.0%

Rx Drivers

- Rx Net Paid PMPM increased 13.4%
- Specialty Spend increased 0.5%
- Specialty Rx driving 52.9% of total Rx Spend

Overall Medical / Rx

- Total Medical/Rx decreased -8.7% on PMPM basis

Executive Summary Utilization & Spend



Claims Paid by Age Group														
Age Band	1Q21						1Q22						Change	
	Medical Net Paid	Medical PMPM	Rx Net Paid	Rx PMPM	Med/Rx Net Paid	Med/Rx PMPM	Medical Net Paid	Medical PMPM	Rx Net Paid	Rx PMPM	Med/Rx Net Paid	Med/Rx PMPM	Med/Rx Net Paid	Med/Rx Net PMPM
<1	\$1,279,442	\$7,268	\$628	\$4	\$1,280,070	\$7,272	\$50,232	\$278	\$342	\$2	\$50,574	\$280	-96.0%	-47.0%
01	\$36,627	\$163	\$1,879	\$8	\$38,506	\$172	\$50,792	\$299	\$937	\$6	\$51,729	\$304	83.1%	-34.1%
02-04	\$155,409	\$258	\$3,748	\$6	\$159,157	\$265	\$171,746	\$283	\$2,151	\$4	\$173,897	\$286	9.4%	-43.2%
05-09	\$152,387	\$125	\$13,879	\$11	\$166,266	\$137	\$177,827	\$157	\$15,112	\$13	\$192,939	\$171	25.4%	17.0%
10-14	\$355,198	\$243	\$71,335	\$49	\$426,533	\$291	\$279,060	\$196	\$89,107	\$63	\$368,166	\$258	-19.2%	28.4%
15-19	\$348,192	\$228	\$97,134	\$63	\$445,327	\$291	\$389,334	\$242	\$60,543	\$38	\$449,877	\$280	6.4%	-40.7%
20-24	\$287,503	\$188	\$119,410	\$78	\$406,912	\$266	\$221,980	\$155	\$53,381	\$37	\$275,361	\$192	-17.9%	-52.5%
25-29	\$277,590	\$300	\$84,343	\$91	\$361,933	\$391	\$322,181	\$331	\$85,362	\$88	\$407,544	\$418	10.3%	-3.9%
30-34	\$274,745	\$243	\$226,664	\$201	\$501,409	\$444	\$313,939	\$277	\$136,730	\$121	\$450,668	\$397	13.8%	-39.9%
35-39	\$695,225	\$505	\$127,237	\$92	\$822,461	\$598	\$519,966	\$394	\$266,835	\$202	\$786,801	\$596	-22.0%	118.8%
40-44	\$661,003	\$452	\$161,840	\$111	\$822,843	\$562	\$624,926	\$438	\$193,001	\$135	\$817,927	\$573	-3.1%	22.3%
45-49	\$325,297	\$197	\$199,402	\$121	\$524,700	\$318	\$569,182	\$332	\$269,505	\$157	\$838,687	\$490	68.6%	30.3%
50-54	\$1,072,182	\$563	\$583,920	\$307	\$1,656,101	\$869	\$887,647	\$463	\$620,660	\$324	\$1,508,308	\$787	-17.7%	5.7%
55-59	\$1,032,862	\$541	\$498,055	\$261	\$1,530,916	\$802	\$956,290	\$509	\$572,499	\$305	\$1,528,789	\$813	-6.0%	16.7%
60-64	\$1,124,426	\$599	\$418,966	\$223	\$1,543,392	\$822	\$943,575	\$520	\$538,668	\$297	\$1,482,243	\$816	-13.2%	33.0%
65+	\$545,137	\$430	\$336,414	\$266	\$881,551	\$696	\$669,739	\$519	\$400,543	\$310	\$1,070,282	\$830	20.7%	16.9%
Total	\$8,623,226	\$426	\$2,944,852	\$145	\$11,568,078	\$571	\$7,148,416	\$357	\$3,305,377	\$165	\$10,453,793	\$522	-9.6%	-8.7%

Financial Summary



Financial and Demographic												
	Total				State Active				Retiree (State/Non-State)			
Summary	1Q20	1Q21	1Q22	▲	1Q20	1Q21	1Q22	▲	1Q20	1Q21	1Q22	▲
Avg. # Employees	3,935	3,832	3,788	-1.2%	3,435	3,357	3,334	-0.7%	500	475	454	-4.6%
Avg. # Members	6,832	6,747	6,676	-1.1%	6,191	6,126	6,065	-1.0%	641	622	611	-1.7%
Ratio	1.7	1.8	1.8	0.1%	1.8	1.8	1.8	-0.3%	1.3	1.3	1.3	3.0%
Financial												
Medical Paid	\$6,619,832	\$8,623,226	\$7,148,416	-17.1%	\$5,844,766	\$7,227,431	\$6,386,894	-11.6%	\$775,066	\$1,395,795	\$761,522	-45.4%
Member Paid	\$460,174	\$549,215	\$514,247	-6.4%	\$265,181	\$409,482	\$413,901	1.1%	\$268,591	\$224,349	\$167,963	-25.1%
Net Paid PEPY	\$6,729	\$9,000	\$7,548	-16.1%	\$6,806	\$8,612	\$7,662	-11.0%	\$6,196	\$11,746	\$6,714	-42.8%
Net Paid PMPY	\$3,876	\$5,112	\$4,283	-16.2%	\$3,776	\$4,719	\$4,212	-10.7%	\$4,839	\$8,981	\$4,985	-44.5%
Net Paid PEPM	\$561	\$750	\$629	-16.1%	\$567	\$718	\$638	-11.0%	\$516	\$979	\$560	-42.8%
Net Paid PMPM	\$323	\$426	\$357	-16.2%	\$315	\$393	\$351	-10.7%	\$403	\$748	\$415	-44.5%
High Cost Claimants												
# of HCC's > \$50k	14	19	15	-21.1%	12	13	12	-7.7%	2	6	3	-50.0%
Avg. paid per claimant	\$86,667	\$155,285	\$101,520	-34.6%	\$88,373	\$172,604	\$103,697	-39.9%	\$76,435	\$117,762	\$92,810	-21.2%
HCC % of Spend	18.3%	34.2%	21.3%	-37.7%	18.1%	31.0%	19.5%	-37.2%	19.5%	50.5%	36.6%	-27.6%
Spend by Location (PMPY)												
Inpatient	\$1,158	\$1,920	\$1,122	-41.6%	\$1,109	\$1,863.22	\$1,147.73	-38.4%	\$1,632	\$3,873	\$1,711	-55.8%
Outpatient	\$986	\$1,214	\$1,165	-4.1%	\$776	\$1,039.58	\$1,096.03	5.4%	\$1,014	\$1,569	\$895	-43.0%
Professional	\$1,732	\$1,977	\$1,995	0.9%	\$1,892	\$1,151.13	\$1,365.15	18.6%	\$2,194	\$3,539	\$2,380	-32.7%
Total	\$3,876	\$5,112	\$4,283	-16.2%	\$3,776	\$4,719	\$4,212	-10.7%	\$4,839	\$8,981	\$4,985	-44.5%

Paid Claims by Claim Type



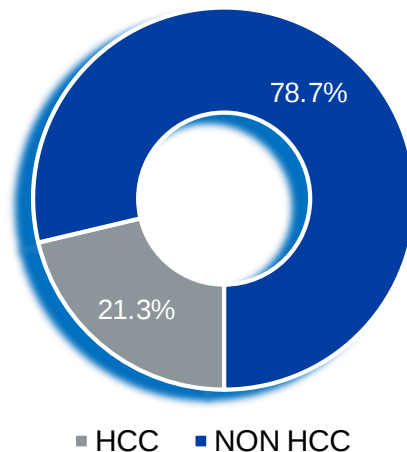
Net Paid Claims - Total									
Total Participants									
	1Q21				1Q22				▲
	Actives	Pre-Medicare	Medicare	Total	Actives	Pre-Medicare	Medicare	Total	
Medical									
InPatient	\$2,818,084	\$227,785	\$193,818	\$3,239,687	\$1,481,759	\$31,068	\$310,517	\$1,823,344	-43.7%
OutPatient	\$4,910,251	\$121,746	\$351,542	\$5,383,539	\$4,753,322	\$207,857	\$363,894	\$5,325,073	-1.1%
Total -Medical	\$7,728,335	\$349,531	\$545,360	\$8,623,226	\$6,235,081	\$238,925	\$674,411	\$7,148,416	-17.1%
Net Paid Claims - Total									
Total Participants									
	3Q21				3Q22				▲
	Actives	Pre-Medicare	Medicare	Total	Actives	Pre-Medicare	Medicare	Total	
Medical PMPM	\$416	\$865	\$1,349	\$426	\$340	\$632	\$523	\$357	-16.2%

Cost Distribution – Medical Claims > \$5K



1Q21						Paid Claims	1Q22					
# of Members	% of Population	Total Paid	% of Paid	Subscriber Paid	% of Subscribers paid		# of Members	% of Population	Total Paid	% of Paid	Subscriber Paid	% of Subscribers paid
7	0.1%	\$1,864,388	21.6%	\$670,171	35.9%	> \$100k	4	0.1%	\$567,232	7.9%	\$420,891	74.2%
6	0.1%	\$487,891	5.7%	\$487,891	100.0%	\$50k - \$100k	4	0.1%	\$464,033	6.5%	\$394,985	85.1%
25	0.4%	\$1,024,869	11.9%	\$839,636	81.9%	\$25k - \$50k	28	0.4%	\$946,185	13.2%	\$700,117	74.0%
74	1.1%	\$1,335,733	15.5%	\$966,563	72.4%	\$10k - \$25k	67	1.0%	\$1,195,043	16.7%	\$791,781	66.3%
113	1.7%	\$877,773	10.2%	\$561,351	64.0%	\$5k - \$10k	125	1.9%	\$994,205	13.9%	\$660,869	66.5%

% Paid Attributed to Catastrophic Cases



HCC > \$50k - AHRQ Chapter Conditions - 1Q22

Top 10 AHRQ Category conditions	# of Patients	Total Paid	% of Med Paid
Endocrine; nutritional; and metabolic diseases	2	\$117,882	1.6%
Complications of pregnancy; childbirth	1	\$108,780	1.5%
Diseases of the nervous system and sense organs	1	\$73,942	1.0%
Diseases of the blood and blood-forming organs	1	\$62,650	0.9%
Mental Illness	1	\$58,257	0.8%
Diseases of the circulatory system	1	\$51,862	0.7%

Utilization Summary



Utilization Summary									
	Total			State Active			Retiree State/Non-State		
	1Q21	1Q22	▲	1Q21	1Q22	▲	1Q21	1Q22	▲
Inpatient									
# of Admits	109	77	-29.4%	83	70	-16.2%	25	7	-73.3%
# of Bedays	889	398	-55.3%	624	378	-39.4%	265	20	-92.6%
Avg. Paid per Admit	\$29,841	\$22,594	-24.3%	\$31,485	\$21,224	-32.6%	\$24,378	\$36,863	51.2%
Avg. Paid per Day	\$3,645	\$4,357	19.5%	\$4,211	\$3,927	-6.7%	\$2,313	\$12,682	448.4%
Admits Per K	64.4	46.0	-28.6%	54.5	46.2	-15.3%	161.7	44.0	-72.8%
Days Per K	527.0	238.4	-54.8%	407.5	249.5	-38.8%	1,704.3	127.9	-92.5%
ALOS	8.2	5.2	-36.7%	7.5	5.4	-27.7%	5.5	5.9	7.3%
Admits from ER	65	31	-52.3%	47	29	-38.3%	365	336	-7.9%
Physician Office Visits									
Per Member Per Year	2.7	2.2	-17.2%	2.7	2.2	-17.0%	3.1	2.5	-19.1%
Paid Per Visit	\$139	\$160	15.0%	\$144	\$164	13.8%	\$97	\$124	28.3%
Net Paid PMPM	\$32	\$30	-4.8%	\$32	\$30	-5.5%	\$25	\$26	3.8%
Emergency Room									
# of Visits	184	166	-9.8%	170	155	-8.8%	14	11	-21.4%
Visits Per K	109.1	99.5	-8.8%	111.0	102.2	-7.9%	90.1	72.0	-20.1%
Avg Paid Per Visit	\$2,974	\$2,596	-12.7%	\$3,040	\$2,621	-13.8%	\$2,165	\$2,247	3.8%
Urgent Care									
# of Visits	1,291	907	-29.7%	1,162	825	-29.0%	129	82	-36.4%
Visits Per K	765.3	543.5	-29.0%	758.8	544.1	-28.3%	830.0	536.8	-35.3%
Avg Paid Per Visit	\$115	\$122	6.0%	\$117	\$125	7.4%	\$103	\$91	-11.7%

*Not Representative of all utilization

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Diagnosis Grouper Summary – Top 25



Top 25 AHRQ Category	Total Paid	% Paid	Insured	Spouse	Dependent	Male	Female	Unassigned
Complications of surgical procedures or medical care	\$273,518	5.0%	\$272,099	\$1,419		\$236,361	\$37,157	\$0
Thyroid disorders	\$258,315	4.7%	\$251,855	\$144	\$6,316	\$261	\$258,054	\$0
Other nutritional; endocrine; and metabolic disorders	\$221,436	4.0%	\$179,672	\$40,591	\$1,173	\$30,597	\$190,839	\$0
Aortic; peripheral; and visceral artery aneurysms	\$173,456	3.1%	\$10,577	\$162,879		\$14,194	\$159,262	\$0
Disorders usually diagnosed in infancy childhood	\$142,969	2.6%			\$142,969	\$113,695	\$29,273	\$0
Diverticulosis and diverticulitis	\$133,403	2.4%	\$133,403	\$0		\$132,666	\$736	\$0
Complication of device; implant or graft	\$131,949	2.4%	\$1,978	\$95,733	\$34,238	\$45,495	\$86,454	\$0
Maintenance chemotherapy; radiotherapy	\$131,353	2.4%	\$115,858	\$15,495		\$48,196	\$83,157	\$0
Polyhydramnios and other problems of amniotic cavity	\$108,249	2.0%	\$108,249		\$0		\$108,249	\$0
Mood disorders	\$107,176	1.9%	\$29,428	\$4,195	\$73,552	\$66,086	\$41,090	\$0
Spondylosis; intervertebral disc disorders	\$105,370	1.9%	\$75,587	\$21,980	\$7,803	\$48,172	\$57,198	\$0
Diabetes mellitus with complications	\$100,101	1.8%	\$63,685	\$27,183	\$9,234	\$72,488	\$27,613	\$0
Other nervous system disorders	\$95,861	1.7%	\$15,512	\$79,098	\$1,251	\$7,443	\$88,418	\$0
Regional enteritis and ulcerative colitis	\$92,330	1.7%	\$14,124		\$78,206	\$78,215	\$14,115	\$0
Septicemia (except in labor)	\$92,222	1.7%	\$91,965	\$257		\$251	\$91,971	\$0
Osteoarthritis	\$87,468	1.6%	\$75,584	\$11,884		\$11,129	\$76,339	\$0
Cancer of prostate	\$85,273	1.5%	\$31,544	\$53,730		\$85,273		\$0
Abdominal pain	\$83,041	1.5%	\$64,270	\$7,721	\$11,050	\$27,227	\$55,815	\$0
Cardiac dysrhythmias	\$80,029	1.4%	\$61,531	\$18,182	\$315	\$44,551	\$35,478	\$0
Cancer of breast	\$78,771	1.4%	\$78,150	\$621			\$78,771	\$0
Other screening for suspected conditions	\$78,449	1.4%	\$69,342	\$7,404	\$1,703	\$17,218	\$61,231	\$0
Intestinal obstruction without hernia	\$77,302	1.4%	\$77,268	\$34		\$29,348	\$47,954	\$0
Medical examination/evaluation	\$74,715	1.4%	\$14,604	\$6,476	\$53,635	\$31,578	\$43,137	\$0
Coagulation and hemorrhagic disorders	\$69,388	1.3%	\$69,383	\$0	\$5	\$58	\$69,330	\$0
Nonspecific chest pain	\$68,113	1.2%	\$27,862	\$31,995	\$8,256	\$28,686	\$39,427	\$0

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Mental Health Drilldown



Mental Health				
AHRQ Category Description	1Q2021		1Q2022	
	Patients	Total Paid	Patients	Total Paid
Disorders usually diagnosed in infancy childhood or adolescence	32	\$149,777	22	\$142,969
Mood disorders	298	\$138,501	278	\$107,176
Anxiety disorders	249	\$35,599	237	\$44,006
Schizophrenia and other psychotic disorders	10	\$4,429	4	\$17,180
Adjustment disorders	87	\$12,692	68	\$13,035
Miscellaneous mental health disorders	20	\$2,322	19	\$8,269
Attention-deficit conduct and disruptive behavior disorders	65	\$6,788	78	\$7,470
Suicide and intentional self-inflicted injury	8	\$14,171	4	\$5,974
Alcohol-related disorders	14	\$21,404	6	\$5,169
Developmental disorders	8	\$1,861	9	\$1,848
Substance-related disorders	13	\$984	13	\$1,254
Screening and history of mental health and substance abuse codes	5	\$0	10	\$836
Delirium dementia and amnestic and other cognitive disorders	6	\$254	2	\$251

**Not Representative of all utilization*

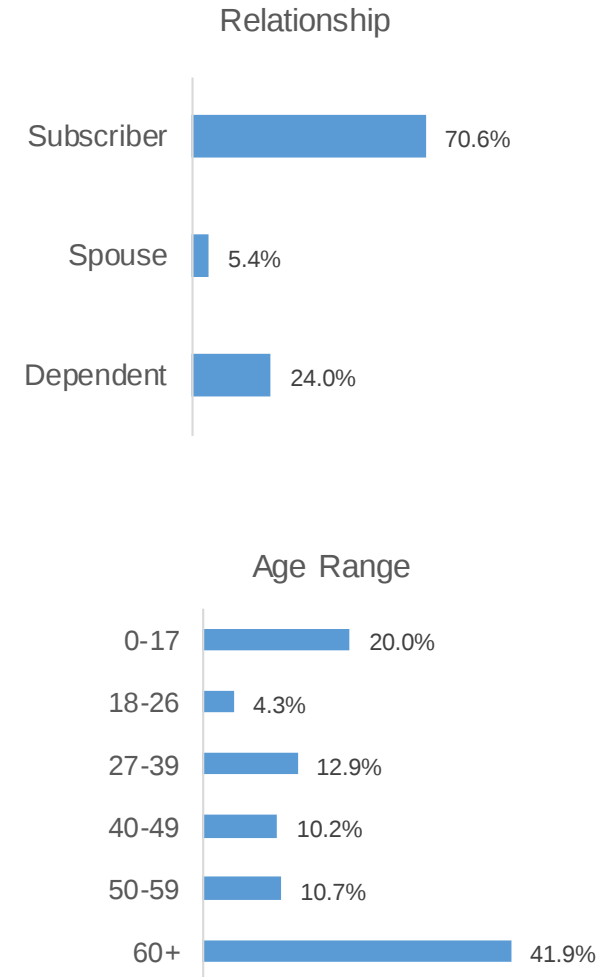
**Data based on medical spend only*

Respiratory Disorders

Respiratory Disorders				
AHRQ Category Description	Patients	Claims	Total Paid	% Paid
Asthma	92	152	\$38,218	16.9%
Other upper respiratory infections	271	340	\$37,208	16.4%
Chronic obstructive pulmonary disease / bronchiectasis	29	65	\$36,885	16.3%
Pneumonia (except that caused by tuberculosis or STD)	13	33	\$34,879	15.4%
Other lower respiratory disease	160	256	\$31,355	13.8%
Other upper respiratory disease	170	383	\$23,776	10.5%
Respiratory failure; insufficiency; arrest (adult)	8	23	\$10,245	4.5%
Acute and chronic tonsillitis	20	32	\$6,578	2.9%
Acute bronchitis	31	42	\$6,564	2.9%
Pleurisy; pneumothorax; pulmonary collapse	11	17	\$634	0.3%

**Not Representative of all utilization*

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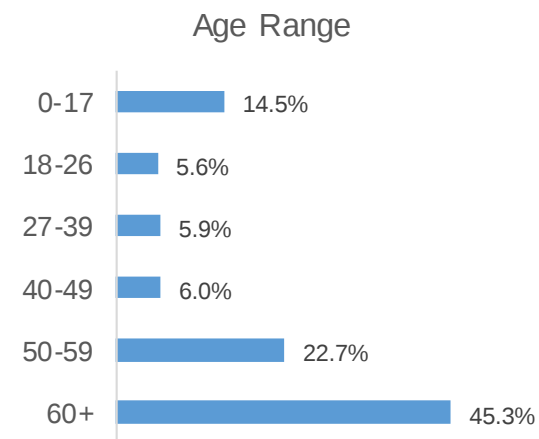
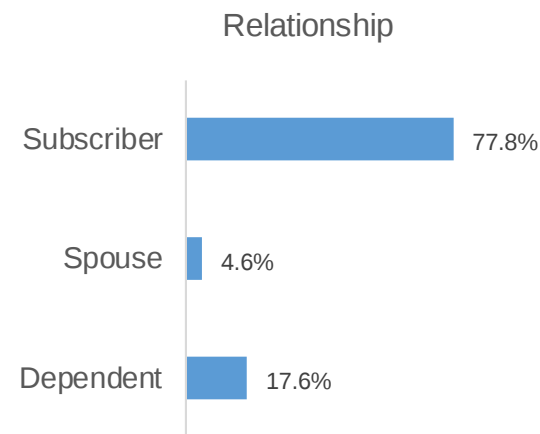


Infections

Infectious and Parasitic Diseases				
AHRQ Description	Patients	Claims	Total Paid	% Paid
Septicemia (except in labor)	6	16	\$92,222	52.7%
Immunizations/screening for infectious disease	425	593	\$49,207	28.1%
Viral infection	164	224	\$28,593	16.3%
HIV infection	12	18	\$2,714	1.6%
Hepatitis	9	22	\$1,486	0.8%
Mycoses	40	52	\$587	0.3%
Other infections; including parasitic	4	7	\$128	0.1%
Tuberculosis	3	5	\$0	0.0%
Bacterial infection; unspecified site	1	1	\$0	0.0%
Sexually transmitted infections	4	4	\$0	0.0%

**Not Representative of all utilization*

**Data based on medical spend only*

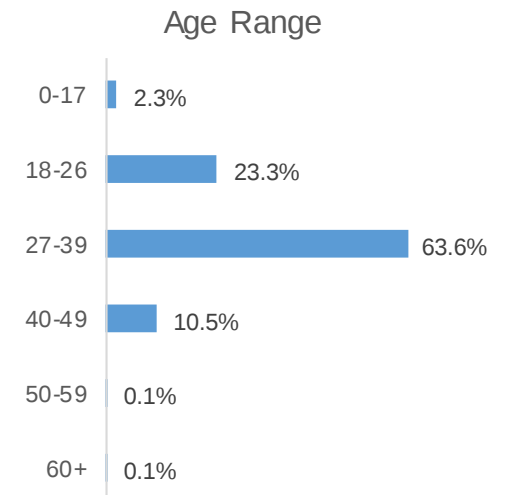
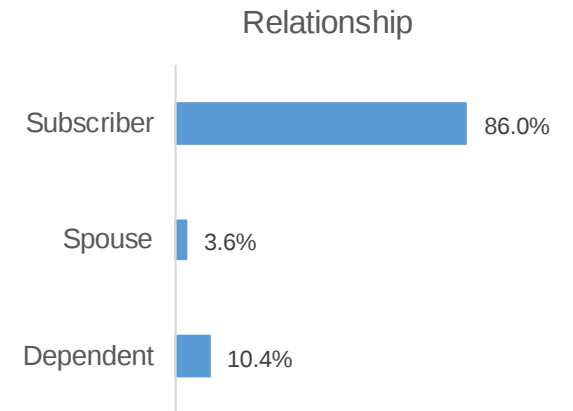


Pregnancy Related Disorders

Complications of Pregnancy				
AHRQ Description	Patients	Claims	Total Paid	% Paid
Polyhydramnios and other problems of amniotic cavity	3	9	\$108,249	28.7%
Complications of birth; puerperium affecting management	10	18	\$51,719	13.7%
Other complications of pregnancy	35	115	\$51,204	13.6%
Other pregnancy and delivery including normal	45	114	\$32,176	8.5%
Umbilical cord complication	3	3	\$30,964	8.2%
Malposition; malpresentation	4	5	\$26,918	7.1%
Contraceptive and procreative management	82	141	\$22,251	5.9%
Diabetes/Abnormal glucose tolerance complicating pregnancy	7	16	\$15,205	4.0%
Previous C-section	2	6	\$14,169	3.8%
Hemorrhage during pregnancy; abruptio placenta	8	25	\$7,082	1.9%

**Not Representative of all utilization*

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Emergency Room and Urgent Care



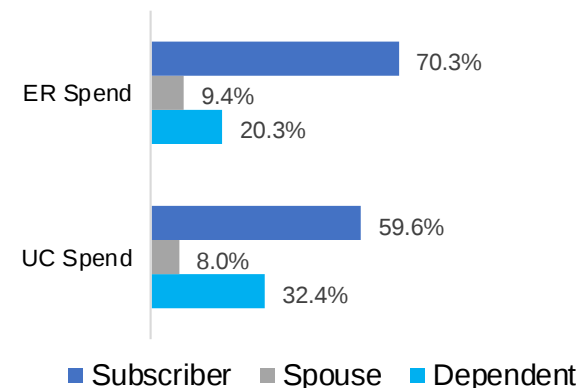
	1Q21		1Q22		Peer	
Metric	ER	Urgent Care	ER	Urgent Care	ER	Urgent Care
# of Visits	166	1,291	184	907		
Visits Per Member	0.02	0.48	0.03	0.54	0.08	0.14
Visits Per K	98.4	765.3	110.2	543.5	89.6	385.3
Avg. Paid Per Visit	\$2,596	\$112	\$2,973.58	\$121	\$2,607	\$118

**Not Representative of all utilization*

**Data based on medical spend only*

Emergency Room and Urgent Care Visits by Relationships - 1Q22				
Relationship	ER Visits	ER Per K	UC Visits	UC Per K
Member	108	64.7	591	354.1
Spouse	18	10.8	66	39.5
Dependent	58	34.8	250	149.8
Total	184	110.2	907	543.5

ER / UC Spend by Relationship



Clinical Conditions by Medical Spend



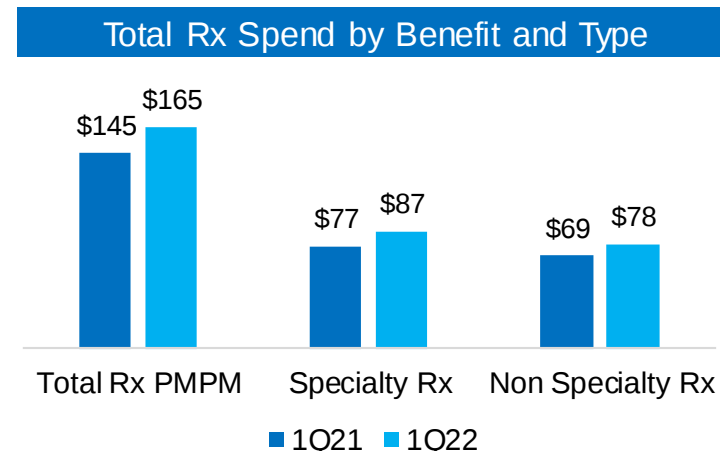
Top 15 Common Condition	# of Members	% of Members	Members Per K	PMPM
Mental Disorders	417	6.2%	62.5	\$11.98
Intervertebral Disc Disorders	314	4.7%	47.0	\$5.26
Diabetes with complications	214	3.2%	32.1	\$5.00
Prostate Cancer	281	4.2%	42.1	\$4.26
Breast Cancer	41	0.6%	6.1	\$3.93
Acute Myocardial Infarction	50	0.7%	7.5	\$3.18
Asthma	41	0.6%	6.1	\$1.91
COPD	4	0.1%	0.6	\$1.84
Diabetes without complications	14	0.2%	2.1	\$1.30
Coronary Atherosclerosis	92	1.4%	13.8	\$1.22
Chronic Renal Failure	4	0.1%	0.6	\$0.95
Hypertension	189	2.8%	28.3	\$0.84
Congestive Heart Failure (CHF)	18	0.3%	2.7	\$0.11
Colon Cancer	29	0.4%	4.3	\$0.07
Cervical Cancer	7	0.1%	1.0	\$0.00

**Not Representative of all utilization*

**Data based on medical spend only*

Pharmacy Drivers

	1Q21	1Q22	Δ
Enrolled Members	6,747	6,676	-1.1%
Average Prescriptions PMPY	17.1	16.2	-5.3%
Formulary Rate	89.6%	90.5%	1.0%
Generic Use Rate	83.9%	84.4%	0.6%
Generic Substitution Rate	98.2%	98.2%	0.0%
Avg Net Paid per Prescription	\$102	\$122	19.8%
Net Paid PMPM	\$145	\$165	13.4%



Pharmacy Performance

- Rx spend increased of **13.4%** (\$19.56 pmpm) from prior period
- Avg. paid per Script increased **19.8%** (\$20.27 pmpm) year over year
- Specialty Rx Spend driving **52.9%** of Rx Spend
- Specialty Rx spend increased **14.0%** from prior period
- Specialty Rx Drivers:
 - Jardiance** (Antidiabetic) Spend up **9.3%**
 - Ozempic** (Antidiabetic) Spend up **4.1%**
- Tier 1 Rx drove **77.2%** of total claim volume, but only accounts for **2.2%** of overall Rx Spend

