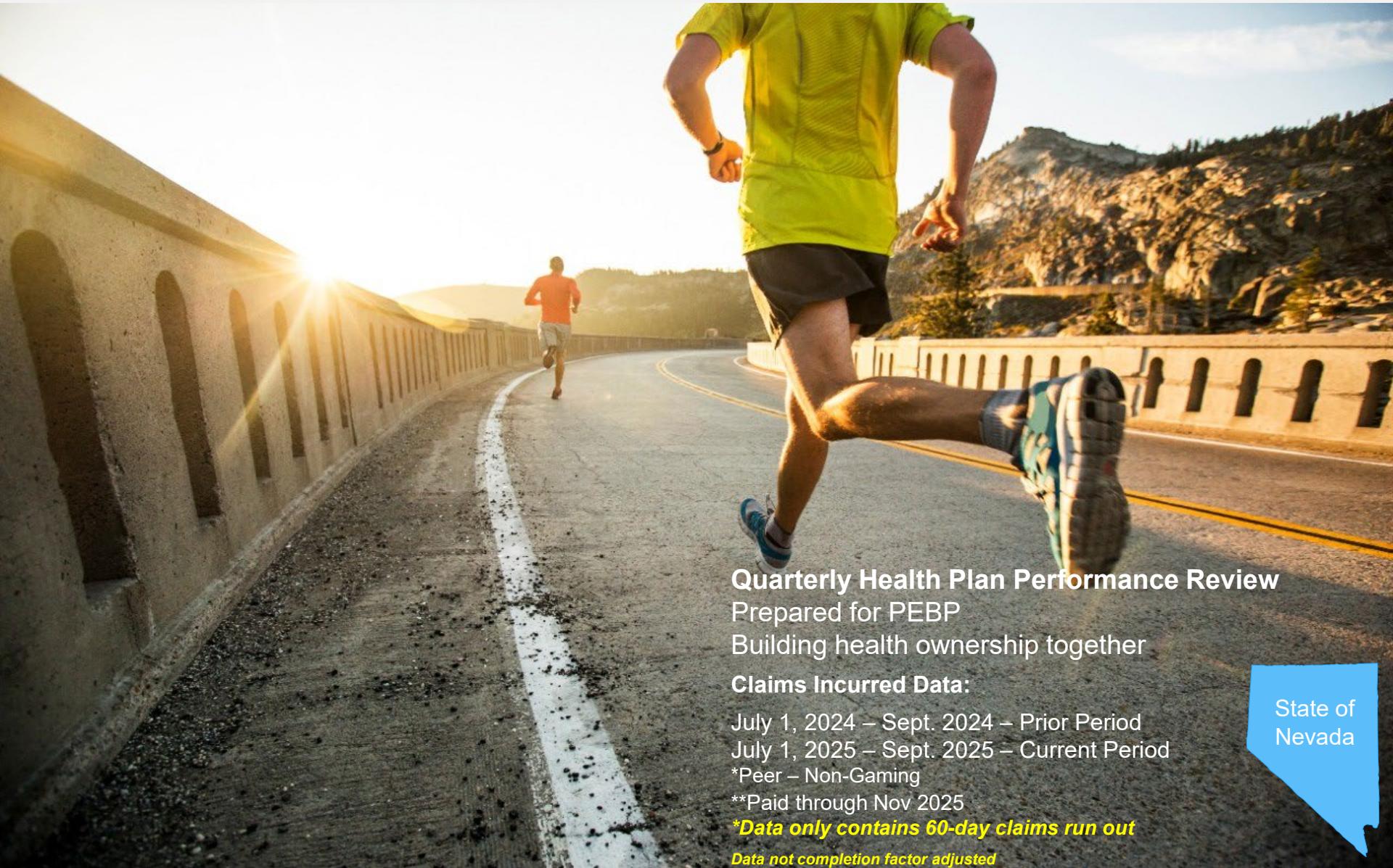


# Power Of Partnership.



## Quarterly Health Plan Performance Review

Prepared for PEBP

Building health ownership together

### Claims Incurred Data:

July 1, 2024 – Sept. 2024 – Prior Period

July 1, 2025 – Sept. 2025 – Current Period

\*Peer – Non-Gaming

\*\*Paid through Nov 2025

**\*Data only contains 60-day claims run out**

*Data not completion factor adjusted*

State of  
Nevada



## Executive Summary

### Spend and Utilization

# Executive Summary Utilization & Spend



## Population

- -6.7% decrease for employees from prior period
- -7.3% decrease for members from prior period

## Medical Paid PMPM

- 7.2% increase in overall medical paid from prior period
- 7.0% increase in non-Catastrophic spend
- 28.4% increase in Catastrophic spend

## High-Cost Claimants

- 15 HCC in 1Q25, flat from prior period
- -27.8% of HCC spend decrease in current period
- Avg. Paid per case decreased 28.4%

## Emergency Room

- ER Visits Per 1,000 members decreased -13.0%
- Avg. paid per ER Visit increased 35.2%

## Urgent Care

- Urgent Care visits per 1,000 members decreased by -5.1%
- Avg. paid per Urgent care visit increased 4.6%

## Rx Drivers

- Rx Net Paid PMPM increased 17.6%
- Specialty Spend increased 0.8%
- Specialty Rx driving -14.3% of total Rx Spend

## Overall Medical / Rx

- Total Medical/Rx increased 10.9% on PMPM basis

# Executive Summary Utilization & Spend



Claims Paid by Age Group															
July - Sept. 2024 Q1							July - Sept. 2025 Q1							Change	
Age Band	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	\$68,078	\$612	\$532	\$5	\$68,610	\$617	\$98,127	\$750	\$4,262	\$33	\$102,389	\$783	49.2%	581.4%	
01	\$25,953	\$226	\$179	\$2	\$26,131	\$227	\$41,534	\$454	\$3,294	\$36	\$44,827	\$490	101.0%	2214.7%	
02-04	\$223,519	\$460	\$1,710	\$4	\$225,229	\$464	\$177,090	\$459	\$172	\$0	\$177,261	\$460	-0.2%	-87.4%	
05-09	\$180,824	\$193	\$8,979	\$10	\$189,803	\$202	\$213,238	\$244	\$8,167	\$9	\$221,405	\$253	26.5%	-2.4%	
10-14	\$207,342	\$161	\$31,775	\$25	\$239,117	\$186	\$212,213	\$179	\$14,573	\$12	\$226,786	\$191	11.1%	-50.2%	
15-19	\$309,414	\$201	\$52,647	\$34	\$362,060	\$235	\$314,576	\$232	\$56,482	\$42	\$371,058	\$273	15.5%	21.9%	
20-24	\$352,019	\$244	\$44,920	\$31	\$396,939	\$275	\$319,668	\$230	\$60,677	\$44	\$380,345	\$274	-5.6%	40.5%	
25-29	\$249,124	\$292	\$84,407	\$99	\$333,531	\$391	\$193,806	\$269	\$102,943	\$143	\$296,748	\$412	-7.9%	44.4%	
30-34	\$262,052	\$302	\$122,706	\$141	\$384,758	\$443	\$259,716	\$319	\$141,637	\$174	\$401,353	\$493	5.7%	23.1%	
35-39	\$301,233	\$273	\$192,646	\$175	\$493,879	\$448	\$585,913	\$600	\$291,703	\$299	\$877,616	\$898	119.7%	71.0%	
40-44	\$404,728	\$320	\$248,310	\$197	\$653,039	\$517	\$497,849	\$395	\$300,083	\$238	\$797,933	\$633	23.2%	21.1%	
45-49	\$851,594	\$558	\$509,867	\$334	\$1,361,460	\$891	\$580,118	\$426	\$388,794	\$285	\$968,912	\$711	-23.7%	-14.6%	
50-54	\$737,298	\$390	\$695,079	\$368	\$1,432,377	\$758	\$1,121,514	\$643	\$791,286	\$454	\$1,912,800	\$1,097	64.7%	23.3%	
55-59	\$789,893	\$440	\$703,116	\$392	\$1,493,008	\$832	\$937,865	\$533	\$825,156	\$469	\$1,763,020	\$1,002	21.1%	19.7%	
60-64	\$822,826	\$467	\$615,466	\$350	\$1,438,292	\$817	\$892,582	\$557	\$655,124	\$409	\$1,547,705	\$966	19.2%	17.0%	
65+	\$1,223,458	\$960	\$520,806	\$409	\$1,744,264	\$1,368	\$519,803	\$408	\$536,687	\$421	\$1,056,491	\$829	-57.5%	3.1%	
Total	\$7,009,354	\$384	\$3,833,144	\$210	\$10,842,498	\$594	\$6,965,610	\$411	\$4,181,040	\$247	\$11,146,650	\$658	2.8%	10.9%	

# Financial Summary



Financial and Demographic (July 2025 thru Sept 2025 Q1)													
	Total				State Active				Retiree (State/Non-State)				
Summary	Thru 1Q23	Thru 1Q24	Thru 1Q25	▲	Thru 1Q23	Thru 1Q24	Thru 1Q25	▲	Thru 1Q23	Thru 1Q24	Thru 1Q25	▲	
Avg. # Employees	3,536	3,499	3,263	-6.7%	3,088	3,085	2,883	-6.5%	448	414	380	-8.1%	
Avg. # Members	6,219	6,086	5,643	-7.3%	5,605	5,520	5,122	-7.2%	614	566	521	-8.1%	
Ratio	1.8	1.7	1.7	-0.6%	1.8	1.8	1.8	-0.7%	1.4	1.4	1.4	0.1%	
Financial													
Medical Paid	\$6,583,814	\$7,009,354	\$6,965,610	-0.6%	\$5,741,833	\$4,587,142	\$4,410,746	-3.8%	\$841,980	\$2,422,212	\$2,554,863	5.5%	
Member Paid	\$601,720	\$752,381	\$543,574	-27.8%	\$430,738	\$445,626	\$394,087	-11.6%	\$30,708	\$306,754	\$149,488	-51.3%	
Net Paid PEPY	\$7,448	\$8,014	\$8,539	6.6%	\$7,062	\$7,838	\$8,568	9.3%	\$7,940	\$9,325	\$8,315	-10.8%	
Net Paid PMPY	\$4,235	\$4,607	\$4,937	7.2%	\$3,891	\$4,381	\$4,822	10.1%	\$6,910	\$6,812	\$6,069	-10.9%	
Net Paid PEPM	\$621	\$668	\$712	6.6%	\$589	\$653	\$714	9.3%	\$662	\$777	\$693	-10.8%	
Net Paid PMPM	\$353	\$384	\$411	7.2%	\$324	\$365	\$402	10.1%	\$576	\$568	\$506	-10.9%	
High Cost Claimants													
# of HCC's > \$50k	14	15	15	0.0%	9	13	13	0.0%	5	2	2	0.0%	
Avg. paid per claimant	\$90,842	\$103,752	\$74,322	-28.4%	\$81,000	\$99,980	\$74,558	-25.4%	\$108,559	\$128,270	\$72,790	-43.3%	
HCC % of Spend	19.3%	22.0%	15.9%	-27.8%	13.4%	21.4%	15.6%	-27.1%	48.0%	25.6%	18.0%	-29.8%	
Spend by Location (PMPY)													
Inpatient	\$1,206	\$1,486	\$1,105	-25.6%	\$1,880	\$1,499	\$1,200	-20.0%	\$26,992	\$2,827	\$1,470	-48.0%	
Outpatient	\$1,113	\$1,115	\$1,405	26.0%	\$1,048	\$995	\$1,327	33.4%	\$17,848	\$1,402	\$1,809	29.0%	
Professional	\$1,976	\$2,055	\$2,435	18.5%	\$1,170	\$1,364	\$1,840	34.9%	\$20,712	\$2,673	\$3,078	15.2%	
Total	\$4,295	\$4,656	\$4,945	6.2%	\$4,097	\$3,324	\$3,444	3.6%	\$65,552	\$6,903	\$6,357	-7.9%	

# Paid Claims by Claim Type



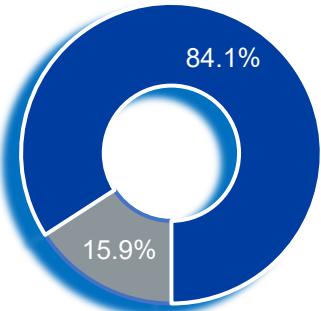
Net Paid Claims - Total									
Total Participants									
	July - Sept. 2024 Q1				July - Sept. 2025 Q1				▲
	Actives	Pre-Medicare	Medicare	Total	Actives	Pre-Medicare	Medicare	Total	
<b>Medical</b>									
InPatient	\$1,373,945	\$103,204	\$783,857	\$2,261,006	\$1,407,274	\$0	\$151,475	\$1,558,749	-31.1%
OutPatient	\$4,188,088	\$118,677	\$441,583	\$4,748,348	\$4,937,702	\$93,391	\$377,537	\$5,406,861	13.9%
<b>Total - Medical</b>	<b>\$5,562,033</b>	<b>\$221,881</b>	<b>\$1,225,440</b>	<b>\$7,009,354</b>	<b>\$5,970,319</b>	<b>\$219,198</b>	<b>\$1,040,986</b>	<b>\$6,965,610</b>	<b>-0.6%</b>
<b>Net Paid Claims - Total</b>									
Total Participants									
	July - Sept. 2024 Q1				July - Sept. 2025 Q1				▲
	Actives	Pre-Medicare	Medicare	Total	Actives	Pre-Medicare	Medicare	Total	
<b>Medical PMPM</b>	<b>\$335</b>	<b>\$554</b>	<b>\$3,058</b>	<b>\$384</b>	<b>\$388</b>	<b>\$794</b>	<b>\$817</b>	<b>\$411</b>	<b>7.2%</b>

# Cost Distribution – Medical Claims > \$50K



July - Sept. 1Q24						Paid Claims	July - Sept 1Q25					
# 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
2	0.0%	\$422,583	6.0%	\$422,583	100.0%	> \$100k	0	0.0%	\$0	0.0%	\$0	-
9	0.1%	\$595,293	8.5%	\$292,169	49.1%	\$50k- \$100k	10	0.2%	\$722,155	10.4%	\$722,155	100.0%
20	0.3%	\$738,623	10.5%	\$499,491	67.6%	\$25k - \$50k	22	0.4%	\$752,733	10.8%	\$562,864	74.8%
71	1.2%	\$1,331,438	19.0%	\$679,454	51.0%	\$10k - \$25k	68	1.2%	\$1,413,967	20.3%	\$923,628	65.3%
125	2.1%	\$991,455	14.1%	\$594,596	60.0%	\$5k - \$10k	142	2.5%	\$1,182,620	17.0%	\$724,436	61.3%

% Paid Attributed to Catastrophic Cases



■ HCC   ■ NON HCC

HCC > \$50k - CCSR Chapter Conditions - Thru 1Q25

Top 5 AHRQ Category conditions	# of Patients	Total Paid	% of Med Paid
Diseases of the musculoskeletal system	3	\$252,975	3.6%
Neoplasms	3	\$211,954	3.0%
Factors influencing health status	2	\$173,761	2.5%
Certain infectious and parasitic diseases	2	\$155,205	2.2%
Diseases of the nervous system	2	\$125,797	1.8%

# Utilization Summary



Utilization Summary								
	Total			State Active			Retiree State/Non-State	
	July - Sept. 1Q24	July - Sept. 1Q25	▲	July - Sept. 1Q24	July - Sept. 1Q25	▲	July - Sept. 1Q24	July - Sept. 1Q25
<b>Inpatient</b>								
# of Admits	112	63	-43.8%	93	54	-41.9%	19	9
# of Bedays	879	261	-70.3%	610	234	-61.6%	269	27
Avg. Paid per Admit	\$18,706	\$15,389	-17.7%	\$18,415	\$15,859	-13.9%	\$20,128	\$12,574
Avg. Paid per Day	\$2,383	\$3,715	55.9%	\$2,808	\$3,660	30.4%	\$1,422	\$4,191
Admits Per K	73.6	44.7	-39.3%	67.4	42.2	-37.4%	134.2	69.1
Days Per K	577.7	185.0	-68.0%	442.1	182.7	-58.7%	1,899.9	207.4
ALOS	7.8	4.1	-47.2%	6.6	4.3	-33.9%	5.5	5.9
Admits from ER	50	36	-28.0%	39	28	-28.2%	11	8
<b>Physician Office Visits</b>								
Per Member Per Year	2.3	2.2	-1.5%	2.2	2.2	-0.4%	2.5	2.2
Paid Per Visit	\$162	\$179	10.9%	\$167	\$187	12.0%	\$117	\$106
Net Paid PMPM	\$30	\$33	9.1%	\$31	\$35	11.5%	\$24	\$20
<b>Emergency Room</b>								
# of Visits	197	159	-19.3%	180	142	-21.1%	17	17
Visits Per K	129.5	112.7	-13.0%	130.4	110.9	-15.0%	120.1	130.6
Avg Paid Per Visit	\$2,931	\$3,961	35.2%	\$2,942	\$4,042	37.4%	\$2,806	\$3,288
<b>Urgent Care</b>								
# of Visits	880	774	-12.0%	794	708	-10.8%	86	66
Visits Per K	578.4	548.6	-5.1%	575.4	552.9	-3.9%	607.4	507.0
Avg Paid Per Visit	\$124	\$129	4.6%	\$93	\$90	-2.9%	\$93	\$76

\*Not Representative of all utilization

\*Data based on medical spend only

# Diagnosis Grouper Summary – Top 25



Top 25 CCSR Category	Total Paid	% Paid
Spondylopathies/spondyloarthropathy	\$366,682	6.5%
Neurodevelopmental disorders	\$297,862	5.3%
Cardiac dysrhythmias	\$156,334	2.8%
Abdominal pain and other digestive	\$139,644	2.5%
Diabetes mellitus with complication	\$127,658	2.3%
Septicemia	\$126,917	2.2%
Other aftercare encounter	\$126,855	2.2%
Breast cancer - all other types	\$125,278	2.2%
Sleep wake disorders	\$121,044	2.1%
Respiratory cancers	\$110,766	2.0%
Headache; including migraine	\$105,827	1.9%
Nonspecific chest pain	\$101,546	1.8%
Chronic kidney disease	\$93,073	1.6%
Respiratory failure; insufficiency; arrest	\$92,701	1.6%
Unspecified upper respiratory disease	\$91,852	1.6%
Encounter for antineoplastic therapies	\$87,769	1.6%
Depressive disorders	\$79,238	1.4%
Unspecified nutritional and metabolic disorders	\$76,036	1.3%
Sprains and strains, initial encounter	\$75,545	1.3%
Medical examination/evaluation	\$74,355	1.3%
Benign neoplasms	\$74,324	1.3%
Neoplasm-related encounters	\$71,879	1.3%
Acute myocardial infarction	\$68,313	1.2%
Male reproductive system cancers - prostate	\$68,052	1.2%
Nerve and nerve root disorders	\$65,475	1.2%

Insured	Spouse	Dependent
\$360,030	\$6,445	\$208
\$9,900	\$912	\$287,050
\$155,788	\$546	\$0
\$72,823	\$57,673	\$9,148
\$99,100	\$14,508	\$14,051
\$126,225	\$8	\$684
\$98,309	\$26,352	\$2,194
\$80,967	\$44,311	\$0
\$101,417	\$15,284	\$4,343
\$104,925	\$5,841	\$0
\$104,211	\$846	\$770
\$54,536	\$9,545	\$37,465
\$93,073	\$0	\$0
\$92,395	\$0	\$306
\$80,353	\$1,632	\$9,867
\$87,769	\$0	\$0
\$43,827	\$7,527	\$27,884
\$27,920	\$47,883	\$233
\$53,881	\$3,972	\$17,692
\$14,162	\$3,206	\$56,988
\$63,021	\$11,303	\$0
\$66,753	\$5,126	\$0
\$68,313	\$0	\$0
\$17,533	\$50,519	\$0
\$65,078	\$397	\$0

Male	Female	Unassigned
\$33,973	\$332,709	\$0
\$199,274	\$98,587	\$0
\$47,766	\$108,567	\$0
\$23,645	\$115,999	\$0
\$77,974	\$49,684	\$0
\$1,371	\$125,546	\$0
\$121,755	\$5,100	\$0
\$101	\$125,178	\$0
\$60,738	\$60,306	\$0
\$5,841	\$104,925	\$0
\$2,375	\$103,452	\$0
\$31,179	\$70,367	\$0
\$93,073	\$0	\$0
\$306	\$92,395	\$0
\$19,737	\$72,115	\$0
\$12,942	\$74,827	\$0
\$30,873	\$48,365	\$0
\$27,636	\$48,401	\$0
\$29,507	\$46,038	\$0
\$32,820	\$41,536	\$0
\$25,928	\$48,396	\$0
\$15,503	\$56,376	\$0
\$31,936	\$36,377	\$0
\$68,052	\$0	\$0
\$2,573	\$62,902	\$0

\*Not Representative of all utilization

\*Data based on medical spend only

# Mental Health Drilldown



CCSR Category Description	July - Sept. 1Q24		July - Sept. 1Q25	
	Patients	Total Paid	Patients	Total Paid
Neurodevelopmental disorders	135	\$166,925	119	\$297,862
Depressive disorders	208	\$95,763	215	\$79,238
Anxiety and fear-related disorders	240	\$62,978	214	\$53,656
Trauma- and stressor-related disorders	138	\$35,759	131	\$45,793
Bipolar and related disorders	44	\$33,210	37	\$29,362
Suicidal ideation/attempt/intentional self-harm	6	\$23,535	4	\$37,007
Alcohol-related disorders	12	\$12,549	4	\$1,357
Other specified and unspecified mood disorders	12	\$4,085	12	\$6,023
Cannabis-related disorders	5	\$6,697	4	\$674
Schizophrenia spectrum and other psychotic disorders	6	\$2,878	5	\$822

*\*Not Representative of all utilization*

*\*Data based on medical spend only*

# Respiratory Disorders

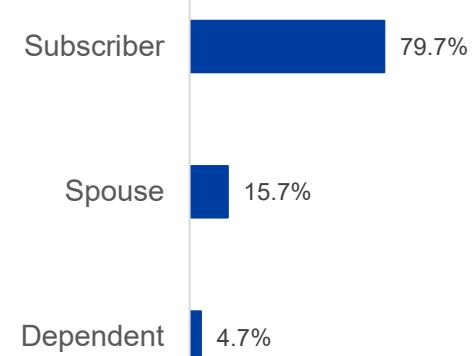


## Spend by Relationship

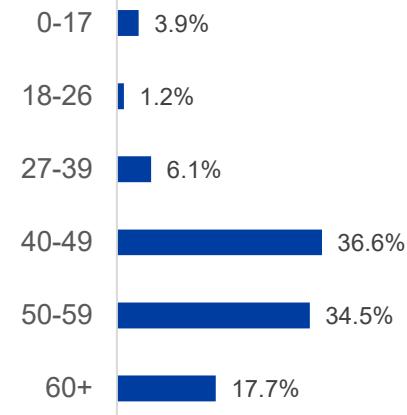
Top 10 Respiratory Disorders				
CCSR Category Description	Patients	Claims	Total Paid	% Paid
Respiratory failure; insufficiency; arrest	6	103	\$92,701	25.1%
Unspecified upper respiratory disease	107	283	\$91,852	24.9%
Sinusitis	59	90	\$49,514	13.4%
Pneumonia (except that caused by TB)	7	24	\$49,075	13.3%
Pleural effusion and pulmonary collapse	3	5	\$40,720	11.0%
Asthma	53	90	\$22,765	6.2%
Acute and chronic tonsillitis	12	16	\$7,569	2.0%
Other specified upper respiratory infections	116	142	\$7,138	1.9%
Acute bronchitis	31	38	\$4,102	1.1%
COPD	13	18	\$3,102	0.8%

\*Not Representative of all utilization

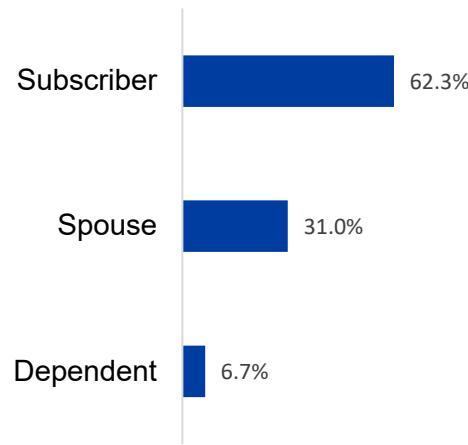
\*Data based on medical spend only



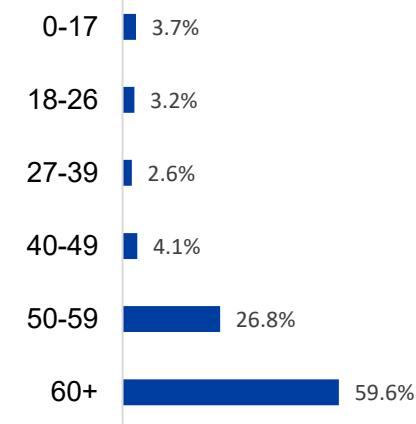
## Spend by Age Range



## Spend by Relationship



## Spend by Age Range

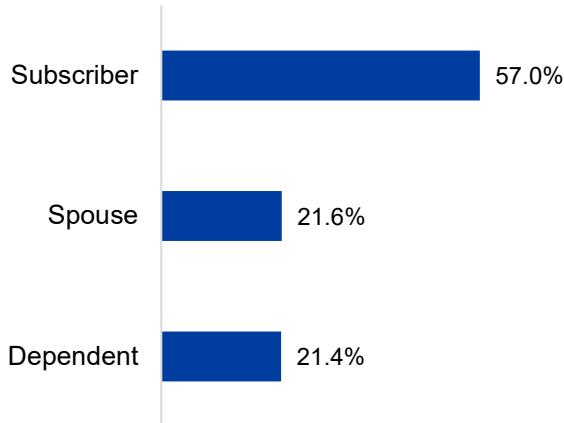


Top 10 Infectious and Parasitic Diseases					
CCSR Description	Patients	Claims	Total Paid	% Paid	
Septicemia	8	13	\$126,917	82.5%	
Viral infection	37	47	\$13,443	8.7%	
COVID-19	36	61	\$9,007	5.9%	
HIV infection	18	42	\$2,625	1.7%	
Hepatitis	3	8	\$1,029	0.7%	
Sexually transmitted infections	6	9	\$473	0.3%	
Fungal infections	30	37	\$279	0.2%	
Bacterial infections	2	2	\$0	0.0%	
Parasitic, other specified	1	1	\$0	0.0%	
	1	2	\$0	0.0%	

\*Not Representative of all utilization

\*Data based on medical spend only

## Spend by Relationship

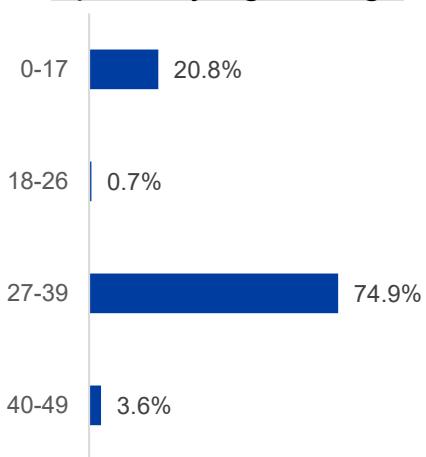


Top 10 Complications of Pregnancy					
CCSR Description	Patients	Claims	Total Paid	% Paid	
Other specified complications in pregnancy	12	49	\$49,605	27.0%	
Early or threatened labor	1	1	\$25,835	14.1%	
Hypertension and hypertensive-related conditions	5	17	\$21,916	11.9%	
Uncomplicated pregnancy, delivery or puerperium	23	40	\$19,952	10.9%	
Previous C-section	2	5	\$14,137	7.7%	
Early, first or unspecified trimester hemorrhage	5	8	\$12,949	7.0%	
Diabetes or abnormal glucose tolerance	4	31	\$11,409	6.2%	
OB-related trauma to perineum and vulva	2	2	\$10,064	5.5%	
Malposition, disproportion or other labor complications	3	7	\$9,659	5.3%	
Maternal care related to fetal conditions	7	12	\$8,205	4.5%	

\*Not Representative of all utilization

\*Data based on medical spend only

## Spend by Age Range



# Emergency Room and Urgent Care

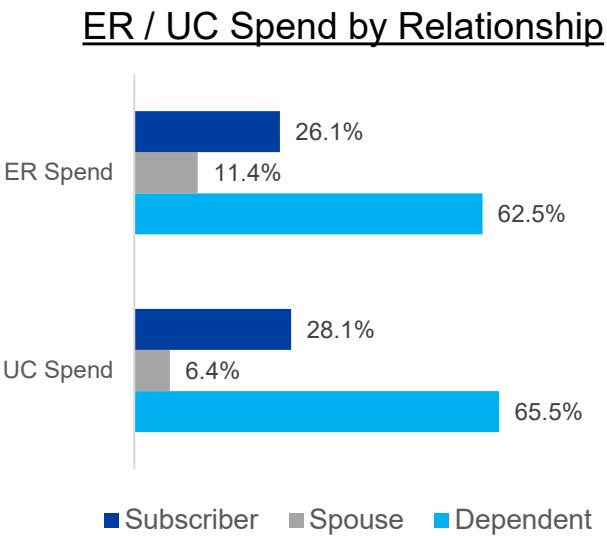


Metric	July - Sept. 1Q24		July - Sept. 1Q25		Peer	
	ER	Urgent Care	ER	Urgent Care	ER	Urgent Care
# of Visits	197	962	159	860		
Visits Per Member	0.03	0.48	0.03	0.54	0.08	0.14
Visits Per K	129.5	632.3	112.7	609.6	104.3	586.2
Avg. Paid Per Visit	\$2,931	\$112	\$3,961.06	\$121	\$2,856	\$118

\*Not Representative of all utilization

\*Data based on medical spend only

Emergency Room and Urgent Care Visits by Relationships - 1Q25				
Relationship	ER Visits	ER Per K	UC Visits	UC Per K
Member	41	29.1	213	151.0
Spouse	16	11.3	105	74.4
Dependent	102	72.3	542	384.2
Total	159	112.7	860	609.6



# Clinical Conditions by Medical Spend

## (CCSR Chapter Conditions)



Top 15 Common Condition	# of Members	% of Members	Members Per K	PMPM
Mental, behavioral and neuro disorders	655	11.6%	116.1	\$27.89
Neoplasms	280	5.0%	49.6	\$25.77
Factors influencing health status	1621	28.7%	287.3	\$22.80
Diseases of the circulatory system	478	8.5%	84.7	\$22.45
Diseases of the musculoskeletal system	745	13.2%	132.0	\$19.77
Diseases of the genitourinary system	478	8.5%	84.7	\$17.74
Symptoms, signs and abnormal	942	16.7%	166.9	\$17.32
Diseases of the nervous system	545	9.7%	96.6	\$17.17
Diseases of the respiratory system	375	6.6%	66.5	\$16.36
Injury, poisoning and certain	273	4.8%	48.4	\$16.25
Endocrine, nutritional and metabolic diseases	860	15.2%	152.4	\$14.37
Diseases of the digestive system	311	5.5%	55.1	\$12.93
Pregnancy, childbirth and the puerperium	37	0.7%	6.6	\$9.06
Certain infectious and parasitic diseases	139	2.5%	24.6	\$6.46
Diseases of the ear and mastoid process	114	2.0%	20.2	\$3.19

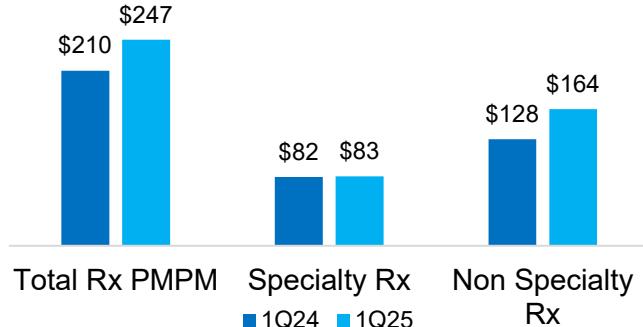
*\*Not Representative of all utilization*

*\*Data based on medical spend only*

# Pharmacy Drivers

	July - Sept. 1Q24	July - Sept. 1Q25	Δ
Enrolled Members	6,086	5,643	-7.3%
Average Prescriptions PMPY	17.5	18.1	3.9%
Formulary Rate	88.2%	88.7%	0.5%
Generic Use Rate	84.5%	83.7%	-0.8%
Generic Substitution Rate	98.8%	98.7%	-0.2%
Avg Net Paid per Prescription	\$144	\$163	13.2%
Net Paid PMPM	\$210	\$247	17.6%

## Total Rx Spend by Benefit and Type



## Pharmacy Performance

- Rx spend increased of 17.6%, (**\$37 PMPM**) from prior period
- Avg. paid per Script increased **13.2%** (**\$19 PMPM**) year over year
- Specialty Rx spend driving **33.6%** of Rx Spend
- Specialty Rx spend remained relatively flat from prior period

### Specialty Rx Drivers:

- Mounjaro** (Antidiabetic) Spend up **82.6%**
- Ozempic** (Antidiabetic) Spend up **3.5%**

## Top 5 Therapeutic Classes by Spend

- Antidiabetics
- Dermatologicals
- Analgesics
- Psychotherapeutic / Neurological
- Antivirals

