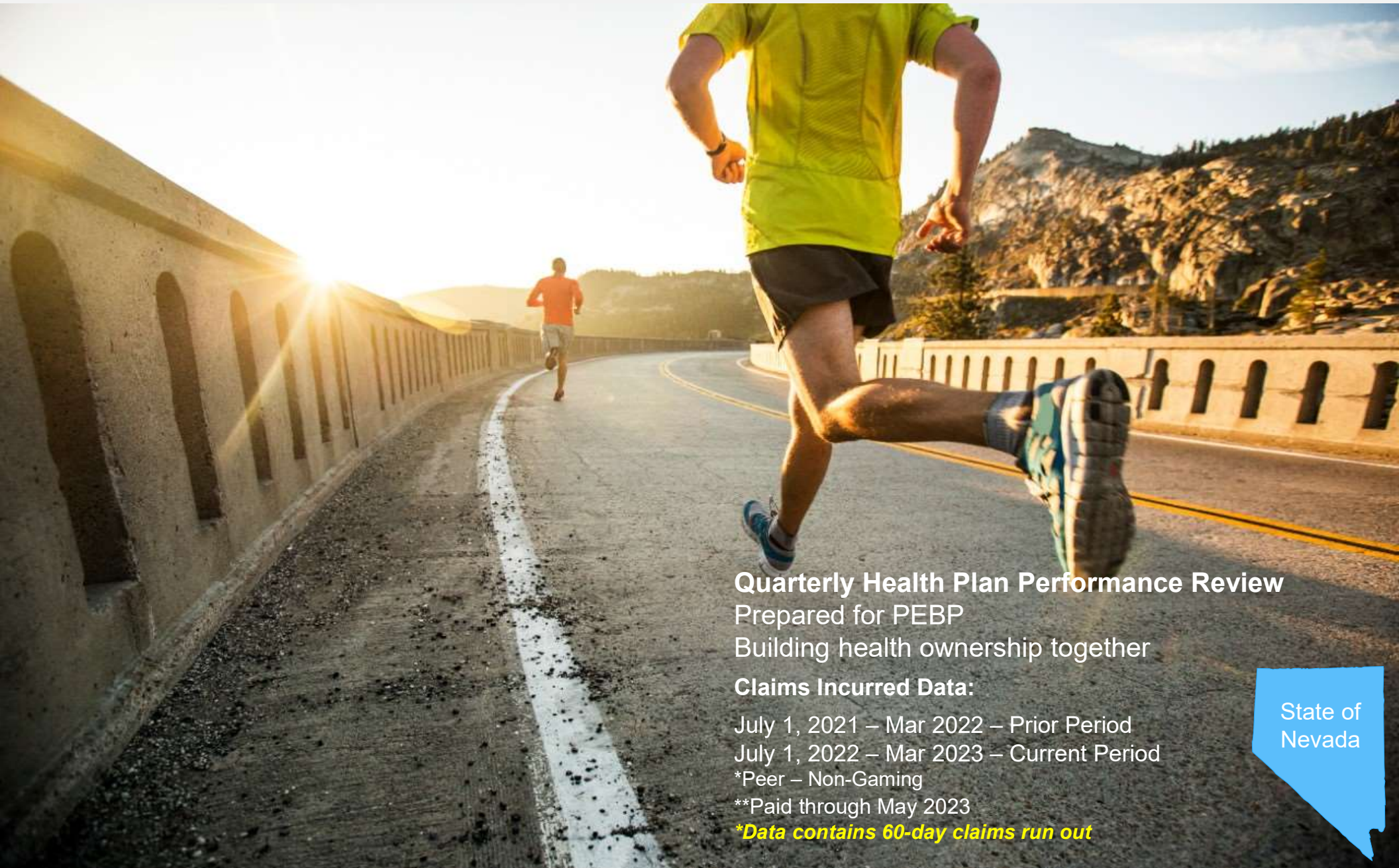


Power Of Partnership.



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

Claims Incurred Data:

July 1, 2021 – Mar 2022 – Prior Period

July 1, 2022 – Mar 2023 – Current Period

*Peer – Non-Gaming

**Paid through May 2023

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

State of
Nevada



Executive Summary
Spend and Utilization

Executive Summary Utilization & Spend



Population

- -4.0% decrease for employees
- -4.2% decrease for members

Medical Paid PMPM

- -31.4% decrease in overall medical paid
- -3.2% decrease in non-Catastrophic spend
- -52.2% decrease in Catastrophic spend

High-Cost Claimants

- 65 High-Cost Claimants accounted for 35.5% of medical spend
- -13.3% decrease in HCC from prior period
- Avg. Paid per case decreased -47.2%

Emergency Room

- ER Visits Per 1,000 members increased 6.5%
- Avg. paid per ER Visit increased 9.9%

Urgent Care

- Urgent Care visits per 1,000 members decreased by -15.8%
- Avg. paid per Urgent care visit increased 8.0%

Rx Drivers

- Rx Net Paid PMPM increased 18.5%
- Specialty Spend increased 40.1%
- Specialty Rx driving 44.3% of total Rx Spend

Overall Medical / Rx

- Total Medical/Rx decreased -18.0% on PMPM basis

Executive Summary Utilization & Spend



Claims Paid by Age Group														
Claims data through 3Q22							Claims data through 3Q23						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	\$7,199,621	\$14,489	\$2,063	\$4	\$7,201,684	\$14,493	\$271,027	\$542	\$1,396	\$3	\$272,423	\$545	-96.2%	-32.8%
01	\$127,282	\$194	\$3,683	\$6	\$130,966	\$200	\$259,829	\$567	\$3,745	\$8	\$263,575	\$575	192.4%	45.6%
02-04	\$475,467	\$264	\$10,969	\$6	\$486,436	\$270	\$521,267	\$304	\$14,552	\$8	\$535,819	\$313	15.5%	39.7%
05-09	\$560,209	\$156	\$45,568	\$13	\$605,777	\$169	\$679,073	\$209	\$52,705	\$16	\$731,778	\$225	34.0%	27.8%
10-14	\$1,927,685	\$437	\$232,599	\$53	\$2,160,284	\$490	\$685,727	\$166	\$268,527	\$65	\$954,254	\$232	-61.9%	23.6%
15-19	\$1,359,654	\$292	\$185,189	\$40	\$1,544,844	\$331	\$864,221	\$182	\$166,599	\$35	\$1,030,820	\$217	-37.6%	-11.7%
20-24	\$857,919	\$193	\$265,462	\$60	\$1,123,381	\$252	\$601,522	\$145	\$156,344	\$38	\$757,866	\$183	-24.6%	-36.6%
25-29	\$773,829	\$281	\$275,814	\$100	\$1,049,642	\$381	\$1,171,902	\$446	\$268,596	\$102	\$1,440,499	\$548	58.8%	2.1%
30-34	\$954,174	\$292	\$607,096	\$186	\$1,561,270	\$477	\$1,085,870	\$349	\$423,275	\$136	\$1,509,145	\$485	19.5%	-26.8%
35-39	\$1,707,777	\$413	\$491,375	\$119	\$2,199,152	\$531	\$1,228,361	\$328	\$709,470	\$190	\$1,937,832	\$518	-20.4%	59.8%
40-44	\$1,438,952	\$331	\$512,553	\$118	\$1,951,505	\$449	\$1,322,702	\$329	\$590,563	\$147	\$1,913,265	\$475	-0.9%	24.3%
45-49	\$1,622,656	\$330	\$632,329	\$129	\$2,254,985	\$459	\$1,920,122	\$381	\$829,803	\$165	\$2,749,926	\$546	15.3%	27.9%
50-54	\$3,691,228	\$642	\$1,662,670	\$289	\$5,353,898	\$931	\$3,016,331	\$532	\$1,819,533	\$321	\$4,835,864	\$853	-17.0%	11.1%
55-59	\$3,082,250	\$539	\$1,521,893	\$266	\$4,604,143	\$805	\$2,405,469	\$438	\$1,762,399	\$321	\$4,167,868	\$758	-18.7%	20.6%
60-64	\$2,859,891	\$517	\$1,324,889	\$239	\$4,184,781	\$756	\$3,279,506	\$617	\$1,754,007	\$330	\$5,033,513	\$947	19.4%	37.8%
65+	\$2,603,636	\$694	\$1,055,598	\$281	\$3,659,233	\$976	\$2,132,898	\$565	\$1,201,271	\$318	\$3,334,169	\$883	-18.7%	13.0%
Total	\$31,242,230	\$518	\$8,829,751	\$147	\$40,071,981	\$665	\$21,445,829	\$371	\$10,022,786	\$174	\$31,468,615	\$545	-21.5%	-18.0%

Financial Summary



Financial and Demographic												
	Total				State Active				Retiree (State/Non-State)			
Summary	Thru 3Q21	Thru 3Q22	Thru 3Q23	▲	Thru 3Q21	Thru 3Q22	Thru 3Q23	▲	Thru 3Q21	Thru 3Q22	Thru 3Q23	▲
Avg. # Employees	3,906	3,793	3,640	-4.0%	3,414	3,322	3,214	-3.3%	493	471	427	-9.4%
Avg. # Members	6,801	6,695	6,415	-4.2%	6,168	6,075	5,837	-3.9%	632	620	578	-6.7%
Ratio	1.7	1.8	1.8	-0.2%	1.8	1.8	1.8	-0.7%	1.3	1.3	1.4	3.0%
Financial												
Medical Paid	\$21,978,818	\$31,242,230	\$21,445,829	-31.4%	\$19,279,451	\$26,987,289	\$19,028,441	-29.5%	\$2,699,367	\$4,254,942	\$2,417,389	-43.2%
Member Paid	\$1,450,050	\$2,057,876	\$1,395,822	-32.2%	\$862,183	\$1,470,431	\$1,081,007	-26.5%	\$587,867	\$587,445	\$314,814	-46.4%
Net Paid PEPY	\$7,502	\$10,981	\$7,855	-28.5%	\$7,530	\$10,842	\$7,881	-27.3%	\$7,307	\$11,964	\$7,656	-36.0%
Net Paid PMPY	\$4,309	\$6,222	\$4,457	-28.4%	\$4,167	\$5,929	\$4,339	-26.8%	\$5,691	\$9,157	\$5,578	-39.1%
Net Paid PEPM	\$625	\$915	\$655	-28.5%	\$628	\$904	\$657	-27.3%	\$609	\$997	\$638	-36.0%
Net Paid PMPM	\$359	\$519	\$371	-28.4%	\$347	\$494	\$362	-26.8%	\$474	\$758	\$471	-37.9%
High Cost Claimants												
# of HCC's > \$50k	54	75	65	-13.3%	41	60	57	-5.0%	13	15	8	-46.7%
Avg. paid per claimant	\$127,627	\$222,114	\$117,290	-47.2%	\$142,393	\$237,795	\$116,041	-51.2%	\$81,059	\$159,389	\$126,193	-20.8%
HCC % of Spend	31.1%	52.9%	35.5%	-32.8%	30.2%	52.5%	34.8%	-33.7%	37.7%	55.2%	41.2%	-25.3%
Spend by Location (PMPY)												
Inpatient	\$1,431	\$2,917	\$1,258	-56.9%	\$1,370	\$2,734	\$1,203	-56.0%	\$2,024	\$4,706	\$1,172	-75.1%
Outpatient	\$1,064	\$1,143	\$1,249	9.3%	\$1,027	\$1,109	\$1,163	4.9%	\$1,419	\$1,483	\$2,170	46.3%
Professional	\$1,815	\$2,162	\$1,951	-9.8%	\$1,770	\$2,086	\$1,973	-5.4%	\$2,248	\$2,968	\$2,235	-24.7%
Total	\$4,309	\$6,222	\$4,457	-28.4%	\$4,167	\$5,929	\$4,339	-26.8%	\$5,691	\$9,157	\$5,578	-39.1%

Paid Claims by Claim Type



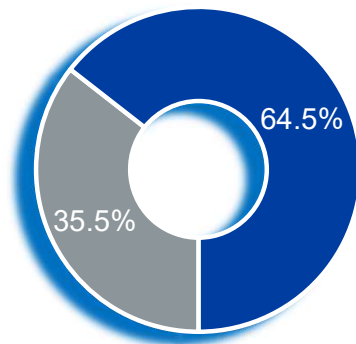
Net Paid Claims - Total									
Total Participants									
	Thru 3Q22				Thru 3Q23				▲
	Actives	Pre-Medicare	Medicare	Total	Actives	Pre-Medicare	Medicare	Total	
Medical									
InPatient	\$12,965,406	\$294,747	\$1,386,205	\$14,646,358	\$4,937,757	\$113,796	\$998,745	\$6,050,297	-58.7%
OutPatient	\$15,070,134	\$313,373	\$1,212,365	\$16,595,872	\$13,554,409	\$691,676	\$1,149,447	\$15,395,532	-7.2%
Total - Medical	\$28,035,540	\$608,120	\$2,598,569	\$31,242,230	\$18,492,166	\$805,472	\$2,148,192	\$21,445,829	-31.4%
Net Paid Claims - Total									
Total Participants									
	Thru 3Q22				Thru 3Q23				▲
	Actives	Pre-Medicare	Medicare	Total	Actives	Pre-Medicare	Medicare	Total	
Medical PMPM	\$507	\$490	\$2,096	\$518	\$350	\$716	\$569	\$371	-28.4%

Cost Distribution – Medical Claims > \$50K



Thru 3Q22						Thru 3Q23						
# of Members	% of Population	Total Paid	% of Paid	Subscriber Paid	% of Subscribers paid	Paid Claims	# of Members	% of Population	Total Paid	% of Paid	Subscriber Paid	% of Subscribers paid
16	0.2%	\$9,844,218	31.5%	\$1,038,241	10.5%	> \$100k	10	0.2%	\$1,616,525	7.5%	\$971,593	60.1%
29	0.4%	\$2,778,252	8.9%	\$1,071,368	38.6%	\$50k- \$100k	26	0.4%	\$2,649,247	12.4%	\$1,062,094	40.1%
53	0.8%	\$2,486,199	8.0%	\$1,471,734	59.2%	\$25k - \$50k	55	0.9%	\$2,175,965	10.1%	\$1,113,084	51.2%
202	3.0%	\$4,180,262	13.4%	\$2,055,078	49.2%	\$10k - \$25k	167	2.6%	\$3,527,109	16.4%	\$1,837,691	52.1%
302	4.5%	\$2,661,353	8.5%	\$1,080,408	40.6%	\$5k - \$10k	316	4.9%	\$2,722,222	12.7%	\$1,268,169	46.6%

% Paid Attributed to Catastrophic Cases



■ HCC ■ NON HCC

HCC > \$50k - AHRQ Chapter Conditions - Thru 3Q23

Top 5 AHRQ Category conditions	# of Patients	Total Paid	% of Med Paid
Endocrine; nutritional; and metabolic diseases	7	\$1,461,751	6.8%
Injury and poisoning	7	\$1,086,685	5.1%
Neoplasms	10	\$1,071,384	5.0%
Diseases of the circulatory system	11	\$966,039	4.5%
Infectious and parasitic diseases	7	\$816,824	3.8%

Utilization Summary



Utilization Summary									
	Total			State Active			Retiree State/Non-State		
	Thru 3Q22	Thru 3Q23	▲	Thru 3Q22	Thru 3Q23	▲	Thru 3Q22	Thru 3Q23	▲
<u>Inpatient</u>									
# of Admits	341	278	-18.6%	266	254	-4.6%	75	24	-67.9%
# of Bedays	2,583	1,620	-37.3%	1,969	1,500	-23.8%	615	120	-80.5%
Avg. Paid per Admit	\$42,733	\$21,401	-49.9%	\$46,635	\$21,400	-54.1%	\$28,945	\$21,414	-26.0%
Avg. Paid per Day	\$5,642	\$3,669	-35.0%	\$6,297	\$3,618	-42.5%	\$3,543	\$4,314	21.8%
Admits Per K	67.9	57.7	-15.0%	58.3	57.9	-0.7%	161.9	55.7	-65.6%
Days Per K	514.5	336.7	-34.6%	432.1	342.6	-20.7%	1,322.6	276.2	-79.1%
ALOS	7.6	5.8	-23.0%	7.4	5.9	-20.1%	5.5	5.9	7.3%
Admits from ER	168	131	-22.0%	125	115	-8.0%	43	16	-62.8%
<u>Physician Office Visits</u>									
Per Member Per Year	2.7	2.3	-14.9%	2.6	2.2	-14.8%	3.2	2.7	-16.0%
Paid Per Visit	\$134	\$151	12.2%	\$139	\$156	12.1%	\$97	\$107	10.5%
Net Paid PMPM	\$30	\$29	-4.6%	\$31	\$29	-4.4%	\$26	\$24	-7.2%
<u>Emergency Room</u>									
# of Visits	546	557	2.0%	498	509	2.2%	48	48	0.0%
Visits Per K	108.7	115.8	6.5%	109.3	116.3	6.4%	103.3	110.7	7.2%
Avg Paid Per Visit	\$2,501	\$2,749	9.9%	\$2,543	\$2,775	9.1%	\$2,063	\$2,475	20.0%
<u>Urgent Care</u>									
# of Visits	3,604	2,909	-19.3%	3,213	2,641	-17.8%	391	268	-31.5%
Visits Per K	717.7	604.6	-15.8%	705.1	603.3	-14.4%	841.5	618.3	-26.5%
Avg Paid Per Visit	\$115	\$117	2.1%	\$86	\$90	5.1%	\$84	\$79	-6.3%

*Not Representative of all utilization

*Data based on medical spend only

Diagnosis Grouper Summary – Top 25



Top 25 AHRQ Category	Total Paid	% Paid	Insured			Male	Female	Unassigned
			Insured	Spouse	Dependent			
Thyroid disorders	\$1,187,242	7.0%	\$821,939	\$358,866	\$6,437	\$1,244	\$1,185,999	\$0
Septicemia (except in labor)	\$932,976	5.5%	\$687,174	\$93,516	\$152,286	\$266,455	\$666,521	\$0
Complication of device; implant or graft	\$547,028	3.2%	\$204,885	\$89,191	\$252,952	\$232,750	\$314,279	\$0
Disorders usually diagnosed in infancy childhood or adol	\$390,805	2.3%	\$0		\$390,805	\$326,349	\$64,456	\$0
Spondylosis; intervertebral disc disorders; other back pro	\$356,693	2.1%	\$311,385	\$37,243	\$8,065	\$127,270	\$229,422	\$0
Diabetes mellitus with complications	\$340,919	2.0%	\$183,411	\$79,858	\$77,649	\$255,708	\$85,211	\$0
Non-Hodgkin`s lymphoma	\$320,022	1.9%	\$298,643	\$21,380		\$31,003	\$289,019	\$0
Other nervous system disorders	\$316,223	1.9%	\$172,651	\$135,467	\$8,105	\$31,182	\$285,041	\$0
Acute myocardial infarction	\$307,934	1.8%	\$121,979	\$185,954		\$242,036	\$65,898	\$0
Cardiac dysrhythmias	\$283,721	1.7%	\$221,100	\$62,250	\$370	\$125,867	\$157,854	\$0
Complications of surgical procedures or medical care	\$282,054	1.7%	\$268,791	\$13,155	\$109	\$204,227	\$77,827	\$0
Other nutritional; endocrine; and metabolic disorders	\$266,775	1.6%	\$155,260	\$108,748	\$2,767	\$34,084	\$232,691	\$0
Viral infection	\$265,888	1.6%	\$61,641	\$156,941	\$47,306	\$29,064	\$236,824	\$0
Mood disorders	\$263,216	1.6%	\$100,062	\$18,686	\$144,468	\$108,465	\$154,750	\$0
Other screening for suspected conditions (not mental dis	\$257,460	1.5%	\$214,007	\$38,952	\$4,501	\$76,422	\$181,038	\$0
Cancer of breast	\$253,627	1.5%	\$209,101	\$44,525			\$253,627	\$0
Maintenance chemotherapy; radiotherapy	\$252,781	1.5%	\$238,144	\$14,637		\$74,114	\$178,667	\$0
Other gastrointestinal disorders	\$225,936	1.3%	\$157,224	\$44,770	\$23,942	\$53,256	\$172,680	\$0
Osteoarthritis	\$222,452	1.3%	\$186,006	\$36,446		\$50,486	\$171,966	\$0
Cancer of prostate	\$214,248	1.3%	\$134,514	\$79,733		\$214,248		\$0
Nonspecific chest pain	\$212,570	1.3%	\$124,147	\$69,123	\$19,300	\$91,010	\$121,560	\$0
Medical examination/evaluation	\$204,757	1.2%	\$59,585	\$11,307	\$133,864	\$82,246	\$122,511	\$0
Abdominal pain	\$201,756	1.2%	\$158,147	\$15,464	\$28,146	\$58,718	\$143,039	\$0
Abdominal hernia	\$185,010	1.1%	\$147,247	\$32,133	\$5,630	\$44,935	\$140,075	\$0
Polyhydramnios and other problems of amniotic cavity	\$182,838	1.1%	\$172,951	\$9,887	\$0		\$182,838	\$0

*Not Representative of all utilization

*Data based on medical spend only

Mental Health Drilldown



Top 10 Mental Health				
AHRQ Category Description	Thru 3Q22		Thru 3Q23	
	Patients	Total Paid	Patients	Total Paid
Disorders usually diagnosed in infancy childhood or	46	\$502,596	38	\$390,805
Mood disorders	469	\$277,888	412	\$263,216
Anxiety disorders	445	\$121,142	385	\$158,454
Adjustment disorders	173	\$44,910	127	\$46,964
Substance-related disorders	38	\$24,130	30	\$46,694
Attention-deficit conduct and disruptive behavior diso	119	\$18,930	133	\$27,794
Suicide and intentional self-inflicted injury	14	\$33,295	12	\$21,469
Schizophrenia and other psychotic disorders	20	\$238,524	11	\$20,479
Miscellaneous mental health disorders	49	\$69,136	44	\$16,940
Alcohol-related disorders	25	\$277,533	14	\$14,890

**Not Representative of all utilization*

**Data based on medical spend only*

Respiratory Disorders

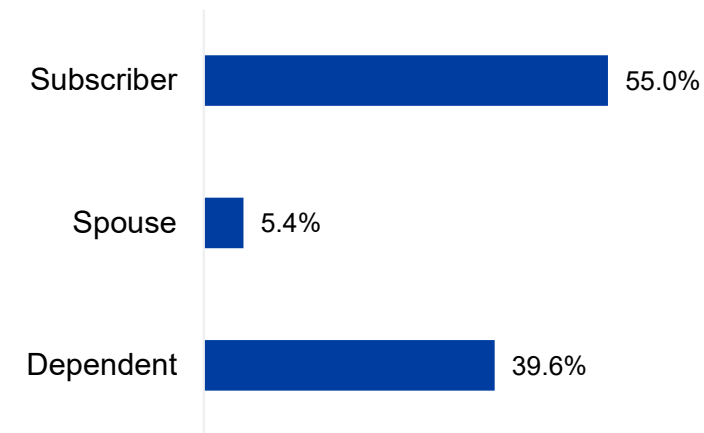


Respiratory Disorders				
AHRQ Category Description	Patients	Claims	Total Paid	% Paid
Other upper respiratory infections	899	1,286	\$158,990	17.2%
Acute bronchitis	126	174	\$133,066	14.4%
Other lower respiratory disease	462	878	\$118,104	12.8%
Asthma	232	459	\$107,586	11.6%
Other upper respiratory disease	384	1,199	\$107,009	11.6%
Respiratory failure; insufficiency; arrest (adult)	21	112	\$95,430	10.3%
Pneumonia (except that caused by tuberculosis)	36	114	\$93,108	10.1%
Chronic obstructive pulmonary disease	94	217	\$51,640	5.6%
Acute and chronic tonsillitis	53	97	\$27,761	3.0%
Influenza	61	69	\$23,061	2.5%

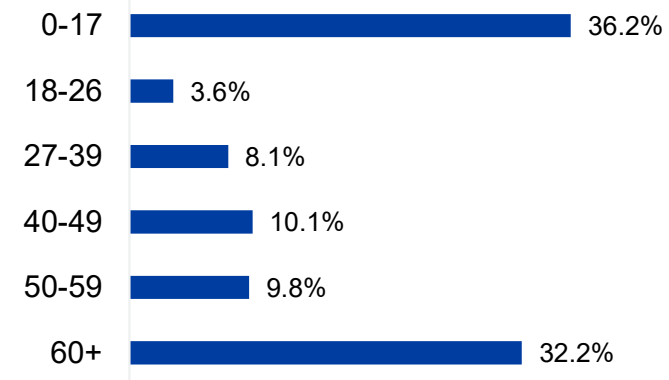
**Not Representative of all utilization*

**Data based on medical spend only*

Spend by Relationship



Spend by Age



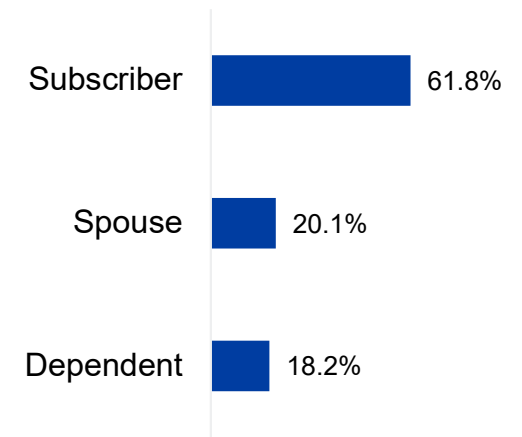
Infectious and Parasitic Diseases

AHRQ Description	Patients	Claims	Total Paid	% Paid
Septicemia (except in labor)	16	47	\$556,753	41.2%
Immunizations and screening for infectious disease	843	1,287	\$101,930	7.5%
Viral infection	344	501	\$96,374	7.1%
HIV infection	17	49	\$5,748	0.4%
Mycoses	71	102	\$2,151	0.2%
Hepatitis	13	41	\$2,011	0.1%
Bacterial infection; unspecified site	7	11	\$1,104	0.1%
Other infections; including parasitic	7	13	\$640	0.0%
Tuberculosis	4	11	\$0	0.0%
Sexually transmitted infections (not HIV or hepatitis)	8	11	\$0	0.0%

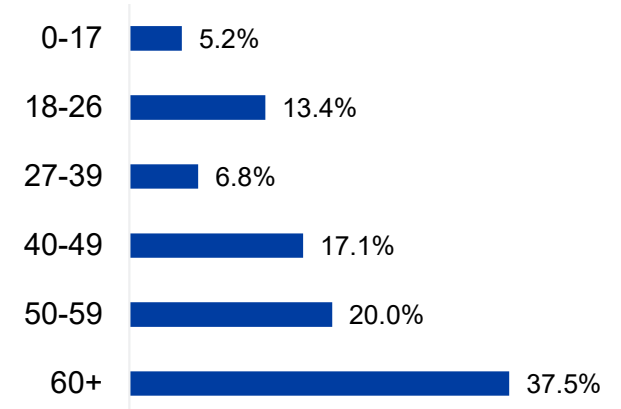
**Not Representative of all utilization*

**Data based on medical spend only*

Spend by Relationship



Spend by Age



Pregnancy Related Disorders

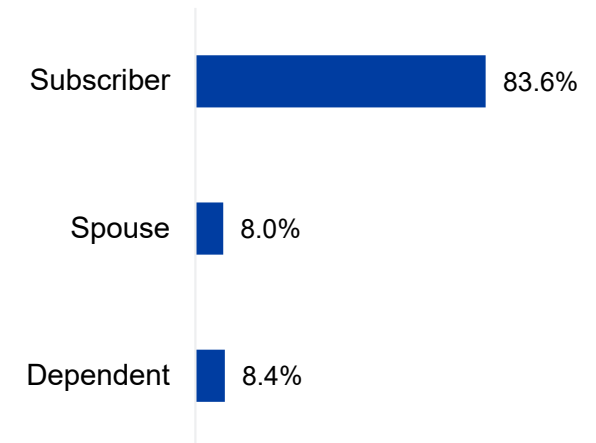


Top 10 Complications of Pregnancy				
AHRQ Description	Patients	Claims	Total Paid	% Paid
Polyhydramnios and other problems of amniotic cavity	12	32	\$182,838	19.3%
Other complications of birth;	31	55	\$169,847	17.9%
Other complications of pregnancy	68	308	\$105,125	11.1%
Other pregnancy and delivery including normal	79	360	\$97,759	10.3%
Contraceptive and procreative management	174	368	\$55,806	5.9%
Previous C-section	7	19	\$52,130	5.5%
Prolonged pregnancy	6	8	\$46,103	4.9%
Malposition; malpresentation	5	8	\$44,733	4.7%
OB-related trauma to perineum and vulva	6	7	\$41,522	4.4%
Umbilical cord complication	6	11	\$38,760	4.1%

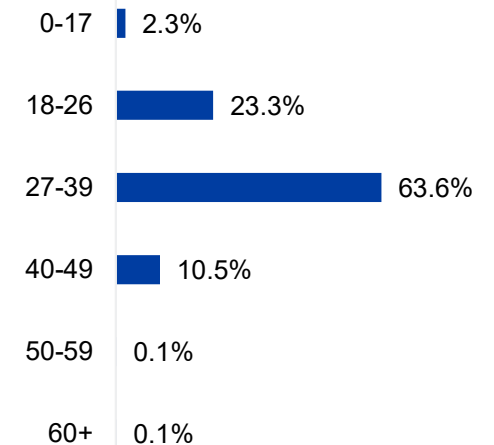
**Not Representative of all utilization*

**Data based on medical spend only*

Spend by Relationship



Spend by Age



Emergency Room and Urgent Care



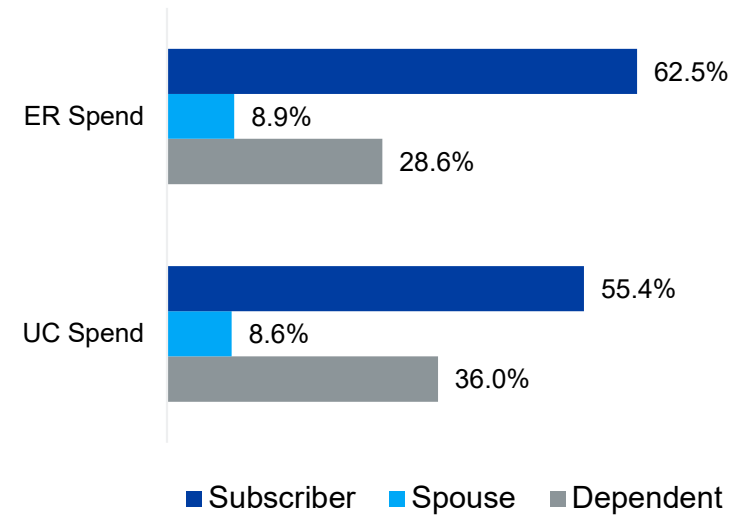
Metric	Thru 3Q22		Thru 3Q23		Peer	
	ER	Urgent Care	ER	Urgent Care	ER	Urgent Care
# of Visits	546	3,604	557	2,909		
Visits Per Member	0.08	0.48	0.09	0.54	0.09	0.16
Visits Per K	108.7	717.7	115.8	604.6	93.5	445.52
Avg. Paid Per Visit	\$2,501	\$112	\$2,749	\$121	\$2,589	\$125

**Not Representative of all utilization*

**Data based on medical spend only*

Emergency Room and Urgent Care Visits by Relationships - Thru 3Q23				
Relationship	ER Visits	ER Per K	UC Visits	UC Per K
Member	300	62.4	1,797	373.5
Spouse	53	11.0	243	50.5
Dependent	204	42.4	869	180.6
Total	557	115.8	2,909	604.6

ER / UC Spend by Relationship



Clinical Conditions by Medical Spend



Top 15 Common Condition	# of Members	% of Members	Members Per K	PMPM
Mental Disorders	675	3.5%	35.1	\$12.75
Intervertebral Disc Disorders	584	3.0%	30.3	\$6.18
Diabetes with complications	390	2.0%	20.3	\$5.90
Acute Myocardial Infarction	576	3.0%	29.9	\$5.33
Breast Cancer	9	0.0%	0.5	\$4.39
Prostate Cancer	58	0.3%	3.0	\$3.71
Hypertension	71	0.4%	3.7	\$2.99
Chronic Renal Failure	100	0.5%	5.2	\$2.08
Asthma	227	1.2%	11.8	\$1.86
Coronary Atherosclerosis	37	0.2%	1.9	\$1.48
Diabetes without complications	7	0.0%	0.4	\$1.36
COPD	437	2.3%	22.7	\$0.89
Congestive Heart Failure (CHF)	94	0.5%	4.9	\$0.41
Colon Cancer	26	0.1%	1.4	\$0.03
Cervical Cancer	27	0.1%	1.4	\$0.03

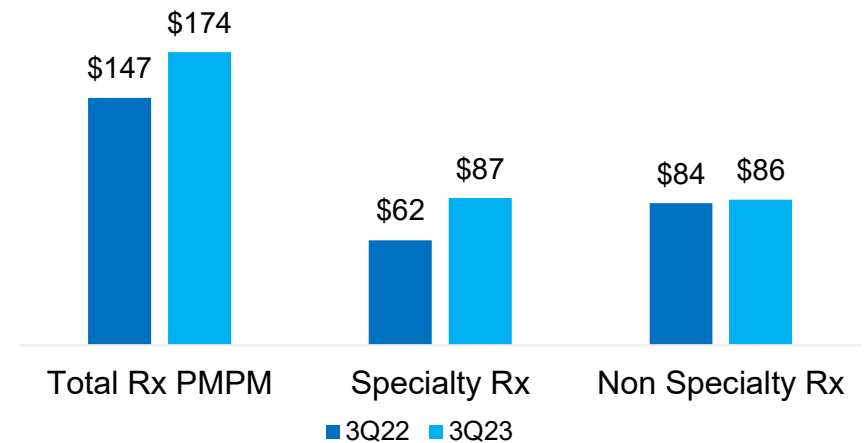
**Not Representative of all utilization*

**Data based on medical spend only*

Pharmacy Drivers

	Thru 3Q22	Thru 3Q23	Δ
Enrolled Members	6,695	6,415	-4.2%
Average Prescriptions PMPY	17.0	16.9	-0.6%
Formulary Rate	89.0%	89.8%	0.9%
Generic Use Rate	83.0%	84.6%	2.0%
Generic Substitution Rate	98.2%	98.2%	0.1%
Avg Net Paid per Prescription	\$103	\$123	19.2%
Net Paid PMPM	\$147	\$174	18.5%

Total Rx Spend by Benefit and Type



Pharmacy Performance

- Rx spend increased of **18.5%**, (**\$27 PMPM**) from prior period
- Avg. paid per Script increased **19.2%** (**\$20 PMPM**) year over year
- Specialty Rx spend driving **44.3%** of Rx Spend
- Specialty Rx spend increased **40.1%** from prior period
Specialty Rx Drivers:
 - Stelara** (Dermatologic) Spend up **4.1%**
 - Jardiance** (Antidiabetic) Spend up **1.2%**
- Tier 1 Rx drove **76.4%** of total claim volume, but only accounts for **8.5%** of overall Rx Spend

Top 5 Therapeutic Classes by Spend

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

