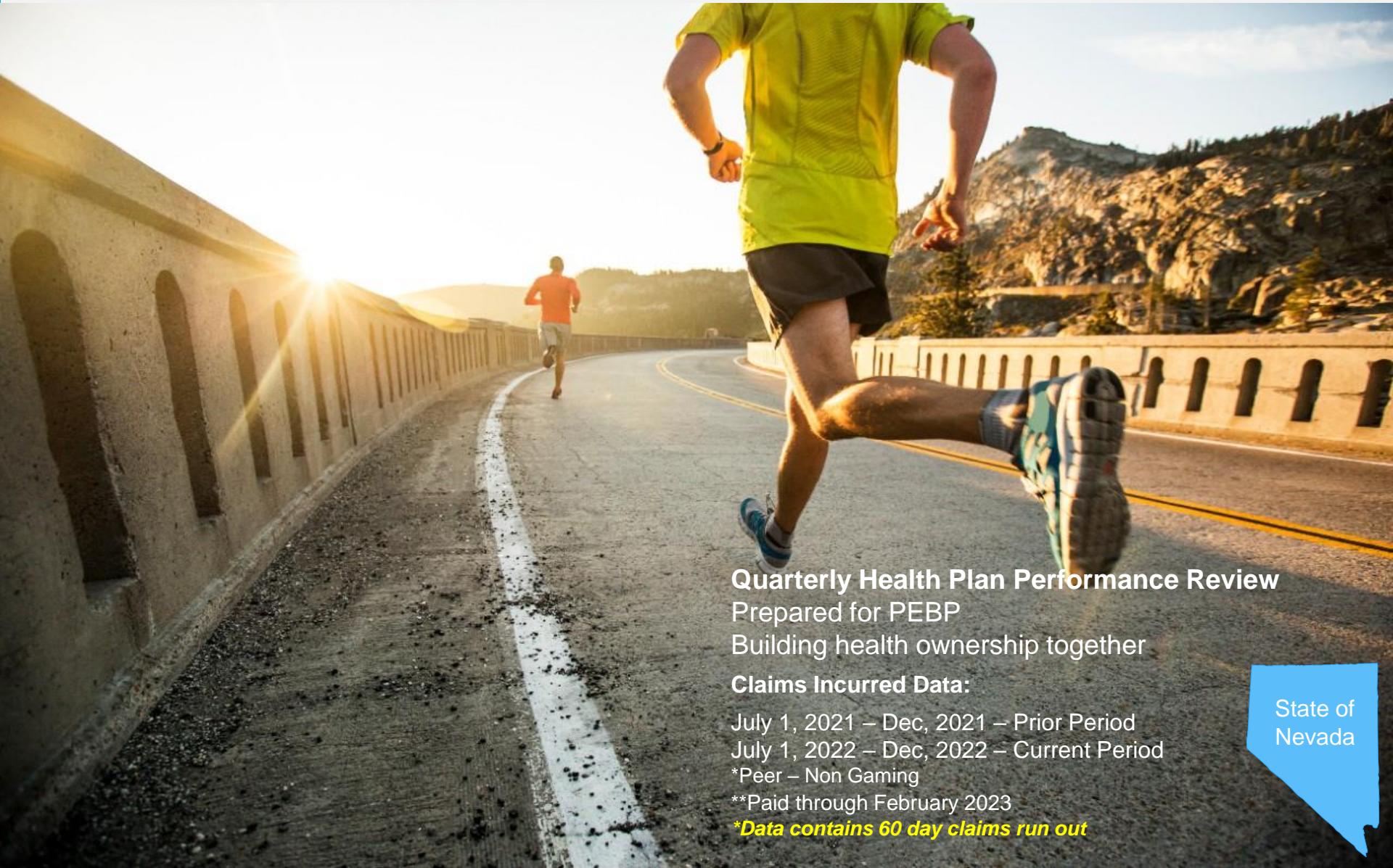


Power Of Partnership.



Quarterly Health Plan Performance Review

Prepared for PEBP

Building health ownership together

Claims Incurred Data:

July 1, 2021 – Dec, 2021 – Prior Period

July 1, 2022 – Dec, 2022 – Current Period

*Peer – Non Gaming

**Paid through February 2023

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

State of
Nevada



Executive Summary
Spend and Utilization

Population

- -2.0% decrease for employees
- -1.7% decrease for members

Medical Rx Paid PMPM

- -33.3% decrease in overall medical paid
- -1.5% decrease in non Catastrophic spend
- 2.6% increase in Catastrophic spend

High Cost Claimants

- 36 High Cost Claimants accounted for 29.3% of medical spend
- -21.7% decrease in HCC from prior period
- Avg. Paid per claimant decreased -54.6%

Emergency Room

- ER Visits Per 1,000 members increased 9.3%
- Avg. paid per ER Visit increased 15.1%

Urgent Care

- Urgent Care visits per 1,000 members decreased by -20.6%
- Avg. paid per Urgent care visit increased 6.2%

Rx Drivers

- Rx Net Paid PMPM increased 13.9%
- Specialty Spend increased 41.0%
- Specialty Rx driving 52.4% of total Rx Spend

Overall Medical / Rx

- Total Medical/Rx decreased -23.5% on PMPM basis

Executive Summary Utilization & Spend



Claims Paid by Age Group														
Through December 2021 Q1 and Q2							Through December 2022 Q1 and Q2						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	\$6,964,278	\$21,737	\$1,161	\$4	\$6,965,439	\$21,740	\$253,386	\$720	\$1,086	\$3	\$254,472	\$723	-96.3%	-14.8%
01	\$84,586	\$183	\$2,517	\$5	\$87,103	\$189	\$222,493	\$701	\$2,631	\$8	\$225,124	\$709	282.3%	51.9%
02-04	\$318,908	\$266	\$6,960	\$6	\$325,869	\$272	\$356,170	\$298	\$8,538	\$7	\$364,707	\$305	12.0%	23.0%
05-09	\$371,876	\$153	\$34,199	\$14	\$406,075	\$167	\$497,123	\$222	\$33,003	\$15	\$530,126	\$236	44.7%	4.4%
10-14	\$1,374,158	\$466	\$131,134	\$44	\$1,505,292	\$510	\$507,272	\$182	\$184,547	\$66	\$691,819	\$248	-60.9%	48.9%
15-19	\$865,770	\$280	\$148,091	\$48	\$1,013,861	\$328	\$653,434	\$204	\$106,742	\$33	\$760,176	\$237	-27.4%	-30.7%
20-24	\$616,996	\$205	\$199,291	\$66	\$816,287	\$271	\$411,105	\$144	\$106,283	\$37	\$517,389	\$182	-29.6%	-43.6%
25-29	\$520,749	\$284	\$167,317	\$91	\$688,066	\$375	\$670,999	\$355	\$189,175	\$100	\$860,174	\$455	25.1%	9.7%
30-34	\$584,499	\$262	\$416,881	\$187	\$1,001,380	\$450	\$840,948	\$381	\$256,434	\$116	\$1,097,382	\$497	45.0%	-38.0%
35-39	\$1,327,284	\$482	\$301,591	\$109	\$1,628,875	\$591	\$899,310	\$346	\$531,983	\$205	\$1,431,293	\$551	-28.2%	87.0%
40-44	\$1,005,079	\$344	\$338,199	\$116	\$1,343,278	\$460	\$947,639	\$341	\$415,297	\$149	\$1,362,936	\$491	-0.9%	29.0%
45-49	\$832,002	\$253	\$413,026	\$125	\$1,245,028	\$378	\$1,224,074	\$355	\$508,773	\$148	\$1,732,847	\$503	40.7%	17.8%
50-54	\$2,346,478	\$613	\$1,146,954	\$299	\$3,493,432	\$912	\$1,850,906	\$483	\$1,213,698	\$317	\$3,064,605	\$799	-21.2%	5.7%
55-59	\$1,914,870	\$501	\$1,003,819	\$262	\$2,918,689	\$763	\$1,733,694	\$467	\$1,136,564	\$306	\$2,870,258	\$773	-6.7%	16.7%
60-64	\$1,852,871	\$497	\$885,709	\$238	\$2,738,580	\$735	\$1,888,335	\$526	\$1,136,218	\$316	\$3,024,553	\$842	5.8%	33.1%
65+	\$1,340,467	\$533	\$701,698	\$279	\$2,042,165	\$813	\$1,626,923	\$633	\$755,719	\$294	\$2,382,642	\$927	18.6%	5.3%
Total	\$22,320,873	\$553	\$5,898,545	\$146	\$28,219,418	\$699	\$14,583,811	\$368	\$6,586,692	\$166	\$21,170,503	\$535	-25.0%	-23.5%

Financial Summary



Financial and Demographic												
	Total				State Active				Retiree (State/Non-State)			
Summary	Thru 2Q20	Thru 2Q21	Thru 2Q22	▲	Thru 2Q20	Thru 2Q21	Thru 2Q22	▲	Thru 2Q20	Thru 2Q21	Thru 2Q22	▲
Avg. # Employees	3,918	3,815	3,750	-1.7%	3,424	3,342	3,312	-0.9%	494	472	439	-7.1%
Avg. # Members	6,816	6,730	6,597	-2.0%	6,183	6,112	6,005	-1.8%	634	618	592	-4.1%
Ratio	1.7	1.8	1.8	-0.3%	1.8	1.8	1.8	-0.8%	1.3	1.3	1.4	3.2%
Financial												
Medical Paid	\$14,578,321	\$22,366,163	\$14,570,566	-34.9%	\$12,908,385	\$19,787,795	\$12,961,296	-34.5%	\$1,670,307	\$2,578,368	\$1,609,270	-37.6%
Member Paid	\$947,046	\$1,401,195	\$979,192	-30.1%	\$548,967	\$1,057,289	\$766,937	-27.5%	\$398,079	\$343,906	\$212,255	-38.3%
Net Paid PEPY	\$7,442	\$11,702	\$7,777	-33.5%	\$7,540	\$11,834	\$7,832	-33.8%	\$6,758	\$10,767	\$7,359	-31.7%
Net Paid PMPY	\$4,277	\$6,633	\$4,421	-33.3%	\$4,176	\$6,471	\$4,320	-33.3%	\$5,270	\$8,232	\$5,450	-33.8%
Net Paid PEPM	\$620	\$975	\$648	-33.5%	\$628	\$986	\$653	-33.8%	\$563	\$897	\$613	-31.7%
Net Paid PMPM	\$356	\$554	\$368	-33.5%	\$348	\$539	\$360	-33.3%	\$439	\$686	\$454	-33.8%
High Cost Claimants												
# of HCC's > \$50k	31	46	36	-21.7%	24	36	32	-11.1%	7	10	4	-60.0%
Avg. paid per claimant	\$134,412	\$261,295	\$118,743	-54.6%	\$151,276	\$299,331	\$116,221	-61.2%	\$76,592	\$124,366	\$138,918	11.7%
HCC % of Spend	28.5%	53.6%	29.3%	-45.3%	28.1%	54.4%	28.7%	-47.3%	31.4%	47.5%	34.4%	-27.6%
Spend by Location (PMPY)												
Inpatient	\$1,462	\$3,408	\$1,257	-63.1%	\$1,418	\$3,647	\$1,345	-63.1%	\$1,896	\$3,660	\$2,036	-44.4%
Outpatient	\$1,042	\$1,141	\$1,192	4.4%	\$1,026	\$971	\$1,141	17.5%	\$1,195	\$1,629	\$1,236	-24.1%
Professional	\$1,774	\$2,097	\$1,969	-6.1%	\$1,732	\$1,332	\$1,375	3.2%	\$2,179	\$3,055	\$2,160	-29.3%
Total	\$4,277	\$6,646	\$4,417	-33.5%	\$4,176	\$6,475	\$4,317	-33.3%	\$5,270	\$8,344	\$5,432	-34.9%

Paid Claims by Claim Type



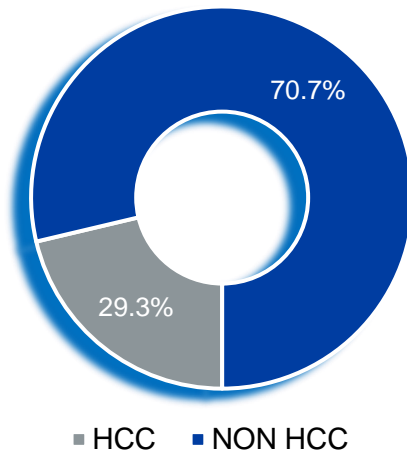
Net Paid Claims - Total									
Total Participants									
	Thru 2Q21				Thru 2Q22				▲
	Actives	Pre-Medicare	Medicare	Total	Actives	Pre-Medicare	Medicare	Total	
Medical									
InPatient	\$10,582,813	\$275,414	\$611,296	\$11,469,523	\$3,206,599	\$100,642	\$837,802	\$4,145,043	-63.9%
OutPatient	\$9,945,374	\$221,839	\$729,427	\$10,896,641	\$9,216,166	\$408,719	\$800,638	\$10,425,523	-4.3%
Total - Medical	\$20,528,187	\$497,253	\$1,340,723	\$22,366,163	\$12,422,765	\$509,361	\$1,638,441	\$14,570,566	-34.9%
Net Paid Claims - Total									
Total Participants									
	Thru 2Q21				Thru 2Q22				▲
	Actives	Pre-Medicare	Medicare	Total	Actives	Pre-Medicare	Medicare	Total	
Medical PMPM	\$554	\$600	\$1,618	\$554	\$343	\$682	\$637	\$368	-33.5%

Cost Distribution – Medical Claims > \$50K



Thru 2Q21						Thru 2Q22						
# 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
11	0.2%	\$8,424,261	37.7%	\$1,038,241	12.3%	> \$100k	8	0.1%	\$1,344,474	9.2%	\$971,593	72.3%
18	0.3%	\$1,476,668	6.6%	\$1,071,368	72.6%	\$50k- \$100k	14	0.2%	\$1,325,776	9.1%	\$1,062,094	80.1%
41	0.6%	\$1,800,609	8.1%	\$1,471,734	81.7%	\$25k - \$50k	39	0.6%	\$1,441,751	9.9%	\$1,113,084	77.2%
143	2.1%	\$2,722,483	12.2%	\$2,055,078	75.5%	\$10k - \$25k	141	2.1%	\$2,645,108	18.2%	\$1,837,691	69.5%
208	3.1%	\$1,715,638	7.7%	\$1,080,408	63.0%	\$5k - \$10k	223	3.4%	\$1,852,983	12.7%	\$1,268,169	68.4%

% Paid Attributed to Catastrophic Cases



HCC > \$50k - AHRQ Chapter Conditions - Thru 2Q22

Top 5 AHRQ Category conditions	# of Patients	Total Paid	% of Med Paid
Neoplasms	7	\$778,851	5.3%
Endocrine; nutritional; and metabolic diseases	3	\$544,858	3.7%
Diseases of the digestive system	5	\$482,143	3.3%
Injury and poisoning	2	\$457,944	3.1%
Infectious and parasitic diseases	3	\$388,294	2.7%

Utilization Summary



Utilization Summary									
	Total			State Active			Retiree State/Non-State		
	Thru 2Q21	Thru 2Q22	▲	Thru 2Q21	Thru 2Q22	▲	Thru 2Q21	Thru 2Q22	▲
Inpatient									
# of Admits	226	188	-16.8%	176	168	-4.3%	50	20	-60.4%
# of Bedays	1,752	1,064	-39.3%	1,352	936	-30.8%	400	128	-67.9%
Avg. Paid per Admit	\$50,488	\$22,286	-55.9%	\$58,465	\$21,202	-63.7%	\$22,561	\$31,472	39.5%
Avg. Paid per Day	\$6,511	\$3,938	-39.5%	\$7,600	\$3,810	-49.9%	\$2,831	\$4,872	72.1%
Admits Per K	67.1	57.0	-15.1%	57.5	56.0	-2.6%	162.4	67.0	-58.7%
Days Per K	520.6	322.6	-38.0%	442.4	311.7	-29.5%	1,294.6	433.0	-66.6%
ALOS	7.8	5.7	-27.0%	7.7	5.6	-27.7%	5.5	5.9	7.3%
Admits from ER	119	83	-30.3%	88	73	-17.0%	31	10	-67.7%
Physician Office Visits									
Per Member Per Year	2.7	2.2	-17.0%	2.6	2.2	-16.8%	3.2	2.6	-18.7%
Paid Per Visit	\$136	\$153	13.1%	\$141	\$159	13.0%	\$95	\$107	12.7%
Net Paid PMPM	\$30	\$29	-6.1%	\$31	\$29	-6.0%	\$25	\$23	-8.4%
Emergency Room									
# of Visits	363	389	7.2%	331	360	8.8%	32	29	-9.4%
Visits Per K	107.9	117.9	9.3%	108.3	119.9	10.7%	103.6	97.9	-5.5%
Avg Paid Per Visit	\$2,459	\$2,831	15.1%	\$2,489	\$2,891	16.1%	\$2,151	\$2,085	-3.0%
Urgent Care									
# of Visits	2,518	1,960	-22.2%	2,259	1,777	-21.3%	259	183	-29.3%
Visits Per K	748.3	594.2	-20.6%	739.2	591.9	-19.9%	838.2	617.7	-26.3%
Avg Paid Per Visit	\$115	\$122	6.2%	\$86	\$92	6.1%	\$87	\$76	-13.1%

*Not Representative of all utilization

*Data based on medical spend only

Diagnosis Grouper Summary – Top 25



Top 25 AHRQ Category	Total Paid	% Paid
Septicemia (except in labor)	\$556,753	4.8%
Thyroid disorders	\$534,195	4.7%
Non-Hodgkin's Lymphoma	\$323,569	2.8%
Complication of device; implant or graft	\$285,455	2.5%
Disorders usually diagnosed in infancy childhood or adol	\$277,633	2.4%
Complications of surgical procedures or medical care	\$249,712	2.2%
Acute and unspecified renal failure	\$234,660	2.0%
Other nutritional; endocrine; and metabolic disorders	\$211,180	1.8%
Cancer of breast	\$205,111	1.8%
Spondylosis; intervertebral disc disorders; other back pro	\$204,070	1.8%
Maintenance chemotherapy; radiotherapy	\$200,775	1.7%
Mood disorders	\$190,781	1.7%
Polyhydramnios and other problems of amniotic cavity	\$165,876	1.4%
Osteoarthritis	\$165,836	1.4%
Abdominal pain	\$163,377	1.4%
Other nervous system disorders	\$162,980	1.4%
Other screening for suspected conditions (not mental dis	\$158,370	1.4%
Diabetes mellitus with complications	\$155,477	1.4%
Other gastrointestinal disorders	\$152,213	1.3%
Cancer of prostate	\$148,299	1.3%
Aortic; peripheral; and visceral artery aneurysms	\$146,383	1.3%
Acute bronchitis	\$141,428	1.2%
Liveborn	\$134,613	1.2%
Cardiac dysrhythmias	\$134,266	1.2%
Medical examination/evaluation	\$131,562	1.1%

Insured	Spouse	Dependent
\$503,357	\$50,230	\$3,166
\$478,293	\$49,832	\$6,070
\$301,220	\$22,350	
\$137,626	\$88,874	\$58,954
		\$277,633
\$248,187	\$1,412	\$114
\$230,049	\$4,565	\$46
\$156,688	\$52,580	\$1,912
\$193,061	\$12,050	
\$166,321	\$35,329	\$2,421
\$185,838	\$14,937	
\$62,299	\$14,548	\$113,934
\$155,716	\$10,160	\$0
\$137,731	\$28,105	
\$126,874	\$12,320	\$24,184
\$30,818	\$124,571	\$7,590
\$127,986	\$26,612	\$3,771
\$99,109	\$26,155	\$30,213
\$132,467	\$7,208	\$12,538
\$66,963	\$81,336	
\$16,329	\$130,055	
\$10,025	\$191	\$131,211
		\$134,613
\$99,838	\$34,133	\$295
\$27,265	\$8,546	\$95,751

Male	Female	Unassigned
\$227,300	\$329,453	\$0
\$1,057	\$533,138	\$0
\$27,499	\$296,070	\$0
\$168,596	\$116,859	\$0
\$226,382	\$51,251	\$0
\$208,817	\$40,895	\$0
\$231,888	\$2,772	\$0
\$34,137	\$177,043	\$0
	\$205,111	\$0
\$65,388	\$138,682	\$0
\$61,884	\$138,891	\$0
\$85,360	\$105,421	\$0
	\$165,876	\$0
\$50,002	\$115,835	\$0
\$48,173	\$115,204	\$0
\$13,955	\$149,025	\$0
\$50,328	\$108,042	\$0
\$109,633	\$45,844	\$0
\$13,416	\$138,797	\$0
\$148,299		\$0
\$18,208	\$128,176	\$0
\$44,177	\$97,251	\$0
\$112,521	\$22,091	\$0
\$82,162	\$52,103	\$0
\$55,135	\$76,428	\$0

*Not Representative of all utilization

*Data based on medical spend only

Mental Health Drilldown



Top 10 Mental Health				
AHRQ Category Description	Thru 2Q21		Thru 2Q22	
	Patients	Total Paid	Patients	Total Paid
Disorders usually diagnosed in infancy childhood	39	\$316,108	29	\$277,633
Mood disorders	388	\$208,659	358	\$190,781
Anxiety disorders	339	\$66,775	302	\$112,486
Substance-related disorders	26	\$20,909	20	\$33,371
Adjustment disorders	130	\$27,330	97	\$27,635
Attention-deficit conduct disorders	96	\$10,854	110	\$21,697
Suicide and intentional self-inflicted injury	11	\$25,157	9	\$18,529
Schizophrenia and other psychotic disorders	13	\$8,342	7	\$17,856
Miscellaneous mental health disorders	39	\$56,878	33	\$14,922
Alcohol-related disorders	18	\$60,090	9	\$14,841

**Not Representative of all utilization*

**Data based on medical spend only*

Respiratory Disorders

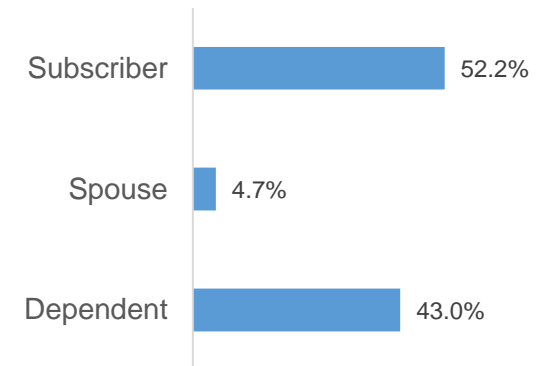


Respiratory Disorders				
AHRQ Category Description	Patients	Claims	Total Paid	% Paid
Acute bronchitis	95	127	\$141,428	21.3%
Other upper respiratory infections	622	839	\$98,236	14.8%
Other lower respiratory disease	319	571	\$94,511	14.2%
Asthma	165	295	\$72,128	10.9%
Other upper respiratory disease	277	756	\$71,128	10.7%
Pneumonia	25	66	\$64,987	9.8%
Chronic obstructive pulmonary disease	64	140	\$46,568	7.0%
Influenza	49	54	\$25,953	3.9%
Respiratory failure; insufficiency; arrest (adult)	16	47	\$21,144	3.2%
Acute and chronic tonsillitis	32	62	\$20,255	3.1%

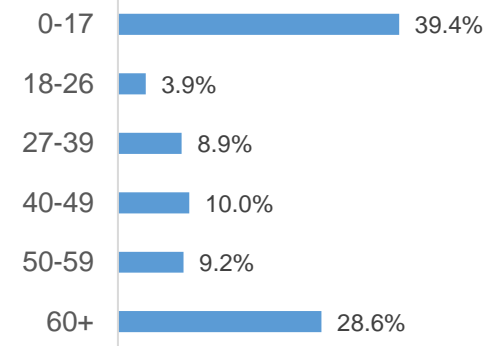
**Not Representative of all utilization*

**Data based on medical spend only*

Spend by Relationship



Spend by Age

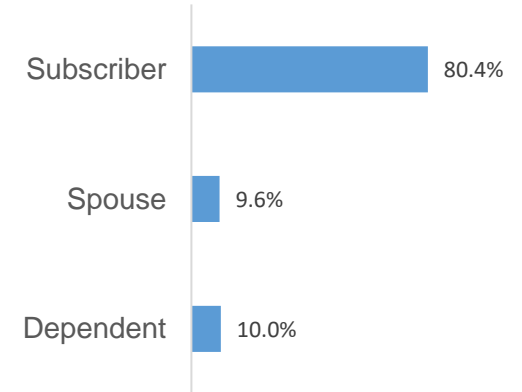


Infectious and Parasitic Diseases				
AHRQ Description	Patients	Claims	Total Paid	% Paid
Septicemia (except in labor)	16	47	\$556,753	72.6%
Immunizations and screening for infectious disease	843	1,287	\$101,930	13.3%
Viral infection	344	501	\$96,374	12.6%
HIV infection	17	49	\$5,748	0.7%
Mycoses	71	102	\$2,151	0.3%
Hepatitis	13	41	\$2,011	0.3%
Bacterial infection; unspecified site	7	11	\$1,104	0.1%
Other infections; including parasitic	7	13	\$640	0.1%
Tuberculosis	4	11	\$0	0.0%
Sexually transmitted infections (not HIV or hepatitis)	8	11	\$0	0.0%

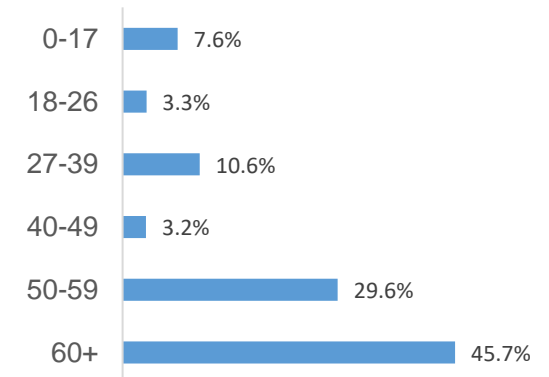
**Not Representative of all utilization*

**Data based on medical spend only*

Spend by Relationship



Spend by Age



Pregnancy Related Disorders

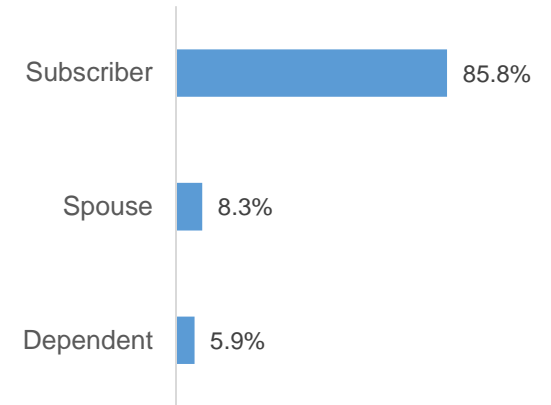
Top 10 Complications of Pregnancy

AHRQ Description	Patients	Claims	Total Paid	% Paid
Polyhydramnios and other problems of amniotic cavity	8	19	\$165,876	22.6%
Complications of birth; puerperium affecting management	21	37	\$129,773	17.7%
Other pregnancy and delivery including normal	65	260	\$73,108	10.0%
Other complications of pregnancy	49	198	\$68,388	9.3%
Previous C-section	5	18	\$56,360	7.7%
Umbilical cord complication	6	11	\$42,671	5.8%
Prolonged pregnancy	5	6	\$42,110	5.7%
Contraceptive and procreative management	125	250	\$38,077	5.2%
OB-related trauma to perineum and vulva	4	4	\$28,599	3.9%
Diabetes or abnormal glucose tolerance complicating pregnancy	11	44	\$27,369	3.7%

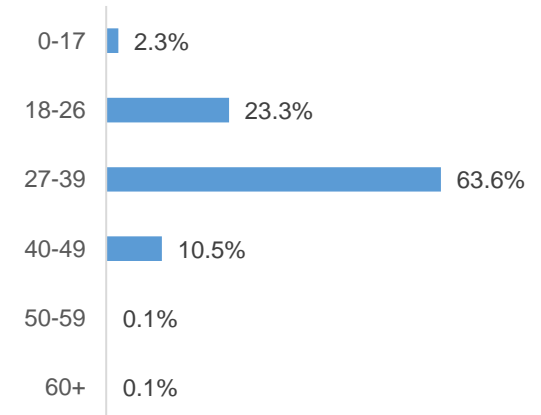
**Not Representative of all utilization*

**Data based on medical spend only*

Spend by Relationship



Spend by Age



Emergency Room and Urgent Care



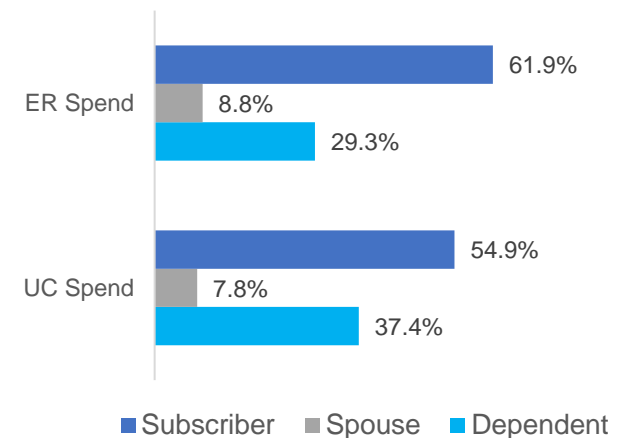
	Thru 2Q21		Thru 2Q22		Peer	
Metric	ER	Urgent Care	ER	Urgent Care	ER	Urgent Care
# of Visits	363	2,518	389	1,960		
Visits Per Member	0.05	0.48	0.06	0.54	0.08	0.14
Visits Per K	107.9	748.3	117.9	594.2	89.6	385.3
Avg. Paid Per Visit	\$2,459	\$112	\$2,831	\$121	\$2,607	\$118

**Not Representative of all utilization*

**Data based on medical spend only*

Emergency Room and Urgent Care Visits by Relationships - Thru 2Q22				
Relationship	ER Visits	ER Per K	UC Visits	UC Per K
Member	202	61.2	1,219	369.6
Spouse	35	10.6	157	47.6
Dependent	152	46.1	584	177.0
Total	389	117.9	1,960	594.2

ER / UC Spend by Relationship



Clinical Conditions by Medical Spend



Top 15 Common Condition	# of Members	% of Members	Members Per K	PMPM
Mental Disorders	542	4.1%	41.1	\$13.33
Intervertebral Disc Disorders	458	3.5%	34.7	\$5.16
Diabetes with complications	310	2.3%	23.5	\$3.93
Prostate Cancer	55	0.4%	4.2	\$5.18
Breast Cancer	424	3.2%	32.1	\$3.23
Acute Myocardial Infarction	62	0.5%	4.7	\$1.30
Asthma	6	0.0%	0.5	\$1.47
COPD	76	0.6%	5.8	\$1.99
Diabetes without complications	28	0.2%	2.1	\$0.23
Coronary Atherosclerosis	164	1.2%	12.4	\$1.82
Chronic Renal Failure	5	0.0%	0.4	\$0.05
Hypertension	64	0.5%	4.9	\$1.18
Congestive Heart Failure (CHF)	326	2.5%	24.7	\$1.18
Colon Cancer	24	0.2%	1.8	\$3.75
Cervical Cancer	17	0.1%	1.3	\$0.02

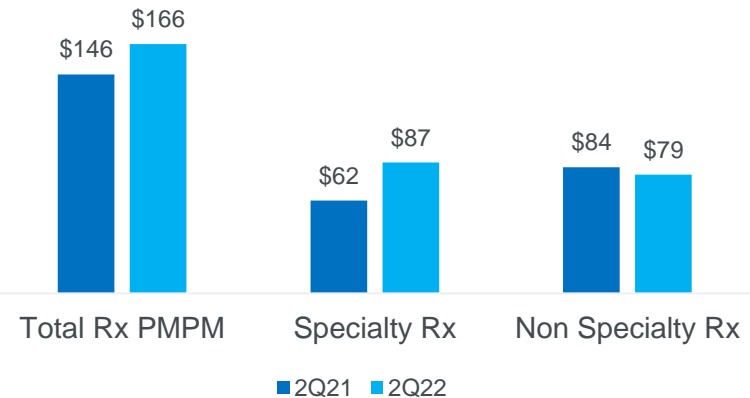
**Not Representative of all utilization*

**Data based on medical spend only*

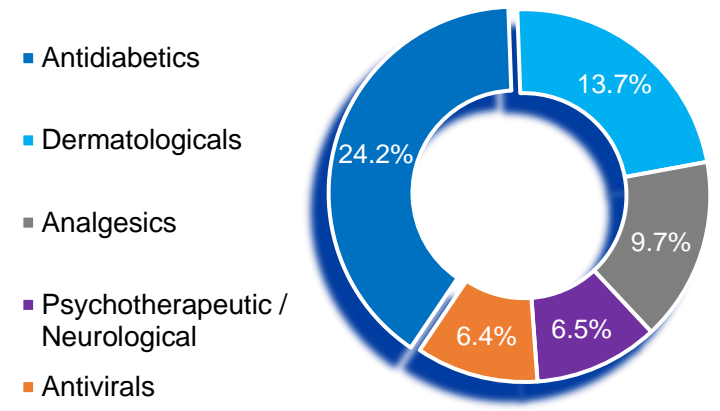
Pharmacy Drivers

	Thru 2Q21	Thru 2Q22	Δ
Enrolled Members	6,730	6,597	-2.0%
Average Prescriptions PMPY	17.3	16.7	-3.4%
Formulary Rate	87.6%	89.7%	2.4%
Generic Use Rate	81.8%	83.8%	2.6%
Generic Substitution Rate	98.2%	98.3%	0.1%
Avg Net Paid per Prescription	\$101	\$119	17.9%
Net Paid PMPM	\$146	\$166	13.9%

Total Rx Spend by Benefit and Type



Top 5 Therapeutic Classes by Spend



Pharmacy Performance

- Rx spend increased of **13.9%**, (\$20.33 pmpm) from prior period
- Avg. paid per Script increased **17.9%** (\$18.11 pmpm) year over year
- Specialty Rx Spend driving **52.4%** of Rx Spend
- Specialty Rx spend increased **23.8%** from prior period
 - Specialty Rx Drivers:
 - Jardiance** (Antidiabetic) Spend up **14.3%**
 - Ozempic** (Antidiabetic) Spend up **12.2%**