



STATE OF NEVADA

Annual Review

June 2023-July 2024



2023-2024 EXECUTIVE SUMMARY

Covered Households

23,180

Prior Period 25,645

Activations

367

Prior Period 419

Service Utilization

1.16%

Prior Period 0.82%

Completed Consults

170

Prior Period 123

Personalized Local Support (PLS)

90

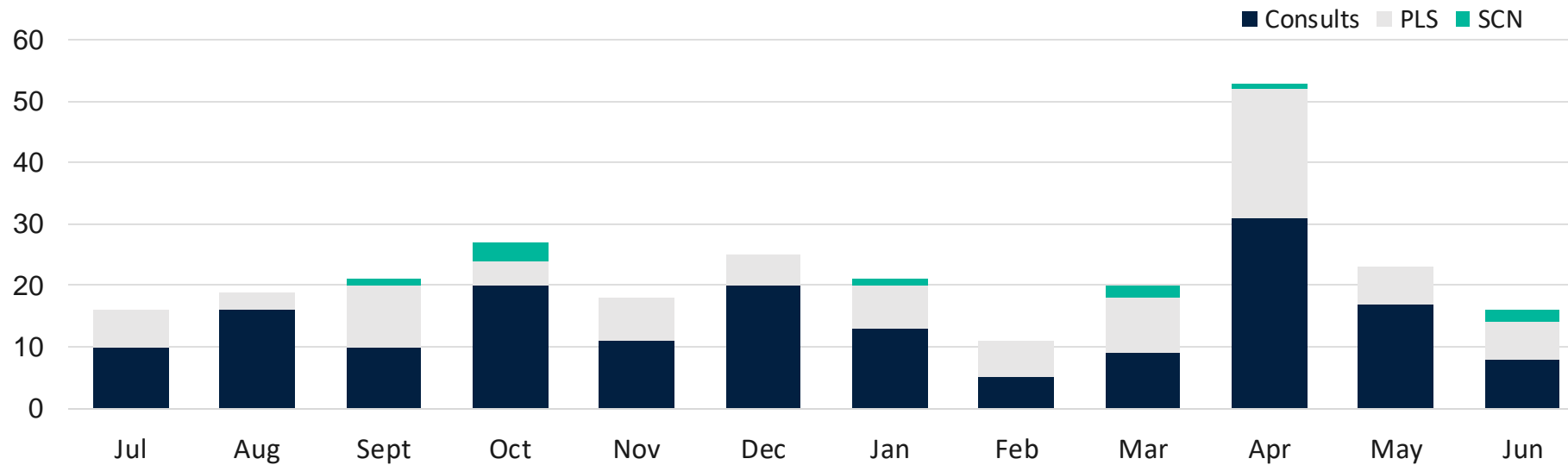
Prior Period 72

Specialty Care Navigation (SCN)

10

Prior Period 16

SERVICES COMPLETED BY MONTH



“This is a wonderful service. I feel it will be very useful in helping me to navigate the medical issues I’m experiencing.”
 -SON Member

COST SAVINGS & CLINICAL IMPACT

Total Cost Savings

\$908,102

Prior Period \$926,735

Savings Per Surgery

\$35,346

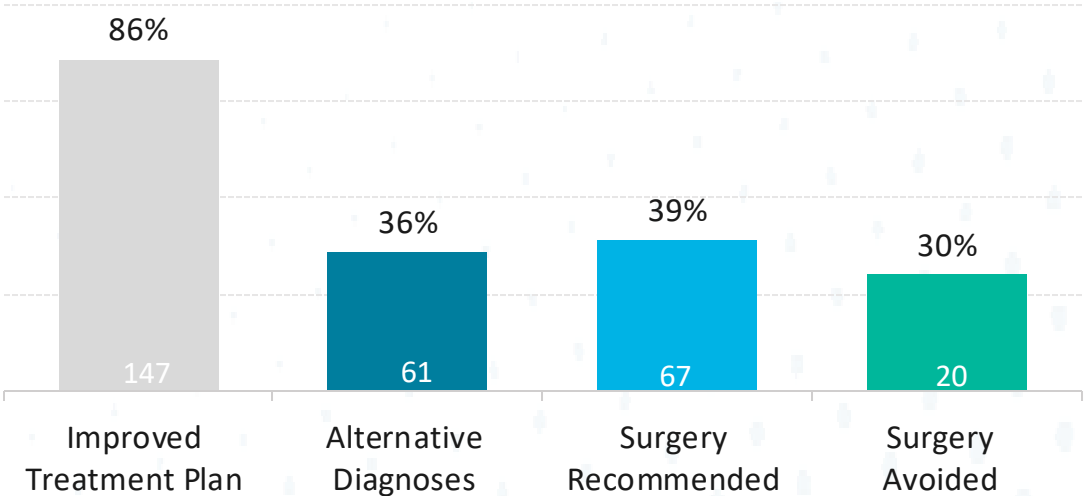
Prior Period \$25,721

Savings Per Case

\$5,342

Prior Period \$7,534

CLINICAL OUTCOMES



Highlights:

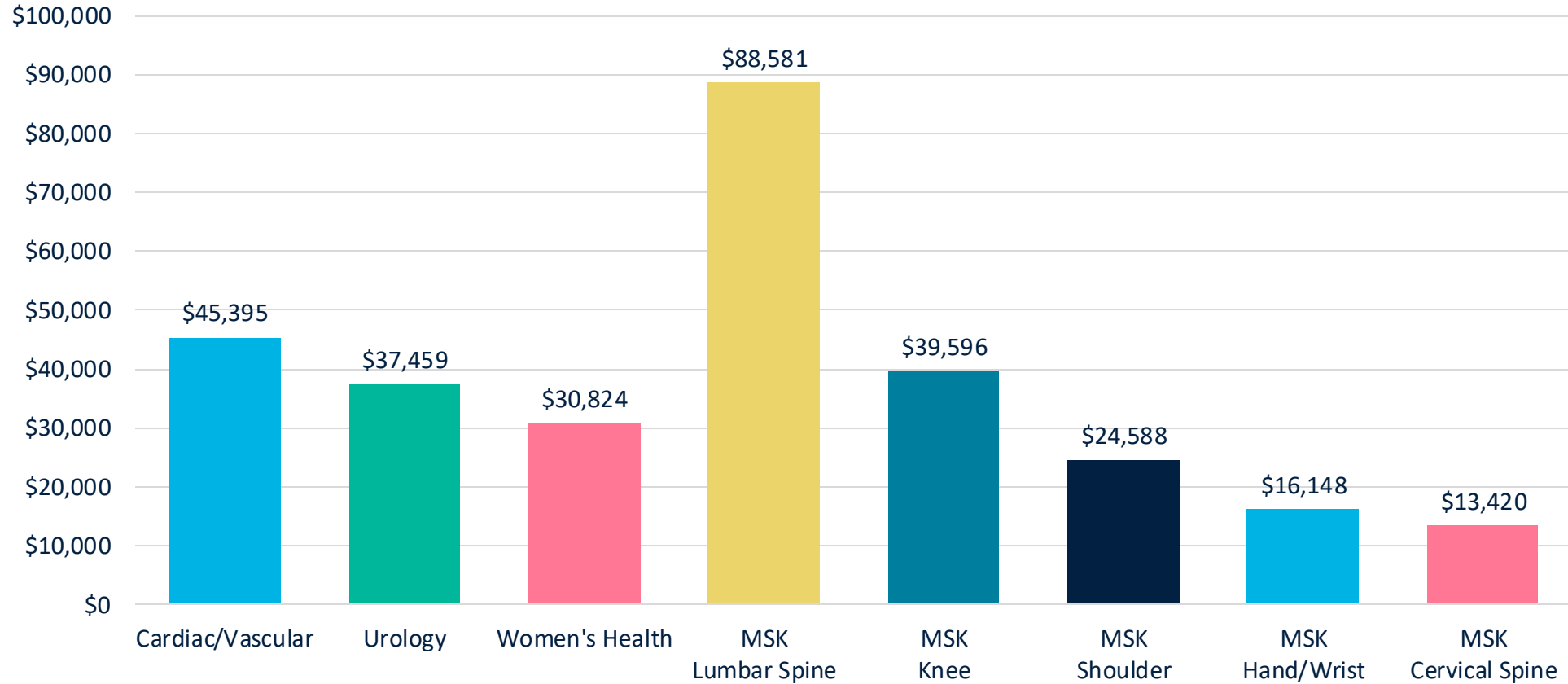
- Total cost savings generated by 2nd.MD services in 2023/2024 was **\$908,102**, with a **2.5:1 ROI**, and a net savings of **\$544,982**
- SONs savings per case was \$5,342 in 2023/204, compared to 2nd.MD’s UHC book of business of \$5,884.
- 39% of SON’s members completing a consult in 2023 had surgery recommended by their Local Provider; 31% of those resulted in the surgery being avoided or changed, driving **\$701,534** in savings.



SAVINGS PER SURGICAL AVOIDANCE

Average savings per surgical avoidance was **\$35,076**

AVG. SAVINGS PER SURGICAL AVOIDANCE BY CATEGORY



MAJOR DIAGNOSTIC CATEGORIES

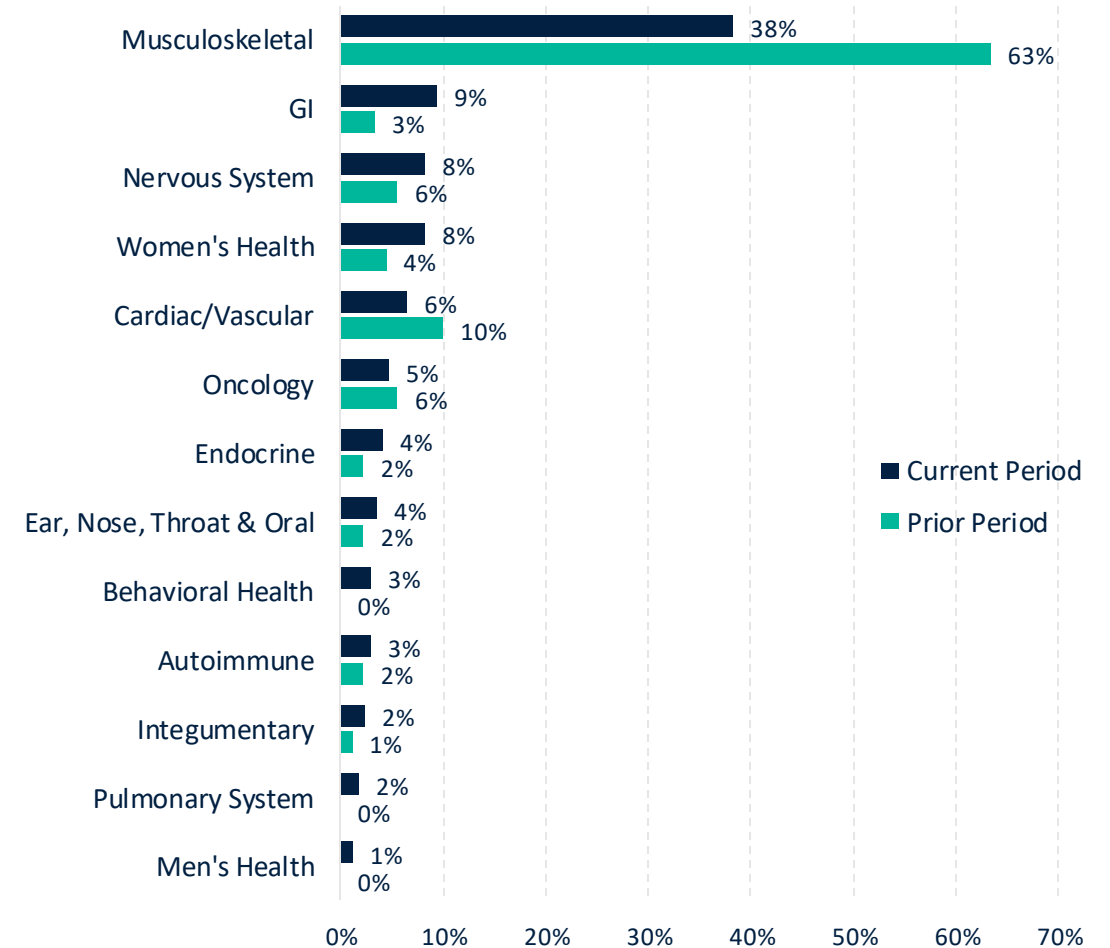
Highlights:

- Musculoskeletal is the leading diagnostic category at 38.2%, just below 2nd.MD's UHC book-of-business at 46%
- GI follows at 9.4%, slightly above 2nd.MD's UHC book-of-business at 7.6%
- Nervous System 8.2%
- Behavioral health 2.9%

"[The 2nd.MD Specialist] is very thorough, knowledgeable and caring! I plan to use him again in the future for I trust his diagnosis of my condition and suggestions.

-SON Member

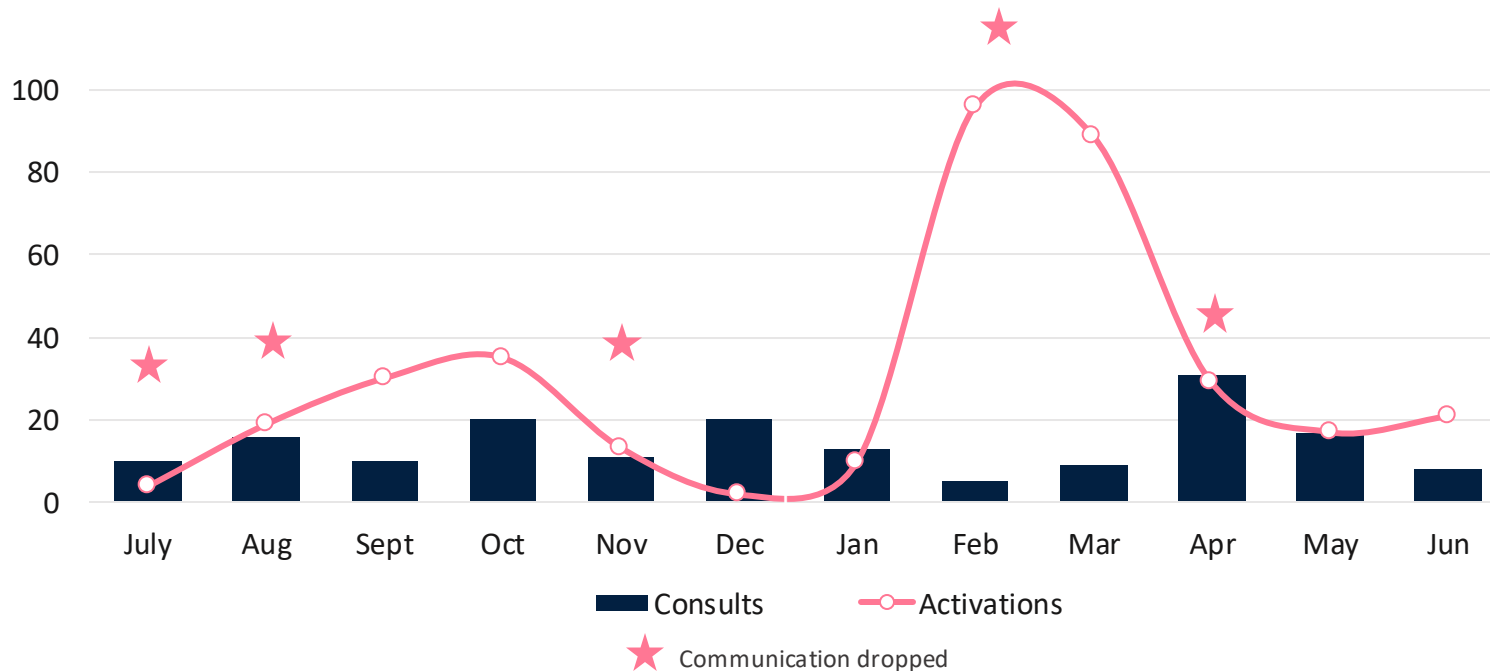
MAJOR DIAGNOSTIC CATEGORIES SERVICED



ENGAGEMENT

- State of Nevada has opted into all 2nd.MD campaigns, including the activation sweepstakes, helping push engagement levels that are above BoB.
- Activations drive awareness and remind members of our service when they may need 2nd.MD support down the road

COMPLETED CONSULTS AND ACTIVATIONS BY MONTH



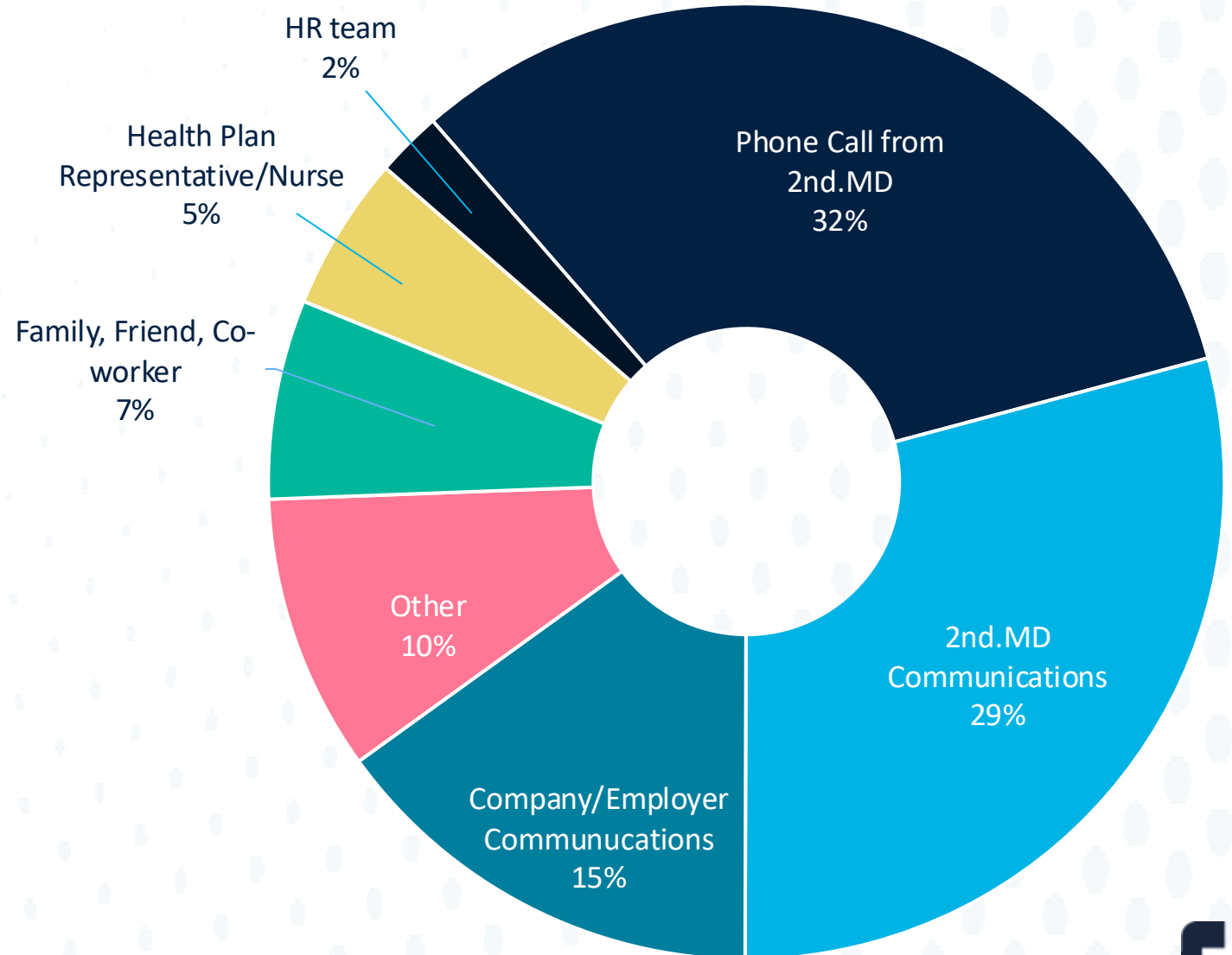
2023 GENERAL AWARENESS CAMPAIGNS

Campaign	Opt-in/out	Modality
GA2 23' (July)	✓	Email
GA3 23' (Aug)	✓	Email
GA4 23' (Nov)	✓	Email
GA1 24' (Feb)	✓	Email
GA2 24' (Apr)	✓	Email

CONSULT ENGAGEMENT DRIVERS

Phone call from 2nd.MD acted as the main driver for consult engagement (32%) in 2023-2024.

2nd.MD communications also contributed significantly to utilization (29%).



MEMBER SATISFACTION

93% of members who completed the survey said access to 2nd.MD increases their appreciation of State of Nevada's benefits

Completed Member Survey

79%

Benefit Satisfaction

93%

Prior Period 95%

Turnaround Time

1.86

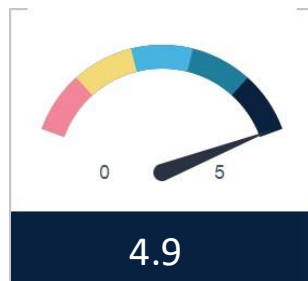
Prior Period 2.36

Net Promoter Score

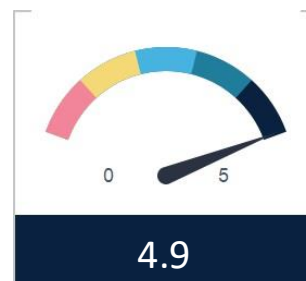
92

Prior Period 91

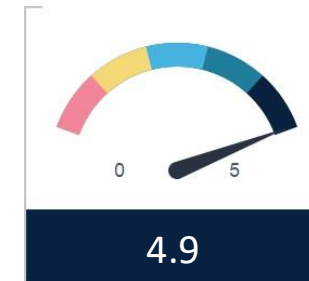
Doctor Care Survey Rating



Doctor Expertise Survey Rating



Customer Care Survey Rating



"I thought the [The 2nd.MD Specialist] was truly knowledgeable and had insights that I hadn't been given to me before by other doctors. I appreciated that he was taking notes for me, and I didn't have to worry about anything other than paying attention and getting my questions answered. I thought he had good advice and the things he suggested is reasonable to follow."

STATE OF NEVADA MEMBER CASE STUDY

The member is a female dependent in her late 40's who has a history of breast cancer and now reports pain in the lower right quadrant of her abdomen. After ultrasound imaging showed an enlarged uterus, her local provider diagnosed her with adenomyosis and **recommends a total hysterectomy surgery**. The member called 2nd.MD for an expert medical opinion to discuss her diagnosis, the proposed surgery, and any alternative options to consider.

The member met with our board-certified specialist in Obstetrics and Gynecology who reviewed the member's clinical records. The specialist educated the member that her lack of pelvic pain and menstrual cramps is not indicative of her diagnosis. The specialist proposed the member's abdominal pain could be musculoskeletal spasms causing nerve compression and **suggested the member try pelvic floor therapy and muscle relaxers for pain relief**. If conservative options do not help and her symptoms increase and if surgery is warranted in the future, she educated the member not to remove her ovaries so she can naturally go through menopause.

Upon follow up the member expressed satisfaction with the consultation and reported plans to cancel surgery and pursue pelvic floor therapy.

- Total Cost Savings: **\$26,599**
- Surgery/Procedure Avoided
- Recovery Days Avoided: **90**
- Consultation with a board-certified OB/GYN Specialist
- NPS Score: 10

"The consult went really well. [The 2nd.MD Specialist] had a lot of information to share and spent a lot of time with us talking about different factors and answered all of our questions."



ENGAGEMENT UPDATES



ENGAGEMENT TACTICS

STRATEGY:

- Drive awareness and inform members on the value of our service and how simple it is to complete a second opinion through 2nd.MD
- Encourage account activation and motivate members to complete a consult

CLIENT ENGAGEMENT TACTICS:

- Utilize 2nd.MD's robust communications suite via [*Brandfolder](#) for internal promotion:
 - **2nd.MD Engagement Playbook:** engagement best practices and content
 - **Supplemental Materials:** pre-written content, images, flyers, QR codes
 - **Condition Specific Flyers:** Oncology, MSK, GI, Women's Health, Mental Health, etc.

**Bookmark the Brandfolder link; 2nd.MD adds new materials as they're available*

2nd.MD
Specializing in Medical Certainty

Expert Medical Opinion

2nd.MD Service Playbook

Understanding...
service to succ...
employee awar...

2nd.MD
Specializing in Medical Certainty

Feel more confident in your healthcare decisions with 2nd.MD

Get access to second opinions from expert specialists whenever you have questions about:

- A new or existing diagnosis
- A surgery or procedure
- Medications and treatment plans

2nd.MD is confidential, fast and no additional cost to you and your eligible dependents. All 2nd.MD services are secure and 100% confidential.

START YOUR CONSULT TODAY

Call us at **1.866.841.2575** | Visit our website **2nd.md/activate** | Download our app

App Store | Google Play

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2ND.MD BRAND REFRESH



Brand Refresh Objectives:

- Simplified, yet updated branding includes a new logo, color palette, and imagery
- Communications will continue to focus on creating awareness and engagement
- Updated campaigns will focus on real people, convey seriousness, explain the service, and have a strong call-to-action

Timing:

- New branding will be in place (website, app, and communications) early 2025
- New flyers and other materials will be available for OE and onsite events
- New launch campaign creatives will be available for review in the coming months



REFERRAL PARTNER UPDATES

Vendor Name	Short Description	Eligibility	Contact Info (Phone/URL)
<i>Ex: 2nd.MD</i>	<i>A second opinion and health education service that can help you make more informed decisions, provide you with treatment options, and improve alignment with you and your doctor. Provided at no cost to you when enrolled in one of the United Healthcare medical plans. 2nd.MD connects you with board-certified, leading doctors across the country for an expert second opinion via video or phone. The 2nd.MD Care Team coordinates all the details, so you can focus on one thing – getting the best care possible.</i>	<i>Employees and eligible dependents</i>	<i>https://www.2nd.md/activate 1.866.269.3534</i>
<i>Ex. Diabetes Vendor</i>			
<i>Ex. MSK Vendor</i>			
<i>Ex. COE Vendor</i>			



APPENDIX





HOUSE CALLS WEBINARS

Topic	Date
How Second Opinions Can Improve Your Treatment Plan and Quality of Life	January 18
Exploring Heart Disease and Treatment Options	February 15
Reducing Pain From Joint, Bone and Muscle Conditions	March 21
Trust Your Gut: Learning More About Celiac Disease, IBS, GERD and More	April 18
Exploring Mental Health Conditions and Treatment Options	May 16
Understanding Men's Health: Prostate Cancer, Erectile Dysfunction and More	June 20
Navigating Cancer: Finding the Right Treatment Plan for You and Your Family	August 15
Understanding Women's Health: Fibroids, Endometriosis, Menopause and More	September 19
Exploring Joint, Bone and Muscle Conditions and Treatment Options	October 10
How To Decide if Surgery Is Right for You	December 19

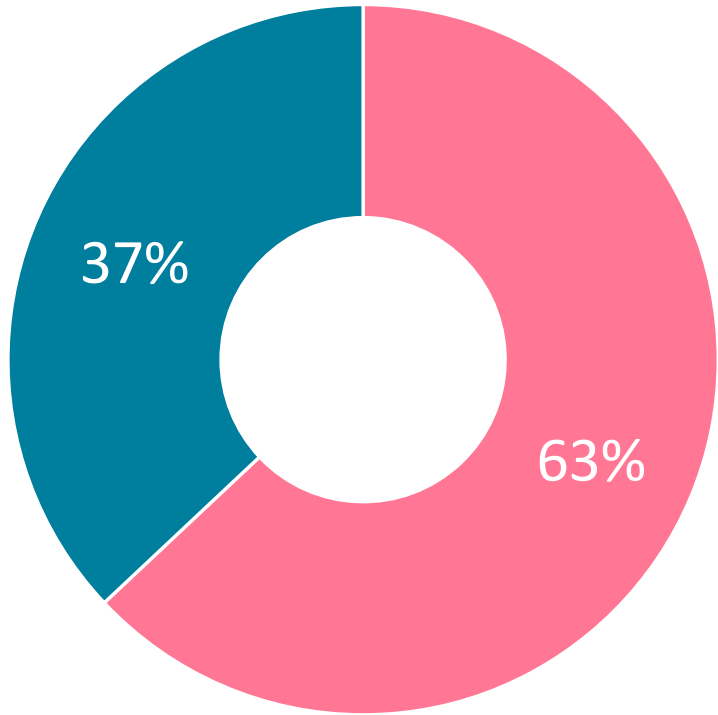
Schedule and topics subject to change based on current events.

Webinar Details:

- Webinars are public and can be promoted to full population
- All webinars are recorded and available for on-demand viewing
- Visit 2nd.md/webinars to review past and upcoming webinars
- A quarterly awareness email will be sent to customer contacts with upcoming House Calls Webinars info.

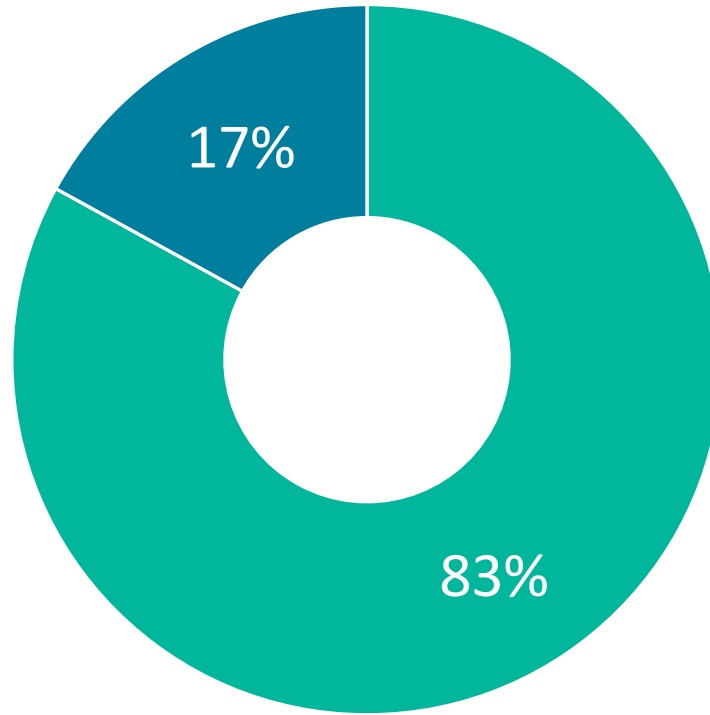
ADDITIONAL DEMOGRAPHIC INFORMATION

CONSULTS BY GENDER



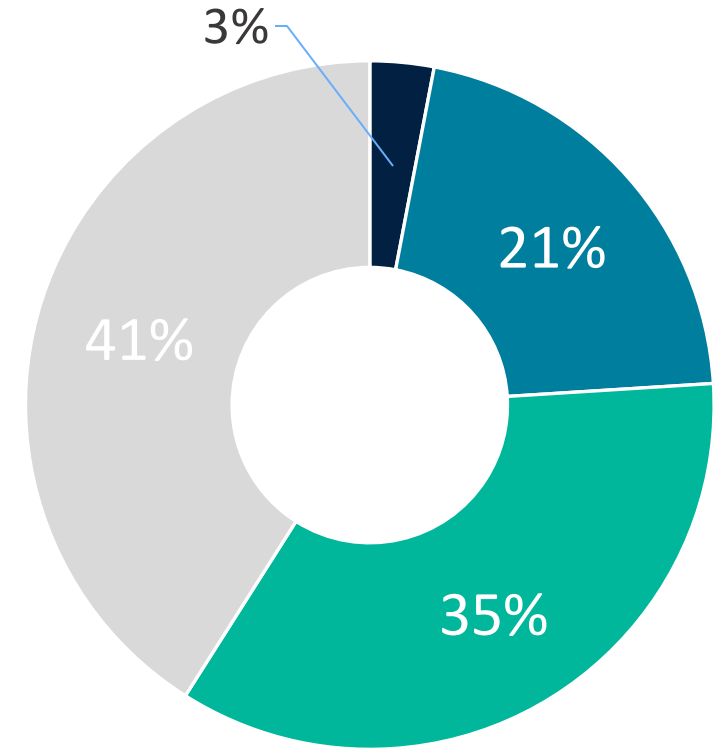
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CONSULTS BY MEMBER TYPE



Subscriber Dependent

CONSULTS BY AGE GROUP



0-18 19-40 41-54 55+



JANUARY – JUNE 2024 BENCHMARKING

Utilization: 2nd.MD's UHC book-of-business average is .76%

Clinical Outcomes:

- Alternative Diagnosis: 27%
- Improved Treatment Plan: 81%
- Avoided Surgeries: 33%

Average savings/consult: \$6,433

Percentage of members who report 2nd.MD increased their appreciation of their company's benefits: 94%

NPS: 86

Alternative Diagnosis: The 2nd.MD specialist observed an element of the medical record or patient history that indicates an alternative diagnosis may be more appropriate. Specialist may recommend additional evaluations to confirm or rule out the alternative diagnosis.

Avoided Surgery: The 2nd.MD specialist suggested an alternative treatment plan and member avoided surgery.

Improved Treatment Plan: The member was provided alternative interventions to consider with the risks, benefits, and alternatives articulated so that the member can make a more informed decision.

Consults: Total 2nd.MD Expert Consults. (One completed consult includes member intake, records collection, specialist matching, live conversation with the expert specialist and delivery of a consult summary)

Personalized Local Support: 2nd.MD will provide the member with support and education, which may include recommendations of a local, in-network specialist, if requested by the Member. 2nd.MD will use Member's location and specific case needs to locate a specialist for the member's needs.

Specialty Care Navigation: helps members navigate the complexities of managing their health and achieve better health outcomes. Based on the expertise of our Care Team nurses, it includes education, high-touch coaching, referrals, and network steerage. SCN is available for all specialty conditions, as well as for members who are symptomatic or unsure of where to go for initial diagnostic work-up and treatment. Upon completion of these services, members receive a written summary of all discussion points and any recommended activities, along with a letter to share with their treating physician.

Activations: Number of employees within an eligible population who have actively registered with 2nd.MD's platform (created a username and password). Registered users are typically a good measure of employee engagement and awareness of program and typically goes up year over year as clients communicate.



EOC COST SAVINGS METHODOLOGY

2nd.MD uses an episode of care (EOC) based cost savings methodology that looks at the difference between what the members' local provider recommended to what the member decides to proceed with after their 2nd.MD virtual consultation with an elite specialist. We use various tools to price out these procedures and use averages consistent to the Zip code where the member resides.

We include all cases, even those in which the expert opinion resulted in a cost increase or no savings. Our methodology has been reviewed and accepted by several actuaries at national consulting firms and by health plans who are using our service for their fully insured book of business. We are currently undergoing validation by an independent third party.

The following example describes how we calculate savings. A treating physician recommended lumbar spinal fusion for a 35-year-old male accountant. After video consultation with our elite specialist, the member pursues physical therapy.

Local Provider

Recommendation Episodic Care Costs:

- MD Visit - \$229
- Imaging/Tests - \$292
- Surgical Procedure - \$71,672
- Medications - \$600
- Physical Therapy - \$793
- Follow-Up MD Visits - \$260

Net Cost of Procedure Pathway: \$73,846

2nd.MD Specialist Recommendation Costs:

Physical Therapy - \$1,200

Net Difference Between Local Provider Recommendation and 2nd.MD Specialist:

Recommendation: \$73,846 - \$1,200 = \$72,646.

CPT codes: 22630, 22612

Return on Investment Calculation:

\$6,530 Avg. Savings Per Consult/ \$1,940 Cost Per Consult = 3.4

2nd.MD also uses two additional methodologies for cases where a confirmed misdiagnoses has occurred and for behavioral health cases. For more information about these methodologies, we're happy to provide our full cost savings policy.