



Nevada Public Employees' Benefits Program

Overview of Current Plan Options

July 25, 2024

Current Plan Designs and Premiums

Below is a summary of the in-network benefits for each plan currently offered by PEBP:

	Consumer Driven Health Plan (CDHP)	Low Deductible (LDPPO)	Premier Plan (EPO)	Health Plan of Nevada (HMO)
Actuarial Value*	76.7%	85.2%	88.3%	91.4%
Service Area	Global	Global	Northern Nevada	Southern Nevada
Annual Deductible (medical and prescription combined)	\$1,600 Individual \$3,200 Family \$3,200 Individual Family Member Deductible	\$0	\$100 Individual \$200 Family \$100 Individual Family Member Deductible	N/A With exception of Tier 4 prescription drug coverage
Medical Coinsurance	20% after deductible	20% after deductible	20% after deductible	N/A
Out-of-Pocket Maximum	\$4,000 Individual \$8,000 Family	\$4,000 Individual \$8,000 Family	\$5,000 Individual \$10,000 Family	\$5,000 Individual \$10,000 Family
Primary Care/ Specialist Office Visit	20% after deductible	\$30/ \$50 copay per visit	\$20/ \$40 copay per visit	\$25/ \$40 (\$25 with referral) copay per visit
Urgent Care Visit	20% after deductible	\$80 copay per visit	\$50 copay per visit	\$50 copay per visit
Emergency Room Visit	20% after deductible	\$750 copay per visit	\$600 copay per visit	\$600 copay per visit
In-Patient Hospital	20% after deductible	20% after deductible	\$600 copay per visit	\$600 copay per visit
Outpatient Surgery	20% after deductible	\$500 copay per visit	\$350 copay per visit	Ambulatory Facility \$50 copay Hospital \$350 copay
Rx 30-days**	20% / 20% / 100% / 20%	\$10 / \$40 / \$75 / 30% (mail only)	\$10 / \$40 / \$75 / 20% (mail only)	\$10 / \$40 / \$75 / 20%***
Employee Only Premium	\$55.26	\$85.26	\$181.24	\$181.24

* Actuarial Value based on FY22 and FY23 data.

** 30-day supply Tier 1 / Tier 2 / Tier 3 / Tier 4

***Deductible: \$100 Individual, \$200 Family

Historical Employee-Only Premiums

EPO/HMO premiums are ~2x the LDPPPO premiums and ~3x the CDHP premiums

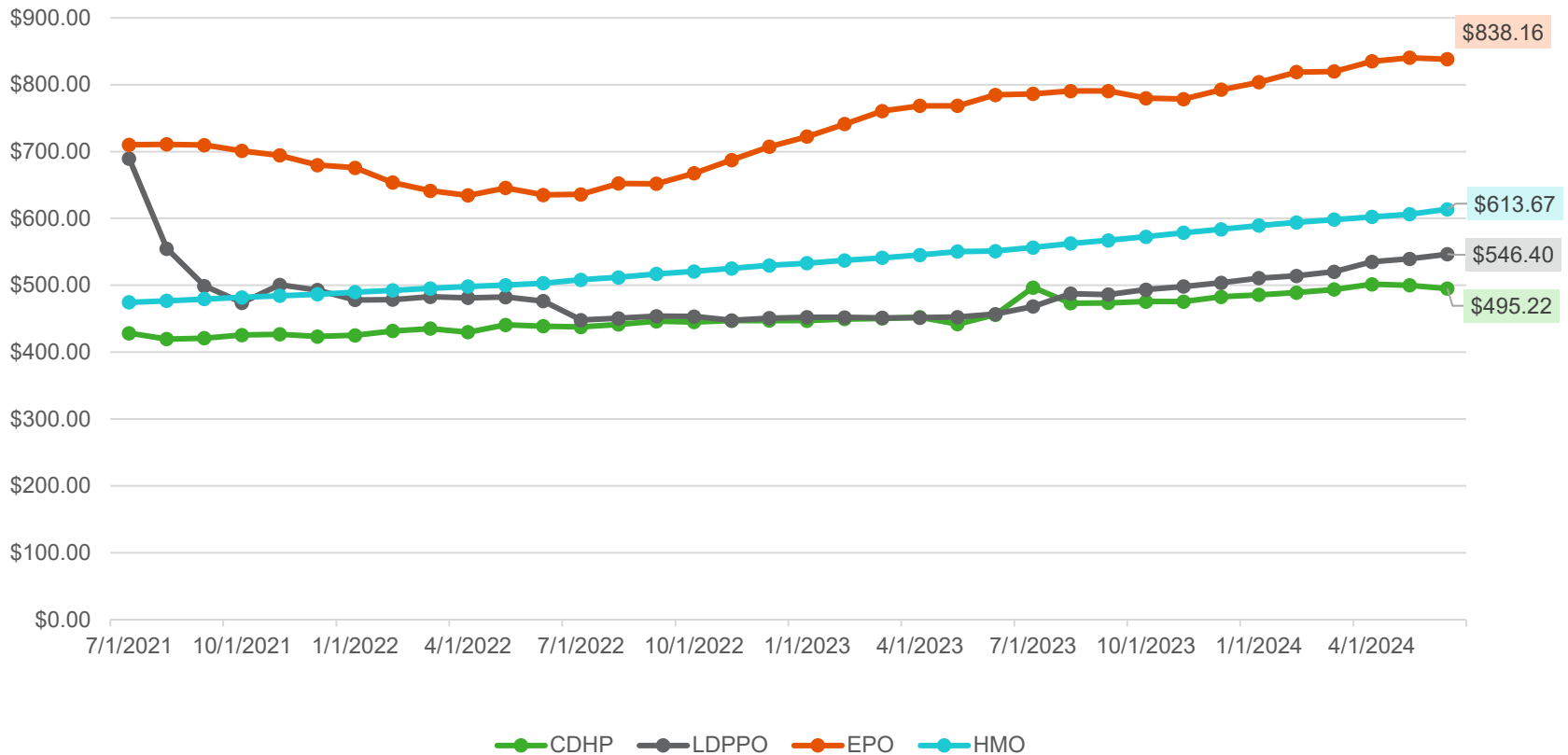
Employee-Only Premiums By Plan



Historical PMPMs

- HMO premiums are higher than total costs for the EPO
- CDHP is the lowest cost plan on a PMPM basis

PMPM Cost History by Plan
Rolling 12-month basis

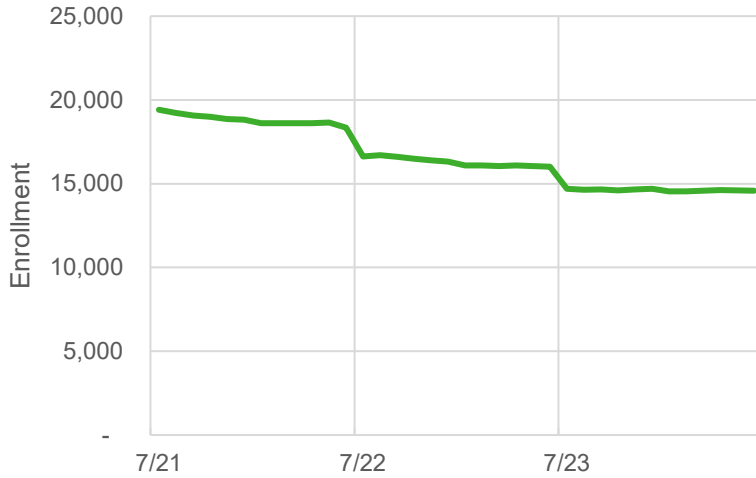


1. Self-insured plan costs include medical and Rx claims net of rebates, ASO fees, HRA claims and HSA funding.
2. Fully insured HMO costs include premiums and HRA claims.
3. Prior to 7/1/2023, only the CDHP plan included HSA funding and HRA claims. In PY2024, all participants in all four plans received additional HRA funding.

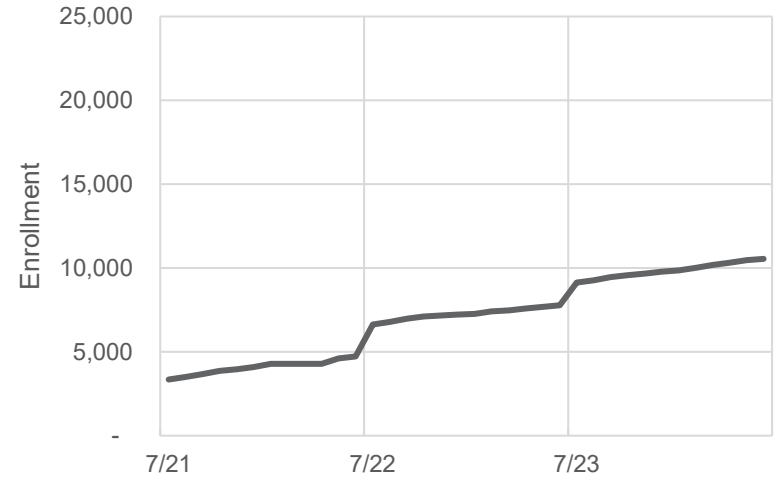
Migration to the LDPPO

Members are migrating to the LDPPO from both the EPO/HMO and the CDHP

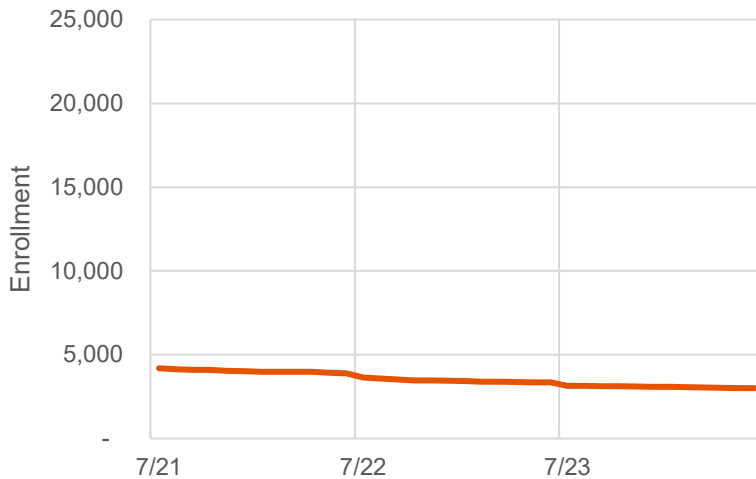
CDHP



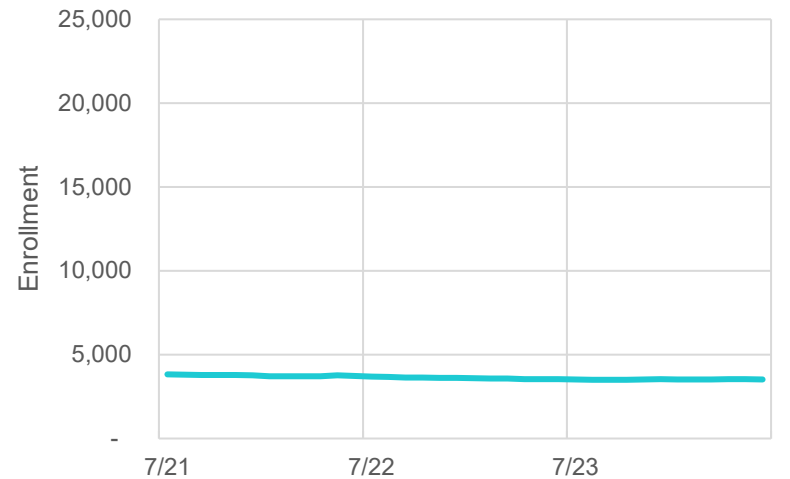
LDPPO



EPO



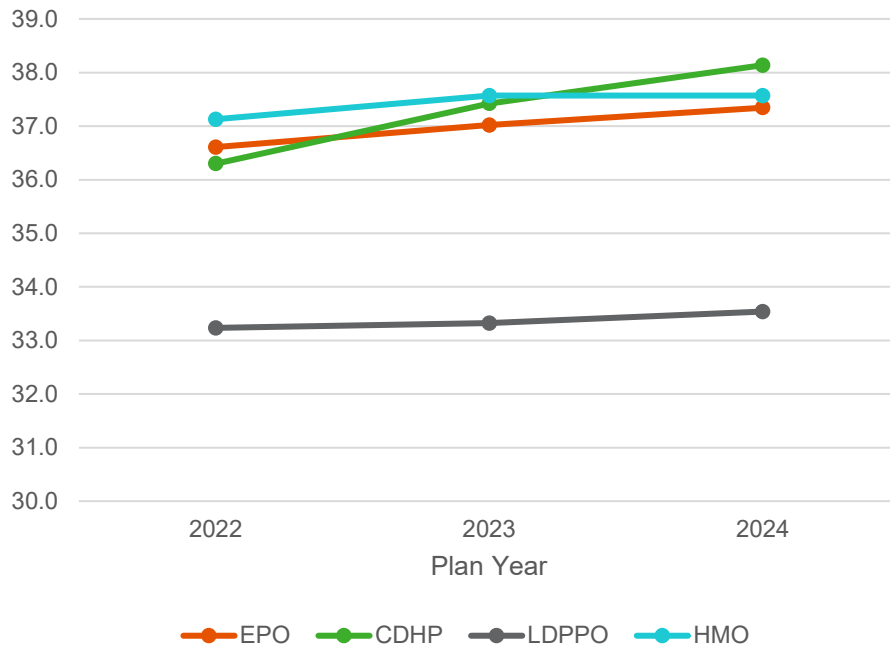
HMO



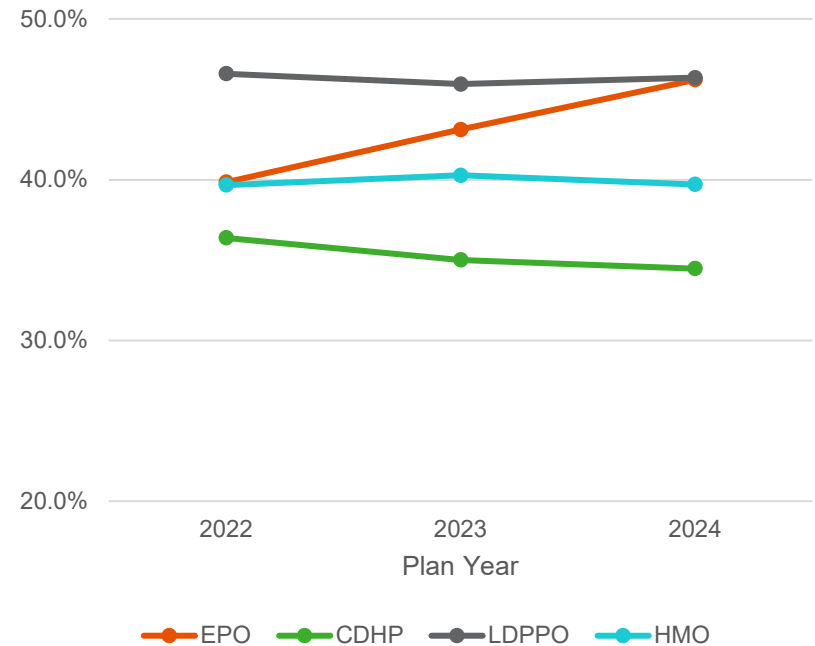
Demographics

- Higher ages and larger family sizes contribute to health risk
- LDPPPO has the youngest membership and the highest rate of family coverage
- EPO mix is trending towards families. This suggests single EEs are driving the migration out of the EPO

Average Age - Overall



% with Family Coverage



Chronic Conditions¹

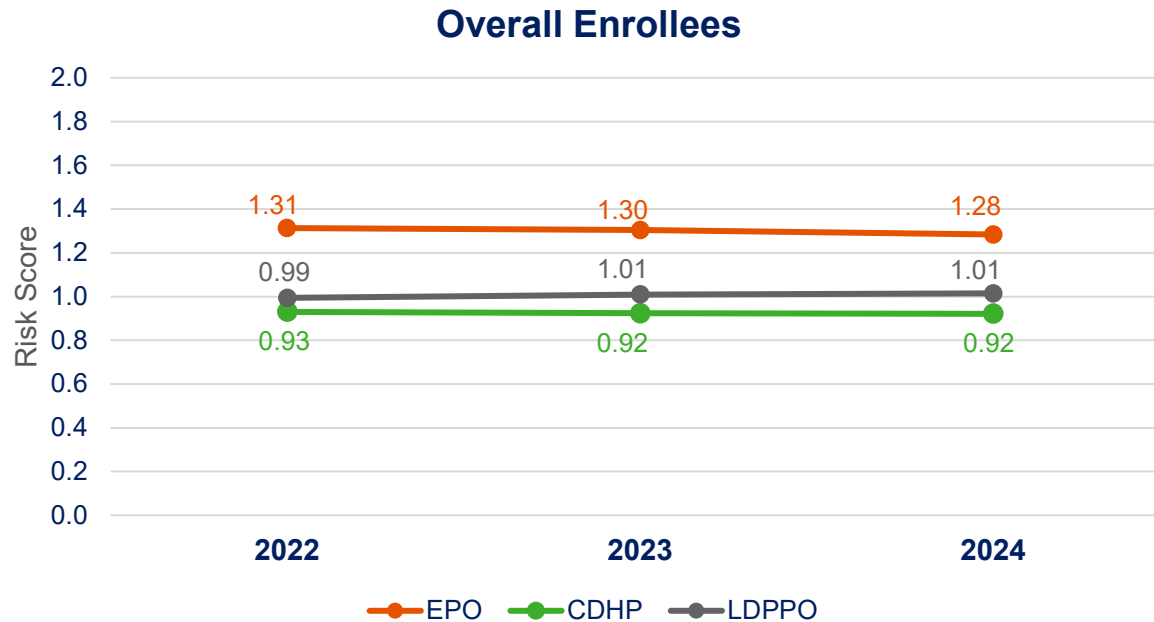
- Higher prevalence of chronic conditions leads to higher health risk
- The EPO has a highest prevalence of chronic conditions
- The LDPPO has the lowest prevalence of chronic conditions



¹ Chronic conditions include asthma, COPD, CAD, CHF, diabetes, hypertension.

Health Risk¹

- Health risk is determined by analyzing claims data and developing a risk factor for each member based on utilization, health conditions, preventive services and demographics
- EPO membership has significantly higher health risk
- CDHP has lowest risk



¹ The risk score is developed from the Clinical Classifications Software Refined (CCSR) risk model developed by the Agency for Healthcare Research and Quality (AHRQ).

Plan Efficiency

- **Plan Efficiency is a metric that measures health risk management**
- **Efficiency normalizes for differences in plan design and member risk**
- **Lower adjusted PMPMs indicate better risk management**
- **The LDPPO is the most efficient plan, and the EPO is the least efficient plan**

	CDHP	LDPPO	EPO
PMPM (a)	\$440.45	\$527.19	\$818.20
AV (b)	76.7%	85.2%	88.3%
Risk Score* (c)	0.92	1.01	1.28
Efficiency** (d) = (a÷b)÷c	\$700.98	\$632.24	\$739.45

* Risk scores are normalized for the average risk score each plan year.

** Allowed amount per unit of risk.

Questions

