



State of Montana

May 17, 2011

Financial Dashboard

Active and non-Medicare retirees

<u>Enrollment</u>	2008	2009	2010	Change 2008 to 2010
Average Policyholders	13,356	13,625	13,733	2.82%
Average Members	29,157	29,403	29,632	1.63%
Members per Policyholder	2.18	2.16	2.16	-1.16%
Average EE Only	5,503	5,614	5,734	4.20%
Average EE + Spouse	2,997	3,057	2,940	-1.90%
Average EE + Child(ren)	1,540	1,571	1,525	-0.97%
Average Family	3,316	3,383	3,533	6.54%
<u>Demographics</u>				
% Female	51.70%	51.60%	51.60%	-0.19%
% Male	48.30%	48.40%	48.40%	0.21%
Mean Age	36.20	36.60	36.90	1.93%

Financial Dashboard

Active and non-Medicare retirees

PEPM Costs

■ Medical Claims ■ Pharmacy Claims

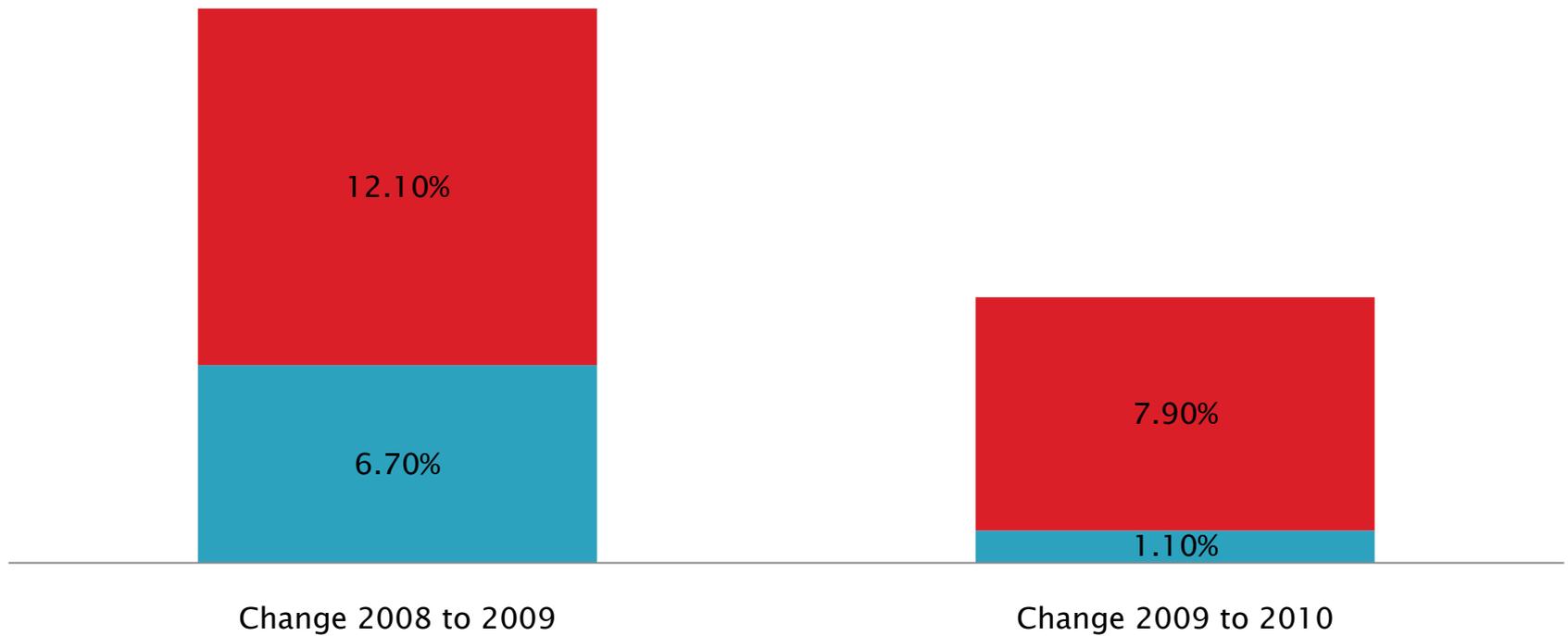


Financial Dashboard

Active and non-Medicare retirees

Cost Drivers

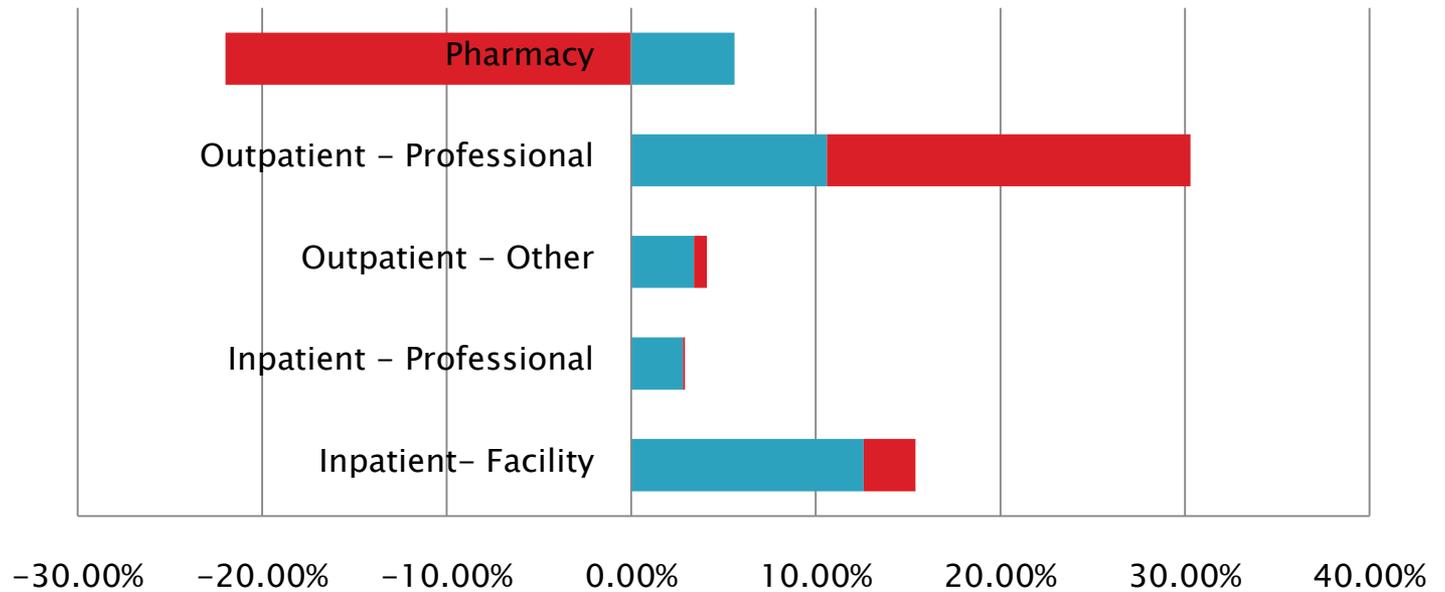
■ Unit cost ■ Utilization



Financial Dashboard

Active and non-Medicare retirees

Unit Cost trend by type of service

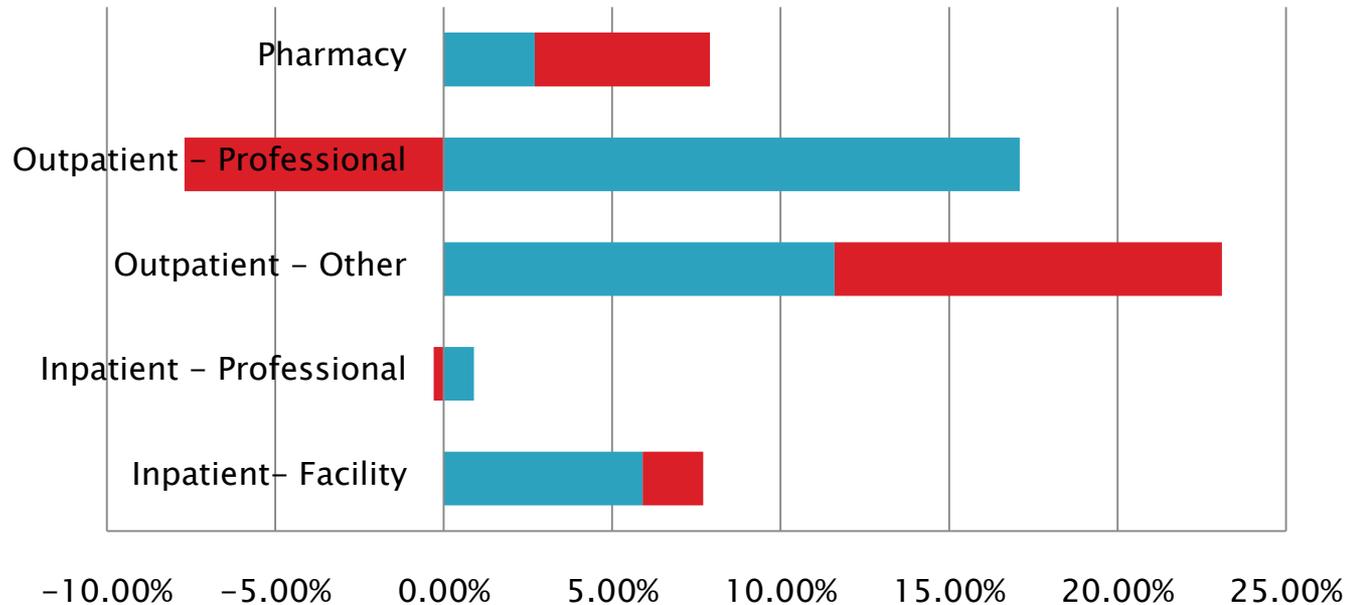


	Inpatient- Facility	Inpatient - Professional	Outpatient - Other	Outpatient - Professional	Pharmacy
■ Change 2008 to 2009	12.60%	2.80%	3.40%	10.60%	5.60%
■ Change 2009 to 2010	2.80%	0.10%	0.70%	19.70%	-22.00%

Financial Dashboard

Active and non-Medicare retirees

Utilization trend by type of service



	Inpatient - Facility	Inpatient - Professional	Outpatient - Other	Outpatient - Professional	Pharmacy
Change 2008 to 2009	5.90%	0.90%	11.60%	17.10%	2.70%
Change 2009 to 2010	1.80%	-0.30%	11.50%	-7.70%	5.20%

Financial Dashboard

Active and non-Medicare retirees

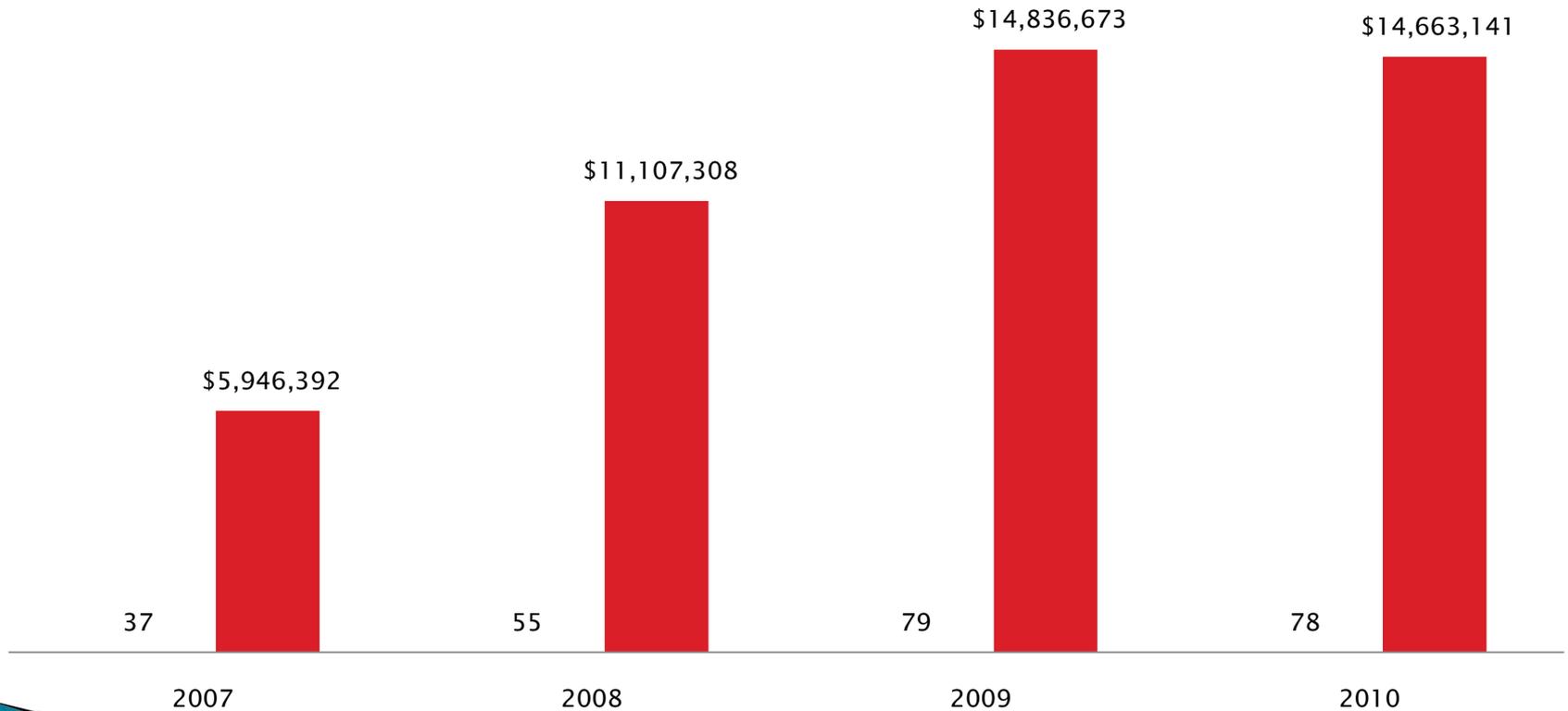
<u>Utilization Key Indicators</u>	2008	2009	2010	2010 Benchmark	Variance from Benchmark
Admits/1000	64.60	62.40	63.50	62.50	1.60%
Days/1000	258.60	241.40	242.80	239.20	1.51%
Average Length of Stay	4.00	3.90	3.80	3.80	0.00%
Office visits/1000	2,351.40	2,470.00	2,524.30	2,455.80	2.79%
Outpatient visits/1000	1,342.20	1,516.40	1,638.50	1,514.90	8.16%
ER/1000	170.40	185.40	185.60	171.60	8.16%
Prescriptions/1000	9,777.50	10,043.10	10,563.70	9,779.20	8.02%

Financial Dashboard

Active and non-Medicare retirees

High cost cases > \$100,000

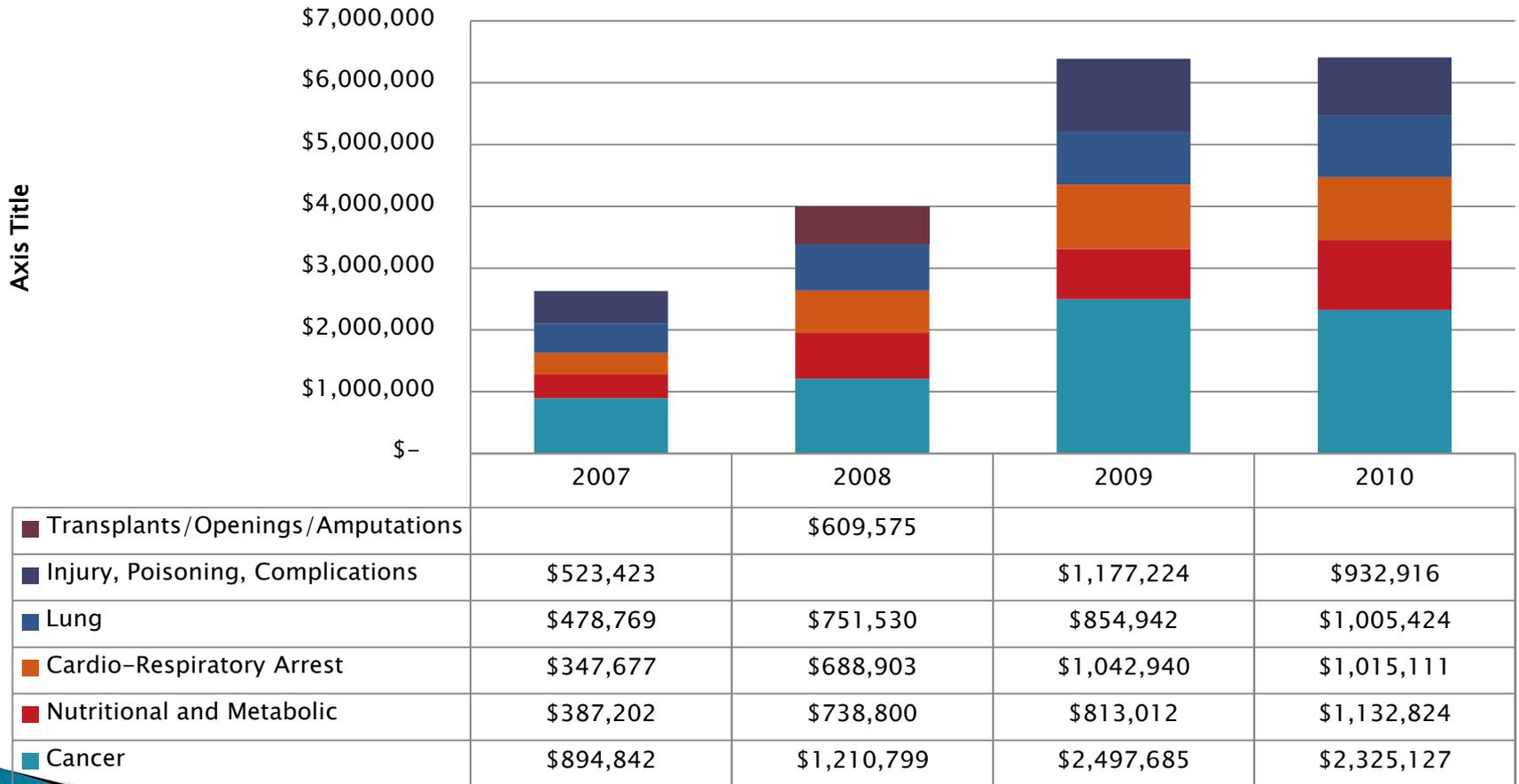
■ Number of Members ■ Total Medical Costs Paid by Plan



Financial Dashboard

Active and non-Medicare retirees

High cost cases by diagnosis



Financial Dashboard

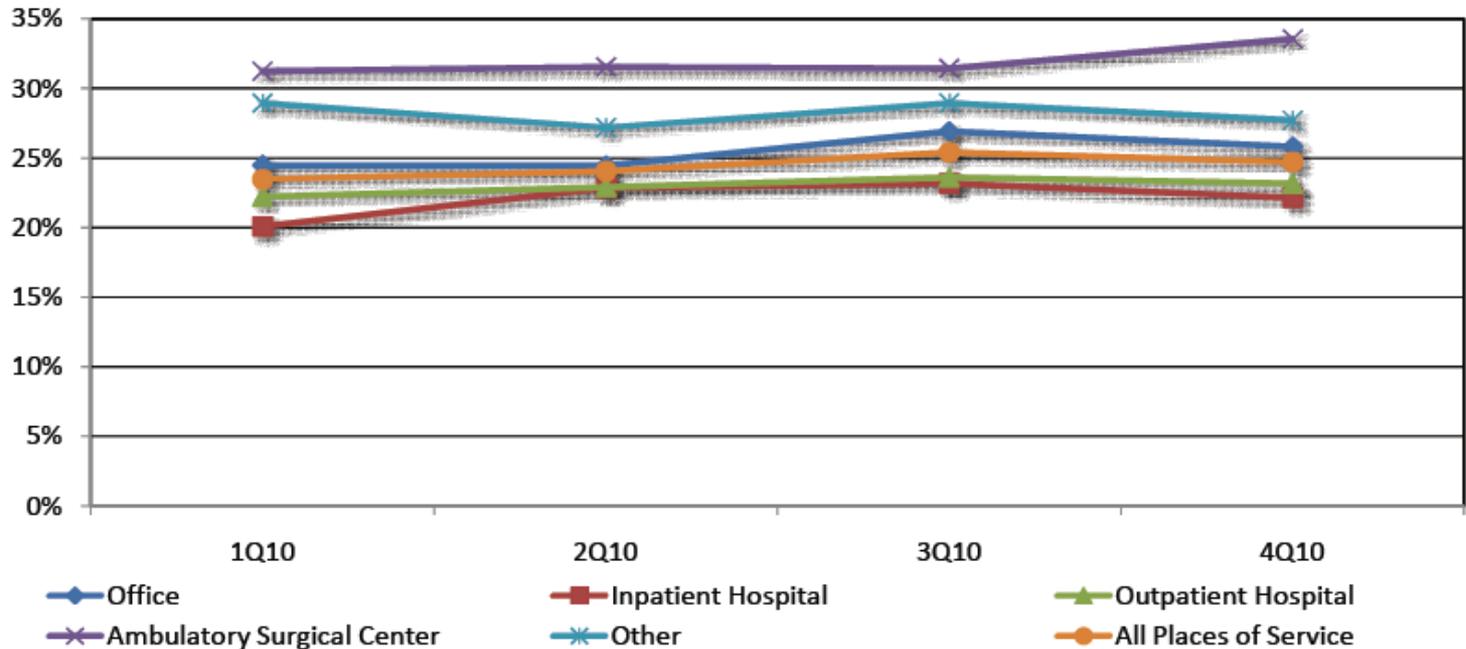
Active and non-Medicare retirees

<u>Member Out-of-pocket cost sharing</u>	2008	2009	2010	Change 2008 to 2010	Change 2009 to 2010
Medical Cost share - PMPY	\$579.00	\$744.77	\$960.63	65.91%	28.98%
Medical Cost share % of allowed	20.00%	22.25%	26.25%	6.25%	4.00%
Pharmacy Cost share - PMPY		\$196.15	\$187.75		-4.28%
Pharmacy cost share % of allowed		22.75%	25.25%		2.50%

Financial Dashboard

Active and non-Medicare retirees Discounts Analysis

Discounts by Place of Service - 4 Quarter Trend

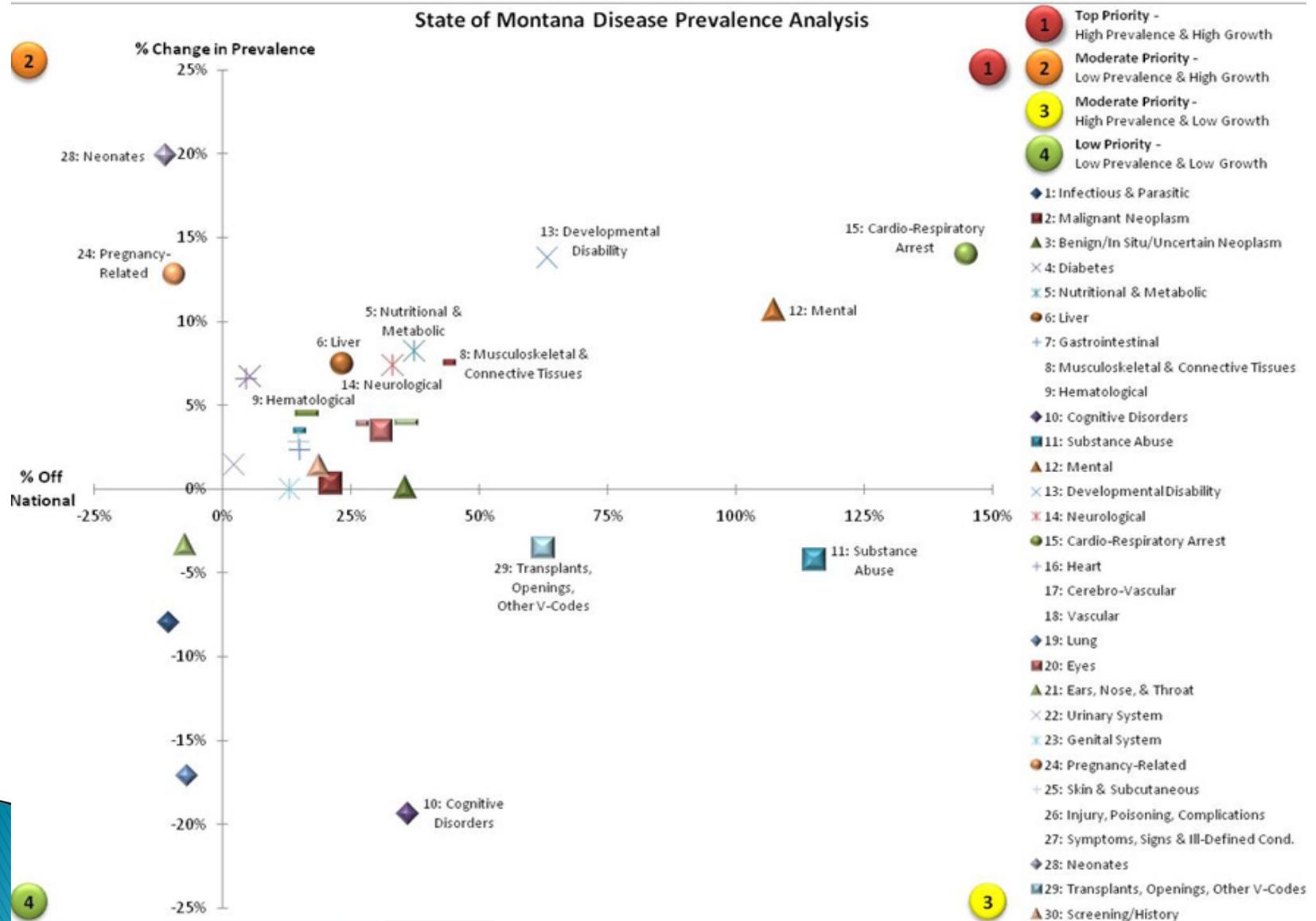


Savings Due to Discounts (Billed - Allowed)

	<u>1Q10</u>	<u>2Q10</u>	<u>3Q10</u>	<u>4Q10</u>
Office	\$1,372,661	\$1,465,654	\$1,539,648	\$1,563,044
Inpatient Hospital	\$767,906	\$987,998	\$943,355	\$1,029,365
Outpatient Hospital	\$1,315,248	\$1,449,111	\$1,279,262	\$1,486,036
Ambulatory Surgical Center	\$345,762	\$271,213	\$317,950	\$458,147
Other	\$324,374	\$342,137	\$333,091	\$309,803
All Places of Service	\$4,125,952	\$4,516,113	\$4,413,306	\$4,846,395

Clinical Conditions Review – 2010

State of Montana Disease Prevalence Analysis



Clinical Conditions Review – 2010

SOM - High Risk Group

HCC Risk Drivers - Y1	Count of Members	Group Risk
Top 20 Medical Conditions Contributors	3,270	52%
79: Cardio-Respiratory Failure and Shock	252	7%
179: Post-Surgical States/Aftercare/Elective	1,639	7%
164: Major Complications of Medical Care and Trauma	194	6%
182: Rehabilitation	369	3%
166: Major Symptoms, Abnormalities	1,619	3%
23: Disorders of Fluid/Electrolyte/Acid-Base Balance	342	3%
165: Other Complications of Medical Care	307	3%
31: Intestinal Obstruction/Perforation	86	2%
7: Metastatic Cancer and Acute Leukemia	94	2%
114: Pleural Effusion/Pneumothorax	79	2%
39: Disorders of the Vertebrae and Spinal Discs	459	2%
92: Specified Heart Arrhythmias	210	2%
22: Other Significant Endocrine and Metabolic Disorders	205	2%
47: Iron Deficiency and Other/Unspecified Anemias and Blood Disease	369	1%
131: Renal Failure	178	1%
30: Gallbladder and Biliary Tract Disorders	169	1%
45: Disorders of Immunity	164	1%
8: Lung, Upper Digestive Tract, and Other Severe Cancers	46	1%
144: Completed Pregnancy With Complications	149	1%
176: Artificial Openings for Feeding or Elimination	46	1%

SOM - High Risk Group

HCC Risk Drivers - Y2	Count of Members	Group Risk
Top 20 Medical Conditions Contributors	3,265	53%
38: Rheumatoid Arthritis and Inflammatory Connective Tissue Disease	360	8%
39: Disorders of the Vertebrae and Spinal Discs	561	4%
131: Renal Failure	179	4%
45: Disorders of Immunity	159	3%
9: Lymphatic, Head and Neck, Brain, and Other Major Cancers	140	3%
166: Major Symptoms, Abnormalities	1,585	3%
179: Post-Surgical States/Aftercare/Elective	1,529	3%
147: Uncompleted Pregnancy With No or Minor Complications	118	3%
40: Osteoarthritis of Hip or Knee	341	2%
55: Major Depressive, Bipolar, and Paranoid Disorders	324	2%
91: Hypertension	1,208	2%
108: Chronic Obstructive Pulmonary Disease	314	2%
7: Metastatic Cancer and Acute Leukemia	94	2%
36: Other Gastrointestinal Disorders	1,059	2%
19: Diabetes with No or Unspecified Complications	463	2%
79: Cardio-Respiratory Failure and Shock	245	2%
10: Breast, Prostate, Colorectal and Other Cancers and Tumors	241	2%
43: Other Musculoskeletal and Connective Tissue Disorders	884	2%
22: Other Significant Endocrine and Metabolic Disorders	227	2%
76: Mononeuropathy, Other Neurological Conditions/Injuries	367	1%

Clinical Conditions Continued

– 2010

- ▶ See Handout