

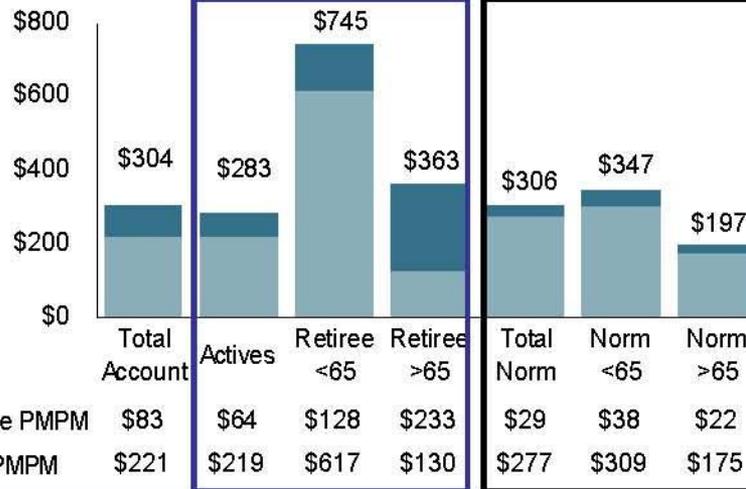


# Executive Summary

Total



## Plan cost & trend



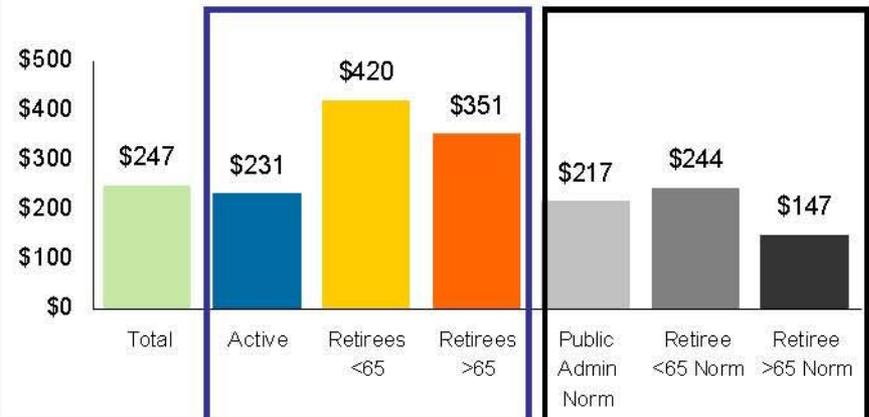
## Key metrics

	Current	Norm	Variance
<b>Members</b>			
Average Number of Employees	15,657		
Average Number of Members	31,614		
<b>Cost Trend</b>			
Plan Spend	\$28,799,005		
Plan Spend PMPM	\$304	\$306	-0.8%
<b>Performance Indicators</b>			
Cat Claimants in Excess Per K	6.9	8.9	-22.5%
Percent of Population Age 40+	55.8%	46.2%	9.6%

## Comments

- Plan spend in the current period was \$304 PMPM, 0.8% lower than the norm
- Average membership in the current period was 31,614
- Current member cost share was \$83 PMPM, or 27.3% of the total plan spend, compared to a norm of 9.5%

## PMPM Excluding Catastrophic Claimants





# Medical Service Category Trend Detail

Total



## Account summary (PMPM basis)

	Employer Paid			Cost Share			Plan Spend		
	Current	Norm	Variance	Current	Norm	Variance	Current	Norm	Variance
Inpatient	\$58	\$69	-14.9%	\$11	\$2	354.8%	\$69	\$71	-2.8%
Outpatient	\$58	\$77	-24.2%	\$31	\$8	275.9%	\$89	\$85	4.7%
Professional	\$61	\$82	-25.5%	\$32	\$16	103.6%	\$93	\$98	-4.9%
Other Medical Services	\$34	\$34	-0.5%	\$10	\$2	306.9%	\$43	\$36	19.5%
<b>FFS Subtotal</b>	<b>\$212</b>	<b>\$262</b>	<b>-19.1%</b>	<b>\$83</b>	<b>\$29</b>	<b>190.6%</b>	<b>\$294</b>	<b>\$290</b>	<b>1.5%</b>
Capitation	\$9	\$16	-42.7%	\$0	\$0	0.0%	\$9	\$16	-42.7%
Medical Subtotal	\$221	\$278	-20.5%	\$83	\$29	190.6%	\$304	\$306	-0.8%
<b>Total</b>	<b>\$221</b>	<b>\$278</b>	<b>-20.5%</b>	<b>\$83</b>	<b>\$29</b>	<b>190.6%</b>	<b>\$304</b>		

## Summary By Division (PMPM basis)- Split by Plan

	Membership	Employer Paid			Cost Share			Plan Spend		
		Current	Current	Norm	Variance	Current	Norm	Variance	Current	Norm
<b>Actives</b>	<b>26,595</b>	<b>\$219</b>	<b>\$278</b>	<b>-21.1%</b>	<b>\$64</b>	<b>\$29</b>	<b>123.7%</b>	<b>\$283</b>	<b>\$306</b>	<b>-7.5%</b>
<b>Retirees- &lt;65</b>	<b>1,336</b>	<b>\$617</b>	<b>\$309</b>	<b>99.4%</b>	<b>\$128</b>	<b>\$38</b>	<b>241.7%</b>	<b>\$745</b>	<b>\$347</b>	<b>114.8%</b>
<b>Retirees- &gt;65</b>	<b>3,682</b>	<b>\$130</b>	<b>\$175</b>	<b>-25.7%</b>	<b>\$233</b>	<b>\$22</b>	<b>959.1%</b>	<b>\$363</b>	<b>\$197</b>	<b>84.3%</b>

## Non-catastrophic plan spend

	Current	Norm	Variance
Inpatient	\$40	\$31	31.5%
Outpatient	\$82	\$68	20.8%
Professional	\$87	\$84	3.1%
Other Medical Services	\$29	\$19	53.3%
<b>FFS Subtotal</b>	<b>\$238</b>	<b>\$201</b>	<b>18.1%</b>
Capitation	\$9	\$16	-42.7%
Medical Subtotal	\$247	\$217	13.6%
<b>Total Non-Cat</b>	<b>\$247</b>		
Catastrophic Plan	\$57	\$89	-36.0%
<b>Total</b>	<b>\$304</b>		

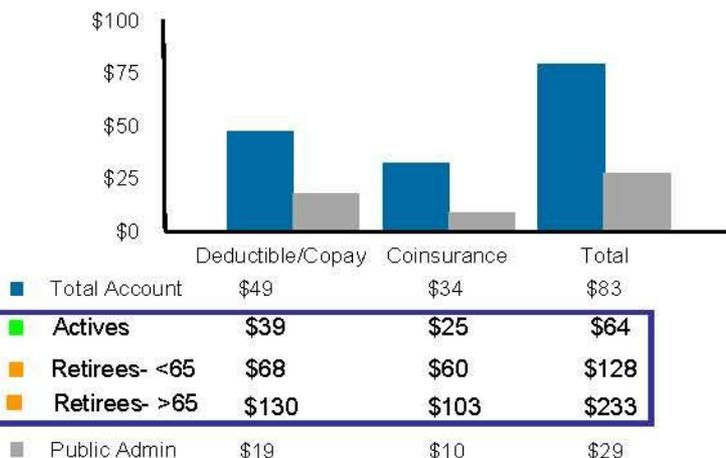


# Member Cost Share

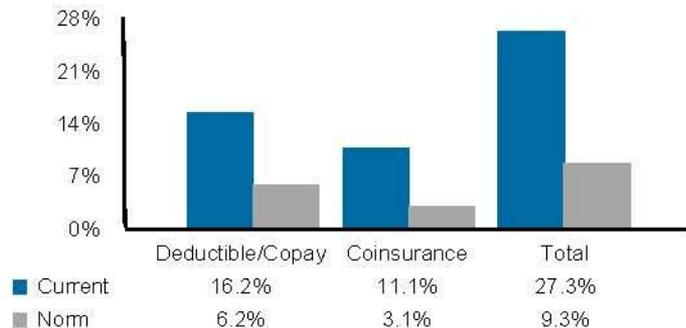
## Total



### Cost sharing per member - medical only



### Cost share as % of total plan spend - medical only



### Account summary (PMPM basis)

	Current	Norm	Variance
Plan Costs			
Total Plan Spend - Medical	\$303.65	\$306.16	-0.8%
Cost Share - Medical	\$82.84	\$28.51	190.6%
Net Employer Paid - Medical	\$220.81	\$277.65	-20.5%

### Comments

- Medical cost share was \$82.84 PMPM, 190.6% greater than the norm of \$28.51 PMPM
- Medical cost share as percent of covered charges was 27.3%, 18.0% greater than the norm of 9.3%



# YHF - Chronic Conditions

Total



Condition	Identified		Ongoing Engagement	
	Count of Individuals	% of Population	Count of Individuals	% of Identified
Asthma	86	0.3%	8	9.3%
COPD	240	0.8%	13	5.4%
Congestive Heart Failure	190	0.6%	7	3.7%
Coronary Artery Disease	488	1.5%	18	3.7%
Depression	52	0.2%	16	30.8%
Diabetes	500	1.6%	30	6.0%
Low Back Pain	41	0.1%	10	24.4%
Osteoarthritis	443	1.4%	29	6.5%
Peripheral Arterial Disease	73	0.2%	3	4.1%
Weight Complications	62	0.2%	6	9.7%
<b>Total Unique</b>	<b>1,277</b>	<b>4.0%</b>	<b>84</b>	<b>6.6%</b>
Self Managed	3,399	10.8%		
<b>Total</b>	<b>4,676</b>	<b>14.8%</b>		

## Comments

- Chronic conditions are a significant driver of medical cost and reduced productivity
- In the current period, predictive models have identified 14.8% of the population with a chronic condition.
- Of those identified for outreach in the current period, 6.6% are engaged in an ongoing way meaning they agreed to participate in telephonic or online coaching.

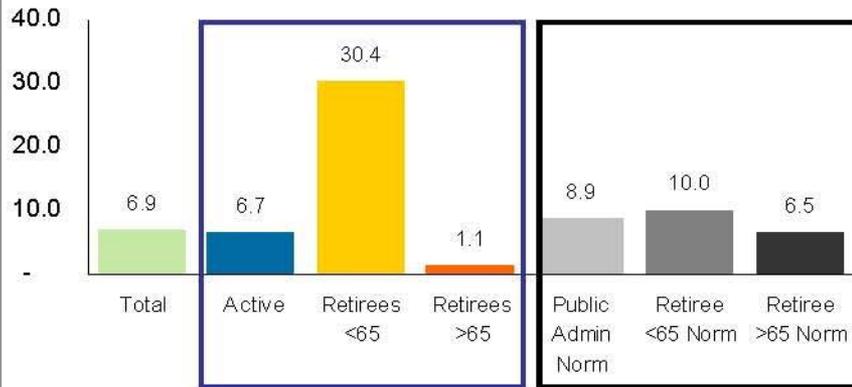


# Catastrophic Claim Summary

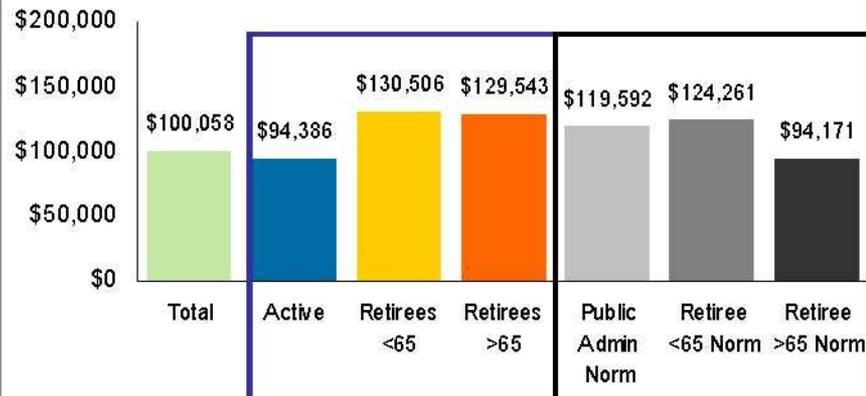
Total



## Catastrophic claimants in excess per 1,000 members



## Average plan cost per catastrophic claimant



## Account Summary (PMPM Basis)

	Current	Norm	Variance
<b>Catastrophic Plan Costs</b>			
Inpatient	\$28.86	\$42.85	-32.6%
Outpatient	\$6.96	\$18.15	-61.6%
Professional	\$6.47	\$14.64	-55.8%
Other Medical Svcs	\$14.63	\$18.82	-22.3%
Capitation	\$0.05	\$0.13	-60.5%
<b>Total Catastrophic Plan Cost</b>	<b>\$56.97</b>	<b>\$94.58</b>	<b>-39.8%</b>
Non-Catastrophic Plan Cost	\$246.68	\$228.40	8.0%
<b>Total Plan Cost</b>	<b>\$303.65</b>	<b>\$322.98</b>	<b>-6.0%</b>

## Comments

- Plan cost for catastrophic claimants was \$56.97 PMPM in the current period, or 18.8% of the total plan cost of \$303.65 PMPM
- Current period plan cost for catastrophic claimants of \$56.97 PMPM are 39.8% lower than the norm of \$94.58 PMPM
- Catastrophic claimant threshold of \$50,000 was used for this analysis



# Catastrophic - Claimant ICD9 Summary

Total



## Top catastrophic spend by primary ICD9

ICD9 Category	<u>PMPM</u>	<u>Individual Count</u>	<u>Average Plan Spend (000's)</u>
	Current	Current	Current
Neoplasms	\$25.13	24	\$99.3
Infect/Parasit	\$8.50	4	\$201.6
Musculoskeletal	\$7.97	8	\$94.4
Circulatory	\$4.44	5	\$84.2
Gastrointestinal	\$2.90	3	\$91.7
Respiratory	\$2.67	3	\$84.3
Neurological	\$1.77	2	\$83.9
Newboms	\$1.61	2	\$76.3
Ear,Nose,Throat	\$1.37	2	\$65.2
Bil Tract/Liver	\$0.57	1	\$54.0
<b>Total</b>	<b>\$56.92</b>	<b>54</b>	<b>\$100.0</b>

Relationship	1st Quarter 2013		
	# Mbrs	Cost/Mbr	Total Cost
EE	30	\$99,238	\$2,977,144
SP	22	\$103,332	\$2,273,301
Dep	2	\$76,347	\$152,694
Total	54	\$100,058	\$5,403,138



# Health Advocacy - Catastrophic Clinical Impact

Total



## Top catastrophic claimants - clinical impact

Plan	Gender	Age	Relationship	Eligibility	ICD9 Major	ICD9 Minor	Total (\$)	Clinical Programs
Active	M	40-49	Spouse	Enrollee	Infect/Parasit	Bacterial	\$301,134	INP,REH
Retiree	M	60-64	Employee	Enrollee	Musculoskeletal	Bone	\$284,502	
Retiree	F	60-64	Spouse	Enrollee	Neoplasms	Other Neopla	\$273,793	CCS,ONC
Active	M	50-59	Employee	Enrollee	Infect/Parasit	Bacterial	\$255,850	INP
Active	M	50-59	Spouse	Enrollee	Neoplasms	Digestive	\$186,757	CCS,ONC
Retiree	F	65+	Employee	Enrollee	Infect/Parasit	Bacterial	\$158,072	INP
Active	F	40-49	Spouse	Enrollee	Neoplasms	Female Breast	\$147,633	CCS,ONC
Retiree	F	65+	Employee	Enrollee	Neoplasms	Digestive	\$138,431	CCS,ONC
Active	F	50-59	Employee	Enrollee	Neoplasms	Female Genital	\$130,827	
Active	F	30-39	Spouse	Enrollee	Neoplasms	Benign Neop	\$120,842	INP
Retiree	M	60-64	Employee	Enrollee	Respiratory	Oth Lower Resp	\$118,963	
Retiree	F	60-64	Spouse	Enrollee	Neoplasms	Care/Neoplas	\$118,404	CCS,ONC
Active	M	50-59	Employee	Enrollee	Neoplasms	Digestive	\$113,832	INP,ONC
Active	M	50-59	Employee	Enrollee	Gastrointestinal	Stom/Int/Pan	\$112,919	COM
Active	M	50-59	Employee	Enrollee	Circulatory	Other Heart	\$98,974	
Active	M	50-59	Employee	Enrollee	Neurological	Neuro CNS	\$96,250	
Active	M	50-59	Spouse	Enrollee	Circulatory	Atherosclerosis	\$96,104	
Active	F	40-49	Employee	Enrollee	Neoplasms	Care/Neoplas	\$93,385	CCS,ONC
Active	M	50-59	Employee	Enrollee	Gastrointestinal	Stom/Int/Pan	\$92,478	COM,INP
Retiree	F	60-64	Spouse	Enrollee	Infect/Parasit	Bacterial	\$91,259	CCS,ONC
Retiree	F	60-64	Employee	Enrollee	Neoplasms	Digestive	\$90,937	CCS,ONC
Active	F	50-59	Spouse	Enrollee	Circulatory	Other Heart	\$90,444	TRN
Active	F	40-49	Employee	Enrollee	Neoplasms	Care/Neoplas	\$89,834	CCS,ONC
Active	F	40-49	Employee	Enrollee	Neoplasms	Female Genital	\$86,078	COM
Active	F	30-39	Employee	Enrollee	Neoplasms	Female Genital	\$84,390	CCS,ONC

### Acronym Key

#### CM/SPCM Programs (Case Mgmt)

CAT-Catastrophic  
COM-Complex  
INP-Inpatient  
NIC-Neonatal Intensive Care  
ONC-Oncology  
REH-Rehabilitation  
TRN-Transplant

#### Chronic Coaching Programs

AST-Asthma  
CAD-Coronary Heart Disease  
CHF-Chronic Heart Failure  
CPD-Chronic Obstructive Pulmonary Disorder  
DEP-Depression  
DIA-Diabetes Mellitus  
LBP-Low Back Pain  
OST-Osteoarthritis  
PAD-Peripheral Artery Disease  
WGT-Weight Complications

#### Additional Programs

CCS-Cancer Care Support Program  
EAP-Employee Assistance Program  
HPHB-Healthy Pregnancies Healthy Babies  
LMP-Lifestyle Management Programs  
OL-Online Programs  
TDS-Treatment Decision Support  
WC-Wellness Coaching  
WI-Well Informed (Gaps In Care)

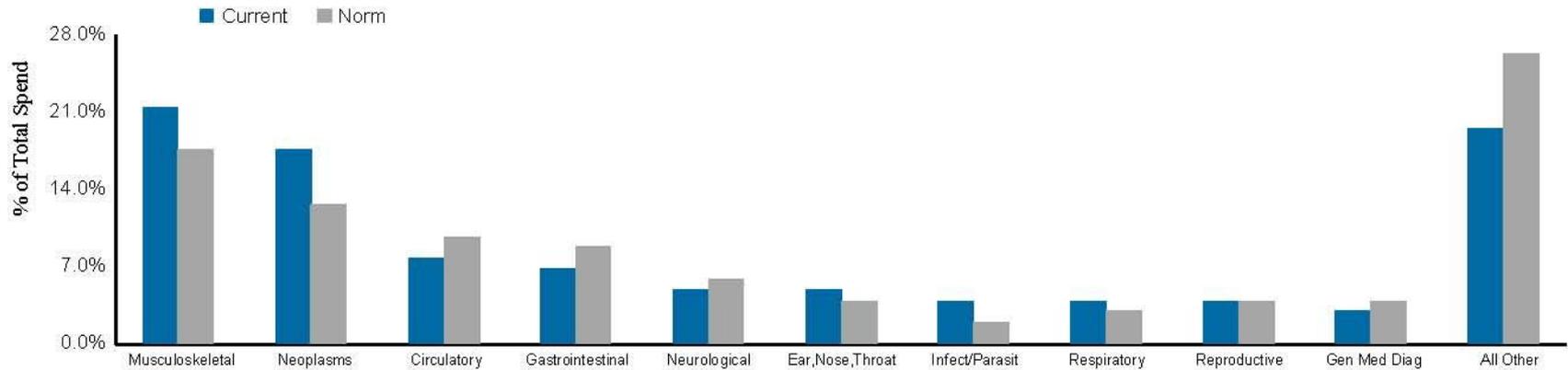


# Total Plan Spend by Condition

## Total



### Top conditions by plan spend



### Top ICD9 conditions

ICD9 Category	PMPM			Claimants per 1k Current	Spend per Claimant Current
	Current	Norm	Variance		
Musculoskeletal	\$65.94	\$55.81	18.1%	174.3	\$1,135
Neoplasms	\$51.90	\$40.17	29.2%	78.1	\$1,994
Circulatory	\$24.93	\$30.45	-18.1%	64.4	\$1,162
Gastrointestinal	\$19.45	\$26.03	-25.3%	42.8	\$1,364
Neurological	\$14.70	\$18.36	-19.9%	47.2	\$935
Ear,Nose,Throat	\$14.43	\$11.08	30.2%	120.0	\$361
Infect/Parasit	\$12.09	\$6.33	90.9%	36.2	\$1,001
Respiratory	\$11.77	\$9.58	22.8%	54.8	\$645
Reproductive	\$11.00	\$11.34	-2.9%	52.1	\$633
Gen Med Diag	\$10.25	\$13.09	-21.7%	94.5	\$325
All Other	\$58.01	\$82.72	-29.9%	304.5	\$571
<b>Total</b>	<b>\$294.48</b>	<b>\$304.99</b>	<b>-3.4%</b>	<b>543.8</b>	<b>\$1,625</b>



# Inpatient Summary

Total



Utilization metrics per 1,000 members

Metrics based on per 1,000 members	Total Account	Active	Retirees <65	Retirees >65	Public Admin	Retiree <65 Norm	Retiree >65 Norm
Admits	76.1	53.8	90.8	283.3	60.9	60.9	205.4
Bed Days	424.0	220.0	693.8	2,201.9	275.6	275.6	2,522.4
ALOS	5.6	4.1	7.6	7.8	4.5	4.5	12.3

Average cost metrics



## Top Facilities Used (By Admissions)

Provider Name	Plan Amount	Admissions
ST PETERS HOSPITAL	\$1,826,914.84	181
ST VINCENT HEALTHCARE	\$526,273.34	37
COMMUNITY MEDICAL CENTER	\$277,114.67	27
ST PATRICK HOSPITAL	\$282,472.39	16
BOZEMAN DEACONESS HOSPITAL	\$93,598.85	13
NORTH VALLEY HOSPITAL INC	\$15,497.79	4
YUMA REGIONAL MEDICAL CENTER	\$10,704.74	3
HARBORVIEW MEDICAL CENTER	\$141,403.71	2
KOOTENAI MEDICAL CENTER	\$21,978.73	2
BANNER GOOD SAMARITAN MEDICAL CENTER	\$19,683.66	2



# Inpatient - Major Diagnostic Category Summary

Total



## Cost & utilization trends (excluding catastrophic)

	\$PMPM			Admits Per 1,000			Days Per 1,000			Cost Per Case		
	Current	Norm	Variance	Current	Norm	Variance	Current	Norm	Variance	Current	Norm	Variance
Musculoskeletal	\$10.64	\$5.16	106.2%	13.0	3.9	229.5%	67.1	12.6	430.9%	\$9,988	\$15,741	-36.5%
Respiratory	\$4.12	\$1.70	142.6%	7.8	2.5	209.6%	35.4	9.8	262.7%	\$6,399	\$8,057	-20.6%
Pregnancies	\$4.01	\$5.03	-20.3%	8.0	9.4	-15.6%	24.1	25.1	-4.1%	\$6,134	\$6,408	-4.3%
Digestive	\$3.55	\$2.65	34.3%	5.0	3.6	40.2%	32.8	12.3	168.0%	\$8,640	\$8,899	-2.9%
Circulatory	\$3.45	\$2.55	35.2%	5.6	3.2	75.1%	22.6	9.6	134.8%	\$7,445	\$9,511	-21.7%
Other	\$14.51	\$11.87	22.2%	29.9	22.8	30.9%	173.3	81.6	112.3%	\$5,905	\$6,240	-5.4%
<b>Total Non-Cat</b>	<b>\$40.27</b>	<b>\$28.96</b>	<b>39.1%</b>	<b>69.3</b>	<b>45.5</b>	<b>52.2%</b>	<b>355.3</b>	<b>151.1</b>	<b>135.2%</b>	<b>\$7,074</b>	<b>\$7,637</b>	<b>-7.4%</b>

## Comments

- Musculoskeletal was the top category by plan cost in the current period, at \$10.64 PMPM
- Cost per case for the Musculoskeletal category was \$9,988 in the current period
- Plan cost for non-catastrophic was \$40.27 PMPM in the current period



# Health Advocacy - Inpatient Utilization Management

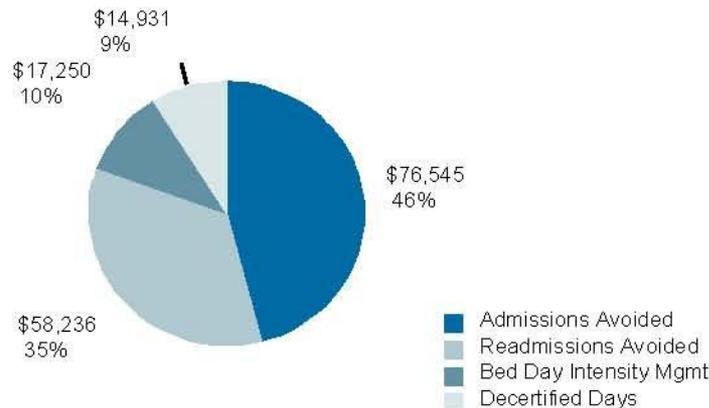
Total



## Inpatient utilization management summary table

	Unique Members	Events	Savings(\$)
	Current	Current	Current
<b>Admission Reviewed</b>	<b>21</b>	<b>24</b>	
<b>Pre-Certification</b>			
Admissions Avoided	9	10	\$76,545
<b>Inpatient Utilization Mgmt.</b>			
Decertified Days	4	7	\$14,931
Bed Day Intensity Mgmt	17	23	\$17,250
Readmissions Avoided	*	6	\$58,236
<b>Total - Precert + IP UM</b>	<b>30</b>	<b>46</b>	<b>\$166,962</b>

## Clinical program management



## Comments

- Inpatient pre-certification and utilization management generated \$166,962 in savings and touched 30 individuals in the current period
  - Savings primarily driven by Admissions Avoided
  - 24 admissions were reviewed and 10 were avoided, resulting in \$76,545 savings
  - 7 days were decertified for \$14,931 in savings and 23 days were stepped down for \$17,250 savings
  - 6 readmissions were avoided, resulting in \$58,236 savings
- \* Readmissions avoided are examined at a client level and compared to national readmission rates, therefore unique member counts are unavailable

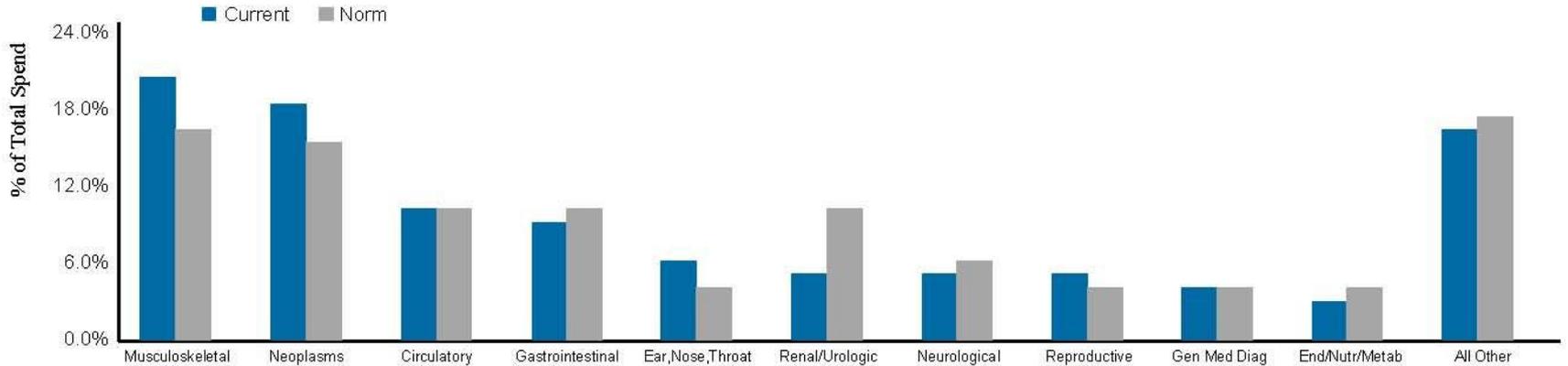


# Outpatient Plan Spend by Condition

Total



Outpatient plan spend by condition



Top outpatient ICD9 conditions

ICD9 Category	PMPM			Claimants per 1k	Spend per Claimant
	Current	Norm	Variance	Current	Current
Musculoskeletal	\$17.82	\$13.48	32.2%	48.1	\$1,112
Neoplasms	\$15.88	\$12.74	24.6%	46.7	\$1,020
Circulatory	\$9.04	\$8.78	2.9%	26.4	\$1,025
Gastrointestinal	\$8.26	\$8.63	-4.2%	20.6	\$1,204
Ear,Nose,Throat	\$5.10	\$3.49	46.3%	29.4	\$520
Renal/Urologic	\$4.40	\$8.10	-45.7%	14.6	\$906
Neurological	\$4.09	\$4.82	-15.2%	13.1	\$939
Reproductive	\$4.01	\$3.43	17.1%	15.2	\$795
Gen Med Diag	\$3.70	\$3.57	3.6%	34.8	\$318
End/Nutr/Metab	\$2.69	\$3.15	-14.6%	31.1	\$259
All Other	\$13.95	\$14.74	-5.3%	65.8	\$636
<b>Total</b>	<b>\$88.94</b>	<b>\$84.93</b>	<b>4.7%</b>	<b>243.0</b>	<b>\$1,098</b>

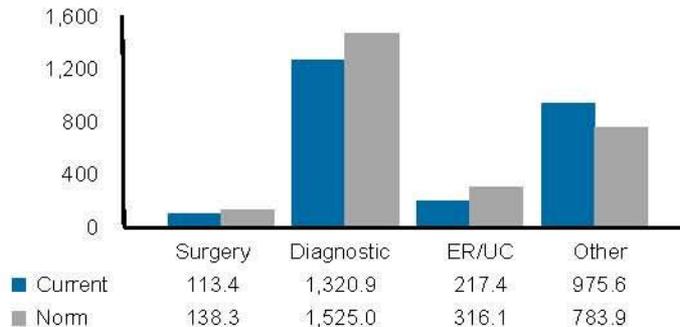


# Outpatient Summary

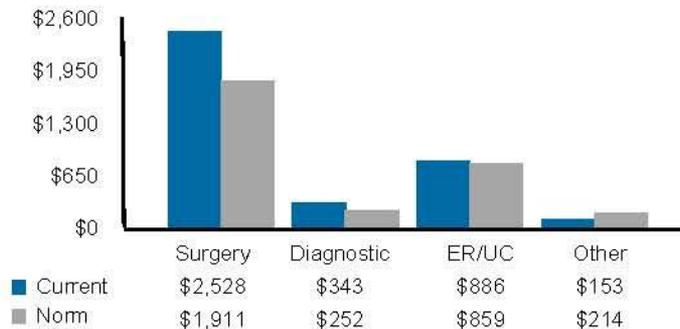
## Total



### Facility outpatient utilization per 1,000 members



### Facility outpatient cost per service



### Account summary (PMPM basis)

	Current	Norm	Variance
Non-Catastrophic Outpatient	\$81.98	\$72.51	13.1%
Catastrophic Outpatient	\$6.96	\$18.15	-61.6%
All Other Service Categories	\$214.69	\$231.36	-7.2%
<b>Total Plan Cost</b>	<b>\$303.65</b>	<b>\$322.98</b>	<b>-6.0%</b>

### Comments

- Current period non-catastrophic outpatient costs of \$81.98 PMPM are 13.1% greater than the norm of \$72.51 PMPM
- Diagnostic was the largest category of utilization. Utilization per thousand was 1,320.9, 13.4% less than the norm of 1,525.0

### Outpatient Diagnostic Detail

	Services/K			Cost/Service		
	Current	Norm	Variance	Current	Norm	Variance
MRI	35.9	30	19.7%	\$1,365	\$1,332	2.5%
CT	75.4	58.1	29.8%	\$1,244	\$1,167	6.6%
PET	2.6	1.3	100.0%	\$4,069	\$3,135	29.8%



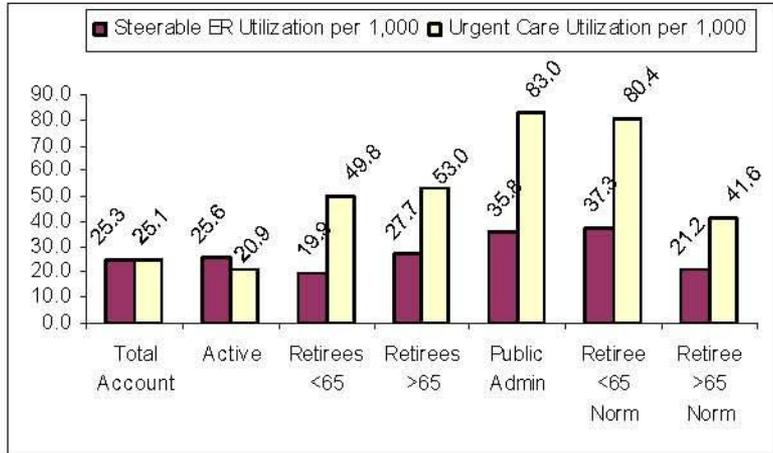
# Emergency Room/Urgent Care Opportunity

Total



## Cost & utilization trends

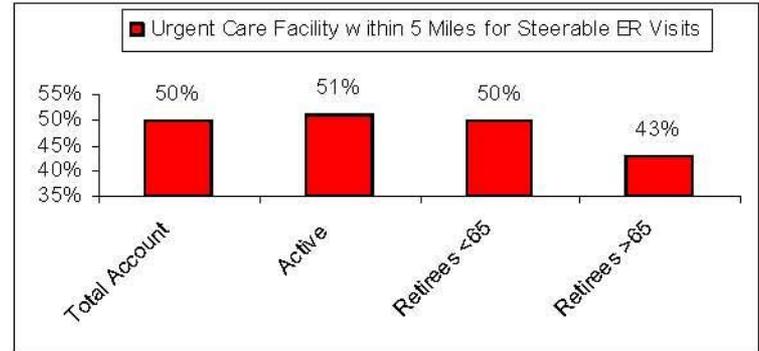
	Visits Per 1000			Cost Per Visit			PMPM		
	Current	Norm	Variance	Current	Norm	Variance	Current	Norm	Variance
<b>Emergency Room</b>									
Non-Steerable	187.0	205.7	-19%	\$1,073	\$1,010	8%	\$15	\$17	-15%
Steerable	25.3	35.8	-30%	\$387	\$509	-28%	\$1	\$2	-50%
Urgent Care	25.1	83.0	-70%	\$184	\$259	-37%	\$0	\$2	-81%
Office Visits	2,845.6	3,592.7	-21%	\$157	\$125	25%	\$37	\$37	-2%
Convenience Care	0.9	28.8	-97%	\$54	\$57	-5%	\$0	\$0	-97%
<b>Total</b>	<b>3,063.9</b>	<b>3,946.1</b>	<b>-22%</b>				<b>\$52</b>	<b>\$58</b>	<b>-10%</b>



## Emergency Room Steerable

Primary Opportunity for Urgent Care	Plan Cost	PMPM	Total Visits	Cost Per Visit
Musculoskeletal	\$20,786	\$0.22	54	\$384.92
Ear,Nose,Throat	\$17,803	\$0.19	56	\$317.91
Respiratory	\$8,057	\$0.08	18	\$447.62
Int/Ext Injury	\$6,636	\$0.07	17	\$390.36
Renal/Urologic	\$4,560	\$0.05	11	\$414.53
Eye	\$3,113	\$0.03	8	\$389.17
Skin	\$2,703	\$0.03	7	\$386.17
Gen Med Diag	\$2,497	\$0.03	8	\$312.08
Infect/Parasit	\$2,471	\$0.03	7	\$353.04
Other	\$3,725	\$0.04	11	\$338.60
<b>Total</b>	<b>\$72,351</b>	<b>\$0.76</b>	<b>197</b>	<b>\$367.26</b>
<b>UC Average Cost Per Visit</b>				<b>\$121.26</b>
<b>Per Visit Redirect Savings</b>				<b>\$246.00</b>
<b>Opportunity Redirect Savings</b>				
10% Redirect to Urgent Care				\$4,846
25% Redirect to Urgent Care				\$12,116

Norm range is 237 – 277 per Quarter

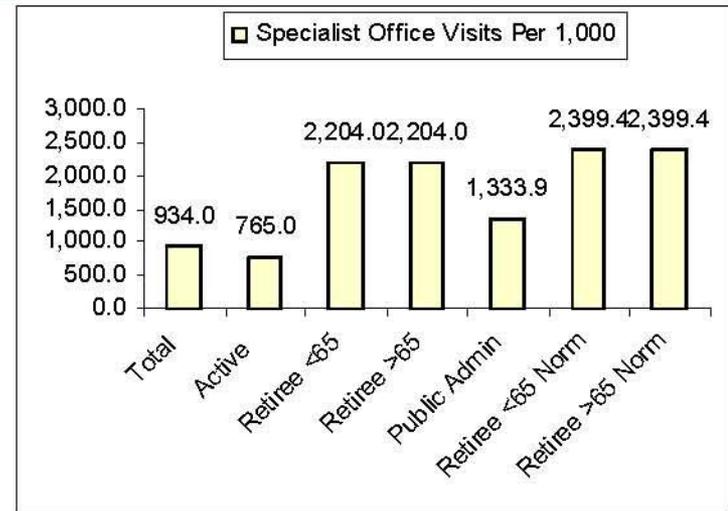
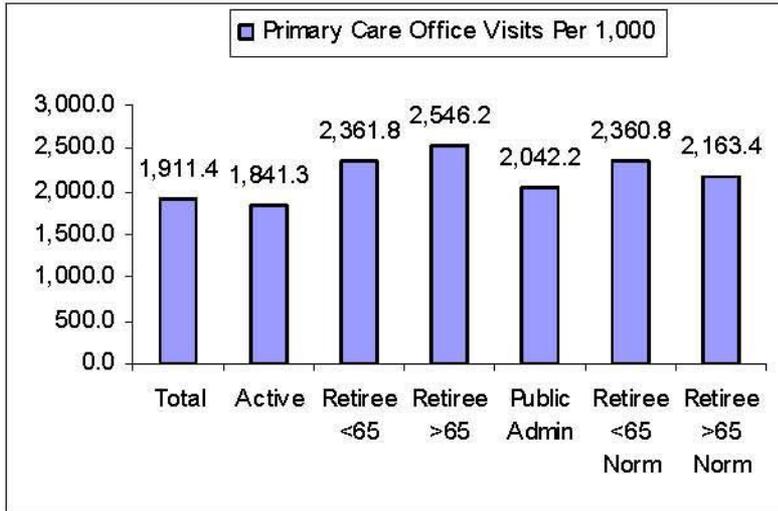


\*UC Average Cost per visit calculation for steerable opportunity excludes outliers > \$1,500



# Office Visits

## Total



### Specialist plan spend

Specialist Plan Spend PMPM	Current
E&M	\$8.23
Injectable Rx	\$0.44
Surgery	\$1.72
Cardiology	\$0.03
X-ray	\$0.35
Other	\$2.27
<b>Total Specialist</b>	<b>\$13.04</b>
Total Primary Care	\$23.58
<b>Total</b>	<b>\$36.62</b>

### Average plan cost per office visit

