

Consultative AnalyticsSM

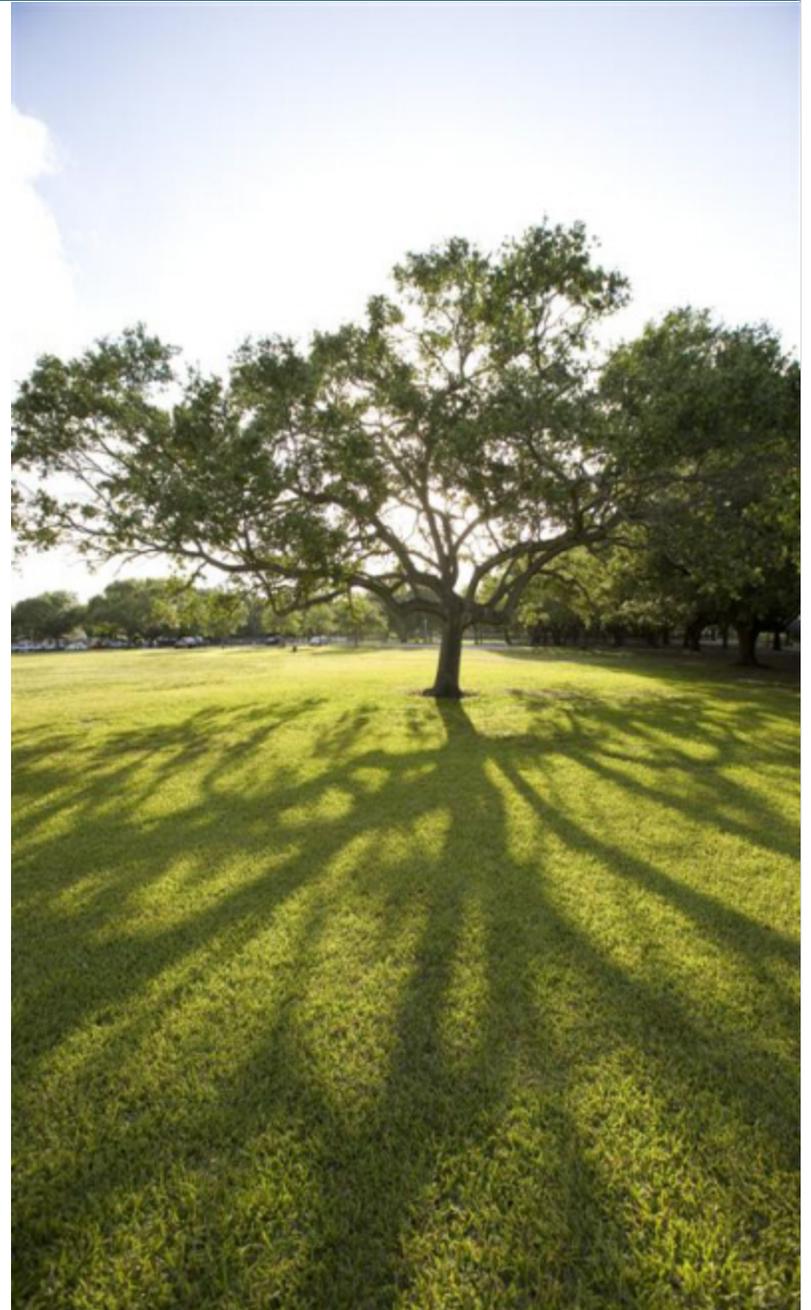


3rd Quarter 2013 Results

January 22, 2014



Copyright 2014 Cigna - Confidential & Privileged - Not for Distribution



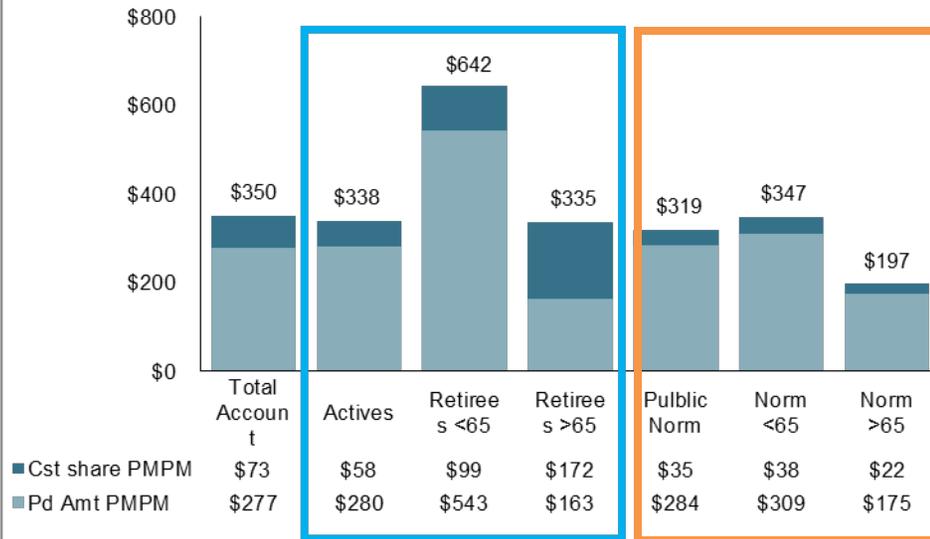


Executive Summary

All Members Combined



Plan cost & trend- Q3- 1/13-9/13



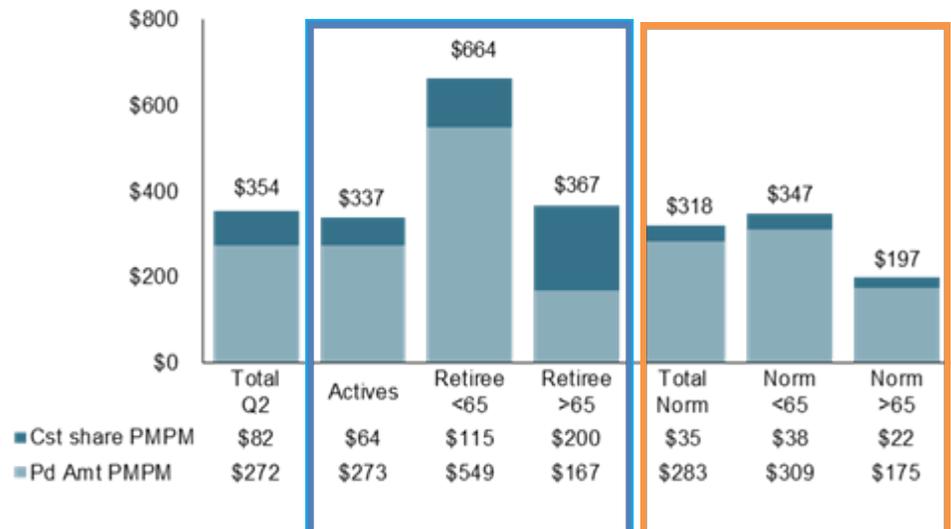
Key metrics

	Current	Norm	Variance
Members			
Average Number of Employees	15,651		
Average Number of Members	31,594		
Cost Trend			
Plan Spend	\$99,639,472		
Plan Spend PMPM	\$350	\$318	10.1%
Performance Indicators			
Cat Claimants in Excess Per K	9.3	9.3	-0.1%
Percent of Population Age 40+	55.8%	58.4%	-2.6%

Comments

- Plan spend in the current period was \$350 PMPM, 10.0% greater than the norm
- Average membership in the current period was 31,594
- Current member cost share was \$73 PMPM, or 20.9% of the total plan spend, compared to a norm of 10.9%

Plan cost & trend- Q2- 1/13-6/13



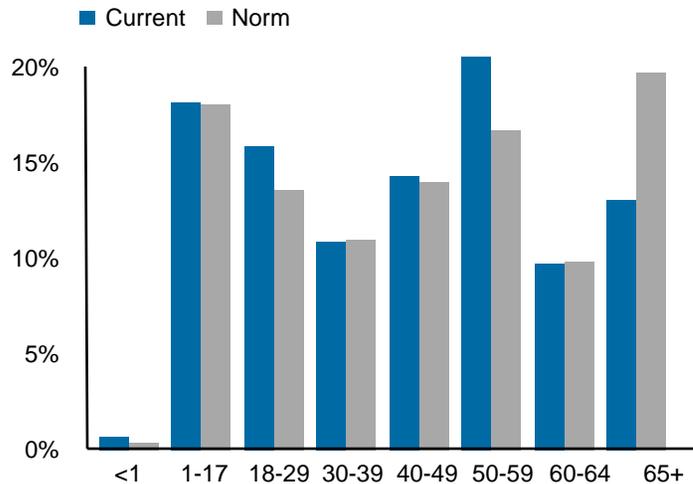


Population Demographic Summary

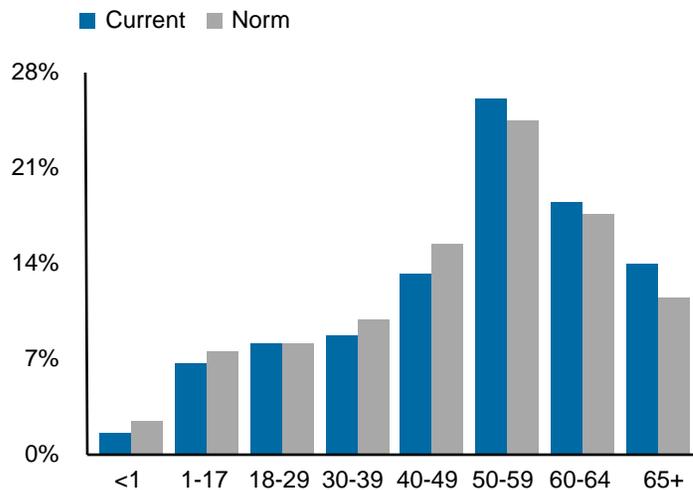
All Members Combined



Percent of membership by age band



Percent of plan spend by age band



Key metrics overview

	Current	Norm	Variance
Percent of Pop. Age 40+	55.8%	58.4%	-2.6%
Average Member Age	41.9	43.5	-3.6%
Average Employee Age	52.9	55.1	-4.0%
Percent of Population Male	48.0%	45.5%	2.5%
Percent of Population Female	52.0%	54.5%	-2.5%

Key metrics overview- Actives

	Current	Norm	Variance
Percent of Pop. Age 40+	48.3%	58.4%	-10.1%
Average Member Age	36.8	43.5	-15.4%
Average Employee Age	47.8	55.1	-13.2%
Percent of Population Male	48.6%	45.5%	3.1%
Percent of Population Female	51.4%	54.5%	-3.1%

Key metrics overview- Retirees <65

	Current	Norm	Variance
Percent of Pop. Age 40+	89.0%	48.6%	40.4%
Average Member Age	57.1	36.1	58.3%
Average Employee Age	61.3	47.3	29.7%
Percent of Population Male	49.0%	46.4%	2.6%
Percent of Population Female	51.0%	53.6%	-2.6%

Key metrics overview- Retirees >65

	Current	Norm	Variance
Percent of Pop. Age 40+	97.8%	100.0%	-2.2%
Average Member Age	73.0	74.7	-2.3%
Average Employee Age	75.8	75.2	0.7%
Percent of Population Male	43.8%	41.6%	2.2%
Percent of Population Female	56.2%	58.4%	-2.2%



Medical Service Category Trend Detail

All Members Combined



Account summary (PMPM basis)

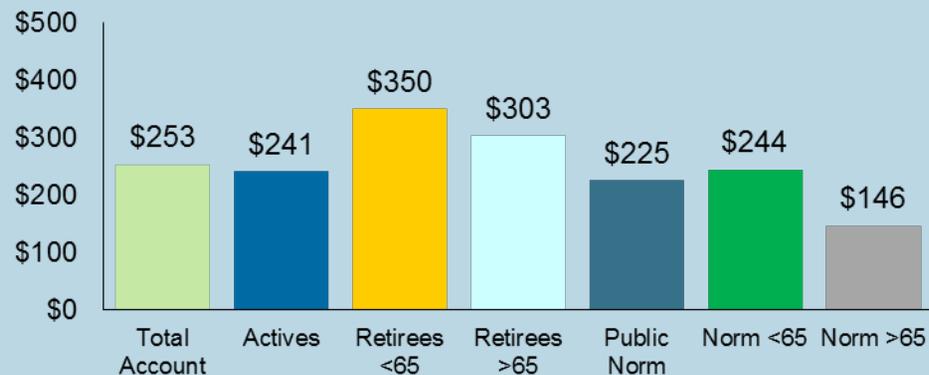
	Employer Paid			Cost Share			Plan Spend		
	Current	Norm	Variance	Current	Norm	Variance	Current	Norm	Variance
Inpatient	\$71	\$70	0.6%	\$9	\$3	244.8%	\$80	\$73	9.7%
Outpatient	\$77	\$82	-7.0%	\$26	\$10	170.8%	\$103	\$92	11.9%
Professional	\$73	\$90	-18.9%	\$29	\$19	52.6%	\$102	\$109	-6.4%
Other	\$57	\$42	35.7%	\$8	\$3	164.3%	\$66	\$46	43.5%
Total	\$277	\$284	-0.3%	\$73	\$35	111.3%	\$350	\$319	9.7%

	Membership	Employer Paid			Cost Share			Plan Spend
	Current	Current	Norm	Variance	Current	Norm	Variance	Current
Actives	26,560	\$280	\$284	-1.4%	\$58	\$35	67.9%	\$338
Retirees- <65	1,339	\$543	\$309	75.5%	\$99	\$38	163.6%	\$642
Retirees- >65	3,695	\$163	\$175	-6.9%	\$172	\$22	672.3%	\$335

Non-catastrophic plan spend

	Current	Norm	Variance
Inpatient	\$39	\$32	23.8%
Outpatient	\$86	\$74	16.6%
Professional	\$90	\$94	-4.2%
Other	\$37	\$26	42.3%
Total Non-Cat	\$252	\$225	12.0%
Catastrophic Plan	\$98	\$93	4.9%
Total	\$350		

MPPM Excluding Catastrophic Claimants





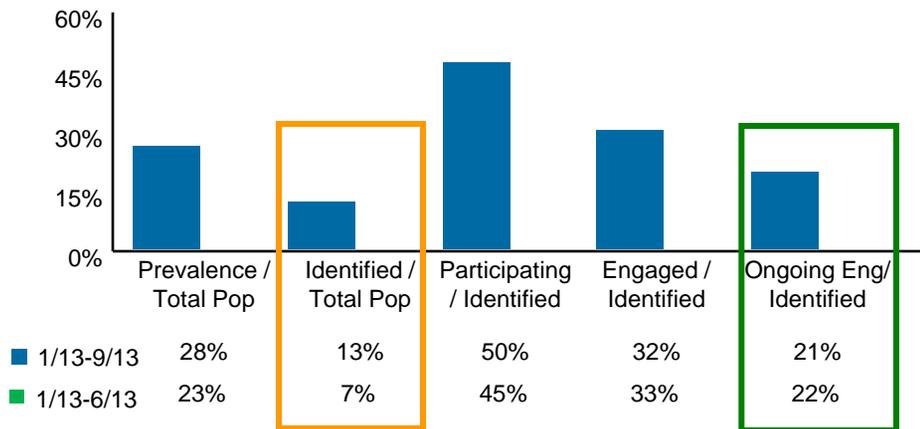
Your Health First Overview

All Members Combined



Identification and engagement

YHF is fully mature 18-24 months from effective date

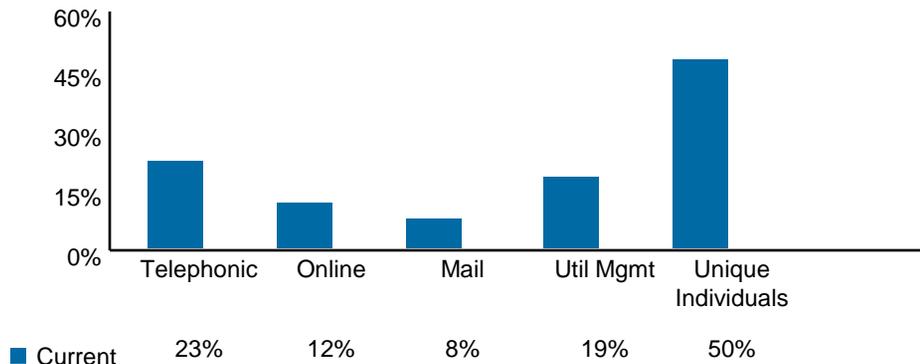


Engagement outreach detail

	Count of Individuals	% of Total Pop
Total Population	31,600	
Prevalence	8,735	27.6%
Self-managed	-4,691	-14.8%
Identified for Outreach	4,044	12.8%
Inaccurate Phone Numbers	-427	-1.4%
Reachable	3,617	11.4%
Outreach Attempts In Progress	-1,241	-3.9%
Busy, No Answer	-136	-0.4%
Message Left	-292	-0.9%
Did not want more information	-647	-2.0%
Engaged	1,301	4.1%
One Call	-438	-1.4%
Ongoing Engaged	863	2.7%

Ongoing engagement rose from 1.5% to 2.7%
 Ongoing engagement count rose from 469 to 863

Participating as a % of identified



Comments

- Your Health First focuses on individuals holistically - bringing together lifestyle, social, and behavioral support for individuals
- 28% of the population has a condition; however, 13% of the population has been identified for outreach in the current period
- Of those identified, 50% have had one or more clinical touches. The top clinical touches included 23% were involved in telephonic coaching, 19% experienced utilization management and 12% were engaged online
- 32% of those identified engaged or 36% of those who were reachable were engaged. 21% of those identified were engaged in an ongoing basis through telephonic, online, or other means



YHF - Chronic Conditions

All Members Combined



Condition	Identified		Ongoing Engagement	
	Count of Individuals	% of Population	Count of Individuals	% of Identified
Asthma	272	0.9%	60	22.1%
COPD	392	1.2%	52	13.3%
Congestive Heart Failure	298	0.9%	35	11.7%
Coronary Artery Disease	669	2.1%	72	10.8%
Depression	802	2.5%	151	18.8%
Diabetes	1,284	4.1%	167	13.0%
Low Back Pain	455	1.4%	95	20.9%
Osteoarthritis	761	2.4%	126	16.6%
Peripheral Arterial Disease	108	0.3%	10	9.3%
Weight Complications	301	1.0%	52	17.3%
Total Unique	3,438	10.9%	433	12.6%
Self Managed	4,691	14.8%		
Total	8,129	25.7%		

Comments

- Chronic conditions are a significant driver of medical cost and reduced productivity
- In the current period, predictive models have identified 25.7% of the population with a chronic condition
- Of those identified for outreach in the current period, 12.6% are engaged in an ongoing way meaning they agreed to participate in telephonic or online coaching

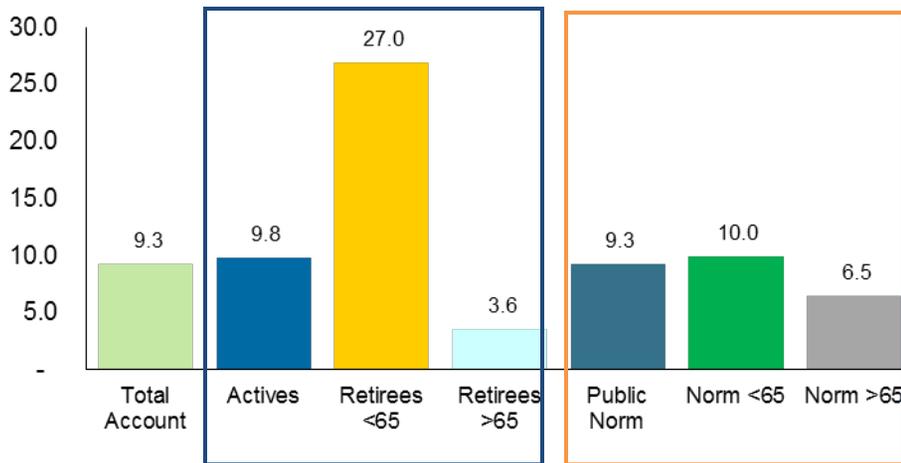


Catastrophic Claim Summary

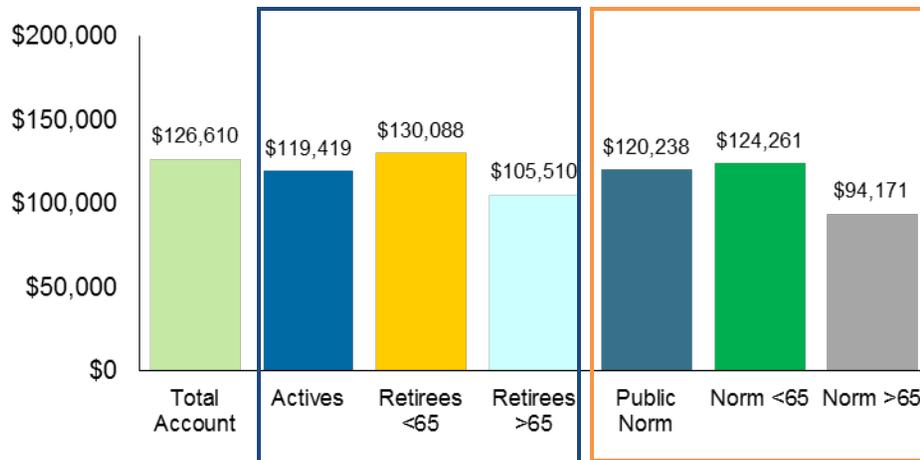
All Members Combined



Catastrophic claimants in excess per 1,000 members



Average plan cost per catastrophic claimant



Account Summary (PMPM Basis)

	Current	Norm	Variance
Catastrophic Plan Costs			
Inpatient	\$40.55	\$41.05	-1.2%
Outpatient	\$17.00	\$18.35	-7.4%
Professional	\$11.79	\$14.76	-20.1%
Other	\$28.56	\$19.15	49.1%
Capitation	\$0.06	\$0.05	16.8%
Pharmacy	\$0.00	\$0.00	0.0%
Total Catastrophic Plan Cost	\$97.96	\$93.37	4.9%
Non-Catastrophic Plan Cost	\$252.46	\$224.90	12.3%
Total Plan Cost	\$350.42	\$318.27	10.1%

Comments

- Plan cost for catastrophic claimants was \$97.96 PMPM in the current period, or 28.0% of the total plan cost of \$350.42 PMPM
- Current period plan cost for catastrophic claimants of \$97.96 PMPM are less than 1% greater than the norm of \$93.37 PMPM
- Catastrophic claimants per thousand was 9.3, in line with the norm of 9.3
- Average cost per claimant was \$126,610, 5% greater than the norm of \$120,238
- Catastrophic claimant threshold of \$50,000 was used for this analysis



Catastrophic - Claimant ICD9 Summary

All Members Combined



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	\$42.39	83	\$145.2
Musculoskeletal	\$13.88	42	\$94.0
Circulatory	\$12.92	34	\$108.1
Infect/Parasit	\$10.14	11	\$262.1
Neurological	\$3.80	10	\$108.1
End/Nutr/Metab	\$3.44	7	\$139.8
Gastrointestinal	\$2.66	7	\$107.9
Respiratory	\$1.59	4	\$113.2
Int/Ext Injury	\$1.53	4	\$109.1
Ear,Nose,Throat	\$1.52	4	\$108.4
All Other	\$3.94	14	\$79.9
Total	\$97.82	220	\$126.4

Relationship	Current		
	# Mbrs	Cost/Mbr	Total Cost
EE	123	\$122,499	\$15,067,396
SP	82	\$134,686	\$11,044,259
Dep	15	\$116,167	\$1,742,507
Total	220	\$126,610	\$27,854,163



Health Advocacy - Specialty Case Management

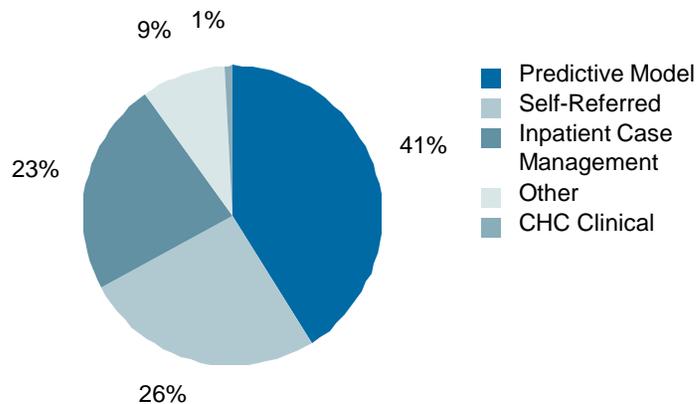
All Members Combined



Specialty case management summary

	Unique Members	Interventions	Closed Cases	Savings(\$)
	Current	Current	Current	Current
Bariatric Case Management	0	0	0	\$0
Catastrophic	4	34	4	\$22,083
Complex	79	1,373	56	\$18,973
Maternity	131	911	49	\$9,563
NICU	10	106	9	\$97,588
Oncology	256	2,033	238	\$43,382
Rehabilitation (ECF)	3	68	3	\$6,405
Transplant	14	408	4	\$25,400
Total	491	4,933	363	\$223,393

Case management referral source



Comments

- Specialty case management managed 491 people in the current period, or 1.55% of the population
- 363 cases closed in the current period, generating \$223,393 in savings
- Savings were driven by the NICU unit contributing \$97,588 of \$223,393 current period savings
- Referrals into specialty case management were driven primarily by Predictive Model contributing 41% of all referrals

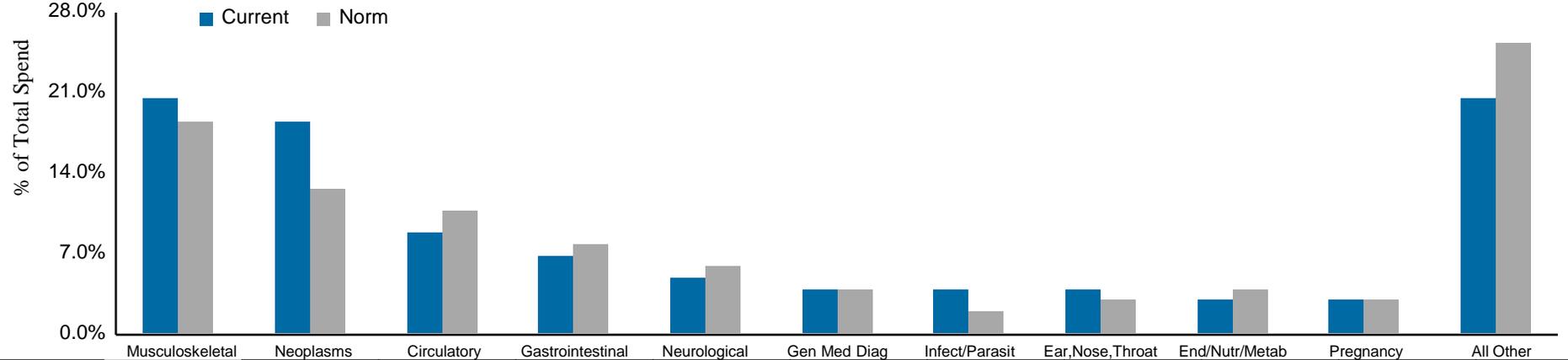


Total Plan Spend by Condition

All Members Combined



Top conditions by plan spend



	Musculoskeletal	Neoplasms	Circulatory	Gastrointestinal	Neurological	Gen Med Diag	Infect/Parasit	Ear,Nose,Throat	End/Nutr/Metab	Pregnancy	All Other
Network	\$19,545,876	\$17,579,477	\$8,523,663	\$6,405,887	\$4,896,218	\$3,358,343	\$3,388,101	\$3,372,876	\$3,183,935	\$3,187,279	\$19,781,079
Non-Net	\$951,712	\$214,459	\$235,898	\$141,363	\$192,865	\$127,707	\$35,143	\$48,838	\$99,042	\$33,210	\$865,582
Total	\$20,497,588	\$17,793,936	\$8,759,561	\$6,547,251	\$5,089,083	\$3,486,050	\$3,423,243	\$3,421,714	\$3,282,978	\$3,220,490	\$20,646,661
Non-Net %	4.6%	1.2%	2.7%	2.2%	3.8%	3.7%	1.0%	1.4%	3.0%	1.0%	4.2%

Top ICD9 conditions

Non-Network spend at 3.1% of total spend down from 3.6% (1/13-9/13)

ICD9 Category	PMPM			Claimants per 1k		Spend per Claimant
	Current	Norm	Variance	Current	Current	Current
Musculoskeletal	\$72.09	\$59.58	21.0%	333.1		\$1,948
Neoplasms	\$62.58	\$42.18	48.4%	192.9		\$2,920
Circulatory	\$30.81	\$34.47	-10.6%	140.7		\$1,971
Gastrointestinal	\$23.03	\$25.46	-9.6%	106.9		\$1,938
Neurological	\$17.90	\$18.76	-4.6%	104.3		\$1,545
Gen Med Diag	\$12.26	\$12.98	-5.5%	243.8		\$453
Infect/Parasit	\$12.04	\$5.74	109.8%	94.6		\$1,145
Ear,Nose,Throat	\$12.03	\$10.66	12.8%	216.0		\$501
End/Nutr/Metab	\$11.55	\$13.25	-12.9%	146.7		\$708
Pregnancy	\$11.33	\$10.38	9.1%	15.2		\$6,695
All Other	\$72.61	\$79.93	-9.2%	808.5		\$808
Total	\$338.22	\$313.38	7.9%	804.5		\$3,784

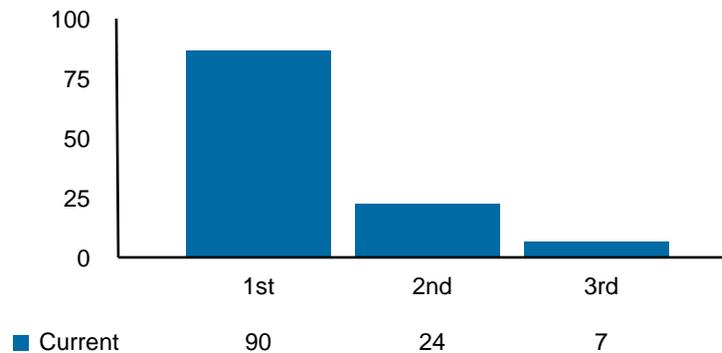


Healthy Pregnancies Healthy Babies

All Members Combined



Participation by trimester



Participation detail

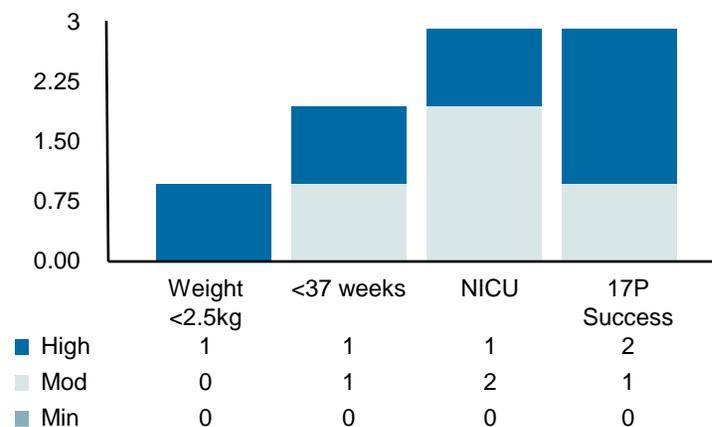
Program Participants	Current
Beginning participants	0
Newly enrolled participants	121
Total participants managed during period	121
Completed Pregnancies	
Program participant completed pregnancies	25
All completed pregnancies during period	185

% Engagement 13.5%

Risk Stratification by Trimester	Min	Mod	High
1st Trimester	63	20	7
2nd Trimester	16	4	4
3rd Trimester	3	1	3
Total	82	25	14

Completed pregnancies - current period

(25 total completed pregnancies enrolled in HPHB)



Comments

- Healthy Pregnancies/Healthy Babies managed 121 participants in the current period
- 90 enrolled in the 1st trimester and 24 enrolled in the 2nd trimester
- 14 individuals were assessed to be high risk, with 11 enrolling in the 1st or 2nd trimester
- 1 of the completed pregnancies had a birth weight under 2.5kg, 2 were delivered pre-term, 3 resulted in a NICU admission, and 3 indicate successful use of 17P treatment



Health Advocacy - Inpatient Utilization Management

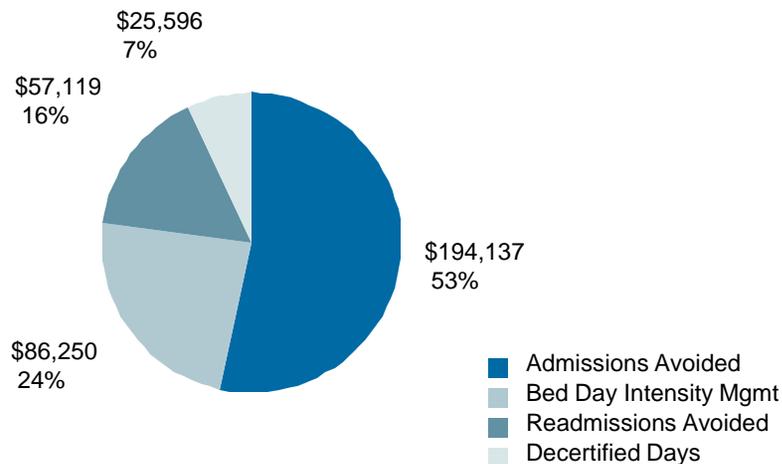
All Members Combined



Inpatient utilization management summary table

	Unique Members	Events	Savings(\$)
	Current	Current	Current
Admission Reviewed	47	49	
Pre-Certification			
Admissions Avoided	25	26	\$194,137
Inpatient Utilization Mgmt.			
Decertified Days	8	12	\$25,596
Bed Day Intensity Mgmt	55	115	\$86,250
Readmissions Avoided	*	6	\$57,119
Total - Precert + IP UM	86	159	\$363,102

Clinical program management



Comments

- Inpatient pre-certification and utilization management generated \$363,102 in savings and touched 86 individuals in the current period
 - Savings primarily driven by Admissions Avoided
 - 49 admissions were reviewed and 26 were avoided, resulting in \$194,137 savings
 - 12 days were decertified for \$25,596 in savings and 115 days were stepped down for \$86,250 savings
 - 6 readmissions were avoided, resulting in \$57,119 savings
- * Readmissions avoided are examined at a client level and compared to national readmission rates, therefore unique member counts are unavailable

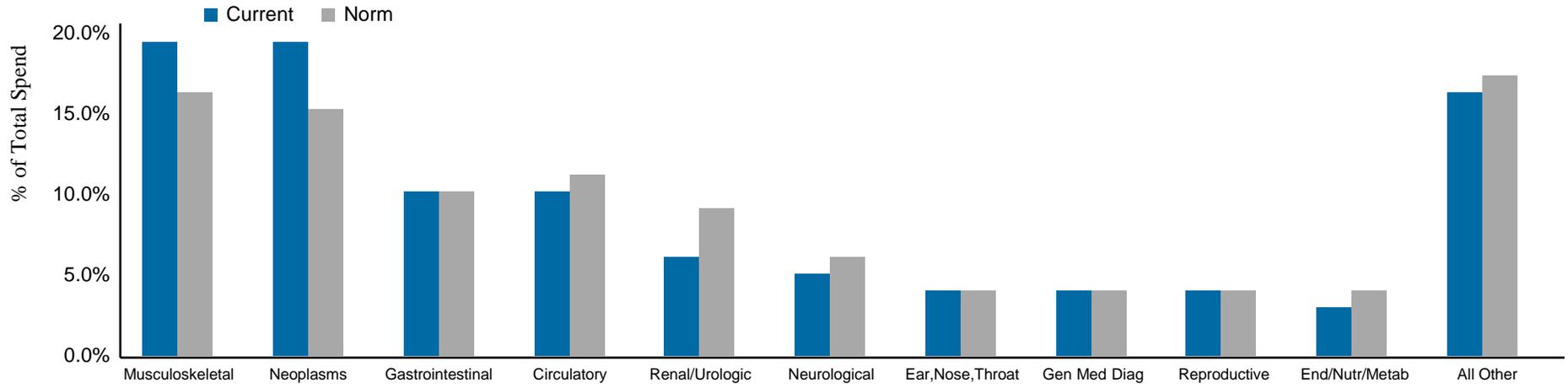


Outpatient Plan Spend by Condition

All Members Combined



Outpatient plan spend by condition



Top outpatient ICD9 conditions

ICD9 Category	PMPM			Claimants per 1k	Spend per Claimant
	Current	Norm	Variance	Current	Current
Musculoskeletal	\$19.96	\$15.05	32.6%	118.8	\$1,512
Neoplasms	\$19.58	\$14.18	38.0%	122.3	\$1,441
Gastrointestinal	\$10.14	\$9.25	9.6%	56.6	\$1,612
Circulatory	\$10.10	\$9.74	3.6%	65.5	\$1,388
Renal/Urologic	\$5.90	\$8.66	-31.9%	38.9	\$1,365
Neurological	\$5.26	\$5.28	-0.4%	35.1	\$1,347
Ear,Nose,Throat	\$4.40	\$3.56	23.7%	58.3	\$680
Gen Med Diag	\$4.08	\$3.83	6.4%	86.3	\$425
Reproductive	\$4.01	\$3.49	14.8%	44.1	\$818
End/Nutr/Metab	\$3.03	\$3.48	-13.1%	79.5	\$342
All Other	\$16.68	\$15.67	6.4%	178.8	\$840
Total	\$103.12	\$92.19	11.9%	470.0	\$1,975



Health Advocacy - Outpatient Utilization Management

All Members Combined

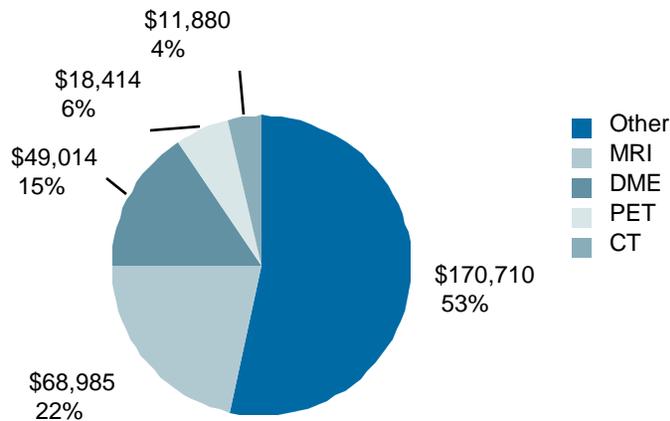


Outpatient utilization management

Combined High Tech Radiology Savings = \$148,293
 Combined High Tech Radiology Avoided Events = 97

	Unique Members	Requests	Avoided	Savings(\$)
	Current	Current	Current	Current
MRI	955	1218	63	\$68,985
PET	50	61	6	\$18,414
CT	632	925	12	\$11,880
DME	35	44	14	\$49,014
Medical Injectables	161	185	17	\$52,785
Other	523	830	189	\$170,710
Total	2,000	3,263	301	\$371,788

Cost avoided by category



Comments

- Outpatient pre-certification generated \$371,788 savings and touched 2,356 individuals in the current period
- 7% of members touched compares to a norm of 11%
- MRIs were the primary source of savings, driven by 63 MRIs avoided for \$68,985 savings



Medical Snapshot

All Members Combined



Membership Summary	Current	Payment Trends		Current
Avg Number of Employees	15,651	Plan Cost PEPM - Medical		\$707
Avg Number of Members	31,594	Plan Cost PMPM - Medical		\$350
Unique Claimants - Medical	25,142	Plan Cost PMPM - NonCat Medical		\$252
Plan Utilization - Medical	79.6%	Outpatient Trends		Current
Inpatient Trends	Current	Outpatient % of Plan Spend		29.4%
Inpatient % of Plan Spend	22.8%	Physician Office Visits per 1000 Members		3,088.1
Admissions per 1000 members	78.6	Average Payment per Office Visit		\$156
Bed Days per 1000 members	424.8	ER Visits per 1000 Members		204.2
Average Payment per Admission	\$12,317	Average Payment per ER Visit		\$1,000
Average Payment per Bed Day	\$2,279	Member Demographics by Age Band	Current % of Members	Current % of Cost
		<01	0.7%	1.8%
		01-17	17.6%	7.0%
		18-29	15.3%	8.4%
		30-39	10.5%	9.0%
		40-49	13.8%	13.6%
		50-59	19.8%	26.8%
		60-64	9.5%	19.0%
		65+	12.7%	14.4%