



NAPEBT

Health Plan Dashboard

Reporting Periods (incurred):

Current Period: July 1, 2020 – June 30, 2021

Prior Period: July 1, 2019 – June 30, 2020

January 20, 2022

Doc#: 5713539



Health Plan Dashboard

Measuring Progress Toward Our Goal



Offer NAPEBT members a choice among competitive health benefit options; then monitor health plan costs and population health to maximize value to all stakeholders.

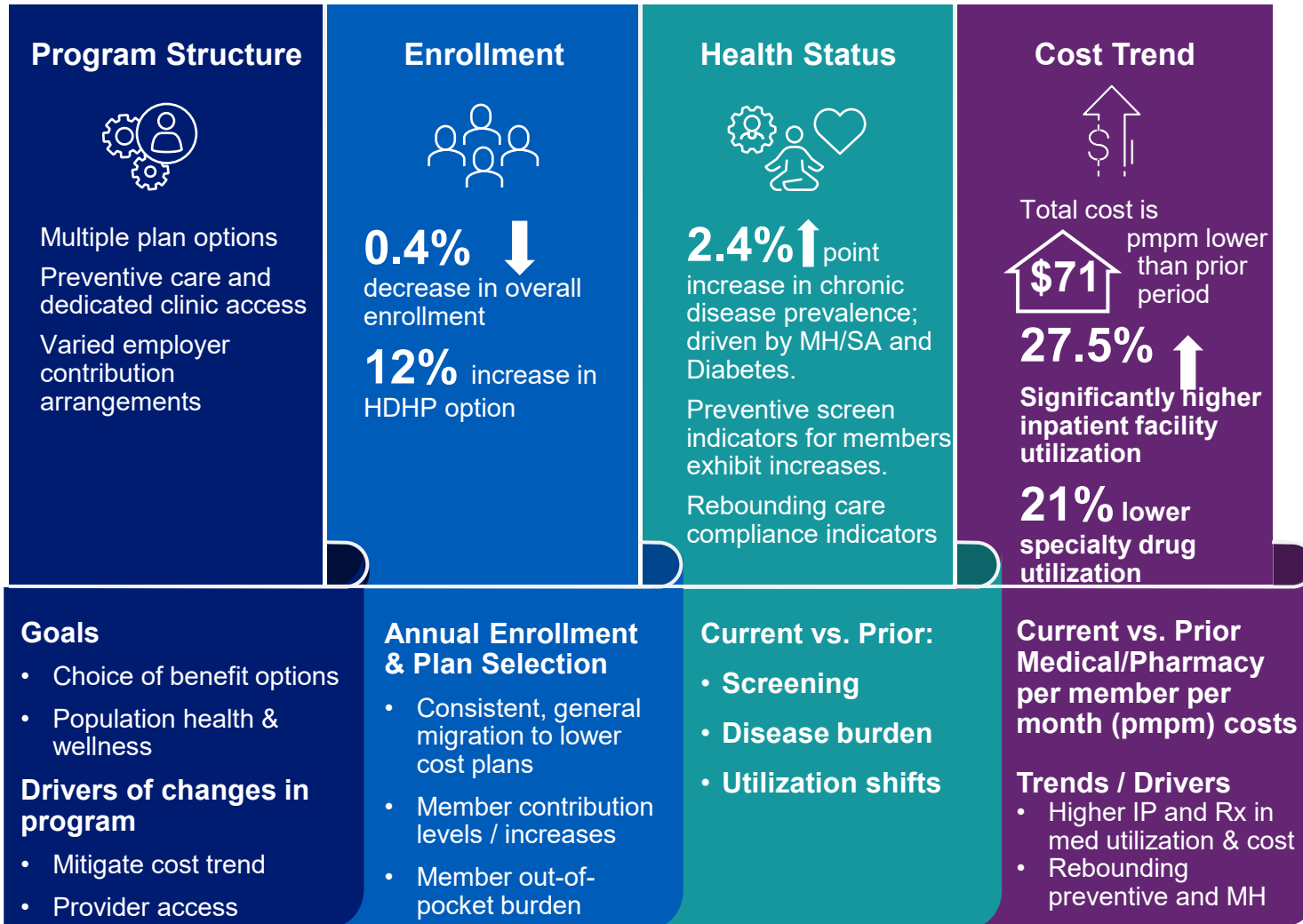


Health Plan Measurement Year June 2021

Program Structure	Enrollment	Health Status	Cost Trend	Qualitative Commentary:
<p>Multiple choice offering including a savings feature</p> <p>Preventive, acute, chronic care services</p> <p>Each employer sets contribution structure</p>	<p>0.4% decrease in overall enrollment, 50% single</p> <p>12% increase in HDHP membership</p> <p>Migration from buy-up / base plans to HDHP</p>	<p>Increases in IP utilization, preventive care</p> <p>2.4 point increase in disease burden level</p> <p>Care Gap compliance results improving</p>	<p>22% increase in medical, 2% pharmacy</p> <p>Inpatient and pharmacy in medical plan drove medical, outpatient rebound; decreased specialty moderated Rx.</p>	<p>Behavioral health utilization increased again as did a return to seeking preventive care</p> <p>Increased chronic disease prevalence driven by MH/SA and diabetes</p>
<ul style="list-style-type: none"> Goals Drivers of changes in program 	<ul style="list-style-type: none"> Annual membership Changes that drove enrollment changes 	<ul style="list-style-type: none"> Current vs. Prior <ul style="list-style-type: none"> Preventive Screening % with chronic condition Utilization shifts 	<ul style="list-style-type: none"> Medical/Pharmacy per member per month (pmpm) costs Drivers 	<p>Evolving knowledge, vaccinations / treatment, persistency of COVID variants drives unknown long-term effects on direct costs and potential adverse impacts due to missed screenings and/or lack of condition management.</p>
<ul style="list-style-type: none"> Goals: <ul style="list-style-type: none"> Member choice Maintain lower cost for participants Maintain wellness culture Notable Change(s): <ul style="list-style-type: none"> Ongoing evolution of Wellness Program & Incentives NAPEBT sponsored clinic for membership beginning Dec 2015 	<ul style="list-style-type: none"> Current Members: 4,772 Prior Members: 4,790 Notable Changes(s): <ul style="list-style-type: none"> Base plan enrollment decreased nearly 4% Buy-up plan enrollment decreased nearly 9.5% Premium differences among plan options continues to drive migration 	<ul style="list-style-type: none"> Current Members: 47.2% with chronic conditions Prior Members: 44.8% with chronic conditions Notable Change(s): <ul style="list-style-type: none"> Return to OVs; esp. preventive care Increased use and cost of drugs within medical to treat musculoskeletal IP severity increased due to COVID, musculoskeletal and digestive conditions 	<ul style="list-style-type: none"> Current: \$401 medical / \$132 pharmacy pmpm Prior: \$330 medical / \$129 pharmacy pmpm Notes: <ul style="list-style-type: none"> Utilization for outpatient and provider visits rebounded Higher and longer IP stays Rx spend in medical for musculoskeletal Lower Rx utilization, moderate cost trend/Rx 	

HDHP = High Deductible Health Plan; MH/SA = Mental Health/Substance Abuse; ER = Emergency Room; IP = Inpatient Hospital; OV = Office Visit; Current: 6/30/21; Prior: 6/30/20; pmpm = per member per month

Health Plan: Measurement Year June 2021



Qualitative Comments:

COVID-19 pandemic is ongoing and the long-term impact is still evolving

Ensuring chronic condition members are managed is key to mitigating adverse impacts of disrupted access.

Explore alternatives for Rx in medical treatments.

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Vera Clinic Dashboard

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Vera Clinic Dashboard

Measuring Progress Toward Our Goal



Provide enhanced access to quality health care services and facilitate chronic / complex condition management for NAPEBT members to achieve ultimate long-term health care cost savings.

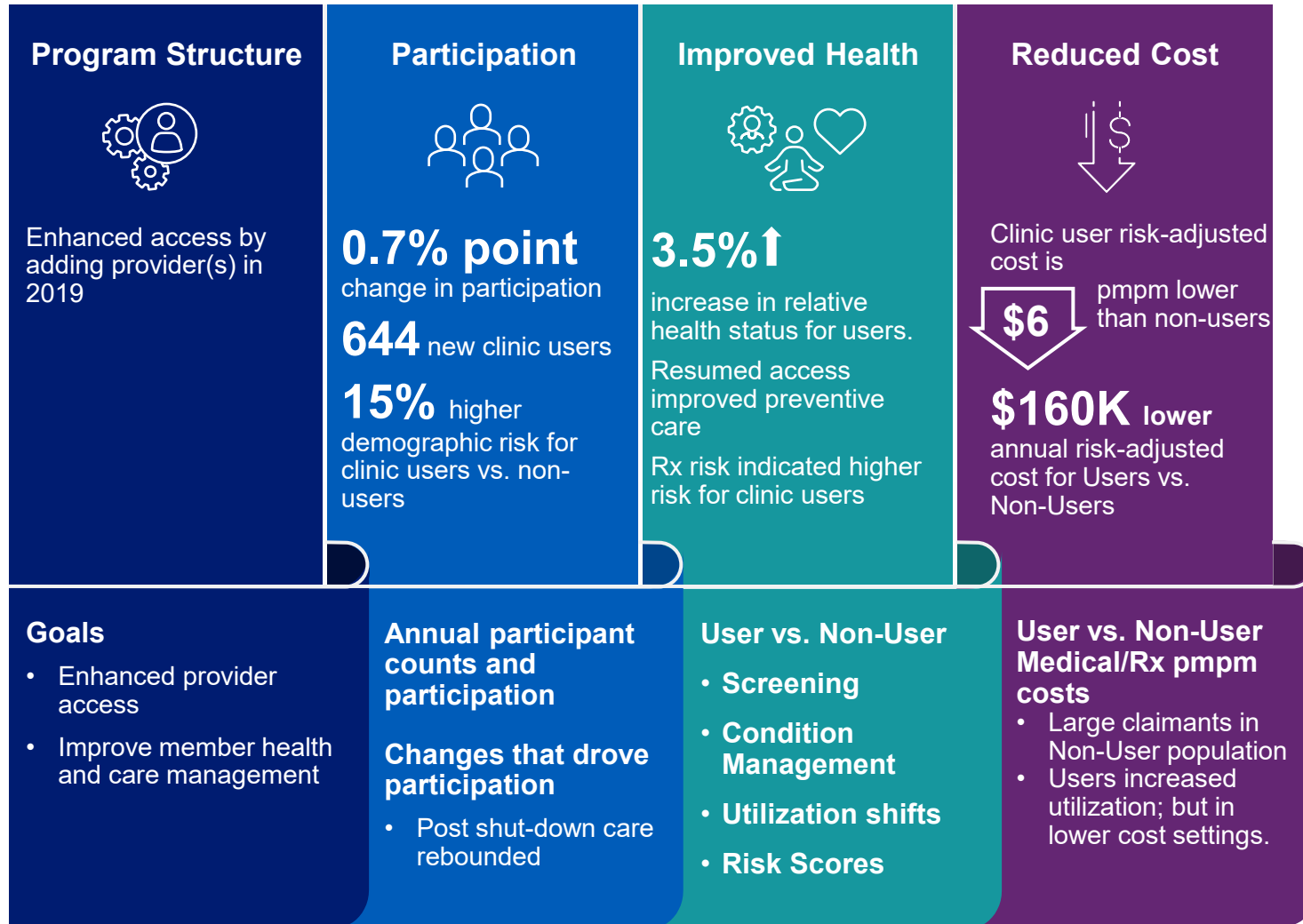


Vera Clinic: Fiscal Year 2021 Experience

Program Structure	Participation	Improved Health	Reduced Cost	
<p>No cost share for Base & Buy-Up; cost share for HDHP members</p> <p>Dedicated to NAPEBT members</p> <p>Expanded access in 2019</p>	<p>Participation increased slightly</p> <p>Clinic users are nearly 11 years older; 15% higher demographic risk</p>	<p>7.6% decrease in clinic user relative risk score</p> <p>Users had lower ER, increased preventive care and consistently higher screening rates</p>	<p>Users risk-adjusted cost is \$6 pmpm lower than Non-Users</p> <p>Risk adjustment offset lower non-user medical costs; offset by Rx</p>	<p>Vera Clinic Qualitative Comments:</p> <ul style="list-style-type: none"> Consider further updates to engagement metrics to reflect feedback from Milliman study Ongoing opportunity to enhance preventive screening compliance and / or health evaluations as NAPEBT pays VERA for all members
<ul style="list-style-type: none"> Goals Drivers of changes in program 	<ul style="list-style-type: none"> Annual participant counts and participation Changes that drove participation increase 	<ul style="list-style-type: none"> User vs. Non-User <ul style="list-style-type: none"> Screening Condition Management Utilization shifts Risk Scores 	<ul style="list-style-type: none"> User vs. Non-User Medical/Rx pmpm costs (risk adjusted) 	
<ul style="list-style-type: none"> Goals: <ul style="list-style-type: none"> Increase participation Improve health Maintain lower cost for participants Maintain wellness culture Notable Change(s): <ul style="list-style-type: none"> COVID-19 continues Added providers for Clinic Year 4 (2019) 	<ul style="list-style-type: none"> Current: 47.4% Prior: 46.7% Notable Changes(s): <ul style="list-style-type: none"> Members resumed seeking care after initial COVID-19 pandemic Increase in multiple visits as access to care resumed 	<ul style="list-style-type: none"> Current risk score: 1.17 User / 0.84 Non-User Prior risk score: 1.27 User / 0.76 Non-User Notable Change(s): <ul style="list-style-type: none"> Non-users exhibit increased risk; driven by large claims and very low prior year utilization 	<ul style="list-style-type: none"> Current: \$424 User / \$430 Non-User pmpm Prior: \$401 User / \$351 Non-User pmpm Clinic cost \$3.3M Large claimants (capped at \$200K) drove higher cost for Non-Users User experience still increased but in lower cost care settings. 	

User = eligible member(s) who used clinic 2+ times in prior 24 months; Non-User = eligible member(s) not using clinic services 2+times in prior 24 months
 Current: 6/30/21; Prior: 6/30/20; pmpm = per member per month

Vera Clinic: Fiscal Year 2021 Experience



Vera Clinic Qualitative Comments :

- Consider further updates to engagement metrics to reflect feedback from Milliman study
- Ongoing opportunity to enhance preventive screening compliance and / or health evaluations as NAPEBT pays VERA for all members

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