

Healthplan Performance Review

California Schools VEBA

January 1, 2017 through December 31, 2017



CALIFORNIA SCHOOLS
VEBA



Let's Get Started



Data Parameters

Current: 01/17 – 12/17; paid thru 2/18

Prior: 01/16 – 12/16; paid thru 2/17

Norm: Commercial HMO

Claims experience is 96% complete

Catastrophic case threshold: \$50,000

Agenda

Executive Summary

Medical and Rx Plan Experience

Clinical Condition Prevalence

Services and Solutions

UnitedHealthcare Team

James Gaumer, Strategic Account Executive

David Luke, Field Account Manager

Diana Burke, Field Account Manager



Impact of Poor Health

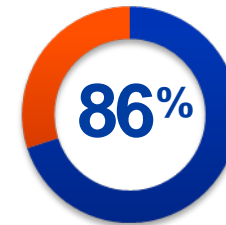
Productivity losses
related to poor health

\$1,685

per employee per year.¹



Cost Drivers



of health care costs are the result
of **treating chronic conditions**.²



Consumer Trends



78%

of adults are more concerned than ever about
their ability to make health care decisions.³



Consumer Trends

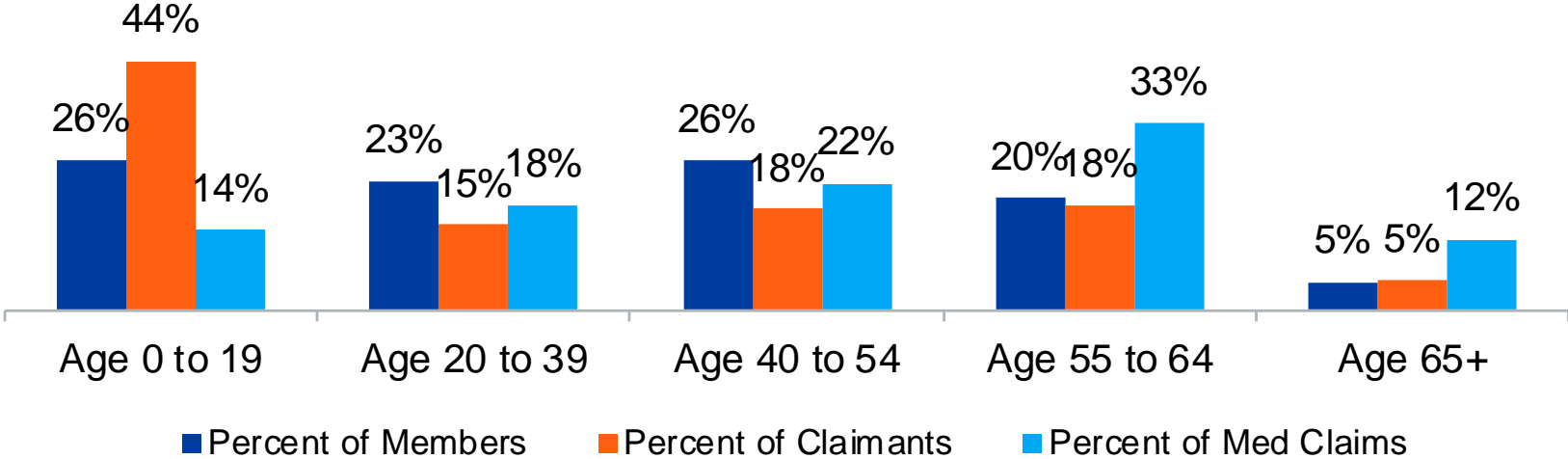


43%

of consumers are **not engaged** with their
health plan in any meaningful way.⁴

¹National Center for Chronic Disease Prevention and Health Promotion, Division of Population Health, 2015. ²May, 2016 National Center for Chronic Disease Prevention and Health Promotion. ³America's Readiness to Choose a Doctor or Hospital, Harris Interactive, October 2012. ⁴Consumers Enrolled in Consumer Directed Health Care Plans Are Nearly 50% More Likely to Research & Compare Costs for Healthcare Products & Services, Alegeus, April 2015.

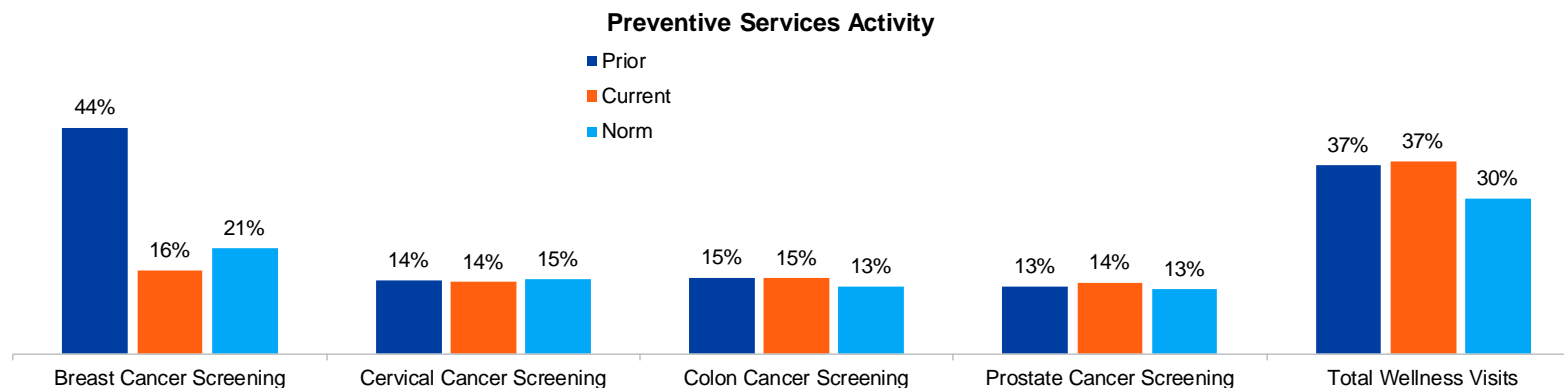
Membership and Medical Claim Distribution



Preventive Services



30% of adult members are engaged in Wellness and Preventive screenings



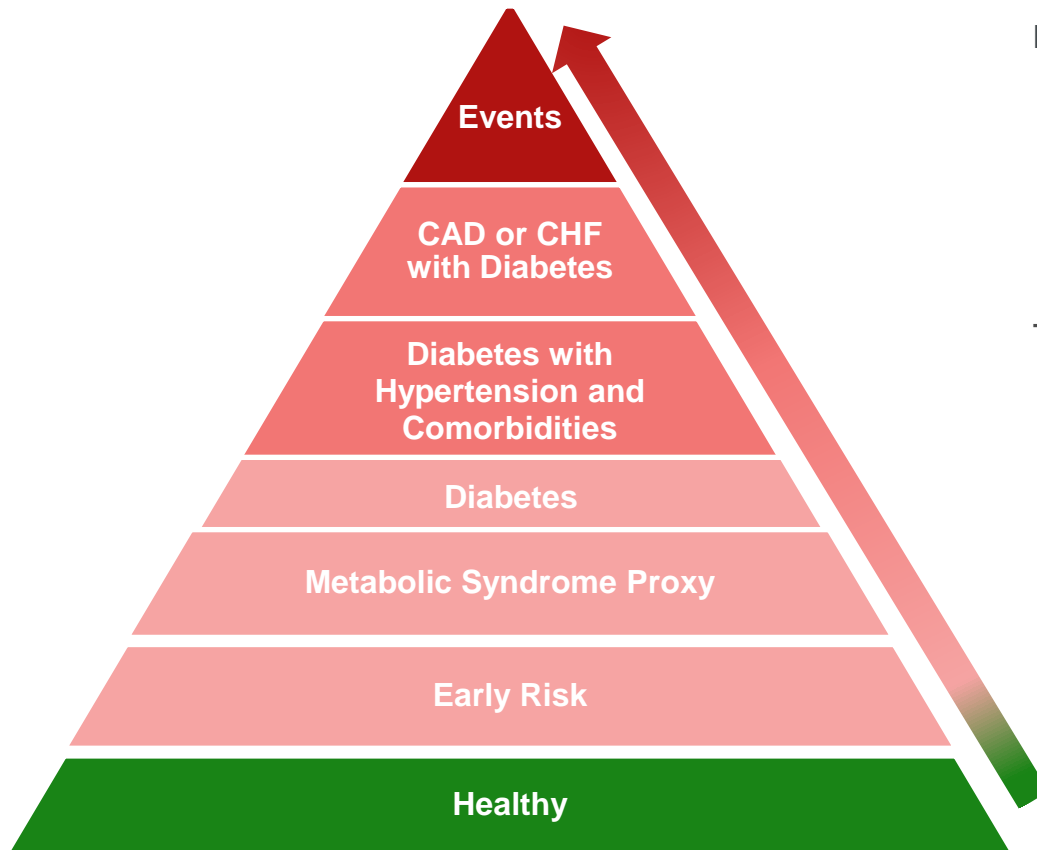
Adult Wellness Activity improved and is above BoB, Breast Cancer Screening is above BoB

Opportunity to promote Wellness Tools, Real Appeal and PCP Engagement

	Prior	Current	BOB Labor
Cancer Related Screenings			
Breast Cancer Screening			
Ages 40 to 49	37.9%	13.2%	16.8%
Ages 50 to 74	47.5%	18.1%	22.8%
Cervical Cancer Screening	14.3%	13.9%	14.6%
Colon Cancer Screening	14.8%	14.7%	13.2%
Prostate Cancer Screening	13.1%	13.9%	12.6%
Well Adult Visits	29.9%	30.4%	24.4%
Ages 18 to 39	22.6%	23.7%	18.1%
Ages 40 to 64	34.2%	34.4%	28.9%
Ages 65+	29.1%	28.0%	24.0%
Total Wellness Visits	36.8%	37.4%	30.2%
Females	41.8%	42.4%	36.4%
Males	30.5%	31.0%	24.1%

Chronic disease progression happens gradually

Population data demonstrates how conditions worsen year-over-year

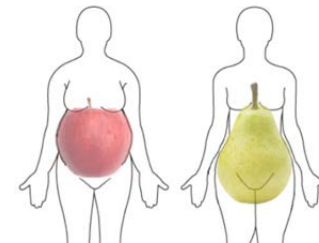


Metabolic Syndrome is a cluster of conditions

- ✓ Increased blood pressure
- ✓ High blood sugar
- ✓ Excess body fat (around the waist)
- ✓ Abnormal cholesterol or triglyceride levels

These conditions, occurring together, increase your risk of

- ✓ Diabetes
- ✓ Heart disease
- ✓ Stroke

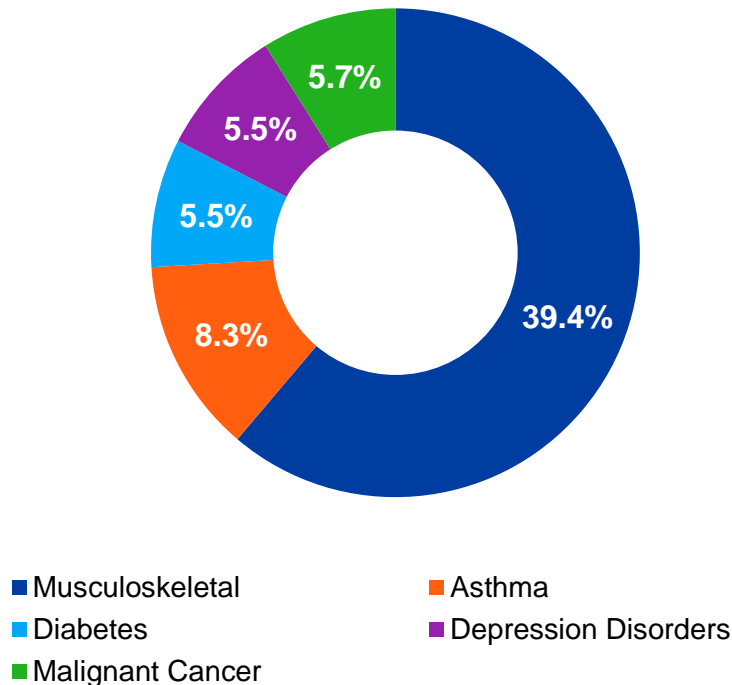


Common Diagnoses

Musculoskeletal issues are the most prevalent condition, 21% above the Norm

- 39% of Claimants have back and joint concerns

Top 5 Conditions - % of population



ENCOURAGE & PROMOTE

- Primary Care Visits
- Disease Management
- Wellness Programs
- Diet/Exercise
- Back Care
- Ergonomics
- Healthy Pregnancy
- US Preventive Services Task Force Recommended Screenings

Musculoskeletal conditions (injuries and disorders that affect movement) are one of the most costly health care issues for employers.

The Musculoskeletal system is made up of:

- Skeleton, muscles, cartilage, tendons, ligaments, joints and other connective tissue that support and bind tissue and organs together.

Most Common Conditions

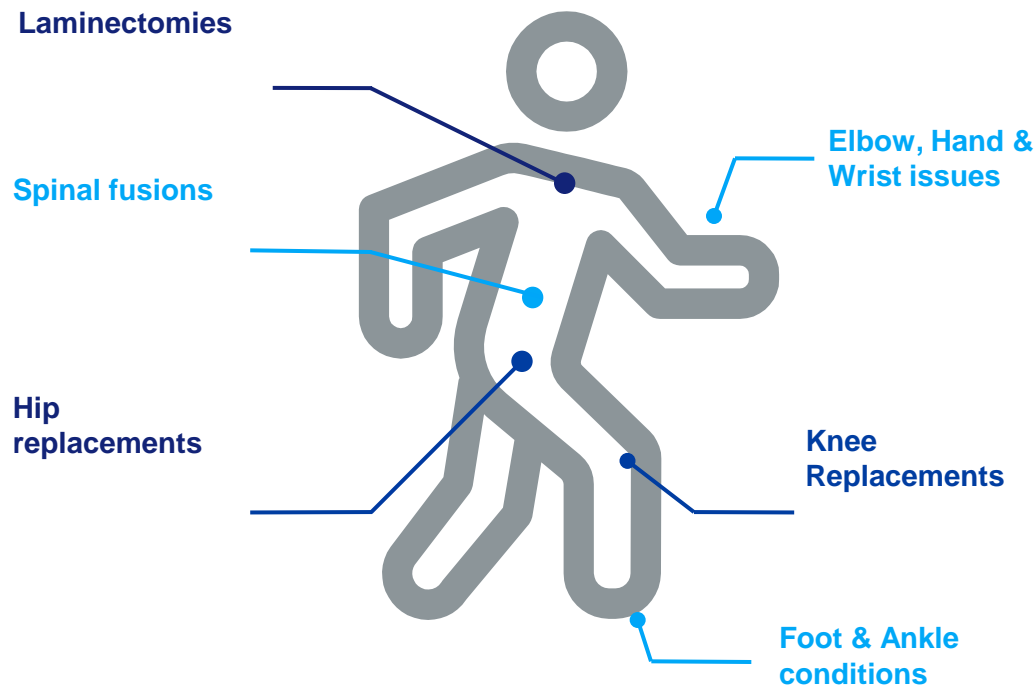
- Intervertebral Disc Disorders (Back Pain)
- Osteoarthritis (Joint Disorder)

Risk Factors

- Excessive force, Repetitive movements, Posture

Prevention

- Ergonomic Analysis of work and hobby tasks and environments
- Biomechanical Assessment – personal health and conditioning education and training.



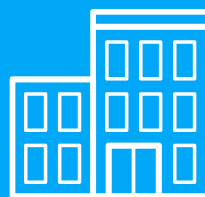
Consider these stats.



It's disruptive.

75.7 million adults in the United States suffer from neck or back pain.¹

1.6 million work days are lost to back problems.²



It's prevalent.

Musculoskeletal diseases affect more than **50%** of people in the U.S. age 18 and over.³



It's costly.

\$35,000, on average, for knee/hip replacement.⁴

\$70,000 for lumbar spinal fusion.⁴

Surgeries caused by back pain account for **59.5%** of all musculoskeletal claims for UnitedHealthcare.¹

¹The Burden of Musculoskeletal Diseases in the United States: Prevalence, Societal and Economic Costs (BMUS), 3rd edition, 2015; Healthcare Economics 10/2014 – 09/2015 UnitedHealthcare claims.

²Report #USDL 15-2205, Nonfatal Occupational Injuries and Illness Requiring Days Away from Work, 2014 report. Bureau of Labor Statistics. November 19, 2015. Accessed March 26, 2016.

³<http://www.boneandjointburden.org>. Accessed January 2017. ⁴Optum® analysis, book of business, 2010–2012, E. Richens, 6/18/14.

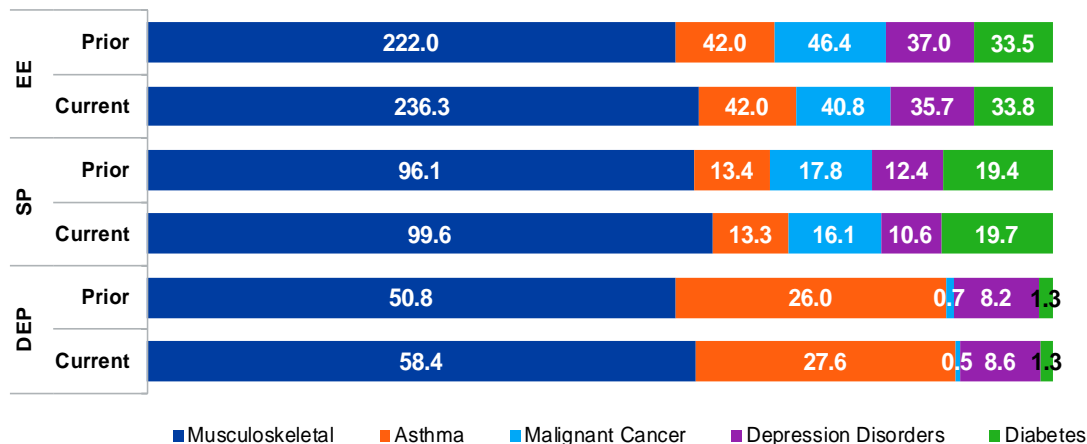
Common Diagnoses by Relationship

Disease Prevalence by Relationship Claimants per 1,000	EE		SP		DEP	
	Prior	Current	Prior	Current	Prior	Current
Musculoskeletal	222.0	236.3	96.1	99.6	50.8	58.4
Asthma	42.0	42.0	13.4	13.3	26.0	27.6
Malignant Cancer	46.4	40.8	17.8	16.1	0.7	0.5
Depression Disorders	37.0	35.7	12.4	10.6	8.2	8.6
Diabetes	33.5	33.8	19.4	19.7	1.3	1.3

Top 5 Disease Conditions

- Musculoskeletal is increasing in Spouses and Dependents
- Diabetes and Asthma are Chronic conditions, increasing in the population
- Pregnancy and related issues decreased with a small increase in Perinatal conditions

Top 5 Disease Prevalence by Relationship - claimants per 1,000



Newsletters and Online tools can be used to outreach to full population



Inpatient Cost Drivers

Pregnancy/Childbirth are the most prevalent and contributed to IP spend

Key Diagnosis Chapters	Admits / 1000	
	Current	Variance to Norm
Nervous System	4.8	50%
Musculoskeletal/ Connective	6.0	12%
Circulatory System	3.3	-7%
Pregnancy/ Childbirth	9.4	14%
Infectious/ Parasitic	3.0	3%
Digestive System	4.3	-9%
Selected Factors	0.2	105%
Respiratory System	2.7	0%
Hepatobiliary System/ Pancreas	1.5	-16%
Endocrine, Metabolic	1.9	-12%
Female Reproductive System	1.9	39%
Kidney, Urinary Tract	1.1	7%

Top 5 Diagnostic Chapters drove 70% of Inpatient spend, influence by catastrophic claims



Diabetes & Heart Disease

- Encourage adherence - Evidence Based Medicine guidelines
- Promote Disease Management Taking Charge Diabetes
- Communication Resource –Education/Information



Asthma

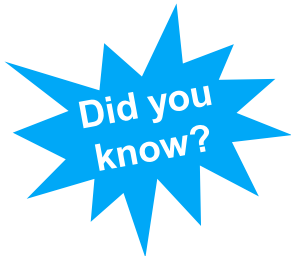
- Focused on improving consumer decisions with medications
- Promote Disease Management – Taking Charge Asthma
- Communication Resources –Education/Information



Musculoskeletal Claims

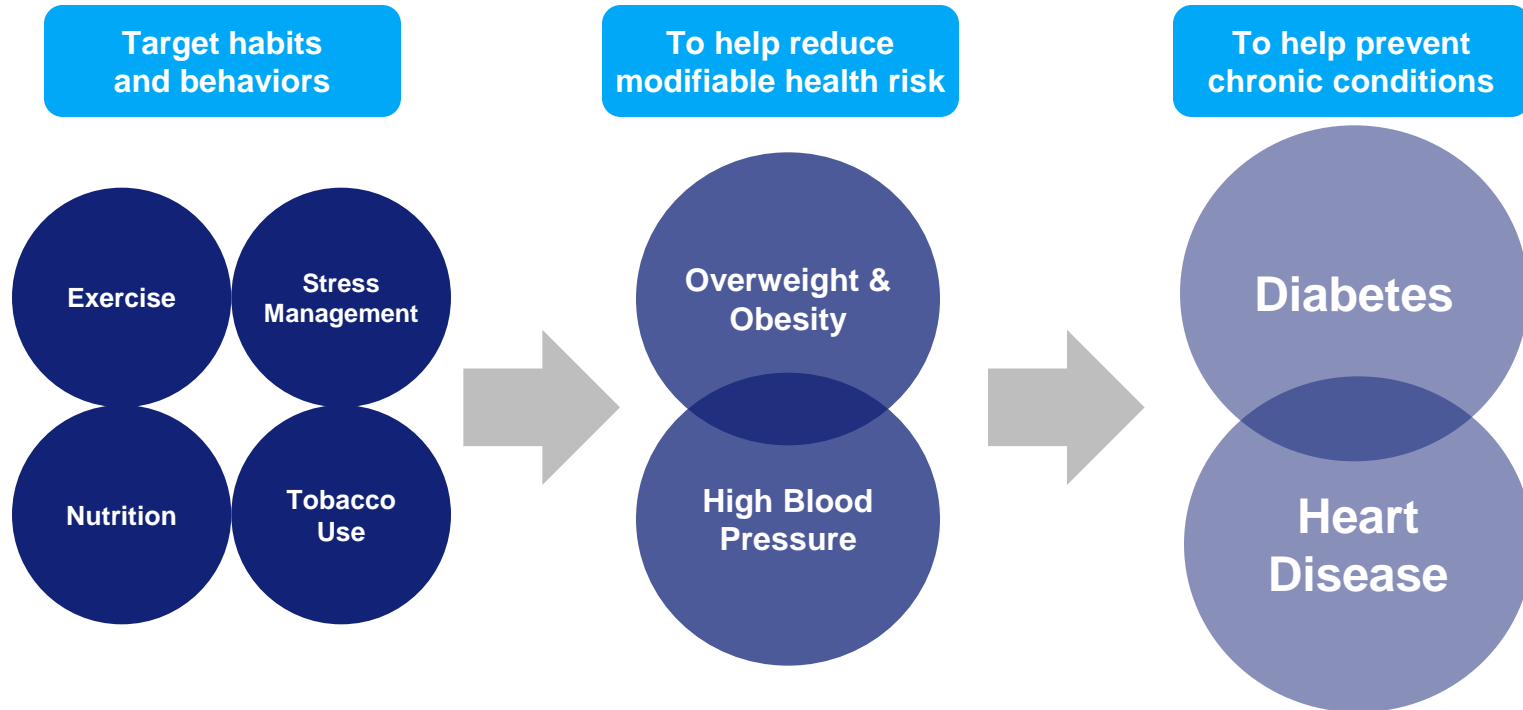
- Consider Healthy Back communication
- Wellness Education regarding Weight Loss/Nutrition/Exercise
- Increase core strengthening exercises

Preventing Chronic Conditions



80% of all premature heart disease, stroke, and type 2 diabetes could be prevented if people:

- **ate healthier**
- **exercised more**
- **stopped using tobacco¹**



1. World Health Organization (WHO), Preventing Chronic Diseases: A Vital Investment, Geneva, 2011

Emergency Room

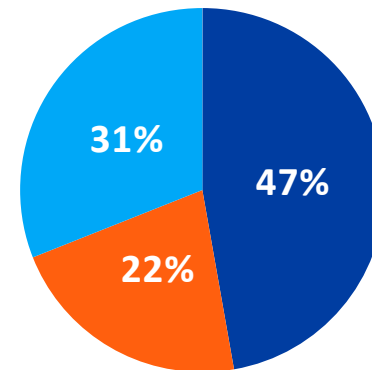
95% of members using the ER went to ER 1-2 times, 18% Redirection Opportunity



Diagnosis	Visits*	UC Visits
Abdominal Pain	325	18
Nonspecific Chest Pain	256	4
Sprains And Strains	167	21
Superficial Injury; Contusion	144	0
Headache, Including Migraine	137	10
Cardiac Dysrhythmias	111	1
Intervertebral Disc Disorders	110	18
Fracture Of Upper Limb	104	5
Other URI	101	133
Open Wounds Extremities	95	17
Open Wounds Head/Neck/Trunk	93	6
Allergic Reactions	91	11
UTI	84	39
Skin And Sq Tissue Infection	72	27
Noninfectious Gastroenteritis	71	5
Other Connective Tissue Dis	69	18
Other Non-Traumatic Joint Dis	68	14
Syncope	67	0

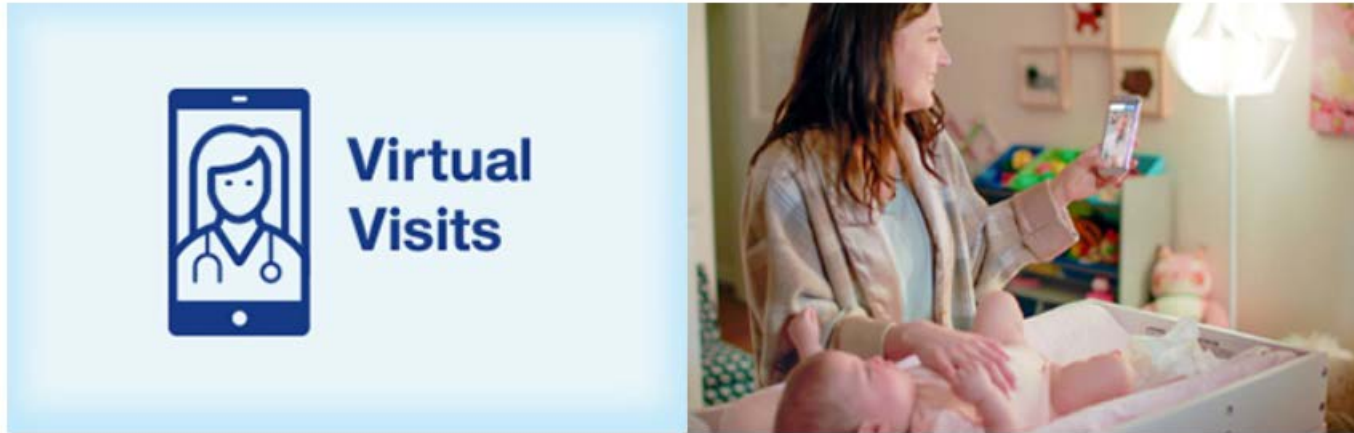
ER Utilization by Relationship

■ Subscriber ■ Spouse ■ Dependents



Potential redirection opportunity

Virtual Visits Resources

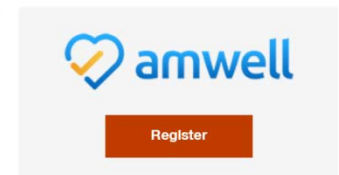
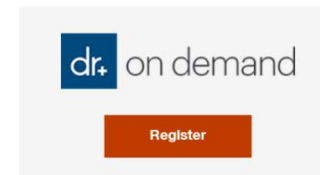


The doctor will see you now.

When you need care – anytime day or night – Virtual Visits can be a great option. From treating colds and fevers to caring for migraines and allergies, you can connect with a doctor whenever, wherever.

- Video chat with a doctor on your mobile device*, tablet or computer.
- Get a prescription if needed.**
- Pay \$50 or less with your UnitedHealthcare plan.***

Start by registering with 1 of these providers.



Or download the app.



Or download the app.





Weight loss should be a priority

- Using communication resources available online, educate the importance of preventive care
- UHC Rally 
- Promote Wellness and Preventive Screenings



ER visit spend was well below norms

- Using the ER Education Tool Kit, educate members on free standing emergency rooms and appropriate alternatives
- Promote Virtual Visits and PCP relationships



Engage membership in health ownership

- Educate members of availability of online applications like Rally and myuhc.com

Appendix

2019 Campaign Calendar

Month	Topic
January	Cervical Cancer
February	Heart Health
March	Nutrition
April	Alcohol Awareness
May	High Blood Pressure
June	Men's Health
July	Summer Wellness
August	Immunizations
September	Cholesterol
October	Breast Cancer Awareness
November	Diabetes Awareness
December	Holiday Wellness

Educational Resources

www.uhc.com/health-and-wellness

Infographics

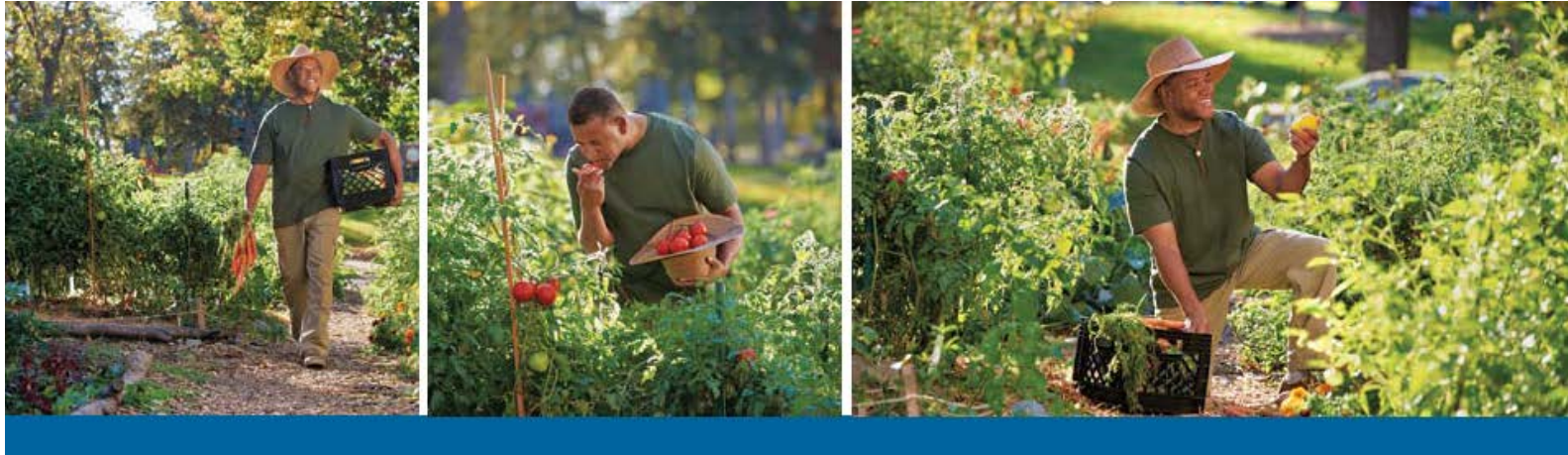


YouTube Videos



Healthy Mind Healthy Body





Know your aching back

Learning a little about back anatomy can go a long way to help deal with back pain. You might even be able to prevent it.

Four gentle exercises to strengthen your back and help prevent back pain

These gentle exercises can help strengthen your back and help prevent back pain

Abdominal contractions

Pelvic tilt

Bird-dog

Cat-cow warm-up

Back injuries – common causes

Many back injuries are the result of cumulative damage. But certain motions and movements can contribute to back injuries more than others. These include:

- ▶ Heavy lifting
- ▶ Twisting at the waist while lifting or holding a heavy load
- ▶ Reaching and lifting
- ▶ Lifting or carrying objects with awkward or odd shapes
- ▶ Working in awkward positions

RALLY Online Experience

RALLY™

- A user-friendly digital interface to help engage through online tools via **myuhc.com®**
- Personalized health goals
- Reward individuals with coins to achieve their goals
- Step-by-step support making the experience fun and encouraging greater levels of engagement
- Tracking of individual results



Help me manage my health



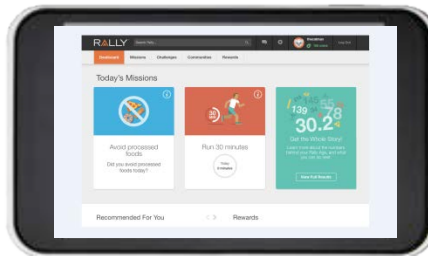
Make the experience fit my life



Easy, everyday engagement



Point-and-click health survey



Personal dashboard



Missions, challenges and rewards



Social Networking

Online support communities to bring people together with common interests



Devices

FitBit®, Jawbone®, and BodyMedia® integration



Gamification

Reward engagement and goal setting through RallySM coins and employer-provided incentives








Recommendations

Personalized health programs, engagement emails and campaigns

Appropriate Care Settings

Call NurseLine services at
1-877-365-7949, TTY 711

Where to get care	What it is	Type of care	How to
 NurseLine™	NurseLine connects you with registered nurses 24/7.	<ul style="list-style-type: none"> • Choosing appropriate medical care • Finding a doctor or hospital • Understanding treatment options • Achieving a healthier lifestyle • Answering medication questions 	Call the number on your health plan ID card. 1-866-747-4325 TTY 711
 Virtual Visits	Virtual Visits lets you see a doctor via your tablet or computer.	<ul style="list-style-type: none"> • Allergies • Bladder infections • Bronchitis • Cough/colds • Diarrhea • Fever • Pinkeye • Rashes • Seasonal flu • Sinus problems • Sore throats • Stomachaches 	Visit myuhc.com ® or download the Health4Me ® app to access real-time, face-to-face care online.
 Primary Care Physician	Go to a doctor's office when you need preventive or routine care. Your primary doctor can access your medical records, manage your medications and refer you to a specialist, if needed.	<ul style="list-style-type: none"> • Checkups • Preventive services • Minor skin conditions • Vaccinations • General health management 	See your ID card for your primary care physician's contact information.
 Urgent Care	Urgent care is ideal for when you need care quickly, but it is not an emergency (and your doctor isn't available). Urgent care centers treat issues that aren't life-threatening.	<ul style="list-style-type: none"> • Sprains • Strains • Small cuts that may need a few stitches • Minor burns • Minor infections • Minor broken bones 	Check with your doctor's office for the nearest contracted Urgent Care facility.
 Emergency Room	The ER is for life-threatening or very serious conditions that require immediate care. This is also when to call 911.	<ul style="list-style-type: none"> • Heavy bleeding • Large open wounds • Sudden change in vision • Chest pain • Sudden weakness or trouble talking • Major burns • Spinal injuries • Severe head injury • Breathing difficulty • Major broken bones 	Call 911 for emergency care.

NurseLine connects members to many resources

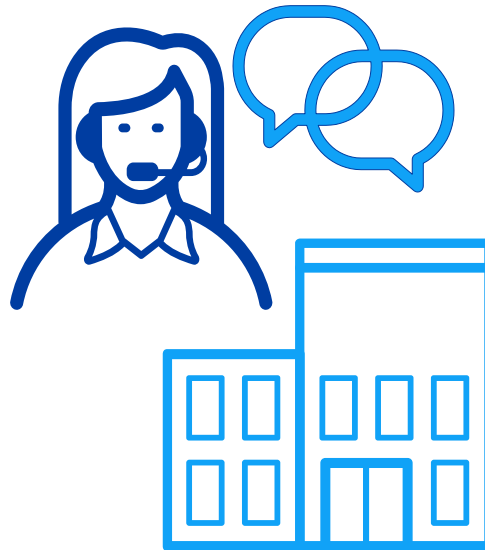
Inbound member needs

Symptom Support & Care Recommendation

Provider Search

Appointment Scheduling

Health Questions



Member referral abilities

Behavioral Health*

Decision Support*

Wellness* / Maternity*

Case & Disease Management

Better Decisions

Better Health

Better Engagement

* Additional services available

Questions?



THANK YOU!