

# Claims Data, Trends, Drivers, and Experience

PMPM  
ROI  
High-Cost Claimant

Per Member Per Month  
Return on Investment  
Total Plan Year Medical Claims Greater Than \$50,000

## Health Advocate Services (HAS)

### Impact

**\$1,396,080** Savings      **32.47** PMPM      **2:1** ROI

### Challenges

- Lack of good contact information holding back even greater success.
- Need to boost participation in Making Healthy Cheaper benefits.

### Testimonial

- **24-year-old** Female
- **Greater than \$100K** High-Cost Claimant
- Complex medical history with multiple inpatient admissions and frequent ER visits.
- **Outreach**
  - Clinical Health Advocate engaged in 2022 & 2023, including case management and post discharge counseling following each inpatient stay.
- **Concerns Identified**
  - Member reported feeling anxious, depressed, and frustrated with ongoing complex health issues and pain.
  - Returned a positive depression screening.
  - Member agreed to case management and a behavioral health referral.
- **Support, Education & Multidisciplinary Collaboration**
  - Assessment of recurrent infections, pain, medications, and social determinants of health.
  - Member was denied disability.
  - Provided multiple co-pay assistance resources.
  - Behavioral health clinician assessed and educated member about Learn to Live program.
  - Provided a list of local and online support groups/resources and a list of in-network therapists in her community.
  - Member traveled to Cleveland Clinic for further evaluation.
  - Utilization management continues to support inpatient care management needs.
- **Outcomes**
  - Member has behavioral health support plan and available resources.
  - Continues to pursue disability designation.
  - Understands infection precautions, medication compliance, and signs and symptoms of infection.
  - Health Advocate continues to attempt outreach and to provide ongoing support.

# Medical

## Condition Analysis

Hypertension	28.6%	Omada
Low Back Pain	18.0%	Hinge Health
Diabetes	11.8%	Omada
Cardiovascular Condition	6.1%	Omada
Asthma	3.6%	Propeller
Cancer	1.9%	
COPD	1.2%	Propeller
Chronic Kidney Disease	0.5%	

## Demographics

Average Age	47.3	
% of Females (20-44)	16.9	
Considered High-Risk	34.0%	Benchmark 22.1%
High-Risk Medical Spend	76.4%	

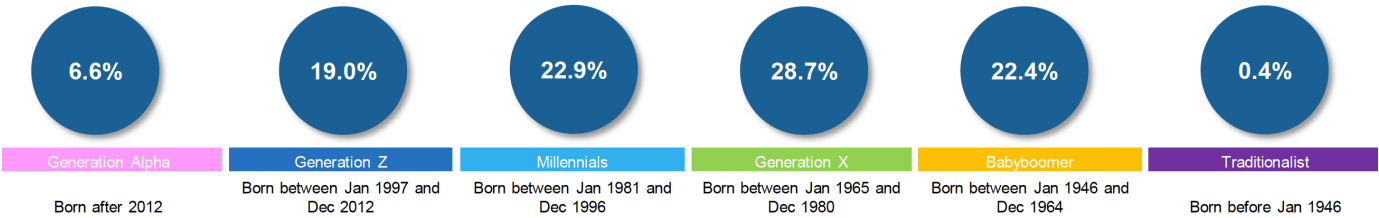
## Performance

Plan Paid PMPM	354.17	-2.2%
Non-High-Cost Claimants PMPM	221.72	-1.1%
High-Cost Claimants PMPM	132.45	-4.0%

## High-Cost Claimants

Individuals	70	-27	
Paid per Claimant	111K	+8K	Benchmark 120K
Year-On-Year	22.9%		Benchmark 20.8%

# Understanding Our Population



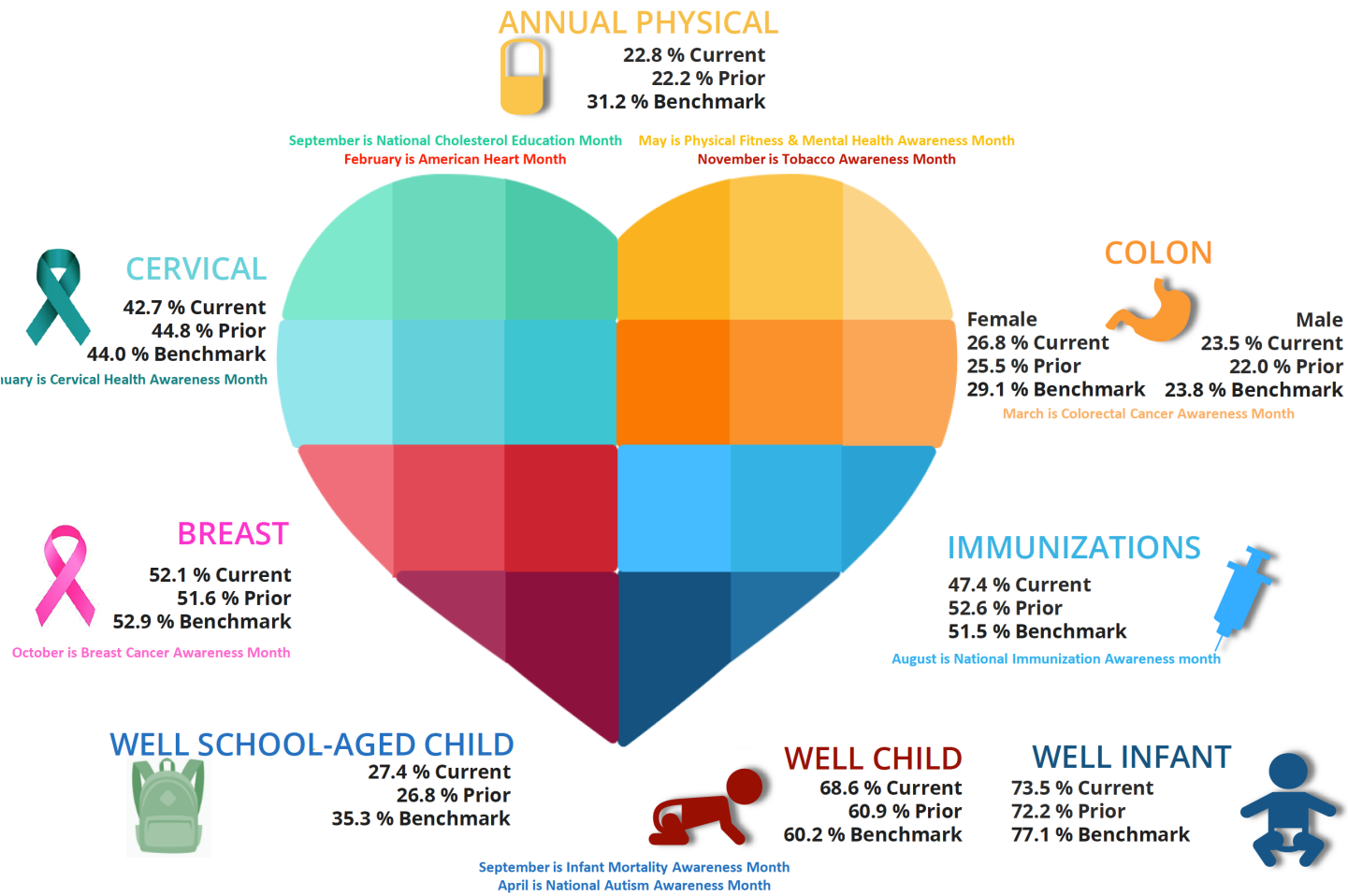
## Top Chronic Conditions

ADHD Asthma Anxiety	Anxiety Low Back Pain ADHD	Low Back Pain Anxiety Hypertension	Hypertension Low Back Pain Anxiety	Hypertension Low Back Pain Diabetes	Hypertension CAD Low Back Pain
---------------------------	----------------------------------	--	--	---	--------------------------------------

## Top Diagnosis by Paid

Health Status Perinatal Respiratory	Digestive Health Status Injury/Poisoning	Digestive Musculoskeletal Health Status	Musculoskeletal Circulatory Health Status	Musculoskeletal Circulatory Health Status	Eye Musculoskeletal Genitourinary
---	--	---	---	---	---

# Preventive Care



# Rx

## Spend Mix

**34%** Specialty Medications

**32%** Diabetes Medications

**34%** All Other Medications

## High Level Highlights

	Past 12-Months	Prior Period	Change
Trend (%)	5.0	6.7	2.7% DOWN
Plan Paid PMPM (\$)	183	166	10% UP
Generic Fill Rate (%)	87.4	88.4	1% DOWN
Specialty Plan Paid PMPM (\$)	66	72	8% DOWN
Specialty Members	114	143	29 DOWN

## Top Specialty Conditions

Drug	Past 12-Months	Prior Period	Change
Autoimmune	2,332,538	3,462,732	1.1M DOWN
Cancer	545,073	579,498	34K DOWN
Multiple Sclerosis	315,508	4,11,605	96K DOWN
Blood Cell Deficiency	180,550	193,152	13K DOWN
PKU	152,775	204,804	50K DOWN
Cystic Fibrosis	127,666	25,509	102K UP
HIV	125,486	80,693	45K UP

**PKU:** Phenylketonuria (fen-ul-key-toe-NU-ree-uh) is a rare inherited disorder that causes an amino acid called phenylalanine to build up in the body. PKU is caused by a change in the phenylalanine hydroxylase (PAH) gene. This gene helps create the enzyme needed to break down phenylalanine.

## Top 10 – Specialty Medications

Position	Drug	Use	Past 12-Month Period		Prior Period		Change
			Cost	# Members	Cost	# Members	
1	Humira	Autoimmune	788,302	10	1,163,335	13	32% DOWN
2	Stelara	Autoimmune	423,656	2	762,365	3	44% DOWN
3	Skyrizi	Autoimmune	296,199	2	253,105	3	17% UP
4	Xeljanz	Autoimmune	255,626	5	370,631	6	31% DOWN
5	Enbrel	Autoimmune	220,815	4	317,430	5	30% DOWN
6	Promacta	Blood Cell Deficiency	180,550	1	193,152	1	7% DOWN
7	Palynziq	PKU	152,775	1	204,804	1	25% DOWN
8	Xtandi	Prostate Cancer	138,419	2	126,786	1	9% UP
9	Trikafta	Cystic Fibrosis	127,666	1	25,509	1	400% UP
10	Aubagio	Multiple Sclerosis	124,734	3	195,521	2	36% DOWN

## Top 10 Conventional Drugs

Position	Drug	Use	Past 12-Month Period		Prior Period		Change
			Cost	# Members	Cost	# Members	
1	Ozempic	GLP-1	791,804	76	416,620	41	90% UP
2	Mounjaro	GLP-1	603,047	52	0	0	
3	Trulicity	GLP-1	577,078	42	726,849	61	21% DOWN
4	Eliquis	Anticoagulant	309,236	42	288,955	44	7% UP
5	Jardiance	GLP-1	246,348	27	266,990	35	8% DOWN
6	Metformin ER	Biguanides	212,351	6	233,122	5	9% DOWN
7	Farxiga	SGLT	191,265	22	149,173	18	28% UP
8	Januvia	DPP-4	151,468	20	208,574	27	27% DOWN
9	Nurtec ODT	Migraines	144,923	11	78,296	7	85% UP
10	Rybelsus	GLP-1	132,404	10	149,874	13	12% DOWN

Only #'s **4** and **9** are not Diabetes medications.

## GLP-1's Medications

- **Ozempic**
  - **#1** Costing Medication
  - **\$791,804** Total 2022/23 Cost
  - **7.5%** of Total Drug Spend
  - **\$375,000** Total 2021/22 Cost
  - **90%** Year-on-Year Increase
- **All GLP-1's**
  - **5** Medications
  - **207** Individuals
  - **\$2.35M** Total 2022/23 Cost
  - **18.7%** of Total Drug Spend
- **Savings Opportunity**
  - Some individuals fraudulently received a GLP-1 medication.
  - Physicians colluded with members by deceptively claiming a Diabetes diagnosis.
  - This therefore met the Clinical Prior Authorization (CPA) rules for Eligibility.
  - The CPA has now been amended, closing off this fraudulent route to coverage.
  - This means that once the current CPA's run-out after 12-months, they won't be renewed.
  - This is expected to slowly reduce the number of individuals receiving GLP-1's.
  - The current estimate is this could be as much as **20-25%** of the individuals currently using a GLP-1 medication.

## Humira

- **#2** Costing Medication
- **10** Individuals
- **122** Scripts
- **\$6,461** Average Monthly Script Cost
- **\$788,302** Total Humira Cost
- **7%** of Total Drug Spend
- **60-80%** Expected Less for Biosimilar's
- **3.5%** Potential Reduction in Total Drug Spend

# Making Healthy Cheaper



The OPEH&W Health Plan has been doing just that for over 30 years. Its full spectrum plans include **30** benefits which are **Making Healthy Cheaper**. The old-fashioned and basic health plan designs currently offered across the marketplace, are no longer fit for purpose. Health plan designs must go further and make healthy cheaper, by improving quality of life, balancing affordability with rich benefits, prioritizing access to the highest quality providers and encouraging healthy proactive behaviors. The following is how the OPEH&W Health Plan achieves those goals.

<b>FREE</b>	Transplants
<b>FREE</b>	Cancer Care <span>Coming Soon</span>
<b>FREE</b>	Cardiac Care
<b>FREE</b>	Spinal Care
<b>FREE</b>	Hip & Knee Care
<b>FREE</b>	Maternity Care
<b>FREE</b>	Cash Rewards
<b>FREE</b>	Medical Equipment & Supplies
<b>FREE</b>	Primary & Pediatric Care
<b>FREE</b>	Psychiatry & Counseling Care
<b>FREE</b>	Mental Health Support Programs
<b>FREE</b>	Muscle & Joint Pain Program
<b>FREE</b>	Diabetes Program
<b>FREE</b>	Hypertension Program
<b>FREE</b>	Cholesterol Program
<b>FREE</b>	Asthma & COPD Program
<b>FREE</b>	Alcohol Addiction Program
<b>FREE</b>	Opioid Addiction Program
<b>FREE</b>	Tobacco & Vaping Addiction Program
<b>FREE</b>	Fitness & Wellness Program
<b>FREE</b>	Weight-Loss Program
<b>FREE</b>	Sleep Studies
<b>FREE</b>	Women's & Family Support Program
<b>FREE</b>	OTC Acid-Reflux & GERD Medications
<b>\$5</b>	OTC Antihistamine Medications
<b>FREE</b>	Tobacco & Smoking Cessation Medications
<b>\$25</b>	Insulin
<b>\$5</b>	Diabetic Oral Generic Medications
<b>\$500</b>	for Dependent Accident Claims
<b>50%</b>	Dependent Deductible Reimbursement