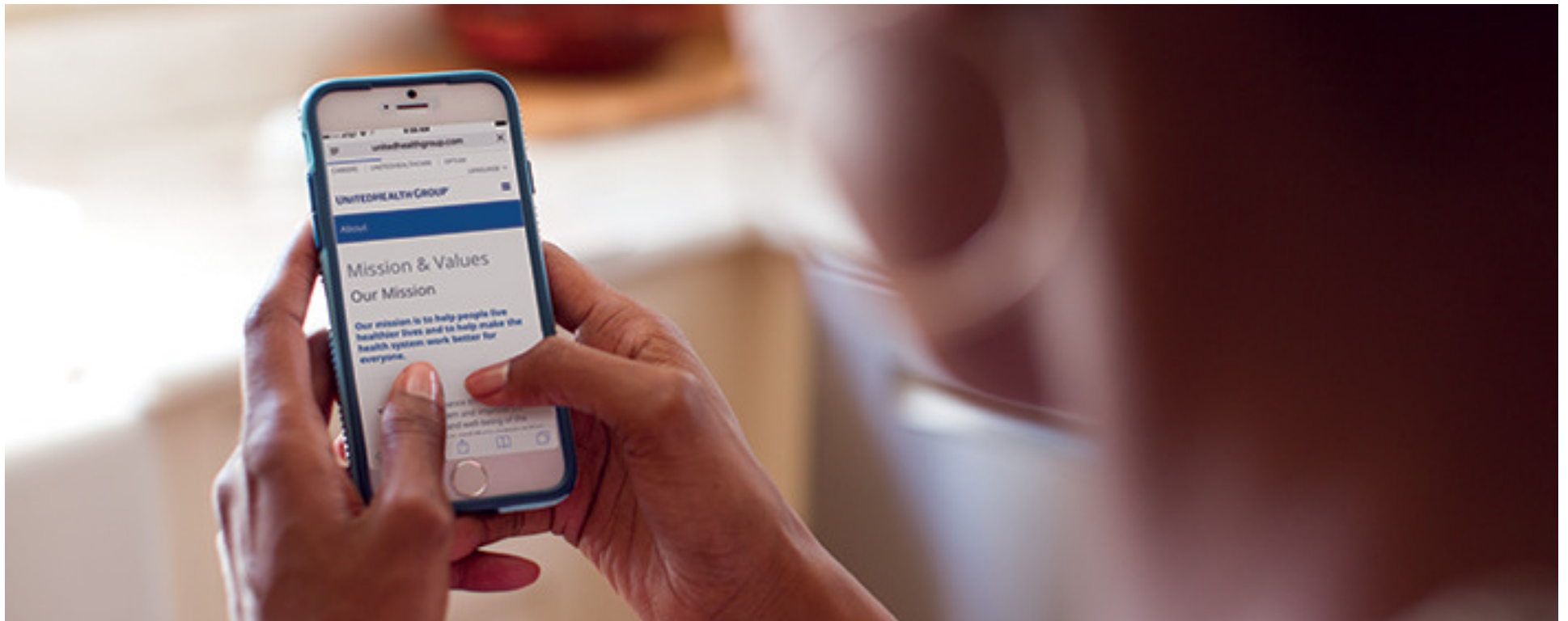


The power of partnership.

BHCG and UnitedHealthcare.
Building health ownership together.

David D. Smith
AVP, Customer Analysis & Solutions



BHCG Topics



Financial Results



Premium Provider Utilization



Consumer Activation Index

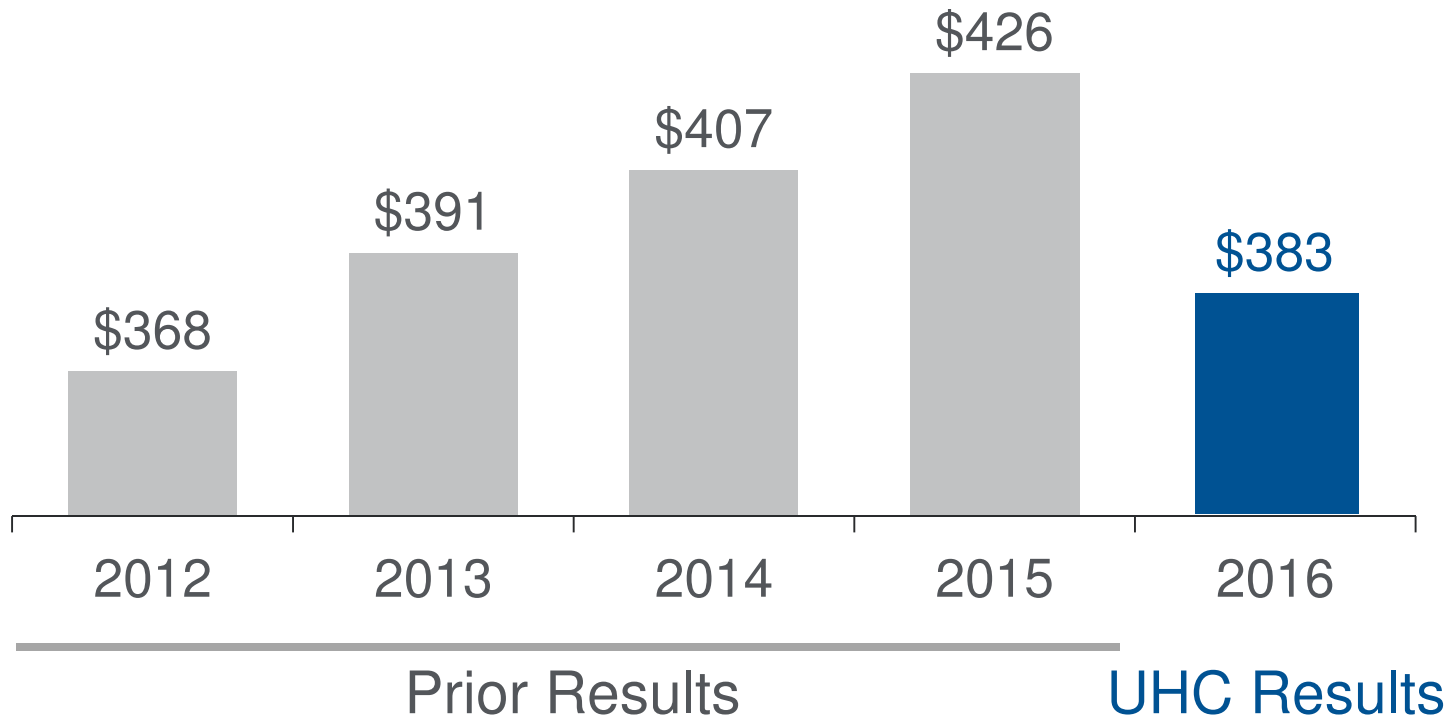
BHCG Historical Spend

The power of partnership.

Total ASO Employers — HPN Allowed PMPM Costs



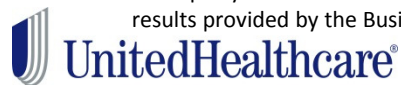
Favorable Results in 2016 vs. Historical Results



% Increase: 6% 4% 5% -10%

Notes:

1. Third-party validation of Total ASO Group PMPMs. Core ASO Group trends calculated by Humana. Includes medical costs only, not pharmacy costs. 2015 are estimated final results provided by the Business Health Care Group.



BHCG Results Covered PMPM Comparison to Norm

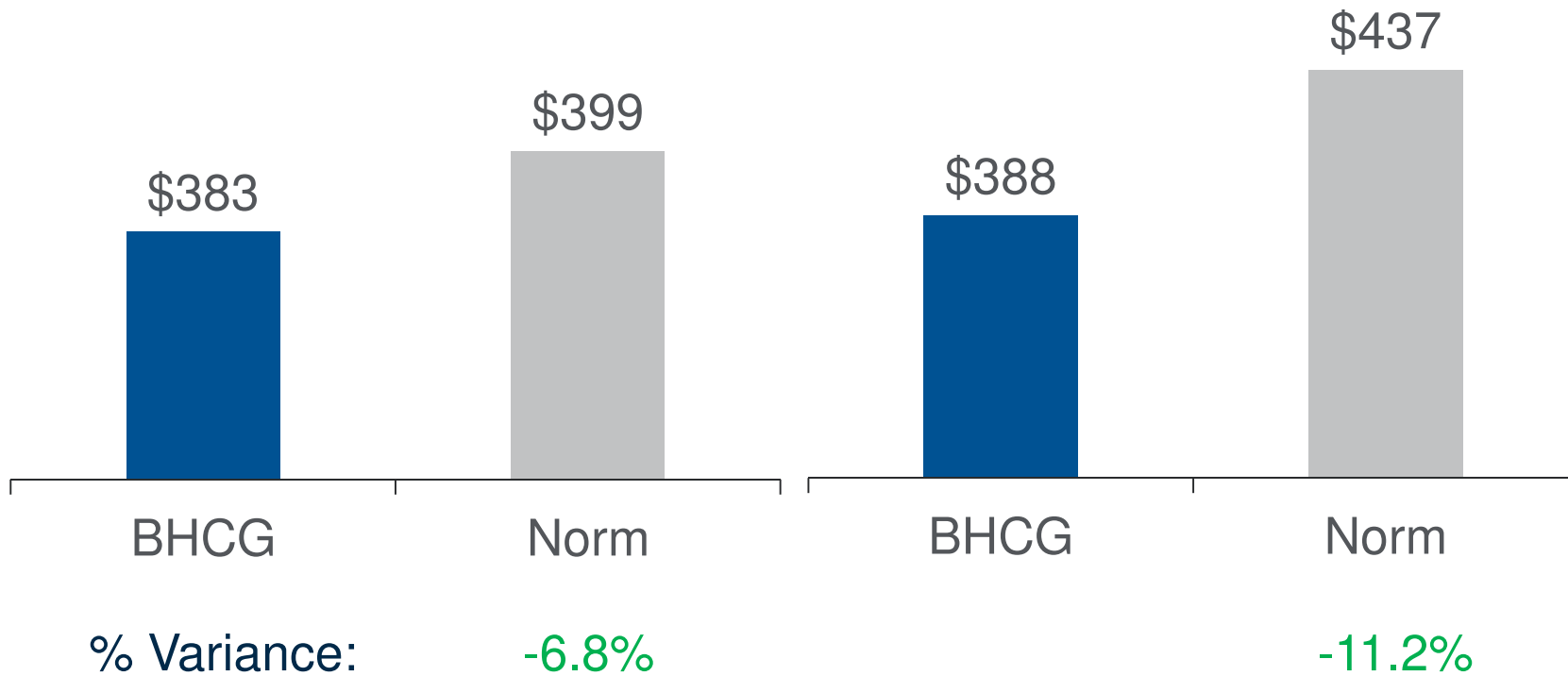


The power of partnership.

Favorable Results vs. Norms

National Results

Eastern Wisconsin



Premium Provider Utilization

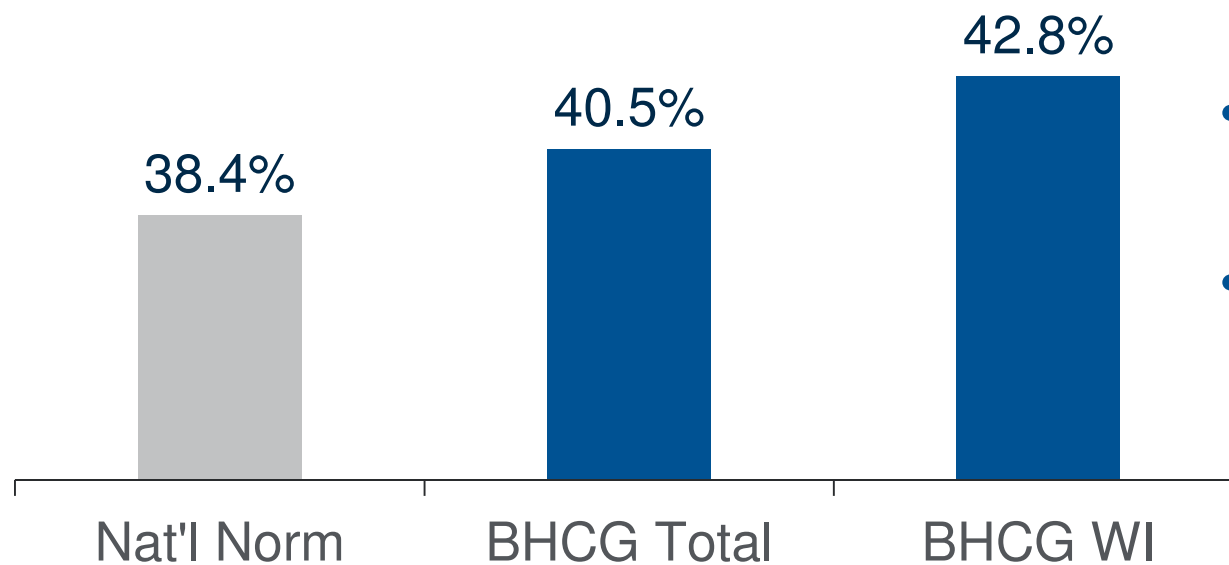
Total BHCG



The power of partnership.

Good use of Premium Care Physicians

Premium Provider Utilization - 2016



Higher use

- Benefit Design
- Promotion

Premium Provider Utilization

Total BHCG - 2016



The power of partnership.

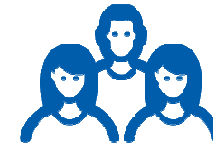
16% lower spend for members Highly Engaged with Premium Providers

Metric	Low Engaged ¹	Highly Engaged ²	Variance
Members	14,380	9,003	-
Covered PMPM	\$618	\$366	41% lower
Claim Risk Score	2.580	1.821	29% lower
Claim Risk Adjusted Covered PMPM	\$239	\$201	16% lower
ER Visits per 1000	201	132	34% lower
Inpatient Admits per 1000	74	54	27% lower

1) Low premium provider utilization = Members with less than 75% of all eligible charges for Premium providers

2) High premium provider utilization = Members with 75% or more of all eligible charges for Premium providers

Represents only continuously enrolled, subscribers and spouses, excludes catastrophic cases >\$100k; *RX membership



The power of partnership.

Consumer Activation Index

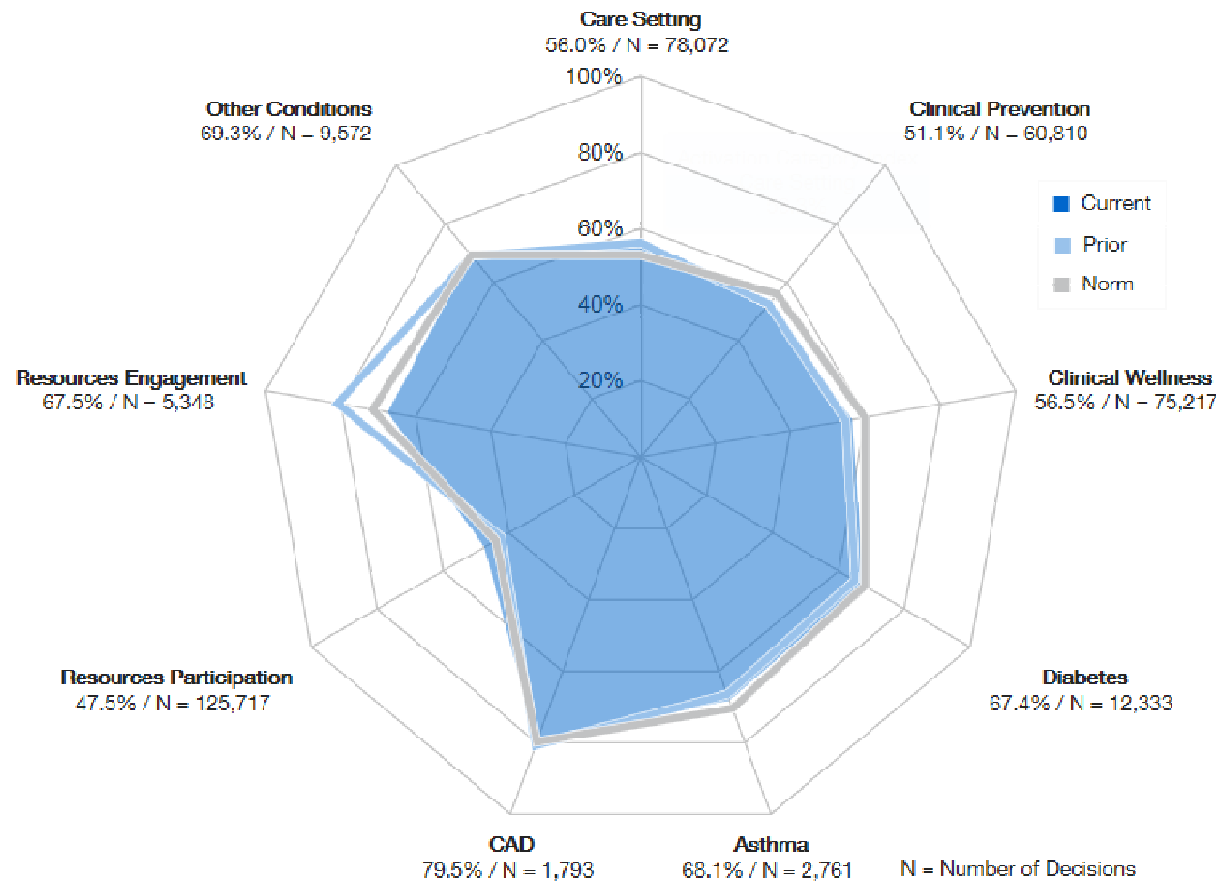
When faced with a health decision . . .

. . . does the consumer make the optimal choice?

What We Measure:

Individual decision making:

- 55 evidence-based decisions
- Life stage
- Geography
- Ethnicity
- Socioeconomic factors



BHCG Premium Analysis 2016

Excludes Primary Condition of Diabetes, Asthma, CAD

The power of partnership.

Risk Adjusted Covered PMPM

Member
Activation
Score



High	\$3,631	\$2,829
Low	\$3,874	\$3,651
	Low	High

Premium Tier 1 Member
Decision Score



-5.8%

For Increased
Premium use
OR increased
Activation

-27.0%

For Increased
Premium use
AND increased
Activation