

Annual Plan Performance Review

Business Health Care Group and UnitedHealthcare

Building health ownership together

January 1, 2018 through December 31, 2018

Meeting Date: May 8, 2019

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Data Parameters

The power of partnership is built on working together toward the same goal

- 1 Executive Summary
- 2 Medical Cost Action Plan
- 3 Clinical Team Results
- 4 Member Choices
- 5 Potential Opportunities

Data Parameters

Current: 01/18 – 12/18; paid through 2/19
Prior: 01/17 – 12/17; paid through 12/18

Medical Claims experience is 97.9% complete

Medical Catastrophic case threshold: \$100,000

Populations

2018 Total Population: All BHCG groups in 2018.
Includes 2017 data, if available

2018 Eastern WI: All BHCG groups in 2018.
Includes 2017 data, if available. Limited to Milwaukee & NE Wisconsin member markets

Total Population: All BHCG groups in 2019.
Includes 2018 & 2017 data, if available

Eastern WI: All BHCG groups in 2019. Includes 2018 & 2017 data, if available. Limited to Milwaukee & NE Wisconsin member markets.

Executive Summary



Financial Results

- ~~9.4% Net Paid PMPM trend thru Q3~~
- 7.0% Net Paid PMPM trend (2018 policies)
- 6.6% Net Paid PMPM trend (2019 policies)
- Catastrophic Claimants drove over half the trend



Premium Tier 1 utilization

- 12% lower cost for high utilizers in Eastern Wisconsin
- 1.2% improvement over 2017



Medically Homeless

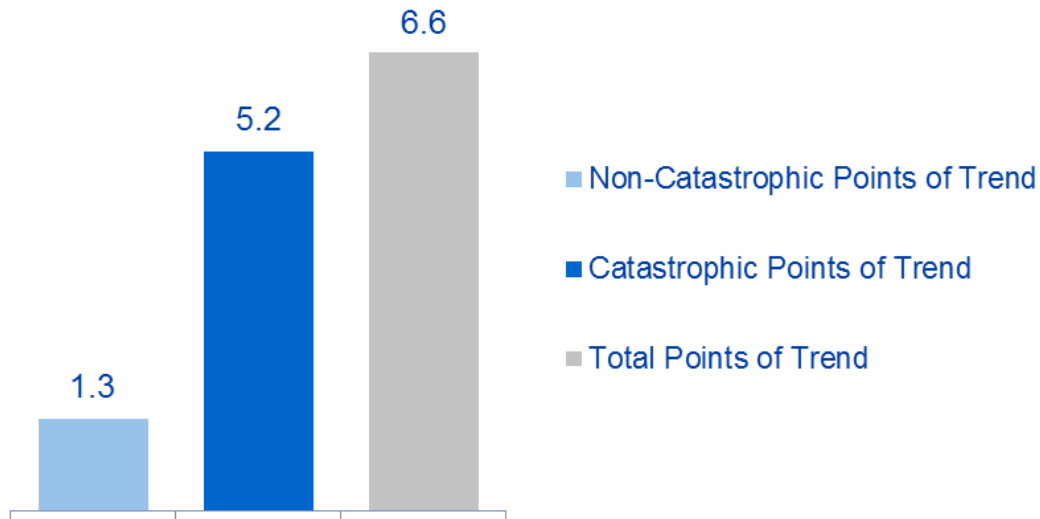
- Impact study shows accelerated costs for medically homeless ages 40+
- Engagement Solutions campaign!!



Opportunities

- Medical Cost Action plan potential savings of \$35 Million
- New innovations at no cost

Trend Summary – 2019 policies



1.3%
 PMPM trend, had
 Catastrophic PMPM
 (>\$100,000) remained
 flat from 2017 to 2018

| Dollar Range | Contribution to Trend |
|-----------------------|-----------------------|
| \$0 - \$25,000 | -0.1 |
| \$25,000 - \$50,0000 | 0.4 |
| \$50,000 - \$100,000 | 1.1 |
| \$100,000 - \$200,000 | 0.0 |
| \$200,000 - \$500,000 | 1.8 |
| \$500,000+ | 3.4 |
| Total | 6.6 |

3.2%
 PMPM trend, had
 Catastrophic PMPM
 (>\$500,000) remained
 flat from 2017 to 2018

Key Performance Indicators – 2018 Total Population

Paid PMPM trend is +7.0%

Non-catastrophic paid PMPM trend is 1.9%

| | | | |
|-------------|---|---|--|
| Demographic | <h2 style="margin: 0;">171,023</h2> <p style="margin: 0;">Members</p> | <h2 style="margin: 0;">1.015</h2> <p style="margin: 0;">Demographic Factor</p> | <h2 style="margin: 0;">81.8%</h2> <p style="margin: 0;">Plan Cost Share</p> |
| | <p>159,100 in the prior period</p> <ul style="list-style-type: none"> • 7.5% from prior | <p>1.012 in the prior period</p> <ul style="list-style-type: none"> • 0.3% from prior • 0.0% from norm | <p>81.6% in the prior period</p> <ul style="list-style-type: none"> • 0.2 pts from prior • 0.0 pts from norm |
| | | | |
| Financial | <h2 style="margin: 0;">\$343.20</h2> <p style="margin: 0;">Paid PMPM</p> | <h2 style="margin: 0;">\$103.44</h2> <p style="margin: 0;">Paid PMPM (CC)</p> | <h2 style="margin: 0;">\$238.68</h2> <p style="margin: 0;">Paid PMPM (Non-CC)</p> |
| | <p>\$320.62 in the prior period</p> <ul style="list-style-type: none"> • 7.0% from prior • 0.0% from norm | <p>\$85.56 in the prior period</p> <ul style="list-style-type: none"> • 20.9% from prior • 0.0% from norm | <p>\$234.29 in the prior period</p> <ul style="list-style-type: none"> • 1.9% from prior • 0.0% from norm |
| | | | |
| Utilization | <h2 style="margin: 0;">44.9</h2> <p style="margin: 0;">Admissions per 1000</p> | <h2 style="margin: 0;">157.1</h2> <p style="margin: 0;">ER Visits per 1000</p> | <h2 style="margin: 0;">98.1%</h2> <p style="margin: 0;">Network Utilization</p> |
| | <p>45.4 in the prior period</p> <ul style="list-style-type: none"> • -1.1% from prior • 0.0% from norm | <p>158.3 in the prior period</p> <ul style="list-style-type: none"> • -0.8% from prior • 0.0% from norm | <p>97.9% in the prior period</p> <ul style="list-style-type: none"> • 0.2 pts from prior • 0.0 pts from norm |
| | | | |

■ Favorable Trend
 ■ Unfavorable Trend
 ■ Neutral Trend

Key Performance Indicators – 2018 Eastern WI

Paid PMPM trend is +7.4%

Non-catastrophic paid PMPM trend is 2.1%

| Category | Metric | Value | Trend |
|-------------|--------------------------|----------|-----------|
| Demographic | Members | 85,818 | Neutral |
| | Demographic Factor | 1.016 | Neutral |
| | Retrospective Risk Score | 1.059 | Neutral |
| Financial | Paid PMPM | \$363.50 | Favorable |
| | Paid PMPM (CC) | \$102.66 | Favorable |
| | Paid PMPM (Non-CC) | \$259.58 | Neutral |
| Utilization | Admissions per 1000 | 44.8 | Neutral |
| | ER Visits per 1000 | 135.3 | Neutral |
| | Network Utilization | 99.1% | Neutral |

■ Favorable Trend
 ■ Unfavorable Trend
 ■ Neutral Trend

Key Performance Indicators – Total Population

Paid PMPM trend is +6.6%

Non-catastrophic paid PMPM trend is 1.8%

| | Paid PMPM trend is +6.6% | | |
|-------------|---|---|--|
| | Non-catastrophic paid PMPM trend is 1.8% | | |
| Demographic | 165,520 Members | 1.016 Demographic Factor | 1.079 Retrospective Risk Score |
| | 153,432 in the prior period • 7.9% from prior | 1.013 in the prior period • 0.3% from prior • 0.0% from norm | 1.097 in the prior period • -1.6% from prior • 0.0% from norm |
| Financial | \$344.19 Paid PMPM | \$103.76 Paid PMPM (CC) | \$239.35 Paid PMPM (Non-CC) |
| | \$322.80 in the prior period • 6.6% from prior • 0.0% from norm | \$86.99 in the prior period • 19.3% from prior • 0.0% from norm | \$235.02 in the prior period • 1.8% from prior • 0.0% from norm |
| Utilization | 45.0 Admissions per 1000 | 158.1 ER Visits per 1000 | 98.1% Network Utilization |
| | 45.7 in the prior period • -1.5% from prior • 0.0% from norm | 158.8 in the prior period • -0.4% from prior • 0.0% from norm | 97.9% in the prior period • 0.2 pts from prior • 0.0 pts from norm |

■ Favorable Trend
 ■ Unfavorable Trend
 ■ Neutral Trend

Key Performance Indicators – Eastern WI

Paid PMPM trend is +9.1%

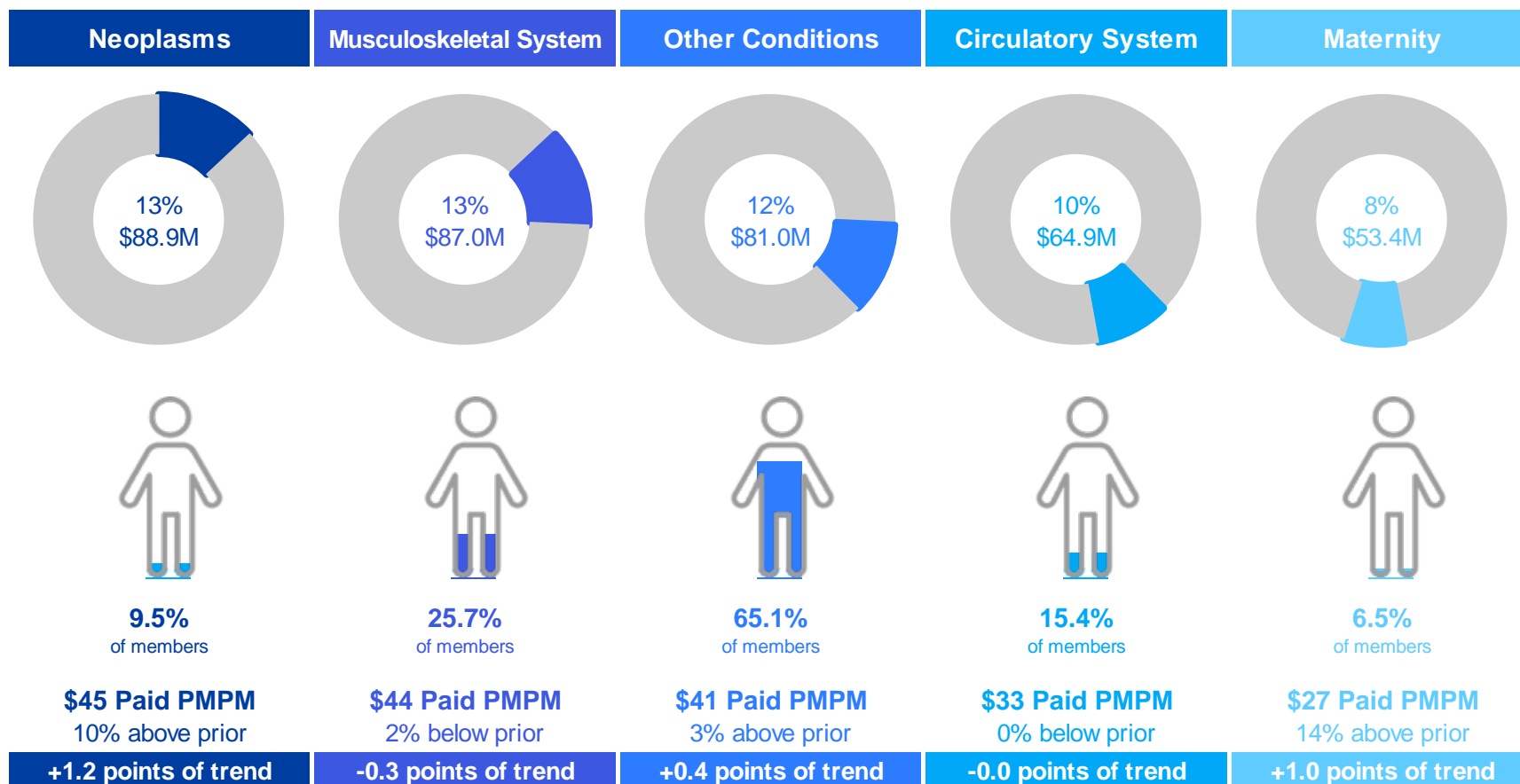
Non-catastrophic paid PMPM trend is 1.0%

| | Paid PMPM trend is +9.1% | | |
|-------------|---|---|--|
| | Non-catastrophic paid PMPM trend is 1.0% | | |
| Demographic | 83,711 Members | 1.014 Demographic Factor | 1.057 Retrospective Risk Score |
| | 75,393 in the prior period • 11.0% from prior | 1.009 in the prior period • 0.5% from prior • 0.0% from norm | 1.082 in the prior period • -2.3% from prior • 0.0% from norm |
| Financial | \$363.98 Paid PMPM | \$103.63 Paid PMPM (CC) | \$259.07 Paid PMPM (Non-CC) |
| | \$338.43 in the prior period • 7.5% from prior • 0.0% from norm | \$83.16 in the prior period • 24.6% from prior • 0.0% from norm | \$254.41 in the prior period • 1.8% from prior • 0.0% from norm |
| Utilization | 44.9 Admissions per 1000 | 135.5 ER Visits per 1000 | 99.1% Network Utilization |
| | 44.9 in the prior period • 0.0% from prior • 0.0% from norm | 135.8 in the prior period • -0.2% from prior • 0.0% from norm | 98.9% in the prior period • 0.2 pts from prior • 0.0 pts from norm |

■ Favorable Trend
 ■ Unfavorable Trend
 ■ Neutral Trend

Top 5 Clinical Cost Drivers

55% of medical spend is driven by these 5 diagnosis chapters



Medical Cost Action Plan

2018 Program Savings: **\$23,053,394**

2018 Systemic Savings: **\$24,359,524**

| | |
|--|--------------|
| Prior Authorizations for services not on Medical Necessity Review List | \$1,365,098 |
| Non Par Lab Redirection | \$815,064 |
| Council for Affordable Quality Healthcare | 3/18/2019 |
| OON Prior Authorization Redirection | \$161,979 |
| MNRP ASC and Cardiac Cath Facility Rate Improvements | \$550,748 |
| Facility R&C Compare | \$734,331 |
| Payment Policy | \$14,866,199 |
| Coordination of Benefits | \$4,320,218 |
| Credit Balance Recovery Services | \$468,822 |
| Third Party Liability Recovery (Subro) | \$1,033,522 |

Systemic savings are those which apply to all UHC customers and represent the value of having UHC as a carrier.

2018 Total Savings: **\$47,412,918**

2018 Additional Potential Savings: **\$35,411,353**

Catastrophic Claimants

Catastrophic Cases \$100k+

| Measure | Prior | Current | Change |
|-------------------------|-----------|-----------|---------|
| Catastrophic Cases | 817 | 918 | 12.4% |
| Claimants per 1000 (CC) | 5.3 | 5.5 | 3.8% |
| Paid per Claimant (CC) | \$196,043 | \$224,508 | 14.5% |
| Paid PMPM (CC) | \$86.99 | \$103.76 | 19.3% |
| % of Paid (CC) | 26.9% | 30.1% | 3.2 pts |

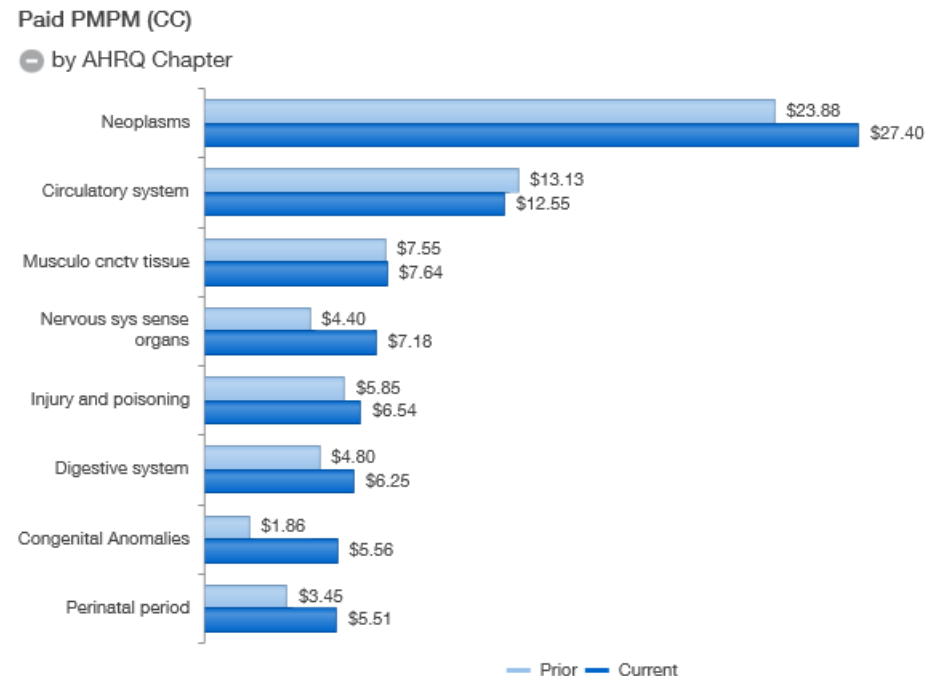
Engagement Overview

Members Actively Engaged with the clinical team represented 79% of catastrophic spend

% of Catastrophic Case Payments

| | Prior | Current | Change |
|-----------|-------|---------|----------|
| Qualified | 98% | 98% | 0.1 pts |
| Touched | 97% | 97% | -0.4 pts |
| Enrolled | 83% | 81% | -1.4 pts |
| Engaged | 80% | 79% | -1.3 pts |

Top AHRQ Diagnostic Chapters by Paid PMPM



Catastrophic Cases - Top 20 Cases

= member is no longer enrolled on the plan

Medical Payments by Month Incurred

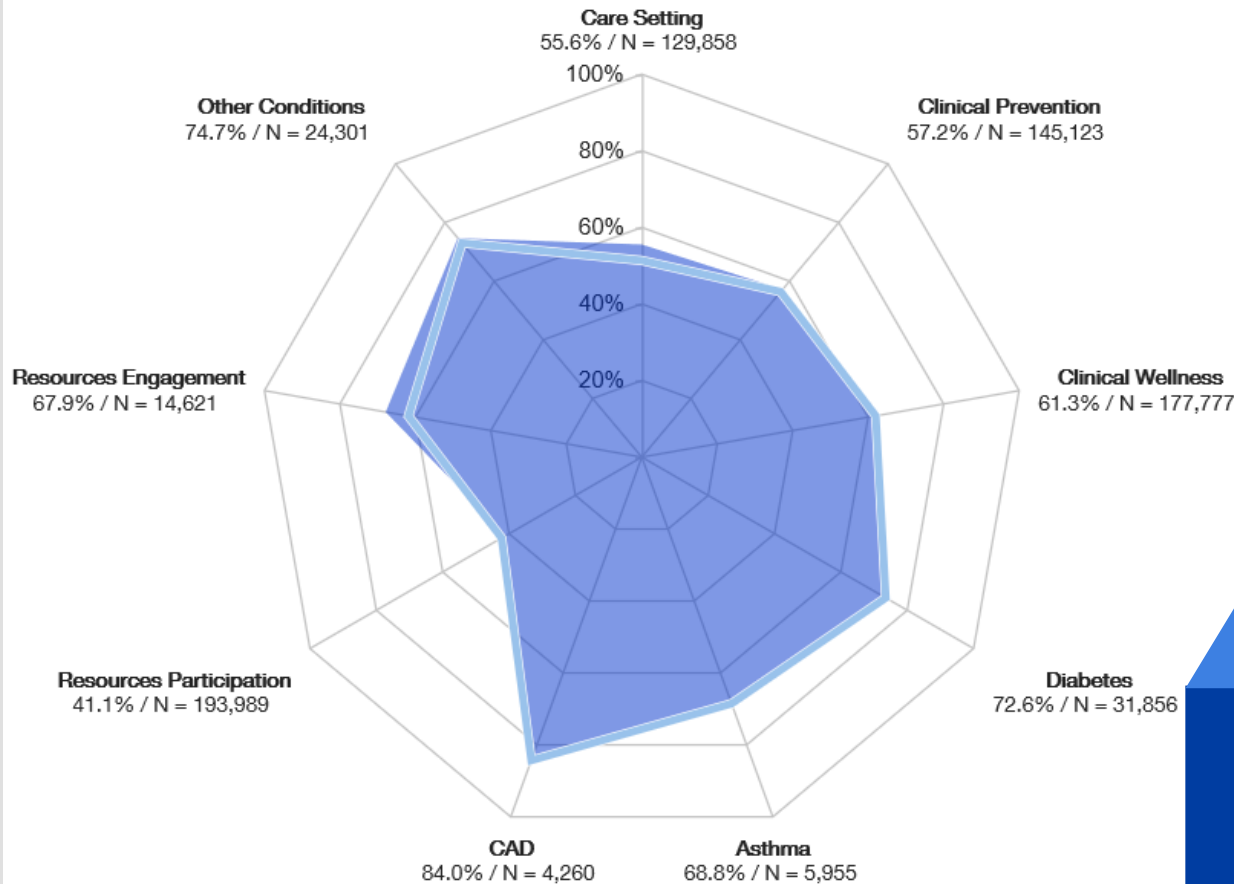
| Case | Medical Paid | Previous* Total Paid | Relationship | Age Range | Length of Enrollment | Clinical Engagement | Medical Payments by Month Incurred | | | | | | | | | | | | | | | |
|------|--------------|----------------------|--------------|-----------|----------------------|---------------------|------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---|---|---|---|
| | | | | | | | 2018 Jan | 2018 Feb | 2018 Mar | 2018 Apr | 2018 May | 2018 Jun | 2018 Jul | 2018 Aug | 2018 Sep | 2018 Oct | 2018 Nov | 2018 Dec | | | | |
| 1 | \$2,305,235 | \$318,492 + | Dependent | 1 - 12 | 1 - 2 years | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 2 | \$2,229,832 | \$0 | Dependent | < 1 | < 1 year | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 3 | \$2,190,754 | \$0 | Dependent | < 1 | < 1 year | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 4 | \$2,016,126 | \$208,644 + | Spouse | 50 - 59 | 2+ years | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 5 | \$1,644,568 | \$0 | Dependent | < 1 | < 1 year | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 6 | \$1,564,292 | \$0 | Dependent | < 1 | < 1 year | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 7 | \$1,554,270 | \$170,471 + | Subscriber | 60 - 64 | 2+ years | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 8 | \$1,260,882 | \$0 | Dependent | 1 - 12 | 1 - 2 years | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 9 | \$1,221,727 | \$609,199 + | Dependent | 1 - 12 | 1 - 2 years | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 10 | \$1,134,110 | \$0 | Subscriber | 18 - 25 | < 1 year | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 11 | \$1,088,733 | \$49,292 | Subscriber | 60 - 64 | 2+ years | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 12 | \$1,073,240 | \$2,525 | Dependent | 18 - 25 | 2+ years | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 13 | \$1,067,296 | \$0 | Dependent | < 1 | < 1 year | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 14 | \$1,017,578 | \$188,583 + | Subscriber | 60 - 64 | 2+ years | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 15 | \$998,544 | \$0 | Subscriber | 60 - 64 | 1 - 2 years | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 16 | \$968,349 | \$0 | Dependent | 13 - 17 | < 1 year | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 17 | \$921,879 | \$1,068,623 + | Dependent | 13 - 17 | 2+ years | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 18 | \$867,369 | \$708,876 + | Dependent | 1 - 12 | 2+ years | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 19 | \$821,041 | \$0 | Dependent | < 1 | < 1 year | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |
| 20 | \$771,917 | \$132,697 + | Subscriber | 50 - 59 | 2+ years | Engaged | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ |

no claims incurred
 up to \$25,000
 \$25,000 - \$100,000
 \$100,000 - \$250,000
 \$250,000 +

Member Choices

(Consumer Activation)

Member Choices



Increasing CAI by 1% can deliver medical cost savings of

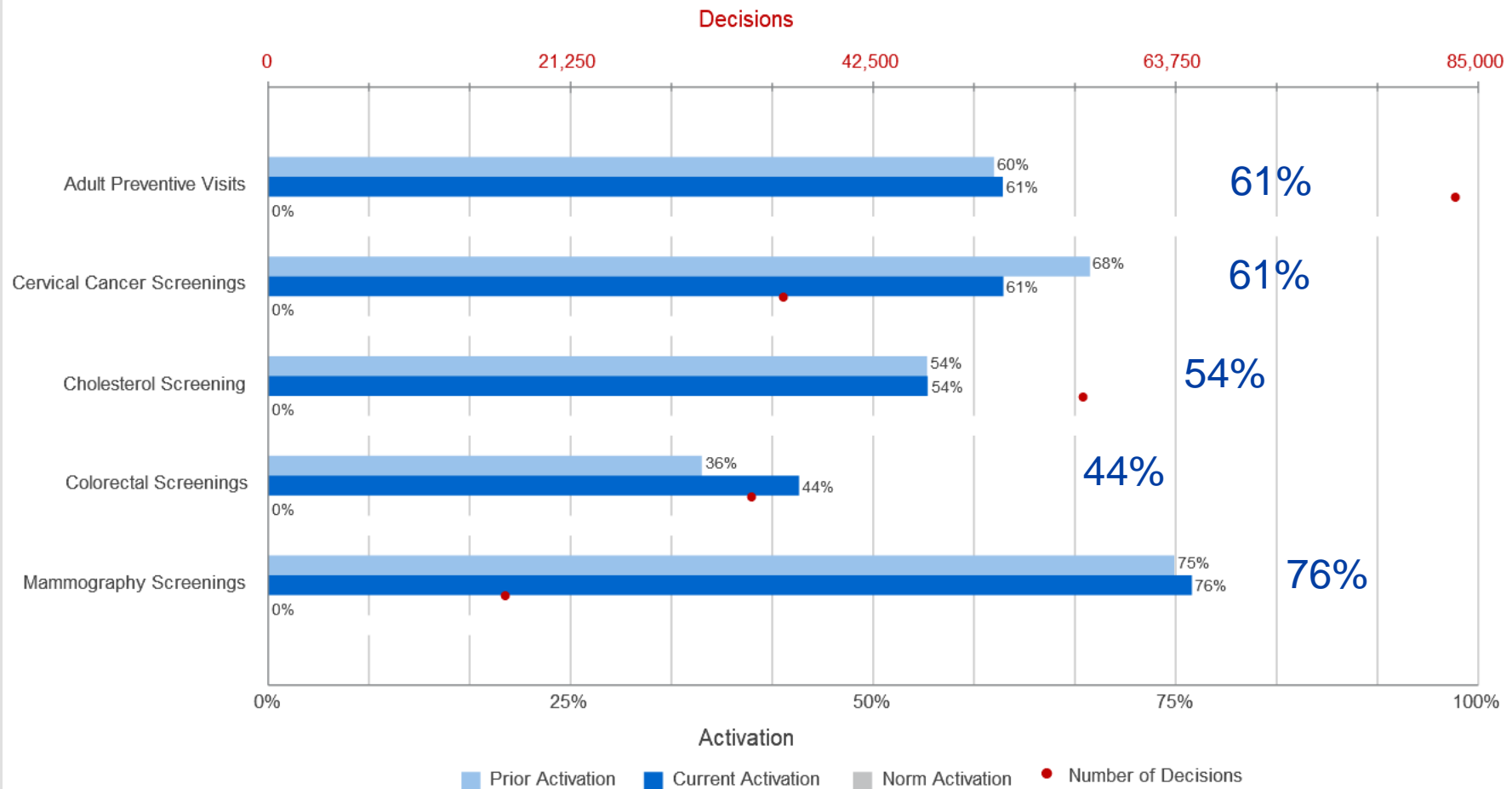
.56%

**60.0%
Activation**

1.0 pts from prior

N = Number of Decisions — Prior — Current

Member Choices – Key Measures



Premium Utilization

Premium Utilization (PD10) – 2017 - 2018

| Specialties | Retrospective | | Prospective |
|---------------------------|----------------------------|-----------------------------|-----------------------------|
| | Prior Premium Utilization | Current Premium Utilization | Current Premium Utilization |
| | Date Range: 1/2017-12/2017 | 1/2018-12/2018 | 1/2018-12/2018 |
| Premium Designations: | PD10 | PD10 | PD11 |
| Family Medicine | 37.8% | 39.9% | 40.2% |
| Internal Medicine | 27.5% | 31.1% | 30.3% |
| Obstetrics and Gynecology | 39.3% | 38.6% | 37.2% |
| Pediatrics | 42.1% | 43.2% | 45.0% |
| Allergy | 42.2% | 44.5% | 48.0% |
| Cardiology | 49.8% | 49.7% | 42.9% |
| Ear, Nose, Throat | 35.5% | 37.2% | 50.9% |
| Endocrinology | 49.0% | 49.1% | 42.5% |
| Gastroenterology | 44.6% | 45.3% | 44.6% |
| General Surgery | 40.2% | 42.0% | 32.2% |
| Nephrology | 53.9% | 46.0% | 36.8% |
| Neurology | 52.4% | 48.5% | 36.9% |
| Neuro, Ortho and Spine | 41.0% | 43.7% | 39.5% |
| Pulmonology | 40.4% | 42.6% | 37.2% |
| Rheumatology | 44.0% | 41.5% | 39.7% |
| Urology | 42.5% | 39.5% | 37.9% |
| Total | 40.0% | 41.2% | 39.8% |

+1.2%
Premium improvement
From 2017

+2.1%
Family Medicine

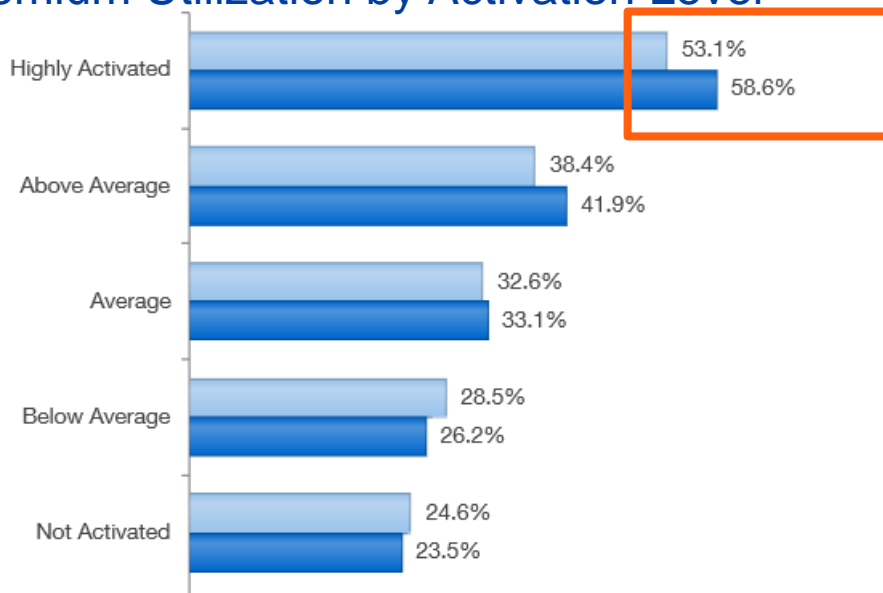
Premium Care Provider Utilization - PD11 – Total Estimated Annual Savings

Premium Utilization by Continuous Enrollment



**Higher Utilization
among
New Enrollment**

Premium Utilization by Activation Level



**Higher Utilization
aligns with overall
Activation**

— Prior — Current — Norm

Premium Provider Utilization – Total Population

Highly engaged members cost **10.7%** less than members with lower engagement on a Risk Adjusted PMPM basis

| Metric | Low Engaged | Highly Engaged | Variance |
|---------------------------|-----------------|-----------------|---------------|
| Members | 32,252 | 16,700 | - |
| Retrospective Risk Score | 1.775 | 1.441 | -18.8% |
| Covered PMPM | \$501.52 | \$363.33 | -27.6% |
| Risk Adjusted PMPM | \$282.52 | \$252.19 | -10.7% |
| Consumer Activation | 61.8% | 69.6% | 7.7 pts |
| IP Admits Per 1,000 | 50.8 | 36.7 | -27.8% |
| ER Utilization | 183.4 | 124.4 | -32.1% |
| UC Utilization | 77.2 | 75.4 | -2.2% |

Low Engaged = Members with less than 75% of all eligible charges for Premium Care providers

Highly Engaged = Members with 75% or more of all eligible charges for Premium Care providers

Analysis includes Continuously Enrolled members, excludes claimants with \$50K+ in medical spend

Premium Provider Utilization – Eastern Wisconsin

Highly engaged members cost **11.8%** less than members with lower engagement on a Risk Adjusted PMPM basis

| Metric | Low Engaged | Highly Engaged | Variance |
|---------------------------|--------------|----------------|---------------|
| Members | 15,868 | 8,682 | - |
| Retrospective Risk Score | 1.688 | 1.391 | -17.6% |
| Covered PMPM | \$546 | \$397 | -27.3% |
| Risk Adjusted PMPM | \$324 | \$285 | -11.8% |
| Consumer Activation | 62.9% | 69.2% | 6.3 pts |
| IP Admits Per 1,000 | 54 | 38 | -29.8% |
| ER Utilization | 159 | 114 | -28.4% |
| UC Utilization | 20 | 29 | 46.8% |


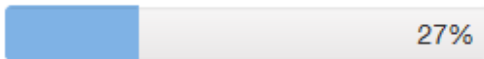

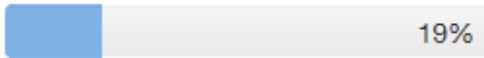
Low Engaged = Members with less than 75% of all eligible charges for Premium Care providers

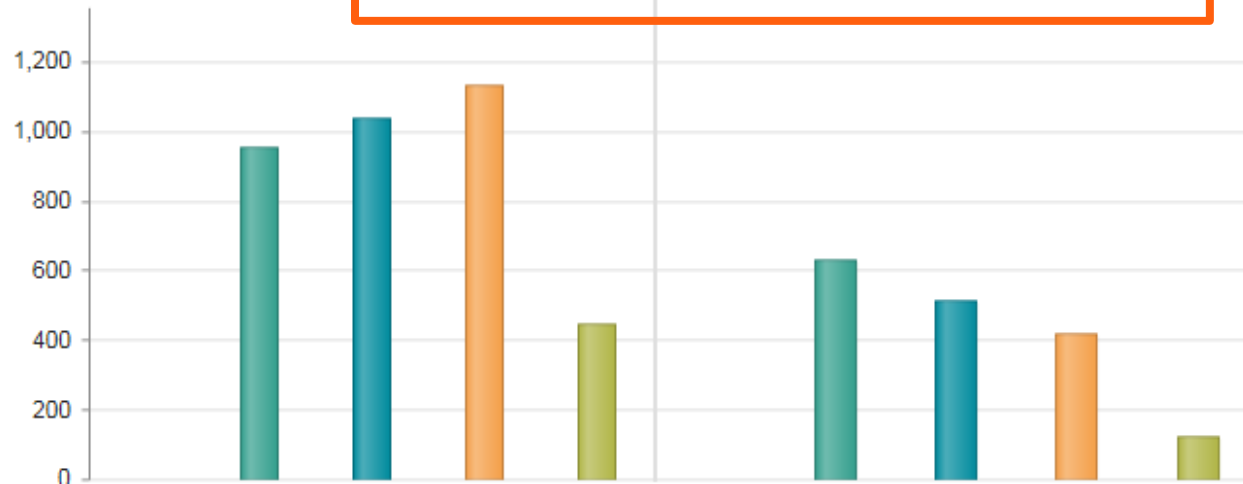
Highly Engaged = Members with 75% or more of all eligible charges for Premium Care providers

Analysis includes Continuously Enrolled members, excludes claimants with \$50K+ in medical spend

Members with Diabetes* – High vs. Low Premium Compare

Diabetics with High** use of Premium Care Providers cost 41% less; 22% less on a risk-adjusted basis

| | LOW | HIGH |
|--------------------------|--|---|
| % of Members |  60% |  27% |
| % of Paid |  77% |  19% |
| Members | 3,980 | 1,791 |
| Average Age (Member) | 52.3 | 53.1 |
| Retrospective Risk Score | 3.527 | 2.671 |
| Activation | 70.1% | 74.3% |
| Allowed PMPM | \$1,242.15 | \$731.99 |



*Primary condition of diabetes

**High → >=75% Premium utilization of Premium eligible spend. Low is <75%.

Immediate Care Utilization

Outpatient Summary

Total Population

- ER visits decreased 0.4%
- Virtual Visits increased, but remains a clear opportunity

| Measure | Prior | Current | Change |
|-----------------------------|-------|---------|--------|
| ER Visits per 1000 | 158.8 | 158.1 | -0.4% |
| Urgent Care Visits per 1000 | 91.7 | 90.5 | -1.3% |
| Virtual Visits per 1000 | 4.7 | 9.8 | 108.5% |
| Virtual Visits | 714 | 1,624 | 127.5% |

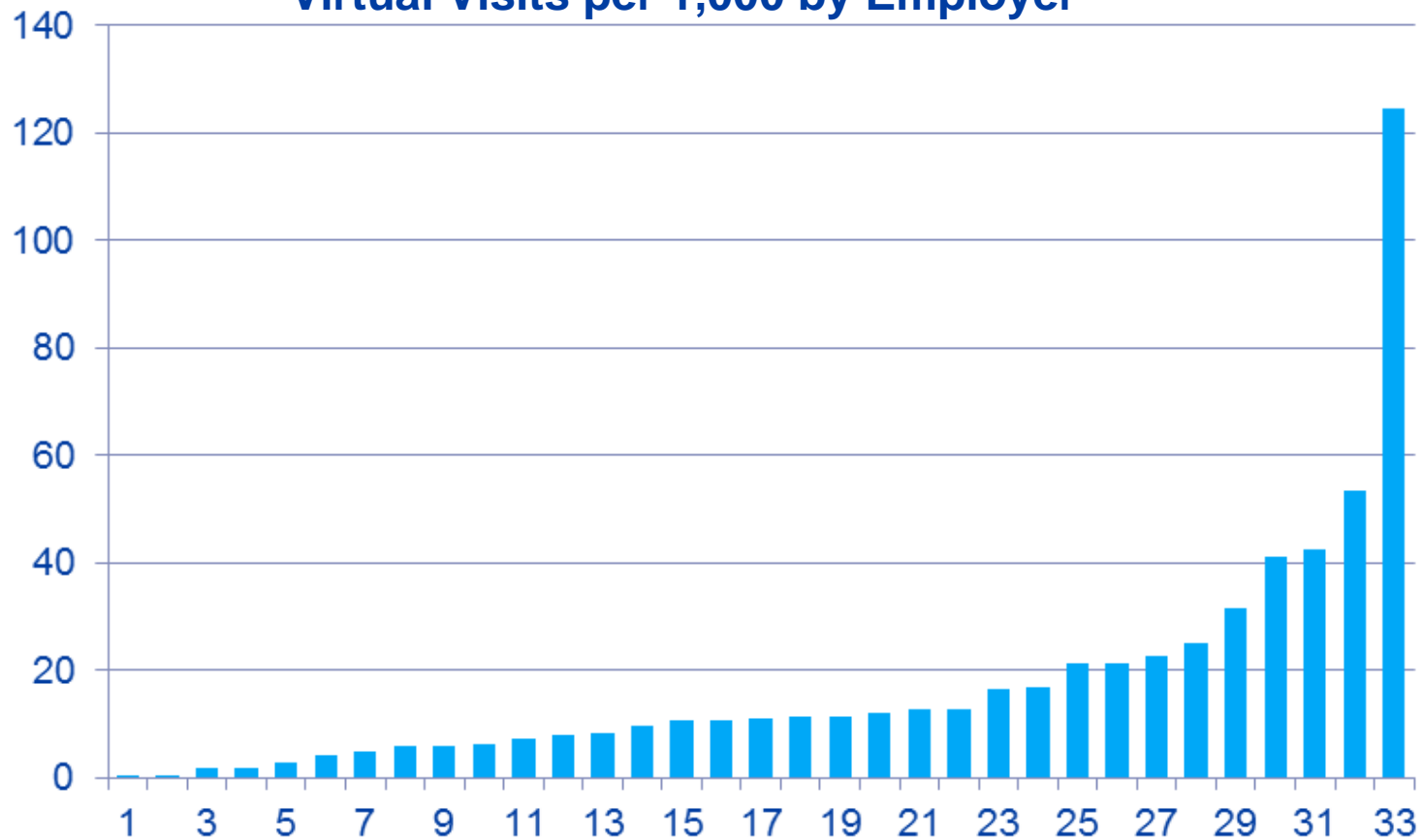
Eastern Wisconsin

| Measure | Prior | Current | Change |
|-----------------------------|-------|---------|--------|
| ER Visits per 1000 | 135.8 | 135.5 | -0.2% |
| Urgent Care Visits per 1000 | 57.6 | 44.3 | -23.1% |
| Virtual Visits per 1000 | 4.7 | 10.0 | 112.8% |
| Virtual Visits | 356 | 833 | 134.0% |

Virtual Visit Detail

- Top Virtual Visit utilization is over 120 Visits per 1,000
- Opportunity remains despite improvement from 2017 to 2018

Virtual Visits per 1,000 by Employer



Individual BHCG client | Virtual Visits | Savings & the Future

Your Utilization: 417 Virtual Visits

- 7 minute average wait time
- 9 minute average visit time
- Total Visit time of 16 minutes
- **85%** of visits resulted in an Rx
- **4.83** Member rating out of 5

Where would have members have gone?

- 48% would have gone to Urgent Care
- 37% would have gone to their doctor
- 2% would have gone to ER

National Results:

- Nationally, VV's now account for 2.3% of all outpatient visits
- National Average Member Rating **4.9** out of 5

Savings:

- 200 Avoided UC visits
- 154 avoided Physician visits
- 8 avoided ER visits
- **\$29,234** in savings from Virtual Visits



The Future

- 4 NA clients offer VV's at no member cost share. All of which are in top 10 for VV utilization.
- 2 more offer VVs for very little (\$5 or \$10) to no cost share. They are also in top 10 for VV utilization

Medically Homeless

Medically Homeless – Follow-up: Original Analysis Covered 4/2016 - 3/2018

Members with Zero or 1 PCP visit from 4/2016 – 3/2018,
Average Cost in the following 12 months (4/2018 – 3/2019, paid thru 3/2019)

| Visits by Age | Unique Members | Average Membership | Net Paid 4/18 - 3/19 | Net PMPM |
|-----------------|----------------|--------------------|----------------------|----------|
| 1 PCP visit | 3,932 | 3,586 | \$12,247,899 | \$285 |
| 20 - 29 | 375 | 330 | \$382,003 | \$96 |
| 30 - 39 | 1,099 | 988 | \$1,957,084 | \$165 |
| 40 - 49 | 1,060 | 992 | \$3,008,794 | \$253 |
| 50 - 59 | 969 | 900 | \$3,870,763 | \$358 |
| 60+ | 429 | 376 | \$3,029,256 | \$671 |
| Zero PCP visits | 10,304 | 9,420 | \$21,096,651 | \$187 |
| 20 - 29 | 972 | 853 | \$618,596 | \$60 |
| 30 - 39 | 2,739 | 2,472 | \$3,032,435 | \$102 |
| 40 - 49 | 2,779 | 2,591 | \$4,329,642 | \$139 |
| 50 - 59 | 2,589 | 2,433 | \$7,100,914 | \$243 |
| 60+ | 1,225 | 1,071 | \$6,015,064 | \$468 |
| Grand Total | 14,236 | 13,006 | \$33,344,550 | \$214 |

*Costs
accelerate
around
age 40*

Medically Homeless – Follow-up: Original Analysis Covered 4/2016 - 3/2018

Members with Zero or 1 PCP visit from 4/2016 – 3/2018,
Average Cost in the following 12 months (4/2018 – 3/2019, paid thru 3/2019)

Top 10 Claimants with zero spend in the preceding 12 months

Medical Payments by Month Incurred

| Case | Medical Paid | Previous* Medical Paid | Empl Status | Relationship | Age Range | Gdr | Last Enrolled Month | 2018 Apr | 2018 May | 2018 Jun | 2018 Jul | 2018 Aug | 2018 Sep | 2018 Oct | 2018 Nov | 2018 Dec | 2019 Jan | 2019 Feb | 2019 Mar |
|------|--------------|------------------------|-------------|--------------|-----------|-----|---------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 1 | \$449,078 | \$0 | Active | Subscriber | 60 - 64 | F | 3/1/2019 | | | | | | | | | | | | |
| 2 | \$279,859 | \$0 | Active | Spouse | 50 - 59 | M | 3/1/2019 | | | | | | | | | | | | |
| 3 | \$259,085 | \$0 | Active | Subscriber | 40 - 49 | M | 3/1/2019 | | | | | | | | | | | | |
| 4 | \$224,162 | \$0 | Active | Spouse | 50 - 59 | M | 3/1/2019 | | | | | | | | | | | | |
| 5 | \$198,013 | \$0 | Active | Subscriber | 50 - 59 | M | 3/1/2019 | | | | | | | | | | | | |
| 6 | \$196,907 | \$0 | Active | Subscriber | 30 - 39 | M | 7/1/2018 | | | | | | | | | | | | |
| 7 | \$183,824 | \$0 | Retired | Subscriber | 60 - 64 | M | 3/1/2019 | | | | | | | | | | | | |
| 8 | \$174,339 | \$0 | Active | Subscriber | 40 - 49 | F | 3/1/2019 | | | | | | | | | | | | |
| 9 | \$164,703 | \$0 | Active | Subscriber | 65 - 69 | M | 3/1/2019 | | | | | | | | | | | | |
| 10 | \$154,457 | \$0 | Retired | Subscriber | 60 - 64 | M | 3/1/2019 | | | | | | | | | | | | |

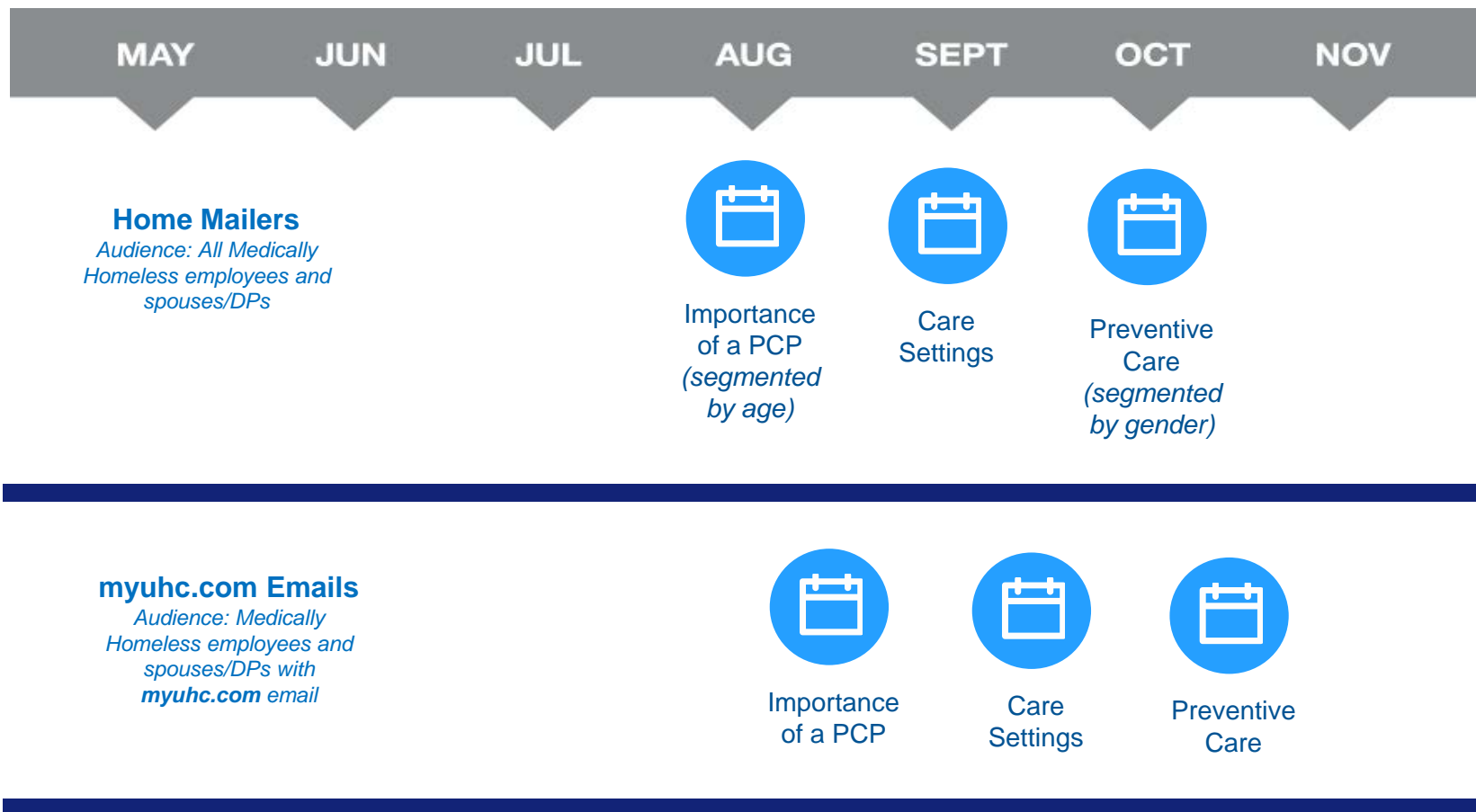
6 were circulatory related, including hypertension with renal failure
1 cancer, 1 liver/alcohol, 1 intestinal obstruction, 1 rare neurological condition

Direct-to-Member Communications

2019 BHCG Campaign Scope

- Available to UHC National Account and Key Account customers; UMR customers will not be included.
- Each communication will have a Premium and a Tier 1 version.
- Communications will be targeted to medically homeless members.
- Medically homeless members include:
 - Members who have not had a PCP visit in the past 2 years (25% of males; 12% of females)
 - Members who have had one PCP visit in the past 2 years, but it was not a wellness exam (9% of males; 5% of females)
- UHC mail lists will not factor in onsite clinic visits unless that data is provided.

2019 BHCG Campaign Calendar



Total estimated reach

14,200 members

Solution Opportunity Themes

- 1** Premium Care Utilization & Plan Design
- 2 Medical Necessity Programs
- 3** Payment Integrity Programs
- 4 Medically Homeless Engagement Solutions
- 5** Real Appeal Adoption & Promotion