



Business Health Care Group

December 9, 2020



United
Healthcare®

BHCG Third Quarter Agenda

Claims incurred 1/1/2020 – 9/30/2020, paid through 9/30/2020

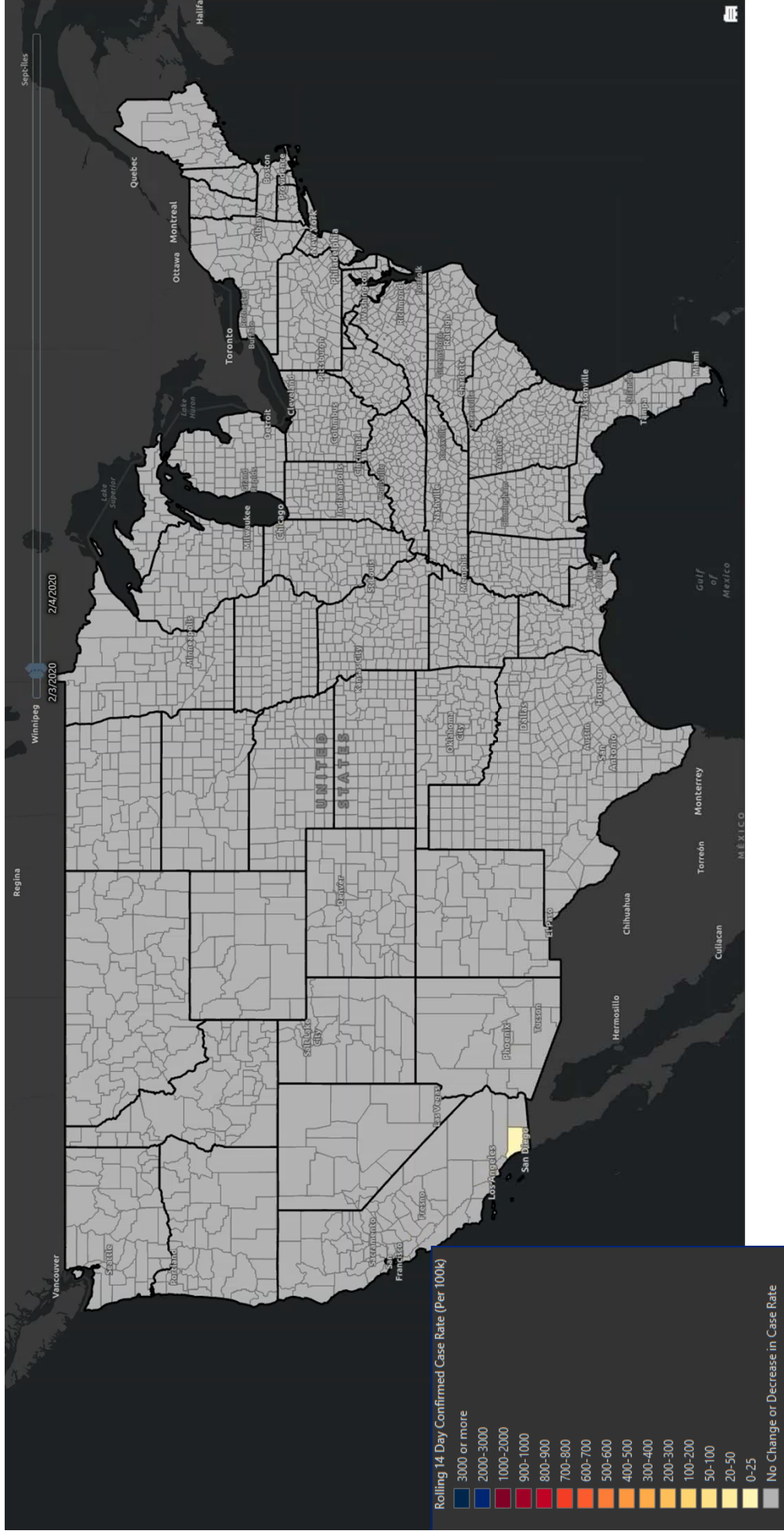
- **COVID Update → Free tool**
- **Results – Total & Eastern Wisconsin**
- **Telehealth → Medical & Behavioral Health**
- **Consumer Activation**





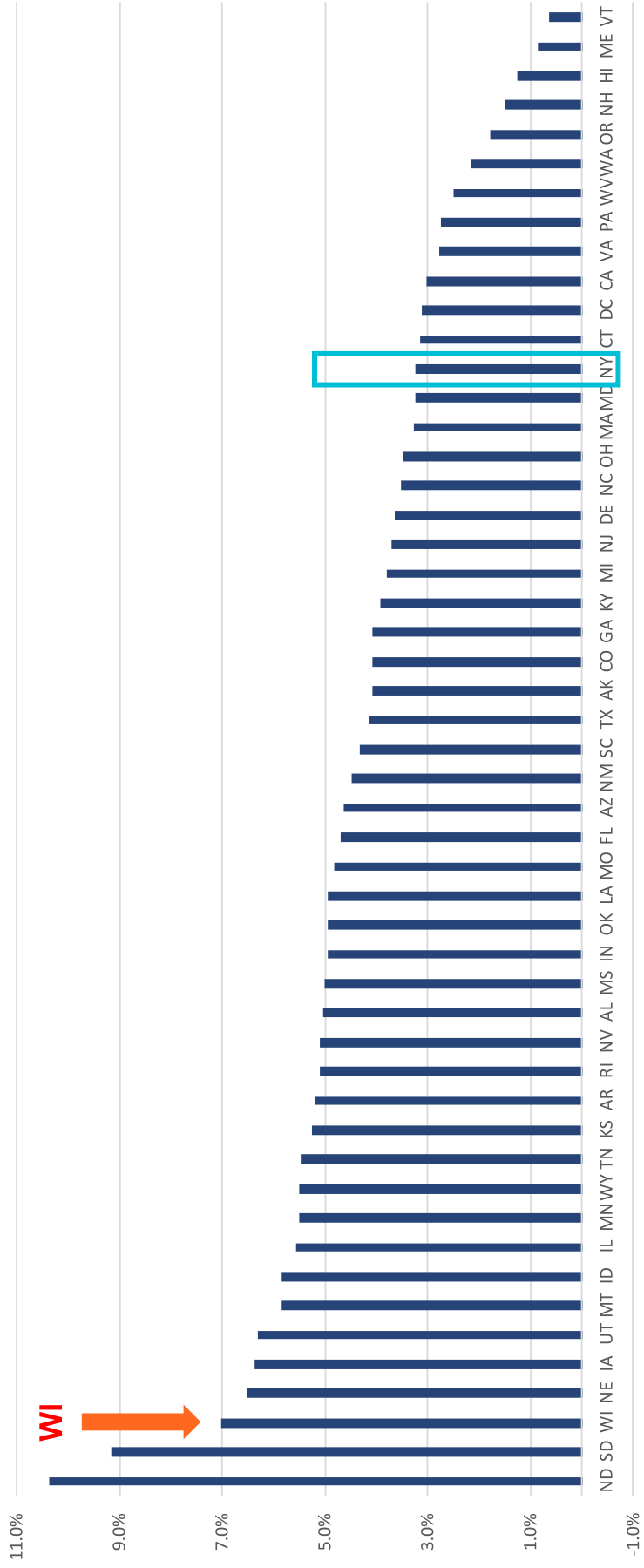
COVID

COVID-19 Rolling 14 day case rate: 2/3 to 11/9



Cumulative Prevalence

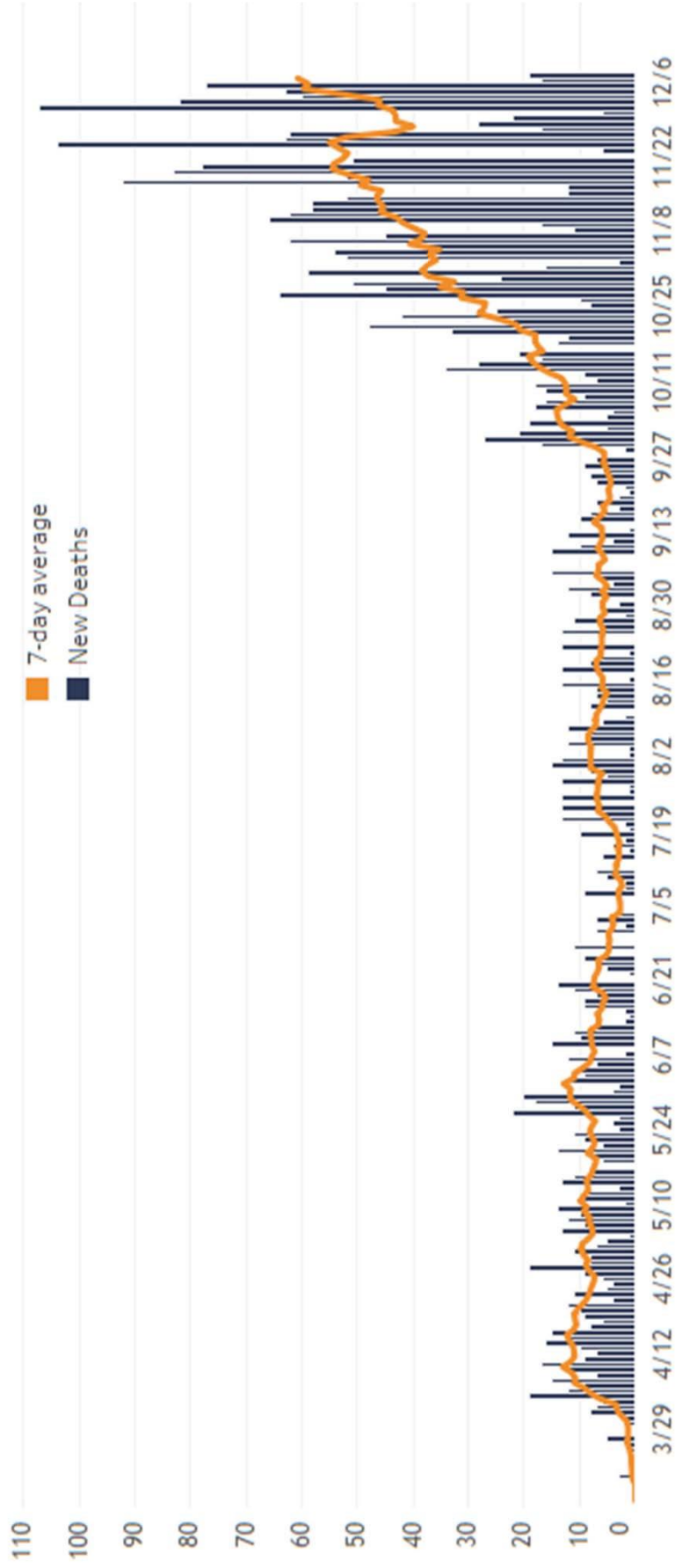
COVID Cumulative Prevalence



COVID Analytics – Wisconsin

New deaths reported among confirmed COVID-19 cases by date reported

Updated: 12/7/2020



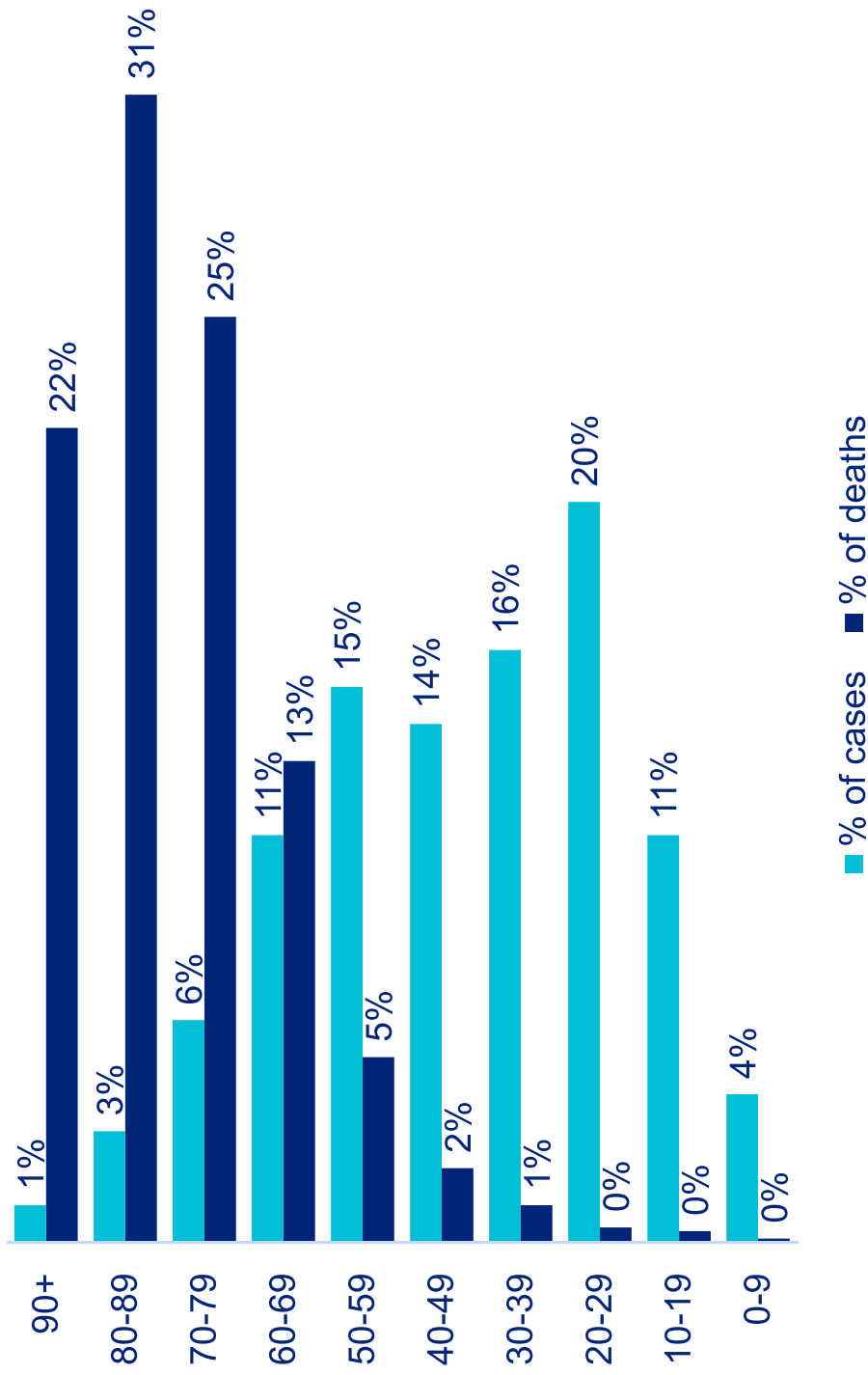
<https://www.dhs.wisconsin.gov/covid-19/deaths.htm#new>



Wisconsin COVID-19 Results

(Through 12/7/2020)

Wisconsin Percent Cases & Deaths by Age



COVID-19 New CDC Quarantine Periods

CDC recommends the following alternative options to a 14-day quarantine:

- Quarantine can end after Day 7 if a diagnostic specimen tests negative and if no symptoms were reported during daily monitoring.
- Quarantine can end after Day 10 without testing and if no symptoms have been reported during daily monitoring.



COVID-19 Vaccination Update

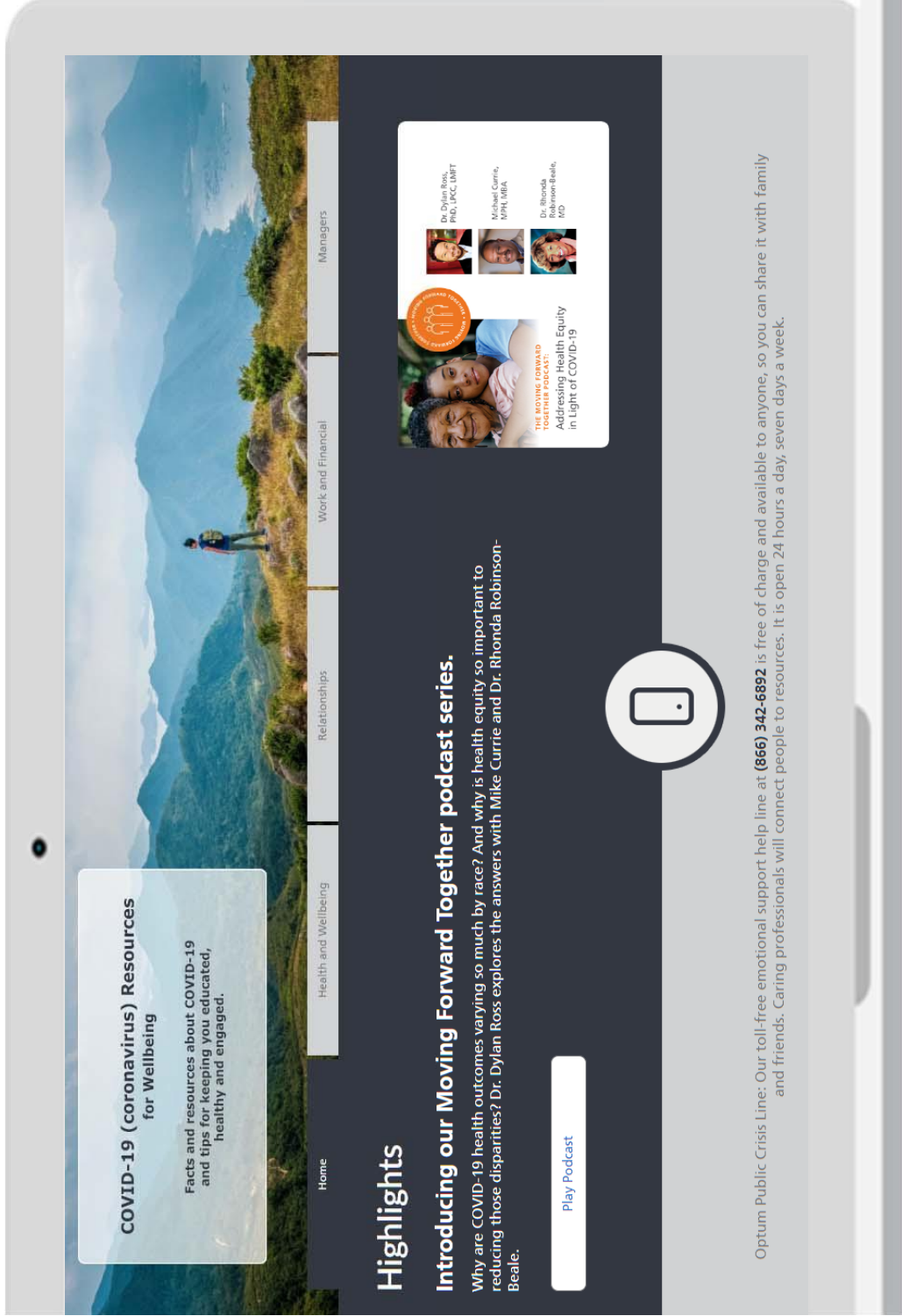
Advisory Committee on Immunization Practices (ACIP) released proposed COVID-19 Vaccine schedule:

- Phase 1a: Health care personnel, LTCF residents
- Phase 1b: Essential workers (e.g. education sector, food and agriculture, utilities, police, firefighters, correction officers, transportation)
- Phase 1c: Adults with high-risk medical conditions, Adults 65+

Pfizer/BioNTech mRNA Vaccine	95% Effective	2 dose (0, 21 days) Storage -70° C	EUA 12/10/2020
Moderna/NIAID mRNA Vaccine	94% Effective	2 dose (0, 28 days) Storage -20° C	EUA 12/10/2020
AstraZeneca Viral Vector Vaccine	Phase 3 3Q 2020	2 dose (0, 28 days) Storage -8° C	Jan 2021
Johnson/Johnson Viral Vector Vaccine	Phase 3 Nov 2020	1 dose Storage -8° C	Q1 2021



OptumEAP.com: Free COVID tool





Business Health Care Group Key Results

David D. Smith
Asst. Vice President, Customer Analysis & Solutions
UnitedHealth Care

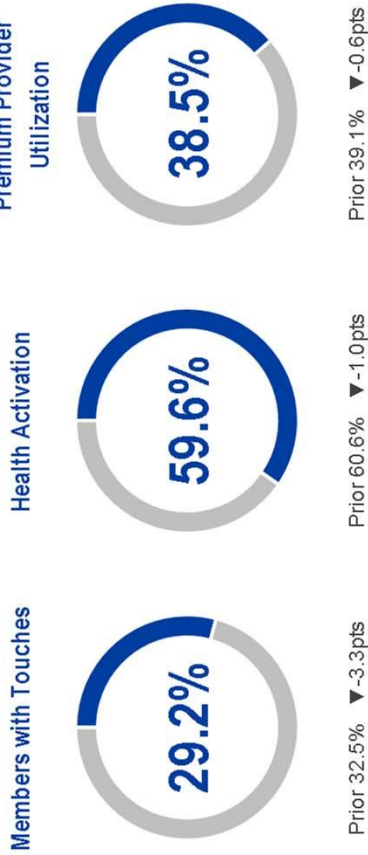
Plan Performance Summary - Total

Paid PMPM decreased 8.0%, driven by lower utilization

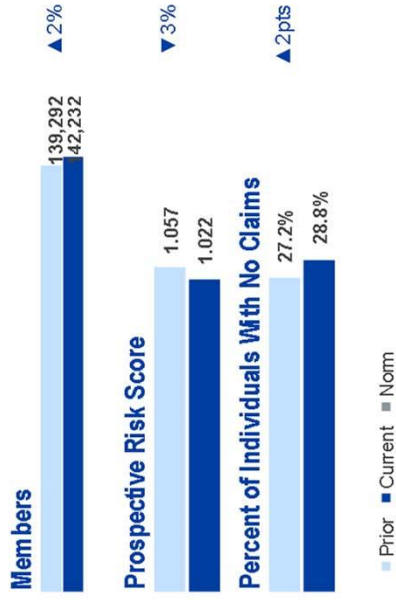
Financial

	\$278.08	Medical Paid PMPM		-8.0%
\$\$\$	\$79.07	Medical Paid PMPM (Catastrophic)		-3.6%
\$	\$199.01	Medical Paid PMPM (Non-Catastrophic)		-9.6%
	\$24.50	Medical Specialty Drugs Paid PMPM		-1.2%
	\$10.80	Behavioral Paid PMPM		3.1%

Engagement



Population



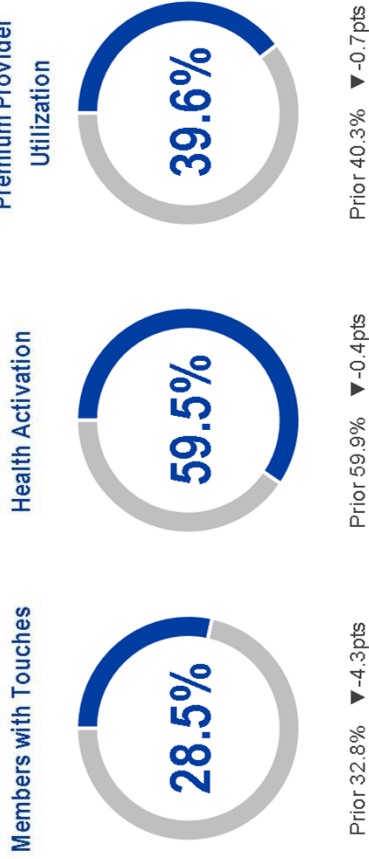
Cost Trends: BHCG Eastern Wisconsin

Paid PMPM decreased 12.9%, influenced by lower catastrophic spend

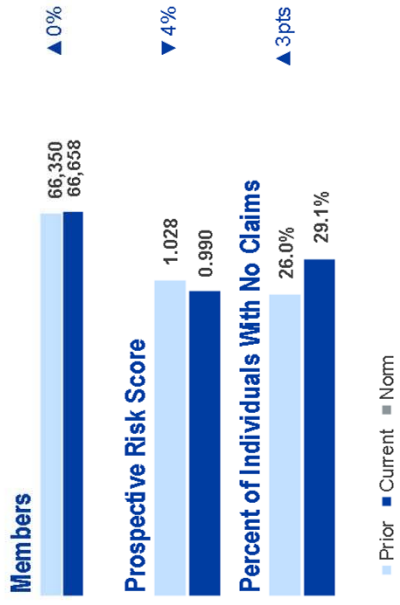
Financial



Engagement



Population



Premium Utilization 2020

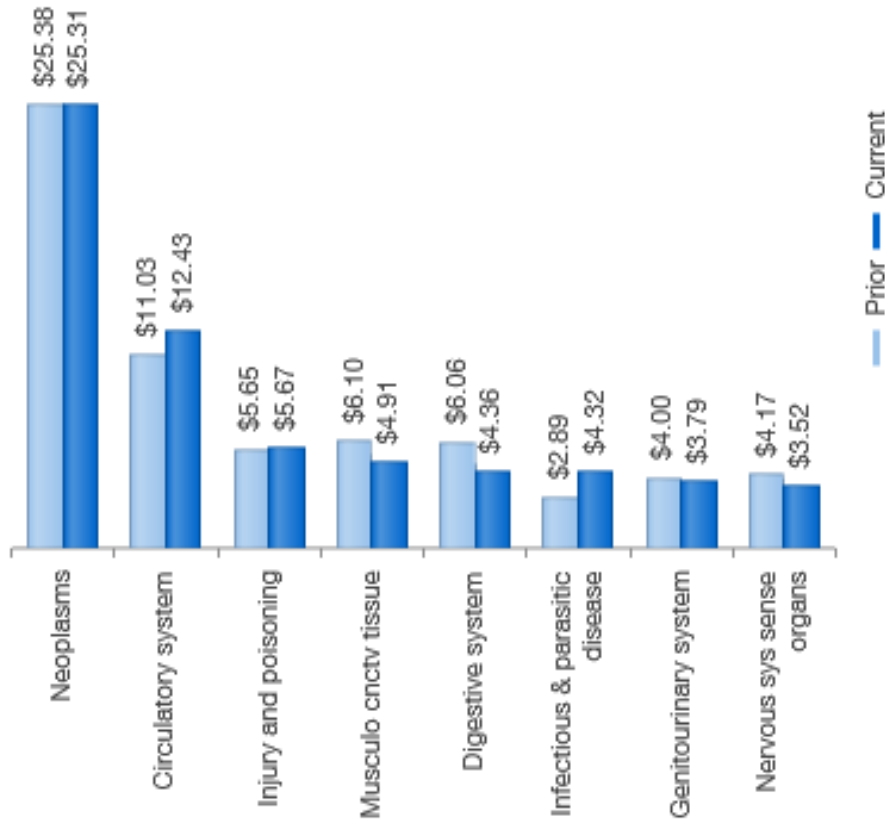
Premium Provider Utilization by Employer



Catastrophic Case Summary







 <p>3.6 Catastrophic Cases per 1,000</p> <p>Prior 3.6 ▼ 0.0%</p> <p>511 individuals 0.4% of the population</p>	 <p>\$198,077 Average Paid per Case</p> <p>Prior \$207,236 ▼ -4.4%</p> <p>\$101,217,156 Paid 28.4% of Paid</p>
 <p>57% are employees</p> <p>Prior 52% ▲ 5pts</p>	 <p>24% have had a diagnosis of Diabetes</p> <p>Prior 20% ▲ 4pts</p>

Catastrophic Claimant Medical PMPM Top Diagnoses



Key Utilization Metrics – Total population


Utilization continues to remain low through Q3

	36.2		108.6		133.7
Inpatient Admits Per 1,000 -9.1% vs Prior		Outpatient Surgeries Per 1,000 -17.6% vs. Prior		ER Visits Per 1,000 -5.3% vs. Prior	
	86.5		2.2		31.4
Urgent Care Visits Per 1,000 -2.5% vs Prior		Physician Visits Visits PMPY -14.7% vs. Prior		Virtual Visits Per 1,000 192.0% vs. Prior	



Key Utilization Metrics – Eastern Wisconsin

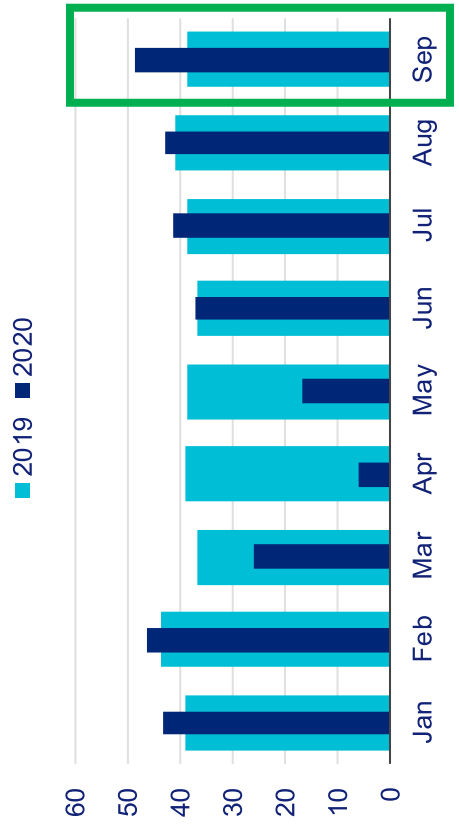
Utilization in Eastern WI is slightly lower in every key metrics vs. Total population

	34.4		115.1		116.4
Inpatient Admits Per 1,000 -10.9% vs Prior		Outpatient Surgeries Per 1,000 -20.5% vs. Prior		ER Visits Per 1,000 -11.2% vs. Prior	
	32.9		2.0		24.1
Urgent Care Visits Per 1,000 -25.7 vs Prior		Physician Visits Visits PMPY -17.1% vs. Prior		Virtual Visits Per 1,000 154.5% vs. Prior	



Key Wellness Measures have come back up

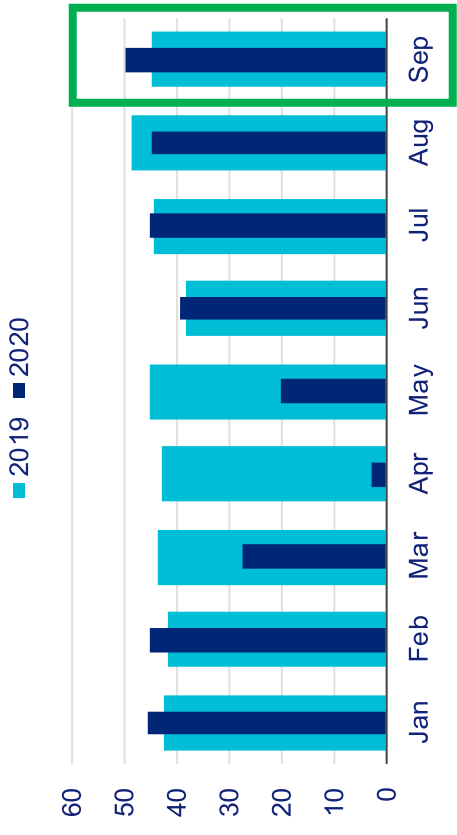
Adult Wellness Visits per 1,000



Month	2019	2020	Change
Jan	39.1	43.4	11%
Feb	43.6	46.3	6%
Mar	36.7	26.0	-29%
Apr	39.2	5.9	-85%
May	38.6	16.7	-57%
Jun	36.8	37.2	1%
Jul	38.7	41.3	7%
Aug	41.1	42.7	4%
Sep	38.7	48.6	26%

Adult Wellness Visits through Q3 decreased from 28.8% to 25.1%

Breast Cancer Screenings per 1,000

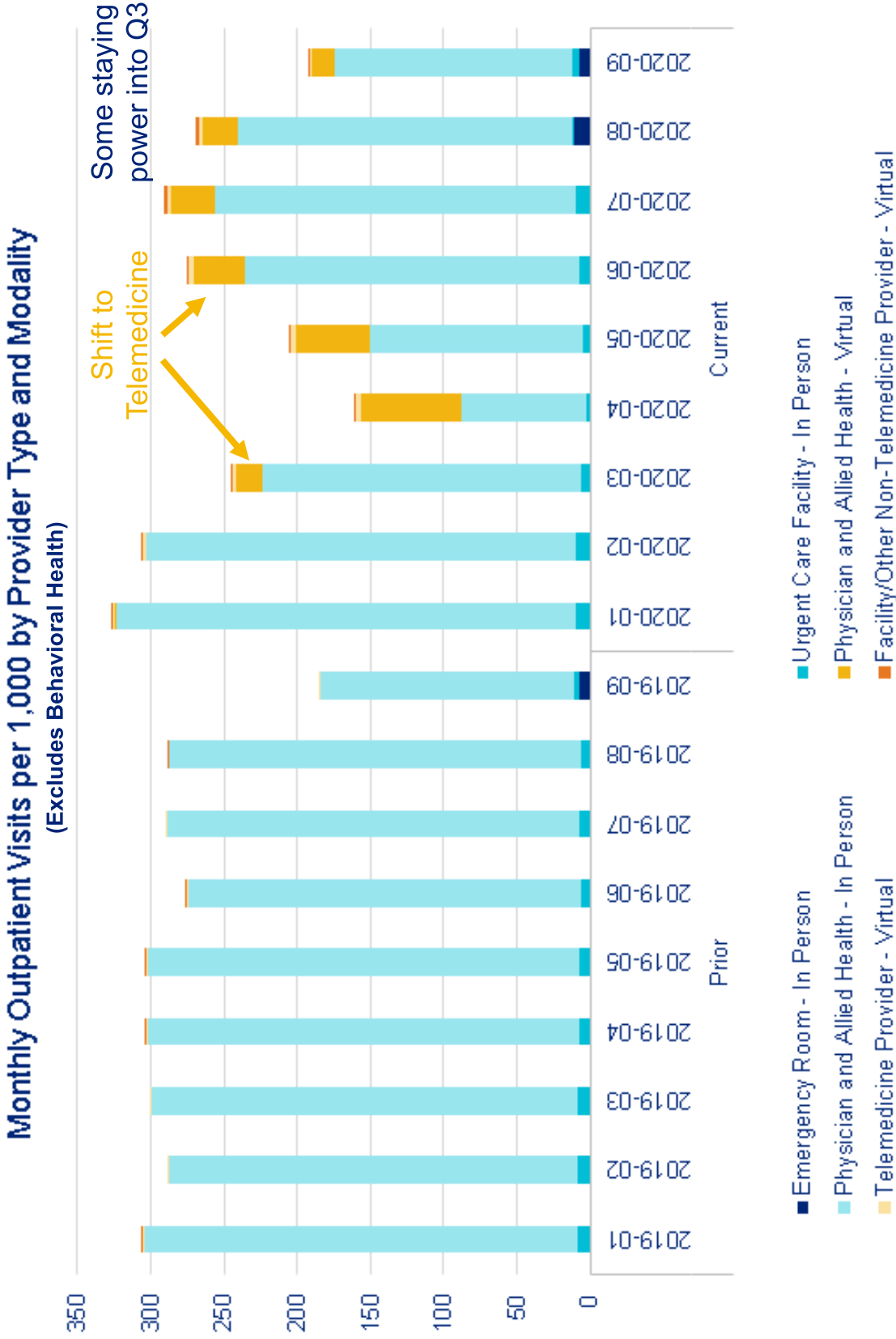


Month	2019	2020	Change
Jan	42.6	45.7	7%
Feb	41.8	45.1	8%
Mar	43.7	27.3	-38%
Apr	42.9	2.9	-93%
May	45.1	20.2	-55%
Jun	38.2	39.5	3%
Jul	44.2	45.0	2%
Aug	48.5	44.5	-8%
Sep	44.7	49.7	11%

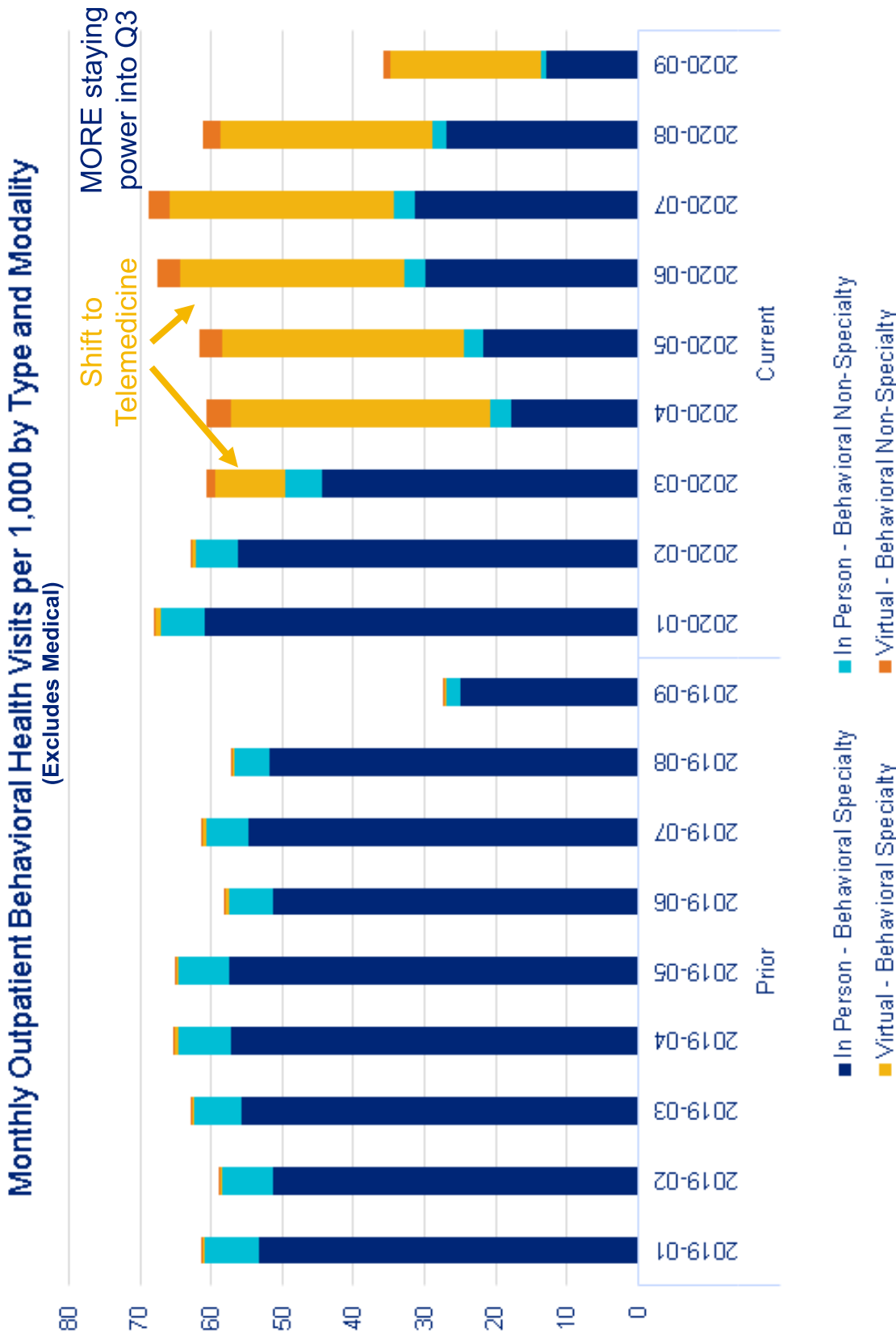
Breast Cancer Screenings through Q3 decreased from 16.0% to 13.1%



Medical Outpatient Utilization – Total



Behavioral Health Utilization – Total



Health Activation Index

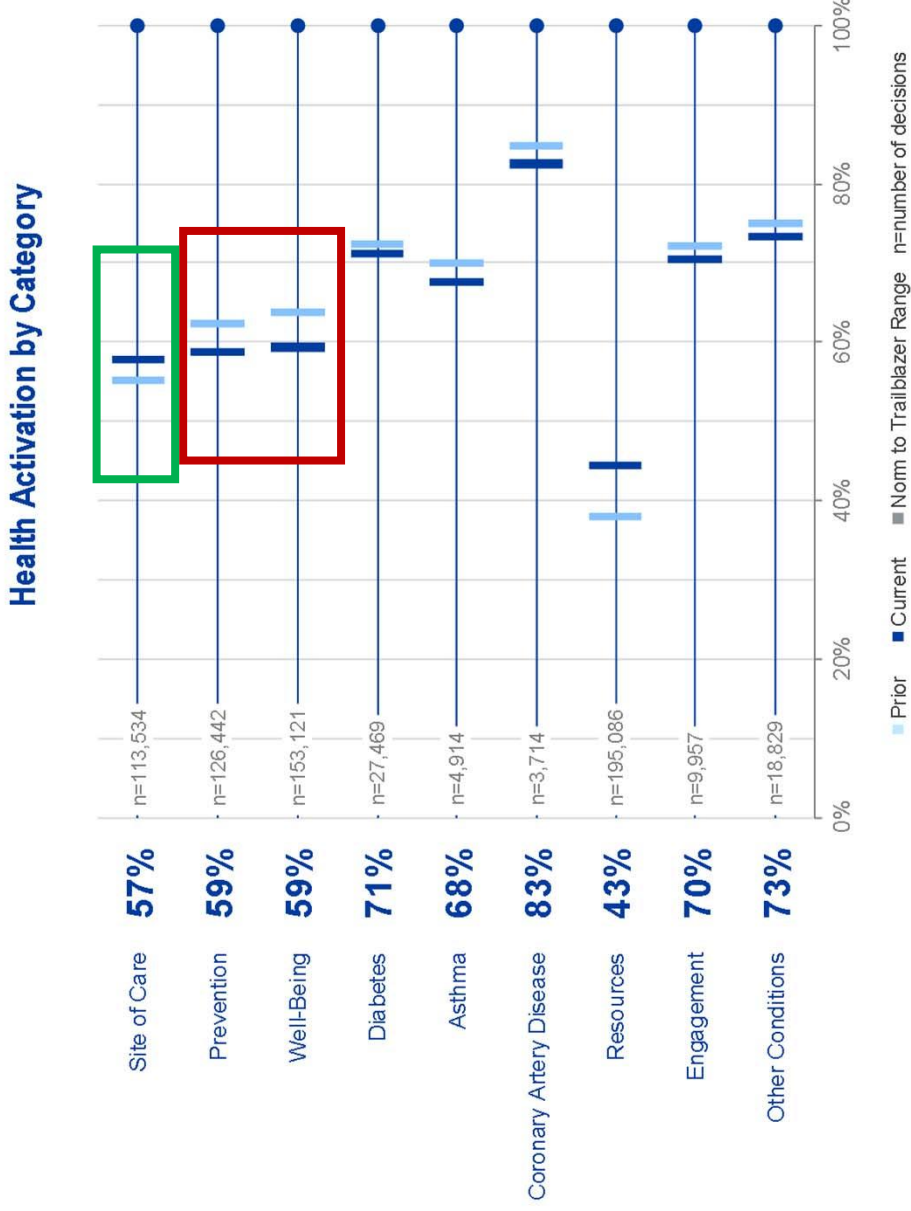
The Health Activation Index™ (HAI) is a method for analyzing member health care decisions. It helps us identify opportunities for greater engagement and improved plan results. The information on this page illustrates the health activation score by decision category, relative to the norm distribution. The index is calculated on a quarterly basis, and members are included after twenty-four months of data have been accumulated.



59.6%
Health Activation
Prior: 60.6% ▼ -1.0pts

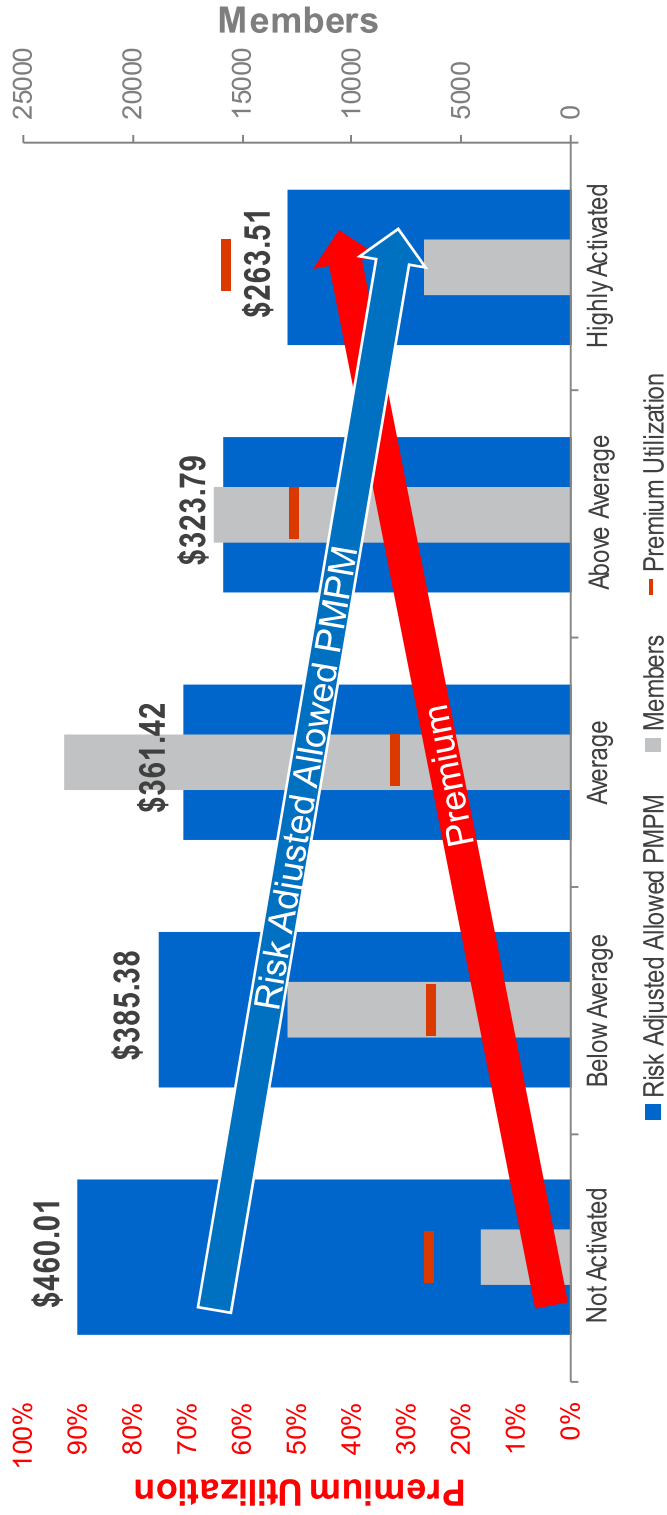
669,823
member health care decisions were measured

\$2.6M
Estimated 5-year value of improving Activation by 1 percentage point
(based on Book of Business studies)



Health Activation Index

Cost and Membership by Activation Level



Members are grouped into an Activation Level based on a combination of HAI decision count ≥ 4 and activation scores as follows:

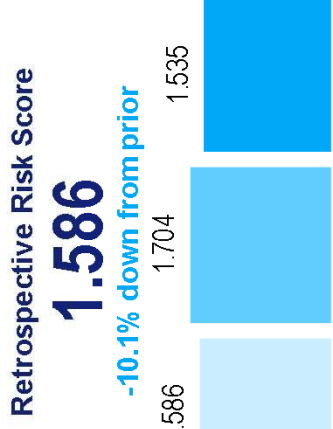
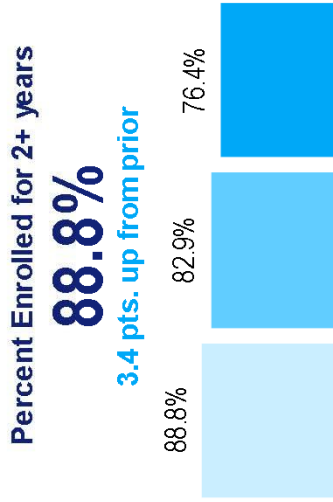
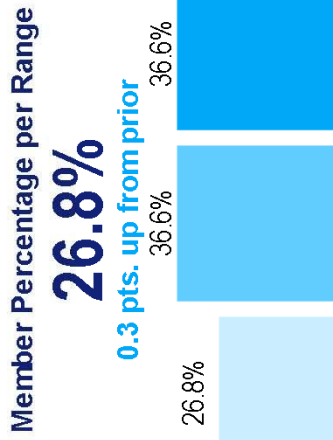
- Highly Activated Those with activation score of $\geq 80\%$
- Above Average Those with activation score of $\geq 65\%$ and $< 80\%$
- Average Those with activation score of $\geq 50\%$ and $< 65\%$
- Below Average Those with activation score of $\geq 20\%$ and $< 50\%$
- Not Activated Those with activation score of $< 20\%$



Health Activation Index

Less than 50% Activation

27% of members made the optimal decision less than 50% of the time

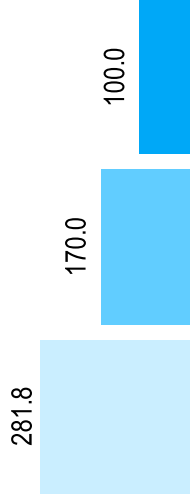


Similar overall risk

ER Visits per 1000

281.8

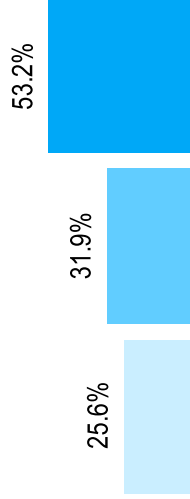
-12% down from prior



Premium Tier 1 Utilization

25.6%

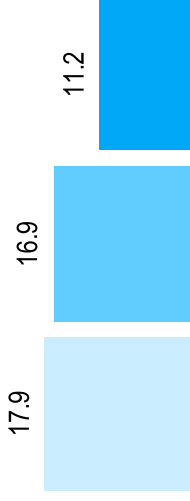
-1.1 pts. down from prior



Catastrophic Case (50k) per 1000

17.9

3.1% up from prior



■ Less than 50% Activation ■ 50% to 65% Activation ■ More than 65% Activation

Higher use of E.R.

Lower use of Premium MDs

More Catastrophic Claimants

