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San Joaquin Valley Insurance Authority

Anthem Blue Cross



Findings	Initiatives/Opportunities
<p>Emergency Room, (ER) Low intensity or possible avoidable ER visits represent 56.3% of ER visits.</p> <ul style="list-style-type: none"> ER low intensity was 60.5% in prior period Benchmark 49%, Gold standard 39% 	<ul style="list-style-type: none"> Urgent Care Campaign to promote and educate members on Urgent Care Continue to promote Live Health Online, (LHO) registration and visits <ul style="list-style-type: none"> Promote LHO via email or flyers Consider onsite LHO Kiosks at largest SJVIA locations
<p>High Lifestyle conditions</p> <ul style="list-style-type: none"> Lifestyle conditions account for 28.2% of spend 5 Lifestyle conditions could be associated with Diabetes Musculoskeletal and Cardiac disease are the top health conditions of members 	<ul style="list-style-type: none"> Develop Wellness Plans that targets educational programs to reduce the risk of Lifestyle Conditions. Implement and promote a Musculoskeletal Disorders and/or Cardiac Disease Education campaign <ul style="list-style-type: none"> Increase health education awareness of lifestyle conditions by utilizing free health kits, articles, and posters on Anthems Time Well Spent Website. Continue to promote and encourage member engagement in Diabetes Prevention Program, (DPP). <ul style="list-style-type: none"> Consider requiring all SJVIA clients to promote DPP to their members Integrate with Biometrics Consider incentive for DPP program

Summary:

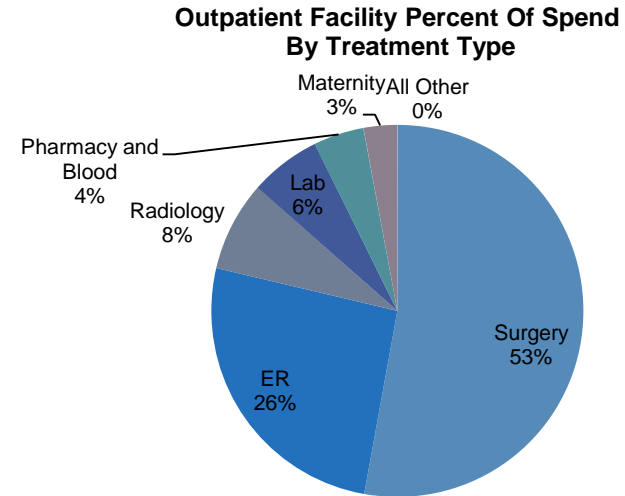
- Inpatient cost and utilization have decreased primarily driven by decreases in inpatient surgeries and inpatient medical admissions

Inpatient Facility	Current	Prior	Trend	Benchmark	Percent Variance
Paid Amount	\$23,590,456	\$23,514,576			
Paid Amount PMPM	\$99.99	\$116.44	-14.1%	\$87.80	13.9%
Acute Admissions Per 1000	62.0	64.5	-4.0%	55.6	11.5%
Annual Acute Days Per 1000	262.7	273.7	-4.0%	242.3	8.4%
Average Length Of Stay - Acute	4.24	4.24	0.0%	4.36	-2.8%
Paid Amount Per Acute Admission	\$18,938	\$21,341	-11.3%	\$18,675	1.4%

Inpatient Service Category	Average LOS	Admits/ 1000	Days/ 1000	Paid Amount	Current PMPM	Prior PMPM	Trend	Bench	Percent Variance
Surgical	3.84	19.9	76.3	\$9,990,718	\$42.35	\$58.29	-27.4%	\$44.97	-5.8%
Medical	4.69	22.5	105.7	\$8,639,294	\$36.62	\$43.86	-16.5%	\$27.39	33.7%
Maternity	3.02	14.8	44.5	\$3,754,927	\$15.92	\$10.10	57.5%	\$9.90	60.8%
Mental Health/Substance Abuse	7.78	4.6	35.6	\$582,986	\$2.47	\$2.43	1.7%	\$2.87	-14.0%
Skilled Nursing	26.75	1.8	49.0	\$348,805	\$1.48	\$0.80	85.4%	\$0.76	94.1%
Rehabilitation	13.29	0.4	4.7	\$175,108	\$0.74	\$0.88	-15.5%	\$0.58	28.1%
Other	*	0.1	0.3	\$93,420	\$0.40	\$0.00	0.0%	\$0.58	-31.7%
Well New Born	*	0.1	0.3	\$5,199	\$0.02	\$0.08	-73.0%	\$0.75	-97.1%
Total	*	64.1	316.4	\$23,590,456	\$99.99	\$116.44	-14.1%	\$87.80	13.9%

Summary:

- OP ER visits/1000 decreased while paid amount per visit has increased indicating there are more emergency room visits that are true emergencies versus low intensity/avoidable
- Outpatient Surgeries was the leading service category by paid amount with a PMPM trend of 23.0%
 - Surgeries in the outpatient facility category are less complex and less costly than inpatient surgeries
- Emergency Room PMPM increased 5.1% but visits/1000 decreased
 - Decrease in utilization and increase in cost indicate that members are using the emergency room more often for true emergencies as opposed to using the emergency room for low intensity visits



Outpatient Service Category	Visits per 1,000	Current Paid PMPM	Trend	Benchmark Paid PMPM	Percent Variance
Surgery	130.5	\$32.52	23.0%	\$31.42	3.5%
Emergency Room	143.0	\$15.86	5.1%	\$18.58	-14.6%
Radiology	138.2	\$4.81	31.1%	\$9.00	-46.6%
Lab & Pathology	175.1	\$3.78	24.4%	\$3.89	-2.7%
Pharmacy & Blood	16.9	\$2.68	114.1%	\$4.52	-40.5%
FACILITY OP - MH/SA	64.8	\$2.57	17.8%	\$2.50	2.7%
Maternity	0.0	\$0.00	0.0%	\$0.00	0.0%
Other	550.7	\$29.28	62.4%	\$25.83	13.3%

Emergency Room Summary:

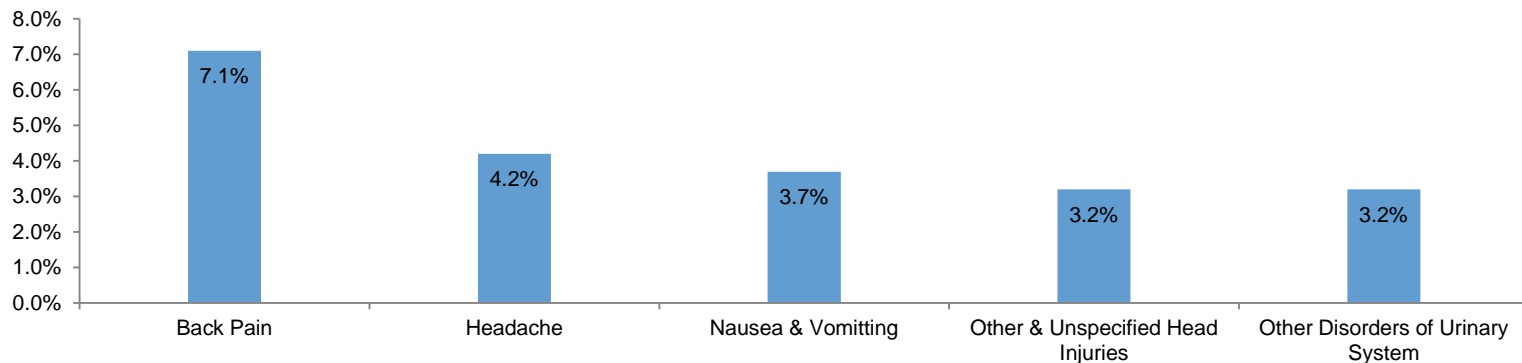
- Emergency Room facility paid amount was 5.8% of the total medical plan paid amount
- Average paid per ER facility visit was \$1,331, 10.4% higher than the prior period, and 5.6% higher than the Benchmark of \$1,260
- ER utilization was 143.0/1000
 - Compared to the Benchmark of 176.9/1000

Low Intensity Summary:

- 56.3% of ER visits were potentially “low intensity” in the current period compared to 60.5% in the prior period
- Low intensity ER utilization was 76.9/1000 compared to the prior period of 86.2/1000 and the Benchmark of 97.8/1000

Top 5 Low Intensity Diagnoses by ER Visits

This chart represents 21.4% of the avoidable ER visits



Professional Cost and Utilization Breakdown

Summary:

- Professional visits/1,000 increased 1.5% while Cost/visit increased 37.8%
- Total PMPM is 12.4% below benchmark

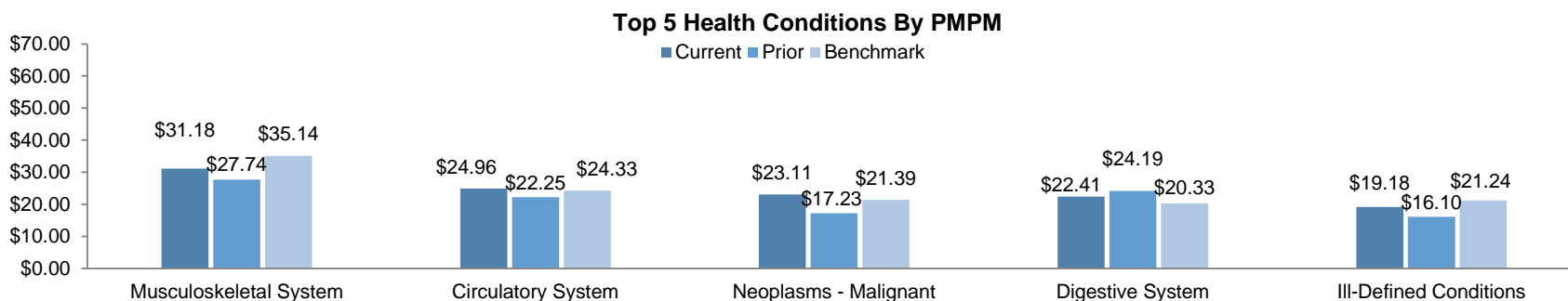
Professional Service Categories	Visits Per 1,000	Total Paid	Current PMPM	Prior PMPM	Trend	Benchmark PMPM	Variance to Benchmark
Office/Home Visits	3051.3	\$2,240,247	\$9.50	\$5.71	66.4%	\$13.49	-29.6%
Medical	908.9	\$2,069,159	\$8.77	\$4.75	84.6%	\$5.78	51.6%
OP Surgery	462.8	\$1,932,648	\$8.19	\$4.64	76.7%	\$14.28	-42.6%
Mental Health / Substance Abuse	809.3	\$1,649,012	\$6.99	\$5.90	18.4%	\$5.32	31.4%
Therapeutic Injections	164.7	\$1,486,085	\$6.30	\$5.52	14.1%	\$4.27	47.6%
Radiology	856.8	\$1,443,290	\$6.12	\$4.46	37.2%	\$6.94	-11.8%
Lab & Pathology	1200.3	\$1,280,224	\$5.43	\$2.91	86.3%	\$6.01	-9.6%
Preventive Services	559.5	\$1,251,289	\$5.30	\$4.07	30.3%	\$8.98	-41.0%
Professional Other	1297.8	\$1,143,042	\$4.84	\$3.10	56.5%	\$8.11	-40.2%
IP Surgery	61.8	\$761,073	\$3.23	\$2.22	45.1%	\$4.86	-33.6%
Maternity	227.0	\$485,270	\$2.06	\$1.05	95.6%	\$3.86	-46.7%
IP Visits	255.1	\$332,307	\$1.41	\$1.65	-14.8%	\$2.54	-44.5%
Other	702.1	\$3,241,484	\$13.74	\$13.41	2.5%	\$9.08	51.4%
Total	10557.4	\$19,315,127	\$81.87	\$59.39	37.8%	\$93.51	-12.4%

Top Five Health Conditions

Summary:

- Top five health condition categories accounted for 43.9% of claims paid for the total plan
- Three of the top Five Health conditions have PMPMs higher than the benchmark (Circulatory, Neoplasms & Digestive)
- Employees drove 65.7% of the expense in the top five health condition categories, the spouses drove 24.4%

Health Condition	Unique Claimants	Inpatient	Outpatient	Professional	Total	% of Total	Paid Amount per Unique Claimant
Musculoskeletal System	6,183	\$2,583,982	\$2,322,817	\$2,448,929	\$7,355,728	11.3%	\$1,190
Circulatory System	3,290	\$3,370,638	\$1,441,866	\$1,077,047	\$5,889,550	9.1%	\$1,790
Neoplasms - Malignant	539	\$1,766,693	\$1,668,913	\$2,015,515	\$5,451,120	8.4%	\$10,113
Digestive System	2,669	\$2,385,769	\$2,175,803	\$724,342	\$5,285,915	8.1%	\$1,980
III-Defined Conditions	7,963	\$227,127	\$2,447,089	\$1,851,783	\$4,525,998	7.0%	\$568



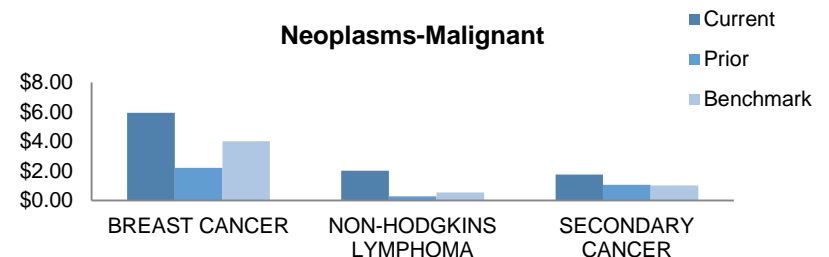
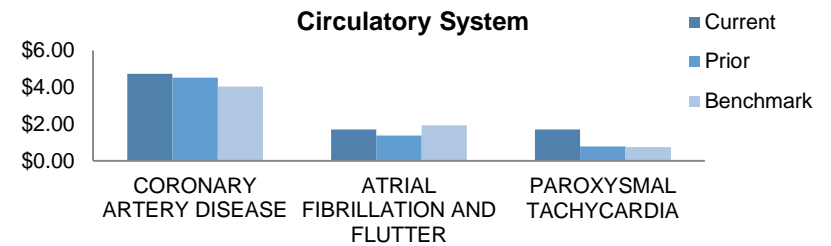
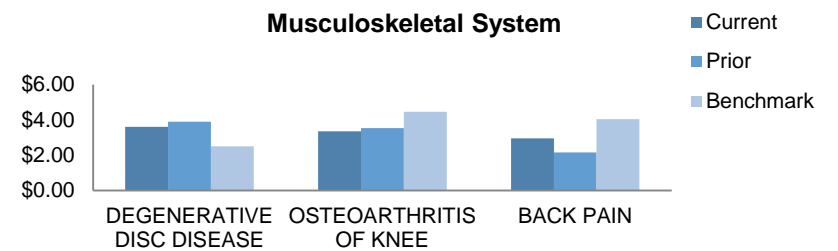
Top 3 Health Conditions With Top 3 Diagnoses

Summary:

- The top three diagnoses of the top three health conditions account to \$28.5M of total costs and affects 64.9% of unique claimants

Health Conditions with Top 3 Diagnoses

Diagnoses	Total	Unique Claimants	% of Total Claimants	Benchmark % of Total Claimants
Musculoskeletal System				
DEGENERATIVE DISC DISEASE	\$851,772	516	2.8%	2.0%
OSTEOARTHRITIS OF KNEE	\$790,898	373	2.0%	1.6%
BACK PAIN	\$698,199	2,290	12.3%	9.5%
Circulatory System				
CORONARY ARTERY DISEASE	\$1,114,711	357	1.9%	1.4%
ATRIAL FIBRILLATION AND FLUTTER	\$404,337	124	0.7%	0.7%
PAROXYSMAL TACHYCARDIA	\$400,914	50	0.3%	0.2%
Neoplasms - Malignant				
BREAST CANCER	\$1,401,100	130	0.7%	0.6%
NON-HODGKINS LYMPHOMA	\$474,045	18	0.1%	0.1%
SECONDARY CANCER	\$411,994	28	0.2%	0.1%



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Learn

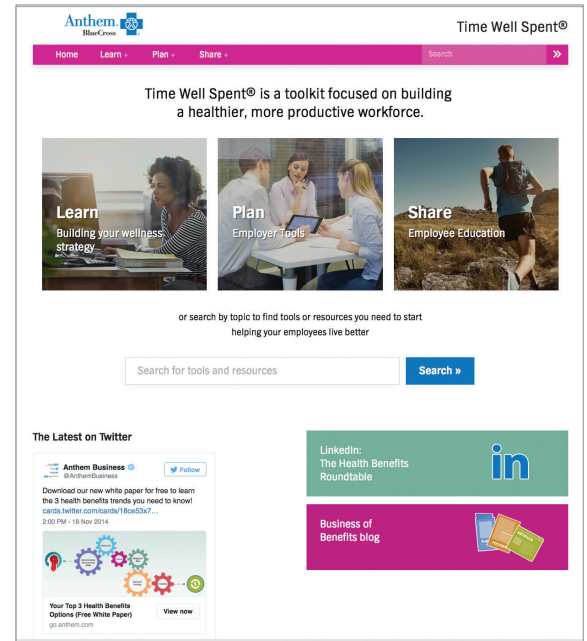
A step-by-step guide to building your wellness strategy, plus tips for getting executives on board and access to webinars to learn more

Plan

All you need to plan or grow your wellness strategy – calendars, challenges, health kits and more

Share

Educational materials that you can pass along to your employees in your workplace



Start your culture of health today at
timewellspent-ca.anthem.com

Here's a snapshot of some of the tools available to you:



Health kits

No-cost, turnkey wellness campaigns focused on important health topics. Each kit includes tools and instructions to help you start an informative, interactive health campaign to create awareness among your employees.



Wellness calendar

Planning your yearly wellness communications? Check it off the list with our wellness calendar. A year of health education to share with your employees includes monthly topics to line up with national health observances.



LunchWell

This kit includes fliers and posters that educate members about the importance of healthy eating and how to choose smart options at lunchtime. Plus, you'll find a comprehensive employer guide to make it simple for you to roll out this campaign in your workplace.



Healthy Hints Challenge

Motivate your employees to make simple, healthy changes with this fun wellness campaign.

Be a smart shopper – it pays to compare

Hospital 1		Hospital 2	
Procedures			
\$3,000	Bronchoscopy	\$5,000	
\$300	Chest CT scan	\$1,000	
\$25,000	Hip replacement	\$36,000	
\$25,000	Knee replacement	\$37,000	

Sample cost comparison*

Different doctors and hospitals may charge different amounts for the same service. So shop around using the **Estimate Your Cost** tool to see costs based on your own benefits. You can also compare the quality of different procedures.

Know your costs before you get care

Go to anthem.com/ca and log in to use the **Estimate Your Cost** tool. Search for the procedure you need and the tool will help guide you.

For even quicker cost comparison, use the **Anthem Blue Cross mobile app**.



* These rates are national averages for the services listed. Your experience may be different depending on your specific plan, the services you receive and the health care provider. Rates as of 2014.

Need a doctor – and no surprises?

Use Care & Cost Finder

Life happens. When it does, we've got your back.

There's a lot to think about when you need care. The best place to go, what's covered by your benefits – and, of course finding a doctor who's a good fit. Care & Cost Finder helps you put an end to the guess work.

Find a doctor, check quality and compare costs – all in one place at anthem.com/ca.

Care & Cost Finder puts the details together to help you make the right choice. You can search for doctors, hospitals and other health care providers in your plan. You'll get important facts like office location, services provided, gender, languages spoken and if providers have received awards for high-quality care.

But finding a doctor is just part of the puzzle. Knowing what you'll pay is important, too. That's why Care & Cost Finder includes costs for different kinds of care. You can compare doctors and costs side by side and get an estimate of what you'll pay based on your benefits.

It's easy to find, easy to use – and all in one place.

Ready to start using the Care & Cost Finder?

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