

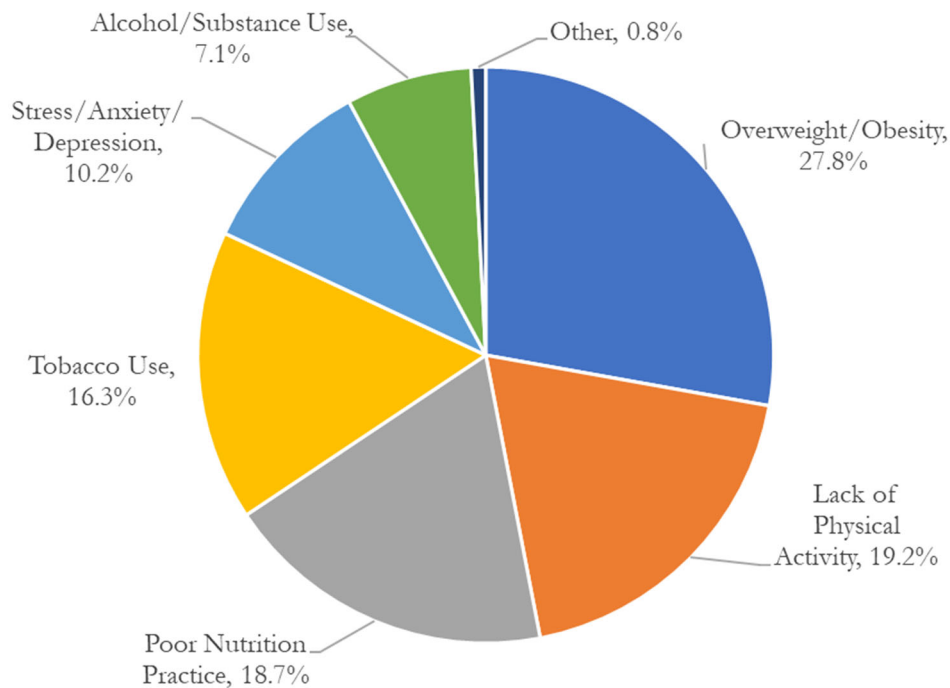
## Summary of Health Claims Data

It is the desire of SJVIA staff to provide a health management program geared towards improving the health of members and thus decreasing the overall cost of the health plan.

The SJVIA staff and health plan carriers will look to not only provide coverage for when members are sick or injured but will also focus on how to make its members healthier. SJVIA staff and Keenan will work with its carrier partners to 1) access the carriers existing programs, and 2) require accountability and transparency from the carriers for the results of the program.

Keenan asked Kaiser and Anthem to provide reporting on the health status of SJVIA members specifically as it pertains to claim cost associated with “lifestyle conditions and choices”. Lifestyle conditions and choices (lifestyle) refer to claim costs associated with how members live their lives and the choices they make that have an effect on their health for medical needs.

Anthem determined that 23.1% of claim cost was attributable to lifestyle. Based on 2021 medical claim cost (excludes prescription drugs) of \$54.3 million, \$12.5 million was attributable to lifestyle choices. The following graph illustrates the distribution of lifestyle conditions and choices on lifestyle related claim cost.



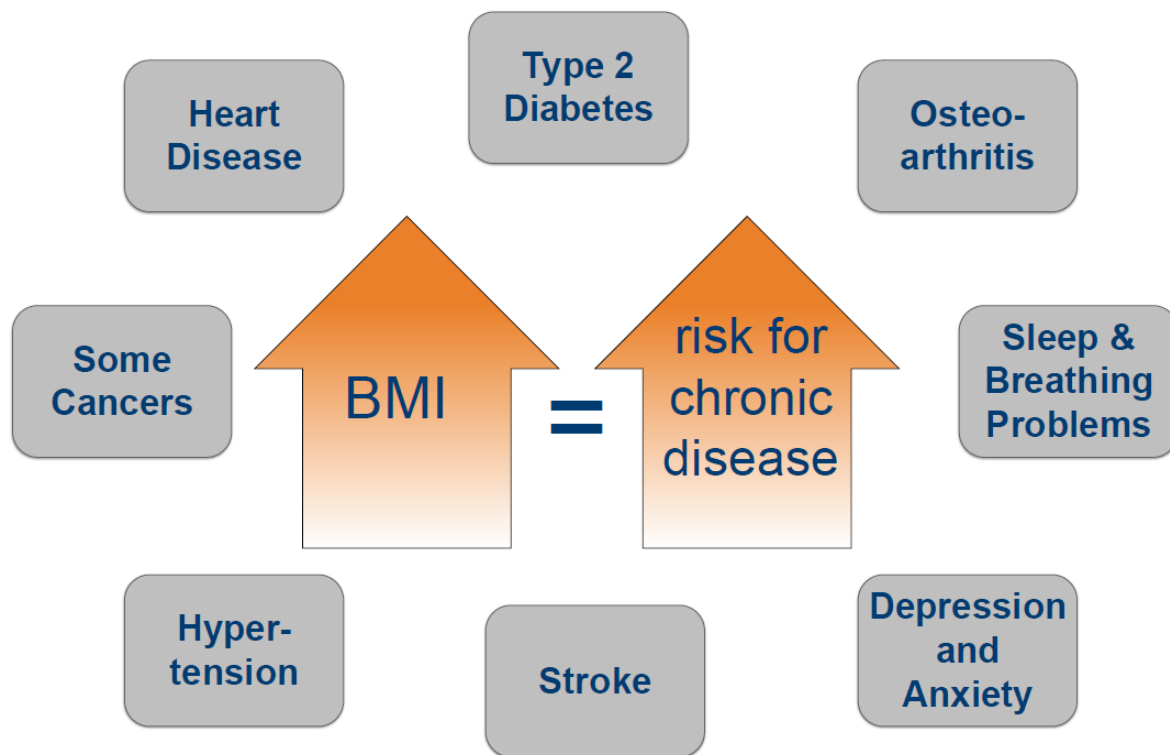
For 2021, the \$12.5 million in lifestyle related claim cost manifested itself in the following diseases and health conditions:

Lifestyle Condition	Lifestyle Based Claim
Coronary Artery Disease	\$ 1,252,490
Overweight/Obese	\$ 1,115,803
Chronic Kidney Disease	\$ 1,044,051
Osteoarthritis Except Low Back	\$ 1,022,389
Low Back Problems	\$ 704,929
Gallbladder Disease	\$ 650,855
Cancer - Breast	\$ 576,860
Diabetes Mellitus, Type 2	\$ 536,440
Sleep Apnea	\$ 460,243
Cancer - Female Genital	\$ 373,499
Stress/Anxiety/Depression	\$ 365,711
Hypertension	\$ 363,311
Cancer - Colorectal	\$ 319,847
Digestive Symptoms	\$ 318,769
Alcohol Abuse-Chronic	\$ 310,749
Pain and Coping	\$ 305,912
Cerebrovascular Disease (eg. stroke)	\$ 213,462
Heart Failure	\$ 204,035
Renal Stones	\$ 202,551
Peripheral Vascular Disorders	\$ 199,378
All Other Lifestyle Conditions	\$ 1,943,061
<b>Total of All Lifestyle Conditions</b>	<b>\$ 12,484,346</b>

Please note, the above chart illustrates the proportionate lifestyle costs associated with each disease condition and health condition. It does not include costs realized within these diseases and these health condition outside of lifestyle conditions and choices.

Kaiser Permanente’s information showed that 85.0% of SJVIA’s adult members are either overweight (27.0%) or obese (58.0%). The overweight/obesity rate has increased over the past four years. Given that obese members have a 45% higher claim cost than healthy weight members, an increasing trend in overweight/obesity will add additional costs to the plan. The following Kaiser illustration supports Anthem’s finding by showing that as a member’s Body Mass Index (BMI) increases, they become at greater risk for chronic diseases.

## BMI as an Indicator of Health Risk Status



As Kaiser says, “We want you to **THRIVE** not just survive”. The SJVIA staff, Keenan, Anthem and Kaiser will be working to develop a health management program to help improve the health of SJVIA members. Anthem and Kaiser will work on developing a program and make recommendations to SJVIA staff that will target the health risk factors developed from lifestyle conditions and choices. It is anticipated that the carriers will provide a comprehensive wellness program that will include:

- direction for diet/nutrition
- physical activity
- medication compliance
- behavioral health support
- any associated costs
- accountability and transparency reporting to the SJVIA

The carrier-based programs may need to be supplemented from the SJVIA for costs that are not covered by the carriers. All costs associated with the program will be included in the May SJVIA Board report.