

Self-Insurance 2016 Q2 Update

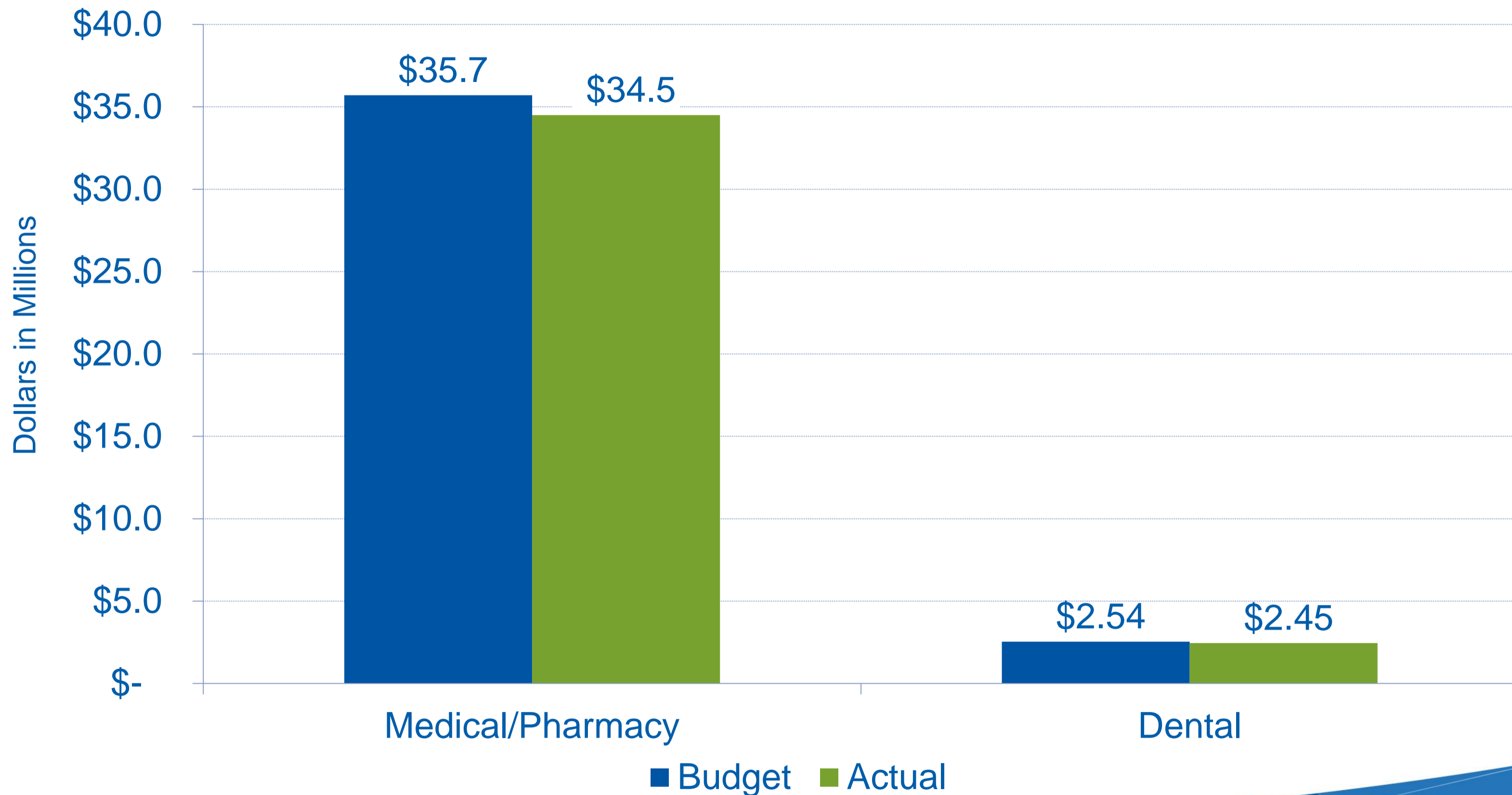
Presented by Marcy Syman, Human Resources Director

Management Committee 9-12-2016

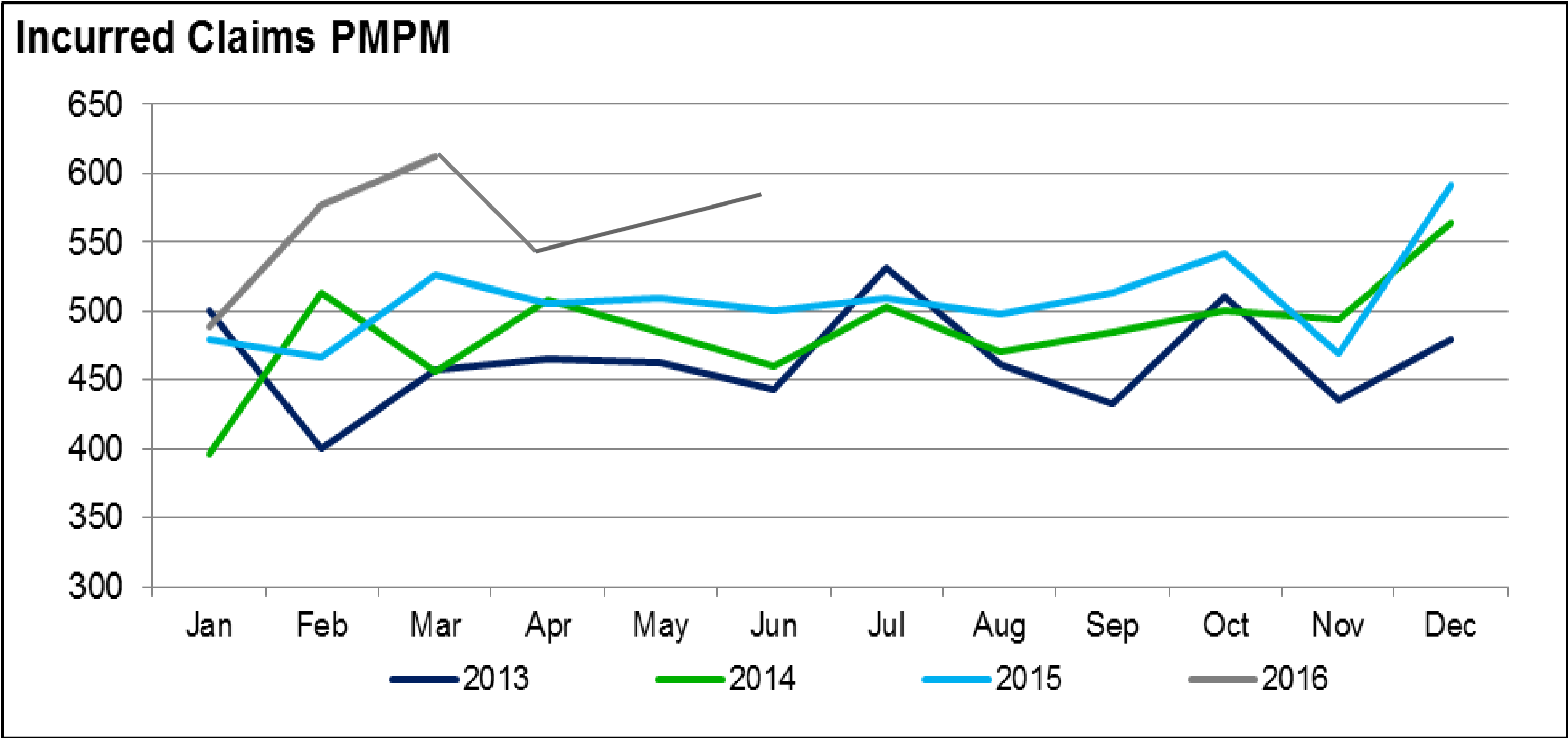


Self-Insured Plan Costs – Q2 2016

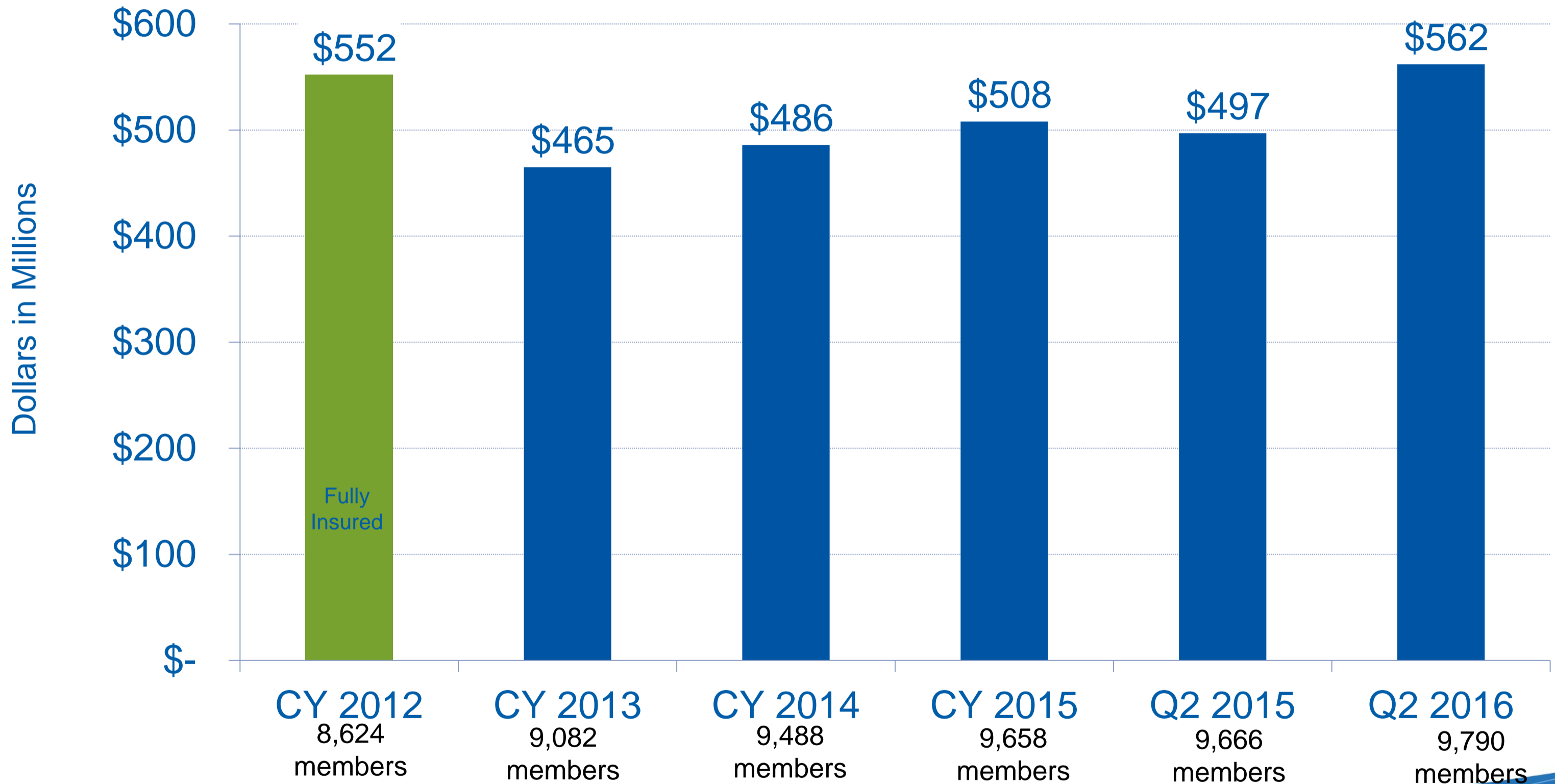
(Claims, admin fees and stop loss premium)



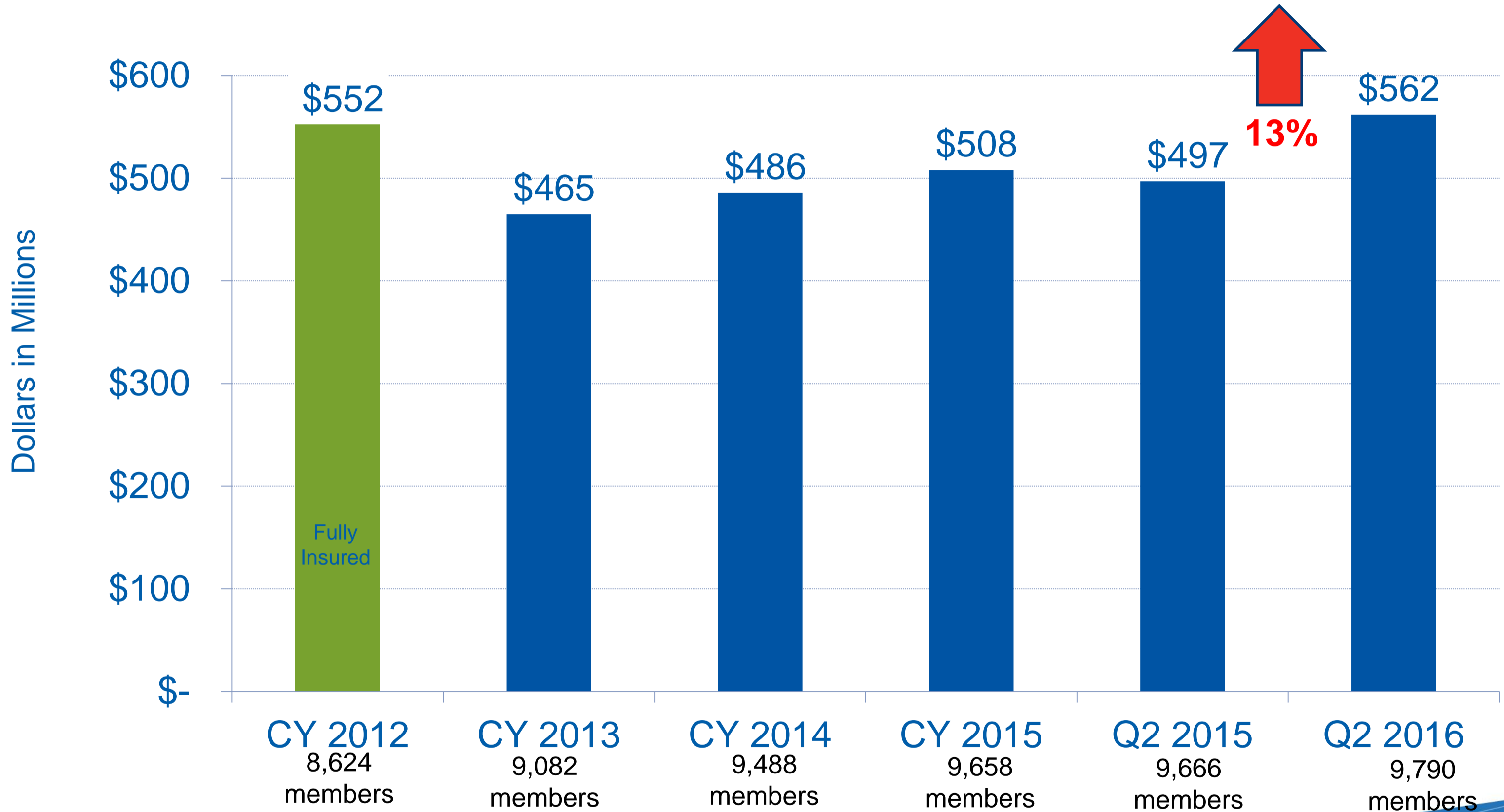
Incurred Claims: Medical/Pharmacy



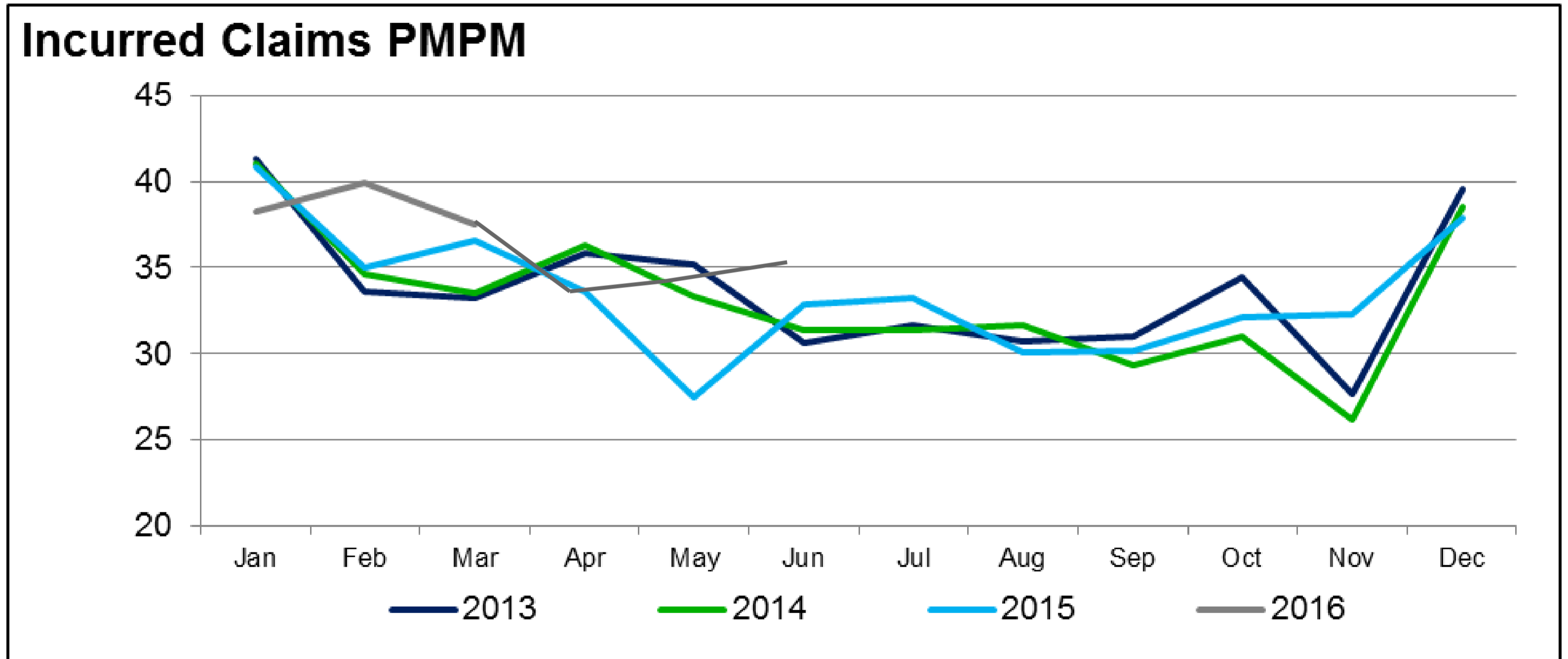
Total Incurred Medical Claims Per Member Per Month (PMPM)



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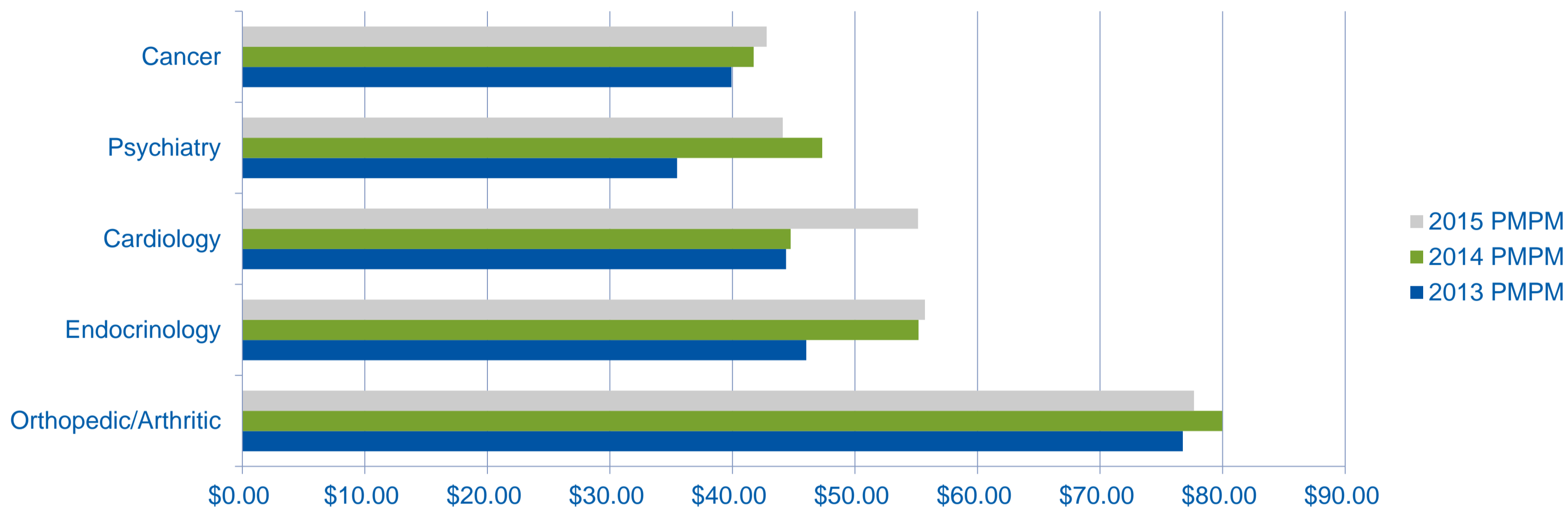
Incurred Claims: Dental



Health and Wellness Update

2015 HealthPartners Claims Data

Highest Cost Categories



- Orthopedic conditions continue to comprise top claims
- Top categories continue to be lifestyle driven conditions
- Overall 2015 claims up 4.6% from 2014

Top Disease Prevalence

	2013	2014	2015	HP Aggregate
Depression	16.8%	16.6%	15.7%	16.3%
Diabetes	8.4%	8.4%	8.2%	4.7%
Asthma	7.3%	7.2%	7.0%	5.3%
Heart Disease	3.7%	3.3%	3.5%	2.6%
COPD	1.3%	1.2%	1.2%	0.6%

Top 10 Pharmacy Paid 2015

	Therapeutic Class	Scripts	Total	Per Script
Humira	Antirheumatics	153	\$565,473	\$3,684
Harvoni	Hepatitis	16	\$477,754	\$29,860
Humalog	Diabetes	1037	\$439,780	\$424
Lantus	Diabetes	1272	\$386,723	\$304
Enbrel	Antirheumatics	1100	\$348,715	\$3,170
Advair	Asthma	924	\$292,059	\$316
Victoza	Diabetes	426	\$231,353	\$543
Adderall	Stimulants	823	\$216,657	\$263
Sovaldi	Hepatitis	7	\$196,242	\$28,035
Imbruvica	Oncology	17	\$156,994	\$9,235

Trends & Experience

- 4.6% increase PMPM over 2014
- Primary driver was high cost cases
- Cost increases were most notable in cardiology, neurology and gastroenterology
- Top four condition categories account for 43% of the total 2015 spend
- Preventive care services slipped by 1% but up-to-date breast cancer screening increased by 3.9%
- ER Visits are 47% higher than HealthPartners aggregate

HealthPartners

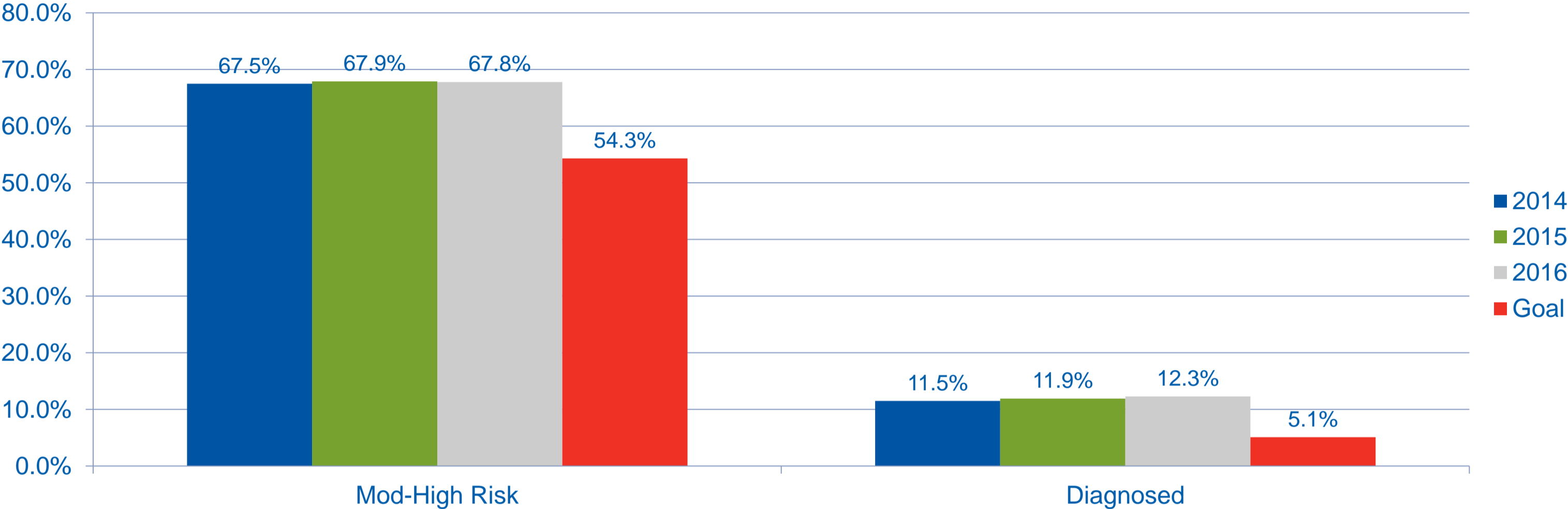
2016 Employee Health Assessment Data

9-12-16

Health Assessment Participation

- 2016 participation: 48.0% - \$40 incentive
- 2015 participation: 46.4% - \$40 incentive
- 2014 participation: 32.0% - \$20 incentive
- 2013 participation: 29.6% - \$20 incentive

Health Risks – Diabetes/Heart Disease

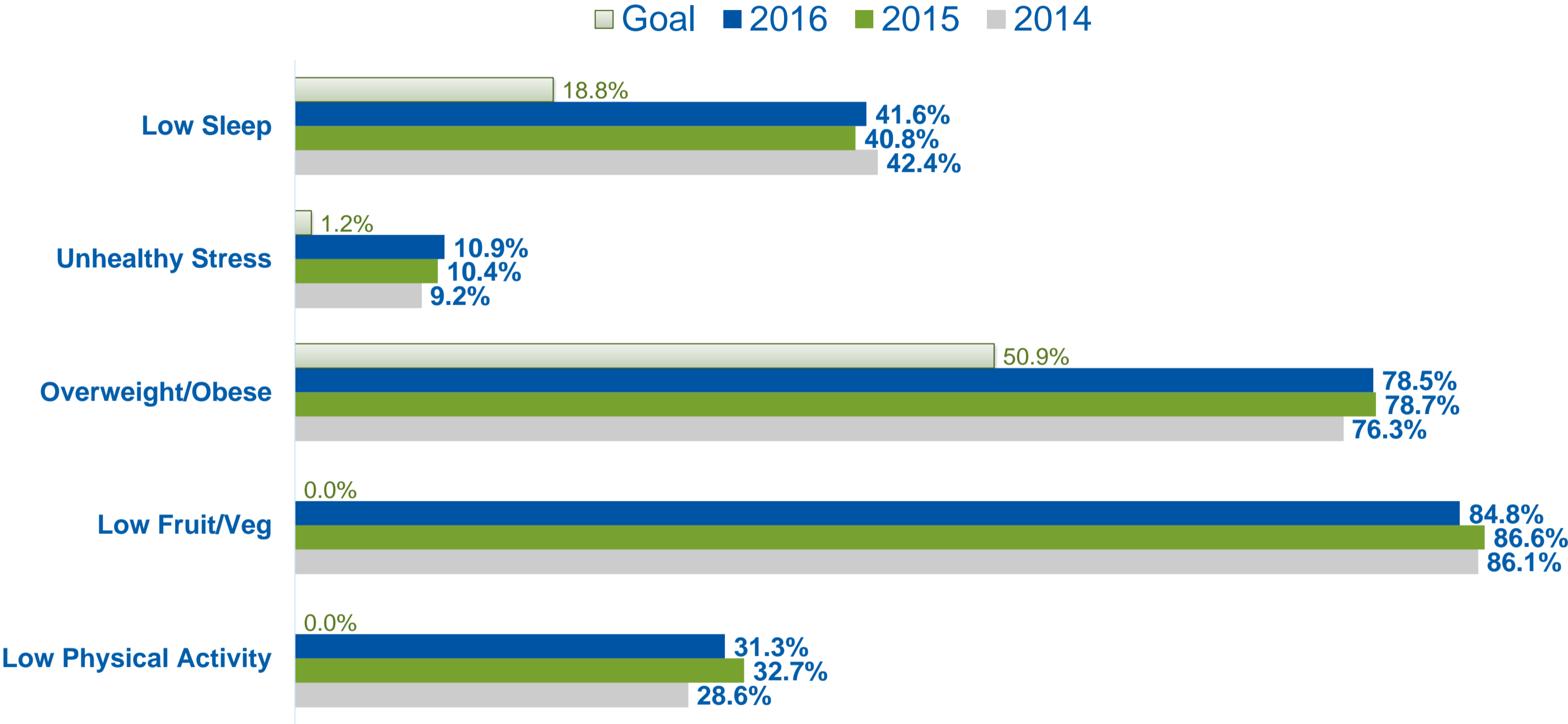


Goal: an achievable goal based on the prevalence of diabetes/heart disease among a healthy sample population

Healthy Population

- Physical Activity: 150 min moderate or 75 min vigorous activity per week
- Nutrition: 5 or more servings fruit/vegetables per day
- Tobacco: no current tobacco use
- Alcohol: no more than 7 (14) drinks per week of 3(4) drinks per day for women (men)
- General health: excellent self-perceived health
- Physical health: no limitations due to physical health concerns
- Emotional health: no limitation due to emotional health concerns
- Life satisfaction: very satisfied with life

Modifiable Health Measures



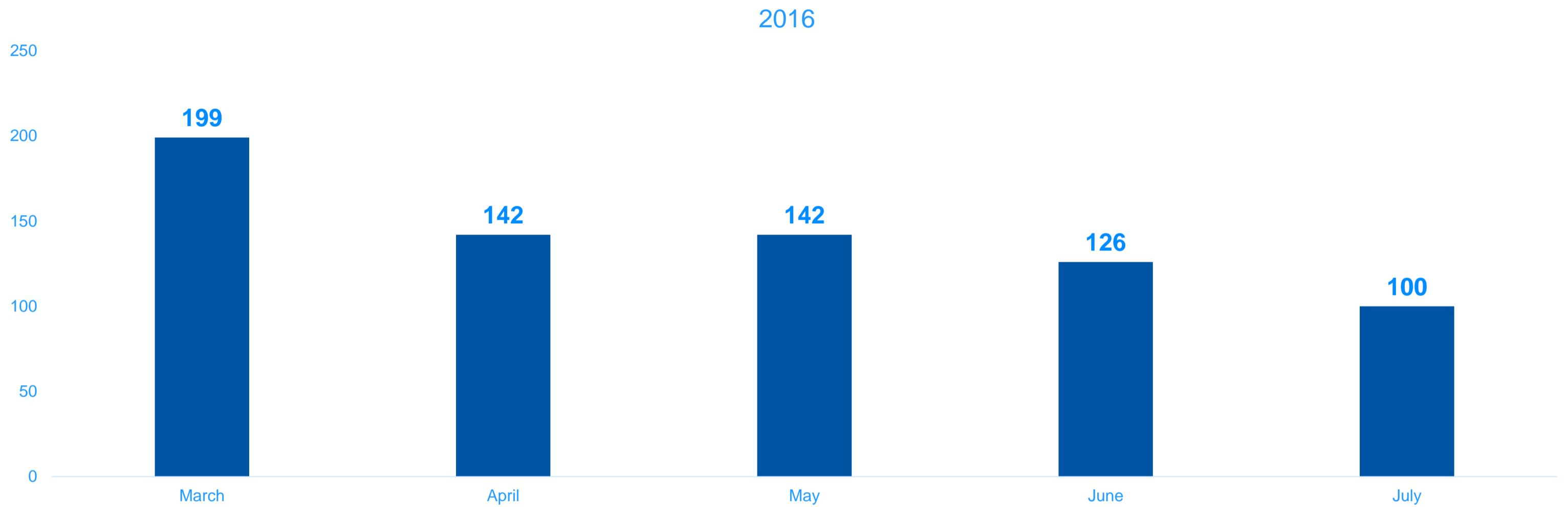
71% high risk for overweight/obese ready to change

So What

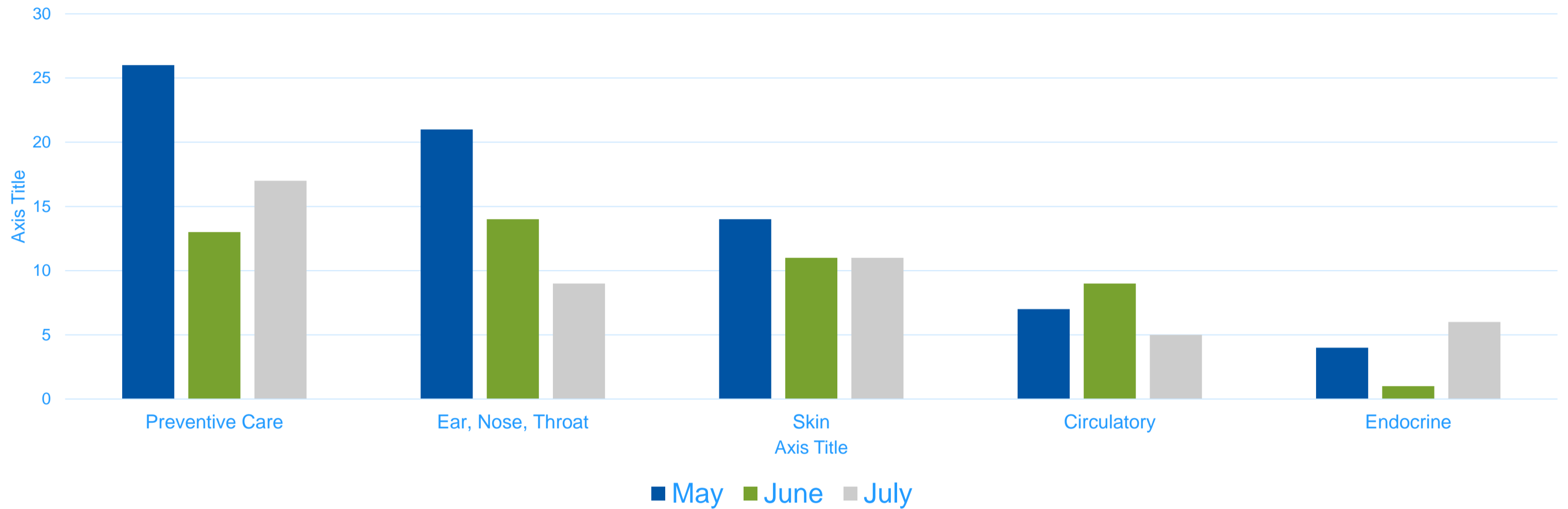
- Improvements over last year in physical activity, nutrition, breast and cervical cancer screening, tobacco use and alcohol consumption
- Most risk factors experienced by our employees are modifiable
- Continued need to increase knowledge about nutrition and disease management
- Continued need to engage our workforce in improving their health which will benefit employees, their families, the Metropolitan Council and the region as a whole
- In absence of health/wellness support can expect a 7% net annual decline in employee health

Well @ Work Clinic

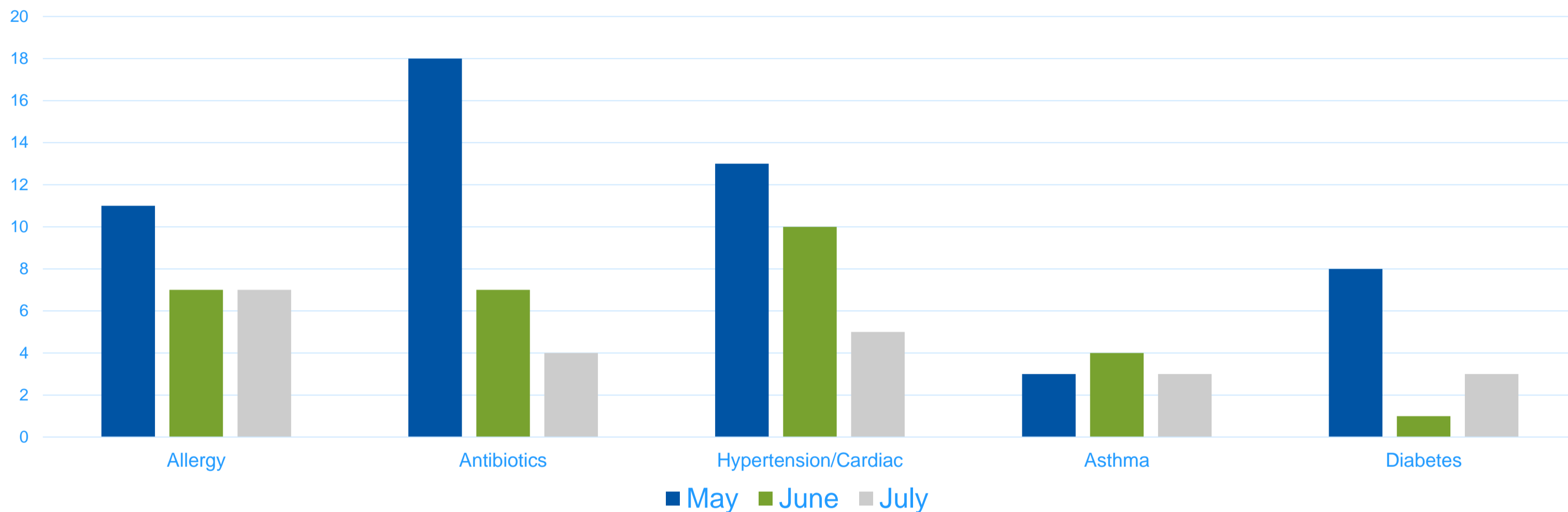
Visit Volume by Month: 7 visits per day



Top Conditions Treated

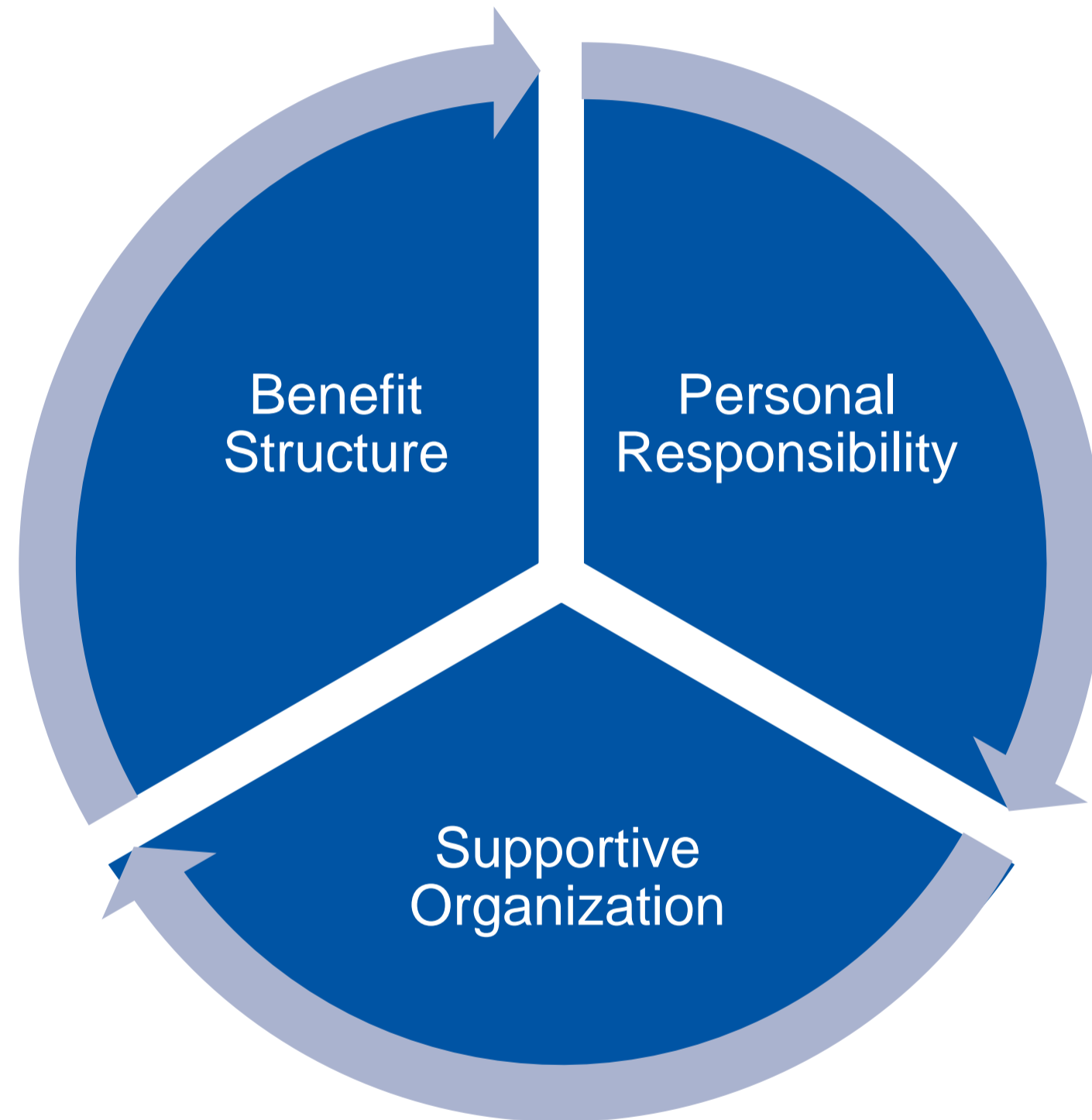


Top Medications Dispensed

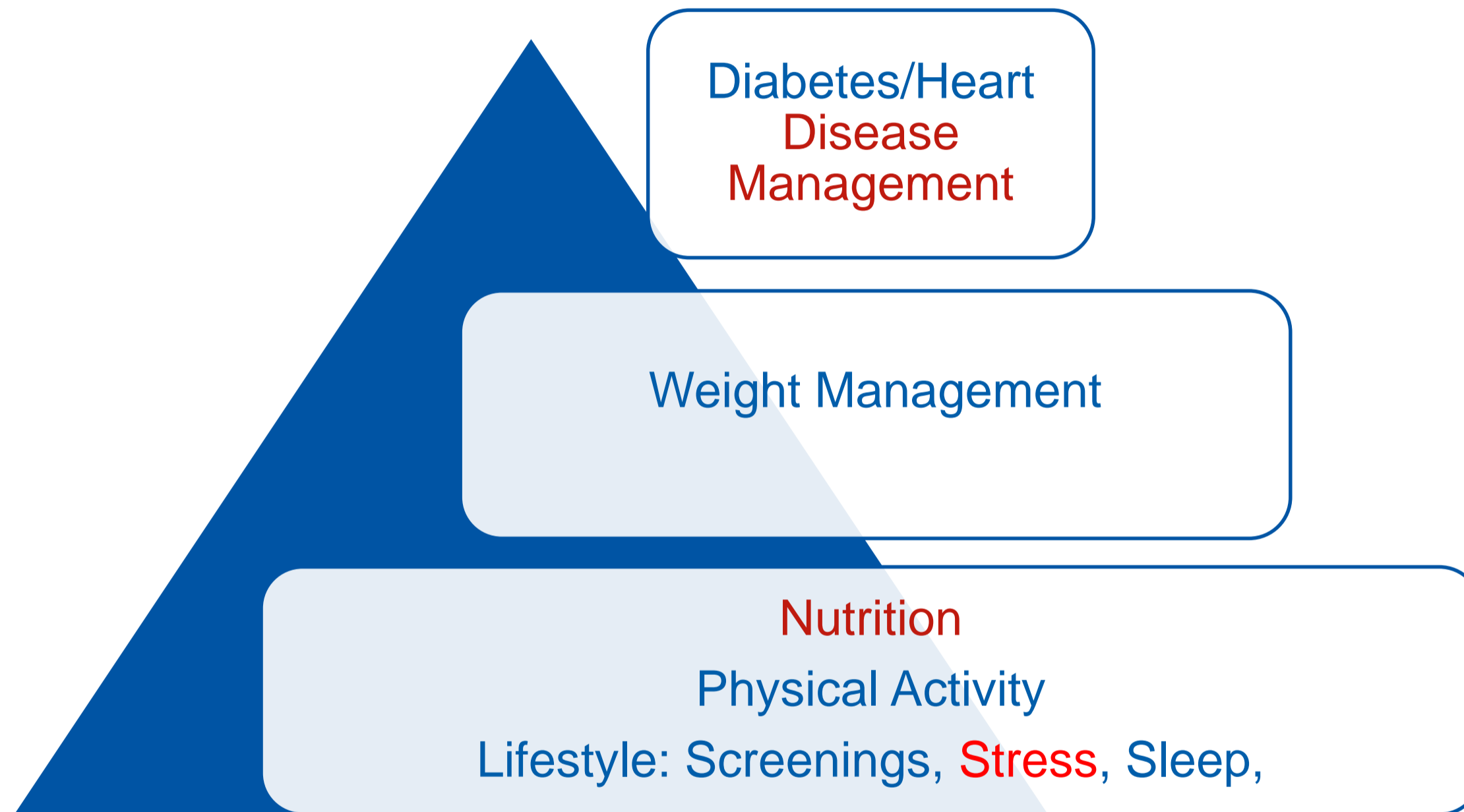


2017 Health and Wellness Strategy – What's next

Continue to Build a Culture of Health



Focus Fit For Life Program



Two Important Fit For Life Programs

Omada

- Fall 2015 launch
- 279 enrollees
- 3,663 lessons completed
- 2,580 lbs. lost to date
- 15 employees reduced their risk of developing type 2 diabetes by 85%
- 16-week online program with a year of support

Nutrition

- Summer 2016 launch
- 173 people impacted
- 87 sessions completed
 - Series of three sessions (6)
 - 1-1 nutrition coaching sessions (72)
 - Lunch & learn sessions (9)