



HealthFlex Mini-Summit—November 2020



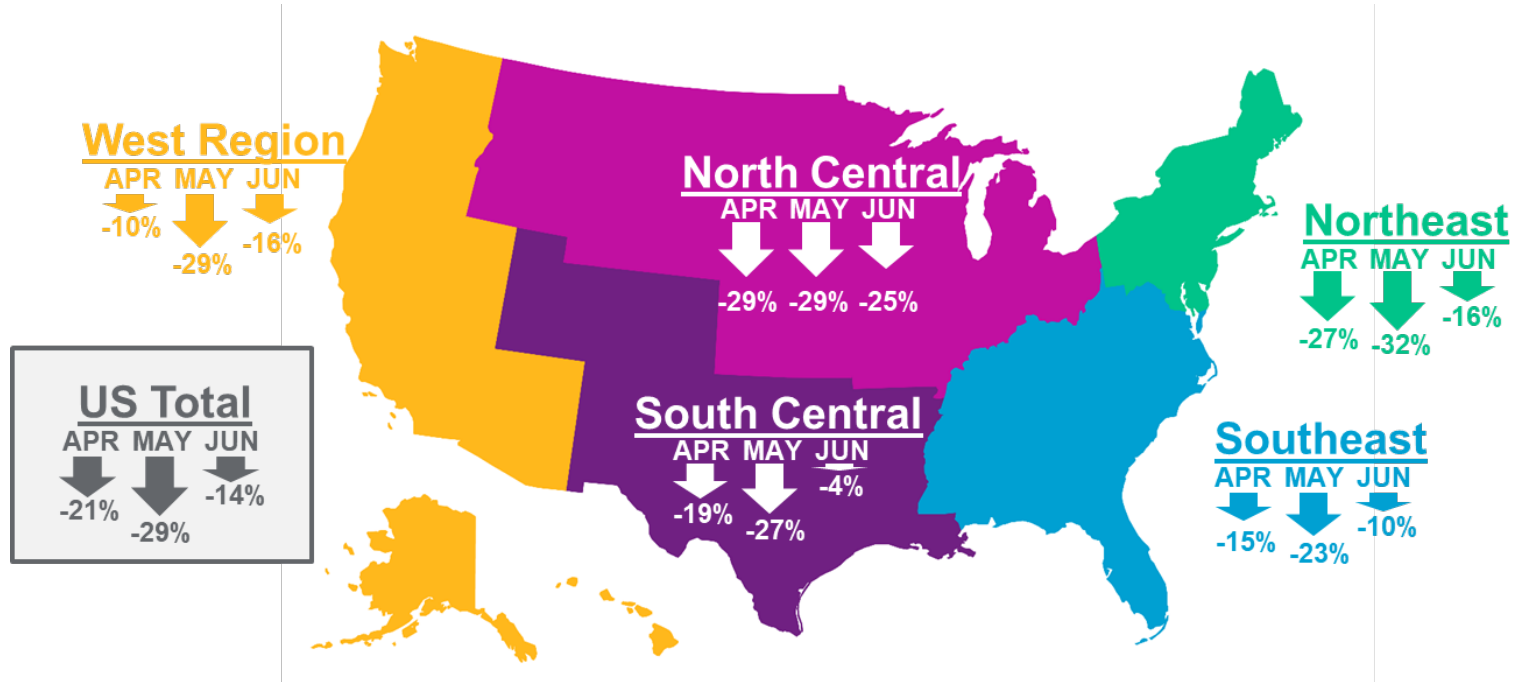
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BENEFITS | INVESTMENTS

COVID-19 and 2020 Health Claims

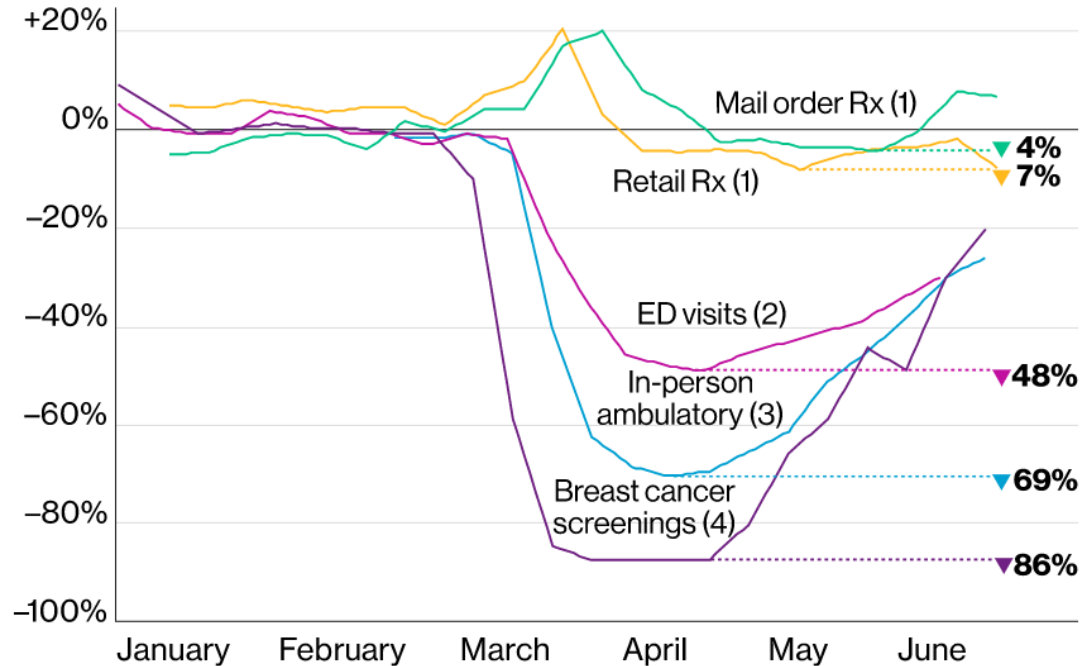
National: Deferred Health Care by Region

Monthly Change in Paid Claims (by Region)

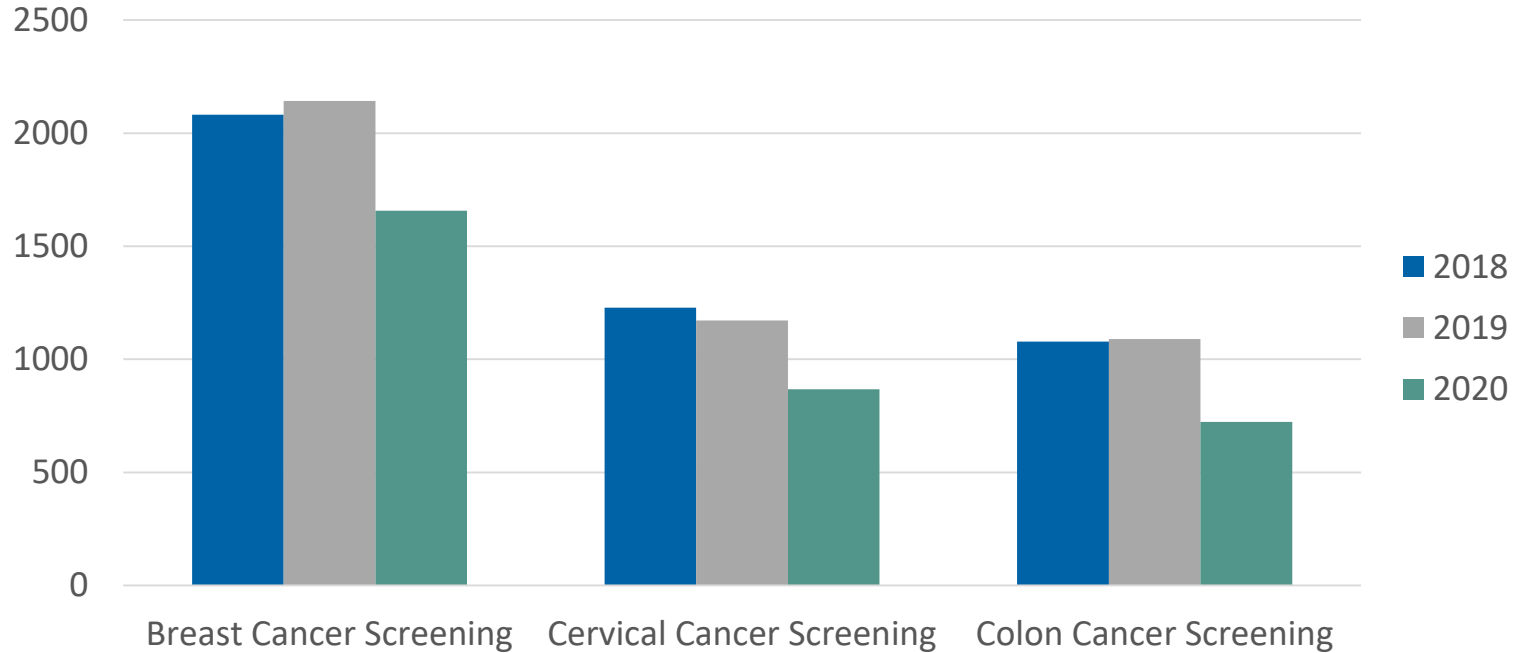


National: Drop in 2020 Health Care Utilization

2020 Health Care Utilization by Type of Care



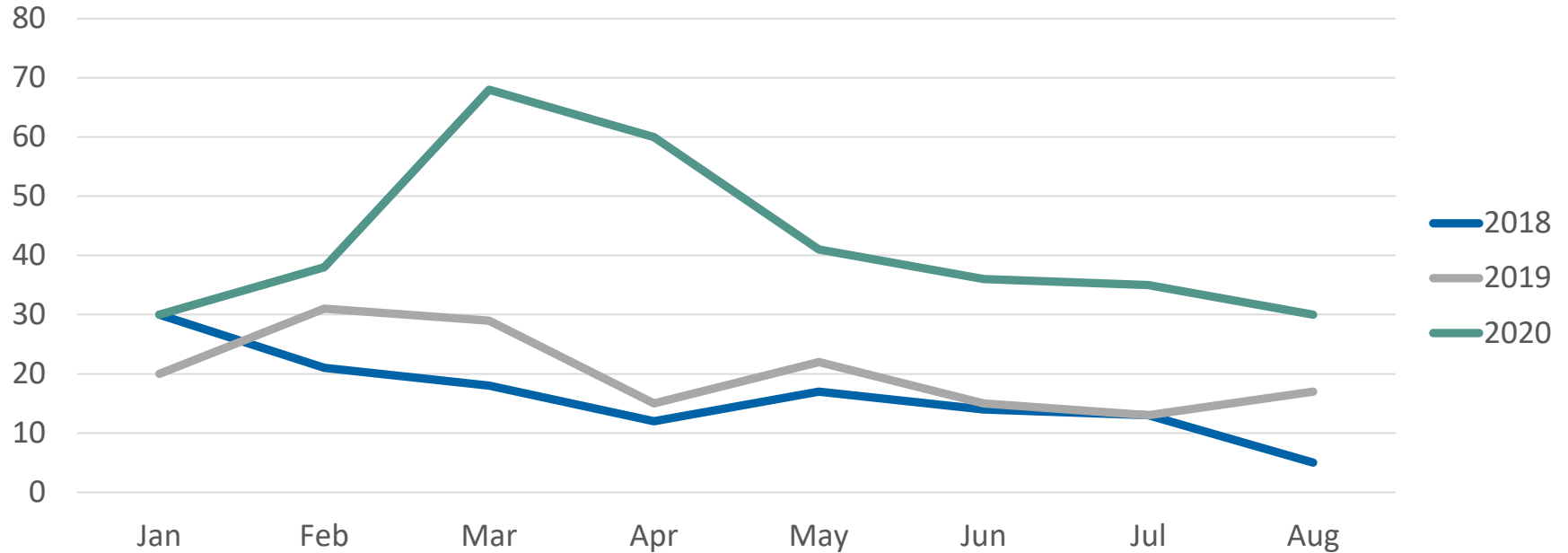
HealthFlex: Fewer Preventive Screenings



Counts based on screenings between Jan-Aug of each year; Screenings for 2020 are below prior year counts by: 23% (Breast CA), 26% (Cervical CA), 34% (Colon CA).

HealthFlex: Greater MDLIVE Utilization

Total Visits By Month



Jan – Aug, 2020 has seen a 109% increase in encounters compared to the same period in 2019

National: Mixed Impact on Costs



Increased Costs

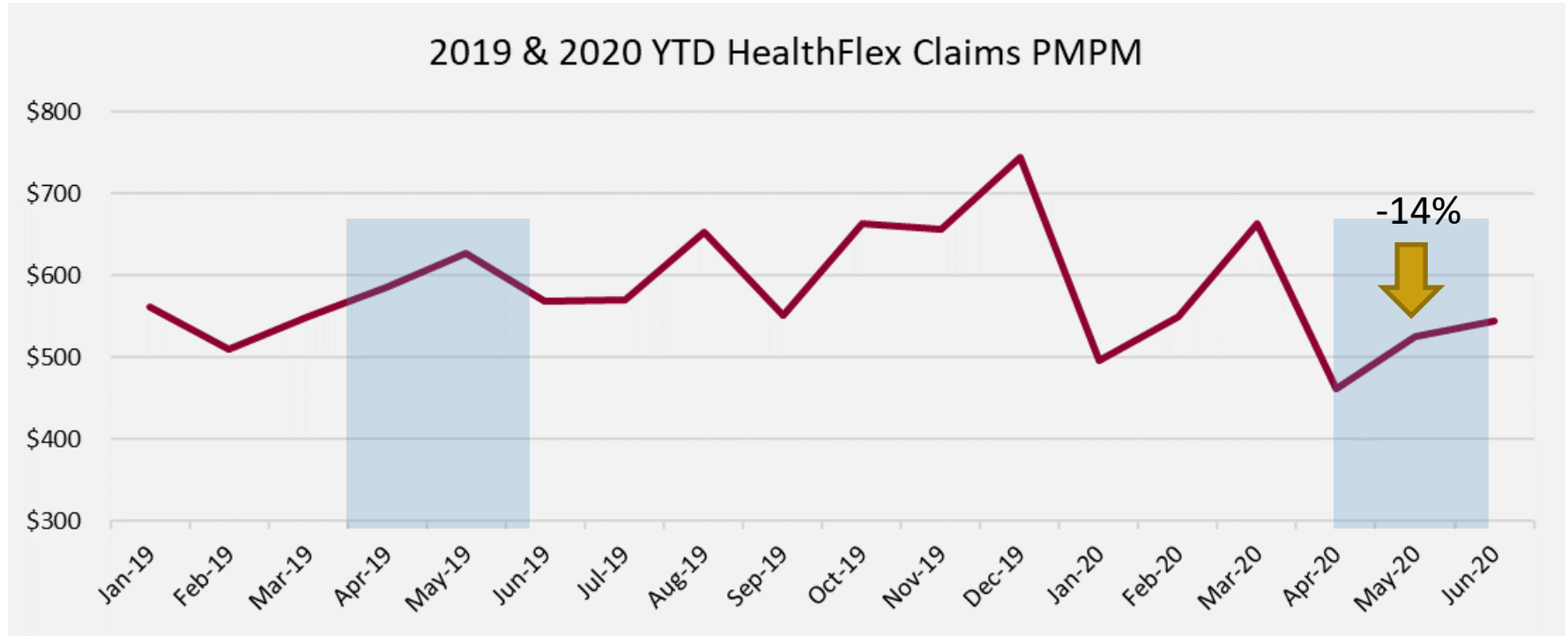
- COVID diagnosis/treatment
- More complex/urgent care due to missed preventive care
- Mental Health
- Prioritization of high-cost procedures
- Telemedicine in addition to, not instead of, in-person care

Decreased Costs



- Provider closures/mandated restrictions
- Fear keeps patients out of care
- Limited travel to providers
- Limited hospital capacity/staff
- Lower utilization due to economic uncertainty
- Some services are no longer needed

HealthFlex Claims Snapshot: 2019-2020



Includes Medical and Rx

HealthFlex Allowed Cost Incurred: 4 Years

Year	Total Allowed Cost Incurred (in Millions)	Total Members	Cost per Member
2017	\$85.7	16,349	\$ 5,240.23
2018	\$96.4	17,716	\$ 5,440.42
2019	\$98.0	17,727	\$ 5,528.30
2020	\$88.2	19,964	\$ 4,416.17

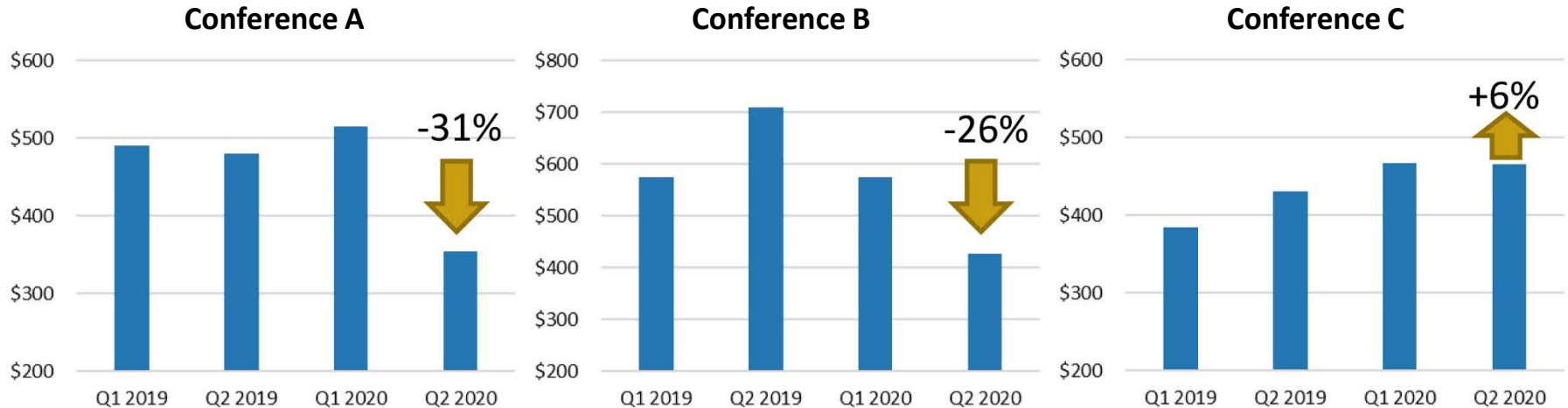
Data from January-August of each year

HealthFlex Utilization Breakout: 2019-2020

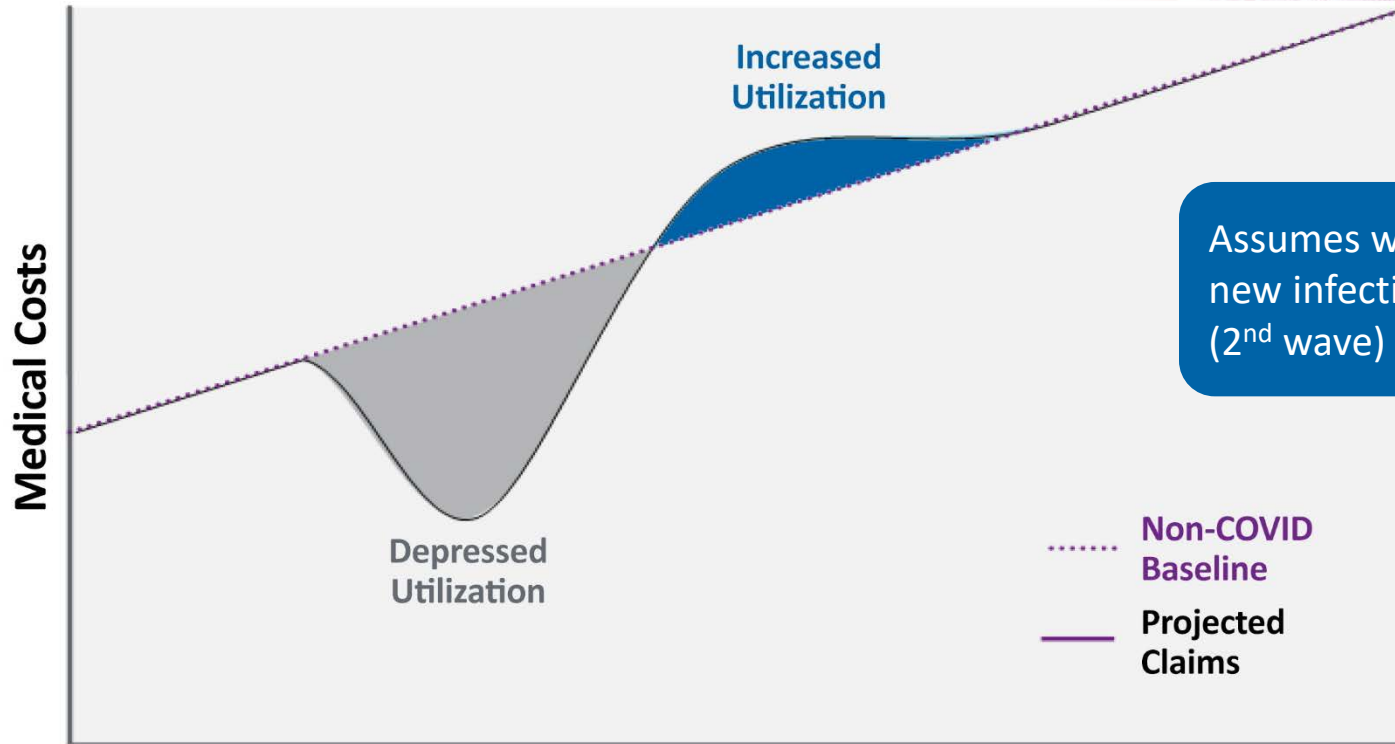
	Jan – Jun 2019	Jan – Jun 2020	% Change
Admissions per 1,000	60.0	53.7	-10.4%
Days per 1,000	304.9	266.3	-12.7%
Average Length of Stay	5.1	5.0	-2.5%
OP Surgery per 1,000	710.8	562.0	-20.9%
Physician Office Visits per 1,000	5,704.6	4,965.3	-13.0%
ER Visits per 1,000	186.2	156.0	-16.2%

HealthFlex: Claims Impact Variable by Plan Sponsor

- Health care claims in Q2 2020 were lower than Q2 2019 for 20 of the 32 HealthFlex conferences
- However, 12 conferences still had increases in claims
- The experience of three of the larger conferences are shown below



National: Potential Impact on Health Care Costs





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