

Decision Master® Warehouse

Multiproject Health Plan Management Report

ABC Training Company

ABC Training Company Multiyear

Prepared by:

Clarke & Company Benefits, LLC
2422 Devine St.; Suite B
Columbia, SC29205
803.253.6997

Project ID 12575

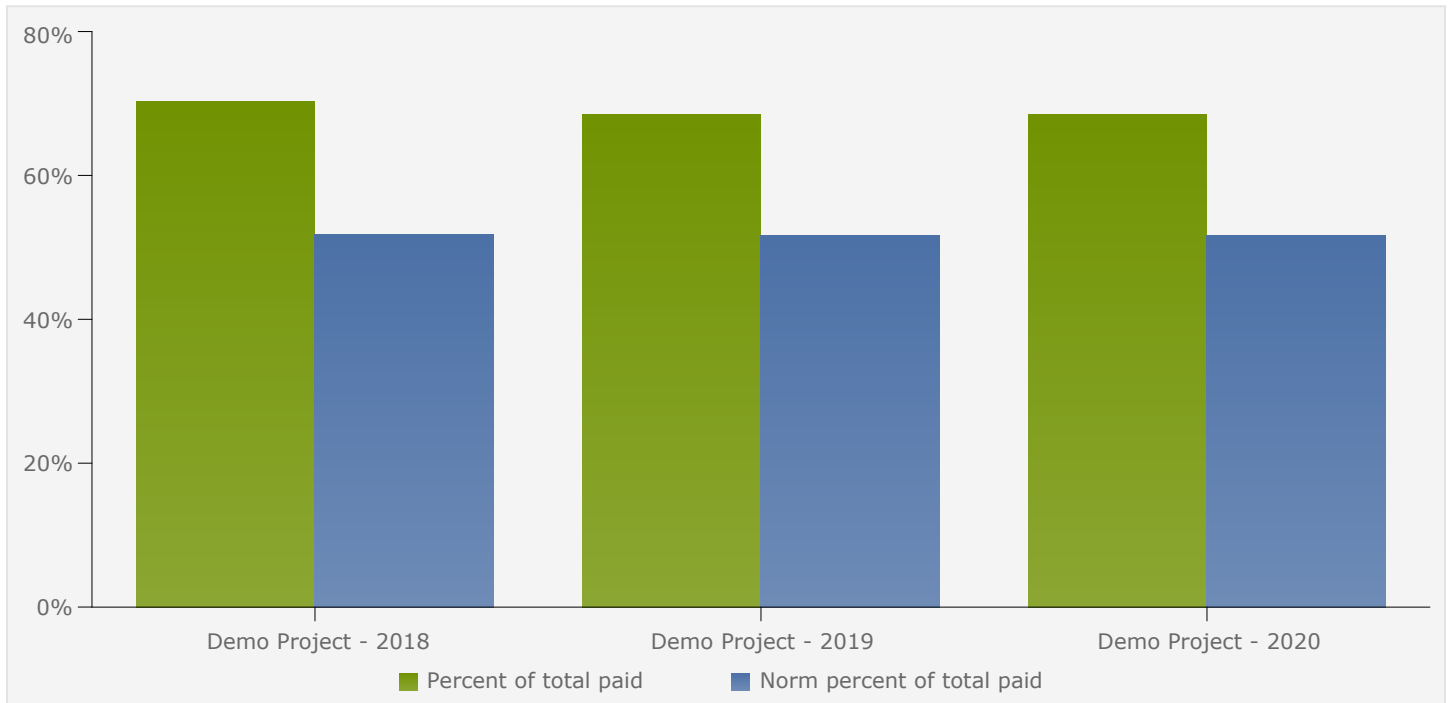
Methodology and Enrollment Summary

We analyzed your medical claims experience to empower you to identify opportunities to manage and reduce claims costs. This summary describes the data incorporated in this comparative analysis.

Project ID: 427808	
Project Name	Demo Project - 2018
Reporting Period	01/01/2018 - 12/31/2018
Total Paid	\$7,850,551.84
Employees	942
Enrolled	1,320
Project ID: 427809	
Project Name	Demo Project - 2019
Reporting Period	01/01/2019 - 12/31/2019
Total Paid	\$8,271,114.56
Employees	955
Enrolled	1,343
Project ID: 427812	
Project Name	Demo Project - 2020
Reporting Period	01/01/2020 - 12/31/2020
Total Paid	\$8,562,065.82
Employees	955
Enrolled	1,343

Employee Claims

Understand the distribution of your company’s health care costs associated with employees, and determine whether that distribution reflects the goals of your health plan.



Project ID	Project Name	Project Period	Employee Cost	Benchmark	% Over/Under	% of Total Paid
427808	Demo Project - 2018	01/01/2018 - 12/31/2018	\$5,524,244.45	\$4,078,534.39	35.45%	70.37%
427809	Demo Project - 2019	01/01/2019 - 12/31/2019	\$5,672,206.59	\$4,286,091.56	32.34%	68.58%
427812	Demo Project - 2020	01/01/2020 - 12/31/2020	\$5,874,921.76	\$4,436,862.51	32.41%	68.62%

Points to consider:

- Are catastrophic claims skewing the distribution of claim dollars?
- Do you have adequate cost containment strategies in place, and are they being communicated to the correct audiences?
- Are you using contribution strategies and spousal carve-outs to reduce adverse selection against your plan?

Paid Claims by Claimant

Consider the distribution of your plan participants by paid amount categories when making decisions related to plan design and risk acceptance. Reversals are included in the <\$0 - \$249 category.

	Demo Project - 2018	Demo Project - 2019	Demo Project - 2020
\$0-\$249	30.80%	30.54%	40.21%
\$250-\$499	9.92%	9.84%	12.23%
\$500-\$749	7.01%	6.93%	7.82%
\$750-\$999	4.79%	4.28%	5.13%
\$1000-\$2499	14.37%	15.23%	13.06%
\$2500-\$4999	11.38%	11.12%	7.51%
\$5000-\$9999	7.53%	7.36%	5.13%
\$10,000-\$24,999	8.04%	8.30%	4.77%
\$25,000-\$49,999	2.91%	3.08%	2.28%
\$50,000-\$99,999	2.48%	2.57%	1.50%
\$100,000-\$149,999	0.51%	0.51%	0.16%
\$150,000-\$499,999	0.26%	0.17%	0.16%
\$500,000-\$999,999	0.00%	0.09%	0.05%

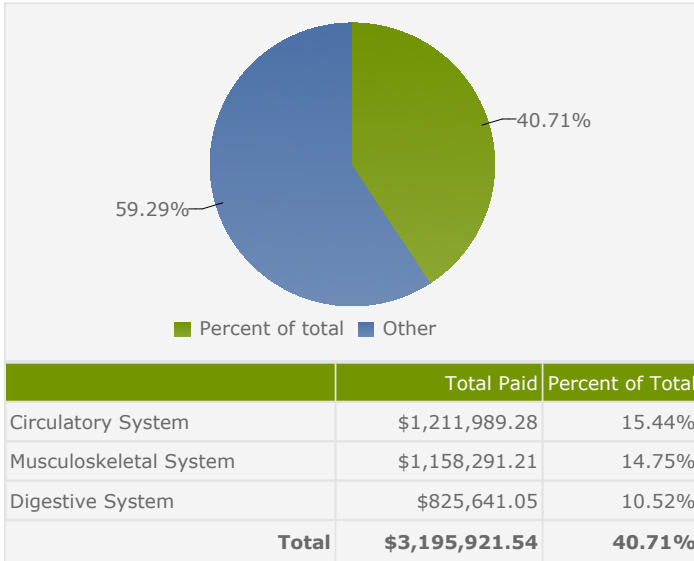
Points to consider:

- Does your plan include appropriate deductible levels?
- What measures could be taken to reduce costs in higher paid categories?

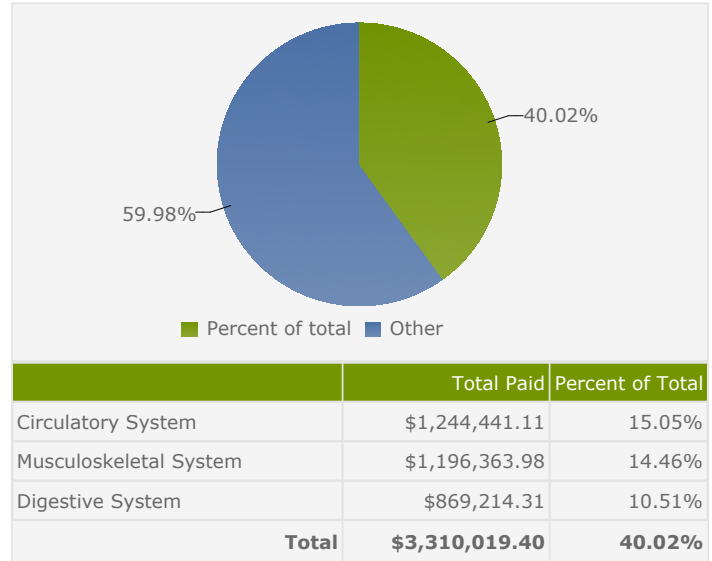
Analysis by MDC - % of Total Paid

Evaluate your top major diagnostic categories—these are all the possible diagnoses grouped into categories established by the Centers for Medicare & Medicaid Services (CMS).

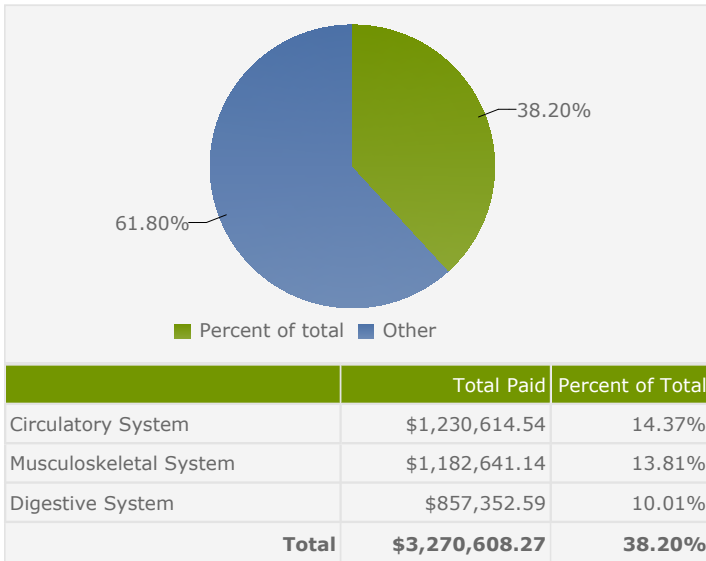
Demo Project - 2018 - Top 3 MDCs



Demo Project - 2019 - Top 3 MDCs



Demo Project - 2020 - Top 3 MDCs

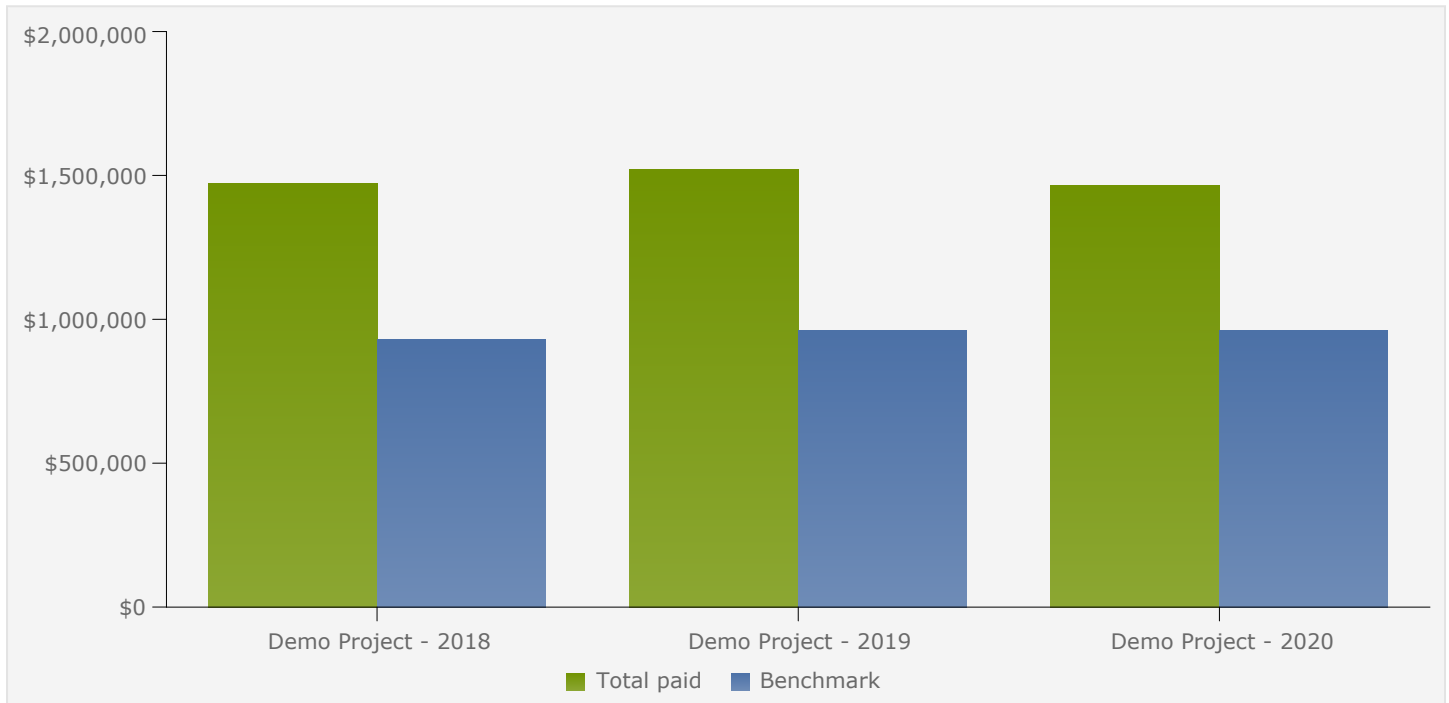


Points to consider:

- Are there any specific categories that could be further examined to assess whether a disease management strategy would be effective?
- How do catastrophic claims affect specific categories?

Lifestyle Total Paid

Assess your plan’s costs regarding lifestyle-related categories. This exhibit incorporates lifestyle conditions as defined by Truven Health Analytics Inc.



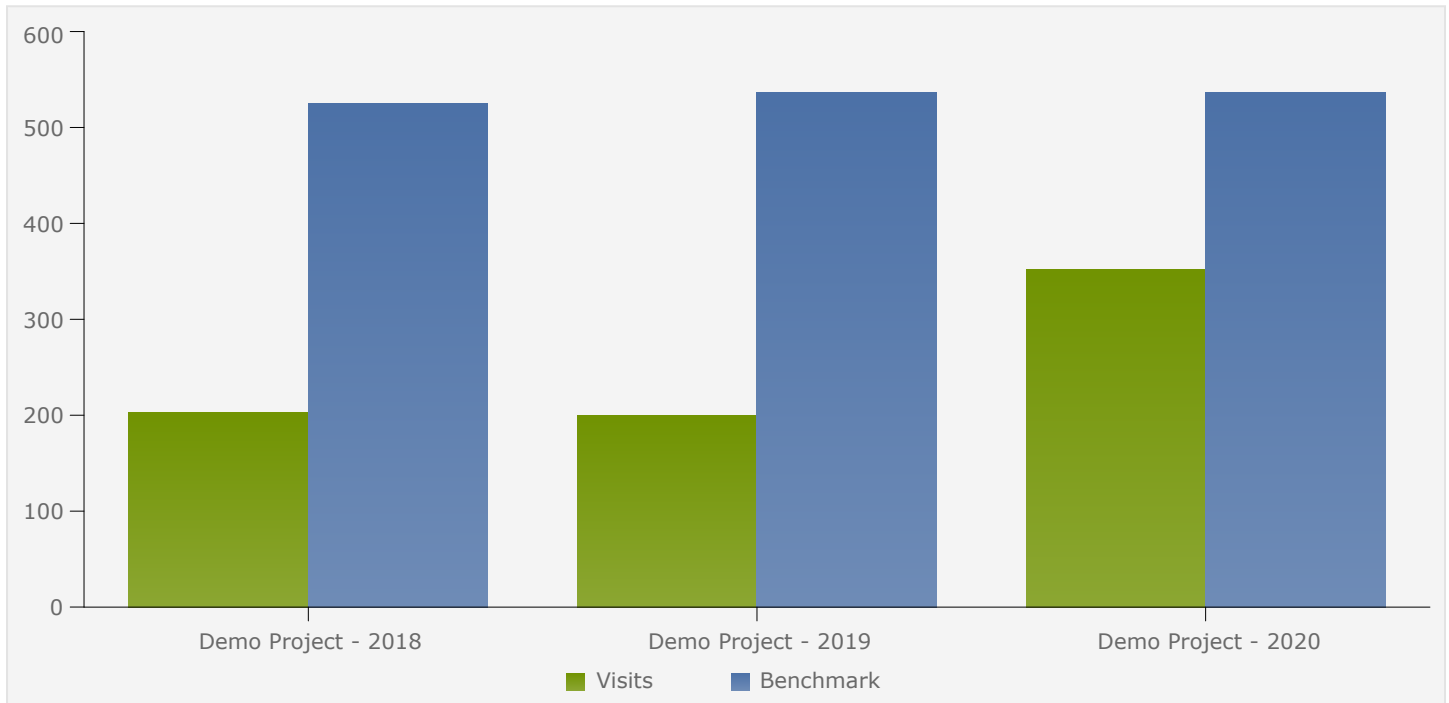
Project ID	Project Name	Project Period	Total Paid	Benchmark	% Over/Under
427808	Demo Project - 2018	01/01/2018 - 12/31/2018	\$1,476,716.75	\$934,524.36	58.02%
427809	Demo Project - 2019	01/01/2019 - 12/31/2019	\$1,523,574.85	\$963,838.87	58.07%
427812	Demo Project - 2020	01/01/2020 - 12/31/2020	\$1,469,564.97	\$963,838.87	52.47%

Points to consider:

- Are there opportunities to address certain categories via communication and awareness?
- Could a wellness program improve your lifestyle-related costs?

Preventive Care Visits per 1000

Review your plan’s preventive care utilization. This exhibit incorporates preventive care as defined by Truven Health Analytics Inc.



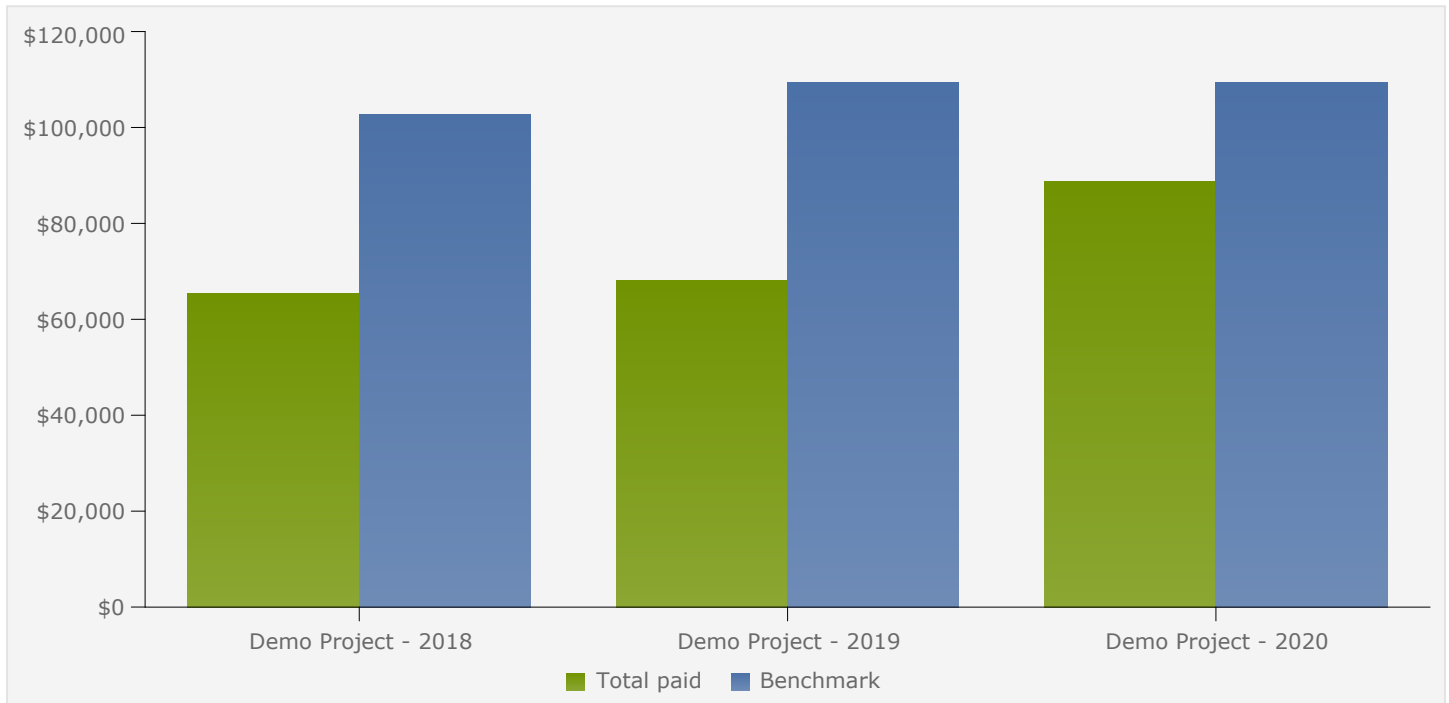
Project ID	Project Name	Project Period	Visits	Benchmark	% Over/Under
427808	Demo Project - 2018	01/01/2018 - 12/31/2018	203.79	526.00	-61.26%
427809	Demo Project - 2019	01/01/2019 - 12/31/2019	200.30	537.00	-62.70%
427812	Demo Project - 2020	01/01/2020 - 12/31/2020	352.94	537.00	-34.28%

Points to consider:

- Are your plan participants encouraged to use preventive care services?
- Are effective wellness initiatives in place to address needs relevant to your plan participants?

Preventive Care Total Paid

Gauge your plan’s preventive care costs. This exhibit incorporates preventive care as defined by Truven Health Analytics Inc.



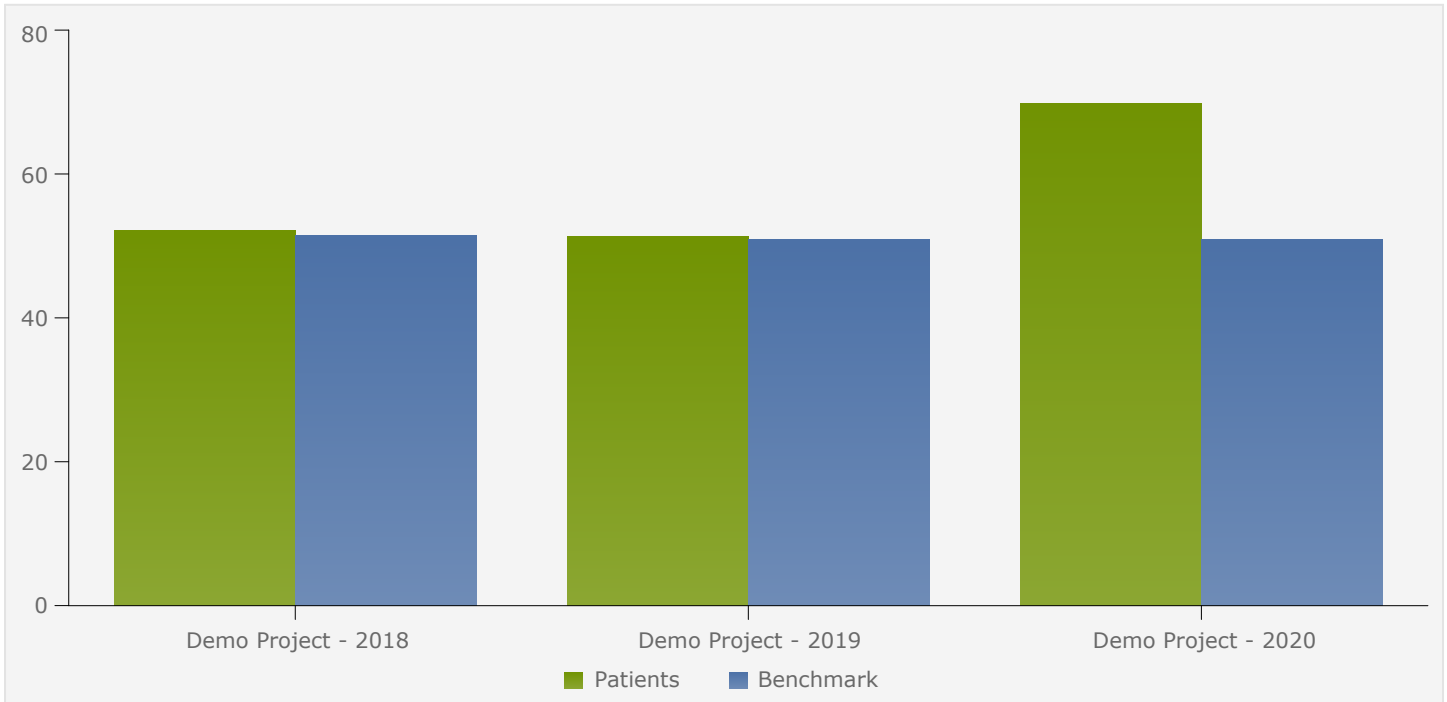
Project ID	Project Name	Project Period	Total Paid	Benchmark	% Over/Under
427808	Demo Project - 2018	01/01/2018 - 12/31/2018	\$65,573.26	\$102,894.92	-36.27%
427809	Demo Project - 2019	01/01/2019 - 12/31/2019	\$68,204.15	\$109,550.39	-37.74%
427812	Demo Project - 2020	01/01/2020 - 12/31/2020	\$88,927.31	\$109,550.39	-18.83%

Points to consider:

- Have you considered conducting health risk assessments?

Arthritis Patients per 1000

Assess the impact of arthritis on your participants.



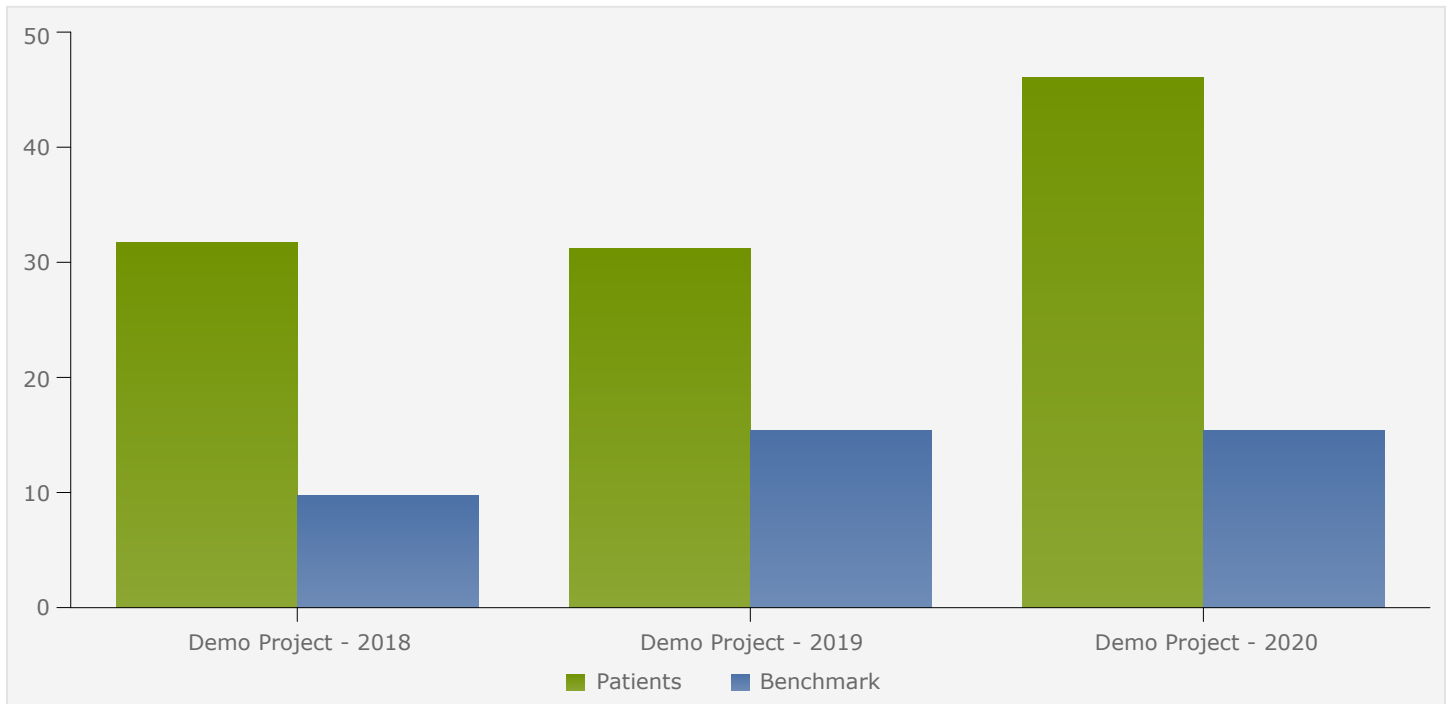
Project ID	Project Name	Project Period	Patients	Benchmark	% Over/Under
427808	Demo Project - 2018	01/01/2018 - 12/31/2018	52.27	51.53	1.45%
427809	Demo Project - 2019	01/01/2019 - 12/31/2019	51.38	51.06	0.61%
427812	Demo Project - 2020	01/01/2020 - 12/31/2020	69.99	51.06	37.07%

Points to consider:

- Is there an opportunity to promote early diagnosis and maintenance to avoid higher costs and lifestyle impact in the future?
- For general health information on arthritis, refer to the Arthritis Foundation, www.arthritis.org.

Asthma Patients per 1000

Assess the impact of asthma and chronic obstructive pulmonary disease (COPD) on your participants.



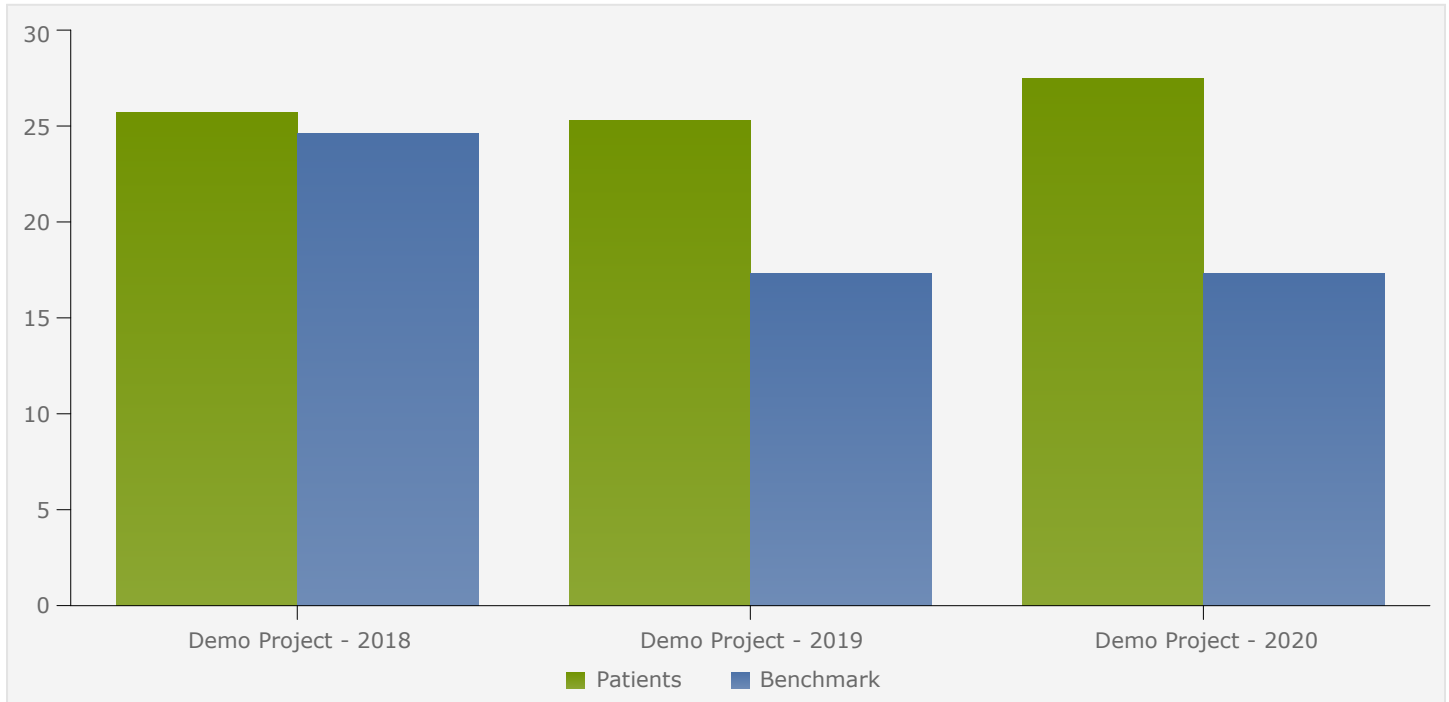
Project ID	Project Name	Project Period	Patients	Benchmark	% Over/Under
427808	Demo Project - 2018	01/01/2018 - 12/31/2018	31.82	9.86	222.83%
427809	Demo Project - 2019	01/01/2019 - 12/31/2019	31.27	15.50	101.80%
427812	Demo Project - 2020	01/01/2020 - 12/31/2020	46.17	15.50	197.90%

Points to consider:

- Is there an opportunity to promote early diagnosis and maintenance to avoid higher costs and lifestyle impact in the future?
- For general health information on asthma and COPD, refer to the American Lung Association, www.lungusa.org, or the Asthma and Allergy Foundation of America, www.aafa.org.

Cancer Patients per 1000

Assess the impact of cancer on your participants.



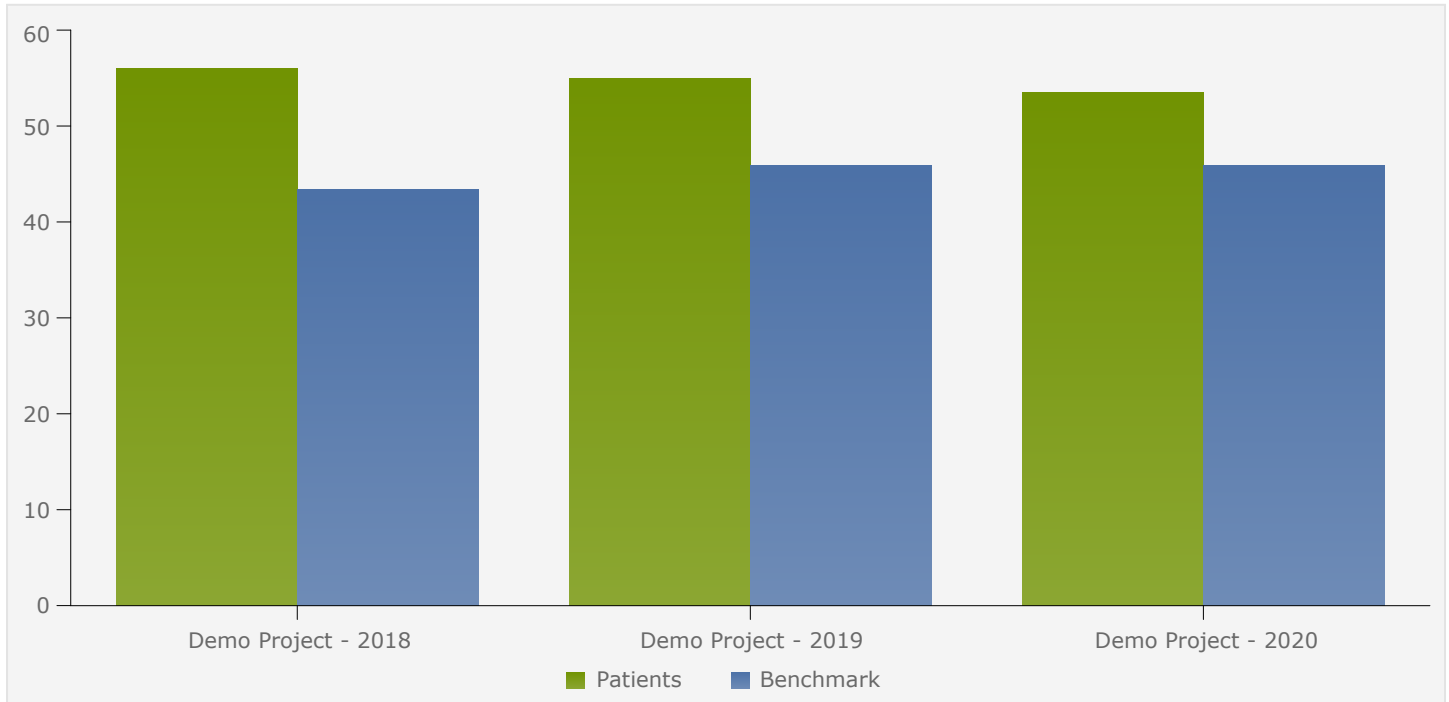
Project ID	Project Name	Project Period	Patients	Benchmark	% Over/Under
427808	Demo Project - 2018	01/01/2018 - 12/31/2018	25.76	24.67	4.43%
427809	Demo Project - 2019	01/01/2019 - 12/31/2019	25.32	17.34	46.01%
427812	Demo Project - 2020	01/01/2020 - 12/31/2020	27.55	17.34	58.89%

Points to consider:

- Is there an opportunity to promote early diagnosis and treatment to avoid higher costs and lifestyle impact in the future?
- For general health information on cancer, refer to the American Cancer Society, www.cancer.org.

Depression Patients per 1000

Assess the impact of depression on your participants.



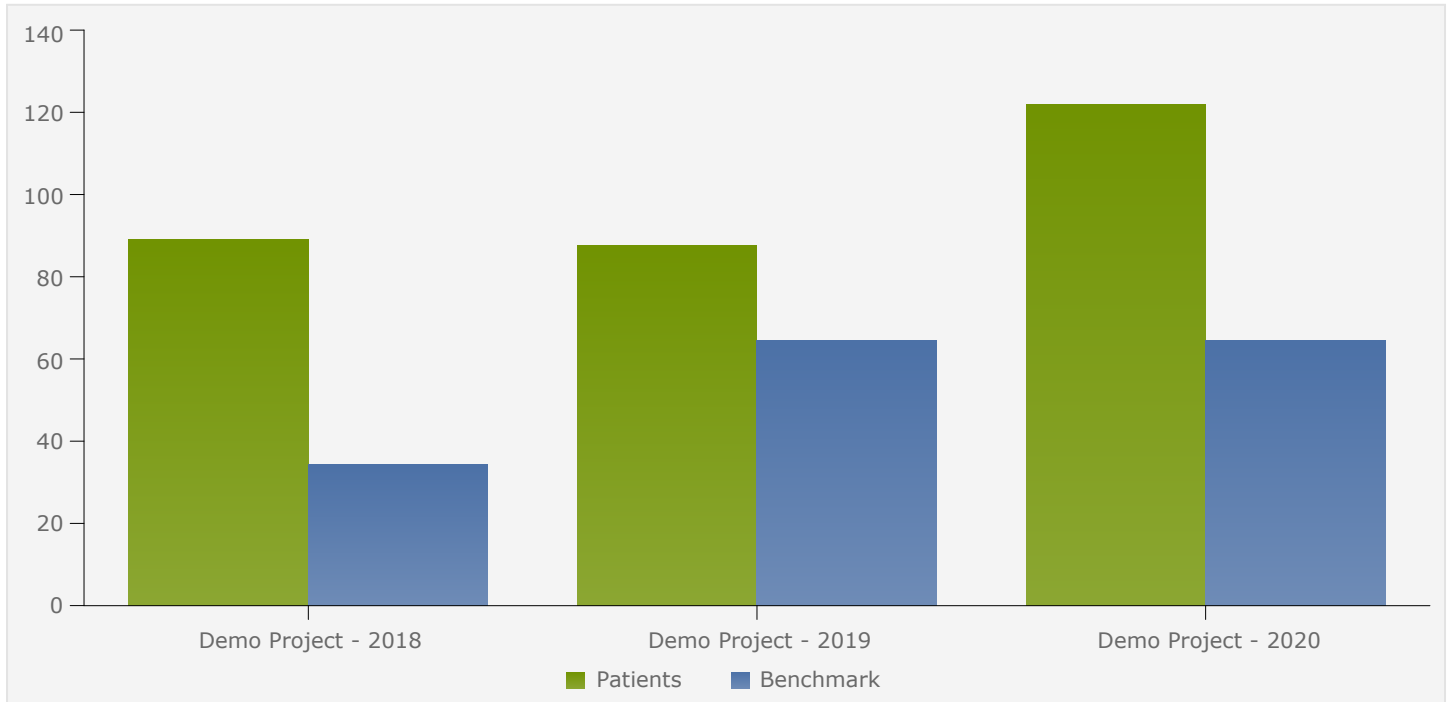
Project ID	Project Name	Project Period	Patients	Benchmark	% Over/Under
427808	Demo Project - 2018	01/01/2018 - 12/31/2018	56.06	43.44	29.05%
427809	Demo Project - 2019	01/01/2019 - 12/31/2019	55.10	45.96	19.88%
427812	Demo Project - 2020	01/01/2020 - 12/31/2020	53.61	45.96	16.64%

Points to consider:

- Is there an opportunity to promote early diagnosis and treatment to avoid higher costs and lifestyle impact in the future?
- For general health information on depression, refer to the National Mental Health Association, www.nmha.org, or the National Institute for Mental Health, www.nimh.nih.gov.

Diabetes Patients per 1000

Assess the impact of diabetes on your participants.



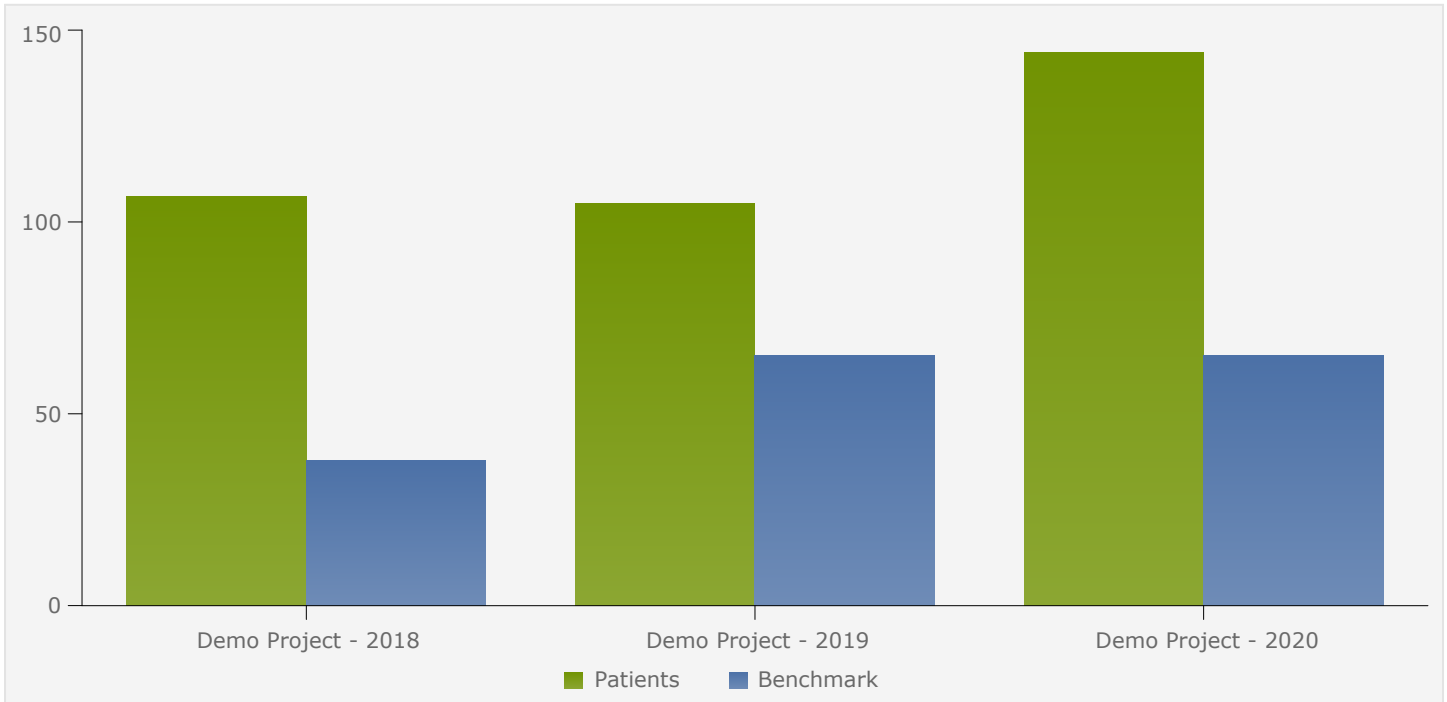
Project ID	Project Name	Project Period	Patients	Benchmark	% Over/Under
427808	Demo Project - 2018	01/01/2018 - 12/31/2018	89.39	34.61	158.30%
427809	Demo Project - 2019	01/01/2019 - 12/31/2019	87.86	64.66	35.88%
427812	Demo Project - 2020	01/01/2020 - 12/31/2020	122.11	64.66	88.85%

Points to consider:

- Is there an opportunity to promote early diagnosis and maintenance to avoid higher costs and lifestyle impact in the future?
- For general health information on diabetes, refer to the Centers for Disease Control Prevention, www.cdc.gov/diabetes, or the American Diabetes Association, www.diabetes.org.

Heart Disease Patients per 1000

Assess the impact of heart disease on your participants.



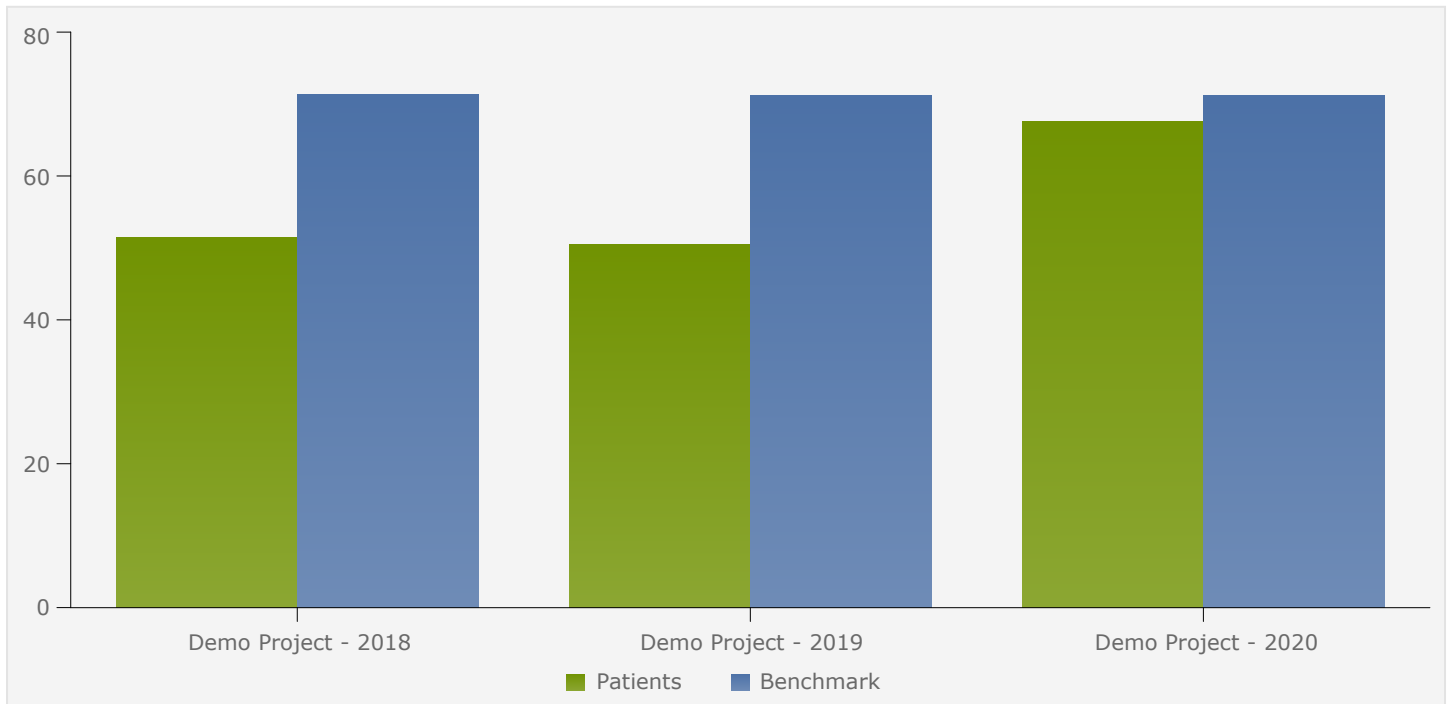
Project ID	Project Name	Project Period	Patients	Benchmark	% Over/Under
427808	Demo Project - 2018	01/01/2018 - 12/31/2018	106.82	37.97	181.34%
427809	Demo Project - 2019	01/01/2019 - 12/31/2019	104.99	65.35	60.67%
427812	Demo Project - 2020	01/01/2020 - 12/31/2020	144.45	65.35	121.06%

Points to consider:

- Is there an opportunity to promote early diagnosis and treatment to avoid higher costs and lifestyle impact in the future?
- For general health information on heart disease, refer to the American Heart Association, www.heart.org.

Lower Back Pain Patients per 1000

Assess the impact of low back pain on your participants.



Project ID	Project Name	Project Period	Patients	Benchmark	% Over/Under
427808	Demo Project - 2018	01/01/2018 - 12/31/2018	51.52	71.53	-27.98%
427809	Demo Project - 2019	01/01/2019 - 12/31/2019	50.63	71.38	-29.07%
427812	Demo Project - 2020	01/01/2020 - 12/31/2020	67.76	71.38	-5.07%

Points to consider:

- Is there an opportunity to promote early diagnosis and maintenance to avoid higher costs and lifestyle impact in the future?
- For general health information on low back pain, refer to the American Academy of Orthopaedic Surgeons, www.orthoinfo.aaos.org, or the American Chiropractic Association, www.acatoday.org.