

# Planning & Analytics for Total Health

Deliver actionable analytics and prescriptive strategies

## Virginia Bankers Association

Prior: Jan 2023 - Dec 2023

Current: Jan 2024 - Dec 2024

# Reporting Parameters – MMA Book of Business

Reporting Period	Settings	Benchmarking	Risk Scoring
<p>Paid during the following periods:</p> <p>Current: <b>Jan 2024 - Dec 2024</b></p> <p>Prior: <b>Jan 2023 - Dec 2023</b></p> <p>Data does not include Sona Bank or Atlantic Union Bank</p>	<p>Includes inpatient facility, outpatient facility and professional claims.</p> <p>Stop loss reimbursements and pharmacy rebates are not included in this data.</p> <p>High-Cost Claimants are defined as those greater than \$100,000.</p>	<p>Benchmarking is MMA Book of Business which consists of approximately <b>one million member lives</b>. The benchmarking is not categorized based on your population's demographics.</p>	<p>Wakely Risk Assessment (WRA) is the measure of risk associated with an individual's age, gender, and conditions, relative to an average person.</p> <p>A relative risk score of 1.00 is average and an individual with an RRS of 1.50 is predicted to spend 50% more in resources compared to the average person.</p>

# Generations at a Glance

Born

Age

% of your group's population

Communication preference

Aspirations

Motivated by

## Utilization Metrics

Preventive Visits/1000

PCP Visits/1000

Telemedicine Visits/1000

ER Visits/1000

Urgent Care Visits/1000

BOOMER

1946-1965

79-60

16%

More formal; in-person or phone call

Job security

Company loyalty, teamwork, duty

719

2,781

490

174

230

X

1966-1980

59-45

27%

Informal but direct style; email and text messages

Work-life balance

Diversity, work-life balance, personal-professional interests over company interests

760

2,438

663

156

227

Y

1981-1996

44-29

23%

Frequent and timely feedback; text/chat messages

Freedom and flexibility

Responsibility, quality of their manager, unique work experiences

651

1,891

1,222

172

323

Z

1997-2012

28-13

23%

In-person preferred; video calls

Security and stability

Diversity, personalization, creativity, individuality

537

1,533

883

175

377

# Cost & Enrollment



## Enrolled members

8,030 (-10%)

Employees	4,874
Spouses	977
Dependents	2,180
Female/Male	62%/38%



## Avg. member age

39 years old

Employee age	48 years old
Spouse age	54 years old
Dependent age	17 years old



## Medical/Rx PMPM

\$388/\$170

Employees	\$404/\$216
Spouses	\$538/\$228
Dependents	\$286/\$43

Proprietary and confidential  
Marsh & McLennan Agency LLC



## Cost Trends

	01/22-12/22	01/23-12/23	01/24-12/24	2 Year Trend	3 Year Trend	Benchmark
Medical Plan	\$39,241,538	\$35,744,575	\$37,430,994	5%	-5%	-
Pharmacy Plan	\$15,050,526	\$15,868,133	\$16,412,125	3%	9%	-
Total Plan	\$54,292,064	\$51,612,708	\$53,843,119	4%	-1%	-
Med PMPM	\$362	\$335	\$388	16%	7%	\$433
Pharmacy PMPM	\$139	\$149	\$170	15%	22%	\$165
Total PMPM	\$501	\$483	\$559	16%	12%	\$599

Previous: 01/23-12/23 | Current: 01/24-12/24

Spouses have the highest Medical/Rx PMPM, spouses also have the highest risk scores.

Members >60yr. old (1,544 total): Total Employer Paid Amount of \$15.2M.

Members <60yr. old (7,965 total): Total Employer Paid Amount of \$38.7M

Consider Medicare Education Programs.

Medical drivers of trend increase were HCC's and Inpatient Admission costs

Pharmacy trend increases were specialty medications, specifically cancer medications, Stelara and Humira.

# Utilization



## Utilization Trends

Utilization per 1k	01/22-12/22	01/23-12/23	01/24-12/24	2 Year Trend	3 Year Trend	Benchmark
PCP visits	2,101	2,054	2,163	5%	3%	1,779
Specialist visits	1,311	1,332	1,353	2%	3%	1,310
Telemedicine visits	648	642	760	18%	17%	708
Urgent care visits	271	287	308	8%	14%	243
Emergency Visits	146	144	170	18%	16%	193
Outpatient Surgeries	96	105	105	0%	9%	112
Inpatient Admits	40	33	35	6%	-13%	53



## Pharmacy Utilization

Utilization per 1k	01/22-12/22	01/23-12/23	01/24-12/24	2 Year Trend	3 Year Trend	Benchmark
Scripts	10,289	9,841	10,704	9%	4%	--
Generic scripts	85%	87%	87%	0%	2%	--
Specialty drug spend	51%	51%	52%	1%	1%	--

## Insights

### Utilization Trends

HCC utilization increased by 1 member. Medical and Rx paid amount trend increased 21%, net increase of \$3.4M

HCC accounted for 35% of spend, prior period, 30%

ER utilization/cost increased, 18% and 21% respectively, net increase \$264k. Avoidable ER utilization/cost increased 24% and 20%, net increase \$90k. Top diagnoses were urinary tract infection, nausea/vomiting.

- Employees, Gen X, Gen Z and Millennials highest utilizers.

Inpatient Admission utilization increased 6%, costs increased 18%, \$1.6M Average length of stay is 7 days which is above MMA's book of business of 4 days.

### Pharmacy

Antidepressants, Statins and Contraceptives were top drug classes by prevalence.

Anti-Rheumatics, GLP-1 Agonists and Psoriasis Agents were top drug classes by spend.


- o Anthem adding Humira and Stelara biosimilars to formulary as optional July 2025, consider for Jan 2026

# Pharmacy Trends

 Pharmacy PMPM


\$170

+14.6%

 % Specialty

52%

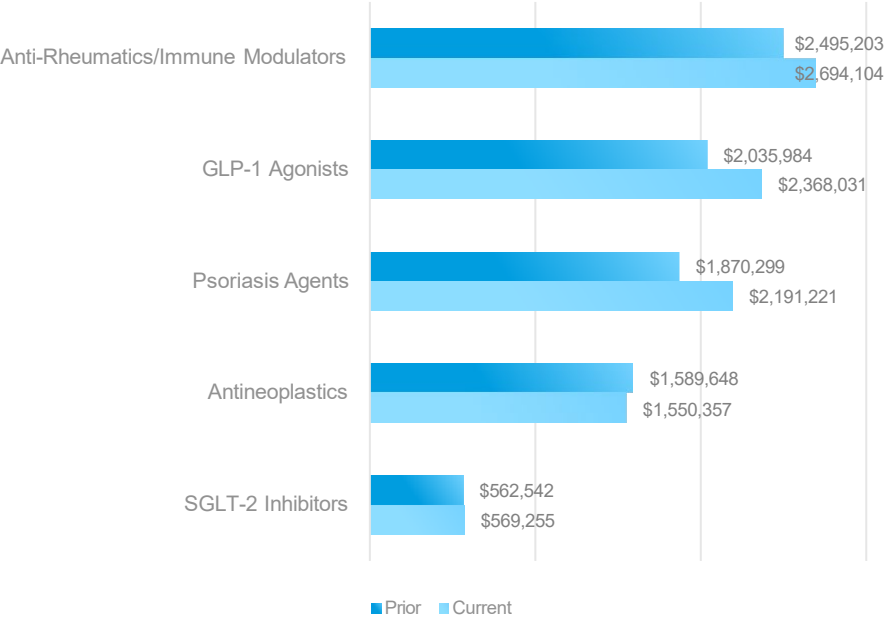
+1.1%

 GLP-1 Scripts/1k

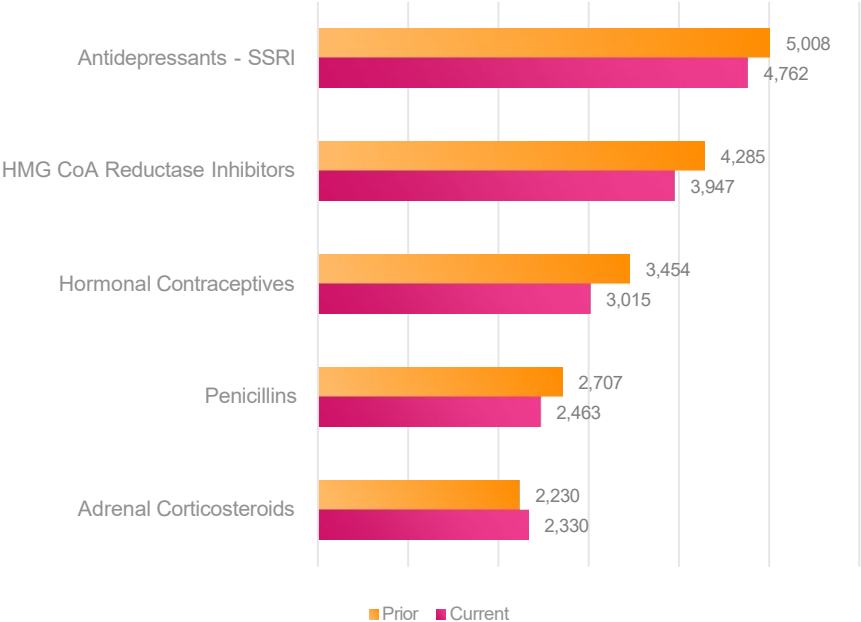
254

+36.3%

Top 5 Drug Classes by Spend



Top 5 Drug Classes by Utilization



## Pharmacy Insight

Pharmacy PMPM trend increased 15% due to an increase in both the cost per script 6% as well as script utilization 9%.

Specialty accounted for 52% of pharmacy spend, up from the prior period 1%. Script utilization increased 78% while the total paid amount increased 6%,net increase \$+453k.

GLP-1 saw a 36% increase in script utilization; cost increase of 16%. MMA BoB cost trend for 2024 was 45%.

Anti-Rheumatics cost increased. Driver of cost was Humira \$1.6M.

Psoriasis Agents have seen an uptick in cost 17%, specifically Stelara \$1.2M.

Cancer Agents have seen a slight decrease

SGLT-2 Inhibitors are medications for diabetes to assist with lowering blood sugar.

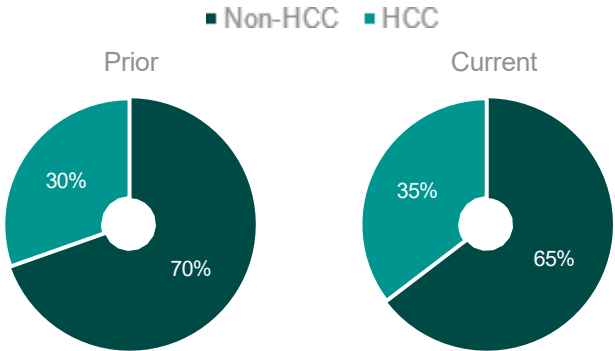
# High-Cost Claim Analysis

Members with Med+Rx claims >\$100,000: PP 80 CP 81

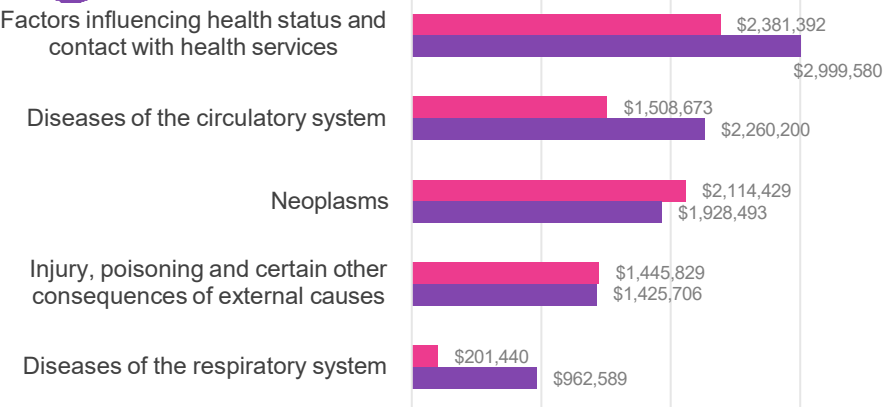
## Total Cost

	Prior	Current	% change
Medical Paid HCC	\$11,435,169	\$13,689,208	+20%
Rx Paid HCC	\$4,255,252	\$5,358,010	+26%
Total	\$15,690,421	\$19,047,218	+21%

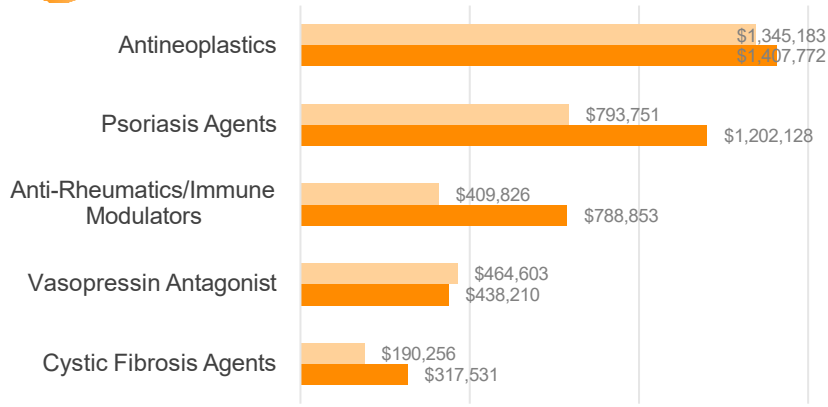
## % of Total Spend



## Top 5 Diagnosis Chapters



## Top 5 Drug Classes



## Total Cost

Medical increase 20% and an increase in pharmacy, 26%.  
Total medical and pharmacy trend 21%

## % of Total Spend

HCC accounted for 35% of the overall spend, prior period, 30%

## Top Diagnosis Chapters

Factors Influencing health status cost increase driven by twin liveborn infants One of twins is a HCC, however, claims are winding down.

Circulatory and Respiratory diagnoses increased in cost due to #1 HCC with relapsing polychondritis, aneurysm in pulmonary artery, ECMO machine for acute respiratory failure.

## Top Drug Classes

Cancer Agents have seen a slight uptick.

Psoriasis agents have seen a significant increase due to Stelara increase \$645k to \$911k, 41%

Anti-Rheumatic Modulators saw a significant increase being driven by Humira, \$257k to \$545k, 112%.

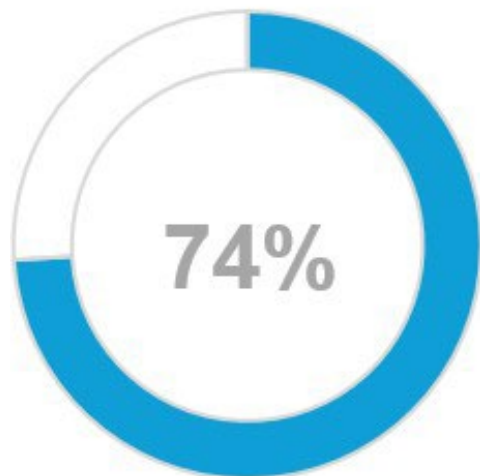
Vasopressor Antagonist costs due to Jynarque, used to slow kidney decline in polycystic kidney disease.

Cystic Fibrosis Agents have seen an uptick



# Cancer Screening Rates

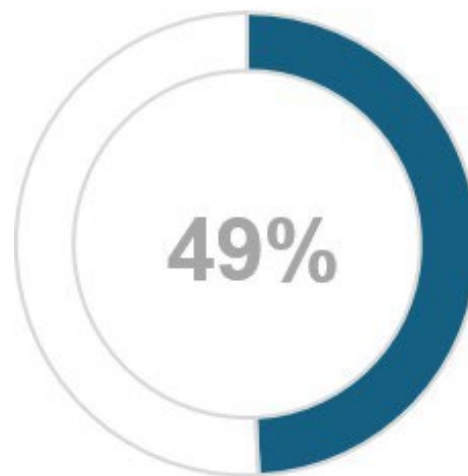
Breast Cancer



*Prior Period – 72%*  
*BoB Benchmark – 65%*



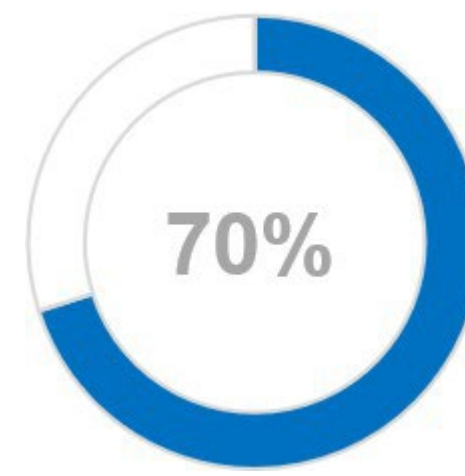
Colon Cancer



*Prior Period – 47%*  
*BoB Benchmark – 47%*



Cervical Cancer



*Prior Period – 70%*  
*BoB Benchmark – 62%*





# Gene Therapy Risk Assessment

	Luxturna	Zolgensma	Zynteglo	Skysona	Hemgenix	Adstiladrin
Indicated for	Vision loss	Spinal Muscular Atrophy (SMA) children <2	Blood disorder - Beta Thalassemia	Active cerebral adrenoleukodystrophy male, children <18	Hemophilia B	Non-invasive bladder intramural cancer (NMBIC)
Estimated cost	\$850,000	\$2,100,000	\$2,800,000	\$3,000,000	\$3,500,000	\$500k-\$750k
Prevalence	1:3,500	1:10,000	1:100,000	1:15,000	1:40,000	18:100,000
Members*	0	0	0	0	1	3
	<b>Elevidys</b>	<b>Roctavian</b>	<b>Vyjuvek</b>	<b>Casgevy</b> (Exa-cel) <b>Lyfgenia</b> (Lovo-cel)	<b>Lenmeldy</b> (atidarsgene autotemcel)	<b>Kebilidi</b> (Upstaza)
	Duchenne Muscular Dystrophy children 4-5 years old	Hemophilia A – adults with severe bleeding	Dystrophic epidermolysis bullosa (DEB)	Sickle Cell Disease >12 years old - w/ crisis - w/o crisis	Metachromatic Leuko-dystrophy	Aromatic L-amino acid decarboxylase (AADC) deficiency
	\$3,200,000	\$2,900,000	\$632,000	\$2.2M - \$3.3M	\$4,250,000	\$3,700,000
	1:3,500	1:5,600	1:51,000	1:3,300	1:40,000 – 1:60,000	1:64k-90k births
	1	1	0	0	0	0

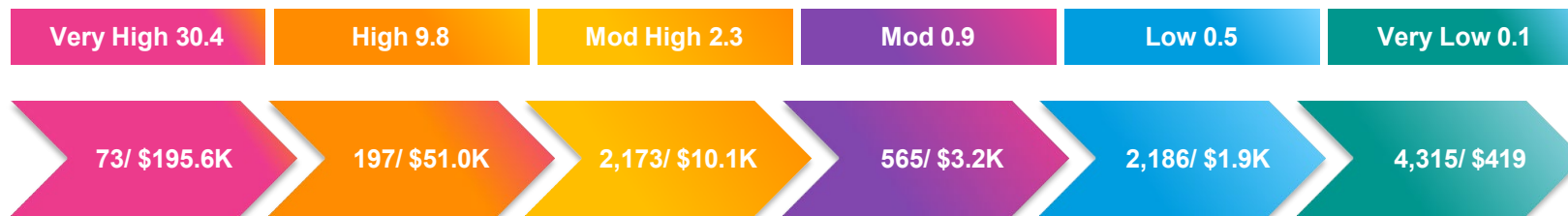
- **Estimated cost** as published by the drug manufacturer at the time of FDA approval.
- **Prevalence** indicates prevalence of established medical cases in the United States
- **# Members** indicates the number of enrolled members on the plan who match the diagnosis code and identify with the FDA approved drug indication.

\* A diagnosis is not a guarantee that the member meets gene therapy eligibility requirements or will elect treatment. This number represents the total count of members diagnosed with the specified disease; eligibility is contingent upon various factors including overall health, availability of alternative treatments, specific clinical criteria, and prior authorization requirements.

# Risk & Chronic Conditions

## Member risk profile

Concurrent 1.17 | Predicted 1.20 | Employees 1.31 / 1.38 | Spouses 1.74 / 1.71



## Top chronic conditions Previous: 01/23-12/23 | Current: 01/24-12/24

Behavioral Health	Diabetes	Hypertension	Musculoskeletal
Members 1,448	Members 479	Members 838	Members 1,000
Risk 1.6	Risk 3.2	Risk 2.5	Risk 2.6
PMPM Med \$17	PMPM Med \$4	PMPM Med \$2	PMPM Med \$24
PMPM Rx \$4	PMPM Rx \$39	PMPM Rx \$0.25	PMPM Rx
15% of members have a Behavioral Health claim	5% of members have a Diabetes claim	9% of members have a Hypertension claim	11% of members have a Chronic Musculoskeletal claim

50% of members have a chronic condition

## Preventive Care

50% members

had a preventive visit

764

Prev. visits +5% from prior

## Primary Care / PCP

63% members

had a primary care visit

2,163

PCP visits +5% from prior

## Well-being programs

Comprehensive programs with optimal engagement can help shift members to a lower risk status ideally leading to savings.

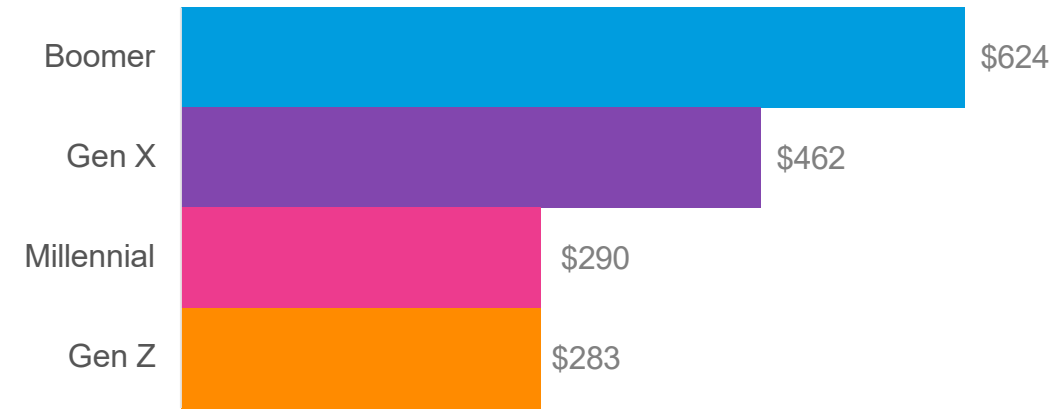
### Current programs in place:

Anthem: Hinge Health, Total Health Total You, Sydney Health, LHO virtual medical and MH/BH services, EAP

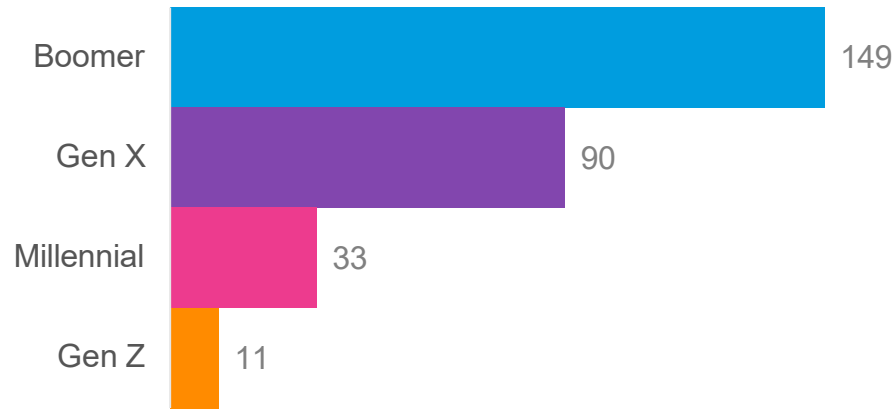
# Chronic Conditions by Generation

	Boomer	Gen X	Millennial	Gen Z
Age	60-79	45-59	29-44	13-28

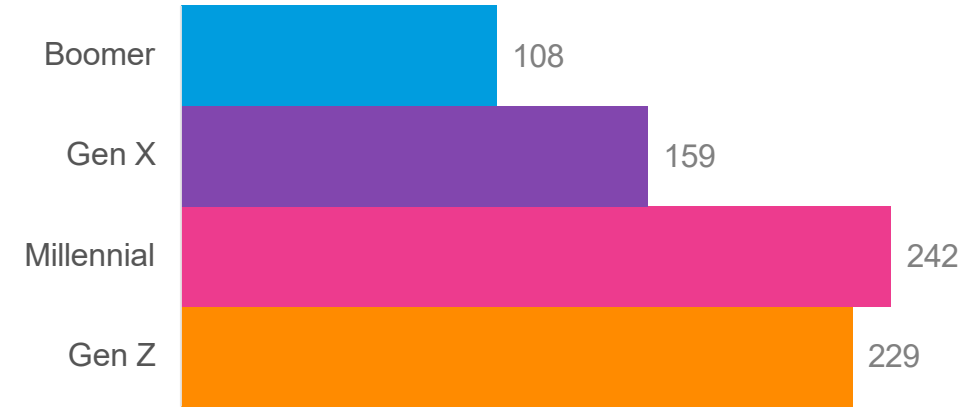
Medical costs paid per member per month by generation



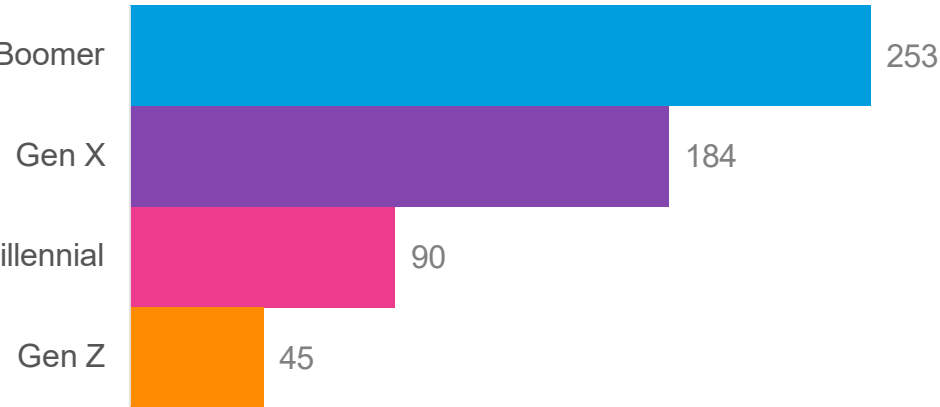
Members with diabetes (per 1,000 members)



Members with behavioral health conditions (per 1,000 members)



Members with chronic musculoskeletal conditions (per 1,000 members)



# 2025 Data Driven Action Plan

## Transforming Data into Actionable Strategies

Note: Anything in bold is offered at little to no cost to you

### Well-being & Chronic Condition Management

*50% of total member population managing one or more chronic condition; Cancer included in top HCC diagnoses; 50% preventive care and PCP utilization*

### Mental/Behavioral Health

*Remains top chronic condition YOY; 15% of total covered members; significant increase in medical PMPM (82% over a three-year trend)*

#### Robust Communication Campaign

- WWFY's Marketplace Resource Centralized Benefits Page
- Teladoc's diabetes management program services vs Virta
- **Leverage Anthem resources and MMA's eMMpower toolkit:**
  - Customize by generations
    - Millennials and Gen Z on importance of preventive care, avoidable ER, and available MH/BH resources
    - Gen X and Boomers: Available chronic condition management programs : Diabetes, MSK, and Metabolic Syndrome
    - Vera: new PCP provider locations: currently in Scott's Addition, coming to Chesterfield and Short Pump this Fall
    - Consider Anthem's preferred formulary for biosimilars (Humira, Stelara)

#### Promote Anthem's available programs, and resources:

- Consider a virtual mental health panel event
- **Schedule call with Anthem to learn about new point solution partnerships:**
  - Full list located in Appendix**
    - LHO: Virtual MH/BH services
    - Aspire365: Virtual and In-home mental health, substance use and co-occurring disorders treatment (13+ years of age)
    - Headway: Virtual and In-person therapy services and medication management (1+ years of age)
    - Rula: Individual and family therapy, psychiatric care and medication management

# Current preventive care and chronic condition management programs

Population Health and Chronic Conditions	Program
<b>Chronic Condition Management</b> Metabolic Syndrome: Diabetes, Hypertension, Hyperlipidemia, Weight  <b>Preventive Care and Well-being</b>	<b>Anthem:</b> <ul style="list-style-type: none"><li>• Total Health Total You</li><li>• Sydney Health</li><li>• LHO Medical services</li><li>• Cancer Care Navigator</li><li>• Anthem Health Guide</li><li>• Condition Care: Diabetes, Asthma, COPD, Heart Failure and Coronary Artery Disease</li><li>• Lark Diabetes Prevention Program</li></ul>
<b>Musculoskeletal</b>	<b>Anthem</b> <ul style="list-style-type: none"><li>• Hinge Health virtual PT services</li><li>• MSK Toolkit – Time Well Spent <a href="https://timewellspent.anthem.com">https://timewellspent.anthem.com</a>; 4Q 2025 Well-being Focus</li></ul>
<b>Mental/Behavioral Health</b>	<b>Anthem:</b> <ul style="list-style-type: none"><li>• EAP</li><li>• LHO virtual MH/BH services</li><li>• Behavioral Health Advantage</li><li>• Learn to Live: Emotional Well-being Resources</li><li>• Point solutions: Rula: Virtual and in-home Individual, Couples and Family Therapy services (5+ years of age); BrightView Virtual &amp; In-person substance use disorder support (18+ years of age); Aspire365 Virtual and In-home mental health and substance use support (13+ yrs of age) etc.</li></ul>

# Introducing **eMMpower**

Your one-stop-shop for well-being resources, education and toolkits. Here you will find fully vetted resources that will help support:

- Well-being strategy development
- Tools to help build a well-being program
- Turnkey employee communication samples
- Compliance requirements

“When employees feel supported, in all aspects of their lives, it resonates throughout an organization.”

- Dave Eslick, CEO, Marsh McLennan Agency

## **Accessing eMMpower:**

[eMMpowermma.clientportalonline.com](http://eMMpowermma.clientportalonline.com)

Username: [emmpower@zywave.com](mailto:emmpower@zywave.com)

Password: [MMAemmpower1](#)