



A nonprofit independent licensee of the BlueCross BlueShield Association

Greater Tompkins Consortium

Incurred between January 1, 2012 and December 31, 2012, paid through March 31, 2013



excellusbcbbs.com

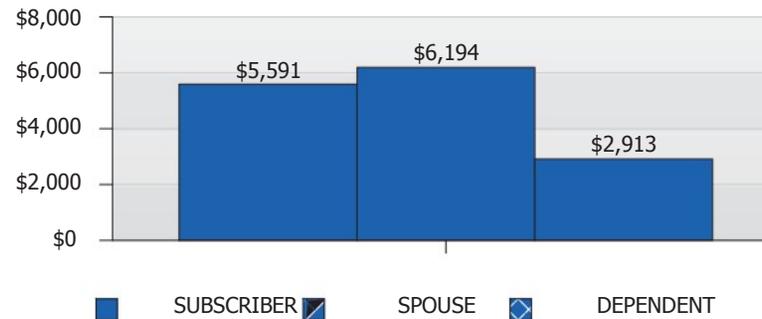
Greater Tompkins Consortium
At a Glance



	2011	2012	% Change
Average Contracts	2,001	2,005	↑0%
Average Members	4,406	4,448	↑1%
Plan Cost	\$16,886,753	\$18,027,233	↑7%
Member Cost	\$534,513	\$631,639	↑18%
Total Cost	\$19,936,787	\$21,796,867	↑9%
Plan Cost per Contract per Year	\$8,439	\$8,993	↑7%
Plan Cost per Member per Month	\$319	\$338	↑6%
Total Cost per Member per Year	\$4,525	\$4,901	↑8%

Current = Incurred between January 1, 2012 and December 31, 2012, paid through March 31, 2013
 Prior = Incurred between January 1, 2011 and December 31, 2011, paid through March 31, 2012

Total Cost per Member per Year
 by Relationship Category

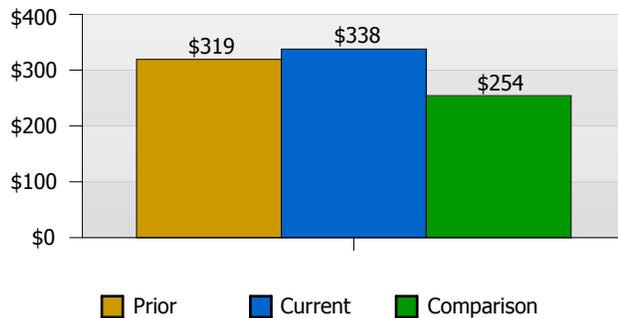


Current vs Industry Comparison

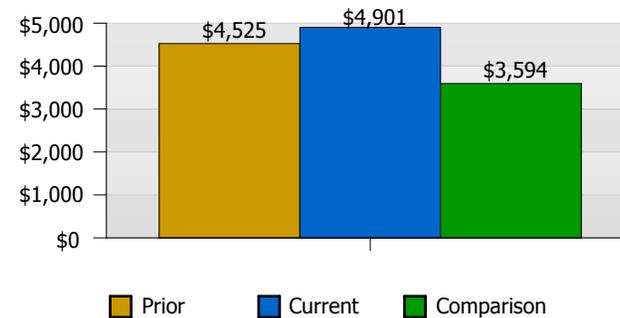


	Current	Comparison	Current vs Comparison
Plan Cost per Contract per Year	\$8,993	\$6,933	30% higher
Plan Cost per Member per Month	\$338	\$254	33% higher
Total Cost per Member per Year	\$4,901	\$3,594	36% higher
Percent Member Cost Share	3%	7%	57% lower
Member Cost per Contract per Year	\$315	\$504	38% lower
Members per Contract	2.2	2.3	less
Average Age: All Members	40.7	37.1	older

Plan Cost per Member per Month



Total Cost per Member per Year



Industry Comparison data is based on a large sample of **Excellus BlueCross BlueShield** clients, representing approximately **142,000** members

Greater Tompkins Consortium
Plan Costs by Arena



Plan Costs

Arena	2011	2012	% Change	Current % of Total
Inpatient	\$2,980,512	\$3,650,480	↑ 22%	20%
Outpatient	\$6,805,740	\$7,435,187	↑ 9%	41%
Physician	\$6,469,919	\$6,282,582	↓ 3%	35%
Other	\$630,582	\$658,985	↑ 5%	4%

Neoplasms (Cancer) was the top diagnostic category by cost in the Inpatient Arena. Five of the top 10 high claimants had their most costly diagnosis associated with the Neoplasms category.

Plan Costs per Member per Month

Arena	2011	2012	% Change	Comparison	Current vs. Comparison
Inpatient	\$56.37	\$68.39	↑ 21%	\$61.06	12% higher
Outpatient	\$128.72	\$139.30	↑ 8%	\$87.29	60% higher
Physician	\$122.37	\$117.70	↓ 4%	\$95.91	23% higher
Other	\$11.93	\$12.35	↑ 4%	\$10.10	22% higher

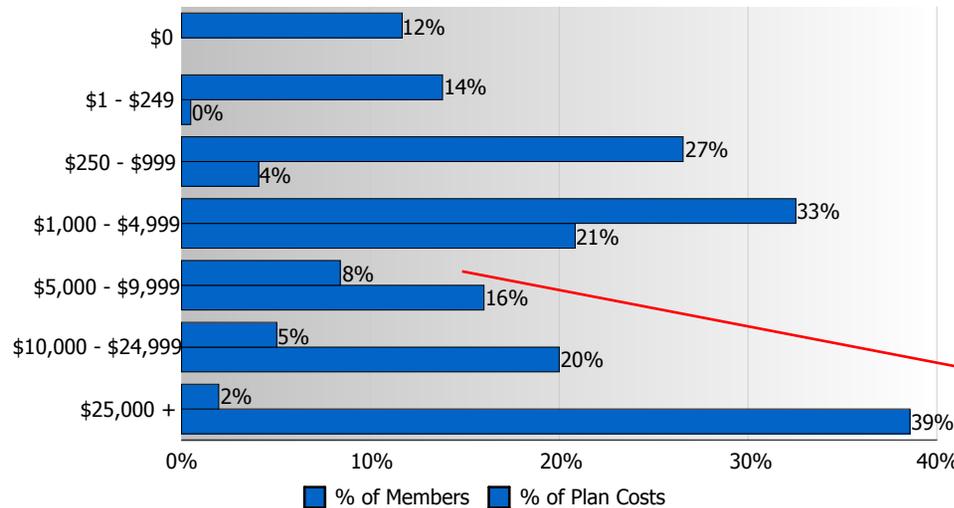
Higher PMPM costs in the top Outpatient arena services contributed to the higher Outpatient arena PMPM. The top services with significantly higher PMPMs were:

- * Radiology
- * Emergency Room
- * Lab
- * Therapeutic Injections

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Cost Distributions



Members and Costs by Plan Cost Band



15% of members accounted for 75% of plan costs

Members with \$0 in Total Costs

538 - number of members

41.4 - average age

53% - female

46% - subscribers

11.5 - average months on plan
(within report period)

Members with > \$25,000 in Total Costs

116 - number of members

40.3 - average age

52% - female

44% - subscribers

11.3 - average months on plan
(within report period)

Members by Total Cost Band (Total Cost = Plan Cost + Member Cost)

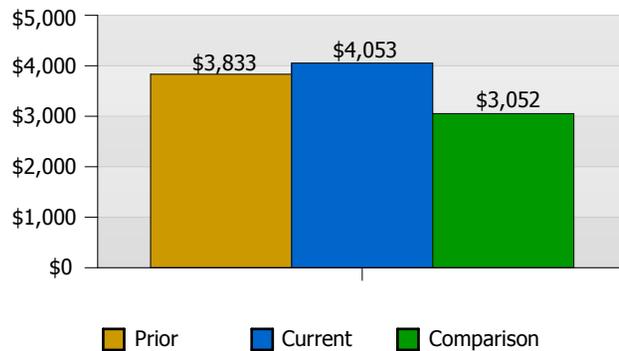
	Prior	Current	Comparison
\$0	11%	11%	18%
\$1 - \$999	34%	34%	43%
\$1,000 - \$9,999	46%	46%	33%
\$10,000 - \$24,999	7%	6%	4%
\$25,000 +	3%	2%	2%

High Cost Claimant Impact

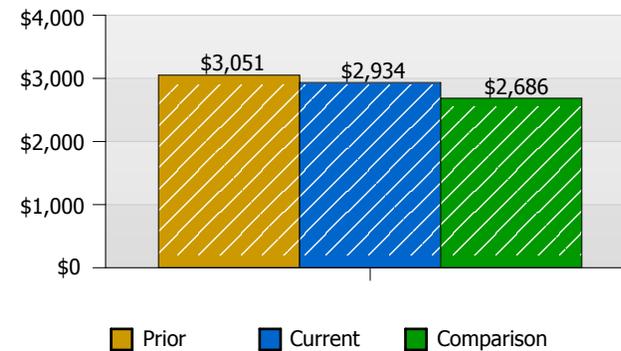


	Prior	Current	% Change	Comparison	Current vs Comparison
Number of Claimants with Plan Cost >= \$25,000	88	93	↑ 6%	--	--
Percent of Members with Plan Cost >= \$25,000	2.00%	2.09%	↑ 5%	--	--
Plan Cost for Claimants >= \$25,000	\$5,639,688	\$6,733,249	↑ 19%	--	--
Percent of Plan Cost for Claimants >= \$25,000	33%	39%	↑ 15%	--	--
Average Plan Cost per Claimant >= \$25,000	\$64,087	\$72,401	↑ 13%	--	--
Plan Cost PMPY Adjusted for \$25,000 Threshold	\$3,051	\$2,934	↓ 4%	\$2,686	9% higher

Plan Cost per Member per Year



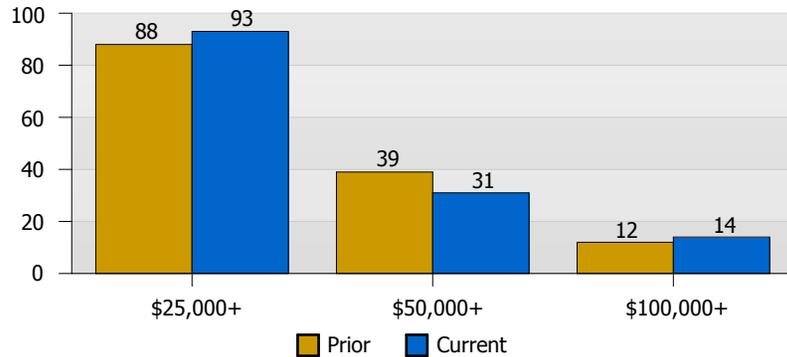
Excluding Claims over \$25,000
for Claimants with Plan Costs > \$25,000



High Cost Claimants



High Claimants per Period



High Claimant Expense as % of Total Plan Costs



Top 10 Claimants

	Claimant	Most Costly Diagnosis	Prior Plan Cost	Current Plan Cost	UM	CM	DM	Rx Sp CM	Current Status	Forecast > \$50K
1	000010879451	196 Secondary and Unspecified Malignant Neopl	\$335,633	\$1,063,623	YES	YES	NA	NA	Active	YES
2	000010436191	238 Neoplasm of Uncertain Behavior of Other a	\$13,124	\$441,920	NA	NA	NA	NA	Active	YES
3	000003345834	227 Benign Neoplasm of Other Endocrine Glands	\$103,889	\$393,046	YES	YES	YES	NA	Active	YES
4	000000444149	572 Liver Abscess and Sequelae of Chronic Liv	\$47,576	\$260,259	YES	NA	YES	NA	Active	YES
5	000013424761	162 Malignant Neoplasm of Trachea, Bronchus,	\$52,141	\$191,355	NA	NA	NA	NA	Termed	NO
6	000001551888	724 Other and Unspecified Disorders of Back	\$9,684	\$174,144	YES	NA	YES	NA	Active	NO
7	000000482029	733 Other Disorders of Bone and Cartilage	\$73,675	\$133,579	YES	YES	NA	NA	Termed	NO
8	000012859030	99681 Complications of Transplanted Kidney	\$6,074	\$121,509	YES	YES	YES	NA	Active	NO
9	000000990897	562 Diverticula of Intestine	\$1,855	\$119,026	NA	NA	NA	NA	Active	NO
10	000010723595	V5811 Encounter for antineoplastic chemothera	\$295,897	\$114,362	YES	NA	NA	NA	Termed	NO

UM - Utilization Management, CM - Case Management, DM - Disease Management, Rx Sp CM - Pharmacy Benefit Specialty Drug

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Utilization Measures



	Prior	Current	% Change	Comparison	Current vs Comparison
Inpatient Admissions	373	326	↓ 13%	67	10% higher
Average Length of Stay	4.6	5.7	↑ 25%	4.4	30% higher
Physician Office Visits	19,168	19,487	↑ 2%	3,498	25% higher
Emergency Room Visits	1,016	1,061	↑ 4%	204	17% higher

Urgent Care Visits – 993 visits in 2011 and 906 visits in 2012

	Subscribers	Spouses	Dependents	Total
All Visits				
Number of Visits	461	227	373	1,061
Number of Unique Members with Visits	297	167	244	707
Potentially Avoidable Visits				
Number of Visits	85	44	91	220
Number of Unique Members with Visits	62	37	76	175

Average Total Cost ER Visit: **\$1,438**

Average Total Cost Physician Office Visit: **\$120**

Most Frequent Emergency Room Diagnoses



Most Frequent Emergency Room Diagnoses	Prior	Current	Current % of Total
Potentially Avoidable Visits			
Upper Respiratory Infections	65	57	5%
Back Pain	55	48	5%
Headache	31	41	4%
Sprains and Strains	36	35	3%
Urinary Tract Infections	21	23	2%
Allergies	7	8	1%
Ear Infections	11	8	1%
Total	226	220	21%
Other Visits			
Symptoms; signs; and ill-defined conditions	102	124	12%
Diseases of the heart	98	102	10%
Open wounds	48	54	5%
Superficial injury; contusion	48	52	5%
Other injuries and conditions due to external	28	28	3%
Fractures	48	27	3%
All Other	607	625	59%
Total	790	841	79%

of Potentially Avoidable ER Visits: **220**
 Total Potential Savings: **\$289,958**

Highlights/Recommendations



- ✓ Plan Costs for the 2012 calendar year rose by 7% while membership remained consistent with the 2011 timeframe. **Plan Cost Per Contract Per Year** was 30% higher than the municipality comparison while **Member Cost Per Contract Per Year** was 34% lower than the comparison population.
- ✓ Ninety-three members have **39%** of plan costs. The plan costs for the high claimant population rose by 19% compared to the prior year. Four members had claims greater than \$200,000. These four members are forecasted to have claims over \$50K during the next twelve months.
 - Five of the top ten high claimants had a most costly diagnosis that was related to the Neoplasms (cancer) diagnostic category.
- ✓ A slight increase in **Emergency room visits** was seen however trends are continuing to be higher than the comparison population. During 2012, there were 239 ER visits per 1,000 members while urgent care visits per 1,000 members in 2012 was 204.
 - The average cost per ER visit was **\$1,438**. By encouraging members to utilize the physician office setting for the potentially avoidable ER visits, the plan could save nearly **\$290K**.
- ✓ Consider **Blue 4 You**, a health awareness and preventive care program for your employees that can be billed through claims. Participants complete a health profile and receive a worksite health evaluation (a convenient, comprehensive and confidential state of the art blood screening). Employees then receive a personalized Health Report and have access to a private health management website as well as Health Focus Courses for Life. Employers receive an aggregate report to aid in analyzing health and wellness focus areas.
- ✓ Initiate a campaign to reduce unnecessary Emergency Department visits. Also promote ways to help members find a primary care physician and utilize urgent care centers.
- ✓ Provide wellness promotional information to help reduce incidence of back pain, cholesterol disorders, hypertension, diabetes, depression, and heart disease. Promote custom web portal and other wellness services such as, Step Up, Blue 365, and Advanced Care Planning.