

NDPERS Executive Summary

Quarter 4 | 2015

Presented April 2016



**North Dakota
Public Employees
Retirement System**
Dakota Plan Health Benefits



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ANNUAL MEMBERSHIP SUMMARY

Stable year over year growth:

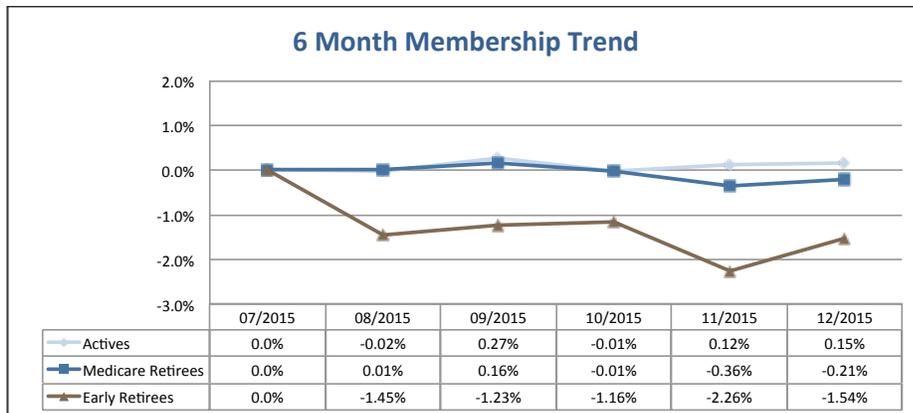
ACTIVES > **+0.3%**
 EARLY RETIREES > **-4.4%**
 MEDICARE RETIREES > **-0.2%**

MEMBERSHIP COMPARISON		
	Q3 2015	Q4 2015
Actives	56,818	56,981
Early Retirees	1,224	1,170
Medicare Retirees	8,692	8,674

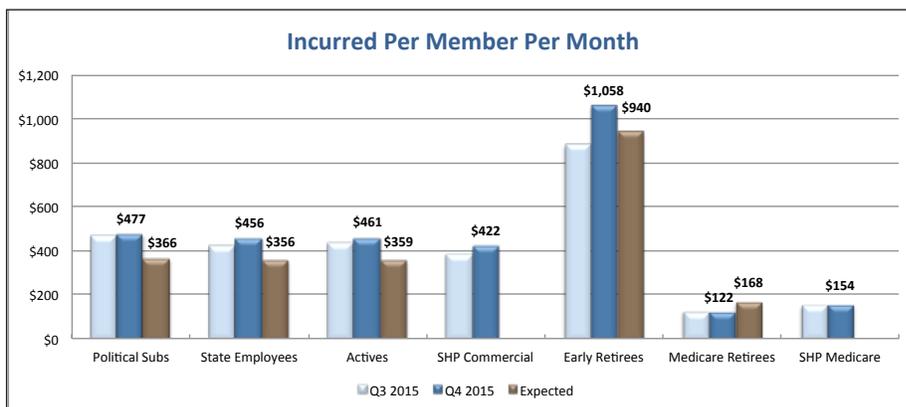
MEMBERSHIP TREND

LARGEST MEMBERSHIP INCREASE > **+0.27%**
 Actives, September 2015

LARGEST MEMBERSHIP DECLINE > **-2.26%**
 Early Retirees, November 2015



PMPM SUMMARY



*** Incurred between July 1, 2015 and Dec. 31, 2015 and paid through Feb. 29, 2016.

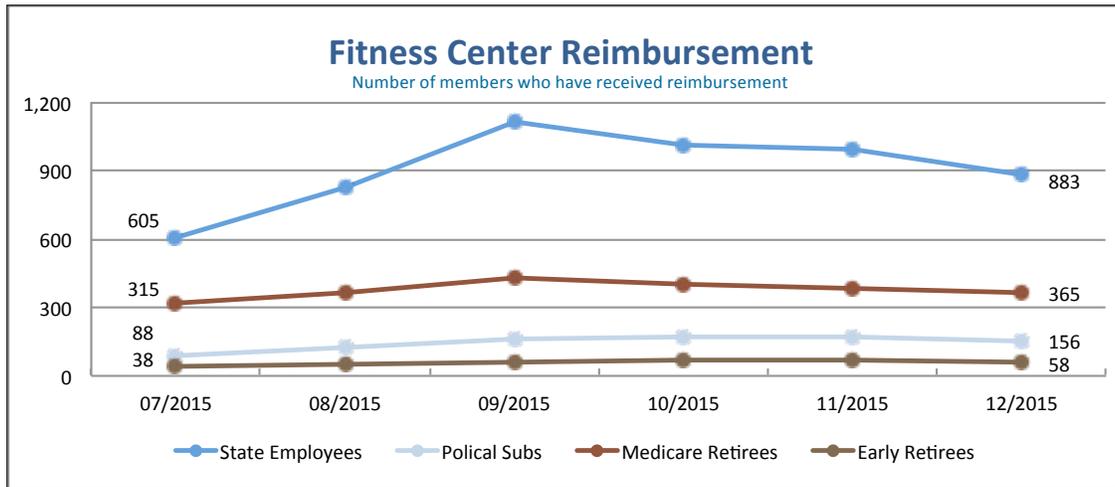
Includes IBNR for July through December, as of Feb. 29, 2016.

** Historically, 98% of claims will be accounted for within 90 days of the effective date.

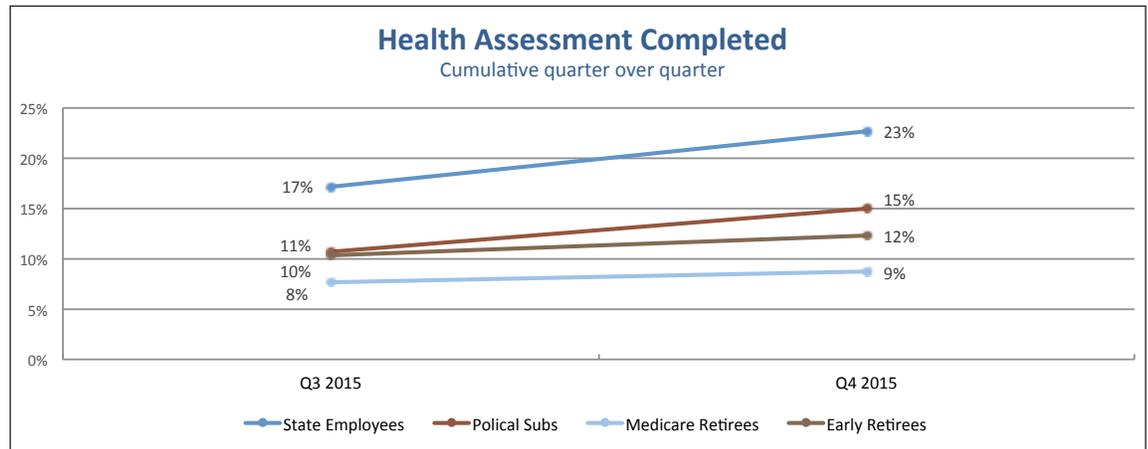
*Medicare Retirees PMPM excludes prescription drug coverage (Medicare Part D).

Summary

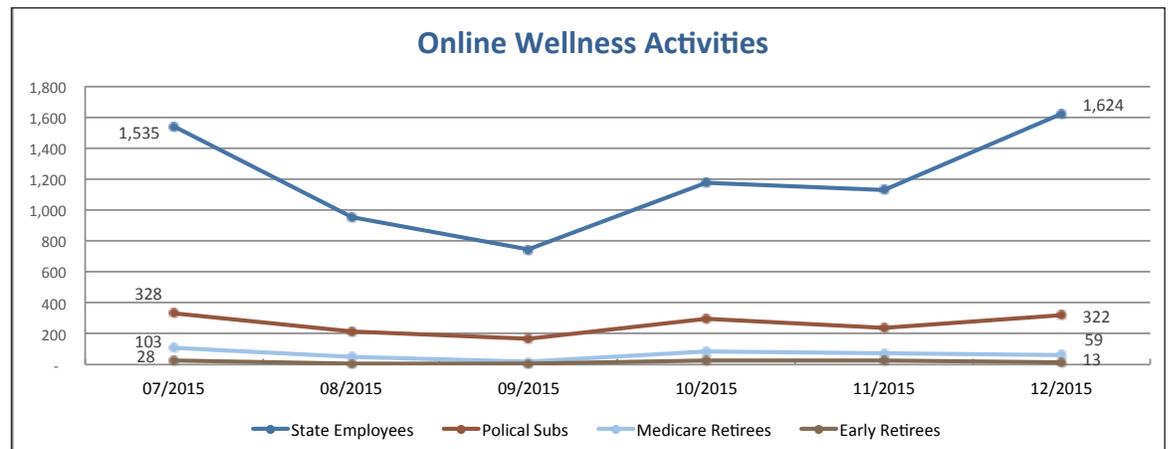
FITNESS CENTER REIMBURSEMENT



HEALTH ASSESSMENT

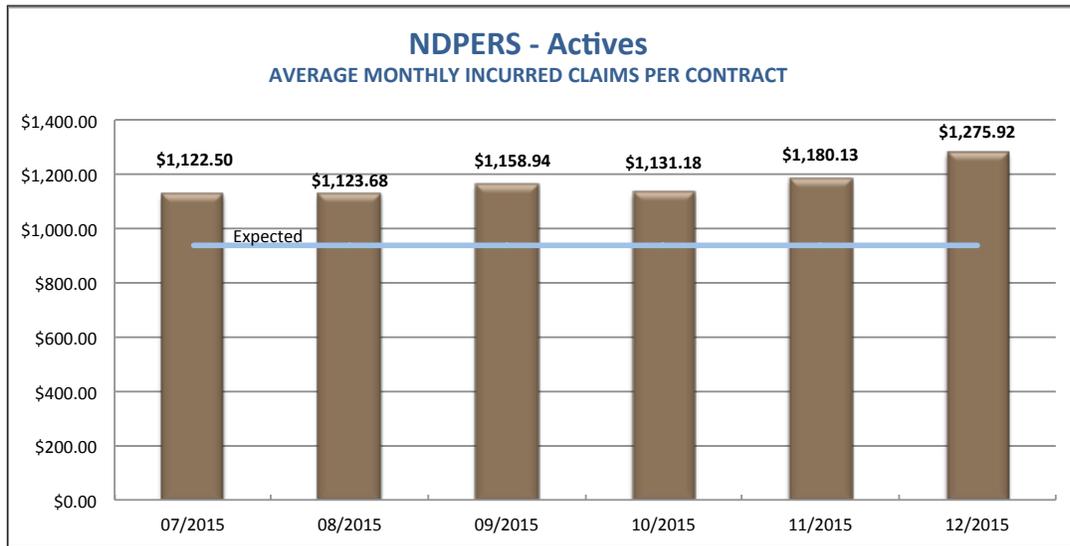


ONLINE WELLNESS ACTIVITIES



PAID CLAIMS PER CONTRACT

Claims Analysis



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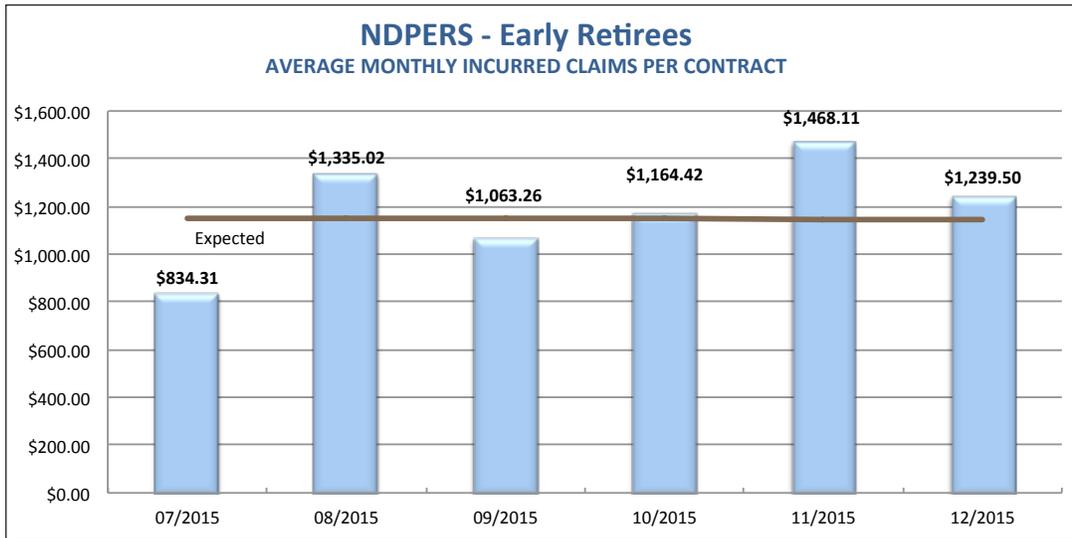
Includes IBNR for July through December, as of Feb. 29, 2016.

** Historically, 98% of claims will be accounted for within 90 days of the effective date.

*NDPERS Active contracts have approximately 2.59 members per contract.

Claims Analysis

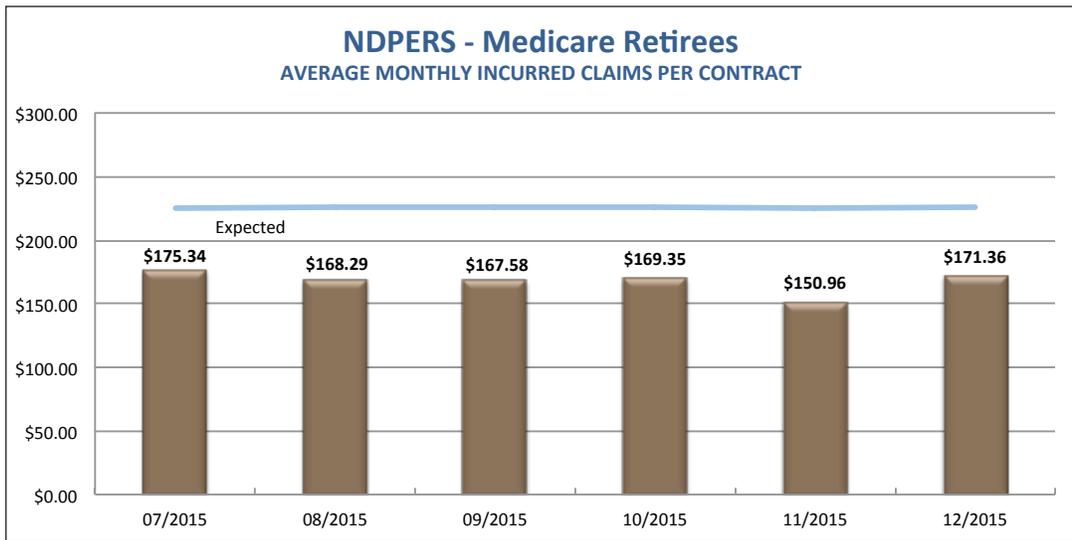
PAID CLAIMS PER CONTRACT



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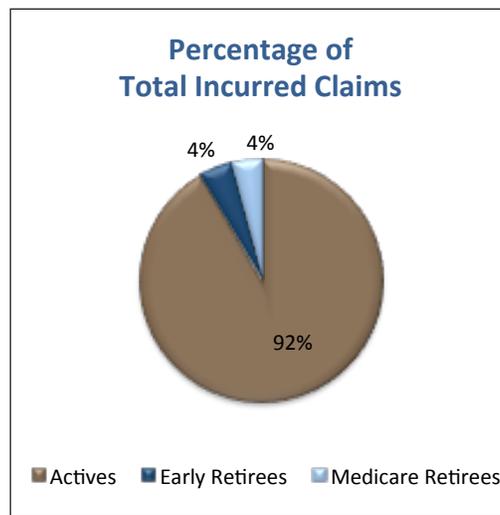
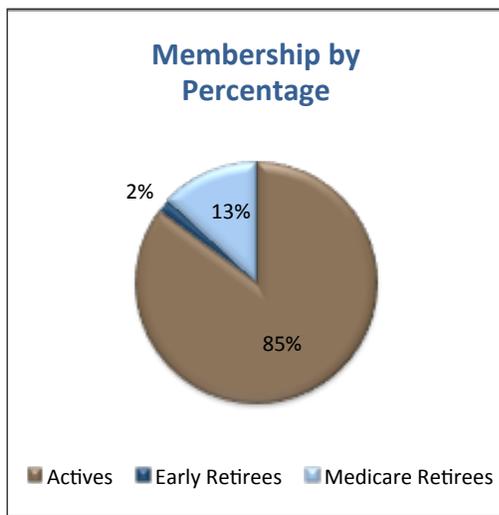
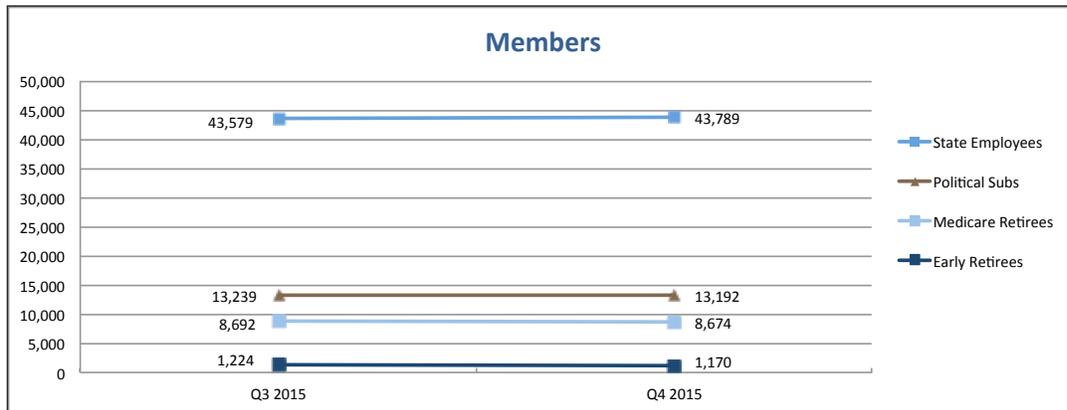
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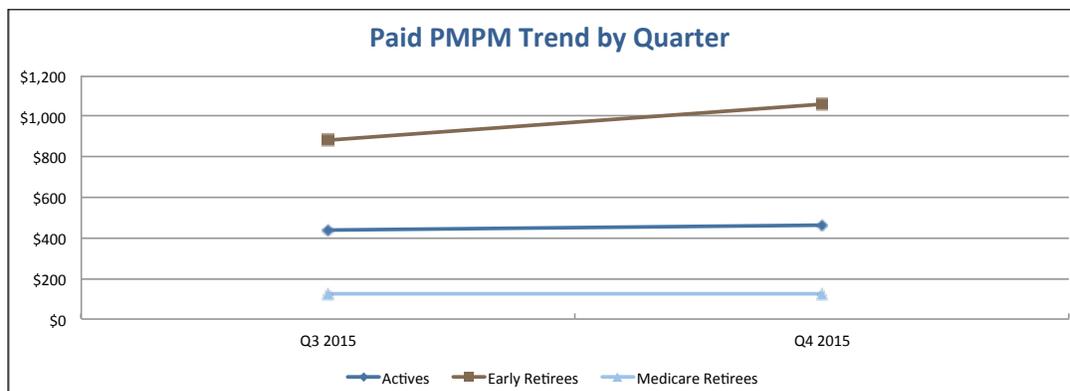
** Historically, 98% of claims will be accounted for within 90 days of the effective date.

*NDPERS Active contracts have approximately 1.34 members per contract.

MEMBERSHIP PERCENTAGE



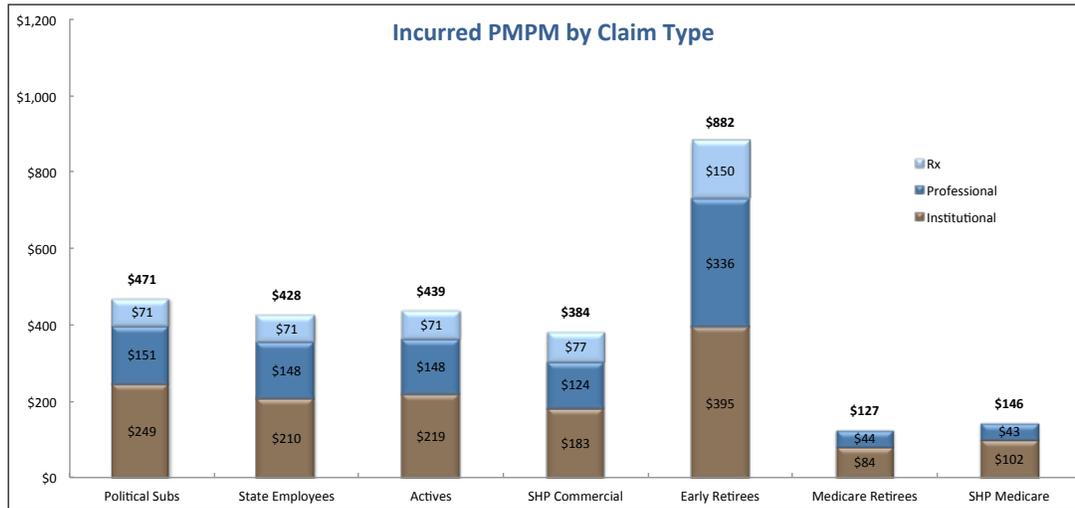
PMPM BY CLAIM TYPE, BY QUARTER



*** Incurred between July 1, 2015 and Dec. 31, 2015 and paid through Feb. 29, 2016.
Includes IBNR for July through December, as of Feb. 29, 2016.

Membership
& Utilization

PMPM BY CLAIM TYPE



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Includes IBNR for July through December, as of Feb. 29, 2016.

MEMBER RISK PROFILE & UTILIZATION

	State Emps	Political Subs	Early Retirees	SHP Commercial
Average Age	35.12	34.80	60.12	33.74
% Male (Current)	49.16	49.72	32.28	45.10
Average Risk Score	1.23	1.28	2.45	1.19
Average Care Gap Index	0.24	0.28	0.30	1.19
Inpatient Days Per 1000	255	311	368	276
Total Admissions Per 1000	60	71	65	70
ER Visits Per 1000	207	239	173	159
Total Office Visits Per 1000	4,052	3,724	5,658	3,992
Pharmacy Scripts Per 1000	8,611	9,065	18,534	10,031

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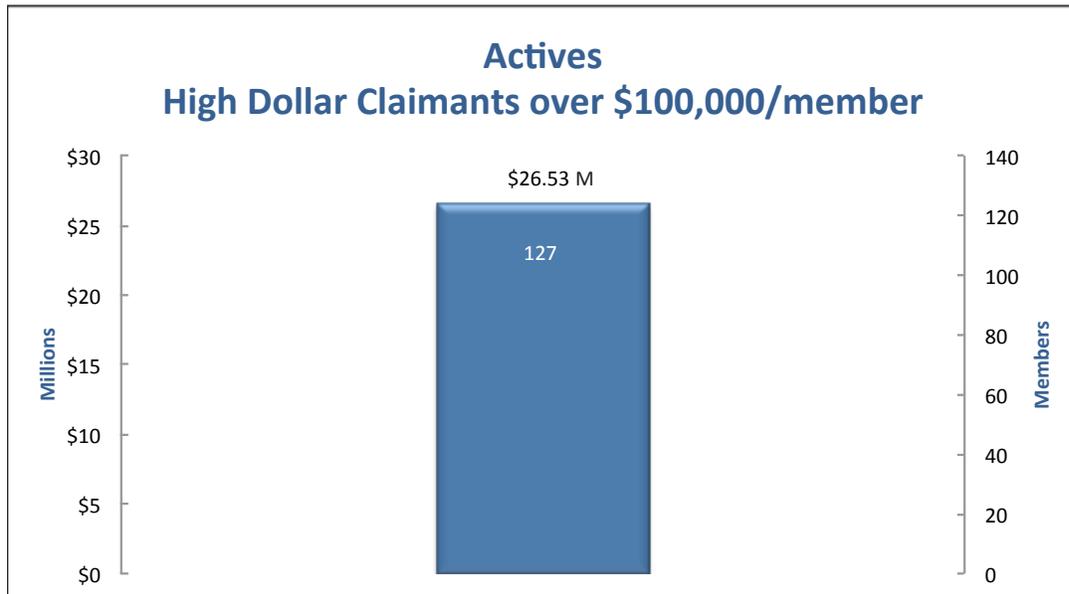
Includes IBNR for July through December, as of Feb. 29, 2016.

**All data was Normalized using Verisk's methodologies and algorithms.

NDPERS includes Political Subdivisions, Pre-Medicare Retirees and State Employees.

ACTIVES

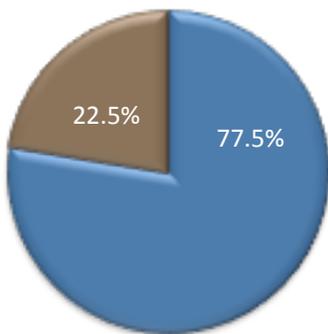
High Dollar Cases



*** Incurred between July 1, 2015 and Dec. 31, 2015 and paid through Feb. 29, 2016.

Q3 & Q4 2015 as a % of Total Medical Payments

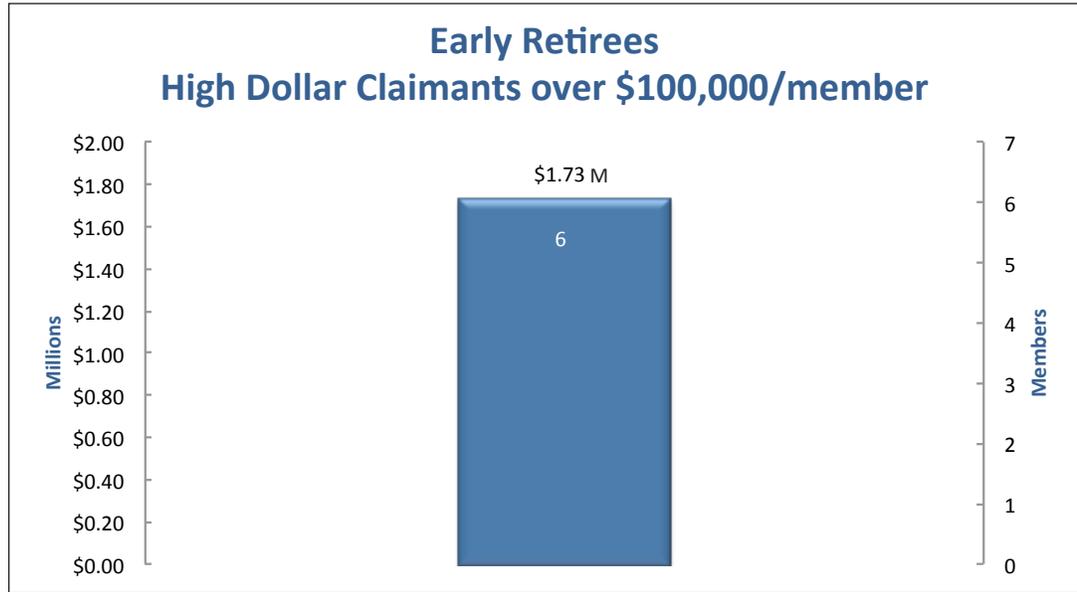
■ Non High \$ Pay ■ High Dollar Pay



Avg. Paid/Case	\$208,923
% of Total Payments	22.5%

High Dollar Cases

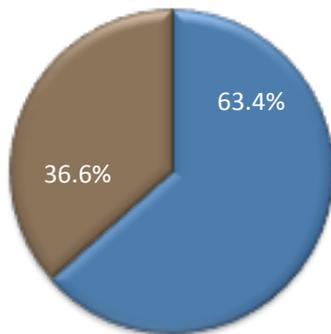
EARLY RETIREES



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**Q3 & Q4 2015
as a % of Total
Medical Payments**

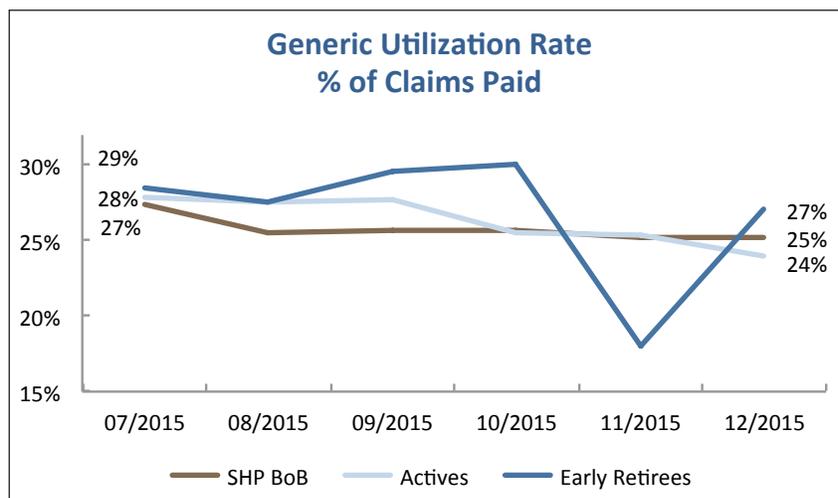
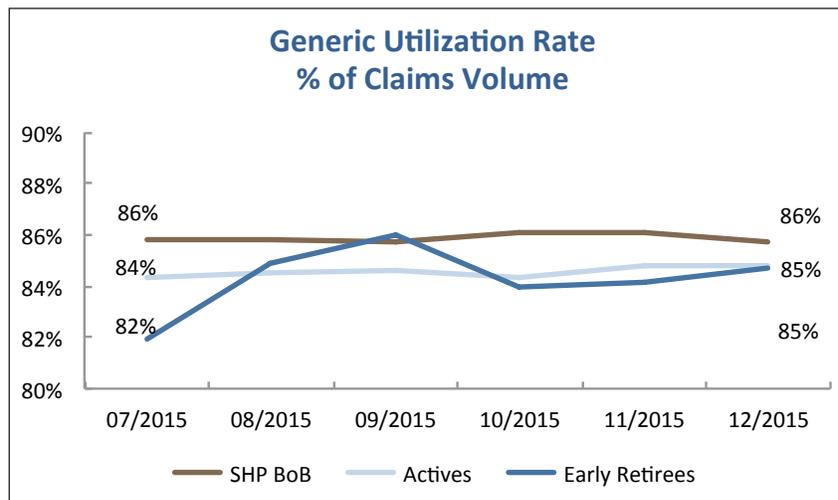
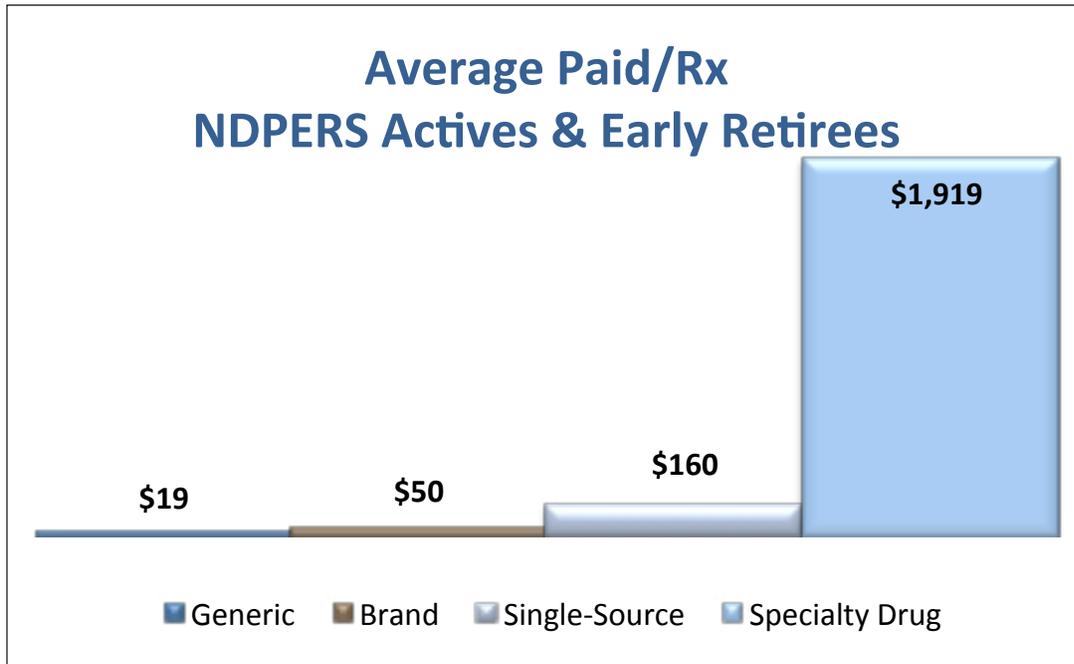
■ Non High \$ Pay ■ High Dollar Pay



Avg. Paid/Case	\$288,975
% of Total Payments	36.6%

GENERIC UTILIZATION

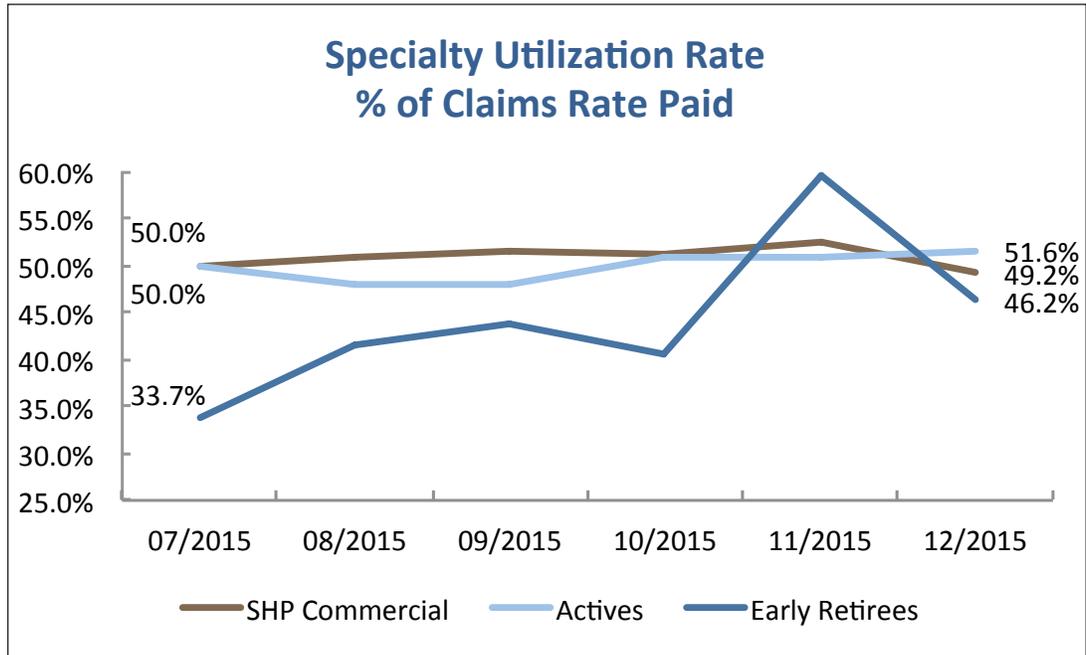
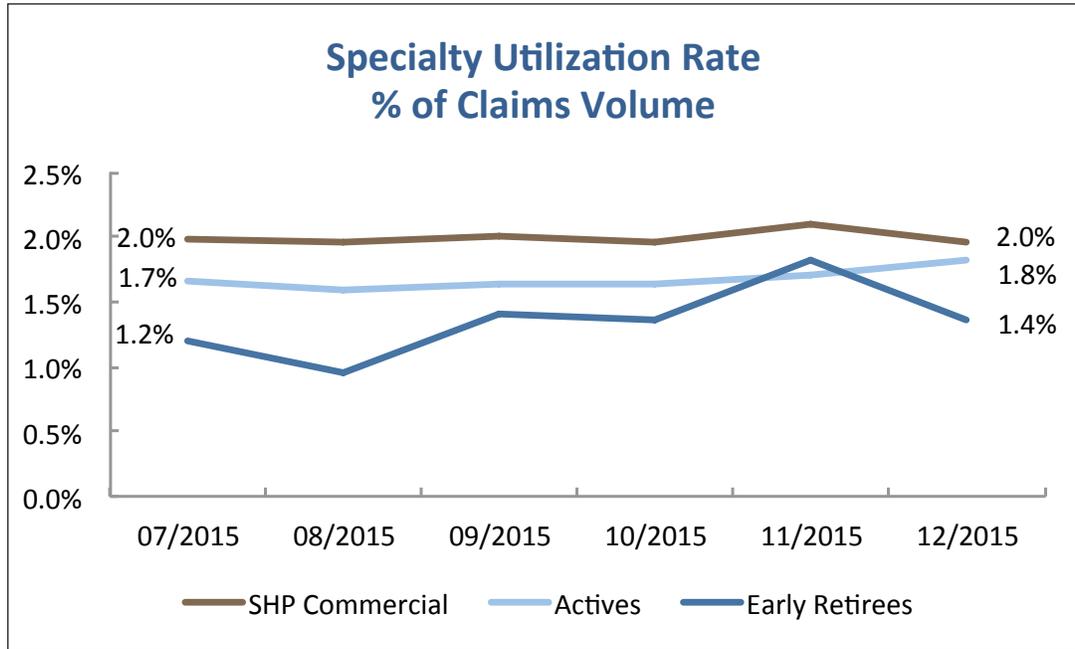
Prescription
Drugs



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Prescription
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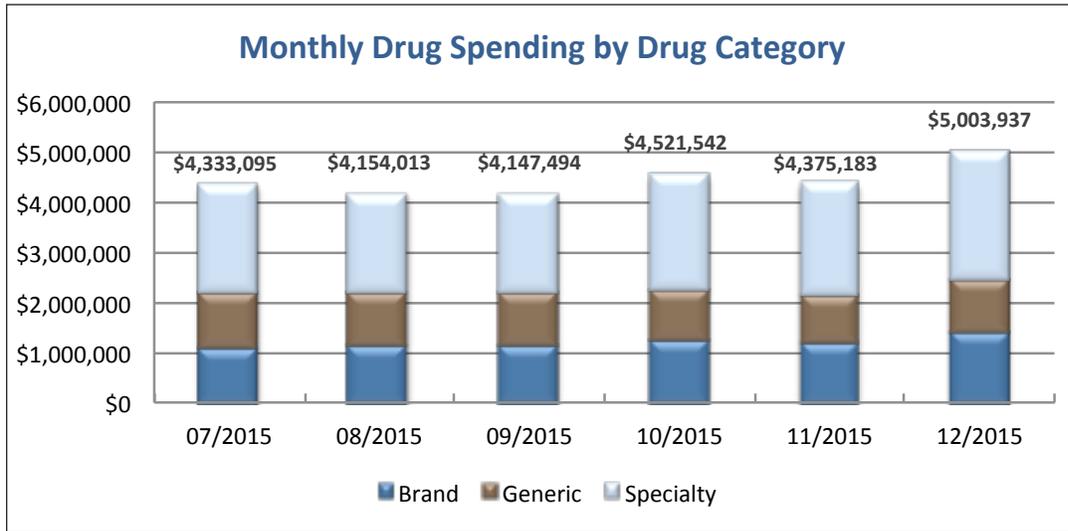
SPECIALTY PHARMACY



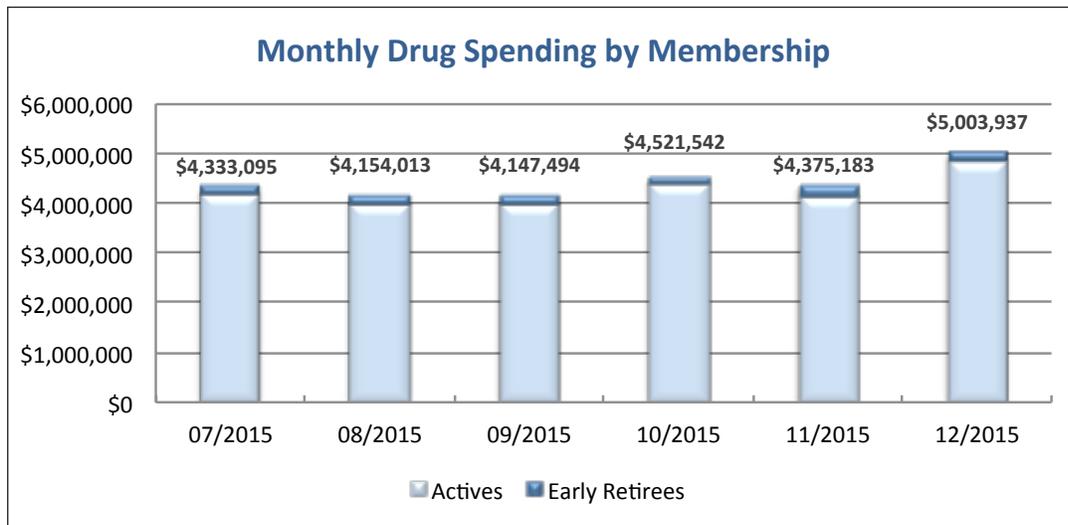
*Incurred between July 1, 2015 and Dec. 31, 2015 and paid through Feb. 29, 2016.

PHARMACY

Prescription
Drugs



*Incurred between July 1, 2015 and Dec. 31, 2015 and paid through Feb. 29, 2015.



*Incurred between July 1, 2015 and Dec. 31, 2015 and paid through Feb. 29, 2016.

Dakota Wellness Program

MONTHLY WELLNESS THEMES

Monthly themes keep the wellness program fresh throughout the year and keeps members engaged in their individual wellness pursuit. Newsletters, e-blasts and worksite posters are used to introduce themes.

Dakota Wellness Program




ENGAGING IN YOUR HEALTH

My health tools

- Establish a relationship with a primary care physician
- Ask questions during health care visits and procedures – view questions to consider discussing at your appointments at ahrq.gov/questions
- Find medication, health and disease information in the bWell Health Management Tool including: the Medicine Cabinet, Medical Library and Symptom Checker

My health access

- Use primary or acute care first
- Search for providers in your geographical area in the Provider Directories located at sanfordhealthplan.com/ndpers
- Learn your health insurance benefits, including coverage, deductibles and co-pays

The value of health is not often realized until it is lost.

Take an active approach and put your health on the top of your to do list. Call Sanford Health Plan at (701) 751-4125 or (800) 499-3416 for information about your health insurance benefits, preventive screenings and finding a doctor.

My health facts

- Complete annual exams and preventive screenings
- Complete the bWell Health Assessment
- Learn your family health history

Dakota Wellness Program




BUILD YOUR GRATITUDE MUSCLE

People who regularly practice grateful thinking are found to feel happier, have more energy, sleep better and have stronger immune systems.

Practice grateful living every day

- Just before bed think, write or record one thing you were grateful for today.
- Reprogram your mind by identifying one positive aspect of a bad situation.
- Send a handwritten thank you note to a co-worker that has helped you out in the last month.

Wellness Activities

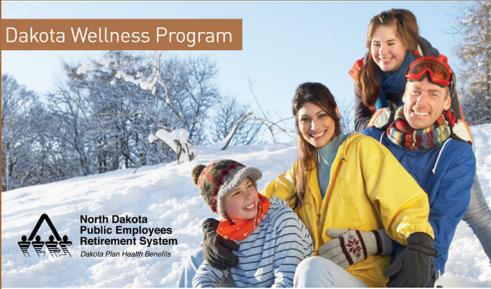
Monthly Book Club: *Thanks!: How Practicing Gratitude Can Make You Happier* by Robert Emmons

November Activity: Holiday Spending Worksheet and Record Acts of Gratitude

Webinar: Financial Fitness



Dakota Wellness Program

Evidence-based techniques for brain training include meditation, coloring, laughing or humor, brain games and challenges.

Retrain your brain

Have you ever wanted to hit a re-start button when you are sick, tired, or stressed? Discoveries in neuroscience and psychology show that brain games, positive thinking, and relaxation techniques can help train your brain to stress less and feel better.

Brain game

- Stand up or sit up straight in a chair.
- Move your right hand towards left knee and lift left knee to tap. Switch sides and tap your right knee with your left hand. Get comfortable with the motion.
- Then, while one hand touches the opposite knee, say "A." Switch sides and start by counting "1." Switch sides again and say "B" and switch sides again to say "2."
- Proceed through the alphabet while touching opposite hand to knee and switching. (ex: Count- "A, 1, B, 2, C, 3...")

Wellness Activities

Monthly Book Club: *Thrive: The Third Metric to Redefining Success and Creating a Life of Well-Being, Wisdom, and Wonder* by Arianna Huffington

December Activity: Sources of stress worksheet

Webinar: Vinyasa Yoga for Flexibility, Strength and Relaxation

Web Tool: App—Calm or calm.com

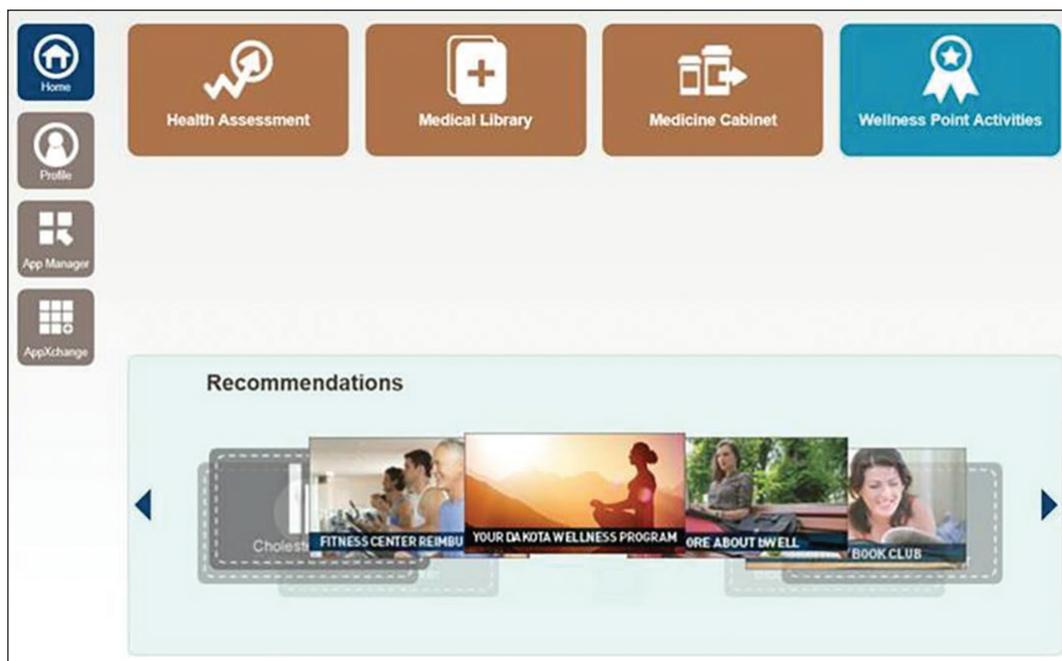


ONLINE PLATFORM

The bWell platform showcases the monthly themes along with featured monthly activities. Members can earn their wellness benefit through one or more the following three options:

1. **At work:** Participating in worksite activities and programs.
2. **Online:** Through the bWell portal.
3. **At the gym:** Using the Fitness Center Reimbursement Program.

Dakota
Wellness
Program



Dakota
Wellness
Program

TOP 10 WELLNESS ACTIVITIES

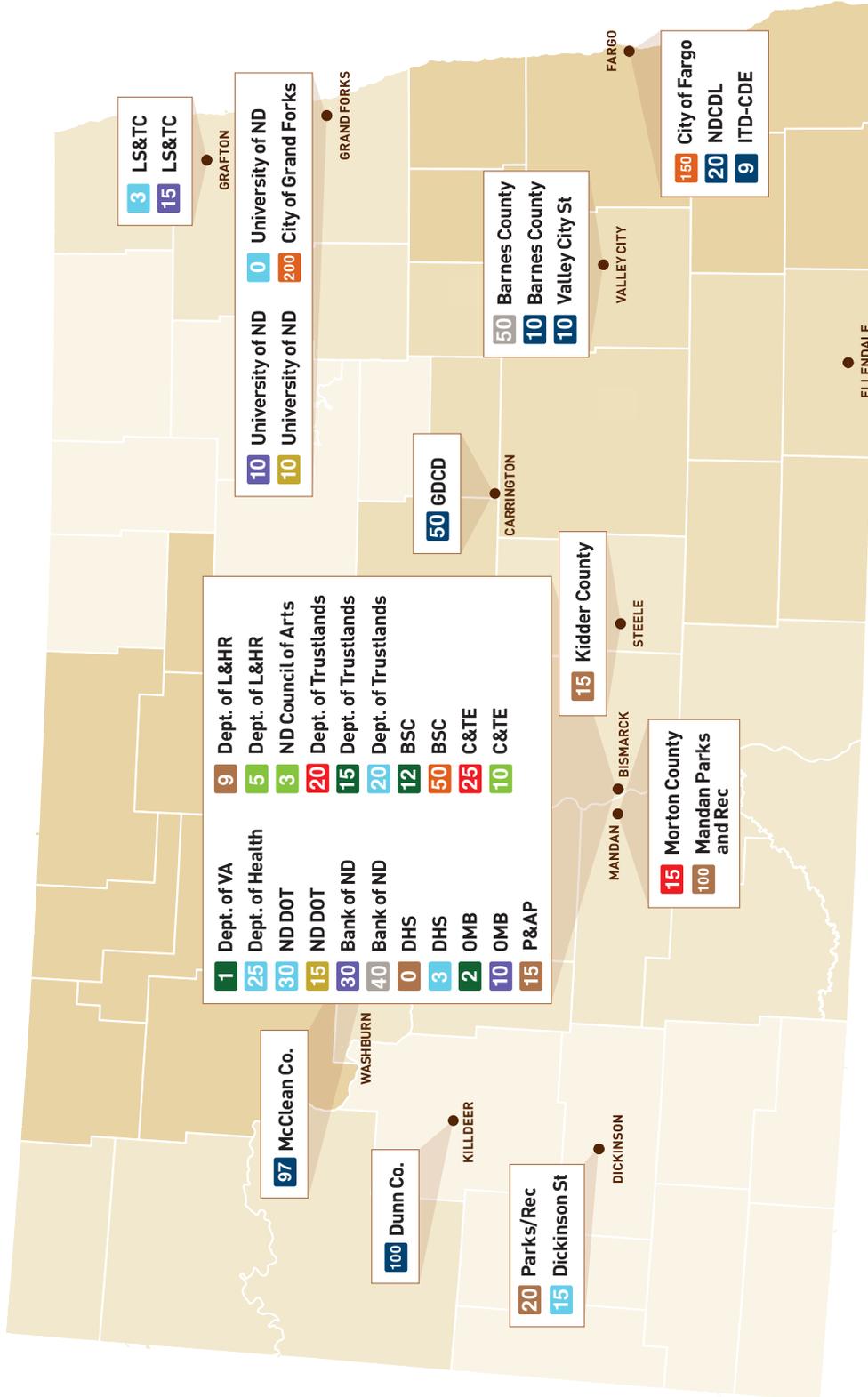
These are the top 10 online bWell activities that were selected and completed by NDPERS members.



EVENT ATTENDANCE BY AGENCY

The Sanford Health Plan NDPERS wellness team engages members both offline and online. Wellness educators travel across the state to support agency wellness coordinators and provide worksite education and activities. This map shows where they've been over the last quarter.

Dakota
Wellness
Program



Attended

- Mindful Eating
- Health Fair / COSE Health Fair
- No Gym No Problem
- bWell Overview
- Maintain Don't Gain Challenge

Stress Management

- MISC
- Preventative Health
- Gratitude
- Sitting Disease

Tobacco Cessation Program

DECEMBER MEMBER MAILING

QUIT
TOBACCO TODAY.
YOUR SUPPORT IS HERE.

CALL IT QUILTS... WITH OUR HELP.
It's time to break your tobacco habit for good. And your membership in NDPERS means you don't have to do it alone.

The Tobacco Cessation Program includes financial assistance toward office visits and medication to help you quit – all without the worries of out-of-pocket costs*. Just use your Benny card to pay for visits and medications at the time of service.

Call (877) 737-7730 and take the first step to tobacco freedom.

Visit sanfordhealthplan.com/NDPERS for program details

*Every six months, the program pays up to \$700 in office visit and medication related expenses.




The North Dakota Public Employees Retirement System received a grant to help all covered employees, and their covered dependents who are 18 and older, quit smoking or chewing tobacco. Eligible employees include current employees of the state of North Dakota, the North Dakota University system, district health units and Garrison Diversion Conservation Districts. The grant pays for up to \$700 every six months for approved tobacco cessation counseling, medications, health care provider visits and supplies. This program is administered by Sanford Health Plan.

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MEASURE	GOAL	OUTCOME REPORTING DATES	OUTCOME
COST MANAGEMENT:			
Health Risk Assessment	10%	Dec. 31, 2015	17.9%
HEALTH OUTCOMES:			
Medical Home Enrollment	30%	July 1, 2016	-
Breast Cancer Screening Rates	80%	June 30, 2017	-
Cervical Cancer Screening Rates	85%	June 30, 2017	-
Colorectal Cancer Screening Rates	60%	June 30, 2017	-
PROVIDER NETWORK/CONTRACTING:			
NDPERS PPO network - in-state hospitals, MDs and DOs that participate in the Company's Par Network.	Hospital = 85% MDs & DOs = 85%	Dec. 31, 2015	Hospital = 94% MDs & DOs = 87%
Minimum provider discount from in-network providers	30% for Non-Medicare contracts	June 30, 2017	-
Claims Financial Accuracy	99%	June 30, 2017	-
Claims Payment Incidence Accuracy	97%	June 30, 2017	-
Claim Timeliness	99%	June 30, 2017	-
Average Speed of Answer	45 seconds	June 30, 2017	-
Call Abandoned Rate	7% or less	June 30, 2017	-
ANCILLARY ITEMS:			
The interest rate utilized currently is based on the US Treasury Notes quoted by the Wall Street Journal	verification	June 30, 2017	-
Rx rebates passed-through to NDPERS	100%	June 30, 2017	-
HRA WELLNESS SCORE:			
HRA Wellness Score	5% point increase	Dec. 31, 2016	-
bWell Participation	10%	Dec. 31, 2015	10.8%
Health Club Credit	Goal = 1,950	July 1, 2016	-



**North Dakota
Public Employees
Retirement System**
Dakota Plan Health Benefits

SANFORD
HEALTH PLAN