

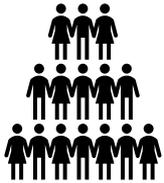


# KEEPING A HEALTHY POOL

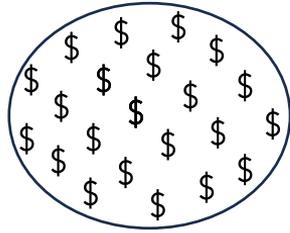
PRESENTED BY  
JANA McCUSKER

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# WHAT IS A RISK POOL?



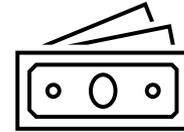
**Member Groups**



**Contributions**

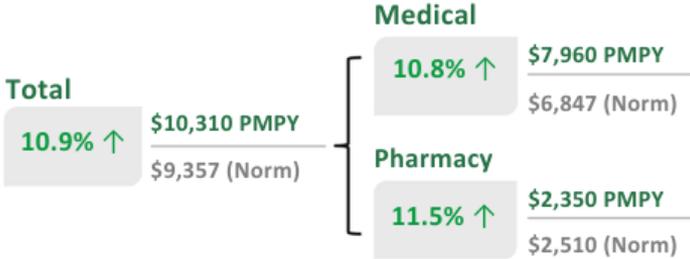


**Individual Claims**  
✓ Claim substantiation

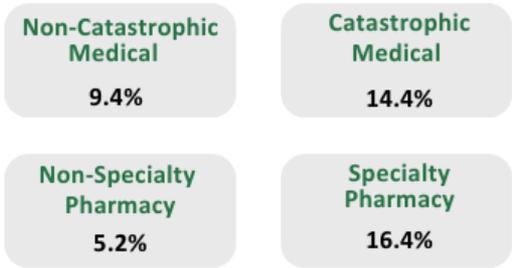


**Pool Pays the Claim**

# MEDICAL CLAIMS UTILIZATION 2023-2024



### Drivers of Trend



Average Annual Trend, 2020-2023



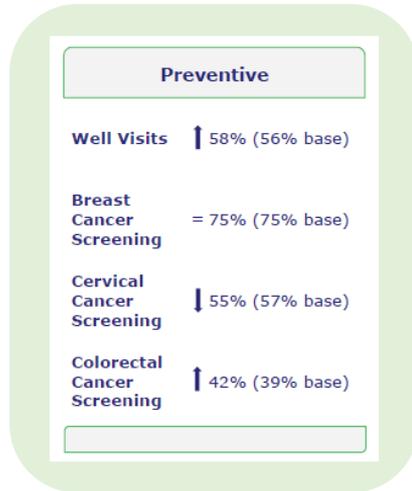
### Top 3 conditions by medical spend:

- Musculoskeletal
- Neoplasms
- Gastrointestinal

# HEALTHY EMPLOYEES = LOWER CLAIMS

NON-USER/HEALTHY (Members with no claims or episodes of care; or preventive and administrative care)	MINOR (i.e. Dermatology, infections, injuries, etc.)	MAJOR/MATERNITY (i.e. Many cancers, joint replacements, trauma, pregnancy, etc.)	CHRONIC (i.e. Diabetes, hypertension, COPD, excluding catastrophic.)	CATASTROPHIC (Spend greater than or equal to catastrophic threshold)
<b>14%</b> of the population	<b>17%</b> of the population	<b>21%</b> of the population	<b>47%</b> of the population	<b>1%</b> of the population
<b>2%</b> of spend	<b>4%</b> of spend	<b>15%</b> of spend	<b>53%</b> of spend	<b>27%</b> of spend

## Preventive Care & Well-Being Program Engagement



## Point Solutions



# KEEPING EMPLOYEES HEALTHY

- Your employees' health is so important to the role they play within your organization and the health of the entire pool
- SCHOOLCARE supports employee health through:
  - Our mission
  - ***Good For You!*** Well-Being Program
  - Communications
  - Additional program offerings
- Based on employee and employer feedback, SCHOOLCARE continues to evolve and offer relevant, important health information and programs
  - Employees and covered spouses choose what works best for them based on where they are in their well-being journey
  - Programs are designed to be equitable
  - Incentives provide flexibility and engagement