



CEBT
Benefit by Trust



Changing Healthcare Utilization

CEBT Summer Conference, July 2024
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Today's Touchpoints



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Marathon Health Value Proposition



Empower Care Teams

- **31** min avg appointment times; focus on outcomes, not volume
- Dedicated Care Team Manager
- Continued company focus on culture, teammate satisfaction



Engage Members

- **88.5** Net Promoter Score (NPS), last 12 months
- **14,733** visits, last 12 months
- **5,437** unique members served



Improve Population Health

- **73%** of engaged members have improved biometric measures
- **65.4%** members have documented results for recommended cancer screenings



Reduce Cost

- **25%** less cost PMPY per engaged member
- **\$6.2M** savings in 2024 for engaged members vs non-engaged



Claims Analysis



Reduce Cost

Methods of Calculation

- Annual plan performance
- Savings from redirected care by CPT code
- Engaged vs non-engaged claims spend

Analysis Design: Engaged vs Non-Engaged Claims Spend

Spend:

Average Per Member Per Year (PMPY) medical claims spend

- Claims analysis period: July 2022-June 2023 (Year 9), incurred basis
- Claims analysis for employees and spouses with and without claims during the claims analysis period
- High-cost claimant threshold \$100,000

Cohorts:

Non-engaged = Employees and spouses with 0 visits (Jan 2022-June 2023, 18 months), cohort size of 5,189 adult members

Engaged = Employees and spouses 1 or more provider visits (Jan 2022-June 2023, 18 months), cohort size of 3,206 adult members*

* Total number of engaged members as of 7/10/24 is 5,437 (32% of eligible)

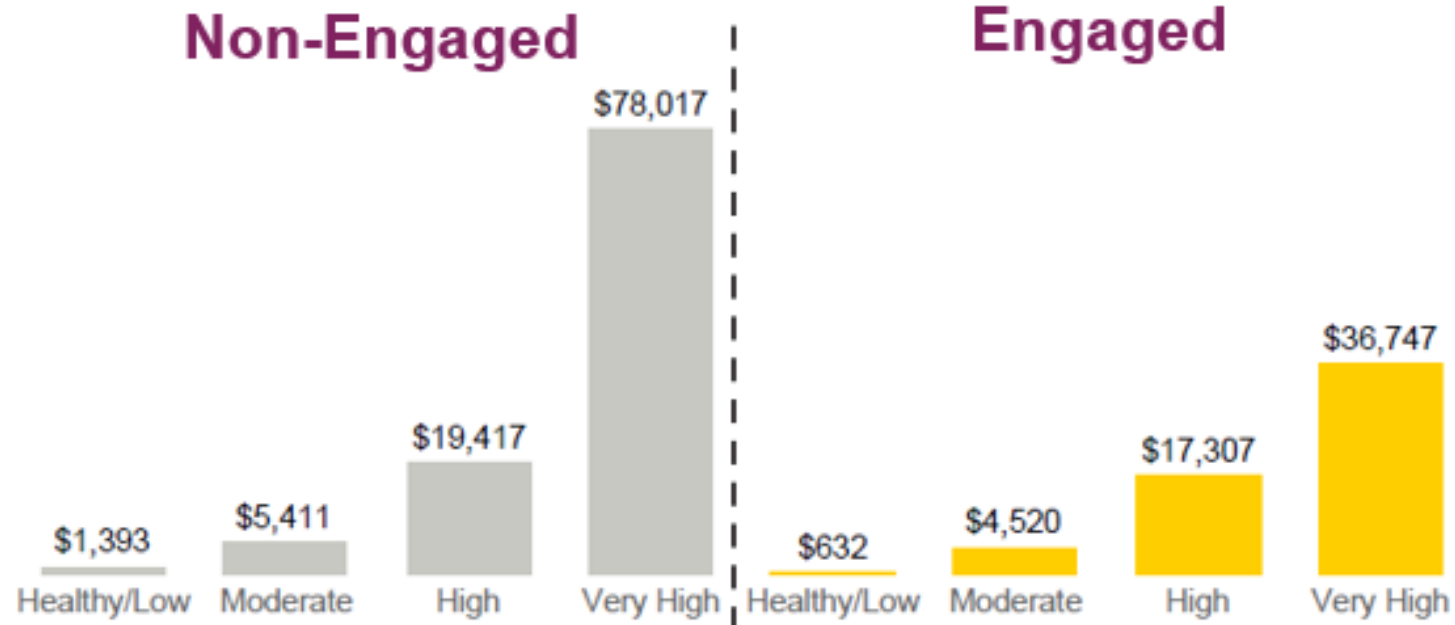
Risk Adjustment:

Johns Hopkins ACG tool (Adjusted Clinical Groups)

- Industry leading software ingests demographic and claims data to assign risk scores to each member
- Members with similar risk scores grouped into Resource Utilization Bands (RUB): Health/Low, Moderate, High, Very High
- Average risk scores are used to normalize cost outcomes across RUB's



Engaged members cost less across each RUB



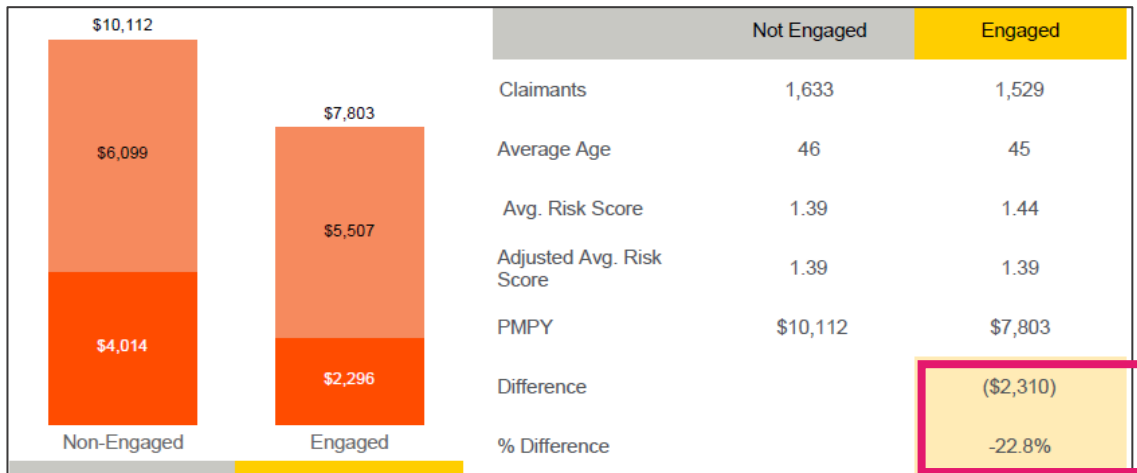
	Non-Engaged PMPY	Engaged PMPY	Difference	% Difference	Non-Engaged Claimants	Engaged Claimants	% Non-Engaged	% Engaged
Healthy/Low	\$1,393	\$632	(\$762)	-54.7%	1,504	631	70.4%	29.6%
Moderate	\$5,411	\$4,520	(\$891)	-16.5%	2,746	1,989	58.0%	42.0%
High	\$19,417	\$17,307	(\$2,109)	-10.9%	605	451	57.3%	42.7%
Very High	\$78,017	\$36,747	(\$41,270)	-52.9%	132	90	59.5%	40.5%



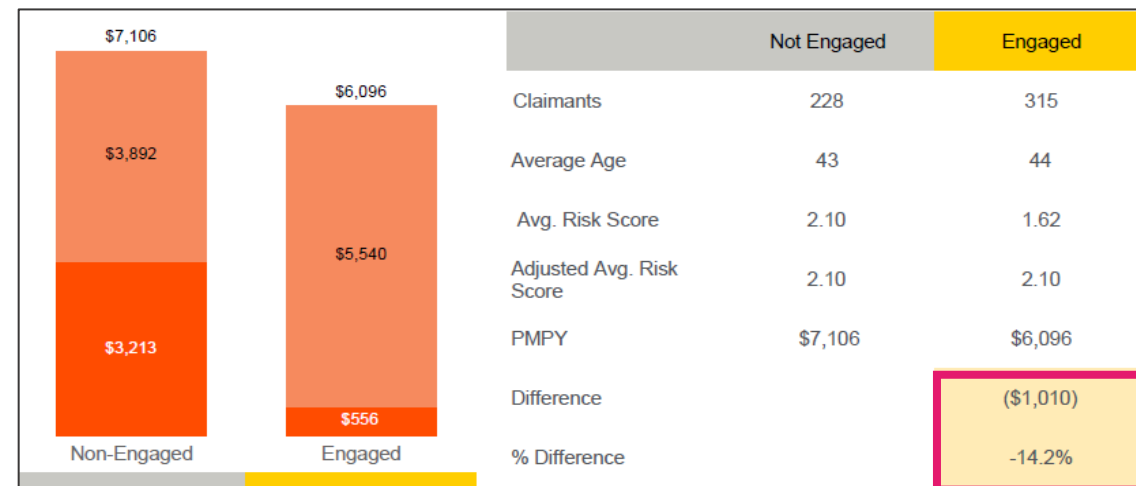
Savings by Region: Average Savings of 25% (\$1,939 per engaged member)

Non-HCC
HCC

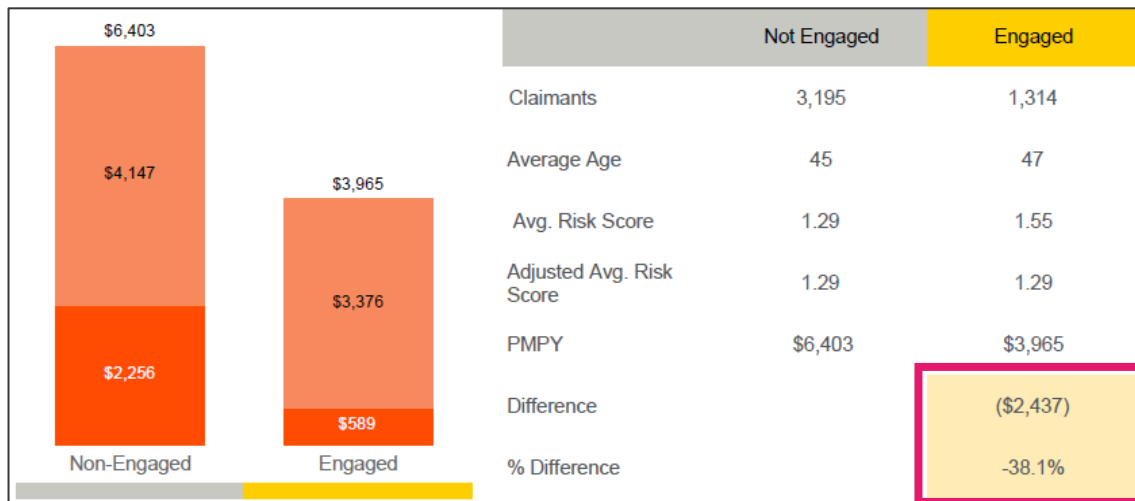
GarCo – 22.8% savings



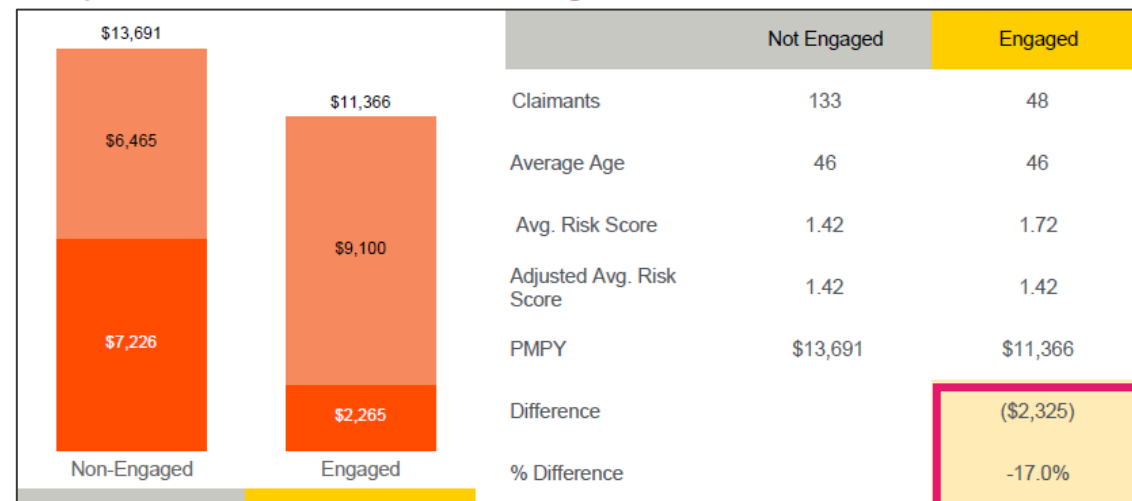
Widefield – 14.2% savings



NoCo – 38.1% savings



Gypsum – 17.0% savings



Where Do Savings Come From?



Improve Population Health



1. Redirected care for services performed at the CEBT Health & Wellness Centers (\$0 claim)
2. Well-managed chronic conditions*
3. Compliance with preventative screenings*
4. Early intervention on illness due to service convenience and low/no cost
5. Value-based referrals
6. Improved population health

** Documented as Quality Measures, which are based on HEDIS guidelines and Standards of Care for chronic conditions*

A Thousand Stories Like This

I asked one of my regular patients how he was coping. He mentioned that his 19-year old daughter had come home from college. She had been skipping classes due to anxiety, loss of motivation, and inability to focus. She did not feel she could return to college. She had a local therapist who had suggested antidepressant medication, but she had not been able to get into psychiatry at the hospital. We booked an appointment for his daughter that afternoon. She had a history of self-harm and reported those feelings had returned. We agreed to start an antidepressant to augment her counseling.

Outcome

Two weeks later, the daughter reported feeling more confident, relaxed, and motivated. She has since returned to college and successfully completed her sophomore year. I continue to monitor her and her father. He has expressed his deep appreciation for the timely care they received at the CEBT Health & Wellness Center.

“I got a needed referral to a great PT. My experience at this office is with locals who are professional, thorough, friendly, and helpful.”

“It was my first time in, but the staff made it feel like they knew me and truly cared about my health and wellbeing. 5 stars!”

“CEBT is the best healthcare we’ve ever received.”



Jenny Lang, FNP, CNM, MSN
CEBT Glenwood

More Engaged Members = More Savings



Engage Members

Per claims analysis (slide 4):

3,206 engaged members* X \$1,939 average PMPY savings = \$6,216,434

4,000 engaged members X \$1,939 average PMPY savings = \$7,756,000

Note: Actual total number of engaged members as of July 2024 is 5,437 (32% of eligible). 2024 goal is 5,700 engaged members (35%)

Engagement points of reference

32%

CEBT current
(below MH book of
business
benchmark of 37%)

37%

CEBT School
Districts average
(above MH book
of business
benchmark)

42%

CEBT all-time high
(Year 5)

60%

CEBT highest large
employer group:
Eagle County Schools
(followed by Widefield
schools at 56%)

60%

Marathon Health
overall target
engagement
(varies by clients)

*Engagement = % of eligible with 1 or more visits in 18 months. Includes employees, spouses, dependents. West Metro excluded from CEBT data. Aspen Schools included.



Engagement is magic, not mystery

From Year 8 Review

Levers of engagement: a systems view

Engagement takes collaboration: Marathon Health (program level), shared, and CEBT (employer relationships)



High-impact groups to audit and deploy engagement strategies:

- Thompson
- Windsor Re-4
- ECSD
- Widefield
- Roaring Fork
- Garfield Re-2



Prioritizing Care for Educators

Serving those who serve others

- ✔ Second Fastest Growing Sector within Marathon Health
 - 70+ Education Partners
 - 200,000 educator lives covered
 - 98% Patient Satisfaction
 - Avg savings per engaged member = \$200

- ✔ Largest eligible member population within CEBT
 - 55.7% of CEBT eligible members are from school districts
 - 9,410 CEBT members from school districts out of 16,890 total eligible

- ✔ NEED!

Responding to Partners in Need

Current Climate

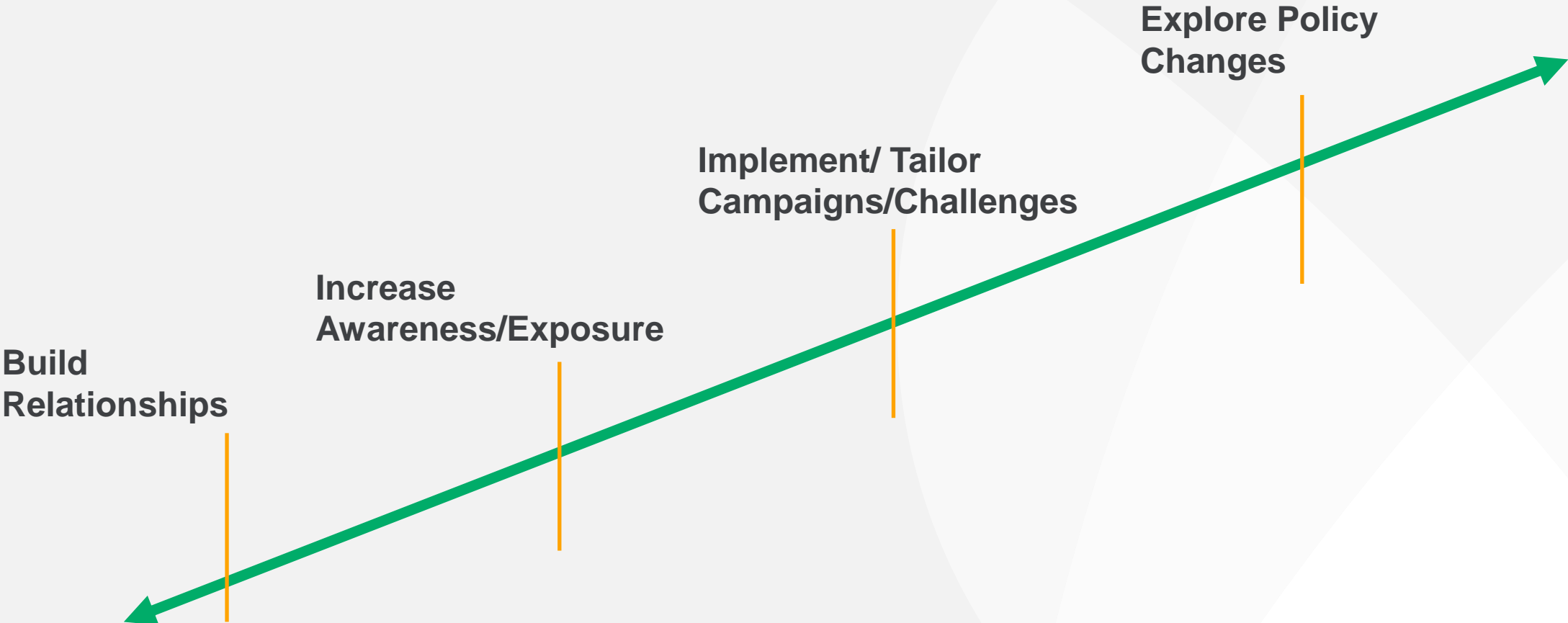
- Only 33% of teachers reported being satisfied with their jobs
- 82% of teachers say the state of public education has gotten worse over the past five years & 53% expect it to be even worse five years from now
- 52% of teachers indicate they would not recommend someone planning for a career to become a teacher
- Only 35% of teachers report being satisfied with the benefits offered by their employer

*According to a February Gallop Poll,
K-12 educators are suffering burnout at a level higher than any other employee group in any industry in the United States.*

Impacts of Improved Health

- Higher Job Satisfaction
- Improved creativity, collaboration and communication
- Increased retention
- Reduced staffing costs
- Improved attendance
- Greater continuity of instruction
- Better access to leave & reduced stress on internal staff
- Reduced substitute costs
- Claims spend savings
- Repurpose funds toward staff and student initiatives

Responding to Partners in Need (How)



Clinical Teams Drive Outcomes



Empower Care Teams



Annual CEBT team meeting
WTW offices, Denver
May 2024



Celebrating > 5-10 years tenure

- Veronica Ceballos – 10 years
- Lauren Bonjour – 9 years
- Rebecca Miller, Rita Portillo, Charity Starck (nee Schmidt) – 7.5 years
- Yesmar Uribe (nee Rosaly) – 5.5 years
- Leah Michelli – 5 years

Partnership Value

- \$6.1M in **savings** for engaged members
- Well-managed population aids in current and future **plan performance**
- 5,437 members are having a better healthcare **experience**
- Members associate CEBT with highly **valued benefits**
- Programming and communication fosters **healthy culture** for employer groups
- Comprehensive custom **reporting** to support CEBT cost allocation
- Marathon Health as a partner in executing **CEBT mission**



Questions / Discussion

Thank You



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Engage Annual Client Event



Engage 2023

Next event: March 10-12, 2025, Omni Champions Gate, Orlando FL

