SFHSS 2019 DxCG Risk Scores

Revised 4/10/2019

SAN FRANCISCO
HEALTH SERVICE SYSTEM

SFHSS DxCG Risk Scores Introduction

The SFHSS DxCG Risk Scores are generated using the commercial Cotiviti DxCG (diagnostic cost grouper) models from the diagnoses on the claims in the SFHSS All Payer Claims Database (APCD).

Risk Adjustment is a statistical process that uses predictive models to turn healthcare data into risk scores. Scores correlate with the cost of an individual's underlying illness burden. Aggregating the scores of individuals generates group-level predictive results that can help **predict** the future cost of care for a population, **assess** performance, **measure** efficiency and assess the disease burden of the HSS population

This study evaluates the SFHSS risk scores based on the current time period (October 2017 to September 2018) and the previous time period (October 2016 to September 2017). Concurrent scores are retrospective and prospective scores are predictive. Payment information (Claims PMPM, Net Payments, etc.) are based on full calendar year. Current is January to December 2018, and previous time period is January to December 2017.

Due to the new release of the DxCG Intelligence Model, risk scores from previous have been restated due to changes in the disease classifications and their associated cost weights. Per member per month (PMPM) metrics include the enrolled HSS member and their dependents.

Refer to the appendix for more information on risk scores.

SFHSS DxCG Risk Scores Executive Summary

The introduction of the Blue Shield Trio plan in the 2018 plan year resulted in the Blue Shield Access+ risk scores increasing. This was due to healthier individuals migrating from Access+ into Trio. The active UHC PPO (City Plan) population risk has improved slightly with the addition of more members.

Within the SFHSS population, Musculoskeletal Disorders are the clinical condition which is the largest driver of the prospective healthcare risk. However, it should be noted that **<u>Diabetes</u>**, which is in the top 3 drivers of the prospective healthcare risk, is SFHSS' **<u>costliest manageable condition.</u>**

Concurrent risk scores have increased for all groups: actives, early retirees and Medicare retirees. The prospective risk scores have improved slightly for the active population, due to the younger average age for this group. The early retirees and Medicare retirees have higher scores than in the previous period.
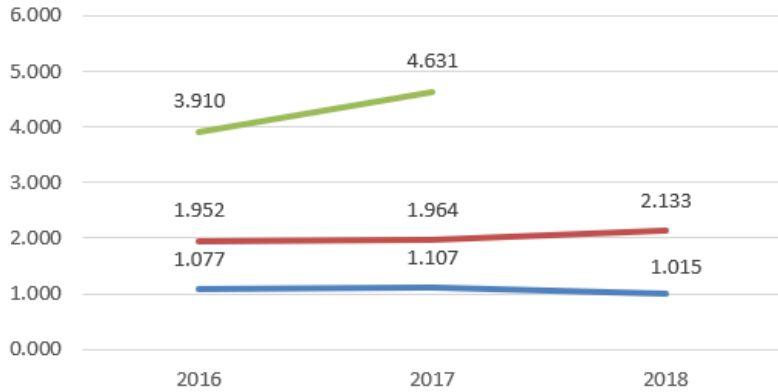
Early retirees aged 55-64 have a much higher risk score when compared to the same aged active employees. Early retirees claims PMPM are two times that of the actives.

Concurrent Risk Score Trend

Concurrent risk scores are trending upwards for early retirees.

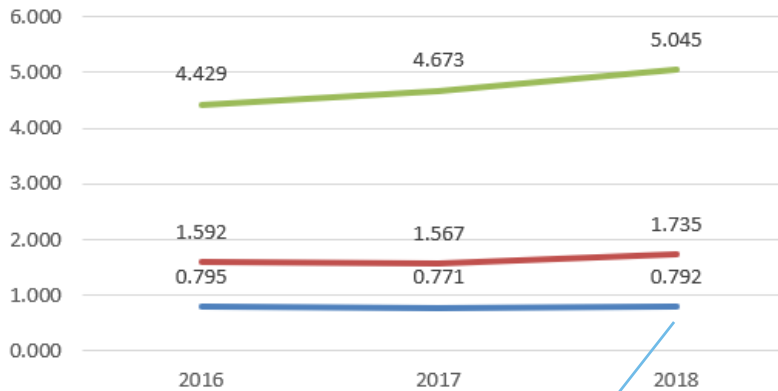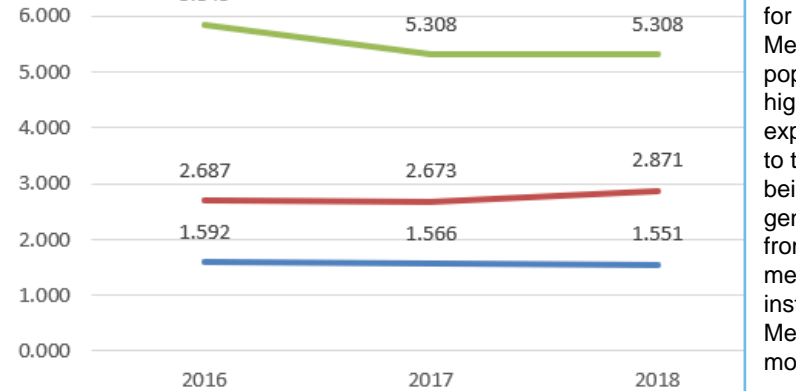Only baseline information is available for Trio

Blue Shield Access+

	2016	2017	2018
Medicare Retiree	3.910		4.631
Early Retiree	1.952	1.964	2.133
Active	1.077	1.107	1.015

Blue Shield Trio

	2016	2017	2018
Early Retiree			1.714
Active			1.006

Kaiser Permanente

	2016	2017	2018
Medicare Retiree	4.429	4.673	5.045
Early Retiree	1.592	1.567	1.735
Active	0.795	0.771	0.792

Kaiser Permanente active population has the lowest risk

UHC PPO (City Plan) / UHC MA PPO

	2016	2017	2018
Medicare Retiree	5.849	5.308	5.308
Early Retiree	2.687	2.673	2.871
Active	1.592	1.566	1.551

The risk score for the Medicare population is higher than expected due to this score being generated from the all medical model instead of a Medicare only model
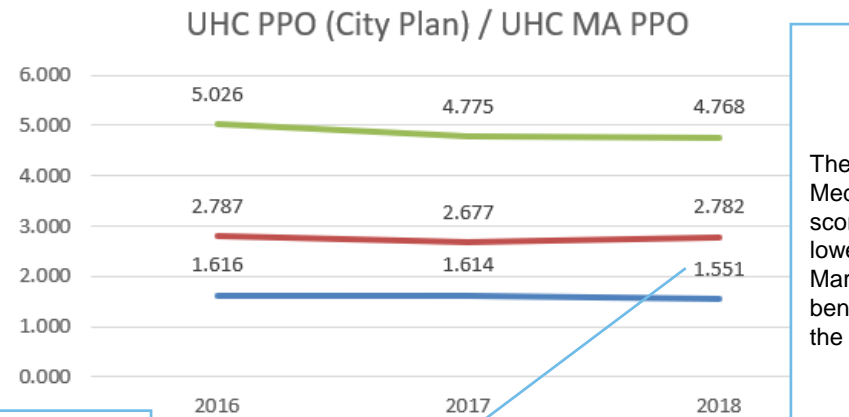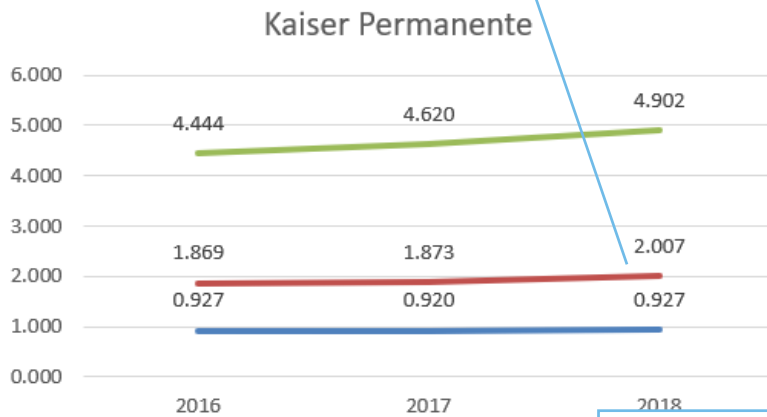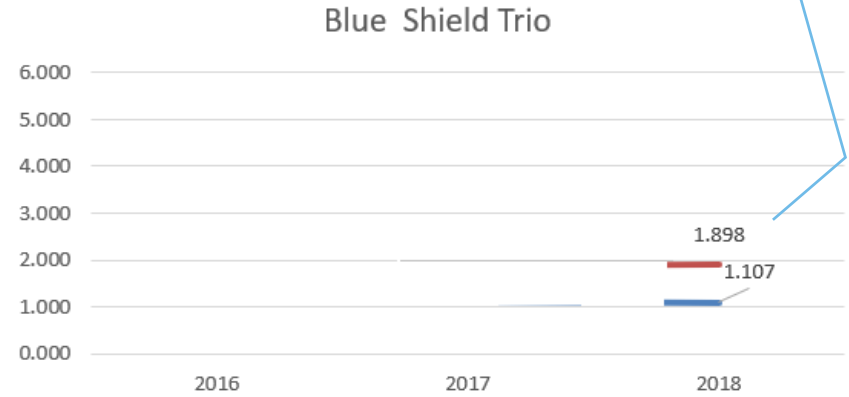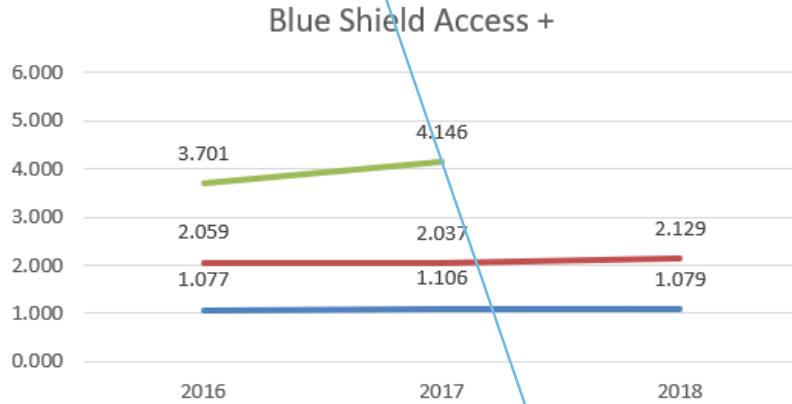
Active   Early Retiree   Medicare Retiree

Prospective Risk Score Trend

SFHSS active and early retiree lives enrolled in Kaiser have a lower prospective risk compared to the other plans

Only baseline information is available for Trio

Blue Shield Access +

	2016	2017	2018
Medicare Retiree	3.701	4.146	
Early Retiree	2.059	2.037	2.129
Active	1.077	1.106	1.079

Blue Shield Trio

	2016	2017	2018
Early Retiree			1.898
Active			1.107

Kaiser Permanente

	2016	2017	2018
Medicare Retiree	4.444	4.620	4.902
Early Retiree	1.869	1.873	2.007
Active	0.927	0.920	0.927

UHC PPO (City Plan) / UHC MA PPO

	2016	2017	2018
Medicare Retiree	5.026	4.775	4.768
Early Retiree	2.787	2.677	2.782
Active	1.616	1.614	1.551

The SFHSS Medicare risk score is much lower than the MarketScan benchmark for the US total.

Slight reduction in the City Plan actives risk score due to increased enrollment and a lower average age (see slide 21)

— Active — Early Retiree — Medicare Retiree

% of Current Risk Contribution by Condition

The percentage of contribution from various clinical conditions to the overall risk score is identified by the "% of Risk Contribution" metric

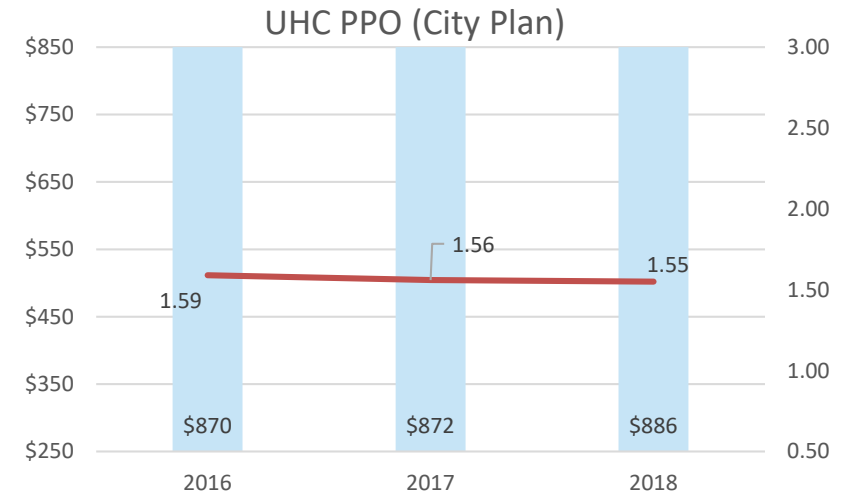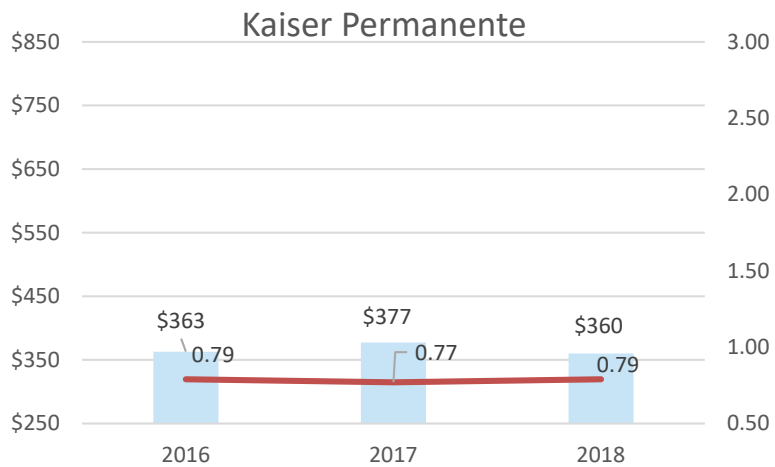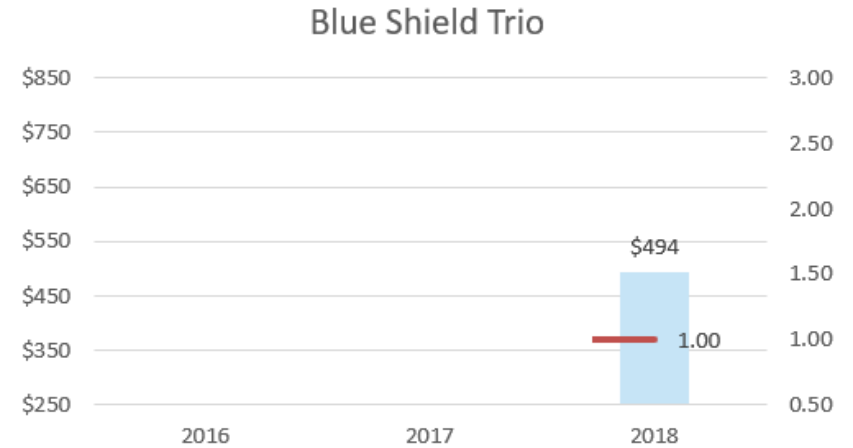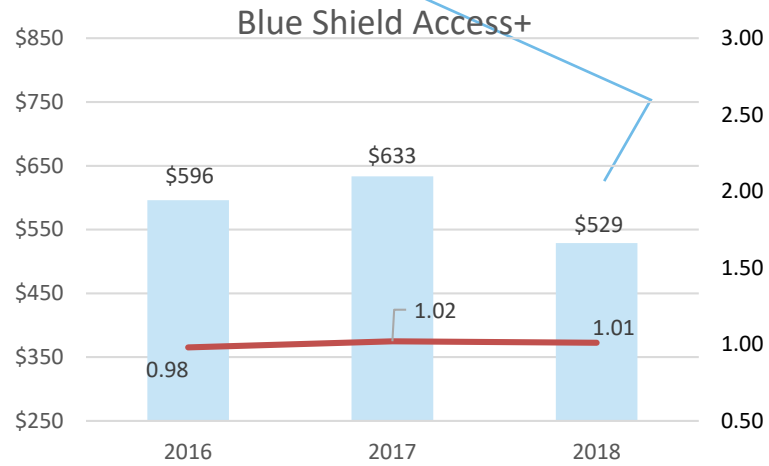Musculoskeletal Disorders are the most significant contribution to overall risk score

ACTIVES							
	% of Risk Contribution - Diabetes	% of Risk Contribution - Cardiovascular Disorders	% of Risk Contribution - Musculoskeletal Disorders	% of Risk Contribution - Respiratory Disorders	% of Risk Contribution - Substance Abuse	% of Risk Contribution - Infections	% of Risk Contribution - Neoplasms
Blue Shield Access +	6%	6%	15%	6%	1%	3%	9%
Blue Shield Trio	6%	6%	14%	5%	1%	4%	9%
UHC PPO (City Plan)	4%	6%	17%	4%	1%	7%	11%
Kaiser Permanente	7%	5%	16%	6%	1%	3%	4%
EARLY RETIREES							
Blue Shield Access +	7%	9%	16%	4%	1%	3%	14%
Blue Shield Trio	7%	10%	17%	4%	1%	5%	9%
UHC PPO (City Plan)	5%	8%	18%	4%	1%	4%	15%
Kaiser Permanente	10%	9%	15%	5%	1%	3%	7%
MEDICARE RETIREES							
UHC MA PPO	7%	17%	14%	5%	0%	2%	11%
Kaiser Permanente	9%	21%	11%	6%	0%	2%	7%

While Diabetes is not the clinical condition that has the largest attribution to the risk score, it is SFHSS' costliest manageable condition

Paid Medical and Rx Claims PMPM Trend Actives

Legend: ▢ Paid Claims PMPM — Concurrent Risk Scores

The Blue Shield Access+ claims PMPM trended down by over $100 according to the claims data provided by BSC for the APCD. However, actual claims paid by SFHSS show a slight increase in the PMPM. Data investigations are underway with Blue Shield.

Blue Shield Access+

- 2016: $596, 0.98
- 2017: $633, 1.02
- 2018: $529, 1.01

Blue Shield Trio

- 2018: $494, 1.00

Kaiser Permanente

- 2016: $363, 0.79
- 2017: $377, 0.77
- 2018: $360, 0.79

UHC PPO (City Plan)

- 2016: $870, 1.59
- 2017: $872, 1.56
- 2018: $886, 1.55

Paid Medical and Rx Claims PMPM Trend Early Retirees
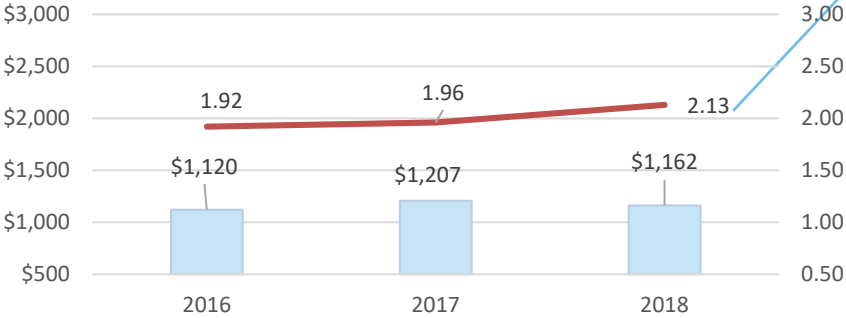
Paid Claims PMPM
Concurrent Risk Scores

Typically a higher risk score, indicative of a greater illness burden, results in higher claims. In 2018, despite the increased risk score, Access+ claims paid PMPM decreased over previous period.
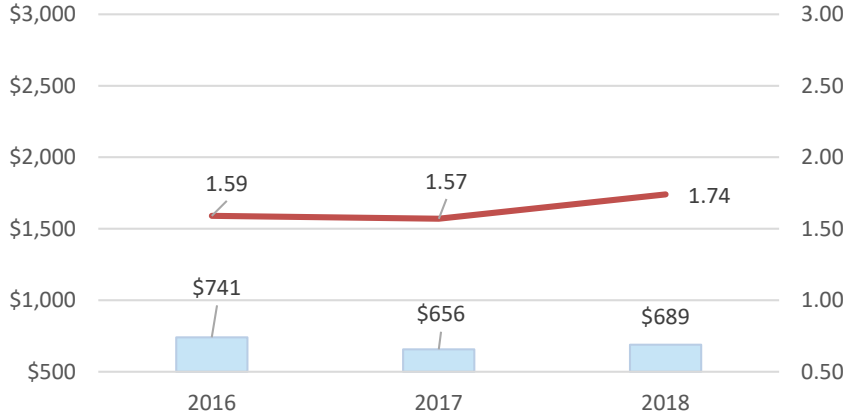
Blue Shield Access+

Year	Paid Claims PMPM	Risk Score
2016	$1,120	1.92
2017	$1,207	1.96
2018	$1,162	2.13

Blue Shield Trio

Year	Paid Claims PMPM	Risk Score
2016		
2017		
2018	$754	1.71

Kaiser Permanente

Year	Paid Claims PMPM	Risk Score
2016	$741	1.59
2017	$656	1.57
2018	$689	1.74

UHC PPO (City Plan)

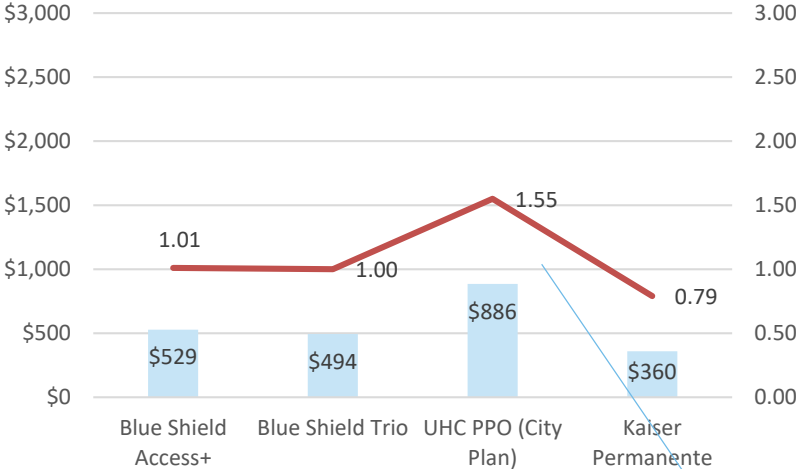| Year	Paid Claims PMPM	Risk Score
2016	$2,135	2.68
2017	$2,501	2.67
2018	$2,634	2.81
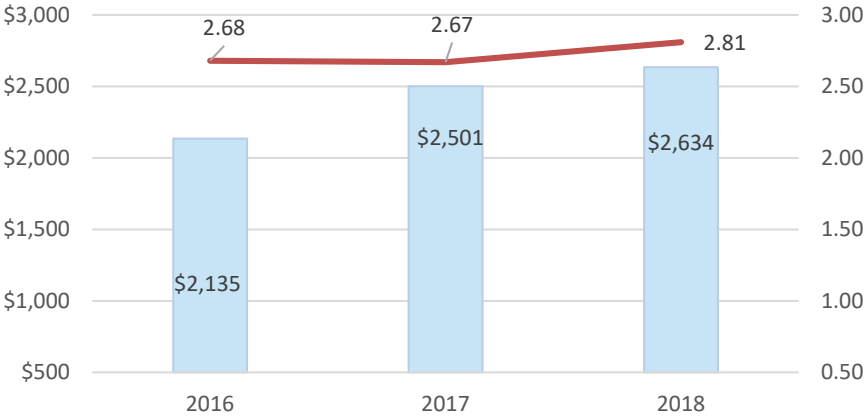
2018 Paid Medical and Rx Claims PMPM with Risk Score by Plan

Paid Claims PMPM
Concurrent Risk Scores

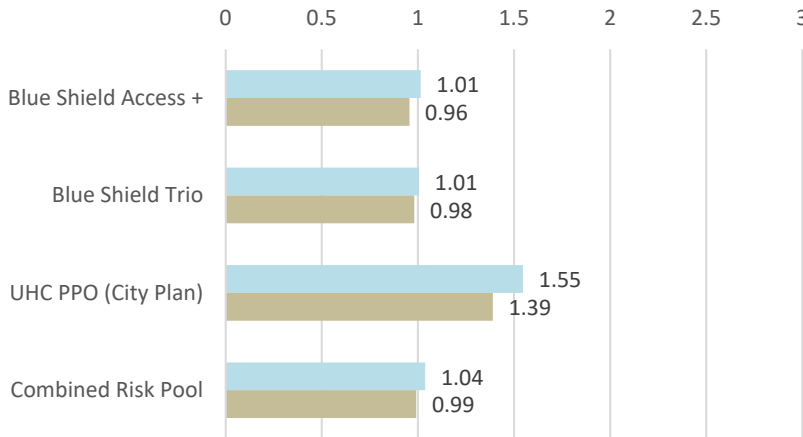### Plan Comparison of Paid Claims PMPM and Risk Score - Actives

Blue Shield Access+: $529, 1.01
Blue Shield Trio: $494, 1.00
UHC PPO (City Plan): $886, 1.55
Kaiser Permanente: $360, 0.79

Plan Comparison of Paid Claims PMPM and Risk Score - Early Retirees

Blue Shield Access+: $1,162, 2.13
Blue Shield Trio: $754, 1.71
UHC PPO (City Plan): $2,634, 2.81
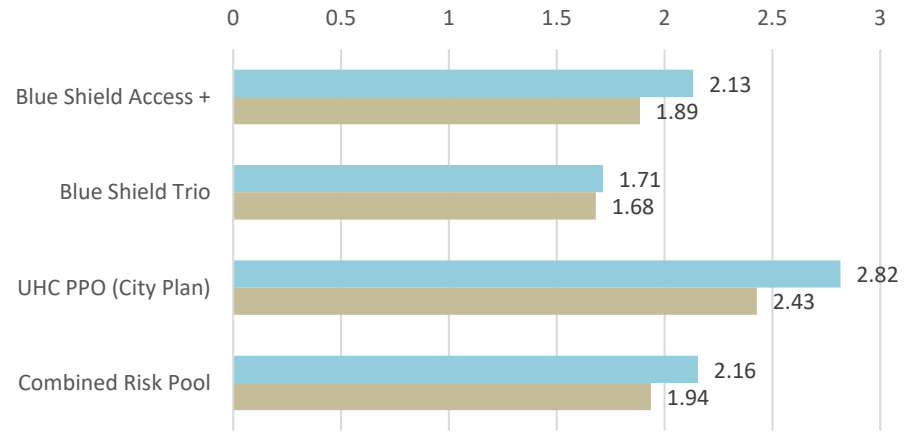Kaiser Permanente: $689, 1.74
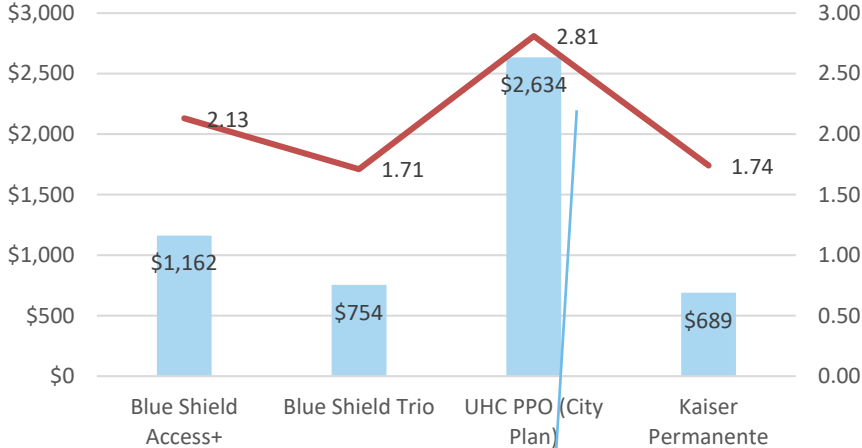
The spend PMPM is significantly higher in UHC PPO (City Plan) and Access+ which are the plans with the higher risk scores

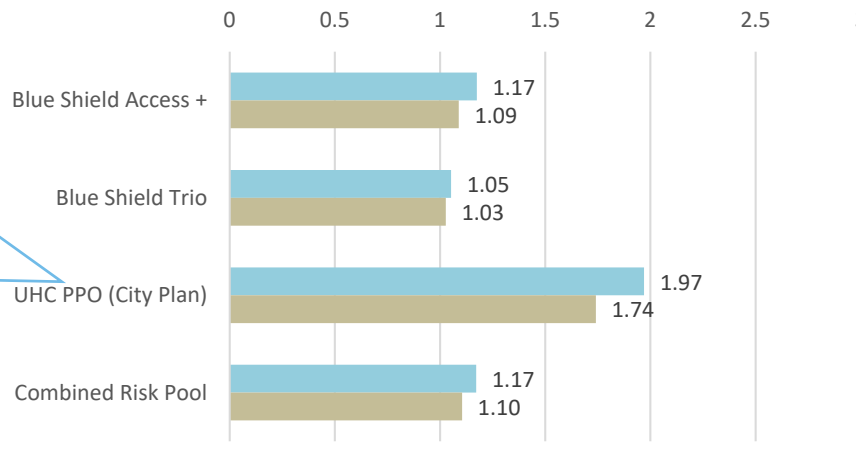# Risk Score by Plan and As a Combined Risk Pool
Non Kaiser Plans

Active Population

Plan	Concurrent Risk Score	Prospective Risk Score
Blue Shield Access +	1.01	0.96
Blue Shield Trio	1.01	0.98
UHC PPO (City Plan)	1.55	1.39
Combined Risk Pool	1.04	0.99

Early Retiree Population

Plan	Concurrent Risk Score	Prospective Risk Score
Blue Shield Access +	2.13	1.89
Blue Shield Trio	1.71	1.68
UHC PPO (City Plan)	2.82	2.43
Combined Risk Pool	2.16	1.94

Active and Early Retiree Population

Plan	Concurrent Risk Score	Prospective Risk Score
Blue Shield Access +	1.17	1.09
Blue Shield Trio	1.05	1.03
UHC PPO (City Plan)	1.97	1.74
Combined Risk Pool	1.17	1.10

The effect of combining these plans into one risk pool marginally raises the score from the Access+ and Trio population but dramatically decreases the score from the UHC PPO (City Plan) population

Concurrent Risk Score
Prospective Risk Score

Risk Adjusted Comparison of Plan Performance based on Outpatient Allowed Amount

	ACTIVES					EARLY RETIREES				
	Lives	Risk Score Concurrent	Allow Amt PMPM Med	Dynamic Adjustment	Ratio	Lives	Risk Score Concurrent	Allow Amt PMPM Med	Dynamic Adjustment	Ratio
Current										
Blue Shield Access+	19,626	1.015	$472.28	$443.96	1.1	2,462	2.133	$1,017.43	$905.07	1.1
Blue Shield Trio	16,227	1.006	$444.39	$440.17	1.0	1,528	1.714	$699.60	$727.31	1.0
UHC PPO (City Plan)	1,678	1.546	$768.95	$676.84	1.1	849	2.816	$1,296.33	$1,194.97	1.1
Kaiser Permanente	48,044	0.792	$331.82	$346.58	1.0	4,098	1.735	$651.98	$736.11	0.9
TOTAL	**80,667**	**0.891**	**389.18**	**390.04**	**1.0**	**8,554**	**1.954**	**827.46**	**829.08**	**1.0**
Previous										
Blue Shield Access+	31,232	1.025	$501.28	$455.20	1.1	3,568	1.964	$963.01	$847.81	1.1
UHC PPO (City Plan)	1,474	1.569	$674.46	$697.06	1.0	786	2.673	$1,155.22	$1,152.96	1.0
Kaiser Permanente	46,647	0.771	$311.84	$342.56	0.9	4,015	1.567	$555.99	$676.04	0.8
TOTAL	**79,353**	**0.886**	**$393.13**	**$393.48**	**1.0**	**8,369**	**1.840**	**$785.79**	**$794.07**	**1.0**

Adjusting for risk, Blue Shield Access+ and UHC PPO (City Plan) are less efficient than the Kaiser Permanente and Blue Shield Trio plans for both the active and early retiree population

Risk Adjusted Comparison of Plan Performance based on Inpatient Allowed Amount

	ACTIVES					EARLY RETIREES				
	Lives	Risk Score Concurrent	Allow Amt PMPM Admit	Dynamic Adjustment	Ratio	Lives	Risk Score Concurrent	Allow Amt PMPM Admit	Dynamic Adjustment	Ratio
Current										
Blue Shield Access+	19,626	1.015	$157.60	$164.83	1.0	2,462	2.133	$379.50	$349.05	1.1
Blue Shield Trio	16,227	1.006	$139.29	$165.56	0.8	1,528	1.714	$227.36	$228.04	1.0
UHC PPO (City Plan)	1,678	1.546	$159.99	$292.13	0.5	849	2.816	$327.31	$457.25	0.7
Kaiser Permanente	48,044	0.792	$122.60	$107.87	1.1	4,098	1.735	$248.77	$242.77	1.0
TOTAL	**80,667**	**0.891**	**$133.12**	**$133.70**	**1.0**	**8,554**	**1.954**	**$291.31**	**$292.67**	**1.0**
Previous										
Blue Shield Access+	31,232	1.025	$174.16	$190.13	0.9	3,568	1.964	$362.60	$336.11	1.1
UHC PPO (City Plan)	1,474	1.569	$150.04	$343.49	0.4	786	2.673	$390.84	$484.42	0.8
Kaiser Permanente	46,647	0.771	$127.10	$110.43	1.2	4,015	1.567	$220.43	$231.53	1.0
TOTAL	**79,353**	**0.886**	**$146.05**	**$146.13**	**1.0**	**8,369**	**1.840**	**$297.05**	**$299.86**	**1.0**

The overall risk of the UHC PPO (City Plan) population however, is much higher than in the other plans resulting in very high PMPM claims (refer to slides 6 & 7)

Adjusting for risk, UHC PPO (City Plan) allowed amount per admission is considerably less than would be expected

Risk Adjusted Comparison of Plan Performance based on Inpatient Admits Per 1000 – Current Period

ACTIVES					
	Lives	Risk Score Concurrent	Admits Per 1000 Acute	Dynamic Adjustment	Ratio
Blue Shield Access+	19,626	1.015	42.87	41.40	1.0
Blue Shield Trio	16,227	1.006	38.95	41.00	0.9
UHC PPO (City Plan)	1,678	1.546	51.25	71.03	0.7
Kaiser Permanente	48,044	0.792	31.12	30.35	1.0
TOTAL	**80,667**	**0.891**	**35.26**	**35.36**	**1.0**
EARLY RETIREES					
Blue Shield Access+	2,462	2.133	71.90	65.91	1.1
Blue Shield Trio	1,528	1.714	51.48	51.14	1.0
UHC PPO (City Plan)	849	2.816	81.30	89.74	0.9
Kaiser Permanente	4,098	1.735	47.83	50.02	1.0
TOTAL	**8,554**	**1.954**	**58.57**	**58.69**	**1.0**
MEDICARE RETIREES					
UHC MA PPO	11,390	5.308	196.05	187.22	1.1
KP Senior Advantage	9,753	5.045	164.87	174.99	0.9
TOTAL	**21,144**	**5.187**	**181.66**	**181.58**	**1.0**

While financial data is incomplete for Medicare plans, risk adjusted utilization is available to compare plan performance

City Plan admits per 1000 for early retirees is lower than expected when adjusting for risk, and is an improvement over the previous period performance (found on the next slide)

Risk Adjusted Comparison of Plan Performance based on Inpatient Admits Per 1000 – Previous Period

ACTIVES					
	Lives	Risk Score Concurrent	Admits Per 1000 Acute	Dynamic Adjustment	Ratio
Blue Shield Access+	31,232	1.025	43.58	42.98	1.0
UHC PPO (City Plan)	1,474	1.569	59.72	73.37	0.8
Kaiser Permanente	46,647	0.771	29.76	29.76	1.0
TOTAL	**79,353**	**0.886**	**35.75**	**35.78**	**1.0**
EARLY RETIREES					
Blue Shield Access+	3,568	1.964	72.88	69.39	1.1
UHC PPO (City Plan)	786	2.673	110.64	100.12	1.1
Kaiser Permanente	4,015	1.567	45.82	52.73	0.9
TOTAL	**8,369**	**1.840**	**63.45**	**64.28**	**1.0**
MEDICARE RETIREES					
UHC MA PPO	8,932	5.308	213.84	200.50	1.1
KP Senior Advantage	10,003	4.673	173.55	173.45	1.0
Blue Shield Access +	2,446	4.631	146.58	168.67	0.9
TOTAL	**20,216**	**4.945**	**188.91**	**184.82**	**1.0**

In the current period, the ratio has improved to .7 for actives in UHC PPO (City Plan) and .9 for early retirees in UHC PPO (City Plan)

Risk Scores by Plan and Gender

Actives							
		CURRENT			**PREVIOUS**		
Plan Group	**Gender**	**% of Members**	**Average Age**	**Prospective Risk Score**	**% of Members**	**Average Age**	**Prospective Risk Score**
Blue Shield Access+	Female	52%	35.2	1.13	52%	36.2	1.16
	Male	48%	34.4	1.02	48%	35.5	1.05
Blue Shield Trio	Female	52%	36.6	1.16			
	Male	48%	36.1	1.05			
UHC PPO (City Plan)	Female	48%	38.4	1.70	48%	38.8	1.75
	Male	52%	38.9	1.42	52%	39.4	1.50
Kaiser Permanente	Female	51%	34.1	1.01	51%	34.2	1.01
	Male	49%	34.0	0.84	49%	34.0	0.83
Early Retirees							
Blue Shield Access+	Female	55%	52.5	2.03	55%	53.0	1.94
	Male	45%	51.3	2.25	45%	52.7	2.15
Blue Shield Trio	Female	56%	54.0	1.76			
	Male	44%	54.1	2.07			
UHC PPO (City Plan)	Female	51%	56.6	2.75	52%	56.9	2.54
	Male	49%	56.9	2.81	48%	56.9	2.83
Kaiser Permanente	Female	55%	54.8	1.87	54%	54.5	1.77
	Male	45%	54.0	2.17	46%	53.9	2.00

Amongst actives, males enrolled in Kaiser Permanente have the lowest risk score and females enrolled in UHC PPO (City Plan) have the highest risk score

Within the early retiree population, females enrolled in Blue Shield Trio have the lowest risk score while males enrolled in UHC PPO (City Plan) have the highest risk score

Risk Scores by Relationship – All SFHSS Population

For active employees, spouses have a higher risk score

	Relationship	ACTIVES				EARLY RETIREES				MEDICARE RETIREES			
		Members	Member Age Avg	Risk Score Concurrent	Risk Score Prospective	Members	Member Age Avg	Risk Score Concurrent	Risk Score Prospective	Members	Member Age Avg	Risk Score Concurrent	Risk Score Prospective
Current	Employee / Retiree	39,362	45.3	1.068	1.240	5,588	59.8	2.337	2.477	16,145	75.6	5.529	5.104
	Spouse	14,486	46.6	1.210	1.364	1,797	57.8	1.624	1.885	4,803	72.1	4.202	4.068
	Children	26,819	13.0	0.461	0.464	1,169	19.0	0.627	0.633	195	22.1	1.128	0.950
TOTAL		**80,667**	**34.8**	**0.891**	**1.004**	**8,554**	**53.8**	**1.954**	**2.100**	**21,143**	**74.3**	**5.187**	**4.830**
Previous	Employee / Retiree	38,632	45.5	1.075	1.260	5,556	59.8	2.105	2.326	14,396	75.2	5.295	4.956
	Spouse	14,349	46.7	1.177	1.337	1,682	57.6	1.746	1.897	4,325	71.6	4.085	3.998
	Children	26,372	13.0	0.450	0.455	1,131	19.2	0.680	0.664	214	22.3	1.218	1.060
TOTAL		**79,352.5**	**34.9**	**0.886**	**1.007**	**8,369**	**53.8**	**1.840**	**2.015**	**18,935**	**73.8**	**4.972**	**4.693**

In the early retiree and Medicare retiree population, the retiree has a much higher risk score than the spouse

Concurrent and Prospective Risk Scores for Ages 55-64

ACTIVES					
		Risk Score Concurrent		Risk Score Prospective	
	Employees	Current	Previous	Current	Previous
Blue Shield Access+	2,425	1.649	1.720	1.719	1.760
Blue Shield Trio	2,298	1.615	n/a	1.693	n/a
UHC PPO (City Plan)	266	2.303	2.604	2.224	2.369
Kaiser Permanente	5,006	1.421	1.422	1.603	1.656
All Plans	9,389	1.538	1.587	1.665	1.721

EARLY RETIREES					
		Risk Score Concurrent		Risk Score Prospective	
	Retirees	Current	Previous	Current	Previous
Blue Shield Access+	1,331	2.626	2.302	2.329	2.176
Blue Shield Trio	915	1.891	n/a	1.909	n/a
UHC PPO (City Plan)	549	3.107	2.822	2.711	2.580
Kaiser Permanente	2,432	2.029	1.800	2.082	1.958
All Plans	4,998	2.287	2.116	2.193	2.113

Claims paid PMPM for early retirees is at least two times that of the active population (see slides 6 and 7)

Focusing on those aged 55-64, the risk scores (indicative of illness burden) are much higher for the early retirees compared to the active employees

APPENDIX

DxCG Risk Scores

- **It is important to consider that chronic conditions can become uncontrollable and acute conditions can be sudden and expensive.**

- **Risk scores enable a fair evaluation of health plans adjusting for difference in underlying population risk**

- **Risk scores trend risk over time by indicating whether a population is becoming sicker or healthier**

- **Risk scores facilitate identification of current and future high-risk patients in order to intervene and manage risk**

- The risk scores were calculated from the Cotiviti DxCG Intelligence (formerly Verisk Risk Solutions) software version 5.0 and the IBM Watson Health Advantage Suite version 5.4. This new release of DxCG Intelligence includes enhancements to the classification system and new cost weights based on a more current MarketScan development data set. The model used is the commercial population version and therefore the Medicare risk scores may calculate higher than with a Medicare model.

- The Concurrent models measure current illness burden of our population which includes chronic and current acute conditions of individuals. Age and Gender are less important because all the conditions are known.

- The Prospective model measures the chronic condition illness burden since that affects future cost. This scores provides the ability to predict future healthcare spending. Current acute conditions are relatively less important since they don't affect the future cost. For this model Age and Gender play a significant role. Included in the risk pool are acute or new conditions based on age and gender.

- Ratios are generated by risk adjusting the financial or utilization performance to measure efficiency. A ratio lower than 1.0 indicates plan performance better than expected, a ratio of 1.0 indicates performance is as expected, and a ratio greater than 1.o indicates performance is worse than expected.

Concurrent and Prospective Risk Score Current vs. Previous

ACTIVES					
		Risk Score Concurrent		Risk Score Prospective	
	Lives	Current	Previous	Current	Previous
Blue Shield Access +	19,626	1.015	1.025	1.079	1.106
Blue Shield Trio	16,227	1.006		1.107	
UHC PPO (City Plan)	1,673	1.546	1.566	1.551	1.614
Kaiser Permanente	48,044	0.792	0.771	0.927	0.920
All Plans	**80,662**	**0.891**	**0.886**	**1.004**	**1.006**

EARLY RETIREES					
		Risk Score Concurrent		Risk Score Prospective	
	Lives	Current	Previous	Current	Previous
Blue Shield Access +	2,462	2.133	1.958	2.129	2.034
Blue Shield Trio	1,528	1.714	2.455	1.898	2.288
UHC PPO (City Plan)	786	2.871	2.711	2.782	2.677
Kaiser Permanente	4,098	1.735	1.567	2.007	1.873
All Plans	**8,491**	**1.953**	**1.839**	**2.099**	**2.015**

MEDICARE RETIREES					
		Risk Score Concurrent		Risk Score Prospective	
	Lives	Current	Previous	Current	Previous
UHC MA PPO	11,389	5.308	5.308	4.768	4.775
KP Senior Advantage	9,753	5.045	4.673	4.902	4.620
Blue Shield Access +	2,446		4.631		4.146
All Plans	**21,143**	**5.187**	**4.945**	**4.830**	**4.650**

Concurrent and Prospective Risk Score by Employer

ACTIVES					
		Risk Score Concurrent		Risk Score Prospective	
	Lives	Current	Previous	Current	Previous
City & County of San Francisco	67,272	0.881	0.870	0.986	0.984
City College of SF	2,304	1.120	1.059	1.281	1.264
Superior Court	905	0.909	0.996	1.019	1.116
SF Unified School District	10,186	0.910	0.942	1.059	1.085
Total	**80,667**	**0.891**	**0.886**	**1.004**	**1.007**
EARLY RETIREES					
		Risk Score Concurrent		Risk Score Prospective	
	Lives	Current	Previous	Current	Previous
City & County of San Francisco	7,598	1.928	1.833	2.076	1.997
City College of SF	210	1.700	1.465	1.885	1.768
Superior Court	119	2.439	1.754	2.646	2.252
SF Unified School District	628	2.254	2.074	2.358	2.285
Total	**8,554**	**1.954**	**1.840**	**2.100**	**2.015**
MEDICARE RETIREES					
		Risk Score Concurrent		Risk Score Prospective	
	Lives	Current	Previous	Current	Previous
City & County of San Francisco	15,774	5.155	5.105	4.825	4.760
City College of SF	980	4.865	4.876	4.533	4.472
Superior Court	282	5.102	4.342	4.429	4.200
SF Unified School District	4,502	5.055	5.004	4.656	4.592
Total	**21,537**	**5.120**	**5.063**	**4.771**	**4.704**

Risk Scores by Gender and Age – Kaiser Permanente

	Age Bands	ACTIVES				EARLY RETIREES			
		Lives	Average Age	Risk Score Concurrent	Risk Score Prospective	Lives	Average Age	Risk Score Concurrent	Risk Score Prospective
Female	<18	5,309	9.0	0.365	0.370	72	13.4	0.457	0.489
	18-24	2,376	21.1	0.524	0.681	142	21.2	0.548	0.711
	25-34	4,001	29.9	0.882	1.026	22	25.3	0.743	0.875
	35-44	4,689	39.4	1.011	1.129	34	41.4	2.241	2.740
	45-54	4,773	49.4	1.070	1.402	294	51.4	1.944	2.033
	55-59	2,075	56.9	1.302	1.822	543	57.2	1.560	2.139
	60-64	1,223	61.7	1.444	2.022	1,142	62.2	1.665	2.275
	65+	71	65.0	1.588	2.130				
	All Females	**24,512**	**34.1**	**0.862**	**1.063**	**2,249**	**54.8**	**1.566**	**2.048**
Male	<18	5,575	8.9	0.397	0.381	81	12.6	0.387	0.388
	18-24	2,459	21.1	0.366	0.351	153	21.2	0.369	0.361
	25-34	3,275	29.9	0.438	0.502	23	26.4	0.492	0.546
	35-44	3,947	39.5	0.598	0.735	12	41.4	2.610	2.374
	45-54	4,632	49.5	0.957	1.262	170	51.5	2.089	2.249
	55-59	2,163	56.9	1.299	1.891	415	57.3	1.854	
	60-64	1,400	61.7	1.859	2.495	993	62.2	2.345	2.931
	65+	85	65.0	2.128	2.803			1.074	
	All Males	**23,528**	**34.0**	**0.719**	**0.900**	**1,848**	**54.0**	**1.940**	**2.350**
	All Lives	**48,040**	**34.0**	**0.792**	**0.983**	**4,097**	**54.4**	**1.735**	**2.184**

Risk Scores by Gender and Age – UHC PPO (City Plan)

	Age	ACTIVES				EARLY RETIREES			
		Lives	Average Age	Risk Score Concurrent	Risk Score Prospective	Lives	Average Age	Risk Score Concurrent	Risk Score Prospective
Female	<18	123	9.0	0.765	0.580	15	11.1	0.611	0.775
	18-24	53	21.2	0.932	0.794	14	21.4	2.108	1.583
	25-34	116	29.7	1.699	1.680	3	25.6	0.820	1.387
	35-44	153	39.0	1.820	1.723	1	40.7	1.982	2.062
	45-54	180	49.4	2.187	2.163	68	51.6	3.937	2.802
	55-59	106	56.8	2.899	2.761	110	57.2	3.448	3.236
	60-64	64	61.7	3.145	3.010	244	62.2	3.300	3.138
	65+	4	65.0	8.184	4.218	9	65.0	1.888	1.733
	All Females	**798**	**38.5**	**1.938**	**1.829**	**463**	**56.3**	**3.262**	**2.950**
Male	<18	141	9.1	0.651	0.538	14	12.1	1.015	0.788
	18-24	59	21.3	0.794	0.682	18	21.6	0.629	0.535
	25-34	117	29.9	0.751	0.727	3	25.0	0.836	0.765
	35-44	160	39.4	1.178	1.126	3	41.6	0.274	0.466
	45-54	203	49.8	1.942	1.813	34	51.9	2.505	1.957
	55-59	114	57.0	2.270	2.455	101	57.3	3.434	3.128
	60-64	81	61.5	3.576	3.282	221	62.3	3.773	3.466
	65+	5	65.0	6.849	6.069	7	65.0	6.656	5.910
	All Males	**880**	**38.9**	**1.579**	**1.503**	**401**	**56.1**	**3.342**	**3.025**

Risk Scores by Gender and Age – Blue Shield Access +

	Age	ACTIVES				EARLY RETIREES			
		Lives	Average Age	Risk Score Concurrent	Risk Score Prospective	Lives	Average Age	Risk Score Concurrent	Risk Score Prospective
Female	<18	2,456	9.4	0.475	0.432	73	13.1	0.575	0.626
	18-24	1,060	20.9	0.588	0.677	123	21.3	1.100	0.946
	25-34	939	30.1	1.066	1.115	24	26.2	0.870	1.186
	35-44	1,702	39.8	1.211	1.233	15	40.1	1.324	1.392
	45-54	2,294	49.5	1.379	1.450	169	51.6	2.518	2.264
	55-59	1,087	56.9	1.606	1.730	298	57.2	1.995	2.005
	60-64	676	61.7	1.748	1.952	651	62.2	2.363	2.385
	65+	49	65.0	3.082	3.130				
	Total-Female	10,262	35.2	1.081	1.131	1,353	52.5	2.053	2.029
Male	<18	2,534	9.1	0.547	0.483	77	12.4	0.471	0.489
	18-24	976	20.9	0.395	0.387	127	21.6	0.533	0.485
	25-34	728	29.9	0.614	0.623	28	25.4	0.553	0.541
	35-44	1,353	39.7	0.703	0.773	5	39.4	2.904	1.868
	45-54	2,068	49.7	1.212	1.318	81	51.6	2.376	2.461
	55-59	977	57.0	1.741	1.983	228	57.4	2.774	2.467
	60-64	682	61.7	2.011	2.477	563	62.2	2.691	2.860
	65+	46	65.0	1.456	2.420				
	Total-Male	9,364	34.4	0.941	1.022	1,109	51.3	2.230	2.250
	Grand Total	19,625	34.9	1.015	1.079	2,462	52.0	2.133	2.129

Risk Scores by Gender and Age – Blue Shield Trio

	Age	ACTIVES				EARLY RETIREES			
		Lives	Average Age	Risk Score Concurrent	Risk Score Prospective	Lives	Average Age	Risk Score Concurrent	Risk Score Prospective
Female	<18	1,696	9.3	0.437	0.427	38	13.2	0.334	0.439
	18-24	760	21.0	0.635	0.692	60	21.5	1.120	1.124
	25-34	927	30.1	0.961	1.114	13	26.6	2.464	2.453
	35-44	1,484	39.6	1.133	1.233	17	40.4	0.842	1.080
	45-54	1,872	49.5	1.307	1.426	86	51.5	1.859	1.787
	55-59	921	57.0	1.500	1.683	196	57.3	1.713	1.957
	60-64	643	61.7	1.679	1.979	445	62.1	1.635	1.873
	65+	31	65.0	1.572	2.254			0.000	0.000
	Total-Female	**8,330**	**36.6**	**1.050**	**1.160**	**856**	**54.0**	**1.579**	**1.761**
Male	<18	1,834	9.2	0.604	0.521	31	13.0	0.738	0.537
	18-24	724	21.1	0.521	0.472	56	21.5	0.531	0.436
	25-34	756	29.8	0.540	0.564	13	25.5	0.426	0.634
	35-44	1,211	39.6	0.728	0.771	5	39.7	2.678	3.283
	45-54	1,803	49.7	1.188	1.346	45	52.0	3.113	2.821
	55-59	895	56.9	1.456	1.847	144	57.4	2.252	2.419
	60-64	643	61.8	2.023	2.304	378	62.3	1.932	2.251
	65+	34	65.0	1.822	2.497			0.000	0.000
	Total-Male	**7,896**	**36.1**	**0.960**	**1.051**	**672**	**54.1**	**1.886**	**2.073**
	Grand Total	**16,226**	**36.4**	**1.006**	**1.107**	**1,528**	**54.0**	**1.714**	**1.898**