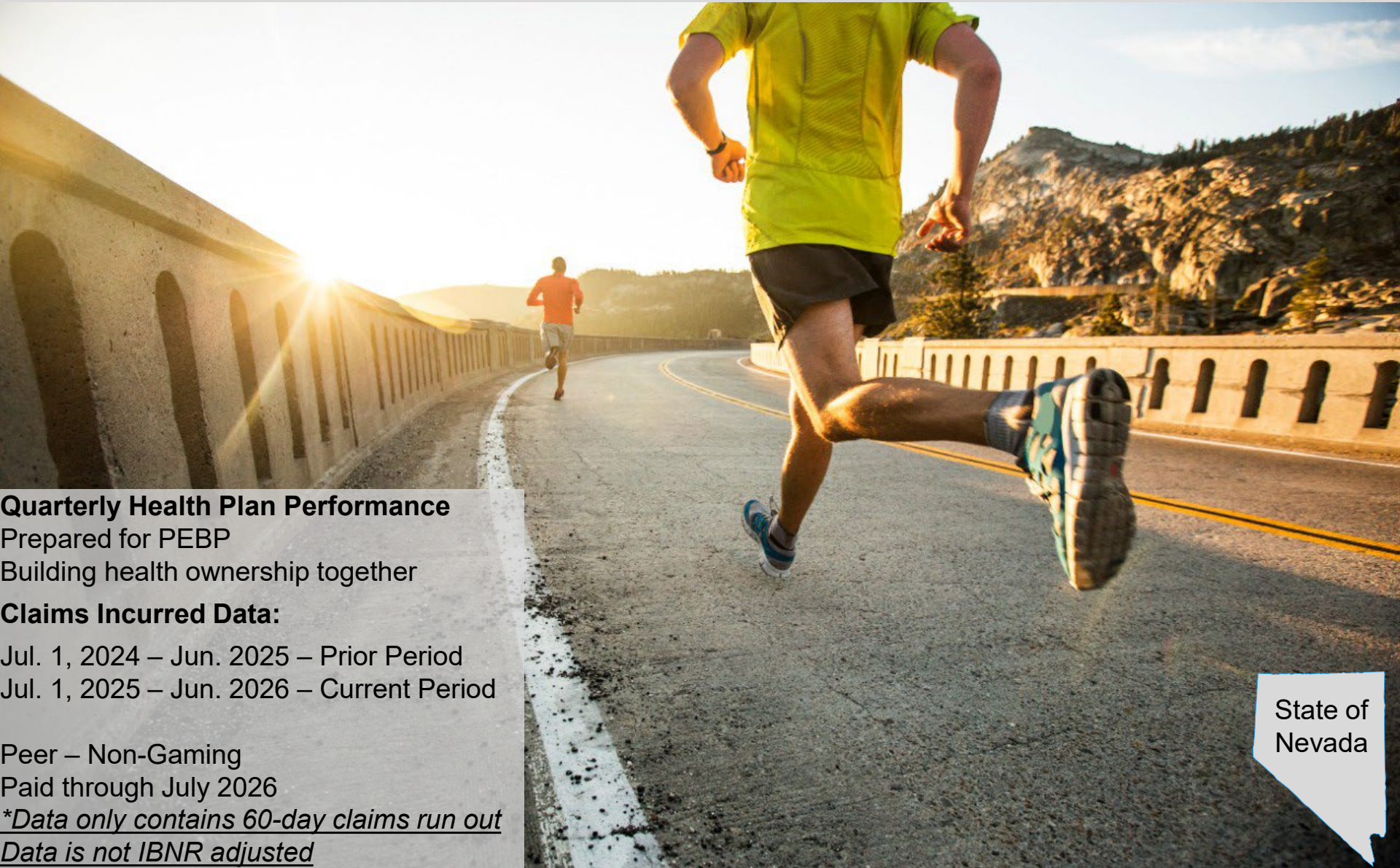
Power Of Partnership.



Quarterly Health Plan Performance
Prepared for PEBP
Building health ownership together

Claims Incurred Data:

Jul. 1, 2024 – Jun. 2025 – Prior Period
Jul. 1, 2025 – Jun. 2026 – Current Period

Peer – Non-Gaming
Paid through July 2026
**Data only contains 60-day claims run out*
Data is not IBNR adjusted

State of Nevada

Executive Summary

Spend and Utilization

Executive Summary Utilization & Spend

UnitedHealthcare

Population

- -4.9% decrease for employees from prior period
- -4.9% decrease for members from prior period

Medical Paid PMPM

- 17.6% increase in medical paid PMPM from prior period
- Non-Catastrophic spend remained relatively flat from prior period
- 36.5% increase in Catastrophic spend

High-Cost Claimants

- 91 HCC in Q4 2025, up 30%
- 37.2% of medical spend comes from HCC

Emergency Room

- ER Visits Per 1,000 members increased 6.1%
- Avg. paid per ER Visit increased 10.1%

Urgent Care

- Urgent Care visits per 1,000 decreased slightly -2.5%
- Avg. paid per Urgent care visit increased 8%

Rx Drivers

- Rx Net Paid PMPM increased 20.1%
- Specialty Spend decreased 10.7%
- Specialty Rx driving 36.3% of total Rx Spend

Overall Medical / Rx

- Total Medical/Rx increased 18.5% on PMPM basis

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Executive Summary Utilization & Spend

UnitedHealthcare

Claims Paid by Age Group														
	July - June 2025 Q4						July - June 2026 Q4						Change	
Age Band	Medical Net Paid	Medical PMPM	Rx Net Paid	Rx PMPM	Med/Rx Net Paid	Med/Rx PMPM	Medical Net Paid	Medical PMPM	Rx Net Paid	Rx PMPM	Med/Rx Net Paid	Med/Rx PMPM	Med/Rx Net Paid	Med/Rx Net PMPM
<1	$628,889	$1,421	$1,029	$2	$629,917	$1,423	$1,394,206	$2,854	$15,648	$32	$1,409,854	$2,886	123.8%	102.8%
01	$107,880	$225	$1,014	$2	$108,894	$227	$132,589	$357	$10,275	$28	$142,865	$385	58.6%	69.2%
02-04	$971,530	$501	$7,446	$4	$978,976	$505	$605,618	$355	$4,270	$3	$609,888	$358	-29.1%	-29.2%
05-09	$708,182	$189	$57,359	$15	$765,541	$205	$792,822	$223	$30,047	$8	$822,869	$231	17.8%	13.1%
10-14	$956,030	$183	$123,496	$24	$1,079,526	$206	$781,605	$158	$67,193	$14	$848,798	$172	-13.6%	-16.9%
15-19	$1,241,880	$201	$193,688	$31	$1,435,568	$233	$1,006,218	$177	$236,257	$42	$1,242,476	$218	-12.2%	-6.2%
20-24	$1,172,710	$203	$185,527	$32	$1,358,237	$235	$1,235,115	$215	$224,719	$39	$1,459,834	$255	6.0%	8.2%
25-29	$1,028,854	$309	$242,470	$73	$1,271,324	$382	$991,398	$324	$349,250	$114	$1,340,647	$438	4.8%	14.6%
30-34	$1,083,825	$302	$519,796	$145	$1,603,621	$447	$1,402,561	$414	$523,000	$155	$1,925,561	$569	37.1%	27.2%
35-39	$1,644,111	$365	$967,693	$215	$2,611,804	$580	$3,058,906	$752	$1,112,199	$274	$4,171,105	$1,026	105.9%	76.7%
40-44	$1,766,943	$351	$874,979	$174	$2,641,922	$525	$1,824,179	$358	$1,152,945	$227	$2,977,124	$585	2.0%	11.3%
45-49	$2,577,834	$417	$1,891,791	$306	$4,469,625	$723	$2,704,607	$472	$1,550,709	$271	$4,255,316	$743	13.3%	2.8%
50-54	$2,739,212	$365	$2,500,674	$333	$5,239,885	$697	$4,424,303	$622	$3,125,759	$439	$7,550,062	$1,061	70.5%	52.1%
55-59	$2,660,877	$363	$2,710,377	$369	$5,371,255	$732	$3,099,634	$430	$3,238,459	$450	$6,338,093	$880	18.6%	20.2%
60-64	$3,577,656	$510	$2,214,614	$315	$5,792,270	$825	$3,100,631	$477	$2,547,253	$392	$5,647,884	$869	-6.4%	5.3%
65+	$4,139,092	$802	$1,995,085	$386	$6,134,177	$1,188	$3,637,772	$703	$2,356,305	$455	$5,994,076	$1,159	-12.3%	-2.5%
Total	$27,005,505	$368	$14,487,037	$197	$41,492,542	$565	$30,192,164	$432	$16,544,288	$237	$46,736,452	$669	12.6%	18.5%

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Financial Summary

Financial and Demographic (*July 2025 thru June 2026 Q4*)												
	Total				State Active				Retiree (State/Non-State)			
Summary	Thru 4Q23	Thru 4Q24	Thru 4Q25	▲	Thru 4Q23	Thru 4Q24	Thru 4Q25	▲	Thru 4Q23	Thru 4Q24	Thru 4Q25	▲
Avg. # Employees	3,555	3,524	3,353	-4.9%	3,130	3,108	2,972	-4.4%	425	416	381	-8.5%
Avg. # Members	6,242	6,118	5,818	-4.9%	5,664	5,550	5,296	-4.6%	578	569	522	-8.3%
Ratio	1.8	1.7	1.7	-0.1%	1.8	1.8	1.8	-0.2%	1.4	1.4	1.4	0.2%
Financial												
Medical Paid	$26,128,051	$27,005,505	$30,192,164	11.8%	$22,180,278	$23,708,863	$26,773,388	12.9%	$3,947,773	$3,296,642	$3,418,776	3.7%
Member Paid	$2,078,832	$2,494,165	$2,568,504	3.0%	$1,435,185	$1,670,976	$1,749,220	4.7%	$643,647	$823,189	$819,283	-0.5%
Net Paid PEPY	$7,350	$7,663	$9,005	17.5%	$7,087	$7,628	$9,008	18.1%	$9,287	$7,926	$8,979	13.3%
Net Paid PMPY	$4,186	$4,414	$5,190	17.6%	$3,916	$4,272	$5,055	18.3%	$6,833	$5,795	$6,551	13.1%
Net Paid PEPM	$613	$639	$750	17.5%	$591	$636	$751	18.1%	$774	$661	$748	13.3%
Net Paid PMPM	$349	$368	$432	17.6%	$326	$356	$421	18.3%	$569	$483	$546	13.1%
High Cost Claimants												
# of HCC's > $50k	71	70	91	30.0%	54	56	74	32.1%	17	14	17	21.4%
Avg. paid per claimant	$117,170	$119,000	$124,903	5.0%	$114,543	$125,073	$129,844	3.8%	$125,512	$94,707	$103,395	9.2%
HCC % of Spend	31.2%	30.5%	37.2%	22.1%	27.5%	29.4%	35.7%	21.4%	51.2%	37.8%	48.5%	28.2%
Spend by Location (PMPY)												
Inpatient	$1,144	$1,311	$1,572	19.9%	$1,041	$1,237	$1,488	20.3%	$2,149	$2,030	$2,425	19.5%
Outpatient	$1,029	$1,012	$1,276	26.1%	$862	$939	$1,204	28.2%	$2,196	$1,252	$1,554	24.2%
Professional	$1,335	$1,409	$1,645	16.7%	$1,099	$1,180	$1,443	22.3%	$1,772	$1,790	$1,897	6.0%
Total	$3,507	$3,731	$4,492	20.4%	$3,002	$3,356	$4,135	23.2%	$6,117	$5,072	$5,877	15.9%

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Paid Claims by Claim Type

UnitedHealthcare®

Net Paid Claims - Total Total Participants									
	July - June 2025 Q4				July - June 2026 Q4				▲
	Actives	Pre-Medicare	Medicare	Total	Actives	Pre-Medicare	Medicare	Total	
Medical									
InPatient	$5,585,518	$243,070	$2,189,908	$8,018,495	$7,404,280	$62,576	$1,676,719	$9,143,575	14.0%
OutPatient	$16,567,821	$482,361	$1,950,201	$19,000,383	$18,782,455	$347,016	$1,972,548	$21,102,019	11.1%
Total - Medical	$22,153,339	$725,431	$4,140,108	$27,018,878	$26,186,735	$409,593	$3,649,267	$30,245,594	11.9%

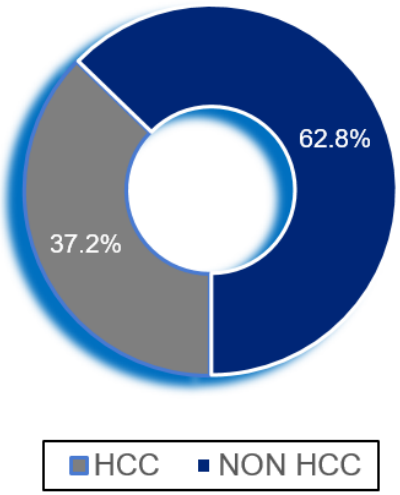
Net Paid Claims - Total Total Participants									
	July - Sept. 2024 Q1				July - Sept. 2025 Q1				▲
	Actives	Pre-Medicare	Medicare	Total	Actives	Pre-Medicare	Medicare	Total	
Medical PMPM	$332	$468	$2,671	$368	$412	$365	$705	$433	17.7%

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Cost Distribution – Medical Claims > $50K

July - June 4Q24							July - June 4Q25					
# of Members	% of Population	Total Paid	% of Paid	Subscriber Paid	% of Subscribers paid	Paid Claims	# of Members	% of Population	Total Paid	% of Paid	Subscriber Paid	% of Subscribers paid
10	0.2%	$1,677,710	6.2%	$898,853	53.6%	> $100k	5	0.1%	$3,103,814	10.3%	$1,893,344	61.0%
25	0.4%	$2,075,325	7.7%	$1,008,381	48.6%	$50k- $100k	38	0.7%	$2,759,626	9.1%	$2,096,110	76.0%
68	1.1%	$2,696,136	10.0%	$1,701,054	63.1%	$25k - $50k	87	1.5%	$3,256,804	10.8%	$2,479,379	76.1%
240	3.9%	$5,249,094	19.4%	$3,300,733	62.9%	$10k - $25k	229	4.1%	$5,001,254	16.6%	$3,769,496	75.4%
379	6.2%	$3,448,392	12.8%	$2,210,958	64.1%	$5k - $10k	478	8.5%	$4,307,128	14.3%	$2,694,094	62.5%

% Paid Attributed to Catastrophic Cases



HCC > $50k - CCSR Chapter Conditions - Thru 4Q25			
Top 5 AHRQ Category conditions	# of Patients	Total Paid	% of Med Paid
Neoplasms	9	$2,606,935	8.5%
Diseases of the circulatory system	16	$2,153,541	7.1%
Injury, poisoning and certain other consequences of external causes	9	$934,667	3.1%
Diseases of the nervous system	11	$897,369	2.9%
Diseases of the musculoskeletal system and connective tissue	9	$864,794	2.8%

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Utilization Summary

UnitedHealthcare

Utilization Summary	Total			State Active			Retiree State/Non-State		
	July - June 4Q24	July - June 4Q25	▲	July - June 4Q24	July - June 4Q25	▲	July - June 4Q24	July - June 4Q25	▲
Inpatient									
# of Admits	411	180	-56.2%	354	150	-57.6%	57	30	-47.4%
# of Bedays	2,665	1,039	-61.0%	2,144	729	-66.0%	521	310	-40.5%
Avg. Paid per Admit	$21,017	$22,476	6.9%	$21,041	$22,276	5.9%	$20,869	$23,475	12.5%
Avg. Paid per Day	$3,241	$3,894	20.1%	$3,474	$4,584	31.9%	$2,283	$2,272	-0.5%
Admits Per K	67.2	30.9	-53.9%	63.8	28.3	-55.6%	100.2	57.5	-42.6%
Days Per K	435.6	178.6	-59.0%	386.3	137.7	-64.4%	915.8	594.1	-35.1%
ALOS	6.5	5.8	-11.0%	6.1	4.9	-19.8%	5.5	5.9	7.3%
Admits from ER	198	99	-50.0%	169	84	-50.3%	29	15	-48.3%
Physician Office Visits									
Per Member Per Year	0.6	0.5	-4.0%	0.6	0.5	-3.2%	0.6	0.6	-11.0%
Paid Per Visit	$162	$179	10.9%	$167	$187	12.0%	$117	$106	-10.1%
Net Paid PMPM	$8	$8	6.4%	$8	$8	8.4%	$6	$5	-20.0%
Emergency Room									
# of Visits	803	810	0.9%	729	715	-1.9%	74	95	28.4%
Visits Per K	131.2	139.2	6.1%	131.4	135.0	2.8%	130.1	182.1	40.0%
Avg Paid Per Visit	$2,887	$3,179	10.1%	$2,905	$3,252	11.9%	$2,709	$2,628	-3.0%
Urgent Care									
# of Visits	880	774	-12.0%	794	708	-10.8%	86	66	-23.3%
Visits Per K	143.8	133.0	-7.5%	143.1	133.7	-6.6%	151.2	126.5	-16.3%
Avg Paid Per Visit	$124	$129	4.6%	$93	$90	-2.9%	$93	$76	-18.4%

**Not Representative of all utilization*

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Diagnosis Grouper Summary – Top 25

UnitedHealthcare

Top 25 CCSR Category	Total Paid	% Paid	Insured	Spouse	Dependent	Male	Female	Unassigned
Leukemia - acute myeloid leukemia (AML)	$1,404,035	5.7%	$1,404,035	$0	$0	$0	$1,404,035	$0
Spondylopathies/spondyloarthropathy (including infective)	$892,695	3.6%	$816,610	$75,074	$1,011	$280,114	$612,580	$0
Neurodevelopmental disorders	$873,685	3.5%	$34,265	$2,130	$837,290	$577,506	$296,179	$0
Pulmonary heart disease	$677,536	2.7%	$999	$9,653	$666,885	$666,901	$10,635	$0
Septicemia	$567,789	2.3%	$494,227	$73,045	$517	$157,761	$410,028	$0
Sleep wake disorders	$491,834	2.0%	$423,209	$49,647	$18,977	$246,751	$245,083	$0
Encounter for antineoplastic therapies	$475,199	1.9%	$475,199	$0	$0	$24,189	$451,010	$0
Liveborn	$462,529	1.9%	$0	$0	$462,529	$430,269	$32,260	$0
Osteoarthritis	$420,296	1.7%	$360,212	$59,903	$182	$56,215	$364,082	$0
Diabetes mellitus with complication	$406,379	1.6%	$273,470	$101,003	$31,906	$266,347	$140,032	$0
Abdominal pain and other digestive/abdomen signs and symptoms	$400,914	1.6%	$264,204	$87,815	$48,894	$97,240	$303,674	$0
Breast cancer - all other types	$337,141	1.4%	$181,133	$156,008	$0	$4,973	$332,168	$0
Other specified and unspecified liver disease	$326,587	1.3%	$10,964	$315,354	$268	$317,527	$9,060	$0
Chronic kidney disease	$325,162	1.3%	$313,740	$11,402	$21	$320,314	$4,848	$0
Depressive disorders	$318,683	1.3%	$177,843	$30,035	$110,805	$107,470	$211,213	$0
Cardiac dysrhythmias	$317,024	1.3%	$305,358	$11,666	$0	$142,159	$174,866	$0
Neoplasm-related encounters	$297,602	1.2%	$262,650	$33,100	$1,852	$105,159	$192,443	$0
Nonspecific chest pain	$294,237	1.2%	$177,869	$44,031	$72,337	$115,213	$179,024	$0
Hearing loss	$286,397	1.2%	$212,218	$24,154	$50,025	$104,227	$182,170	$0
Sprains and strains, initial encounter	$285,330	1.1%	$222,520	$15,161	$47,650	$91,065	$194,266	$0
Nonrheumatic and unspecified valve disorders	$276,951	1.1%	$276,612	$340	$0	$103,512	$173,440	$0
Headache; including migraine	$273,061	1.1%	$167,259	$92,943	$12,859	$15,255	$257,806	$0
Complication of other surgical or medical care, injury, initial encounter	$269,229	1.1%	$205,535	$60,040	$3,654	$102,617	$166,612	$0
Benign neoplasms	$266,496	1.1%	$236,308	$25,027	$5,161	$40,405	$226,090	$0
Urinary tract infections	$260,594	1.1%	$132,678	$99,605	$28,311	$41,686	$218,908	$0

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Mental Health Drilldown

UnitedHealthcare

Top 10 Mental Health				
CCSR Category Description	July - June 4Q24		July - June 4Q25	
	Patients	Total Paid	Patients	Total Paid
Neurodevelopmental disorders	238	$658,790	211	$873,685
Depressive disorders	368	$322,964	396	$318,683
Anxiety and fear-related disorders	477	$221,521	440	$196,167
Trauma- and stressor-related disorders	270	$141,655	261	$170,483
Bipolar and related disorders	90	$82,080	79	$73,111
Alcohol-related disorders	25	$84,398	17	$57,892
Suicidal ideation/attempt/intentional self-harm	14	$47,188	13	$73,944
Schizophrenia spectrum and other psychotic disorders	11	$24,311	14	$20,225
Other specified and unspecified mood disorders	28	$16,944	19	$15,432
Stimulant-related disorders	3	$7,927	2	$19,394

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Respiratory Disorders

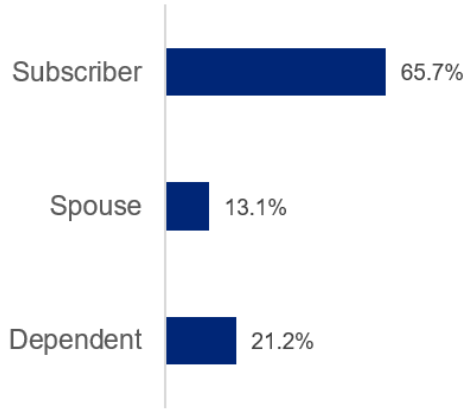
UnitedHealthcare

Top 10 Respiratory Disorders				
CCSR Category Description	Patients	Claims	Total Paid	% Paid
Asthma	220	470	$224,903	17.8%
Other specified and unspecified upper respiratory disease	316	1,131	$184,244	14.5%
Respiratory failure; insufficiency; arrest	31	207	$181,609	14.3%
Pneumonia (except that caused by tuberculosis)	41	120	$142,492	11.2%
Other specified upper respiratory infections	650	917	$135,046	10.7%
Sinusitis	292	429	$100,295	7.9%
Acute and chronic tonsillitis	58	110	$75,460	6.0%
Pleurisy, pleural effusion and pulmonary collapse	27	97	$63,546	5.0%
Pneumothorax	6	35	$56,058	4.4%
Acute bronchitis	246	322	$39,303	3.1%

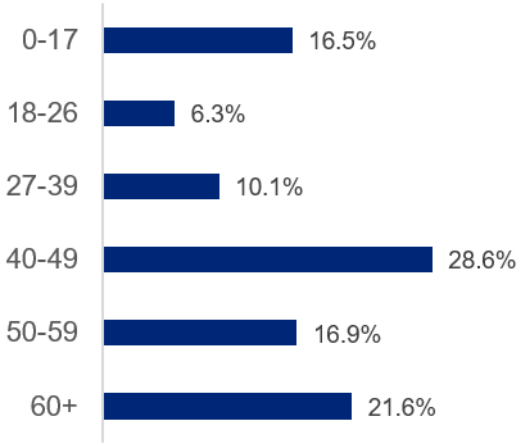
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Spend by Relationship



Spend by Age Range



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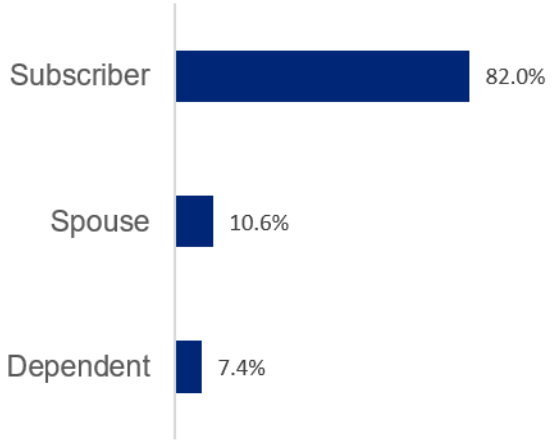
Infections

Top 10 Infectious and Parasitic Diseases				
CCSR Description	Patients	Claims	Total Paid	% Paid
Septicemia	30	83	$567,789	72.8%
COVID-19	88	220	$86,531	11.1%
Viral infection	174	254	$72,755	9.3%
HIV infection	28	172	$30,486	3.9%
Foodborne intoxications	5	6	$14,242	1.8%
Hepatitis	7	40	$2,285	0.3%
Fungal infections	91	129	$2,138	0.3%
Sexually transmitted infections (excluding HIV and hepatitis)	29	39	$2,124	0.3%
Bacterial infections	19	23	$1,064	0.1%
Parasitic, other specified and unspecified infections	6	9	$476	0.1%

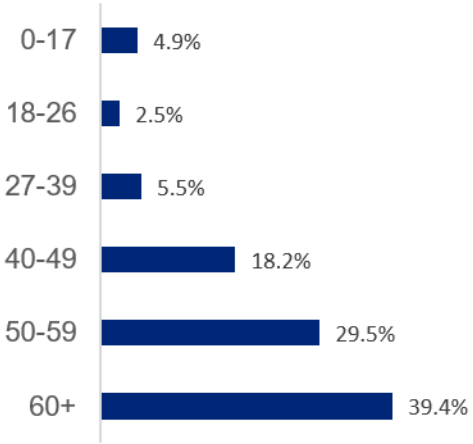
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Spend by Relationship



Spend by Age Range



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Pregnancy Related Disorders

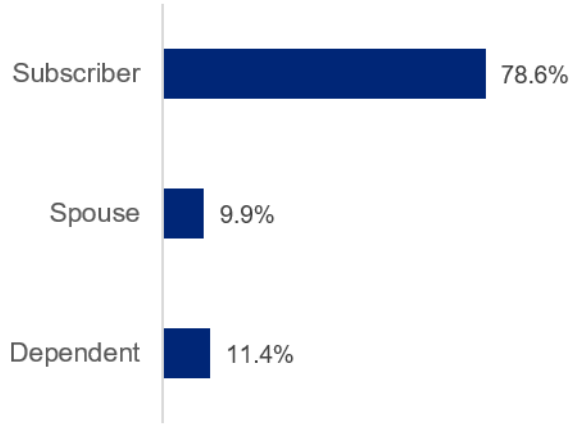
UnitedHealthcare

Top 10 Complications of Pregnancy				
CCSR Description	Patients	Claims	Total Paid	% Paid
Other specified complications in pregnancy	45	204	$137,167	17.8%
Complications specified during childbirth	21	31	$134,889	17.5%
Hypertension and hypertensive-related conditions	15	94	$112,463	14.6%
Malposition, disproportion or other labor complications	16	33	$95,904	12.4%
Uncomplicated pregnancy, delivery or puerperium	65	272	$76,465	9.9%
Diabetes or abnormal glucose tolerance complicating pregnancy	16	90	$64,711	8.4%
Previous C-section	7	14	$50,417	6.5%
Early or threatened labor	14	25	$44,563	5.8%
Early, first or unspecified trimester hemorrhage	13	28	$32,646	4.2%
Maternal care related to fetal conditions	23	44	$22,623	2.9%

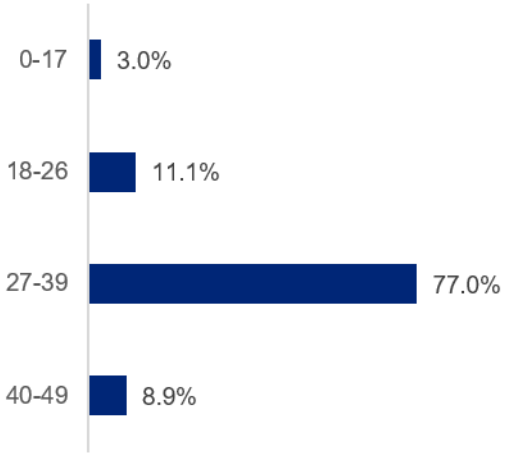
**Not Representative of all utilization*

Data based on medical spend only

Spend by Relationship



Spend by Age Range



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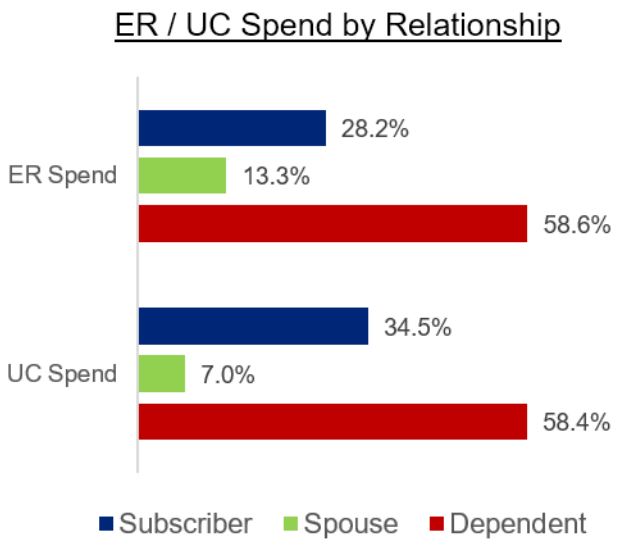
Emergency Room and Urgent Care

	July - June 4Q24		July - June 4Q25		Peer	
Metric	ER	Urgent Care	ER	Urgent Care	ER	Urgent Care
# of Visits	803	3,927	810	3,641		
Visits Per Member	0.13	0.48	0.14	0.54	0.08	0.14
Visits Per K	131.2	641.8	139.2	625.8	104.3	586.2
Avg. Paid Per Visit	$2,887	$112	$3,179	$121	$2,856	$118

**Not Representative of all utilization*

Data based on medical spend only

Emergency Room and Urgent Care Visits by Relationships - 4Q25				
Relationship	ER Visits	ER Per K	UC Visits	UC Per K
Member	238	40.9	994	170.9
Spouse	97	16.7	343	59.0
Dependent	475	81.6	2,304	396.0
Total	810	139.2	3,641	625.8



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Clinical Conditions by Medical Spend

(CCSR Chapter Conditions)

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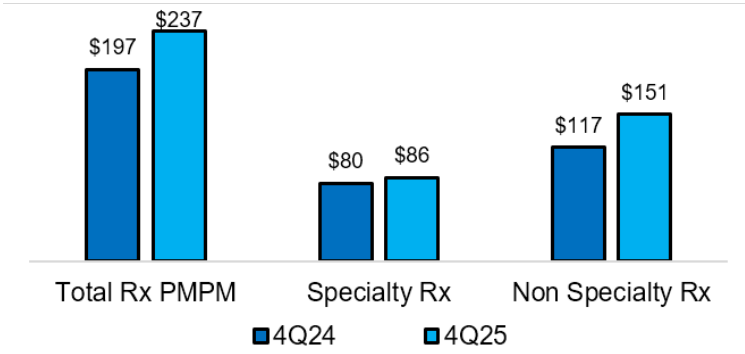
Top 15 Common Condition	Members Per K	PMPM
Neoplasms	126.2	$44.65
Diseases of the circulatory system	221.0	$42.96
Diseases of the musculoskeletal system and connective tissue	295.3	$28.27
Mental, behavioral and neurodevelopmental disorders	193.2	$26.84
Injury, poisoning and certain other consequences of external causes	155.0	$26.27
Factors influencing health status and contact with health services	686.9	$22.30
Diseases of the digestive system	157.4	$22.15
Diseases of the nervous system	176.7	$21.93
Diseases of the genitourinary system	215.5	$21.38
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere	447.6	$18.93
Diseases of the respiratory system	270.4	$18.14
Endocrine, nutritional and metabolic diseases	339.6	$16.02
Pregnancy, childbirth and the puerperium	16.2	$12.88
Certain infectious and parasitic diseases	77.7	$11.17
Certain conditions originating in the perinatal period	8.3	$7.29
**Not Representative of all utilization*	*Data based on medical spend only*	

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Pharmacy Drivers

	July -June 4Q24	July - June 4Q25	Δ
Enrolled Members	6,118	5,818	-4.9%
Average Prescriptions PMPY	17.3	17.9	3.3%
Formulary Rate	89.1%	89.4%	0.3%
Generic Use Rate	86.0%	85.1%	-1.0%
Generic Substitution Rate	98.8%	98.8%	0.0%
Avg Net Paid per Prescription	$137	$159	16.2%
Net Paid PMPM	$197	$237	20.1%

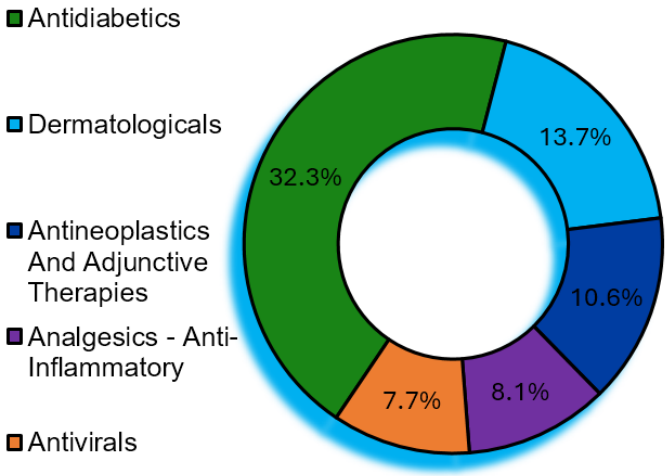
Total Rx Spend by Benefit and Type



Pharmacy Performance

- Rx spend increased of 20.1%, (**$40 PMPM**) from prior period
- Avg. paid per Script increased 16.2% (**$22 PMPM**) year over year
- Specialty Rx spend driving **36.3%** of Rx Spend
- Specialty Rx spend decreased **-10.6%** from the prior period
- Rx Drivers
  - **Mounjaro** (Antidiabetic) Spend up **97.2%**
  - **Jardiance** (Antidiabetic) Spend up **25.9%**
  - **Skyrizi Pen** (Dermatologicals) Spend up **108.7%**

Top 5 Therapeutic Classes by Spend



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