Marty Ahrens
Sr. Director, Health Management Services, NRECA

Electric Cooperatives
Power Rural America
What is an electric co-op?

• Private, independent electric utility business
• Owned by the consumer members they serve
• Consumers share the responsibility for success or failure of a co-op
• Established to provide at-cost electric service
• Profits are either reinvested for infrastructure or the members receive money back based on the amount of electricity they have used during the allocation
• Many co-ops are involved in community development and revitalization projects
Who do electric co-ops serve?

• 42 million people in 47 states, or 12% of the U.S. population
• Over 90% of America’s farms
• 19 million homes, businesses, schools, churches, farms, irrigation systems and other establishments
What does NRECA do?

• Lobby Congress
  – Energy and Environmental Policy
  – Government Relations

• Energy and environmental research & technology

• International division

• Education and consulting

• Training and conferences

• Insurance, employee benefits and financial services

• Group Benefits Trust / VEBA / 501c9

• Outstanding customer service
I&FS Value Proposition

Ensure member co-ops, regardless of their size or location, have access to comprehensive, flexible and affordable benefit programs for their employees and dependents.
Employee Benefit Plans

- NRECA is fully self-insured; money paid to the Group Benefits Trust for benefits is used to pay claims
- A variety of insurance plans are offered to co-ops who, in turn, offer plan choices to their employees
  - Medical, dental, vision
  - Prescription drug benefit
  - Life
  - Disability
  - Pension
  - 401(k)
  - Investments

NRECA’s Group Insurance Plans nearly \(100,000\) lives
Population Health Management

**Power Wellness**
- SMART Program
- Eat SMART
- Move SMART
- Wellness Discounts
- Fitbit Program
- Discounts
- Dashboard
- Consulting
- Prevention
- Wellness Champion

**WebMD MyHealth Manager**
- MyHealth Survey
- MyHealth Assistants (online coaching)
- Summit Health/Biometric Screening
- Rewards for Life
- Challenges

**MyHealth Coaches**
- Chronic Condition Management
- Decision Support
- Lifestyle Coaching Programs
  - Tobacco Cessation
  - Weight Loss
  - Diabetes Program
  - Healthy Back Program

**Medical Management**
- Case Management
- Utilization Management
- Care Coordination
- SHARE
- Centers of Excellence
- First Steps Maternity
- Life Strategy Counseling
- Disability Management

**Health Care:** Medical & Rx, Dental, Vision, Provider Networks, Health Navigation, Transparency, Incentive & Value Based Plans, Tele-medicine

Vendor Integration, Risk Stratification & Analytics, ACA
Percent of Medical Plan Co-ops And Subscribers in High Deductible Health Plans, 2010 - 2019

- Co-ops in HD
- Subscribers in HD

2010: 13%
2011: 23%
2012: 32%
2013: 40%
2014: 46%
2015: 55%
2016: 56%
2017: 58%
2018: 60%
2019: 62%

2010: 25.6%
2011: 42.4%
2012: 57.2%
2013: 67.7%
2014: 72.8%
2015: 74.2%
2016: 73.1%
2017: 76.6%
2018: 78.6%
2019: 78.8%
<table>
<thead>
<tr>
<th>Percentage of Enrollees</th>
<th>Percentage of Spending</th>
<th>Median Spending Per Person</th>
<th>Mean Spending Per Person</th>
<th>Minimum Spending Per Person</th>
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Program Evaluations

» Health Care Navigation / Transparency Services
» Musculoskeletal, Spine and Joint: Centers of Excellence
» Access to Behavioral Health via Telemedicine
» Pharmacy Programs
  » PBM Evaluation
  » Specialty Drugs
  » Member Education