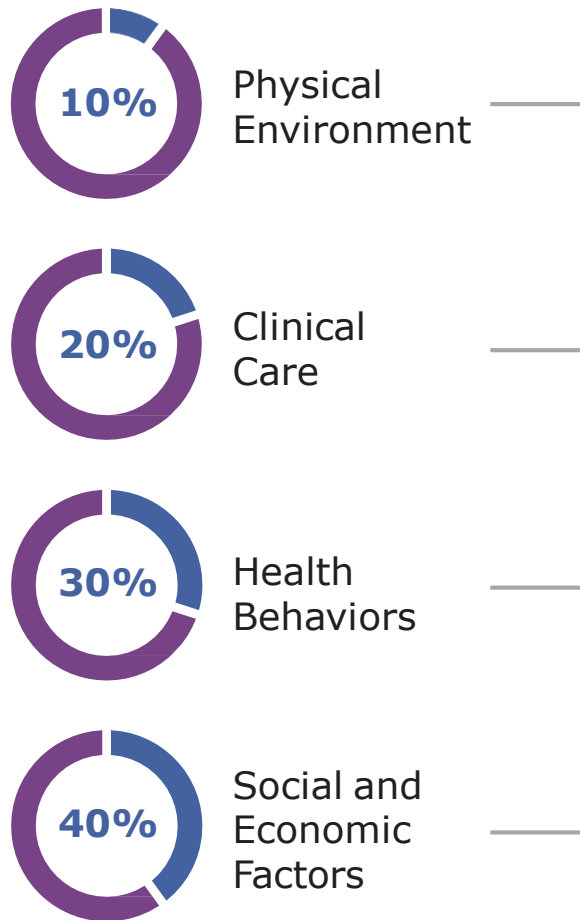




BHI's Healthcare Barrier Index Capabilities

BHI's Risk Identification and Stratification Approach Emphasizes Social Determinants of Health (SDOH)

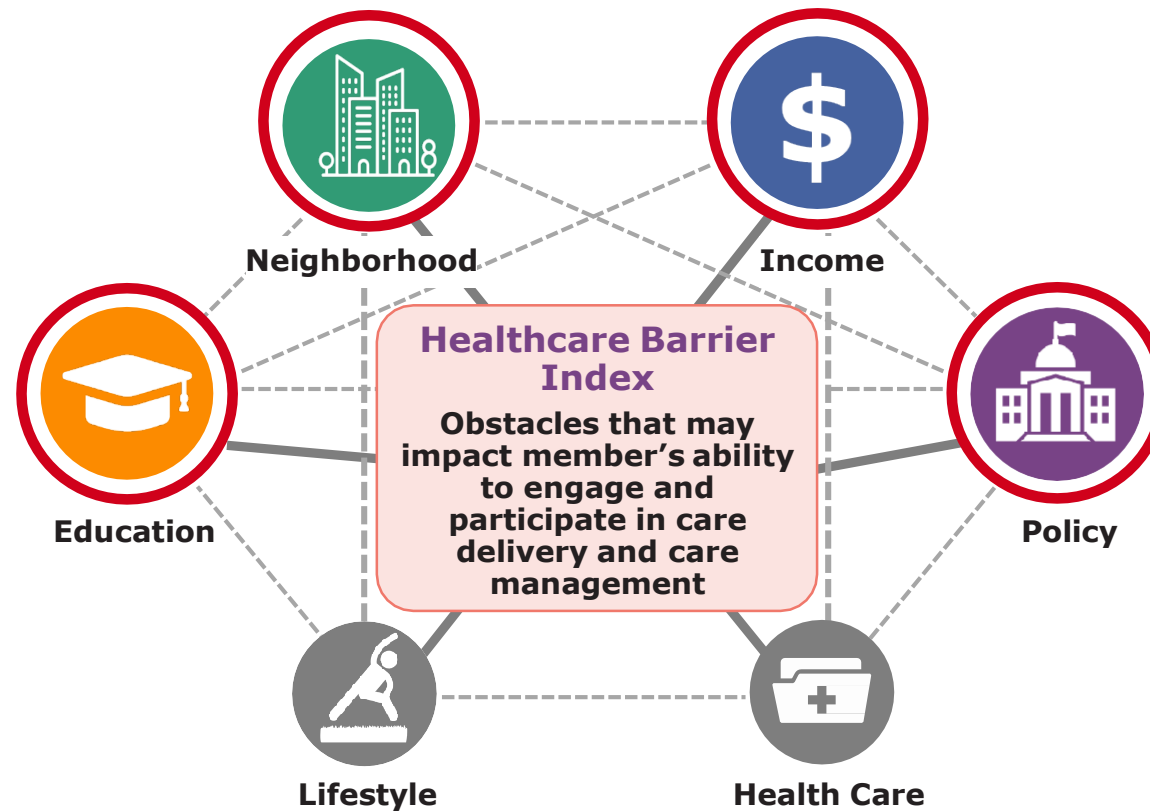


- An understanding of clinical, socioeconomic and behavior factors enables a more complete view of an individual's health status
- BHI assembles a broad range of socioeconomic and behavioral factors including income, education, lack of vehicle access, social/family support, disabilities, alcohol and substance abuse, behavioral health, and more
- These factors are used in BHI's predictive models and used to compute a **Healthcare Barrier Index** for each individual and /or populations
- Our HBI identifies members with low to high incidence of socioeconomic and behavioral factors that likely impact the member's ability to manage his/her health and help inform the most appropriate interventions for the member

Source: Robert Wood Johnson Foundation.

BHI Leverages SDOH Drivers Data to Understand Vulnerabilities

Public data sources used to impute factors based on ZIP codes



Claims/Enrollment information used to derive member specific factors:

- ICD-10 "Z" codes specifically address socioeconomic issues
- Disabilities and major physical issues
- Alcohol/substance abuse/behavioral health
- Family composition and disabilities

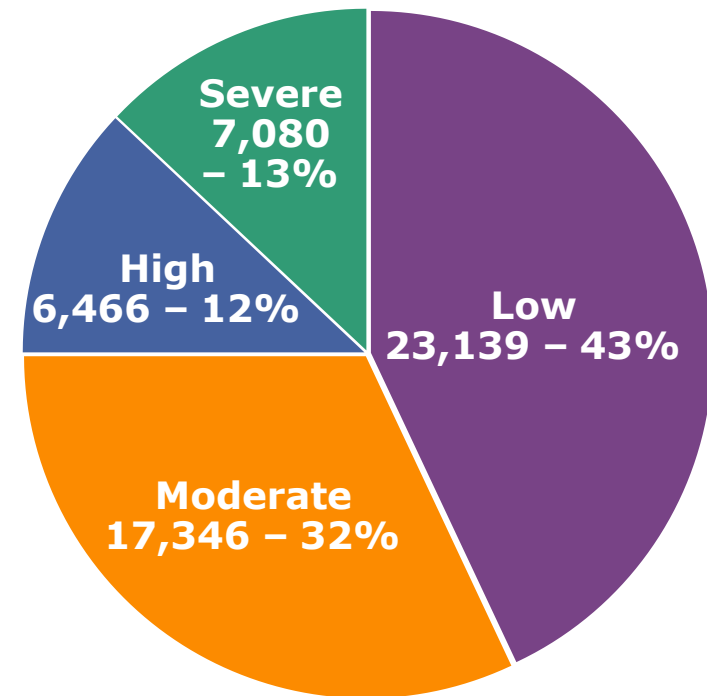
Ability to integrate plan submitted variables

Nine Factors Drive the Most Actionable Understanding of Healthcare Barriers

Key Health Care Barriers


- Access **(4)**
- Competing Priorities **(2)**
- Culture **(1)**
- Emotional Behaviors **(2)**
- Environment **(3)**
- Finance **(4)**
- Health Behavior **(3)**
- Skills/Ability **(3)**
- Social Support **(1)**

>50% of High Cost Individuals Wrestle with Intense SDOH Issues

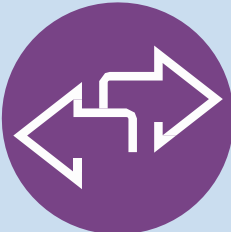



Source: Based on analysis of a national sample of members greater than \$250K using BHI National Data.

A Deeper Dive: Factors Embedded in BHI's Healthcare Barrier Index (1/2)

Determinant Domain	Factor	Description	Source	Factor Type
	Access to PCP	Flagged as a barrier if distance between PCP and member's ZIP code is greater than 25 miles	Medical Claims	Zip Code Level
	Medically Underserved Area	Ratio of PCP to population	US Census/CMS/AMA	
	Member's Food Access	Food access thresholds: Urban: 1 mile Rural: 10 miles	USDA Food Access	
	No Vehicle	Percentage of households with no available vehicle estimate, 2010-2014 ACS	US Census	

A Deeper Dive: Factors Embedded in BHI's Healthcare Barrier Index (2/2)

Determinant Domain	Factor	Description	Source	Factor Type
 <p>Competing Priorities</p>	Family Composition – Number of Dependents	Number of dependents with same Subscriber ID	Member Enrollment	Member Level
	"Z" Codes (Z636)	"Z" Codes – # dependents	Medical Claims	
 <p>Emotional Behaviors</p>	Behavioral Health	Based on claims for members with BH diagnosis in current and prior year	Medical Claims	
	"Z" Codes (Z561-Z566, Z5681, Z5682, Z592, Z600, Z62810, Z62811, Z62812, Z62819, Z62820, Z62521, Z62822, Z62890, Z630, Z631, Z638, Z640, Z644, Z730, Z731, Z733, Z7389, Z739)	"Z" Codes defining BH disorder	Medical Claims	



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