Trends in Cancer

Cancer diagnosis



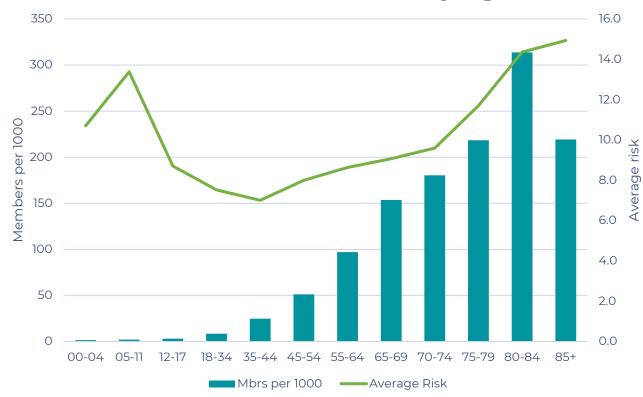
- Cancer prevalence continues to increase, with the largest jump from 2020 to 2021. In 2020, 2.8% of members had a cancer diagnosis compared to 3.1% in 2024.
- Gradual increases in skin and breast cancer contribute to rising trend. •



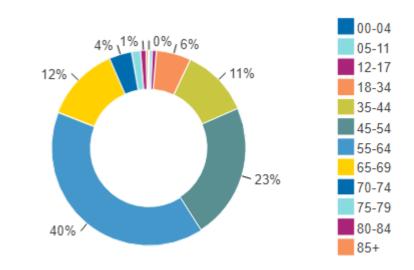
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Cancer by age

Cancer Prevalence and Risk by Age Band



Cancer ID by Age

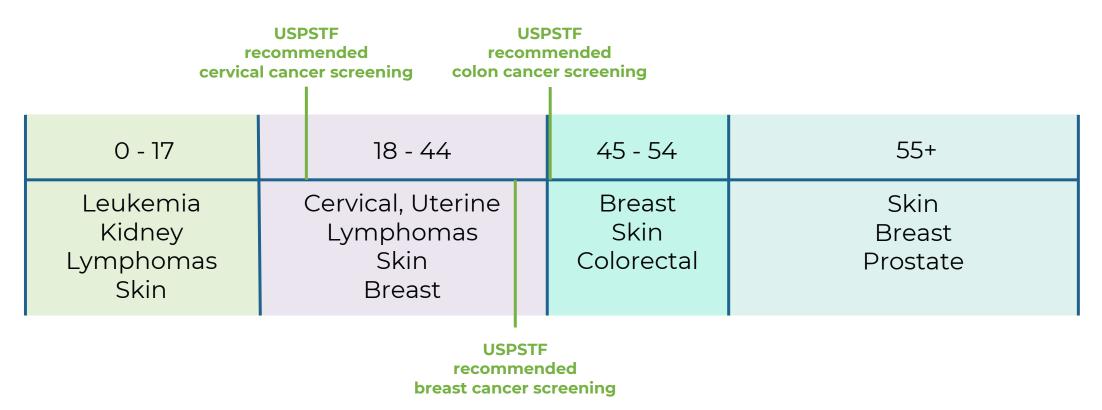


- Ages 45-64 account for 63% of members identified with cancer.
- Cancer prevalence and risk begin to increase at age 45.
- While composing a smaller proportion of cancer identification, from age 70 prevalence and risk jump drastically.





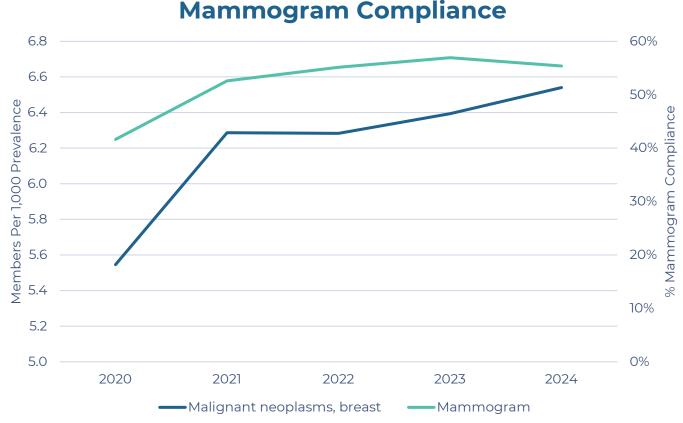
Cancer timeline- top diagnosis across age bands



- USPSTF recommendations align with top cancer diagnosis patterns across the age band continuum.
- In all age bands over age 55, skin, breast, and prostate cancer are the top three diagnosis groups.



Cancer screening compliance



Breast Cancer Prevalence and

2024 Cancer Screening by Annual Physical Compliance

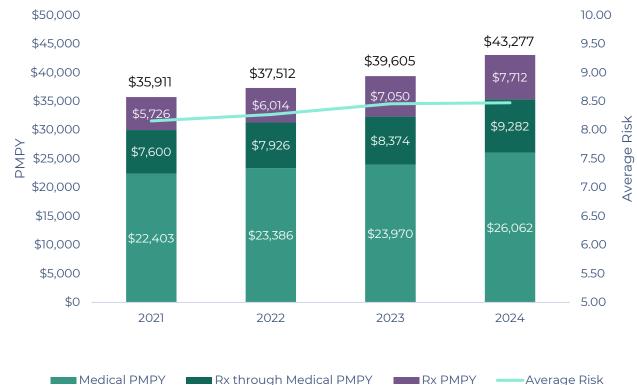
	Compliant with Physical	Not Compliant with Physical
Mammogram	69%	33%
Cervical screening	64%	34%
Colonoscopy	85%	35%

- Breast cancer prevalence increased 18% from 2020 to 2024, with a 13% jump from 2020 to 2021.
- Mammogram compliance increased 26% from 2020 to 2021 likely resulting in the increased diagnoses.
- Across cancer screening types, compliance is higher for members that have had their annual physical.





Cancer cost trend



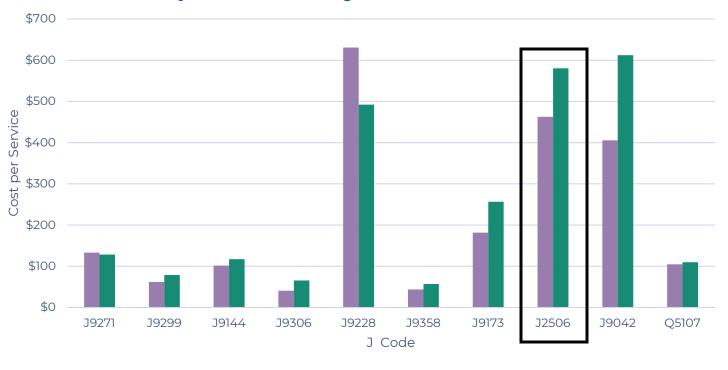
Cancer cost and risk: 2021- 2024

- Risk among members with cancer increased 5% from 2021 compared to 2024.
- Since 2021, PMPY spend for those with cancer has increased almost 21%, influenced by greater spend across all claims types.
- Rx through Medical and PBM are key drivers of cancer cost trend with PMPYs that increased 22% and 35%, respectively.





Cancer cost trend- J Codes



Top 10 Jcodes by Cost 2023 - 2024

Avg cost per Svc 2023 Avg Cost per Svc 2024

- Treatments for malignancy comprise 47% of all J code spend.
- At \$106M, J code spend related to cancer has increased 52% since 2021 (\$70M). Service count increased 39% in this same timeframe.
- Average cost per service is higher across 8 of top 10 J codes in 2024.

J Code Key			
J9271	Keytruda		
J9299	Opdivo		
J9144	Darzalex		
J9306	Perjeta		
J9228	Yervoy		
J9358	Enhertu		
J9173	Imfinzi		
J2506	Neulasta		
J9042	Adcetris		
Q5107	Mvasi		

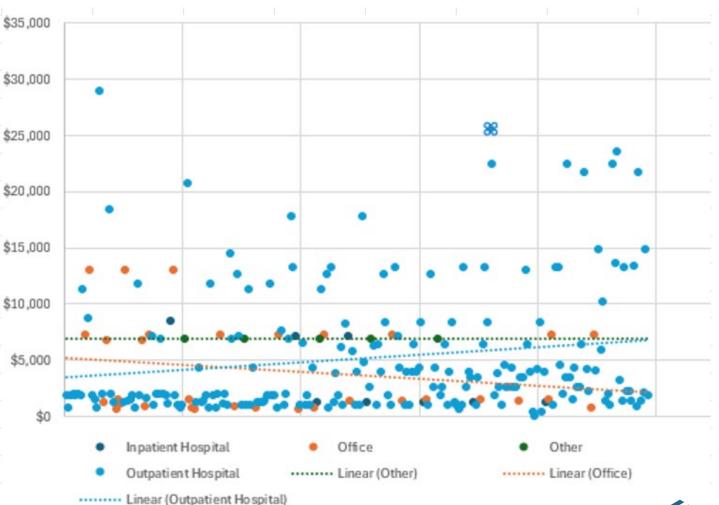




Site of Service Impact on Cancer Treatment Cost

J2506 - Neulasta

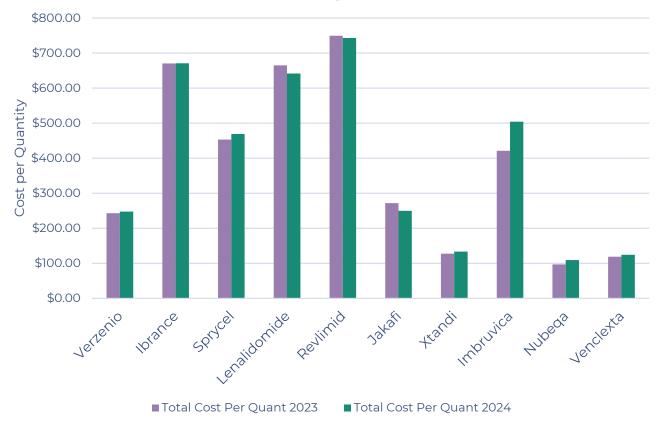
- In 2024, Neulasta accounted for \$2.7M in spend. Total cost decreased 22% from prior, however, service count was 38% lower.
- High prevalence of treatments clustered between \$2,500 - \$5,000, however some outliers as high as \$28k.
- Over the course of 2024, treatment cost trend in office settings was more efficient, while cost efficiency in outpatient hospitals deteriorated.
- These excess payments targeted for inclusion in Vital Alerts and VI Payment integrity detail. Vital Oversight team will support for claims in excess of 1.5 of appropriate pricing (Green dot linear line).





Cancer cost trend- Rx

Top 10 Cancer Rx by Cost 2023 - 2024



Cancer Rx Cost Trend 2021 - 2024



- Malignancy drugs make up 8% of all Rx spend.
- Members taking Rx for cancer have increased by 28% since 2021, while the total cost for cancer drugs has increased 71% in the same timeframe.
- Of top 10 Rx for cancer, total cost per quantity is comparable for most drug types except for Imbruvica.
- Verzenio total cost is 62% higher in 2024 (\$6.6M), influenced by a 46% increase in members taking this drug.



Questions?







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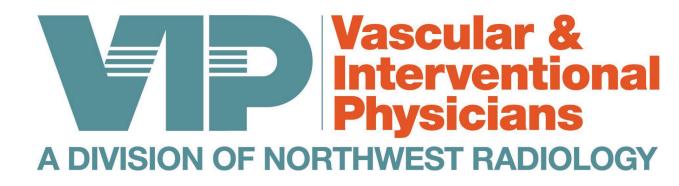


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VIP: Changing the Landscape of Interventional Oncology Delivery

Joshua Dowell, MD, PhD, FSIR

May 15, 2025

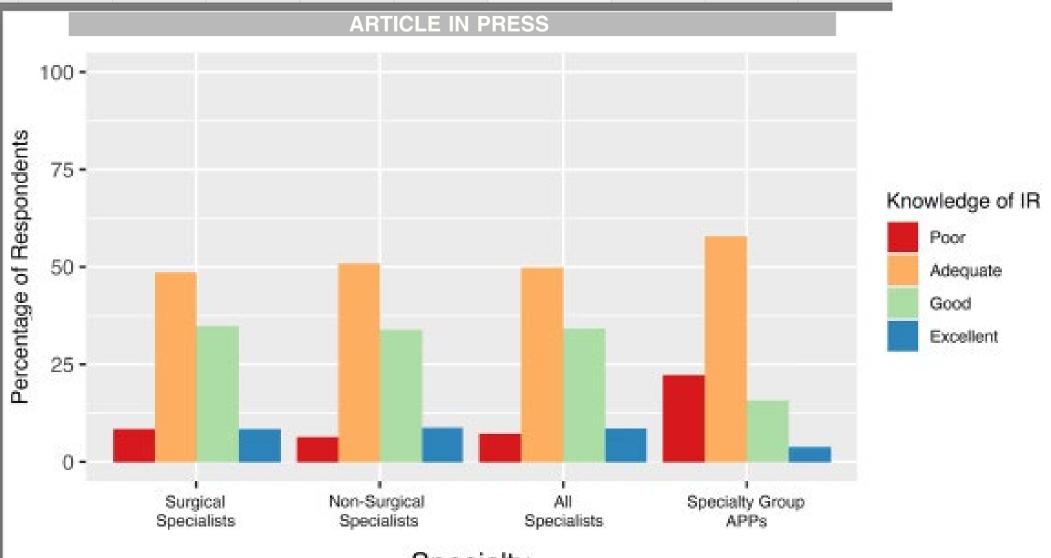






What is IR?

- Vincent Flanders, MD
- Joshua Dowell, MD, PhD



Specialty

reprised, and connection. An rights reserves

cians and advanced practice providers (APPS) practicing medical disciplines other than primary care. This study was exempt from approval by the Ohio State University Institutional Review Board (IRB) and was performed with a

When asked how often they suggested IR procedures to their patients as an alternative to surgery, 87 specialists (19.8%) answered 0% of the time, 205 (46.6%) answered



Trailblazing Outpatient IR Care

- Shifting from Hospital-based to Office Based Lab (OBL)
- Program Model
 - Specialized, high-level expertise
 - \circ Patient-focused care
 - \circ Simplified scheduling
 - \circ Expedited procedural care
 - Cost savings outside the hospital
- Volume Growth and Expansion







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- VIP formed as a cost center of Northwest Radiology in 2023 and provides outpatient IR procedures within the NWR Carmel location
- First outpatient facility in Midwest to provide Yttrium-90 radioembolization for liver tumors outside the hospital
- First outpatient facility of its kind in Midwest to offer many minimally-invasive IR procedures including tumor embolization, uterine fibroid embolization, and prostate embolization





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I. Expertise

- Interest in providing high level IR patient care
- Academically-minded, evidence-based practice
- Outstanding training



Dr Dowell and Dr Flanders have been named to the Indianapolis Monthly

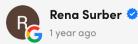
TOP DOCTOR LIST







II. Patient Experience:



Everyone was so kind and comforting. I went in for a pretty scary procedure. I was met with compassion and kindness by every person I came into contact with. I would give 100 stars if I could

Read more

Google **э.**и



Shawn Orlea 🔮

Very friendly and professional staff from the surgeon, to the PA. To the nurses Read more



Review us on Google

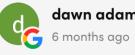


nancy meehan 🤣

The doctor and staff at NWR are wonderful! During my visit and procedure they were efficient, kind, friendly, and very attentive to my needs. They helped me feel at ease and patiently answered my questions. I felt I was in Read more



My care was taken care of. Made me feel really comfortable. I highly recommend. 10/10..



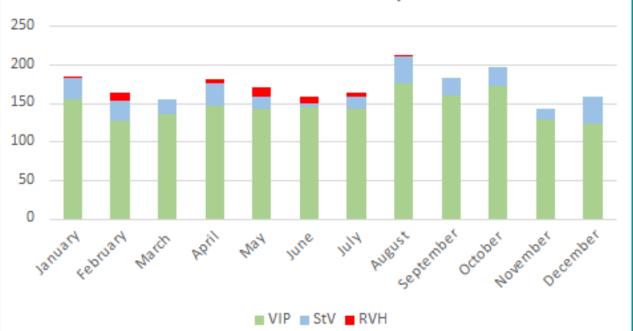
dawn adams 😔

Molly and Katie are the best. They are compassionate and very knowledgeable of their jobs. I have been going here for a year and would not go anywhere else.



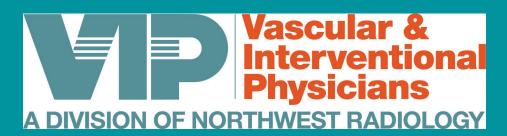
By the Numbers:

- Over 2000 procedures performed in 2024
- Approximately 150 procedures performed per month at VIP











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Tumor Board: A Multidisciplinary Approach







• What happens next?

- Collaboratively discuss each case at tumor board and decision is made on if a patient may be a good candidate for locoregional therapy or surgery
- Oncologist or Surgical Oncologist sends a referral to IR
- Patient is scheduled for IR clinic to discuss clinical history and plan
- Order is placed for the procedure and preauthorization begins







The Decision Process and Clinic

Cancer patients are referred to us from all major hospital systems as we are not directly associated with any system and direct communication is kept with the patient's oncologist through treatment.

- Many patients have never seen their CT or MR imaging or the mass we plan to treat
- Large screen PACS machine to review images
- Draw the liver, the mass location, and vascular anatomy
- List and describe locoregional therapy options:
 - o Ablation
 - Bland embolization
 - o Chemoembolization
 - Y90 radioembolization





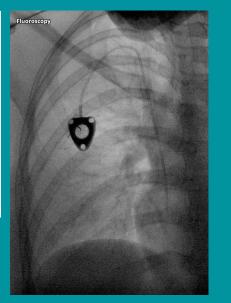
Case Examples: A DIVISION OF NORTHWEST RADIOLOGY

- Liver cancer patients will have a MRI and PET/CT as part of the process toward diagnosis followed by a port placement for chemotherapy and sometimes a biopsy.
- The biopsy, port placement, and all imaging can be performed at VIP/NWR
- Y90 is a catheter-based treatment option for liver cancer patients performed at the hospital or at VIP/NWR. VIP is the first outpatient facility in the Midwest to offer Y90 outside the hospital.
- Liver cancer patients will get MRI or CT studies every 3 months after treatment to monitor the treatment response.



Chest Ports:





- Chest port is the first step in a cancer patient's care plan and serves as access for chemotherapy, blood work, and for contrast for a CT or MRI
- Easy scheduling and prompt placement is critical to expedite a patient's treatment plan and to initiate chemotherapy
- VIP/NWR Ports are placed within 48 hours of receiving the request
- Each port translates to approximately \$10,000 in health care savings to the patient, employer and to UHC when placed at VIP/NWR





By the Numbers:

• At a savings of \$10,000 per port, 434 ports placed at VIP/NWR since our opening in 2023 translates to a savings of \$4.3 million to patients, employers and their insurance providers over port placement that would have been placed at the hospital.

250 231 198 200 150 100 50

"2023

A DIVISION OF NORTHWEST RADIOLOGY

Annually - Selected

"2024





Jascular &

Physicians

nterventional

0



Faster. Convenient. More Affordable.

Chest Ports

434 ports placed since 2023 \$10,000+ LESS per port than hospital cost

\$4.3 MILLION in Savings

to patients, employers and their insurance providers

Y90 Patient Experience

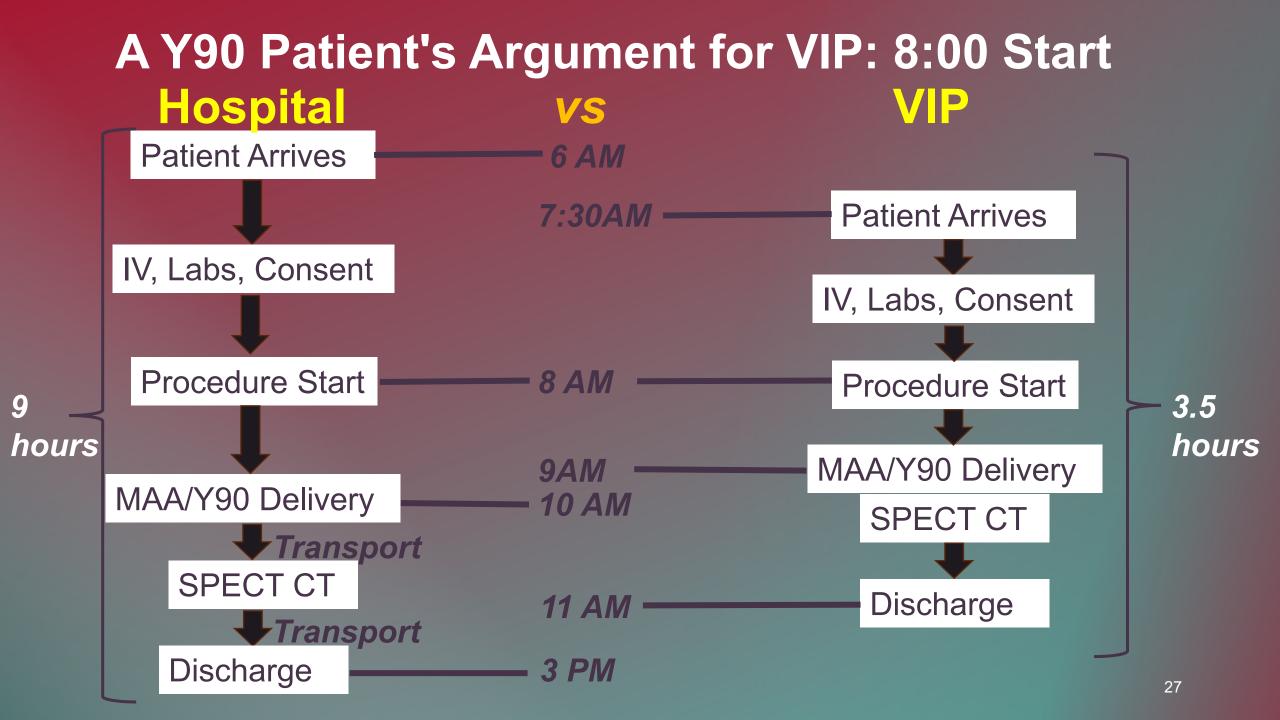
Less Time vs. Hospital 3.5 hrs vs. 9 hrs. arrival to discharge

\$70,000 LESSper patient per year for Y90 related procedures and imaging than doing them at the hospital

First outpatient facility in the Midwest to provide Yttrium-90 radioembolization for liver tumors







Yttrium-90 Radioembolization

- MAPPING PROCEDURE:

MAPPING PROCEDURES	AVERAGE PAYMENT	HIGH PAYMENT
TOTAL:	\$28,033.57	\$364,399.49

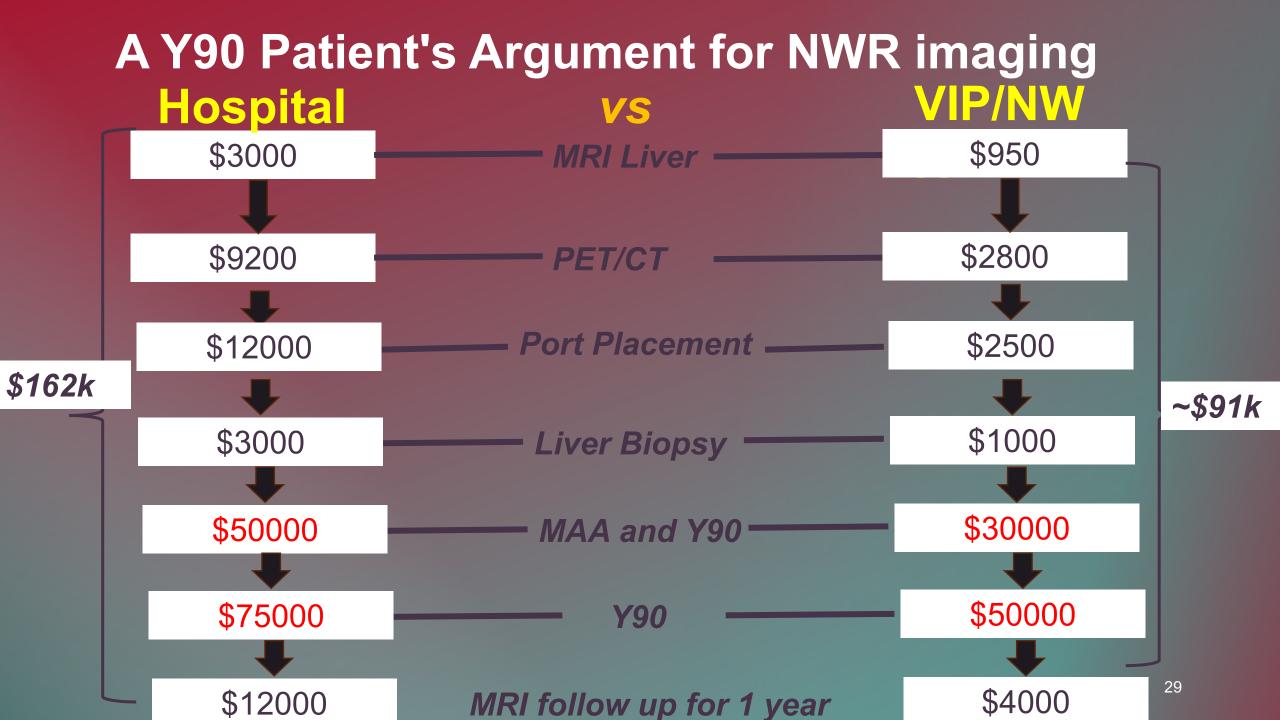
- Y90 TREATMENT PROCEDURE:

Y90 PROCEDURES	AVERAGE PAYMENT	HIGH PAYMENT
Y90 Dose	\$37,106.46	\$68,533.15
TOTAL:	\$67,705.65	\$440,457.15

- TOTAL FOR BOTH PROCEDURES:

AVERAGE PAYMENT		ESTIMATED ASCENSION	VIP/NWR
\$95,739.22	\$804,856.64	\$125,000	\$80,000







317-328-7255

Beyond Cancer Treatment

- UTERINE FIBROID EMBOLIZATION
- **PROSTATE ARTERY EMBOLIZATION**



Our team of experts focuses on Call Now: 317-328-7255

NATIONAL AVER	AGE	NATIONAL HIGH	INDIANA AVERAGE	INDIANA HIGH
\$17,598.50		\$207,710.83	\$22,215.33	\$56,957.38
ESTIMATED ASCENSION		VIP/NWR		
	~\$52	,000	~\$20,000	





Cost Savings: Insurer, Employer, and Patient

- Lower Cost: 30-50% less than hospitals for same procedure by same provider
- Lower Overhead: Significantly less overhead than hospitals
- Insurer and Medicare Savings: Over 18%+ savings overall when patient's have procedures performed outside the hospital
- Savings to Employer and Patient: Same procedure, same provider, easier scheduling, shorter procedure time and recovery, improved patient satisfaction





Benefit Design Strategies

- Reducing employer health spending for diagnostic radiology imaging and interventional radiology procedures.
- Improving patient satisfaction, ease of scheduling, procedure time and outcomes without increasing employer, insurer or patient spending.
- Promote access to high-value IR and radiology health services



Strategies and Next Steps

- Cost-sharing: Cost differentials to encourage outpatient VIP procedures and NWR imaging at a cost benefit. Increased coverage or lower deductibles for patients if at VIP/NWR.
- Consumer-Driven Health Care: Empower or encourage patients to choose VIP and NWR as cost-effective choices. Same study, procedure, and provider at a cost savings to employers, patients and payor.
- Make high-level IR procedures more accessible: Educate patients within and outside the Indianapolis area of the cost savings if their procedure is performed outpatient.
- Employer Partnerships for procedural savings through VIP, ie Cancer Care (ports, liver directed therapy), Fibroids, Prostate



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Jdowell@northwestradiology.com

Vincent Flanders

Vflanders@northwestradiology.com

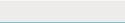


A DIVISION OF NORTHWEST RADIOLOGY Indianapolis, Indiana

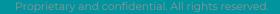
317-328-7255











Questions?







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Breakout Sessions

• Please stay in this space if you are interested in Alera Sales Strategies

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 Leveraging Vital Incite Applications will be located down the hall in the Nobel Sissle Meeting Room







36





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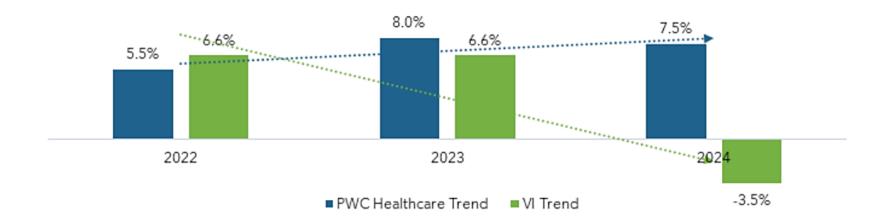
Alera Sales Strategies

Mary Delaney

All Alera Team Members

Levering Objective Data Matters

- Data-driven, strategic, employee focused approach
- Navigate the ever-changing challenges in health plan management objectively ٠
- The impact: Alera's VI trend 3.3%, PWC's tend 7% •



Medical Cost Trend



Definition of Success Vital Incite

Success for Employers

- Improve plan spend
- Improve risk migration
- Improve EE appreciation
- Feel comfortable in their decisions-Fiduciary Responsibility
- Success for Advisors
 - Advisors feel fully supported to make stronger strategic changes
 - Employers' decisions come easier
 - Confidence in their relationship with clients

Growth of Alera

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Budgeted Premium vs Total Net Plan Cost \$450,000 \$400,000 \$350,000 \$300,000 \$250,000 \$200,000 \$150,000 \$100,000 \$50,000 \$0 Nov 21 Dec 21 Jan 22 Feb 22 Mar 22 Apr 22 May 22 Jun 22 Jul 22 Aug 22 Sep 22 Budgeted Premium Total Net Plan Cost



Success for Employers

- Improve plan spend
- Improve risk migration
- Improve EE appreciation
- Feel comfortable in their decisions-Fiduciary Responsibility

Success for Advisors

- Advisors feel fully supported to make stronger strategic changes
- Employers' decisions come easier
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- Growth of Alera

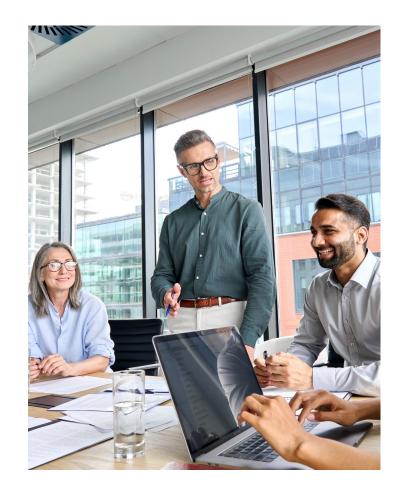
Do our goals match?

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Vital Incite's Efforts

Who do we market to...

- Large employers that do not have one relationship with an Advisor
- Do not market where we have an Alera office other than general prospect marketing
- Support Alera prospects
 - Responding to RFP questions
 - Finalist presentations
 - Offer other things to support Alera
 - References







Clients Love Recognition

VITAL

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National Presentations









Alera Hosted Events





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Catch the Attention of Prospects- Monthly Prospect Ads





Managing your health plan might feel as unpredictable as the stock market—but the good news is, you have far more control. With the right resources, fiduciary success is within reach. Did you know that at least 35% of spending in commercial health plans across the U.S. is considered waste? We can help you identify that waste and develop strategies to manage your budget more effectively, all while supporting your members.

Read more about how to gain ERISA Fiduciary Success

- ER Prospect List
- Communicate activity to Alera offices
- Increases name recognition





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Catch the Attention of Prospects- Podcast



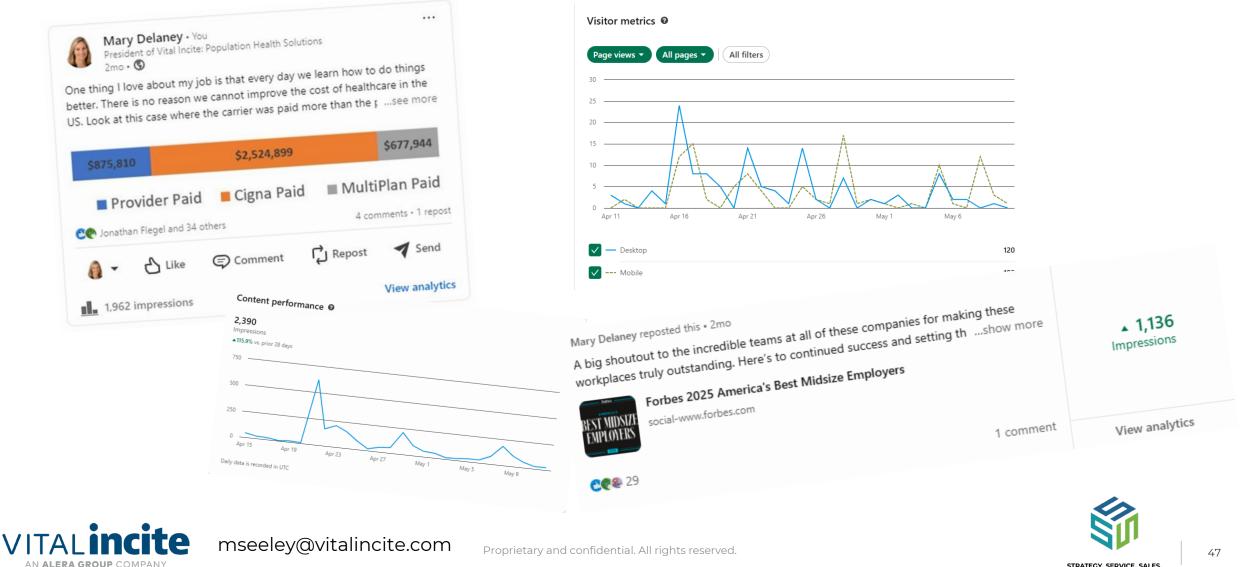




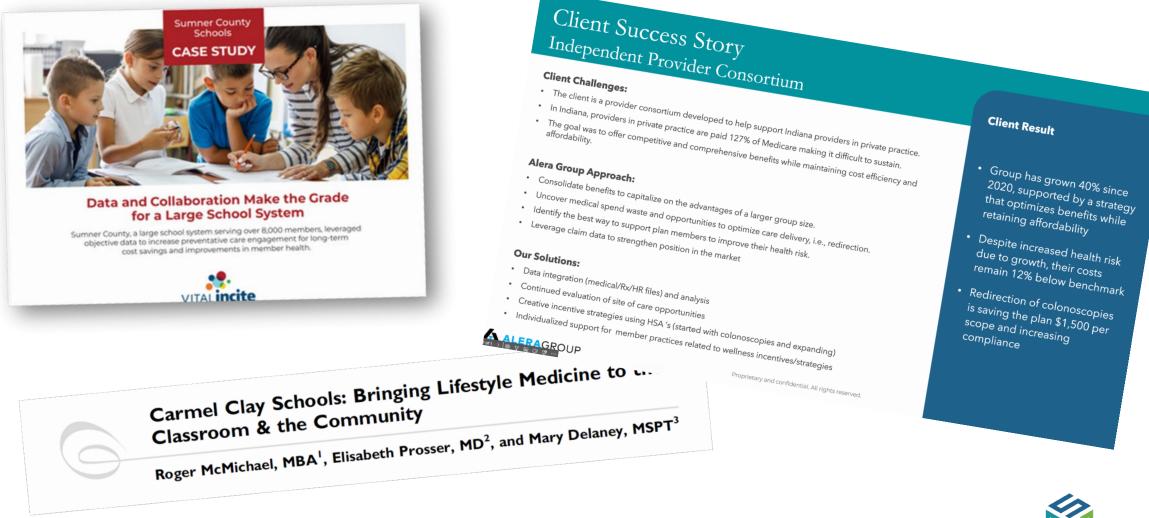
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Catch the Attention of Prospects- LinkedIn



Catch the Attention of Prospects- Case Studies





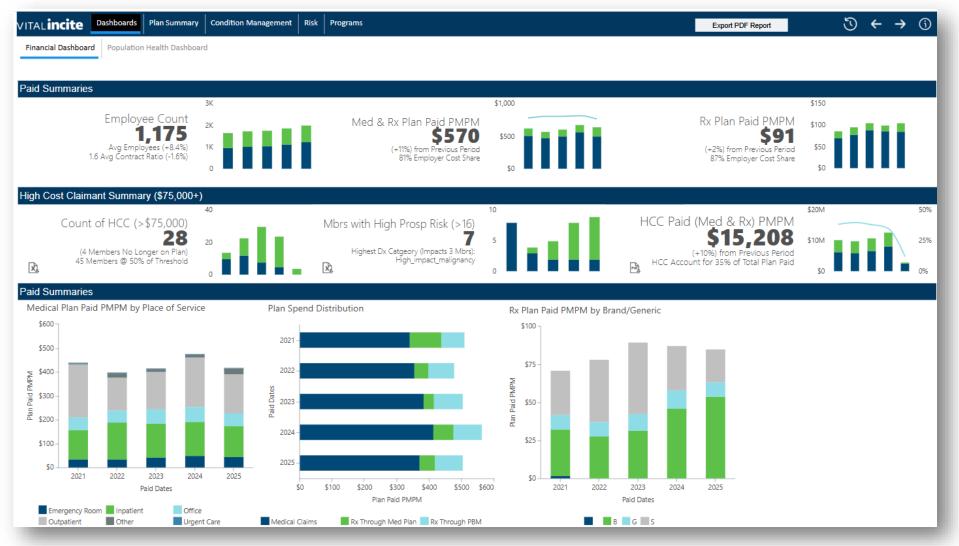
White Papers

• Potential White Papers or Slides by Industry





Vital Incite - Dashboard



ALERAGROUP

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Vital Incite monitors incoming claims data monthly to identify actionable items that help optimize plan spend and address cost drivers.

Trigger Dx or Medication

Members below have conditions that were recently identified as paid in claims data. Some of these items are just warnings of items that may increase plan spend, others have suggested next steps.

VI ID	Alert Summary	Considerations	First DOS	First MM/YY on Plan	Plan Paid in Last 12 Months	Next Step	Carrier
2005808	May Lead to High Cost	Member on high cost drug Xolair for Asthma. Other first line less expensive options should be leveraged.	03/17/2025	01/21	\$24,378	Discuss with PBM or consider further support	RxBenefits
3708495	High Cost Treatment	First fill of expensive medication Descovy, that will be monthly	03/08/2025	09/23	\$31,368	FYI- Condition could lead to high cost	RxBenefits
3862129	May Lead to High Cost	Vedolizumab first fill, likely ongoing, high cost drug	03/12/2025	01/24	\$18,813	FYI- Condition could lead to high cost	UHC

High Cost DRG

VI ID	DRG		DOS	Facility Name	Total Cost	Potential Waste*	% of Adjusted Medicare	Carrier
1615538	(871) SEPTICEMIA W/O MV 96+ HOURS W MCC	3	1/19/2025	St Vincent Hospital Health	\$37,452	\$8,441	258%	UHC
3346316	(788) CESAREAN SECTION WITHOUT STERILIZATION WITHOUT CC/MCC	3	3/4/2025	St Vincent Carmel Hospital	\$17,252	\$3,396	249%	UHC

*Potential waste calculated as total cost of the DRG above 200% of Medicare reimbursement rate, adjusting for longer length of stay. We are providing the top 10 cases by medical spend waste if potential waste is over \$1,000.



Vital Alerts

Stop Loss Arrangements

Symetra

Granular

Berkley

in progress

Stealth-Amwins



Quick Quote for Smaller- Less Complex Cases



	only be accepted for Groups who desir a calendar year basis, and includes no	-	-		
		Pricing			
Information to be comple	eted by Broker/Advisor	Fee	One Report	Two Reports	
Name of Group	Client A				
Date of Request		Vital Snapshot	1.50	N/A	
Name of Person submitting the request					
Alera Firm name		Vital Essentials	N/A	2.16	
Employer Plan Information Provided					
Name of Carrier or TPA		Vital Guidance	4.50	5.62	
Name of PBM					
Fully insured or Self-funded					
Number of Employees covered by Health P	200				
	Approved By:				
	Date:				
Please note: This quote will be good for 6 r quote will be invalid. Quote must be signe		ation is not accurate (on this docu	ment, the	
Please Print to PDF and email to	Mary Delaney for Approval				

ARCH RESOURCES

GATEWAY	✓ OFFICES EMPLOYEES	
EB HOME V OPTIMIZED SOLUTIONS V	PERSONAL PARTNERSHIPS \sim	-
ALERA ACADEMY FOR EMPLOYEE BENEFITS PROFES	ACTUARIAL & FINANCE	
🖨 / Employee Benefits / EB Home	BENEFITS TECHNOLOGY & >	
Welcome to the	COMPLIANCE >	7
EMPLOYEE BEI	EMPLOYEE COMMUNICATION & > ENGAGEMENT	•
PLATFORM	POPULATION HEALTH Management/data analytics	
(,ENGAG	TOTAL PROGRAM MANAGEMENT	



Sell Sheet:

- Data Analytics Sell Sheet
- Population Health Sell Sheet
- Granular and Vital Incite

Video:

- "Why Data Analytics?" for Prospects
- Health Care Cost Transparency

Vital Incite Client Resources:

Vital Incite delivers data-driven strategies designed to identify and improve medical spend waste, allowing employers to reinvest in the correct resources that will improve employee health. Vital Incite's analytics tools combine multiple data sources, including claims data (medical and pharmacy), health risk assessments, biometric data, case management and vendor data.

- Get a Quote!
- 2025 Vital Incite Brochure
- Most recent client newsletter
- Sign Up for Client Newsletters Here!
- New Client Questionnaire
- Condition Management Brochure
- *Updated Monthly* Active Carrier List (last updated May 2025)
- Contract Language Considerations

Sales Material:

- Introduction to Vital Incite for Employers
- Case Studies by Vertical
- Updated 2025 Sample RFP Language
- Using Data to Evaluate PBM Efficiencies
- GLP-1 Whitepaper
- TPA Considerations





S3 Events



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Help us think outside the box and differentiate Alera



Create strategies that will be unique to Alera

- Unique Access to Meds
- Bring Vendor Solutions downmarket
- Radiology opportunities
- Relationship with Claims Auditing company
- Creating an Alera Wellness Philosophy
- Create efficiencies for pharmacy efforts
- Alera Trend Report
- Video Clips





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Success Stories

What have you learned that you can now leverage and how?



What do you need?





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STRATEGY, SERVICE, SALES.

Alera Best Next Steps

Thank you to our sponsors!





Bronze Sponsors











Where might we go from here?

"You never change things by fighting the existing reality. To change something, build a new model that makes the existing model obsolete."

- Buckminster Fuller

What Differentiates Alera?

Improved Preventative Care Compliance

Improve early ID of Risk



- Improve colorectal screens
 - Best quality and price
 - Alternatives when indicated
- Identification of when education is required for people to feel safe to leverage preventative care
- Evaluate access to primary care and determine what is the best strategy that can be put in place.
 - Primary care deserts
 - Offer extra incentive for private practices in the area
 - Virtual offerings- what will be lost
 - OB GYN deserts
 - What other strategies might you consider
 - Free transportation to facilities- time off for care



Improved Cancer Care

- Early ID
- Improved speed to care and support
- Medical team audits complex cases and directs to COE
- Alerted when drugs are paid out of line
 - Change POS
 - Agree to Case Rates
- Radiology Cases directed to more effective- cost efficient services





Type 2 Diabetes GLP-1 Employer Coverage Strategies: Best Practices

If an employer is covering GLP-1s only for type 2 diabetes (excluding obesity), effective clinical management should:

- Include documentation rather than attestation
- Require provider visits for type 2 diabetes within three months of a prescription, with proof of uncontrolled AIC level
- Reserve GLP-1s for use after a less costly first line agent is tried for at least three months
- Work with your PBM to provide clinical data that supports the diagnosis and authorization for the prescription, rather than follow an automated process involving a simple clicking of boxes
- Limit authorizations to six months, with proof of appropriate provider follow-up care, a reduction in weight of at least 5% and improved AIC control.
- Require participation in a weight-management or lifestyle program along with medication utilization

Be flexible in your strategy. Constant evaluation is necessary as new indications and agents enter the market.





GLP-1 Improved Health Alera Strategy

- Short term strategies:
 - Well-structured lifestyle medicine support programs
 - Key PBMs that will support Alera's protocol
 - Carving out GLP-1 completely- leverage Lilly Direct- Novo Nordisk
- Direct to consumer access to GLP-1
 - Well-structured lifestyle medicine support programs
 - Able to track and report on outcomes
 - Right drug, right care to the right person to help support them to reduce their dependency on these meds.





Whole Person Care

Improve the Overall Health of our Population

- Reduce the dependence on the health care system
- Show investments are reducing risk
- Improve maternal health- young adult health- leads to healthier pregnancies
- Create environments that support health Alera Wellness
- Understand if low quality providers are being utilized- if so, then put in a program to help redirect care





Mental Health

- Reduce the shame and help people ID when they need help
 - Early ID just as any other condition
- Create a culture of supportive environment for workforces
 - Start with certain industries develop success stories to help empower companies to create change
- Alera's Wellness Division
 - Supports Wellness Committees
 - Creates better outcomes for us all



MSK

- Alera needs to clearly articulate the opportunity to drive improved outcomes
 - Identify what is driving cost
 - Incidence rates
 - Cost of care
 - Have strategies to support what is needed
- Develop preventative care strategies- not just sell products
 - Right care, Right time
 - Reduce weight
 - Improve muscle mass
 - Create efficient pathways for care





Improved Carrier Contracting



- Alera could move the needle on adding a PG to the carrier contract so they could only have a certain variance between allowed amounts
- Alera could create better definitions for Shared Savings vs. Admin Fees
- Alera could enforce carriers' responsibility to discuss and defend specific payments or contract rates.
- What if we could in our reporting, objectively add in all the admin fees to get to a true measure of efficiencies for PBM's, TPA's and carriers.
- What if Alera held every vendor to deliver on what they sold, and objectively why the employer put them in place.. Our PG analysis.





Other services to drive improved outcomes



Developing Stronger Support

- Strong agreements to redirect care and get the best service
 Cell and Gene Therapies
 - o Transplants
- Collaboration with Claims Auditing

 We have the claims to make them more efficient
 We understand what might lead to a ROI
- Direct lab or imaging contracts- Alera programs
 o Bring programs that might be limited to larger employers to Alera
- Alera Wellness supporting improved employer strategies
- Alera Pharmacy pharmacy contract audits and market checks



What will you take away?

What Challenged Us?

What will you take back to improve Sales?

What will you take back to leverage Alera's tools or services to help improve client support? Thank you!

Final Survey









STRATEGY, SERVICE, SALES.