

COLLABORATIVE DECISION MAKING TO DRIVE ACO GROWTH AND SHARED SAVINGS

Business Partner Breakfast

October 10, 2025

A business of Marsh McLennan



BUSINESS PARTNER BREAKFAST: TODAY'S TEAM

OLIVER WYMAN

Andrew Webster, Principal
Shannon Padayachy, Principal
Lisa Buczkowski, Manager
Gabe Rivera, Principal
Allison Brennan, Consultant

WELLSPAN HEALTH

Brandon Danz, Vice President Population Health
Audrey Jones, Director, Provider Networks & Partnerships

FINANCIAL OPTIMIZATION FOR ACOS

Financial Monitoring

- TIN/NPI/Custom Breakdown
- HCC Risk Coding
- Expenditure Identification

Network Design

- TIN Management
- Billing Migration
- Participant Selection

Annual Decisions

- Early Renewal
- Attribution Methodology
- Model/Track
- MSR/MLR

ADDITIONAL OPTIMIZATION SUPPORT FOR PROVIDER ORGANIZATIONS

VBC Strategy Design

- Help organizations clarify VBC goals (downside risk tolerance, population health focus)
- Align incentives across clinical and operational teams to support VBC goals
- Establish appropriate governance and decision-making forums to reinforce accountability and continuous improvement

Payer Contract Negotiation

Support transparent, collaborative contract terms that build trust and alignment, including:

- Clear patient-attribution rules, and benchmarks tied to quality and cost
- Risk corridors and stop-loss limits to cap provider financial exposure
- Contract protections for payer changes to product offerings or quality measures
- Use price-transparency data to inform negotiations and market positioning

Contract Performance Analytics

Analyze / assess performance across:

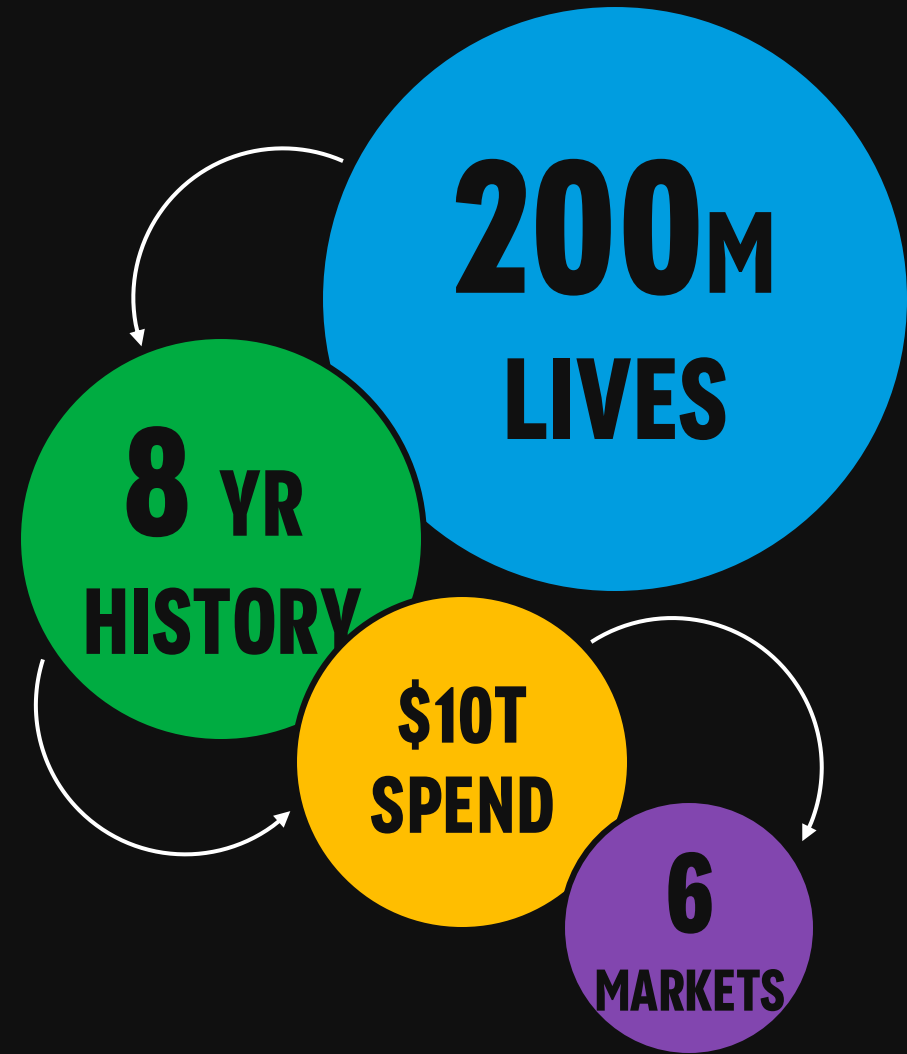
- Risk adjustment and attribution accuracy
- Cost drivers and savings opportunities
- Quality outcomes
- Care coordination effectiveness
- Patient utilization patterns
- Forecast financial performance and identify areas for proactive intervention
- Reconcile data systematically / routinely with payers to validate accuracy

ROBUST & DIVERSE HEALTHCARE DATA

HEALTHCARE NATIONAL DATA LAKE

OWA's Healthcare National Data Lake drives our **comprehensive, custom benchmarking** for clients

The Data Lake contains **over 200m lives over 8 years of medical and drug expenditures in 6 U.S. based markets**, totaling over \$10T in healthcare specific spend, with access to **100% of Medicare & Medicaid healthcare data**¹ as well as the **Merative MarketScan** and **ACA EDGE** data sets



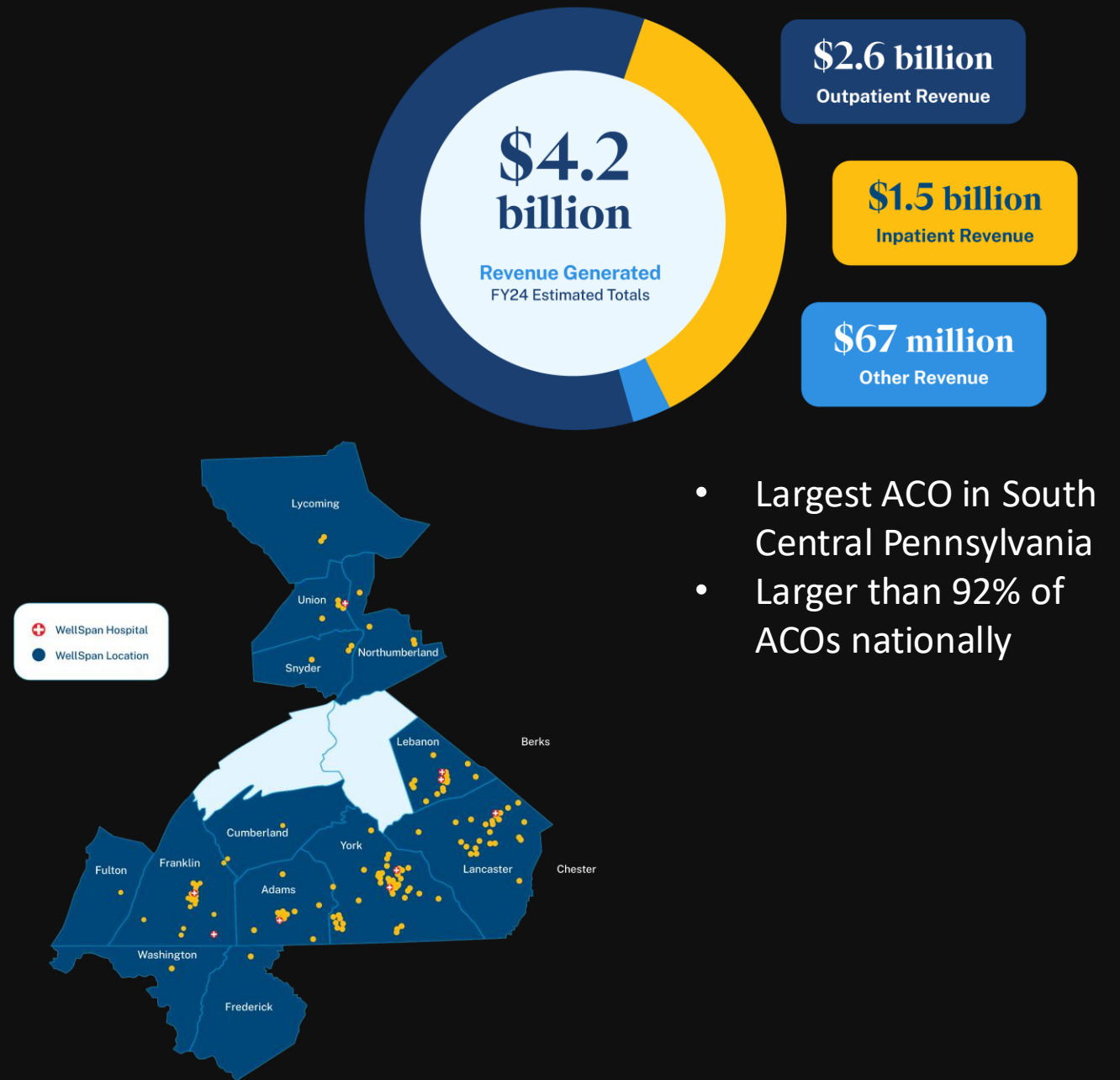


Brandon Danz, Vice President Population Health

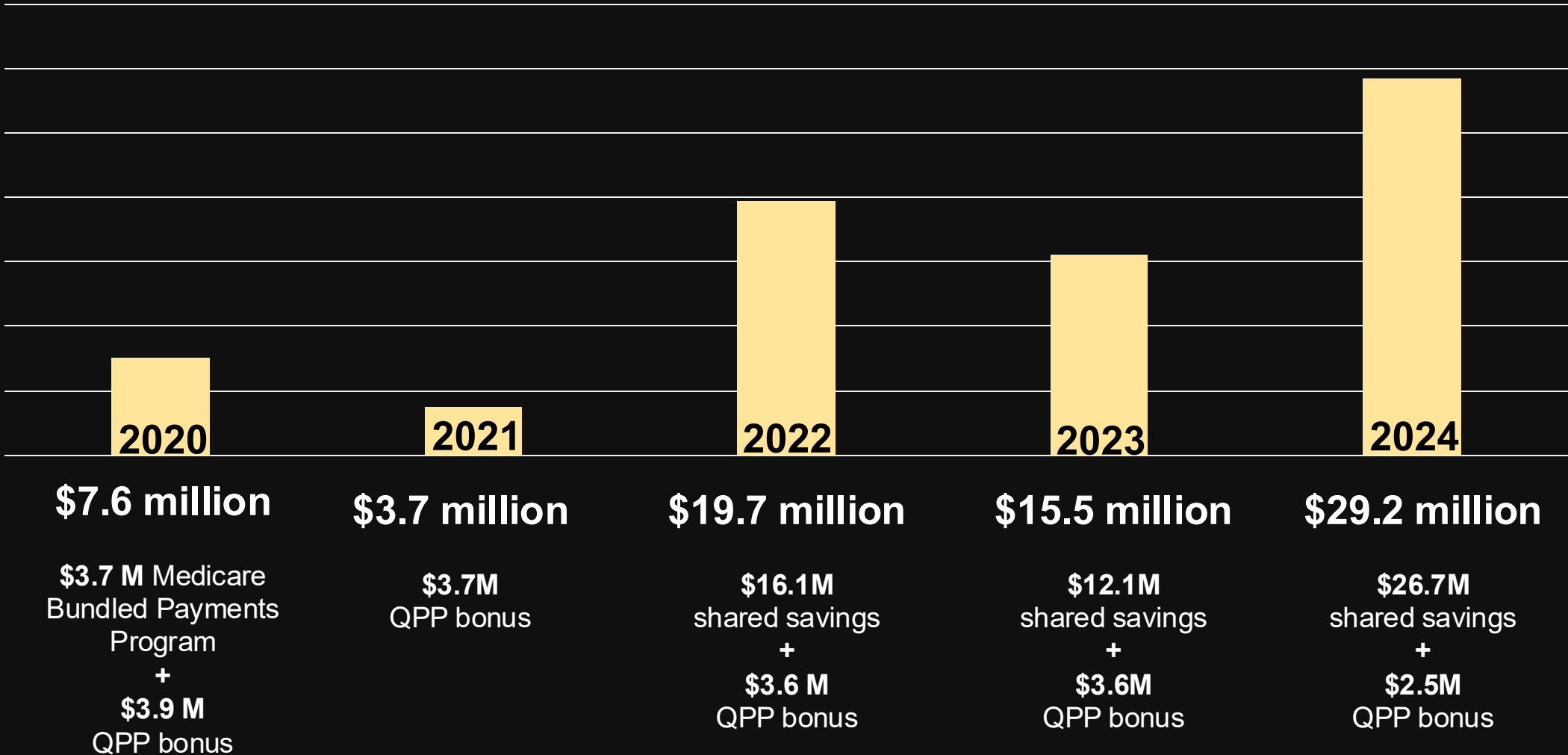
Audrey Jones, Director Provider Networks and Partnerships

WELLSPAN HEALTH

- 23,000+ team members
- 3,250 providers
 - 2,500 employed providers
 - 750 aligned independent providers
- Medicare Shared Savings Program (MSSP) Accountable Care Organization (ACO)
- 250+ patient care locations
- 7 acute care hospitals
- 2 specialty hospitals
- 7 ambulatory surgery centers
- Regional behavioral health organization
- Regional home health organization
- \$400 million in community benefit



SHARED SAVING LOOKBACK: \$75.7M IN MEDICARE ACO VBC REVENUE



FINANCIAL MONITORING: TARGETED EARLY INTERVENTION

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ACO NUMBER	ACO	Person Years	BY3 RENORM RISK SCORE	PY RENORM RISK SCORE	RISK RATIO	PBPY UPDATED BMRK	PBPY EXPEND	PBPY GROSS SSAV	TOTAL GROSS SSAV
ACO #	ACO Name	20,000	0.929	1.016	0.929	\$10,163	\$9,907	\$257	\$5,132,000
TIN	TIN_NAME	Person Years	BY3 RENORM RISK SCORE	PY RENORM RISK SCORE	CAPPED RISK RATIO	PBPY UPDATED BMRK	PBPY EXPEND	PBPY GROSS SSAV	TOTAL GROSS SSAV
TIN #1	TIN A	200	1.169	1.060	0.864	\$10,314	\$13,075	-\$2,761	-\$552,000
TIN #2	TIN B	800	0.979	0.979	0.920	\$12,631	\$11,575	\$1,056	\$845,000
TIN #3	TIN C	2,500	0.918	0.890	0.911	\$8,808	\$8,103	\$706	\$1,764,000
TIN #4	TIN D	16,500	0.929	1.035	1.048	\$10,371	\$10,181	\$190	\$3,135,000

ACO/TIN Breakdown

ACO NUMBER	ACO	Person Years	BY3 RENORM RISK SCORE	PY RENORM RISK SCORE	CAPPED RISK RATIO	PBPY UPDATED BMRK	PBPY EXPEND	PBPY GROSS SSAV	TOTAL GROSS SSAV
A2778	PQP	18,351	0.929	1.016	0.929	\$10,163	\$9,907	\$257	\$4,708,995
TIN	CLINIC_NAME	Person Years	BY3 RENORM RISK SCORE	PY RENORM RISK SCORE	RISK RATIO	PBPY UPDATED BMRK	PBPY EXPEND	PBPY GROSS SSAV	TOTAL GROSS SSAV
TIN #4	Heart Clinic	580	0.931	1.109	1.119	\$11,298	\$15,935	-\$4,637	-\$2,689,000
TIN #4	Cancer Clinic	200	0.932	1.771	1.744	\$18,160	\$27,502	-\$9,342	-\$1,868,000
TIN #3	Fam Med Clinic #1	520	0.928	0.947	0.961	\$9,323	\$10,570	-\$1,247	-\$648,000

TIN/Clinic Breakdown

Clinic/NPI

Clinic Name	NPI	NPI_Name	Person Years	BY3 RENORM RISK SCORE	PY RENORM RISK SCORE	CAPPED RISK RATIO	PBPY UPDATED BMRK	PBPY EXPEND	PBPY GROSS SSAV	TOTAL GROSS SSAV	Identified Issue
Cancer Clinic	NPI #1	Oncologist	100	0.929	2.015	2.168	\$20,193	\$32,968	-\$12,774	-\$1,277,000	PECOS specity=11
Heart Clinic	NPI #2	Cardio NP	50	0.926	1.280	1.383	\$12,547	\$30,966	-\$18,419	-\$921,000	NP=unintended attrb
IM Clinic #1	NPI #3	PCP#1	200	0.928	0.793	0.855	\$7,895	\$9,823	-\$1,928	-\$386,000	Risk ratio drop
Fam Med Clinic #1	NPI #4	PCP#2	340	0.927	0.999	1.078	\$9,892	\$10,911	-\$1,019	-\$346,000	Expnd increase

FINANCIAL MONITORING: TARGETED SERVICE COMPONENT FOCUS

TIN Name	Person Years	Total	HOPD	Inj / Inf	Chemo & Rad Onc	Phys Ther	DME	Rehab	Home Health	Hospice	E&M	SNF	Proceds	IP Acute
ACO#	23,000	-\$1,000,000	-\$15,950,000	-\$11,830,000	-\$3,960,000	-\$3,220,000	-\$2,120,000	\$1,830,000	\$3,210,000	\$3,610,000	\$4,320,000	\$4,570,000	\$7,390,000	\$11,430,000
TIN#1	20,000	-\$4,000,000	-\$16,810,000	-\$10,120,000	-\$2,910,000	-\$2,640,000	-\$1,910,000	\$1,400,000	\$2,580,000	\$3,370,000	\$3,310,000	\$3,800,000	\$5,510,000	\$9,070,000
TIN#2	800	\$500,000	-\$80,000	-\$230,000	-\$310,000	-\$50,000	-\$40,000	-\$40,000	\$150,000	\$90,000	\$200,000	\$380,000	\$170,000	\$520,000
TIN#3	200	\$1,000,000	\$80,000	-\$70,000	\$0	-\$10,000	\$0	\$30,000	\$70,000	\$40,000	\$100,000	\$70,000	\$60,000	\$450,000
TIN#4	3,000	\$1,500,000	\$950,000	-\$1,130,000	-\$510,000	-\$370,000	-\$120,000	\$300,000	\$290,000	\$80,000	\$500,000	\$200,000	\$1,220,000	\$1,390,000

ACO/TIN
Tot \$\$

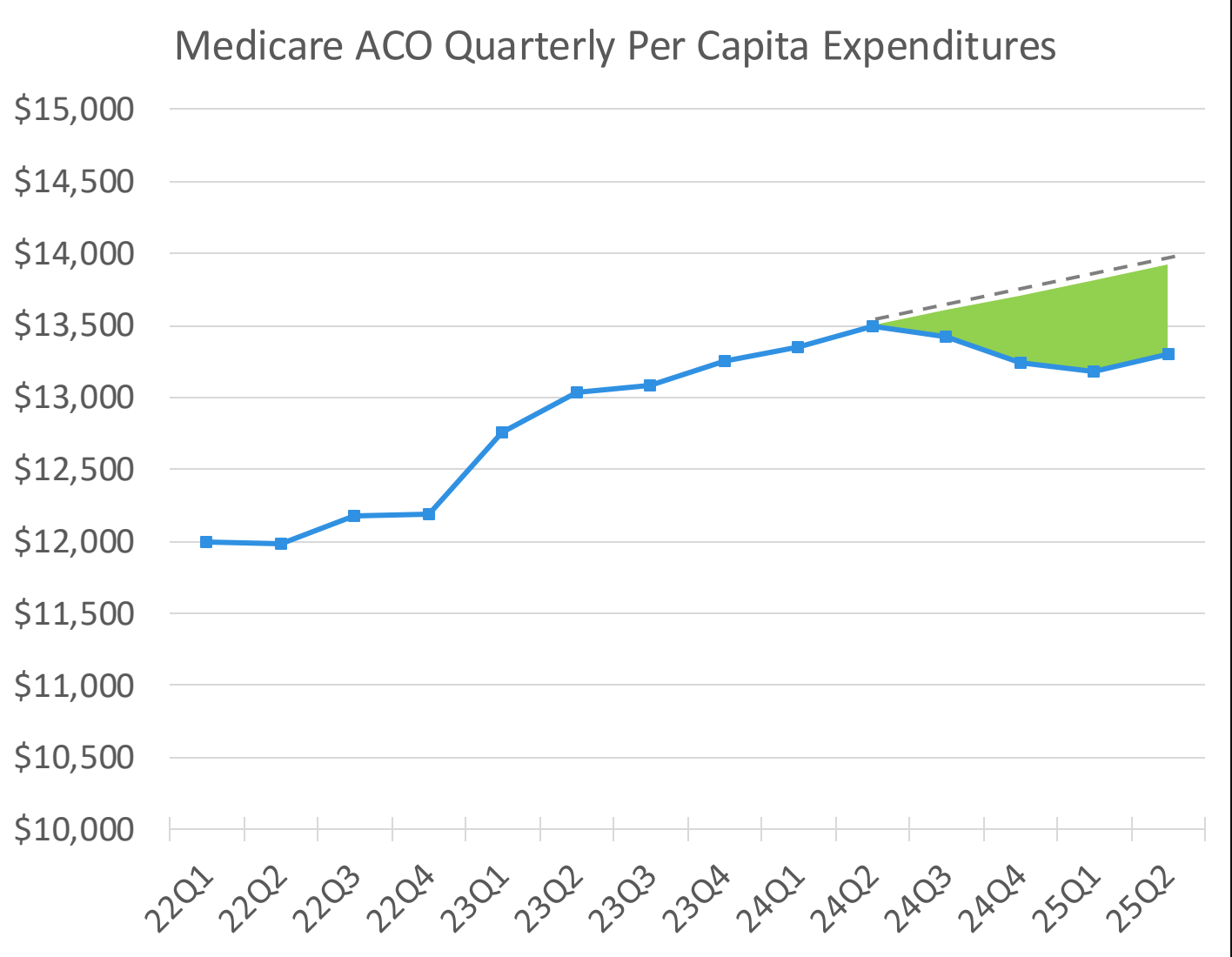
Clinic	Person Years	Total	HOPD	Inj / Inf (Non- Onc)	Chemo & Rad Onc	Phys Ther	DME	Rehab	Home Health	Hospice	E&M	SNF	Proceds	IP Acute
Cancer Care	300	-\$5,910,000	-\$6,880,000	-\$70,000	-\$170,000	-\$20,000	\$10,000	\$140,000	\$100,000	\$30,000	\$80,000	\$210,000	\$400,000	-\$170,000
IM PCP	2,000	-\$3,630,000	-\$2,070,000	-\$1,180,000	-\$340,000	-\$410,000	-\$370,000	\$110,000	\$190,000	\$310,000	\$130,000	\$230,000	\$530,000	-\$340,000
Family Med #1	500	-\$1,090,000	-\$460,000	-\$230,000	-\$30,000	-\$50,000	-\$30,000	-\$20,000	\$60,000	\$50,000	\$40,000	\$0	\$30,000	-\$170,000
Family Med #2	1,500	-\$480,000	-\$1,580,000	-\$980,000	-\$220,000	-\$230,000	-\$230,000	\$320,000	\$380,000	\$300,000	\$350,000	\$480,000	\$470,000	\$580,000

TIN/Clinic
Tot \$\$

Clinic	Person Years	Total	HOPD	Inj / Inf (Non- Onc)	Chemo & Rad Onc	Phys Ther	DME	Rehab	Home Health	Hospice	E&M	SNF	Proceds	IP Acute
Cancer Care	300	-\$19,697	-\$22,920	-\$239	-\$560	-\$55	\$19	\$460	\$334	\$102	\$269	\$709	\$1,330	-\$551
IM PCP	2,000	-\$1,817	-\$1,036	-\$590	-\$171	-\$205	-\$185	\$55	\$93	\$153	\$65	\$114	\$266	-\$168
Family Med #1	500	-\$2,181	-\$926	-\$459	-\$66	-\$96	-\$63	-\$34	\$125	\$104	\$77	-\$6	\$68	-\$335
Family Med #2	1,500	-\$323	-\$1,055	-\$651	-\$146	-\$154	-\$150	\$216	\$253	\$203	\$230	\$317	\$312	\$389

TIN/Clinic
PBPY \$\$

BENDING THE COST CURVE



**source: CMS quarterly Expenditure & Utilization reports*

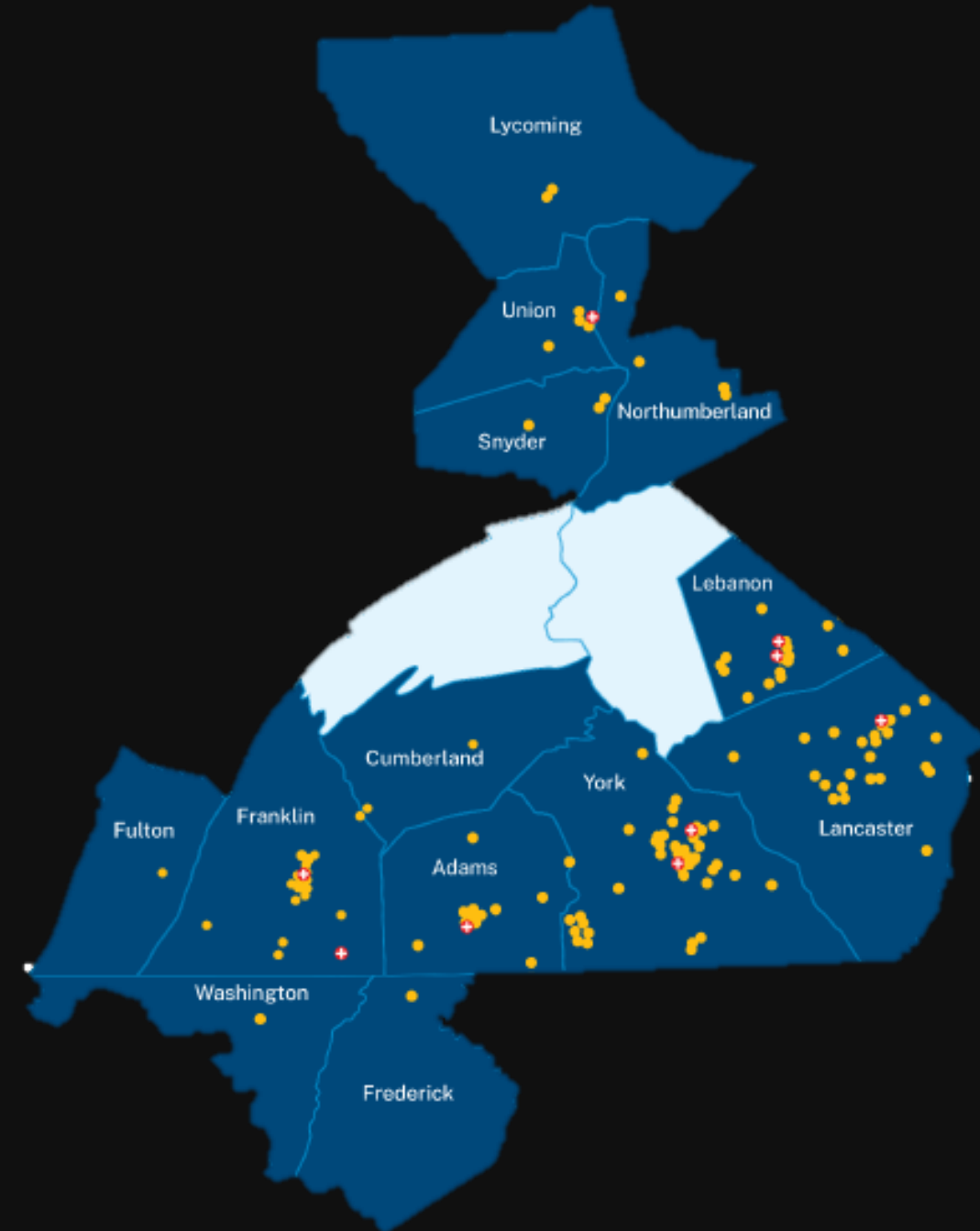
SLICING CMS CLAIMS DATA BY



- Employed / independent
- Region
- Specialty
- Practice
- Physician
- Patient

Use Cases:

- ✓ Attribution capture
- ✓ HCC gap closure
- ✓ Microtargeted cost & utilization OFIs
- ✓ Root cause analyses



NETWORK DESIGN: MANAGING PARTICIPANT SELECTION

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Step 1: Identify potential TINs using Broad Market Scan

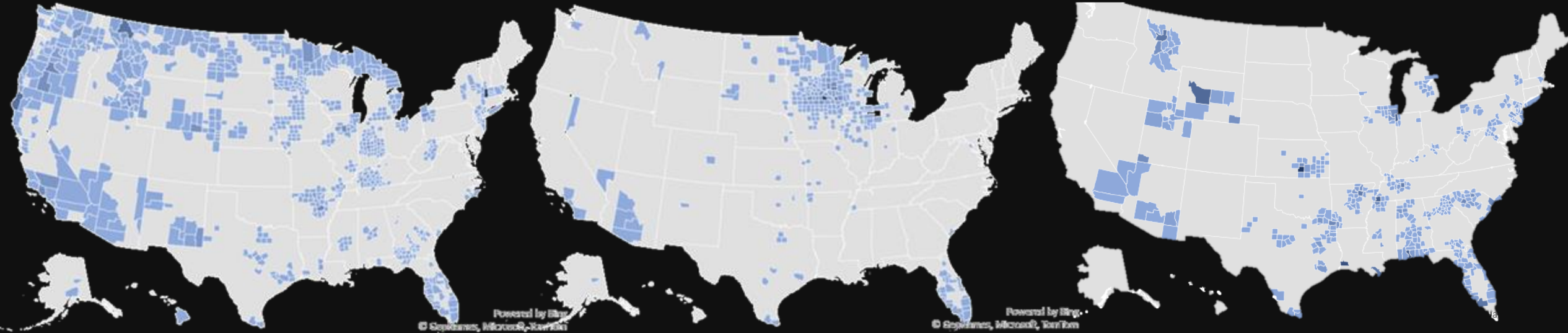
Step 2: Determine your ACO's interest in TINs

Step 3: Calculate financial impact of TIN on your ACO

Step 4: Create specific recruitment materials

TIN_NAME	Primary State	Primary County	PY24 ACO	PY23 Gross SSAV Rate	ACO Owner	Particip Year	Person Years	BY3 Reno Risk Score	PY Reno Risk Score	Risk Ratio (Capped)	Updt Bmrk PBPY	Expend PBPY	Gross SS PBPY	Total Gross Ssav
TIN 1	State 1	County A	ACO 1	8.40%	owner1	2025	7,299	1.117	1.125	1.007	\$12,092	\$11,032	\$1,059	\$7,731,358
TIN 2	State 1	County A	ACO 2	15.40%	owner2	2025	9,160	1.02	1.021	1.001	\$11,195	\$10,616	\$578	\$5,295,624
TIN 3	State 1	County A	ACO 3	8.40%	owner3	2025	3,472	1.051	1.053	1.002	\$13,132	\$11,956	\$1,176	\$4,083,020
TIN 4	State 1	County A	ACO 4	8.90%	owner4	2025	3,894	1.06	1.065	1.004	\$12,854	\$11,821	\$1,034	\$4,026,068
TIN 5	State 1	County A	ACO 5	-3.50%	owner5	2025	2,148	0.881	0.883	1.002	\$12,768	\$11,951	\$817	\$1,755,244
TIN 6	State 1	County A	ACO 6		owner6	2025	2,392	0.789	0.793	1.005	\$10,679	\$9,962	\$718	\$1,716,543
TIN 7	State 1	County A	ACO 7	6.80%	owner7	2025	952	0.903	0.904	1.001	\$11,642	\$9,850	\$1,792	\$1,705,392
TIN 8	State 1	County A	ACO 8	10.90%	owner8	2025	5,836	0.975	0.976	1.001	\$11,039	\$10,787	\$251	\$1,466,957
TIN 9	State 1	County A	ACO 9		owner9	2025	1,497	1.026	1.028	1.001	\$12,802	\$11,846	\$955	\$1,430,098
TIN 10	State 1	County A	ACO 10	0.60%	owner10	2025	1,368	0.807	0.808	1.002	\$10,259	\$9,292	\$967	\$1,322,392
TIN 11	State 1	County A	ACO 11	6.80%	owner11	2025	2,363	0.964	0.964	1.001	\$11,952	\$11,404	\$549	\$1,296,470
TIN 12	State 1	County A	ACO 12	6.80%	owner12	2025	2,653	1.027	1.028	1.001	\$11,949	\$11,476	\$473	\$1,254,710
TIN 13	State 1	County A	ACO 13	15.40%	owner13	2025	1,246	0.824	0.825	1.001	\$9,018	\$8,172	\$846	\$1,053,749
TIN 14	State 1	County A	ACO 14	15.40%	owner14	2025	454	1.143	1.144	1.001	\$11,788	\$9,598	\$2,191	\$994,836
TIN 15	State 1	County A	ACO 15	2.50%	owner15	2025	1,441	0.907	0.907	1	\$11,851	\$11,202	\$649	\$935,205
TIN 16	State 1	County A	ACO 16	4.50%	owner16	2025	554	1.033	1.035	1.002	\$13,580	\$11,941	\$1,639	\$907,931
TIN 17	State 1	County A	ACO 17	2.00%	owner17	2025	380	1.03	1.032	1.003	\$13,017	\$10,896	\$2,121	\$806,151
TIN 18	State 1	County A	ACO 18	15.40%	owner18	2025	1,395	0.924	0.925	1.001	\$9,457	\$8,909	\$547	\$763,365
TIN 19	State 1	County A	ACO 19	15.40%	owner19	2025	549	1.158	1.161	1.003	\$11,188	\$9,827	\$1,361	\$747,322

PLOTTING VBC GROWTH OPPORTUNITIES



CLOSING:
CLAIM YOUR DATA GIVEAWAY

BUSINESS PARTNER BREAKFAST: THANK YOU FOR YOUR TIME

Sign up for Broad Market Scan (Brody)

- Leave us your business card with state/county on back
 - Stop by our booth

Request Meeting

- Personalized Discussion

Stop by Booth K

- Learn more!





A business of Marsh McLennan