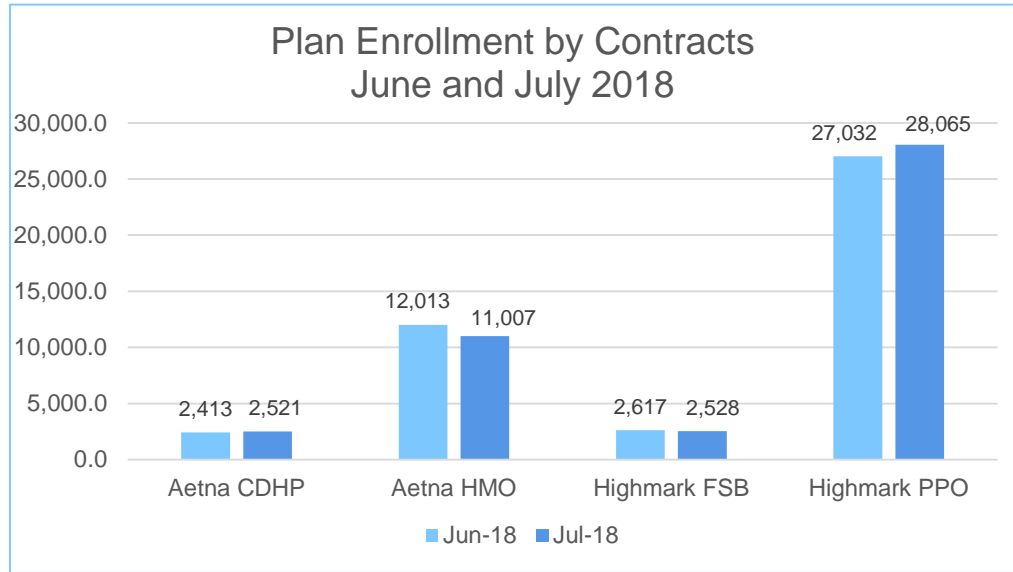


State of Delaware Plan Migration Analysis



FY 2019 Open Enrollment

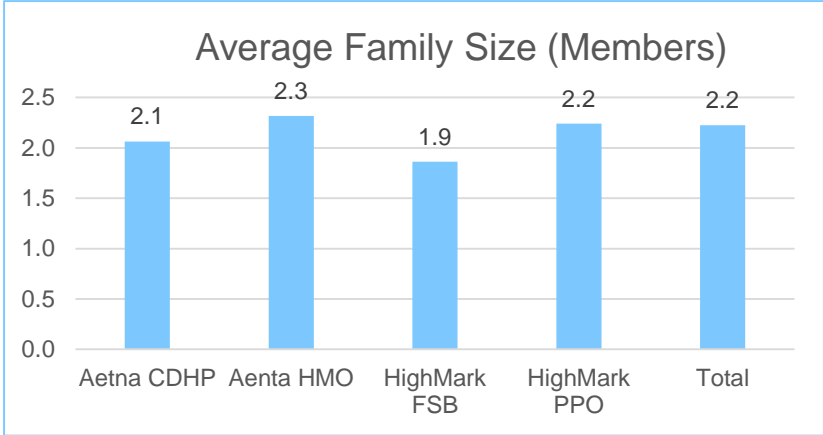
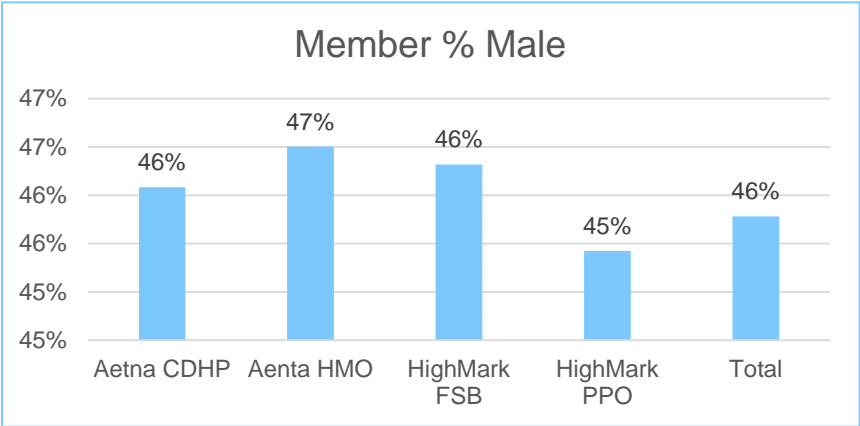
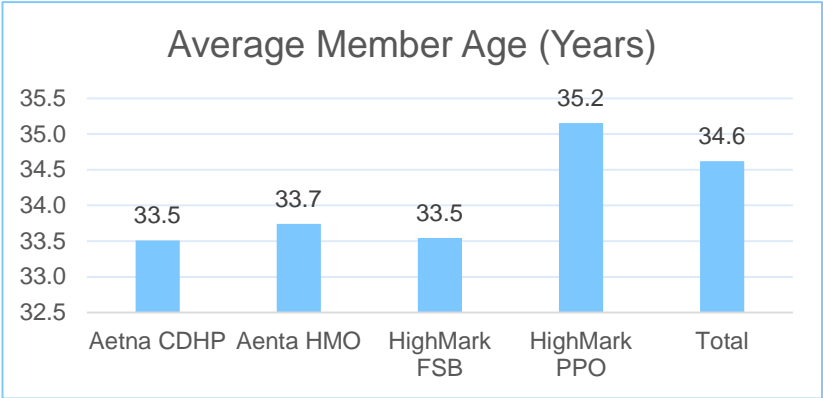
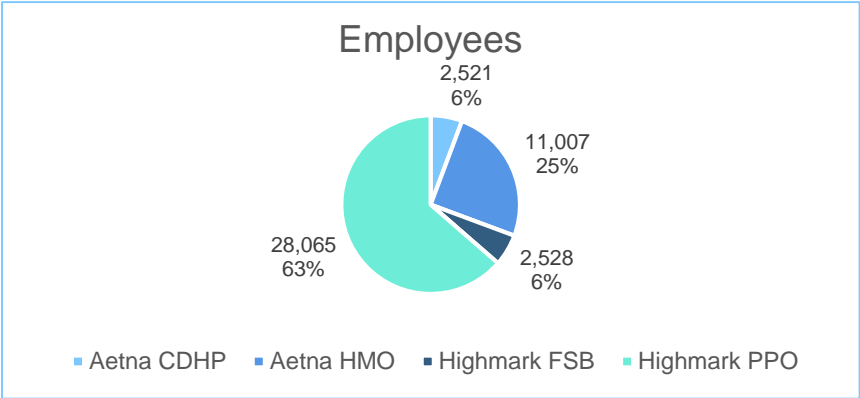
Plan Enrollment



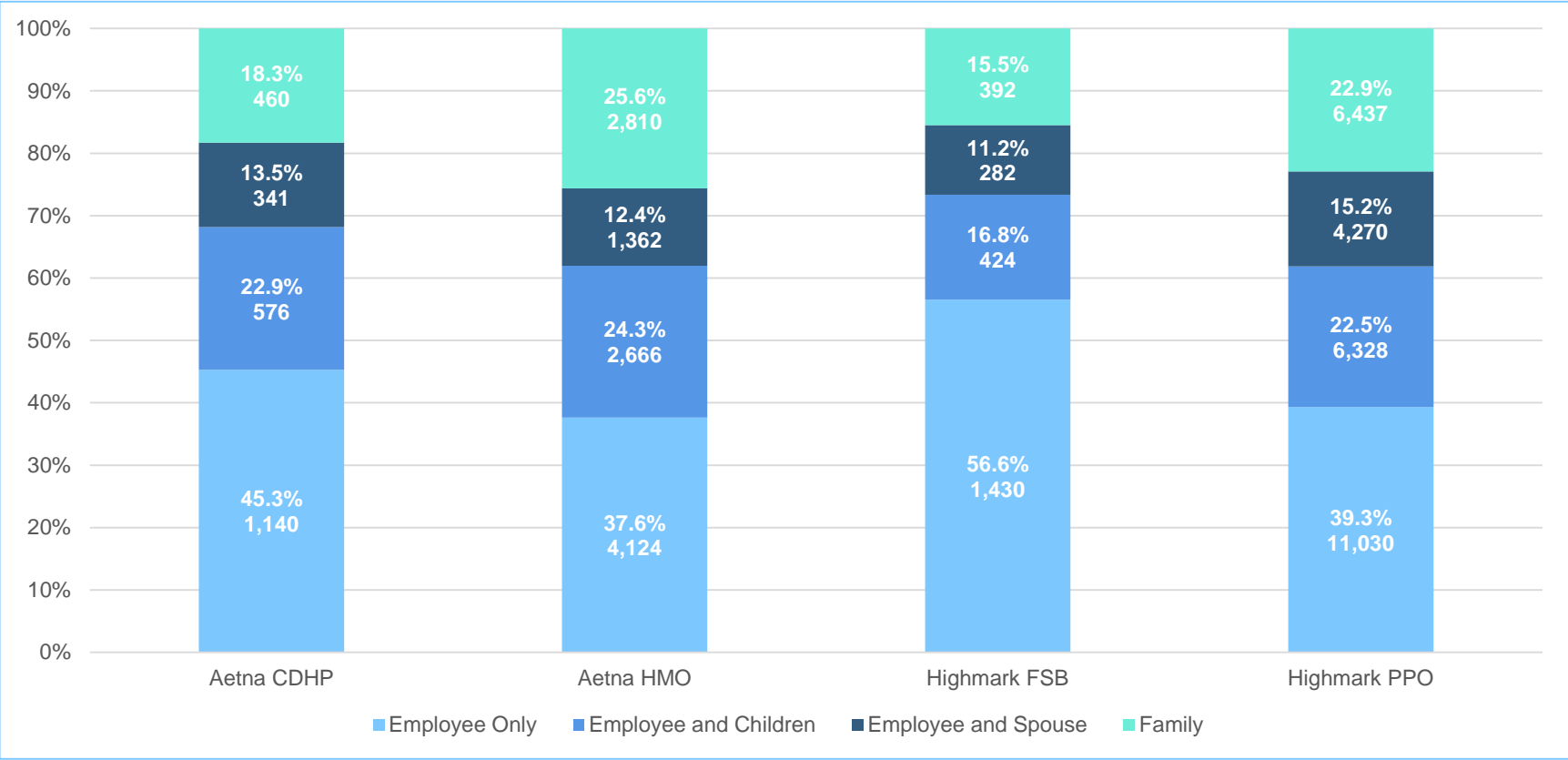
	Enrollment July 2018	
	Continuing Contracts	New Contracts
Aetna CDHP	2,474	47
Aetna HMO	10,884	123
Highmark FSB	2,444	84
Highmark PPO	27,732	333

- The total contracts for the active employee and early retiree population in the four available plans in June 2018 was 44,075. The number of contracts for the four available plans in July 2018 was 44,121.
- There were a total of 587 new contracts among the plans in July 2018.

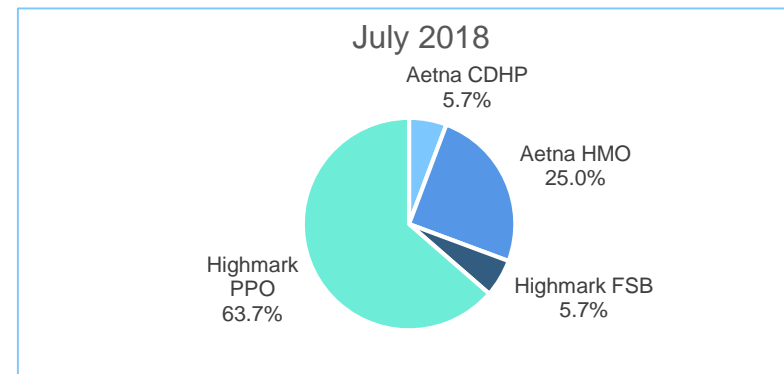
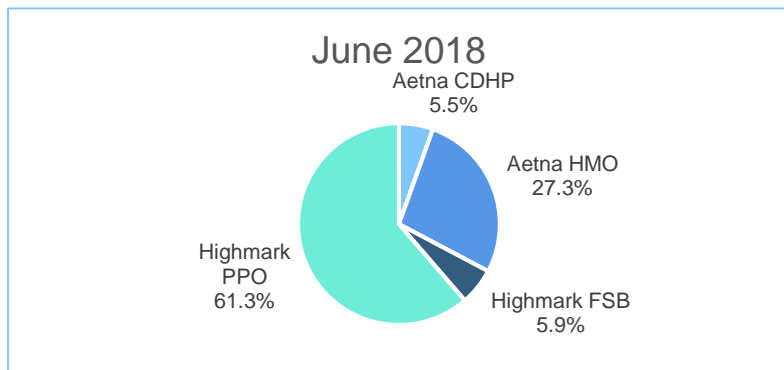
FY 19 Demographics, July 2018



FY 19 Contracts by Coverage Tier



Plan Enrollment Changes from June 2018 to July 2018¹



N = 42,575

What happened to employee plan enrollment year-over-year?

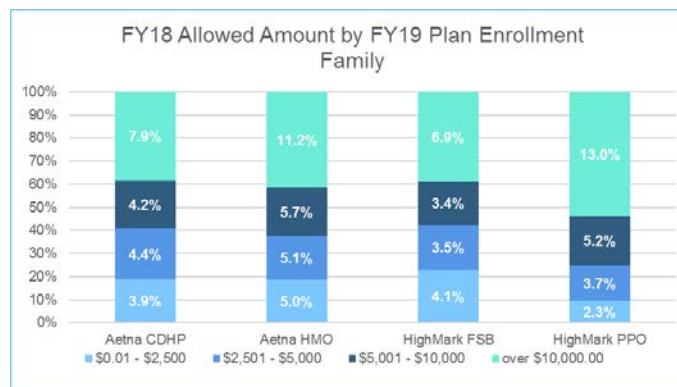
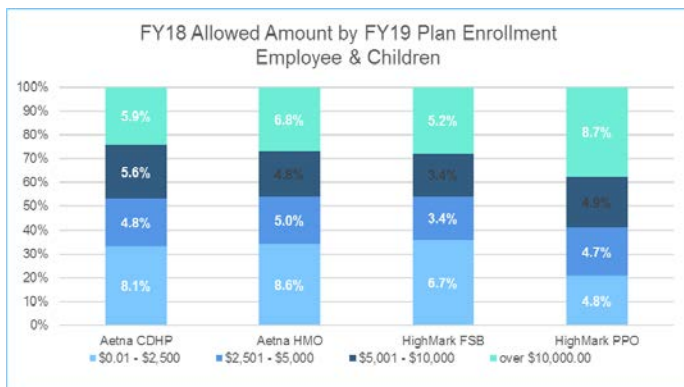
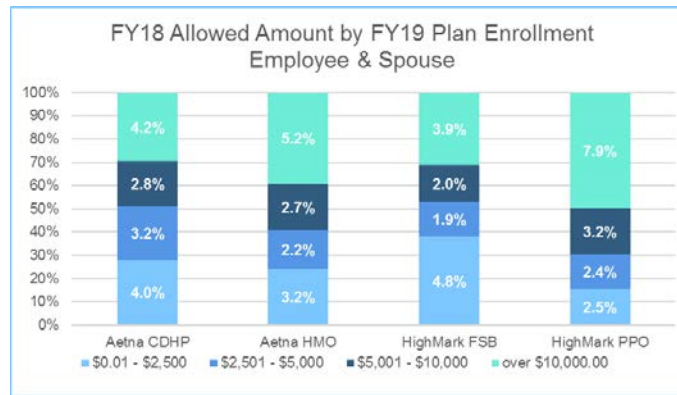
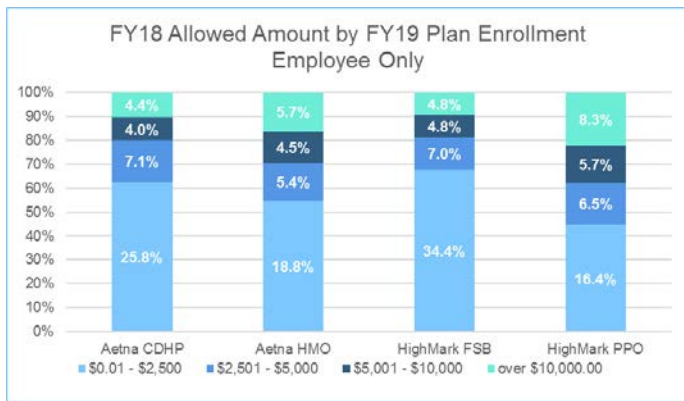
- The largest increase in contracts was in HighMark PPO (an increase of 1,033 families or 0.2%).
- The largest decrease in contracts was in Aetna HMO (a decrease of 1,006 families or 3.2%).

¹Among the active employee and early retiree population, there were 43,534 contracts identified in the Advantage Suite database that continued enrollment from one of the four available plans in June 2018 to one of the four available plans in July 2018. The balance of this analysis focuses on these contracts. New contracts for FY19 and employees and families not enrolling in FY19, other employee status groups, such as COBBRA and surviving spouses and those enrolling in Medicaid are excluded.

Plan Migration FY18 / FY19

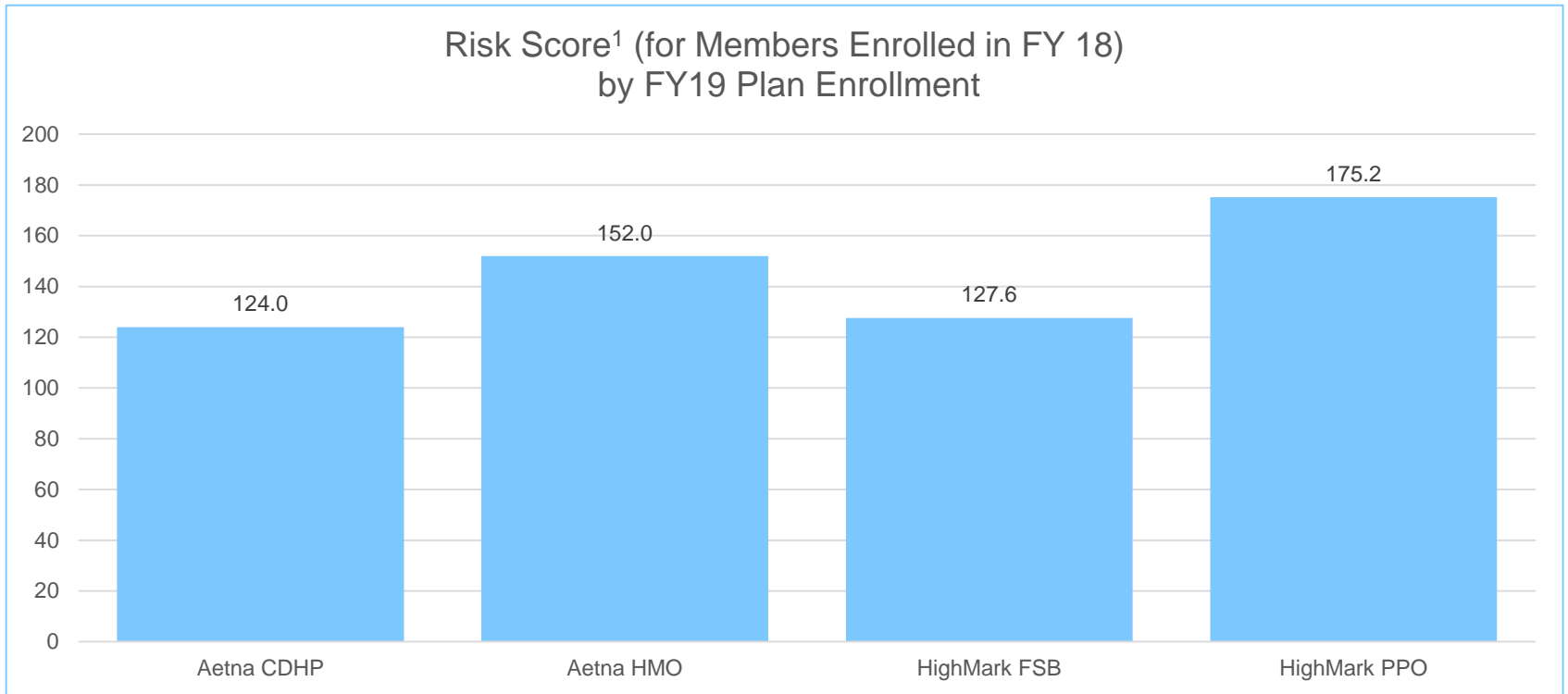
		2019 Selection											
		Aetna CDHP			Aetna HMO			HighMark FSB			HighMark PPO		
		# of Contracts (% of Contracts)	Allowed Amt PMIPM	Avg. Family Size	# of Contracts (% of Contracts)	Allowed Amt PMIPM	Avg. Family Size	# of Contracts (% of Contracts)	Allowed Amt PMIPM	Avg. Family Size	# of Contracts (% of Contracts)	Allowed Amt PMIPM	Avg. Family Size
2018 Plan	Aetna CDHP	2,038 (92.1)	\$365	2.1	54 (2.4)	\$618	2.4	29 (1.3)	\$534	1.7	93 (4.2)	\$359	2.3
	Aetna HMO	144 (1.3)	\$477	2.3	10,102 (87.8)	\$439	2.3	163 (1.4)	\$291	2.0	1,096 (9.5)	\$488	2.4
	HighMark FSB	61 (2.6)	\$246	1.9	105 (4.5)	\$365	2.3	1,882 (80.4)	\$418	1.9	293 (12.5)	\$426	2.2
	HighMark PPO	86 (0.3)	\$305	2.3	220 (0.8)	\$423	2.5	111 (0.4)	\$583	2.1	25,788 (98.4)	\$644	2.3

FY19 Plan Enrollment and Coverage Tier by FY18 Allowed Amount Range¹



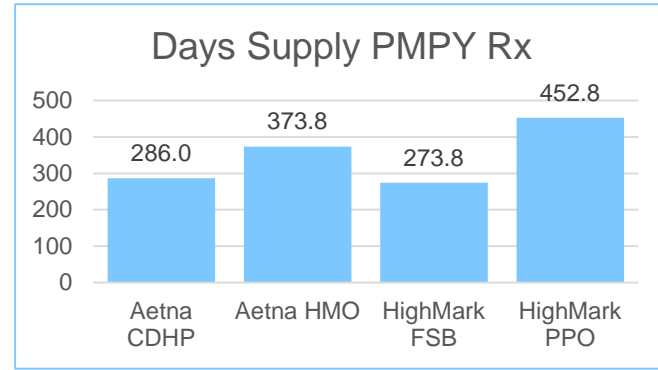
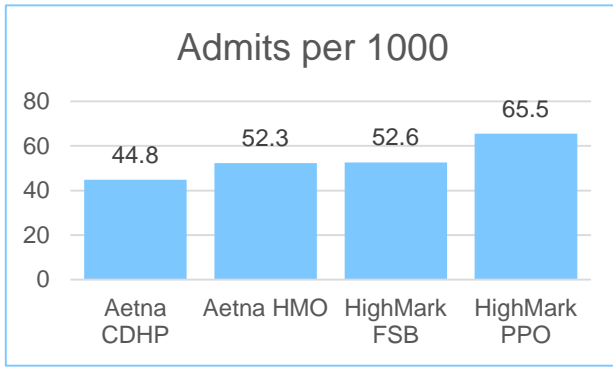
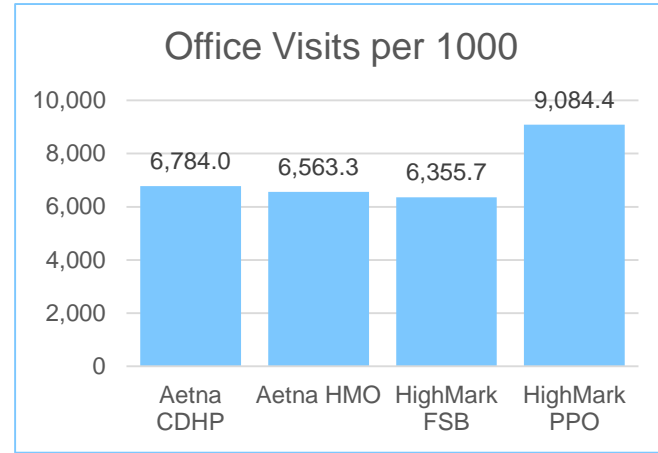
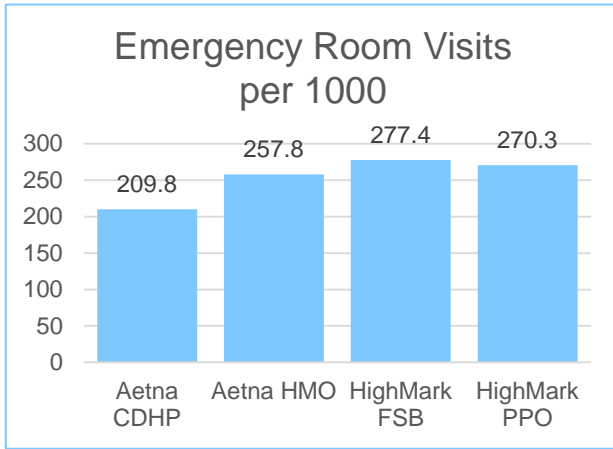
¹Excludes 217 contracts with no allowed amount for medical and prescription coverage in FY18.

How Does Risk Vary by Plan?

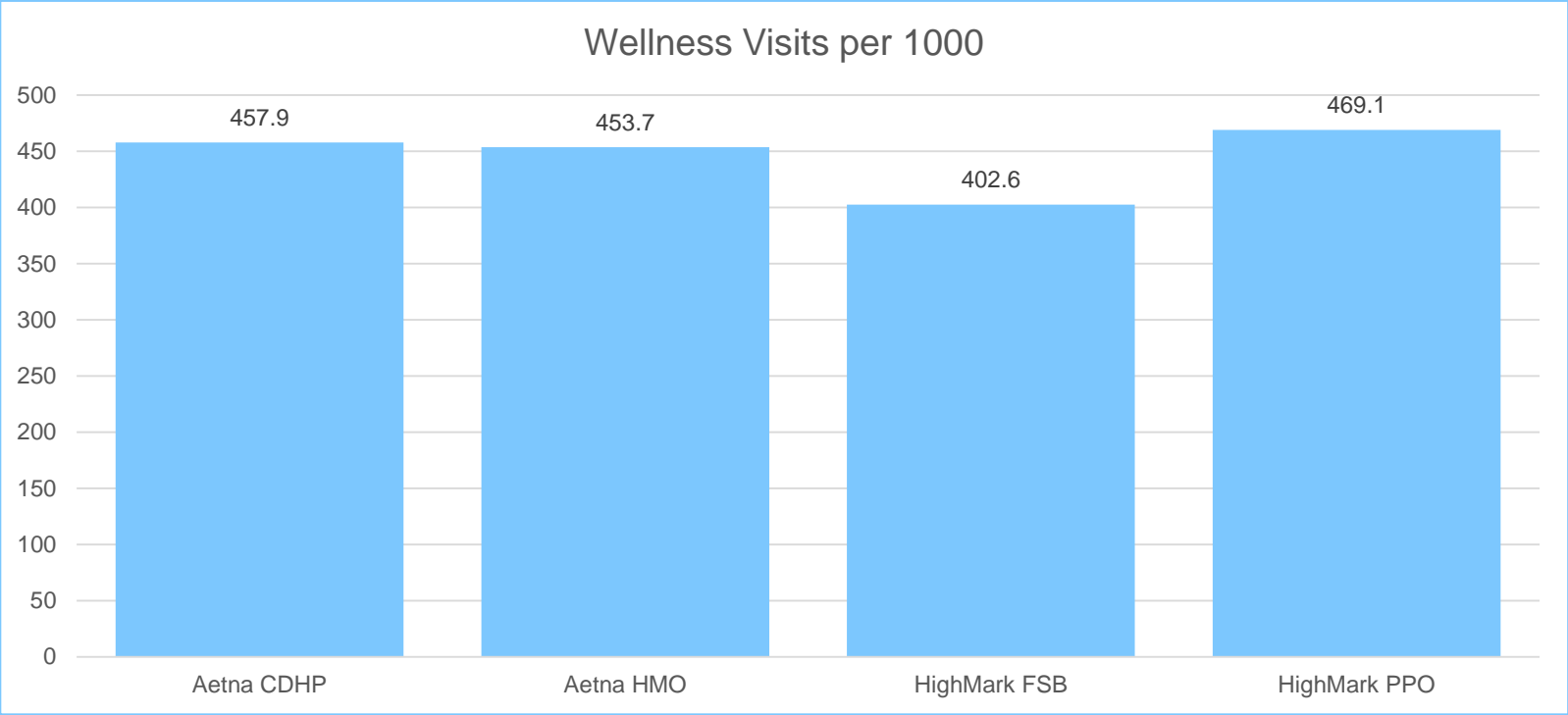


¹The risk scores for the subpopulations are indicators of the expected relative cost risks for those groups compared to a nationwide average. The risk score is based on diagnostic cost groups and all diagnoses for patients during FY18.

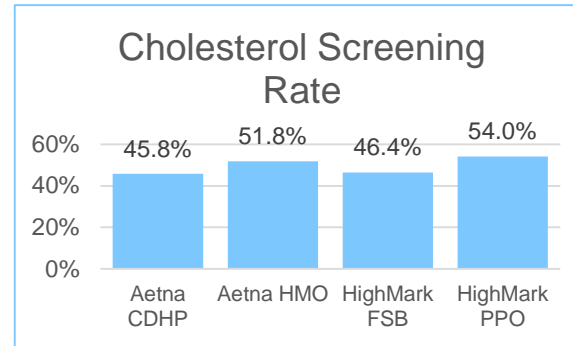
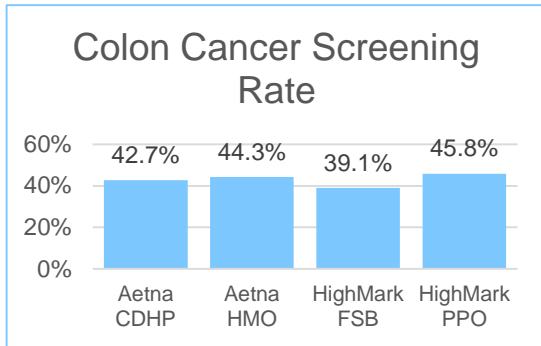
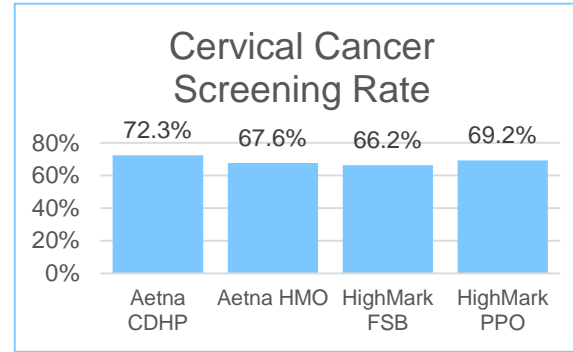
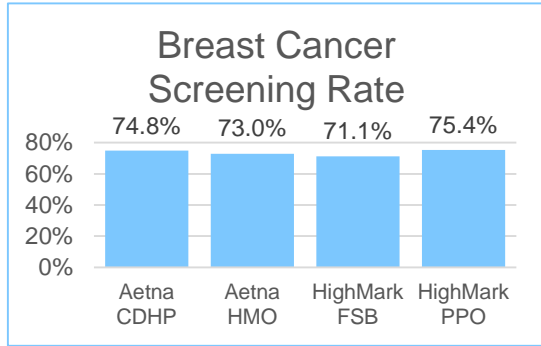
FY19 Plan Enrollment by FY18 Utilization



How Does Past Utilization (CY17) Vary by Membership Plan Enrollment in FY19?



FY19 Plan Enrollment by FY18 Preventive Services



Analytic Parameters

Active Employees and Early Retirees

Claims data for Fiscal Year 2018 based on medical and prescription drug claims incurred July 2017 through June 2018, unless otherwise noted

Fiscal Year (FY) 2019 plan enrollment and transition results based on June 2018 and July 2018 eligibility data

Plan Groups

- HighMark Delaware Comprehensive PPO (HighMark PPO)
- HighMark Delaware First State Basic (HighMark FSB)
- Aetna CDHP Gold (Aetna CDHP)
- Aetna HMO

The risk scores (Slide 10) for the subpopulations are indicators of the expected relative cost risks for those groups compared to a nationwide average. The risk score is based on all diagnoses for patients during the time period.