

State of Delaware - Quarterly Financial Reporting

FY23 Q2 Cost Analysis

It is evident that the COVID-19 pandemic will have an impact on health care costs. We have used available information and reasonable estimation techniques to develop health care cost estimates for the GHIP that reflect the impact of COVID-19. However due to the high degree of uncertainty associated with this pandemic, results may vary from the estimates provided.

February 2023



State of Delaware

Health Plan Quarterly Financial Reporting

FY23 Q2 Plan Cost Analysis

Summary plan information

- FY23 YTD compared to FY22 YTD:

Summary (total)	FY23			FY22			% Change		
	Medical	Rx ⁴	Total ²	Medical	Rx ⁴	Total ²	Medical	Rx ⁴	Total ²
Gross claims ¹	\$349.3	\$182.7	\$532.0	\$303.7	\$155.5	\$459.3	▲ 15.0%	▲ 17.5%	▲ 15.8%
Total program cost (\$M) ²	\$373.9	\$86.9	\$462.4	\$329.5	\$85.4	\$416.4	▲ 13.5%	▲ 1.8%	▲ 11.1%
Premium contributions (\$M) ³	\$361.4	\$90.7	\$452.1	\$350.4	\$79.5	\$420.6	▲ 3.1%	▲ 14.1%	▲ 7.5%
Total cost PEPPY	\$9,948	\$2,316	\$12,300	\$8,868	\$2,328	\$11,208	▲ 12.2%	▼ 0.5%	▲ 9.7%
Total cost PMPY	\$5,724	\$1,332	\$7,080	\$5,076	\$1,320	\$6,420	▲ 12.8%	▲ 0.9%	▲ 10.3%
Average employees	75,186			74,336			▲ 1.1%		
Average members	130,606			129,755			▲ 0.7%		
Loss ratio	102%			99%					
Net income (\$M)	(\$10.3)			\$4.2					

¹ Gross claims include paid medical and pharmacy claims as reported by Aetna, Highmark, CVS, and ESI; excludes capitation; Rx increase partially attributable to fewer FY22 invoices after CVS Health implementation

² Total program cost includes gross claims, pharmacy rebate and EGWP payment offsets, ASO fees, and office operational expenses

³ Includes fees for participating non-State groups

- FY23 Actual compared to FY23 Revised Budget (pending SEBC vote on FY23 budget):

Summary (total)	FY23 Actual			FY23 Budget			% Change		
	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
Total program cost (\$M) ¹	\$373.9	\$86.9	\$462.4	\$355.1	\$98.1	\$454.8	▲ 5.3%	▼ 11.3%	▲ 1.7%
Total cost PEPPY	\$9,948	\$2,316	\$12,300	\$9,376	\$2,589	\$12,009	▲ 6.1%	▼ 10.5%	▲ 2.4%
Total cost PMPY	\$5,724	\$1,332	\$7,080	\$5,404	\$1,492	\$6,921	▲ 5.9%	▼ 10.7%	▲ 2.3%
Net income (\$M)	(\$10.3)			\$4.1					

- Summary Plan Information through December 2022

FY23 Q2	Aetna	Highmark	Active	Non-Medicare Retiree	Medicare Retiree	Total
Summary (total)						
Total cost (\$M)	\$97.2	\$365.2	\$341.7	\$61.7	\$59.1	\$462.4
Budgeted cost (\$M) ¹	\$95.0	\$357.1	\$324.2	\$47.3	\$80.6	\$452.1
Loss ratio	102%	102%	105%	130%	73%	102%
PEPPY	\$15,864	\$11,604	\$17,400	\$18,420	\$4,044	\$12,300
PMPY	\$7,044	\$7,092	\$7,548	\$11,424	\$4,044	\$7,080
# of enrolled employees	12,254	62,932	39,287	6,696	29,203	75,186

¹ Budgeted cost (premiums) are the product of monthly budget rates and quarterly average tiered contract counts provided by the medical vendors; budget rates are calculated based on pooled experience across all vendors, plans and statuses; loss ratios should therefore be evaluated in aggregate

Plan performance dashboard - key observations for total GHIP population: January 2022 - December 2022 (compared to January 2021 - December 2021)

- The COVID-19 pandemic has had a significant impact on GHIP utilization and claims. Utilization of medical care continues to return to and/or exceed pre-pandemic levels varying by service category. The Merative plan performance dashboards highlight the following program trends:
 - Increases in well care and preventive visits: increase of 19.6% well child, increase of 7.8% preventive adult
 - Consistent screening rates for cancers and cholesterol; prevalence of osteoarthritis and diabetes continue to rise, up 7 and 8 patients/thousand over prior
 - 3.7% increase in inpatient admits with a 5% increase in LOS and 4% increase in cost per admit; 7.7% increase in ER visits
 - 2.2% increase in Rx cost across all prescriptions and 7.1% increase in utilization of all prescriptions
 - Specialty medications now make up 52% of pharmacy spend; reduction in cost for specialty drugs offset by 36.1% increase in days supply

Additional notes

- Claims and expenses are reported on a paid basis
- FY23 budget rates increased by 8.67% over FY22 budget rates
- Paid claims and enrollment data based on reports from Aetna, Highmark, CVS, and ESI; costs include operating expenses
- Expenses are broken down into two categories:
 - ASO Fees: includes fees for vendor administration, COBRA administration, ACA-related (PCORI), Merative data analytics, EAP, and WTW consulting fees
 - Office Operational Expenses: includes expenses for items such as staff salaries, supplies, etc.
- Rx rebates and EGWP payments are shown based on the period to which offsets are attributable, rather than actual payment received in a given period
- No adjustments made to cost tracking for large claims as the State does not have stop loss insurance
- HRA dollars are assumed to be included in the reported claims
- Participating groups (such as University of DE) are included in the cost tracking, but are assumed to be 100% employee paid; as a result, reported net cost and cost share percentages may be skewed; participating group fees are included in premium contributions

State of Delaware
Health Plan Quarterly Financial Reporting
FY23 Q2 Plan Cost Analysis

Total GHIP Results									
Legend - Medical/Rx Budget ■ Fees and Op. Expenses ■ Rx (incl. Rebates and EGWP) ■ Medical (incl. capitation)									
	Q1 2023	Q2 2023	Q3 2023	Q4 2023	FY23 YTD Actual	FY23 YTD WTW Budget ⁷	Difference vs. Budget		FY23 Projected ⁸
Total Program Cost	\$224,195,211	\$238,234,189			\$462,429,400	\$454,829,159	▲ 1.7%		\$997,715,406
- Paid Claims	212,839,156	226,822,251			439,661,408	431,888,397	▲ 1.8%		951,938,722
- Medical (Includes capitation¹)	171,568,445	183,802,974			355,371,419	335,344,509	▲ 6.0%		753,762,985
- Rx (Including Rebates and EGWP)	41,270,711	43,019,277			84,289,989	96,543,888	▼ 12.7%		198,175,737
- Rx Paid Claims	91,229,452	91,420,938			182,650,390	172,324,765	▲ 6.0%		373,767,952
- EGWP ²	(17,167,943)	(17,965,580)			(35,133,523)	(17,509,808)	▲ 100.7%		(52,570,866)
- Direct Subsidy	70,482	304,077			374,558	467,548	▼ 19.9%		1,246,726
- CGDP	(8,317,578)	(9,304,804)			(17,622,382)	(6,903,773)	▲ 155.3%		(25,019,953)
- Catastrophic Reinsurance	(8,920,847)	(8,964,852)			(17,885,699)	(11,073,583)	▲ 61.5%		(28,797,640)
- Rx Rebates ³	(32,790,798)	(30,436,081)			(63,226,879)	(58,271,069)	▲ 8.5%		(123,021,349)
- ASO Fees	10,637,228	10,558,099			21,195,327	21,298,357	▼ 0.5%		42,491,874
- Operational Expenses	718,827	853,838			1,572,665	1,642,405	▼ 4.2%		3,284,809
Medical/Rx Premium Contributions⁴	\$226,145,576	\$225,989,473			\$452,135,049	\$458,916,181	▼ 1.5%		\$912,795,973
- Net Income	1,950,365	(12,244,716)			(10,294,350)	4,087,021			(84,919,433)
- Total Cost as % of Budget	99%	105%			102%	99%			109%
Current Year Per Capita									
- Total per employee per year ⁵	11,940	12,672			12,300	12,009	▲ 2.4%		13,171
- Total % change over prior	11.0%	7.9%			9.3%				9.6%
- Medical per employee per year	9,624	10,260			9,948	9,376	▲ 6.1%		10,441
- Medical % change over prior	12.6%	11.8%			12.3%				9.7%
- Rx per employee per year	2,268	2,364			2,316	2,589	▼ 10.5%		2,707
- Rx % change over prior	3.3%	-6.2%			-1.8%				9.5%
- Medical per member per year	5,544	5,916			5,724	5,404	▲ 5.9%		6,063
- Rx per member per year	1,308	1,356			1,332	1,492	▼ 10.7%		1,551
- Total per member per year ⁵	6,864	7,296			7,080	6,921	▲ 2.3%		7,591
Prior Year Results	Q1 FY22	Q2 FY22	Q3 FY22	Q4 FY22	FY22				FY22
- Total Program Cost	199,645,000	218,698,156			418,343,156	-	-		895,789,239
- Total Program Cost \$ Change	31,222,419	19,536,033			50,758,452	-	-		101,926,167
- Total per employee per year ⁵	10,752	11,748			11,250	-	-		12,012
- Medical per employee per year	8,544	9,180			8,862	-	-		9,516
- Rx per employee per year	2,196	2,520			2,358	-	-		2,472
EE Contributions⁶	\$45,106,077	\$45,105,138			\$90,211,215				\$180,420,553
- Net SoD	185,761,342	193,129,051			372,218,185	-	-		817,294,853
- SoD Subsidy %	80%	81%			81%	-	-		82%
Headcount									
- Enrolled Ees	75,140	75,231			75,186	75,751	▼ 0.7%		75,750
- Enrolled Members	130,585	130,627			130,606	131,442	▼ 0.6%		131,442
- Member/EE Ratio	1.7	1.7			1.7	1.7			1.7

¹ Capitation payments apply to HMO plan only

² Direct subsidy and catastrophic reinsurance prospective payments reflect actual payments received during quarter; CGDP estimated based on payment attributable to quarter; projected EGWP PMPM amounts provided by CVS Health

³ Reflects estimated rebates attributable to FY23; prior quarters to be updated with actual FY23 rebates when received; estimated rebates based on WTW analysis of expected rebates under CVS contract effective July 2021

⁴ Premium contributions include fees for participating non-State groups

⁵ Total per employee per year (PEPY) and per member per year (PMPY) values include operational expenses; these expenses are excluded from medical and Rx PEPY/PMPY splits

⁶ Participating groups are assumed to be 100% EE funded, and Medicare retirees are assumed to be fully subsidized

⁷ WTW Budget based on revised FY23 Budget pending approval by SEBC

⁸ FY23 projected total program cost based on FY23 Q2 long-term projections presented to SEBC in February 2023

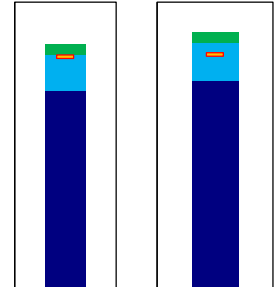
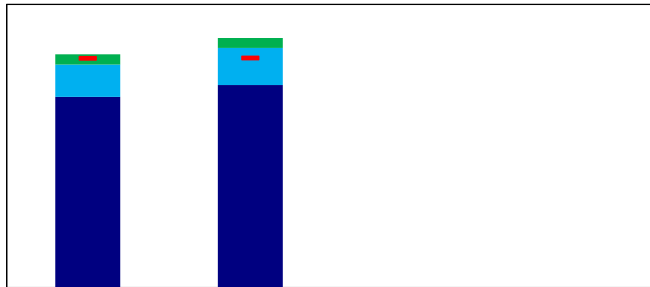
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Active Employees Only

Legend

- Medical/Rx Budget
- Fees and Op. Expenses
- Rx (incl. Rebates and EGWP)
- Medical (incl. capitation)



	Q1 2023	Q2 2023	Q3 2023	Q4 2023	FY23 YTD Actual	FY23 Projected ⁷
Total Program Cost	\$165,012,312	\$176,686,608			\$341,698,919	\$716,660,285
- Paid Claims	157,561,938	169,238,245			326,800,183	686,295,239
- Medical (includes capitation¹)	134,559,783	143,084,657			277,644,440	582,682,978
- Rx (Including Rebates and EGWP)	23,002,155	26,153,588			49,155,743	103,612,261
- Rx Paid Claims	39,370,911	40,183,368			79,554,279	162,421,450
- EGWP ²	0	0			0	0
- Direct Subsidy	0	0			0	0
- CGDP	0	0			0	0
- Catastrophic Reinsurance	0	0			0	0
- Rx Rebates ³	(\$16,368,755)	(\$14,029,780)			(30,398,536)	(58,809,189)
- ASO Fees	7,074,918	7,002,041			14,076,959	28,086,268
- Operational Expenses	375,456	446,321			821,777	2,278,778
Medical/Rx Premium Contributions⁴	\$162,082,513	\$162,138,524			\$324,221,037	\$654,555,884
- Net Income	(2,929,799)	(14,548,084)			(17,477,883)	(62,104,401)
- Total Cost as % of Budget	104%	109%			105%	109%
Current Year Per Capita						
- Total per employee per year ⁵	16,812	17,976			17,400	18,062
- Total % change over prior	15.7%	13.3%			14.5%	-
- Medical per employee per year	14,340	15,180			14,808	15,363
- Medical % change over prior	15.5%	14.5%			15.3%	-
- Rx per employee per year	2,436	2,748			2,544	2,641
- Rx % change over prior	14.7%	7.5%			8.7%	-
- Medical per member per year	6,216	6,588			6,420	6,680
- Rx per member per year	1,056	1,188			1,104	1,148
- Total per member per year ⁵	7,284	7,800			7,548	7,853
Prior Year Results	Q1 FY22	Q2 FY22	Q3 FY22	Q4 FY22	FY22	FY22
- Total Program Cost	141,803,185	155,067,249			296,870,434	647,132,414
- Total Program Cost \$ Change	26,047,167	21,619,359			47,666,526	69,527,871
- Total per employee per year ⁵	14,532	15,864			15,198	15,713
- Medical per employee per year	12,420	13,260			12,840	13,801
- Rx per employee per year	2,124	2,556			2,340	2,128
EE Contributions⁶	\$38,597,633	\$38,638,037			\$77,235,670	\$154,552,148
- Net SoD	129,252,719	138,048,571			133,650,645	562,108,137
- SoD Subsidy %	77%	78%			78%	78%
Headcount						
- Enrolled Ees	39,247	39,326			39,287	39,678
- Enrolled Members	90,580	90,631			90,606	91,261
- Member/EE Ratio	2.3	2.3			2.3	2.3

¹ Capitation payments apply to HMO plan only
² Direct subsidy and catastrophic reinsurance prospective payments reflect actual payments received during quarter; CGDP estimated based on payment attributable to quarter; projected EGWP PMPM amounts provided by CVS Health
³ Reflects estimated rebates attributable to FY23; prior quarters to be updated with actual FY23 rebates when received; estimated rebates based on WTW analysis of expected rebates under CVS contract effective July 2021
⁴ Premium contributions include fees for participating non-State groups
⁵ Total per employee per year (PEPY) and per member per year (PMPY) values include operational expenses; these expenses are excluded from medical and Rx PEPY/PMPY splits
⁶ Participating groups are assumed to be 100% EE funded, and Medicare retirees are assumed to be fully subsidized
⁷ FY23 projected total program cost based on FY23 Q2 long-term projections presented to SEBC in February 2023

State of Delaware
 Health Plan Quarterly Financial Reporting
 FY23 Q2 Plan Cost Analysis

	Q1 2023	Q2 2023	Q3 2023	Q4 2023	FY23 YTD Actual	FY23 Projected ⁷
Non-Medicare Retirees Only						
Legend						
- Medical/Rx Budget						
■ Fees and Op. Expenses						
■ Rx (incl. Rebates and EGWP)						
■ Medical (incl. capitation)						
Total Program Cost	\$29,601,780	\$32,062,246			\$61,664,026	\$129,375,392
- Paid Claims	28,318,129	30,805,925			59,124,054	124,176,481
- Medical (includes capitation¹)	23,359,648	25,439,515			48,799,163	102,410,918
- Rx (Including Rebates and EGWP)	4,958,481	5,366,410			10,324,891	21,765,563
- Rx Paid Claims	8,487,028	8,245,156			16,732,184	34,161,149
- EGWP ²	0	0			0	0
- Direct Subsidy	0	0			0	0
- CGDP	0	0			0	0
- Catastrophic Reinsurance	0	0			0	0
- Rx Rebates ³	(\$3,528,546)	(\$2,878,746)			(6,407,293)	(12,395,586)
- ASO Fees	1,218,962	1,181,039			2,400,001	4,927,341
- Operational Expenses	64,689	75,282			139,970	271,570
Medical/Rx Premium Contributions⁴	\$23,853,771	\$23,444,969			\$47,298,739	\$95,489,387
- Net Income	(5,748,009)	(8,617,277)			(14,365,286)	(33,886,005)
- Total Cost as % of Budget	127%	137%			130%	135%
Current Year Per Capita						
- Total per employee per year ⁵	17,508	19,344			18,420	19,167
- Total % change over prior	8.2%	4.4%			6.2%	-
- Medical per employee per year	14,448	15,972			14,856	15,446
- Medical % change over prior	5.8%	4.4%			2.6%	-
- Rx per employee per year	3,024	3,324			3,120	3,254
- Rx % change over prior	18.9%	4.5%			9.0%	-
- Medical per member per year	8,988	9,876			9,204	9,600
- Rx per member per year	1,884	2,052			1,932	2,023
- Total per member per year ⁵	10,884	11,964			11,424	11,913
Prior Year Results	Q1 FY22	Q2 FY22	Q3 FY22	Q4 FY22	FY22	FY22
- Total Program Cost	26,859,802	30,655,716			57,515,518	115,829,520
- Total Program Cost \$ Change	3,353,762	1,406,530			4,148,507	13,545,872
- Total per employee per year ⁵	16,176	18,528			17,352	17,484
- Medical per employee per year	13,656	15,300			14,478	13,908
- Rx per employee per year	2,544	3,180			2,862	3,084
EE Contributions⁶	\$6,350,911	\$6,308,304			\$12,659,215	\$25,233,215
- Net SoD	23,862,653	25,753,942			24,808,298	104,142,177
- SoD Subsidy %	79%	80%			80%	80%
Headcount						
- Enrolled Ees	6,761	6,631			6,696	6,750
- Enrolled Members	10,873	10,722			10,798	10,860
- Member/EE Ratio	1.6	1.6			1.6	1.6

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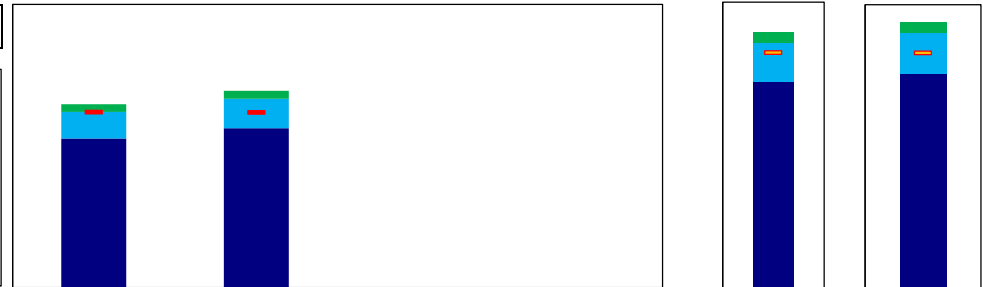
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Active Employees and Non-Medicare Retirees Only

Legend

- Medical/Rx Budget
- Fees and Op. Expenses
- Rx (incl. Rebates and EGWP)
- Medical (incl. capitation)



	Q1 2023	Q2 2023	Q3 2023	Q4 2023	FY23 YTD Actual	FY23 Projected ⁷
Total Program Cost	\$194,614,091	\$208,748,854			\$403,362,945	\$846,035,677
- Paid Claims	185,880,067	200,044,170			385,924,238	810,471,720
- Medical (includes capitation¹)	157,919,431	168,524,173			326,443,603	685,093,896
- Rx (Including Rebates and EGWP)	27,960,637	31,519,998			59,480,634	125,377,824
- Rx Paid Claims	47,857,938	48,428,524			96,286,463	196,582,599
- EGWP ²	0	0			0	0
- Direct Subsidy	0	0			0	0
- CGDP	0	0			0	0
- Catastrophic Reinsurance	0	0			0	0
- Rx Rebates ³	(19,897,302)	(16,908,527)			(36,805,828)	(71,204,775)
- ASO Fees	8,293,879	8,183,081			16,476,960	33,013,609
- Operational Expenses	440,145	521,603			961,748	2,550,348
Medical/Rx Premium Contributions⁴	\$185,936,284	\$185,583,492			\$371,519,776	\$750,045,271
- Net Income	(8,677,808)	(23,165,361)			(31,843,169)	(95,990,406)
- Total Cost as % of Budget	107%	112%			109%	113%
Current Year Per Capita						
- Total per employee per year ⁵	16,920	18,168			17,544	18,223
- Total % change over prior	14.5%	11.8%			13.1%	-
- Medical per employee per year	14,364	15,288			14,880	15,437
- Medical % change over prior	14.0%	12.8%			13.8%	-
- Rx per employee per year	2,520	2,832			2,628	2,730
- Rx % change over prior	15.4%	7.3%			9.0%	-
- Medical per member per year	6,516	6,972			6,744	7,068
- Rx per member per year	1,140	1,284			1,188	1,250
- Total per member per year ⁵	7,668	8,244			7,956	8,343
Prior Year Results	Q1 FY22	Q2 FY22	Q3 FY22	Q4 FY22	FY22	FY22
- Total Program Cost	168,662,988	185,722,965			354,385,953	762,961,933
- Total Program Cost \$ Change	29,400,929	23,025,889			52,426,818	83,073,744
- Total per employee per year ⁵	14,772	16,248			15,510	16,644
- Medical per employee per year	12,600	13,548			13,074	14,040
- Rx per employee per year	2,184	2,640			2,412	2,556
EE Contributions⁶	\$44,948,544	\$44,946,341			\$89,894,885	\$179,785,363
- Net SoD	153,115,373	163,802,513			158,458,943	666,250,314
- SoD Subsidy %	77%	78%			78%	79%
Headcount						
- Enrolled Ees	46,008	45,957			45,983	46,428
- Enrolled Members	101,454	101,353			101,404	102,121
- Member/EE Ratio	2.2	2.2			2.2	2.2

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Medicare Retirees Only						
Legend						
- Medical/Rx Budget						
■ Fees and Op. Expenses						
■ Rx (incl. Rebates and EGWP)						
■ Medical (incl. capitation)						
Total Program Cost	\$29,581,119	\$29,485,335			\$59,066,454	\$151,679,729
- Paid Claims	26,959,089	26,778,081			53,737,170	141,467,002
- Medical (includes capitation ¹)	13,649,015	15,278,801			28,927,816	68,669,089
- Rx (Including Rebates and EGWP)	13,310,075	11,499,280			24,809,354	72,797,913
- Rx Paid Claims	43,371,514	42,992,414			86,363,927	177,185,353
- EGWP ²	(17,167,943)	(17,965,580)			(35,133,523)	(52,570,866)
- Direct Subsidy	70,482	304,077			374,558	1,246,726
- CGDP	(8,317,578)	(9,304,804)			(17,622,382)	(25,019,953)
- Catastrophic Reinsurance	(8,920,847)	(8,964,852)			(17,885,699)	(28,797,640)
- Rx Rebates ³	(12,893,496)	(13,527,554)			(26,421,050)	(51,816,574)
- ASO Fees	2,343,348	2,375,019			4,718,367	9,478,265
- Operational Expenses	278,682	332,235			610,917	734,461
Medical/Rx Premium Contributions⁴	\$40,209,293	\$40,405,981			\$80,615,273	\$162,750,702
- Net Income	10,628,173	10,920,645			21,548,819	11,070,973
- Total Cost as % of Budget	82%	73%			73%	93%
Current Year Per Capita						
- Total per employee per year ⁵	4,056	4,032			4,044	5,173
- Total % change over prior	0.9%	-12.3%			-6.1%	-
- Medical per employee per year	2,160	2,376			2,184	2,563
- Medical % change over prior	4.7%	7.0%			2.0%	-
- Rx per employee per year	1,872	1,608			1,824	2,585
- Rx % change over prior	-18.8%	-33.7%			-22.8%	-
- Medical per member per year	2,160	2,376			2,184	2,563
- Rx per member per year	1,872	1,608			1,824	2,585
- Total per member per year ⁵	4,056	4,032			4,044	5,173
Prior Year Results	Q1 FY22	Q2 FY22	Q3 FY22	Q4 FY22	FY22	FY22
- Total Program Cost	28,692,318	32,975,190			61,667,508	132,827,306
- Total Program Cost \$ Change	4,111,184	(3,489,855)			621,329	18,852,423
- Total per employee per year ⁵	4,020	4,596			4,308	4,632
- Medical per employee per year	2,064	2,220			2,142	2,292
- Rx per employee per year	2,304	2,424			2,364	2,292
EE Contributions⁶	\$157,532	\$158,798			\$316,330	\$635,190
- Net SoD	32,645,969	29,326,538			30,986,253	151,044,539
- SoD Subsidy %	100%	99%			99%	100%
Headcount						
- Enrolled Ees	29,132	29,274			29,203	29,322
- Enrolled Members	29,132	29,274			29,203	29,322
- Member/EE Ratio	1.0	1.0			1.0	1.0

¹ Capitation payments apply to HMO plan only

² Direct subsidy and catastrophic reinsurance prospective payments reflect actual payments received during quarter; CGDP estimated based on payment attributable to quarter; projected EGWP PMPM amounts provided by CVS Health

³ Reflects estimated rebates attributable to FY23; prior quarters to be updated with actual FY23 rebates when received; estimated rebates based on WTW analysis of expected rebates under CVS contract effective July 2021

⁴ Premium contributions include fees for participating non-State groups

⁵ Total per employee per year (PEPY) and per member per year (PMPY) values include operational expenses; these expenses are excluded from medical and Rx PEPY/PMPY splits

⁶ Participating groups are assumed to be 100% EE funded, and Medicare retirees are assumed to be fully subsidized

⁷ FY23 projected total program cost based on FY23 Q2 long-term projections presented to SEBC in February 2023

State of Delaware
FY2023 Financial Analysis of Health/Rx Plans - Paid Basis
Year to Date July 1, 2022 - December 31, 2022

Vendor	Highmark						Aetna					Total
Plan	Basic Active	Basic Non Medicare Retirees	PPO Active	PPO Non Medicare Retirees	Medicare Primary Retirees	Total Highmark	Aetna HMO Active	Aetna HMO Non Medicare Retirees	Aetna CDH Active	Aetna CDH Non Medicare Retirees	Total Aetna	Total
Medical												
Paid Claims	\$13,265,026	\$2,224,138	\$200,767,250	\$31,516,955	\$28,927,816	\$276,701,185	\$42,954,044	\$11,858,437	\$15,525,618	\$2,275,341	\$72,613,440	\$349,314,625
Capitation	\$0	\$0	\$0	\$0	\$0	\$0	\$5,132,502	\$924,292	\$0	\$0	\$6,056,794	\$6,056,794
<u>Administration</u>	<u>\$1,158,016</u>	<u>\$101,643</u>	<u>\$8,734,043</u>	<u>\$1,428,296</u>	<u>\$2,969,911</u>	<u>\$14,391,910</u>	<u>\$2,369,992</u>	<u>\$608,969</u>	<u>\$1,041,451</u>	<u>\$129,682</u>	<u>\$4,150,094</u>	<u>\$18,542,004</u>
Total Medical Program Cost	\$14,423,042	\$2,325,781	\$209,501,293	\$32,945,251	\$31,897,727	\$291,093,095	\$50,456,538	\$13,391,698	\$16,567,069	\$2,405,023	\$82,820,328	\$373,913,423
Average Number of Employees	3,422	300	25,792	4,216	29,203	62,932	6,998	1,798	3,076	383	12,254	75,186
Program Cost/Employee/Yr.	\$8,430	\$15,514	\$16,246	\$15,628	\$2,185	\$9,251	\$14,420	\$14,900	\$10,774	\$12,570	\$13,518	\$9,948
Change from prior period (pepy)	-3.9%	7.4%	18.4%	-2.6%	7.3%	12.8%	13.6%	20.3%	-0.5%	45.4%	11.8%	12.3%
Average Number of Members	6,187	417	60,617	6,600	29,203	103,024	17,087	3,099	6,715	682	27,582	130,606
Program Cost/Member/Yr.	\$4,663	\$11,150	\$6,912	\$9,983	\$2,185	\$5,651	\$5,906	\$8,643	\$4,934	\$7,058	\$6,005	\$5,724
<u>Change from prior period (pmpy)</u>	<u>-3.4%</u>	<u>9.2%</u>	<u>18.6%</u>	<u>-3.7%</u>	<u>7.3%</u>	<u>13.0%</u>	<u>13.9%</u>	<u>21.6%</u>	<u>-1.2%</u>	<u>46.0%</u>	<u>12.3%</u>	<u>12.8%</u>
Express Scripts, Inc.												
Paid Claims	\$3,892,357	\$359,589	\$57,692,894	\$11,879,406	\$86,363,927	\$160,188,174	\$13,829,546	\$3,763,549	\$4,139,481	\$729,640	\$22,462,216	\$182,650,390
Administration	\$67,683	\$5,867	\$507,621	\$82,676	\$1,748,456	\$2,412,302	\$137,593	\$35,318	\$60,559	\$7,551	\$241,021	\$2,653,323
Estimated EGWP Savings	\$0	\$0	\$0	\$0	(\$35,133,523)	(\$35,133,523)	\$0	\$0	\$0	\$0	\$0	(\$35,133,523)
<u>Estimated Rebates¹</u>	<u>(\$1,482,443)</u>	<u>(\$137,199)</u>	<u>(\$22,060,731)</u>	<u>(\$4,552,210)</u>	<u>(\$26,421,050)</u>	<u>(\$54,653,634)</u>	<u>(\$5,275,213)</u>	<u>(\$1,438,561)</u>	<u>(\$1,580,148)</u>	<u>(\$279,322)</u>	<u>(\$8,573,245)</u>	<u>(\$63,226,879)</u>
Total Rx Program Cost	\$2,477,598	\$228,257	\$36,139,783	\$7,409,872	\$26,557,810	\$72,813,320	\$8,691,927	\$2,360,305	\$2,619,892	\$457,868	\$14,129,992	\$86,943,312
Average Number of Employees	3,422	300	25,792	4,216	29,203	62,932	6,998	1,798	3,076	383	12,254	75,186
Program Cost/Employee/Yr.	\$1,452	\$1,524	\$2,808	\$3,516	\$1,824	\$2,316	\$2,484	\$2,628	\$1,704	\$2,388	\$2,304	\$2,316
Change from prior period (pepy)	13.1%	-3.1%	11.4%	10.2%	-20.0%	-3.0%	15.0%	20.3%	11.8%	0.5%	14.3%	-1.8%
Average Number of Members	6,187	417	60,617	6,600	29,203	103,024	17,087	3,099	6,715	682	27,582	130,606
Program Cost/Member/Yr.	\$804	\$1,092	\$1,188	\$2,244	\$1,824	\$1,416	\$1,020	\$1,524	\$780	\$1,344	\$1,020	\$1,332
<u>Change from prior period (pmpy)</u>	<u>13.6%</u>	<u>-2.2%</u>	<u>11.2%</u>	<u>8.7%</u>	<u>-17.8%</u>	<u>-1.7%</u>	<u>16.4%</u>	<u>21.0%</u>	<u>12.1%</u>	<u>0.9%</u>	<u>14.9%</u>	<u>0.9%</u>
Total Medical and Rx												
Premium	\$21,921,236	\$1,770,841	\$222,490,528	\$30,311,087	\$80,615,273	\$357,108,965	\$56,790,894	\$12,580,843	\$23,018,379	\$2,635,968	\$95,026,084	\$452,135,049
Program Cost (prior to operational)	\$16,900,640	\$2,554,038	\$245,641,076	\$40,355,123	\$58,455,537	\$363,906,414	\$59,148,465	\$15,752,003	\$19,186,961	\$2,862,891	\$96,950,320	\$460,856,735
<u>Operational Expenses</u>	<u>\$71,654</u>	<u>\$6,264</u>	<u>\$539,457</u>	<u>\$88,104</u>	<u>\$610,917</u>	<u>\$1,316,396</u>	<u>\$146,331</u>	<u>\$37,587</u>	<u>\$64,335</u>	<u>\$8,014</u>	<u>\$256,268</u>	<u>\$1,572,665</u>
Total Program Cost	\$16,972,293	\$2,560,302	\$246,180,534	\$40,443,227	\$59,066,454	\$365,222,811	\$59,294,796	\$15,789,591	\$19,251,296	\$2,870,906	\$97,206,589	\$462,429,400
Net Income	\$4,948,943	(\$789,461)	(\$23,690,005)	(\$10,132,140)	\$21,548,819	(\$8,113,845)	(\$2,503,903)	(\$3,208,747)	\$3,767,083	(\$234,938)	(\$2,180,505)	(\$10,294,350)
Total Cost as % of Budget	77.4%	144.6%	110.6%	133.4%	73.3%	102.3%	104.4%	125.5%	83.6%	108.9%	102.3%	102.3%
Average Number of Employees	3,422	300	25,792	4,216	29,203	62,932	6,998	1,798	3,076	383	12,254	75,186
Program Cost/Employee/Yr.	\$9,924	\$17,076	\$19,092	\$19,188	\$4,044	\$11,604	\$16,944	\$17,568	\$12,516	\$15,000	\$15,864	\$12,300
Change from prior period (pepy)	-1.7%	6.3%	17.2%	-0.4%	-5.6%	9.5%	13.8%	20.2%	1.1%	35.6%	12.1%	9.3%
Average Number of Members	6,187	417	60,617	6,600	29,203	103,024	17,087	3,099	6,715	682	27,582	130,606
Program Cost/Member/Yr.	\$5,484	\$12,276	\$8,124	\$12,252	\$4,044	\$7,092	\$6,936	\$10,188	\$5,736	\$8,424	\$7,044	\$7,080
<u>Change from prior period (pmpy)</u>	<u>-1.1%</u>	<u>8.1%</u>	<u>17.5%</u>	<u>-1.7%</u>	<u>-5.6%</u>	<u>9.6%</u>	<u>14.0%</u>	<u>21.5%</u>	<u>0.4%</u>	<u>36.3%</u>	<u>12.5%</u>	<u>10.3%</u>
Prior Period Program Cost												
Per Employee Per Year (FY22)												
Medical	\$8,770	\$14,447	\$13,723	\$16,040	\$2,035	\$8,200	\$12,697	\$12,387	\$10,823	\$8,647	\$12,089	\$8,862
Rx	\$1,284	\$1,572	\$2,520	\$3,192	\$2,280	\$2,388	\$2,160	\$2,184	\$1,524	\$2,376	\$2,016	\$2,358
Total ²	\$10,092	\$16,068	\$16,284	\$19,272	\$4,284	\$10,596	\$14,892	\$14,616	\$12,384	\$11,064	\$14,148	\$11,250
Per Member Per Year (FY22)												
Medical	\$4,825	\$10,207	\$5,828	\$10,371	\$2,035	\$5,002	\$5,186	\$7,107	\$4,996	\$4,833	\$5,349	\$5,076
Rx	\$708	\$1,116	\$1,068	\$2,064	\$2,220	\$1,440	\$876	\$1,260	\$696	\$1,332	\$888	\$1,320
Total ²	\$5,544	\$11,352	\$6,912	\$12,468	\$4,284	\$6,468	\$6,084	\$8,388	\$5,712	\$6,180	\$6,264	\$6,420

¹ Reflects estimated rebates attributable to FY23, based on WTW analysis of expected rebates under new CVS Health contract

² Includes Medical, Rx, and Operational Expenses

**State of Delaware
FY2023 Financial Analysis of Health/Rx Plans - Paid Basis
Full Projection July 1, 2022 - June 30, 2023**

Vendor	Highmark					Aetna					Total	
Plan	Basic Active	Basic Non Medicare Retirees	PPO Active	PPO Non Medicare Retirees	Medicare Primary Retirees	Total Highmark	Aetna HMO Active	Aetna HMO Non Medicare Retirees	Aetna CDH Active	Aetna CDH Non Medicare Retirees	Total Aetna	Total
Medical												
Paid Claims	\$27,863,511	\$4,671,856	\$421,716,506	\$66,202,133	\$68,669,089	\$589,123,095	\$90,226,017	\$24,908,936	\$32,611,940	\$4,779,409	\$152,526,302	\$741,649,397
Capitation	\$0	\$0	\$0	\$0	\$0	\$0	\$10,265,004	\$1,848,584	\$0	\$0	\$12,113,588	\$12,113,588
<u>Administration</u>	<u>\$1,309,439</u>	<u>\$219,553</u>	<u>\$19,818,458</u>	<u>\$3,111,152</u>	<u>\$6,490,246</u>	<u>\$30,948,848</u>	<u>\$4,240,148</u>	<u>\$1,170,589</u>	<u>\$1,532,590</u>	<u>\$224,607</u>	<u>\$7,167,934</u>	<u>\$38,116,782</u>
Total Medical Program Cost	\$29,172,950	\$4,891,409	\$441,534,964	\$69,313,285	\$75,159,335	\$620,071,943	\$104,731,169	\$27,928,109	\$34,144,530	\$5,004,016	\$171,807,824	\$791,879,767
Average Number of Employees	3,566	313	25,982	4,247	29,322	63,430	7,014	1,802	3,116	388	12,320	75,750
Program Cost/Employee/Yr.	\$8,181	\$15,628	\$16,994	\$16,321	\$2,563	\$9,776	\$14,932	\$15,498	\$10,958	\$12,897	\$13,945	\$10,454
Change from prior period (pepy)	-6.5%	6.3%	18.1%	5.3%	13.3%	14.3%	7.6%	17.8%	-5.3%	47.2%	6.7%	12.1%
Average Number of Members	6,436	434	60,942	6,636	29,322	102,931	17,093	3,100	6,790	690	27,673	130,604
Program Cost/Member/Yr.	\$4,533	\$11,271	\$7,245	\$10,445	\$2,563	\$6,024	\$6,127	\$9,009	\$5,029	\$7,252	\$6,209	\$6,063
Change from prior period (pmpy)	-5.9%	8.7%	18.5%	4.3%	13.3%	15.6%	8.1%	21.6%	-5.8%	47.9%	7.5%	13.5%
Express Scripts, Inc.												
Paid Claims	\$7,946,804	\$734,153	\$117,788,304	\$24,253,509	\$177,185,353	\$327,908,123	\$28,234,999	\$7,683,823	\$8,451,343	\$1,489,664	\$45,859,829	\$373,767,952
Administration	\$103,752	\$8,993	\$778,133	\$126,734	\$2,988,020	\$4,005,632	\$210,917	\$54,139	\$92,831	\$11,574	\$369,461	\$4,375,093
Estimated EGWP Savings	\$0	\$0	\$0	\$0	(\$52,570,866)	(\$52,570,866)	\$0	\$0	\$0	\$0	\$0	(\$52,570,866)
<u>Estimated Rebates¹</u>	<u>(\$2,867,943)</u>	<u>(\$265,425)</u>	<u>(\$42,678,823)</u>	<u>(\$8,806,733)</u>	<u>(\$51,816,574)</u>	<u>(\$106,435,498)</u>	<u>(\$10,205,458)</u>	<u>(\$2,783,050)</u>	<u>(\$3,056,965)</u>	<u>(\$540,378)</u>	<u>(\$16,585,851)</u>	<u>(\$123,021,349)</u>
Total Rx Program Cost	\$5,182,613	\$477,721	\$75,887,614	\$15,573,510	\$75,785,933	\$172,907,391	\$18,240,458	\$4,954,912	\$5,487,209	\$960,860	\$29,643,439	\$202,550,830
Average Number of Employees	3,566	313	25,982	4,247	28,483	62,591	7,014	1,802	3,116	388	12,320	74,911
Program Cost/Employee/Yr.	\$1,453	\$1,526	\$2,921	\$3,667	\$2,661	\$2,762	\$2,601	\$2,750	\$1,761	\$2,476	\$2,406	\$2,704
Change from prior period (pepy)	7.2%	-2.9%	11.7%	9.9%	20.5%	14.5%	14.7%	18.7%	9.5%	1.2%	13.3%	14.4%
Average Number of Members	6,436	434	60,942	6,636	28,483	102,931	17,093	3,100	6,790	690	27,673	130,604
Program Cost/Member/Yr.	\$805	\$1,101	\$1,245	\$2,347	\$2,661	\$1,680	\$1,067	\$1,598	\$808	\$1,393	\$1,071	\$1,551
Change from prior period (pmpy)	8.2%	-1.4%	11.6%	8.6%	23.9%	15.7%	15.5%	22.2%	8.6%	1.8%	14.4%	15.4%
Total Medical and Rx												
Premium	\$44,255,839	\$3,575,074	\$449,176,543	\$61,193,748	\$162,750,702	720,951,906	\$114,652,688	\$25,398,923	\$46,470,814	\$5,321,642	191,844,067	\$912,795,973
Program Cost (prior to operational)	\$34,355,563	\$5,369,130	\$517,422,578	\$84,886,795	\$150,945,268	792,979,334	\$122,971,627	\$32,883,021	\$39,631,739	\$5,964,876	\$201,451,263	\$994,430,597
<u>Operational Expenses</u>	<u>\$155,598</u>	<u>\$10,492</u>	<u>\$1,524,556</u>	<u>\$165,997</u>	<u>\$734,461</u>	<u>\$2,591,104</u>	<u>\$429,734</u>	<u>\$77,941</u>	<u>\$168,890</u>	<u>\$17,140</u>	<u>\$693,705</u>	<u>\$3,284,809</u>
Total Program Cost	\$34,511,161	\$5,379,622	\$518,947,134	\$85,052,792	\$151,679,729	\$795,570,438	\$123,401,361	\$32,960,962	\$39,800,629	\$5,982,016	\$202,144,968	\$997,715,406
Net Income	\$9,744,678	(\$1,804,548)	(\$69,770,591)	(\$23,859,044)	\$11,070,973	(\$74,618,532)	(\$8,748,673)	(\$7,562,039)	\$6,670,185	(\$660,374)	(\$10,300,901)	(\$84,919,433)
Total Cost as % of Budget	78.0%	150.5%	115.5%	139.0%	93.2%	110.4%	107.6%	129.8%	85.6%	112.4%	105.4%	109.3%
Average Number of Employees	3,566	313	25,982	4,247	29,322	63,430	7,014	1,802	3,116	388	12,320	75,750
Program Cost/Employee/Yr.	\$9,678	\$17,187	\$19,973	\$20,027	\$5,173	\$12,542	\$17,594	\$18,291	\$12,773	\$15,418	\$16,408	\$13,171
Change from prior period (pepy)	-4.6%	5.3%	17.1%	6.1%	16.2%	14.4%	8.7%	17.9%	-3.3%	37.0%	7.7%	12.6%
Average Number of Members	6,436	434	60,942	6,636	29,322	103,770	17,093	3,100	6,790	690	27,673	131,442
Program Cost/Member/Yr.	\$5,362	\$12,395	\$8,515	\$12,817	\$5,173	\$7,667	\$7,219	\$10,633	\$5,862	\$8,670	\$7,305	\$7,591
Change from prior period (pmpy)	-3.9%	7.7%	17.5%	5.1%	16.2%	14.7%	9.2%	21.7%	-3.8%	37.6%	8.5%	13.4%
Prior Period Program Cost (FY22)												
Per Employee Per Year												
Medical	\$8,748	\$14,705	\$14,387	\$15,504	\$2,262	\$8,549	\$13,873	\$13,160	\$11,565	\$8,761	\$13,071	\$9,324
Rx	\$1,356	\$1,572	\$2,616	\$3,336	\$2,208	\$2,412	\$2,268	\$2,316	\$1,608	\$2,448	\$2,124	\$2,364
Total ²	\$10,140	\$16,320	\$17,052	\$18,876	\$4,452	\$10,968	\$16,188	\$15,516	\$13,212	\$11,256	\$15,240	\$11,700
Per Member Per Year (FY22)												
Medical	\$4,816	\$10,368	\$6,112	\$10,014	\$2,262	\$5,213	\$5,669	\$7,407	\$5,336	\$4,902	\$5,773	\$5,340
Rx	\$744	\$1,116	\$1,116	\$2,160	\$2,148	\$1,452	\$924	\$1,308	\$744	\$1,368	\$936	\$1,344
Total ²	\$5,580	\$11,508	\$7,248	\$12,192	\$4,452	\$6,684	\$6,612	\$8,736	\$6,096	\$6,300	\$6,732	\$6,696

¹ Additional ESI contract savings independently projected by WTW

² Includes Medical, Rx, and Operational Expenses

It is evident that the COVID-19 pandemic will have an impact on health care costs. We have used available information and reasonable estimation techniques to develop health care cost estimates for the GHIP that reflect the impact of COVID-19. However due to the high degree of uncertainty associated with this pandemic, results may vary from the estimates provided.

State of Delaware

Health Plan Quarterly Financial Reporting

FY23 Q2 Reporting Reconciliation (WTW vs DHR Fund Equity Report)

FY23 YTD Reporting Reconciliation	WTW FY23 Q2 Financial Report	DHR Dec. 2022 Fund Equity Report
Total Program Cost	\$462,429,400	\$569,007,668
Paid Claims	439,661,408	546,239,677
Medical Claims	355,371,419	361,925,550
Rx Claims ¹	84,289,989	184,314,126
Rx Paid Claims	182,650,390	184,314,126
EGWP	(35,133,523)	25,822,990
<i>Direct Subsidy</i>	374,558	(462,249)
<i>CGDP</i>	(17,622,382)	15,132,775
<i>Catastrophic Reinsurance</i>	(17,885,699)	11,152,464
Rx Rebates	(63,226,879)	60,388,229
Total Rx Claim (Offsets)/Revenue ²	(98,360,401)	86,211,219
Total Fees	22,767,992	22,767,992
ASO Fees	21,195,327	21,195,327
Operational Expenses	1,572,665	1,572,665
Premium Contributions/Operating Revenues³	\$452,135,049	\$537,551,072
Net Income	(10,294,350)	(31,456,597)
Total Cost as % of Budget	102%	106%

¹WTW Rx claims shown net of EGWP revenue and Rx rebates; DHR Rx claims reflect gross claim dollars excluding additional revenue (EGWP and rebates)

²WTW reflects EGWP revenue and Rx rebates as offsets to Rx claims; DHR reflects these items as additions to operating revenues

³DHR premium contributions represent total operating revenues, including premium contributions, Rx revenues (EGWP and rebates), other revenues totaling \$1,420,920, and participating group fees totaling \$3,218,052; WTW premium contributions represent FY23 budget rates and headcounts (net of Rx revenues), including participating group fees; DHR premium contributions alone total \$446,700,880

State of Delaware

Health Plan Quarterly Financial Reporting

Assumptions and Caveats

Claim basis and timing

- 1 All reporting provided on a paid basis within this document.
- 2 FY23 represents the time period July 1, 2022 through June 30, 2023 for all statuses; note Medicfill plan for Medicare eligible retirees runs on a calendar year basis. Therefore, FY23 financial results span two plan years for the Medicare eligible population.

Enrollment

- 3 Medical and Rx enrollment based on quarterly tiered enrollment data from Highmark and Aetna; Medicare enrollment provided separately for retirees enrolled in medical (Highmark) and Rx (ESI).

Benefit costs/fees

- 4 Medical quarterly paid claims from Highmark and Aetna; Rx quarterly paid claims from ESI and CVS; EGWP subsidies and Rx rebates (Active, non-Medicare eligible retiree, and Medicare eligible retiree) from DHR
- 5 Administration fees and operational expenses from DHR-provided September 2022 Fund Equity Report; total quarterly fees are assigned to each plan on a contract count basis.
 - a. ASO Fees: includes fees for vendor administration, COBRA administration, ACA-related (PCORI), IBM Watson data analytics, EAP and WTW consulting fees.
 - b. Operational Expenses: includes expenses for items such as staff salaries, supplies, etc.
- 6 Pharmacy drug rebates are shown based on the period to which rebates are attributable; prior quarters to be updated with actual FY23 rebates when received; estimated rebates reflect projected improvements in Rx rebates based on result of PBM award to CVS Health; active/non-Medicare eligible retiree rebates assigned to each plan on a contract count basis; may differ from actual payments received during FY23 due to payment timing lag.
- 7 EGWP payments based on actual and expected payments attributable to the period July 1, 2022 through June 30, 2023; reflects actual direct subsidy, prospective reinsurance and coverage gap discount payments received through September 2022; remaining payments attributable to FY23 estimated based on projected amounts provided by ESI; may differ from actual payments received during FY23 due to payment timing lag.
- 8 Prior year costs calculated from WTW's FY21 Financial Reporting.
- 9 FY23 Projected based on updated long-term projections through FY23 Q1; reflects experience through June 2022 and projected FY23 average enrollment based on headcounts through June 2022; EGWP revenues and prescription drug rebates projected based on the period revenues are payable; includes estimated improvements in Rx rebates and reduction in pharmacy claims based on result of PBM award to CVS Health; 5% medical/8% pharmacy trend; assumes 1% enrollment growth

It is evident that the COVID-19 pandemic will have an impact on health care costs. We have used available information and reasonable estimation techniques to develop health care cost estimates for the GHIP that reflect the impact of COVID-19. However due to the high degree of uncertainty associated with this pandemic, results may vary from the estimates provided.

Budget/contributions

- 10 Active and non-Medicare eligible retiree budget rates and contributions reflect rates effective July 1, 2022. Medicare eligible retiree budget rates reflect rates effective January 1, 2022 for FY22 Q1 and Q2, and rates effective January 1, 2023 for FY21 Q3 and Q4. Budget rates include FY23 risk fees for Participating groups (excludes \$2.70 PEPM charge).
- 11 Premiums and employee contributions are the product of monthly budget rate/contribution and quarterly average tiered contract counts provided by the medical vendors; assumes 1% enrollment growth during FY23.
- 12 Highmark quarterly reports do not provide enrollment data split by retirement date. All Medicare eligible retirees are assumed to have retired prior to July 1, 2012, and therefore do not contribute towards the cost of premiums. As a result of this conservative assumption, the healthcare program's net cost to the State may be overstated.
- 13 Participating groups are assumed to be 100% employee paid in order to estimate the healthcare program's net cost to the State; actual employee contributions vary and are difficult to capture since each group pays premiums at different times; participating group fees are included in premium contributions.
- 14 While COBRA enrollment and claims are reflected in the expenses, all medical/Rx participants are assumed to pay active contributions since COBRA participants make up less than 0.1% of the total population.
- 15 HRA funding for CDH plans are included in the paid claims reported in this document.

State of Delaware

Health Plan Quarterly Financial Reporting

Glossary of Important Health Care Terms

Terms directly tied to cost tracking

Terminology	Acronym	Definition
Administrative Services Only	ASO	When an organization funds its own employee benefit plan, such as a health insurance program, and it hires an outside firm to perform specific administrative services. Also referred to as "self-funded". Currently, the GHIP has ASO contracts with Aetna, Highmark and Express Scripts.
Capitation	n/a	Fixed payment amount (per member) to a physician or group of physicians for a defined set of services for a defined set of members. Fixed or "capitated" payment per member provides physician with an incentive for meeting quality and cost efficiency outcomes, since the physician is responsible for any costs incurred above the capitated amount. May be risk adjusted based on the demographics of the member population or changes in the member population. Often used for <i>bundled payments</i> or other <i>value-based payments</i> .
Consumer Driven Health Plan	CDHP	Allows members to use health savings accounts (HSA), health reimbursement accounts (HRA), or other similar medical payment products to pay routine health care expenses directly. GHIP currently offers a CDHP with HRA.
Coverage Gap Discount Program	CGDP	One of the funding components of an EGWP. Manufacturers provide discounts on covered Part D brand prescription drugs to Medicare beneficiaries while in the coverage gap.
Employee	EE	A person employed for wages or salary.
Employer Group Waiver Plans	EGWP	A Center for Medicare Service (CMS) approved program for both employers and unions. An employer may contract directly with CMS or go through an approved TPA, such as ESI, to establish the plan. They are usually Self Funded, are integrated with Medicare Part D, and sometimes include a fully insured "wrapper" around the plan to cover non-Medicare Part D prescription drugs. GHIP currently contracts with ESI as the TPA and includes a "wrapper," which is referred to as an enhanced benefit.
Fiscal Year	FY	A year as reckoned for taxing or accounting purposes. GHIP fiscal year runs from July 1st through June 30th.
Health Maintenance Organization	HMO	A form of health insurance combining a range of coverages in a group basis. A group of doctors and other medical professionals offer care through the HMO for a flat monthly rate. However, only visits to professionals within the HMO network are covered by the policy. All visits, prescriptions and other care must be cleared by the HMO in order to be covered. A primary physician within the HMO handles referrals.
Health Reimbursement Account	HRA	Employer-funded account that reimburses employees for out-of-pocket medical expenses. Employees can choose how to use their HRA funds to pay for medical expenses, but the employer can determine what expenses are reimbursable by the HRA (e.g., employers often designate prescription drug expenses as ineligible for reimbursement by an HRA). Funds are owned by the employer and are tax-deductible to the employee. GHIP only offers HRA to employees and non-Medicare eligible retirees who enroll in the CDH Gold plan.
High Cost Claimant	HCC	An insured who incurs claims over a catastrophic claim limit during the plan year. For purposes of cost tracking, this threshold is \$100K.
Per Employee Per Month	PEPM	A monthly cost basis measured on an employee/contract/subscriber level
Per Employee Per Year	PEPY	A yearly cost basis measured on an employee/contract/subscriber level
Per Member Per Month	PMPM	A monthly cost basis measured on a member level
Per Member Per Year	PMPY	A yearly cost basis measured on a member level
Patient-Centered Outcomes Research Trust Fund Fee	PCORI	The Patient-Centered Outcomes Research Trust Fund fee is a fee on plan sponsors of self-insured health plans that helps to fund the Patient-Centered Outcomes Research Institute (PCORI). The institute will assist, through research, patients, clinicians, purchasers and policy-makers, in making informed health decisions by advancing the quality and relevance of evidence-based medicine. The institute will compile and distribute comparative clinical effectiveness research findings. This fee is part of the Affordable Care Act legislation.

State of Delaware

Health Plan Quarterly Financial Reporting

Glossary of Important Health Care Terms

Terms directly tied to cost tracking

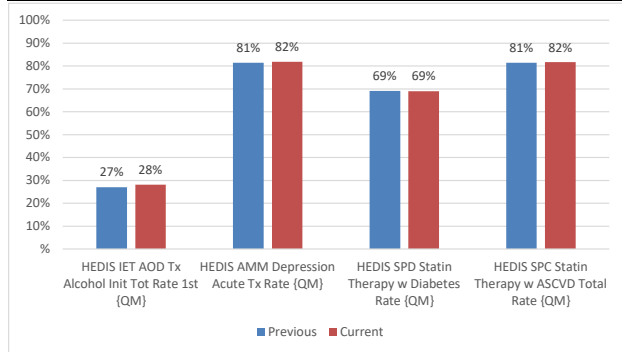
Terminology	Acronym	Definition
Point-of-Service	POS	A type of managed care plan that is a hybrid of HMO and PPO plans. Like an HMO, participants designate an in-network physician to be their primary care provider. But like a PPO, patients may go outside of the provider network for health care services. GHIP only offers this type of plan to Port of Wilmington employees.
Preferred Provider Organization	PPO	A health care organization composed of physicians, hospitals, or other providers which provides health care services at a reduced fee. A PPO is similar to an HMO, but care is paid for as it is received instead of in advance in the form of a scheduled fee. PPOs may also offer more flexibility by allowing for visits to out-of-network professionals at a greater expense to the policy holder. Visits within the network require only the payment of a small fee. There is often a deductible for out-of-network expenses and a higher co-payment.
Transitional Reinsurance Fee	TRF	Fee collected by the transitional reinsurance program to fund reinsurance payments to issuers of non-grandfathered reinsurance-eligible individual market plans, the administrative costs of operating the reinsurance program, and the General Fund of the U.S. Treasury for the 2014, 2015, and 2016 benefit years. This fee is part of the Affordable Care Act legislation, and ends after the 2016 benefit year.
Year to Date	YTD	A period, starting from the beginning of the current year (either the calendar year or fiscal year) and continuing up to the present day. For this financial reporting document, YTD refers to the time period of July 1, 2022 to December 31, 2022.

Medical and Prescription Drug Dashboard - GHIP Population

Previous Period: Jan 2021 - Dec 2021 (Paid)

Current Period: Jan 2022 - Dec 2022 (Paid)

1. Quality Metrics



3. Well Care and Preventive Visits

	Previous	Current	Trend	Benchmark
Visits per 1000 Well Baby	5506.8	5697.7	3.5%	5332.1
Visits per 1000 Well Child	830.6	993.1	19.6%	757.2
Visits per 1000 Prevent Adult	409.6	441.7	7.8%	392.9

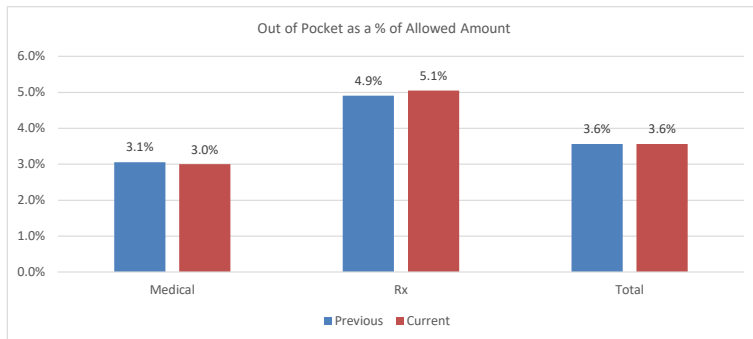
4. Medical Eligibility

	Previous	Current	Trend
Average Employees	74,207.1	74,970.0	1.0%
Average Members	129,311.1	130,036.9	0.6%
Family Size	1.7	1.7	-0.5%
Member Age	43.2	43.4	0.3%
Members % Male	44.7%	44.6%	-0.2%

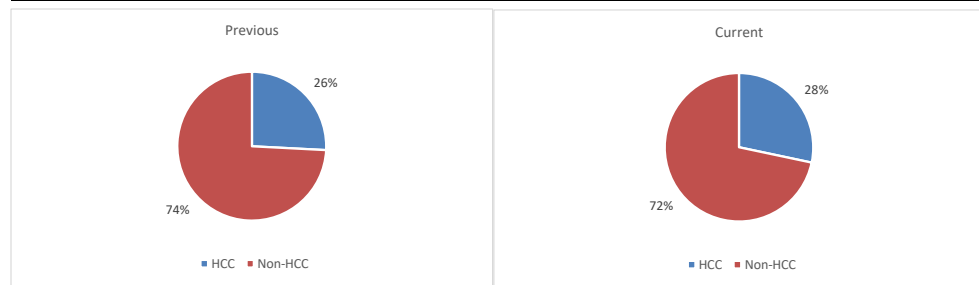
5. Risk Score

	Previous	Current
Member Risk Score	235.7	238.5

7. Cost Sharing



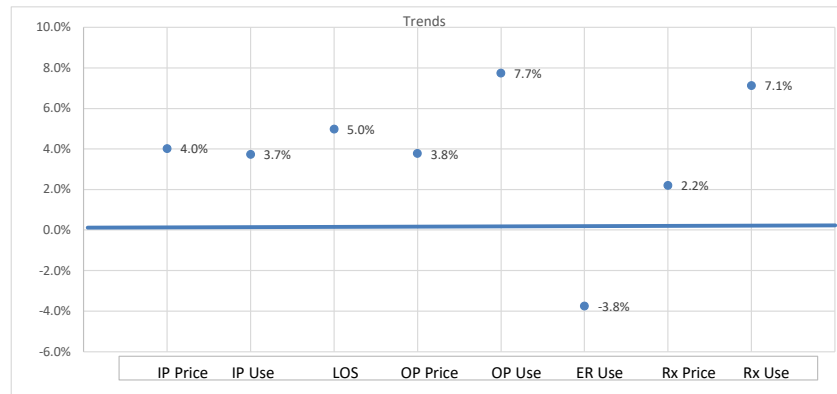
2. High Cost Claimants



	Previous	Current	Trend
Patients	1,266	1,203	-5.0%
Patients per 1,000	9.8	9.3	-5.5%
Payments (in Millions)	\$252 M	\$257 M	2.1%
Payments per Patient	198,890	213,700	7.4%

6. Price and Use

		Previous	Current	Trend	Benchmark
Inpatient	Allowed per Admit	\$27,079	\$28,167	4.0%	\$32,216
	Admits per 1000	75.2	78.0	3.7%	49.6
	Days LOS	6.0	6.3	5.0%	4.9
Outpatient	Allowed per Service	\$136	\$141	3.8%	\$136
	ER Visits per 1000	303.7	327.2	7.7%	190.7
Non-Specialty Rx	Allowed per Days Supply	\$2	\$2	-3.8%	n/a
	Days Supply PMPY	675	719	6.5%	n/a
Specialty Rx	Allowed per Days Supply	\$99	\$85	-14.1%	n/a
	Days Supply PMPY	13	18	36.1%	n/a
All RX	Allowed per Days Supply	\$4	\$4	2.2%	\$4
	Days Supply PMPY	688	737	7.1%	365

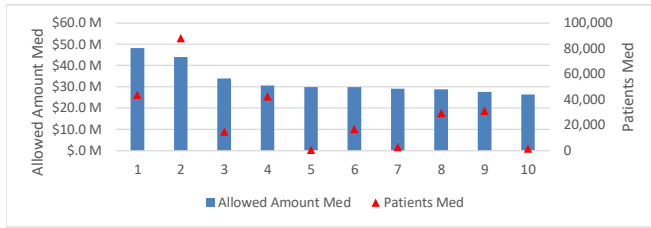


Medical and Prescription Drug Dashboard - GHIP Population

Previous Period: Jan 2021 - Dec 2021 (Paid)

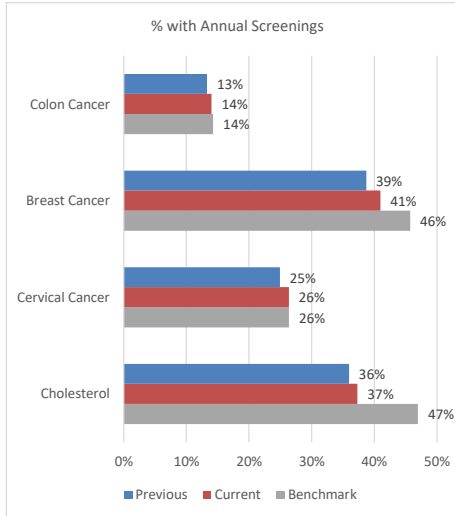
Current Period: Jan 2022 - Dec 2022 (Paid)

8. Top Medical Conditions (by cost)

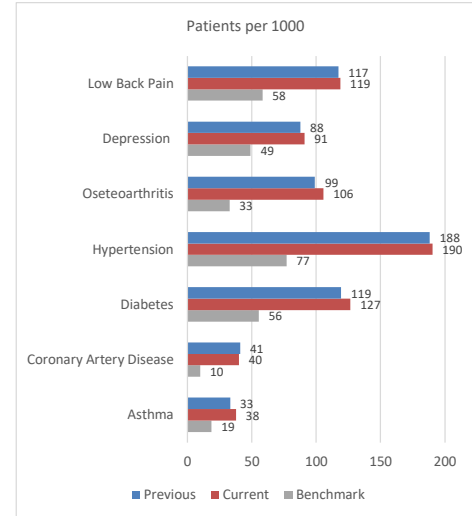


Condition	Allowed Amount Med	Patients Med	Med Allowed per Patient
1 Signs/Symptoms/Oth Cond, NEI	\$48,215,927	43,812	\$1,101
2 Prevent/Admin Hlth Encounters	\$44,002,214	88,114	\$499
3 Osteoarthritis	\$33,927,894	14,952	\$2,269
4 Infections, NEC	\$30,584,228	42,331	\$723
5 Chemotherapy Encounters	\$29,842,199	635	\$46,996
6 Spinal/Back Disord, Low Back	\$29,787,293	16,807	\$1,772
7 Pregnancy without Delivery	\$29,111,725	2,770	\$10,510
8 Infections - Respiratory, NEC	\$28,769,532	29,442	\$977
9 Arthropathies/Joint Disord NEC	\$27,614,182	31,035	\$890
10 Newborns, w/wo Complication	\$26,389,846	1,502	\$17,570

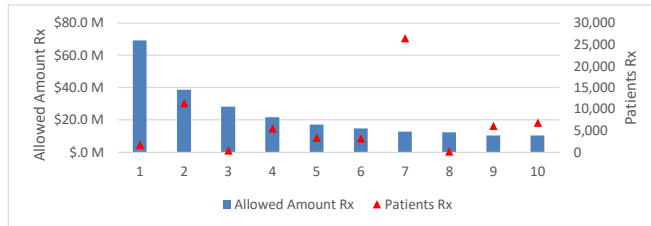
9. Screening Rates



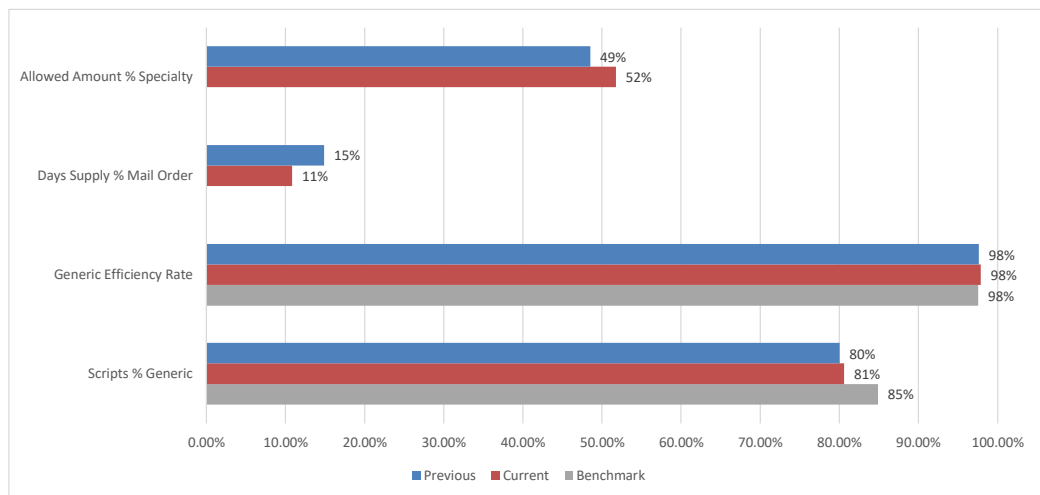
10. Chronic Condition Prevalence



11. Prescription Drug Metrics



Therapeutic Class	Allowed Amount Rx	Patients Rx	Rx Allowed per Patient
1 Immunosuppressants, NEC	\$69,230,883	1,701	\$40,700
2 Antidiabetic Agents, Misc	\$38,674,176	11,343	\$3,410
3 Molecular Targeted Therapy	\$28,248,302	371	\$76,141
4 Coag/Anticoag, Anticoagulants	\$21,662,641	5,517	\$3,927
5 Antidiabetic Agents, Insulins	\$17,048,454	3,351	\$5,088
6 Antidiabetic Ag, SGLT Inhibitr	\$14,707,212	3,203	\$4,592
7 Adrenals & Comb, NEC	\$12,757,363	26,488	\$482
8 Biological Response Modifiers	\$12,219,778	153	\$79,868
9 Misc Therapeutic Agents, NEC	\$10,396,361	6,095	\$1,706
10 Stimulant, Amphetamine Type	\$10,353,628	6,857	\$1,510

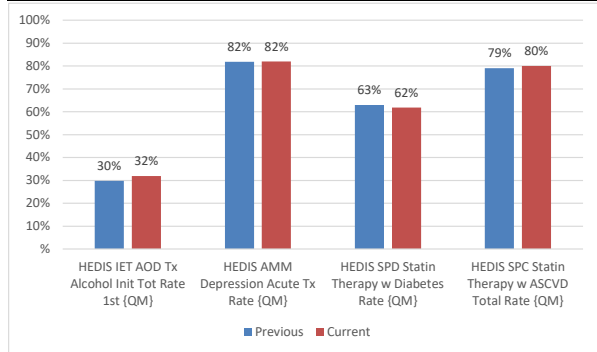


Medical and Prescription Drug Dashboard - Active Employees

Previous Period: Jan 2021 - Dec 2021 (Paid)

Current Period: Jan 2022 - Dec 2022 (Paid)

1. Quality Metrics



3. Well Care and Preventive Visits

	Previous	Current	Trend	Benchmark
Visits per 1000 Well Baby	5509.2	5702.2	3.5%	5332.1
Visits per 1000 Well Child	829.6	994.8	19.9%	757.2
Visits per 1000 Prevent Adult	469.5	505.2	7.6%	392.9

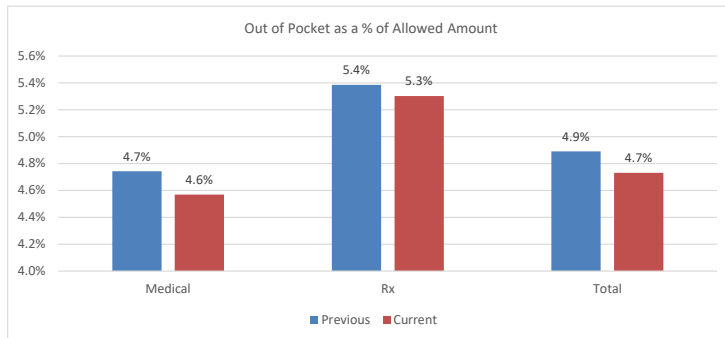
4. Medical Eligibility

	Previous	Current	Trend
Average Employees	39,008.0	39,169.5	0.4%
Average Members	89,935.4	89,997.8	0.1%
Family Size	2.3	2.3	-0.3%
Member Age	32.7	32.7	-0.2%
Members % Male	46.2%	46.0%	-0.3%

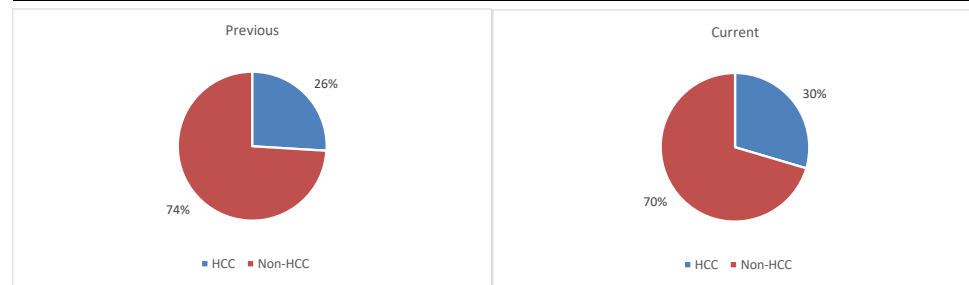
5. Risk Score

	Previous	Current
Member Risk Score	137.5	139.8

7. Cost Sharing



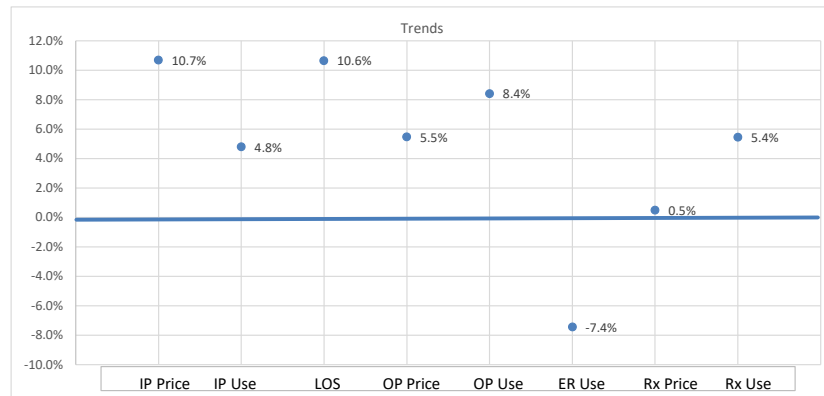
2. High Cost Claimants



	Previous	Current	Trend
Patients	866	1,002	15.7%
Patients per 1,000	9.6	11.1	15.6%
Payments (in Millions)	\$165 M	\$208 M	26.4%
Payments per Patient	190,001	207,610	9.3%

6. Price and Use

		Previous	Current	Trend	Benchmark
Inpatient	Allowed per Admit	\$31,036	\$34,350	10.7%	\$26,877
	Admits per 1000	52.6	55.1	4.8%	48.5
	Days LOS	5.1	5.6	10.6%	4.7
Outpatient	Allowed per Service	\$141	\$149	5.5%	\$136
	ER Visits per 1000	244.0	264.5	8.4%	188.4
Non-Specialty Rx	Allowed per Days Supply	\$2	\$2	-7.4%	n/a
	Days Supply PMPY	389	407	4.6%	n/a
Specialty Rx	Allowed per Days Supply	\$105	\$84	-20.3%	n/a
	Days Supply PMPY	8	12	44.0%	n/a
All RX	Allowed per Days Supply	\$4	\$4	0.5%	\$4
	Days Supply PMPY	398	419	5.4%	365

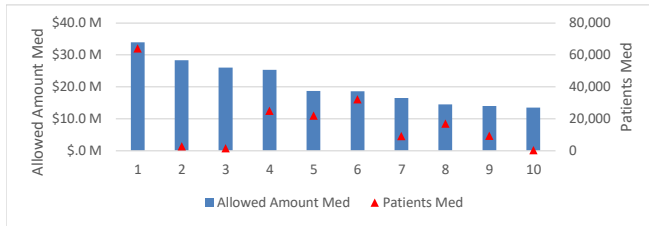


Medical and Prescription Drug Dashboard - Active Employees

Previous Period: Jan 2021 - Dec 2021 (Paid)

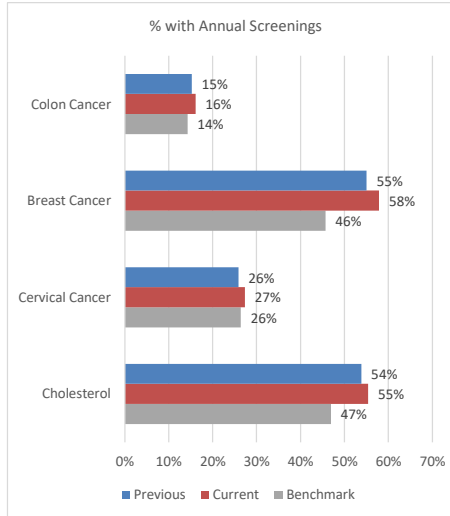
Current Period: Jan 2022 - Dec 2022 (Paid)

8. Top Medical Conditions (by cost)

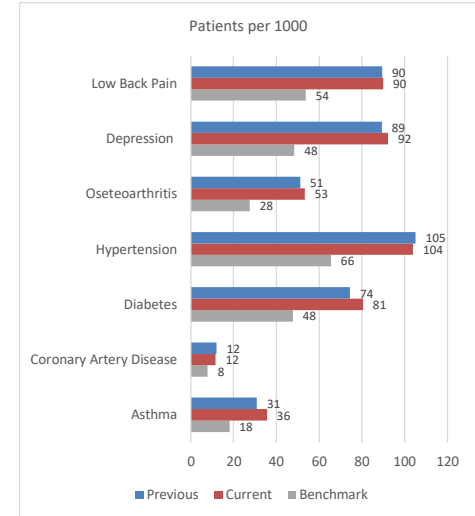


Condition	Allowed Amount Med	Patients Med	Med Allowed per Patient
1 Prevent/Admin Hlth Encounters	\$33,958,914	64,015	\$530
2 Pregnancy without Delivery	\$28,345,174	2,679	\$10,581
3 Newborns, w/wo Complication	\$25,994,330	1,471	\$17,671
4 Signs/Symptoms/Oth Cond, NEC	\$25,286,442	24,822	\$1,019
5 Infections - Respiratory, NEC	\$18,641,118	21,939	\$850
6 Infections, NEC	\$18,604,437	32,091	\$580
7 Spinal/Back Disord, Low Back	\$16,442,085	9,062	\$1,814
8 Arthropathies/Joint Disord NEC	\$14,466,598	16,949	\$854
9 Gastroint Disord, NEC	\$13,978,025	9,279	\$1,506
10 Chemotherapy Encounters	\$13,422,157	204	\$65,795

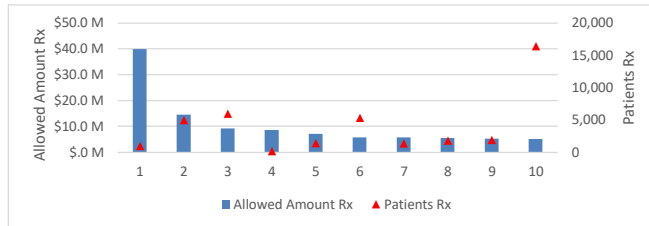
9. Screening Rates



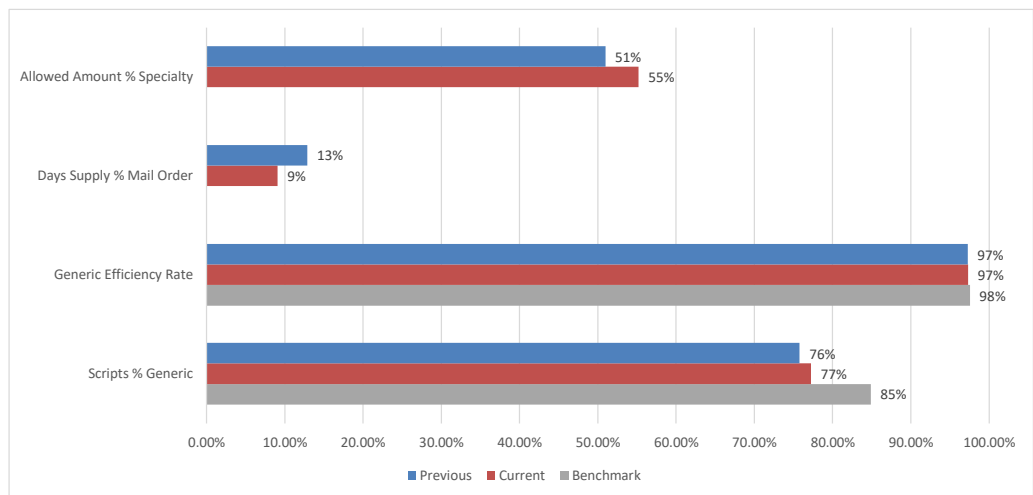
10. Chronic Condition Prevalence



11. Prescription Drug Metrics



Therapeutic Class	Allowed Amount Rx	Patients Rx	Rx Allowed per Patient
1 Immunosuppressants, NEC	\$39,905,361	951	\$41,961
2 Antidiabetic Agents, Misc	\$14,457,441	4,952	\$2,920
3 Stimulant, Amphetamine Type	\$9,233,073	5,975	\$1,545
4 Molecular Targeted Therapy	\$8,588,905	149	\$57,644
5 Antidiabetic Agents, Insulins	\$7,031,767	1,368	\$5,140
6 Antivirals, NEC	\$5,766,422	5,308	\$1,086
7 Antidiabetic Ag, SGLT Inhibitr	\$5,708,702	1,318	\$4,331
8 Misc Therapeutic Agents, NEC	\$5,424,680	1,781	\$3,046
9 CNS Agents, Misc.	\$5,168,320	1,875	\$2,756
10 Adrenals & Comb, NEC	\$5,078,579	16,413	\$309

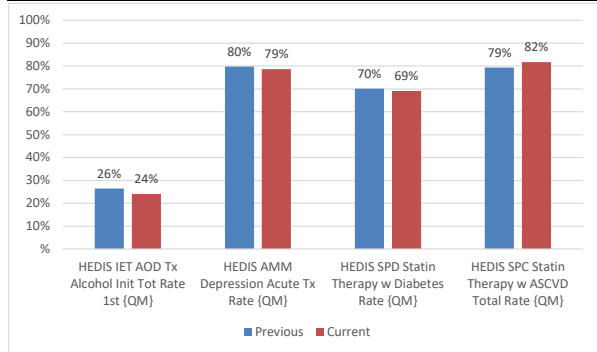


Medical and Prescription Drug Dashboard - Early Retirees

Previous Period: Jan 2021 - Dec 2021 (Paid)

Current Period: Jan 2022 - Dec 2022 (Paid)

1. Quality Metrics



3. Well Care and Preventive Visits

	Previous	Current	Trend	Benchmark
Visits per 1000 Well Baby	4800.0	4721.3	-1.6%	5332.1
Visits per 1000 Well Child	822.9	844.8	2.7%	757.2
Visits per 1000 Prevent Adult	492.6	527.1	7.0%	392.9

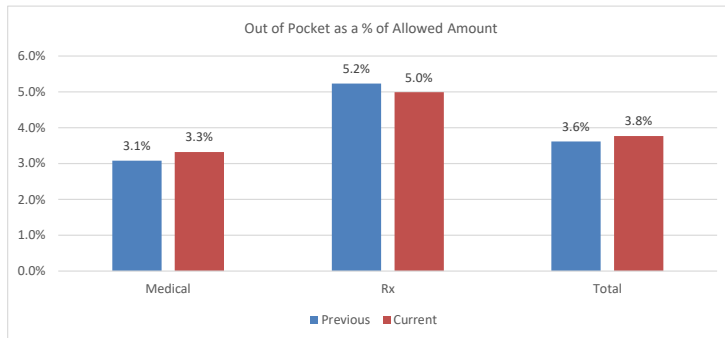
4. Medical Eligibility

	Previous	Current	Trend
Average Employees	6,073.2	6,091.1	0.3%
Average Members	9,693.3	9,774.3	0.8%
Family Size	1.6	1.6	0.5%
Member Age	50.1	50.0	-0.1%
Members % Male	41.8%	42.3%	1.3%

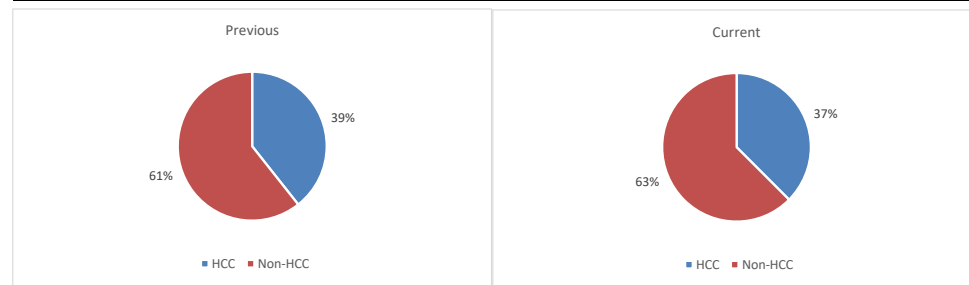
5. Risk Score

	Previous	Current
Member Risk Score	246.7	238.0

7. Cost Sharing



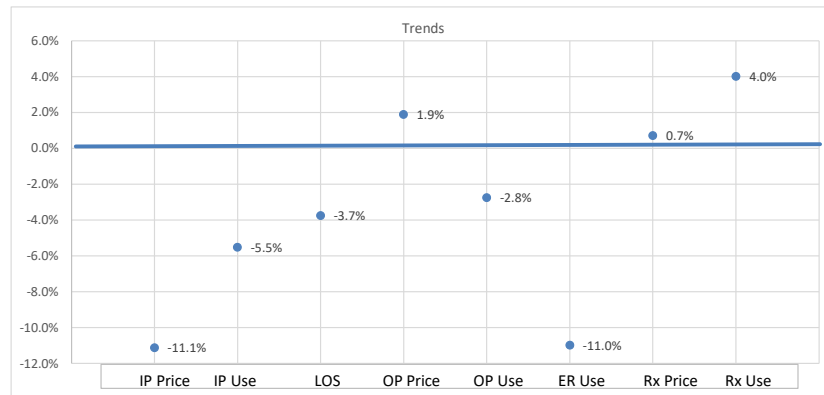
2. High Cost Claimants



	Previous	Current	Trend
Patients	260	258	-0.8%
Patients per 1,000	26.8	26.4	-1.6%
Payments (in Millions)	\$47 M	\$44 M	-6.2%
Payments per Patient	180,674	170,822	-5.5%

6. Price and Use

		Previous	Current	Trend	Benchmark
Inpatient	Allowed per Admit	\$47,373	\$42,110	-11.1%	\$39,271
	Admits per 1000	61.2	57.8	-5.5%	56.4
	Days LOS	7.0	6.8	-3.7%	5.5
Outpatient	Allowed per Service	\$162	\$165	1.9%	\$136
	ER Visits per 1000	314.1	305.5	-2.8%	206.0
Non-Specialty Rx	Allowed per Days Supply	\$2	\$2	-11.0%	n/a
	Days Supply PMPY	789	812	2.8%	n/a
Specialty Rx	Allowed per Days Supply	\$117	\$80	-31.3%	n/a
	Days Supply PMPY	14	24	71.4%	n/a
All RX	Allowed per Days Supply	\$4	\$4	0.7%	\$4
	Days Supply PMPY	803	836	4.0%	365

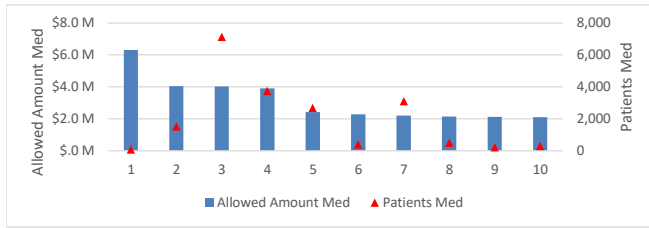


Medical and Prescription Drug Dashboard - Early Retirees

Previous Period: Jan 2021 - Dec 2021 (Paid)

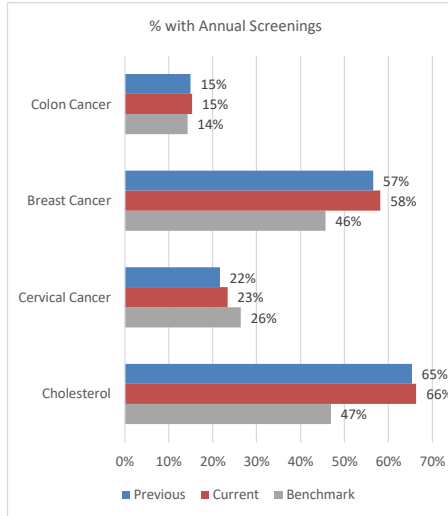
Current Period: Jan 2022 - Dec 2022 (Paid)

8. Top Medical Conditions (by cost)

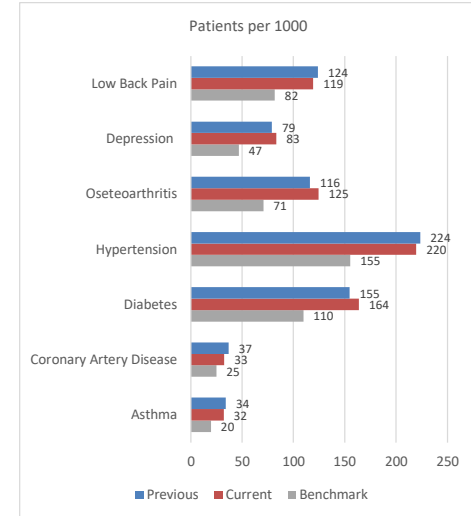


Condition	Allowed Amount Med	Patients Med	Med Allowed per Patient
1 Chemotherapy Encounters	\$6,306,102	68	\$92,737
2 Osteoarthritis	\$4,038,198	1,503	\$2,687
3 Prevent/Admin Hlth Encounters	\$4,023,264	7,129	\$564
4 Signs/Symptoms/Oth Cond, NEC	\$3,902,149	3,728	\$1,047
5 Arthropathies/Joint Disord NEC	\$2,407,625	2,670	\$902
6 Coronary Artery Disease	\$2,268,209	394	\$5,757
7 Infections, NEC	\$2,186,194	3,087	\$708
8 Cardiac Arrhythmias	\$2,136,223	494	\$4,324
9 Cancer - Breast	\$2,101,476	206	\$10,201
10 Renal Function Failure	\$2,087,516	285	\$7,325

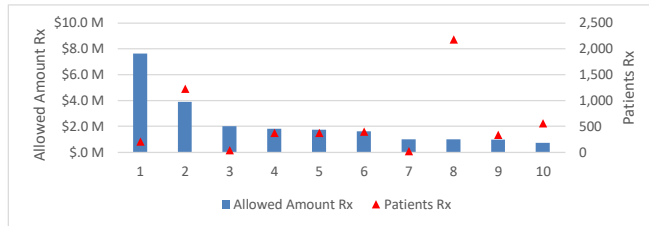
9. Screening Rates



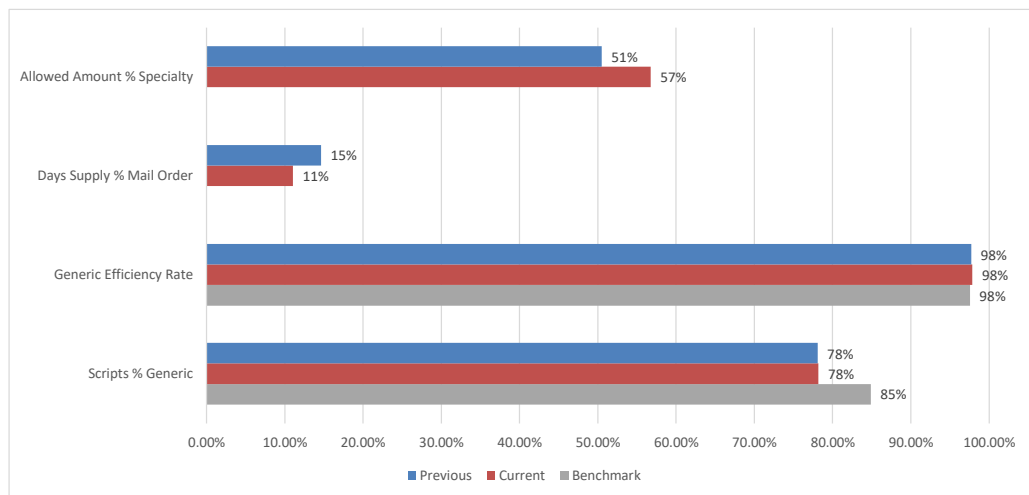
10. Chronic Condition Prevalence



11. Prescription Drug Metrics



Therapeutic Class	Allowed Amount Rx	Patients Rx	Rx Allowed per Patient
1 Immunosuppressants, NEC	\$7,637,444	203	\$37,623
2 Antidiabetic Agents, Misc	\$3,892,540	1,230	\$3,165
3 Molecular Targeted Therapy	\$2,016,384	37	\$54,497
4 Antidiabetic Agents, Insulins	\$1,813,510	371	\$4,888
5 CNS Agents, Misc.	\$1,748,253	373	\$4,687
6 Antidiabetic Ag, SGLT Inhibitr	\$1,612,872	395	\$4,083
7 Biological Response Modifiers	\$1,004,577	19	\$52,872
8 Adrenals & Comb, NEC	\$991,683	2,181	\$455
9 Coag/Anticoag, Anticoagulants	\$961,696	333	\$2,888
10 Stimulant, Amphetamine Type	\$727,415	560	\$1,299

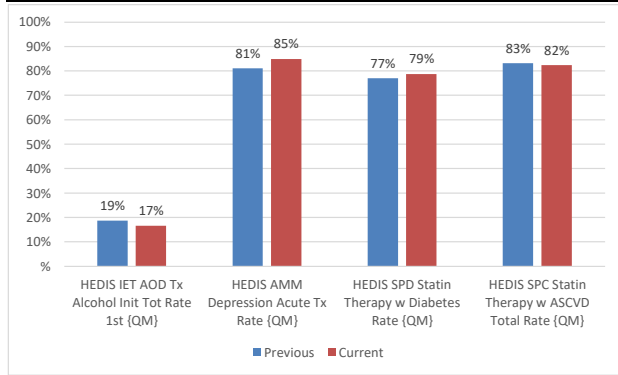


Medical and Prescription Drug Dashboard - Medicare Retirees

Previous Period: Jan 2021 - Dec 2021 (Paid)

Current Period: Jan 2022 - Dec 2022 (Paid)

1. Quality Metrics



3. Well Care and Preventive Visits

	Previous	Current	Trend	Benchmark
Visits per 1000 Prevent Adult	252.2	278.6	10.5%	392.9

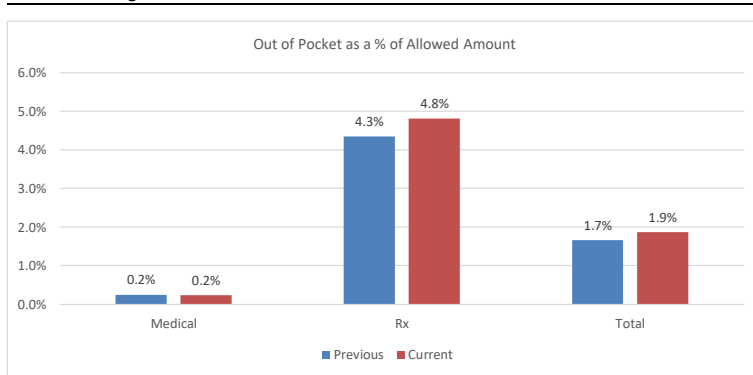
4. Medical Eligibility

	Previous	Current	Trend
Average Employees	26,560.8	27,122.3	2.1%
Average Members	26,852.9	27,415.1	2.1%
Family Size	1.0	1.0	0.0%
Member Age	73.1	73.3	0.2%
Members % Male	41.3%	41.1%	-0.5%

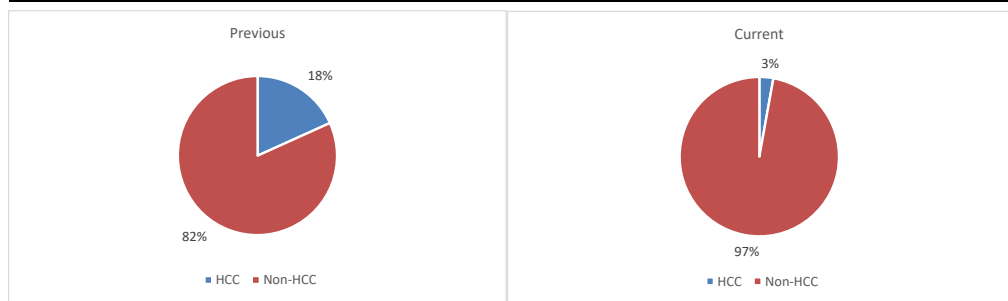
5. Risk Score

	Previous	Current
Member Risk Score	537.6	536.6

7. Cost Sharing



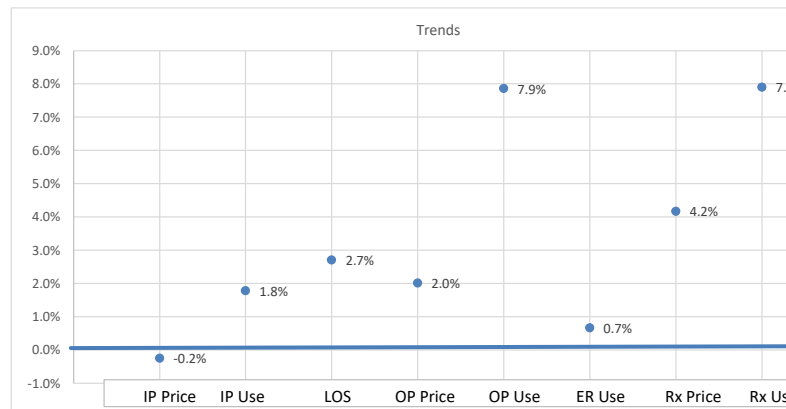
2. High Cost Claimants



	Previous	Current	Trend
Patients	252	34	-86.5%
Patients per 1,000	9.4	1.2	-86.8%
Payments (in Millions)	\$36 M	\$2 M	-94.0%
Payments per Patient	143,617	63,495	-55.8%

6. Price and Use

		Previous	Current	Trend	Benchmark
Inpatient	Allowed per Admit	\$20,035	\$19,987	-0.2%	\$37,352
	Admits per 1000	146.2	148.9	1.8%	50.3
	Days LOS	6.7	6.9	2.7%	5.1
Outpatient	Allowed per Service	\$122	\$125	2.0%	\$136
	ER Visits per 1000	467.6	504.4	7.9%	192.5
Non-Specialty Rx	Allowed per Days Supply	\$2	\$2	0.7%	n/a
	Days Supply PMPY	1,540	1,658	7.6%	n/a
Specialty Rx	Allowed per Days Supply	\$90	\$86	-3.8%	n/a
	Days Supply PMPY	30	36	21.8%	n/a
All RX	Allowed per Days Supply	\$4	\$4	4.2%	\$4
	Days Supply PMPY	1,570	1,694	7.9%	365

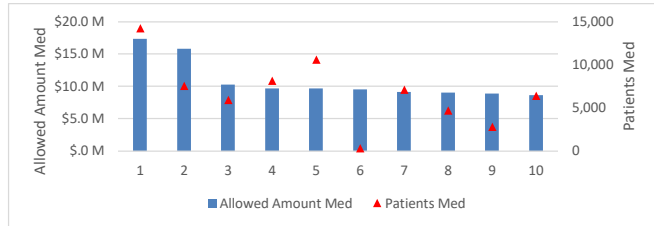


Medical and Prescription Drug Dashboard - Medicare Retirees

Previous Period: Jan 2021 - Dec 2021 (Paid)

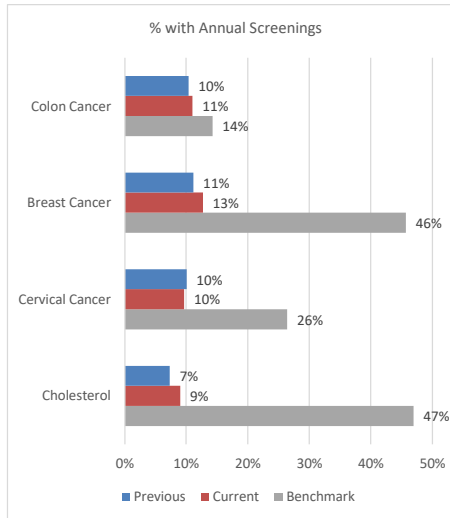
Current Period: Jan 2022 - Dec 2022 (Paid)

8. Top Medical Conditions (by cost)

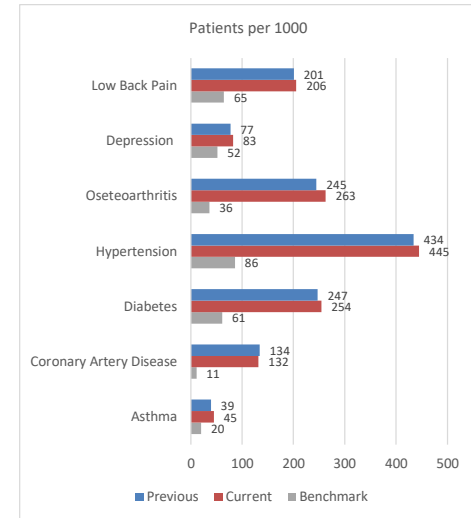


Condition	Allowed Amount Med	Patients Med	Med Allowed per Patient
1 Signs/Symptoms/Oth Cond, NEI	\$17,315,336	14,267	\$1,214
2 Osteoarthritis	\$15,815,277	7,595	\$2,082
3 Spinal/Back Disord, Low Back	\$10,277,339	5,945	\$1,729
4 Eye Disorders, Degenerative	\$9,655,500	8,174	\$1,181
5 Arthropathies/Joint Disord NEC	\$9,652,503	10,640	\$907
6 Chemotherapy Encounters	\$9,494,713	344	\$27,601
7 Respiratory Disord, NEC	\$9,135,089	7,128	\$1,282
8 Cardiac Arrhythmias	\$9,039,310	4,731	\$1,911
9 Renal Function Failure	\$8,847,651	2,821	\$3,136
10 Infections, NEC	\$8,606,625	6,445	\$1,335

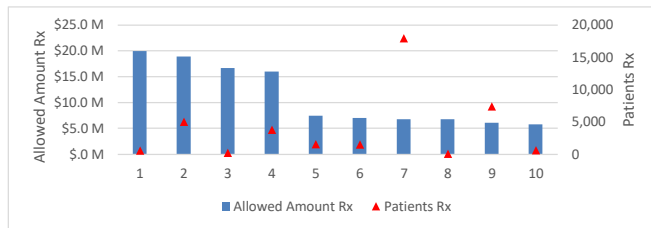
9. Screening Rates



10. Chronic Condition Prevalence



11. Prescription Drug Metrics



Therapeutic Class	Allowed Amount Rx	Patients Rx	Rx Allowed per Patient
1 Immunosuppressants, NEC	\$19,977,601	544	\$36,724
2 Antidiabetic Agents, Misc	\$18,918,131	5,012	\$3,775
3 Molecular Targeted Therapy	\$16,684,715	182	\$91,674
4 Coag/Anticoag, Anticoagulants	\$15,966,007	3,781	\$4,223
5 Antidiabetic Agents, Insulins	\$7,431,243	1,542	\$4,819
6 Antidiabetic Ag, SGLT Inhibitr	\$6,977,790	1,471	\$4,744
7 Antihyperlipidemic Drugs, NEC	\$6,776,020	17,936	\$378
8 Biological Response Modifiers	\$6,744,255	70	\$96,346
9 Adrenals & Comb, NEC	\$6,091,899	7,398	\$823
10 Hormone-Modifying Therapy	\$5,783,218	615	\$9,404

