

# State of Delaware GHIP

January 2024 Fund Report and Financial Update

February 20, 2024



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# Executive Summary - January

	January Budget	January Actual	Better / (Worse)	Comment
Premium Contributions	\$ 82,630,000	\$ 81,920,000	\$ (710,000)	-0.9% Variance to Budget
Other Revenues	\$ 16,570,000	\$ 6,530,000	\$ (10,040,000)	Lower than expected year-end EGWP reconciliation payment
Claims	\$ (112,650,000)	\$ (106,960,000)	\$ 5,690,000	While claims were better than Budget for the month, Budget for the month was set high
Expenses	\$ (3,860,000)	\$ (3,800,000)	\$ 60,000	Lower than expected consulting fees
<b>Total</b>	<b>\$ (17,310,000)</b>	<b>\$ (22,310,000)</b>	<b>\$ (5,000,000)</b>	<b>YTD Deficit increased by \$5.0 million</b>

Fund Equity Balance now projected to be negative by end of March

	FY24 Budget	FY24 Forecast	Better / (Worse)	Comment
Premium Contributions	\$ 986,824,000	\$ 982,994,000	\$ (3,830,000)	-0.4% Variance to Budget
Other Revenues	\$ 217,457,000	\$ 216,755,000	\$ (702,000)	Full year expected to be close to Budget due to higher Pharmacy rebates offset by a lower EGWP year-end reconciliation payment in January
Claims	\$ (1,213,655,000)	\$ (1,247,867,000)	\$ (34,212,000)	Prescription Drug, SurgeryPlus and GLP-1 medication claims significantly higher than Budget
Expenses	\$ (46,691,000)	\$ (48,879,000)	\$ (2,188,000)	Total expenses worse than Budget due to PrudentRx fees
<b>Total</b>	<b>\$ (56,065,000)</b>	<b>\$ (96,997,000)</b>	<b>\$ (40,932,000)</b>	<b>Full Year Deficit projected to be \$40.9 million worse than Budget</b>

\*All figures in the chart above have been rounded to the nearest \$1,000.

# FY24 Budget versus Forecast

FY24 BUDGET	July	August	September	October	November	December	January	February	March	April	May	June	Total
<b>Operating Revenues</b>													
Premium Contributions	\$78.7	\$82.2	\$82.2	\$82.4	\$82.4	\$82.4	\$82.6	\$82.6	\$82.6	\$82.8	\$82.8	\$82.8	\$986.8
Other Revenues	\$2.5	\$36.4	\$2.4	\$10.0	\$37.2	\$11.6	\$16.6	\$38.3	\$12.6	\$3.1	\$39.2	\$7.7	\$217.5
<b>Total Operating Revenues</b>	<b>\$81.2</b>	<b>\$118.6</b>	<b>\$84.7</b>	<b>\$92.4</b>	<b>\$119.6</b>	<b>\$94.0</b>	<b>\$99.2</b>	<b>\$120.9</b>	<b>\$95.2</b>	<b>\$85.9</b>	<b>\$122.0</b>	<b>\$90.5</b>	<b>\$1,204.3</b>
<b>Operating Expenses</b>													
Claims	\$91.1	\$102.5	\$94.5	\$100.1	\$89.2	\$92.5	\$112.6	\$100.0	\$103.7	\$116.4	\$107.4	\$103.6	\$1,213.7
Other Expenses	\$4.2	\$3.9	\$3.9	\$3.9	\$3.9	\$3.9	\$3.9	\$3.9	\$3.9	\$3.9	\$3.9	\$3.9	\$46.7
<b>Total Operating Expenses</b>	<b>\$95.3</b>	<b>\$106.4</b>	<b>\$98.3</b>	<b>\$104.0</b>	<b>\$93.1</b>	<b>\$96.3</b>	<b>\$116.5</b>	<b>\$103.8</b>	<b>\$107.6</b>	<b>\$120.3</b>	<b>\$111.3</b>	<b>\$107.5</b>	<b>\$1,260.3</b>
<b>Net Monthly Income</b>	<b>-\$14.0</b>	\$12.2	<b>-\$13.7</b>	<b>-\$11.6</b>	\$26.5	<b>-\$02.3</b>	<b>-\$17.3</b>	\$17.1	<b>-\$12.4</b>	<b>-\$34.3</b>	\$10.7	<b>-\$17.0</b>	<b>-\$56.1</b>
<b>Ending Fund Equity Balance</b>	\$44.8	\$57.0	\$43.3	\$31.7	\$58.3	\$56.0	\$38.7	\$55.8	\$43.4	\$9.0	\$19.8	\$2.8	\$02.8
<b>Reserves</b>													
Claim Liability	\$72.4	\$72.4	\$72.4	\$72.4	\$72.4	\$72.4	\$72.4	\$72.4	\$72.4	\$72.4	\$72.4	\$72.4	\$72.4
Minimum Reserve	\$28.8	\$28.8	\$28.8	\$28.8	\$28.8	\$28.8	\$28.8	\$28.8	\$28.8	\$28.8	\$28.8	\$28.8	\$28.8
<b>GHIP Surplus (After Reserves)</b>	<b>-\$56.4</b>	<b>-\$44.2</b>	<b>-\$57.9</b>	<b>-\$69.5</b>	<b>-\$42.9</b>	<b>-\$45.2</b>	<b>-\$62.5</b>	<b>-\$45.4</b>	<b>-\$57.8</b>	<b>-\$92.2</b>	<b>-\$81.4</b>	<b>-\$98.4</b>	<b>-\$98.4</b>
<b>FY24 REFORECAST</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>	<b>Total</b>
<b>Operating Revenues</b>													
Premium Contributions	\$78.3	\$81.2	\$82.1	\$81.0	\$81.5	\$83.2	\$81.9	\$82.6	\$82.6	\$82.8	\$82.8	\$82.8	\$983.0
Other Revenues	\$2.5	\$34.9	\$2.5	\$10.4	\$40.9	\$12.2	\$6.5	\$41.5	\$12.6	\$3.1	\$42.0	\$7.7	\$216.8
<b>Total Operating Revenues</b>	<b>\$80.8</b>	<b>\$116.1</b>	<b>\$84.5</b>	<b>\$91.4</b>	<b>\$122.4</b>	<b>\$95.4</b>	<b>\$88.5</b>	<b>\$124.2</b>	<b>\$95.2</b>	<b>\$86.0</b>	<b>\$124.9</b>	<b>\$90.5</b>	<b>\$1,199.7</b>
<b>Operating Expenses</b>													
Claims	\$88.1	\$108.2	\$93.6	\$106.4	\$97.6	\$103.4	\$107.0	\$106.5	\$110.3	\$101.6	\$119.2	\$106.1	\$1,247.9
Other Expenses	\$4.0	\$3.7	\$4.3	\$4.4	\$4.8	\$3.1	\$3.8	\$4.2	\$4.2	\$4.2	\$4.2	\$4.2	\$48.9
<b>Total Operating Expenses</b>	<b>\$92.1</b>	<b>\$111.9</b>	<b>\$97.8</b>	<b>\$110.8</b>	<b>\$102.3</b>	<b>\$106.4</b>	<b>\$110.8</b>	<b>\$110.7</b>	<b>\$114.5</b>	<b>\$105.8</b>	<b>\$123.4</b>	<b>\$110.3</b>	<b>\$1,296.7</b>
<b>Net Monthly Income</b>	<b>-\$11.3</b>	\$4.2	<b>-\$13.3</b>	<b>-\$19.4</b>	\$20.1	<b>-\$11.0</b>	<b>-\$22.3</b>	\$13.5	<b>-\$19.3</b>	<b>-\$19.8</b>	\$1.5	<b>-\$19.8</b>	<b>-\$97.0</b>
<b>Ending Fund Equity Balance</b>	\$47.6	\$51.7	\$38.4	\$19.0	\$39.1	\$28.0	\$5.7	\$19.2	<b>-\$1.1</b>	<b>-\$19.9</b>	<b>-\$18.4</b>	<b>-\$38.2</b>	<b>-\$38.2</b>
<b>Reserves</b>													
Claim Liability	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Minimum Reserve	\$28.8	\$28.8	\$28.8	\$28.8	\$28.8	\$28.8	\$28.8	\$28.8	\$28.8	\$28.8	\$28.8	\$28.8	\$28.8
<b>GHIP Surplus (After Reserves)</b>	\$18.8	\$22.9	\$9.6	<b>-\$9.8</b>	\$10.3	<b>-\$8</b>	<b>-\$23.1</b>	<b>-\$9.6</b>	<b>-\$28.9</b>	<b>-\$48.7</b>	<b>-\$47.2</b>	<b>-\$67.0</b>	<b>-\$67.0</b>

# Premium Contributions

	FY24 BUDGET			FY24 ACTUAL / PROJECTED			BETTER / (WORSE)		
	Highmark	Aetna	Total	Highmark	Aetna	Total	Highmark	Aetna	Total
July	\$62,475,578	\$16,214,018	\$78,689,596	\$62,163,018	\$16,140,136	\$78,303,154	(\$312,560)	(\$73,882)	(\$386,442)
August	\$65,266,165	\$16,955,820	\$82,221,985	\$64,575,034	\$16,651,582	\$81,226,617	(\$691,131)	(\$304,238)	(\$995,369)
September	\$65,266,165	\$16,955,820	\$82,221,985	\$65,429,103	\$16,641,879	\$82,070,982	\$162,937	(\$313,941)	(\$151,003)
October	\$65,428,722	\$16,998,051	\$82,426,774	\$64,340,351	\$16,618,537	\$80,958,889	(\$1,088,371)	(\$379,514)	(\$1,467,885)
November	\$65,428,722	\$16,998,051	\$82,426,774	\$64,887,086	\$16,624,755	\$81,511,841	(\$541,637)	(\$373,297)	(\$914,933)
December	\$65,428,722	\$16,998,051	\$82,426,774	\$66,369,201	\$16,837,490	\$83,206,691	\$940,479	(\$160,562)	\$779,917
January	\$65,591,684	\$17,040,388	\$82,632,073	\$65,057,071	\$16,862,947	\$81,920,017	(\$534,614)	(\$177,441)	(\$712,055)
February	\$65,591,684	\$17,040,388	\$82,632,073	\$65,663,315	\$16,972,227	\$82,635,541	\$71,630	(\$68,162)	\$3,469
March	\$65,591,684	\$17,040,388	\$82,632,073	\$65,663,315	\$16,972,227	\$82,635,541	\$71,630	(\$68,162)	\$3,469
April	\$65,755,052	\$17,082,830	\$82,837,883	\$65,826,992	\$17,014,499	\$82,841,491	\$71,940	(\$68,331)	\$3,609
May	\$65,755,052	\$17,082,830	\$82,837,883	\$65,826,992	\$17,014,499	\$82,841,491	\$71,940	(\$68,331)	\$3,609
June	\$65,755,052	\$17,082,830	\$82,837,883	\$65,826,992	\$17,014,499	\$82,841,491	\$71,940	(\$68,331)	\$3,609
<b>Total</b>	<b>\$783,334,287</b>	<b>\$203,489,467</b>	<b>\$986,823,754</b>	<b>\$781,628,471</b>	<b>\$201,365,275</b>	<b>\$982,993,746</b>	<b>(\$1,705,816)</b>	<b>(\$2,124,191)</b>	<b>(\$3,830,008)</b>

January approximately 1% off Budget. Full FY24 expected to be approximately 0.4% worse than Budget

# Other Revenues

	BUDGET									ACTUAL / PROJECTED								
	EGWP Direct Subsidy	Federal Reinsurance	Commercial Rebates	EGWP Rebates	EGWP Year-end Reconciliation	Coverage Gap Discount	Participating Group Fees	Other Revenues	Total	EGWP Direct Subsidy	Federal Reinsurance	Commercial Rebates	EGWP Rebates	EGWP Year-end Reconciliation	Coverage Gap Discount	Participating Group Fees	Other Revenues	Total
July	\$4,835	\$1,933,426	\$0	\$0	\$0	\$0	\$607,349	\$0	\$2,545,610	\$4,996	\$1,938,026	\$0	\$0	\$0	\$0	\$557,634	\$39,005	\$2,539,662
August	(\$95,393)	\$1,933,426	\$18,905,075	\$15,013,124	\$0	\$0	\$607,349	\$0	\$36,363,582	(\$146,427)	\$1,947,349	\$17,466,141	\$14,971,865	\$0	\$0	\$608,217	\$15,624	\$34,862,770
September	(\$95,393)	\$1,933,426	\$0	\$0	\$0	\$0	\$607,349	\$0	\$2,445,382	(\$146,661)	\$1,949,984	\$0	\$0	\$0	\$0	\$638,674	\$15,511	\$2,457,508
October	(\$143,446)	\$1,938,241	\$0	\$0	\$0	\$7,548,906	\$608,862	\$0	\$9,952,563	(\$151,912)	\$1,955,997	\$0	\$0	\$0	\$8,044,939	\$576,088	\$15,528	\$10,440,640
November	(\$143,446)	\$1,938,241	\$19,946,440	\$14,806,609	\$0	\$0	\$608,862	\$0	\$37,156,706	(\$158,062)	\$1,956,335	\$23,288,874	\$15,159,184	\$0	\$0	\$599,611	\$19,135	\$40,865,077
December	(\$143,446)	\$1,938,241	\$0	\$0	\$0	\$9,213,030	\$608,862	\$0	\$11,616,687	(\$159,506)	\$1,959,105	\$0	\$0	\$0	\$9,693,127	\$671,652	\$16,311	\$12,180,689
January	\$258,846	\$2,234,529	\$0	\$0	\$13,466,470	\$0	\$610,379	\$0	\$16,570,223	\$458,344	\$2,056,492	\$0	\$0	\$3,424,953	\$0	\$571,954	\$19,448	\$6,531,191
February	\$258,846	\$2,234,529	\$20,234,251	\$14,931,948	\$0	\$0	\$610,379	\$0	\$38,269,952	\$258,846	\$2,234,529	\$23,288,874	\$15,141,107	\$0	\$0	\$610,379	\$0	\$41,533,734
March	\$258,846	\$2,234,529	\$0	\$0	\$0	\$9,446,543	\$610,379	\$0	\$12,550,297	\$258,846	\$2,234,529	\$0	\$0	\$0	\$9,446,543	\$610,379	\$0	\$12,550,297
April	\$259,490	\$2,240,095	\$0	\$0	\$0	\$0	\$611,899	\$0	\$3,111,484	\$259,490	\$2,240,095	\$0	\$0	\$0	\$0	\$611,899	\$0	\$3,111,484
May	\$259,490	\$2,240,095	\$20,697,953	\$15,396,565	\$0	\$0	\$611,899	\$0	\$39,206,002	\$259,490	\$2,240,095	\$23,288,874	\$15,612,233	\$0	\$0	\$611,899	\$0	\$42,012,591
June	\$259,490	\$2,240,095	\$0	\$0	\$0	\$4,557,489	\$611,899	\$0	\$7,668,973	\$259,490	\$2,240,095	\$0	\$0	\$0	\$4,557,489	\$611,899	\$0	\$7,668,973
<b>Total</b>	<b>\$938,720</b>	<b>\$25,038,872</b>	<b>\$79,783,719</b>	<b>\$60,148,247</b>	<b>\$13,466,470</b>	<b>\$30,765,967</b>	<b>\$7,315,468</b>	<b>\$0</b>	<b>\$217,457,462</b>	<b>\$996,936</b>	<b>\$24,952,630</b>	<b>\$87,332,763</b>	<b>\$60,884,388</b>	<b>\$3,424,953</b>	<b>\$31,742,098</b>	<b>\$7,280,284</b>	<b>\$140,563</b>	<b>\$216,754,616</b>

	BETTER / (WORSE)								
	EGWP Direct Subsidy	Federal Reinsurance	Commercial Rebates	EGWP Rebates	EGWP Year-end Reconciliation	Coverage Gap Discount	Participating Group Fees	Other Revenues	Total
July	\$161	\$4,600	\$0	\$0	\$0	\$0	(\$49,715)	\$39,005	(\$5,949)
August	(\$51,034)	\$13,924	(\$1,438,935)	(\$41,259)	\$0	\$0	\$867	\$15,624	(\$1,500,812)
September	(\$51,268)	\$16,559	\$0	\$0	\$0	\$0	\$31,325	\$15,511	\$12,126
October	(\$8,466)	\$17,756	\$0	\$0	\$0	\$496,033	(\$32,775)	\$15,528	\$488,077
November	(\$14,616)	\$18,094	\$3,342,435	\$352,574	\$0	\$0	(\$9,251)	\$19,135	\$3,708,371
December	(\$16,060)	\$20,864	\$0	\$0	\$0	\$480,097	\$62,790	\$16,311	\$564,002
January	\$199,498	(\$178,038)	\$0	\$0	(\$10,041,517)	\$0	(\$38,424)	\$19,448	(\$10,039,032)
February	\$0	\$0	\$3,054,624	\$209,159	\$0	\$0	\$0	\$0	\$3,263,783
March	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
April	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
May	\$0	\$0	\$2,590,921	\$215,667	\$0	\$0	\$0	\$0	\$2,806,588
June	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$58,216</b>	<b>(\$86,241)</b>	<b>\$7,549,045</b>	<b>\$736,142</b>	<b>(\$10,041,517)</b>	<b>\$976,130</b>	<b>(\$35,184)</b>	<b>\$140,563</b>	<b>(\$702,846)</b>

Final 2022 year-end reconciliation payment significantly lower than Budget

# Claims

	FY24 BUDGET						FY24 ACTUAL / PROJECTED						
	Highmark	Aetna	CVS Commercial	CVS Part D	Surgery Plus	Total	Highmark	Aetna	CVS Commercial	CVS Part D	Surgery Plus	Hinge Health	Total
July	\$45,578,936	\$13,597,954	\$16,171,545	\$15,320,283	\$389,268	\$91,057,985	\$43,665,576	\$12,360,046	\$16,047,371	\$14,901,780	\$1,123,079	\$47,710	\$88,145,561
August	\$56,973,670	\$13,597,954	\$16,171,545	\$15,320,283	\$486,585	\$102,550,036	\$61,041,710	\$13,012,239	\$16,321,729	\$16,365,344	\$1,233,523	\$195,850	\$108,170,395
September	\$45,578,936	\$16,997,442	\$16,171,545	\$15,320,283	\$389,268	\$94,457,473	\$40,663,228	\$17,038,726	\$17,195,596	\$17,622,625	\$750,424	\$285,480	\$93,556,079
October	\$54,198,812	\$12,935,676	\$16,762,156	\$15,786,441	\$370,309	\$100,053,394	\$57,903,366	\$13,981,855	\$17,229,005	\$15,626,991	\$1,524,295	\$149,095	\$106,414,606
November	\$43,359,050	\$12,935,676	\$16,762,156	\$15,786,441	\$462,886	\$89,306,209	\$46,223,647	\$12,618,593	\$19,592,210	\$17,853,432	\$1,190,777	\$79,290	\$97,557,948
December	\$43,359,050	\$16,169,595	\$16,762,156	\$15,786,441	\$370,309	\$92,447,550	\$49,930,371	\$15,754,040	\$18,419,559	\$17,997,646	\$1,212,615	\$44,135	\$103,358,366
January	\$62,937,937	\$15,021,450	\$17,519,704	\$16,632,145	\$537,523	\$112,648,758	\$59,341,924	\$12,943,580	\$17,520,605	\$15,929,524	\$1,200,152	\$26,435	\$106,962,220
February	\$50,350,350	\$15,021,450	\$17,519,704	\$16,632,145	\$430,018	\$99,953,666	\$48,591,402	\$18,165,995	\$19,720,783	\$18,733,087	\$1,176,409	\$118,285	\$106,505,961
March	\$50,350,350	\$18,776,813	\$17,519,704	\$16,632,145	\$430,018	\$103,709,029	\$52,499,886	\$22,241,758	\$17,791,920	\$16,489,429	\$1,176,409	\$118,285	\$110,317,688
April	\$63,494,035	\$15,154,175	\$19,076,609	\$18,165,169	\$433,818	\$116,323,806	\$52,588,371	\$11,716,763	\$18,403,945	\$17,586,282	\$1,176,409	\$118,285	\$101,590,056
May	\$50,795,228	\$18,942,718	\$19,076,609	\$18,165,169	\$542,272	\$107,521,997	\$64,493,328	\$16,618,872	\$19,510,414	\$17,282,674	\$1,176,409	\$118,285	\$119,199,982
June	\$50,795,228	\$15,154,175	\$19,076,609	\$18,165,169	\$433,818	\$103,624,999	\$49,332,265	\$16,233,940	\$20,014,966	\$19,212,325	\$1,176,409	\$118,285	\$106,088,190
<b>Total</b>	<b>\$617,771,583</b>	<b>\$184,305,077</b>	<b>\$208,590,040</b>	<b>\$197,712,114</b>	<b>\$5,276,089</b>	<b>\$1,213,654,903</b>	<b>\$626,275,074</b>	<b>\$182,686,406</b>	<b>\$217,768,102</b>	<b>\$205,601,139</b>	<b>\$14,116,912</b>		<b>\$1,247,867,054</b>

- January claims about 10.5% higher than prior year.
- GLP-1 medications continue to drive pharmacy claims for both weight-loss and diabetes treatment.

	(BETTER) / WORSE					
	Highmark	Aetna	CVS Commercial	CVS Part D	Surgery Plus	Total
July	(\$1,913,360)	(\$1,237,908)	(\$124,174)	(\$418,503)	\$733,811	(\$2,960,134)
August	\$4,068,039	(\$585,715)	\$150,184	\$1,045,062	\$746,939	\$5,424,509
September	(\$4,915,708)	\$41,284	\$1,024,052	\$2,302,342	\$361,156	(\$1,186,874)
October	\$3,704,554	\$1,046,179	\$466,849	(\$159,450)	\$1,153,986	\$6,212,117
November	\$2,864,597	(\$317,083)	\$2,830,054	\$2,066,991	\$727,891	\$8,172,450
December	\$6,571,321	(\$415,555)	\$1,657,404	\$2,211,205	\$842,307	\$10,866,681
January	(\$3,596,013)	(\$2,077,870)	\$901	(\$702,620)	\$662,629	(\$5,712,973)
February	(\$1,758,948)	\$3,144,545	\$2,201,079	\$2,100,943	\$746,391	\$6,434,009
March	\$2,149,537	\$3,464,945	\$272,216	(\$142,716)	\$746,391	\$6,490,374
April	(\$10,905,665)	(\$3,437,411)	(\$672,664)	(\$578,887)	\$742,592	(\$14,852,035)
May	\$13,698,100	(\$2,323,846)	\$433,804	(\$882,495)	\$634,137	\$11,559,700
June	(\$1,462,963)	\$1,079,765	\$938,357	\$1,047,155	\$742,592	\$2,344,906
<b>Total</b>	<b>\$8,503,491</b>	<b>(\$1,618,670)</b>	<b>\$9,178,062</b>	<b>\$7,889,026</b>	<b>\$8,840,822</b>	<b>\$32,792,731</b>

# Claims - PMPM

	FY23 ACTUAL - PMPM					
	Highmark	Aetna	CVS Commercial	CVS Part D	Surgery Plus	Total
July	\$ 436	\$ 542	\$ 156	\$ 482	\$ 4	\$ 690
August	\$ 532	\$ 404	\$ 154	\$ 503	\$ 3	\$ 739
September	\$ 431	\$ 574	\$ 166	\$ 505	\$ 4	\$ 706
October	\$ 420	\$ 471	\$ 158	\$ 481	\$ 3	\$ 663
November	\$ 462	\$ 452	\$ 167	\$ 515	\$ 1	\$ 706
December	\$ 417	\$ 526	\$ 158	\$ 498	\$ 5	\$ 678
January	\$ 528	\$ 452	\$ 152	\$ 467	\$ 3	\$ 737
February	\$ 434	\$ 636	\$ 178	\$ 568	\$ 3	\$ 743
March	\$ 468	\$ 780	\$ 160	\$ 499	\$ 1	\$ 770
April	\$ 468	\$ 411	\$ 166	\$ 532	\$ 14	\$ 715
May	\$ 573	\$ 585	\$ 176	\$ 522	\$ 5	\$ 833
June	\$ 438	\$ 572	\$ 180	\$ 580	\$ 3	\$ 738
<b>Total</b>	<b>\$ 5,609</b>	<b>\$ 6,406</b>	<b>\$ 1,970</b>	<b>\$ 6,152</b>	<b>\$ 48</b>	<b>\$ 8,719</b>

	FY24 ACTUAL / PROJECTED						
	Highmark	Aetna	CVS Commercial	CVS Part D	Surgery Plus	Hinge Health	Total
July	\$ 415	\$ 457	\$ 156	\$ 503	\$ 11	\$ 0	\$ 666
August	\$ 579	\$ 483	\$ 159	\$ 551	\$ 12	\$ 2	\$ 817
September	\$ 387	\$ 636	\$ 168	\$ 591	\$ 7	\$ 3	\$ 709
October	\$ 550	\$ 523	\$ 169	\$ 524	\$ 15	\$ 1	\$ 806
November	\$ 439	\$ 471	\$ 191	\$ 598	\$ 12	\$ 1	\$ 738
December	\$ 470	\$ 583	\$ 178	\$ 602	\$ 12	\$ 0	\$ 776
January	\$ 554	\$ 474	\$ 168	\$ 533	\$ 11	\$ 0	\$ 796
February	\$ 453	\$ 665	\$ 189	\$ 626	\$ 11	\$ 1	\$ 792
March	\$ 489	\$ 813	\$ 170	\$ 550	\$ 11	\$ 1	\$ 819
April	\$ 490	\$ 428	\$ 176	\$ 587	\$ 11	\$ 1	\$ 754
May	\$ 600	\$ 607	\$ 186	\$ 576	\$ 11	\$ 1	\$ 884
June	\$ 459	\$ 592	\$ 191	\$ 640	\$ 11	\$ 1	\$ 786
<b>Total</b>	<b>\$ 5,885</b>	<b>\$ 6,730</b>	<b>\$ 2,101</b>	<b>\$ 6,880</b>	<b>\$ 136</b>	<b>\$</b>	<b>\$ 9,343</b>

	(BETTER) / WORSE - 8%					
	Highmark	Aetna	CVS Commercial	CVS Part D	Surgery Plus	Total
July	\$ (21)	\$ (85)	\$ 0	\$ 20	\$ 7	\$ (78)
August	\$ 47	\$ 78	\$ 5	\$ 47	\$ 11	\$ 189
September	\$ (44)	\$ 62	\$ 2	\$ 86	\$ 6	\$ 112
October	\$ 130	\$ 51	\$ 11	\$ 43	\$ 13	\$ 249
November	\$ (23)	\$ 18	\$ 25	\$ 83	\$ 11	\$ 114
December	\$ 53	\$ 57	\$ 20	\$ 105	\$ 7	\$ 242
January	\$ 26	\$ 22	\$ 16	\$ 66	\$ 9	\$ 138
February	\$ 20	\$ 29	\$ 11	\$ 58	\$ 10	\$ 127
March	\$ 21	\$ 33	\$ 10	\$ 51	\$ 11	\$ 127
April	\$ 21	\$ 17	\$ 10	\$ 55	\$ (2)	\$ 101
May	\$ 27	\$ 21	\$ 10	\$ 54	\$ 7	\$ 120
June	\$ 20	\$ 20	\$ 11	\$ 60	\$ 9	\$ 121
<b>Total</b>	<b>\$ 276</b>	<b>\$ 325</b>	<b>\$ 130</b>	<b>\$ 728</b>	<b>\$ 101</b>	<b>\$ 1,561</b>

	YTD TREND				
	Highmark	Aetna	CVS Commercial	CVS Part D	Surgery Plus
July	-4.9%	-15.6%	0.2%	4.2%	185.9%
August	2.6%	-0.7%	1.8%	6.8%	277.5%
September	-1.4%	3.6%	1.7%	10.3%	239.2%
October	6.1%	5.4%	3.0%	10.0%	285.0%
November	3.9%	5.1%	5.4%	11.2%	339.7%
December	5.2%	6.1%	6.6%	12.9%	284.2%
January	5.2%	6.0%	7.1%	13.0%	283.9%
February	5.1%	5.8%	7.0%	12.6%	291.8%
March	5.0%	5.5%	6.9%	12.4%	322.3%
April	5.0%	5.4%	6.8%	12.2%	207.6%
May	5.0%	5.2%	6.7%	12.0%	201.9%
June	4.9%	5.1%	6.6%	11.8%	209.3%



# Pharmacy Spend

FY23 ACTUAL - COMMERCIAL			
	Cumulative Paid Claims	Cumulative Rebates	Net Paid after Rebates
July	\$ 15,844,890	\$ -	\$ 15,844,890
August	\$ 31,448,027	\$ (16,268,442)	\$ 15,179,585
September	\$ 48,237,949	\$ (16,268,442)	\$ 31,969,507
October	\$ 64,186,197	\$ (16,268,442)	\$ 47,917,754
November	\$ 81,039,180	\$ (36,165,744)	\$ 44,873,436
December	\$ 97,171,933	\$ (36,165,744)	\$ 61,006,189
January	\$ 112,685,239	\$ (36,165,744)	\$ 76,519,495
February	\$ 130,844,339	\$ (54,087,924)	\$ 76,756,415
March	\$ 147,227,323	\$ (54,087,924)	\$ 93,139,399
April	\$ 164,173,865	\$ (54,087,924)	\$ 110,085,942
May	\$ 182,139,255	\$ (71,565,544)	\$ 110,573,711
June	\$ 200,569,242	\$ (71,565,544)	\$ 129,003,698
<b>Total</b>	<b>\$ 200,569,242</b>	<b>\$ (71,565,544)</b>	<b>\$ 129,003,698</b>

FY24 ACTUAL / PROJECTED - COMMERCIAL			
	Cumulative Paid Claims	Cumulative Rebates	Net Paid after Rebates
July	\$ 16,047,371	\$ -	\$ 16,047,371
August	\$ 32,369,100	\$ (17,466,141)	\$ 14,902,959
September	\$ 49,564,696	\$ (17,466,141)	\$ 32,098,555
October	\$ 66,793,701	\$ (17,466,141)	\$ 49,327,560
November	\$ 86,385,911	\$ (40,755,015)	\$ 45,630,896
December	\$ 104,805,470	\$ (40,755,015)	\$ 64,050,455
January	\$ 122,326,075	\$ (40,755,015)	\$ 81,571,060
February	\$ 142,046,857	\$ (64,043,889)	\$ 78,002,968
March	\$ 159,838,778	\$ (64,043,889)	\$ 95,794,888
April	\$ 178,242,723	\$ (64,043,889)	\$ 114,198,834
May	\$ 197,753,136	\$ (87,332,763)	\$ 110,420,373
June	\$ 217,768,102	\$ (87,332,763)	\$ 130,435,339
<b>Total</b>	<b>\$ 217,768,102</b>	<b>\$ (87,332,763)</b>	<b>\$ 130,435,339</b>

YTD TREND		
Cumulative Paid Claims	Cumulative Rebates	Net Paid after Rebates
1.3%		1.3%
2.9%	7.4%	-1.8%
2.8%	7.4%	0.4%
4.1%	7.4%	2.9%
6.6%	12.7%	1.7%
7.9%	12.7%	5.0%
8.6%	12.7%	6.6%
8.6%	18.4%	1.6%
8.6%	18.4%	2.9%
8.6%	18.4%	3.7%
8.6%	22.0%	-0.1%
8.6%	22.0%	1.1%
8.6%	22.0%	1.1%

FY23 ACTUAL - EGWP			
	Cumulative Paid Claims	Cumulative Rebates	Net Paid after Rebates
July	\$ 14,012,288	\$ -	\$ 14,012,288
August	\$ 28,684,184	\$ (11,195,640)	\$ 17,488,544
September	\$ 43,439,251	\$ (11,195,640)	\$ 32,243,611
October	\$ 57,491,476	\$ (11,195,640)	\$ 46,295,836
November	\$ 72,582,498	\$ (24,089,136)	\$ 48,493,362
December	\$ 87,166,722	\$ (24,089,136)	\$ 63,077,585
January	\$ 100,865,860	\$ (24,089,136)	\$ 76,776,724
February	\$ 117,559,091	\$ (37,088,008)	\$ 80,471,083
March	\$ 132,252,977	\$ (37,088,008)	\$ 95,164,969
April	\$ 147,924,279	\$ (37,088,008)	\$ 110,836,271
May	\$ 163,325,033	\$ (51,528,074)	\$ 111,796,960
June	\$ 180,445,317	\$ (51,528,074)	\$ 128,917,244
<b>Total</b>	<b>\$ 180,445,317</b>	<b>\$ (51,528,074)</b>	<b>\$ 128,917,244</b>

FY24 ACTUAL / PROJECTED - EGWP			
	Cumulative Paid Claims	Cumulative Rebates	Net Paid after Rebates
July	\$ 14,901,780	\$ -	\$ 14,901,780
August	\$ 31,267,124	\$ (14,971,865)	\$ 16,295,259
September	\$ 48,889,749	\$ (14,971,865)	\$ 33,917,883
October	\$ 64,516,740	\$ (14,971,865)	\$ 49,544,874
November	\$ 82,370,172	\$ (30,131,049)	\$ 52,239,123
December	\$ 100,367,818	\$ (30,131,049)	\$ 70,236,769
January	\$ 116,297,342	\$ (30,131,049)	\$ 86,166,293
February	\$ 135,030,429	\$ (45,272,156)	\$ 89,758,273
March	\$ 151,519,858	\$ (45,272,156)	\$ 106,247,702
April	\$ 169,106,140	\$ (45,272,156)	\$ 123,833,985
May	\$ 186,388,815	\$ (60,884,388)	\$ 125,504,426
June	\$ 205,601,139	\$ (60,884,388)	\$ 144,716,751
<b>Total</b>	<b>\$ 205,601,139</b>	<b>\$ (60,884,388)</b>	<b>\$ 144,716,751</b>

YTD TREND		
Cumulative Paid Claims	Cumulative Rebates	Net Paid after Rebates
6.3%		6.3%
9.0%	33.7%	-6.8%
12.5%	33.7%	5.2%
12.2%	33.7%	7.0%
13.5%	25.1%	7.7%
15.1%	25.1%	11.3%
15.3%	25.1%	12.2%
14.9%	22.1%	11.5%
14.6%	22.1%	11.6%
14.3%	22.1%	11.7%
14.1%	18.2%	12.3%
13.9%	18.2%	12.3%
13.9%	18.2%	12.3%

FY24 BUDGET						ACTUAL FY24 / PROJECTED					
	Non-Specialty	Gross Specialty	Prudent Rx Savings	Net Specialty	Total		Non-Specialty	Gross Specialty	Prudent Rx Savings	Net Specialty	Total
July	\$ 9,850,393	\$ 7,251,152	\$ (930,000)	\$ 6,321,152	\$ 16,171,545	July	\$ 9,697,581	\$ 7,158,126	\$ (808,336)	\$ 6,349,790	\$ 16,047,371
August	\$ 10,243,779	\$ 6,857,765	\$ (930,000)	\$ 5,927,765	\$ 16,171,545	August	\$ 10,438,249	\$ 7,681,048	\$ (1,797,569)	\$ 5,883,479	\$ 16,321,729
September	\$ 9,196,218	\$ 7,719,326	\$ (744,000)	\$ 6,975,326	\$ 16,171,545	September	\$ 11,130,482	\$ 7,564,560	\$ (1,499,446)	\$ 6,065,114	\$ 17,195,596
October	\$ 10,680,756	\$ 6,825,399	\$ (744,000)	\$ 6,081,399	\$ 16,762,156	October	\$ 11,227,364	\$ 7,190,731	\$ (1,189,090)	\$ 6,001,641	\$ 17,229,005
November	\$ 9,853,153	\$ 7,529,003	\$ (620,000)	\$ 6,909,003	\$ 16,762,156	November	\$ 12,353,914	\$ 8,414,062	\$ (1,175,767)	\$ 7,238,295	\$ 19,592,210
December	\$ 10,219,025	\$ 7,163,131	\$ (620,000)	\$ 6,543,131	\$ 16,762,156	December	\$ 9,697,581	\$ 7,685,755	\$ (850,136)	\$ 6,835,619	\$ 16,533,200
January	\$ 10,742,805	\$ 7,272,899	\$ (496,000)	\$ 6,776,899	\$ 17,519,704	January	\$ 10,438,249	\$ 7,237,797	\$ (735,261)	\$ 6,502,536	\$ 16,940,785
February	\$ 9,503,216	\$ 8,512,488	\$ (496,000)	\$ 8,016,488	\$ 17,519,704	February	\$ 11,130,482	\$ 8,819,244	\$ (679,154)	\$ 8,140,090	\$ 19,270,573
March	\$ 10,168,473	\$ 7,661,231	\$ (310,000)	\$ 7,351,231	\$ 17,519,704	March	\$ 11,227,364	\$ 7,937,312	\$ (466,910)	\$ 7,470,402	\$ 18,697,766
April	\$ 11,482,455	\$ 7,904,154	\$ (310,000)	\$ 7,594,154	\$ 19,076,609	April	\$ 12,353,914	\$ 8,188,988	\$ (344,220)	\$ 7,844,768	\$ 20,198,683
May	\$ 10,453,421	\$ 8,623,188	\$ -	\$ 8,623,188	\$ 19,076,609	May	\$ 11,583,941	\$ 8,933,933	\$ (110,236)	\$ 8,823,697	\$ 20,407,638
June	\$ 10,712,279	\$ 8,364,330	\$ -	\$ 8,364,330	\$ 19,076,609	June	\$ 11,018,070	\$ 8,665,747	\$ -	\$ 8,665,747	\$ 19,683,817
<b>Total</b>	<b>\$ 123,105,975</b>	<b>\$ 91,684,065</b>	<b>\$ (6,200,000)</b>	<b>\$ 85,484,065</b>	<b>\$ 208,590,040</b>	<b>Total</b>	<b>\$ 132,297,193</b>	<b>\$ 95,477,303</b>	<b>\$ (9,656,124)</b>	<b>\$ 85,821,179</b>	<b>\$ 218,118,372</b>

# Expenses

	BUDGET								ACTUAL / PROJECTED							
	Program & ASO Fees	Office Expenses	Employee Assistance	Data Warehouse	Consulting Fees	COBRA Fees	ACA Fees	Total	Program & ASO Fees	Office Expenses	Employee Assistance	Data Warehouse	Consulting Fees	COBRA Fees	ACA Fees	Total
July	\$3,307,357	\$309,955	\$39,979	\$60,216	\$125,000	\$7,568	\$365,828	\$4,215,902	\$3,274,467	\$215,393	\$34,882	\$39,125	\$40,753	\$4,731	\$362,611	\$3,971,961
August	\$3,307,357	\$309,955	\$39,979	\$60,216	\$125,000	\$7,568	\$0	\$3,850,075	\$3,247,187	\$207,690	\$35,092	\$39,633	\$210,264	\$6,019	\$0	\$3,745,884
September	\$3,307,357	\$309,955	\$39,979	\$60,216	\$125,000	\$7,568	\$0	\$3,850,075	\$3,959,281	\$241,452	\$52,569	\$25,728	\$5,000	\$8,463	\$0	\$4,292,492
October	\$3,314,252	\$309,955	\$39,979	\$60,216	\$125,000	\$7,568	\$0	\$3,856,969	\$3,955,119	\$224,467	\$52,623	\$39,633	\$121,529	\$16,349	\$0	\$4,409,720
November	\$3,314,252	\$309,955	\$39,979	\$60,216	\$125,000	\$7,568	\$0	\$3,856,969	\$3,868,100	\$429,414	\$34,939	\$39,633	\$376,606	\$7,741	\$0	\$4,756,433
December	\$3,314,252	\$309,955	\$39,979	\$60,216	\$125,000	\$7,568	\$0	\$3,856,969	\$2,556,186	\$294,611	\$34,986	\$39,633	\$121,666	\$7,230	\$0	\$3,054,312
January	\$3,321,163	\$309,955	\$39,979	\$60,216	\$125,000	\$7,568	\$0	\$3,863,881	\$3,503,776	\$212,472	\$35,383	\$39,633	\$2,500	\$5,962	\$0	\$3,799,726
February	\$3,321,163	\$309,955	\$39,979	\$60,216	\$125,000	\$7,568	\$0	\$3,863,881	\$3,571,163	\$339,436	\$39,689	\$68,678	\$138,220	\$7,956	\$357	\$4,165,501
March	\$3,321,163	\$309,955	\$39,979	\$60,216	\$125,000	\$7,568	\$0	\$3,863,881	\$3,571,163	\$339,436	\$39,689	\$68,678	\$138,220	\$7,956	\$357	\$4,165,501
April	\$3,328,092	\$309,955	\$39,979	\$60,216	\$125,000	\$7,568	\$0	\$3,870,810	\$3,578,092	\$339,436	\$39,689	\$68,678	\$138,220	\$7,956	\$357	\$4,172,430
May	\$3,328,092	\$309,955	\$39,979	\$60,216	\$125,000	\$7,568	\$0	\$3,870,810	\$3,578,092	\$339,436	\$39,689	\$68,678	\$138,220	\$7,956	\$357	\$4,172,430
June	\$3,328,092	\$309,955	\$39,979	\$60,216	\$125,000	\$7,568	\$0	\$3,870,810	\$3,578,092	\$339,436	\$39,689	\$68,678	\$138,220	\$7,956	\$357	\$4,172,430
<b>Total</b>	<b>\$39,812,591</b>	<b>\$3,719,461</b>	<b>\$479,742</b>	<b>\$722,592</b>	<b>\$1,500,000</b>	<b>\$90,820</b>	<b>\$365,828</b>	<b>\$46,691,033</b>	<b>\$42,240,719</b>	<b>\$3,522,680</b>	<b>\$478,917</b>	<b>\$606,412</b>	<b>\$1,569,419</b>	<b>\$96,275</b>	<b>\$364,398</b>	<b>\$48,878,819</b>

	(BETTER) / WORSE							
	Program & ASO Fees	Office Expenses	Employee Assistance	Data Warehouse	Consulting Fees	COBRA Fees	ACA Fees	Total
July	(\$32,890)	(\$94,562)	(\$5,097)	(\$21,091)	(\$84,248)	(\$2,838)	(\$3,217)	(\$243,942)
August	(\$60,170)	(\$102,265)	(\$4,887)	(\$20,583)	\$85,264	(\$1,550)	\$0	(\$104,191)
September	\$651,924	(\$68,503)	\$12,591	(\$34,488)	(\$120,000)	\$894	\$0	\$442,417
October	\$640,868	(\$85,488)	\$12,645	(\$20,583)	(\$3,471)	\$8,780	\$0	\$552,751
November	\$553,849	\$119,459	(\$5,040)	(\$20,583)	\$251,606	\$172	\$0	\$899,464
December	(\$758,065)	(\$15,344)	(\$4,993)	(\$20,583)	(\$3,335)	(\$339)	\$0	(\$802,657)
January	\$182,613	(\$97,483)	(\$4,596)	(\$20,583)	(\$122,500)	(\$1,606)	\$0	(\$64,155)
February	\$250,000	\$29,481	(\$290)	\$8,462	\$13,220	\$388	\$357	\$301,620
March	\$250,000	\$29,481	(\$290)	\$8,462	\$13,220	\$388	\$357	\$301,620
April	\$250,000	\$29,481	(\$290)	\$8,462	\$13,220	\$388	\$357	\$301,620
May	\$250,000	\$29,481	(\$290)	\$8,462	\$13,220	\$388	\$357	\$301,620
June	\$250,000	\$29,481	(\$290)	\$8,462	\$13,220	\$388	\$357	\$301,620
<b>Total</b>	<b>\$2,428,128</b>	<b>(\$196,781)</b>	<b>(\$825)</b>	<b>(\$116,180)</b>	<b>\$69,419</b>	<b>\$5,455</b>	<b>(\$1,430)</b>	<b>\$2,187,787</b>

# Enrollment

Contracts	BUDGET						ACTUAL / PROJECTED					
	First State Basic	Comp PPO	CDH Gold	HMO	Medicfill	Total	First State Basic	Comp PPO	CDH Gold	HMO	Medicfill	Total
July	4,104	30,222	3,503	8,740	29,568	76,138	4,048	30,645	3,623	8,473	29,651	76,440
August	4,110	30,261	3,507	8,752	29,607	76,236	4,065	30,651	3,614	8,461	29,716	76,507
September	4,115	30,301	3,512	8,763	29,645	76,335	4,054	30,488	3,596	8,410	29,819	76,367
October	4,120	30,340	3,516	8,774	29,683	76,434	4,117	30,491	3,600	8,379	29,834	76,421
November	4,126	30,379	3,521	8,786	29,722	76,533	4,164	30,484	3,611	8,389	29,847	76,495
December	4,131	30,419	3,525	8,797	29,761	76,633	4,167	30,509	3,614	8,396	29,872	76,558
January	4,136	30,458	3,530	8,809	29,799	76,732	4,171	30,535	3,617	8,403	29,897	76,622
February	4,142	30,498	3,534	8,820	29,838	76,831	4,174	30,560	3,620	8,410	29,921	76,686
March	4,147	30,537	3,539	8,831	29,876	76,931	4,178	30,585	3,623	8,417	29,946	76,749
April	4,152	30,577	3,544	8,843	29,915	77,031	4,181	30,611	3,626	8,424	29,971	76,813
May	4,158	30,616	3,548	8,854	29,954	77,131	4,185	30,636	3,629	8,431	29,996	76,877
June	4,163	30,656	3,553	8,866	29,993	77,231	4,188	30,661	3,632	8,438	30,021	76,940
Average	4,134	30,439	3,528	8,803	29,780	76,683	4,141	30,571	3,617	8,419	29,874	76,623

	HIGHER / (LOWER)					
	First State Basic	Comp PPO	CDH Gold	HMO	Medicfill	Total
July	(56)	423	120	(267)	83	302
August	(45)	390	107	(291)	109	271
September	(61)	187	84	(353)	174	32
October	(3)	151	84	(395)	151	(13)
November	38	105	90	(397)	125	(38)
December	36	91	89	(401)	111	(74)
January	35	77	87	(406)	97	(110)
February	33	62	86	(410)	84	(146)
March	31	48	84	(415)	70	(182)
April	29	34	82	(419)	56	(218)
May	27	20	81	(423)	42	(254)
June	25	5	79	(428)	28	(290)
Average	7	133	89	(384)	94	(60)

Members	BUDGET						ACTUAL / PROJECTED					
	First State Basic	Comp PPO	CDH Gold	HMO	Medicfill	Total	First State Basic	Comp PPO	CDH Gold	HMO	Medicfill	Total
July	7,292	67,633	7,489	19,975	29,561	131,950	7,246	68,376	7,732	19,295	29,651	132,300
August	7,299	67,704	7,497	19,996	29,593	132,089	7,284	68,434	7,715	19,251	29,716	132,400
September	7,307	67,776	7,505	20,017	29,624	132,229	7,281	68,074	7,668	19,138	29,819	131,980
October	7,315	67,848	7,513	20,039	29,655	132,369	7,375	68,065	7,681	19,070	29,834	132,025
November	7,323	67,920	7,521	20,060	29,687	132,510	7,425	68,070	7,722	19,097	29,847	132,161
December	7,330	67,991	7,529	20,081	29,718	132,650	7,431	68,126	7,728	19,113	29,872	132,271
January	7,338	68,064	7,537	20,102	29,750	132,790	7,437	68,183	7,735	19,129	29,897	132,380
February	7,346	68,136	7,545	20,124	29,781	132,931	7,443	68,240	7,741	19,145	29,921	132,490
March	7,354	68,208	7,553	20,145	29,813	133,072	7,450	68,296	7,748	19,160	29,946	132,600
April	7,362	68,280	7,561	20,166	29,844	133,213	7,456	68,353	7,754	19,176	29,971	132,710
May	7,369	68,352	7,569	20,188	29,876	133,354	7,462	68,410	7,761	19,192	29,996	132,820
June	7,377	68,425	7,577	20,209	29,908	133,495	7,468	68,466	7,767	19,208	30,021	132,930
Average	7,334	68,028	7,533	20,092	29,734	132,721	7,397	68,258	7,729	19,165	29,874	132,422

	HIGHER / (LOWER)					
	First State Basic	Comp PPO	CDH Gold	HMO	Medicfill	Total
July	(46)	743	243	(680)	90	350
August	(15)	730	218	(745)	123	311
September	(26)	298	163	(879)	195	(249)
October	60	217	168	(969)	179	(344)
November	102	150	201	(963)	160	(349)
December	101	135	200	(968)	154	(379)
January	99	119	198	(974)	147	(410)
February	98	104	197	(979)	140	(441)
March	96	88	195	(985)	133	(472)
April	94	73	193	(990)	127	(503)
May	93	57	192	(995)	120	(534)
June	91	42	190	(1,001)	113	(565)
Average	62	230	197	(927)	140	(299)



# Long-term Projection & FY25 Rates

# Five-year Projection – 2% Minimum Reserve for FY25, 4% of Operating Expenses thereafter

GHIP Costs (\$ millions)	Rate Increases					
	FY23	FY24	FY25	FY26	FY27	FY28
	Actual	Projected	Projected	Projected	Projected	Projected
Average Enrolled Members	130,659	132,843	134,171	135,513	136,868	138,236
<b>GHIP Revenues</b>						
Premium Contributions - Non-Medicare		\$815.8	\$826.1	\$1,056.5	\$1,106.1	\$1,170.2
Premium Contributions - Medicare		\$167.1	\$171.6	\$196.3	\$201.9	\$208.8
Total Premium Contributions - Current Rates	\$901.8	\$983.0	\$997.7	\$1,252.9	\$1,308.1	\$1,379.0
<i>Rate Actions - Non-Medicare</i>			\$209.7	\$36.9	\$50.1	\$84.1
<i>Rate Actions - Medicare</i>			\$19.4	\$3.0	\$4.0	\$6.5
<b>Discretionary Contribution</b>		\$38.2				
<b>Discretionary Contribution - Payback</b>			(\$38.2)			
Other Revenues	\$189.5	\$216.8	\$237.1	\$243.6	\$265.1	\$283.1
<b>Total Operating Revenues</b>	<b>\$1,091.3</b>	<b>\$1,237.9</b>	<b>\$1,425.8</b>	<b>\$1,536.3</b>	<b>\$1,627.2</b>	<b>\$1,752.7</b>
<b>GHIP Expenses</b>						
Claims	\$1,189.7	\$1,247.9	\$1,346.4	\$1,453.3	\$1,569.1	\$1,694.5
Expenses		\$48.9	\$50.3	\$51.9	\$53.4	\$55.0
<b>Total Operating Expenses</b>	<b>\$1,189.7</b>	<b>\$1,296.7</b>	<b>\$1,396.7</b>	<b>\$1,505.2</b>	<b>\$1,622.5</b>	<b>\$1,749.5</b>
<i>% Change Per Member</i>	14.7%	3.2%	6.8%	6.9%	6.9%	6.9%
<b>Adjusted Net Income</b>	<b>(\$98.4)</b>	<b>(\$58.8)</b>	<b>\$29.1</b>	<b>\$31.1</b>	<b>\$4.7</b>	<b>\$3.2</b>
Balance Forward	\$157.2	\$58.8	(\$0.0)	\$29.1	\$60.2	\$64.9
<b>Ending Balance</b>	<b>\$58.8</b>	<b>(\$0.0)</b>	<b>\$29.1</b>	<b>\$60.2</b>	<b>\$64.9</b>	<b>\$68.1</b>
- Less Claims Liability	\$68.3	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
- Less Minimum Reserve	\$27.2	\$26.9	\$29.1	\$60.2	\$64.9	\$70.0
<b>GHIP Surplus (After Reserves/Deposits)</b>	<b>(\$36.7)</b>	<b>(\$27.0)</b>	<b>(\$0.0)</b>	<b>(\$0.0)</b>	<b>\$0.0</b>	<b>(\$1.9)</b>
General Fund Surplus/(Deficit)	(\$24.6)	(\$18.1)	(\$0.0)	(\$0.0)	\$0.0	(\$1.2)
Non-General Fund Surplus/(Deficit)	(\$12.1)	(\$8.9)	(\$0.0)	(\$0.0)	\$0.0	(\$0.6)

## Assumptions:

- 6% medical trend, 3% Medicfill trend, 9% pharmacy trend
- 1% growth in GHIP membership with consistent plan and tier elections
- Reflects added cost for HB303 in FY25
- Reflects current market check improvements for FY25 pharmacy program

**Employee** contributions increase in FY25 by a range of **\$9 to \$87** per month

**State share** contributions increase in FY25 by a range of **\$214 to \$577** per month

# FY25 Rates – 27.0% rate increase

	FY 2024			FY 2025 with Increase			\$ Change Employee/ Pensioner Contribution		\$ Change State Subsidy		Enrolled
	Rate	Employee Contribution	State Subsidy	Rate	Employee Contribution	State Subsidy	Monthly	Annual	Monthly	Annual	
<b>First State Basic</b>											<b>4,295</b>
Employee	\$826.68	\$33.06	\$793.62	\$1,049.58	\$41.98	\$1,007.60	\$8.92	\$107.04	\$213.98	\$2,567.76	
Employee + Spouse	\$1,710.38	\$68.42	\$1,641.96	\$2,171.54	\$86.88	\$2,084.66	\$18.46	\$221.52	\$442.70	\$5,312.40	
Employee + Child	\$1,256.64	\$50.26	\$1,206.38	\$1,595.46	\$63.82	\$1,531.64	\$13.56	\$162.72	\$325.26	\$3,903.12	
Family	\$2,138.06	\$85.54	\$2,052.52	\$2,714.52	\$108.60	\$2,605.92	\$23.06	\$276.72	\$553.40	\$6,640.80	
<b>CDH Gold</b>											<b>3,614</b>
Employee	\$855.60	\$42.78	\$812.82	\$1,086.30	\$54.32	\$1,031.98	\$11.54	\$138.48	\$219.16	\$2,629.92	
Employee + Spouse	\$1,774.04	\$88.70	\$1,685.34	\$2,252.36	\$112.62	\$2,139.74	\$23.92	\$287.04	\$454.40	\$5,452.80	
Employee + Child	\$1,307.22	\$65.36	\$1,241.86	\$1,659.68	\$82.98	\$1,576.70	\$17.62	\$211.44	\$334.84	\$4,018.08	
Family	\$2,253.76	\$112.68	\$2,141.08	\$2,861.42	\$143.06	\$2,718.36	\$30.38	\$364.56	\$577.28	\$6,927.36	
<b>Aetna HMO</b>											<b>8,396</b>
Employee	\$863.04	\$56.10	\$806.94	\$1,095.74	\$71.24	\$1,024.50	\$15.14	\$181.68	\$217.56	\$2,610.72	
Employee + Spouse	\$1,819.64	\$118.28	\$1,701.36	\$2,310.26	\$150.18	\$2,160.08	\$31.90	\$382.80	\$458.72	\$5,504.64	
Employee + Child	\$1,320.24	\$85.82	\$1,234.42	\$1,676.20	\$108.96	\$1,567.24	\$23.14	\$277.68	\$332.82	\$3,993.84	
Family	\$2,270.50	\$147.58	\$2,122.92	\$2,882.68	\$187.38	\$2,695.30	\$39.80	\$477.60	\$572.38	\$6,868.56	
<b>Comprehensive PPO</b>											<b>30,764</b>
Employee	\$943.78	\$125.04	\$818.74	\$1,198.24	\$158.76	\$1,039.48	\$33.72	\$404.64	\$220.74	\$2,648.88	
Employee + Spouse	\$1,958.44	\$259.50	\$1,698.94	\$2,486.48	\$329.48	\$2,157.00	\$69.98	\$839.76	\$458.06	\$5,496.72	
Employee + Child	\$1,454.52	\$192.72	\$1,261.80	\$1,846.70	\$244.68	\$1,602.02	\$51.96	\$623.52	\$340.22	\$4,082.64	
Family	\$2,448.32	\$324.40	\$2,123.92	\$3,108.44	\$411.86	\$2,696.58	\$87.46	\$1,049.52	\$572.66	\$6,871.92	
<b>Medicfill - Retired after 7/1/2012 (5% Pensioner share)</b>											<b>29,899</b>
Medicfill with Rx	\$482.34	\$24.10	\$458.24	\$612.39	\$30.62	\$581.77	\$6.52	\$78.24	\$123.53	\$1,482.36	
Medicfill without Rx	\$273.46	\$13.66	\$259.80	\$347.19	\$17.36	\$329.83	\$3.70	\$44.40	\$70.03	\$840.36	

### Assumptions:

- 6% medical trend, 3% Medicfill trend, 9% pharmacy trend
- 1% growth in GHIP membership with consistent plan and tier elections
- Reflects added cost for HB303 in FY25
- Reflects current market check improvements for FY25 pharmacy program

Employee contributions increase in FY25 by a range of \$9 to \$87 per month

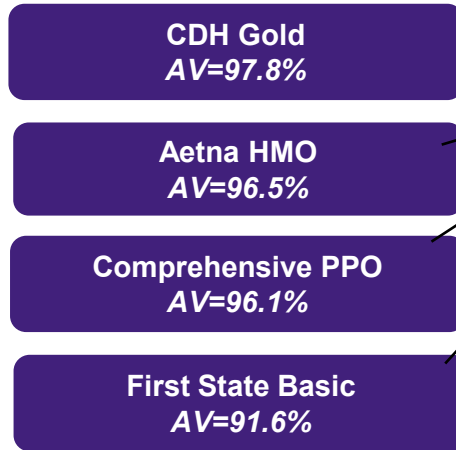
State share contributions increase in FY25 by a range of \$214 to \$577 per month per enrollee



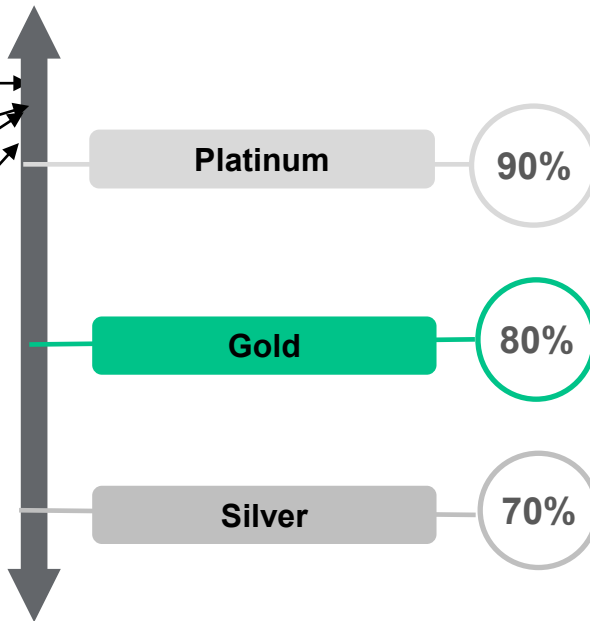
# Plan Values and Employee Contributions

# Plan Values

## Current State (Plan Design Value)



## Actuarial Value Medallion Level



**Actuarial Value (AV)**  
Measures the percentage of medical claims cost that insurance is expected to cover after employees pay cost sharing (e.g. deductible and coinsurance)

**Observations**

- Plans are all extremely rich
- CDH Gold and HMO richer than PPO but employees pay significantly less for those two options

- Given the mis-alignment between plan design values and premium equivalent rates for the non-Medicare plans, the State should be aware of the impact of aligning plan values with those rates, as well as the impact of creating more meaningful differentiation between these plan options
- The following slides illustrate the impact of these changes for the SEBC's consideration

# FY25 Rates – Rates re-aligned based on Actuarial Value (AV)

	Actuarial Value			FY 2024			FY 2025 with Rate Increase and Re-distribution on Actuarial Values				Enrolled
	In-Network	Out-of-Network	Composite	Rate	Employee Contribution	State Subsidy	Rate	Employee Contribution	Increase	State Subsidy	
<b>First State Basic</b>	<b>91.7%</b>	<b>85.4%</b>	<b>91.6%</b>								<b>4,295</b>
Employee				\$826.68	\$33.06	\$793.62	\$1,109.23	\$44.37	34%	\$1,064.86	
Employee + Spouse				\$1,710.38	\$68.42	\$1,641.96	\$2,301.76	\$92.07	35%	\$2,209.69	
Employee + Child				\$1,256.64	\$50.26	\$1,206.38	\$1,709.50	\$68.38	36%	\$1,641.12	
Family				\$2,138.06	\$85.54	\$2,052.52	\$2,877.51	\$115.10	35%	\$2,762.41	
<b>CDH Gold</b>	<b>97.9%</b>	<b>93.9%</b>	<b>97.8%</b>								<b>3,614</b>
Employee				\$855.60	\$42.78	\$812.82	\$1,181.64	\$59.08	38%	\$1,122.56	
Employee + Spouse				\$1,774.04	\$88.70	\$1,685.34	\$2,452.03	\$122.60	38%	\$2,329.42	
Employee + Child				\$1,307.22	\$65.36	\$1,241.86	\$1,821.10	\$91.06	39%	\$1,730.05	
Family				\$2,253.76	\$112.68	\$2,141.08	\$3,065.37	\$153.27	36%	\$2,912.10	
<b>Aetna HMO</b>	<b>96.5%</b>	<b>0.0%</b>	<b>96.5%</b>								<b>8,396</b>
Employee				\$863.04	\$56.10	\$806.94	\$1,166.63	\$75.83	35%	\$1,090.80	
Employee + Spouse				\$1,819.64	\$118.28	\$1,701.36	\$2,420.87	\$157.36	33%	\$2,263.52	
Employee + Child				\$1,320.24	\$85.82	\$1,234.42	\$1,797.97	\$116.87	36%	\$1,681.10	
Family				\$2,270.50	\$147.58	\$2,122.92	\$3,026.43	\$196.72	33%	\$2,829.71	
<b>Comprehensive PPO</b>	<b>96.2%</b>	<b>88.7%</b>	<b>96.1%</b>								<b>30,764</b>
Employee				\$943.78	\$125.04	\$818.74	\$1,162.23	\$154.00	23%	\$1,008.24	
Employee + Spouse				\$1,958.44	\$259.50	\$1,698.94	\$2,411.75	\$319.56	23%	\$2,092.19	
Employee + Child				\$1,454.52	\$192.72	\$1,261.80	\$1,791.19	\$237.33	23%	\$1,553.86	
Family				\$2,448.32	\$324.40	\$2,123.92	\$3,015.02	\$399.49	23%	\$2,615.53	

## Key Assumptions:

- Same aggregate 27% needed increase in Premiums
- Gross Premium Equivalents re-aligned based on relative actuarial values
- Leads to varied rate actions by Plan Option
- However, State Subsidy varies by Plan Option due to mandated employee contribution percentages
- Employee contributions increase \$11.31 to \$75.09 per month
- However, individuals in the PPO Plan have the option to move to another plan with little to no change in Plan Value AND have lower Premium Contributions

Employee contributions increase in FY25 by a range of \$11 to \$75 per month

State share contributions increase in FY25 by a range of \$271 to \$771 per month per enrollee

# FY25 Rates – Rates re-aligned on AVs and State Subsidy Equalized

	FY 2025 with Rate Increase and Re-distribution on Actuarial Values				FY25 with Equal State Subsidy regardless of Plan Option				Enrolled
	Rate	Employee Contribution	Increase	State Subsidy	Rate	Employee Contribution	Percent Share	State Subsidy	
<b>First State Basic</b>									<b>4,295</b>
Employee	\$1,109.23	\$44.37	34%	\$1,064.86	\$1,109.23	\$75.87	6.8%	\$1,033.35	
Employee + Spouse	\$2,301.76	\$92.07	35%	\$2,209.69	\$2,301.76	\$157.44	6.8%	\$2,144.32	
Employee + Child	\$1,709.50	\$68.38	36%	\$1,641.12	\$1,709.50	\$116.93	6.8%	\$1,592.57	
Family	\$2,877.51	\$115.10	35%	\$2,762.41	\$2,877.51	\$196.82	6.8%	\$2,680.69	
<b>CDH Gold</b>									<b>3,614</b>
Employee	\$1,181.64	\$59.08	38%	\$1,122.56	\$1,181.64	\$148.29	12.5%	\$1,033.35	
Employee + Spouse	\$2,452.03	\$122.60	38%	\$2,329.42	\$2,452.03	\$307.71	12.5%	\$2,144.32	
Employee + Child	\$1,821.10	\$91.06	39%	\$1,730.05	\$1,821.10	\$228.53	12.5%	\$1,592.57	
Family	\$3,065.37	\$153.27	36%	\$2,912.10	\$3,065.37	\$384.68	12.5%	\$2,680.69	
<b>Aetna HMO</b>									<b>8,396</b>
Employee	\$1,166.63	\$75.83	35%	\$1,090.80	\$1,166.63	\$133.27	11.4%	\$1,033.35	
Employee + Spouse	\$2,420.87	\$157.36	33%	\$2,263.52	\$2,420.87	\$276.56	11.4%	\$2,144.32	
Employee + Child	\$1,797.97	\$116.87	36%	\$1,681.10	\$1,797.97	\$205.40	11.4%	\$1,592.57	
Family	\$3,026.43	\$196.72	33%	\$2,829.71	\$3,026.43	\$345.74	11.4%	\$2,680.69	
<b>Comprehensive PPO</b>									<b>30,764</b>
Employee	\$1,162.23	\$154.00	23%	\$1,008.24	\$1,162.23	\$128.88	11.1%	\$1,033.35	
Employee + Spouse	\$2,411.75	\$319.56	23%	\$2,092.19	\$2,411.75	\$267.43	11.1%	\$2,144.32	
Employee + Child	\$1,791.19	\$237.33	23%	\$1,553.86	\$1,791.19	\$198.62	11.1%	\$1,592.57	
Family	\$3,015.02	\$399.49	23%	\$2,615.53	\$3,015.02	\$334.33	11.1%	\$2,680.69	

## Key Assumptions:

- Change Employee Share percentages such that State Subsidy is the same regardless of which Plan Option the employee chooses
- Would require legislative action to modify the current shares from 4%, 5%, 6.5% and 13.25%, respectively

Employee contributions increase in FY25 by a range of \$4 to \$272 per month

State share contributions increase in FY25 by a range of \$215 to \$628 per month per enrollee

# FY25 Rates – Employee Shares Unchanged and Plan Values Adjusted to Equalize State Share

	FY25 with Equal State Subsidy regardless of Plan Option				New AV	Keep Legislated Shares the Same but Modify Plan Values				Enrolled
	Rate	Employee Contribution	Percent Share	State Subsidy		Rate	Employee Contribution	Percent Share	State Subsidy	
<b>First State Basic</b>					<b>91.6%</b>					<b>4,295</b>
Employee	\$1,109.23	\$75.87	6.8%	\$1,033.35	88.8%	\$1,076.41	\$43.06	4.00%	\$1,033.35	
Employee + Spouse	\$2,301.76	\$157.44	6.8%	\$2,144.32	88.8%	\$2,233.65	\$89.35	4.00%	\$2,144.31	
Employee + Child	\$1,709.50	\$116.93	6.8%	\$1,592.57	88.8%	\$1,658.92	\$66.36	4.00%	\$1,592.56	
Family	\$2,877.51	\$196.82	6.8%	\$2,680.69	88.8%	\$2,792.37	\$111.69	4.00%	\$2,680.68	
<b>CDH Gold</b>					<b>97.8%</b>					<b>3,614</b>
Employee	\$1,181.64	\$148.29	12.5%	\$1,033.35	89.8%	\$1,087.74	\$54.39	5.00%	\$1,033.35	
Employee + Spouse	\$2,452.03	\$307.71	12.5%	\$2,144.32	89.8%	\$2,257.17	\$112.86	5.00%	\$2,144.31	
Employee + Child	\$1,821.10	\$228.53	12.5%	\$1,592.57	89.8%	\$1,676.38	\$83.82	5.00%	\$1,592.56	
Family	\$3,065.37	\$384.68	12.5%	\$2,680.69	89.8%	\$2,821.77	\$141.09	5.00%	\$2,680.68	
<b>Aetna HMO</b>					<b>96.5%</b>					<b>8,396</b>
Employee	\$1,166.63	\$133.27	11.4%	\$1,033.35	91.3%	\$1,105.19	\$71.84	6.50%	\$1,033.35	
Employee + Spouse	\$2,420.87	\$276.56	11.4%	\$2,144.32	91.3%	\$2,293.38	\$149.07	6.50%	\$2,144.31	
Employee + Child	\$1,797.97	\$205.40	11.4%	\$1,592.57	91.3%	\$1,703.27	\$110.71	6.50%	\$1,592.56	
Family	\$3,026.43	\$345.74	11.4%	\$2,680.69	91.3%	\$2,867.04	\$186.36	6.50%	\$2,680.68	
<b>Comprehensive PPO</b>					<b>96.1%</b>					<b>30,764</b>
Employee	\$1,162.23	\$128.88	11.1%	\$1,033.35	98.6%	\$1,191.18	\$157.83	13.25%	\$1,033.35	
Employee + Spouse	\$2,411.75	\$267.43	11.1%	\$2,144.32	98.6%	\$2,471.82	\$327.52	13.25%	\$2,144.31	
Employee + Child	\$1,791.19	\$198.62	11.1%	\$1,592.57	98.6%	\$1,835.81	\$243.24	13.25%	\$1,592.56	
Family	\$3,015.02	\$334.33	11.1%	\$2,680.69	98.6%	\$3,090.12	\$409.44	13.25%	\$2,680.68	

## Key Assumptions:

- Keep existing Employee Shares – 4%, 5%, 6.5% and 13.25%, respectively
- Modify Plan Values to keep State Subsidy (in dollars) the same regardless of Plan Option chosen
- Does NOT require legislative action

Employee contributions increase in FY25 by a range of \$10 to \$377 per month

State share contributions increase in FY25 by a range of \$215 to \$628 per month per enrollee

# FY25 Rates – Meaningful Spread from Low to High

	FY25 with Equal State Subsidy regardless of Plan Option				New AV	Meaningful Spread between Low and High Plan Options				Enrolled
	Rate	Employee Contribution	Percent Share	State Subsidy		Rate	Employee Contribution	Percent Share	State Subsidy	
<b>First State Basic</b>					<b>91.6%</b>					<b>4,295</b>
Employee	\$1,109.23	\$75.87	6.8%	\$1,033.35	80.0%	\$972.91	\$38.92	4.00%	\$934.00	
Employee + Spouse	\$2,301.76	\$157.44	6.8%	\$2,144.32	80.0%	\$2,018.90	\$80.76	4.00%	\$1,938.14	
Employee + Child	\$1,709.50	\$116.93	6.8%	\$1,592.57	80.0%	\$1,499.42	\$59.98	4.00%	\$1,439.44	
Family	\$2,877.51	\$196.82	6.8%	\$2,680.69	80.0%	\$2,523.90	\$100.96	4.00%	\$2,422.94	
<b>CDH Gold</b>					<b>97.8%</b>					<b>3,614</b>
Employee	\$1,181.64	\$148.29	12.5%	\$1,033.35	85.0%	\$1,031.83	\$51.59	5.00%	\$980.24	
Employee + Spouse	\$2,452.03	\$307.71	12.5%	\$2,144.32	85.0%	\$2,141.16	\$107.06	5.00%	\$2,034.10	
Employee + Child	\$1,821.10	\$228.53	12.5%	\$1,592.57	85.0%	\$1,590.22	\$79.51	5.00%	\$1,510.71	
Family	\$3,065.37	\$384.68	12.5%	\$2,680.69	85.0%	\$2,676.74	\$133.84	5.00%	\$2,542.90	
<b>Aetna HMO</b>					<b>96.5%</b>					<b>8,396</b>
Employee	\$1,166.63	\$133.27	11.4%	\$1,033.35	90.0%	\$1,090.40	\$70.88	6.50%	\$1,019.53	
Employee + Spouse	\$2,420.87	\$276.56	11.4%	\$2,144.32	90.0%	\$2,262.70	\$147.08	6.50%	\$2,115.63	
Employee + Child	\$1,797.97	\$205.40	11.4%	\$1,592.57	90.0%	\$1,680.49	\$109.23	6.50%	\$1,571.26	
Family	\$3,026.43	\$345.74	11.4%	\$2,680.69	90.0%	\$2,828.69	\$183.86	6.50%	\$2,644.82	
<b>Comprehensive PPO</b>					<b>96.1%</b>					<b>30,764</b>
Employee	\$1,162.23	\$128.88	11.1%	\$1,033.35	95.0%	\$1,149.04	\$152.25	13.25%	\$996.79	
Employee + Spouse	\$2,411.75	\$267.43	11.1%	\$2,144.32	95.0%	\$2,384.37	\$315.93	13.25%	\$2,068.44	
Employee + Child	\$1,791.19	\$198.62	11.1%	\$1,592.57	95.0%	\$1,770.85	\$234.64	13.25%	\$1,536.22	
Family	\$3,015.02	\$334.33	11.1%	\$2,680.69	95.0%	\$2,980.79	\$394.95	13.25%	\$2,585.83	

## Key Assumptions:

- Plan Values spread from low of 80% to high of 95% to provide employees with meaningful choice of options
- Employee share percentages unchanged
- Creates un-even State Subsidy depending upon Plan Option chosen

Employee contributions increase in FY25 by a range of \$6 to \$71 per month

State share contributions increase in FY25 by a range of \$140 to \$522 per month per enrollee

# FY25 Rates – Meaningful Spread from Low to High and State Subsidy Equalized

	New AV	Meaningful Spread between Low and High Plan Options				Meaningful Spread between Low and High Plan Options and Fixed State Subsidy				Enrolled
		Rate	Employee Contribution	Percent Share	State Subsidy	Rate	Employee Contribution	Percent Share	State Subsidy	
<b>First State Basic</b>	<b>91.6%</b>									<b>4,295</b>
Employee	80.0%	\$972.91	\$38.92	4.00%	\$934.00	\$972.91	\$0.00	0.00%	\$972.91	
Employee + Spouse	80.0%	\$2,018.90	\$80.76	4.00%	\$1,938.14	\$2,018.90	\$0.00	0.00%	\$2,018.90	
Employee + Child	80.0%	\$1,499.42	\$59.98	4.00%	\$1,439.44	\$1,499.42	\$0.00	0.00%	\$1,499.42	
Family	80.0%	\$2,523.90	\$100.96	4.00%	\$2,422.94	\$2,523.90	\$0.00	0.00%	\$2,523.90	
<b>CDH Gold</b>	<b>97.8%</b>									<b>3,614</b>
Employee	85.0%	\$1,031.83	\$51.59	5.00%	\$980.24	\$1,031.83	\$35.04	3.40%	\$996.79	
Employee + Spouse	85.0%	\$2,141.16	\$107.06	5.00%	\$2,034.10	\$2,141.16	\$72.72	3.40%	\$2,068.44	
Employee + Child	85.0%	\$1,590.22	\$79.51	5.00%	\$1,510.71	\$1,590.22	\$54.01	3.40%	\$1,536.22	
Family	85.0%	\$2,676.74	\$133.84	5.00%	\$2,542.90	\$2,676.74	\$90.91	3.40%	\$2,585.83	
<b>Aetna HMO</b>	<b>96.5%</b>									<b>8,396</b>
Employee	90.0%	\$1,090.40	\$70.88	6.50%	\$1,019.53	\$1,090.40	\$93.62	8.59%	\$996.79	
Employee + Spouse	90.0%	\$2,262.70	\$147.08	6.50%	\$2,115.63	\$2,262.70	\$194.26	8.59%	\$2,068.44	
Employee + Child	90.0%	\$1,680.49	\$109.23	6.50%	\$1,571.26	\$1,680.49	\$144.28	8.59%	\$1,536.22	
Family	90.0%	\$2,828.69	\$183.86	6.50%	\$2,644.82	\$2,828.69	\$242.85	8.59%	\$2,585.83	
<b>Comprehensive PPO</b>	<b>96.1%</b>									<b>30,764</b>
Employee	95.0%	\$1,149.04	\$152.25	13.25%	\$996.79	\$1,149.04	\$152.25	13.25%	\$996.79	
Employee + Spouse	95.0%	\$2,384.37	\$315.93	13.25%	\$2,068.44	\$2,384.37	\$315.93	13.25%	\$2,068.44	
Employee + Child	95.0%	\$1,770.85	\$234.64	13.25%	\$1,536.22	\$1,770.85	\$234.64	13.25%	\$1,536.22	
Family	95.0%	\$2,980.79	\$394.95	13.25%	\$2,585.83	\$2,980.79	\$394.95	13.25%	\$2,585.83	

## Key Assumptions:

- Plan Values spread from low of 80% to high of 95% to provide employees with meaningful choice of options
- Employee Share percentages changed to create consistent State Subsidy regardless of Plan Option chosen
- Requires legislative action
- Offers a zero-dollar premium option for employees

Employee contributions increase in FY25 by a range of (\$85) to \$95 per month

State share contributions increase in FY25 by a range of \$178 to \$471 per month per enrollee