



Key Trends for Active Employees and Early Retirees

Based on Paid Claims
Through December 2023
Rolling Year

February 2024



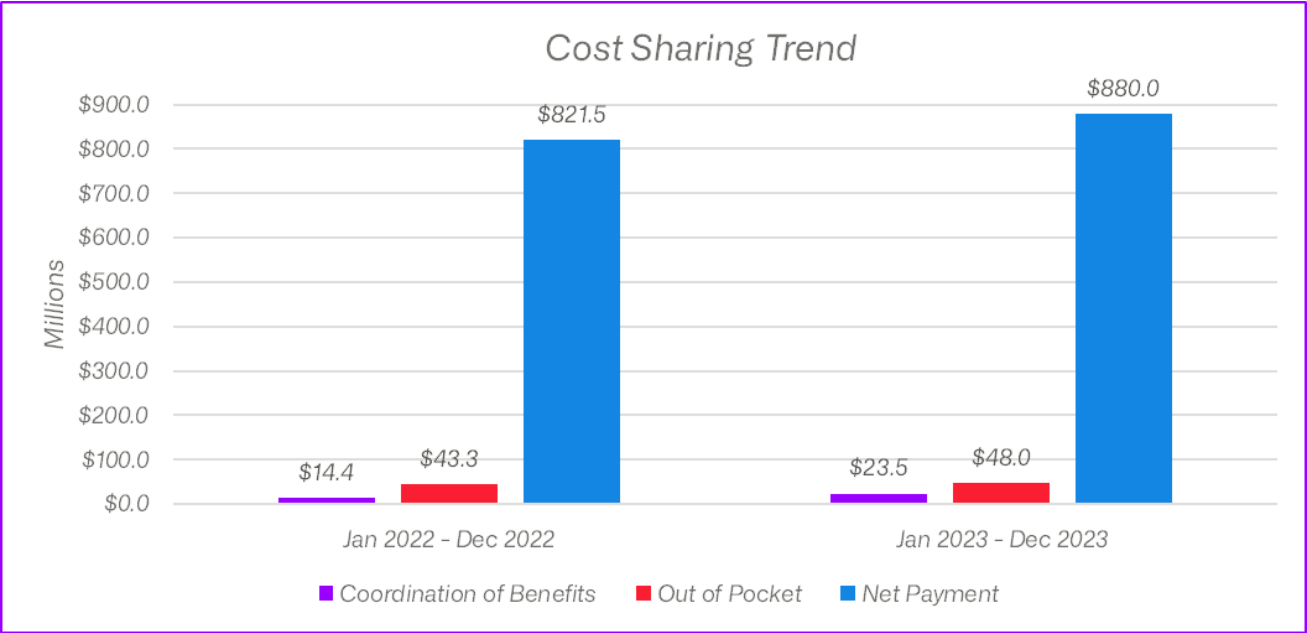
Executive Summary

- Overall Allowed PMPY trend rose 7.3% from \$8,811 to \$9,457, down slightly from November.
- Inpatient medical PMPY decreased by 5.3%, driven by a decrease of 6.8% facility charges
 - Surgical admissions decreased by 0.3% (down from 3.8% in November), with a decrease in net PMPY payments of 8.8%; this accounted for 39% of inpatient allowed admissions
 - Allowed amounts PMPY for maternity admissions decreased 16.6% alongside a decrease to maternity admits of 4.7%, accounted for 38% of admissions, which led to a decrease in maternity spend of 17.4%
 - Average length of stay for admissions decreased overall by 11.3% and continued to decrease for surgical (18.9%) and maternity (9.7%)
- Outpatient medical PMPY increased by 10.3% from \$4,779 to \$5,269, up slightly from November
 - Utilization saw the largest increases for substance abuse (33.6%), durable medical equipment (19.1%), and mental health (11.8%)
 - Allowed amount per service increased for substance abuse (42.1%); durable medical equipment (23.4%); and specialty drugs (medical) (19.8%)
- Pharmacy payments were driving 27.2% of the cost overall and increased by 12.8% PMPY from the previous rolling year
 - Specialty drugs incurring the largest costs on the pharmacy plan were medications used to treat rheumatoid and psoriatic arthritis and other skin conditions; they were Humira, Stelara, and Dupixent
 - On the medical pharmacy side, the three most costly medications were to treat cancer (Keytruda), multiple sclerosis (Ocrevus), and treatment of multiple myeloma cancer patients (Darzalex)

Overall Trend

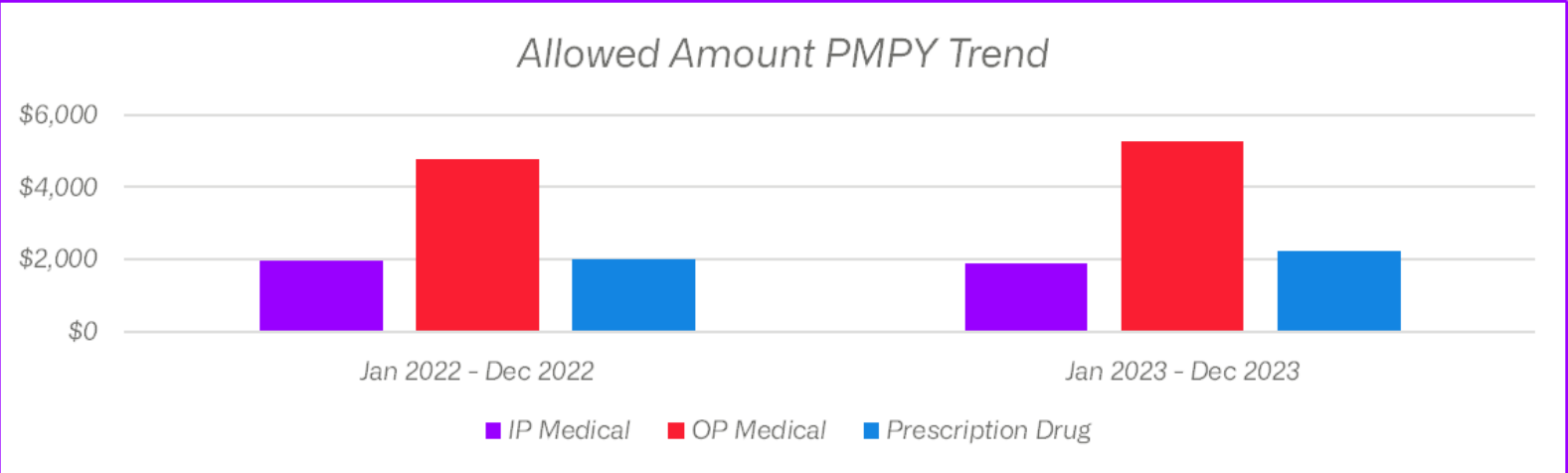
Annual Trend

	Jan 2022 - Dec 2022	Jan 2023 – Dec 2023	% Change
Allowed Amount	\$879,112,851	\$951,547,570	8.2%
Coordination of Benefits ¹	\$14,386,756	\$23,471,511	63.1%
Out of Pocket	\$43,258,890	\$48,031,885	11.0%
Net Payment	\$821,467,204	\$880,044,173	7.1%
Members Avg Med or Rx	\$99,772	\$100,617	0.8%
Allow Amt PMPY	\$8,811	\$9,457	7.3%
Allow Amt PEPY	\$19,423	\$20,746	6.8%
Net Pay PMPY	\$8,233	\$8,746	6.2%
Net Pay PEPY	\$18,150	\$19,187	5.7%



¹Increase in Coordination of Benefits is largely due to the addition of PrudentRx Claims. Coordination of Benefits for PrudentRx consists of a “residual copay required by the manufacturer or the remaining drug cost after the program benefits are exhausted or unavailable. This amount is billed back to the plan” (CVS Report Definitions, State of DE State Employee Benefits Comm Savings Report). This does not include any savings, which are not included in this report and not included in the overall Allowed Amount.

Overall PMPY Trend



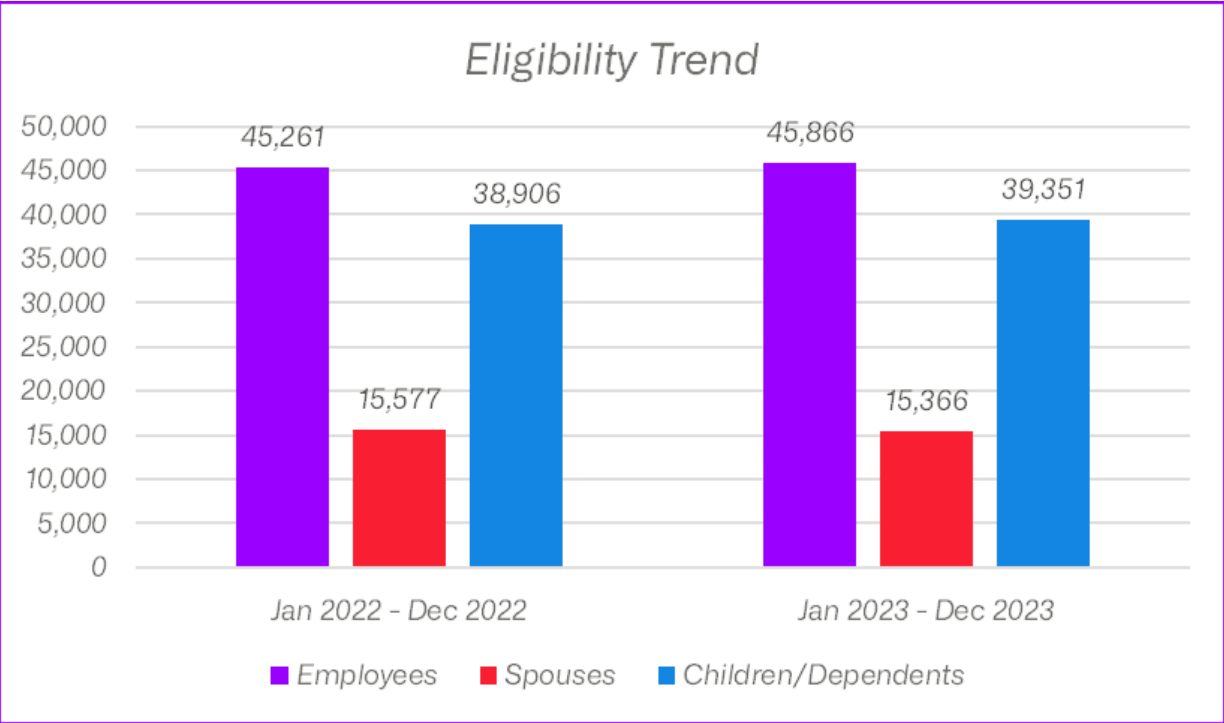
Allowed Amount PMPY Trend

	Jan 2022 – Dec 2022	Jan 2023 – Dec 2023	% Change
IP Medical	\$1,981	\$1,877	-5.3%
OP Medical	\$4,779	\$5,269	10.3%
Prescription Drug	\$1,989	\$2,244	12.8%

Overall Eligibility Trend

Annual Eligibility Trend

	Jan 2022 – Dec 2022	Jan 2023 – Dec 2023	% Change
Members Avg	99,743	100,583	0.8%
Employees	45,261	45,866	1.3%
Spouses	15,577	15,366	-1.4%
Children/Dependents	38,906	39,351	1.1%
Family Size Avg	2.2	2.2	-0.5%
Member Age Avg	34.4	34.4	-0.1%
Employees	47.0	47.0	-0.1%
Spouses	49.8	49.9	0.1%
Children/Dependents	13.5	13.5	0.5%

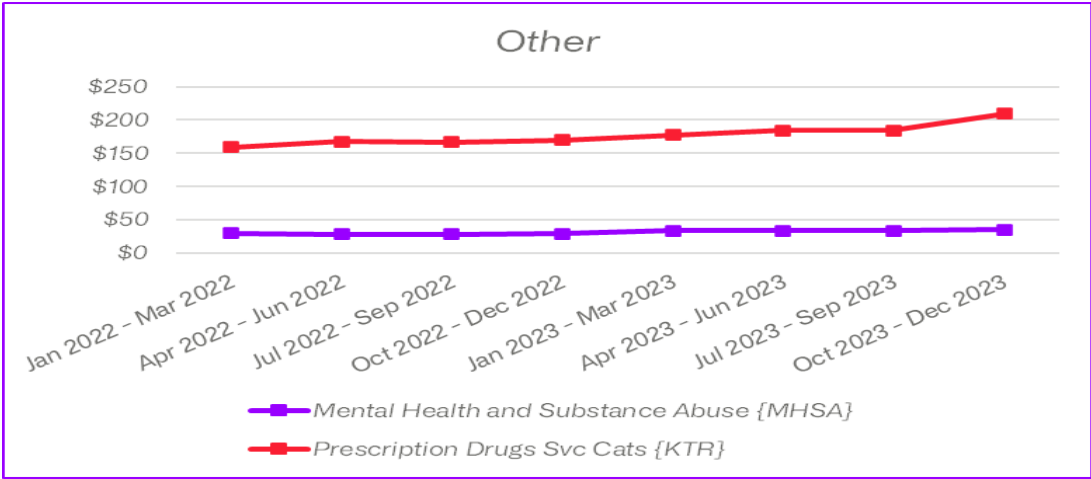
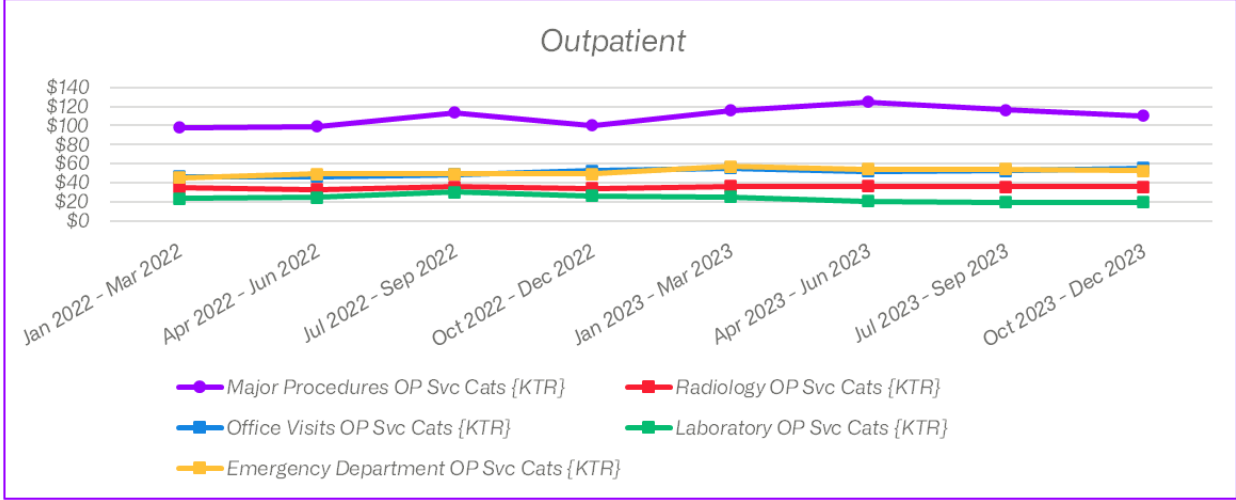
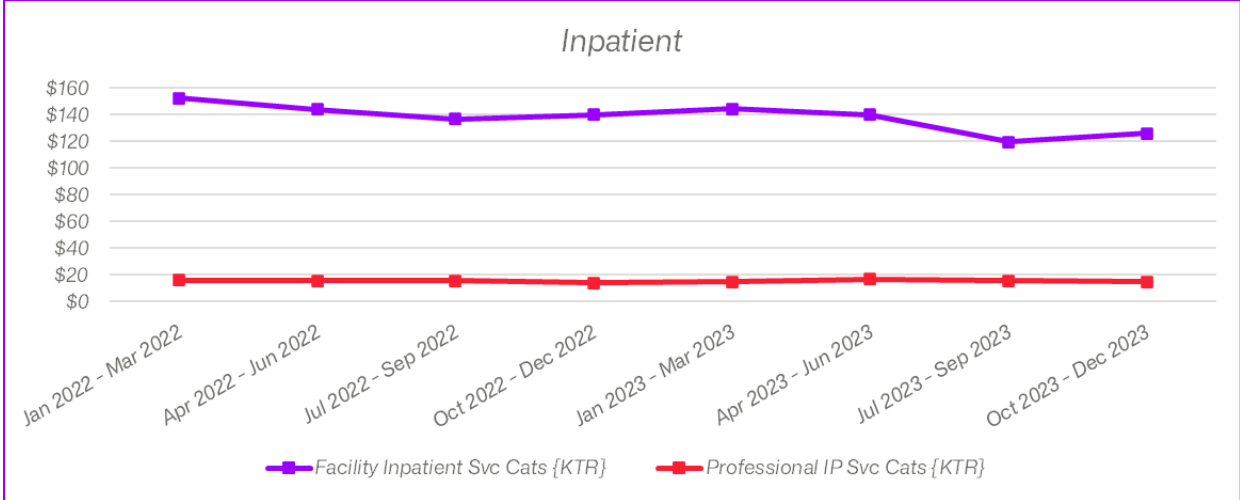


Averages may appear unchanged due to rounding

Overall Trend by Type of Service

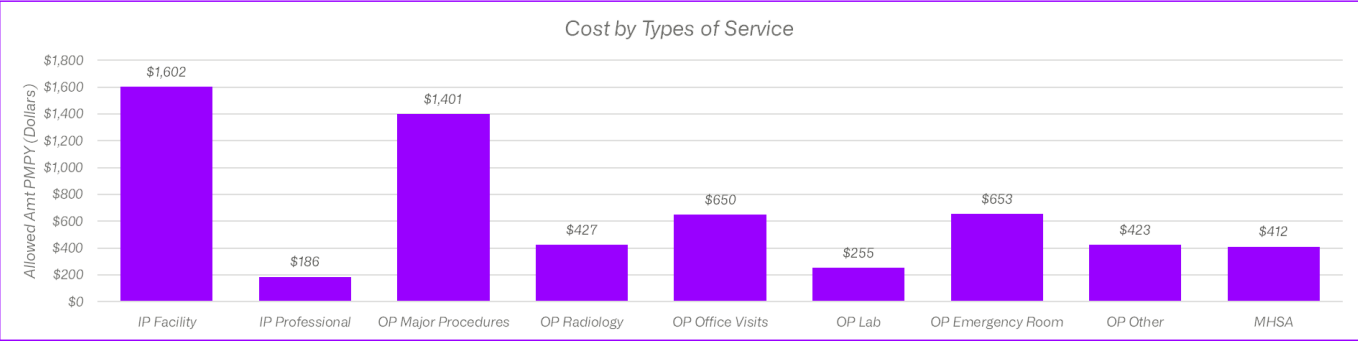
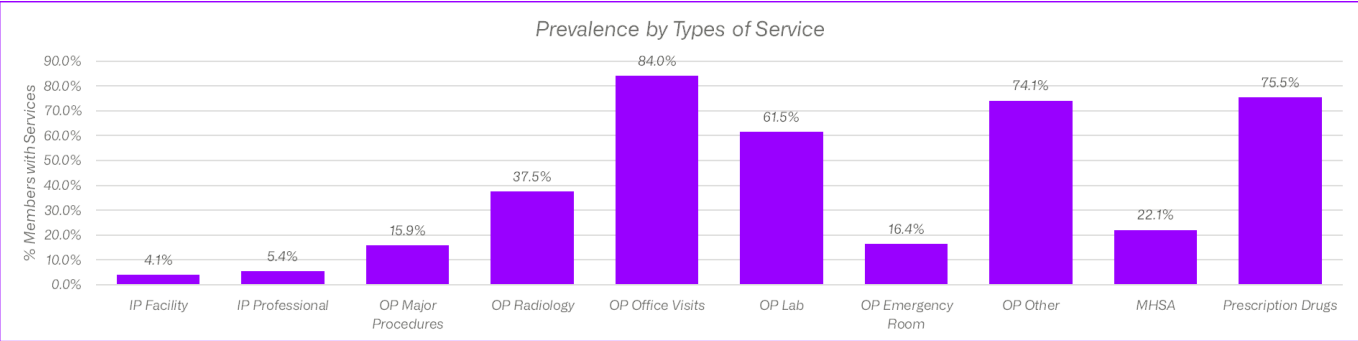
	Allowed Amt PMPY Med and Rx			Net Pay PMPY Med and Rx		
	Jan 2022 – Dec 2022	Jan 2023 – Dec 2023	% Change	Jan 2022 – Dec 2022	Jan 2023 – Dec 2023	% Change
IP Facility	\$1,719	\$1,602	-6.8%	\$1,646	\$1,518	-7.7%
IP Professional	\$184	\$186	1.0%	\$178	\$178	0.5%
OP Major Procedures	\$1,232	\$1,401	13.8%	\$1,172	\$1,328	13.3%
OP Radiology	\$410	\$427	4.0%	\$385	\$401	4.0%
OP Office Visits	\$580	\$650	12.0%	\$497	\$556	11.9%
OP Lab	\$311	\$255	-18.2%	\$284	\$221	-22.2%
OP Emergency Room	\$577	\$653	13.3%	\$524	\$594	13.3%
OP Other	\$387	\$423	9.4%	\$375	\$433	15.4%
MHSA	\$349	\$412	18.0%	\$324	\$379	17.2%
Prescription Drugs	\$1,989	\$2,244	12.8%	\$1,878	\$2,046	8.9%

Allowed Amount PMPM Quarterly Trend



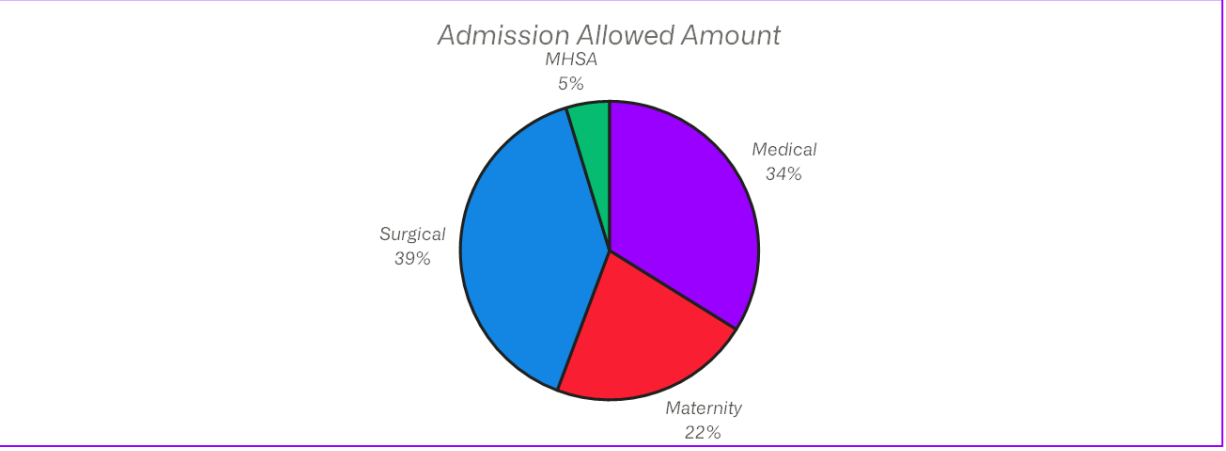
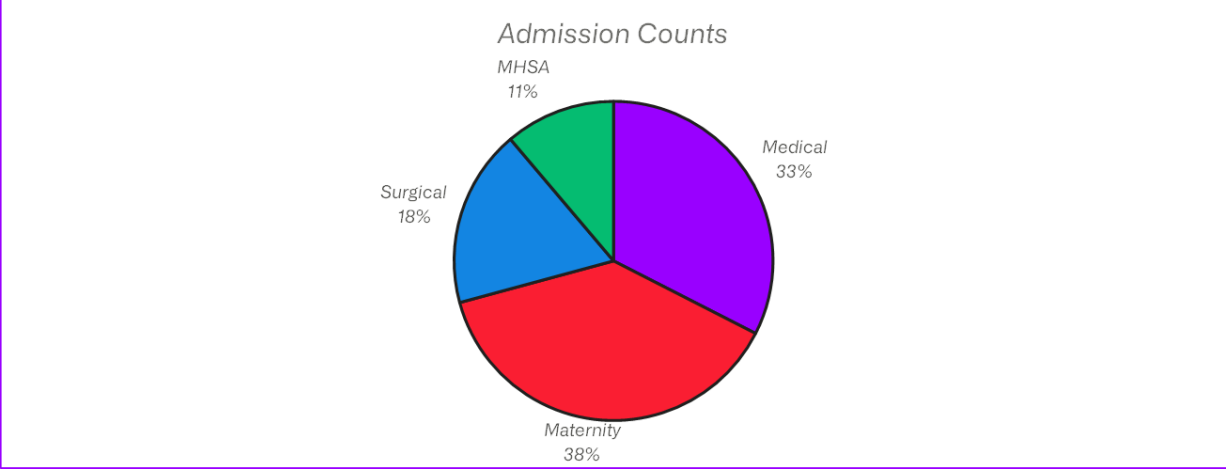
Cost and Use by Type of Service

	Patients as a % of Total Members	Costs as a % of Total Allowed Amount
IP Facility	4.1%	19.4%
IP Professional	5.4%	2.3%
OP Major Procedures	15.9%	17.0%
OP Radiology	37.5%	5.2%
OP Office Visits	84.0%	7.9%
OP Lab	61.5%	3.1%
OP Emergency Room	16.4%	7.9%
OP Other	74.1%	5.1%
MHSA	22.1%	5.0%
Prescription Drugs	75.5%	27.2%



Acute Inpatient Admission Detail

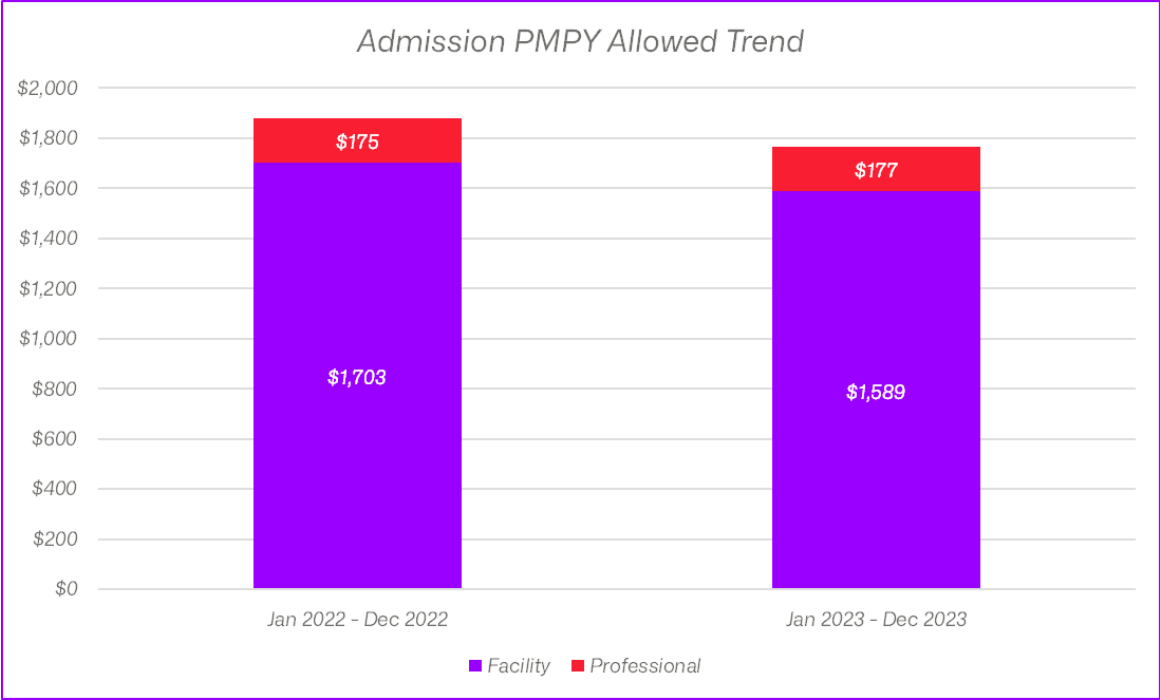
	Jan 2022 – Dec 2022	Jan 2023 – Dec 2023	% Change	
Admits/1000	Medical	17.1	18.1	5.7%
	Maternity	22.4	21.3	-4.7%
	Surgical	10.1	10.0	-0.3%
	MHSA	5.8	6.2	8.1%
	Total	55.3	55.7	0.6%
Allowed Amount PMPY	Medical	\$611	\$618	1.0%
	Maternity	\$478	\$399	-16.6%
	Surgical	\$797	\$722	-9.4%
	MHSA	\$78	\$86	10.4%
	Total	\$1,965	\$1,825	-7.1%
Net Pay PMPY	Medical	\$586	\$601	2.5%
	Maternity	\$456	\$376	-17.4%
	Surgical	\$762	\$695	-8.8%
	MHSA	\$75	\$82	10.0%
	Total	\$1,879	\$1,755	-6.6%



*This report excludes LTC & non-acute admissions.

Admission PMPY Allowed Amount Trend*

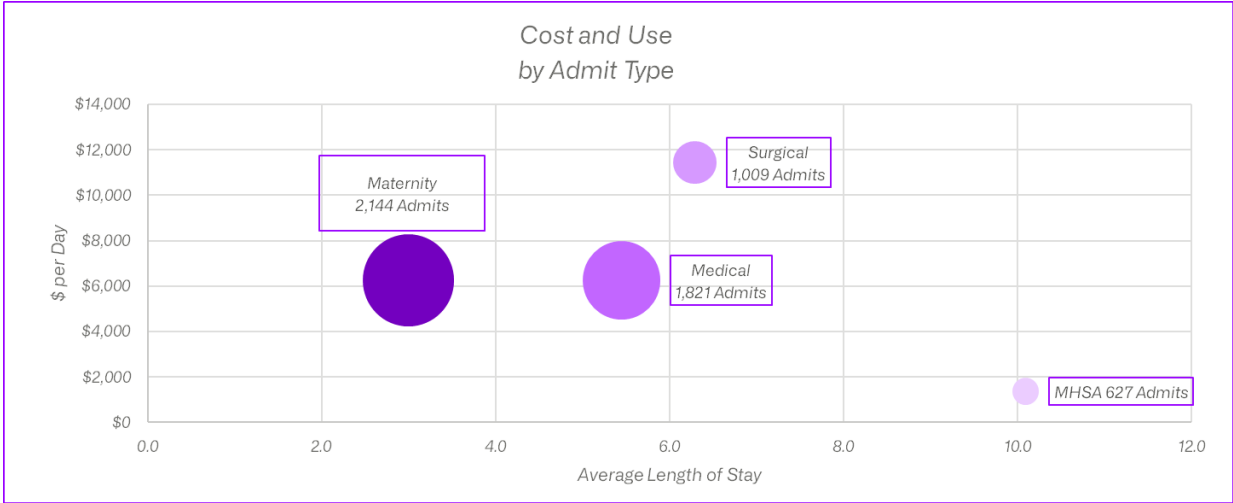
	Jan 2022 – Dec 2022	Jan 2023 – Dec 2023	% Change
Allowed Amt PMPY			
Facility	\$1,703	\$1,589	-6.7%
Professional	\$175	\$177	1.2%
Total	\$1,878	\$1,766	-5.9%
Net Pay PMPY			
Facility	\$1,631	\$1,508	-7.6%
Professional	\$169	\$170	0.8%
Total	\$1,800	\$1,677	-6.8%



*This report excludes LTC & non-acute admissions.

Acute Admission Detail*

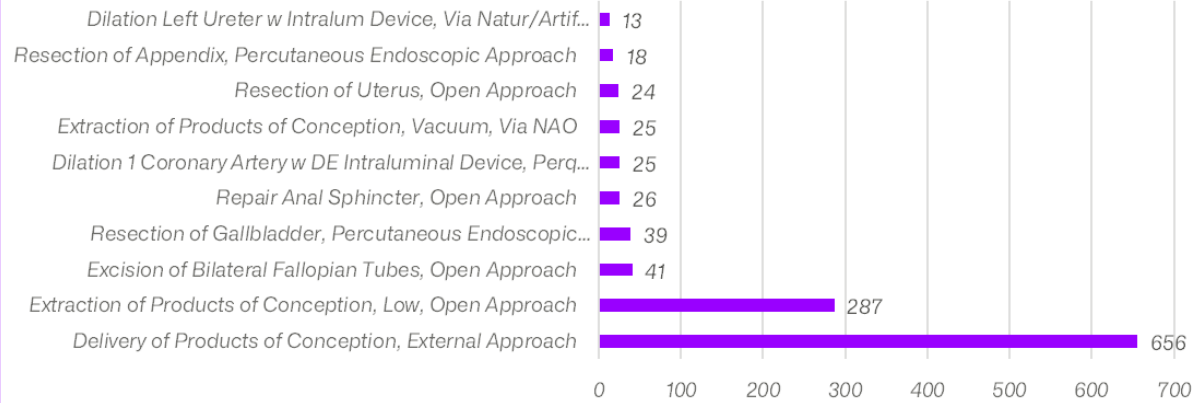
	Jan 2022 – Dec 2022	Jan 2023 – Dec 2023	% Change
Length of Stay			
Medical	6.4	5.4	-14.2%
Surgical	7.8	6.3	-18.9%
Maternity	3.3	3.0	-9.7%
MHSA	10.8	10.1	-6.5%
Total	5.8	5.2	-11.3%
Allowed Amt/Admit			
Medical	\$35,717	\$34,132	-4.4%
Surgical	\$79,228	\$72,002	-9.1%
Maternity	\$21,369	\$18,709	-12.4%
MHSA	\$13,541	\$13,824	2.1%
Total	\$35,519	\$32,777	-7.7%
Allowed Amt/Day			
Medical	\$5,624	\$6,267	11.4%
Surgical	\$10,218	\$11,446	12.0%
Maternity	\$6,446	\$6,247	-3.1%
MHSA	\$1,255	\$1,370	9.1%
Total	\$6,081	\$6,327	4.0%



*This report excludes LTC & non-acute admissions.

Acute Inpatient Admission Detail: Current Year Surgical Admits*

Top 10 Admit Principal Procedures by Volume



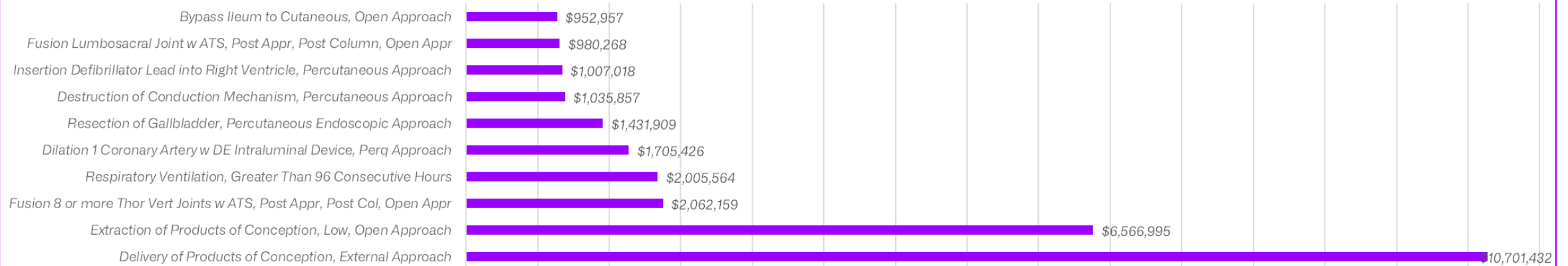
Volume

Top 10 Principal Procedures: 1,154
 Total Principal Procedures: 5,604
 Top 10 as a % of Total: 20.6%

Cost

Top 10 Principal Procedures (Admission Costs): \$28.4 m
 Total Principal Procedures (Admission Costs): \$183.6 m
 Top 10 as a % of Total Admission Costs: 15.5%

Top 10 Admit Principal Procedures by Cost



Outpatient Medical Detail

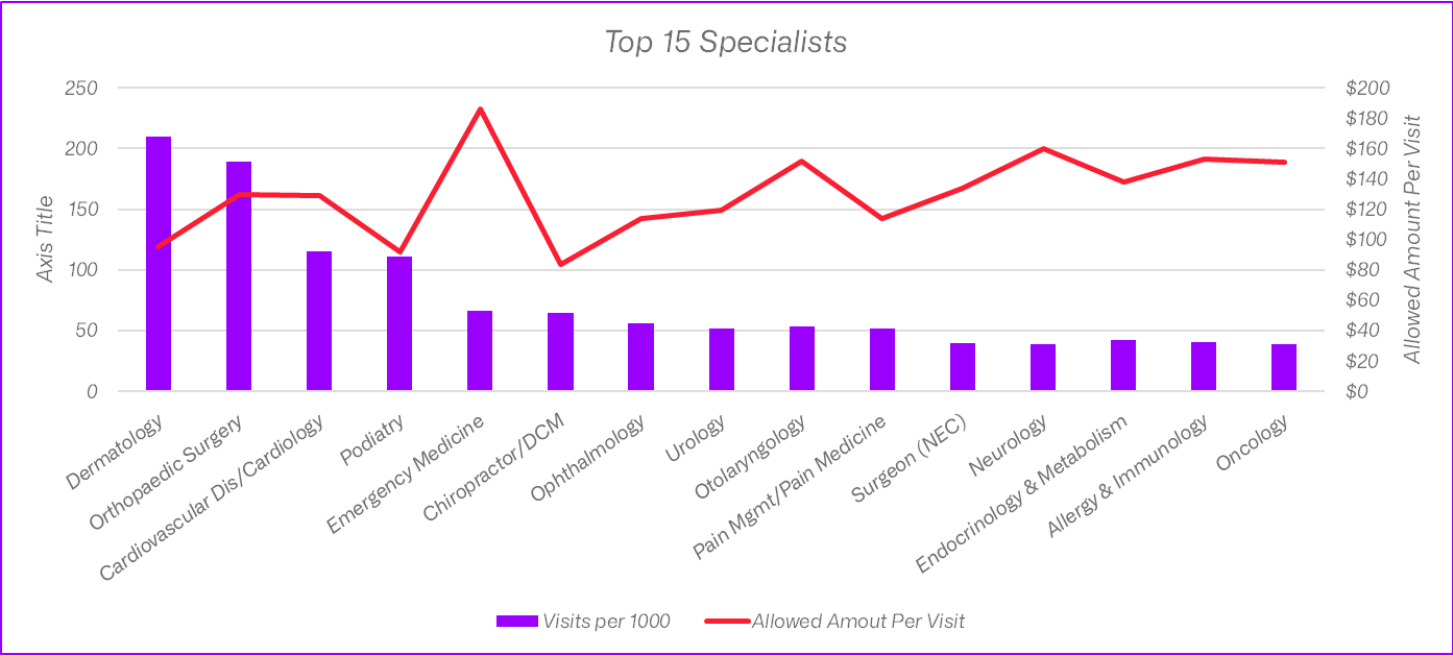
	Allowed Amt PMPY Med			Patients		
	Jan 2022 – Dec 2022	Jan 2023 – Dec 2023	% Change	Jan 2022 – Dec 2022	Jan 2023 – Dec 2023	% Change
Major Procedures	\$1,232	\$1,401	13.8%	16,889	17,791	5.3%
Specialty Drugs (Medical)	\$556	\$666	19.8%	3,431	3,624	5.6%
Professional Office Visits	\$580	\$650	12.0%	92,889	93,787	1.0%
Emergency Rooms	\$577	\$653	13.3%	16,978	18,284	7.7%
Radiology	\$410	\$427	4.0%	39,968	41,846	4.7%
Other Outpatient Services	\$387	\$423	9.4%	80,902	82,706	2.2%
Laboratory	\$311	\$255	-18.2%	72,982	68,698	-5.9%
Mental Health	\$246	\$291	18.3%	22,090	23,969	8.5%
Substance Abuse	\$22	\$31	42.1%	909	1,039	14.3%
PT, OT, Speech Therapy	\$129	\$154	19.2%	14,844	15,747	6.1%
Injections and Medications	\$101	\$81	-20.5%	12,050	12,694	5.3%
Supplies and Devices	\$90	\$95	5.2%	13,383	14,466	8.1%
Dialysis	\$63	\$66	4.3%	91	100	9.9%
Durable Medical Equipment	\$31	\$39	23.4%	4,416	4,635	5.0%

Outpatient Medical Detail

	Utilization (Services per 1000)			Price (Allowed Amount per Service)		
	Jan 2022 – Dec 2022	Jan 2023 – Dec 2023	% Change	Jan 2022 – Dec 2022	Jan 2023 – Dec 2023	% Change
Major Procedures	1,860.4	1,973.5	6.1%	\$662	\$710	7.3%
Specialty Drugs (Medical)	277.7	303.0	9.1%	\$2,001	\$2,197	9.8%
Professional Office Visits	5,521.1	5,697.8	3.2%	\$105	\$114	8.5%
Emergency Rooms	2,026.9	2,148.8	6.0%	\$285	\$304	6.9%
Radiology	1,707.2	1,776.5	4.1%	\$240	\$240	-0.1%
Other Outpatient Services	3,385.3	3,597.5	6.3%	\$114	\$118	3.0%
Laboratory	7,641.5	7,187.1	-5.9%	\$41	\$35	-13.0%
Mental Health	2,451.5	2,739.8	11.8%	\$100	\$106	5.8%
Substance Abuse	168.0	224.5	33.6%	\$131	\$139	6.3%
PT, OT, Speech Therapy	4,115.8	4,331.2	5.2%	\$31	\$36	13.3%
Injections and Medications	780.7	812.9	4.1%	\$130	\$99	-23.7%
Supplies and Devices	1,104.0	1,181.3	7.0%	\$82	\$80	-1.6%
Dialysis	105.7	106.2	0.5%	\$597	\$620	3.8%
Durable Medical Equipment	183.4	218.4	19.1%	\$171	\$177	3.6%

Outpatient Medical Detail: Professional Office Visits

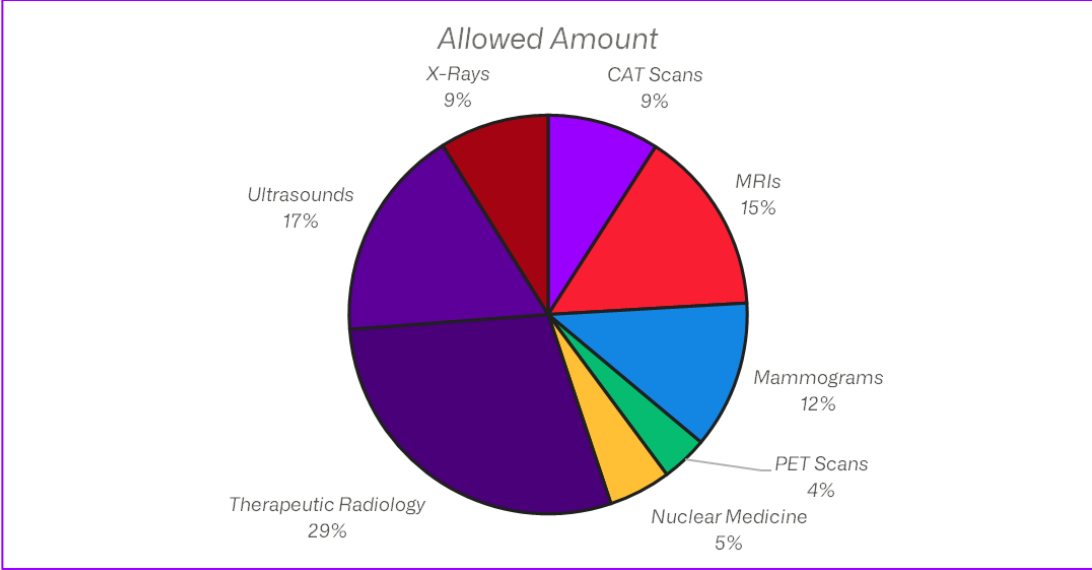
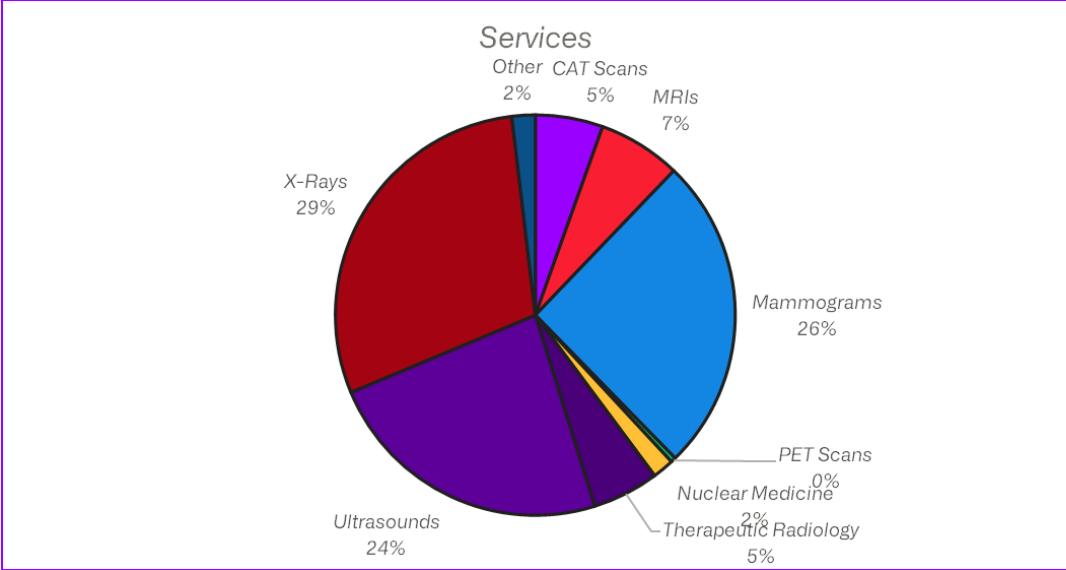
	% Visits			% Allowed Amt			Allowed Amount/Visit			Visits per 1000		
	Jan 2022 - Dec 2022	Jan 2023 - Dec 2023	Change	Jan 2022 - Dec 2022	Jan 2023 - Dec 2023	Change	Jan 2022 - Dec 2022	Jan 2023 - Dec 2023	% Change	Jan 2022 - Dec 2022	Jan 2023 - Dec 2023	% Change
Specialist Visits	37.3%	35.6%	-1.7%	36.7%	34.7%	-2.0%	\$121	\$130	7.3%	1,514	1,502	-0.8%
Non-Specialist Visits	62.7%	64.4%	1.7%	63.3%	65.3%	2.0%	\$124	\$135	8.6%	2,540	2,714	6.9%
Total	100.0%	100.0%		100.0%	100.0%		\$123	\$133	8.2%	4,054	4,216	4.0%



	Visits per 1000	Allowed Amount Per Visit
Dermatology	210	\$96
Orthopaedic Surgery	189	\$130
Cardiovascular Dis/Cardiology	115	\$129
Podiatry	111	\$92
Emergency Medicine	66	\$186
Chiropractor/DCM	65	\$83
Ophthalmology	56	\$114
Urology	52	\$119
Otolaryngology	53	\$152
Pain Mgmt/Pain Medicine	52	\$114
Surgeon (NEC)	40	\$134
Neurology	39	\$160
Endocrinology & Metabolism	42	\$138
Allergy & Immunology	40	\$153
Oncology	39	\$151
Top 15	1,164	\$123
All Other Specialists	342	\$151
Total All Specialists	1,502	\$130

Outpatient Medical Detail: Radiology

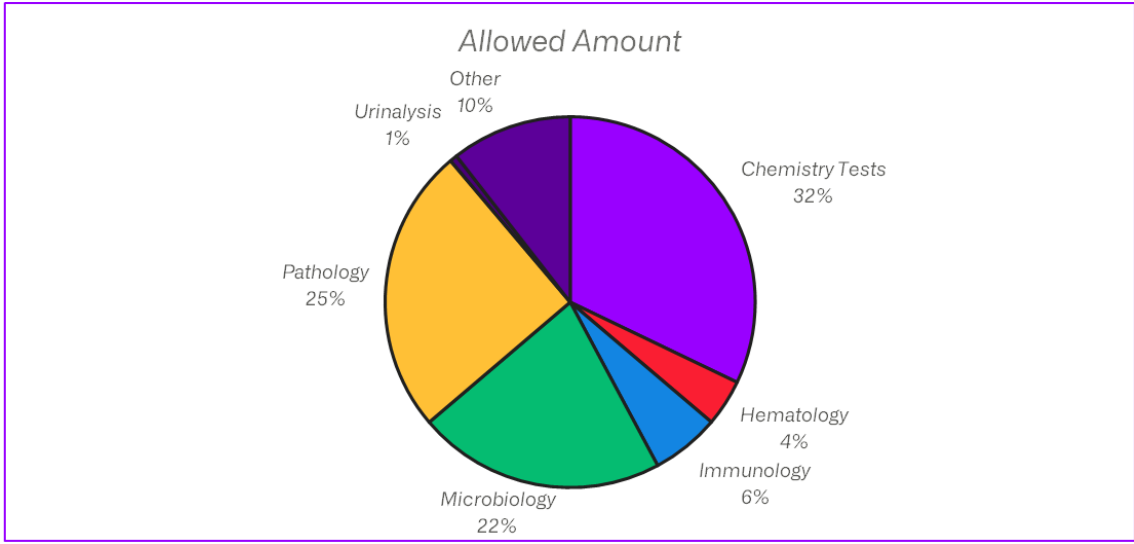
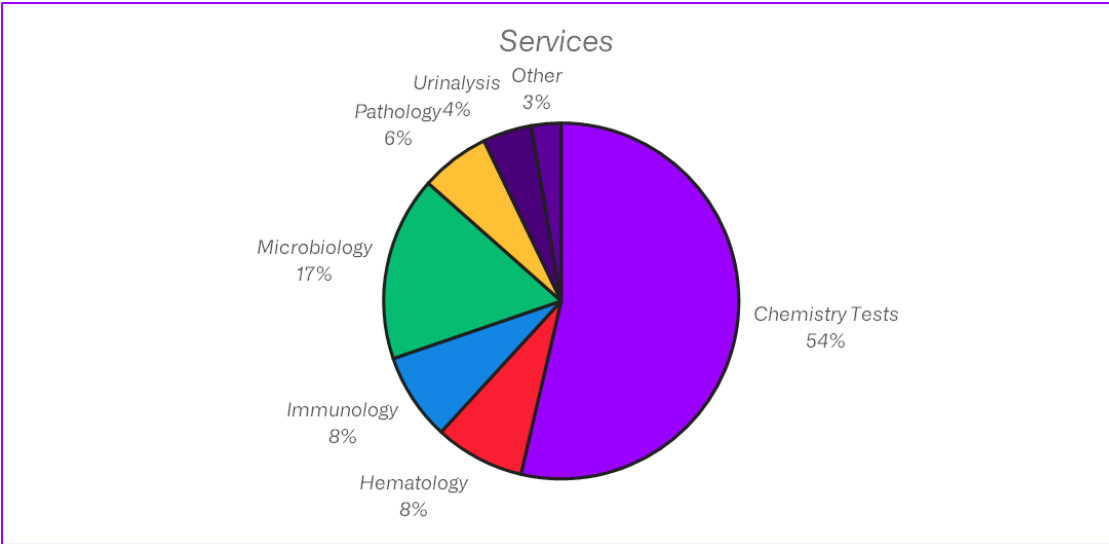
Outpatient Radiology Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Jan 2022 - Dec 2022	Jan 2023 - Dec 2023	% Change	Jan 2022 - Dec 2022	Jan 2023 - Dec 2023	% Change	Jan 2022 - Dec 2022	Jan 2023 - Dec 2023	% Change	Jan 2022 - Dec 2022	Jan 2023 - Dec 2023	% Change
CAT Scans	85.8	97.2	13.3%	\$431	\$432	0.2%	\$37	\$42	13.5%	\$34	\$38	12.5%
MRIs	111.6	119.2	6.9%	\$548	\$558	1.9%	\$61	\$67	8.9%	\$56	\$62	9.6%
Mammograms	409.0	452.9	10.7%	\$119	\$120	0.5%	\$49	\$54	11.3%	\$48	\$53	11.7%
PET Scans	5.1	7.3	43.7%	\$3,005	\$2,773	-7.7%	\$15	\$20	32.6%	\$15	\$20	31.5%
Nuclear Medicine	28.3	30.8	9.0%	\$728	\$753	3.4%	\$21	\$23	12.7%	\$20	\$22	12.4%
Therapeutic	109.6	95.5	-12.8%	\$1,074	\$1,102	2.6%	\$118	\$105	-10.6%	\$116	\$105	-9.7%
Ultrasounds	425.0	417.5	-1.8%	\$166	\$172	3.7%	\$70	\$72	1.8%	\$64	\$65	1.8%
X-Rays	501.6	522.6	4.2%	\$72	\$75	4.4%	\$36	\$39	8.8%	\$30	\$33	9.0%
Other	31.2	33.5	7.4%	\$103	\$117	13.1%	\$3	\$4	21.4%	\$3	\$4	21.0%
Total	1707.2	1776.5	4.1%	\$240	\$240	-0.1%	\$410	\$427	4.0%	\$385	\$401	4.0%



Outpatient Medical Detail: Laboratory

Annual Trend

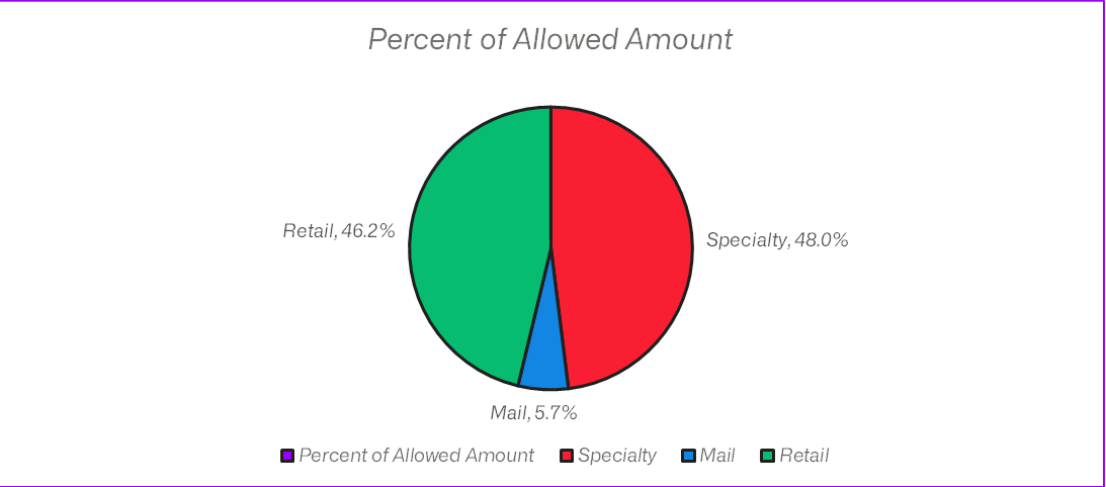
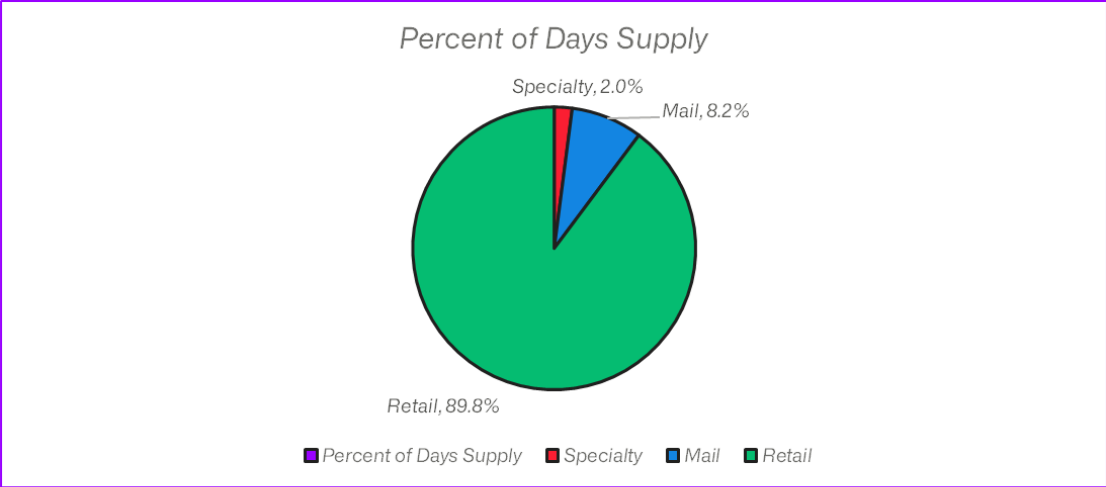
Outpatient Lab Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Jan 2022 - Dec 2022	Jan 2023 - Dec 2023	% Change	Jan 2022 - Dec 2022	Jan 2023 - Dec 2023	% Change	Jan 2022 - Dec 2022	Jan 2023 - Dec 2023	% Change	Jan 2022 - Dec 2022	Jan 2023 - Dec 2023	% Change
Chemistry Tests	3573.1	3855.4	7.9%	\$20	\$21	5.8%	\$72	\$82	14.1%	\$58	\$64	11.3%
Hematology	558.6	587.5	5.2%	\$13	\$18	34.1%	\$7	\$10	41.1%	\$6	\$7	11.2%
Immunology	857.2	570.3	-33.5%	\$30	\$27	-10.1%	\$25	\$15	-40.2%	\$24	\$14	-44.1%
Microbiology	1677.5	1205.5	-28.1%	\$73	\$46	-37.3%	\$122	\$55	-55.0%	\$118	\$56	-57.6%
Pathology	454.0	453.7	-0.1%	\$130	\$140	7.9%	\$59	\$64	7.8%	\$54	\$59	9.2%
Urinalysis	311.5	320.1	2.8%	\$5	\$5	1.7%	\$2	\$2	4.5%	\$1	\$1	6.5%
Other	209.7	194.5	-7.2%	\$114	\$138	21.4%	\$24	\$27	12.6%	\$22	\$25	15.3%
Total	7641.5	7187.1	-5.9%	\$41	\$35	-13.0%	\$311	\$255	-18.2%	\$284	\$226	-22.2%



Prescription Drug Detail*

Annual Trend

	Jan 2022 - Dec 2022	Jan 2023 - Dec 2023	% Change	
Total	Allowed Amount PMPY	\$1,989	\$2,244	12.8%
	Net Pay PMPY	\$1,878	\$2,046	8.9%
	Out of Pocket PMPY	\$104	\$111	6.5%
	Patients per 1000	767.6	754.6	-1.7%
	Allowed Amount per Day Supply	\$4.32	\$4.77	10.4%
	Days Supply PMPY	460.0	470.1	2.2%
Mail Order	Allowed Amount PMPY	\$102	\$129	26.8%
	Net Pay PMPY	\$95	\$120	26.9%
	Out of Pocket PMPY	\$6	\$7	12.4%
	Patients per 1000	45.9	44.8	-2.4%
	Allowed Amount per Day Supply	\$2.48	\$3.35	35.1%
	Days Supply PMPY	40.9	38.4	-6.1%
Retail	Allowed Amount PMPY	\$956	\$1,038	8.6%
	Net Pay PMPY	\$860	\$935	8.7%
	Out of Pocket PMPY	\$91	\$96	6.5%
	Patients per 1000	763.4	749.9	-1.8%
	Allowed Amount per Day Supply	\$2.32	\$2.46	5.8%
	Days Supply PMPY	411.4	422.1	2.6%
Specialty	Allowed Amount PMPY	\$932	\$1,078	15.7%
	Net Pay PMPY	\$923	\$990	7.3%
	Out of Pocket PMPY	\$7	\$8	1.7%
	Patients per 1000	35.7	38.4	7.4%
	Allowed Amount per Day Supply	\$120.46	\$112.42	-6.7%
	Days Supply PMPY	7.7	9.6	23.9%

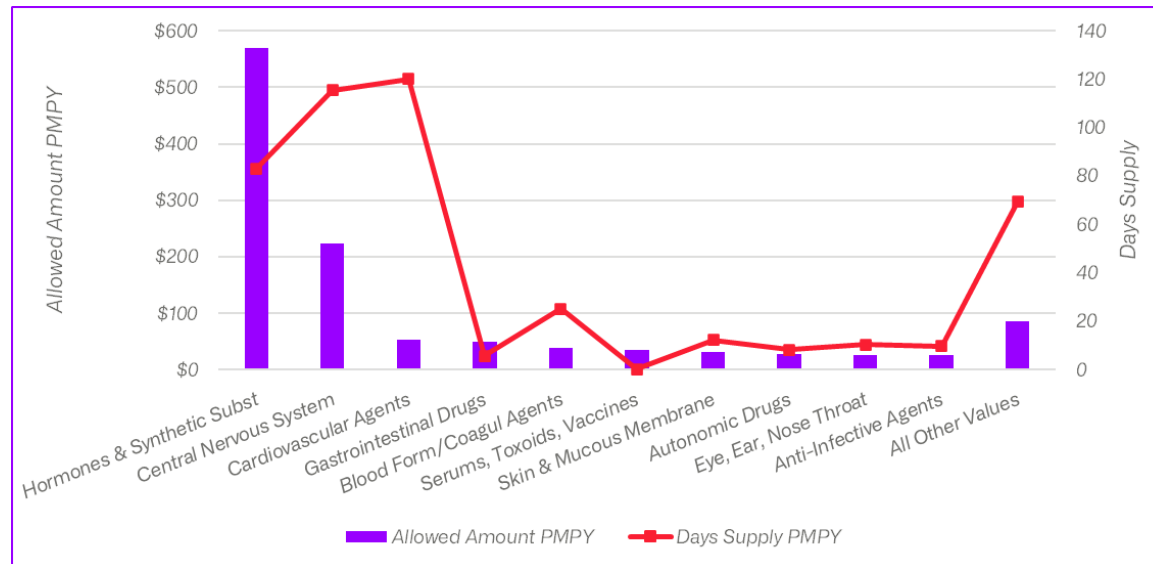


*Specialty drugs on this slide includes drugs covered under the prescription drug benefit and excludes drugs covered under the medical plans.

Prescription Drug Detail: Non-Specialty Drugs

Annual Trend

Therapeutic Class	Allowed Amount PMPY			Net Pay PMPY			Allowed Amt per Days Supply			Days Supply PMPY			Generic Efficiency		
	Jan 2022 - Dec 2022	Jan 2023 - Dec 2023	% Change	Jan 2022 - Dec 2022	Jan 2023 - Dec 2023	% Change	Jan 2022 - Dec 2022	Jan 2023 - Dec 2023	% Change	Jan 2022 - Dec 2022	Jan 2023 - Dec 2023	% Change	Jan 2022 - Dec 2022	Jan 2023 - Dec 2023	% Change
Hormones & Synthetic Subst	\$459	\$570	24.2%	\$433	\$542	25.0%	\$6	\$7	20.5%	81	83	3.1%	93.6%	93.3%	-0.3%
Central Nervous System	\$249	\$223	-10.4%	\$222	\$195	-12.0%	\$2	\$2	-12.7%	113	115	2.5%	94.6%	99.0%	4.6%
Cardiovascular Agents	\$50	\$52	5.4%	\$37	\$40	10.0%	\$0	\$0	4.4%	119	120	0.9%	99.9%	100.0%	0.0%
Blood Form/Coagul Agents	\$46	\$49	7.3%	\$43	\$46	7.2%	\$8	\$9	2.9%	5	6	4.3%	100.0%	99.8%	-0.2%
Gastrointestinal Drugs	\$41	\$38	-7.7%	\$37	\$34	-8.2%	\$2	\$2	-11.6%	24	25	4.4%	99.9%	99.9%	0.0%
Autonomic Drugs	\$30	\$35	18.3%	\$30	\$35	18.3%	\$47	\$103	118.9%	1	0	-46.0%	100.0%	100.0%	0.0%
Serums, Toxoids, Vaccines	\$33	\$31	-6.3%	\$29	\$27	-7.9%	\$3	\$3	-8.2%	12	12	2.1%	99.9%	99.9%	0.0%
Diagnostic Agents	\$28	\$28	2.0%	\$24	\$23	-5.5%	\$3	\$3	8.8%	9	8	-6.2%	0.0%	0.0%	0.0%
Eye, Ear, Nose Throat	\$26	\$27	3.2%	\$22	\$22	1.4%	\$2	\$3	35.0%	14	10	-23.6%	98.7%	97.8%	-0.9%
Skin & Mucous Membrane	\$29	\$26	-8.5%	\$25	\$22	-11.3%	\$3	\$3	-16.8%	9	10	9.9%	98.7%	98.7%	0.0%
All Other Values	\$67	\$86	27.9%	\$53	\$68	28.8%	\$1	\$1	21.8%	66	69	5.0%	99.8%	99.8%	0.1%
Total	\$1,057	\$1,166	10.3%	\$955	\$1,055	10.5%	\$2	\$3	8.3%	452	461	1.8%	97.4%	98.7%	1.3%



Specialty Drug Detail¹

	Allowed Amount			Patients			Allowed Amount per Patient		
	Dec 2021 - Nov 2022	Dec 2022 – Nov 2023	% Change	Dec 2021 - Nov 2022	Dec 2022 - Nov 2023	% Change	Dec 2021 - Nov 2022	Dec 2022 - Nov 2023	% Change
Medical Specialty	\$55,478,331	\$65,015,183	17.2%	3,440	3,568	3.7%	\$16,127	\$18,222	13.0%
Prescription Specialty	\$92,348,330	\$111,323,654	20.5%	3,933	4,705	19.6%	\$23,480	\$23,661	0.8%

Top 10 Specialty Drugs Through Medical Plans		Allowed Amount	Patients	Allowed/Patient
J9271	Inject pembrolizumab 1 mg	\$7,454,601	59	\$126,349
J2350	Inject, ocrelizumab, 1 mg	\$3,626,222	52	\$69,735
J9144	Inject, pegfilgrastim, excl biosimilar, 0.5 mg	\$3,035,773	62	\$48,964
J2506	Inj, daratumumab, 10 mg and hyaluronidase-fihj	\$3,008,345	16	\$188,022
J3380	Inject nivolumab 1 mg	\$2,219,933	20	\$110,997
J9299	Inject vedolizumab 1 mg	\$2,082,367	51	\$40,831
96413	CHEMOTX ADMN IV NFS TQ UP	\$1,730,372	558	\$3,101
J0585	Injection onabotulinumtoxinA, 1 unit	\$1,448,914	324	\$4,472
J2323	Injection natalizumab, 1 mg	\$1,344,404	12	\$112,034
Q5103	Inj, infliximab-dyyb, inflectra, 10 mg	\$1,256,957	80	\$15,712
Total Top 10		\$25,950,931	1,154	\$22,488
Percent of Overall Total (Medical Specialty)		38.8%	31.8%	

¹Specialty drugs are defined in a Merative service category group and include drugs paid under the prescription benefit and the medical benefit. Although there is no consensus definition, the continuum of drugs included may have the following characteristics: relatively costly (at least \$670 per month for a 30-day supply, according to CMS); often injected or infused; involve a significant degree of patient education, monitoring and management; require special preparation, handling or monitoring; and may be biologically created vs. a chemical compound.

Specialty Drug Detail

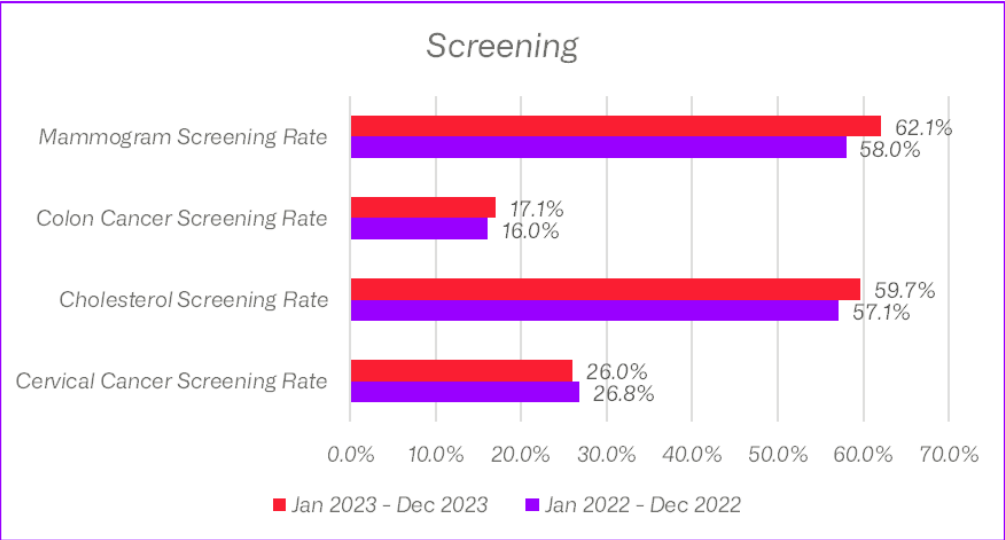
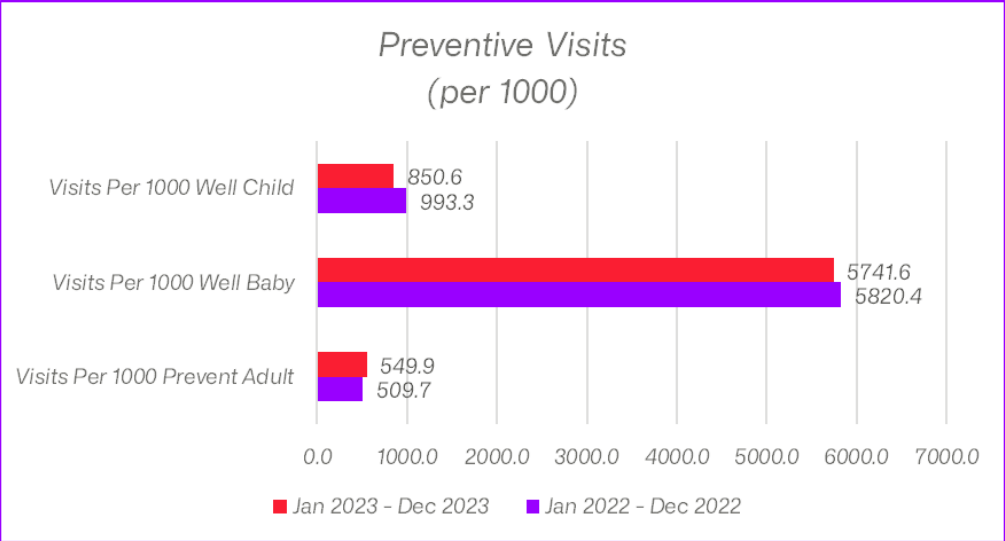
Top 15 Through the Prescription Plan

	Allowed Amount	Patients
HUMIRA	\$13,757,219	223
STELARA	\$7,159,162	77
DUPIXENT	\$6,171,645	255
TREMFYA	\$5,827,885	104
SKYRIZI	\$4,617,749	84
ENBREL	\$2,804,643	62
COSENTYX	\$2,663,383	50
TALTZ	\$2,184,139	45
OTEZLA	\$1,827,980	63
VERZENIO	\$1,818,525	14
TRIKAFTA	\$1,802,922	7
BIKTARVY	\$1,767,227	59
SPRYCEL	\$1,553,662	13
RINVOQ	\$1,501,627	43
CIMZIA	\$1,425,395	31
Total Top 15	\$56,883,164	1,130
Percent of Overall Total (Rx Specialty)	52.5%	26.4%

Mental Health and Substance Abuse Detail

	Mental Health			Substance Abuse		
	Jan 2022 – Dec 2022	Jan 2023 – Dec 2023	% Change	Jan 2022 – Dec 2022	Jan 2023 – Dec 2023	% Change
Overall						
Patients per 1000 Inpatient	4.2	4.5	7.9%	1.3	1.5	12.8%
Pats per 1000 Outpatient	198.8	214.7	8.0%	8.2	9.3	13.8%
Inpatient						
Allow Amt PMPY Adm Acute	\$53	\$62	16.3%	\$25	\$24	-2.1%
Net Pay PMPY Adm Acute	\$51	\$59	16.8%	\$24	\$23	-4.5%
Allow Amt Per Adm Acute	\$13,784	\$14,882	8.0%	\$13,053	\$11,723	-10.2%
Days LOS Admit Acute	11.1	10.3	-7.2%	10.1	9.6	-4.8%
Admits Per 1000 Acute	3.8	4.1	7.7%	1.9	2.1	9.0%
Outpatient						
Allow Amt PMPY OP Med	\$239	\$286	19.6%	\$22	\$31	-23.1%
Net Pay PMPY OP Med	\$220	\$260	18.5%	\$20	\$29	-23.7%
Allow Amt Per Svc OP Med	\$101	\$108	7.2%	\$129	\$139	17.2%
Svcs Per 1000 OP Med	2375.1	2647.7	11.5%	167.4	223.6	-34.3%

Preventive Visits and Screening Overview

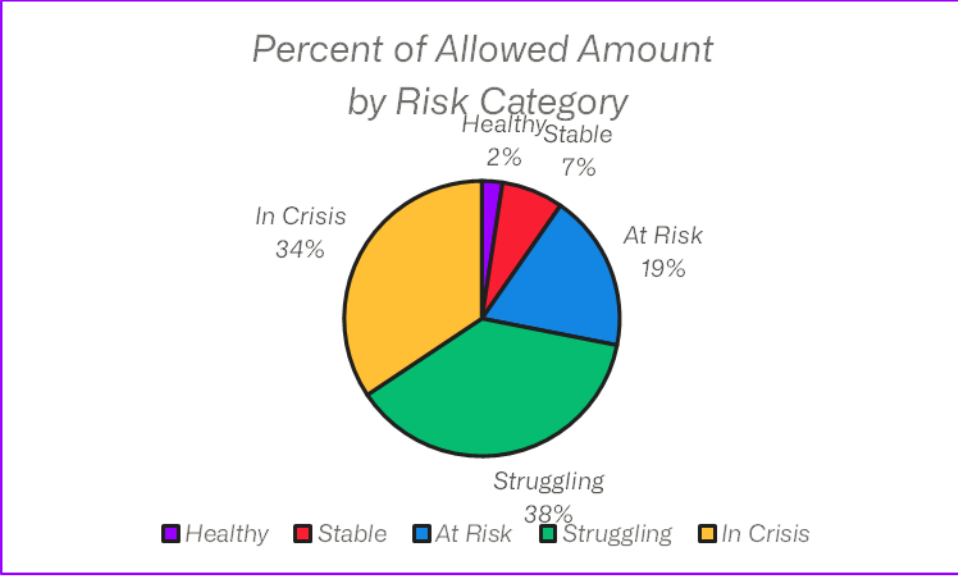
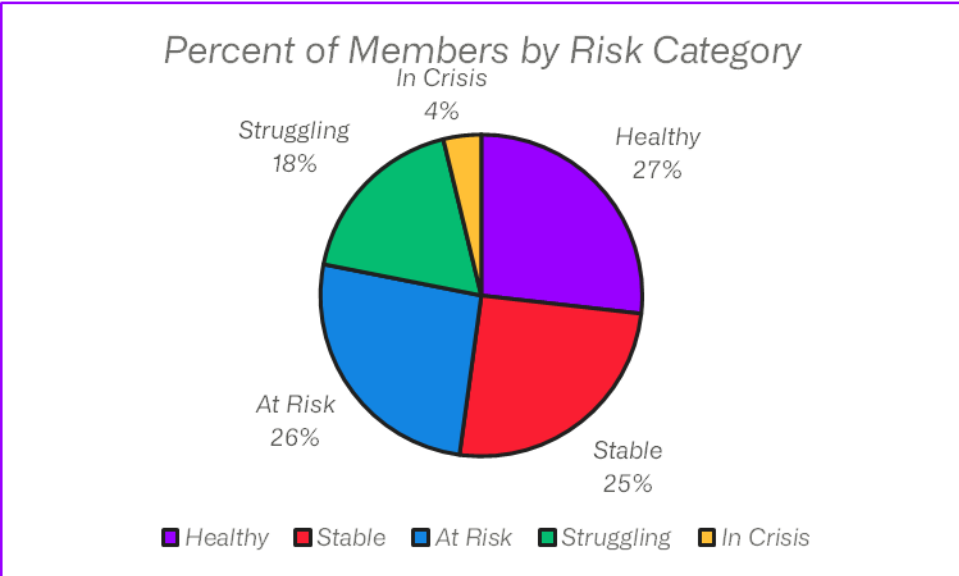


Clinical Overview

Annual Trend: Conditions of Interest	Allowed Amount PMPY (Medical)			Patients per 1000			Allowed Amount per Patient (Medical)		
	Jan 2022 – Dec 2022	Jan 2023 – Dec 2023	Change	Jan 2022 – Dec 2022	Jan 2023 – Dec 2023	Change	Jan 2022 – Dec 2022	Jan 2023 – Dec 2023	Change
Asthma	\$26.91	\$28.55	6.1%	35.7	37.9	6.2%	\$676.48	\$678.68	0.3%
Cancer - Breast	\$97.05	\$130.20	34.2%	7.0	7.2	2.7%	\$12,494.09	\$16,375.84	31.1%
Cancer - Colon	\$21.60	\$33.26	54.0%	1.5	1.6	6.5%	\$12,600.24	\$18,287.80	45.1%
Cancer - Lung	\$35.40	\$34.45	-2.7%	1.1	1.2	11.4%	\$30,185.30	\$26,458.13	-12.3%
Cancer - Skin	\$25.64	\$32.61	27.2%	27.7	29.2	5.6%	\$832.29	\$1,006.03	20.9%
Cerebrovascular Disease	\$76.02	\$82.13	8.0%	11.0	11.9	8.8%	\$6,222.35	\$6,199.49	-0.4%
Chronic Obstruc Pulm Dis(COPD)	\$10.31	\$11.95	15.9%	5.2	5.7	10.3%	\$1,791.91	\$1,890.84	5.5%
Congestive Heart Failure	\$19.04	\$14.19	-25.5%	2.8	3.2	14.5%	\$6,069.97	\$3,966.89	-34.6%
Coronary Artery Disease	\$110.10	\$103.08	-6.4%	13.9	14.9	6.7%	\$7,100.53	\$6,255.61	-11.9%
Diabetes	\$97.14	\$105.26	8.4%	90.0	99.3	10.3%	\$968.99	\$955.83	-1.4%
Hypertension, Essential	\$68.82	\$82.56	20.0%	117.4	118.1	0.6%	\$526.23	\$630.18	19.8%
Mental Hlth - Depression	\$114.16	\$134.25	17.6%	92.0	98.5	7.0%	\$1,113.87	\$1,228.50	10.3%
Osteoarthritis	\$169.56	\$204.04	20.3%	61.3	62.4	1.7%	\$2,482.41	\$2,948.03	18.8%
Renal Function Failure	\$95.75	\$110.41	15.3%	10.4	11.4	9.8%	\$8,278.43	\$8,726.46	5.4%
Spinal/Back Disord, Low Back	\$184.61	\$169.54	-8.2%	93.8	97.9	4.3%	\$1,767.01	\$1,561.58	-11.6%
Pneumonia	\$20.61	\$31.84	54.5%	6.5	8.8	35.8%	\$2,855.35	\$3,262.06	14.2%
Pregnancy	\$310.56	\$303.51	-2.3%	24.9	25.0	0.6%	\$11,198.30	\$10,922.22	-2.5%

Risk Profile¹ (Based on FY23 Claims Experience)

	Member Age Avg	Allowed Amount	Allow Amt PMPY	Patients
Healthy	25.1	\$21,306,114	\$702	27,410
Stable	29.8	\$63,994,131	\$2,624	25,936
At Risk	39.8	\$162,793,182	\$6,605	26,519
Struggling	46.1	\$331,567,653	\$19,273	18,487
In Crisis	50.8	\$303,273,429	\$88,302	3,896



¹Definitions for each of the risk category are included on the next slide.

Risk Categories

- **Healthy** represents nearly 50% of the privately insured under-65 U.S. population, who account for less than 5% of total healthcare cost. Most patients in this category are infrequent or non-utilizers of the healthcare system, most often being treated for occasional low severity acute conditions.
- **Stable** represents nearly 25% of the privately insured under-65 U.S. population, who account for 10-15% of total healthcare cost. Most patients in this category are somewhat active utilizers of the healthcare system, most often being treated for low-severity acute conditions.
- **At Risk** represents between 15 and 20% of the privately insured under-65 U.S. population, who account for 20-25% of total healthcare cost. Most patients in this category are active utilizers of the healthcare system, most often being treated for multiple medium-severity acute conditions and/or low-severity chronic conditions.
- **Struggling** represents between 5 and 10% of the privately insured under-65 U.S. population, who account for 25-30% of total healthcare cost. Most patients in this category are heavy utilizers of the healthcare system, most often being treated for multiple high-severity acute conditions and/or medium-severity chronic conditions.
- **In-Crisis** represents the top 2% of the privately insured under-65 U.S. population, who account for approximately 30% of total healthcare cost. Most patients in this category are heavy utilizers of the healthcare system, most often being treated for multiple severe acute and/or chronic conditions.