

State of Delaware GHIP

March 2024 Fund Report and Financial Update

April 22, 2024



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Executive Summary - March

| | March Budget | March Actual | Better / (Worse) | Comment |
|-----------------------|------------------------|---------------------|----------------------|---|
| Premium Contributions | \$ 82,630,000 | \$ 82,780,000 | \$ 150,000 | 0.2% Variance to Budget |
| Other Revenues | \$ 12,550,000 | \$ 13,170,000 | \$ 620,000 | Higher than expected EGWP payment |
| Claims | \$ (103,710,000) | \$ (88,160,000) | \$ 15,550,000 | Significant slow down in weekly claims likely due to Change Healthcare cyber attack |
| Expenses | \$ (3,860,000) | \$ (2,800,000) | \$ 1,060,000 | Expenses better than budget due to a \$1M CVS credit |
| Total | \$ (12,390,000) | \$ 4,990,000 | \$ 17,380,000 | YTD Deficit decreased by \$17.4 million |

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

| | FY24 Budget | FY24 Forecast | Better / (Worse) | Comment |
|-----------------------|------------------------|------------------------|------------------------|--|
| Premium Contributions | \$ 986,824,000 | \$ 987,387,000 | \$ 563,000 | 0.1% Variance to Budget |
| Other Revenues | \$ 217,457,000 | \$ 222,595,000 | \$ 5,138,000 | Full year expected to be better than Budget due to higher Pharmacy rebates offset by a lower EGWP year-end reconciliation payment in January |
| Claims | \$ (1,213,655,000) | \$ (1,246,980,000) | \$ (33,325,000) | Prescription Drug, SurgeryPlus and GLP-1 medication claims significantly higher than Budget |
| Expenses | \$ (46,691,000) | \$ (47,625,000) | \$ (934,000) | Total expenses worse than Budget due to PrudentRx fees |
| Total | \$ (56,065,000) | \$ (84,623,000) | \$ (28,558,000) | Full Year Deficit projected to be \$28.6 million worse than Budget |

*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 |
|--------------------------------------|----------------|----------------|------------------|----------------|-----------------|-----------------|----------------|-----------------|----------------|----------------|----------------|----------------|------------------|
| Operating Revenues | | | | | | | | | | | | | |
| 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 |
| Total Operating Revenues | \$81.2 | \$118.6 | \$84.7 | \$92.4 | \$119.6 | \$94.0 | \$99.2 | \$120.9 | \$95.2 | \$85.9 | \$122.0 | \$90.5 | \$1,204.3 |
| Operating Expenses | | | | | | | | | | | | | |
| 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 |
| Total Operating Expenses | \$95.3 | \$106.4 | \$98.3 | \$104.0 | \$93.1 | \$96.3 | \$116.5 | \$103.8 | \$107.6 | \$120.3 | \$111.3 | \$107.5 | \$1,260.3 |
| Net Monthly Income | -\$14.0 | \$12.2 | -\$13.7 | -\$11.6 | \$26.5 | -\$02.3 | -\$17.3 | \$17.1 | -\$12.4 | -\$34.3 | \$10.7 | -\$17.0 | -\$56.1 |
| Ending Fund Equity Balance | \$44.8 | \$57.0 | \$43.3 | \$31.7 | \$58.3 | \$56.0 | \$38.7 | \$55.8 | \$43.4 | \$9.0 | \$19.8 | \$2.8 | \$2.8 |
| Reserves | | | | | | | | | | | | | |
| 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 |
| GHIP Surplus (After Reserves) | -\$56.4 | -\$44.2 | -\$57.9 | -\$69.5 | -\$42.9 | -\$45.2 | -\$62.5 | -\$45.4 | -\$57.8 | -\$92.2 | -\$81.4 | -\$98.4 | -\$98.4 |
| FY24 RE-FORECAST | July | August | September | October | November | December | January | February | March | April | May | June | Total |
| Operating Revenues | | | | | | | | | | | | | |
| Premium Contributions | \$78.3 | \$81.2 | \$82.1 | \$81.0 | \$81.5 | \$83.2 | \$81.9 | \$83.6 | \$82.8 | \$83.9 | \$83.9 | \$84.0 | \$987.4 |
| Other Revenues | \$2.5 | \$34.9 | \$2.5 | \$10.4 | \$40.9 | \$12.2 | \$6.5 | \$44.6 | \$13.2 | \$3.1 | \$44.2 | \$7.7 | \$222.6 |
| Total Operating Revenues | \$80.8 | \$116.1 | \$84.5 | \$91.4 | \$122.4 | \$95.4 | \$88.5 | \$128.2 | \$95.9 | \$87.0 | \$128.1 | \$91.7 | \$1,210.0 |
| Operating Expenses | | | | | | | | | | | | | |
| Claims | \$88.1 | \$108.2 | \$93.6 | \$106.4 | \$97.6 | \$103.4 | \$107.0 | \$99.7 | \$88.2 | \$102.6 | \$132.7 | \$119.7 | \$1,247.0 |
| Other Expenses | \$4.0 | \$3.7 | \$4.3 | \$4.4 | \$4.8 | \$3.1 | \$3.8 | \$4.3 | \$2.8 | \$4.2 | \$4.2 | \$4.2 | \$47.6 |
| Total Operating Expenses | \$92.1 | \$111.9 | \$97.8 | \$110.8 | \$102.3 | \$106.4 | \$110.8 | \$104.0 | \$91.0 | \$106.8 | \$136.8 | \$123.8 | \$1,294.6 |
| Net Monthly Income | -\$11.3 | \$4.2 | -\$13.3 | -\$19.4 | \$20.1 | -\$11.0 | -\$22.3 | \$24.3 | \$5.0 | -\$19.8 | -\$8.7 | -\$32.2 | -\$84.6 |
| Ending Fund Equity Balance | \$47.6 | \$51.7 | \$38.4 | \$19.0 | \$39.1 | \$28.0 | \$5.7 | \$30.0 | \$35.0 | \$15.1 | \$6.4 | -\$25.8 | -\$25.8 |
| Reserves | | | | | | | | | | | | | |
| 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 |
| GHIP Surplus (After Reserves) | \$18.8 | \$22.9 | \$9.6 | -\$9.8 | \$10.3 | -\$0.8 | -\$23.1 | \$1.2 | \$6.2 | -\$13.7 | -\$22.4 | -\$54.6 | -\$54.6 |

Premium Contributions

| | FY24 BUDGET | | | FY24 ACTUAL / PROJECTED | | | BETTER / (WORSE) - 3% | | |
|--------------|-----------------------|-----------------------|-----------------------|-------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------------------|
| | 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 | \$ 66,636,170 | \$ 17,004,079 | \$ 83,640,249 | \$ 1,044,485 | \$ (36,309) | \$ 1,008,177 |
| March | \$ 65,591,684 | \$ 17,040,388 | \$ 82,632,073 | \$ 66,061,597 | \$ 16,721,261 | \$ 82,782,858 | \$ 469,912 | \$ (319,127) | \$ 150,785 |
| April | \$ 65,755,052 | \$ 17,082,830 | \$ 82,837,883 | \$ 66,914,974 | \$ 16,937,265 | \$ 83,852,239 | \$ 1,159,922 | \$ (145,565) | \$ 1,014,357 |
| May | \$ 65,755,052 | \$ 17,082,830 | \$ 82,837,883 | \$ 66,970,446 | \$ 16,951,306 | \$ 83,921,751 | \$ 1,215,393 | \$ (131,525) | \$ 1,083,869 |
| June | \$ 65,755,052 | \$ 17,082,830 | \$ 82,837,883 | \$ 67,025,963 | \$ 16,965,358 | \$ 83,991,320 | \$ 1,270,910 | \$ (117,472) | \$ 1,153,438 |
| Total | \$ 783,334,287 | \$ 203,489,467 | \$ 986,823,754 | \$ 786,430,014 | \$ 200,956,594 | \$ 987,386,608 | \$ 3,095,727 | \$ (2,532,872) | \$ 562,855 |

- **March approximately 0.2% better than Budget. Full FY24 expected to 0.1% better than Budget.**

Premium Contributions

| | FY24 ACTUAL | | | | | | | | | |
|--------------|-----------------------|----------------------|----------------------|------------------------|-----------------------|--------------------------|-------------------|----------------------|-----------------------|-----------------------|
| | Active Employees | | Pensioners | | | | COBRA | Non-Payroll | | Total GHIP |
| | State Share | Employee Share | State Share Pre-65 | Pensioner Share Pre-65 | State Share Medicare | Pensioner Share Medicare | | Medicare | Other | |
| July | \$ 42,917,605 | \$ 5,119,950 | \$ 5,902,779 | \$ 879,012 | \$ 11,782,401 | \$ 580,059 | \$ 52,503 | \$ 1,071,714 | \$ 9,997,132 | \$ 78,303,154 |
| August | \$ 44,169,251 | \$ 5,279,377 | \$ 6,335,309 | \$ 954,898 | \$ 11,792,523 | \$ 586,709 | \$ 56,104 | \$ 1,073,551 | \$ 10,978,894 | \$ 81,226,617 |
| September | \$ 43,829,953 | \$ 5,319,467 | \$ 6,865,485 | \$ 916,279 | \$ 11,858,624 | \$ 589,885 | \$ 55,068 | \$ 1,075,389 | \$ 11,560,832 | \$ 82,070,982 |
| October | \$ 44,064,080 | \$ 5,464,452 | \$ 6,567,502 | \$ 902,774 | \$ 11,861,895 | \$ 592,076 | \$ 55,525 | \$ 1,089,170 | \$ 10,361,414 | \$ 80,958,889 |
| November | \$ 44,126,241 | \$ 5,505,058 | \$ 6,530,921 | \$ 898,546 | \$ 11,877,532 | \$ 594,509 | \$ 56,971 | \$ 1,087,332 | \$ 10,834,731 | \$ 81,511,841 |
| December | \$ 44,558,144 | \$ 5,461,336 | \$ 6,507,383 | \$ 889,847 | \$ 11,871,536 | \$ 597,140 | \$ 53,443 | \$ 1,086,413 | \$ 12,181,449 | \$ 83,206,691 |
| January | \$ 45,269,444 | \$ 5,386,918 | \$ 6,434,677 | \$ 879,389 | \$ 11,887,763 | \$ 622,346 | \$ 55,505 | \$ 1,105,408 | \$ 10,278,566 | \$ 81,920,017 |
| February | \$ 45,708,585 | \$ 5,383,118 | \$ 6,429,375 | \$ 892,894 | \$ 12,467,187 | \$ 627,180 | \$ 58,367 | \$ 1,145,558 | \$ 10,927,986 | \$ 83,640,249 |
| March | \$ 45,801,832 | \$ 5,394,495 | \$ 6,563,662 | \$ 882,208 | \$ 12,475,900 | \$ 627,407 | \$ 56,573 | \$ 1,156,452 | \$ 9,824,328 | \$ 82,782,858 |
| April | \$ 45,839,827 | \$ 5,398,970 | \$ 6,467,868 | \$ 882,940 | \$ 12,474,598 | \$ 627,927 | \$ 56,573 | \$ 1,157,411 | \$ 10,946,124 | \$ 83,852,239 |
| May | \$ 45,877,852 | \$ 5,403,449 | \$ 6,473,234 | \$ 883,673 | \$ 12,484,946 | \$ 628,448 | \$ 56,573 | \$ 1,158,371 | \$ 10,955,204 | \$ 83,921,751 |
| June | \$ 45,915,910 | \$ 5,407,931 | \$ 6,478,603 | \$ 884,406 | \$ 12,495,303 | \$ 628,970 | \$ 56,573 | \$ 1,159,332 | \$ 10,964,292 | \$ 83,991,320 |
| Total | \$ 538,078,725 | \$ 64,524,521 | \$ 77,556,799 | \$ 10,746,866 | \$ 145,330,209 | \$ 7,302,656 | \$ 669,779 | \$ 13,366,101 | \$ 129,810,953 | \$ 987,386,608 |

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 | \$ - | \$ - | \$ - | \$ - | \$ 607,349 | \$ - | \$ 2,545,610 | \$ 4,996 | \$ 1,938,026 | \$ - | \$ - | \$ - | \$ - | \$ 557,634 | \$ 39,005 | \$ 2,539,662 |
| August | \$ (95,393) | \$ 1,933,426 | \$ 18,905,075 | \$ 15,013,124 | \$ - | \$ - | \$ 607,349 | \$ - | \$ 36,363,582 | \$ (146,427) | \$ 1,947,349 | \$ 17,466,141 | \$ 14,971,865 | \$ - | \$ - | \$ 608,217 | \$ 15,624 | \$ 34,862,770 |
| September | \$ (95,393) | \$ 1,933,426 | \$ - | \$ - | \$ - | \$ - | \$ 607,349 | \$ - | \$ 2,445,382 | \$ (146,661) | \$ 1,949,984 | \$ - | \$ - | \$ - | \$ 638,674 | \$ 15,511 | \$ 2,457,508 | |
| October | \$ (143,446) | \$ 1,938,241 | \$ - | \$ - | \$ - | \$ 7,548,906 | \$ 608,862 | \$ - | \$ 9,952,563 | \$ (151,912) | \$ 1,955,997 | \$ - | \$ - | \$ - | \$ 8,044,939 | \$ 576,088 | \$ 15,528 | \$ 10,440,640 |
| November | \$ (143,446) | \$ 1,938,241 | \$ 19,946,440 | \$ 14,806,609 | \$ - | \$ - | \$ 608,862 | \$ - | \$ 37,156,706 | \$ (158,062) | \$ 1,956,335 | \$ 23,288,874 | \$ 15,159,184 | \$ - | \$ - | \$ 599,611 | \$ 19,135 | \$ 40,865,077 |
| December | \$ (143,446) | \$ 1,938,241 | \$ - | \$ - | \$ - | \$ 9,213,030 | \$ 608,862 | \$ - | \$ 11,616,687 | \$ (159,506) | \$ 1,959,105 | \$ - | \$ - | \$ - | \$ 9,693,127 | \$ 671,652 | \$ 16,311 | \$ 12,180,689 |
| January | \$ 258,846 | \$ 2,234,529 | \$ - | \$ - | \$ 13,466,470 | \$ - | \$ 610,379 | \$ - | \$ 16,570,223 | \$ 458,344 | \$ 2,056,492 | \$ - | \$ - | \$ 3,424,953 | \$ - | \$ 571,954 | \$ 19,448 | \$ 6,531,191 |
| February | \$ 258,846 | \$ 2,234,529 | \$ 20,234,251 | \$ 14,931,948 | \$ - | \$ - | \$ 610,379 | \$ - | \$ 38,269,952 | \$ 459,150 | \$ 2,063,245 | \$ 25,454,090 | \$ 15,962,488 | \$ - | \$ - | \$ 609,973 | \$ 17,822 | \$ 44,566,768 |
| March | \$ 258,846 | \$ 2,234,529 | \$ - | \$ - | \$ - | \$ 9,446,543 | \$ 610,379 | \$ - | \$ 12,550,297 | \$ 447,173 | \$ 2,061,255 | \$ - | \$ - | \$ - | \$ 9,991,398 | \$ 554,686 | \$ 110,899 | \$ 13,165,410 |
| April | \$ 259,490 | \$ 2,240,095 | \$ - | \$ - | \$ - | \$ - | \$ 611,899 | \$ - | \$ 3,111,484 | \$ 447,173 | \$ 2,061,255 | \$ - | \$ - | \$ - | \$ 611,899 | \$ - | \$ 3,120,326 | |
| May | \$ 259,490 | \$ 2,240,095 | \$ 20,697,953 | \$ 15,396,565 | \$ - | \$ - | \$ 611,899 | \$ - | \$ 39,206,002 | \$ 447,173 | \$ 2,061,255 | \$ 25,454,090 | \$ 15,612,233 | \$ - | \$ - | \$ 611,899 | \$ - | \$ 44,186,649 |
| June | \$ 259,490 | \$ 2,240,095 | \$ - | \$ - | \$ - | \$ 4,557,489 | \$ 611,899 | \$ - | \$ 7,668,973 | \$ 447,173 | \$ 2,061,255 | \$ - | \$ - | \$ - | \$ 4,557,489 | \$ 611,899 | \$ - | \$ 7,677,815 |
| Total | \$ 938,720 | \$ 25,038,872 | \$ 79,783,719 | \$ 60,148,247 | \$ 13,466,470 | \$ 30,765,967 | \$ 7,315,468 | \$ - | \$ 217,457,462 | \$ 1,948,615 | \$ 24,071,552 | \$ 91,663,195 | \$ 61,705,769 | \$ 3,424,953 | \$ 32,286,953 | \$ 7,224,185 | \$ 269,284 | \$ 222,594,506 |
| | \$ 15.73 | \$ 92.64 | \$ 96.69 | | | | | | | | | | | | | | | |

- Higher than Budgeted Coverage Gap Discount Payment

| | BETTER / (WORSE) - 5% | | | | | | | | |
|--------------|-----------------------|---------------------|----------------------|---------------------|------------------------------|-----------------------|--------------------------|-------------------|---------------------|
| | 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 | \$ - | \$ - | \$ - | \$ - | \$ (49,715) | \$ 39,005 | \$ (5,949) |
| August | \$ (51,034) | \$ 13,924 | \$ (1,438,935) | \$ (41,259) | \$ - | \$ - | \$ 867 | \$ 15,624 | \$ (1,500,812) |
| September | \$ (51,268) | \$ 16,559 | \$ - | \$ - | \$ - | \$ - | \$ 31,325 | \$ 15,511 | \$ 12,126 |
| October | \$ (8,466) | \$ 17,756 | \$ - | \$ - | \$ - | \$ 496,033 | \$ (32,775) | \$ 15,528 | \$ 488,077 |
| November | \$ (14,616) | \$ 18,094 | \$ 3,342,435 | \$ 352,574 | \$ - | \$ - | \$ (9,251) | \$ 19,135 | \$ 3,708,371 |
| December | \$ (16,060) | \$ 20,864 | \$ - | \$ - | \$ - | \$ 480,097 | \$ 62,790 | \$ 16,311 | \$ 564,002 |
| January | \$ 199,498 | \$ (178,038) | \$ - | \$ - | \$ (10,041,517) | \$ - | \$ (38,424) | \$ 19,448 | \$ (10,039,032) |
| February | \$ 200,304 | \$ (171,284) | \$ 5,219,840 | \$ 1,030,540 | \$ - | \$ - | \$ (406) | \$ 17,822 | \$ 6,296,816 |
| March | \$ 188,327 | \$ (173,275) | \$ - | \$ - | \$ - | \$ 544,855 | \$ (55,693) | \$ 110,899 | \$ 615,114 |
| April | \$ 187,682 | \$ (178,840) | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 8,842 |
| May | \$ 187,682 | \$ (178,840) | \$ 4,756,137 | \$ 215,667 | \$ - | \$ - | \$ - | \$ - | \$ 4,980,647 |
| June | \$ 187,682 | \$ (178,840) | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 8,842 |
| Total | \$ 1,009,895 | \$ (967,320) | \$ 11,879,477 | \$ 1,557,523 | \$ (10,041,517) | \$ 1,520,986 | \$ (91,283) | \$ 269,284 | \$ 5,137,045 |

Claims

| | FY23 ACTUAL | | | | | | | | |
|--------------|-----------------------|----------------------|---------------------|----------------------|-----------------------|----------------------|----------------------|----------------------|------------------------|
| | Active/Pre-65 Retiree | | | | | Medicare Retirees | | | Total GHIP |
| | Highmark | Aetna | Surgery Plus | CVS Commercial | Total | Medicfill | EGWP | Total | |
| July | \$ 40,656,320 | \$ 15,009,320 | \$ 405,401 | \$ 15,844,890 | \$ 71,915,932 | \$ 4,262,129 | \$ 14,012,288 | \$ 18,274,417 | \$ 90,190,348 |
| August | \$ 50,253,193 | \$ 11,195,761 | \$ 276,104 | \$ 15,603,137 | \$ 77,328,196 | \$ 4,553,461 | \$ 14,671,896 | \$ 19,225,357 | \$ 96,553,553 |
| September | \$ 38,517,371 | \$ 15,841,351 | \$ 379,213 | \$ 16,789,922 | \$ 71,527,857 | \$ 5,807,683 | \$ 14,755,067 | \$ 20,562,750 | \$ 92,090,607 |
| October | \$ 38,730,313 | \$ 12,963,296 | \$ 304,053 | \$ 15,948,248 | \$ 67,945,910 | \$ 4,429,244 | \$ 14,052,225 | \$ 18,481,469 | \$ 86,427,379 |
| November | \$ 42,946,803 | \$ 12,400,529 | \$ 116,127 | \$ 16,852,983 | \$ 72,316,443 | \$ 4,561,609 | \$ 15,091,022 | \$ 19,652,631 | \$ 91,969,074 |
| December | \$ 37,999,873 | \$ 14,516,526 | \$ 538,215 | \$ 16,132,753 | \$ 69,187,366 | \$ 5,261,655 | \$ 14,584,223 | \$ 19,845,878 | \$ 89,033,244 |
| January | \$ 50,247,087 | \$ 12,458,573 | \$ 313,209 | \$ 15,513,306 | \$ 78,532,176 | \$ 4,590,990 | \$ 13,699,138 | \$ 18,290,129 | \$ 96,822,304 |
| February | \$ 38,053,304 | \$ 17,551,686 | \$ 275,824 | \$ 18,159,100 | \$ 74,039,914 | \$ 7,022,208 | \$ 16,693,231 | \$ 23,715,439 | \$ 97,755,352 |
| March | \$ 41,300,908 | \$ 21,489,621 | \$ 109,459 | \$ 16,382,984 | \$ 79,282,972 | \$ 7,400,285 | \$ 14,693,886 | \$ 22,094,171 | \$ 101,377,143 |
| April | \$ 43,507,884 | \$ 11,320,544 | \$ 1,429,259 | \$ 16,946,543 | \$ 73,204,230 | \$ 5,275,391 | \$ 15,671,302 | \$ 20,946,693 | \$ 94,150,923 |
| May | \$ 54,288,975 | \$ 16,056,881 | \$ 496,639 | \$ 17,965,390 | \$ 88,807,886 | \$ 5,537,860 | \$ 15,400,754 | \$ 20,938,614 | \$ 109,746,500 |
| June | \$ 39,088,678 | \$ 15,684,966 | \$ 296,557 | \$ 18,429,987 | \$ 73,500,188 | \$ 6,674,091 | \$ 17,120,284 | \$ 23,794,375 | \$ 97,294,563 |
| Total | \$515,590,710 | \$176,489,057 | \$ 4,940,060 | \$200,569,242 | \$ 897,589,069 | \$ 65,376,604 | \$180,445,317 | \$245,821,922 | \$1,143,410,991 |

| | FY24 ACTUAL / PROJECTED | | | | | | | | | |
|------------------|-------------------------|----------------------|----------------------|---------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|
| | Active/Pre-65 Retiree | | | | | Medicare Retirees | | | Total GHIP | |
| | Highmark | Aetna | Surgery Plus | Hinge Health | CVS Commercial | Total | Medicfill | EGWP | | Total |
| July | \$ 38,734,290 | \$ 12,360,046 | \$ 1,123,079 | \$ 47,710 | \$ 16,047,371 | \$ 68,312,496 | \$ 4,931,286 | \$ 14,901,780 | \$ 19,833,066 | \$ 88,145,561 |
| August | \$ 54,954,192 | \$ 13,012,239 | \$ 1,233,523 | \$ 195,850 | \$ 16,321,729 | \$ 85,717,533 | \$ 6,087,518 | \$ 16,365,344 | \$ 22,452,862 | \$ 108,170,395 |
| September | \$ 36,065,521 | \$ 17,038,726 | \$ 750,424 | \$ 285,480 | \$ 17,195,596 | \$ 71,335,748 | \$ 4,597,706 | \$ 17,622,625 | \$ 22,220,331 | \$ 93,556,079 |
| October | \$ 51,544,859 | \$ 13,981,855 | \$ 1,673,390 | \$ - | \$ 17,229,005 | \$ 84,429,108 | \$ 6,358,507 | \$ 15,626,991 | \$ 21,985,498 | \$ 106,414,606 |
| November | \$ 41,264,610 | \$ 12,618,593 | \$ 1,041,682 | \$ 228,385 | \$ 19,592,210 | \$ 74,745,480 | \$ 4,959,037 | \$ 17,853,432 | \$ 22,812,469 | \$ 97,557,948 |
| December | \$ 44,338,065 | \$ 15,754,040 | \$ 1,212,615 | \$ 44,135 | \$ 18,419,559 | \$ 79,768,414 | \$ 5,592,306 | \$ 17,997,646 | \$ 23,589,952 | \$ 103,358,366 |
| January | \$ 52,000,317 | \$ 12,943,580 | \$ 1,200,152 | \$ 26,435 | \$ 17,520,605 | \$ 83,691,088 | \$ 7,341,607 | \$ 15,929,524 | \$ 23,271,132 | \$ 106,962,220 |
| February | \$ 42,692,877 | \$ 12,672,999 | \$ 1,144,740 | \$ 95,870 | \$ 18,803,387 | \$ 75,409,873 | \$ 6,956,006 | \$ 17,325,770 | \$ 24,281,776 | \$ 99,691,649 |
| March | \$ 30,979,380 | \$ 15,732,966 | \$ 1,063,589 | \$ 243,170 | \$ 19,153,521 | \$ 67,172,626 | \$ 4,890,844 | \$ 16,092,673 | \$ 20,983,517 | \$ 88,156,143 |
| April | \$ 46,901,499 | \$ 12,112,982 | \$ 1,063,589 | \$ 243,170 | \$ 18,403,945 | \$ 78,725,186 | \$ 6,098,352 | \$ 17,818,271 | \$ 23,916,622 | \$ 102,641,808 |
| May | \$ 65,295,015 | \$ 20,811,327 | \$ 1,063,589 | \$ 243,170 | \$ 19,510,414 | \$ 106,923,515 | \$ 8,233,709 | \$ 17,510,658 | \$ 25,744,366 | \$ 132,667,881 |
| June | \$ 48,909,094 | \$ 20,413,378 | \$ 1,063,589 | \$ 243,170 | \$ 20,014,966 | \$ 90,644,197 | \$ 9,547,192 | \$ 19,465,763 | \$ 29,012,955 | \$ 119,657,152 |
| Total | \$553,679,720 | \$179,452,731 | \$ 13,633,961 | \$ 1,896,545 | \$218,212,307 | \$966,875,264 | \$ 75,594,070 | \$204,510,477 | \$280,104,547 | \$1,246,979,811 |
| Over FY23 | 7.4% | 1.7% | 214.4% | | 8.8% | 7.7% | 15.6% | 13.3% | 13.9% | 9.1% |

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 |
| Total | \$ 5,609 | \$ 6,406 | \$ 1,970 | \$ 6,152 | \$ 48 | \$ 8,719 |

| | 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 | \$ 16 | \$ - | \$ 806 |
| November | \$ 439 | \$ 471 | \$ 191 | \$ 598 | \$ 10 | \$ 2 | \$ 738 |
| December | \$ 470 | \$ 583 | \$ 178 | \$ 602 | \$ 12 | \$ 0 | \$ 776 |
| January | \$ 554 | \$ 474 | \$ 168 | \$ 533 | \$ 11 | \$ 0 | \$ 796 |
| February | \$ 463 | \$ 464 | \$ 180 | \$ 579 | \$ 11 | \$ 1 | \$ 741 |
| March | \$ 334 | \$ 576 | \$ 183 | \$ 538 | \$ 10 | \$ 2 | \$ 655 |
| April | \$ 493 | \$ 443 | \$ 176 | \$ 595 | \$ 10 | \$ 2 | \$ 762 |
| May | \$ 684 | \$ 761 | \$ 186 | \$ 584 | \$ 10 | \$ 2 | \$ 984 |
| June | \$ 543 | \$ 746 | \$ 191 | \$ 649 | \$ 10 | \$ 2 | \$ 886 |
| Total | \$ 5,911 | \$ 6,616 | \$ 2,105 | \$ 6,845 | \$ 132 | \$ 18 | \$ 9,335 |

| | (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 | \$ 29 | \$ (172) | \$ 2 | \$ 11 | \$ 9 | \$ (120) |
| March | \$ (134) | \$ (204) | \$ 23 | \$ 38 | \$ 11 | \$ (265) |
| April | \$ 25 | \$ 32 | \$ 10 | \$ 63 | \$ (2) | \$ 128 |
| May | \$ 110 | \$ 176 | \$ 10 | \$ 62 | \$ 8 | \$ 366 |
| June | \$ 105 | \$ 174 | \$ 10 | \$ 69 | \$ 10 | \$ 368 |
| Total | \$ 302 | \$ 211 | \$ 134 | \$ 693 | \$ 101 | \$ 1,442 |

| | 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 | 5.4% | 0.8% | 6.3% | 11.5% | 289.7% |
| March | 1.5% | -3.5% | 7.2% | 11.1% | 320.8% |
| April | 1.9% | -2.7% | 7.0% | 11.1% | 206.9% |
| May | 3.8% | 0.6% | 6.9% | 11.2% | 201.5% |
| June | 5.4% | 3.3% | 6.8% | 11.3% | 209.2% |

Pharmacy Spend

| | FY23 ACTUAL - COMMERCIAL | | | FY24 ACTUAL / PROJECTED - COMMERCIAL | | | YTD TREND | | | |
|--------------|--------------------------|------------------------|------------------------|--------------------------------------|------------------------|------------------------|------------------------|--------------------|------------------------|--------------------------------|
| | Cumulative Paid Claims | Cumulative Rebates | Net Paid after Rebates | Cumulative Paid Claims | Cumulative Rebates | Net Paid after Rebates | Cumulative Paid Claims | Cumulative Rebates | Net Paid after Rebates | Rebates as a Percent of Claims |
| July | \$ 15,844,890 | \$ - | \$ 15,844,890 | \$ 16,047,371 | \$ - | \$ 16,047,371 | 1.3% | | 1.3% | |
| August | \$ 31,448,027 | \$ (16,268,442) | \$ 15,179,585 | \$ 32,369,100 | \$ (17,466,141) | \$ 14,902,959 | 2.9% | 7.4% | -1.8% | 32.7% |
| September | \$ 48,237,949 | \$ (16,268,442) | \$ 31,969,507 | \$ 49,564,696 | \$ (17,466,141) | \$ 32,098,555 | 2.8% | 7.4% | 0.4% | |
| October | \$ 64,186,197 | \$ (16,268,442) | \$ 47,917,754 | \$ 66,793,701 | \$ (17,466,141) | \$ 49,327,560 | 4.1% | 7.4% | 2.9% | |
| November | \$ 81,039,180 | \$ (36,165,744) | \$ 44,873,436 | \$ 86,385,911 | \$ (40,755,015) | \$ 45,630,896 | 6.6% | 12.7% | 1.7% | 47.0% |
| December | \$ 97,171,933 | \$ (36,165,744) | \$ 61,006,189 | \$ 104,805,470 | \$ (40,755,015) | \$ 64,050,455 | 7.9% | 12.7% | 5.0% | |
| January | \$ 112,685,239 | \$ (36,165,744) | \$ 76,519,495 | \$ 122,326,075 | \$ (40,755,015) | \$ 81,571,060 | 8.6% | 12.7% | 6.6% | |
| February | \$ 130,844,339 | \$ (54,087,924) | \$ 76,756,415 | \$ 141,129,461 | \$ (66,209,105) | \$ 74,920,356 | 7.9% | 22.4% | -2.4% | 46.1% |
| March | \$ 147,227,323 | \$ (54,087,924) | \$ 93,139,399 | \$ 160,282,982 | \$ (66,209,105) | \$ 94,073,877 | 8.9% | 22.4% | 1.0% | |
| April | \$ 164,173,865 | \$ (54,087,924) | \$ 110,085,942 | \$ 178,686,927 | \$ (66,209,105) | \$ 112,477,822 | 8.8% | 22.4% | 2.2% | |
| May | \$ 182,139,255 | \$ (71,565,544) | \$ 110,573,711 | \$ 198,197,341 | \$ (91,663,195) | \$ 106,534,146 | 8.8% | 28.1% | -3.7% | 45.9% |
| June | \$ 200,569,242 | \$ (71,565,544) | \$ 129,003,698 | \$ 218,212,307 | \$ (91,663,195) | \$ 126,549,112 | 8.8% | 28.1% | -1.9% | |
| Total | \$ 200,569,242 | \$ (71,565,544) | \$ 129,003,698 | \$ 218,212,307 | \$ (91,663,195) | \$ 126,549,112 | 8.8% | 28.1% | -1.9% | |
| | FY23 ACTUAL - EGWP | | | FY24 ACTUAL / PROJECTED - EGWP | | | YTD TREND | | | |
| | Cumulative Paid Claims | Cumulative Rebates | Net Paid after Rebates | Cumulative Paid Claims | Cumulative Rebates | Net Paid after Rebates | Cumulative Paid Claims | Cumulative Rebates | Net Paid after Rebates | Rebates as a Percent of Claims |
| July | \$ 14,012,288 | \$ - | \$ 14,012,288 | \$ 14,901,780 | \$ - | \$ 14,901,780 | 6.3% | | 6.3% | |
| August | \$ 28,684,184 | \$ (11,195,640) | \$ 17,488,544 | \$ 31,267,124 | \$ (14,971,865) | \$ 16,295,259 | 9.0% | 33.7% | -6.8% | 31.1% |
| September | \$ 43,439,251 | \$ (11,195,640) | \$ 32,243,611 | \$ 48,889,749 | \$ (14,971,865) | \$ 33,917,883 | 12.5% | 33.7% | 5.2% | |
| October | \$ 57,491,476 | \$ (11,195,640) | \$ 46,295,836 | \$ 64,516,740 | \$ (14,971,865) | \$ 49,544,874 | 12.2% | 33.7% | 7.0% | |
| November | \$ 72,582,498 | \$ (24,089,136) | \$ 48,493,362 | \$ 82,370,172 | \$ (30,131,049) | \$ 52,239,123 | 13.5% | 25.1% | 7.7% | 31.0% |
| December | \$ 87,166,722 | \$ (24,089,136) | \$ 63,077,585 | \$ 100,367,818 | \$ (30,131,049) | \$ 70,236,769 | 15.1% | 25.1% | 11.3% | |
| January | \$ 100,865,860 | \$ (24,089,136) | \$ 76,776,724 | \$ 116,297,342 | \$ (30,131,049) | \$ 86,166,293 | 15.3% | 25.1% | 12.2% | |
| February | \$ 117,559,091 | \$ (37,088,008) | \$ 80,471,083 | \$ 133,623,112 | \$ (46,093,537) | \$ 87,529,576 | 13.7% | 24.3% | 8.8% | 31.0% |
| March | \$ 132,252,977 | \$ (37,088,008) | \$ 95,164,969 | \$ 149,715,786 | \$ (46,093,537) | \$ 103,622,249 | 13.2% | 24.3% | 8.9% | |
| April | \$ 147,924,279 | \$ (37,088,008) | \$ 110,836,271 | \$ 167,534,056 | \$ (46,093,537) | \$ 121,440,519 | 13.3% | 24.3% | 9.6% | |
| May | \$ 163,325,033 | \$ (51,528,074) | \$ 111,796,960 | \$ 185,044,714 | \$ (61,705,769) | \$ 123,338,945 | 13.3% | 19.8% | 10.3% | 31.6% |
| June | \$ 180,445,317 | \$ (51,528,074) | \$ 128,917,244 | \$ 204,510,477 | \$ (61,705,769) | \$ 142,804,708 | 13.3% | 19.8% | 10.8% | |
| Total | \$ 180,445,317 | \$ (51,528,074) | \$ 128,917,244 | \$ 204,510,477 | \$ (61,705,769) | \$ 142,804,708 | 13.3% | 19.8% | 10.8% | |

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 | \$ - | \$ 3,850,075 | \$ 3,247,187 | \$ 207,690 | \$ 35,092 | \$ 39,633 | \$ 210,264 | \$ 6,019 | \$ - | \$ 3,745,884 |
| September | \$ 3,307,357 | \$ 309,955 | \$ 39,979 | \$ 60,216 | \$ 125,000 | \$ 7,568 | \$ - | \$ 3,850,075 | \$ 3,959,281 | \$ 241,452 | \$ 52,569 | \$ 25,728 | \$ 5,000 | \$ 8,463 | \$ - | \$ 4,292,492 |
| October | \$ 3,314,252 | \$ 309,955 | \$ 39,979 | \$ 60,216 | \$ 125,000 | \$ 7,568 | \$ - | \$ 3,856,969 | \$ 3,955,119 | \$ 224,467 | \$ 52,623 | \$ 39,633 | \$ 121,529 | \$ 16,349 | \$ - | \$ 4,409,720 |
| November | \$ 3,314,252 | \$ 309,955 | \$ 39,979 | \$ 60,216 | \$ 125,000 | \$ 7,568 | \$ - | \$ 3,856,969 | \$ 3,868,100 | \$ 429,414 | \$ 34,939 | \$ 39,633 | \$ 376,606 | \$ 7,741 | \$ - | \$ 4,756,433 |
| December | \$ 3,314,252 | \$ 309,955 | \$ 39,979 | \$ 60,216 | \$ 125,000 | \$ 7,568 | \$ - | \$ 3,856,969 | \$ 2,556,186 | \$ 294,611 | \$ 34,986 | \$ 39,633 | \$ 121,666 | \$ 7,230 | \$ - | \$ 3,054,312 |
| January | \$ 3,321,163 | \$ 309,955 | \$ 39,979 | \$ 60,216 | \$ 125,000 | \$ 7,568 | \$ - | \$ 3,863,881 | \$ 3,503,776 | \$ 212,472 | \$ 35,383 | \$ 39,633 | \$ 2,500 | \$ 5,962 | \$ - | \$ 3,799,726 |
| February | \$ 3,321,163 | \$ 309,955 | \$ 39,979 | \$ 60,216 | \$ 125,000 | \$ 7,568 | \$ - | \$ 3,863,881 | \$ 3,568,348 | \$ 479,196 | \$ 35,902 | \$ 39,633 | \$ 131,783 | \$ 7,521 | \$ - | \$ 4,262,383 |
| March | \$ 3,321,163 | \$ 309,955 | \$ 39,979 | \$ 60,216 | \$ 125,000 | \$ 7,568 | \$ - | \$ 3,863,881 | \$ 2,065,552 | \$ 389,067 | \$ 35,969 | \$ 39,633 | \$ 264,596 | \$ 5,795 | \$ - | \$ 2,800,613 |
| April | \$ 3,328,092 | \$ 309,955 | \$ 39,979 | \$ 60,216 | \$ 125,000 | \$ 7,568 | \$ - | \$ 3,870,810 | \$ 3,568,468 | \$ 389,067 | \$ 35,969 | \$ 39,633 | \$ 138,220 | \$ 5,795 | \$ - | \$ 4,177,153 |
| May | \$ 3,328,092 | \$ 309,955 | \$ 39,979 | \$ 60,216 | \$ 125,000 | \$ 7,568 | \$ - | \$ 3,870,810 | \$ 3,568,468 | \$ 389,067 | \$ 35,969 | \$ 39,633 | \$ 138,220 | \$ 5,795 | \$ - | \$ 4,177,153 |
| June | \$ 3,328,092 | \$ 309,955 | \$ 39,979 | \$ 60,216 | \$ 125,000 | \$ 7,568 | \$ - | \$ 3,870,810 | \$ 3,568,468 | \$ 389,067 | \$ 35,969 | \$ 39,633 | \$ 138,220 | \$ 5,795 | \$ - | \$ 4,177,153 |
| Total | \$ 39,812,591 | \$ 3,719,461 | \$ 479,742 | \$ 722,592 | \$ 1,500,000 | \$ 90,820 | \$ 365,828 | \$ 46,691,033 | \$ 40,703,422 | \$ 3,860,964 | \$ 460,252 | \$ 461,187 | \$ 1,689,357 | \$ 87,193 | \$ 362,611 | \$ 47,624,985 |

| | (BETTER) / WORSE - 15% | | | | | | | |
|--------------|------------------------|-------------------|---------------------|---------------------|-------------------|-------------------|-------------------|-----------------------|
| | 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) | \$ - | \$ (104,191) |
| September | \$ 651,924 | \$ (68,503) | \$ 12,591 | \$ (34,488) | \$ (120,000) | \$ 894 | \$ - | \$ 442,417 |
| October | \$ 640,868 | \$ (85,488) | \$ 12,645 | \$ (20,583) | \$ (3,471) | \$ 8,780 | \$ - | \$ 552,751 |
| November | \$ 553,849 | \$ 119,459 | \$ (5,040) | \$ (20,583) | \$ 251,606 | \$ 172 | \$ - | \$ 899,464 |
| December | \$ (758,065) | \$ (15,344) | \$ (4,993) | \$ (20,583) | \$ (3,335) | \$ (339) | \$ - | \$ (802,657) |
| January | \$ 182,613 | \$ (97,483) | \$ (4,596) | \$ (20,583) | \$ (122,500) | \$ (1,606) | \$ - | \$ (64,155) |
| February | \$ 247,185 | \$ 169,241 | \$ (4,077) | \$ (20,583) | \$ 6,783 | \$ (48) | \$ - | \$ 398,502 |
| March | \$ (1,255,611) | \$ 79,112 | \$ (4,009) | \$ (20,583) | \$ 139,596 | \$ (1,774) | \$ - | \$ (1,063,268) |
| April | \$ 240,376 | \$ 79,112 | \$ (4,009) | \$ (20,583) | \$ 13,220 | \$ (1,774) | \$ - | \$ 306,344 |
| May | \$ 240,376 | \$ 79,112 | \$ (4,009) | \$ (20,583) | \$ 13,220 | \$ (1,774) | \$ - | \$ 306,344 |
| June | \$ 240,376 | \$ 79,112 | \$ (4,009) | \$ (20,583) | \$ 13,220 | \$ (1,774) | \$ - | \$ 306,344 |
| Total | \$ 890,831 | \$ 141,503 | \$ (19,490) | \$ (261,405) | \$ 189,357 | \$ (3,627) | \$ (3,217) | \$ 933,952 |

Enrollment

| | Members | FY24 BUDGET | | | | | | FY24 ACTUAL / PROJECTED | | | | | |
|----------------|----------------|-------------------|---------------|--------------|---------------|---------------|----------------|-------------------------|---------------|--------------|---------------|---------------|----------------|
| | | First State Basic | Comp PPO | CDH Gold | HMO | Medicfill | Total | First State Basic | Comp PPO | CDH Gold | HMO | Medicfill | Total |
| July | 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 | 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 | 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 | 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 | 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 | December | 7,330 | 67,991 | 7,529 | 20,081 | 29,718 | 132,650 | 7,640 | 68,634 | 7,765 | 19,246 | 29,874 | 133,159 |
| January | January | 7,338 | 68,064 | 7,537 | 20,102 | 29,750 | 132,790 | 7,945 | 69,259 | 7,882 | 19,426 | 29,905 | 134,417 |
| February | February | 7,346 | 68,136 | 7,545 | 20,124 | 29,781 | 132,931 | 8,034 | 69,310 | 7,915 | 19,407 | 29,915 | 134,581 |
| March | March | 7,354 | 68,208 | 7,553 | 20,145 | 29,813 | 133,072 | 8,041 | 69,367 | 7,914 | 19,388 | 29,940 | 134,650 |
| April | April | 7,362 | 68,280 | 7,561 | 20,166 | 29,844 | 133,213 | 8,047 | 69,425 | 7,921 | 19,404 | 29,965 | 134,762 |
| May | May | 7,369 | 68,352 | 7,569 | 20,188 | 29,876 | 133,354 | 8,054 | 69,483 | 7,927 | 19,420 | 29,990 | 134,873 |
| June | June | 7,377 | 68,425 | 7,577 | 20,209 | 29,908 | 133,495 | 8,061 | 69,540 | 7,934 | 19,436 | 30,014 | 134,985 |
| Average | Average | 7,334 | 68,028 | 7,533 | 20,092 | 29,734 | 132,721 | 7,703 | 68,836 | 7,815 | 19,298 | 29,872 | 133,524 |

| | 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 | 310 | 643 | 236 | (835) | 156 | 509 |
| January | 607 | 1,195 | 345 | (676) | 155 | 1,627 |
| February | 688 | 1,174 | 370 | (717) | 134 | 1,650 |
| March | 687 | 1,160 | 361 | (757) | 127 | 1,578 |
| April | 686 | 1,145 | 360 | (762) | 120 | 1,549 |
| May | 685 | 1,130 | 359 | (768) | 114 | 1,520 |
| June | 684 | 1,116 | 357 | (773) | 107 | 1,490 |
| Average | 368 | 809 | 282 | (794) | 138 | 803 |

Experience by Group

| | FY24 ACTUAL / PROJECTED | | | | | | | | | | |
|--------------|-------------------------|----------------------|-------------------------|------------------------|------------------------|-----------------------|-----------------------|-------------------------|------------------------|-----------------------|------------------------|
| | Active/Pre-65 Retiree | | | | | Medicare Retirees | | | | | |
| | Premium Contributions | Other Revenues | Claims | Expenses | Gain / (Loss) | Premium Contributions | Other Revenues | Claims | Expenses | Gain / (Loss) | Total GHIP |
| July | \$ 64,868,981 | \$ 596,639 | \$ (68,312,496) | \$ (3,081,767) | \$ (5,928,643) | \$ 13,434,173 | \$ 1,943,023 | \$ (19,833,066) | \$ (890,194) | \$ (5,346,063) | \$ (11,274,706) |
| August | \$ 67,773,833 | \$ 18,089,982 | \$ (85,717,533) | \$ (2,905,154) | \$ (2,758,872) | \$ 13,452,783 | \$ 16,772,788 | \$ (22,452,862) | \$ (840,730) | \$ 6,931,979 | \$ 4,173,108 |
| September | \$ 68,547,084 | \$ 654,185 | \$ (71,335,748) | \$ (3,322,665) | \$ (5,457,143) | \$ 13,523,898 | \$ 1,803,323 | \$ (22,220,331) | \$ (969,827) | \$ (7,862,938) | \$ (13,320,081) |
| October | \$ 67,415,748 | \$ 591,616 | \$ (84,429,108) | \$ (3,413,245) | \$ (19,834,990) | \$ 13,543,141 | \$ 9,849,024 | \$ (21,985,498) | \$ (996,475) | \$ 410,193 | \$ (19,424,798) |
| November | \$ 67,952,468 | \$ 23,907,620 | \$ (74,745,480) | \$ (3,682,249) | \$ 13,432,360 | \$ 13,559,372 | \$ 16,957,457 | \$ (22,812,469) | \$ (1,074,184) | \$ 6,630,176 | \$ 20,062,536 |
| December | \$ 69,651,601 | \$ 687,963 | \$ (79,768,414) | \$ (2,369,082) | \$ (11,797,932) | \$ 13,555,090 | \$ 11,492,725 | \$ (23,589,952) | \$ (685,230) | \$ 772,633 | \$ (11,025,299) |
| January | \$ 68,304,499 | \$ 591,402 | \$ (83,691,088) | \$ (2,954,366) | \$ (17,749,552) | \$ 13,615,518 | \$ 5,939,789 | \$ (23,271,132) | \$ (845,360) | \$ (4,561,185) | \$ (22,310,738) |
| February | \$ 69,400,325 | \$ 26,081,885 | \$ (75,409,873) | \$ (3,314,930) | \$ 16,757,407 | \$ 14,239,924 | \$ 18,484,883 | \$ (24,281,776) | \$ (947,453) | \$ 7,495,578 | \$ 24,252,986 |
| March | \$ 68,523,099 | \$ 665,585 | \$ (67,172,626) | \$ (2,177,889) | \$ (161,830) | \$ 14,259,758 | \$ 12,499,826 | \$ (20,983,517) | \$ (622,725) | \$ 5,153,342 | \$ 4,991,512 |
| April | \$ 69,592,303 | \$ 611,899 | \$ (78,725,186) | \$ (3,248,351) | \$ (11,769,336) | \$ 14,259,937 | \$ 2,508,427 | \$ (23,916,622) | \$ (928,802) | \$ (8,077,060) | \$ (19,846,396) |
| May | \$ 69,649,985 | \$ 26,065,989 | \$ (106,923,515) | \$ (3,248,351) | \$ (14,455,892) | \$ 14,271,766 | \$ 18,120,660 | \$ (25,744,366) | \$ (928,802) | \$ 5,719,257 | \$ (8,736,634) |
| June | \$ 69,707,715 | \$ 611,899 | \$ (90,644,197) | \$ (3,248,351) | \$ (23,572,934) | \$ 14,283,605 | \$ 7,065,916 | \$ (29,012,955) | \$ (928,802) | \$ (8,592,236) | \$ (32,165,170) |
| Total | \$ 821,387,642 | \$ 99,156,664 | \$ (966,875,264) | \$ (36,966,400) | \$ (83,297,357) | \$ 165,998,966 | \$ 123,437,842 | \$ (280,104,547) | \$ (10,658,585) | \$ (1,326,324) | \$ (84,623,681) |
| | | | | | 109% | | | | | 100% | |

State of Delaware Health Fund

Monthly Statement

March 2024

| OPERATING REVENUES | March | | March Budget | | Variance | | YTD Actual | | YTD Budget | | Variance | |
|---|----------------------|---------------|------------------------|---------------|------------------------|----------------|------------------------|---------------|------------------------|---------------|-----------------------|----------------|
| | | % | | % | | % | | % | | % | | % |
| Premium Contributions | | | | | | | | | | | | |
| Highmark | \$ 66,061,597 | 68.85% | \$ 65,591,684 | 68.91% | \$ 469,912 | 0.72% | \$ 585,518,631 | 64.82% | \$ 586,069,130 | 64.70% | \$ (550,499) | -0.09% |
| Aetna | \$ 16,721,261 | 17.43% | \$ 17,040,388 | 17.90% | \$ (319,127) | -1.87% | \$ 150,102,666 | 16.62% | \$ 152,240,976 | 16.81% | \$ (2,138,310) | -1.40% |
| Total Premium Contributions | \$ 82,782,858 | 86.28% | \$ 82,632,073 | 86.81% | \$ 150,785 | 0.18% | \$ 735,621,297 | 81.44% | \$ 738,310,106 | 81.51% | \$ (2,688,809) | -0.36% |
| Other Revenues | | | | | | | | | | | | |
| Medicare Retiree RX Prog. (EGWP) Direct Subsidy | \$ 447,173 | 0.47% | \$ 258,846 | 0.27% | \$ 188,327 | 72.76% | \$ 607,097 | 0.07% | \$ 160,249 | 0.02% | \$ 446,848 | 278.85% |
| Federal Reinsurance | \$ 2,061,255 | 2.15% | \$ 2,234,529 | 2.35% | \$ (173,275) | -7.75% | \$ 17,887,788 | 1.98% | \$ 18,318,588 | 2% | \$ (430,800) | -2.35% |
| Prescription Drug Rebates (Commercial) | \$ - | 0.00% | \$ - | 0.00% | \$ - | 0.00% | \$ 65,843,911 | 7.29% | \$ 59,085,766 | 6.52% | \$ 6,758,145 | 11.44% |
| Prescription Drug Rebates (EGWP) | \$ - | 0.00% | \$ - | 0.00% | \$ - | 0.00% | \$ 46,458,731 | 5.14% | \$ 44,751,682 | 4.94% | \$ 1,707,050 | 3.81% |
| Prescription True Up/Yr End Recon Pymts | \$ - | 0.00% | \$ - | 0.00% | \$ - | 0.00% | \$ 3,424,953 | 0.38% | \$ 13,466,470 | 1.49% | \$ (10,041,517) | -74.57% |
| Medicare Part D Coverage Gap Discount | \$ 9,991,398 | 10.41% | \$ 9,446,543 | 9.92% | \$ 544,855 | 5.77% | \$ 27,729,464 | 3.07% | \$ 26,208,478 | 2.89% | \$ 1,520,986 | 5.80% |
| Participating Group Fees | \$ 554,686 | 0.58% | \$ 610,379 | 0.64% | \$ (55,693) | -9.12% | \$ 5,388,489 | 0.60% | \$ 5,479,771 | 0.60% | \$ (91,283) | -1.67% |
| Other Revenues | \$ 110,899 | 0.12% | \$ - | 0.00% | \$ 110,899 | 0.00% | \$ 269,284 | 0.03% | \$ - | 0.00% | \$ 269,284 | 0.00% |
| Total Other Revenues | \$ 13,165,410 | 13.72% | \$ 12,550,297 | 13.19% | \$ 615,114 | 4.90% | \$ 167,609,716 | 18.56% | \$ 167,471,002 | 18.49% | \$ 138,713 | 0.08% |
| Total Operating Revenues | \$ 95,948,268 | | \$ 95,182,369 | | \$ 765,899 | 0.80% | \$ 903,231,013 | | \$ 905,781,109 | | \$ (2,550,096) | -0.28% |
| OPERATING EXPENSES | | | | | | | | | | | | |
| Claims | | | | | | | | | | | | |
| Highmark | \$ 35,870,224 | 39.44% | \$ 50,681,556 | 47.10% | \$ (14,811,332) | -29.22% | \$ 444,288,929 | 47.92% | \$ 455,664,884 | 49.46% | \$ (11,375,955) | -2.50% |
| Aetna | \$ 15,732,966 | 17.30% | \$ 18,900,327 | 17.57% | \$ (3,167,361) | -16.76% | \$ 126,115,043 | 13.60% | \$ 135,942,399 | 14.76% | \$ (9,827,356) | -7.23% |
| Express Scripts/CVS (non-Plan D) | \$ 19,153,521 | 21.06% | \$ 17,519,704 | 16.28% | \$ 1,633,817 | 9.33% | \$ 160,282,982 | 17.29% | \$ 151,360,212 | 16.43% | \$ 8,922,770 | 5.90% |
| Express Scripts/CVS (Plan D) | \$ 16,092,673 | 17.69% | \$ 16,632,145 | 15.46% | \$ (539,471) | -3.24% | \$ 149,715,791 | 16.15% | \$ 143,216,605 | 15.55% | \$ 6,499,185 | 4.54% |
| Surgery Plus | \$ 1,306,759 | 1.44% | \$ - | 0.00% | \$ 1,306,759 | | \$ 11,610,229 | 1.25% | \$ - | 0.00% | \$ 11,610,229 | |
| Total Claims | \$ 88,156,143 | 96.92% | \$ 103,733,732 | 96.41% | \$ (15,577,589) | -15.02% | \$ 892,012,974 | 96.21% | \$ 886,184,101 | 96.19% | \$ 5,828,873 | 0.66% |
| Other Expenses | | | | | | | | | | | | |
| Program Fees and Costs (Vendor ASO Fees) | \$ 2,065,552 | 2.27% | \$ 3,321,163 | 3.09% | \$ (1,255,611) | -37.81% | \$ 29,998,017 | 3.24% | \$ 29,828,315 | 3.24% | \$ 169,702 | 0.57% |
| Office Expenses | \$ 389,067 | 0.43% | \$ 309,955 | 0.29% | \$ 79,112 | 25.52% | \$ 2,693,762 | 0.29% | \$ 2,789,596 | 0.30% | \$ (95,834) | -3.44% |
| Employee Assistance | \$ 35,969 | 0.04% | \$ 39,979 | 0.04% | \$ (4,009) | -10.03% | \$ 352,344 | 0.04% | \$ 359,807 | 0.04% | \$ (7,463) | -2.07% |
| Data Warehouse | \$ 39,633 | 0.04% | \$ 60,216 | 0.06% | \$ (20,583) | -34.18% | \$ 342,287 | 0.04% | \$ 541,944 | 0.06% | \$ (199,657) | -36.84% |
| Consultant Fees | \$ 264,596 | 0.29% | \$ 125,000 | 0.12% | \$ 139,596 | 111.68% | \$ 1,274,696 | 0.14% | \$ 1,125,000 | 0.12% | \$ 149,696 | 13.31% |
| COBRA Fees | \$ 5,795 | 0.01% | \$ 7,568 | 0.01% | \$ (1,774) | -23.43% | \$ 69,808 | 0.01% | \$ 68,115 | 0.01% | \$ 1,694 | 2.49% |
| ACA Fees | \$ - | 0.00% | \$ - | 0.00% | \$ - | 0.00% | \$ 362,611 | 0.04% | \$ 365,828 | 0.04% | \$ (3,217) | -0.88% |
| Total Other Expenses | \$ 2,800,613 | 3.08% | \$ 3,863,881 | 3.59% | \$ (1,063,268) | -27.52% | \$ 35,093,524 | 3.79% | \$ 35,078,603 | 3.81% | \$ 14,921 | 0.04% |
| Total Operating Expenses | \$ 90,956,756 | | \$ 107,597,613 | | \$ (16,640,856) | -15.47% | \$ 927,106,498 | | \$ 921,262,704 | | \$ 5,843,794 | 0.63% |
| Net Income | \$ 4,991,512 | | \$ (12,415,244) | | \$ 17,406,756 | | \$ (23,875,486) | | \$ (15,481,595) | | \$ (8,393,890) | |
| Balance Forward | \$ 29,973,990 | | \$ 55,774,635 | | | | \$ 58,840,987 | | \$ 58,840,987 | | | |
| Fund Equity Balance | \$ 34,965,501 | | \$ 43,359,392 | | \$ (8,393,890) | -19.36% | \$ 34,965,501 | | \$ 43,359,392 | | \$ (8,393,890) | -19.36% |
| Average Members | 132,300 | | 132,432 | | -132 | -0.10% | | | | | | |

Long-term Projection & FY25 Rates

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

| | Rate Increases Non-Medicare | | 27.0% | 0.0% | 6.3% | 8.2% |
|---|-----------------------------|------------------|------------------|------------------|------------------|------------------|
| | Rate Increases Medicare | | 27.0% | 0.0% | 6.3% | 8.2% |
| GHIP Costs (\$ millions) | FY23 | FY24 | FY25 | FY26 | FY27 | FY28 |
| | Actual | Projected | Projected | Projected | Projected | Projected |
| Average Enrolled Members | 130,659 | 133,524 | 135,715 | 137,073 | 138,443 | 139,828 |
| GHIP Revenues | | | | | | |
| Premium Contributions - Non-Medicare | | \$821.4 | \$1,059.1 | \$1,078.4 | \$1,154.9 | \$1,261.7 |
| Premium Contributions - Medicare | | \$166.0 | \$191.9 | \$221.0 | \$229.1 | \$247.9 |
| Total Premium Contributions | \$901.8 | \$987.4 | \$1,251.0 | \$1,299.4 | \$1,384.0 | \$1,509.5 |
| Discretionary Contribution | | \$25.8 | | | | |
| Discretionary Contribution - Payback | | | (\$25.8) | | | |
| Other Revenues | \$189.5 | \$222.6 | \$241.8 | \$272.0 | \$282.7 | \$290.5 |
| Total Operating Revenues | \$1,091.3 | \$1,235.8 | \$1,467.1 | \$1,571.4 | \$1,666.7 | \$1,800.0 |
| GHIP Expenses | | | | | | |
| Claims | \$1,189.7 | \$1,247.0 | \$1,382.7 | \$1,491.3 | \$1,610.3 | \$1,739.3 |
| Expenses | | \$47.6 | \$49.5 | \$51.4 | \$53.4 | \$55.5 |
| Total Operating Expenses | \$1,189.7 | \$1,294.6 | \$1,432.1 | \$1,542.7 | \$1,663.8 | \$1,794.8 |
| % Change Per Member | 14.7% | 2.6% | 9.1% | 6.8% | 6.9% | 6.9% |
| Adjusted Net Income | (\$98.4) | (\$58.8) | \$34.9 | \$28.7 | \$3.0 | \$5.2 |
| Balance Forward | \$157.2 | \$58.8 | (\$0.0) | \$34.9 | \$63.6 | \$66.6 |
| Ending Fund Cash Balance | \$58.8 | (\$0.0) | \$34.9 | \$63.6 | \$66.6 | \$71.8 |
| - Less Claims Liability | \$68.3 | \$0.0 | \$0.0 | \$0.0 | \$0.0 | \$0.0 |
| - Less Minimum Reserve | \$27.2 | \$27.7 | \$30.9 | \$61.7 | \$66.6 | \$71.8 |
| GHIP Surplus (After Reserves/Deposits) | (\$36.7) | (\$27.7) | \$4.0 | \$1.9 | \$0.0 | (\$0.0) |
| General Fund Surplus/(Deficit) | (\$24.6) | (\$18.6) | \$2.7 | \$1.2 | \$0.0 | (\$0.0) |
| Non-General Fund Surplus/(Deficit) | (\$12.1) | (\$9.1) | \$1.3 | \$0.6 | \$0.0 | (\$0.0) |

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/FY26 pharmacy program
- Reflect changes to 2025 (and beyond) EGWP reimbursements due to the Inflation Reduction Act
- Reflects continued significant growth in GLP-1 utilization for FY25 above trend
- Reflects increased cost due to plan changes adopted for FY25 to be in compliance with MHPAEA
- Potential delay in claim payments due to the Change Healthcare cyber attack
- Does not reflect added cost due to potential pending legislation

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 | |
| First State Basic | | | | | | | | | | | 4,295 |
| 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 | |
| CDH Gold | | | | | | | | | | | 3,640 |
| 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 | |
| Aetna HMO | | | | | | | | | | | 8,478 |
| 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 | |
| Comprehensive PPO | | | | | | | | | | | 30,764 |
| 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 | |
| Medicfill - Retired after 7/1/2012 (5% Pensioner share) | | | | | | | | | | | 29,905 |
| Medicfill with Rx | \$482.34 | \$24.10 | \$458.24 | \$612.40 | \$30.62 | \$581.78 | \$6.52 | \$78.24 | \$123.54 | \$1,482.48 | |
| Medicfill without Rx | \$273.46 | \$13.66 | \$259.80 | \$347.20 | \$17.36 | \$329.84 | \$3.70 | \$44.40 | \$70.04 | \$840.48 | |

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 \$573 per month per enrollee