



# Key Trends for Active Employees and Early Retirees

Based on Paid Claims  
Through April 2024  
Rolling Year

June 2024



# Change Healthcare data breach overview

Change Healthcare is a company that provides technology and managed care services to the healthcare industry



- On February 21, 2024, Change Healthcare had a cybersecurity event
- Disconnected its systems to prevent further impact
- As a result, some providers were prevented from processing and submitting prescription drug and medical claims to insurance companies



- This included payments to Aetna and Highmark
- GHIP claims were suppressed starting in late February and continuing well into April
- Results in a misrepresentation of how claims are running vs. budget and prior year



- It is our expectation that the backlog created will be cleared out by the end of FY24

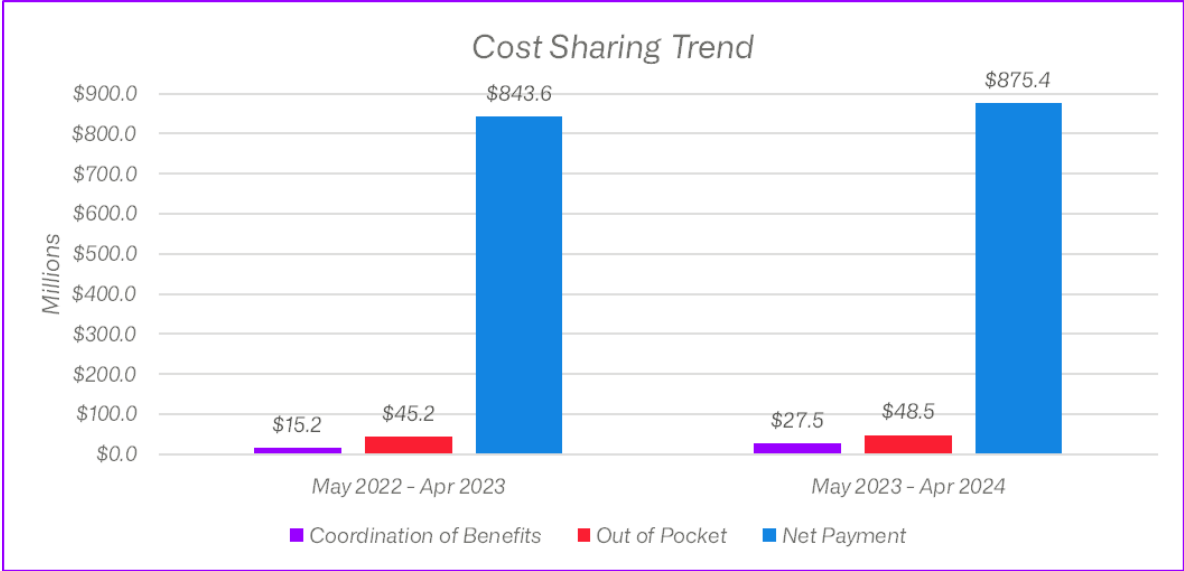
# Executive Summary

- Overall Allowed PMPY trend rose 3.6% from \$9,050 to \$9,377
- Inpatient medical PMPY decreased 7.6%, driven by a decrease of 9.2% in facility charges
  - Surgical admissions decreased by 15.3%; and accounted for 17% of admissions
  - Allowed amounts PMPY for maternity admissions decreased 14.2% alongside a decrease to maternity admits of 10.7%, which led to a decrease in maternity spend of 14.1%
  - Average length of stay for admissions decreased overall by 7.0%
- Outpatient medical PMPY increased by 2.9% from \$4,980 to \$5,126
  - Utilization saw the largest increases for substance abuse (26.7%), mental health (7.6%), and durable medical equipment (5.7%)
  - Allowed amount per service increased for substance abuse (30.0%); specialty drugs (medical) (16.7%); and mental health (14.8%)
  - On the medical pharmacy side, the three most costly medications were to treat cancer (Keytruda), multiple sclerosis (Ocrevus), and treatment neutropenia (low white blood cells) in cancer patients (Neulasta)
- Pharmacy payments were driving 29.1% of the cost overall and increased by 14.3% 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 Tremfya

# Overall Trend

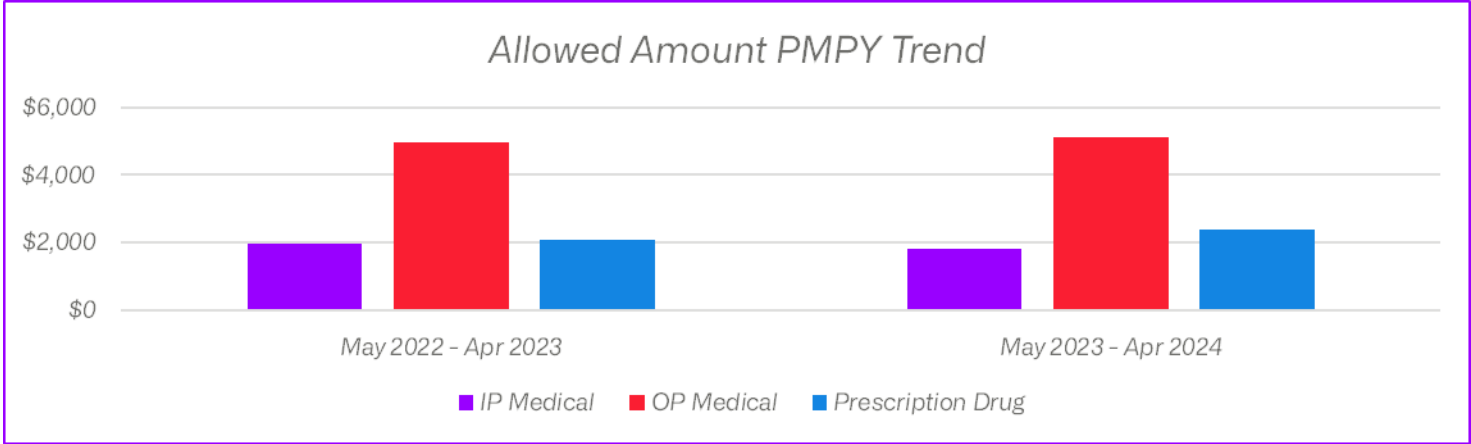
## Annual Trend

	May 2022 - Apr 2023	May 2023 – Apr 2024	% Change
Allowed Amount	\$904,053,409	\$951,370,974	5.2%
Coordination of Benefits <sup>1</sup>	\$15,212,531	\$27,494,338	80.7%
Out of Pocket	\$45,199,764	\$48,524,071	7.4%
Net Payment	\$843,641,113	\$875,352,565	3.8%
Members Avg Med or Rx	\$99,901	\$101,458	1.6%
Allow Amt PMPY	\$9,050	\$9,377	3.6%
Allow Amt PEPY	\$19,925	\$20,506	2.9%
Net Pay PMPY	\$8,445	\$8,628	2.2%
Net Pay PEPY	\$18,594	\$18,867	1.5%



<sup>1</sup>Increase 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



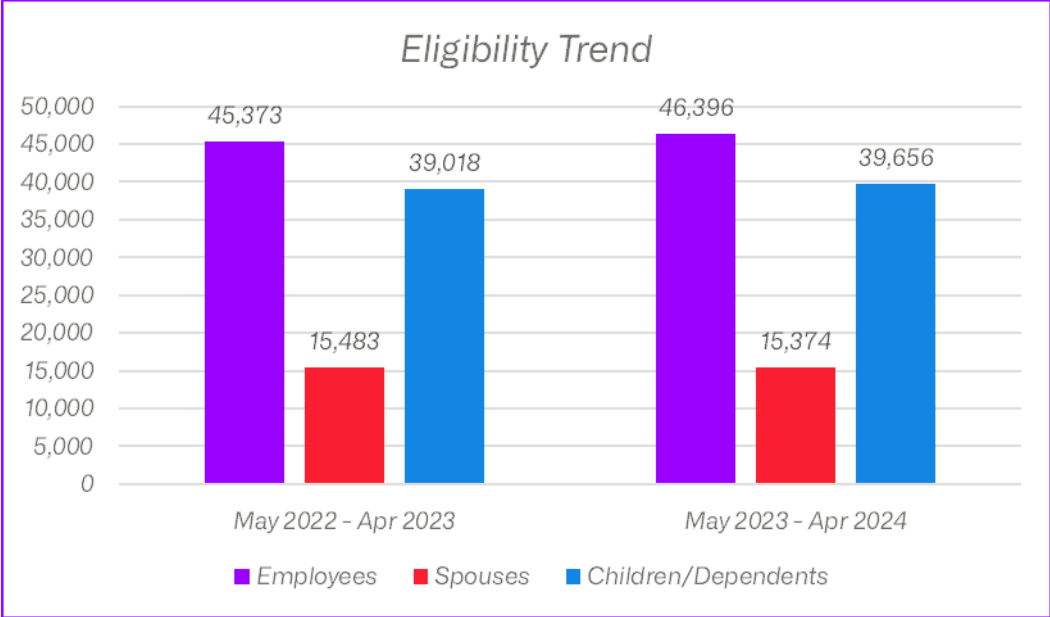
## Allowed Amount PMPY Trend

	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change
IP Medical	\$1,947	\$1,799	-7.6%
OP Medical	\$4,980	\$5,126	2.9%
Prescription Drug	\$2,059	\$2,383	15.7%

# Overall Eligibility Trend

## Annual Eligibility Trend

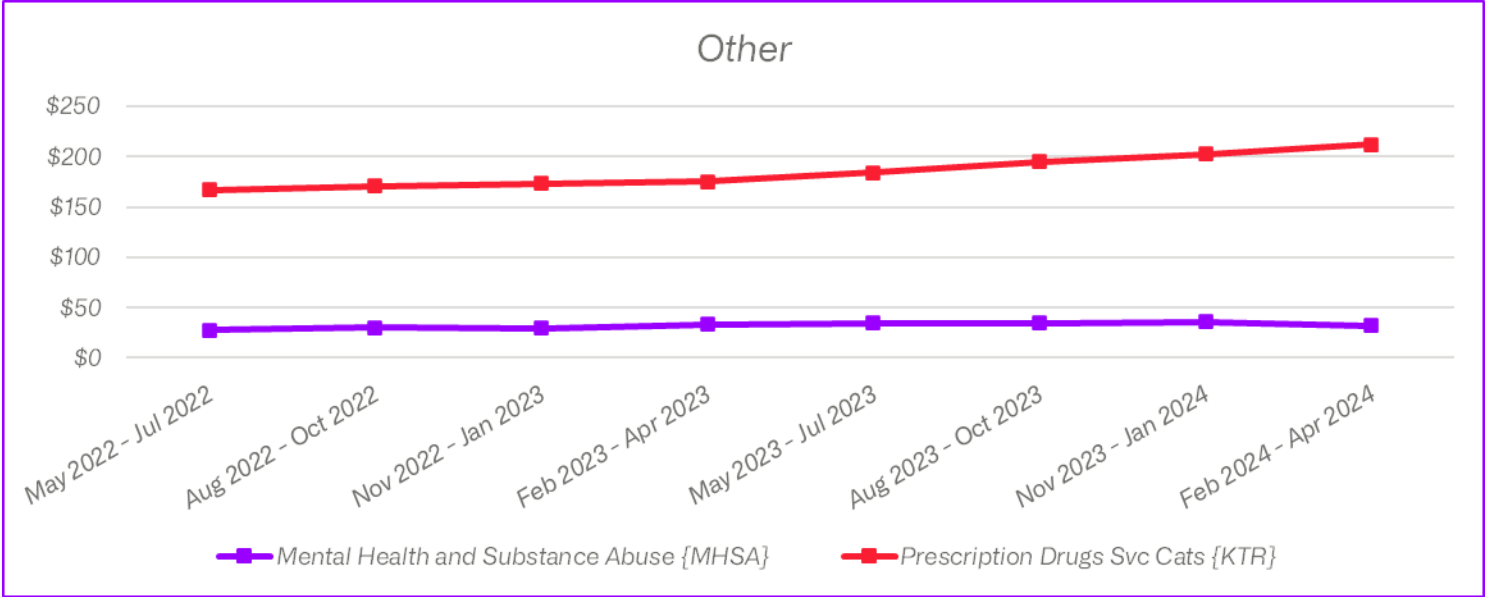
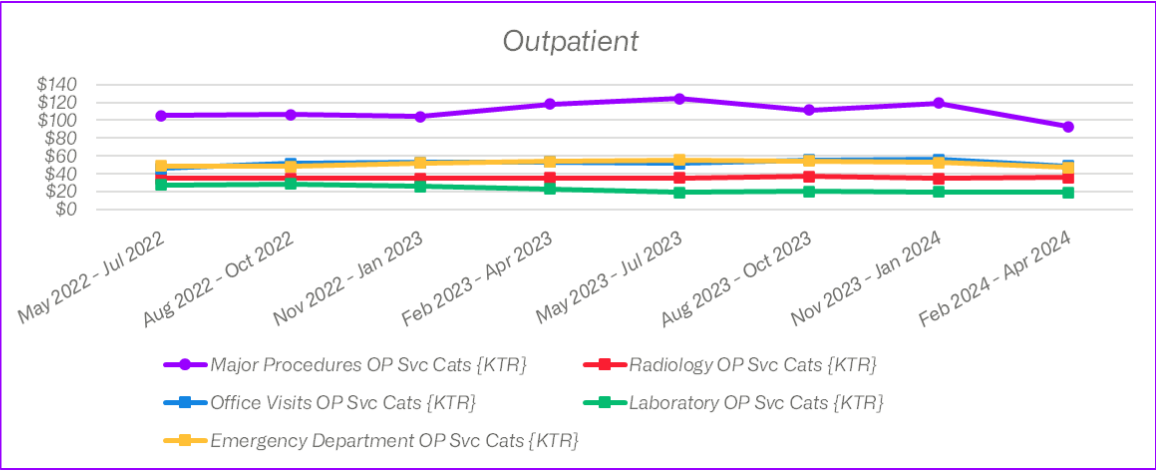
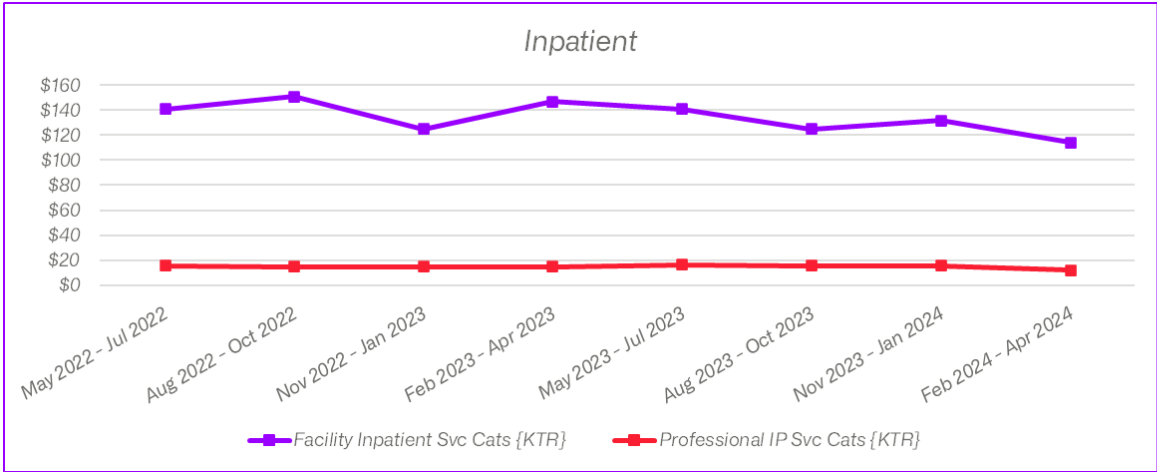
	May 2022 – Apr 2023	May 2023 – Apr 2024	% Change
<b>Members Avg</b>	99,874	101,426	1.6%
Employees	45,373	46,396	2.3%
Spouses	15,483	15,374	-0.7%
Children/Dependents	39,018	39,656	1.6%
<b>Family Size Avg</b>	2.2	2.2	-0.7%
<b>Member Age Avg</b>	34.4	34.3	-0.1%
Employees	47.0	46.9	-0.2%
Spouses	49.9	49.9	0.1%
Children/Dependents	13.5	13.5	0.4%



# Overall Trend by Type of Service

	Allowed Amt PMPY Med and Rx			Net Pay PMPY Med and Rx		
	May 2022 – Apr 2023	May 2023 – Apr 2024	% Change	May 2022 – Apr 2023	May 2023 – Apr 2024	% Change
IP Facility	\$1,690	\$1,534	-9.2%	\$1,613	\$1,461	-9.4%
IP Professional	\$180	\$179	-0.4%	\$173	\$171	-1.1%
OP Major Procedures	\$1,302	\$1,344	3.2%	\$1,240	\$1,273	2.7%
OP Radiology	\$418	\$432	3.2%	\$393	\$405	3.0%
OP Office Visits	\$613	\$638	4.1%	\$524	\$546	4.2%
OP Lab	\$317	\$236	-25.5%	\$286	\$206	-27.8%
OP Emergency Room	\$610	\$630	3.3%	\$555	\$571	3.0%
OP Other	\$411	\$406	-1.0%	\$408	\$421	3.3%
MHSA	\$361	\$411	13.9%	\$333	\$379	14.0%
Prescription Drugs	\$2,059	\$2,383	15.7%	\$1,944	\$2,112	8.6%

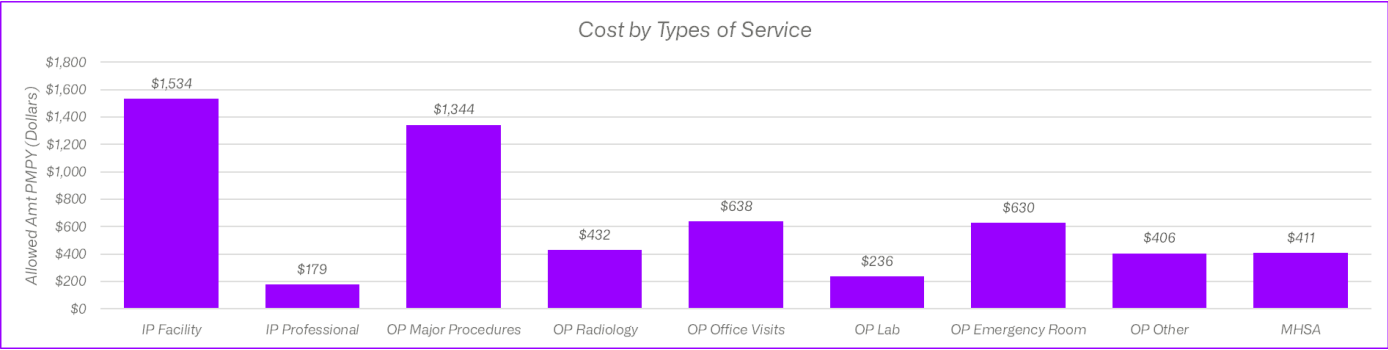
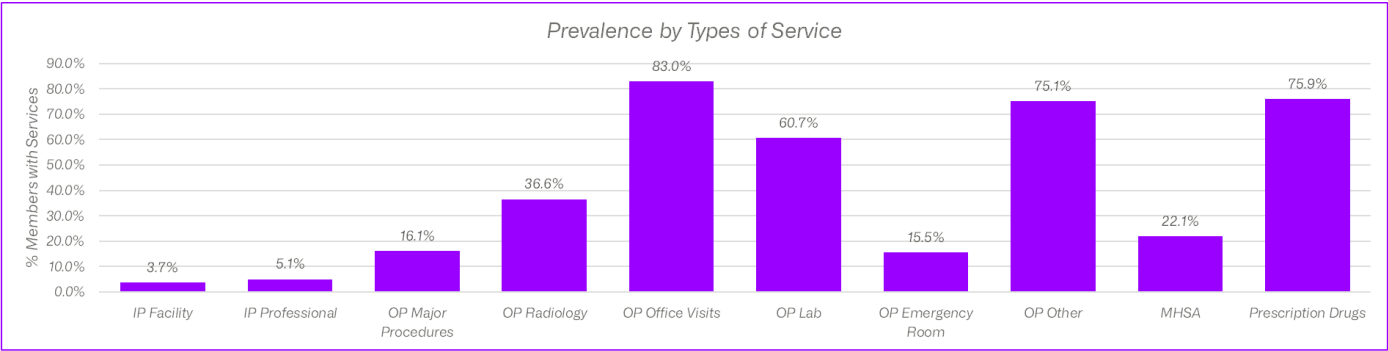
# Allowed Amount PMPM Quarterly Trend





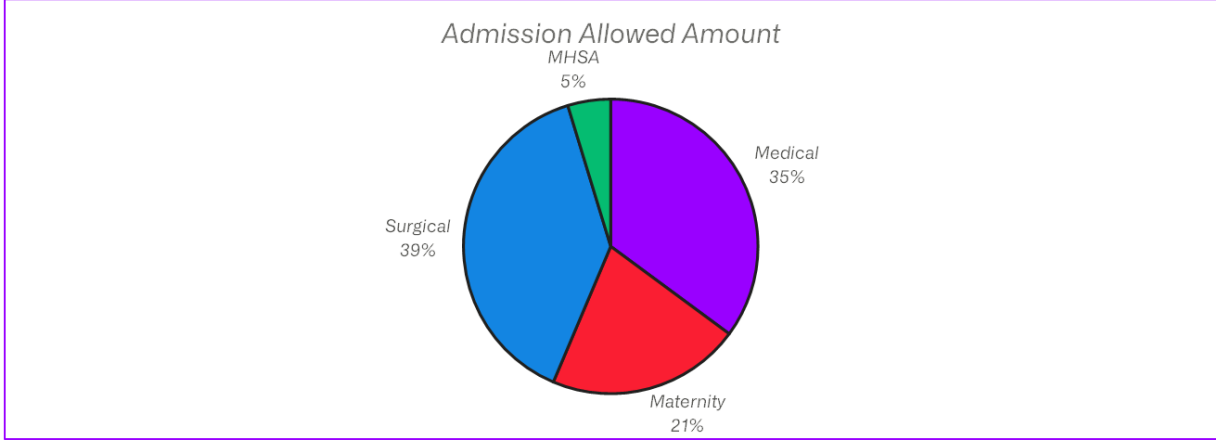
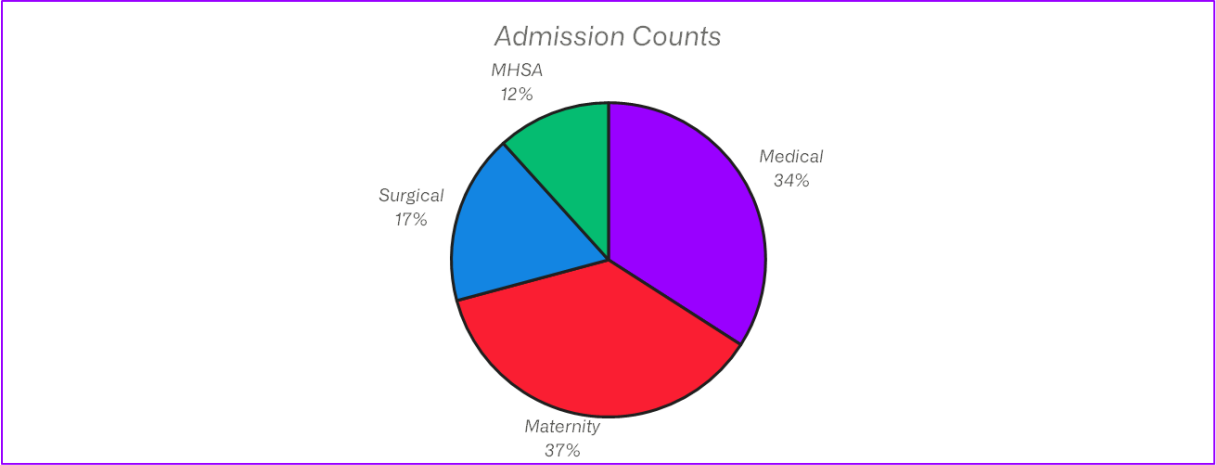
# Cost and Use by Type of Service

	Patients as a % of Total Members	Costs as a % of Total Allowed Amount
IP Facility	3.7%	18.7%
IP Professional	5.1%	2.2%
OP Major Procedures	16.1%	16.4%
OP Radiology	36.6%	5.3%
OP Office Visits	83.0%	7.8%
OP Lab	60.7%	2.9%
OP Emergency Room	15.5%	7.7%
OP Other	75.1%	5.0%
MHSA	22.1%	5.0%
Prescription Drugs	75.9%	29.1%



# Acute Inpatient Admission Detail

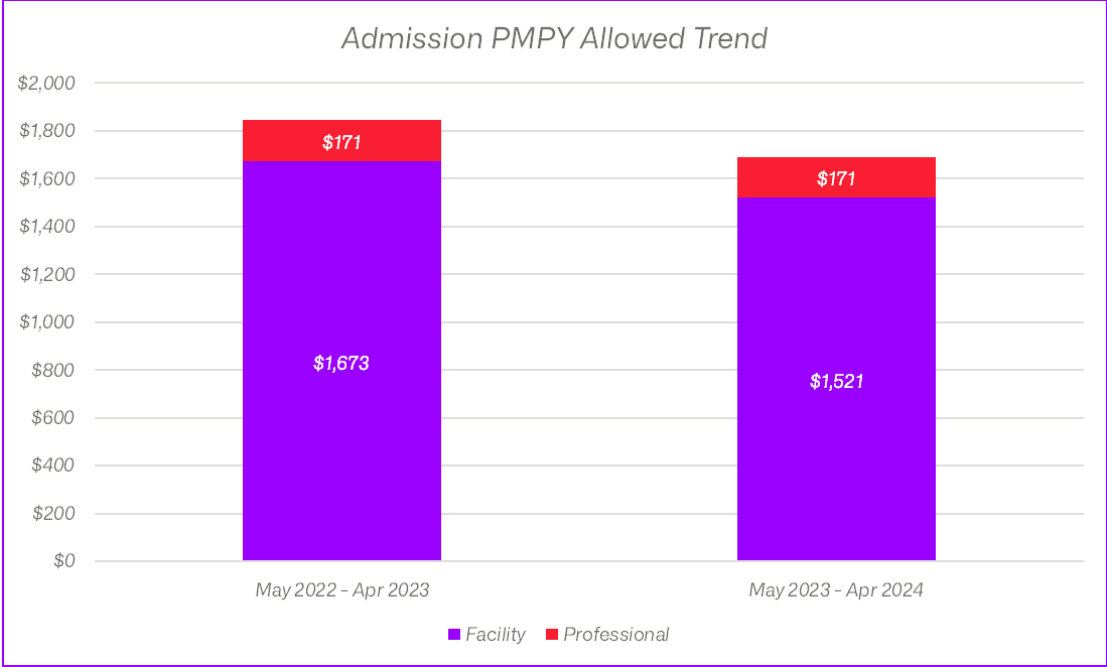
	May 2022 – Apr 2023	May 2023 – Apr 2024	% Change	
Admits/1000	Medical	17.6	17.6	-0.1%
	Maternity	22.2	18.9	-14.8%
	Surgical	10.7	9.0	-16.1%
	MHSA	5.9	6.0	1.5%
	<b>Total</b>	<b>56.5</b>	<b>51.5</b>	<b>-8.8%</b>
Allowed Amount PMPY	Medical	\$584	\$616	5.5%
	Maternity	\$447	\$373	-16.6%
	Surgical	\$784	\$683	-12.9%
	MHSA	\$78	\$83	6.0%
	<b>Total</b>	<b>\$1,894</b>	<b>\$1,755</b>	<b>-7.3%</b>
Net Pay PMPY	Medical	\$566	\$598	5.8%
	Maternity	\$425	\$354	-16.6%
	Surgical	\$752	\$658	-12.5%
	MHSA	\$75	\$79	6.4%
	<b>Total</b>	<b>\$1,818</b>	<b>\$1,690</b>	<b>-7.0%</b>



\*This report excludes LTC & non-acute admissions.

# Admission PMPY Allowed Amount Trend\*

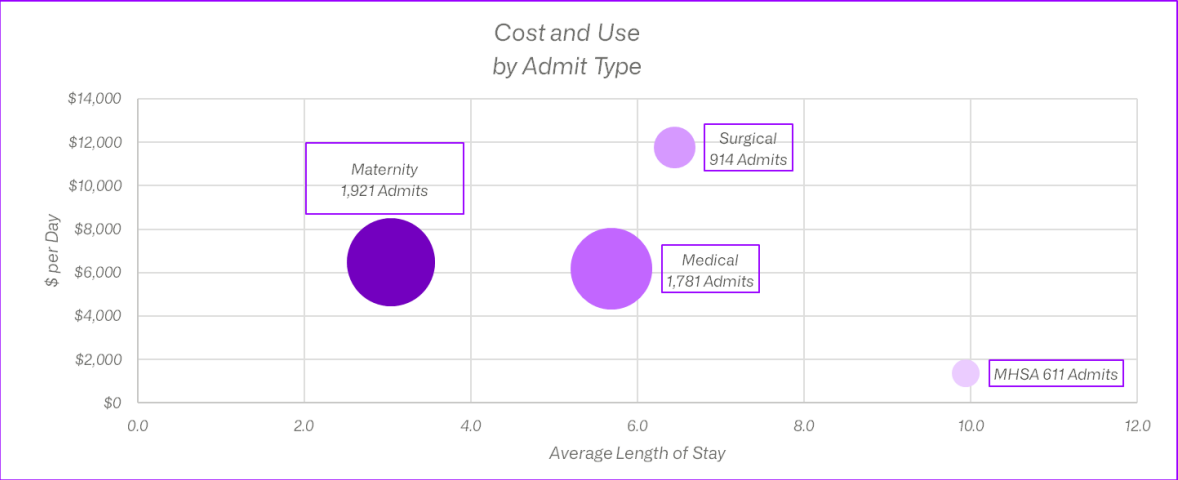
	May 2022 – Apr 2023	May 2023 – Apr 2024	% Change
<b>Allowed Amt PMPY</b>			
Facility	\$1,673	\$1,521	-9.1%
Professional	\$171	\$171	-0.2%
<b>Total</b>	<b>\$1,844</b>	<b>\$1,691</b>	<b>-8.3%</b>
<b>Net Pay PMPY</b>			
Facility	\$1,599	\$1,450	-9.3%
Professional	\$164	\$162	-0.9%
<b>Total</b>	<b>\$1,763</b>	<b>\$1,613</b>	<b>-8.5%</b>



\*This report excludes LTC & non-acute admissions.

# Acute Admission Detail\*

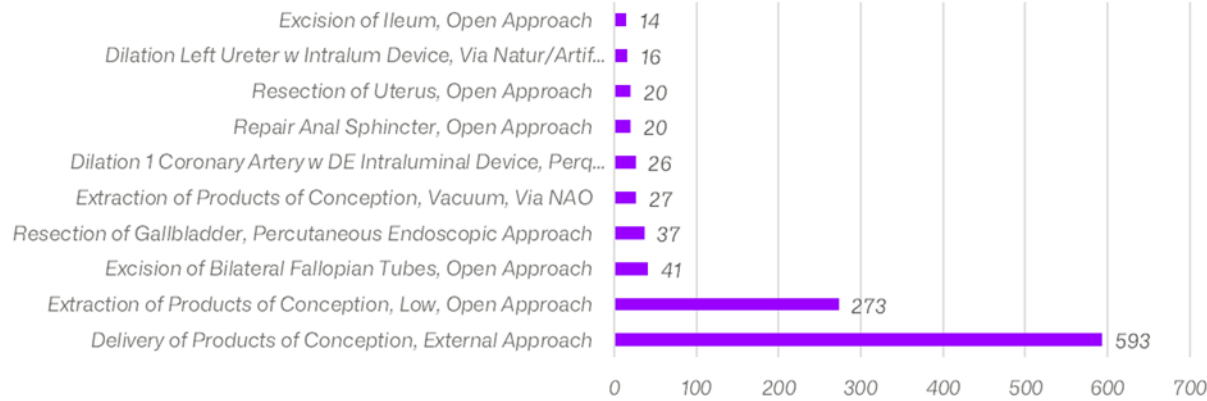
	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change
<b>Length of Stay</b>			
Medical	5.7	5.7	0.5%
Surgical	7.2	6.4	-10.3%
Maternity	3.1	3.0	-3.4%
MHSA	10.1	9.9	-1.5%
Total	5.4	5.3	-1.5%
<b>Allowed Amt/Admit</b>			
Medical	\$33,234	\$35,108	5.6%
Surgical	\$73,034	\$75,805	3.8%
Maternity	\$20,119	\$19,709	-2.0%
MHSA	\$13,142	\$13,734	4.5%
Total	\$33,529	\$34,067	1.6%
<b>Allowed Amt/Day</b>			
Medical	\$5,869	\$6,171	5.1%
Surgical	\$10,164	\$11,765	15.8%
Maternity	\$6,396	\$6,486	1.4%
MHSA	\$1,302	\$1,382	6.1%
Total	\$6,178	\$6,375	3.2%



\*This report excludes LTC & non-acute admissions.

# Acute Inpatient Admission Detail: Current Year Surgical Admits\*

Top 10 Admit Principal Procedures by Volume



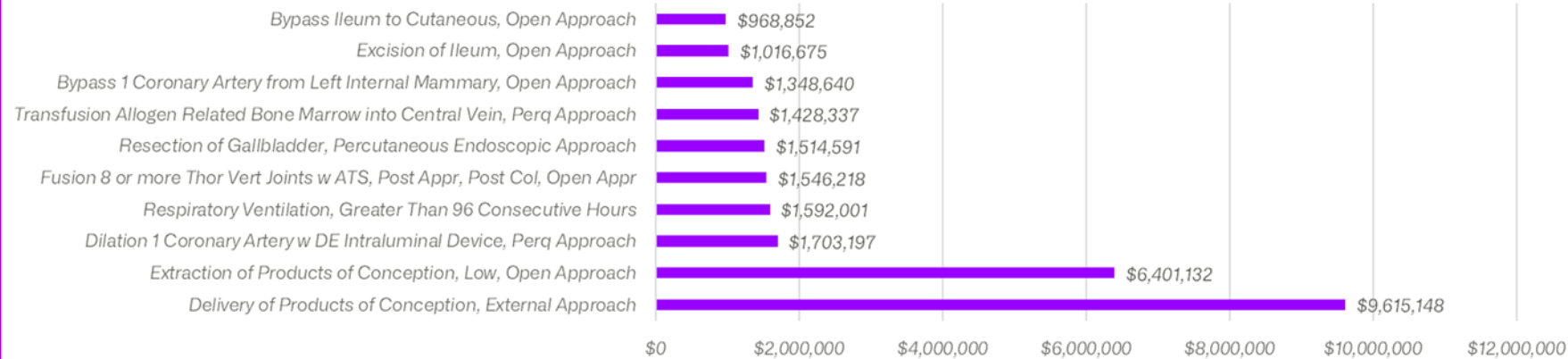
## Volume

Top 10 Principal Procedures: 1,041  
 Total Principal Procedures: 5,227  
 Top 10 as a % of Total: 19.9%

## Cost

Top 10 Principal Procedures (Admission Costs): \$26.7 m  
 Total Principal Procedures (Admission Costs): \$178.0 m  
 Top 10 as a % of Total Admission Costs: 15.0%

Top 10 Admit Principal Procedures by Cost



# Outpatient Medical Detail

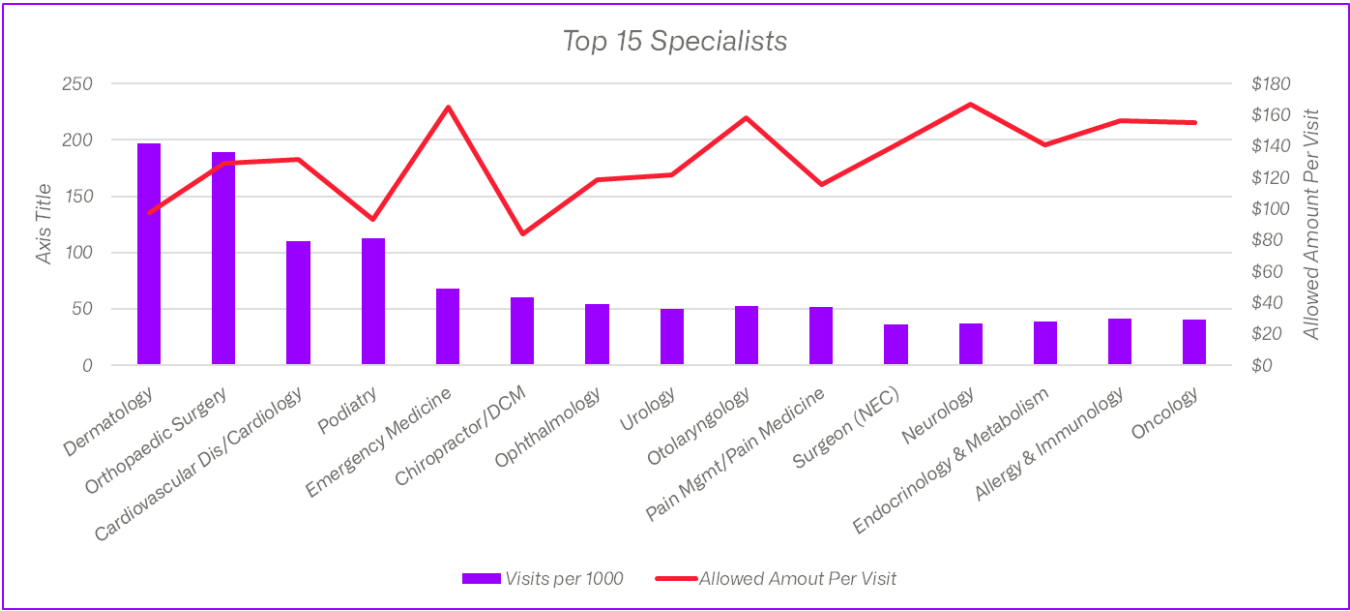
	Allowed Amt PMPY Med			Patients		
	May 2022 – Apr 2023	May 2023 – Apr 2024	% Change	May 2022 – Apr 2023	May 2023 – Apr 2024	% Change
Major Procedures	\$1,302	\$1,344	3.2%	16,934	18,218	7.6%
Specialty Drugs (Medical)	\$575	\$671	16.7%	3,459	3,654	5.6%
Professional Office Visits	\$613	\$638	4.1%	93,558	93,878	0.3%
Emergency Rooms	\$610	\$630	3.3%	17,289	17,550	1.5%
Radiology	\$418	\$432	3.2%	41,100	41,373	0.7%
Other Outpatient Services	\$411	\$406	-1.0%	81,159	84,949	4.7%
Laboratory	\$317	\$236	-25.5%	72,162	68,681	-4.8%
Mental Health	\$256	\$294	14.8%	23,004	24,267	5.5%
Substance Abuse	\$24	\$31	30.0%	953	1,062	11.4%
PT, OT, Speech Therapy	\$139	\$150	8.2%	15,424	15,694	1.8%
Injections and Medications	\$85	\$74	-12.7%	12,412	12,375	-0.3%
Supplies and Devices	\$90	\$92	1.9%	13,904	14,565	4.8%
Dialysis	\$65	\$58	-11.0%	97	92	-5.2%
Durable Medical Equipment	\$36	\$35	-4.4%	4,562	4,608	1.0%

# Outpatient Medical Detail

	Utilization (Services per 1000)			Price (Allowed Amount per Service)		
	May 2022 – Apr 2023	May 2023 – Apr 2024	% Change	May 2022 – Apr 2023	May 2023 – Apr 2024	% Change
Major Procedures	1,916.9	1,889.8	-1.4%	\$679	\$711	4.7%
Specialty Drugs (Medical)	283.9	290.2	2.2%	\$2,025	\$2,311	14.1%
Professional Office Visits	5,670.2	5,537.1	-2.3%	\$108	\$115	6.6%
Emergency Rooms	2,097.2	2,020.5	-3.7%	\$291	\$312	7.2%
Radiology	1,760.1	1,692.6	-3.8%	\$238	\$255	7.3%
Other Outpatient Services	3,478.4	3,580.0	2.9%	\$118	\$114	-3.8%
Laboratory	7,665.4	7,060.2	-7.9%	\$41	\$33	-19.2%
Mental Health	2,537.7	2,731.1	7.6%	\$101	\$108	6.7%
Substance Abuse	179.1	227.0	26.7%	\$133	\$136	2.6%
PT, OT, Speech Therapy	4,237.6	4,190.4	-1.1%	\$33	\$36	9.4%
Injections and Medications	800.2	776.6	-2.9%	\$106	\$96	-10.0%
Supplies and Devices	1,120.9	1,149.5	2.5%	\$81	\$80	-0.6%
Dialysis	102.1	97.0	-5.0%	\$636	\$596	-6.3%
Durable Medical Equipment	194.9	206.0	5.7%	\$185	\$168	-9.6%

# Outpatient Medical Detail: Professional Office Visits

	% Visits			% Allowed Amt			Allowed Amount/Visit			Visits per 1000		
	May 2022 - Apr 2023	May 2023 - Apr 2024	Change	May 2022 - Apr 2023	May 2023 - Apr 2024	Change	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change
Specialist Visits	36.3%	36.0%	-0.2%	35.6%	35.1%	-0.5%	\$125	\$132	6.0%	1,514	1,465	-3.3%
Non-Specialist Visits	63.7%	64.0%	0.2%	64.4%	64.9%	0.5%	\$128	\$137	7.2%	2,662	2,602	-2.2%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>		<b>100.0%</b>	<b>100.0%</b>		<b>\$127</b>	<b>\$135</b>	<b>6.8%</b>	<b>4,176</b>	<b>4,067</b>	<b>-2.6%</b>

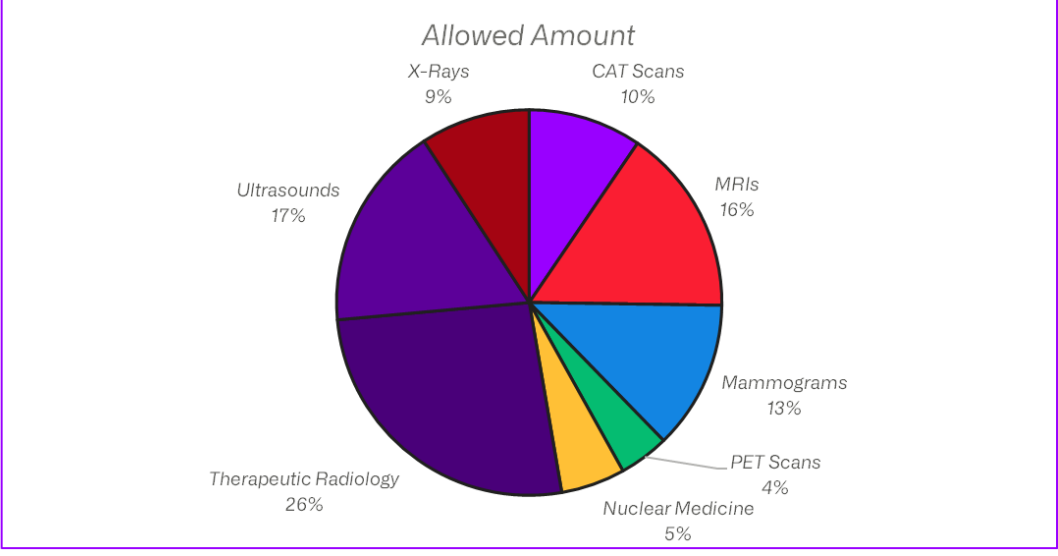
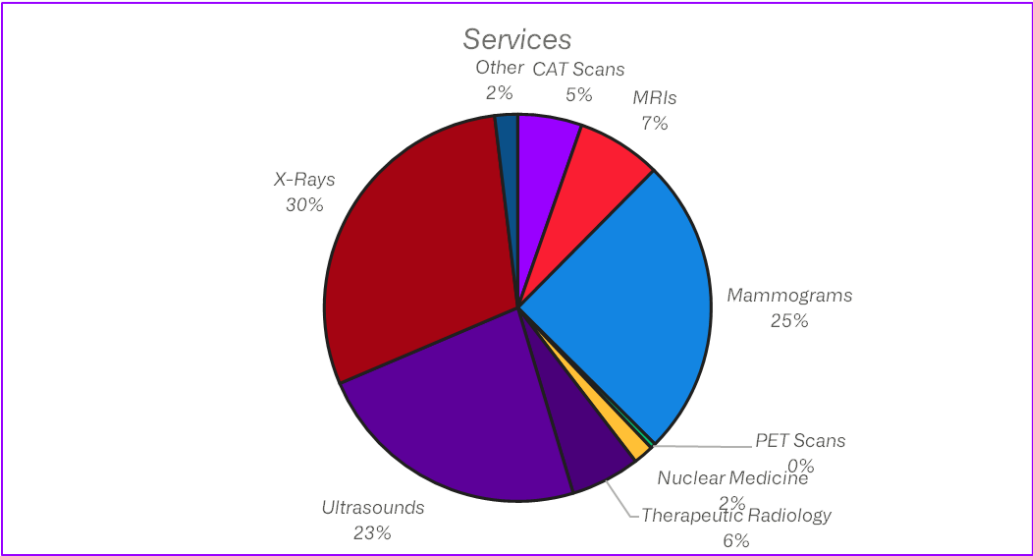


	Visits per 1000	Allowed Amount Per Visit
Dermatology	197	\$98
Orthopaedic Surgery	189	\$129
Cardiovascular Dis/Cardiology	110	\$132
Podiatry	112	\$93
Emergency Medicine	68	\$165
Chiropractor/DCM	60	\$84
Ophthalmology	55	\$118
Urology	50	\$122
Otolaryngology	53	\$158
Pain Mgmt/Pain Medicine	52	\$116
Surgeon (NEC)	37	\$141
Neurology	37	\$167
Endocrinology & Metabolism	39	\$141
Allergy & Immunology	41	\$156
Oncology	40	\$155
<b>Top 15</b>	<b>1,136</b>	<b>\$125</b>
<b>All Other Specialists</b>	<b>333</b>	<b>\$156</b>
<b>Total All Specialists</b>	<b>1,465</b>	<b>\$132</b>



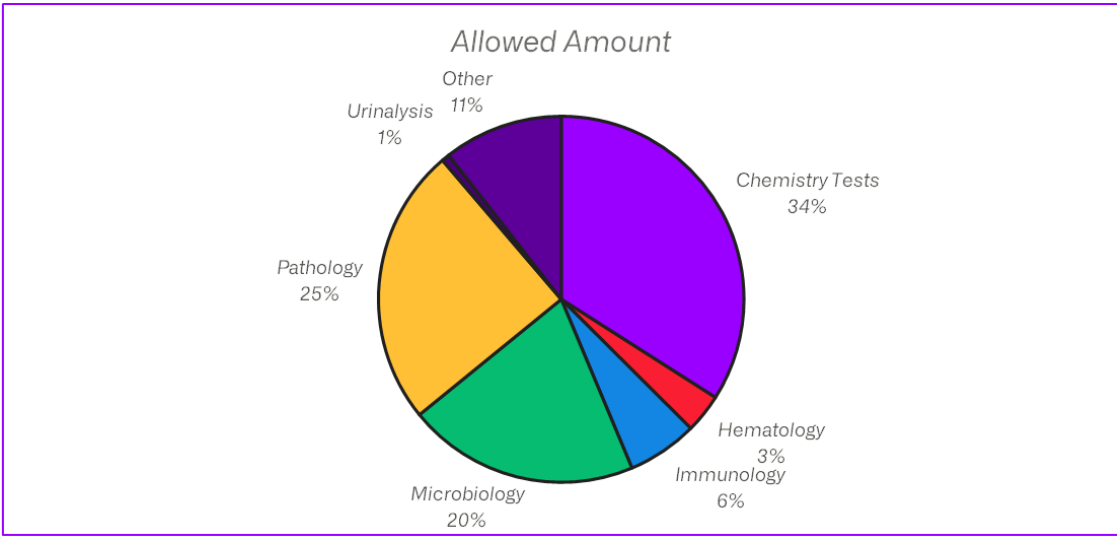
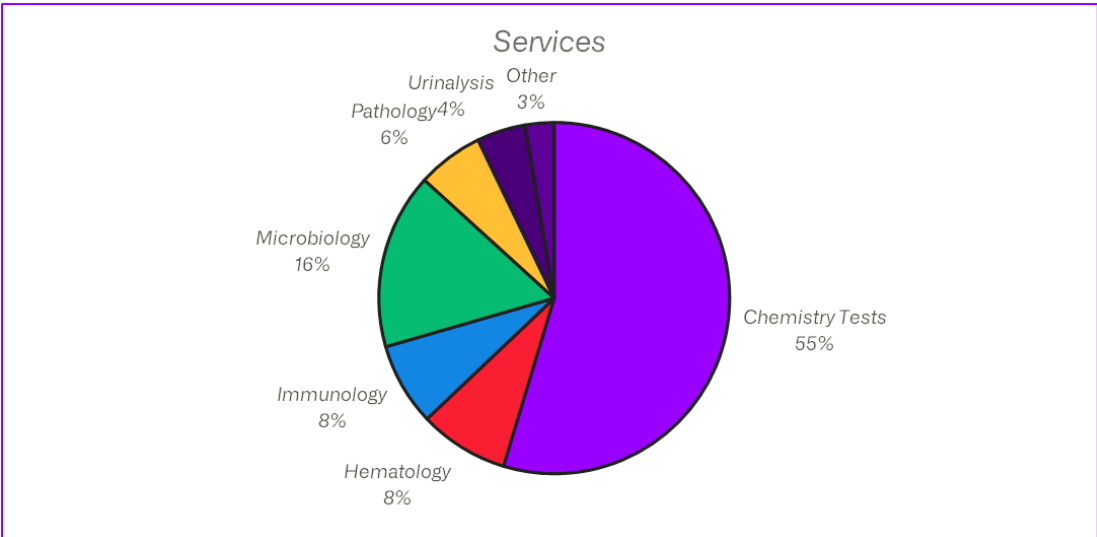
# Outpatient Medical Detail: Radiology

Outpatient Radiology Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change
CAT Scans	92.9	90.8	-2.3%	\$425	\$445	4.9%	\$39	\$40	2.5%	\$36	\$36	-0.4%
MRIs	117.9	119.4	1.3%	\$553	\$566	2.3%	\$65	\$68	3.6%	\$60	\$63	4.0%
Mammograms	431.3	423.6	-1.8%	\$120	\$124	3.0%	\$52	\$52	1.2%	\$51	\$51	1.3%
PET Scans	6.1	7.5	23.6%	\$2,873	\$2,710	-5.7%	\$17	\$20	16.6%	\$17	\$20	16.2%
Nuclear Medicine	30.3	28.7	-5.1%	\$738	\$898	21.7%	\$22	\$26	15.4%	\$22	\$24	12.7%
Therapeutic	104.7	98.0	-6.4%	\$1,041	\$1,145	10.0%	\$109	\$112	2.9%	\$107	\$111	3.2%
Ultrasounds	426.0	393.2	-7.7%	\$168	\$179	6.4%	\$72	\$70	-1.8%	\$65	\$64	-1.6%
X-Rays	518.7	499.0	-3.8%	\$74	\$78	5.7%	\$38	\$39	1.7%	\$32	\$33	1.9%
Other	32.3	32.4	0.3%	\$105	\$119	12.9%	\$3	\$4	13.3%	\$3	\$4	12.6%
<b>Total</b>	<b>1760.1</b>	<b>1692.6</b>	<b>-3.8%</b>	<b>\$238</b>	<b>\$255</b>	<b>7.3%</b>	<b>\$418</b>	<b>\$432</b>	<b>3.2%</b>	<b>\$393</b>	<b>\$405</b>	<b>3.0%</b>



# Outpatient Medical Detail: Laboratory

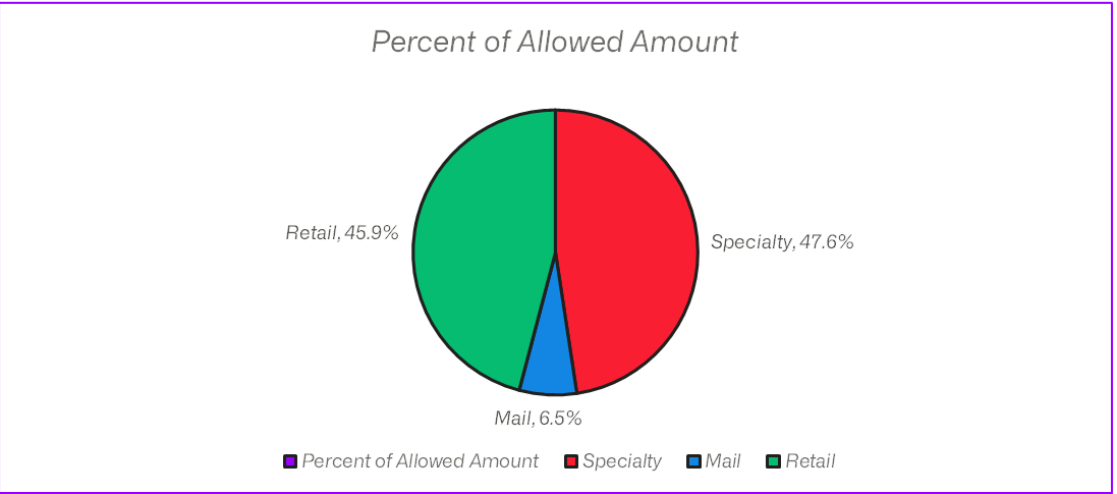
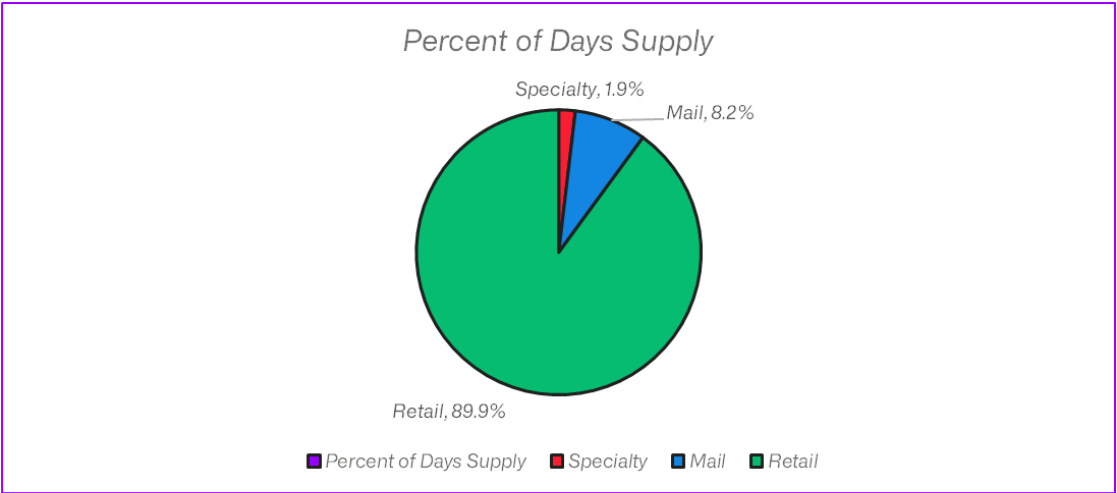
Outpatient Lab Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change
Chemistry Tests	3689.3	3860.5	4.6%	\$21	\$21	1.2%	\$76	\$80	5.9%	\$60	\$64	5.3%
Hematology	575.3	582.2	1.2%	\$17	\$14	-18.7%	\$10	\$8	-17.7%	\$7	\$7	8.4%
Immunology	825.7	536.8	-35.0%	\$30	\$27	-8.6%	\$25	\$15	-40.6%	\$24	\$13	-44.4%
Microbiology	1593.7	1144.4	-28.2%	\$72	\$42	-41.3%	\$115	\$48	-57.8%	\$110	\$43	-60.5%
Pathology	461.2	431.2	-6.5%	\$140	\$135	-3.9%	\$65	\$58	-10.1%	\$60	\$54	-9.7%
Urinalysis	316.5	317.2	0.2%	\$5	\$5	1.7%	\$2	\$2	1.9%	\$1	\$1	3.0%
Other	203.8	187.9	-7.8%	\$127	\$133	4.4%	\$26	\$25	-3.7%	\$24	\$24	-1.4%
<b>Total</b>	<b>7665.4</b>	<b>7060.2</b>	<b>-7.9%</b>	<b>\$41</b>	<b>\$33</b>	<b>-19.2%</b>	<b>\$317</b>	<b>\$236</b>	<b>-25.5%</b>	<b>\$286</b>	<b>\$206</b>	<b>-27.8%</b>



# Prescription Drug Detail\*

## Annual Trend

		May 2022 - May 2023 -		
		Apr 2023	Apr 2024	% Change
<b>Total</b>	Allowed Amount PMPY	\$2,059	\$2,383	15.7%
	Net Pay PMPY	\$1,944	\$2,112	8.6%
	Out of Pocket PMPY	\$108	\$119	10.5%
	Patients per 1000	806.2	758.7	-5.9%
	Allowed Amount per Day Supply	\$4.42	\$5.05	14.1%
	Days Supply PMPY	465.6	472.1	1.4%
<b>Mail Order</b>	Allowed Amount PMPY	\$104	\$155	48.8%
	Net Pay PMPY	\$98	\$145	48.8%
	Out of Pocket PMPY	\$6	\$8	29.0%
	Patients per 1000	44.8	47.7	6.5%
	Allowed Amount per Day Supply	\$2.59	\$4.00	54.4%
	Days Supply PMPY	40.1	38.7	-3.6%
<b>Retail</b>	Allowed Amount PMPY	\$975	\$1,094	12.1%
	Net Pay PMPY	\$876	\$984	12.3%
	Out of Pocket PMPY	\$94	\$103	10.1%
	Patients per 1000	802.9	753.6	-6.1%
	Allowed Amount per Day Supply	\$2.34	\$2.58	10.3%
	Days Supply PMPY	417.5	424.6	1.7%
<b>Specialty</b>	Allowed Amount PMPY	\$980	\$1,134	15.8%
	Net Pay PMPY	\$970	\$983	1.3%
	Out of Pocket PMPY	\$8	\$8	0.7%
	Patients per 1000	39.1	40.4	3.4%
	Allowed Amount per Day Supply	\$122.80	\$128.78	4.9%
	Days Supply PMPY	8.0	8.8	10.4%

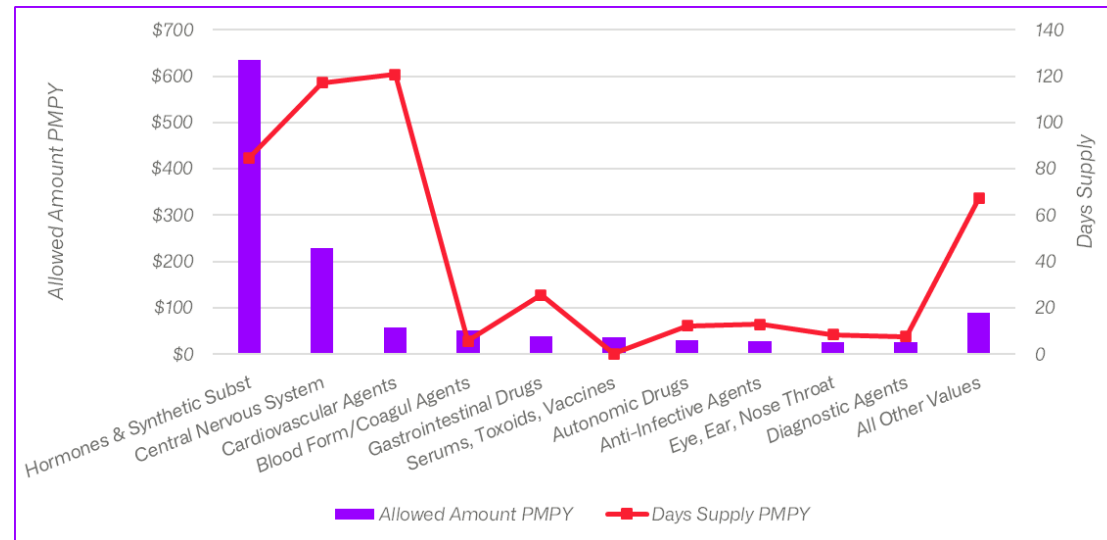


\*Specialty drugs on this slide includes drugs covered under the prescription drug benefit and excludes drugs covered under the medical plans.

# 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		
	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change
Hormones & Synthetic Subst	\$482	\$634	31.6%	\$456	\$605	32.7%	\$6	\$7	25.9%	81	85	4.5%	93.4%	94.1%	0.7%
Central Nervous System	\$244	\$229	-6.0%	\$215	\$200	-7.1%	\$2	\$2	-8.8%	114	117	3.1%	96.2%	97.9%	1.8%
Cardiovascular Agents	\$49	\$57	17.4%	\$36	\$44	22.5%	\$0	\$0	16.2%	119	121	1.1%	99.9%	99.9%	0.0%
Blood Form/Coagul Agents	\$48	\$51	6.1%	\$45	\$48	5.7%	\$9	\$9	2.6%	6	6	3.4%	100.0%	99.7%	-0.3%
Gastrointestinal Drugs	\$39	\$40	2.5%	\$34	\$35	1.3%	\$2	\$2	-1.5%	25	26	4.0%	99.9%	99.9%	0.0%
Serums, Toxoids, Vaccines	\$25	\$37	48.2%	\$25	\$37	48.3%	\$54	\$108	100.9%	0	0	-26.2%	100.0%	100.0%	0.0%
Autonomic Drugs	\$34	\$30	-11.1%	\$29	\$25	-14.1%	\$3	\$2	-12.2%	12	12	1.2%	99.9%	99.9%	0.0%
Anti-Infective Agents	\$23	\$29	25.6%	\$17	\$22	29.2%	\$2	\$2	19.7%	12	13	4.9%	100.0%	100.0%	0.0%
Eye, Ear, Nose Throat	\$28	\$27	-1.6%	\$23	\$22	-4.6%	\$2	\$3	62.4%	14	9	-39.5%	98.3%	97.6%	-0.8%
Diagnostic Agents	\$31	\$26	-18.3%	\$27	\$20	-26.3%	\$3	\$3	2.1%	10	8	-20.0%	0.0%	0.0%	0.0%
All Other Values	\$78	\$89	14.0%	\$65	\$71	8.6%	\$1	\$1	9.1%	64	67	4.5%	99.3%	99.3%	0.0%
<b>Total</b>	<b>\$1,080</b>	<b>\$1,249</b>	<b>15.7%</b>	<b>\$974</b>	<b>\$1,129</b>	<b>15.9%</b>	<b>\$2</b>	<b>\$3</b>	<b>14.3%</b>	<b>458</b>	<b>463</b>	<b>1.2%</b>	<b>97.9%</b>	<b>98.5%</b>	<b>0.6%</b>



# Specialty Drug Detail<sup>1</sup>

	Allowed Amount			Patients			Allowed Amount per Patient		
	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change
Medical Specialty	\$57,417,250	\$68,032,660	18.5%	3,460	3,655	5.6%	\$16,595	\$18,614	12.2%
Prescription Specialty	\$97,874,003	\$115,087,413	17.6%	4,339	4,571	5.3%	\$22,557	\$25,178	11.6%

Top 10 Specialty Drugs Through Medical Plans		Allowed Amount	Patients	Allowed/Patient
J9271	Inject pembrolizumab 1 mg	\$8,069,267	64	\$126,082
J2350	Inject, ocrelizumab, 1 mg	\$3,667,504	55	\$66,682
J2506	Inject, pegfilgrastim, excl biosimilar, 0.5 mg	\$3,040,741	61	\$49,848
J9299	Inject nivolumab 1 mg	\$2,495,787	21	\$118,847
J9144	Inj, daratumumab, 10 mg and hyaluronidase-fihj	\$2,234,305	17	\$131,430
J3380	Inject, vedolizumab, intravenous, 1 mg	\$2,096,839	54	\$38,830
96413	CHEMOTX ADMN IV NFS TQ UP 1 HR	\$1,758,833	561	\$3,135
J2323	Injection natalizumab, 1 mg	\$1,509,058	15	\$100,604
J9306	Inject, pertuzumab, 1 mg	\$1,169,223	15	\$77,948
J0585	Injection onabotulinumtoxinA, 1 unit	\$1,145,893	316	\$3,626
<b>Total Top 10</b>		<b>\$26,041,558</b>	<b>863</b>	<b>\$30,176</b>
<b>Percent of Overall Total (Medical Specialty)</b>		<b>38.3%</b>	<b>23.6%</b>	

<sup>1</sup>Specialty 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.

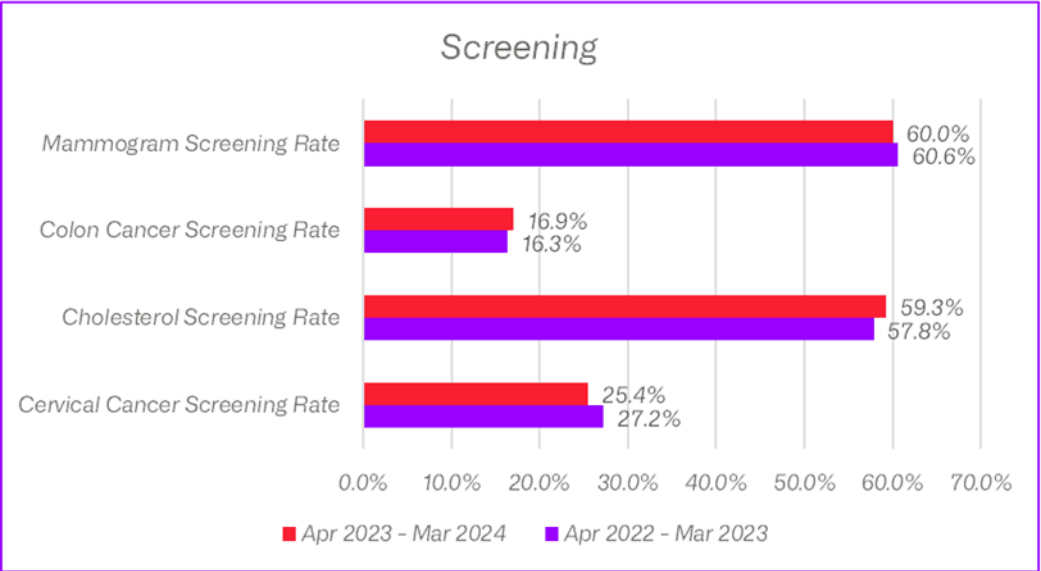
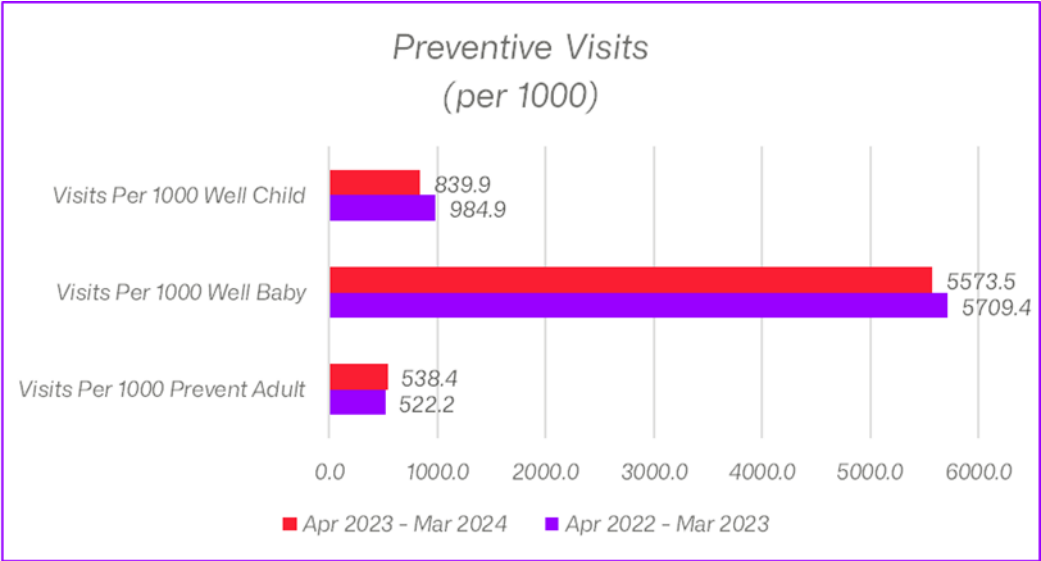
# Specialty Drug Detail

<b>Top 15 Through the Prescription Plan</b>		
	Allowed Amount	Patients
HUMIRA	\$12,456,219	223
STELARA	\$7,856,006	84
TREMFYA	\$6,320,319	108
DUPIXENT PEN	\$4,940,191	202
SKYRIZI	\$4,916,329	88
ENBREL	\$2,795,839	64
COSENTYX	\$2,596,073	58
TALTZ	\$2,408,274	42
DUPIXENT PFS	\$2,179,712	96
TRIKAFTA	\$2,148,652	7
BIKTARVY	\$1,975,300	66
OTEZLA	\$1,936,937	70
VERZENIO	\$1,831,847	17
SPRYCEL	\$1,779,056	14
RINVOQ	\$1,686,310	51
<b>Total Top 15</b>	<b>\$57,827,065</b>	<b>1,190</b>
<b>Percent of Overall Total (Rx Specialty)</b>	<b>50.2%</b>	<b>26.0%</b>

# Mental Health and Substance Abuse Detail

	Mental Health			Substance Abuse		
	May 2022 – Apr 2023	May 2023 – Apr 2024	% Change	May 2022 – Apr 2023	May 2023 – Apr 2024	% Change
<b>Overall</b>						
Patients per 1000 Inpatient	4.2	4.3	3.0%	1.4	1.5	1.2%
Pats per 1000 Outpatient	207.1	214.4	3.5%	8.6	9.4	9.4%
<b>Inpatient</b>						
Allow Amt PMPY Adm Acute	\$52	\$58	12.5%	\$26	\$24	-6.9%
Net Pay PMPY Adm Acute	\$50	\$57	13.8%	\$25	\$23	-8.6%
Allow Amt Per Adm Acute	\$12,985	\$14,987	15.4%	\$13,468	\$11,425	-15.2%
Days LOS Admit Acute	10.0	10.2	1.5%	10.2	9.5	-7.1%
Admits Per 1000 Acute	4.0	3.9	-2.5%	1.9	2.1	9.7%
<b>Outpatient</b>						
Allow Amt PMPY OP Med	\$251	\$289	15.0%	\$24	\$31	-49.8%
Net Pay PMPY OP Med	\$229	\$263	14.9%	\$21	\$28	-49.9%
Allow Amt Per Svc OP Med	\$102	\$110	7.7%	\$132	\$136	15.5%
Svcs Per 1000 OP Med	2458.8	2625.6	6.8%	178.4	226.0	-56.5%

# Preventive Visits and Screening Overview





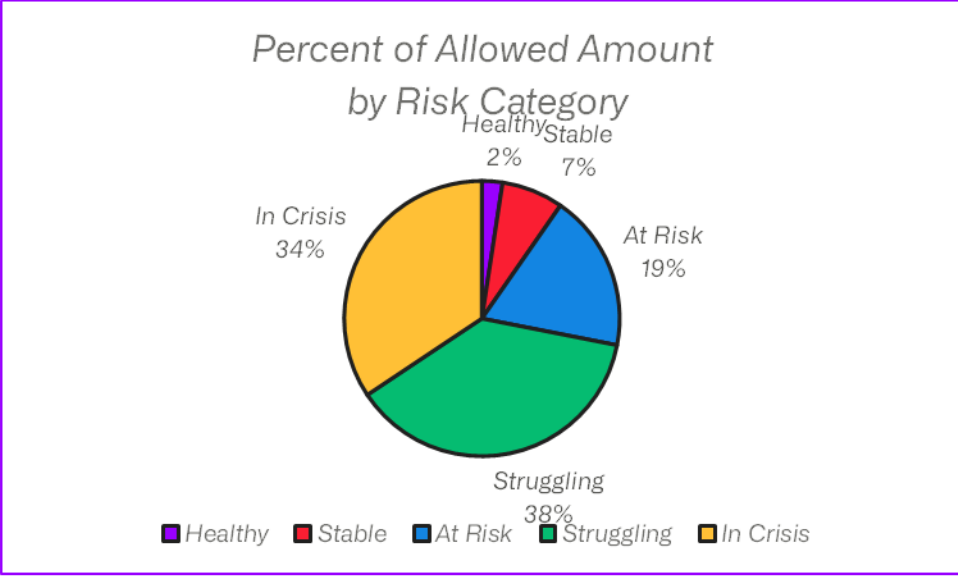
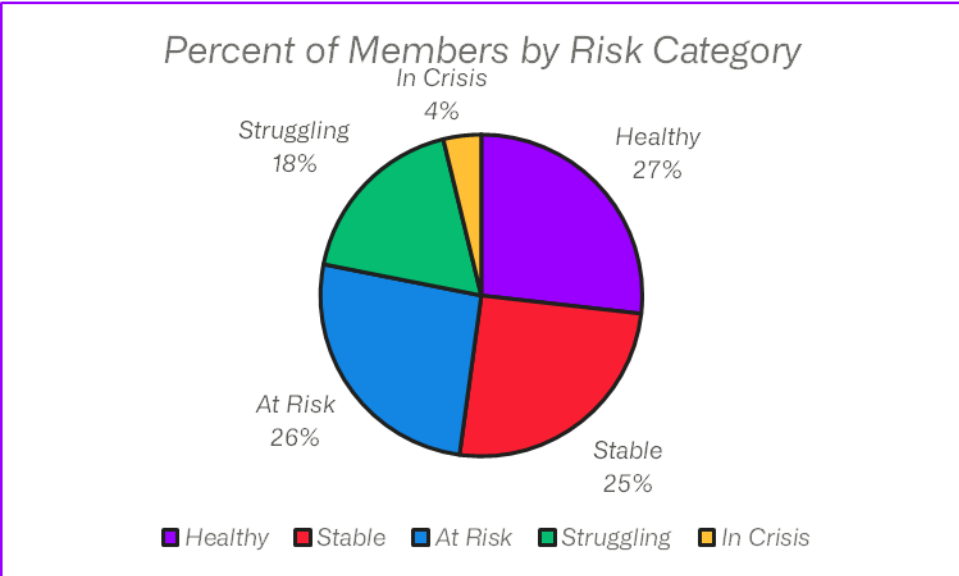
# Clinical Overview

**Annual Trend: Conditions of Interest**

	Allowed Amount PMPY (Medical)			Patients per 1000			Allowed Amount per Patient (Medical)		
	May 2022 – Apr 2023	May 2023 – Apr 2024	Change	May 2022 – Apr 2023	May 2023 – Apr 2024	Change	May 2022 – Apr 2023	May 2023 – Apr 2024	Change
Asthma	\$29.16	\$26.73	-8.3%	37.4	36.8	-1.8%	\$701.05	\$652.13	-7.0%
Cancer - Breast	\$95.92	\$148.63	54.9%	7.0	7.1	2.0%	\$12,317.04	\$18,639.89	51.3%
Cancer - Colon	\$25.10	\$31.76	26.5%	1.6	1.6	0.4%	\$14,412.63	\$18,104.55	25.6%
Cancer - Lung	\$34.03	\$33.41	-1.8%	1.2	1.2	-2.6%	\$25,184.36	\$25,298.23	0.5%
Cancer - Skin	\$29.68	\$31.75	7.0%	27.9	28.3	1.5%	\$956.90	\$1,005.24	5.1%
Cerebrovascular Disease	\$81.98	\$84.12	2.6%	11.6	11.7	1.3%	\$6,368.30	\$6,426.80	0.9%
Chronic Obstruc Pulm Dis(COPD)	\$12.33	\$11.40	-7.5%	5.3	5.3	0.0%	\$2,094.66	\$1,930.67	-7.8%
Congestive Heart Failure	\$17.80	\$14.67	-17.6%	3.2	3.3	3.7%	\$5,038.08	\$3,991.15	-20.8%
Coronary Artery Disease	\$96.62	\$103.06	6.7%	14.4	14.3	-1.2%	\$6,025.06	\$6,482.71	7.6%
Diabetes	\$102.66	\$100.81	-1.8%	91.6	100.1	9.2%	\$1,007.84	\$903.35	-10.4%
Hypertension, Essential	\$75.38	\$89.79	19.1%	119.2	115.0	-3.5%	\$569.08	\$700.20	23.0%
Mental Hlth - Depression	\$117.77	\$135.16	14.8%	95.8	98.5	2.9%	\$1,106.20	\$1,229.97	11.2%
Osteoarthritis	\$194.38	\$178.75	-8.0%	62.8	61.4	-2.2%	\$2,783.98	\$2,609.48	-6.3%
Renal Function Failure	\$108.12	\$92.52	-14.4%	10.6	11.2	5.6%	\$9,176.91	\$7,408.54	-19.3%
Spinal/Back Disord, Low Back	\$182.55	\$169.67	-7.1%	97.2	95.1	-2.2%	\$1,689.84	\$1,600.10	-5.3%
Pneumonia	\$25.54	\$32.00	25.3%	7.5	8.4	11.9%	\$3,048.76	\$3,402.69	11.6%
Pregnancy	\$304.30	\$282.81	-7.1%	25.0	24.3	-2.5%	\$10,970.64	\$10,418.92	-5.0%

# Risk Profile<sup>1</sup> (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



<sup>1</sup>Definitions 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.