

Key Trends for Active Employees and Early Retirees

Based on Paid Claims
Through June 2024
Rolling Year

August 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 understanding that the backlog created was cleared out by the end of FY24

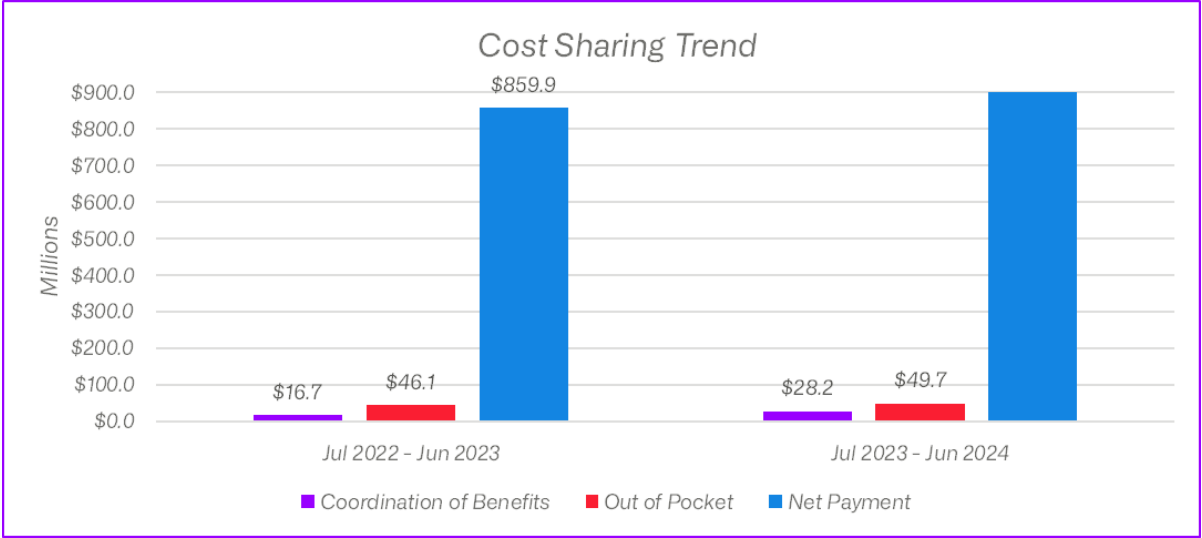
Executive Summary

- Overall Allowed PMPY trend rose 5.1% from \$9,223 to \$9,692
- Inpatient medical PMPY decreased 4.7%, driven by a decrease of 6.1% in facility charges
 - Surgical admissions decreased by 11.1%; and accounted for 17% of admissions
 - Allowed amounts PMPY for maternity admissions decreased 11.9% alongside a decrease to maternity admits of 10.1%, which led to a decrease in maternity spend of 11.0%
 - Average length of stay for admissions decreased overall by 4.6%
- Outpatient medical PMPY increased by 4.1% from \$5,113 to \$5,322
 - Utilization saw the largest increases for substance abuse (15.0%), supplies and devices (7.8%) and mental health (7.3%)
 - Allowed amount per service increased for substance abuse (23.8%) medical specialty drugs (18.2%), and mental health (13.5%)
 - Outpatient lab net PMPY payments decreased by 24.9%
 - 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 28.9% of the cost overall and increased by 16.4% 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

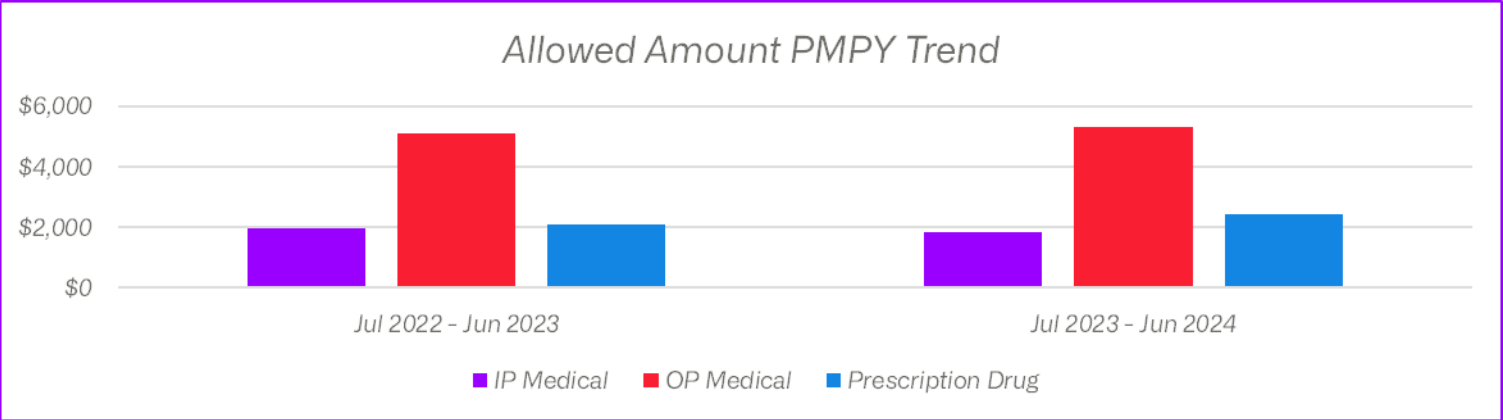
Annual Trend

	Jul 2022 – Jun 2023	Jul 2023 – Jun 2024	% Change
Allowed Amount	\$922,657,076	\$987,169,261	7.0%
Coordination of Benefits ¹	\$16,670,264	\$28,202,273	69.2%
Out of Pocket	\$46,052,139	\$49,692,714	7.9%
Net Payment	\$859,934,673	\$909,274,274	5.7%
Members Avg Med or Rx	\$100,037	\$101,852	1.8%
Allow Amt PMPY	\$9,223	\$9,692	5.1%
Allow Amt PEPY	\$20,293	\$21,164	4.3%
Net Pay PMPY	\$8,596	\$8,927	3.9%
Net Pay PEPY	\$18,913	\$19,494	3.1%



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



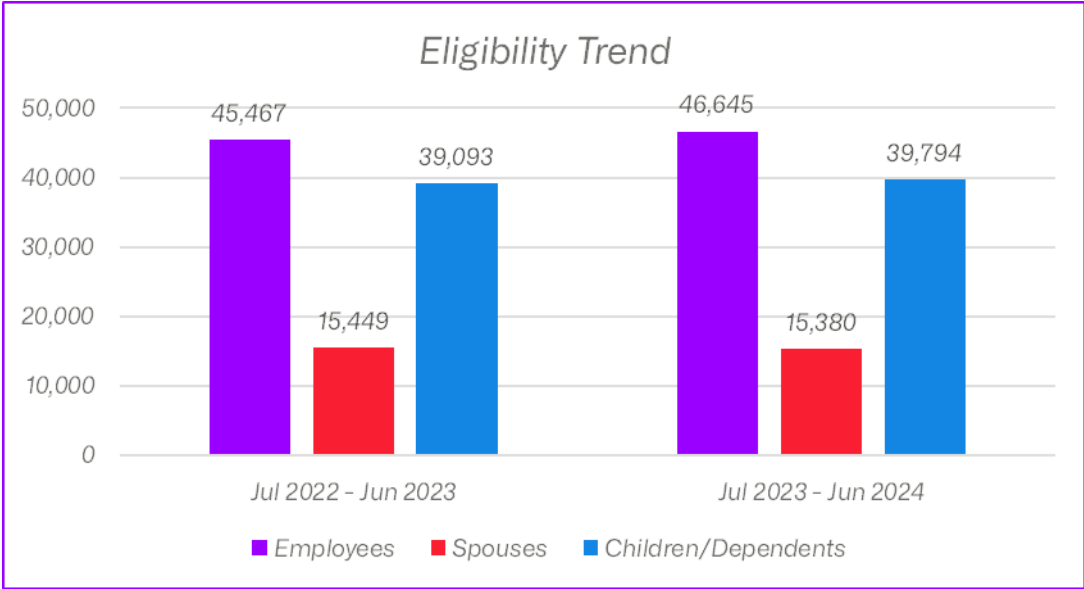
Allowed Amount PMPY Trend

	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change
IP Medical	\$1,951	\$1,860	-4.7%
OP Medical	\$5,113	\$5,322	4.1%
Prescription Drug	\$2,096	\$2,440	16.4%

Overall Eligibility Trend

Annual Eligibility Trend

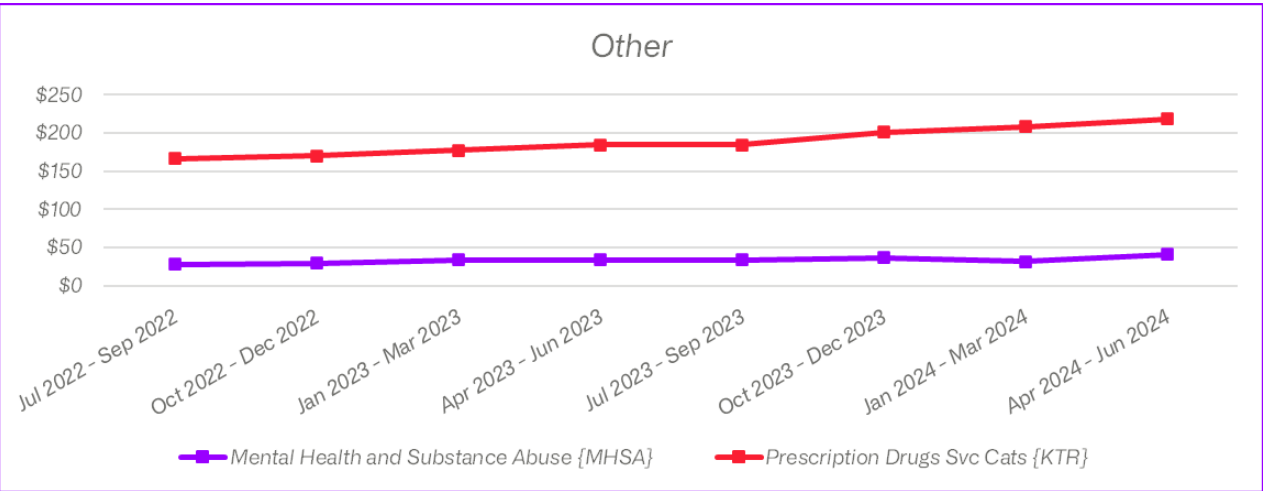
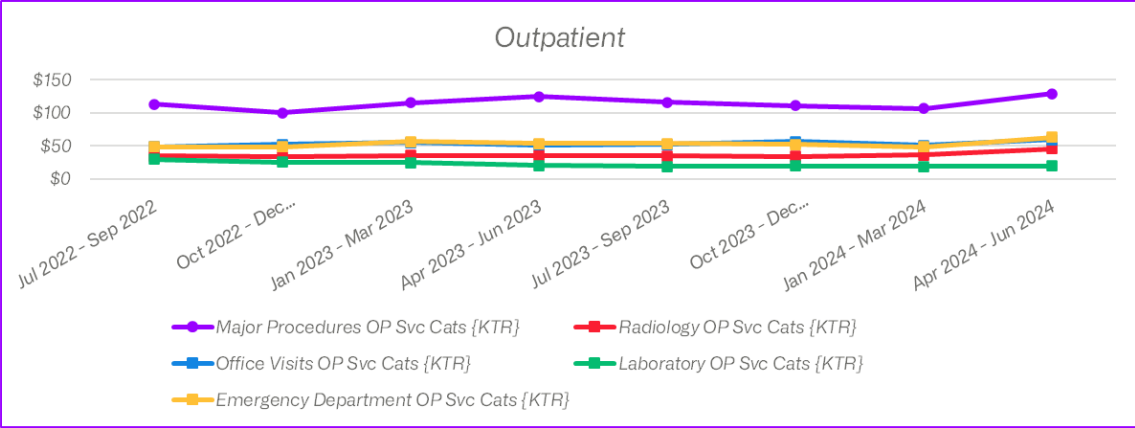
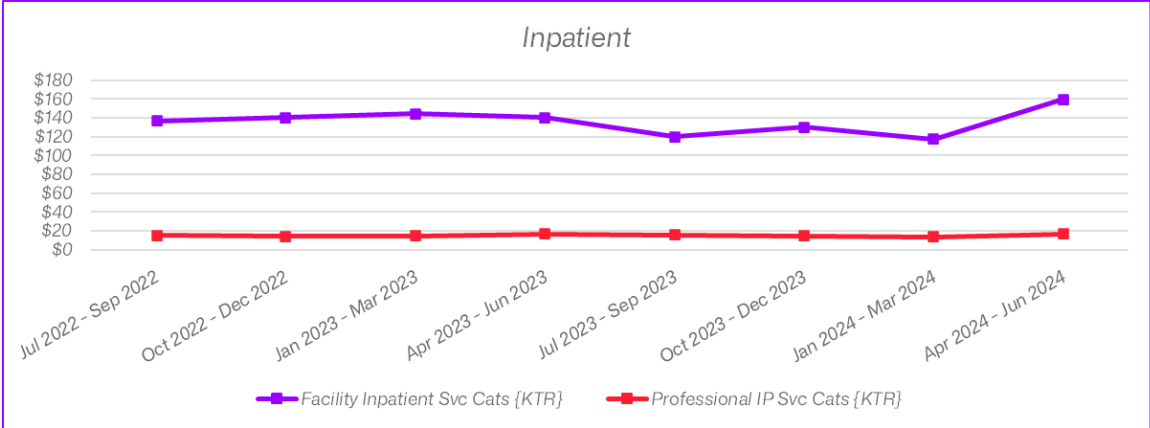
	Jul 2022 – Jun 2023	Jul 2023 – Jun 2024	% Change
Members Avg	100,010	101,819	1.8%
Employees	45,467	46,645	2.6%
Spouses	15,449	15,380	-0.4%
Children/Dependents	39,093	39,794	1.8%
Family Size Avg	2.2	2.2	-0.8%
Member Age Avg	34.4	34.3	-0.1%
Employees	47.0	46.9	-0.2%
Spouses	49.9	49.9	0.1%
Children/Dependents	13.5	13.6	0.4%



Overall Trend by Type of Service

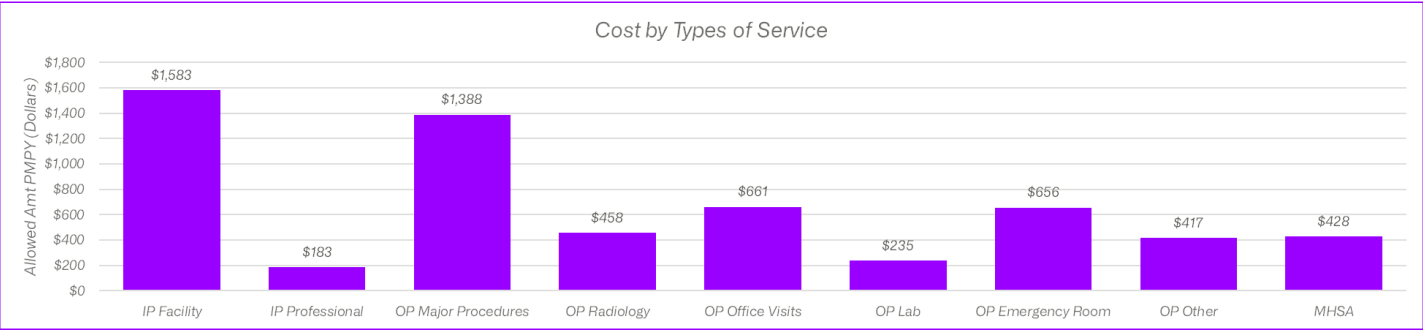
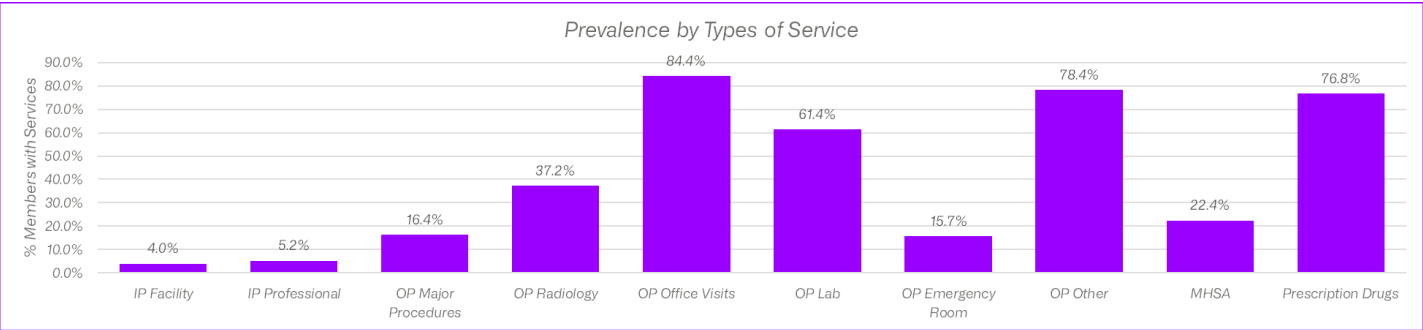
	Allowed Amt PMPY Med and Rx			Net Pay PMPY Med and Rx		
	Jul 2022 – Jun 2023	Jul 2023 – Jun 2024	% Change	Jul 2022 – Jun 2023	Jul 2023 – Jun 2024	% Change
IP Facility	\$1,685	\$1,583	-6.1%	\$1,601	\$1,516	-5.3%
IP Professional	\$184	\$183	-0.3%	\$175	\$176	0.5%
OP Major Procedures	\$1,363	\$1,388	1.8%	\$1,293	\$1,321	2.2%
OP Radiology	\$424	\$458	8.0%	\$399	\$431	7.9%
OP Office Visits	\$626	\$661	5.7%	\$535	\$568	6.1%
OP Lab	\$305	\$235	-23.1%	\$273	\$205	-24.9%
OP Emergency Room	\$626	\$656	4.8%	\$568	\$597	5.0%
OP Other	\$420	\$417	-0.6%	\$421	\$431	2.4%
MHSA	\$375	\$428	14.0%	\$346	\$395	14.0%
Prescription Drugs	\$2,096	\$2,440	16.4%	\$1,978	\$2,147	8.5%

Allowed Amount PMPM Quarterly Trend



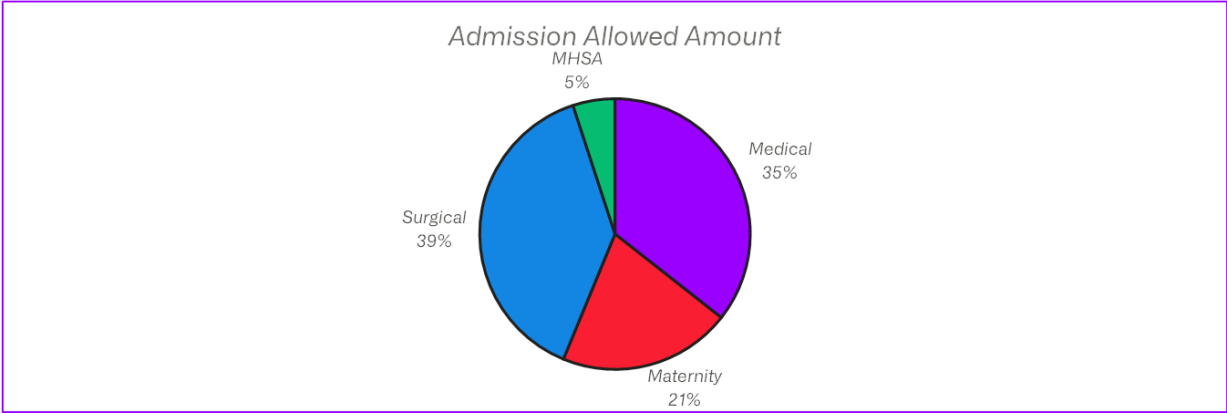
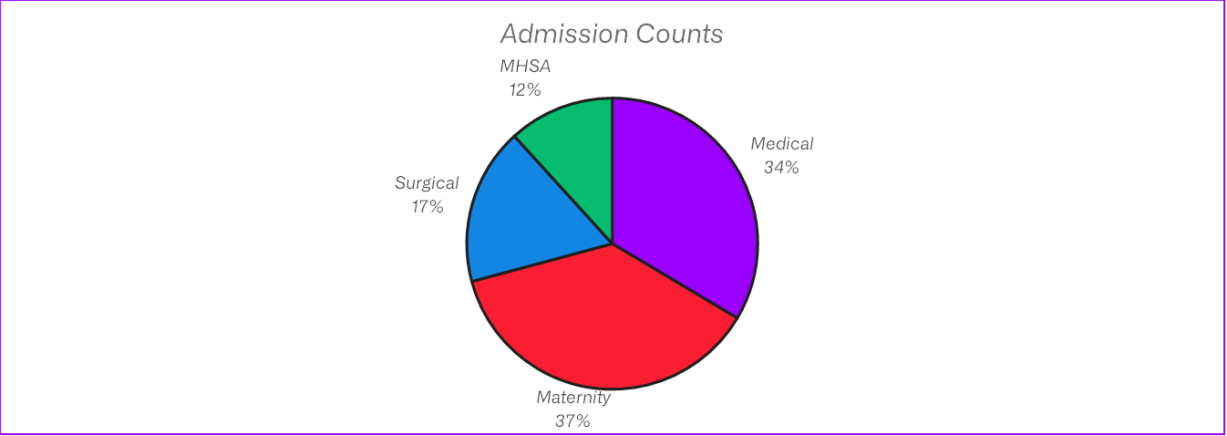
Cost and Use by Type of Service

	Patients as a % of Total Members	Costs as a % of Total Allowed Amount
IP Facility	4.0%	18.7%
IP Professional	5.2%	2.2%
OP Major Procedures	16.4%	16.4%
OP Radiology	37.2%	5.4%
OP Office Visits	84.4%	7.8%
OP Lab	61.4%	2.8%
OP Emergency Room	15.7%	7.8%
OP Other	78.4%	4.9%
MHSA	22.4%	5.1%
Prescription Drugs	76.8%	28.9%



Acute Inpatient Admission Detail

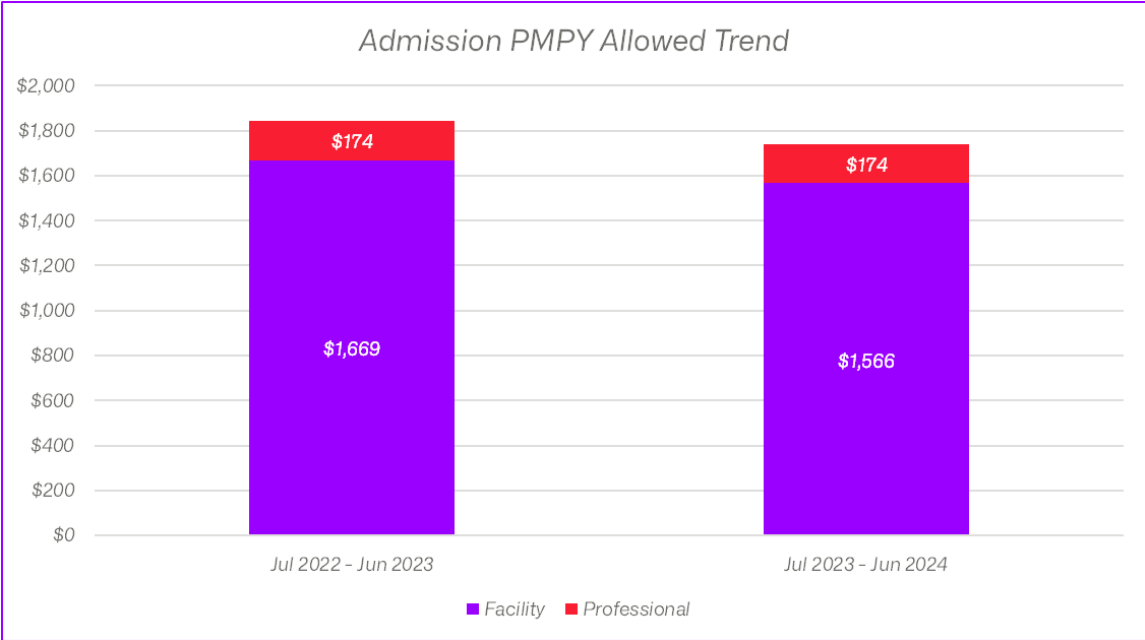
	Jul 2022 – Jun 2023	Jul 2023 – Jun 2024	% Change	
Admits/1000	Medical	18.4	17.9	-2.3%
	Maternity	22.2	19.9	-10.1%
	Surgical	10.5	9.3	-11.1%
	MHSA	6.0	6.3	5.1%
	Total	57.0	53.5	-6.2%
Allowed Amount PMPY	Medical	\$609	\$651	6.9%
	Maternity	\$428	\$377	-11.9%
	Surgical	\$763	\$708	-7.2%
	MHSA	\$81	\$92	14.0%
	Total	\$1,880	\$1,828	-2.8%
Net Pay PMPY	Medical	\$590	\$633	7.2%
	Maternity	\$403	\$359	-11.0%
	Surgical	\$730	\$684	-6.2%
	MHSA	\$77	\$88	14.4%
	Total	\$1,800	\$1,764	-2.0%



*This report excludes LTC & non-acute admissions.

Admission PMPY Allowed Amount Trend*

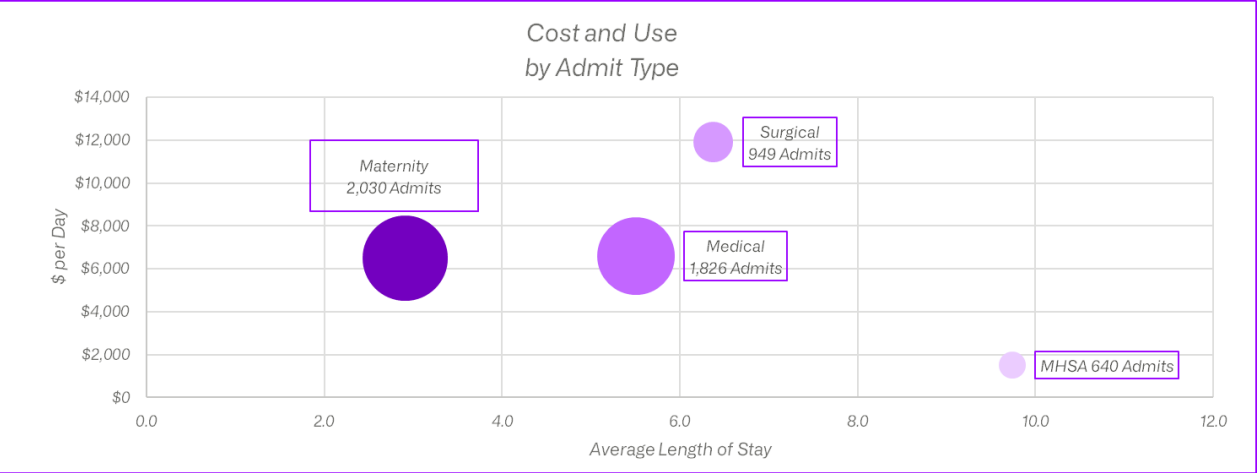
	Jul 2022 – Jun 2023	Jul 2023 – Jun 2024	% Change
Allowed Amt PMPY			
Facility	\$1,669	\$1,566	-6.2%
Professional	\$174	\$174	-0.3%
Total	\$1,844	\$1,740	-5.6%
Net Pay PMPY			
Facility	\$1,588	\$1,500	-5.5%
Professional	\$166	\$167	0.5%
Total	\$1,753	\$1,667	-4.9%



*This report excludes LTC & non-acute admissions.

Acute Admission Detail*

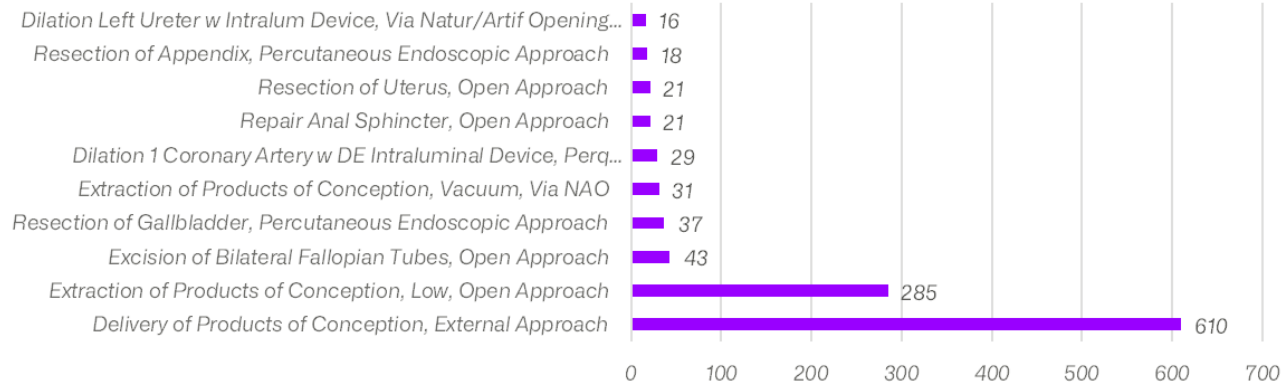
	Jul 2022 – Jun 2023	Jul 2023 – Jun 2024	% Change
Length of Stay			
Medical	5.8	5.5	-4.7%
Surgical	6.9	6.4	-7.1%
Maternity	3.1	2.9	-7.3%
MHSA	10.4	9.7	-6.7%
Total	5.4	5.2	-4.6%
Allowed Amt/Admit			
Medical	\$33,178	\$36,295	9.4%
Surgical	\$72,742	\$75,970	4.4%
Maternity	\$19,303	\$18,917	-2.0%
MHSA	\$13,494	\$14,639	8.5%
Total	\$32,995	\$34,185	3.6%
Allowed Amt/Day			
Medical	\$5,741	\$6,592	14.8%
Surgical	\$10,601	\$11,913	12.4%
Maternity	\$6,150	\$6,500	5.7%
MHSA	\$1,292	\$1,503	16.3%
Total	\$6,065	\$6,590	8.7%



*This report excludes LTC & non-acute admissions.

Acute Inpatient Admission Detail: Current Year Surgical Admits*

Top 10 Admit Principal Procedures by Volume



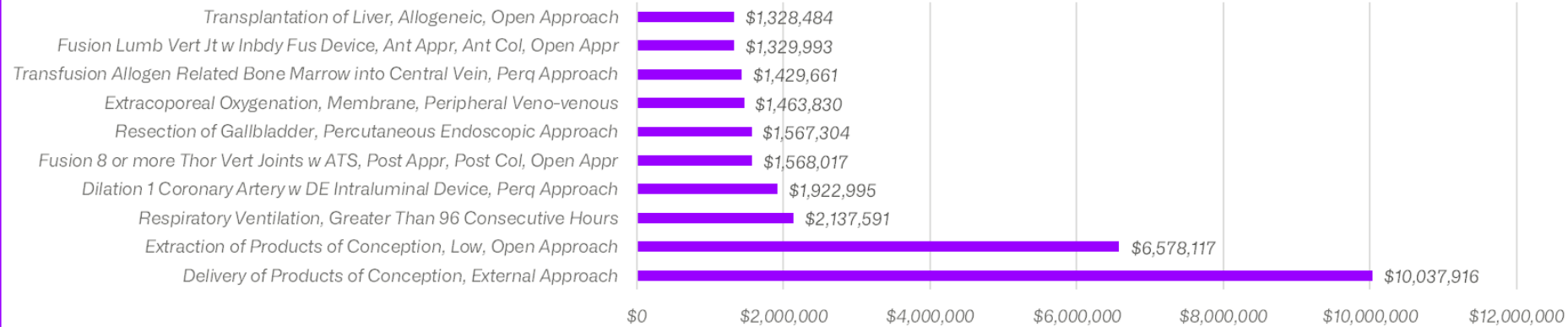
Volume

Top 10 Principal Procedures: 1,111
 Total Principal Procedures: 5,449
 Top 10 as a % of Total: 20.4%

Cost

Top 10 Principal Procedures (Admission Costs): \$29.4 m
 Total Principal Procedures (Admission Costs): \$186.2 m
 Top 10 as a % of Total Admission Costs: 15.8%

Top 10 Admit Principal Procedures by Cost



Outpatient Medical Detail

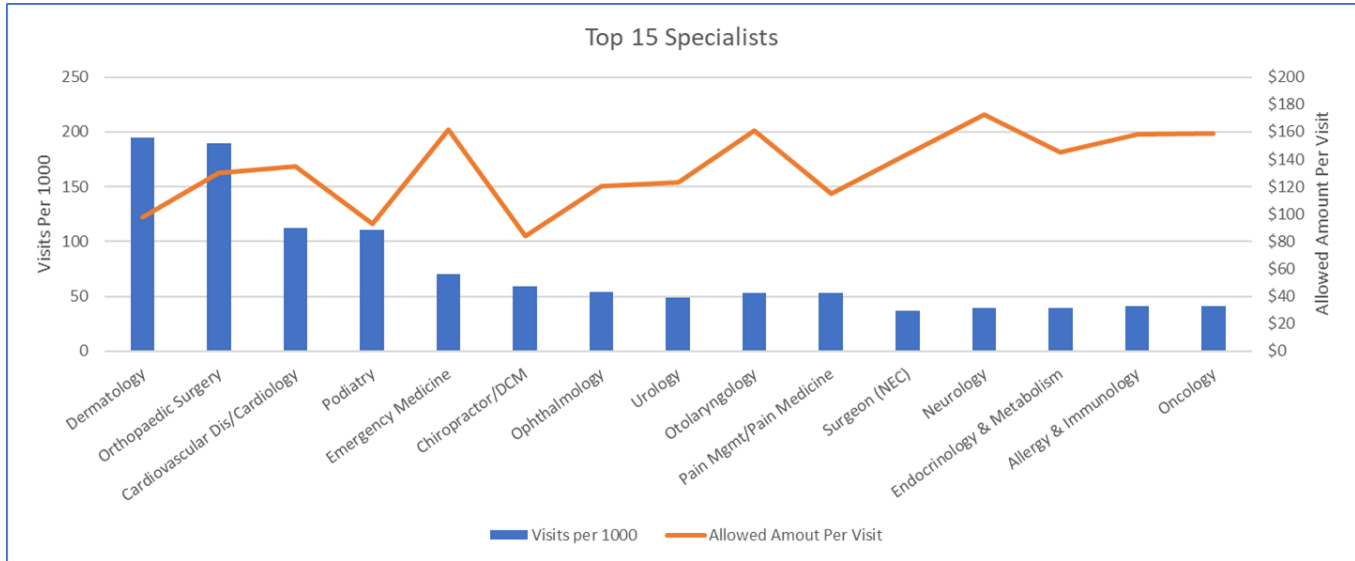
	Allowed Amt PMPY Med			Patients		
	Jul 2022 – Jun 2023	Jul 2023 – Jun 2024	% Change	Jul 2022 – Jun 2023	Jul 2023 – Jun 2024	% Change
Major Procedures	\$1,363	\$1,388	1.8%	17,242	18,358	6.5%
Specialty Drugs (Medical)	\$598	\$708	18.2%	3,431	3,731	8.7%
Professional Office Visits	\$626	\$661	5.7%	93,408	94,277	0.9%
Emergency Rooms	\$626	\$656	4.8%	17,397	17,562	0.9%
Radiology	\$424	\$458	8.0%	41,053	41,537	1.2%
Other Outpatient Services	\$420	\$417	-0.6%	80,991	87,575	8.1%
Laboratory	\$305	\$235	-23.1%	71,125	68,614	-3.5%
Mental Health	\$266	\$302	13.5%	23,055	24,413	5.9%
Substance Abuse	\$25	\$31	23.8%	982	1,058	7.7%
PT, OT, Speech Therapy	\$142	\$157	10.6%	15,438	15,841	2.6%
Injections and Medications	\$82	\$77	-6.0%	12,533	12,416	-0.9%
Supplies and Devices	\$92	\$96	4.2%	14,029	14,784	5.4%
Dialysis	\$67	\$62	-8.0%	97	95	-2.1%
Durable Medical Equipment	\$38	\$36	-4.2%	4,615	4,723	2.3%

Outpatient Medical Detail

	Utilization (Services per 1000)			Price (Allowed Amount per Service)		
	Jul 2022 – Jun 2023	Jul 2023 – Jun 2024	% Change	Jul 2022 – Jun 2023	Jul 2023 – Jun 2024	% Change
Major Procedures	1,965.3	1,909.8	-2.8%	\$693	\$727	4.8%
Specialty Drugs (Medical)	288.6	298.9	3.6%	\$2,073	\$2,367	14.2%
Professional Office Visits	5,714.5	5,657.8	-1.0%	\$109	\$117	6.7%
Emergency Rooms	2,127.1	2,061.2	-3.1%	\$294	\$318	8.1%
Radiology	1,754.7	1,689.9	-3.7%	\$242	\$271	12.2%
Other Outpatient Services	3,519.9	3,671.6	4.3%	\$119	\$114	-4.7%
Laboratory	7,614.0	7,060.0	-7.3%	\$40	\$33	-17.1%
Mental Health	2,591.3	2,779.4	7.3%	\$103	\$109	5.8%
Substance Abuse	193.6	222.5	15.0%	\$131	\$141	7.6%
PT, OT, Speech Therapy	4,260.4	4,359.8	2.3%	\$33	\$36	8.1%
Injections and Medications	807.8	785.0	-2.8%	\$101	\$98	-3.3%
Supplies and Devices	1,136.6	1,224.7	7.8%	\$81	\$78	-3.3%
Dialysis	106.8	98.9	-7.4%	\$631	\$627	-0.7%
Durable Medical Equipment	204.4	207.4	1.5%	\$184	\$173	-5.5%

Outpatient Medical Detail: Professional Office Visits

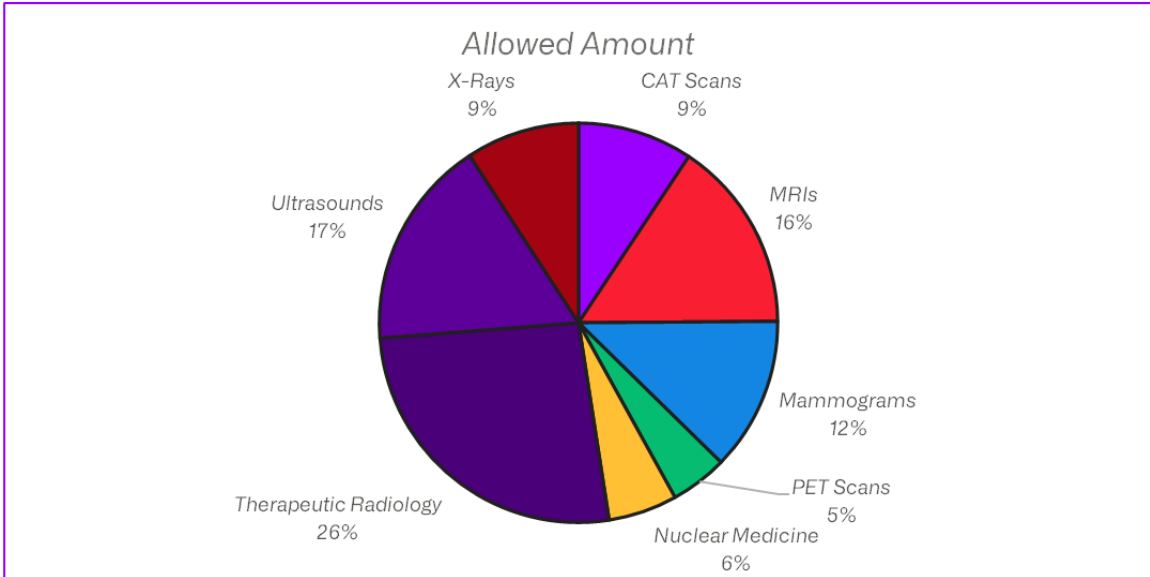
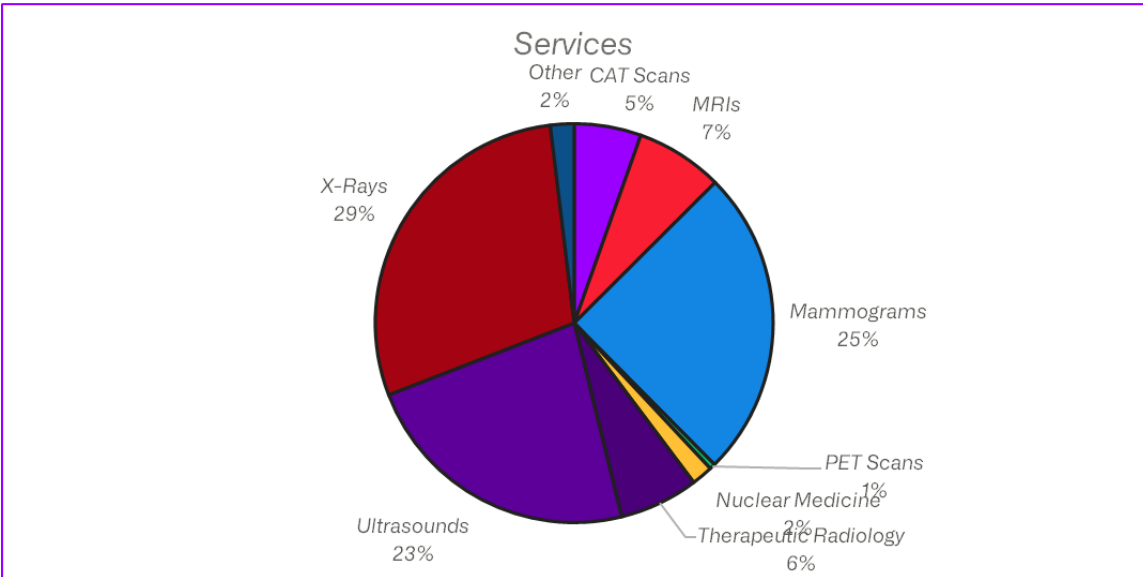
	% Visits			% Allowed Amt			Allowed Amount/Visit			Visits per 1000		
	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	Change	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	Change	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change
Specialist Visits	36.0%	35.4%	-0.6%	35.4%	34.5%	-0.9%	\$126	\$134	5.9%	1,515	1,472	-2.8%
Non-Specialist Visits	64.0%	64.6%	0.6%	64.6%	65.5%	0.9%	\$130	\$139	7.4%	2,693	2,685	-0.3%
Total	100.0%	100.0%		100.0%	100.0%		\$128	\$137	6.9%	4,208	4,157	-1.2%



	Visits per 1000	Allowed Amount Per Visit
Dermatology	195	\$98
Orthopaedic Surgery	190	\$130
Cardiovascular Dis/Cardiology	112	\$135
Podiatry	111	\$93
Emergency Medicine	70	\$161
Chiropractor/DCM	59	\$84
Ophthalmology	54	\$121
Urology	49	\$123
Otolaryngology	53	\$161
Pain Mgmt/Pain Medicine	53	\$115
Surgeon (NEC)	37	\$144
Neurology	39	\$173
Endocrinology & Metabolism	39	\$145
Allergy & Immunology	41	\$158
Oncology	41	\$159
Top 15	1,139	\$126
All Other Specialists	337	\$158
Total All Specialists	1,472	\$134

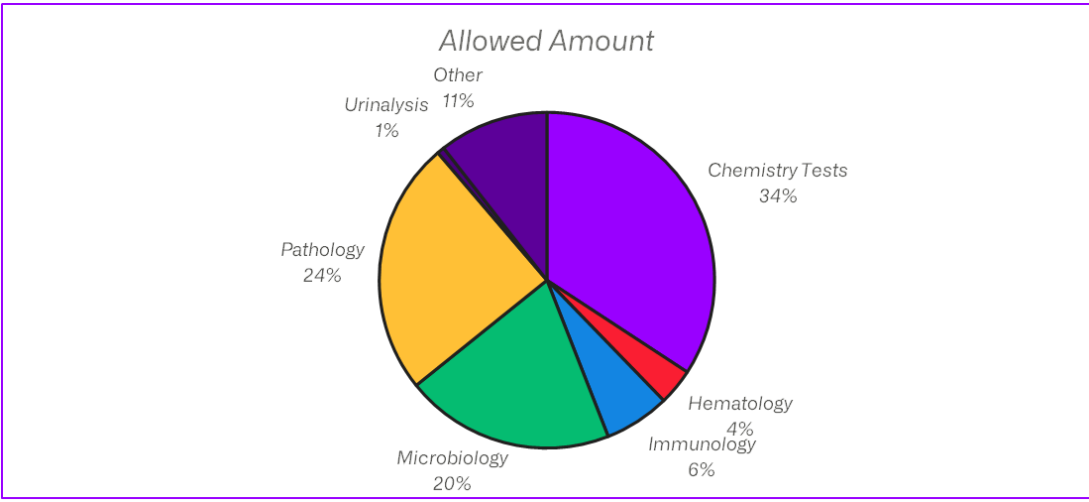
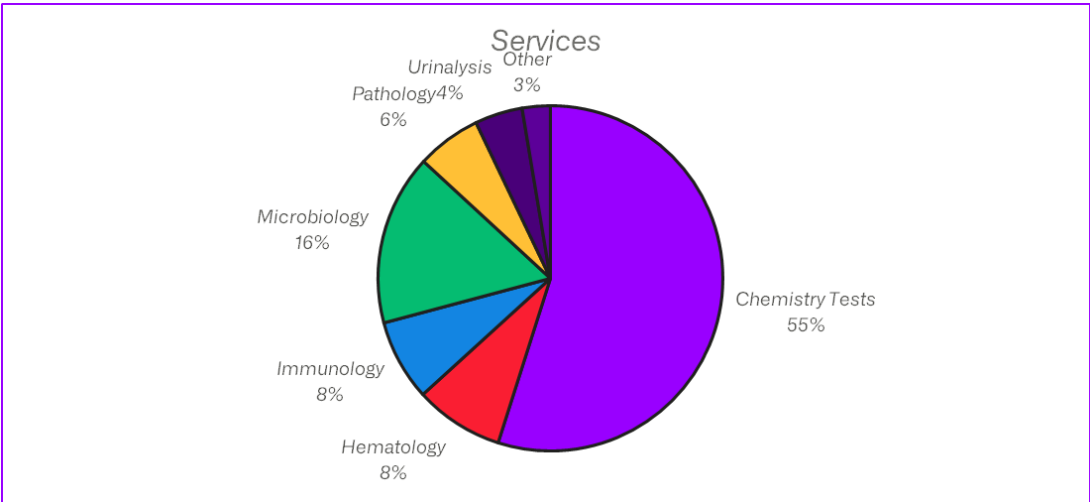
Outpatient Medical Detail: Radiology

Outpatient Radiology Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change
CAT Scans	92.3	92.0	-0.3%	\$426	\$460	8.1%	\$39	\$42	7.7%	\$36	\$38	4.4%
MRIs	116.2	119.9	3.2%	\$563	\$568	0.9%	\$65	\$68	4.1%	\$61	\$63	4.0%
Mammograms	432.5	422.6	-2.3%	\$121	\$125	3.8%	\$52	\$53	1.5%	\$51	\$52	1.5%
PET Scans	6.7	7.8	16.7%	\$2,921	\$2,738	-6.3%	\$20	\$21	9.4%	\$19	\$20	8.7%
Nuclear Medicine	31.2	29.2	-6.5%	\$755	\$961	27.4%	\$24	\$28	19.2%	\$23	\$27	17.3%
Therapeutic	100.0	108.6	8.6%	\$1,103	\$1,217	10.3%	\$110	\$132	19.8%	\$109	\$130	19.6%
Ultrasounds	423.2	388.3	-8.3%	\$169	\$182	7.6%	\$72	\$71	-1.3%	\$65	\$64	-1.1%
X-Rays	520.8	488.9	-6.1%	\$74	\$79	6.8%	\$39	\$39	0.3%	\$33	\$33	0.7%
Other	31.7	32.6	2.7%	\$112	\$117	4.4%	\$4	\$4	7.2%	\$3	\$4	9.1%
Total	1754.7	1689.9	-3.7%	\$242	\$271	12.2%	\$424	\$458	8.0%	\$399	\$431	7.9%



Outpatient Medical Detail: Laboratory

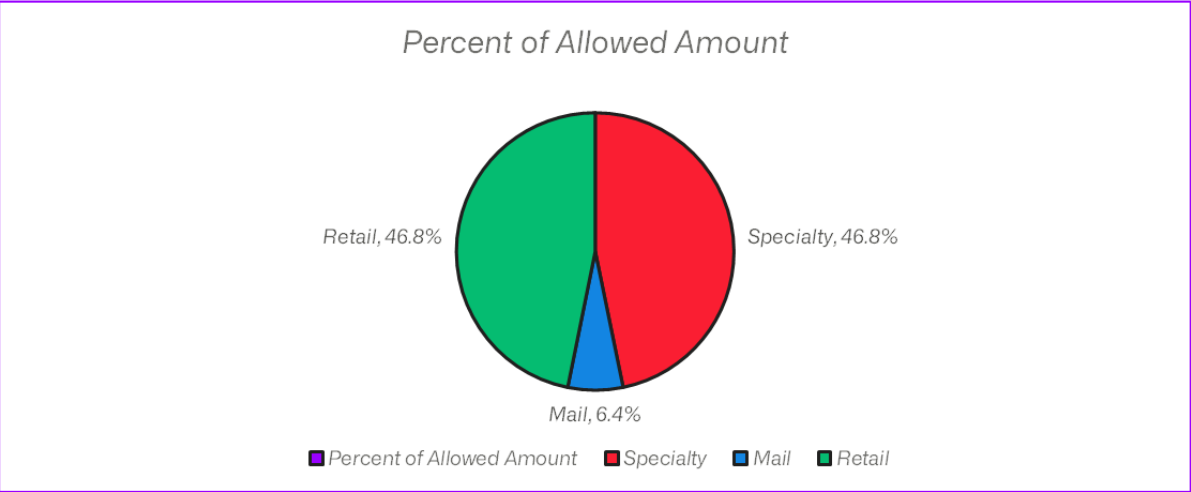
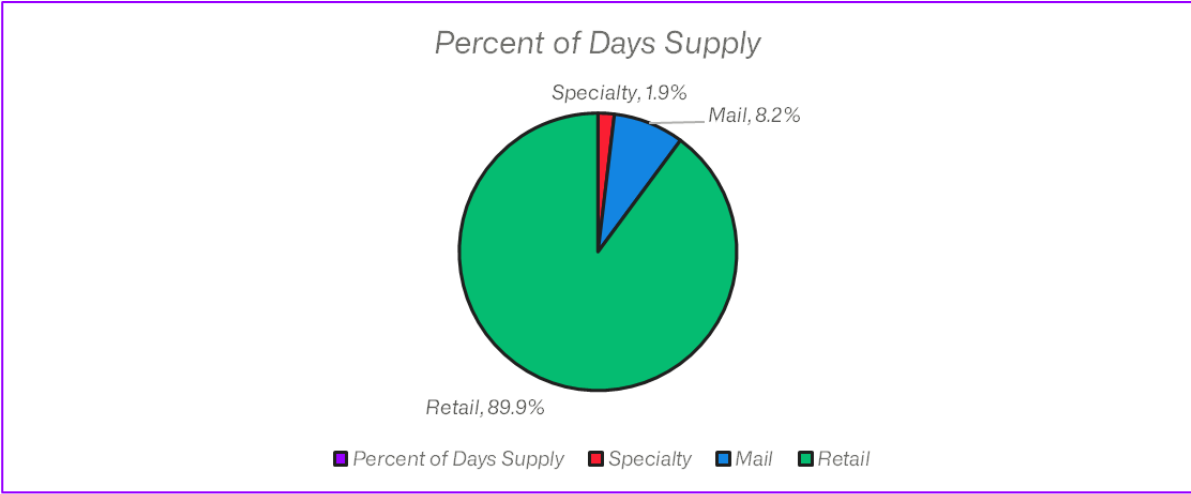
Outpatient Lab Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change
Chemistry Tests	3765.7	3876.4	2.9%	\$21	\$21	0.1%	\$78	\$80	3.1%	\$62	\$64	2.9%
Hematology	584.5	589.4	0.8%	\$17	\$14	-18.3%	\$10	\$8	-17.6%	\$7	\$7	7.5%
Immunology	774.5	536.2	-30.8%	\$30	\$28	-6.4%	\$23	\$15	-35.2%	\$22	\$13	-39.1%
Microbiology	1500.9	1129.5	-24.7%	\$67	\$42	-37.6%	\$101	\$47	-53.0%	\$96	\$42	-55.8%
Pathology	464.8	426.8	-8.2%	\$141	\$135	-4.6%	\$66	\$58	-12.4%	\$61	\$54	-11.7%
Urinalysis	320.7	315.7	-1.6%	\$5	\$5	2.5%	\$2	\$2	0.9%	\$1	\$1	1.8%
Other	202.9	186.1	-8.3%	\$130	\$133	2.7%	\$26	\$25	-5.8%	\$24	\$23	-4.9%
Total	7614.0	7060.0	-7.3%	\$40	\$33	-17.1%	\$305	\$235	-23.1%	\$273	\$205	-24.9%



Prescription Drug Detail*

Annual Trend

	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change	
Total	Allowed Amount PMPY	\$2,096	\$2,440	16.4%
	Net Pay PMPY	\$1,978	\$2,147	8.5%
	Out of Pocket PMPY	\$110	\$122	10.7%
	Patients per 1000	826.9	768.2	-7.1%
	Allowed Amount per Day Supply	\$4.48	\$5.18	15.5%
	Days Supply PMPY	467.7	471.4	0.8%
Mail Order	Allowed Amount PMPY	\$106	\$156	47.3%
	Net Pay PMPY	\$100	\$146	46.9%
	Out of Pocket PMPY	\$6	\$8	32.4%
	Patients per 1000	44.3	48.3	9.1%
	Allowed Amount per Day Supply	\$2.68	\$4.02	50.0%
	Days Supply PMPY	39.5	38.8	-1.8%
Retail	Allowed Amount PMPY	\$988	\$1,142	15.7%
	Net Pay PMPY	\$887	\$1,029	16.1%
	Out of Pocket PMPY	\$95	\$106	11.6%
	Patients per 1000	823.6	763.3	-7.3%
	Allowed Amount per Day Supply	\$2.35	\$2.70	14.7%
	Days Supply PMPY	420.0	423.6	0.9%
Specialty	Allowed Amount PMPY	\$1,002	\$1,141	13.8%
	Net Pay PMPY	\$992	\$971	-2.1%
	Out of Pocket PMPY	\$8	\$7	-15.7%
	Patients per 1000	40.8	42.1	3.2%
	Allowed Amount per Day Supply	\$122.82	\$128.11	4.3%
	Days Supply PMPY	8.2	8.9	9.1%

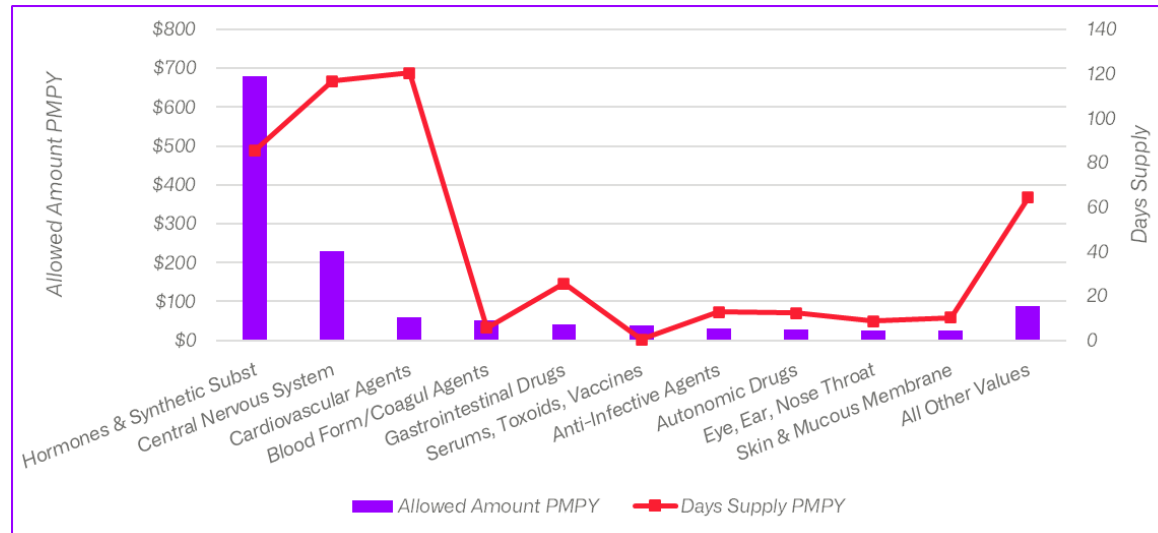


*Specialty drugs on this slide includes drugs covered under the prescription drug benefit and excludes drugs covered under the medical plans.

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		
	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change
Hormones & Synthetic Subst	\$498	\$681	36.7%	\$470	\$650	38.2%	\$6	\$8	30.5%	82	86	4.7%	93.3%	94.3%	1.2%
Central Nervous System	\$240	\$230	-4.0%	\$211	\$201	-5.0%	\$2	\$2	-5.6%	115	117	1.7%	97.0%	97.5%	0.5%
Cardiovascular Agents	\$48	\$59	21.4%	\$36	\$44	23.7%	\$0	\$0	21.1%	120	120	0.2%	100.0%	99.9%	0.0%
Blood Form/Coagul Agents	\$48	\$51	6.5%	\$46	\$49	6.0%	\$8	\$9	4.9%	6	6	1.5%	99.9%	99.8%	-0.1%
Gastrointestinal Drugs	\$38	\$40	5.0%	\$34	\$35	2.5%	\$2	\$2	1.6%	25	26	3.3%	99.9%	99.9%	0.0%
Serums, Toxoids, Vaccines	\$23	\$37	59.5%	\$23	\$37	59.6%	\$55	\$109	96.0%	0	0	-18.6%	100.0%	100.0%	0.0%
Anti-Infective Agents	\$24	\$31	27.8%	\$18	\$24	31.6%	\$2	\$2	23.4%	12	13	3.6%	100.0%	100.0%	0.0%
Autonomic Drugs	\$33	\$29	-13.0%	\$29	\$24	-16.4%	\$3	\$2	-12.9%	12	12	-0.1%	99.9%	99.9%	0.1%
Eye, Ear, Nose Throat	\$28	\$26	-4.1%	\$23	\$22	-4.6%	\$2	\$3	48.0%	13	9	-35.2%	98.1%	97.6%	-0.5%
Skin & Mucous Membrane	\$27	\$25	-5.2%	\$23	\$21	-8.6%	\$3	\$2	-14.5%	9	10	10.8%	98.7%	98.7%	0.0%
All Other Values	\$86	\$88	3.1%	\$72	\$68	-5.2%	\$1	\$1	4.4%	65	64	-1.2%	99.7%	99.6%	0.0%
Total	\$1,094	\$1,299	18.7%	\$986	\$1,176	19.2%	\$2	\$3	18.0%	460	462	0.6%	98.1%	98.4%	0.3%



Specialty Drug Detail¹

	Allowed Amount			Patients			Allowed Amount per Patient		
	Jul 2022 – Jun 2023	Jul 2023 – Jun 2024	% Change	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change	Jul 2022 - Jun 2023	Jul 2023 - Jun 2024	% Change
Medical Specialty	\$59,869,309	\$72,073,837	20.4%	3,432	3,733	8.8%	\$17,444	\$19,307	10.7%
Prescription Specialty	\$100,284,629	\$116,244,886	15.9%	4,482	4,708	5.0%	\$22,375	\$24,691	10.4%

Top 10 Specialty Drugs Through Medical Plans	Allowed Amount	Patients	Allowed/Patient
J9271 Inject pembrolizumab 1 mg	\$7,829,832	62	\$126,288
J2350 Inject, ocrelizumab, 1 mg	\$3,775,147	54	\$69,910
J2506 Inject, pegfilgrastim, excl biosimilar, 0.5 mg	\$3,325,152	72	\$46,183
J9299 Inject nivolumab 1 mg	\$2,654,322	18	\$147,462
J9144 Inj, daratumumab, 10 mg and hyaluronidase-fihj	\$2,204,141	17	\$129,655
J3380 Inject, vedolizumab, intravenous, 1 mg	\$2,170,450	53	\$40,952
96413 CHEMOTX ADMN IV NFS TQ UP 1 HR	\$1,904,266	565	\$3,370
J3241 Inject, teprotumumab-trbw, 10 mg	\$1,722,178	3	\$574,059
J2323 Injection natalizumab, 1 mg	\$1,634,897	14	\$116,778
J0585 Injection onabotulinumtoxinA, 1 unit	\$1,297,556	319	\$4,068
Total Top 10	\$27,220,383	858	\$31,725
Percent of Overall Total (Medical Specialty)	37.8%	23.0%	

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.

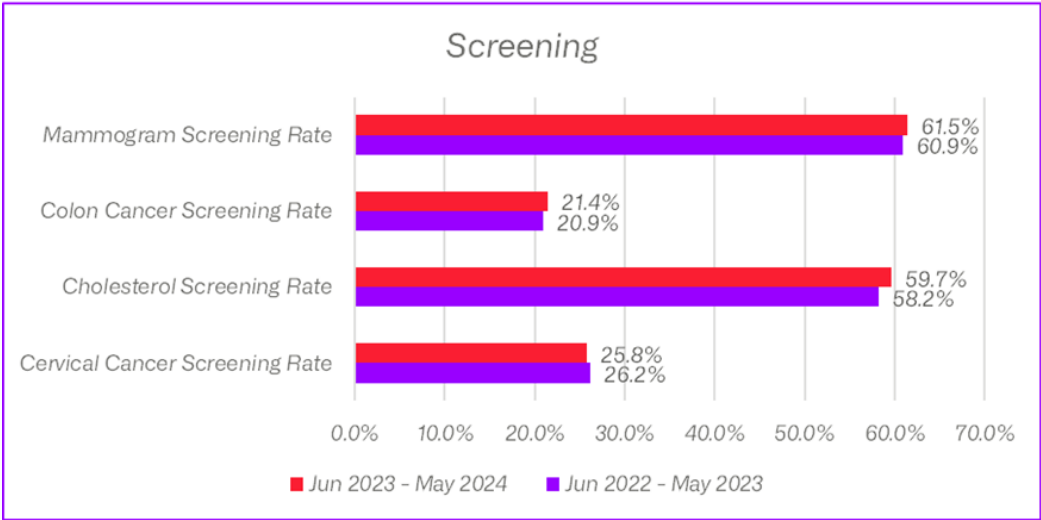
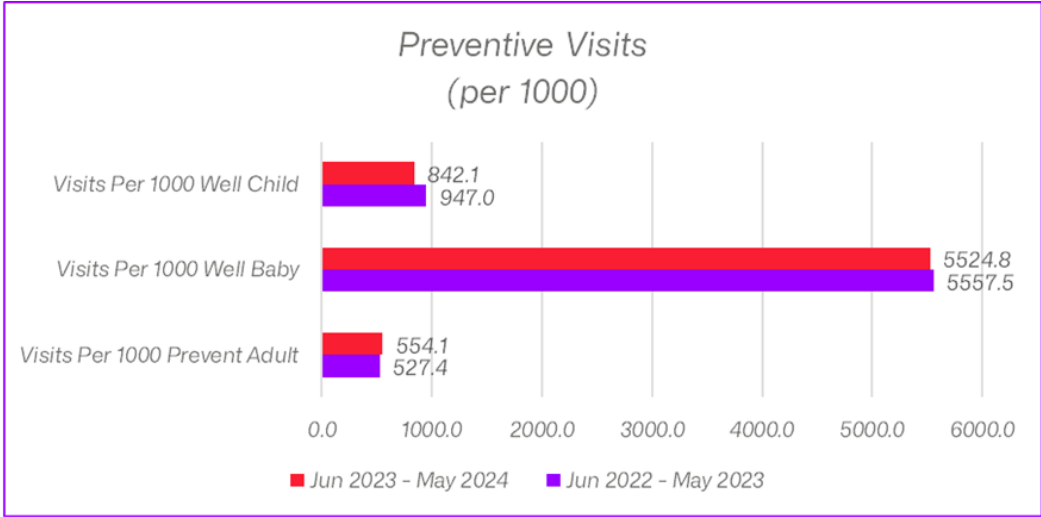
Specialty Drug Detail

Top 15 Through the Prescription Plan		
	Allowed Amount	Patients
HUMIRA	\$9,863,799	214
STELARA	\$8,317,456	86
TREMFYA	\$6,235,281	109
SKYRIZI	\$5,346,085	215
DUPIXENT PEN	\$5,145,342	94
ENBREL	\$2,814,755	63
COSENTYX	\$2,551,337	55
TALTZ	\$2,507,987	44
TRIKAFTA	\$2,239,980	7
DUPIXENT PFS	\$2,146,159	89
BIKTARVY	\$2,066,174	67
OTEZLA	\$1,948,282	71
SPRYCEL	\$1,809,986	53
RINVOQ	\$1,788,985	15
VERZENIO	\$1,699,651	17
Total Top 15	\$56,481,260	1,199
Percent of Overall Total (Rx Specialty)	48.6%	25.5%

Mental Health and Substance Abuse Detail

	Mental Health			Substance Abuse		
	Jul 2022 – Jun 2023	Jul 2023 – Jun 2024	% Change	Jul 2022 – Jun 2023	Jul 2023 – Jun 2024	% Change
Overall						
Patients per 1000 Inpatient	4.3	4.2	-2.4%	1.5	1.5	1.3%
Pats per 1000 Outpatient	210.1	218.5	4.0%	8.9	9.5	5.9%
Inpatient						
Allow Amt PMPY Adm Acute	\$55	\$61	11.6%	\$26	\$31	19.1%
Net Pay PMPY Adm Acute	\$52	\$59	12.9%	\$25	\$29	17.5%
Allow Amt Per Adm Acute	\$13,576	\$15,745	16.0%	\$13,324	\$12,855	-3.5%
Days LOS Admit Acute	10.5	10.2	-2.6%	10.4	9.0	-13.4%
Admits Per 1000 Acute	4.0	3.9	-3.7%	1.9	2.4	23.4%
Outpatient						
Allow Amt PMPY OP Med	\$262	\$296	12.9%	\$25	\$31	-13.8%
Net Pay PMPY OP Med	\$240	\$271	12.9%	\$23	\$29	-13.4%
Allow Amt Per Svc OP Med	\$104	\$111	6.6%	\$130	\$141	12.8%
Svcs Per 1000 OP Med	2516.0	2666.0	6.0%	193.0	221.3	-23.6%

Preventive Visits and Screening Overview



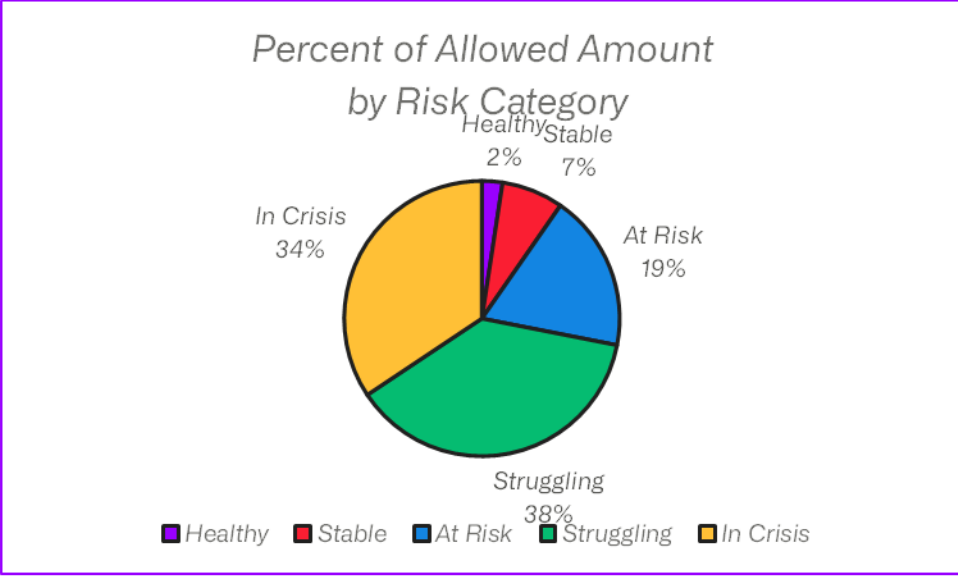
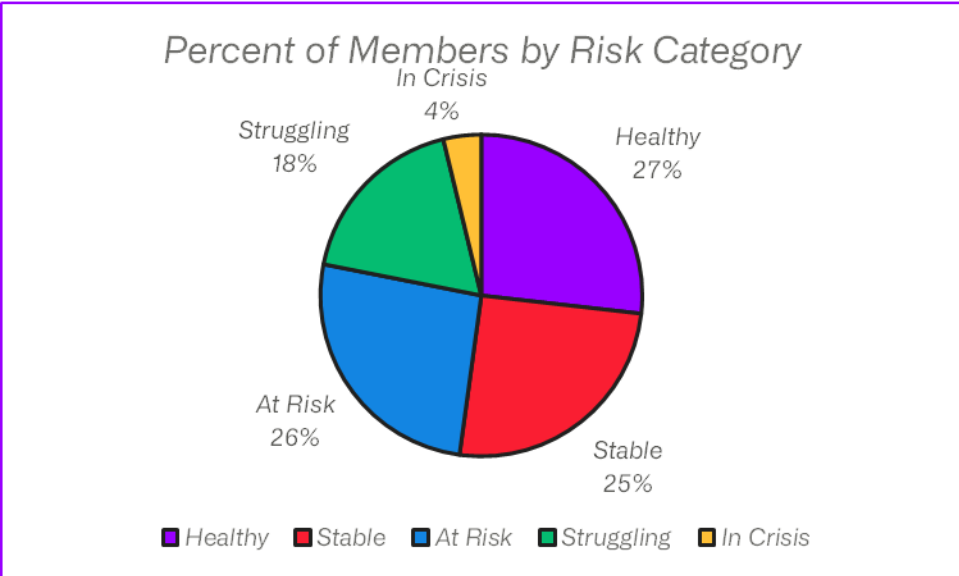
Clinical Overview

Annual Trend: Conditions of Interest

	Allowed Amount PMPY (Medical)			Patients per 1000			Allowed Amount per Patient (Medical)		
	Jul 2022 – Jun 2023	Jul 2023 – Jun 2024	Change	Jul 2022 – Jun 2023	Jul 2023 – Jun 2024	Change	Jul 2022 – Jun 2023	Jul 2023 – Jun 2024	Change
Asthma	\$29.54	\$27.50	-6.9%	38.0	37.9	-0.3%	\$708.64	\$661.88	-6.6%
Cancer - Breast	\$104.31	\$161.67	55.0%	7.2	7.2	-0.4%	\$13,125.80	\$20,429.69	55.6%
Cancer - Colon	\$28.62	\$30.44	6.3%	1.6	1.6	-2.3%	\$15,908.27	\$17,318.70	8.9%
Cancer - Lung	\$33.50	\$37.97	13.4%	1.2	1.2	-6.8%	\$24,458.87	\$29,748.02	21.6%
Cancer - Skin	\$31.03	\$33.01	6.4%	28.5	29.2	2.4%	\$992.60	\$1,031.69	3.9%
Cerebrovascular Disease	\$81.22	\$94.94	16.9%	11.8	11.8	-0.2%	\$6,264.39	\$7,341.96	17.2%
Chronic Obstruc Pulm Dis(COPD)	\$13.32	\$11.24	-15.7%	5.4	5.3	-1.4%	\$2,259.30	\$1,933.11	-14.4%
Congestive Heart Failure	\$23.90	\$15.11	-36.8%	3.3	3.4	4.5%	\$6,660.05	\$4,028.25	-39.5%
Coronary Artery Disease	\$104.49	\$103.19	-1.2%	14.7	15.0	2.0%	\$6,476.07	\$6,270.88	-3.2%
Diabetes	\$102.26	\$104.09	1.8%	95.1	101.8	7.0%	\$980.04	\$932.41	-4.9%
Hypertension, Essential	\$76.03	\$85.25	12.1%	119.9	117.8	-1.7%	\$577.85	\$659.57	14.1%
Mental Hlth - Depression	\$123.21	\$137.15	11.3%	96.7	100.8	4.2%	\$1,160.89	\$1,240.62	6.9%
Osteoarthritis	\$200.14	\$181.57	-9.3%	62.8	62.2	-1.0%	\$2,905.87	\$2,662.84	-8.4%
Renal Function Failure	\$112.34	\$95.69	-14.8%	11.0	11.4	4.4%	\$9,349.69	\$7,631.82	-18.4%
Spinal/Back Disord, Low Back	\$184.49	\$189.30	2.6%	98.4	97.2	-1.3%	\$1,708.04	\$1,776.16	4.0%
Pneumonia	\$23.58	\$37.90	60.7%	7.5	8.9	18.4%	\$2,852.33	\$3,871.53	35.7%
Pregnancy	\$303.60	\$296.54	-2.3%	25.0	24.3	-2.9%	\$11,072.27	\$11,141.13	0.6%

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.