

Key Trends for Active Employees and Early Retirees

Based on Paid Claims
Through July 2024
Rolling Year

September 2024



Executive Summary

- Overall Allowed PMPY trend rose by 6.7% from \$9,228 to \$9,847
- Inpatient medical PMPY decreased by 3.5%, driven by a decrease of 5.0% in facility charges and 4.2% in the average length of stay
 - Surgical admissions drove 39% of the allowed amount for inpatient stays and accounted for only 17% of admissions; while medical admissions drove 36% of the allowed amount for inpatient stays and accounted for 34% of admissions
 - The principal procedures driving cost were respiratory ventilation for greater than 96 hours (\$2.2M), diffusion of a dilated coronary artery (\$1.9M), and resection of gall bladder (\$1.6M)
 - While maternity admissions consistently comprised 37% of admissions and 20% of total allowed, overall pregnancies among members decreased by 3.0%
 - Maternity admits decreased by 9.8% and average length of stay also decreased by 8.5%; which led to a decrease in maternity net PMPY of 11.5%
- Outpatient medical allowed PMPY increased by 5.6% from \$5,097 to \$5,383
 - Major procedures, which include outpatient surgeries, comprised \$1,394 (approximately 26%) of the allowed PMPY with an increase of patients by 7.0%
 - Medical specialty pharmacy increased by 19.3% to an allowed PMPY of \$713 (approximately 13%) and a 9% increase in patients
 - Allowed amount per service for these medications increased by 14.4% from \$2,086 to \$2,387
 - Keytruda (cancer), Ocrevus (multiple sclerosis) and Neulasta (treatment for low white blood cells in cancer patients) are still the leading cost drivers

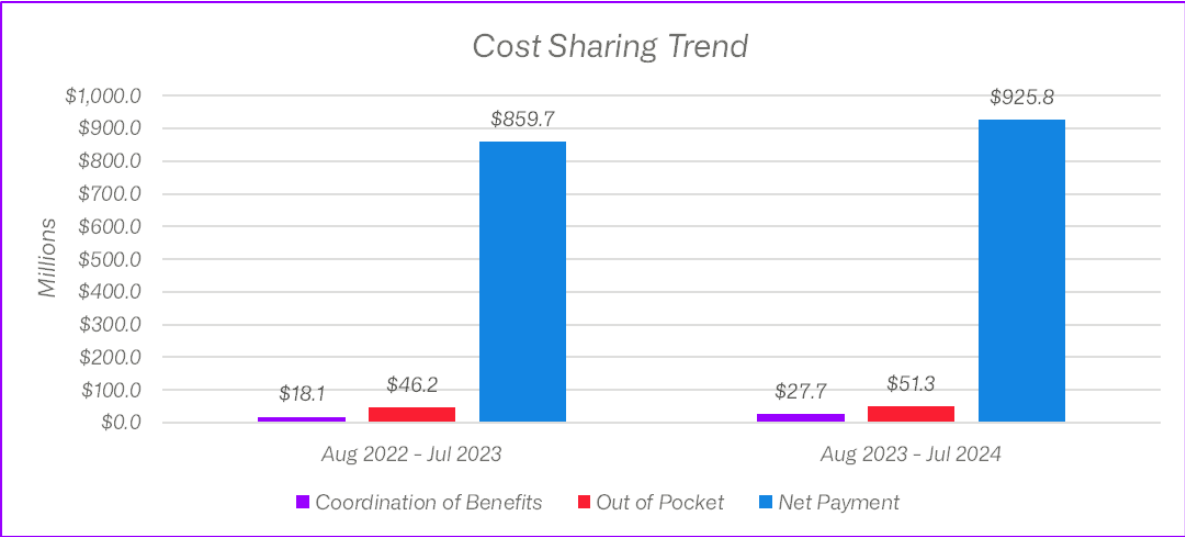
Executive Summary

- Outpatient medical allowed PMPY increased by 5.6% from \$5,097 to \$5,383 (continued)
 - Utilization saw the largest increases for substance abuse (11.9%), supplies and devices (9.0%) and mental health (7.6%)
 - Allowed amount per service increased for medical specialty drugs (19.3%), substance abuse (16.6%), and mental health (14.4%)
 - Outpatient lab net PMPY payments decreased by 20.2%; this was due to a decrease in COVID-19 testing
- Pharmacy payments were driving 29.2% of total allowed amount and increased by 18.6% PMPY from the previous rolling year
 - Specialty drugs incurring the largest cost on the pharmacy plan were the medications used to treat rheumatoid and psoriatic arthritis and other skin conditions; they were Humira, Stelara, and Tremfya
 - Non-specialty therapeutic classes driving cost include hormones and synthetic substances (insulin, GLP-1, anti-obesity medications), central nervous system (neurological medications) and cardiovascular agents
- Clinical observations
 - In this previous year, there were increases in patients per 1,000 in pneumonia (21.1%), congestive heart failure (7.4%), and diabetes (6.1%)
 - Clinical conditions that saw the greatest increases to allowed amount PMPY were pneumonia (61.6%), breast cancer (55.3%), and cerebrovascular disease (25.5%)

Overall Trend

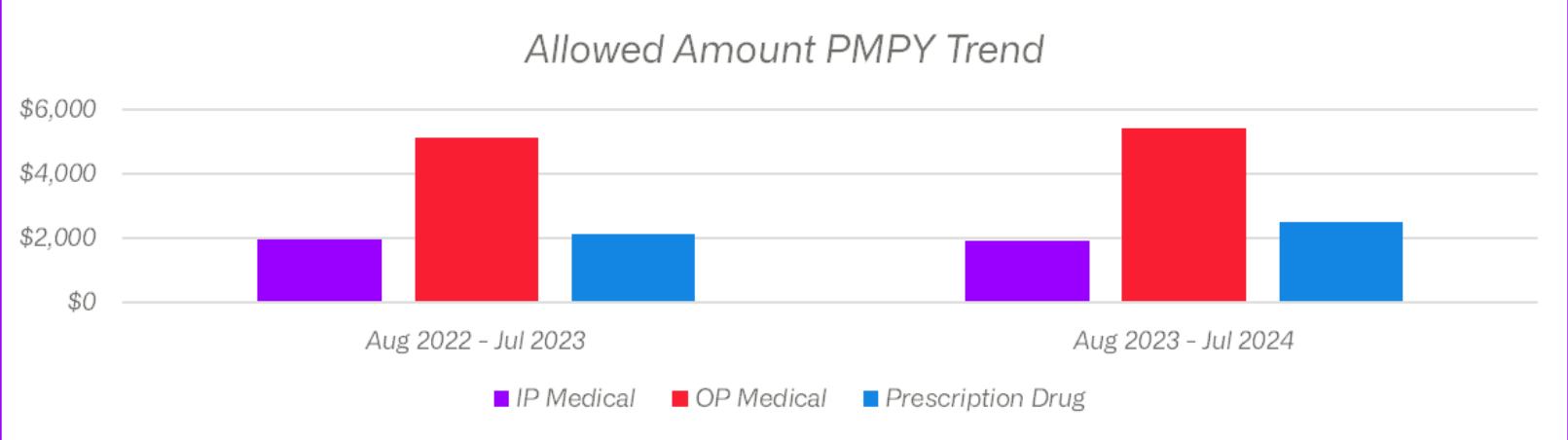
Annual Trend

	Aug 2022 – Jul 2023	Aug 2023 – Jul 2024	% Change
Allowed Amount	\$923,978,264	\$1,004,824,296	8.7%
Coordination of Benefits	\$18,113,284	\$27,699,698	52.9%
Out of Pocket	\$46,162,930	\$51,327,591	11.2%
Net Payment	\$859,702,050	\$925,797,007	7.7%
Members Avg Med or Rx	\$100,125	\$102,040	1.9%
Allow Amt PMPY	\$9,228	\$9,847	6.7%
Allow Amt PEPY	\$20,295	\$21,485	5.9%
Net Pay PMPY	\$8,586	\$9,073	5.7%
Net Pay PEPY	\$18,883	\$19,796	4.8%



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



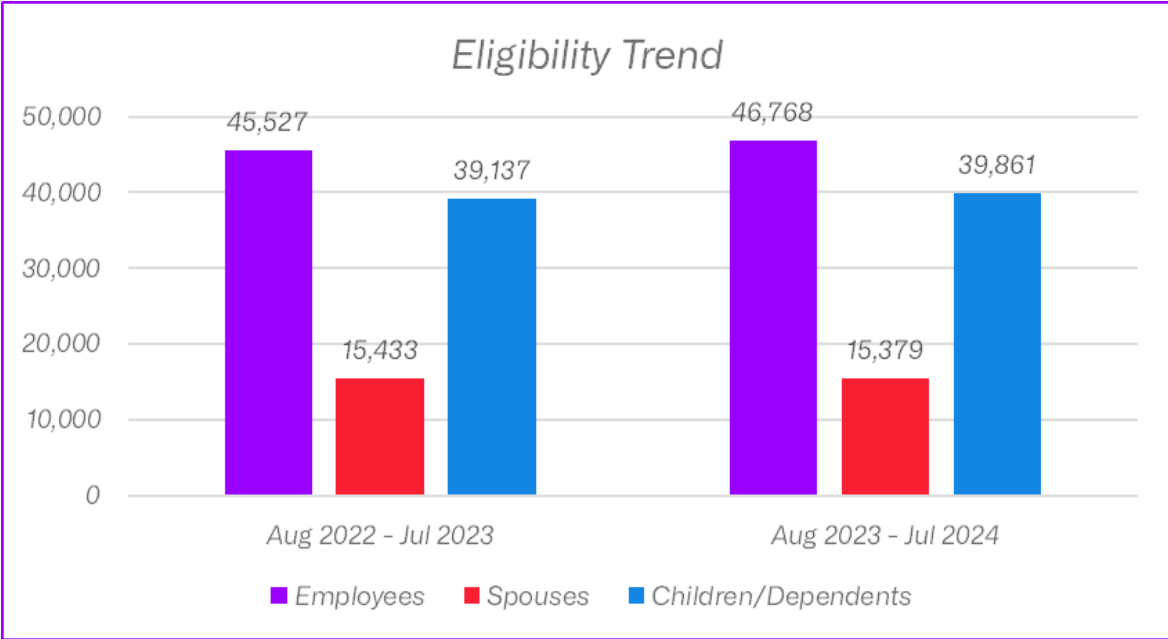
Allowed Amount PMPY Trend

	Aug 2022 - Jul 2023	Aug 2023 - Jul 2024	% Change
IP Medical	\$1,956	\$1,887	-3.5%
OP Medical	\$5,097	\$5,383	5.6%
Prescription Drug	\$2,112	\$2,505	18.6%

Overall Eligibility Trend

Annual Eligibility Trend

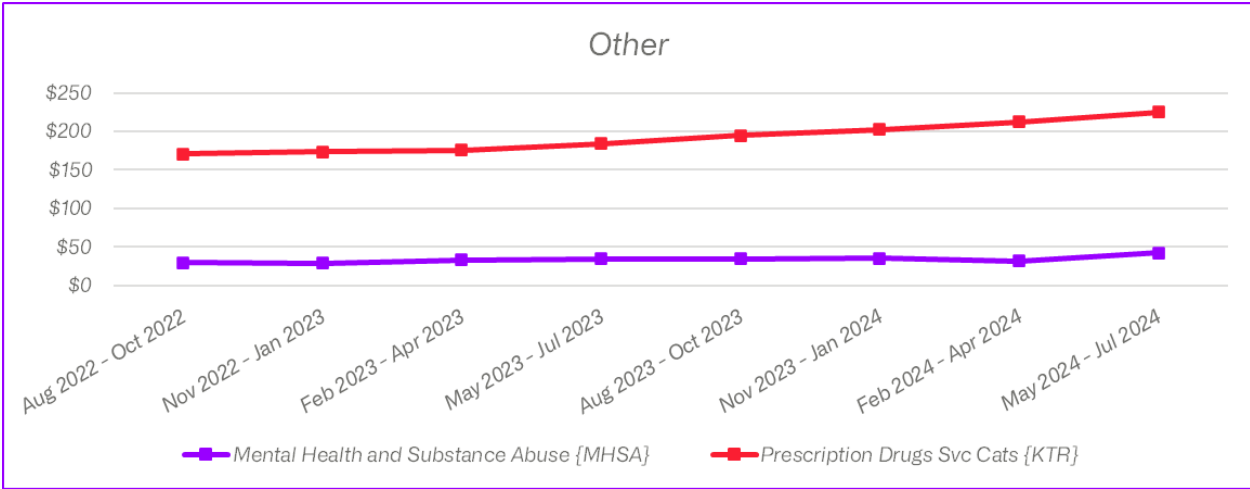
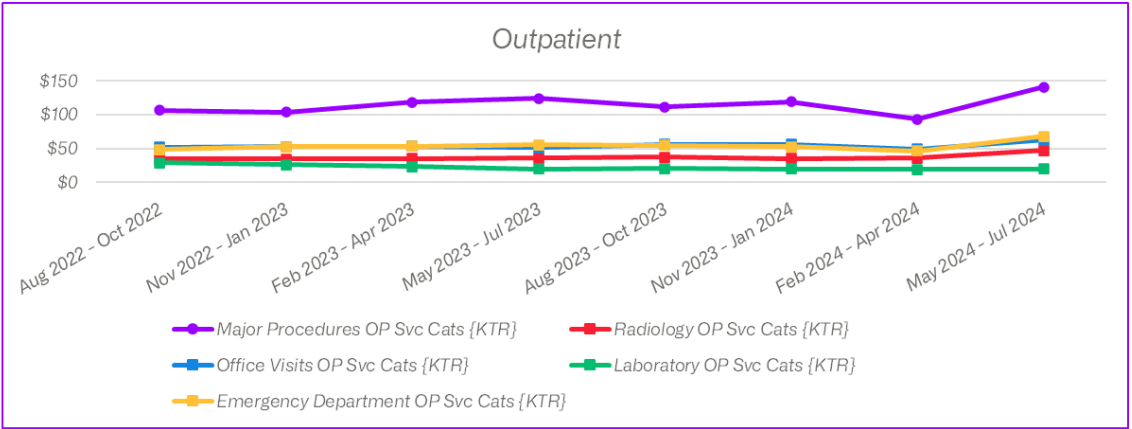
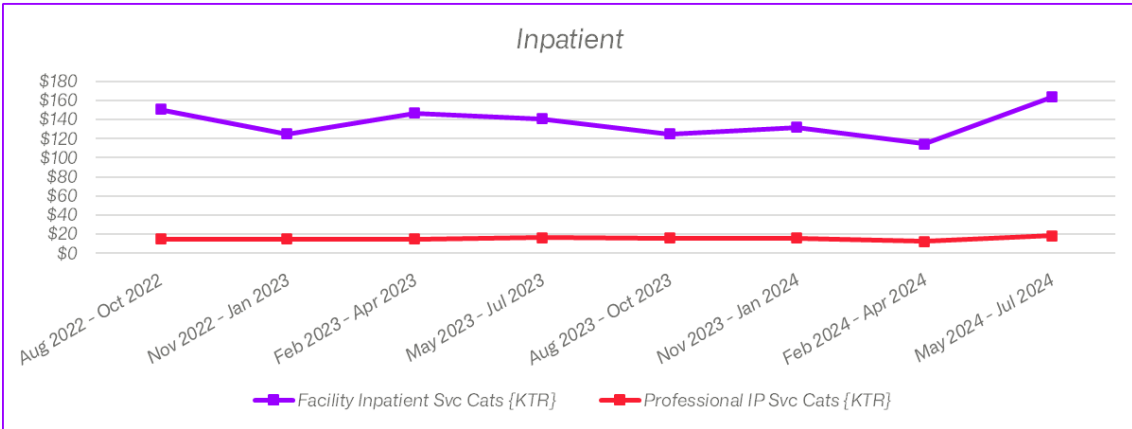
	Aug 2022 – Jul 2023	Aug 2023 – Jul 2024	% Change
Members Avg	100,098	102,008	1.9%
Employees	45,527	46,768	2.7%
Spouses	15,433	15,379	-0.4%
Children/Dependents	39,137	39,861	1.8%
Family Size Avg	2.2	2.2	-0.8%
Member Age Avg	34.4	34.3	-0.1%
Employees	47.0	46.9	-0.3%
Spouses	49.9	49.9	0.1%
Children/Dependents	13.5	13.6	0.3%



Overall Trend by Type of Service

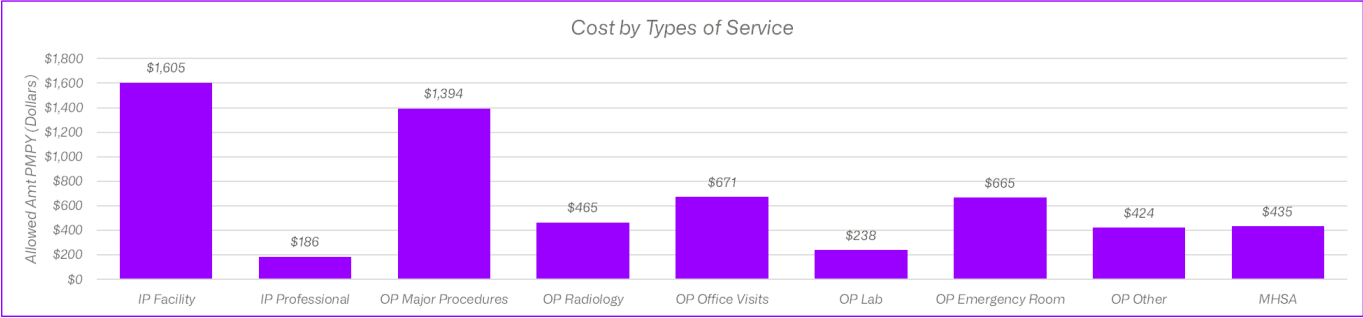
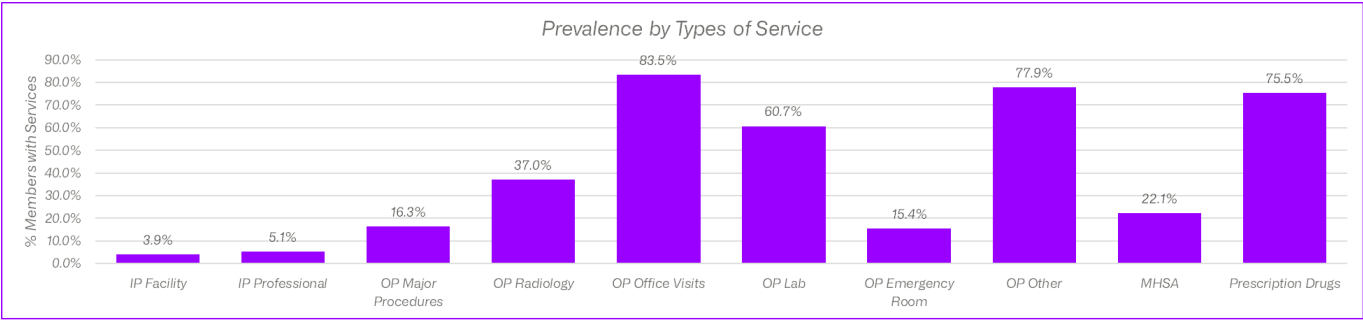
	Allowed Amt PMPY Med and Rx			Net Pay PMPY Med and Rx		
	Aug 2022 – Jul 2023	Aug 2023 – Jul 2024	% Change	Aug 2022 – Jul 2023	Aug 2023 – Jul 2024	% Change
IP Facility	\$1,689	\$1,605	-5.0%	\$1,598	\$1,536	-3.9%
IP Professional	\$183	\$186	1.8%	\$174	\$178	2.5%
OP Major Procedures	\$1,360	\$1,394	2.5%	\$1,294	\$1,324	2.3%
OP Radiology	\$421	\$465	10.4%	\$396	\$436	10.1%
OP Office Visits	\$629	\$671	6.7%	\$538	\$576	7.1%
OP Lab	\$292	\$238	-18.6%	\$260	\$207	-20.2%
OP Emergency Room	\$630	\$665	5.6%	\$572	\$604	5.7%
OP Other	\$418	\$424	1.5%	\$423	\$443	4.9%
MHSA	\$382	\$435	13.7%	\$353	\$400	13.3%
Prescription Drugs	\$2,112	\$2,505	18.6%	\$1,977	\$2,217	12.1%

Allowed Amount PMPM Quarterly Trend



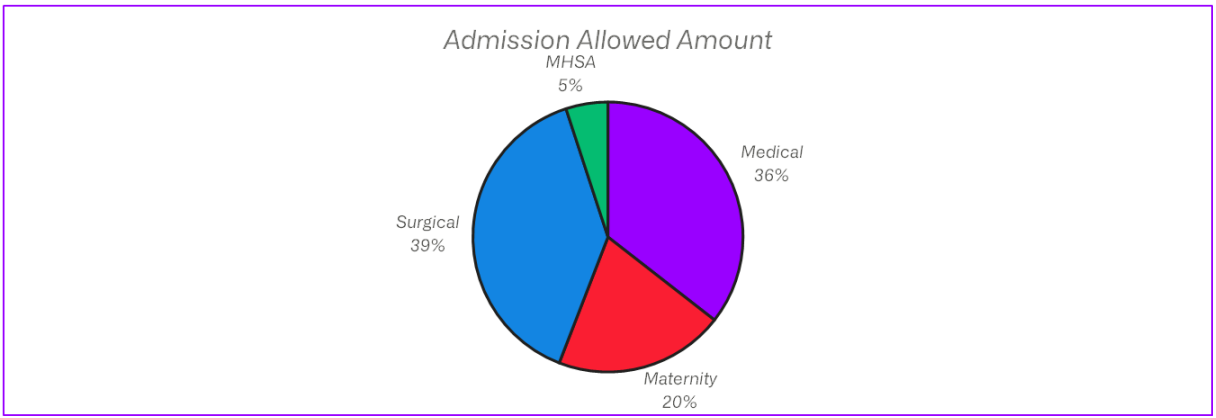
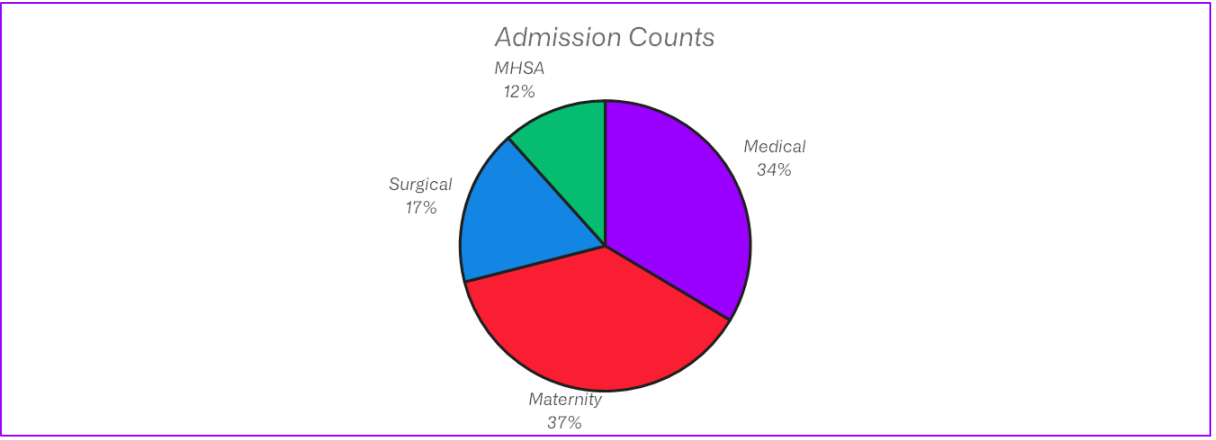
Cost and Use by Type of Service

	Patients as a % of Total Members	Costs as a % of Total Allowed Amount
IP Facility	3.9%	18.7%
IP Professional	5.1%	2.2%
OP Major Procedures	16.3%	16.2%
OP Radiology	37.0%	5.4%
OP Office Visits	83.5%	7.8%
OP Lab	60.7%	2.8%
OP Emergency Room	15.4%	7.7%
OP Other	77.9%	4.9%
MHSA	22.1%	5.1%
Prescription Drugs	75.5%	29.2%



Acute Inpatient Admission Detail

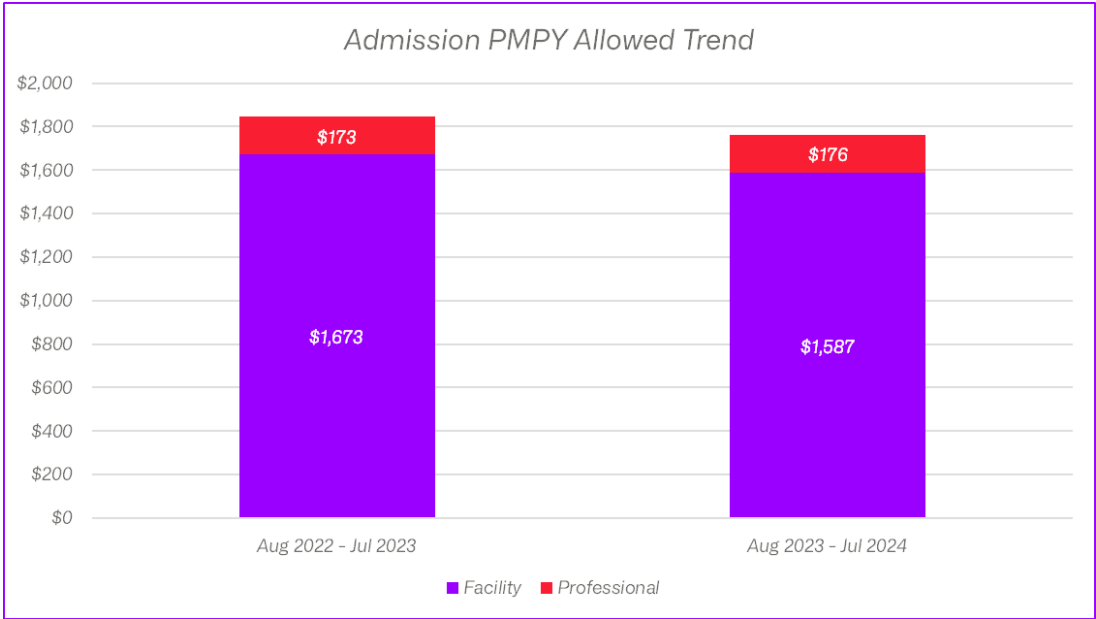
	Aug 2022 – Jul 2023	Aug 2023 – Jul 2024	% Change	
Admits/1000	Medical	18.5	18.0	-2.9%
	Maternity	22.3	20.1	-9.8%
	Surgical	10.6	9.3	-12.0%
	MHSA	6.1	6.2	2.8%
	Total	57.5	53.6	-6.6%
Allowed Amount PMPY	Medical	\$615	\$659	7.1%
	Maternity	\$430	\$377	-12.3%
	Surgical	\$766	\$725	-5.4%
	MHSA	\$84	\$93	11.5%
	Total	\$1,895	\$1,854	-2.2%
Net Pay PMPY	Medical	\$597	\$640	7.2%
	Maternity	\$404	\$358	-11.5%
	Surgical	\$730	\$700	-4.1%
	MHSA	\$80	\$90	11.7%
	Total	\$1,812	\$1,788	-1.3%



*This report excludes LTC & non-acute admissions.

Admission PMPY Allowed Amount Trend*

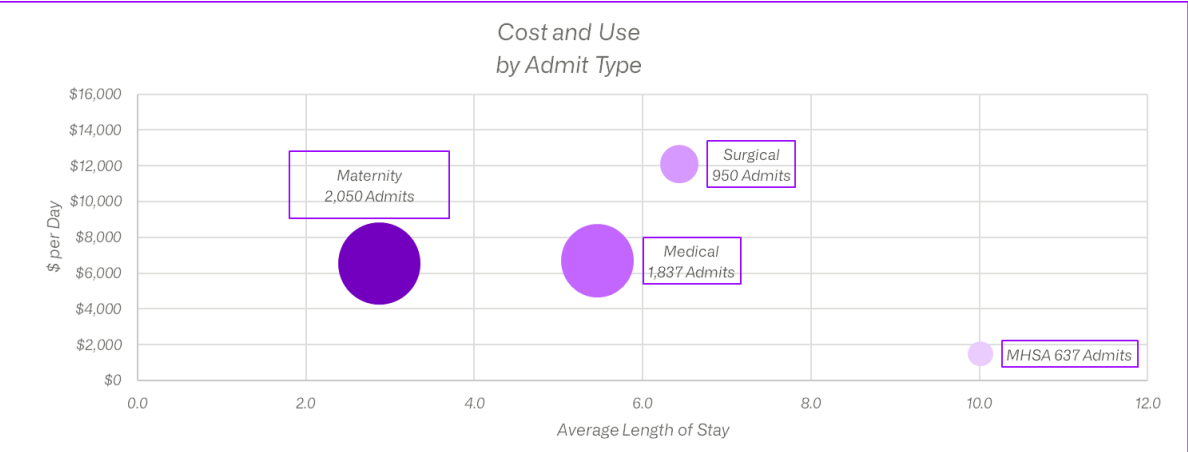
	Aug 2022 – Jul 2023	Aug 2023 – Jul 2024	% Change
Allowed Amt PMPY			
Facility	\$1,673	\$1,587	-5.1%
Professional	\$173	\$176	2.0%
Total	\$1,846	\$1,764	-4.5%
Net Pay PMPY			
Facility	\$1,585	\$1,520	-4.1%
Professional	\$165	\$169	2.7%
Total	\$1,750	\$1,689	-3.5%



*This report excludes LTC & non-acute admissions.

Acute Admission Detail*

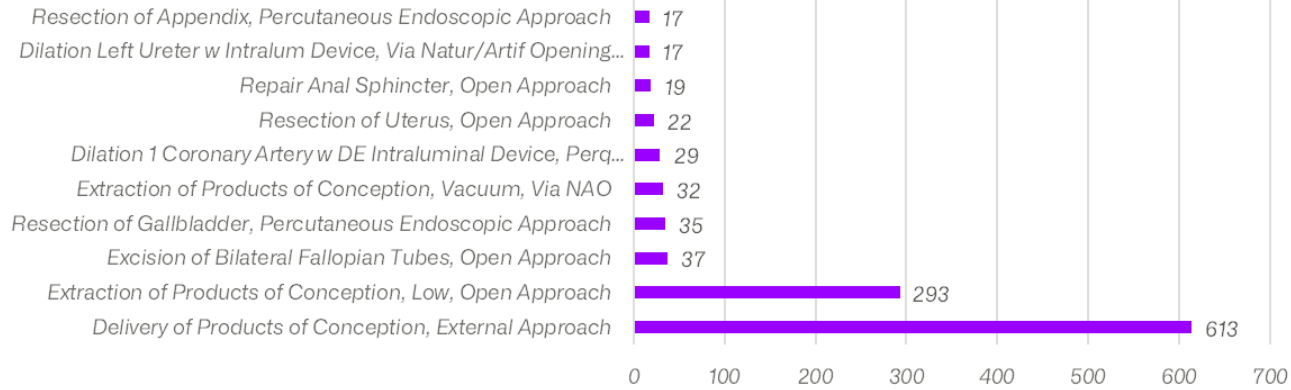
	Aug 2022 – Jul 2023	Aug 2023 – Jul 2024	% Change
Length of Stay			
Medical	5.8	5.5	-5.2%
Surgical	6.8	6.4	-4.8%
Maternity	3.1	2.9	-8.5%
MHSA	10.4	10.0	-3.3%
Total	5.4	5.2	-4.2%
Allowed Amt/Admit			
Medical	\$33,173	\$36,603	10.3%
Surgical	\$72,461	\$77,835	7.4%
Maternity	\$19,314	\$18,777	-2.8%
MHSA	\$13,790	\$14,958	8.5%
Total	\$32,987	\$34,564	4.8%
Allowed Amt/Day			
Medical	\$5,753	\$6,699	16.4%
Surgical	\$10,716	\$12,092	12.8%
Maternity	\$6,149	\$6,536	6.3%
MHSA	\$1,331	\$1,494	12.2%
Total	\$6,089	\$6,658	9.3%



*This report excludes LTC & non-acute admissions.

Acute Inpatient Admission Detail: Current Year Surgical Admits*

Top 10 Admit Principal Procedures by Volume



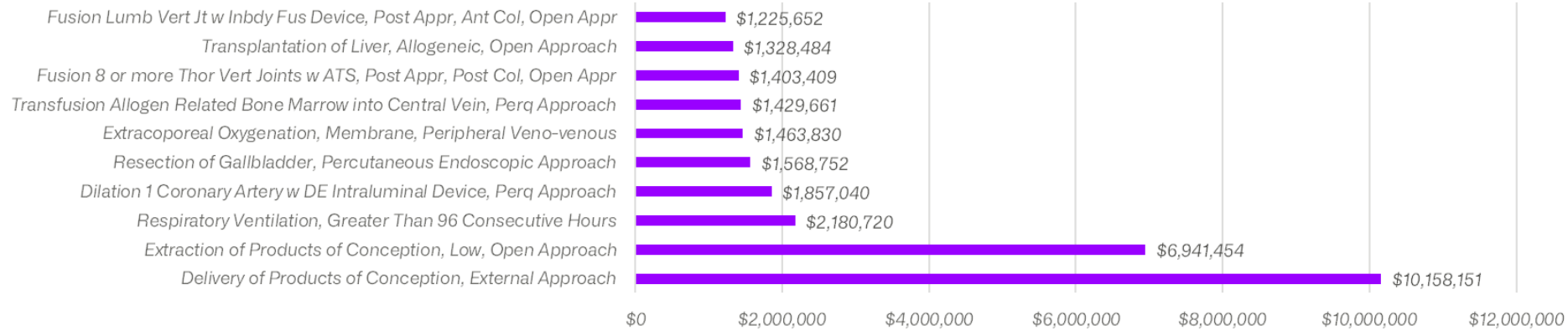
Volume

Top 10 Principal Procedures: 1,114
 Total Principal Procedures: 5,477
 Top 10 as a % of Total: 20.3%

Cost

Top 10 Principal Procedures (Admission Costs): \$29.5 m
 Total Principal Procedures (Admission Costs): \$189.2 m
 Top 10 as a % of Total Admission Costs: 15.6%

Top 10 Admit Principal Procedures by Cost



Outpatient Medical Detail

	Allowed Amt PMPY Med			Patients		
	Aug 2022 – Jul 2023	Aug 2023 – Jul 2024	% Change	Aug 2022 – Jul 2023	Aug 2023 – Jul 2024	% Change
Major Procedures	\$1,360	\$1,394	2.5%	17,259	18,475	7.0%
Specialty Drugs (Medical)	\$598	\$713	19.3%	3,446	3,755	9.0%
Professional Office Visits	\$629	\$671	6.7%	93,410	94,608	1.3%
Emergency Rooms	\$630	\$665	5.6%	17,718	17,400	-1.8%
Radiology	\$421	\$465	10.4%	41,180	41,885	1.7%
Other Outpatient Services	\$418	\$424	1.5%	81,666	88,272	8.1%
Laboratory	\$292	\$238	-18.6%	70,624	68,771	-2.6%
Mental Health	\$270	\$309	14.4%	23,276	24,410	4.9%
Substance Abuse	\$26	\$31	16.6%	995	1,080	8.5%
PT, OT, Speech Therapy	\$144	\$158	9.5%	15,540	16,152	3.9%
Injections and Medications	\$75	\$77	3.0%	12,524	12,548	0.2%
Supplies and Devices	\$92	\$98	7.4%	14,058	14,940	6.3%
Dialysis	\$66	\$66	-0.7%	96	95	-1.0%
Durable Medical Equipment	\$38	\$36	-4.8%	4,614	4,778	3.6%

Outpatient Medical Detail

	Utilization (Services per 1000)			Price (Allowed Amount per Service)		
	Aug 2022 – Jul 2023	Aug 2023 – Jul 2024	% Change	Aug 2022 – Jul 2023	Aug 2023 – Jul 2024	% Change
Major Procedures	1,965.0	1,910.1	-2.8%	\$692	\$730	5.5%
Specialty Drugs (Medical)	286.6	298.7	4.2%	\$2,086	\$2,387	14.4%
Professional Office Visits	5,712.4	5,716.5	0.1%	\$110	\$117	6.6%
Emergency Rooms	2,122.9	2,077.8	-2.1%	\$297	\$320	7.9%
Radiology	1,756.2	1,698.1	-3.3%	\$240	\$274	14.2%
Other Outpatient Services	3,514.6	3,737.3	6.3%	\$119	\$114	-4.5%
Laboratory	7,533.6	7,138.6	-5.2%	\$39	\$33	-14.0%
Mental Health	2,624.4	2,823.6	7.6%	\$103	\$109	6.3%
Substance Abuse	199.5	223.3	11.9%	\$133	\$138	4.1%
PT, OT, Speech Therapy	4,287.9	4,403.3	2.7%	\$34	\$36	6.7%
Injections and Medications	800.3	802.5	0.3%	\$93	\$96	2.7%
Supplies and Devices	1,143.3	1,245.7	9.0%	\$80	\$79	-1.4%
Dialysis	103.7	105.4	1.7%	\$638	\$623	-2.4%
Durable Medical Equipment	208.7	209.2	0.2%	\$181	\$171	-5.0%

Outpatient Medical Detail: Professional Office Visits

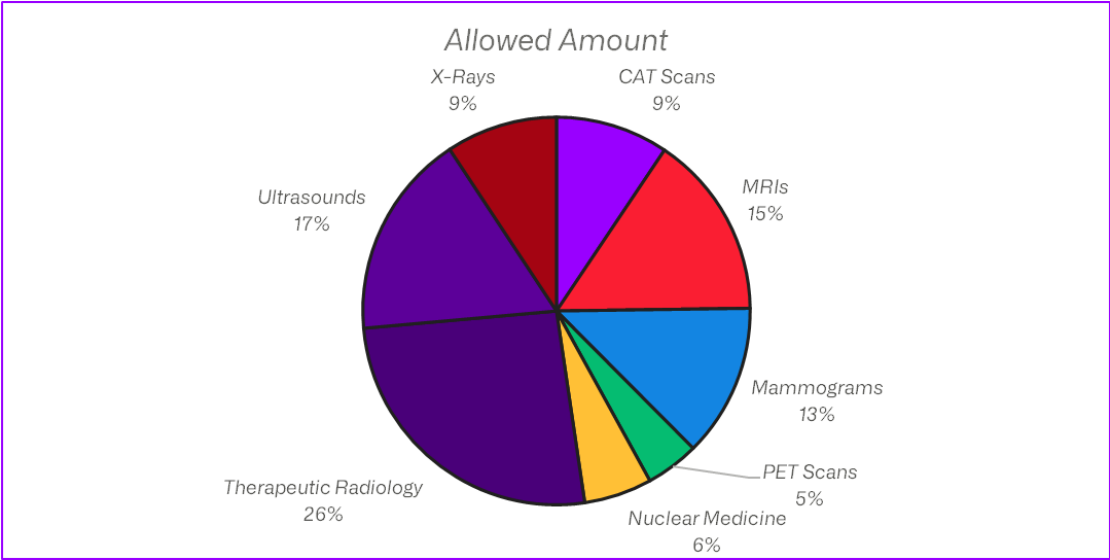
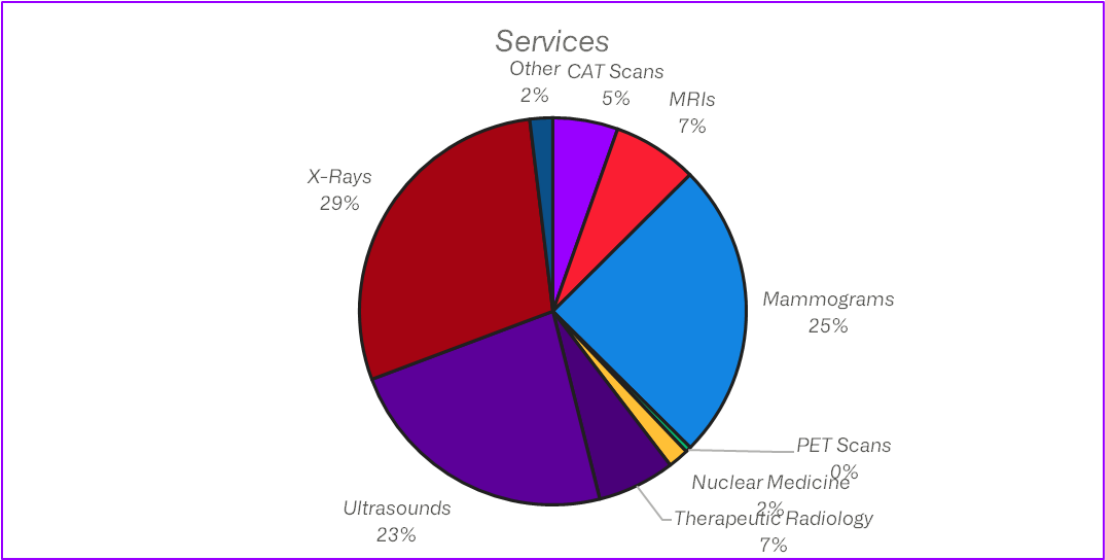
	% Visits			% Allowed Amt			Allowed Amount/Visit			Visits per 1000		
	Aug 2022 - Jul 2023	Aug 2023 - Jul 2024	Change	Aug 2022 - Jul 2023	Aug 2023 - Jul 2024	Change	Aug 2022 - Jul 2023	Aug 2023 - Jul 2024	% Change	Aug 2022 - Jul 2023	Aug 2023 - Jul 2024	% Change
Specialist Visits	35.9%	35.2%	-0.7%	35.2%	34.3%	-0.9%	\$127	\$134	5.8%	1,510	1,481	-1.9%
Non-Specialist Visits	64.1%	64.8%	0.7%	64.8%	65.7%	0.9%	\$130	\$140	7.0%	2,697	2,723	1.0%
Total	100.0%	100.0%		100.0%	100.0%		\$129	\$138	6.6%	4,207	4,204	-0.1%



	Visits per 1000	Allowed Amount Per Visit
Dermatology	195	\$98
Orthopaedic Surgery	192	\$130
Cardiovascular Dis/Cardiology	113	\$135
Podiatry	110	\$93
Emergency Medicine	72	\$158
Chiropractor/DCM	59	\$84
Ophthalmology	54	\$121
Urology	49	\$124
Otolaryngology	54	\$161
Pain Mgmt/Pain Medicine	53	\$114
Surgeon (NEC)	37	\$144
Neurology	40	\$174
Endocrinology & Metabolism	39	\$147
Allergy & Immunology	42	\$160
Oncology	41	\$161
Top 15	1,147	\$126
All Other Specialists	339	\$159
Total All Specialists	1,481	\$134

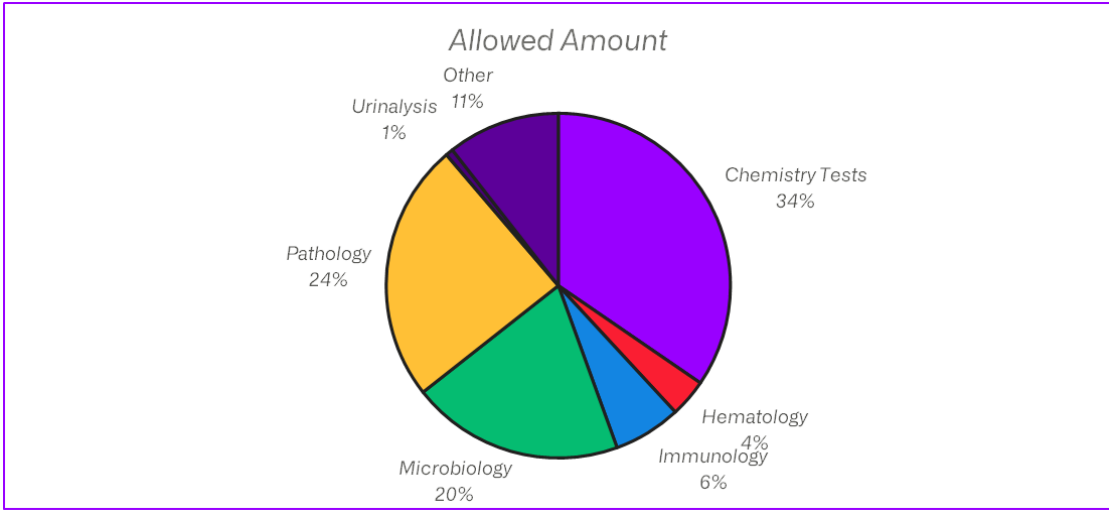
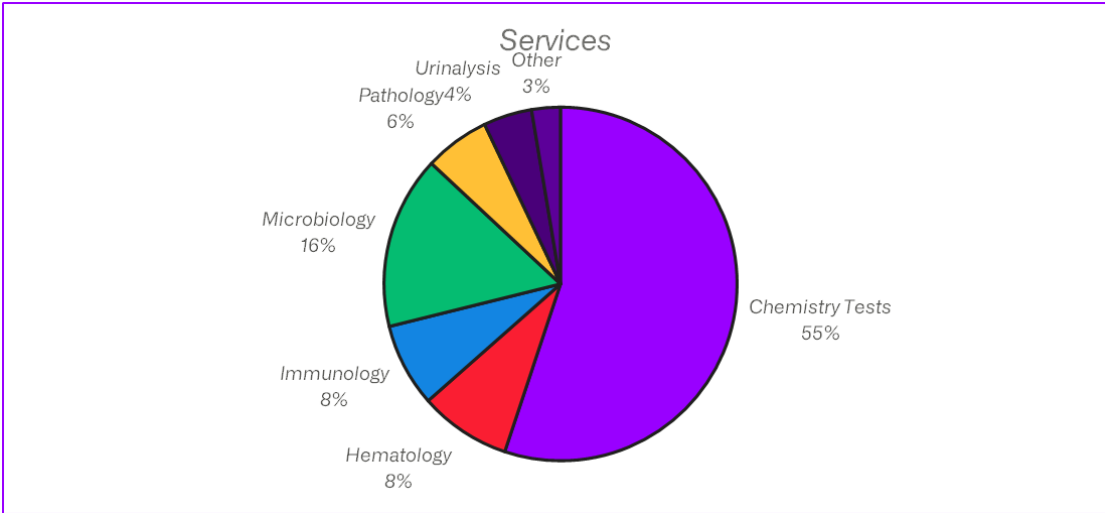
Outpatient Medical Detail: Radiology

Outpatient Radiology Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Aug 2022 - Jul 2023	Aug 2023 - Jul 2024	% Change	Aug 2022 - Jul 2023	Aug 2023 - Jul 2024	% Change	Aug 2022 - Jul 2023	Aug 2023 - Jul 2024	% Change	Aug 2022 - Jul 2023	Aug 2023 - Jul 2024	% Change
CAT Scans	92.2	92.3	0.1%	\$426	\$464	8.8%	\$39	\$43	9.0%	\$36	\$38	5.8%
MRIs	115.8	120.6	4.1%	\$554	\$582	5.0%	\$64	\$70	9.4%	\$60	\$65	9.1%
Mammograms	440.5	422.5	-4.1%	\$121	\$127	4.8%	\$53	\$54	0.5%	\$52	\$52	0.4%
PET Scans	6.6	8.1	22.5%	\$2,830	\$2,784	-1.6%	\$19	\$22	20.6%	\$18	\$21	18.8%
Nuclear Medicine	31.0	29.3	-5.5%	\$764	\$968	26.7%	\$24	\$28	19.8%	\$23	\$27	17.3%
Therapeutic	98.2	110.1	12.1%	\$1,102	\$1,205	9.3%	\$108	\$133	22.6%	\$107	\$131	22.2%
Ultrasounds	420.3	393.8	-6.3%	\$170	\$183	7.6%	\$71	\$72	0.8%	\$65	\$65	0.9%
X-Rays	519.7	488.9	-5.9%	\$75	\$80	7.3%	\$39	\$39	0.9%	\$33	\$33	1.4%
Other	31.9	32.6	2.0%	\$113	\$118	4.2%	\$4	\$4	6.3%	\$3	\$4	7.6%
Total	1756.2	1698.1	-3.3%	\$240	\$274	14.2%	\$421	\$465	10.4%	\$396	\$436	10.1%



Outpatient Medical Detail: Laboratory

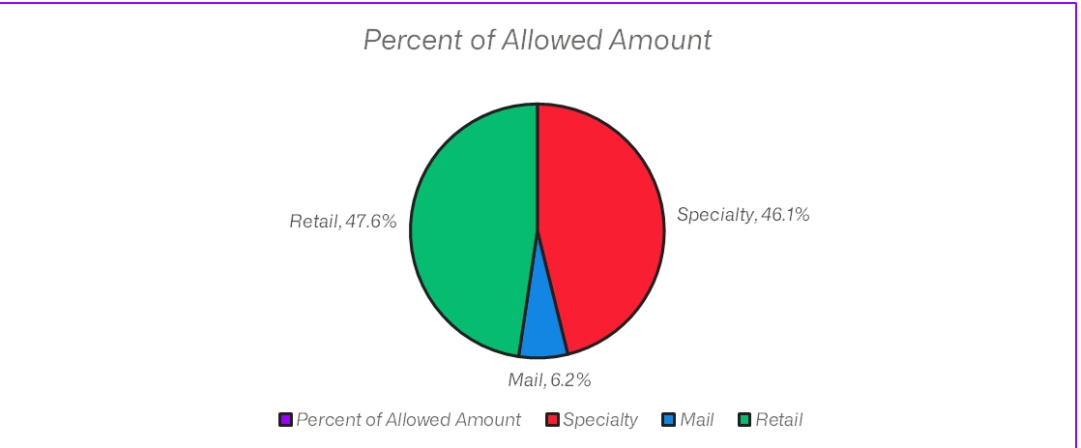
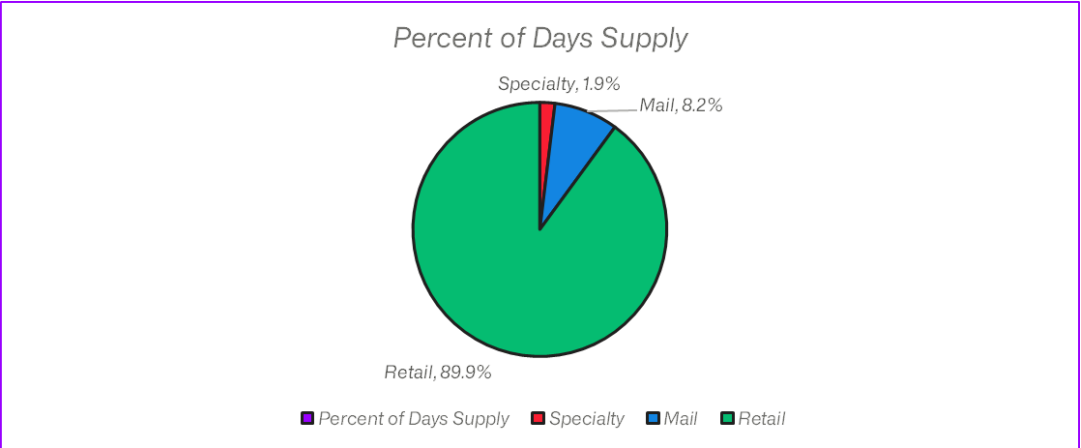
Outpatient Lab Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Aug 2022 - Jul 2023	Aug 2023 - Jul 2024	% Change	Aug 2022 - Jul 2023	Aug 2023 - Jul 2024	% Change	Aug 2022 - Jul 2023	Aug 2023 - Jul 2024	% Change	Aug 2022 - Jul 2023	Aug 2023 - Jul 2024	% Change
Chemistry Tests	3796.1	3934.7	3.6%	\$21	\$21	1.0%	\$79	\$82	4.7%	\$62	\$65	4.6%
Hematology	584.6	598.8	2.4%	\$17	\$14	-17.8%	\$10	\$8	-15.8%	\$7	\$7	9.7%
Immunology	726.9	544.5	-25.1%	\$29	\$28	-2.8%	\$21	\$15	-27.2%	\$19	\$13	-31.0%
Microbiology	1440.4	1128.2	-21.7%	\$62	\$42	-32.6%	\$90	\$47	-47.2%	\$85	\$43	-50.0%
Pathology	463.3	427.0	-7.8%	\$140	\$136	-3.4%	\$65	\$58	-11.0%	\$60	\$54	-10.4%
Urinalysis	322.2	317.6	-1.4%	\$5	\$5	2.3%	\$2	\$2	0.9%	\$1	\$1	1.4%
Other	200.0	187.8	-6.1%	\$131	\$134	2.2%	\$26	\$25	-4.1%	\$25	\$23	-5.1%
Total	7533.6	7138.6	-5.2%	\$39	\$33	-14.0%	\$292	\$238	-18.6%	\$260	\$207	-20.2%



Prescription Drug Detail*

Annual Trend

		Aug 2022 - Aug 2023 -		
		Jul 2023	Jul 2024	% Change
Total	Allowed Amount PMPY	\$2,112	\$2,505	18.6%
	Net Pay PMPY	\$1,977	\$2,217	12.1%
	Out of Pocket PMPY	\$109	\$126	15.5%
	Patients per 1000	819.8	754.9	-7.9%
	Allowed Amount per Day Supply	\$4.52	\$5.26	16.3%
	Days Supply PMPY	466.9	476.1	2.0%
Mail Order	Allowed Amount PMPY	\$109	\$156	43.4%
	Net Pay PMPY	\$102	\$146	43.1%
	Out of Pocket PMPY	\$7	\$8	29.2%
	Patients per 1000	43.5	47.4	9.2%
	Allowed Amount per Day Supply	\$2.77	\$4.01	45.0%
	Days Supply PMPY	39.3	38.8	-1.1%
Retail	Allowed Amount PMPY	\$991	\$1,193	20.5%
	Net Pay PMPY	\$890	\$1,076	20.8%
	Out of Pocket PMPY	\$94	\$111	17.2%
	Patients per 1000	816.7	750.1	-8.1%
	Allowed Amount per Day Supply	\$2.36	\$2.79	18.0%
	Days Supply PMPY	419.4	428.2	2.1%
Specialty	Allowed Amount PMPY	\$1,013	\$1,156	14.1%
	Net Pay PMPY	\$984	\$995	1.1%
	Out of Pocket PMPY	\$8	\$7	-14.3%
	Patients per 1000	40.6	42.0	3.3%
	Allowed Amount per Day Supply	\$123.36	\$126.95	2.9%
	Days Supply PMPY	8.2	9.1	10.9%

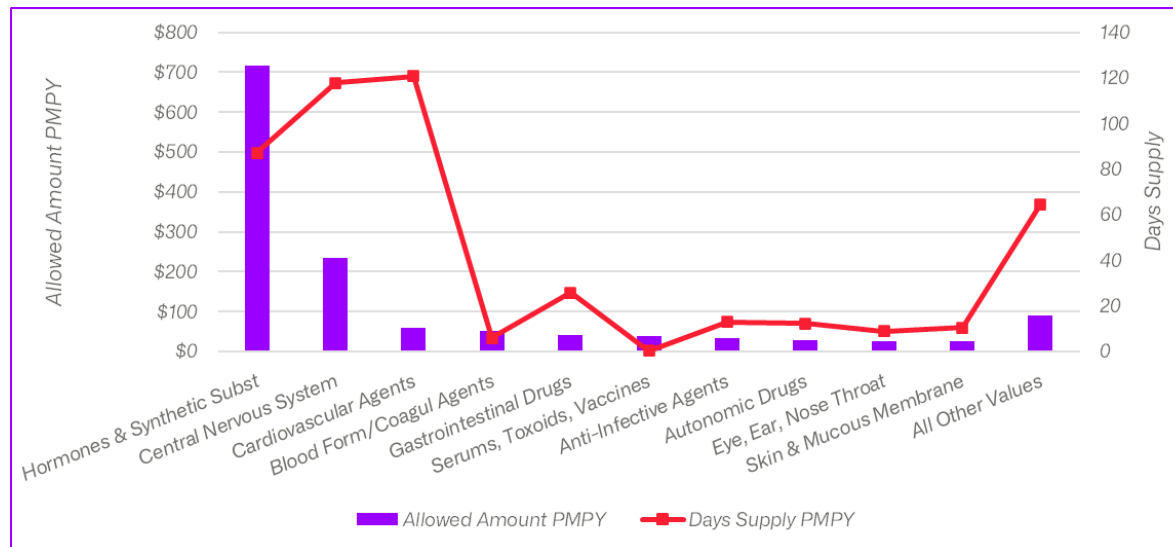


*Specialty drugs on this slide includes drugs covered under the prescription drug benefit and excludes drugs covered under the medical plans.

Prescription Drug Detail: Non-Specialty Drugs

Annual Trend

Therapeutic Class	Allowed Amount PMPY			Net Pay PMPY			Allowed Amt per Days Supply			Days Supply PMPY			Generic Efficiency		
	Aug 2022 - Aug 2023 - Jul 2023	Jul 2024	% Change	Aug 2022 - Aug 2023 - Jul 2023	Jul 2024	% Change	Aug 2022 - Aug 2023 - Jul 2023	Jul 2024	% Change	Aug 2022 - Aug 2023 - Jul 2023	Jul 2024	% Change	Aug 2022 - Aug 2023 - Jul 2023	Jul 2024	% Change
Hormones & Synthetic Subst	\$506	\$717	41.8%	\$479	\$685	42.9%	\$6	\$8	33.1%	82	87	6.5%	93.2%	94.5%	1.4%
Central Nervous System	\$237	\$235	-0.9%	\$209	\$205	-1.7%	\$2	\$2	-3.5%	115	118	2.7%	97.3%	97.3%	0.0%
Cardiovascular Agents	\$49	\$60	22.1%	\$37	\$45	22.6%	\$0	\$0	20.9%	120	121	1.0%	100.0%	99.9%	0.0%
Blood Form/Coagul Agents	\$48	\$52	8.1%	\$46	\$49	7.6%	\$9	\$9	4.0%	6	6	3.9%	99.9%	99.9%	0.0%
Gastrointestinal Drugs	\$38	\$41	8.9%	\$34	\$36	6.3%	\$2	\$2	5.0%	25	26	3.7%	99.9%	99.9%	0.0%
Serums, Toxoids, Vaccines	\$23	\$37	64.1%	\$23	\$37	64.2%	\$57	\$109	93.3%	0	0	-15.1%	100.0%	100.0%	0.0%
Anti-Infective Agents	\$24	\$34	37.2%	\$18	\$26	43.6%	\$2	\$3	32.7%	12	13	3.5%	100.0%	100.0%	0.0%
Autonomic Drugs	\$33	\$29	-11.7%	\$29	\$25	-15.0%	\$3	\$2	-12.4%	12	12	0.8%	99.9%	100.0%	0.1%
Eye, Ear, Nose Throat	\$28	\$27	-2.7%	\$23	\$22	-4.3%	\$2	\$3	39.1%	13	9	-30.1%	98.0%	97.6%	-0.4%
Skin & Mucous Membrane	\$26	\$26	-2.5%	\$22	\$21	-5.7%	\$3	\$2	-13.2%	9	11	12.3%	98.7%	98.7%	0.0%
All Other Values	\$86	\$91	4.8%	\$73	\$70	-3.5%	\$1	\$1	5.2%	65	65	-0.4%	99.7%	99.6%	0.0%
Total	\$1,099	\$1,349	22.7%	\$992	\$1,222	23.1%	\$2	\$3	20.6%	459	467	1.8%	98.2%	98.3%	0.1%



Specialty Drug Detail¹

	Allowed Amount			Patients			Allowed Amount per Patient		
	Aug 2023 – Jul 2024	Aug 2022 – Jul 2023	% Change	Aug 2023 - Jul 2024	Aug 2022 - Jul 2023	% Change	Aug 2023 - Jul 2024	Aug 2022 - Jul 2023	% Change
Medical Specialty	\$72,762,227	\$59,848,467	21.6%	3,756	3,447	9.0%	\$19,372	\$17,362	11.6%
Prescription Specialty	\$117,927,709	\$101,413,155	16.3%	4,754	4,520	5.2%	\$24,806	\$22,437	10.6%

Top 10 Specialty Drugs Through Medical Plans		Allowed Amount	Patients	Allowed/Patient
J9271	Inject pembrolizumab 1 mg	\$7,781,337	61	\$127,563
J2350	Inject, ocrelizumab, 1 mg	\$3,890,958	54	\$72,055
J2506	Inject, pegfilgrastim, excl biosimilar, 0.5 mg	\$3,255,830	72	\$45,220
J9299	Inject nivolumab 1 mg	\$2,732,346	19	\$143,808
J9144	Inj, daratumumab, 10 mg and hyaluronidase-fihj	\$2,252,825	18	\$125,157
J3380	Inject, vedolizumab, intravenous, 1 mg	\$2,079,239	52	\$39,985
96413	CHEMOTX ADMN IV NFS TQ	\$1,919,890	568	\$3,380
J3241	Inject, teprotumumab-trbw, 10 mg	\$1,810,060	3	\$603,353
J2323	Injection natalizumab, 1 mg	\$1,626,291	14	\$116,164
J0585	Injection onabotulinumtoxinA, 1 unit	\$1,349,269	326	\$4,139
Total Top 10		\$27,348,776	861	\$31,764
Percent of Overall Total (Medical Specialty)		45.7%	25.0%	

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.

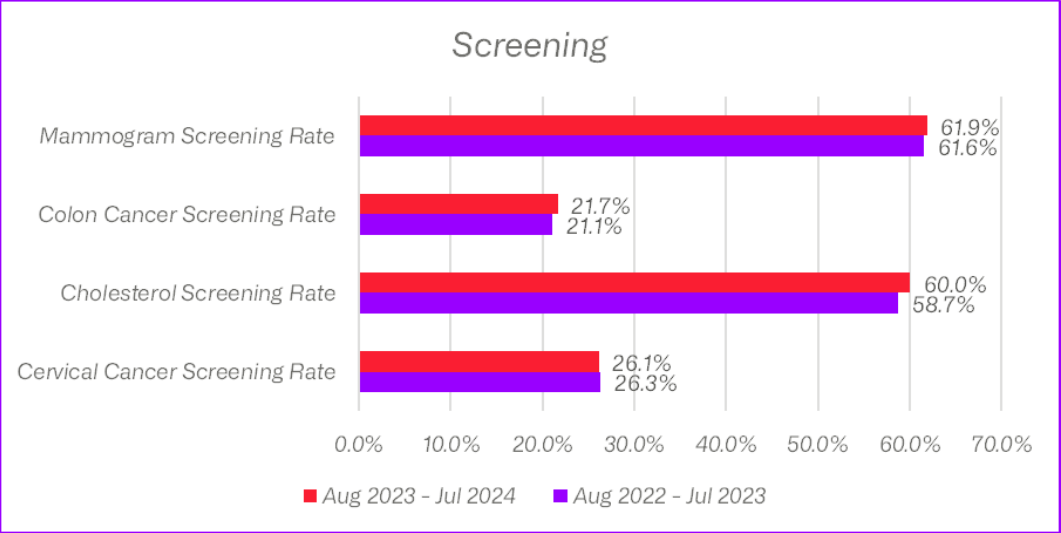
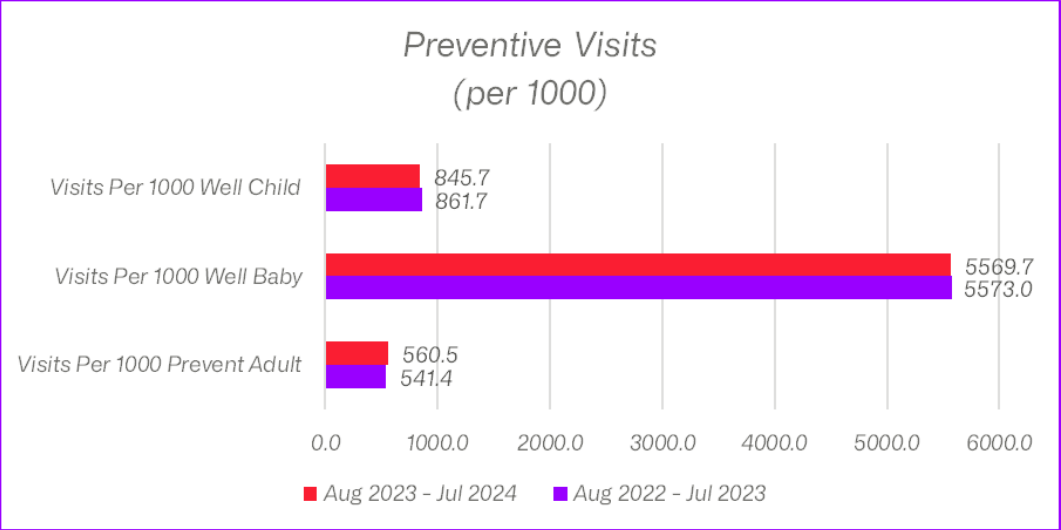
Specialty Drug Detail

Top 15 Through the Prescription Plan		
	Allowed Amount	Patients
HUMIRA	\$8,820,721	208
STELARA	\$8,504,793	85
TREMFYA	\$6,153,779	111
DUPIXENT PEN	\$5,677,698	223
SKYRIZI	\$5,132,089	92
ENBREL	\$2,913,221	60
COSENTYX	\$2,628,985	55
TALTZ	\$2,572,603	46
TRIKAFTA	\$2,305,997	7
DUPIXENT PFS	\$2,206,440	86
BIKTARVY	\$2,058,870	66
OTEZLA	\$2,042,764	72
RINVOQ	\$1,893,541	52
SPRYCEL	\$1,846,088	15
VERZENIO	\$1,675,983	16
Total Top 15	\$56,433,572	1,194
Percent of Overall Total (Rx Specialty)	55.6%	26.4%

Mental Health and Substance Abuse Detail

	Mental Health			Substance Abuse		
	Aug 2022 – Jul 2023	Aug 2023 – Jul 2024	% Change	Aug 2022 – Jul 2023	Aug 2023 – Jul 2024	% Change
Overall						
Patients per 1000 Inpatient	4.2	4.1	-0.7%	1.5	1.5	0.0%
Pats per 1000 Outpatient	209.2	215.4	3.0%	8.9	9.5	6.6%
Inpatient						
Allow Amt PMPY Adm Acute	\$57	\$62	9.9%	\$27	\$31	15.0%
Net Pay PMPY Adm Acute	\$55	\$61	10.7%	\$26	\$29	13.8%
Allow Amt Per Adm Acute	\$13,868	\$16,242	17.1%	\$13,626	\$12,903	-5.3%
Days LOS Admit Acute	10.4	10.4	0.2%	10.2	9.3	-8.9%
Admits Per 1000 Acute	4.1	3.8	-6.2%	2.0	2.4	21.4%
Outpatient						
Allow Amt PMPY OP Med	\$266	\$303	13.8%	\$26	\$31	-11.4%
Net Pay PMPY OP Med	\$243	\$275	13.1%	\$24	\$28	-11.8%
Allow Amt Per Svc OP Med	\$105	\$112	7.0%	\$132	\$138	5.5%
Svcs Per 1000 OP Med	2543.5	2704.1	6.3%	198.8	222.1	-16.0%

Preventive Visits and Screening Overview



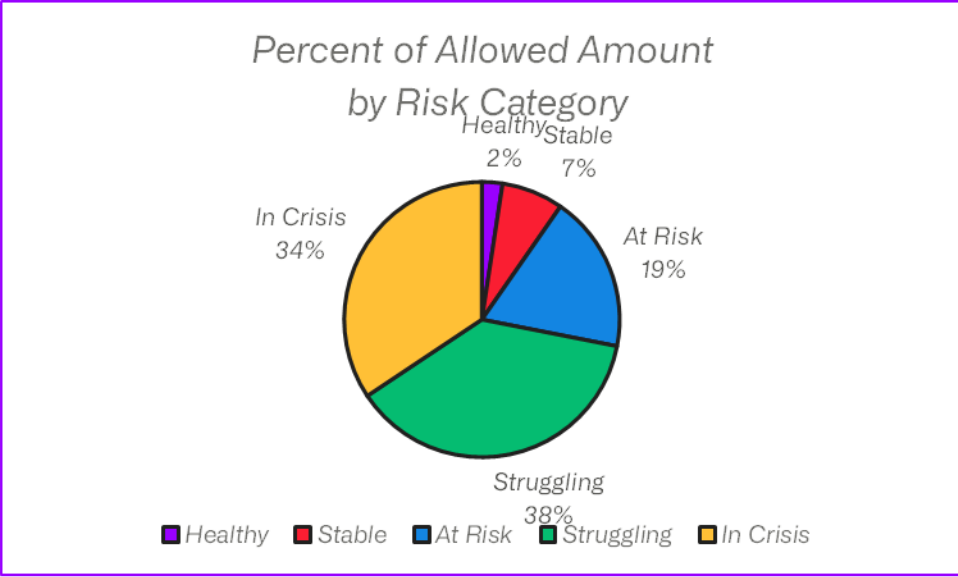
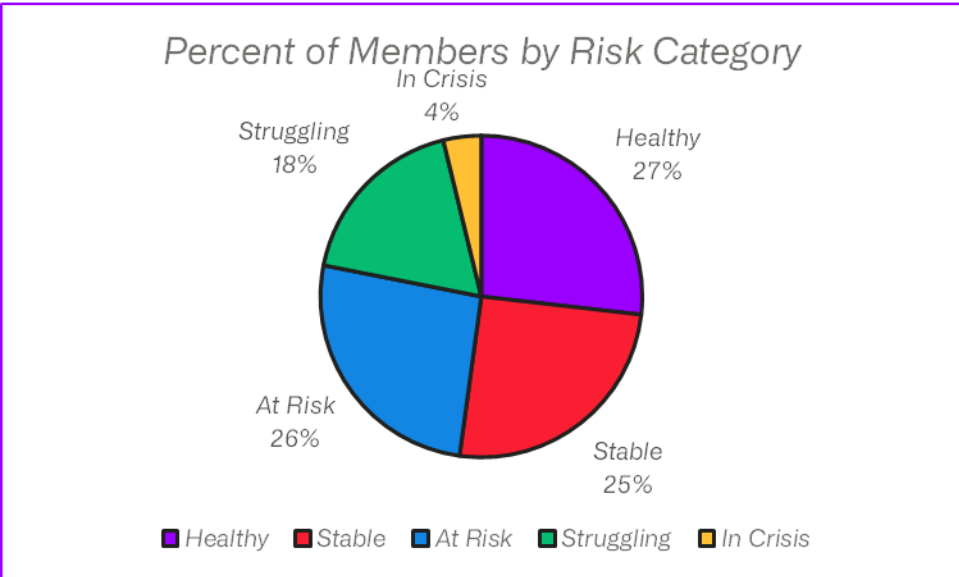
Clinical Overview

Annual Trend: Conditions of Interest

	Allowed Amount PMPY (Medical)			Patients per 1000			Allowed Amount per Patient (Medical)		
	Aug 2022 – Jul 2023	Aug 2023 – Jul 2024	Change	Aug 2022 – Jul 2023	Aug 2023 – Jul 2024	Change	Aug 2022 – Jul 2023	Aug 2023 – Jul 2024	Change
Asthma	\$29.21	\$28.56	-2.2%	37.4	37.9	1.1%	\$702.13	\$679.40	-3.2%
Cancer - Breast	\$104.73	\$162.67	55.3%	7.2	7.2	0.9%	\$13,172.84	\$20,291.69	54.0%
Cancer - Colon	\$30.87	\$28.67	-7.1%	1.6	1.6	-2.9%	\$16,984.77	\$16,254.39	-4.3%
Cancer - Lung	\$33.04	\$37.17	12.5%	1.2	1.2	-4.0%	\$24,324.19	\$28,514.22	17.2%
Cancer - Skin	\$31.26	\$34.46	10.2%	28.3	28.8	1.7%	\$993.34	\$1,077.82	8.5%
Cerebrovascular Disease	\$80.33	\$100.65	25.3%	11.9	11.7	-1.4%	\$6,083.82	\$7,739.42	27.2%
Chronic Obstruc Pulm Dis(COPD)	\$12.46	\$11.25	-9.7%	5.3	5.3	0.6%	\$2,121.50	\$1,906.74	-10.1%
Congestive Heart Failure	\$23.44	\$16.10	-31.3%	3.2	3.4	7.4%	\$6,648.97	\$4,254.94	-36.0%
Coronary Artery Disease	\$109.52	\$100.56	-8.2%	14.5	14.9	2.6%	\$6,781.60	\$6,075.12	-10.4%
Diabetes	\$99.88	\$107.04	7.2%	95.2	101.1	6.1%	\$943.82	\$953.93	1.1%
Hypertension, Essential	\$77.50	\$88.35	14.0%	118.6	116.7	-1.6%	\$588.11	\$682.03	16.0%
Mental Hlth - Depression	\$125.25	\$139.31	11.2%	96.3	98.8	2.6%	\$1,170.14	\$1,269.63	8.5%
Osteoarthritis	\$199.61	\$174.51	-12.6%	61.5	61.7	0.2%	\$2,918.44	\$2,547.87	-12.7%
Renal Function Failure	\$109.97	\$100.74	-8.4%	11.0	11.4	4.1%	\$9,010.14	\$7,937.99	-11.9%
Spinal/Back Disord, Low Back	\$182.87	\$196.80	7.6%	97.7	97.1	-0.6%	\$1,683.63	\$1,825.27	8.4%
Pneumonia	\$23.63	\$38.18	61.6%	7.4	9.0	21.1%	\$2,867.57	\$3,830.27	33.6%
Pregnancy	\$300.81	\$301.71	0.3%	24.6	23.8	-3.0%	\$11,020.15	\$11,406.61	3.5%

Risk Profile¹ (Based on FY23 Claims Experience)

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



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

Risk Categories

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