

# Key Trends for Active Employees and Early Retirees

Based on Paid Claims  
Through September 2024  
Rolling Year

November 2024



# Key Observations

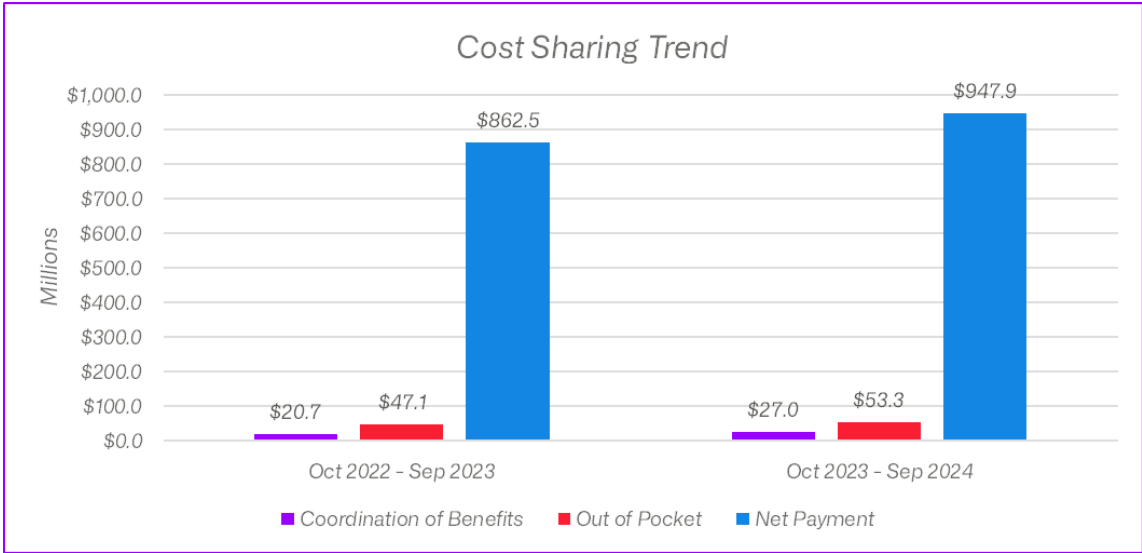
For paid claims from October 2023 – September 2024:

- Medical and prescription drug allowed amount increased by 10.5% percent (Slide 3) driven by a 20.7% increase in allowed amount for prescription drugs (Slide 4).
- Total membership increased by 2.2% over the prior rolling year period while employee enrollment increased by 3.1 percent (Slide 5).
- Plan payments on a PMPY basis increased by 11.5% for outpatient radiology and 14.8% for mental health and substance abuse services (Slide 6).
- Admissions per 1,000 decreased by 4.9% (Slide 9), largely driven by decreases in surgical admissions (-10%) and maternity (-6.4%).
- While the allowed amount for admissions increased marginally overall (Slide 10), the allowed amount per admission and the allowed amount per day stay increased by 7.1% and 8.7%, respectively (Slide 11).
- The allowed amount PMPY for specialty drugs under the medical benefit increased by 14.9% and utilization for specialty drugs under the medical benefit increased by 8.5 percent. The cost and utilization of outpatient substance abuse services increased by 19.3% on an allowed amount PMPY basis and 13.6% on a total patients basis (Slide 13).
- Payments on a PMPY basis increased for PET scans (22.0%), nuclear medicine (35.8%), and therapeutic radiology (29.3%) contributing to an overall 12.8% increase in plan payments for outpatient radiology (Slide 16).
- For lab services, plan payments on a PMPY basis continued to decrease. As noted in previous months, the decrease is largely attributable to a decrease in COVID-19 testing (slide 17).
- The total allowed amount per patient increased by 31.4% for breast cancer, an increase of about \$4.5 million (Slide 24).
- Based on FY24 incurred claims experience, about 23% of the active employee and early retiree population fall into the struggling or in-crisis risk category (likely high utilizers with multiple high severity acute and mid- to –severe chronic conditions, Slides 25 & 26). These members account for about 72% of allowed amount in the current 12 rolling month period.

# Overall Trend

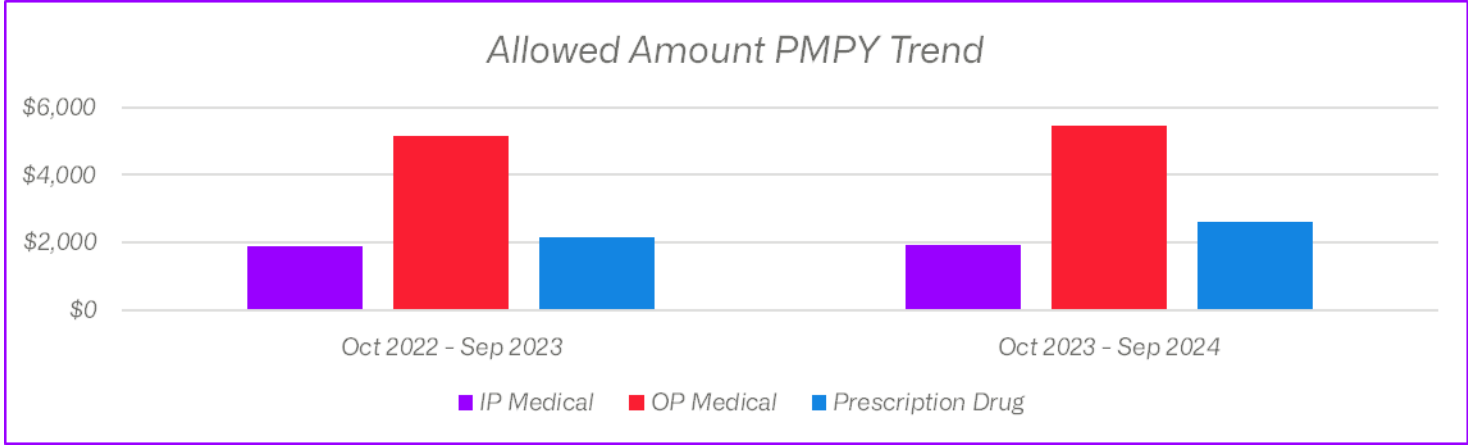
## Annual Trend

	Oct 2022 – Sep 2023	Oct 2023 – Sep 2024	% Change
Allowed Amount	\$930,299,715	\$1,028,237,985	10.5%
Coordination of Benefits	\$20,719,398	\$27,008,230	30.4%
Out of Pocket	\$47,109,680	\$53,296,801	13.1%
Net Payment	\$862,470,637	\$947,932,955	9.9%
Members Avg Med or Rx	100,308	102,512	2.2%
Allow Amt PMPY	\$9,274	\$10,030	8.2%
Allow Amt PEPY	\$20,379	\$21,848	7.2%
Net Pay PMPY	\$8,598	\$9,247	7.5%
Net Pay PEPY	\$18,893	\$20,142	6.6%



<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



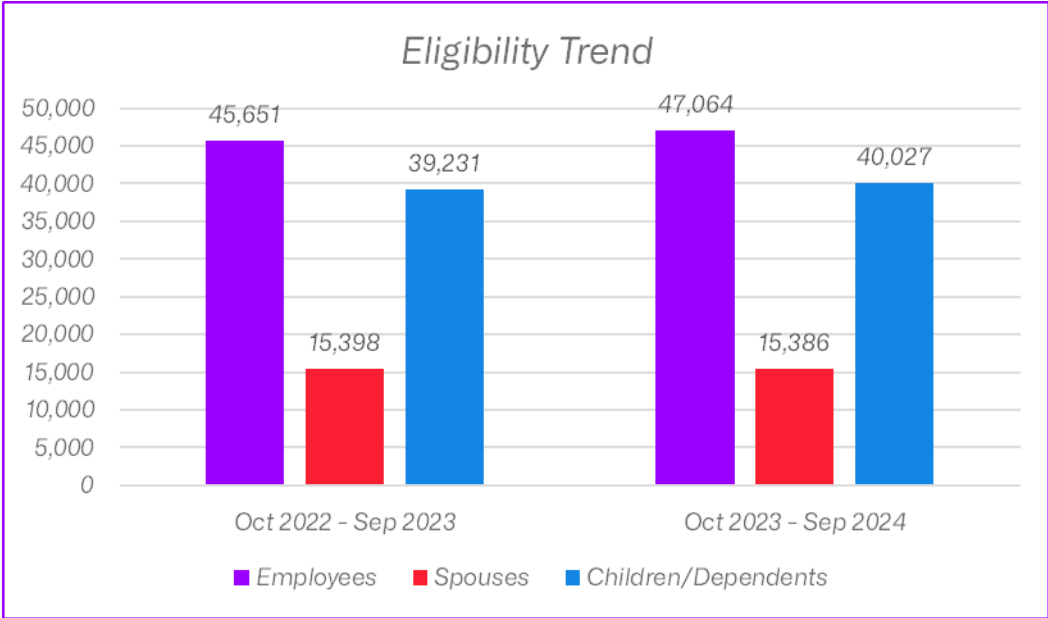
**Allowed Amount PMPY Trend**

	Oct 2022 – Sep 2023	Oct 2023 – Sep 2024	% Change
IP Medical	\$1,904	\$1,920	0.9%
OP Medical	\$5,156	\$5,443	5.6%
Prescription Drug	\$2,150	\$2,595	20.7%

# Overall Eligibility Trend

## Annual Eligibility Trend

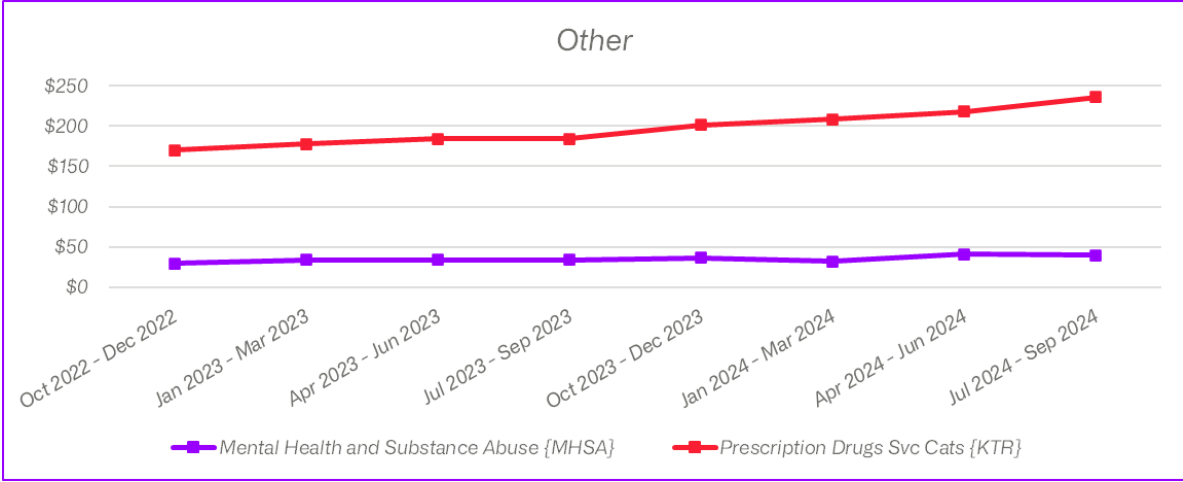
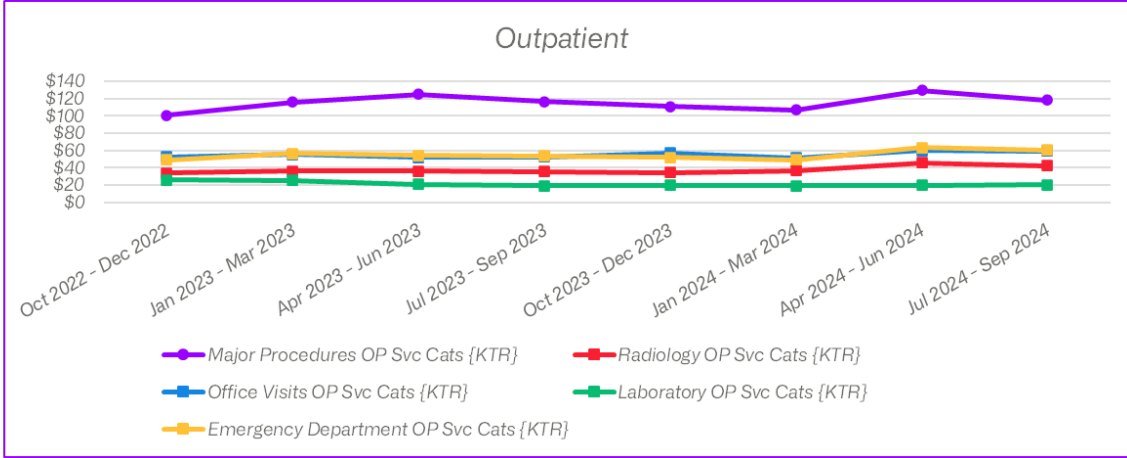
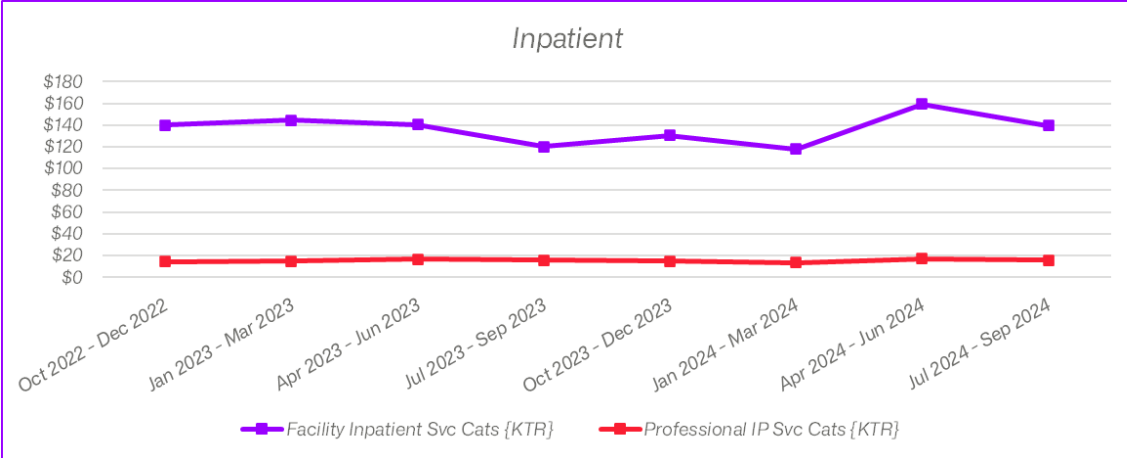
	Oct 2022 – Sep 2023	Oct 2023 – Sep 2024	% Change
<b>Members Avg</b>	100,281	102,477	2.2%
Employees	45,651	47,064	3.1%
Spouses	15,398	15,386	-0.1%
Children/Dependents	39,231	40,027	2.0%
<b>Family Size Avg</b>	2.2	2.2	-0.9%
<b>Member Age Avg</b>	34.4	34.3	-0.1%
Employees	47.0	46.9	-0.3%
Spouses	49.9	49.9	0.1%
Children/Dependents	13.5	13.6	0.3%



# Overall Trend by Type of Service

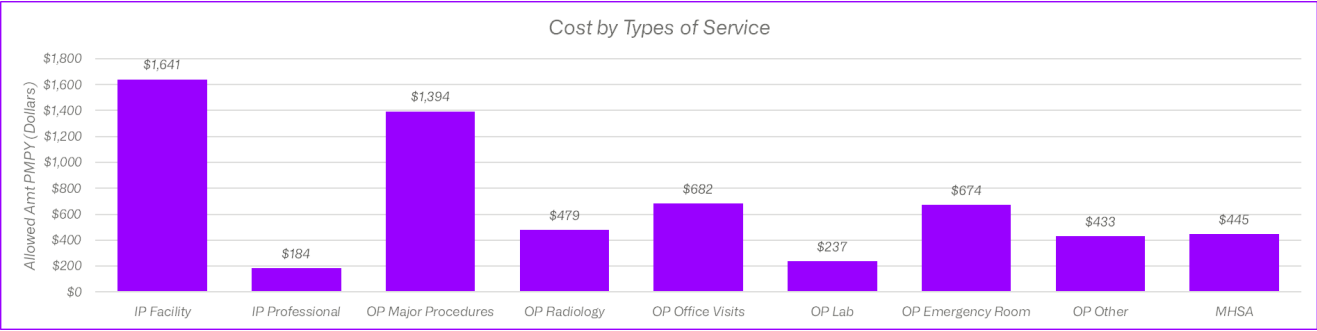
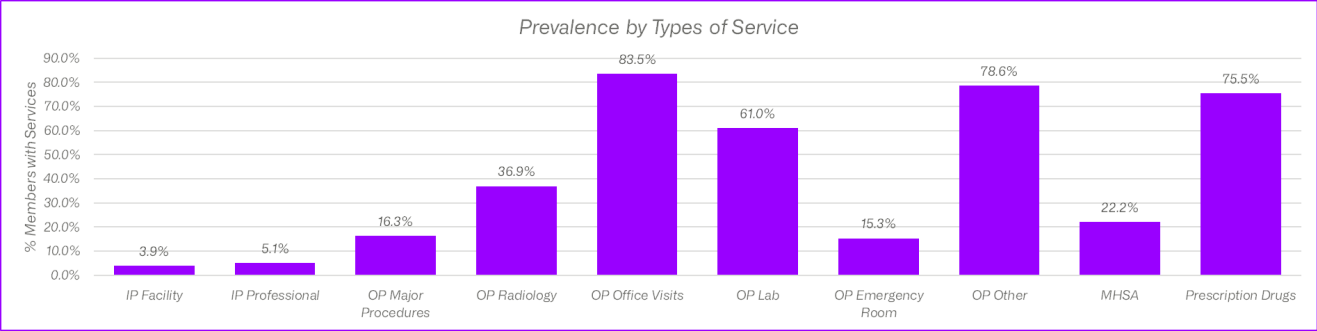
	Allowed Amt PMPY Med and Rx			Net Pay PMPY Med and Rx		
	Oct 2022 – Sep 2023	Oct 2023 – Sep 2024	% Change	Oct 2022 – Sep 2023	Oct 2023 – Sep 2024	% Change
IP Facility	\$1,634	\$1,641	0.4%	\$1,550	\$1,565	-2.0%
IP Professional	\$185	\$184	-0.3%	\$176	\$176	-0.5%
OP Major Procedures	\$1,371	\$1,394	1.7%	\$1,300	\$1,323	1.3%
OP Radiology	\$424	\$479	12.9%	\$398	\$449	11.5%
OP Office Visits	\$636	\$682	7.1%	\$544	\$585	7.9%
OP Lab	\$273	\$237	-13.3%	\$240	\$207	-16.7%
OP Emergency Room	\$640	\$674	5.2%	\$582	\$610	4.8%
OP Other	\$418	\$433	3.4%	\$425	\$450	3.6%
MHSA	\$391	\$445	13.8%	\$361	\$407	14.8%
Prescription Drugs	\$2,150	\$2,595	20.7%	\$1,981	\$2,317	14.4%

# Allowed Amount PMPM Quarterly Trend



# Cost and Use by Type of Service

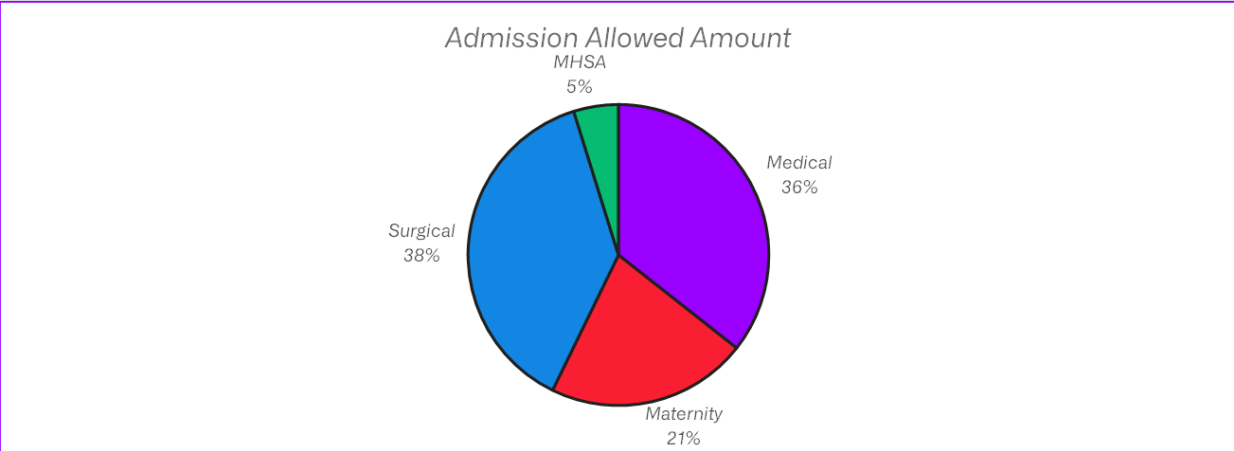
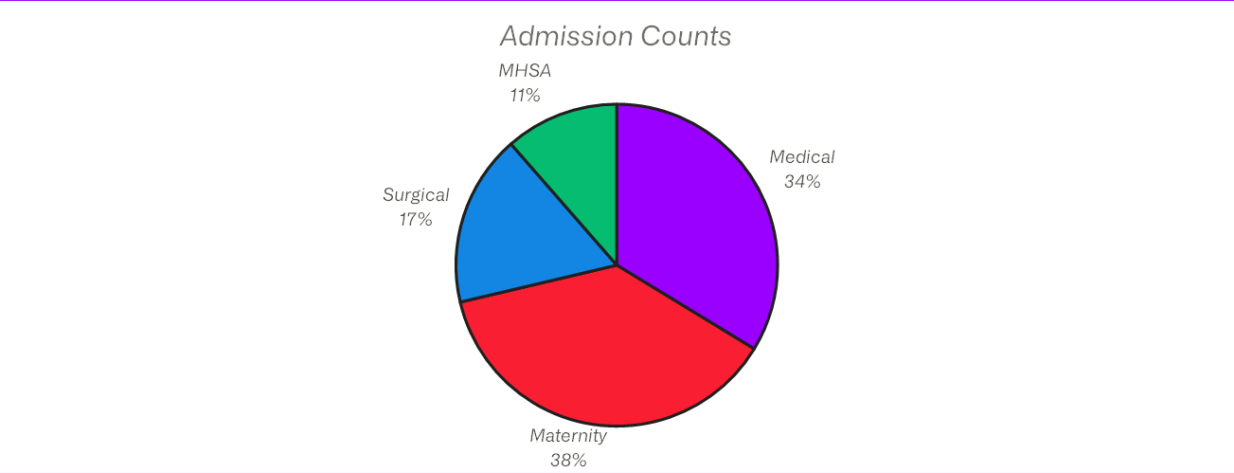
	Patients as a % of Total Members	Costs as a % of Total Allowed Amount
IP Facility	3.9%	18.7%
IP Professional	5.1%	2.1%
OP Major Procedures	16.3%	15.9%
OP Radiology	36.9%	5.5%
OP Office Visits	83.5%	7.8%
OP Lab	61.0%	2.7%
OP Emergency Room	15.3%	7.7%
OP Other	78.6%	4.9%
MHSA	22.2%	5.1%
Prescription Drugs	75.5%	29.6%





# Acute Inpatient Admission Detail

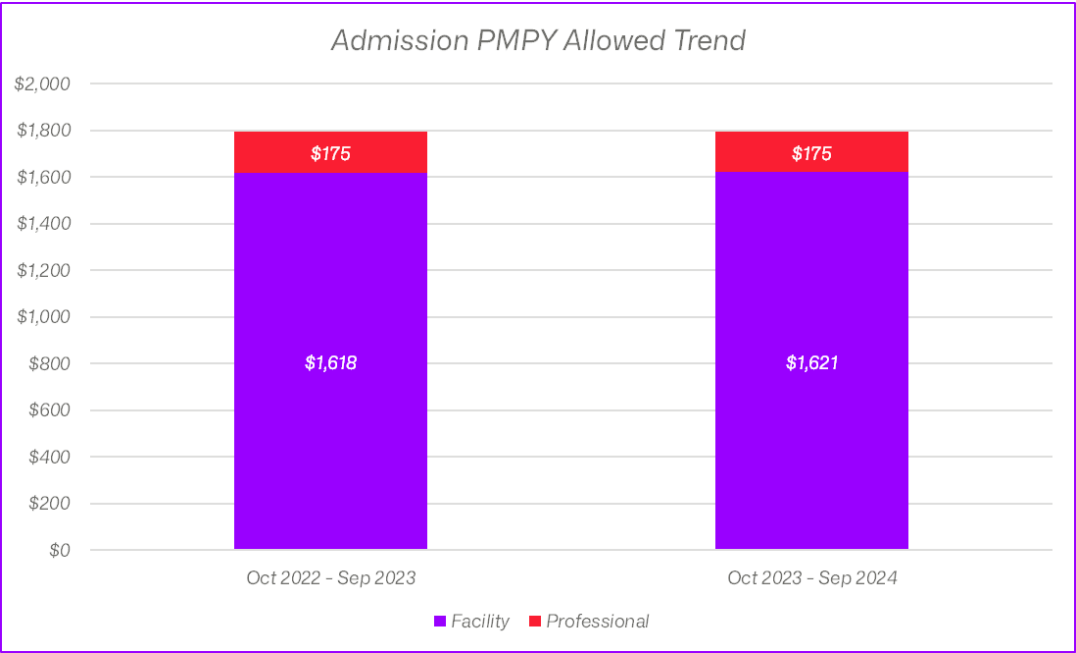
	Oct 2022 – Sep 2023	Oct 2023 – Sep 2024	% Change	
Admits/1000	Medical	18.6	18.2	-2.1%
	Maternity	21.7	20.3	-6.4%
	Surgical	10.3	9.3	-10.0%
	MHSA	6.1	6.2	0.9%
	<b>Total</b>	<b>56.6</b>	<b>53.9</b>	<b>-4.9%</b>
Allowed Amount PMPY	Medical	\$618	\$665	7.6%
	Maternity	\$391	\$404	3.3%
	Surgical	\$738	\$709	-3.9%
	MHSA	\$87	\$90	3.2%
	<b>Total</b>	<b>\$1,834</b>	<b>\$1,868</b>	<b>1.8%</b>
Net Pay PMPY	Medical	\$601	\$645	7.4%
	Maternity	\$367	\$380	3.6%
	Surgical	\$705	\$684	-3.0%
	MHSA	\$83	\$86	3.6%
	<b>Total</b>	<b>\$1,756</b>	<b>\$1,796</b>	<b>2.3%</b>



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

# Admission PMPY Allowed Amount Trend\*

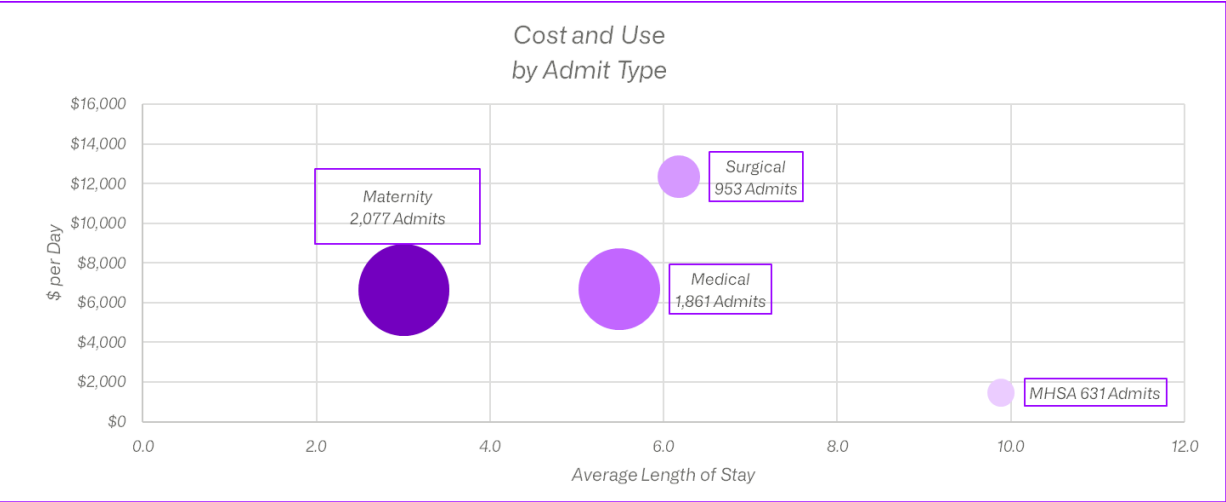
	Oct 2022 – Sep 2023	Oct 2023 – Sep 2024	% Change
<b>Allowed Amt PMPY</b>			
Facility	\$1,618	\$1,621	0.2%
Professional	\$175	\$175	-0.2%
<b>Total</b>	<b>\$1,793</b>	<b>\$1,796</b>	<b>0.2%</b>
<b>Net Pay PMPY</b>			
Facility	\$1,537	\$1,546	0.6%
Professional	\$167	\$167	0.0%
<b>Total</b>	<b>\$1,704</b>	<b>\$1,713</b>	<b>0.6%</b>



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

# Acute Admission Detail\*

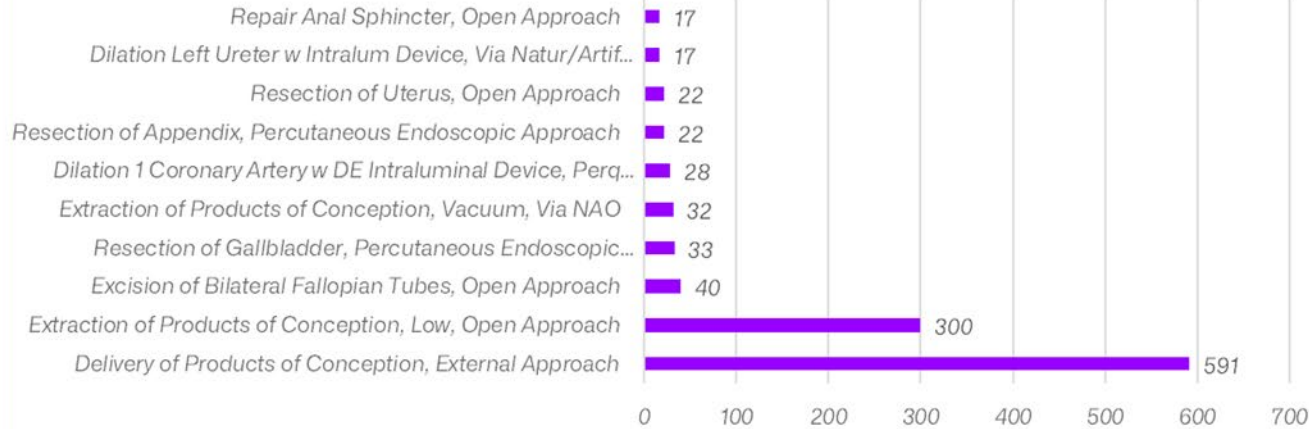
	Oct 2022 – Sep 2023	Oct 2023 – Sep 2024	% Change
<b>Length of Stay</b>			
Medical	5.5	5.5	-0.6%
Surgical	6.5	6.2	-4.7%
Maternity	3.0	3.0	-0.7%
MHSA	10.3	9.9	-4.0%
Total	5.3	5.2	-1.5%
<b>Allowed Amt/Admit</b>			
Medical	\$33,322	\$36,646	10.0%
Surgical	\$71,473	\$76,285	6.7%
Maternity	\$18,049	\$19,922	10.4%
MHSA	\$14,276	\$14,608	2.3%
Total	\$32,388	\$34,678	7.1%
<b>Allowed Amt/Day</b>			
Medical	\$6,035	\$6,678	10.7%
Surgical	\$11,037	\$12,355	11.9%
Maternity	\$5,957	\$6,623	11.2%
MHSA	\$1,387	\$1,478	6.5%
Total	\$6,161	\$6,700	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: 1,130  
 Total Principal Procedures: 5,526  
 Top 10 as a % of Total: 20.4%

## Cost

Top 10 Principal Procedures (Admission Costs): \$29.7 m  
 Total Principal Procedures (Admission Costs): \$191.6 m  
 Top 10 as a % of Total Admission Costs: 15.5%

Top 10 Admit Principal Procedures by Cost



# Outpatient Medical Detail

	Allowed Amt PMPY Med			Patients		
	Oct 2022 – Sep 2023	Oct 2023 – Sep 2024	% Change	Oct 2022 – Sep 2023	Oct 2023 – Sep 2024	% Change
Major Procedures	\$1,371	\$1,394	1.7%	17,365	18,505	6.6%
Specialty Drugs (Medical)	\$625	\$718	14.9%	3,460	3,753	8.5%
Professional Office Visits	\$636	\$682	7.1%	93,469	94,921	1.6%
Emergency Rooms	\$640	\$674	5.2%	18,008	17,384	-3.5%
Radiology	\$424	\$479	12.9%	41,402	41,976	1.4%
Other Outpatient Services	\$418	\$433	3.4%	81,660	89,268	9.3%
Laboratory	\$273	\$237	-13.3%	69,440	69,348	-0.1%
Mental Health	\$278	\$318	14.5%	23,493	24,518	4.4%
Substance Abuse	\$28	\$33	19.3%	987	1,121	13.6%
PT, OT, Speech Therapy	\$148	\$159	7.3%	15,604	16,459	5.5%
Injections and Medications	\$80	\$73	-9.6%	12,535	12,552	0.1%
Supplies and Devices	\$93	\$101	9.2%	14,218	15,052	5.9%
Dialysis	\$65	\$67	3.3%	98	91	-7.1%
Durable Medical Equipment	\$38	\$37	-3.6%	4,622	4,837	4.7%

# Outpatient Medical Detail

	Utilization (Services per 1000)			Price (Allowed Amount per Service)		
	Oct 2022 – Sep 2023	Oct 2023 – Sep 2024	% Change	Oct 2022 – Sep 2023	Oct 2023 – Sep 2024	% Change
Major Procedures	1,957.3	1,888.8	-3.5%	\$700	\$738	5.4%
Specialty Drugs (Medical)	293.9	295.9	0.7%	\$2,127	\$2,428	14.1%
Professional Office Visits	5,717.1	5,750.9	0.6%	\$111	\$119	6.5%
Emergency Rooms	2,141.5	2,063.4	-3.6%	\$299	\$327	9.2%
Radiology	1,757.2	1,678.3	-4.5%	\$241	\$285	18.2%
Other Outpatient Services	3,538.4	3,822.6	8.0%	\$118	\$113	-4.2%
Laboratory	7,324.6	7,210.2	-1.6%	\$37	\$33	-12.0%
Mental Health	2,673.4	2,865.4	7.2%	\$104	\$111	6.8%
Substance Abuse	207.7	241.0	16.1%	\$133	\$137	2.8%
PT, OT, Speech Therapy	4,336.4	4,458.5	2.8%	\$34	\$36	4.3%
Injections and Medications	803.0	795.0	-1.0%	\$100	\$91	-8.7%
Supplies and Devices	1,154.2	1,266.1	9.7%	\$80	\$80	-0.5%
Dialysis	103.2	109.0	5.6%	\$628	\$614	-2.2%
Durable Medical Equipment	213.7	212.7	-0.5%	\$178	\$172	-3.1%

# Outpatient Medical Detail: Professional Office Visits

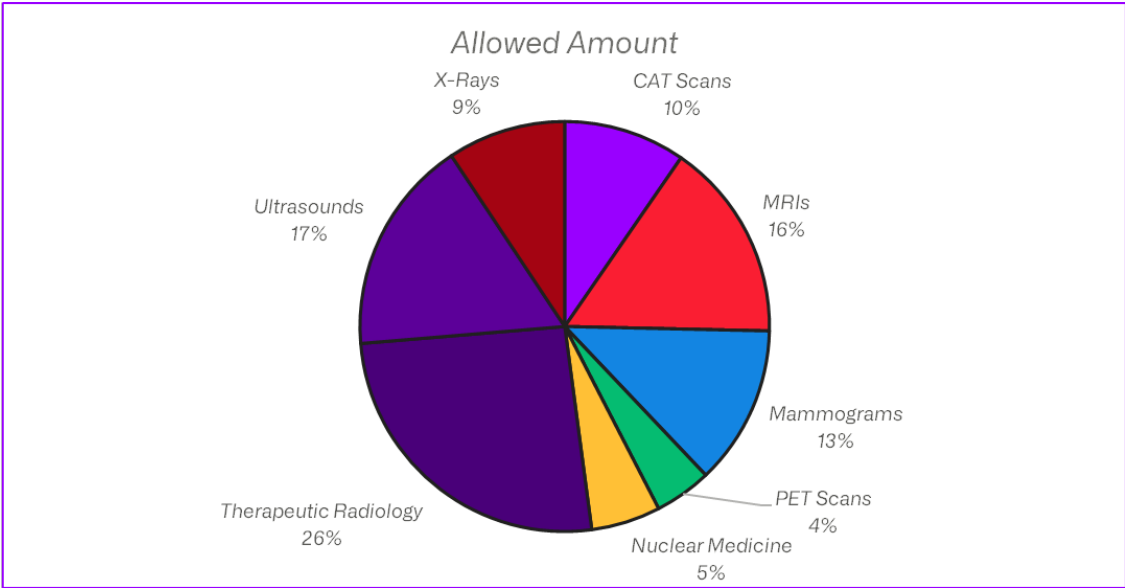
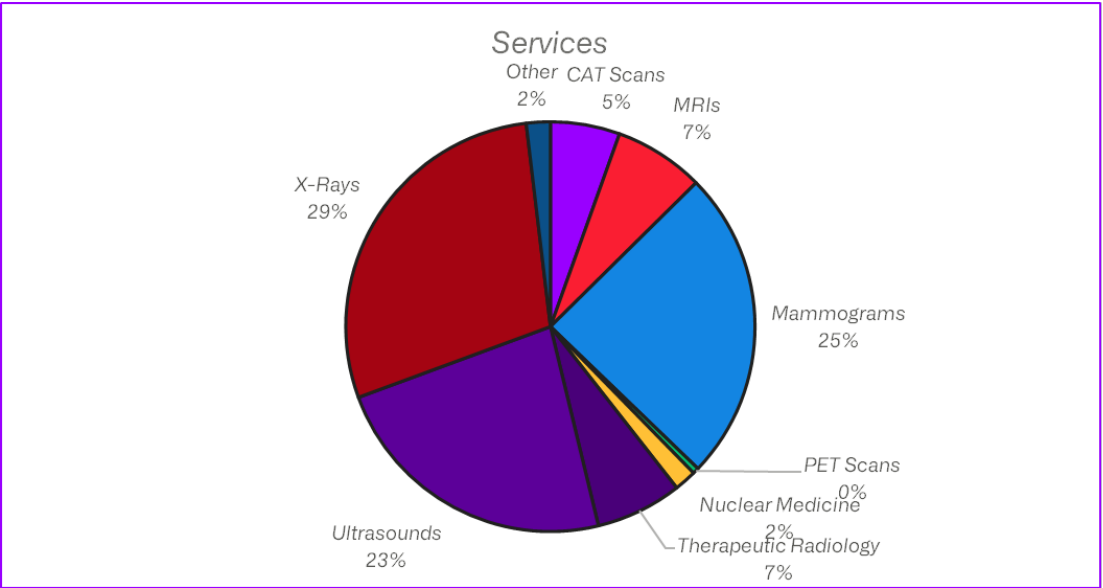
	% Visits			% Allowed Amt			Allowed Amount/Visit			Visits per 1000		
	Oct 2022 - Sep 2023	Oct 2023 - Sep 2024	Change	Oct 2022 - Sep 2023	Oct 2023 - Sep 2024	Change	Oct 2022 - Sep 2023	Oct 2023 - Sep 2024	% Change	Oct 2022 - Sep 2023	Oct 2023 - Sep 2024	% Change
Specialist Visits	35.8%	34.9%	-0.9%	35.0%	34.1%	-0.9%	\$128	\$136	6.2%	1,506	1,477	-1.9%
Non-Specialist Visits	64.2%	65.1%	0.9%	65.0%	65.9%	0.9%	\$132	\$141	6.2%	2,701	2,759	2.1%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>		<b>100.0%</b>	<b>100.0%</b>		<b>\$131</b>	<b>\$139</b>	<b>6.2%</b>	<b>4,207</b>	<b>4,236</b>	<b>0.7%</b>



	Visits per 1000	Allowed Amount Per Visit
Dermatology	191	\$99
Orthopaedic Surgery	195	\$130
Cardiovascular Dis/Cardiology	113	\$138
Podiatry	110	\$94
Emergency Medicine	76	\$153
Chiropractor/DCM	60	\$84
Ophthalmology	54	\$124
Urology	49	\$126
Otolaryngology	53	\$163
Pain Mgmt/Pain Medicine	52	\$116
Surgeon (NEC)	37	\$146
Neurology	40	\$177
Endocrinology & Metabolism	38	\$149
Allergy & Immunology	43	\$159
Oncology	42	\$165
<b>Top 15</b>	<b>1,147</b>	<b>\$127</b>
<b>All Other Specialists</b>	<b>334</b>	<b>\$163</b>
<b>Total All Specialists</b>	<b>1,477</b>	<b>\$136</b>

# Outpatient Medical Detail: Radiology

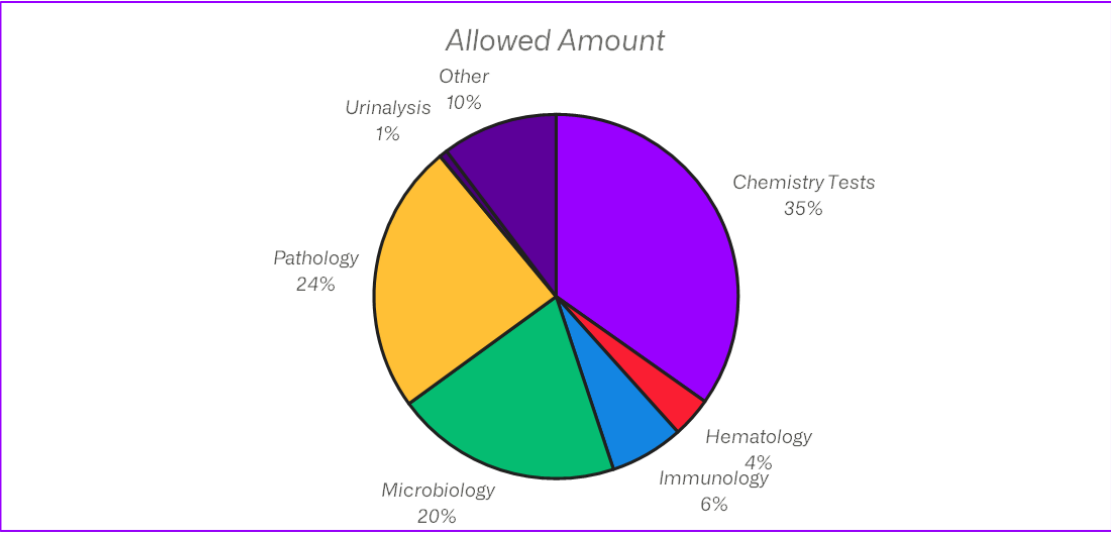
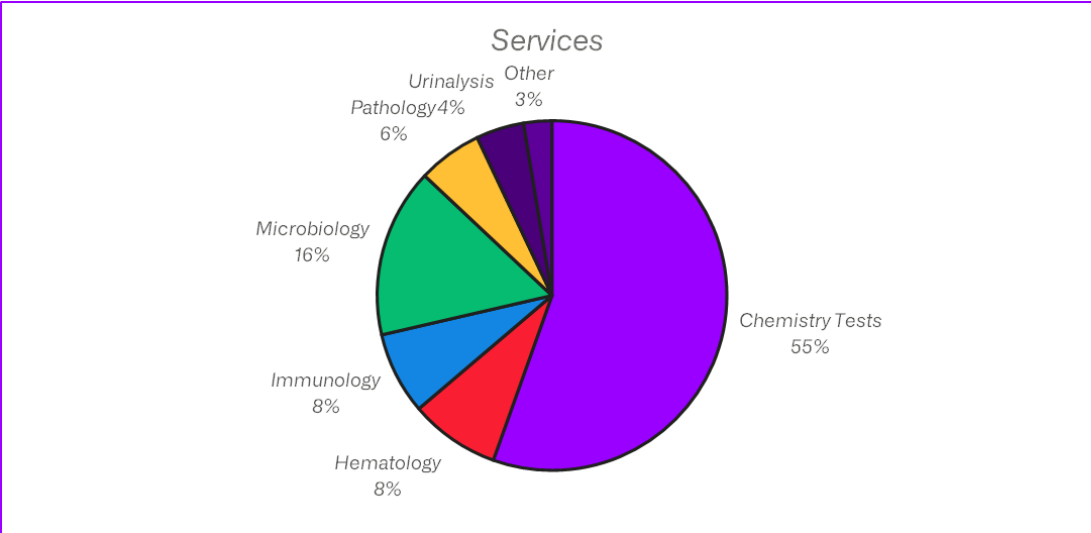
Outpatient Radiology Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Oct 2022 - Sep 2023	Oct 2023 - Sep 2024	% Change	Oct 2022 - Sep 2023	Oct 2023 - Sep 2024	% Change	Oct 2022 - Sep 2023	Oct 2023 - Sep 2024	% Change	Oct 2022 - Sep 2023	Oct 2023 - Sep 2024	% Change
CAT Scans	93.1	92.0	-1.1%	\$434	\$464	6.9%	\$40	\$43	5.7%	\$37	\$38	3.2%
MRIs	116.9	119.6	2.3%	\$565	\$590	4.4%	\$66	\$71	6.7%	\$61	\$65	6.3%
Mammograms	437.8	412.4	-5.8%	\$121	\$129	7.2%	\$53	\$53	1.0%	\$52	\$52	0.9%
PET Scans	6.8	8.1	19.0%	\$2,769	\$2,902	4.8%	\$19	\$24	24.7%	\$18	\$22	22.0%
Nuclear Medicine	30.8	29.2	-5.3%	\$746	\$1,091	46.2%	\$23	\$32	38.5%	\$22	\$30	35.8%
Therapeutic	98.1	114.4	16.7%	\$1,105	\$1,227	11.0%	\$108	\$140	29.5%	\$107	\$139	29.3%
Ultrasounds	417.9	388.6	-7.0%	\$171	\$188	10.1%	\$71	\$73	2.4%	\$65	\$66	2.4%
X-Rays	523.0	482.0	-7.8%	\$75	\$82	9.4%	\$39	\$40	0.8%	\$33	\$33	1.3%
Other	32.7	31.8	-2.7%	\$114	\$118	3.8%	\$4	\$4	1.0%	\$4	\$4	1.4%
<b>Total</b>	<b>1757.2</b>	<b>1678.3</b>	<b>-4.5%</b>	<b>\$241</b>	<b>\$285</b>	<b>18.2%</b>	<b>\$424</b>	<b>\$479</b>	<b>12.9%</b>	<b>\$398</b>	<b>\$449</b>	<b>12.8%</b>





# Outpatient Medical Detail: Laboratory

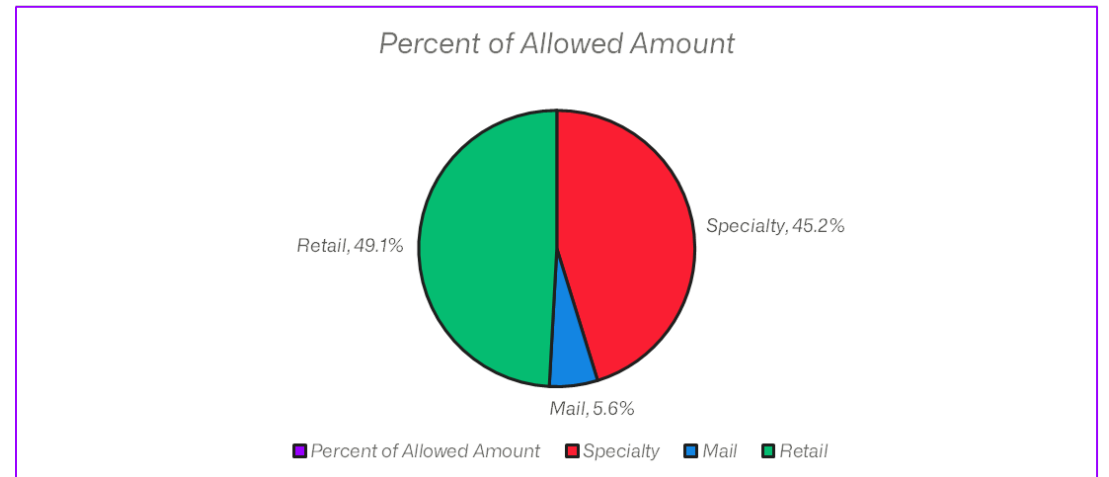
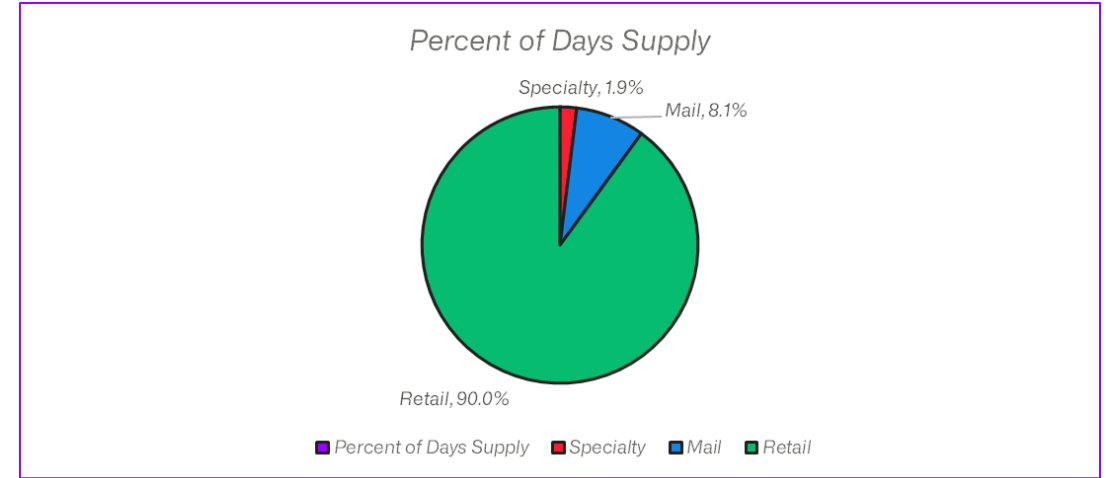
Outpatient Lab Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Oct 2022 - Sep 2023	Oct 2023 - Sep 2024	% Change	Oct 2022 - Sep 2023	Oct 2023 - Sep 2024	% Change	Oct 2022 - Sep 2023	Oct 2023 - Sep 2024	% Change	Oct 2022 - Sep 2023	Oct 2023 - Sep 2024	% Change
Chemistry Tests	3806.9	3998.3	5.0%	\$21	\$21	-2.2%	\$80	\$82	2.7%	\$63	\$66	5.6%
Hematology	580.8	600.9	3.5%	\$17	\$14	-19.0%	\$10	\$8	-16.2%	\$7	\$7	8.5%
Immunology	634.0	548.0	-13.6%	\$27	\$28	2.8%	\$17	\$15	-11.2%	\$16	\$14	-13.6%
Microbiology	1328.3	1127.0	-15.2%	\$55	\$42	-23.2%	\$73	\$48	-34.9%	\$68	\$43	-37.6%
Pathology	457.8	428.2	-6.5%	\$140	\$133	-5.3%	\$64	\$57	-11.4%	\$60	\$53	-11.4%
Urinalysis	321.0	319.8	-0.4%	\$5	\$5	4.5%	\$2	\$2	4.1%	\$1	\$2	4.8%
Other	195.7	188.0	-3.9%	\$136	\$129	-5.1%	\$27	\$24	-8.8%	\$25	\$23	-9.6%
<b>Total</b>	<b>7324.6</b>	<b>7210.2</b>	<b>-1.6%</b>	<b>\$37</b>	<b>\$33</b>	<b>-12.0%</b>	<b>\$273</b>	<b>\$237</b>	<b>-13.3%</b>	<b>\$240</b>	<b>\$207</b>	<b>-13.7%</b>



# Prescription Drug Detail\*

## Annual Trend

	Oct 2022 - Sep 2023	Oct 2023 - Sep 2024	% Change	
<b>Total</b>	Allowed Amount PMPY	\$2,150	\$2,595	20.7%
	Net Pay PMPY	\$1,981	\$2,317	17.0%
	Out of Pocket PMPY	\$112	\$131	17.1%
	Patients per 1000	831.2	754.7	-9.2%
	Allowed Amount per Day Supply	\$4.60	\$5.42	17.9%
	Days Supply PMPY	467.3	478.5	2.4%
<b>Mail Order</b>	Allowed Amount PMPY	\$117	\$147	25.4%
	Net Pay PMPY	\$109	\$137	25.0%
	Out of Pocket PMPY	\$7	\$8	19.2%
	Patients per 1000	44.4	47.4	6.8%
	Allowed Amount per Day Supply	\$3.01	\$3.78	25.7%
	Days Supply PMPY	38.9	38.8	-0.3%
<b>Retail</b>	Allowed Amount PMPY	\$1,004	\$1,275	27.0%
	Net Pay PMPY	\$900	\$1,153	28.1%
	Out of Pocket PMPY	\$97	\$115	19.0%
	Patients per 1000	827.9	749.7	-9.5%
	Allowed Amount per Day Supply	\$2.39	\$2.96	24.0%
	Days Supply PMPY	420.2	430.4	2.4%
<b>Specialty</b>	Allowed Amount PMPY	\$1,029	\$1,174	14.1%
	Net Pay PMPY	\$971	\$1,027	5.7%
	Out of Pocket PMPY	\$8	\$8	-6.7%
	Patients per 1000	41.8	42.9	2.7%
	Allowed Amount per Day Supply	\$123.96	\$126.60	2.1%
	Days Supply PMPY	8.3	9.3	11.7%

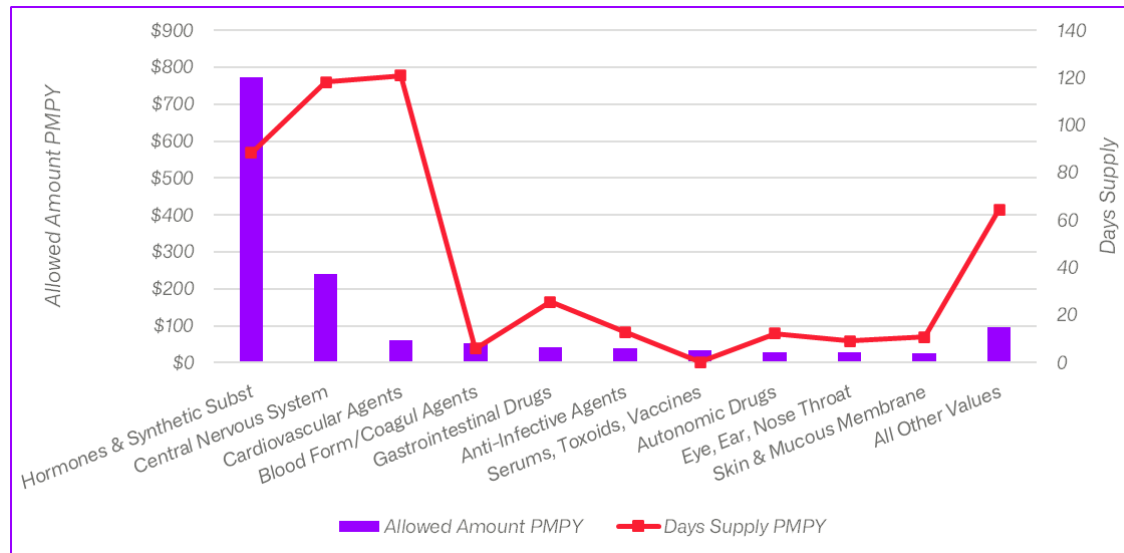


\*Specialty drugs on this slide includes drugs covered under the prescription drug benefit and excludes drugs covered under the medical plans.

# 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		
	Oct 2022 - Sep 2023	Oct 2023 - Sep 2024	% Change	Oct 2022 - Sep 2023	Oct 2023 - Sep 2024	% Change	Oct 2022 - Sep 2023	Oct 2023 - Sep 2024	% Change	Oct 2022 - Sep 2023	Oct 2023 - Sep 2024	% Change	Oct 2022 - Sep 2023	Oct 2023 - Sep 2024	% Change
Hormones & Synthetic Subst	\$532	\$772	45.1%	\$503	\$737	46.5%	\$6	\$9	34.8%	82	88	7.7%	93.2%	94.8%	1.7%
Central Nervous System	\$231	\$241	4.3%	\$201	\$210	4.2%	\$2	\$2	1.4%	115	118	2.9%	98.2%	97.0%	-1.2%
Cardiovascular Agents	\$50	\$61	22.6%	\$37	\$45	21.6%	\$0	\$1	21.5%	120	121	0.9%	100.0%	99.9%	0.0%
Blood Form/Coagul Agents	\$48	\$54	11.0%	\$46	\$51	10.7%	\$9	\$9	6.2%	6	6	4.5%	99.8%	99.9%	0.1%
Gastrointestinal Drugs	\$38	\$42	11.9%	\$33	\$36	9.0%	\$2	\$2	8.9%	25	26	2.8%	99.9%	99.9%	0.0%
Serums, Toxoids, Vaccines	\$24	\$40	62.5%	\$18	\$32	75.3%	\$2	\$3	57.0%	12	13	3.5%	100.0%	100.0%	0.0%
Anti-Infective Agents	\$25	\$35	38.8%	\$25	\$35	39.0%	\$66	\$107	62.2%	0	0	-14.4%	100.0%	100.0%	0.0%
Autonomic Drugs	\$32	\$29	-8.7%	\$28	\$25	-11.8%	\$3	\$2	-10.0%	12	12	1.4%	99.9%	100.0%	0.1%
Eye, Ear, Nose Throat	\$27	\$27	-0.7%	\$23	\$22	-1.5%	\$2	\$3	27.8%	12	9	-22.3%	98.0%	97.6%	-0.4%
Skin & Mucous Membrane	\$26	\$25	-0.1%	\$21	\$21	-2.6%	\$3	\$2	-12.1%	9	11	13.6%	98.7%	98.8%	0.1%
All Other Values	\$89	\$97	9.5%	\$73	\$76	4.3%	\$1	\$2	10.7%	65	64	-1.1%	99.7%	99.6%	-0.1%
<b>Total</b>	<b>\$1,121</b>	<b>\$1,422</b>	<b>26.9%</b>	<b>\$1,010</b>	<b>\$1,290</b>	<b>27.8%</b>	<b>\$2</b>	<b>\$3</b>	<b>24.1%</b>	<b>459</b>	<b>469</b>	<b>2.2%</b>	<b>98.5%</b>	<b>98.3%</b>	<b>-0.2%</b>



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

	Allowed Amount			Patients			Allowed Amount per Patient		
	Oct 2023 - Sep 2024	Oct 2022 - Sep 2023	% Change	Oct 2023 - Sep 2024	Oct 2022 - Sep 2023	% Change	Oct 2023 - Sep 2024	Oct 2022 - Sep 2023	% Change
Medical Specialty	\$73,652,037	\$62,712,942	17.4%	3,754	3,461	8.5%	\$19,620	\$18,120	8.3%
Prescription Specialty	\$120,318,908	\$103,228,321	16.6%	4,874	4,633	5.2%	\$24,686	\$22,281	10.8%

Top 10 Specialty Drugs Through Medical Plans		Allowed Amount	Patients	Allowed/Patient
J9271	Inject pembrolizumab 1 mg	\$7,265,908	57	\$127,472
J2350	Inject, ocrelizumab, 1 mg	\$3,956,937	55	\$71,944
J2506	Inject, pegfilgrastim, excl biosimilar, 0.5 mg	\$3,350,746	71	\$47,194
J9299	Inject nivolumab 1 mg	\$2,579,718	18	\$143,318
J9144	Inj, daratumumab, 10 mg and hyaluronidase-fihj	\$2,199,788	16	\$137,487
J3380	Inject, vedolizumab, intravenous, 1 mg	\$2,087,277	54	\$38,653
96413	CHEMOTX ADMN IV NFS TQ UP 1 HR	\$1,969,319	565	\$3,486
J3241	Inject, teprotumumab-trbw, 10 mg	\$1,967,079	3	\$655,693
J2323	Injection natalizumab, 1 mg	\$1,638,066	15	\$109,204
J0585	Injection onabotulinumtoxinA, 1 unit	\$1,390,377	334	\$4,163
<b>Total Top 10</b>		<b>\$27,014,838</b>	<b>854</b>	<b>\$31,633</b>
<b>Percent of Overall Total (Medical Specialty)</b>		<b>43.1%</b>	<b>24.7%</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.

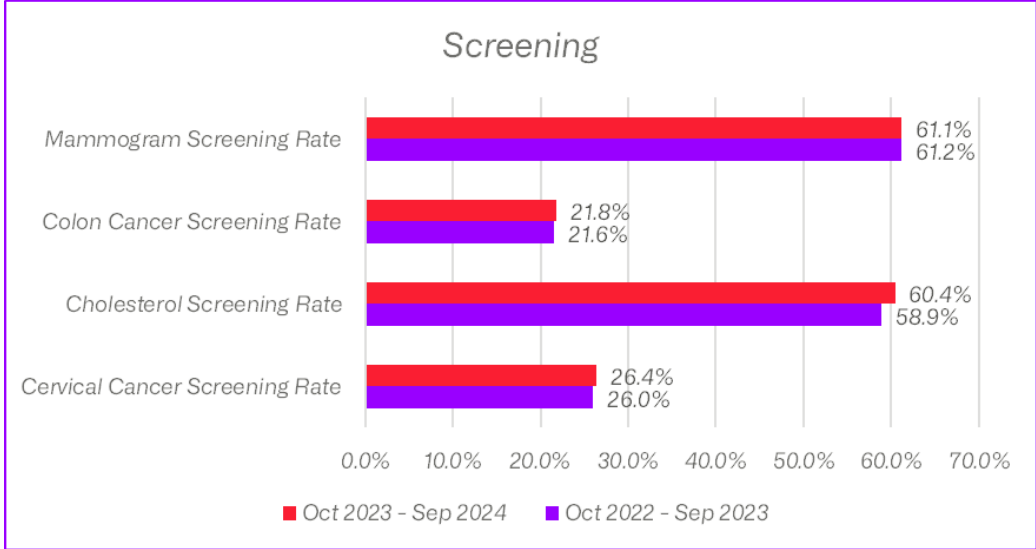
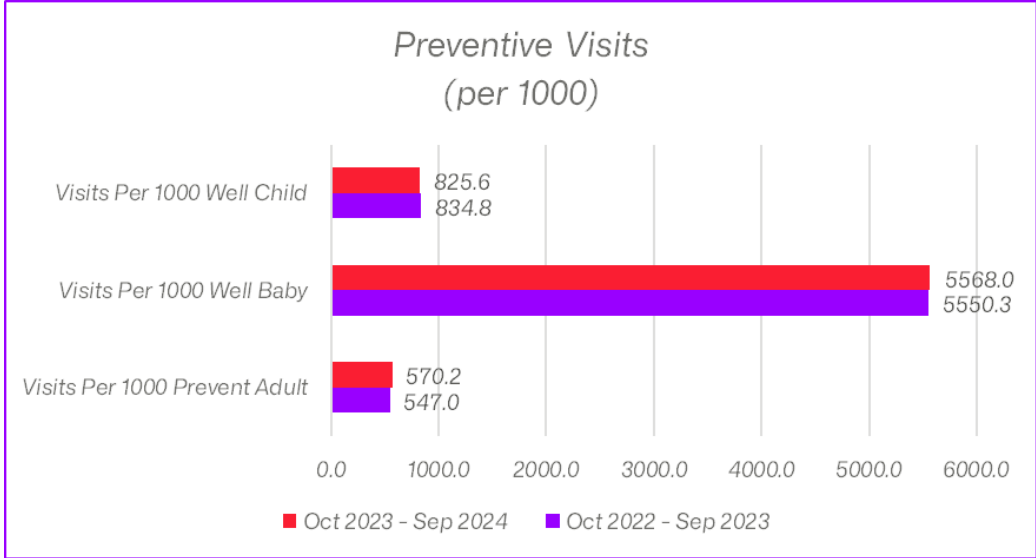
# Specialty Drug Detail

<b>Top 15 Through the Prescription Plan</b>		
	Allowed Amount	Patients
STELARA	\$9,050,974	85
HUMIRA	\$6,815,096	193
TREMFYA	\$6,234,714	115
DUPIXENT PEN	\$6,116,027	232
SKYRIZI	\$5,336,007	93
ENBREL	\$2,987,871	57
COSENTYX	\$2,731,048	53
TALTZ	\$2,664,772	45
TRIKAFTA	\$2,322,068	8
DUPIXENT PFS	\$2,290,420	84
RINVOQ	\$2,165,218	55
BIKTARVY	\$2,130,181	69
OTEZLA	\$2,096,857	69
SPRYCEL	\$1,742,534	15
CIMZIA	\$1,547,017	29
<b>Total Top 15</b>	<b>\$56,230,804</b>	<b>1,202</b>
<b>Percent of Overall Total (Rx Specialty)</b>	<b>54.5%</b>	<b>25.9%</b>

# Mental Health and Substance Abuse Detail

	Mental Health			Substance Abuse		
	Oct 2022 – Sep 2023	Oct 2023 – Sep 2024	% Change	Oct 2022 – Sep 2023	Oct 2023 – Sep 2024	% Change
<b>Overall</b>						
Patients per 1000 Inpatient	4.3	4.1	-4.1%	1.5	1.5	-4.7%
Pats per 1000 Outpatient	211.9	215.8	1.8%	8.9	9.9	10.8%
<b>Inpatient</b>						
Allow Amt PMPY Adm Acute	\$62	\$59	-5.7%	\$25	\$31	25.4%
Net Pay PMPY Adm Acute	\$60	\$57	-4.9%	\$24	\$29	25.1%
Allow Amt Per Adm Acute	\$15,189	\$15,590	2.6%	\$12,422	\$13,071	5.2%
Days LOS Admit Acute	10.6	10.3	-3.0%	9.6	9.2	-4.0%
Admits Per 1000 Acute	4.1	3.8	-8.1%	2.0	2.4	19.2%
<b>Outpatient</b>						
Allow Amt PMPY OP Med	\$274	\$311	13.6%	\$28	\$33	19.1%
Net Pay PMPY OP Med	\$250	\$280	12.0%	\$25	\$30	18.5%
Allow Amt Per Svc OP Med	\$106	\$114	7.7%	\$133	\$137	3.2%
Svcs Per 1000 OP Med	2589.3	2731.0	5.5%	207.1	239.1	15.5%

# Preventive Visits and Screening Overview



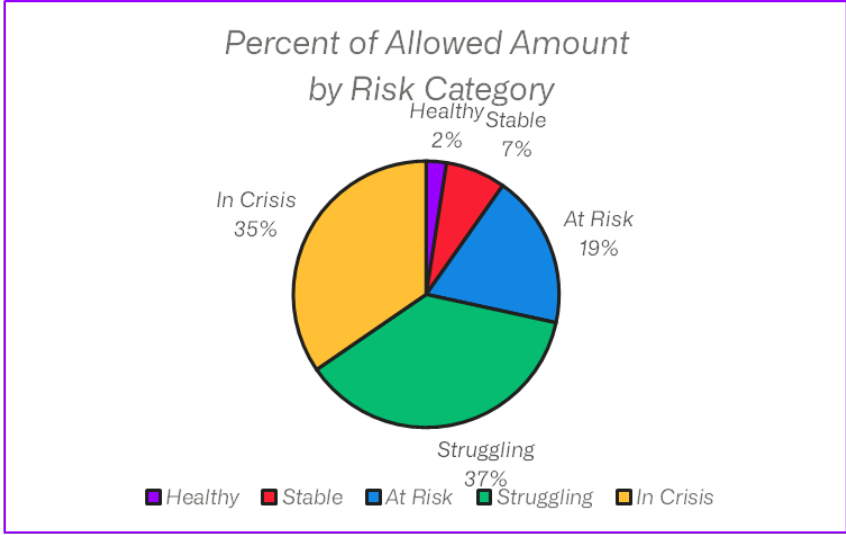
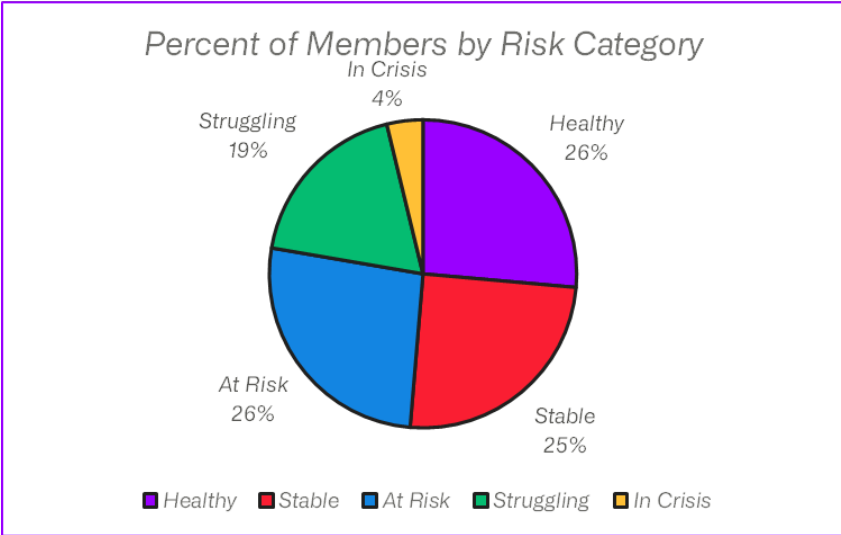
# Clinical Overview

Annual Trend: Conditions of Interest	Allowed Amount PMPY (Medical)			Patients per 1000			Allowed Amount per Patient (Medical)		
	Oct 2022 – Sep 2023	Oct 2023 – Sep 2024	Change	Oct 2022 – Sep 2023	Oct 2023 – Sep 2024	Change	Oct 2022 – Sep 2023	Oct 2023 – Sep 2024	Change
Asthma	\$29.37	\$28.73	-2.2%	37.4	38.4	2.6%	\$710.14	\$674.76	-5.0%
Cancer - Breast	\$119.14	\$160.93	35.1%	7.1	7.3	2.6%	\$15,185.35	\$19,948.65	31.4%
Cancer - Colon	\$34.22	\$23.51	-31.3%	1.7	1.5	-11.3%	\$18,357.16	\$14,173.73	-22.8%
Cancer - Lung	\$34.90	\$33.75	-3.3%	1.2	1.2	-3.9%	\$25,931.72	\$26,015.32	0.3%
Cancer - Skin	\$30.63	\$34.09	11.3%	29.1	28.7	-1.5%	\$952.33	\$1,073.20	12.7%
Cerebrovascular Disease	\$75.57	\$105.23	39.3%	11.8	12.0	1.2%	\$5,777.36	\$7,925.88	37.2%
Chronic Obstruc Pulm Dis(COPD)	\$12.05	\$11.31	-6.2%	5.4	5.1	-5.5%	\$2,014.71	\$1,995.37	-1.0%
Congestive Heart Failure	\$22.68	\$15.86	-30.1%	3.3	3.3	0.8%	\$6,232.63	\$4,312.31	-30.8%
Coronary Artery Disease	\$105.17	\$109.22	3.9%	14.6	15.0	2.7%	\$6,519.75	\$6,574.40	0.8%
Diabetes	\$102.57	\$109.60	6.9%	96.8	103.4	6.8%	\$958.77	\$956.24	-0.3%
Hypertension, Essential	\$75.49	\$87.07	15.3%	119.1	116.8	-1.9%	\$573.37	\$672.59	17.3%
Mental Hlth - Depression	\$128.55	\$139.72	8.7%	97.6	98.2	0.6%	\$1,191.82	\$1,284.31	7.8%
Osteoarthritis	\$200.76	\$174.82	-12.9%	62.1	62.0	-0.3%	\$2,922.70	\$2,545.26	-12.9%
Renal Function Failure	\$111.46	\$99.88	-10.4%	11.0	11.6	6.0%	\$9,186.80	\$7,745.34	-15.7%
Spinal/Back Disord, Low Back	\$180.28	\$200.60	11.3%	98.9	97.4	-1.5%	\$1,648.44	\$1,857.75	12.7%
Pneumonia	\$28.06	\$35.92	28.0%	7.7	9.7	26.1%	\$3,300.14	\$3,341.38	1.2%
Pregnancy	\$302.81	\$306.71	1.3%	24.9	23.6	-5.2%	\$11,009.18	\$11,727.37	6.5%



# Risk Profile<sup>1</sup> (Based on FY24 Claims Experience)

	Member Age Avg	Allowed Amount	Allow Amt PMPY	Patients
Healthy	24.9	\$24,128,952	\$791	27,448
Stable	29.6	\$71,969,163	\$2,946	25,922
At Risk	39.8	\$182,992,838	\$7,141	27,385
Struggling	46.0	\$363,731,209	\$20,410	19,243
In Crisis	50.5	\$339,501,120	\$97,537	3,947



<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.