

# Key Trends for Active Employees and Early Retirees

Based on Paid Claims  
Through October 2024  
Rolling Year

November 2024



# Key Observations

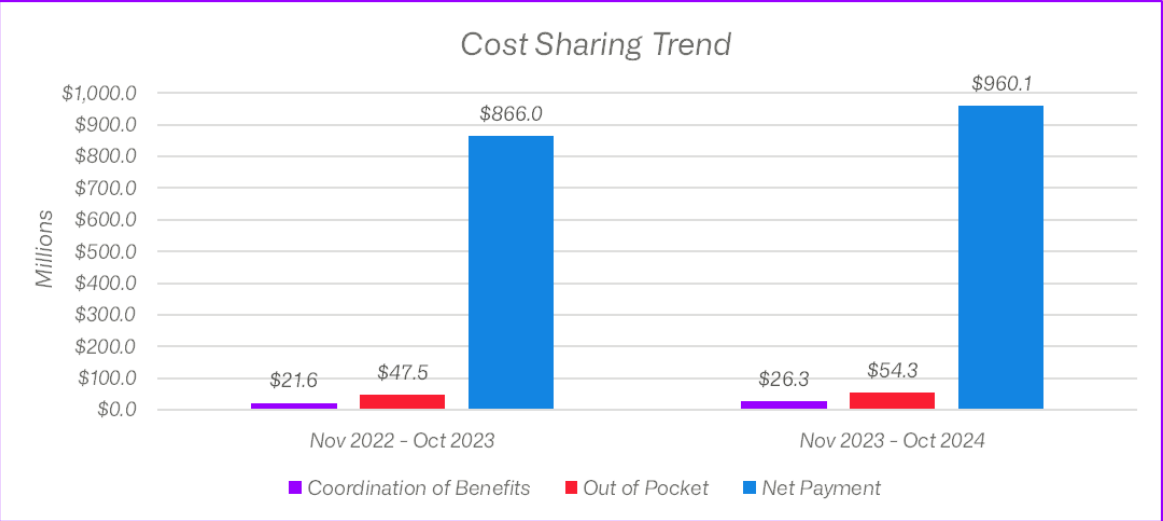
For paid claims from November 2023 – October 2024:

- Medical and prescription drug allowed amount increased by 11.3% percent (Slide 3) driven by a 21.2% increase in allowed amount for prescription drugs (Slide 4).
- Total membership increased by 2.4% over the prior rolling year period while employee enrollment increased by 3.3 percent (Slide 5).
- Plan payments on a PMPY basis increased by 11.9% for outpatient radiology and 14.2% 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 by 1.5% (Slide 10), the allowed amount per admission and the allowed amount per day stay increased by 6.5% and 7.6%, respectively (Slide 11).
- The allowed amount PMPY for specialty drugs under the medical benefit increased by 15.4% and utilization for specialty drugs under the medical benefit increased by 11.3 percent. The cost and utilization of outpatient substance abuse services increased by 17.4% on an allowed amount PMPY basis and 11.0% on a total patients basis (Slide 13).
- Payments on a PMPY basis increased for PET scans (17.5%), nuclear medicine (41.6%), and therapeutic radiology (26.3%) contributing to an overall 11.9% increase in plan payments for outpatient radiology (Slide 16). See appendix for further detail for PET scans, nuclear medicine and therapeutic radiology by place of service.
- 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 26.1% for breast cancer (Slide 24).

# Overall Trend

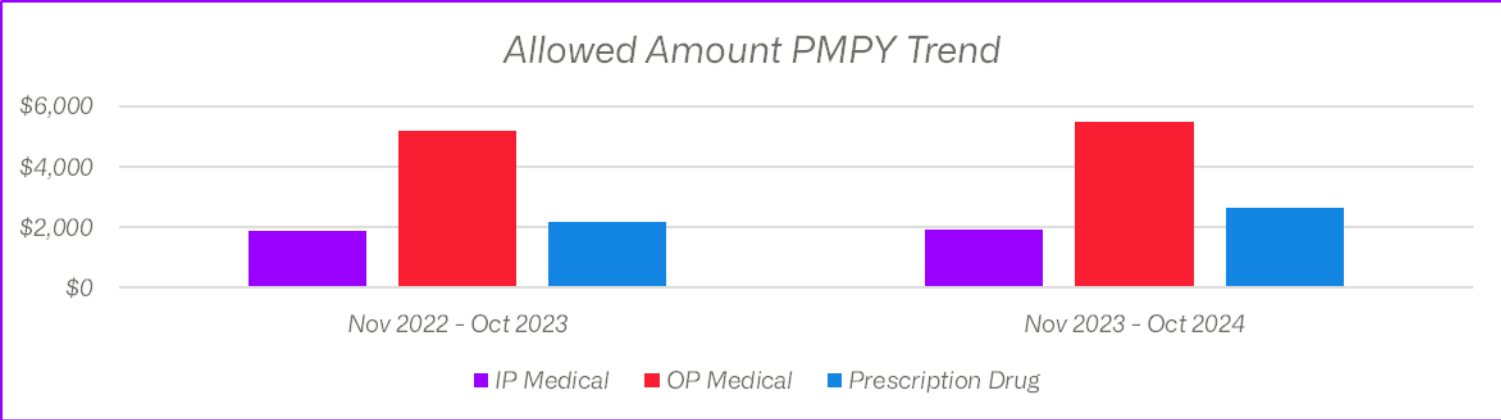
## Annual Trend

	Nov 2022 – Oct 2023	Nov 2023 – Oct 2024	% Change
Allowed Amount	\$935,173,171	\$1,040,684,864	11.3%
Coordination of Benefits	\$21,649,877	\$26,260,217	21.3%
Out of Pocket	\$47,502,907	\$54,315,933	14.3%
Net Payment	\$866,020,386	\$960,108,714	10.9%
Members Avg Med or Rx	100,401	102,799	2.4%
Allow Amt PMPY	\$9,314	\$10,123	8.7%
Allow Amt PEPY	\$20,455	\$22,030	7.7%
Net Pay PMPY	\$8,626	\$9,340	8.3%
Net Pay PEPY	\$18,943	\$20,325	7.3%



<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



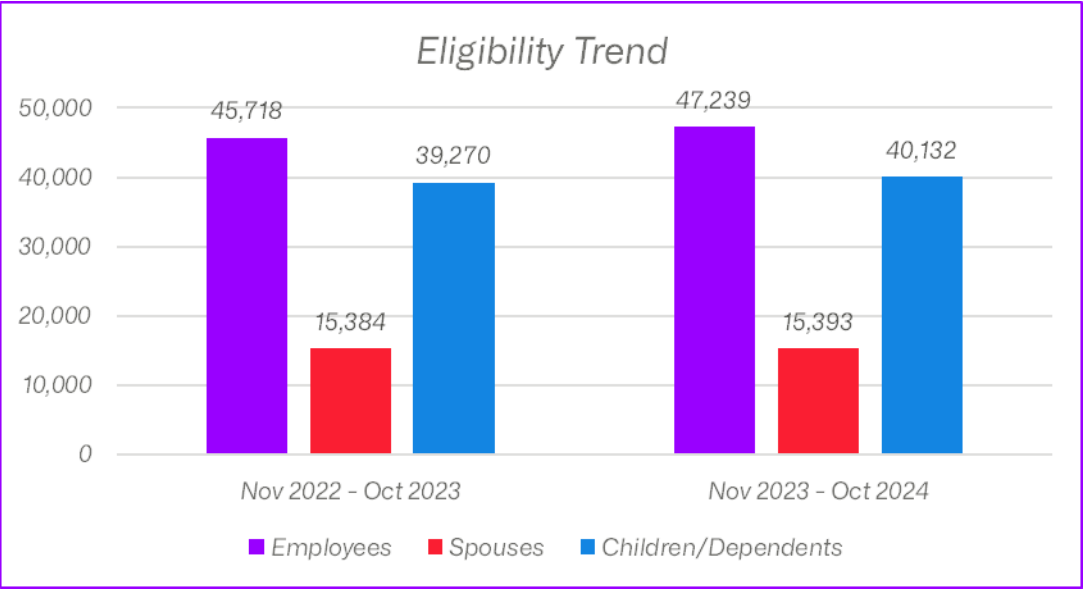
### Allowed Amount PMPY Trend

	Nov 2022 – Oct 2023	Nov 2023 – Oct 2024	% Change
IP Medical	\$1,881	\$1,921	2.1%
OP Medical	\$5,184	\$5,484	5.8%
Prescription Drug	\$2,184	\$2,647	21.2%

# Overall Eligibility Trend

## Annual Eligibility Trend

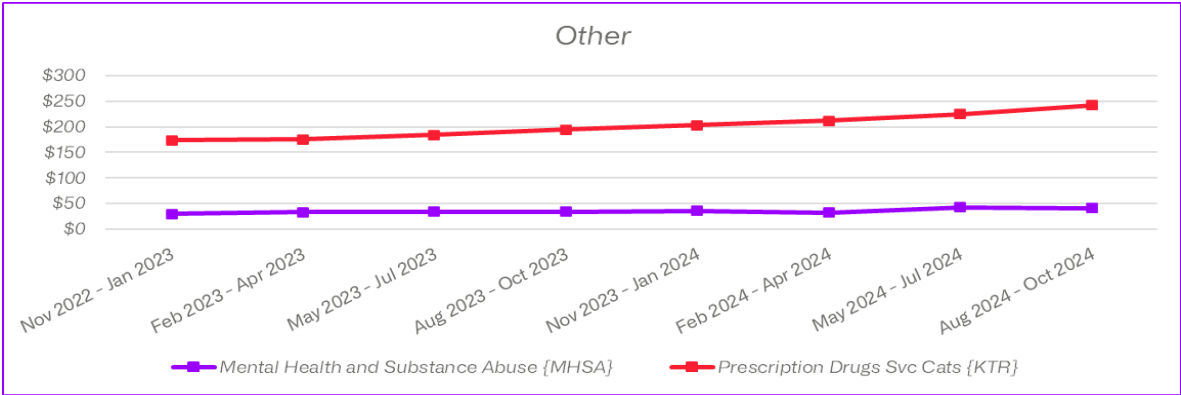
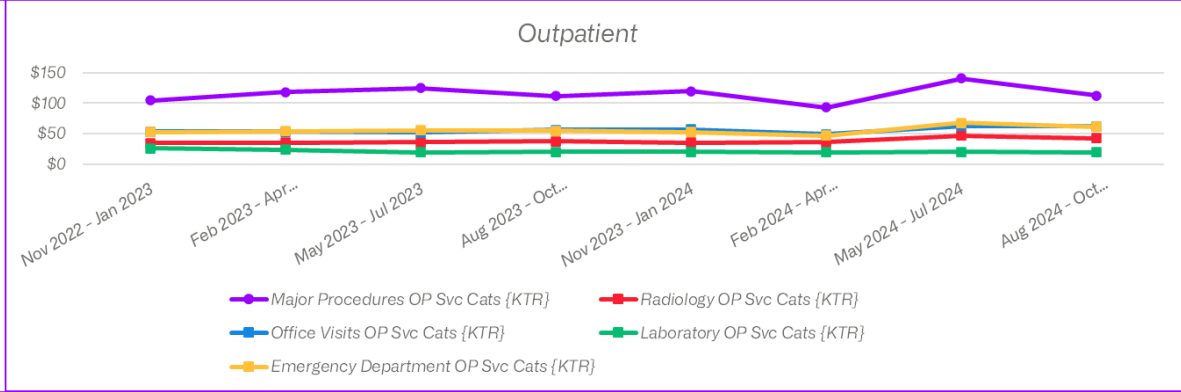
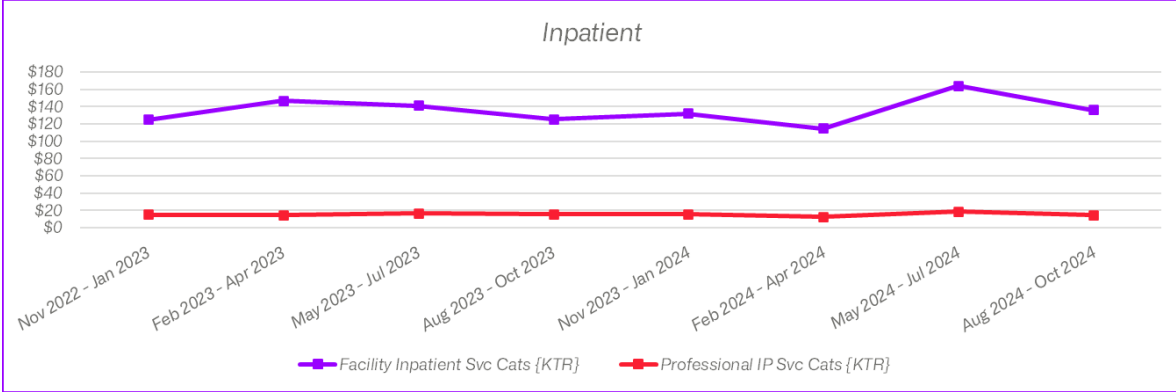
	Nov 2022 – Oct 2023	Nov 2023 – Oct 2024	% Change
<b>Members Avg</b>	100,373	102,764	2.4%
Employees	45,718	47,239	3.3%
Spouses	15,384	15,393	0.1%
Children/Dependents	39,270	40,132	2.2%
<b>Family Size Avg</b>	2.2	2.2	-0.9%
<b>Member Age Avg</b>	34.4	34.3	-0.1%
Employees	47.0	46.9	-0.3%
Spouses	49.9	49.9	0.1%
Children/Dependents	13.5	13.6	0.3%



# Overall Trend by Type of Service

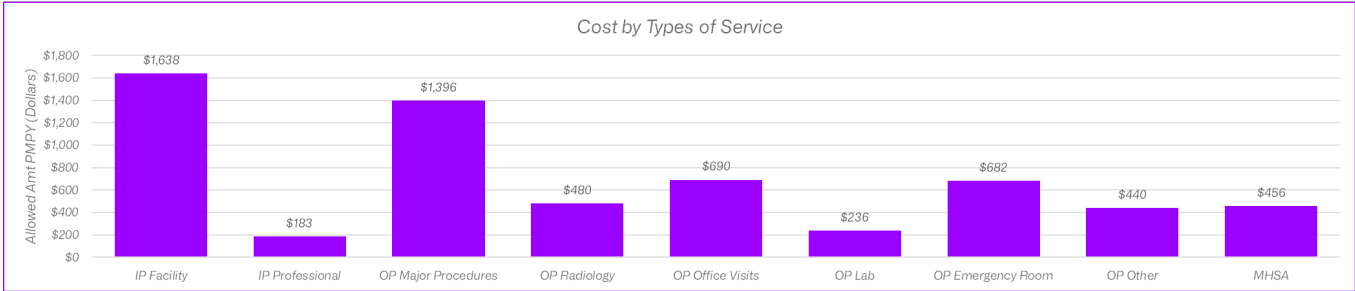
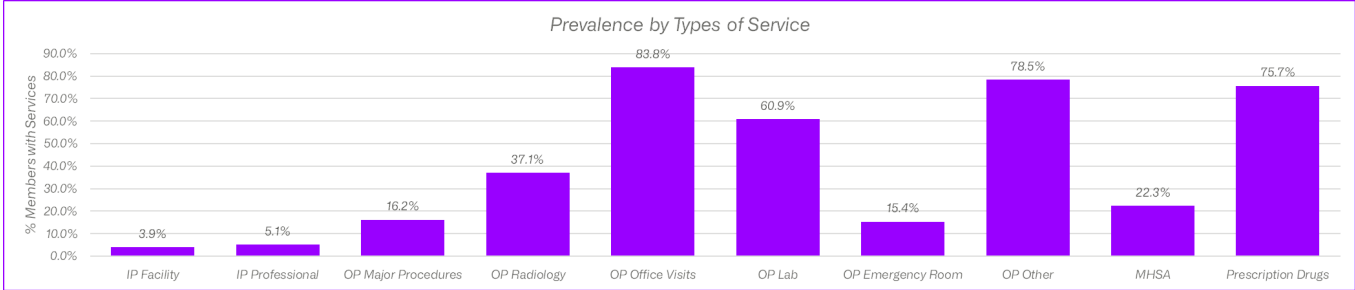
	Allowed Amt PMPY Med and Rx			Net Pay PMPY Med and Rx		
	Nov 2022 – Oct 2023	Nov 2023 – Oct 2024	% Change	Nov 2022 – Oct 2023	Nov 2023 – Oct 2024	% Change
IP Facility	\$1,612	\$1,638	1.7%	\$1,527	\$1,562	2.3%
IP Professional	\$185	\$183	-0.8%	\$177	\$175	-1.0%
OP Major Procedures	\$1,374	\$1,396	1.6%	\$1,303	\$1,325	1.6%
OP Radiology	\$429	\$480	12.0%	\$403	\$451	11.9%
OP Office Visits	\$641	\$690	7.7%	\$548	\$593	8.0%
OP Lab	\$266	\$236	-11.4%	\$233	\$206	-11.5%
OP Emergency Room	\$649	\$682	5.2%	\$589	\$617	4.9%
OP Other	\$420	\$440	4.8%	\$430	\$458	6.6%
MHSA	\$395	\$456	15.3%	\$364	\$416	14.2%
Prescription Drugs	\$2,184	\$2,647	21.2%	\$2,003	\$2,372	18.4%

# Allowed Amount PMPM Quarterly Trend



# Cost and Use by Type of Service

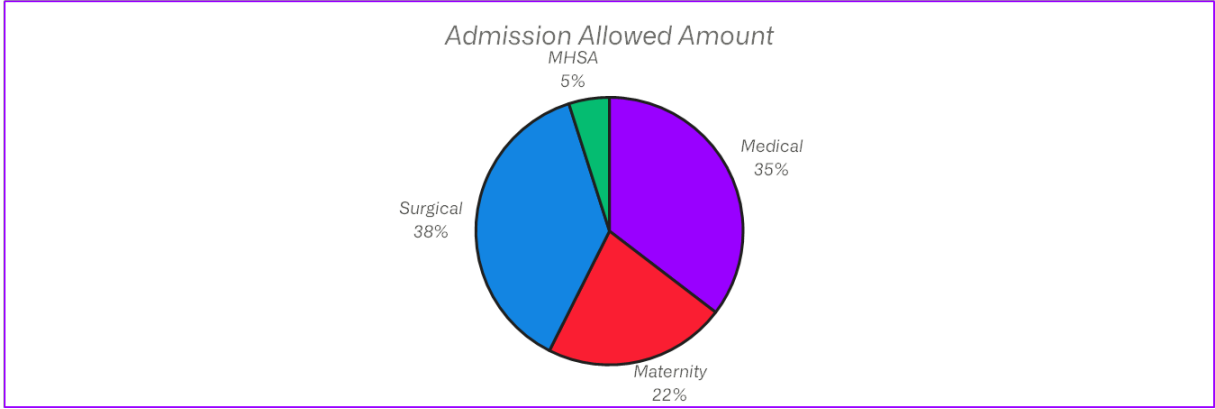
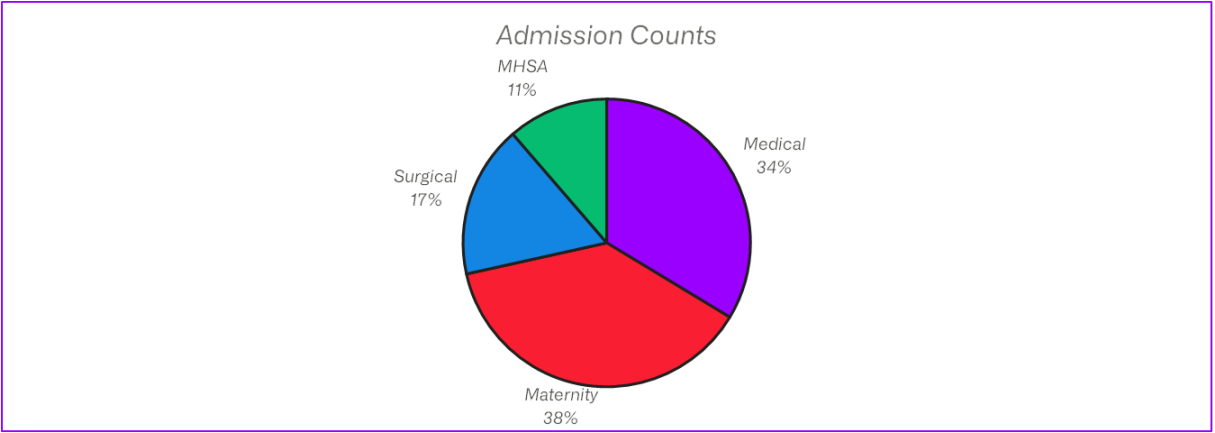
	Patients as a % of Total Members	Costs as a % of Total Allowed Amount
IP Facility	3.9%	18.5%
IP Professional	5.1%	2.1%
OP Major Procedures	16.2%	15.8%
OP Radiology	37.1%	5.4%
OP Office Visits	83.8%	7.8%
OP Lab	60.9%	2.7%
OP Emergency Room	15.4%	7.7%
OP Other	78.5%	5.0%
MHSA	22.3%	5.2%
Prescription Drugs	75.7%	29.9%





# Acute Inpatient Admission Detail

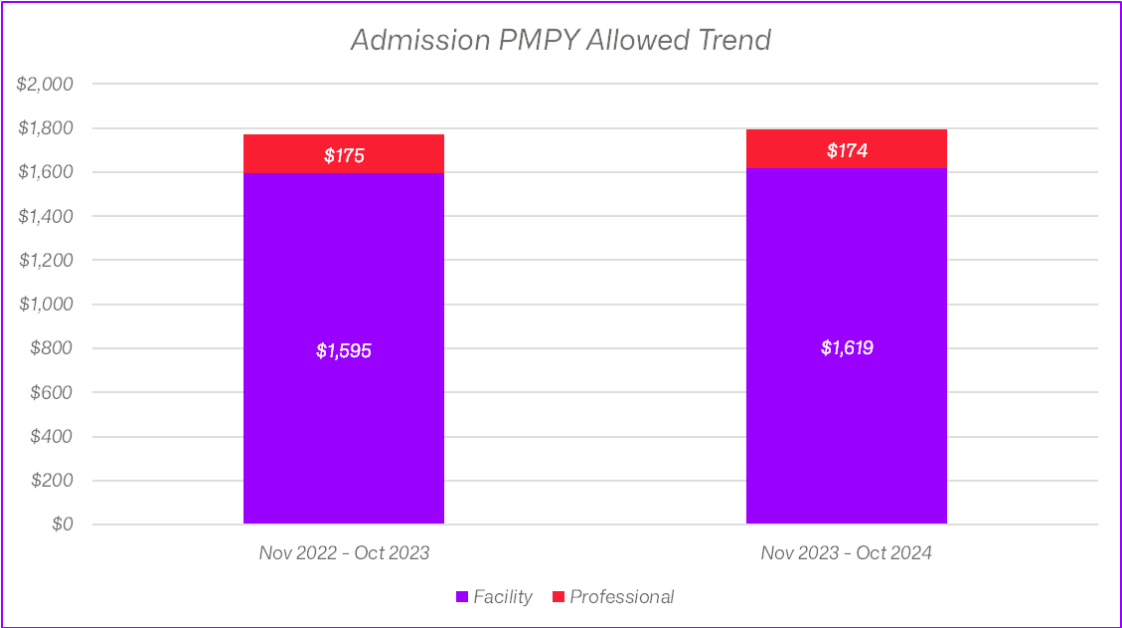
	Nov 2022 – Oct 2023	Nov 2023 – Oct 2024	% Change	
Admits/1000	Medical	18.4	18.0	-2.3%
	Maternity	21.4	20.2	-5.4%
	Surgical	10.4	9.1	-12.4%
	MHSA	6.1	6.1	-1.4%
	Total	56.4	53.4	-5.2%
Allowed Amount PMPY	Medical	\$614	\$658	7.1%
	Maternity	\$386	\$410	6.1%
	Surgical	\$756	\$700	-7.3%
	MHSA	\$87	\$91	5.6%
	Total	\$1,843	\$1,860	0.9%
Net Pay PMPY	Medical	\$597	\$638	6.8%
	Maternity	\$362	\$386	6.6%
	Surgical	\$723	\$676	-6.4%
	MHSA	\$83	\$88	6.3%
	Total	\$1,764	\$1,788	1.3%



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

# Admission PMPY Allowed Amount Trend\*

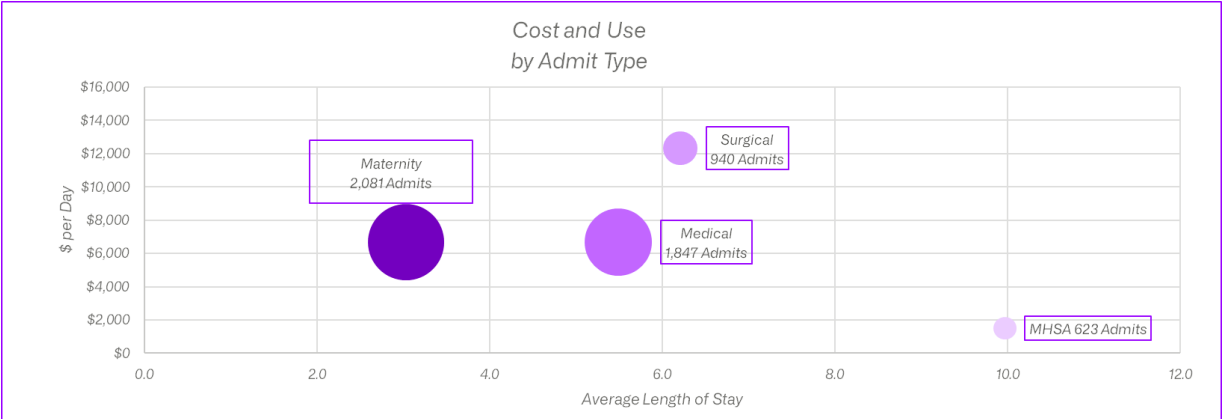
	Nov 2022 – Oct 2023	Nov 2023 – Oct 2024	% Change
<b>Allowed Amt PMPY</b>			
Facility	\$1,595	\$1,619	1.5%
Professional	\$175	\$174	-0.7%
<b>Total</b>	<b>\$1,770</b>	<b>\$1,793</b>	<b>1.3%</b>
<b>Net Pay PMPY</b>			
Facility	\$1,513	\$1,544	2.1%
Professional	\$167	\$166	-0.9%
<b>Total</b>	<b>\$1,680</b>	<b>\$1,710</b>	<b>1.8%</b>



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

# Acute Admission Detail\*

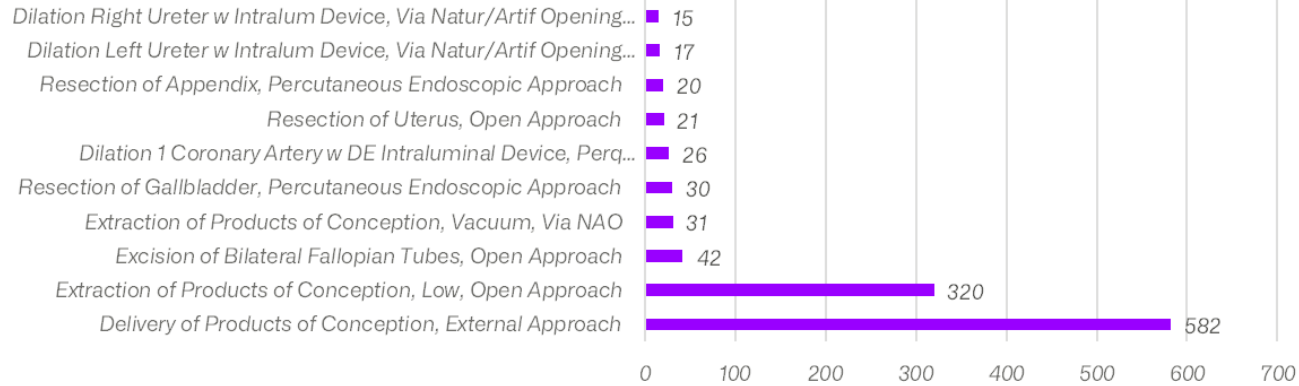
	Nov 2022 – Oct 2023	Nov 2023 – Oct 2024	% Change
<b>Length of Stay</b>			
Medical	5.5	5.5	0.4%
Surgical	6.5	6.2	-3.9%
Maternity	3.0	3.0	1.5%
MHSA	10.3	10.0	-3.7%
Total	5.2	5.2	-1.0%
<b>Allowed Amt/Admit</b>			
Medical	\$33,384	\$36,620	9.7%
Surgical	\$72,410	\$76,591	5.8%
Maternity	\$18,059	\$20,247	12.1%
MHSA	\$14,096	\$15,095	7.1%
Total	\$32,692	\$34,815	6.5%
<b>Allowed Amt/Day</b>			
Medical	\$6,101	\$6,668	9.3%
Surgical	\$11,204	\$12,332	10.1%
Maternity	\$6,044	\$6,678	10.5%
MHSA	\$1,362	\$1,514	11.2%
Total	\$6,234	\$6,708	7.6%



\*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: 1,104  
 Total Principal Procedures: 5,495  
 Top 10 as a % of Total: 20.1%

## Cost

Top 10 Principal Procedures (Admission Costs): \$29.6 m  
 Total Principal Procedures (Admission Costs): \$191.2 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		
	Nov 2022 – Oct 2023	Nov 2023 – Oct 2024	% Change	Nov 2022 – Oct 2023	Nov 2023 – Oct 2024	% Change
Major Procedures	\$1,374	\$1,396	1.6%	17,490	18,481	5.7%
Specialty Drugs (Medical)	\$628	\$725	15.4%	3,516	3,914	11.3%
Professional Office Visits	\$641	\$690	7.7%	93,668	95,416	1.9%
Emergency Rooms	\$649	\$682	5.2%	18,292	17,497	-4.3%
Radiology	\$429	\$480	12.0%	41,632	42,205	1.4%
Other Outpatient Services	\$420	\$440	4.8%	82,119	89,414	8.9%
Laboratory	\$266	\$236	-11.4%	69,214	69,412	0.3%
Mental Health	\$281	\$324	15.4%	23,696	24,748	4.4%
Substance Abuse	\$29	\$34	17.4%	1,004	1,114	11.0%
PT, OT, Speech Therapy	\$149	\$160	7.0%	15,710	16,147	2.8%
Injections and Medications	\$79	\$73	-7.8%	12,666	12,662	0.0%
Supplies and Devices	\$95	\$100	5.7%	14,353	15,248	6.2%
Dialysis	\$67	\$67	-0.1%	102	94	-7.8%
Durable Medical Equipment	\$39	\$36	-6.7%	4,625	4,863	5.1%

# Outpatient Medical Detail

	Utilization (Services per 1000)			Price (Allowed Amount per Service)		
	Nov 2022 – Oct 2023	Nov 2023 – Oct 2024	% Change	Nov 2022 – Oct 2023	Nov 2023 – Oct 2024	% Change
Major Procedures	1,957.2	1,879.5	-4.0%	\$702	\$743	5.8%
Specialty Drugs (Medical)	295.5	295.6	0.0%	\$2,126	\$2,453	15.4%
Professional Office Visits	5,715.0	5,797.3	1.4%	\$112	\$119	6.1%
Emergency Rooms	2,159.0	2,066.8	-4.3%	\$300	\$330	9.9%
Radiology	1,769.3	1,676.9	-5.2%	\$242	\$286	18.2%
Other Outpatient Services	3,559.4	3,890.5	9.3%	\$118	\$113	-4.2%
Laboratory	7,270.4	7,240.2	-0.4%	\$37	\$33	-11.1%
Mental Health	2,697.2	2,893.8	7.3%	\$104	\$112	7.5%
Substance Abuse	213.6	247.7	16.0%	\$136	\$138	1.3%
PT, OT, Speech Therapy	4,324.3	4,503.7	4.1%	\$35	\$35	2.8%
Injections and Medications	808.3	794.8	-1.7%	\$98	\$92	-6.3%
Supplies and Devices	1,166.8	1,276.3	9.4%	\$81	\$79	-3.4%
Dialysis	105.2	109.9	4.5%	\$635	\$607	-4.4%
Durable Medical Equipment	215.6	213.4	-1.0%	\$179	\$169	-5.8%

# Outpatient Medical Detail: Professional Office Visits

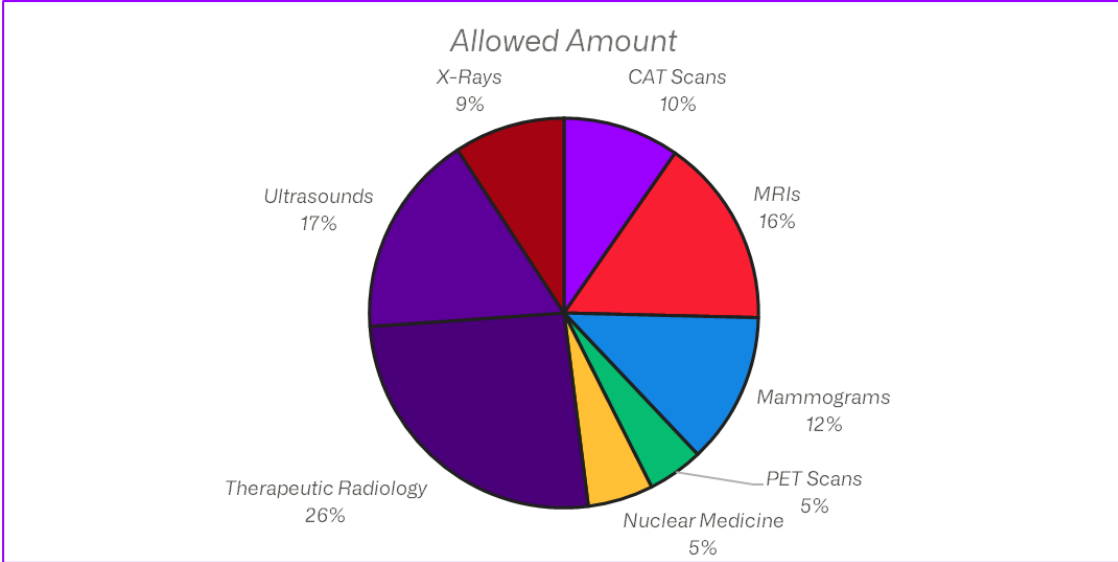
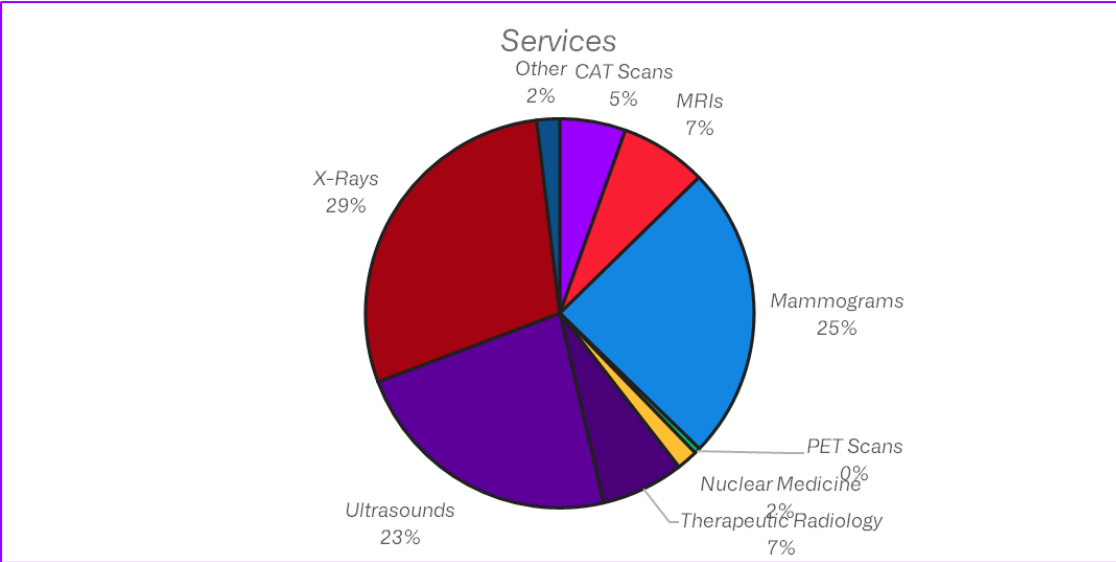
	% Visits			% Allowed Amt			Allowed Amount/Visit			Visits per 1000		
	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	Change	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	Change	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	%	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	% Change
	Specialist Visits	35.7%	34.9%	-0.8%	34.8%	34.1%	-0.7%	\$128	\$137	6.7%	1,503	1,486
Non-Specialist Visits	64.3%	65.1%	0.8%	65.2%	65.9%	0.7%	\$133	\$141	6.2%	2,711	2,778	2.5%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>		<b>100.0%</b>	<b>100.0%</b>		<b>\$131</b>	<b>\$140</b>	<b>6.4%</b>	<b>4,213</b>	<b>4,263</b>	<b>1.2%</b>



	Visits per 1000	Allowed Amount Per Visit
Dermatology	192	\$99
Orthopaedic Surgery	197	\$129
Cardiovascular Dis/Cardiology	115	\$139
Podiatry	109	\$94
Emergency Medicine	76	\$158
Chiropractor/DCM	60	\$84
Ophthalmology	56	\$125
Urology	49	\$128
Otolaryngology	54	\$164
Pain Mgmt/Pain Medicine	51	\$116
Surgeon (NEC)	36	\$147
Neurology	41	\$178
Endocrinology & Metabolism	38	\$152
Allergy & Immunology	43	\$161
Oncology	41	\$167
<b>Top 15</b>	<b>1,153</b>	<b>\$128</b>
<b>All Other Specialists</b>	<b>337</b>	<b>\$164</b>
<b>Total All Specialists</b>	<b>1,486</b>	<b>\$137</b>

# Outpatient Medical Detail: Radiology

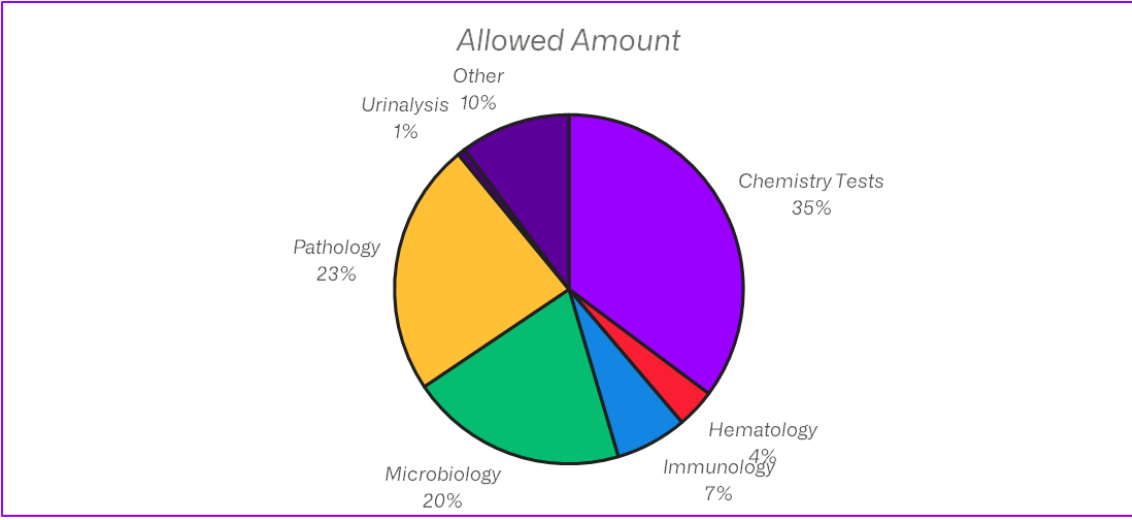
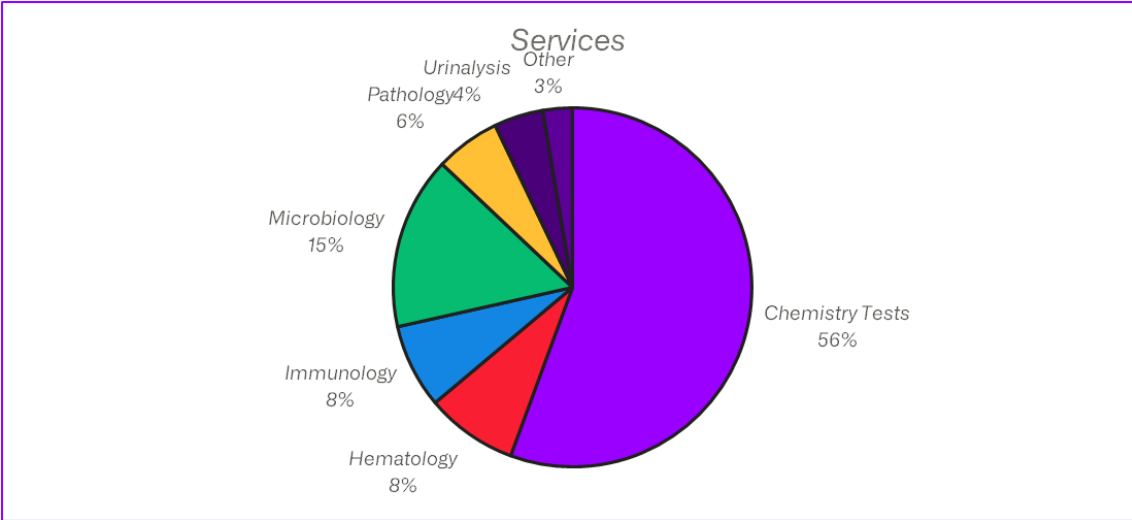
Outpatient Radiology Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	% Change	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	% Change	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	% Change	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	% Change
CAT Scans	94.8	91.9	-3.0%	\$434	\$467	7.5%	\$41	\$43	4.3%	\$37	\$38	2.3%
MRIs	118.4	121.0	2.2%	\$564	\$590	4.7%	\$67	\$71	7.1%	\$62	\$66	6.9%
Mammograms	445.5	411.5	-7.6%	\$120	\$130	8.5%	\$53	\$53	0.3%	\$52	\$52	0.1%
PET Scans	7.0	8.3	18.3%	\$2,814	\$2,833	0.7%	\$20	\$23	19.1%	\$19	\$22	17.5%
Nuclear Medicine	31.1	29.3	-5.7%	\$744	\$1,132	52.3%	\$23	\$33	43.5%	\$22	\$31	41.6%
Therapeutic	98.9	115.6	16.9%	\$1,113	\$1,205	8.3%	\$110	\$139	26.6%	\$109	\$137	26.3%
Ultrasounds	418.7	383.9	-8.3%	\$171	\$189	10.4%	\$72	\$73	1.2%	\$65	\$66	1.2%
X-Rays	521.9	483.3	-7.4%	\$75	\$82	9.8%	\$39	\$40	1.7%	\$33	\$34	2.4%
Other	33.0	32.0	-3.1%	\$116	\$123	6.8%	\$4	\$4	3.5%	\$4	\$4	4.2%
<b>Total</b>	<b>1769.3</b>	<b>1676.9</b>	<b>-5.2%</b>	<b>\$242</b>	<b>\$286</b>	<b>18.2%</b>	<b>\$429</b>	<b>\$480</b>	<b>12.0%</b>	<b>\$403</b>	<b>\$451</b>	<b>11.9%</b>





# Outpatient Medical Detail: Laboratory

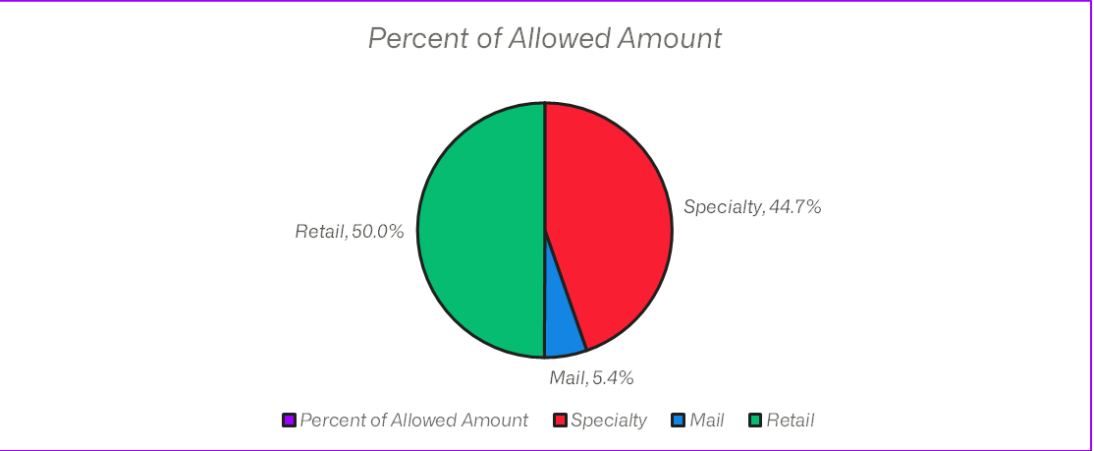
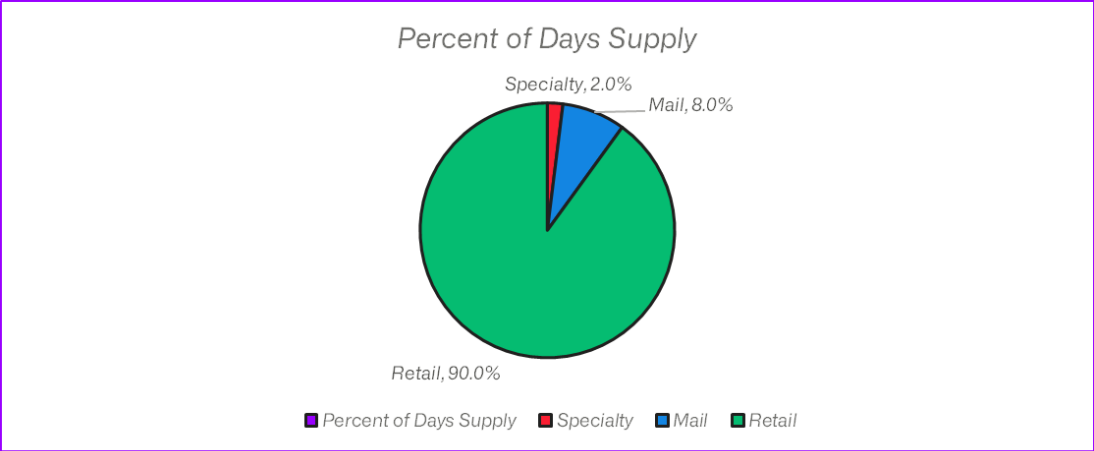
Outpatient Lab Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	% Change	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	% Change	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	% Change	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	% Change
Chemistry Tests	3831.6	4026.5	5.1%	\$21	\$21	-2.2%	\$81	\$83	2.8%	\$63	\$67	5.7%
Hematology	583.6	599.2	2.7%	\$18	\$14	-19.4%	\$10	\$8	-17.2%	\$7	\$7	6.6%
Immunology	606.0	549.3	-9.4%	\$27	\$28	5.6%	\$16	\$16	-4.3%	\$15	\$14	-5.9%
Microbiology	1282.0	1127.1	-12.1%	\$51	\$42	-17.9%	\$66	\$48	-27.8%	\$61	\$42	-30.3%
Pathology	455.1	423.6	-6.9%	\$142	\$131	-7.9%	\$65	\$55	-14.3%	\$60	\$51	-14.6%
Urinalysis	321.4	321.8	0.1%	\$5	\$5	4.6%	\$2	\$2	4.7%	\$1	\$2	5.5%
Other	190.8	192.7	1.0%	\$141	\$125	-11.2%	\$27	\$24	-10.3%	\$25	\$23	-11.0%
<b>Total</b>	<b>7270.4</b>	<b>7240.2</b>	<b>-0.4%</b>	<b>\$37</b>	<b>\$33</b>	<b>-11.1%</b>	<b>\$266</b>	<b>\$236</b>	<b>-11.4%</b>	<b>\$233</b>	<b>\$206</b>	<b>-11.5%</b>



# Prescription Drug Detail\*

## Annual Trend

		Nov 2022 -	Nov 2023 -	
		Oct 2023	Oct 2024	% Change
<b>Total</b>	Allowed Amount PMPY	\$2,184	\$2,647	21.2%
	Net Pay PMPY	\$2,003	\$2,372	18.4%
	Out of Pocket PMPY	\$112	\$134	18.9%
	Patients per 1000	836.9	757.1	-9.5%
	Allowed Amount per Day Supply	\$4.66	\$5.51	18.1%
	Days Supply PMPY	468.4	480.5	2.6%
<b>Mail Order</b>	Allowed Amount PMPY	\$121	\$143	17.6%
	Net Pay PMPY	\$114	\$133	16.9%
	Out of Pocket PMPY	\$7	\$8	16.1%
	Patients per 1000	44.8	47.1	5.1%
	Allowed Amount per Day Supply	\$3.14	\$3.70	17.8%
	Days Supply PMPY	38.7	38.6	-0.2%
<b>Retail</b>	Allowed Amount PMPY	\$1,017	\$1,322	30.0%
	Net Pay PMPY	\$913	\$1,198	31.3%
	Out of Pocket PMPY	\$97	\$118	20.9%
	Patients per 1000	833.8	751.9	-9.8%
	Allowed Amount per Day Supply	\$2.41	\$3.06	26.7%
	Days Supply PMPY	421.3	432.4	2.6%
<b>Specialty</b>	Allowed Amount PMPY	\$1,046	\$1,182	12.9%
	Net Pay PMPY	\$976	\$1,041	6.6%
	Out of Pocket PMPY	\$8	\$8	-3.3%
	Patients per 1000	42.1	43.6	3.5%
	Allowed Amount per Day Supply	\$124.75	\$125.70	0.8%
	Days Supply PMPY	8.4	9.4	12.1%

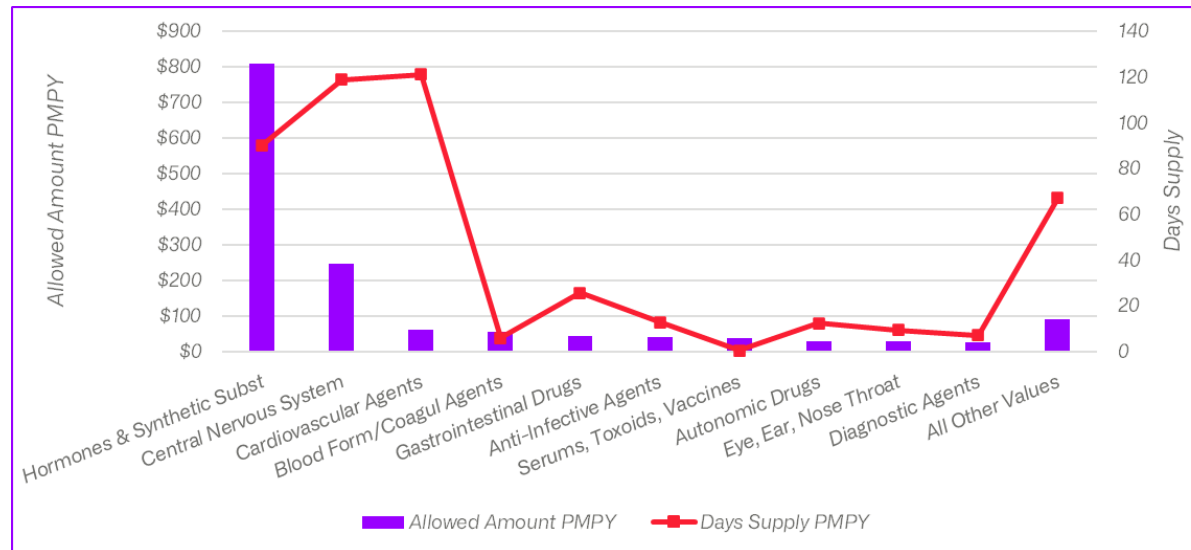


\*Specialty drugs on this slide includes drugs covered under the prescription drug benefit and excludes drugs covered under the medical plans.

# 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		
	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	% Change	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	% Change	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	% Change	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	% Change	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	% Change
Hormones & Synthetic Subst	\$543	\$810	49.0%	\$515	\$774	50.4%	\$7	\$9	37.1%	83	\$90	8.7%	93.2%	94.9%	1.8%
Central Nervous System	\$228	\$245	7.3%	\$200	\$214	7.2%	\$2	\$2	4.4%	116	\$119	2.8%	98.6%	96.8%	-1.8%
Cardiovascular Agents	\$51	\$61	20.8%	\$38	\$45	18.1%	\$0	\$1	19.8%	120	\$121	0.8%	100.0%	99.9%	0.0%
Blood Form/Coagul Agents	\$49	\$54	10.5%	\$46	\$51	10.2%	\$9	\$9	5.8%	6	\$6	4.4%	99.8%	99.9%	0.1%
Gastrointestinal Drugs	\$38	\$42	11.7%	\$34	\$36	8.4%	\$2	\$2	9.6%	25	\$26	1.9%	99.9%	99.9%	0.0%
Anti-Infective Agents	\$24	\$41	68.4%	\$18	\$33	83.5%	\$2	\$3	62.4%	12	\$13	3.7%	99.9%	100.0%	0.0%
Serums, Toxoids, Vaccines	\$31	\$38	23.0%	\$31	\$38	23.1%	\$83	\$111	35.1%	0	\$0	-8.9%	100.0%	100.0%	0.0%
Autonomic Drugs	\$32	\$29	-8.2%	\$28	\$25	-11.1%	\$3	\$2	-9.4%	12	\$12	1.3%	99.9%	100.0%	0.1%
Eye, Ear, Nose Throat	\$27	\$27	0.6%	\$22	\$22	0.1%	\$2	\$3	22.0%	11	\$9	-17.5%	97.9%	97.6%	-0.4%
Diagnostic Agents	\$30	\$25	-16.4%	\$25	\$20	-22.4%	\$3	\$4	3.4%	9	\$7	-19.1%	0.0%	0.0%	0.0%
All Other Values	\$84	\$92	8.8%	\$70	\$72	3.9%	\$1	\$1	5.5%	65	\$67	3.1%	99.3%	99.3%	0.0%
<b>Total</b>	<b>\$1,138</b>	<b>\$1,465</b>	<b>28.7%</b>	<b>\$1,026</b>	<b>\$1,331</b>	<b>29.7%</b>	<b>\$2</b>	<b>\$3</b>	<b>25.7%</b>	<b>460</b>	<b>\$471</b>	<b>2.4%</b>	<b>98.6%</b>	<b>98.2%</b>	<b>-0.4%</b>



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

	Allowed Amount			Patients			Allowed Amount per Patient		
	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	% Change	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	% Change	Nov 2022 - Oct 2023	Nov 2023 - Oct 2024	% Change
Medical Specialty	\$63,093,043	\$74,561,399	18.2%	3,517	3,916	11.3%	\$17,939	\$19,040	6.1%
Prescription Specialty	\$105,055,297	\$121,488,283	15.6%	4,669	4,969	6.4%	\$22,501	\$24,449	8.7%

Top 10 Specialty Drugs Through Medical Plans		Allowed Amount	Patients	Allowed/Patient
J9271	Inject pembrolizumab 1 mg	\$7,099,418	59	\$120,329
J2350	Inject, ocrelizumab, 1 mg	\$4,004,617	55	\$72,811
J2506	Inject, pegfilgrastim, excl biosimilar, 0.5 mg	\$3,370,719	63	\$53,503
J9299	Inject nivolumab 1 mg	\$2,549,633	17	\$149,978
J9144	Inj, daratumumab, 10 mg and hyaluronidase-fihj	\$2,177,263	16	\$136,079
J3380	Inject, vedolizumab, intravenous, 1 mg	\$2,022,796	55	\$36,778
J3241	Inject, teprotumumab-trbw, 10 mg	\$1,967,079	3	\$655,693
96413	CHEMOTX ADMN IV NFS TQ	\$1,954,753	559	\$3,497
J2323	Injection natalizumab, 1 mg	\$1,739,956	15	\$115,997
J0585	Injection onabotulinumtoxinA, 1 unit	\$1,425,499	338	\$4,217
<b>Total Top 10</b>		<b>\$26,886,234</b>	<b>842</b>	<b>\$31,931</b>
<b>Percent of Overall Total (Medical Specialty)</b>		<b>36.1%</b>	<b>21.5%</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.

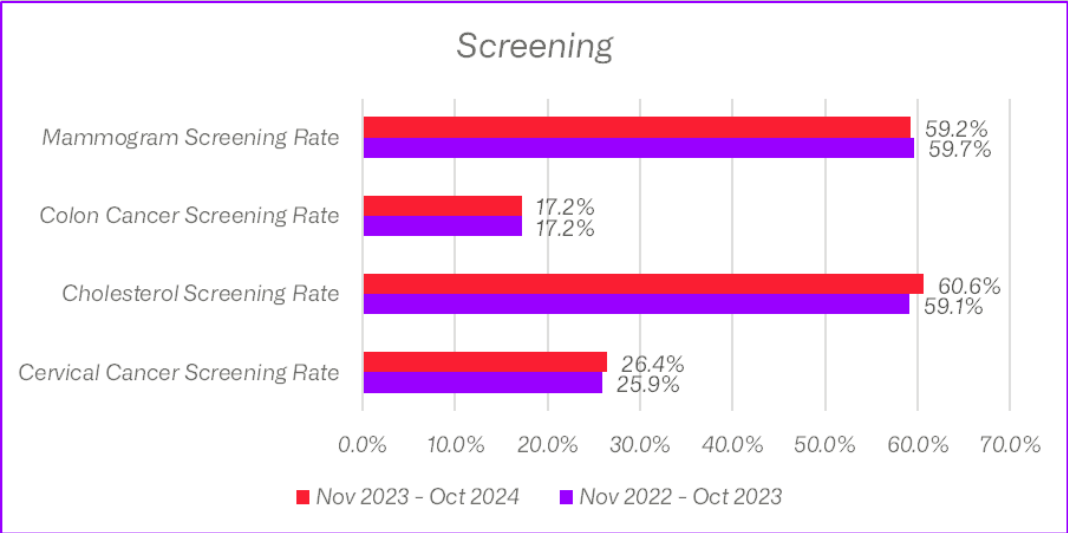
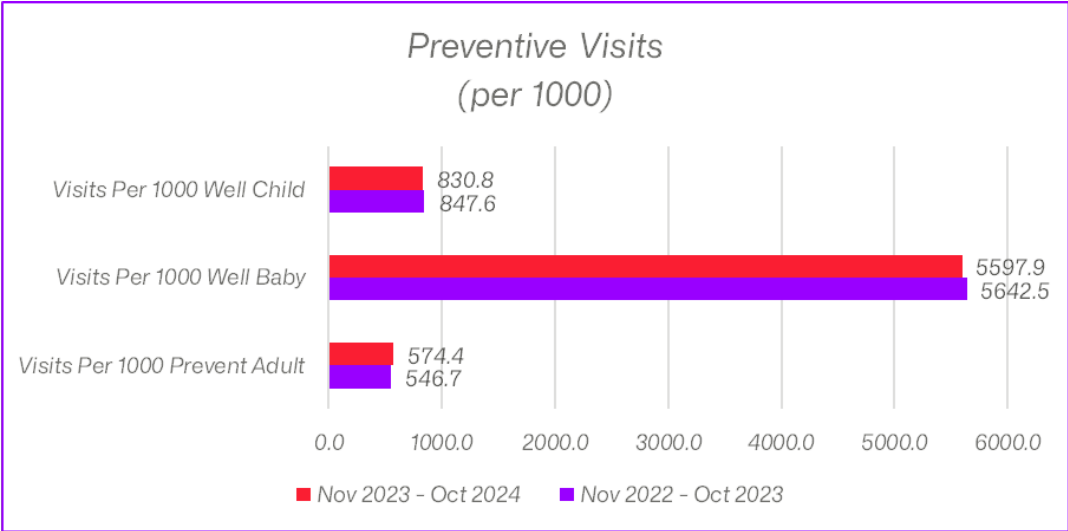
# Specialty Drug Detail

<b>Top 15 Through the Prescription Plan</b>		
	Allowed Amount	Patients
STELARA	\$9,026,801	82
TREMFYA	\$6,350,774	114
DUPIXENT PEN	\$6,286,233	234
HUMIRA	\$5,672,864	184
SKYRIZI	\$5,090,242	91
ENBREL	\$3,086,031	54
COSENTYX	\$2,789,259	55
TALTZ	\$2,683,673	45
DUPIXENT PFS	\$2,337,313	89
RINVOQ	\$2,322,969	56
TRIKAFTA	\$2,307,998	8
BIKTARVY	\$2,141,870	70
OTEZLA	\$2,112,217	68
HYRIMOZ	\$1,695,253	182
SPRYCEL	\$1,571,021	13
<b>Total Top 15</b>	<b>\$55,474,519</b>	<b>1,345</b>
<b>Percent of Overall Total (Rx Specialty)</b>	<b>45.7%</b>	<b>27.1%</b>

# Mental Health and Substance Abuse Detail

	Mental Health			Substance Abuse		
	Nov 2022 – Oct 2023	Nov 2023 – Oct 2024	% Change	Nov 2022 – Oct 2023	Nov 2023 – Oct 2024	% Change
<b>Overall</b>						
Patients per 1000 Inpatient	4.3	4.0	-7.2%	1.6	1.5	-3.8%
Pats per 1000 Outpatient	213.8	217.3	1.6%	9.1	9.8	7.9%
<b>Inpatient</b>						
Allow Amt PMPY Adm Acute	\$61	\$60	-0.6%	\$26	\$31	20.1%
Net Pay PMPY Adm Acute	\$58	\$59	0.4%	\$24	\$29	20.2%
Allow Amt Per Adm Acute	\$14,960	\$16,347	9.3%	\$12,422	\$13,151	5.9%
Days LOS Admit Acute	10.6	10.4	-1.4%	9.9	9.3	-6.6%
Admits Per 1000 Acute	4.1	3.7	-9.1%	2.1	2.4	13.5%
<b>Outpatient</b>						
Allow Amt PMPY OP Med	\$277	\$317	14.5%	\$29	\$34	17.3%
Net Pay PMPY OP Med	\$252	\$284	12.5%	\$27	\$31	16.5%
Allow Amt Per Svc OP Med	\$106	\$115	8.1%	\$136	\$138	1.6%
Svcs Per 1000 OP Med	2610.2	2764.3	5.9%	212.9	246.0	15.5%

# Preventive Visits and Screening Overview



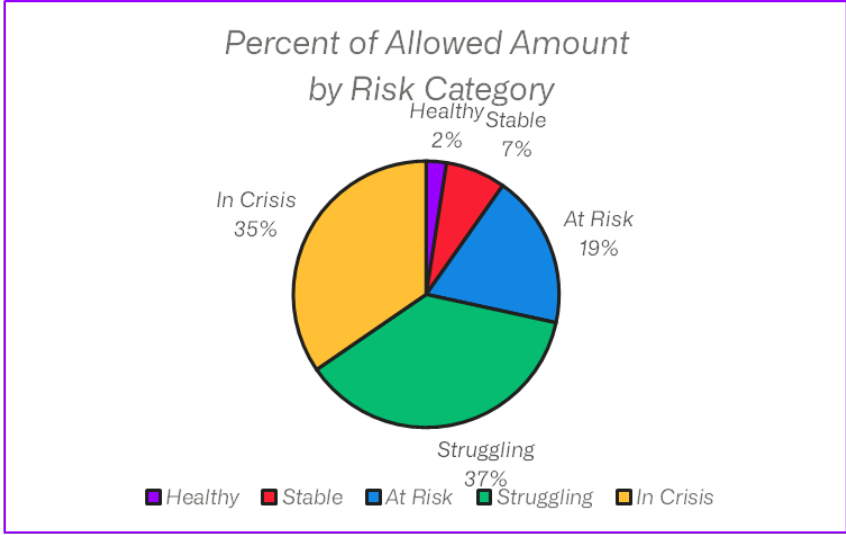
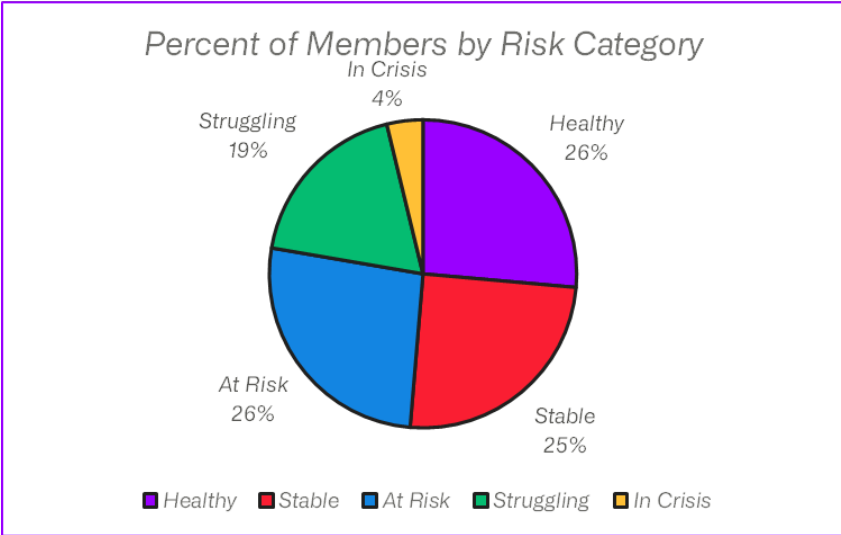
# Clinical Overview

Annual Trend: Conditions of Interest	Allowed Amount PMPY (Medical)			Patients per 1000			Allowed Amount per Patient (Medical)		
	Nov 2022 – Oct 2023	Nov 2023 – Oct 2024	Change	Nov 2022 – Oct 2023	Nov 2023 – Oct 2024	Change	Nov 2022 – Oct 2023	Nov 2023 – Oct 2024	Change
Asthma	\$28.77	\$29.49	2.5%	37.5	39.0	4.0%	\$695.30	\$682.56	-1.8%
Cancer - Breast	\$123.42	\$159.90	29.6%	7.1	7.3	2.3%	\$15,664.95	\$19,756.55	26.1%
Cancer - Colon	\$34.53	\$23.50	-31.9%	1.7	1.5	-10.5%	\$18,539.73	\$14,045.19	-24.2%
Cancer - Lung	\$35.91	\$32.09	-10.6%	1.2	1.1	-4.2%	\$27,311.27	\$25,374.31	-7.1%
Cancer - Skin	\$30.02	\$34.63	15.4%	29.5	28.5	-3.3%	\$923.07	\$1,096.38	18.8%
Cerebrovascular Disease	\$85.48	\$96.02	12.3%	11.9	12.1	0.9%	\$6,481.71	\$7,188.90	10.9%
Chronic Obstruc Pulm Dis(COPD)	\$11.63	\$11.48	-1.3%	5.4	5.1	-5.2%	\$1,948.86	\$2,020.92	3.7%
Congestive Heart Failure	\$22.70	\$16.18	-28.7%	3.3	3.4	3.5%	\$6,312.37	\$4,331.20	-31.4%
Coronary Artery Disease	\$106.08	\$106.44	0.3%	14.7	15.2	3.1%	\$6,521.87	\$6,321.23	-3.1%
Diabetes	\$105.65	\$109.84	4.0%	97.7	103.8	6.2%	\$979.95	\$955.29	-2.5%
Hypertension, Essential	\$77.98	\$87.09	11.7%	118.8	117.1	-1.5%	\$594.53	\$671.34	12.9%
Mental Hlth - Depression	\$83.83	\$90.46	7.9%	59.5	58.4	-1.8%	\$1,277.31	\$1,397.68	9.4%
Osteoarthritis	\$201.91	\$175.25	-13.2%	62.2	62.5	0.5%	\$2,938.80	\$2,529.25	-13.9%
Renal Function Failure	\$112.10	\$100.16	-10.7%	11.2	11.8	5.3%	\$9,047.46	\$7,649.77	-15.4%
Spinal/Back Disord, Low Back	\$173.95	\$206.74	18.8%	99.4	97.8	-1.6%	\$1,585.42	\$1,908.15	20.4%
Pneumonia	\$26.00	\$41.00	57.7%	7.7	11.1	43.7%	\$3,060.52	\$3,345.27	9.3%
Pregnancy	\$303.56	\$306.18	0.9%	24.7	23.7	-4.1%	\$11,151.72	\$11,679.09	4.7%



# 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.

# Appendix: Outpatient Radiology Detail

## PET Scans, Nuclear Medicine & Therapeutic Radiology

	Freestanding Facilities			Hospitals (Outpatient)		
	Utilization Trend	Price Trend	Total Allowed Amount Change	Utilization Trend	Price Trend	Total Allowed Amount Change
Pet Scans	72.3%	6.9%	\$150,809	-2.5%	15.9%	\$282,186
Nuclear Medicine	-12.8%	-10.1%	-\$101,347	-1.8%	65.2%	\$1,192,598
Therapeutic Radiology	-35.8%	-18.6%	-\$300,375	21.0%	8.2%	\$3,544,832
Total	-14.8%	-7.0%	-\$250,913	15.8%	14.6%	\$5,019,616

The overall trend increase in allowed amount PMPY for outpatient radiology services in the current reporting period (November 2023 – October 2024) was primarily driven for services performed at hospital locations. The primary procedures performed at hospitals in the therapeutic radiology service group that contributed to this increase were radiation therapy procedures. Both utilization (an increase of 21%) and price (an increase of 8.2%) were factors. The price of both nuclear medicine services and PET Scans at hospitals were also factors (increases of 65.2% and 15.9%, respectively). Procedures driving the increase in price for nuclear medicine include myocardial perfusion SPECT studies and imaging studies related to cancer. Though there was a 72% increase in utilization of PET scans at freestanding facilities (primarily services at out-of-state facilities, the overall utilization at non-hospital locations remains low (3.3 services per 1,000 – data not displayed).