

# GHIP Financial History

# GHIP Historical Lookback

## FY12 – FY25 Gross Claims and Revenue Per Member

Plan Year	Gross Claims <sup>1</sup>		National Average Trend <sup>2</sup>	Premium Contributions <sup>3</sup>		Members	
	Per Member Per Year	Annual Increase/(Decrease)		Per Member Per Year	Annual Increase/(Decrease)	Average	Annual Increase/(Decrease)
FY12	\$5,009	4%	7%	\$5,088	-1%	115,357	4%
FY13	\$5,056	1%	6%	\$4,979	-2%	117,421	2%
FY14	\$5,488	9%	6%	\$5,120	3%	119,225	2%
FY15	\$5,980	9%	5%	\$5,148	1%	121,167	2%
FY16	\$6,190	4%	6%	\$6,021	17%	122,238	1%
FY17	\$6,331	2%	5%	\$6,512	8%	122,693	0%
FY18	\$6,533	3%	5%	\$6,500	0%	124,754	2%
FY19	\$6,847	5%	4%	\$6,475	0%	126,235	1%
FY20	\$6,884	1%	3%	\$6,464	0%	128,531	2%
FY21	\$7,407	8%	6%	\$6,469	0%	129,768	1%
FY22	\$7,548	2%	5%	\$6,452	0%	130,141	0%
FY23	\$8,720	16%	6%	\$6,878	7%	131,120	1%
FY24	\$9,223	6%	6%	\$7,420	8%	133,435	2%
FY25 (YTD)	\$10,089	9%	6%	\$9,020	22%	135,187	1%

Source: GHIP Fund Equity FY12 – FY25 (Q2)

1. Includes total medical and prescription drug claims for actives, pre-65 retirees and Medicare retirees; excludes claim offsets (e.g., Rx rebates and EGWP revenues). FY21-FY23 gross claims reduced by COVID-19 reimbursements.
2. National Benchmark Source: WTW 2024 Best Practice Survey. Based on respondents with at least 1,000 employees and median trends for medical and drug claims for active employees including both employer and employee contributions but excludes employee OOP costs.
3. Includes State and employee share of health fund premiums for actives and retirees. Excludes participating group fees, other revenue sources and employee out-of-pocket costs
4. FY25 based on data through December

## GHIP Historical Lookback

### FY17 – FY28 Operating Gains / (Losses)

Plan Year	Revenue	Operating Expenses	Income / (Loss)	Fund Cash Balance EOY	Surplus / (Deficit) After Reserves	Premium Increases
FY16 - 7/1						10%
FY16 - 9/1						7%
FY17	\$880.6	\$816.8	\$63.8	\$102.7	\$24.7	8%
FY18	\$903.0	\$853.9	\$49.1	\$151.8	\$68.9	0%
FY19	\$915.9	\$904.0	\$12.0	\$163.8	\$80.7	0%
FY20	\$953.7	\$927.7	\$26.0	\$189.8	\$108.0	0%
FY21	\$968.3	\$1,005.7	(\$37.4)	\$152.3	\$70.5	0%
FY22	\$1,034.4	\$1,029.6	\$4.8	\$157.2	\$71.9	0%
FY23	\$1,091.3	\$1,189.7	(\$98.4)	\$58.8	(\$33.1)	9%/0%
FY24	\$1,220.5	\$1,279.3	(\$58.7)	\$0.1	(\$27.9)	9%/5%
FY25	\$1,522.0	\$1,447.6	\$74.4	\$74.5	\$42.5	27%
FY26	\$1,622.4	\$1,600.1	\$22.2	\$96.7	\$32.7	TBD
FY27	\$1,663.8	\$1,754.7	(\$90.9)	\$5.8	(\$64.4)	TBD
FY28	\$1,701.2	\$1,917.1	(\$215.9)	(\$210.2)	(\$286.8)	TBD