



State of Delaware

Group Health Insurance

FY 2026, 1st Quarter

Net Payments, Utilization and Trends from Incurred Claims

February 2026

Notable Trends

Based on incurred claims from October 2024 – September 2025 compared to claims from the prior 12 months, key cost drivers include:

- GLP-1 utilization (Wegovy, Zepbound, Monjaro) – pgs. 27-28
- Inpatient surgical PEPM (+21.1%). The increase was related to increases in payments for Room & Board, Supplies and Devices, Inpatient Pharmacy, and Testing Procedures – page 13 & Appendix
- Behavioral health outpatient utilization – page 21
- Specialty drug trends (Dupixent, Skyrizi, Rnivoq) – pgs. 29-30

Overall total medical and Rx payments increased 8.4% from \$991.6 M to \$1.07 B (page 3). While the top clinical conditions remained stable, there were notable PMPM increases for hypertension (33.7%), cardiac arrhythmias (29.2%) and diabetes (20.3%) with a sizeable move for hypertension from 25th to 17th most costly clinical condition (page 5). There was a relatively small increase in Home Health, notable increase in facility services for home health both for utilization (38.1%) and PEPM (37.5%), were driven by facility costs for home health nursing and hospice care (page 16 and Appendix).

Net Payments Summary (Includes Medicare Retiree Population)

Total Net Payments

	Oct 2023 - Sep 2024	Oct 2024 - Sep 2025	Trend
Total Medical and Rx	\$991,603,678	\$1,074,486,299	8.4%
Total Medical and Rx PMPM	\$648.50	\$709.55	9.4%

Medical and Rx Net Payments for Members and High-Cost Claimants¹

	Oct 2023 - Sep 2024		Oct 2024 - Sep 2025		Trend	
	Net Pay Med {Cmpl}	Net Pay Rx {Cmpl}	Net Pay Med {Cmpl}	Net Pay Rx {Cmpl}	Net Pay Med	Net Pay Rx
All Members	\$754,971,312	\$232,446,268	\$793,678,473	\$276,115,499	5.1%	18.8%
HCCs	\$233,591,079	\$50,565,161	\$253,211,198	\$60,656,857	8.4%	20.0%
Members excluding HCCs	\$521,380,233	\$181,881,107	\$540,467,275	\$215,458,643	3.7%	18.5%

¹ High-Cost Claimants (HCCs) are claimants with over \$100,000 total claims for the respective time periods.

Net Payments Summary (Excludes Medicare Retiree Population)

Total Net Payments

	Oct 2023 - Sep 2024	Oct 2024 - Sep 2025	Trend
Total Medical and Rx	\$908,634,839	\$986,039,533	8.5%
Total Medical and Rx PMPM	\$775.51	\$855.99	10.4%

Medical and Rx Net Payments for Members and High-Cost Claimants

	Oct 2023 - Sep 2024		Oct 2024 - Sep 2025		Trend	
	Net Pay Med {Cmpl}	Net Pay Rx {Cmpl}	Net Pay Med {Cmpl}	Net Pay Rx {Cmpl}	Net Pay Med	Net Pay Rx
All Members	\$678,621,138	\$226,505,464	\$711,773,202	\$270,388,905	4.9%	19.4%
HCCs	\$230,395,181	\$50,220,840	\$250,310,702	\$60,326,269	8.6%	20.1%
Members excluding HCCs	\$448,225,956	\$176,284,624	\$461,462,500	\$210,062,636	3.0%	19.2%

Top Clinical Conditions by Net Payments

Rank Current	Rank Previous	MarketScan Rank	Clinical Condition	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			PMPM Trend
				Patients	Net Pay Med	PMPM	Patients	Net Pay Med	PMPM	
1	1	2	Prevent/Admin Hlth Encounters	85,367	\$41,179,966	\$26.93	86,124	\$43,990,422	\$29.05	7.9%
2	2	2	Signs/Symptoms/Oth Cond, NEC	44,337	\$36,080,709	\$23.60	45,449	\$38,980,846	\$25.74	9.1%
3	3	5	Chemotherapy Encounters	699	\$30,205,948	\$19.75	663	\$30,190,487	\$19.94	0.9%
4	4	3	Pregnancy without Delivery	2,317	\$26,479,272	\$17.32	2,265	\$27,921,224	\$18.44	6.5%
5	5	8	Spinal/Back Disord, Low Back	16,749	\$20,671,735	\$13.52	16,800	\$20,949,136	\$13.83	2.3%
6	6	4	Arthropathies/Joint Disord NEC	31,397	\$20,212,977	\$13.22	31,674	\$20,523,341	\$13.55	2.5%
7	7	6	Osteoarthritis	15,198	\$19,696,625	\$12.88	15,398	\$19,710,619	\$13.02	1.0%
8	9	7	Gastroint Disord, NEC	15,787	\$17,365,649	\$11.36	15,818	\$18,897,664	\$12.48	9.9%
9	8	11	Newborns, w/wo Complication	1,078	\$19,455,602	\$12.72	1,027	\$18,646,657	\$12.31	-3.2%
10	11	10	Respiratory Disord, NEC	16,198	\$15,345,901	\$10.04	16,352	\$17,281,345	\$11.41	13.7%
11	13	14	Cardiac Arrhythmias	7,961	\$12,674,139	\$8.29	8,271	\$16,216,791	\$10.71	29.2%
12	10	21	Cancer - Breast	1,850	\$15,999,041	\$10.46	1,917	\$16,140,274	\$10.66	1.9%
13	14	18	Diabetes	18,965	\$11,591,852	\$7.58	19,785	\$13,807,026	\$9.12	20.3%
14	16	12	Coronary Artery Disease	5,947	\$10,912,896	\$7.14	6,248	\$13,080,661	\$8.64	21.0%
15	12	9	Infections, NEC	18,097	\$13,327,553	\$8.72	17,366	\$11,779,041	\$7.78	-10.8%
16	21	15	Condition Rel to Tx - Med/Surg	3,146	\$9,741,423	\$6.37	3,322	\$11,744,147	\$7.76	21.7%
17	25	23	Hypertension, Essential	26,312	\$8,826,305	\$5.77	26,345	\$11,689,806	\$7.72	33.7%
18	15	16	Neurological Disorders, NEC	8,881	\$11,208,048	\$7.33	9,493	\$11,182,782	\$7.38	0.7%
19	17	17	Renal Function Failure	4,653	\$10,899,180	\$7.13	5,054	\$11,078,635	\$7.32	2.6%
20	18	29	Cerebrovascular Disease	5,053	\$10,390,361	\$6.80	5,186	\$10,045,434	\$6.63	-2.4%
21	24	19	Spinal/Back Disord, Ex Low	11,800	\$9,365,458	\$6.12	11,518	\$9,746,767	\$6.44	5.1%
22	20	13	Mental Hlth - Oth Disord, NEC	20,311	\$9,841,407	\$6.44	22,107	\$9,443,175	\$6.24	-3.1%
23	19	27	Cardiovasc Disord, NEC	13,061	\$9,957,277	\$6.51	13,144	\$9,306,393	\$6.15	-5.6%
24	27	32	Mental Hlth - Substance Abuse	1,954	\$8,397,532	\$5.49	2,003	\$9,169,091	\$6.05	10.3%
25	30	25	Infec/Inflam - Skin/Subcu Tiss	33,185	\$7,616,773	\$4.98	34,385	\$9,044,401	\$5.97	19.9%

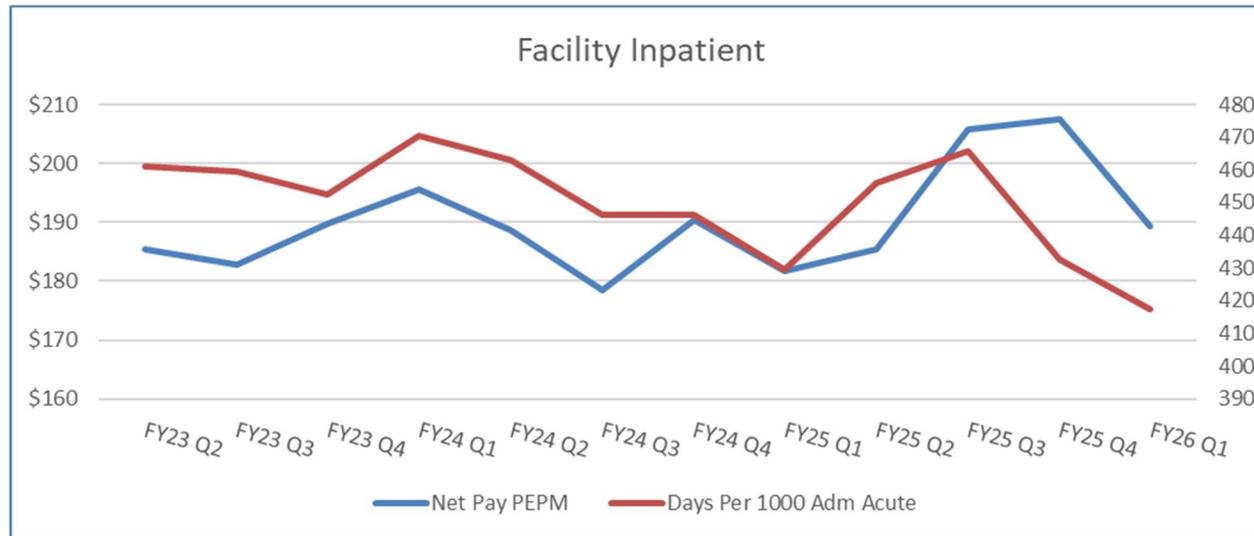
Top Episodes, Clinical Conditions and Service Subcategories

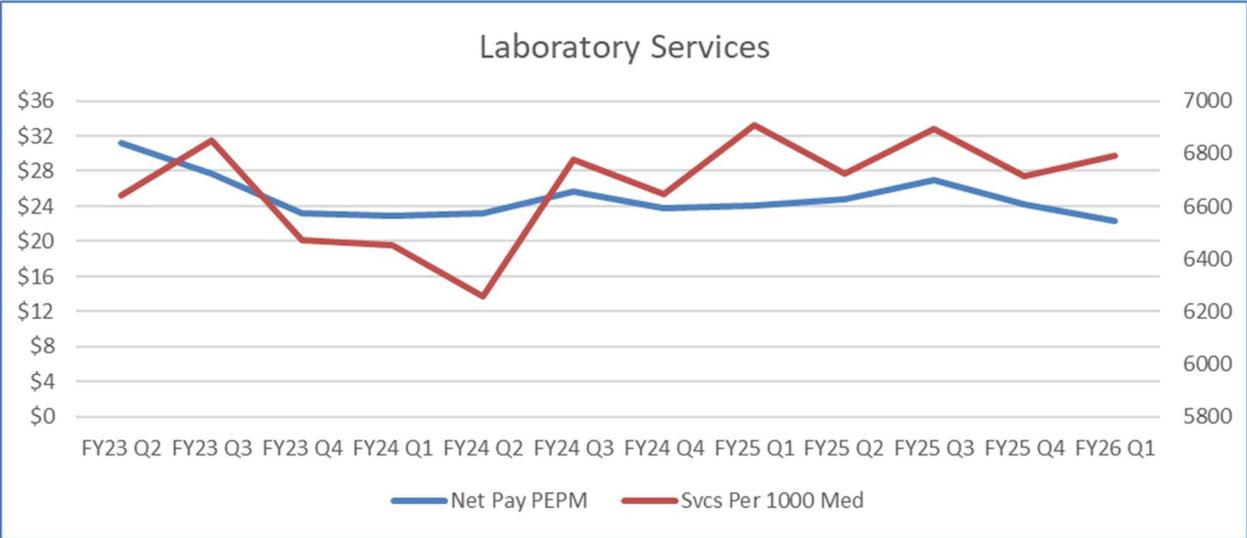
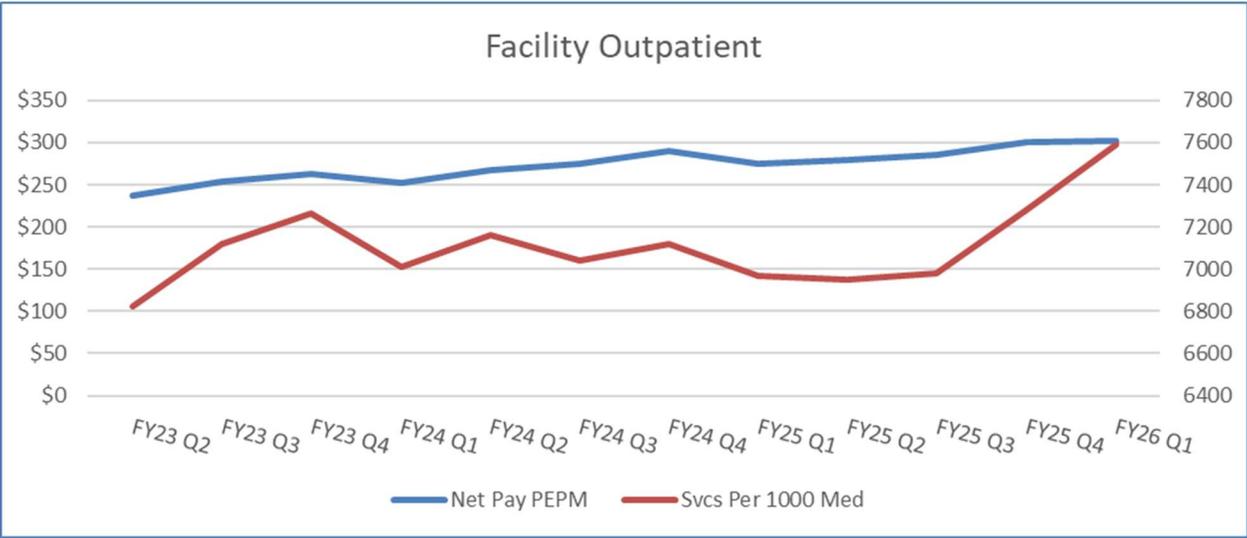
Episode	Oct 2023 - Sep 2024		Oct 2024 - Sep 2025	
	Net Pay	% of Total Payments for Episodes	Net Pay	% of Total Payments for Episodes
Encounter for Preventive Health Services	\$50,055,039	5.5%	\$43,435,499	5.6%
Diabetes Mellitus Type 2	\$49,267,218	5.4%	\$30,221,324	3.9%
Overweight and Obesity	\$20,778,338	2.3%	\$24,852,740	3.2%
Neoplasm, Malignant: Breast, Female	\$30,215,079	3.3%	\$18,730,664	2.4%
Psoriasis Vulgaris	\$20,678,674	2.3%	\$15,186,301	1.9%
Osteoarthritis, Except Spine	\$20,679,154	2.3%	\$13,477,169	1.7%
Delivery, Vaginal	\$15,564,091	1.7%	\$13,075,777	1.7%
Essential Hypertension	\$18,074,191	2.0%	\$12,741,928	1.6%
Other Arthropathies, Bone and Joint	\$12,994,199	1.4%	\$12,252,795	1.6%
Arrhythmias	\$13,055,976	1.4%	\$12,068,362	1.5%

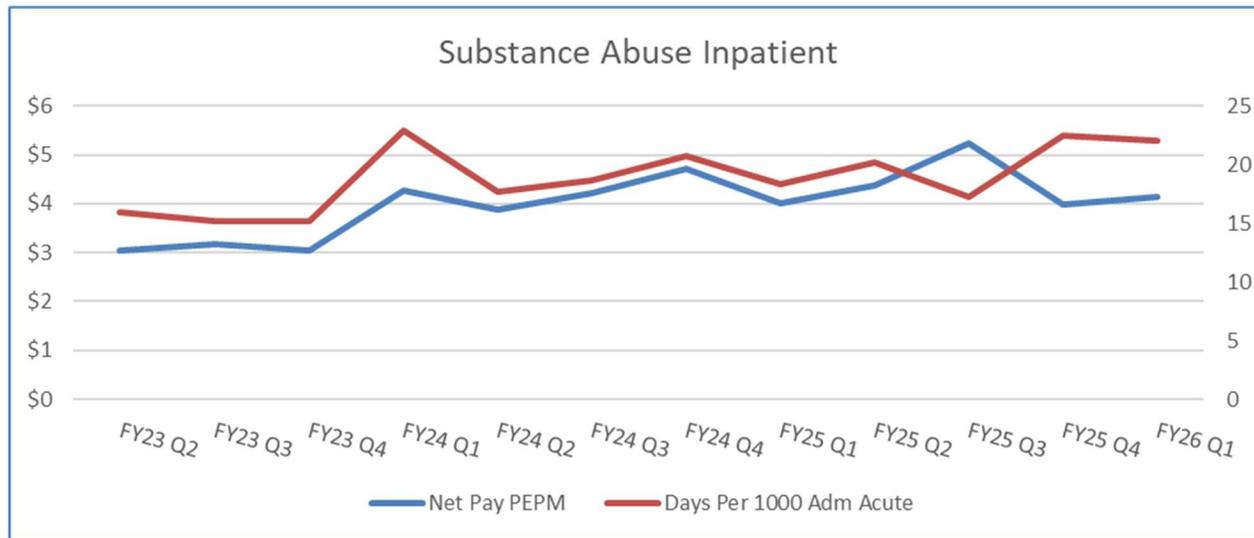
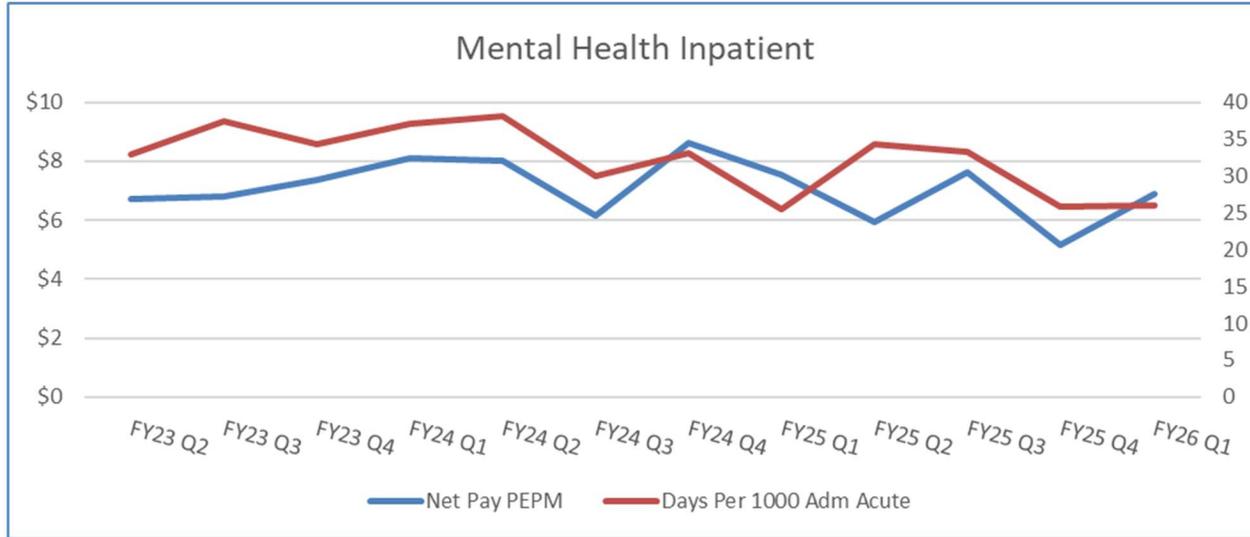
Clinical Condition	Oct 2023 - Sep 2024		Oct 2024 - Sep 2025	
	Net Pay	% of Total Payments for Clinical Condition	Net Pay	% of Total Payments for Clinical Conditions
Prevent/Admin Hlth Encounters	\$41,180,090	3.8%	\$43,990,507	4.1%
Signs/Symptoms/Oth Cond, NEC	\$36,081,851	3.8%	\$38,982,747	3.6%
Chemotherapy Encounters	\$30,205,948	3.8%	\$30,190,487	2.8%
Pregnancy without Delivery	\$26,479,272	3.8%	\$27,921,224	2.6%
Spinal/Back Disord, Low Back	\$20,671,735	3.8%	\$20,949,136	1.9%
Arthropathies/Joint Disord NEC	\$20,212,977	3.8%	\$20,523,341	1.9%
Osteoarthritis	\$19,696,625	3.8%	\$19,710,619	1.8%
Gastroint Disord, NEC	\$17,365,649	3.8%	\$18,897,664	1.8%
Newborns, w/wo Complication	\$19,455,602	3.8%	\$18,646,657	1.7%
Respiratory Disord, NEC	\$15,345,901	3.8%	\$17,281,345	1.6%

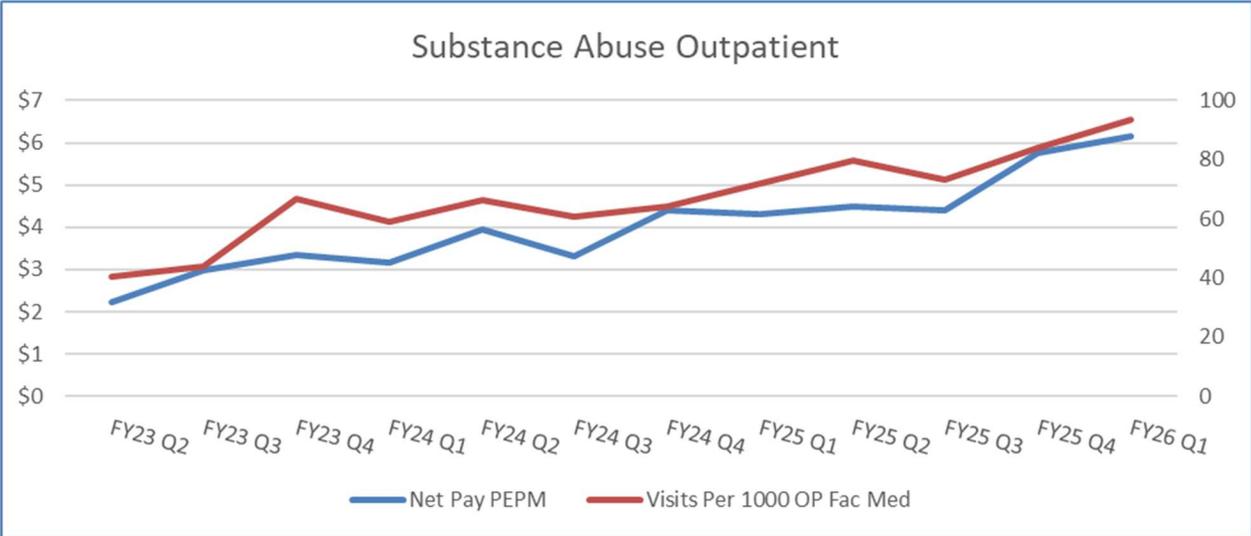
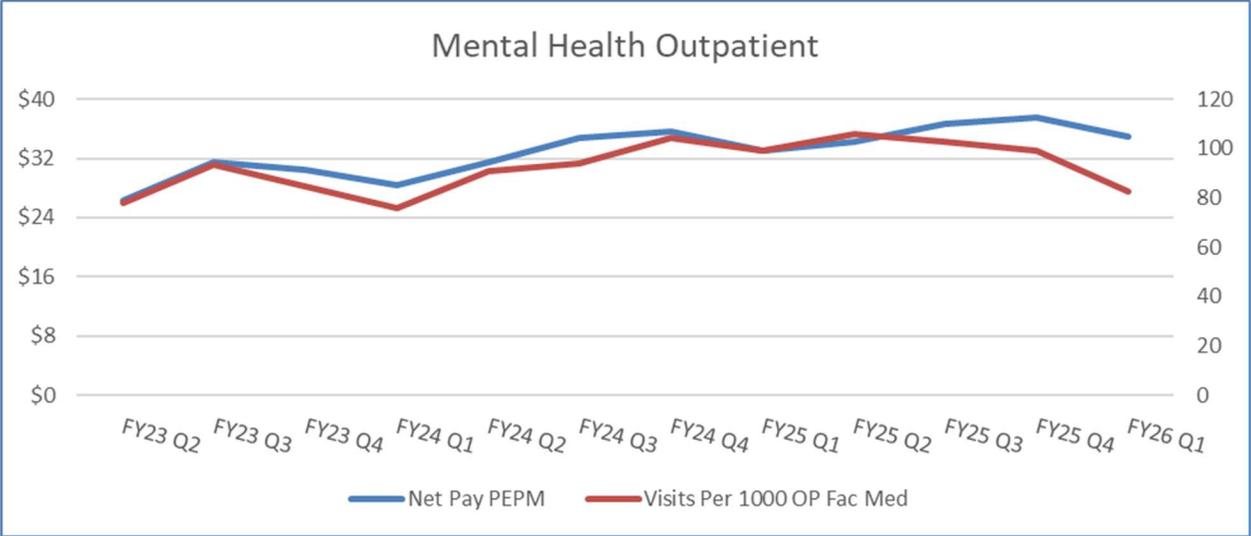
Service Subcategory	Oct 2023 - Sep 2024		Oct 2024 - Sep 2025	
	Net Pay	% of Total Payments for Service Subcategory	Net Pay	% of Total Payments for Service Subcategory
Non-Specialty Drugs Retail	\$115,688,351	10.8%	\$155,505,320	14.5%
Facility OP Procedures	\$113,859,113	10.6%	\$120,369,025	11.2%
Specialty Drugs Mail Order	\$60,229,893	5.6%	\$68,216,228	6.3%
Facility OP ER	\$56,078,502	5.2%	\$60,608,749	5.6%
Facility OP Specialty Drugs	\$45,245,433	4.2%	\$44,974,539	4.2%
Specialty Drugs Retail	\$42,771,803	4.0%	\$43,683,001	4.1%
Professional OP Specialty Drugs	\$36,256,310	3.4%	\$37,430,025	3.5%
Facility IP Medical Room and Board	\$23,986,661	2.2%	\$20,795,314	1.9%
Physician Specialty OP Office Visits	\$20,571,716	1.9%	\$20,522,416	1.9%
Physician Non-Specialty OP Office Visits	\$19,921,674	1.9%	\$20,435,908	1.9%

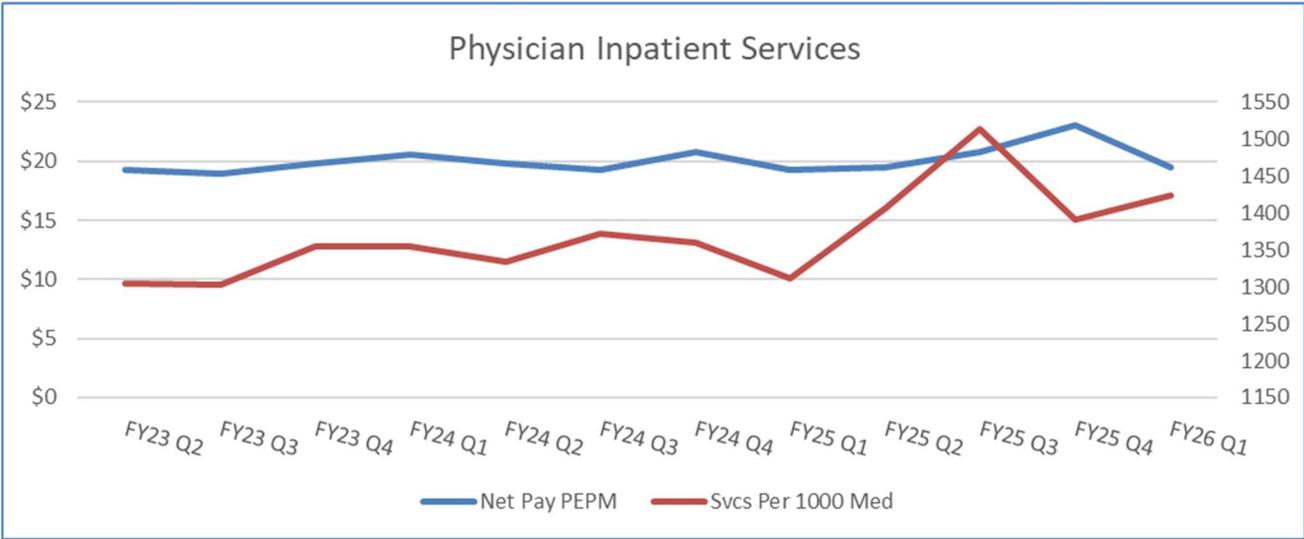
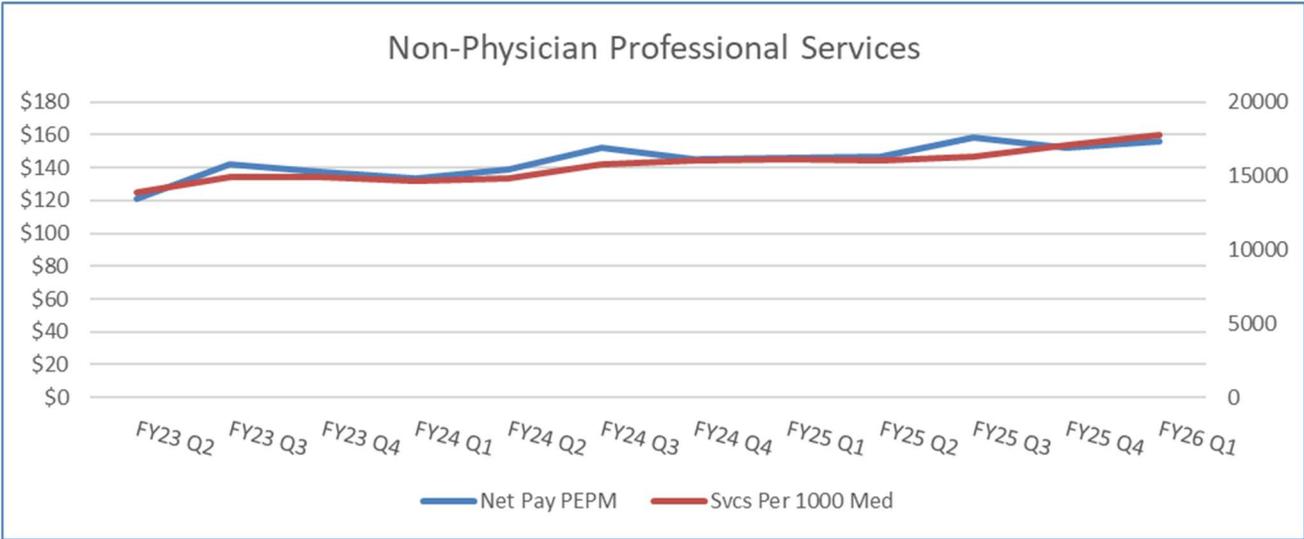
Net Pay Per Employee Per Month (PEPM) and Utilization Trends by Service Category for Last 12 Quarters

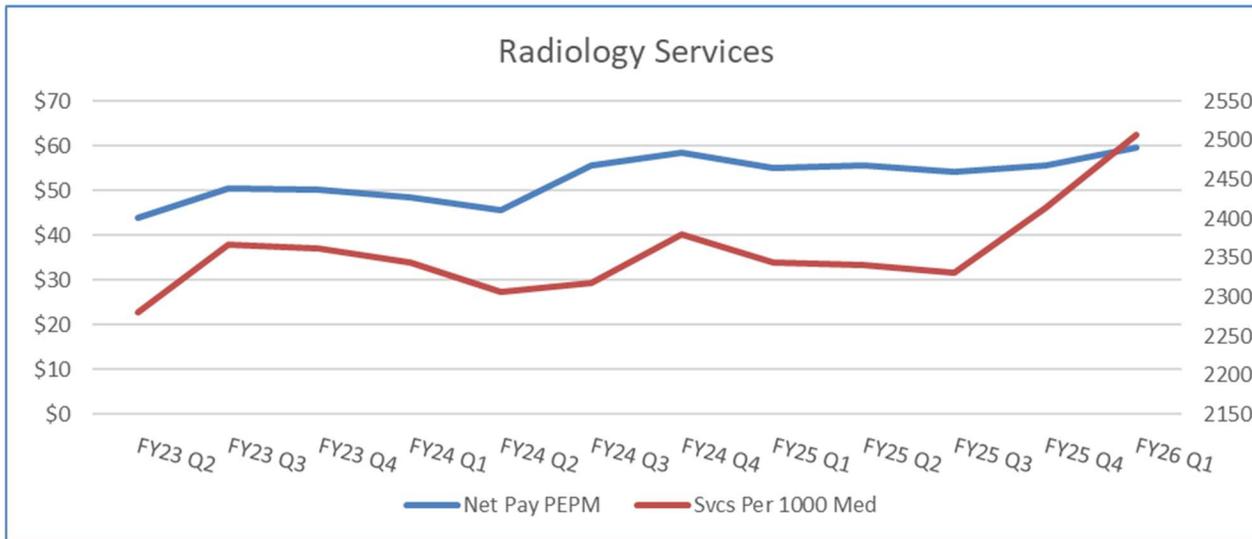
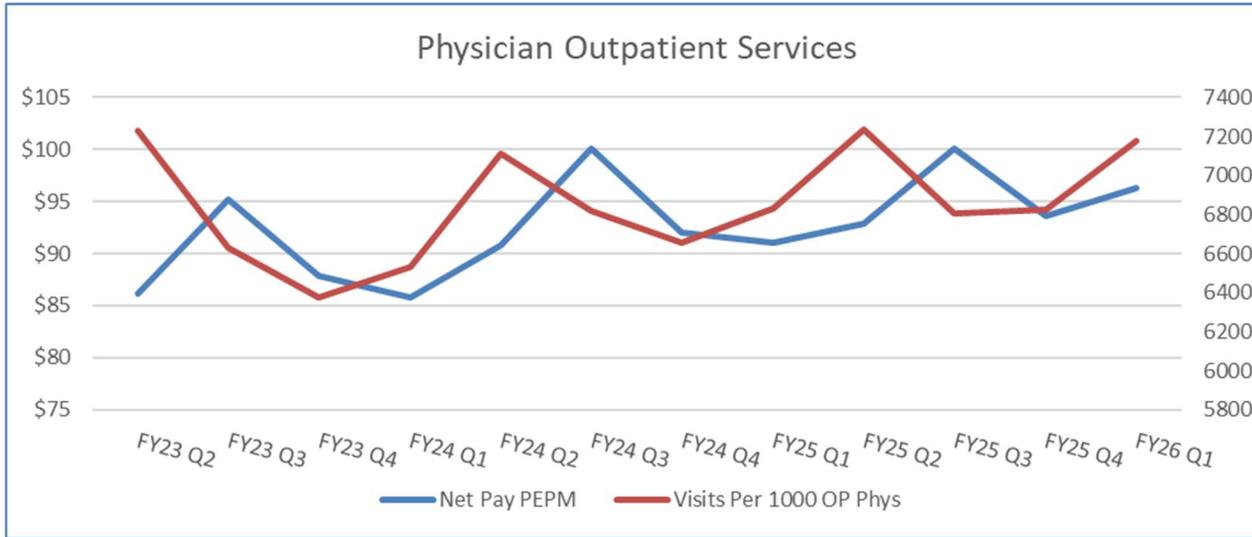












Service Category Net Pay Summary

Net Payments Trends for Service Category Groups

Service Category Group	Oct 2023 - Sep 2024		Oct 2024 - Sep 2025		Trend PEPM
	Net Pay Med	Net Pay PEPM Med	Net Pay Med	Net Pay PEPM Med	
Facility Outpatient	\$246,494,250	\$276.89	\$259,709,132	\$291.60	5.3%
Facility Inpatient	\$164,483,089	\$184.76	\$175,554,896	\$197.11	6.7%
Other Professional Services	\$129,635,797	\$145.62	\$136,430,022	\$153.18	5.2%
Physician Outpatient	\$83,256,782	\$93.52	\$85,245,407	\$95.71	2.3%
Radiology Outpatient	\$47,889,432	\$53.79	\$50,149,882	\$56.31	4.7%
MHSA	\$44,074,132	\$49.51	\$46,166,543	\$51.84	4.7%
Laboratory Outpatient	\$21,522,114	\$24.18	\$21,967,902	\$24.67	2.0%
Physician Inpatient	\$17,615,716	\$19.79	\$18,454,689	\$20.72	4.7%

Service Category Detail by Net Payments and Utilization

Facility Inpatient - Total

Facility Inpatient Service Category	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
	Days per 1000	Net Pay Med	PEPM Med	Days per 1000	Net Pay Med	PEPM Med	Utilization	PEPM
Facility Inpatient Surgical	112.4	\$61,289,941	\$68.85	119.8	\$74,239,680	\$83.36	6.6%	21.1%
Facility Inpatient Medical	234.5	\$66,407,116	\$74.59	228.5	\$63,534,786	\$71.34	-2.6%	-4.4%
Facility Inpatient Maternity	45.4	\$31,758,862	\$35.67	43.3	\$32,185,563	\$36.14	-4.7%	1.3%
Facility Inpatient Long Term Care		\$14,121	\$0.02					
Facility Inpatient Non Acute		\$68,514	\$0.08		\$44,382	\$0.05		-35.2%

Facility Inpatient – Aetna CDH

Facility Inpatient Service Category	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
	Days per 1000	Net Pay Med	PEPM Med	Days per 1000	Net Pay Med	PEPM Med	Utilization	PEPM
Facility Inpatient Surgical	30.6	\$4,012,966	\$90.74	16.6	\$2,409,549	\$52.23	-45.8%	-42.4%
Facility Inpatient Medical	85.1	\$4,361,439	\$98.62	46.4	\$4,485,833	\$97.23	-45.5%	-1.4%
Facility Inpatient Maternity	62.0	\$3,562,964	\$80.56	27.3	\$1,699,525	\$36.84	-56.0%	-54.3%
Facility Inpatient Long Term Care		\$14,121	\$0.32					
Facility Inpatient Non Acute		\$21,126	\$0.48		\$10,832	\$0.23		-50.9%

Facility Inpatient – Aetna HMO

Facility Inpatient Service Category	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
	Days per 1000	Net Pay Med	PEPM Med	Days per 1000	Net Pay Med	PEPM Med	Utilization	PEPM
Facility Inpatient Surgical	43.1	\$10,517,623	\$105.56	51.2	\$13,250,580	\$138.81	18.8%	31.5%
Facility Inpatient Medical	82.8	\$13,137,912	\$131.86	80.5	\$13,089,650	\$137.12	-2.8%	4.0%
Facility Inpatient Maternity	37.4	\$4,769,175	\$47.87	39.4	\$4,853,966	\$50.85	5.3%	6.2%
Facility Inpatient Long Term Care								
Facility Inpatient Non Acute		\$47,388	\$0.48		\$33,551	\$0.35		-26.1%

Facility Inpatient – Highmark FSB

Facility Inpatient Service Category	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
	Days per 1000	Net Pay Med	PEPM Med	Days per 1000	Net Pay Med	PEPM Med	Utilization	PEPM
Facility Inpatient Surgical	60.7	\$4,324,492	\$83.98	25.6	\$2,508,256	\$44.86	-57.9%	-46.6%
Facility Inpatient Medical	57.9	\$2,294,162	\$44.55	68.5	\$3,975,068	\$71.10	18.5%	59.6%
Facility Inpatient Maternity	68.2	\$2,289,528	\$44.46	58.1	\$2,329,220	\$41.66	-14.8%	-6.3%
Facility Inpatient Long Term Care								

Facility Inpatient – Highmark PPO

Facility Inpatient Service Category	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
	Days per 1000	Net Pay Med	PEPM Med	Days per 1000	Net Pay Med	PEPM Med	Utilization	PEPM
Facility Inpatient Surgical	54.0	\$39,977,627	\$116.28	68.4	\$53,542,168	\$159.05	26.6%	36.8%
Facility Inpatient Medical	112.0	\$40,465,291	\$117.70	98.4	\$35,345,863	\$105.00	-12.1%	-10.8%
Facility Inpatient Maternity	63.8	\$21,137,196	\$61.48	65.2	\$23,302,852	\$69.22	2.2%	12.6%
Facility Inpatient Long Term Care								

Facility Outpatient – Total

Facility Outpatient Service Category	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
	Services per 1000	Net Pay Med	PEPM Med	Services per 1000	Net Pay Med	PEPM Med	Utilization	PEPM
Facility Outpatient Surgery	1,832.6	\$113,859,113	\$127.90	1,799.9	\$120,369,025	\$135.15	-1.8%	5.7%
Facility Outpatient ER	2,164.6	\$56,078,502	\$62.99	2,233.3	\$60,608,749	\$68.05	3.2%	8.0%
Facility Outpatient Specialty Drugs	259.2	\$45,245,433	\$50.82	238.8	\$44,974,539	\$50.50	-7.9%	-0.6%
Facility Outpatient Diagnostic Services	226.5	\$11,630,825	\$13.06	232.2	\$12,729,183	\$14.29	2.5%	9.4%
Facility Outpatient Dialysis	254.9	\$6,912,815	\$7.77	245.3	\$7,658,701	\$8.60	-3.8%	10.7%
Facility Outpatient Other	495.0	\$5,364,852	\$6.03	519.0	\$5,808,071	\$6.52	4.9%	8.2%
Facility Outpatient PT, OT, Speech Therapy	1,124.6	\$3,973,561	\$4.46	1,176.4	\$4,190,542	\$4.71	4.6%	5.4%
Facility Outpatient Pharmacy	536.0	\$2,453,753	\$2.76	545.6	\$2,387,466	\$2.68	1.8%	-2.7%
Facility Outpatient Home Health	17.5	\$399,744	\$0.45	24.2	\$549,956	\$0.62	38.1%	37.5%
Facility Outpatient Supplies and Devices	158.1	\$363,815	\$0.41	176.6	\$266,593	\$0.30	11.6%	-26.8%
Facility Outpatient Transportation	2.1	\$164,416	\$0.18	2.1	\$113,159	\$0.13	-0.6%	-31.2%
Facility Outpatient DME	0.8	\$47,422	\$0.05	0.5	\$53,148	\$0.06	-32.3%	12.0%

Facility Outpatient – Aetna CDH

Facility Outpatient Service Category	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
	Services per 1000	Net Pay Med	PEPM Med	Services per 1000	Net Pay Med	PEPM Med	Utilization	PEPM
Facility Outpatient Surgery	1,371.1	\$6,235,663	\$141.00	1,269.8	\$6,739,731	\$146.08	-7.4%	3.6%
Facility Outpatient ER	1,440.3	\$3,593,176	\$81.25	1,523.9	\$4,361,106	\$94.53	5.8%	16.3%
Facility Outpatient Specialty Drugs	201.7	\$3,469,582	\$78.45	126.1	\$2,969,310	\$64.36	-37.5%	-18.0%
Facility Outpatient Diagnostic Services	110.8	\$751,246	\$16.99	117.6	\$799,217	\$17.32	6.1%	2.0%
Facility Outpatient Other	117.6	\$237,720	\$5.38	105.2	\$260,883	\$5.65	-10.5%	5.2%
Facility Outpatient Dialysis	74.9	\$439,307	\$9.93	161.2	\$1,106,530	\$23.98	115.1%	141.4%
Facility Outpatient PT, OT, Speech Therapy	189.8	\$203,073	\$4.59	184.3	\$308,859	\$6.69	-2.9%	45.8%
Facility Outpatient Pharmacy	284.0	\$173,594	\$3.93	252.2	\$237,029	\$5.14	-11.2%	30.9%
Facility Outpatient Home Health								
Facility Outpatient Supplies and Devices	62.8	\$43,818	\$0.99	53.9	\$29,084	\$0.63	-14.2%	-36.4%
Facility Outpatient Transportation	0.3	\$4,980	\$0.11	0.9	\$18,051	\$0.39	237.3%	247.4%
Facility Outpatient DME	1.5	\$3,372	\$0.08	1.1	\$4,866	\$0.11	-27.7%	38.3%

Facility Outpatient – Aetna HMO

Facility Outpatient Service Category	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
	Services per 1000	Net Pay Med	PEPM Med	Services per 1000	Net Pay Med	PEPM Med	Utilization	PEPM
Facility Outpatient Surgery	1,820.3	\$20,586,644	\$206.62	1,514.9	\$19,413,166	\$203.36	-16.8%	-1.6%
Facility Outpatient ER	1,530.3	\$9,628,307	\$96.63	1,590.1	\$10,247,286	\$107.35	3.9%	11.1%
Facility Outpatient Specialty Drugs	105.5	\$7,282,018	\$73.09	102.2	\$8,448,099	\$88.50	-3.1%	21.1%
Facility Outpatient Diagnostic Services	133.4	\$1,922,048	\$19.29	137.7	\$2,318,947	\$24.29	3.2%	25.9%
Facility Outpatient Other	133.2	\$699,559	\$7.02	146.2	\$826,741	\$8.66	9.8%	23.4%
Facility Outpatient Dialysis	119.6	\$962,103	\$9.66	127.6	\$1,043,374	\$10.93	6.7%	13.2%
Facility Outpatient PT, OT, Speech Therapy	218.0	\$415,832	\$4.17	182.4	\$360,205	\$3.77	-16.3%	-9.6%
Facility Outpatient Pharmacy	413.1	\$381,631	\$3.83	434.4	\$498,372	\$5.22	5.1%	36.3%
Facility Outpatient Home Health	0.3	\$1,639	\$0.02					
Facility Outpatient Supplies and Devices	135.0	\$170,685	\$1.71	133.8	\$106,228	\$1.11	-0.9%	-35.0%
Facility Outpatient Transportation	1.0	\$35,347	\$0.35	1.2	\$12,450	\$0.13	22.4%	-63.2%
Facility Outpatient DME	0.5	\$2,682	\$0.03	0.2	\$6,253	\$0.07	-53.4%	143.3%

Facility Outpatient – Highmark FSB

Facility Outpatient Service Category	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
	Services per 1000	Net Pay Med	PEPM Med	Services per 1000	Net Pay Med	PEPM Med	Utilization	PEPM
Facility Outpatient Surgery	887.4	\$5,626,700	\$109.27	968.2	\$7,865,227	\$140.68	9.1%	28.7%
Facility Outpatient ER	1,790.0	\$4,049,108	\$78.63	1,748.2	\$4,630,713	\$82.83	-2.3%	5.3%
Facility Outpatient Specialty Drugs	66.4	\$1,407,989	\$27.34	60.8	\$2,664,382	\$47.66	-8.5%	74.3%
Facility Outpatient Diagnostic Services	114.5	\$592,780	\$11.51	120.3	\$712,914	\$12.75	5.1%	10.8%
Facility Outpatient Other	91.7	\$190,006	\$3.69	114.7	\$254,095	\$4.54	25.1%	23.2%
Facility Outpatient Dialysis	164.8	\$624,681	\$12.13	78.5	\$300,995	\$5.38	-52.4%	-55.6%
Facility Outpatient PT, OT, Speech Therapy	220.0	\$188,942	\$3.67	195.1	\$231,852	\$4.15	-11.3%	22.7%
Facility Outpatient Pharmacy	261.5	\$75,613	\$1.47	151.3	\$161,143	\$2.88	-42.1%	96.3%
Facility Outpatient Home Health	6.4	\$8,362	\$0.16	9.2	\$14,118	\$0.25	43.3%	55.5%
Facility Outpatient Supplies and Devices	150.9	\$8,590	\$0.17	65.1	\$10,650	\$0.19	-56.9%	14.2%
Facility Outpatient Transportation	1.6	\$16,362	\$0.32					
Facility Outpatient DME	1.2	\$8,109	\$0.16	0.2	\$2,601	\$0.05	-79.7%	-70.5%

Facility Outpatient – Highmark PPO

Facility Outpatient Service Category	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
	Services per 1000	Net Pay Med	PEPM Med	Services per 1000	Net Pay Med	PEPM Med	Utilization	PEPM
Facility Outpatient Surgery	1,296.2	\$76,187,932	\$221.61	1,252.9	\$80,630,973	\$239.52	-3.3%	8.1%
Facility Outpatient ER	1,776.9	\$36,912,168	\$107.37	1,791.4	\$39,210,652	\$116.48	0.8%	8.5%
Facility Outpatient Specialty Drugs	135.6	\$29,209,077	\$84.96	119.5	\$26,814,878	\$79.66	-11.9%	-6.2%
Facility Outpatient Diagnostic Services	161.1	\$7,864,464	\$22.88	152.7	\$8,319,203	\$24.71	-5.2%	8.0%
Facility Outpatient Other	148.5	\$2,954,239	\$8.59	159.4	\$3,091,835	\$9.18	7.4%	6.9%
Facility Outpatient Dialysis	97.1	\$3,637,185	\$10.58	106.9	\$4,010,050	\$11.91	10.1%	12.6%
Facility Outpatient PT, OT, Speech Therapy	306.0	\$2,165,009	\$6.30	305.8	\$2,228,738	\$6.62	-0.1%	5.1%
Facility Outpatient Pharmacy	275.0	\$1,740,008	\$5.06	295.0	\$1,337,043	\$3.97	7.3%	-21.5%
Facility Outpatient Home Health	33.6	\$389,742	\$1.13	46.9	\$535,839	\$1.59	39.5%	40.4%
Facility Outpatient Supplies and Devices	123.6	\$130,001	\$0.38	168.8	\$105,260	\$0.31	36.6%	-17.3%
Facility Outpatient Transportation	0.7	\$96,490	\$0.28	0.7	\$67,485	\$0.20	-10.2%	-28.6%
Facility Outpatient DME	0.8	\$32,163	\$0.09	0.8	\$39,428	\$0.12	-1.1%	25.2%

Laboratory Services

Lab Services	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
	Services per 1000	Net Pay Med	PEPM Med	Services per 1000	Net Pay Med	PEPM Med	Utilization	PEPM
Laboratory Outpatient Other	2,529.0	\$8,757,436	\$9.84	\$2,494	\$8,980,288	\$10.08	-1.4%	2.5%
Laboratory Outpatient Chemistry Tests	3,554.6	\$6,532,580	\$7.34	\$3,717	\$6,743,777	\$7.57	4.6%	3.2%
Laboratory Outpatient Pathology	566.5	\$6,232,098	\$7.00	\$569	\$6,243,837	\$7.01	0.5%	0.1%

Mental Health and Substance Abuse

MH / SA Services	Utilization Type	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
		Utilization	Net Pay Med	PEPM	Utilization	Net Pay Med	PEPM	Utilization	PEPM
Mental Health Other Outpatient	Visits per 1000	1831.3	\$27,567,159	\$30.97	2022.8	\$29,281,811	\$32.88	10.5%	6.2%
Mental Health Inpatient	Days per 1000	34.3	\$6,746,941	\$7.58	31.5	\$5,694,836	\$6.39	-8.3%	-15.6%
Substance Abuse Other Outpatient	Visits per 1000	80.2	\$3,472,200	\$3.90	88.1	\$4,516,053	\$5.07	9.8%	30.0%
Substance Abuse Inpatient	Days per 1000	18.8	\$3,745,775	\$4.21	20.4	\$3,950,381	\$4.44	8.5%	5.4%
Mental Health Office Visits	Visits per 1000	227.9	\$2,457,094	\$2.76	236.2	\$2,626,203	\$2.95	3.6%	6.8%
Substance Abuse Office Visits	Visits per 1000	11.8	\$84,962	\$0.10	10.7	\$97,259	\$0.11	-9.1%	14.4%

Non-Physician Professional Services

Non-Physician Professional Services	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
	Services / 1000	Net Pay Med	PEPM	Services / 1000	Net Pay Med	PEPM	Utilization	PEPM
Professional Specialty Drugs	312.8	\$36,292,202	\$40.77	309.4	\$37,475,187	\$42.08	-1.1%	3.2%
Professional Services Other	2,537.3	\$25,985,210	\$29.19	3,005.0	\$27,697,714	\$31.10	18.4%	6.5%
Professional Office Visits	1,781.8	\$19,165,042	\$21.53	1,997.7	\$21,451,718	\$24.09	12.1%	11.9%
Professional PT, OT, Speech Therapy	5,574.7	\$12,555,761	\$14.10	5,807.3	\$13,633,145	\$15.31	4.2%	8.5%
Professional Supplies and Devices	1,387.5	\$11,203,303	\$12.58	1,431.5	\$11,507,541	\$12.92	3.2%	2.7%
Professional Diagnostic Services	1,672.9	\$8,403,076	\$9.44	1,758.0	\$8,225,510	\$9.24	5.1%	-2.2%
Professional Injections	692.6	\$4,516,223	\$5.07	700.4	\$4,773,029	\$5.36	1.1%	5.6%
Professional Chiropractic Services	1,126.0	\$3,906,741	\$4.39	1,127.3	\$3,942,569	\$4.43	0.1%	0.9%
Professional DME	402.8	\$3,918,552	\$4.40	419.6	\$3,931,165	\$4.41	4.2%	0.3%
Professional Transportation	114.8	\$2,058,396	\$2.31	124.2	\$2,261,248	\$2.54	8.3%	9.8%
Professional Home Health	88.0	\$1,389,113	\$1.56	88.2	\$1,253,881	\$1.41	0.2%	-9.8%
Professional Dialysis	20.1	\$242,179	\$0.27	21.2	\$277,316	\$0.31	5.7%	14.5%

Physician Inpatient Services

Physician Inpatient Services	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
	Services / 1000	Net Pay Med	PEPM	Services / 1000	Net Pay Med	PEPM	Utilization	PEPM
Physician Specialty Inpatient	863.3	\$12,052,209	\$13.54	923.9	\$12,786,823	\$14.36	7%	6%
Physician Non-Specialty Inpatient	481.1	\$5,563,507	\$6.25	509.9	\$5,667,866	\$6.36	6%	2%

Physician Outpatient

Physician Outpatient Service Category	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
	Visits / 1000	Net Pay Med	PEPM	Visits / 1000	Net Pay Med	PEPM	Utilization	PEPM
Physician Non-Specialty ER	1,944.4	\$27,582,075	\$30.98	1,852.4	\$27,603,335	\$30.99	-4.7%	0.0%
Physician Specialty Outpatient Other	2,187.2	\$20,148,777	\$22.63	2,197.1	\$20,664,975	\$23.20	0.5%	2.5%
Physician Non-Specialty Outpatient Surgery	325.2	\$18,912,508	\$21.24	327.1	\$19,100,239	\$21.45	0.6%	0.9%
Physician Specialty ER	579.4	\$8,122,385	\$9.12	797.7	\$9,103,216	\$10.22	37.7%	12.0%
Physician Non-Specialty Outpatient Other	300.8	\$4,628,481	\$5.20	338.1	\$4,889,861	\$5.49	12.4%	5.6%
Physician Specialty Outpatient Surgery	29.1	\$1,838,693	\$2.07	33.2	\$1,981,990	\$2.23	14.0%	7.7%
Physician Specialty Office Visits	111.4	\$1,324,204	\$1.49	102.7	\$1,236,652	\$1.39	-7.8%	-6.7%
Physician Non-Specialty Office Visits	27.5	\$699,657	\$0.79	27.5	\$665,139	\$0.75	-0.3%	-5.0%

Radiology Services

Radiology Services	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
	Services/1000	Net Pay Med	PEPM	Services/1000	Net Pay Med	PEPM	Utilization	PEPM
Radiology Outpatient Therapeutic Radiology	233.1	\$14,262,568	\$16.02	255.3	\$13,149,118	\$14.76	9.5%	-7.8%
Radiology Outpatient MRIs	190.5	\$7,123,379	\$8.00	204.1	\$8,050,764	\$9.04	7.2%	13.0%
Radiology Outpatient Ultrasounds	405.0	\$6,744,541	\$7.58	403.6	\$7,076,062	\$7.95	-0.4%	4.9%
Radiology Outpatient Mammograms	385.4	\$5,352,601	\$6.01	401.5	\$5,760,164	\$6.47	4.2%	7.6%
Radiology Outpatient Other	122.3	\$3,266,626	\$3.67	136.3	\$4,003,272	\$4.49	11.4%	22.5%
Radiology Outpatient X-Rays	734.8	\$3,765,021	\$4.23	727.1	\$3,905,300	\$4.38	-1.0%	3.7%
Radiology Outpatient Nuclear Medicine	62.5	\$3,185,957	\$3.58	59.3	\$3,703,846	\$4.16	-5.0%	16.2%

Place of Service by Net Payments and Utilization

Laboratories

Place of Service - Lab	Utilization Type	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
		Utilization	Net Pay Med	PEPM	Utilization	Net Pay Med	PEPM	Utilization	PEPM
Outpatient Hospital-On Campus	Visits per 1000	597.5	\$16,000,654	\$17.97	603.1	\$17,042,677	\$19.14	0.9%	6.5%
Independent Laboratory	Visits per 1000	980.1	\$10,673,834	\$11.99	970.7	\$10,925,720	\$12.27	-1.0%	2.4%
Ambulatory Surgical Center	Visits per 1000	1.5	\$20,169	\$0.02	1.4	\$21,689	\$0.02	-8.4%	7.5%

Emergency Rooms & Urgent Care

Place of Service	Utilization Type	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
		Utilization	Net Pay Med	PEPM	Utilization	Net Pay Med	PEPM	Utilization	PEPM
Emergency Room (All Services)	Visits per 1000	370.6	\$71,198,678	\$79.98	383.2	\$76,139,968	\$85.49	3.4%	6.9%
Emergency Room (Urgent Care Services)	Visits per 1000	157.1	\$19,862,039	\$22.31	159.5	\$20,462,099	\$22.97	1.5%	3.0%
Urgent Care Facility	Visits per 1000	532.4	\$8,726,044	\$9.80	542.7	\$9,112,861	\$10.23	1.9%	4.4%

Outpatient Hospital and Freestanding High-Tech Radiology

Place of Service	Utilization Type	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
		Utilization	Net Pay Med	PEPM	Utilization	Net Pay Med	PEPM	Utilization	PEPM
Outpatient Hospital	Visits per 1000	148.9	\$22,984,141	\$25.82	151.7	\$23,451,268	\$26.33	1.9%	2.0%
Freestanding Facility	Visits per 1000	113.5	\$4,244,193	\$4.77	128.9	\$4,729,996	\$5.31	13.6%	11.4%

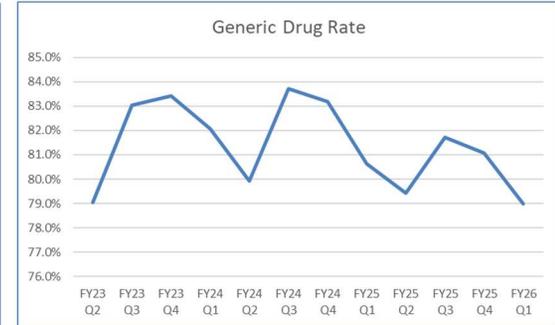
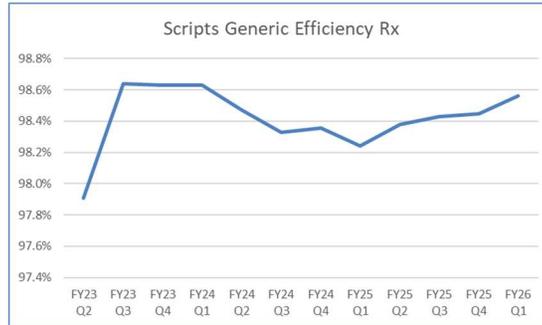
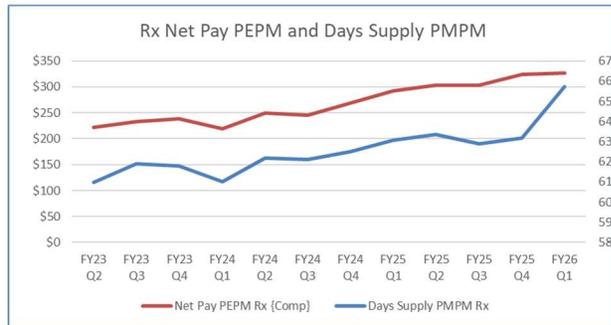
Top 20 Provider Types by Net Payments and Utilization

Provider Type	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Trend	
	Services / 1000	Net Pay Med	PEPM	Services / 1000	Net Pay Med	PEPM	Utilization	PEPM
Acute Care Hospital	55.1	\$417,914,857	\$469.44	67.7	\$438,181,862	\$491.99	23.0%	4.8%
Ambulatory Surgery Centers	85.5	\$19,974,160	\$22.44	91.5	\$21,352,146	\$23.97	7.0%	6.9%
Nurse Practitioner	1,849.8	\$16,998,850	\$19.09	2,235.6	\$20,387,317	\$22.89	20.9%	19.9%
Family Practice	2,068.5	\$15,410,120	\$17.31	2,146.4	\$15,312,255	\$17.19	3.8%	-0.7%
Therapists (Supportive)	1,249.6	\$13,115,956	\$14.73	1,323.7	\$13,143,476	\$14.76	5.9%	0.2%
Supply Center	1,551.5	\$12,614,480	\$14.17	1,644.0	\$12,909,238	\$14.49	6.0%	2.3%
Radiology	1,486.8	\$11,854,807	\$13.32	1,575.7	\$12,797,926	\$14.37	6.0%	7.9%
Obstetrics & Gynecology	583.4	\$11,460,180	\$12.87	603.2	\$12,096,722	\$13.58	3.4%	5.5%
Pediatrician (NEC)	1,150.7	\$11,882,555	\$13.35	1,081.7	\$11,961,351	\$13.43	-6.0%	0.6%
Therapy (Physical)	4,652.7	\$10,765,749	\$12.09	4,884.0	\$11,829,226	\$13.28	5.0%	9.8%
Laboratory	4,015.7	\$10,880,495	\$12.22	4,093.2	\$10,985,169	\$12.33	1.9%	0.9%
Pharmacy	174.3	\$11,233,131	\$12.62	182.2	\$10,455,506	\$11.74	4.5%	-7.0%
Oncology	265.2	\$10,113,300	\$11.36	249.5	\$9,362,491	\$10.51	-5.9%	-7.5%
Orthopaedic Surgery	728.7	\$9,052,855	\$10.17	710.7	\$8,738,936	\$9.81	-2.5%	-3.5%
Internal Medicine (NEC)	1,289.4	\$8,500,012	\$9.55	1,380.2	\$8,650,773	\$9.71	7.0%	1.7%
Renal Dialysis Therapy	2.1	\$6,780,629	\$7.62	0.8	\$7,994,388	\$8.98	-63.6%	17.8%
Rheumatology	156.0	\$5,857,923	\$6.58	167.6	\$7,091,058	\$7.96	7.4%	21.0%
Cardiovascular Dis/Cardiology	987.4	\$6,573,827	\$7.38	1,070.0	\$7,028,605	\$7.89	8.4%	6.9%
Chemical Dpnd Treatment Ctr	17.6	\$5,235,965	\$5.88	19.0	\$6,974,982	\$7.83	7.7%	33.2%
Ophthalmology	555.3	\$6,318,383	\$7.10	561.1	\$6,359,361	\$7.14	1.0%	0.6%

Rx Net Pay, Utilization and Generic Efficiency (Including Medicare Retirees)

Mail/Retail by Days Supply, Generic Efficiency and Net Pay

	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Days Supply Rx	Trend Generic Efficiency	Net Pay PEPM Rx
	Days Supply Rx	Generic Efficiency	Net Pay PEPM Rx	Days Supply Rx	Generic Efficiency	Net Pay PEPM Rx			
Retail	9,831,095	93.8%	\$1,009	9,635,889	93.8%	\$1,049	-2.0%	0.0%	4.0%
Mail Order	85,051,520	98.7%	\$2,160	86,207,090	98.8%	\$2,717	1.4%	0.1%	25.8%
Total	94,882,615	98.3%	\$3,169	95,842,979	98.5%	\$3,766	1.0%	0.1%	18.8%



Top 50 Non-Specialty Drugs

Product	Therapeutic Class	Oct 2023 - Sep 2024		Oct 2024 - Sep 2025		Trend	
		Net Pay Rx	Days Supply	Net Pay Rx	Days Supply	Net Pay Rx	Days Supply
WEGOVY	Hormones & Synthetic Subst	\$15,959,713	357,745	\$38,415,975	864,510	140.7%	141.7%
ZEPBOUND PEN	Hormones & Synthetic Subst	\$4,464,513	126,705	\$18,128,180	513,331	306.1%	305.1%
MOUNJARO	Hormones & Synthetic Subst	\$5,413,668	223,559	\$12,100,770	516,493	123.5%	131.0%
JARDIANCE	Hormones & Synthetic Subst	\$5,934,219	668,506	\$6,502,930	778,589	9.6%	16.5%
OZEMPIC 2 MG DOSES	Hormones & Synthetic Subst	\$3,596,126	177,526	\$5,259,023	285,594	46.2%	60.9%
OZEMPIC 1 MG DOSES	Hormones & Synthetic Subst	\$4,792,399	269,024	\$4,187,609	262,832	-12.6%	-2.3%
NURTEC ODT	Central Nervous System	\$2,955,925	58,111	\$3,736,005	75,316	26.4%	29.6%
OZEMPIC 0.25 MG OR 0.5 MG	Hormones & Synthetic Subst	\$4,112,607	265,315	\$3,506,004	234,206	-14.7%	-11.7%
FARXIGA	Hormones & Synthetic Subst	\$3,129,664	452,038	\$2,980,308	461,659	-4.8%	2.1%
ELIQUIS	Blood Form/Coagul Agents	\$2,071,546	891,168	\$2,415,877	958,460	16.6%	7.6%
TRULICITY	Hormones & Synthetic Subst	\$4,185,477	295,012	\$2,276,217	189,841	-45.6%	-35.6%
XARELTO	Blood Form/Coagul Agents	\$2,203,693	453,366	\$2,047,830	415,668	-7.1%	-8.3%
LISDEXAMFETAMINE DIM	Central Nervous System	\$1,579,882	218,142	\$1,977,314	332,226	25.2%	52.3%
VYVANSE	Central Nervous System	\$2,741,502	240,932	\$1,897,760	163,802	-30.8%	-32.0%
TRELEGY ELLIPTA	Hormones & Synthetic Subst	\$1,415,719	233,918	\$1,589,913	261,483	12.3%	11.8%
RYBELSUS	Hormones & Synthetic Subst	\$1,937,048	126,710	\$1,550,763	114,737	-19.9%	-9.4%
VRAYLAR	Central Nervous System	\$1,329,867	36,709	\$1,546,552	41,348	16.3%	12.6%
QULIPTA	Central Nervous System	\$800,572	30,075	\$1,499,980	51,658	87.4%	71.8%
REXULTI	Central Nervous System	\$1,202,015	35,593	\$1,289,468	39,329	7.3%	10.5%
BREO ELLIPTA	Hormones & Synthetic Subst	\$1,201,521	192,219	\$1,268,711	193,888	5.6%	0.9%
LINZESS	Gastrointestinal Drugs	\$1,148,577	115,826	\$1,200,280	119,976	4.5%	3.6%
UBRELVY	Central Nervous System	\$953,627	26,593	\$1,162,623	36,035	21.9%	35.5%
OMNIPOD 5 DEXG7G6 PODS	Diagnostic Agents	\$876,331	41,634	\$1,156,377	56,010	32.0%	34.5%
LO LOESTRIN FE	Hormones & Synthetic Subst	\$1,061,503	174,398	\$1,036,407	161,962	-2.4%	-7.1%
ENTRESTO	Cardiovascular Agents	\$1,052,536	159,559	\$1,006,313	165,726	-4.4%	3.9%

Product	Therapeutic Class	Oct 2023 - Sep 2024		Oct 2024 - Sep 2025		Trend	
		Net Pay Rx	Days Supply	Net Pay Rx	Days Supply	Net Pay Rx	Days Supply
TRINTELLIX	Central Nervous System	\$807,223	75,938	\$820,135	73,061	1.6%	-3.8%
TRESIBA FLEXTOUCH PEN	Hormones & Synthetic Subst	\$856,511	153,355	\$740,484	155,169	-13.5%	1.2%
PAXLOVID 300MG;100MG DOSE	Anti-Infective Agents	\$1,114,528	15,084	\$730,174	5,034	-34.5%	-66.6%
APLENZIN	Central Nervous System	\$653,590	8,160	\$724,122	8,490	10.8%	4.0%
ONE TOUCH ULTRA TEST STRIPS	Diagnostic Agents	\$811,746	240,826	\$684,786	204,164	-15.6%	-15.2%
COMIRNATY PFS 2024-2025	Serums, Toxoids, Vaccines	\$352,668	2,431	\$621,619	4,245	76.3%	74.6%
XIFAXAN	Anti-Infective Agents	\$589,988	9,594	\$579,218	10,157	-1.8%	5.9%
SLYND	Hormones & Synthetic Subst	\$416,014	62,746	\$540,329	80,643	29.9%	28.5%
CREON	Gastrointestinal Drugs	\$495,811	24,996	\$529,433	23,113	6.8%	-7.5%
RESTASIS	Eye, Ear, Nose Throat	\$578,913	91,065	\$506,106	87,466	-12.6%	-4.0%
AIRSUPRA	Autonomic Drugs	\$133,205	6,852	\$472,837	24,318	255.0%	254.9%
AUVELITY	Respiratory Tract Agents	\$206,994	7,467	\$465,221	15,689	124.8%	110.1%
NOVOLOG	Hormones & Synthetic Subst	\$834,472	89,557	\$465,107	92,841	-44.3%	3.7%
MIRABEGRON	Smooth Muscle Relaxants	\$161,911	15,244	\$416,522	41,572	157.3%	172.7%
SHINGRIX	Serums, Toxoids, Vaccines	\$490,528	6,054	\$416,244	4,727	-15.1%	-21.9%
GEMTESA	Smooth Muscle Relaxants	\$624,773	112,736	\$395,145	123,824	-36.8%	9.8%
BUDESONIDE-FORM FUMARATE	Hormones & Synthetic Subst	\$70,843	13,576	\$377,086	85,698	432.3%	531.2%
SPIKEVAX 2024-2025 FORMULA	Serums, Toxoids, Vaccines	\$174,562	1,181	\$368,771	2,709	111.3%	129.4%
MESALAMINE	Gastrointestinal Drugs	\$541,446	84,877	\$361,502	81,667	-33.2%	-3.8%
EPINEPHRINE	Autonomic Drugs	\$387,944	19,118	\$357,614	23,754	-7.8%	24.2%
VEOZAH	Central Nervous System	\$254,586	18,160	\$352,800	24,861	38.6%	36.9%
ONE TOUCH VERIO TEST STRIPS	Diagnostic Agents	\$417,736	225,623	\$351,463	189,471	-15.9%	-16.0%
NOVOLOG FLEXPEN	Hormones & Synthetic Subst	\$744,920	128,851	\$349,754	108,240	-53.0%	-16.0%
ORACEA	Anti-Infective Agents	\$305,275	10,893	\$334,594	11,550	9.6%	6.0%
BREZTRI AEROSPHERE	Hormones & Synthetic Subst	\$287,378	51,553	\$332,086	64,381	15.6%	24.9%
Total		\$88,433,815	7,346,320	\$132,032,340	8,841,523	49.3%	20.4%

Top 50 Specialty Drugs

Product	Therapeutic Class	Oct 2023 - Sep 2024		Oct 2024 - Sep 2025		Trend	
		Net Pay Rx	Days Supply	Net Pay Rx	Days Supply	Net Pay Rx	Days Supply
STELARA	Immunosuppressants	\$8,276,109	27,380	\$8,025,525	24,263	-3.0%	-11.4%
TREMFYA	Immunosuppressants	\$5,421,646	28,898	\$5,740,148	30,016	5.9%	3.9%
DUPIXENT PEN	Immunosuppressants	\$4,916,861	65,073	\$5,571,638	80,693	13.3%	24.0%
SKYRIZI	Immunosuppressants	\$4,697,747	28,290	\$5,507,745	31,190	17.2%	10.3%
ENBREL	Immunosuppressants	\$2,618,378	23,168	\$3,002,585	22,904	14.7%	-1.1%
RINVOQ	Immunosuppressants	\$1,591,430	11,638	\$2,643,062	17,376	66.1%	49.3%
BIKTARVY	Anti-Infective Agents	\$2,041,578	20,010	\$2,416,867	21,748	18.4%	8.7%
TRIKAFTA	Respiratory Tract Agents	\$1,918,198	2,520	\$2,365,373	2,604	23.3%	3.3%
HYRIMOZ	Immunosuppressants	\$1,180,542	22,916	\$2,153,580	39,708	82.4%	73.3%
COSENTYX	Immunosuppressants	\$1,936,414	13,539	\$1,902,318	11,022	-1.8%	-18.6%
OTEZLA	Enzyme Inhibitors	\$1,546,462	20,908	\$1,886,592	19,020	22.0%	-9.0%
DUPIXENT PFS	Immunosuppressants	\$1,829,032	22,904	\$1,869,565	24,684	2.2%	7.8%
KESIMPTA SENSOREADY PEN	Antineoplastic Agents	\$954,053	4,274	\$1,413,417	5,024	48.1%	17.5%
SKYRIZI 360MG/2.4ML	Immunosuppressants	\$696,928	2,520	\$1,406,987	4,858	101.9%	92.8%
LENALIDOMIDE	Antineoplastic Agents	\$1,347,082	5,866	\$1,397,906	7,483	3.8%	27.6%
VIJOICE	Antineoplastic Agents	\$978,009	840	\$1,395,165	1,204	42.7%	43.3%
SOGROYA	Hormones & Synthetic Subst	\$518,961	2,336	\$1,381,289	5,257	166.2%	125.0%
DESCOVY	Anti-Infective Agents	\$1,151,316	18,060	\$1,364,749	20,430	18.5%	13.1%
KISQALI-600MG DAILY DOSE	Antineoplastic Agents	\$805,608	1,792	\$1,363,776	3,332	69.3%	85.9%
VERZENIO	Antineoplastic Agents	\$1,141,730	4,956	\$1,358,868	3,526	19.0%	-28.9%
TALTZ	Immunosuppressants	\$2,064,036	10,698	\$1,275,321	6,637	19.0%	-28.9%
BIMZELX AUTOINJECTOR	Immunosuppressants	\$33,140	112	\$1,267,657	3,724	19.0%	-28.9%
EMGALITY	Central Nervous System	\$1,092,774	53,950	\$1,216,524	58,860	11.3%	9.1%
XYWAV	Central Nervous System	\$785,239	1,825	\$1,196,016	2,408	52.3%	31.9%
DASATINIB	Antineoplastic Agents	\$19,897	88	\$1,105,791	3,484	5457.5%	3859.1%

Product	Therapeutic Class	Oct 2023 - Sep 2024		Oct 2024 - Sep 2025		Trend	
		Net Pay Rx	Days Supply	Net Pay Rx	Days Supply	Net Pay	Days Supply
AJOVY	Central Nervous System	\$1,013,759	49,228	\$1,104,123	52,110	8.9%	5.9%
REPATHA SURECLICK	Cardiovascular Agents	\$799,019	99,029	\$1,053,539	158,255	8.9%	5.9%
HUMIRA PEN	Immunosuppressants	\$707,180	4,657	\$1,012,668	4,428	43.2%	-4.9%
CIMZIA	Immunosuppressants	\$1,169,730	7,938	\$1,004,476	5,502	-14.1%	-30.7%
COSENTYX UNOREADY PEN 300MG/2ML	Immunosuppressants	\$424,498	2,345	\$947,471	4,599	123.2%	96.1%
HEMLIBRA	Blood Form/Coagul Agents	\$377,607	168	\$939,886	280	148.9%	66.7%
XELJANZ XR	Immunosuppressants	\$752,913	9,630	\$936,825	9,060	24.4%	-5.9%
ORENCIA CLICKJECT AUTOINJECTOR	Immunosuppressants	\$582,841	4,480	\$839,111	6,272	44.0%	40.0%
XOLAIR PFS	Immunosuppressants	\$529,772	8,750	\$809,195	9,478	52.7%	8.3%
DAYBUE	Central Nervous System	\$832,271	565	\$730,198	434	-12.3%	-23.2%
WINREVAIR	Respiratory Tract Agents	\$86,947	147	\$703,586	1,260	709.2%	757.1%
KISQALI-400MG DAILY DOSE	Antineoplastic Agents	\$301,402	756	\$647,119	1,764	114.7%	133.3%
NORDITROPIN FLEXPLO	Hormones & Synthetic Subst	\$188,808	1,601	\$633,691	3,820	235.6%	138.6%
REVLIMID	Antineoplastic Agents	\$737,224	5,976	\$628,197	2,884	-14.8%	-51.7%
OFEV	Antineoplastic Agents	\$549,565	8,841	\$607,833	8,928	10.6%	1.0%
UPTRAVI	Cardiovascular Agents	\$518,871	843	\$564,169	1,046	8.7%	24.1%
SKYRIZI 180MG/1.2ML	Immunosuppressants	\$36,482	112	\$557,323	1,624	1427.7%	1350.0%
JYNARQUE 45/15	Electrolytic, Caloric, Water	\$314,478	504	\$552,434	798	75.7%	58.3%
FOLLISTIM AQ	Hormones & Synthetic Subst	\$399,970	531	\$524,317	628	31.1%	18.3%
OPSUMIT	Cardiovascular Agents	\$458,503	3,240	\$516,721	3,690	12.7%	13.9%
INGREZZA	Central Nervous System	\$465,183	3,178	\$512,192	3,720	10.1%	17.1%
XTANDI	Antineoplastic Agents	\$464,088	12,472	\$496,390	12,780	7.0%	2.5%
OPZELURA	Antineoplastic Agents	\$413,799	8,667	\$493,830	10,233	19.3%	18.1%
KEVZARA	Immunosuppressants	\$325,068	3,136	\$486,645	4,900	49.7%	56.3%
XELJANZ	Immunosuppressants	\$470,706	4,110	\$480,583	3,570	2.1%	-13.1%
Total		\$62,483,858	635,465	\$78,010,988	763,518	24.8%	20.2%

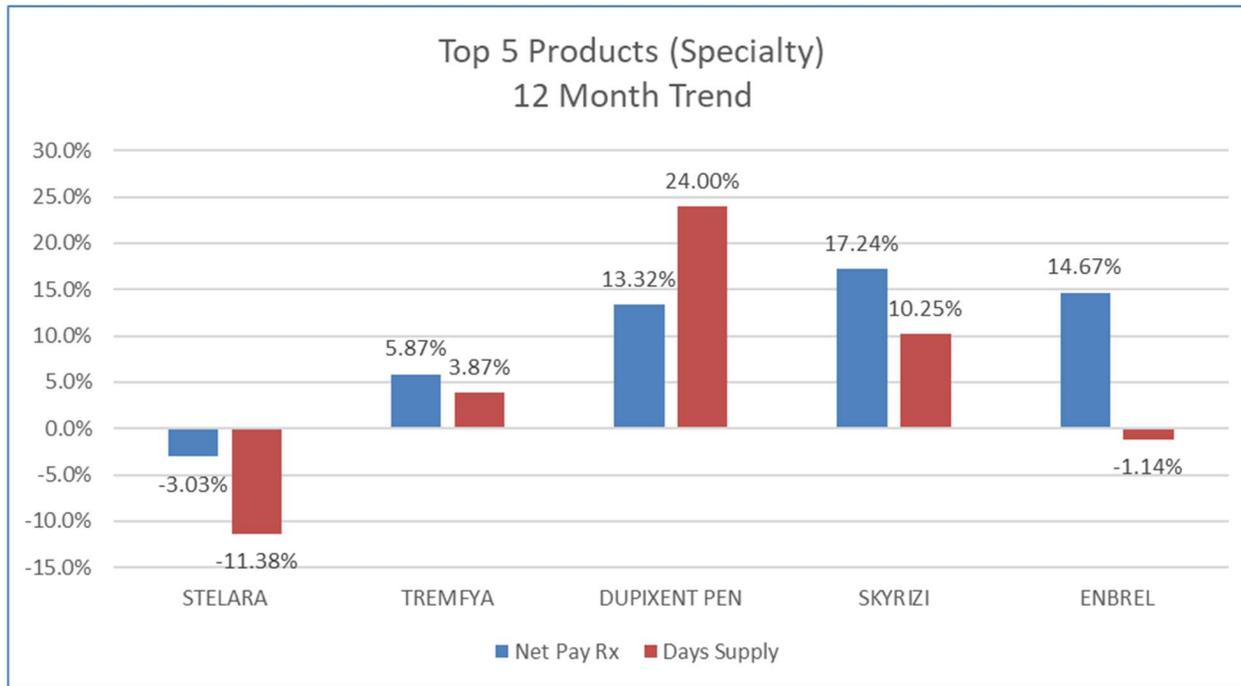
Net Payments and Days Supply by Top 10 Therapeutic Classes for the Top 50 Non-Specialty Drugs and Top 50 Specialty Drugs

Product	Therapeutic Class	Jul 2023 - Jun 2024		Jul 2024 - Jun 2025		Trend	
		Net Pay Rx	Days Supply	Net Pay Rx	Days Supply	Net Pay	Days Supply
Non-Specialty Drugs	Anti-Infective Agents	\$2,009,791	35,571	\$1,643,985	26,741	-18.2%	-24.8%
	Autonomic Drugs	\$521,150	25,970	\$830,451	48,072	59.3%	85.1%
	Blood Form/Coagul Agents	\$4,275,239	1,344,534	\$4,463,707	1,374,128	4.4%	2.2%
	Cardiovascular Agents	\$1,052,536	159,559	\$1,006,313	165,726	-4.4%	3.9%
	Central Nervous System	\$13,278,790	748,413	\$15,006,759	846,126	13.0%	13.1%
	Diagnostic Agents	\$2,105,814	508,083	\$2,192,626	449,645	4.1%	-11.5%
	Eye, Ear, Nose Throat	\$578,913	91,065	\$506,106	87,466	-12.6%	-4.0%
	Gastrointestinal Drugs	\$2,185,833	225,699	\$2,091,215	224,756	-4.3%	-0.4%
	Hormones & Synthetic Subst	\$60,414,314	4,062,313	\$101,607,656	5,426,097	68.2%	33.6%
	Misc Therapeutic Agents	\$971,115	6,420	\$117,934	780	-87.9%	-87.9%
	Respiratory Tract Agents	\$206,994	7,467	\$465,221	15,689	124.8%	110.1%
	Serums, Toxoids, Vaccines	\$1,017,759	9,666	\$1,406,634	11,681	38.2%	20.8%
	Total	\$89,404,930	7,352,740	\$132,150,274	8,842,303	47.8%	20.3%
Specialty Drugs	Anti-Infective Agents	\$3,192,894	38,070	\$3,781,616	42,178	18.4%	10.8%
	Antineoplastic Agents	\$8,265,366	48,307	\$10,876,818	51,859	31.6%	7.4%
	Blood Form/Coagul Agents	\$377,607	168	\$939,886	280	148.9%	66.7%
	Cardiovascular Agents	\$1,776,393	103,112	\$2,134,428	162,991	20.2%	58.1%
	Central Nervous System	\$4,189,226	108,746	\$4,759,052	117,532	13.6%	8.1%
	Electrolytic, Caloric, Water	\$314,478	504	\$552,434	798	75.7%	58.3%
	Enzyme Inhibitors	\$1,546,462	20,908	\$1,886,592	19,020	22.0%	-9.0%
	Hormones & Synthetic Subst	\$1,107,740	4,468	\$2,539,298	9,705	129.2%	117.2%
	Immunosuppressants	\$39,754,267	298,072	\$46,402,524	341,314	16.7%	14.5%
	Misc Therapeutic Agents			\$277,763	5,160		
	Respiratory Tract Agents	\$2,005,145	2,667	\$3,068,960	3,864	53.1%	44.9%
	Total	\$62,529,578	625,022	\$77,219,371	754,701	23.5%	20.7%

Top 5 Non-Specialty Products – 12 Month Trends



Top 5 Specialty Products – 12 Month Trends



Appendix

Facility Inpatient Surgery Selected Detail

	Oct 23 – Sep 24		Oct 24 – Sep 25		PEPM Trend	Net Pay Difference
	Net Pay	PEPM	Net Pay	PEPM		
Room and Board	\$16,014,084.39	\$17.99	\$19,834,755.33	\$22.27	23.8%	\$3,820,671
Supplies and Devices	\$13,097,579.40	\$14.71	\$15,549,179.34	\$17.46	18.7%	\$2,451,600
Pharmacy	\$4,438,003.32	\$4.99	\$6,463,567.19	\$7.26	45.6%	\$2,025,564
Chemistry Tests	\$2,314,879.13	\$2.60	\$4,053,416.04	\$4.55	75.0%	\$1,738,537

Home Health Selected Detail

Procedure	Code	Oct 23 – Sep 24			Oct 24 – Sep 25			Trend		Net Pay Difference
		Svcs/1000	Net Pay	PEPM	Svcs/1000	Net Pay	PEPM	Svcs/1000	PEPM	
DIR SNS of RN in HH or HOSP setting each 15 min	G0299	7.1	\$149,438	\$0.17	9.4	\$228,415	\$0.26	32.1%	52.8%	\$78,978
Hospice care, in the home, per diem	S9126	2.0	\$44,194	\$0.05	4.1	\$91,378	\$0.10	101.6%	106.7%	\$47,184

Glossary

Days per 1000 Adm Acute - the average number of days from acute admissions per 1000 members with medical coverage per year.

Days Supply – is the number of days for which drugs were supplied for prescriptions filled.

Generic Efficiency – the number of prescriptions filled with a generic drug, expressed as a percentage of all prescriptions filled that could have been filled with a generic drug.

Svcs Per 1000 – the average number of services provided under medical coverage per 1000 members with medical coverage per year.

Visits per 1000 – the average number of outpatient facility visits under medical coverage, per 1000 members with medical coverage per year.