

GHIP: FY17-FY18 Gross Claim Trends

By County, Relationship and Primary Group

December 13, 2018

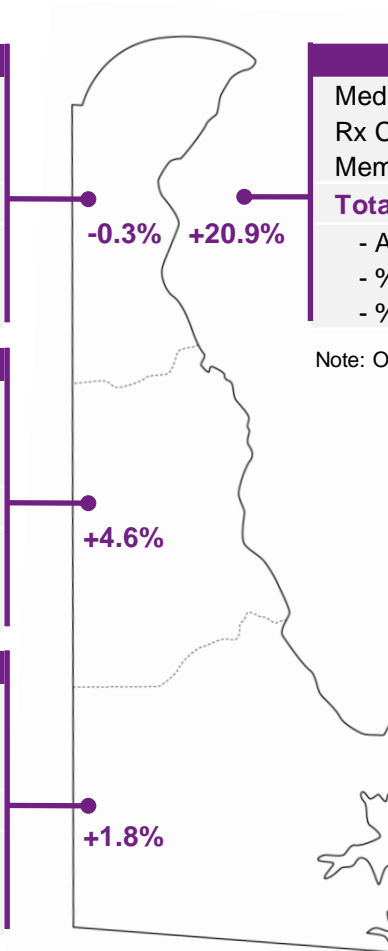
GHIP claims and demographics by county¹

FY17 and FY18 gross paid claims²

New Castle	FY17	FY18
Medical Claims	\$219,874,423	\$218,208,023
Rx Claims	\$56,087,278	\$59,148,990
Members	45,679	46,029
Totals Claims PMPY	\$6,041	\$6,026
- Average Age	37	36
- % Male	43.1%	42.8%
- % Female	56.9%	57.2%

Kent	FY17	FY18
Medical Claims	\$147,971,522	\$151,500,756
Rx Claims	\$37,334,313	\$39,285,310
Members	28,989	28,529
Totals Claims PMPY	\$6,392	\$6,687
- Average Age	37	37
- % Male	43.8%	43.1%
- % Female	56.2%	56.9%

Sussex	FY17	FY18
Medical Claims	\$105,344,172	\$106,384,924
Rx Claims	\$27,542,131	\$29,364,559
Members	20,370	20,448
Totals Claims PMPY	\$6,524	\$6,639
- Average Age	37	37
- % Male	45.0%	44.3%
- % Female	55.0%	55.7%



Outside DE	FY17	FY18
Medical Claims	\$21,288,312	\$26,313,337
Rx Claims	\$6,875,713	\$7,236,063
Members	6,314	6,222
Totals Claims PMPY	\$4,461	\$5,392
- Average Age	37	35
- % Male	44.3%	44.2%
- % Female	55.7%	55.8%

Note: Outside DE includes members with missing zip code

¹ Claims and membership attributable to county based on employee zip code

² Based on gross claims paid during the periods of July 2016 – June 2017 and July 2017 – June 2018, as provided by IBM Watson Health on 11/16/18; does not include the impact of additional revenues or offsets (e.g. EGWP revenue, prescription drug rebates); excludes Medicaid plan

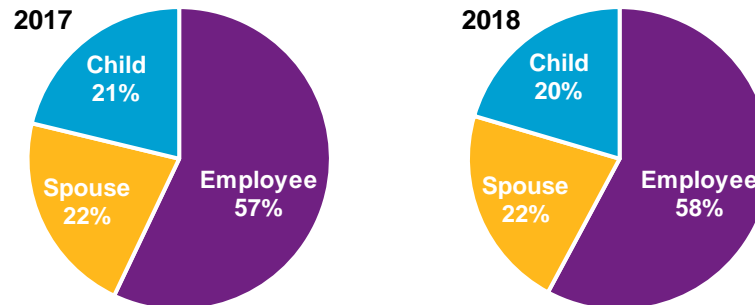
GHIP claims and demographics by relationship¹

FY17 and FY18 gross paid claims²

FY17	Employee	Spouse	Child
Medical Claims	\$275,621,191	\$106,491,269	\$111,632,091
Rx Claims	\$78,927,781	\$28,360,420	\$20,346,312
Members	45,652	17,410	37,680
Totals Claims PMPY	\$7,766	\$7,746	\$3,503

FY18	Employee	Spouse	Child
Medical Claims	\$283,700,423	\$108,359,943	\$109,190,418
Rx Claims	\$84,269,490	\$29,805,781	\$20,855,119
Members	45,784	17,072	37,949
Totals Claims PMPY	\$8,037	\$8,093	\$3,427

Δ Total Claims PMPY	3.5%	4.5%	-2.2%
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¹ Claims and membership attributable to reported member relationship code; not shown: members missing a reported relationship (610 in 2017; 423 in 2018)

² Based on gross claims paid during the periods of July 2016 – June 2017 and July 2017 – June 2018, as provided by IBM Watson Health on 11/16/18; does not include the impact of additional revenues or offsets (e.g. EGWP revenue, prescription drug rebates); excludes Medicaid plan

GHIP claims and demographics by primary group¹

FY17 and FY18 gross paid claims²

FY17	Merit	Public Education	Higher Education	University of Delaware	Participating Groups	Merit Pensioners	UD Pensioners
Medical Claims	\$147,341,741	\$166,815,508	\$15,570,592	\$40,901,632	\$19,998,553	\$77,044,361	\$1,248,655
Rx Claims	\$37,326,992	\$41,830,489	\$4,501,257	\$11,376,820	\$4,583,415	\$21,682,453	\$421,214
Members	30,031	38,843	3,454	8,990	2,991	8,970	214
Totals Claims PMPY	\$6,149	\$5,372	\$5,811	\$5,815	\$8,219	\$11,006	\$7,803

FY18	Merit	Public Education	Higher Education	University of Delaware	Participating Groups	Merit Pensioners	UD Pensioners
Medical Claims	\$147,357,684	\$177,307,664	\$17,827,056	\$44,610,608	\$16,845,244	\$80,641,702	\$1,383,654
Rx Claims	\$40,913,613	\$46,121,823	\$4,718,148	\$12,991,519	\$4,133,070	\$23,090,401	\$229,882
Members	31,250	40,884	3,627	10,565	2,293	9,162	176
Totals Claims PMPY	\$6,025	\$5,465	\$6,216	\$5,452	\$9,149	\$11,322	\$9,168

Δ Total Claims PMPY	-2.0%	1.7%	7.0%	-6.2%	11.3%	2.9%	17.5%
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¹ Claims and membership attributable to reported primary group; not shown: “Physical Education” primary group (4 members in 2017; 24 members in 2018) and members missing a reported primary group (7,855 in 2017; 3,246 in 2018)

² Based on gross claims paid during the periods of July 2016 – June 2017 and July 2017 – June 2018, as provided by IBM Watson Health on 11/16/18; does not include the impact of additional revenues or offsets (e.g. EGWP revenue, prescription drug rebates); excludes Medicfill plan