



# Key Trends for Active Employees and Early Retirees

Based on Paid Claims  
Through April 23

June 2023



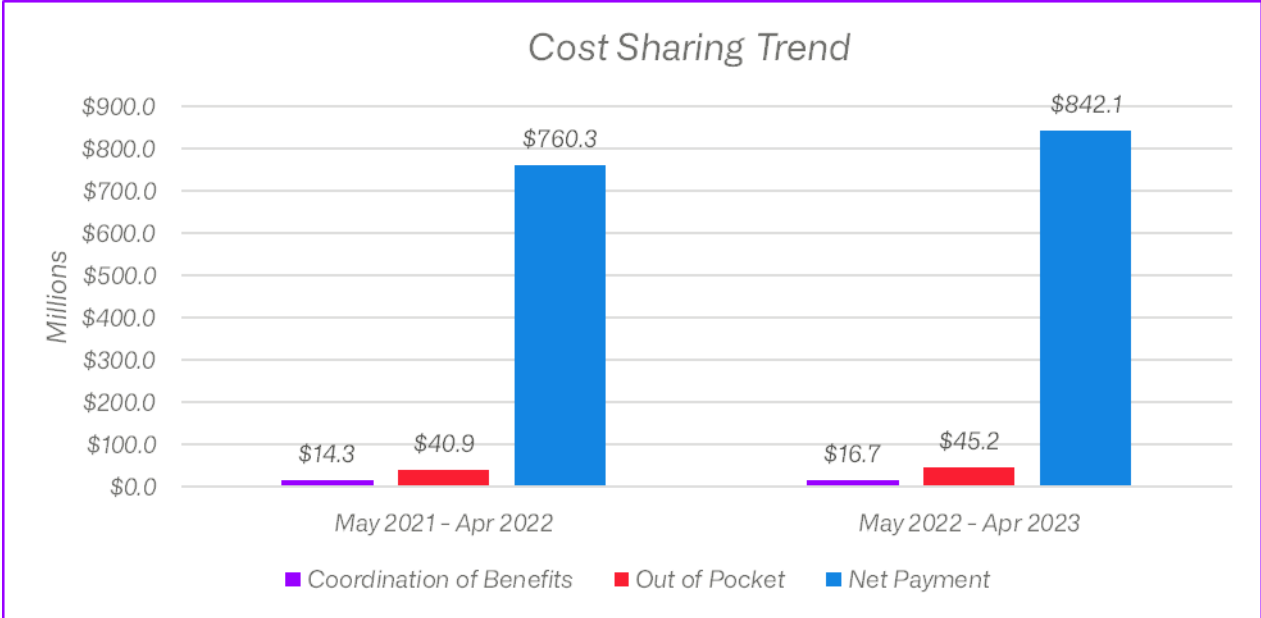
# Executive Summary

- Overall Allowed PMPY trend rose 10.2% from \$8,185 to \$9,049
- Inpatient medical PMPY increased by 10.0%, driven by an increase of 11.7% facility charges
  - Surgical admissions increased by 20.7%, with an increase in net PMPY payments of 21.2%
  - Allowed amounts PMPY for maternity admissions increased 8.8% alongside an increase to maternity admits of 3.4%, which led to an increase in maternity spend of 9.0%
  - Average length of stay for admissions decreased overall by 3.3%, but continued to increase for surgical (5.7%) and maternity (2.2%)
- Outpatient medical PMPY increased by 10.8% from \$4,494 to \$4,981
  - Utilization saw the largest increases for mental health (9.9%), emergency rooms (8.6%) and labs (7.5%)
  - Allowed amount PMPY increased for labs (24.6%), emergency rooms (15.4%), and office visits (12.0%)
- Pharmacy payments were driving 22.9% of the cost overall, and increased by 9.9% PMPY from the previous rolling year
  - Specialty drugs incurring the largest costs on the pharmacy plan were medications used to treat rheumatoid and psoriatic arthritis and other skin conditions; they were Humira, Stelara, and Dupixent
  - On the medical pharmacy side, the three most costly medications were to treat cancer (Keytruda), multiple sclerosis (Ocrevus), and prevent infections in cancer patients (Nuelasta)
  - Mail order scripts continue to reflect a decrease in utilization due to bucketing of 90 day scripts filled at CVS pharmacies
    - Merative buckets 90 day scripts filled at a CVS pharmacy into the retail bucket; prior to moving to CVS Health as the State's Pharmacy Benefit Manager, all 90 day scripts were bucketed as mail regardless of where filled

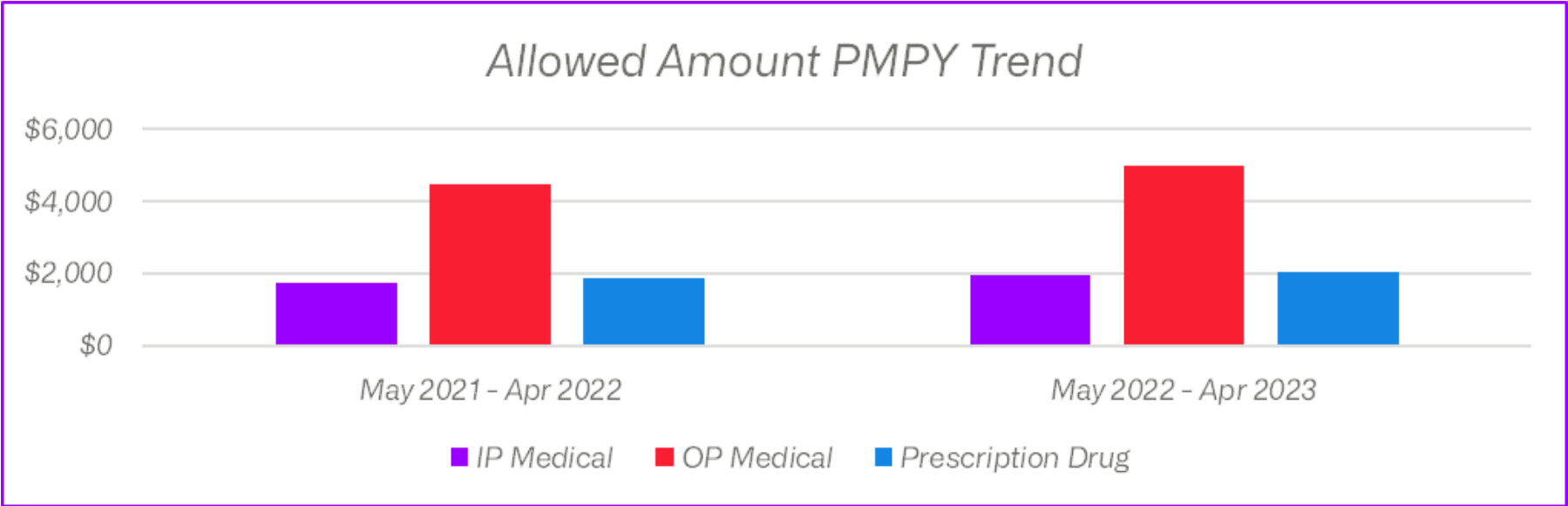
# Overall Trend

## Annual Trend

	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change
Allowed Amount	\$815,594,238	\$904,017,355	10.8%
Coordination of Benefits	\$14,339,510	\$16,743,946	16.8%
Out of Pocket	\$40,944,898	\$45,197,993	10.4%
Net Payment	\$760,309,831	\$842,075,416	10.8%
Members Avg Med or Rx	\$99,639	\$99,901	0.3%
Allow Amt PMPY	\$8,185	\$9,049	10.6%
Allow Amt PEPY	\$18,080	\$19,924	10.2%
Net Pay PMPY	\$7,631	\$8,429	10.5%
Net Pay PEPY	\$16,855	\$18,559	10.1%



# Overall PMPY Trend



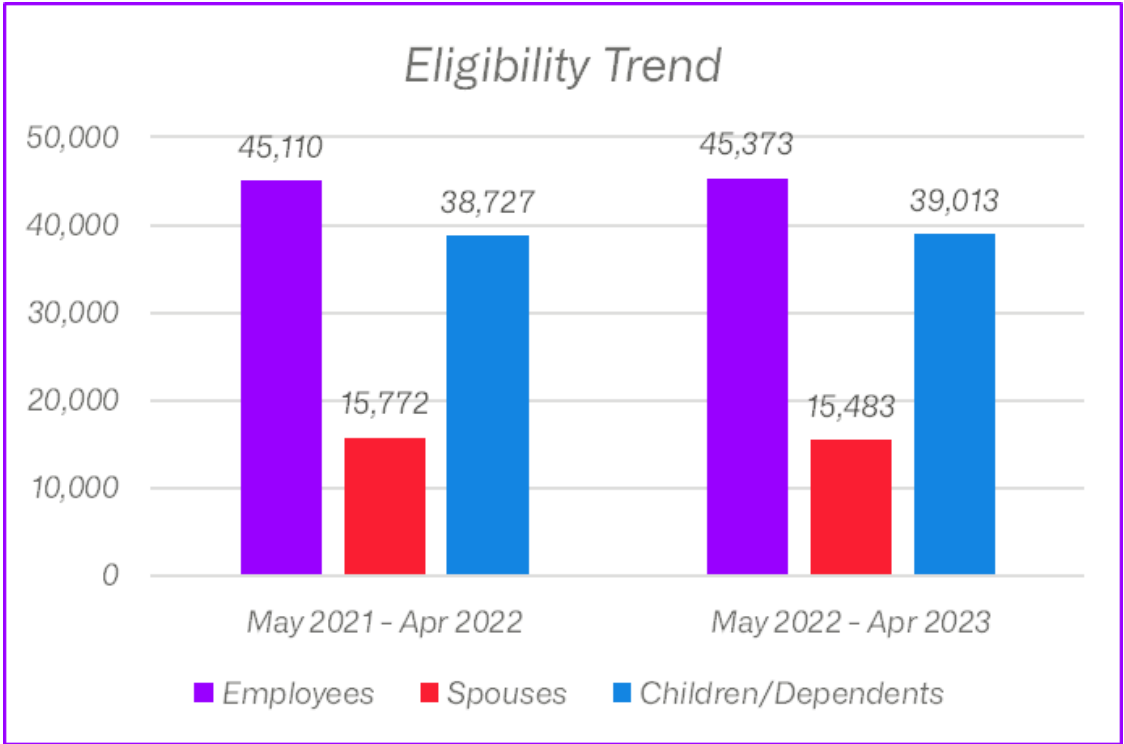
**Allowed Amount PMPY Trend**

	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change
IP Medical	\$1,769	\$1,946	10.0%
OP Medical	\$4,494	\$4,981	10.8%
Prescription Drug	\$1,873	\$2,059	9.9%

# Overall Eligibility Trend

## Annual Eligibility Trend

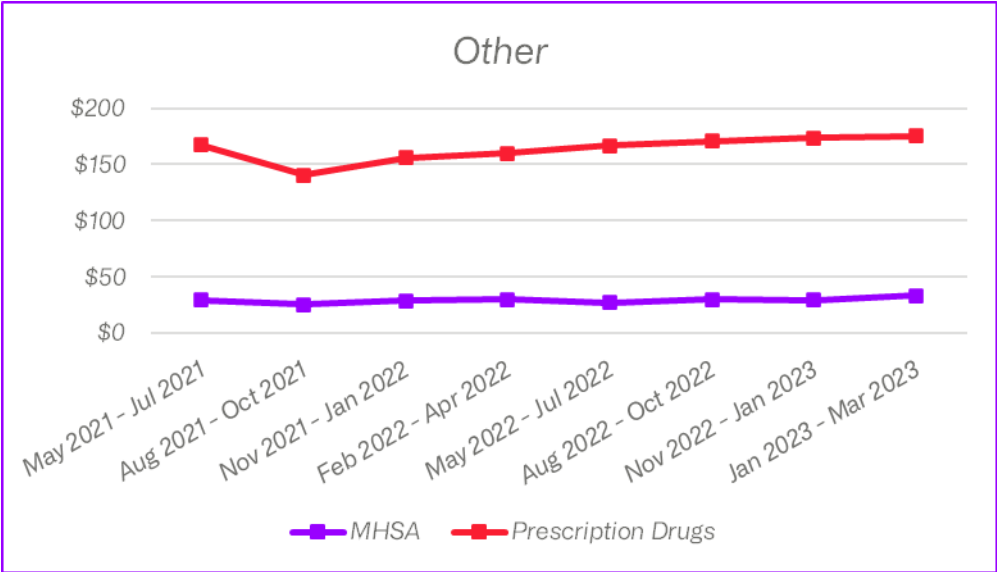
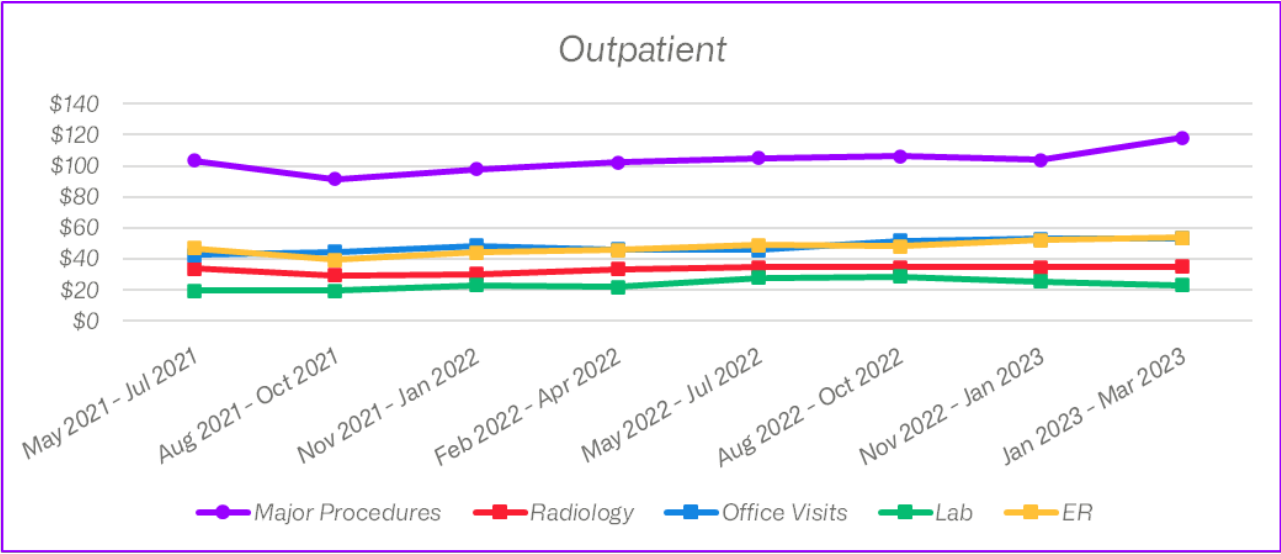
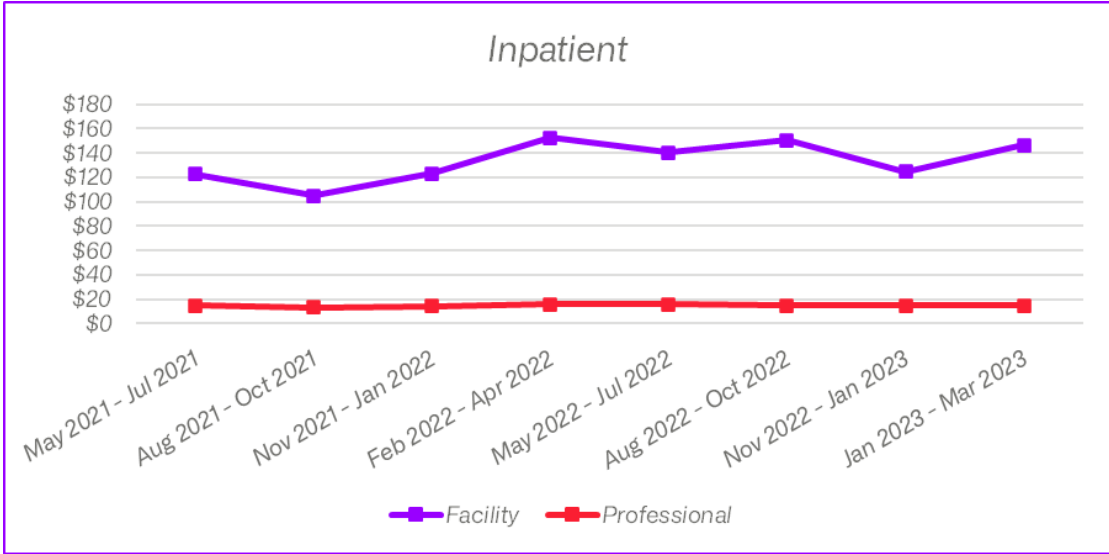
	May 2021 – Apr 2022	May 2022 – Apr 2023	% Change
<b>Members Avg</b>	99,609	99,869	0.3%
Employees	45,110	45,373	0.6%
Spouses	15,772	15,483	-1.8%
Children/Dependents	38,727	39,013	0.7%
<b>Family Size Avg</b>	2.2	2.2	-0.3%
<b>Member Age Avg</b>	34.4	34.4	-0.1%
Employees	47.0	47.0	0.0%
Spouses	49.8	49.9	0.1%
Children/Dependents	13.4	13.5	0.4%



# Overall Trend by Type of Service

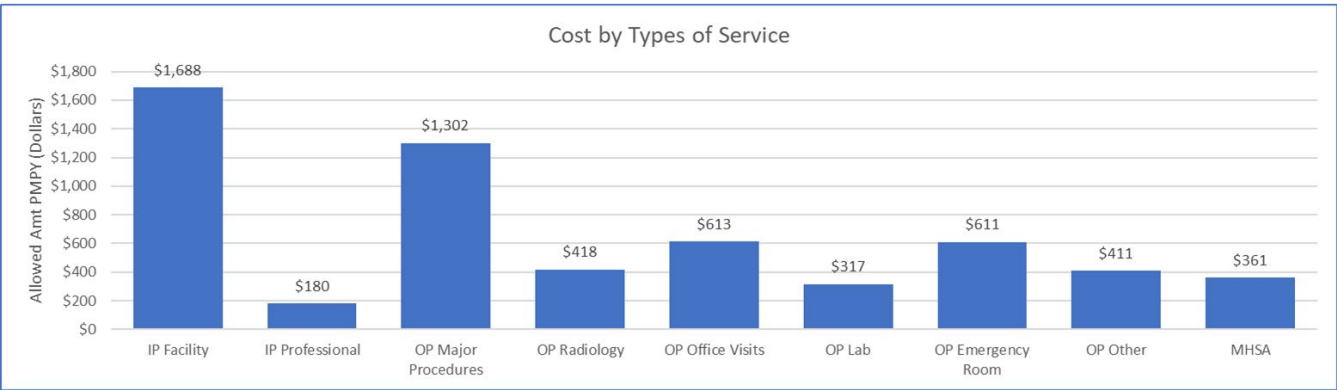
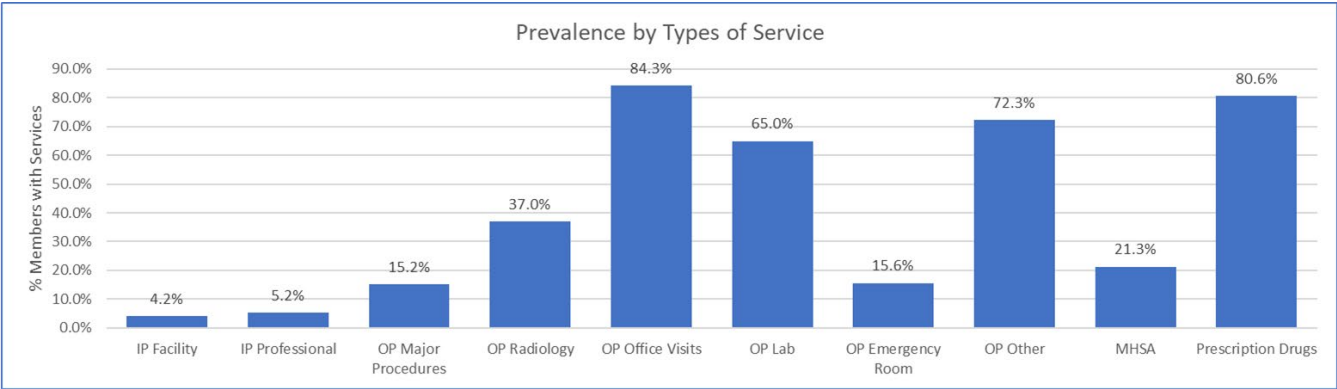
	Allowed Amt PMPY Med and Rx			Net Pay PMPY Med and Rx		
	May 2021 – Apr 2022	May 2022 – Apr 2023	% Change	May 2021 – Apr 2022	May 2022 – Apr 2023	% Change
IP Facility	\$1,511	\$1,688	11.7%	\$1,437	\$1,612	12.2%
IP Professional	\$176	\$180	1.9%	\$170	\$173	1.4%
OP Major Procedures	\$1,185	\$1,302	9.8%	\$1,126	\$1,240	10.1%
OP Radiology	\$383	\$418	9.1%	\$361	\$393	8.8%
OP Office Visits	\$547	\$613	12.0%	\$470	\$524	11.6%
OP Lab	\$254	\$317	24.6%	\$228	\$285	25.2%
OP Emergency Room	\$530	\$611	15.4%	\$477	\$556	16.5%
OP Other	\$365	\$411	12.5%	\$348	\$393	12.7%
MHSA	\$340	\$361	6.2%	\$317	\$333	5.0%
Prescription Drugs	\$1,873	\$2,059	9.9%	\$1,764	\$1,944	10.2%

# Allowed Amount PMPM Quarterly Trend



# Cost and Use by Type of Service

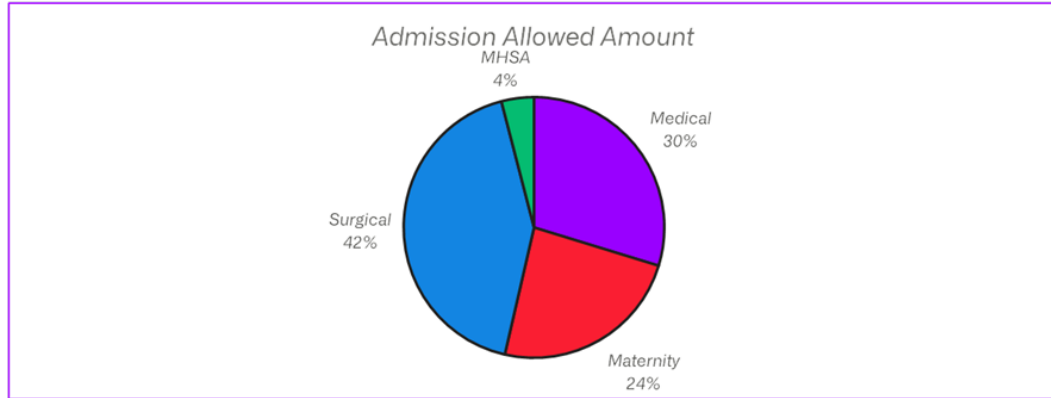
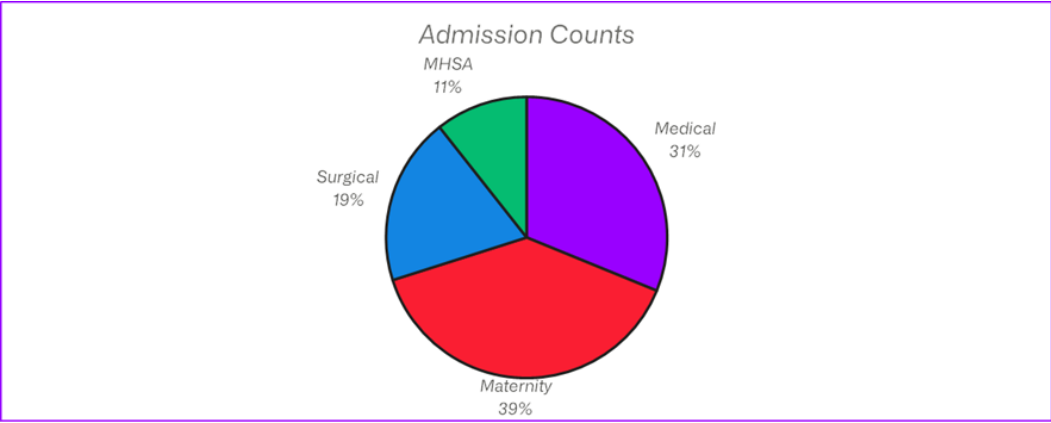
	Patients as a % of Total Members	Costs as a % of Total Allowed Amount
IP Facility	4.2%	21.2%
IP Professional	5.2%	2.3%
OP Major Procedures	15.2%	16.4%
OP Radiology	37.0%	5.3%
OP Office Visits	84.3%	7.7%
OP Lab	65.0%	4.0%
OP Emergency Room	15.6%	7.7%
OP Other	72.3%	5.2%
MHSA	21.3%	4.5%
Prescription Drugs	80.6%	25.9%





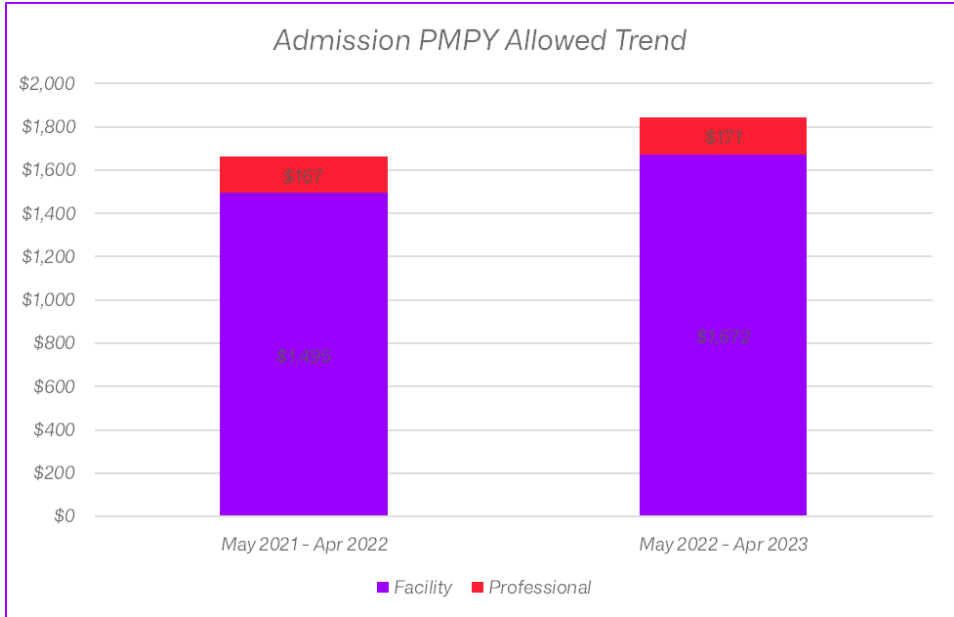
# Acute Inpatient Admission Detail

	May 2021 – Apr 2022	May 2022 – Apr 2023	% Change
Admits/1000			
Medical	16.5	17.6	6.5%
Maternity	21.5	22.3	3.4%
Surgical	8.8	10.7	20.7%
MHSA	6.0	6.0	1.1%
Total	52.9	56.6	7.0%
Allowed Amount PMPY			
Medical	\$599.63	\$573	-4.4%
Maternity	\$416.78	\$453	8.8%
Surgical	\$656.35	\$784	19.5%
MHSA	\$78.96	\$76	-3.5%
Total	\$1,751.72	\$1,888	7.8%
Net Pay PMPY			
Medical	\$575.04	\$554	-3.6%
Maternity	\$397.87	\$434	9.0%
Surgical	\$622.70	\$755	21.2%
MHSA	\$74.35	\$73	-1.9%
Total	\$1,669.96	\$1,816	8.7%



# Admission PMPY Allowed Amount Trend\*

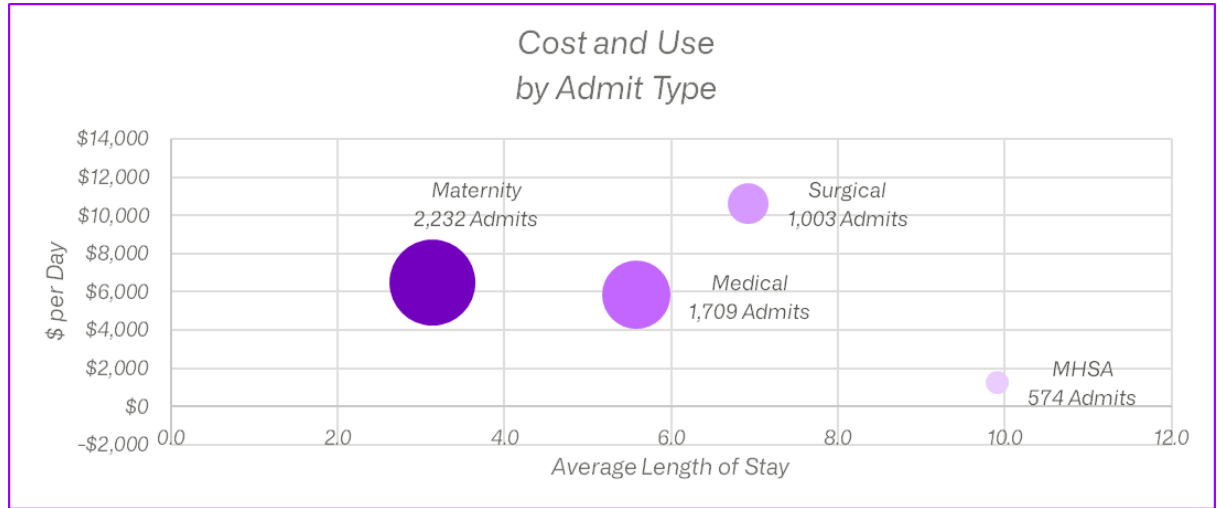
	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change
<b>Allowed Amt PMPY</b>			
Facility	\$1,495	\$1,672	11.8%
Professional	\$167	\$171	2.2%
<b>Total</b>	<b>\$1,662</b>	<b>\$1,843</b>	<b>10.9%</b>
<b>Net Pay PMPY</b>			
Facility	\$1,424	\$1,598	12.2%
Professional	\$161	\$164	1.6%
<b>Total</b>	<b>\$1,585</b>	<b>\$1,762</b>	<b>11.2%</b>



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

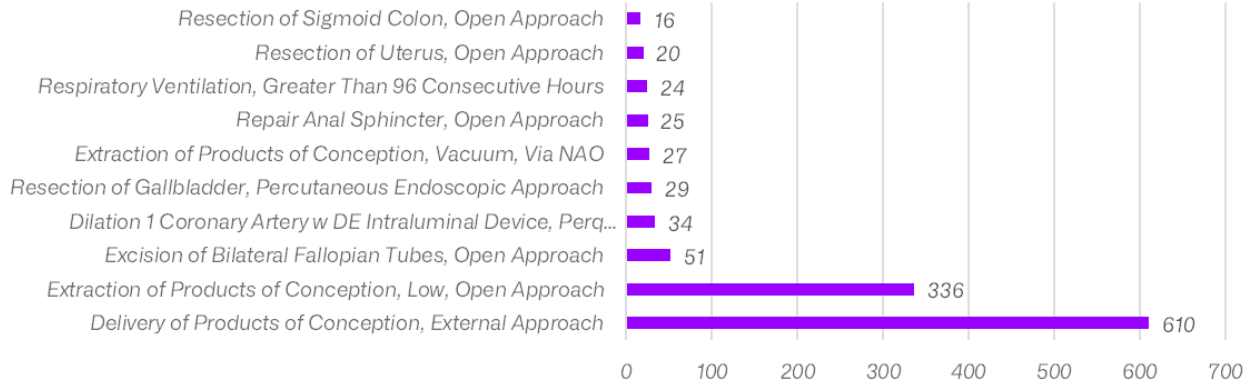
# Acute Admission Detail\*

	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change
<b>Length of Stay</b>			
Medical	6.4	5.6	-12.6%
Surgical	6.5	6.9	5.7%
Maternity	3.1	3.1	2.2%
MHSA	10.4	9.9	-4.7%
Total	5.5	5.3	-3.3%
<b>Allowed Amt/Admit</b>			
Medical	\$36,232	\$32,531	-10.2%
Surgical	\$74,315	\$73,588	-1.0%
Maternity	\$19,369	\$20,379	5.2%
MHSA	\$13,267	\$12,671	-4.5%
Total	\$33,145	\$33,376	0.7%
<b>Allowed Amt/Day</b>			
Medical	\$5,672	\$5,829	2.8%
Surgical	\$11,350	\$10,632	-6.3%
Maternity	\$6,309	\$6,492	2.9%
MHSA	\$1,276	\$1,278	0.2%
Total	\$6,009	\$6,258	4.1%



# Acute Inpatient Admission Detail: Current Year Surgical Admits\*

Top 10 Admit Principal Procedures by Volume



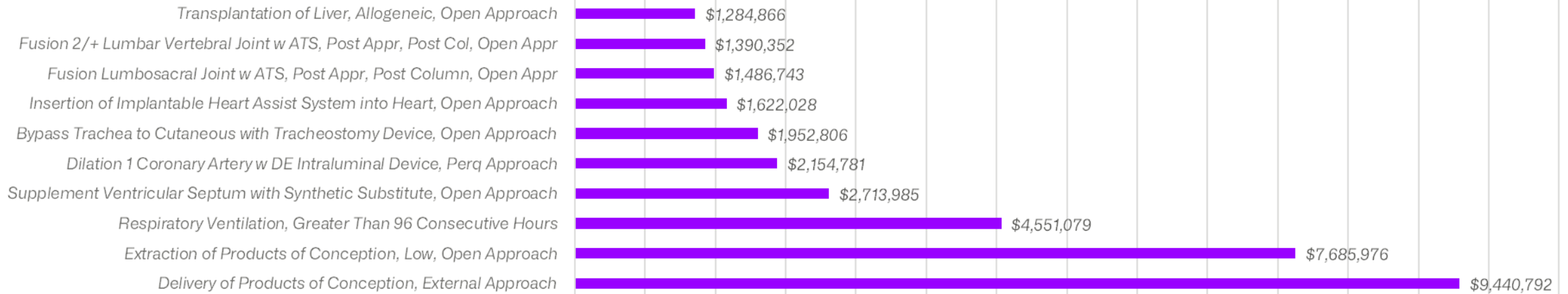
## Volume

Top 10 Principal Procedures: 1,172  
 Total Principal Procedures: 5,655  
 Top 10 as a % of Total: 20.7%

## Cost

Top 10 Principal Procedures (Admission Costs): \$34.3 m  
 Total Principal Procedures (Admission Costs): \$188.6 m  
 Top 10 as a % of Total Admission Costs: 18.2%

Top 10 Admit Principal Procedures by Cost



# Outpatient Medical Detail

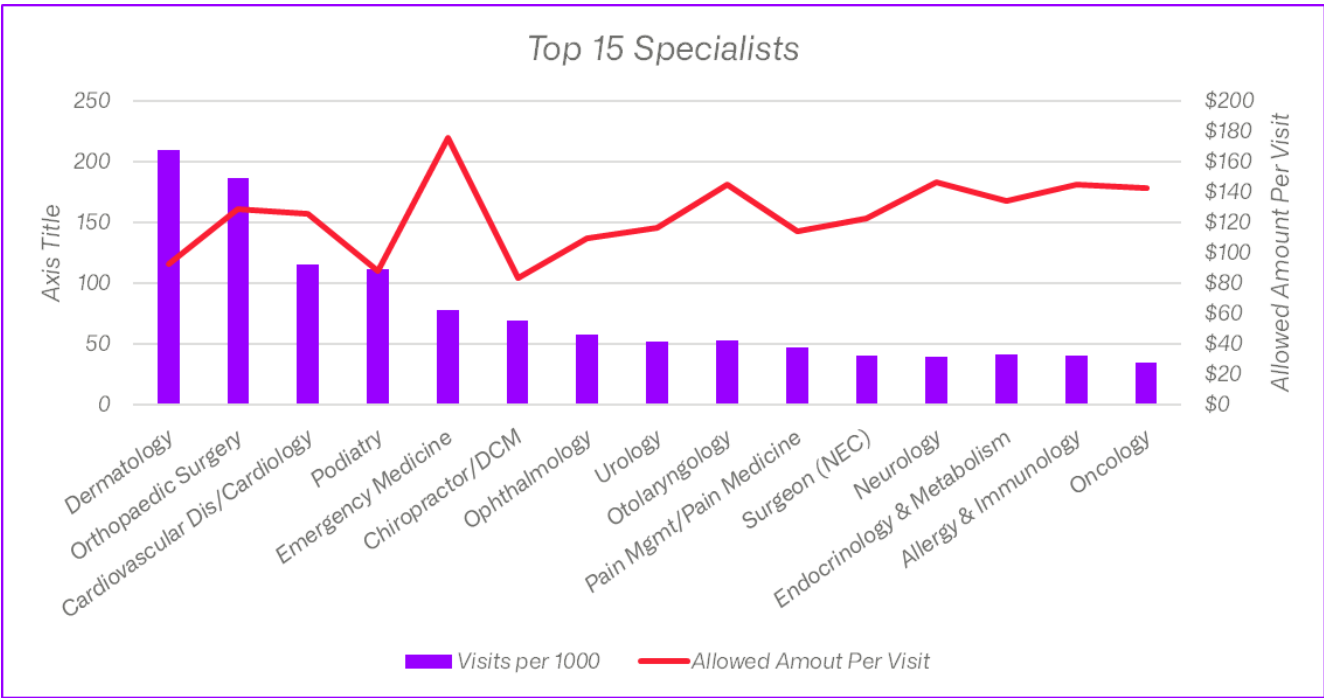
	Allowed Amt PMPY Med			Patients		
	May 2021 – Apr 2022	May 2022 – Apr 2023	% Change	May 2021 – Apr 2022	May 2022 – Apr 2023	% Change
Major Procedures	\$1,185	\$1,302	9.8%	16,655	16,927	1.6%
Specialty Drugs (Medical)	\$538	\$575	6.9%	3,425	3,460	1.0%
Professional Office Visits	\$547	\$613	12.0%	92,347	93,579	1.3%
Emergency Rooms	\$530	\$611	15.4%	16,287	17,357	6.6%
Radiology	\$383	\$418	9.1%	38,606	41,100	6.5%
Other Outpatient Services	\$365	\$411	12.5%	79,667	80,292	0.8%
Laboratory	\$254	\$317	24.6%	71,760	72,162	0.6%
Mental Health	\$236	\$256	8.2%	21,996	23,005	4.6%
Substance Abuse	\$21	\$24	11.8%	876	953	8.8%
PT, OT, Speech Therapy	\$125	\$139	11.6%	14,691	15,425	5.0%
Injections and Medications	\$90	\$85	-5.2%	12,041	12,415	3.1%
Supplies and Devices	\$85	\$90	6.9%	13,429	13,902	3.5%
Dialysis	\$60	\$65	9.1%	87	97	11.5%
Durable Medical Equipment	\$30	\$36	20.1%	4,179	4,560	9.1%

# Outpatient Medical Detail

	Utilization (Services per 1000)			Price (Allowed Amount per Service)		
	May 2021 – Apr 2022	May 2022 – Apr 2023	% Change	May 2021 – Apr 2022	May 2022 – Apr 2023	% Change
Major Procedures	1,857.9	1,916.6	3.2%	\$638	\$679	6.5%
Specialty Drugs (Medical)	279.5	283.9	1.6%	\$1,925	\$2,025	5.2%
Professional Office Visits	5,385.3	5,669.6	5.3%	\$102	\$108	6.4%
Emergency Rooms	1,937.2	2,104.3	8.6%	\$273	\$290	6.2%
Radiology	1,657.5	1,760.0	6.2%	\$231	\$238	2.8%
Other Outpatient Services	3,268.1	3,478.3	6.4%	\$112	\$118	5.7%
Laboratory	7,132.1	7,664.6	7.5%	\$36	\$41	15.9%
Mental Health	2,308.9	2,538.2	9.9%	\$102	\$101	-1.5%
Substance Abuse	166.5	178.7	7.4%	\$128	\$133	4.2%
PT, OT, Speech Therapy	4,124.6	4,237.2	2.7%	\$30	\$33	8.6%
Injections and Medications	773.1	800.2	3.5%	\$116	\$106	-8.4%
Supplies and Devices	1,062.7	1,120.6	5.5%	\$80	\$81	1.3%
Dialysis	104.7	102.1	-2.5%	\$569	\$636	11.9%
Durable Medical Equipment	187.6	194.9	3.9%	\$160	\$185	15.6%

# Outpatient Medical Detail: Professional Office Visits

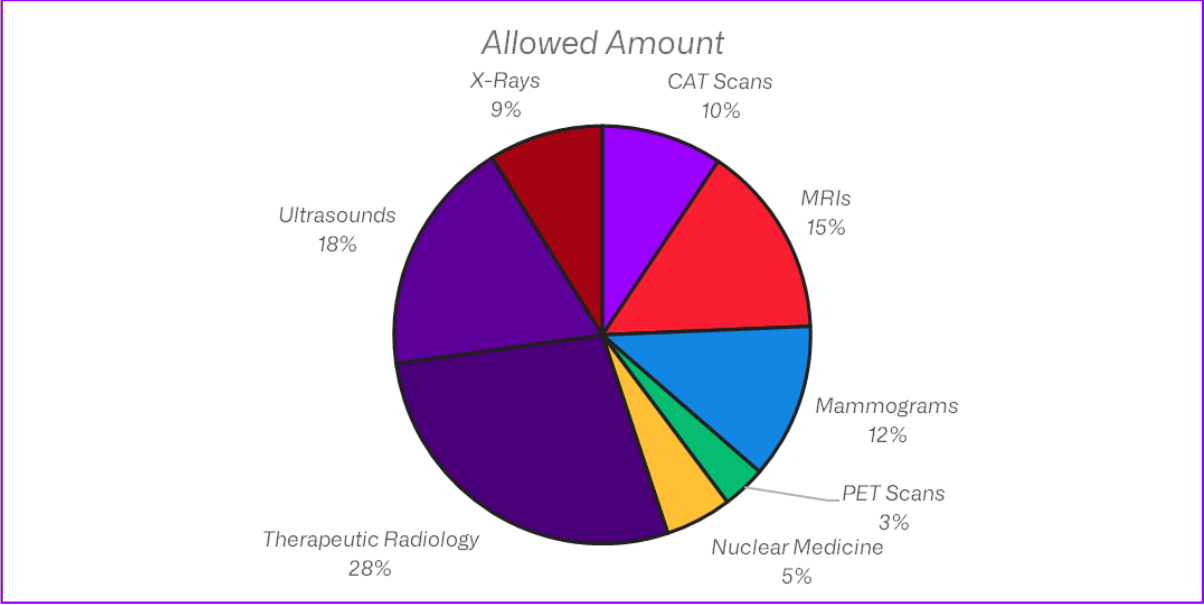
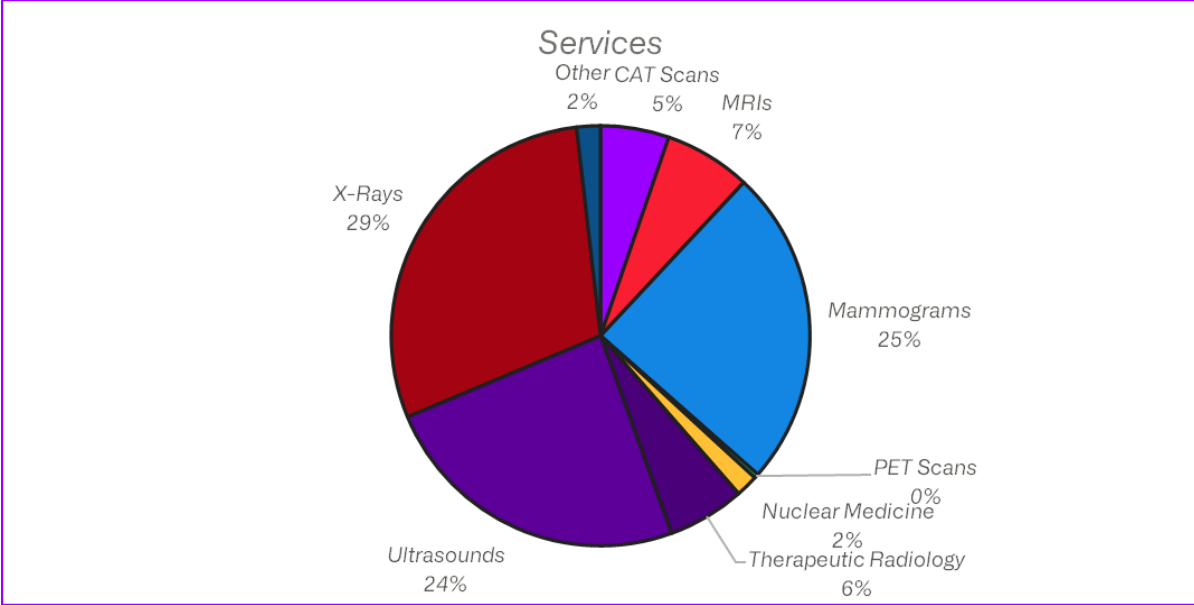
	% Visits			% Allowed Amt			Allowed Amount/Visit			Visits per 1000		
	May 2021 - Apr 2022	May 2022 - Apr 2023	Change	May 2021 - Apr 2022	May 2022 - Apr 2023	Change	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change
Specialist Visits	27.6%	26.7%	-0.9%	27.3%	26.2%	-1.1%	\$120	\$125	3.7%	1,465	1,510	3.1%
Non-Specialist Visits	72.4%	73.3%	0.9%	72.7%	73.8%	1.1%	\$122	\$127	4.4%	3,842	4,152	8.1%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>		<b>100.0%</b>	<b>100.0%</b>		<b>\$122</b>	<b>\$127</b>	<b>4.2%</b>	<b>5,307</b>	<b>5,662</b>	<b>6.7%</b>



	Visits per 1000	Allowed Amount Per Visit
Dermatology	210	\$92
Orthopaedic Surgery	187	\$129
Cardiovascular Dis/Cardiology	115	\$125
Podiatry	111	\$88
Emergency Medicine	78	\$175
Chiropractor/DCM	69	\$83
Ophthalmology	58	\$110
Urology	52	\$116
Otolaryngology	53	\$145
Pain Mgmt/Pain Medicine	47	\$114
Surgeon (NEC)	40	\$122
Neurology	40	\$146
Endocrinology & Metabolism	41	\$134
Allergy & Immunology	40	\$145
Oncology	35	\$142
<b>Top 15</b>	<b>1,167</b>	<b>\$119</b>
<b>All Other Specialists</b>	<b>348</b>	<b>\$141</b>
<b>Total All Specialists</b>	<b>1,510</b>	<b>\$125</b>

# Outpatient Medical Detail: Radiology

Outpatient Radiology Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change
CAT Scans	79.7	92.9	16.6%	\$448	\$425	-5.2%	\$36	\$39	10.5%	\$32	\$36	11.8%
MRIs	104.6	117.9	12.7%	\$543	\$553	1.8%	\$57	\$65	14.7%	\$53	\$60	13.3%
Mammograms	391.3	431.3	10.2%	\$117	\$120	2.8%	\$46	\$52	13.3%	\$45	\$51	13.3%
PET Scans	4.4	6.1	38.9%	\$2,945	\$2,873	-2.4%	\$13	\$17	35.6%	\$12	\$17	34.4%
Nuclear Medicine	29.7	30.3	1.9%	\$660	\$738	12.0%	\$20	\$22	14.1%	\$19	\$22	14.8%
Therapeutic Radiology	101.6	104.7	3.1%	\$1,044	\$1,041	-0.2%	\$106	\$109	2.9%	\$104	\$107	2.9%
Ultrasounds	432.4	425.9	-1.5%	\$161	\$168	4.2%	\$70	\$71	2.6%	\$63	\$65	2.0%
X-Rays	483.9	518.7	7.2%	\$70	\$74	5.5%	\$34	\$38	13.1%	\$29	\$32	12.3%
Other	29.9	32.3	8.2%	\$110	\$105	-4.4%	\$3	\$3	3.5%	\$3	\$3	2.0%
<b>Total</b>	<b>1657.5</b>	<b>1760.0</b>	<b>6.2%</b>	<b>\$231</b>	<b>\$238</b>	<b>2.8%</b>	<b>\$383</b>	<b>\$418</b>	<b>9.1%</b>	<b>\$361</b>	<b>\$393</b>	<b>8.8%</b>

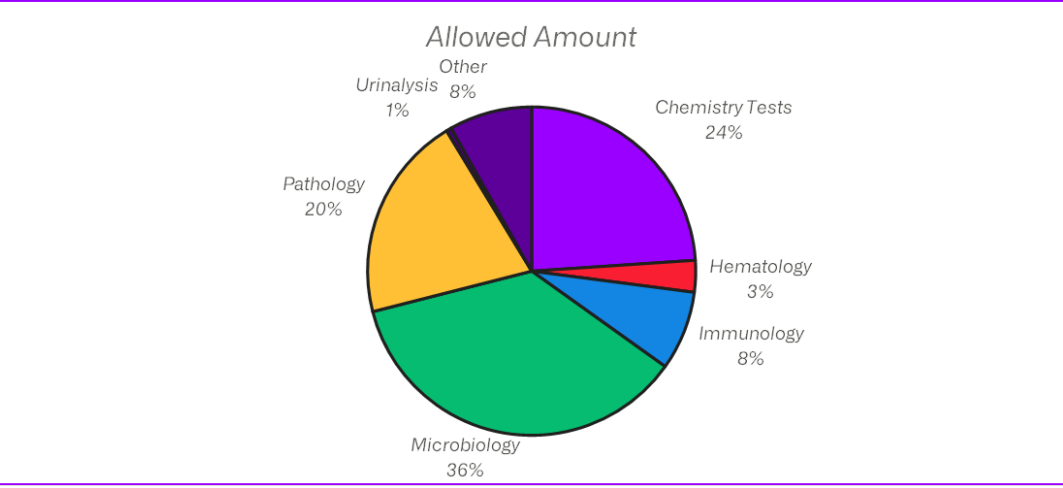
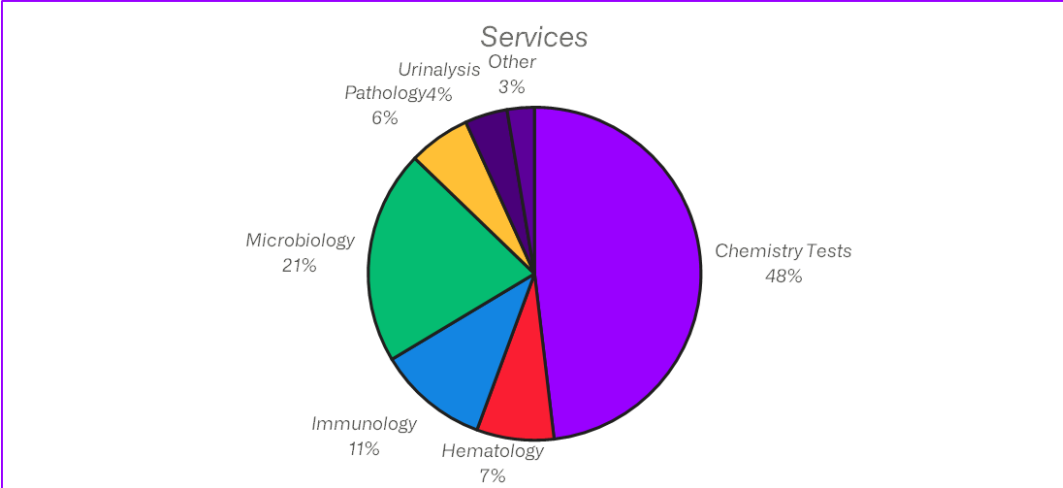




# Outpatient Medical Detail: Laboratory

## Annual Trend

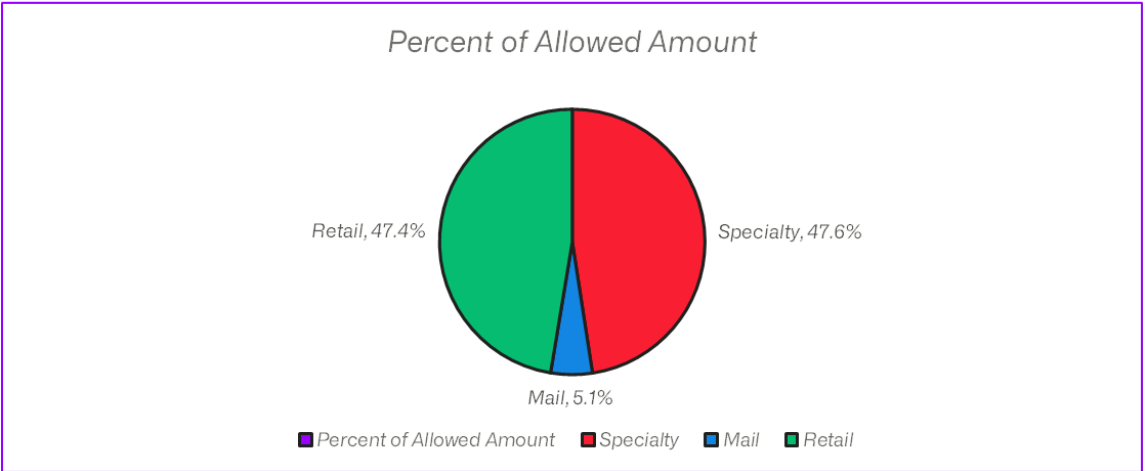
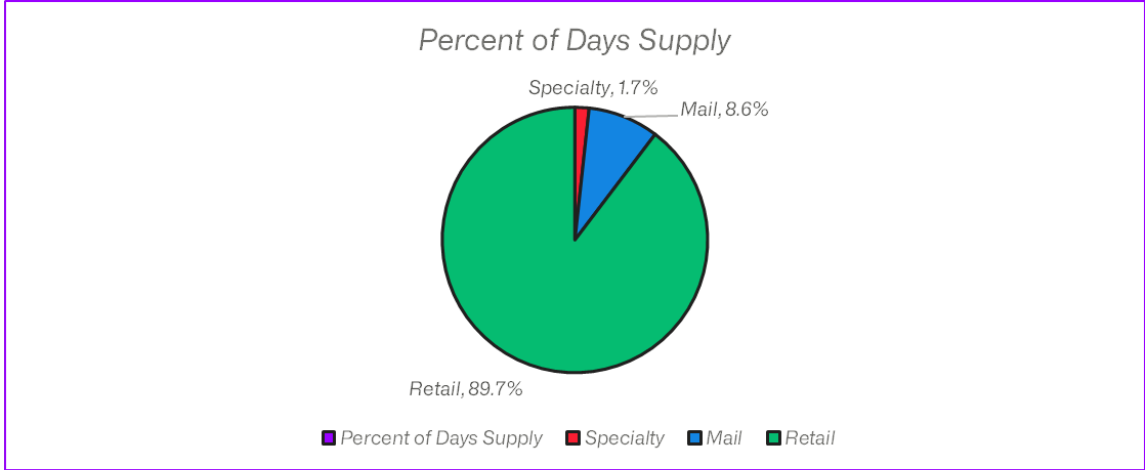
Outpatient Lab Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change
Chemistry Tests	3450.5	3688.9	6.9%	\$20	\$21	1.5%	\$70	\$76	8.5%	\$57	\$60	6.8%
Hematology	531.9	575.2	8.1%	\$14	\$17	23.9%	\$7	\$10	34.0%	\$6	\$7	3.5%
Immunology	679.9	825.6	21.4%	\$26	\$30	14.0%	\$18	\$25	38.4%	\$16	\$24	43.0%
Microbiology	1487.9	1593.7	7.1%	\$54	\$72	34.1%	\$80	\$115	43.6%	\$76	\$110	45.0%
Pathology	446.1	461.0	3.3%	\$122	\$139	13.9%	\$55	\$64	17.7%	\$50	\$59	19.8%
Urinalysis	307.4	316.5	3.0%	\$5	\$5	2.7%	\$2	\$2	5.8%	\$1	\$1	6.4%
Other	228.5	203.7	-10.8%	\$102	\$127	25.2%	\$23	\$26	11.6%	\$22	\$24	10.0%
<b>Total</b>	<b>7132.1</b>	<b>7664.6</b>	<b>7.5%</b>	<b>\$36</b>	<b>\$41</b>	<b>15.9%</b>	<b>\$254</b>	<b>\$317</b>	<b>24.6%</b>	<b>\$228</b>	<b>\$285</b>	<b>25.2%</b>



# Prescription Drug Detail\*

## Annual Trend

		May 2021 - May 2022 - %		
		Apr 2022	Apr 2023	Change
<b>Total</b>	Allowed Amount PMPY	\$1,873	\$2,059	9.9%
	Net Pay PMPY	\$1,764	\$1,944	10.2%
	Out of Pocket PMPY	\$99	\$108	8.9%
	Patients per 1000	803.2	806.2	0.4%
	Allowed Amount per Day Supply	\$4.32	\$4.42	2.5%
<b>Mail Order</b>	Days Supply PMPY	434.0	465.6	7.3%
	Allowed Amount PMPY	\$112	\$104	-6.8%
	Net Pay PMPY	\$104	\$98	-6.0%
	Out of Pocket PMPY	\$8	\$6	-17.7%
	Patients per 1000	64.3	44.8	-30.3%
<b>Retail</b>	Allowed Amount per Day Supply	\$2.36	\$2.60	9.8%
	Days Supply PMPY	47.3	40.1	-15.1%
	Allowed Amount PMPY	\$927	\$976	5.2%
	Net Pay PMPY	\$837	\$877	4.7%
	Out of Pocket PMPY	\$84	\$94	12.0%
<b>Specialty</b>	Patients per 1000	798.0	802.9	0.6%
	Allowed Amount per Day Supply	\$2.44	\$2.34	-4.2%
	Days Supply PMPY	380.1	417.5	9.8%
	Allowed Amount PMPY	\$834	\$979	17.4%
	Net Pay PMPY	\$823	\$970	17.8%
<b>Specialty</b>	Out of Pocket PMPY	\$8	\$8	1.7%
	Patients per 1000	34.4	39.1	13.7%
	Allowed Amount per Day Supply	\$126.42	\$122.78	-2.9%
	Days Supply PMPY	6.6	8.0	20.9%

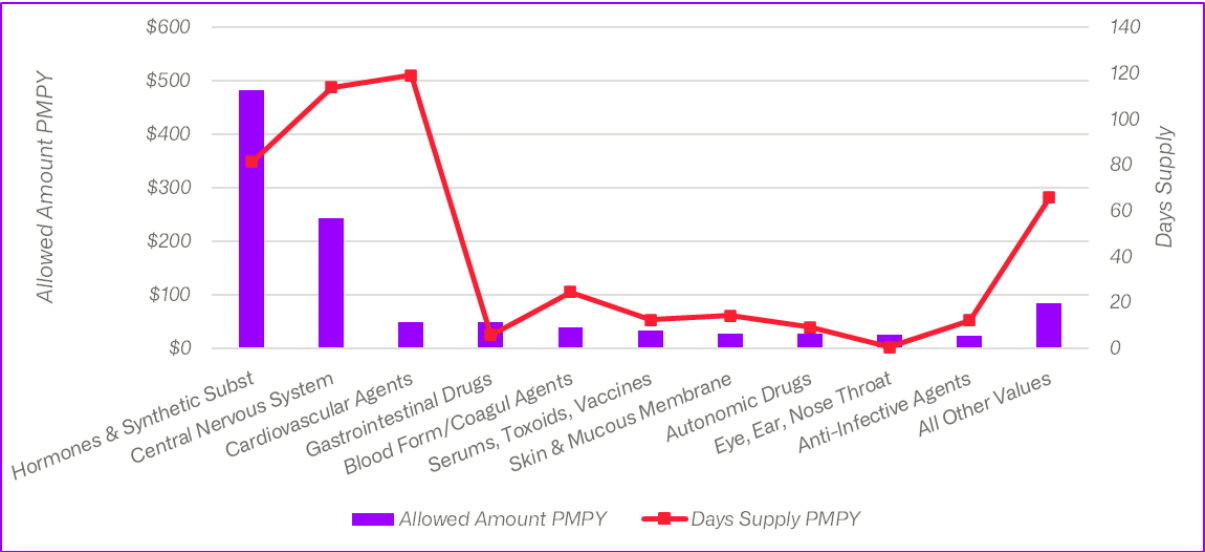


\*Specialty drugs on this slide includes drugs covered under the prescription drug benefit and excludes drugs covered under the medical plans.

# 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		
	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change
Hormones & Synthetic Subst	\$436	\$482	10.5%	\$410	\$456	11.3%	\$7	\$6	-11.2%	65	81	24.5%	92.9%	93.4%	0.5%
Central Nervous System	\$237	\$244	2.6%	\$211	\$215	2.0%	\$2	\$2	0.5%	111	114	2.1%	95.0%	96.2%	1.3%
Cardiovascular Agents	\$58	\$48	-15.7%	\$45	\$36	-20.2%	\$0	\$0	-15.2%	120	119	-0.7%	99.9%	99.9%	0.0%
Blood Form/Coagul Agents	\$45	\$48	6.6%	\$42	\$45	6.8%	\$15	\$9	-41.8%	3	6	83.4%	99.9%	100.0%	0.1%
Gastrointestinal Drugs	\$44	\$39	-12.8%	\$40	\$34	-13.4%	\$2	\$2	-16.6%	23	24	4.5%	99.8%	99.9%	0.1%
Autonomic Drugs	\$34	\$34	-0.3%	\$30	\$29	-1.5%	\$3	\$3	-5.9%	12	12	6.0%	99.9%	99.9%	-0.1%
Skin & Mucous Membrane	\$26	\$27	5.0%	\$22	\$23	3.3%	\$2	\$2	-7.8%	12	14	13.8%	99.7%	98.3%	-1.4%
Eye, Ear, Nose Throat	\$37	\$27	-26.6%	\$33	\$23	-29.8%	\$4	\$3	-26.8%	9	9	0.3%	98.6%	98.7%	0.1%
Serums, Toxoids, Vaccines	\$40	\$25	-36.8%	\$40	\$25	-36.9%	\$41	\$54	31.5%	1	0	-52.0%	100.0%	100.0%	0.0%
Anti-Infective Agents	\$22	\$23	5.3%	\$17	\$17	-1.0%	\$2	\$2	-4.2%	11	12	9.9%	99.9%	100.0%	0.0%
All Other Values	\$61	\$84	36.7%	\$52	\$71	36.2%	\$1	\$1	24.1%	60	66	10.2%	99.6%	99.7%	0.1%
<b>Total</b>	<b>\$1,039</b>	<b>\$1,080</b>	<b>3.9%</b>	<b>\$941</b>	<b>\$974</b>	<b>3.5%</b>	<b>\$2</b>	<b>\$2</b>	<b>-2.9%</b>	<b>427</b>	<b>458</b>	<b>7.1%</b>	<b>97.4%</b>	<b>97.9%</b>	<b>0.5%</b>



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

	Allowed Amount			Patients			Allowed Amount per Patient		
	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change	May 2021 - Apr 2022	May 2022 - Apr 2023	% Change
Medical Specialty	\$53,601,671	\$57,426,298	7.1%	3,425	3,461	1.1%	\$15,650	\$16,592	6.0%
Prescription Specialty	\$83,100,892	\$97,839,904	17.7%	3,795	4,338	14.3%	\$21,897	\$22,554	3.0%

Top 10 Specialty Drugs Through Medical Plans		Allowed Amount	Patients	Allowed/Patient
J9271	Inject pembrolizumab 1 mg	\$4,668,247	47	\$99,324
J2350	Inject, ocrelizumab, 1 mg	\$3,327,611	49	\$67,910
J2506	Inject, pegfilgrastim, excl biosimilar, 0.5 mg	\$2,489,559	56	\$44,456
J9144	Inj, daratumumab, 10 mg and hyaluronidase-fihj	\$2,270,280	15	\$151,352
J3380	Inject vedolizumab 1 mg	\$2,135,622	49	\$43,584
J9299	Inject nivolumab 1 mg	\$1,986,318	13	\$152,794
96413	CHEMOTX ADMN IV NFS TQ UP 1 HR	\$1,514,934	550	\$2,754
J2323	Injection natalizumab, 1 mg	\$1,363,952	15	\$90,930
J0585	Injection onabotulinumtoxinA, 1 unit	\$1,214,951	304	\$3,997
Q5103	Inj, infliximab-dyyb, inflectra, 10 mg	\$1,143,075	89	\$12,844
<b>Total Top 10</b>		<b>\$20,971,475</b>	<b>1,098</b>	<b>\$19,100</b>
<b>Percent of Overall Total (Medical Specialty)</b>		<b>36.5%</b>	<b>31.7%</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

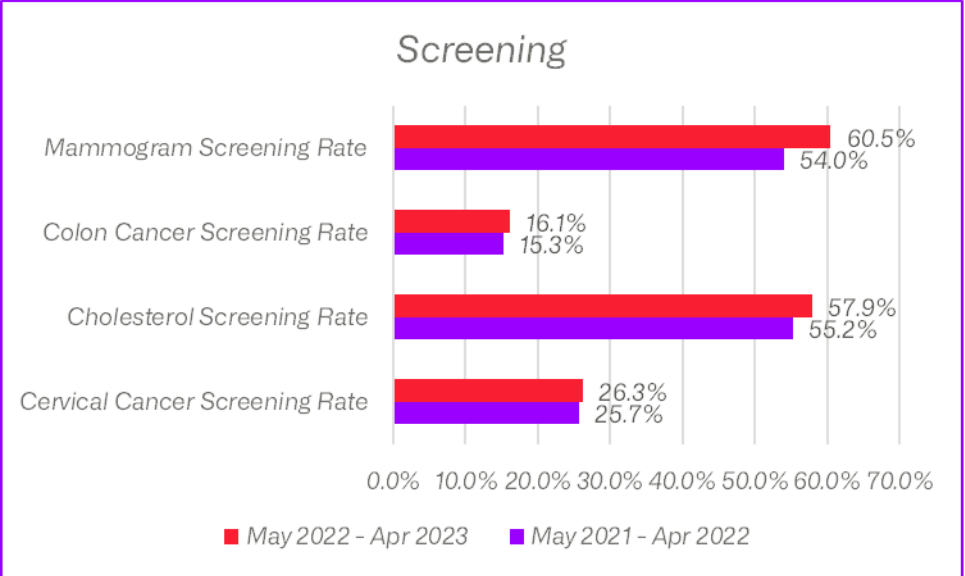
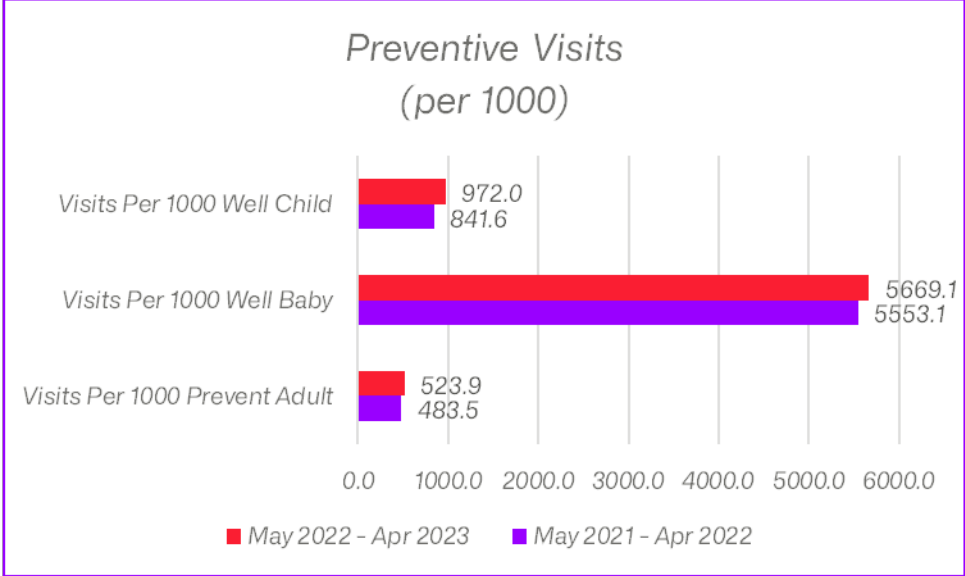
**Top 15 Through the Prescription Plan**

	Allowed Amount	Patients
HUMIRA		\$13,012,130
STELARA		\$7,159,943
DUPIXENT		\$5,215,510
TREMFYA		\$4,738,026
SKYRIZI		\$3,505,680
ENBREL		\$2,630,053
COSENTYX		\$2,497,384
TALTZ		\$2,293,321
OTEZLA		\$1,468,552
BIKTARVY		\$1,438,238
VERZENIO		\$1,358,813
SPRYCEL		\$1,336,536
TRIKAFTA		\$1,227,354
GILENYA		\$1,153,575
CIMZIA		\$1,100,340
<b>Total</b>		<b>\$50,135,456</b>
<b>Percent of Overall Total (Rx Specialty)</b>	<b>51.2%</b>	<b>23.5%</b>

# Mental Health and Substance Abuse Detail

	Mental Health			Substance Abuse		
	May 2021 – Apr 2022	May 2022 – Apr 2023	% Change	May 2021 – Apr 2022	May 2022 – Apr 2023	% Change
<b>Overall</b>						
Patients per 1000 Inpatient	4.5	4.2	-8.5%	1.4	1.4	2.0%
Pats per 1000 Outpatient	199.2	207.2	4.0%	7.9	8.6	8.2%
<b>Inpatient</b>						
Allow Amt PMPY Adm Acute	\$53	\$49	-8.4%	\$26	\$27	6.9%
Net Pay PMPY Adm Acute	\$50	\$47	-6.6%	\$24	\$26	7.5%
Allow Amt Per Adm Acute	\$13,946	\$12,289	-11.9%	\$12,048	\$13,414	11.3%
Days LOS Admit Acute	11.0	9.7	-11.7%	9.3	10.3	10.7%
Admits Per 1000 Acute	3.8	4.0	3.9%	2.1	2.0	-4.0%
<b>Outpatient</b>						
Allow Amt PMPY OP Med	\$233	\$250	7.5%	\$21	\$24	32.5%
Net Pay PMPY OP Med	\$216	\$228	5.5%	\$19	\$21	38.8%
Allow Amt Per Svc OP Med	\$102	\$102	-0.4%	\$124	\$132	19.7%
Svcs Per 1000 OP Med	2274.6	2452.8	7.8%	165.9	177.9	10.7%

# Preventive Visits and Screening Overview



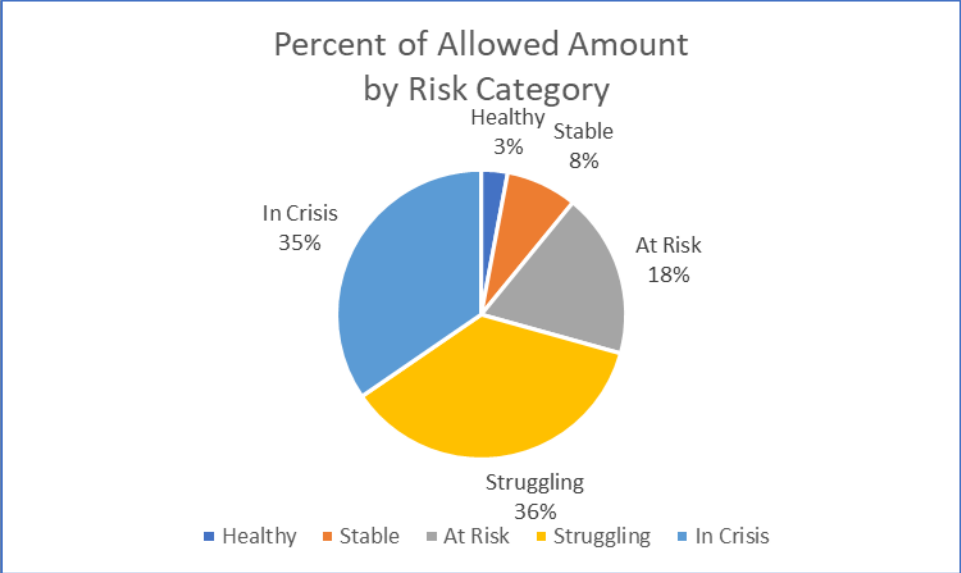
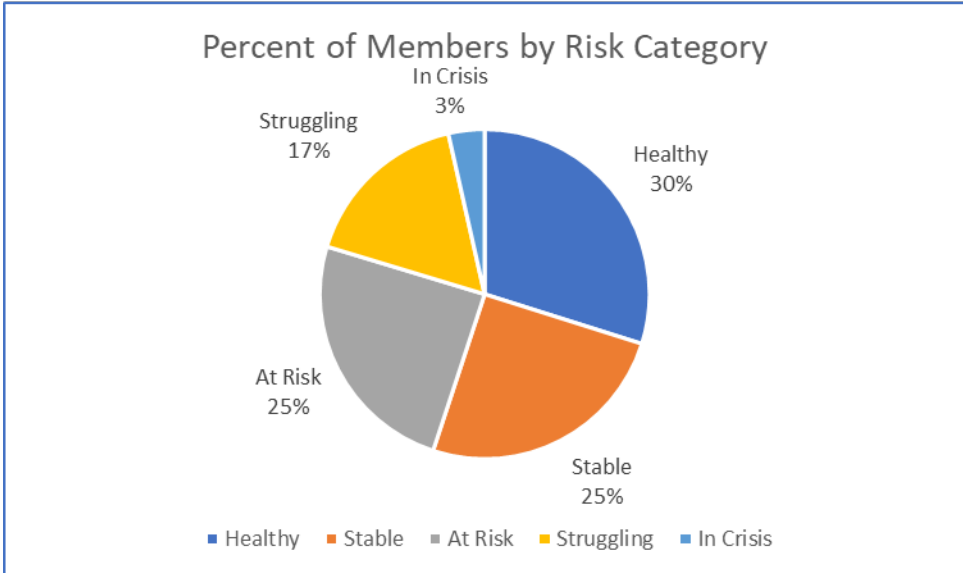
# Clinical Overview

Annual Trend: Conditions of Interest	Allowed Amount PMPY (Medical)			Patients per 1000			Allowed Amount per Patient (Medical)		
	May 2021 – Apr 2022	May 2022 – Apr 2023	Change	May 2021 – Apr 2022	May 2022 – Apr 2023	Change	May 2021 – Apr 2022	May 2022 – Apr 2023	Change
Asthma	\$24.93	\$29.16	17.0%	32.7	37.4	14.5%	\$688.45	\$701.02	1.8%
Cancer - Breast	\$85.52	\$95.92	12.2%	6.8	7.0	3.4%	\$11,391.90	\$12,316.87	8.1%
Cancer - Colon	\$19.53	\$25.10	28.5%	1.5	1.6	3.0%	\$11,582.34	\$14,412.63	24.4%
Cancer - Lung	\$28.56	\$34.03	19.2%	1.0	1.2	26.6%	\$26,845.69	\$25,184.36	-6.2%
Cancer - Skin	\$24.62	\$29.68	20.6%	26.7	27.9	4.4%	\$831.07	\$957.19	15.2%
Cerebrovascular Disease	\$69.77	\$81.98	17.5%	10.6	11.6	8.8%	\$5,916.85	\$6,368.29	7.6%
Chronic Obstruc Pulm Dis(COPD)	\$7.61	\$12.33	62.1%	5.1	5.3	4.4%	\$1,353.43	\$2,094.45	54.8%
Congestive Heart Failure	\$6.95	\$17.80	156.2%	3.2	3.2	-0.6%	\$1,961.17	\$5,038.08	156.9%
Coronary Artery Disease	\$98.30	\$96.62	-1.7%	14.3	14.4	1.0%	\$6,207.16	\$6,024.99	-2.9%
Diabetes	\$90.72	\$102.65	13.2%	85.3	91.6	7.3%	\$959.07	\$1,007.95	5.1%
Hypertension, Essential	\$58.18	\$75.38	29.6%	116.9	119.2	1.9%	\$449.06	\$569.05	26.7%
Mental Hlth - Depression	\$112.32	\$117.75	4.8%	94.3	95.8	1.6%	\$1,074.98	\$1,106.02	2.9%
Osteoarthritis	\$157.95	\$194.37	23.1%	59.4	62.8	5.8%	\$2,400.50	\$2,783.88	16.0%
Renal Function Failure	\$86.63	\$108.12	24.8%	10.0	10.6	5.6%	\$7,790.59	\$9,176.80	17.8%
Spinal/Back Disord, Low Back	\$180.94	\$182.54	0.9%	93.0	97.2	4.5%	\$1,755.83	\$1,690.06	-3.7%
Pneumonia	\$11.34	\$25.54	125.3%	4.8	7.5	57.9%	\$2,143.45	\$3,048.76	42.2%
Pregnancy	\$296.62	\$304.23	2.6%	26.0	25.0	-3.9%	\$10,312.41	\$10,968.06	6.4%



# Risk Profile<sup>1</sup> (Based on FY22 Claims Experience)

	Member Age Avg	Patients	Allowed Amount	Allow Amt PMPY
Healthy	25.0	30,833	\$24,350,267	\$755
Stable	30.8	26,020	\$65,597,910	\$2,679
At Risk	40.6	25,396	\$151,804,552	\$6,436
Struggling	46.2	17,326	\$297,697,274	\$18,486
In Crisis	50.8	3,662	\$284,917,726	\$88,083



<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.

# Follow-ups

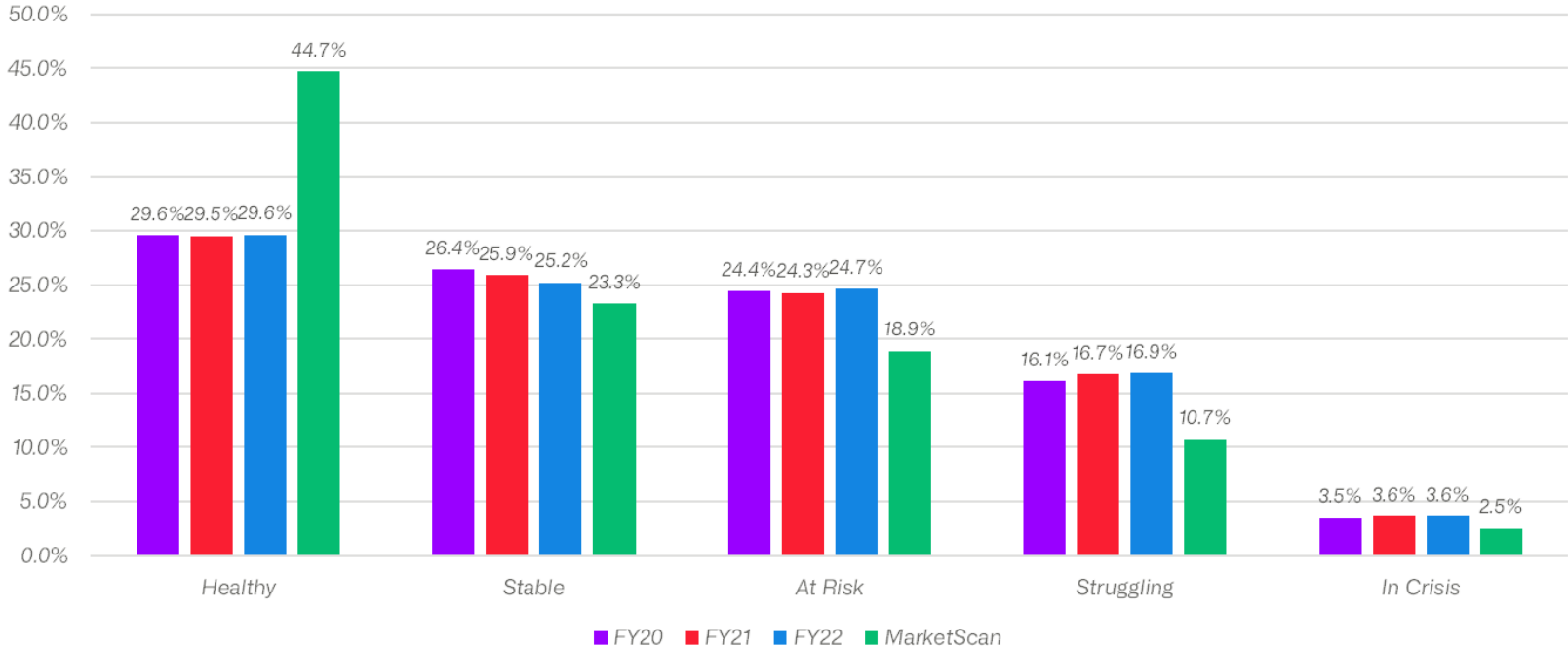
- Clinical Conditions of Interest and Comparison to Historical Norms, 2019 – 2021
- Multi-Year Risk Distribution

Clinical Conditions of Interest  
 Comparison to MarketScan Norms, CY 2019 – 2021 (Incurred)  
 Patients per 1,000

	<u>2019</u>		<u>2020</u>		<u>2021</u>	
	Active Employees & Early Retirees	Norm	Active Employees & Early Retirees	Norm	Active Employees & Early Retirees	Norm
Asthma	35.6	22.7	34.7	20.7	32.7	31.5
Cancer - Breast	6.6	6.2	6.5	6.3	6.8	6.5
Cancer - Colon	1.5	1.5	1.5	1.5	1.4	1.4
Cancer - Lung	1.0	1.1	1.0	1.3	0.9	0.9
Cancer - Skin	26.7	20.1	24.7	18.8	26.1	25.9
Cerebrovascular Disease	10.3	8.5	9.9	9.1	10.8	10.4
Chronic Obstruc Pulm Dis(COPD)	6.0	6.4	5.5	7.3	5.0	4.9
Congestive Heart Failure	2.6	4.0	3.1	4.9	3.2	3.1
Coronary Artery Disease	15.5	15.4	15.2	17.1	15.7	14.3
Diabetes	80.3	65.6	80.1	68.8	85.6	83.1
Hypertension, Essential	118.0	96.5	116.8	99.0	120.4	116.4
Mental Hlth - Depression	78.2	51.0	82.8	52.8	87.6	89.3
Osteoarthritis	56.1	43.0	52.9	41.8	57.3	56.8
Pneumonia, Bacterial	9.2	10.0	6.2	7.4	3.7	3.9
Pneumonia, NEC	0.2	0.3	0.2	0.4	0.3	0.3
Renal Function Failure	9.0	8.2	9.6	9.8	10.2	9.7
Spinal/Back Disord, Low Back	90.2	72.2	89.3	67.6	94.8	92.9

# Risk Category Distribution

Risk Category Distribution, FY20-FY22



Members by Risk Categories

	FY20	FY21	FY22
Healthy	29,348	29,710	30,615
Stable	26,189	26,066	26,046
At Risk	24,210	24,425	25,477
Struggling	15,958	16,854	17,448
In Crisis	3,434	3,609	3,697