



Key Trends for Active Employees and Early Retirees

Based on Paid Claims
Through June 23

August 2023



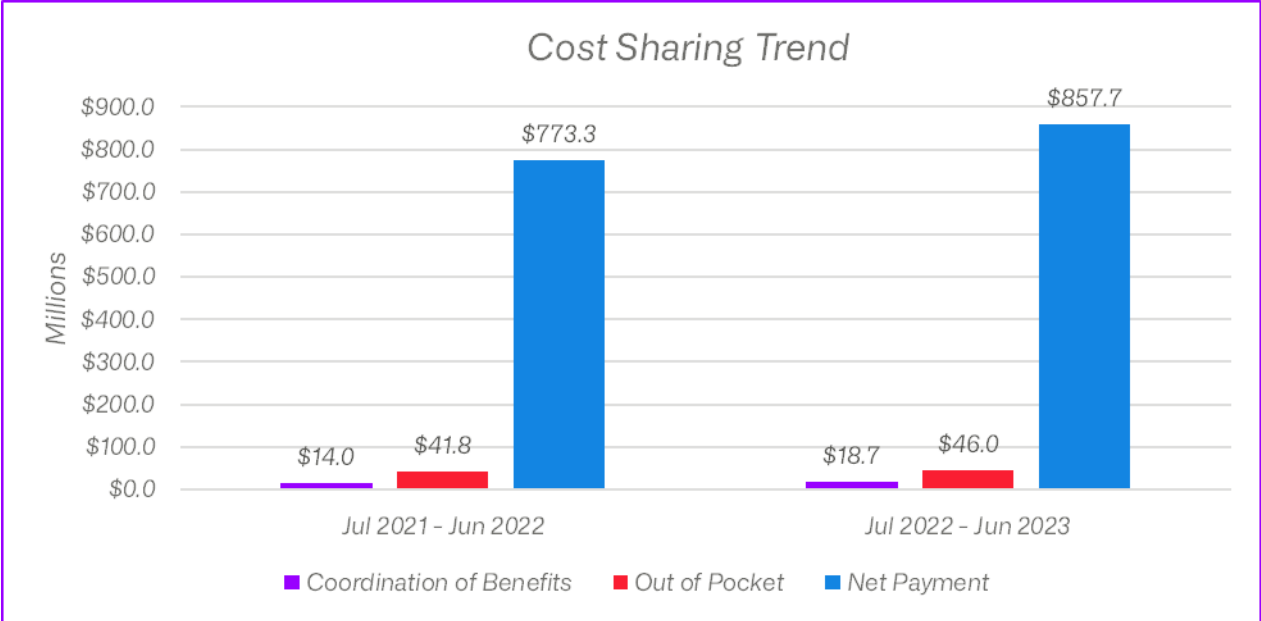
Executive Summary

- Overall Allowed PMPY trend rose 10.8% from \$8,321 to \$9,222
- Inpatient medical PMPY increased by 7.1%, driven by an increase of 7.7% facility charges
 - Surgical admissions increased by 16.7%, with an increase in net PMPY payments of 12.0%; this accounted for 41% of inpatient net paid PMPY
 - Allowed amounts PMPY for maternity admissions decreased 1.2% alongside an increase to maternity admits of 2.4%; maternity accounted for 39% of admissions, with a decrease in net paid maternity spend of 2.7%
 - Average length of stay for admissions decreased overall by 3.9% with an increase for maternity of 1.9%
- Outpatient medical PMPY increased by 13.3% from \$4,515 to \$5,114
 - Utilization saw the largest increases for substance abuse (16.4%), durable medical equipment (DME) (10.5%), mental health (10.4%) and emergency rooms (10.4%)
 - Largest allowed amount per service increases for DME (11.8%), dialysis (10.4%), and labs (8.1%)
- Pharmacy payments were driving 25.9% of the cost overall, and increased by 8.7% 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 treatment of multiple myeloma cancer patients (Darzalex)

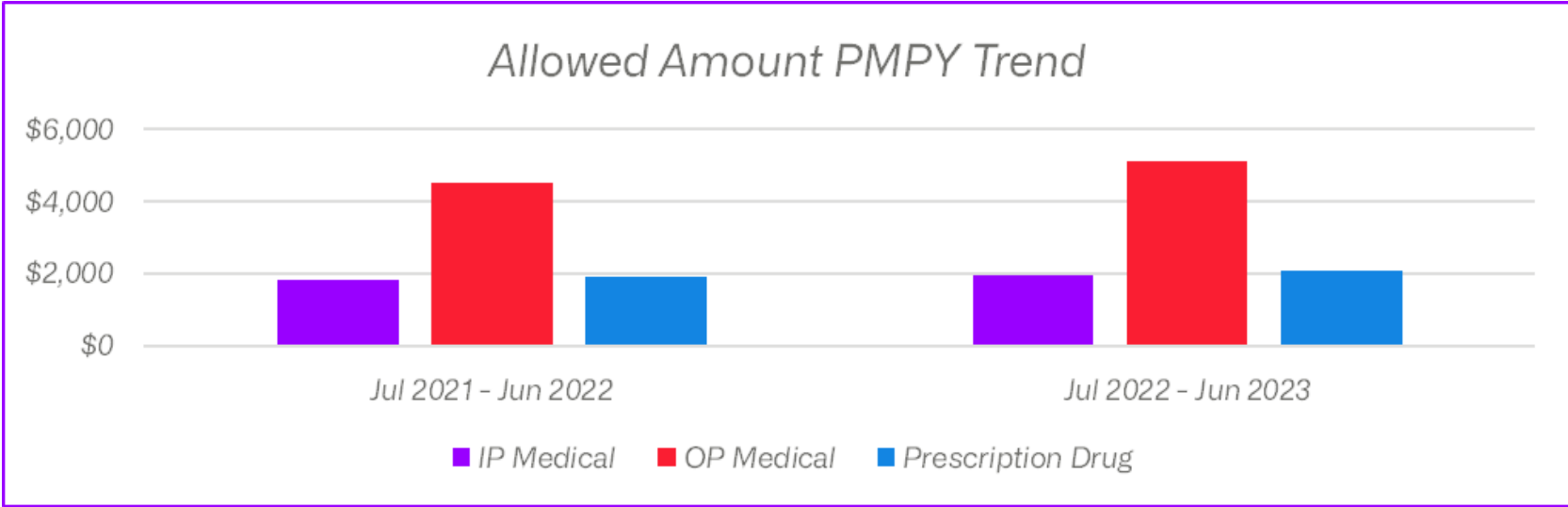
Overall Trend

Annual Trend

	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change
Allowed Amount	\$829,141,006	\$922,536,642	11.3%
Coordination of Benefits	\$14,042,370	\$18,744,229	33.5%
Out of Pocket	\$41,827,993	\$46,044,362	10.1%
Net Payment	\$773,270,643	\$857,748,051	10.9%
Members Avg Med or Rx	\$99,648	\$100,037	0.4%
Allow Amt PMPY	\$8,321	\$9,222	10.8%
Allow Amt PEPY	\$18,372	\$20,290	10.4%
Net Pay PMPY	\$7,760	\$8,574	10.5%
Net Pay PEPY	\$17,134	\$18,865	10.1%



Overall PMPY Trend

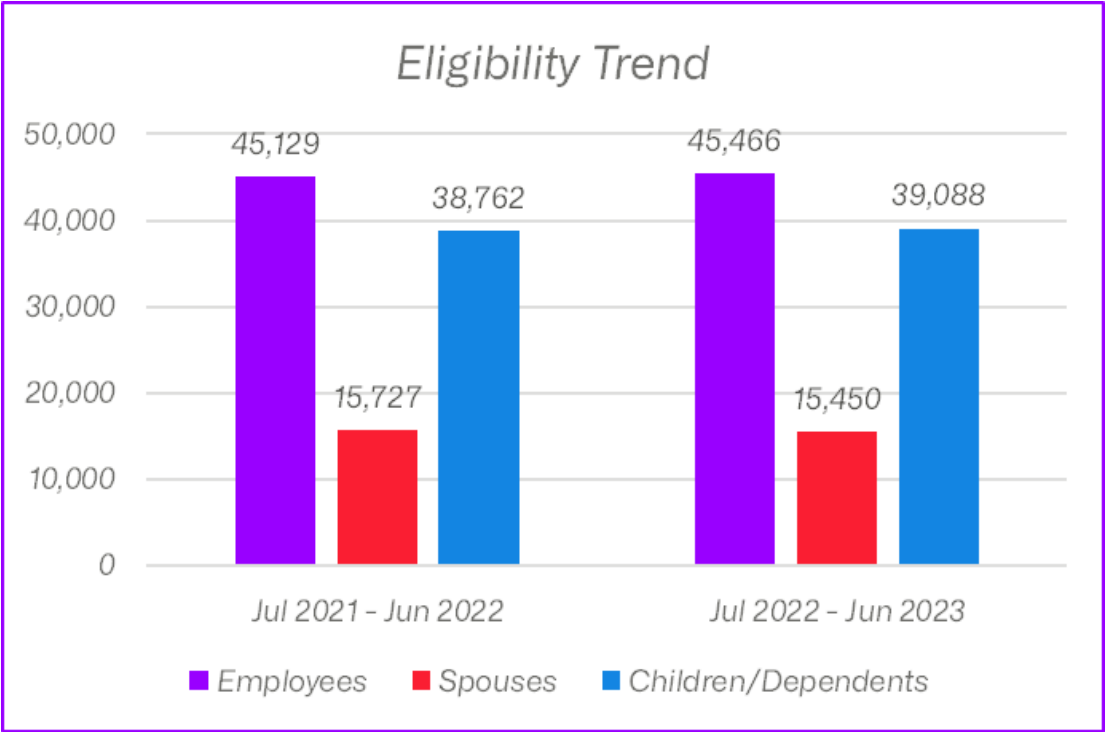


Allowed Amount PMPY Trend			
	Jul 2021 - Jun 2022	Jul 2022 - Jun 2023	% Change
IP Medical	\$1,819	\$1,948	7.1%
OP Medical	\$4,515	\$5,114	13.3%
Prescription Drug	\$1,929	\$2,096	8.7%

Overall Eligibility Trend

Annual Eligibility Trend

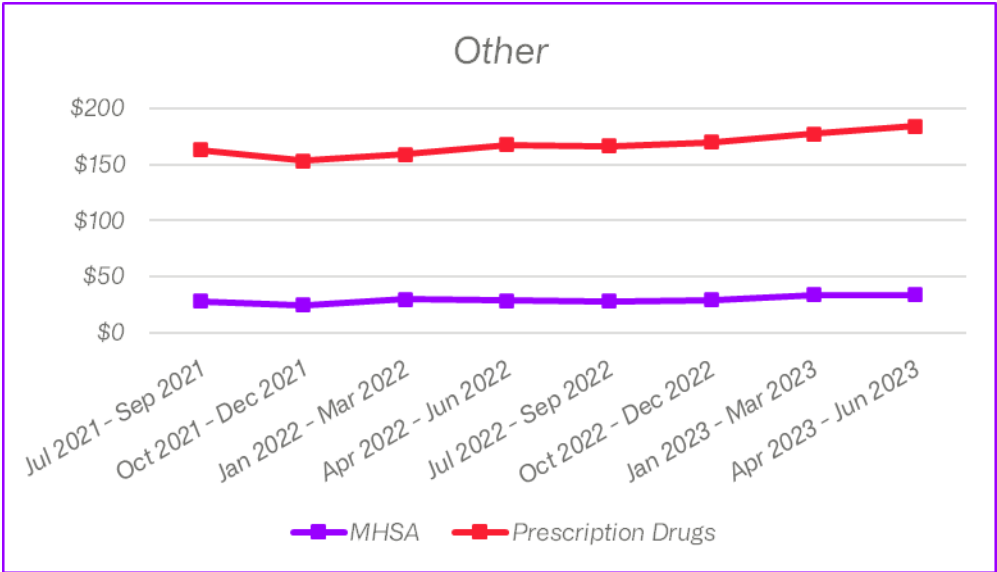
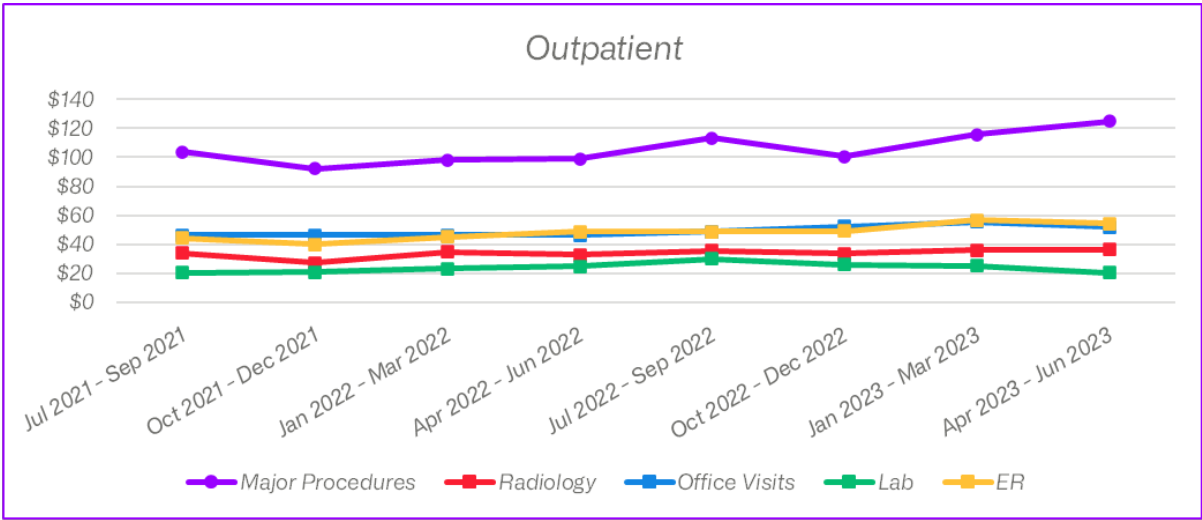
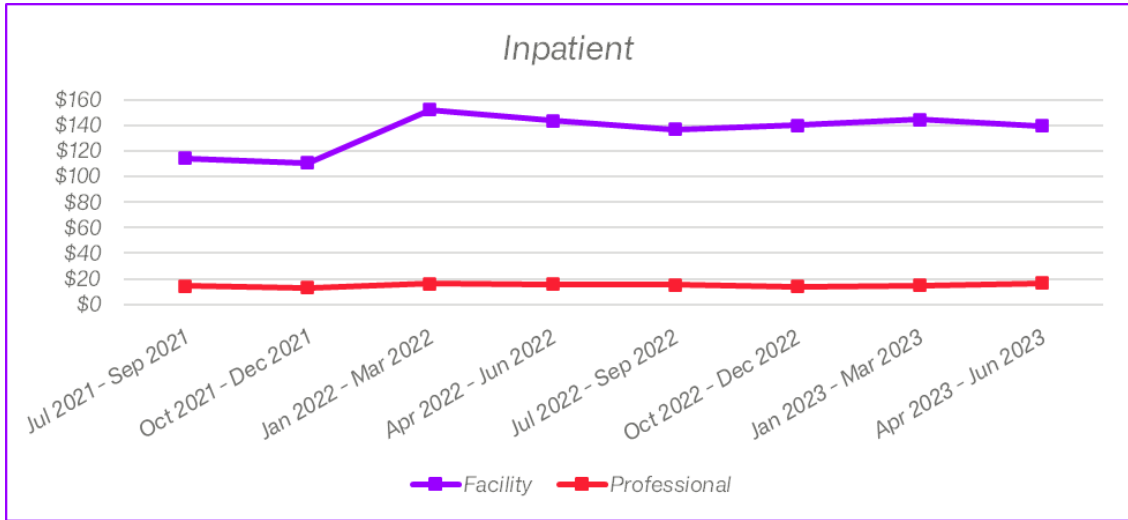
	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change
Members Avg	99,618	100,005	0.4%
Employees	45,129	45,466	0.7%
Spouses	15,727	15,450	-1.8%
Children/Dependents	38,762	39,088	0.8%
Family Size Avg	2.2	2.2	-0.4%
Member Age Avg	34.4	34.4	-0.1%
Employees	47.0	47.0	0.0%
Spouses	49.8	49.9	0.1%
Children/Dependents	13.4	13.5	0.5%



Overall Trend by Type of Service

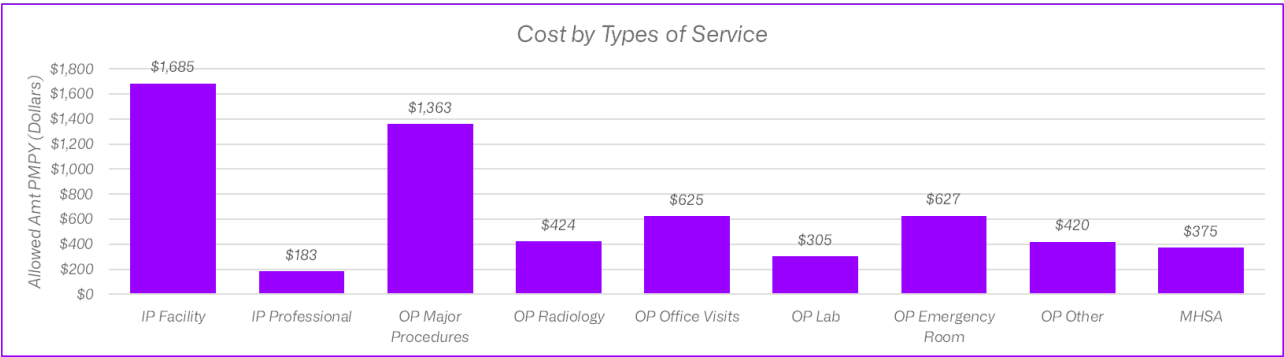
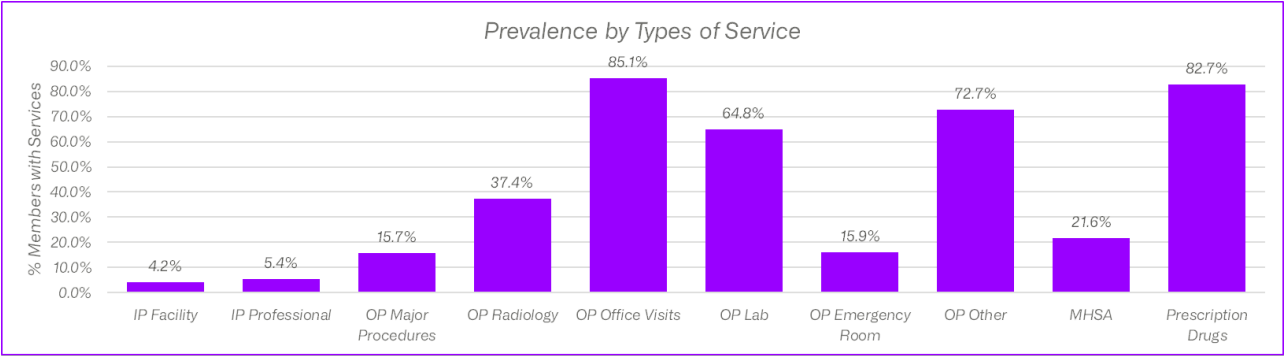
	Allowed Amt PMPY Med and Rx			Net Pay PMPY Med and Rx		
	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change
IP Facility	\$1,565	\$1,685	7.7%	\$1,492	\$1,600	7.2%
IP Professional	\$178	\$183	3.0%	\$172	\$175	1.3%
OP Major Procedures	\$1,179	\$1,363	15.6%	\$1,120	\$1,293	15.4%
OP Radiology	\$386	\$424	10.0%	\$362	\$399	10.2%
OP Office Visits	\$555	\$625	12.6%	\$477	\$535	12.2%
OP Lab	\$267	\$305	14.0%	\$241	\$272	13.0%
OP Emergency Room	\$535	\$627	17.3%	\$483	\$570	18.0%
OP Other	\$364	\$420	15.4%	\$347	\$401	15.5%
MHSA	\$333	\$375	12.4%	\$310	\$346	11.6%
Prescription Drugs	\$1,929	\$2,096	8.7%	\$1,820	\$1,978	8.7%

Allowed Amount PMPM Quarterly Trend



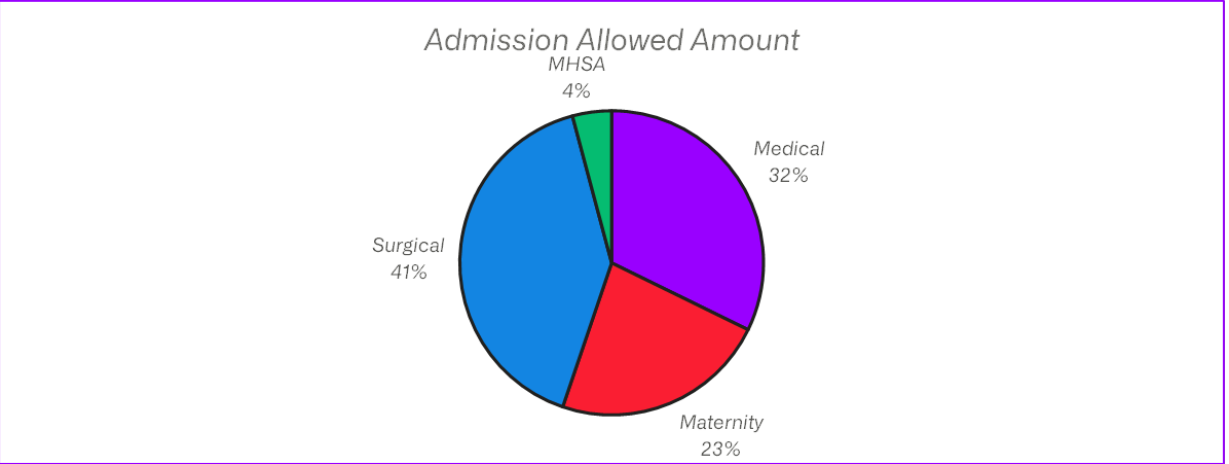
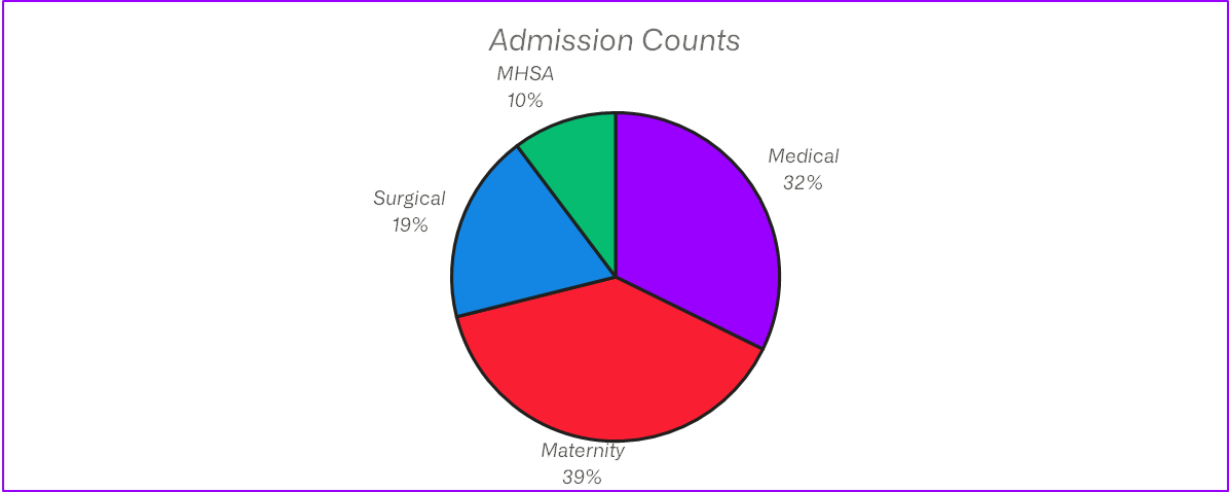
Cost and Use by Type of Service

	Patients as a % of Total Members	Costs as a % of Total Allowed Amount
IP Facility	4.2%	20.8%
IP Professional	5.4%	2.3%
OP Major Procedures	15.7%	16.8%
OP Radiology	37.4%	5.2%
OP Office Visits	85.1%	7.7%
OP Lab	64.8%	3.8%
OP Emergency Room	15.9%	7.7%
OP Other	72.7%	5.2%
MHSA	21.6%	4.6%
Prescription Drugs	82.7%	25.9%



Acute Inpatient Admission Detail

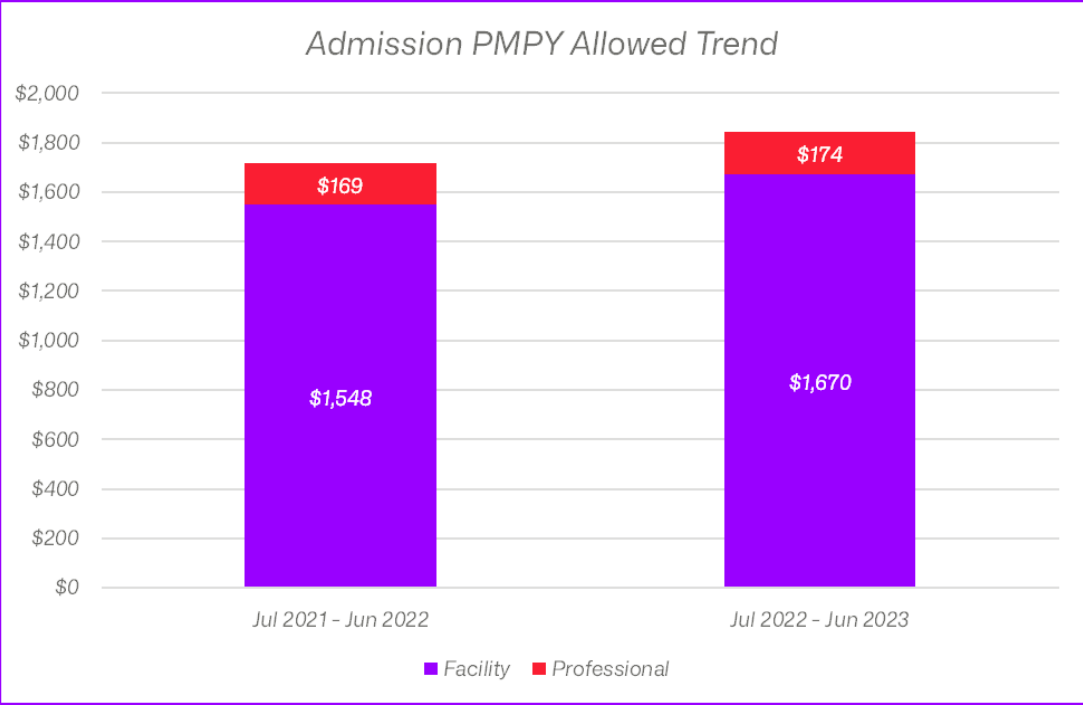
	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change	
Admits/1000	Medical	16.1	18.4	14.3%
	Maternity	21.6	22.2	2.4%
	Surgical	9.1	10.6	16.7%
	MHSA	5.8	5.9	1.5%
	Total	52.6	57.1	8.4%
Allowed Amount PMPY	Medical	\$606	\$607	0.2%
	Maternity	\$438	\$433	-1.2%
	Surgical	\$691	\$765	10.7%
	MHSA	\$75	\$78	4.8%
	Total	\$1,810	\$1,884	4.1%
Net Pay PMPY	Medical	\$584	\$589	0.9%
	Maternity	\$421	\$410	-2.7%
	Surgical	\$655	\$733	12.0%
	MHSA	\$71	\$75	5.6%
	Total	\$1,731	\$1,808	4.4%



*This report excludes LTC & non-acute admissions.

Admission PMPY Allowed Amount Trend*

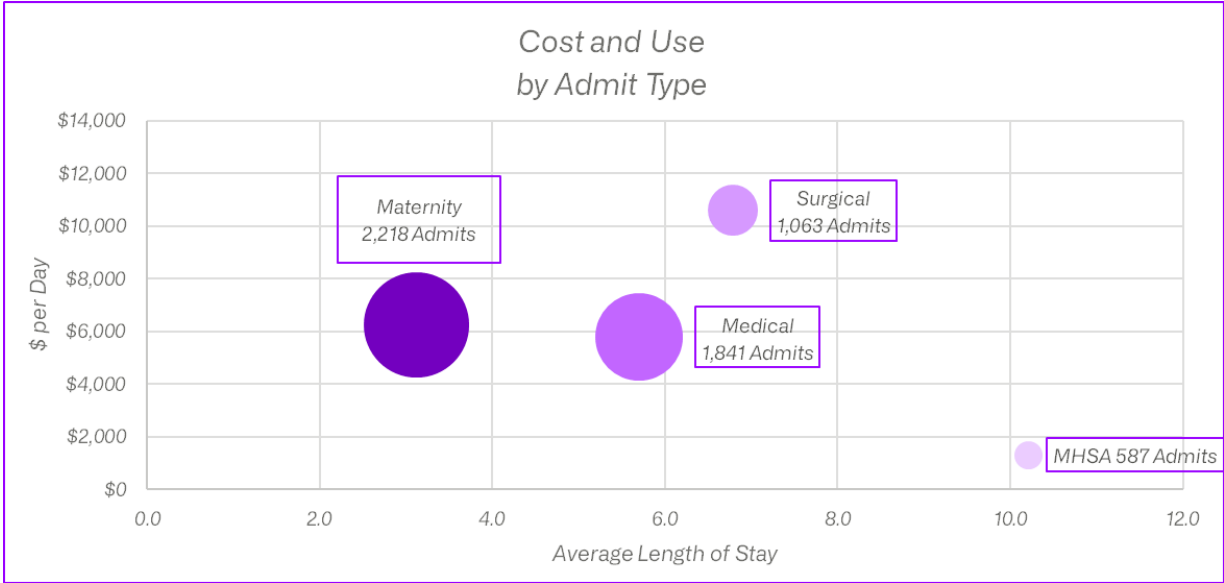
	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change
Allowed Amt PMPY			
Facility	\$1,548	\$1,670	7.9%
Professional	\$169	\$174	3.1%
Total	\$1,717	\$1,844	7.4%
Net Pay PMPY			
Facility	\$1,478	\$1,588	7.5%
Professional	\$164	\$166	1.4%
Total	\$1,642	\$1,754	6.8%



*This report excludes LTC & non-acute admissions.

Acute Admission Detail*

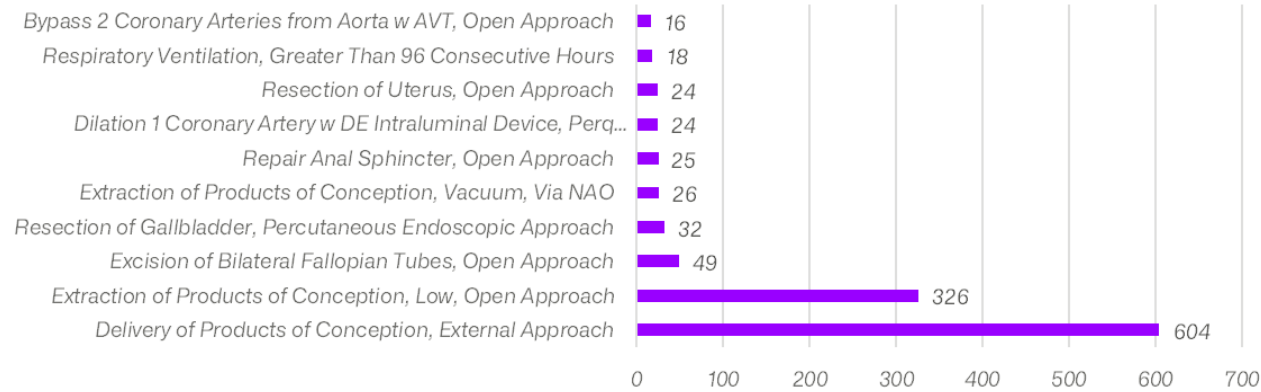
	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change
Length of Stay			
Medical	6.5	5.7	-12.3%
Surgical	6.9	6.8	-1.1%
Maternity	3.1	3.1	1.9%
MHSA	10.4	10.2	-1.9%
Total	5.6	5.4	-3.9%
Allowed Amt/Admit			
Medical	\$37,652	\$33,002	-12.4%
Surgical	\$75,953	\$71,998	-5.2%
Maternity	\$20,240	\$19,527	-3.5%
MHSA	\$12,944	\$13,358	3.2%
Total	\$34,401	\$33,008	-4.0%
Allowed Amt/Day			
Medical	\$5,786	\$5,785	0.0%
Surgical	\$11,061	\$10,606	-4.1%
Maternity	\$6,615	\$6,261	-5.3%
MHSA	\$1,243	\$1,308	5.2%
Total	\$6,164	\$6,152	-0.2%



*This report excludes LTC & non-acute admissions.

Acute Inpatient Admission Detail: Current Year Surgical Admits*

Top 10 Admit Principal Procedures by Volume



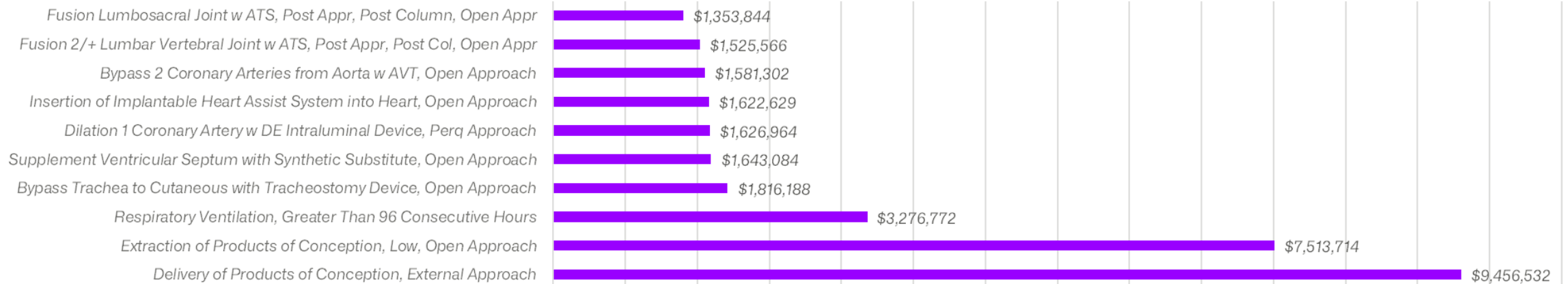
Volume

Top 10 Principal Procedures: 1,144
 Total Principal Procedures: 5,713
 Top 10 as a % of Total: 20.0%

Cost

Top 10 Principal Procedures (Admission Costs): \$31.4 m
 Total Principal Procedures (Admission Costs): \$188.5 m
 Top 10 as a % of Total Admission Costs: 16.7%

Top 10 Admit Principal Procedures by Cost



Outpatient Medical Detail

	Allowed Amt PMPY Med			Patients		
	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change
Major Procedures	\$1,179	\$1,363	15.6%	16,478	17,232	4.6%
Specialty Drugs (Medical)	\$535	\$599	11.9%	3,402	3,432	0.9%
Professional Office Visits	\$555	\$625	12.6%	91,840	93,409	1.7%
Emergency Rooms	\$535	\$627	17.3%	16,435	17,465	6.3%
Radiology	\$386	\$424	10.0%	38,916	41,047	5.5%
Other Outpatient Services	\$364	\$420	15.4%	79,386	79,844	0.6%
Laboratory	\$267	\$305	14.0%	72,414	71,114	-1.8%
Mental Health	\$233	\$266	14.2%	21,655	23,042	6.4%
Substance Abuse	\$22	\$25	13.8%	860	982	14.2%
PT, OT, Speech Therapy	\$125	\$142	13.5%	14,726	15,433	4.8%
Injections and Medications	\$96	\$82	-14.4%	11,797	12,535	6.3%
Supplies and Devices	\$87	\$92	5.9%	13,187	14,026	6.4%
Dialysis	\$58	\$67	16.2%	89	97	9.0%
Durable Medical Equipment	\$30	\$37	23.5%	4,183	4,611	10.2%

Outpatient Medical Detail

	Utilization (Services per 1000)			Price (Allowed Amount per Service)		
	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change
Major Procedures	1,836.9	1,964.6	7.0%	\$642	\$694	8.1%
Specialty Drugs (Medical)	276.8	288.6	4.3%	\$1,933	\$2,074	7.3%
Professional Office Visits	5,407.8	5,712.4	5.6%	\$103	\$109	6.6%
Emergency Rooms	1,936.7	2,137.4	10.4%	\$276	\$294	6.3%
Radiology	1,682.9	1,754.5	4.3%	\$229	\$242	5.5%
Other Outpatient Services	3,285.4	3,517.0	7.1%	\$111	\$119	7.8%
Laboratory	7,216.6	7,611.1	5.5%	\$37	\$40	8.1%
Mental Health	2,346.9	2,590.2	10.4%	\$99	\$103	3.5%
Substance Abuse	166.1	193.4	16.4%	\$133	\$130	-2.2%
PT, OT, Speech Therapy	4,116.7	4,258.1	3.4%	\$30	\$33	9.7%
Injections and Medications	762.1	807.9	6.0%	\$125	\$101	-19.3%
Supplies and Devices	1,055.4	1,135.6	7.6%	\$82	\$81	-1.6%
Dialysis	101.6	106.8	5.2%	\$571	\$631	10.4%
Durable Medical Equipment	184.6	204.0	10.5%	\$164	\$184	11.8%

Outpatient Medical Detail: Professional Office Visits

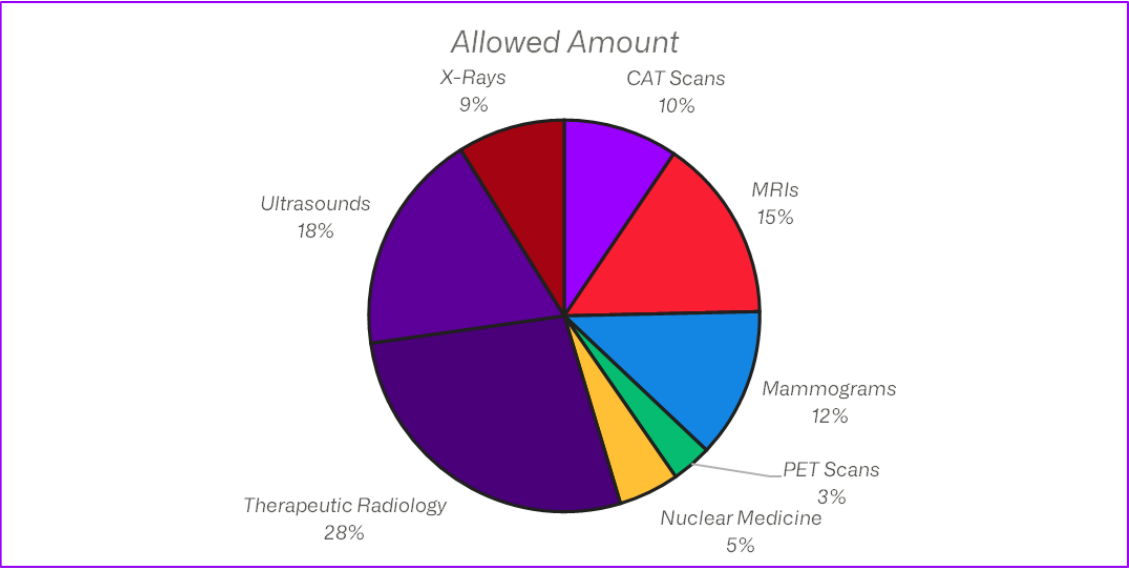
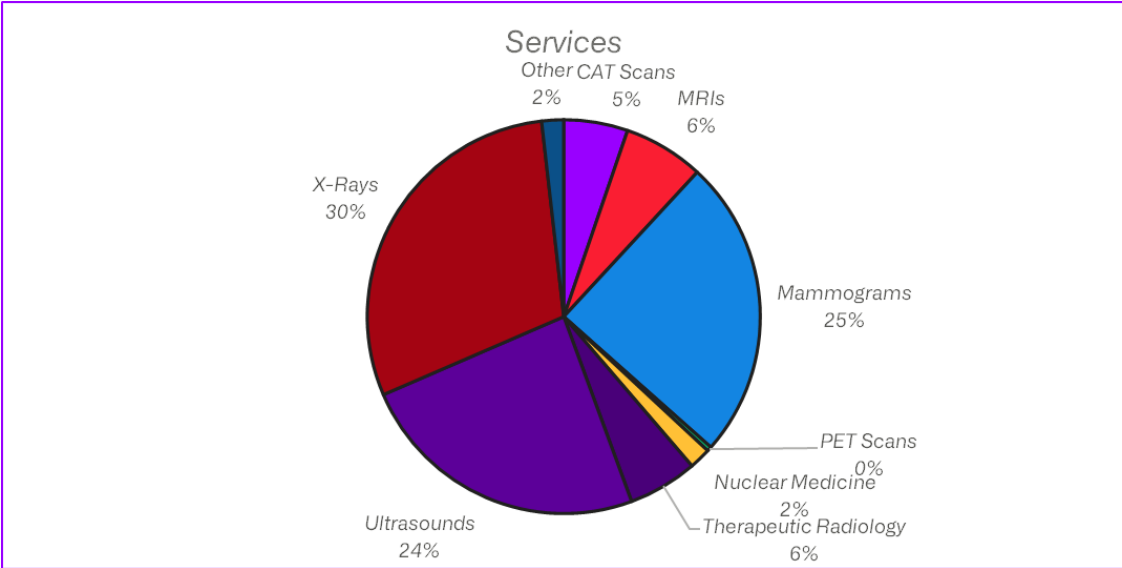
	% Visits			% Allowed Amt			Allowed Amount/Visit			Visits per 1000		
	Jul 2021 - Jun 2022	Jul 2022 - Jun 2023	Change	Jul 2021 - Jun 2022	Jul 2022 - Jun 2023	Change	Jul 2021 - Jun 2022	Jul 2022 - Jun 2023	% Change	Jul 2021 - Jun 2022	Jul 2022 - Jun 2023	% Change
Specialist Visits	38.0%	35.9%	-2.1%	37.2%	35.3%	-1.9%	\$121	\$126	4.2%	1,464	1,510	3.1%
Non-Specialist Visits	62.0%	64.1%	2.1%	62.8%	64.7%	1.9%	\$125	\$130	3.6%	2,390	2,697	12.8%
Total	100.0%	100.0%		100.0%	100.0%		\$124	\$128	3.9%	3,854	4,207	9.2%



	Visits per 1000	Allowed Amount per Visit
Dermatology	212	\$93
Orthopaedic Surgery	188	\$129
Cardiovascular Dis/Cardiology	115	\$126
Podiatry	113	\$89
Emergency Medicine	72	\$182
Chiropractor/DCM	68	\$83
Ophthalmology	59	\$111
Urology	52	\$118
Otolaryngology	53	\$147
Pain Mgmt/Pain Medicine	48	\$113
Surgeon (NEC)	40	\$127
Neurology	40	\$149
Endocrinology & Metabolism	41	\$136
Allergy & Immunology	40	\$147
Oncology	36	\$145
Top 15	1,170	\$120
All Other Specialists	344	\$145
Total All Specialists	1,510	\$126

Outpatient Medical Detail: Radiology

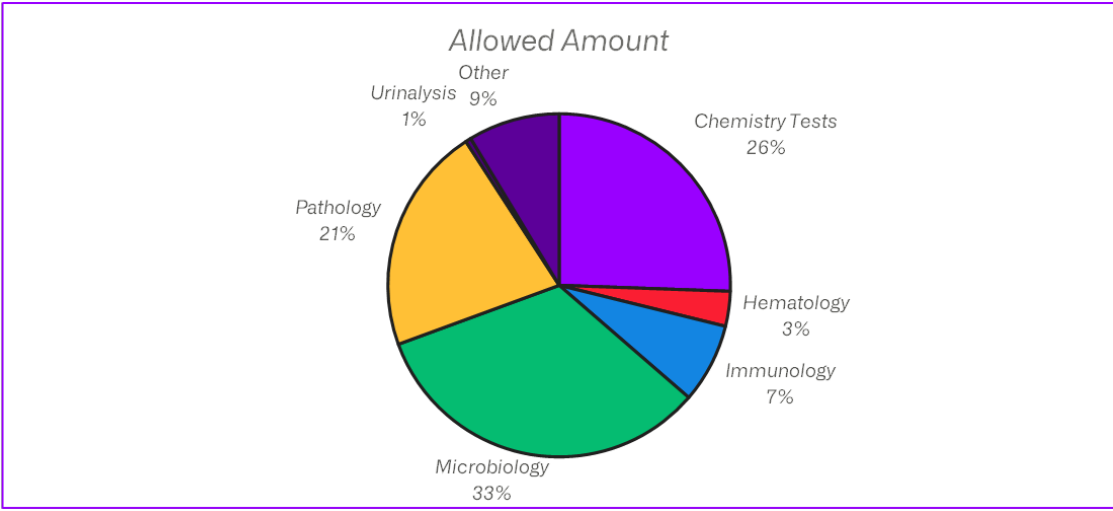
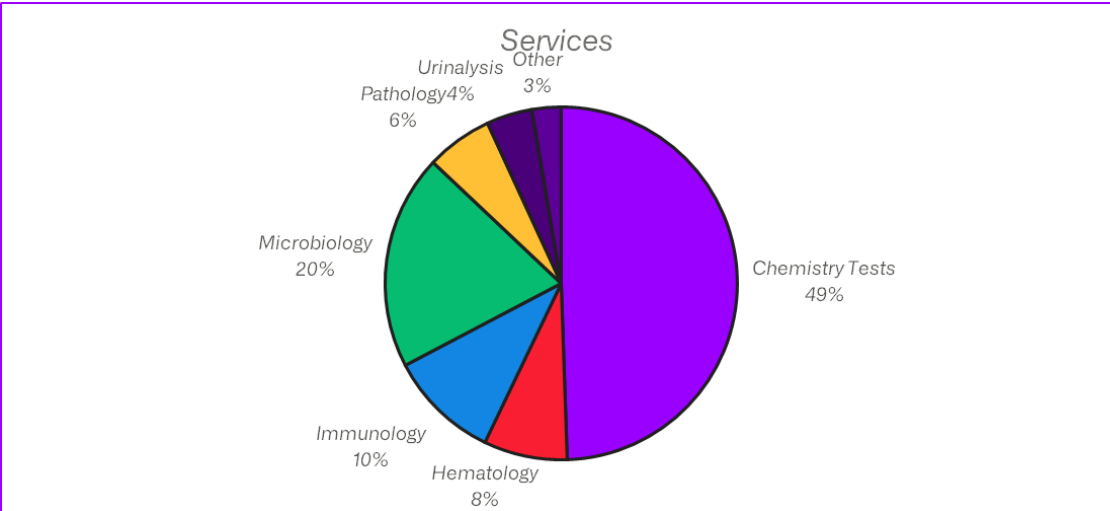
Outpatient Radiology Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change
CAT Scans	82.5	92.3	12.0%	\$439	\$426	-3.1%	\$36	\$39	8.5%	\$33	\$36	9.6%
MRIs	107.8	116.2	7.8%	\$539	\$563	4.4%	\$58	\$65	12.6%	\$54	\$61	12.2%
Mammograms	405.7	432.5	6.6%	\$117	\$121	3.6%	\$47	\$52	10.5%	\$46	\$51	10.3%
PET Scans	4.2	6.7	59.2%	\$3,027	\$2,921	-3.5%	\$13	\$20	53.6%	\$12	\$19	53.3%
Nuclear Medicine	28.6	31.2	9.1%	\$671	\$755	12.4%	\$19	\$24	22.6%	\$18	\$23	22.8%
Therapeutic Radiology	104.2	100.0	-4.0%	\$1,006	\$1,103	9.6%	\$105	\$110	5.2%	\$103	\$109	6.4%
Ultrasounds	432.5	423.2	-2.2%	\$162	\$169	4.3%	\$70	\$72	2.1%	\$64	\$65	1.7%
X-Rays	486.7	520.6	7.0%	\$70	\$74	6.6%	\$34	\$39	14.0%	\$29	\$33	13.4%
Other	30.9	31.8	2.8%	\$104	\$112	7.6%	\$3	\$4	10.7%	\$3	\$3	8.1%
Total	1682.9	1754.5	4.3%	\$229	\$242	5.5%	\$386	\$424	10.0%	\$362	\$399	10.2%



Outpatient Medical Detail: Laboratory

Annual Trend

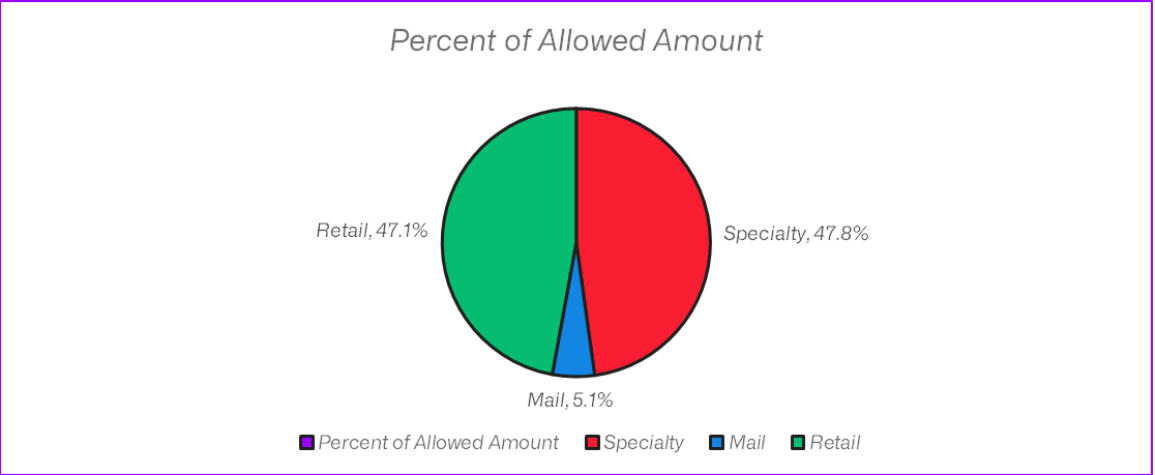
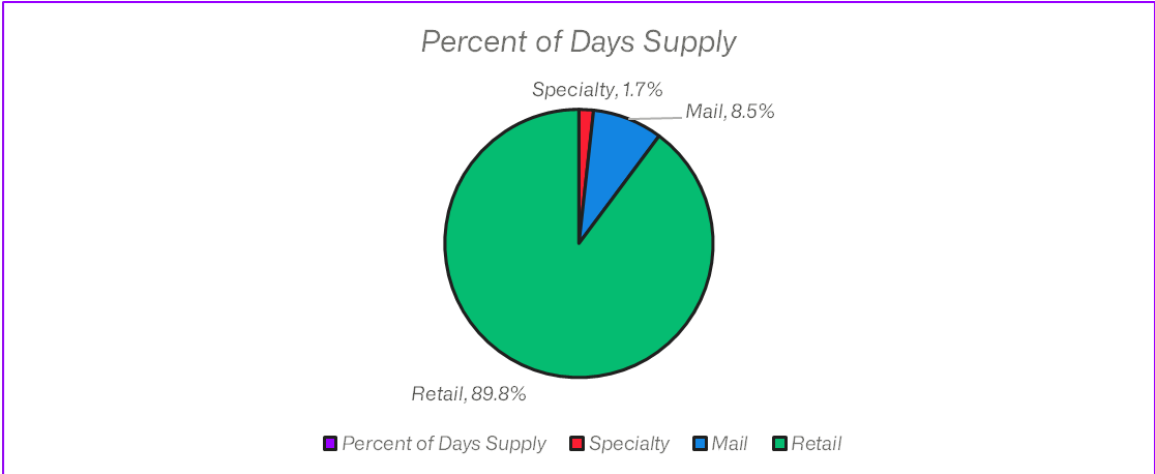
Outpatient Lab Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Jul 2021 - Jun 2022	Jul 2022 - Jun 2023	% Change	Jul 2021 - Jun 2022	Jul 2022 - Jun 2023	% Change	Jul 2021 - Jun 2022	Jul 2022 - Jun 2023	% Change	Jul 2021 - Jun 2022	Jul 2022 - Jun 2023	% Change
Chemistry Tests	3447.0	3764.2	9.2%	\$20	\$21	2.3%	\$70	\$78	11.8%	\$56	\$62	9.6%
Hematology	529.6	584.4	10.3%	\$14	\$17	24.5%	\$7	\$10	37.4%	\$6	\$7	6.4%
Immunology	716.4	774.2	8.1%	\$27	\$30	9.1%	\$19	\$23	17.9%	\$18	\$22	19.4%
Microbiology	1547.4	1500.8	-3.0%	\$59	\$67	14.4%	\$91	\$101	11.0%	\$87	\$96	10.5%
Pathology	445.2	464.1	4.3%	\$125	\$141	12.5%	\$56	\$65	17.3%	\$51	\$60	19.1%
Urinalysis	307.6	320.5	4.2%	\$5	\$5	1.0%	\$2	\$2	5.2%	\$1	\$1	6.0%
Other	223.4	202.9	-9.2%	\$102	\$130	26.6%	\$23	\$26	15.0%	\$21	\$24	14.3%
Total	7216.6	7611.1	5.5%	\$37	\$40	8.1%	\$267	\$305	14.0%	\$241	\$272	13.0%



Prescription Drug Detail*

Annual Trend

	Jul 2021 - Jun 2022	Jul 2022 - Jun 2023	% Change
Total	Allowed Amount PMPY	\$1,929	\$2,096 8.7%
	Net Pay PMPY	\$1,820	\$1,978 8.7%
	Out of Pocket PMPY	\$102	\$110 8.1%
	Patients per 1000	807.4	826.9 2.4%
	Allowed Amount per Day Supply	\$4.36	\$4.48 2.7%
	Days Supply PMPY	442.1	467.7 5.8%
Mail Order	Allowed Amount PMPY	\$106	\$106 0.3%
	Net Pay PMPY	\$98	\$100 1.2%
	Out of Pocket PMPY	\$7	\$6 -11.6%
	Patients per 1000	54.8	44.3 -19.2%
	Allowed Amount per Day Supply	\$2.39	\$2.68 12.3%
	Days Supply PMPY	44.3	39.5 -10.7%
Retail	Allowed Amount PMPY	\$952	\$988 3.7%
	Net Pay PMPY	\$859	\$887 3.3%
	Out of Pocket PMPY	\$87	\$95 9.2%
	Patients per 1000	803.0	823.6 2.6%
	Allowed Amount per Day Supply	\$2.44	\$2.35 -3.4%
	Days Supply PMPY	391.0	420.0 7.4%
Specialty	Allowed Amount PMPY	\$871	\$1,002 15.0%
	Net Pay PMPY	\$862	\$991 15.0%
	Out of Pocket PMPY	\$7	\$8 15.0%
	Patients per 1000	35.7	40.8 14.3%
	Allowed Amount per Day Supply	\$127.47	\$122.77 -3.7%
	Days Supply PMPY	6.8	8.2 19.4%

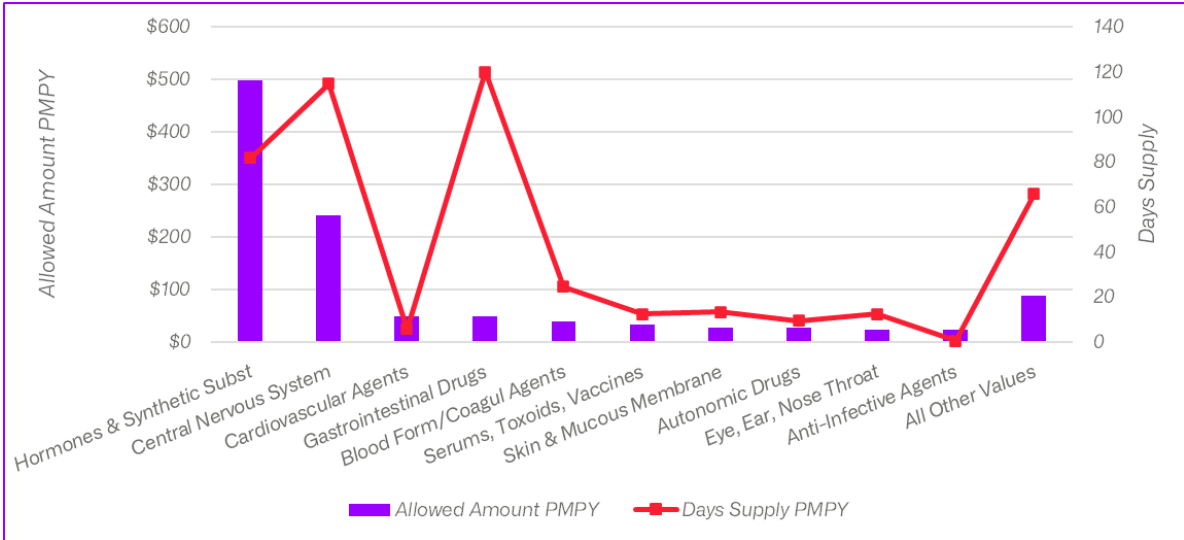


*Specialty drugs on this slide includes drugs covered under the prescription drug benefit and excludes drugs covered under the medical plans.

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		
	Jul 2021 - Jun 2022	Jul 2022 - Jun 2023	% Change	Jul 2021 - Jun 2022	Jul 2022 - Jun 2023	% Change	Jul 2021 - Jun 2022	Jul 2022 - Jun 2023	% Change	Jul 2021 - Jun 2022	Jul 2022 - Jun 2023	% Change	Jul 2021 - Jun 2022	Jul 2022 - Jun 2023	% Change
Hormones & Synthetic Subst	\$449	\$498	10.9%	\$422	\$470	11.4%	\$7	\$6	-10.3%	66	82	23.6%	93.5%	93.2%	-0.3%
Central Nervous System	\$246	\$240	-2.6%	\$220	\$212	-3.8%	\$2	\$2	-3.6%	113	115	1.1%	94.7%	97.0%	2.4%
Cardiovascular Agents	\$45	\$48	6.6%	\$43	\$46	6.7%	\$14	\$8	-39.9%	3	6	77.2%	99.9%	99.9%	0.1%
Blood Form/Coagul Agents	\$56	\$48	-13.3%	\$42	\$36	-15.8%	\$0	\$0	-12.5%	121	120	-0.9%	99.9%	100.0%	0.0%
Gastrointestinal Drugs	\$45	\$38	-15.1%	\$40	\$34	-15.0%	\$2	\$2	-17.1%	24	25	2.4%	99.9%	99.9%	0.0%
Autonomic Drugs	\$33	\$33	0.9%	\$29	\$29	0.4%	\$3	\$3	-2.4%	12	12	3.5%	99.9%	99.9%	0.0%
Skin & Mucous Membrane	\$26	\$28	5.8%	\$22	\$23	2.9%	\$2	\$2	1.2%	13	13	4.5%	99.5%	98.1%	-1.4%
Eye, Ear, Nose Throat	\$36	\$26	-27.5%	\$33	\$22	-30.8%	\$4	\$3	-28.6%	9	9	1.5%	98.7%	98.7%	0.0%
Serums, Toxoids, Vaccines	\$22	\$24	9.7%	\$17	\$18	4.9%	\$2	\$2	2.0%	11	12	7.6%	99.9%	100.0%	0.0%
Anti-Infective Agents	\$37	\$23	-36.5%	\$37	\$23	-36.6%	\$43	\$55	30.4%	1	0	-51.3%	100.0%	100.0%	0.0%
All Other Values	\$63	\$87	38.2%	\$52	\$73	40.5%	\$1	\$1	29.8%	62	66	6.4%	99.6%	99.7%	0.1%
Total	\$1,058	\$1,094	3.4%	\$958	\$987	3.0%	\$2	\$2	-2.1%	435	460	5.6%	97.5%	98.1%	0.7%



Specialty Drug Detail¹

	Allowed Amount			Patients			Allowed Amount per Patient		
	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change
Medical Specialty	\$53,307,617	\$59,875,048	12.3%	3,402	3,433	0.9%	\$15,669	\$17,441	11.3%
Prescription Specialty	\$86,789,600	\$100,233,774	15.5%	3,905	4,482	14.8%	\$22,225	\$22,364	0.6%

Top 10 Specialty Drugs Through Medical Plans		Allowed Amount	Patients	Allowed/Patient
J9271	Inject pembrolizumab 1 mg	\$5,637,796	54	\$104,404
J2350	Inject, ocrelizumab, 1 mg	\$3,636,887	51	\$71,312
J9144	Inj, daratumumab, 10 mg and hyaluronidase-fihj	\$2,719,978	14	\$194,284
J2506	Inject, pegfilgrastim, excl biosimilar, 0.5 mg	\$2,345,742	54	\$43,440
J3380	Inject vedolizumab 1 mg	\$2,098,336	51	\$41,144
J9299	Inject nivolumab 1 mg	\$1,974,145	15	\$131,610
96413	CHEMOTX ADMN IV NFS TQ UP 1 HR	\$1,579,959	551	\$2,867
J2323	Injection natalizumab, 1 mg	\$1,367,972	15	\$91,198
Q5103	Inj, infliximab-dyyb, inflectra, 10 mg	\$1,317,919	89	\$14,808
J0585	Injection onabotulinumtoxinA, 1 unit	\$1,259,532	309	\$4,076
Total Top 10		\$22,678,734	894	\$25,368
Percent of Overall Total (Medical Specialty)		37.9%	26.0%	

¹Specialty 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

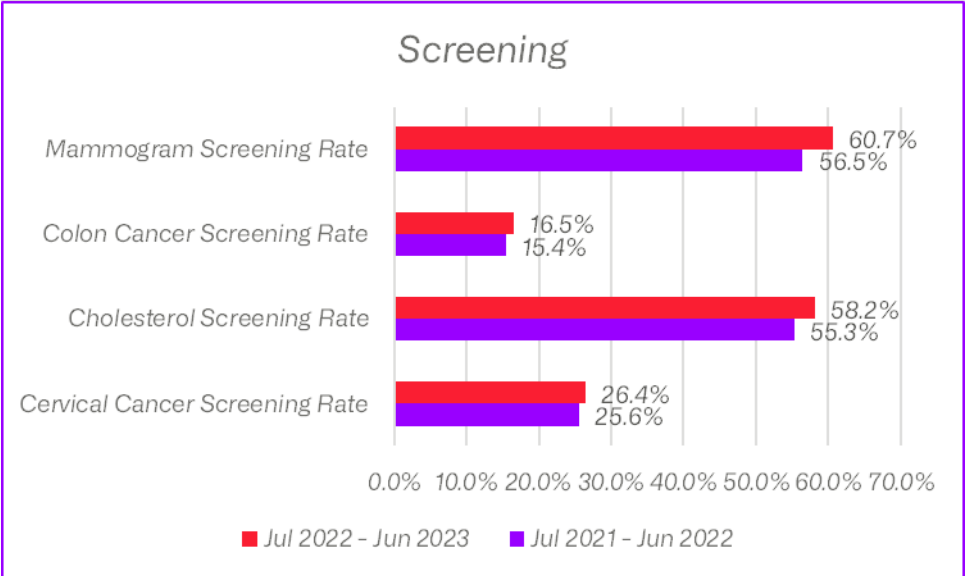
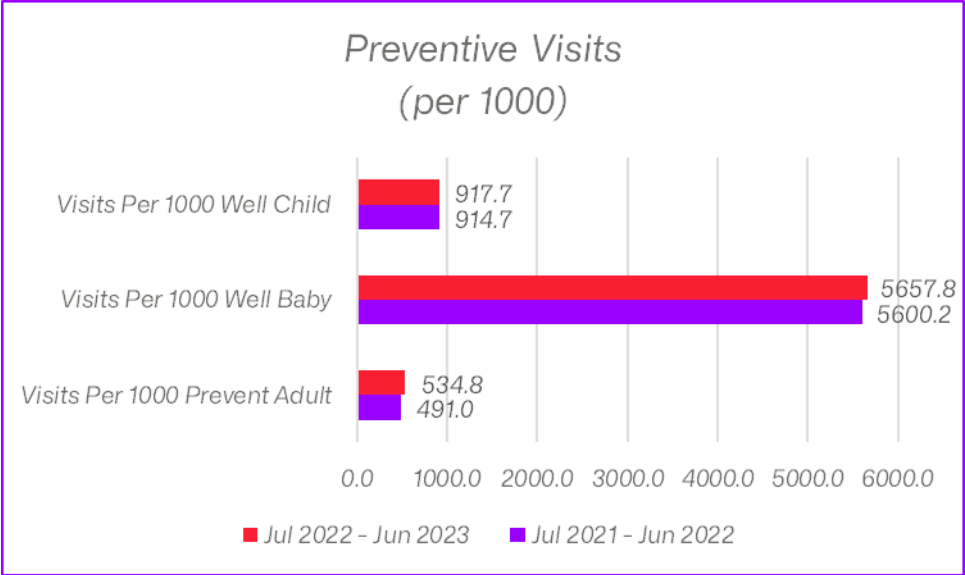
Top 15 Through the Prescription Plan

	Allowed Amount	Patients
HUMIRA	\$13,363,526	219
STELARA	\$7,145,209	76
DUPIXENT	\$5,513,773	222
TREMFYA	\$5,047,514	101
SKYRIZI	\$3,752,822	69
ENBREL	\$2,720,245	60
COSENTYX	\$2,554,267	54
TALTZ	\$2,097,090	40
OTEZLA	\$1,620,301	62
VERZENIO	\$1,582,063	11
BIKTARVY	\$1,481,938	61
SPRYCEL	\$1,376,615	13
TRIKAFTA	\$1,323,109	7
RINVOQ	\$1,227,641	34
CIMZIA	\$1,179,544	29
Total	\$51,985,657	1,058
Percent of Overall Total (Rx Specialty)	51.9%	23.6 %

Mental Health and Substance Abuse Detail

	Mental Health			Substance Abuse		
	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	% Change
Overall						
Patients per 1000 Inpatient	4.2	4.3	1.5%	1.4	1.4	-1.8%
Pats per 1000 Outpatient	198.2	209.9	5.9%	7.9	8.9	13.7%
Inpatient						
Allow Amt PMPY Adm Acute	\$52	\$53	3.2%	\$23	\$25	8.2%
Net Pay PMPY Adm Acute	\$49	\$51	4.1%	\$22	\$24	9.1%
Allow Amt Per Adm Acute	\$13,553	\$13,276	-2.0%	\$11,763	\$13,536	15.1%
Days LOS Admit Acute	11.0	10.2	-7.0%	9.3	10.2	9.8%
Admits Per 1000 Acute	3.8	4.0	5.4%	2.0	1.8	-6.0%
Outpatient						
Allow Amt PMPY OP Med	\$227	\$262	15.5%	\$22	\$25	18.4%
Net Pay PMPY OP Med	\$209	\$240	14.3%	\$20	\$23	21.9%
Allow Amt Per Svc OP Med	\$99	\$104	5.1%	\$131	\$130	22.5%
Svcs Per 1000 OP Med	2287.3	2512.8	9.9%	165.5	192.8	-3.4%

Preventive Visits and Screening Overview

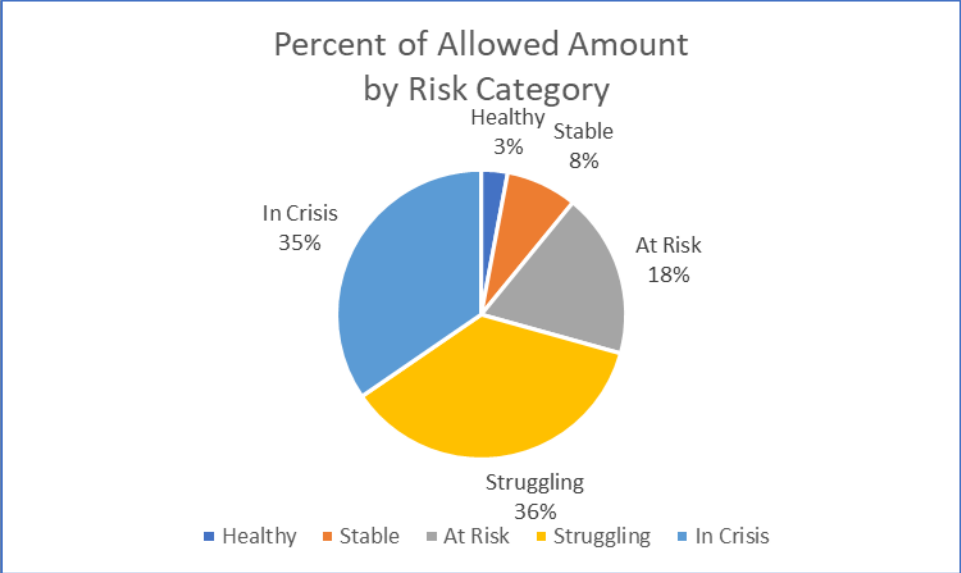
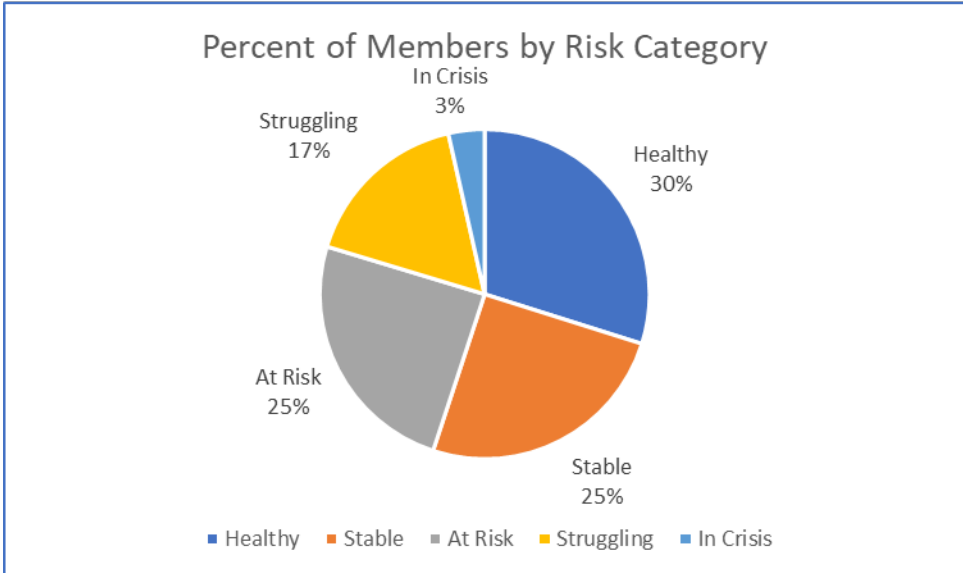


Clinical Overview

Annual Trend: Conditions of Interest	Allowed Amount PMPY (Medical)			Patients per 1000			Allowed Amount per Patient (Medical)		
	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	Change	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	Change	Jul 2021 – Jun 2022	Jul 2022 – Jun 2023	Change
Asthma	\$25.17	\$29.53	17.3%	33.2	38.0	14.3%	\$690.71	\$708.68	2.6%
Cancer - Breast	\$84.76	\$104.31	23.1%	6.9	7.2	5.7%	\$11,276.84	\$13,125.61	16.4%
Cancer - Colon	\$19.04	\$28.62	50.3%	1.5	1.6	8.6%	\$11,500.23	\$15,908.27	38.3%
Cancer - Lung	\$30.90	\$33.50	8.4%	1.0	1.2	21.8%	\$27,490.48	\$24,458.87	-11.0%
Cancer - Skin	\$24.77	\$31.01	25.2%	27.2	28.5	4.7%	\$831.17	\$993.36	19.5%
Cerebrovascular Disease	\$69.30	\$81.22	17.2%	10.7	11.8	10.7%	\$5,917.38	\$6,264.33	5.9%
Chronic Obstruc Pulm Dis(COPD)	\$7.66	\$13.32	74.0%	5.2	5.4	3.1%	\$1,338.53	\$2,258.94	68.8%
Congestive Heart Failure	\$9.46	\$23.90	152.8%	3.1	3.3	6.1%	\$2,796.03	\$6,660.05	138.2%
Coronary Artery Disease	\$101.33	\$104.49	3.1%	14.2	14.7	3.5%	\$6,501.58	\$6,476.07	-0.4%
Diabetes	\$90.10	\$102.24	13.5%	86.8	95.1	9.5%	\$946.06	\$980.07	3.6%
Hypertension, Essential	\$61.61	\$76.02	23.4%	117.1	119.9	2.4%	\$479.83	\$577.81	20.4%
Mental Hlth - Depression	\$110.24	\$123.08	11.7%	92.2	96.6	4.8%	\$1,089.77	\$1,160.69	6.5%
Osteoarthritis	\$162.34	\$200.13	23.3%	60.2	62.8	4.2%	\$2,458.50	\$2,906.14	18.2%
Renal Function Failure	\$86.48	\$112.34	29.9%	9.9	11.0	10.4%	\$7,949.94	\$9,349.50	17.6%
Spinal/Back Disord, Low Back	\$180.20	\$184.40	2.3%	94.2	98.4	4.4%	\$1,744.08	\$1,708.02	-2.1%
Pneumonia	\$15.71	\$23.58	50.1%	5.5	7.5	37.5%	\$2,618.12	\$2,855.63	9.1%
Pregnancy	\$299.73	\$303.52	1.3%	25.9	25.0	-3.6%	\$10,539.05	\$11,069.44	5.0%

Risk Profile¹ (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



¹Definitions 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.