



Key Trends for Active Employees and Early Retirees

Based on Paid Claims
Through January 2024
Rolling Year

March 2024



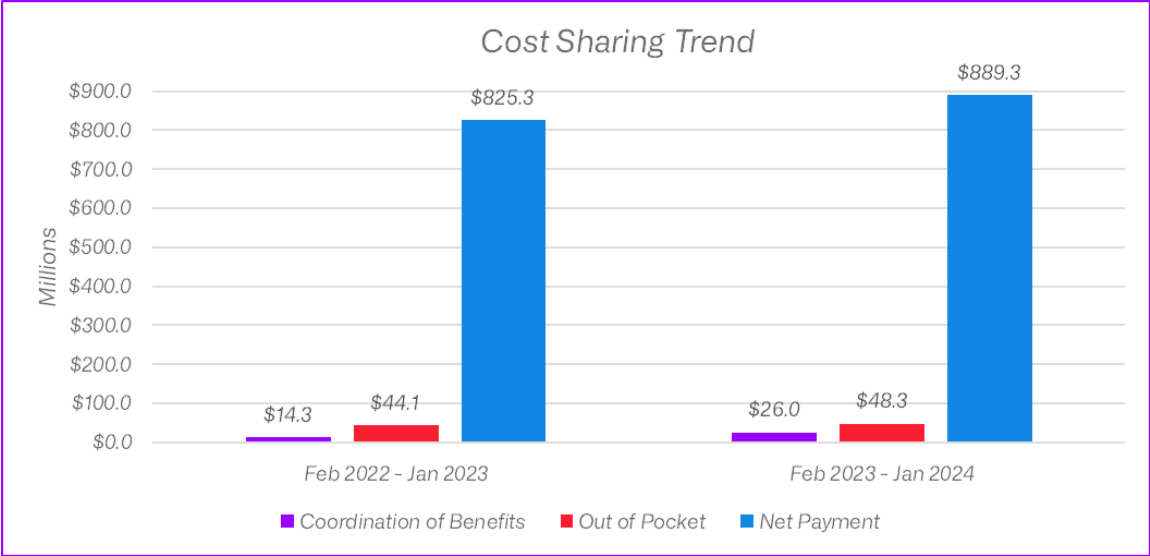
Executive Summary

- Overall allowed PMPY trend rose 7.9% from \$8,856 to \$9,556
- Inpatient allowed medical PMPY decreased by 3.1%, driven by a decrease of 6.8% facility charges
 - Allowed amount PMPY for surgical and maternity admissions decreased by 11.1% and 14.1%, respectively; resulting in a decrease in net pay PMPY of 4.4%
- Outpatient medical PMPY increased by 10.3% from \$4,812 to \$5,269
 - Allowed amount PMPY increased the greatest for substance abuse (39.0%); medical specialty medications (23.8%); and physical, occupational, and speech therapies (20.7%), driven by an increase in services per 1,000
 - There was an increase in the number of patients utilizing mental health and substance abuse by 7.9% and 13.8%, respectively
 - Allowed amount per service increased for 14.0% for medical specialty medications; the three most costly were to treat cancer (Keytruda and Neulasta) and multiple sclerosis (Ocrevus)
- Pharmacy payments were driving 27.3% of the cost overall and increased by 12.9% 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

Overall Trend

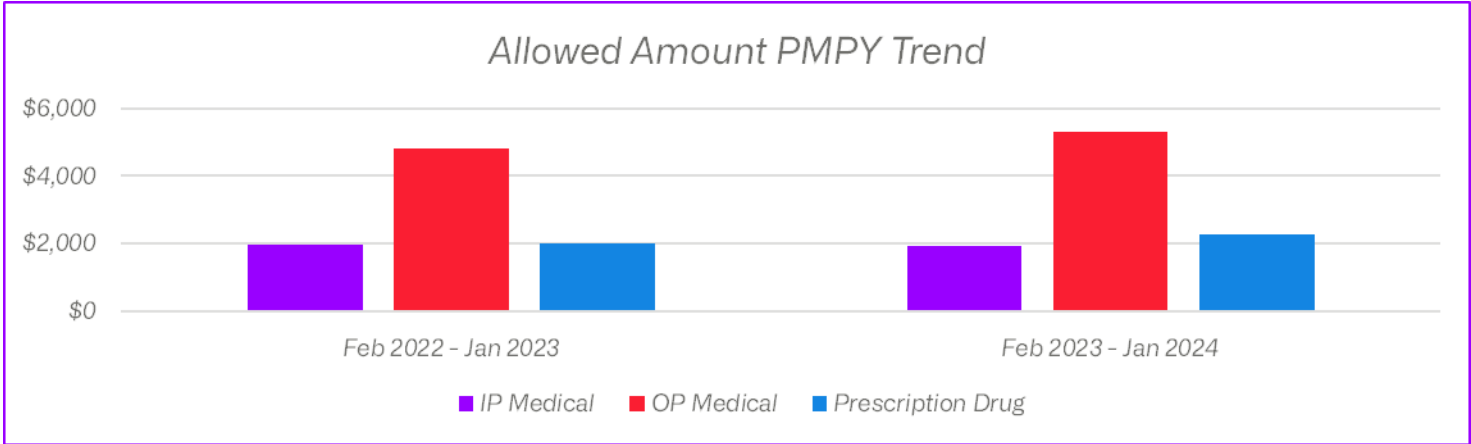
Annual Trend

	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	% Change
Allowed Amount	\$883,629,924	\$963,503,315	9.0%
Coordination of Benefits ¹	\$14,290,560	\$25,964,494	81.7%
Out of Pocket	\$44,085,038	\$48,287,773	9.5%
Net Payment	\$825,254,326	\$889,251,048	7.8%
Members Avg Med or Rx	\$99,781	\$100,823	1.0%
Allow Amt PMPY	\$8,856	\$9,556	7.9%
Allow Amt PEPY	\$19,515	\$20,948	7.3%
Net Pay PMPY	\$8,271	\$8,820	6.6%
Net Pay PEPY	\$18,226	\$19,333	6.1%



¹Increase in Coordination of Benefits is largely due to the addition of PrudentRx Claims. Coordination of Benefits for PrudentRx consists of a “residual copay required by the manufacturer or the remaining drug cost after the program benefits are exhausted or unavailable. This amount is billed back to the plan” (CVS Report Definitions, State of DE State Employee Benefits Comm Savings Report). This does not include any savings, which are not included in this report and not included in the overall Allowed Amount.

Overall PMPY Trend



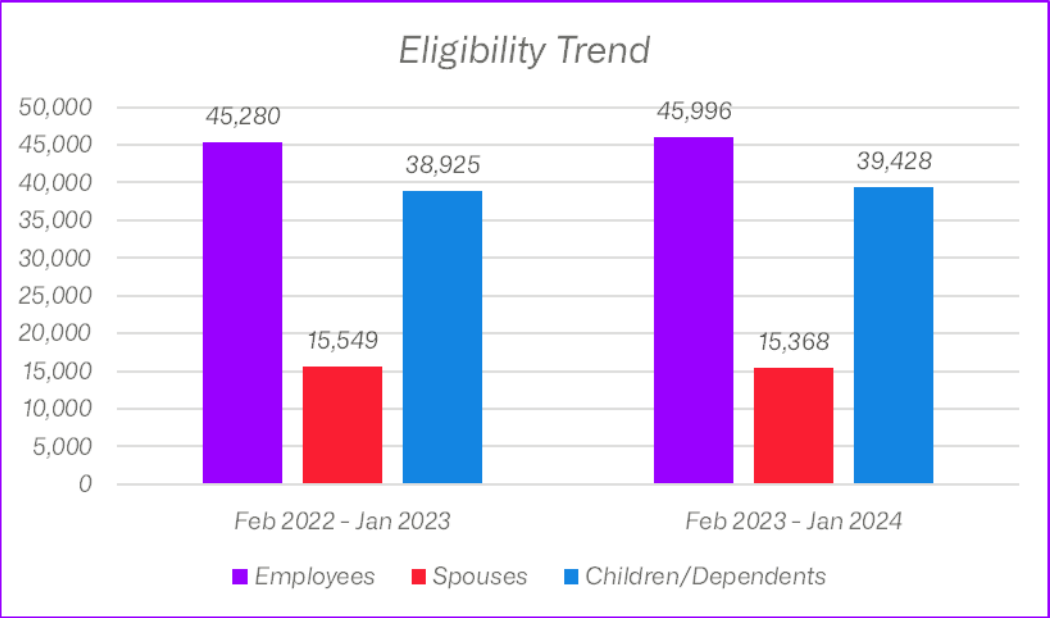
Allowed Amount PMPY Trend

	Feb 2022 - Jan 2023	Feb 2023 - Jan 2024	% Change
IP Medical	\$1,968	\$1,907	-3.1%
OP Medical	\$4,812	\$5,310	10.3%
Prescription Drug	\$2,012	\$2,273	12.9%

Overall Eligibility Trend

Annual Eligibility Trend

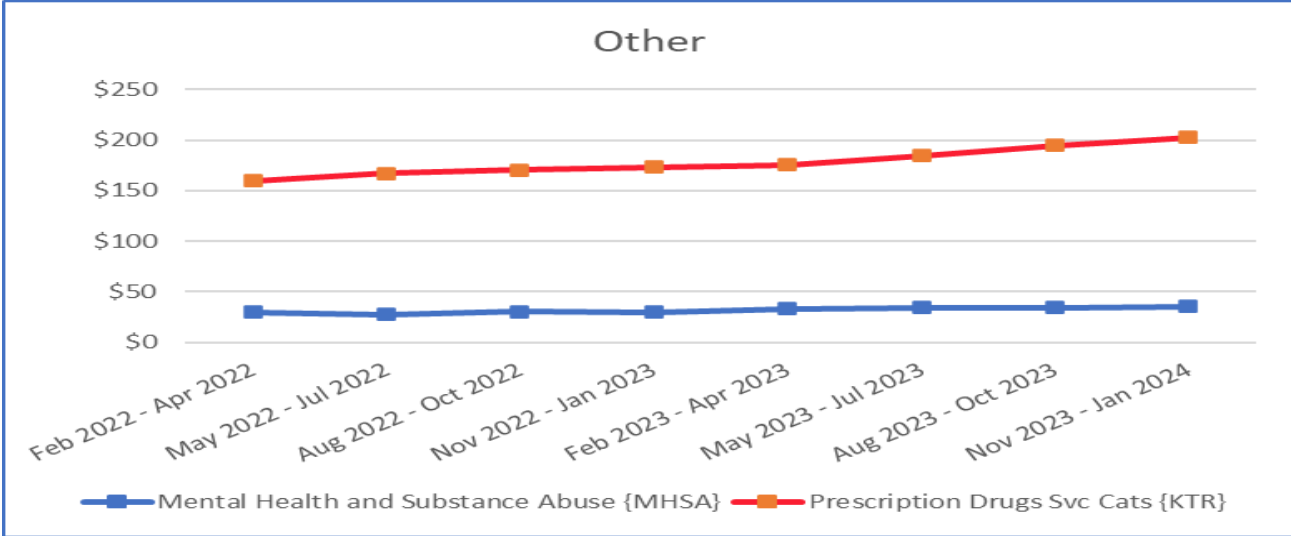
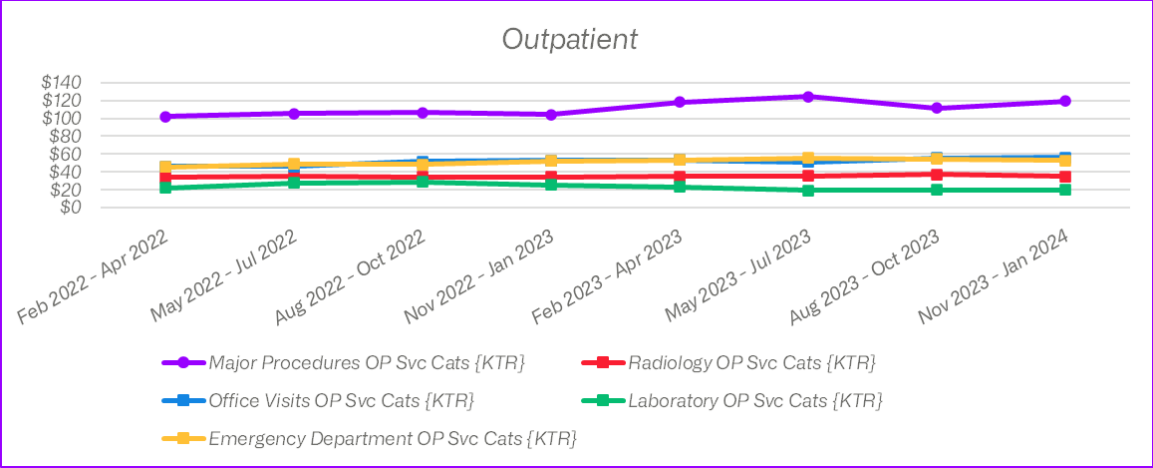
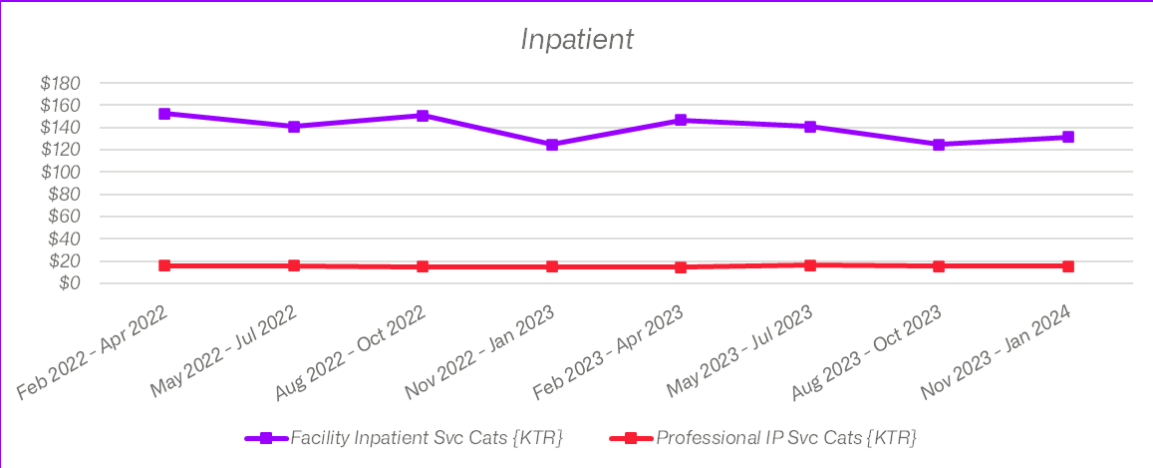
	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	% Change
Members Avg	99,754	100,792	1.0%
Employees	45,280	45,996	1.6%
Spouses	15,549	15,368	-1.2%
Children/Dependents	38,925	39,428	1.3%
Family Size Avg	2.2	2.2	-0.5%
Member Age Avg	34.4	34.4	-0.1%
Employees	47.0	47.0	-0.1%
Spouses	49.8	49.9	0.1%
Children/Dependents	13.5	13.5	0.5%



Overall Trend by Type of Service

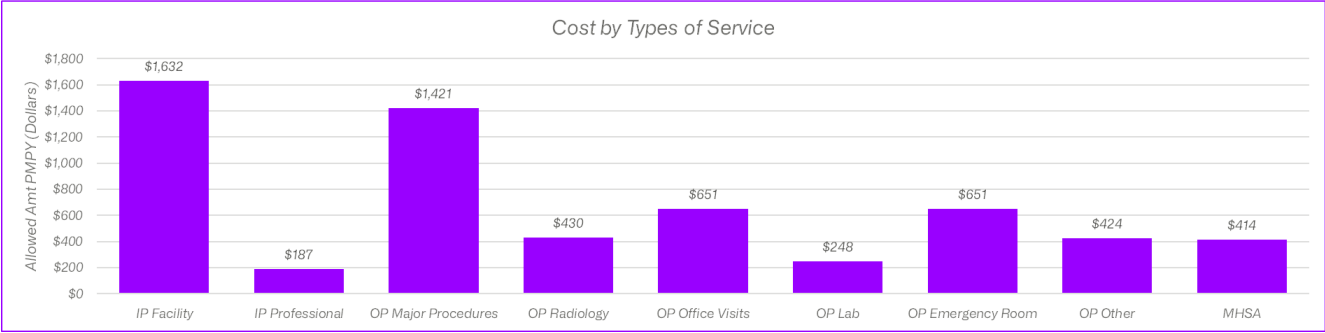
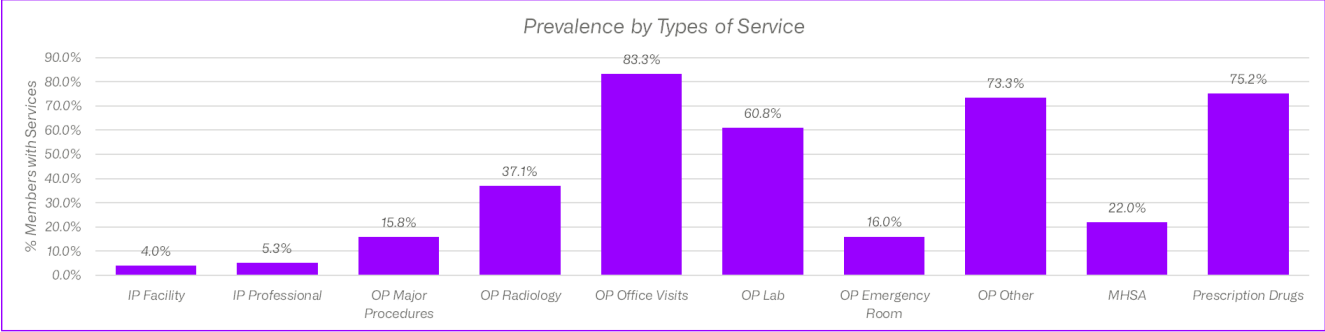
	Allowed Amt PMPY Med and Rx			Net Pay PMPY Med and Rx		
	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	% Change	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	% Change
IP Facility	\$1,707	\$1,632	-4.4%	\$1,635	\$1,546	-5.4%
IP Professional	\$184	\$187	1.8%	\$177	\$178	0.7%
OP Major Procedures	\$1,253	\$1,421	13.4%	\$1,191	\$1,346	13.0%
OP Radiology	\$414	\$430	3.8%	\$388	\$404	4.0%
OP Office Visits	\$591	\$651	10.2%	\$505	\$557	10.3%
OP Lab	\$314	\$248	-21.0%	\$285	\$215	-24.4%
OP Emergency Room	\$586	\$651	11.0%	\$533	\$590	10.7%
OP Other	\$392	\$424	8.2%	\$384	\$431	12.3%
MHSA	\$350	\$414	18.2%	\$324	\$382	17.8%
Prescription Drugs	\$2,012	\$2,273	12.9%	\$1,900	\$2,053	8.1%

Allowed Amount PMPM Quarterly Trend



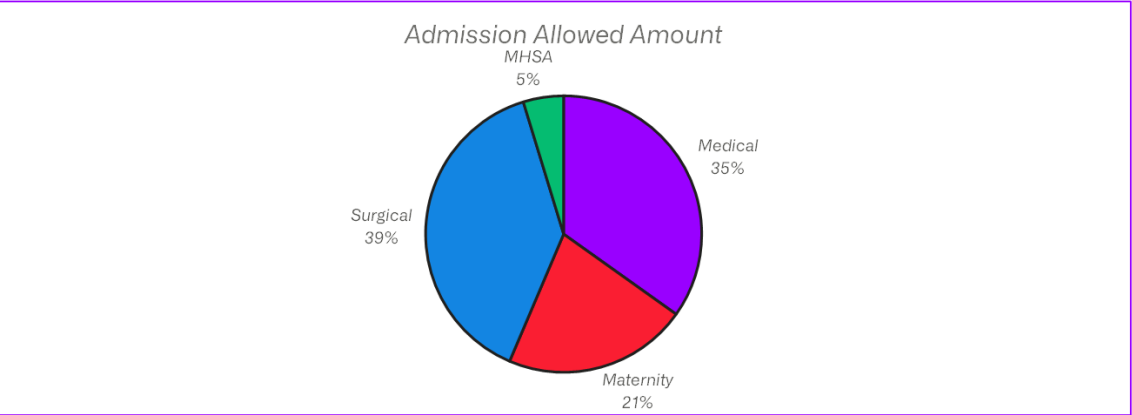
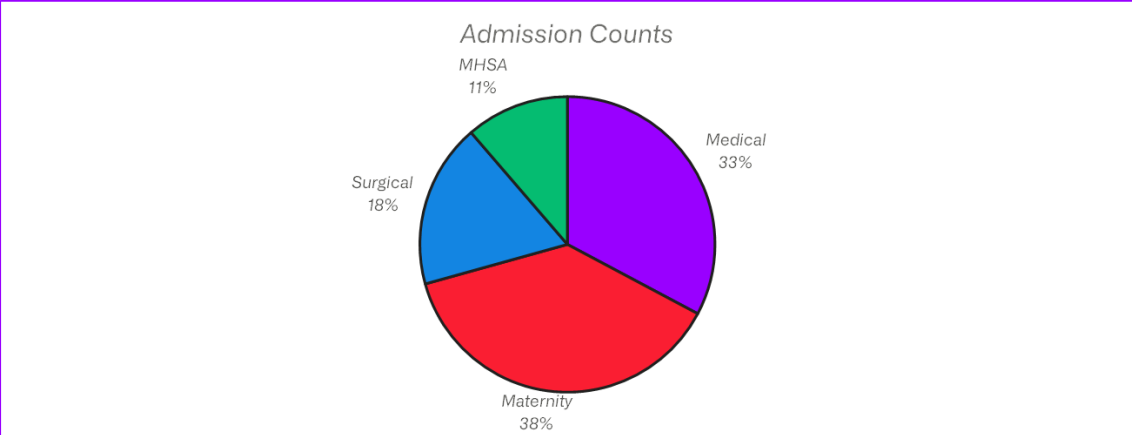
Cost and Use by Type of Service

	Patients as a % of Total Members	Costs as a % of Total Allowed Amount
IP Facility	4.0%	19.6%
IP Professional	5.3%	2.2%
OP Major Procedures	15.8%	17.1%
OP Radiology	37.1%	5.2%
OP Office Visits	83.3%	7.8%
OP Lab	60.8%	3.0%
OP Emergency Room	16.0%	7.8%
OP Other	73.3%	5.1%
MHSA	22.0%	5.0%
Prescription Drugs	75.2%	27.3%



Acute Inpatient Admission Detail

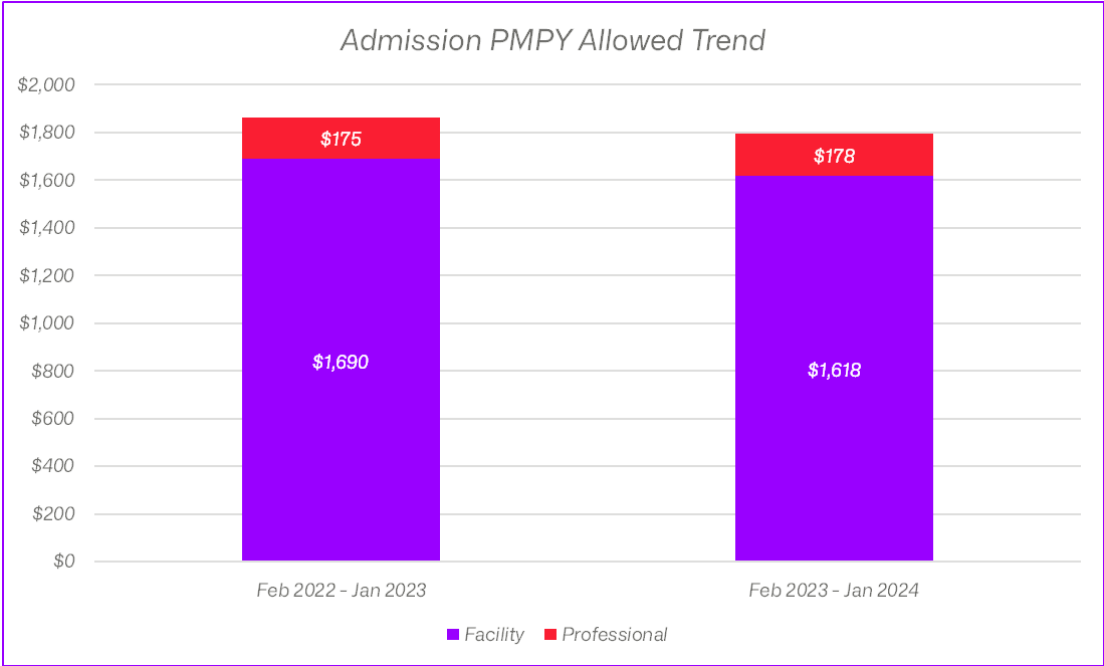
	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	% Change	
Admits/1000	Medical	17.1	18.2	6.5%
	Maternity	22.2	21.0	-5.2%
	Surgical	10.2	10.0	-2.3%
	MHSA	5.9	6.3	7.3%
	Total	55.3	55.4	0.3%
Allowed Amount PMPY	Medical	\$598	\$644	7.7%
	Maternity	\$464	\$399	-14.1%
	Surgical	\$808	\$718	-11.1%
	MHSA	\$76	\$87	14.3%
	Total	\$1,947	\$1,849	-5.0%
Net Pay PMPY	Medical	\$574	\$627	9.2%
	Maternity	\$443	\$377	-14.9%
	Surgical	\$770	\$690	-10.3%
	MHSA	\$73	\$84	14.6%
	Total	\$1,860	\$1,778	-4.4%



*This report excludes LTC & non-acute admissions.

Admission PMPY Allowed Amount Trend*

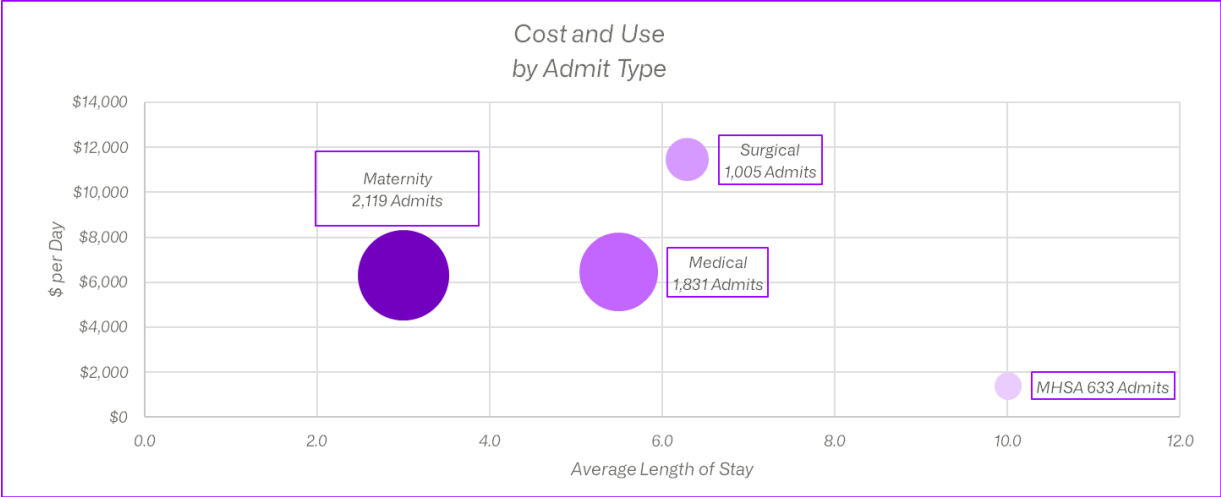
	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	% Change
Allowed Amt PMPY			
Facility	\$1,690	\$1,618	-4.3%
Professional	\$175	\$178	2.0%
Total	\$1,864	\$1,796	-3.7%
Net Pay PMPY			
Facility	\$1,620	\$1,534	-5.3%
Professional	\$168	\$170	1.0%
Total	\$1,788	\$1,704	-4.7%



*This report excludes LTC & non-acute admissions.

Acute Admission Detail*

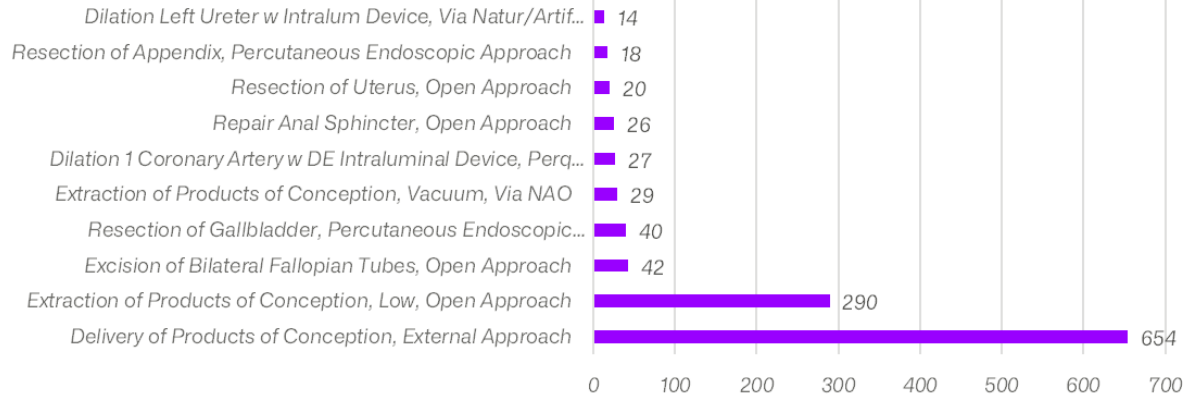
	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	% Change
Length of Stay			
Medical	6.3	5.5	-12.2%
Surgical	7.7	6.3	-18.4%
Maternity	3.3	3.0	-8.0%
MHSA	10.1	10.0	-1.4%
Total	5.7	5.2	-9.3%
Allowed Amt/Admit			
Medical	\$35,078	\$35,469	1.1%
Surgical	\$79,208	\$72,080	-9.0%
Maternity	\$20,941	\$18,973	-9.4%
MHSA	\$13,058	\$13,918	6.6%
Total	\$35,224	\$33,357	-5.3%
Allowed Amt/Day			
Medical	\$5,608	\$6,459	15.2%
Surgical	\$10,274	\$11,457	11.5%
Maternity	\$6,416	\$6,316	-1.6%
MHSA	\$1,287	\$1,391	8.1%
Total	\$6,141	\$6,410	4.4%



*This report excludes LTC & non-acute admissions.

Acute Inpatient Admission Detail: Current Year Surgical Admits*

Top 10 Admit Principal Procedures by Volume



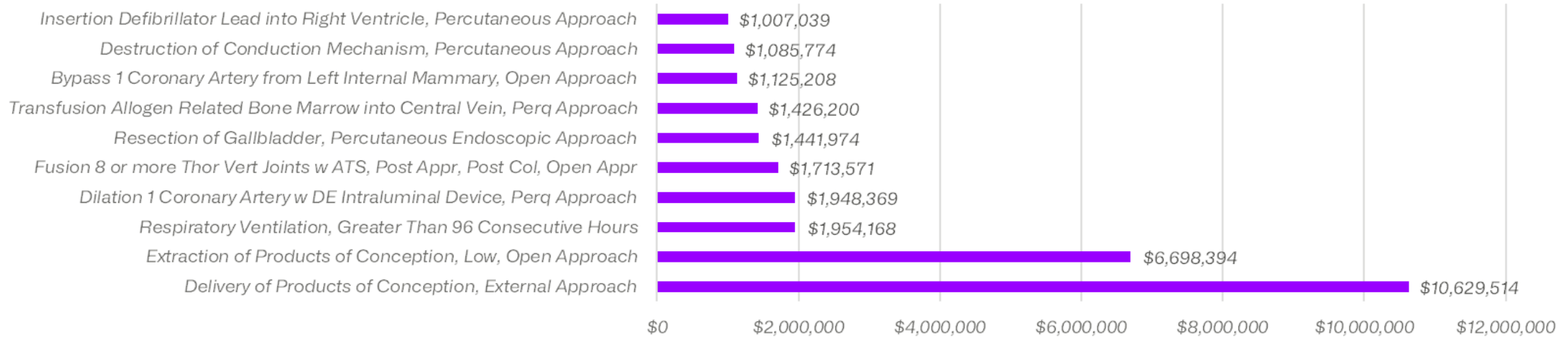
Volume

Top 10 Principal Procedures: 1,160
 Total Principal Procedures: 5,588
 Top 10 as a % of Total: 20.8%

Cost

Top 10 Principal Procedures (Admission Costs): \$29.0 m
 Total Principal Procedures (Admission Costs): \$186.9 m
 Top 10 as a % of Total Admission Costs: 15.6%

Top 10 Admit Principal Procedures by Cost



Outpatient Medical Detail

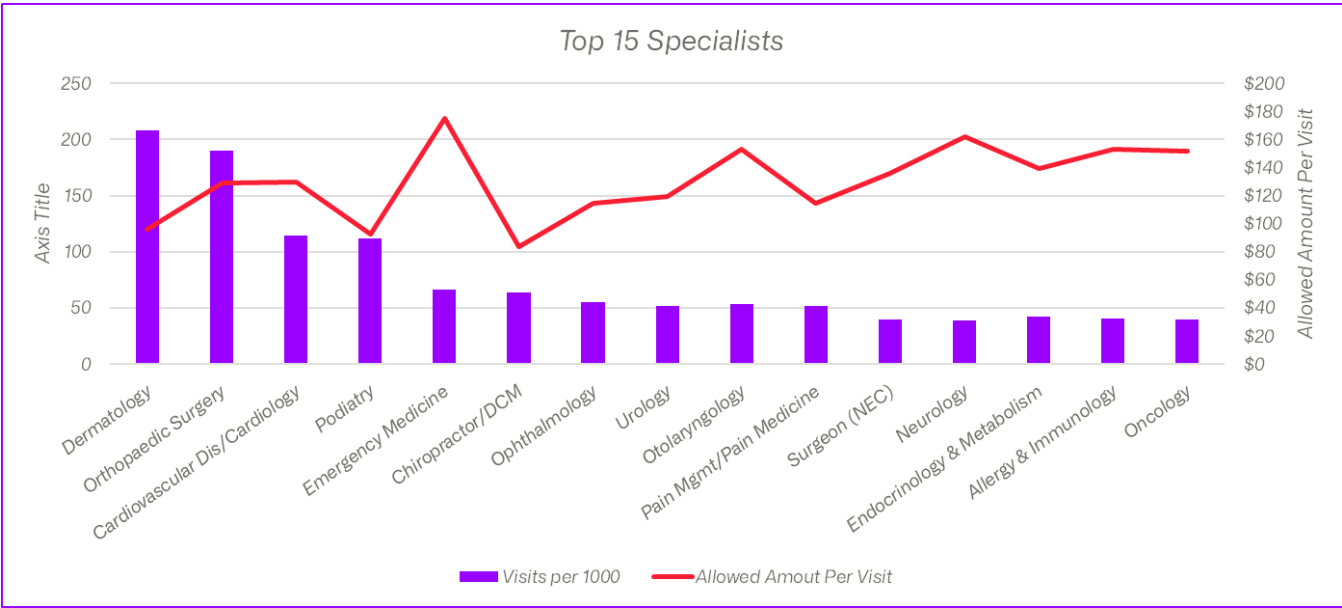
	Allowed Amt PMPY Med			Patients		
	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	% Change	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	% Change
Major Procedures	\$1,253	\$1,421	13.4%	17,005	17,858	5.0%
Specialty Drugs (Medical)	\$552	\$684	23.8%	3,452	3,655	5.9%
Professional Office Visits	\$591	\$651	10.2%	93,250	93,906	0.7%
Emergency Rooms	\$586	\$651	11.0%	16,840	18,067	7.3%
Radiology	\$414	\$430	3.8%	40,355	41,837	3.7%
Other Outpatient Services	\$392	\$424	8.2%	80,985	82,691	2.1%
Laboratory	\$314	\$248	-21.0%	72,550	68,624	-5.4%
Mental Health	\$248	\$294	18.6%	22,347	24,123	7.9%
Substance Abuse	\$22	\$31	39.0%	918	1,045	13.8%
PT, OT, Speech Therapy	\$130	\$157	20.7%	14,923	16,010	7.3%
Injections and Medications	\$84	\$81	-4.2%	12,031	12,706	5.6%
Supplies and Devices	\$88	\$98	11.2%	13,435	14,636	8.9%
Dialysis	\$64	\$66	3.0%	91	97	6.6%
Durable Medical Equipment	\$34	\$37	10.0%	4,432	4,716	6.4%

Outpatient Medical Detail

	Utilization (Services per 1000)			Price (Allowed Amount per Service)		
	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	% Change	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	% Change
Major Procedures	1,879.4	1,987.2	5.7%	\$667	\$715	7.2%
Specialty Drugs (Medical)	279.8	303.8	8.6%	\$1,974	\$2,252	14.0%
Professional Office Visits	5,577.3	5,688.2	2.0%	\$106	\$115	8.1%
Emergency Rooms	2,044.3	2,121.1	3.8%	\$287	\$307	6.9%
Radiology	1,727.8	1,762.6	2.0%	\$240	\$244	1.8%
Other Outpatient Services	3,413.8	3,618.9	6.0%	\$115	\$117	2.1%
Laboratory	7,671.9	7,156.7	-6.7%	\$41	\$35	-15.3%
Mental Health	2,489.7	2,737.4	10.0%	\$99	\$107	7.9%
Substance Abuse	175.3	222.4	26.9%	\$128	\$140	9.5%
PT, OT, Speech Therapy	4,118.3	4,395.7	6.7%	\$32	\$36	13.0%
Injections and Medications	781.8	816.8	4.5%	\$108	\$99	-8.3%
Supplies and Devices	1,094.8	1,218.3	11.3%	\$80	\$80	-0.1%
Dialysis	105.1	108.8	3.5%	\$612	\$609	-0.5%
Durable Medical Equipment	182.3	222.7	22.2%	\$185	\$166	-9.9%

Outpatient Medical Detail: Professional Office Visits

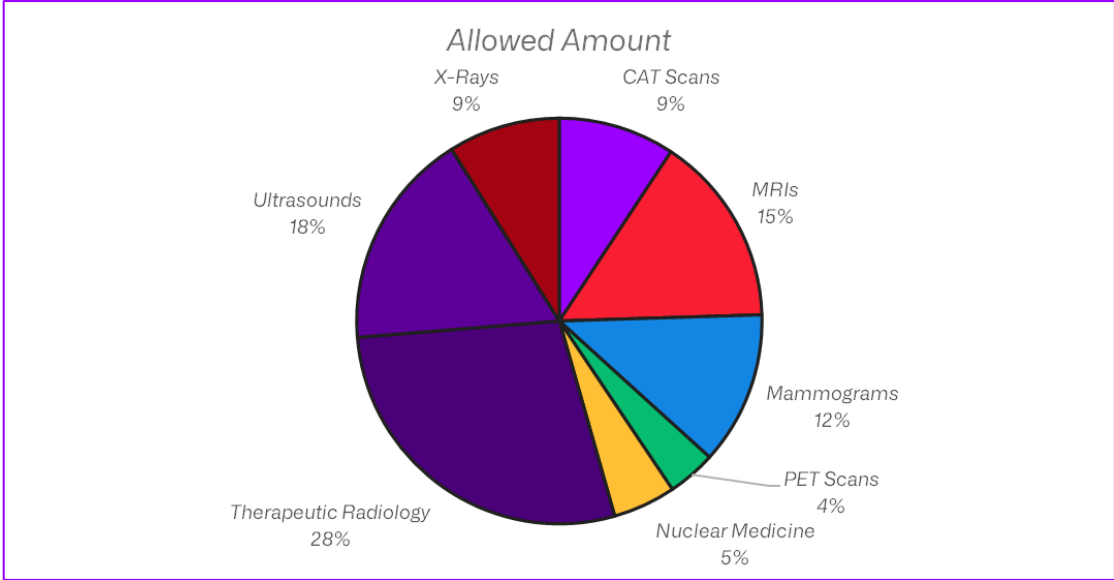
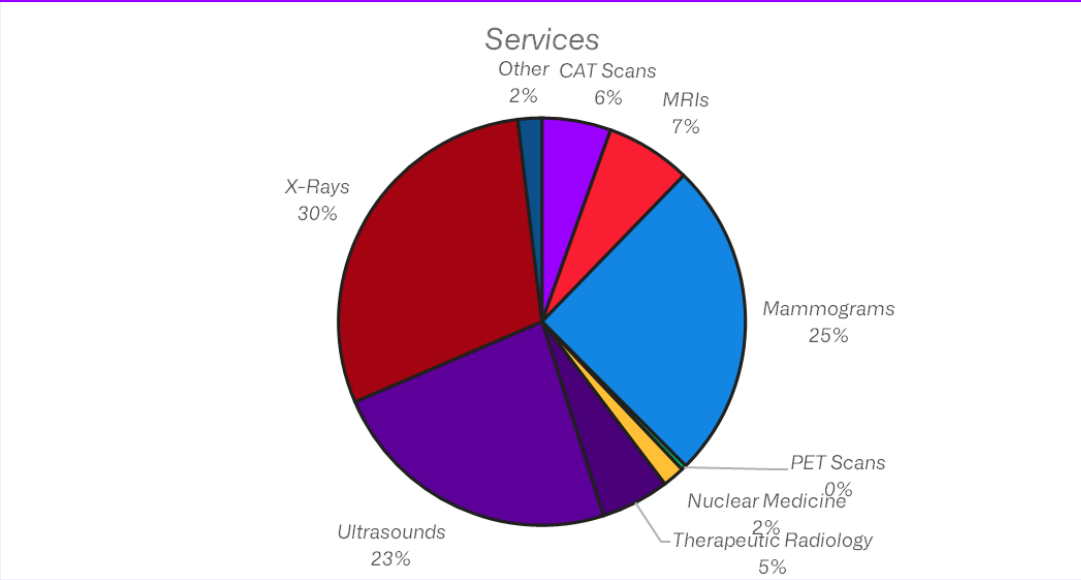
	% Visits			% Allowed Amt			Allowed Amount/Visit			Visits per 1000		
	Feb 2022 - Jan 2023	Feb 2023 - Jan 2024	Change	Feb 2022 - Jan 2023	Feb 2023 - Jan 2024	Change	Feb 2022 - Jan 2023	Feb 2023 - Jan 2024	% Change	Feb 2022 - Jan 2023	Feb 2023 - Jan 2024	% Change
Specialist Visits	37.0%	35.8%	-1.2%	36.2%	34.7%	-1.5%	\$122	\$130	6.8%	1,515	1,501	-0.9%
Non-Specialist Visits	63.0%	64.2%	1.2%	63.8%	65.3%	1.5%	\$126	\$136	8.3%	2,583	2,698	4.5%
Total	100.0%	100.0%		100.0%	100.0%		\$124	\$134	7.8%	4,098	4,200	2.5%



	Visits per 1000	Allowed Amount Per Visit
Dermatology	208	\$96
Orthopaedic Surgery	190	\$129
Cardiovascular Dis/Cardiology	115	\$129
Podiatry	112	\$92
Emergency Medicine	67	\$175
Chiropractor/DCM	64	\$84
Ophthalmology	55	\$114
Urology	52	\$119
Otolaryngology	53	\$153
Pain Mgmt/Pain Medicine	52	\$115
Surgeon (NEC)	39	\$136
Neurology	39	\$162
Endocrinology & Metabolism	42	\$139
Allergy & Immunology	40	\$153
Oncology	40	\$152
Top 15	1,164	\$123
All Other Specialists	342	\$152
Total All Specialists	1,501	\$130

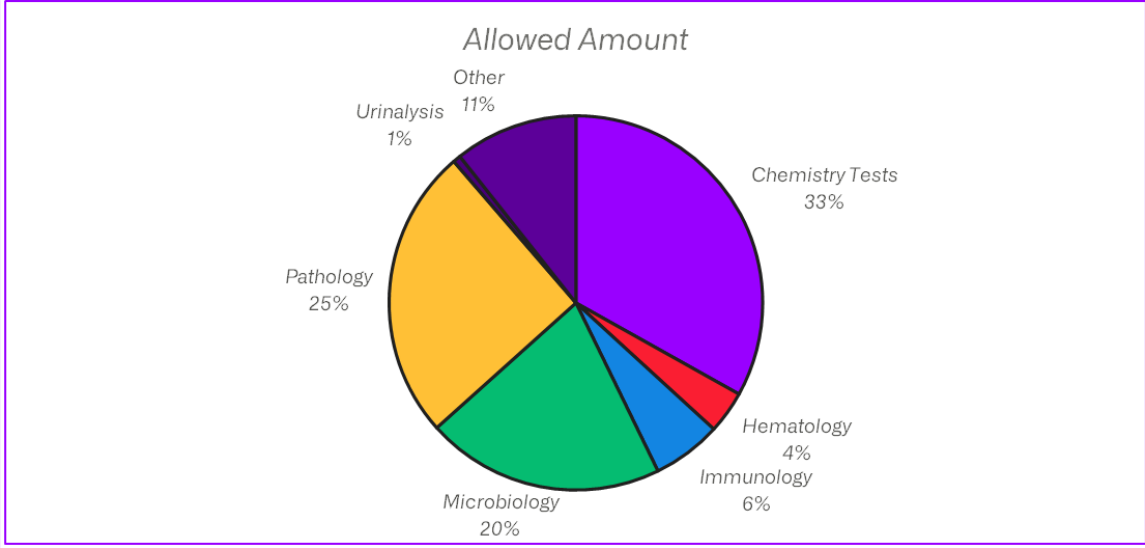
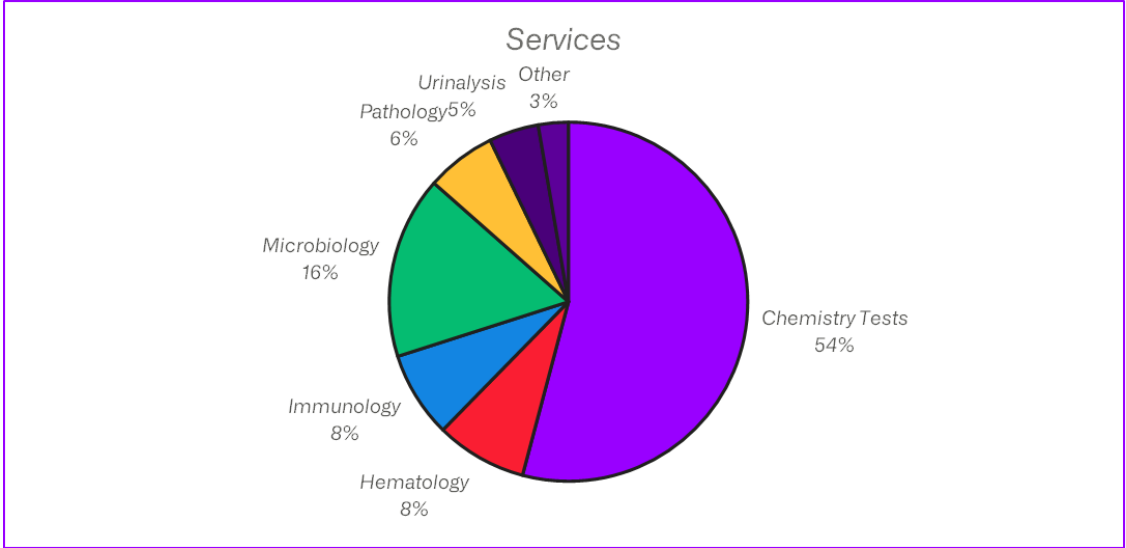
Outpatient Medical Detail: Radiology

Outpatient Radiology Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Feb 2022 - Jan 2023	Feb 2023 - Jan 2024	% Change	Feb 2022 - Jan 2023	Feb 2023 - Jan 2024	% Change	Feb 2022 - Jan 2023	Feb 2023 - Jan 2024	% Change	Feb 2022 - Jan 2023	Feb 2023 - Jan 2024	% Change
CAT Scans	87.7	96.6	10.2%	\$435	\$429	-1.4%	\$38	\$41	8.7%	\$35	\$37	6.1%
MRIs	113.0	119.5	5.8%	\$554	\$556	0.4%	\$63	\$66	6.2%	\$58	\$62	7.2%
Mammograms	420.6	445.1	5.8%	\$119	\$121	1.7%	\$50	\$54	7.6%	\$49	\$53	8.0%
PET Scans	5.3	7.3	37.2%	\$3,003	\$2,799	-6.8%	\$16	\$20	27.9%	\$15	\$20	27.9%
Nuclear Medicine	28.3	31.0	9.4%	\$727	\$763	5.0%	\$21	\$24	14.9%	\$20	\$23	14.1%
Therapeutic	108.3	95.7	-11.7%	\$1,065	\$1,141	7.1%	\$115	\$109	-5.4%	\$113	\$109	-4.3%
Ultrasounds	428.5	413.1	-3.6%	\$166	\$173	4.0%	\$71	\$71	0.2%	\$64	\$65	0.1%
X-Rays	504.6	520.9	3.2%	\$73	\$76	4.1%	\$37	\$39	7.5%	\$31	\$33	7.8%
Other	31.5	33.5	6.3%	\$104	\$120	15.2%	\$3	\$4	22.4%	\$3	\$4	22.1%
Total	1727.8	1762.6	2.0%	\$240	\$244	1.8%	\$414	\$430	3.8%	\$388	\$404	4.0%



Outpatient Medical Detail: Laboratory

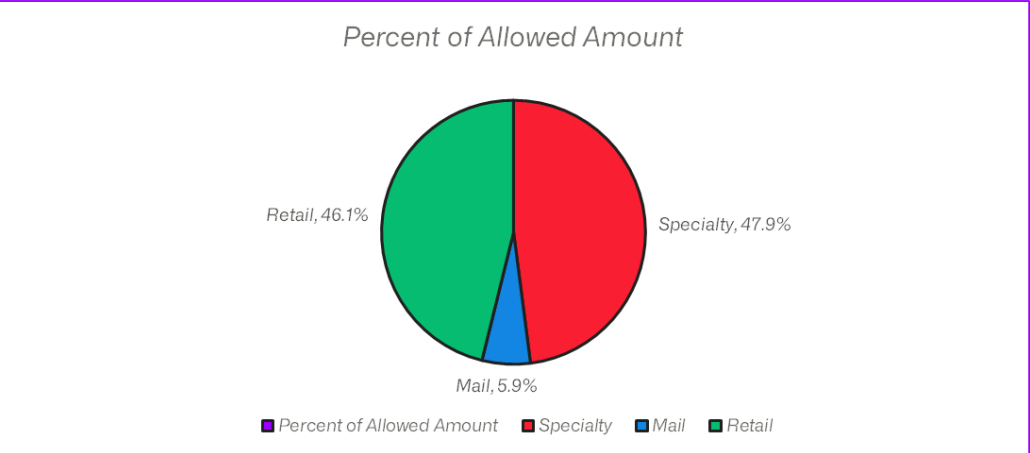
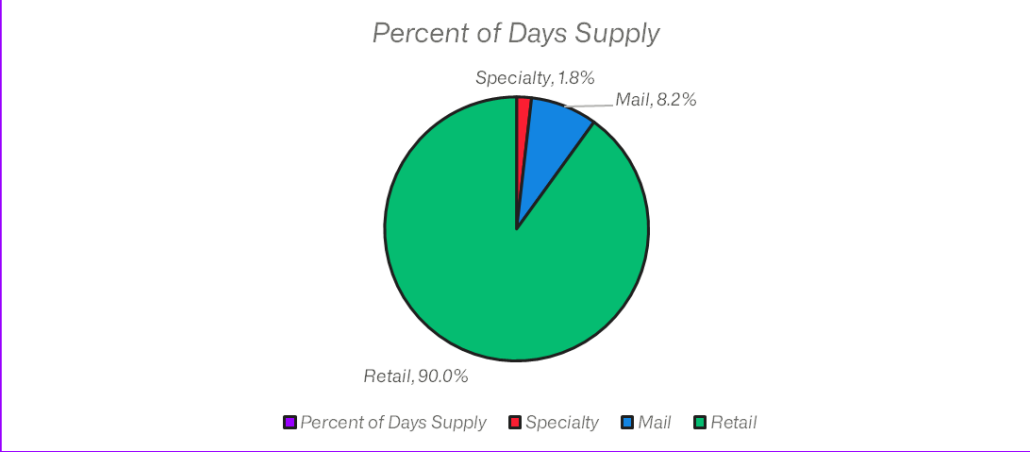
Outpatient Lab Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Feb 2022 - Jan 2023	Feb 2023 - Jan 2024	% Change	Feb 2022 - Jan 2023	Feb 2023 - Jan 2024	% Change	Feb 2022 - Jan 2023	Feb 2023 - Jan 2024	% Change	Feb 2022 - Jan 2023	Feb 2023 - Jan 2024	% Change
Chemistry Tests	3621.8	3873.7	7.0%	\$20	\$21	5.6%	\$73	\$82	12.9%	\$59	\$64	9.6%
Hematology	566.1	588.6	4.0%	\$15	\$16	0.5%	\$9	\$9	4.5%	\$6	\$7	10.1%
Immunology	856.2	553.2	-35.4%	\$30	\$27	-9.1%	\$25	\$15	-41.3%	\$24	\$13	-45.1%
Microbiology	1649.6	1174.8	-28.8%	\$73	\$44	-40.7%	\$121	\$51	-57.7%	\$117	\$46	-60.5%
Pathology	459.1	451.1	-1.7%	\$132	\$139	5.6%	\$60	\$63	3.8%	\$56	\$58	4.8%
Urinalysis	312.8	321.2	2.7%	\$5	\$5	3.1%	\$2	\$2	5.9%	\$1	\$1	7.7%
Other	206.1	194.1	-5.8%	\$117	\$136	16.3%	\$24	\$26	9.6%	\$22	\$25	13.0%
Total	7671.9	7156.7	-6.7%	\$41	\$35	-15.3%	\$314	\$248	-21.0%	\$285	\$215	-24.4%



Prescription Drug Detail*

Annual Trend

	Feb 2022 - Jan 2023	Feb 2023 - Jan 2024	% Change	
Total	Allowed Amount PMPY	\$2,012	\$2,273	12.9%
	Net Pay PMPY	\$1,900	\$2,053	8.1%
	Out of Pocket PMPY	\$106	\$113	6.5%
	Patients per 1000	776.8	751.8	-3.2%
	Allowed Amount per Day Supply	\$4.35	\$4.83	11.0%
	Days Supply PMPY	462.3	470.4	1.7%
Mail Order	Allowed Amount PMPY	\$102	\$134	31.3%
	Net Pay PMPY	\$96	\$126	31.4%
	Out of Pocket PMPY	\$6	\$7	15.4%
	Patients per 1000	45.5	44.8	-1.5%
	Allowed Amount per Day Supply	\$2.51	\$3.49	39.5%
	Days Supply PMPY	40.8	38.4	-5.8%
Retail	Allowed Amount PMPY	\$962	\$1,049	9.0%
	Net Pay PMPY	\$866	\$944	9.1%
	Out of Pocket PMPY	\$92	\$98	6.9%
	Patients per 1000	772.8	747.1	-3.3%
	Allowed Amount per Day Supply	\$2.33	\$2.48	6.5%
	Days Supply PMPY	413.7	423.4	2.4%
Specialty	Allowed Amount PMPY	\$948	\$1,090	15.0%
	Net Pay PMPY	\$938	\$983	4.7%
	Out of Pocket PMPY	\$8	\$7	-5.9%
	Patients per 1000	36.8	38.5	4.6%
	Allowed Amount per Day Supply	\$120.68	\$127.53	5.7%
	Days Supply PMPY	7.9	8.5	8.8%

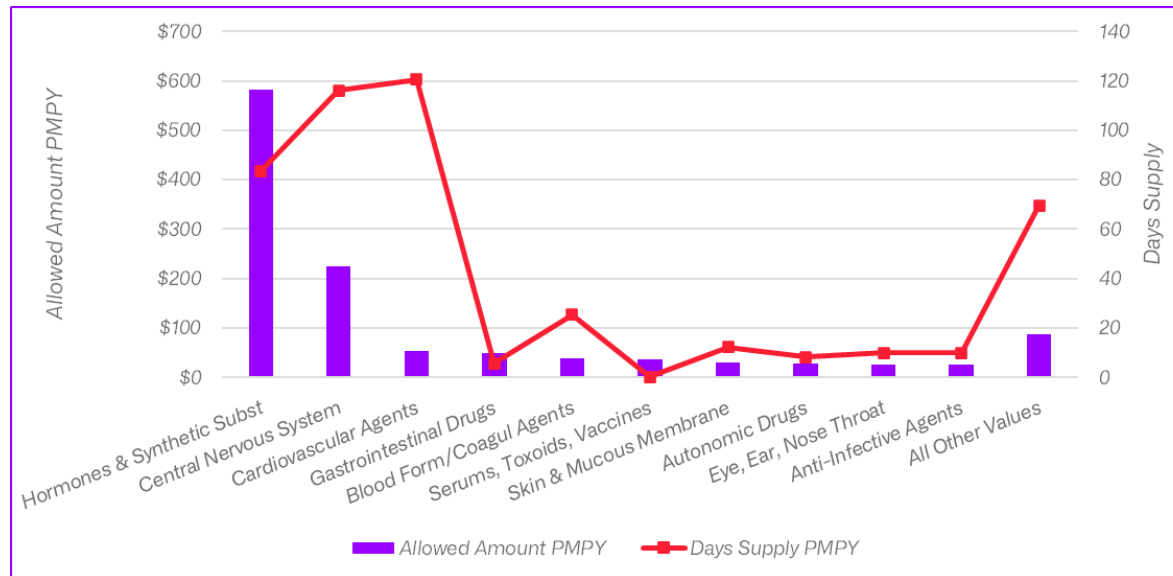


*Specialty drugs on this slide includes drugs covered under the prescription drug benefit and excludes drugs covered under the medical plans.

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		
	Feb 2022 - Feb 2023 -			Feb 2022 - Feb 2023 -			Feb 2022 - Feb 2023 -			Feb 2022 - Feb 2023 -			Feb 2022 - Feb 2023 -		
	Jan 2023	Jan 2024	% Change	Jan 2023	Jan 2024	% Change	Jan 2023	Jan 2024	% Change	Jan 2023	Jan 2024	% Change	Jan 2023	Jan 2024	% Change
Hormones & Synthetic Subst	\$465	\$581	24.9%	\$440	\$553	25.7%	\$6	\$7	21.1%	81	83	3.2%	93.5%	93.5%	0.0%
Central Nervous System	\$249	\$225	-9.4%	\$221	\$197	-10.9%	\$2	\$2	-11.7%	113	116	2.6%	95.0%	98.7%	3.9%
Cardiovascular Agents	\$50	\$54	8.7%	\$36	\$42	14.1%	\$0	\$0	7.5%	119	121	1.1%	99.9%	100.0%	0.0%
Blood Form/Coagul Agents	\$46	\$49	6.3%	\$44	\$47	6.1%	\$8	\$9	2.6%	6	6	3.6%	100.0%	99.8%	-0.2%
Gastrointestinal Drugs	\$41	\$38	-5.2%	\$36	\$34	-5.6%	\$2	\$2	-8.8%	24	25	4.0%	99.9%	99.9%	0.0%
Serums, Toxoids, Vaccines	\$27	\$36	34.2%	\$27	\$36	34.3%	\$50	\$106	111.4%	1	0	-36.5%	100.0%	100.0%	0.0%
Autonomic Drugs	\$34	\$31	-8.9%	\$30	\$26	-11.1%	\$3	\$2	-10.9%	12	12	2.4%	99.9%	99.9%	0.0%
Diagnostic Agents	\$29	\$28	-4.9%	\$25	\$22	-12.6%	\$3	\$3	6.1%	9	8	-10.4%	0.0%	0.0%	0.0%
Eye, Ear, Nose Throat	\$26	\$27	1.9%	\$22	\$22	-0.2%	\$2	\$3	40.4%	14	10	-27.4%	98.6%	97.7%	-0.9%
Skin & Mucous Membrane	\$28	\$26	-7.4%	\$25	\$22	-10.3%	\$3	\$3	-15.6%	9	10	9.7%	98.7%	98.7%	0.0%
All Other Values	\$69	\$87	25.2%	\$55	\$68	24.5%	\$1	\$1	19.7%	67	70	4.6%	99.8%	99.8%	0.0%
Total	\$1,065	\$1,183	11.1%	\$961	\$1,070	11.3%	\$2	\$3	9.4%	454	462	1.6%	97.6%	98.7%	1.1%



Specialty Drug Detail¹

	Allowed Amount			Patients			Allowed Amount per Patient		
	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	% Change	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	% Change	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	% Change
Medical Specialty	\$55,126,365	\$68,963,819	25.1%	3,454	3,655	5.8%	\$15,960	\$18,868	18.2%
Prescription Specialty	\$94,563,126	\$109,864,934	16.2%	4,090	4,344	6.2%	\$23,121	\$25,291	9.4%

Top 10 Specialty Drugs Through Medical Plans		Allowed Amount	Patients	Allowed/Patient
J9271	Inject pembrolizumab 1 mg	\$8,051,465	60	\$134,191
J2350	Inject, ocrelizumab, 1 mg	\$3,667,763	52	\$70,534
J2506	Inject, pegfilgrastim, excl biosimilar, 0.5 mg	\$3,134,889	59	\$53,134
J9144	Inj, daratumumab, 10 mg and hyaluronidase-fihj	\$3,095,641	16	\$193,478
J9299	Inject nivolumab 1 mg	\$2,331,531	20	\$116,577
J3380	Inject vedolizumab 1 mg	\$2,087,095	51	\$40,923
96413	CHEMOTX ADMN IV NFS TQ UP 1 HR	\$1,749,584	555	\$3,152
J2323	Injection natalizumab, 1 mg	\$1,373,175	13	\$105,629
J0585	Injection onabotulinumtoxinA, 1 unit	\$1,308,072	312	\$4,193
Q5103	Inj, infliximab-dyyb, inflectra, 10 mg	\$1,183,047	78	\$15,167
Total Top 10		\$8,051,465	60	\$134,191
Percent of Overall Total (Medical Specialty)		38.9%	31.1%	

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

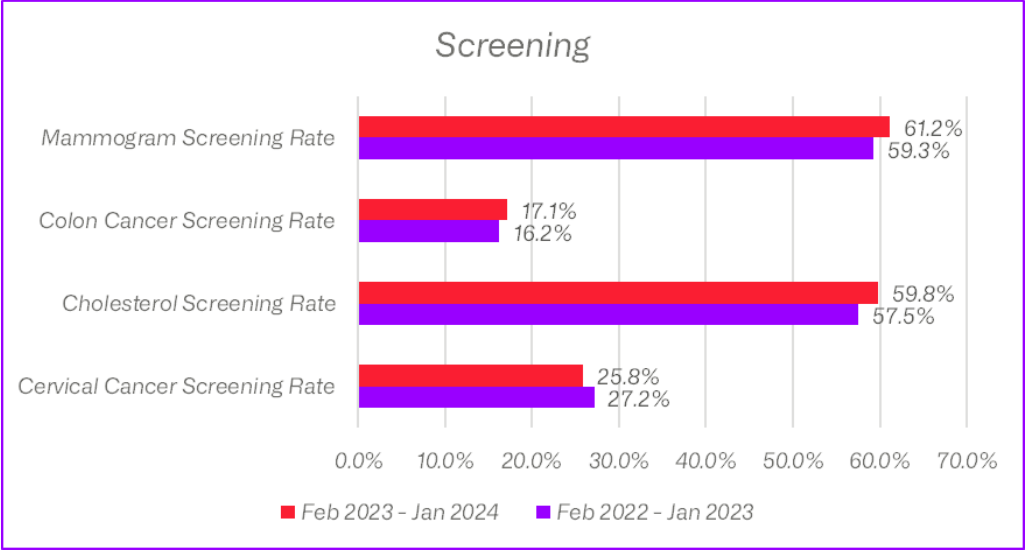
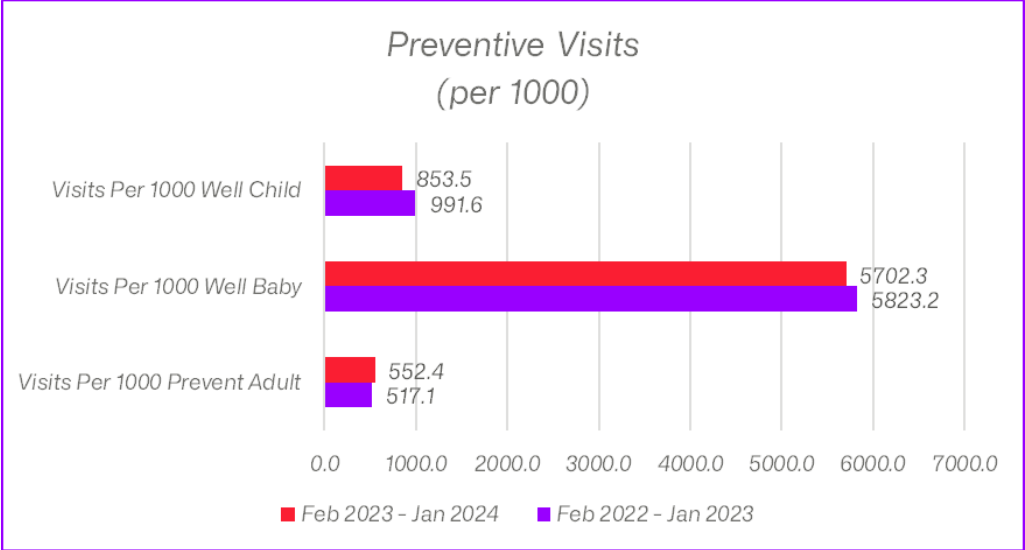
Top 15 Through the Prescription Plan

	Allowed Amount	Patients
HUMIRA	\$13,763,677	222
STELARA	\$7,237,440	79
DUPIXENT	\$6,358,861	263
TREMFYA	\$5,901,533	105
SKYRIZI	\$4,637,478	85
ENBREL	\$2,812,892	62
COSENTYX	\$2,541,333	51
TALTZ	\$2,220,014	45
OTEZLA	\$1,885,761	65
TRIKAFTA	\$1,879,508	7
VERZENIO	\$1,856,813	15
BIKTARVY	\$1,827,316	60
SPRYCEL	\$1,624,980	13
RINVOQ	\$1,604,240	45
CIMZIA	\$1,481,203	30
Total Top 15	\$57,633,049	1,147
Percent of Overall Total (Rx Specialty)	52.5%	26.4%

Mental Health and Substance Abuse Detail

	Mental Health			Substance Abuse		
	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	% Change	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	% Change
Overall						
Patients per 1000 Inpatient	4.2	4.3	2.7%	1.4	1.4	1.0%
Pats per 1000 Outpatient	201.1	213.9	6.3%	8.3	9.3	12.1%
Inpatient						
Allow Amt PMPY Adm Acute	\$51	\$62	21.2%	\$25	\$25	0.5%
Net Pay PMPY Adm Acute	\$49	\$60	21.9%	\$24	\$24	-0.3%
Allow Amt Per Adm Acute	\$13,099	\$15,071	15.1%	\$12,975	\$11,725	-9.6%
Days LOS Admit Acute	10.3	10.2	-0.8%	9.9	9.6	-2.4%
Admits Per 1000 Acute	3.9	4.1	5.3%	1.9	2.2	11.2%
Outpatient						
Allow Amt PMPY OP Med	\$241	\$289	19.9%	\$22	\$31	-16.9%
Net Pay PMPY OP Med	\$221	\$263	19.2%	\$20	\$29	-17.2%
Allow Amt Per Svc OP Med	\$100	\$109	9.3%	\$126	\$140	3.2%
Svcs Per 1000 OP Med	2407.3	2642.0	9.7%	174.6	221.5	-19.5%

Preventive Visits and Screening Overview



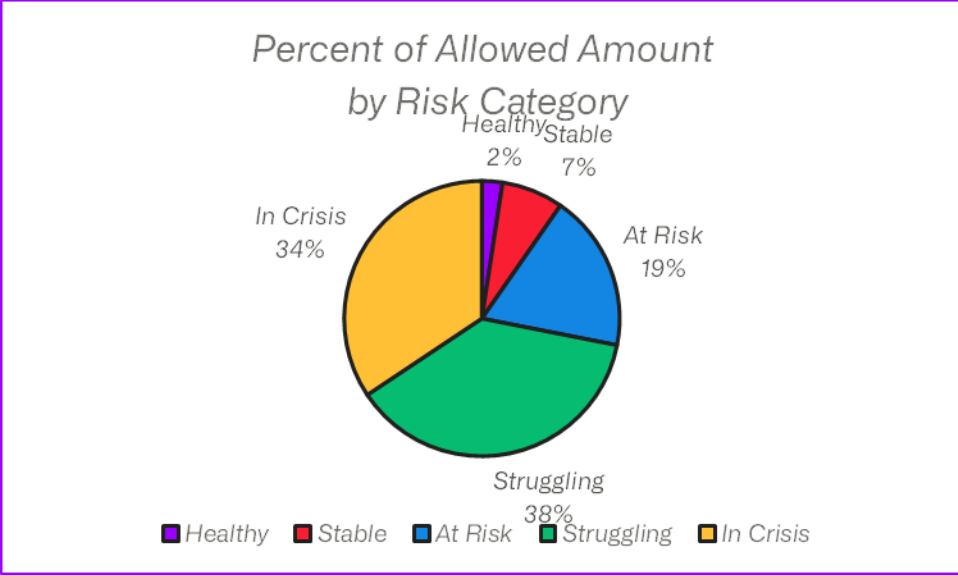
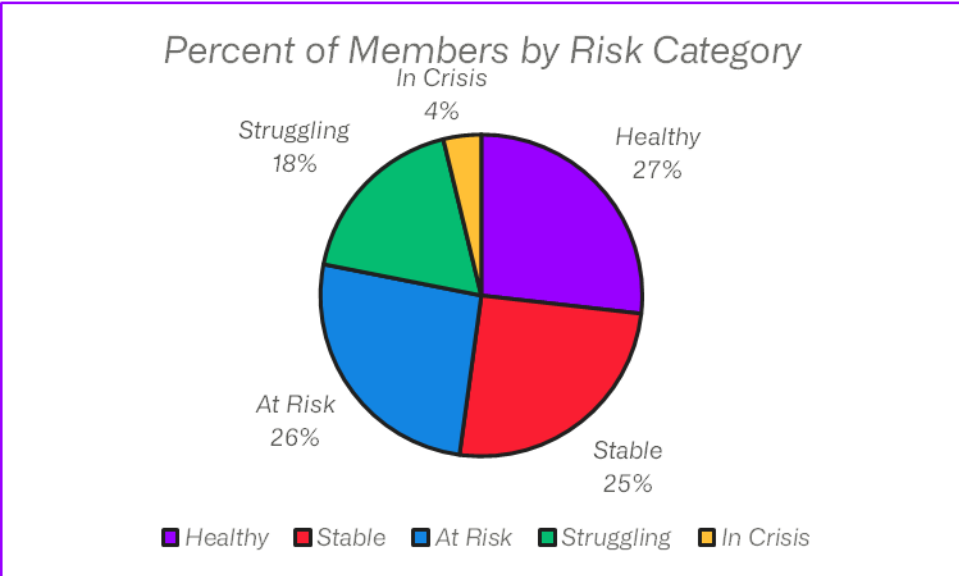
Clinical Overview

Annual Trend: Conditions of Interest

	Allowed Amount PMPY (Medical)			Patients per 1000			Allowed Amount per Patient (Medical)		
	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	Change	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	Change	Feb 2022 – Jan 2023	Feb 2023 – Jan 2024	Change
Asthma	\$27.51	\$28.23	2.6%	36.1	37.9	4.8%	\$683.93	\$666.63	-2.5%
Cancer - Breast	\$95.16	\$142.84	50.1%	7.0	7.2	3.2%	\$12,219.87	\$17,692.52	44.8%
Cancer - Colon	\$20.81	\$33.58	61.4%	1.6	1.6	4.1%	\$11,796.10	\$18,199.70	54.3%
Cancer - Lung	\$34.28	\$35.33	3.0%	1.1	1.1	0.1%	\$27,367.70	\$28,045.03	2.5%
Cancer - Skin	\$26.34	\$33.13	25.8%	27.9	28.8	3.4%	\$849.05	\$1,027.42	21.0%
Cerebrovascular Disease	\$76.04	\$82.90	9.0%	11.2	11.5	3.4%	\$6,123.89	\$6,424.87	4.9%
Chronic Obstruc Pulm Dis(COPD)	\$10.59	\$12.06	13.9%	5.2	5.6	7.3%	\$1,815.21	\$1,918.37	5.7%
Congestive Heart Failure	\$19.41	\$14.36	-26.0%	2.9	3.3	11.2%	\$5,959.77	\$3,945.13	-33.8%
Coronary Artery Disease	\$105.71	\$113.74	7.6%	14.1	14.6	4.0%	\$6,744.06	\$6,945.65	3.0%
Diabetes	\$100.30	\$105.20	4.9%	90.8	99.3	9.3%	\$991.80	\$947.23	-4.5%
Hypertension, Essential	\$70.10	\$85.13	21.4%	118.3	117.2	-0.9%	\$532.25	\$649.18	22.0%
Mental Hlth - Depression	\$113.40	\$136.56	20.4%	92.8	98.0	5.5%	\$1,096.95	\$1,246.17	13.6%
Osteoarthritis	\$179.12	\$197.73	10.4%	61.8	62.0	0.3%	\$2,603.78	\$2,852.08	9.5%
Renal Function Failure	\$99.84	\$110.12	10.3%	10.3	11.4	10.0%	\$8,677.66	\$8,660.39	-0.2%
Spinal/Back Disord, Low Back	\$190.35	\$170.12	-10.6%	95.0	96.6	1.7%	\$1,799.63	\$1,574.73	-12.5%
Pneumonia	\$20.85	\$33.24	59.4%	6.8	8.7	27.7%	\$2,752.35	\$3,419.27	24.2%
Pregnancy	\$308.22	\$303.31	-1.6%	25.1	25.0	-0.6%	\$11,027.03	\$10,867.52	-1.4%

Risk Profile¹ (Based on FY23 Claims Experience)

	Member Age Avg	Allowed Amount	Allow Amt PMPY	Patients
Healthy	25.1	\$21,306,114	\$702	27,410
Stable	29.8	\$63,994,131	\$2,624	25,936
At Risk	39.8	\$162,793,182	\$6,605	26,519
Struggling	46.1	\$331,567,653	\$19,273	18,487
In Crisis	50.8	\$303,273,429	\$88,302	3,896



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.