



Key Trends for Active Employees and Early Retirees

Based on Paid Claims
Through February 2024
Rolling Year

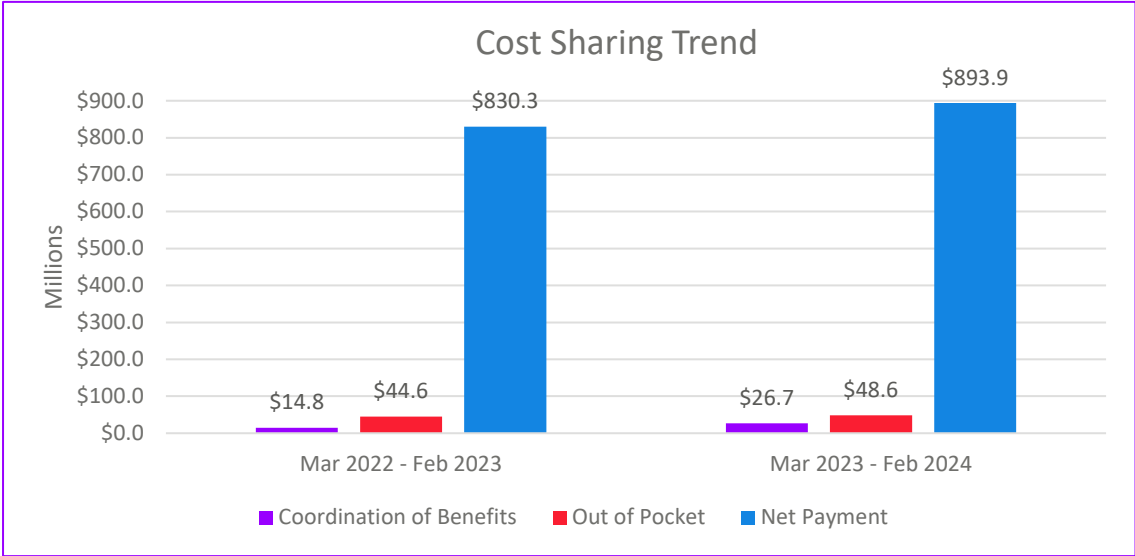
April 2024



Overall Trend

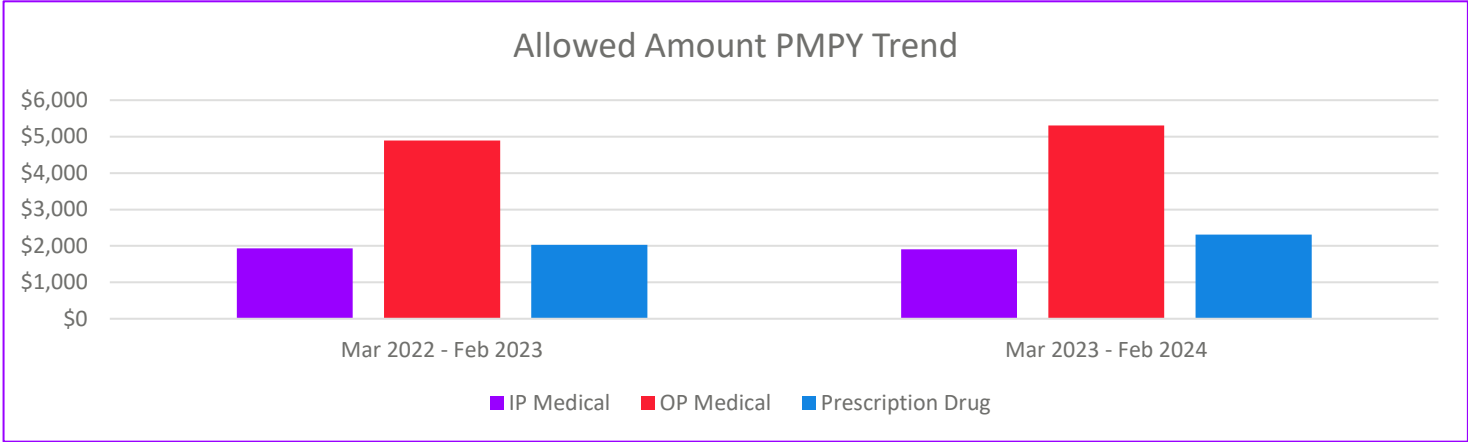
Annual Trend

	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change
Allowed Amount	\$889,748,104	\$969,311,690	8.9%
Coordination of Benefits ¹	\$14,761,867	\$26,738,655	81.1%
Out of Pocket	\$44,640,264	\$48,641,251	9.0%
Net Payment	\$830,345,973	\$893,931,784	7.7%
Members Avg Med or Rx	\$99,806	\$101,030	1.2%
Allow Amt PMPY	\$8,915	\$9,594	7.6%
Allow Amt PEPY	\$19,640	\$21,014	7.0%
Net Pay PMPY	\$8,320	\$8,848	6.4%
Net Pay PEPY	\$18,329	\$19,380	5.7%



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



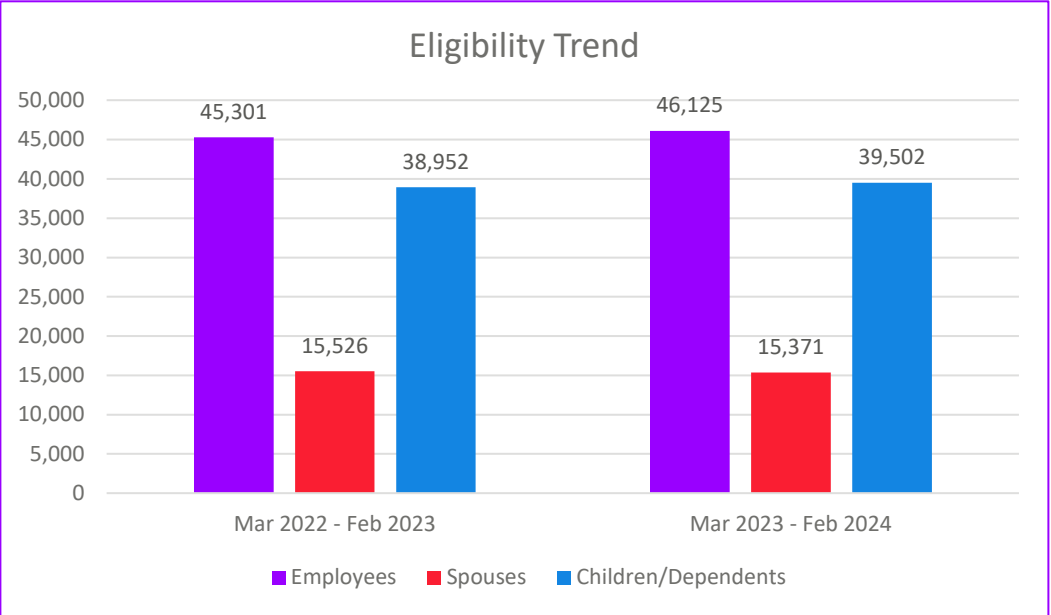
Allowed Amount PMPY Trend

	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change
IP Medical	\$1,932	\$1,911	-1.1%
OP Medical	\$4,890	\$5,302	8.4%
Prescription Drug	\$2,030	\$2,314	14.0%

Overall Eligibility Trend

Annual Eligibility Trend

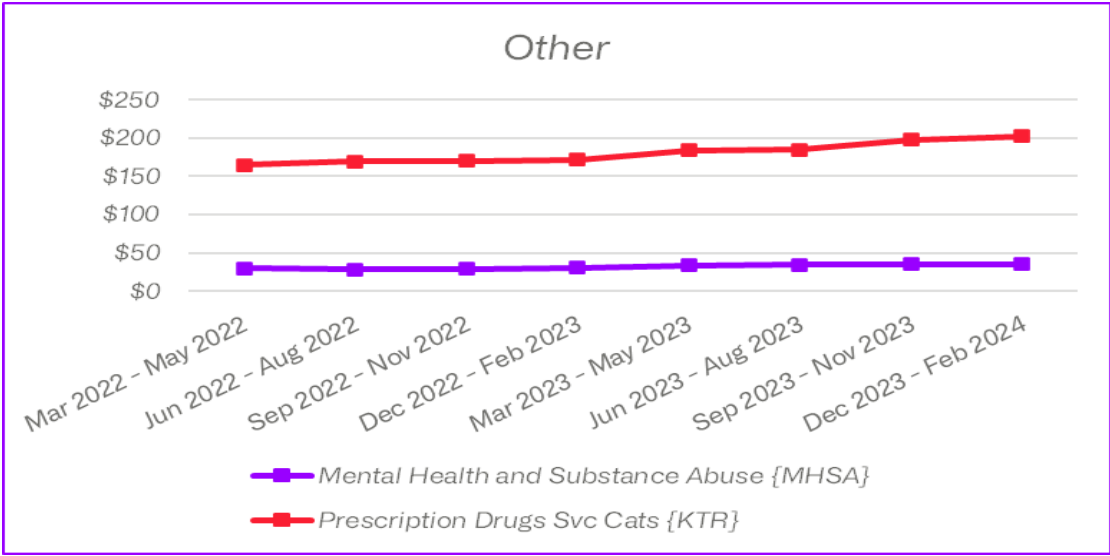
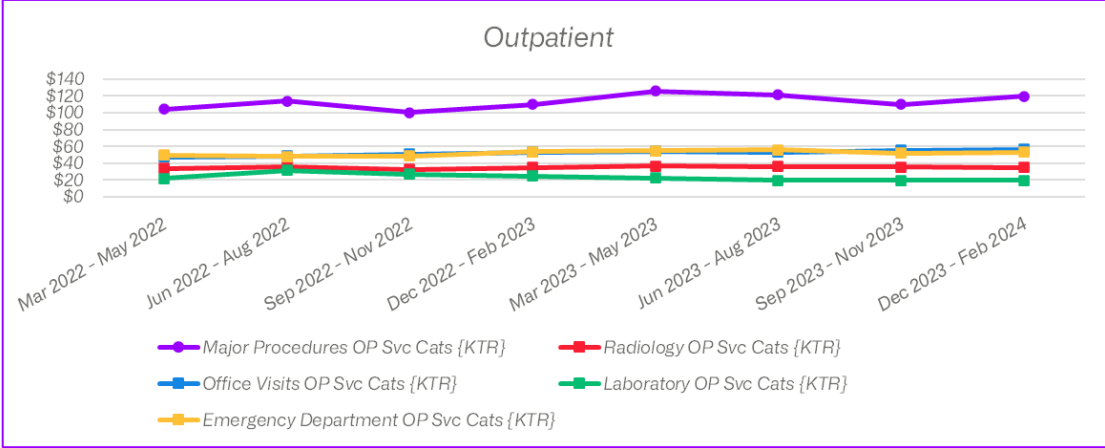
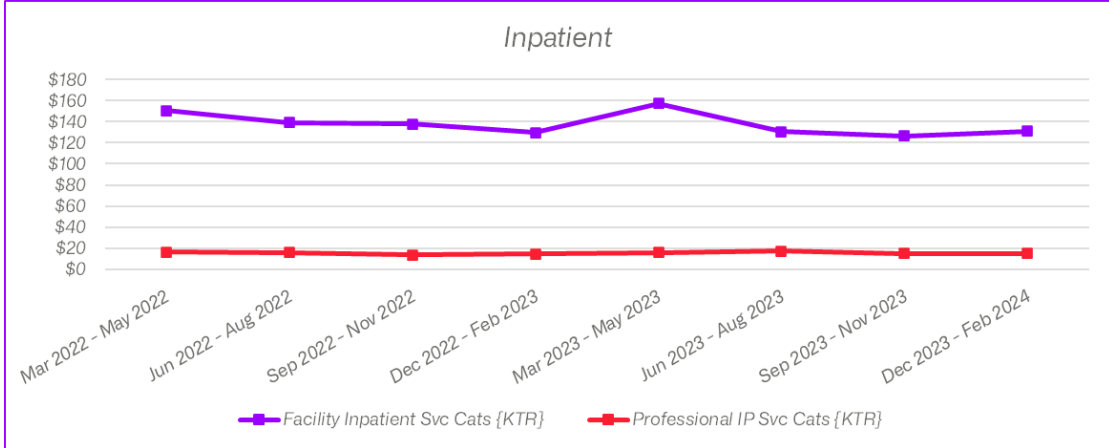
	Mar 2022 – Feb 2023	Mar 2023 – Feb 2024	% Change
Members Avg	99,778	100,998	1.2%
Employees	45,301	46,125	1.8%
Spouses	15,526	15,371	-1.0%
Children/Dependents	38,952	39,502	1.4%
Family Size Avg	2.2	2.2	-0.6%
Member Age Avg	34.4	34.3	-0.1%
Employees	47.0	47.0	-0.1%
Spouses	49.8	49.9	0.1%
Children/Dependents	13.5	13.5	0.5%



Overall Trend by Type of Service

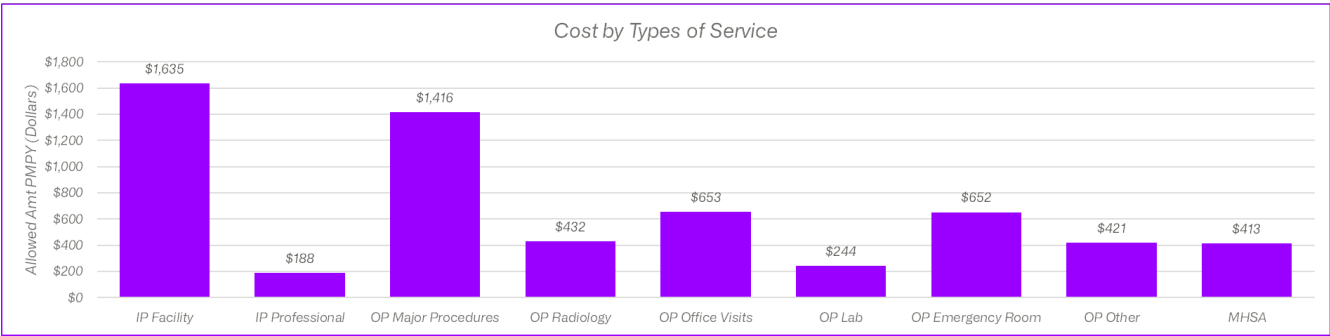
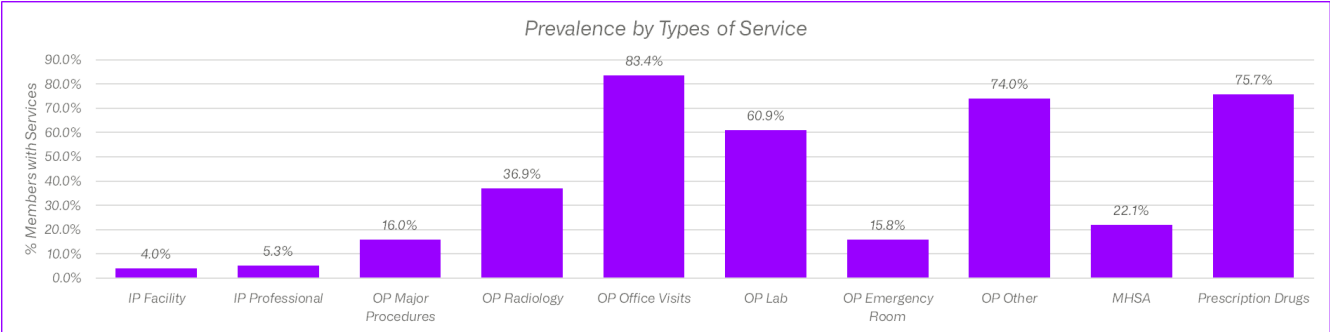
	Allowed Amt PMPY Med and Rx			Net Pay PMPY Med and Rx		
	Mar 2022 – Feb 2023	Mar 2023 – Feb 2024	% Change	Mar 2022 – Feb 2023	Mar 2023 – Feb 2024	% Change
IP Facility	\$1,672	\$1,635	-2.2%	\$1,594	\$1,556	-2.4%
IP Professional	\$182	\$188	3.7%	\$175	\$180	2.9%
OP Major Procedures	\$1,284	\$1,416	10.3%	\$1,221	\$1,340	9.8%
OP Radiology	\$412	\$432	4.8%	\$387	\$405	4.8%
OP Office Visits	\$599	\$653	9.0%	\$512	\$559	9.2%
OP Lab	\$314	\$244	-22.4%	\$284	\$212	-25.2%
OP Emergency Room	\$598	\$652	9.0%	\$545	\$591	8.5%
OP Other	\$397	\$421	6.0%	\$391	\$432	10.4%
MHSA	\$355	\$413	16.3%	\$328	\$381	16.1%
Prescription Drugs	\$2,030	\$2,314	14.0%	\$1,916	\$2,072	8.1%

Allowed Amount PMPM Quarterly Trend



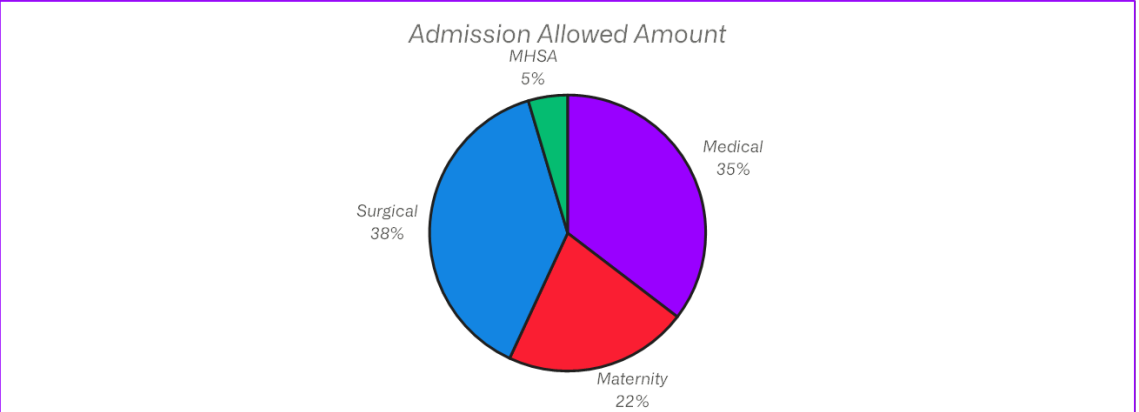
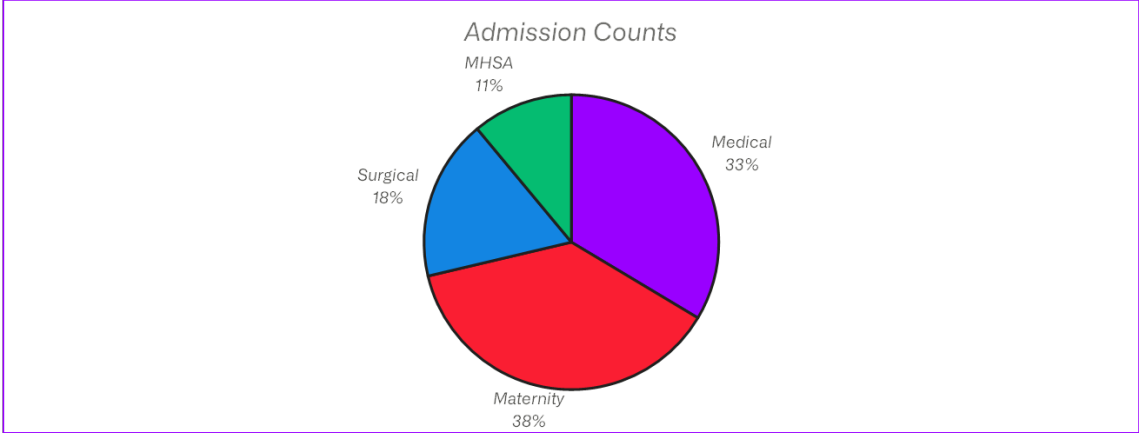
Cost and Use by Type of Service

	Patients as a % of Total Members	Costs as a % of Total Allowed Amount
IP Facility	4.0%	19.5%
IP Professional	5.3%	2.3%
OP Major Procedures	16.0%	16.9%
OP Radiology	36.9%	5.2%
OP Office Visits	83.4%	7.8%
OP Lab	60.9%	2.9%
OP Emergency Room	15.8%	7.8%
OP Other	74.0%	5.0%
MHSA	22.1%	4.9%
Prescription Drugs	75.7%	27.7%



Acute Inpatient Admission Detail

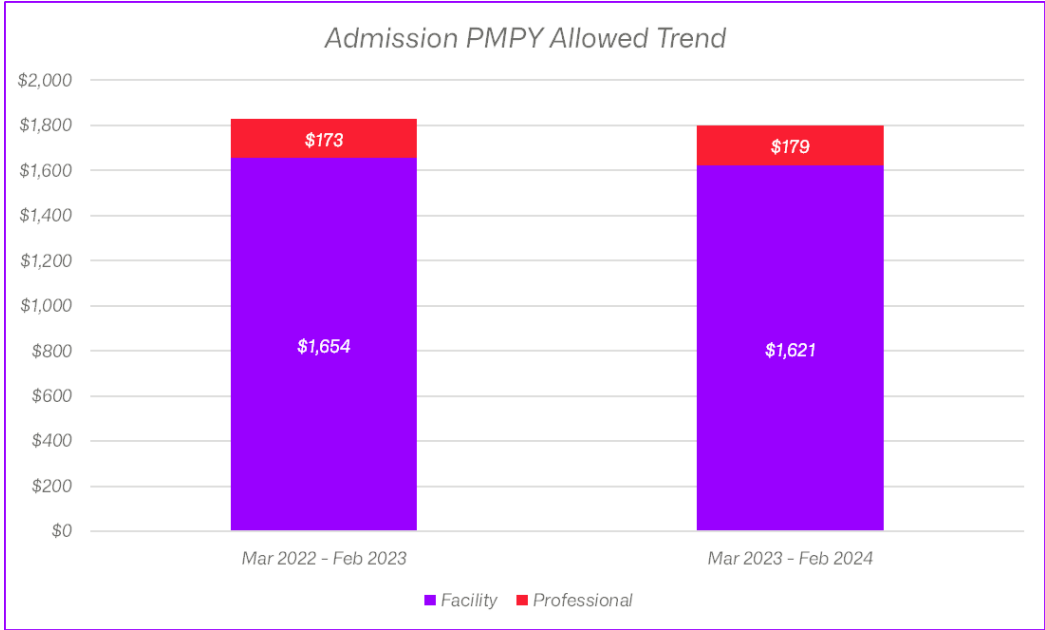
	Mar 2022 – Feb 2023	Mar 2023 – Feb 2024	% Change	
Admits/1000	Medical	17.3	18.3	5.9%
	Maternity	22.1	20.6	-7.0%
	Surgical	10.5	9.6	-7.8%
	MHSA	6.1	6.0	-0.7%
	Total	56.0	54.6	-2.5%
Allowed Amount PMPY	Medical	\$603	\$649	7.6%
	Maternity	\$448	\$395	-11.9%
	Surgical	\$786	\$706	-10.2%
	MHSA	\$79	\$84	6.7%
	Total	\$1,916	\$1,834	-4.3%
Net Pay PMPY	Medical	\$579	\$631	9.1%
	Maternity	\$426	\$374	-12.2%
	Surgical	\$752	\$679	-9.7%
	MHSA	\$76	\$81	6.5%
	Total	\$1,832	\$1,765	-3.7%



*This report excludes LTC & non-acute admissions.

Admission PMPY Allowed Amount Trend*

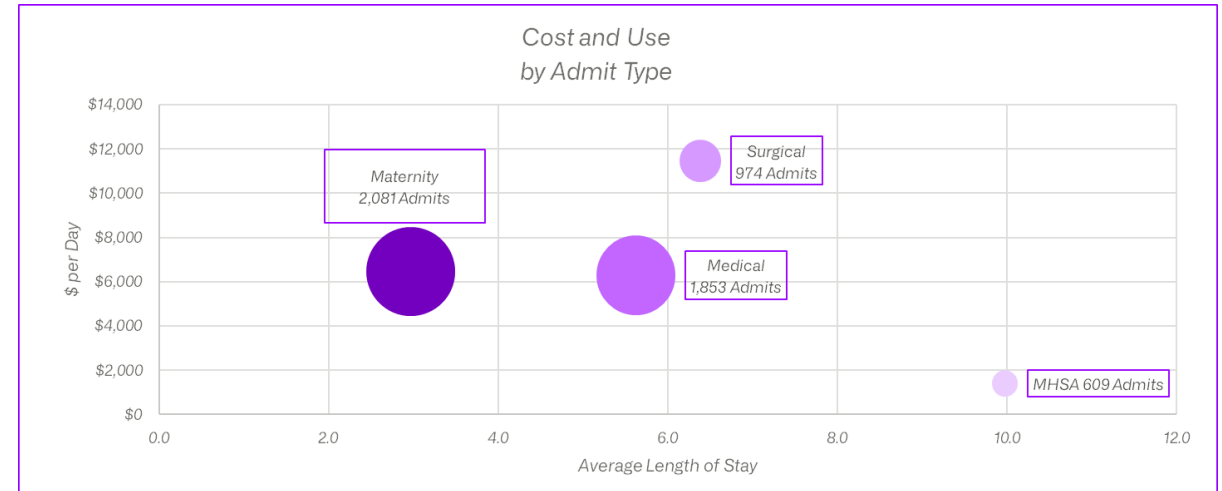
	Mar 2022 – Feb 2023	Mar 2023 – Feb 2024	% Change
Allowed Amt PMPY			
Facility	\$1,654	\$1,621	-2.0%
Professional	\$173	\$179	4.0%
Total	\$1,827	\$1,801	-1.4%
Net Pay PMPY			
Facility	\$1,579	\$1,544	-2.2%
Professional	\$166	\$171	3.2%
Total	\$1,745	\$1,715	-1.7%



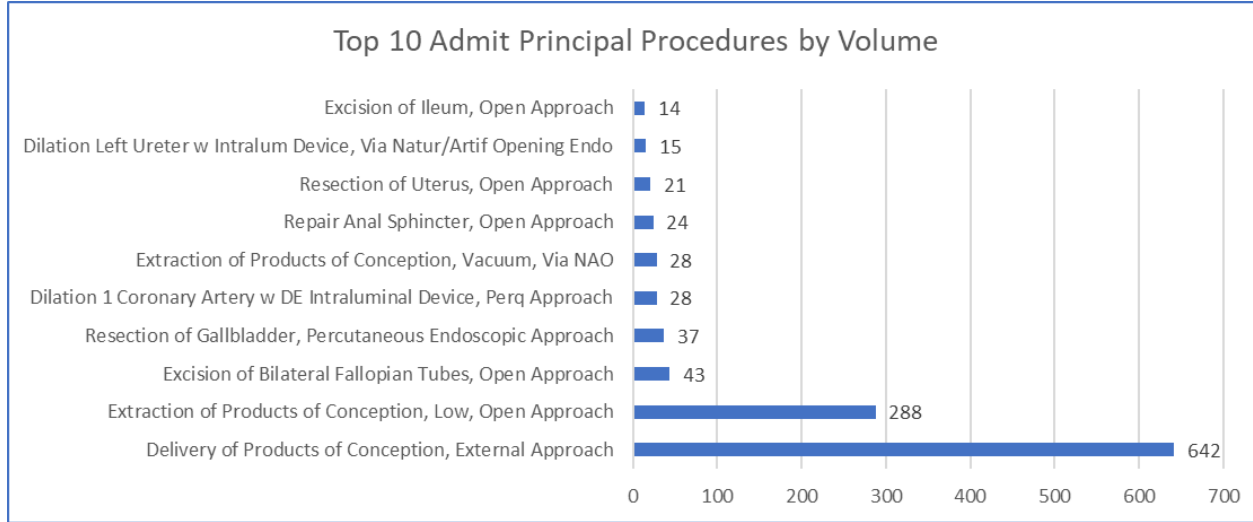
*This report excludes LTC & non-acute admissions.

Acute Admission Detail*

	Mar 2022 – Feb 2023	Mar 2023 – Feb 2024	% Change
Length of Stay			
Medical	6.0	5.6	-6.9%
Surgical	7.3	6.4	-12.4%
Maternity	3.2	3.0	-8.1%
MHSA	10.1	10.0	-1.1%
Total	5.6	5.2	-6.5%
Allowed Amt/Admit			
Medical	\$34,815	\$35,372	1.6%
Surgical	\$75,113	\$73,196	-2.6%
Maternity	\$20,247	\$19,170	-5.3%
MHSA	\$13,037	\$14,016	7.5%
Total	\$34,221	\$33,581	-1.9%
Allowed Amt/Day			
Medical	\$5,763	\$6,291	9.2%
Surgical	\$10,307	\$11,469	11.3%
Maternity	\$6,274	\$6,460	3.0%
MHSA	\$1,293	\$1,405	8.7%
Total	\$6,112	\$6,414	5.0%



Acute Inpatient Admission Detail: Current Year Surgical Admits*

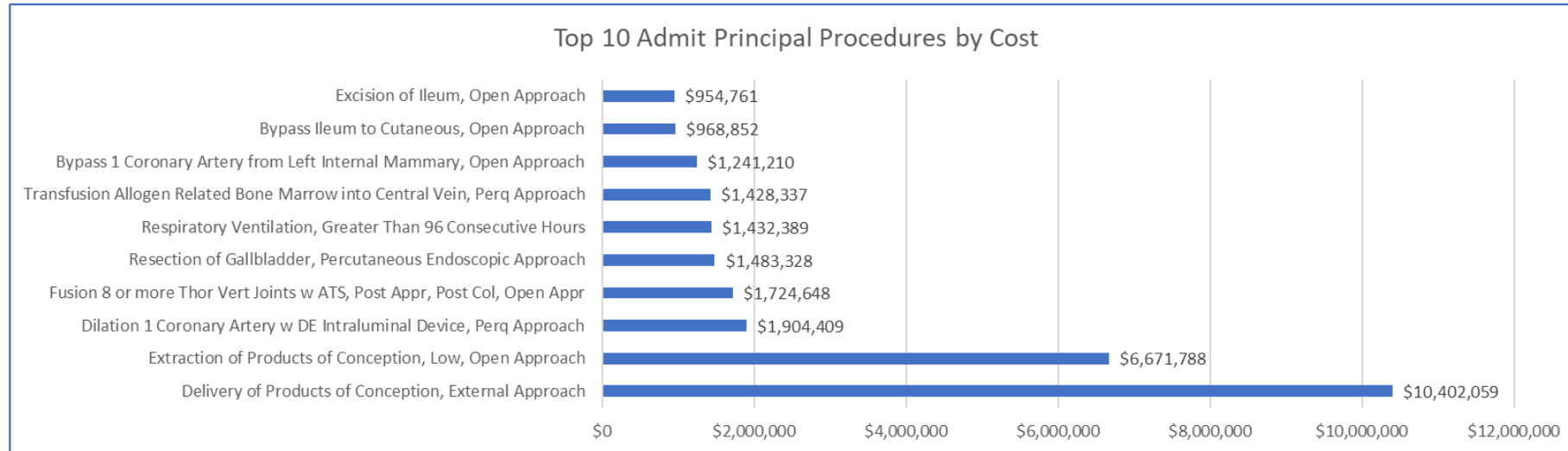


Volume

Top 10 Principal Procedures: 1,140
 Total Principal Procedures: 5,517
 Top 10 as a % of Total: 20.7%

Cost

Top 10 Principal Procedures (Admission Costs): \$28.2 m
 Total Principal Procedures (Admission Costs): \$185.2 m
 Top 10 as a % of Total Admission Costs: 15.2%



Outpatient Medical Detail

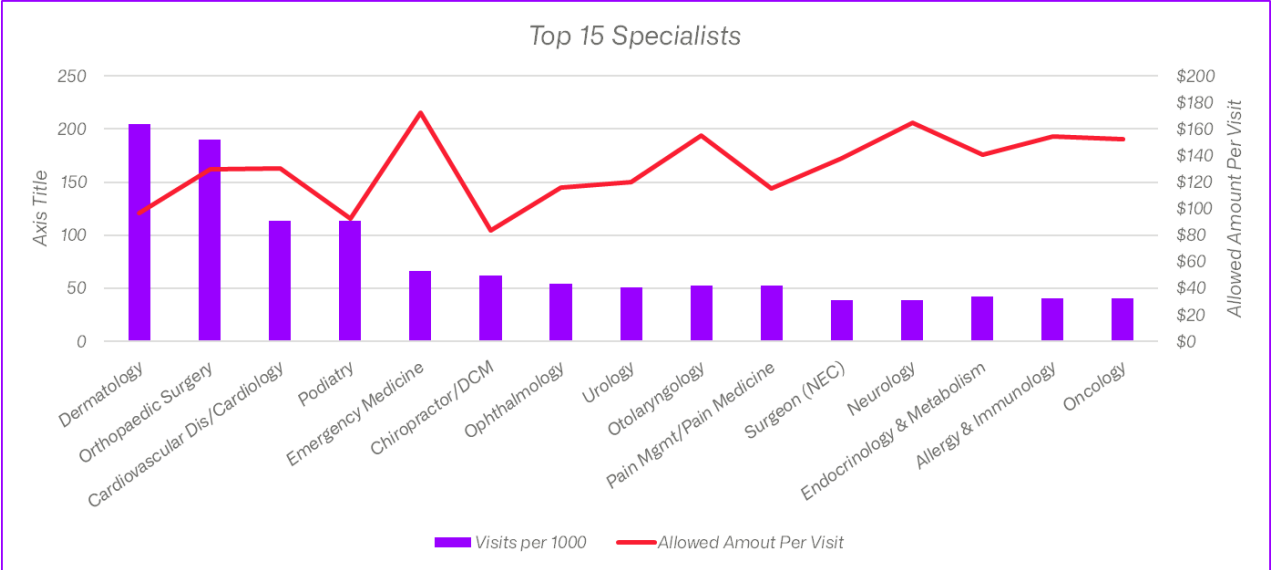
	Allowed Amt PMPY Med			Patients		
	Mar 2022 – Feb 2023	Mar 2023 – Feb 2024	% Change	Mar 2022 – Feb 2023	Mar 2023 – Feb 2024	% Change
Major Procedures	\$1,284	\$1,416	10.3%	17,054	18,038	5.8%
Specialty Drugs (Medical)	\$564	\$688	21.9%	3,496	3,665	4.8%
Professional Office Visits	\$599	\$653	9.0%	93,521	94,218	0.7%
Emergency Rooms	\$598	\$652	9.0%	16,975	17,820	5.0%
Radiology	\$412	\$432	4.8%	40,649	41,689	2.6%
Other Outpatient Services	\$397	\$421	6.0%	81,192	83,625	3.0%
Laboratory	\$314	\$244	-22.4%	72,351	68,764	-5.0%
Mental Health	\$250	\$295	17.9%	22,671	24,232	6.9%
Substance Abuse	\$23	\$31	32.6%	915	1,066	16.5%
PT, OT, Speech Therapy	\$135	\$155	14.8%	15,205	15,890	4.5%
Injections and Medications	\$85	\$80	-6.9%	12,173	12,592	3.4%
Supplies and Devices	\$89	\$96	7.3%	13,653	14,666	7.4%
Dialysis	\$64	\$67	4.8%	93	96	3.2%
Durable Medical Equipment	\$35	\$36	3.8%	4,555	4,692	3.0%

Outpatient Medical Detail

	Utilization (Services per 1000)			Price (Allowed Amount per Service)		
	Mar 2022 – Feb 2023	Mar 2023 – Feb 2024	% Change	Mar 2022 – Feb 2023	Mar 2023 – Feb 2024	% Change
Major Procedures	1,918.2	1,978.8	3.2%	\$669	\$715	6.9%
Specialty Drugs (Medical)	282.8	298.1	5.4%	\$1,995	\$2,307	15.7%
Professional Office Visits	5,625.4	5,676.4	0.9%	\$107	\$115	8.0%
Emergency Rooms	2,076.0	2,110.6	1.7%	\$288	\$309	7.3%
Radiology	1,738.0	1,748.4	0.6%	\$237	\$247	4.1%
Other Outpatient Services	3,439.9	3,612.6	5.0%	\$115	\$116	1.0%
Laboratory	7,690.0	7,130.3	-7.3%	\$41	\$34	-16.3%
Mental Health	2,505.5	2,744.1	9.5%	\$100	\$107	7.7%
Substance Abuse	172.5	228.0	32.2%	\$135	\$135	0.3%
PT, OT, Speech Therapy	4,205.2	4,312.8	2.6%	\$32	\$36	11.9%
Injections and Medications	789.0	810.0	2.7%	\$108	\$98	-9.3%
Supplies and Devices	1,117.5	1,197.9	7.2%	\$80	\$80	0.1%
Dialysis	105.6	110.0	4.2%	\$605	\$609	0.6%
Durable Medical Equipment	188.3	216.7	15.1%	\$184	\$166	-9.8%

Outpatient Medical Detail: Professional Office Visits

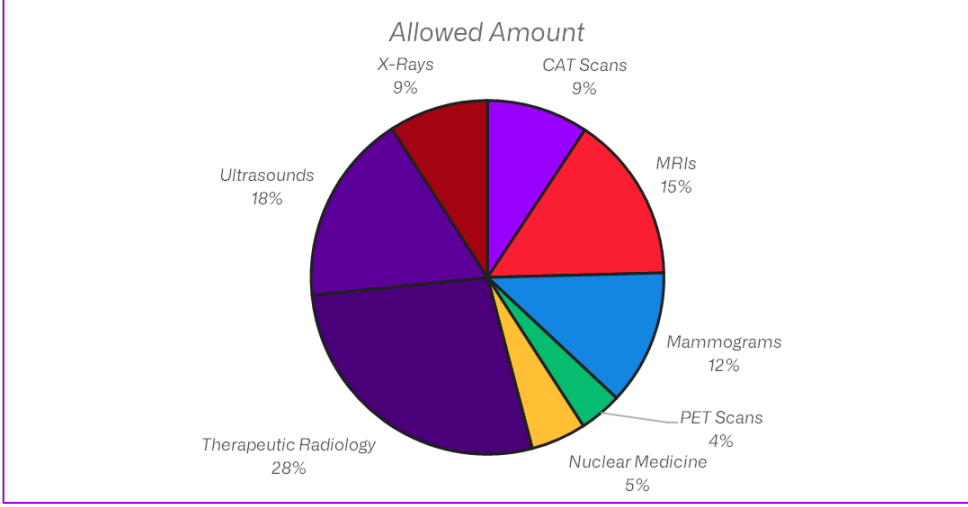
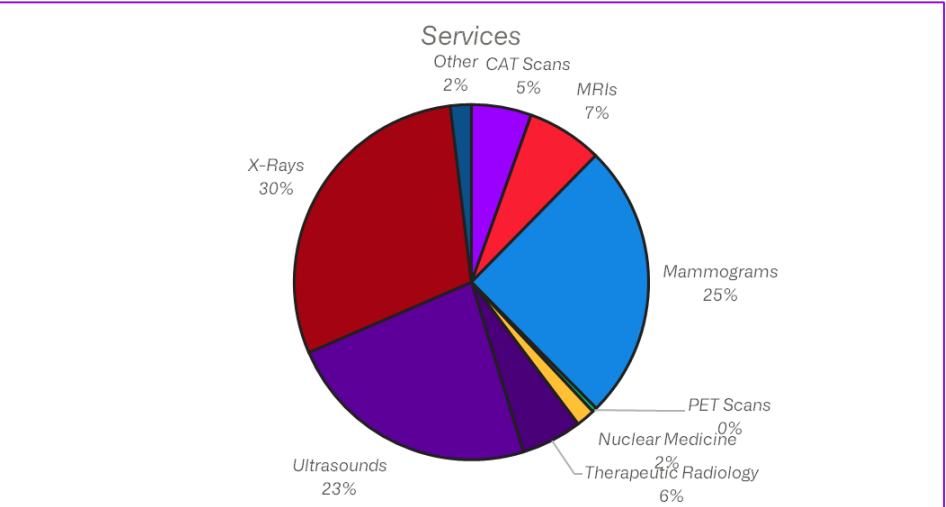
	% Visits			% Allowed Amt			Allowed Amount/Visit			Visits per 1000		
	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	Change	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	Change	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change
Specialist Visits	36.7%	35.7%	-1.0%	36.0%	34.7%	-1.3%	\$122	\$131	7.0%	1,518	1,493	-1.7%
Non-Specialist Visits	63.3%	64.3%	1.0%	64.0%	65.3%	1.3%	\$126	\$137	8.6%	2,623	2,688	2.5%
Total	100.0%	100.0%		100.0%	100.0%		\$125	\$135	8.1%	4,142	4,180	0.9%



	Visits per 1000	Allowed Amount Per Visit
Dermatology	205	\$97
Orthopaedic Surgery	190	\$130
Cardiovascular Dis/Cardiology	114	\$130
Podiatry	113	\$93
Emergency Medicine	66	\$173
Chiropractor/DCM	62	\$84
Ophthalmology	55	\$116
Urology	51	\$120
Otolaryngology	53	\$155
Pain Mgmt/Pain Medicine	53	\$115
Surgeon (NEC)	39	\$138
Neurology	39	\$165
Endocrinology & Metabolism	42	\$140
Allergy & Immunology	40	\$154
Oncology	40	\$153
Top 15	1,158	\$124
All Other Specialists	339	\$154
Total All Specialists	1,493	\$131

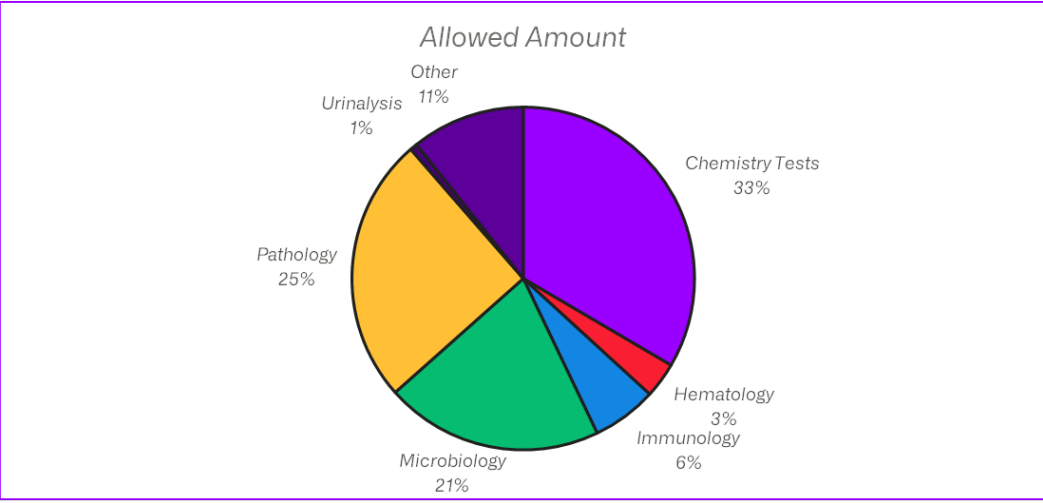
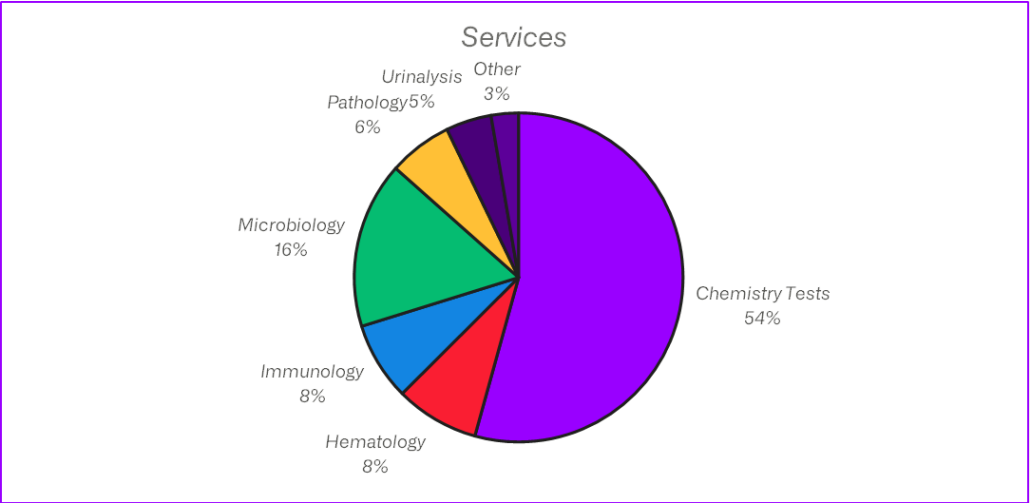
Outpatient Medical Detail: Radiology

Outpatient Radiology Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change
CAT Scans	89.0	95.8	7.7%	\$428	\$436	2.0%	\$38	\$42	9.8%	\$35	\$37	7.0%
MRIs	113.6	120.4	6.0%	\$550	\$559	1.6%	\$62	\$67	7.8%	\$58	\$63	8.6%
Mammograms	423.1	440.5	4.1%	\$119	\$122	2.4%	\$50	\$54	6.6%	\$49	\$53	6.9%
PET Scans	5.5	7.5	38.1%	\$2,931	\$2,743	-6.4%	\$16	\$21	29.2%	\$16	\$20	28.1%
Nuclear Medicine	28.7	30.2	5.0%	\$720	\$788	9.5%	\$21	\$24	14.9%	\$20	\$23	14.0%
Therapeutic	105.1	96.9	-7.8%	\$1,068	\$1,134	6.2%	\$112	\$110	-2.1%	\$110	\$109	-1.2%
Ultrasounds	429.3	406.6	-5.3%	\$167	\$175	4.9%	\$72	\$71	-0.6%	\$65	\$64	-0.6%
X-Rays	511.9	517.0	1.0%	\$73	\$76	4.6%	\$37	\$39	5.7%	\$31	\$33	5.8%
Other	31.9	33.5	5.0%	\$103	\$118	14.2%	\$3	\$4	19.9%	\$3	\$4	19.1%
Total	1738.0	1748.4	0.6%	\$237	\$247	4.1%	\$412	\$432	4.8%	\$387	\$405	4.8%



Outpatient Medical Detail: Laboratory

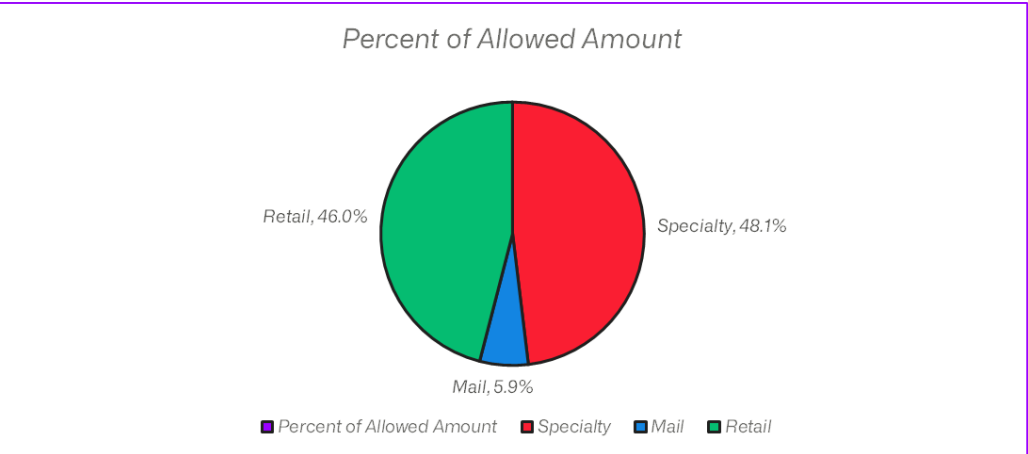
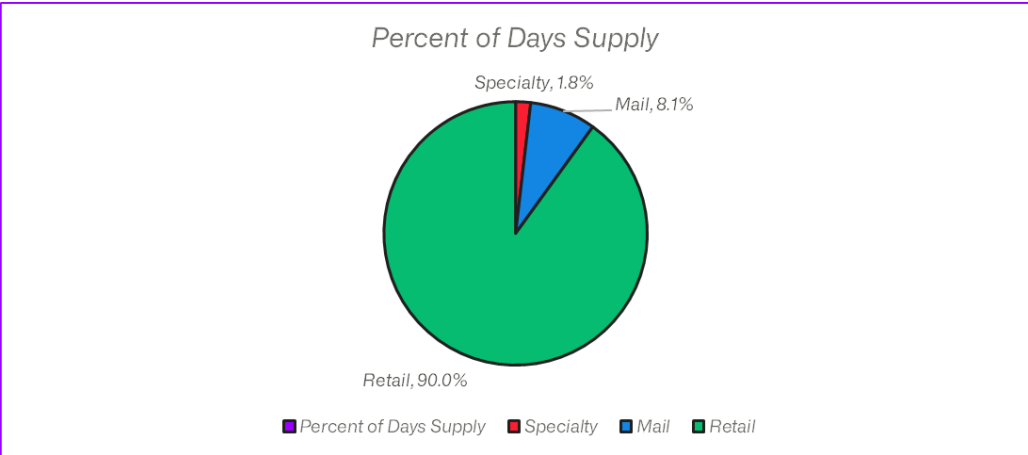
Outpatient Lab Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change
Chemistry Tests	3666.3	3870.9	5.6%	\$20	\$21	4.4%	\$74	\$82	10.2%	\$60	\$64	6.7%
Hematology	572.4	587.3	2.6%	\$17	\$14	-19.0%	\$10	\$8	-16.9%	\$6	\$7	9.4%
Immunology	840.7	547.6	-34.9%	\$29	\$27	-7.2%	\$25	\$15	-39.6%	\$24	\$13	-43.4%
Microbiology	1628.1	1165.9	-28.4%	\$72	\$43	-40.6%	\$118	\$50	-57.4%	\$113	\$45	-60.2%
Pathology	462.0	446.7	-3.3%	\$134	\$137	2.3%	\$62	\$61	-1.1%	\$57	\$57	-0.2%
Urinalysis	316.0	320.0	1.3%	\$5	\$5	3.8%	\$2	\$2	5.1%	\$1	\$1	6.6%
Other	204.5	191.9	-6.1%	\$119	\$136	14.2%	\$24	\$26	7.2%	\$23	\$25	10.2%
Total	7690.0	7130.3	-7.3%	\$41	\$34	-16.3%	\$314	\$244	-22.4%	\$284	\$212	-25.2%



Prescription Drug Detail*

Annual Trend

		Mar 2022 - Mar 2023 -		
		Feb 2023	Feb 2024	% Change
Total	Allowed Amount PMPY	\$2,030	\$2,314	14.0%
	Net Pay PMPY	\$1,916	\$2,072	8.1%
	Out of Pocket PMPY	\$107	\$116	8.2%
	Patients per 1000	786.5	756.7	-3.8%
	Allowed Amount per Day Supply	\$4.38	\$4.90	12.0%
	Days Supply PMPY	463.9	472.3	1.8%
Mail Order	Allowed Amount PMPY	\$103	\$138	33.2%
	Net Pay PMPY	\$97	\$129	33.1%
	Out of Pocket PMPY	\$6	\$8	18.3%
	Patients per 1000	45.3	45.8	0.9%
	Allowed Amount per Day Supply	\$2.55	\$3.58	40.4%
	Days Supply PMPY	40.6	38.5	-5.1%
Retail	Allowed Amount PMPY	\$967	\$1,064	10.0%
	Net Pay PMPY	\$869	\$957	10.2%
	Out of Pocket PMPY	\$93	\$100	7.7%
	Patients per 1000	782.8	751.8	-4.0%
	Allowed Amount per Day Supply	\$2.33	\$2.50	7.5%
	Days Supply PMPY	415.4	425.2	2.4%
Specialty	Allowed Amount PMPY	\$960	\$1,113	15.9%
	Net Pay PMPY	\$950	\$986	3.7%
	Out of Pocket PMPY	\$8	\$8	5.0%
	Patients per 1000	37.5	39.5	5.6%
	Allowed Amount per Day Supply	\$121.39	\$128.46	5.8%
	Days Supply PMPY	7.9	8.7	9.6%

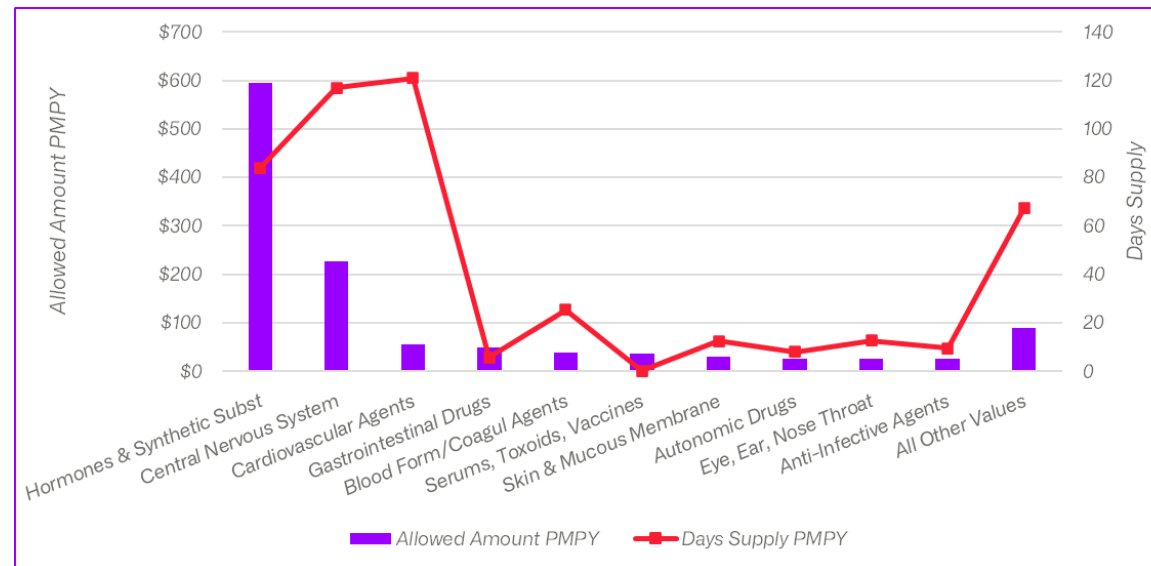


*Specialty drugs on this slide includes drugs covered under the prescription drug benefit and excludes drugs covered under the medical plans.

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		
	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change
Hormones & Synthetic Subst	\$471	\$595	26.2%	\$445	\$566	27.0%	\$6	\$7	21.7%	81	84	3.7%	93.5%	93.7%	0.2%
Central Nervous System	\$248	\$226	-8.8%	\$220	\$198	-10.2%	\$2	\$2	-11.5%	113	117	3.1%	95.4%	98.4%	3.2%
Cardiovascular Agents	\$49	\$55	11.3%	\$36	\$42	17.2%	\$0	\$0	9.9%	119	121	1.3%	99.9%	100.0%	0.0%
Blood Form/Coagul Agents	\$47	\$50	6.3%	\$44	\$47	6.0%	\$8	\$9	4.1%	6	6	2.1%	100.0%	99.8%	-0.2%
Gastrointestinal Drugs	\$40	\$39	-3.2%	\$35	\$34	-3.8%	\$2	\$2	-7.1%	24	25	4.1%	99.9%	99.9%	0.0%
Serums, Toxoids, Vaccines	\$26	\$37	39.9%	\$26	\$37	40.0%	\$53	\$107	102.8%	0	0	-31.0%	100.0%	100.0%	0.0%
Autonomic Drugs	\$34	\$31	-9.2%	\$30	\$26	-11.8%	\$3	\$2	-11.4%	12	13	2.5%	99.9%	99.9%	0.0%
Diagnostic Agents	\$29	\$27	-7.4%	\$26	\$22	-14.8%	\$3	\$3	6.2%	9	8	-12.9%	0.0%	0.0%	0.0%
Anti-Infective Agents	\$23	\$27	16.6%	\$17	\$21	17.6%	\$2	\$2	10.0%	12	13	6.1%	99.9%	100.0%	0.0%
Eye, Ear, Nose Throat	\$26	\$27	2.0%	\$22	\$22	-0.4%	\$2	\$3	47.5%	14	10	-30.8%	98.4%	97.7%	-0.8%
All Other Values	\$76	\$89	17.2%	\$63	\$72	13.9%	\$1	\$1	11.6%	64	67	5.0%	99.3%	99.3%	0.0%
Total	\$1,070	\$1,201	12.3%	\$966	\$1,086	12.5%	\$2	\$3	10.4%	456	464	1.7%	97.7%	98.6%	0.9%



Specialty Drug Detail¹

	Allowed Amount			Patients			Allowed Amount per Patient		
	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change	Mar 2022 - Feb 2023	Mar 2023 - Feb 2024	% Change
Medical Specialty	\$56,301,970	\$69,483,736	23.4%	3,498	3,665	4.8%	\$16,095	\$18,959	17.8%
Prescription Specialty	\$95,796,755	\$112,424,670	17.4%	4,168	4,468	7.2%	\$22,984	\$25,162	9.5%

Top 10 Specialty Drugs Through Medical Plans		Allowed Amount	Patients	Allowed/Patient
J9271	Inject pembrolizumab 1 mg	\$8,198,439	63	\$130,134
J2350	Inject, ocrelizumab, 1 mg	\$3,679,702	54	\$68,143
J2506	Inject, pegfilgrastim, excl biosimilar, 0.5 mg	\$3,283,944	64	\$51,312
J9144	Inj, daratumumab, 10 mg and hyaluronidase-fihj	\$2,921,434	18	\$162,302
J9299	Inject nivolumab 1 mg	\$2,383,966	20	\$119,198
J3380	Inject vedolizumab 1 mg	\$2,144,607	53	\$40,464
96413	CHEMOTX ADMN IV NFS TQ UP 1 HR	\$1,748,172	563	\$3,105
J2323	Injection natalizumab, 1 mg	\$1,406,790	13	\$108,215
J0585	Injection onabotulinumtoxinA, 1 unit	\$1,251,699	309	\$4,051
J9306	Inject, pertuzumab, 1 mg	\$1,184,983	12	\$98,749
Total Top 10		\$27,018,752	1,157	\$23,352
Percent of Overall Total (Medical Specialty)		38.9%	31.6%	

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.

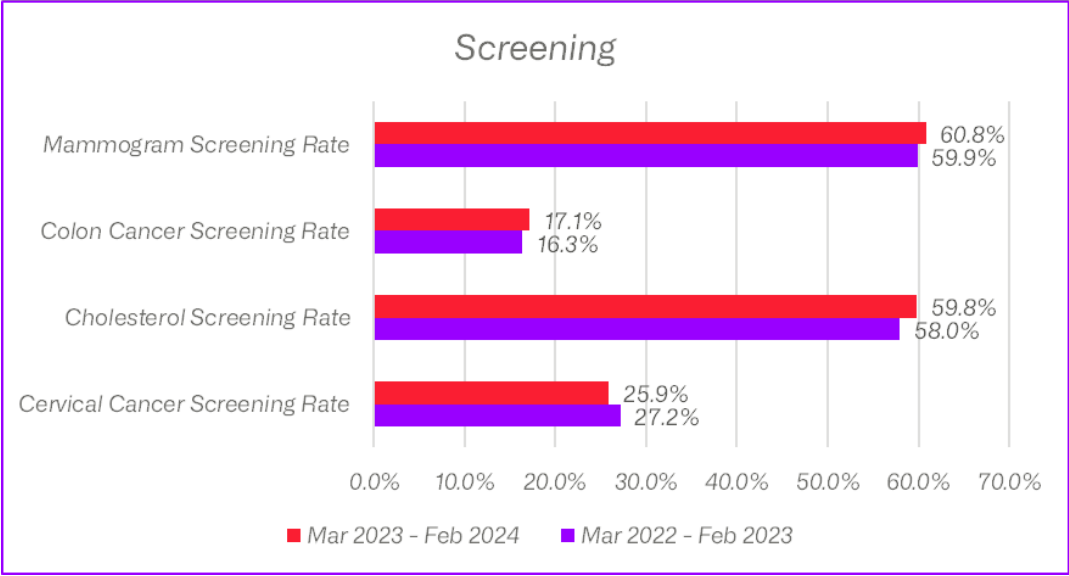
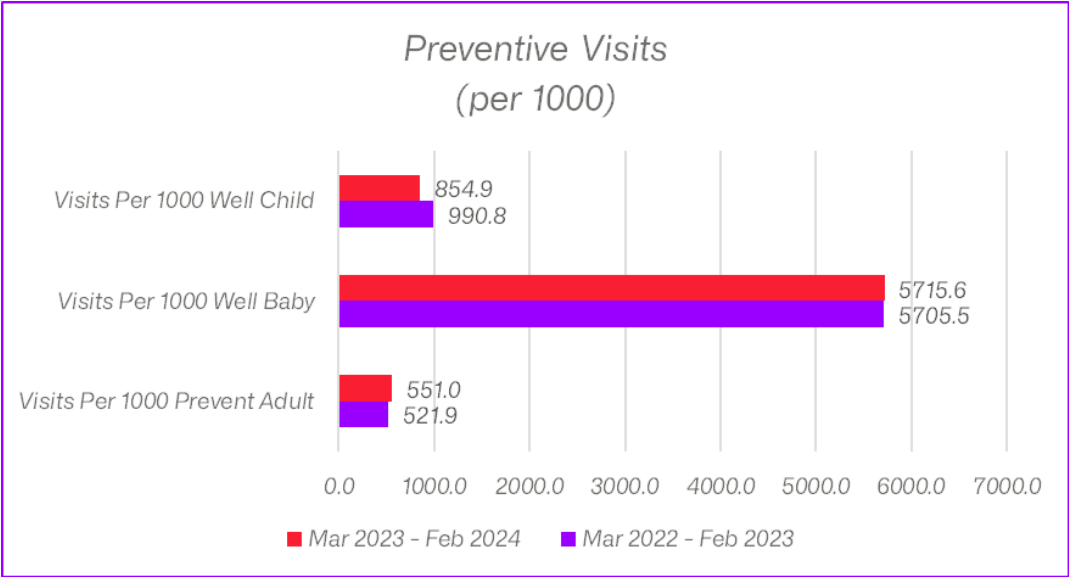
Specialty Drug Detail

Top 15 Through the Prescription Plan		
	Allowed Amount	Patients
HUMIRA	\$13,838,774	230
STELARA	\$7,582,332	82
DUPIXENT	\$6,535,704	272
TREMFYA	\$6,085,403	110
SKYRIZI	\$4,843,106	89
ENBREL	\$2,848,422	66
COSENTYX	\$2,523,751	52
TALTZ	\$2,269,254	45
TRIKAFTA	\$2,037,071	7
OTEZLA	\$1,934,827	68
VERZENIO	\$1,873,121	16
BIKTARVY	\$1,816,556	61
SPRYCEL	\$1,685,818	14
RINVOQ	\$1,685,117	47
CIMZIA	\$1,508,472	31
Total Top 15	\$59,067,727	1,190
Percent of Overall Total (Rx Specialty)	52.5%	26.6%

Mental Health and Substance Abuse Detail

	Mental Health			Substance Abuse		
	Mar 2022 – Feb 2023	Mar 2023 – Feb 2024	% Change	Mar 2022 – Feb 2023	Mar 2023 – Feb 2024	% Change
Overall						
Patients per 1000 Inpatient	4.3	4.2	-0.9%	1.4	1.4	1.0%
Pats per 1000 Outpatient	203.7	214.5	5.3%	8.2	9.4	14.7%
Inpatient						
Allow Amt PMPY Adm Acute	\$53	\$60	14.4%	\$26	\$24	-8.6%
Net Pay PMPY Adm Acute	\$51	\$58	14.7%	\$25	\$23	-9.9%
Allow Amt Per Adm Acute	\$13,062	\$15,202	16.4%	\$12,986	\$11,730	-9.7%
Days LOS Admit Acute	10.2	10.1	-1.1%	9.8	9.7	-1.0%
Admits Per 1000 Acute	4.0	4.0	-1.7%	2.0	2.1	1.2%
Outpatient						
Allow Amt PMPY OP Med	\$244	\$290	18.9%	\$23	\$31	-17.7%
Net Pay PMPY OP Med	\$223	\$265	18.5%	\$21	\$28	-18.5%
Allow Amt Per Svc OP Med	\$101	\$110	8.9%	\$133	\$135	13.5%
Svcs Per 1000 OP Med	2425.0	2647.6	9.2%	171.9	227.1	-27.4%

Preventive Visits and Screening Overview



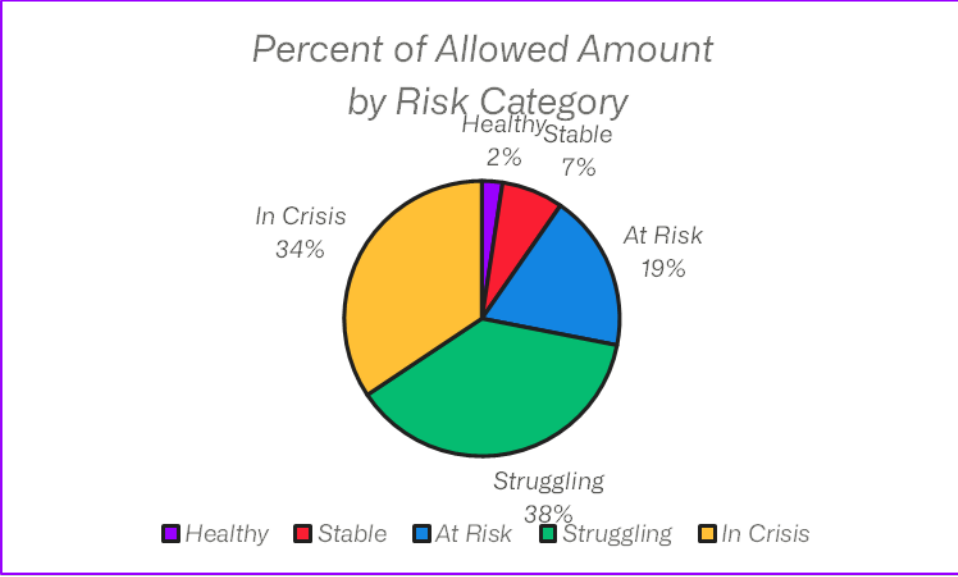
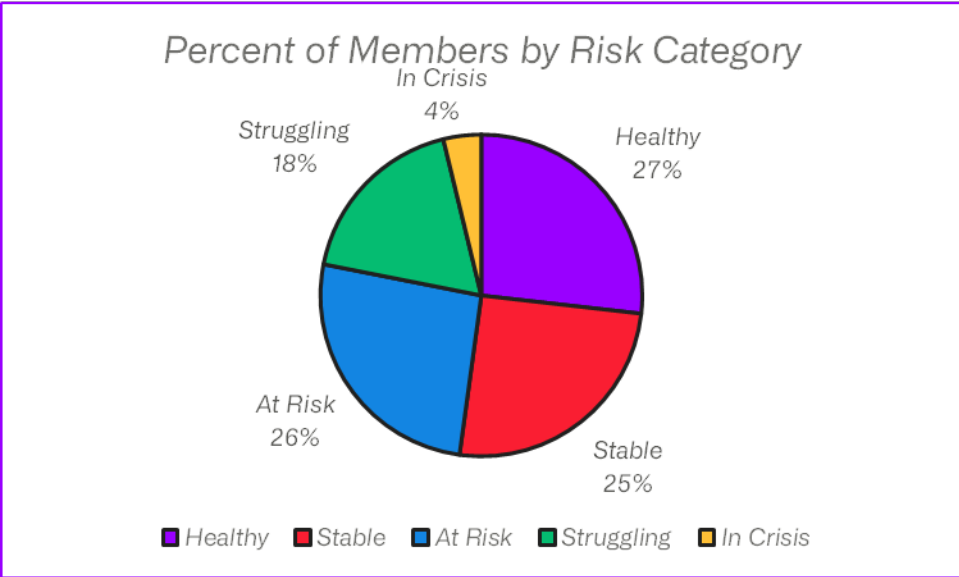
Clinical Overview

Annual Trend: Conditions of Interest

	Allowed Amount PMPY (Medical)			Patients per 1000			Allowed Amount per Patient (Medical)		
	Mar 2022 –	Mar 2023 –	Change	Mar 2022 –	Mar 2023 –	Change	Mar 2022 –	Mar 2023 –	Change
	Feb 2023	Feb 2024		Feb 2023	Feb 2024		Feb 2023	Feb 2024	
Asthma	\$28.00	\$28.13	0.5%	36.8	37.7	2.4%	\$682.82	\$667.97	-2.2%
Cancer - Breast	\$91.89	\$147.75	60.8%	7.0	7.2	3.4%	\$11,773.38	\$18,248.22	55.0%
Cancer - Colon	\$22.29	\$34.67	55.5%	1.6	1.7	4.6%	\$12,500.10	\$18,535.39	48.3%
Cancer - Lung	\$36.11	\$34.87	-3.4%	1.2	1.2	-0.8%	\$27,937.40	\$27,100.41	-3.0%
Cancer - Skin	\$27.12	\$33.29	22.7%	27.8	28.6	2.7%	\$873.58	\$1,040.76	19.1%
Cerebrovascular Disease	\$78.05	\$84.80	8.7%	11.3	11.6	2.8%	\$6,202.11	\$6,535.14	5.4%
Chronic Obstruc Pulm Dis(COPD)	\$11.54	\$11.88	2.9%	5.4	5.5	2.9%	\$1,929.09	\$1,922.67	-0.3%
Congestive Heart Failure	\$18.48	\$14.35	-22.4%	3.0	3.3	10.3%	\$5,522.59	\$3,876.35	-29.8%
Coronary Artery Disease	\$100.68	\$113.49	12.7%	14.5	14.4	-0.4%	\$6,225.72	\$7,025.93	12.9%
Diabetes	\$102.21	\$105.45	3.2%	90.8	99.8	9.9%	\$1,009.31	\$944.51	-6.4%
Hypertension, Essential	\$70.57	\$90.24	27.9%	118.9	116.8	-1.8%	\$532.24	\$690.77	29.8%
Mental Hlth - Depression	\$115.25	\$136.82	18.7%	93.8	98.5	4.9%	\$1,101.60	\$1,242.36	12.8%
Osteoarthritis	\$185.40	\$197.52	6.5%	62.3	62.0	-0.6%	\$2,667.37	\$2,849.07	6.8%
Renal Function Failure	\$102.43	\$107.76	5.2%	10.5	11.4	9.2%	\$8,775.13	\$8,426.25	-4.0%
Spinal/Back Disord, Low Back	\$189.75	\$175.37	-7.6%	95.8	96.0	0.2%	\$1,776.44	\$1,633.83	-8.0%
Pneumonia	\$21.80	\$32.51	49.2%	7.0	8.6	23.9%	\$2,803.42	\$3,365.32	20.0%
Pregnancy	\$306.98	\$302.37	-1.5%	25.0	24.8	-0.9%	\$11,009.18	\$10,914.02	-0.9%

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.