



Key Trends for Active Employees and Early Retirees

Based on Paid Claims
Through March 2024
Rolling Year

May 2024



Change Healthcare data breach overview

Change Healthcare is a company that provides technology and managed care services to the healthcare industry



- On February 21, 2024, Change Healthcare had a cybersecurity event
- Disconnected its systems to prevent further impact
- As a result, some providers were prevented from processing and submitting prescription drug and medical claims to insurance companies



- This included payments to Aetna and Highmark
- This situation did suppress claims in late February and continuing into March
- Will result in a misrepresentation of how claims are running vs. budget



- Change Healthcare has not provided a timeline for functionality to resume
- Aetna and Highmark have not been able to provide any details on client-specific impacts
- WTW recommends clients plan for lower invoices and expect to be invoiced for claims when providers are able to submit claims for processing

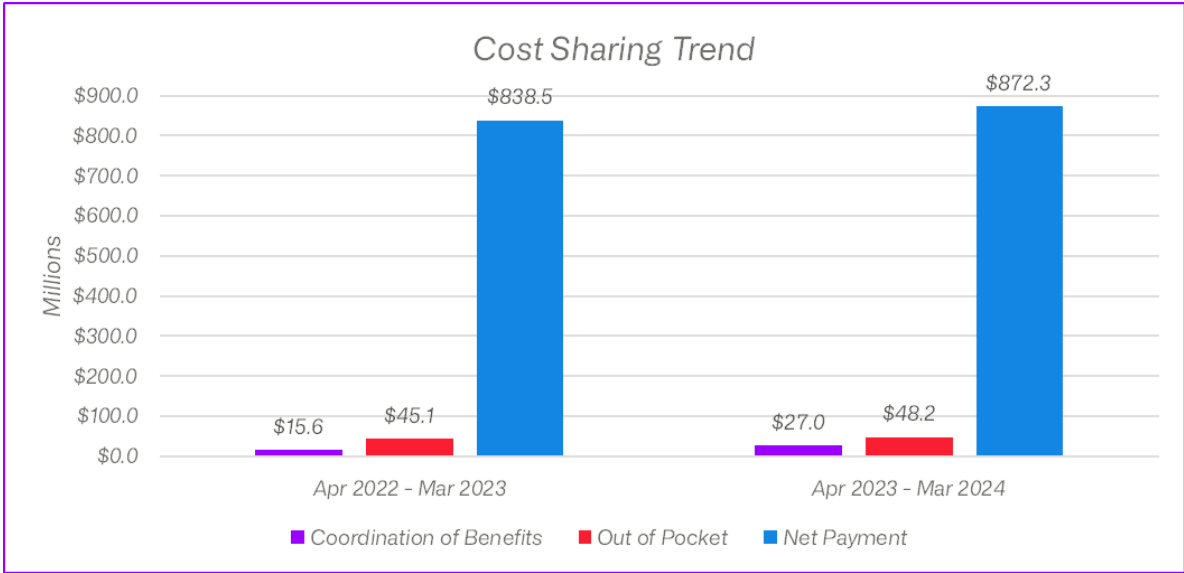
Executive Summary

- Overall Allowed PMPY trend rose 3.9% from \$9,006 to \$9,357
- Inpatient medical PMPY decreased by 8.7%, driven by a decrease of 2.2% facility charges
 - Surgical admissions decreased by 15.3%; and accounted for 17% of admissions
 - Allowed amounts PMPY for maternity admissions decreased 14.2% alongside a decrease to maternity admits of 10.7%, which led to a decrease in maternity spend of 14.1%
 - Average length of stay for admissions decreased overall by 5.4%
- Outpatient medical PMPY increased by 4.5% from \$4,940 to \$5,163
 - Utilization saw the largest increases for substance abuse (31.8%), durable medical equipment (7.8%), and mental health (6.6%)
 - Allowed amount per service increased for substance abuse (30.4%); specialty drugs (medical) (15.8%); and mental health (14.0%)
 - On the medical pharmacy side, the three most costly medications were to treat cancer (Keytruda), multiple sclerosis (Ocrevus), and treatment neutropenia (low white blood cells) in cancer patients (Neulasta)
- Pharmacy payments were driving 29.4% of the cost overall and increased by 14.3% 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 Tremfya

Overall Trend

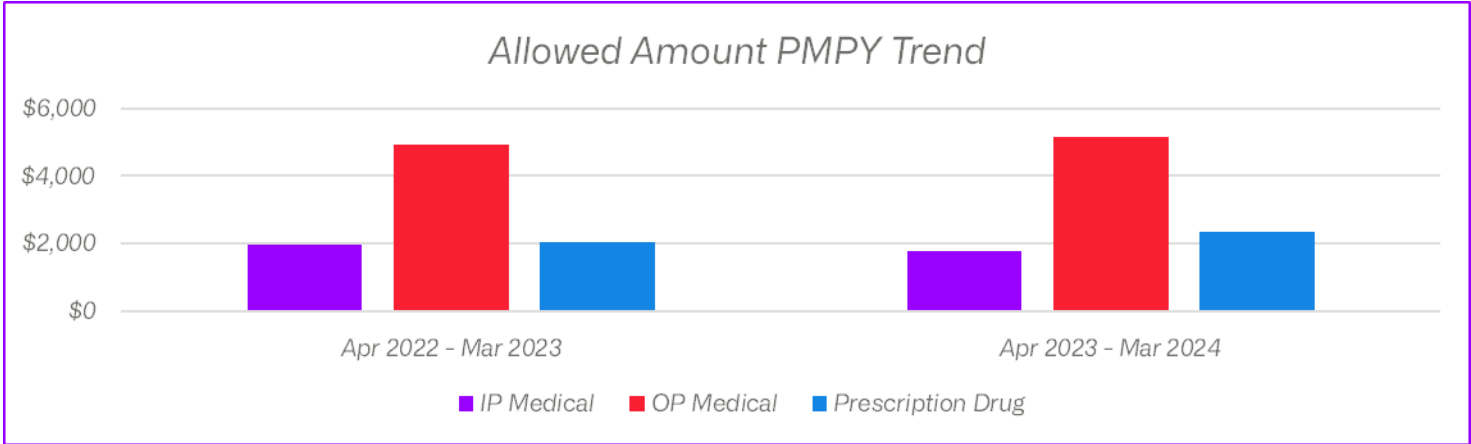
Annual Trend

	Apr 2022 - Mar 2023	Apr 2023 - Mar 2024	% Change
Allowed Amount	\$899,138,529	\$947,379,496	5.4%
Coordination of Benefits ¹	\$15,554,842	\$26,975,593	73.4%
Out of Pocket	\$45,076,842	\$48,152,754	6.8%
Net Payment	\$838,506,845	\$872,251,149	4.0%
Members Avg Med or Rx	\$99,838	\$101,247	1.4%
Allow Amt PMPY	\$9,006	\$9,357	3.9%
Allow Amt PEPY	\$19,835	\$20,479	3.2%
Net Pay PMPY	\$8,399	\$8,615	2.6%
Net Pay PEPY	\$18,497	\$18,855	1.9%



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



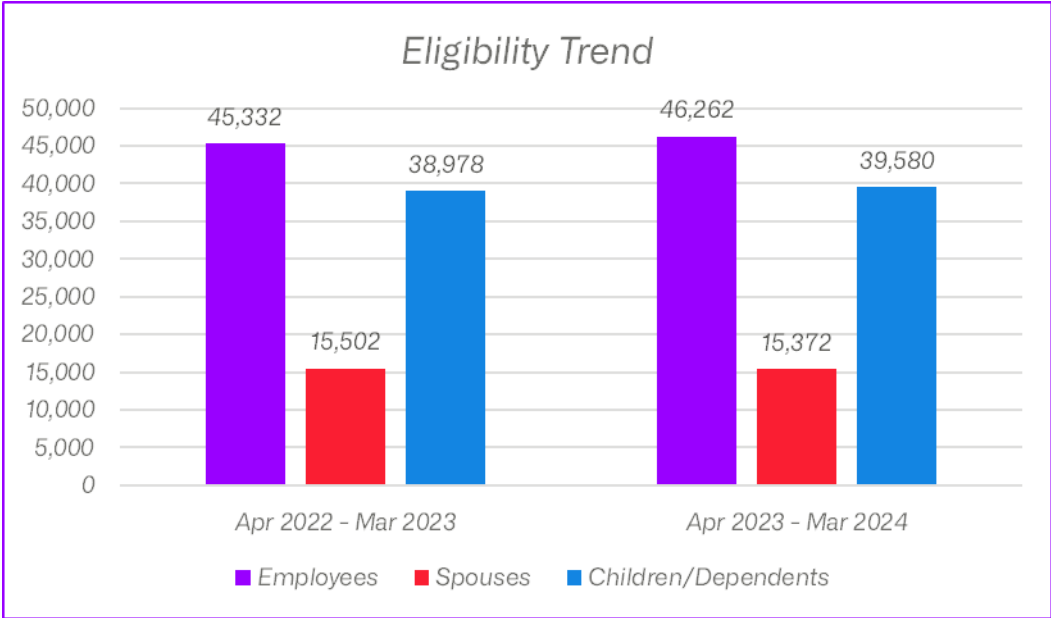
Allowed Amount PMPY Trend

	Apr 2022 - Mar 2023	Apr 2023 - Mar 2024	% Change
IP Medical	\$1,957	\$1,788	-8.7%
OP Medical	\$4,940	\$5,163	4.5%
Prescription Drug	\$2,045	\$2,338	14.3%

Overall Eligibility Trend

Annual Eligibility Trend

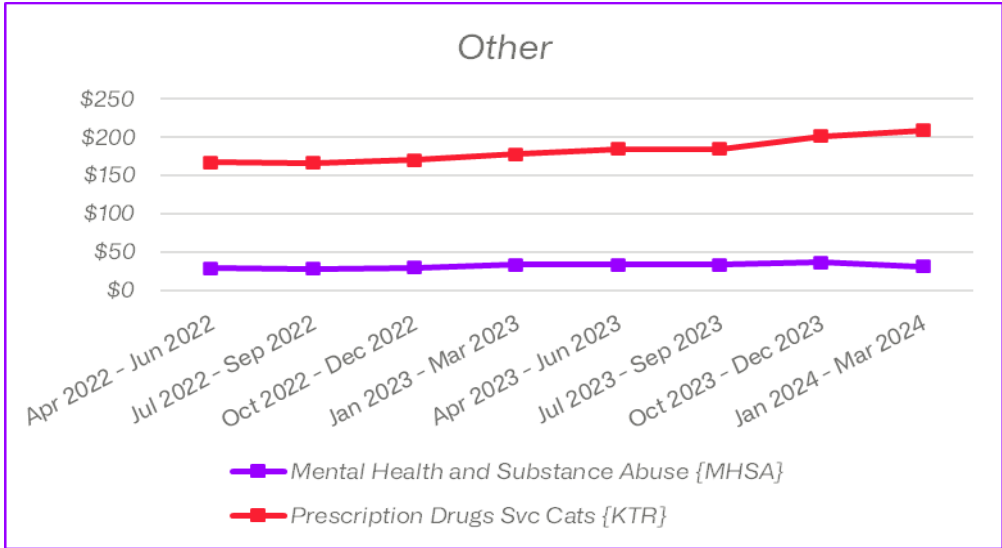
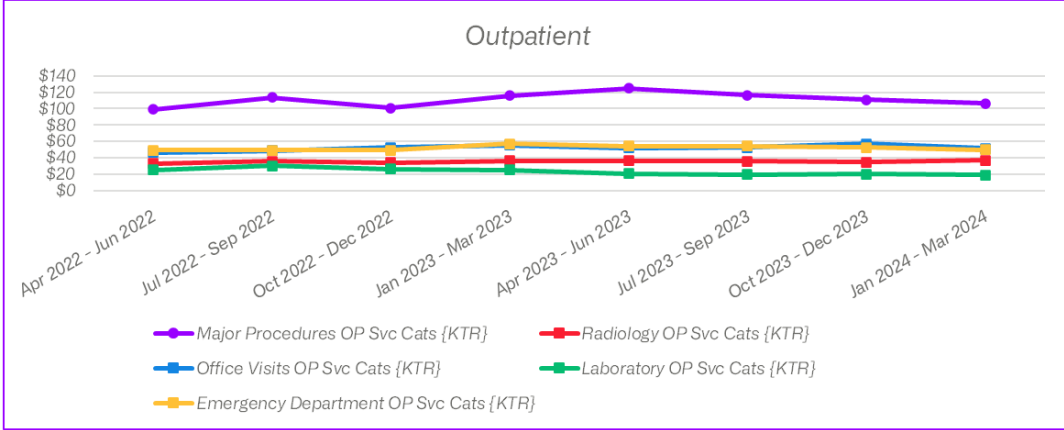
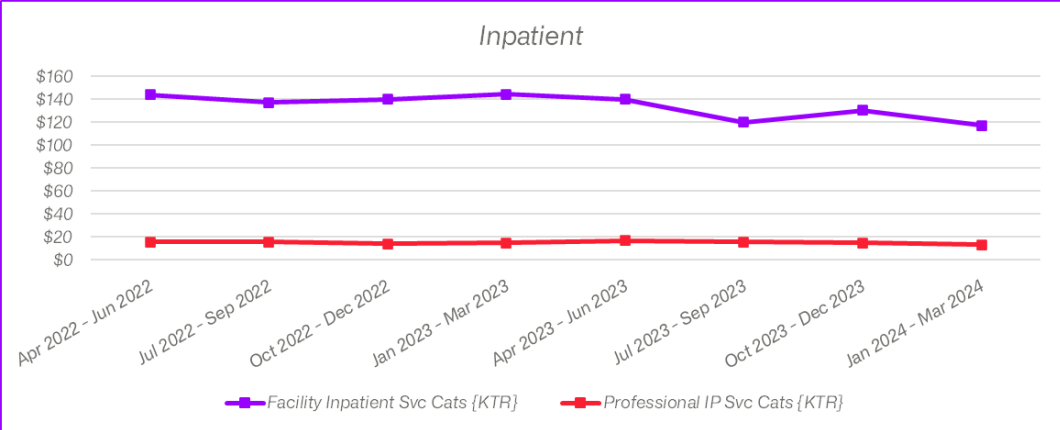
	Apr 2022 – Mar 2023	Apr 2023 – Mar 2024	% Change
Members Avg	99,812	101,215	1.4%
Employees	45,332	46,262	2.1%
Spouses	15,502	15,372	-0.8%
Children/Dependents	38,978	39,580	1.5%
Family Size Avg	2.2	2.2	-0.6%
Member Age Avg	34.4	34.3	-0.1%
Employees	47.0	47.0	-0.2%
Spouses	49.9	49.9	0.1%
Children/Dependents	13.5	13.5	0.4%



Overall Trend by Type of Service

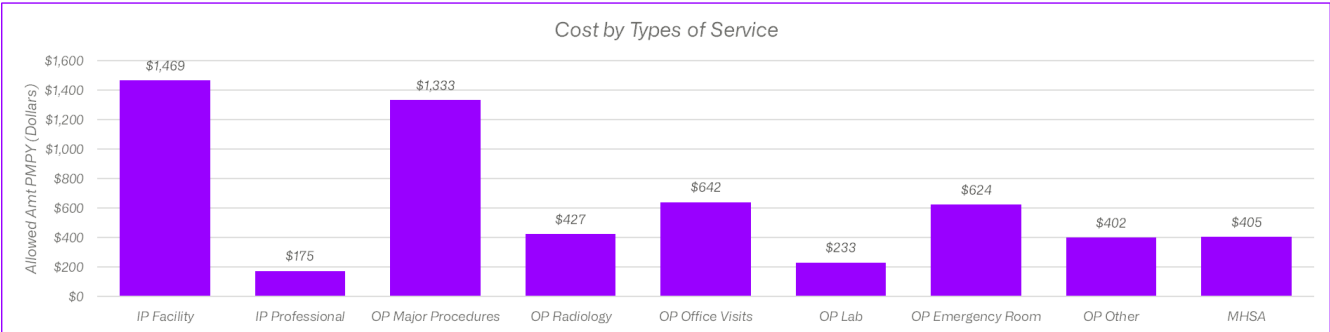
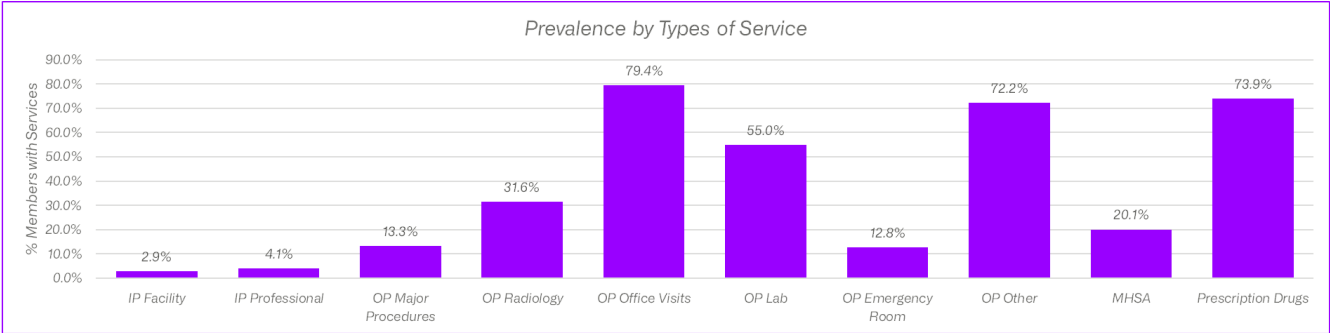
	Allowed Amt PMPY Med and Rx			Net Pay PMPY Med and Rx		
	Apr 2022 – Mar 2023	Apr 2023 – Mar 2024	% Change	Apr 2022 – Mar 2023	Apr 2023 – Mar 2024	% Change
IP Facility	\$1,696	\$1,521	-10.3%	\$1,615	\$1,449	-10.3%
IP Professional	\$180	\$182	0.7%	\$173	\$173	0.0%
OP Major Procedures	\$1,285	\$1,374	6.9%	\$1,220	\$1,301	6.6%
OP Radiology	\$414	\$429	3.6%	\$388	\$402	3.6%
OP Office Visits	\$608	\$638	4.9%	\$520	\$546	5.0%
OP Lab	\$318	\$236	-25.6%	\$286	\$206	-27.9%
OP Emergency Room	\$611	\$630	3.1%	\$556	\$572	2.8%
OP Other	\$404	\$407	0.8%	\$399	\$419	5.1%
MHSA	\$361	\$405	12.3%	\$333	\$374	12.3%
Prescription Drugs	\$2,045	\$2,338	14.3%	\$1,930	\$2,082	7.8%

Allowed Amount PMPM Quarterly Trend



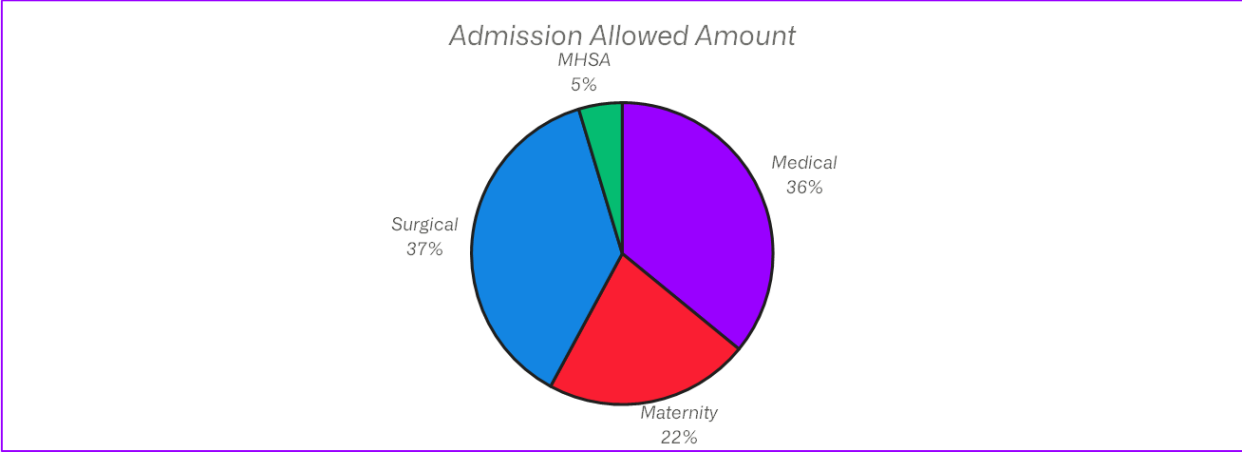
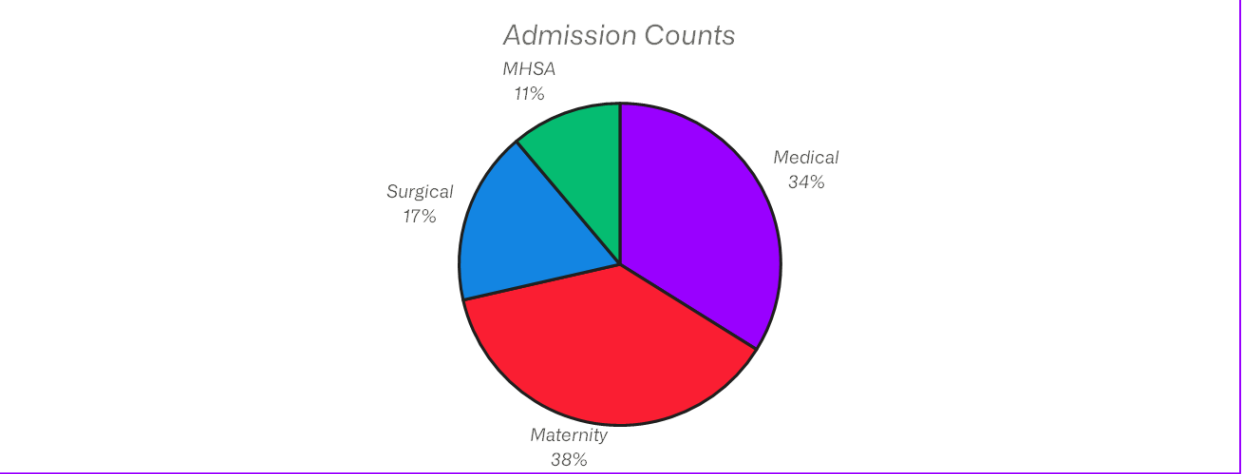
Cost and Use by Type of Service

	Patients as a % of Total Members	Costs as a % of Total Allowed Amount
IP Facility	2.9%	18.2%
IP Professional	4.1%	2.2%
OP Major Procedures	13.3%	16.5%
OP Radiology	31.6%	5.3%
OP Office Visits	79.4%	7.9%
OP Lab	55.0%	2.9%
OP Emergency Room	12.8%	7.7%
OP Other	72.2%	5.0%
MHSA	20.1%	5.0%
Prescription Drugs	73.9%	29.4%



Acute Inpatient Admission Detail

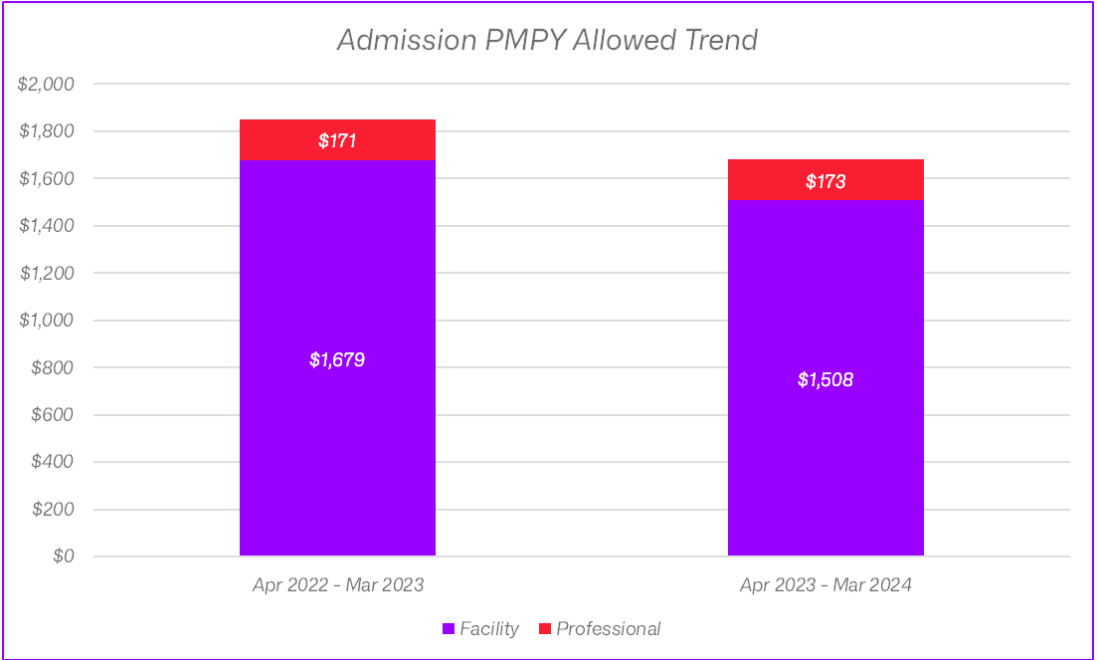
	Apr 2022 – Mar 2023	Apr 2023 – Mar 2024	% Change	
Admits/1000	Medical	17.6	17.7	0.6%
	Maternity	21.9	19.6	-10.7%
	Surgical	10.7	9.1	-15.3%
	MHSA	6.1	5.8	-5.1%
	Total	56.3	52.1	-7.4%
Allowed Amount PMPY	Medical	\$579	\$626	8.2%
	Maternity	\$447	\$383	-14.2%
	Surgical	\$799	\$652	-18.3%
	MHSA	\$80	\$81	1.5%
	Total	\$1,904	\$1,743	-8.5%
Net Pay PMPY	Medical	\$559	\$609	9.0%
	Maternity	\$423	\$363	-14.1%
	Surgical	\$764	\$628	-17.7%
	MHSA	\$77	\$78	1.8%
	Total	\$1,822	\$1,679	-7.9%



*This report excludes LTC & non-acute admissions.

Admission PMPY Allowed Amount Trend*

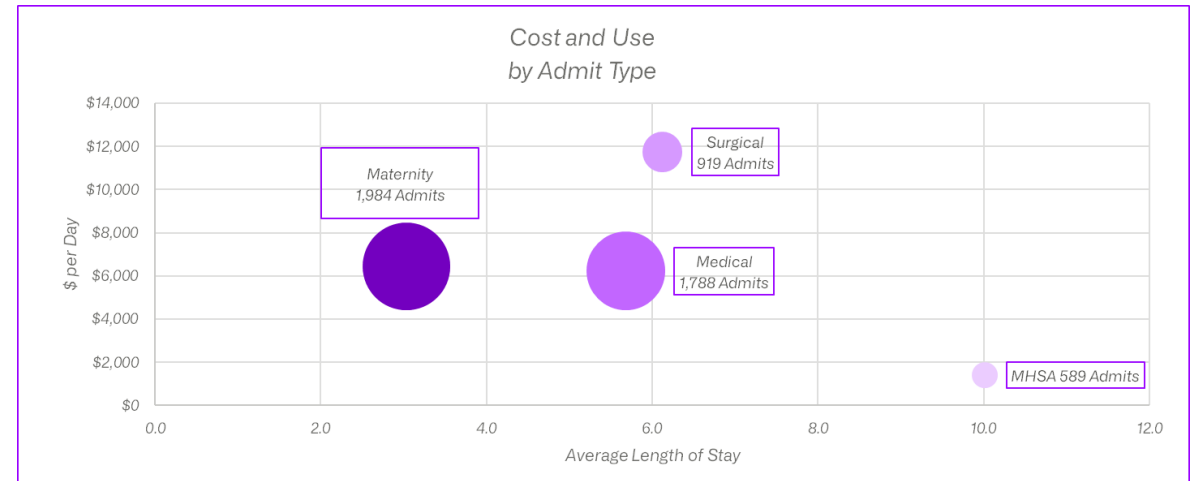
	Apr 2022 – Mar 2023	Apr 2023 – Mar 2024	% Change
Allowed Amt PMPY			
Facility	\$1,679	\$1,508	-10.2%
Professional	\$171	\$173	1.1%
Total	\$1,850	\$1,681	-9.1%
Net Pay PMPY			
Facility	\$1,600	\$1,437	-10.2%
Professional	\$164	\$165	0.3%
Total	\$1,764	\$1,602	-9.2%



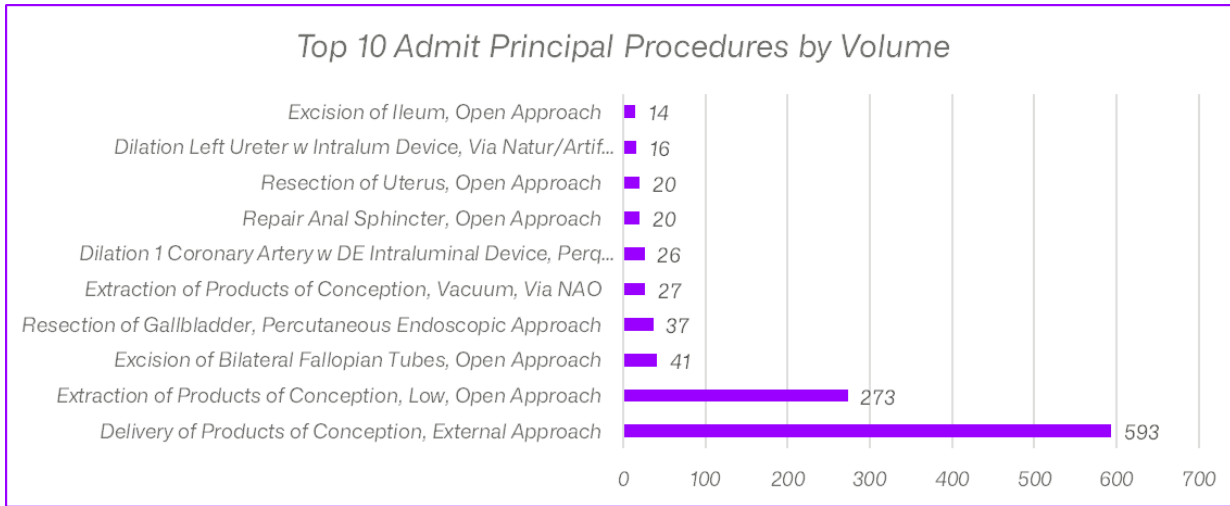
*This report excludes LTC & non-acute admissions.

Acute Admission Detail*

	Apr 2022 – Mar 2023	Apr 2023 – Mar 2024	% Change
Length of Stay			
Medical	5.8	5.7	-1.5%
Surgical	7.2	6.1	-14.9%
Maternity	3.2	3.0	-5.5%
MHSA	10.4	10.0	-3.5%
Total	5.5	5.2	-5.4%
Allowed Amt/Admit			
Medical	\$32,949	\$35,433	7.5%
Surgical	\$74,544	\$71,882	-3.6%
Maternity	\$20,365	\$19,556	-4.0%
MHSA	\$13,081	\$13,986	6.9%
Total	\$33,800	\$33,419	-1.1%
Allowed Amt/Day			
Medical	\$5,715	\$6,237	9.1%
Surgical	\$10,368	\$11,744	13.3%
Maternity	\$6,351	\$6,454	1.6%
MHSA	\$1,262	\$1,398	10.8%
Total	\$6,100	\$6,373	4.5%



Acute Inpatient Admission Detail: Current Year Surgical Admits*

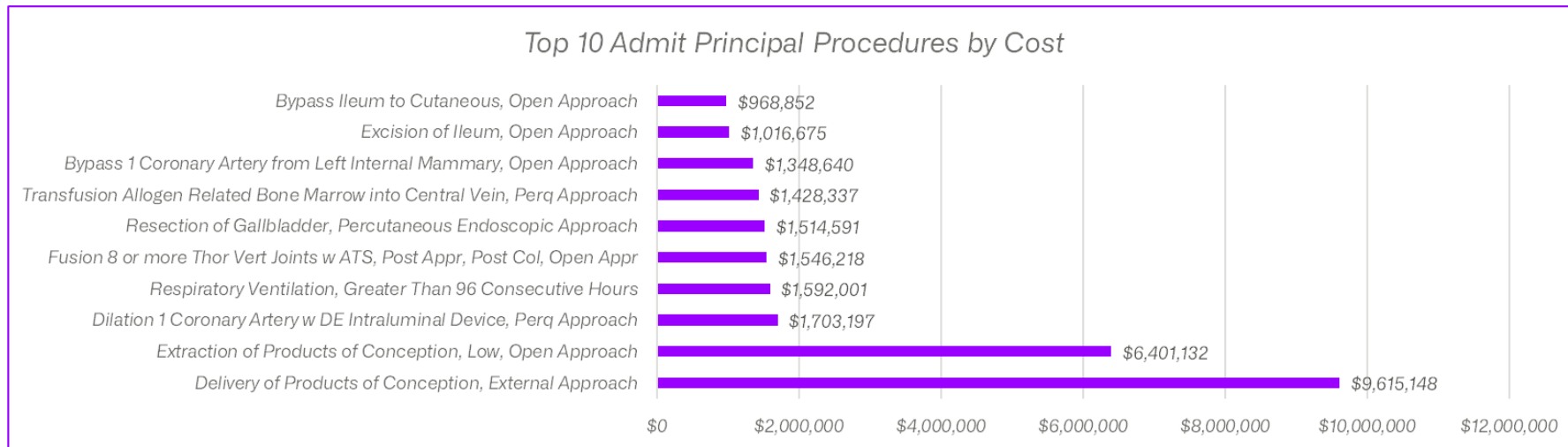


Volume

Top 10 Principal Procedures: 1,067
 Total Principal Procedures: 5,280
 Top 10 as a % of Total: 20.2%

Cost

Top 10 Principal Procedures (Admission Costs): \$27.1 m
 Total Principal Procedures (Admission Costs): \$176.4 m
 Top 10 as a % of Total Admission Costs: 15.4%



Outpatient Medical Detail

	Allowed Amt PMPY Med			Patients		
	Apr 2022 – Mar 2023	Apr 2023 – Mar 2024	% Change	Apr 2022 – Mar 2023	Apr 2023 – Mar 2024	% Change
Major Procedures	\$1,285	\$1,374	6.9%	16,958	18,054	6.5%
Specialty Drugs (Medical)	\$576	\$667	15.8%	3,477	3,626	4.3%
Professional Office Visits	\$608	\$638	4.9%	93,559	93,824	0.3%
Emergency Rooms	\$611	\$630	3.1%	17,210	17,665	2.6%
Radiology	\$414	\$429	3.6%	40,933	41,282	0.9%
Other Outpatient Services	\$404	\$407	0.8%	81,167	84,032	3.5%
Laboratory	\$318	\$236	-25.6%	72,399	68,503	-5.4%
Mental Health	\$254	\$290	14.0%	22,922	24,103	5.2%
Substance Abuse	\$23	\$31	30.4%	945	1,061	12.3%
PT, OT, Speech Therapy	\$137	\$154	12.1%	15,365	15,823	3.0%
Injections and Medications	\$84	\$77	-8.9%	12,293	12,456	1.3%
Supplies and Devices	\$89	\$93	4.8%	13,775	14,418	4.7%
Dialysis	\$63	\$67	6.1%	95	94	-1.1%
Durable Medical Equipment	\$35	\$35	0.2%	4,539	4,592	1.2%

Outpatient Medical Detail

	Utilization (Services per 1000)			Price (Allowed Amount per Service)		
	Apr 2022 – Mar 2023	Apr 2023 – Mar 2024	% Change	Apr 2022 – Mar 2023	Apr 2023 – Mar 2024	% Change
Major Procedures	1,907.3	1,920.7	0.7%	\$674	\$715	6.2%
Specialty Drugs (Medical)	284.7	287.9	1.1%	\$2,022	\$2,316	14.5%
Professional Office Visits	5,666.3	5,545.7	-2.1%	\$107	\$115	7.2%
Emergency Rooms	2,102.5	2,034.1	-3.3%	\$290	\$310	6.6%
Radiology	1,749.7	1,708.2	-2.4%	\$236	\$251	6.2%
Other Outpatient Services	3,459.7	3,560.9	2.9%	\$117	\$114	-2.1%
Laboratory	7,692.1	7,023.7	-8.7%	\$41	\$34	-18.5%
Mental Health	2,531.7	2,699.3	6.6%	\$100	\$107	6.9%
Substance Abuse	172.5	227.3	31.8%	\$136	\$134	-1.0%
PT, OT, Speech Therapy	4,226.4	4,280.2	1.3%	\$32	\$36	10.7%
Injections and Medications	789.0	796.7	1.0%	\$107	\$96	-9.8%
Supplies and Devices	1,118.9	1,165.5	4.2%	\$79	\$80	0.6%
Dialysis	102.6	107.8	5.1%	\$612	\$618	1.0%
Durable Medical Equipment	192.1	207.0	7.8%	\$184	\$171	-7.1%

Outpatient Medical Detail: Professional Office Visits

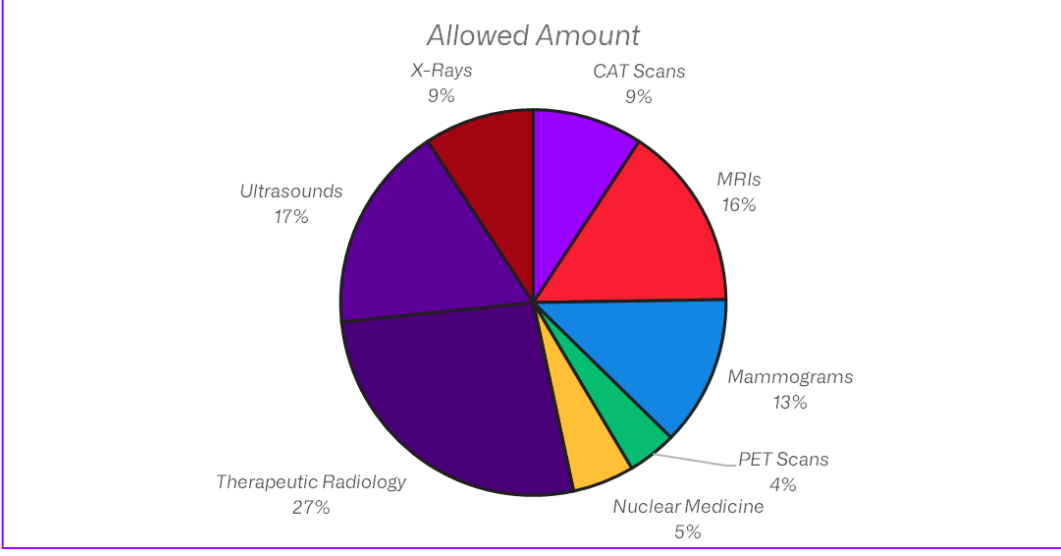
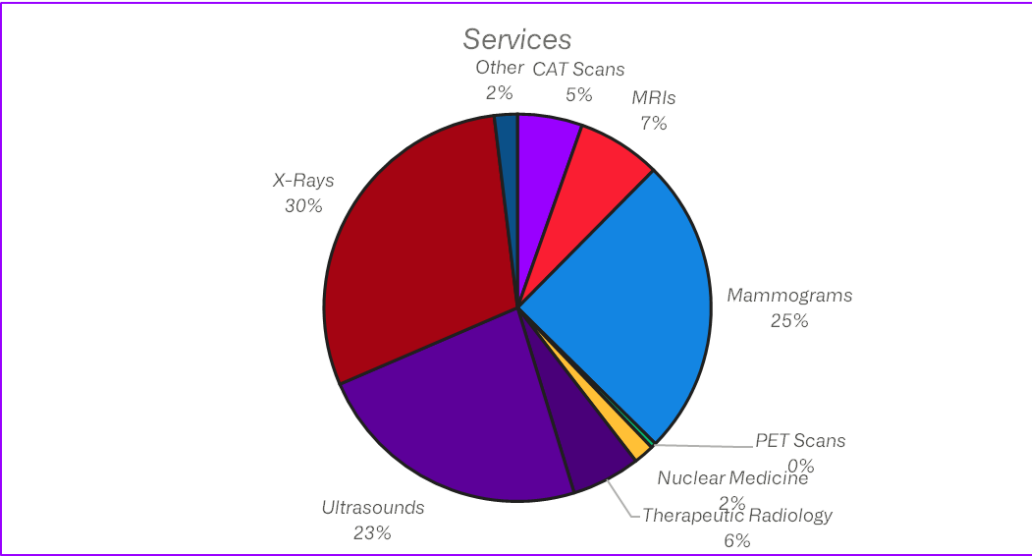
	% Visits			% Allowed Amt			Allowed Amount/Visit			Visits per 1000		
	Apr 2022 - Mar 2023	Apr 2023 - Mar 2024	Change	Apr 2022 - Mar 2023	Apr 2023 - Mar 2024	Change	Apr 2022 - Mar 2023	Apr 2023 - Mar 2024	% Change	Apr 2022 - Mar 2023	Apr 2023 - Mar 2024	% Change
Specialist Visits	36.4%	35.9%	-0.4%	35.7%	35.0%	-0.7%	\$124	\$131	6.2%	1,517	1,465	-3.4%
Non-Specialist Visits	63.6%	64.1%	0.4%	64.3%	65.0%	0.7%	\$127	\$137	7.7%	2,656	2,613	-1.6%
Total	100.0%	100.0%		100.0%	100.0%		\$126	\$135	7.2%	4,173	4,078	-2.3%



	Visits per 1000	Allowed Amount Per Visit
Dermatology	199	\$97
Orthopaedic Surgery	189	\$129
Cardiovascular Dis/Cardiology	110	\$131
Podiatry	113	\$93
Emergency Medicine	66	\$167
Chiropractor/DCM	60	\$84
Ophthalmology	54	\$117
Urology	50	\$121
Otolaryngology	53	\$157
Pain Mgmt/Pain Medicine	53	\$116
Surgeon (NEC)	37	\$139
Neurology	38	\$166
Endocrinology & Metabolism	40	\$141
Allergy & Immunology	41	\$155
Oncology	39	\$152
Top 15	1,137	\$124
All Other Specialists	332	\$155
Total All Specialists	1,465	\$131

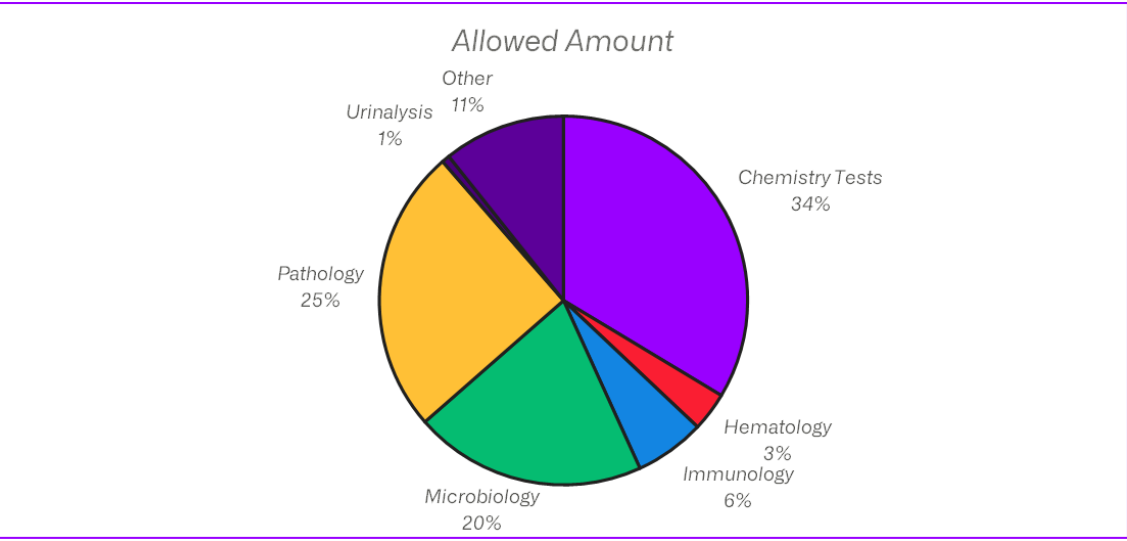
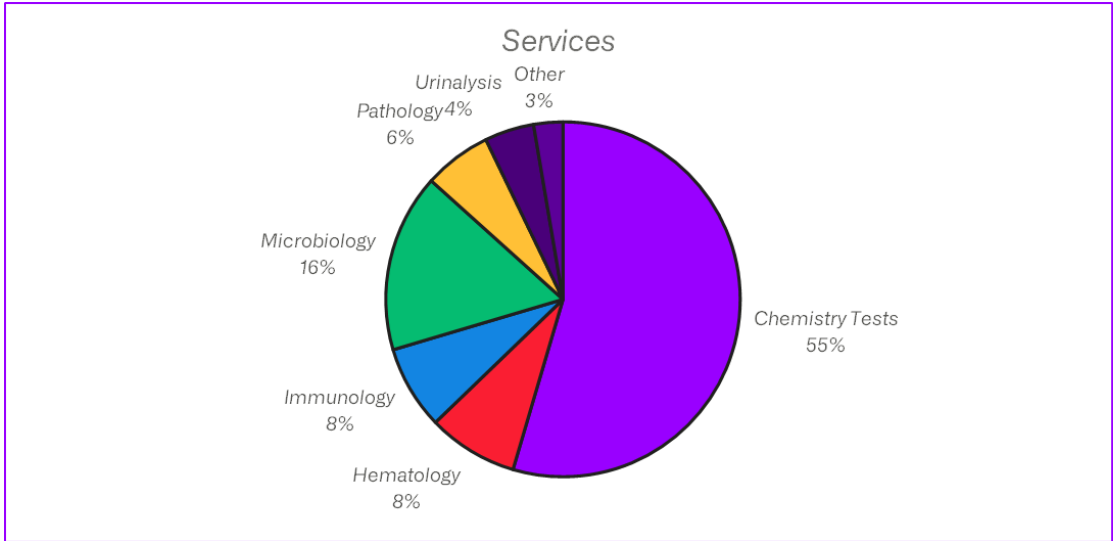
Outpatient Medical Detail: Radiology

Outpatient Radiology Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Apr 2022 - Mar 2023	Apr 2023 - Mar 2024	% Change	Apr 2022 - Mar 2023	Apr 2023 - Mar 2024	% Change	Apr 2022 - Mar 2023	Apr 2023 - Mar 2024	% Change	Apr 2022 - Mar 2023	Apr 2023 - Mar 2024	% Change
CAT Scans	90.0	92.6	2.9%	\$422	\$440	4.2%	\$38	\$41	7.3%	\$35	\$36	4.3%
MRIs	115.3	119.4	3.5%	\$551	\$563	2.1%	\$64	\$67	5.7%	\$59	\$62	6.2%
Mammograms	430.2	426.5	-0.9%	\$120	\$123	2.4%	\$52	\$52	1.5%	\$50	\$51	1.6%
PET Scans	5.8	7.6	31.8%	\$2,939	\$2,657	-9.6%	\$17	\$20	19.2%	\$16	\$19	18.4%
Nuclear Medicine	29.3	29.2	-0.2%	\$726	\$880	21.1%	\$21	\$26	20.9%	\$20	\$25	20.7%
Therapeutic	102.6	98.0	-4.5%	\$1,070	\$1,116	4.3%	\$110	\$109	-0.4%	\$108	\$108	0.0%
Ultrasounds	427.4	397.5	-7.0%	\$167	\$177	6.2%	\$71	\$70	-1.2%	\$64	\$64	-1.0%
X-Rays	517.0	504.3	-2.5%	\$73	\$77	4.9%	\$38	\$39	2.3%	\$32	\$33	2.6%
Other	32.0	33.0	3.2%	\$104	\$118	13.8%	\$3	\$4	17.4%	\$3	\$4	16.5%
Total	1749.7	1708.2	-2.4%	\$236	\$251	6.2%	\$414	\$429	3.6%	\$388	\$402	3.6%



Outpatient Medical Detail: Laboratory

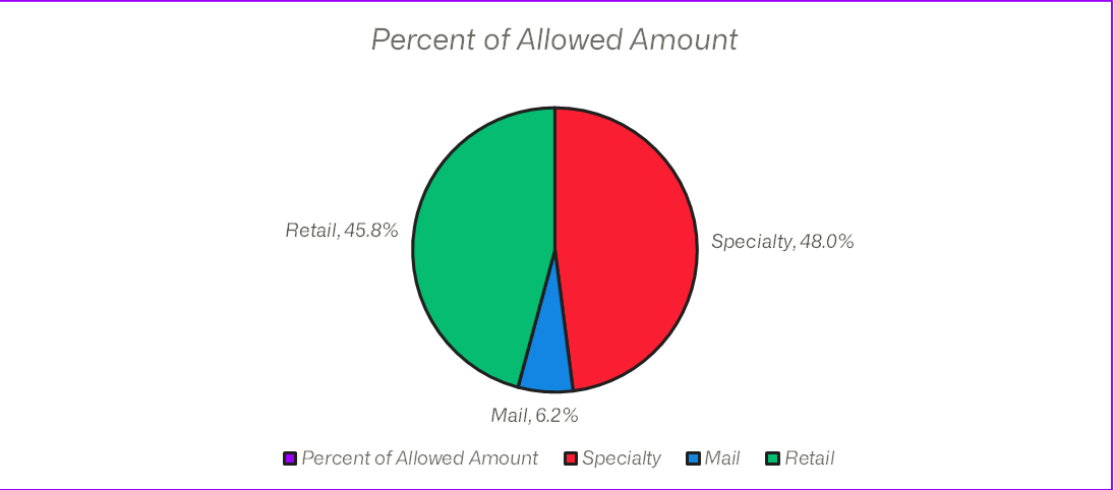
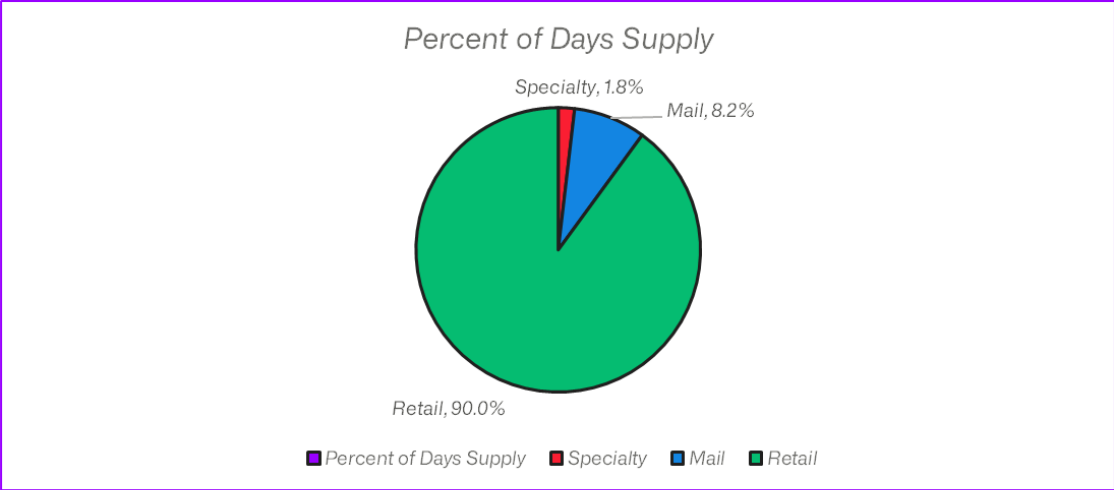
Outpatient Lab Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Apr 2022 - Mar 2023	Apr 2023 - Mar 2024	% Change	Apr 2022 - Mar 2023	Apr 2023 - Mar 2024	% Change	Apr 2022 - Mar 2023	Apr 2023 - Mar 2024	% Change	Apr 2022 - Mar 2023	Apr 2023 - Mar 2024	% Change
Chemistry Tests	3678.3	3831.7	4.2%	\$21	\$21	1.0%	\$75	\$79	5.2%	\$60	\$63	4.5%
Hematology	575.2	579.0	0.6%	\$17	\$14	-18.7%	\$10	\$8	-18.2%	\$6	\$7	7.7%
Immunology	833.0	535.0	-35.8%	\$30	\$27	-7.7%	\$25	\$15	-40.8%	\$23	\$13	-44.5%
Microbiology	1616.9	1140.3	-29.5%	\$72	\$42	-41.4%	\$117	\$48	-58.7%	\$112	\$43	-61.4%
Pathology	465.8	434.0	-6.8%	\$137	\$136	-0.6%	\$64	\$59	-7.4%	\$59	\$55	-6.8%
Urinalysis	316.8	316.3	-0.1%	\$5	\$5	2.8%	\$2	\$2	2.7%	\$1	\$1	4.2%
Other	206.0	187.5	-9.0%	\$124	\$135	8.6%	\$26	\$25	-1.1%	\$24	\$24	1.0%
Total	7692.1	7023.7	-8.7%	\$41	\$34	-18.5%	\$318	\$236	-25.6%	\$286	\$206	-27.9%



Prescription Drug Detail*

Annual Trend

	Apr 2022 - Mar 2023	Apr 2023 - Mar 2024	% Change	
Total	Allowed Amount PMPY	\$2,045	\$2,338	14.3%
	Net Pay PMPY	\$1,930	\$2,082	7.8%
	Out of Pocket PMPY	\$108	\$117	8.1%
	Patients per 1000	797.9	758.8	-4.9%
	Allowed Amount per Day Supply	\$4.40	\$4.97	13.0%
	Days Supply PMPY	464.9	470.4	1.2%
Mail Order	Allowed Amount PMPY	\$104	\$146	40.3%
	Net Pay PMPY	\$97	\$136	40.2%
	Out of Pocket PMPY	\$6	\$8	22.8%
	Patients per 1000	45.2	46.8	3.6%
	Allowed Amount per Day Supply	\$2.57	\$3.78	46.9%
	Days Supply PMPY	40.4	38.6	-4.5%
Retail	Allowed Amount PMPY	\$970	\$1,071	10.4%
	Net Pay PMPY	\$871	\$964	10.6%
	Out of Pocket PMPY	\$94	\$101	7.9%
	Patients per 1000	794.4	753.8	-5.1%
	Allowed Amount per Day Supply	\$2.33	\$2.53	8.7%
	Days Supply PMPY	416.6	423.1	1.6%
Specialty	Allowed Amount PMPY	\$971	\$1,121	15.4%
	Net Pay PMPY	\$962	\$982	2.1%
	Out of Pocket PMPY	\$8	\$8	-0.8%
	Patients per 1000	38.3	39.8	4.0%
	Allowed Amount per Day Supply	\$122.07	\$129.19	5.8%
	Days Supply PMPY	8.0	8.7	9.1%

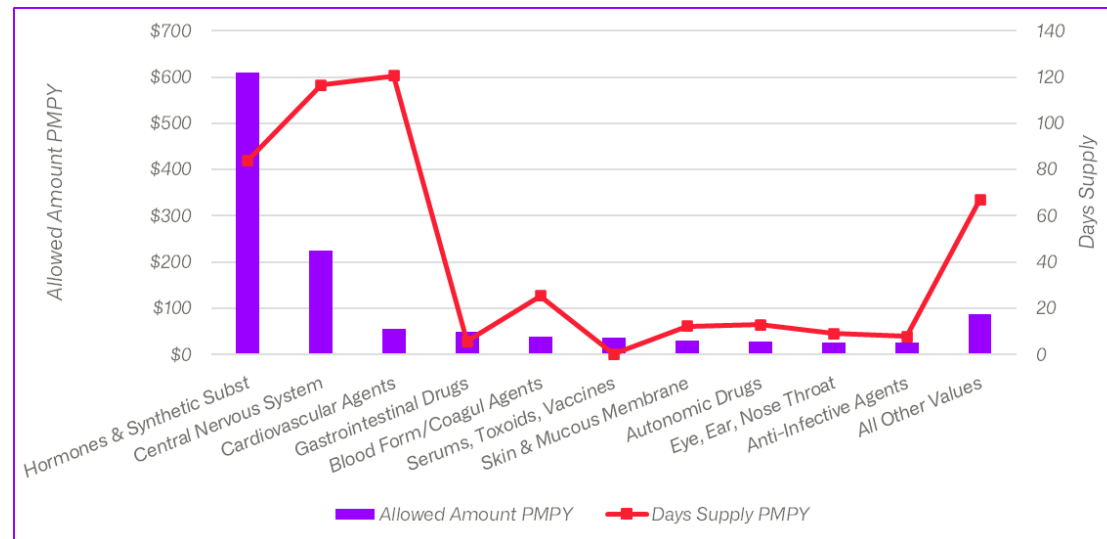


*Specialty drugs on this slide includes drugs covered under the prescription drug benefit and excludes drugs covered under the medical plans.

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		
	Apr 2022 - Apr 2023 - Mar 2023	Mar 2024	% Change	Apr 2022 - Apr 2023 - Mar 2023	Mar 2024	% Change	Apr 2022 - Apr 2023 - Mar 2023	Mar 2024	% Change	Apr 2022 - Apr 2023 - Mar 2023	Mar 2024	% Change	Apr 2022 - Apr 2023 - Mar 2023	Mar 2024	% Change
Hormones & Synthetic Subst	\$477	\$609	27.8%	\$451	\$580	28.7%	\$6	\$7	23.4%	81	84	3.6%	93.4%	93.9%	0.5%
Central Nervous System	\$245	\$225	-8.1%	\$217	\$197	-9.2%	\$2	\$2	-10.4%	114	117	2.6%	95.8%	98.2%	2.5%
Cardiovascular Agents	\$49	\$56	13.8%	\$36	\$43	20.1%	\$0	\$0	12.9%	119	120	0.9%	99.9%	99.9%	0.0%
Blood Form/Coagul Agents	\$47	\$50	5.8%	\$45	\$47	5.4%	\$8	\$9	3.7%	6	6	2.0%	100.0%	99.8%	-0.2%
Gastrointestinal Drugs	\$39	\$39	-0.1%	\$35	\$35	-0.8%	\$2	\$2	-3.0%	25	25	3.0%	99.9%	99.9%	0.0%
Serums, Toxoids, Vaccines	\$26	\$37	43.1%	\$26	\$37	43.2%	\$53	\$108	103.7%	0	0	-29.7%	100.0%	100.0%	0.0%
Autonomic Drugs	\$34	\$30	-10.5%	\$30	\$26	-13.2%	\$3	\$2	-11.6%	12	12	1.2%	99.9%	99.9%	0.0%
Anti-Infective Agents	\$23	\$28	21.1%	\$18	\$22	23.5%	\$2	\$2	15.1%	12	13	5.2%	99.9%	100.0%	0.0%
Eye, Ear, Nose Throat	\$27	\$27	-0.8%	\$23	\$22	-3.7%	\$2	\$3	52.2%	14	9	-34.9%	98.3%	97.6%	-0.7%
Diagnostic Agents	\$30	\$27	-11.7%	\$26	\$21	-19.5%	\$3	\$3	3.5%	9	8	-14.7%	0.0%	0.0%	0.0%
All Other Values	\$76	\$88	15.5%	\$64	\$71	11.3%	\$1	\$1	10.9%	64	67	4.1%	99.3%	99.3%	0.0%
Total	\$1,074	\$1,217	13.3%	\$969	\$1,100	13.5%	\$2	\$3	12.1%	457	462	1.0%	97.8%	98.5%	0.8%



Specialty Drug Detail¹

	Allowed Amount			Patients			Allowed Amount per Patient		
	Apr 2022 - Mar 2023	Apr 2023 - Mar 2024	% Change	Apr 2022 - Mar 2023	Apr 2023 - Mar 2024	% Change	Apr 2022 - Mar 2023	Apr 2023 - Mar 2024	% Change
Medical Specialty	\$57,461,966	\$67,496,264	17.5%	3,478	3,627	4.3%	\$16,522	\$18,609	12.6%
Prescription Specialty	\$96,984,619	\$113,543,810	17.1%	4,257	4,507	5.9%	\$22,782	\$25,193	10.6%

Top 10 Specialty Drugs Through Medical Plans		Allowed Amount	Patients	Allowed/Patient
J9271	Inject pembrolizumab 1 mg	\$8,069,700	65	\$124,149
J2350	Inject, ocrelizumab, 1 mg	\$3,934,777	56	\$70,264
J2506	Inject, pegfilgrastim, excl biosimilar, 0.5 mg	\$3,125,136	63	\$49,605
J9144	Inj, daratumumab, 10 mg and hyaluronidase-fihj	\$2,452,834	18	\$136,269
J9299	Inject nivolumab 1 mg	\$2,425,807	21	\$115,515
J3380	Inject vedolizumab 1 mg	\$2,134,744	54	\$39,532
96413	CHEMOTX ADMN IV NFS TQ UP 1 HR	\$1,721,716	555	\$3,102
J2323	Injection natalizumab, 1 mg	\$1,439,621	13	\$110,740
J0585	Injection onabotulinumtoxinA, 1 unit	\$1,166,894	311	\$3,752
J9306	Inject, pertuzumab, 1 mg	\$1,152,056	15	\$76,804
Total Top 10		\$26,471,229	1,156	\$22,899
Percent of Overall Total (Medical Specialty)		39.2%	31.9%	

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.

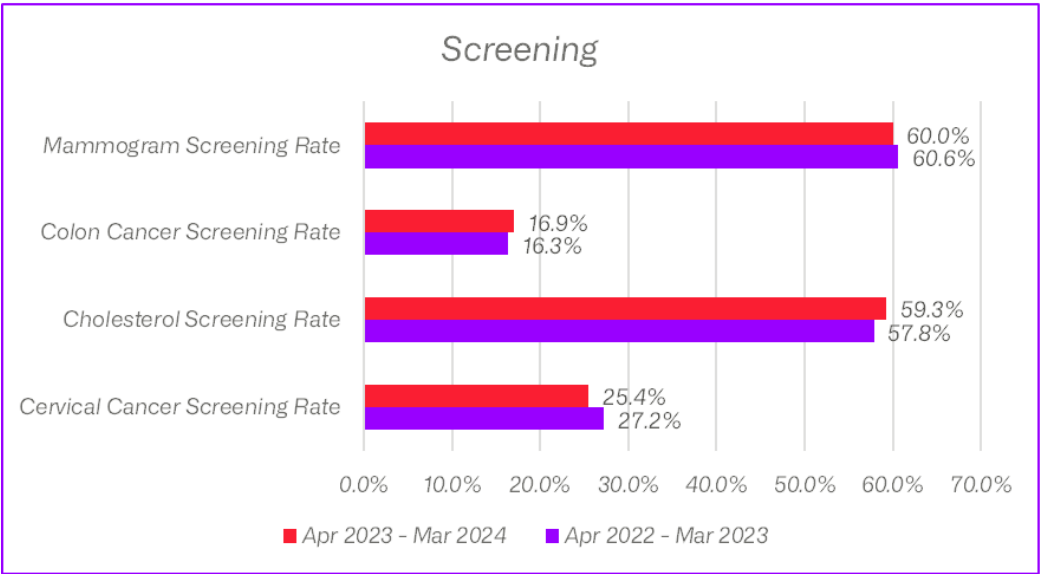
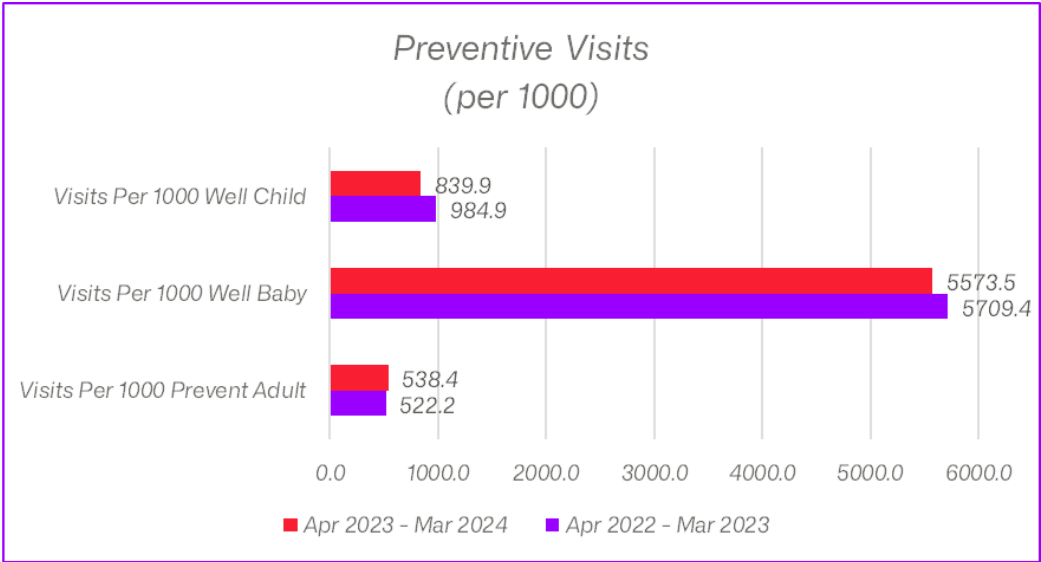
Specialty Drug Detail

Top 15 Through the Prescription Plan		
	Allowed Amount	Patients
HUMIRA	\$13,639,286	225
STELARA	\$7,624,865	84
TREMFYA	\$6,135,797	108
SKYRIZI	\$4,889,252	87
DUPIXENT PEN	\$4,650,979	202
ENBREL	\$2,807,784	64
COSENTYX	\$2,535,716	56
TALTZ	\$2,352,514	44
DUPIXENT PFS	\$2,164,256	89
TRIKAFTA	\$2,043,991	7
OTEZLA	\$1,954,592	70
BIKTARVY	\$1,896,102	62
VERZENIO	\$1,868,215	17
SPRYCEL	\$1,695,896	14
RINVOQ	\$1,666,436	49
Total Top 15	\$57,925,680	1,178
Percent of Overall Total (Rx Specialty)	51.0%	26.1%

Mental Health and Substance Abuse Detail

	Mental Health			Substance Abuse		
	Apr 2022 – Mar 2023	Apr 2023 – Mar 2024	% Change	Apr 2022 – Mar 2023	Apr 2023 – Mar 2024	% Change
Overall						
Patients per 1000 Inpatient	4.2	4.2	-0.3%	1.5	1.4	-3.0%
Pats per 1000 Outpatient	206.4	213.1	3.3%	8.5	9.4	10.3%
Inpatient						
Allow Amt PMPY Adm Acute	\$53	\$58	9.4%	\$28	\$24	-13.6%
Net Pay PMPY Adm Acute	\$50	\$56	10.1%	\$26	\$23	-14.2%
Allow Amt Per Adm Acute	\$13,060	\$15,125	15.8%	\$13,121	\$11,836	-9.8%
Days LOS Admit Acute	10.5	10.1	-3.6%	10.2	9.8	-3.3%
Admits Per 1000 Acute	4.0	3.8	-5.6%	2.1	2.0	-4.2%
Outpatient						
Allow Amt PMPY OP Med	\$249	\$285	14.6%	\$23	\$30	-39.4%
Net Pay PMPY OP Med	\$227	\$260	14.3%	\$21	\$28	-39.0%
Allow Amt Per Svc OP Med	\$102	\$110	8.0%	\$135	\$135	18.5%
Svcs Per 1000 OP Med	2449.3	2599.7	6.1%	171.8	226.4	-48.9%

Preventive Visits and Screening Overview



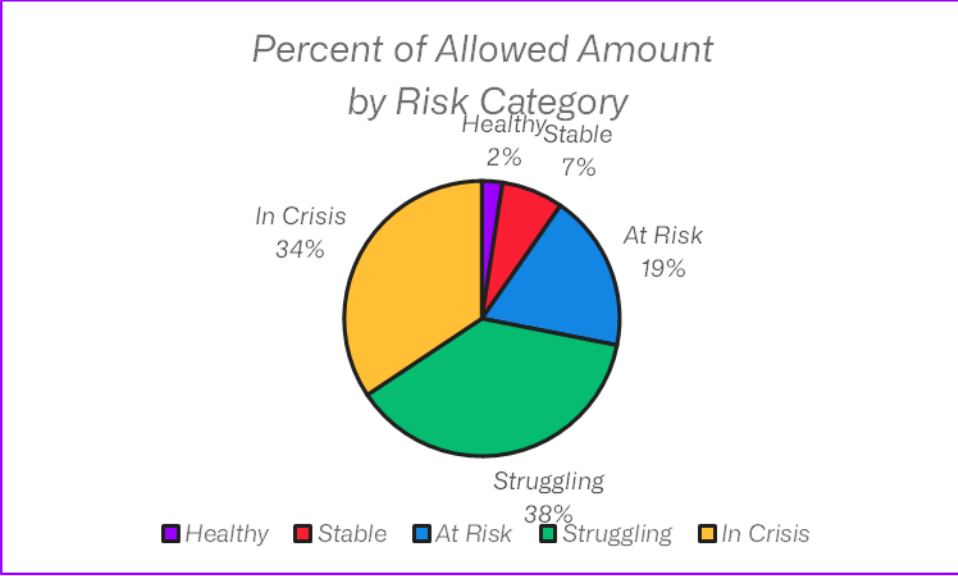
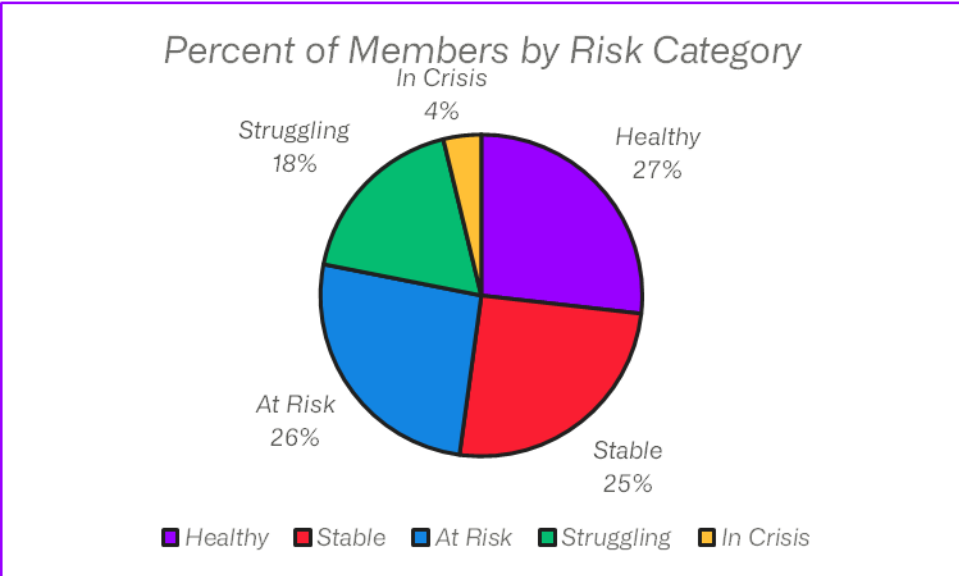
Clinical Overview

Annual Trend: Conditions of Interest

	Allowed Amount PMPY (Medical)			Patients per 1000			Allowed Amount per Patient (Medical)		
	Apr 2022 – Mar 2023	Apr 2023 – Mar 2024	Change	Apr 2022 – Mar 2023	Apr 2023 – Mar 2024	Change	Apr 2022 – Mar 2023	Apr 2023 – Mar 2024	Change
Asthma	\$28.40	\$27.58	-2.9%	37.2	36.9	-1.0%	\$685.42	\$669.59	-2.3%
Cancer - Breast	\$92.88	\$147.60	58.9%	7.0	7.1	2.1%	\$11,950.01	\$18,518.47	55.0%
Cancer - Colon	\$22.03	\$35.47	61.0%	1.6	1.6	0.4%	\$12,426.40	\$19,842.15	59.7%
Cancer - Lung	\$35.12	\$34.01	-3.1%	1.2	1.2	1.2%	\$26,560.01	\$25,321.17	-4.7%
Cancer - Skin	\$29.04	\$31.47	8.3%	27.7	28.2	1.7%	\$940.88	\$998.14	6.1%
Cerebrovascular Disease	\$82.77	\$84.64	2.3%	11.5	11.6	1.4%	\$6,491.75	\$6,521.70	0.5%
Chronic Obstruc Pulm Dis(COPD)	\$11.56	\$11.78	1.9%	5.3	5.4	1.5%	\$1,949.42	\$1,949.20	0.0%
Congestive Heart Failure	\$18.09	\$14.39	-20.5%	3.1	3.4	9.4%	\$5,264.50	\$3,813.10	-27.6%
Coronary Artery Disease	\$99.11	\$106.90	7.9%	14.4	14.4	-0.6%	\$6,168.71	\$6,664.50	8.0%
Diabetes	\$101.88	\$102.22	0.3%	91.6	99.1	8.1%	\$999.35	\$923.42	-7.6%
Hypertension, Essential	\$73.18	\$86.15	17.7%	119.0	115.4	-3.0%	\$552.79	\$668.20	20.9%
Mental Hlth - Depression	\$117.00	\$133.35	14.0%	95.1	97.6	2.6%	\$1,105.66	\$1,222.84	10.6%
Osteoarthritis	\$187.29	\$189.85	1.4%	63.0	61.6	-2.2%	\$2,670.87	\$2,756.94	3.2%
Renal Function Failure	\$103.76	\$103.32	-0.4%	10.3	11.4	10.1%	\$9,023.71	\$8,127.87	-9.9%
Spinal/Back Disord, Low Back	\$191.39	\$172.47	-9.9%	96.8	95.0	-1.9%	\$1,776.79	\$1,624.85	-8.6%
Pneumonia	\$23.21	\$31.54	35.8%	7.3	8.5	15.8%	\$2,840.31	\$3,319.09	16.9%
Pregnancy	\$306.29	\$287.71	-6.1%	25.0	24.4	-2.1%	\$11,031.49	\$10,538.84	-4.5%

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.