



Key Trends for Active Employees and Early Retirees

Based on Paid Claims
Through May 2024
Rolling Year

June 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
- GHIP claims were suppressed starting in late February and continuing well into April
- Results in a misrepresentation of how claims are running vs. budget and prior year



- It is our expectation that the backlog created will be cleared out by the end of FY24

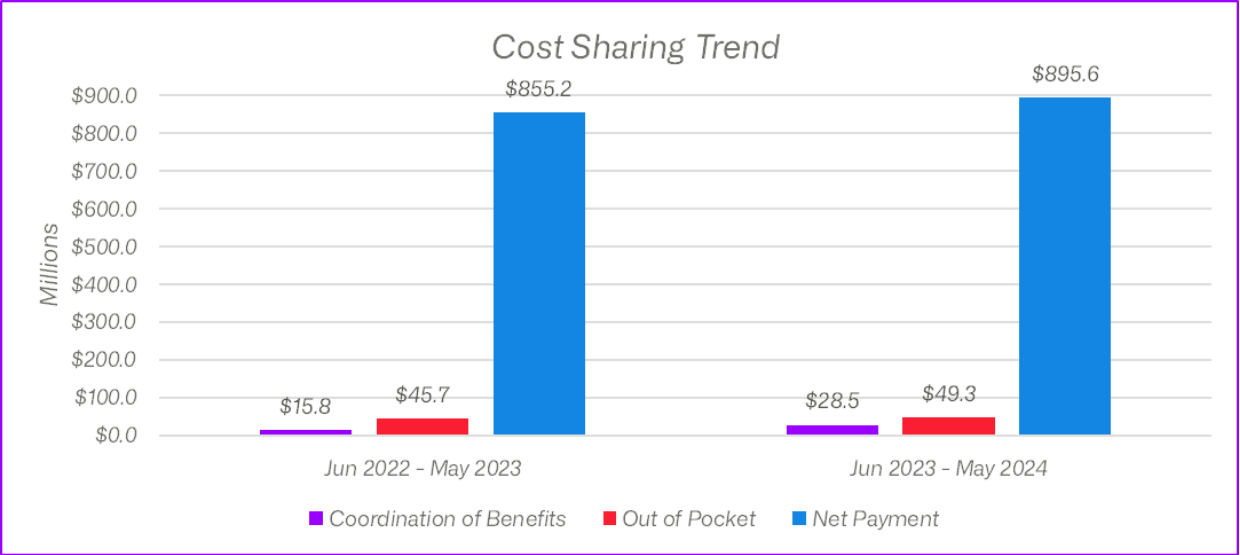
Executive Summary

- Overall Allowed PMPY trend rose 4.4% from \$9,170 to \$9,574
- Inpatient medical PMPY decreased 6.4%, driven by a decrease of 8.3% in facility charges
 - Surgical admissions decreased by 12.0%; and accounted for 17% of admissions
 - Allowed amounts PMPY for maternity admissions decreased 13.5% alongside a decrease to maternity admits of 11.3%, which led to a decrease in maternity spend of 12.7%
 - Average length of stay for admissions decreased overall by 6.4%
- Outpatient medical PMPY increased by 3.8% from \$5,067 to \$5,261
 - Utilization saw the largest increases for substance abuse (20.0%), mental health (8.2%), and other outpatient services (4.1%)
 - Allowed amount per service increased for medical specialty drugs (14.1%), radiology (12.5%), and substance abuse (8.7%)
 - 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 29.1% of the cost overall and increased by 15.7% 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 Tremfya

Overall Trend

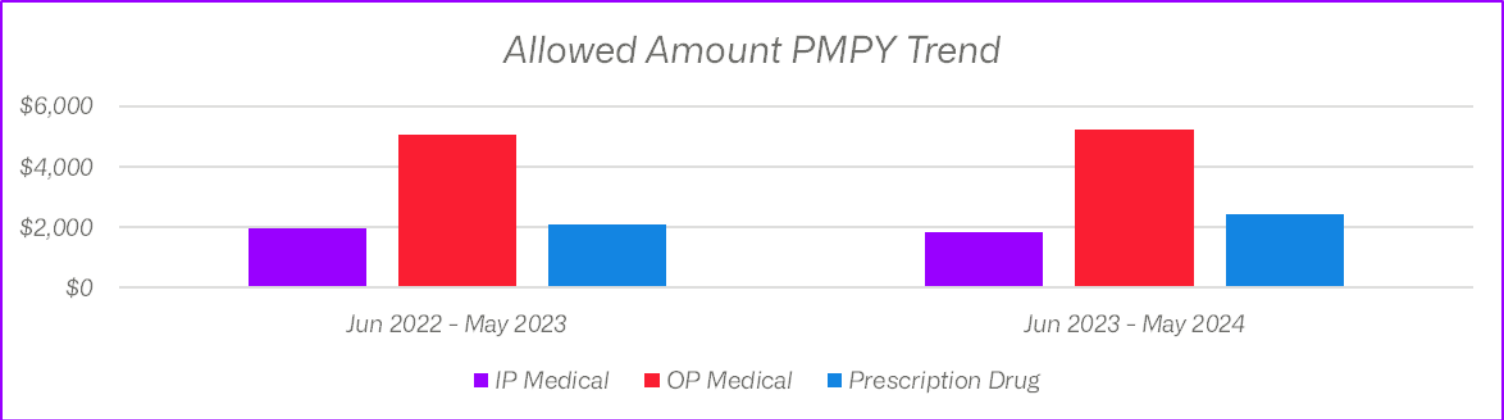
Annual Trend

	Jun 2022 - May 2023	Jun 2023 – May 2024	% Change
Allowed Amount	\$916,732,061	\$973,299,779	6.2%
Coordination of Benefits ¹	\$15,833,422	\$28,463,500	79.8%
Out of Pocket	\$45,690,378	\$49,273,486	7.8%
Net Payment	\$855,208,261	\$895,562,793	4.7%
Members Avg Med or Rx	\$99,967	\$101,657	1.7%
Allow Amt PMPY	\$9,170	\$9,574	4.4%
Allow Amt PEPY	\$20,184	\$20,921	3.7%
Net Pay PMPY	\$8,555	\$8,810	3.0%
Net Pay PEPY	\$18,830	\$19,250	2.2%



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



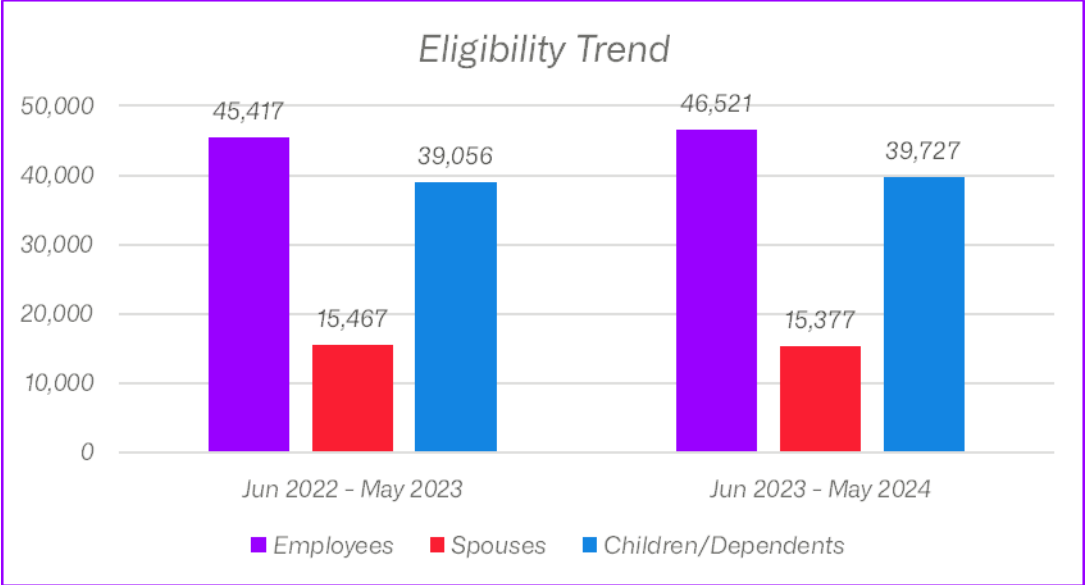
Allowed Amount PMPY Trend

	Jun 2022 - May 2023	Jun 2023 - May 2024	% Change
IP Medical	\$1,952	\$1,828	-6.4%
OP Medical	\$5,067	\$5,261	3.8%
Prescription Drug	\$2,087	\$2,415	15.7%

Overall Eligibility Trend

Annual Eligibility Trend

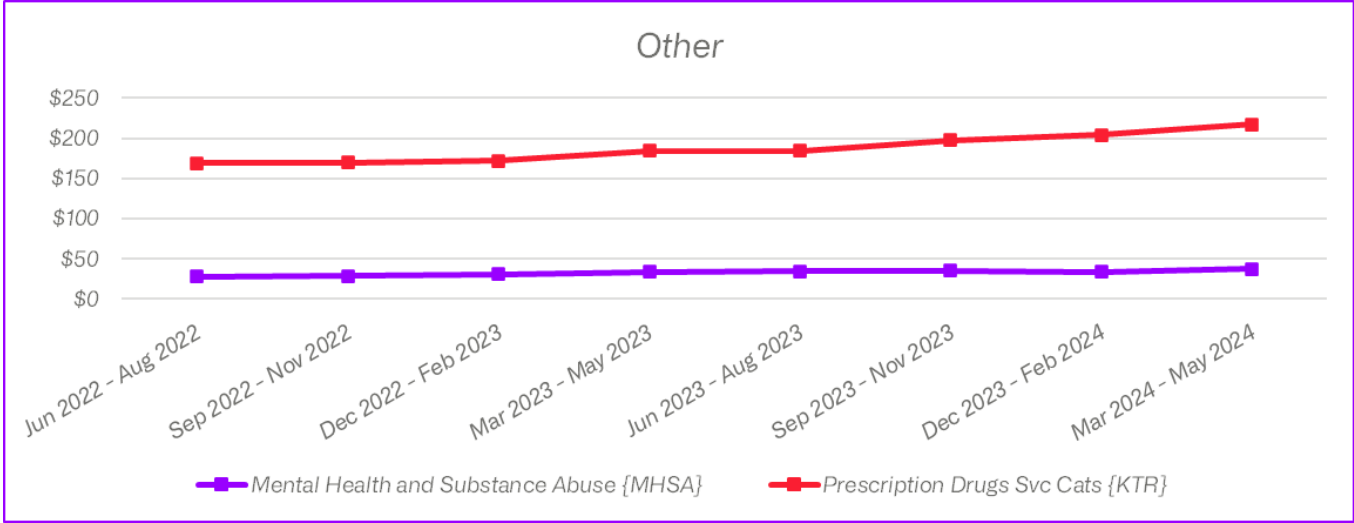
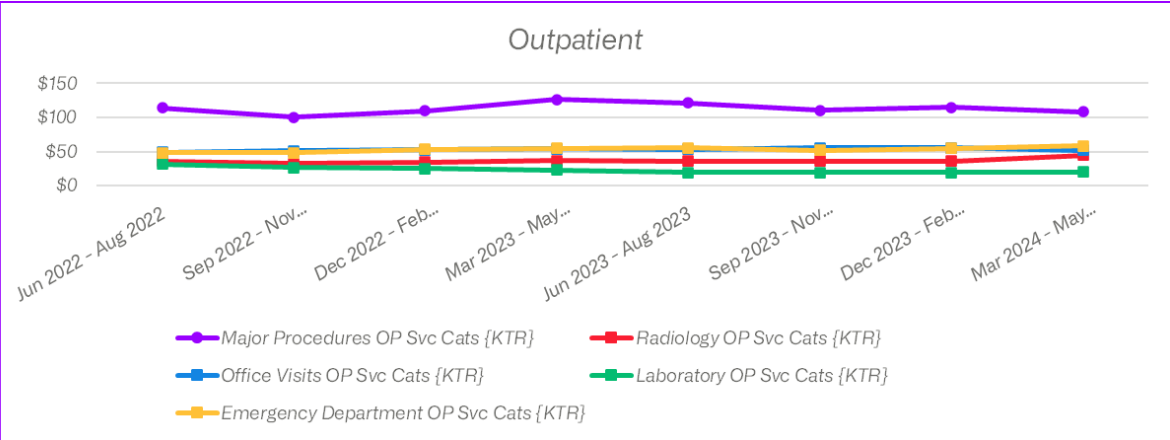
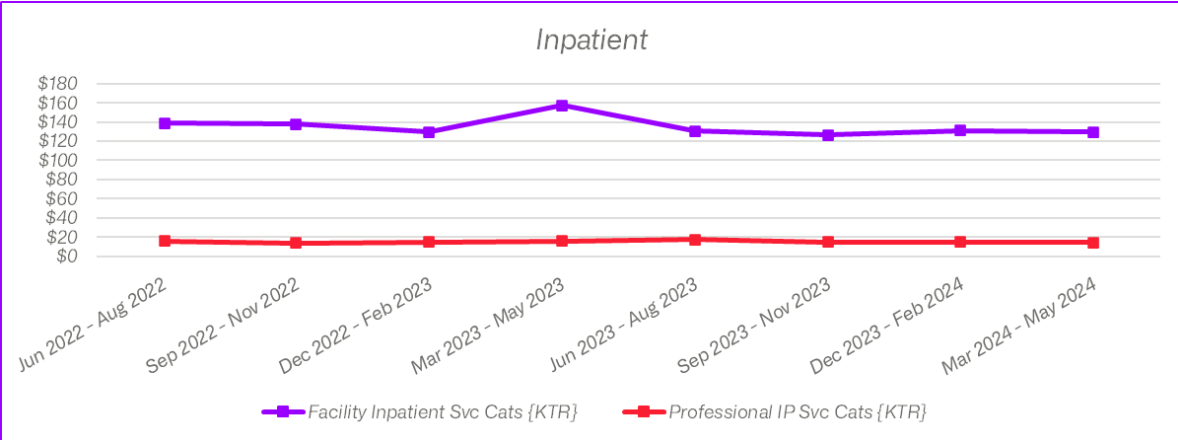
	Jun 2022 – May 2023	Jun 2023 – May 2024	% Change
Members Avg	99,940	101,625	1.7%
Employees	45,417	46,521	2.4%
Spouses	15,467	15,377	-0.6%
Children/Dependents	39,056	39,727	1.7%
Family Size Avg	2.2	2.2	-0.7%
Member Age Avg	34.4	34.3	-0.1%
Employees	47.0	46.9	-0.2%
Spouses	49.9	49.9	0.1%
Children/Dependents	13.5	13.6	0.4%



Overall Trend by Type of Service

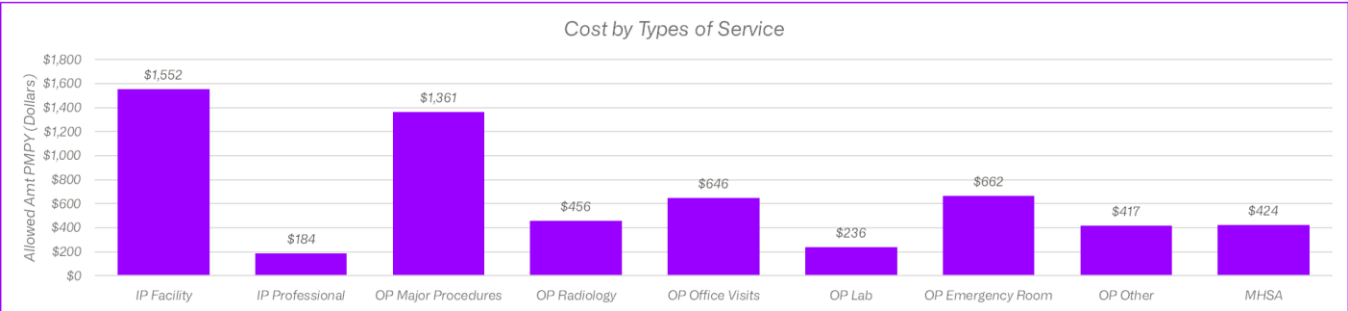
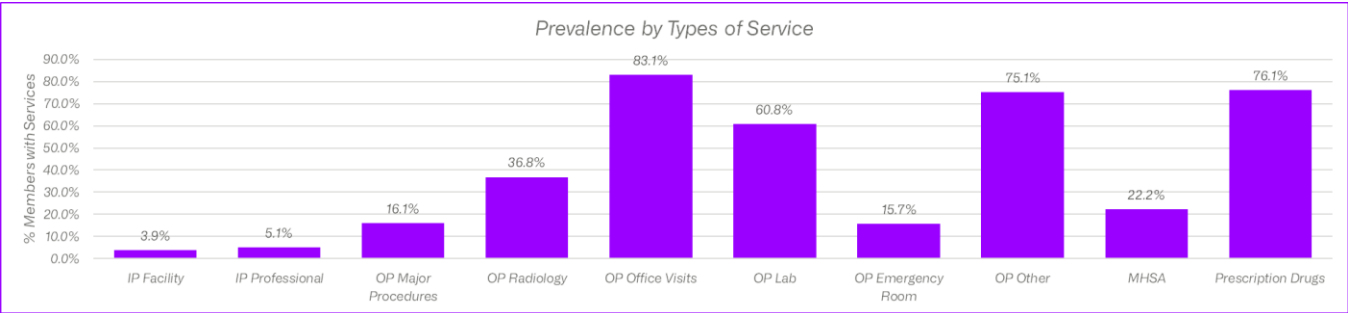
	Allowed Amt PMPY Med and Rx			Net Pay PMPY Med and Rx		
	Jun 2022 – May 2023	Jun 2023 – May 2024	% Change	Jun 2022 – May 2023	Jun 2023 – May 2024	% Change
IP Facility	\$1,692	\$1,552	-8.3%	\$1,612	\$1,482	-8.1%
IP Professional	\$180	\$184	1.9%	\$172	\$176	2.3%
OP Major Procedures	\$1,350	\$1,361	0.9%	\$1,282	\$1,293	0.9%
OP Radiology	\$420	\$456	8.8%	\$394	\$429	8.7%
OP Office Visits	\$619	\$646	4.3%	\$530	\$554	4.6%
OP Lab	\$317	\$236	-25.7%	\$285	\$206	-27.8%
OP Emergency Room	\$614	\$662	7.8%	\$558	\$603	8.1%
OP Other	\$416	\$417	0.1%	\$418	\$426	1.8%
MHSA	\$366	\$424	15.7%	\$338	\$392	15.8%
Prescription Drugs	\$2,087	\$2,415	15.7%	\$1,970	\$2,131	8.2%

Allowed Amount PMPM Quarterly Trend



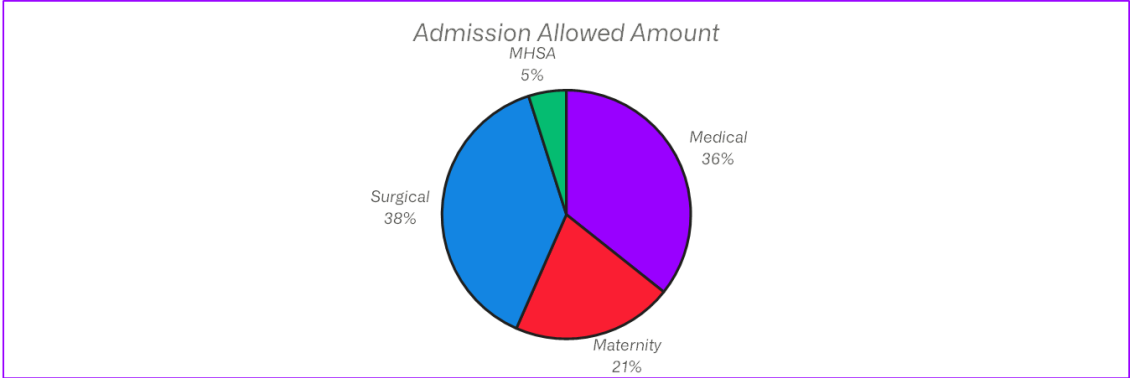
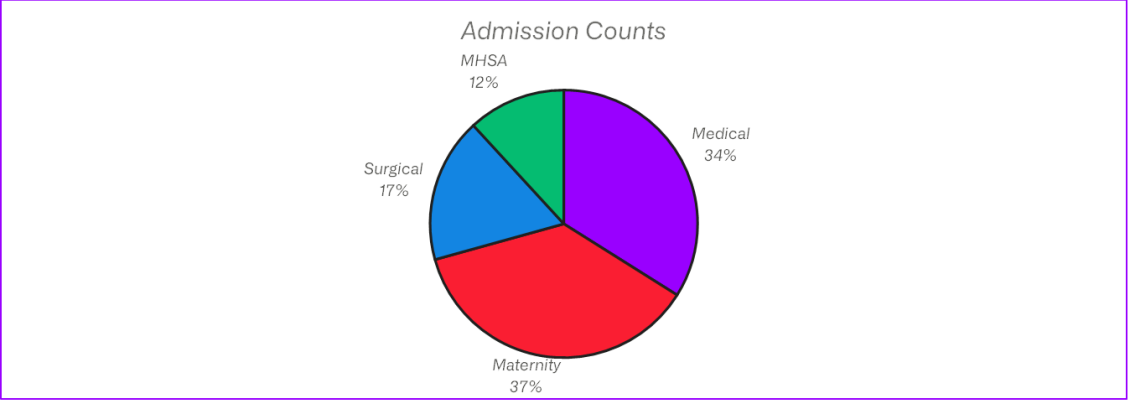
Cost and Use by Type of Service

	Patients as a % of Total Members	Costs as a % of Total Allowed Amount
IP Facility	3.9%	18.6%
IP Professional	5.1%	2.2%
OP Major Procedures	16.1%	16.3%
OP Radiology	36.8%	5.5%
OP Office Visits	83.1%	7.7%
OP Lab	60.8%	2.8%
OP Emergency Room	15.7%	7.9%
OP Other	75.1%	5.0%
MHSA	22.2%	5.1%
Prescription Drugs	76.1%	28.9%



Acute Inpatient Admission Detail

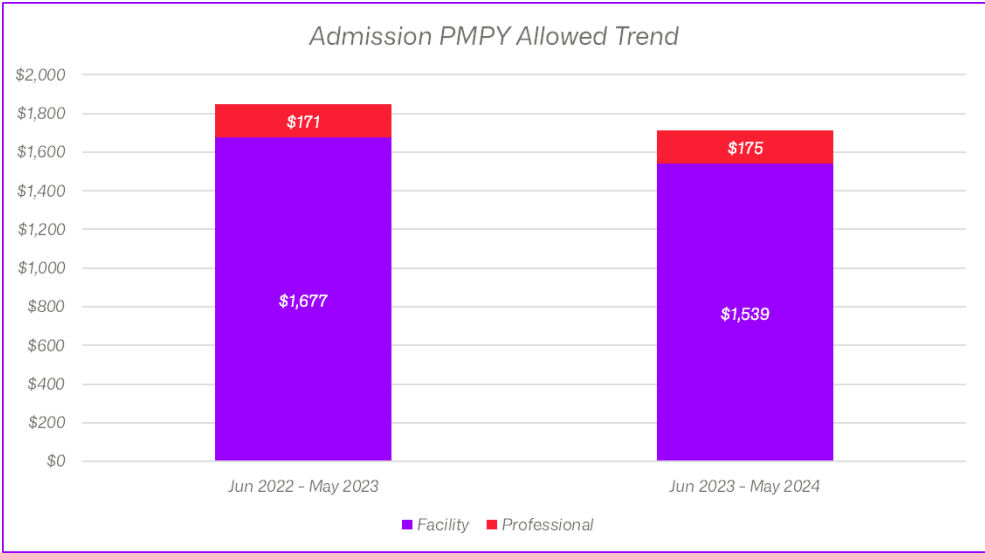
	Jun 2022 – May 2023	Jun 2023 – May 2024	% Change	
Admits/1000	Medical	17.6	18.1	3.2%
	Maternity	22.1	19.7	-11.3%
	Surgical	10.6	9.3	-12.0%
	MHSA	5.8	6.3	8.8%
	Total	56.1	53.4	-4.8%
Allowed Amount PMPY	Medical	\$589	\$643	9.2%
	Maternity	\$435	\$377	-13.5%
	Surgical	\$776	\$694	-10.6%
	MHSA	\$79	\$89	11.9%
	Total	\$1,879	\$1,802	-4.1%
Net Pay PMPY	Medical	\$571	\$624	9.2%
	Maternity	\$411	\$359	-12.7%
	Surgical	\$741	\$673	-9.3%
	MHSA	\$76	\$85	12.4%
	Total	\$1,799	\$1,740	-3.3%



*This report excludes LTC & non-acute admissions.

Admission PMPY Allowed Amount Trend*

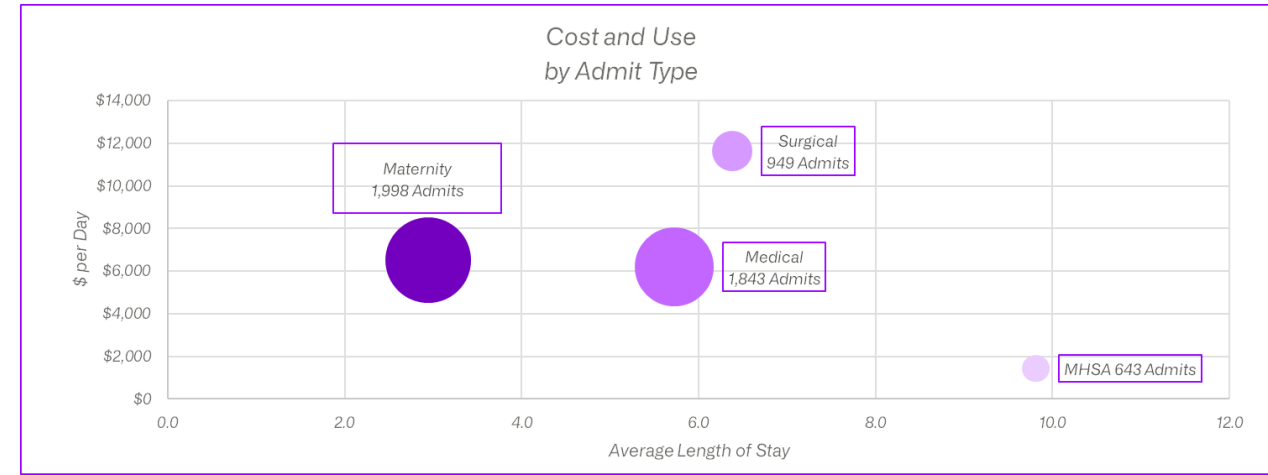
	Jun 2022 – May 2023	Jun 2023 – May 2024	% Change
Allowed Amt PMPY			
Facility	\$1,677	\$1,539	-8.2%
Professional	\$171	\$175	2.1%
Total	\$1,848	\$1,713	-7.3%
Net Pay PMPY			
Facility	\$1,599	\$1,470	-8.0%
Professional	\$163	\$167	2.5%
Total	\$1,762	\$1,637	-7.1%



*This report excludes LTC & non-acute admissions.

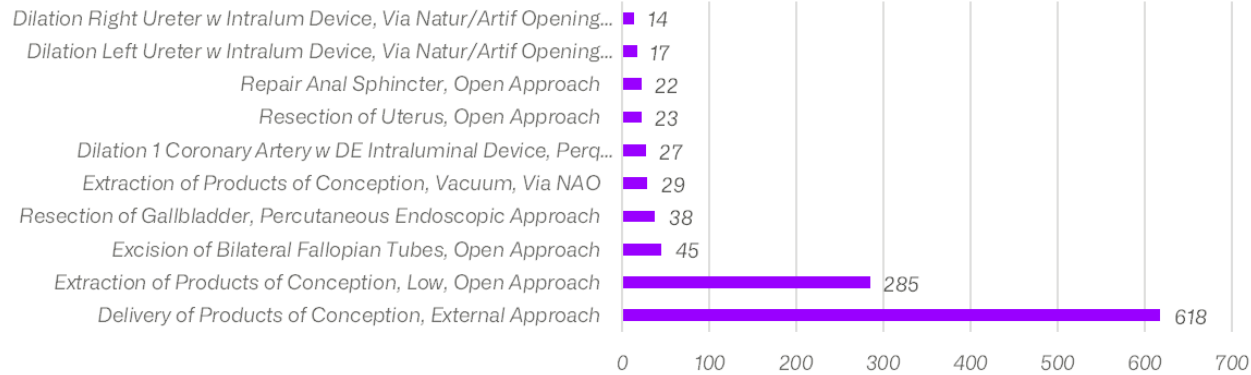
Acute Admission Detail*

	Jun 2022 – May 2023	Jun 2023 – May 2024	% Change
Length of Stay			
Medical	5.6	5.7	2.6%
Surgical	7.0	6.4	-9.1%
Maternity	3.1	2.9	-6.4%
MHSA	10.3	9.8	-5.1%
Total	5.4	5.3	-1.5%
Allowed Amt/Admit			
Medical	\$33,523	\$35,460	5.8%
Surgical	\$73,143	\$74,296	1.6%
Maternity	\$19,659	\$19,164	-2.5%
MHSA	\$13,611	\$13,997	2.8%
Total	\$33,475	\$33,711	0.7%
Allowed Amt/Day			
Medical	\$6,011	\$6,196	3.1%
Surgical	\$10,428	\$11,652	11.7%
Maternity	\$6,253	\$6,512	4.1%
MHSA	\$1,316	\$1,427	8.4%
Total	\$6,220	\$6,362	2.3%



Acute Inpatient Admission Detail: Current Year Surgical Admits*

Top 10 Admit Principal Procedures by Volume



Volume

Top 10 Principal Procedures: 1,118
 Total Principal Procedures: 5,434
 Top 10 as a % of Total: 20.6%

Cost

Top 10 Principal Procedures (Admission Costs): \$28.6 m
 Total Principal Procedures (Admission Costs): \$183.1 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		
	Jun 2022 – May 2023	Jun 2023 – May 2024	% Change	Jun 2022 – May 2023	Jun 2023 – May 2024	% Change
Major Procedures	\$1,350	\$1,361	0.9%	17,103	18,203	6.4%
Specialty Drugs (Medical)	\$588	\$695	18.1%	3,449	3,717	7.8%
Professional Office Visits	\$619	\$646	4.3%	93,427	94,027	0.6%
Emergency Rooms	\$614	\$662	7.8%	17,357	17,724	2.1%
Radiology	\$420	\$456	8.8%	41,151	41,686	1.3%
Other Outpatient Services	\$416	\$417	0.1%	81,299	85,020	4.6%
Laboratory	\$317	\$236	-25.7%	71,954	68,774	-4.4%
Mental Health	\$260	\$301	15.8%	23,068	24,421	5.9%
Substance Abuse	\$24	\$31	30.4%	968	1,053	8.8%
PT, OT, Speech Therapy	\$140	\$155	10.5%	15,446	15,833	2.5%
Injections and Medications	\$84	\$77	-8.5%	12,487	12,459	-0.2%
Supplies and Devices	\$91	\$93	2.9%	14,009	14,712	5.0%
Dialysis	\$68	\$58	-14.5%	95	90	-5.3%
Durable Medical Equipment	\$36	\$35	-4.6%	4,585	4,623	0.8%

Outpatient Medical Detail

	Utilization (Services per 1000)			Price (Allowed Amount per Service)		
	Jun 2022 – May 2023	Jun 2023 – May 2024	% Change	Jun 2022 – May 2023	Jun 2023 – May 2024	% Change
Major Procedures	1,951.3	1,904.7	-2.4%	\$692	\$715	3.3%
Specialty Drugs (Medical)	286.8	296.8	3.5%	\$2,052	\$2,342	14.1%
Professional Office Visits	5,688.7	5,587.4	-1.8%	\$109	\$116	6.2%
Emergency Rooms	2,105.9	2,096.4	-0.5%	\$292	\$316	8.3%
Radiology	1,761.7	1,703.2	-3.3%	\$238	\$268	12.5%
Other Outpatient Services	3,504.4	3,649.2	4.1%	\$119	\$114	-3.8%
Laboratory	7,689.5	7,059.3	-8.2%	\$41	\$33	-19.1%
Mental Health	2,560.3	2,769.7	8.2%	\$101	\$109	7.1%
Substance Abuse	186.1	223.2	20.0%	\$129	\$141	8.7%
PT, OT, Speech Therapy	4,240.6	4,331.5	2.1%	\$33	\$36	8.2%
Injections and Medications	805.6	784.0	-2.7%	\$105	\$99	-6.0%
Supplies and Devices	1,131.2	1,141.4	0.9%	\$80	\$82	2.0%
Dialysis	107.0	92.6	-13.4%	\$635	\$627	-1.2%
Durable Medical Equipment	198.6	201.8	1.6%	\$183	\$172	-6.1%

Outpatient Medical Detail: Professional Office Visits

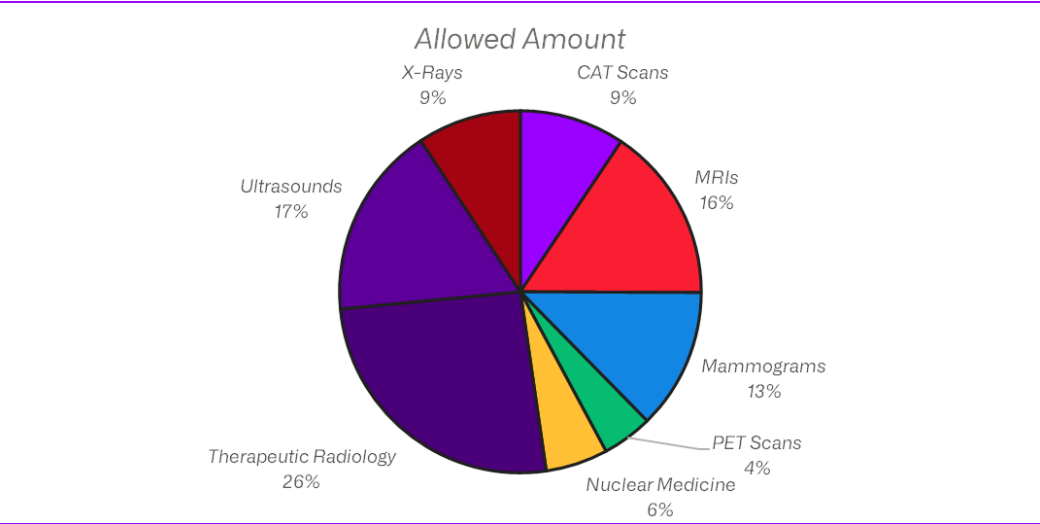
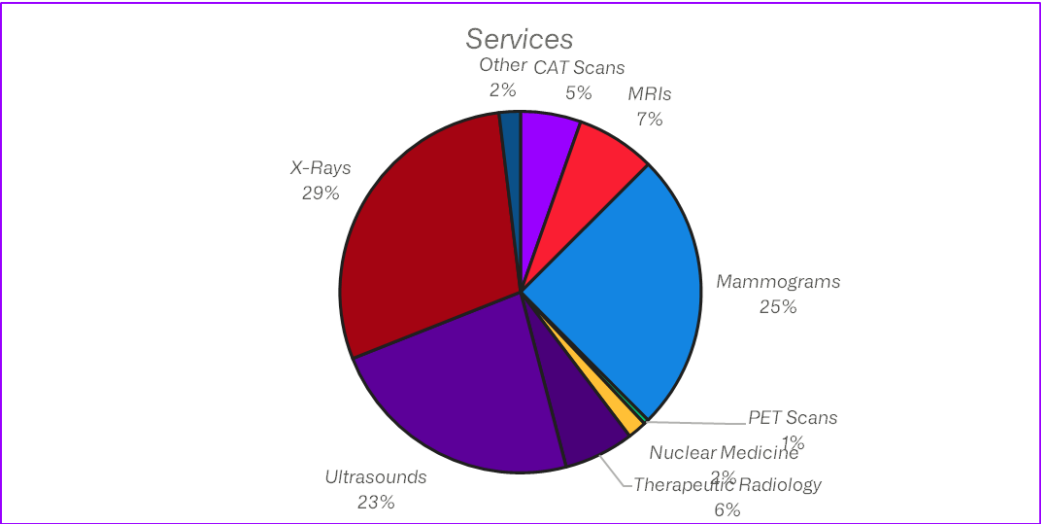
	% Visits			% Allowed Amt			Allowed Amount/Visit			Visits per 1000		
	Jun 2022 - May 2023	Jun 2023 - May 2024	Change	Jun 2022 - May 2023	Jun 2023 - May 2024	Change	Jun 2022 - May 2023	Jun 2023 - May 2024	% Change	Jun 2022 - May 2023	Jun 2023 - May 2024	% Change
Specialist Visits	36.1%	36.1%	0.0%	35.5%	35.3%	-0.2%	\$125	\$133	6.1%	1,516	1,474	-2.8%
Non-Specialist Visits	63.9%	63.9%	0.0%	64.5%	64.7%	0.2%	\$129	\$138	7.1%	2,680	2,609	-2.7%
Total	100.0%	100.0%		100.0%	100.0%		\$128	\$136	6.7%	4,195	4,082	-2.7%



	Visits per 1000	Allowed Amount Per Visit
Dermatology	193	\$98
Orthopaedic Surgery	190	\$130
Cardiovascular Dis/Cardiology	112	\$134
Podiatry	112	\$93
Emergency Medicine	69	\$164
Chiropractor/DCM	60	\$84
Ophthalmology	54	\$119
Urology	50	\$122
Otolaryngology	54	\$160
Pain Mgmt/Pain Medicine	53	\$115
Surgeon (NEC)	38	\$143
Neurology	39	\$170
Endocrinology & Metabolism	40	\$144
Allergy & Immunology	41	\$158
Oncology	41	\$157
Top 15	1,142	\$126
All Other Specialists	336	\$157
Total All Specialists	1,474	\$133

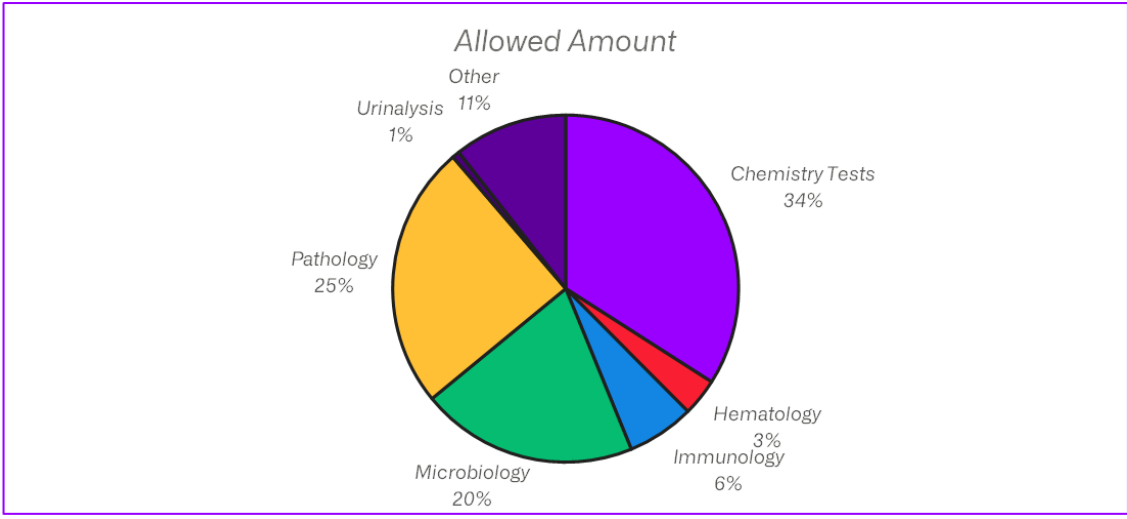
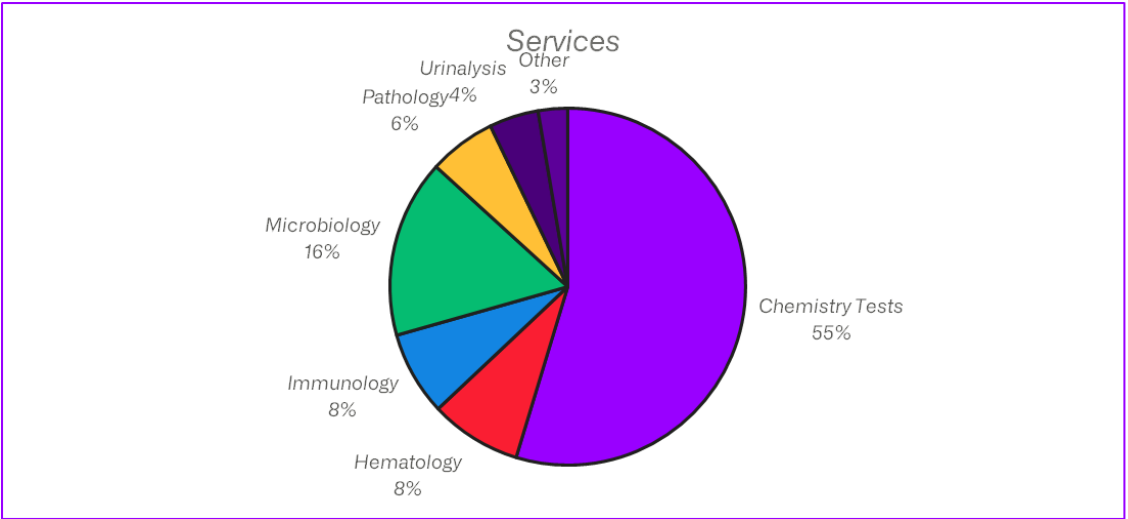
Outpatient Medical Detail: Radiology

Outpatient Radiology Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Jun 2022 - May 2023	Jun 2023 - May 2024	% Change	Jun 2022 - May 2023	Jun 2023 - May 2024	% Change	Jun 2022 - May 2023	Jun 2023 - May 2024	% Change	Jun 2022 - May 2023	Jun 2023 - May 2024	% Change
CAT Scans	92.8	92.1	-0.7%	\$422	\$449	6.6%	\$39	\$41	5.8%	\$36	\$37	2.8%
MRIs	116.7	121.0	3.6%	\$558	\$567	1.6%	\$65	\$69	5.4%	\$60	\$64	5.3%
Mammograms	434.8	426.0	-2.0%	\$120	\$124	3.5%	\$52	\$53	1.4%	\$51	\$52	1.4%
PET Scans	6.4	7.6	20.1%	\$2,948	\$2,756	-6.5%	\$19	\$21	12.3%	\$18	\$20	11.2%
Nuclear Medicine	31.2	28.9	-7.4%	\$743	\$931	25.3%	\$23	\$27	16.1%	\$22	\$25	13.8%
Therapeutic	100.6	106.7	6.1%	\$1,066	\$1,237	16.1%	\$107	\$132	23.2%	\$106	\$130	23.0%
Ultrasounds	425.6	393.0	-7.7%	\$169	\$180	7.0%	\$72	\$71	-1.2%	\$65	\$64	-1.0%
X-Rays	521.5	495.2	-5.1%	\$74	\$78	5.8%	\$39	\$39	0.5%	\$32	\$33	0.9%
Other	32.0	32.6	2.0%	\$110	\$113	2.7%	\$4	\$4	4.8%	\$3	\$4	6.7%
Total	1761.7	1703.2	-3.3%	\$238	\$268	12.5%	\$420	\$456	8.8%	\$394	\$429	8.7%



Outpatient Medical Detail: Laboratory

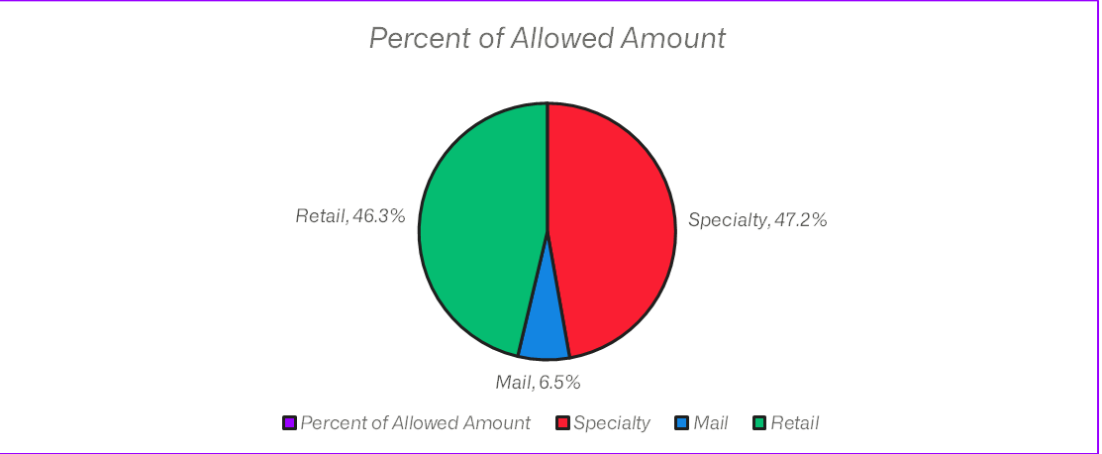
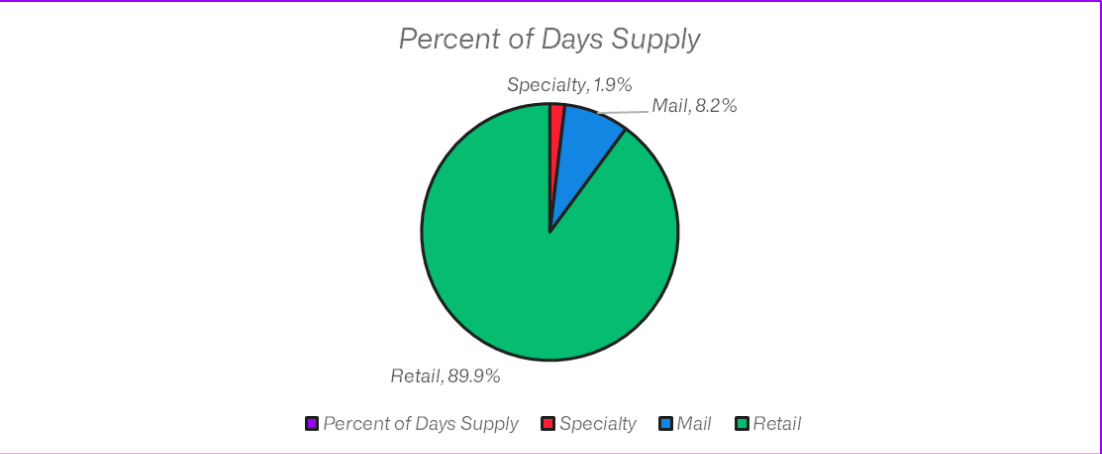
Outpatient Lab Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Jun 2022 - May 2023	Jun 2023 - May 2024	% Change	Jun 2022 - May 2023	Jun 2023 - May 2024	% Change	Jun 2022 - May 2023	Jun 2023 - May 2024	% Change	Jun 2022 - May 2023	Jun 2023 - May 2024	% Change
Chemistry Tests	3736.6	3860.8	3.3%	\$21	\$21	0.6%	\$77	\$80	4.0%	\$61	\$63	4.0%
Hematology	582.0	586.9	0.8%	\$17	\$14	-18.2%	\$10	\$8	-17.5%	\$7	\$7	8.2%
Immunology	819.7	537.3	-34.5%	\$30	\$28	-8.7%	\$25	\$15	-40.2%	\$24	\$13	-44.2%
Microbiology	1567.7	1137.9	-27.4%	\$71	\$42	-41.2%	\$112	\$48	-57.3%	\$107	\$43	-60.1%
Pathology	462.9	430.7	-6.9%	\$142	\$135	-4.9%	\$66	\$58	-11.5%	\$61	\$54	-11.0%
Urinalysis	318.4	316.7	-0.5%	\$5	\$5	2.0%	\$2	\$2	1.4%	\$1	\$1	2.2%
Other	202.2	188.9	-6.6%	\$129	\$132	2.2%	\$26	\$25	-4.5%	\$24	\$24	-2.5%
Total	7689.5	7059.3	-8.2%	\$41	\$33	-19.1%	\$317	\$236	-25.7%	\$285	\$206	-27.8%



Prescription Drug Detail*

Annual Trend

	Jun 2022 - May 2023	Jun 2023 - May 2024	% Change	
Total	Allowed Amount PMPY	\$2,087	\$2,415	15.7%
	Net Pay PMPY	\$1,970	\$2,131	8.2%
	Out of Pocket PMPY	\$110	\$120	9.5%
	Patients per 1000	813.7	761.3	-6.4%
	Allowed Amount per Day Supply	\$4.46	\$5.11	14.6%
	Days Supply PMPY	467.9	472.4	1.0%
Mail Order	Allowed Amount PMPY	\$106	\$157	49.0%
	Net Pay PMPY	\$99	\$147	48.8%
	Out of Pocket PMPY	\$6	\$8	31.6%
	Patients per 1000	44.4	48.2	8.5%
	Allowed Amount per Day Supply	\$2.64	\$4.05	53.4%
	Days Supply PMPY	40.0	38.8	-2.9%
Retail	Allowed Amount PMPY	\$984	\$1,118	13.6%
	Net Pay PMPY	\$884	\$1,006	13.9%
	Out of Pocket PMPY	\$95	\$105	10.1%
	Patients per 1000	810.5	756.3	-6.7%
	Allowed Amount per Day Supply	\$2.34	\$2.63	12.3%
	Days Supply PMPY	419.9	424.7	1.2%
Specialty	Allowed Amount PMPY	\$998	\$1,140	14.3%
	Net Pay PMPY	\$987	\$977	-1.0%
	Out of Pocket PMPY	\$8	\$7	-14.3%
	Patients per 1000	39.8	41.2	3.6%
	Allowed Amount per Day Supply	\$123.48	\$128.34	3.9%
	Days Supply PMPY	8.1	8.9	9.9%

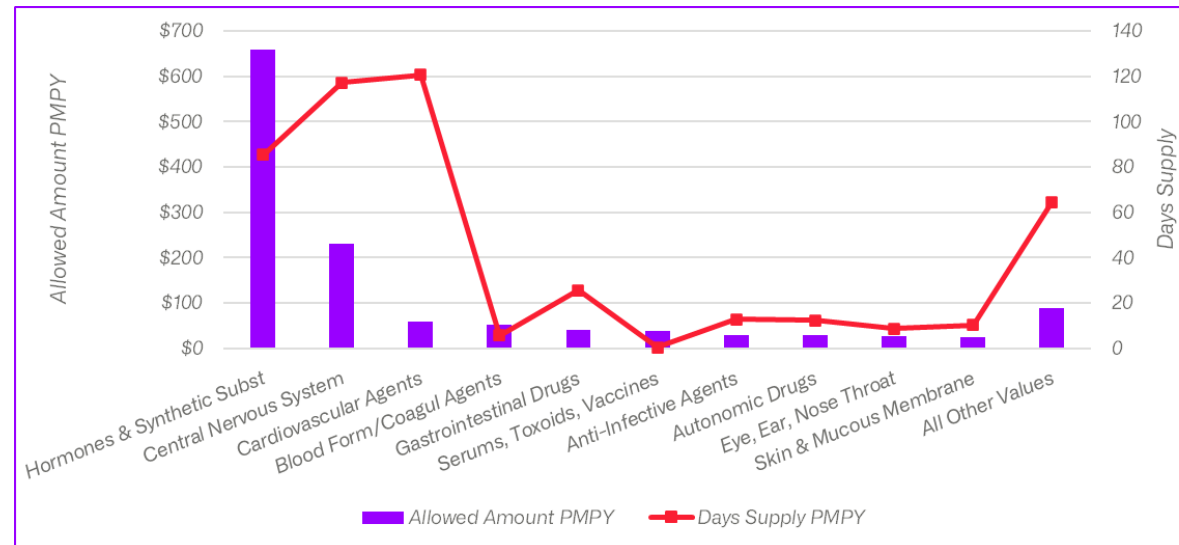


*Specialty drugs on this slide includes drugs covered under the prescription drug benefit and excludes drugs covered under the medical plans.

Prescription Drug Detail: Non-Specialty Drugs

Annual Trend

Therapeutic Class	Allowed Amount PMPY			Net Pay PMPY			Allowed Amt per Days Supply			Days Supply PMPY			Generic Efficiency		
	Jun 2022 - Jun 2023 - May 2023	May 2024	% Change	Jun 2022 - Jun 2023 - May 2023	May 2024	% Change	Jun 2022 - Jun 2023 - May 2023	May 2024	% Change	Jun 2022 - Jun 2023 - May 2023	May 2024	% Change	Jun 2022 - Jun 2023 - May 2023	May 2024	% Change
Hormones & Synthetic Subst	\$491	\$658	34.1%	\$463	\$628	35.5%	\$6	\$8	28.1%	82	85	4.7%	93.4%	94.2%	0.9%
Central Nervous System	\$243	\$230	-5.3%	\$214	\$201	-6.3%	\$2	\$2	-7.4%	114	117	2.3%	96.6%	97.7%	1.2%
Cardiovascular Agents	\$49	\$58	19.4%	\$36	\$44	23.4%	\$0	\$0	18.7%	120	121	0.6%	100.0%	99.9%	0.0%
Blood Form/Coagul Agents	\$48	\$51	5.8%	\$46	\$48	5.4%	\$8	\$9	4.1%	6	6	1.7%	100.0%	99.8%	-0.2%
Gastrointestinal Drugs	\$38	\$41	6.2%	\$34	\$36	4.6%	\$2	\$2	2.6%	25	26	3.4%	99.9%	99.9%	0.0%
Serums, Toxoids, Vaccines	\$24	\$37	54.3%	\$24	\$37	54.4%	\$55	\$109	98.3%	0	0	-22.2%	100.0%	100.0%	0.0%
Anti-Infective Agents	\$24	\$30	25.4%	\$18	\$23	28.7%	\$2	\$2	20.7%	12	13	3.9%	100.0%	100.0%	0.0%
Autonomic Drugs	\$33	\$29	-12.0%	\$29	\$25	-15.3%	\$3	\$2	-13.2%	12	12	1.4%	99.9%	99.9%	0.0%
Eye, Ear, Nose Throat	\$28	\$27	-4.0%	\$23	\$22	-4.6%	\$2	\$3	53.7%	14	9	-37.6%	98.2%	97.6%	-0.6%
Skin & Mucous Membrane	\$27	\$25	-5.5%	\$23	\$21	-8.8%	\$3	\$2	-15.1%	9	10	11.4%	98.7%	98.7%	0.0%
All Other Values	\$85	\$88	4.3%	\$72	\$69	-4.0%	\$1	\$1	5.8%	65	65	-1.4%	99.7%	99.6%	0.0%
Total	\$1,090	\$1,275	17.0%	\$983	\$1,154	17.4%	\$2	\$3	16.1%	460	464	0.8%	98.0%	98.4%	0.4%



Specialty Drug Detail¹

	Allowed Amount			Patients			Allowed Amount per Patient		
	Jun 2022 - May 2023	Jun 2023 – May 2024	% Change	Jun 2022 - May 2023	Jun 2023 - May 2024	% Change	Jun 2022 - May 2023	Jun 2023 - May 2024	% Change
Medical Specialty	\$58,830,682	\$70,663,159	20.1%	3,450	3,719	7.8%	\$17,052	\$19,001	11.4%
Prescription Specialty	\$99,728,760	\$115,891,307	16.2%	4,421	4,665	5.5%	\$22,558	\$24,843	10.1%

Top 10 Specialty Drugs Through Medical Plans		Allowed Amount	Patients	Allowed/Patient
J9271	Inject pembrolizumab 1 mg	\$8,266,152	61	\$135,511
J2350	Inject, ocrelizumab, 1 mg	\$3,536,614	55	\$64,302
J2506	Inject, pegfilgrastim, excl biosimilar, 0.5 mg	\$3,429,543	68	\$50,434
J9299	Inject nivolumab 1 mg	\$2,681,745	20	\$134,087
J3380	Inject, vedolizumab, intravenous, 1 mg	\$2,163,197	54	\$40,059
J9144	Inj, daratumumab, 10 mg and hyaluronidase-fihj	\$2,028,281	17	\$119,311
96413	CHEMOTX ADMN IV NFS TQ UP 1 HR	\$1,849,105	571	\$3,238
J2323	Injection natalizumab, 1 mg	\$1,554,762	14	\$111,054
J0585	Injection onabotulinumtoxinA, 1 unit	\$1,291,933	321	\$4,025
J3241	Inject, teprotumumab-trbw, 10 mg	\$1,278,893	3	\$426,298
Total Top 10		\$26,801,333	1,181	\$22,694
Percent of Overall Total (Medical Specialty)		37.9%	31.8%	

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.

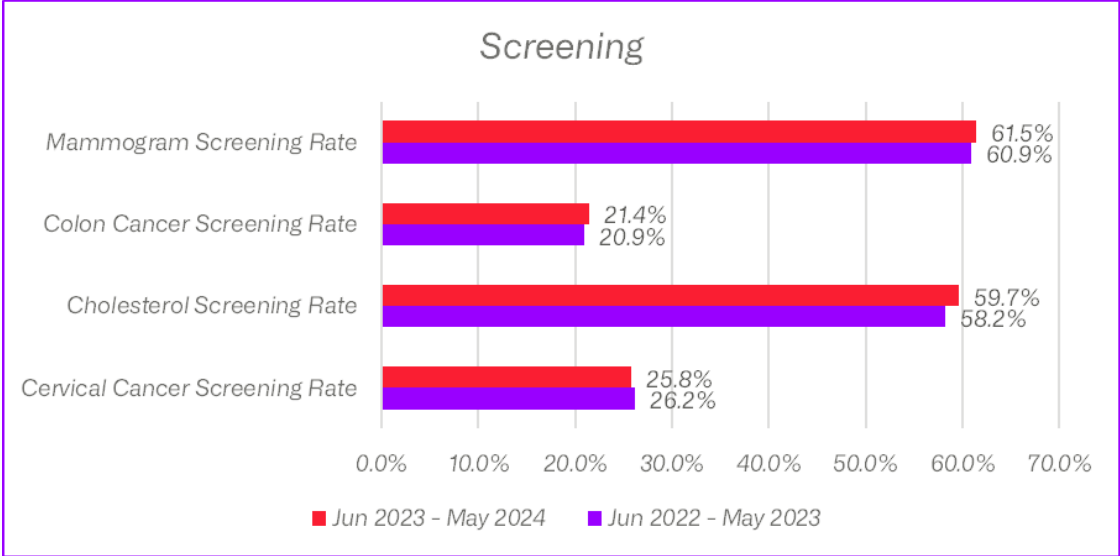
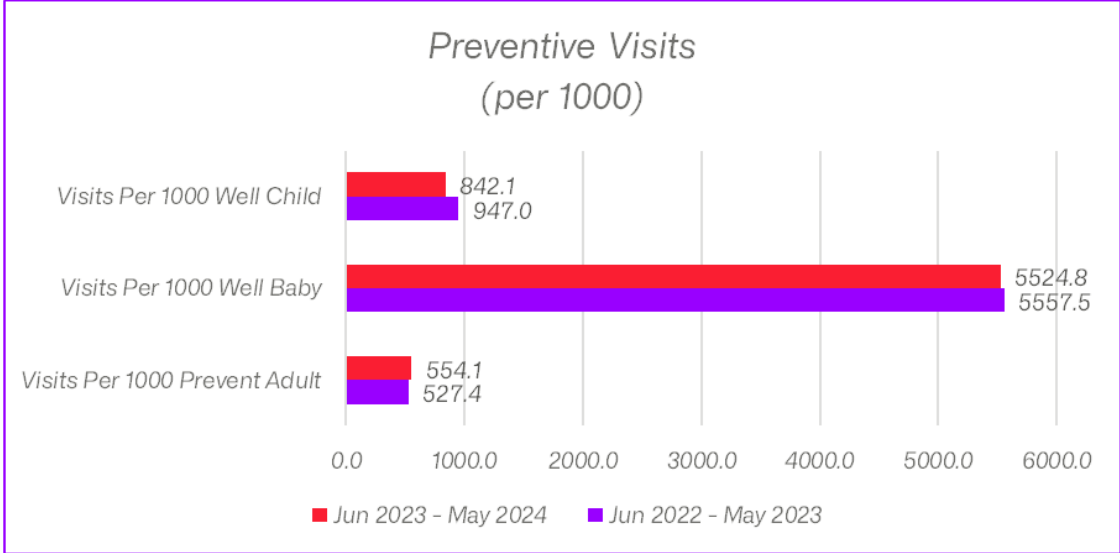
Specialty Drug Detail

Top 15 Through the Prescription Plan		
	Allowed Amount	Patients
HUMIRA	\$11,160,306	219
STELARA	\$8,153,101	86
TREMFYA	\$6,263,971	111
SKYRIZI	\$5,147,102	91
DUPIXENT PEN	\$5,141,199	209
ENBREL	\$2,798,851	62
COSENTYX	\$2,539,538	57
TALTZ	\$2,472,563	44
TRIKAFTA	\$2,204,520	7
DUPIXENT PFS	\$2,175,604	91
BIKTARVY	\$2,003,813	66
OTEZLA	\$1,978,470	69
SPRYCEL	\$1,817,017	14
RINVOQ	\$1,782,141	52
VERZENIO	\$1,765,749	17
Total Top 15	\$57,403,944	1,195
Percent of Overall Total (Rx Specialty)	49.5%	25.6%

Mental Health and Substance Abuse Detail

	Mental Health			Substance Abuse		
	Jun 2022 – May 2023	Jun 2023 – May 2024	% Change	Jun 2022 – May 2023	Jun 2023 – May 2024	% Change
Overall						
Patients per 1000 Inpatient	4.1	4.4	7.3%	1.4	1.5	3.1%
Pats per 1000 Outpatient	207.7	215.8	3.9%	8.7	9.3	6.8%
Inpatient						
Allow Amt PMPY Adm Acute	\$53	\$60	13.9%	\$26	\$29	8.0%
Net Pay PMPY Adm Acute	\$50	\$58	15.5%	\$25	\$27	6.3%
Allow Amt Per Adm Acute	\$13,522	\$14,896	10.2%	\$13,791	\$12,426	-9.9%
Days LOS Admit Acute	10.2	10.2	-0.5%	10.6	9.2	-13.2%
Admits Per 1000 Acute	3.9	4.0	3.4%	1.9	2.3	19.8%
Outpatient						
Allow Amt PMPY OP Med	\$256	\$296	15.6%	\$24	\$31	-40.1%
Net Pay PMPY OP Med	\$234	\$270	15.5%	\$22	\$29	-40.5%
Allow Amt Per Svc OP Med	\$103	\$111	8.0%	\$129	\$141	33.2%
Svcs Per 1000 OP Med	2484.7	2659.8	7.0%	185.5	222.1	-55.0%

Preventive Visits and Screening Overview



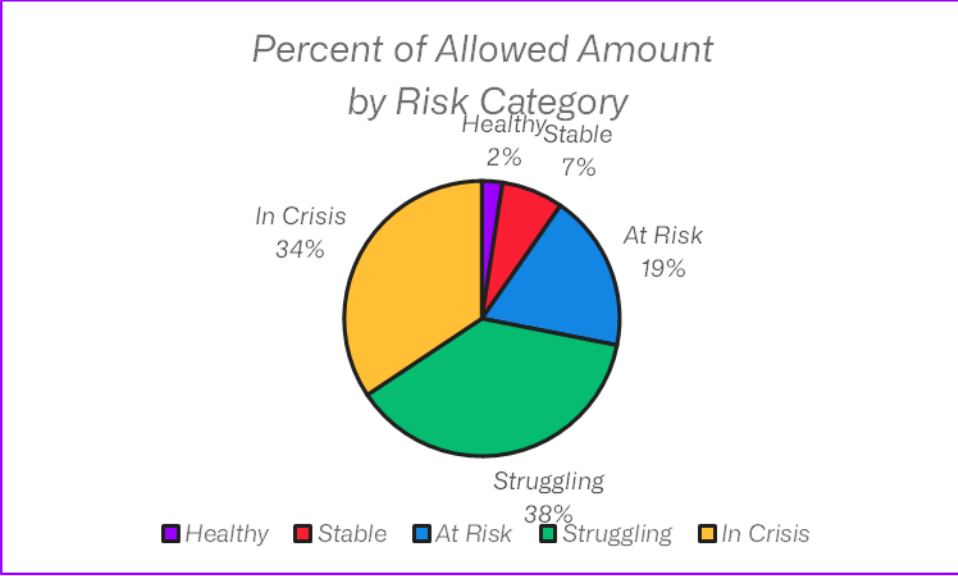
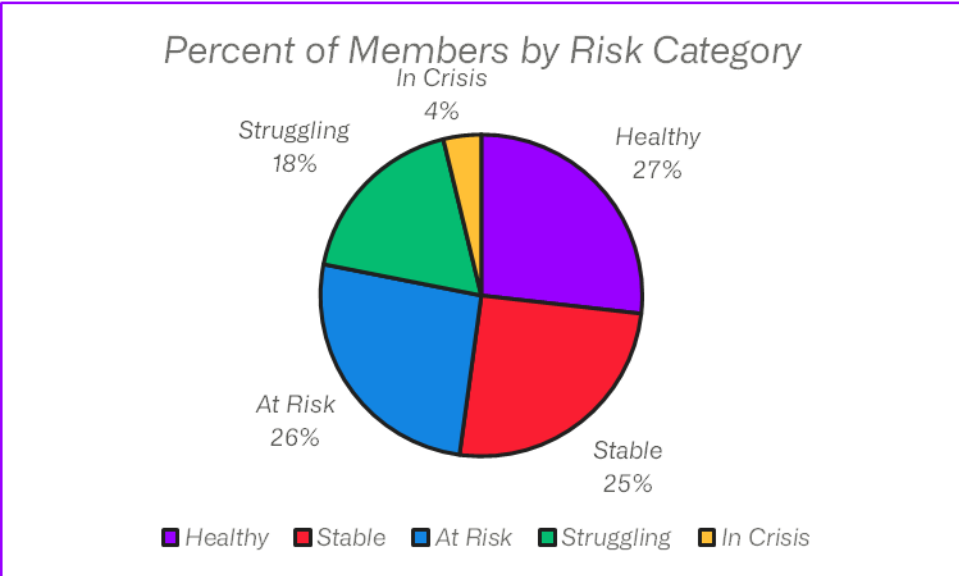
Clinical Overview

Annual Trend: Conditions of Interest

	Allowed Amount PMPY (Medical)			Patients per 1000			Allowed Amount per Patient (Medical)		
	Jun 2022 – May 2023	Jun 2023 – May 2024	Change	Jun 2022 – May 2023	Jun 2023 – May 2024	Change	Jun 2022 – May 2023	Jun 2023 – May 2024	Change
Asthma	\$29.03	\$27.72	-4.5%	37.3	37.1	-0.7%	\$699.50	\$671.62	-4.0%
Cancer - Breast	\$101.28	\$156.46	54.5%	7.1	7.2	1.6%	\$12,880.92	\$19,563.95	51.9%
Cancer - Colon	\$27.71	\$30.58	10.4%	1.6	1.5	-5.6%	\$15,305.38	\$17,867.45	16.7%
Cancer - Lung	\$34.09	\$36.77	7.9%	1.2	1.2	3.4%	\$26,010.62	\$27,082.91	4.1%
Cancer - Skin	\$30.52	\$31.55	3.4%	28.0	28.4	1.5%	\$980.37	\$997.00	1.7%
Cerebrovascular Disease	\$78.06	\$86.90	11.3%	11.7	11.6	-1.2%	\$5,988.98	\$6,738.08	12.5%
Chronic Obstruc Pulm Dis(COPD)	\$12.78	\$11.41	-10.8%	5.3	5.3	0.2%	\$2,154.51	\$1,916.38	-11.1%
Congestive Heart Failure	\$23.11	\$15.98	-30.8%	3.2	3.4	7.4%	\$6,580.97	\$4,230.83	-35.7%
Coronary Artery Disease	\$102.02	\$108.76	6.6%	14.5	14.4	-0.2%	\$6,346.41	\$6,770.34	6.7%
Diabetes	\$102.65	\$103.60	0.9%	92.5	100.5	8.6%	\$998.37	\$926.24	-7.2%
Hypertension, Essential	\$75.40	\$88.32	17.1%	119.2	116.1	-2.6%	\$569.39	\$683.68	20.1%
Mental Hlth - Depression	\$119.59	\$138.57	15.9%	96.0	99.3	3.5%	\$1,121.39	\$1,253.55	11.8%
Osteoarthritis	\$198.63	\$178.41	-10.2%	62.8	61.4	-2.2%	\$2,847.64	\$2,610.38	-8.3%
Renal Function Failure	\$112.33	\$91.33	-18.7%	10.7	11.3	5.5%	\$9,435.99	\$7,259.16	-23.1%
Spinal/Back Disord, Low Back	\$183.90	\$177.13	-3.7%	97.2	96.0	-1.2%	\$1,702.66	\$1,657.15	-2.7%
Pneumonia	\$24.08	\$33.93	40.9%	7.5	8.6	14.2%	\$2,876.20	\$3,541.48	23.1%
Pregnancy	\$303.66	\$294.09	-3.2%	24.9	24.0	-3.9%	\$10,958.97	\$11,023.92	0.6%

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.