



Public Employees' Benefits Program

Quarterly Plan Performance Review

HDHP Plan • 2025-4Q



A UnitedHealthcare Company

Report Criteria & Contents



Experience Periods*

➤ 2025 Plan Year (Current)

2025-4Q. 1st four Quarters: Claims Paid 7/1/2024 - 6/30/2025

➤ 2024 Plan Year

2024-4Q. 1st four Quarters: Claims Paid 7/1/2023 - 6/30/2024

2024 Full Year: Claims paid 7/1/2023 - 6/30/2024

➤ 2023 Plan Year

2023-4Q. 1st four Quarters: Claims Paid 7/1/2022 - 6/30/2023

2023 Full Year: Claims paid 7/1/2022 - 6/30/2023

Group Data

- Data reported is for the HDHP Plan only:
- Contract = 7670-06-414946 or 7670-10-414946
- Except where indicated, Report is for Medical data only excluding claim expenses

Normative Comparison Data

- Norm Groups: UMR Book of Business in InfoPortSM
- Composition: 5,077 groups with approximately 7.9 million members
- Norm Period matches Current Year: Claims Paid 7/1/2024 - 6/30/2025

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* Additional date ranges for specific figures are defined on the page if applicable



Cost Drivers

- Overall Cost Trend based on Medical Paid PEPY: -2.8%
- High-Cost Claimants Paid PMPM trend: -19.8%; Non HCCs trend: +9.3%
- Top Paid Diagnostic Chapters: Health Status & Services (+10.4% Paid PMPM), Musculoskeletal (+13.4%), Circulatory System (-3.8%)



Membership & Demographics

- Total membership is 4.6% lower than prior period
- Employees decreased 3.1%, while Dependents were down 7.0%
- 84.0% of members had < \$2,500 medical paid, with 21.8% having no claims paid at all during the reporting period



Utilization Key Indicators

- Paid per IP Admit was \$24,505, which is 22.0% lower than 2024-4Q
- Paid per ER Visit was \$2,486, which is 7.9% higher than 2024-4Q



Network Utilization & Savings

- 97.7% of all Medical spend dollars were to In Network providers
- The average In Network discount was 69.4%, which is 0.9 pts above the 2024 average discount of 68.5%

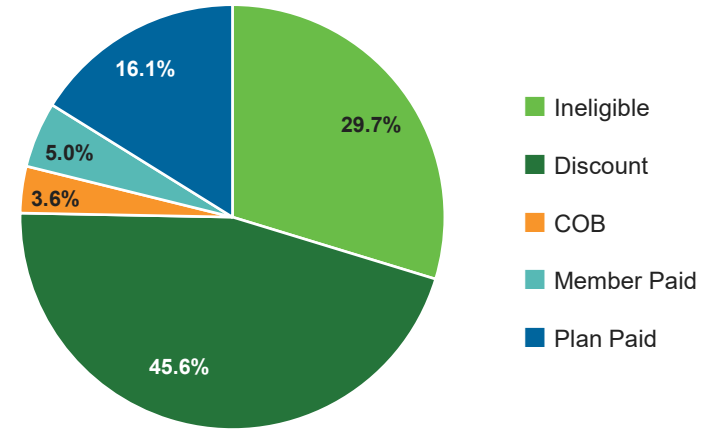
Medical Total Savings Summary



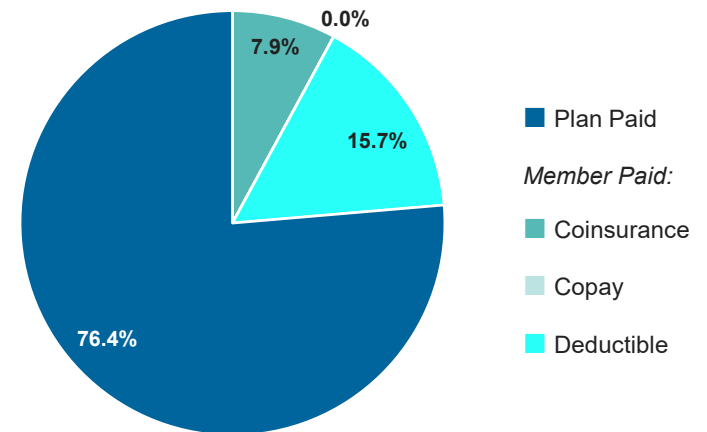
Dollar Chain: Billed to Paid Dollars

Dollar Amount	2025-4Q Total Dollars	2025-4Q PMPM*	2024 PMPM*	Trend
Medical Billed	\$549,405,715	\$1,981	\$1,916	3.4%
(-) Ineligible	\$163,132,795	\$588	\$590	-0.3%
Medical Covered	\$386,272,921	\$1,393	\$1,326	5.0%
(-) Discount	\$250,274,019	\$902	\$870	3.8%
Medical Allowed	\$135,998,902	\$490	\$456	7.4%
(-) COB	\$19,522,228	\$70	\$27	159.3%
(-) Coinsurance	\$9,191,214	\$33	\$32	3.1%
(-) Copay	\$1,978	\$0	\$0	-80.6%
(-) Deductible	\$18,248,621	\$66	\$63	4.0%
Total Member Paid	\$27,441,813	\$99	\$95	3.6%
Total Plan Paid	\$88,624,170	\$320	\$324	-1.2%

Breakout of Billed Dollars



Breakout of Paid Dollars: Plan vs. Member Paid



* PMPM (per member per month): Amount per the average total membership (both primary subscribers and dependents) per month.

Medical & Rx Paid Claims by Age Range



Age	2024-4Q (7/1/2023 - 6/30/2024)						2025-4Q (7/1/2024 - 6/30/2025)						Change	
	Med Paid	Med Paid PMPM	Rx Paid	Rx Paid PMPM	Total Paid	Tot Paid PMPM	Med Paid	Med Paid PMPM	Rx Paid	Rx Paid PMPM	Total Paid	Tot Paid PMPM	Total Paid	Tot Paid PMPM
<1	\$3,492,823	\$2,526	-\$1,583	-\$1	\$3,491,241	\$2,525	\$2,647,119	\$1,954	\$9,137	\$7	\$2,656,255	\$1,960	-23.9%	-22.4%
1	\$385,404	\$253	\$76,084	\$50	\$461,488	\$303	\$208,040	\$167	\$754	\$1	\$208,794	\$168	-54.8%	-44.6%
2 - 4	\$802,031	\$126	\$137,570	\$22	\$939,601	\$148	\$1,139,754	\$203	\$54,939	\$10	\$1,194,692	\$212	27.1%	43.5%
5 - 9	\$1,620,235	\$121	\$382,283	\$29	\$2,002,518	\$150	\$1,646,759	\$132	\$467,963	\$38	\$2,114,722	\$170	5.6%	13.3%
10 - 14	\$1,844,848	\$111	\$518,616	\$31	\$2,363,464	\$142	\$1,469,092	\$92	\$281,370	\$18	\$1,750,462	\$110	-25.9%	-22.6%
15 - 19	\$4,852,161	\$248	\$527,944	\$27	\$5,380,105	\$275	\$3,168,759	\$172	\$574,140	\$31	\$3,742,900	\$203	-30.4%	-26.2%
20 - 24	\$3,655,629	\$156	\$1,670,114	\$71	\$5,325,743	\$228	\$3,052,089	\$132	\$1,494,714	\$65	\$4,546,802	\$197	-14.6%	-13.4%
25 - 29	\$2,875,892	\$183	\$520,871	\$33	\$3,396,764	\$216	\$2,468,272	\$153	\$831,846	\$52	\$3,300,118	\$204	-2.8%	-5.4%
30 - 34	\$4,958,574	\$257	\$944,797	\$49	\$5,903,371	\$306	\$5,031,738	\$270	\$1,128,744	\$61	\$6,160,483	\$330	4.4%	8.1%
35 - 39	\$5,149,469	\$241	\$1,550,847	\$72	\$6,700,316	\$313	\$5,465,875	\$270	\$1,722,481	\$85	\$7,188,356	\$355	7.3%	13.2%
40 - 44	\$4,728,628	\$203	\$2,097,094	\$90	\$6,825,722	\$293	\$4,647,232	\$205	\$1,971,375	\$87	\$6,618,607	\$292	-3.0%	-0.1%
45 - 49	\$6,311,486	\$290	\$2,784,244	\$128	\$9,095,731	\$418	\$6,146,027	\$296	\$3,634,415	\$175	\$9,780,442	\$471	7.5%	12.8%
50 - 54	\$9,055,739	\$365	\$4,479,587	\$180	\$13,535,325	\$545	\$7,997,810	\$343	\$4,479,922	\$192	\$12,477,732	\$535	-7.8%	-1.8%
55 - 59	\$12,001,180	\$448	\$4,252,486	\$159	\$16,253,665	\$606	\$12,104,456	\$480	\$5,146,330	\$204	\$17,250,786	\$684	6.1%	12.9%
60 - 64	\$19,106,554	\$587	\$7,930,908	\$244	\$27,037,463	\$831	\$18,503,663	\$620	\$7,280,599	\$244	\$25,784,262	\$865	-4.6%	4.0%
65+	\$13,259,066	\$578	\$7,045,603	\$307	\$20,304,669	\$886	\$12,927,486	\$577	\$7,103,137	\$317	\$20,030,623	\$894	-1.3%	0.9%
Total	\$94,099,719	\$324	\$34,917,466	\$120	\$129,017,185	\$444	\$88,624,170	\$320	\$36,181,865	\$130	\$124,806,035	\$450	-3.3%	1.4%

Financial Summary – YTD Trend

Total Plan & Norm



Measure	Total Plan					UMR Norm	
	2023-4Q	⇒	2024-4Q	⇒	2025-4Q	2025-4Q	Variance
Average Enrollment							
Employees	5,418	172.7%	14,776	-3.1%	14,314		
Spouses	1,058	161.5%	2,766	-7.8%	2,550		
Children	2,552	162.2%	6,692	-6.7%	6,247		
Tot. Members	9,029	168.4%	24,235	-4.6%	23,111		
Avg. Family Size	1.7	-1.6%	1.6	-1.6%	1.6	1.9	-15.9%
Financial Summary							
Allowed	\$49,761,451	166.7%	\$132,731,482	2.5%	\$135,998,902		
Plan Paid	\$35,215,564	167.2%	\$94,099,719	-5.8%	\$88,624,170		
Member Paid (OOP)	\$8,398,035	230.6%	\$27,764,440	-1.2%	\$27,441,813		
Paid PEPY	\$6,499	-2.0%	\$6,368	-2.8%	\$6,191	\$10,136	-38.9%
Paid PMPY	\$3,900	-0.4%	\$3,883	-1.2%	\$3,835	\$5,280	-27.4%
Paid PEPM	\$542	-2.0%	\$531	-2.8%	\$516	\$845	-38.9%
Paid PMPM	\$325	-0.4%	\$324	-1.2%	\$320	\$440	-27.4%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	108	37.0%	148	-13.5%	128		
HCCs per 1000	12.0	-48.9%	6.1	-9.3%	5.5	6.9	-19.3%
Paid per HCC	\$244,463	-5.8%	\$230,303	-11.6%	\$203,621	\$230,655	-11.7%
HCC Paid % of Tot	75.0%	-38.8 pts	36.2%	-6.8 pts	29.4%	30.1%	-0.7 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$1,095	14.1%	\$1,249	-23.7%	\$953	\$1,318	-27.7%
Outpatient	\$1,213	-6.2%	\$1,137	14.9%	\$1,306	\$1,552	-15.9%
Physician	\$1,529	-5.8%	\$1,440	4.5%	\$1,505	\$2,299	-34.5%
Ancillary	\$64	-11.2%	\$57	25.7%	\$71	\$110	-35.4%

- With \$66.1M paid, the State Active population is 74.6% of total 2025-4Q med spend
- On a Paid PMPM basis, State Actives are down 5.8% compared to prior year
- Total HDHP Plan Paid PMPM trend is -1.2%

PEPY (per employee per year) and **PEPM** (per employee per month) represent amounts per the primary subscriber (employee or retiree).

PMPY (per member per year) and **PMPM** (per member per month) represent amounts per all covered members, including dependents.

Amounts **Per Year (PEPY and PMPY)** have been annualized.

HCCs (High-cost Claimants) are based on patients with \$100,000+ paid medical in the period.

Claim Type: Ancillary includes Durable Medical Equipment, prosthetics, some drugs paid on the medical plan, et al.

Financial Summary – YTD Trend

Active Members



Measure	State Active					Non-State Active				
	2023-4Q	⇒	2024-4Q	⇒	2025-4Q	2023-4Q	⇒	2024-4Q	⇒	2025-4Q
Average Enrollment										
Employees	4,414	172.1%	12,012	-1.7%	11,809	1	258.3%	4	44.2%	5
Spouses	812	159.5%	2,107	-6.9%	1,961	0	75.0%	1	57.1%	1
Children	2,339	162.2%	6,132	-6.1%	5,755	1	81.3%	2	-62.1%	1
Tot. Members	7,565	167.7%	20,251	-3.6%	19,525	3	146.9%	7	6.3%	7
Avg. Family Size	1.7	-1.6%	1.7	-1.9%	1.7	2.7	-31.1%	1.8	-26.3%	1.4
Financial Summary										
Allowed	\$33,624,440	187.4%	\$96,646,156	-5.3%	\$91,514,620	\$10,060	716.7%	\$82,160	-59.2%	\$33,497
Plan Paid	\$26,265,259	177.3%	\$72,836,689	-9.2%	\$66,141,692	\$8,408	690.1%	\$66,431	-64.4%	\$23,665
Member Paid (OOP)	\$6,408,253	228.7%	\$21,061,579	0.7%	\$21,217,588	\$1,702	824.0%	\$15,729	-37.5%	\$9,832
Paid PEPY	\$5,951	1.9%	\$6,064	-7.6%	\$5,601	\$8,408	120.5%	\$18,539	-75.3%	\$4,580
Paid PMPY	\$3,472	3.6%	\$3,597	-5.8%	\$3,388	\$3,153	220.1%	\$10,091	-66.5%	\$3,381
Paid PEPM	\$496	1.9%	\$505	-7.6%	\$467	\$701	120.5%	\$1,545	-75.3%	\$382
Paid PMPM	\$289	3.6%	\$300	-5.8%	\$282	\$263	220.1%	\$841	-66.5%	\$282
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	79	39.2%	110	-20.9%	87	0	-	0	-	0
HCCs per 1000	10.4	-48.0%	5.4	-18.0%	4.5	0.0	-	0.0	-	0.0
Paid per HCC	\$245,944	-0.3%	\$245,319	-14.3%	\$210,234	\$0	-	\$0	-	\$0
HCC Paid % of Tot	74.0%	-36.9 pts	37.0%	-9.4 pts	27.7%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$994	19.1%	\$1,184	-26.7%	\$868	\$0	-	\$0	-	\$0
Outpatient	\$1,082	-4.6%	\$1,032	10.6%	\$1,142	\$830	595.9%	\$5,778	-57.5%	\$2,456
Physician	\$1,339	-0.8%	\$1,329	0.1%	\$1,330	\$2,259	90.8%	\$4,310	-78.7%	\$916
Ancillary	\$57	-9.8%	\$51	-7.8%	\$47	\$63	-95.4%	\$3	197.6%	\$9

Financial Summary – YTD Trend

Retired Members



Measure	State Retirees					Non-State Retirees				
	2023-4Q	⇒	2024-4Q	⇒	2025-4Q	2023-4Q	⇒	2024-4Q	⇒	2025-4Q
Average Enrollment										
Employees	887	175.5%	2,443	-9.4%	2,212	117	172.4%	318	-9.5%	288
Spouses	232	168.5%	623	-10.2%	560	14	163.2%	36	-19.3%	29
Children	207	162.7%	544	-11.9%	479	5	171.7%	14	-12.9%	12
Tot. Members	1,326	172.3%	3,610	-9.9%	3,251	135	171.4%	367	-10.5%	329
Avg. Family Size	1.5	-1.2%	1.5	-0.5%	1.5	1.2	-0.3%	1.2	-1.2%	1.1
Financial Summary										
Allowed	\$12,588,080	147.6%	\$31,168,930	18.3%	\$36,877,665	\$3,538,871	36.6%	\$4,834,236	56.7%	\$7,573,121
Plan Paid	\$7,713,149	147.4%	\$19,082,580	6.3%	\$20,280,083	\$1,228,749	72.0%	\$2,114,018	3.1%	\$2,178,730
Member Paid (OOP)	\$1,754,458	229.8%	\$5,786,040	-6.2%	\$5,428,023	\$233,622	285.7%	\$901,093	-12.7%	\$786,370
Paid PEPY	\$8,699	-10.2%	\$7,812	17.4%	\$9,169	\$10,525	-36.8%	\$6,648	13.8%	\$7,567
Paid PMPY	\$5,817	-9.1%	\$5,286	18.0%	\$6,238	\$9,079	-36.6%	\$5,755	15.2%	\$6,631
Paid PEPM	\$725	-10.2%	\$651	17.4%	\$764	\$877	-36.8%	\$554	13.8%	\$631
Paid PMPM	\$485	-9.1%	\$440	18.0%	\$520	\$757	-36.6%	\$480	15.2%	\$553
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	24	54.2%	37	-5.4%	35	3	0.0%	3	100.0%	6
HCCs per 1000	18.1	-43.4%	10.2	5.0%	10.8	22.2	-63.2%	8.2	123.6%	18.3
Paid per HCC	\$226,331	-22.5%	\$175,418	14.4%	\$200,660	\$406,605	-56.8%	\$175,672	-28.8%	\$125,018
HCC Paid % of Tot	70.4%	-36.4 pts	34.0%	0.6 pts	34.6%	99.3%	-74.3 pts	24.9%	9.5 pts	34.4%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,263	14.4%	\$1,445	-15.4%	\$1,222	\$5,119	-42.7%	\$2,932	14.6%	\$3,362
Outpatient	\$1,879	-9.3%	\$1,705	33.4%	\$2,275	\$2,010	-39.0%	\$1,227	14.3%	\$1,402
Physician	\$2,601	-20.9%	\$2,058	22.8%	\$2,527	\$1,613	-9.5%	\$1,460	23.0%	\$1,795
Ancillary	\$74	4.8%	\$77	176.3%	\$213	\$338	-59.7%	\$136	-47.2%	\$72

Medical Paid Claims by Claim Type

Breakout of State vs. Non-State by Member Status



Claim Type	2024-4Q (7/1/2023 - 6/30/2024)				2025-4Q (7/1/2024 - 6/30/2025)				Trend
	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Total
State Members									
Inpatient	\$23,982,277	\$3,795,559	\$1,421,692	\$29,199,528	\$16,949,955	\$2,760,117	\$1,214,245	\$20,924,317	-28.3%
Outpatient	\$20,905,149	\$5,253,650	\$901,771	\$27,060,570	\$22,300,507	\$6,237,552	\$1,158,319	\$29,696,377	9.7%
Physician	\$26,907,476	\$5,681,779	\$1,749,224	\$34,338,479	\$25,965,507	\$6,743,646	\$1,472,138	\$34,181,291	-0.5%
Ancillary	\$1,041,788	\$195,306	\$83,598	\$1,320,693	\$925,724	\$160,377	\$533,689	\$1,619,791	22.6%
Total	\$72,836,689	\$14,926,295	\$4,156,286	\$91,919,270	\$66,141,692	\$15,901,692	\$4,378,391	\$86,421,776	-6.0%
PMPM	\$299.73	\$454.72	\$396.01	\$321.03	\$282.30	\$551.46	\$430.20	\$316.21	-1.5%
Non-State Members									
Inpatient	\$0	\$104,579	\$972,467	\$1,077,046	\$0	\$141,870	\$962,696	\$1,104,566	2.6%
Outpatient	\$38,037	\$220,452	\$230,110	\$488,599	\$17,192	\$210,358	\$250,235	\$477,784	-2.2%
Physician	\$28,375	\$201,419	\$334,956	\$564,749	\$6,413	\$185,050	\$404,912	\$596,374	5.6%
Ancillary	\$19	\$6,726	\$43,311	\$50,055	\$60	\$13,211	\$10,399	\$23,670	-52.7%
Total	\$66,431	\$533,175	\$1,580,843	\$2,180,449	\$23,665	\$550,488	\$1,628,241	\$2,202,395	1.0%
PMPM	\$840.90	\$498.46	\$473.54	\$485.95	\$281.73	\$717.30	\$512.74	\$546.91	12.5%
All Members									
Inpatient	\$23,982,277	\$3,900,138	\$2,394,159	\$30,276,574	\$16,949,955	\$2,901,987	\$2,176,941	\$22,028,882	-27.2%
Outpatient	\$20,943,186	\$5,474,102	\$1,131,881	\$27,549,169	\$22,317,699	\$6,447,909	\$1,408,553	\$30,174,162	9.5%
Physician	\$26,935,850	\$5,883,198	\$2,084,180	\$34,903,228	\$25,971,920	\$6,928,696	\$1,877,049	\$34,777,665	-0.4%
Ancillary	\$1,041,807	\$202,032	\$126,909	\$1,370,748	\$925,784	\$173,589	\$544,089	\$1,643,461	19.9%
Total	\$72,903,120	\$15,459,470	\$5,737,129	\$94,099,719	\$66,165,358	\$16,452,180	\$6,006,632	\$88,624,170	-5.8%
PMPM	\$299.90	\$456.10	\$414.72	\$323.57	\$282.30	\$555.76	\$449.83	\$319.56	-1.2%

Medical Cost Distribution

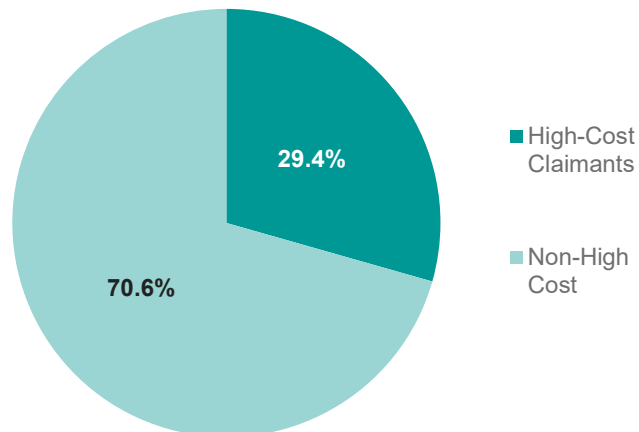
Distribution by Member Cost



Member Total Paid Range	2024-4Q (7/1/2023 - 6/30/2024)						2025-4Q (7/1/2024 - 6/30/2025)					
	Unique Members	Members % of Tot	Total Paid	Tot Paid % of Tot	Total OOP (Member Paid)	OOP % of Tot	Unique Members	Members % of Tot	Total Paid	Tot Paid % of Tot	Total OOP (Member Paid)	OOP % of Tot
No Claims	6,281	21.6%	\$0	0.0%	\$0	0.0%	6,078	21.8%	\$0	0.0%	\$0	0.0%
< \$0 - \$0	5,240	18.0%	-\$501,543	-0.5%	\$1,965,172	7.1%	5,019	18.0%	-\$604,577	-0.7%	\$1,878,470	6.8%
> \$0 - \$2,500	13,126	45.1%	\$7,976,000	8.5%	\$10,458,579	37.7%	12,284	44.1%	\$7,524,346	8.5%	\$10,183,879	37.1%
> \$2,500 - \$5,000	1,670	5.7%	\$5,883,052	6.3%	\$3,825,619	13.8%	1,610	5.8%	\$5,739,774	6.5%	\$3,737,028	13.6%
> \$5,000 - \$10,000	1,231	4.2%	\$8,685,331	9.2%	\$4,036,714	14.5%	1,212	4.4%	\$8,516,610	9.6%	\$3,835,716	14.0%
> \$10,000 - \$25,000	869	3.0%	\$13,762,482	14.6%	\$4,010,569	14.4%	954	3.4%	\$14,797,381	16.7%	\$4,343,510	15.8%
> \$25,000 - \$50,000	325	1.1%	\$11,252,506	12.0%	\$1,598,767	5.8%	350	1.3%	\$12,046,598	13.6%	\$1,623,468	5.9%
> \$50,000 - \$100,000	187	0.6%	\$12,956,992	13.8%	\$997,665	3.6%	207	0.7%	\$14,540,487	16.4%	\$1,132,283	4.1%
> \$100,000	148	0.5%	\$34,084,899	36.2%	\$871,354	3.1%	128	0.5%	\$26,063,550	29.4%	\$707,461	2.6%
Total	29,077	100.0%	\$94,099,719	100.0%	\$27,764,440	100.0%	27,842	100.0%	\$88,624,170	100.0%	\$27,441,813	100.0%

* Unique Members are counted equally regardless of length of coverage. Note that because data is on a paid basis, member counts may also include those not active in the period.

Cost Distribution: HCCs vs. Non-HCCs



HCC Cost Breakout by Diagnostic Chapter

#	Diagnostic Chapter	Patients	Total Paid	% of Tot
1	Health Status & Health Services	120	\$4,429,883	17.0%
2	Neoplasms	63	\$4,341,958	16.7%
3	Circulatory System	91	\$3,857,375	14.8%
4	Injury, Poisoning & External Causes	52	\$2,711,515	10.4%
5	Infectious & Parasitic Diseases	48	\$1,642,381	6.3%
6	Musculoskeletal System	63	\$1,466,446	5.6%
7	Perinatal Originating Conditions	8	\$1,414,341	5.4%
8	Digestive System	61	\$1,177,126	4.5%
9	Endocrine, Nutritional & Metabolic	71	\$946,467	3.6%
10	Genitourinary System	60	\$944,596	3.6%
...	All Others		\$3,131,463	12.0%
=	Total	128	\$26,063,550	100.0%

Utilization Summary – YTD Trend

Plan Totals & Norm



Measure	Total Plan					UMR Norm	
	2023-4Q	⇒	2024-4Q	⇒	2025-4Q	2025-4Q	Variance
Inpatient Admissions							
# of Admits	1,045	3.3%	1,080	-13.4%	935		
# of Admit Days	6,605	14.1%	7,535	-38.4%	4,644		
Paid per Admit	\$31,926	-1.6%	\$31,404	-21.8%	\$24,562	\$28,787	-14.7%
Paid per Admit Day	\$5,051	-10.9%	\$4,501	9.9%	\$4,945	\$5,622	-12.0%
Admits per 1000	115.7	-61.5%	44.6	-9.2%	40.5	47.9	-15.5%
Average LOS	6.3	10.4%	7.0	-28.8%	5.0	5.1	-3.0%
Emergency Room Visits							
# of ER Visits	4,368	9.1%	4,764	-2.1%	4,665		
~ % resulting in Admit	13.0%	1.0 pts	14.0%	-1.5 pts	12.6%	11.1%	1.4 pts
ER Visits per Patient	1.4	2.6%	1.5	1.5%	1.5		
ER Visits per 1000	483.8	-59.4%	196.6	2.7%	201.8	233.5	-13.6%
Paid per ER Visit	\$2,158	6.7%	\$2,304	7.9%	\$2,486	\$2,114	17.6%
Urgent Care Visits							
# of UC Visits	7,151	7.7%	7,700	-2.6%	7,501		
UC Visits per Patient	1.5	6.9%	1.6	0.1%	1.6		-
UC Visits per 1000	792.0	-59.9%	317.7	2.1%	324.5	263.2	23.3%
Paid per UC Visit	\$45	7.9%	\$49	12.2%	\$55	\$112	-51.1%
Office Visits							
Off Visits per Patient	4.3	9.5%	4.7	4.1%	4.9		
Paid per Office Visit	\$44	6.8%	\$47	8.9%	\$51	\$89	-42.0%
Office Visits Paid PMPY	\$416	-58.6%	\$172	12.2%	\$193	\$350	-44.8%
Services							
Radiology Svcs per 1000	9,261.0	-60.0%	3,701.7	6.5%	3,942.3	3,999.8	-1.4%
Radiology Paid PMPY	\$621	-56.8%	\$268	15.1%	\$309		
Lab Services per 1000	25,224.0	-62.9%	9,366.9	11.7%	10,458.6	11,047.4	-5.3%
Labs Paid PMPY	\$408	-59.2%	\$167	20.4%	\$201		

- Inpatient Admission rate per 1000 decreased 9.2%, and amount paid per Admission is significantly (-21.8%) lower than prior period
- ER utilization increased 2.7%, and amount paid per ER visit is 7.9% higher than prior period

Admissions and all other **Visits** are counted for utilization if the *initial Paid Date* for the first primary claim (facility claim for non-Office Visits) fell within the time period. For cost purposes, however, all visit costs paid within the time period are included.

Counts **per 1000** and amounts **PMPY** (per member per year) have been annualized.

Utilization Summary – YTD Trend

Active Members



Measure	State Active					Non-State Active				
	2023-4Q	⇒	2024-4Q	⇒	2025-4Q	2023-4Q	⇒	2024-4Q	⇒	2025-4Q
Inpatient Admissions										
# of Admits	794	2.4%	813	-12.9%	708	0	-	0	-	0
# of Admit Days	4,805	22.0%	5,862	-40.7%	3,479	0	-	0	-	0
Paid per Admit	\$32,484	0.8%	\$32,758	-20.8%	\$25,933	\$0	-	\$0	-	\$0
Paid per Admit Day	\$5,368	-15.4%	\$4,543	16.2%	\$5,278	\$0	-	\$0	-	\$0
Admits per 1000	105.0	-61.8%	40.1	-9.7%	36.3	0.0	-	0.0	-	0.0
Average LOS	6.1	19.1%	7.2	-31.8%	4.9	0.0	-	0.0	-	0.0
Emergency Room Visits										
# of ER Visits	3,473	9.8%	3,814	-0.2%	3,805	4	25.0%	5	-80.0%	1
~ % resulting in Admit	11.8%	0.7 pts	12.6%	-1.6 pts	11.0%	0.0%	0.0 pts	0.0%	0.0 pts	0.0%
ER Visits per Patient	1.4	3.4%	1.4	1.1%	1.5	2.0	-16.7%	1.7	-40.0%	1.0
ER Visits per 1000	459.1	-59.0%	188.3	3.5%	194.9	1,500.0	-49.4%	759.5	-81.2%	142.9
Paid per ER Visit	\$2,227	8.1%	\$2,407	5.4%	\$2,538	\$3,446	26.9%	\$4,375	317.8%	\$18,276
Urgent Care Visits										
# of UC Visits	6,297	6.5%	6,708	-2.0%	6,576	7	-42.9%	4	-25.0%	3
UC Visits per Patient	1.5	6.9%	1.6	0.4%	1.6	1.4	42.9%	2.0	-50.0%	1.0
UC Visits per 1000	832.4	-60.2%	331.2	1.7%	336.8	2,625.0	-76.9%	607.6	-29.5%	428.6
Paid per UC Visit	\$45	9.1%	\$49	10.1%	\$54	\$83	61.4%	\$134	-30.4%	\$93
Office Visits										
Off Visits per Patient	4.0	9.4%	4.4	4.4%	4.5	4.1	-3.4%	4.0	-50.0%	2.0
Paid per Office Visit	\$44	7.9%	\$48	7.7%	\$51	\$70	65.4%	\$116	-59.0%	\$47
Office Visits Paid PMPY	\$377	-57.8%	\$159	10.5%	\$176	\$762	-53.8%	\$352	-80.7%	\$68
Services										
Radiology Svcs per 1000	8,008.6	-59.7%	3,229.6	5.9%	3,420.0	7,500.0	-41.3%	4,405.1	-70.8%	1,285.7
Radiology Paid PMPY	\$538	-54.8%	\$244	2.1%	\$249	\$1,086	192.0%	\$3,172	-74.1%	\$822
Lab Services per 1000	23,644.0	-63.1%	8,713.7	11.4%	9,710.6	27,750.0	-84.7%	4,253.2	-63.1%	1,571.4
Labs Paid PMPY	\$388	-59.3%	\$158	18.3%	\$187	\$813	-74.9%	\$204	29.0%	\$263

Utilization Summary – YTD Trend

Retired Members



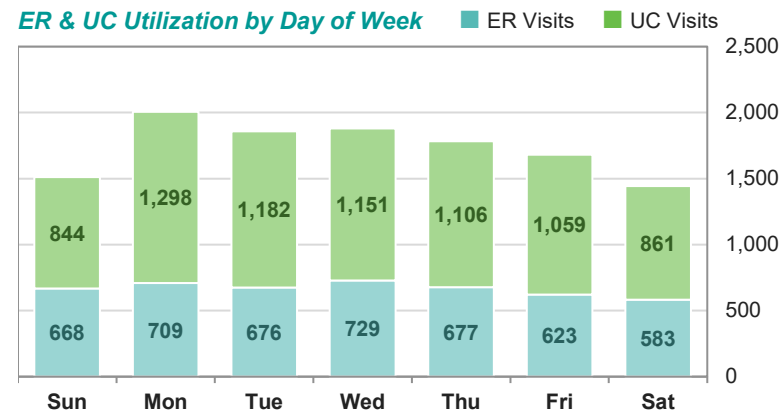
Measure	State Retirees					Non-State Retirees				
	2023-4Q	⇒	2024-4Q	⇒	2025-4Q	2023-4Q	⇒	2024-4Q	⇒	2025-4Q
Inpatient Admissions										
# of Admits	201	8.5%	218	-17.9%	179	50	-2.0%	49	4.1%	51
# of Admit Days	1,205	13.9%	1,373	-34.5%	900	595	-49.6%	300	-7.0%	279
Paid per Admit	\$27,078	2.7%	\$27,807	-15.8%	\$23,413	\$42,561	-41.4%	\$24,936	-65.9%	\$8,507
Paid per Admit Day	\$4,517	-2.3%	\$4,415	5.5%	\$4,657	\$3,577	13.9%	\$4,073	-61.8%	\$1,555
Admits per 1000	151.6	-60.2%	60.4	-8.8%	55.1	369.5	-63.9%	133.4	16.4%	155.2
Average LOS	6.0	5.1%	6.3	-20.2%	5.0	11.9	-48.6%	6.1	-10.6%	5.5
Emergency Room Visits										
# of ER Visits	762	3.1%	786	-13.2%	682	129	23.3%	159	11.3%	177
~ % resulting in Admit	17.2%	1.6 pts	18.8%	1.7 pts	20.5%	20.9%	5.5 pts	26.4%	-10.0 pts	16.4%
ER Visits per Patient	1.6	-4.9%	1.5	3.7%	1.5	1.7	28.3%	2.1	1.7%	2.2
ER Visits per 1000	574.7	-62.1%	217.7	-3.7%	209.8	953.2	-54.6%	432.8	24.4%	538.7
Paid per ER Visit	\$1,949	8.6%	\$2,116	22.8%	\$2,598	\$1,506	-54.5%	\$685	23.1%	\$843
Urgent Care Visits										
# of UC Visits	765	16.2%	889	-6.7%	829	82	20.7%	99	-6.1%	93
UC Visits per Patient	1.4	7.8%	1.5	-0.7%	1.5	1.7	2.0%	1.7	-13.5%	1.5
UC Visits per 1000	576.9	-57.3%	246.3	3.5%	255.0	605.9	-55.5%	269.5	5.0%	283.0
Paid per UC Visit	\$47	-0.2%	\$47	33.3%	\$62	\$49	-2.3%	\$48	-21.8%	\$37
Office Visits										
Off Visits per Patient	5.2	8.9%	5.7	4.7%	5.9	7.7	22.1%	9.4	0.5%	9.5
Paid per Office Visit	\$47	4.3%	\$49	11.9%	\$55	\$27	-4.6%	\$26	20.1%	\$31
Office Visits Paid PMPY	\$616	-61.1%	\$240	20.6%	\$289	\$625	-62.6%	\$234	21.0%	\$283
Services										
Radiology Svcs per 1000	14,459.3	-61.5%	5,566.1	13.5%	6,318.2	28,367.0	-59.8%	11,390.2	1.3%	11,543.5
Radiology Paid PMPY	\$1,072	-62.4%	\$403	65.3%	\$667	\$771	-69.8%	\$233	35.4%	\$315
Lab Services per 1000	31,515.1	-63.0%	11,647.8	15.8%	13,483.8	51,849.8	-55.5%	23,052.6	9.3%	25,202.1
Labs Paid PMPY	\$529	-58.7%	\$218	28.1%	\$280	\$324	-58.2%	\$135	71.0%	\$231

On Demand Care Summary

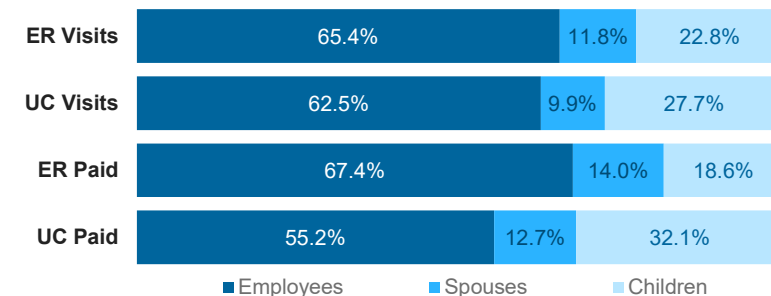
Emergency Room & Urgent Care



Measure	2024-4Q	2025-4Q	Change	UMR Norm	Variance
Emergency Room					
# of Visits	4,764	4,665	-2.1%		
# of Patients	3,237	3,124	-3.5%		
Total Plan Paid	\$10,975,004	\$11,596,215	5.7%		
Total Mem Paid	\$5,015,247	\$5,073,309	1.2%		
Visits per 1000	196.6	201.8	2.7%	233.5	-13.6%
Paid per Visit	\$2,304	\$2,486	7.9%	\$2,114	17.6%
Paid PMPM	\$38	\$42	10.8%	\$41	1.6%
% ER Patients w/ Office Visit*	90.4%	91.8%	1.4 pts		
% Potentially Avoidable**	15.4%	16.0%	0.6 pts	16.9%	-0.9 pts
Urgent Care					
# of Visits	7,700	7,501	-2.6%		
# of Patients	4,936	4,805	-2.7%		
Total Plan Paid	\$374,565	\$409,264	9.3%		
Total Mem Paid	\$972,324	\$962,328	-1.0%		
Visits per 1000	317.7	324.5	2.1%	263.2	23.3%
Paid per Visit	\$49	\$55	12.2%	\$112	-51.1%
Paid PMPM	\$1	\$1	14.6%	\$2	-39.8%



ER & UC Utilization & Cost by Relationship



	# of Visits			Total Paid		
	ER	UC	Total	ER	UC	Total
Employee	3,050	4,685	7,735	\$7,814,579	\$226,027	\$8,040,606
Spouse	551	740	1,291	\$1,627,869	\$51,791	\$1,679,660
Child	1,064	2,076	3,140	\$2,153,768	\$131,446	\$2,285,214
Total	4,665	7,501	12,166	\$11,596,215	\$409,264	\$12,005,479

* Office Visit within prior 12 months..

** ER Visits are categorized as potentially avoidable based on primary and secondary diagnosis and do not necessarily indicate misuse of the ER for the patient's specific circumstances.

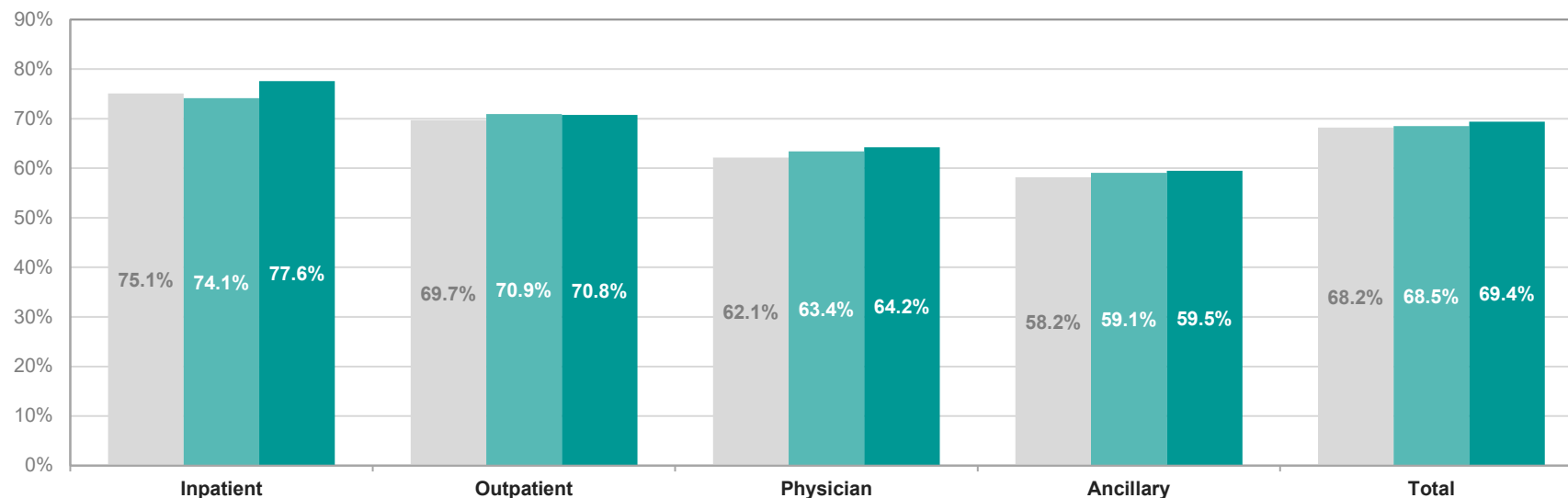
Network Summary

Discount Percentage & Network Utilization

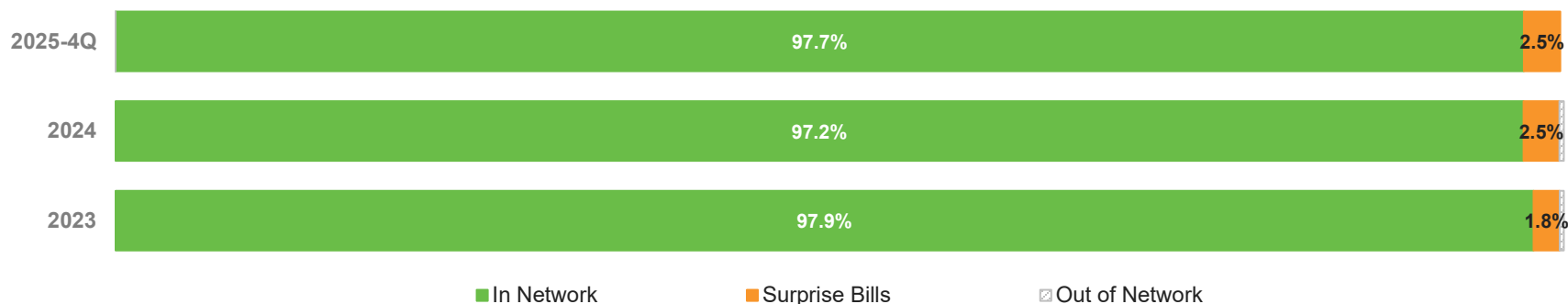


Discount Percentage* by Claim Type

Plan Year: 2023 2024 2025-4Q



Network Utilization*



* Network Discounts and Utilization exclude COB Claims, and Network Discounts additionally exclude Surprise Bills.

Clinical Classification Summary

Breakout by Diagnostic Chapter



Diagnostic Chapter	2024 (Full Year)		2025-4Q		CYTD Paid by Relationship			CYTD Paid by Sex	
	Patients	Total Paid	Patients	Total Paid	Employee	Spouse	Child	Male	Female
Health Status & Health Services	14,301	\$11,677,955	13,867	\$12,290,366	\$8,781,050	\$1,786,680	\$1,722,636	\$4,464,250	\$7,826,032
Musculoskeletal System	6,363	\$8,891,851	6,235	\$9,614,034	\$7,144,992	\$1,754,059	\$714,984	\$3,768,392	\$5,845,643
Circulatory System	4,299	\$10,388,505	4,249	\$9,533,462	\$7,211,931	\$1,437,808	\$883,723	\$5,932,665	\$3,600,797
Neoplasms	3,094	\$9,469,226	3,177	\$8,496,372	\$6,353,476	\$1,911,718	\$231,178	\$4,288,836	\$4,207,536
Injury, Poisoning & External Causes	3,089	\$6,988,732	2,881	\$7,432,651	\$5,414,961	\$678,920	\$1,338,770	\$4,419,629	\$3,013,022
Digestive System	2,673	\$7,363,331	2,875	\$5,633,027	\$4,324,360	\$908,720	\$399,948	\$3,063,159	\$2,569,869
Symptoms, Signs & Findings, NEC	8,898	\$4,971,465	8,856	\$5,378,622	\$3,741,655	\$830,427	\$806,540	\$2,194,801	\$3,183,821
Genitourinary System	4,239	\$4,643,464	4,241	\$4,467,616	\$3,402,908	\$610,515	\$454,193	\$1,776,892	\$2,690,724
Nervous System	2,989	\$4,637,075	3,005	\$3,876,394	\$2,574,838	\$686,623	\$614,933	\$1,078,114	\$2,798,280
Mental, Behavioral & Neurodevelopmental	3,269	\$4,218,922	3,387	\$3,746,998	\$1,344,700	\$349,602	\$2,052,696	\$1,911,151	\$1,835,847
Endocrine, Nutritional & Metabolic	6,419	\$3,708,461	6,461	\$3,685,436	\$2,985,425	\$444,463	\$255,547	\$1,627,600	\$2,057,836
Respiratory System	5,447	\$3,963,399	5,262	\$3,232,126	\$1,749,525	\$598,797	\$883,804	\$1,412,291	\$1,819,835
Infectious & Parasitic Diseases	1,853	\$2,544,375	1,624	\$2,894,059	\$2,144,859	\$560,856	\$188,344	\$1,747,126	\$1,146,933
Pregnancy, Childbirth & the Puerperium	418	\$2,643,975	410	\$2,314,674	\$1,661,028	\$457,110	\$196,537	\$8,268	\$2,306,406
Perinatal Originating Conditions	213	\$2,826,203	190	\$2,082,861	\$281	\$0	\$2,082,580	\$1,626,632	\$455,274
Skin & Subcutaneous Tissue	4,799	\$1,211,542	4,810	\$1,242,481	\$966,769	\$144,457	\$131,254	\$573,447	\$669,034
Eye and Adnexa	4,994	\$1,059,135	4,098	\$895,465	\$702,787	\$137,160	\$55,518	\$370,740	\$524,725
Blood & Immune Disorders	932	\$1,640,703	967	\$752,337	\$644,661	\$52,747	\$54,929	\$245,459	\$506,878
Congenital Malformations & Abnormalities	260	\$676,174	271	\$541,322	\$123,456	\$27,130	\$390,736	\$224,552	\$316,770
Ear and Mastoid Process	1,692	\$574,395	1,596	\$513,866	\$346,006	\$78,284	\$89,577	\$296,674	\$217,192
External Causes of Morbidity	6	\$832	0	\$0	\$0	\$0	\$0	\$0	\$0
Total	22,265	\$94,099,719	21,073	\$88,624,170	\$61,619,666	\$13,456,076	\$13,548,428	\$41,030,678	\$47,592,453

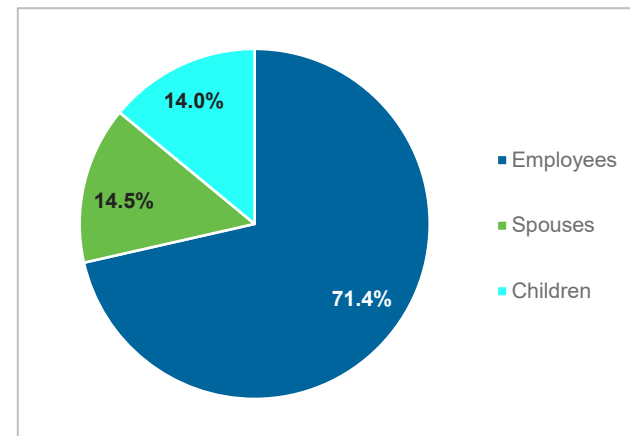
Health Status & Health Services

Breakout by Diagnostic Grouping & Demographics

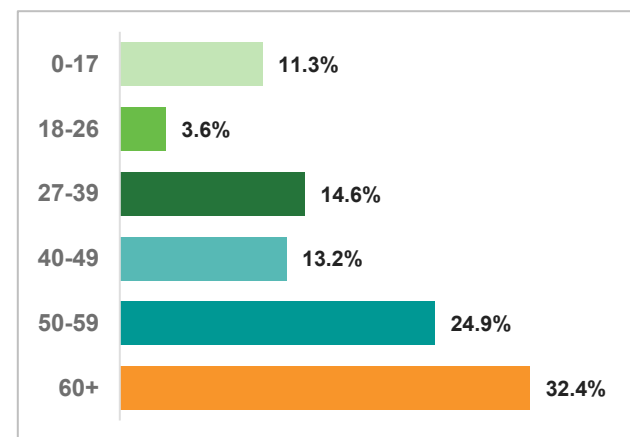


#	Health Status & Services Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Encounter for antineoplastic therapies	79	618	\$4,521,072	36.8%
2	Neoplasm-related encounters	4,399	8,012	\$2,382,115	19.4%
3	Medical examination/evaluation	10,028	17,808	\$1,986,576	16.2%
4	Exposure, enc, screen or contact w infectious dz	4,317	6,317	\$1,146,393	9.3%
5	Contraceptive & procreative management	704	1,199	\$503,330	4.1%
6	Other aftercare encounter	595	1,197	\$448,402	3.6%
7	Implant, device or graft related encounter	462	1,270	\$373,971	3.0%
8	Family history of disease	149	234	\$142,270	1.2%
9	Other specified status	804	1,633	\$122,923	1.0%
10	Organ transplant status	40	270	\$114,809	0.9%
11	Encount for obs & exam for conds ruled out	1,755	2,239	\$107,370	0.9%
12	Personal history of other disease	479	720	\$94,144	0.8%
13	Other specified encounters & counseling	349	1,034	\$73,917	0.6%
14	Genetic susceptibility to disease	14	31	\$69,839	0.6%
15	Personal history of malignant neoplasm	132	200	\$55,530	0.5%
16	Encounter for prophylactic or oth procedures	49	53	\$39,566	0.3%
17	Enc for prophylactic measures (ex immuniz)	65	139	\$28,390	0.2%
18	Acquired absence of limb or organ	51	82	\$25,103	0.2%
19	Lifestyle/life management factors	64	134	\$18,591	0.2%
20	Encounter for mental health conditions	1,386	1,754	\$10,526	0.1%
...	All Others	195	278	\$25,529	0.2%
=	Total	13,867	47,301	\$12,290,366	100.0%

Health Status & Services Paid by Relationship



Health Status & Services Paid by Age Range

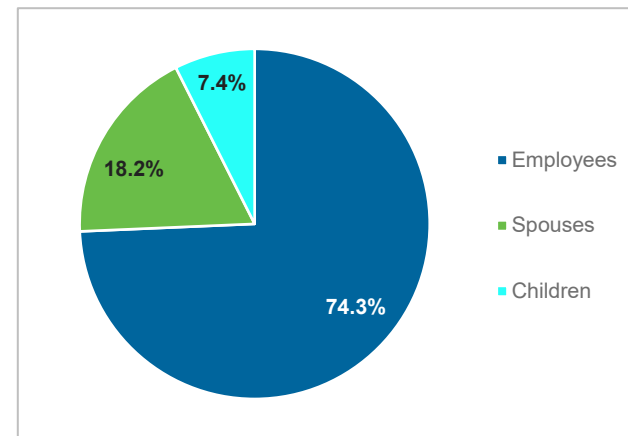


Musculoskeletal System

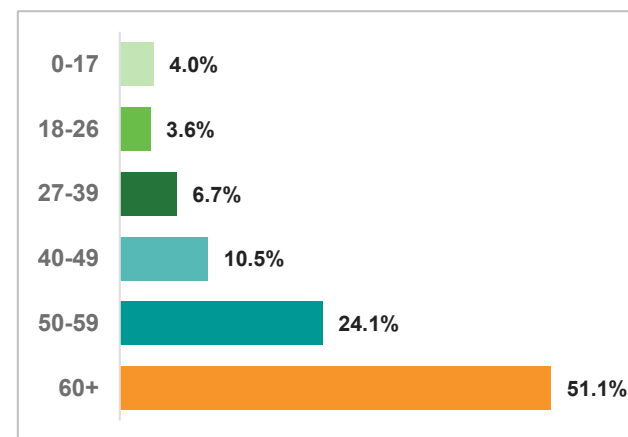
Breakout by Diagnostic Grouping & Demographics

#	Musculoskeletal Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Spondylopathies & arthropathy	1,813	9,066	\$3,004,467	31.3%
2	Osteoarthritis & osteoporosis	1,115	3,535	\$2,671,186	27.8%
3	Other musculoskeletal pain	3,496	13,607	\$1,122,373	11.7%
4	Tendon, tissue, muscle disorders	1,446	4,524	\$774,832	8.1%
5	Scoliosis & oth deformities	617	1,334	\$657,852	6.8%
6	Other MSK	144	473	\$359,949	3.7%
7	Joint disorders & fractures	483	1,098	\$351,098	3.7%
8	Low back pain	949	3,608	\$318,811	3.3%
9	Rheumatoid arthritis & related disease	147	665	\$233,871	2.4%
10	Biomechanical lesions	553	2,835	\$49,801	0.5%
11	Lupus	108	442	\$47,500	0.5%
12	Gout & crystal arthropathies	143	291	\$22,294	0.2%
=	Total	6,235	44,649	\$9,614,034	100.0%

Musculoskeletal Paid by Relationship



Musculoskeletal Paid by Age Range

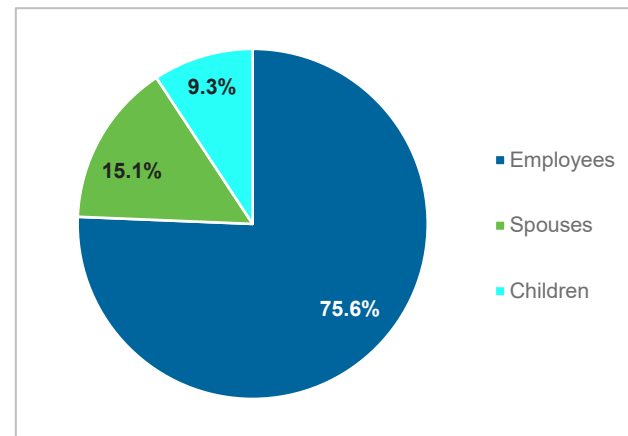


Circulatory System

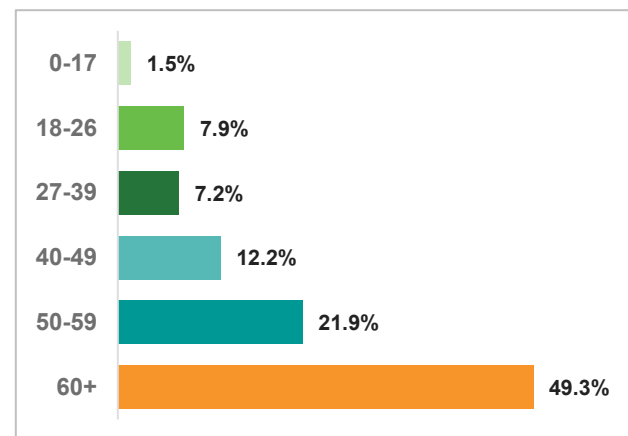
Breakout by Diagnostic Grouping & Demographics

#	Circulatory System Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Coronary atherosclerosis & oth heart disease	689	1,888	\$1,887,030	19.8%
2	Cardiac dysrhythmias	591	2,340	\$1,786,837	18.7%
3	Nonspecific chest pain	1,124	2,622	\$1,199,358	12.6%
4	Cerebrovascular disease	207	679	\$934,586	9.8%
5	Hypertension	2,563	6,070	\$932,133	9.8%
6	Other circulatory	200	424	\$766,564	8.0%
7	Myocardial infarction	58	258	\$649,457	6.8%
8	Vascular disease	324	922	\$536,084	5.6%
9	Heart failure	146	544	\$297,421	3.1%
10	Acute pulmonary embolism, DVT	113	478	\$294,437	3.1%
11	Nonrheumatic & unspecified valve disorders	260	519	\$219,535	2.3%
12	Myocarditis & cardiomyopathy	50	107	\$30,019	0.3%
=	Total	4,249	18,896	\$9,533,462	100.0%

Circulatory System Paid by Relationship



Circulatory System Paid by Age Range



Mental & Behavioral Trend

Prevalence & Cost by Diagnostic Grouping

Mental & Behavioral Diagnostic Grouping	2023 (Full Year)		2024 (Full Year)		2025-4Q		2025-4Q Paid by Claim Type			
	Patients	Total Paid	Patients	Total Paid	Patients	Total Paid	Inpatient	Outpatient	Physician	Ancillary
Neurodevelopmental disorders	440	\$812,021	502	\$1,242,281	532	\$1,247,192	\$0	\$44,311	\$1,202,738	\$143
Depressive disorders	850	\$890,095	1,005	\$728,698	972	\$640,203	\$160,218	\$33,845	\$443,364	\$2,776
Alcohol-related disorders	109	\$462,127	124	\$806,533	137	\$565,545	\$368,380	\$101,092	\$95,269	\$803
Anxiety & related Disorders	1,099	\$265,201	1,199	\$362,534	1,284	\$382,098	\$11,990	\$51,152	\$316,551	\$2,405
Trauma & stressor disorders	617	\$182,525	760	\$288,426	836	\$376,394	\$3,500	\$26,450	\$346,444	\$0
Bipolar & related Disorders	133	\$160,245	172	\$99,260	174	\$152,956	\$85,316	\$560	\$65,863	\$1,217
Other mental health	250	\$144,033	258	\$121,588	311	\$82,352	\$9,893	\$7,146	\$60,872	\$4,440
Suicidal ideation, attempt or self-harm	50	\$204,626	51	\$205,797	44	\$79,221	\$0	\$70,375	\$8,845	\$0
Obsessive compulsive disorders	57	\$38,034	54	\$72,146	57	\$70,219	\$0	\$0	\$70,219	\$0
Schizophrenia spectrum disorders	45	\$164,022	48	\$121,142	41	\$59,034	\$14,658	\$26,474	\$17,867	\$35
Opioid disorders	32	\$43,726	35	\$37,710	37	\$36,077	\$11,606	\$6,654	\$17,818	\$0
Other substance use	74	\$7,875	106	\$12,377	114	\$19,144	\$8,882	\$950	\$7,646	\$1,666
Eating disorders	24	\$110,628	30	\$83,704	23	\$16,533	\$0	\$0	\$16,533	\$0
Cannabis-related disorders	25	\$7,995	24	\$15,571	28	\$13,141	\$0	\$7,731	\$5,409	\$0
Stimulant disorders	8	\$29,616	7	\$21,155	12	\$6,892	\$0	\$3,760	\$3,133	\$0
Total	2,916	\$3,522,768	3,269	\$4,218,922	3,387	\$3,746,998	\$674,443	\$380,499	\$2,678,571	\$13,485

Chronic Conditions

Prevalence & Severity of 24 Chronic Conditions



Chronic Condition	With Condition			Moderate/High Risk Condition					
	# of Mems	Mems per 1000	Change vs LY	# of Mems	Mems per 1000	Change vs LY	Allowed PMPY	Admits per 1000	ER Visits per 1000
Affective Psychosis	49	2.1	19.5%	31	1.3	10.7%	\$3,750	61.2	326.5
Asthma	607	26.0	-4.9%	227	9.7	-8.8%	\$5,343	62.6	334.4
Atrial Fibrillation	233	10.0	1.3%	164	7.0	4.5%	\$47,237	326.2	712.4
Blood Disorders	893	38.3	-2.5%	393	16.8	-6.0%	\$16,176	164.6	362.8
CAD	374	16.0	-9.2%	197	8.4	-10.9%	\$18,619	141.7	267.4
COPD	108	4.6	-3.6%	68	2.9	3.0%	\$20,306	324.1	611.1
Cancer	1,745	74.8	-2.6%	907	38.9	-2.2%	\$15,255	102.0	192.6
Chronic Pain	135	5.8	-2.9%	62	2.7	-4.6%	\$38,642	540.7	918.5
CHF	99	4.2	33.8%	57	2.4	46.2%	\$39,548	494.9	899.0
Demyelinating Diseases	62	2.7	-11.4%	39	1.7	-22.0%	\$23,281	129.0	516.1
Depression	942	40.4	-3.3%	646	27.7	3.2%	\$7,837	82.8	320.6
Diabetes	1,529	65.5	2.5%	1,022	43.8	1.8%	\$12,634	73.9	231.5
ESRD	127	5.4	19.8%	97	4.2	14.1%	\$64,769	984.3	1,755.9
Eating Disorders	18	0.8	-30.8%	10	0.4	-28.6%	\$20,322	111.1	222.2
HIV/AIDS	40	1.7	8.1%	33	1.4	10.0%	\$14,001	75.0	425.0
Hyperlipidemia	844	36.2	2.7%	296	12.7	5.7%	\$3,644	14.2	64.0
Hypertension	2,446	104.8	0.2%	1,171	50.2	2.0%	\$8,157	76.5	235.5
Immune Disorders	41	1.8	-41.4%	22	0.9	-15.4%	\$31,611	122.0	634.1
IBD	60	2.6	5.3%	12	0.5	9.1%	\$2,765	16.7	133.3
Liver Disease	7	0.3	-12.5%	6	0.3	0.0%	\$94,004	1,714.3	3,000.0
Morbid Obesity	260	11.1	36.8%	118	5.1	42.2%	\$10,277	107.7	230.8
Osteoarthritis	881	37.7	-1.3%	394	16.9	-3.2%	\$15,209	56.8	186.2
Peripheral Vascular Disease	107	4.6	-17.7%	33	1.4	-19.5%	\$19,228	130.8	280.4
Rheumatoid Arthritis	132	5.7	9.1%	95	4.1	9.2%	\$10,315	53.0	242.4

- Most prevalent chronic condition is Hypertension, with 2,446 members
- Hypertension is also the condition with the most moderate/high risk members (1,171)
- Members with mod/high risk Cancer have the highest combined cost: 907 members totaling \$13.8M

Date Range: Service Dates 4/1/2024 - 3/31/2025, Paid through 6/30/2025

With Condition members are identified by having any covered claim with a diagnosis for the condition in Dx position 1.

Moderate/High-Risk Condition members had either multiple provider visits for the condition (based on Dx position 1) during the date range or at least one ER Visit or Admission for the condition in the range.

Cost & Utilization for All Members:

- Allowed PMPY: \$5,492
- Admits per 1000: 41.3
- ER Visits per 1000: 194.2

Prevention, Wellness, & Maintenance

Preventive & Condition-specific Screening Rate Trends



Preventive Service	Population	Apr 2023 - Mar 2024			Apr 2024 - Mar 2025			Rate Change	UMR Norm	
		Eligible	Actual	Rate	Eligible	Actual	Rate		Rate	Variance
Well Visits	Rate for Well Baby & Well Child is Visits per 1,000. Rate for adults is the percentage who had a well visit.									
Well Baby Visit	0 - 15 months	152.1	845	5,557.3	141.0	805	5,709.3	2.7%	5,378.5	6.2%
Well Child Visit	3 - 6 years	801.9	597	744.4	736.2	554	752.5	1.1%	796.4	-5.5%
Adults w/ Well Visit	Adults 18+	20,571	7,470	36.3%	19,345	7,062	36.5%	0.2 pts	38.7%	-2.2 pts
Screenings	Rate for all screenings is the percentage of eligible population who had the screening during the period.									
Mammogram	Females 40 - 69	6,443	2,669	41.4%	5,925	2,599	43.9%	2.4 pts	45.0%	-1.1 pts
Cervical Cancer	Females 21 - 64	9,321	2,244	24.1%	8,604	2,052	23.8%	-0.2 pts	22.4%	1.5 pts
Prostate Cancer	Males 50 - 70	3,954	1,541	39.0%	3,683	1,534	41.7%	2.7 pts	40.2%	1.5 pts
Colorectal Cancer	Members 45 - 75	10,658	1,666	15.6%	9,888	1,567	15.8%	0.2 pts	15.8%	0.0 pts
Cholesterol	Female 45+ Male 35+	12,781	6,030	47.2%	11,986	5,769	48.1%	1.0 pts	44.6%	3.5 pts
Condition-specific	Screening									
Asthma	Office Visit for Asthma	638	516	80.9%	607	476	78.4%	-2.5 pts		
COPD	Spirometry Test	112	17	15.2%	108	19	17.6%	2.4 pts		
Type 2 Diabetes	A1c Test	1,401	1,171	83.6%	1,446	1,241	85.8%	2.2 pts	83.1%	2.7 pts
	Eye Exam	1,401	354	25.3%	1,446	372	25.7%	0.5 pts	25.4%	0.3 pts
	Lipid Panel	1,401	1,030	73.5%	1,446	1,106	76.5%	3.0 pts	69.6%	6.8 pts
	Urine Protein Test	1,401	867	61.9%	1,446	891	61.6%	-0.3 pts	61.7%	-0.1 pts
	Any Diabetes Screen	1,401	1,304	93.1%	1,446	1,342	92.8%	-0.3 pts	91.7%	1.1 pts
Hyperlipidemia	Lipid Profile	822	451	54.9%	844	418	49.5%	-5.3 pts		
Hypertension	Creatinine Test	2,440	458	18.8%	2,446	470	19.2%	0.4 pts		
	Lipid Profile	2,440	642	26.3%	2,446	552	22.6%	-3.7 pts		

Date Range: Reporting periods are service-based with 3 months of runout: Current period is Service Dates 4/1/2024 - 3/31/2025, Paid through 6/30/2025

Note: Preventive Services do not include those performed at onsite clinics or ones for which no claim was submitted to UMR.