



Public Employees' Benefits Program

Quarterly Plan Performance Review

Low Ded 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 Low Ded Plan only:
- Contract = 7670-07-414946 or 7670-11-414946
- 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

Executive Summary	3
Medical Total Savings Summary	4
Medical & Rx Paid Claims by Age Range	5
Financial Summary – YTD Trend	6 - 8
Medical Paid Claims by Claim Type	9
Medical Cost Distribution	10
Utilization Summary – YTD Trend	11 - 13
On Demand Care Summary: ER & UC	14
Network Summary	15
Clinical Classification Summary	16
Top Dx Chapter #1: Health Status & Services	17
Top Dx Chapter #2: Neoplasms (Cancer)	18
Top Dx Chapter #3: Musculoskeletal	19
Mental & Behavioral Trend	20
Chronic Conditions	21
Prevention, Wellness, & Maintenance	22

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



Cost Drivers

- Overall Cost Trend based on Medical Paid PEPY: +13.0%
- High-Cost Claimants Paid PMPM trend: +23.9%; Non HCCs trend: +10.9%
- Top Paid Diagnostic Chapters: Health Status & Services (+9.9% Paid PMPM), Neoplasms (Cancer) (+49.1%), Musculoskeletal (-0.8%)



Membership & Demographics

- Total membership is 21.9% higher than prior period
- Employees increased 23.1%, while Dependents were up 20.7%
- 75.2% of members had < \$2,500 medical paid, with 15.3% having no claims paid at all during the reporting period



Utilization Key Indicators

- Paid per IP Admit was \$28,736, which is 9.2% higher than 2024-4Q
- Paid per ER Visit was \$3,185, which is 6.5% higher than 2024-4Q



Network Utilization & Savings

- 98.0% of all Medical spend dollars were to In Network providers
- The average In Network discount was 67.1%, which is 1.9 pts above the 2024 average discount of 65.2%

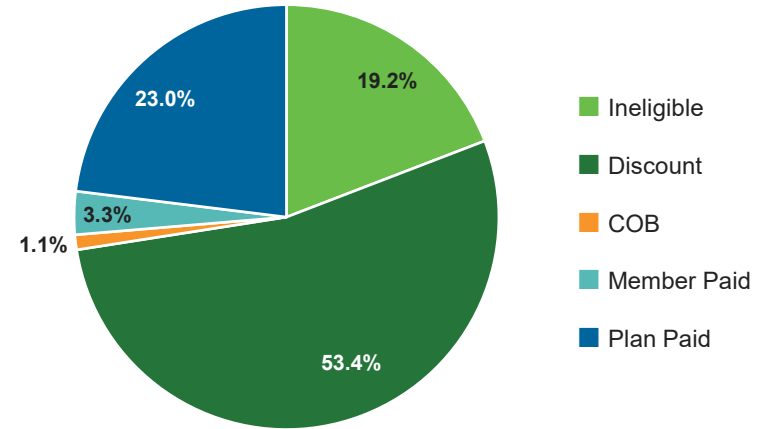
Medical Total Savings Summary



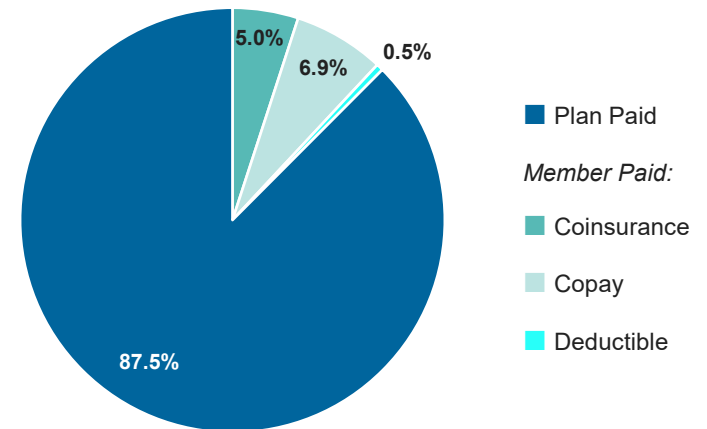
Dollar Chain: Billed to Paid Dollars

Dollar Amount	2025-4Q Total Dollars	2025-4Q PMPM*	2024 PMPM*	Trend
Medical Billed	\$505,286,672	\$1,796	\$1,519	18.2%
(-) Ineligible	\$96,795,940	\$344	\$303	13.7%
Medical Covered	\$408,490,731	\$1,452	\$1,216	19.4%
(-) Discount	\$269,593,098	\$958	\$780	22.8%
Medical Allowed	\$138,897,633	\$494	\$436	13.3%
(-) COB	\$5,733,948	\$20	\$11	87.5%
(-) Coinsurance	\$6,663,113	\$24	\$23	4.1%
(-) Copay	\$9,226,806	\$33	\$32	2.9%
(-) Deductible	\$702,828	\$2	\$2	11.2%
Total Member Paid	\$16,592,748	\$59	\$57	3.7%
Total Plan Paid	\$116,413,291	\$414	\$363	14.0%

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	\$6,859,218	\$2,982	\$21,071	\$9	\$6,880,289	\$2,992	\$6,890,919	\$2,406	\$38,602	\$13	\$6,929,521	\$2,420	0.7%	-19.1%
1	\$637,127	\$264	\$6,085	\$3	\$643,212	\$267	\$932,891	\$312	\$22,769	\$8	\$955,660	\$320	48.6%	19.9%
2 - 4	\$1,220,008	\$148	\$39,628	\$5	\$1,259,636	\$153	\$1,879,975	\$187	\$94,174	\$9	\$1,974,149	\$197	56.7%	28.4%
5 - 9	\$1,927,812	\$126	\$614,010	\$40	\$2,541,822	\$165	\$2,464,990	\$130	\$1,058,729	\$56	\$3,523,719	\$186	38.6%	12.3%
10 - 14	\$2,349,206	\$141	\$445,047	\$27	\$2,794,253	\$168	\$3,347,809	\$168	\$402,682	\$20	\$3,750,491	\$188	34.2%	11.6%
15 - 19	\$3,308,854	\$170	\$843,313	\$43	\$4,152,167	\$213	\$4,913,298	\$212	\$1,465,329	\$63	\$6,378,627	\$275	53.6%	29.3%
20 - 24	\$4,247,778	\$231	\$1,230,039	\$67	\$5,477,818	\$298	\$4,469,258	\$199	\$1,655,592	\$74	\$6,124,850	\$273	11.8%	-8.5%
25 - 29	\$4,435,301	\$284	\$1,866,917	\$120	\$6,302,218	\$404	\$6,294,307	\$324	\$2,477,499	\$128	\$8,771,806	\$452	39.2%	11.9%
30 - 34	\$5,171,881	\$283	\$3,492,711	\$191	\$8,664,592	\$475	\$8,171,543	\$369	\$3,512,469	\$158	\$11,684,011	\$527	34.8%	11.0%
35 - 39	\$6,400,293	\$323	\$2,954,245	\$149	\$9,354,538	\$472	\$10,025,675	\$403	\$4,059,911	\$163	\$14,085,586	\$567	50.6%	20.2%
40 - 44	\$6,805,063	\$343	\$3,301,687	\$166	\$10,106,750	\$509	\$10,772,695	\$445	\$4,591,081	\$190	\$15,363,777	\$635	52.0%	24.8%
45 - 49	\$5,951,877	\$346	\$3,667,498	\$213	\$9,619,375	\$559	\$9,308,227	\$437	\$5,410,526	\$254	\$14,718,753	\$690	53.0%	23.4%
50 - 54	\$8,540,484	\$442	\$5,376,936	\$278	\$13,917,420	\$721	\$12,163,858	\$537	\$6,396,614	\$282	\$18,560,472	\$819	33.4%	13.7%
55 - 59	\$10,083,383	\$589	\$4,548,838	\$266	\$14,632,221	\$855	\$12,866,132	\$618	\$6,634,928	\$319	\$19,501,060	\$937	33.3%	9.6%
60 - 64	\$10,632,256	\$718	\$5,024,382	\$339	\$15,656,638	\$1,057	\$14,500,570	\$804	\$6,235,527	\$346	\$20,736,097	\$1,150	32.4%	8.8%
65+	\$5,170,871	\$870	\$2,019,837	\$340	\$7,190,708	\$1,210	\$7,411,144	\$996	\$3,046,996	\$410	\$10,458,139	\$1,406	45.4%	16.2%
Total	\$83,741,413	\$363	\$35,452,245	\$154	\$119,193,658	\$517	\$116,413,291	\$414	\$47,103,426	\$167	\$163,516,717	\$581	37.2%	12.5%

Financial Summary – YTD Trend

Total Plan & Norm



Measure	Total Plan					UMR Norm	
	2023-4Q	⇒	2024-4Q	⇒	2025-4Q	2025-4Q	Variance
Average Enrollment							
Employees	2,577	288.0%	9,999	23.1%	12,306		
Spouses	636	284.7%	2,446	18.1%	2,889		
Children	1,767	284.1%	6,788	21.6%	8,256		
Tot. Members	4,980	286.2%	19,233	21.9%	23,451		
Avg. Family Size	1.9	-0.5%	1.9	-0.9%	1.9	1.9	-0.7%
Financial Summary							
Allowed	\$27,536,523	265.3%	\$100,584,108	38.1%	\$138,897,633		
Plan Paid	\$23,143,911	261.8%	\$83,741,413	39.0%	\$116,413,291		
Member Paid (OOP)	\$3,357,794	290.9%	\$13,125,142	26.4%	\$16,592,748		
Paid PEPY	\$8,981	-6.8%	\$8,375	13.0%	\$9,460	\$10,136	-6.7%
Paid PMPY	\$4,647	-6.3%	\$4,354	14.0%	\$4,964	\$5,280	-6.0%
Paid PEPM	\$748	-6.8%	\$698	13.0%	\$788	\$845	-6.7%
Paid PMPM	\$387	-6.3%	\$363	14.0%	\$414	\$440	-6.0%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	48	83.3%	88	36.4%	120		
HCCs per 1000	9.6	-52.5%	4.6	11.8%	5.1	6.9	-25.4%
Paid per HCC	\$234,319	-2.3%	\$228,980	10.8%	\$253,751	\$230,655	10.0%
HCC Paid % of Tot	48.6%	-24.5 pts	24.1%	2.1 pts	26.2%	30.1%	-4.0 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$942	-11.3%	\$836	24.1%	\$1,037	\$1,318	-21.3%
Outpatient	\$1,422	-10.4%	\$1,274	12.1%	\$1,428	\$1,552	-8.0%
Physician	\$2,150	0.4%	\$2,159	11.7%	\$2,412	\$2,299	4.9%
Ancillary	\$134	-35.9%	\$86	1.9%	\$87	\$110	-20.7%

- With \$104M paid, the State Active population is 89.4% of total 2025-4Q med spend
- On a Paid PMPM basis, State Actives are up 15.9% compared to prior year
- Total Low Ded Plan Paid PMPM trend is +14.0%

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	2,346	289.9%	9,150	24.1%	11,354	0	275.0%	1	106.7%	3
Spouses	564	286.0%	2,176	19.0%	2,589	0	275.0%	1	26.7%	2
Children	1,683	285.0%	6,478	22.2%	7,914	0	-	0	-	0
Tot. Members	4,593	287.6%	17,804	22.8%	21,857	1	275.0%	3	66.7%	4
Avg. Family Size	2.0	-0.6%	1.9	-1.1%	1.9	2.0	0.0%	2.0	-19.4%	1.6
Financial Summary										
Allowed	\$23,647,230	270.0%	\$87,492,756	41.4%	\$123,713,482	\$6,991	372.8%	\$33,055	-37.5%	\$20,653
Plan Paid	\$19,828,613	268.8%	\$73,120,641	42.3%	\$104,078,363	\$5,407	389.9%	\$26,488	-39.0%	\$16,151
Member Paid (OOP)	\$3,016,389	291.0%	\$11,795,191	27.6%	\$15,053,276	\$1,584	314.6%	\$6,566	-31.4%	\$4,503
Paid PEPY	\$8,451	-5.4%	\$7,992	14.7%	\$9,167	\$16,222	30.6%	\$21,191	-70.5%	\$6,252
Paid PMPY	\$4,317	-4.9%	\$4,107	15.9%	\$4,762	\$8,111	30.6%	\$10,595	-63.4%	\$3,876
Paid PEPM	\$704	-5.4%	\$666	14.7%	\$764	\$1,352	30.6%	\$1,766	-70.5%	\$521
Paid PMPM	\$360	-4.9%	\$342	15.9%	\$397	\$676	30.6%	\$883	-63.4%	\$323
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	37	89.2%	70	50.0%	105	0	-	0	-	0
HCCs per 1000	8.1	-51.2%	3.9	22.2%	4.8	0.0	-	0.0	-	0.0
Paid per HCC	\$238,408	-3.3%	\$230,519	11.0%	\$255,813	\$0	-	\$0	-	\$0
HCC Paid % of Tot	44.5%	-22.4 pts	22.1%	3.7 pts	25.8%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$894	-11.1%	\$794	26.5%	\$1,005	\$0	-	\$0	-	\$0
Outpatient	\$1,303	-7.9%	\$1,199	11.2%	\$1,334	\$0	-	\$527	96.9%	\$1,037
Physician	\$2,003	1.3%	\$2,029	15.1%	\$2,336	\$8,111	23.5%	\$10,017	-71.7%	\$2,839
Ancillary	\$118	-28.7%	\$84	3.4%	\$87	\$0	-	\$52	-100.0%	\$0

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	221	270.4%	820	12.8%	925	9	221.7%	28	-13.5%	25
Spouses	67	280.6%	256	12.5%	288	4	182.7%	12	-16.3%	10
Children	85	265.3%	309	10.3%	341	0	500.0%	1	0.0%	1
Tot. Members	373	271.1%	1,385	12.2%	1,554	13	212.5%	42	-14.0%	36
Avg. Family Size	1.7	0.2%	1.7	-0.5%	1.7	1.5	-2.9%	1.5	-0.6%	1.5
Financial Summary										
Allowed	\$3,530,473	251.9%	\$12,423,242	17.9%	\$14,647,388	\$351,828	80.5%	\$635,055	-18.7%	\$516,110
Plan Paid	\$3,031,496	240.7%	\$10,327,679	16.8%	\$12,059,589	\$278,395	-4.2%	\$266,605	-2.8%	\$259,189
Member Paid (OOP)	\$313,596	292.4%	\$1,230,503	20.7%	\$1,485,264	\$26,225	254.2%	\$92,881	-46.5%	\$49,705
Paid PEPY	\$13,691	-8.0%	\$12,593	3.5%	\$13,039	\$31,516	-70.2%	\$9,382	12.4%	\$10,543
Paid PMPY	\$8,120	-8.2%	\$7,456	4.1%	\$7,761	\$20,880	-69.4%	\$6,399	13.0%	\$7,233
Paid PEPM	\$1,141	-8.0%	\$1,049	3.5%	\$1,087	\$2,626	-70.2%	\$782	12.4%	\$879
Paid PMPM	\$677	-8.2%	\$621	4.1%	\$647	\$1,740	-69.4%	\$533	13.0%	\$603
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	10	80.0%	18	-11.1%	16	1	0.0%	1	-100.0%	0
HCCs per 1000	26.8	-51.5%	13.0	-20.8%	10.3	75.0	-68.0%	24.0	-100.0%	0.0
Paid per HCC	\$215,577	0.5%	\$216,572	3.6%	\$224,337	\$178,686	-38.7%	\$109,572	-100.0%	\$0
HCC Paid % of Tot	71.1%	-33.4 pts	37.7%	-8.0 pts	29.8%	64.2%	-23.1 pts	41.1%	-41.1 pts	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,466	-10.3%	\$1,315	15.0%	\$1,512	\$2,857	-11.0%	\$2,544	-91.7%	\$210
Outpatient	\$2,437	-8.7%	\$2,225	21.7%	\$2,709	\$14,062	-90.2%	\$1,379	149.0%	\$3,432
Physician	\$3,884	-2.0%	\$3,808	-9.5%	\$3,445	\$3,881	-39.8%	\$2,338	47.6%	\$3,451
Ancillary	\$334	-67.8%	\$108	-12.2%	\$95	\$80	72.5%	\$138	0.9%	\$139

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	\$14,144,820	\$1,759,220	\$61,901	\$15,965,941	\$21,965,361	\$2,245,745	\$103,687	\$24,314,793	52.3%
Outpatient	\$21,353,634	\$2,947,326	\$135,219	\$24,436,179	\$29,150,709	\$4,057,472	\$152,122	\$33,360,304	36.5%
Physician	\$36,127,689	\$5,029,601	\$245,214	\$41,402,505	\$51,065,401	\$5,069,894	\$283,650	\$56,418,945	36.3%
Ancillary	\$1,494,497	\$135,818	\$13,379	\$1,643,694	\$1,896,891	\$140,166	\$6,853	\$2,043,910	24.3%
Total	\$73,120,641	\$9,871,965	\$455,714	\$83,448,320	\$104,078,363	\$11,513,277	\$546,312	\$116,137,952	39.2%
PMPM	\$342.25	\$650.30	\$315.98	\$362.39	\$396.82	\$684.08	\$300.80	\$413.41	14.1%
Non-State Members									
Inpatient	\$0	\$0	\$106,000	\$106,000	\$0	\$0	\$7,523	\$7,523	-92.9%
Outpatient	\$1,317	\$7,986	\$49,461	\$58,765	\$4,321	\$16,060	\$106,936	\$127,317	116.7%
Physician	\$25,041	\$32,513	\$64,888	\$122,442	\$11,830	\$65,406	\$58,266	\$135,502	10.7%
Ancillary	\$130	\$1,261	\$4,496	\$5,887	\$0	\$993	\$4,004	\$4,997	-15.1%
Total	\$26,488	\$41,760	\$224,845	\$293,093	\$16,151	\$82,460	\$176,729	\$275,339	-6.1%
PMPM	\$882.95	\$333.77	\$599.77	\$553.01	\$323.02	\$992.94	\$509.37	\$573.62	3.7%
All Members									
Inpatient	\$14,144,820	\$1,759,220	\$167,900	\$16,071,941	\$21,965,361	\$2,245,745	\$111,210	\$24,322,316	51.3%
Outpatient	\$21,354,951	\$2,955,312	\$184,681	\$24,494,944	\$29,155,030	\$4,073,532	\$259,058	\$33,487,620	36.7%
Physician	\$36,152,731	\$5,062,114	\$310,102	\$41,524,947	\$51,077,231	\$5,135,300	\$341,916	\$56,554,447	36.2%
Ancillary	\$1,494,627	\$137,079	\$17,876	\$1,649,582	\$1,896,891	\$141,159	\$10,857	\$2,048,908	24.2%
Total	\$73,147,129	\$9,913,725	\$680,559	\$83,741,413	\$104,094,514	\$11,595,737	\$723,040	\$116,413,291	39.0%
PMPM	\$342.33	\$647.71	\$374.53	\$362.83	\$396.81	\$685.59	\$334.25	\$413.68	14.0%

Medical Cost Distribution

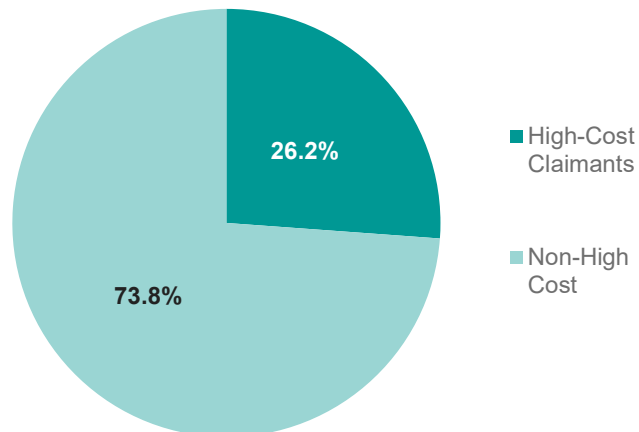
Distribution by Member Cost



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	4,153	17.8%	\$0	0.0%	\$0	0.0%	4,250	15.3%	\$0	0.0%	\$0	0.0%
< \$0 - \$0	509	2.2%	-\$129,205	-0.2%	\$18,023	0.1%	814	2.9%	-\$226,897	-0.2%	\$30,567	0.2%
> \$0 - \$2,500	13,467	57.6%	\$9,942,041	11.9%	\$3,498,022	26.7%	15,789	56.9%	\$11,960,524	10.3%	\$4,214,411	25.4%
> \$2,500 - \$5,000	2,203	9.4%	\$7,769,851	9.3%	\$2,299,752	17.5%	2,884	10.4%	\$10,237,334	8.8%	\$2,963,751	17.9%
> \$5,000 - \$10,000	1,495	6.4%	\$10,461,928	12.5%	\$2,449,621	18.7%	1,932	7.0%	\$13,413,715	11.5%	\$3,132,942	18.9%
> \$10,000 - \$25,000	994	4.3%	\$15,388,931	18.4%	\$2,727,762	20.8%	1,265	4.6%	\$19,604,537	16.8%	\$3,384,353	20.4%
> \$25,000 - \$50,000	325	1.4%	\$11,126,383	13.3%	\$1,177,073	9.0%	450	1.6%	\$15,245,620	13.1%	\$1,558,878	9.4%
> \$50,000 - \$100,000	134	0.6%	\$9,031,202	10.8%	\$552,263	4.2%	224	0.8%	\$15,728,326	13.5%	\$820,853	4.9%
> \$100,000	88	0.4%	\$20,150,282	24.1%	\$402,626	3.1%	120	0.4%	\$30,450,131	26.2%	\$486,993	2.9%
Total	23,368	100.0%	\$83,741,413	100.0%	\$13,125,142	100.0%	27,728	100.0%	\$116,413,291	100.0%	\$16,592,748	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	Neoplasms	57	\$5,847,744	19.2%
2	Health Status & Health Services	113	\$3,586,608	11.8%
3	Injury, Poisoning & External Causes	48	\$3,110,356	10.2%
4	Perinatal Originating Conditions	13	\$3,001,293	9.9%
5	Circulatory System	67	\$2,800,714	9.2%
6	Blood & Immune Disorders	39	\$2,153,319	7.1%
7	Nervous System	52	\$1,933,337	6.3%
8	Endocrine, Nutritional & Metabolic	65	\$1,650,877	5.4%
9	Mental, Behavioral & Neurodevelopmental	46	\$1,042,890	3.4%
10	Musculoskeletal System	68	\$967,707	3.2%
...	All Others		\$4,355,286	14.3%
=	Total	120	\$30,450,131	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	519	50.7%	782	30.1%	1,017		
# of Admit Days	2,268	61.9%	3,673	31.4%	4,825		
Paid per Admit	\$26,498	-0.7%	\$26,318	9.3%	\$28,774	\$28,787	0.0%
Paid per Admit Day	\$6,064	-7.6%	\$5,603	8.2%	\$6,065	\$5,622	7.9%
Admits per 1000	104.2	-61.0%	40.7	6.7%	43.4	47.9	-9.5%
Average LOS	4.4	7.5%	4.7	1.0%	4.7	5.1	-7.3%
Emergency Room Visits							
# of ER Visits	2,211	62.1%	3,584	30.4%	4,672		
~ % resulting in Admit	11.4%	-0.5 pts	10.9%	0.4 pts	11.3%	11.1%	0.1 pts
ER Visits per Patient	1.4	3.7%	1.4	1.6%	1.4		
ER Visits per 1000	444.0	-58.0%	186.3	6.9%	199.2	233.5	-14.7%
Paid per ER Visit	\$2,820	6.1%	\$2,991	6.5%	\$3,185	\$2,114	50.6%
Urgent Care Visits							
# of UC Visits	5,070	46.8%	7,444	25.5%	9,340		
UC Visits per Patient	1.5	1.3%	1.5	0.9%	1.5		-
UC Visits per 1000	1,018.0	-62.0%	387.0	2.9%	398.3	263.2	51.3%
Paid per UC Visit	\$89	14.9%	\$102	7.5%	\$110	\$112	-1.7%
Office Visits							
Off Visits per Patient	4.5	11.9%	5.0	3.6%	5.2		
Paid per Office Visit	\$81	6.6%	\$87	5.3%	\$91	\$89	2.9%
Office Visits Paid PMPY	\$863	-56.4%	\$376	8.2%	\$407	\$350	16.5%
Services							
Radiology Svcs per 1000	8,770.6	-58.8%	3,614.4	5.6%	3,815.7	3,999.8	-4.6%
Radiology Paid PMPY	\$888	-60.0%	\$355	11.5%	\$396		
Lab Services per 1000	25,786.2	-61.9%	9,830.1	12.2%	11,030.4	11,047.4	-0.2%
Labs Paid PMPY	\$562	-58.0%	\$236	16.2%	\$274		

- Inpatient Admission rate per 1000 increased 6.7%, and amount paid per Admission is 9.3% higher than prior period
- ER utilization increased 6.9%, and amount paid per ER visit is 6.5% 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	471	52.9%	720	33.3%	960	0	-	0	-	0
# of Admit Days	2,055	58.5%	3,257	36.9%	4,458	0	-	0	-	0
Paid per Admit	\$25,009	-1.5%	\$24,642	15.9%	\$28,549	\$0	-	\$0	-	\$0
Paid per Admit Day	\$5,732	-5.0%	\$5,447	12.9%	\$6,148	\$0	-	\$0	-	\$0
Admits per 1000	102.6	-60.6%	40.4	8.6%	43.9	0.0	-	0.0	-	0.0
Average LOS	4.4	3.7%	4.5	2.7%	4.6	0.0	-	0.0	-	0.0
Emergency Room Visits										
# of ER Visits	2,027	62.7%	3,298	32.1%	4,358	0	-	1	100.0%	2
~ % resulting in Admit	11.0%	-0.3 pts	10.7%	0.4 pts	11.1%	0.0%	-	0.0%	0.0 pts	0.0%
ER Visits per Patient	1.4	2.3%	1.4	2.7%	1.4	0.0	-	1.0	100.0%	2.0
ER Visits per 1000	441.3	-58.0%	185.2	7.6%	199.4	0.0	-	400.0	20.0%	480.0
Paid per ER Visit	\$2,828	5.7%	\$2,990	4.8%	\$3,133	\$0	-	\$1,686	9.9%	\$1,852
Urgent Care Visits										
# of UC Visits	4,794	46.5%	7,025	26.1%	8,861	3	-33.3%	2	-100.0%	0
UC Visits per Patient	1.5	0.8%	1.5	1.0%	1.5	1.5	-33.3%	1.0	-100.0%	0.0
UC Visits per 1000	1,043.8	-62.2%	394.6	2.7%	405.4	4,500.0	-82.2%	800.0	-100.0%	0.0
Paid per UC Visit	\$89	14.9%	\$102	7.6%	\$110	\$104	63.0%	\$170	-100.0%	\$0
Office Visits										
Off Visits per Patient	4.3	12.5%	4.9	3.9%	5.1	14.5	-42.5%	8.3	-22.0%	6.5
Paid per Office Visit	\$80	6.4%	\$85	5.8%	\$90	\$107	46.0%	\$156	-3.2%	\$151
Office Visits Paid PMPY	\$823	-56.1%	\$361	8.9%	\$393	\$4,651	-66.4%	\$1,561	-69.8%	\$471
Services										
Radiology Svcs per 1000	8,163.4	-58.7%	3,370.7	6.7%	3,595.5	40,500.0	-88.1%	4,800.0	-30.0%	3,360.0
Radiology Paid PMPY	\$829	-60.6%	\$327	13.1%	\$370	\$4,617	-33.0%	\$3,092	-51.0%	\$1,516
Lab Services per 1000	24,844.2	-61.4%	9,591.3	12.5%	10,791.3	105,000.0	-81.0%	20,000.0	-25.6%	14,880.0
Labs Paid PMPY	\$548	-58.1%	\$230	16.2%	\$267	\$580	-73.0%	\$157	-14.3%	\$134

Utilization Summary – YTD Trend

Retired Members



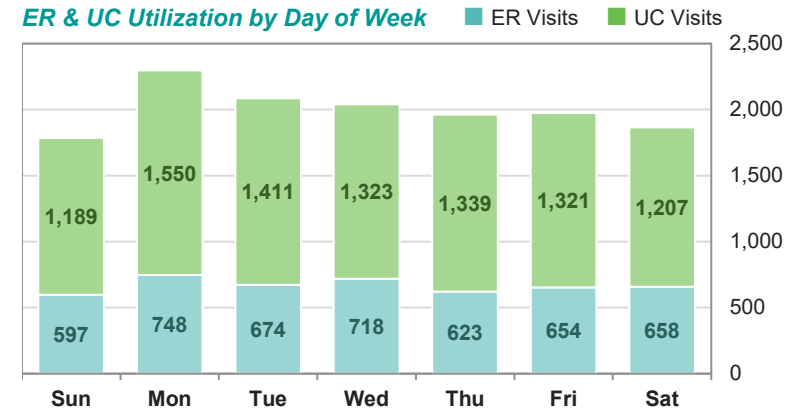
Measure	State Retirees					Non-State Retirees				
	2023-4Q	⇒	2024-4Q	⇒	2025-4Q	2023-4Q	⇒	2024-4Q	⇒	2025-4Q
Inpatient Admissions										
# of Admits	47	29.8%	61	-6.6%	57	1	0.0%	1	0.0%	1
# of Admit Days	210	92.9%	405	-13.8%	349	3	266.7%	11	-81.8%	2
Paid per Admit	\$40,808	10.9%	\$45,263	-28.8%	\$32,234	\$55,310	37.3%	\$75,918	-89.0%	\$8,343
Paid per Admit Day	\$9,133	-25.4%	\$6,817	-22.8%	\$5,265	\$18,437	-62.6%	\$6,902	-39.6%	\$4,172
Admits per 1000	125.9	-65.0%	44.0	-16.7%	36.7	75.0	-68.0%	24.0	16.3%	27.9
Average LOS	4.5	48.6%	6.6	-7.8%	6.1	3.0	266.7%	11.0	-81.8%	2.0
Emergency Room Visits										
# of ER Visits	179	52.0%	272	12.5%	306	5	160.0%	13	-53.8%	6
~ % resulting in Admit	16.8%	-3.2 pts	13.6%	0.1 pts	13.7%	0.0%	7.7 pts	7.7%	9.0 pts	16.7%
ER Visits per Patient	1.3	24.3%	1.6	-12.4%	1.4	1.3	4.0%	1.3	15.4%	1.5
ER Visits per 1000	479.5	-59.0%	196.4	0.3%	196.9	375.0	-16.8%	312.0	-46.3%	167.4
Paid per ER Visit	\$2,781	7.1%	\$2,977	32.6%	\$3,949	\$1,131	218.1%	\$3,597	-43.7%	\$2,027
Urgent Care Visits										
# of UC Visits	264	53.8%	406	15.0%	467	9	22.2%	11	9.1%	12
UC Visits per Patient	1.4	8.1%	1.5	0.8%	1.5	1.8	-12.7%	1.6	-23.6%	1.2
UC Visits per 1000	707.2	-58.6%	293.1	2.5%	300.5	675.0	-60.9%	264.0	26.8%	334.9
Paid per UC Visit	\$86	15.0%	\$99	6.4%	\$105	\$52	-5.4%	\$49	9.0%	\$53
Office Visits										
Off Visits per Patient	5.6	10.8%	6.2	2.1%	6.4	7.0	9.5%	7.7	22.2%	9.4
Paid per Office Visit	\$89	9.5%	\$98	1.1%	\$99	\$60	11.5%	\$67	15.6%	\$78
Office Visits Paid PMPY	\$1,330	-57.5%	\$565	5.1%	\$594	\$1,272	-56.1%	\$559	38.7%	\$775
Services										
Radiology Svcs per 1000	14,818.4	-55.9%	6,535.3	3.5%	6,761.8	47,025.0	-77.5%	10,560.0	-1.4%	10,409.3
Radiology Paid PMPY	\$1,553	-54.3%	\$709	7.1%	\$760	\$2,347	-76.6%	\$549	17.7%	\$647
Lab Services per 1000	36,537.0	-65.7%	12,544.4	13.4%	14,231.5	45,300.0	-53.6%	21,024.0	-16.5%	17,553.5
Labs Paid PMPY	\$707	-55.1%	\$318	18.5%	\$376	\$1,502	-90.4%	\$145	-9.4%	\$131

On Demand Care Summary

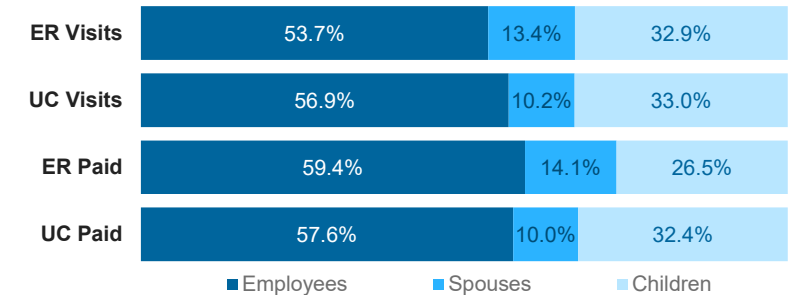
Emergency Room & Urgent Care



Measure	2024-4Q	2025-4Q	Change	UMR Norm	Variance
Emergency Room					
# of Visits	3,584	4,672	30.4%		
# of Patients	2,548	3,269	28.3%		
Total Plan Paid	\$10,720,746	\$14,878,349	38.8%		
Total Mem Paid	\$2,221,714	\$2,828,036	27.3%		
Visits per 1000	186.3	199.2	6.9%	233.5	-14.7%
Paid per Visit	\$2,991	\$3,185	6.5%	\$2,114	50.6%
Paid PMPM	\$46	\$53	13.8%	\$41	28.5%
% ER Patients w/ Office Visit*	91.8%	93.9%	2.1 pts		
% Potentially Avoidable**	15.0%	15.6%	0.7 pts	16.9%	-1.3 pts
Urgent Care					
# of Visits	7,444	9,340	25.5%		
# of Patients	4,894	6,084	24.3%		
Total Plan Paid	\$759,792	\$1,024,954	34.9%		
Total Mem Paid	\$544,772	\$675,892	24.1%		
Visits per 1000	387.0	398.3	2.9%	263.2	51.3%
Paid per Visit	\$102	\$110	7.5%	\$112	-1.7%
Paid PMPM	\$3	\$4	10.6%	\$2	48.7%



ER & UC Utilization & Cost by Relationship



	# of Visits			Total Paid		
	ER	UC	Total	ER	UC	Total
Employee	2,509	5,311	7,820	\$8,832,792	\$589,895	\$9,422,686
Spouse	625	951	1,576	\$2,103,591	\$102,802	\$2,206,392
Child	1,538	3,078	4,616	\$3,941,967	\$332,258	\$4,274,224
Total	4,672	9,340	14,012	\$14,878,349	\$1,024,954	\$15,903,303

* 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.

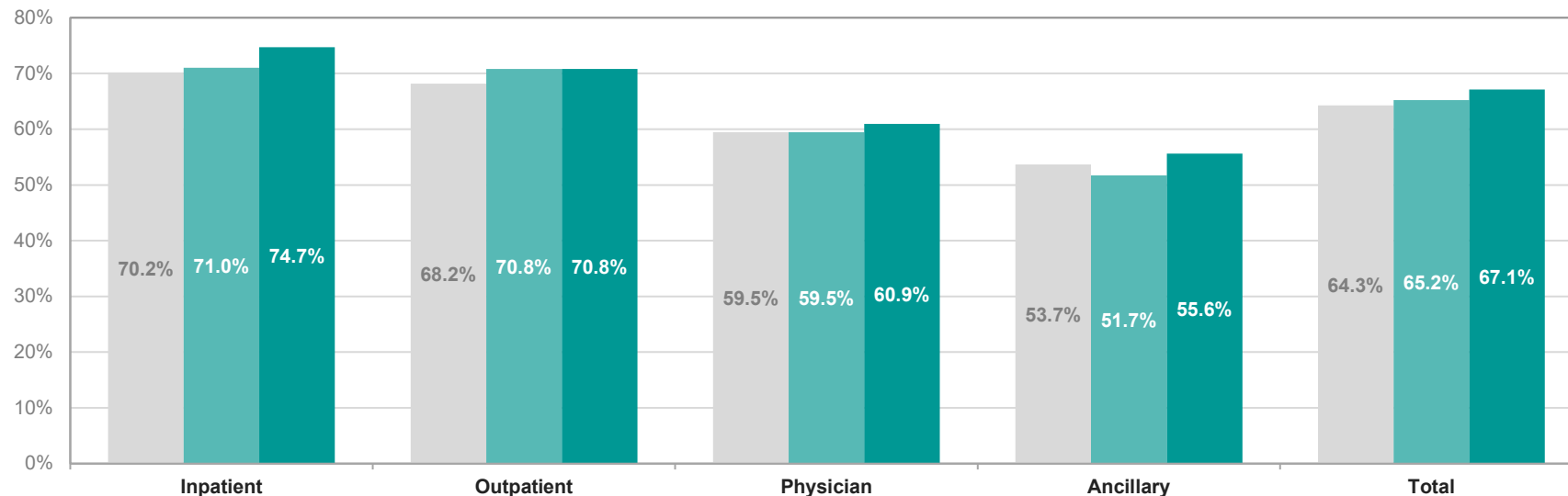
Network Summary

Discount Percentage & Network Utilization

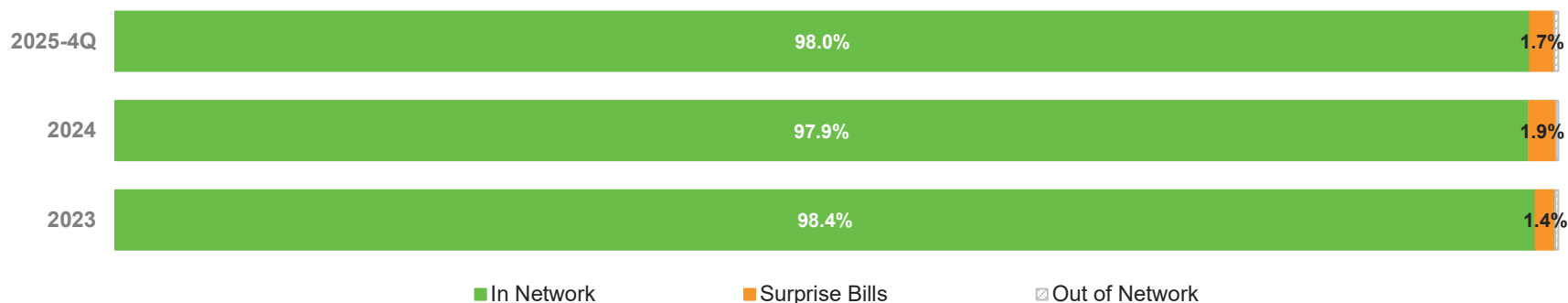


Discount Percentage* by Claim Type

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	12,860	\$9,799,414	15,933	\$13,125,849	\$7,534,734	\$2,852,717	\$2,738,398	\$4,206,613	\$8,919,236
Neoplasms	2,400	\$5,750,257	3,006	\$10,454,135	\$8,550,800	\$1,660,651	\$242,684	\$3,352,373	\$7,101,762
Musculoskeletal System	5,252	\$8,247,149	6,392	\$9,971,815	\$6,963,651	\$2,013,737	\$994,428	\$4,249,839	\$5,721,977
Circulatory System	2,897	\$6,856,254	3,700	\$9,265,567	\$6,505,478	\$2,470,502	\$289,587	\$5,925,962	\$3,339,605
Mental, Behavioral & Neurodevelopmental	4,161	\$6,596,135	5,403	\$9,148,979	\$4,076,929	\$874,535	\$4,197,515	\$3,591,994	\$5,556,985
Injury, Poisoning & External Causes	2,586	\$5,001,111	3,374	\$8,521,617	\$5,510,842	\$936,148	\$2,074,627	\$4,076,327	\$4,445,290
Symptoms, Signs & Findings, NEC	8,003	\$5,392,767	10,316	\$7,524,028	\$4,658,430	\$1,230,278	\$1,635,319	\$2,529,020	\$4,995,008
Digestive System	2,577	\$4,958,096	3,369	\$6,835,609	\$4,621,129	\$1,206,804	\$1,007,677	\$2,853,384	\$3,982,225
Nervous System	2,751	\$5,952,179	3,485	\$5,995,432	\$4,575,875	\$836,794	\$582,763	\$1,874,321	\$4,121,110
Genitourinary System	3,804	\$4,801,920	5,020	\$5,876,996	\$4,273,425	\$1,016,535	\$587,036	\$1,586,486	\$4,290,510
Endocrine, Nutritional & Metabolic	5,290	\$3,869,576	6,742	\$5,668,698	\$4,502,892	\$808,414	\$357,392	\$2,189,707	\$3,478,991
Respiratory System	5,652	\$3,772,490	6,826	\$5,610,487	\$2,675,583	\$944,049	\$1,990,854	\$2,665,850	\$2,944,637
Pregnancy, Childbirth & the Puerperium	476	\$3,930,375	643	\$5,490,502	\$3,612,954	\$1,267,116	\$610,432	\$8,271	\$5,482,231
Perinatal Originating Conditions	226	\$3,322,086	312	\$4,049,899	\$1,768	\$0	\$4,048,131	\$2,588,083	\$1,461,816
Blood & Immune Disorders	718	\$416,460	1,041	\$2,739,481	\$1,440,520	\$146,902	\$1,152,059	\$2,296,139	\$443,342
Infectious & Parasitic Diseases	1,650	\$1,677,923	1,937	\$1,811,338	\$1,004,138	\$393,834	\$413,366	\$876,431	\$934,907
Eye and Adnexa	4,615	\$1,199,451	5,230	\$1,509,643	\$952,125	\$247,078	\$310,440	\$625,713	\$883,930
Skin & Subcutaneous Tissue	3,978	\$941,344	5,109	\$1,235,100	\$661,755	\$234,771	\$338,574	\$507,810	\$727,290
Ear and Mastoid Process	1,597	\$644,319	2,008	\$974,018	\$415,419	\$90,801	\$467,798	\$389,484	\$584,534
Congenital Malformations & Abnormalities	311	\$611,052	435	\$581,437	\$106,015	\$21,177	\$454,245	\$289,832	\$291,604
External Causes of Morbidity	6	\$1,053	11	\$22,660	\$21,222	\$579	\$859	\$557	\$22,103
Total	18,957	\$83,741,413	23,085	\$116,413,291	\$72,665,683	\$19,253,422	\$24,494,186	\$46,684,198	\$69,729,093

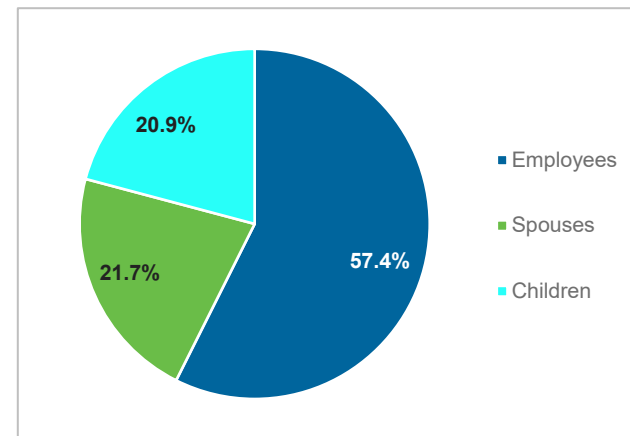
Health Status & Health Services

Breakout by Diagnostic Grouping & Demographics

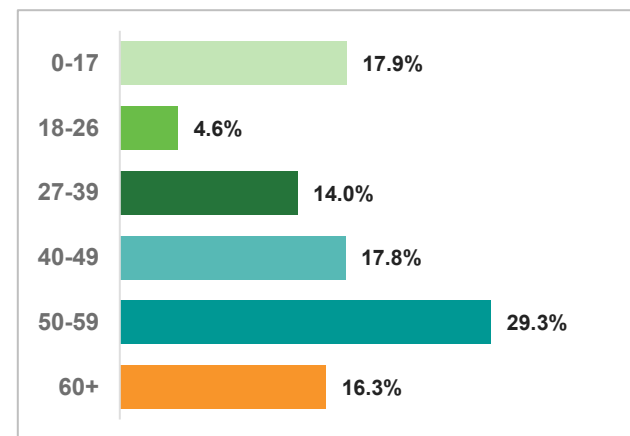


#	Health Status & Services Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Encounter for antineoplastic therapies	59	368	\$3,901,570	29.7%
2	Medical examination/evaluation	11,963	21,557	\$2,771,774	21.1%
3	Neoplasm-related encounters	4,334	7,949	\$2,164,218	16.5%
4	Exposure, enc, screen or contact w infectious dz	5,752	8,654	\$1,719,378	13.1%
5	Contraceptive & procreative management	995	1,905	\$743,759	5.7%
6	Other aftercare encounter	569	1,128	\$316,744	2.4%
7	Implant, device or graft related encounter	435	1,170	\$232,940	1.8%
8	Encount for obs & exam for conds ruled out	2,196	2,856	\$210,680	1.6%
9	Family history of disease	197	276	\$209,425	1.6%
10	Personal history of other disease	534	713	\$155,398	1.2%
11	Other specified status	896	1,680	\$147,533	1.1%
12	Other specified encounters & counseling	455	1,480	\$111,914	0.9%
13	Organ transplant status	30	149	\$85,080	0.6%
14	Acquired absence of limb or organ	40	87	\$72,909	0.6%
15	Encounter for prophylactic or oth procedures	74	86	\$70,685	0.5%
16	Personal history of malignant neoplasm	105	163	\$64,343	0.5%
17	Enc for prophylactic measures (ex immuniz)	124	184	\$47,143	0.4%
18	Genetic susceptibility to disease	16	25	\$27,807	0.2%
19	Encounter for administrative purposes	51	65	\$23,606	0.2%
20	Lifestyle/life management factors	76	153	\$16,924	0.1%
...	All Others	1,604	2,104	\$32,018	0.2%
=	Total	15,933	52,945	\$13,125,849	100.0%

Health Status & Services Paid by Relationship



Health Status & Services Paid by Age Range

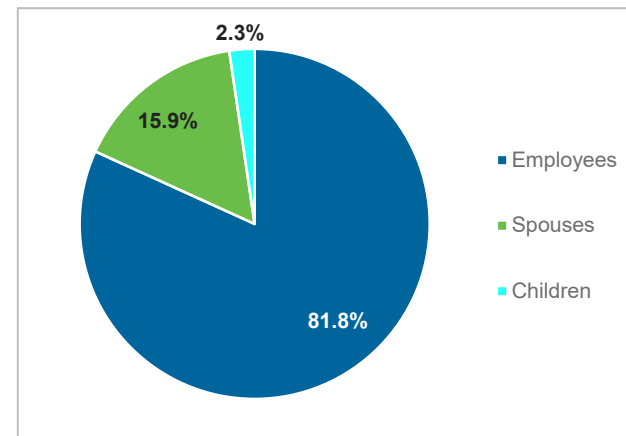


Neoplasms (Cancer)

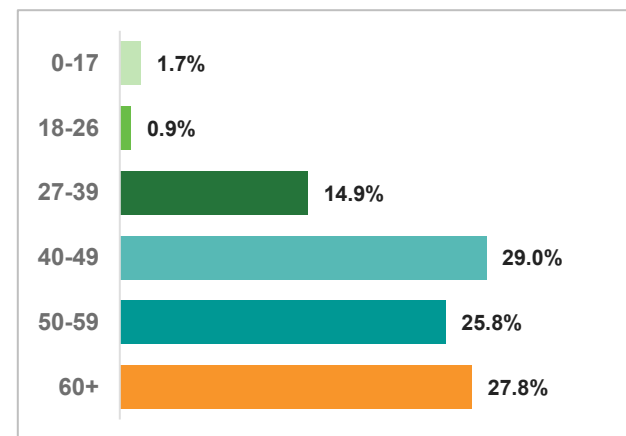
Breakout by Diagnostic Grouping & Demographics

#	Neoplasms (Cancer) Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Breast cancer	150	2,108	\$2,509,692	24.0%
2	Benign neoplasms	2,178	3,508	\$1,514,508	14.5%
3	Secondary malignancies	46	260	\$870,899	8.3%
4	Lymphoma	35	433	\$628,480	6.0%
5	Skin cancer	217	656	\$605,923	5.8%
6	Colorectal cancer	35	484	\$583,286	5.6%
7	Other cancer	50	465	\$488,775	4.7%
8	Other gastrointestinal cancers	20	435	\$441,868	4.2%
9	Leukemia	18	358	\$441,651	4.2%
10	Multiple myeloma	5	86	\$425,206	4.1%
11	Neoplasms of unspec nature	1,082	1,638	\$374,935	3.6%
12	Prostate cancer	58	531	\$369,263	3.5%
13	Thyroid cancer	60	308	\$258,112	2.5%
14	Brain cancer	11	151	\$253,355	2.4%
15	Respiratory cancers	13	268	\$222,366	2.1%
16	Head & neck cancers	19	151	\$118,644	1.1%
17	Pancreatic cancer	8	125	\$79,834	0.8%
18	Cervical cancer	16	62	\$67,843	0.6%
19	Endometrial cancer	16	67	\$64,548	0.6%
20	Kidney Cancer	18	47	\$45,458	0.4%
...	All Others	35	151	\$89,489	0.9%
=	Total	3,006	13,187	\$10,454,135	100.0%

Neoplasms (Cancer) Paid by Relationship



Neoplasms (Cancer) Paid by Age Range



Note: there are additional cancer-related costs for encounters and therapy, totaling \$6,065,788 – see Health Status for more details

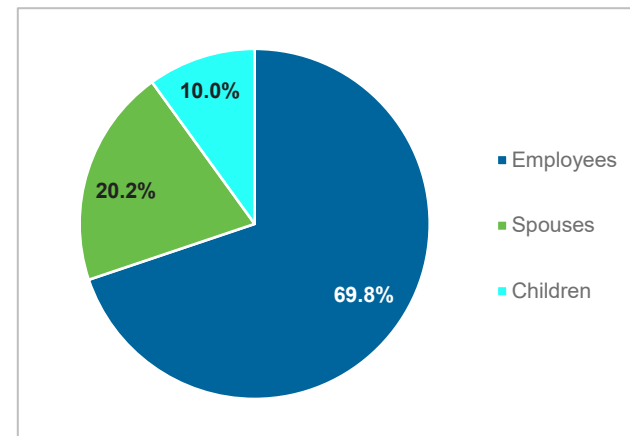
Musculoskeletal System

Breakout by Diagnostic Grouping & Demographics

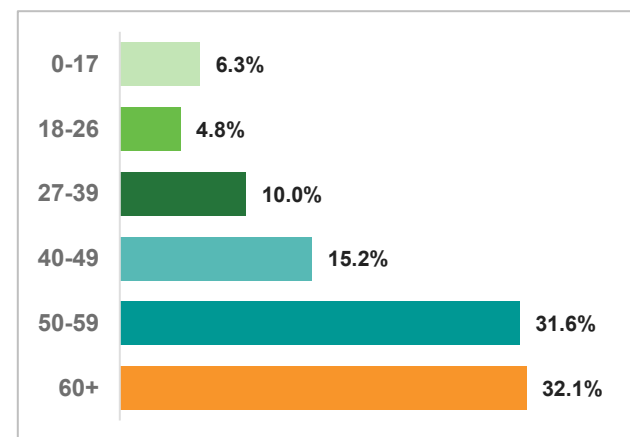


#	Musculoskeletal Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Spondylopathies & arthropathy	1,808	7,940	\$2,764,716	27.7%
2	Osteoarthritis & osteoporosis	816	2,365	\$1,863,004	18.7%
3	Other musculoskeletal pain	3,717	12,100	\$1,639,847	16.4%
4	Tendon, tissue, muscle disorders	1,465	3,936	\$1,137,584	11.4%
5	Scoliosis & oth deformities	595	1,257	\$794,396	8.0%
6	Other MSK	124	468	\$553,284	5.5%
7	Joint disorders & fractures	543	1,234	\$455,480	4.6%
8	Low back pain	936	3,022	\$339,651	3.4%
9	Rheumatoid arthritis & related disease	161	736	\$272,247	2.7%
10	Lupus	128	523	\$77,919	0.8%
11	Gout & crystal arthropathies	123	203	\$41,195	0.4%
12	Biomechanical lesions	507	2,365	\$32,494	0.3%
=	Total	6,392	38,014	\$9,971,815	100.0%

Musculoskeletal Paid by Relationship



Musculoskeletal 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
Depressive disorders	809	\$816,779	1,312	\$1,765,217	1,657	\$2,195,970	\$412,556	\$35,529	\$1,745,321	\$2,564
Neurodevelopmental disorders	475	\$333,190	839	\$967,358	1,117	\$2,005,009	\$48,155	\$5,302	\$1,951,429	\$124
Anxiety & related Disorders	1,022	\$497,830	1,659	\$914,955	2,234	\$1,366,176	\$0	\$45,161	\$1,318,515	\$2,500
Trauma & stressor disorders	656	\$443,281	1,151	\$777,003	1,462	\$1,169,043	\$694	\$15,742	\$1,152,459	\$149
Alcohol-related disorders	68	\$264,765	100	\$479,637	129	\$614,122	\$429,381	\$57,206	\$127,534	\$0
Other mental health	222	\$81,092	359	\$444,148	475	\$484,670	\$30,467	\$160,623	\$292,385	\$1,195
Obsessive compulsive disorders	35	\$95,327	82	\$67,055	113	\$292,390	\$35,487	\$0	\$256,904	\$0
Bipolar & related Disorders	142	\$184,393	220	\$270,639	285	\$252,131	\$35,001	\$10,665	\$206,465	\$0
Eating disorders	38	\$115,900	53	\$266,949	67	\$215,695	\$51,311	\$0	\$164,384	\$0
Suicidal ideation, attempt or self-harm	40	\$168,577	61	\$408,763	59	\$212,799	\$14,569	\$170,551	\$27,678	\$0
Schizophrenia spectrum disorders	23	\$59,238	29	\$162,208	40	\$204,689	\$139,978	\$22,559	\$42,152	\$0
Opioid disorders	20	\$18,095	23	\$40,867	30	\$70,004	\$40,573	\$5,491	\$23,940	\$0
Cannabis-related disorders	12	\$2,064	19	\$5,535	26	\$42,633	\$3,360	\$27,000	\$12,272	\$0
Other substance use	44	\$8,435	96	\$10,587	94	\$16,449	\$0	\$3,659	\$12,791	\$0
Stimulant disorders	7	\$6,429	11	\$15,213	10	\$7,200	\$0	\$0	\$7,200	\$0
Total	2,630	\$3,095,394	4,161	\$6,596,135	5,403	\$9,148,979	\$1,241,531	\$559,488	\$7,341,428	\$6,531

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	62	2.8	31.9%	41	1.8	41.4%	\$7,349	96.8	129.0
Asthma	799	35.5	20.0%	319	14.2	29.1%	\$4,380	53.8	220.3
Atrial Fibrillation	158	7.0	35.0%	110	4.9	46.7%	\$41,586	360.8	569.6
Blood Disorders	938	41.7	43.2%	412	18.3	48.7%	\$18,061	165.2	327.3
CAD	255	11.3	34.2%	119	5.3	38.4%	\$22,851	266.7	356.9
COPD	68	3.0	83.8%	32	1.4	23.1%	\$24,995	441.2	602.9
Cancer	1,458	64.8	29.1%	695	30.9	38.7%	\$14,789	65.8	163.9
Chronic Pain	132	5.9	0.8%	53	2.4	3.9%	\$21,548	257.6	393.9
CHF	58	2.6	48.7%	35	1.6	59.1%	\$68,142	689.7	879.3
Demyelinating Diseases	69	3.1	21.1%	51	2.3	27.5%	\$30,398	101.4	289.9
Depression	1,554	69.0	28.9%	1,135	50.4	31.7%	\$8,392	79.8	228.4
Diabetes	1,439	63.9	32.7%	999	44.4	34.6%	\$7,695	73.7	230.0
ESRD	62	2.8	51.2%	43	1.9	87.0%	\$57,628	951.6	1,274.2
Eating Disorders	61	2.7	41.9%	44	2.0	29.4%	\$13,634	65.6	245.9
HIV/AIDS	39	1.7	30.0%	27	1.2	12.5%	\$3,247	51.3	51.3
Hyperlipidemia	797	35.4	37.4%	263	11.7	39.2%	\$2,727	17.6	59.0
Hypertension	1,933	85.9	30.2%	953	42.3	39.1%	\$7,534	80.7	227.6
Immune Disorders	72	3.2	20.0%	31	1.4	10.7%	\$27,210	111.1	222.2
IBD	86	3.8	-3.4%	24	1.1	-27.3%	\$3,579	11.6	151.2
Liver Disease	4	0.2	100.0%	3	0.1	50.0%	\$131,460	2,000.0	3,000.0
Morbid Obesity	367	16.3	57.5%	184	8.2	76.9%	\$6,008	76.3	147.1
Osteoarthritis	667	29.6	21.7%	291	12.9	23.8%	\$8,266	31.5	133.4
Peripheral Vascular Disease	86	3.8	50.9%	24	1.1	118.2%	\$6,756	81.4	209.3
Rheumatoid Arthritis	137	6.1	19.1%	102	4.5	22.9%	\$9,930	58.4	219.0

- *Most prevalent chronic condition is Hypertension, with 1,933 members*
- *Depression is the condition with the most moderate/high risk members (1,135)*
- *Members with mod/high risk Cancer have the highest combined cost: 695 members totaling \$10.3M*

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:** \$5,773
- **Admits per 1000:** 44.6
- **ER Visits per 1000:** 201.1

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	224.4	1,208	5,383.1	284.3	1,591	5,595.3	3.9%	5,378.5	4.0%
Well Child Visit	3 - 6 years	911.7	720	789.7	1,121.0	917	818.0	3.6%	796.4	2.7%
Adults w/ Well Visit	Adults 18+	13,498	5,852	43.4%	17,002	7,523	44.2%	0.9 pts	38.7%	5.6 pts
Screenings	Rate for all screenings is the percentage of eligible population who had the screening during the period.									
Mammogram	Females 40 - 69	4,168	1,955	46.9%	5,173	2,521	48.7%	1.8 pts	45.0%	3.7 pts
Cervical Cancer	Females 21 - 64	7,153	2,071	29.0%	8,965	2,631	29.3%	0.4 pts	22.4%	7.0 pts
Prostate Cancer	Males 50 - 70	1,833	793	43.3%	2,306	1,066	46.2%	3.0 pts	40.2%	6.1 pts
Colorectal Cancer	Members 45 - 75	5,740	993	17.3%	7,187	1,388	19.3%	2.0 pts	15.8%	3.5 pts
Cholesterol	Female 45+ Male 35+	7,061	4,048	57.3%	8,859	5,180	58.5%	1.1 pts	44.6%	13.9 pts
Condition-specific	Screening									
Asthma	Office Visit for Asthma	666	532	79.9%	799	648	81.1%	1.2 pts		
COPD	Spirometry Test	37	6	16.2%	68	11	16.2%	0.0 pts		
Type 2 Diabetes	A1c Test	997	898	90.1%	1,316	1,217	92.5%	2.4 pts	83.1%	9.3 pts
	Eye Exam	997	211	21.2%	1,316	281	21.4%	0.2 pts	25.4%	-4.0 pts
	Lipid Panel	997	792	79.4%	1,316	1,083	82.3%	2.9 pts	69.6%	12.6 pts
	Urine Protein Test	997	653	65.5%	1,316	929	70.6%	5.1 pts	61.7%	8.9 pts
	Any Diabetes Screen	997	940	94.3%	1,316	1,266	96.2%	1.9 pts	91.7%	4.5 pts
Hyperlipidemia	Lipid Profile	580	318	54.8%	797	381	47.8%	-7.0 pts		
Hypertension	Creatinine Test	1,485	287	19.3%	1,933	377	19.5%	0.2 pts		
	Lipid Profile	1,485	414	27.9%	1,933	475	24.6%	-3.3 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.