

Attachment A

Financial

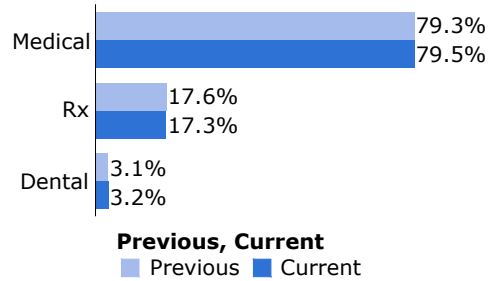
Previous Period: Apr 2020 - Mar 2021 (Incurred)

Current Period: Apr 2021 - Mar 2022 (Incurred)

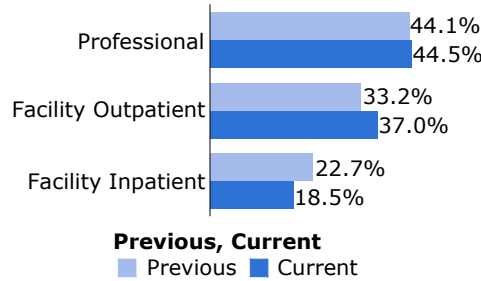


	Previous	Current		Previous	Current	% Change
Total Net Payment	\$1.60 B	\$1.80 B	Net Payment PMPM	\$559	\$628	12.3% ▲

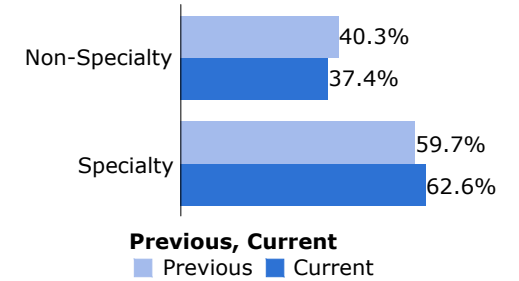
Net Payment by Summary Categories



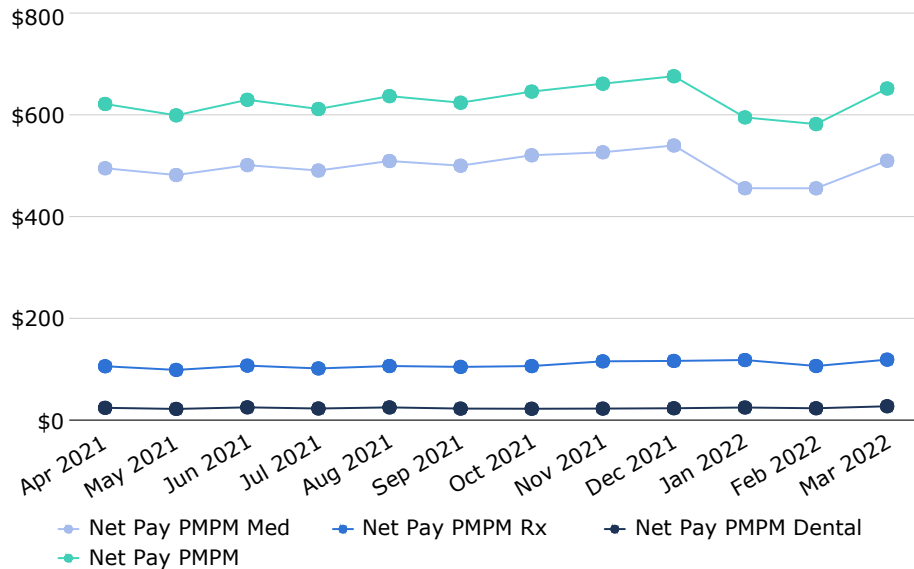
Net Payment by Medical Service Categories



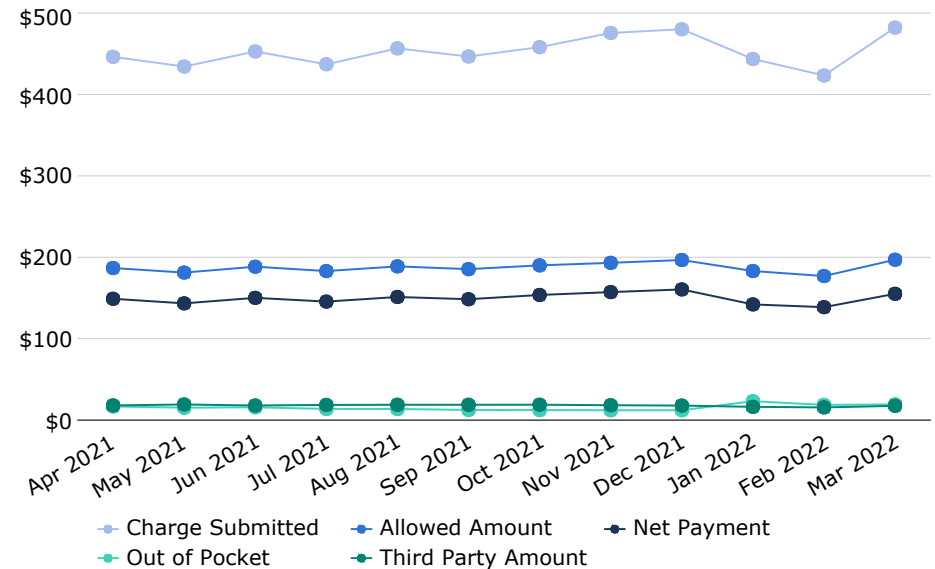
Net Payment by Non-Specialty vs Specialty Drugs



Monthly Cost Per Member



Total Monthly Costs (in Millions)



Financial

Previous Period: Apr 2020 - Mar 2021 (Incurred)

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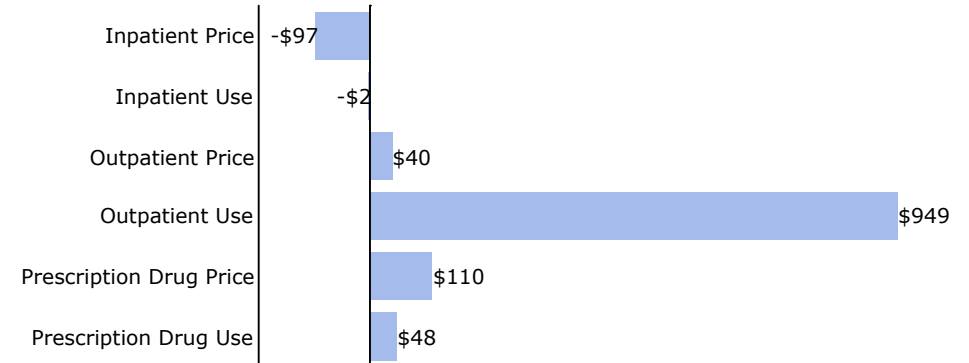


Cost Per Member

	Previous	Current	% Change		Norm	% Difference from Norm	
Allow Amt PMPY Med and Rx	\$8,224	\$9,271	12.7%	▲	\$7,009	32.3%	▲
Allow Amt Per Visit Office Med	\$219	\$223	1.4%	▲			
Allow Amt Per Adm Acute	\$25,848	\$25,199	-2.5%	▼	\$33,152	-24.0%	▼
Allow Amt Per Visit ER	\$2,058	\$2,163	5.1%	▲	\$2,395	-9.7%	▼
Allow Amt Per Script Rx	\$158	\$166	5.1%	▲	\$167	-0.4%	▼
Visits Per 1000 Office Med	6,684	7,612	13.9%		5,692	33.7%	
Admits Per 1000 Acute	64	65	2.2%		48	35.9%	
Visits Per 1000 ER	211	254	20.5%		179	41.5%	
Scripts Per 1000 Rx	11,144	11,554	3.7%				

Cost Drivers

Allowed Amount PMPY increased \$1,047 in the current period.
The factors driving this change include:



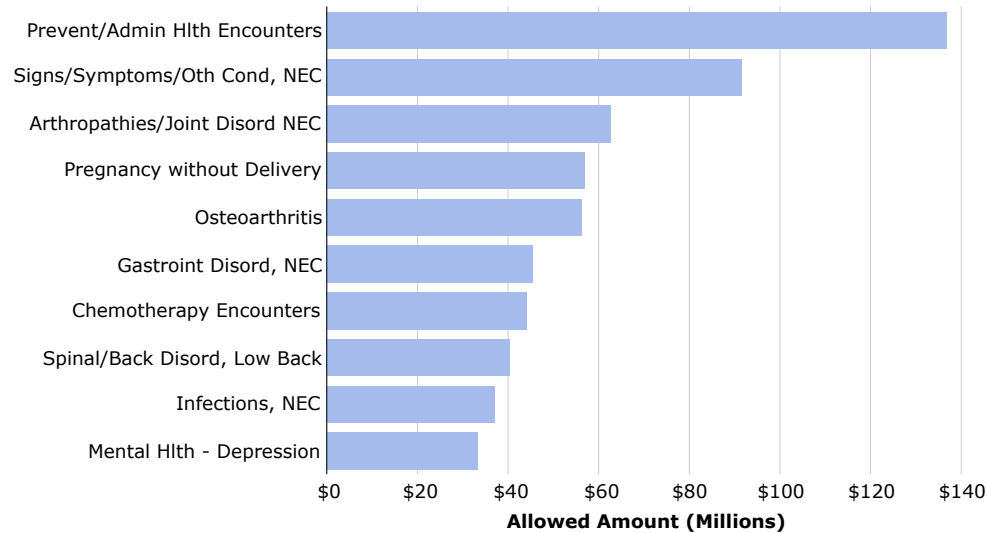
Clinical

Previous Period: Apr 2020 - Mar 2021 (Incurred)

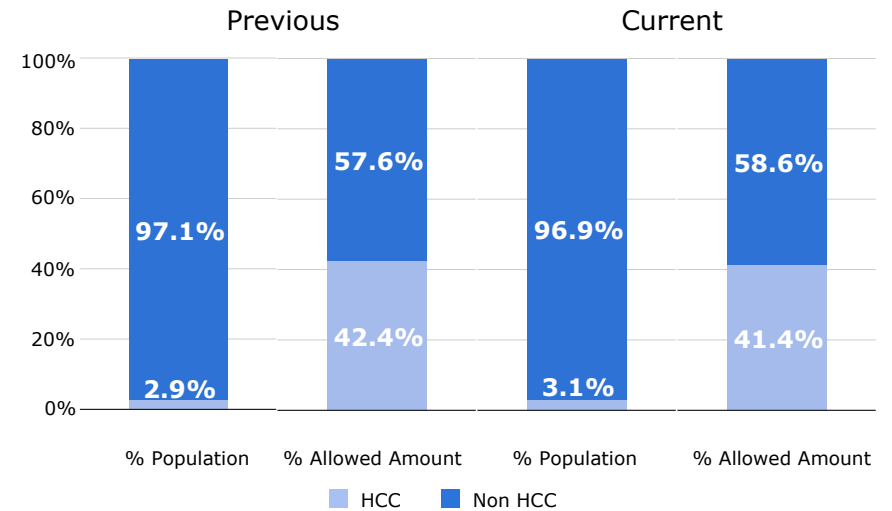
Current Period: Apr 2021 - Mar 2022 (Incurred)



10 Most Expensive Clinical Conditions



High Cost Claimants (HCC) Trends



Top 10 Conditions for *Consistent HCC

Condition	Allow Amt Med	Patients	**Allow Amt Per Patient Med
Chemotherapy Encounters	\$24,996,739	353	\$70,812
Renal Function Failure	\$17,261,083	380	\$45,424
Signs/Symptoms/Oth Cond, NEC	\$11,542,050	2,437	\$4,736
Multiple Sclerosis	\$8,972,681	208	\$43,138
Condition Rel to Tx - Med/Surg	\$8,689,034	504	\$17,240
Crohns Disease	\$6,777,906	288	\$23,534
Infections, NEC	\$6,118,973	1,148	\$5,330
Cancer - Leukemia	\$5,551,869	168	\$33,047
Respiratory Disord, NEC	\$5,451,004	1,103	\$4,942
Gastroint Disord, NEC	\$5,293,736	956	\$5,537

HCC: defined as member with allowed amount >= \$50K.

*Consistent HCC: in addition, member must meet the HCC requirement for each of the last 2 Incurred Rolling years.

	Allow Amt Med	% of Total	+Patients	**Allow Amt Per Patient Med
Prevent/Admin Hlth Encounters	\$136,654,898	7.9%	181,116	\$755
Signs/Symptoms/Oth Cond, NEC	\$91,454,505	5.3%	76,825	\$1,190
Arthropathies/Joint Disord NEC	\$62,570,477	3.6%	48,154	\$1,299
Pregnancy without Delivery	\$56,935,076	3.3%	4,885	\$11,655
Osteoarthritis	\$56,143,200	3.2%	16,142	\$3,478
Gastroint Disord, NEC	\$45,477,434	2.6%	24,729	\$1,839
Chemotherapy Encounters	\$44,058,536	2.5%	1,064	\$41,408
Spinal/Back Disord, Low Back	\$40,281,013	2.3%	26,116	\$1,542
Infections, NEC	\$36,964,602	2.1%	57,163	\$647
Mental Hlth - Depression	\$33,241,022	1.9%	21,521	\$1,545
Top 10 Subtotal	\$603,780,763	34.9%	212,123	\$2,846
All Clinical Conditions	\$1,727,930,450	100.0%	248,657	\$7,465

+Patient counts may not be unique since some patients have multiple conditions.

**Only costs associated with this condition in the current period, patients may have multiple conditions.

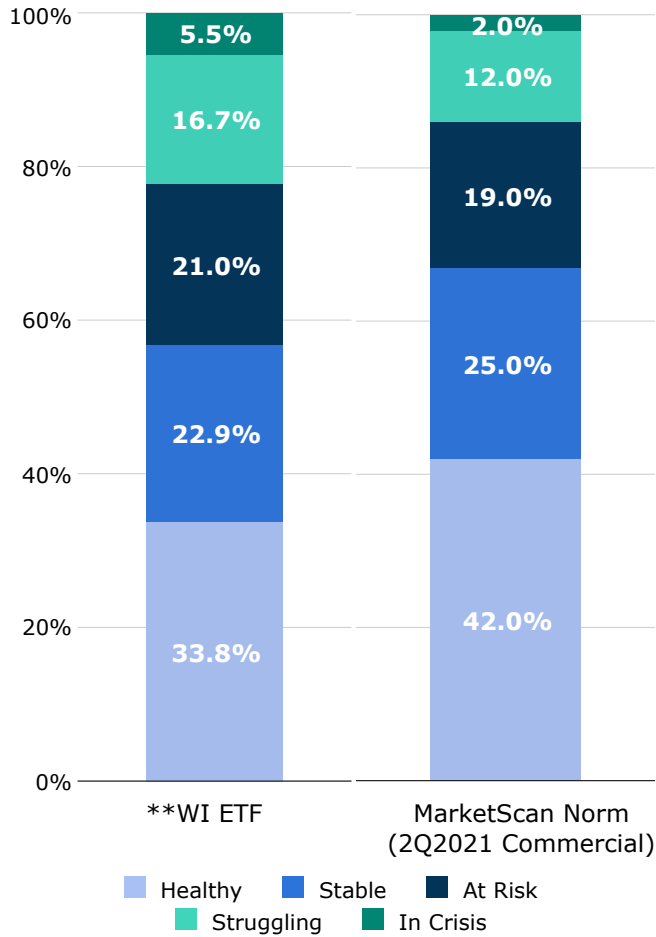
Clinical

*Current Period: Apr 2021 - Mar 2022 (Incurred)

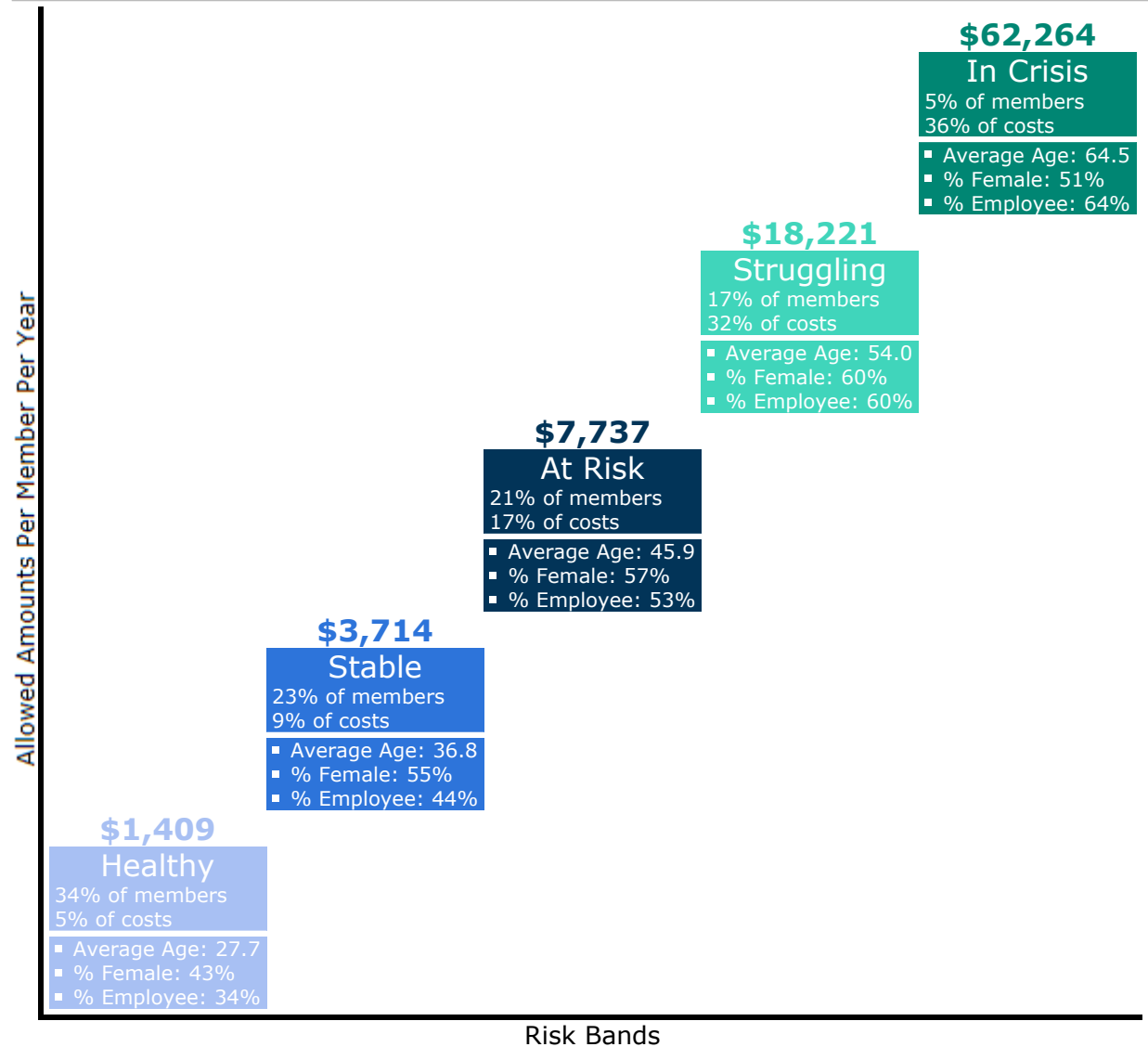
**DCG Period: Jan 2021 - Dec 2021



% of Members by Risk Band



Risk Band Profiles



*Demographic and financial metrics are for the current period

**See glossary for details on DCG Methodology

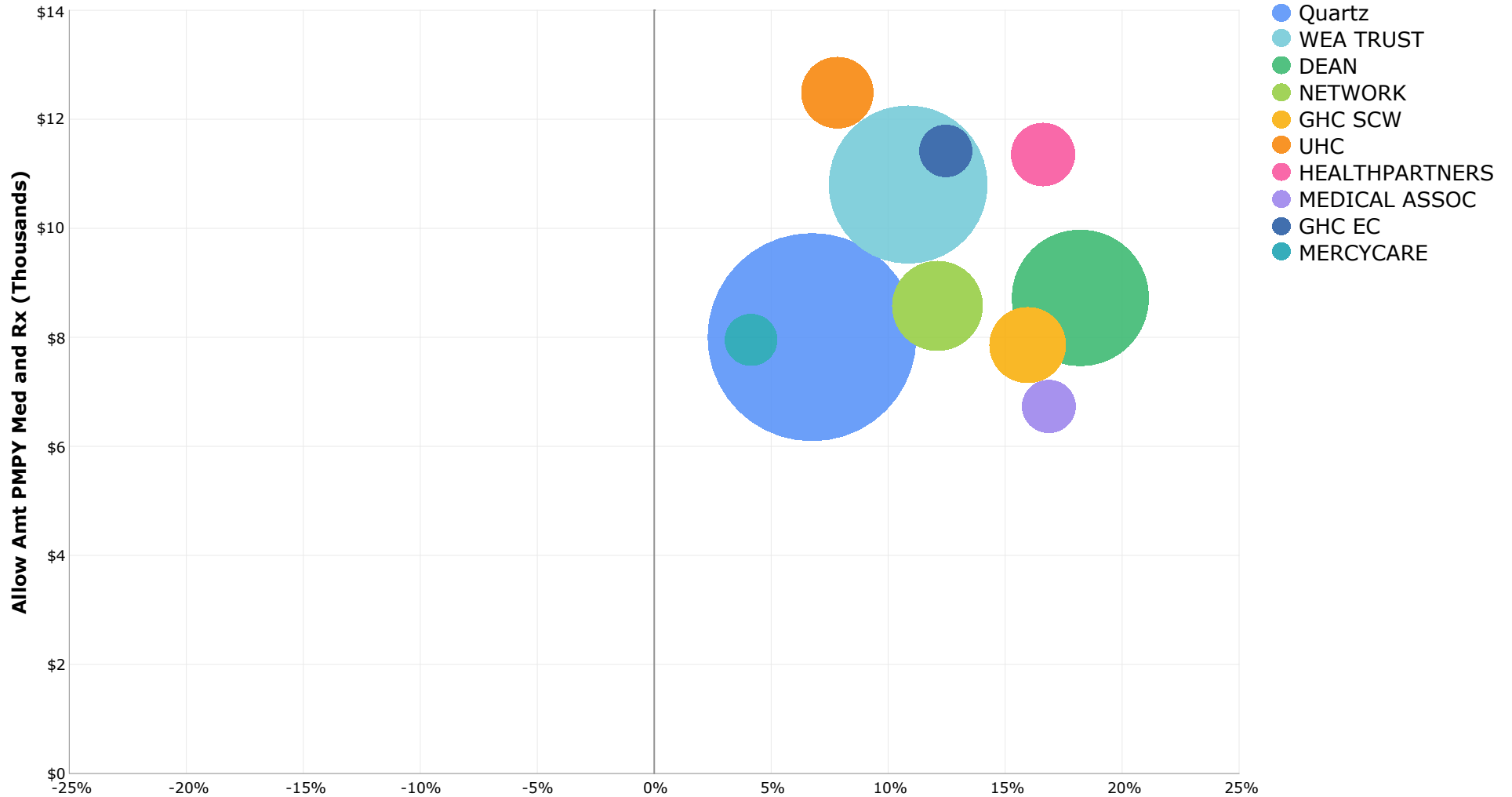
Financial

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Enrollment and Allowed Amount PMPY by Plan Group



Size of the bubbles represent current enrollment in each plan group
X-axis: % Change Allowed Amount PMPY Current vs Previous for each plan group

Eligibility

Previous Period: Apr 2020 - Mar 2021 (Incurred)

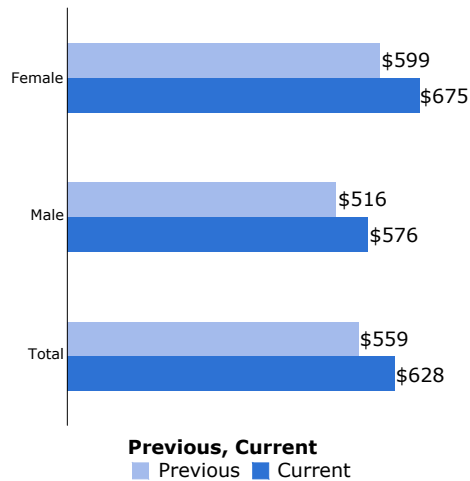
Current Period: Apr 2021 - Mar 2022 (Incurred)



	Enrollment			Average Age		
	Previous	Current	% Change	Previous	Current	% Change
Employees	119,844	121,521	1.4%	51.2	51.5	0.5%
Members	259,182	262,245	1.2%	39.7	39.9	0.7%
Family Size Avg	2.2	2.2	-0.2%			

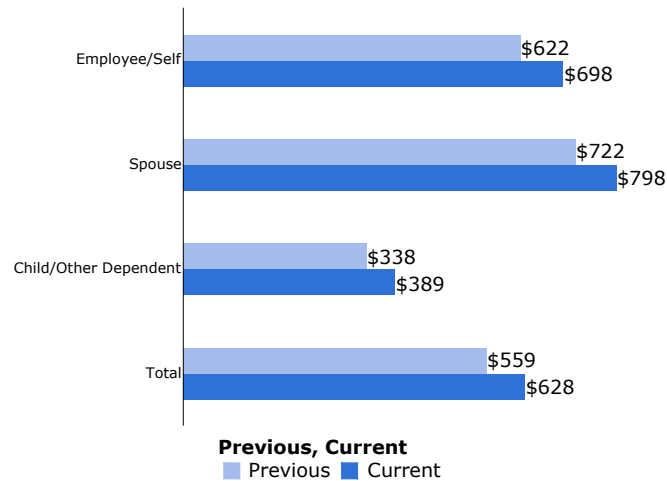
Membership and Net Pay PMPM by Gender

	Previous	Current	% Change
Female	134,738	136,540	1.3%
Male	124,515	125,750	1.0%



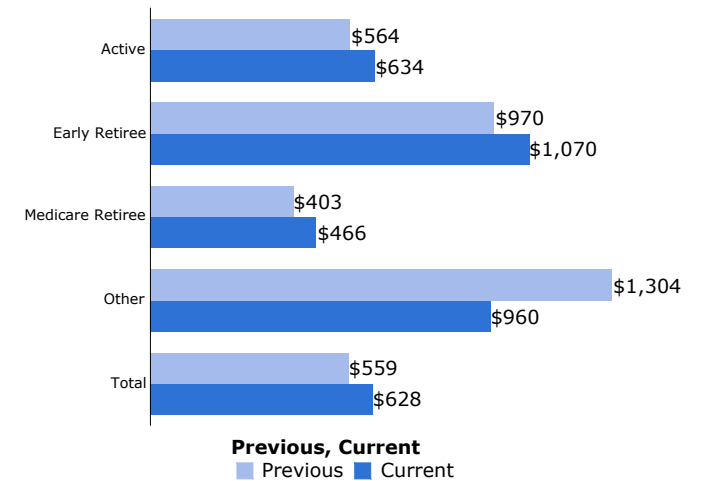
*Membership and Net Pay PMPM by Employee Relationship

	Previous	Current	% Change
Employee/Self	119,651	120,906	1.0%
Spouse	59,880	60,551	1.1%
Child/Other Dependent	79,651	80,788	1.4%



* Membership and Net Pay PMPM by Employee Status

	Previous	Current	% Change
Active	214,524	216,693	1.0%
Early Retiree	12,686	13,041	2.8%
Medicare Retiree	37,002	38,142	3.1%
Other	1,258	1,390	10.5%



*Membership counts may not be unique since there may be transitions between the listed categories during the reported period

Time Periods

- CRY: Current Rolling Year
- DCG Periods
 - Related to Diagnostic Cost Group methodology and risk adjustment
 - Typically aligned with Jan - Dec plan year
- Incurred: the date a service was rendered
- Paid: the date that the claim for a service was paid
- PRY: Previous Rolling Year

Clinical

- Clinical Conditions: IBM description for a clinical condition based on valid ICD principal diagnosis
- IP: inpatient service, related to an admission
- OP: outpatient services
- Rx: prescription drugs

Eligibility

- Employees: subscriber/self
- Family Size: average number of covered members per family
- Member Age: average age of covered employees/members
- Members: subscribers and dependents

Financial

- Allowed Amount: the total amount paid to the provider by all parties - the underlying medical cost that drives spending
- Net Payment: the amount paid by the plan sponsor (WI ETF)
 - $\text{Net Payment} = \text{Allowed Amount} - (\text{OOP} + \text{Third Party Payment})$
- OOP: Out Of Pocket, cost to member
- Rates:
 - PMPM: Per Member Per Month
 - PMPY: Per Member Per Year
- Third Party Payment: e.g. Medicare, Medicaid, and other insurance

Other

- DCG: Diagnostic Cost Group (DCG) classifications are the foundation of a family of risk-adjusted payment and analysis methodologies
- Risk Scores and Categories
 - Are the predicted patient risk based on (i) Diagnosis codes (ICD 9/10) and (ii) Demographics
 - Concurrent / prospective: current and predicted risk scores
 - NonRescaled: DCG model population reference / average = 100
 - Rescaled: WI ETF population reference / average = 100
 - Risk Bands: groupings of risk scores based on IBM MarketScan