Attachment A

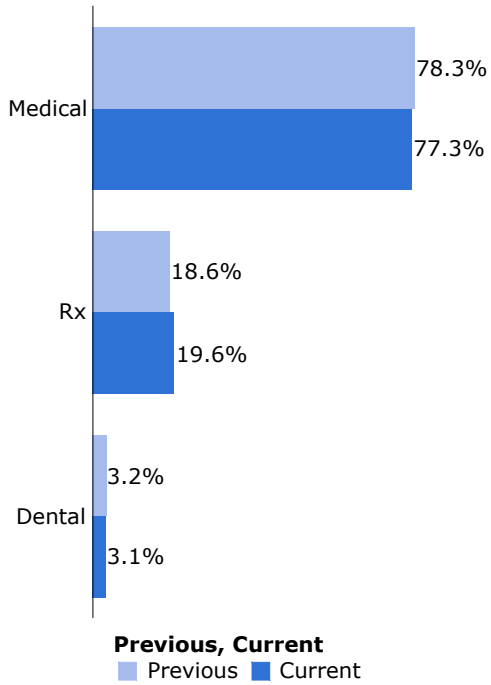**Financial**
Previous Period: Jan 2022 - Dec 2022 (Incurred)
Current Period: Jan 2023 - Dec 2023 (Incurred)

All GHIP Members

	Net Payment		Net Payment PMPM		
	Previous	Current	Previous	Current	% Change
Dental	$59M	$62M	$20.7	$21.5	3.6% ▲
Drug (RX)	$343M	$396M	$120.4	$136.7	13.5% ▲
Medical	$1.45B	$1.56B	$507.8	$539.0	6.1% ▲
Total	**$1.85B**	**$2.02B**	**$649.0**	**$697.2**	**7.4% ▲**

Actives (81% of GHIP)

	Net Payment		Net Payment PMPM		
	Previous	Current	Previous	Current	% Change
Dental	$47M	$49M	$20.3	$20.9	3.2% ▲
Drug (RX)	$286M	$333M	$124.6	$142.0	13.9% ▲
Medical	$1.17B	$1.24B	$508.2	$529.9	4.3% ▲
Total	**$1.5B**	**$1.62B**	**$653.1**	**$692.8**	**6.1% ▲**

Early Retirees (4% of GHIP)

	Net Payment		Net Payment PMPM		
	Previous	Current	Previous	Current	% Change
Dental	$2M	$2M	$20.5	$21.4	4.4% ▲
Drug (RX)	$26M	$26M	$225.5	$240.9	6.9% ▲
Medical	$0.1B	$0.1B	$901.1	$929.5	3.1% ▲
Total	**$0.13B**	**$0.13B**	**$1,147.1**	**$1,191.8**	**3.9% ▲**

Medicare Retirees (15% of GHIP)

	Net Payment		Net Payment PMPM		
	Previous	Current	Previous	Current	% Change
Dental	$10M	$11M	$23.0	$24.3	5.6% ▲
Drug (RX)	$30M	$36M	$69.1	$80.6	16.7% ▲
Medical	$0.17B	$0.21B	$399.3	$487.7	22.1% ▲
Total	**$0.21B**	**$0.26B**	**$491.4**	**$592.6**	**20.6% ▲**

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Net Payment by Summary Categories

Medical
- Previous: 78.3%
- Current: 77.3%

Rx
- Previous: 18.6%
- Current: 19.6%

Dental
- Previous: 3.2%
- Current: 3.1%

Previous, Current
■ Previous ■ Current

Net Payment by Medical Service Categories

Professional
- Previous: 44.5%
- Current: 44.2%

Facility Outpatient
- Previous: 38.4%
- Current: 39.3%

Facility Inpatient
- Previous: 17.1%
- Current: 16.4%

Previous, Current
■ Previous ■ Current
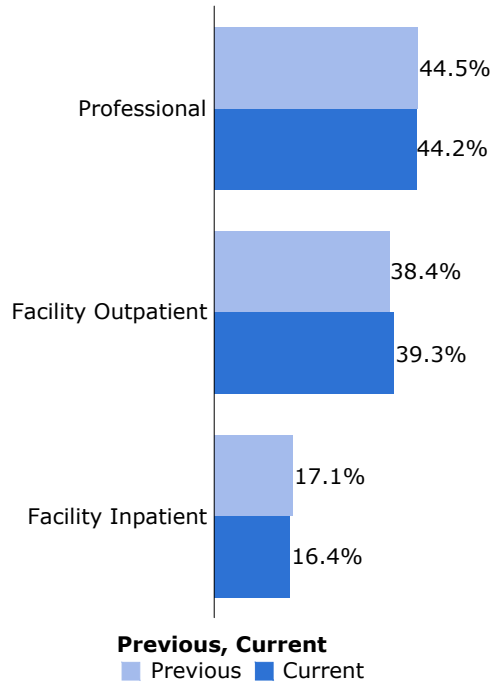
Net Payment by Non-Specialty vs Specialty Drugs
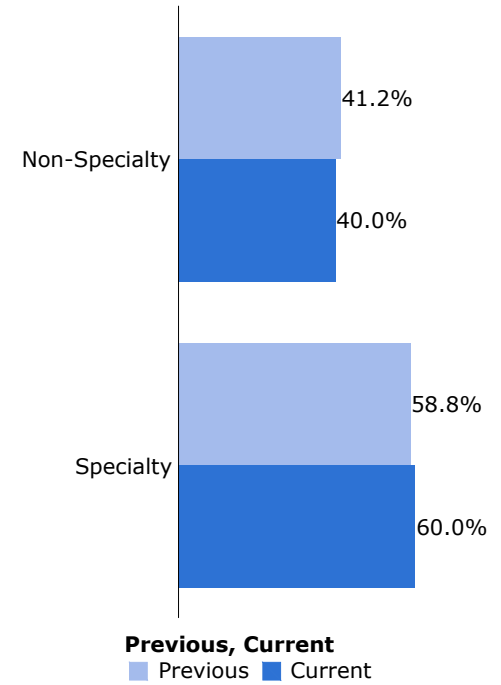
Non-Specialty
- Previous: 41.2%
- Current: 40.0%

Specialty
- Previous: 58.8%
- Current: 60.0%

Previous, Current
■ Previous ■ Current

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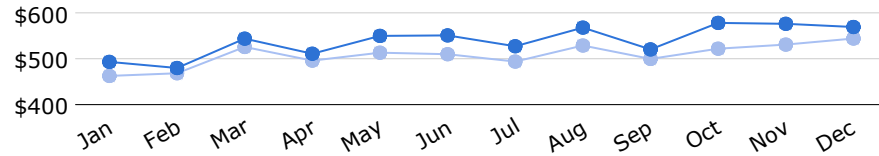## Net Payment Per Member Trends by Benefit Categories

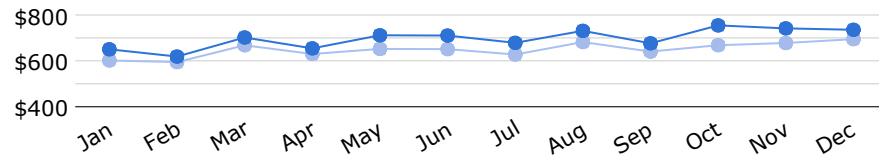**Previous**　　　　**Current**

Net Pay PMPM Med

Net Pay PMPM Rx
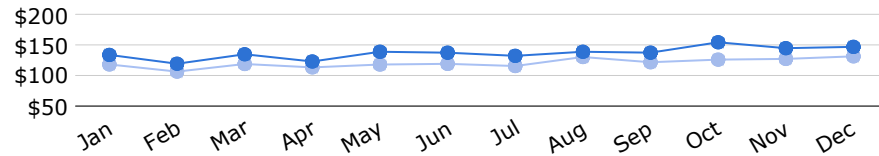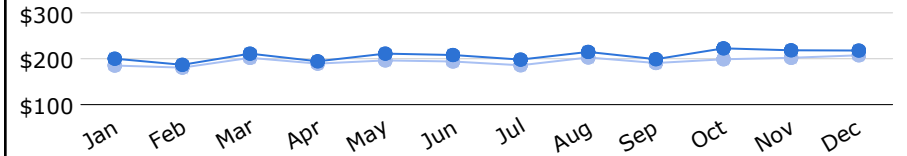

Net Pay PMPM Dental
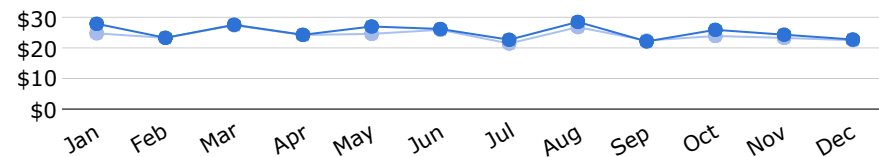
Net Pay PMPM

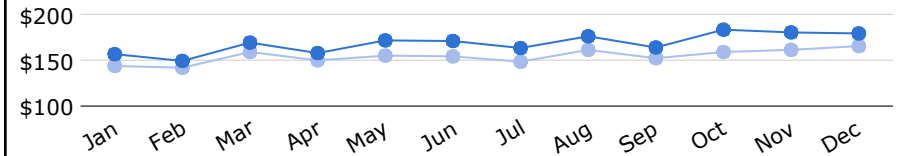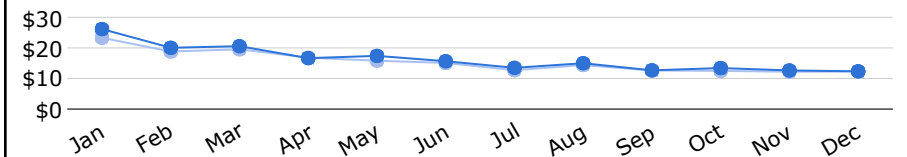## Cost Share Monthly Trends

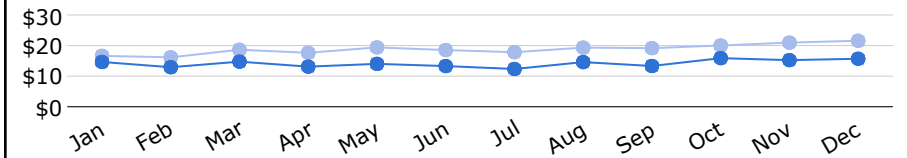**Previous**　　**Current**

Allowed Amount (in Millions)

Net Payment (in Millions)

Out of Pocket (in Millions)

Third Party Amount (in Millions)

Cost Per Member

	Previous	Current	% Change		Norm	% Difference from Norm	
Allow Amt PMPY Med and Rx	$9,545	$9,987	4.6%	▲	$8,290	20.5%	▲
Allow Amt Per Visit Office Med	$232	$243	4.8%	▲			
Allow Amt Per Adm Acute	$24,742	$24,658	-0.3%	▼	$35,059	-29.7%	▼
Allow Amt Per Visit ER	$2,147	$2,136	-0.5%	▼	$2,443	-12.5%	▼
Allow Amt Per Script Rx	$180	$198	10.2%	▲	$189	5.1%	▲
Visits Per 1000 Office Med	7,435	7,357	-1.1%		6,499	13.2%	
Admits Per 1000 Acute	64	60	-6.1%		47	29.3%	
Visits Per 1000 ER	267	282	5.3%		216	30.5%	
Scripts Per 1000 Rx	11,836	12,231	3.3%				

Cost Drivers

Allowed Amount PMPY increased $442 in the current period. The factors driving this change include:

Inpatient Price	-$7
Inpatient Use	-$134
Outpatient Price	$332
Outpatient Use	-$47
Prescription Drug Price	$264
Prescription Drug Use	$35
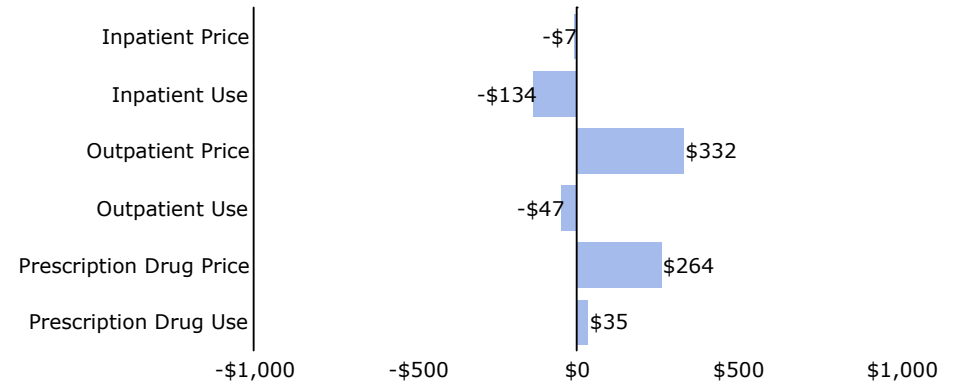
Actives
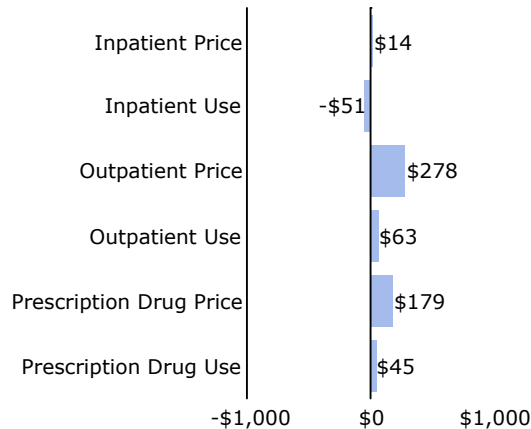**(81% of GHIP)**

Allowed Amount PMPY increased $526 in the current period. The factors driving this change include:

Inpatient Price	$14
Inpatient Use	-$51
Outpatient Price	$278
Outpatient Use	$63
Prescription Drug Price	$179
Prescription Drug Use	$45

Early Retirees
(4% of GHIP)

Allowed Amount PMPY increased $548 in the current period. The factors driving this change include:

Inpatient Price	$555
Inpatient Use	-$265
Outpatient Price	$323
Outpatient Use	-$278
Prescription Drug Price	$249
Prescription Drug Use	-$36
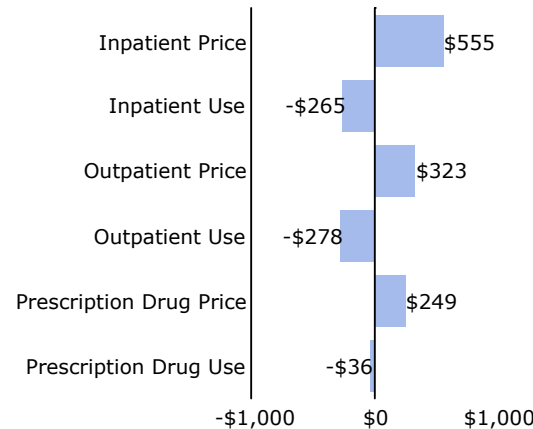
Medicare Retirees
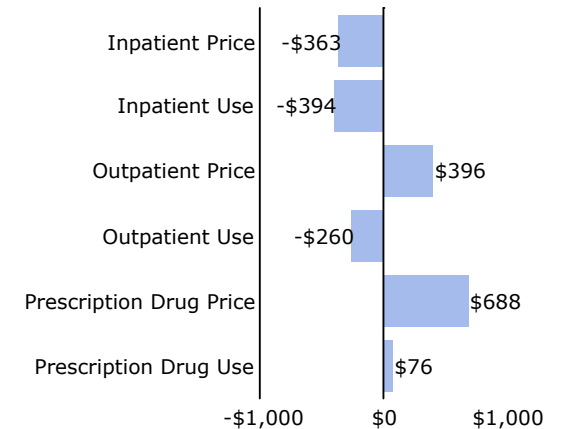**(15% of GHIP)**

Allowed Amount PMPY increased $142 in the current period. The factors driving this change include:

Inpatient Price	-$363
Inpatient Use	-$394
Outpatient Price	$396
Outpatient Use	-$260
Prescription Drug Price	$688
Prescription Drug Use	$76

Note: Employee Status of 'Other' is excluded.

10 Most Expensive Clinical Conditions

High Cost Claimants (HCC) Trends
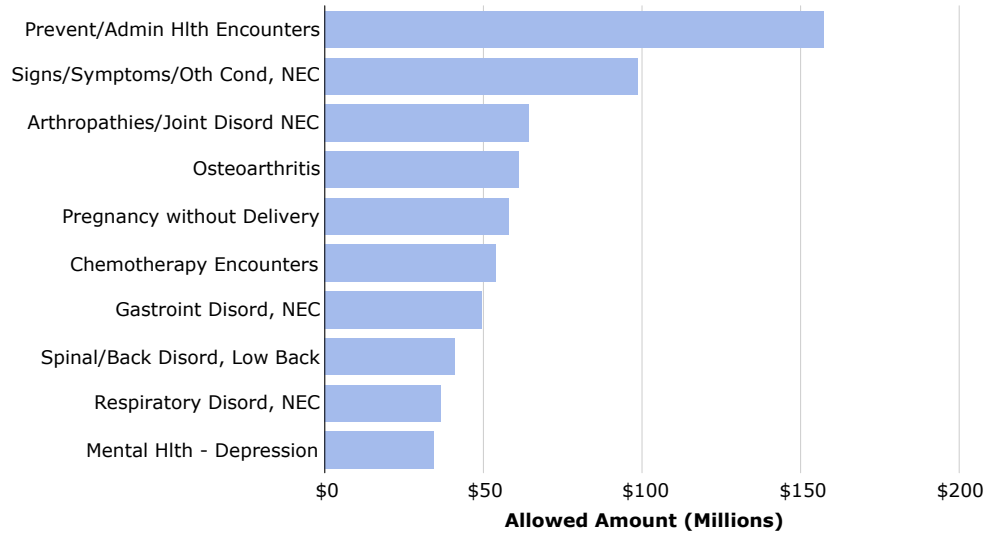
	Allow Amt Med	% of Total	+Patients	**Allow Amt Per Patient Med
Prevent/Admin Hlth Encounters	$157,238,880	8.6%	170,248	$924
Signs/Symptoms/Oth Cond, NEC	$98,594,705	5.4%	72,931	$1,352
Arthropathies/Joint Disord NEC	$64,069,388	3.5%	49,184	$1,303
Osteoarthritis	$61,071,269	3.3%	16,642	$3,670
Pregnancy without Delivery	$57,850,099	3.2%	4,657	$12,422
Chemotherapy Encounters	$53,875,978	3.0%	1,075	$50,117
Gastroint Disord, NEC	$49,343,390	2.7%	25,132	$1,963
Spinal/Back Disord, Low Back	$40,968,360	2.2%	25,137	$1,630
Respiratory Disord, NEC	$36,510,333	2.0%	20,937	$1,744
Mental Hlth - Depression	$34,105,834	1.9%	21,323	$1,599
Top 10 Subtotal	**$653,628,234**	**35.8%**	**200,963**	**$3,252**
All Clinical Conditions	**$1,825,852,481**	**100.0%**	**244,475**	**$7,468**

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

Top 10 Conditions for *Consistent HCC

	Allow Amt Med	Patients	**Allow Amt Per Patient Med
Chemotherapy Encounters	$29,616,980	403	$73,491
Renal Function Failure	$24,878,281	405	$61,428
Signs/Symptoms/Oth Cond, NEC	$11,569,134	2,663	$4,344
Condition Rel to Tx - Med/Surg	$10,853,939	511	$21,241
Multiple Sclerosis	$8,304,812	178	$46,656
Respiratory Disord, NEC	$6,329,983	1,183	$5,351
Crohns Disease	$6,222,129	334	$18,629
Infections, NEC	$6,020,591	732	$8,225
Prevent/Admin Hlth Encounters	$5,216,269	3,126	$1,669
Neurological Disorders, NEC	$5,178,779	758	$6,832

HCC: defined as member with allowed amount >= $50K.
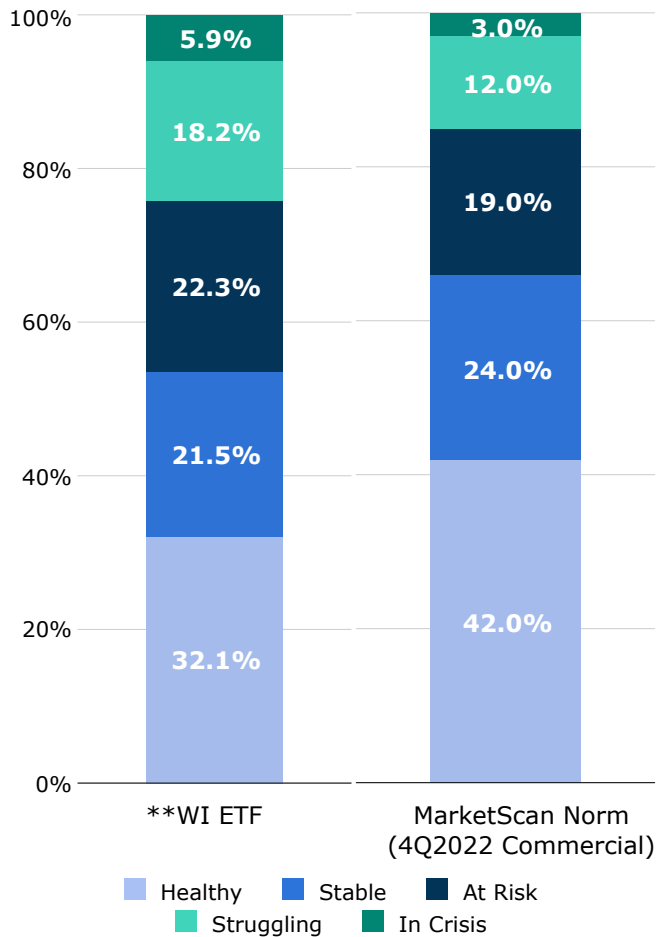*Consistent HCC: in addition, member must meet the HCC requirement for each of the last 2 Incurred Rolling years.
**Only costs associated with this condition in the current period, patients may have multiple conditions.

*Current Period: Jan 2023 - Dec 2023 (Incurred)
**DCG Period: Jan 2023 - Dec 2023

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% of Members by Risk Band

WI ETF:
- 5.9%
- 18.2%
- 22.3%
- 21.5%
- 32.1%

MarketScan Norm (4Q2022 Commercial):
- 3.0%
- 12.0%
- 19.0%
- 24.0%
- 42.0%

Legend: Healthy, Stable, At Risk, Struggling, In Crisis
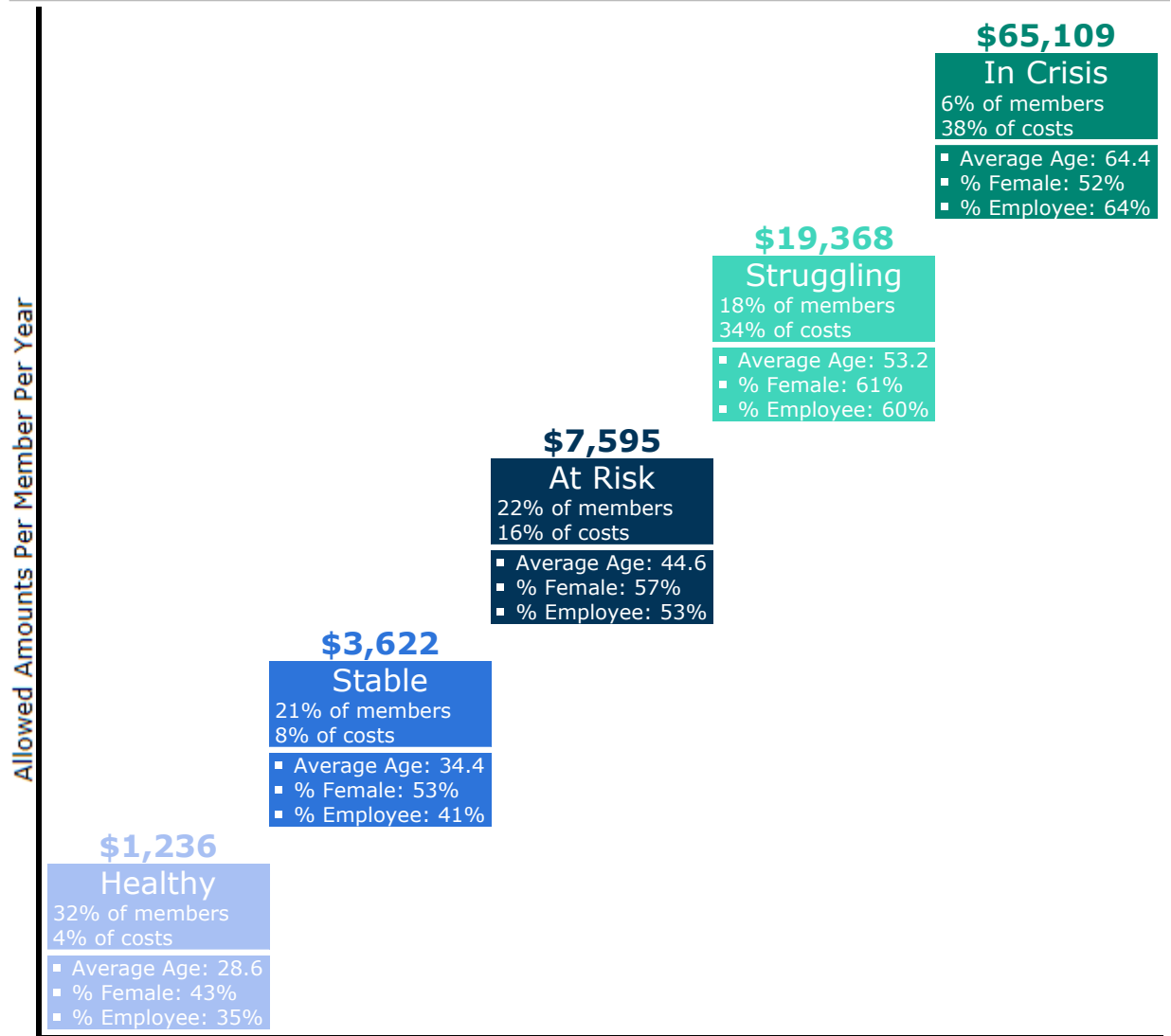
*Demographic and financial metrics are for the current period
**See glossary for details on DCG Methodology

Risk Band Profiles

Allowed Amounts Per Member Per Year

$65,109 — In Crisis
6% of members
38% of costs
- Average Age: 64.4
- % Female: 52%
- % Employee: 64%

$19,368 — Struggling
18% of members
34% of costs
- Average Age: 53.2
- % Female: 61%
- % Employee: 60%

$7,595 — At Risk
22% of members
16% of costs
- Average Age: 44.6
- % Female: 57%
- % Employee: 53%

$3,622 — Stable
21% of members
8% of costs
- Average Age: 34.4
- % Female: 53%
- % Employee: 41%

$1,236 — Healthy
32% of members
4% of costs
- Average Age: 28.6
- % Female: 43%
- % Employee: 35%

Risk Bands

Financial

Previous Period: Jan 2022 - Dec 2022 (Incurred)
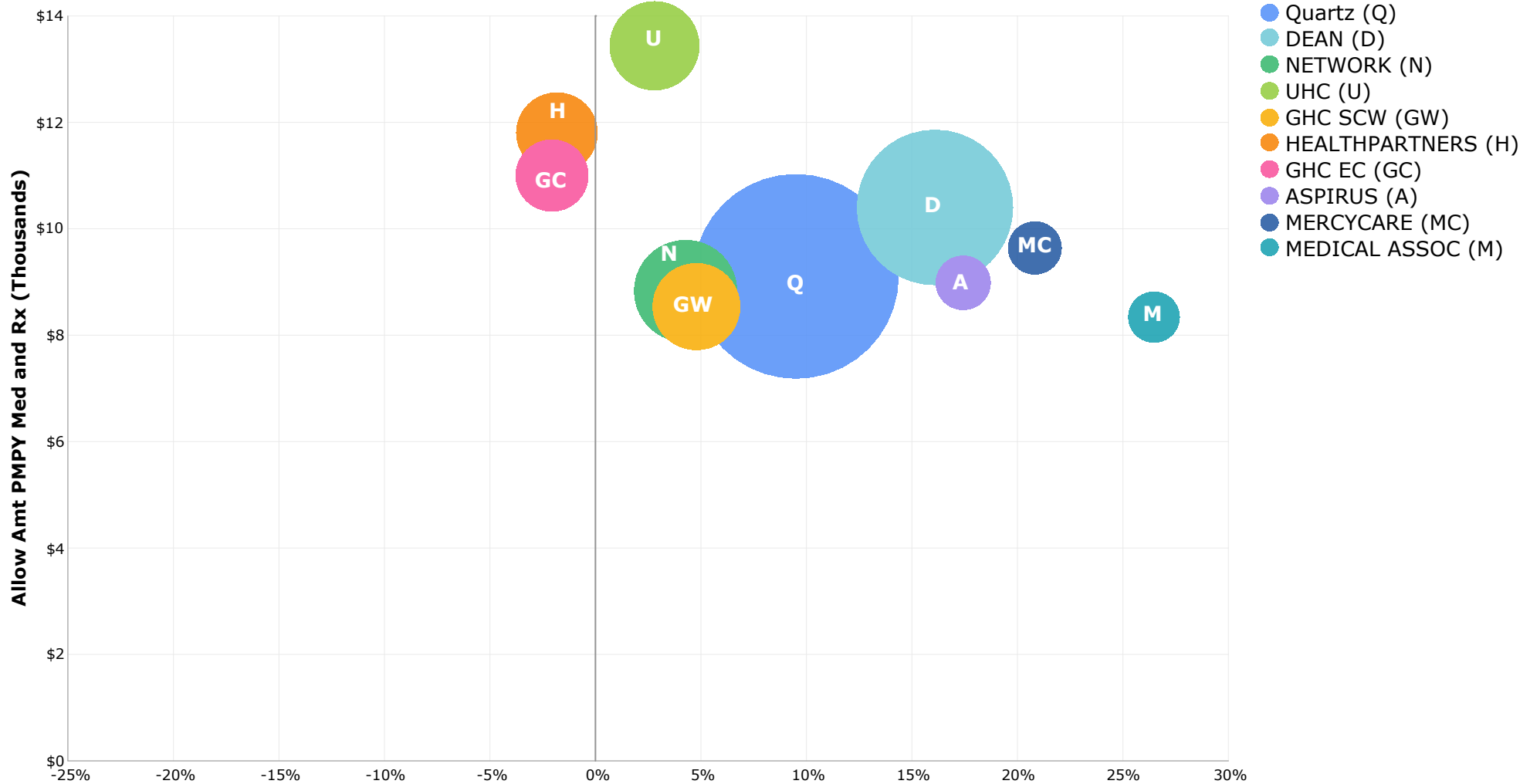**Current Period:** Jan 2023 - Dec 2023 (Incurred)

Enrollment and Allowed Amount PMPY by Plan Group

Legend:
- Quartz (Q)
- DEAN (D)
- NETWORK (N)
- UHC (U)
- GHC SCW (GW)
- HEALTHPARTNERS (H)
- GHC EC (GC)
- ASPIRUS (A)
- MERCYCARE (MC)
- MEDICAL ASSOC (M)

Y-axis: Allow Amt PMPY Med and Rx (Thousands)

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

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	Enrollment			Average Age		
	Previous	Current	% Change	Previous	Current	% Change
Employees	120,952	122,744	1.5%	51.6	51.3	-0.5%
Members	259,831	262,815	1.1%	40.1	40.0	-0.2%
Family Size Avg	2.2	2.2	-0.4%			

Membership and Net Pay PMPM by Gender

	Previous	Current	% Change
Female	135,334	136,795	1.1%
Male	124,560	126,110	1.2%

Female — $698 (Previous), $746 (Current)
Male — $596 (Previous), $643 (Current)
Total — $649 (Previous), $697 (Current)

Previous, Current
Previous / Current
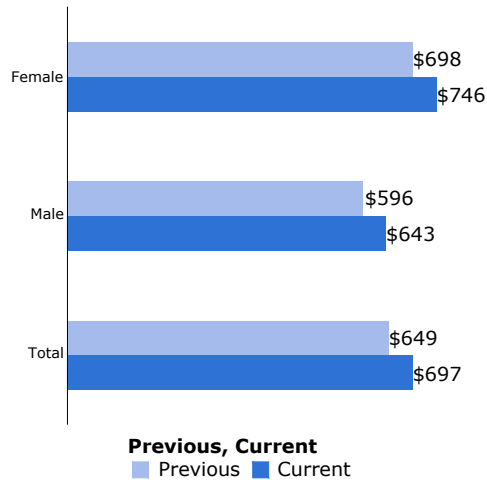
*Membership and Net Pay PMPM by Employee Relationship

	Previous	Current	% Change
Employee/Self	121,030	122,458	1.2%
Spouse	59,677	60,299	1.0%
Child/Other Dependent	79,124	80,058	1.2%

Employee/Self — $715 (Previous), $782 (Current)
Spouse — $833 (Previous), $885 (Current)
Child/Other Dependent — $403 (Previous), $421 (Current)
Total — $649 (Previous), $697 (Current)

Previous, Current
Previous / Current
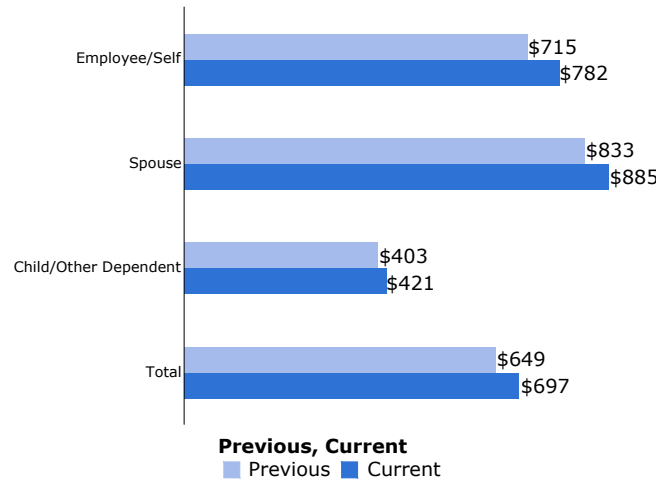
* Membership and Net Pay PMPM by Employee Status

	Previous	Current	% Change
Active	213,862	217,103	1.5%
Early Retiree	12,473	11,386	-8.7%
Medicare Retiree	38,821	38,794	-0.1%
Other	1,205	1,092	-9.4%

Active — $653 (Previous), $693 (Current)
Early Retiree — $1,147 (Previous), $1,192 (Current)
Medicare Retiree — $491 (Previous), $593 (Current)
Other — $969 (Previous), $1,155 (Current)
Total — $649 (Previous), $697 (Current)

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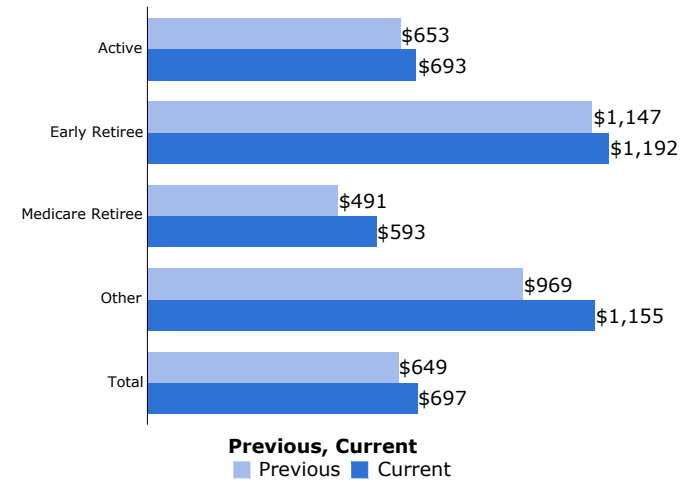
*Membership counts may not be unique since there may be transitions between the listed categories during the reported period

Glossary of Terms

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: Merative 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

- Where applicable, all financial and utilization measures have completion factors applied.
- 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)
  - Net Payment = Allowed Amount - (OOP + 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 Merative MarketScan

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