

Attachment A

Financial

Previous Period: Mar 2022 - Feb 2023 (Incurred)
 Current Period: Mar 2023 - Feb 2024 (Incurred)



	Net Payment		Net Payment PMPM		
	Previous	Current	Previous	Current	% Change
Dental	\$60M	\$63M	\$20.9	\$21.8	4.2% ▲
Drug (RX)	\$351M	\$402M	\$122.8	\$138.3	12.6% ▲
Medical	\$1.46B	\$1.59B	\$511.2	\$547.6	7.1% ▲
Total	\$1.87B	\$2.06B	\$654.9	\$707.7	8.1% ▲

Actives (81% of GHIP)

	Net Payment		Net Payment PMPM		
	Previous	Current	Previous	Current	% Change
Dental	\$47M	\$50M	\$20.5	\$21.2	3.7% ▲
Drug (RX)	\$292M	\$338M	\$127.0	\$143.7	13.1% ▲
Medical	\$1.17B	\$1.27B	\$510.0	\$537.5	5.4% ▲
Total	\$1.51B	\$1.65B	\$657.4	\$702.4	6.8% ▲

Early Retirees (4% of GHIP)

	Net Payment		Net Payment PMPM		
	Previous	Current	Previous	Current	% Change
Dental	\$2M	\$2M	\$20.6	\$21.6	5.0% ▲
Drug (RX)	\$26M	\$26M	\$229.8	\$244.6	6.4% ▲
Medical	\$0.1B	\$0.1B	\$899.5	\$960.0	6.7% ▲
Total	\$0.13B	\$0.13B	\$1,149.9	\$1,226.3	6.6% ▲

Medicare Retirees (15% of GHIP)

	Net Payment		Net Payment PMPM		
	Previous	Current	Previous	Current	% Change
Dental	\$10M	\$11M	\$23.3	\$24.8	6.6% ▲
Drug (RX)	\$31M	\$36M	\$71.1	\$81.7	15.0% ▲
Medical	\$0.18B	\$0.22B	\$413.7	\$497.5	20.3% ▲
Total	\$0.22B	\$0.27B	\$508.1	\$604.0	18.9% ▲

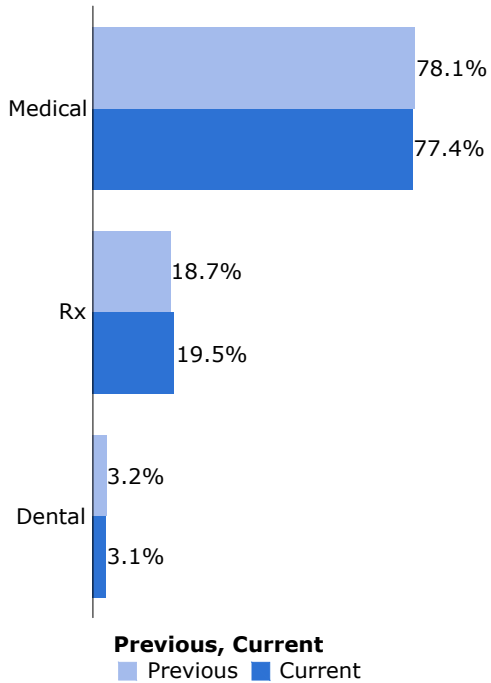
Financial

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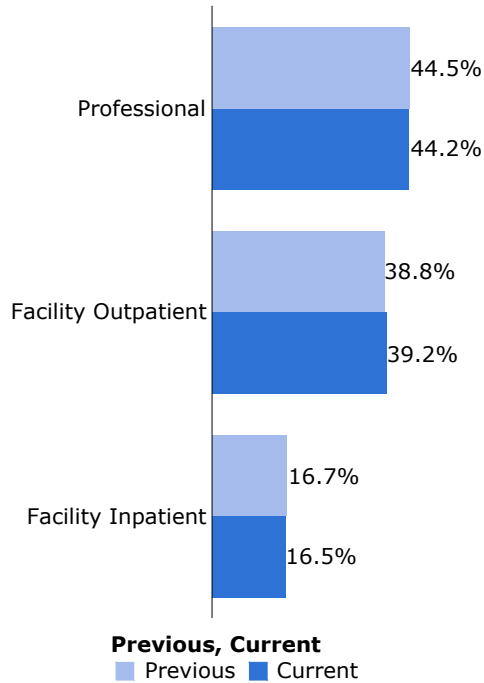
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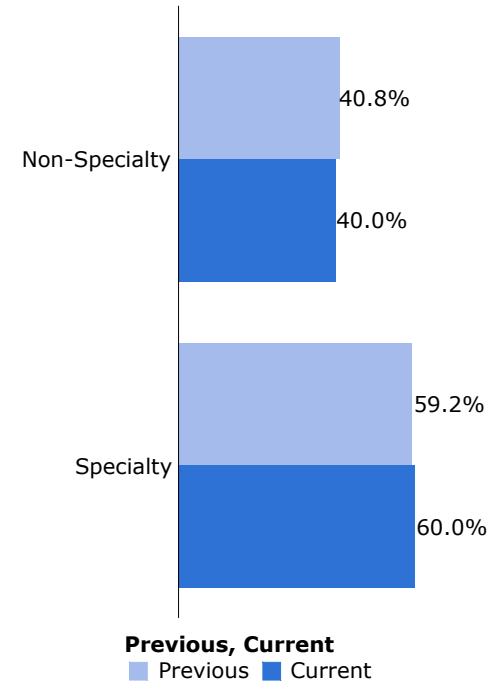
Net Payment by Summary Categories



Net Payment by Medical Service Categories



Net Payment by Non-Specialty vs Specialty Drugs



Financial

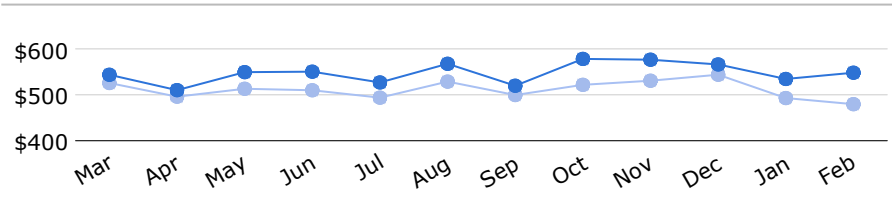
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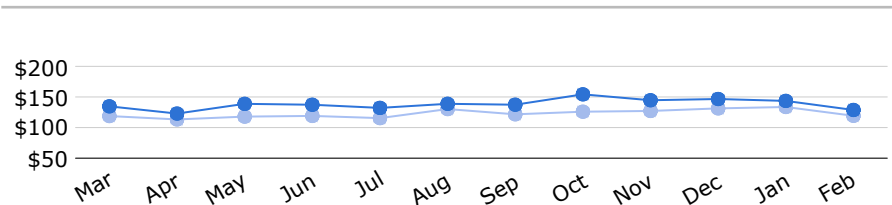
Net Payment Per Member Trends by Benefit Categories

Previous Current

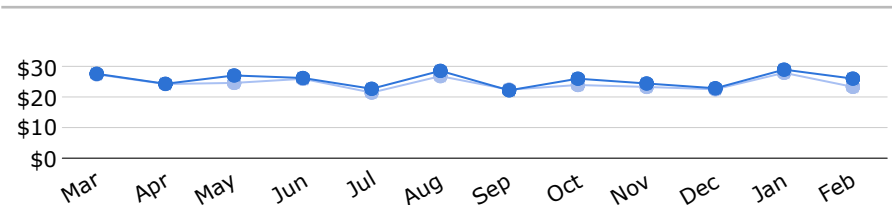
Net Pay PMPM Med



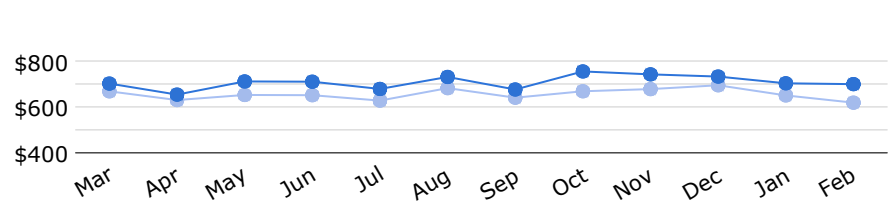
Net Pay PMPM Rx



Net Pay PMPM Dental



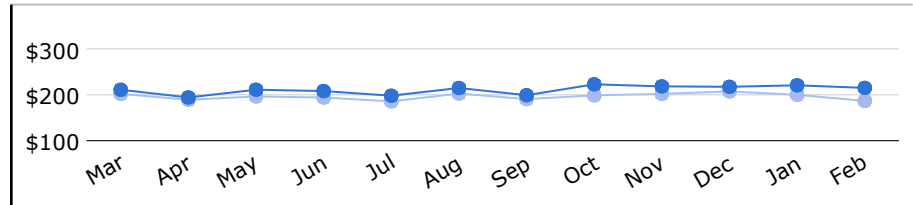
Net Pay PMPM



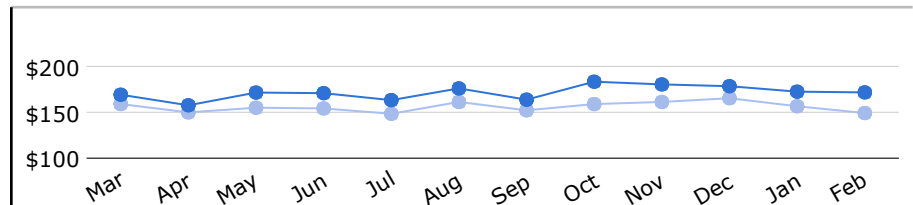
Cost Share Monthly Trends

Previous Current

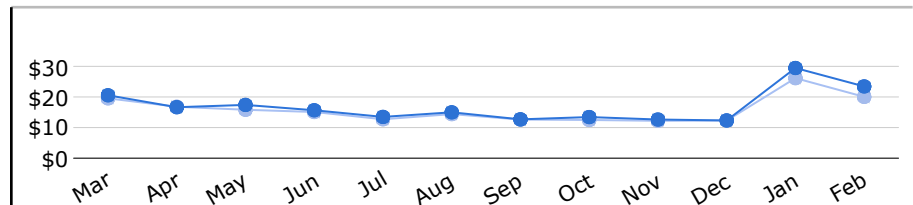
Allowed Amount (in Millions)



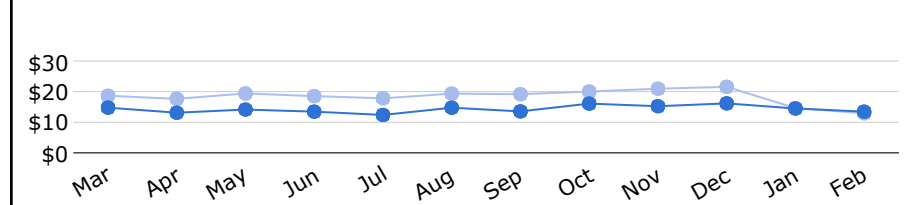
Net Payment (in Millions)



Out of Pocket (in Millions)



Third Party Amount (in Millions)



Financial

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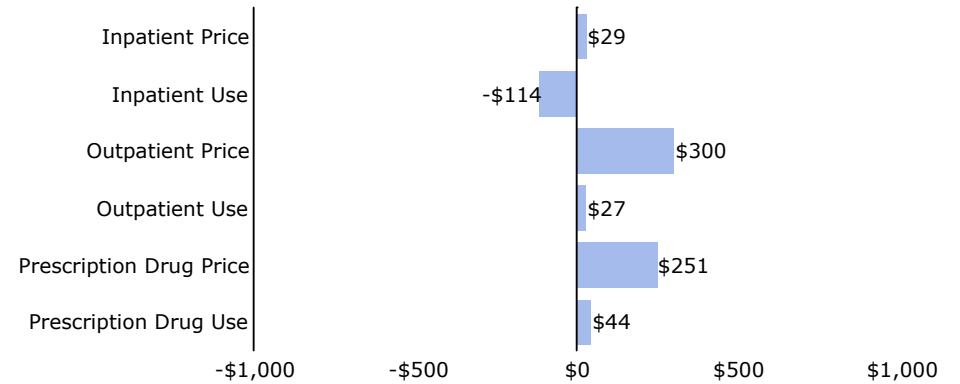


Cost Per Member

	Previous	Current	% Change		Norm	% Difference from Norm
Allow Amt PMPY Med and Rx	\$9,614	\$10,151	5.6%	▲	\$8,282	22.6% ▲
Allow Amt Per Visit Office Med	\$234	\$246	5.1%	▲		
Allow Amt Per Adm Acute	\$24,414	\$24,964	2.3%	▲	\$35,092	-28.9% ▼
Allow Amt Per Visit ER	\$2,135	\$2,131	-0.2%	▼	\$2,443	-12.8% ▼
Allow Amt Per Script Rx	\$182	\$200	9.4%	▲	\$189	5.8% ▲
Visits Per 1000 Office Med	7,427	7,399	-0.4%		6,496	13.9%
Admits Per 1000 Acute	64	61	-5.7%		46	30.3%
Visits Per 1000 ER	274	286	4.3%		216	32.6%
Scripts Per 1000 Rx	11,915	12,362	3.8%			

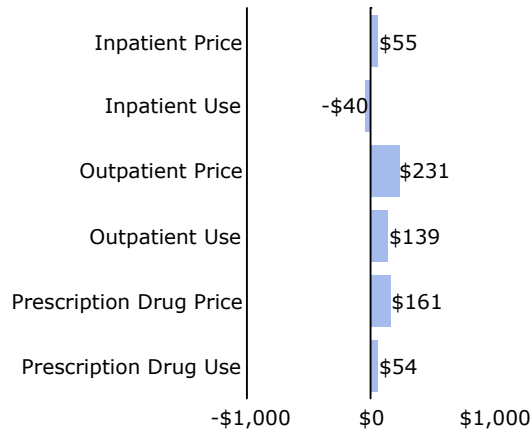
Cost Drivers

Allowed Amount PMPY increased \$537 in the current period.
The factors driving this change include:



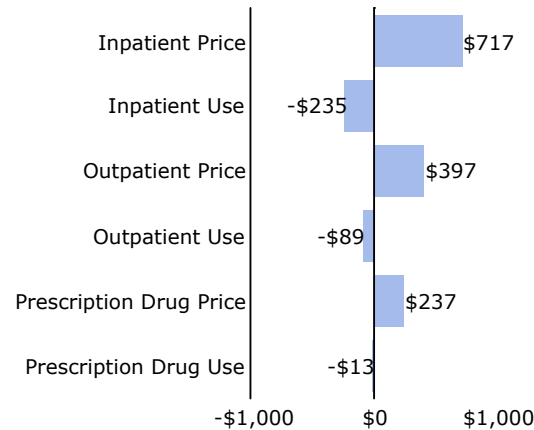
Actives (81% of GHIP)

Allowed Amount PMPY increased \$599 in the current period.
The factors driving this change include:



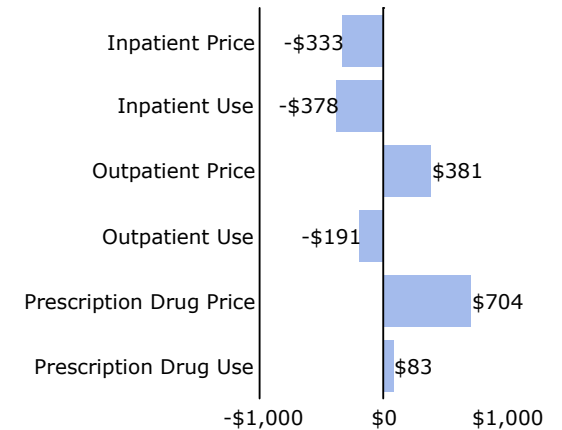
Early Retirees (4% of GHIP)

Allowed Amount PMPY increased \$1,013 in the current period.
The factors driving this change include:



Medicare Retirees (15% of GHIP)

Allowed Amount PMPY increased \$265 in the current period.
The factors driving this change include:



Note: Employee Status of 'Other' is excluded.

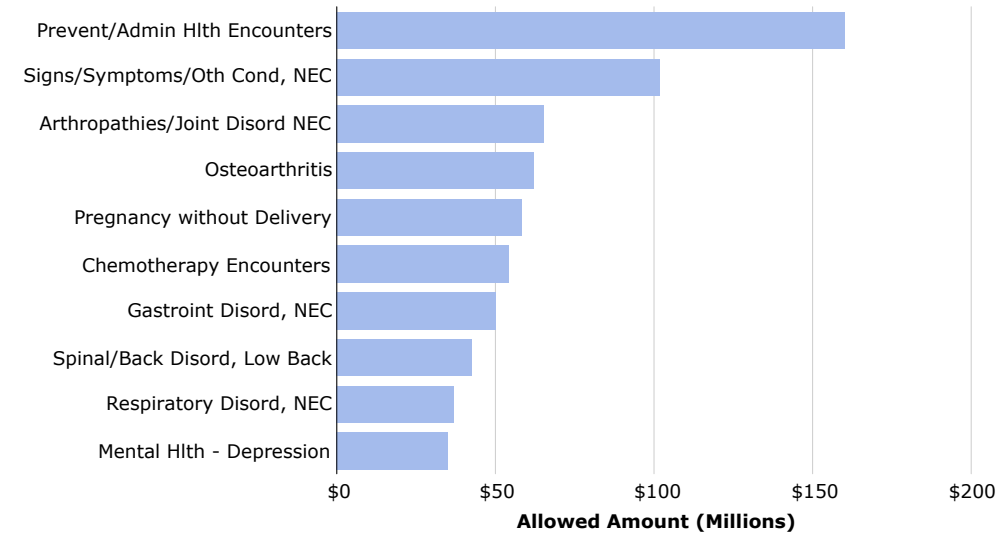
Clinical

Previous Period: Mar 2022 - Feb 2023 (Incurred)

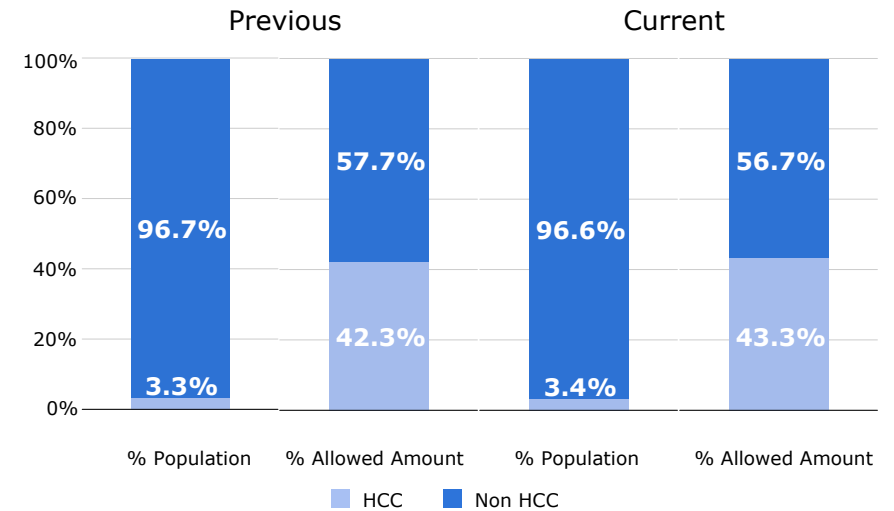
Current Period: Mar 2023 - Feb 2024 (Incurred)



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	\$160,166,487	8.6%	172,101	\$931
Signs/Symptoms/Oth Cond, NEC	\$101,785,058	5.5%	73,488	\$1,385
Arthropathies/Joint Disord NEC	\$65,026,430	3.5%	49,919	\$1,303
Osteoarthritis	\$62,095,952	3.3%	16,838	\$3,688
Pregnancy without Delivery	\$58,352,133	3.1%	4,735	\$12,324
Chemotherapy Encounters	\$54,122,935	2.9%	1,083	\$49,975
Gastroint Disord, NEC	\$50,090,386	2.7%	25,530	\$1,962
Spinal/Back Disord, Low Back	\$42,607,075	2.3%	25,514	\$1,670
Respiratory Disord, NEC	\$36,850,130	2.0%	21,332	\$1,727
Mental Hlth - Depression	\$34,818,859	1.9%	21,653	\$1,608
Top 10 Subtotal	\$665,915,446	35.8%	203,295	\$3,276
All Clinical Conditions	\$1,861,904,702	100.0%	247,339	\$7,528

Top 10 Conditions for *Consistent HCC

	Allow Amt Med	Patients	**Allow Amt Per Patient Med
Chemotherapy Encounters	\$30,358,068	403	\$75,330
Renal Function Failure	\$23,596,139	401	\$58,843
Signs/Symptoms/Oth Cond, NEC	\$12,508,231	2,770	\$4,516
Condition Rel to Tx - Med/Surg	\$9,390,145	529	\$17,751
Respiratory Disord, NEC	\$8,642,863	1,250	\$6,914
Multiple Sclerosis	\$8,553,497	190	\$45,018
Cancer - Leukemia	\$7,006,526	196	\$35,748
Crohns Disease	\$6,157,328	348	\$17,693
Infections, NEC	\$5,708,500	709	\$8,051
Gastroint Disord, NEC	\$5,635,287	1,144	\$4,926

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.

+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.

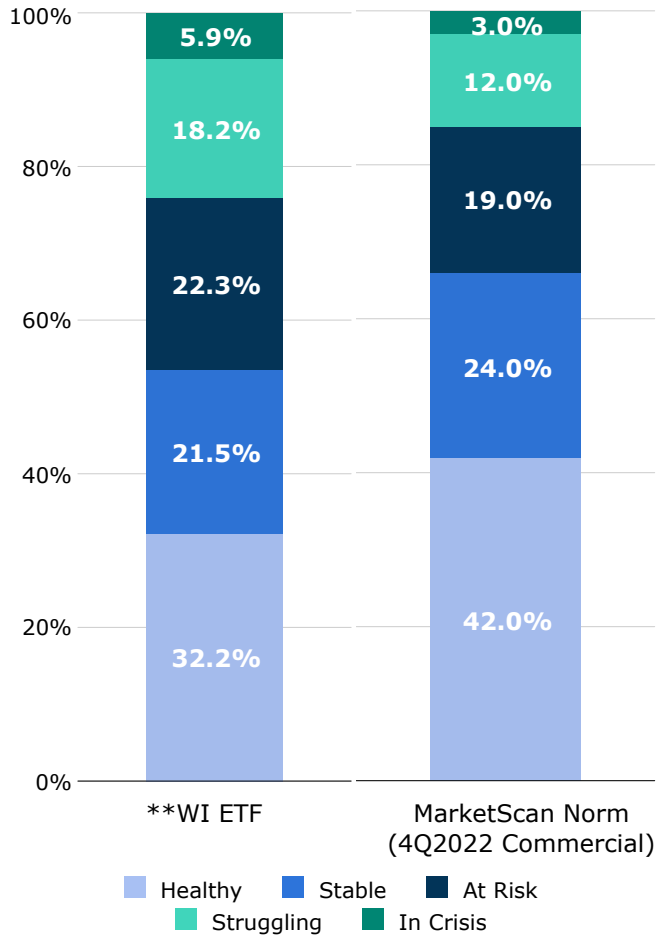
Clinical

*Current Period: Mar 2023 - Feb 2024 (Incurred)

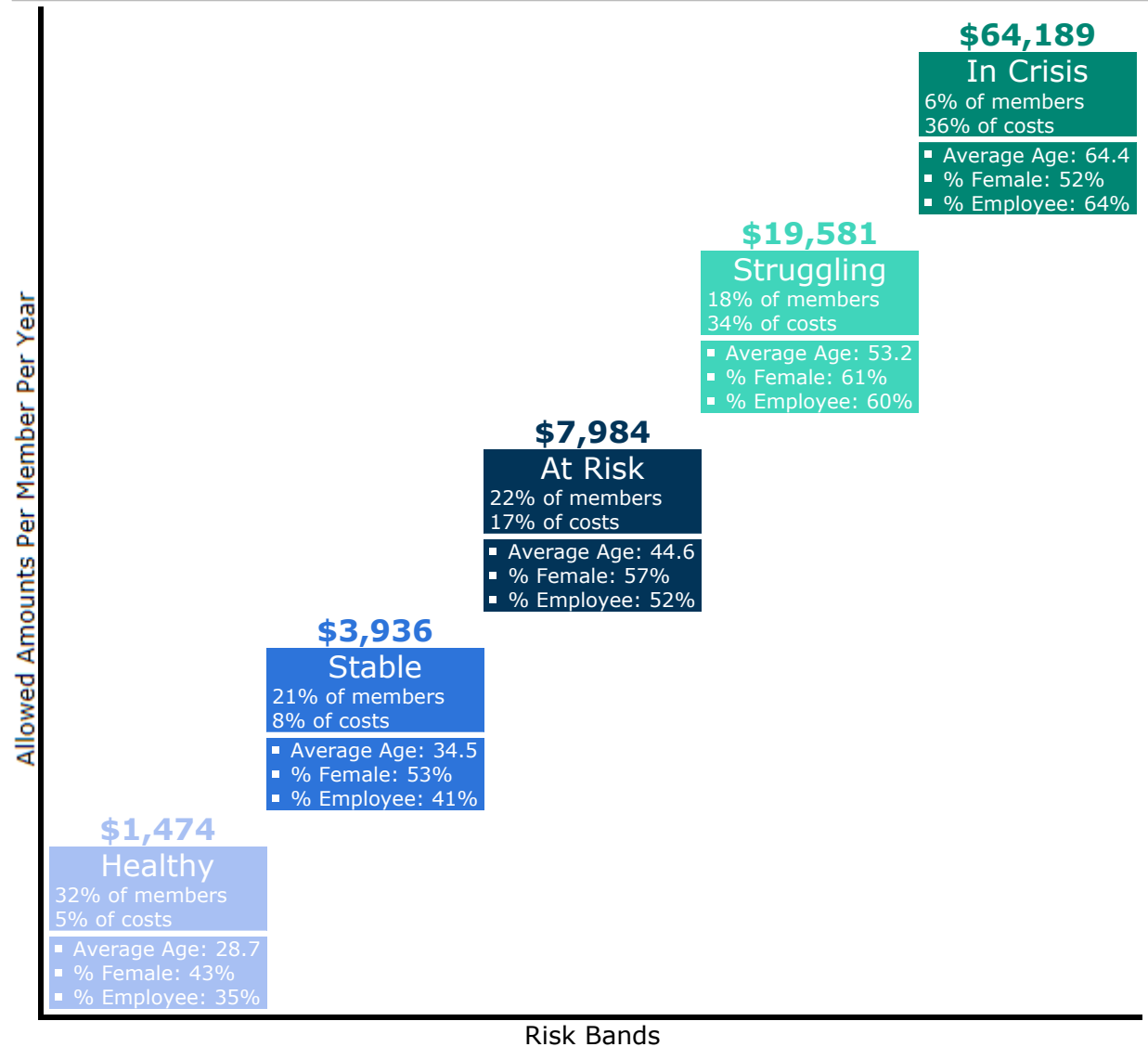
**DCG Period: Jan 2023 - Dec 2023



% of Members by Risk Band



Risk Band Profiles



*Demographic and financial metrics are for the current period

**See glossary for details on DCG Methodology

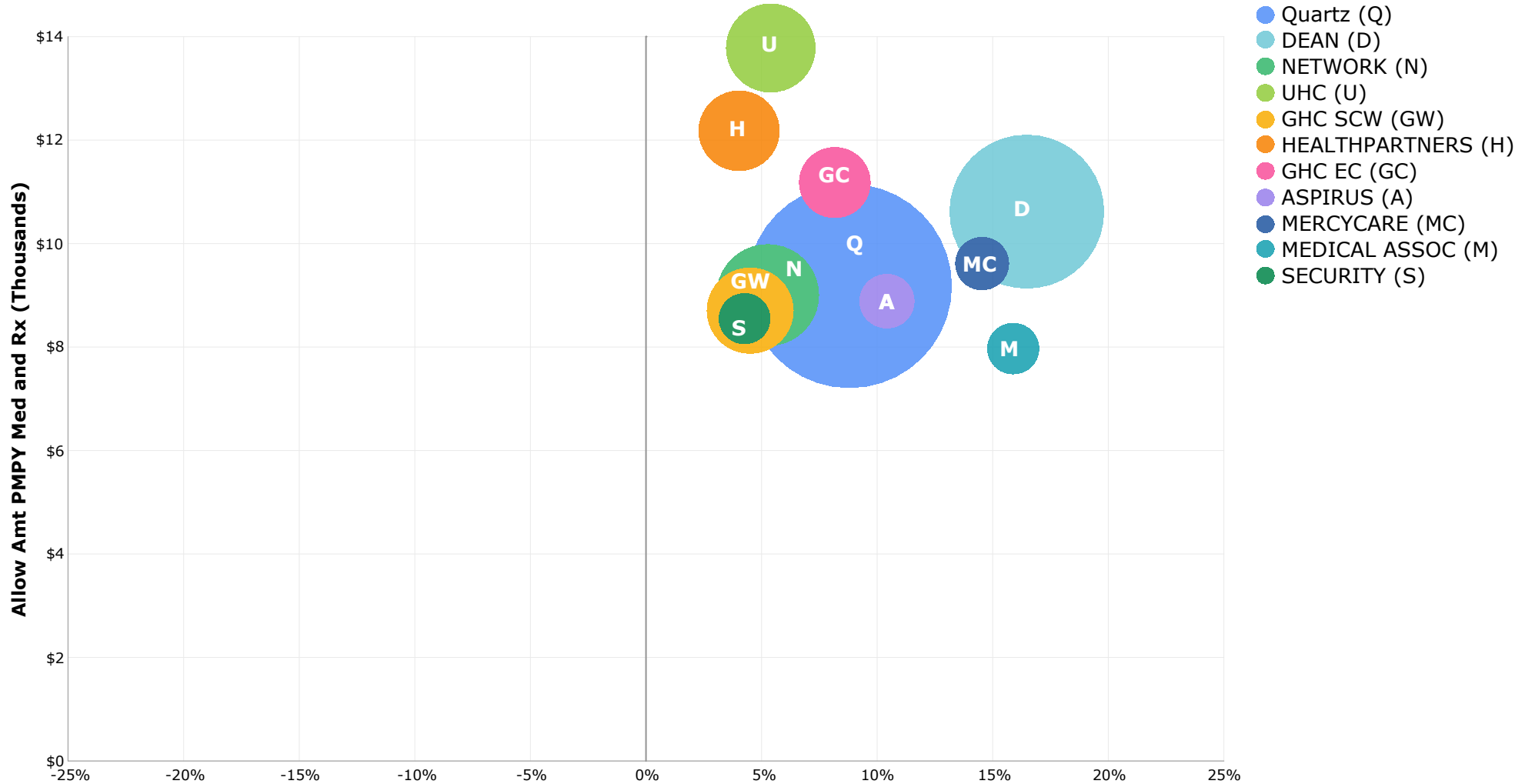
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Enrollment and Allowed Amount PMPY by Plan Group



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: Mar 2022 - Feb 2023 (Incurred)

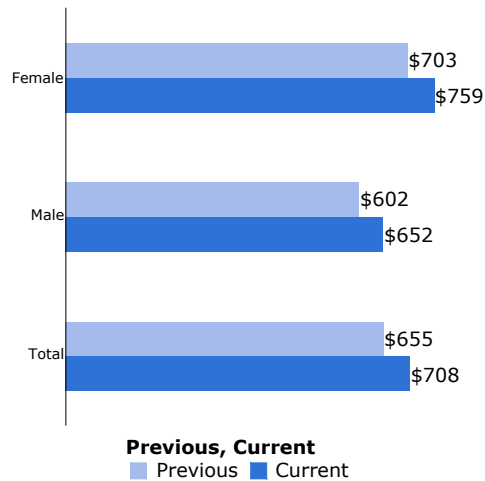
Current Period: Mar 2023 - Feb 2024 (Incurred)



	Enrollment			Average Age		
	Previous	Current	% Change	Previous	Current	% Change
Employees	123,244	124,565	1.1%	51.5	51.3	-0.5%
Members	265,041	266,836	0.7%	40.1	40.0	-0.1%
Family Size Avg	2.2	2.2	-0.4%			

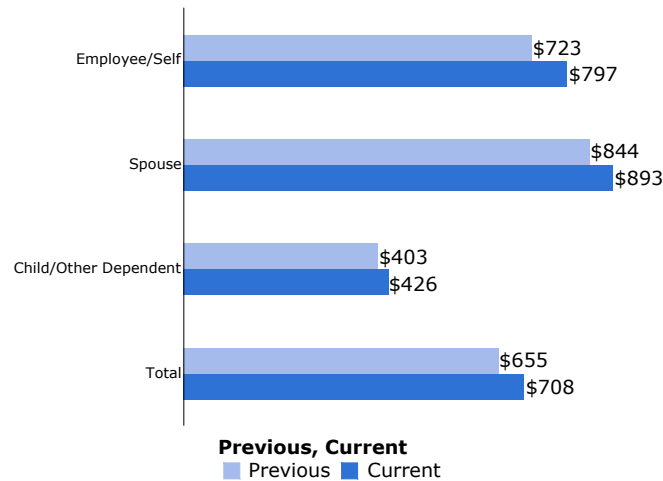
Membership and Net Pay PMPM by Gender

	Previous	Current	% Change
Female	137,989	138,872	0.6%
Male	127,116	128,055	0.7%



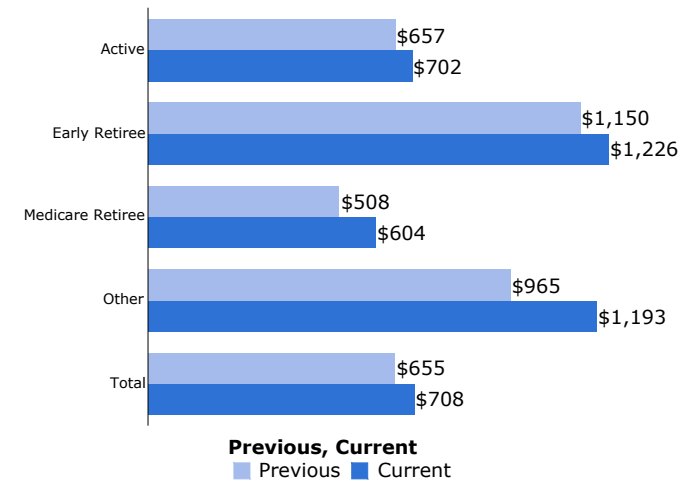
*Membership and Net Pay PMPM by Employee Relationship

	Previous	Current	% Change
Employee/Self	123,048	124,028	0.8%
Spouse	61,004	61,297	0.5%
Child/Other Dependent	80,989	81,511	0.6%



* Membership and Net Pay PMPM by Employee Status

	Previous	Current	% Change
Active	218,704	220,597	0.9%
Early Retiree	12,608	11,540	-8.5%
Medicare Retiree	39,073	39,142	0.2%
Other	1,175	1,046	-11.0%



*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: 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