

# Attachment A

## Financial

Previous Period: Jun 2022 - May 2023 (Incurred)

Current Period: Jun 2023 - May 2024 (Incurred)



	Net Payment		Net Payment PMPM		
	Previous	Current	Previous	Current	% Change
Dental	\$60M	\$64M	\$21.1	\$21.9	4.0% ▲
Drug (RX)	\$363M	\$408M	\$126.7	\$139.6	10.2% ▲
Medical	\$1.48B	\$1.62B	\$516.9	\$555.7	7.5% ▲
<b>Total</b>	<b>\$1.91B</b>	<b>\$2.1B</b>	<b>\$664.7</b>	<b>\$717.2</b>	<b>7.9% ▲</b>

### Actives

	Net Payment		Net Payment PMPM		
	Previous	Current	Previous	Current	% Change
Dental	\$48M	\$51M	\$20.6	\$21.4	3.7% ▲
Drug (RX)	\$304M	\$344M	\$131.5	\$145.2	10.4% ▲
Medical	\$1.18B	\$1.29B	\$511.8	\$546.2	6.7% ▲
<b>Total</b>	<b>\$1.53B</b>	<b>\$1.69B</b>	<b>\$663.9</b>	<b>\$712.8</b>	<b>7.4% ▲</b>

### Early Retirees

	Net Payment		Net Payment PMPM		
	Previous	Current	Previous	Current	% Change
Dental	\$2M	\$2M	\$21.1	\$21.8	3.4% ▲
Drug (RX)	\$26M	\$27M	\$231.2	\$255.2	10.4% ▲
Medical	\$0.1B	\$0.1B	\$914.4	\$956.0	4.6% ▲
<b>Total</b>	<b>\$0.13B</b>	<b>\$0.13B</b>	<b>\$1,166.7</b>	<b>\$1,233.1</b>	<b>5.7% ▲</b>

### Medicare Retirees

	Net Payment		Net Payment PMPM		
	Previous	Current	Previous	Current	% Change
Dental	\$10M	\$11M	\$23.5	\$24.8	5.5% ▲
Drug (RX)	\$32M	\$36M	\$72.6	\$80.4	10.6% ▲
Medical	\$0.19B	\$0.23B	\$438.7	\$508.3	15.9% ▲
<b>Total</b>	<b>\$0.23B</b>	<b>\$0.27B</b>	<b>\$534.9</b>	<b>\$613.5</b>	<b>14.7% ▲</b>

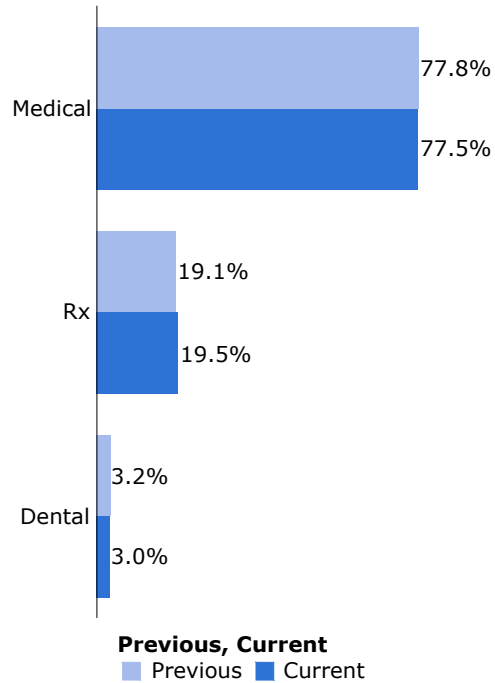
# Financial

Previous Period: Jun 2022 - May 2023 (Incurred)

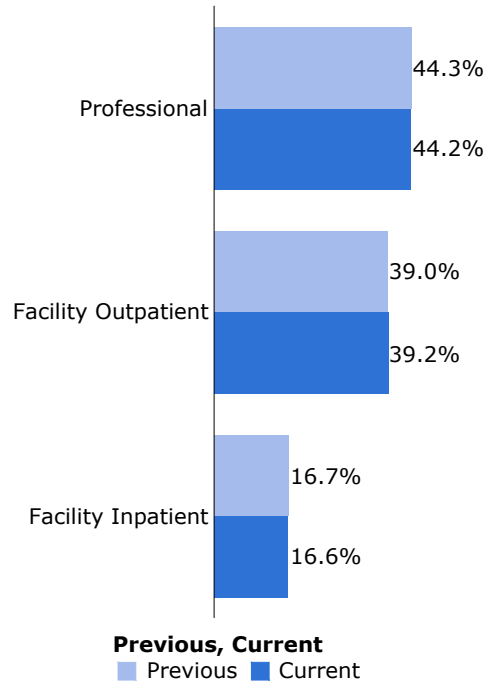
Current Period: Jun 2023 - May 2024 (Incurred)



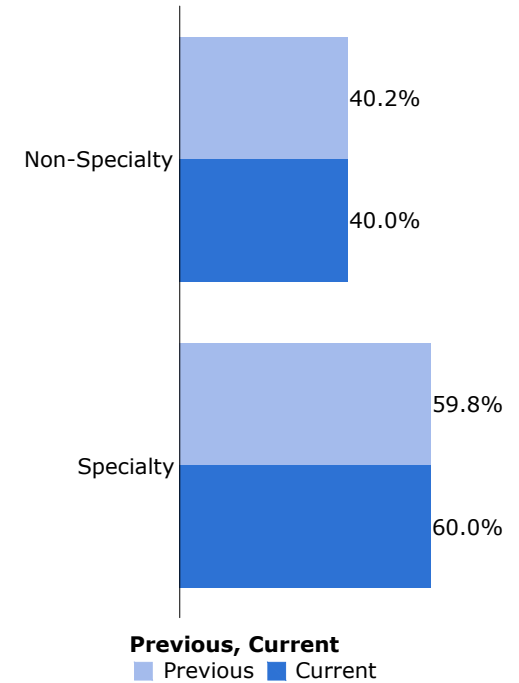
### Net Payment by Summary Categories



### Net Payment by Medical Service Categories



### Net Payment by Non-Specialty vs Specialty Drugs



# Financial

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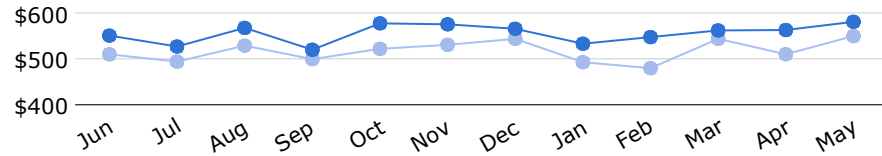
Current Period: Jun 2023 - May 2024 (Incurred)



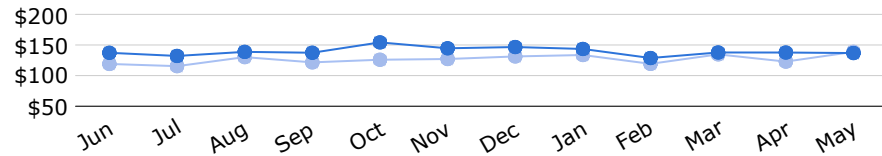
## Net Payment Per Member Trends by Benefit Categories

Previous Current

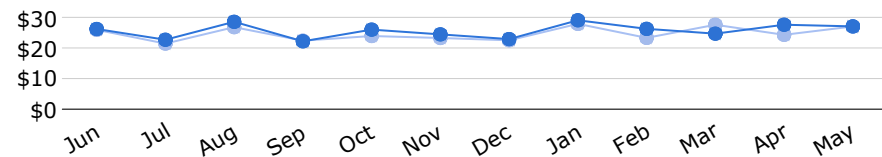
### Net Pay PMPM Med



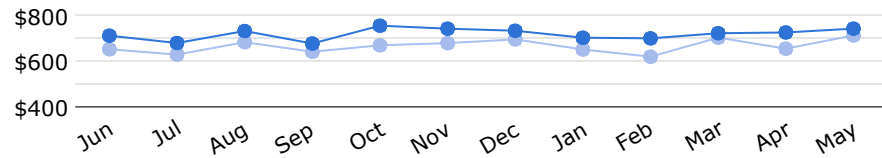
### Net Pay PMPM Rx



### Net Pay PMPM Dental



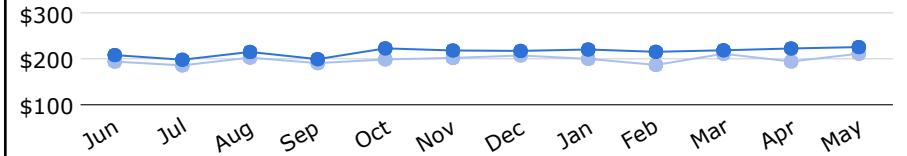
### Net Pay PMPM



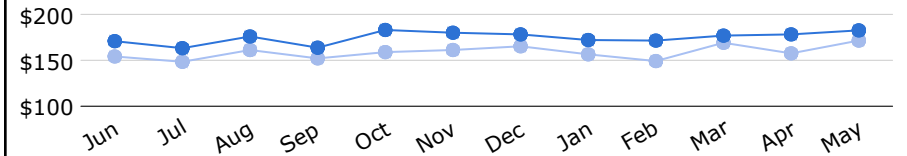
## Cost Share Monthly Trends

Previous Current

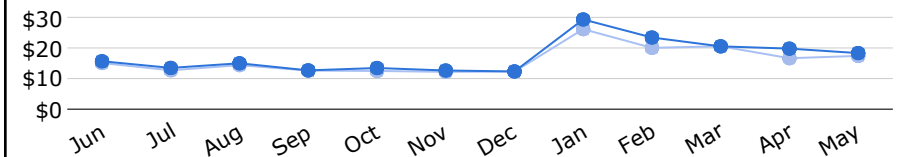
### Allowed Amount (in Millions)



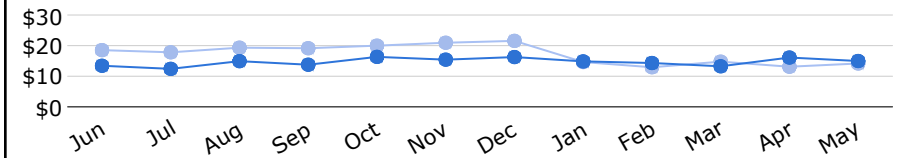
### Net Payment (in Millions)



### Out of Pocket (in Millions)



### Third Party Amount (in Millions)



# Financial

Previous Period: Jun 2022 - May 2023 (Incurred)

Current Period: Jun 2023 - May 2024 (Incurred)

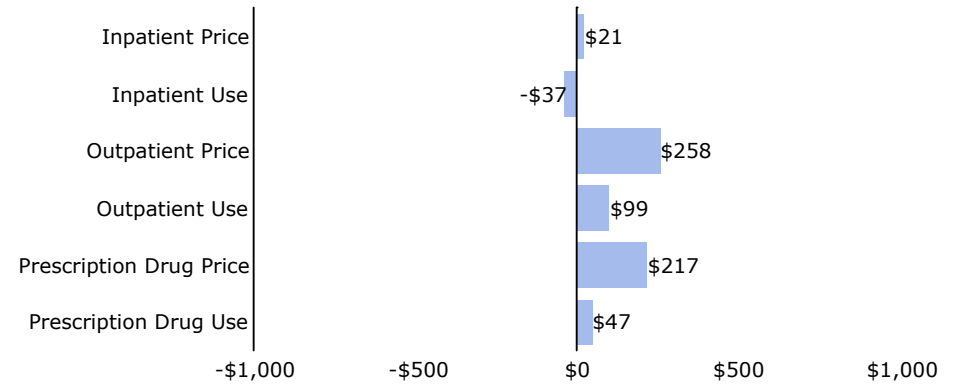


## Cost Per Member

	Previous	Current	% Change		Norm	% Difference from Norm
Allow Amt PMPY Med and Rx	\$9,699	\$10,304	6.2%	▲	\$8,269	24.6% ▲
Allow Amt Per Visit Office Med	\$235	\$248	5.6%	▲		
Allow Amt Per Adm Acute	\$24,624	\$24,952	1.3%	▲	\$35,067	-28.8% ▼
Allow Amt Per Visit ER	\$2,117	\$2,140	1.1%	▲	\$2,443	-12.4% ▼
Allow Amt Per Script Rx	\$187	\$202	8.0%	▲	\$189	7.0% ▲
Visits Per 1000 Office Med	7,442	7,363	-1.1%		6,491	13.4%
Admits Per 1000 Acute	63	62	-2.3%		46	32.7%
Visits Per 1000 ER	279	288	3.2%		216	33.5%
Scripts Per 1000 Rx	11,995	12,419	3.5%			

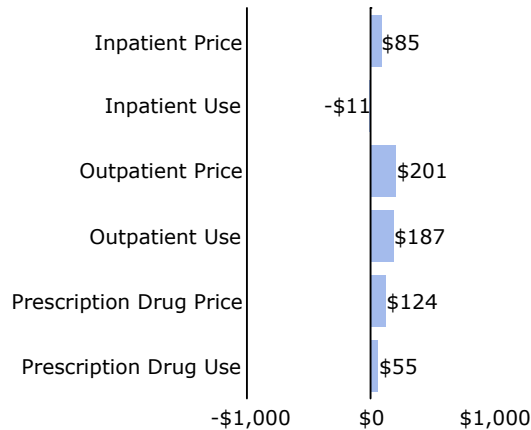
## Cost Drivers

Allowed Amount PMPY increased \$606 in the current period.  
The factors driving this change include:



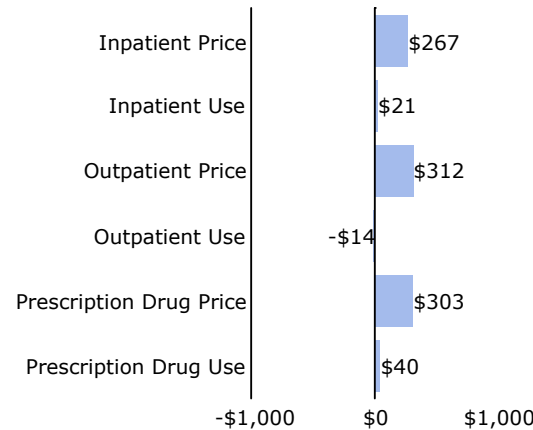
## Actives (81% of GHIP)

Allowed Amount PMPY increased \$641 in the current period.  
The factors driving this change include:



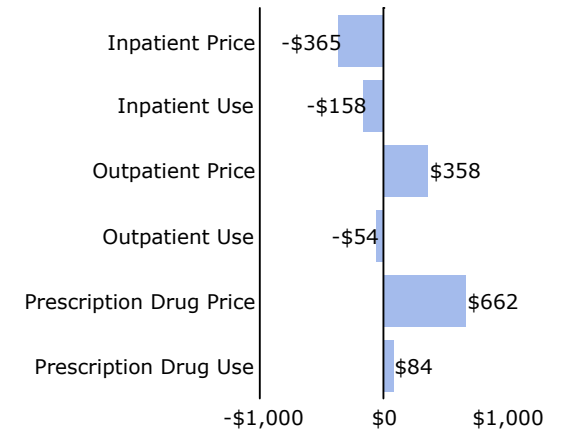
## Early Retirees (4% of GHIP)

Allowed Amount PMPY increased \$929 in the current period.  
The factors driving this change include:



## Medicare Retirees (15% of GHIP)

Allowed Amount PMPY increased \$527 in the current period.  
The factors driving this change include:



Note: Employee Status of 'Other' is excluded.

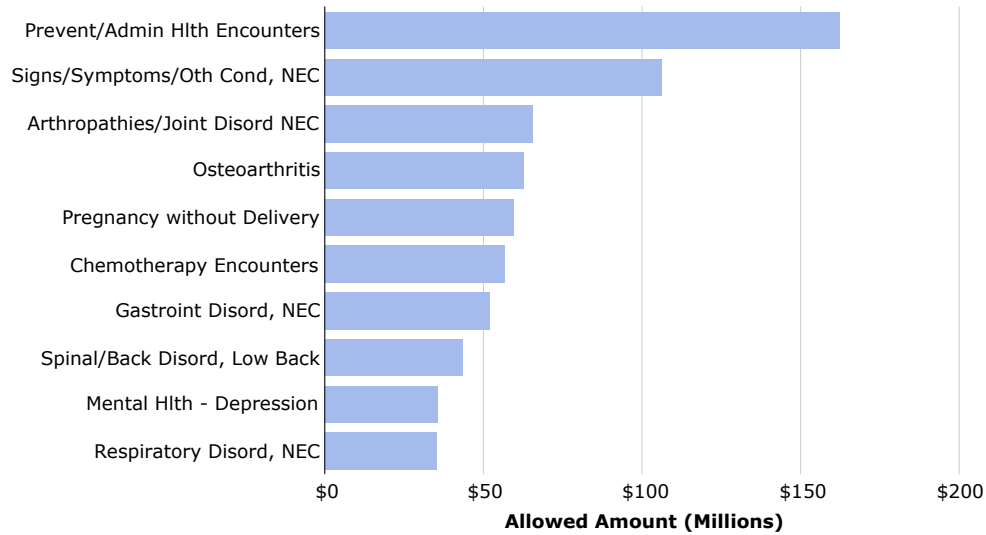
# Clinical

Previous Period: Jun 2022 - May 2023 (Incurred)

Current Period: Jun 2023 - May 2024 (Incurred)



## 10 Most Expensive Clinical Conditions

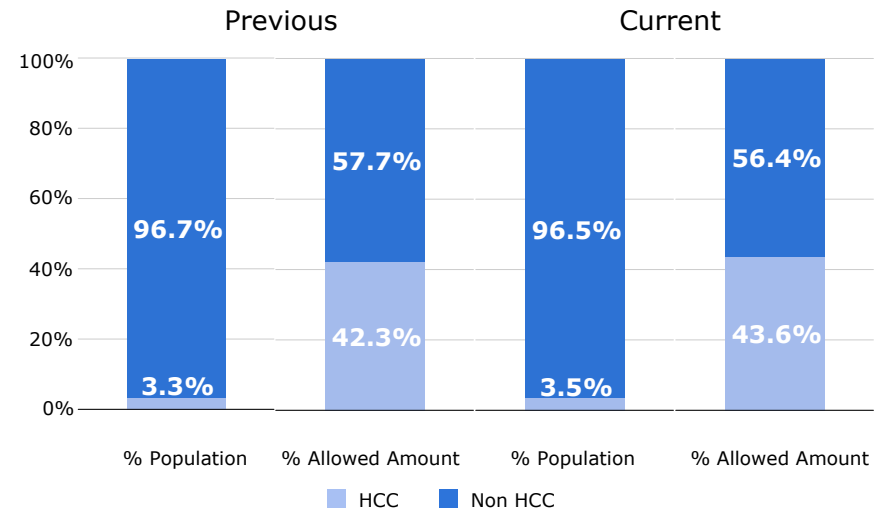


	Allow Amt Med	% of Total	+Patients	**Allow Amt Per Patient Med
Prevent/Admin Hlth Encounters	\$162,362,247	8.6%	173,338	\$937
Signs/Symptoms/Oth Cond, NEC	\$106,274,089	5.6%	74,210	\$1,432
Arthropathies/Joint Disord NEC	\$65,330,476	3.4%	50,288	\$1,299
Osteoarthritis	\$62,562,218	3.3%	17,253	\$3,626
Pregnancy without Delivery	\$59,356,569	3.1%	4,744	\$12,512
Chemotherapy Encounters	\$56,686,153	3.0%	1,091	\$51,958
Gastroint Disord, NEC	\$51,959,393	2.7%	25,825	\$2,012
Spinal/Back Disord, Low Back	\$43,527,225	2.3%	25,930	\$1,679
Mental Hlth - Depression	\$35,636,917	1.9%	21,644	\$1,647
Respiratory Disord, NEC	\$35,260,648	1.9%	21,590	\$1,633
<b>Top 10 Subtotal</b>	<b>\$678,955,935</b>	<b>35.8%</b>	<b>204,537</b>	<b>\$3,319</b>
<b>All Clinical Conditions</b>	<b>\$1,898,735,997</b>	<b>100.0%</b>	<b>248,129</b>	<b>\$7,652</b>

+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.

## High Cost Claimants (HCC) Trends



## Top 10 Conditions for \*Consistent HCC

	Allow Amt Med	Patients	**Allow Amt Per Patient Med
Chemotherapy Encounters	\$32,354,168	399	\$81,088
Renal Function Failure	\$23,174,378	413	\$56,112
Signs/Symptoms/Oth Cond, NEC	\$13,293,851	2,841	\$4,679
Condition Rel to Tx - Med/Surg	\$9,138,208	517	\$17,675
Multiple Sclerosis	\$8,926,790	204	\$43,759
Cancer - Leukemia	\$8,056,041	200	\$40,280
Respiratory Disord, NEC	\$7,360,057	1,282	\$5,741
Crohns Disease	\$6,754,187	370	\$18,255
Gastroint Disord, NEC	\$6,218,207	1,205	\$5,160
Diabetes	\$5,647,853	1,047	\$5,394

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.

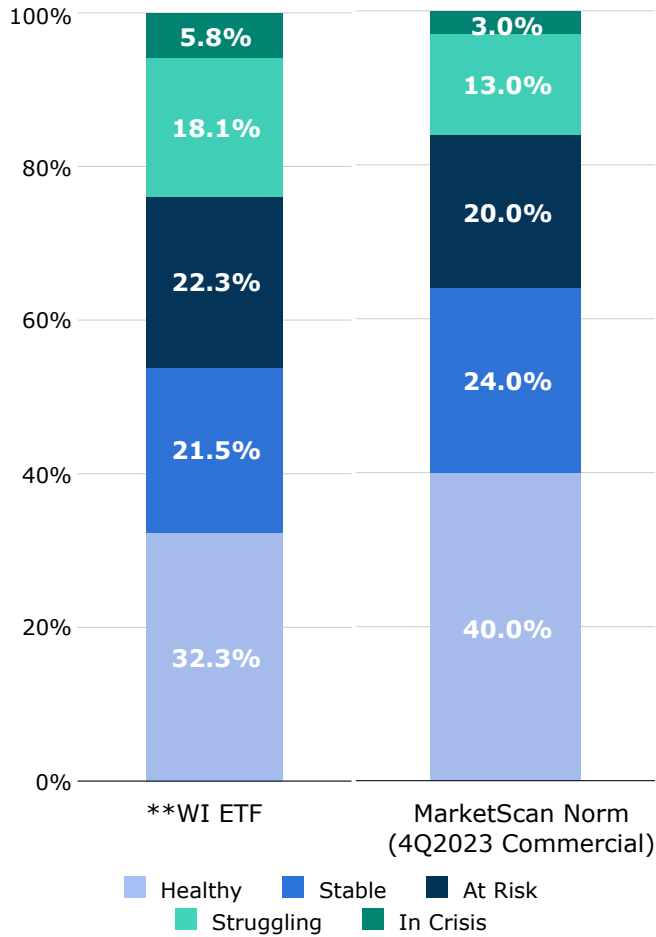
# Clinical

\*Current Period: Jun 2023 - May 2024 (Incurred)

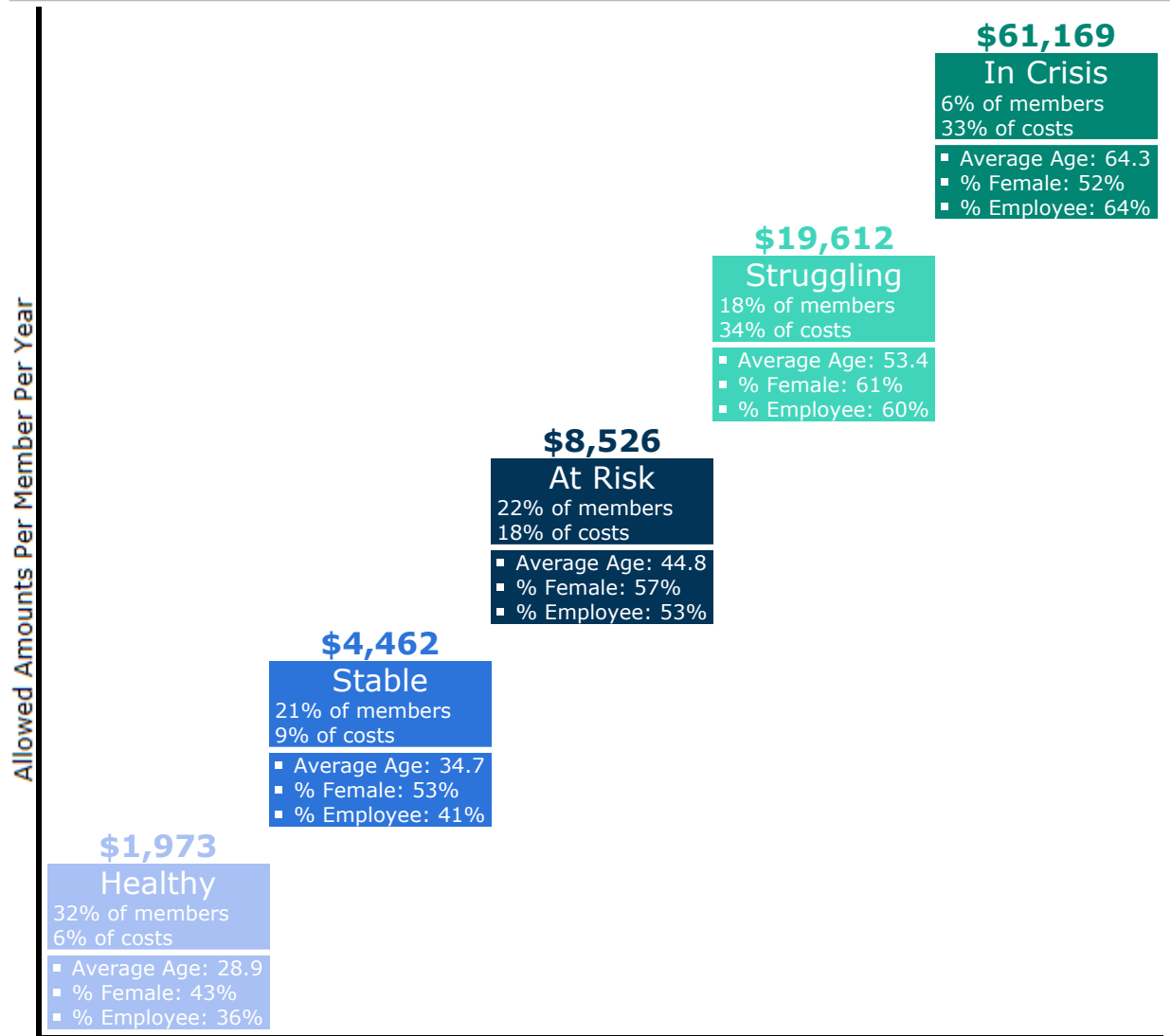
\*\*DCG Period: Jan 2023 - Dec 2023



## % of Members by Risk Band



## Risk Band Profiles



\*Demographic and financial metrics are for the current period

\*\*See glossary for details on DCG Methodology

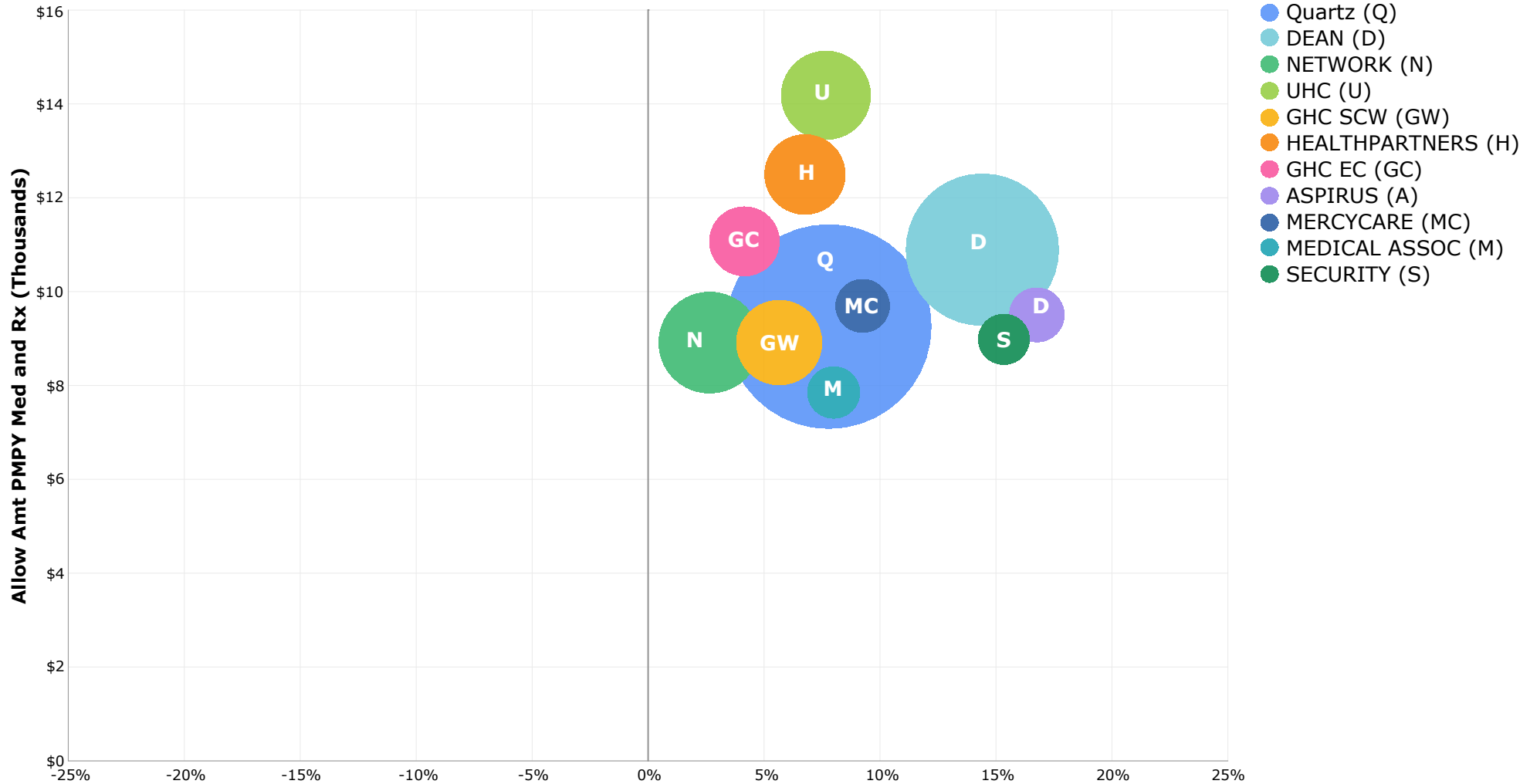
# Financial

Previous Period: Jun 2022 - May 2023 (Incurred)

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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: Jun 2022 - May 2023 (Incurred)

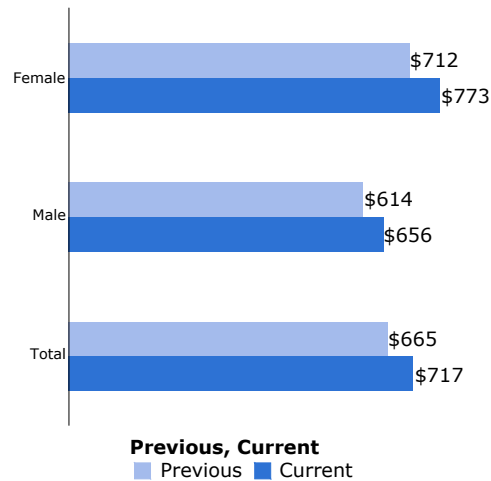
Current Period: Jun 2023 - May 2024 (Incurred)



	Enrollment			Average Age		
	Previous	Current	% Change	Previous	Current	% Change
Employees	122,599	124,535	1.6%	51.5	51.3	-0.5%
Members	263,939	266,890	1.1%	40.1	40.0	-0.2%
Family Size Avg	2.2	2.2	-0.4%			

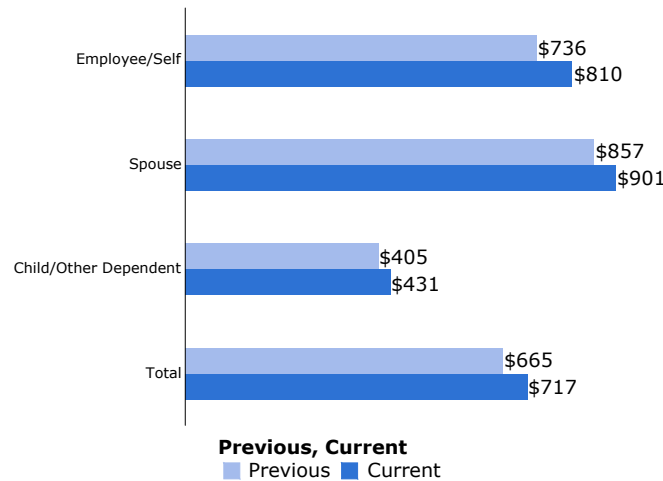
## Membership and Net Pay PMPM by Gender

	Previous	Current	% Change
Female	137,406	138,995	1.2%
Male	126,607	127,977	1.1%



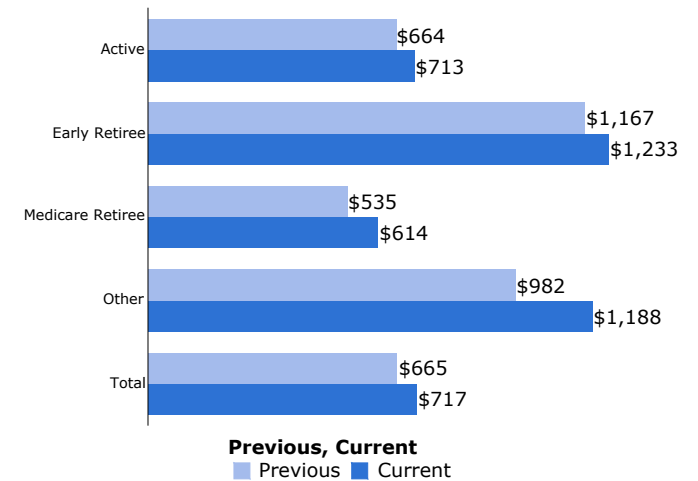
## \*Membership and Net Pay PMPM by Employee Relationship

	Previous	Current	% Change
Employee/Self	122,456	123,979	1.2%
Spouse	60,753	61,197	0.7%
Child/Other Dependent	80,730	81,714	1.2%



## \* Membership and Net Pay PMPM by Employee Status

	Previous	Current	% Change
Active	217,232	220,402	1.5%
Early Retiree	12,492	11,328	-9.3%
Medicare Retiree	39,208	39,386	0.5%
Other	1,147	1,020	-11.1%



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



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## 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

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## 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

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## 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

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## 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

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## 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