


# Quarterly Plan Performance Review

## Low Ded Plan • 2026-4Q

UMR
A UnitedHealthcare Company

RPG 5.10 • Run Date: 7/29/2026

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# Report Criteria & Contents

### Experience Periods*

- **2026 Plan Year (Current)**
  - 2026-4Q.1st four Quarters: Claims Paid 7/1/2025 - 6/30/2026
- **2025 Plan Year**
  - 2025-4Q.1st four Quarters: Claims Paid 7/1/2024 - 6/30/2025
  - 2025 Full Year: 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

### 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 InfoPort℠
- Composition: 5,369 groups with approximately 8.9 million members
- Norm Period matches Current Year: Claims Paid 7/1/2025 - 6/30/2026

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


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# Executive Summary

## Cost Drivers

- Overall Cost Trend based on Medical Paid PEPY: +13.1%
- High-Cost Claimants Paid PMPM trend: +31.2%; Non HCCs trend: +7.3%
- Top Paid Diagnostic Chapters: Health Status & Services (+8.6% Paid PMPM), Musculoskeletal (+20.0%), Neoplasms (Cancer) (+8.0%)

## Membership & Demographics

- Total membership is 9.5% higher than prior period
- Employees increased 9.9%, while Dependents were up 9.0%
- 72.9% of members had < $2,500 medical paid, with 14.1% having no claims paid at all during the reporting period

## Utilization Key Indicators

- Paid per IP Admit was $30,475, which is 1.8% lower than 2025-4Q
- Paid per ER Visit was $3,388, which is 6.4% higher than 2025-4Q

## Network Utilization & Savings

- 97.8% of all Medical spend dollars were to In Network providers
- The average In Network discount was 67.8%, which is 0.7 pts above the 2025 average discount of 67.1%

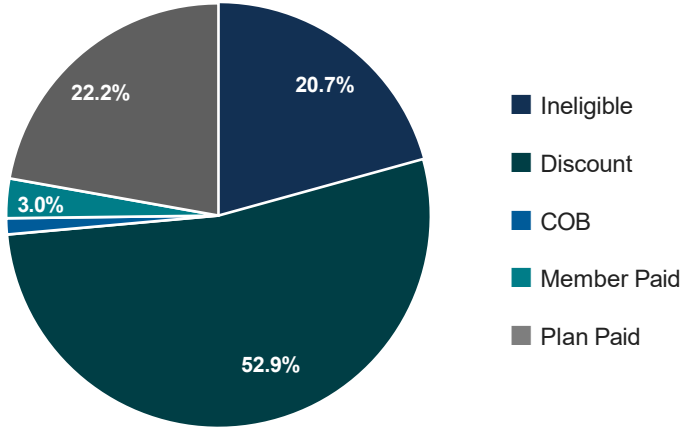
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# Medical Total Savings Summary

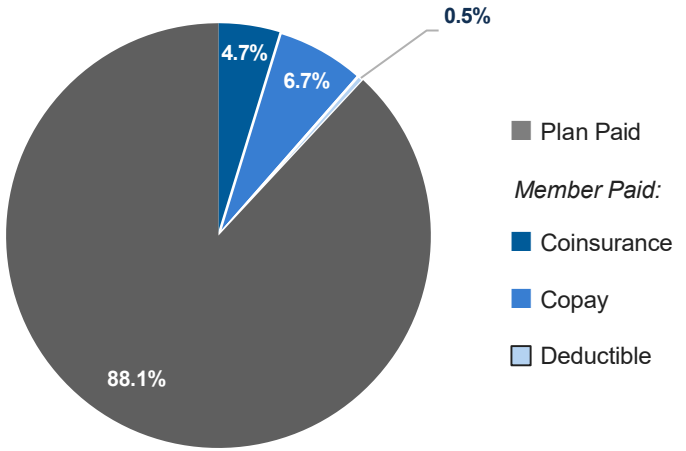
### *Dollar Chain: Billed to Paid Dollars*

| Dollar Amount | 2026-4Q Total Dollars | 2026-4Q PMPM* | 2025 PMPM* | *Trend* |
|---|---|---|---|---|
| **Medical Billed** | **$652,827,457** | **$2,119** | $1,796 | ***18.0%*** |
| **(-) Ineligible** | **$135,085,494** | **$439** | $344 | ***27.5%*** |
| **Medical Covered** | **$517,741,962** | **$1,681** | $1,452 | ***15.8%*** |
| **(-) Discount** | **$344,873,410** | **$1,120** | $958 | ***16.8%*** |
| **Medical Allowed** | **$172,868,553** | **$561** | $494 | ***13.7%*** |
| **(-) COB** | **$7,992,622** | **$26** | $20 | ***27.3%*** |
| **(-) Coinsurance** | **$7,788,806** | **$25** | $24 | ***6.8%*** |
| **(-) Copay** | **$11,054,455** | **$36** | $33 | ***9.4%*** |
| **(-) Deductible** | **$758,823** | **$2** | $2 | ***-1.4%*** |
| **Total Member Paid** | **$19,602,084** | **$64** | $59 | ***7.9%*** |
| **Total Plan Paid** | **$144,771,039** | **$470** | $414 | ***13.6%*** |

### *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.

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# Medical & Rx Paid Claims by Age Range

| Age | 2025-4Q (7/1/2024 - 6/30/2025) | | | | | | 2026-4Q (7/1/2025 - 6/30/2026) | | | | | | 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 | $6,890,919 | $2,397 | $38,602 | $13 | **$6,929,521** | **$2,410** | $9,301,879 | $2,956 | $34,970 | $11 | $9,336,848 | **$2,967** | *34.7%* | *23.1%* |
| 1 | $932,891 | $313 | $22,769 | $8 | **$955,660** | **$320** | $1,147,597 | $349 | $55,618 | $17 | $1,203,215 | **$366** | *25.9%* | *14.1%* |
| 2 - 4 | $1,879,975 | $187 | $94,174 | $9 | **$1,974,149** | **$197** | $2,532,539 | $243 | $152,245 | $15 | $2,684,785 | **$257** | *36.0%* | *30.8%* |
| 5 - 9 | $2,464,990 | $130 | $1,058,729 | $56 | **$3,523,719** | **$186** | $3,605,208 | $180 | $513,249 | $26 | $4,118,458 | **$206** | *16.9%* | *10.9%* |
| 10 - 14 | $3,347,809 | $168 | $402,682 | $20 | **$3,750,491** | **$188** | $4,226,164 | $192 | $1,260,433 | $57 | $5,486,596 | **$250** | *46.3%* | *32.9%* |
| 15 - 19 | $4,913,298 | $212 | $1,465,329 | $63 | **$6,378,627** | **$275** | $5,397,877 | $213 | $1,600,616 | $63 | $6,998,492 | **$276** | *9.7%* | *0.1%* |
| 20 - 24 | $4,469,258 | $199 | $1,655,592 | $74 | **$6,124,850** | **$273** | $5,815,288 | $237 | $2,438,402 | $99 | $8,253,690 | **$336** | *34.8%* | *23.1%* |
| 25 - 29 | $6,294,307 | $324 | $2,477,499 | $128 | **$8,771,806** | **$451** | $7,894,066 | $377 | $3,191,774 | $152 | $11,085,841 | **$529** | *26.4%* | *17.2%* |
| 30 - 34 | $8,171,543 | $369 | $3,512,469 | $159 | **$11,684,011** | **$527** | $9,347,716 | $404 | $4,714,235 | $204 | $14,061,951 | **$608** | *20.4%* | *15.3%* |
| 35 - 39 | $10,025,675 | $404 | $4,059,911 | $163 | **$14,085,586** | **$567** | $12,091,603 | $437 | $4,870,126 | $176 | $16,961,729 | **$614** | *20.4%* | *8.2%* |
| 40 - 44 | $10,772,695 | $445 | $4,591,081 | $190 | **$15,363,777** | **$635** | $13,632,478 | $512 | $6,550,988 | $246 | $20,183,466 | **$758** | *31.4%* | *19.3%* |
| 45 - 49 | $9,308,227 | $437 | $5,410,526 | $254 | **$14,718,753** | **$691** | $12,332,134 | $503 | $6,912,060 | $282 | $19,244,194 | **$785** | *30.7%* | *13.6%* |
| 50 - 54 | $12,163,858 | $537 | $6,396,614 | $282 | **$18,560,472** | **$819** | $12,541,113 | $522 | $8,606,440 | $358 | $21,147,554 | **$881** | *13.9%* | *7.5%* |
| 55 - 59 | $12,866,132 | $619 | $6,634,928 | $319 | **$19,501,060** | **$937** | $16,890,425 | $721 | $7,955,780 | $340 | $24,846,204 | **$1,061** | *27.4%* | *13.2%* |
| 60 - 64 | $14,500,570 | $804 | $6,235,527 | $346 | **$20,736,097** | **$1,150** | $19,096,828 | $937 | $8,062,734 | $396 | $27,159,562 | **$1,333** | *31.0%* | *16.0%* |
| 65+ | $7,411,144 | $996 | $3,046,996 | $410 | **$10,458,139** | **$1,406** | $8,918,123 | $1,050 | $4,060,962 | $478 | $12,979,085 | **$1,528** | *24.1%* | *8.7%* |
| Total | **$116,413,291** | **$414** | **$47,103,426** | **$167** | **$163,516,717** | **$581** | **$144,771,039** | **$470** | **$60,980,632** | **$198** | **$205,751,671** | **$668** | ***25.8%*** | ***14.9%*** |

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# Financial Summary – YTD Trend

## Total Plan & Norm

| Measure | Total Plan | | | | | UMR Norm | |
|---|---|---|---|---|---|---|---|
| | 2024-4Q | ⇒ | 2025-4Q | ⇒ | 2026-4Q | 2026-4Q | *Variance* |
| ***Average Enrollment*** | | | | | | | |
| **Employees** | 4,363 | *182.0%* | 12,303 | *9.9%* | 13,526 | | |
| **Spouses** | 1,052 | *174.7%* | 2,889 | *8.8%* | 3,144 | | |
| **Children** | 2,928 | *182.0%* | 8,256 | *9.0%* | 9,000 | | |
| **Tot. Members** | **8,342** | ***181.1%*** | **23,447** | ***9.5%*** | **25,669** | | |
| **Avg. Family Size** | 1.9 | *-0.3%* | 1.9 | *-0.4%* | 1.9 | 1.9 | *-1.0%* |
| ***Financial Summary*** | | | | | | | |
| **Allowed** | $47,025,040 | *195.4%* | $138,897,633 | *24.5%* | $172,868,553 | | |
| **Plan Paid** | $40,128,710 | *190.1%* | $116,413,291 | *24.4%* | $144,771,039 | | |
| **Member Paid (OOP)** | $5,616,085 | *195.5%* | $16,592,748 | *18.1%* | $19,602,084 | | |
| **Paid PEPY** | $9,198 | *2.9%* | $9,462 | *13.1%* | $10,703 | $10,635 | *0.6%* |
| **Paid PMPY** | $4,810 | *3.2%* | $4,965 | *13.6%* | $5,640 | $5,546 | *1.7%* |
| **Paid PEPM** | $767 | *2.9%* | $789 | *13.1%* | $892 | $886 | *0.6%* |
| **Paid PMPM** | $401 | *3.2%* | $414 | *13.6%* | $470 | $462 | *1.7%* |
| ***High-Cost Claimants (Med Paid $100,000+)*** | | | | | | | |
| **# of HCCs** | 88 | *36.4%* | 120 | *49.2%* | 179 | | |
| **HCCs per 1000** | 10.5 | *-51.5%* | 5.1 | *36.3%* | 7.0 | 7.3 | *-5.0%* |
| **Paid per HCC** | $228,980 | *10.8%* | $253,751 | *-3.7%* | $244,393 | $229,219 | *6.6%* |
| **HCC Paid % of Tot** | 50.2% | *-24.1 pts* | 26.2% | *4.1 pts* | 30.2% | 31.4% | *-1.2 pts* |
| ***Cost Distribution by Claim Type (Paid PMPY)*** | | | | | | | |
| **Inpatient** | $1,015 | *2.2%* | $1,038 | *17.0%* | $1,214 | $1,333 | *-9.0%* |
| **Outpatient** | $1,416 | *0.9%* | $1,428 | *16.3%* | $1,660 | $1,604 | *3.5%* |
| **Physician** | $2,297 | *5.3%* | $2,418 | *8.0%* | $2,611 | $2,506 | *4.2%* |
| **Ancillary** | $82 | *-1.5%* | $81 | *91.1%* | $155 | $102 | *52.1%* |

- *With $130M paid, the State Active population is 89.5% of total 2026-4Q med spend*
- *On a Paid PMPM basis, State Actives are up 14.1% compared to prior year*
- *Total Low Ded Plan Paid PMPM trend is +13.6%*

**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.

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# Financial Summary – YTD Trend

## Active Members

| Measure | State Active | | | | | Non-State Active | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2024-4Q | ⇒ | 2025-4Q | ⇒ | 2026-4Q | 2024-4Q | ⇒ | 2025-4Q | ⇒ | 2026-4Q |
| ***Average Enrollment*** | | | | | | | | | | |
| **Employees** | 4,003 | *183.6%* | 11,351 | *9.5%* | 12,432 | 1 | *287.5%* | 3 | *16.1%* | 3 |
| **Spouses** | 937 | *176.3%* | 2,589 | *8.3%* | 2,805 | 1 | *137.5%* | 2 | *26.3%* | 2 |
| **Children** | 2,797 | *183.0%* | 7,914 | *8.7%* | 8,601 | 0 | - | 0 | - | 0 |
| **Tot. Members** | **7,736** | ***182.5%*** | **21,854** | ***9.1%*** | **23,838** | **1** | ***212.5%*** | **4** | ***20.0%*** | **5** |
| **Avg. Family Size** | 1.9 | *-0.4%* | 1.9 | *-0.4%* | 1.9 | 2.0 | *-19.4%* | 1.6 | *3.3%* | 1.7 |
| ***Financial Summary*** | | | | | | | | | | |
| **Allowed** | $41,071,430 | *201.2%* | $123,713,482 | *24.6%* | $154,171,871 | $14,024 | *47.3%* | $20,653 | *313.2%* | $85,338 |
| **Plan Paid** | $35,019,686 | *197.2%* | $104,078,363 | *24.5%* | $129,561,551 | $11,355 | *42.2%* | $16,151 | *383.0%* | $78,013 |
| **Member Paid (OOP)** | $5,093,836 | *195.5%* | $15,053,276 | *17.5%* | $17,684,700 | $2,670 | *68.7%* | $4,503 | *62.7%* | $7,326 |
| **Paid PEPY** | $8,749 | *4.8%* | $9,169 | *13.7%* | $10,422 | $17,032 | *-63.3%* | $6,252 | *315.9%* | $26,004 |
| **Paid PMPY** | $4,527 | *5.2%* | $4,762 | *14.1%* | $5,435 | $8,516 | *-54.5%* | $3,876 | *302.5%* | $15,603 |
| **Paid PEPM** | $729 | *4.8%* | $764 | *13.7%* | $868 | $1,419 | *-63.3%* | $521 | *315.9%* | $2,167 |
| **Paid PMPM** | $377 | *5.2%* | $397 | *14.1%* | $453 | $710 | *-54.5%* | $323 | *302.5%* | $1,300 |
| ***High-Cost Claimants (Med Paid $100,000+)*** | | | | | | | | | | |
| **# of HCCs** | 70 | *50.0%* | 105 | *48.6%* | 156 | 0 | - | 0 | - | 0 |
| **HCCs per 1000** | 9.0 | *-46.9%* | 4.8 | *36.2%* | 6.5 | 0.0 | - | 0.0 | - | 0.0 |
| **Paid per HCC** | $230,519 | *11.0%* | $255,813 | *-4.1%* | $245,200 | $0 | - | $0 | - | $0 |
| **HCC Paid % of Tot** | 46.1% | *-20.3 pts* | 25.8% | *3.7 pts* | 29.5% | 0.0% | - | 0.0% | - | 0.0% |
| ***Cost Distribution by Claim Type (Paid PMPY)*** | | | | | | | | | | |
| **Inpatient** | $981 | *2.5%* | $1,005 | *14.5%* | $1,151 | $0 | - | $0 | - | $0 |
| **Outpatient** | $1,300 | *2.6%* | $1,334 | *18.8%* | $1,584 | $988 | *5.0%* | $1,037 | *352.4%* | $4,692 |
| **Physician** | $2,163 | *8.3%* | $2,342 | *8.5%* | $2,541 | $7,431 | *-61.8%* | $2,839 | *282.9%* | $10,873 |
| **Ancillary** | $82 | *-1.1%* | $81 | *95.2%* | $158 | $98 | *-100.0%* | $0 | - | $39 |

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# Financial Summary – YTD Trend

## Retired Members

| Measure | State Retirees | | | | | Non-State Retirees | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2024-4Q | ⇒ | 2025-4Q | ⇒ | 2026-4Q | 2024-4Q | ⇒ | 2025-4Q | ⇒ | 2026-4Q |
| ***Average Enrollment*** | | | | | | | | | | |
| **Employees** | 348 | *165.5%* | 925 | *15.6%* | 1,069 | 11 | *123.5%* | 25 | *-11.2%* | 22 |
| **Spouses** | 109 | *163.9%* | 288 | *14.0%* | 328 | 5 | *112.1%* | 10 | *-13.8%* | 9 |
| **Children** | 131 | *160.9%* | 341 | *16.8%* | 398 | 0 | *140.0%* | 1 | *0.0%* | 1 |
| **Tot. Members** | **588** | ***164.2%*** | **1,554** | ***15.5%*** | **1,795** | **16** | ***120.5%*** | **36** | ***-11.6%*** | **32** |
| **Avg. Family Size** | 1.7 | *-0.5%* | 1.7 | *0.0%* | 1.7 | 1.5 | *-1.3%* | 1.5 | *-0.5%* | 1.5 |
| ***Financial Summary*** | | | | | | | | | | |
| **Allowed** | $5,707,796 | *156.6%* | $14,647,388 | *21.3%* | $17,764,207 | $231,791 | *122.7%* | $516,110 | *64.1%* | $847,136 |
| **Plan Paid** | $4,962,419 | *143.0%* | $12,059,589 | *21.2%* | $14,612,674 | $135,251 | *91.6%* | $259,189 | *100.2%* | $518,801 |
| **Member Paid (OOP)** | $497,199 | *198.7%* | $1,485,264 | *24.5%* | $1,849,350 | $22,380 | *122.1%* | $49,705 | *22.1%* | $60,708 |
| **Paid PEPY** | $14,247 | *-8.5%* | $13,042 | *4.8%* | $13,672 | $12,296 | *-14.3%* | $10,543 | *125.4%* | $23,762 |
| **Paid PMPY** | $8,438 | *-8.0%* | $7,763 | *4.9%* | $8,140 | $8,323 | *-13.1%* | $7,233 | *126.5%* | $16,383 |
| **Paid PEPM** | $1,187 | *-8.5%* | $1,087 | *4.8%* | $1,139 | $1,025 | *-14.3%* | $879 | *125.4%* | $1,980 |
| **Paid PMPM** | $703 | *-8.0%* | $647 | *4.9%* | $678 | $694 | *-13.1%* | $603 | *126.5%* | $1,365 |
| ***High-Cost Claimants (Med Paid $100,000+)*** | | | | | | | | | | |
| **# of HCCs** | 18 | *-11.1%* | 16 | *37.5%* | 22 | 1 | *-100.0%* | 0 | - | 1 |
| **HCCs per 1000** | 30.6 | *-66.3%* | 10.3 | *19.0%* | 12.3 | 61.5 | *-100.0%* | 0.0 | - | 31.6 |
| **Paid per HCC** | $216,572 | *3.6%* | $224,337 | *3.1%* | $231,402 | $109,572 | *-100.0%* | $0 | - | $366,697 |
| **HCC Paid % of Tot** | *78.6%* | *-48.8 pts* | *29.8%* | *5.1 pts* | *34.8%* | *81.0%* | *-81.0 pts* | *0.0%* | - | *70.7%* |
| ***Cost Distribution by Claim Type (Paid PMPY)*** | | | | | | | | | | |
| **Inpatient** | $1,366 | *10.7%* | $1,512 | *23.6%* | $1,868 | $4,616 | *-95.5%* | $210 | *5246.3%* | $11,225 |
| **Outpatient** | $2,945 | *-8.0%* | $2,710 | *-2.0%* | $2,655 | $952 | *260.4%* | $3,432 | *-34.7%* | $2,240 |
| **Physician** | $4,046 | *-14.4%* | $3,462 | *1.3%* | $3,506 | $2,509 | *37.5%* | $3,451 | *-18.0%* | $2,831 |
| **Ancillary** | $81 | *-2.5%* | $79 | *40.9%* | $111 | $245 | *-43.1%* | $139 | *-37.3%* | $87 |

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# Financial Summary – Full Year Trend

## Plan Totals & Norm

| Measure | Total Plan | | | | | UMR Norm | |
|---|---|---|---|---|---|---|---|
| | 2024 | ⇒ | 2025 | ⇒ | 2026-4Q | 2026-4Q | *Variance* |
| ***Average Enrollment*** | | | | | | | |
| **Employees** | 4,363 | *182.0%* | 12,303 | *9.9%* | 13,526 | | |
| **Spouses** | 1,052 | *174.7%* | 2,889 | *8.8%* | 3,144 | | |
| **Children** | 2,928 | *182.0%* | 8,256 | *9.0%* | 9,000 | | |
| **Tot. Members** | **8,342** | ***181.1%*** | **23,447** | ***9.5%*** | **25,669** | | |
| **Avg. Family Size** | 1.9 | *-0.3%* | 1.9 | *-0.4%* | 1.9 | 1.9 | *-1.0%* |
| ***Financial Summary*** | | | | | | | |
| **Allowed** | $47,025,040 | *195.4%* | $138,897,633 | *24.5%* | $172,868,553 | | |
| **Plan Paid** | $40,128,710 | *190.1%* | $116,413,291 | *24.4%* | $144,771,039 | | |
| **Member Paid (OOP)** | $5,616,085 | *195.5%* | $16,592,748 | *18.1%* | $19,602,084 | | |
| **Paid PEPY** | $9,198 | *2.9%* | $9,462 | *13.1%* | $10,703 | $10,635 | *0.6%* |
| **Paid PMPY** | $4,810 | *3.2%* | $4,965 | *13.6%* | $5,640 | $5,546 | *1.7%* |
| **Paid PEPM** | $767 | *2.9%* | $789 | *13.1%* | $892 | $886 | *0.6%* |
| **Paid PMPM** | $401 | *3.2%* | $414 | *13.6%* | $470 | $462 | *1.7%* |
| ***High-Cost Claimants (Med Paid $100,000+)*** | | | | | | | |
| **# of HCCs** | 88 | *36.4%* | 120 | *49.2%* | 179 | | |
| **HCCs per 1000** | 10.5 | *-51.5%* | 5.1 | *36.3%* | 7.0 | 7.3 | *-5.0%* |
| **Paid per HCC** | $228,980 | *10.8%* | $253,751 | *-3.7%* | $244,393 | $229,219 | *6.6%* |
| **HCC Paid % of Tot** | 50.2% | *-24.1 pts* | 26.2% | *4.1 pts* | 30.2% | 31.4% | *-1.2 pts* |
| ***Cost Distribution by Claim Type (Paid PMPY)*** | | | | | | | |
| **Inpatient** | $1,015 | *2.2%* | $1,038 | *17.0%* | $1,214 | $1,333 | *-9.0%* |
| **Outpatient** | $1,416 | *0.9%* | $1,428 | *16.3%* | $1,660 | $1,604 | *3.5%* |
| **Physician** | $2,297 | *5.3%* | $2,418 | *8.0%* | $2,611 | $2,506 | *4.2%* |
| **Ancillary** | $82 | *-1.5%* | $81 | *91.1%* | $155 | $102 | *52.1%* |

**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 for the 2024 Plan Year.

**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.

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# Financial Summary – Full Year Trend

## Active Members

| Measure | State Active | | | | | Non-State Active | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2024 | ⇒ | 2025 | ⇒ | 2026-4Q | 2024 | ⇒ | 2025 | ⇒ | 2026-4Q |
| ***Average Enrollment*** | | | | | | | | | | |
| **Employees** | 4,003 | *183.6%* | 11,351 | *9.5%* | 12,432 | 1 | *287.5%* | 3 | *16.1%* | 3 |
| **Spouses** | 937 | *176.3%* | 2,589 | *8.3%* | 2,805 | 1 | *137.5%* | 2 | *26.3%* | 2 |
| **Children** | 2,797 | *183.0%* | 7,914 | *8.7%* | 8,601 | 0 | - | 0 | - | 0 |
| **Tot. Members** | **7,736** | ***182.5%*** | **21,854** | ***9.1%*** | **23,838** | **1** | ***212.5%*** | **4** | ***20.0%*** | **5** |
| **Avg. Family Size** | 1.9 | *-0.4%* | 1.9 | *-0.4%* | 1.9 | 2.0 | *-19.4%* | 1.6 | *3.3%* | 1.7 |
| ***Financial Summary*** | | | | | | | | | | |
| **Allowed** | $41,071,430 | *201.2%* | $123,713,482 | *24.6%* | $154,171,871 | $14,024 | *47.3%* | $20,653 | *313.2%* | $85,338 |
| **Plan Paid** | $35,019,686 | *197.2%* | $104,078,363 | *24.5%* | $129,561,551 | $11,355 | *42.2%* | $16,151 | *383.0%* | $78,013 |
| **Member Paid (OOP)** | $5,093,836 | *195.5%* | $15,053,276 | *17.5%* | $17,684,700 | $2,670 | *68.7%* | $4,503 | *62.7%* | $7,326 |
| **Paid PEPY** | $8,749 | *4.8%* | $9,169 | *13.7%* | $10,422 | $17,032 | *-63.3%* | $6,252 | *315.9%* | $26,004 |
| **Paid PMPY** | $4,527 | *5.2%* | $4,762 | *14.1%* | $5,435 | $8,516 | *-54.5%* | $3,876 | *302.5%* | $15,603 |
| **Paid PEPM** | $729 | *4.8%* | $764 | *13.7%* | $868 | $1,419 | *-63.3%* | $521 | *315.9%* | $2,167 |
| **Paid PMPM** | $377 | *5.2%* | $397 | *14.1%* | $453 | $710 | *-54.5%* | $323 | *302.5%* | $1,300 |
| ***High-Cost Claimants (Med Paid $100,000+)*** | | | | | | | | | | |
| **# of HCCs** | 70 | *50.0%* | 105 | *48.6%* | 156 | 0 | - | 0 | - | 0 |
| **HCCs per 1000** | 9.0 | *-46.9%* | 4.8 | *36.2%* | 6.5 | 0.0 | - | 0.0 | - | 0.0 |
| **Paid per HCC** | $230,519 | *11.0%* | $255,813 | *-4.1%* | $245,200 | $0 | - | $0 | - | $0 |
| **HCC Paid % of Tot** | 46.1% | *-20.3 pts* | 25.8% | *3.7 pts* | 29.5% | 0.0% | - | 0.0% | - | 0.0% |
| ***Cost Distribution by Claim Type (Paid PMPY)*** | | | | | | | | | | |
| **Inpatient** | $981 | *2.5%* | $1,005 | *14.5%* | $1,151 | $0 | - | $0 | - | $0 |
| **Outpatient** | $1,300 | *2.6%* | $1,334 | *18.8%* | $1,584 | $988 | *5.0%* | $1,037 | *352.4%* | $4,692 |
| **Physician** | $2,163 | *8.3%* | $2,342 | *8.5%* | $2,541 | $7,431 | *-61.8%* | $2,839 | *282.9%* | $10,873 |
| **Ancillary** | $82 | *-1.1%* | $81 | *95.2%* | $158 | $98 | *-100.0%* | $0 | - | $39 |

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# Financial Summary – Full Year Trend

## Retired Members

| Measure | State Retirees | | | | | Non-State Retirees | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2024 | ⇒ | 2025 | ⇒ | 2026-4Q | 2024 | ⇒ | 2025 | ⇒ | 2026-4Q |
| ***Average Enrollment*** | | | | | | | | | | |
| **Employees** | 348 | *165.5%* | 925 | *15.6%* | 1,069 | 11 | *123.5%* | 25 | *-11.2%* | 22 |
| **Spouses** | 109 | *163.9%* | 288 | *14.0%* | 328 | 5 | *112.1%* | 10 | *-13.8%* | 9 |
| **Children** | 131 | *160.9%* | 341 | *16.8%* | 398 | 0 | *140.0%* | 1 | *0.0%* | 1 |
| **Tot. Members** | **588** | ***164.2%*** | **1,554** | ***15.5%*** | **1,795** | **16** | ***120.5%*** | **36** | ***-11.6%*** | **32** |
| **Avg. Family Size** | 1.7 | *-0.5%* | 1.7 | *0.0%* | 1.7 | 1.5 | *-1.3%* | 1.5 | *-0.5%* | 1.5 |
| ***Financial Summary*** | | | | | | | | | | |
| **Allowed** | $5,707,796 | *156.6%* | $14,647,388 | *21.3%* | $17,764,207 | $231,791 | *122.7%* | $516,110 | *64.1%* | $847,136 |
| **Plan Paid** | $4,962,419 | *143.0%* | $12,059,589 | *21.2%* | $14,612,674 | $135,251 | *91.6%* | $259,189 | *100.2%* | $518,801 |
| **Member Paid (OOP)** | $497,199 | *198.7%* | $1,485,264 | *24.5%* | $1,849,350 | $22,380 | *122.1%* | $49,705 | *22.1%* | $60,708 |
| **Paid PEPY** | $14,247 | *-8.5%* | $13,042 | *4.8%* | $13,672 | $12,296 | *-14.3%* | $10,543 | *125.4%* | $23,762 |
| **Paid PMPY** | $8,438 | *-8.0%* | $7,763 | *4.9%* | $8,140 | $8,323 | *-13.1%* | $7,233 | *126.5%* | $16,383 |
| **Paid PEPM** | $1,187 | *-8.5%* | $1,087 | *4.8%* | $1,139 | $1,025 | *-14.3%* | $879 | *125.4%* | $1,980 |
| **Paid PMPM** | $703 | *-8.0%* | $647 | *4.9%* | $678 | $694 | *-13.1%* | $603 | *126.5%* | $1,365 |
| ***High-Cost Claimants (Med Paid $100,000+)*** | | | | | | | | | | |
| **# of HCCs** | 18 | *-11.1%* | 16 | *37.5%* | 22 | 1 | *-100.0%* | 0 | - | 1 |
| **HCCs per 1000** | 30.6 | *-66.3%* | 10.3 | *19.0%* | 12.3 | 61.5 | *-100.0%* | 0.0 | - | 31.6 |
| **Paid per HCC** | $216,572 | *3.6%* | $224,337 | *3.1%* | $231,402 | $109,572 | *-100.0%* | $0 | - | $366,697 |
| **HCC Paid % of Tot** | 78.6% | *-48.8 pts* | 29.8% | *5.1 pts* | 34.8% | 81.0% | *-81.0 pts* | 0.0% | - | 70.7% |
| ***Cost Distribution by Claim Type (Paid PMPY)*** | | | | | | | | | | |
| **Inpatient** | $1,366 | *10.7%* | $1,512 | *23.6%* | $1,868 | $4,616 | *-95.5%* | $210 | *5246.3%* | $11,225 |
| **Outpatient** | $2,945 | *-8.0%* | $2,710 | *-2.0%* | $2,655 | $952 | *260.4%* | $3,432 | *-34.7%* | $2,240 |
| **Physician** | $4,046 | *-14.4%* | $3,462 | *1.3%* | $3,506 | $2,509 | *37.5%* | $3,451 | *-18.0%* | $2,831 |
| **Ancillary** | $81 | *-2.5%* | $79 | *40.9%* | $111 | $245 | *-43.1%* | $139 | *-37.3%* | $87 |

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# Medical Paid Claims by Claim Type

## Breakout of State vs. Non-State by Member Status

| Claim Type | 2025-4Q (7/1/2024 - 6/30/2025) Active | Pre-Medicare Retirees | Medicare Retirees | Total | 2026-4Q (7/1/2025 - 6/30/2026) Active | Pre-Medicare Retirees | Medicare Retirees | Total | *Trend* *Total* |
|---|---|---|---|---|---|---|---|---|---|
| ***State Members*** | | | | | | | | | |
| **Inpatient** | $21,972,265 | $2,245,745 | $103,687 | **$24,321,697** | $27,446,417 | $3,230,934 | $123,215 | **$30,800,566** | *26.6%* |
| **Outpatient** | $29,149,638 | $4,057,472 | $152,122 | **$33,359,232** | $37,759,200 | $4,464,163 | $301,582 | **$42,524,945** | *27.5%* |
| **Physician** | $51,182,200 | $5,094,477 | $283,672 | **$56,560,348** | $60,579,085 | $5,839,395 | $454,052 | **$66,872,532** | *18.2%* |
| **Ancillary** | $1,774,259 | $115,583 | $6,831 | **$1,896,674** | $3,776,850 | $183,447 | $15,886 | **$3,976,183** | *109.6%* |
| **Total** | **$104,078,363** | **$11,513,277** | **$546,312** | **$116,137,952** | **$129,561,551** | **$13,717,939** | **$894,735** | **$144,174,225** | ***24.1%*** |
| **PMPM** | **$396.87** | **$684.08** | **$301.46** | **$413.47** | **$452.93** | **$718.55** | **$365.17** | **$468.72** | ***13.4%*** |
| ***Non-State Members*** | | | | | | | | | |
| **Inpatient** | $0 | $0 | $7,523 | **$7,523** | $0 | $351,894 | $3,556 | **$355,450** | *4624.6%* |
| **Outpatient** | $4,321 | $16,060 | $106,936 | **$127,317** | $23,458 | $12,136 | $58,789 | **$94,383** | *-25.9%* |
| **Physician** | $11,830 | $65,406 | $58,266 | **$135,502** | $54,363 | $22,373 | $67,284 | **$144,020** | *6.3%* |
| **Ancillary** | $0 | $993 | $4,004 | **$4,997** | $193 | $44 | $2,725 | **$2,961** | *-40.7%* |
| **Total** | **$16,151** | **$82,460** | **$176,729** | **$275,339** | **$78,013** | **$386,447** | **$132,354** | **$596,814** | ***116.8%*** |
| **PMPM** | **$323.02** | **$992.94** | **$509.37** | **$573.62** | **$1,300.21** | **$10,724.86** | **$384.79** | **$1,356.39** | ***136.5%*** |
| ***All Members*** | | | | | | | | | |
| **Inpatient** | $21,972,265 | $2,245,745 | $111,210 | **$24,329,221** | $27,446,417 | $3,582,828 | $126,770 | **$31,156,015** | *28.1%* |
| **Outpatient** | $29,153,959 | $4,073,532 | $259,058 | **$33,486,549** | $37,782,657 | $4,476,299 | $360,371 | **$42,619,328** | *27.3%* |
| **Physician** | $51,194,030 | $5,159,883 | $341,938 | **$56,695,851** | $60,633,448 | $5,861,768 | $521,336 | **$67,016,552** | *18.2%* |
| **Ancillary** | $1,774,259 | $116,577 | $10,835 | **$1,901,671** | $3,777,042 | $183,491 | $18,611 | **$3,979,144** | *109.2%* |
| **Total** | **$104,094,514** | **$11,595,737** | **$723,040** | **$116,413,291** | **$129,639,564** | **$14,104,386** | **$1,027,088** | **$144,771,039** | ***24.4%*** |
| **PMPM** | **$396.86** | **$685.59** | **$334.87** | **$413.74** | **$453.11** | **$737.40** | **$367.58** | **$469.99** | ***13.6%*** |

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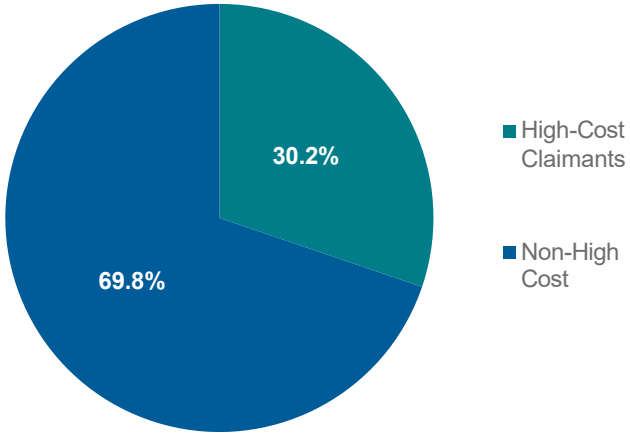
# Medical Cost Distribution

## Distribution by Member Cost

| Member Total Paid Range | 2025-4Q (7/1/2024 - 6/30/2025) | | | | | | 2026-4Q (7/1/2025 - 6/30/2026) | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | *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** | 4,255 | 15.3% | $0 | 0.0% | $0 | 0.0% | 4,260 | 14.1% | $0 | 0.0% | $0 | 0.0% |
| **< $0 - $0** | 814 | 2.9% | -$226,897 | -0.2% | $30,567 | 0.2% | 1,094 | 3.6% | -$485,083 | -0.3% | $67,078 | 0.3% |
| **> $0 - $2,500** | 15,789 | 56.9% | $11,960,524 | 10.3% | $4,214,411 | 25.4% | 16,715 | 55.2% | $13,194,773 | 9.1% | $4,513,059 | 23.0% |
| **> $2,500 - $5,000** | 2,884 | 10.4% | $10,237,334 | 8.8% | $2,963,751 | 17.9% | 3,256 | 10.7% | $11,531,844 | 8.0% | $3,251,559 | 16.6% |
| **> $5,000 - $10,000** | 1,932 | 7.0% | $13,413,715 | 11.5% | $3,132,942 | 18.9% | 2,380 | 7.9% | $16,698,184 | 11.5% | $3,915,936 | 20.0% |
| **> $10,000 - $25,000** | 1,265 | 4.6% | $19,604,537 | 16.8% | $3,384,353 | 20.4% | 1,627 | 5.4% | $25,137,013 | 17.4% | $4,310,503 | 22.0% |
| **> $25,000 - $50,000** | 450 | 1.6% | $15,245,620 | 13.1% | $1,558,878 | 9.4% | 540 | 1.8% | $18,370,106 | 12.7% | $1,866,353 | 9.5% |
| **> $50,000 - $100,000** | 224 | 0.8% | $15,728,326 | 13.5% | $820,853 | 4.9% | 239 | 0.8% | $16,577,866 | 11.5% | $930,727 | 4.7% |
| **> $100,000** | 120 | 0.4% | $30,450,131 | 26.2% | $486,993 | 2.9% | 179 | 0.6% | $43,746,337 | 30.2% | $746,869 | 3.8% |
| **Total** | **27,733** | **100.0%** | **$116,413,291** | **100.0%** | **$16,592,748** | **100.0%** | **30,290** | **100.0%** | **$144,771,039** | **100.0%** | **$19,602,084** | **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 | 83 | $7,327,810 | 16.8% |
| **2** | Perinatal Originating Conditions | 24 | $5,238,875 | 12.0% |
| **3** | Health Status & Health Services | 169 | $4,856,755 | 11.1% |
| **4** | Endocrine, Nutritional & Metabolic | 100 | $3,442,820 | 7.9% |
| **5** | Circulatory System | 104 | $3,307,356 | 7.6% |
| **6** | Injury, Poisoning & External Causes | 80 | $2,773,211 | 6.3% |
| **7** | Nervous System | 93 | $2,627,095 | 6.0% |
| **8** | Musculoskeletal System | 103 | $2,566,414 | 5.9% |
| **9** | Blood & Immune Disorders | 49 | $2,173,305 | 5.0% |
| **10** | Mental, Behavioral & Neurodevelopmental | 63 | $1,593,920 | 3.6% |
| **...** | *All Others* | | *$7,838,776* | *17.9%* |
| **=** | **Total** | **179** | **$43,746,337** | **100.0%** |

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# Utilization Summary – YTD Trend

## Plan Totals & Norm

| Measure | Total Plan | | | | | UMR Norm | |
|---|---|---|---|---|---|---|---|
| | 2024-4Q | ⇒ | 2025-4Q | ⇒ | 2026-4Q | 2026-4Q | *Variance* |
| ***Inpatient Admissions*** | | | | | | | |
| **# of Admits** | 784 | *33.9%* | 1,050 | *3.0%* | 1,082 | | |
| **# of Admit Days** | 3,683 | *37.2%* | 5,054 | *-0.5%* | 5,029 | | |
| **Paid per Admit** | $26,296 | *18.1%* | $31,049 | *-1.8%* | $30,475 | $29,627 | *2.9%* |
| **Paid per Admit Day** | $5,598 | *15.2%* | $6,451 | *1.6%* | $6,557 | $5,928 | *10.6%* |
| **Admits per 1000** | 94.0 | *-52.4%* | 44.8 | *-5.9%* | 42.2 | 47.3 | *-10.9%* |
| **Average LOS** | 4.7 | *2.5%* | 4.8 | *-3.4%* | 4.6 | 5.0 | *-7.0%* |
| ***Emergency Room Visits*** | | | | | | | |
| **# of ER Visits** | 3,584 | *30.4%* | 4,672 | *24.4%* | 5,813 | | |
| **~ % resulting in Admit** | 10.9% | *0.5 pts* | 11.4% | *-1.5 pts* | 9.9% | 10.9% | *-1.0 pts* |
| **ER Visits per Patient** | 1.4 | *1.6%* | 1.4 | *2.6%* | 1.5 | | |
| **ER Visits per 1000** | 429.6 | *-53.6%* | 199.3 | *13.7%* | 226.5 | 220.9 | *2.5%* |
| **Paid per ER Visit** | $2,991 | *6.5%* | $3,185 | *6.4%* | $3,388 | $2,466 | *37.4%* |
| ***Urgent Care Visits*** | | | | | | | |
| **# of UC Visits** | 7,444 | *25.5%* | 9,340 | *6.1%* | 9,912 | | |
| **UC Visits per Patient** | 1.5 | *0.9%* | 1.5 | *-0.3%* | 1.5 | | - |
| **UC Visits per 1000** | 892.3 | *-55.4%* | 398.3 | *-3.1%* | 386.1 | 247.9 | *55.8%* |
| **Paid per UC Visit** | $102 | *7.5%* | $110 | *5.3%* | $116 | $119 | *-3.2%* |
| ***Office Visits*** | | | | | | | |
| **Off Visits per Patient** | 5.0 | *3.7%* | 5.2 | *7.9%* | 5.6 | | |
| **Paid per Office Visit** | $87 | *5.3%* | $91 | *4.6%* | $95 | $98 | *-2.9%* |
| **Office Visits Paid PMPY** | $868 | *-53.0%* | $407 | *14.3%* | $466 | $386 | *20.7%* |
| **Services** | | | | | | | |
| **Radiology Svcs per 1000** | 8,333.1 | *-54.2%* | 3,816.2 | *14.0%* | 4,350.3 | 3,595.1 | *21.0%* |
| **Radiology Paid PMPY** | $819 | *-51.6%* | $396 | *10.3%* | $437 | | |
| **Lab Services per 1000** | 22,668.0 | *-51.3%* | 11,038.9 | *11.9%* | 12,354.5 | 9,957.4 | *24.1%* |
| **Labs Paid PMPY** | $545 | *-49.4%* | $275 | *14.3%* | $315 | | |

- *Inpatient Admission rate per 1000 decreased 5.9%, and amount paid per Admission is 1.8% lower than prior period*
- *ER utilization increased 13.7%, and amount paid per ER visit is 6.4% 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.

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# Utilization Summary – YTD Trend

## Active Members

| Measure | State Active | | | | | Non-State Active | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2024-4Q | ⇒ | 2025-4Q | ⇒ | 2026-4Q | 2024-4Q | ⇒ | 2025-4Q | ⇒ | 2026-4Q |
| ***Inpatient Admissions*** | | | | | | | | | | |
| **# of Admits** | 721 | *37.0%* | 988 | *1.2%* | 1,000 | 0 | - | 0 | - | 0 |
| **# of Admit Days** | 3,261 | *43.7%* | 4,686 | *-2.7%* | 4,561 | 0 | - | 0 | - | 0 |
| **Paid per Admit** | $24,657 | *25.2%* | $30,868 | *-5.6%* | $29,132 | $0 | - | $0 | - | $0 |
| **Paid per Admit Day** | $5,452 | *19.4%* | $6,508 | *-1.9%* | $6,387 | $0 | - | $0 | - | $0 |
| **Admits per 1000** | 93.2 | *-51.5%* | 45.2 | *-7.2%* | 42.0 | 0.0 | - | 0.0 | - | 0.0 |
| **Average LOS** | 4.5 | *4.9%* | 4.7 | *-3.8%* | 4.6 | 0.0 | - | 0.0 | - | 0.0 |
| ***Emergency Room Visits*** | | | | | | | | | | |
| **# of ER Visits** | 3,298 | *32.1%* | 4,358 | *24.9%* | 5,441 | 1 | *100.0%* | 2 | *0.0%* | 2 |
| **~ % resulting in Admit** | 10.7% | *0.5 pts* | 11.2% | *-1.5 pts* | 9.7% | 0.0% | *0.0 pts* | 0.0% | *0.0 pts* | 0.0% |
| **ER Visits per Patient** | 1.4 | *2.7%* | 1.4 | *3.0%* | 1.5 | 1.0 | *100.0%* | 2.0 | *-50.0%* | 1.0 |
| **ER Visits per 1000** | 426.3 | *-53.2%* | 199.4 | *14.5%* | 228.3 | 750.0 | *-36.0%* | 480.0 | *-16.7%* | 400.0 |
| **Paid per ER Visit** | $2,990 | *4.8%* | $3,133 | *8.6%* | $3,402 | $1,686 | *9.9%* | $1,852 | *-35.4%* | $1,196 |
| ***Urgent Care Visits*** | | | | | | | | | | |
| **# of UC Visits** | 7,025 | *26.1%* | 8,861 | *5.8%* | 9,376 | 2 | *-100.0%* | 0 | - | 0 |
| **UC Visits per Patient** | 1.5 | *1.0%* | 1.5 | *-0.1%* | 1.5 | 1.0 | *-100.0%* | 0.0 | - | 0.0 |
| **UC Visits per 1000** | 908.0 | *-55.3%* | 405.5 | *-3.0%* | 393.3 | 1,500.0 | *-100.0%* | 0.0 | - | 0.0 |
| **Paid per UC Visit** | $102 | *7.6%* | $110 | *5.5%* | $116 | $170 | *-100.0%* | $0 | - | $0 |
| ***Office Visits*** | | | | | | | | | | |
| **Off Visits per Patient** | 4.9 | *3.9%* | 5.1 | *8.1%* | 5.5 | 8.3 | *-22.0%* | 6.5 | *90.8%* | 12.4 |
| **Paid per Office Visit** | $85 | *5.8%* | $90 | *4.7%* | $95 | $156 | *-3.2%* | $151 | *-19.7%* | $121 |
| **Office Visits Paid PMPY** | $831 | *-52.6%* | $394 | *14.6%* | $451 | $2,926 | *-83.9%* | $471 | *219.1%* | $1,504 |
| **Services** | | | | | | | | | | |
| **Radiology Svcs per 1000** | 7,756.9 | *-53.6%* | 3,596.0 | *15.1%* | 4,140.3 | 9,000.0 | *-62.7%* | 3,360.0 | *126.2%* | 7,600.0 |
| **Radiology Paid PMPY** | $752 | *-50.9%* | $370 | *11.3%* | $412 | $5,798 | *-73.8%* | $1,516 | *185.6%* | $4,331 |
| **Lab Services per 1000** | 22,076.6 | *-51.1%* | 10,799.3 | *12.0%* | 12,097.4 | 37,500.0 | *-60.3%* | 14,880.0 | *50.5%* | 22,400.0 |
| **Labs Paid PMPY** | $529 | *-49.3%* | $268 | *15.3%* | $310 | $294 | *-54.3%* | $134 | *235.2%* | $450 |

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# Utilization Summary – YTD Trend

## Retired Members

| Measure | State Retirees | | | | | Non-State Retirees | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2024-4Q | ⇒ | 2025-4Q | ⇒ | 2026-4Q | 2024-4Q | ⇒ | 2025-4Q | ⇒ | 2026-4Q |
| ***Inpatient Admissions*** | | | | | | | | | | |
| **# of Admits** | 62 | *-1.6%* | 61 | *26.2%* | 77 | 1 | *0.0%* | 1 | *400.0%* | 5 |
| **# of Admit Days** | 411 | *-10.9%* | 366 | *14.2%* | 418 | 11 | *-81.8%* | 2 | *2400.0%* | 50 |
| **Paid per Admit** | $44,553 | *-22.9%* | $34,344 | *30.7%* | $44,875 | $75,918 | *-89.0%* | $8,343 | *825.8%* | $77,242 |
| **Paid per Admit Day** | $6,721 | *-14.8%* | $5,724 | *44.4%* | $8,266 | $6,902 | *-39.6%* | $4,172 | *85.2%* | $7,724 |
| **Admits per 1000** | 105.4 | *-62.8%* | 39.3 | *9.2%* | 42.9 | 61.5 | *-54.7%* | 27.9 | *465.8%* | 157.9 |
| **Average LOS** | 6.6 | *-9.5%* | 6.0 | *-9.5%* | 5.4 | 11.0 | *-81.8%* | 2.0 | *400.0%* | 10.0 |
| ***Emergency Room Visits*** | | | | | | | | | | |
| **# of ER Visits** | 272 | *12.5%* | 306 | *15.4%* | 353 | 13 | *-53.8%* | 6 | *183.3%* | 17 |
| **~ % resulting in Admit** | 13.6% | *0.4 pts* | 14.1% | *-1.6 pts* | 12.5% | 7.7% | *9.0 pts* | 16.7% | *1.0 pts* | 17.6% |
| **ER Visits per Patient** | 1.6 | *-12.4%* | 1.4 | *-3.7%* | 1.4 | 1.3 | *15.4%* | 1.5 | *61.9%* | 2.4 |
| **ER Visits per 1000** | 462.5 | *-57.4%* | 197.0 | *-0.2%* | 196.6 | 800.0 | *-79.1%* | 167.4 | *220.6%* | 536.8 |
| **Paid per ER Visit** | $2,977 | *32.6%* | $3,949 | *-16.5%* | $3,297 | $3,597 | *-43.7%* | $2,027 | *-44.6%* | $1,122 |
| ***Urgent Care Visits*** | | | | | | | | | | |
| **# of UC Visits** | 406 | *15.0%* | 467 | *9.9%* | 513 | 11 | *9.1%* | 12 | *91.7%* | 23 |
| **UC Visits per Patient** | 1.5 | *0.8%* | 1.5 | *-6.0%* | 1.4 | 1.6 | *-23.6%* | 1.2 | *91.7%* | 2.3 |
| **UC Visits per 1000** | 690.3 | *-56.5%* | 300.6 | *-4.9%* | 285.8 | 676.9 | *-50.5%* | 334.9 | *116.9%* | 726.3 |
| **Paid per UC Visit** | $99 | *6.4%* | $105 | *2.3%* | $107 | $49 | *9.0%* | $53 | *-38.6%* | $33 |
| ***Office Visits*** | | | | | | | | | | |
| **Off Visits per Patient** | 6.2 | *2.2%* | 6.4 | *3.9%* | 6.6 | 7.7 | *22.2%* | 9.4 | *11.0%* | 10.4 |
| **Paid per Office Visit** | $98 | *1.0%* | $99 | *4.8%* | $104 | $67 | *15.6%* | $78 | *-27.9%* | $56 |
| **Office Visits Paid PMPY** | $1,331 | *-55.3%* | $594 | *10.4%* | $656 | $1,433 | *-45.9%* | $775 | *-21.4%* | $609 |
| **Services** | | | | | | | | | | |
| **Radiology Svcs per 1000** | 15,393.0 | *-56.1%* | 6,763.2 | *3.8%* | 7,019.1 | 27,076.9 | *-61.6%* | 10,409.3 | *1.9%* | 10,610.5 |
| **Radiology Paid PMPY** | $1,671 | *-54.5%* | $760 | *0.3%* | $762 | $1,409 | *-54.1%* | $647 | *-9.0%* | $589 |
| **Lab Services per 1000** | 29,549.8 | *-51.8%* | 14,247.4 | *10.0%* | 15,674.8 | 53,907.7 | *-67.4%* | 17,553.5 | *-8.4%* | 16,073.7 |
| **Labs Paid PMPY** | $748 | *-49.5%* | $377 | *3.0%* | $389 | $372 | *-64.7%* | $131 | *51.5%* | $199 |

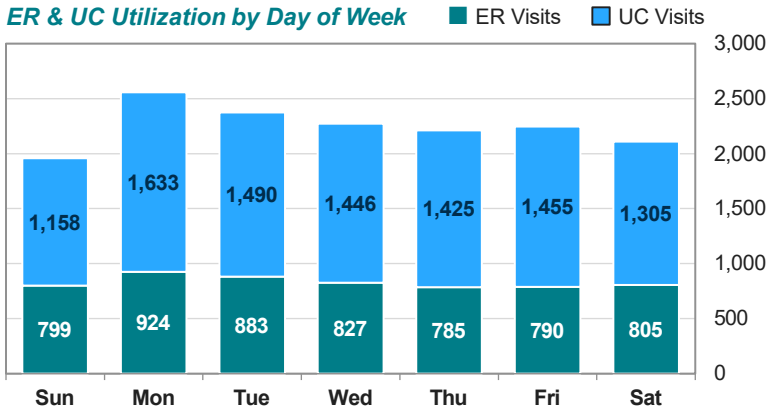
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# On Demand Care Summary

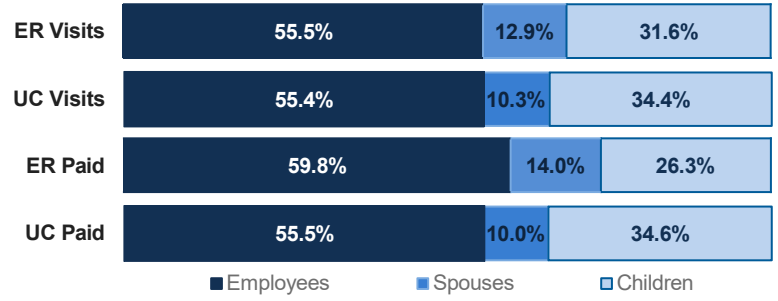
## Emergency Room & Urgent Care

| Measure | 2025-4Q | 2026-4Q | Change | UMR Norm | Variance |
|---|---|---|---|---|---|
| ***Emergency Room*** | | | | | |
| **# of Visits** | 4,672 | 5,813 | *24.4%* | | |
| **# of Patients** | 3,269 | 3,964 | *21.3%* | | |
| **Total Plan Paid** | $14,878,349 | $19,697,253 | *32.4%* | | |
| **Total Mem Paid** | $2,828,036 | $3,541,522 | *25.2%* | | |
| **Visits per 1000** | 199.3 | 226.5 | *13.7%* | 220.9 | *2.5%* |
| **Paid per Visit** | $3,185 | $3,388 | *6.4%* | $2,466 | *37.4%* |
| **Paid PMPM** | $53 | $64 | *20.9%* | $45 | *40.9%* |
| **% ER Patients w/ Office Visit*** | 92.6% | 94.6% | *1.9 pts* | | |
| **% Potentially Avoidable**** | 15.6% | 15.8% | *0.1 pts* | 82.3% | *-66.5 pts* |
| ***Urgent Care*** | | | | | |
| **# of Visits** | 9,340 | 9,912 | *6.1%* | | |
| **# of Patients** | 6,084 | 6,478 | *6.5%* | | |
| **Total Plan Paid** | $1,024,954 | $1,145,047 | *11.7%* | | |
| **Total Mem Paid** | $675,892 | $732,927 | *8.4%* | | |
| **Visits per 1000** | 398.3 | 386.1 | *-3.1%* | 247.9 | *55.8%* |
| **Paid per Visit** | $110 | $116 | *5.3%* | $119 | *-3.2%* |
| **Paid PMPM** | $4 | $4 | *2.0%* | $2 | *50.8%* |

***ER & UC Utilization by Day of Week***




***ER & UC Utilization & Cost by Relationship***




| | # of Visits | | | Total Paid | | |
|---|---|---|---|---|---|---|
| | ER | UC | **Total** | ER | UC | Total |
| **Employee** | 3,229 | 5,487 | **8,716** | $11,771,302 | $635,361 | **$12,406,663** |
| **Spouse** | 748 | 1,020 | **1,768** | $2,754,470 | $114,019 | **$2,868,489** |
| **Child** | 1,836 | 3,405 | **5,241** | $5,171,481 | $395,667 | **$5,567,149** |
| **Total** | **5,813** | **9,912** | **15,725** | **$19,697,253** | **$1,145,047** | **$20,842,301** |

* Office Visit within prior 12 months..

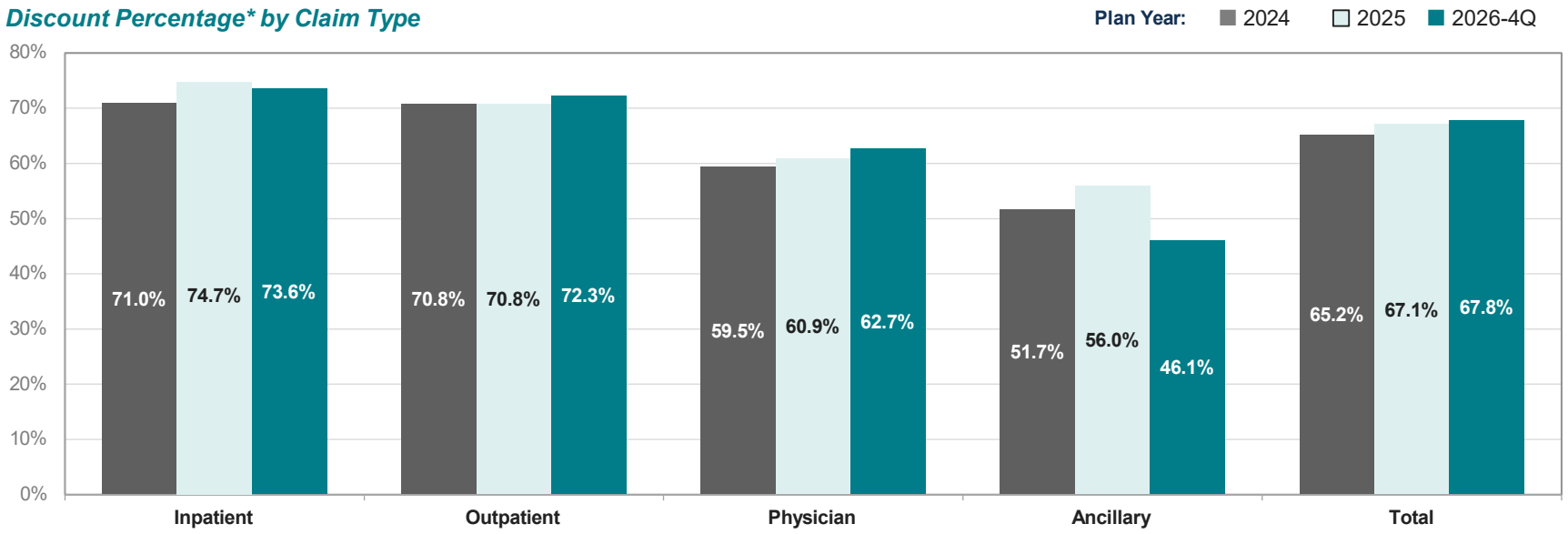
** ER Visits are categorized as potentially avoidable based on primary and secondary diagnosis and do not necessarily indicate misuse of the ER for the patient's specific circumstances.

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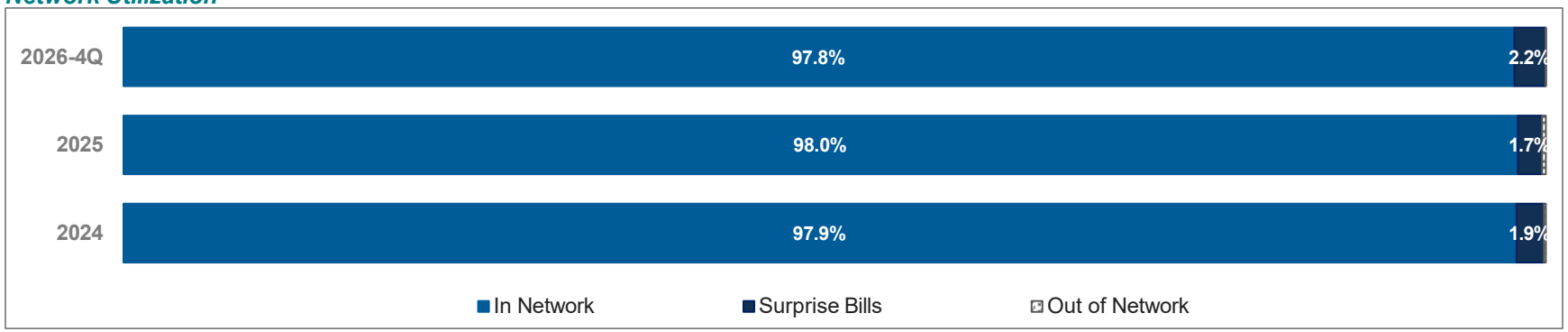
# Network Summary

## Discount Percentage & Network Utilization

### *Discount Percentage* by Claim Type*




### *Network Utilization**




* Network Discounts and Utilization exclude COB Claims, and Network Discounts additionally exclude Surprise Bills.

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# Clinical Classification Summary

## Breakout by Diagnostic Chapter

| Diagnostic Chapter | 2025 (Full Year) | | 2026-4Q | | CYTD Paid by Relationship | | | CYTD Paid by Sex | |
|---|---|---|---|---|---|---|---|---|---|
| | Patients | Total Paid | Patients | Total Paid | Employee | Spouse | Child | Male | Female |
| Health Status & Health Services | 15,933 | $13,125,849 | 17,663 | $15,611,505 | $9,568,657 | $2,860,480 | $3,182,368 | $6,065,192 | $9,546,313 |
| Musculoskeletal System | 6,392 | $9,971,815 | 7,440 | $13,100,875 | $8,690,570 | $3,433,427 | $976,878 | $5,306,533 | $7,794,343 |
| Neoplasms | 3,006 | $10,454,135 | 3,262 | $12,366,184 | $9,365,545 | $2,012,583 | $988,056 | $4,826,222 | $7,539,963 |
| Mental, Behavioral & Neurodevelopmental | 5,403 | $9,148,979 | 6,433 | $11,672,951 | $5,564,033 | $898,598 | $5,210,321 | $5,025,576 | $6,647,375 |
| Circulatory System | 3,700 | $9,265,567 | 4,131 | $10,588,077 | $7,402,412 | $2,605,813 | $579,852 | $6,253,815 | $4,334,262 |
| Injury, Poisoning & External Causes | 3,374 | $8,521,617 | 3,944 | $9,966,908 | $6,496,839 | $865,988 | $2,604,081 | $5,258,455 | $4,708,453 |
| Symptoms, Signs & Findings, NEC | 10,316 | $7,524,028 | 11,377 | $9,375,996 | $6,051,808 | $1,481,109 | $1,843,078 | $3,262,495 | $6,113,501 |
| Digestive System | 3,369 | $6,835,609 | 3,770 | $8,614,370 | $5,605,984 | $1,821,322 | $1,187,064 | $3,992,220 | $4,622,150 |
| Endocrine, Nutritional & Metabolic | 6,742 | $5,668,698 | 7,867 | $7,843,761 | $6,485,484 | $907,767 | $450,510 | $3,842,683 | $4,001,078 |
| Nervous System | 3,485 | $5,995,432 | 4,180 | $7,541,056 | $5,818,816 | $1,007,513 | $714,727 | $2,188,002 | $5,353,054 |
| Genitourinary System | 5,020 | $5,876,996 | 5,777 | $6,963,249 | $4,861,493 | $1,355,447 | $746,308 | $1,851,305 | $5,111,944 |
| Perinatal Originating Conditions | 312 | $4,049,899 | 383 | $6,576,703 | $5,520 | $85 | $6,571,098 | $5,617,689 | $959,015 |
| Respiratory System | 6,826 | $5,610,487 | 7,291 | $6,348,698 | $3,613,450 | $642,786 | $2,092,462 | $2,623,318 | $3,725,380 |
| Pregnancy, Childbirth & the Puerperium | 643 | $5,490,502 | 738 | $6,283,050 | $4,185,490 | $1,431,177 | $666,384 | $7,417 | $6,275,634 |
| Blood & Immune Disorders | 1,041 | $2,739,481 | 1,252 | $2,780,387 | $1,923,063 | $151,012 | $706,312 | $2,235,021 | $545,366 |
| Infectious & Parasitic Diseases | 1,937 | $1,811,338 | 1,779 | $2,680,073 | $1,689,809 | $363,873 | $626,391 | $1,405,471 | $1,274,602 |
| Eye and Adnexa | 5,230 | $1,509,643 | 5,681 | $1,767,219 | $1,098,448 | $269,310 | $399,461 | $788,677 | $978,542 |
| Skin & Subcutaneous Tissue | 5,109 | $1,235,100 | 5,881 | $1,691,721 | $995,373 | $264,653 | $431,695 | $608,392 | $1,083,329 |
| Congenital Malformations & Abnormalities | 435 | $581,437 | 464 | $1,660,779 | $226,811 | $256,828 | $1,177,140 | $840,509 | $820,270 |
| Ear and Mastoid Process | 2,008 | $974,018 | 2,241 | $1,335,501 | $590,273 | $74,369 | $670,859 | $491,438 | $844,064 |
| External Causes of Morbidity | 11 | $22,660 | 17 | $1,975 | $383 | $508 | $1,084 | $623 | $1,352 |
| **Total** | **23,085** | **$116,413,291** | **25,343** | **$144,771,039** | **$90,240,263** | **$22,704,647** | **$31,826,128** | **$62,491,052** | **$82,279,986** |

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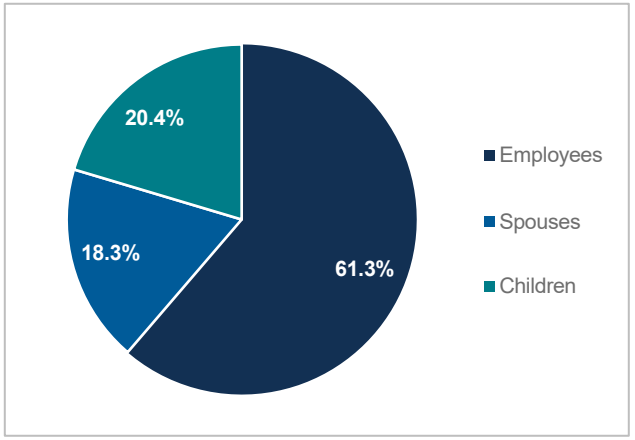
*#1 Top Dx Chapter*

# Health Status & Health Services

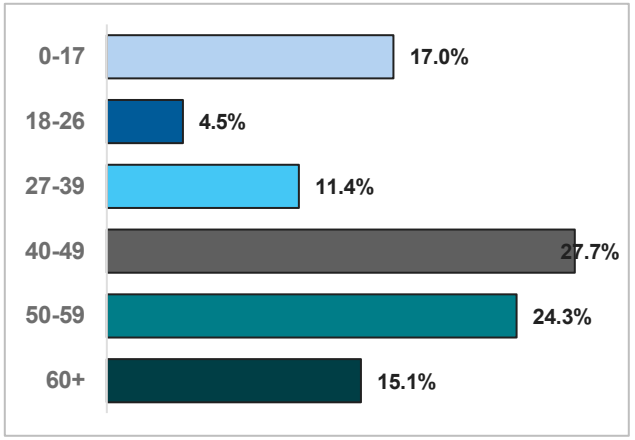
## Breakout by Diagnostic Grouping & Demographics

| # | Health Status & Services Dx Grouping | Patients | Claims | Total Paid | % Paid |
|---|---|---|---|---|---|
| 1 | Encounter for antineoplastic therapies | 80 | 517 | $4,610,759 | 29.5% |
| 2 | Medical examination/evaluation | 13,333 | 24,333 | $3,264,103 | 20.9% |
| 3 | Neoplasm-related encounters | 4,760 | 8,911 | $2,717,501 | 17.4% |
| 4 | Exposure, enc, screen or contact w infectious dz | 6,360 | 9,696 | $2,029,745 | 13.0% |
| 5 | Contraceptive & procreative management | 1,007 | 1,878 | $774,996 | 5.0% |
| 6 | Other aftercare encounter | 658 | 1,279 | $375,438 | 2.4% |
| 7 | Implant, device or graft related encounter | 481 | 1,374 | $322,647 | 2.1% |
| 8 | Encount for obs & exam for conds ruled out | 2,786 | 3,925 | $273,349 | 1.8% |
| 9 | Organ transplant status | 27 | 333 | $198,701 | 1.3% |
| 10 | Other specified status | 1,019 | 2,186 | $193,646 | 1.2% |
| 11 | Family history of disease | 258 | 331 | $173,417 | 1.1% |
| 12 | Encounter for administrative purposes | 63 | 109 | $125,175 | 0.8% |
| 13 | Personal history of other disease | 414 | 598 | $98,900 | 0.6% |
| 14 | Personal history of malignant neoplasm | 120 | 192 | $92,018 | 0.6% |
| 15 | Encounter for prophylactic or oth procedures | 89 | 112 | $84,381 | 0.5% |
| 16 | Other specified encounters & counseling | 428 | 982 | $76,583 | 0.5% |
| 17 | Enc for prophylactic measures (ex immuniz) | 174 | 257 | $74,425 | 0.5% |
| 18 | Genetic susceptibility to disease | 26 | 58 | $34,990 | 0.2% |
| 19 | Acquired absence of limb or organ | 62 | 141 | $33,079 | 0.2% |
| 20 | Encounter for mental health conditions | 1,876 | 2,377 | $16,197 | 0.1% |
| ... | *All Others* | *485* | *712* | *$41,451* | *0.3%* |
| = | **Total** | **17,663** | **60,427** | **$15,611,505** | **100.0%** |

### *Health Status & Services Paid by Relationship*




### *Health Status & Services Paid by Age Range*




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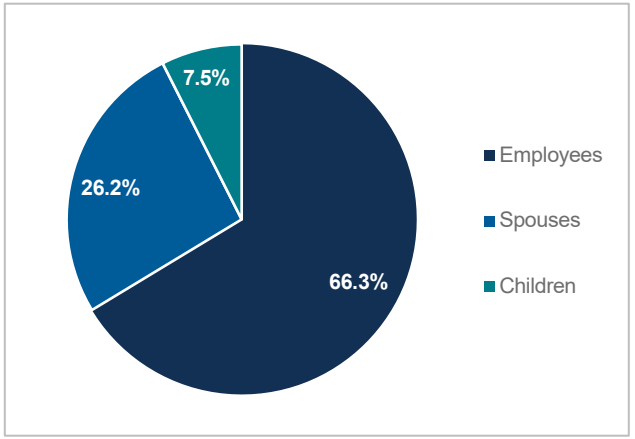
#2 Top Dx Chapter

# Musculoskeletal System

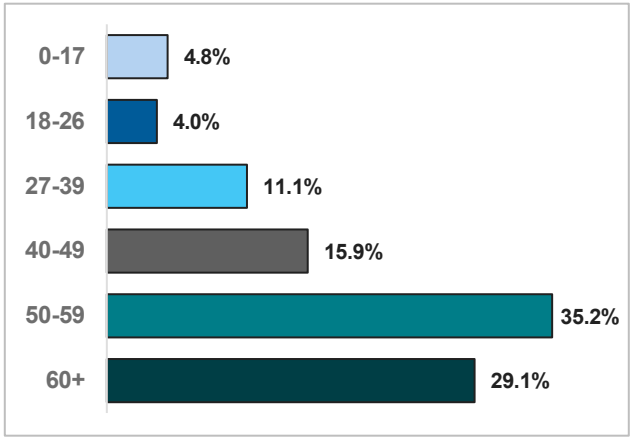
## Breakout by Diagnostic Grouping & Demographics

| # | Musculoskeletal Dx Grouping | Patients | Claims | Total Paid | % Paid |
|---|---|---|---|---|---|
| 1 | Spondylopathies & arthropathy | 2,171 | 10,102 | $3,876,728 | 29.6% |
| 2 | Osteoarthritis & osteoporosis | 1,054 | 3,124 | $2,438,809 | 18.6% |
| 3 | Other musculoskeletal pain | 4,376 | 15,792 | $1,769,849 | 13.5% |
| 4 | Tendon, tissue, muscle disorders | 1,747 | 4,902 | $1,570,519 | 12.0% |
| 5 | Scoliosis & oth deformities | 676 | 1,495 | $882,199 | 6.7% |
| 6 | Joint disorders & fractures | 687 | 1,697 | $835,533 | 6.4% |
| 7 | Other MSK | 134 | 561 | $703,938 | 5.4% |
| 8 | Low back pain | 1,089 | 3,505 | $432,996 | 3.3% |
| 9 | Rheumatoid arthritis & related disease | 190 | 899 | $370,035 | 2.8% |
| 10 | Lupus | 160 | 643 | $139,800 | 1.1% |
| 11 | Gout & crystal arthropathies | 129 | 222 | $45,327 | 0.3% |
| 12 | Biomechanical lesions | 533 | 2,630 | $35,141 | 0.3% |
| = | **Total** | **7,440** | **47,605** | **$13,100,875** | **100.0%** |

### Musculoskeletal Paid by Relationship




### Musculoskeletal Paid by Age Range




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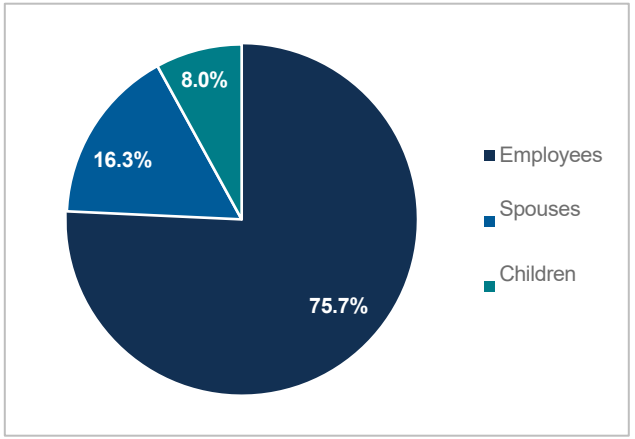
#3 Top Dx Chapter

# Neoplasms (Cancer)

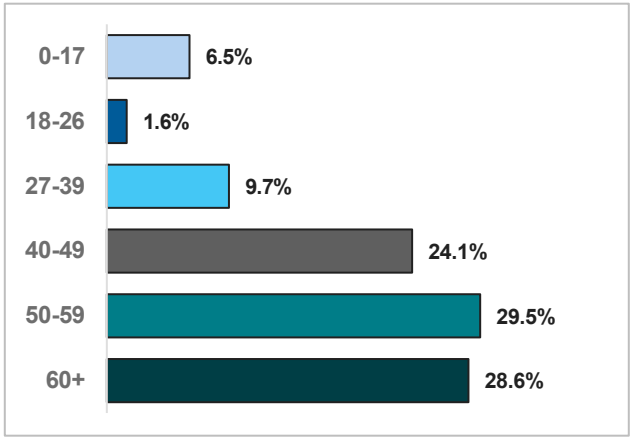
## Breakout by Diagnostic Grouping & Demographics

| # | Neoplasms (Cancer) Dx Grouping | Patients | Claims | Total Paid | % Paid |
|---|---|---|---|---|---|
| 1 | Breast cancer | 179 | 2,464 | $2,707,203 | 21.9% |
| 2 | Benign neoplasms | 2,268 | 3,774 | $1,755,437 | 14.2% |
| 3 | Other cancer | 68 | 417 | $1,052,696 | 8.5% |
| 4 | Neoplasms of unspec nature | 1,270 | 1,972 | $867,308 | 7.0% |
| 5 | Other gastrointestinal cancers | 23 | 409 | $818,351 | 6.6% |
| 6 | Leukemia | 34 | 515 | $737,582 | 6.0% |
| 7 | Multiple myeloma | 7 | 183 | $725,298 | 5.9% |
| 8 | Colorectal cancer | 38 | 631 | $595,748 | 4.8% |
| 9 | Secondary malignancies | 47 | 258 | $578,896 | 4.7% |
| 10 | Lymphoma | 38 | 510 | $517,517 | 4.2% |
| 11 | Head & neck cancers | 22 | 214 | $446,243 | 3.6% |
| 12 | Skin cancer | 223 | 687 | $441,310 | 3.6% |
| 13 | Prostate cancer | 69 | 627 | $414,210 | 3.3% |
| 14 | Pancreatic cancer | 10 | 203 | $213,717 | 1.7% |
| 15 | Thyroid cancer | 69 | 350 | $108,591 | 0.9% |
| 16 | Respiratory cancers | 12 | 238 | $77,805 | 0.6% |
| 17 | Oral cancer | 7 | 54 | $76,472 | 0.6% |
| 18 | Kidney Cancer | 17 | 53 | $61,440 | 0.5% |
| 19 | Ovarian cancer | 12 | 159 | $54,149 | 0.4% |
| 20 | Endometrial cancer | 15 | 65 | $39,997 | 0.3% |
| ... | *All Others* | *44* | *173* | *$76,213* | *0.6%* |
| = | **Total** | **3,262** | **15,016** | **$12,366,184** | **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 $7,328,260 – see Health Status for more details**

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Condition Focus

# Mental & Behavioral Trend

## Prevalence & Cost by Diagnostic Grouping

| Mental & Behavioral Diagnostic Grouping | 2024 (Full Year) | | 2025 (Full Year) | | 2026-4Q | | 2026-4Q Paid by Claim Type | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Patients | Total Paid | Patients | Total Paid | Patients | Total Paid | Inpatient | Outpatient | Physician | Ancillary |
| Neurodevelopmental disorders | 839 | $967,358 | 1,117 | $2,005,009 | 1,401 | $2,742,261 | $54,535 | $53,831 | $2,624,065 | $9,829 |
| Depressive disorders | 1,312 | $1,765,217 | 1,657 | $2,195,970 | 1,961 | $2,529,005 | $267,849 | $41,704 | $2,218,588 | $864 |
| Anxiety & related Disorders | 1,659 | $914,955 | 2,234 | $1,366,176 | 2,688 | $1,874,535 | $64,121 | $99,813 | $1,710,601 | $0 |
| Trauma & stressor disorders | 1,151 | $777,003 | 1,462 | $1,169,043 | 1,839 | $1,467,186 | $9,506 | $19,439 | $1,438,241 | $0 |
| Other mental health | 359 | $444,148 | 475 | $484,670 | 553 | $807,883 | $138,129 | $59,342 | $610,333 | $80 |
| Alcohol-related disorders | 100 | $479,637 | 129 | $614,122 | 151 | $724,413 | $438,966 | $131,096 | $152,925 | $1,426 |
| Bipolar & related Disorders | 220 | $270,639 | 285 | $252,131 | 316 | $501,558 | $189,399 | $25,601 | $286,558 | $0 |
| Schizophrenia spectrum disorders | 29 | $162,208 | 40 | $204,689 | 42 | $234,350 | $154,629 | $27,119 | $52,601 | $0 |
| Suicidal ideation, attempt or self-harm | 61 | $408,763 | 59 | $212,799 | 61 | $229,655 | $46,138 | $139,573 | $43,944 | $0 |
| Eating disorders | 53 | $266,949 | 67 | $215,695 | 70 | $227,841 | $20,549 | $0 | $207,292 | $0 |
| Obsessive compulsive disorders | 82 | $67,055 | 113 | $292,390 | 155 | $204,605 | $16,682 | $0 | $187,923 | $0 |
| Other substance use | 96 | $10,587 | 94 | $16,449 | 129 | $57,552 | $27,141 | $5,751 | $24,659 | $0 |
| Cannabis-related disorders | 19 | $5,535 | 26 | $42,633 | 35 | $36,287 | $0 | $24,442 | $11,845 | $0 |
| Stimulant disorders | 11 | $15,213 | 10 | $7,200 | 14 | $22,213 | $12,677 | $0 | $9,536 | $0 |
| Opiod disorders | 23 | $40,867 | 30 | $70,004 | 36 | $13,607 | -$5,138 | $558 | $18,187 | $0 |
| **Total** | **4,161** | **$6,596,135** | **5,403** | **$9,148,979** | **6,433** | **$11,672,951** | **$1,435,184** | **$628,271** | **$9,597,298** | **$12,199** |

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Condition Focus

# 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** | 80 | 3.2 | *29.0%* | 53 | 2.1 | *29.3%* | $8,134 | 200.0 | 362.5 |
| **Asthma** | 867 | 34.4 | *8.5%* | 340 | 13.5 | *6.6%* | $6,992 | 66.9 | 309.1 |
| **Atrial Fibrillation** | 182 | 7.2 | *15.2%* | 124 | 4.9 | *12.7%* | $30,950 | 236.3 | 483.5 |
| **Blood Disorders** | 1,172 | 46.5 | *24.9%* | 502 | 19.9 | *21.8%* | $13,658 | 116.9 | 262.8 |
| **CAD** | 306 | 12.1 | *20.0%* | 150 | 6.0 | *26.1%* | $23,102 | 183.0 | 359.5 |
| **COPD** | 60 | 2.4 | *-11.8%* | 31 | 1.2 | *-3.1%* | $36,552 | 266.7 | 516.7 |
| **Cancer** | 1,662 | 66.0 | *14.0%* | 794 | 31.5 | *14.2%* | $15,699 | 84.2 | 157.6 |
| **Chronic Pain** | 174 | 6.9 | *31.8%* | 73 | 2.9 | *37.7%* | $33,194 | 390.8 | 580.5 |
| **CHF** | 60 | 2.4 | *3.4%* | 35 | 1.4 | *0.0%* | $22,502 | 333.3 | 416.7 |
| **Demyelinating Diseases** | 74 | 2.9 | *7.2%* | 50 | 2.0 | *-2.0%* | $35,206 | 81.1 | 486.5 |
| **Depression** | 1,855 | 73.6 | *19.4%* | 1,388 | 55.1 | *22.2%* | $9,089 | 105.7 | 281.9 |
| **Diabetes** | 1,650 | 65.5 | *14.7%* | 1,170 | 46.4 | *17.1%* | $8,083 | 58.8 | 253.9 |
| **ESRD** | 72 | 2.9 | *16.1%* | 47 | 1.9 | *9.3%* | $49,049 | 750.0 | 1,500.0 |
| **Eating Disorders** | 68 | 2.7 | *11.5%* | 40 | 1.6 | *-9.1%* | $11,443 | 58.8 | 308.8 |
| **HIV/AIDS** | 45 | 1.8 | *15.4%* | 40 | 1.6 | *48.1%* | $6,886 | 22.2 | 155.6 |
| **Hyperlipidemia** | 1,016 | 40.3 | *27.5%* | 318 | 12.6 | *20.9%* | $2,869 | 9.8 | 50.2 |
| **Hypertension** | 2,149 | 85.3 | *11.2%* | 1,036 | 41.1 | *8.7%* | $7,356 | 73.1 | 240.6 |
| **Immune Disorders** | 86 | 3.4 | *19.4%* | 39 | 1.5 | *25.8%* | $35,560 | 162.8 | 267.4 |
| **IBD** | 131 | 5.2 | *52.3%* | 36 | 1.4 | *50.0%* | $3,095 | 7.6 | 99.2 |
| **Liver Disease** | 2 | 0.1 | *-50.0%* | 2 | 0.1 | *-33.3%* | $82,327 | 1,500.0 | 1,500.0 |
| **Morbid Obesity** | 410 | 16.3 | *11.7%* | 205 | 8.1 | *11.4%* | $8,171 | 85.4 | 190.2 |
| **Osteoarthritis** | 845 | 33.5 | *26.7%* | 345 | 13.7 | *18.6%* | $8,520 | 32.0 | 130.2 |
| **Peripheral Vascular Disease** | 87 | 3.5 | *1.2%* | 24 | 1.0 | *0.0%* | $7,010 | 80.5 | 218.4 |
| **Rheumatoid Arthritis** | 163 | 6.5 | *19.0%* | 123 | 4.9 | *20.6%* | $11,705 | 73.6 | 343.6 |

- *Most prevalent chronic condition is Hypertension, with 2,149 members*
- *Depression is the condition with the most moderate/high risk members (1,388)*
- *Members with mod/high risk Depression also have the highest combined cost, totaling $12.6M*

**Date Range:** Service Dates 4/1/2025 - 3/31/2026, Paid through 6/30/2026

**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:** $6,255
- **Admits per 1000:** 42.9
- **ER Visits per 1000:** 214.6

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# Prevention, Wellness, & Maintenance

## Preventive & Condition-specific Screening Rate Trends

| Preventive Service | Population | Apr 2024 - Mar 2025 Eligible | Apr 2024 - Mar 2025 Actual | Apr 2024 - Mar 2025 Rate | Apr 2025 - Mar 2026 Eligible | Apr 2025 - Mar 2026 Actual | Apr 2025 - Mar 2026 Rate | *Rate Change* | UMR Norm Rate | UMR Norm *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 | 284.8 | 1,591 | **5,585.5** | 328.2 | 1,880 | **5,727.6** | *2.5%* | **5,397.9** | *6.1%* |
| **Well Child Visit** | 3 - 6 years | 1,121.0 | 917 | **818.0** | 1,240.1 | 1,015 | **818.5** | *0.1%* | **805.6** | *1.6%* |
| **Adults w/ Well Visit** | Adults 18+ | 17,002 | 7,523 | **44.2%** | 19,116 | 8,572 | **44.8%** | *0.6 pts* | **40.3%** | *4.5 pts* |
| ***Screenings*** | *Rate for all screenings is the percentage of eligible population who had the screening during the period.* | | | | | | | | | |
| **Mammogram** | Females 40 - 69 | 5,174 | 2,521 | **48.7%** | 5,862 | 2,892 | **49.3%** | *0.6 pts* | **44.9%** | *4.4 pts* |
| **Cervical Cancer** | Females 21 - 64 | 8,965 | 2,631 | **29.3%** | 10,079 | 2,722 | **27.0%** | *-2.3 pts* | **21.7%** | *5.3 pts* |
| **Prostate Cancer** | Males 50 - 70 | 2,306 | 1,066 | **46.2%** | 2,590 | 1,242 | **48.0%** | *1.7 pts* | **41.9%** | *6.0 pts* |
| **Colorectal Cancer** | Members 45 - 75 | 7,186 | 1,388 | **19.3%** | 8,144 | 1,503 | **18.5%** | *-0.9 pts* | **15.7%** | *2.8 pts* |
| **Cholesterol** | Female 45+ Male 35+ | 8,859 | 5,180 | **58.5%** | 10,014 | 5,989 | **59.8%** | *1.3 pts* | **46.8%** | *13.0 pts* |
| **Condition-specific** | **Screening** | | | | | | | | | |
| **Asthma** | Office Visit for Asthma | 799 | 648 | **81.1%** | 867 | 652 | **75.2%** | *-5.9 pts* | | |
| **COPD** | Spirometry Test | 68 | 11 | **16.2%** | 60 | 7 | **11.7%** | *-4.5 pts* | | |
| **Type 2 Diabetes** | A1c Test | 1,316 | 1,217 | **92.5%** | 1,516 | 1,398 | **92.2%** | *-0.3 pts* | **83.5%** | *8.7 pts* |
| | Eye Exam | - | - | **-** | 0 | 0 | **0** | - | **0** | *0* |
| | Lipid Panel | 1,316 | 1,083 | **82.3%** | 1,516 | 1,261 | **83.2%** | *0.9 pts* | **70.7%** | *12.5 pts* |
| | Urine Protein Test | 1,316 | 929 | **70.6%** | 1,516 | 1,052 | **69.4%** | *-1.2 pts* | **63.2%** | *6.2 pts* |
| | Any Diabetes Screen | 1,316 | 1,249 | **94.9%** | 1,516 | 1,430 | **94.3%** | *-0.6 pts* | **87.6%** | *6.7 pts* |
| **Hyperlipidemia** | Lipid Profile | 797 | 381 | **47.8%** | 1,016 | 498 | **49.0%** | *1.2 pts* | | |
| **Hypertension** | Creatinine Test | 1,933 | 377 | **19.5%** | 2,149 | 405 | **18.8%** | *-0.7 pts* | | |
| | Lipid Profile | 1,933 | 475 | **24.6%** | 2,149 | 529 | **24.6%** | *0.0 pts* | | |

**Date Range:** Reporting periods are service-based with 3 months of runout: Current period is Service Dates 4/1/2025 - 3/31/2026, Paid through 6/30/2026

**Note:** Preventive Services do not include those performed at onsite clinics or ones for which no claim was submitted to UMR.

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