



# PEBP

Public Employees' Benefits Program

## Quarterly Plan Performance Review

### HDHP Plan • 2026-1Q



A UnitedHealthcare Company

# Report Criteria & Contents



## Experience Periods\*

### ➤ 2026 Plan Year (Current)

2026-1Q.1st Quarter: Claims Paid 7/1/2025 - 9/30/2025

### ➤ 2025 Plan Year

2025-1Q.1st Quarter: Claims Paid 7/1/2024 - 9/30/2024

2025 Full Year: Claims paid 7/1/2024 - 6/30/2025

### ➤ 2024 Plan Year

2024-1Q.1st Quarter: Claims Paid 7/1/2023 - 9/30/2023

2024 Full Year: Claims paid 7/1/2023 - 6/30/2024

## Group Data

- Data reported is for the HDHP Plan only:
- Contract = 7670-06-414946 or 7670-10-414946
- Except where indicated, Report is for Medical data only excluding claim expenses

## Normative Comparison Data

- Norm Groups: UMR Book of Business in InfoPort<sup>SM</sup>
- Composition: 4,769 groups with approximately 7.5 million members
- Norm Period matches Current Year: Claims Paid 7/1/2025 - 9/30/2025

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



## Cost Drivers

- Overall Cost Trend based on Medical Paid PEPY: +15.7%
- High-Cost Claimants Paid PMPM trend: +17.3%; Non HCCs trend: +15.4%
- Top Paid Diagnostic Chapters: Health Status & Services (+7.8% Paid PMPM), Neoplasms (Cancer) (+34.4%), Musculoskeletal (+14.8%)



## Membership & Demographics

- Total membership is 1.3% lower than prior period
- Employees decreased 1.2%, while Dependents were down 1.4%
- 94.8% of members had < \$2,500 medical paid, with 43.4% having no claims paid at all during the reporting period



## Utilization Key Indicators

- Paid per IP Admit was \$25,824, which is 8.4% higher than 2025-1Q
- Paid per ER Visit was \$2,353, which is 8.9% higher than 2025-1Q



## Network Utilization & Savings

- 96.3% of all Medical spend dollars were to In Network providers
- The average In Network discount was 69.4%, which is the same as the 2025 average discount of 69.4%

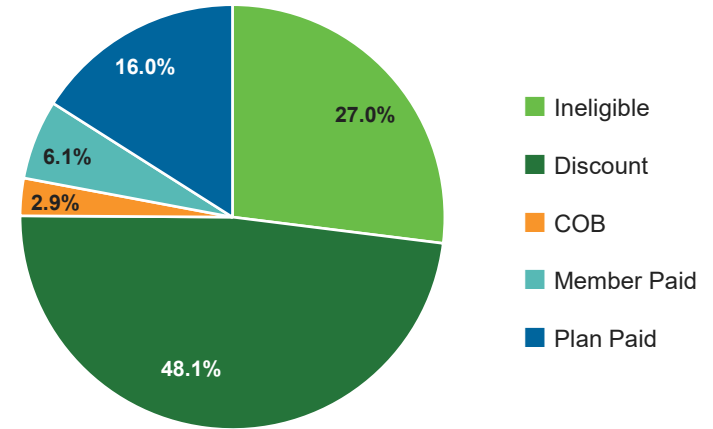
# Medical Total Savings Summary



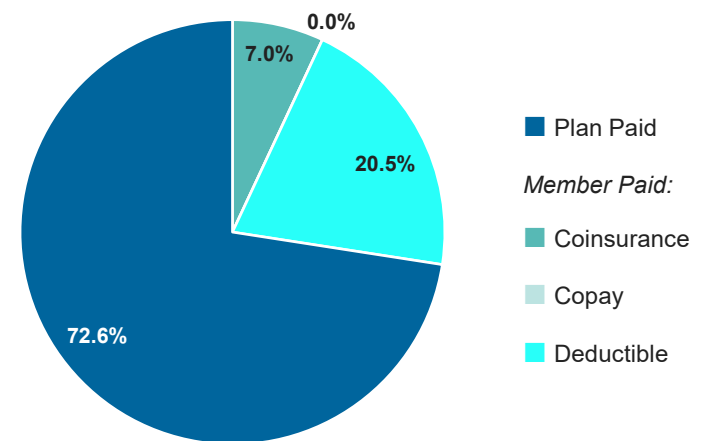
## Dollar Chain: Billed to Paid Dollars

Dollar Amount	2026-1Q Total Dollars	2026-1Q PMPM*	2025 PMPM*	Trend
Medical Billed	\$147,786,197	\$2,178	\$1,981	10.0%
(-) Ineligible	\$39,850,541	\$587	\$588	-0.1%
Medical Covered	\$107,935,655	\$1,591	\$1,393	14.2%
(-) Discount	\$71,091,723	\$1,048	\$902	16.1%
Medical Allowed	\$36,843,932	\$543	\$490	10.7%
(-) COB	\$4,214,265	\$62	\$70	-11.8%
(-) Coinsurance	\$2,267,725	\$33	\$33	0.9%
(-) Copay	\$0	\$0	\$0	-100.0%
(-) Deductible	\$6,673,705	\$98	\$66	49.5%
Total Member Paid	\$8,941,429	\$132	\$99	33.2%
Total Plan Paid	\$23,634,641	\$348	\$320	9.0%

## 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.

# Medical & Rx Paid Claims by Age Range



Age	2025-1Q (7/1/2024 - 9/30/2024)						2026-1Q (7/1/2025 - 9/30/2025)						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	\$785,957	\$2,330	\$30	\$0	\$785,987	\$2,330	\$1,013,638	\$3,240	\$666	\$2	\$1,014,304	\$3,242	29.0%	39.1%
1	\$58,569	\$189	\$38	\$0	\$58,607	\$189	\$50,341	\$146	\$59	\$0	\$50,399	\$146	-14.0%	-22.9%
2 - 4	\$228,484	\$161	\$15,941	\$11	\$244,425	\$173	\$264,007	\$197	\$673	\$1	\$264,681	\$198	8.3%	14.6%
5 - 9	\$388,809	\$125	\$93,471	\$30	\$482,280	\$155	\$323,795	\$105	\$43,620	\$14	\$367,415	\$119	-23.8%	-23.3%
10 - 14	\$316,828	\$80	\$105,042	\$27	\$421,871	\$107	\$385,956	\$96	\$64,559	\$16	\$450,514	\$112	6.8%	5.5%
15 - 19	\$952,113	\$204	\$132,240	\$28	\$1,084,353	\$232	\$810,976	\$179	\$140,073	\$31	\$951,049	\$210	-12.3%	-9.6%
20 - 24	\$835,034	\$146	\$340,517	\$60	\$1,175,551	\$206	\$619,799	\$109	\$191,056	\$33	\$810,855	\$142	-31.0%	-31.1%
25 - 29	\$447,327	\$118	\$144,572	\$38	\$591,900	\$156	\$727,703	\$177	\$204,834	\$50	\$932,537	\$227	57.5%	45.6%
30 - 34	\$1,164,715	\$256	\$218,518	\$48	\$1,383,233	\$304	\$1,560,504	\$349	\$246,357	\$55	\$1,806,861	\$404	30.6%	33.0%
35 - 39	\$1,249,456	\$254	\$308,923	\$63	\$1,558,379	\$317	\$1,456,447	\$289	\$524,599	\$104	\$1,981,046	\$392	27.1%	23.8%
40 - 44	\$1,080,541	\$197	\$484,385	\$88	\$1,564,926	\$285	\$1,648,053	\$291	\$534,872	\$94	\$2,182,925	\$385	39.5%	35.1%
45 - 49	\$1,197,107	\$236	\$759,532	\$150	\$1,956,640	\$387	\$1,576,231	\$307	\$850,585	\$166	\$2,426,815	\$473	24.0%	22.3%
50 - 54	\$1,909,678	\$324	\$1,109,573	\$188	\$3,019,252	\$513	\$2,160,282	\$390	\$1,099,684	\$199	\$3,259,966	\$589	8.0%	14.9%
55 - 59	\$2,739,246	\$433	\$1,061,694	\$168	\$3,800,939	\$601	\$2,952,507	\$484	\$1,196,087	\$196	\$4,148,594	\$680	9.1%	13.2%
60 - 64	\$4,732,932	\$621	\$1,662,430	\$218	\$6,395,362	\$839	\$4,917,930	\$704	\$1,931,677	\$277	\$6,849,607	\$981	7.1%	17.0%
65+	\$2,578,932	\$465	\$1,667,551	\$300	\$4,246,483	\$765	\$3,166,473	\$579	\$1,791,421	\$328	\$4,957,894	\$907	16.8%	18.6%
Total	\$20,665,729	\$301	\$8,104,458	\$118	\$28,770,187	\$419	\$23,634,641	\$348	\$8,820,823	\$130	\$32,455,464	\$478	12.8%	14.3%

# Financial Summary – YTD Trend

## Total Plan & Norm



Measure	Total Plan					UMR Norm	
	2024-1Q	⇒	2025-1Q	⇒	2026-1Q	2026-1Q	Variance
<b>Average Enrollment</b>							
Employees	14,826	-4.8%	14,109	-1.2%	13,946		
Spouses	2,824	-9.5%	2,557	-2.9%	2,484		
Children	6,812	-8.4%	6,239	-0.9%	6,185		
Tot. Members	<b>24,461</b>	<b>-6.4%</b>	<b>22,905</b>	<b>-1.3%</b>	<b>22,615</b>		
Avg. Family Size	1.6	-1.6%	1.6	-0.1%	1.6	1.9	-15.7%
<b>Financial Summary</b>							
Allowed	\$32,665,502	8.0%	\$35,272,117	4.5%	\$36,843,932		
Plan Paid	\$21,166,409	-2.4%	\$20,665,729	14.4%	\$23,634,641		
Member Paid (OOP)	\$8,543,700	8.0%	\$9,224,379	-3.1%	\$8,941,429		
Paid PEPY	\$5,711	2.6%	\$5,859	15.7%	\$6,779	\$10,481	-35.3%
Paid PMPY	\$3,461	4.3%	\$3,609	15.8%	\$4,180	\$5,448	-23.3%
Paid PEPM	\$476	2.6%	\$488	15.7%	\$565	\$873	-35.3%
Paid PMPM	\$288	4.3%	\$301	15.8%	\$348	\$454	-23.3%
<b>High-Cost Claimants (Med Paid \$100,000+)</b>							
# of HCCs	22	9.1%	24	0.0%	24		
HCCs per 1000	0.9	16.5%	1.0	1.3%	1.1	1.1	-6.4%
Paid per HCC	\$209,302	-13.0%	\$182,154	15.9%	\$211,048	\$200,630	5.2%
HCC Paid % of Tot	21.8%	-0.6 pts	21.2%	0.3 pts	21.4%	17.7%	3.7 pts
<b>Cost Distribution by Claim Type (Paid PMPY)</b>							
Inpatient	\$1,111	-10.9%	\$990	11.8%	\$1,106	\$1,280	-13.6%
Outpatient	\$1,033	14.0%	\$1,178	26.9%	\$1,495	\$1,579	-5.4%
Physician	\$1,275	6.8%	\$1,362	11.4%	\$1,517	\$2,472	-38.6%
Ancillary	\$42	90.8%	\$80	-22.1%	\$62	\$116	-46.5%

- With \$17.3M paid, the State Active population is 73.2% of total 2026-1Q med spend
- On a Paid PMPM basis, State Actives are up 9.5% compared to prior year
- Total HDHP Plan Paid PMPM trend is +15.8%

**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.

# Financial Summary – YTD Trend

## Active Members



Measure	State Active					Non-State Active				
	2024-1Q	⇒	2025-1Q	⇒	2026-1Q	2024-1Q	⇒	2025-1Q	⇒	2026-1Q
<b>Average Enrollment</b>										
Employees	11,992	-4.0%	11,509	0.9%	11,607	3	22.2%	4	90.9%	7
Spouses	2,142	-9.2%	1,944	-0.7%	1,931	1	-66.7%	0	500.0%	2
Children	6,240	-8.2%	5,727	0.0%	5,728	4	-75.0%	1	0.0%	1
<b>Tot. Members</b>	<b>20,373</b>	<b>-5.9%</b>	<b>19,180</b>	<b>0.4%</b>	<b>19,266</b>	<b>8</b>	<b>-37.5%</b>	<b>5</b>	<b>100.0%</b>	<b>10</b>
Avg. Family Size	1.7	-1.9%	1.7	-0.4%	1.7	2.7	-48.9%	1.4	4.8%	1.4
<b>Financial Summary</b>										
Allowed	\$23,394,535	-0.3%	\$23,331,103	8.5%	\$25,303,891	\$8,122	90.8%	\$15,493	427.0%	\$81,650
Plan Paid	\$16,193,581	-2.9%	\$15,729,486	10.0%	\$17,299,327	\$4,269	115.0%	\$9,179	545.0%	\$59,205
Member Paid (OOP)	\$6,372,943	8.0%	\$6,881,402	0.1%	\$6,887,428	\$3,852	63.9%	\$6,314	71.4%	\$10,819
Paid PEPY	\$5,402	1.2%	\$5,467	9.1%	\$5,962	\$5,692	75.9%	\$10,014	237.9%	\$33,832
Paid PMPY	\$3,179	3.2%	\$3,280	9.5%	\$3,592	\$2,135	244.0%	\$7,343	222.5%	\$23,682
Paid PEPM	\$450	1.2%	\$456	9.1%	\$497	\$474	75.9%	\$834	237.9%	\$2,819
Paid PMPM	\$265	3.2%	\$273	9.5%	\$299	\$178	244.0%	\$612	222.5%	\$1,974
<b>High-Cost Claimants (Med Paid \$100,000+)</b>										
# of HCCs	17	-5.9%	16	-6.3%	15	0	-	0	-	0
HCCs per 1000	0.8	0.0%	0.8	-6.7%	0.8	0.0	-	0.0	-	0.0
Paid per HCC	\$218,501	-14.0%	\$188,007	11.8%	\$210,174	\$0	-	\$0	-	\$0
HCC Paid % of Tot	22.9%	-3.8 pts	19.1%	-0.9 pts	18.2%	0.0%	-	0.0%	-	0.0%
<b>Cost Distribution by Claim Type (Paid PMPY)</b>										
Inpatient	\$1,050	-5.0%	\$997	-3.4%	\$963	\$0	-	\$0	-	\$12,420
Outpatient	\$928	13.9%	\$1,057	25.2%	\$1,324	-\$472	-714.7%	\$2,901	105.8%	\$5,968
Physician	\$1,163	2.3%	\$1,190	5.9%	\$1,260	\$2,607	70.4%	\$4,443	-42.0%	\$2,578
Ancillary	\$38	-3.8%	\$37	22.0%	\$45	\$0	-	\$0	-	\$2,716

# Financial Summary – YTD Trend

## Retired Members



Measure	State Retirees					Non-State Retirees				
	2024-1Q	⇒	2025-1Q	⇒	2026-1Q	2024-1Q	⇒	2025-1Q	⇒	2026-1Q
<b>Average Enrollment</b>										
Employees	2,498	-7.9%	2,300	-10.5%	2,057	333	-10.9%	296	-7.2%	275
Spouses	642	-9.5%	581	-9.4%	527	39	-20.3%	31	-23.4%	24
Children	554	-9.9%	499	-10.8%	445	14	-14.3%	12	-8.3%	11
<b>Tot. Members</b>	<b>3,694</b>	<b>-8.5%</b>	<b>3,380</b>	<b>-10.4%</b>	<b>3,029</b>	<b>386</b>	<b>-12.0%</b>	<b>340</b>	<b>-8.7%</b>	<b>310</b>
Avg. Family Size	1.5	-0.6%	1.5	0.2%	1.5	1.2	-1.2%	1.1	-1.7%	1.1
<b>Financial Summary</b>										
Allowed	\$7,755,821	27.6%	\$9,894,014	1.9%	\$10,082,279	\$1,507,023	34.8%	\$2,031,507	-32.3%	\$1,376,113
Plan Paid	\$4,320,997	5.2%	\$4,545,535	30.5%	\$5,933,653	\$647,561	-41.1%	\$381,528	-10.2%	\$342,456
Member Paid (OOP)	\$1,870,067	6.6%	\$1,994,216	-10.1%	\$1,793,561	\$296,838	15.4%	\$342,448	-27.1%	\$249,620
Paid PEPY	\$6,919	14.3%	\$7,906	45.9%	\$11,537	\$7,786	-33.9%	\$5,150	-3.3%	\$4,981
Paid PMPY	\$4,679	15.0%	\$5,380	45.7%	\$7,836	\$6,710	-33.0%	\$4,493	-1.7%	\$4,419
Paid PEPM	\$577	14.3%	\$659	45.9%	\$961	\$649	-33.9%	\$429	-3.3%	\$415
Paid PMPM	\$390	15.0%	\$448	45.7%	\$653	\$559	-33.0%	\$374	-1.7%	\$368
<b>High-Cost Claimants (Med Paid \$100,000+)</b>										
# of HCCs	4	100.0%	8	12.5%	9	1	-100.0%	0	-	0
HCCs per 1000	1.1	118.6%	2.4	25.5%	3.0	2.6	-100.0%	0.0	-	0.0
Paid per HCC	\$187,452	-9.1%	\$170,448	24.6%	\$212,463	\$139,706	-100.0%	\$0	-	\$0
HCC Paid % of Tot	17.4%	12.6 pts	30.0%	2.2 pts	32.2%	21.6%	-21.6 pts	0.0%	-	0.0%
<b>Cost Distribution by Claim Type (Paid PMPY)</b>										
Inpatient	\$1,150	-21.8%	\$899	116.2%	\$1,944	\$3,982	-62.5%	\$1,492	-1.9%	\$1,464
Outpatient	\$1,601	15.0%	\$1,841	38.7%	\$2,553	\$1,194	16.4%	\$1,390	17.3%	\$1,630
Physician	\$1,872	23.2%	\$2,305	37.8%	\$3,177	\$1,436	13.5%	\$1,630	-23.4%	\$1,249
Ancillary	\$57	491.9%	\$334	-51.3%	\$163	\$99	-118.9%	-\$19	-502.8%	\$76



# Financial Summary – Full Year Trend

## Plan Totals & Norm



Measure	Total Plan					UMR Norm	
	2024	⇒	2025	⇒	2026-1Q	2026-1Q	Variance
<b>Average Enrollment</b>							
Employees	14,776	-3.1%	14,314	-2.6%	13,946		
Spouses	2,766	-7.8%	2,550	-2.6%	2,484		
Children	6,692	-6.6%	6,247	-1.0%	6,185		
<b>Tot. Members</b>	<b>24,235</b>	<b>-4.6%</b>	<b>23,111</b>	<b>-2.1%</b>	<b>22,615</b>		
Avg. Family Size	1.6	-1.6%	1.6	0.4%	1.6	1.9	-15.7%
<b>Financial Summary</b>							
Allowed	\$132,731,482	2.5%	\$135,998,902	-72.9%	\$36,843,932		
Plan Paid	\$94,099,719	-5.8%	\$88,624,170	-73.3%	\$23,634,641		
Member Paid (OOP)	\$27,764,440	-1.2%	\$27,441,813	-67.4%	\$8,941,429		
Paid PEPY	\$6,368	-2.8%	\$6,192	9.5%	\$6,779	\$10,481	-35.3%
Paid PMPY	\$3,883	-1.2%	\$3,835	9.0%	\$4,180	\$5,448	-23.3%
Paid PEPM	\$531	-2.8%	\$516	9.5%	\$565	\$873	-35.3%
Paid PMPM	\$324	-1.2%	\$320	9.0%	\$348	\$454	-23.3%
<b>High-Cost Claimants (Med Paid \$100,000+)</b>							
# of HCCs	148	-13.5%	128	-81.3%	24		
HCCs per 1000	6.1	-9.3%	5.5	-80.8%	1.1	1.1	-6.4%
Paid per HCC	\$230,303	-11.6%	\$203,621	3.6%	\$211,048	\$200,630	5.2%
HCC Paid % of Tot	36.2%	-6.8 pts	29.4%	-8.0 pts	21.4%	17.7%	3.7 pts
<b>Cost Distribution by Claim Type (Paid PMPY)</b>							
Inpatient	\$1,249	-23.7%	\$953	16.1%	\$1,106	\$1,280	-13.6%
Outpatient	\$1,137	14.9%	\$1,306	14.5%	\$1,495	\$1,579	-5.4%
Physician	\$1,440	4.5%	\$1,505	0.8%	\$1,517	\$2,472	-38.6%
Ancillary	\$57	25.7%	\$71	-12.7%	\$62	\$116	-46.5%

- Total plan paid amount for the first quarter of 2024 was 23.3% of the full year
- Annualizing 2025 paid dollars using the same ratio would result in a total paid of \$101 M

**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.

# Financial Summary – Full Year Trend

## Active Members



Measure	State Active					Non-State Active				
	2024	⇒	2025	⇒	2026-1Q	2024	⇒	2025	⇒	2026-1Q
<b>Average Enrollment</b>										
Employees	12,012	-1.7%	11,809	-1.7%	11,607	4	44.2%	5	35.5%	7
Spouses	2,107	-6.9%	1,961	-1.5%	1,931	1	57.1%	1	118.2%	2
Children	6,132	-6.1%	5,755	-0.5%	5,728	2	-62.1%	1	9.1%	1
<b>Tot. Members</b>	<b>20,251</b>	<b>-3.6%</b>	<b>19,524</b>	<b>-1.3%</b>	<b>19,266</b>	<b>7</b>	<b>6.3%</b>	<b>7</b>	<b>42.9%</b>	<b>10</b>
Avg. Family Size	1.7	-1.9%	1.7	0.4%	1.7	1.8	-26.3%	1.4	5.4%	1.4
<b>Financial Summary</b>										
Allowed	\$96,646,156	-5.3%	\$91,514,620	-72.3%	\$25,303,891	\$82,160	-59.2%	\$33,497	143.8%	\$81,650
Plan Paid	\$72,836,689	-9.2%	\$66,141,692	-73.8%	\$17,299,327	\$66,431	-64.4%	\$23,665	150.2%	\$59,205
Member Paid (OOP)	\$21,061,579	0.7%	\$21,217,588	-67.5%	\$6,887,428	\$15,729	-37.5%	\$9,832	10.0%	\$10,819
Paid PEPY	\$6,064	-7.6%	\$5,601	6.4%	\$5,962	\$18,539	-75.3%	\$4,580	638.6%	\$33,832
Paid PMPY	\$3,597	-5.8%	\$3,388	6.0%	\$3,592	\$10,091	-66.5%	\$3,381	600.5%	\$23,682
Paid PEPM	\$505	-7.6%	\$467	6.4%	\$497	\$1,545	-75.3%	\$382	638.6%	\$2,819
Paid PMPM	\$300	-5.8%	\$282	6.0%	\$299	\$841	-66.5%	\$282	600.5%	\$1,974
<b>High-Cost Claimants (Med Paid \$100,000+)</b>										
# of HCCs	110	-20.9%	87	-82.8%	15	0	-	0	-	0
HCCs per 1000	5.4	-18.0%	4.5	-82.5%	0.8	0.0	-	0.0	-	0.0
Paid per HCC	\$245,319	-14.3%	\$210,234	0.0%	\$210,174	\$0	-	\$0	-	\$0
HCC Paid % of Tot	37.0%	-9.4 pts	27.7%	-9.4 pts	18.2%	0.0%	-	0.0%	-	0.0%
<b>Cost Distribution by Claim Type (Paid PMPY)</b>										
Inpatient	\$1,184	-26.7%	\$868	10.9%	\$963	\$0	-	\$0	-	\$12,420
Outpatient	\$1,032	10.6%	\$1,142	15.9%	\$1,324	\$5,778	-57.5%	\$2,456	143.0%	\$5,968
Physician	\$1,329	0.1%	\$1,330	-5.3%	\$1,260	\$4,310	-78.7%	\$916	181.4%	\$2,578
Ancillary	\$51	-7.8%	\$47	-5.8%	\$45	\$3	197.6%	\$9	31585.2%	\$2,716

# Financial Summary – Full Year Trend

## Retired Members



Measure	State Retirees					Non-State Retirees				
	2024	⇒	2025	⇒	2026-1Q	2024	⇒	2025	⇒	2026-1Q
<b>Average Enrollment</b>										
Employees	2,443	-9.5%	2,212	-7.0%	2,057	318	-9.5%	288	-4.5%	275
Spouses	623	-10.2%	560	-5.9%	527	36	-19.3%	29	-16.8%	24
Children	544	-11.9%	479	-7.2%	445	14	-12.9%	12	-7.0%	11
<b>Tot. Members</b>	<b>3,610</b>	<b>-9.9%</b>	<b>3,251</b>	<b>-6.8%</b>	<b>3,029</b>	<b>367</b>	<b>-10.5%</b>	<b>329</b>	<b>-5.7%</b>	<b>310</b>
Avg. Family Size	1.5	-0.5%	1.5	0.2%	1.5	1.2	-1.2%	1.1	-1.2%	1.1
<b>Financial Summary</b>										
Allowed	\$31,168,930	18.3%	\$36,877,665	-72.7%	\$10,082,279	\$4,834,236	56.7%	\$7,573,121	-81.8%	\$1,376,113
Plan Paid	\$19,082,580	6.3%	\$20,280,083	-70.7%	\$5,933,653	\$2,114,018	3.1%	\$2,178,730	-84.3%	\$342,456
Member Paid (OOP)	\$5,786,040	-6.2%	\$5,428,023	-67.0%	\$1,793,561	\$901,093	-12.7%	\$786,370	-68.3%	\$249,620
Paid PEPY	\$7,812	17.4%	\$9,169	25.8%	\$11,537	\$6,648	13.8%	\$7,567	-34.2%	\$4,981
Paid PMPY	\$5,286	18.0%	\$6,238	25.6%	\$7,836	\$5,755	15.2%	\$6,631	-33.4%	\$4,419
Paid PEPM	\$651	17.4%	\$764	25.8%	\$961	\$554	13.8%	\$631	-34.2%	\$415
Paid PMPM	\$440	18.0%	\$520	25.6%	\$653	\$480	15.2%	\$553	-33.4%	\$368
<b>High-Cost Claimants (Med Paid \$100,000+)</b>										
# of HCCs	37	-5.4%	35	-74.3%	9	3	100.0%	6	-100.0%	0
HCCs per 1000	10.2	5.0%	10.8	-72.4%	3.0	8.2	123.6%	18.3	-100.0%	0.0
Paid per HCC	\$175,418	14.4%	\$200,660	5.9%	\$212,463	\$175,672	-28.8%	\$125,018	-100.0%	\$0
HCC Paid % of Tot	34.0%	0.6 pts	34.6%	-2.4 pts	32.2%	24.9%	9.5 pts	34.4%	-34.4 pts	0.0%
<b>Cost Distribution by Claim Type (Paid PMPY)</b>										
Inpatient	\$1,445	-15.4%	\$1,223	59.0%	\$1,944	\$2,932	14.6%	\$3,362	-56.5%	\$1,464
Outpatient	\$1,705	33.4%	\$2,275	12.2%	\$2,553	\$1,227	14.3%	\$1,402	16.3%	\$1,630
Physician	\$2,058	22.8%	\$2,527	25.7%	\$3,177	\$1,460	23.0%	\$1,795	-30.4%	\$1,249
Ancillary	\$77	176.3%	\$213	-23.7%	\$163	\$136	-47.2%	\$72	5.3%	\$76

# Medical Paid Claims by Claim Type

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



Claim Type	2025-1Q (7/1/2024 - 9/30/2024)				2026-1Q (7/1/2025 - 9/30/2025)				Trend
	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Total
<b>State Members</b>									
Inpatient	\$4,781,010	\$518,749	\$240,961	\$5,540,719	\$4,639,180	\$822,948	\$648,780	\$6,110,907	10.3%
Outpatient	\$5,068,565	\$1,394,127	\$161,298	\$6,623,989	\$6,376,171	\$1,703,129	\$230,019	\$8,309,318	25.4%
Physician	\$5,704,402	\$1,670,110	\$277,721	\$7,652,233	\$6,068,839	\$2,082,320	\$323,145	\$8,474,304	10.7%
Ancillary	\$175,509	\$44,069	\$238,501	\$458,080	\$215,136	\$27,131	\$96,182	\$338,449	-26.1%
<b>Total</b>	<b>\$15,729,486</b>	<b>\$3,627,055</b>	<b>\$918,480</b>	<b>\$20,275,021</b>	<b>\$17,299,327</b>	<b>\$4,635,528</b>	<b>\$1,298,125</b>	<b>\$23,232,979</b>	<b>14.6%</b>
PMPM	\$273.36	\$480.38	\$354.78	\$299.57	\$299.31	\$706.85	\$513.36	\$347.36	16.0%
<b>Non-State Members</b>									
Inpatient	\$0	\$19,363	\$107,314	\$126,677	\$31,050	\$18,081	\$95,361	\$144,492	14.1%
Outpatient	\$3,626	\$65,822	\$52,209	\$121,657	\$14,921	\$48,548	\$77,774	\$141,242	16.1%
Physician	\$5,553	\$38,270	\$100,146	\$143,969	\$6,445	\$38,203	\$58,624	\$103,271	-28.3%
Ancillary	\$0	\$1,660	-\$3,255	-\$1,596	\$6,790	\$0	\$5,866	\$12,656	-893.1%
<b>Total</b>	<b>\$9,179</b>	<b>\$125,115</b>	<b>\$256,413</b>	<b>\$390,707</b>	<b>\$59,205</b>	<b>\$104,832</b>	<b>\$237,625</b>	<b>\$401,662</b>	<b>2.8%</b>
PMPM	\$611.95	\$592.93	\$317.35	\$377.86	\$1,973.51	\$717.92	\$303.10	\$418.40	10.7%
<b>All Members</b>									
Inpatient	\$4,781,010	\$538,112	\$348,274	\$5,667,396	\$4,670,231	\$841,029	\$744,140	\$6,255,400	10.4%
Outpatient	\$5,072,191	\$1,459,949	\$213,507	\$6,745,646	\$6,391,092	\$1,751,676	\$307,793	\$8,450,561	25.3%
Physician	\$5,709,955	\$1,708,380	\$377,867	\$7,796,202	\$6,075,284	\$2,120,523	\$381,768	\$8,577,575	10.0%
Ancillary	\$175,509	\$45,729	\$235,246	\$456,484	\$221,926	\$27,131	\$102,048	\$351,105	-23.1%
<b>Total</b>	<b>\$15,738,665</b>	<b>\$3,752,169</b>	<b>\$1,174,894</b>	<b>\$20,665,729</b>	<b>\$17,358,532</b>	<b>\$4,740,360</b>	<b>\$1,535,749</b>	<b>\$23,634,641</b>	<b>14.4%</b>
PMPM	\$273.45	\$483.44	\$345.88	\$300.75	\$300.18	\$707.10	\$463.60	\$348.36	15.8%

# Medical Cost Distribution

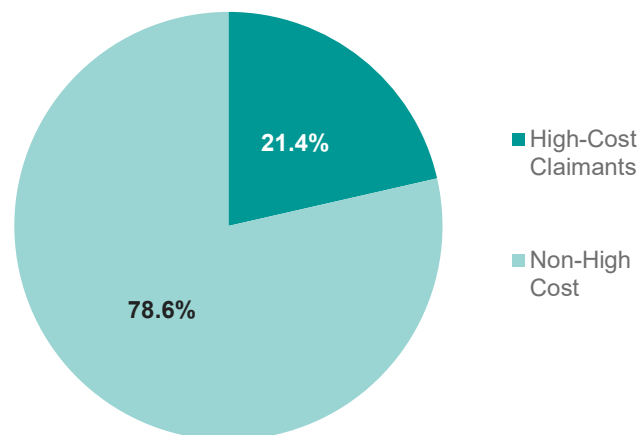
## Distribution by Member Cost



Member Total Paid Range	2025-1Q (7/1/2024 - 9/30/2024)						2026-1Q (7/1/2025 - 9/30/2025)					
	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
<b>No Claims</b>	10,263	41.2%	\$0	0.0%	\$0	0.0%	10,607	43.4%	\$0	0.0%	\$0	0.0%
<b>&lt; \$0 - \$0</b>	5,583	22.4%	-\$175,010	-0.8%	\$1,547,335	16.8%	5,218	21.3%	-\$200,415	-0.8%	\$1,580,862	17.7%
<b>&gt; \$0 - \$2,500</b>	7,876	31.6%	\$3,403,912	16.5%	\$4,255,853	46.1%	7,349	30.1%	\$3,284,407	13.9%	\$3,875,136	43.3%
<b>&gt; \$2,500 - \$5,000</b>	512	2.1%	\$1,829,492	8.9%	\$1,102,451	12.0%	509	2.1%	\$1,816,105	7.7%	\$966,673	10.8%
<b>&gt; \$5,000 - \$10,000</b>	325	1.3%	\$2,298,853	11.1%	\$885,581	9.6%	325	1.3%	\$2,274,832	9.6%	\$813,590	9.1%
<b>&gt; \$10,000 - \$25,000</b>	229	0.9%	\$3,643,552	17.6%	\$882,857	9.6%	265	1.1%	\$4,181,481	17.7%	\$922,997	10.3%
<b>&gt; \$25,000 - \$50,000</b>	74	0.3%	\$2,563,098	12.4%	\$295,442	3.2%	95	0.4%	\$3,238,325	13.7%	\$377,319	4.2%
<b>&gt; \$50,000 - \$100,000</b>	39	0.2%	\$2,730,136	13.2%	\$151,911	1.6%	60	0.2%	\$3,974,758	16.8%	\$304,018	3.4%
<b>&gt; \$100,000</b>	24	0.1%	\$4,371,696	21.2%	\$102,950	1.1%	24	0.1%	\$5,065,147	21.4%	\$100,835	1.1%
<b>Total</b>	<b>24,925</b>	<b>100.0%</b>	<b>\$20,665,729</b>	<b>100.0%</b>	<b>\$9,224,379</b>	<b>100.0%</b>	<b>24,452</b>	<b>100.0%</b>	<b>\$23,634,641</b>	<b>100.0%</b>	<b>\$8,941,429</b>	<b>100.0%</b>

\* 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	11	\$1,119,305	22.1%
2	Health Status & Health Services	20	\$797,362	15.7%
3	Perinatal Originating Conditions	1	\$676,134	13.3%
4	Musculoskeletal System	13	\$576,736	11.4%
5	Injury, Poisoning & External Causes	11	\$371,649	7.3%
6	Circulatory System	14	\$359,185	7.1%
7	Symptoms, Signs & Findings, NEC	18	\$205,849	4.1%
8	Nervous System	9	\$147,573	2.9%
9	Blood & Immune Disorders	8	\$140,298	2.8%
10	Endocrine, Nutritional & Metabolic	8	\$127,482	2.5%
...	All Others		\$543,573	10.7%
=	<b>Total</b>	<b>24</b>	<b>\$5,065,147</b>	<b>100.0%</b>

# Utilization Summary – YTD Trend

## Plan Totals & Norm



Measure	Total Plan					UMR Norm	
	2024-1Q	⇒	2025-1Q	⇒	2026-1Q	2026-1Q	Variance
<b>Inpatient Admissions</b>							
# of Admits	263	-1.5%	259	-1.9%	254		
# of Admit Days	2,837	-54.3%	1,296	-10.1%	1,165		
Paid per Admit	\$37,850	-37.1%	\$23,820	8.4%	\$25,824	\$26,669	-3.2%
Paid per Admit Day	\$3,509	35.7%	\$4,760	18.3%	\$5,630	\$5,506	2.3%
Admits per 1000	43.0	5.2%	45.2	-0.7%	44.9	46.7	-3.8%
Average LOS	10.8	-53.6%	5.0	-8.3%	4.6	4.8	-5.3%
<b>Emergency Room Visits</b>							
# of ER Visits	1,220	-2.6%	1,188	14.1%	1,356		
~ % resulting in Admit	13.0%	-1.5 pts	11.4%	1.4 pts	12.8%	10.1%	2.7 pts
ER Visits per Patient	1.2	0.0%	1.2	11.2%	1.3		
ER Visits per 1000	199.5	4.0%	207.5	15.6%	239.8	226.8	5.8%
Paid per ER Visit	\$2,069	4.4%	\$2,161	8.9%	\$2,353	\$2,496	-5.7%
<b>Urgent Care Visits</b>							
# of UC Visits	1,803	-1.2%	1,782	-5.9%	1,677		
UC Visits per Patient	1.2	-0.2%	1.2	0.3%	1.2		-
UC Visits per 1000	294.8	5.6%	311.2	-4.7%	296.6	232.9	27.3%
Paid per UC Visit	\$23	29.0%	\$29	24.0%	\$36	\$122	-70.4%
<b>Office Visits</b>							
Off Visits per Patient	2.1	5.4%	2.2	0.6%	2.2		
Paid per Office Visit	\$31	6.7%	\$33	29.4%	\$43	\$98	-56.5%
Office Visits Paid PMPY	\$114	13.3%	\$129	26.5%	\$163	\$370	-55.8%
<b>Services</b>							
Radiology Svcs per 1000	3,490.4	23.5%	4,310.2	-9.7%	3,891.6	3,615.7	7.6%
Radiology Paid PMPY	\$234	9.8%	\$256	29.8%	\$333		
Lab Services per 1000	9,678.7	13.1%	10,950.5	-2.7%	10,651.0	9,459.3	12.6%
Labs Paid PMPY	\$147	19.8%	\$177	20.3%	\$212		

- Inpatient Admission rate per 1000 decreased 0.7%, but amount paid per Admission is 8.4% higher than prior period
- ER utilization increased significantly (+15.6%), and amount paid per ER visit is 8.9% 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.

# Utilization Summary – YTD Trend

## Active Members



Measure	State Active					Non-State Active				
	2024-1Q	⇒	2025-1Q	⇒	2026-1Q	2024-1Q	⇒	2025-1Q	⇒	2026-1Q
<b>Inpatient Admissions</b>										
# of Admits	193	-1.0%	191	4.7%	200	0	-	0	-	1
# of Admit Days	2,364	-59.0%	970	-11.2%	861	0	-	0	-	7
Paid per Admit	\$40,200	-34.9%	\$26,165	1.5%	\$26,558	\$0	-	\$0	-	\$32,403
Paid per Admit Day	\$3,282	57.0%	\$5,152	19.7%	\$6,169	\$0	-	\$0	-	\$4,629
Admits per 1000	37.9	5.1%	39.8	4.2%	41.5	0.0	-	0.0	-	400.0
Average LOS	12.2	-58.5%	5.1	-15.2%	4.3	0.0	-	0.0	-	7.0
<b>Emergency Room Visits</b>										
# of ER Visits	935	4.4%	976	14.0%	1,113	0	-	1	300.0%	4
~ % resulting in Admit	11.2%	-0.7 pts	10.6%	0.8 pts	11.3%	0.0%	-	0.0%	25.0 pts	25.0%
ER Visits per Patient	1.2	2.3%	1.2	10.4%	1.3	0.0	-	1.0	33.3%	1.3
ER Visits per 1000	183.6	10.9%	203.5	13.5%	231.1	0.0	-	800.0	100.0%	1,600.0
Paid per ER Visit	\$2,221	0.0%	\$2,221	11.0%	\$2,466	\$0	-	\$4,710	-55.7%	\$2,084
<b>Urgent Care Visits</b>										
# of UC Visits	1,563	-1.3%	1,542	-5.4%	1,459	1	-100.0%	0	-	1
UC Visits per Patient	1.2	0.1%	1.2	-1.0%	1.2	1.0	-100.0%	0.0	-	1.0
UC Visits per 1000	306.9	4.8%	321.6	-5.8%	302.9	500.0	-100.0%	0.0	-	400.0
Paid per UC Visit	\$23	27.4%	\$29	22.7%	\$35	\$0	-	\$0	-	\$0
<b>Office Visits</b>										
Off Visits per Patient	2.0	5.8%	2.1	1.0%	2.1	1.7	-40.0%	1.0	57.1%	1.6
Paid per Office Visit	\$32	3.0%	\$33	24.2%	\$41	\$100	-25.0%	\$75	-0.8%	\$74
Office Visits Paid PMPY	\$107	9.0%	\$117	22.0%	\$142	\$250	-76.0%	\$60	445.6%	\$327
<b>Services</b>										
Radiology Svcs per 1000	3,009.2	24.5%	3,747.8	-7.3%	3,473.5	3,500.0	-54.3%	1,600.0	150.0%	4,000.0
Radiology Paid PMPY	\$215	-1.6%	\$211	6.0%	\$224	\$2,357	-91.0%	\$211	573.1%	\$1,422
Lab Services per 1000	9,054.1	12.9%	10,219.5	-2.7%	9,946.6	1,000.0	140.0%	2,400.0	866.7%	23,200.0
Labs Paid PMPY	\$138	24.6%	\$172	10.6%	\$190	\$0	-	\$571	329.1%	\$2,450

# Utilization Summary – YTD Trend

## Retired Members



Measure	State Retirees					Non-State Retirees				
	2024-1Q	⇒	2025-1Q	⇒	2026-1Q	2024-1Q	⇒	2025-1Q	⇒	2026-1Q
<b>Inpatient Admissions</b>										
# of Admits	56	0.0%	56	-17.9%	46	14	-14.3%	12	-41.7%	7
# of Admit Days	392	-36.5%	249	8.4%	270	81	-4.9%	77	-64.9%	27
Paid per Admit	\$33,622	-41.8%	\$19,564	28.6%	\$25,159	\$22,374	-71.6%	\$6,362	30.3%	\$8,287
Paid per Admit Day	\$4,803	-8.4%	\$4,400	-2.6%	\$4,286	\$3,867	-74.4%	\$991	116.7%	\$2,149
Admits per 1000	60.6	9.3%	66.3	-8.3%	60.7	145.1	-2.6%	141.3	-36.1%	90.3
Average LOS	7.0	-36.5%	4.4	32.0%	5.9	5.8	10.9%	6.4	-39.9%	3.9
<b>Emergency Room Visits</b>										
# of ER Visits	232	-22.4%	180	5.0%	189	53	-41.5%	31	61.3%	50
~ % resulting in Admit	15.9%	0.2 pts	16.1%	4.0 pts	20.1%	30.2%	-17.3 pts	12.9%	5.1 pts	18.0%
ER Visits per Patient	1.3	-2.8%	1.2	7.2%	1.3	1.7	-28.0%	1.2	61.3%	1.9
ER Visits per 1000	251.2	-15.2%	213.0	17.2%	249.6	549.2	-33.5%	365.1	76.7%	645.2
Paid per ER Visit	\$1,890	9.0%	\$2,060	-0.2%	\$2,055	\$172	358.0%	\$789	23.7%	\$976
<b>Urgent Care Visits</b>										
# of UC Visits	218	-1.8%	214	-10.7%	191	21	23.8%	26	0.0%	26
UC Visits per Patient	1.2	-2.4%	1.2	6.3%	1.3	1.3	-5.7%	1.2	40.0%	1.7
UC Visits per 1000	236.1	7.3%	253.3	-0.4%	252.2	217.6	40.7%	306.2	9.6%	335.5
Paid per UC Visit	\$23	30.1%	\$30	48.1%	\$45	\$8	330.3%	\$33	-65.8%	\$11
<b>Office Visits</b>										
Off Visits per Patient	2.3	4.7%	2.4	0.6%	2.4	3.2	2.9%	3.3	0.7%	3.3
Paid per Office Visit	\$30	17.6%	\$35	50.1%	\$53	\$15	36.6%	\$21	20.6%	\$25
Office Visits Paid PMPY	\$149	29.5%	\$193	49.5%	\$289	\$139	38.8%	\$193	24.7%	\$240
<b>Services</b>										
Radiology Svcs per 1000	5,460.3	21.6%	6,639.6	-13.2%	5,765.8	10,041.5	28.8%	12,930.3	-10.6%	11,561.3
Radiology Paid PMPY	\$338	52.3%	\$515	99.1%	\$1,025	\$174	28.0%	\$223	31.8%	\$293
Lab Services per 1000	11,841.1	22.4%	14,489.9	-7.3%	13,425.4	22,134.7	-22.6%	17,134.4	57.1%	26,916.1
Labs Paid PMPY	\$199	3.0%	\$205	57.3%	\$323	\$147	-0.9%	\$146	206.2%	\$447



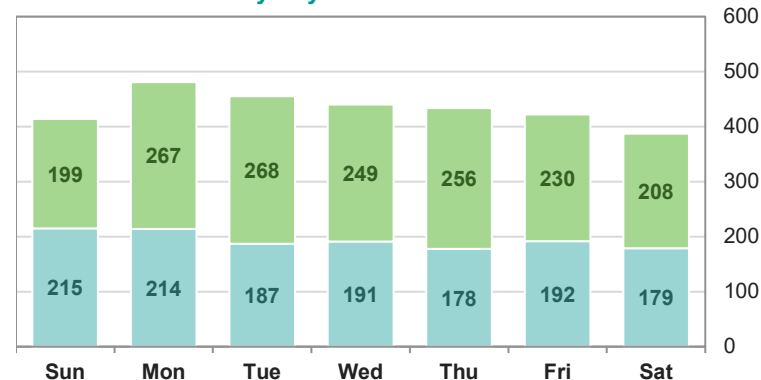
# On Demand Care Summary

## Emergency Room & Urgent Care

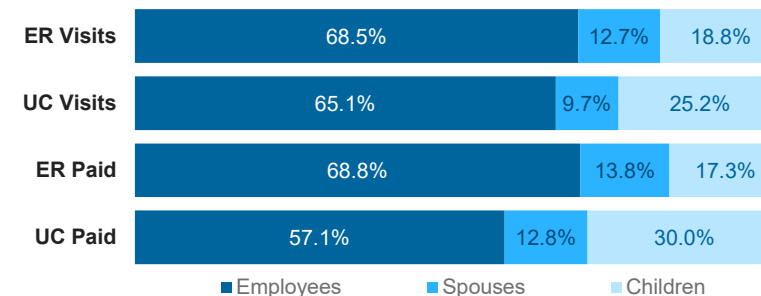


Measure	2025-1Q	2026-1Q	Change	UMR Norm	Variance
<b>Emergency Room</b>					
# of Visits	1,188	1,356	14.1%		
# of Patients	984	1,010	2.6%		
Total Plan Paid	\$2,567,660	\$3,190,187	24.2%		
Total Mem Paid	\$1,651,210	\$1,591,528	-3.6%		
Visits per 1000	207.5	239.8	15.6%	226.8	5.8%
Paid per Visit	\$2,161	\$2,353	8.9%	\$2,496	-5.7%
Paid PMPM	\$37	\$47	25.8%	\$47	-0.3%
% ER Patients w/ Office Visit*	88.4%	88.5%	0.1 pts		
% Potentially Avoidable**	17.3%	16.4%	-0.9 pts	83.0%	-66.6 pts
<b>Urgent Care</b>					
# of Visits	1,782	1,677	-5.9%		
# of Patients	1,480	1,389	-6.1%		
Total Plan Paid	\$51,785	\$60,450	16.7%		
Total Mem Paid	\$260,680	\$239,455	-8.1%		
Visits per 1000	311.2	296.6	-4.7%	232.9	27.3%
Paid per Visit	\$29	\$36	24.0%	\$122	-70.4%
Paid PMPM	\$1	\$1	18.2%	\$2	-62.3%

ER & UC Utilization by Day of Week



ER & UC Utilization & Cost by Relationship



	# of Visits			Total Paid		
	ER	UC	Total	ER	UC	Total
Employee	929	1,091	2,020	\$2,195,923	\$34,537	\$2,230,459
Spouse	172	163	335	\$440,804	\$7,751	\$448,555
Child	255	423	678	\$553,459	\$18,163	\$571,622
Total	1,356	1,677	3,033	\$3,190,187	\$60,450	\$3,250,637

\* 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.

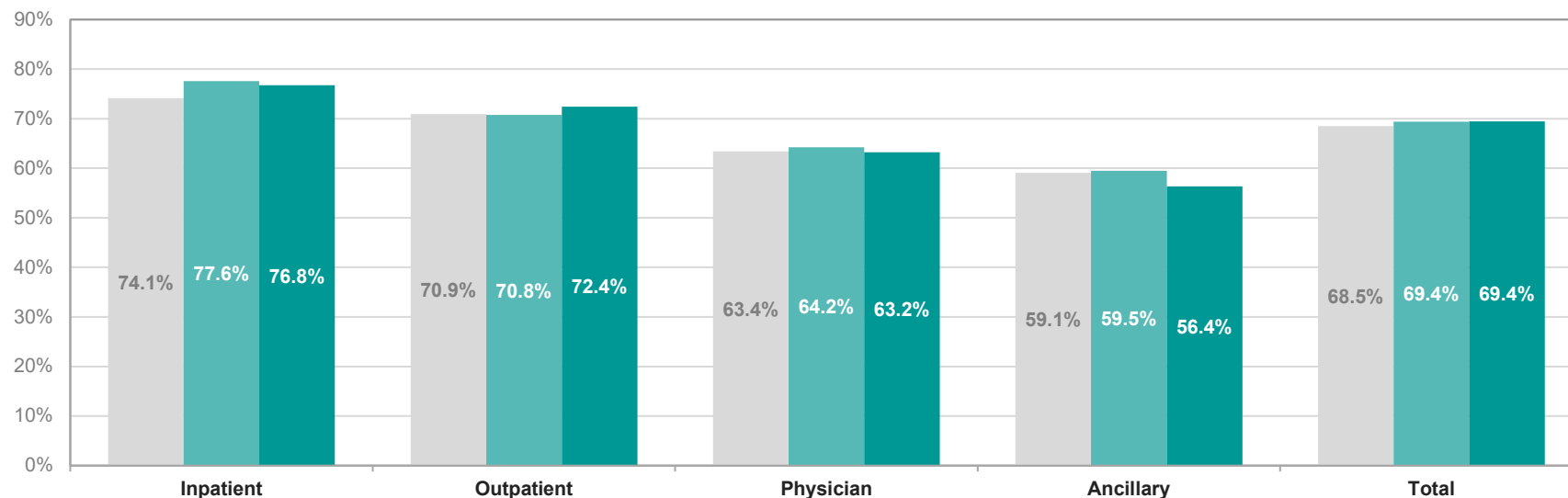
# Network Summary

## Discount Percentage & Network Utilization

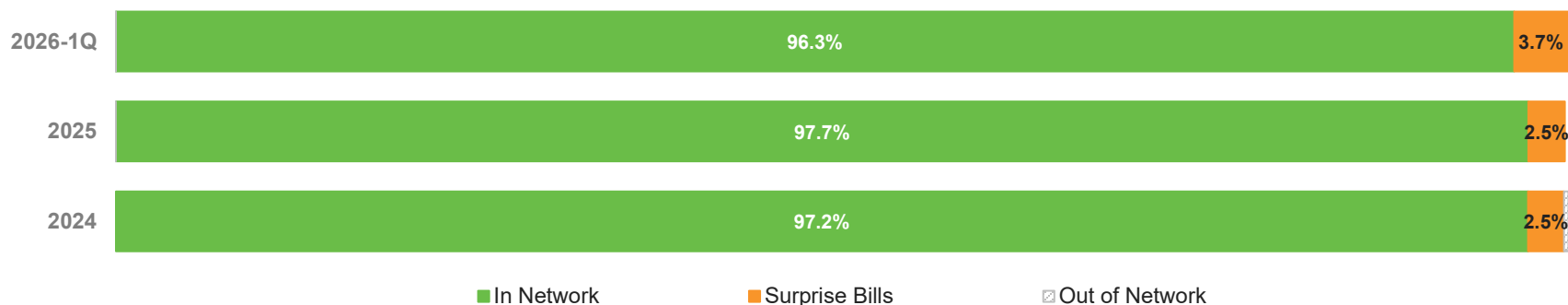


**Discount Percentage\* by Claim Type**

Plan Year: 2024 2025 2026-1Q



**Network Utilization\***



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

# Clinical Classification Summary

## Breakout by Diagnostic Chapter



Diagnostic Chapter	2025 (Full Year)		2026-1Q		CYTD Paid by Relationship			CYTD Paid by Sex	
	Patients	Total Paid	Patients	Total Paid	Employee	Spouse	Child	Male	Female
Health Status & Health Services	13,867	\$12,290,366	5,498	\$3,240,053	\$2,420,368	\$341,938	\$477,747	\$1,208,135	\$2,031,918
Neoplasms	3,177	\$8,496,372	1,230	\$2,793,121	\$1,800,353	\$967,629	\$25,139	\$1,460,850	\$1,332,271
Musculoskeletal System	6,235	\$9,614,034	2,827	\$2,699,957	\$1,878,408	\$650,634	\$170,916	\$1,716,404	\$983,554
Circulatory System	4,249	\$9,533,462	1,756	\$2,431,392	\$1,956,252	\$295,976	\$179,164	\$1,572,690	\$858,702
Injury, Poisoning & External Causes	2,881	\$7,432,651	1,035	\$1,821,430	\$1,121,659	\$312,068	\$387,703	\$897,508	\$923,923
Symptoms, Signs & Findings, NEC	8,856	\$5,378,622	3,365	\$1,482,725	\$1,186,716	\$157,684	\$138,325	\$814,284	\$668,441
Digestive System	2,875	\$5,633,027	1,037	\$1,362,152	\$940,938	\$246,324	\$174,890	\$664,501	\$697,651
Nervous System	3,005	\$3,876,394	1,382	\$1,042,241	\$585,159	\$229,792	\$227,289	\$328,957	\$713,284
Genitourinary System	4,241	\$4,467,616	1,566	\$975,221	\$769,375	\$172,208	\$33,638	\$413,268	\$561,954
Endocrine, Nutritional & Metabolic	6,461	\$3,685,436	2,803	\$954,916	\$808,521	\$105,369	\$41,027	\$555,804	\$399,113
Mental, Behavioral & Neurodevelopmental	3,387	\$3,746,998	1,856	\$898,419	\$355,631	\$163,961	\$378,827	\$445,179	\$453,240
Perinatal Originating Conditions	190	\$2,082,861	67	\$870,594	\$120	\$0	\$870,474	\$830,388	\$38,799
Respiratory System	5,262	\$3,232,126	1,446	\$845,311	\$625,458	\$102,634	\$117,219	\$475,903	\$369,409
Pregnancy, Childbirth & the Puerperium	410	\$2,314,674	212	\$806,083	\$605,447	\$189,558	\$11,077	\$2,312	\$803,771
Infectious & Parasitic Diseases	1,624	\$2,894,059	470	\$433,909	\$338,352	\$64,479	\$31,079	\$217,676	\$216,233
Skin & Subcutaneous Tissue	4,810	\$1,242,481	1,738	\$322,313	\$265,351	\$44,372	\$12,589	\$182,958	\$139,355
Eye and Adnexa	4,098	\$895,465	1,252	\$260,140	\$193,639	\$54,265	\$12,237	\$117,913	\$142,227
Blood & Immune Disorders	967	\$752,337	367	\$236,628	\$216,600	\$14,182	\$5,847	\$160,958	\$75,670
Congenital Malformations & Abnormalities	271	\$541,322	106	\$100,775	\$25,822	\$371	\$74,582	\$49,906	\$50,869
Ear and Mastoid Process	1,596	\$513,866	454	\$57,261	\$40,532	\$4,196	\$12,533	\$32,930	\$24,331
External Causes of Morbidity	0	\$0	1	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>21,073</b>	<b>\$88,624,170</b>	<b>13,179</b>	<b>\$23,634,641</b>	<b>\$16,134,702</b>	<b>\$4,117,638</b>	<b>\$3,382,301</b>	<b>\$12,148,521</b>	<b>\$11,484,713</b>

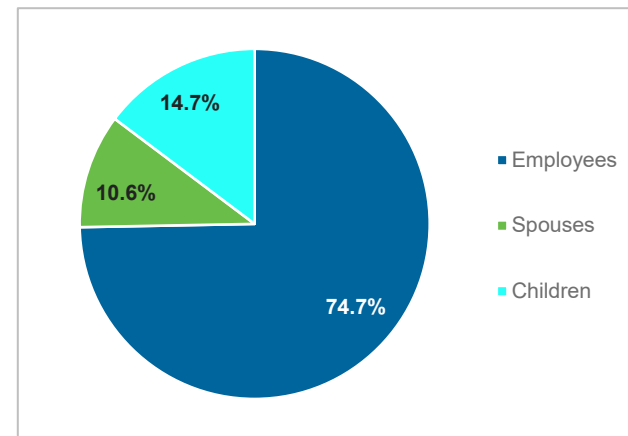
# Health Status & Health Services

## Breakout by Diagnostic Grouping & Demographics

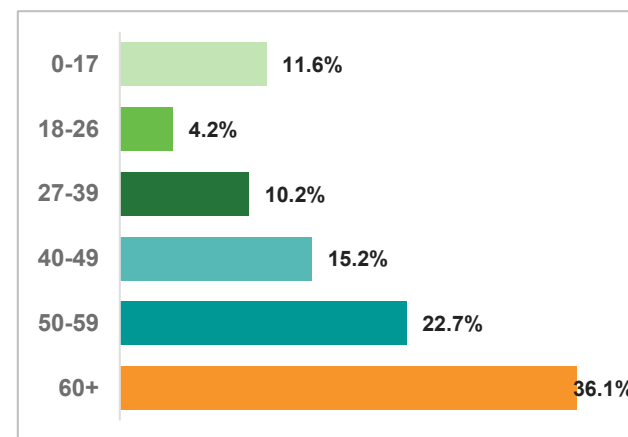


#	Health Status & Services Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Encounter for antineoplastic therapies	41	193	\$1,225,657	37.8%
2	Neoplasm-related encounters	1,293	2,025	\$656,403	20.3%
3	Medical examination/evaluation	3,198	4,382	\$498,799	15.4%
4	Exposure, enc, screen or contact w infectious dz	1,128	1,365	\$283,740	8.8%
5	Contraceptive & procreative management	204	264	\$191,694	5.9%
6	Other aftercare encounter	190	314	\$114,004	3.5%
7	Acquired absence of limb or organ	27	35	\$48,726	1.5%
8	Encount for obs & exam for conds ruled out	523	685	\$37,329	1.2%
9	Implant, device or graft related encounter	172	435	\$36,821	1.1%
10	Family history of disease	41	54	\$32,943	1.0%
11	Other specified status	272	396	\$28,974	0.9%
12	Organ transplant status	21	89	\$18,107	0.6%
13	Personal history of other disease	102	131	\$17,661	0.5%
14	Enc for prophylactic measures (ex immuniz)	29	54	\$15,030	0.5%
15	Other specified encounters & counseling	72	161	\$11,567	0.4%
16	Personal history of malignant neoplasm	36	40	\$7,411	0.2%
17	Lifestyle/life management factors	18	29	\$3,003	0.1%
18	Genetic susceptibility to disease	8	12	\$2,842	0.1%
19	Encounter for mental health conditions	440	471	\$2,663	0.1%
20	Encounter for prophylactic or oth procedures	13	14	\$2,199	0.1%
...	All Others	57	66	\$4,482	0.1%
=	<b>Total</b>	<b>5,498</b>	<b>11,849</b>	<b>\$3,240,053</b>	<b>100.0%</b>

Health Status & Services Paid by Relationship



Health Status & Services Paid by Age Range

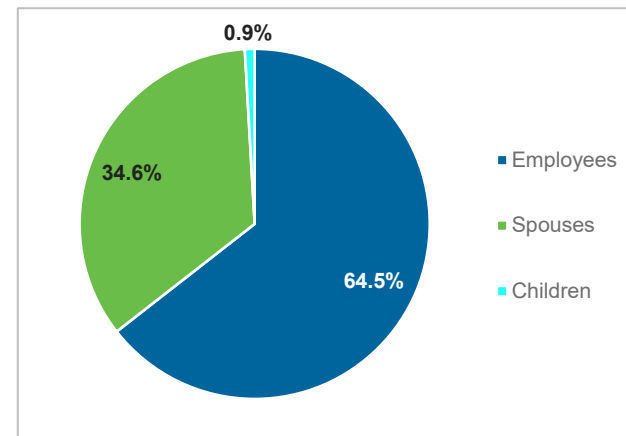


# Neoplasms (Cancer)

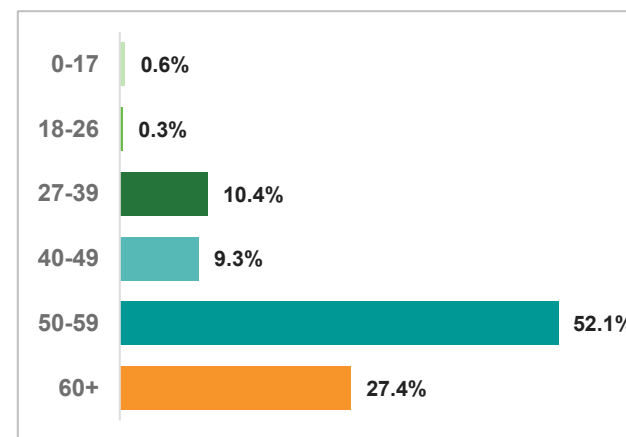
## Breakout by Diagnostic Grouping & Demographics

#	Neoplasms (Cancer) Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Prostate cancer	66	313	\$657,991	23.6%
2	Breast cancer	98	458	\$419,683	15.0%
3	Benign neoplasms	627	897	\$368,693	13.2%
4	Lymphoma	23	117	\$231,056	8.3%
5	Leukemia	19	83	\$203,499	7.3%
6	Ovarian cancer	11	59	\$196,550	7.0%
7	Colorectal cancer	19	223	\$116,542	4.2%
8	Multiple myeloma	7	102	\$105,163	3.8%
9	Other gastrointestinal cancers	13	64	\$84,771	3.0%
10	Other cancer	26	109	\$82,476	3.0%
11	Secondary malignancies	29	114	\$81,682	2.9%
12	Pancreatic cancer	5	133	\$60,947	2.2%
13	Thyroid cancer	26	70	\$37,279	1.3%
14	Neoplasms of unspec nature	402	494	\$35,247	1.3%
15	Endometrial cancer	10	28	\$31,490	1.1%
16	Skin cancer	111	218	\$25,509	0.9%
17	Oral cancer	6	31	\$13,412	0.5%
18	Head & neck cancers	8	37	\$10,509	0.4%
19	Female reproductive	9	42	\$8,568	0.3%
20	Kidney Cancer	9	59	\$7,655	0.3%
...	All Others	26	72	\$14,401	0.5%
=	<b>Total</b>	<b>1,230</b>	<b>4,139</b>	<b>\$2,793,121</b>	<b>100.0%</b>

### Neoplasms (Cancer) Paid by Relationship



### Neoplasms (Cancer) Paid by Age Range



**Note: there are additional cancer-related costs for encounters and therapy, totaling \$1,882,060 – see Health Status for more details**

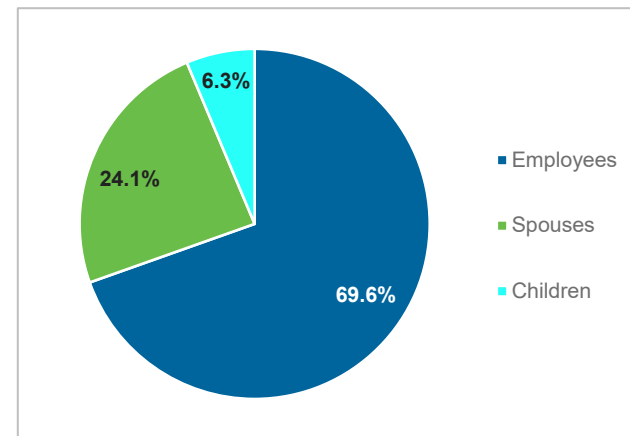
# Musculoskeletal System

## Breakout by Diagnostic Grouping & Demographics

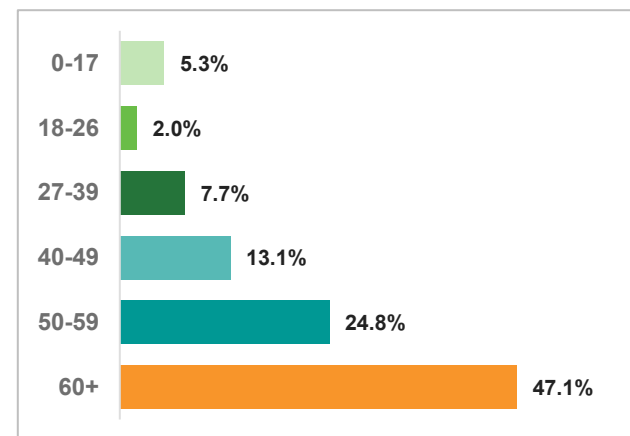


#	Musculoskeletal Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Spondylopathies & arthropathy	756	2,354	\$1,029,392	38.1%
2	Tendon, tissue, muscle disorders	493	1,085	\$394,519	14.6%
3	Osteoarthritis & osteoporosis	422	819	\$347,133	12.9%
4	Other musculoskeletal pain	1,263	3,317	\$253,697	9.4%
5	Scoliosis & oth deformities	189	309	\$244,182	9.0%
6	Joint disorders & fractures	148	256	\$116,546	4.3%
7	Other MSK	51	147	\$111,639	4.1%
8	Rheumatoid arthritis & related disease	85	199	\$101,104	3.7%
9	Low back pain	302	839	\$74,046	2.7%
10	Lupus	60	130	\$18,129	0.7%
11	Biomechanical lesions	236	640	\$6,873	0.3%
12	Gout & crystal arthropathies	46	85	\$2,699	0.1%
=	<b>Total</b>	<b>2,827</b>	<b>11,277</b>	<b>\$2,699,957</b>	<b>100.0%</b>

*Musculoskeletal Paid by Relationship*



*Musculoskeletal Paid by Age Range*



# Mental & Behavioral Trend

## Prevalence & Cost by Diagnostic Grouping

Mental & Behavioral Diagnostic Grouping	2024 (Full Year)		2025 (Full Year)		2026-1Q		2026-1Q Paid by Claim Type			
	Patients	Total Paid	Patients	Total Paid	Patients	Total Paid	Inpatient	Outpatient	Physician	Ancillary
Neurodevelopmental disorders	502	\$1,242,281	532	\$1,247,192	301	\$226,417	\$0	\$0	\$226,417	\$0
Alcohol-related disorders	124	\$806,533	137	\$565,545	43	\$196,130	\$127,491	\$35,556	\$33,083	\$0
Depressive disorders	1,005	\$728,698	972	\$640,203	456	\$177,614	\$67,758	\$2,331	\$107,474	\$51
Anxiety & related Disorders	1,199	\$362,534	1,284	\$382,098	614	\$64,622	\$4,756	\$9,892	\$49,974	\$0
Trauma & stressor disorders	760	\$288,426	836	\$376,394	434	\$63,649	\$0	\$20,108	\$43,541	\$0
Bipolar & related Disorders	172	\$99,260	174	\$152,956	84	\$54,821	\$49,226	\$0	\$5,595	\$0
Suicidal ideation, attempt or self-harm	51	\$205,797	44	\$79,221	16	\$37,008	\$0	\$34,063	\$2,945	\$0
Schizophrenia spectrum disorders	48	\$121,142	41	\$59,034	25	\$26,788	\$8,254	\$15,444	\$3,090	\$0
Other mental health	258	\$121,588	311	\$82,352	125	\$24,663	\$0	\$11,339	\$13,275	\$49
Opioid disorders	35	\$37,710	37	\$36,077	18	\$8,863	\$6,375	\$318	\$2,169	\$0
Obsessive compulsive disorders	54	\$72,146	57	\$70,219	22	\$6,196	\$0	\$0	\$6,196	\$0
Other substance use	106	\$12,377	114	\$19,144	41	\$5,404	\$0	\$3,343	\$2,061	\$0
Cannabis-related disorders	24	\$15,571	28	\$13,141	7	\$3,354	\$0	\$1,743	\$1,611	\$0
Eating disorders	30	\$83,704	23	\$16,533	6	\$2,578	\$0	\$0	\$2,578	\$0
Stimulant disorders	7	\$21,155	12	\$6,892	5	\$313	\$0	\$0	\$313	\$0
<b>Total</b>	<b>3,269</b>	<b>\$4,218,922</b>	<b>3,387</b>	<b>\$3,746,998</b>	<b>1,856</b>	<b>\$898,419</b>	<b>\$263,860</b>	<b>\$134,137</b>	<b>\$500,321</b>	<b>\$101</b>

# 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
<b>Affective Psychosis</b>	46	2.0	4.5%	30	1.3	3.4%	\$7,502	65.2	239.1
<b>Asthma</b>	595	25.7	-4.0%	227	9.8	-10.3%	\$5,129	57.1	322.7
<b>Atrial Fibrillation</b>	234	10.1	7.3%	163	7.1	3.8%	\$48,178	307.7	679.5
<b>Blood Disorders</b>	912	39.5	-0.2%	420	18.2	5.0%	\$18,150	166.7	424.3
<b>CAD</b>	380	16.4	-3.6%	201	8.7	-7.4%	\$19,859	186.8	315.8
<b>COPD</b>	105	4.5	-5.4%	64	2.8	-13.5%	\$23,755	342.9	771.4
<b>Cancer</b>	1,701	73.6	-4.2%	881	38.1	-3.2%	\$15,488	88.2	195.2
<b>Chronic Pain</b>	134	5.8	8.9%	59	2.6	3.5%	\$37,294	425.4	1,104.5
<b>CHF</b>	95	4.1	17.3%	54	2.3	28.6%	\$38,339	463.2	842.1
<b>Demyelinating Diseases</b>	61	2.6	-9.0%	40	1.7	-16.7%	\$23,738	131.1	606.6
<b>Depression</b>	886	38.3	-8.2%	626	27.1	-0.3%	\$9,032	101.6	343.1
<b>Diabetes</b>	1,463	63.3	0.3%	1,022	44.2	0.8%	\$13,229	80.7	263.8
<b>ESRD</b>	115	5.0	0.0%	86	3.7	-9.5%	\$59,621	982.6	1,913.0
<b>Eating Disorders</b>	19	0.8	-20.8%	13	0.6	18.2%	\$19,070	157.9	157.9
<b>HIV/AIDS</b>	37	1.6	2.8%	30	1.3	7.1%	\$5,838	54.1	405.4
<b>Hyperlipidemia</b>	883	38.2	8.5%	309	13.4	13.2%	\$3,635	15.9	83.8
<b>Hypertension</b>	2,359	102.1	-2.7%	1,137	49.2	-2.2%	\$8,431	83.1	248.4
<b>Immune Disorders</b>	43	1.9	-25.9%	21	0.9	-16.0%	\$25,940	93.0	395.3
<b>IBD</b>	60	2.6	-3.2%	11	0.5	-8.3%	\$3,081	16.7	133.3
<b>Liver Disease</b>	8	0.3	0.0%	7	0.3	16.7%	\$127,585	1,625.0	3,125.0
<b>Morbid Obesity</b>	256	11.1	17.4%	113	4.9	15.3%	\$10,182	89.8	222.7
<b>Osteoarthritis</b>	892	38.6	4.6%	403	17.4	6.3%	\$14,289	62.8	200.7
<b>Peripheral Vascular Disease</b>	110	4.8	-14.7%	33	1.4	-21.4%	\$21,709	145.5	300.0
<b>Rheumatoid Arthritis</b>	131	5.7	11.0%	98	4.2	10.1%	\$11,470	68.7	229.0

- Most prevalent chronic condition is Hypertension, with 2,359 members
- Hypertension is also the condition with the most moderate/high risk members (1,137)
- Members with mod/high risk Cancer have the highest combined cost: 881 members totaling \$13.6M

**Date Range:** Service Dates 7/1/2024 - 6/30/2025, Paid through 9/30/2025

**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: \$5,622
- Admits per 1000: 40.5
- ER Visits per 1000: 201.7



# Prevention, Wellness, & Maintenance

## Preventive & Condition-specific Screening Rate Trends



Preventive Service	Population	Jul 2023 - Jun 2024			Jul 2024 - Jun 2025			Rate Change	UMR Norm	
		Eligible	Actual	Rate	Eligible	Actual	Rate		Rate	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	143.5	814	5,672.8	140.1	766	5,468.0	-3.6%	5,386.4	1.5%
Well Child Visit	3 - 6 years	767.8	587	764.5	729.2	543	744.6	-2.6%	802.8	-7.2%
Adults w/ Well Visit	Adults 18+	20,020	7,265	36.3%	19,170	6,958	36.3%	0.0 pts	40.5%	-4.2 pts
Screenings	Rate for all screenings is the percentage of eligible population who had the screening during the period.									
Mammogram	Females 40 - 69	6,260	2,657	42.4%	5,821	2,600	44.7%	2.2 pts	46.9%	-2.2 pts
Cervical Cancer	Females 21 - 64	9,023	2,245	24.9%	8,491	2,058	24.2%	-0.6 pts	23.0%	1.2 pts
Prostate Cancer	Males 50 - 70	3,852	1,548	40.2%	3,627	1,476	40.7%	0.5 pts	42.2%	-1.5 pts
Colorectal Cancer	Members 45 - 75	10,378	1,629	15.7%	9,738	1,563	16.1%	0.4 pts	16.4%	-0.3 pts
Cholesterol	Female 45+ Male 35+	12,475	5,904	47.3%	11,843	5,702	48.1%	0.8 pts	46.9%	1.3 pts
Condition-specific	Screening									
Asthma	Office Visit for Asthma	620	503	81.1%	595	467	78.5%	-2.6 pts		
COPD	Spirometry Test	111	19	17.1%	105	16	15.2%	-1.9 pts		
Type 2 Diabetes	A1c Test	1,372	1,174	85.6%	1,381	1,187	86.0%	0.4 pts	0	0
	Eye Exam	1,372	369	26.9%	1,381	376	27.2%	0.3 pts	0.0%	0.0 pts
	Lipid Panel	1,372	1,023	74.6%	1,381	1,069	77.4%	2.8 pts	0	0
	Urine Protein Test	1,372	872	63.6%	1,381	885	64.1%	0.5 pts	0.0%	0.0 pts
	Any Diabetes Screen	1,372	1,285	93.7%	1,381	1,290	93.4%	-0.2 pts	0	0
Hyperlipidemia	Lipid Profile	814	431	52.9%	883	433	49.0%	-3.9 pts		
Hypertension	Creatinine Test	2,424	475	19.6%	2,359	475	20.1%	0.5 pts		
	Lipid Profile	2,424	633	26.1%	2,359	568	24.1%	-2.0 pts		

**Date Range:** Reporting periods are service-based with 3 months of runout: Current period is Service Dates 7/1/2024 - 6/30/2025, Paid through 9/30/2025

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