



Public Employees' Benefits Program

Quarterly Plan Performance Review

Low Ded 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 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 InfoPortSM
- Composition: 4,769 groups with approximately 7.5 million members
- Norm Period matches Current Year: Claims Paid 7/1/2025 - 9/30/2025

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

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Cost Drivers

- Overall Cost Trend based on Medical Paid PEPY: +23.6%
- High-Cost Claimants Paid PMPM trend: +80.0%; Non HCCs trend: +15.5%
- Top Paid Diagnostic Chapters: Neoplasms (Cancer) (+32.1% Paid PMPM), Health Status & Services (-4.8%), Musculoskeletal (+21.3%)



Membership & Demographics

- Total membership is 11.7% higher than prior period
- Employees increased 12.6%, while Dependents were up 10.7%
- 92.6% of members had < \$2,500 medical paid, with 35.4% having no claims paid at all during the reporting period



Utilization Key Indicators

- Paid per IP Admit was \$27,221, which is 8.8% lower than 2025-1Q
- Paid per ER Visit was \$3,268, which is 10.0% higher than 2025-1Q



Network Utilization & Savings

- 97.3% of all Medical spend dollars were to In Network providers
- The average In Network discount was 65.8%, which is 1.3 pts below the 2025 average discount of 67.1%

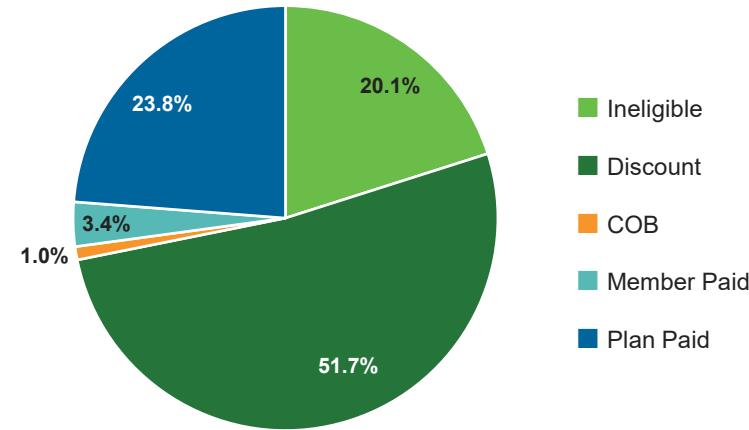
Medical Total Savings Summary



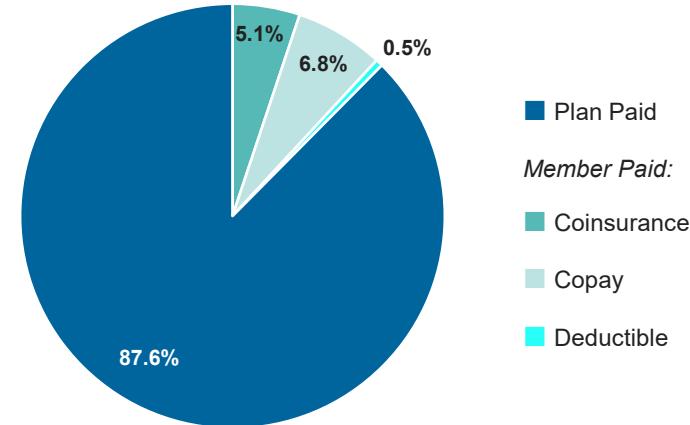
Dollar Chain: Billed to Paid Dollars

Dollar Amount	2026-1Q Total Dollars	2026-1Q PMPM*	2025 PMPM*	Trend
Medical Billed	\$148,769,134	\$1,949	\$1,796	8.6%
(-) Ineligible	\$29,901,721	\$392	\$344	13.9%
Medical Covered	\$118,867,413	\$1,558	\$1,452	7.3%
(-) Discount	\$76,990,013	\$1,009	\$958	5.3%
Medical Allowed	\$41,877,400	\$549	\$494	11.2%
(-) COB	\$1,498,759	\$20	\$20	-3.6%
(-) Coinsurance	\$2,072,633	\$27	\$24	14.7%
(-) Copay	\$2,728,755	\$36	\$33	9.0%
(-) Deductible	\$217,173	\$3	\$2	13.9%
Total Member Paid	\$5,018,561	\$66	\$59	11.5%
Total Plan Paid	\$35,377,660	\$464	\$414	12.0%

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	\$890,701	\$1,280	\$5,975	\$9	\$896,677	\$1,289	\$3,617,832	\$4,476	\$19,285	\$24	\$3,637,117	\$4,500	305.6%	249.2%
1	\$240,880	\$308	\$2,782	\$4	\$243,662	\$312	\$164,741	\$203	\$8,179	\$10	\$172,920	\$213	-29.0%	-31.8%
2 - 4	\$371,349	\$151	\$14,182	\$6	\$385,531	\$156	\$694,265	\$262	\$30,065	\$11	\$724,330	\$273	87.9%	74.7%
5 - 9	\$590,344	\$128	\$241,126	\$52	\$831,470	\$181	\$790,863	\$157	\$162,601	\$32	\$953,463	\$189	14.7%	4.4%
10 - 14	\$659,284	\$136	\$108,696	\$22	\$767,981	\$159	\$1,136,381	\$208	\$192,171	\$35	\$1,328,552	\$244	73.0%	53.5%
15 - 19	\$1,524,774	\$269	\$327,987	\$58	\$1,852,761	\$327	\$1,409,367	\$228	\$454,515	\$74	\$1,863,882	\$302	0.6%	-7.6%
20 - 24	\$1,029,837	\$189	\$349,808	\$64	\$1,379,645	\$254	\$1,190,428	\$194	\$430,813	\$70	\$1,621,241	\$264	17.5%	3.9%
25 - 29	\$1,225,808	\$260	\$592,842	\$126	\$1,818,649	\$385	\$1,783,036	\$341	\$605,202	\$116	\$2,388,238	\$457	31.3%	18.7%
30 - 34	\$1,777,320	\$325	\$679,104	\$124	\$2,456,423	\$449	\$1,975,842	\$340	\$1,004,251	\$173	\$2,980,093	\$513	21.3%	14.4%
35 - 39	\$2,062,539	\$350	\$1,033,508	\$175	\$3,096,047	\$525	\$2,986,323	\$438	\$1,167,150	\$171	\$4,153,472	\$609	34.2%	16.0%
40 - 44	\$2,257,803	\$387	\$1,069,373	\$183	\$3,327,176	\$571	\$3,550,024	\$536	\$1,525,311	\$230	\$5,075,335	\$767	52.5%	34.4%
45 - 49	\$2,060,739	\$401	\$1,175,163	\$229	\$3,235,903	\$629	\$2,854,803	\$479	\$1,556,747	\$261	\$4,411,549	\$741	36.3%	17.7%
50 - 54	\$2,317,465	\$416	\$1,354,085	\$243	\$3,671,550	\$659	\$3,086,848	\$511	\$1,953,728	\$323	\$5,040,575	\$834	37.3%	26.5%
55 - 59	\$3,274,573	\$646	\$1,486,140	\$293	\$4,760,713	\$940	\$3,691,468	\$645	\$1,873,002	\$327	\$5,564,470	\$972	16.9%	3.4%
60 - 64	\$3,284,624	\$752	\$1,467,487	\$336	\$4,752,111	\$1,088	\$4,393,656	\$885	\$1,744,784	\$352	\$6,138,440	\$1,237	29.2%	13.7%
65+	\$1,869,460	\$1,050	\$765,663	\$430	\$2,635,122	\$1,480	\$2,051,785	\$993	\$738,111	\$357	\$2,789,896	\$1,351	5.9%	-8.7%
Total	\$25,437,498	\$372	\$10,673,920	\$156	\$36,111,418	\$528	\$35,377,660	\$464	\$13,465,914	\$176	\$48,843,574	\$640	35.3%	21.1%

Financial Summary – YTD Trend

Total Plan & Norm



Measure	Total Plan				UMR Norm		
	2024-1Q	⇒	2025-1Q	⇒	2026-1Q	2026-1Q	Variance
Average Enrollment							
Employees	9,436	26.2%	11,911	12.6%	13,406		
Spouses	2,359	20.0%	2,831	10.2%	3,120		
Children	6,522	23.2%	8,038	10.9%	8,913		
Tot. Members	18,317	24.4%	22,780	11.7%	25,439		
Avg. Family Size	1.9	-1.5%	1.9	-0.8%	1.9	1.9	-1.4%
Financial Summary							
Allowed	\$21,473,240	43.6%	\$30,841,570	35.8%	\$41,877,400		
Plan Paid	\$17,368,700	46.5%	\$25,437,498	39.1%	\$35,377,660		
Member Paid (OOP)	\$3,108,161	33.5%	\$4,150,880	20.9%	\$5,018,561		
Paid PEPY	\$7,363	16.0%	\$8,543	23.6%	\$10,556	\$10,481	0.7%
Paid PMPY	\$3,793	17.8%	\$4,467	24.5%	\$5,563	\$5,448	2.1%
Paid PEPM	\$614	16.0%	\$712	23.6%	\$880	\$873	0.7%
Paid PMPM	\$316	17.8%	\$372	24.5%	\$464	\$454	2.1%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	10	80.0%	18	61.1%	29		
HCCs per 1000	0.5	44.7%	0.8	44.3%	1.1	1.1	0.6%
Paid per HCC	\$224,697	-11.9%	\$197,965	24.7%	\$246,961	\$200,630	23.1%
HCC Paid % of Tot	12.9%	1.1 pts	14.0%	6.2 pts	20.2%	17.7%	2.6 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$676	40.0%	\$946	49.4%	\$1,413	\$1,280	10.4%
Outpatient	\$1,105	11.5%	\$1,232	34.8%	\$1,661	\$1,579	5.2%
Physician	\$1,946	13.5%	\$2,209	8.8%	\$2,404	\$2,472	-2.8%
Ancillary	\$66	19.5%	\$79	7.0%	\$84	\$116	-27.4%

- With \$32.3M paid, the State Active population is 91.4% of total 2026-1Q med spend
- On a Paid PMPM basis, State Actives are up 30.3% compared to prior year
- Total Low Ded Plan Paid PMPM trend is +24.5%

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
Average Enrollment										
Employees	8,606	27.5%	10,970	12.5%	12,345	1	100.0%	2	50.0%	3
Spouses	2,097	20.7%	2,531	10.2%	2,789	1	0.0%	1	100.0%	2
Children	6,221	23.8%	7,702	10.7%	8,528	0	-	0	-	0
Tot. Members	16,924	25.3%	21,203	11.6%	23,661	2	50.0%	3	66.7%	5
Avg. Family Size	2.0	-1.7%	1.9	-0.8%	1.9	2.0	-25.0%	1.5	11.1%	1.7
Financial Summary										
Allowed	\$18,811,182	43.8%	\$27,056,684	40.0%	\$37,885,996	\$9,487	21.8%	\$11,551	90.3%	\$21,984
Plan Paid	\$15,240,731	46.0%	\$22,246,230	45.4%	\$32,341,781	\$7,618	23.9%	\$9,435	84.3%	\$17,387
Member Paid (OOP)	\$2,773,779	35.5%	\$3,758,665	20.0%	\$4,510,699	\$1,869	13.2%	\$2,116	117.2%	\$4,597
Paid PEPY	\$7,084	14.5%	\$8,112	29.2%	\$10,480	\$30,471	-38.1%	\$18,870	22.9%	\$23,183
Paid PMPY	\$3,602	16.5%	\$4,197	30.3%	\$5,468	\$15,236	-17.4%	\$12,580	10.6%	\$13,910
Paid PEPM	\$590	14.5%	\$676	29.2%	\$873	\$2,539	-38.1%	\$1,572	22.9%	\$1,932
Paid PMPM	\$300	16.5%	\$350	30.3%	\$456	\$1,270	-17.4%	\$1,048	10.6%	\$1,159
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	7	100.0%	14	100.0%	28	0	-	0	-	0
HCCs per 1000	0.4	59.6%	0.7	79.2%	1.2	0.0	-	0.0	-	0.0
Paid per HCC	\$248,284	-28.2%	\$178,292	41.3%	\$251,944	\$0	-	\$0	-	\$0
HCC Paid % of Tot	11.4%	-0.2 pts	11.2%	10.6 pts	21.8%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$635	28.7%	\$816	77.1%	\$1,446	\$0	-	\$0	-	\$0
Outpatient	\$1,103	5.5%	\$1,163	37.8%	\$1,604	\$0	-	\$5,761	-70.0%	\$1,731
Physician	\$1,805	18.6%	\$2,141	9.1%	\$2,335	\$15,236	-55.2%	\$6,819	78.6%	\$12,179
Ancillary	\$60	25.8%	\$76	9.1%	\$83	\$0	-	\$0	-	\$0

Financial Summary – YTD Trend

Retired Members



Measure	State Retirees					Non-State Retirees				
	2024-1Q	⇒	2025-1Q	⇒	2026-1Q	2024-1Q	⇒	2025-1Q	⇒	2026-1Q
Average Enrollment										
Employees	799	14.1%	912	13.6%	1,036	30	-9.9%	27	-15.9%	23
Spouses	247	15.9%	287	11.9%	321	13	-5.1%	12	-27.0%	9
Children	300	11.8%	336	14.4%	384	1	0.0%	1	0.0%	1
Tot. Members	1,346	13.9%	1,534	13.5%	1,740	44	-8.3%	41	-18.9%	33
Avg. Family Size	1.7	-0.2%	1.7	-0.1%	1.7	1.5	1.8%	1.5	-3.6%	1.4
Financial Summary										
Allowed	\$2,552,217	44.2%	\$3,679,280	2.3%	\$3,764,807	\$100,353	-6.3%	\$94,054	117.5%	\$204,612
Plan Paid	\$2,096,908	50.0%	\$3,146,052	-6.7%	\$2,934,294	\$23,444	52.6%	\$35,781	135.3%	\$84,197
Member Paid (OOP)	\$309,546	19.1%	\$368,778	32.1%	\$487,270	\$22,967	-7.2%	\$21,322	-25.0%	\$15,995
Paid PEPY	\$10,502	31.4%	\$13,804	-17.9%	\$11,333	\$3,091	69.4%	\$5,236	179.6%	\$14,643
Paid PMPY	\$6,230	31.7%	\$8,203	-17.8%	\$6,744	\$2,115	66.4%	\$3,519	190.0%	\$10,206
Paid PEPM	\$875	31.4%	\$1,150	-17.9%	\$944	\$258	69.4%	\$436	179.6%	\$1,220
Paid PMPM	\$519	31.7%	\$684	-17.8%	\$562	\$176	66.4%	\$293	190.0%	\$850
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	3	33.3%	4	-75.0%	1	0	-	0	-	0
HCCs per 1000	2.2	17.0%	2.6	-78.0%	0.6	0.0	-	0.0	-	0.0
Paid per HCC	\$159,287	67.5%	\$266,805	-59.7%	\$107,440	\$0	-	\$0	-	\$0
HCC Paid % of Tot	22.8%	11.1 pts	33.9%	-30.3 pts	3.7%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,216	127.5%	\$2,765	-66.8%	\$919	\$0	-	\$0	-	\$3,933
Outpatient	\$1,181	85.5%	\$2,190	10.8%	\$2,426	-\$70	-1170.1%	\$745	273.1%	\$2,780
Physician	\$3,695	-15.4%	\$3,126	5.3%	\$3,291	\$2,122	29.4%	\$2,746	24.8%	\$3,427
Ancillary	\$138	-11.4%	\$122	-11.9%	\$108	\$63	-54.4%	\$29	127.0%	\$65

Financial Summary – Full Year Trend

Plan Totals & Norm



Measure	Total Plan				UMR Norm		
	2024	⇒	2025	⇒	2026-1Q	2026-1Q	Variance
Average Enrollment							
Employees	9,999	23.0%	12,304	9.0%	13,406		
Spouses	2,446	18.1%	2,889	8.0%	3,120		
Children	6,788	21.6%	8,256	8.0%	8,913		
Tot. Members	19,233	21.9%	23,448	8.5%	25,439		
Avg. Family Size	1.9	-0.9%	1.9	-0.4%	1.9	1.9	-1.4%
Financial Summary							
Allowed	\$100,584,108	38.1%	\$138,897,633	-69.9%	\$41,877,400		
Plan Paid	\$83,741,413	39.0%	\$116,413,291	-69.6%	\$35,377,660		
Member Paid (OOP)	\$13,125,142	26.4%	\$16,592,748	-69.8%	\$5,018,561		
Paid PEPY	\$8,375	13.0%	\$9,462	11.6%	\$10,556	\$10,481	0.7%
Paid PMPY	\$4,354	14.0%	\$4,965	12.0%	\$5,563	\$5,448	2.1%
Paid PEPM	\$698	13.0%	\$788	11.6%	\$880	\$873	0.7%
Paid PMPM	\$363	14.0%	\$414	12.0%	\$464	\$454	2.1%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	88	36.4%	120	-75.8%	29		
HCCs per 1000	4.6	11.9%	5.1	-77.7%	1.1	1.1	0.6%
Paid per HCC	\$228,980	10.8%	\$253,751	-2.7%	\$246,961	\$200,630	23.1%
HCC Paid % of Tot	24.1%	2.1 pts	26.2%	-5.9 pts	20.2%	17.7%	2.6 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$836	24.1%	\$1,037	36.2%	\$1,413	\$1,280	10.4%
Outpatient	\$1,274	12.1%	\$1,428	16.3%	\$1,661	\$1,579	5.2%
Physician	\$2,159	11.7%	\$2,412	-0.3%	\$2,404	\$2,472	-2.8%
Ancillary	\$86	1.9%	\$87	-3.5%	\$84	\$116	-27.4%

➤ Total plan paid amount for the first quarter of 2024 was 21.9% of the full year

➤ Annualizing 2025 paid dollars using the same ratio would result in a total paid of \$162 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
Average Enrollment										
Employees	9,150	24.1%	11,352	8.7%	12,345	1	106.7%	3	16.1%	3
Spouses	2,176	19.0%	2,589	7.7%	2,789	1	26.7%	2	26.3%	2
Children	6,478	22.2%	7,914	7.8%	8,528	0	-	0	-	0
Tot. Members	17,804	22.8%	21,855	8.3%	23,661	3	66.7%	4	20.0%	5
Avg. Family Size	1.9	-1.1%	1.9	-0.4%	1.9	2.0	-19.4%	1.6	3.3%	1.7
Financial Summary										
Allowed	\$87,492,756	41.4%	\$123,713,482	-69.4%	\$37,885,996	\$33,055	-37.5%	\$20,653	6.4%	\$21,984
Plan Paid	\$73,120,641	42.3%	\$104,078,363	-68.9%	\$32,341,781	\$26,488	-39.0%	\$16,151	7.7%	\$17,387
Member Paid (OOP)	\$11,795,191	27.6%	\$15,053,276	-70.0%	\$4,510,699	\$6,566	-31.4%	\$4,503	2.1%	\$4,597
Paid PEPY	\$7,992	14.7%	\$9,168	14.3%	\$10,480	\$21,191	-70.5%	\$6,252	270.8%	\$23,183
Paid PMPY	\$4,107	16.0%	\$4,762	14.8%	\$5,468	\$10,595	-63.4%	\$3,876	258.8%	\$13,910
Paid PEPM	\$666	14.7%	\$764	14.3%	\$873	\$1,766	-70.5%	\$521	270.8%	\$1,932
Paid PMPM	\$342	16.0%	\$397	14.8%	\$456	\$883	-63.4%	\$323	258.8%	\$1,159
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	70	50.0%	105	-73.3%	28	0	-	0	-	0
HCCs per 1000	3.9	22.2%	4.8	-75.4%	1.2	0.0	-	0.0	-	0.0
Paid per HCC	\$230,519	11.0%	\$255,813	-1.5%	\$251,944	\$0	-	\$0	-	\$0
HCC Paid % of Tot	22.1%	3.7 pts	25.8%	-4.0 pts	21.8%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$794	26.5%	\$1,005	43.9%	\$1,446	\$0	-	\$0	-	\$0
Outpatient	\$1,199	11.2%	\$1,334	20.2%	\$1,604	\$527	96.9%	\$1,037	66.9%	\$1,731
Physician	\$2,029	15.1%	\$2,337	-0.1%	\$2,335	\$10,017	-71.7%	\$2,839	328.9%	\$12,179
Ancillary	\$84	3.4%	\$87	-4.8%	\$83	\$52	-100.0%	\$0	-	\$0

Financial Summary – Full Year Trend

Retired Members



Measure	State Retirees					Non-State Retirees				
	2024	⇒	2025	⇒	2026-1Q	2024	⇒	2025	⇒	2026-1Q
Average Enrollment										
Employees	820	12.7%	925	12.0%	1,036	28	-13.5%	25	-6.4%	23
Spouses	256	12.4%	288	11.3%	321	12	-16.3%	10	-12.2%	9
Children	309	10.3%	341	12.7%	384	1	0.0%	1	0.0%	1
Tot. Members	1,385	12.2%	1,554	12.0%	1,740	42	-14.0%	36	-7.9%	33
Avg. Family Size	1.7	-0.5%	1.7	0.0%	1.7	1.5	-0.6%	1.5	-1.6%	1.4
Financial Summary										
Allowed	\$12,423,242	17.9%	\$14,647,388	-74.3%	\$3,764,807	\$635,055	-18.7%	\$516,110	-60.4%	\$204,612
Plan Paid	\$10,327,679	16.8%	\$12,059,589	-75.7%	\$2,934,294	\$266,605	-2.8%	\$259,189	-67.5%	\$84,197
Member Paid (OOP)	\$1,230,503	20.7%	\$1,485,264	-67.2%	\$487,270	\$92,881	-46.5%	\$49,705	-67.8%	\$15,995
Paid PEPY	\$12,593	3.6%	\$13,042	-13.1%	\$11,333	\$9,382	12.4%	\$10,543	38.9%	\$14,643
Paid PMPY	\$7,456	4.1%	\$7,763	-13.1%	\$6,744	\$6,399	13.0%	\$7,233	41.1%	\$10,206
Paid PEPM	\$1,049	3.6%	\$1,087	-13.1%	\$944	\$782	12.4%	\$879	38.9%	\$1,220
Paid PMPM	\$621	4.1%	\$647	-13.1%	\$562	\$533	13.0%	\$603	41.1%	\$850
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	18	-11.1%	16	-93.8%	1	1	-100.0%	0	-	0
HCCs per 1000	13.0	-20.7%	10.3	-94.4%	0.6	24.0	-100.0%	0.0	-	0.0
Paid per HCC	\$216,572	3.6%	\$224,337	-52.1%	\$107,440	\$109,572	-100.0%	\$0	-	\$0
HCC Paid % of Tot	37.7%	-8.0 pts	29.8%	-26.1 pts	3.7%	41.1%	-41.1 pts	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,315	15.0%	\$1,512	-39.2%	\$919	\$2,544	-91.7%	\$210	1773.5%	\$3,933
Outpatient	\$2,225	21.8%	\$2,710	-10.5%	\$2,426	\$1,379	149.0%	\$3,432	-19.0%	\$2,780
Physician	\$3,808	-9.5%	\$3,446	-4.5%	\$3,291	\$2,338	47.6%	\$3,451	-0.7%	\$3,427
Ancillary	\$108	-12.1%	\$95	13.7%	\$108	\$138	0.9%	\$139	-53.4%	\$65

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 Total
	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Active	Pre-Medicare Retirees	Medicare Retirees	Total	
State Members									
Inpatient	\$4,327,835	\$1,057,334	\$3,225	\$5,388,393	\$8,554,651	\$381,596	\$18,352	\$8,954,599	66.2%
Outpatient	\$6,166,775	\$821,959	\$17,929	\$7,006,664	\$9,485,376	\$1,041,934	\$13,561	\$10,540,871	50.4%
Physician	\$11,350,229	\$1,138,378	\$60,410	\$12,549,017	\$13,813,022	\$1,344,578	\$87,464	\$15,245,063	21.5%
Ancillary	\$401,391	\$45,814	\$1,003	\$448,208	\$488,732	\$39,322	\$7,487	\$535,542	19.5%
Total	\$22,246,230	\$3,063,485	\$82,567	\$25,392,282	\$32,341,781	\$2,807,431	\$126,864	\$35,276,076	38.9%
PPMPM	\$349.74	\$731.24	\$200.04	\$372.27	\$455.63	\$608.54	\$208.73	\$462.91	24.3%
Non-State Members									
Inpatient	\$0	\$0	\$0	\$0	\$0	\$30,753	\$1,698	\$32,451	-
Outpatient	\$4,321	\$4,807	\$2,767	\$11,895	\$2,163	\$6,740	\$16,194	\$25,098	111.0%
Physician	\$5,114	\$15,078	\$12,838	\$33,030	\$15,223	\$15,975	\$12,301	\$43,499	31.7%
Ancillary	\$0	\$0	\$291	\$291	\$0	\$44	\$492	\$536	84.2%
Total	\$9,435	\$19,885	\$15,897	\$45,216	\$17,387	\$53,512	\$30,685	\$101,584	124.7%
PPMPM	\$1,048.31	\$903.40	\$158.98	\$345.16	\$1,159.13	\$4,459.33	\$352.71	\$891.09	158.2%
All Members									
Inpatient	\$4,327,835	\$1,057,334	\$3,225	\$5,388,393	\$8,554,651	\$412,349	\$20,050	\$8,987,050	66.8%
Outpatient	\$6,171,096	\$826,766	\$20,697	\$7,018,559	\$9,487,540	\$1,048,674	\$29,755	\$10,565,969	50.5%
Physician	\$11,355,343	\$1,153,456	\$73,248	\$12,582,047	\$13,828,245	\$1,360,553	\$99,764	\$15,288,562	21.5%
Ancillary	\$401,391	\$45,814	\$1,294	\$448,499	\$488,732	\$39,366	\$7,980	\$536,079	19.5%
Total	\$22,255,665	\$3,083,370	\$98,464	\$25,437,498	\$32,359,168	\$2,860,943	\$157,549	\$35,377,660	39.1%
PPMPM	\$349.84	\$732.14	\$192.03	\$372.22	\$455.77	\$618.53	\$226.76	\$463.55	24.5%

Medical Cost Distribution

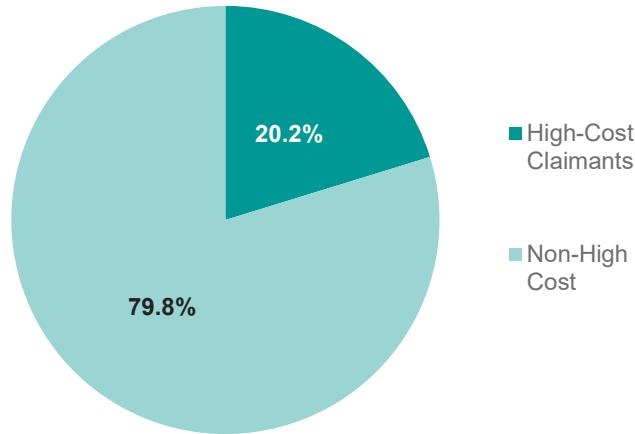
Distribution by Member Cost



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
No Claims	8,761	36.1%	\$0	0.0%	\$0	0.0%	9,585	35.4%	\$0	0.0%	\$0	0.0%
< \$0 - \$0	849	3.5%	-\$130,907	-0.5%	\$27,613	0.7%	1,029	3.8%	-\$120,000	-0.3%	\$40,503	0.8%
> \$0 - \$2,500	13,039	53.7%	\$6,427,889	25.3%	\$2,044,631	49.3%	14,436	53.3%	\$7,297,415	20.6%	\$2,261,412	45.1%
> \$2,500 - \$5,000	781	3.2%	\$2,730,867	10.7%	\$665,972	16.0%	872	3.2%	\$3,071,701	8.7%	\$726,345	14.5%
> \$5,000 - \$10,000	433	1.8%	\$2,965,447	11.7%	\$535,114	12.9%	577	2.1%	\$3,965,559	11.2%	\$694,952	13.8%
> \$10,000 - \$25,000	256	1.1%	\$3,981,797	15.7%	\$511,348	12.3%	343	1.3%	\$5,281,215	14.9%	\$662,101	13.2%
> \$25,000 - \$50,000	91	0.4%	\$3,171,853	12.5%	\$205,359	4.9%	131	0.5%	\$4,501,393	12.7%	\$356,410	7.1%
> \$50,000 - \$100,000	40	0.2%	\$2,727,179	10.7%	\$98,269	2.4%	59	0.2%	\$4,218,513	11.9%	\$203,990	4.1%
> \$100,000	18	0.1%	\$3,563,372	14.0%	\$62,574	1.5%	29	0.1%	\$7,161,864	20.2%	\$72,847	1.5%
Total	24,268	100.0%	\$25,437,498	100.0%	\$4,150,880	100.0%	27,061	100.0%	\$35,377,660	100.0%	\$5,018,561	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	Perinatal Originating Conditions	6	\$2,107,675	29.4%
2	Neoplasms	10	\$1,404,224	19.6%
3	Blood & Immune Disorders	4	\$742,080	10.4%
4	Infectious & Parasitic Diseases	7	\$515,764	7.2%
5	Endocrine, Nutritional & Metabolic	10	\$487,254	6.8%
6	Musculoskeletal System	8	\$424,432	5.9%
7	Circulatory System	7	\$414,748	5.8%
8	Injury, Poisoning & External Causes	9	\$240,183	3.4%
9	Health Status & Health Services	22	\$234,485	3.3%
10	Mental, Behavioral & Neurodevelopmental	6	\$218,133	3.0%
...	All Others		\$372,885	5.2%
=	Total	29	\$7,161,864	100.0%

Utilization Summary – YTD Trend

Plan Totals & Norm



Measure	Total Plan					UMR Norm	
	2024-1Q	⇒	2025-1Q	⇒	2026-1Q	2026-1Q	Variance
Inpatient Admissions							
# of Admits	172	11.6%	192	37.5%	264		
# of Admit Days	740	38.9%	1,028	9.8%	1,129		
Paid per Admit	\$25,345	17.7%	\$29,842	-8.8%	\$27,221	\$26,669	2.1%
Paid per Admit Day	\$5,891	-5.4%	\$5,574	14.2%	\$6,365	\$5,506	15.6%
Admits per 1000	37.6	-10.2%	33.7	23.1%	41.5	46.7	-11.1%
Average LOS	4.3	24.4%	5.4	-20.1%	4.3	4.8	-11.7%
Emergency Room Visits							
# of ER Visits	802	35.7%	1,088	36.7%	1,487		
~ % resulting in Admit	9.9%	-0.2 pts	9.7%	0.9 pts	10.6%	10.1%	0.4 pts
ER Visits per Patient	1.2	0.0%	1.2	2.2%	1.2		
ER Visits per 1000	175.1	9.1%	191.0	22.4%	233.8	226.8	3.1%
Paid per ER Visit	\$2,960	0.4%	\$2,972	10.0%	\$3,268	\$2,496	31.0%
Urgent Care Visits							
# of UC Visits	1,499	36.6%	2,047	12.8%	2,308		
UC Visits per Patient	1.2	-1.3%	1.2	1.2%	1.2		-
UC Visits per 1000	327.4	9.8%	359.4	1.0%	362.9	232.9	55.8%
Paid per UC Visit	\$89	16.8%	\$104	5.8%	\$110	\$122	-9.4%
Office Visits							
Off Visits per Patient	2.1	4.1%	2.2	1.5%	2.3		
Paid per Office Visit	\$84	5.9%	\$89	5.8%	\$94	\$98	-4.2%
Office Visits Paid PMPY	\$347	14.3%	\$396	7.1%	\$425	\$370	14.8%
Services							
Radiology Svcs per 1000	3,286.9	21.0%	3,977.1	-5.3%	3,765.0	3,615.7	4.1%
Radiology Paid PMPY	\$307	24.9%	\$383	10.5%	\$424		
Lab Services per 1000	9,520.6	14.4%	10,891.4	5.6%	11,499.3	9,459.3	21.6%
Labs Paid PMPY	\$213	21.5%	\$258	14.6%	\$296		

- *Inpatient Admission rate per 1000 increased significantly (+23.1%), but amount paid per Admission is 8.8% lower than prior period*
- *ER utilization increased significantly (+22.4%), and amount paid per ER visit is 10.0% 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
Inpatient Admissions										
# of Admits	159	13.2%	180	36.7%	246	0	-	0	-	0
# of Admit Days	695	34.0%	931	15.3%	1,073	0	-	0	-	0
Paid per Admit	\$25,960	10.7%	\$28,739	-3.5%	\$27,724	\$0	-	\$0	-	\$0
Paid per Admit Day	\$5,939	-6.4%	\$5,556	14.4%	\$6,356	\$0	-	\$0	-	\$0
Admits per 1000	37.6	-9.6%	34.0	22.5%	41.6	0.0	-	0.0	-	0.0
Average LOS	4.4	18.3%	5.2	-15.7%	4.4	0.0	-	0.0	-	0.0
Emergency Room Visits										
# of ER Visits	735	39.5%	1,025	36.1%	1,395	0	-	2	-50.0%	1
~ % resulting in Admit	9.7%	-0.3 pts	9.4%	1.0 pts	10.3%	0.0%	-	0.0%	0.0 pts	0.0%
ER Visits per Patient	1.2	-0.4%	1.2	2.9%	1.2	0.0	-	2.0	-50.0%	1.0
ER Visits per 1000	173.7	11.3%	193.4	22.0%	235.8	0.0	-	2,666.7	-70.0%	800.0
Paid per ER Visit	\$3,045	-3.7%	\$2,932	12.3%	\$3,291	\$0	-	\$1,852	-47.1%	\$980
Urgent Care Visits										
# of UC Visits	1,420	35.8%	1,928	13.3%	2,185	1	-100.0%	0	-	0
UC Visits per Patient	1.2	-2.0%	1.2	1.5%	1.2	1.0	-100.0%	0.0	-	0.0
UC Visits per 1000	335.6	8.4%	363.7	1.6%	369.4	2,000.0	-100.0%	0.0	-	0.0
Paid per UC Visit	\$90	15.6%	\$104	5.9%	\$111	\$170	-100.0%	\$0	-	\$0
Office Visits										
Off Visits per Patient	2.1	4.5%	2.2	1.2%	2.2	4.0	-25.0%	3.0	75.0%	5.3
Paid per Office Visit	\$83	6.3%	\$88	4.8%	\$92	\$163	10.5%	\$180	-30.9%	\$124
Office Visits Paid PMPY	\$334	15.2%	\$385	5.8%	\$408	\$2,609	-44.8%	\$1,441	45.0%	\$2,090
Services										
Radiology Svcs per 1000	3,069.1	21.9%	3,742.6	-5.6%	3,531.5	8,000.0	66.7%	13,333.3	-10.0%	12,000.0
Radiology Paid PMPY	\$281	26.8%	\$357	10.0%	\$392	\$6,111	-26.8%	\$4,476	55.5%	\$6,959
Lab Services per 1000	9,264.8	16.2%	10,764.9	4.4%	11,237.0	26,000.0	53.8%	40,000.0	-42.0%	23,200.0
Labs Paid PMPY	\$213	19.5%	\$255	13.6%	\$290	\$211	69.9%	\$359	-13.1%	\$312

Utilization Summary – YTD Trend

Retired Members



Measure	State Retirees					Non-State Retirees				
	2024-1Q	⇒	2025-1Q	⇒	2026-1Q	2024-1Q	⇒	2025-1Q	⇒	2026-1Q
Inpatient Admissions										
# of Admits	13	-7.7%	12	33.3%	16	0	-	0	-	2
# of Admit Days	45	115.6%	97	-54.6%	44	0	-	0	-	12
Paid per Admit	\$17,817	160.3%	\$46,377	-55.5%	\$20,632	\$0	-	\$0	-	\$18,154
Paid per Admit Day	\$5,147	11.5%	\$5,737	30.8%	\$7,503	\$0	-	\$0	-	\$3,026
Admits per 1000	38.6	-19.0%	31.3	17.5%	36.8	0.0	-	0.0	-	242.4
Average LOS	3.5	133.5%	8.1	-66.0%	2.8	0.0	-	0.0	-	6.0
Emergency Room Visits										
# of ER Visits	67	-11.9%	59	45.8%	86	0	-	2	150.0%	5
~ % resulting in Admit	11.9%	3.3 pts	15.3%	-2.5 pts	12.8%	0.0%	-	0.0%	40.0 pts	40.0%
ER Visits per Patient	1.2	2.4%	1.2	-4.8%	1.1	0.0	-	2.0	-50.0%	1.0
ER Visits per 1000	199.0	-22.7%	153.8	28.5%	197.7	0.0	-	196.7	208.1%	606.1
Paid per ER Visit	\$2,020	84.5%	\$3,726	-18.2%	\$3,047	\$0	-	\$2,457	-52.6%	\$1,165
Urgent Care Visits										
# of UC Visits	70	64.3%	115	3.5%	119	8	-50.0%	4	0.0%	4
UC Visits per Patient	1.1	12.5%	1.3	-1.9%	1.2	1.3	-25.0%	1.0	0.0%	1.0
UC Visits per 1000	208.0	44.2%	299.9	-8.8%	273.5	721.8	-45.5%	393.4	23.2%	484.8
Paid per UC Visit	\$73	43.8%	\$105	4.0%	\$109	\$55	-17.6%	\$46	-49.8%	\$23
Office Visits										
Off Visits per Patient	2.4	0.1%	2.4	3.4%	2.5	2.2	44.8%	3.2	13.9%	3.6
Paid per Office Visit	\$90	1.0%	\$90	17.5%	\$106	\$65	78.5%	\$117	-37.4%	\$73
Office Visits Paid PMPY	\$495	7.0%	\$530	21.0%	\$641	\$413	164.2%	\$1,091	-18.0%	\$895
Services										
Radiology Svcs per 1000	5,965.5	20.6%	7,196.6	-6.3%	6,741.0	4,872.2	-15.2%	4,131.1	213.9%	12,969.7
Radiology Paid PMPY	\$631	17.9%	\$743	10.4%	\$821	\$146	266.6%	\$536	121.6%	\$1,187
Lab Services per 1000	12,646.9	-2.0%	12,390.6	20.1%	14,883.9	11,458.6	57.9%	18,098.4	6.5%	19,272.7
Labs Paid PMPY	\$207	49.6%	\$309	24.8%	\$386	\$116	14.4%	\$132	68.1%	\$222

On Demand Care Summary

Emergency Room & Urgent Care

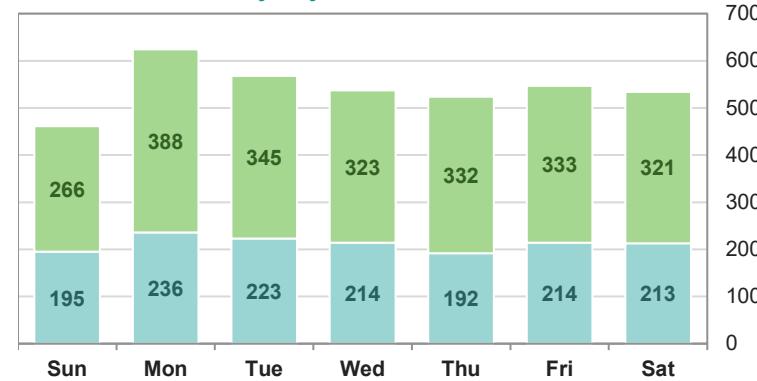


Measure	2025-1Q	2026-1Q	Change	UMR Norm	Variance
Emergency Room					
# of Visits	1,088	1,487	36.7%		
# of Patients	916	1,225	33.7%		
Total Plan Paid	\$3,233,583	\$4,860,196	50.3%		
Total Mem Paid	\$698,928	\$940,535	34.6%		
Visits per 1000	191.0	233.8	22.4%	226.8	3.1%
Paid per Visit	\$2,972	\$3,268	10.0%	\$2,496	31.0%
Paid PMPM	\$47	\$64	34.6%	\$47	35.0%
% ER Patients w/ Office Visit*	88.9%	90.4%	1.5 pts		
% Potentially Avoidable**	16.7%	15.2%	-1.5 pts	83.0%	-67.8 pts
Urgent Care					
# of Visits	2,047	2,308	12.8%		
# of Patients	1,744	1,943	11.4%		
Total Plan Paid	\$213,605	\$254,792	19.3%		
Total Mem Paid	\$145,627	\$170,531	17.1%		
Visits per 1000	359.4	362.9	1.0%	232.9	55.8%
Paid per Visit	\$104	\$110	5.8%	\$122	-9.4%
Paid PMPM	\$3	\$3	6.8%	\$2	41.2%

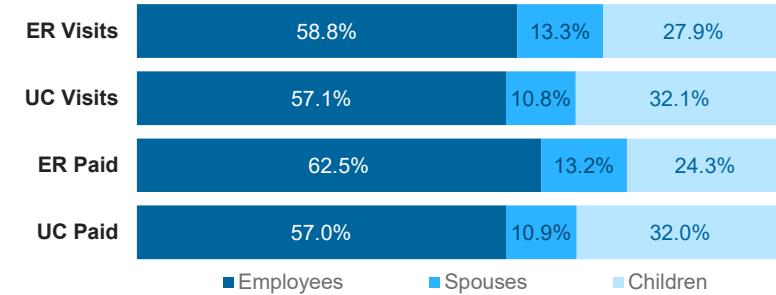
* Office Visit within prior 12 months..

** 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.

ER & UC Utilization by Day of Week



ER & UC Utilization & Cost by Relationship



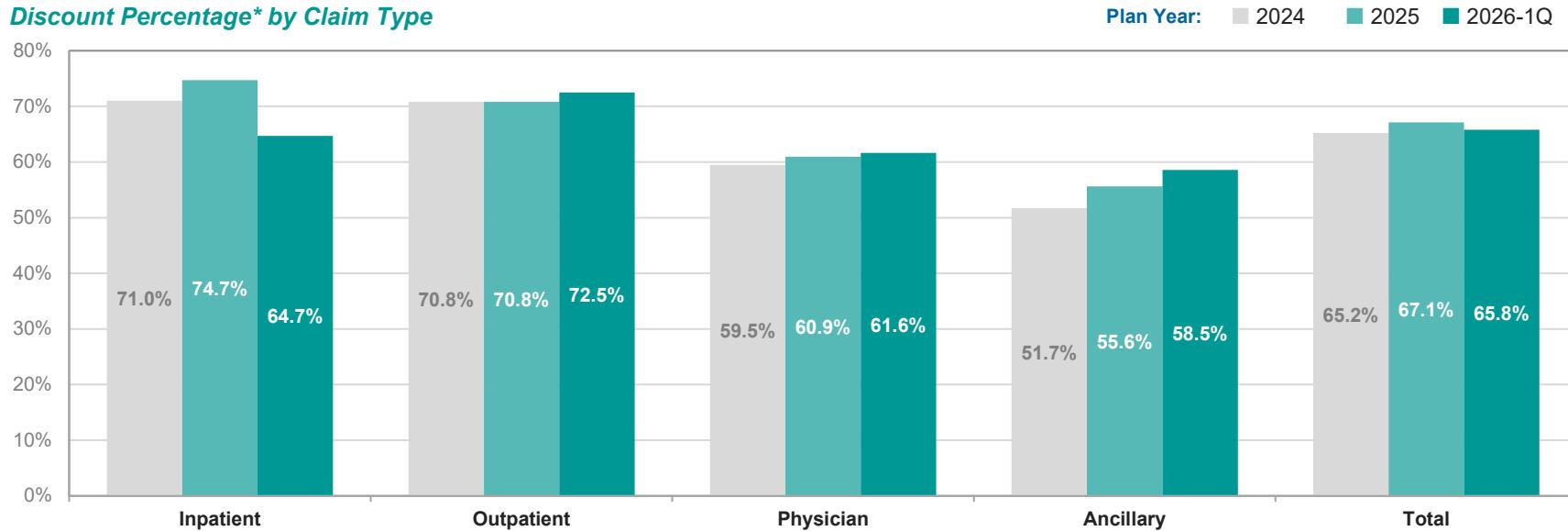
	# of Visits			Total Paid		
	ER	UC	Total	ER	UC	Total
Employee	874	1,317	2,191	\$3,037,232	\$145,323	\$3,182,554
Spouse	198	249	447	\$643,927	\$27,845	\$671,772
Child	415	742	1,157	\$1,179,038	\$81,625	\$1,260,662
Total	1,487	2,308	3,795	\$4,860,196	\$254,792	\$5,114,989

Network Summary

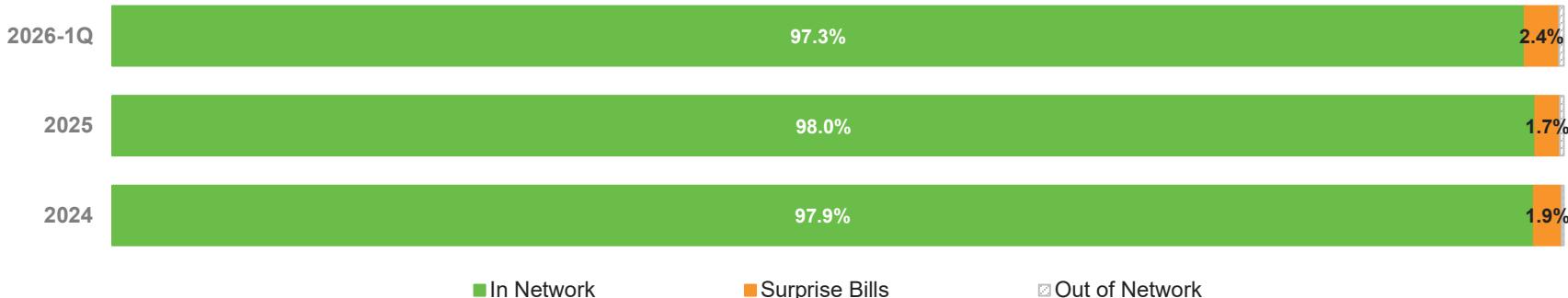
Discount Percentage & Network Utilization



Discount Percentage* by Claim Type



Network Utilization*



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

Clinical Classification Summary

Breakout by Diagnostic Chapter



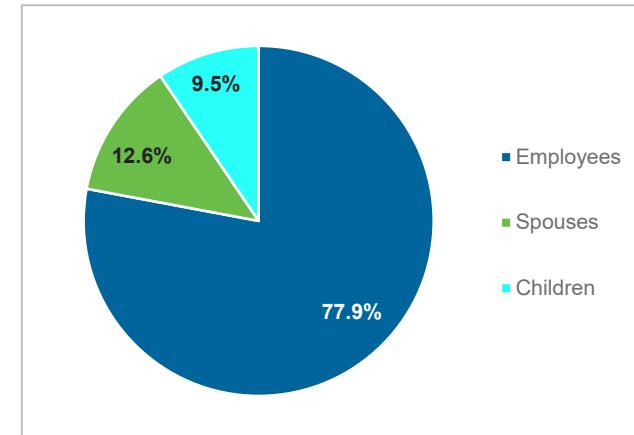
Diagnostic Chapter	2025 (Full Year)		2026-1Q		CYTD Paid by Relationship			CYTD Paid by Sex	
	Patients	Total Paid	Patients	Total Paid	Employee	Spouse	Child	Male	Female
Neoplasms	3,006	\$10,454,135	1,204	\$3,744,865	\$2,918,900	\$470,682	\$355,283	\$1,265,104	\$2,479,761
Health Status & Health Services	15,933	\$13,125,849	7,316	\$3,389,732	\$2,035,640	\$524,582	\$829,510	\$1,080,173	\$2,309,559
Musculoskeletal System	6,392	\$9,971,815	3,272	\$3,281,409	\$2,433,530	\$652,735	\$195,145	\$1,616,541	\$1,664,869
Perinatal Originating Conditions	312	\$4,049,899	145	\$2,714,084	\$2,098	\$0	\$2,711,986	\$2,556,041	\$158,043
Mental, Behavioral & Neurodevelopmental	5,403	\$9,148,979	3,643	\$2,690,700	\$1,281,955	\$175,214	\$1,233,531	\$1,166,595	\$1,524,105
Circulatory System	3,700	\$9,265,567	1,604	\$2,683,474	\$1,966,591	\$657,597	\$59,287	\$1,502,095	\$1,181,379
Symptoms, Signs & Findings, NEC	10,316	\$7,524,028	4,395	\$2,288,541	\$1,483,749	\$382,409	\$422,383	\$763,530	\$1,525,011
Injury, Poisoning & External Causes	3,374	\$8,521,617	1,381	\$2,168,900	\$1,309,519	\$229,618	\$629,763	\$1,208,373	\$960,526
Digestive System	3,369	\$6,835,609	1,318	\$2,019,770	\$1,434,041	\$346,611	\$239,118	\$933,723	\$1,086,047
Endocrine, Nutritional & Metabolic	6,742	\$5,668,698	3,458	\$1,615,599	\$1,338,325	\$164,626	\$112,648	\$630,843	\$984,755
Genitourinary System	5,020	\$5,876,996	2,154	\$1,553,190	\$1,164,752	\$235,213	\$153,225	\$436,400	\$1,116,790
Nervous System	3,485	\$5,995,432	1,828	\$1,535,400	\$1,182,186	\$196,550	\$156,664	\$541,004	\$994,396
Pregnancy, Childbirth & the Puerperium	643	\$5,490,502	378	\$1,499,473	\$971,073	\$314,640	\$213,760	\$1,093	\$1,498,380
Respiratory System	6,826	\$5,610,487	2,034	\$1,175,117	\$551,451	\$174,964	\$448,701	\$495,438	\$679,679
Blood & Immune Disorders	1,041	\$2,739,481	412	\$937,582	\$344,969	\$21,328	\$571,286	\$831,958	\$105,624
Infectious & Parasitic Diseases	1,937	\$1,811,338	579	\$759,868	\$399,298	\$146,614	\$213,955	\$437,145	\$322,722
Skin & Subcutaneous Tissue	5,109	\$1,235,100	1,991	\$464,811	\$281,109	\$87,993	\$95,709	\$170,476	\$294,336
Eye and Adnexa	5,230	\$1,509,643	1,753	\$365,222	\$221,245	\$58,430	\$85,547	\$143,690	\$221,531
Ear and Mastoid Process	2,008	\$974,018	590	\$259,385	\$184,597	\$13,422	\$61,367	\$60,038	\$199,347
Congenital Malformations & Abnormalities	435	\$581,437	153	\$230,387	\$94,853	\$9,669	\$125,865	\$137,732	\$92,654
External Causes of Morbidity	11	\$22,660	2	\$152	\$109	\$0	\$43	\$0	\$152
Total	23,085	\$116,413,291	16,906	\$35,377,660	\$21,599,988	\$4,862,894	\$8,914,777	\$15,977,994	\$19,399,666

Neoplasms (Cancer)

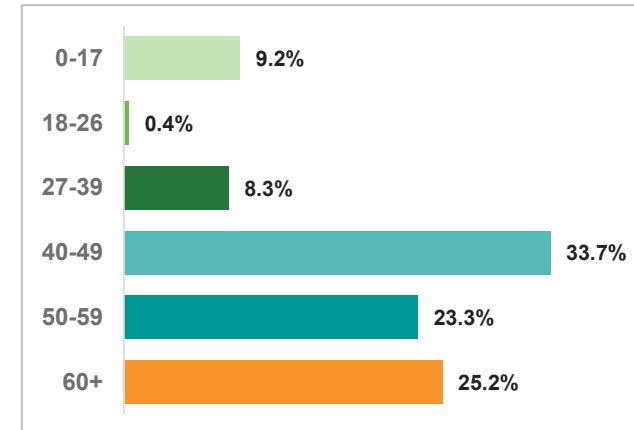
Breakout by Diagnostic Grouping & Demographics

#	Neoplasms (Cancer) Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Other cancer	25	99	\$701,530	18.7%
2	Breast cancer	90	542	\$670,978	17.9%
3	Neoplasms of unspec nature	348	468	\$497,262	13.3%
4	Benign neoplasms	697	970	\$467,595	12.5%
5	Other gastrointestinal cancers	14	110	\$303,574	8.1%
6	Colorectal cancer	20	145	\$170,259	4.5%
7	Multiple myeloma	3	61	\$155,928	4.2%
8	Lymphoma	26	139	\$150,604	4.0%
9	Skin cancer	73	141	\$144,001	3.8%
10	Secondary malignancies	24	57	\$101,625	2.7%
11	Prostate cancer	34	211	\$100,911	2.7%
12	Leukemia	20	89	\$56,969	1.5%
13	Pancreatic cancer	4	71	\$51,977	1.4%
14	Head & neck cancers	11	41	\$37,976	1.0%
15	Thyroid cancer	36	80	\$35,846	1.0%
16	Respiratory cancers	8	67	\$35,625	1.0%
17	Ovarian cancer	7	44	\$16,386	0.4%
18	Brain cancer	6	23	\$14,418	0.4%
19	Other urinary system cancer	6	19	\$11,306	0.3%
20	Oral cancer	2	6	\$6,706	0.2%
...	All Others	27	50	\$13,390	0.4%
=	Total	1,204	3,743	\$3,744,865	100.0%

Neoplasms (Cancer) Paid by Relationship



Neoplasms (Cancer) Paid by Age Range



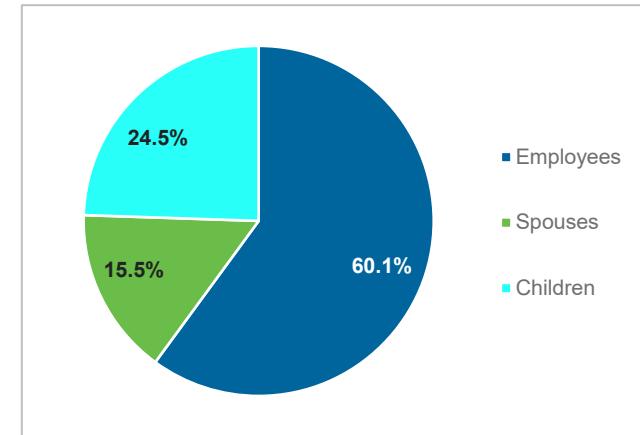
Note: there are additional cancer-related costs for encounters and therapy, totaling \$1,304,881 – see Health Status for more details

Health Status & Health Services

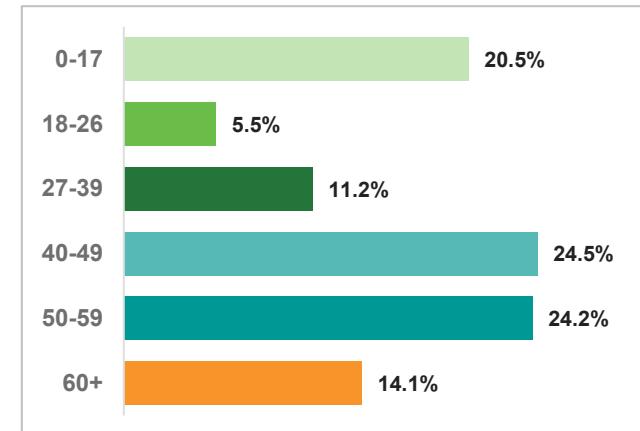
Breakout by Diagnostic Grouping & Demographics

#	Health Status & Services Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Medical examination/evaluation	4,635	6,323	\$839,679	24.8%
2	Encounter for antineoplastic therapies	34	94	\$682,821	20.1%
3	Neoplasm-related encounters	1,382	2,097	\$622,060	18.4%
4	Exposure, enc, screen or contact w infectious dz	1,826	2,249	\$554,753	16.4%
5	Contraceptive & procreative management	372	538	\$217,758	6.4%
6	Implant, device or graft related encounter	140	249	\$85,045	2.5%
7	Encount for obs & exam for condns ruled out	793	1,089	\$61,328	1.8%
8	Other aftercare encounter	183	280	\$58,753	1.7%
9	Other specified status	330	467	\$41,120	1.2%
10	Encounter for administrative purposes	15	22	\$38,238	1.1%
11	Family history of disease	52	66	\$33,912	1.0%
12	Organ transplant status	16	43	\$30,874	0.9%
13	Encounter for prophylactic or oth procedures	24	29	\$30,816	0.9%
14	Other specified encounters & counseling	128	316	\$23,942	0.7%
15	Personal history of malignant neoplasm	39	53	\$22,049	0.7%
16	Personal history of other disease	110	123	\$20,030	0.6%
17	Genetic susceptibility to disease	7	10	\$9,687	0.3%
18	Lifestyle/life management factors	33	41	\$3,766	0.1%
19	Encounter for mental health conditions	508	551	\$3,717	0.1%
20	Enc for prophylactic measures (ex immuniz)	30	40	\$3,366	0.1%
...	All Others	119	129	\$6,018	0.2%
=	Total	7,316	14,786	\$3,389,732	100.0%

Health Status & Services Paid by Relationship



Health Status & Services Paid by Age Range

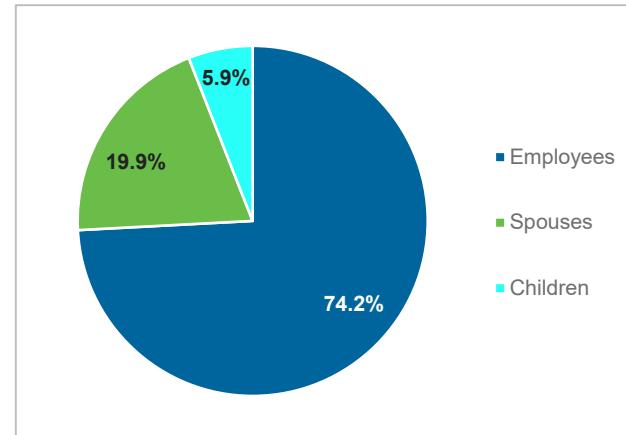


Musculoskeletal System

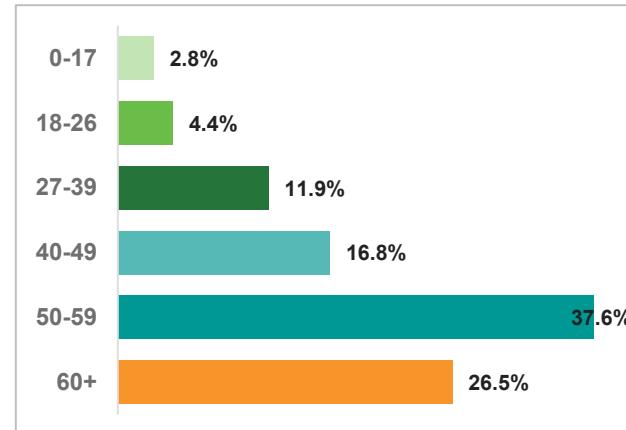
Breakout by Diagnostic Grouping & Demographics

#	Musculoskeletal Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Spondylopathies & arthropathy	890	2,372	\$987,590	30.1%
2	Osteoarthritis & osteoporosis	361	688	\$561,049	17.1%
3	Other musculoskeletal pain	1,583	3,707	\$457,617	13.9%
4	Tendon, tissue, muscle disorders	601	1,081	\$400,008	12.2%
5	Other MSK	50	126	\$307,896	9.4%
6	Joint disorders & fractures	215	412	\$166,420	5.1%
7	Scoliosis & oth deformities	201	358	\$149,516	4.6%
8	Low back pain	364	812	\$112,917	3.4%
9	Lupus	66	127	\$66,200	2.0%
10	Rheumatoid arthritis & related disease	95	183	\$54,353	1.7%
11	Gout & crystal arthropathies	41	53	\$11,780	0.4%
12	Biomechanical lesions	240	608	\$6,064	0.2%
=	Total	3,272	11,205	\$3,281,409	100.0%

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
Depressive disorders	1,312	\$1,765,217	1,657	\$2,195,970	965	\$583,446	\$53,041	\$5,403	\$524,440	\$561
Neurodevelopmental disorders	839	\$967,358	1,117	\$2,005,009	678	\$581,791	\$0	\$374	\$578,621	\$2,796
Anxiety & related Disorders	1,659	\$914,955	2,234	\$1,366,176	1,316	\$397,101	\$3,903	\$18,784	\$374,414	\$0
Other mental health	359	\$444,148	475	\$484,670	230	\$328,892	\$42,000	\$6,559	\$280,333	\$0
Trauma & stressor disorders	1,151	\$777,003	1,462	\$1,169,043	887	\$311,711	\$2,629	\$2,223	\$306,859	\$0
Alcohol-related disorders	100	\$479,637	129	\$614,122	54	\$171,485	\$125,158	\$14,092	\$32,235	\$0
Bipolar & related Disorders	220	\$270,639	285	\$252,131	167	\$105,072	\$45,157	\$0	\$59,915	\$0
Eating disorders	53	\$266,949	67	\$215,695	34	\$67,300	\$0	\$0	\$67,300	\$0
Obsessive compulsive disorders	82	\$67,055	113	\$292,390	76	\$53,436	\$16,682	\$0	\$36,754	\$0
Suicidal ideation, attempt or self-harm	61	\$408,763	59	\$212,799	15	\$46,585	\$16,503	\$21,992	\$8,090	\$0
Schizophrenia spectrum disorders	29	\$162,208	40	\$204,689	21	\$39,431	\$27,066	\$6,526	\$5,839	\$0
Other substance use	96	\$10,587	94	\$16,449	41	\$11,840	\$5,441	\$626	\$5,772	\$0
Stimulant disorders	11	\$15,213	10	\$7,200	5	\$5,194	\$0	\$0	\$5,194	\$0
Cannabis-related disorders	19	\$5,535	26	\$42,633	11	\$3,636	\$0	\$0	\$3,636	\$0
Opiod disorders	23	\$40,867	30	\$70,004	18	-\$16,220	-\$18,666	\$0	\$2,446	\$0
Total	4,161	\$6,596,135	5,403	\$9,148,979	3,643	\$2,690,700	\$318,914	\$76,580	\$2,291,850	\$3,357

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	67	2.9	34.0%	43	1.8	43.3%	\$10,480	149.3	164.2
Asthma	813	34.7	17.3%	328	14.0	22.8%	\$4,764	59.0	238.6
Atrial Fibrillation	161	6.9	33.1%	122	5.2	48.8%	\$37,006	310.6	577.6
Blood Disorders	1,033	44.1	44.7%	442	18.9	44.9%	\$17,664	154.9	285.6
CAD	266	11.3	35.7%	138	5.9	42.3%	\$21,918	240.6	353.4
COPD	65	2.8	51.2%	33	1.4	13.8%	\$19,937	338.5	446.2
Cancer	1,480	63.1	21.6%	721	30.8	27.2%	\$17,513	82.4	189.2
Chronic Pain	134	5.7	4.7%	50	2.1	-7.4%	\$21,835	268.7	395.5
CHF	58	2.5	20.8%	34	1.5	25.9%	\$53,102	569.0	793.1
Demyelinating Diseases	73	3.1	28.1%	53	2.3	39.5%	\$28,535	109.6	315.1
Depression	1,645	70.2	27.5%	1,199	51.1	28.9%	\$9,382	108.2	268.7
Diabetes	1,459	62.2	30.0%	1,074	45.8	33.3%	\$7,971	73.3	235.8
ESRD	65	2.8	35.4%	47	2.0	51.6%	\$53,023	784.6	1,138.5
Eating Disorders	67	2.9	31.4%	49	2.1	25.6%	\$12,057	29.9	209.0
HIV/AIDS	42	1.8	40.0%	35	1.5	52.2%	\$5,019	71.4	166.7
Hyperlipidemia	831	35.4	30.3%	275	11.7	33.5%	\$2,076	15.6	59.0
Hypertension	2,007	85.6	27.8%	992	42.3	27.3%	\$7,875	81.7	223.7
Immune Disorders	75	3.2	19.0%	29	1.2	7.4%	\$33,640	146.7	253.3
IBD	82	3.5	-10.9%	26	1.1	-29.7%	\$4,587	12.2	195.1
Liver Disease	3	0.1	0.0%	2	0.1	-33.3%	\$128,382	2,666.7	2,666.7
Morbid Obesity	414	17.7	61.7%	195	8.3	54.8%	\$6,032	74.9	159.4
Osteoarthritis	700	29.9	19.7%	316	13.5	24.4%	\$8,566	28.6	154.3
Peripheral Vascular Disease	82	3.5	17.1%	24	1.0	84.6%	\$8,584	109.8	182.9
Rheumatoid Arthritis	142	6.1	24.6%	104	4.4	23.8%	\$10,320	35.2	225.4

- *Most prevalent chronic condition is Hypertension, with 2,007 members*
- *Depression is the condition with the most moderate/high risk members (1,199)*
- *Members with mod/high risk Cancer have the highest combined cost: 721 members totaling \$12.6M*

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:** \$6,061
- **Admits per 1000:** 46.7
- **ER Visits per 1000:** 205.2

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	241.2	1,306	5,415.2	298.9	1,701	5,690.3	5.1%	5,386.4	5.6%
Well Child Visit	3 - 6 years	961.6	788	819.4	1,172.2	921	785.7	-4.1%	802.8	-2.1%
Adults w/ Well Visit	Adults 18+	14,499	6,249	43.1%	17,710	7,885	44.5%	1.4 pts	40.5%	4.0 pts
Screenings		Rate for all screenings is the percentage of eligible population who had the screening during the period.								
Mammogram	Females 40 - 69	4,458	2,076	46.6%	5,384	2,654	49.3%	2.7 pts	46.9%	2.4 pts
Cervical Cancer	Females 21 - 64	7,671	2,306	30.1%	9,330	2,680	28.7%	-1.3 pts	23.0%	5.7 pts
Prostate Cancer	Males 50 - 70	1,975	871	44.1%	2,397	1,126	47.0%	2.9 pts	42.2%	4.8 pts
Colorectal Cancer	Members 45 - 75	6,163	1,124	18.2%	7,478	1,437	19.2%	1.0 pts	16.4%	2.8 pts
Cholesterol	Female 45+ Male 35+	7,581	4,311	56.9%	9,228	5,398	58.5%	1.6 pts	46.9%	11.6 pts
Condition-specific		Screening								
Asthma	Office Visit for Asthma	693	566	81.7%	813	651	80.1%	-1.6 pts		
COPD	Spirometry Test	43	5	11.6%	65	14	21.5%	9.9 pts		
Type 2 Diabetes	A1c Test	1,034	959	92.7%	1,335	1,242	93.0%	0.3 pts	0	0
	Eye Exam	1,034	234	22.6%	1,335	299	22.4%	-0.2 pts	0.0%	0.0 pts
	Lipid Panel	1,034	873	84.4%	1,335	1,126	84.3%	-0.1 pts	0	0
	Urine Protein Test	1,034	717	69.3%	1,335	956	71.6%	2.3 pts	0.0%	0.0 pts
Hyperlipidemia	Any Diabetes Screen	1,034	996	96.3%	1,335	1,285	96.3%	-0.1 pts	0	0
	Lipid Profile	638	334	52.4%	831	404	48.6%	-3.7 pts		
	Creatinine Test	1,570	309	19.7%	2,007	393	19.6%	-0.1 pts		
Hypertension	Lipid Profile	1,570	435	27.7%	2,007	497	24.8%	-2.9 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.