

San Francisco Health Service System Health Service Board

Rates & Benefits

Kaiser Permanente HMO Plan 2020 Claims and Utilization
Experience

April 8, 2021

Kaiser Permanente HMO Plan 2020 Claims and Utilization Experience

Agenda

- Introduction
- Plan Experience Insights
- Appendix—Detailed Monthly Claims and Member Counts

Introduction

Kaiser Permanente HMO Plan 2020 Experience — Introduction

This presentation captures information on calendar year 2020 medical/prescription drug claims, plan utilization, and quality indicators for the Kaiser Permanente (Kaiser) non-Medicare, fully insured HMO plans offered by the San Francisco Health Service System (SFHSS). Most information in this document relates to covered active employee and early retiree populations. The active employee and early retiree experience presented today will serve as the basis of plan experience to be utilized by Kaiser to develop fully insured premium rates for the 2022 plan year. The 2022 rate recommendations for the Kaiser non-Medicare HMO plan will be presented by the Health Service Board (HSB) on May 13, 2021.

There is also some prevalence information in this material for Medicare retirees covered by the Kaiser Permanente Senior Advantage (KPSA) plan. Financial information is not available at this time for KPSA. There are approximately 13,500 covered lives in KPSA.

This is the first presentation of Kaiser HMO plan experience by Aon to the Health Service Board (HSB)—following similar annual presentations for the PPO (City Plan) currently administered by UnitedHealthcare (UHC), and the Blue Shield of California (BSC) Access+ and Trio HMO plans.

Kaiser Permanente HMO Plan 2020 Experience — Introduction (continued)

The following pages summarize key observations captured from experience reporting provided by Kaiser to SFHSS leadership and Aon. All data provided by Kaiser for this presentation was based upon 2020 plan experience. Paid claim experience for the Kaiser active employee and early retiree populations in this document represents the full calendar year 2020 experience, while other data views represent information available through September 2020.

Total premiums for Kaiser HMO plans are approximately \$33M monthly for non-Medicare members (active employees/early retirees) and \$5M monthly for Medicare members. Overall, Kaiser HMO represents about 47% of total SFHSS health and welfare plan spend in 2020.

Detailed monthly paid claim and member count information is contained in the Appendix to this document for active employees and early retirees.

Kaiser Permanente HMO Plan 2020 Experience — Introduction (continued)

COVID-19 Impacts on 2020 Plan Year Claim Experience

Similar to other SFHSS health plans, the Kaiser HMO for active employees and early retirees exhibited substantial suppression of medical claim levels during the second quarter of calendar year 2020. Prescription drug experience during the height of “stay-at-home / shelter-in-place” orders remained similar to pre-pandemic levels, as members continued utilization of needed prescription drugs. These patterns can be seen in the monthly claim information contained in the Appendix to this document.

There are no adjustments to reporting in this presentation for the COVID-19 pandemic driven claim suppression experienced largely in the second calendar quarter of 2020. It is expected that Kaiser rating actions for the 2022 plan year will be reflective of a “typical times” claim forecast.

Plan Experience Insights

Kaiser Permanente HMO Plan 2020 Experience — Insights

Medical and Prescription Drug Claims

- Total paid per member¹ per month (PMPM) claims fell in 2020 vs. 2019 for both active employees and early retirees—primarily attributable to medical claim suppression in the second quarter of 2020, as well as prescription drug claim suppression for early retirees:

| | ACTIVE EMPLOYEES | | | | EARLY RETIREES | | | |
|---|------------------|------------------|-------------------|----------------|----------------|------------------|-------------------|----------------|
| | Covered Lives | PMPM Paid Claims | | | Covered Lives | PMPM Paid Claims | | |
| | | Medical | Prescription Drug | All Medical/Rx | | Medical | Prescription Drug | All Medical/Rx |
| 2020 Plan Year | 51,665 | \$421.45 | \$56.82 | \$478.27 | 4,480 | \$732.27 | \$86.22 | \$818.49 |
| 2019 Plan Year | 50,936 | \$454.09 | \$54.76 | \$508.85 | 4,481 | \$878.14 | \$97.85 | \$975.99 |
| Change, 2020 vs. 2019 | | | | | | | | |
| <ul style="list-style-type: none"> Lives/Dollars | 729 | (\$32.64) | \$2.06 | (\$30.58) | (1) | (\$145.87) | (\$11.63) | (\$157.50) |
| <ul style="list-style-type: none"> Percentage | 1.4% | (7.2%) | 3.8% | (6.0%) | (0.0%) | (16.6%) | (11.9%) | (16.1%) |

- Active employee medical claim reductions were primarily in the outpatient category of medical services, while early retiree claim reductions were in both the inpatient and outpatient category of medical services.
- For the 2020 plan year, the loss ratio of paid claims (excluding administrative expenses) to paid premiums for active employees and early retirees combined was 86.1% (\$340.5M in paid claims, \$395.7M in paid premiums).

¹ “Member” = covered life (e.g., employees, early retirees, and dependents)

Kaiser Permanente HMO Plan 2020 Experience — Insights

Top Diagnostic Categories for SFHSS Kaiser HMO Member Spend

- Top diagnostic categories for plan spend (along with percentage of total spend attributable to each diagnostic category) are:

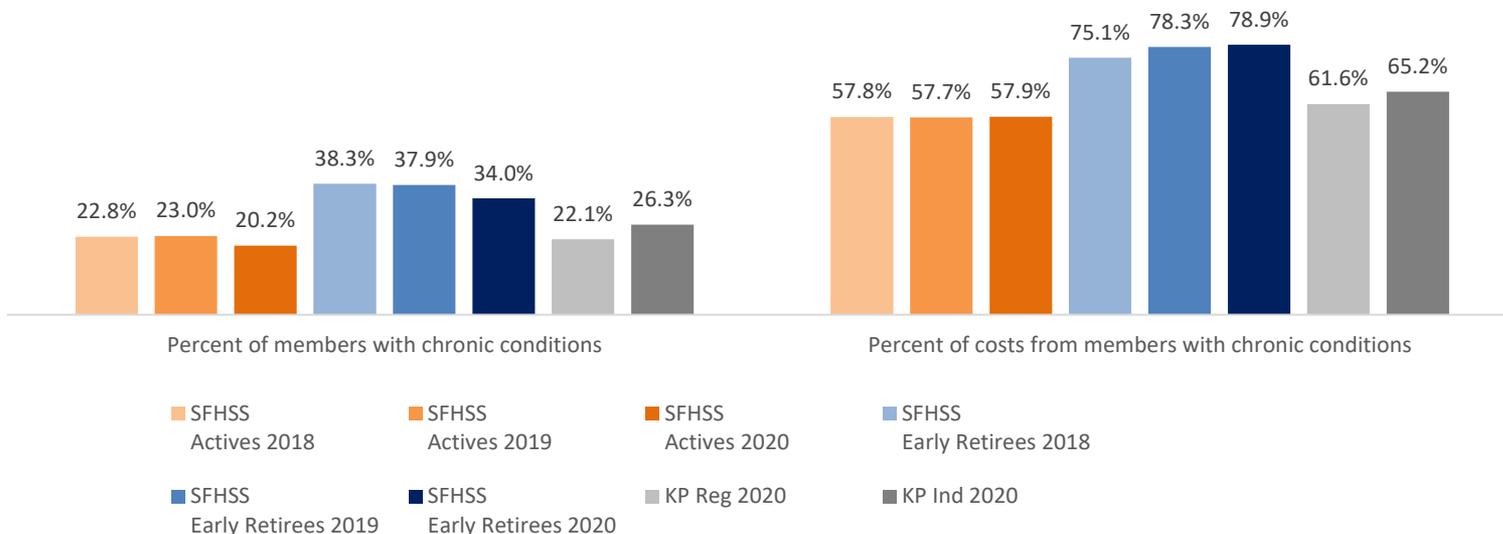
| Active Employees | Early Retirees |
|-------------------------------|-------------------------------|
| Pregnancy/Childbirth - 12% | Musculoskeletal - 12% |
| Musculoskeletal - 8% | Digestive - 10% |
| Mental Disorders - 7% | Genitourinary - 9% |
| Digestive – 7% | Neoplasms (i.e., Cancer) - 8% |
| Neoplasms (i.e., Cancer) – 7% | Circulatory - 7% |

Kaiser 2020 Fully Insured HMO Plan Experience Insights

Chronic Disease Prevalence, Active Employee and Early Retiree Groups

- Active employee population: 16% of covered lives have at least one **major** chronic condition² – these members drive 42% of active employee group plan spend
- Early retiree population: 27% of covered lives have at least one **major** chronic condition² – these members drive 58% of early retiree group plan spend

SFHSS % of Members w/Chronic Conditions



Data Measurement Period ending on Q3 2020

² **Major** Chronic conditions are defined by Kaiser to include diabetes, asthma, coronary artery disease, heart failure, chronic obstructive pulmonary disease, chronic kidney disease, and depression.

Kaiser 2020 Fully Insured HMO Plan Experience Insights

Chronic Disease Prevalence, Active Employee and Early Retiree Groups

- Hypertension, diabetes, depression, and heart failure are among the key chronic conditions Kaiser is focused on helping their patients maintain control:

| Chronic Condition | Active Employee Group | | Early Retiree Group | |
|--|-----------------------|---------------------------------|---------------------|---------------------------------|
| | % of Lives | % of Plan Cost From These Lives | % of Lives | % of Plan Cost From These Lives |
| Hypertension (e.g., High Blood Pressure) | 8% | 16% | 21% | 30% |
| Diabetes | 5% | 11% | 14% | 18% |
| Depression | 3% | 8% | 5% | 14% |
| Heart Failure | <1% | 5% | 1% | 13% |

Note: an individual may show in multiple chronic condition categories above

- Kaiser was able to report 14% diabetes prevalence and 46% hypertension prevalence among covered Medicare lives in the KPSA plan

Kaiser 2020 Fully Insured HMO Plan Experience Insights

Chronic Disease Control, Active Employee Group

- Control percentages are higher for SFHSS active employees/dependents than Kaiser regional/industry averages, except for depression & Heart Disease

| | SFHSS Actives | KP Regional average | KP Industry average | HEDIS® 50th percentile* | HEDIS® 90th percentile* |
|---------------|---------------|---------------------|---------------------|-------------------------|-------------------------|
| Asthma | 92.4% | 91.1% | 91.3% | 79.5% | 84.5% |
| Depression | 52.4% | 58.6% | 56.8% | 55.0% | 62.7% |
| Diabetes | 73.4% | 71.0% | 72.9% | 70.7% | 78.59% |
| Heart disease | 85.7% | 94.2% | 90.7% | 85.8% | 93.0% |
| Hypertension | 62.4% | 61.1% | 65.1% | 60.1% | 77.1% |

**Please note 2020 HEDIS data based on 2019 Performance Year and may not be comparable to 2020 SFHSS and KP benchmark groups due to COVID19 trends.*

Kaiser 2020 Fully Insured HMO Plan Experience Insights

Chronic Disease Control, Early Retiree Group

- Control percentages are higher for SFHSS early retirees/dependents (“Your group”) than Kaiser regional/industry averages for all conditions below

| | SFHSS Early Retiree | Regional average | Industry average | HEDIS® 50th percentile | HEDIS® 90th percentile |
|---------------|---------------------|------------------|------------------|------------------------|------------------------|
| Asthma | 88.2% | 91.0% | 91.3% | 79.5% | 84.5% |
| Depression | 62.2% | 71.3% | 70.9% | 55.0% | 62.7% |
| Diabetes | 80.3% | 71.0% | 72.9% | 70.7% | 78.59% |
| Heart disease | 100.0% | 94.2% | 90.7% | 85.8% | 93.0% |
| Hypertension | 64.5% | 61.2% | 65.1% | 60.1% | 77.1% |

**Please note 2020 HEDIS data based on 2019 Performance Year and may not be comparable to 2020 SFHSS and KP benchmark groups due to COVID19 trends.*

Kaiser 2020 Fully Insured HMO Plan Experience Insights

Chronic Disease Control, Medicare Retiree Group

- Control percentages are higher for SFHSS Medicare retirees/dependents (“Your group”) than Kaiser regional/industry averages, except for hypertension

Chronic conditions under control

| | SFHSS Retirees | Regional average | Industry average | HEDIS® 50th percentile | HEDIS® 90th percentile |
|---------------|----------------|------------------|------------------|------------------------|------------------------|
| Asthma | 100.0% | 88.2% | 88.4% | N/A | N/A |
| Depression | 63.9% | 72.0% | 69.3% | N/A | N/A |
| Diabetes | 86.7% | 85.0% | 85.7% | N/A | N/A |
| Heart disease | 88.9% | 94.9% | 94.0% | N/A | N/A |
| Hypertension | 63.4% | 63.9% | 69.2% | N/A | N/A |

**Please note 2020 HEDIS Medicare data (is not available) due to NCQA not collecting in 2019 and 2020 Performance Year data.*

Kaiser Permanente HMO Plan 2020 Experience — Insights

COVID-19 Direct Impacts, Active Employee and Early Retiree Groups

- COVID-19 testing and treatment data through February 2021—7.0% positive test rate, 90 hospitalizations (17 of these in ICU)—with surge in November 2020 to January 2021.
- 2020 paid claims for COVID-19: \$2.9M testing, \$6.8M treatment for active employees and early retirees.

| Your Group's COVID-19 Metrics | | | | | |
|-------------------------------|---|--|--|---|---|
| Time period | Number of COVID-19 tests performed ¹ | Number of positive test results ² | Percentage of positive test results ³ | # of members hospitalized for COVID-19 ⁴ | # of members in ICU for COVID-19 ⁵ |
| March 2020 | 314 | 27 | 8.6% | 3 | 2 |
| April 2020 | 683 | 18 | 2.6% | 1 | 0 |
| May 2020 | 1,922 | 22 | 1.1% | 0 | 0 |
| June 2020 | 2,546 | 56 | 2.2% | 2 | 0 |
| July 2020 | 3,210 | 137 | 4.3% | 8 | 1 |
| August 2020 | 2,382 | 265 | 11.1% | 8 | 0 |
| September 2020 | 2,171 | 262 | 12.1% | 5 | 0 |
| October 2020 | 3,281 | 152 | 4.6% | 2 | 0 |
| November 2020 | 4,612 | 326 | 7.1% | 11 | 1 |
| December 2020 | 6,486 | 643 | 9.9% | 16 | 6 |
| January 2021 | 5,715 | 541 | 9.5% | 25 | 6 |
| February 2021 | 4,534 | 204 | 4.5% | 9 | 1 |
| Year-to-date | 37,946 | 2,659 | 7.0% | | |

¹Includes all tests captured in KP health record for members during the current measurement period. NOTE: This does not represent "unique" members; ²Includes all positive COVID-19 results identified in KP Health record for members during the current measurement period. NOTE: This does not represent "unique" members; ³This represents the number of positive test results divided by the number of COVID-19 tests performed. It includes all positive COVID-19 test results identified in KP Health record for members during the current measurement period. NOTE: This does not represent "unique" members; ⁴Includes number of members in hospital due to COVID-19 in KP owned facilities; ⁵Includes number of members in hospital ICU due to COVID-19 in KP owned facilities.

Kaiser Permanente HMO Plan 2020 Experience — Insights

COVID-19 Direct Impacts, Medicare Retiree Group

- COVID-19 testing and treatment data through February 2021—4.9% positive test rate, 100 hospitalizations (21 of these in ICU)—with surge in November 2020 to January 2021.

| Your Group's COVID-19 Metrics | | | | | |
|-------------------------------|---|--|--|---|---|
| Time period | Number of COVID-19 tests performed ¹ | Number of positive test results ² | Percentage of positive test results ³ | # of members hospitalized for COVID-19 ⁴ | # of members in ICU for COVID-19 ⁵ |
| March 2020 | 53 | 8 | 15.1% | 3 | 1 |
| April 2020 | 150 | 11 | 7.3% | 5 | 0 |
| May 2020 | 432 | 5 | 1.2% | 2 | 0 |
| June 2020 | 612 | 11 | 1.8% | 4 | 2 |
| July 2020 | 740 | 19 | 2.6% | 5 | 0 |
| August 2020 | 730 | 47 | 6.4% | 9 | 2 |
| September 2020 | 611 | 27 | 4.4% | 7 | 3 |
| October 2020 | 780 | 16 | 2.1% | 2 | 0 |
| November 2020 | 998 | 54 | 5.4% | 13 | 4 |
| December 2020 | 1,133 | 81 | 7.1% | 18 | 5 |
| January 2021 | 1,175 | 93 | 7.9% | 23 | 2 |
| February 2021 | 783 | 34 | 4.3% | 9 | 0 |
| Year-to-date | 8,237 | 407 | 4.9% | | |

¹Includes all tests captured in KP health record for members during the current measurement period. NOTE: This does not represent "unique" members; ²Includes all positive COVID-19 results identified in KP Health record for members during the current measurement period. NOTE: This does not represent "unique" members; ³This represents the number of positive test results divided by the number of COVID-19 tests performed. It includes all positive COVID-19 test results identified in KP Health record for members during the current measurement period. NOTE: This does not represent "unique" members; ⁴Includes number of members in hospital due to COVID-19 in KP owned facilities; ⁵Includes number of members in hospital ICU due to COVID-19 in KP owned facilities.

Kaiser 2020 Fully Insured HMO Plan Experience Insights

Preventive/Proactive Care Rates Across All Covered Groups

- Percentage of members seeking preventive and proactive care:

| Preventive/Proactive Care | Active Employee Group | Early Retiree Group | Medicare Retiree Group |
|--|------------------------------|----------------------------|-------------------------------|
| Saw a KP Clinician With Last Year | 75% | 81% | 95% |
| Obtained a Flu Shot | 45% | 55% | 34% |
| Screening Rates Among Eligible Populations | | | |
| ▪ Breast Cancer | 77% | 77% | 82% |
| ▪ Cervical Cancer | 91% | 90% | 89% |
| ▪ Colorectal Cancer | 70% | 73% | 82% |

Kaiser Permanente HMO Plan 2020 Experience — Insights

Top Pharmacy Cost Classes, Active Employee Group

- Anti-Infective:
 - Drugs used for the treatment and prevention of HIV account for over 90% of Anti-Infective Drug costs and over 30% of total pharmacy costs.
 - Truvada accounts for 35% of Anti-Infective Drug costs.
- Analgesic, Anti-Inflammatory, or Antipyretic:
 - Drugs such as Humira, Enbrel, Otezla and Simponi account for over 80% of Analgesic, Anti-Inflammatory, or Antipyretic Drug costs and over 10% of total pharmacy costs.
 - Treatment of arthritis, plaque psoriasis, ankylosing spondylitis, Crohn's disease, and ulcerative colitis.
 - 50% of Specialty Drug Scripts and 35% of Specialty Drug Pharmacy Claims.
- Anti-Neoplastic:
 - Drugs used for the treatment of various cancers have an increasing trend in scripts PMPY.
 - 14% of Specialty Drug Scripts and 24% of Specialty Drug Pharmacy Claims.

Kaiser Permanente HMO Plan 2020 Experience — Insights

Top Pharmacy Cost Classes, Active Employee Group (continued)

- Endocrine:
 - Drugs used for the treatment of Diabetes are the top drivers within Endocrine utilization which accounts for 6% of total pharmacy costs.
 - Metformin accounts for 26% of scripts within Endocrine.
- Cardiovascular:
 - Represents 20% of all Rx scripts.
 - Generally used for the treatment of Hypertension and High Blood Pressure (most of these drugs are generic).

Kaiser 2020 Fully Insured HMO Plan Experience Insights

Medication Adherence, Active Employee Group

| Medication prescribed for | SFHSS Actives average adherence | KP Regional average | KP Industry average |
|---------------------------|---------------------------------|---------------------|---------------------|
| Diabetes | 82.5% | 79.3% | 76.7% |
| High blood pressure | 82.2% | 82.3% | 80.5% |
| High cholesterol | 81.4% | 81.1% | 79.6% |

Kaiser Permanente HMO Plan 2020 Experience — Insights

Top Pharmacy Cost Classes, Early Retiree Group

- Cardiovascular:
 - Top Cardiovascular Therapy Agents influencing plan spend include generic drugs generally prescribed for High Blood Pressure and Cholesterol, as well as selected specialty medications in this class.
- Central Nervous System:
 - Drugs prescribed for a mix of diagnosis such as Schizophrenia, Seizures, Major Depressive Disorder, and Parkinson's disease.

Kaiser 2020 Fully Insured HMO Plan Experience Insights

Medication Adherence, Early Retiree Group

| Medication prescribed for | SFHSS Early Retirees average adherence | KP Regional average | KP Industry average |
|---------------------------|--|---------------------|---------------------|
| Diabetes | 86.3% | 79.3% | 76.7% |
| High blood pressure | 87.8% | 82.3% | 80.5% |
| High cholesterol | 84.7% | 81.1% | 79.6% |

Kaiser 2020 Fully Insured HMO Plan Experience Insights

Medication Adherence, Medicare Retiree Group

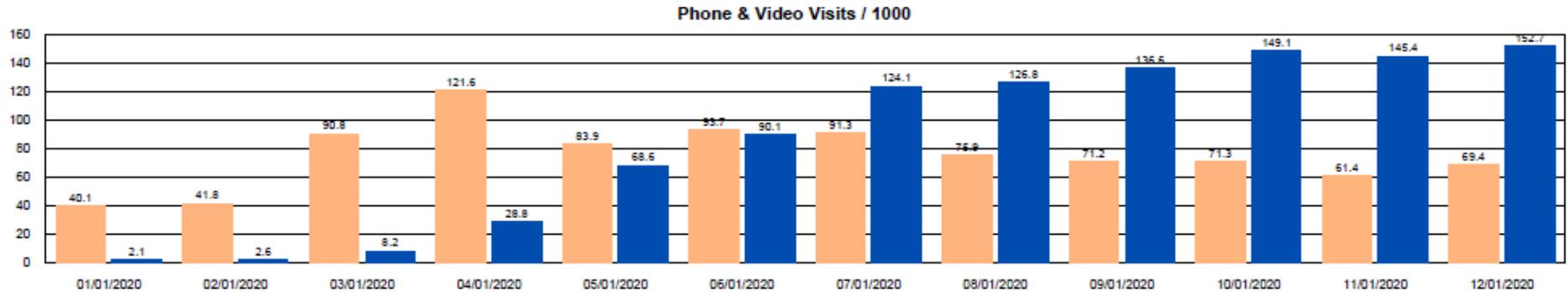
| Medication prescribed for | SFHSS Retirees average adherence | KP Regional average | KP Industry average |
|---------------------------|----------------------------------|---------------------|---------------------|
| Diabetes | 88.8% | 89.4% | 76.7% |
| High blood pressure | 90.1% | 90.4% | 90.6% |
| High cholesterol | 89.5% | 90.3% | 90.8% |

Kaiser Permanente HMO Plan 2020 Experience — Insights

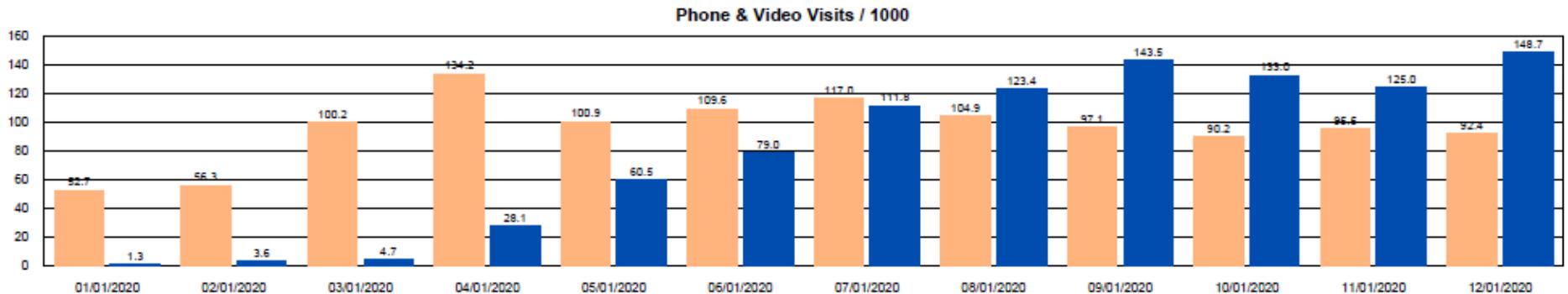
Use of Telehealth, Active Employee and Early Retiree Groups

- Members became more accustomed to utilizing Kaiser telehealth visit options from the outset of the pandemic (orange bars are **phone visits** / blue bars are **video visits** per 1,000 members)—data by month from January 2020 to December 2020:

- Active employee group:**



- Early retiree group:**



Appendix—Detailed Monthly Claims and Member Counts

Appendix—Detailed Monthly Claims and Member Counts

Active Employee Group

| | Medical Claims | | | Total Medical Claims | Rx Claims | Total Paid Claims | PMPM Paid Claims | Total Net Claims | PMPM Net Claims | Members |
|---------------------|---------------------|----------------------|---------------------|----------------------|---------------------|----------------------|------------------|----------------------|-----------------|----------------|
| | Inpatient | Outpatient | Other | | | | | | | |
| Current Year | | | | | | | | | | |
| Jan 20 | \$9,435,021 | \$11,740,327 | \$4,680,184 | \$25,855,532 | \$2,815,282 | \$28,670,814 | \$553.41 | \$27,309,272 | \$527.12 | 51,808 |
| Feb 20 | 6,647,056 | 11,642,245 | 4,391,684 | 22,680,985 | 2,621,886 | 25,302,871 | 487.83 | 24,740,549 | 476.99 | 51,868 |
| Mar 20 | 6,863,399 | 12,129,082 | 4,590,767 | 23,583,248 | 3,245,862 | 26,829,111 | 516.93 | 26,713,937 | 514.71 | 51,901 |
| Apr 20 | 5,014,274 | 4,842,897 | 3,571,833 | 13,429,004 | 3,602,131 | 17,031,135 | 328.30 | 16,949,110 | 326.72 | 51,877 |
| May 20 | 4,984,627 | 5,714,703 | 3,513,737 | 14,213,067 | 2,832,767 | 17,045,835 | 328.36 | 16,487,525 | 317.61 | 51,912 |
| Jun 20 | 8,360,984 | 10,367,347 | 4,366,730 | 23,095,061 | 2,603,968 | 25,699,029 | 495.13 | 25,532,549 | 491.92 | 51,904 |
| Jul 20 | 7,181,965 | 9,458,089 | 4,215,130 | 20,855,184 | 3,006,557 | 23,861,741 | 464.22 | 23,742,159 | 461.89 | 51,402 |
| Aug 20 | 7,202,881 | 11,203,011 | 4,400,410 | 22,806,302 | 2,879,163 | 25,685,465 | 500.05 | 25,411,028 | 494.71 | 51,366 |
| Sep 20 | 6,352,405 | 9,683,432 | 4,156,458 | 20,192,295 | 2,971,326 | 23,163,621 | 449.88 | 23,142,319 | 449.47 | 51,488 |
| Oct 20 | 7,737,794 | 12,445,096 | 4,539,108 | 24,721,998 | 3,064,627 | 27,786,625 | 538.59 | 27,708,330 | 537.08 | 51,591 |
| Nov 20 | 9,239,456 | 11,736,676 | 4,545,082 | 25,521,214 | 2,714,773 | 28,235,987 | 548.88 | 27,445,604 | 533.51 | 51,443 |
| Dec 20 | 8,764,840 | 11,111,412 | 4,458,580 | 24,334,832 | 2,868,580 | 27,203,412 | 529.03 | 26,565,520 | 516.63 | 51,421 |
| Total: | \$87,784,704 | \$122,074,317 | \$51,429,703 | \$261,288,724 | \$35,226,923 | \$296,515,647 | \$478.27 | \$291,747,901 | \$470.58 | 619,981 |
| Prior Year | | | | | | | | | | |
| Jan 19 | \$6,789,996 | \$11,103,644 | \$4,060,498 | \$21,954,138 | \$2,906,322 | \$24,860,460 | \$489.26 | \$24,860,109 | \$489.26 | 50,812 |
| Feb 19 | 4,748,918 | 10,186,368 | 3,897,018 | 18,832,304 | 2,550,504 | 21,382,808 | 419.17 | 21,375,405 | 419.03 | 51,012 |
| Mar 19 | 6,680,926 | 11,920,747 | 4,307,719 | 22,909,392 | 2,851,365 | 25,760,757 | 505.26 | 25,759,297 | 505.23 | 50,985 |
| Apr 19 | 8,558,495 | 12,237,730 | 4,641,960 | 25,438,185 | 3,013,239 | 28,451,425 | 557.78 | 28,412,674 | 557.02 | 51,008 |
| May 19 | 7,345,910 | 12,191,097 | 4,412,415 | 23,949,422 | 3,031,682 | 26,981,105 | 527.49 | 26,942,216 | 526.73 | 51,150 |
| Jun 19 | 7,605,209 | 10,954,580 | 4,278,917 | 22,838,706 | 2,667,307 | 25,506,012 | 500.00 | 25,500,457 | 499.89 | 51,012 |
| Jul 19 | 5,963,336 | 12,710,427 | 4,429,366 | 23,103,129 | 2,831,177 | 25,934,306 | 512.04 | 25,918,392 | 511.73 | 50,649 |
| Aug 19 | 6,988,576 | 11,195,348 | 4,110,353 | 22,294,277 | 1,967,172 | 24,261,449 | 481.06 | 24,257,742 | 480.99 | 50,433 |
| Sep 19 | 7,605,288 | 10,866,494 | 4,146,225 | 22,618,007 | 2,559,734 | 25,177,741 | 495.01 | 25,162,982 | 494.72 | 50,863 |
| Oct 19 | 6,878,483 | 13,451,243 | 4,501,552 | 24,831,278 | 3,865,696 | 28,696,974 | 563.05 | 28,691,984 | 562.95 | 50,967 |
| Nov 19 | 6,744,451 | 12,937,435 | 4,371,731 | 24,053,617 | 2,592,407 | 26,646,024 | 520.68 | 26,638,201 | 520.53 | 51,175 |
| Dec 19 | 7,566,649 | 12,819,492 | 4,344,616 | 24,730,757 | 2,631,842 | 27,362,599 | 534.82 | 27,160,494 | 530.87 | 51,162 |
| Total: | \$83,476,237 | \$142,574,605 | \$51,502,371 | \$277,553,213 | \$33,468,446 | \$311,021,659 | \$508.85 | \$310,679,954 | \$508.29 | 611,228 |

Appendix—Detailed Monthly Claims and Member Counts

Early Retiree Group

| | Medical Claims | | | Total Medical Claims | Rx Claims | Total Paid Claims | PMPM Paid Claims | Total Net Claims | PMPM Net Claims | Members |
|---------------------|---------------------|---------------------|--------------------|----------------------|--------------------|---------------------|------------------|---------------------|-----------------|---------------|
| | Inpatient | Outpatient | Other | | | | | | | |
| Current Year | | | | | | | | | | |
| Jan 20 | \$1,321,488 | \$2,010,091 | \$791,700 | \$4,123,279 | \$343,301 | \$4,466,580 | \$990.37 | \$4,460,163 | \$988.95 | 4,510 |
| Feb 20 | 1,700,959 | 1,891,344 | 764,033 | 4,356,336 | 388,355 | 4,744,691 | 1,054.61 | 4,587,151 | 1,019.59 | 4,499 |
| Mar 20 | 1,394,569 | 1,670,786 | 765,657 | 3,831,012 | 451,174 | 4,282,186 | 952.23 | 4,274,829 | 950.60 | 4,497 |
| Apr 20 | 823,995 | 812,300 | 625,187 | 2,261,482 | 530,355 | 2,791,837 | 624.43 | 2,775,564 | 620.79 | 4,471 |
| May 20 | 752,864 | 870,607 | 538,137 | 2,161,608 | 392,666 | 2,554,275 | 574.90 | 2,546,392 | 573.12 | 4,443 |
| Jun 20 | 2,271,729 | 1,617,412 | 731,512 | 4,620,653 | 357,092 | 4,977,746 | 1,130.79 | 4,671,303 | 1,061.18 | 4,402 |
| Jul 20 | 1,144,156 | 1,337,354 | 649,221 | 3,130,731 | 352,014 | 3,482,745 | 762.42 | 3,481,092 | 762.06 | 4,568 |
| Aug 20 | 864,553 | 1,517,601 | 647,306 | 3,029,460 | 420,858 | 3,450,318 | 761.49 | 3,445,661 | 760.46 | 4,531 |
| Sep 20 | 1,040,703 | 1,562,276 | 711,005 | 3,313,984 | 314,342 | 3,628,326 | 807.19 | 3,623,557 | 806.13 | 4,495 |
| Oct 20 | 666,702 | 1,621,786 | 681,459 | 2,969,947 | 380,757 | 3,350,704 | 750.61 | 3,350,258 | 750.51 | 4,464 |
| Nov 20 | 872,354 | 1,355,711 | 603,556 | 2,831,621 | 349,486 | 3,181,106 | 713.73 | 3,180,444 | 713.58 | 4,457 |
| Dec 20 | 598,579 | 1,499,854 | 642,114 | 2,740,547 | 355,148 | 3,095,695 | 699.12 | 3,091,718 | 698.22 | 4,428 |
| Total: | \$13,452,651 | \$17,767,122 | \$8,150,887 | \$39,370,661 | \$4,635,548 | \$44,006,208 | \$818.49 | \$43,488,132 | \$808.86 | 53,765 |
| Prior Year | | | | | | | | | | |
| Jan 19 | \$1,062,995 | \$1,582,343 | \$629,965 | \$3,275,303 | \$475,119 | \$3,750,423 | \$837.15 | \$3,749,603 | \$836.96 | 4,480 |
| Feb 19 | 2,186,565 | 1,554,687 | 700,251 | 4,441,503 | 431,809 | 4,873,312 | 1,089.98 | 4,853,776 | 1,085.61 | 4,471 |
| Mar 19 | 902,298 | 1,566,514 | 601,344 | 3,070,156 | 459,703 | 3,529,858 | 798.43 | 3,525,903 | 797.54 | 4,421 |
| Apr 19 | 1,066,326 | 1,737,309 | 672,617 | 3,476,252 | 401,945 | 3,878,198 | 878.41 | 3,877,917 | 878.35 | 4,415 |
| May 19 | 2,146,793 | 1,775,093 | 735,549 | 4,657,435 | 462,818 | 5,120,253 | 1,160.79 | 5,102,773 | 1,156.83 | 4,411 |
| Jun 19 | 1,151,337 | 1,496,152 | 683,398 | 3,330,887 | 391,960 | 3,722,846 | 847.06 | 3,720,861 | 846.61 | 4,395 |
| Jul 19 | 1,904,378 | 1,638,576 | 693,141 | 4,236,095 | 472,773 | 4,708,869 | 1,012.22 | 4,370,145 | 939.41 | 4,652 |
| Aug 19 | 1,384,446 | 1,899,397 | 710,290 | 3,994,133 | 345,079 | 4,339,212 | 945.77 | 4,335,203 | 944.90 | 4,588 |
| Sep 19 | 1,160,234 | 1,902,150 | 726,804 | 3,789,188 | 432,489 | 4,221,677 | 933.79 | 4,194,841 | 927.86 | 4,521 |
| Oct 19 | 1,753,116 | 2,158,767 | 808,811 | 4,720,694 | 589,442 | 5,310,136 | 1,180.29 | 5,297,527 | 1,177.49 | 4,499 |
| Nov 19 | 1,043,118 | 2,032,962 | 738,490 | 3,814,570 | 432,880 | 4,247,450 | 949.58 | 4,184,604 | 935.53 | 4,473 |
| Dec 19 | 1,677,413 | 1,956,403 | 779,085 | 4,412,901 | 365,633 | 4,778,534 | 1,074.79 | 4,577,945 | 1,029.68 | 4,446 |
| Total: | \$17,439,021 | \$21,300,353 | \$8,479,744 | \$47,219,118 | \$5,261,649 | \$52,480,767 | \$975.99 | \$51,791,099 | \$963.16 | 53,772 |