

Commonwealth of Kentucky
Personnel Cabinet

Health Insurance Program Monthly Report



Prepared for:

Kentucky Group Health Insurance
Board Members

April 2013

DASHBOARD REPORT: BASED ON INCURRED CLAIMS

Includes Projections for Incurred, but Not Yet Reported (IBNR or CMPL)

Enrollment

Fact	Dec 2011 - Nov 2012	Dec 2010 - Nov 2011	% Change
Employees Avg Med	157,137	159,225	-1.31%
Members Avg Med	270,520	270,049	0.17%
Family Size Avg	1.7	1.7	1.51%
Member Age Avg	37.5	37.8	-0.81%

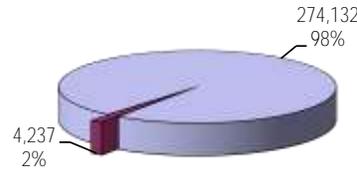
Net Incurred Claims Cost per Member

(PMPY Costs as Calculated at the end of each Quarter)



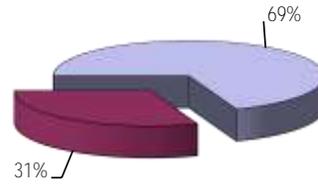
High Cost Claimants December 11– November 12

% of High Cost Patients



Legend: \$0.00 - \$49,999.99 (light blue), over \$49,999.99 (dark blue)

% of Total Net Payments (Med and Rx)

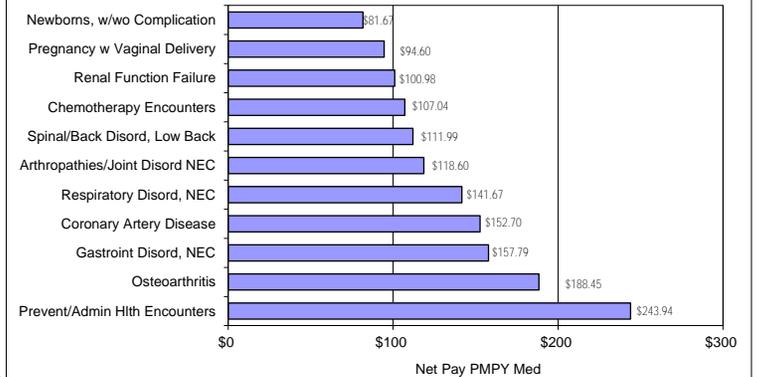


Legend: \$0.00 - \$49,999.99 (light blue), over \$49,999.99 (dark blue)

Prescription Drug Programs

	Fact	Dec 2010 - Nov 2011	Dec 2011 - Nov 2012	% Change
Mail Order	Discount Off AWP % Rx	45.03%	50.97%	13.20%
	Scripts Generic Efficiency Rx	92.72%	92.48%	-0.25%
Retail	Discount Off AWP % Rx	44.33%	48.32%	8.99%
	Scripts Generic Efficiency Rx	94.89%	94.21%	-0.72%
Total	Discount Off AWP % Rx	44.47%	48.92%	10.01%
	Scripts Generic Efficiency Rx	94.73%	94.05%	-0.72%
	Scripts Maint Rx % Mail Order	10.80%	12.31%	13.96%

Top 10 Clinical Conditions



Allowed Claims Costs PMPY with Norms

	Dec 2010 - Nov 2011	Dec 2011 - Nov 2012	% Change	Recent US Norm	Comp to Norm
Allow Amt PMPY Med {Cmpl}	\$4,775.91	\$4,994.77	5%	\$3,975.37	20.41%
Allow Amt PMPY IP Acute {Cmpl}	\$1,323.90	\$1,395.42	5%	N/A	N/A
Allow Amt PMPY OP Med {Cmpl}	\$3,433.88	\$3,580.90	4%	\$2,705.97	24.43%
Allow Amt PMPY OP Fac Med {Cmpl}	\$1,853.14	\$1,973.48	6%	N/A	N/A
Allow Amt PMPY Office Med {Cmpl}	\$958.77	\$968.56	1%	\$0.00	N/A
Allow Amt PMPY OP Lab {Cmpl}	\$316.97	\$341.07	8%	\$0.00	N/A
Allow Amt PMPY OP Rad {Cmpl}	\$549.58	\$551.97	0%	\$0.00	N/A
Out of Pocket PMPY Med {Cmpl}	\$494.24	\$518.94	5%	\$506.04	2.49%
Allow Amt PMPY Rx {Cmpl}	\$1,547.21	\$1,578.06	2%	\$1,005.35	36.29%
Out of Pocket PMPY Rx {Cmpl}	\$279.87	\$266.84	-5%	\$0.00	N/A

Cost Drivers Support

Fact	Dec 2010 - Nov 2011	Dec 2011 - Nov 2012	% Change
Allow Amt Per Day Adm Acute	\$3,895.80	\$4,325.81	11.04%
Days Per 1000 Adm Acute	326.55	315.68	-3.33%
Allow Amt Per Visit OP Fac Med	\$989.18	\$1,042.67	5.41%
Visits Per 1000 OP Fac Med	1,873.42	1,884.61	0.60%
Allow Amt Per Visit Office Med	\$114.22	\$116.21	1.75%
Visits Per 1000 Office Med	8,394.43	8,294.54	-1.19%
Allow Amt Per Day Supply Rx	\$2.59	\$2.68	3.63%
Days Supply PMPY Rx	597.36	587.47	-1.66%

Cost Drivers—Utilization and Price Trends

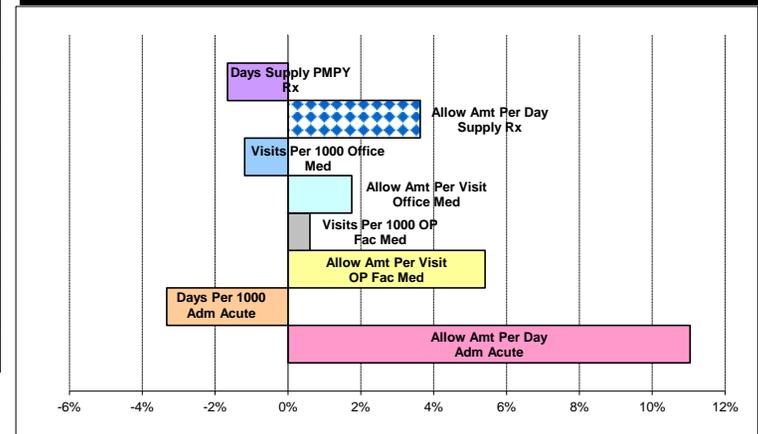


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Introduction

The Department of Employee Insurance (DEI) is pleased to provide an analysis of the Kentucky Employees' Health Plan. In response to requests for data analysis, this report has been prepared to provide information related to enrollment, claims payment, and utilization.

It is the Department's intent to update this information on a monthly basis in an effort to provide current information about Kentucky's Health Insurance Program.

Overview

This report is compiled using Medstat, which is DEI's health insurance information management system. Medstat warehouses enrollment and claims data. Enrollment data is provided by DEI while claims data is provided by each carrier and/or TPA.

Claims information may be analyzed by either "incurred" or "paid" dates. "Incurred" reports specify paid amounts for claims that were incurred in a specified timeframe. Due to the lag time in submittal and payment of claims, historical reports that are based on incurred claims may change significantly with each new database update since additional incurred claims will be added. "Paid" claims reports specify the paid amount for claims regardless of when the claims may have been incurred. Unless otherwise specified, data contained in this report are based on "incurred" claims.

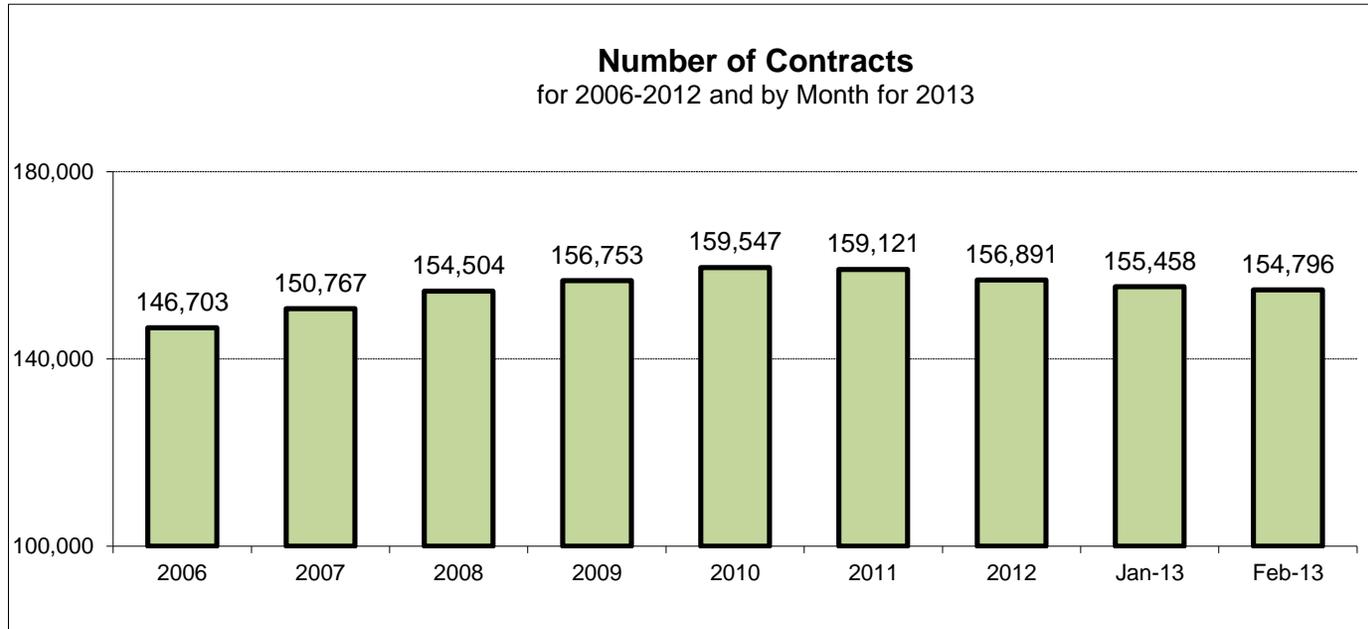
Enrollment in the KEHP changes on a daily basis due to a variety of reasons such as: new hires, adding dependents, dropping dependents, marriage, divorce, becoming Medicare eligible, etc. Therefore, Medstat is dealing with a fluid enrollment base. Also, each carrier processes claims slightly differently. During 2006 Medstat processed enrollment information for a total of 258,809 members as well as 7,973,124 claims (3,96,007 Medical claims and 4,584,166 prescriptions) from different carriers. When dealing with such large numbers it is impossible to tag every claim to a corresponding group, carrier, service type, etc. While the tagging rate for the KEHP data exceeds 99%, you may still see information on reports stated as "~Missing". This indicates any enrollment or claims that could not be "tagged" by Medstat.

Definitions

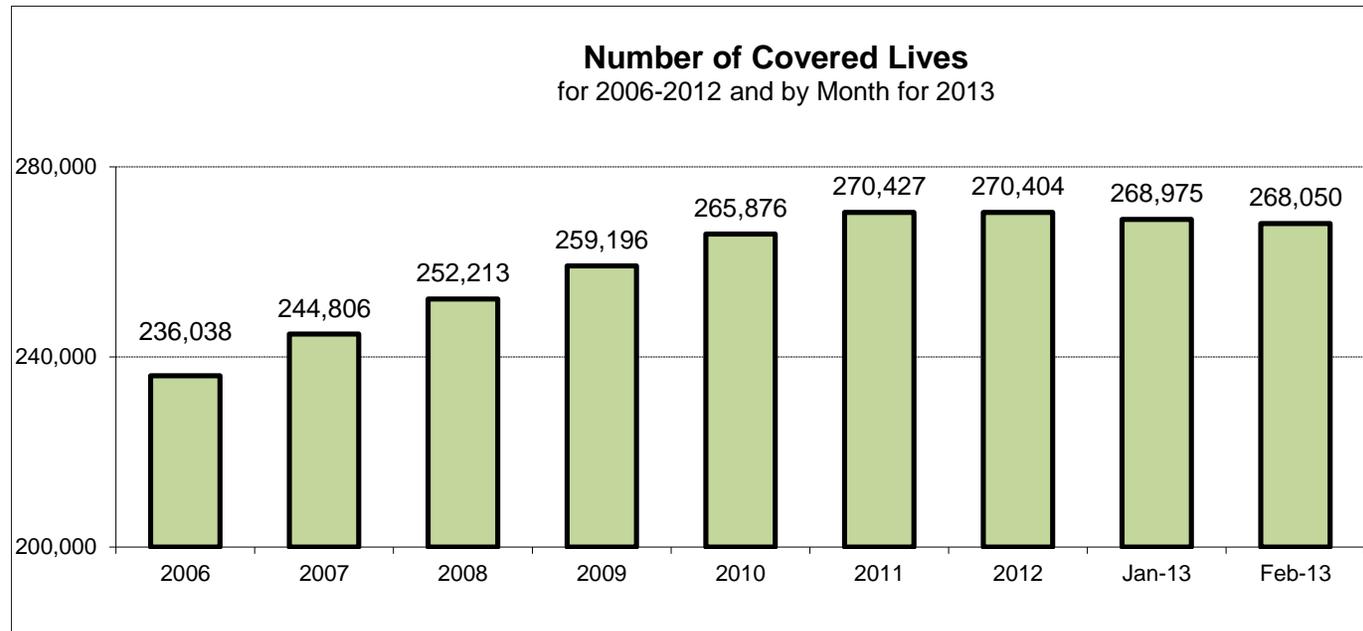
- **Employee** represents an individual eligible to participate in KEHP as a retiree in either KTRS or KRS, or by being employed by one of the agencies that participate with KEHP (example: state employee, school boards, Quasi agency, etc.). Employee may also be referred to as “planholder” or “contracts”. Please note that Medstat deals with Cross-reference plans uniquely. Although there are in fact two “employees” Medstat can only designate the planholder as an employee. Therefore, the cross-referenced spouse is considered a dependent and all claims and utilization data related to them is counted as a “member”.
- **Member** includes all employees plus any dependents that are covered through the KEHP. Members may also be referred to as “covered lives”.
- **Group** is Kentucky Retirement System (KRS), Kentucky Teachers Retirement System (KTRS), State Employees, School Boards, or Other (includes: COBRA, Health Departments, KCTCS, Quasi/Local Governments).
- **Plan** is Standard PPO, Capitol Choice, Optimum PPO, Maximum Choice, Commonwealth Essential, Commonwealth Enhanced, Commonwealth Premier, or Commonwealth Select.
- **Carrier** may be Aetna, Anthem, Bluegrass Family Health, CHA Health, United Healthcare, or Humana (please note that Express Scripts data is designated as Humana).
- **Generic Efficiency** means the number of prescriptions that are filled with a generic product as a percentage of the total number of prescriptions where a generic is available.
- **OOP** is the amount paid out-of-pocket by the member for facility, professional, and prescription drug services. This generally includes coinsurance, co-payment, and deductible amounts.
- **Allowed Amount** is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.
- **Net Payment** is the net amount paid for all claims. It represents the amount after all pricing guidelines have been applied, and all third party, co-payment, coinsurance, and deductible amounts have been subtracted.
- **Patients** is the unique count of members who received facility, professional, or pharmacy services.
- **Days Supply** is the number of days for which drugs were supplied for prescriptions filled. It represents the number of days of drug therapy covered by a prescription.
- **Mail Order** is computed as any script filled with a “days supply” of more than 30 days, regardless of the physical location where the prescription was filled.
- **Retail** is computed as any script filled with a “days supply” of 30 days or less, regardless of the physical location where the prescription was filled.

Enrollment

The following chart shows planholder enrollment (contracts) for 2006-2012 and monthly year-to-date for 2013. Enrollment will fluctuate on a monthly basis (Approximately 8,000 cross-referenced spouses in any given month are not included)

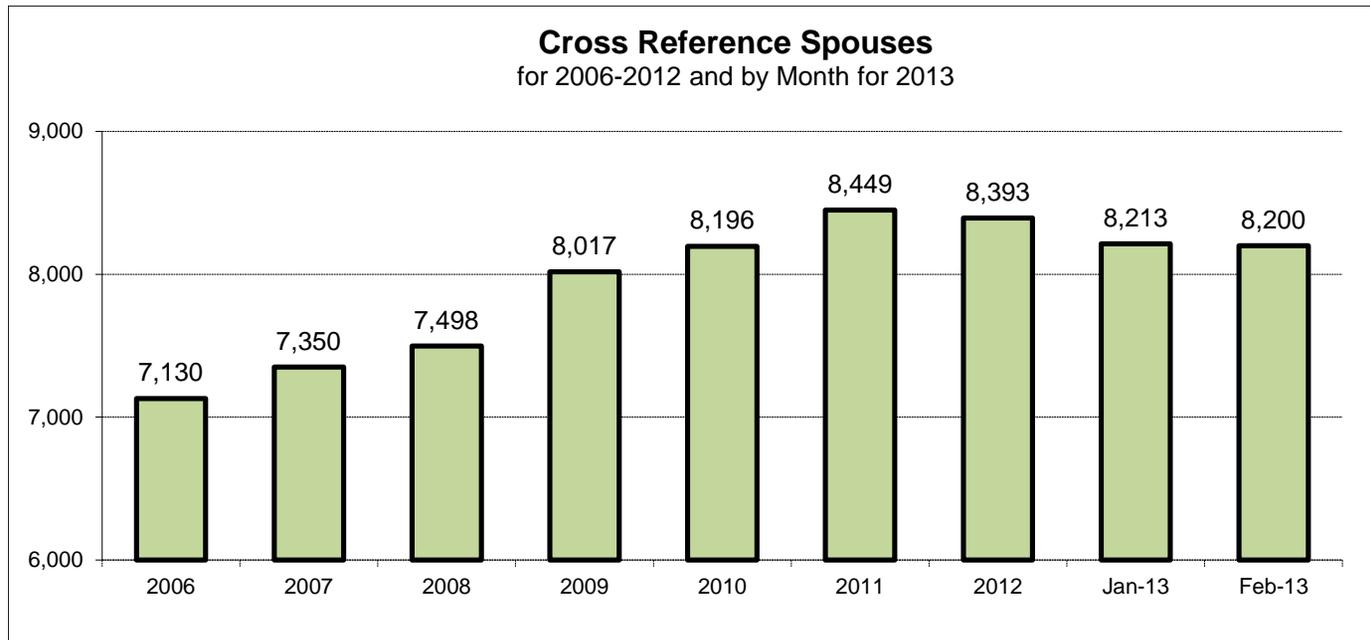


The following chart shows member enrollment (covered lives) for 2006-2012 and monthly year-to-date for 2013. Enrollment will fluctuate on a monthly basis.



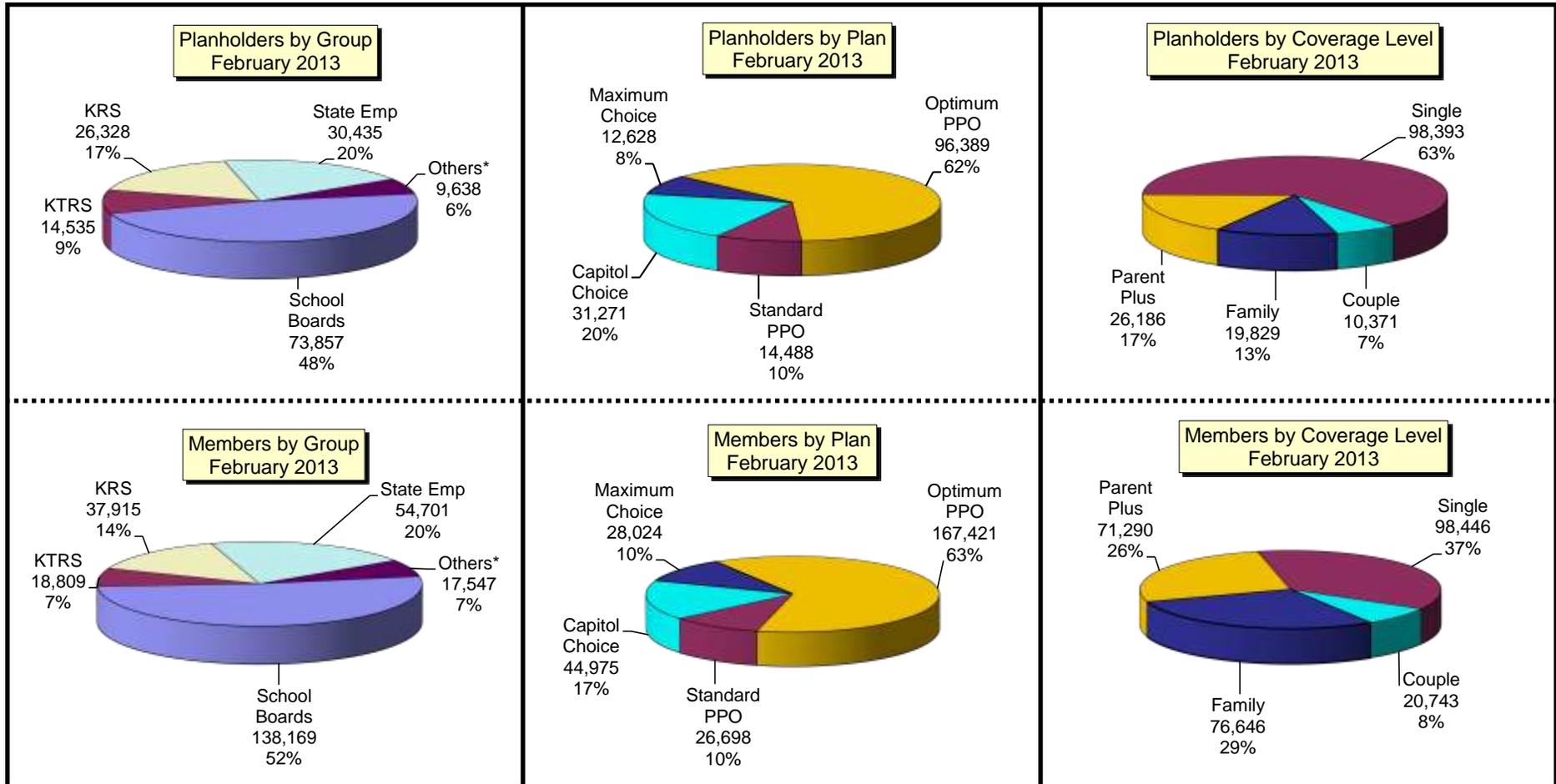
Enrollment *(continued)*

The following graph shows the number of cross-reference spouses for 2004-2012 and monthly year-to-date for 2013. The number of Cross Referenced Spouses will fluctuate on a monthly basis.



Enrollment (continued)

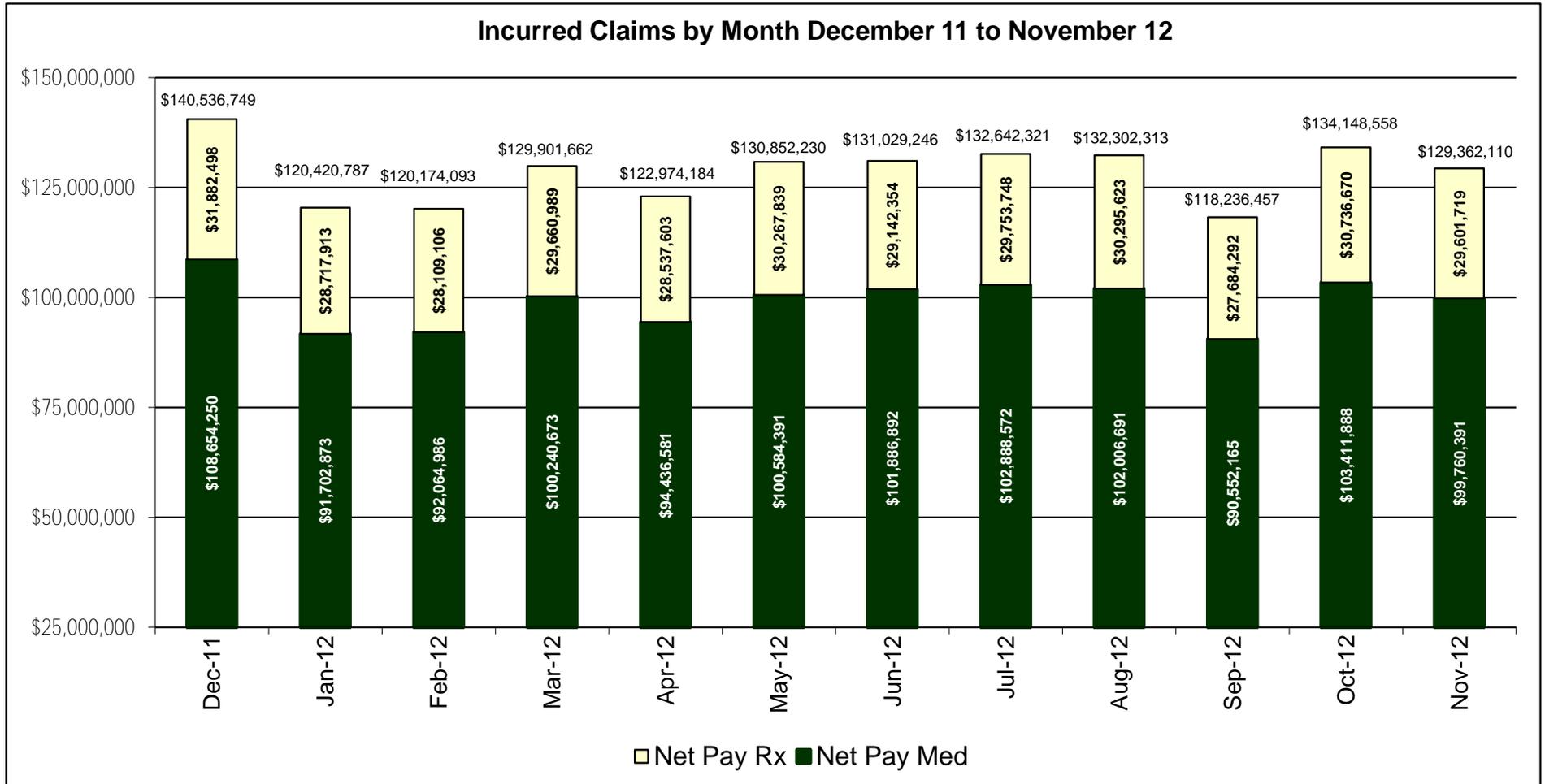
The following charts show Planholder and Member enrollment by group, plan, and coverage level.



* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

Claims Costs

Claims costs include Medical and Prescription (Rx) for the most recent rolling year. Based on Incurred Claims.



Claims Costs *(continued)*

The following tables represent incurred claims by Group for 2006 - 2011 and monthly year-to-date for 2012.

INCURRED MEDICAL CLAIMS (no Rx) by Group:

	School Boards	KTRS	KRS	State Employees	Others*	Totals
2006	\$105,900,696	\$142,637,212	\$104,245,315	\$391,585,566	\$3,974,007	\$748,342,797
2007	\$123,989,294	\$160,349,021	\$118,430,067	\$447,682,122	\$3,721,482	\$854,171,987
2008	\$138,340,738	\$179,204,916	\$138,984,028	\$489,769,922	\$3,527,536	\$949,827,140
2009	\$148,834,766	\$197,496,335	\$148,195,132	\$519,153,082	\$4,168,576	\$1,017,847,892
2010	\$467,249,831	\$134,401,140	\$218,365,701	\$193,155,156	\$79,198,103	\$1,092,369,930
2011	\$474,560,541	\$137,597,203	\$239,525,776	\$200,816,348	\$82,771,787	\$1,135,271,655
Jan 2012	\$37,657,120	\$11,306,053	\$20,155,974	\$16,443,716	\$6,140,011	\$91,702,873
Feb 2012	\$39,145,033	\$11,122,955	\$19,050,607	\$15,833,327	\$6,913,064	\$92,064,986
Mar 2012	\$41,254,782	\$12,385,931	\$21,134,703	\$17,638,676	\$7,826,582	\$100,240,673
Apr 2012	\$41,092,496	\$10,993,427	\$19,154,472	\$16,176,848	\$7,019,338	\$94,436,581
May 2012	\$43,852,588	\$11,364,640	\$21,053,301	\$16,671,999	\$7,641,863	\$100,584,391
Jun 2012	\$47,509,352	\$11,883,535	\$19,452,419	\$15,573,678	\$7,467,907	\$101,886,892
Jul 2012	\$46,845,014	\$11,807,264	\$20,153,786	\$16,543,546	\$7,538,963	\$102,888,572
Aug 2012	\$41,034,196	\$12,234,517	\$21,030,446	\$19,214,629	\$8,492,903	\$102,006,691
Sep 2012	\$35,921,413	\$10,265,810	\$19,432,626	\$17,055,082	\$7,877,234	\$90,552,165
Oct 2012	\$43,924,599	\$11,295,792	\$20,966,878	\$19,201,988	\$8,022,631	\$103,411,888
Nov 2012	\$41,981,544	\$10,950,329	\$20,120,154	\$18,614,865	\$8,093,500	\$99,760,391

* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

Claims Costs *(continued)*

The following tables represent incurred claims by Group for 2006 - 2011 and monthly year-to-date for 2012.

INCURRED Rx CLAIMS (no Med) by Group:

	School Boards	KTRS	KRS	State Employees	Others*	Totals
2006	\$92,676,509	\$35,017,335	\$53,095,577	\$42,857,791	\$13,481,498	\$237,128,711
2007	\$102,883,195	\$37,889,011	\$61,585,393	\$46,102,562	\$15,361,507	\$263,821,668
2008	\$114,318,657	\$42,211,258	\$72,457,449	\$51,523,178	\$17,638,869	\$298,149,411
2009	\$119,002,425	\$45,308,689	\$82,234,684	\$50,881,577	\$18,339,245	\$315,766,619
2010	\$129,624,203	\$49,399,459	\$89,783,758	\$55,125,407	\$21,022,918	\$344,955,745
2011	\$126,612,585	\$48,662,541	\$92,056,411	\$54,201,402	\$20,554,334	\$342,087,273
Jan 2012	\$10,576,762	\$4,102,798	\$7,607,395	\$4,547,708	\$1,883,249	\$28,717,913
Feb 2012	\$10,550,532	\$3,910,825	\$7,348,586	\$4,597,928	\$1,701,236	\$28,109,106
Mar 2012	\$11,263,600	\$4,188,626	\$7,583,215	\$4,846,774	\$1,778,773	\$29,660,989
Apr 2012	\$10,881,812	\$4,030,076	\$7,284,347	\$4,650,963	\$1,690,405	\$28,537,603
May 2012	\$11,341,619	\$4,276,261	\$7,702,961	\$5,027,610	\$1,919,387	\$30,267,839
Jun 2012	\$11,174,253	\$4,088,750	\$7,427,560	\$4,732,629	\$1,719,163	\$29,142,354
Jul 2012	\$11,251,557	\$4,432,956	\$7,300,078	\$4,888,223	\$1,880,934	\$29,753,748
Aug 2012	\$11,370,074	\$4,576,573	\$7,472,087	\$5,053,116	\$1,823,773	\$30,295,623
Sep 2012	\$10,471,139	\$4,013,702	\$6,822,018	\$4,740,661	\$1,636,771	\$27,684,292
Oct 2012	\$11,621,780	\$4,439,761	\$7,532,190	\$5,191,802	\$1,951,137	\$30,736,670
Nov 2012	\$11,287,881	\$4,248,488	\$7,267,663	\$4,984,340	\$1,813,347	\$29,601,719

* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

Claims Costs *(continued)*

The following tables represent incurred claims by Plan for 2006-2011 and monthly year-to-date for 2012.

INCURRED MEDICAL CLAIMS (no Rx) by PLAN:

Time Period	Commonwealth				Capitol Choice	Maximum Choice	Optimum PPO	Standard PPO	Missing*	Total
	Enhanced	Essential	Premier	Select						
2006	\$288,475,412	\$5,444,088	\$450,349,287	\$2,662	\$12,098	\$2,001	\$80,928	\$2,313	\$3,974,007	\$748,342,797
2007	\$338,717,549	\$5,049,175	\$499,351,543	\$7,241,677	\$8,146	\$10,878	\$65,746	\$2,173	\$3,721,482	\$854,168,370
2008	\$378,025,074	\$5,426,578	\$549,135,738	\$12,042,184	\$192,471	\$155,016	\$1,237,182	\$30,902	\$3,581,995	\$949,827,140
2009	\$30,875	\$0	\$107,859	\$9,005	\$115,052,390	\$44,250,277	\$839,555,872	\$14,550,862	\$4,290,752	\$1,017,847,892
2010	N/A	N/A	N/A	N/A	\$120,806,054	\$56,099,090	\$893,351,337	\$15,248,387	\$6,865,062	\$1,092,369,930
2011	N/A	N/A	N/A	N/A	\$145,370,666	\$71,450,963	\$870,983,124	\$39,447,847	\$7,941,724	\$1,135,194,324
Jan 2012	N/A	N/A	N/A	N/A	\$12,860,487	\$3,689,363	\$70,929,580	\$3,784,239	\$438,664	\$91,702,334
Feb 2012	N/A	N/A	N/A	N/A	\$11,868,028	\$4,345,857	\$71,843,703	\$3,145,758	\$862,069	\$92,065,415
Mar 2012	N/A	N/A	N/A	N/A	\$12,734,845	\$5,639,134	\$76,295,562	\$4,612,187	\$958,179	\$100,239,907
Apr 2012	N/A	N/A	N/A	N/A	\$12,875,724	\$5,021,064	\$71,323,834	\$3,949,119	\$1,259,563	\$94,429,304
May 2012	N/A	N/A	N/A	N/A	\$13,214,501	\$6,481,262	\$75,544,128	\$4,211,717	\$1,131,022	\$100,582,631
Jun 2012	N/A	N/A	N/A	N/A	\$13,603,361	\$7,419,859	\$75,926,882	\$4,075,540	\$857,175	\$101,882,817
Jul 2012	N/A	N/A	N/A	N/A	\$13,838,556	\$6,752,114	\$76,078,030	\$4,996,014	\$1,221,156	\$102,885,870
Aug 2012	N/A	N/A	N/A	N/A	\$13,482,929	\$8,157,657	\$74,189,077	\$5,165,060	\$1,000,888	\$101,995,611
Sep 2012	N/A	N/A	N/A	N/A	\$11,826,219	\$6,361,237	\$66,361,689	\$4,901,450	\$1,122,393	\$90,572,988
Oct 2012	N/A	N/A	N/A	N/A	\$13,717,678	\$7,692,814	\$75,746,660	\$5,014,785	\$1,238,648	\$103,410,585
Nov 2012	N/A	N/A	N/A	N/A	\$14,247,666	\$6,209,808	\$73,744,778	\$4,444,739	-\$10,253	\$98,636,737

*Missing means the claims could not be tagged to a specific plan.

Claims Costs *(continued)*

The following tables represent incurred claims by Plan for 2006-2011 and monthly year-to-date for 2012.

INCURRED Rx CLAIMS (no Med) by PLAN:

Time Period	Commonwealth				Capitol Choice	Maximum Choice	Optimum PPO	Standard PPO	Missing*	Total
	Enhanced	Essential	Premier	Select						
2006	\$86,176,113	\$1,164,651	\$148,805,657	\$185	\$129	\$460	\$3,784	\$70	\$977,662	\$237,128,711
2007	\$98,794,003	\$968,767	\$162,084,866	\$1,413,084	\$252	\$0	\$9,536	\$1,366	\$484,891	\$263,756,765
2008	\$114,041,269	\$986,314	\$180,478,736	\$1,932,466	\$12,238	\$3,948	\$89,254	\$2,409	\$602,777	\$298,149,411
2009	\$15,498	\$11	\$39,805	\$2,289	\$35,845,894	\$7,804,096	\$267,798,635	\$3,632,729	\$627,662	\$315,766,619
2010	N/A	N/A	N/A	N/A	\$37,400,953	\$10,541,054	\$292,411,029	\$3,839,193	\$763,517	\$344,955,745
2011	N/A	N/A	N/A	N/A	\$44,293,664	\$13,656,977	\$275,538,885	\$8,062,825	\$534,923	\$342,087,273
Jan 2012	N/A	N/A	N/A	N/A	\$3,817,818	\$189,525	\$23,735,328	\$799,607	\$175,635	\$28,717,913
Feb 2012	N/A	N/A	N/A	N/A	\$3,747,385	\$507,650	\$22,992,185	\$807,464	\$54,423	\$28,109,106
Mar 2012	N/A	N/A	N/A	N/A	\$4,042,295	\$771,683	\$23,978,251	\$839,132	\$29,628	\$29,660,989
Apr 2012	N/A	N/A	N/A	N/A	\$3,867,390	\$978,067	\$22,834,233	\$820,096	\$37,817	\$28,537,603
May 2012	N/A	N/A	N/A	N/A	\$3,990,633	\$1,176,301	\$24,131,338	\$934,803	\$34,764	\$30,267,839
Jun 2012	N/A	N/A	N/A	N/A	\$3,842,916	\$1,261,257	\$23,174,733	\$824,924	\$38,523	\$29,142,354
Jul 2012	N/A	N/A	N/A	N/A	\$4,026,202	\$1,317,867	\$23,442,553	\$912,661	\$54,466	\$29,753,748
Aug 2012	N/A	N/A	N/A	N/A	\$4,127,299	\$1,451,885	\$23,707,933	\$972,346	\$36,160	\$30,295,623
Sep 2012	N/A	N/A	N/A	N/A	\$3,780,701	\$1,395,122	\$21,604,198	\$868,047	\$36,223	\$27,684,292
Oct 2012	N/A	N/A	N/A	N/A	\$4,072,304	\$1,661,286	\$23,937,146	\$1,029,131	\$36,802	\$30,736,670
Nov 2012	N/A	N/A	N/A	N/A	\$3,948,879	\$1,618,458	\$23,051,120	\$950,192	\$33,071	\$29,601,719

*Missing means the claims could not be tagged to a specific plan.

Claims Costs (continued)

The following represents incurred medical claims only (does not include Rx) by Coverage Level for 2006-2011 and monthly year-to-date for 2012.

INCURRED MEDICAL CLAIMS (no Rx) by Coverage Level:

Time Period	Couple	Family	Parent Plus	Single	Unknown*	Total
2006	\$105,900,696	\$142,637,212	\$104,245,315	\$391,585,566	\$3,974,007	\$748,342,797
2007	\$123,989,294	\$160,349,021	\$118,430,067	\$447,682,122	\$3,721,482	\$854,171,987
2008	\$138,340,738	\$179,204,916	\$138,984,028	\$489,769,922	\$3,527,536	\$949,827,140
2009	\$148,834,766	\$197,496,335	\$148,195,132	\$519,153,082	\$4,168,576	\$1,017,847,892
2010	\$161,510,430	\$207,327,962	\$168,831,131	\$547,915,121	\$6,785,286	\$1,092,369,930
2011	\$159,431,517	\$230,734,957	\$183,131,479	\$554,006,942	\$7,966,759	\$1,135,271,655
Jan 2012	\$12,916,984	\$17,708,218	\$14,676,684	\$45,966,873	\$434,114	\$91,702,873
Feb 2012	\$13,683,707	\$17,599,198	\$15,146,025	\$44,774,417	\$861,640	\$92,064,986
Mar 2012	\$13,575,751	\$20,336,167	\$15,402,224	\$49,967,858	\$958,674	\$100,240,673
Apr 2012	\$13,740,424	\$19,373,837	\$15,024,674	\$45,030,807	\$1,266,839	\$94,436,581
May 2012	\$13,025,184	\$21,621,200	\$15,604,558	\$49,201,294	\$1,132,154	\$100,584,391
Jun 2012	\$13,101,901	\$21,754,756	\$16,414,459	\$49,754,708	\$861,067	\$101,886,892
Jul 2012	\$12,956,441	\$20,776,824	\$18,039,609	\$49,891,873	\$1,223,826	\$102,888,572
Aug 2012	\$12,800,951	\$23,725,741	\$15,358,290	\$49,109,760	\$1,011,950	\$102,006,691
Sep 2012	\$12,364,100	\$19,158,950	\$14,644,007	\$43,334,465	\$1,050,643	\$90,552,165
Oct 2012	\$14,472,341	\$21,141,677	\$17,038,224	\$49,519,695	\$1,239,950	\$103,411,888
Nov 2012	\$12,512,926	\$19,935,131	\$17,262,276	\$48,938,405	\$1,111,652	\$99,760,391

*Unable to tag claims to a specific coverage level

Claims Costs *(continued)*

The following represents incurred RX claims only (does not include medical) by Coverage Level for 2006-2011 and monthly year-to-date for

INCURRED Rx CLAIMS (no Med) by Coverage Level:

Time Period	Couple	Family	Parent Plus	Single	Unknown*	Total
2006	\$38,228,159	\$43,809,856	\$25,948,520	\$128,164,514	\$977,662	\$237,128,711
2007	\$42,590,719	\$49,329,230	\$29,736,616	\$141,680,238	\$484,865	\$263,821,668
2008	\$48,563,951	\$54,628,661	\$34,879,637	\$159,504,290	\$572,873	\$298,149,411
2009	\$51,545,047	\$59,726,568	\$37,315,867	\$166,599,775	\$579,363	\$315,766,619
2010	\$57,195,759	\$64,920,207	\$41,129,813	\$180,993,674	\$716,292	\$344,955,745
2011	\$55,931,921	\$66,677,551	\$43,277,346	\$175,747,536	\$452,918	\$342,087,273
Jan 2012	\$4,536,488	\$5,241,168	\$3,732,664	\$15,160,911	\$46,682	\$28,717,913
Feb 2012	\$4,260,769	\$5,460,065	\$3,900,710	\$14,438,366	\$49,195	\$28,109,106
Mar 2012	\$4,503,266	\$5,826,904	\$4,088,863	\$15,212,634	\$29,322	\$29,660,989
Apr 2012	\$4,538,085	\$5,681,182	\$3,793,152	\$14,488,606	\$36,579	\$28,537,603
May 2012	\$4,724,835	\$6,020,972	\$3,986,064	\$15,502,369	\$33,599	\$30,267,839
Jun 2012	\$4,386,261	\$5,799,034	\$3,885,987	\$15,036,033	\$35,039	\$29,142,354
Jul 2012	\$4,740,290	\$5,944,641	\$3,974,685	\$15,056,922	\$37,210	\$29,753,748
Aug 2012	\$4,640,887	\$6,225,117	\$4,136,760	\$15,257,850	\$35,009	\$30,295,623
Sep 2012	\$4,208,685	\$5,717,544	\$3,721,237	\$14,003,824	\$33,003	\$27,684,292
Oct 2012	\$4,735,959	\$6,372,548	\$4,232,817	\$15,361,774	\$33,573	\$30,736,670
Nov 2012	\$4,596,473	\$6,057,739	\$4,097,823	\$14,824,064	\$25,620	\$29,601,719

**Unable to tag claims to a specific coverage level*

Medical Claims Utilization

The following is based on medical claims* (does not include Rx) incurred for Jan-November 2012.

Commonwealth Plan	Admits Per 1000 Acute	Admits Per 1000 Acute Rcnt Sgovt	%Diff from {Rcnt SGovt}	Days LOS Admit Acute	Days LOS Admit Acute Rcnt Sgovt	%Diff from Rcnt SGovt	Days Per 1000 Adm Acute	Days Per 1000 Adm Acute Rcnt Sgovt	%Diff from Rcnt Sgovt
Capitol Choice	61.62	73.52	-16.18%	3.85	4.74	-18.78%	237.06	289.07	-17.99%
Maximum Choice	58.35	61.53	-5.16%	3.92	4.85	-19.23%	228.69	234.03	-2.28%
Optimum PPO	81.74	69.60	17.45%	4.15	5.17	-19.69%	339.06	282.61	19.97%
Standard PPO	53.68	65.42	-17.95%	3.87	4.62	-16.26%	207.52	252.57	-17.84%
Average	73.59	69.06	6.55%	4.07	5.05	-19.34%	299.48	276.12	8.46%

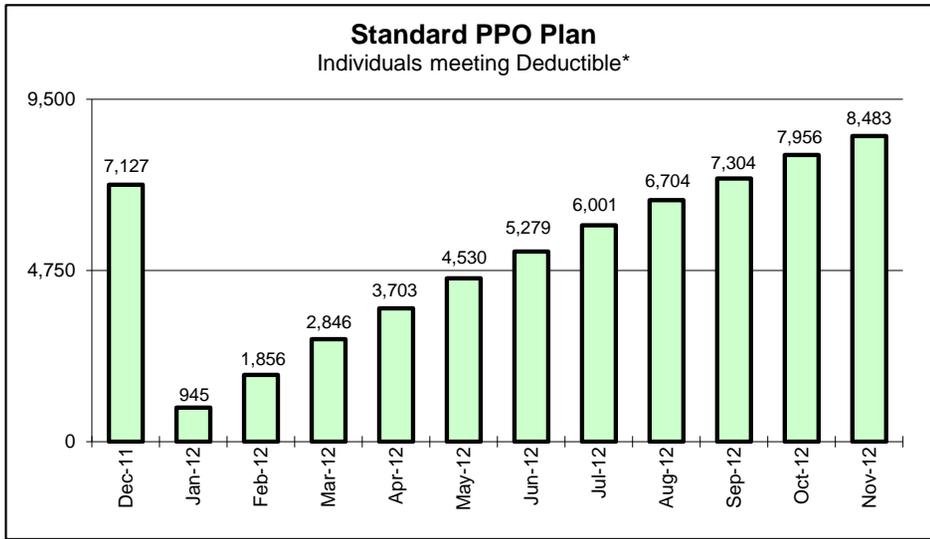
Commonwealth Plan	Visits Per 1000 Office Med	Visits Per 1000 Office Med Rcnt Sgovt	%Diff from Rcnt SGovt	Visits Per 1000 ER	Visits Per 1000 ER Rcnt Sgovt	%Diff from Rcnt Sgovt
Capitol Choice	7,561.87	8,066.89	-6.26%	205.31	229.46	-10.52%
Maximum Choice	6,198.82	6,890.77	-10.04%	207.75	226.04	-8.09%
Optimum PPO	9,192.56	8,008.04	14.79%	266.66	225.95	18.02%
Standard PPO	4,999.87	7,200.71	-30.56%	217.44	227.55	-4.45%
Average	8,257.82	7,834.06	5.41%	246.12	226.68	8.57%

Commonwealth Plan	Svcs Per 1000 OP Lab	Svcs Per 1000 OP Lab Rcnt US	%Diff from Rcnt US	Svcs Per 1000 OP Rad	Svcs Per 1000 OP Rad Rcnt US	%Diff from Rcnt US
Capitol Choice	9,117.63	7,814.12	16.68%	2,680.71	2,331.57	14.97%
Maximum Choice	7,027.28	6,226.37	12.86%	1,904.88	1,709.59	11.42%
Optimum PPO	11,714.39	7,569.61	54.76%	3,285.16	2,298.94	42.90%
Standard PPO	6,380.39	6,736.70	-5.29%	1,809.17	1,888.47	-4.20%
Average	10,345.66	7,401.03	39.79%	2,916.85	2,208.71	32.06%

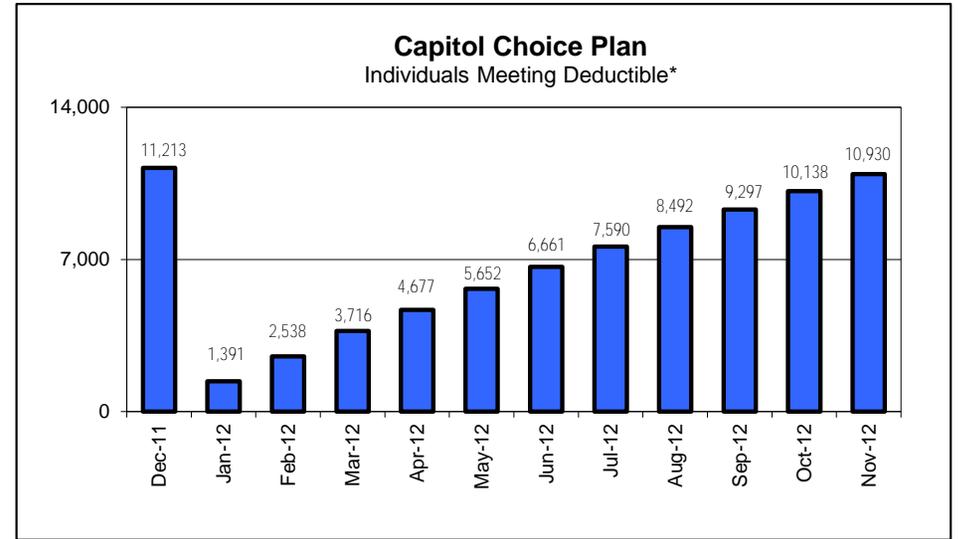
*Services are tracked by each service, not by each visit. Therefore, if two laboratory services are performed at one visit, it will count as two services.

Analysis of Individuals and Families Meeting Their Deductibles

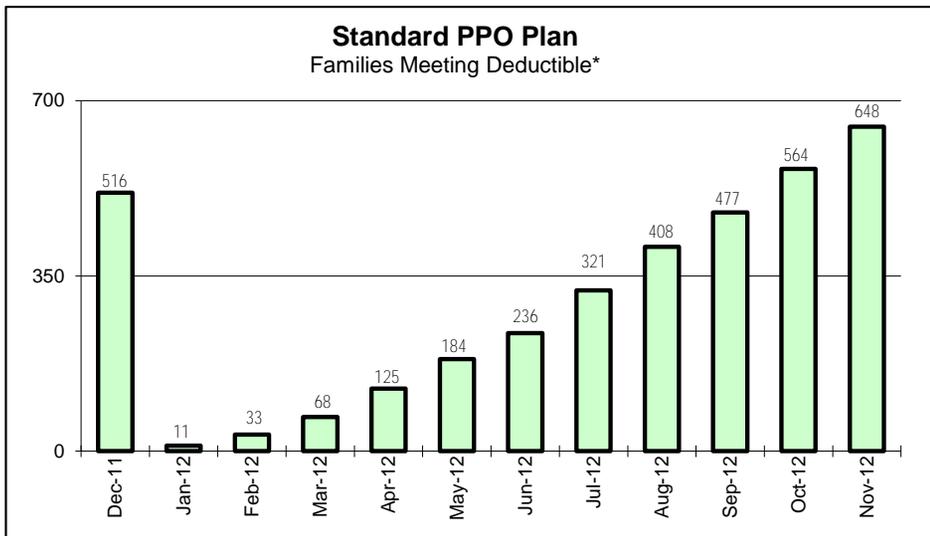
The following details the number of individuals and families by plan that met their deductible for the latest rolling year. This report is based on incurred claims.



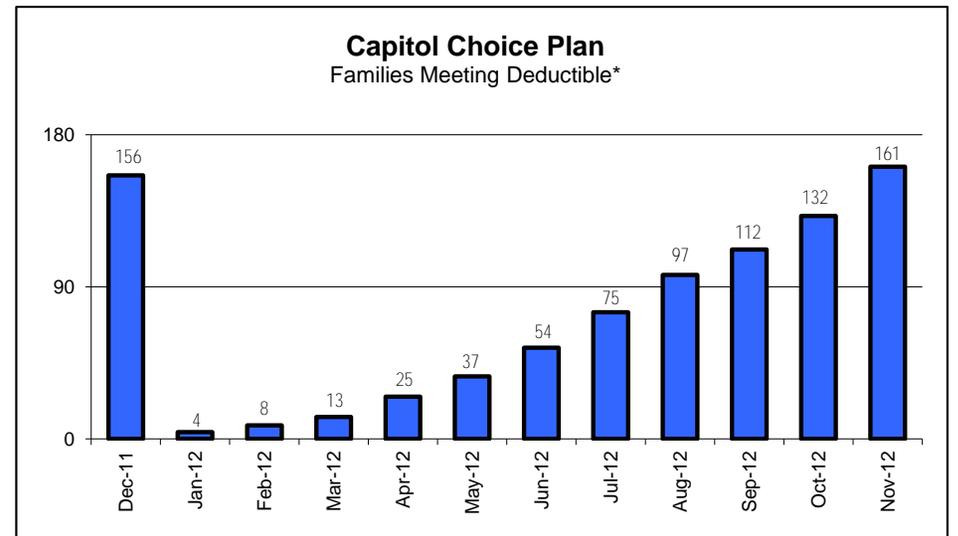
* 2011 and 2012 Individual Deductible is \$500



* 2011 Individual Deductible was \$575; in 2012, Individual Deductible is \$600.



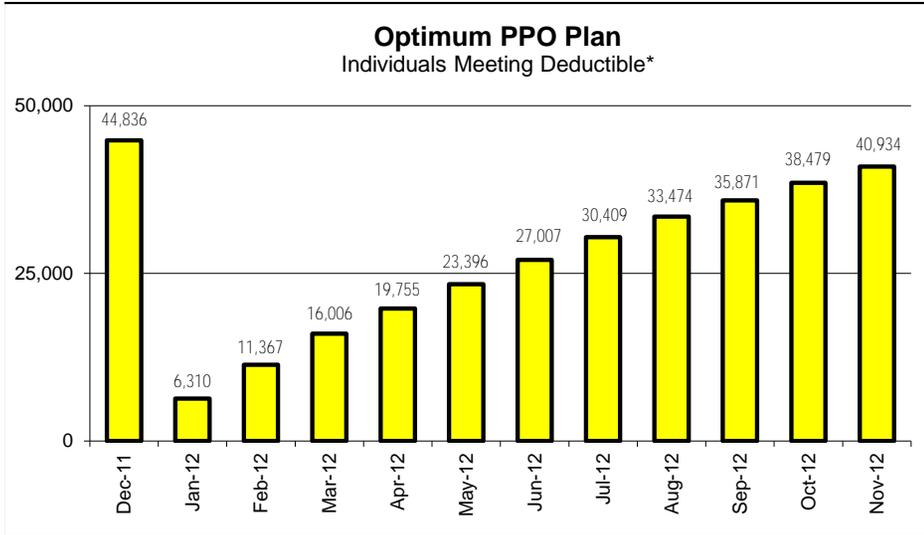
* 2011 and 2012 Family Deductible is \$1,500



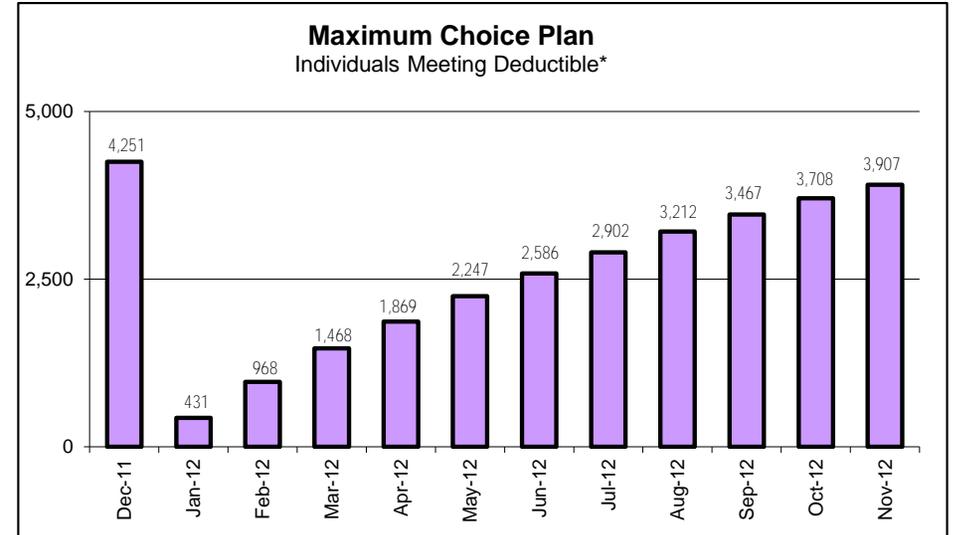
* 2011 Family Deductible was \$1,725; in 2012, Family Deductible is \$1,800.

Analysis of Individuals and Families Meeting Their Deductibles *(continued)*

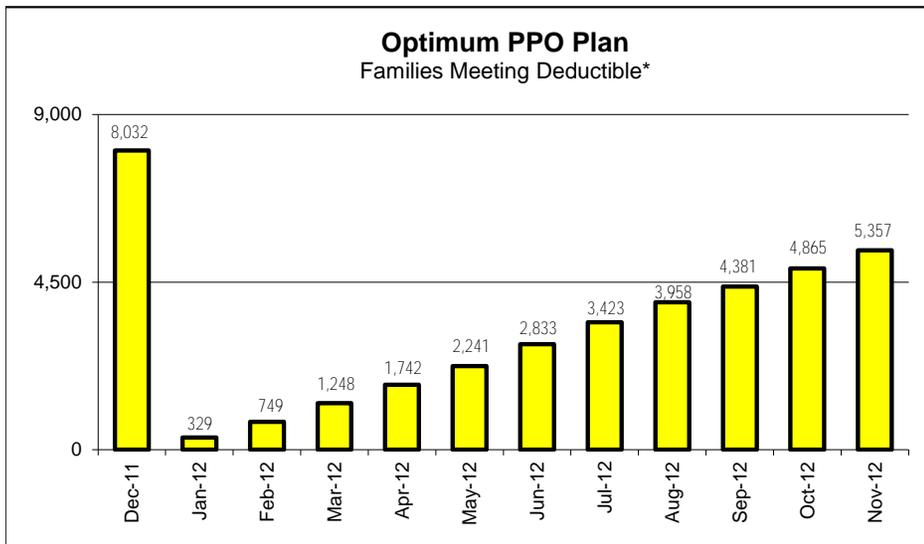
The following details the number of individuals and families by plan that met their deductible for the latest rolling year. This report is based on incurred claims.



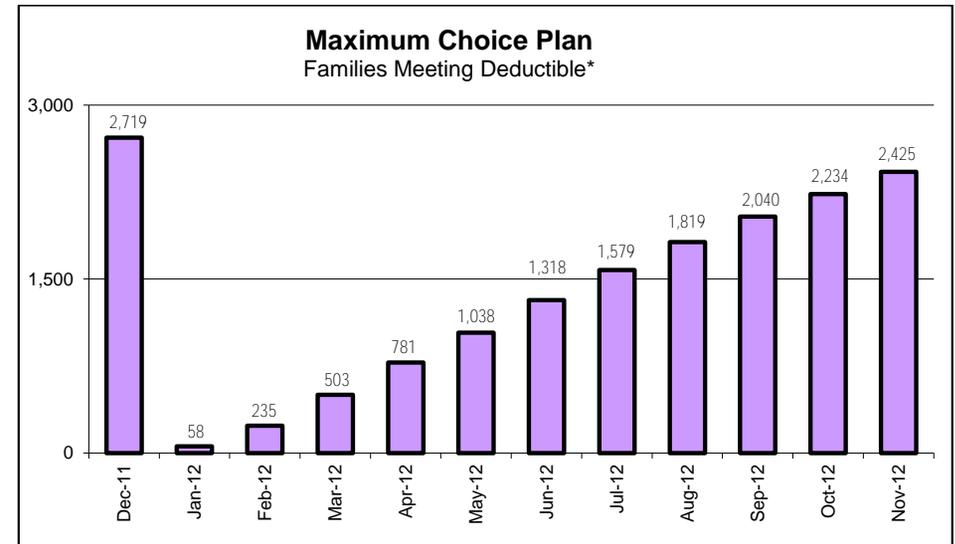
* 2011 Individual Deductible was \$345; in 2012, Individual Deductible is \$355.



* 2011 Individual Deductible was \$2,300; in 2012, Individual Deductible is \$2,325.



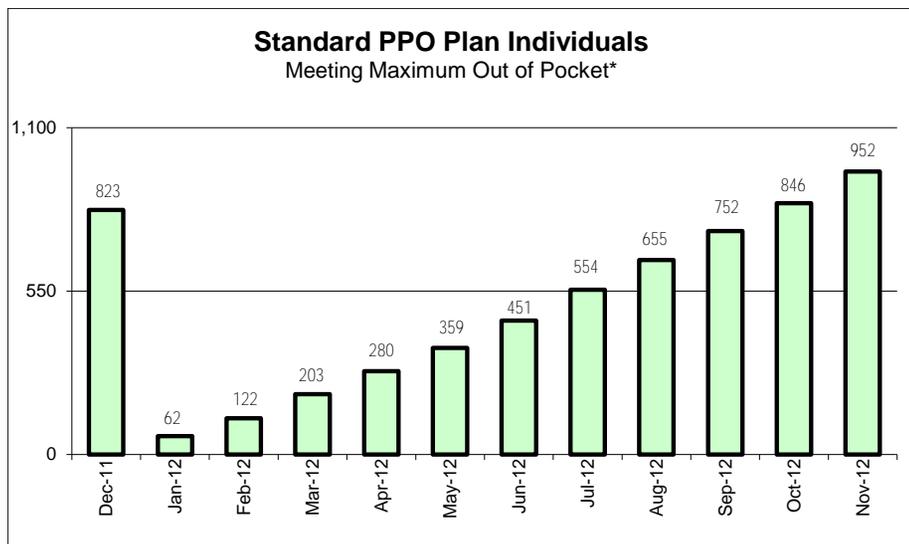
* 2011 Family Deductible was \$690; in 2011, Family Deductible is \$720.



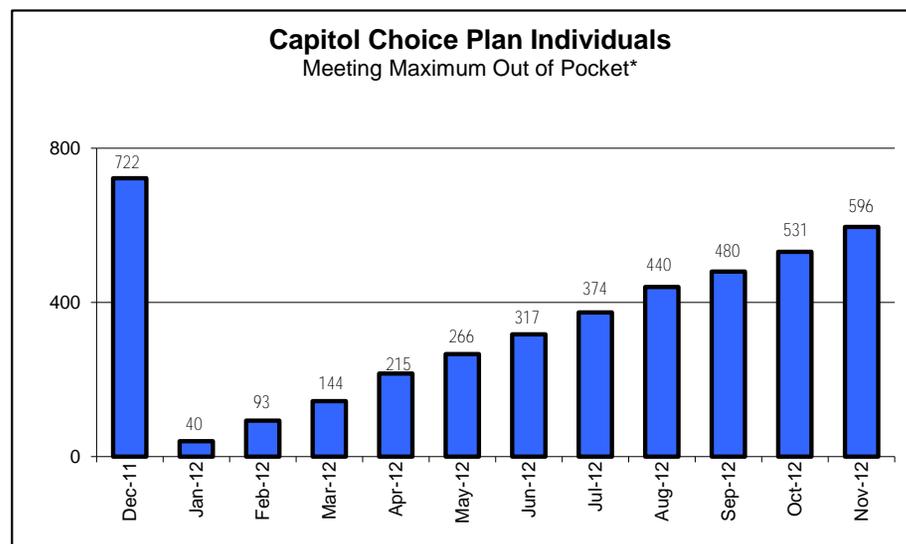
* 2011 Family Deductible was \$3,455; in 2012, Family Deductible is \$3,530.

Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses *(continued)*

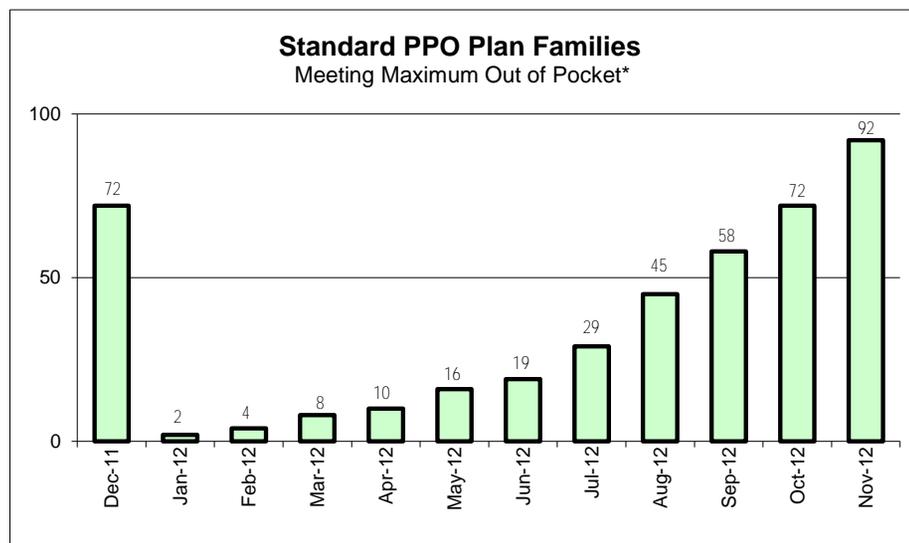
The following details the number of individuals and families by plan that met their maximum out of pocket expense for the latest rolling year. This report is based on incurred claims.



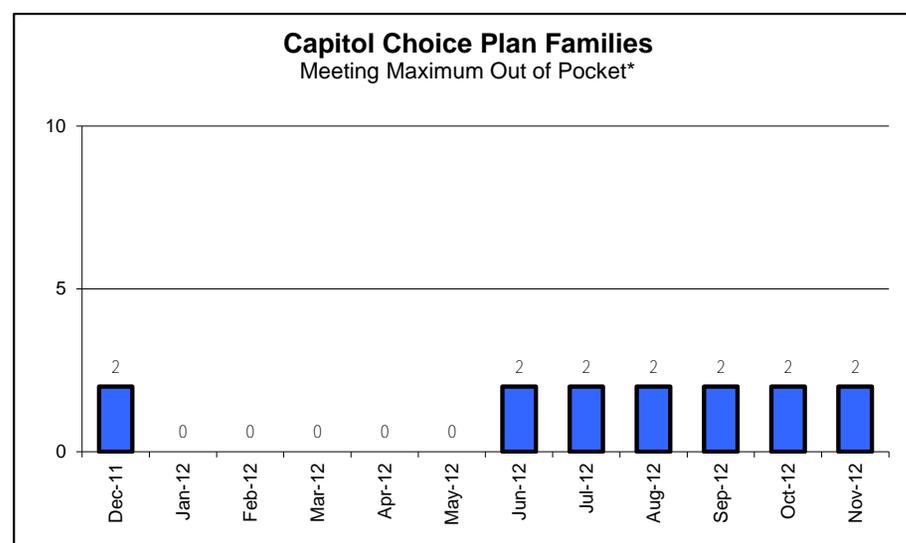
* 2011 and 2012 Individual Maximum Out of Pocket is \$3,500



* 2011 Individual Max Out of Pocket was \$2,300; in 2012, Individual Max Out of Pocket is \$2,400.



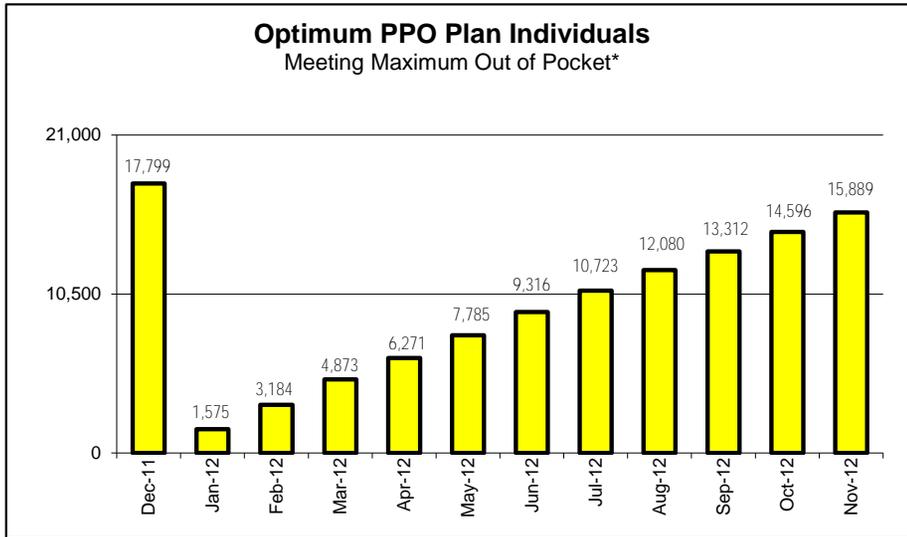
* 2011 and 2012 Family Maximum Out of Pocket is \$7,000



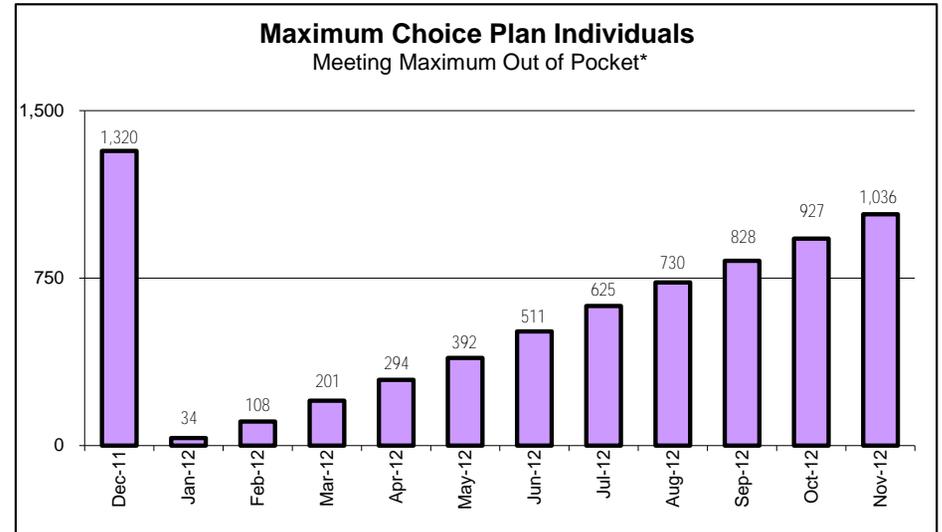
* 2011 Family Max Out of Pocket was \$6,900; in 2011, Family Max Out of Pocket is \$7,000.

Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses *(continued)*

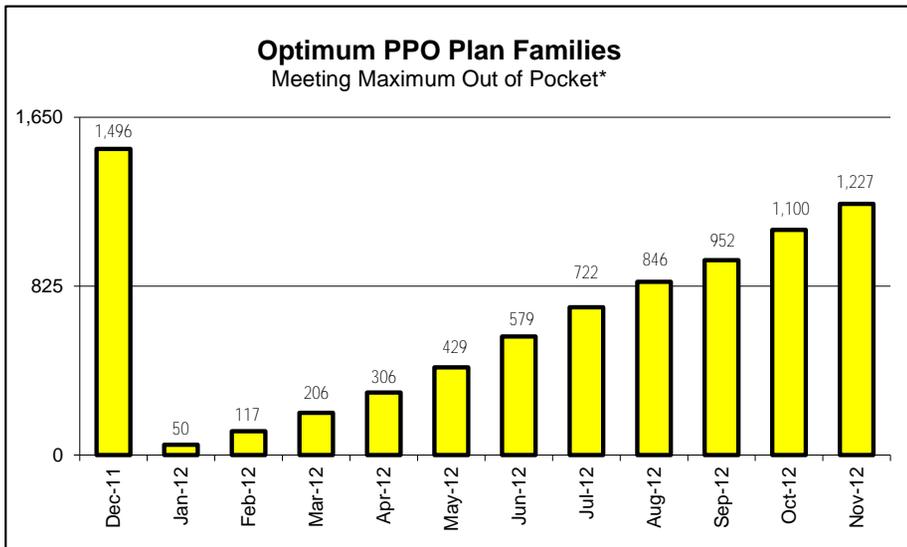
The following details the number of individuals and families by plan that met their maximum out of pocket expense for the latest rolling year. This report is based on incurred claims.



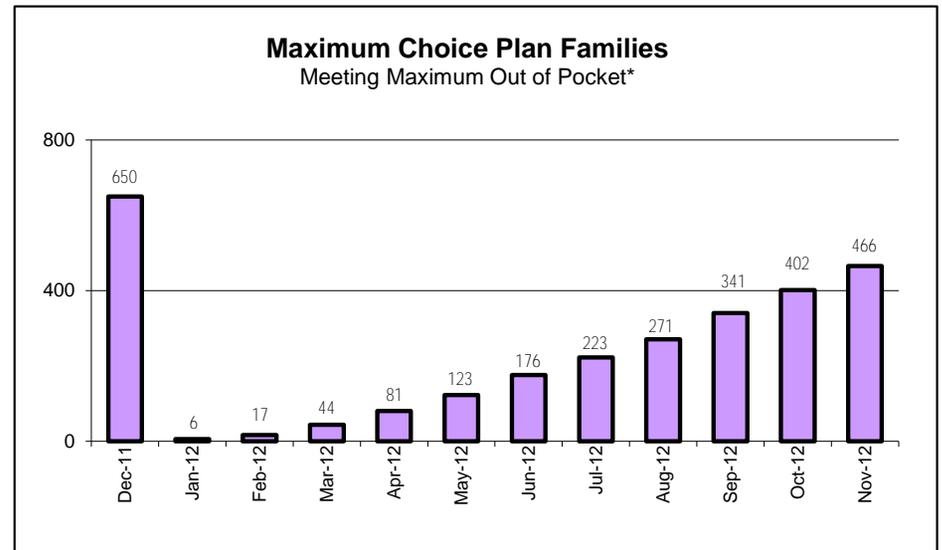
* 2011 Individual Max Out of Pocket was \$1,295; in 2012, Individual Max Out of Pocket is \$1,350.



* 2011 Individual Max Out of Pocket was \$3,455; in 2011, Individual Max Out of Pocket is \$3,550.



* 2011 Family Max Out of Pocket was \$2,590; in 2011, Family Max Out of Pocket is \$2,700.



* 2010 Family Max Out of Pocket was \$5,185; in 2012, Family Max Out of Pocket is \$5,280.

Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out of Pocket Expenses

(continued)

The following details the number of individuals and families by plan that met their deductibles and/or maximum out of pocket expense for the years 2006-2012. This report is based on incurred claims.

Individuals and Families in Essential (2006-08) and Standard PPO (2009-12)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket
2006	Essential	\$750	22.14%	\$3,500	2.96%	\$1,500	16.35%	\$7,000	1.08%
2007	Essential	\$750	22.41%	\$3,500	3.30%	\$1,500	17.70%	\$7,000	1.16%
2008	Essential	\$750	24.25%	\$3,500	4.01%	\$1,500	19.35%	\$7,000	1.51%
2009	Standard PPO	\$750	32.06%	\$3,500	5.85%	\$1,500	8.74%	\$7,000	1.14%
2010	Standard PPO	\$500	38.12%	\$3,500	4.81%	\$1,500	3.61%	\$7,000	0.73%
2011	Standard PPO	\$500	39.40%	\$3,500	4.55%	\$1,500	3.99%	\$7,000	0.56%
2012	Standard PPO	\$500	37.81%	\$3,500	4.24%	\$1,500	4.28%	\$7,000	0.61%

Individuals and Families in Enhanced (2006-08) and Capitol Choice (2009-12)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket
2006	Enhanced	\$250	21.52%	\$1,250	5.80%	\$500	9.95%	\$2,500	0.94%
2007	Enhanced	\$250	21.31%	\$1,250	7.48%	\$500	8.93%	\$2,500	1.00%
2008	Enhanced	\$250	21.95%	\$1,250	8.11%	\$500	9.06%	\$2,500	1.20%
2009	Capitol Choice	\$500	27.85%	\$2,000	1.86%	\$1,500	0.59%	\$6,000	0.01%
2010	Capitol Choice	\$500	25.19%	\$2,000	1.84%	\$1,500	0.49%	\$6,000	0.01%
2011	Capitol Choice	\$575	24.93%	\$2,300	1.61%	\$1,725	0.45%	\$6,900	0.01%
2012	Capitol Choice	\$600	24.08%	\$2,400	1.31%	\$1,800	0.47%	\$7,000	0.01%

Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out of Pocket Expenses

(continued)

The following details the number of individuals and families by plan that met their deductibles and/or maximum out of pocket expense for the years 2006-2012. This report is based on incurred claims.

Individuals and Families in Premier (2006-08) and Optimum PPO (2009-12)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket
2006	Premier	\$250	30.15%	\$1,000	6.70%	\$500	9.95%	\$2,000	1.17%
2007	Premier	\$250	30.04%	\$1,000	7.78%	\$500	8.93%	\$2,000	1.20%
2008	Premier	\$250	30.51%	\$1,000	8.60%	\$500	9.06%	\$2,000	1.26%
2009	Optimum PPO	\$250	27.18%	\$1,125	10.05%	\$500	8.42%	\$2,250	1.51%
2010	Optimum PPO	\$300	25.80%	\$1,125	10.89%	\$600	7.05%	\$2,250	1.47%
2011	Optimum PPO	\$345	25.16%	\$1,295	9.99%	\$690	7.31%	\$2,590	1.36%
2012	Optimum PPO	\$355	23.48%	\$1,350	9.12%	\$720	5.03%	\$2,700	1.15%

Individuals and Families in Select (2007-08) and Maximum Choice (2009-12)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting Max Out of Pocket
2007	Select	\$2,000	11.72%	\$3,000	3.01%	\$3,000	18.50%	\$4,500	2.61%
2008	Select	\$2,000	12.81%	\$3,000	3.63%	\$3,000	20.03%	\$4,500	3.91%
2009	Maximum Choice	\$2,000	14.90%	\$3,000	4.52%	\$3,000	15.96%	\$4,500	3.64%
2010	Maximum Choice	\$2,000	15.12%	\$3,000	4.91%	\$3,000	16.78%	\$4,500	4.14%
2011	Maximum Choice	\$2,300	14.60%	\$3,455	4.53%	\$3,455	18.28%	\$5,185	4.37%
2012	Maximum Choice	\$2,325	13.81%	\$3,550	3.66%	\$3,530	17.28%	\$5,280	3.32%

Premium (or Premium Equivalent)

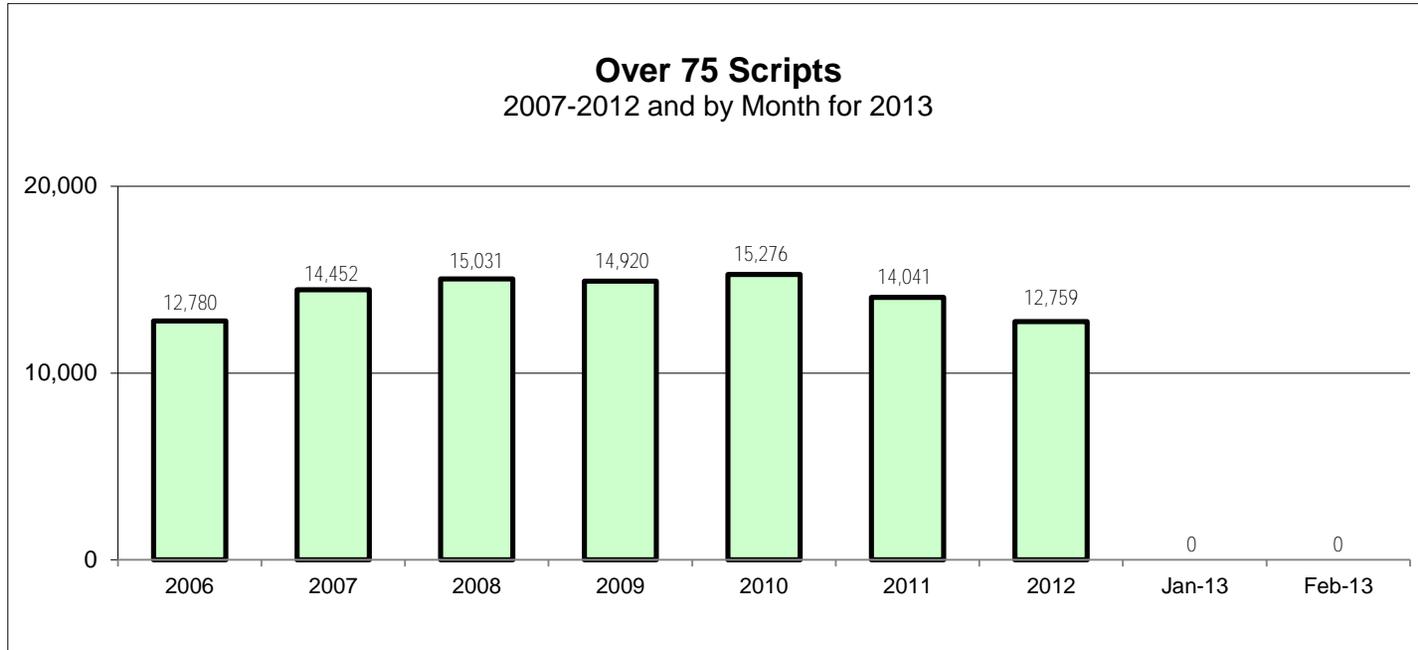
The following details the amount of premium* (or premium equivalent) paid by the employee and employer for 2006-2012 and monthly through 2013.

Time Period	Employee Premium Amount	Employer Premium Amount	Total Premium Amount
2006	\$153,787,780	\$948,458,338	\$1,102,246,118
2007	\$167,530,819	\$973,220,791	\$1,140,751,611
2008	\$179,094,322	\$1,039,574,462	\$1,218,668,784
2009	\$210,980,360	\$1,190,104,292	\$1,401,084,653
2010	\$223,160,749	\$1,325,801,265	\$1,548,962,014
2011	\$274,375,886	\$1,324,091,690	\$1,598,467,575
2012	\$271,663,955	\$1,332,767,157	\$1,604,431,112
Jan 2013	\$23,024,056	\$112,131,283	\$135,155,339
Feb 2013	\$22,876,405	\$111,640,166	\$134,516,571

**Premium (or premium equivalent) is based on enrollment using published premium rates—it is NOT based on actual payments received.*

Prescription Drug Utilization

The following details the number of families that have purchased 75 scripts or more during 2006-2012 and by month for 2013. After a family has filled 75 prescriptions via retail purchase, the co-payment is reduced to \$20 for 2nd tier and \$35 for 3rd tier.



The table below summarizes plan impact for families regarding the scripts benefit in 2013:

Script Count, per Family	Number of Families	Number of Scripts	Avg. # of Scripts per Patient	Avg. Net Payment per Script	Net Payments For All Scripts
0 - 75	105,118	668,536	4.63	\$70.24	\$46,958,608.69
Over 75	0	0	0.00	\$0.00	\$0.00
Total	105,118	668,536	4.63	\$70.24	\$46,958,608.69

Prescription Drug Utilization (continued)

The following details the type of prescription filled, the percent that were generic, and the generic efficiency rate for the most recent rolling year. Based on paid claims..

Time Period	Generic	Brand Name, Generic Available	Brand Name	Other*	Total	Scripts Rx % Generic	Scripts Generic Efficiency Rx
Mar 2012	292,125	19,105	74,719	9,435	395,384	73.88%	93.86%
Apr 2012	283,881	18,041	70,359	10,073	382,354	74.25%	94.02%
May 2012	347,146	21,833	83,874	8,363	461,216	75.27%	94.08%
Jun 2012	289,148	18,275	68,450	7,688	383,561	75.39%	94.06%
Jul 2012	342,706	21,617	80,552	8,715	453,590	75.55%	94.07%
Aug 2012	276,219	17,444	60,270	10,982	364,915	75.69%	94.06%
Sep 2012	286,689	17,826	61,812	8,151	374,478	76.56%	94.15%
Oct 2012	365,129	22,331	85,065	10,432	482,957	75.60%	94.24%
Nov 2012	294,573	17,254	61,112	7,395	380,334	77.45%	94.47%
Dec 2012	313,665	18,157	64,424	8,376	404,622	77.52%	94.53%
Jan 2013	370,895	21,572	77,728	9,727	479,922	77.28%	94.50%
Feb 2013	301,527	16,758	58,137	7,880	384,302	78.46%	94.73%

*Includes: Over the Counter (usually items such as diabetic supplies, syringes, and test strips, etc.), Other/Unavailable or Missing (Unable to tag to a specific group).

Prescription Drug Utilization *(continued)*

The following details the number of members and patients utilizing prescription benefits and the associated costs for the most recent rolling year. Based on Incurred Claims.

Time Period	Members	Patients	Scripts	Scripts Per Member	Scripts Per Patient	Allow Amt* Per Script	Net Pay Per Script	Member Cost Per Script	Patient Cost Per Script
Dec 2011	270,668	171,048	453,852	1.67	3.10	\$83.81	\$70.25	\$22.74	\$35.98
Jan 2012	270,955	170,151	433,148	1.59	3.03	\$82.70	\$66.30	\$26.22	\$41.75
Feb 2012	270,589	170,731	421,899	1.55	2.93	\$82.59	\$66.63	\$24.90	\$39.46
Mar 2012	270,990	171,557	434,855	1.60	3.01	\$83.69	\$68.21	\$24.85	\$39.25
Apr 2012	270,888	165,706	406,203	1.49	2.93	\$85.15	\$70.25	\$22.34	\$36.52
May 2012	270,920	166,241	418,869	1.54	3.00	\$86.87	\$72.26	\$22.59	\$36.81
Jun 2012	270,646	164,012	398,659	1.47	2.95	\$87.46	\$73.10	\$21.16	\$34.91
Jul 2012	268,605	165,288	398,539	1.48	2.96	\$88.80	\$74.66	\$20.98	\$34.10
Aug 2012	267,402	167,228	413,605	1.54	2.99	\$86.99	\$73.25	\$21.26	\$34.00
Sep 2012	265,359	163,778	389,524	1.46	2.86	\$84.32	\$71.07	\$19.45	\$31.51
Oct 2012	269,102	176,013	433,741	1.61	3.01	\$83.84	\$70.86	\$20.92	\$31.99
Nov 2012	268,997	169,265	416,407	1.54	2.93	\$84.02	\$71.09	\$20.02	\$31.82

***Allow Amt** is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.*

Prescription Drug Utilization *(continued)*

The following Top 25 Drug Analysis is based on Rx claims incurred Jan-November 2012

Prev Rank	Curr Rank	Product Name	Brand/Generic	Therapeutic Classes	Net Pay Rx	Net Pay Rx as Pct of All Drugs	Scripts Rx	Net Pay Per Day Supply Rx	Patients Rx
1	1	NEXIUM	Single source brand	Gastrointestinal Drugs	\$9,622,415.97	2.98%	40,326	\$6.03	7,408
2	2	CRESTOR	Single source brand	Cardiovascular Agents	\$9,437,133.01	2.93%	59,514	\$3.90	10,618
3	3	CYMBALTA	Single source brand	Central Nervous System	\$7,671,844.53	2.38%	33,189	\$6.31	5,726
4	4	HUMIRA	Single source brand	Immunosuppressants	\$7,644,015.70	2.37%	2,542	\$78.15	510
5	5	ENBREL	Single source brand	Immunosuppressants	\$6,923,121.39	2.15%	2,292	\$80.30	420
6	6	SINGULAIR	Single source brand	Respiratory Tract Agents	\$5,970,471.20	1.85%	37,092	\$4.20	10,239
7	7	COPAXONE	Single source brand	Misc Therapeutic Agents	\$5,084,862.84	1.58%	864	\$135.34	163
8	8	ABILIFY	Single source brand	Central Nervous System	\$4,920,346.13	1.53%	7,743	\$18.03	1,709
9	9	JANUVIA	Single source brand	Hormones & Synthetic Subst	\$3,276,912.79	1.02%	13,200	\$6.25	2,364
10	10	ATORVASTATIN CALCIUM	Multisource generic	Cardiovascular Agents	\$3,104,617.34	0.96%	34,866	\$2.23	7,791
11	11	LANTUS SOLOSTAR	Single source brand	Hormones & Synthetic Subst	\$2,672,093.82	0.83%	8,879	\$7.59	1,979
13	12	LOVAZA	Single source brand	Cardiovascular Agents	\$2,541,303.47	0.79%	14,060	\$4.52	2,897
15	13	GABAPENTIN	Multisource generic	Central Nervous System	\$2,272,403.24	0.70%	39,020	\$1.64	9,564
14	14	ANDROGEL	Multisource brand, no generic	Hormones & Synthetic Subst	\$2,481,971.50	0.77%	6,262	\$11.95	1,613
16	15	VICTOZA	Single source brand	Hormones & Synthetic Subst	\$2,468,153.49	0.77%	5,703	\$11.54	1,196
12	16	PLAVIX	Multisource brand, generic	Blood Form/Coagul Agents	\$2,328,984.46	0.72%	11,079	\$5.39	3,494
18	17	CELEBREX	Single source brand	Central Nervous System	\$2,295,003.23	0.71%	12,137	\$4.83	2,638
19	18	GILENYA	Single source brand	Misc Therapeutic Agents	\$2,215,641.83	0.69%	369	\$151.01	63
17	19	ACTOS	Multisource brand, generic	Hormones & Synthetic Subst	\$2,203,753.68	0.68%	6,914	\$7.76	1,621
20	20	OMEPRAZOLE	Multisource generic	Gastrointestinal Drugs	\$2,175,158.27	0.67%	96,431	\$0.58	20,626
22	21	ESCITALOPRAM	Multisource generic	Central Nervous System	\$2,063,545.61	0.64%	22,885	\$2.54	5,496
23	22	HUMALOG	Multisource brand, no generic	Hormones & Synthetic Subst	\$2,040,724.02	0.63%	5,047	\$10.63	1,148
21	23	BETASERON	Multisource brand, no generic	Misc Therapeutic Agents	\$2,038,959.57	0.63%	395	\$129.11	69
-	24	GLEEVEC	Single source brand	Antineoplastic Agents	\$2,020,132.04	0.63%	194	\$207.24	38
24	25	ADVAIR DISKUS 250/50	Single source brand	Hormones & Synthetic Subst	\$2,014,899.27	0.62%	7,992	\$6.55	2,539

*"Product Name" includes all strengths/formulations of a drug

Prescription Drug Utilization *(continued)*

In summary, the top 25 drugs represent 10.28% of total scripts and 30.30% of total Rx expenditures.

Summary	Net Pay Rx	Scripts Rx	Days Supply Rx
Top Drugs	\$97,713,703	469,277	18,078,178
All Product Names	\$322,507,856	4,565,449	145,055,138
Top Drugs as Pct of All Drugs	30.30%	10.28%	12.46%

Utilization

The top 25 clinical conditions based on incurred claims for Jan - Nov 2012.

Prev Rank	Curr Rank	Clinical Condition	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER	Patients Med	Net Pay Per Pat Med
1	1	Signs/Symptoms/Oth Cond, NEC	\$67,094,529	\$12,012,208	\$53,689,649	2.43	8.76	395.04	16.12	83,819	\$800.47
2	2	Prevent/Admin Hlth Encounters	\$60,833,456	\$304,576	\$60,468,536	0.01	3.00	799.05	0.69	155,645	\$390.85
3	3	Osteoarthritis	\$44,998,942	\$29,007,293	\$15,950,396	4.17	2.71	210.75	0.60	22,520	\$1,998.18
4	4	Gastroint Disord, NEC	\$38,891,717	\$7,469,681	\$31,398,198	1.55	4.25	145.13	21.83	34,951	\$1,112.75
5	5	Coronary Artery Disease	\$38,162,874	\$21,182,810	\$16,968,991	2.88	3.86	45.79	2.99	7,647	\$4,990.57
6	6	Respiratory Disord, NEC	\$34,767,899	\$10,010,175	\$24,721,225	0.80	3.60	87.08	15.78	28,005	\$1,241.49
7	7	Arthropathies/Joint Disord NEC	\$28,943,056	\$2,369,045	\$26,391,635	0.41	3.26	454.76	6.01	53,557	\$540.42
8	8	Spinal/Back Disord, Low Back	\$27,518,655	\$7,209,399	\$20,276,923	0.79	3.54	579.97	6.35	32,887	\$836.76
9	9	Chemotherapy Encounters	\$25,966,066	\$1,992,360	\$23,973,705	0.48	4.09	0.86	0.03	643	\$40,382.68
10	10	Renal Function Failure	\$24,977,696	\$2,868,363	\$22,067,402	0.42	5.06	16.46	0.58	2,642	\$9,454.09
11	11	Pregnancy w Vaginal Delivery	\$23,623,502	\$23,505,001	\$118,412	7.02	2.43	0.46	0.22	2,986	\$7,911.42
12	12	Newborns, w/wo Complication	\$19,870,032	\$19,393,376	\$476,196	10.82	3.27	5.00	0.20	3,317	\$5,990.36
13	13	Condition Rel to Tx - Med/Surg	\$19,229,327	\$13,598,979	\$5,586,908	2.23	5.81	7.18	2.20	3,408	\$5,642.41
14	14	Cardiovasc Disord, NEC	\$17,233,833	\$2,821,998	\$14,397,359	1.02	2.89	51.55	10.98	14,924	\$1,154.77
15	15	Spinal/Back Disord, Ex Low	\$17,189,857	\$3,129,489	\$14,059,311	0.35	2.73	563.10	3.47	25,918	\$663.24
16	16	Cancer - Breast	\$15,031,648	\$1,066,082	\$13,851,088	0.31	3.61	33.75	0.02	2,588	\$5,808.21
17	17	Infections - ENT Ex Otitis Med	\$14,804,306	\$696,830	\$14,106,432	0.34	2.85	520.15	7.26	89,138	\$166.08
18	18	Cholecystitis/Cholelithiasis	\$14,495,187	\$3,254,011	\$11,239,164	0.90	3.57	5.98	1.69	2,422	\$5,984.80
19	19	Cardiac Arrhythmias	\$14,463,638	\$5,015,730	\$9,446,253	1.19	2.56	35.27	2.63	6,025	\$2,400.60
20	20	Infec/Inflam - Skin/Subcu Tiss	\$14,068,118	\$3,946,126	\$10,080,666	1.51	4.23	267.45	6.77	47,539	\$295.93
21	21	Urinary Tract Calculus	\$13,277,284	\$1,614,078	\$11,663,206	0.73	2.26	17.96	5.85	3,792	\$3,501.39
22	22	Diabetes	\$12,820,210	\$3,123,504	\$9,655,514	1.13	5.13	206.97	1.85	24,132	\$531.25
23	23	Cerebrovascular Disease	\$11,618,060	\$7,401,741	\$4,051,936	1.40	4.29	12.22	1.62	3,021	\$3,845.77
24	24	ENT Disorders, NEC	\$11,463,040	\$160,504	\$11,301,641	0.09	2.43	645.18	2.78	38,836	\$295.17
25	25	Fracture/Disloc - Upper Extrem	\$11,398,158	\$1,084,143	\$10,301,910	0.24	2.75	68.40	7.91	7,193	\$1,584.62

NOTE: Medical payments represent only the payments made for the specified condition.

Utilization *(continued)*

In Summary, the top clinical conditions represent more than 57.69% of total paid claims for all clinical conditions.

Summary	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER
Top Clinical Conditions	\$622,741,090	\$184,237,502	\$436,242,659	43.22	3.7	5,175.52	126.40
All Clinical Conditions	\$1,079,536,104	\$321,704,182	\$754,052,744	78.91	3.98	8,308.01	247.18
Top Clinical Conditions as Pct of All Clinical Conditions	57.69%	57.27%	57.85%	54.77%	92.88%	62.30%	51.14%

Claims Lag Analysis

The following claims lag information is based on medical claims (does not include Rx) incurred Jan - Nov 2012.

Plan	Number of Medical Claims	Avg Days Lag Per Claim	% Claims Paid Within 30 Days	% Claims Paid Within 60 Days	% Claims Paid Within 90 Days
Capitol Choice	1,216,995	19.4	85.46%	93.85%	96.59%
Maximum Choice	607,357	19.6	85.46%	93.76%	96.51%
Optimum PPO	5,955,462	19.9	84.60%	93.65%	96.51%
Standard PPO	424,423	23.8	80.50%	91.19%	94.87%
~Missing	59,633	27.1	77.94%	89.41%	94.25%
All Plans	8,264,128	20.1	84.53%	93.53%	96.42%

**Missing means the claims could not be tagged to a specific plan.*

Claims Lag Analysis *(continued)*

The following claims lag information is based on all claims (**Medical and Rx**) incurred and paid during the most recent rolling year.

	Month Paid					
Service Month	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12
Dec 2011	\$3,544,471.83	\$2,140,220.45	\$477,816.06	\$318,550.29	\$46,876.61	\$138,653.15
Jan 2012	\$7,727,373.52	\$3,382,435.79	\$2,092,754.94	\$551,603.66	\$549,590.48	\$407,817.83
Feb 2012	\$44,162,459.69	\$9,276,240.76	\$2,543,142.51	\$919,652.68	\$714,457.70	\$445,788.11
Mar 2012	\$62,107,137.22	\$53,549,681.85	\$8,867,051.95	\$2,576,271.39	\$1,196,543.85	\$624,295.94
Apr 2012	\$0.00	\$59,549,991.75	\$49,515,023.37	\$8,687,186.50	\$2,323,272.23	\$2,470,610.12
May 2012	\$0.00	\$0.00	\$65,511,363.75	\$49,833,040.51	\$9,717,765.06	\$3,351,250.49
Jun 2012	\$0.00	\$0.00	\$0.00	\$69,918,299.37	\$47,886,389.21	\$8,741,626.18
Jul 2012	\$0.00	\$0.00	\$0.00	\$0.21	\$70,089,112.91	\$47,875,300.88
Aug 2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$69,777,409.15
Sep 2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Oct 2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Nov 2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Month Paid					
Service Month	Sep-12	Oct-12	Nov-12	Dec-12	Jan-13	Feb-13
Dec 2011	\$366,908.00	(\$42,119.21)	(\$83,065.27)	(\$42,799.56)	\$662,119.90	\$9,214.35
Jan 2012	\$52,659.52	\$99,798.37	(\$5,157.29)	\$33,796.93	\$22,820.42	\$62,836.07
Feb 2012	\$110,248.87	\$276,946.21	(\$25,099.61)	\$10,291.58	\$44,732.38	\$67,460.32
Mar 2012	\$470,448.39	\$108,941.28	\$171,752.62	\$48,013.68	\$109,814.25	\$71,709.96
Apr 2012	\$425,655.76	\$91,877.76	(\$296,347.84)	\$85,778.95	\$5,130.16	\$116,005.14
May 2012	\$1,054,206.43	\$1,128,096.05	(\$47,248.40)	\$58,139.67	\$148,016.72	\$97,599.43
Jun 2012	\$2,069,135.15	\$1,292,661.98	\$705,399.90	\$127,374.79	\$271,416.80	\$16,943.11
Jul 2012	\$8,223,619.34	\$2,620,191.23	\$2,108,325.54	\$873,627.17	\$283,152.09	\$568,991.37
Aug 2012	\$47,134,904.56	\$8,946,410.17	\$4,254,345.63	\$1,150,060.08	\$714,145.73	\$325,038.07
Sep 2012	\$53,179,538.37	\$50,595,570.25	\$9,464,417.37	\$2,534,326.60	\$1,608,947.16	\$853,657.01
Oct 2012	\$0.00	\$69,901,527.29	\$50,277,688.99	\$8,755,904.06	\$4,092,606.61	\$1,120,830.55
Nov 2012	\$0.00	\$0.00	\$66,794,734.98	\$46,735,891.43	\$11,641,437.55	\$4,190,045.85

Claims Distribution Based on Age/Gender

The following is based on claims incurred Jan - Nov 2012.

	Female			Male		
Age Group	Members Avg	Net Pay Med and Rx	Net Pay Per Member	Members Avg	Net Pay Med and Rx	Net Pay Per Member
Ages < 1	1,276	\$16,862,239.26	\$13,210.78	1,346	\$23,256,524.15	\$17,283.39
Ages 1-4	5,499	\$9,120,521.31	\$1,658.52	5,844	\$12,862,256.23	\$2,200.82
Ages 5-9	7,797	\$10,604,861.01	\$1,360.07	8,140	\$15,024,716.44	\$1,845.79
Ages 10-14	8,582	\$13,324,164.60	\$1,552.61	8,982	\$17,800,863.44	\$1,981.88
Ages 15-17	5,414	\$13,996,083.70	\$2,585.12	5,799	\$15,495,600.91	\$2,672.12
Ages 18-19	3,691	\$9,378,474.33	\$2,541.11	3,847	\$7,211,716.33	\$1,874.54
Ages 20-24	9,212	\$24,192,177.00	\$2,626.07	8,485	\$14,569,914.29	\$1,717.06
Ages 25-29	8,728	\$33,203,314.72	\$3,804.45	4,793	\$10,309,526.72	\$2,150.78
Ages 30-34	10,110	\$43,645,816.93	\$4,317.31	5,402	\$11,986,125.13	\$2,219.04
Ages 35-39	10,853	\$47,069,535.01	\$4,337.21	5,952	\$18,124,104.96	\$3,045.30
Ages 40-44	13,280	\$67,082,287.85	\$5,051.42	7,141	\$28,316,279.00	\$3,965.48
Ages 45-49	14,269	\$79,696,530.92	\$5,585.33	8,239	\$40,013,806.92	\$4,856.93
Ages 50-54	16,955	\$119,410,399.42	\$7,042.66	9,550	\$61,782,025.05	\$6,469.05
Ages 55-59	20,118	\$157,110,317.66	\$7,809.40	12,152	\$100,868,206.35	\$8,300.68
Ages 60-64	20,950	\$190,082,994.37	\$9,073.04	13,652	\$137,750,225.46	\$10,089.89
Ages 65-74	2,390	\$23,106,017.38	\$9,668.19	1,655	\$20,186,348.48	\$12,199.40
Ages 75-84	142	\$1,795,756.00	\$12,690.86	164	\$2,221,551.53	\$13,521.31
Ages 85+	9	\$102,844.89	\$11,301.64	3	\$36,672.49	\$12,224.16

Allowed Amount Distribution

The following table shows the distribution of members for whom the amounts of charges within the specified ranges were allowed. The data appears for the years of 2006—2011 and year to date for 2012.

Allowed Amount	2006	2007	2008	2009	2010	2011	2012
less than 0.00	9	16	27	22	42	61	26
\$0.00 - \$499.99	54,058	53,891	53,571	53,160	57,391	58,030	62,673
\$500.00 - \$999.99	32,931	33,830	34,248	34,982	34,385	36,009	37,097
\$1,000.00 - \$1,999.99	40,360	42,464	42,360	43,452	42,988	44,136	44,423
\$2,000.00 - \$4,999.99	54,430	56,819	58,612	59,566	60,343	60,336	58,444
\$5,000.00 - \$9,999.99	30,373	32,271	34,487	35,696	36,027	36,370	34,155
\$10,000.00 - \$14,999.99	10,608	11,983	13,272	14,198	14,874	15,012	13,881
\$15,000.00 - \$19,999.99	4,726	5,470	6,332	6,849	7,183	7,339	6,836
\$20,000.00 - \$29,999.99	4,284	5,050	5,930	6,475	6,961	7,129	6,414
\$30,000.00 - \$49,999.99	2,844	3,268	3,820	4,451	4,933	5,163	4,707
\$50,000.00 - \$74,999.99	1,090	1,306	1,492	1,773	2,024	2,259	2,092
\$75,000.00 - \$99,999.99	465	536	589	688	829	835	816
\$100,000.00 - \$149,999.99	354	406	499	545	651	708	674
\$150,000.00 - \$199,999.99	117	160	194	203	225	276	257
\$200,000.00 - \$249,999.99	60	81	83	116	117	116	118
over \$249,999.99	99	127	152	166	196	258	232
Total	236,808	247,678	255,668	262,342	269,169	274,037	272,845

Summary of Enrollment and Claims

The following provides a summary of members, incurred medical claims, and incurred Rx claims for the most recent rolling year.

Time Period	Members	Net Pay Med and Rx	Net Pay Med	Net Pay Rx	Claims Paid	Claims Paid Med	Scripts Rx
Dec 2011	270,668	\$140,536,748.72	\$108,654,250.38	\$31,882,498.34	797,248	328,352	453,852
Jan 2012	270,955	\$120,420,786.58	\$91,702,873.48	\$28,717,913.10	784,046	335,017	433,148
Feb 2012	270,589	\$120,174,092.75	\$92,064,986.39	\$28,109,106.36	767,412	331,947	421,899
Mar 2012	270,990	\$129,901,662.38	\$100,240,673.01	\$29,660,989.37	789,497	339,511	434,855
Apr 2012	270,888	\$122,974,183.90	\$94,436,580.84	\$28,537,603.06	733,188	312,151	406,203
May 2012	270,920	\$130,852,229.71	\$100,584,391.04	\$30,267,838.67	755,019	320,671	418,869
Jun 2012	270,646	\$131,029,246.49	\$101,886,892.14	\$29,142,354.35	733,241	319,212	398,659
Aug 2012	267,402	\$132,302,313.39	\$102,006,690.66	\$30,295,622.73	762,589	333,281	413,605
Jul 2012	268,605	\$132,642,320.74	\$102,888,572.29	\$29,753,748.45	740,089	326,027	398,539
Sep 2012	265,359	\$118,236,456.76	\$90,552,165.16	\$27,684,291.60	699,409	294,995	389,524
Oct 2012	269,102	\$134,148,557.50	\$103,411,887.69	\$30,736,669.81	804,200	352,052	433,741
Nov 2012	268,997	\$129,362,109.81	\$99,760,390.98	\$29,601,718.83	750,727	318,288	416,407

NOTE: Includes run out data from all Carriers

The following illustrates the change in incurred claims (includes medical and Rx) by rolling year.

Time Period	Members	Total Medical and Rx Claims	Total Medical Claims	Total Rx Claims
Dec 2010 - Nov 2011	270,049	1,473,222,632	\$1,130,978,396	\$342,244,236
Dec 2011 - Nov 2012	270,520	1,548,335,363	\$1,193,622,254	\$354,713,110
% Change (Roll Yrs)	0.20%	5.10%	5.50%	3.60%