

Health Insurance Program Monthly Reports



Prepared for:

**Kentucky Group Health Insurance
Board Members**

August 2026

Table of Contents

Enrollment	3-5
Claims	6-8
Cost Drivers	9
Analysis Deductibles & Out of Pocket Expenses	10-13
Rx Utilization	14-15
Utilization	16-17
Appendix – A	18
Appendix – B Definitions	19

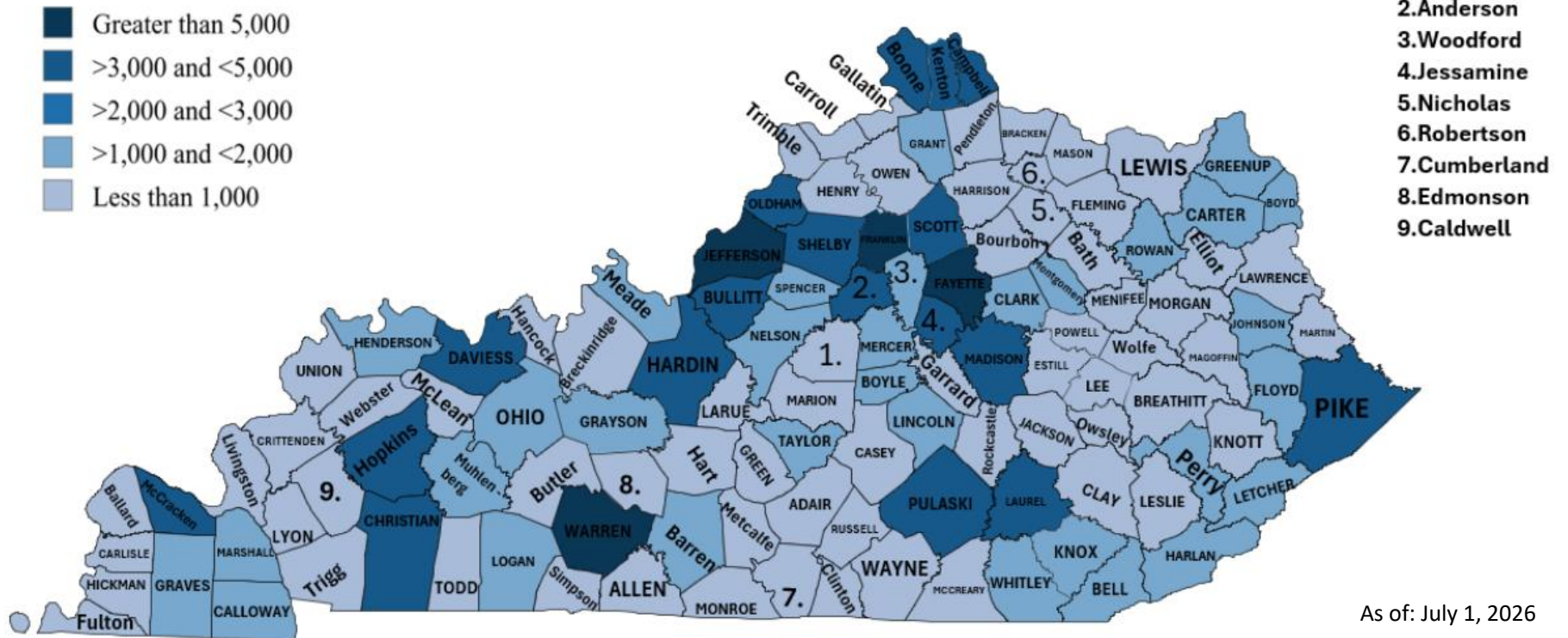
Paid data as of: June 2026
Incurred data as of: March 2026

Rolling Year Enrollment & LivingWell Promise Fulfillment

Enrollment	Apr 2024 - Mar 2025	Apr 2025 - Mar 2026	% Change
Planholders (Avg)	140,997	142,388	0.99%
Members (Avg)	262,210	266,137	1.50%
Family Size (Avg)	1.86	1.87	0.51%
Member Age (Avg)	36.59	36.52	-0.19%

LivingWell Promise Fulfillment		
Period	YTD PY2026	PY2025
Required	143,318	142,796
Promise Complete	126,576	121,647
% Complete	88.3%	85.2%
Castlight Registrations	Planholders:	140,268
	Dependents:	12,294

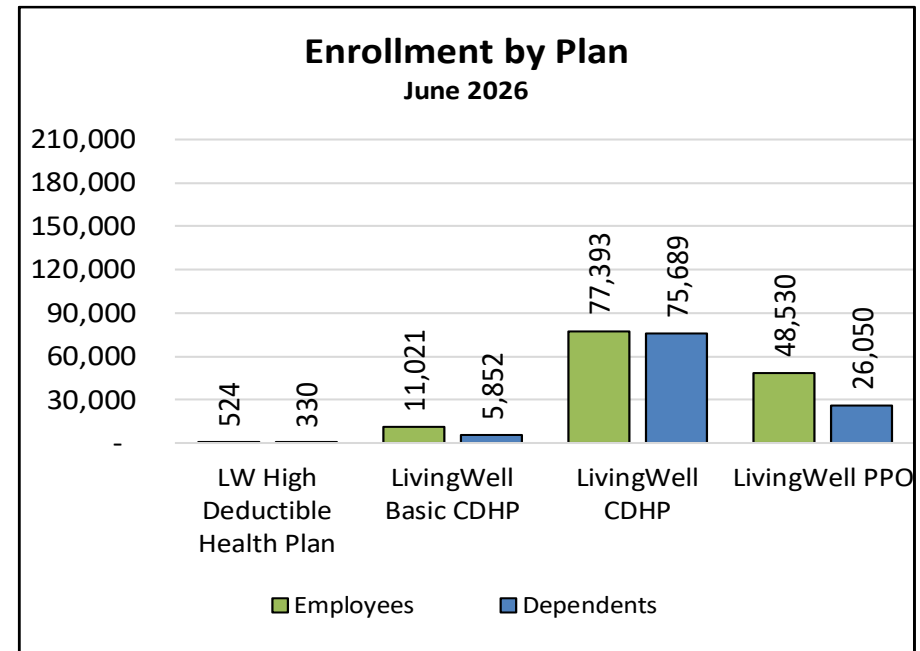
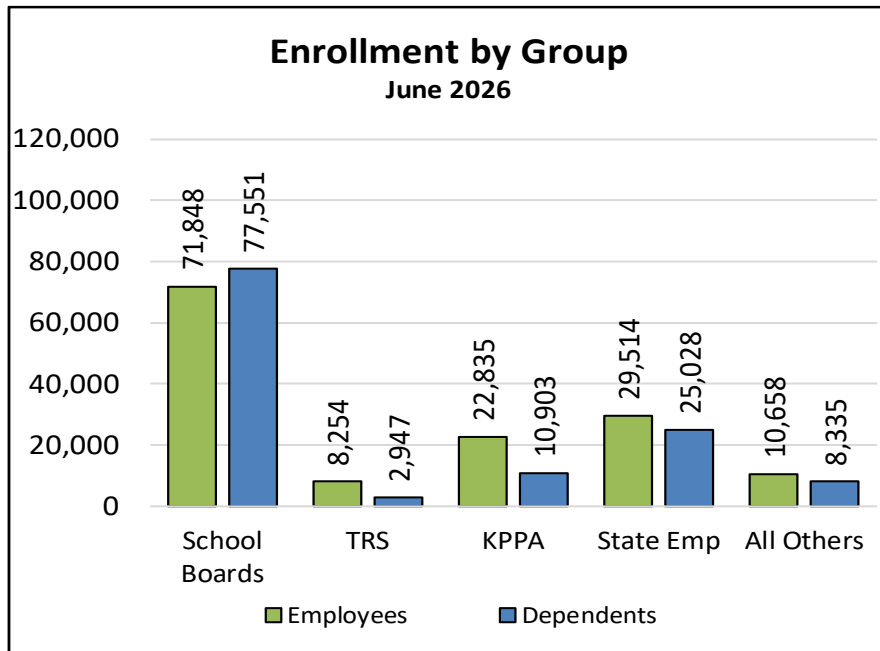
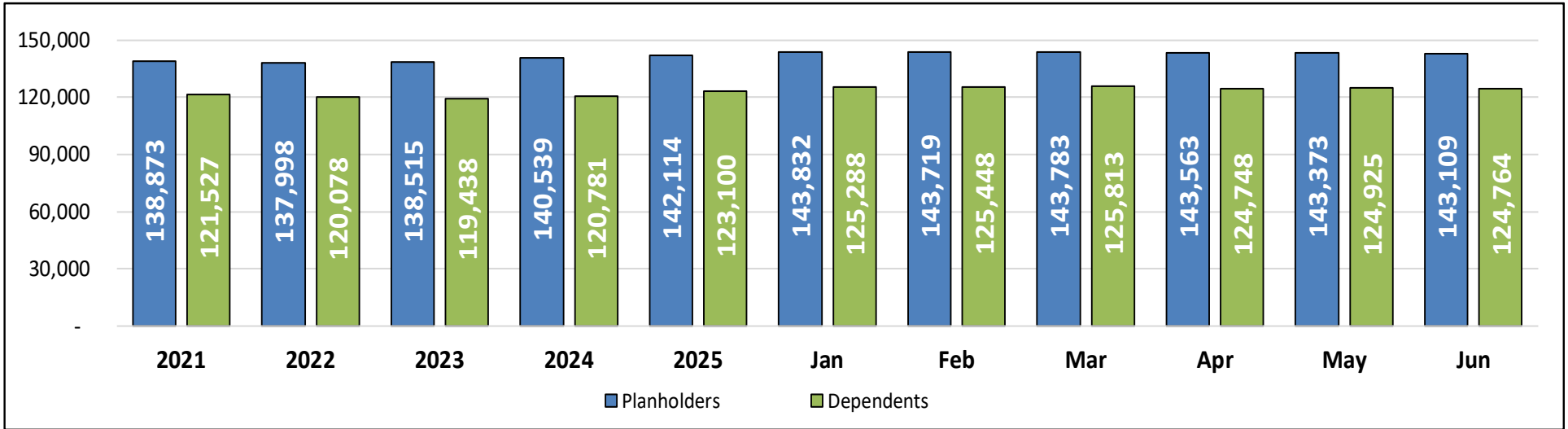
Planholders by County



As of: July 1, 2026

Enrollment

The following chart shows planholder enrollment (contracts) for 2021-2025 and monthly in 2026. Enrollment will fluctuate on a monthly basis. (Approximately 7,000 Cross-Reference spouses in any given month are counted as dependents.)



Summary of Enrollment and Claims

The following provides a summary of Members (planholders and dependents), Incurred Medical Claims and Incurred Pharmacy 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
Apr 2025	265,672	\$202,649,110.94	\$119,112,344.00	\$83,536,766.94	726,733	351,206	363,807
May 2025	265,634	\$213,174,614.49	\$124,411,912.46	\$88,762,702.03	721,541	337,037	373,666
Jun 2025	265,515	\$226,821,388.14	\$133,874,388.05	\$92,947,000.09	731,714	353,474	364,911
Jul 2025	264,752	\$236,877,121.38	\$142,505,931.95	\$94,371,189.43	762,431	378,883	369,794
Aug 2025	262,933	\$222,290,373.38	\$130,045,038.77	\$92,245,334.61	710,647	341,928	357,179
Sep 2025	262,780	\$235,266,362.68	\$137,242,558.19	\$98,023,804.49	752,933	360,384	380,850
Oct 2025	266,149	\$257,613,525.13	\$154,951,034.99	\$102,662,490.14	799,250	391,122	396,200
Nov 2025	266,198	\$227,379,806.30	\$134,941,838.46	\$92,437,967.84	713,261	341,940	359,905
Dec 2025	266,107	\$275,735,487.48	\$165,178,813.39	\$110,556,674.09	805,131	380,642	412,866
Jan 2026	269,118	\$168,677,930.97	\$98,458,834.43	\$70,219,096.54	722,812	342,116	366,841
Feb 2026	269,164	\$180,921,686.16	\$105,035,619.45	\$75,886,066.71	700,624	346,344	339,538
Mar 2026	269,594	\$212,772,019.83	\$124,410,453.12	\$88,361,566.71	785,124	386,801	385,659

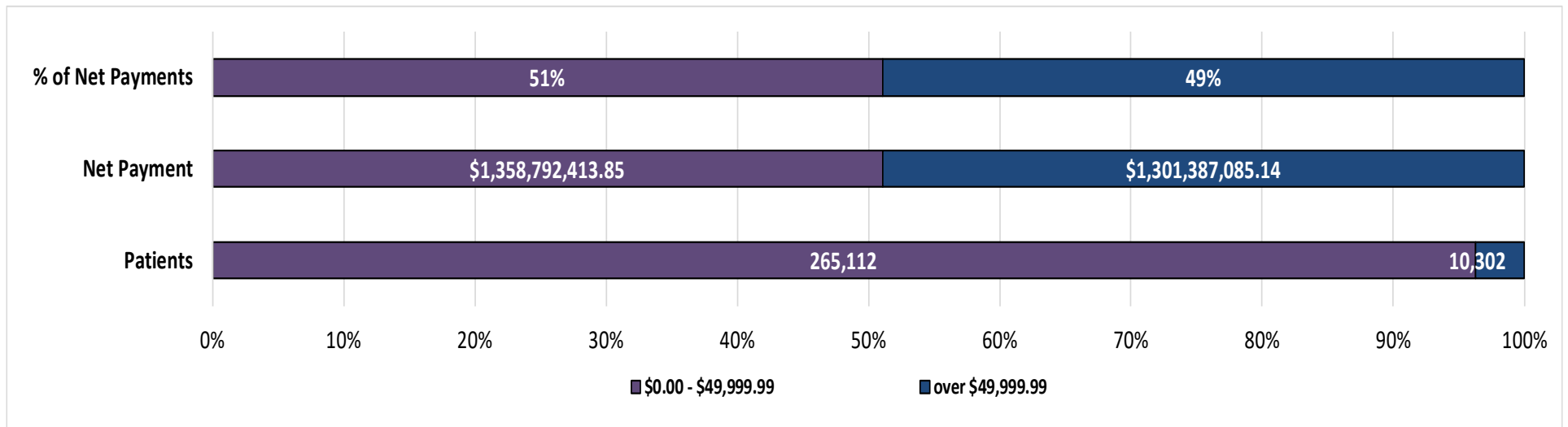
Time Period	Members	Total Medical and Rx Claims	Total Medical Claims	Total Rx Claims
Apr 2024 - Mar 2025	262,210	\$2,325,964,432	\$1,437,194,987	\$888,769,445
Apr 2025 - Mar 2026	266,137	\$2,682,782,621	\$1,592,204,593	\$1,090,578,027
% Change (Roll Yrs)	1.50%	15.34%	10.79%	22.71%

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

Allowed Claims and High Cost Claimants

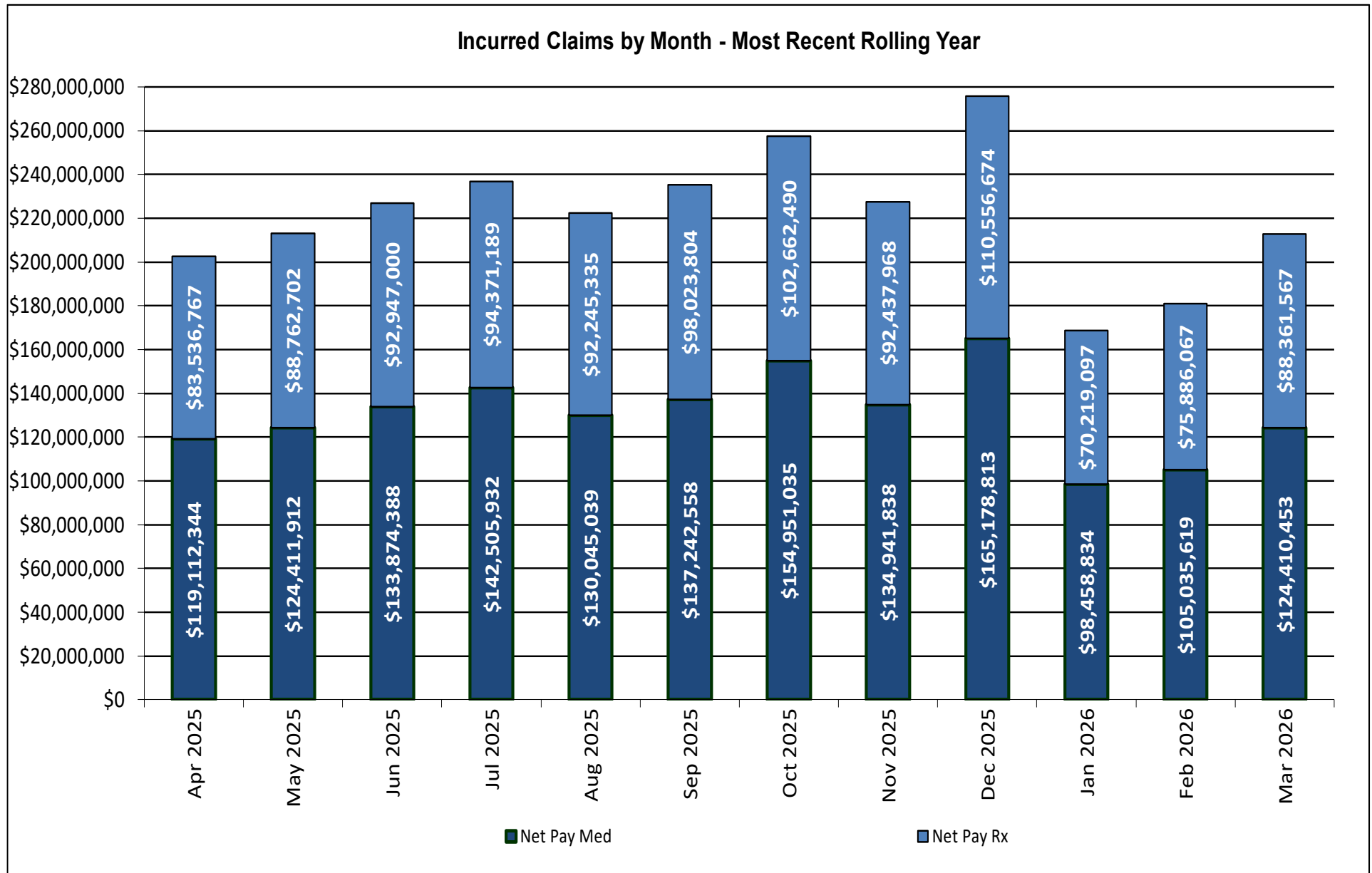
Allowed Claims Cost PMPY with Norms	Apr 2024 - Mar 2025	Apr 2025 - Mar 2026	% Change	Recent US Norms	Compared to Norm
Allowed Amount PMPY Medical	\$6,536.72	\$7,082.17	8.34%	\$6,934.46	2.13%
Allowed Amount PMPY IP Acute	\$1,491.52	\$1,672.06	12.10%	N/A	N/A
Allowed Amount PMPY OP Med	\$5,031.25	\$5,395.63	-0.27%	\$5,142.18	4.93%
Allowed Amount PMPY OP Facility Medical	\$2,941.75	\$3,206.30	0.75%	N/A	N/A
Allowed Amount PMPY Office Medical	\$1,183.50	\$1,237.08	8.55%	N/A	N/A
Allowed Amount PMPY OP Laboratory	\$295.70	\$297.91	3.60%	N/A	N/A
Allowed Amount PMPY OP Radiation	\$652.32	\$708.07	-0.08%	N/A	N/A
Out of Pocket PMPY Medical	\$982.59	\$1,017.96	16.57%	\$954.79	6.62%
Allowed Amount PMPY Rx	\$3,786.94	\$4,414.55	36.10%	\$2,495.58	76.89%
Out of Pocket PMPY Rx	\$299.76	\$316.74	0.00%	N/A	N/A

High Cost Claimants (Apr 2025 - Mar 2026)

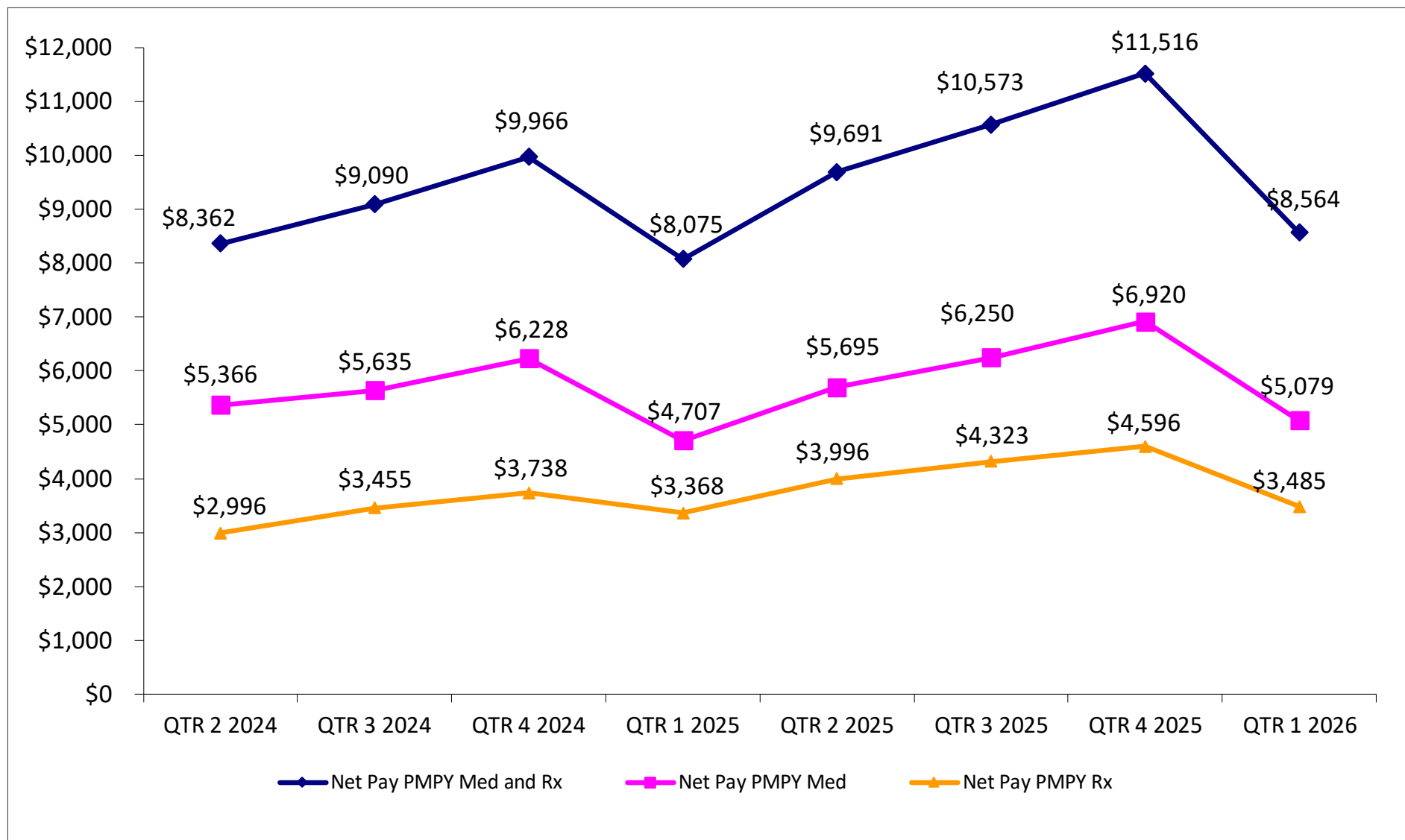


Claim Costs

Claims costs include Incurred Medical and Pharmacy (Rx) Claims Cost for the most recent rolling year.

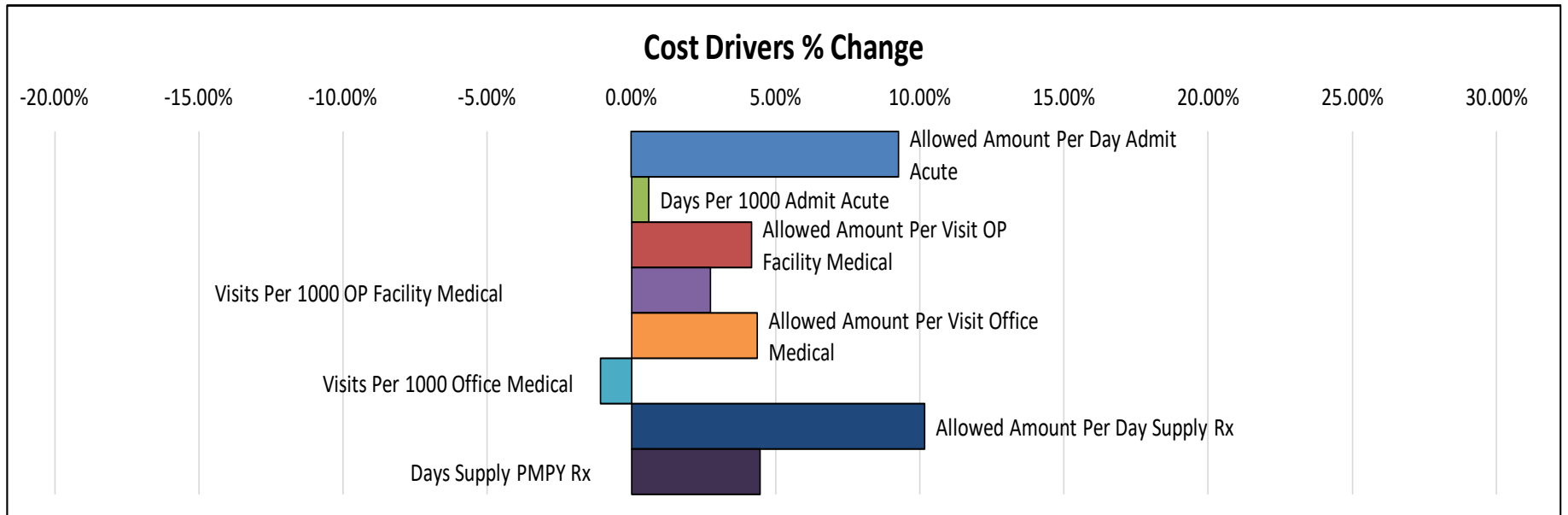


PMPY Costs as Calculated at the end of each Quarter



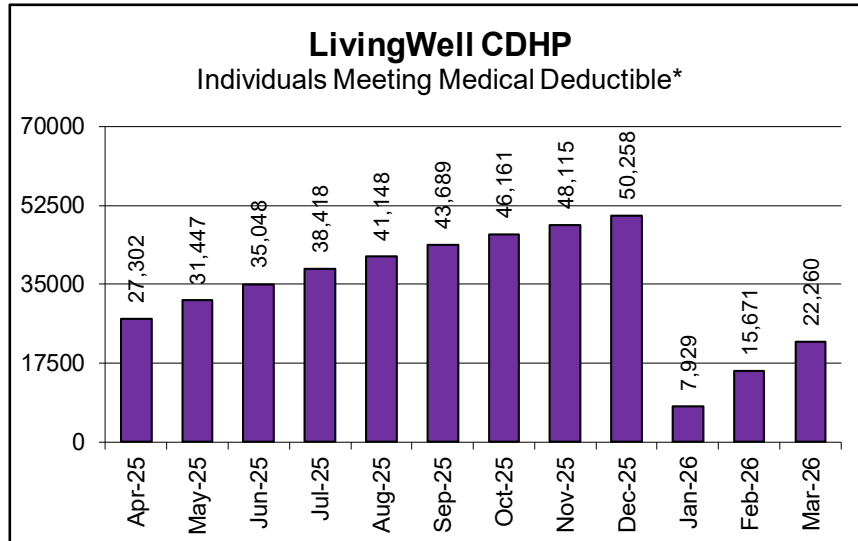
Cost Drivers

Cost Driver Support Table	Apr 2024 - Mar 2025	Apr 2025 - Mar 2026	% Change
Allowed Amount Per Day Admit Acute	\$6,157.25	\$6,784.96	9.25%
Days Per 1000 Admit Acute	249.69	251.22	0.61%
Allowed Amount Per Visit OP Facility Medical	\$1,767.13	\$1,843.77	4.16%
Visits Per 1000 OP Facility Medical	1,663.93	1,710.67	2.73%
Allowed Amount Per Visit Office Medical	\$136.30	\$142.52	4.36%
Visits Per 1000 Office Medical	8,680.92	8,588.55	-1.08%
Allowed Amount Per Day Supply Rx	\$5.59	\$6.22	10.16%
Days Supply PMPY Rx	677.78	709.48	4.47%



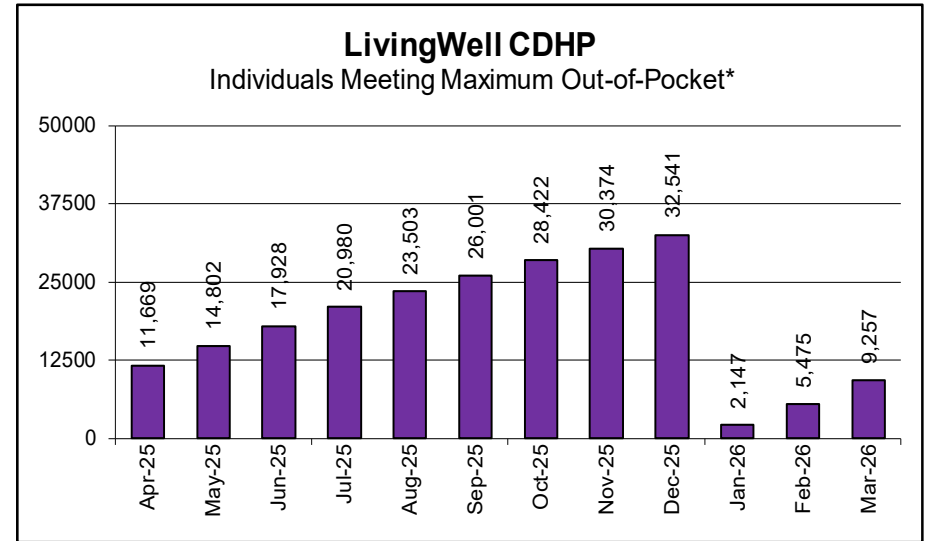
Analysis of Individuals and Families Meeting Their Deductibles & Maximum Out-of-Pocket LivingWell CDHP

The following details the number of individuals and families by Health Plan that met their deductible and Maximum Out-of-Pocket for the latest rolling year. This report is based on Incurred Medical and Pharmacy Claims.



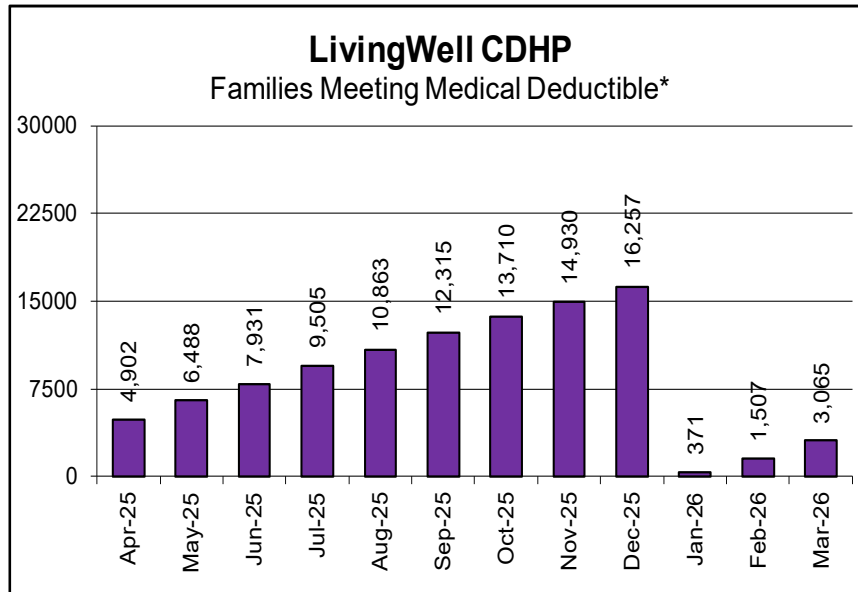
*2020-2025 LivingWell CDHP Individual Deductible is \$1500

*2026 LivingWell CDHP Individual Deductible is \$1550



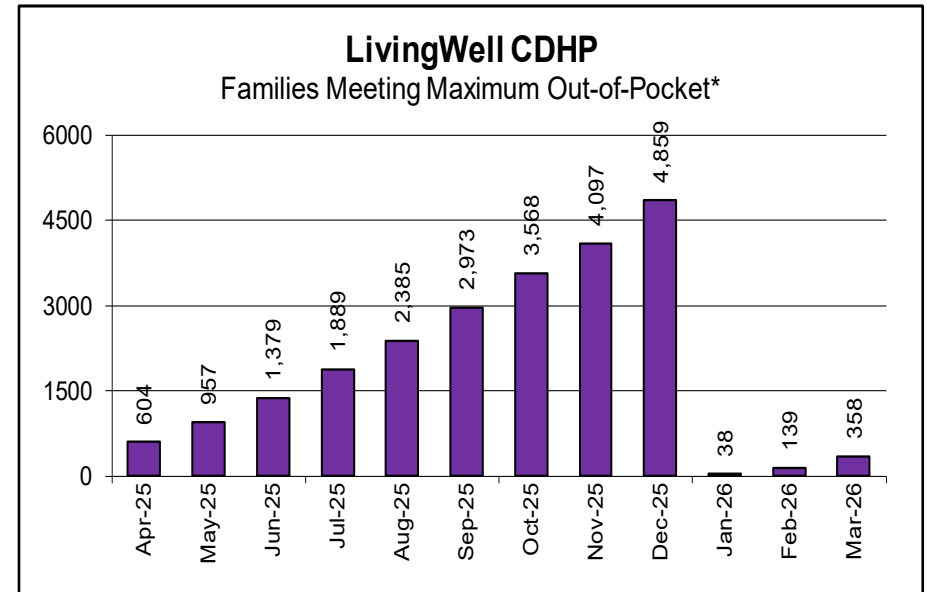
*2020-2025 LivingWell CDHP Individual Maximum Out of Pocket is \$3000

*2026 LivingWell CDHP Individual Maximum Out of Pocket is \$3150



*2020-2025 LivingWell CDHP Family Deductible is \$2,750

*2026 LivingWell CDHP Family Deductible is \$2,900

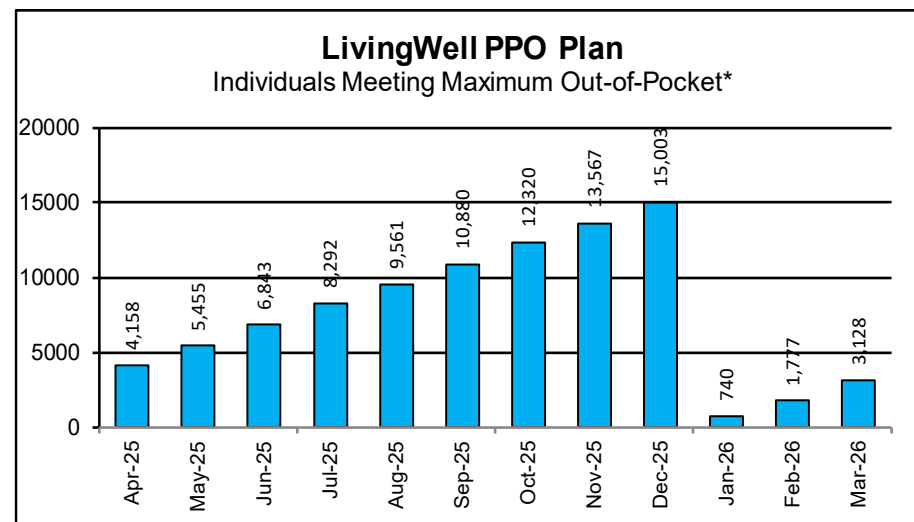
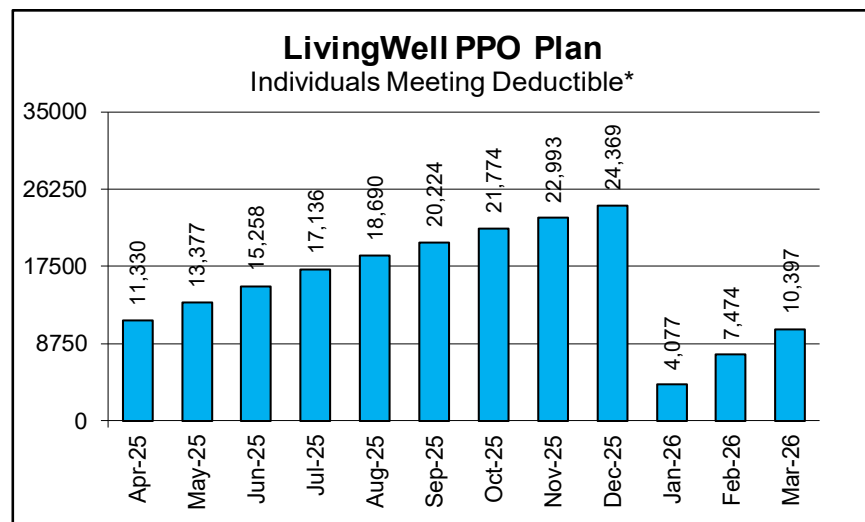


*2020-2025 LivingWell CDHP Family Maximum Out of Pocket is \$5,750

*2026 LivingWell CDHP Family Maximum Out of Pocket is \$6,050

Analysis of Individuals and Families Meeting Their Deductibles & Maximum Out-of-Pocket LivingWell PPO

The following details the number of individuals and families by Health Plan that met their deductible and Maximum Out-of-Pocket for the latest rolling year. This report is based on Incurred Medical and Pharmacy Claims.

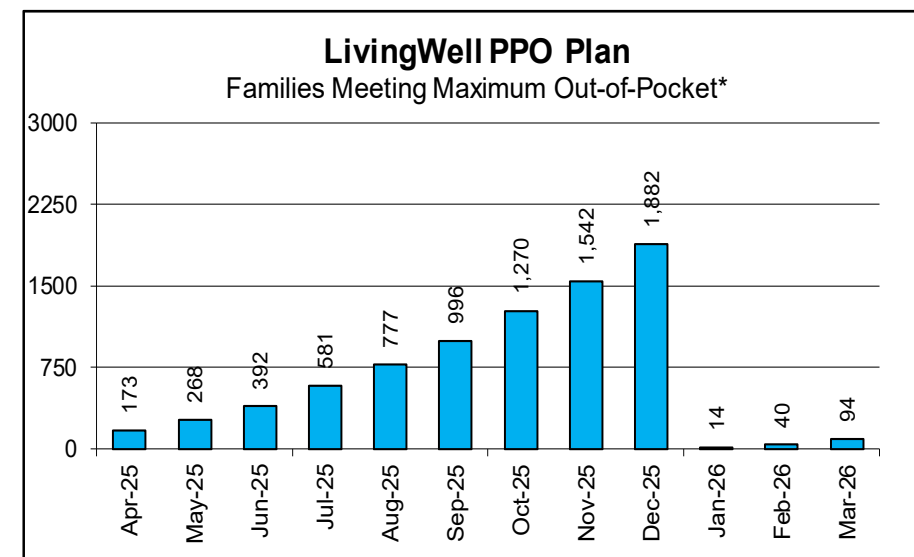
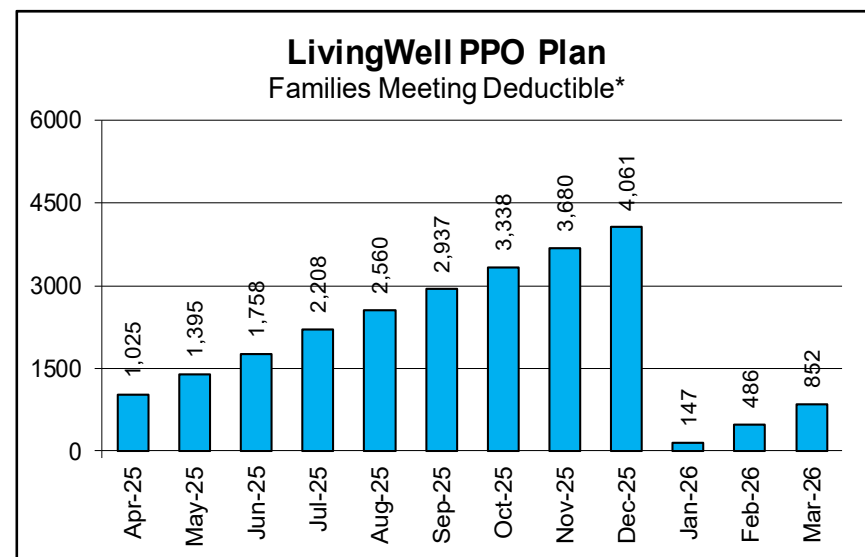


*2020-2025 LW PPO Individual Deductible is \$1,000

*2026 LW PPO Individual Deductible is \$1,050

*2020-2025 LW PPO Individual Maximum Medical Out of Pocket is \$3,000

*2026 LW PPO Individual Maximum Medical Out of Pocket is \$3,150



*2020-2025 LW PPO Family Deductible is \$1,750

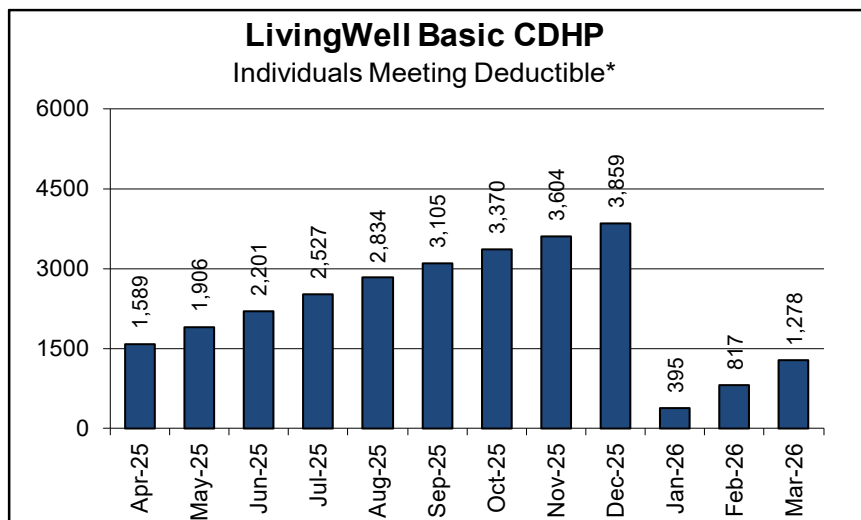
*2026 LW PPO Family Deductible is \$1,850

*2020-2025 LW PPO Family Maximum Medical Out of Pocket is \$5,750

*2026 LW PPO Family Maximum Medical Out of Pocket is \$6,050

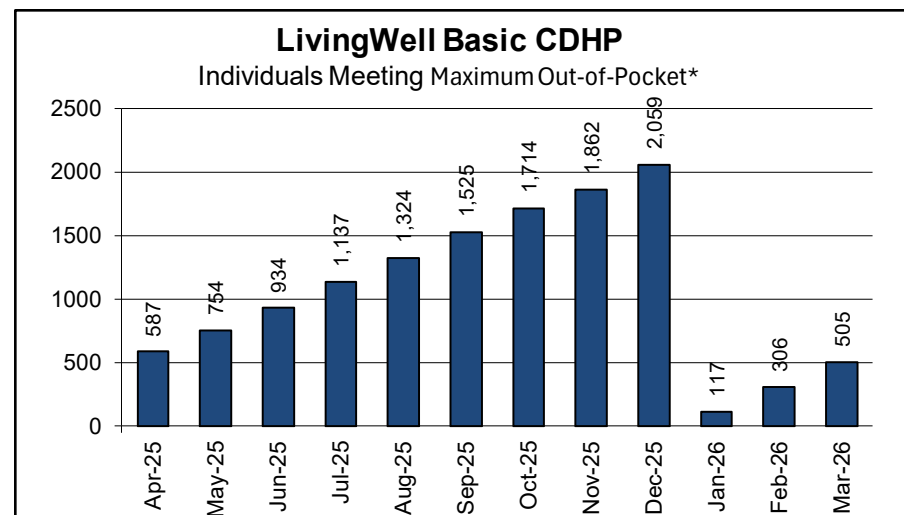
Analysis of Individuals and Families Meeting Their Deductibles & Maximum Out-of-Pocket LivingWell Basic CDHP

The following details the number of individuals and families by Health Plan that met their deductible and Maximum Out-of-Pocket for the latest rolling year. This report is based on Incurred Medical and Pharmacy Claims.



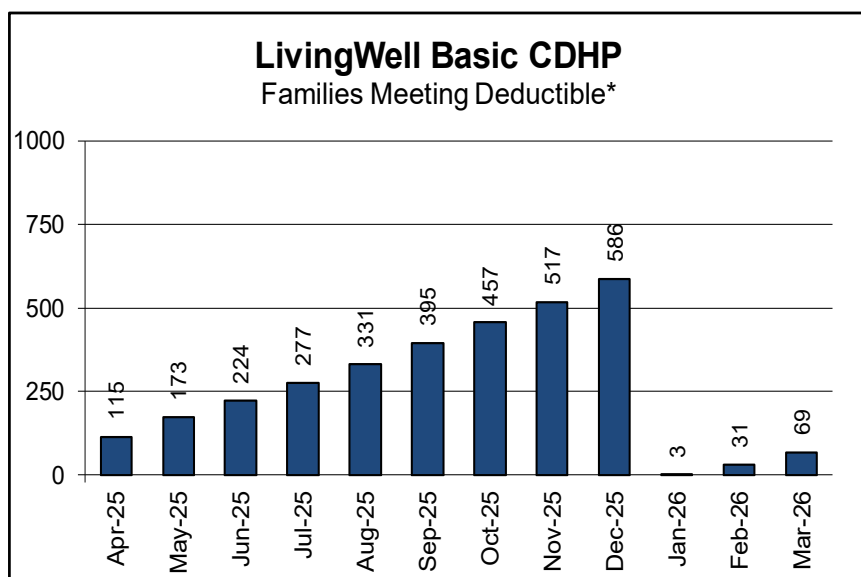
*2020-2025 LW Basic CDHP Individual Deductible is \$2,000

*2026 LW Basic CDHP Individual Deductible is \$2,100



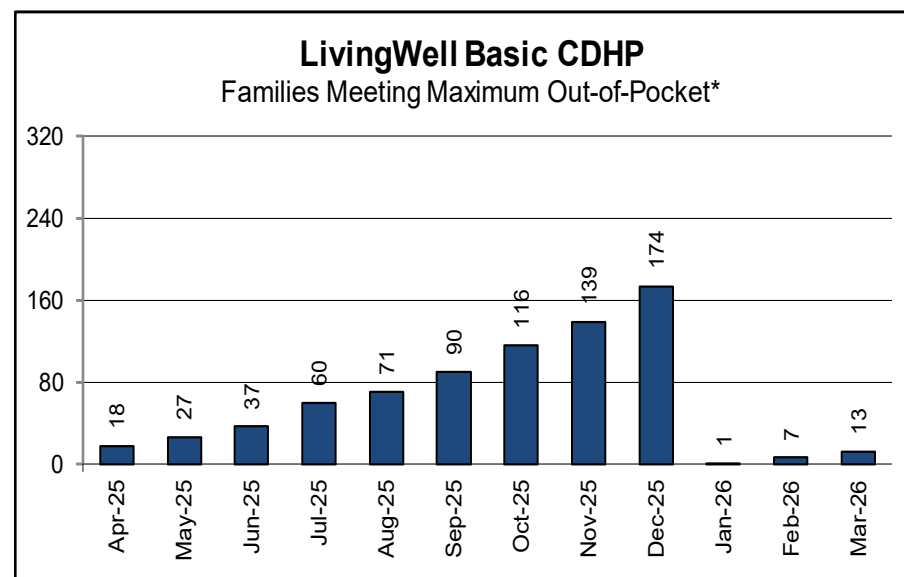
*2020-2025 LW Basic CDHP Individual Maximum Out of Pocket is \$4,000

*2026 LW Basic CDHP Individual Maximum Out of Pocket is \$4,200



*2020-2025 LW Basic CDHP Family Deductible is \$3,750

*2026 LW Basic CDHP Family Deductible is \$3,950

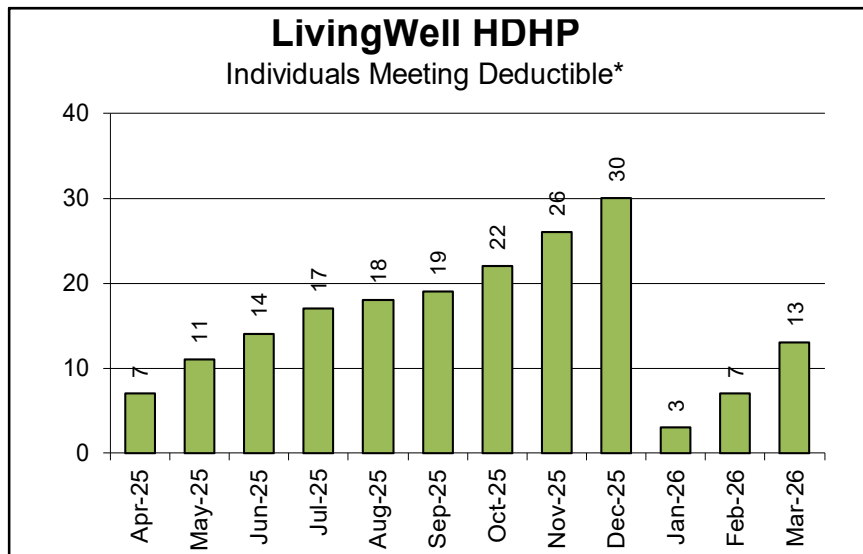


*2020-2025 LW Basic CDHP Family Maximum Out of Pocket is \$7,750

*2026 LW Basic CDHP Family Maximum Out of Pocket is \$8,200

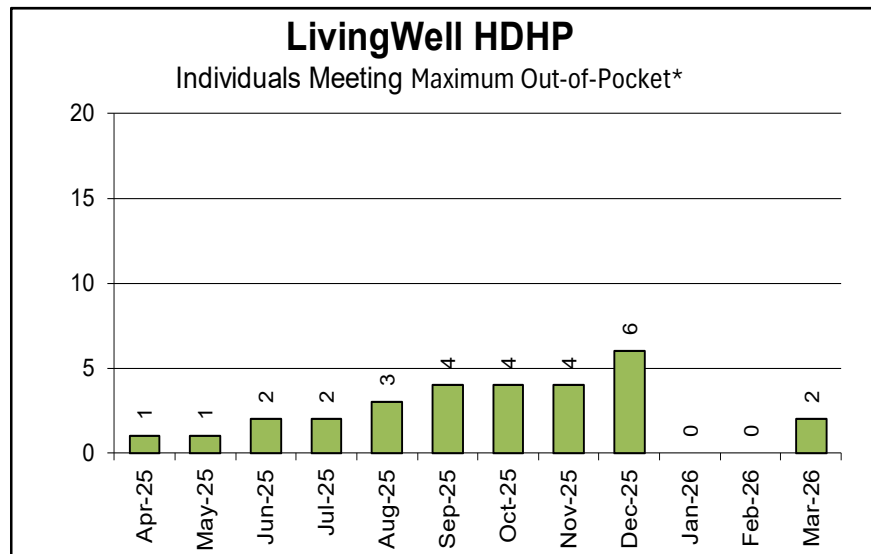
Analysis of Individuals and Families Meeting Their Deductibles & Maximum Out-of-Pocket LivingWell HDHP

The following details the number of individuals and families by Health Plan that met their deductible and Maximum Out-of-Pocket for the latest rolling year. This report is based on Incurred Medical and Pharmacy Claims.



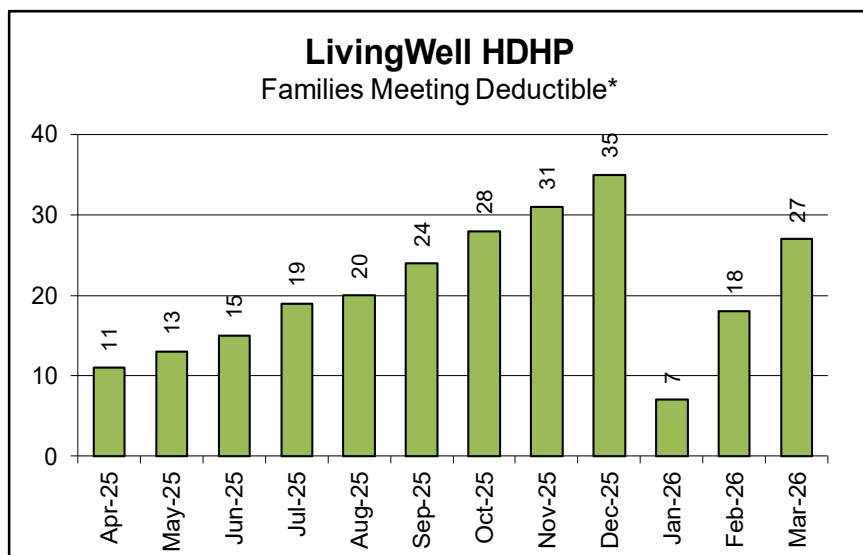
*2025 LW HDHP Individual Deductible is \$2,000

*2026 LW HDHP Individual Deductible is \$2,100



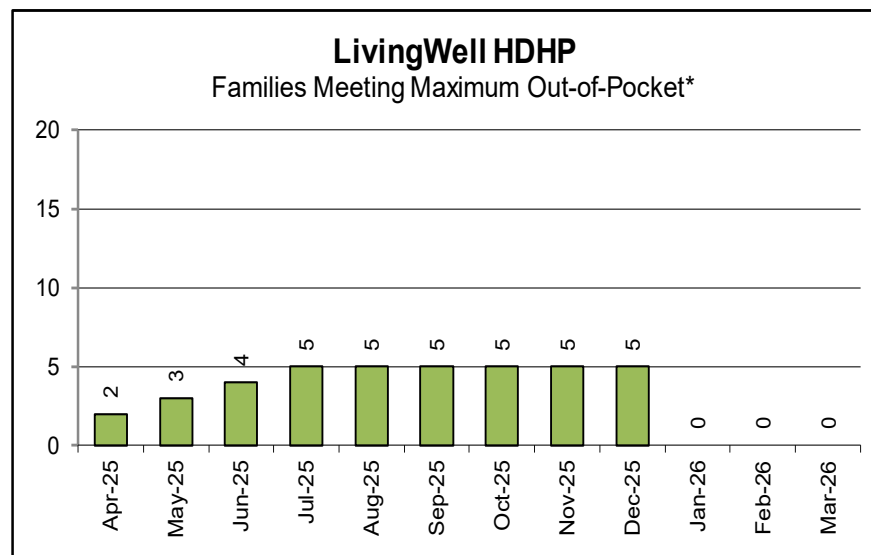
*2025 LW HDHP Individual Maximum Out of Pocket is \$8,050

*2026 LW HDHP Individual Maximum Out of Pocket is \$8,300



*2025 LW HDHP Family Deductible is \$4,000

*2026 LW HDHP Family Deductible is \$4,200



*2025 LW HDHP Family Maximum Out of Pocket is \$16,100

*2026 LW HDHP Family Maximum Out of Pocket is \$16,650

Prescription Drug Utilization

The following Top 25 Drug Analysis is based on Incurred Pharmacy Claims from March 2026.

Prev Rank	Curr Rank	Product Name	Brand/Generic	Therapeutic Class General	Net Pay Rx	Net Pay Rx as Pct of All Drugs	Scripts Rx	Net Pay Per Day Supply Rx	Patients
1	1	MOUNJARO	Single source brand	Hormones & Synthetic Subst	\$12,506,361	19.7%	11,259	\$492	10,175
2	2	OZEMPIC	Multisource generic	Hormones & Synthetic Subst	\$5,006,536	7.9%	4,588	\$905	4,334
4	3	WEGOVY	Single source brand	Hormones & Synthetic Subst	\$3,924,413	6.2%	3,941	\$984	3,965
3	4	DUPIXENT	Multisource generic	Immunosuppressants	\$3,899,969	6.1%	714	\$3,255	661
5	5	RINVOQ	Single source brand	Immunosuppressants	\$2,151,444	3.4%	227	\$5,242	223
6	6	VRAYLAR	Single source brand	Central Nervous System	\$1,168,868	1.8%	641	\$1,887	613
10	7	UBRELVY	Single source brand	Central Nervous System	\$1,156,671	1.8%	1,091	\$1,068	1,072
7	8	TRIKAFTA	Multisource generic	Respiratory Tract Agents	\$1,145,110	1.8%	37	\$31,511	34
9	9	JARDIANCE	Single source brand	Hormones & Synthetic Subst	\$1,071,382	1.7%	1,662	\$566	1,644
12	10	OTEZLA	Single source brand	Enzyme Inhibitors	\$929,740	1.5%	128	\$7,262	127
8	11	BIMZELX AUTOINJECTOR	Single source brand	Immunosuppressants	\$922,276	1.5%	62	\$13,452	61
11	12	KESIMPTA SENSOREADY PEN	Single source brand	Antineoplastic Agents	\$820,566	1.3%	55	\$15,309	51
16	13	COSENTYX	Single source brand	Immunosuppressants	\$780,745	1.2%	65	\$11,972	60
24	14	ZEPBOUND PEN	Single source brand	Hormones & Synthetic Subst	\$718,340	1.1%	1,048	\$703	951
13	15	FARXIGA	Single source brand	Hormones & Synthetic Subst	\$668,159	1.1%	1,106	\$604	1,100
14	16	VERZENIO	Single source brand	Antineoplastic Agents	\$663,856	1.0%	38	\$16,729	33
17	17	STRENSIQ	Single source brand	Enzymes	\$552,047	0.9%	6	\$135,117	4
15	18	XARELTO	Multisource brand, generic	Blood Form/Coagul Agents	\$540,467	0.9%	552	\$961	552
19	19	DESCOVY	Single source brand	Anti-Infective Agents	\$530,206	0.8%	138	\$3,992	127
18	20	RYBELSUS	Single source brand	Hormones & Synthetic Subst	\$507,025	0.8%	443	\$1,140	424
20	21	ELIQUIS	Single source brand	Blood Form/Coagul Agents	\$483,412	0.8%	1,061	\$439	1,037
#N/A	22	BIKTARVY	Single source brand	Anti-Infective Agents	\$455,156	0.7%	71	\$7,002	65
#N/A	23	XYWAV	Single source brand	Central Nervous System	\$455,121	0.7%	26	\$19,590	23
21	24	NURTEC ODT	Single source brand	Central Nervous System	\$450,566	0.7%	335	\$1,372	308
#N/A	25	ORENCIA CLICKJECT AUTOINJECTOR	Single source brand	Immunosuppressants	\$422,703	0.7%	51	\$8,798	46

* "Product Name" includes all Strengths/Formula of a Drug

Prescription Drug Utilization(*continued*)

In summary, the top 25 drugs represent 7.60% of total scripts and 66.04% of total Pharmacy expenditures.

Summary	Net Pay Rx	Scripts Rx	Days Supply Rx
Top Drugs	\$41,931,141	29,345	17,138
All Product Names	\$63,495,953	386,094	378,829
Top Drugs as Pct of All Drugs	66.04%	7.60%	4.52%

Prescription Drug Programs		Apr 2024 - Mar 2025	Apr 2025 - Mar 2026	% Change
Mail Order	Discount Off AWP % Rx	56.23%	56.99%	1.35%
	Scripts Generic Efficiency Rx	99.04%	99.15%	0.11%
Retail	Discount Off AWP % Rx	38.55%	37.88%	-1.74%
	Scripts Generic Efficiency Rx	99.26%	99.42%	0.16%
Total	Discount Off AWP % Rx	45.34%	45.53%	0.41%
	Scripts Generic Efficiency Rx	99.20%	99.34%	0.13%
	Scripts Maint Rx % Mail Order	33.92%	38.31%	12.93%

Utilization

The top 25 clinical conditions based on Total Incurred Medical Claims for March 2026.

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	Prevent/Admin Hlth Encounters	\$26,365,626	\$43,155	\$26,321,199	0.00	0.00	1012.85	1.28	71,011	\$371.29
2	2	Chemotherapy Encounters	\$15,976,346	\$1,623,659	\$14,352,688	0.45	5.83	1.98	0.01	537	\$29,751.11
3	3	Signs/Symptoms/Oth Cond, NEC	\$12,104,836	\$1,552,479	\$10,511,101	0.89	6.97	469.30	12.57	41,668	\$290.51
4	4	Osteoarthritis	\$11,389,454	\$324,569	\$11,060,698	0.06	6.00	162.16	0.51	8,280	\$1,375.54
5	5	Pregnancy without Delivery	\$10,713,296	\$8,205,633	\$2,507,304	0.40	3.67	100.90	10.77	3,432	\$3,121.59
6	6	Cardiac Arrhythmias	\$9,764,308	\$2,339,395	\$7,424,091	0.61	2.49	41.16	2.50	3,336	\$2,926.95
8	7	Coronary Artery Disease	\$8,919,967	\$5,507,391	\$3,412,442	1.68	4.37	29.54	1.57	2,410	\$3,701.23
9	8	Arthropathies/Joint Disord NEC	\$8,334,337	\$386,159	\$7,947,461	0.21	7.50	718.89	7.50	23,962	\$347.81
10	9	Spinal/Back Disord, Low Back	\$8,058,521	\$2,743,700	\$5,293,266	0.59	3.05	514.96	4.53	14,452	\$557.61
7	10	Infections, NEC	\$7,494,143	\$6,651,839	\$833,441	0.10	2.86	99.01	3.10	9,126	\$821.19
13	11	Respiratory Disord, NEC	\$6,674,072	\$2,060,287	\$4,583,437	0.28	7.37	70.17	10.46	8,979	\$743.30
12	12	Gastroint Disord, NEC	\$6,607,815	\$1,164,282	\$5,425,951	0.98	3.44	117.11	21.05	11,685	\$565.50
11	13	Condition Rel to Tx - Med/Surg	\$6,550,964	\$3,993,142	\$2,534,354	1.23	5.71	6.82	2.32	1,673	\$3,915.70
15	14	Cancer - Breast	\$5,921,587	\$9,075	\$5,896,566	0.04	7.67	19.47	0.00	1,292	\$4,583.27
14	15	Newborns, w/w/o Complication	\$5,749,248	\$5,553,894	\$195,355	9.02	3.02	8.78	0.31	872	\$6,593.17
16	16	Neurological Disorders, NEC	\$5,238,808	\$1,826,215	\$3,391,459	0.58	6.21	60.91	1.74	3,803	\$1,377.55
20	17	Cerebrovascular Disease	\$4,969,265	\$3,493,591	\$1,381,624	1.47	6.37	7.07	1.93	805	\$6,173.00
17	18	Cholecystitis/Cholelithiasis	\$4,921,019	\$1,353,504	\$3,567,515	0.67	2.98	3.94	2.47	661	\$7,444.81
18	19	Diabetes	\$4,706,415	\$1,112,124	\$3,401,499	1.63	5.02	253.88	1.65	20,493	\$229.66
19	20	Spinal/Back Disord, Ex Low	\$4,630,141	\$915,400	\$3,714,620	0.22	3.07	481.14	3.25	12,094	\$382.85
22	21	Urinary Tract Calculus	\$3,865,178	\$270,522	\$3,594,656	0.43	2.59	21.48	5.67	1,576	\$2,452.52
21	22	Cardiovasc Disord, NEC	\$3,862,873	\$608,570	\$3,247,134	0.34	7.35	76.38	10.65	7,339	\$526.35
#N/A	23	Fracture/Disloc - Upper Extrem	\$3,247,642	\$232,420	\$3,012,491	0.07	7.80	70.66	6.15	2,738	\$1,186.14
24	24	Mental Hlth - Sub Use Disorder	\$3,225,972	\$2,238,357	\$979,907	1.53	10.06	38.35	1.35	1,530	\$2,108.48
23	25	Radiation Therapy Encounters	\$2,958,279	\$42	\$2,958,237	0.00	0.00	1.46	0.00	148	\$19,988.37

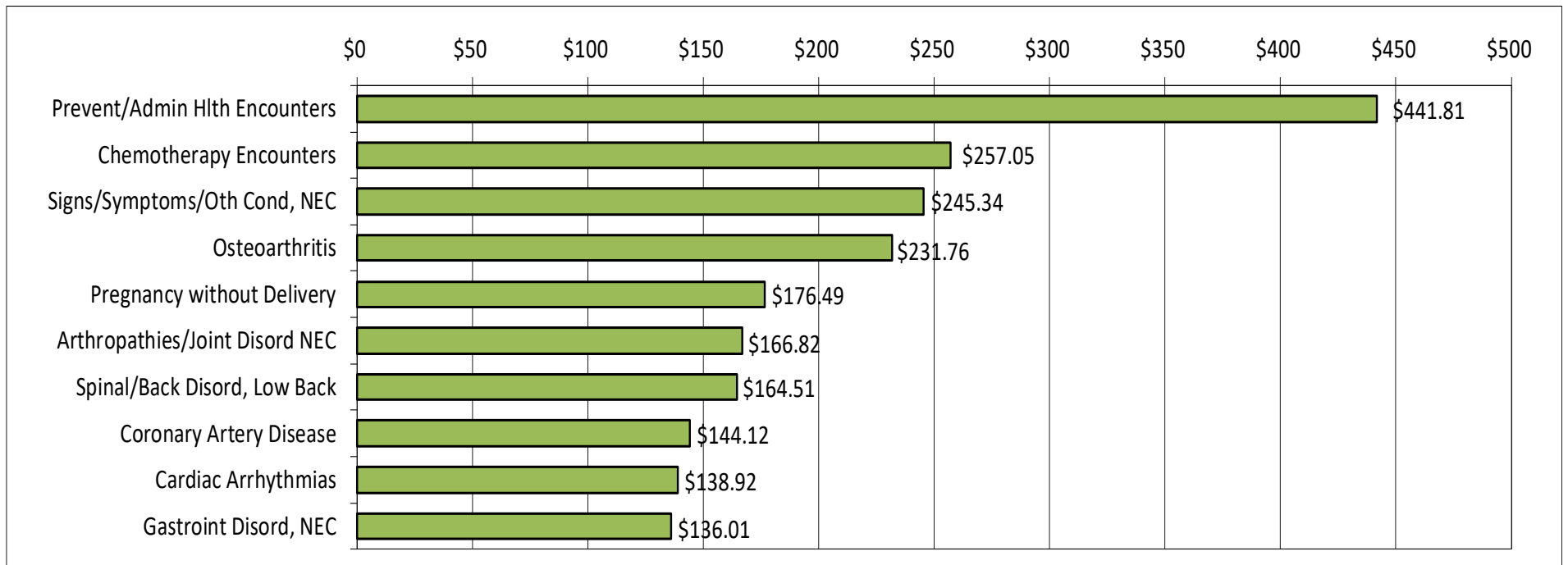
Note: Medical Payments represent only the payments made for the specific condition.

Utilization *(continued)*

In Summary ,the top clinical conditions represent more than 58.63% of total Paid Medical 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	\$192,250,112	\$54,209,405	\$137,548,494	23.50	4.86	4,388.36	113.33
All Clinical Conditions	\$327,904,907	\$92,029,849	\$235,103,585	51.85	4.26	9,745.41	233.24
Top Clinical Conditions as Pct of All Clinical Conditions	58.63%	58.90%	58.51%	45.32%	113.93%	45.03%	48.59%

Top 10 Clinical Conditions by PMPY Net Pay Medical



Appendix A

The Department of Employee Insurance (DEI) is pleased to provide an analysis of the Kentucky Employees' Health Plan for members of the Kentucky Group Health Insurance Board (KGHIB).

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.

This report is compiled using Advantage Suite, which is DEI's health insurance information management system. Merative warehouses enrollment and claims data on behalf of the KEHP. Enrollment data is provided by DEI while claims data is provided by KEHP's Medical and Pharmacy administrators.

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 and dropping dependents, marriage, divorce, Medicare eligibility, etc. Therefore, Advantage Suite is dealing with a fluid enrollment base. During 2021, Advantage Suite processed enrollment information for a total of 286,425 members as well as 8,140,128 claims (3,881,180 Medical claims and 4,258,948 prescriptions). When dealing with such large numbers it is impossible to tag every claim to a corresponding group, 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 Advantage Suite.

Appendix B—Definitions

- **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.
- **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.
- **Employee** represents an individual eligible to participate in KEHP as a retiree, or by being employed by one of the agencies that participate with KEHP (example: state employee, school board, quasi agency, etc.). Employee may also be referred to as “planholder” or “contracts”. Please note that Advantage Suite deals with Cross-Reference plans uniquely. Although there are in fact two “employees” Advantage Suite can only designate the planholder as an employee. Therefore, the Cross-Reference spouse is considered a dependent and all claims and utilization data related to that spouse is counted as a “member”.
- **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.
- **Incurred Claims** refers to paid amounts for claims that were incurred in a specified timeframe.
- **High Cost Claimants** refers to patients with claims \$50,000 or more.
- **IP** refers to inpatient procedures and/or claims.
- **LOS** refers to length of stay of an acute admission.
- **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.
- **Member** includes all employees plus any dependents that are covered through the KEHP. Members may also be referred to as “covered lives”.
- **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.
- **Norms (Allowed Amount with Norms or Recent US)** refer to the benchmark representing Allowed Amount PMPY for the total US population based on 2020 MarketScan data, adjusted for age and gender of the eligibility population.
- **OP** refers to outpatient procedures and/or claims.
- **Paid Claims** specify the paid amount for claims regardless of when the claims may have been incurred.
- **Patients** is the unique count of members who received facility, professional, or pharmacy services.
- **Patients Rx** is the unique count of members who had a prescription filled (but not necessarily picked up).
- **Plan** is LivingWell Basic CDHP, LW High Deductible Plan, LivingWell PPO and LivingWell CDHP.
- **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.
- **Scripts Rx** is the number of prescriptions filled based on the Rx Count field, which is generally equal to the number of original or replacement pharmacy claims minus the number of voided pharmacy claims.