

# Health Insurance Program Monthly Reports



Prepared for:

**Kentucky Group Health Insurance  
Board Members**

**June 2026**

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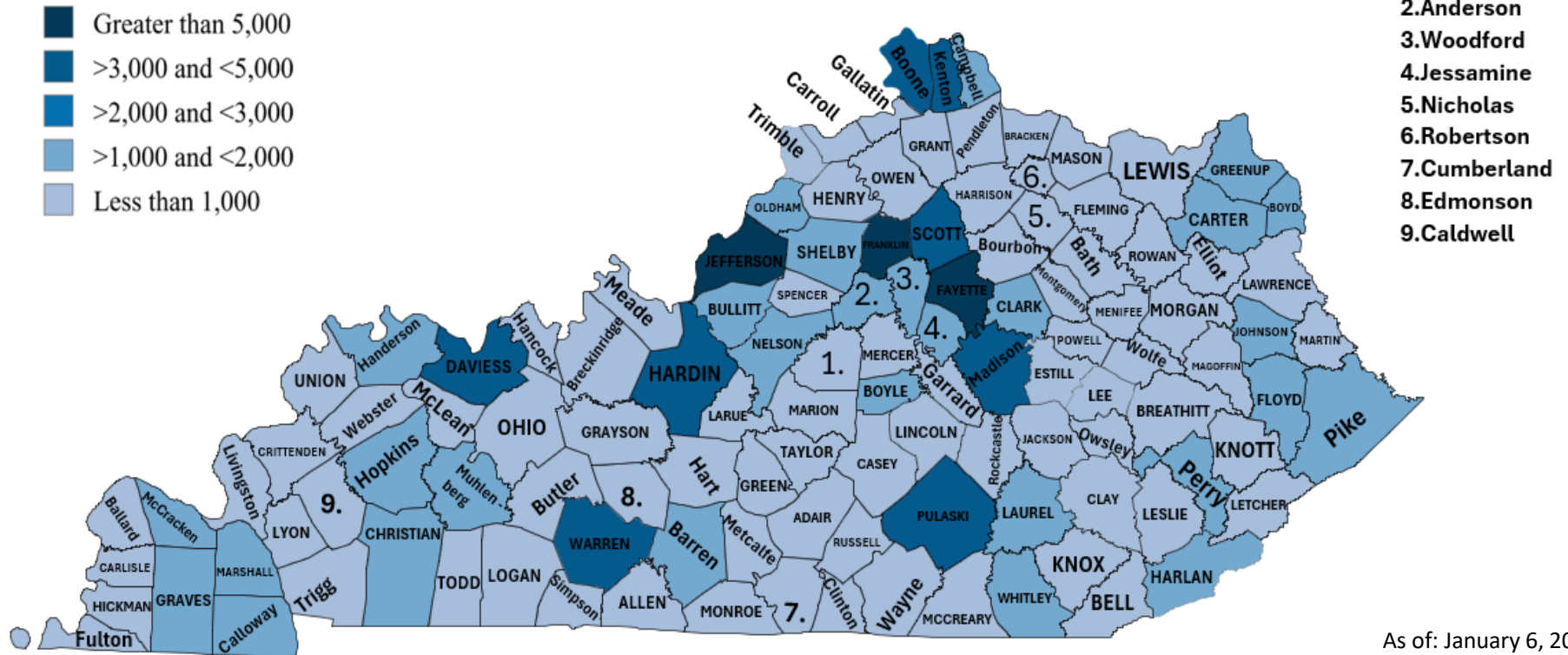
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Paid data as of: April 2026  
Incurred data as of: January 2026

## Rolling Year Enrollment & LivingWell Promise Fulfillment

| Enrollment        | Feb 2024 - Jan 2025 | Feb 2025 - Jan 2026 | % Change | LivingWell Promise Fulfillment |              |         |
|-------------------|---------------------|---------------------|----------|--------------------------------|--------------|---------|
|                   |                     |                     |          | Period                         | YTD PY2026   | PY2025  |
|                   |                     |                     |          | Required                       | 145,136      | 144,921 |
|                   |                     |                     |          | Promise Complete               | 101,282      | 95,815  |
|                   |                     |                     |          | % Complete                     | 69.8%        | 66.1%   |
|                   |                     |                     |          | Castlight Registrations        | Planholders: | 138,123 |
|                   |                     |                     |          |                                | Dependents:  | 12,041  |
| Planholders (Avg) | 140,688             | 142,210             | 1.08%    |                                |              |         |
| Members (Avg)     | 261,599             | 265,514             | 1.50%    |                                |              |         |
| Family Size (Avg) | 1.86                | 1.87                | 0.41%    |                                |              |         |
| Member Age (Avg)  | 36.59               | 36.54               | -0.15%   |                                |              |         |

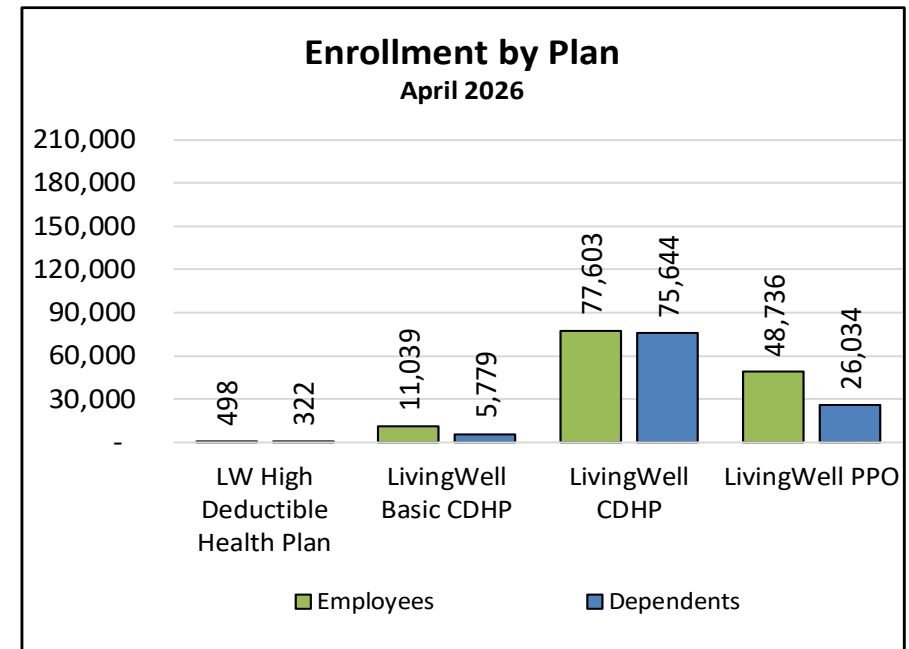
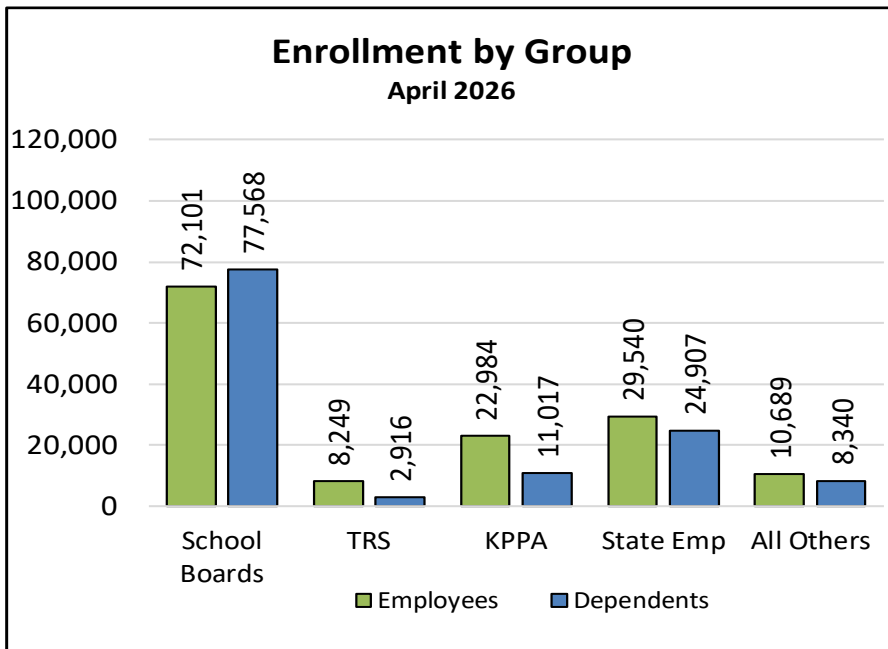
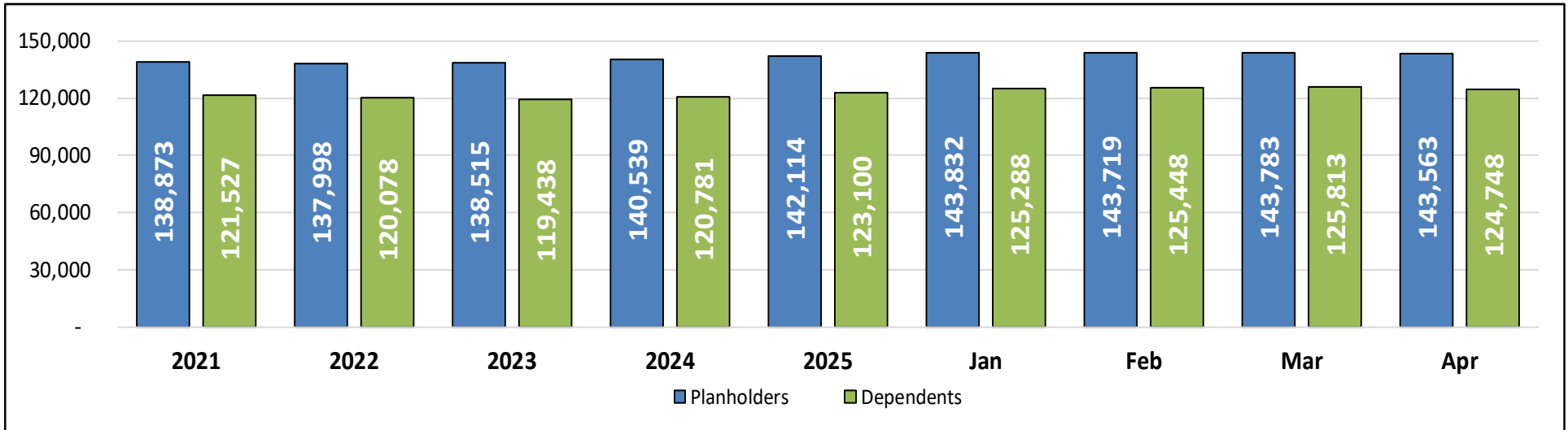
## Planholders by County



As of: January 6, 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 |
|-------------|---------|--------------------|------------------|------------------|-------------|-----------------|------------|
| Feb 2025    | 265,541 | \$168,172,594.38   | \$96,953,202.22  | \$71,219,392.16  | 704,743     | 332,812         | 360,525    |
| Mar 2025    | 265,750 | \$198,464,319.65   | \$115,797,884.84 | \$82,666,434.81  | 757,752     | 360,756         | 385,946    |
| Apr 2025    | 265,672 | \$202,696,103.85   | \$119,161,287.91 | \$83,534,815.94  | 726,610     | 351,112         | 363,780    |
| May 2025    | 265,634 | \$213,064,112.84   | \$124,301,473.47 | \$88,762,639.37  | 721,412     | 336,937         | 373,639    |
| Jun 2025    | 265,515 | \$226,718,349.98   | \$133,827,335.54 | \$92,891,014.44  | 731,504     | 353,298         | 364,880    |
| Jul 2025    | 264,752 | \$236,619,576.22   | \$142,276,390.14 | \$94,343,186.08  | 762,260     | 378,725         | 369,781    |
| Aug 2025    | 262,933 | \$221,991,545.40   | \$129,773,800.22 | \$92,217,745.18  | 710,474     | 341,768         | 357,168    |
| Sep 2025    | 262,780 | \$235,086,698.44   | \$137,095,615.47 | \$97,991,082.97  | 752,650     | 360,126         | 380,840    |
| Oct 2025    | 266,149 | \$256,877,677.44   | \$154,260,329.81 | \$102,617,347.63 | 798,945     | 390,834         | 396,191    |
| Nov 2025    | 266,198 | \$226,584,391.29   | \$134,171,835.56 | \$92,412,555.73  | 712,841     | 341,542         | 359,903    |
| Dec 2025    | 266,107 | \$274,159,577.59   | \$163,628,583.90 | \$110,530,993.69 | 804,356     | 379,899         | 412,857    |
| Jan 2026    | 269,118 | \$165,104,433.72   | \$94,494,167.99  | \$70,610,265.73  | 721,155     | 340,599         | 366,834    |

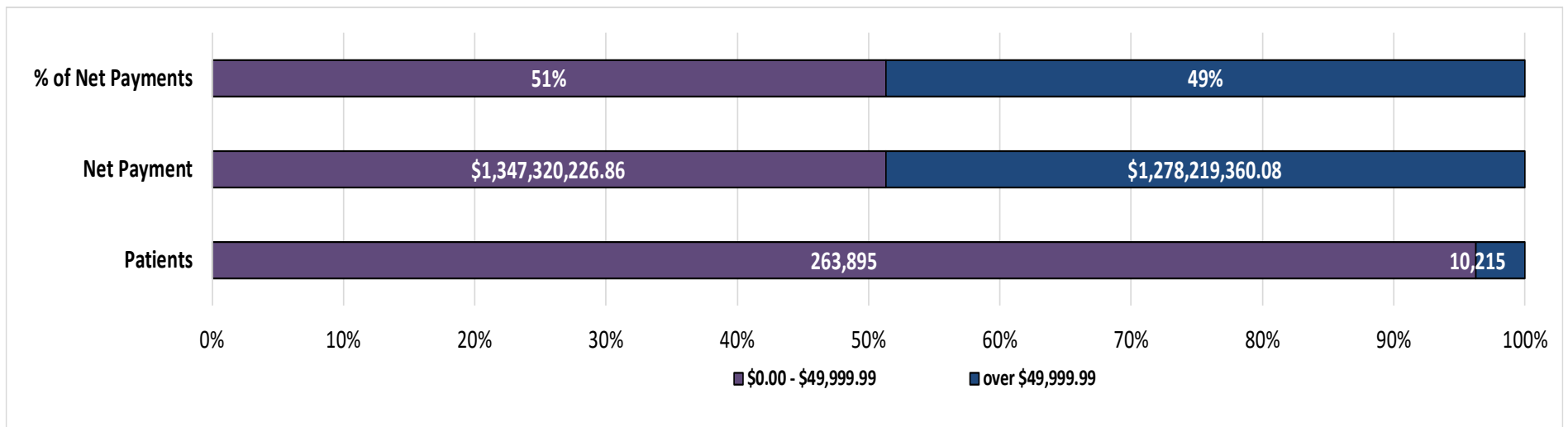
| Time Period         | Members | Total Medical and Rx Claims | Total Medical Claims | Total Rx Claims |
|---------------------|---------|-----------------------------|----------------------|-----------------|
| Feb 2024 - Jan 2025 | 261,599 | \$2,285,549,297             | \$1,432,965,365      | \$852,583,932   |
| Feb 2025 - Jan 2026 | 265,514 | \$2,650,752,813             | \$1,570,388,087      | \$1,080,364,726 |
| % Change (Roll Yrs) | 1.50%   | 15.98%                      | 9.59%                | 26.72%          |

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

## Allowed Claims and High Cost Claimants

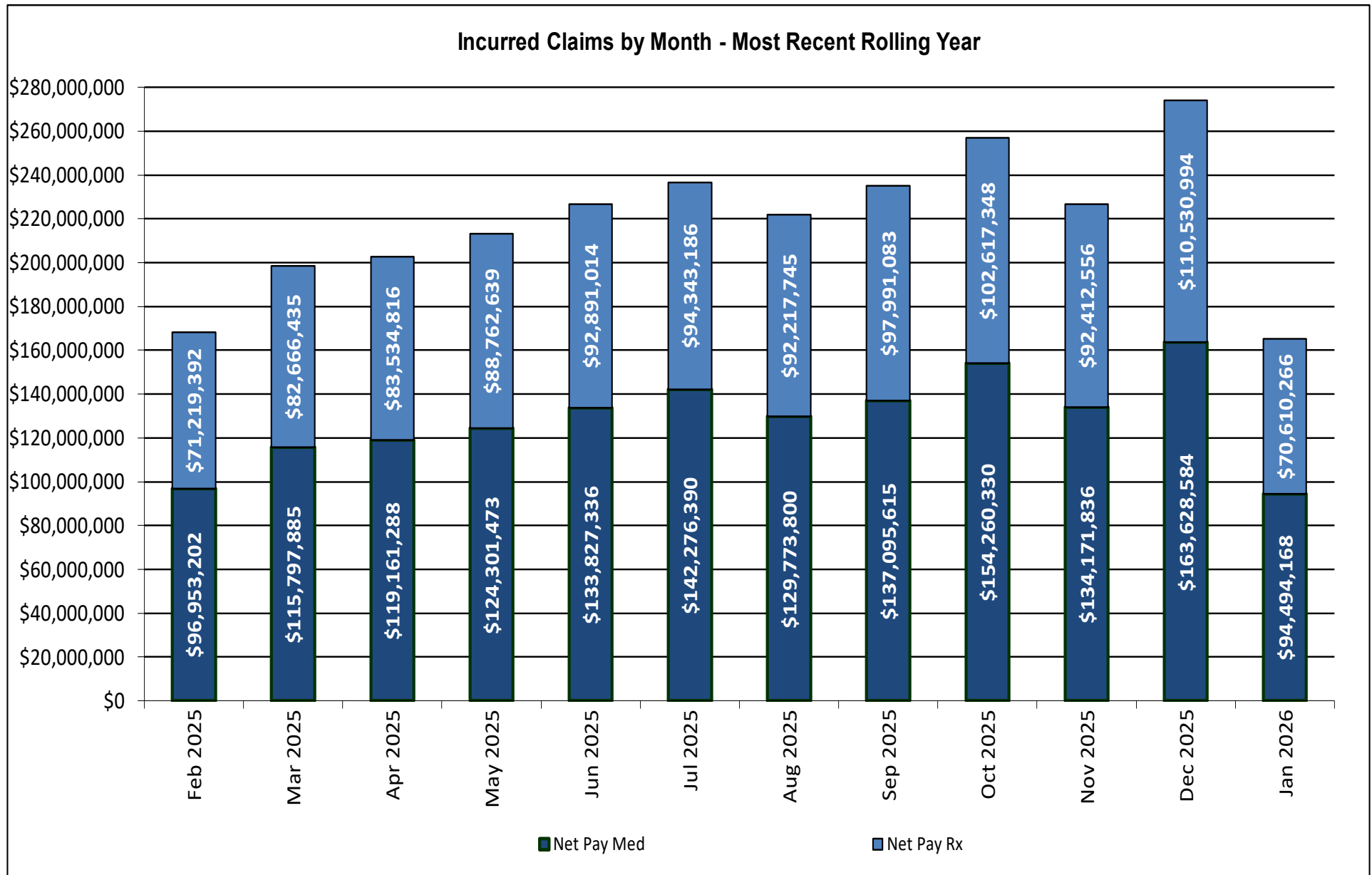
| Allowed Claims Cost PMPY with Norms     | Feb 2024 - Jan 2025 | Feb 2025 - Jan 2026 | % Change | Recent US Norms | Compared to Norm |
|-----------------------------------------|---------------------|---------------------|----------|-----------------|------------------|
| Allowed Amount PMPY Medical             | \$6,539.16          | \$6,984.00          | 6.80%    | \$6,617.57      | 5.54%            |
| Allowed Amount PMPY IP Acute            | \$1,495.90          | \$1,670.07          | 11.64%   | N/A             | N/A              |
| Allowed Amount PMPY OP Med              | \$5,029.74          | \$5,299.21          | 5.36%    | \$4,931.56      | 7.45%            |
| Allowed Amount PMPY OP Facility Medical | \$2,949.87          | \$3,134.05          | 6.24%    | N/A             | N/A              |
| Allowed Amount PMPY Office Medical      | \$1,181.31          | \$1,227.26          | 3.89%    | N/A             | N/A              |
| Allowed Amount PMPY OP Laboratory       | \$297.22            | \$296.53            | -0.23%   | N/A             | N/A              |
| Allowed Amount PMPY OP Radiation        | \$650.84            | \$696.00            | 6.94%    | N/A             | N/A              |
| Out of Pocket PMPY Medical              | \$991.05            | \$989.76            | -0.13%   | \$936.85        | 5.65%            |
| Allowed Amount PMPY Rx                  | \$3,668.82          | \$4,384.14          | 19.50%   | \$2,498.91      | 75.44%           |
| Out of Pocket PMPY Rx                   | \$271.33            | \$315.18            | 16.16%   | N/A             | N/A              |

## High Cost Claimants (Feb 2025 - Jan 2026)

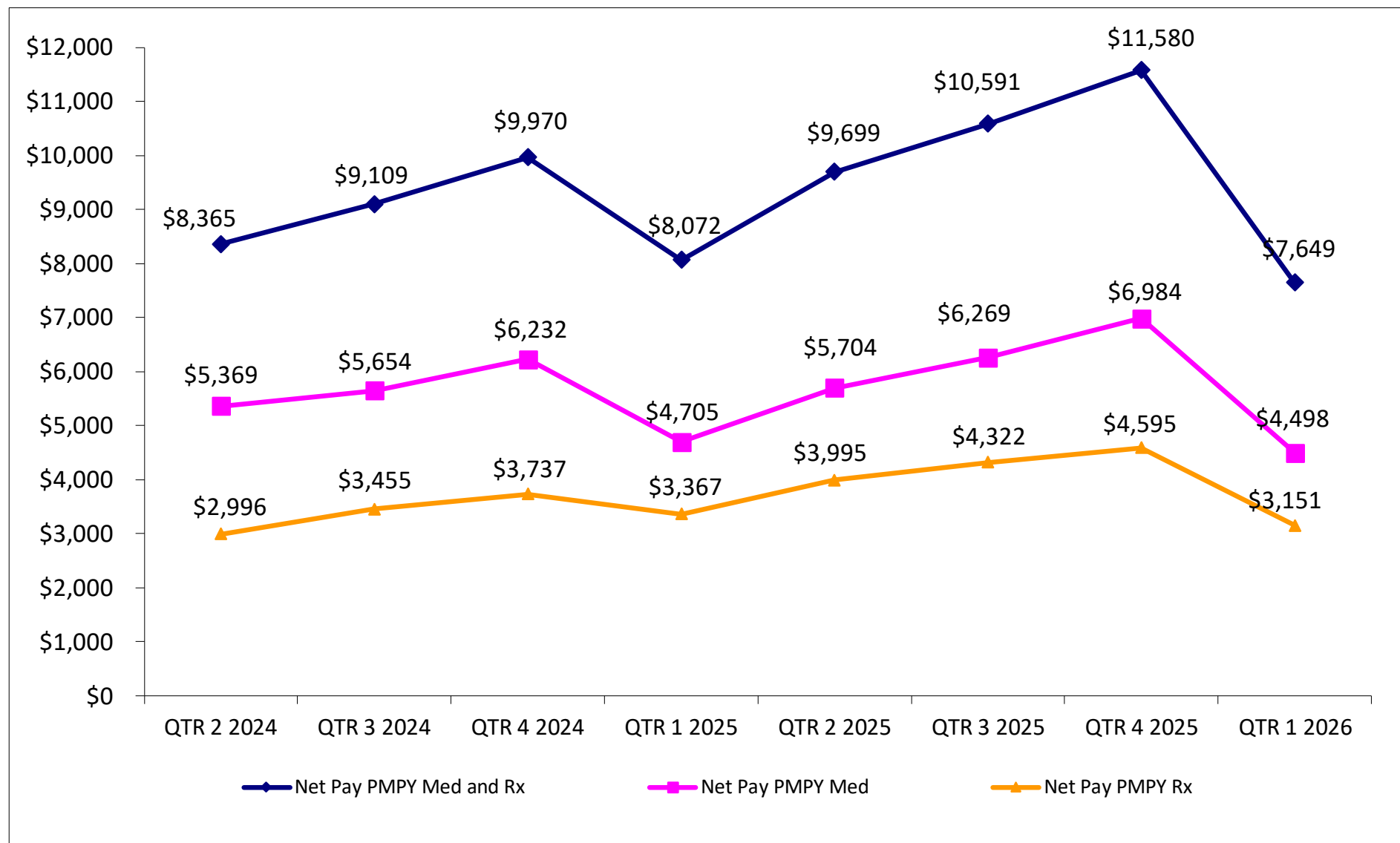


## Claim Costs

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

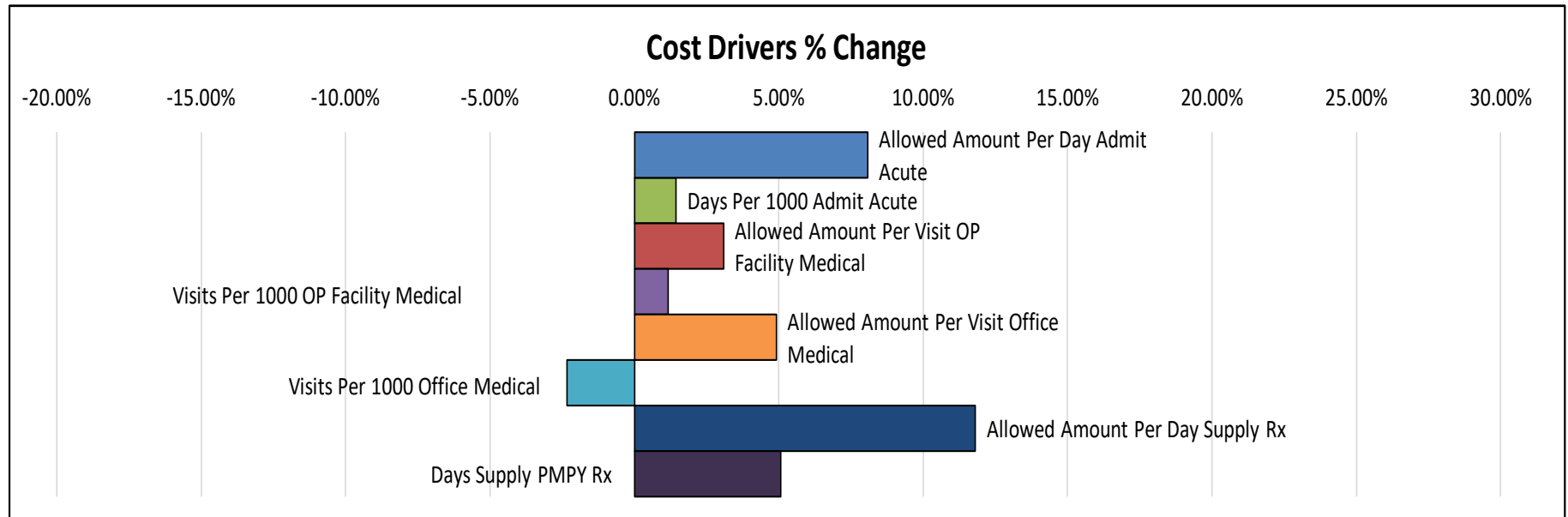


## PMPY Costs as Calculated at the end of each Quarter



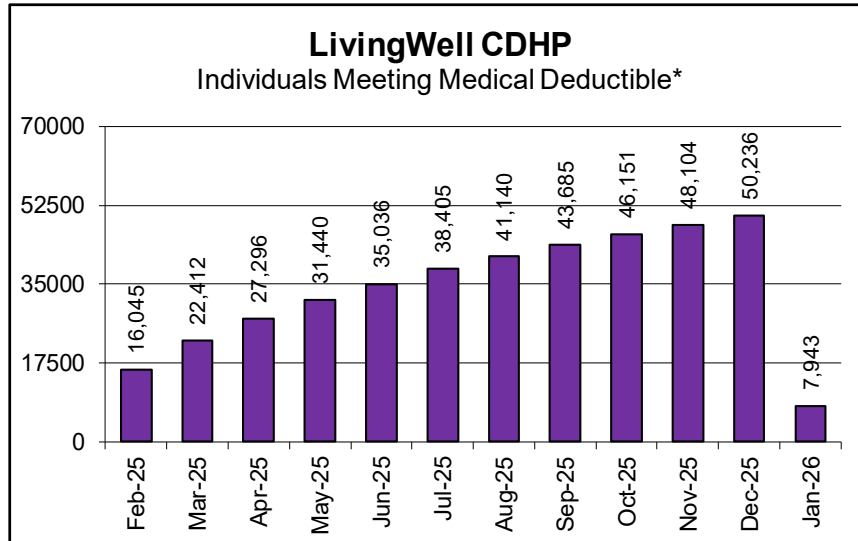
## Cost Drivers

| Cost Driver Support Table                    | Feb 2024 - Jan 2025 | Feb 2025 - Jan 2026 | % Change |
|----------------------------------------------|---------------------|---------------------|----------|
| Allowed Amount Per Day Admit Acute           | \$5,931.60          | \$6,452.21          | 8.07%    |
| Days Per 1000 Admit Acute                    | 251.40              | 255.08              | 1.44%    |
| Allowed Amount Per Visit OP Facility Medical | \$1,768.26          | \$1,824.45          | 3.08%    |
| Visits Per 1000 OP Facility Medical          | 1,667.16            | 1,686.80            | 1.16%    |
| Allowed Amount Per Visit Office Medical      | \$134.90            | \$141.85            | 4.90%    |
| Visits Per 1000 Office Medical               | 8,754.99            | 8,555.54            | -2.33%   |
| Allowed Amount Per Day Supply Rx             | \$5.47              | \$6.20              | 11.80%   |
| Days Supply PMPY Rx                          | 670.85              | 706.72              | 5.08%    |



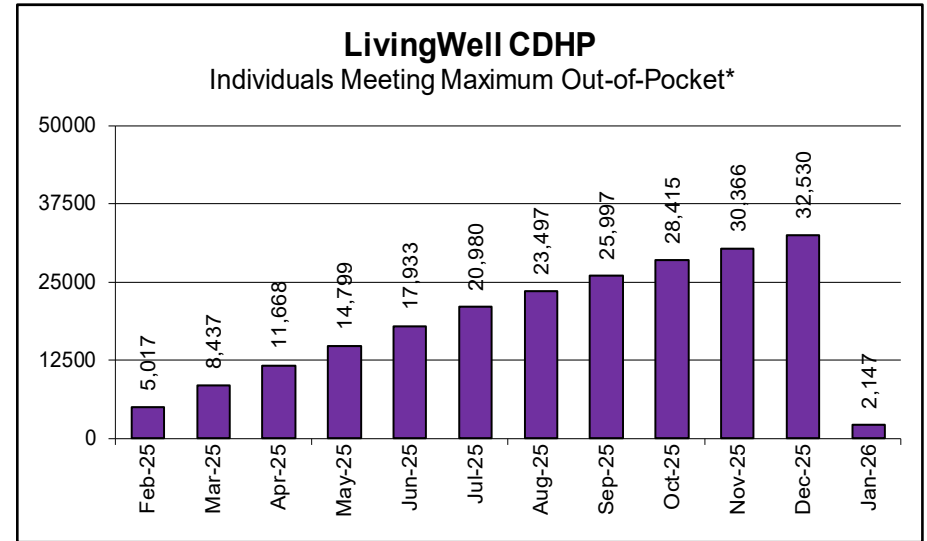
# Analysis of Individuals and Families Meeting Their Deductibles & Maximum Out-of-Pocket LivingWell CDHP

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.



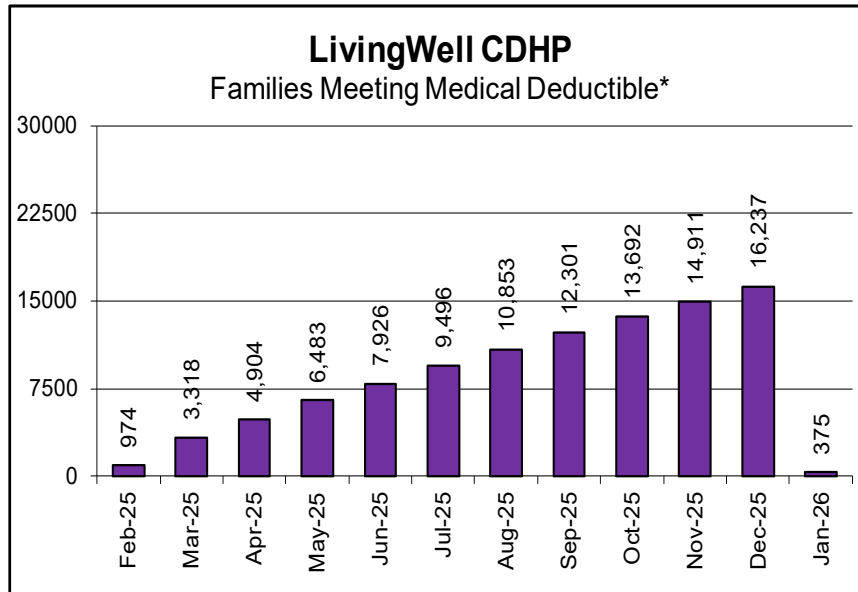
\*2020-2025 LivingWell CDHP Individual Deductible is \$1500

\*2026 LivingWell CDHP Individual Deductible is \$1550



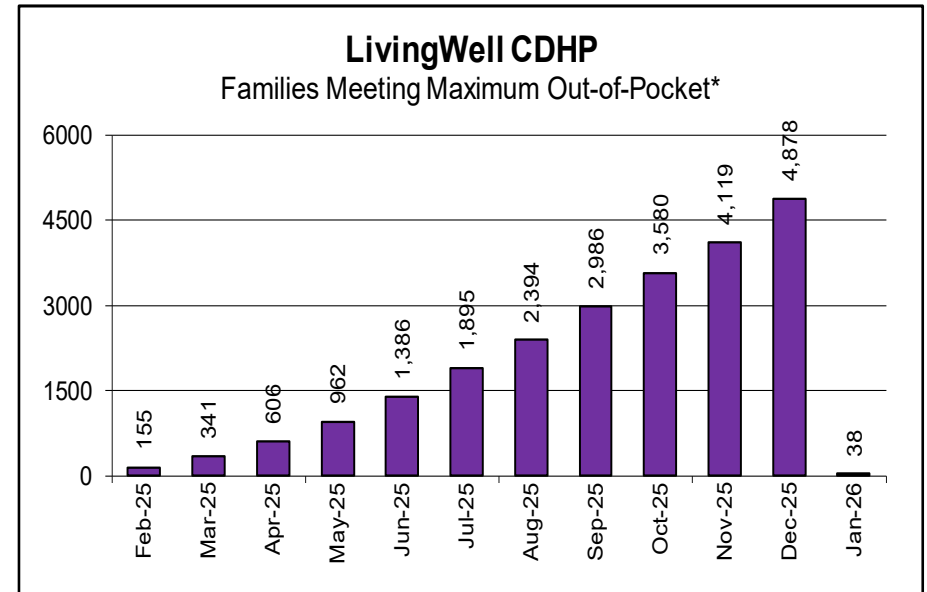
\*2020-2025 LivingWell CDHP Individual maximum Out of Pocket is \$3000

\*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

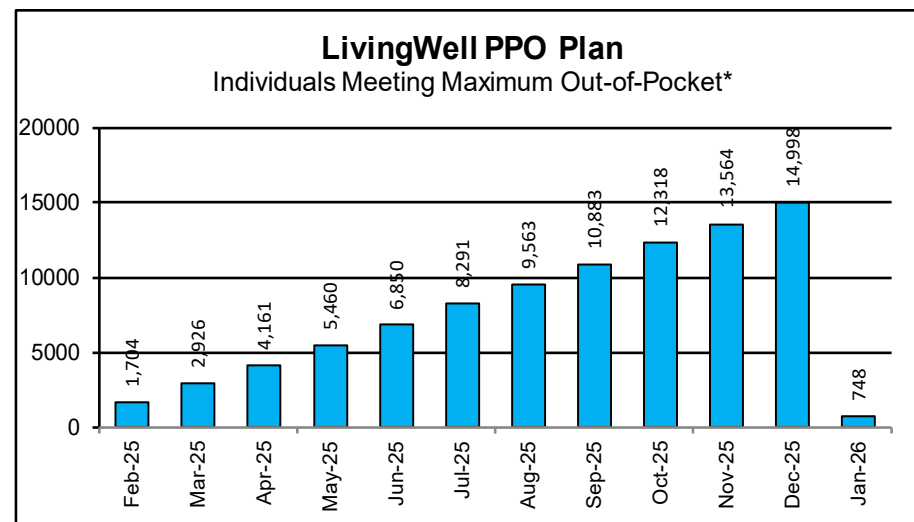
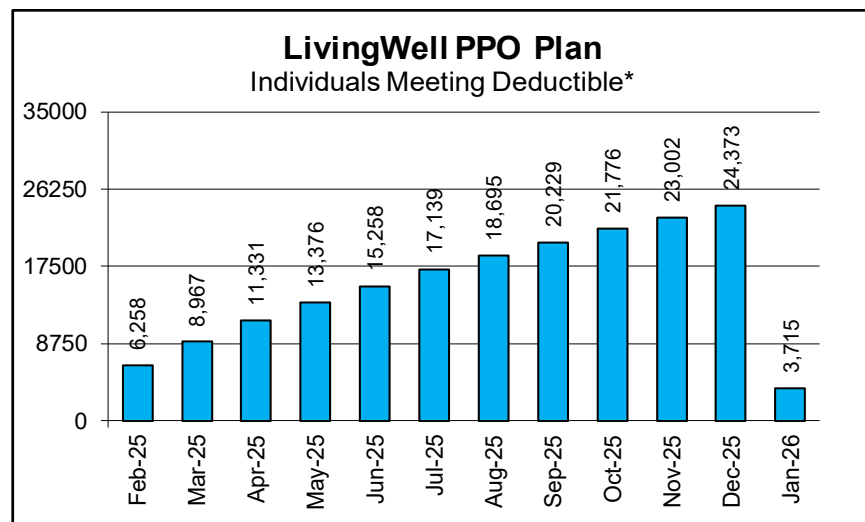


\*2020-2025 LivingWell CDHP Family Maximum Out of Pocket is \$5,750

\*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.

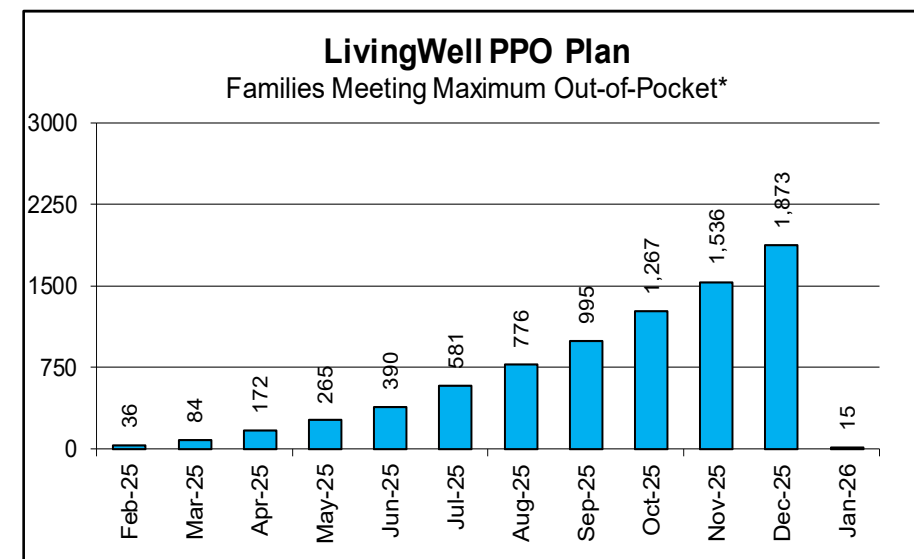
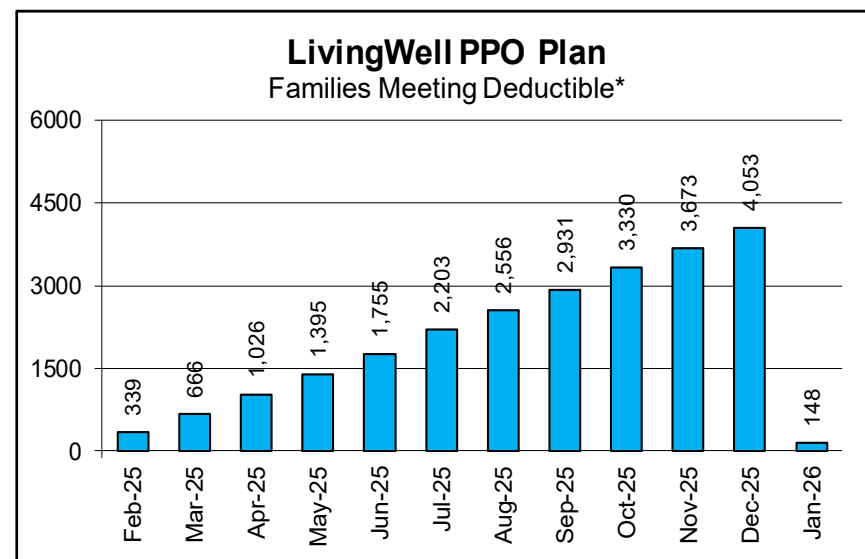


\*2020-2025 LW PPO Individual Deductible is \$1,000

\*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

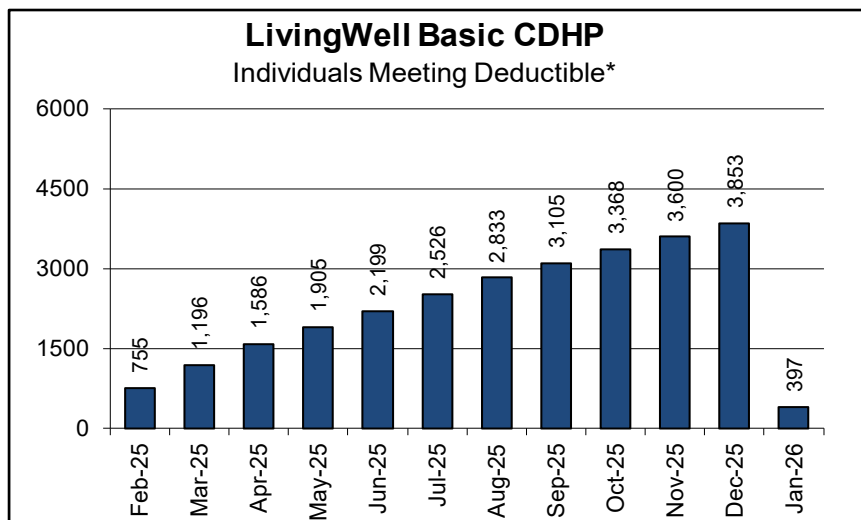
\*2026 LW PPO Family Deductible is \$1,850

\*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

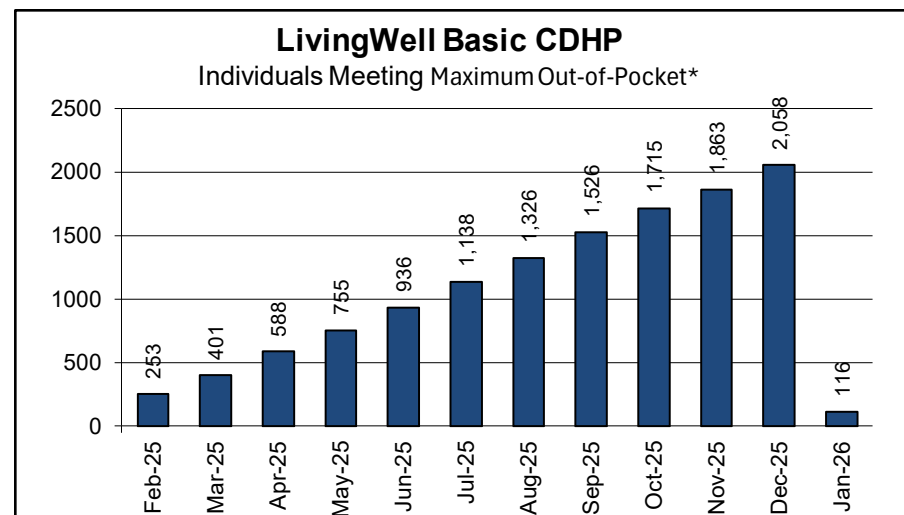
# Analysis of Individuals and Families Meeting Their Deductibles & Maximum Out-of-Pocket LivingWell Basic CDHP

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.



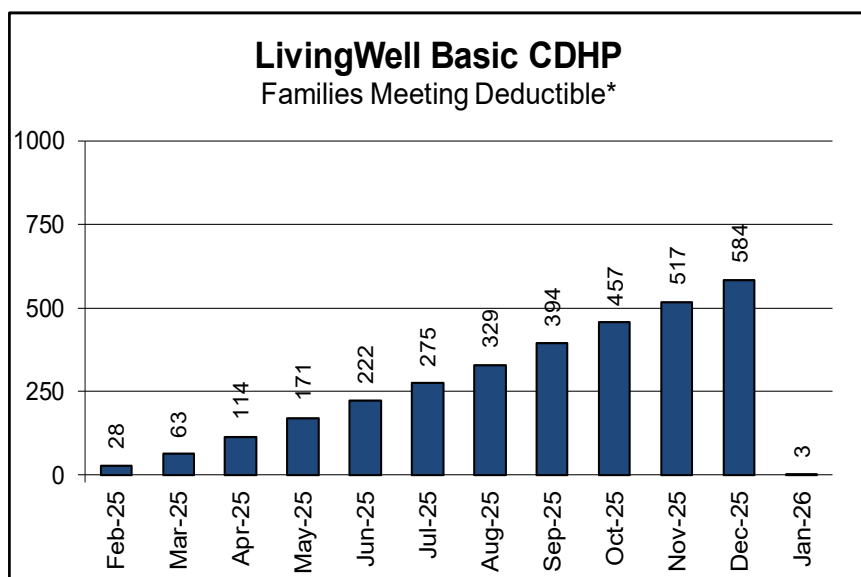
\*2020-2025 LW Basic CDHP Individual Deductible is \$2,000

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



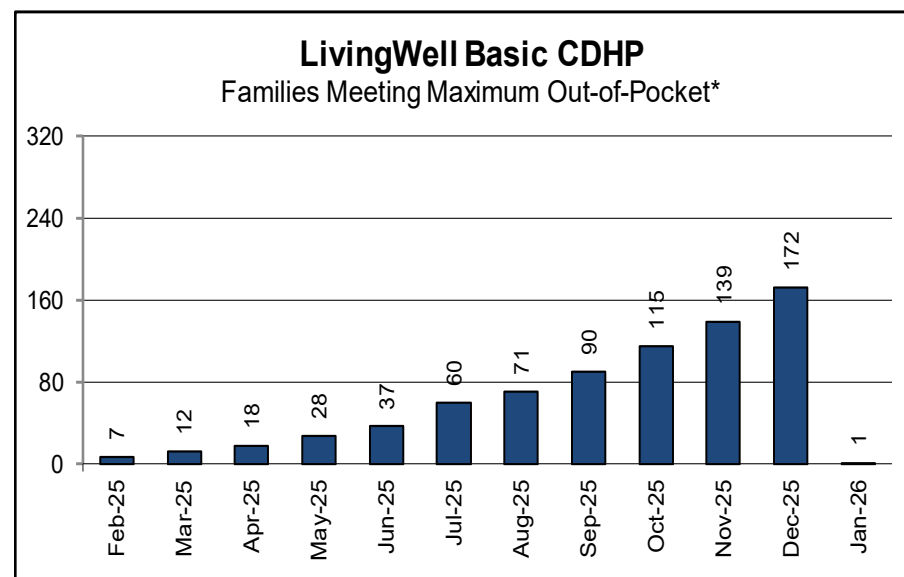
\*2020-2025 LW Basic CDHP Individual Maximum Out of Pocket is \$4,000

\*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

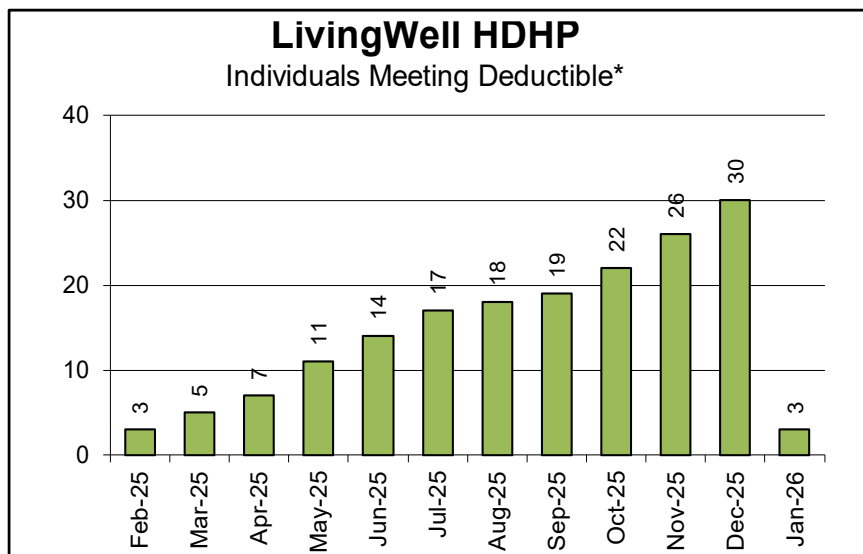


\*2020-2025 LW Basic CDHP Family Maximum Out of Pocket is \$7,750

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

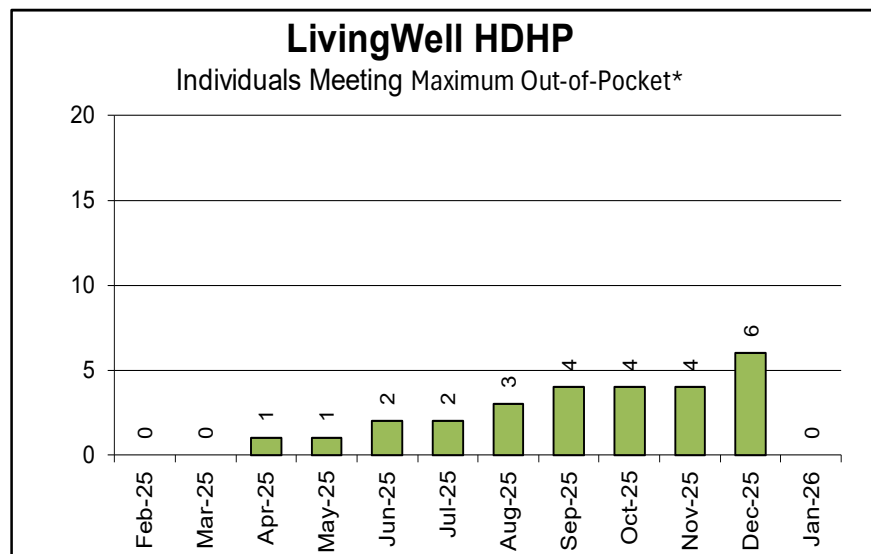
# Analysis of Individuals and Families Meeting Their Deductibles & Maximum Out-of-Pocket LivingWell HDHP

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.



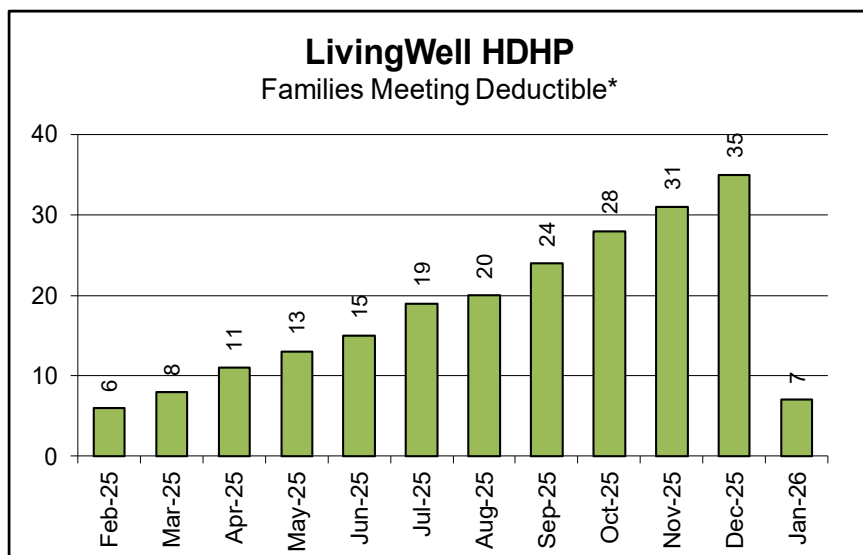
\*2025 LW HDHP Individual Deductible is \$2,000

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



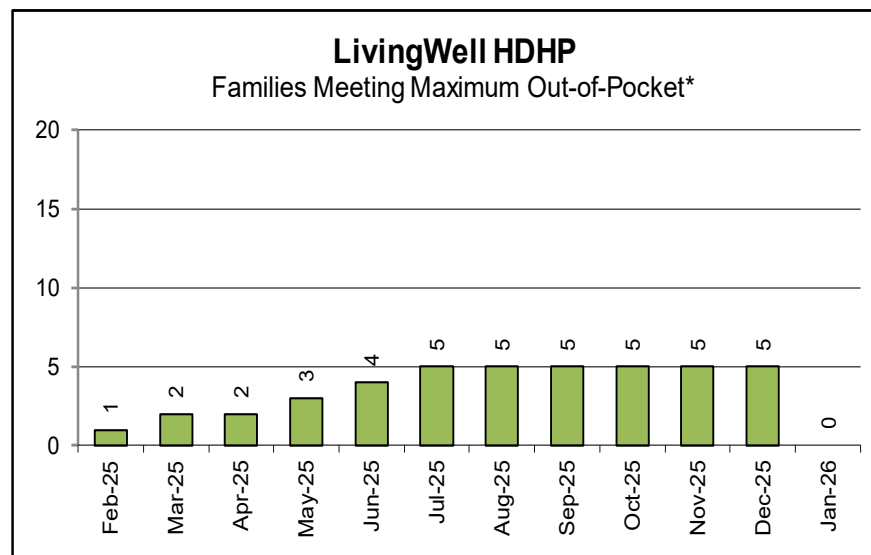
\*2025 LW HDHP Individual Maximum Out of Pocket is \$8,050

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



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

\*2025 LW HDHP Family Deductible is \$4,200



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

\*2025 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 Jan 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 |
|-----------|-----------|-------------------------|----------------------------|----------------------------|--------------|--------------------------------|------------|---------------------------|----------|
| 2         | 1         | MOUNJARO                | Single source brand        | Hormones & Synthetic Subst | \$10,947,895 | 20.1%                          | 10,033     | \$498                     | 9,332    |
| 3         | 2         | OZEMPIC                 | Multisource generic        | Hormones & Synthetic Subst | \$4,645,354  | 8.5%                           | 4,390      | \$668                     | 4,218    |
| 4         | 3         | DUPIXENT                | Multisource generic        | Immunosuppressants         | \$2,815,730  | 5.2%                           | 618        | \$3,013                   | 612      |
| 5         | 4         | RINVOQ                  | Single source brand        | Immunosuppressants         | \$1,843,848  | 3.4%                           | 202        | \$6,183                   | 209      |
| 1         | 5         | WEGOVY                  | Single source brand        | Hormones & Synthetic Subst | \$1,292,275  | 2.4%                           | 3,145      | \$242                     | 4,373    |
| 9         | 6         | VRAYLAR                 | Single source brand        | Central Nervous System     | \$1,056,992  | 1.9%                           | 616        | \$1,717                   | 614      |
| 11        | 7         | TRIKAFTA                | Multisource generic        | Respiratory Tract Agents   | \$1,054,341  | 1.9%                           | 36         | \$31,623                  | 33       |
| 6         | 8         | JARDIANCE               | Single source brand        | Hormones & Synthetic Subst | \$1,043,545  | 1.9%                           | 1,556      | \$463                     | 1,561    |
| 8         | 9         | FARXIGA                 | Single source brand        | Hormones & Synthetic Subst | \$722,525    | 1.3%                           | 1,022      | \$639                     | 1,029    |
| 13        | 10        | BIMZELX AUTOINJECTOR    | Single source brand        | Immunosuppressants         | \$657,729    | 1.2%                           | 50         | \$12,556                  | 52       |
| 10        | 11        | OTEZLA                  | Single source brand        | Enzyme Inhibitors          | \$652,928    | 1.2%                           | 103        | \$6,105                   | 105      |
| 21        | 12        | STRENSIQ                | Single source brand        | Enzymes                    | \$640,989    | 1.2%                           | 8          | \$155,239                 | 4        |
| 7         | 13        | UBRELVY                 | Single source brand        | Central Nervous System     | \$620,955    | 1.1%                           | 1,019      | \$586                     | 1,028    |
| 14        | 14        | KESIMPTA SENSOREADY PEN | Single source brand        | Antineoplastic Agents      | \$602,860    | 1.1%                           | 45         | \$11,226                  | 47       |
| 18        | 15        | REPATHA SURECLICK       | Single source brand        | Cardiovascular Agents      | \$527,612    | 1.0%                           | 753        | \$673                     | 747      |
| 19        | 16        | XARELTO                 | Multisource brand, generic | Blood Form/Coagul Agents   | \$502,802    | 0.9%                           | 551        | \$887                     | 559      |
| #N/A      | 17        | RYBELSUS                | Single source brand        | Hormones & Synthetic Subst | \$495,991    | 0.9%                           | 415        | \$1,147                   | 418      |
| 20        | 18        | VERZENIO                | Single source brand        | Antineoplastic Agents      | \$479,517    | 0.9%                           | 33         | \$14,978                  | 32       |
| 12        | 19        | ELIQUIS                 | Single source brand        | Blood Form/Coagul Agents   | \$479,296    | 0.9%                           | 941        | \$496                     | 950      |
| 24        | 20        | TRULICITY               | Single source brand        | Hormones & Synthetic Subst | \$471,512    | 0.9%                           | 448        | \$1,019                   | 429      |
| 17        | 21        | COSENTYX                | Single source brand        | Immunosuppressants         | \$437,065    | 0.8%                           | 45         | \$8,896                   | 48       |
| #N/A      | 22        | DESCOVY                 | Single source brand        | Anti-Infective Agents      | \$427,003    | 0.8%                           | 128        | \$3,136                   | 124      |
| #N/A      | 23        | DEXCOM                  | Multisource generic        | Diagnostic Agents          | \$388,834    | 0.7%                           | 813        | \$582                     | 615      |
| #N/A      | 24        | XYWAV                   | Single source brand        | Central Nervous System     | \$357,926    | 0.7%                           | 23         | \$16,097                  | 22       |
| #N/A      | 25        | TRELEGY ELLIPTA         | Single source brand        | Hormones & Synthetic Subst | \$354,133    | 0.6%                           | 485        | \$672                     | 508      |

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

## Prescription Drug Utilization(*continued*)

In summary, the top 25 drugs represent 7.33% of total scripts and 61.41% of total Pharmacy expenditures.

| Summary                       | Net Pay Rx   | Scripts Rx | Days Supply Rx |
|-------------------------------|--------------|------------|----------------|
| Top Drugs                     | \$33,519,656 | 27,478     | 17,192         |
| All Product Names             | \$54,580,422 | 374,744    | 371,204        |
| Top Drugs as Pct of All Drugs | 61.41%       | 7.33%      | 4.63%          |

| Prescription Drug Programs |                               | Feb 2024 - Jan 2025 | Feb 2025 - Jan 2026 | % Change |
|----------------------------|-------------------------------|---------------------|---------------------|----------|
| Mail Order                 | Discount Off AWP % Rx         | 55.71%              | 56.92%              | 2.16%    |
|                            | Scripts Generic Efficiency Rx | 99.03%              | 99.13%              | 0.11%    |
| Retail                     | Discount Off AWP % Rx         | 38.69%              | 37.70%              | -2.56%   |
|                            | Scripts Generic Efficiency Rx | 99.27%              | 99.38%              | 0.11%    |
| Total                      | Discount Off AWP % Rx         | 45.31%              | 45.28%              | -0.07%   |
|                            | Scripts Generic Efficiency Rx | 99.21%              | 99.31%              | 0.10%    |
|                            | Scripts Maint Rx % Mail Order | 33.62%              | 37.41%              | 11.25%   |

# Utilization

The top 25 clinical conditions based on Total Incurred Medical Claims for January 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  | \$8,309,613 | \$20,240         | \$8,287,902    | 0.00                  | 0.00                 | 1003.58                    | 1.11               | 27,504       | \$302.12            |
| 2         | 2         | Chemotherapy Encounters        | \$5,035,979 | \$925,739        | \$4,110,240    | 0.62                  | 6.50                 | 1.83                       | 0.00               | 349          | \$14,429.74         |
| 4         | 3         | Osteoarthritis                 | \$3,406,190 | \$4,606          | \$3,398,418    | 0.00                  | 0.00                 | 154.19                     | 0.45               | 3,358        | \$1,014.35          |
| 5         | 4         | Pregnancy without Delivery     | \$3,151,517 | \$2,465,759      | \$685,758      | 0.22                  | 5.40                 | 98.63                      | 11.59              | 2,259        | \$1,395.09          |
| 3         | 5         | Signs/Symptoms/Oth Cond, NEC   | \$2,961,540 | \$481,259        | \$2,470,398    | 0.89                  | 6.45                 | 446.52                     | 11.86              | 17,846       | \$165.95            |
| 13        | 6         | Condition Rel to Tx - Med/Surg | \$2,742,278 | \$1,675,285      | \$1,061,203    | 1.34                  | 5.20                 | 7.76                       | 2.50               | 625          | \$4,387.65          |
| 8         | 7         | Coronary Artery Disease        | \$2,715,281 | \$1,902,287      | \$812,994      | 1.47                  | 4.03                 | 27.20                      | 1.07               | 871          | \$3,117.43          |
| 10        | 8         | Cardiac Arrhythmias            | \$2,695,334 | \$510,057        | \$2,185,276    | 0.62                  | 2.57                 | 37.01                      | 2.72               | 1,267        | \$2,127.34          |
| 6         | 9         | Spinal/Back Disord, Low Back   | \$2,616,220 | \$1,099,058      | \$1,500,168    | 0.76                  | 3.76                 | 470.96                     | 5.17               | 7,497        | \$348.97            |
| 12        | 10        | Infections, NEC                | \$2,139,916 | \$1,921,618      | \$218,236      | 0.13                  | 3.33                 | 88.47                      | 3.03               | 3,000        | \$713.31            |
| 7         | 11        | Arthropathies/Joint Disord NEC | \$1,952,015 | \$99,065         | \$1,852,951    | 0.18                  | 4.75                 | 674.64                     | 7.76               | 10,758       | \$181.45            |
| 11        | 12        | Respiratory Disord, NEC        | \$1,929,112 | \$751,184        | \$1,161,544    | 0.45                  | 6.00                 | 65.86                      | 9.63               | 3,384        | \$570.07            |
| 9         | 13        | Gastroint Disord, NEC          | \$1,684,209 | \$449,204        | \$1,234,831    | 1.20                  | 4.44                 | 106.35                     | 18.86              | 4,198        | \$401.19            |
| 18        | 14        | Cancer - Breast                | \$1,630,990 | \$2,869          | \$1,624,636    | 0.09                  | 10.00                | 19.08                      | 0.00               | 665          | \$2,452.62          |
| 17        | 15        | Neurological Disorders, NEC    | \$1,571,295 | \$607,971        | \$951,139      | 0.58                  | 5.00                 | 54.58                      | 1.52               | 1,534        | \$1,024.31          |
| 20        | 16        | Cholecystitis/Cholelithiasis   | \$1,538,806 | \$449,447        | \$1,089,358    | 0.94                  | 2.76                 | 4.33                       | 2.41               | 250          | \$6,155.22          |
| 16        | 17        | Diabetes                       | \$1,475,986 | \$382,238        | \$1,050,367    | 1.92                  | 4.16                 | 241.72                     | 1.43               | 7,588        | \$194.52            |
| 14        | 18        | Newborns, w/wo Complication    | \$1,326,323 | \$1,288,865      | \$37,458       | 7.67                  | 2.48                 | 8.61                       | 0.22               | 319          | \$4,157.75          |
| 15        | 19        | Spinal/Back Disord, Ex Low     | \$1,261,630 | \$360,157        | \$901,473      | 0.22                  | 2.00                 | 440.46                     | 2.76               | 6,597        | \$191.24            |
| #N/A      | 20        | Radiation Therapy Encounters   | \$1,137,745 | \$42             | \$1,137,703    | 0.00                  | 0.00                 | 1.74                       | 0.00               | 74           | \$15,374.93         |
| 19        | 21        | Mental Hlth - Substance Abuse  | \$1,125,397 | \$835,420        | \$289,976      | 1.43                  | 8.38                 | 36.25                      | 1.34               | 836          | \$1,346.17          |
| 23        | 22        | Urinary Tract Calculus         | \$1,095,363 | \$118,959        | \$976,405      | 0.49                  | 2.27                 | 19.84                      | 5.35               | 619          | \$1,769.57          |
| 22        | 23        | Cerebrovascular Disease        | \$954,794   | \$654,275        | \$261,962      | 1.16                  | 4.73                 | 6.11                       | 1.34               | 283          | \$3,373.83          |
| 21        | 24        | Cardiovasc Disord, NEC         | \$933,705   | \$113,844        | \$817,961      | 0.22                  | 10.40                | 71.83                      | 9.27               | 2,790        | \$334.66            |
| 24        | 25        | Fracture/Disloc - Upper Extrem | \$796,962   | \$110,138        | \$684,860      | 0.18                  | 8.75                 | 63.72                      | 6.47               | 1,168        | \$682.33            |

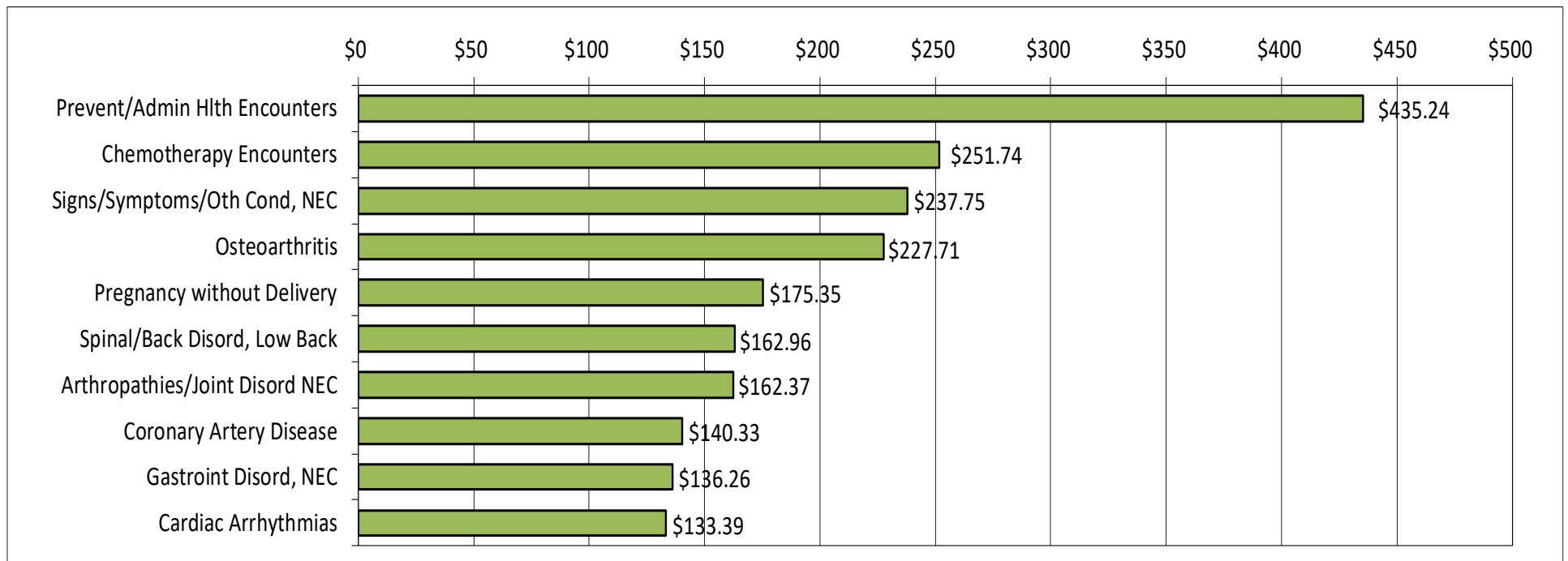
Note: Medical Payments represent only the payments made for the specific condition.

## Utilization (continued)

In Summary ,the top clinical conditions represent more than 59.46% 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                                   | \$56,188,202 | \$17,229,586     | \$38,803,217   | 22.79                 | 4.54                 | 4,151.26                   | 107.86             |
| All Clinical Conditions                                   | \$94,494,168 | \$29,503,641     | \$64,755,613   | 50.43                 | 3.42                 | 9,249.97                   | 225.21             |
| Top Clinical Conditions as Pct of All Clinical Conditions | 59.46%       | 58.40%           | 59.92%         | 45.18%                | 132.59%              | 44.88%                     | 47.89%             |

## 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.