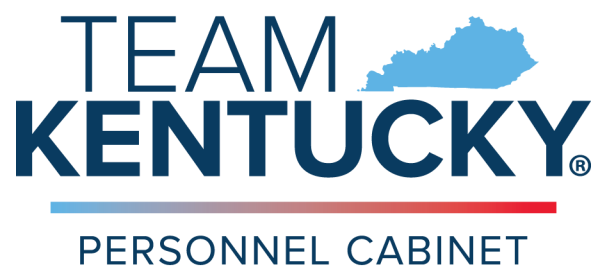


Health Insurance Program Monthly Report



Department of
Employee Insurance

Prepared for:

Kentucky Group Health Insurance
Board Members

September 2024

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Paid data as of: July 2024
Incurred data as of: April 2024

Rolling Year Enrollment & LivingWell Promise Fulfillment

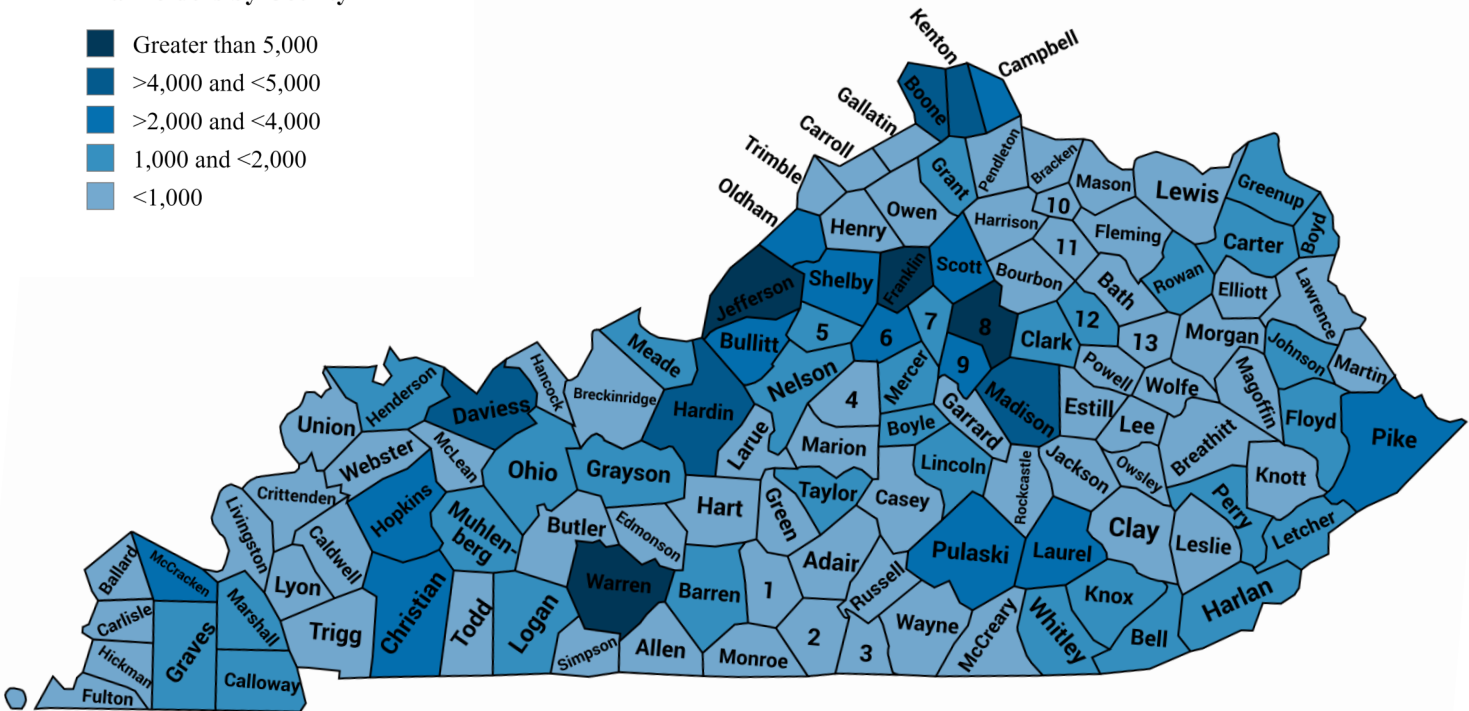
Enrollment	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change
Planholders (Avg)	137,871	139,277	1.02%
Members (Avg)	257,528	259,228	0.66%
Family Size (Avg)	1.87	1.86	-0.36%
Member Age (Avg)	36.62	36.59	-0.07%

LivingWell Promise Fulfillment				
Period	7/1/2024		7/1/2023	
Eligibles	144,481	185,290	138,976	150,813
Promise Complete	121,878	123,693	122,103	125,795
% Complete	84.4%	66.1%	87.9%	83.4%
Total Castlight Registrations:			131,223	

All members with current access to complete the health assessment.

Planholders by County

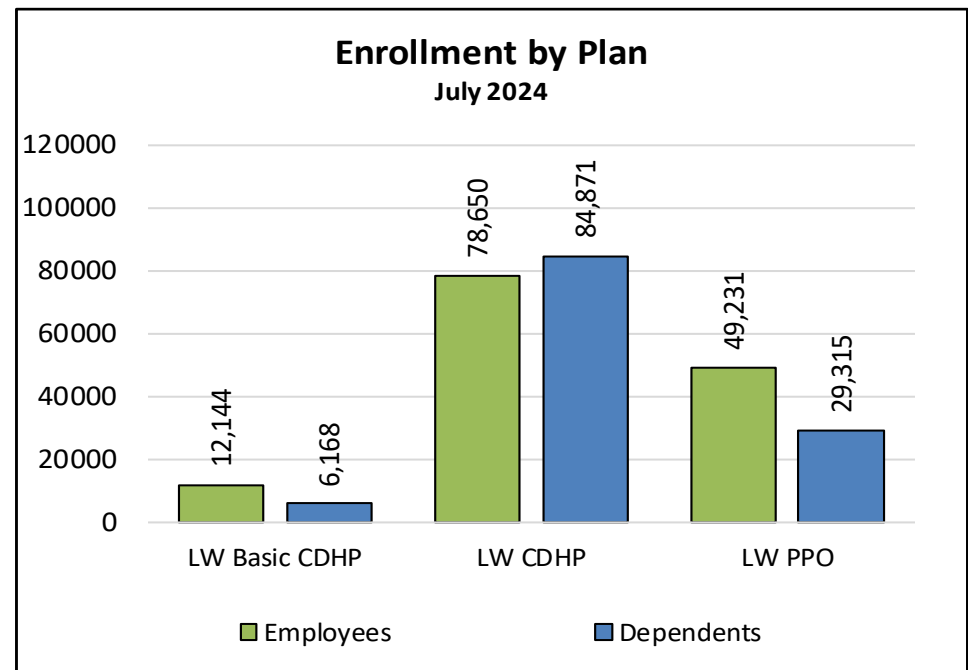
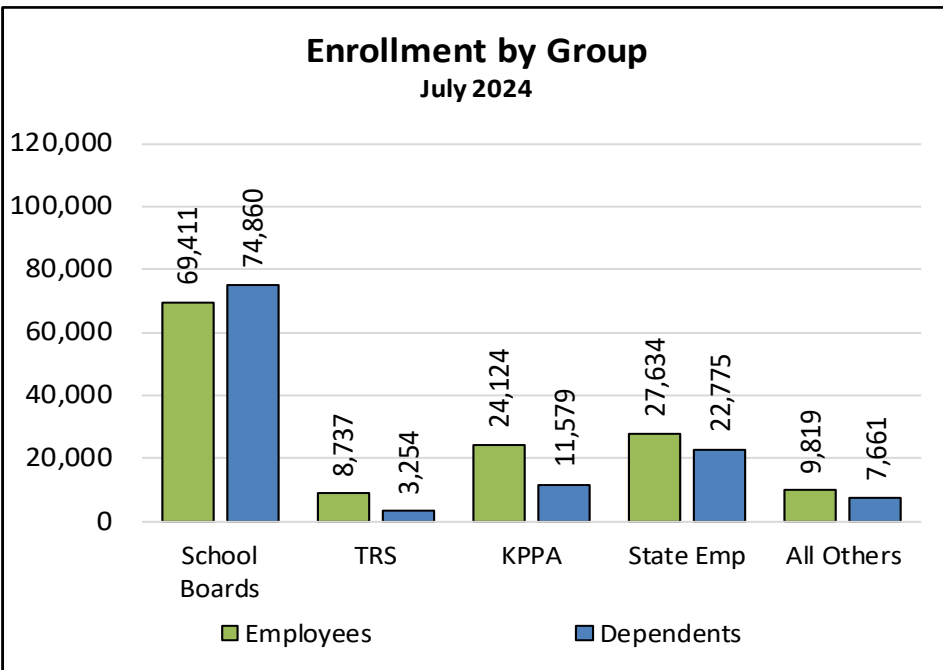
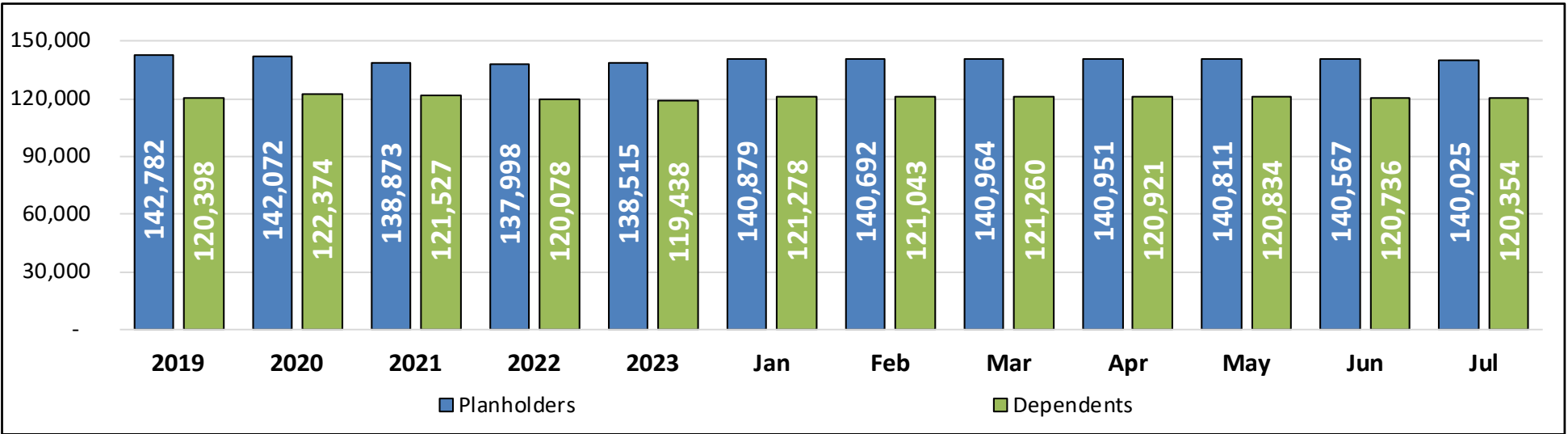
- Greater than 5,000
- >4,000 and <5,000
- >2,000 and <4,000
- 1,000 and <2,000
- <1,000



- 1 Metcalfe
- 2 Cumberland
- 3 Clinton
- 4 Washington
- 5 Spencer
- 6 Anderson
- 7 Woodford
- 8 Fayette
- 9 Jessamine
- 10 Robertson
- 11 Nicholas
- 12 Montgomery
- 13 Menifee

Enrollment

The following chart shows planholder enrollment (contracts) for 2019-2023 and monthly in 2024. 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
May 2023	258,046	\$167,235,665.46	\$105,010,768.91	\$62,224,896.55	691,133	324,069	356,271
Jun 2023	257,851	\$176,124,557.75	\$112,857,394.44	\$63,267,163.31	672,628	322,228	339,163
Jul 2023	257,244	\$171,529,028.28	\$110,226,091.20	\$61,302,937.08	648,376	311,362	326,683
Aug 2023	255,989	\$180,980,929.19	\$114,277,568.74	\$66,703,360.45	702,292	337,529	353,428
Sep 2023	255,169	\$166,068,957.50	\$104,908,443.94	\$61,160,513.56	666,729	309,425	346,167
Oct 2023	259,126	\$183,793,805.82	\$115,438,055.65	\$68,355,750.17	745,387	351,631	382,409
Nov 2023	259,539	\$188,285,847.32	\$121,988,293.18	\$66,297,554.14	735,989	350,290	374,984
Dec 2023	259,786	\$198,074,000.34	\$129,377,596.72	\$68,696,403.62	731,652	339,185	382,447
Jan 2024	262,157	\$143,678,883.41	\$88,587,658.24	\$55,091,225.17	718,097	340,904	366,084
Feb 2024	261,735	\$153,411,109.94	\$96,465,302.84	\$56,945,807.10	708,637	347,461	349,798
Mar 2024	262,224	\$163,063,168.72	\$102,517,930.42	\$60,545,238.30	702,151	337,267	354,103
Apr 2024	261,872	\$169,489,691.79	\$104,591,000.25	\$64,898,691.54	698,580	335,484	352,380

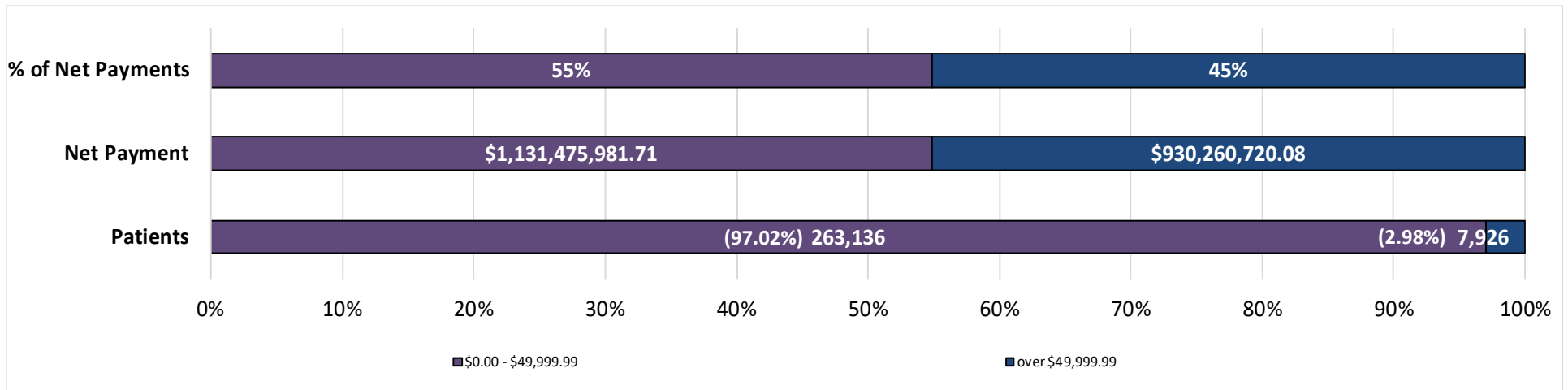
The following illustrates the change in incurred claims (includes Medical and Pharmacy) by rolling year.

Time Period	Members	Total Medical and Rx Claims	Total Medical Claims	Total Rx Claims
May 2022 - Apr 2023	257,528	\$1,854,033,751	\$1,237,748,599	\$616,285,152
May 2023 - Apr 2024	259,228	\$2,082,910,431	\$1,327,004,614	\$755,905,818
% Change (Roll Yrs)	0.66%	12.34%	7.21%	22.66%

Allowed Claims and High Cost Claimants

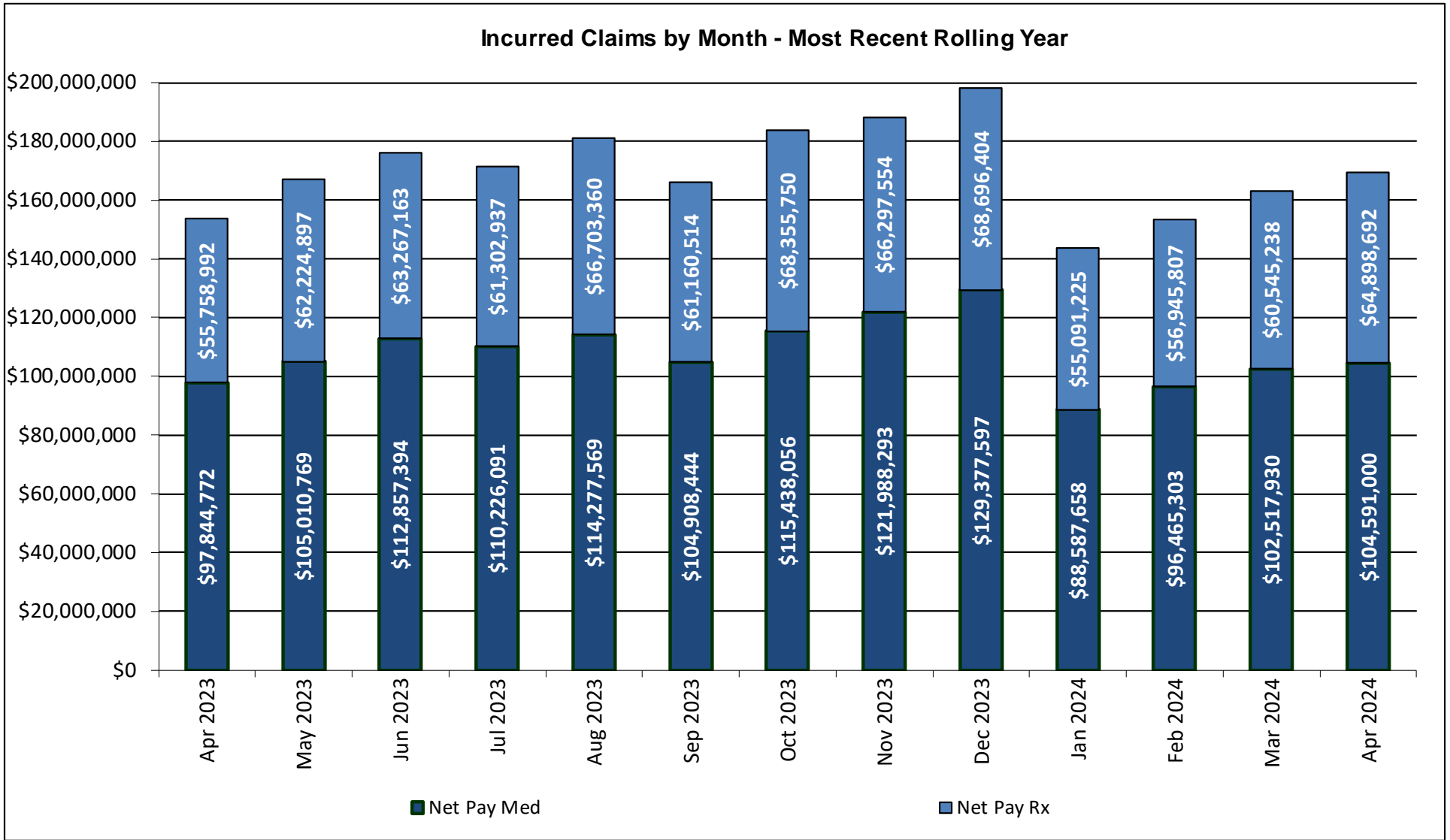
Allowed Claims Cost PMPY with Norms	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change	Recent US Norms	Compared to Norm
Allowed Amount PMPY Medical	\$5,826.20	\$6,191.01	6.26%	\$5,803.06	6.27%
Allowed Amount PMPY IP Acute	\$1,420.25	\$1,410.29	-0.70%	N/A	N/A
Allowed Amount PMPY OP Med	\$4,394.05	\$4,768.61	8.52%	\$4,334.22	9.11%
Allowed Amount PMPY OP Facility Medical	\$2,546.23	\$2,824.93	10.95%	N/A	N/A
Allowed Amount PMPY Office Medical	\$1,101.35	\$1,150.16	4.43%	N/A	N/A
Allowed Amount PMPY OP Laboratory	\$287.60	\$286.76	-0.29%	N/A	N/A
Allowed Amount PMPY OP Radiation	\$564.78	\$627.77	11.15%	N/A	N/A
Out of Pocket PMPY Medical	\$965.14	\$1,015.12	5.18%	\$868.24	14.47%
Allowed Amount PMPY Rx	\$2,734.10	\$3,295.14	20.52%	\$1,919.14	41.76%
Out of Pocket PMPY Rx	\$264.89	\$264.61	-0.10%	N/A	N/A

High Cost Claimants (May 2023 - April 2024)

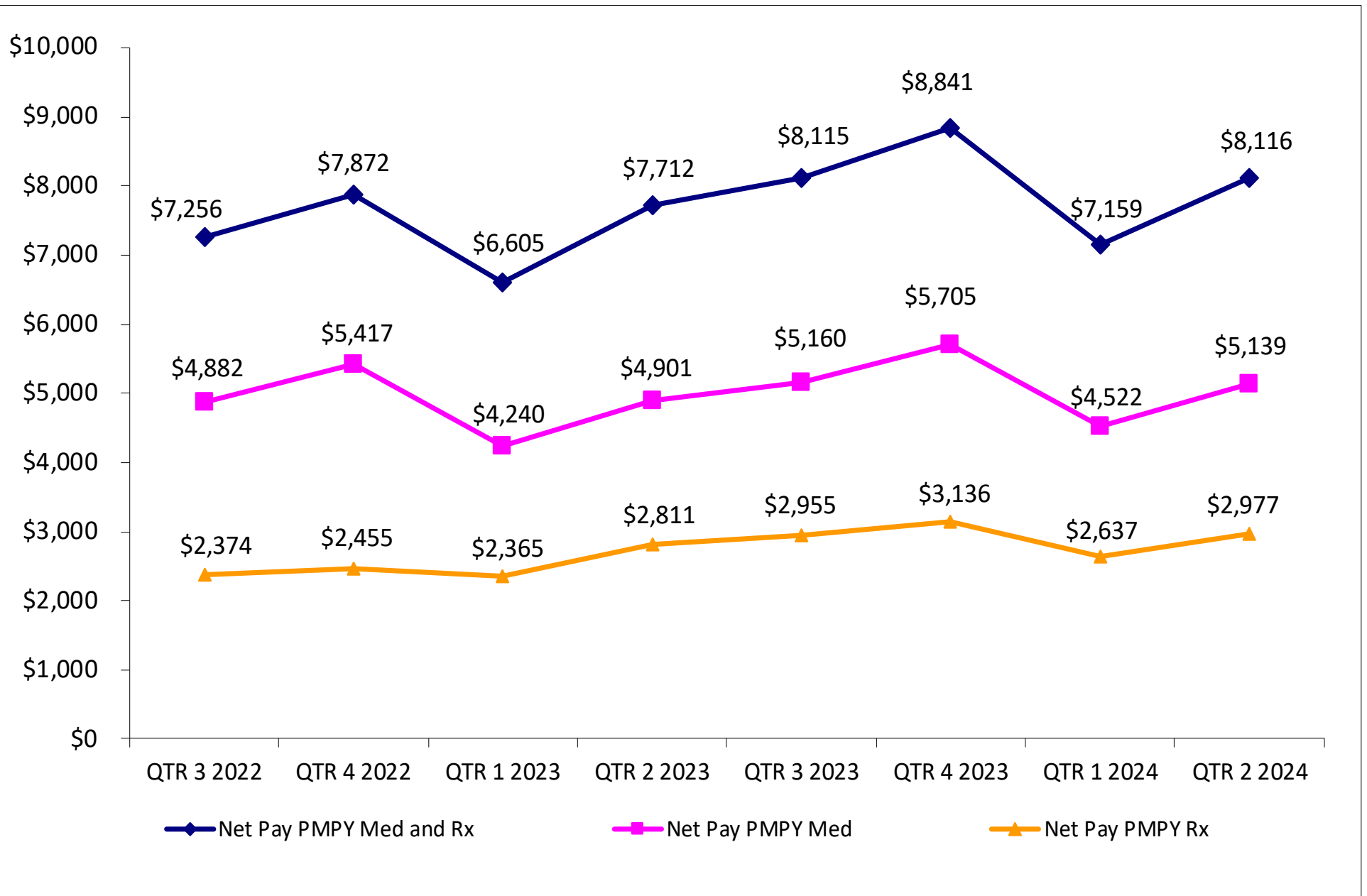


Claims Costs

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

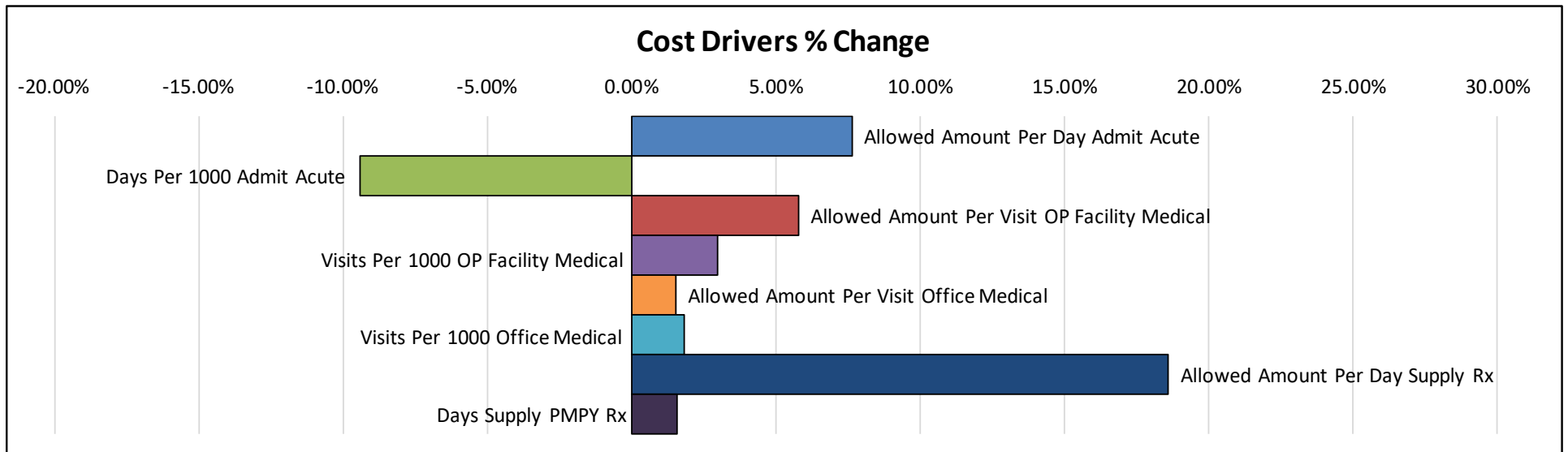


PMPY Costs as Calculated at the end of each Quarter



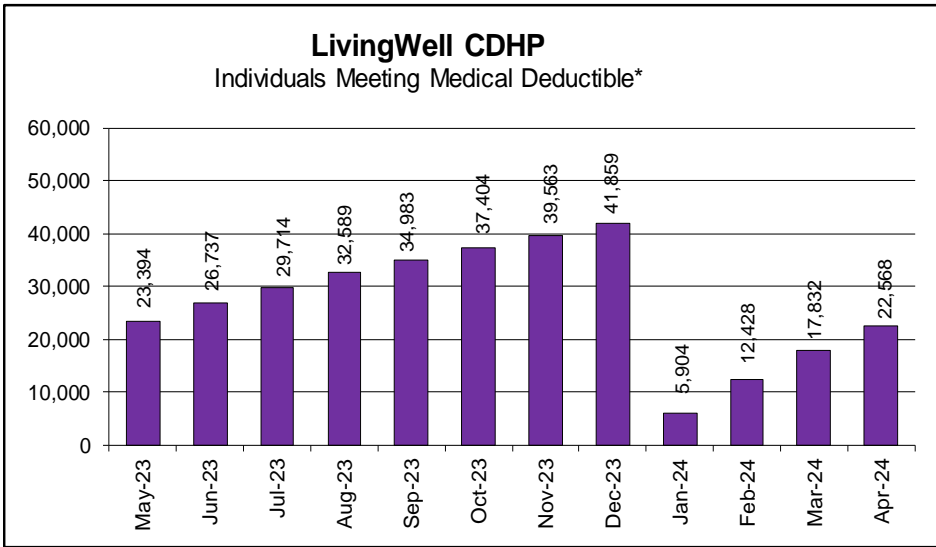
Cost Drivers

Cost Driver Support Table	May 2022 - Apr 2023	May 2023 - Apr 2024	% Change
Allowed Amount Per Day Admit Acute	\$5,404.07	\$5,816.70	7.64%
Days Per 1000 Admit Acute	262.21	237.51	-9.42%
Allowed Amount Per Visit OP Facility Medical	\$1,638.93	\$1,733.83	5.79%
Visits Per 1000 OP Facility Medical	1,552.76	1,598.74	2.96%
Allowed Amount Per Visit Office Medical	\$128.34	\$130.32	1.54%
Visits Per 1000 Office Medical	8,579.86	8,734.86	1.81%
Allowed Amount Per Day Supply Rx	\$4.26	\$5.05	18.60%
Days Supply PMPY Rx	641.72	651.80	1.57%

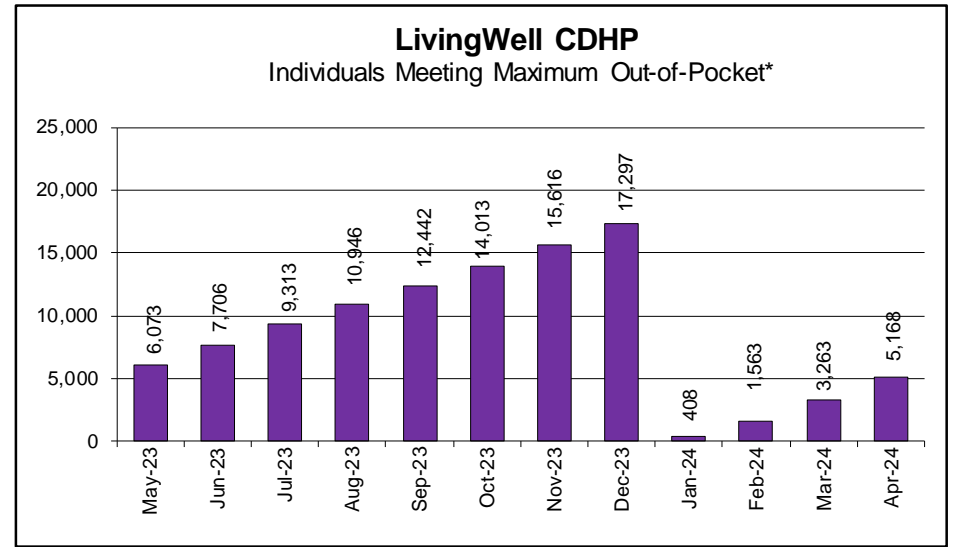


Analysis of Individuals and Families Meeting Their Deductibles & Maximum Out-of-Pocket LivingWell CDHP

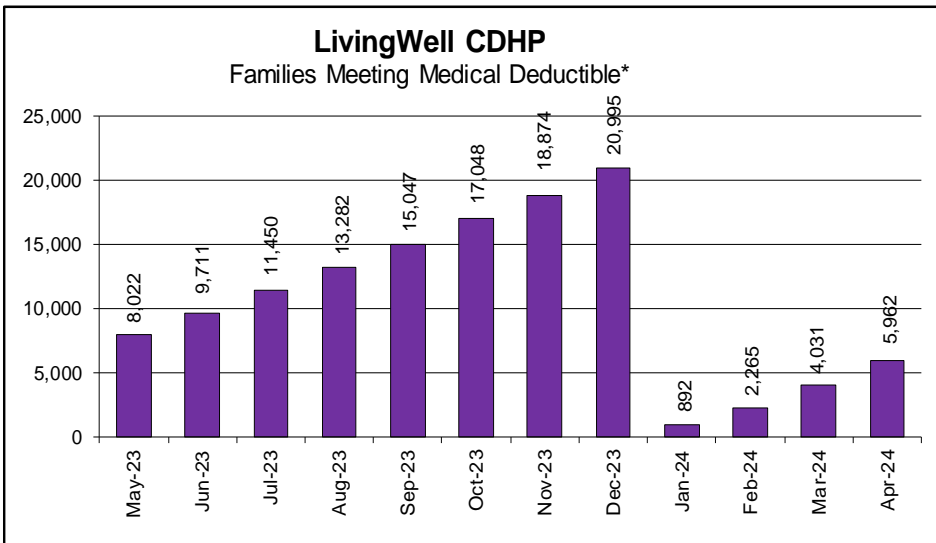
The following details the number of individuals and families by Health Plan that met their deductible and Maximum Out-of-Pocket for the latest rolling year. This report is based on Incurred Medical and Pharmacy Claims.



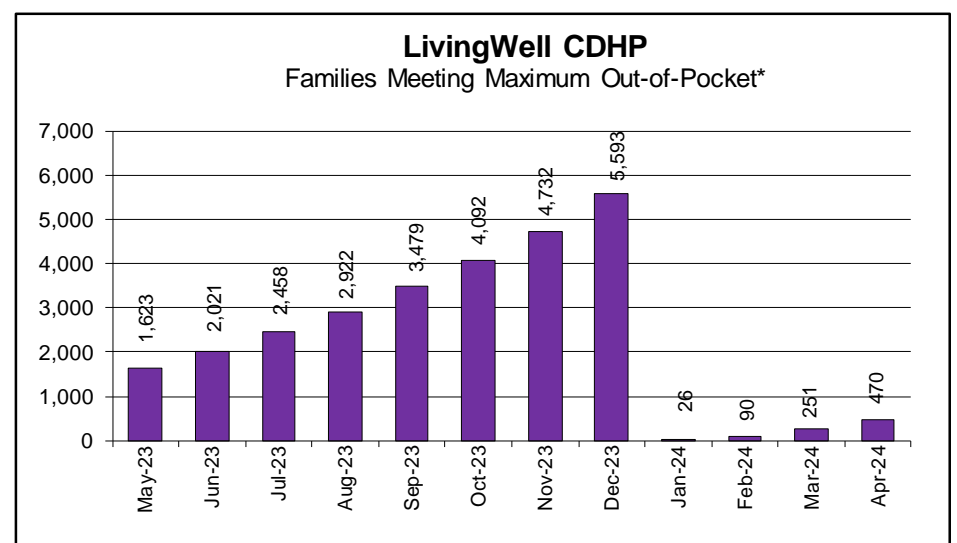
* 2020 - 2024 LivingWell CDHP Individual deductible is \$1,500



* 2020 - 2024 LivingWell CDHP Individual Maximum Out of Pocket is \$3,000



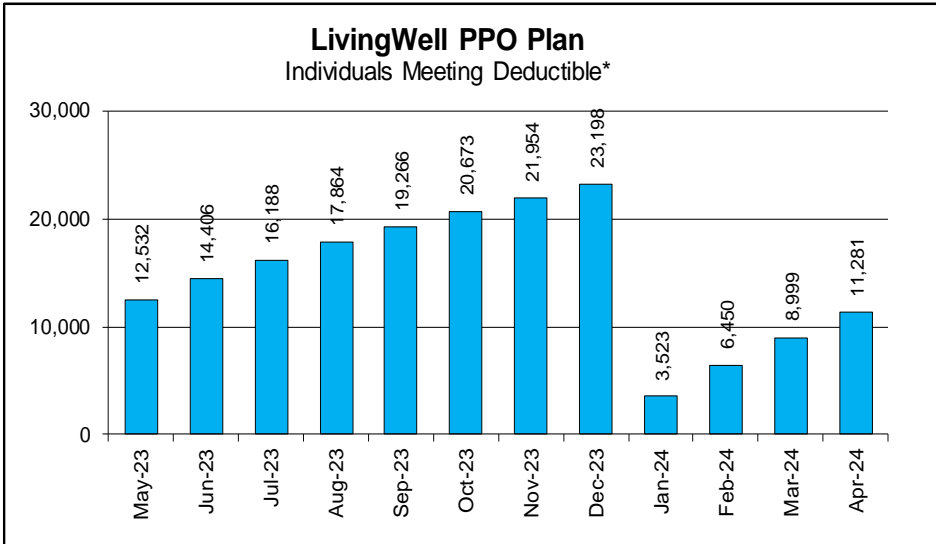
* 2020 - 2024 LivingWell CDHP Family deductible is \$2,750



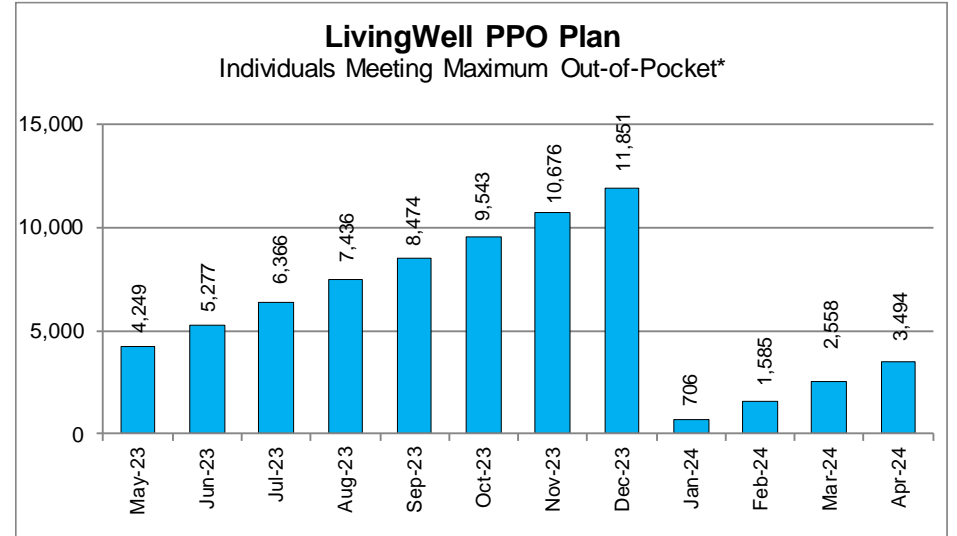
* 2020 - 2024 LivingWell CDHP Family Maximum Out of Pocket is \$5,750

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

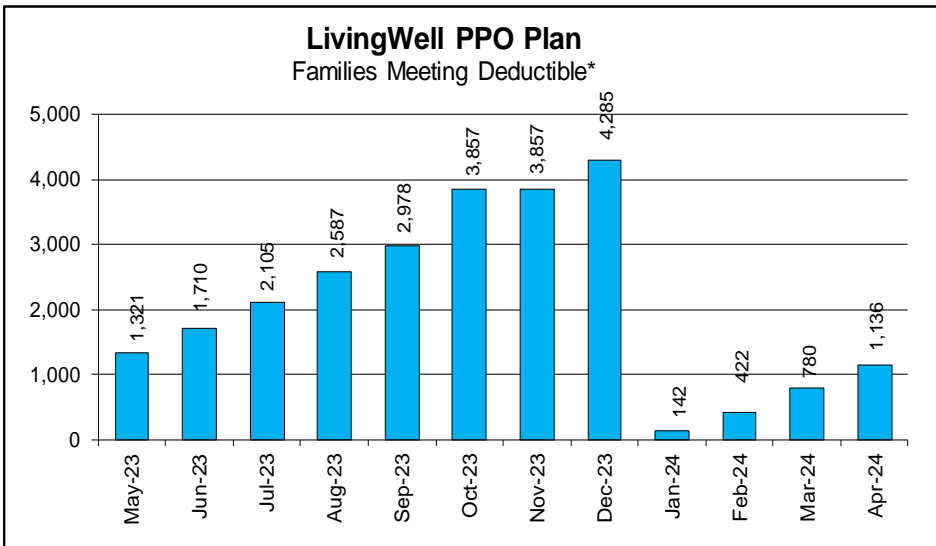
The following details the number of individuals and families by Health Plan that met their deductible and Maximum Out-of-Pocket for the latest rolling year. This report is based on Incurred Medical and Pharmacy Claims.



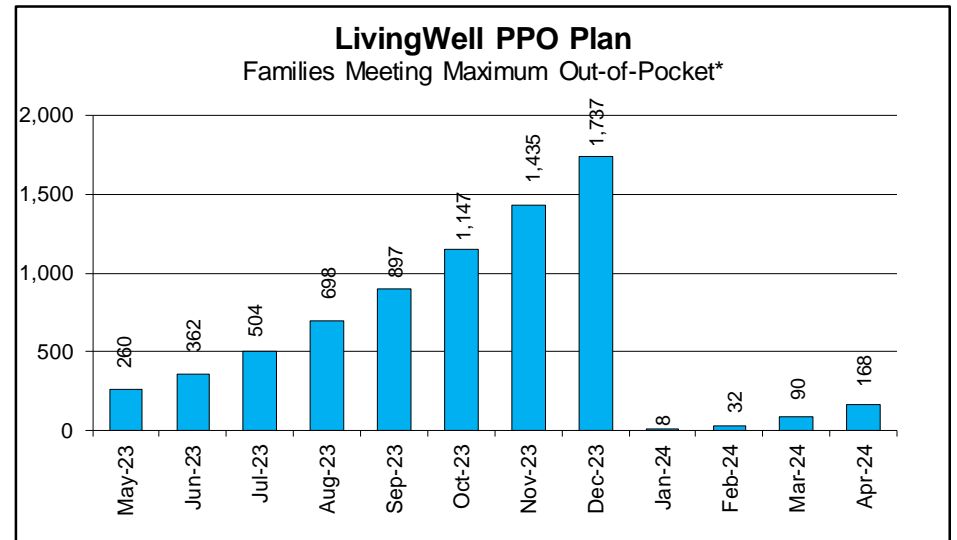
* 2020 - 2024 LW PPO Individual Deductible is \$1,000



* 2020 - 2024 LW PPO Individual Maximum Medical Out-of-Pocket is \$3,000



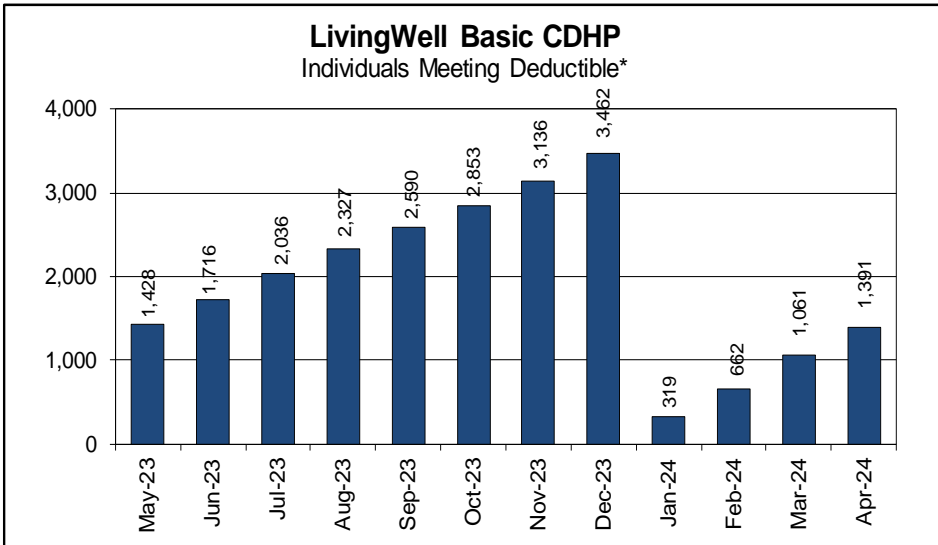
* 2020 - 2024 LW PPO Family Deductible is \$1,750



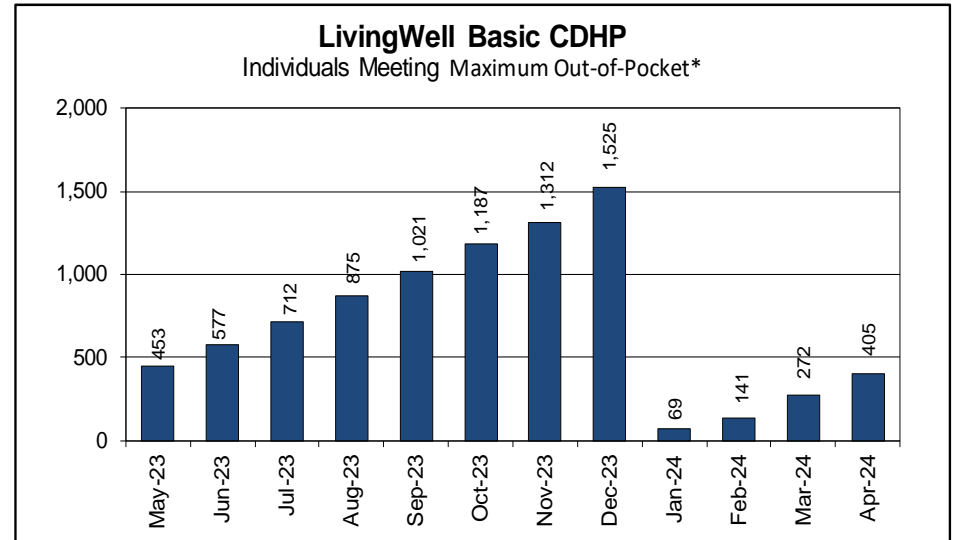
* 2020 - 2024 LW PPO Family Maximum Medical Out-of-Pocket is \$5,750

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

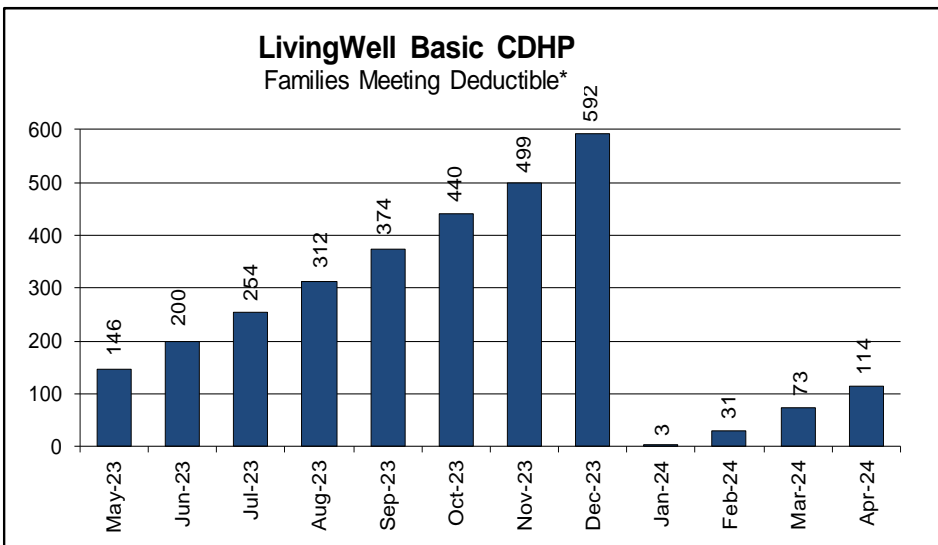
The following details the number of individuals and families by Health Plan that met their deductible and Maximum Out-of-Pocket for the latest rolling year. This report is based on Incurred Medical and Pharmacy Claims.



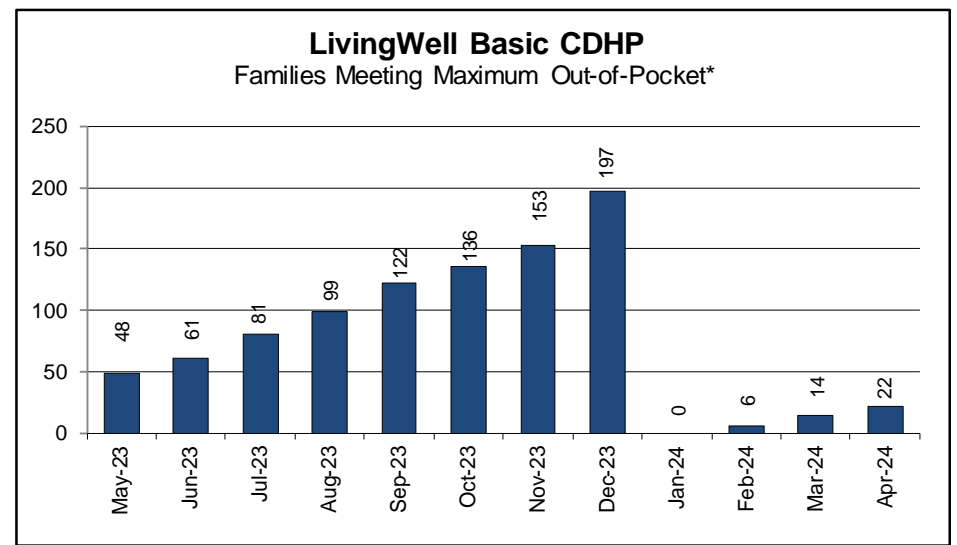
* 2020 - 2024 LW Basic CDHP Individual Deductible is \$2,000



* 2020 - 2024 LW Basic CDHP Individual Maximum Out-of-Pocket is \$4,000



* 2020 - 2024 LW Basic CDHP Family Deductible is \$3,750



* 2020 - 2024 LW Basic CDHP Family Maximum Out-of-Pocket is \$7,750

Prescription Drug Utilization

The following Top 25 Drug Analysis is based on Incurred Pharmacy Claims from April 2024.

Prev Rank	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 Rx
2	1	WEGOVY	Single source brand	Hormones & Synthetic Subst	\$6,156,372.93	9.53%	4,926	\$4,926.00	155,779
1	2	OZEMPIC	Multisource generic	Hormones & Synthetic Subst	\$5,472,412.04	8.47%	5,505	\$5,505.00	188,863
3	3	MOUNJARO	Single source brand	Hormones & Synthetic Subst	\$3,929,249.21	6.08%	3,771	\$3,771.00	116,015
5	4	STELARA	Single source brand	Immunosuppressants	\$2,986,194.46	4.62%	129	\$129.00	7,328
6	5	SKYRIZI	Single source brand	Immunosuppressants	\$2,478,720.37	3.84%	130	\$130.00	8,910
7	6	DUPIXENT	Single source brand	Immunosuppressants	\$1,706,126.45	2.64%	419	\$419.00	14,448
8	7	JARDIANCE	Single source brand	Hormones & Synthetic Subst	\$1,374,272.02	2.13%	1,545	\$1,545.00	78,489
9	8	RINVOQ	Single source brand	Immunosuppressants	\$1,302,197.67	2.02%	159	\$159.00	6,014
13	9	ENBREL	Single source brand	Immunosuppressants	\$1,105,521.04	1.71%	120	\$120.00	4,928
16	10	DEXCOM SENSOR	Other/unavailable	Diagnostic Agents	\$1,009,697.56	1.56%	1,925	\$1,925.00	85,262
#N/A	11	ZEPBOUND	Single source brand	Hormones & Synthetic Subst	\$1,001,171.80	1.55%	1,431	\$1,431.00	40,953
11	12	FARXIGA	Single source brand	Hormones & Synthetic Subst	\$984,938.82	1.52%	1,210	\$1,210.00	58,803
12	13	TREMFYA	Single source brand	Immunosuppressants	\$897,905.75	1.39%	79	\$79.00	4,312
10	14	TRULICITY	Single source brand	Hormones & Synthetic Subst	\$859,166.58	1.33%	824	\$824.00	27,776
19	15	UBRELVY	Single source brand	Central Nervous System	\$658,739.01	1.02%	676	\$676.00	16,800
14	16	TRIKAFTA	Multisource brand, no generic	Respiratory Tract Agents	\$658,643.99	1.02%	31	\$31.00	868
17	17	RYBELSUS	Single source brand	Hormones & Synthetic Subst	\$621,990.18	0.96%	573	\$573.00	21,840
21	18	TALTZ	Single source brand	Immunosuppressants	\$603,681.36	0.93%	91	\$91.00	2,774
15	19	XARELTO	Single source brand	Blood Form/Coagul Agents	\$584,983.19	0.91%	752	\$752.00	38,019
20	20	ELIQUIS	Single source brand	Blood Form/Coagul Agents	\$562,489.28	0.87%	828	\$828.00	34,014
18	21	OTEZLA	Single source brand	Misc Therapeutic Agents	\$543,232.94	0.84%	123	\$123.00	4,650
23	22	EMGALITY	Single source brand	Central Nervous System	\$537,231.49	0.83%	853	\$853.00	27,076
22	23	COSENTYX	Single source brand	Immunosuppressants	\$529,070.41	0.82%	72	\$72.00	2,308
#N/A	24	QULIPTA	Single source brand	Central Nervous System	\$521,491.28	0.81%	531	\$531.00	17,422
25	25	OMNIPOD	Multisource generic	Diagnostic Agents	\$496,117.79	0.77%	458	\$458.00	21,130

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

Prescription Drug Utilization (*continued*)

In summary, the top 25 drugs represent 7.39% of total scripts and 56.75% of total Pharmacy expenditures.

Summary	Net Pay Rx	Scripts Rx	Days Supply Rx
Top Drugs	\$37,581,618	27,161	916,845
All Product Names	\$64,595,321	350,712	14,332,472
Top Drugs as Pct of All Drugs	58.18%	7.74%	6.40%

Prescription Drug Programs		May 2022 - Apr 2023	May 2023 - Apr 2024	% Change
Mail Order	Discount Off AWP % Rx	56.06%	54.90%	-2.07%
	Scripts Generic Efficiency Rx	98.99%	98.98%	-0.01%
Retail	Discount Off AWP % Rx	43.14%	40.18%	-6.87%
	Scripts Generic Efficiency Rx	98.37%	99.19%	0.83%
Total	Discount Off AWP % Rx	48.58%	46.10%	-5.10%
	Scripts Generic Efficiency Rx	98.53%	99.13%	0.61%
	Scripts Maint Rx % Mail Order	32.25%	32.93%	2.12%

Utilization

The top 25 clinical conditions based on Total Incurred Medical Claims for April 2024.

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	\$32,444,525	\$167,726	\$32,271,164	0.01	2.00	1027.16	0.95	83,268	\$389.64
2	2	Chemotherapy Encounters	\$22,742,427	\$2,927,872	\$19,814,555	0.46	5.70	2.27	0.00	551	\$41,274.82
3	3	Osteoarthritis	\$14,097,799	\$887,750	\$13,209,489	0.13	2.73	161.39	0.41	9,485	\$1,486.33
4	4	Signs/Symptoms/Oth Cond, NEC	\$14,017,325	\$1,493,758	\$12,499,864	0.60	5.58	449.75	11.97	45,772	\$306.24
5	5	Pregnancy without Delivery	\$13,172,621	\$10,173,319	\$2,975,611	0.54	3.32	90.75	8.73	3,398	\$3,876.58
6	6	Respiratory Disord, NEC	\$10,818,409	\$4,681,911	\$6,114,308	0.23	4.55	82.02	10.82	11,389	\$949.90
8	7	Spinal/Back Disord, Low Back	\$10,069,539	\$2,895,564	\$7,170,709	0.42	2.68	557.81	3.72	17,456	\$576.85
7	8	Infections, NEC	\$9,537,714	\$8,255,522	\$1,272,312	0.08	3.71	175.30	3.05	17,981	\$530.43
10	9	Arthropathies/Joint Disord NEC	\$9,383,904	\$419,980	\$8,955,957	0.16	3.86	696.98	6.98	27,191	\$345.11
12	10	Cardiac Arrhythmias	\$8,756,660	\$2,601,735	\$6,135,550	0.60	3.06	40.25	2.53	3,789	\$2,311.07
11	11	Gastroint Disord, NEC	\$8,561,568	\$1,702,819	\$6,858,505	0.74	4.08	133.75	18.66	14,947	\$572.80
9	12	Coronary Artery Disease	\$8,548,549	\$4,933,307	\$3,587,251	1.27	4.63	25.82	1.39	2,578	\$3,315.96
14	13	Newborns, w/wo Complication	\$7,039,266	\$6,834,810	\$204,457	9.07	2.99	9.81	0.29	1,092	\$6,446.21
13	14	Radiation Therapy Encounters	\$6,974,154	\$705	\$6,973,450	0.00	0.00	2.14	0.00	174	\$40,081.35
15	15	Condition Rel to Tx - Med/Surg	\$6,080,411	\$3,674,219	\$2,396,744	1.09	4.57	7.40	1.77	2,096	\$2,900.96
17	16	Spinal/Back Disord, Ex Low	\$5,635,903	\$1,467,156	\$4,166,004	0.30	5.58	532.56	2.86	14,389	\$391.68
16	17	Diabetes	\$5,631,576	\$1,243,285	\$4,242,938	1.55	5.78	270.62	1.69	21,608	\$260.62
20	18	Cerebrovascular Disease	\$5,157,012	\$3,363,448	\$1,758,875	1.29	6.58	9.36	1.47	900	\$5,730.01
18	19	Cholecystitis/Cholelithiasis	\$4,993,220	\$912,220	\$4,081,000	0.38	3.70	4.16	1.91	768	\$6,501.59
19	20	Cardiovasc Disord, NEC	\$4,893,345	\$1,022,787	\$3,866,687	0.30	6.15	78.06	9.38	8,600	\$568.99
23	21	Cancer - Breast	\$4,652,815	\$155,922	\$4,483,244	0.09	3.50	21.14	0.02	1,398	\$3,328.19
21	22	Neurological Disorders, NEC	\$4,598,178	\$1,110,298	\$3,476,092	0.29	6.24	77.31	1.67	4,625	\$994.20
#N/A	23	Mental Hlth - Substance Abuse	\$4,287,817	\$2,868,996	\$1,418,311	1.40	12.76	54.92	1.37	1,954	\$2,194.38
25	24	Renal Function Failure	\$4,206,017	\$1,010,310	\$3,182,612	0.11	6.40	15.70	0.68	1,765	\$2,383.01
#N/A	25	Infections - ENT Ex Otitis Med	\$4,105,912	\$147,973	\$3,957,918	0.10	3.22	599.98	6.30	48,919	\$83.93

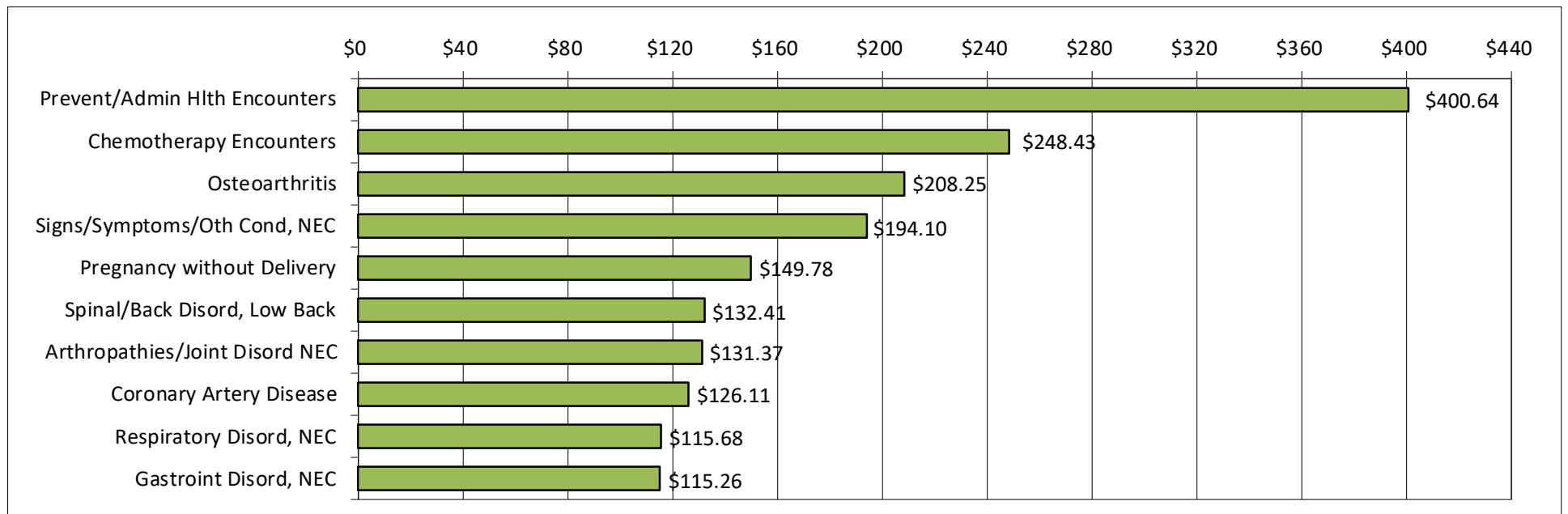
NOTE: Medical payments represent only the payments made for the specified condition.

Utilization (continued)

In Summary, the top clinical conditions represent more than 58.75% 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	\$230,406,666	\$64,953,391	\$165,073,608	21.19	4.53	5,126.41	98.62
All Clinical Conditions	\$392,161,892	\$110,915,653	\$280,395,570	49.21	4.48	10,084.74	214.97
Top Clinical Conditions as Pct of All Clinical Conditions	58.75%	58.56%	58.87%	43.07%	101.17%	50.83%	45.88%

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.