Plan Enrollment

- The total contracts for the active employee and early retiree population in the four available plans in June 2018 was 44,075. The number of contracts for the four available plans in July 2018 was 44,121.

- There were a total of 587 new contracts among the plans in July 2018.

<table>
<thead>
<tr>
<th>Plan Enrollment by Contracts</th>
<th>June and July 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Jun-18</td>
</tr>
<tr>
<td>Aetna CDHP</td>
<td>2,413</td>
</tr>
<tr>
<td>Aetna HMO</td>
<td>12,013</td>
</tr>
<tr>
<td>Highmark FSB</td>
<td>2,617</td>
</tr>
<tr>
<td>Highmark PPO</td>
<td>27,032</td>
</tr>
</tbody>
</table>

**Enrollment July 2018**

<table>
<thead>
<tr>
<th>Plan</th>
<th>Continuing Contracts</th>
<th>New Contracts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna CDHP</td>
<td>2,413</td>
<td>47</td>
</tr>
<tr>
<td>Aetna HMO</td>
<td>10,884</td>
<td>123</td>
</tr>
<tr>
<td>Highmark FSB</td>
<td>2,444</td>
<td>84</td>
</tr>
<tr>
<td>Highmark PPO</td>
<td>27,732</td>
<td>333</td>
</tr>
</tbody>
</table>
FY 19 Demographics, July 2018

**Average Member Age (Years)**

- Aetna CDHP: 33.5
- Aetna HMO: 33.7
- HighMark FSB: 33.5
- HighMark PPO: 35.2
- Total: 34.6

**Member % Male**

- Aetna CDHP: 47%
- Aetna HMO: 46%
- HighMark FSB: 45%
- HighMark PPO: 46%
- Total: 46%

**Average Family Size (Members)**

- Aetna CDHP: 2.1
- Aetna HMO: 2.3
- HighMark FSB: 1.9
- HighMark PPO: 2.2
- Total: 2.2
FY 19 Contracts by Coverage Tier

- **Aetna CDHP**
  - Employee Only: 45.3% (1,140)
  - Employee and Children: 18.3% (460)
  - Employee and Spouse: 13.5% (341)
  - Family: 22.9% (576)

- **Aetna HMO**
  - Employee Only: 37.6% (4,124)
  - Employee and Children: 25.6% (2,810)
  - Employee and Spouse: 12.4% (1,362)
  - Family: 24.3% (1,362)

- **Highmark FSB**
  - Employee Only: 56.6% (1,430)
  - Employee and Children: 37.6% (1,430)
  - Employee and Spouse: 11.2% (282)
  - Family: 16.8% (424)

- **Highmark PPO**
  - Employee Only: 39.3% (11,030)
  - Employee and Children: 22.9% (6,437)
  - Employee and Spouse: 15.2% (4,270)
  - Family: 22.5% (6,328)
Plan Enrollment Changes from June 2018 to July 2018

What happened to employee plan enrollment year-over-year?

- The largest increase in contracts was in HighMark PPO (an increase of 1,033 families or 0.2%).
- The largest decrease in contracts was in Aetna HMO (a decrease of 1,006 families or 3.2%).

1Among the active employee and early retiree population, there were 43,534 contracts identified in the Advantage Suite database that continued enrollment from one of the four available plans in June 2018 to one of the four available plans in July 2018. The balance of this analysis focuses on these contracts. New contracts for FY19 and employees and families not enrolling in FY19, other employee status groups, such as COBBRA and surviving spouses and those enrolling in Medicfill are excluded.
## Plan Migration FY18 / FY19

### 2019 Selection

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Aetna CDHP</td>
<td>2,038 (92.1)</td>
<td>$365</td>
<td>2.1</td>
<td>54 (2.4)</td>
<td>$618</td>
<td>2.4</td>
<td>29 (1.3)</td>
<td>$534</td>
<td>1.7</td>
<td>93 (4.2)</td>
<td>$359</td>
<td>2.3</td>
</tr>
<tr>
<td>Aetna HMO</td>
<td>144 (1.3)</td>
<td>$477</td>
<td>2.3</td>
<td>10,102 (87.8)</td>
<td>$439</td>
<td>2.3</td>
<td>163 (1.4)</td>
<td>$291</td>
<td>2.0</td>
<td>1,096 (9.5)</td>
<td>$488</td>
<td>2.4</td>
</tr>
<tr>
<td>HighMark FSB</td>
<td>61 (2.6)</td>
<td>$246</td>
<td>1.9</td>
<td>105 (4.5)</td>
<td>$365</td>
<td>2.3</td>
<td>1,882 (80.4)</td>
<td>$418</td>
<td>1.9</td>
<td>293 (12.5)</td>
<td>$426</td>
<td>2.2</td>
</tr>
<tr>
<td>HighMark PPO</td>
<td>86 (0.3)</td>
<td>$305</td>
<td>2.3</td>
<td>220 (0.8)</td>
<td>$423</td>
<td>2.5</td>
<td>111 (0.4)</td>
<td>$583</td>
<td>2.1</td>
<td>25,788 (98.4)</td>
<td>$644</td>
<td>2.3</td>
</tr>
</tbody>
</table>
FY19 Plan Enrollment and Coverage Tier by FY18 Allowed Amount Range¹

¹Excludes 217 contracts with no allowed amount for medical and prescription coverage in FY18.
How Does Risk Vary by Plan?

Risk Score\(^1\) (for Members Enrolled in FY 18) by FY19 Plan Enrollment

\(^1\)The risk scores for the subpopulations are indicators of the expected relative cost risks for those groups compared to a nationwide average. The risk score is based on diagnostic cost groups and all diagnoses for patients during FY18.
FY19 Plan Enrollment by FY18 Utilization

Emergency Room Visits per 1000

Office Visits per 1000

Admits per 1000

Days Supply PMPY Rx
How Does Past Utilization (CY17) Vary by Membership Plan Enrollment in FY19?

![Wellness Visits per 1000](chart)

- Aetna CDHP: 457.9
- Aetna HMO: 453.7
- HighMark FSB: 402.6
- HighMark PPO: 469.1
FY19 Plan Enrollment by FY18 Preventive Services

Breast Cancer Screening Rate
- Aetna CDHP: 74.8%
- Aetna HMO: 73.0%
- HighMark FSB: 71.1%
- HighMark PPO: 75.4%

Cervical Cancer Screening Rate
- Aetna CDHP: 72.3%
- Aetna HMO: 67.6%
- HighMark FSB: 66.2%
- HighMark PPO: 69.2%

Colon Cancer Screening Rate
- Aetna CDHP: 42.7%
- Aetna HMO: 44.3%
- HighMark FSB: 39.1%
- HighMark PPO: 45.8%

Cholesterol Screening Rate
- Aetna CDHP: 45.8%
- Aetna HMO: 51.8%
- HighMark FSB: 46.4%
- HighMark PPO: 54.0%
Analytic Parameters

Active Employees and Early Retirees

Claims data for Fiscal Year 2018 based on medical and prescription drug claims incurred July 2017 through June 2018, unless otherwise noted

Fiscal Year (FY) 2019 plan enrollment and transition results based on June 2018 and July 2018 eligibility data

Plan Groups

- HighMark Delaware Comprehensive PPO (HighMark PPO)
- HighMark Delaware First State Basic (HighMark FSB)
- Aetna CDHP Gold (Aetna CDHP)
- Aetna HMO

The risk scores (Slide 10) for the subpopulations are indicators of the expected relative cost risks for those groups compared to a nationwide average. The risk score is based on all diagnoses for patients during the time period.