

Large Group Historical Medical & Rx Claims Summary - Total

Rolling 12 End Date	Medical + Rx Claim Expense > \$250k PMPM	Medical Claim Expense PMPM	Rx Claim Expense PMPM	Medical Allowed - COB PMPM	Rx Allowed PMPM	Member Months	Claims > \$250k as % of Claims < \$250k	Rolling 12 Medical Claim Expense Trend	Rolling 12 Rx Claim Expense Trend	Rolling 12 Paid Trend Removing High Cost Claims	Rolling 12 Medical Allowed - COB Trend	Rolling 12 Rx Allowed Trend	Rolling 12 Membership Change	Paid To Allowed Ratio
202104	\$52.26	\$494.77	\$97.47	\$588.42	\$109.14	23,553	9.7%	N/A	N/A	N/A	N/A	N/A	N/A	84.9%
202105	\$52.79	\$492.52	\$96.58	\$589.30	\$108.19	23,644	9.8%	N/A	N/A	N/A	N/A	N/A	N/A	84.5%
202106	\$50.11	\$501.19	\$98.03	\$599.90	\$109.60	23,841	9.1%	N/A	N/A	N/A	N/A	N/A	N/A	84.5%
202107	\$33.27	\$464.66	\$97.47	\$565.00	\$108.87	24,072	6.3%	N/A	N/A	N/A	N/A	N/A	N/A	83.4%
202108	\$38.20	\$466.63	\$99.87	\$568.37	\$111.12	24,321	7.2%	N/A	N/A	N/A	N/A	N/A	N/A	83.4%
202109	\$41.67	\$457.55	\$101.31	\$559.61	\$112.62	24,548	8.1%	N/A	N/A	N/A	N/A	N/A	N/A	83.1%
202110	\$45.90	\$454.59	\$100.98	\$556.36	\$112.33	24,775	9.0%	N/A	N/A	N/A	N/A	N/A	N/A	83.1%
202111	\$48.24	\$462.77	\$101.97	\$566.04	\$113.33	24,989	9.3%	N/A	N/A	N/A	N/A	N/A	N/A	83.1%
202112	\$50.82	\$474.90	\$103.13	\$578.41	\$114.42	25,191	9.6%	N/A	N/A	N/A	N/A	N/A	N/A	83.4%
202201	\$47.92	\$483.87	\$106.95	\$585.74	\$117.85	24,961	8.8%	N/A	N/A	N/A	N/A	N/A	N/A	84.0%
202202	\$45.26	\$482.95	\$109.39	\$585.28	\$119.51	24,697	8.3%	N/A	N/A	N/A	N/A	N/A	N/A	84.0%
202203	\$32.41	\$457.67	\$111.96	\$558.09	\$121.75	24,445	6.0%	N/A	N/A	N/A	N/A	N/A	N/A	83.8%
202204	\$25.05	\$446.47	\$111.47	\$546.63	\$121.10	24,179	4.7%	-9.8%	14.4%	-1.3%	-7.1%	11.0%	2.7%	83.6%
202205	\$24.35	\$451.60	\$112.22	\$549.32	\$121.81	23,897	4.5%	-8.3%	16.2%	0.6%	-6.8%	12.6%	1.1%	84.0%
202206	\$24.95	\$450.16	\$112.88	\$546.03	\$122.45	23,608	4.6%	-10.2%	15.2%	-2.0%	-9.0%	11.7%	-1.0%	84.2%
202207	\$24.88	\$445.04	\$113.18	\$539.52	\$122.75	23,319	4.7%	-4.2%	16.1%	0.8%	-4.5%	12.7%	-3.1%	84.3%
202208	\$23.52	\$439.10	\$112.50	\$532.24	\$122.09	23,028	4.5%	-5.9%	12.6%	0.0%	-6.4%	9.9%	-5.3%	84.3%
202209	\$21.23	\$446.80	\$110.96	\$540.15	\$120.56	22,761	4.0%	-2.3%	9.5%	3.7%	-3.5%	7.1%	-7.3%	84.4%
202210	\$20.55	\$451.63	\$111.53	\$545.92	\$121.05	22,483	3.8%	-0.7%	10.4%	6.5%	-1.9%	7.8%	-9.3%	84.4%
202211	\$20.54	\$447.32	\$111.80	\$542.01	\$121.59	22,240	3.8%	-3.3%	9.6%	4.3%	-4.2%	7.3%	-11.0%	84.3%
202212	\$19.49	\$431.93	\$112.61	\$526.28	\$122.45	21,996	3.7%	-9.0%	9.2%	-0.4%	-9.0%	7.0%	-12.7%	83.9%
202301	\$20.95	\$430.57	\$112.09	\$527.75	\$121.91	21,824	4.0%	-11.0%	4.8%	-3.9%	-9.9%	3.4%	-12.6%	83.5%
202302	\$18.81	\$441.88	\$112.22	\$540.07	\$122.29	21,702	3.5%	-8.5%	2.6%	-2.2%	-7.7%	2.3%	-12.1%	83.7%
202303	\$16.39	\$462.47	\$111.38	\$563.15	\$121.38	21,561	2.9%	1.0%	-0.5%	3.8%	0.9%	-0.3%	-11.8%	83.8%
202304	\$13.43	\$480.38	\$112.42	\$580.84	\$122.59	21,398	2.3%	7.6%	0.9%	8.7%	6.3%	1.2%	-11.5%	84.3%
202305	\$11.49	\$476.42	\$112.38	\$580.21	\$122.67	21,230	2.0%	5.5%	0.1%	7.0%	5.6%	0.7%	-11.2%	83.8%
202306	\$11.66	\$480.07	\$114.75	\$585.21	\$125.12	21,049	2.0%	6.6%	1.7%	8.4%	7.2%	2.2%	-10.8%	83.7%

## Summary of Historical Rx Claims Broken Out by Rx Category - Total

Size	Product Type	Rolling 12	Rx Category	Allowed	Member Months	Allowed PMPM	Rolling 12
		End Date YYYYMM					Allowed Trend
Large	ALL	202104	1 Generic	\$558,055	23,553	\$23.69	N/A
Large	ALL	202105	1 Generic	\$547,123	23,644	\$23.14	N/A
Large	ALL	202106	1 Generic	\$543,705	23,841	\$22.81	N/A
Large	ALL	202107	1 Generic	\$533,310	24,072	\$22.15	N/A
Large	ALL	202108	1 Generic	\$545,403	24,321	\$22.43	N/A
Large	ALL	202109	1 Generic	\$553,171	24,548	\$22.53	N/A
Large	ALL	202110	1 Generic	\$564,706	24,775	\$22.79	N/A
Large	ALL	202111	1 Generic	\$580,975	24,989	\$23.25	N/A
Large	ALL	202112	1 Generic	\$589,441	25,191	\$23.40	N/A
Large	ALL	202201	1 Generic	\$594,011	24,961	\$23.80	N/A
Large	ALL	202202	1 Generic	\$606,996	24,697	\$24.58	N/A
Large	ALL	202203	1 Generic	\$612,696	24,445	\$25.06	N/A
Large	ALL	202204	1 Generic	\$616,933	24,179	\$25.52	7.7%
Large	ALL	202205	1 Generic	\$632,155	23,897	\$26.45	14.3%
Large	ALL	202206	1 Generic	\$641,575	23,608	\$27.18	19.2%
Large	ALL	202207	1 Generic	\$648,928	23,319	\$27.83	25.6%
Large	ALL	202208	1 Generic	\$644,086	23,028	\$27.97	24.7%
Large	ALL	202209	1 Generic	\$625,741	22,761	\$27.49	22.0%
Large	ALL	202210	1 Generic	\$607,015	22,483	\$27.00	18.5%
Large	ALL	202211	1 Generic	\$591,387	22,240	\$26.59	14.4%
Large	ALL	202212	1 Generic	\$574,923	21,996	\$26.14	11.7%
Large	ALL	202301	1 Generic	\$559,789	21,824	\$25.65	7.8%
Large	ALL	202302	1 Generic	\$547,680	21,702	\$25.24	2.7%
Large	ALL	202303	1 Generic	\$544,957	21,561	\$25.28	0.8%
Large	ALL	202304	1 Generic	\$537,664	21,398	\$25.13	-1.5%
Large	ALL	202305	1 Generic	\$520,550	21,230	\$24.52	-7.3%
Large	ALL	202306	1 Generic	\$502,295	21,049	\$23.86	-12.2%
Large	ALL	202104	2 Brand	\$420,922	23,553	\$17.87	N/A
Large	ALL	202105	2 Brand	\$435,819	23,644	\$18.43	N/A
Large	ALL	202106	2 Brand	\$453,750	23,841	\$19.03	N/A
Large	ALL	202107	2 Brand	\$453,746	24,072	\$18.85	N/A
Large	ALL	202108	2 Brand	\$461,556	24,321	\$18.98	N/A
Large	ALL	202109	2 Brand	\$471,684	24,548	\$19.21	N/A
Large	ALL	202110	2 Brand	\$483,962	24,775	\$19.53	N/A
Large	ALL	202111	2 Brand	\$487,264	24,989	\$19.50	N/A
Large	ALL	202112	2 Brand	\$515,499	25,191	\$20.46	N/A
Large	ALL	202201	2 Brand	\$531,395	24,961	\$21.29	N/A
Large	ALL	202202	2 Brand	\$527,639	24,697	\$21.36	N/A
Large	ALL	202203	2 Brand	\$540,328	24,445	\$22.10	N/A
Large	ALL	202204	2 Brand	\$555,938	24,179	\$22.99	28.7%
Large	ALL	202205	2 Brand	\$543,443	23,897	\$22.74	23.4%
Large	ALL	202206	2 Brand	\$537,869	23,608	\$22.78	19.7%
Large	ALL	202207	2 Brand	\$556,256	23,319	\$23.85	26.6%
Large	ALL	202208	2 Brand	\$556,937	23,028	\$24.19	27.4%
Large	ALL	202209	2 Brand	\$562,429	22,761	\$24.71	28.6%
Large	ALL	202210	2 Brand	\$565,496	22,483	\$25.15	28.8%
Large	ALL	202211	2 Brand	\$575,538	22,240	\$25.88	32.7%
Large	ALL	202212	2 Brand	\$568,124	21,996	\$25.83	26.2%
Large	ALL	202301	2 Brand	\$583,082	21,824	\$26.72	25.5%
Large	ALL	202302	2 Brand	\$591,472	21,702	\$27.25	27.6%
Large	ALL	202303	2 Brand	\$583,159	21,561	\$27.05	22.4%
Large	ALL	202304	2 Brand	\$587,844	21,398	\$27.47	19.5%
Large	ALL	202305	2 Brand	\$602,973	21,230	\$28.40	24.9%
Large	ALL	202306	2 Brand	\$613,466	21,049	\$29.14	27.9%
Large	ALL	202104	3 Specialty	\$1,591,662	23,553	\$67.58	N/A
Large	ALL	202105	3 Specialty	\$1,575,107	23,644	\$66.62	N/A
Large	ALL	202106	3 Specialty	\$1,615,635	23,841	\$67.77	N/A
Large	ALL	202107	3 Specialty	\$1,633,747	24,072	\$67.87	N/A
Large	ALL	202108	3 Specialty	\$1,695,681	24,321	\$69.72	N/A
Large	ALL	202109	3 Specialty	\$1,739,689	24,548	\$70.87	N/A
Large	ALL	202110	3 Specialty	\$1,734,292	24,775	\$70.00	N/A
Large	ALL	202111	3 Specialty	\$1,763,842	24,989	\$70.58	N/A
Large	ALL	202112	3 Specialty	\$1,777,433	25,191	\$70.56	N/A
Large	ALL	202201	3 Specialty	\$1,816,289	24,961	\$72.77	N/A
Large	ALL	202202	3 Specialty	\$1,816,858	24,697	\$73.57	N/A
Large	ALL	202203	3 Specialty	\$1,823,263	24,445	\$74.59	N/A
Large	ALL	202204	3 Specialty	\$1,755,107	24,179	\$72.59	7.4%
Large	ALL	202205	3 Specialty	\$1,735,301	23,897	\$72.62	9.0%
Large	ALL	202206	3 Specialty	\$1,711,330	23,608	\$72.49	7.0%
Large	ALL	202207	3 Specialty	\$1,657,206	23,319	\$71.07	4.7%
Large	ALL	202208	3 Specialty	\$1,610,428	23,028	\$69.93	0.3%
Large	ALL	202209	3 Specialty	\$1,555,904	22,761	\$68.36	-3.5%
Large	ALL	202210	3 Specialty	\$1,549,118	22,483	\$68.90	-1.6%
Large	ALL	202211	3 Specialty	\$1,537,271	22,240	\$69.12	-2.1%
Large	ALL	202212	3 Specialty	\$1,550,327	21,996	\$70.48	-0.1%
Large	ALL	202301	3 Specialty	\$1,517,735	21,824	\$69.54	-4.4%
Large	ALL	202302	3 Specialty	\$1,514,739	21,702	\$69.80	-5.1%
Large	ALL	202303	3 Specialty	\$1,488,881	21,561	\$69.05	-7.4%
Large	ALL	202304	3 Specialty	\$1,497,772	21,398	\$70.00	-3.6%
Large	ALL	202305	3 Specialty	\$1,480,845	21,230	\$69.75	-3.9%
Large	ALL	202306	3 Specialty	\$1,517,879	21,049	\$72.11	-0.5%

**Derivation of Inpatient Trends for VT LG HMO, 2023-2024, by Provider**

Facility Name	Inpatient %	2023 IP Contract	2023 Trended IP %	2024 IP Contract	Notes
Brattleboro Memorial Hospital	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	Hospital Approved Total Charge Increase
Brattleboro Retreat					Best estimate of contract negotiation
Central Vermont Physicians Medical Center					Hospital Approved Total Charge Increase
Copley Hospital					Hospital Approved Total Charge Increase
Gifford Medical Center					Hospital Approved Total Charge Increase
Grace Cottage Hospital					Hospital Approved Total Charge Increase
Green Mountain Surgery Center					Hospital Approved Total Charge Increase
Mt. Ascutney Hospital					Hospital Approved Total Charge Increase
North Country Hospital					Hospital Approved Total Charge Increase
Northeast Vermont Regional Hospital					Hospital Approved Total Charge Increase
Northwestern Medical Center					Hospital Approved Total Charge Increase
Porter Hospital					Hospital Approved Total Charge Increase
Rutland Regional					Hospital Approved Total Charge Increase
Southwestern Vermont Medical Center					Hospital Approved Total Charge Increase
Springfield Hospital					Hospital Approved Total Charge Increase
University of Vermont Medical Center					Hospital Approved Total Charge Increase
Dartmouth-Hitchcock Medical Center (NH)					Best estimate of contract negotiation
Rental/NY/Negotiated/Other	Blend of best estimates and effective contracts				
<b>TOTAL, GMCB HOSPITALS</b>	<b>59.4%</b>	<b>15.5%</b>	<b>61.3%</b>	<b>3.8%</b>	
<b>TOTAL, ALL HOSPITALS</b>	<b>100.0%</b>	<b>12.0%</b>	<b>100.0%</b>	<b>5.0%</b>	

**Derivation of Outpatient Trends for VT LG HMO, 2023-2024, by Provider**

Facility Name	Outpatient %	2023 OP Contract	2023 Trended OP %	2024 OP Contract	Notes
Brattleboro Memorial Hospital	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	Hospital Approved Total Charge Increase
Brattleboro Retreat					Best estimate of contract negotiation
Central Vermont Physicians Medical Center					Hospital Approved Total Charge Increase
Copley Hospital					Hospital Approved Total Charge Increase
Gifford Medical Center					Hospital Approved Total Charge Increase
Grace Cottage Hospital					Hospital Approved Total Charge Increase
Green Mountain Surgery Center					Hospital Approved Total Charge Increase
Mt. Ascutney Hospital					Hospital Approved Total Charge Increase
North Country Hospital					Hospital Approved Total Charge Increase
Northeast Vermont Regional Hospital					Hospital Approved Total Charge Increase
Northwestern Medical Center					Hospital Approved Total Charge Increase
Porter Hospital					Hospital Approved Total Charge Increase
Rutland Regional					Hospital Approved Total Charge Increase
Southwestern Vermont Medical Center					Hospital Approved Total Charge Increase
Springfield Hospital					Hospital Approved Total Charge Increase
University of Vermont Medical Center					Hospital Approved Total Charge Increase
Dartmouth-Hitchcock Medical Center (NH)					Best estimate of contract negotiation
Rental/NY/Negotiated/Other	Blend of best estimates and effective contracts				
<b>TOTAL, GMCB HOSPITALS</b>	<b>75.5%</b>	<b>14.4%</b>	<b>77.5%</b>	<b>4.3%</b>	
<b>TOTAL, ALL HOSPITALS</b>	<b>100.0%</b>	<b>12.1%</b>	<b>100.0%</b>	<b>4.6%</b>	

**Derivation of Physician Trends for VT LG HMO, 2023-2024, by Provider**

Facility Name	Physician %	2023 PHY		2024 PHY	
		Contract	2023 Trended PHY %	Contract	
UVMMC					
Rutland Regional					
CVMC					
Porter Hospital					
HealthFirst					
VT Community					
All Other Vermont					
VT PT-OT					
VT BH					
VT Chiro					
New Hampshire Participating					
Ambulatory - Ancillary					
ASC - Ancillary					
DME - Ancillary					
Home Infusion - Ancillary					
Lab - Ancillary					
Rental/NY/Negotiated/Other					
<b>TOTAL</b>	<b>100.0%</b>	<b>6.6%</b>	<b>100.0%</b>	<b>2.6%</b>	