



SAMPLE GROUP



PlanCompass
Report for:

1/1/2020 - 12/31/2020



Parameters - SAMPLE GROUP

Report for: 1/1/2020 - 12/31/2020

	REPORT SELECTION CRITERIA
Report Create Date:	3/26/2021
Reporting Period:	1/1/2020 - 12/31/2020
Paid Data Available Thru:	2/28/2021
Product Segment:	Commercial
ASO?	NO
Line of Business:	PPO
Customer Groups:	ALL Selected
Divisions:	ALL Selected
Benefits:	ALL Selected
Peer:	MARKET
Is there Pharmacy?	Yes

Table of Contents - SAMPLE GROUP

Report for: 1/1/2020 - 12/31/2020

TABLE OF CONTENTS

Executive Summary
Member Demographics
Utilization Summary
Large Claimant Summary
Cost Share Summary
Clinical Conditions Summary
Preventive Summary
Pharmacy Summary
Top 25 Drugs by Cost
Top 25 Drugs by Quantity
Conclusions
Glossary

Report Methodology - SAMPLE GROUP

Report for: 1/1/2020 - 12/31/2020

Report Purpose

This PlanCompass report was prepared specifically for your organization to help you stay on top of your group's health care experience during the current plan year. Our desire is that with this PlanCompass and our other reporting tools – bolstered by the guidance and insights our Sales and Account Management associates deliver -- we will be able to help you make the most informed decisions possible about your organization's health, wellbeing and use of the health care system.

Methodology

PlanCompass uses claim data to report on the important facets of your group's health care experience during the reporting period. PlanCompass reports on an "incurred" basis rather than a "paid/processed basis" to allow for better monitoring of member behavior in response to plan design changes that occur from one plan year to the next. Incurred basis reporting includes only services that were received during the reporting period, regardless of when the claim was paid.

To make the data more meaningful, we frequently report your current period data beside your prior period experience (same reporting period from the prior year) and/or your peer. Including the prior period and peer allows you to see how your group compares to your performance in the prior year and how it compares to other groups in your area or industry (see below for peer details). These comparable numbers add context that can help make sense of what we see.

Reporting Period

This PlanCompass is based on incurred claims for the period 1/1/2020 through 12/31/2020, with claims processed through 2/28/2021.

This report was created on 3/26/2021.








Peer

The peer used for comparison purposes in this report is Humana's Market, PUERTO RICO, unless noted otherwise. In a few instances, Humana's National Book of Business is used as a comparison.

Executive Summary - SAMPLE GROUP

Report for: 1/1/2020 - 12/31/2020

On this page, you'll find the key indicators that drive your group's health plan performance. In the center of the page is the Net Paid PMPM variance from prior to current reporting period, a good indicator of how members are using their healthcare benefits and engaging in wellness. The surrounding metrics are deemed to have the most influence on Net Paid PMPM. Subsequent pages dive deeper into each of these metrics impacting spend.

Medical Visits / 1,000 +10.3% Current: 5,959 Prior: 5,403 	RX% Utilizing Members per Month: -1.7% Current: 18.8% Prior: 20.5% 	Generic Dispensing Rate: -2.3% Current: 85.9% Prior: 88.2% 
Large Claimant Spend Impact: -2% Current: 35% Prior: 37% 	Net Paid PMPM: +0.5% Current: \$90.82 Prior: \$90.39 	Member Cost Share: -0.3% Current: 14.5% Prior: 14.8% 
Members with Preventive Services: +3.9% Current: 29.2% Prior: 25.3% 		

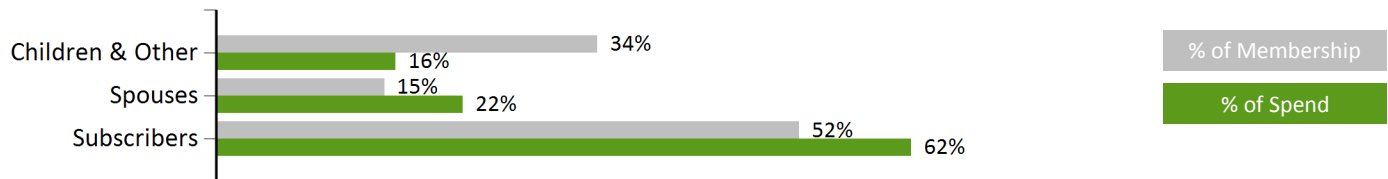
Member Demographics - SAMPLE GROUP

Report for: 1/1/2020 - 12/31/2020

The Demographic page aids in discovering associations between member demographics and claim spend. Members who are engaged in their health have, on average, 8% lower healthcare costs. Humana uses multiple channels to connect with members along with encouraging members to utilize our self-service tools like MyHumana.com to learn more about all we have to offer and how their insurance is working for them.

	Current	Prior	Market Peer	Target
Average Number of Members	1,696	1,672	---	
Average Population Age	34.1	33.0	36.3	
Demographic Risk Score	1.03	0.98	1.27	
Member/Subscriber Ratio	1.92	1.98	2.03	
Male/Female Ratio	66/34	66/34	50/50	
Phone Number on File	45.0%	45.0%	75.0%	
Email on File	6.0%	0.0%	34.0%	
MyHumana.com Registrations	2.0%	2.0%	20.0%	80%

Spend Distribution by Relationship



Membership Demographics by Age Group

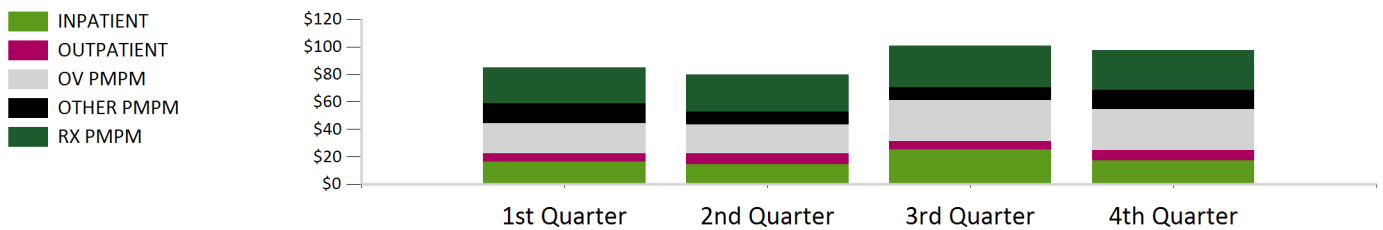
		Period Ending Subscribers	Period Ending Members	Current Pop. %	Prior Pop. %	Market Peer Pop. %	% of Total Spend
Children	< 3 Years	<5	30	1.8%	1.5%	1.8%	2.4%
	3-18	<5	308	18.2%	20.8%	19.9%	7.8%
Adult Females	19-25	<5	120	7.1%	5.8%	6.0%	3.7%
	26-44	33	142	8.4%	9.0%	15.2%	10.6%
	45-64	28	145	8.6%	7.6%	16.1%	16.5%
	65+	<5	<5	---	0.2%	2.6%	---
Adult Males	19-25	43	145	8.6%	9.3%	6.4%	2.6%
	26-44	434	445	26.3%	27.3%	14.5%	20.9%
	45-64	328	342	20.2%	18.2%	14.7%	33.2%
	65+	9	9	0.5%	0.5%	2.8%	1.7%
Total		880	1,690	100.0%	100.0%	100.0%	100.0%

Utilization Summary - SAMPLE GROUP

Report for: 1/1/2020 - 12/31/2020

	Current Utilization (Per 1000)*	Prior Utilization (Per 1000)*	% Change	12 Month Prior (Per 1000)*	Market Peer Utilization (Per 1000)**	12 Month Prior Market Peer (Per 1000)	Current Net Paid PMPM	Prior Net Paid PMPM	% Change	12 Month Prior PMPM	Current % In Network
Office Visits											
Freestanding Labs	1,906	934	104.0%	934	1,866	1,448	\$13.11	\$7.55	73.6%	\$7.55	
Hospital Based Physician	0	---	---	0	12	14	---	---	---	---	
Primary Care	935	1,250	-25.2%	1,250	1,208	1,687	\$2.15	\$3.00	-28.2%	\$3.00	
Specialist Care	1,748	2,121	-17.5%	2,121	2,944	3,501	\$10.44	\$11.91	-12.3%	\$11.91	
Physician Total	4,589	4,305	6.6%	4,305	6,031	6,650	\$25.71	\$22.47	14.4%	\$22.47	98.7%
Inpatient Care											
Acute Hospital	32	39	-17.9%	39	39	54	\$14.53	\$21.25	-31.6%	\$21.25	
Days/1000 Members	152	237	-36.2%	237	176	242	---	---	---	---	
SNF & Rehabilitation	0	---	---	0	1	2	---	---	---	---	
Inpatient Physician Services	272	325	-16.1%	325	441	512	\$3.82	\$3.74	2.2%	\$3.74	
Inpatient Care Total	32	39	-17.9%	39	40	56	\$18.35	\$24.99	-26.6%	\$24.99	98.2%
Outpatient Care											
Ambulatory Surgical Center	0	---	---	0	7	8	---	---	---	---	
Other Outpatient Procedures	127	180	-29.3%	180	460	583	\$1.87	\$1.99	-6.0%	\$1.99	
Outpatient Hospital Surgeries	32	32	0.4%	32	55	66	\$2.10	\$2.64	-20.5%	\$2.64	
Outpatient Physician Services	72	77	-6.8%	77	239	256	\$2.85	\$2.42	17.7%	\$2.42	
Outpatient Care Total	160	212	-25.0%	212	521	658	\$6.82	\$7.05	-3.3%	\$7.05	100.0%
Emergency Room											
Emergency Room	337	488	-30.9%	488	238	369	\$5.50	\$6.68	-17.6%	\$6.68	90.0%
Urgent Care											
Urgent Care	5	6	-16.7%	6	47	37	\$0.02	\$0.04	-51.4%	\$0.04	62.5%
Other Services											
Ambulance	7	7	7.5%	7	17	21	\$0.04	\$0.07	-46.7%	\$0.07	
Behavioral Health	0	---	---	0	77	62	---	---	---	---	
Chiropractic	284	238	19.1%	238	501	549	\$1.01	\$0.87	16.6%	\$0.87	
Durable Medical Equipment	33	22	53.3%	22	89	75	\$2.81	\$1.58	78.4%	\$1.58	
Home Health/Hospice	35	41	-15.7%	41	92	80	\$0.37	\$0.37	-0.2%	\$0.37	
Other Ancillary Services	478	45	964.7%	45	618	118	\$2.12	\$0.68	213.4%	\$0.68	
Other Services Total	836	352	137.1%	352	1,394	905	\$6.34	\$3.56	78.4%	\$3.56	90.6%
Medical Total	5,959	5,403	10.3%	5,403	8,272	8,675	\$62.75	\$64.78	-3.1%	\$64.78	97.0%
Pharmacy											
Pharmacy	6,269	6,633	-5.5%	6,633	9,628	9,800	\$28.07	\$25.61	9.6%	\$25.61	
Grand Total	12,228	12,036	1.6%	12,036	17,901	18,475	\$90.82	\$90.39	0.5%	\$90.39	

PMPM Utilization by Quarter



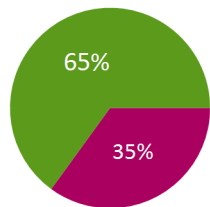
Large Claimant Summary - SAMPLE GROUP

Report for: 1/1/2020 - 12/31/2020

Large claimants, those with more than \$10,000 in total spend, can significantly drive up costs. Examples of these could be premature infants, members with chronic conditions, or members with catastrophic injuries. These members will reach out-of-pocket maximums and deductibles quickly and may need intervention to manage both their care and benefits.

Impact of Large Claimants PMPM

Current Period



All Other Members

\$59.08

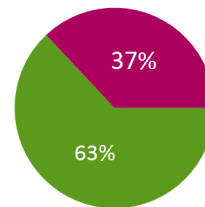
Large Claimants

\$31.74

Large Claimants

28

Prior Period



All Other Members

\$57.25

Large Claimants

\$33.14

Large Claimants

24

Top 25 Large Claimant Detail

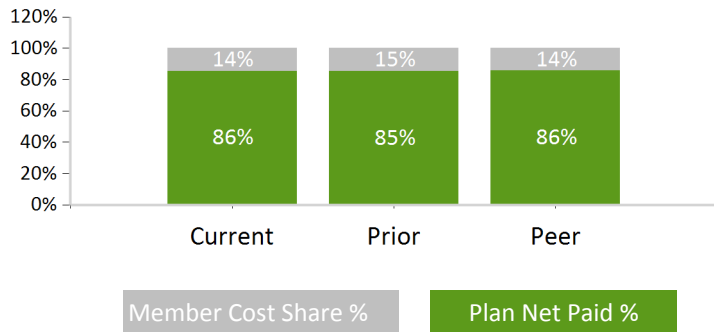
	Medical Condition	Medical Cost	Pharmacy Cost	Status
1	NEOPLASMS	\$2,491	\$81,601	Active
2	DISEASES OF THE RESPIRATORY SYSTEM	\$33,808	\$18,189	Active
3	DISEASES OF THE CIRCULATORY SYSTEM	\$43,957	\$89	Active
4	DISEASES OF THE CIRCULATORY SYSTEM	\$35,082	\$3,111	Active
5	ENDOCRINE, NUTRITIONAL AND METABOLIC DISEASES	\$2,109	\$35,957	Active
6	DISEASES OF THE DIGESTIVE SYSTEM	\$34,965	\$11	Active
7	DISEASES OF THE CIRCULATORY SYSTEM	\$26,611	\$289	Active
8	INFECTIOUS AND PARASITIC DISEASES	\$1,245	\$24,798	Active
9	DISEASES OF THE CIRCULATORY SYSTEM	\$23,284	\$1,353	Active
10	DISEASES OF THE RESPIRATORY SYSTEM	\$21,268	\$785	Termed
11	ENDOCRINE, NUTRITIONAL AND METABOLIC DISEASES	\$15,284	\$6,209	Active
12	SUPPLEMENTARY CLASSIFICATION OF FACTORS INFLUENCING HEALTH STATUS AND CONTACT WITH HEALTH SERVICES	\$18,520	\$13	Active
13	DISEASES OF THE MUSCULOSKELETAL SYSTEM AND CONNECTIVE TISSUE	\$1,358	\$15,599	Active
14	DISEASES OF THE DIGESTIVE SYSTEM	\$4,997	\$11,493	Active
15	DISEASES OF THE NERVOUS SYSTEM AND SENSE ORGANS	\$4,287	\$11,962	Active
16	ENDOCRINE, NUTRITIONAL AND METABOLIC DISEASES	\$15,690	\$304	Active
17	SYMPTOMS, SIGNS AND ABNORMAL CLINICAL AND LABORATORY FINDINGS, NOT ELSEWHERE CLASSIFIED	\$14,575	\$24	Active
18	DISEASES OF THE EYE AND ADNEXA	\$539	\$14,015	Active
19	NEOPLASMS	\$12,950	\$745	Active
20	DISEASES OF THE CIRCULATORY SYSTEM	\$1,129	\$11,872	Active
21	SYMPTOMS, SIGNS AND ABNORMAL CLINICAL AND LABORATORY FINDINGS, NOT ELSEWHERE CLASSIFIED	\$6,683	\$6,081	Active
22	DISEASES OF THE EYE AND ADNEXA	\$2,044	\$10,069	Active
23	PREGNANCY, CHILDBIRTH AND THE PUERPERIUM	\$11,826	\$227	Active
24	DISEASES OF THE CIRCULATORY SYSTEM	\$11,911	\$61	Active
25	ENDOCRINE, NUTRITIONAL AND METABOLIC DISEASES	\$5,786	\$5,997	Active

Cost Share Summary - SAMPLE GROUP

Report for: 1/1/2020 - 12/31/2020

Knowing your plan and member cost share helps determine if either the plan or the member may be bearing an unusually high percentage of the cost. This information will help you understand if any changes to benefit design resulted in a cost share shift or if changes may be needed in the future. The peer used for this page is Market.

Member Cost Share

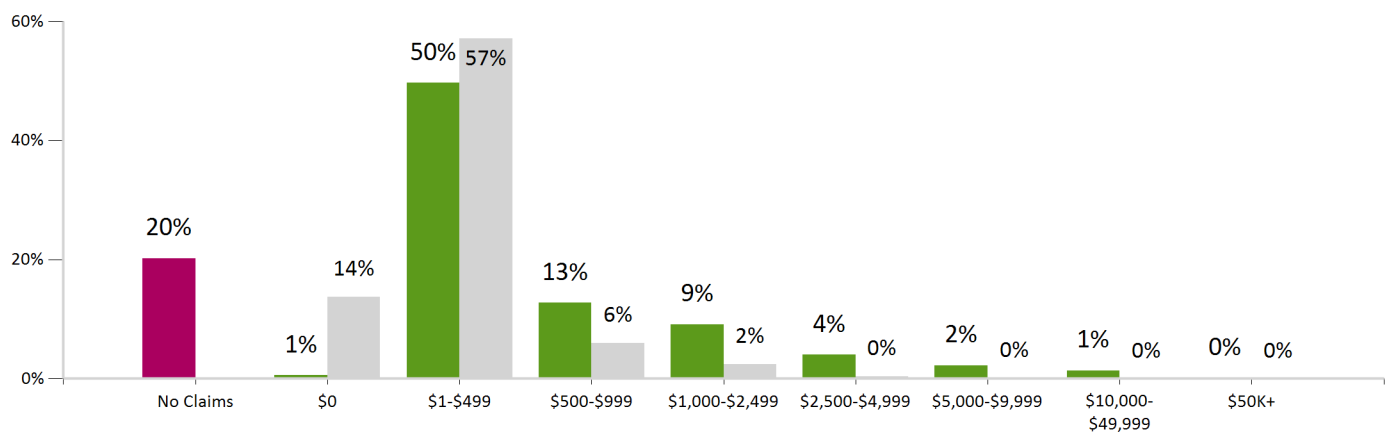


	Current Period	Prior Period
Plan Net Paid PMPM	\$90.82	\$90.39
Member Cost Share PMPM	\$15.34	\$15.68

Cost Share by Place of Treatment

Service Group	Avg Allowed per Visit	Current Avg. Plan Paid Per Visit	Current Avg. Member Paid Per Visit	Current % Spend Split	Prior Avg. Plan Paid Per Visit	Prior Avg. Member Paid Per Visit	Prior % Spend Split
Office Visits	\$82	\$67	\$14	82/18	\$63	\$15	81/19
Primary Care	\$30	\$28	\$2	92/8	\$29	\$0	99/1
Specialist Care	\$93	\$72	\$21	77/23	\$67	\$20	77/23
Inpatient Care	\$7,135	\$6,790	\$345	95/5	\$7,596	\$309	96/4
Outpatient Care	\$592	\$512	\$67	88/12	\$398	\$43	90/10
Emergency Room	\$246	\$196	\$49	80/20	\$164	\$50	77/23
Urgent Care	\$75	\$52	\$23	70/30	\$85	\$0	100/0
Other Services	\$97	\$91	\$4	95/5	\$121	\$17	88/12
Pharmacy	\$66	\$54	\$12	82/18	\$46	\$11	81/19

Claim Stratification by Dollar Categories



% of Mbrs with No Claims

Total med and RX Plan Payments

Total Med and RX Member Cost Share

Clinical Conditions Summary - SAMPLE GOUP

Report for: 1/1/2020 - 12/31/2020

Medical Condition	Active Members Diagnosed	Prevalence %			Costs Directly Attributable to Clinical Condition			
				12-Month Humana National	Medical PMPM		Pharmacy PMPM	
		Current	Prior		Current	Prior	Current	Prior
SUPPLEMENTARY CLASSIFICATION OF FACTORS INFLUENCING HEALTH STATUS AND CONTACT WITH HEALTH SERVICES	1,167	68.8%	40.7%	62.3%	\$8.79	\$4.38	\$0.00	\$0.00
SYMPTOMS, SIGNS AND ABNORMAL CLINICAL AND LABORATORY FINDINGS, NOT ELSEWHERE CLASSIFIED	700	41.3%	42.1%	41.0%	\$6.12	\$6.25	\$0.00	\$0.00
ENDOCRINE, NUTRITIONAL AND METABOLIC DISEASES	558	32.9%	32.4%	25.8%	\$5.80	\$5.48	\$0.00	\$0.00
DISEASES OF THE MUSCULOSKELETAL SYSTEM AND CONNECTIVE TISSUE	463	27.3%	27.6%	24.3%	\$3.75	\$4.03	\$0.00	\$0.00
DISEASES OF THE GENITOURINARY SYSTEM	394	23.2%	25.0%	17.5%	\$3.72	\$5.73	\$0.00	\$0.00
DISEASES OF THE RESPIRATORY SYSTEM	386	22.8%	29.3%	25.5%	\$3.98	\$6.21	\$0.00	\$0.00
DISEASES OF THE CIRCULATORY SYSTEM	349	20.6%	21.7%	18.1%	\$9.06	\$5.46	\$0.00	\$0.00
DISEASES OF THE EYE AND ADNEXA	287	16.9%	16.0%	9.1%	\$2.22	\$2.16	\$0.00	\$0.00
INFECTIOUS AND PARASITIC DISEASES	259	15.3%	16.7%	11.0%	\$1.03	\$1.06	\$0.00	\$0.00
CODES FOR SPECIAL PURPOSES(U07-U85)	248	14.6%	0.0%	4.9%	\$1.11	\$0.00	\$0.00	\$0.00
DISEASES OF THE DIGESTIVE SYSTEM	227	13.4%	15.9%	14.9%	\$5.46	\$8.62	\$0.00	\$0.00
DISEASES OF THE BLOOD AND BLOOD-FORMING ORGANS AND CERTAIN DISORDERS INVOLVING THE IMMUNE MECHANISM	208	12.3%	11.9%	6.4%	\$0.75	\$0.77	\$0.00	\$0.00
DISEASES OF THE SKIN AND SUBCUTANEOUS TISSUE	184	10.9%	13.4%	16.9%	\$1.84	\$1.56	\$0.00	\$0.00
INJURY, POISONING AND CERTAIN OTHER CONSEQUENCES OF EXTERNAL CAUSES	139	8.2%	10.2%	12.1%	\$2.17	\$2.33	\$0.00	\$0.00
DISEASES OF THE NERVOUS SYSTEM AND SENSE ORGANS	116	6.8%	7.6%	13.3%	\$1.06	\$5.33	\$0.00	\$0.00
NEOPLASMS	110	6.5%	6.5%	10.5%	\$3.49	\$2.27	\$0.00	\$0.00
MENTAL, BEHAVIORAL AND NEURODEVELOPMENTAL DISORDERS	83	4.9%	4.4%	20.0%	\$0.14	\$0.26	\$0.00	\$0.00
DISEASES OF THE EAR AND MASTOID PROCESS	64	3.8%	4.2%	7.8%	\$0.35	\$0.30	\$0.00	\$0.00
EXTERNAL CAUSES OF MORBIDITY	27	1.6%	1.9%	5.7%	\$0.00	\$0.01	\$0.00	\$0.00
UNKNOWN	18	1.1%	0.1%	3.1%	\$0.12	\$0.00	\$0.00	\$0.00
CONGENITAL MALFORMATIONS, DEFORMATIONS AND CHROMOSOMAL ABNORMALITIES	15	0.9%	0.8%	2.6%	\$0.45	\$0.47	\$0.00	\$0.00
PREGNANCY, CHILDBIRTH AND THE PUERPERIUM	9	0.5%	0.8%	2.5%	\$0.88	\$2.01	\$0.00	\$0.00
CERTAIN CONDITIONS ORIGINATING IN THE PERINATAL PERIOD	<5	0.2%	0.4%	1.4%	\$0.46	\$0.08	\$0.00	\$0.00
Grand Total					\$62.75	\$64.78	\$0.00	\$0.00

Preventive Summary - SAMPLE GROUP

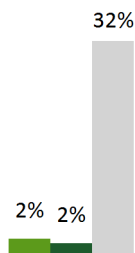
Report for: 1/1/2020 - 12/31/2020

Good health begins with prevention. The current regulatory environment and healthcare systems concur with this position, providing preventive services at no, or minimal, direct cost to the member. Many medical conditions and diseases are far more treatable and less costly when diagnosed in the early stages. With this in mind, we encourage you to educate members on the importance of getting their recommended preventive services.

The peer used for preventive services is the Humana National Book of Business.

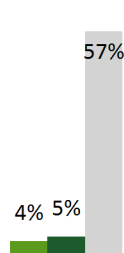
	Current	Prior	Nat'l Peer	12 Month Prior	12 Month Prior Nat'l Peer
Total Membership	29.2%	25.3%	49.3%	25.3%	52.0%
Children	19.8%	21.8%	54.6%	22.1%	57.2%
Employee Female	60.6%	54.2%	59.2%	54.2%	62.0%
Employee Male	34.5%	24.7%	31.5%	24.7%	33.3%
Adult Dependent Female	28.1%	32.3%	58.7%	32.5%	62.2%
Adult Dependent Male	7.1%	9.4%	36.8%	8.0%	40.1%
Large Claimants	42.9%	33.3%	---	---	---

Adult Preventive Office Visits



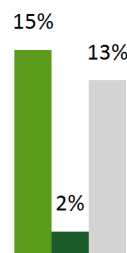
Targeted Members: 1,352

Child Wellness Office Visits



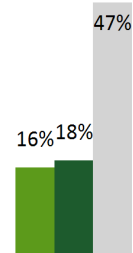
Targeted Members: 338

Flu Shots



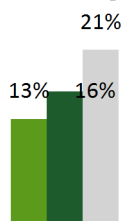
Targeted Members: ,690

Child Immunizations



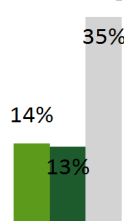
Targeted Member: 338

Cervical Cancer Screening



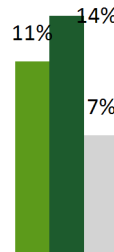
Targeted Member: 411

Breast Cancer Screening



Targeted Member: 198

Colorectal Screening



Targeted Members: 310

Current

Prior

Peer

Pharmacy Summary - SAMPLE GROUP

Report for: 1/1/2020 - 12/31/2020

Drug costs continue to outpace all other healthcare expenditures by a significant margin. Understanding your pharmacy utilization and cost drivers will empower you to optimize your plan's pharmacy benefits and contain costs. The peer used in the Pharmacy section is the Humana National Book of Business.

	Customer			Humana National Average		
	Current	Prior	% Change	Current	Prior	% Change
Avg. # of Members	1,696	1,672	1.4%	---	---	---
% utilizing Members per Month	18.8%	20.5%	-1.7%	---	---	---
Total # of Prescriptions	10,632	11,088	-4.1%	---	---	---
Total Prescription PMPM	.52	.55	-5.5%	0.84	0.87	-3.9%
Days Supply PMPM	15.35	14.78	3.9%	33.86	32.98	2.7%
Plan/Member Cost Share	82/18	81 / 19	---	86/14	86/14	---
% Generic Distribution Rate	85.9%	88.2%	-2.6%	86.1%	85.7%	0.4%
% Mail Order	0.0%	0.0%	0.0%	4.8%	4.5%	0.3%
Total Net Paid	\$571,276	\$513,782	11.2%	---	---	---
Net Paid PMPM	\$28.07	\$25.61	9.6%	\$108.28	\$99.65	8.7%
Net Paid/Script (30 Day Equivalent)	\$54.86	\$52.00	5.5%	\$95.93	\$90.65	5.8%
Net Paid/Days Supply	\$1.83	\$1.73	5.5%	\$3.20	\$3.02	5.8%
Member Paid PMPM	\$6.30	\$6.04	4.3%	\$17.43	\$16.56	5.2%
Member Paid/Script (30 Day Equivalent)	\$12.32	\$12.26	0.4%	\$15.44	\$15.06	2.5%
Specialty % of Scripts	1.4%	1.4%	0.1%	---	---	---
Specialty % of Net Paid	27.7%	32.6%	-4.9%	---	---	---
Specialty Net Paid PMPM	\$7.78	\$8.36	-6.9%	---	---	---

	Customer			Humana National Average		
	Current	Prior	% Change	Current	Prior	% Change
Generic Distribution Rate Total	85.9%	88.2%	-2.3%	86.1%	85.7%	0.4%
Generic Distribution Rate Retail	87.7%	89.9%	-2.2%	80.5%	80.1%	0.4%
Multi-Source Brand Scripts	512	518	-1.2%	---	---	---
Multi-Source Brand % of Total Scripts	4.8%	4.7%	0.1%	---	---	---
Substitution Rate	94.7%	95.0%	-0.3%	---	---	---

	Retail	Mail Order	Other*
Total Scripts	10,203	2	427
Maintenance Scripts	7,499		59
Days Supply/Script	29.53	15.00	25.93
Net Paid PMPM	\$21.78	\$0.00	\$6.29

*Other = Specialty, Long Term Care, Home Infusion, and Discount Card Prescriptions

Top 25 Drugs by Cost - SAMPLE GROUP

Report for: 1/1/2020 - 12/31/2020

Rank		Drug Name	Specialty/ Generic/ Brand	Drug Class	# RX		# Mbrs		Avg Days Supply	Plan Paid		Avg Plan Paid / RX
Current	Prior				Current	Prior	Current	Prior		Current	Prior	Current
1	1	Sprycel	S	Chemotherapy	10	11	<5	<5	30.0	\$80,496	\$83,533	\$8,050
2	---	Hipaa-Privacy	S	Hipaa-Privacy	21	---	<5	<5	30.0	\$32,816	---	\$1,563
3	4	Janumet	B	Diabetes	54	39	13	8	41.1	\$26,480	\$18,657	\$490
4	6	Lantus	B	Diabetes	81	51	13	11	27.6	\$23,015	\$16,034	\$284
5	9	Trulicity	B	Diabetes	27	18	<5	<5	28.5	\$21,502	\$13,150	\$796
6	8	Eliquis	B	Cardiology - Blood T	34	27	5	<5	36.5	\$18,234	\$13,644	\$536
7	3	Janumet Xr	B	Diabetes	38	50	5	6	33.2	\$17,063	\$21,316	\$449
8	---	Hipaa-Privacy	S	Hipaa-Privacy	12	---	<5	<5	30.0	\$16,733	---	\$1,394
9	32	Xarelto	B	Cardiology - Blood T	35	8	<5	<5	31.5	\$16,241	\$3,285	\$464
10	10	Farxiga	B	Diabetes	28	25	7	<5	36.4	\$14,423	\$10,445	\$515
11	12	Jardiance	B	Diabetes	23	10	6	<5	37.8	\$14,214	\$8,342	\$618
12	13	Humalog	B	Diabetes	34	27	7	5	28.4	\$13,080	\$8,079	\$385
13	---	Hipaa-Privacy	S	Hipaa-Privacy	7	---	<5	<5	30.0	\$10,995	---	\$1,571
14	19	Symbicort	B	Respiratory - Copd	33	16	11	10	32.7	\$10,380	\$4,677	\$315
15	43	Ozempic	B	Diabetes	10	3	<5	<5	30.0	\$7,732	\$2,204	\$773
16	17	Humulin R U-500 Kwik	B	Diabetes	8	6	<5	<5	36.0	\$7,321	\$5,491	\$915
17	18	Invokamet	B	Diabetes	12	11	<5	<5	35.0	\$7,116	\$5,382	\$593
18	29	Candesartan Cilexeti	G	Cardiology - Hyperte	83	46	11	9	38.5	\$7,001	\$3,470	\$84
19	11	Kombiglyze Xr	B	Diabetes	18	20	<5	<5	33.3	\$6,972	\$8,798	\$387
20	21	Novolog	B	Diabetes	9	7	<5	<5	35.4	\$6,947	\$4,405	\$772
21	15	Lantus Solostar	B	Diabetes	21	24	<5	<5	40.0	\$6,427	\$6,233	\$306
22	16	Toujeo Solostar	B	Diabetes	14	18	<5	<5	36.9	\$6,218	\$6,128	\$444
23	50	Breo Ellipta	B	Respiratory - Copd	19	5	5	<5	30.0	\$6,188	\$1,576	\$326
24	---	Aimovig	B	Neurology - Migraine	11	---	<5	<5	29.1	\$5,292	---	\$481
25	83	Spiriva Respimat	B	Respiratory - Copd	12	3	<5	<5	30.0	\$4,722	\$964	\$393
Total of Top 25					654	425			33.6	\$387,609	\$245,814	\$593

Top 25 Drugs by Quantity - SAMPLE GROUP

Report for: 1/1/2020 - 12/31/2020

Rank		Drug Name	Specialty/ Generic/ Brand	Drug Class	# RX		# Mbrs		Avg Days Supply	Plan Paid		Avg Plan Paid / RX
Current	Prior				Current	Prior	Current	Prior	Current	Current	Prior	Current
1	1	Atorvastatin Calcium	G	Cholesterol	318	316	74	86	41.3	\$2,458	\$2,787	\$8
2	3	Metformin Hydrochlor	G	Diabetes	293	267	52	64	37.0	\$4	\$4	\$0
3	4	Losartan Potassium	G	Cardiology - Hyperte	265	263	58	63	44.2	\$349	\$37	\$1
4	5	Synthroid	B	Thyroid	238	214	34	35	32.7	\$1,455	\$1,407	\$6
5	6	Lisinopril	G	Cardiology - Hyperte	227	192	52	40	35.0	\$3	\$2	\$0
6	7	Metoprolol Succinate	G	Cardiology - Hyperte	203	179	35	30	35.5	\$1,296	\$1,978	\$6
7	2	Azithromycin	G	Anti-Infectives	186	279	153	215	4.9	\$1,092	\$1,846	\$6
8	8	Simvastatin	G	Cholesterol	167	170	37	36	40.8	\$790	\$783	\$5
9	20	Hydrochlorothiazide	G	Cardiology - Hyperte	166	121	44	35	43.7	\$25	\$3	\$0
10	10	Levothyroxine Sodium	G	Thyroid	163	147	27	30	41.2	\$1,231	\$1,162	\$8
11	13	Gabapentin	G	Anticonvulsants	146	142	45	44	37.0	\$211	\$276	\$1
12	17	Amlodipine Besylate	G	Cardiology - Hyperte	143	127	33	34	42.6	\$0	\$9	\$0
13	9	Montelukast Sodium	G	Respiratory - Asthma	143	166	72	85	33.9	\$335	\$596	\$2
14	11	Omeprazole	G	Gastrointestinal Dis	138	143	59	54	34.0	\$165	\$69	\$1
15	18	Enalapril Maleate	G	Cardiology - Hyperte	131	125	22	31	38.0	\$1,420	\$1,485	\$11
16	14	Glimepiride	G	Diabetes	124	142	16	22	32.9	\$42	\$45	\$0
17	27	Pantoprazole Sodium	G	Gastrointestinal Dis	118	93	44	43	32.7	\$2	\$7	\$0
18	21	Clonazepam	G	Anticonvulsants	116	118	25	31	27.8	\$7	\$14	\$0
19	33	Rosuvastatin Calcium	G	Cholesterol	103	70	24	16	38.4	\$24	\$30	\$0
20	29	Fenofibrate	G	Cholesterol	91	85	21	20	42.9	\$1,628	\$1,571	\$18
21	31	Famotidine	G	Gastrointestinal Dis	91	83	54	53	28.1	\$402	\$53	\$4
22	34	Folic Acid	G	Nutritional/ Vitamin	88	69	19	16	31.2	\$14	\$0	\$0
23	25	Nabumetone	S	Pain Mgmt - Nsaid Ag	85	99	63	83	18.8	\$291	\$261	\$3
24	52	Candesartan Cilexeti	G	Cardiology - Hyperte	83	46	11	9	38.5	\$7,001	\$3,470	\$84
25	47	Lantus	B	Diabetes	81	51	13	11	27.6	\$23,015	\$16,034	\$284
Total of Top 25					3,907	3,707			35.2	\$43,260	\$33,928	\$11

Conclusions - SAMPLE GROUP

Report for: 1/1/2020 - 12/31/2020

Demographics

The male/female ratio stayed the same as the prior period.

Your group's current average age of 34.1 increased one year. This is not a significant change period over period and therefore should have no effect on utilization and cost.

Spouses consist of 15% of membership, but account for 22% of spend.

Males 45-64 and Males 26-44 make up the majority of the spend, accounting for 54.0% of the total cost, while representing 46.6% of the membership.

45.0% of members have a phone number on file, the same as last year.

Humana's target for MyHumana.com member registration is 80%. You are 78.0% away from this goal.

Wellness

29.2% of members received a preventive service during the current reporting period.

Your group's preventive service rate increased by 3.9% from the prior period. Continue to promote the benefits of preventive services.

Your preventive service rates are higher than the prior period in the following categories: Flu Shots, Breast Cancer Screenings.

Your preventive service rates are higher than the peer in the following categories: Flu Shots, Colorectal Cancer Screenings.

Spend and Distribution

Overall plan spend increased by .5%. Medical spend decreased by 3.1%. Pharmacy spend increased by 9.6%.

When Large Claimant spend is excluded, your overall PMPM spend increased 3.2% (from \$57.25 to \$59.08).

Plan/Member Cost share for the current period is 86/14.

Members paid less for their services in the current period than they did in the prior period.

Exams and Preventive Services are almost always the most prevalent clinical condition. Excluding these services, the most prevalent major clinical condition was SUPPLEMENTARY CLASSIFICATION OF FACTORS

The top 3 most expensive clinical conditions account for 26% of your total spend.

The number of Large Claimants (\$10k) on the plan grew by 4 members.

Large Claimants account for 35.0% of spend this period, which is down 2.0% from prior period.

Pharmacy

The number of prescriptions filled per member per month of .52 is lower than the Humana National National Average of .84. Your members are lower than average utilizers of the pharmacy benefit.

The plan paid \$28.07 per member per month, which is a 9.6% increase from the prior period and is also 82% of the total drug expense.

The goal is to drive members to mail-order where appropriate. Mail-order utilization is currently at .0%, which is below the Humana target rate of 7%.

Your generic dispensing rate decreased 2.3% from the prior period and is .2% lower than the Humana National Average. Every 1% increase in GDR results in approximately \$1.56 PMPM savings.

For the current period, Specialty Drugs account for 1.4% of prescriptions and 27.7% of total pharmacy net paid. The Net Paid PMPM decreased from \$8.36 to \$7.78.

Standard Indicator Definitions - SAMPLE GROUP

Report for: 1/1/2020 - 12/31/2020

In order of PlanCompass appearance:

Medical Visits per 1,000 % Change

GREEN = % Change is negative
YELLOW = % Change is between 0% and 3.99%
RED = % Change is 4% or higher

RX % Utilizing Members per Month Change

GREEN = % Change is negative
YELLOW = % Change is between 0% and 2.99%
RED = % Change is 3% or higher

Large Claimant Spend Impact % Change

GREEN = % Change is less than or equal to 0%
YELLOW = Not used
RED = % Change is greater than 0%

Net Paid PMPM % Change

GREEN = % Change is negative
YELLOW = % Change is between 0% and 5.49%
RED = % Change is 5.5% or higher

Generic Dispensing Rate (GDR) % c

GREEN = current is 90% of target or greater, target being 83%, so 74.7% or higher
YELLOW = current is 70% - 90% of target, so 58.1% to 74.6%
RED = current is less than 70% of target, so less than 58.1%

Member Cost Share % Change

GREEN = % Change is greater than or equal to 3%
YELLOW = % Change is between -2.99% and 2.99%
RED = % Change is less than -3%

Members with Preventive Services

GREEN = % Change is greater than 0%
YELLOW = Not used
RED = % Change is less than 0%

Glossary - SAMPLE GROUP

Report for: 1/1/2020 - 12/31/2020

Acute

A condition that is severe and sudden in onset. This could describe anything from a broken bone to an asthma attack. Acute conditions may lead to a chronic syndrome if untreated.

Admits/1000 Members

Number of members admitted to an inpatient facility by a plan participant per thousand members, calculated for a 12 month period.

Average Members

The sum of the number of members active at the end of each month during the reporting period divided by the number of months within the reporting period.

Average Population Age

The average age of all active members at the end of the reporting period.

Benign Tumors

A growth that is not cancer.

Cancer

Cancer of all types. (Breast, Digestive, Upper Gastrointestinal, Lower Gastrointestinal, Pancreas/biliary/liver, Other, Respiratory, Upper Airway, Lower Airway, Genitourinary, Female Genital, Male Genital, Lower Urinary Tract, Upper Urinary Tract, Lymphatic & Hematologic, Secondary Cancer, Head and Neck, Skin and SubQ Tissue, Melanoma, Leukemia (certain types).

Case Mix Index

The average DRG weight for all inpatient cases paid. The Case Mix Index is a measure of the relative costliness of the patients treated in an inpatient setting. An index of 1.05 means that the facility's patients are 5% more costly than average.

Cerebrovascular Disease

Diseases that affect the blood flow to the brain. (Hemorrhage, Occlusion, Transient Ischemic Attack, Late Effects or complications of Cerebrovascular Accident).

Congestive Heart Failure

Impairment of the heart's muscle.

Coronary Artery Disease

Blockage in the blood vessels of the heart. (Coronary Artery Bypass Graft(history of), Percutaneous Transluminal Coronary Angioplasty (history of), Myocardial Infarction, Angina, Other Ischemic Heart Disease, Coronary Atherosclerosis).

Chronic

A health condition or disease that is persistent or otherwise long-lasting in its effects or a disease that comes with time.

Chronic Kidney Disease

Long-term kidney problems.

Chronic Obstructive Pulmonary Disease

Includes emphysema and chronic bronchitis.

Congenital Anomalies

Congenital Anomalies (Birth defects). (Heart, CNS, Digestive & Peritoneum, Genitourinary, Musculoskeletal).

Glossary - SAMPLE GROUP

Report for: 1/1/2020 - 12/31/2020

Days / 1000 Members

The number of days admitted to an inpatient health care facility per thousand members, calculated for 12 month period.

Demographic Risk Score

Average risk score of all active members at the end of the reporting period. Each member's risk score is a mathematically-determined number that represents the effect of age and gender on expected medical costs.

Diabetes

A disease affecting how sugar is used in the body. (Neuropathy, Eye, Nephropathy, Peripheral Vascular Disease).

Digestive

Includes diseases of the entire digestive system from the mouth to the intestines. (Upper Gastrointestinal, Peptic Ulcer Disease, Mouth/Jaw, Esophagus, Stomach/Duodenum, Lower Gastrointestinal, Pancreas/Biliary, Liver).

Endocrine

Includes all diseases (except diabetes) caused when a large system of the body made up of glands and the hormones that they release, fails to work properly. (Thyroid Disease, Other Glandular Disorders, Other Metabolic and Immunity Disorders, Nutrition).

End Stage Renal Disease

Kidney failure requiring dialysis.

Exams and Preventive Services

These are costs associated with screening examinations, outpatient medical or surgical office visits, or routine types of follow-up care. (Exam & Screenings for Coronary Artery Disease, Other Heart Disease, Other Circulatory, Diseases of Blood and Blood-forming Organs, Malignant Neoplasms, Diabetes, Obesity, Endocrine, Genito- Urinary System, Congenital Anomalies, Rare Diseases, Nervous System, Sense Organs, Musculoskeletal & Connective Tissue, Infections, Respiratory, Digestive, Skin and SubQ Tissue, Injury and Poisoning, Mental Health and Infant/Child Care, Vaccination and Other- Includes Rehab).

Generic

Common term to identify non-brand drugs that are equivalent to another drug, and are typically sold at a lower cost than brand drugs.

Genitourinary System

Includes diseases of male reproduction, female reproduction with the exception of pregnancy, and the urinary system. (Kidney/Ureter/Bladder, Male, Breast, Female).

Health Risk Behaviors

Includes care related not only to behaviors that an individual may be able to change, e.g. a smoker needing screenings for lung disease, but also hereditary conditions, e.g., family history of heart disease, or an abnormal laboratory result, such as high blood sugar. (Obesity, Hyperlipidemia, Dysmetabolic Syndrome, Impaired Glucose/Insulin Resistance, Acanthosis Nigricans, Polycystic Ovary Syndrome, Smoking, Family History, Hypercoagulability).

Infections

Including, but not limited to Candidal Infection, Mycobacteria & TB, Meningococcal Infection, Septicemia.

Injuries and Poisoning

Major injuries found under TRM (trauma). (Injury Major Organ, Drug Complications, Complicated).

Large Claimants

Members having more than \$10,000 in medical and pharmacy claims paid during the reporting period.

Glossary - SAMPLE GROUP

Report for: 1/1/2020 - 12/31/2020

Member Cost Share

The amount of the claim expense that is paid by the plan member through deductible, coinsurance, and copay amounts.

Multi Source Brand

Any brand drug that has a generic alternative.

Musculoskeletal

Diseases of the bones, joints, and soft tissue. (Osteoporosis, Arthritis (other than RA), Back/Neck Pain, Anthropathies, Infections, Joint-Specific Disorders, Malformations, Soft Tissue Disorders).

Neonatal

Newborns. (Candidal Infection, Mycobacteria & TB, Meningococcal Infection, Septicemia).

Nervous System

Conditions that affect the brain and the nerves. (Inflammatory Diseases, Hereditary/Degenerative, Migraine, Epilepsy).

Nutrition

A member's eating habits. At risk is considered 4 or fewer daily servings of fruits and vegetables.

Other Circulatory

Multiple diseases that affect how the blood flows through the body, not listed elsewhere. Examples include: high blood pressure, blood clots and blockage, and abnormally widened arteries. (Hypertension, Essential Hypertension, Complicated, Arteriosclerosis, Aneurysms).

PMPM

Per Member Per Month. Calculated by dividing the sum of the number of active members at the end of each month in the reporting period (member months) into the raw number.

Pregnancy

Pregnancy, including complications. (Ectopic/molar/aborted pregnancy, Complications, Normal Delivery, Multiple, L&D & Puerperal Complications, Pregnancy Care/Outcome of Delivery/Contraception).

Prevalence

The number of members diagnosed with a specific condition divided by the average number of members active at the end of each month during the reporting period and expressed as a percentage.

Preventive Services

Humana typically labels claims as *preventive* based on the services listed below.

Abdominal Aortic Ultrasound Screening, Breast Cancer Screening, Cervical Cancer Screening, Colorectal Cancer Screening (Including the procedures (but not exclusively): Barium Enema, CT, Colonography, Colonoscopy, Fecal Blood Occult, Radiological and Sigmoidoscopy), Depression Screening, Diabetes Screening, Hearing Screening, Hypertension Screening, Immunizations (Including the vaccines for Influenza and Pneumonia, Newborn Screening, Nutritional Counseling, Osteoporosis Screening, Other Cancer Screening, Other Preventive Service, Pregnancy Related Service, Preventive Office Visits, Prostate Cancer Screening, Sexually Transmitted Counseling & Disease Screening, Substance Use/Abuse Counseling, Vision Screening, Weight Screening

Respiratory

Includes all conditions of the airway, from the nose and sinuses to the lungs (Asthma, Chronic Obstructive Pulmonary Disease, Infections, Allergies, Respiratory Failure.

SNF

Glossary - SAMPLE GROUP

Report for: 1/1/2020 - 12/31/2020

Skilled Nursing Facility.

Signs and Symptoms

Non-Specific Diagnoses. A specific diagnosis is not known or provided. (Coma, Altered Consciousness, Abdomen, Chest Pain, Death).

Sense Organs

Includes diseases of the eyes and ears. (Eye, Cataract, Glaucoma, Retinal Diseases, Visual Disturbance, Optic Nerve, Ear, External Ear, Middle Ear, Inner Ear).

Specialty Drug

A designation of pharmaceuticals that are classified as high-cost, high complexity and/or high touch. Specialty drugs are often biologics—"drugs derived from living cells" that are injectable or infused (although some are oral medications).

Transplant

Includes both solid organ transplant such as kidney, heart, lung, and liver, and tissue such as bone marrow.

Trauma

Major injuries including those to the head, neck, and spine, multiple fractures, and paralysis. (Skull fracture, Spinal cord fracture, Spinal cord injury, Brain Laceration/Contusion/Concussion, Crushing Injury Face, Neck, Scalp, Paralysis, Hip Pelvis/Neck of Femur).

Utilization /1000 members

Admits, Days, or Visits by plan participants to health care providers per 1000 plan members, calculated on a 12-month basis.