SNJ REGIONAL EMPLOYEE BENEFITS FUND - 45466

Group Number(s): 737391,866357

COVID All-Time Experience: Jan 2020 - Oct 2021, paid through October 2021

Year Over Year Results:

 Prior:
 Jan - Oct 2020, paid through October 2020

 Current:
 Jan - Oct 2021, paid through October 2021

Why use this report?

Gain a deeper understanding of the overall utilization and trend impacts from the COVID pandemic.

This detailed Monthly Analytic Report provides insights into the following key areas:

- COVID-19 specific claim activity
- Telemedicine volumes and impact
- · Overall health care utilization changes
- · Risk profile for severe illness based on CDC guidance
- Counties that have high or emerging levels of COVID-19
- COVID-19 vaccinations

This data can help you more fully explore the types of services and population being impacted during the pandemic and will help you answer your key questions such as:

- How many members have evidence of the condition or been tested?
- · How many hospitalizations have there been?
- How many people have been vaccinated?
- Where are people seeking care?
- How has overall utilization of physician services changed with social distancing and closure of physician offices?
- What is the demand and utilization for telehealth services?
- What is the higher risk for severe illness profile within this population? What is the risk profile for employees specifically?
- Are we seeing the impact of deferral of care such as reduction in elective surgeries, etc.?

What codes are used in the COVID monthly view?

The following diagnoses and procedures are used to identify likely COVID-19 related claims in this report. These codes represent our current best efforts to identify likely COVID-19 activity. References to COVID-19 in this report are based on the codes below, some of which are not COVID-specific.

COVID-19- Specific Diagnosis and Related Codes - These are codes that are specific to COVID-19 related illness:

U07.1 - COVID-19 confirmed cases - Data is included when this code is billed as the primary, secondary or tertiary diagnosis J12.82 - Pneumonia due to COVID-19 (new 1/1/2021)

M35.81 - Multi-inflammatory syndrome (new 1/1/2021)

M35.89 - Other specified systemic involvement of connective tissue (new 1/1/2021)

Coronavirus Diagnosis Codes - Providers were guided to bill these in the initial outbreak:

B97.29 - Other coronavirus as the cause of diseased

B34.2 - Coronavirus infection, unspecified

Exposure Diagnosis Codes - Pre-existing and new codes used for COVID-19 exposure and non-confirmed/non-presumptive cases. Because these codes may also be used for suspected exposure to other biological agents and viral communicable diseases, some claims may be for non-COVID related cases:

Z03.818 - Suspected exposure to other biological agents ruled out

Z20.828 - Exposure to other viral communicable diseases

Z20.822 - Contact with and (suspected) exposure to COVID-19 (new 1/1/2021)

Encounter Diagnosis Code - New code introduced specifically for visits related to COVID screenings:

Z11.52 - Encounter for screening for COVID-19- (new 1/1/2021)

Testing Procedure Codes - Used to identify COVID-19 and antibody testing: 86328, 86408, 86409, 86413, 86769, 87426, 87428, 87635, 87636, 87637, 87811, C9803, G2023, G2024, U0001, U0002, U0003, U0004, U0005, 0202U, 0223U, 0224U, 0225U, 0226U, 0240U, 0241U

Vaccination Administration Procedure / NDC Codes - Used to identify COVID-19 vaccination administration. The actual vaccine cost is being paid by the federal government; data in this report represents administration cost / utilization:0001A,0002A, 0003A, 0004A, 0011A, 0012A, 0013A, 0034A, 0064A and NDCs 59267100001, 59267100002, 59267100003, 80777027319, 80777027399, 80777027398, 80777027315. 59676058005. 59676058015.

Telemedicine - Metrics include Teladoc as well as community based providers performing approved telemedicine services



Things to consider when reviewing this data

Reporting is based on diagnosis and procedure codes that are billed on a claim

Standard codes and coding guidance have rapidly evolved throughout the pandemic. While healthcare institutions adjust to new codes and coding changes, claims may be understated based on:



- Provider variance in understanding billing guidance
- · Inability to confirm diagnosis due to testing limitations



- Test results received by provider post-claim submission
- No claim submission (e.g., testing or vaccination administration covered by public health entity or inpatient)



- Claim submission prior to the introduction of COVID-19 specific ICD-10 codes
- COVID-19 vaccine administration information included in this report represents claims covered under
 the Aetna medical or Aetna pharmacy benefits. International claims may not be billed and processed in accordance
 with the coding and definitions used in this report and may impact the data/results shown
- Data in this report is compiled at the group number level. Member movement between group numbers may impact
 aggregate claimant counts.

Report terms

Here are more specific details behind terms used in this report:

Claimant Distribution Definitions:

- Confirmed Cases The number of members who had a claim with the COVID-19 specific diagnosis code U07.1 billed as one of the first 3 diagnoses on a claim or had a claim with J12.82, M35.81 or M35.89 as a primary diagnosis
- **Probable Cases** The number of members who have either of the general coronavirus codes shown on the left (B97.29 or B34.2) billed as the primary diagnosis on a claim
- Exposure Cases The number of members who have any of the 3 exposure diagnosis codes shown on the left (Z03.818, Z20.828, Z20.822) billed as the primary diagnosis on a claim
- Lab Test, Vaccine or Encounter Only Cases The number of members who had a lab test with a diagnosis code other than those identified above or only had evidence of an encounter for screening (Z11.52) or a vaccination with no other diagnosis codes used in this report. These members have ONLY had claims for testing, screening encounters or vaccines and do not have other claims that fit the criteria outlined above

High Risk Members - We used the CDC guidance to identify members within the population that may be at higher risk for severe illness. This includes members who are over 64 as well as those that have one or more conditions outlined by the CDC such as serious heart conditions, diabetes, chronic kidney disease, etc. The CDC guidance can be found here: https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-at-higher-risk.html. Customers new to Aetna 1/1/2021 will not have condition-based risk data populated until there is sufficient information to identify disease states.

Time Periods - There are 2 time periods used in this report:

- COVID All-Time Experience represents incurred claims for COVID-related expenses from January 1, 2020 through the most recent incurred month
- Year Over Year Experience (Current and Prior) represents 2021 and 2020 incurred claims for the dates shown at the top of this report. The claim lag for both time periods is the same to provide a consistent year over year comparison.



Section I COVID-19 Population Alerts



COVID-19 population alerts

Hot Spots In the United States - Map (to the right)

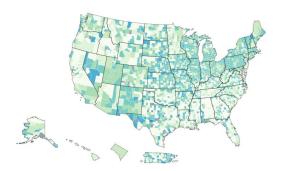
The map shows how the number of new cases have CHANGED in the last two weeks across the U.S. (not plan sponsor-specific). This provides an indication of which direction the level of new cases is trending.

County Alerts (below)

The tables below show the average daily new cases per 100,000 individuals by county over the past 7 days. These rates are reflective of the overall population of the county, not of your specific membership. This data is to highlight where you have membership in counties experiencing high or emerging rates of new cases.

We use information collected by the CDC to calculate a '7 day average new case count.' This data is normalized for population size (new cases per 100,000 individuals) to smooth unusual daily highs or lows, caused by data collection fluctuations.

The data below is for your top 25 counties (by membership) that are identified as having either a high or emerging average daily case rates. There could be less than 25 counties in the tables (or none) if the alert criteria is not met.





Heat map of recent growth by county: This map shows the average growth between the last seven days and the previous seven days. Darker colors indicate an increasing trend while lighters colors indicate a decreasing trend.

Last Updated: 11/08/2021. Source: CDC

High risk counties (red) had greater than 25 daily new cases per 100,000 individuals Emerging risk counties (orange) had between 10 and 25 daily new cases per 100,000 individuals

Data is for week ending: 11/07/2021

High Risk (>=25 new cases per 100,000 individuals)

	County	Your	Avg daily new
State, County	population	members	cases per 100K
New Jersey, Ocean	607,186	12	25.4
Wyoming, Laramie	99,500	3	60.6
Arizona, Pima	1,047,279	2	38.1
Delaware, Kent	180,786	2	28.4
Maine, Washington	31,379	2	59.2
Maine, York	207,641	2	27.2
Arizona, Pinal	462,789	1	47.2
Michigan, Macomb	873,972	1	48.4
Pennsylvania, Bradford	60,323	1	70.1

Note: Counties with less than 20 new cases in the prior week will not appear in this report. New case data is not available for approximately 30 counties. "Your members" represents your total commercial Aetna self-insured membership.

Emerging Risk (10-24 new cases per 100,000 individuals)

	County	Your	Avg daily new
State, County	population	members	cases per 100K
New Jersey, Camden	506,471	2,288	17.9
New Jersey, Gloucester	291,636	741	23.1
New Jersey, Burlington	445,349	527	17.5
New Jersey, Atlantic	263,670	48	18.0
New Jersey, Mercer	367,430	33	14.0
New Jersey, Salem	62,385	32	25.0
New Jersey, Cumberland	149,527	29	17.0
Delaware, New Castle	558,753	11	22.8
New Jersey, Cape May	92,039	10	13.4
South Carolina, Horry	354,081	7	13.6
South Carolina, Dorchester	162,809	5	13.0
Tennessee, Sumner	191,283	5	14.9
Pennsylvania, Philadelphia	1,584,064	4	12.7
Pennsylvania, Delaware	566,747	4	15.1
Delaware, Sussex	234,225	2	23.9
Tennessee, Robertson	71,813	2	11.5
Georgia, Camden	54,666	2	18.3
Pennsylvania, Montgomery	830,915	2	17.6
Pennsylvania, Chester	524,989	2	18.2
Maryland, Worcester	52,276	2	10.9
Georgia, Paulding	168,667	1	10.4
North Carolina, Forsyth	382,295	1	15.6
Nevada, Clark	2,266,715	1	22.6
New Jersey, Middlesex	825,062	1	10.4
North Carolina, Johnston	209,339	1	15.5

Section II All-Time COVID-19 Experience

Time period: Claims incurred Jan 2020 - Oct 2021, paid through October 2021



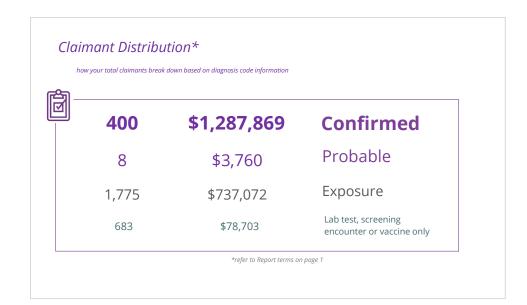
At a glance COVID-19 All-time experience

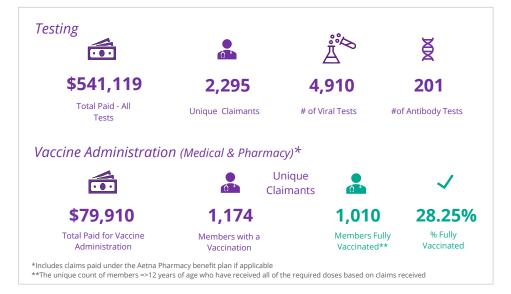
Average Members: 3,900

Key Statistics (Medical Claims Only) \$2,107,404 5.3% 2.866 % of Total Claimants Medical Paid Medical Paid More detailed information is found on the next page to help you answer critical questions √ How is COVID-19 impacting our health care spend? What is the context of trends and spend distribution across cost categories? ✓ How many members are affected? ✓ How many claims-based tests have been conducted for the virus and antibodies? ✓ How many individuals have received vaccinations? ✓ How is COVID spend trending in 2021 compared to 2020? Additional views and detailed data tables following the main report also provide specific cost and utilization metrics across age band categories as well as service categories

Population risk for severe illness COVID-19 population risk* 1.359, 35% ■ Higher Risk ■ General Risk 2,476, 65% 35.4% Members at risk for severe illness Higher risk for severe illness, by member type General risk for contracting COVID-19 exists across the population. Age and underlying health conditions are 800 associated with higher risk for severe illness with the potential 46% 700 for severe symptoms, hospitalizations, ICU services, and 500 The pie chart shows the number and percent of your 400 population with CDC-identified "higher risk for severe illness" 43% 300 200 The bar chart displays this information by member type. 100 * See page one for High Risk definition. Employee Spouse Dependent

Time period: Jan 2020 - Oct 2021, paid through October 2021

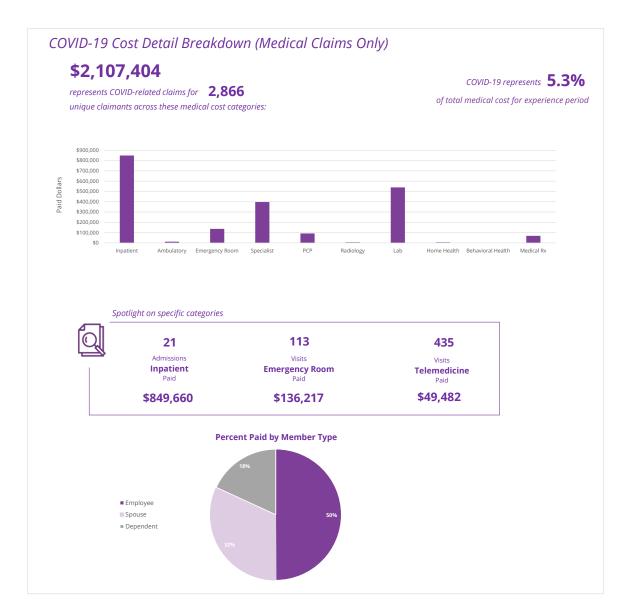




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COVID-19 All-time experience details

Average Members: 3,900



Claimant distribution - All Members*

how your total medical claimants break down based on diagnosis code

400	\$1,287,869	Confirmed
8	\$3,760	Probable
1,775	\$737,072	Exposure
683	\$78,703	Lab test, screening encounter or vaccine only

Time period: Jan 2020 - Oct 2021, paid through October 2021

*refer to Report terms on page 1

Claimant distribution - Employees*

how your total claimants break down based on diagnosis code information

168	\$679,032	Confirmed
4	\$2,623	Probable
786	\$333,145	Exposure
317	\$37,677	Lab test, screening encounter or vaccine only

*refer to Report terms on page 1

Claimant distribution - Spouse & Dependents*

how your total claimants break down based on diagnosis code information

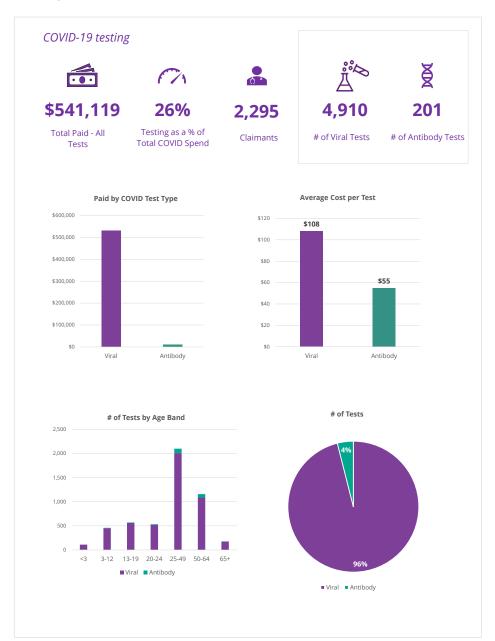
re	1	ak down based on diagnosis code injoini	adon
	232	\$608,836	Confirmed
	4	\$1,138	Probable
	989	\$403,927	Exposure
	366	\$41,026	Lab test, screening encounter or vaccine only

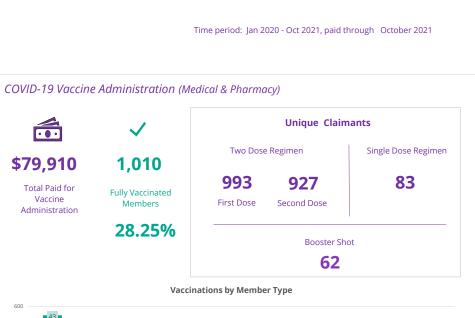
*refer to Report terms on page 1



COVID-19 All-time experience - Testing and Vaccination

Average Members: 3,900





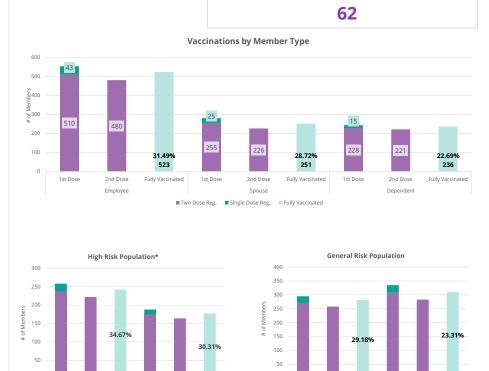
Fully

Vaccinated

■ Two Dose Reg. ■ Single Dose Reg. ■ Fully Vaccinated

Spouse/Dependent

Employee



1st Dose 2nd Dose

Fully

■ Two Dose Reg. ■ Single Dose Reg. ■ Fully Vaccinated

* See page one for High Risk definition

1st Dose 2nd Dose

\$79,910

Total Paid for

Vaccine

Administration

1,010

Members



Section III Year Over Year Results

Current period: Claims incurred Jan - Oct 2021, paid through October 2021

Prior period: Claims incurred Jan - Oct 2020, paid through October 2020

Group Number(s): 737391,866357



Current period: Claims incurred Jan - Oct 2021, paid through October 2021

Prior period: Claims incurred Jan - Oct 2020, paid through October 2020

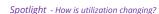
Total health plan experience - year over year

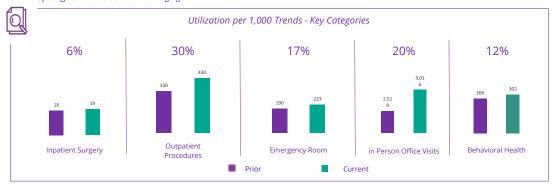
Average Current Members: 3,851

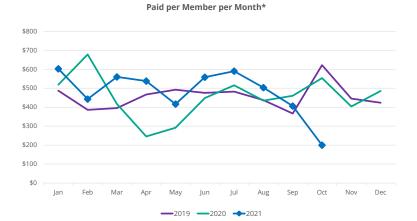
Overall Healthcare Services (Medical Claims Only)

How are services changing?



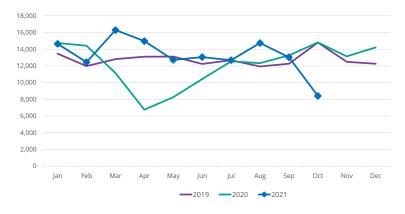






^{*} Most recent months' claims are understated and will show lower results until claims become complete

Utilization per 1,000 Members*



^{*} Most recent months' claims are understated and will show lower results until claims become complete



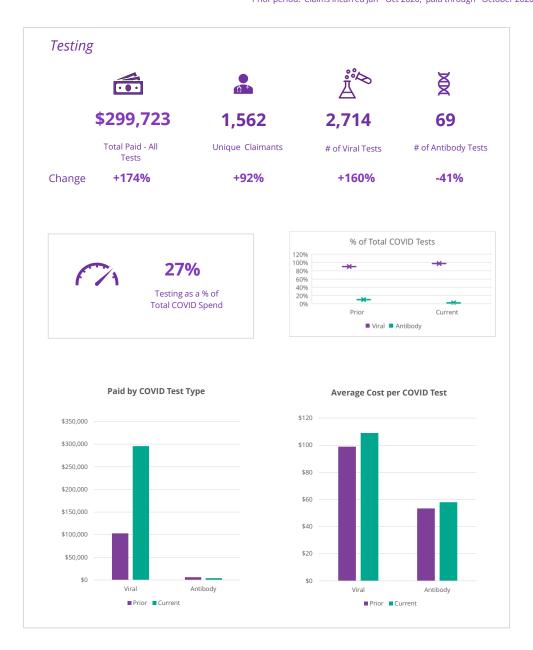
COVID experience - year over year

Average Current Members: 3,851

COVID-19 Cost Detail Breakdown (Medical Claims Only) \$1,097,919 5.9% represents 2021 COVID-related claims for **2,350** COVID-19 represents unique claimants across these medical cost categories: of total medical cost for the current period \$300,000 \$250,000 \$100,000 \$50,000 Ambulatory Emergency Specialist PCP Lab Behavioral Medical Rx Radiology Home Health Inpatient ■ Prior ■ Current Current period spotlight on specific categories 9 68 \$66,923 Admissions Visits Medical Paid Inpatient **Emergency Room Vaccine Administration** Paid Pharmacy* Paid \$12,815 \$352,770 \$87,192 *For Aetna Pharmacy Benefit plans. How is the impact of COVID-19 changing year over year? +175.2% +173.9% +3.4 **COVID PMPM** Change in COVID as a Change in # of Trend Percent of Total Paid **Unique Claimants**

Current period: Claims incurred Jan - Oct 2021, paid through October 2021

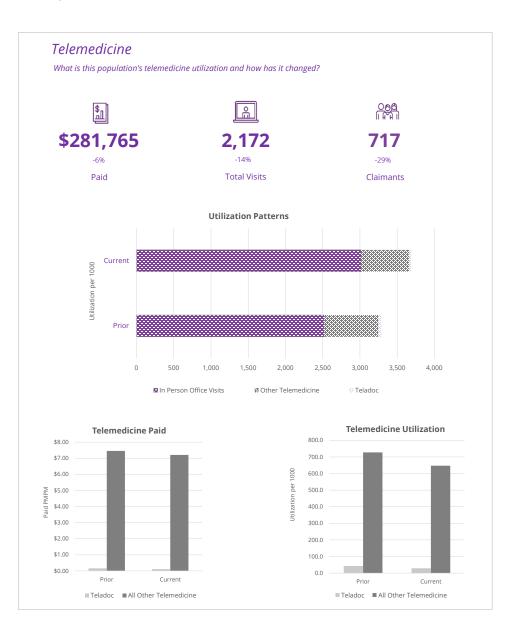
Prior period: Claims incurred Jan - Oct 2020, paid through October 2020





Telemedicine experience - year over year

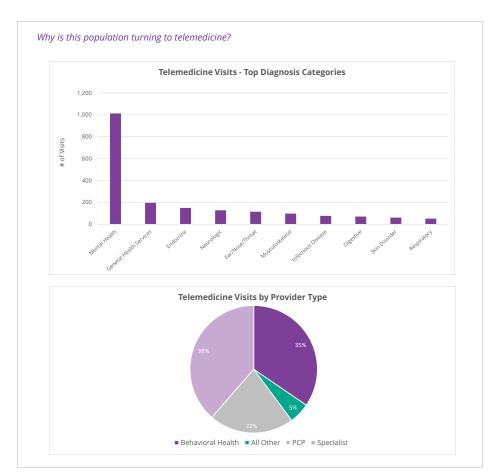
Average Current Members: 3,851



Current period: Claims incurred Jan - Oct 2021, paid through October 2021 Prior period: Claims incurred Jan - Oct 2020, paid through October 2020

How telemedicine is being used in the context of the pandemic

Changes in the use of telemedicine services are an immediate observable side effect of the pandemic. Stay at home orders and social distancing resulted in many healthcare providers ceasing non-emergent office visits and providing them virtually via secured technology. This change in practice has and will result in large increases in telemedicine utilization with expected decreases in office-based utilization.





Section IV Appendix

Data tables - year over year COVID trends

Current period: Claims incurred Jan - Oct 2021, paid through October 2021 Prior period: Claims incurred Jan - Oct 2020, paid through October 2020

of Members at risk by state

COVID-19 alerts - top 50 counties with highest and emerging risk

Vaccination summary by state



COVID trends - year over year

Table 1: Total COVID-19 Medical Cost and Utilization:

	# of Unique Claimants		ants	Medical Paid			Medical Paid PMPM		Visits			Π	Visits per 1,00	00	Cost per Visit			
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
<3 years	14	60	328.6%	\$2,147	\$18,712	771.4%	\$0.05	\$0.49	793.1%	18	130	622.2%	5.5	40.5	640.2%	\$119	\$144	20.7%
3 - 12 years	52	225	332.7%	\$9,089	\$66,592	632.6%	\$0.23	\$1.73	650.9%	83	549	561.4%	25.2	171.1	577.9%	\$110	\$121	10.8%
13 - 19 years	91	260	185.7%	\$17,428	\$79,293	355.0%	\$0.44	\$2.06	366.3%	169	718	324.9%	51.4	223.7	335.4%	\$103	\$110	7.1%
20 - 24 years	86	197	129.1%	\$21,237	\$68,701	223.5%	\$0.54	\$1.78	231.6%	176	586	233.0%	53.5	182.6	241.3%	\$121	\$117	-2.8%
25 - 49 years	363	916	152.3%	\$114,264	\$443,294	288.0%	\$2.90	\$11.51	297.6%	705	2,635	273.8%	214.4	821.1	283.1%	\$162	\$168	3.8%
50 - 64 years	224	619	176.3%	\$242,495	\$357,032	47.2%	\$6.14	\$9.27	50.9%	489	1,737	255.2%	148.7	541.3	264.1%	\$496	\$206	-58.6%
65+ years	24	73	204.2%	\$4,183	\$64,295	1,437.1%	\$0.11	\$1.67	1,475.4%	41	241	487.8%	12.5	75.1	502.5%	\$102	\$267	161.5%
Total	854	2,350	175.2%	\$410,844	\$1,097,919	167.2%	\$10.41	\$28.51	173.9%	1,681	6,596	292.4%	511.1	2,055.5	302.2%	\$244	\$166	-31.9%

Table 2: COVID-19 Viral Testing

	# of Unique Claimants		ants	# of Tests			Medical Paid Amount				Medical Paid PM	IPM	Cost per Test			
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	
<3 years	10	53	430.0%	11	81	636.4%	\$934	\$9,405	906.8%	\$0.02	\$0.24	931.9%	\$85	\$116	36.7%	
3 - 12 years	42	200	376.2%	44	328	645.5%	\$3,944	\$34,763	781.4%	\$0.10	\$0.90	803.3%	\$90	\$106	18.2%	
13 - 19 years	87	171	96.6%	115	314	173.0%	\$11,045	\$32,193	191.5%	\$0.28	\$0.84	198.7%	\$96	\$103	6.8%	
20 - 24 years	79	126	59.5%	116	271	133.6%	\$11,660	\$27,034	131.9%	\$0.30	\$0.70	137.6%	\$101	\$100	-0.8%	
25 - 49 years	317	573	80.8%	471	1,016	115.7%	\$47,258	\$113,011	139.1%	\$1.20	\$2.93	145.1%	\$100	\$111	10.9%	
50 - 64 years	181	362	100.0%	255	592	132.2%	\$25,270	\$68,583	171.4%	\$0.64	\$1.78	178.2%	\$99	\$116	16.9%	
65+ years	23	45	95.7%	30	112	273.3%	\$2,944	\$10,736	264.7%	\$0.07	\$0.28	273.8%	\$98	\$96	-2.3%	
Total	739	1,530	107.0%	1,042	2,714	160.5%	\$103,055	\$295,724	187.0%	\$2.61	\$7.68	194.1%	\$99	\$109	10.2%	

Table 2a: COVID-19 Antibody Testing

	# of Unique Claimants		# of Tests			Medical Paid Amount				Medical Paid PM	IPM	Cost per Test			
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
<3 years	0	1	-	0	1	-	\$0	\$42	-	\$0.00	\$0.00	-	\$0	\$42	-
3 - 12 years	5	1	-80.0%	5	1	-80.0%	\$226	\$42	-81.4%	\$0.01	\$0.00	-80.9%	\$45	\$42	-7.0%
13 - 19 years	4	5	25.0%	4	6	50.0%	\$211	\$337	60.0%	\$0.01	\$0.01	64.0%	\$53	\$56	6.7%
20 - 24 years	10	2	-80.0%	10	2	-80.0%	\$581	\$126	-78.3%	\$0.01	\$0.00	-77.7%	\$58	\$63	8.7%
25 - 49 years	48	32	-33.3%	48	34	-29.2%	\$2,753	\$2,214	-19.6%	\$0.07	\$0.06	-17.6%	\$57	\$65	13.5%
50 - 64 years	44	22	-50.0%	45	23	-48.9%	\$2,263	\$1,153	-49.0%	\$0.06	\$0.03	-47.8%	\$50	\$50	-0.3%
65+ years	4	2	-50.0%	4	2	-50.0%	\$161	\$84	-47.8%	\$0.00	\$0.00	-46.5%	\$40	\$42	4.4%
Total	115	65	-43.5%	116	69	-40.5%	\$6,196	\$3,999	-35.5%	\$0.16	\$0.10	-33.9%	\$53	\$58	8.5%



Table 3: COVID-19 Vaccinations (Medical)

	# of Unique Claimants			# of Vaccinations			Medical Paid Amount]	Medical Paid PM	IPM	Cost per Vaccination			
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
<3 years	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-
3 - 12 years	0	14	-	0	27		\$0	\$1,141	-	\$0.00	\$0.03	-	\$0	\$42	-
13 - 19 years	0	96	-	0	170		\$0	\$7,359	-	\$0.00	\$0.19	-	\$0	\$43	-
20 - 24 years	0	74	-	0	123	-	\$0	\$4,649	-	\$0.00	\$0.12	-	\$0	\$38	-
25 - 49 years	0	432	-	0	762		\$0	\$29,283	-	\$0.00	\$0.76	-	\$0	\$38	-
50 - 64 years	0	334	-	0	595	-	\$0	\$22,131	-	\$0.00	\$0.57	-	\$0	\$37	-
65+ years	0	37	-	0	63	-	\$0	\$2,360	-	\$0.00	\$0.06	-	\$0	\$37	-
Total	0	987	-	0	1,740	-	\$0	\$66,923	-	\$0.00	\$1.74	-	\$0	\$38	-

Table 3a: COVID-19 Vaccinations (Pharmacy) - This table will only be populated for customers who have coverage under the Aetna Pharmacy Benefit plan. This data is not included in the total in any of the other data tables.

	# of Unique Claimants			# of Vaccinations			Rx Paid Amount			Rx Paid PMPN	4	Cost per Vaccination			
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
<3 years	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-
3 - 12 years	0	7	-	0	14	-	\$0	\$560	-	\$0.00	\$0.01	-	\$0	\$40	-
13 - 19 years	0	40	-	0	76	-	\$0	\$3,040	-	\$0.00	\$0.08	-	\$0	\$40	-
20 - 24 years	0	17	-	0	30	-	\$0	\$1,061	-	\$0.00	\$0.03	-	\$0	\$35	-
25 - 49 years	0	69	-	0	111	-	\$0	\$4,255	-	\$0.00	\$0.11	-	\$0	\$38	-
50 - 64 years	0	65	-	0	103	-	\$0	\$3,757	-	\$0.00	\$0.10	-	\$0	\$36	-
65+ years	0	4	-	0	5	-	\$0	\$142	-	\$0.00	\$0.00	-	\$0	\$28	-
Total	0	202	-	0	339	-	\$0	\$12,815	- 1	\$0.00	\$0.33	-	\$0	\$38	-

Table 4: Emergency Room Cost and Utilization of COVID-19:

	# of Unique Claimants		ants	Medical Paid			Medical Paid PMPM			Visits				Visits per 1,0	00	Cost per Visit			
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	
<3 years	0	3	-	\$0	\$3,417	-	\$0.00	\$0.09	-	0	3	-	0.0	0.9	-	\$0	\$1,139	-	
3 - 12 years	0	3	-	\$0	\$3,367	-	\$0.00	\$0.09	-	0	3	-	0.0	0.9	-	\$0	\$1,122	-	
13 - 19 years	0	6	-	\$0	\$6,077	-	\$0.00	\$0.16	-	0	6	-	0.0	1.9	-	\$0	\$1,013	-	
20 - 24 years	2	6	200.0%	\$2,032	\$7,718	279.8%	\$0.05	\$0.20	289.3%	2	7	250.0%	0.6	2.2	258.7%	\$1,016	\$1,103	8.5%	
25 - 49 years	8	28	250.0%	\$6,115	\$47,626	678.8%	\$0.15	\$1.24	698.2%	9	29	222.2%	2.7	9.0	230.3%	\$679	\$1,642	141.7%	
50 - 64 years	9	15	66.7%	\$10,660	\$13,727	28.8%	\$0.27	\$0.36	32.0%	9	15	66.7%	2.7	4.7	70.8%	\$1,184	\$915	-22.7%	
65+ years	0	5	-	\$0	\$5,259	-	\$0.00	\$0.14	-	0	5	-	0.0	1.6	-	\$0	\$1,052	-	
Total	19	66	247.4%	\$18,807	\$87,192	363.6%	\$0.48	\$2.26	375.2%	20	68	240.0%	6.1	21.2	248.5%	\$940	\$1,282	36.4%	

Table 5: Teladoc/Telemedicine Cost and Utilization of COVID-19:

	# of Unique Claimants		ants	Medical Paid			Medical Paid PMPM			Visits				Visits per 1,0	00	Cost per Visit		
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
<3 years	3	6	100.0%	\$464	\$1,065	129.7%	\$0.01	\$0.03	135.4%	4	7	75.0%	1.2	2.2	79.4%	\$115.94	\$152.19	31.3%
3 - 12 years	19	20	5.3%	\$2,334	\$2,784	19.3%	\$0.06	\$0.07	22.3%	19	22	15.8%	5.8	6.9	18.7%	\$122.82	\$126.53	3.0%
13 - 19 years	8	18	125.0%	\$1,124	\$2,739	143.8%	\$0.03	\$0.07	149.8%	8	26	225.0%	2.4	8.1	233.1%	\$140.45	\$105.34	-25.0%
20 - 24 years	3	17	466.7%	\$567	\$2,239	295.2%	\$0.01	\$0.06	305.0%	3	21	600.0%	0.9	6.5	617.5%	\$188.89	\$106.63	-43.5%
25 - 49 years	24	43	79.2%	\$3,575	\$5,997	67.8%	\$0.09	\$0.16	71.9%	29	55	89.7%	8.8	17.1	94.4%	\$123.26	\$109.04	-11.5%
50 - 64 years	12	25	108.3%	\$2,950	\$4,435	50.3%	\$0.07	\$0.12	54.1%	24	36	50.0%	7.3	11.2	53.7%	\$122.93	\$123.20	0.2%
65+ years	1	2	100.0%	\$34	\$69	105.3%	\$0.00	\$0.00	110.4%	1	2	100.0%	0.3	0.6	105.0%	\$33.85	\$34.75	2.6%
Total	70	131	87.1%	\$11,046	\$19,329	75.0%	\$0.28	\$0.50	79.3%	88	169	92.0%	26.8	52.7	96.8%	\$125.53	\$114.37	-8.9%

Table 5a: All Telemedicine (regardless of diagnosis)

	# of Unique Claimants		e Claimants Medical Paid		Medical Paid PMPM		Visits			Visits per 1,000			Cost per Visit					
Telemedicine	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
All Telemedicine	1,009	717	-28.9%	\$300,639	\$281,765	-6.3%	\$7.62	\$7.32	-3.9%	2,533	2,172	-14.3%	770.1	676.8	-12.1%	\$119	\$130	9.3%



Table 6: Urgent Care / Retail and Minute Clinic Cost and Utilization of COVID-19:

	# of Unique Claimants		Medical Paid		Medical Paid PMPM		Visits		1	Visits per 1,0	00	Cost per Visit						
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
<3 years	2	11	450.0%	\$381	\$2,353	517.7%	\$0.01	\$0.06	533.1%	2	12	500.0%	0.6	3.7	515.0%	\$190.50	\$196.12	3.0%
3 - 12 years	10	87	770.0%	\$1,812	\$18,207	905.0%	\$0.05	\$0.47	930.1%	10	126	1,160.0%	3.0	39.3	1,191.4%	\$181.16	\$144.50	-20.2%
13 - 19 years	36	113	213.9%	\$4,176	\$22,154	430.5%	\$0.11	\$0.58	443.8%	38	170	347.4%	11.6	53.0	358.5%	\$109.89	\$130.32	18.6%
20 - 24 years	32	110	243.8%	\$3,700	\$20,510	454.3%	\$0.09	\$0.53	468.1%	36	184	411.1%	10.9	57.3	423.9%	\$102.78	\$111.47	8.5%
25 - 49 years	95	441	364.2%	\$11,818	\$82,967	602.0%	\$0.30	\$2.15	619.5%	107	726	578.5%	32.5	226.2	595.4%	\$110.45	\$114.28	3.5%
50 - 64 years	40	232	480.0%	\$3,469	\$38,988	1,023.9%	\$0.09	\$1.01	1,051.9%	45	347	671.1%	13.7	108.1	690.3%	\$77.09	\$112.36	45.8%
65+ years	2	24	1,100.0%	\$62	\$4,326	6,826.0%	\$0.00	\$0.11	6,998.6%	2	35	1,650.0%	0.6	10.9	1,693.6%	\$31.23	\$123.60	295.8%
Total	217	1,018	369.1%	\$25,418	\$189,506	645.6%	\$0.64	\$4.92	664.1%	240	1,600	566.7%	73.0	498.6	583.3%	\$105.91	\$118.44	11.8%

Table 7: Inpatient Cost and Utilization of COVID-19:

	# o	f Unique Claim	ants	1	Medical Paid		N.	Лedical Paid PM	PM	Π	# of Admission	ns] .	Admissions per	1,000	Co	st per Admiss	ion	Avera	ge Length	of Stay
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
<3 years	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	0	0	-	0.0	0.0	-	\$0	\$0	-	0.0	0.0	-
3 - 12 years	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	0	0	-	0.0	0.0		\$0	\$0	-	0.0	0.0	-
13 - 19 years	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	0	0	-	0.0	0.0	-	\$0	\$0	-	0.0	0.0	-
20 - 24 years	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	0	0	-	0.0	0.0		\$0	\$0	-	0.0	0.0	-
25 - 49 years	1	4	300.0%	\$34,460	\$135,526	293.3%	\$0.87	\$3.52	303.1%	1	4	300.0%	0.3	1.2	310.0%	\$34,460	\$33,882	-1.7%	6.0	5.0	-16.7%
50 - 64 years	4	4	0.0%	\$179,584	\$181,295	1.0%	\$4.55	\$4.71	3.5%	4	4	0.0%	1.2	1.2	2.5%	\$44,896	\$45,324	1.0%	6.0	5.8	-4.2%
65+ years	0	1	-	\$0	\$35,948	-	\$0.00	\$0.93	-	0	1	-	0.0	0.3	-	\$0	\$35,948	-	0.0	6.0	-
Total	5	9	80.0%	\$214,044	\$352,770	64.8%	\$5.42	\$9.16	68.9%	5	9	80.0%	1.5	2.8	84.5%	\$42,809	\$39,197	-8.4%	6.0	5.4	-9.3%

Table 8: Cost and Utilization of COVID-19 by Medical Cost Category

	# of Unique Claimants		Medical Paid		N	Medical Paid PMPM		Visits			Visits per 1,000			Cost per Visit				
Med Cost Category	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
Inpatient	5	9	80.0%	\$214,044	\$352,770	64.8%	\$5.42	\$9.16	68.9%	5	9	80.0%	1.5	2.8	84.5%	\$42,809	\$39,197	-8.4%
Ambulatory	10	42	320.0%	\$789	\$10,678	1,253.2%	\$0.02	\$0.28	1,286.9%	10	44	340.0%	3.0	13.7	351.0%	\$79	\$243	207.5%
Emergency Room	19	66	247.4%	\$18,807	\$87,192	363.6%	\$0.48	\$2.26	375.2%	20	68	240.0%	6.1	21.2	248.5%	\$940	\$1,282	36.4%
Specialist	235	933	297.0%	\$49,232	\$224,806	356.6%	\$1.25	\$5.84	368.0%	320	1,501	369.1%	97.3	467.7	380.8%	\$154	\$150	-2.7%
PCP	106	259	144.3%	\$15,387	\$48,827	217.3%	\$0.39	\$1.27	225.2%	150	366	144.0%	45.6	114.1	150.1%	\$103	\$133	30.1%
Radiology	7	24	242.9%	\$576	\$4,965	761.3%	\$0.01	\$0.13	782.8%	9	32	255.6%	2.7	10.0	264.4%	\$64	\$155	142.2%
Lab	787	1,557	97.8%	\$107,152	\$300,139	180.1%	\$2.71	\$7.79	187.1%	1,201	3,303	175.0%	365.2	1,029.3	181.9%	\$89	\$91	1.8%
Home Health	3	3	0.0%	\$4,702	\$558	-88.1%	\$0.12	\$0.01	-87.8%	23	4	-82.6%	7.0	1.2	-82.2%	\$204	\$139	-31.8%
Behavioral Health	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	0	0	-	0.0	0.0	-	\$0	\$0	-
Medical Rx	1	948	94,700.0%	\$155	\$67,985	43,761.4%	\$0.00	\$1.77	44,854.8%	1	1,689	168,800.0%	0.3	526.3	173,010.7%	\$155	\$40	-74.0%
Total	854	2,350	175.2%	\$410,844	\$1,097,919	167.2%	\$10.41	\$28.51	173.9%	1,681	6,596	292.4%	511.1	2,055.5	302.2%	\$244	\$166	-31.9%

Table 9: Total COVID-19 Medical Cost by Member Type:

	# of Unique Claimants				Medical Paid	N.	ledical Paid PM	Distribution of Spend			
Member Type	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current
Employee	415	1,060	155.4%	\$228,588	\$490,576	114.6%	\$5.79	\$12.74	120.0%	56%	45%
Spouse	183	516	182.0%	\$131,722	\$366,322	178.1%	\$3.34	\$9.51	185.0%	32%	33%
Child	256	774	202.3%	\$50,533	\$241,022	377.0%	\$1.28	\$6.26	388.8%	12%	22%
Total	854	2,350	175.2%	\$410,844	\$1,097,919	167.2%	\$10.41	\$28.51	173.9%	100.0%	100.0%

IMPORTANT: Testing and treatment for the new coronavirus is still evolving and as a result claims experience may be effected as the industry adapts to the changing circumstances. Information is believed to be accurate as of the production date; however, it is subject to change. Aetna makes no representation or warranty of any kind, whether express or implied, with respect to the information in this report and cannot guarantee its accuracy or completeness. Aetna shall not be liable for any act or omissions made in reliance on the information.

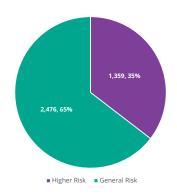


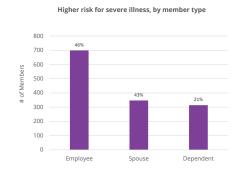
Risk of the Population

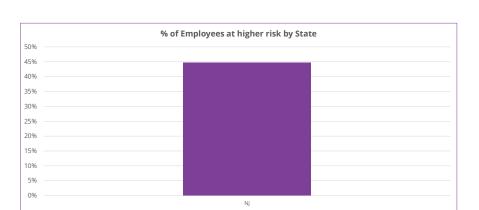
1,359

members are at higher risk for severe illness, representing 35.4%

of the population, using CDC-identified higher risk factors like age and pre-existing chronic conditions





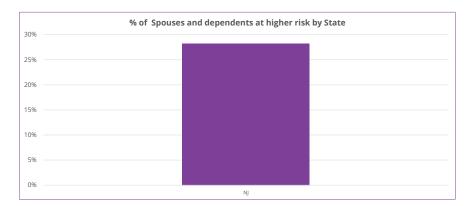




The pie chart shows the percent of members with <u>CDC-identified "higher risk for severe illness"</u> factors.

The bar chart to the left shows risk by member type.

The bar charts below provide a sense of risk by state.



Data in these charts is only shown for states where there are at least 50 employees



Alerts for the top 50 counties with high new cases rates in which you have membership

	County	Your	Average daily new	
State, County	population	members	cases per 100K	Risk Level
Pennsylvania, Bradford	60,323	1	70.1	High Risk
Wyoming, Laramie	99,500	3	60.6	High Risk
Maine, Washington	31,379	2	59.2	High Risk
Michigan, Macomb	873,972	1	48.4	High Risk
Arizona, Pinal	462,789	1	47.2	High Risk
Arizona, Pima	1,047,279	2	38.1	High Risk
Delaware, Kent	180,786	2	28.4	High Risk
Maine, York	207,641	2	27.2	High Risk
New Jersey, Ocean	607,186	12	25.4	High Risk
New Jersey, Salem	62,385	32	25.0	High Risk
Delaware, Sussex	234,225	2	23.9	Emerging Risk
New Jersey, Gloucester	291,636	741	23.1	Emerging Risk
Pennsylvania, Pike	55,809	1	23.0	Emerging Risk
Delaware, New Castle	558,753	11	22.8	Emerging Risk
Nevada, Clark	2,266,715	1	22.6	Emerging Risk
New Jersey, Monmouth	618,795	1	21.2	Emerging Risk
Alabama, Mobile	413,210	1	19.3	Emerging Risk
Georgia, Camden	54,666	2	18.3	Emerging Risk
Pennsylvania, Chester	524,989	2	18.2	Emerging Risk
New Jersey, Atlantic	263,670	48	18.0	Emerging Risk
New Jersey, Camden	506,471	2,288	17.9	Emerging Risk
Pennsylvania, Montgomery	830,915	2	17.6	Emerging Risk
New Jersey, Burlington	445,349	527	17.5	Emerging Risk
New Jersey, Cumberland	149,527	29	17.0	Emerging Risk
North Carolina, Forsyth	382,295	1	15.6	Emerging Risk
North Carolina, Johnston	209,339	1	15.5	Emerging Risk
Pennsylvania, Delaware	566,747	4	15.1	Emerging Risk
Tennessee, Sumner	191,283	5	14.9	Emerging Risk
New Jersey, Mercer	367,430	33	14.0	Emerging Risk
South Carolina, Horry	354,081	7	13.6	Emerging Risk
New Jersey, Cape May	92,039	10	13.4	Emerging Risk
South Carolina, Dorchester	162,809	5	13.0	Emerging Risk
Pennsylvania, Philadelphia	1,584,064	4	12.7	Emerging Risk
Tennessee, Robertson	71,813	2	11.5	Emerging Risk
Maryland, Worcester	52,276	2	10.9	Emerging Risk
Georgia, Paulding	168,667	1	10.4	Emerging Risk
New Jersey, Middlesex	825,062	1	10.4	Emerging Risk



County Alerts

This table shows the rate of average daily new cases per 100,000 individuals that live in that county. These rates are reflective of the overall general population of the county, not of your specific membership in that county. We are providing this information to inform you which counties you have membership in that are experiencing a high incidence rate of new cases.

The CDC collects new case counts at the county level. We use this information to calculate a '7 day average new case count.' This data is then normalized for population size (new cases per 100,000 individuals) to smooth unusual daily highs or lows, often caused by data collection fluctuations.

The county information is for your top 50 counties in which you have membership that have the highest average daily new cases over the past seven days. Average daily new cases of 25 per 100k members are denoted as high risk (red) and those with 10-24.9 are denoted as emerging risk (orange).

Note: There may be less than 50 counties or none at all depending upon where you have membership vs .the counties with the highest risk.



Vaccinations by State

All Eligible Members

https://covid.cdc.gov/ covid-datatracker/#vaccinations

3,575

Eligible Members

				Two Do	se Regimen	Single Dose Regimen	Booster		
State	Your Members >= Age 12	Fully Vaco Members >		# of Members 1st Dose	# Members 2nd Dose	# Members	I I # Members		
AK	>- Age 12	Wellibers	- Age 12	ist bose		# Members	# Members		
AL	2	1	50%	1	1	0	0		
AR	2		50%		<u>'</u>	0			
AZ	5	4	80%	4	4	0	0		
CA	_		-			i <u> </u>	i		
CO	_	_	_	_	-	_	_		
CT		-					-		
DC DC	_	_	_	_	_	_	_		
DE	16	4	25%	4		1	1		
FL	28	5	18%	5	<u>3</u> 5	0	1		
GA	4	1	25%	1	1	0	0		
GU	-	-	-	-	-	-	-		
HI	-	-	-	-	-		-		
ID	-	-	-	-	-	-	-		
IL	-	-	-	_	-	-	-		
IN	-	-	-	-	-	-	-		
IA	-	-	-	-	-	-	-		
KS	-	-	-	-	-	-	-		
KY	-	-	-	-	-	-	-		
LA	-	-	-	-	-	-	-		
MA	-	-	-	-		-	-		
MD	3	0	0%	0	0	0	1		
ME	4	3	75%	3	3	0	. 0		
MI	1	0	0%	0	0	0	0		
MN	-	-	-	-	-	-	-		
MO	-	-	-	-	-	-	-		
MS	-		-	<u>L</u>	-	i	L		
MT	-	-	-	-	-	-	-		
NC	2	0	0%	0	0	0	0		
ND				<u> </u>		<u> </u>	<u> </u>		
NE	-	-	-	-	-	-	-		
NH		-	-	-	-	-	-		
NJ	3,459	977	28%	961	898	79	55		
NM	-	-	-	-	-		-		
NV	0	0	0%	0	0	0	0		
NY OH		-		ļ			-		
OH OK	-	-	-	-	-		-		
OR OR	-	-	-	-	-		-		
PA	15	6	40%	6	<u>-</u> 5		3		
PR	15	-	40%	_	-	_	- -		
RI	_		-		-				
SC	11	3	27%	3	3	0	1		
SD	-	_	-		-	· ·	_		
TN	15	4	27%	3		2	0		
TX	6	2	33%	2	<u>2</u>	0			
UT	-	-	-	-	-	-	-		
VT	-	-	_	-	-	-	-		
VA	-	-	-	·	-	-	-		
WA	-	_	-	1 -	-	i -	-		
WI	_	_	-	_	-	_	_		
WV	-	-		-			-		
WY	2	0	0%	0	0	0	0		



Vaccinations by State

All Eligible Employees

https://covid.cdc.gov/ covid-datatracker/#vaccinations

1,661

Eligible Employees

				Two Dos	se Regimen	Single Dose Regimen	Booster	
	Your Employees	Fully Vac	inated	# of Employees	# Employees	1		
State	>= Age 12	Employees		1st Dose	2nd Dose	# Employees	# Employees	
AK	-	-	-	-	-	-	-	
AL	1 1	1	100%	1	1	0	0	
AR	i	-	-	-	-	<u> </u>	-	
AZ	4	3	75%	3	3	0	0	
CA	-	-	-	-	-	-	-	
CO		-		-			-	
DC		-	-		-			
DE	7	3	43%	2	2	1	1	
FL	16	4	25%	4	4	0	1	
GA	2	1	50%	1	1	0	0	
GU	· <u>-</u>			-		-	-	
HI ID	-	-	-	-	-	-	-	
IL		- -	-		-			
IN				-				
IA	-	-	-	-	-	-	-	
KS		-	-	-	-	-	-	
KY	-	-	-	-	-	-	-	
LA	-	-	-	-	-	-	-	
MA MD	2	- 0	 0%	<u> </u>		<u> </u>	<u> </u>	
ME	2	2	100%	2	2	0	0	
MI	1	0	0%	0	0	0	00	
MN	-	-	-	-	-	-	-	
MO	-	-	-	-	-	-	-	
MS	i	-	-		-		-	
MT	- 1	-	-	-	-		-	
NC ND	2	0	0%	0	0	0	0	
NE NE	<u>-</u>			- 	<u> </u>	-	-	
NH	_	-	-	_	_	_	-	
NJ	1,603	501	31%	492	461	40	55	
NM	-	-	-	-	-	-	-	
NV	0	0	0%	0	0	0	0	
NY OH		-			-		-	
OH OK		-	-		-		-	
OR	_	-	-	_	_	-	-	
PA	9	4	44%	3	3	1	3	
PR	-	-	-	-	-	-	-	
RI	<u> </u>			-		-	-	
SC	4	1	25%	0	1	0	1	
SD TN	4	2	- 50%	1	- 1	1	-	
TX	2	<u></u> 1	50%	1	<u>-</u> 1	0	0 0	
UT	-	-	-	<u>-</u>	- -	-	-	
VT	-	-	-	-	-	-	-	
VA	-	-	-	-	-	-	-	
WA	-	-	-	-	-	-	-	
WI	-			-				
WV WY	1	0	0%	- 0	0	0	0	
V V Y		U	U70			i	<u> </u>	