

RFP for a Medical Third Party Administrator for the Group Health Insurance Program
OMB16001-Health_Ins

Responses to Questions (Q&A)

September 14, 2016 – Response #2

No.	Reference:	Topic:	Question:	Answer:
16.	Medicare Advantage Quote	Experience and Census files on CD-ROM	The experience shows 22.5k members, while the census included shows 26k Post 65 eligibles. Can you confirm that the additional 3.5k are waivers, or where they are currently?	<p>There are 24,436 Medicfill subscribers on the census file provided.</p> <p>Of these:</p> <ul style="list-style-type: none"> • 22,512 are listed as “Medicare Eligible Retirees” (based on the column <i>Employee Status Medstat</i>) <ul style="list-style-type: none"> ○ This matches the “employee” count within the monthly claim experience data provided ○ This represents primary subscribers who could be one of the following types of Medicare-eligible participants: <ol style="list-style-type: none"> (1) Retirees (approx. 17,500), (2) Spouses of living retirees (approx. 3,600) , (3) Dependent children who are Medicare-eligible based on a disability (approx. 100) (4) Employees on long term disability who are Medicare-eligible (approx. 200), or (5) Spouses/Other dependents who are not Medicare-eligible and are actually enrolled in an early retiree medical plan but are captured under the Medicfill plan (with no way to separate those individuals – approx. 1,200) • 1,924 are listed as “Surviving Spouse/Dependent;” these are Medicare-eligible primary subscribers who are the surviving spouse (or disabled child) of a deceased retiree.

				The monthly claim data already provided for the Medicfill plan includes experience for the 24,436 members noted above.
53.	Attachment 1 - Master Report List w-Legend	SBO 32 - Performance, Medical Management and Financial Reports w/OPEB and Non-OPEB Reports - Performance, Medical Mgmt, Financial Report w OPEB and Non-OPEB Reports; due 45 days after end of quarter.	What type of reporting should be included with the Financial reporting? This ties back to Minimum Requirement 67 (Please confirm that your organization must provide financial reporting 45 days (under no circumstances to exceed 60 days) following the end of each quarter.) Could we get clarification around the types of reports they want to see in the performance reports?	Please see the attached reports as samples of quarterly financial reporting required by the State.
55.	Misc Question	Misc Question	Please describe your current Case Management and Disease Management offering in greater detail. a. What is the prevalence rate by disease state? b. What is your Case Management reach/engagement rate? c. What percent of members with a chronic illness are identified as high risk, moderate risk and low risk? Of those,	For an overview of our current disease management tools, resources and services, please visit http://ben.omb.delaware.gov/delawell/index.shtml and select "2016-2017 Program Year." Services include the ability for members to work with a nurse coach telephonically to better manage conditions like diabetes, arthritis, COPD, heart disease and back pain. Our health vendors outreach to high risk participants via telephone and home mailings. a. See the chart at the end of this document which was taken from Page 12 of Task Force Final Report. (On Q&A Response 9/12/16 document) b. Participation rate for disease management is approximately 3%.

			what percent are engaged telephonically?	<p>c. Risk stratification (for actives and non-Medicare eligible retirees, based on incurred claims July 2014 – June 2015, paid through June 2015):</p> <ol style="list-style-type: none"> 1. High/Very High risk (prospective risk score \geq 1.5): 30% 2. Moderate risk (prospective risk score = 1.0-1.49): 13% 3. Low/Very Low risk (prospective risk score \leq 0.99): 57% <p>d. Percent engaged telephonically (i.e., accepted at least 1 phone call): \leq 7% (out of 72,000 eligibles) – FY2015 (July 2014 – June 2015)</p>
65.	Misc Question	Misc Question	(The) Census indicates 1,924 enrolled in Medicfill, but RFP indicates there are 17,000 Medicare Retirees and latest month of experience shows 22,513 employees?	<p>There are 24,436 Medicfill subscribers on the census file provided.</p> <p>Of these:</p> <ul style="list-style-type: none"> • 22,512 are listed as “Medicare Eligible Retirees” (based on the column <i>Employee Status Medstat</i>) <ul style="list-style-type: none"> ○ This matches the “employee” count within the monthly claim experience data provided ○ This represents primary subscribers who could be one of the following types of Medicare-eligible participants: <ol style="list-style-type: none"> (1) Retirees (approx. 17,500), (2) Spouses of living retirees (approx. 3,600) , (3) Dependent children who are Medicare-eligible based on a disability (approx. 100) (4) Employees on long term disability who are Medicare-eligible (approx. 200), or (5) Spouses/Other dependents who are not Medicare-eligible and are actually enrolled in an early retiree medical plan but are captured under the Medicfill plan (with no way to separate those individuals – approx. 1,200)

				<ul style="list-style-type: none"> • 1,924 are listed as “Surviving Spouse/Dependent;” these are Medicare-eligible primary subscribers who are the surviving spouse (or disabled child) of a deceased retiree. The monthly claim data already provided for the Medicfill plan includes experience for the 24,436 members noted above.
77.	Summary claims and enrollment file (July 2013 to June 2016); Provided on Password Protected Disc; Page 6	Summary claims and enrollment file (July 2013 to June 2016)	<p>Can we please obtain the following information for Medicare eligible spouses and dependents covered by the Medicfill plan? It appears that data provided was only for Medicare subscribers:</p> <ul style="list-style-type: none"> • Most recent 24 months of medical claims experience on a month by month basis for Medicare eligible spouses and Medicare eligible dependents containing the following information: <ul style="list-style-type: none"> - Medicare allowed amount - Medicare paid amount - Plan paid claims - Retiree cost share (copays, deductibles) 	<p>There are 24,436 Medicfill subscribers on the census file provided.</p> <p>Of these:</p> <ul style="list-style-type: none"> • 22,512 are listed as “Medicare Eligible Retirees” (based on the column <i>Employee Status Medstat</i>) <ul style="list-style-type: none"> ○ This matches the “employee” count within the monthly claim experience data provided ○ This represents primary subscribers who could be one of the following types of Medicare-eligible participants: <ol style="list-style-type: none"> (1) Retirees (approx. 17,500), (2) Spouses of living retirees (approx. 3,600) , (3) Dependent children who are Medicare-eligible based on a disability (approx. 100) (4) Employees on long term disability who are Medicare-eligible (approx. 200), or (5) Spouses/Other dependents who are not Medicare-eligible and are actually enrolled in an early retiree medical plan but are captured under the Medicfill plan (with no way to separate those individuals – approx. 1,200) • 1,924 are listed as “Surviving Spouse/Dependent;” these are Medicare-eligible primary subscribers who are the surviving spouse (or disabled child) of a deceased retiree. The monthly claim data already provided for the Medicfill plan includes experience for the 24,436 members noted above.

78.	Summary claims and enrollment file (July 2013 to June 2016); Provided on Password Protected Disc; Page 6	Summary claims and enrollment file (July 2013 to June 2016);	Can we obtain the most recent 24 months of monthly membership counts for all Retiree Group Special Medicfill Plan retirees (please include eligible spouses and dependents) that correspond with Medicfill claims experience. It appears that original experience data did not include Medicare eligible spouses or dependents. Please clarify.	<p>There are 24,436 Medicfill subscribers on the census file provided.</p> <p>Of these:</p> <ul style="list-style-type: none"> • 22,512 are listed as “Medicare Eligible Retirees” (based on the column <i>Employee Status Medstat</i>) <ul style="list-style-type: none"> ○ This matches the “employee” count within the monthly claim experience data provided ○ This represents primary subscribers who could be one of the following types of Medicare-eligible participants: <ol style="list-style-type: none"> (1) Retirees (approx. 17,500), (2) Spouses of living retirees (approx. 3,600) , (3) Dependent children who are Medicare-eligible based on a disability (approx.. 100) (4) Employees on long term disability who are Medicare-eligible (approx. 200), or (5) Spouses/Other dependents who are not Medicare-eligible and are actually enrolled in an early retiree medical plan but are captured under the Medicfill plan (with no way to separate those individuals – approx. 1,200) • 1,924 are listed as “Surviving Spouse/Dependent;” these are Medicare-eligible primary subscribers who are the surviving spouse (or disabled child) of a deceased retiree. The monthly claim data already provided for the Medicfill plan includes experience for the 24,436 members noted above.
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Total OP

State of Delaware
 Summary of Financial Operations
 As of March 31, 2016
 Total All Members

		HMO	CDH Gold Amount	Total
A. Income				
1. Primary Rates				
2. Demographically Adjusted Rates				
B. Claims Payments				
1A. Processed Claims (07/2015 - 03/2016)				
1B. Capitations				
1C. Beginning IBNR				
1D. Ending IBNR				
2. Total Claims				
C. Retention				
D. Total Expenses (B + C)				
E. Estimated Gain/(Loss) \$				
1. Primary Rates				
2. Demographically Adjusted Rates				
F. Estimated Gain/(Loss) %				
1. Primary Rates				
2. Demographically Adjusted Rates				



Active OP

State of Delaware
 Summary of Financial Operations
 As of March 31, 2016
 Active

		HMO	CDH Gold Amount	Total
A. Income				
1. Primary Rates				
2. Demographically Adjusted Rates				
B. Claims Payments				
1A. Processed Claims (07/2015 - 03/2016)				
1B. Capitations				
1C. Beginning IBNR				
1D. Ending IBNR				
2. Total Claims				
C. Retention				
D. Total Expenses (B + C)				
E. Estimated Gain/(Loss) \$				
1. Primary Rates				
2. Demographically Adjusted Rates				
F. Estimated Gain/(Loss) %				
1. Primary Rates				
2. Demographically Adjusted Rates				



NS Active OP

State of Delaware
Summary of Financial Operations
As of March 31, 2016
Non-State Active

	HMO	CDI Gold Amount	Total
A. Income			
1. Primary Rates			
2. Demographically Adjusted Rates			
B. Claims Payments			
1A. Processed Claims (07/2015 - 03/2016)			
1B. Capitations			
1C. Beginning IBNR			
1D. Ending IBNR			
2. Total Claims			
C. Retention			
D. Total Expenses (B + C)			
E. Estimated Gain/(Loss) \$			
1. Primary Rates			
2. Demographically Adjusted Rates			
F. Estimated Gain/(Loss) %			
1. Primary Rates			
2. Demographically Adjusted Rates			



Pre-65 OP

State of Delaware
 Summary of Financial Operations
 As of March 31, 2016
 Pre-65 Retirees

	HMO	CDH Gold Amount	Total
A. Income			
1. Primary Rates			
2. Demographically Adjusted Rates			
B. Claims Payments			
1A. Processed Claims (07/2015 - 03/2016)			
1B. Capitations			
1C. Beginning IBNR			
1D. Ending IBNR			
2. Total Claims			
C. Retention			
D. Total Expenses (B + C)			
E. Estimated Gain/(Loss) \$			
1. Primary Rates			
2. Demographically Adjusted Rates			
F. Estimated Gain/(Loss) %			
1. Primary Rates			
2. Demographically Adjusted Rates			



NS Pre-65 OP

State of Delaware
Summary of Financial Operations
As of March 31, 2016
Non-State Pre-65 Retirees

	HMO	CDH Gold Amount	Total
A. Income			
1. Primary Rates			
2. Demographically Adjusted Rates			
B. Claims Payments			
1A. Processed Claims (07/2015 - 03/2016)			
1B. Capitations			
1C. Beginning IBNR			
1D. Ending IBNR			
2. Total Claims			
C. Retention			
D. Total Expenses (B + C)			
E. Estimated Gain/(Loss) \$			
1. Primary Rates			
2. Demographically Adjusted Rates			
F. Estimated Gain/(Loss) %			
1. Primary Rates			
2. Demographically Adjusted Rates			



Tiered Total

State of Delaware

Quarterly Enrollment by Type of Coverage and Type of Contract

As of March 31, 2016

Total All Members

Type of Coverage		Individual	Family	Subscriber & Child(ren)	Husband & Wife	Total Contract Count	Total Member Count
HMO	Jul-14						
	Aug-14						
	Sep-14						
	Oct-14						
	Nov-14						
	Dec-14						
	Jan-15						
	Feb-15						
	Mar-15						
	Apr-15						
	May-15						
	Jun-15						
PPO	Jul-14						
	Aug-14						
	Sep-14						
	Oct-14						
	Nov-14						
	Dec-14						
	Jan-15						
	Feb-15						
	Mar-15						
	Apr-15						
	May-15						
	Jun-15						
HMO Total							
PPO Total							
Grand Total							



Tiered Active

State of Delaware

Quarterly Enrollment by Type of Coverage and Type of Contract

As of March 31, 2016

Tiered Active

Type of Coverage		Individual	Family	Subscriber & Child(ren)	Husband & Wife	Total Contract Count	Total Member Count
HMO	Jul-15						
	Aug-15						
	Sep-15						
	Oct-15						
	Nov-15						
	Dec-15						
	Jan-16						
	Feb-16						
	Mar-16						
	Apr-16						
	May-16						
	Jun-16						
PPO	Jul-15						
	Aug-15						
	Sep-15						
	Oct-15						
	Nov-15						
	Dec-15						
	Jan-16						
	Feb-16						
	Mar-16						
	Apr-16						
	May-16						
	Jun-16						
HMO Total							
PPO Total							
Grand Total							



Tiered Non State Active

State of Delaware

Quarterly Enrollment by Type of Coverage and Type of Contract

As of March 31, 2016

Tiered Non-State Active

Type of Coverage		Individual	Family	Subscriber & Child(ren)	Husband & Wife	Total Contract Count	Total Member Count
HMO	Jul-15						
	Aug-15						
	Sep-15						
	Oct-15						
	Nov-15						
	Dec-15						
	Jan-16						
	Feb-16						
	Mar-16						
	Apr-16						
	May-16						
	Jun-16						
PPO	Jul-15						
	Aug-15						
	Sep-15						
	Oct-15						
	Nov-15						
	Dec-15						
	Jan-16						
	Feb-16						
	Mar-16						
	Apr-16						
	May-16						
	Jun-16						
HMO Total							
PPO Total							
Grand Total							



Tiered Pre 65 Retiree

State of Delaware

Quarterly Enrollment by Type of Coverage and Type of Contract

As of March 31, 2016

Tiered Pre-65 Retiree

Type of Coverage		Individual	Family	Subscriber & Child(ren)	Husband & Wife	Total Contract Count	Total Member Count
HMO	Jul-15						
	Aug-15						
	Sep-15						
	Oct-15						
	Nov-15						
	Dec-15						
	Jan-16						
	Feb-16						
	Mar-16						
	Apr-16						
	May-16						
	Jun-16						
PPO	Jul-15						
	Aug-15						
	Sep-15						
	Oct-15						
	Nov-15						
	Dec-15						
	Jan-16						
	Feb-16						
	Mar-16						
	Apr-16						
	May-16						
	Jun-16						
HMO Total							
PPO Total							
Grand Total							



Tiered Non State Pre 65 Retiree

State of Delaware

Quarterly Enrollment by Type of Coverage and Type of Contract

As of March 31, 2016

Tiered Non-State Pre-65 Retiree

Type of Coverage		Individual	Family	Subscriber & Child(ren)	Husband & Wife	Total Contract Count	Total Member Count
HMO	Jul-15						
	Aug-15						
	Sep-15						
	Oct-15						
	Nov-15						
	Dec-15						
	Jan-16						
	Feb-16						
	Mar-16						
	Apr-16						
	May-16						
	Jun-16						
PPO	Jul-15						
	Aug-15						
	Sep-15						
	Oct-15						
	Nov-15						
	Dec-15						
	Jan-16						
	Feb-16						
	Mar-16						
	Apr-16						
	May-16						
	Jun-16						
HMO Total							
PPO Total							
Grand Total							



CON1

State of Delaware
Member Count by Benefit Option
As of March 31, 2016
HMO

Group Name	Benefit	Plan	Member Count	Member Count (HMO)	Change
		ALL AERFF			
		AGENCIES			
		ANAPPOWINK			
		SCHOOL DIST			
		APPOCOWANK			
		SCHOOL DISTRICT			
		RED CLAY			
		CONSOLIDATED			
		CHRISTINA			
		SCHOOL DISTRICT			
		DOCTRUAL			
		SCHOOL DISTRICT			
		NEW CASTLE VO-			
		TECH			
		STATE BOARD OF			
		EDUCATION			
		SMYRNA SCHOOL			
		DISTRICT			
		LARE FOREST			
		SCHOOL DISTRICT			
		DAZAR RODNEY			
		SCHOOL DIST			
		CAPITAL SCHOOL			
		DISTRICT			
		RELVTECH			
		SCHOOL DISTRICT			
		DELAWARE			
		TECH/COMM			
		COLLEGE			
		DELAWARE STATE			
		UNIVERSITY			
		WOODBRIDGE			
		SCHOOL DISTRICT			
		DELMAR HIGH			
		SCHOOL			
		CAPE HENLOPEN			
		SCHOOL DIST			
		MILFORD SCHOOL			
		DISTRICT			
		MERIDIAN SCHOOL			
		DISTRICT			
		INDIAN RIVER			
		SCHOOL DIST			
		LAUREL SCHOOL			
		DISTRICT			
		SUSSEX COUNTY			
		MO-TECH			
		THE CHARTER			
		SCHOOL OF WILM			
		POSITIVE			
		DUTCOMES			
		FAST JOB			
		CHARTER SCHOOL			
		THE SANTIAGO			
		COMMUNITY			
		SCHOOL			
		THOMAS J.			
		EDISON CHARTER			
		SUSSEX ACADEMY			
		OF ARTS			
		MORRIS J			
		ACADEMY			
		CHARTER SCHOOL			
		Daumb Academy			
		Charter School			
		WOLF Charter			
		School			
		Providence Christ			
		Academy Charter			
		School			
		DE Military			
		Academy			
		Academy of Dover			
		Charter School			
		FAMILY			
		TOLINGARDAS			
		NIETZ ACADEMY			
		OUTSET			
		CHARTER SCHOOL			
		NEWARK			
		CHARTER SCHOOL			
		PERLADEH			
		CHARTER HIGH			
		SCHOOL			
		DE College Prep			
		Academy			
		Prezler Academy			
		Reach Academy			

Group Name	Benefit	Plan	Member Count	Member Count (HMO)	Change
		Public Safety			
		Las Americas Puppers			
		Academy			
		Gateway Lab School			
		Early College High School			
		Antonia Alonzo Academy			
		First State Montessori			
		The Delaware Met			
		Delaware Design Lab High			
		School			
		First State Military Academy			
		Great Oaks Charter School			
		Town of Newport			
		Pay By Check			
		STATE OF DE PENSION			
		CITY OF DOVER (reserv)			
		TOWN OF SMYRNA (med)			
		UNIVERSITY OF DELAWARE			
		U OF DE (Pensioners)			
		UNIVERSITY OF DELAWARE			
		Archers?			
		DE TRANSIT CORP			
		DE TRANSIT CORP (pension)			
		DE SOLID WASTE			
		AUTHORITY			
		St of DE Rehab			
		DELAWARE STATE			
		HOUSING			
		RIVERFRONT			
		DEVELOPMENT CORP			
		CITY OF BEMOOTH			
		TOWN OF DEWEY BEACH			
		TOWN OF ELSMERE			
		CITY OF DOVER			
		TOWN OF SMYRNA			
		CITY OF MILFORD			
		NC CONSERVATION			
		DISTRICT			
		CITY OF DE CITY			
		DSEA (DEL ST EDUCATION			
		ASSOC)			
		TOWN OF FENWICK ISLAND			
		TOWN OF MILLSBORD			
		SUSSEX COUNTY			
		CONSERVATION			
		Town of Ambrose Acres			
		KERT CONSERVATION			
		DISTRICT			
		CITY OF NEW CASTLE			
		STATE OF DE			
		Town of Talbot			
		Brandywine Hundred Fire			
		Company			
		Town of Townsend			
		Wilmington Parking			
		Authority			
		Elmer Fire			
		Town of Cheswald			
		Town of Sebewickie			
		LAMBER WYOMING FIRE			
		COMPANY			
		DE Civ Fire Company			
		Elendale Volunteer Fire Co			
		Townsend Fire Company			
		Sehoboth Beach Fire			
		Company			
		Milton Fire			
		CSBNA			
		118 158 Dependents			



CON2

State of Delaware
Member Count by Benefit Option
As of March 31, 2016
CDH Gold Plan

Agency Name	Agency Type	Agency Address	Agency City	Agency State	Agency Zip	Agency Phone	Agency Fax	Agency Email	Agency Website
ALL MERIT AGENCIES									
BRANDYWINE									
SCHOOL DIST									
ARHOQUINIMIK									
SCHOOL DISTRICT									
RES CLAR									
CONSOLIDATED									
CHRISTINA SCHOOL									
DISTRICT									
COLONIAL SCHOOL									
DISTRICT									
REW CASTLE VO-									
TECH									
STATE BOARD OF									
EDUCATION									
SMYRNA SCHOOL									
DISTRICT									
LAKE FOREST SCHOOL									
DISTRICT									
CESAR RODNEY									
SCHOOL DIST									
CAPITAL SCHOOL									
DISTRICT									
POLYTECH SCHOOL									
DISTRICT									
DELAWARE									
TECH/COMM									
COLLEGE									
DELAWARE STATE									
UNIVERSITY									
WOODBRIDGE									
SCHOOL DISTRICT									
DELMAR HIGH									
SCHOOL									
CAPE HENRIEPEN									
SCHOOL DIST									
MILFORD SCHOOL									
DISTRICT									
BEAUFORT SCHOOL									
DISTRICT									
INDIAN RIVER									
SCHOOL DIST									
LAUREL SCHOOL									
DISTRICT									
SUSSEX COUNTY VO-									
TECH									
THE CHARTER									
SCHOOL OF WILM									
POSITIVE OUTCOMES									
SAST SIDE CHARTER									
SCHOOL									
THE CAMPUS									
COMMUNITY									
SCHOOL									
THOMAS J. EDISON									
CHARTER									
SUSSEX ACADEMY OF									
ARTS									
MARIONY ACADEMY									
CHARTER SCHOOL									
KUMITA Academy									
Charter School									
MOT Charter School									
HUNSMEE Creek									
Academy Charter									
School									
DE Military Academy									
Academy of Dover									
Charter School									
FAMILY									
FOUNDATIONS									
MOYER ACADEMY									
ODYSSEY CHARTER									
SCHOOL									
REVAUX CHARTER									
SCHOOL									
PENCADER CHARTER									
HIGH SCHOOL									
De College Prep									
Academy									

Agency Name	Agency Type	Agency Address	Agency City	Agency State	Agency Zip	Agency Phone	Agency Fax	Agency Email	Agency Website
Prestige Academy									
Reach Academy									
Public Safety									
Las Americas Aspra									
Academy									
Gateway Lab									
Early College High									
School									
Antonia Akotoo									
Academy									
First State Montessori									
Academy									
The Delaware Met									
Delaware Design Lab -									
High School									
First State Military									
Academy									
Friere Charter School									
Pay by Check									
STATE OF DE PENSION									
CITY OF DOVER									
(pension)									
TOWN OF SMYRNA									
(med)									
UNIVERSITY OF									
DELAWARE									
U OF DE (Pensioners)									
UNIVERSITY OF									
DELAWARE Actives 2									
DE TRANSIT CORP									
DE TRANSIT CORP									
(pension)									
DE SOLID WASTE									
AUTHORITY									
St of DE-Rehab									
DELAWARE STATE									
HOUSING									
RIVERFRONT									
DEVELOPMENT CORP									
CITY OF REHOBOTH									
TOWN OF DEWEY									
BEACH									
TOWN OF ELSMERE									
CITY OF DOVER									
TOWN OF SMYRNA									
CITY OF MILFORD									
NC CONSERVATION									
DISTRICT									
CITY OF DE CITY									
SHARPLETT									
EDUCATION ASSOC									
TOWN OF PENWICK									
ISLAND									
TOWN OF MILLSBORO									
SUSSEX COUNTY									
CONSERVATION									
Town of Hemssett									
Agnes									
KERY CONSERVATION									
DISTRICT									
CITY OF NEW CASTLE									
STATE OF DE									
Town of Felton									
Brandywine hundred									
Fire Company									
Town of Townsend									
Wilmington Parking									
Authority									
Elmer Fire									
CAWDER-WYOMING									
FIRE COMPANY									
DE City Fire Company									
Elmhurst Volunteer									
Fire Co									
Townsend Fire									
Company									
CDERA									

Cover

State of Delaware

Quarterly Report

July 1, 2015 Through March 31, 2016

Highlights of Quarterly Report

Summary of Financial Operations

Report of Operations

Quarterly Enrollment by Type

Enrollment by Group and Type

Benefits Utilization

Summary of Recovery Claims

Managed Care



Highmark Blue Cross Blue Shield Delaware is an independent licensee of the Blue Cross and Blue Shield Association.

Narr

State of Delaware Highlights of Quarterly Report July 2015 - March 2016

I. Summary of Operations (07/2015 - 03/2016 vs. 07/2014- 03/2015)

-

II. Enrollment

-

III. Benefit Utilization

A. Hospital Plan (07/2015 - 03/2016 vs. 07/2014- 03/2015)

1) PPO Benefit

-

2) Managed Care Benefit

-

3) Total Benefit

-

B. Surgical-Medical Plan (07/2015 - 03/2016 vs. 07/2014- 03/2015)

1) PPO Benefit

-

2) Managed Care

-

3) Total Benefit

-

C. Extended Benefits (07/2015 - 03/2016 vs. 07/2014- 03/2015)

-

IV. Recoveries

A. Exclusive of Medicfill (01/2016 - 03/2016 vs. 01/2015 - 03/2015)

-

OP1

**State of Delaware
Summary of Financial Operations
July 1, 2015 Through March 31, 2016
Total All Programs**

	Traditional Amount	First State Basic PPO Amount	CDH Gold Amount	Comprehensive PPO Amount	BlueCare Amount	Point of Service Amount	Total Amount
A. Income							
1. Primary Rates							
2. Demographically Adjusted Rates							
B. Claims Payments							
1A. Claims Paid in Period (07/2015 - 03/2016)							
1B. Less: Claims Incurred Prior to July 1, 2012							
1C. Claims Incurred (07/2012 - 03/2016)							
1D. Beginning IBNR							
1E. Ending IBNR							
2. Total Incurred Claims							
C. HRA Flex - Paid by the State of Delaware							
D. Retention							
E. Total Expenses (B2 + C + D)							
F. Estimated Gain/(Loss) \$							
1. Primary Rates							
2. Demographically Adjusted Rates							
G. Estimated Gain/(Loss) %							
1. Primary Rates							
2. Demographically Adjusted Rates							

OP2

**State of Delaware
Summary of Financial Operations
July 1, 2015 Through March 31, 2016
Active Employees Programs**

	Traditional Amount	First State Basic PPO Amount	CDH Gold Amount	Comprehensive PPO Amount	BlueCare Amount	Point of Service Amount	Total Amount
A. Income							
1. Primary Rates							
2. Demographically Adjusted Rates							
B. Claims Payments							
1A. Claims Paid in Period (07/2015 - 03/2016)							
1B. Less: Claims Incurred Prior to July 1, 2012							
1C. Claims Incurred (07/2012 - 03/2016)							
1D. Beginning IBNR							
1E. Ending IBNR							
2. Total Incurred Claims							
C. HRA Flex - Paid by the State of Delaware							
D. Retention							
E. Total Expenses (B2 + C + D)							
F. Estimated Gain/(Loss) \$							
1. Primary Rates							
2. Demographically Adjusted Rates							
G. Estimated Gain/(Loss) %							
1. Primary Rates							
2. Demographically Adjusted Rates							

OP3

State of Delaware
Summary of Financial Operations
July 1, 2015 Through March 31, 2016
Medicare Secondary Programs Only

	Traditional Amount	First State Basic PPO Amount	CDH Gold Amount	Comprehensive PPO Amount	BlueCare Amount	Point of Service Amount	Total Amount
A. Income							
1. Primary Rates							
2. Demographically Adjusted Rates							
B. Claims Payments							
1A. Claims Paid in Period (07/2015 - 03/2016)							
1B. Less: Claims Incurred Prior to July 1, 2012							
1C. Claims Incurred (07/2012 - 03/2016)							
1D. Beginning IBNR							
1E. Ending IBNR							
2. Total Incurred Claims							
C. HRA Flex - Paid by the State of Delaware							
D. Retention							
E. Total Expenses (B2 + C + D)							
F. Estimated Gain/(Loss) \$							
1. Primary Rates							
2. Demographically Adjusted Rates							
G. Estimated Gain/(Loss) %							
1. Primary Rates							
2. Demographically Adjusted Rates							

OP4

State of Delaware
Summary of Financial Operations
July 1, 2015 Through March 31, 2016
Pre-65 Retirees Programs

	Traditional Amount	First State Basic PPO Amount	CDH Gold Amount	Comprehensive PPO Amount	BlueCare Amount	Point of Service Amount	Total Amount
A. Income							
1. Primary Rates							
2. Demographically Adjusted Rates							
B. Claims Payments							
1A. Claims Paid in Period (07/2015 - 03/2016)							
1B. Less: Claims Incurred Prior to July 1, 2012							
1C. Claims Incurred (07/2012 - 03/2016)							
1D. Beginning IBNR							
1E. Ending IBNR							
2. Total Incurred Claims							
C. HRA Flex - Paid by the State of Delaware							
D. Retention							
E. Total Expenses (B2 + C + D)							
F. Estimated Gain/(Loss) \$							
1. Primary Rates							
2. Demographically Adjusted Rates							
G. Estimated Gain/(Loss) %							
1. Primary Rates							
2. Demographically Adjusted Rates							

OP5

**State of Delaware
Report of Operations
July 1, 2015 Through March 31, 2016
Summary**

1. Financial Operation	Traditional	FSB PPO	CDH Gold	Comp PPO	BlueCare	POS	Total
Income at Primary Rates							
Incurred Claims Cost							
Retention							
HRA Flex							
Estimated Gain (Loss)							

2. Enrollment

Enrollment as of March 31, 2016 :
(Includes Traditional/PPO, BlueCare & POS)

3. Analysis of Claims Paid in Experience Period

Number of Claims :
Covered Charges :
Amount Paid:

4. Recoveries (Exclusive of Medicfill)

Amount Received :
01/2016 - 03/2016

Amount Received :
07/2015 - 03/2016

EnrollIA

State of Delaware
Quarterly Enrollment by Type of Coverage and Type of Contract
As of March 31, 2016
Total All Members

Type of Coverage	Individual	Family	Subscriber & Child(ren)	Husband & Wife	Total Contract Count	Enrollment As of 12/31/2015	Percent Change	Total Member Count
PPO								
Comp PPO								
First State Basic								
CDH Gold								
Total PPO Enrollment								
Medicfill								
BlueCare								
Point of Service								
Grand Total								

EnrollB

State of Delaware
Quarterly Enrollment by Type of Coverage and Type of Contract
As of March 31, 2016
Pre-65 Retirees Only

Type of Coverage	Individual	Family	Subscriber & Child(ren)	Husband & Wife	Total Contract Count	Enrollment As of 12/31/2015	Percent Change	Total Member Count
PPO								
Comp PPO								
First State Basic								
CDH Gold								
Total PPO Enrollment								
Medicfill								
BlueCare								
Point of Service								
Grand Total								

EnrollC

State of Delaware
Quarterly Enrollment by Type of Coverage and Type of Contract
As of March 31, 2016
Excludes Pre-65 Retirees

Type of Coverage	Individual	Family	Subscriber & Child(ren)	Husband & Wife	Total Contract Count	Enrollment As of 12/31/2015	Percent Change	Total Member Count
PPO								
Comp PPO								
First State Basic								
CDH Gold								
Total PPO Enrollment								
Medicfill								
BlueCare								
Point of Service								
Grand Total								

CON1

State of Delaware Contract Count by Benefit Option

Comp PPO

Group Number	Group Name	Contracts as of 03/31/2016	Contracts as of 12/31/2015	Change
	STATE OF DELAWARE -COBRA			
	All Merit Agencies			
	ACADEMY OF DOVER CHARTER SCHOOL			
	DELAWARE MILITARY ACADEMY			
	FAMILY FOUNDATIONS STATE OF DELAWARE			
	ODYSSEY CHARTER SCHOOL STATE OF DELAWARE			
	BRANDYWINE SCHOOL DISTRICT			
	APPOQUINIMINK SCHOOL DIST			
	RED CLAY SCHOOL DISTRICT			
	CHRISTINA SCHOOL DISTRICT			
	COLONIAL SCHOOL DISTRICT			
	N C C VO TECH SCHOOL			
	M O T CHARTER SCHOOL			
	DELAWARE COLLEGE PREPARATORY ACADEMY			
	PRESTIGE ACADEMY STATE OF DELAWARE			
	DELAWARE ACADEMY OF PUBLIC SAFETY & SECURITY			
	LAS AMERICAS ASPIRA STATE OF DELAWARE			
	GATEWAY LAB SCHOOL STATE OF DELAWARE			
	STATE BOARD OF EDUCATION			
	SMYRNA SCHOOL DISTRICT			
	LAKE FOREST SCHOOL DIST			
	CAESAR RODNEY SCHOOL DIST			
	CAPITAL SCHOOL DISTRICT			
	POLYTECH SCHOOL DISTRICT			
	DEL TECH & COMM COLLEGE			
	DELAWARE STATE UNIVERSITY			
	WOODBRIIDGE SCHOOL DISTRICT			
	DELMAR SCHOOL DISTRICT			
	KUUMBA ACADEMY CHARTER			
	CAPE HENLOPEN SCHOOL DIST			
	MILFORD SCHOOL DISTRICT			
	SEAFORD SCHOOL DISTRICT			
	INDIAN RIVER SCHOOL DIST			
	LAUREL SCHOOL DISTRICT			
	SUSSEX COUNTY VO TECH			
	SUSSEX ACADEMY OF ARTS & SCIENCES			
	THE CHARTER SCHOOL OF WILMINGTON			
	POSITIVE OUTCOMES CHARTER SCHOOL			
	EAST SIDE CHARTER SCHOOL STATE OF DELAWARE			
	CAMPUS COMMUNITY SCHOOL			
	PROVIDENCE CREEK CHARTER SCHOOL			
	NEWARK CHARTER SCHOOL			
	THOMAS A EDISON CHARTER STATE OF DELAWARE			
	HOCKESSIN FIRE COMPANY			
	CRANSTON HEIGHTS FIRE CO			
	TOWNSEND FIRE COMPANY			
	DELAWARE CITY FIRE CO			
	PORT PENN VOLUNTEER FIRE COMPANY			
	HARTLY FIRE COMPANY			
	CHRISTIANA FIRE COMPANY			
	Great Oaks Charter School			
	Freire Charter School			
	FIRST STATE MILITARY ACADEMY			
	TOWN OF ELSMERE STATE OF DELAWARE			

Group Number	Group Name	Contracts as of 03/31/2016	Contracts as of 12/31/2015	Change
	TOWN OF CLAYTON			
	BRANDYWINE HUNDRED FIRE CO - SOD			
	RIVERFRONT DEVELOPMENT CORPORATION			
	CITY OF DOVER STATE OF DELAWARE			
	CITY OF DELAWARE CITY STATE OF DELAWARE			
	CITY OF DOVER STATE OF DELAWARE			
	CITY OF NEW CASTLE COUNTY STATE OF DELAWARE			
	City of Rehoboth - State of Delaware			
	CITY OF MILFORD STATE OF DELAWARE			
	STATE OF DELAWARE DE ST EDUCATION ASSOC			
	KENT COUNTY CONSERVATION STATE OF DELAWARE			
	MUNICIPAL SERVICE COMM STATE OF DELAWARE			
	NEW CASTLE CONSERVATION STATE OF DELAWARE			
	SUSSEX CITY CONSERVATION STATE OF DELAWARE			
	TOWN OF BRIDGEVILLE STATE OF DELAWARE			
	TOWN OF DEWEY BEACH STATE OF DELAWARE			
	TOWN OF FELTON STATE OF DELAWARE			
	TOWN OF FENWICK ISLAND STATE OF DELAWARE			
	TOWN OF MILLSBORO STATE OF DELAWARE			
	TOWN OF SELBYVILLE STATE OF DELAWARE			
	Town of Smyrna Actives- State of Delaware			
	TOWN OF SOUTH BETHANY STATE OF DELAWARE			
	TOWN OF TOWNSEND STATE OF DELAWARE			
	TOWN OF CHESWOLD STATE OF DELAWARE			
	ELSMERE FIRE COMPANY STATE OF DELAWARE			
	CAMDEN WYOMING FIRE CO STATE OF DELAWARE			
	LEWES FIRE COMPANY STATE OF DELAWARE			
	GREENWOOD FIRE COMPANY STATE OF DELAWARE			
	DELAWARE STADIUM CORP STATE OF DELAWARE			
	GOODWILL FIRE CO STATE OF DE			
	DEL PUBLIC EMP COUNCIL NO 81 AFSCME AFL-CIO			
	DEL ST HOUSING AUTHORITY STATE OF DELAWARE			
	DEL SOLID WASTE AUTHORITY STATE OF DELAWARE			
	STATE PENSIONERS			
	UNIVERSITY OF DELAWARE PENSIONERS			
	UNIVERSITY OF DELAWARE			
	UNIVERSITY OF DELAWARE ACTIVES 2			
	DELAWARE REGIONAL TRANSIT PENSION			
	DELAWARE REGIONAL TRANSIT			
	EARLY COLLEGE HIGH SCHOOL			
	ACADEMIA ANTONIA ALONSO			
	FIRST STATE MONTESSORI ACADEMY			
	State of Delaware/HB 158			
	Town of Ocean View			
	Town Of Millville			
	Town Of Milton			
	City of Harrington			
	Marydel Volunteer Fire Company			
	City of Lewes			
	Town of Dagsboro			
	THE DELAWARE MET			
	Delaware Design Lab High School			
	Delaware STEM Academy			
	Town of Wyoming			
	TOTAL			

CON2

State of Delaware Contract Count by Benefit Option

BlueCare

Group Number	Group Name	Contracts as of 03/31/2016	Contracts as of 12/31/2015	Change
	STATE OF DELAWARE -COBRA			
	All Merit Agencies			
	ACADEMY OF DOVER CHARTER SCHOOL			
	DELAWARE MILITARY ACADEMY			
	FAMILY FOUNDATIONS STATE OF DELAWARE			
	ODYSSEY CHARTER SCHOOL STATE OF DELAWARE			
	BRANDYWINE SCHOOL DISTRICT			
	APPOQUINIMINK SCHOOL DIST			
	RED CLAY SCHOOL DISTRICT			
	CHRISTINA SCHOOL DISTRICT			
	COLONIAL SCHOOL DISTRICT			
	N C C VO TECH SCHOOL			
	M O T CHARTER SCHOOL			
	DELAWARE COLLEGE PREPARATORY ACADEMY			
	PRESTIGE ACADEMY STATE OF DELAWARE			
	DELAWARE ACADEMY OF PUBLIC SAFETY & SECURITY			
	LAS AMERICAS ASPIRA STATE OF DELAWARE			
	GATEWAY LAB SCHOOL STATE OF DELAWARE			
	STATE BOARD OF EDUCATION			
	SMYRNA SCHOOL DISTRICT			
	LAKE FOREST SCHOOL DIST			
	CAESAR RODNEY SCHOOL DIST			
	CAPITAL SCHOOL DISTRICT			
	POLYTECH SCHOOL DISTRICT			
	DEL TECH & COMM COLLEGE			
	DELAWARE STATE UNIVERSITY			
	WOODBRIIDGE SCHOOL DISTRICT			
	DELMAR SCHOOL DISTRICT			
	KUUMBA ACADEMY CHARTER			
	CAPE HENLOPEN SCHOOL DIST			
	MILFORD SCHOOL DISTRICT			
	SEAFORD SCHOOL DISTRICT			
	INDIAN RIVER SCHOOL DIST			
	LAUREL SCHOOL DISTRICT			
	SUSSEX COUNTY VO TECH			
	SUSSEX ACADEMY OF ARTS & SCIENCES			
	THE CHARTER SCHOOL OF WILMINGTON			
	POSITIVE OUTCOMES CHARTER SCHOOL			
	EAST SIDE CHARTER SCHOOL STATE OF DELAWARE			
	CAMPUS COMMUNITY SCHOOL			
	PROVIDENCE CREEK CHARTER SCHOOL			
	NEWARK CHARTER SCHOOL			
	THOMAS A EDISON CHARTER STATE OF DELAWARE			
	HOCKESSIN FIRE COMPANY			
	CRANSTON HEIGHTS FIRE CO			
	DELAWARE CITY FIRE CO			
	Great Oaks Charter School			
	Freire Charter School			
	FIRST STATE MILITARY ACADEMY			
	Town of Newport			

Group Number	Group Name	Contracts as of 03/31/2016	Contracts as of 12/31/2015	Change
	PORT PENN VOLUNTEER FIRE COMPANY			
	MINQUAS FIRE COMPANY			
	CHRISTIANA FIRE COMPANY			
	BRANDYWINE HUNDRED FIRE CO - SOD			
	BRIDGEVILLE VOLUNTEER FIRE COMPANY			
	RIVERFRONT DEVELOPMENT CORPORATION			
	CITY OF DOVER STATE OF DELAWARE			
	CITY OF DELAWARE CITY STATE OF DELAWARE			
	CITY OF DOVER STATE OF DELAWARE			
	CITY OF NEW CASTLE COUNTYSTATE OF DELAWARE			
	City of Rehoboth - State of Delaware			
	CITY OF MILFORD STATE OF DELAWARE			
	STATE OF DELAWARE DE ST EDUCATION ASSOC			
	KENT COUNTY CONSERVATION STATE OF DELAWARE			
	MUNICIPAL SERVICE COMM STATE OF DELAWARE			
	NEW CASTLE CONSERVATION STATE OF DELAWARE			
	SUSSEX CITY CONSERVATION STATE OF DELAWARE			
	TOWN OF DEWEY BEACH STATE OF DELAWARE			
	TOWN OF FELTON STATE OF DELAWARE			
	TOWN OF FENWICK ISLAND STATE OF DELAWARE			
	TOWN OF HELOPEN ACRES STATE OF DELAWARE			
	TOWN OF MILLSBORO STATE OF DELAWARE			
	TOWN OF SELBYVILLE STATE OF DELAWARE			
	Town of Smyrna Actives- State of Delaware			
	TOWN OF SOUTH BETHANY STATE OF DELAWARE			
	WILMINGTON PARKING AUTH STATE OF DELAWARE			
	TOWN OF CHESWOLD STATE OF DELAWARE			
	FIVE POINTS FIRE CO STATE OF DELAWARE			
	ELLENDALE VOL FIRE CO STATE OF DE			
	DEL ST HOUSING AUTHORITY STATE OF DELAWARE			
	DEPT OF INSURANCE REHAB & LIQUIDATION			
	DEL SOLID WASTE AUTHORITYSTATE OF DELAWARE			
	STATE PENSIONERS			
	UNIVERSITY OF DELAWARE PENSIONERS			
	UNIVERSITY OF DELAWARE			
	UNIVERSITY OF DELAWARE ACTIVES 2			
	DELAWARE REGIONAL TRANSITPENSION			
	DELAWARE REGIONAL TRANSIT			
	EARLY COLLEGE HIGH SCHOOL			
	ACADEMIA ANTONIA ALONSO			
	FIRST STATE MONTESSORI ACADEMY			
	State of Delaware/HB 158			
	Town of Smyrna Pensioners - State of Delaware			
	Town of Milton			
	Milton Fire Department			
	THE DELAWARE MET			
	City of Lewes			
	Delaware Design Lab High School			
	The Town of Frederica			
	TOWN OF ELSMERE STATE OF DELAWARE			
	TOTAL			

CON3

State of Delaware Contract Count by Benefit Option

First State Basic PPO

CDH Gold

Group Number	Group Name	Contracts as of 03/31/2016	Contracts as of 12/31/2015	Change
	STATE PENSIONERS			
	CITY OF DOVER STATE OF DELAWARE			
	DELAWARE REGIONAL TRANSITPENSION			
	DELAWARE REGIONAL TRANSIT			
	DEL ST HOUSING AUTHORITY STATE OF DELAWARE			
	UNIVERSITY OF DELAWARE PENSIONERS			
	UNIVERSITY OF DELAWARE ACTIVES 2			
	UNIVERSITY OF DELAWARE			
	STATE OF DELAWARE -COBRA			
	All Merit Agencies			
	ACADEMY OF DOVER CHARTER SCHOOL			
	DELAWARE MILITARY ACADEMY			
	FAMILY FOUNDATIONS STATE OF DELAWARE			
	ODYSSEY CHARTER SCHOOL STATE OF DELAWARE			
	BRANDYWINE SCHOOL DISTRICT			
	APPOQUINIMINK SCHOOL DIST			
	RED CLAY SCHOOL DISTRICT			
	CHRISTINA SCHOOL DISTRICT			
	N C C VO TECH SCHOOL			
	M O T CHARTER SCHOOL			
	LAS AMERICAS ASPIRA STATE OF DELAWARE			
	STATE BOARD OF EDUCATION			
	SMYRNA SCHOOL DISTRICT			
	LAKE FOREST SCHOOL DIST			
	CAESAR RODNEY SCHOOL DIST			
	CAPITAL SCHOOL DISTRICT			
	POLYTECH SCHOOL DISTRICT			
	DEL TECH & COMM COLLEGE			
	DELAWARE STATE UNIVERSITY			
	WOODBIDGE SCHOOL DISTRICT			
	DELMAR SCHOOL DISTRICT			
	KUUMBA ACADEMY CHARTER			
	CAPE HENLOPEN SCHOOL DIST			
	MILFORD SCHOOL DISTRICT			
	SEAFORD SCHOOL DISTRICT			
	INDIAN RIVER SCHOOL DIST			
	LAUREL SCHOOL DISTRICT			
	SUSSEX COUNTY VO TECH			
	SUSSEX ACADEMY OF ARTS & SCIENCES			
	THE CHARTER SCHOOL OF WILMINGTON			
	EAST SIDE CHARTER SCHOOL STATE OF DELAWARE			
	CAMPUS COMMUNITY SCHOOL			
	RIVERFRONT DEVELOPMENT CORPORATION			
	PROVIDENCE CREEK CHARTER SCHOOL			
	NEWARK CHARTER SCHOOL			
	THOMAS A EDISON CHARTER STATE OF DELAWARE			
	KENT COUNTY CONSERVATION STATE OF DELAWARE			
	NEW CASTLE CONSERVATION STATE OF DELAWARE			
	TOWN OF TOWNSEND STATE OF DELAWARE			
	TOWN OF CHESWOLD STATE OF DELAWARE			
	GATEWAY LAB SCHOOL STATE OF DELAWARE			
	EARLY COLLEGE HIGH SCHOOL			
	ACADEMIA ANTONIA ALONSO			
	TOWN OF SOUTH BETHANY STATE OF DELAWARE			
	Town of Ocean View			
	CITY OF DELAWARE CITY STATE OF DELAWARE			
	Town of Wyoming			
	CHESWOLD FIRE COMPANY			
	TOWN OF ELSMERE STATE OF DELAWARE			
	Great Oaks Charter School			
	Freire Charter School			
	FIRST STATE MILITARY ACADEMY			
	COLONIAL SCHOOL DISTRICT			
	FIRST STATE MONTESSORI ACADEMY			
	THE DELAWARE MET			
	Delaware Design Lab High School			
	Town of Newport			
	TOTAL			

Group Number	Group Name	Contracts as of 03/31/2016	Contracts as of 12/31/2015	Change
	STATE PENSIONERS			
	DELAWARE REGIONAL TRANSIT			
	UNIVERSITY OF DELAWARE PENSIONERS			
	UNIVERSITY OF DELAWARE ACTIVES 2			
	UNIVERSITY OF DELAWARE			
	STATE OF DELAWARE -COBRA			
	CRANSTON HEIGHTS FIRE CO			
	All Merit Agencies			
	DELAWARE MILITARY ACADEMY			
	FAMILY FOUNDATIONS STATE OF DELAWARE			
	ODYSSEY CHARTER SCHOOL STATE OF DELAWARE			
	BRANDYWINE SCHOOL DISTRICT			
	APPOQUINIMINK SCHOOL DIST			
	RED CLAY SCHOOL DISTRICT			
	CHRISTINA SCHOOL DISTRICT			
	COLONIAL SCHOOL DISTRICT			
	N C C VO TECH SCHOOL			
	M O T CHARTER SCHOOL			
	DELAWARE COLLEGE PREPARATORY ACADEMY			
	PRESTIGE ACADEMY STATE OF DELAWARE			
	DELAWARE ACADEMY OF PUBLIC SAFETY & SECURITY			
	LAS AMERICAS ASPIRA STATE OF DELAWARE			
	GATEWAY LAB SCHOOL STATE OF DELAWARE			
	STATE BOARD OF EDUCATION			
	SMYRNA SCHOOL DISTRICT			
	CAESAR RODNEY SCHOOL DIST			
	CAPITAL SCHOOL DISTRICT			
	POLYTECH SCHOOL DISTRICT			
	DEL TECH & COMM COLLEGE			
	DELAWARE STATE UNIVERSITY			
	WOODBIDGE SCHOOL DISTRICT			
	DELMAR SCHOOL DISTRICT			
	KUUMBA ACADEMY CHARTER			
	CAPE HENLOPEN SCHOOL DIST			
	MILFORD SCHOOL DISTRICT			
	SEAFORD SCHOOL DISTRICT			
	INDIAN RIVER SCHOOL DIST			
	LAUREL SCHOOL DISTRICT			
	SUSSEX COUNTY VO TECH			
	SUSSEX ACADEMY OF ARTS & SCIENCES			
	THE CHARTER SCHOOL OF WILMINGTON			
	EAST SIDE CHARTER SCHOOL STATE OF DELAWARE			
	CAMPUS COMMUNITY SCHOOL			
	PROVIDENCE CREEK CHARTER SCHOOL			
	NEWARK CHARTER SCHOOL			
	THOMAS A EDISON CHARTER STATE OF DELAWARE			
	CITY OF NEW CASTLE COUNTYSTATE OF DELAWARE			
	CITY OF MILFORD STATE OF DELAWARE			
	KENT COUNTY CONSERVATION STATE OF DELAWARE			
	NEW CASTLE CONSERVATION STATE OF DELAWARE			
	TOWN OF SOUTH BETHANY STATE OF DELAWARE			
	LAKE FOREST SCHOOL DIST			
	ACADEMIA ANTONIA ALONSO			
	FIRST STATE MONTESSORI ACADEMY			
	LEWES FIRE COMPANY STATE OF DELAWARE			
	Town of Ocean View			
	DEL ST HOUSING AUTHORITY STATE OF DELAWARE			
	Freire Charter School			
	FIRST STATE MILITARY ACADEMY			
	THE DELAWARE MET			
	Milton Fire Department			
	Delaware Design Lab High School			
	TOTAL			

CON4

State of Delaware Contract Count by Benefit Option

Medicfill

Group Number	Group Name	Contracts as of 03/31/2016	Contracts as of 12/31/2015	Change
	DEL ST HOUSING AUTHORITY PENSION			
	STATE PENSIONERS			
	STATE PENSIONERS			
	CITY OF DOVER STATE OF DELAWARE			
	CITY OF DOVER STATE OF DELAWARE			
	City of Rehoboth - State of Delaware			
	DELAWARE REGIONAL TRANSITPENSION			
	DELAWARE REGIONAL TRANSITPENSION			
	DEL ST HOUSING AUTHORITY PENSION			
	DIAMOND STATE PORT CORP MEDICAL & DENTAL			
	DIAMOND STATE PORT CORP MEDICAL & DENTAL			
	UNIVERSITY OF DELAWARE PENSIONERS			
	UNIVERSITY OF DELAWARE PENSIONERS			
	STATE OF DELAWARE -COBRA			
	Town of Smyrna Pensioners - State of Delaware			
	City of Rehoboth - State of Delaware			
	TOTAL			

Point of Service

Group Number	Group Name	Contracts as of 03/31/2016	Contracts as of 12/31/2015	Change
	DIAMOND STATE PORT CORP MEDICAL & DENTAL			
	DIAMOND STATE PORT CORP CHAPTER B			
	TOTAL			

	GRAND TOTAL			
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HOSP1

State of Delaware
Hospital Benefits Utilization
Claims Paid July 1, 2015 Through March 31, 2016
Total All Members

Type of Coverage	Number of Cases	Covered Charges	Amount Paid	Incidence	Length of Stay	Amount Paid Per Contract Per Month	Covered Charges Per Case	Amount Paid Per Case
A. Comp PPO								
Inpatient, Non-Maternity								
Inpatient, Maternity								
Outpatient								
Home Health Medical								
Complementary								
Comp PPO Total								
B. First State Basic PPO								
Inpatient, Non-Maternity								
Inpatient, Maternity								
Outpatient								
Home Health Medical								
Complementary								
FSB PPO Total								
C. CDH Gold PPO								
Inpatient, Non-Maternity								
Inpatient, Maternity								
Outpatient								
Home Health Medical								
Complementary								
CDH PPO Total								
PPO Programs Totals								
D. Medicfill								
Inpatient, Non-Maternity								
Inpatient, Maternity								
Outpatient								
Home Health Medical								
Medicfill Total								
E. BlueCare								
Inpatient, Non-Maternity								
Inpatient, Maternity								
Outpatient								
Home Health Medical								
Complementary								
Blue Care Total								
F. Point of Service								
Inpatient, Non-Maternity								
Inpatient, Maternity								
Outpatient								
Home Health Medical								
Complementary								
Point of Service Total								
Managed Care Programs Totals								
G. Total Hospital								

HOSP2

State of Delaware
Hospital Benefits Utilization
Claims Paid July 1, 2015 Through March 31, 2016
Pre-65 Retirees Only

Type of Coverage	Number of Cases	Covered Charges	Amount Paid	Incidence	Length of Stay	Amount Paid Per Contract Per Month	Covered Charges Per Case	Amount Paid Per Case
A. Comp PPO								
Inpatient, Non-Maternity								
Inpatient, Maternity								
Outpatient								
Home Health Medical								
Complementary								
Comp PPO Total								
B. First State Basic PPO								
Inpatient, Non-Maternity								
Inpatient, Maternity								
Outpatient								
Home Health Medical								
Complementary								
FSB PPO Total								
C. CDH Gold PPO								
Inpatient, Non-Maternity								
Inpatient, Maternity								
Outpatient								
Home Health Medical								
Complementary								
CDH PPO Total								
PPO Programs Totals								
D. Medicfill								
Inpatient, Non-Maternity								
Inpatient, Maternity								
Outpatient								
Home Health Medical								
Medicfill Total								
E. BlueCare								
Inpatient, Non-Maternity								
Inpatient, Maternity								
Outpatient								
Home Health Medical								
Complementary								
Blue Care Total								
F. Point of Service								
Inpatient, Non-Maternity								
Inpatient, Maternity								
Outpatient								
Home Health Medical								
Complementary								
Point of Service Total								
Managed Care Programs Totals								
G. Total Hospital								

HOSP3

State of Delaware
Hospital Benefits Utilization
Claims Paid July 1, 2015 Through March 31, 2016
Excludes Pre-65 Retirees

Type of Coverage	Number of Cases	Covered Charges	Amount Paid	Incidence	Length of Stay	Amount Paid Per Contract Per Month	Covered Charges Per Case	Amount Paid Per Case
A. Comp PPO								
Inpatient, Non-Maternity								
Inpatient, Maternity								
Outpatient								
Home Health Medical								
Complementary								
Comp PPO Total								
B. First State Basic PPO								
Inpatient, Non-Maternity								
Inpatient, Maternity								
Outpatient								
Home Health Medical								
Complementary								
FSB PPO Total								
C. CDH Gold PPO								
Inpatient, Non-Maternity								
Inpatient, Maternity								
Outpatient								
Home Health Medical								
Complementary								
CDH PPO Total								
PPO Programs Totals								
D. Medicfill								
Inpatient, Non-Maternity								
Inpatient, Maternity								
Outpatient								
Home Health Medical								
Medicfill Total								
E. BlueCare								
Inpatient, Non-Maternity								
Inpatient, Maternity								
Outpatient								
Home Health Medical								
Complementary								
Blue Care Total								
F. Point of Service								
Inpatient, Non-Maternity								
Inpatient, Maternity								
Outpatient								
Home Health Medical								
Complementary								
Point of Service Total								
Managed Care Programs Totals								
G. Total Hospital								

SURG1

State of Delaware
Surgical - Medical Benefits Utilization
Claims Paid July 1, 2015 Through March 31, 2016
Total All Members

Type of Coverage	Number of Cases	Covered Charges	Amount Paid	Incidence	Amount Paid Per Contract Per Month	Covered Charges Per Case	Amount Paid Per Case
A. Comp PPO							
Surgery							
Maternity							
Anesthesia							
Radiology							
Medical							
Laboratory							
Consultations							
Chiropractic							
Other Services							
Complementary							
Comp PPO Total							
B. First State Basic PPO							
C. CDH Gold PPO							
<i>PPO Programs Total</i>							
D. Medicfill							
E. BlueCare							
F. Point of Service							
<i>Managed Care Programs Total</i>							
G. Total Surgical-Medical							

SURG2

**State of Delaware
Surgical - Medical Benefits Utilization
Claims Paid July 1, 2015 Through March 31, 2016
Pre-65 Retirees Only**

Type of Coverage	Number of Cases	Covered Charges	Amount Paid	Incidence	Amount Paid Per Contract Per Month	Covered Charges Per Case	Amount Paid Per Case
A. Comp PPO							
Surgery							
Maternity							
Anesthesia							
Radiology							
Medical							
Laboratory							
Consultations							
Chiropractic							
Other Services							
Complementary							
Comp PPO Total							
B. First State Basic PPO							
C. CDH Gold PPO							
<i>PPO Programs Total</i>							
D. Medicfill							
E. BlueCare							
F. Point of Service							
<i>Managed Care Programs Total</i>							
G. Total Surgical-Medical							

SURG3

**State of Delaware
Surgical - Medical Benefits Utilization
Claims Paid July 1, 2015 Through March 31, 2016
Excludes Pre-65 Retirees**

Type of Coverage	Number of Cases	Covered Charges	Amount Paid	Incidence	Amount Paid Per Contract Per Month	Covered Charges Per Case	Amount Paid Per Case
A. Comp PPO							
Surgery							
Maternity							
Anesthesia							
Radiology							
Medical							
Laboratory							
Consultations							
Chiropractic							
Other Services							
Complementary							
Comp PPO Total							
B. First State Basic PPO							
C. CDH Gold PPO							
<i>PPO Programs Total</i>							
D. Medicfill							
E. BlueCare							
F. Point of Service							
<i>Managed Care Programs Total</i>							
G. Total Surgical-Medical							

EXT1

**State of Delaware
Extended Benefits Utilization
Claims Paid July 1, 2015 Through March 31, 2016
Total All Members**

Type Of Coverage	Number of Cases	Amount Paid	Incidence	Amount Paid Per Contract Per Month	Amount Paid Per Case
A. Medicfill					
Extended Hospital Days					
Other Services					
B. Total Extended					

EXT2

**State of Delaware
Extended Benefits Utilization
Claims Paid July 1, 2015 Through March 31, 2016
Pre-65 Retirees Only**

Type Of Coverage	Number of Cases	Amount Paid	Incidence	Amount Paid Per Contract Per Month	Amount Paid Per Case
A. Medicfill					
Extended Hospital Days					
Other Services					
B. Total Extended					

EXT3

**State of Delaware
Extended Benefits Utilization
Claims Paid July 1, 2015 Through March 31, 2016
Excludes Pre-65 Retirees**

Type Of Coverage	Number of Cases	Amount Paid	Incidence	Amount Paid Per Contract Per Month	Amount Paid Per Case
A. Medicfill					
Extended Hospital Days					
Other Services					
B. Total Extended					

REC

**State of Delaware
Recovery Claims by Type of Benefit (Exclusive of Medicfill)
January 1, 2016 Through March 31, 2016**

Type of Benefit	Facility	Professional	Grand Total
Coordination of Benefits			
No-Fault			
Subrogation			
Worker's Compensation			
Total			

MM Summary

State of Delaware Cost Savings

April 2015 - March 2016

Category	Inpatient ¹	Outpatient Services	Outpatient Surgery	Behavioral Health	Case Management Savings	Total	Savings PMPM ²
Medical Management Savings ³							
Contract Administration Savings ⁴							

¹ Given the fairly consistent 5%-7% rate of reversal of denials on inpatient appeals, savings may be over-stated by 5%-7%.

² Per member, per month savings is calculated using the average membership for the period.

³ Medical management savings reflects savings based on a member's medical needs and are due to medical management activity.

⁴ Contract administration savings reflects savings due to benefit limitations in a member's contract that require medical input to ascertain whether the member is entitled to payment of the benefit or not.

MM Savings

Medical Management Savings

April 2015 - March 2016

Category	Inpatient	Outpatient Services	Outpatient Surgery	Behavioral Health	Case Management Savings	Total
Not Medically Necessary						
Alternate Level of Care Denial 1						

¹ Alternate level of care denial is a downgrade to outpatient of an inpatient day.

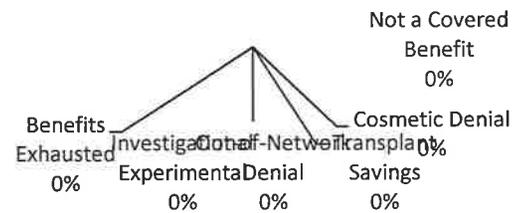
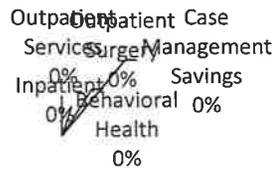


CA Savings

Contract Administration Savings

April 2015 - March 2016

Category	Inpatient	Outpatient Services	Outpatient Surgery	Behavioral Health	Case Management Savings	Total
Transplant Savings						
Not a Covered Benefit						
Cosmetic Denial						
Out-of-Network Denial						
Investigational Experimental						
Benefits Exhausted						



Total



**STATE OF DELAWARE ACCOUNT - OPEB
SUMMARY OF FINANCIAL OPERATIONS FOR THE PERIOD
JULY 1, 2015 THROUGH MARCH 31, 2016
TOTAL ALL PROGRAMS**

	TRADITIONAL AMOUNT	FIRST STATE BASIC PPO AMOUNT	CDH-GOLD AMOUNT	COMPREHENSIVE PPO AMOUNT	BLUE CARE AMOUNT	POINT OF SERVICE AMOUNT	TOTAL AMOUNT
A. INCOME							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							
B. CLAIMS PAYMENTS							
1A. CLAIMS PAID IN PERIOD 07/15 TO 03/16							
1B. LESS: CLAIMS INCURRED PRIOR TO 07/01/12							
1C. CLAIMS INCURRED 07/12 TO 03/16							
1D. BEGINNING IBNR							
1E. ENDING IBNR							
2. TOTAL INCURRED CLAIMS							
C. HRA FLEX - PAID BY THE STATE OF DELAWARE							
D. RETENTION							
E. TOTAL EXPENSES (B2. + C. + D.)							
F. ESTIMATED GAIN/(LOSS) \$'s							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							
G. ESTIMATED GAIN/(LOSS) %'s							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							

Actives



**STATE OF DELAWARE ACCOUNT - OPEB
SUMMARY OF FINANCIAL OPERATIONS FOR THE PERIOD
JULY 1, 2015 THROUGH MARCH 31, 2016
ACTIVE EMPLOYEES PROGRAMS**

	TRADITIONAL AMOUNT	FIRST STATE BASIC PPO AMOUNT	CDH-GOLD AMOUNT	COMPREHENSIVE PPO AMOUNT	BLUE CARE AMOUNT	POINT OF SERVICE AMOUNT	TOTAL AMOUNT
A. INCOME							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							
B. CLAIMS PAYMENTS							
1A. CLAIMS PAID IN PERIOD 07/15 TO 03/16							
1B. LESS: CLAIMS INCURRED PRIOR TO 07/01/12							
1C. CLAIMS INCURRED 07/12 TO 03/16							
1D. BEGINNING IBNR							
1E. ENDING IBNR							
2. TOTAL INCURRED CLAIMS							
C. HRA FLEX - PAID BY THE STATE OF DELAWARE							
D. RETENTION							
E. TOTAL EXPENSES (B2. + C. + D.)							
F. ESTIMATED GAIN/(LOSS) \$'s							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							
G. ESTIMATED GAIN/(LOSS) %'s							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							



**STATE OF DELAWARE ACCOUNT - OPEB
SUMMARY OF FINANCIAL OPERATIONS FOR THE PERIOD
JULY 1, 2015 THROUGH MARCH 31, 2016
PRE - 65 RETIREES PROGRAMS**

	TRADITIONAL AMOUNT	FIRST STATE BASIC PPO AMOUNT	CDH-GOLD AMOUNT	COMPREHENSIVE PPO AMOUNT	BLUE CARE AMOUNT	POINT OF SERVICE AMOUNT	TOTAL AMOUNT
A. INCOME							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							
B. CLAIMS PAYMENTS							
1A. CLAIMS PAID IN PERIOD 07/15 TO 03/16							
1B. LESS: CLAIMS INCURRED PRIOR TO 07/01/12							
1C. CLAIMS INCURRED 07/12 TO 03/16							
1D. BEGINNING IBNR							
1E. ENDING IBNR							
2. TOTAL INCURRED CLAIMS							
C. HRA FLEX - PAID BY THE STATE OF DELAWARE							
D. RETENTION							
E. TOTAL EXPENSES (B2. + C. + D.)							
F. ESTIMATED GAIN/(LOSS) \$'s							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							
G. ESTIMATED GAIN/(LOSS) %'s							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							

Medicare



**STATE OF DELAWARE ACCOUNT - OPEB
SUMMARY OF FINANCIAL OPERATIONS FOR THE PERIOD
JULY 1, 2015 THROUGH MARCH 31, 2016
MEDICARE SECONDARY PROGRAMS ONLY**

	TRADITIONAL AMOUNT	FIRST STATE BASIC PPO AMOUNT	CDH-GOLD AMOUNT	COMPREHENSIVE PPO AMOUNT	BLUE CARE AMOUNT	POINT OF SERVICE AMOUNT	TOTAL AMOUNT
A. INCOME							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							
B. CLAIMS PAYMENTS							
1A. CLAIMS PAID IN PERIOD 07/15 TO 03/16							
1B. LESS: CLAIMS INCURRED PRIOR TO 07/01/12							
1C. CLAIMS INCURRED 07/12 TO 03/16							
1D. BEGINNING IBNR							
1E. ENDING IBNR							
2. TOTAL INCURRED CLAIMS							
C. HRA FLEX - PAID BY THE STATE OF DELAWARE							
D. RETENTION							
E. TOTAL EXPENSES (B2. + C. + D.)							
F. ESTIMATED GAIN/(LOSS) \$'s							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							
G. ESTIMATED GAIN/(LOSS) %'s							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							

Total



**STATE OF DELAWARE ACCOUNT - NON-OPEB
SUMMARY OF FINANCIAL OPERATIONS FOR THE PERIOD
JULY 1, 2015 THROUGH MARCH 31, 2016
TOTAL ALL PROGRAMS**

	TRADITIONAL AMOUNT	FIRST STATE BASIC PPO AMOUNT	CDH-GOLD AMOUNT	COMPREHENSIVE PPO AMOUNT	BLUE CARE AMOUNT	POINT OF SERVICE AMOUNT	TOTAL AMOUNT
A. INCOME							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							
B. CLAIMS PAYMENTS							
1A. CLAIMS PAID IN PERIOD 07/15 TO 03/16							
1B. LESS: CLAIMS INCURRED PRIOR TO 07/01/12							
1C. CLAIMS INCURRED 07/12 TO 03/16							
1D. BEGINNING IBNR							
1E. ENDING IBNR							
2. TOTAL INCURRED CLAIMS							
C. HRA FLEX - PAID BY THE STATE OF DELAWARE							
D. RETENTION							
E. TOTAL EXPENSES (B2. + C. + D.)							
F. ESTIMATED GAIN/(LOSS) \$'s							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							
G. ESTIMATED GAIN/(LOSS) %'s							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							

Actives



**STATE OF DELAWARE ACCOUNT - NON-OPEB
SUMMARY OF FINANCIAL OPERATIONS FOR THE PERIOD
JULY 1, 2015 THROUGH MARCH 31, 2016
ACTIVE EMPLOYEES PROGRAMS**

	TRADITIONAL AMOUNT	FIRST STATE BASIC PPO AMOUNT	CDH-GOLD AMOUNT	COMPREHENSIVE PPO AMOUNT	BLUE CARE AMOUNT	POINT OF SERVICE AMOUNT	TOTAL AMOUNT
A. INCOME							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							
B. CLAIMS PAYMENTS							
1A. CLAIMS PAID IN PERIOD 07/15 TO 03/16							
1B. LESS: CLAIMS INCURRED PRIOR TO 07/01/12							
1C. CLAIMS INCURRED 07/12 TO 03/16							
1D. BEGINNING IBNR							
1E. ENDING IBNR							
2. TOTAL INCURRED CLAIMS							
C. HRA FLEX - PAID BY THE STATE OF DELAWARE							
D. RETENTION							
E. TOTAL EXPENSES (B2. + C. + D.)							
F. ESTIMATED GAIN/(LOSS) \$'s							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							
G. ESTIMATED GAIN/(LOSS) %'s							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							

Pre 65 Retirees



STATE OF DELAWARE ACCOUNT - NON-OPEB
 SUMMARY OF FINANCIAL OPERATIONS FOR THE PERIOD
 JULY 1, 2015 THROUGH MARCH 31, 2016
 PRE - 65 RETIREES PROGRAMS

	TRADITIONAL AMOUNT	FIRST STATE BASIC PPO AMOUNT	CDH-GOLD AMOUNT	COMPREHENSIVE PPO AMOUNT	BLUE CARE AMOUNT	POINT OF SERVICE AMOUNT	TOTAL AMOUNT
A. INCOME							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							
B. CLAIMS PAYMENTS							
1A. CLAIMS PAID IN PERIOD 07/15 TO 03/16							
1B. LESS: CLAIMS INCURRED PRIOR TO 07/01/12							
1C. CLAIMS INCURRED 07/12 TO 03/16							
1D. BEGINNING IBNR							
1E. ENDING IBNR							
2. TOTAL INCURRED CLAIMS							
C. HRA FLEX - PAID BY THE STATE OF DELAWARE							
D. RETENTION							
E. TOTAL EXPENSES (B2. + C. + D.)							
F. ESTIMATED GAIN/(LOSS) \$'s							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							
G. ESTIMATED GAIN/(LOSS) %'s							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							

Medicare



**STATE OF DELAWARE ACCOUNT - NON-OPEB
SUMMARY OF FINANCIAL OPERATIONS FOR THE PERIOD
JULY 1, 2015 THROUGH MARCH 31, 2016
MEDICARE SECONDARY PROGRAMS ONLY**

	TRADITIONAL AMOUNT	FIRST STATE BASIC PPO AMOUNT	CDH-GOLD AMOUNT	COMPREHENSIVE PPO AMOUNT	BLUE CARE AMOUNT	POINT OF SERVICE AMOUNT	TOTAL AMOUNT
A. INCOME							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							
B. CLAIMS PAYMENTS							
1A. CLAIMS PAID IN PERIOD 07/15 TO 03/16							
1B. LESS: CLAIMS INCURRED PRIOR TO 07/01/12							
1C. CLAIMS INCURRED 07/12 TO 03/16							
1D. BEGINNING IBNR							
1E. ENDING IBNR							
2. TOTAL INCURRED CLAIMS							
C. HRA FLEX - PAID BY THE STATE OF DELAWARE							
D. RETENTION							
E. TOTAL EXPENSES (B2. + C. + D.)							
F. ESTIMATED GAIN/(LOSS) \$'s							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							
G. ESTIMATED GAIN/(LOSS) %'s							
1. PRIMARY RATES							
2. DEMOGRAPHICALLY ADJUSTED RATES							

#53.5 Aetna High Cost Claimant - Large Claimant FY16 Report Sample

Aetna

July 1, 2015 through June 30, 2016

Threshold \$100,000

Demographics							Financials	Clinical	
Masked ID	Plan Name	Vendor	Relation	Age	Sex	Termed Date	Total Medical Claims Paid	Most Expensive ETG Category	MDC Description