BERGEN MUNICIPAL EMPLOYEE BENEFIT FUND - 11320671 COVID-19 Weekly Update

Group Number(s): 866353,880725,SI283129



Actual paid claim amounts may vary from this report once claims are finalized. The information in this report is intended to provide weekly insights as a leading indicator based on the available which may differ from final results.

Data in this report is from March 1 to current (excluding graphs)

Why use this report...

Stay informed about potential COVID-19 claims activity and volume with insights from the Weekly COVID-19 Update.

In advance of the detailed Monthly Analytic Report, on a weekly basis you will have insight into Coronavirus-related data including:

- Weekly test volume
- Weekly claimants
- Adjudicated claim amounts

In addition, the weekly update provides information on:

- Telemedicine related claims (COVID-19 as well as non-COVID related
- services)Overall medical claim activity

Weekly Updates contain high level information on overall claims and telemedicine claims (both Coronavirus and non-Coronavirus) to provide insight into pattern changes. COVID-19 Monthly Reports more fully explore the types of services and population being impacted during the pandemic. We will continue to refine and expand the data within these views as we monitor changes that may impact the analysis.

Additional Resources....

these links

You can find more information on COVID-19

at

https://www.cdc.gov/coronavirus/2019-ncov/index.html

https://www.who.int/emergencies/diseases/novel-coronavirus-2019

https://www.cdc.gov/coronavirus/2019-ncov/about/ steps-when-sick.html

https://www.aetna.com/individuals-families/member-rights-resources/covid19.html



Reporting is based on the primary diagnosis code on a claim Standard codes and coding guidance have rapidly evolved. While health care institutions adjust to new codes and coding changes, claims may be

Things to consider when reviewing the data...

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 covered by public health entity or inpatient)

 Claim submission prior to the introduction of COVID-19 specific ICD-10 codes

Claim counts in this report represent the number of claims processed each week.

COVID-19 vaccine inforrmation in this report represents vaccine administration covered under the medical benefit. Vaccines covered under a oharmacy benefit are not included in this

What codes are used in the weekly update

The following diagnoses and procedures are used to identify likely COVID-19 related claims in this update:

COVID-19- Specific Diagnosis Codes - New World Health Organization codes for COVID-19 cases released April 1, 2020. Widespread adoption expected to take time: U07.1 - COVID-19 confirmed cases U07.2 - Unconfirmed suspected cases not expected to be billed.

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 codes used for COVID-19 screenings and for nonconfirmed/non-presumptive cases. Because these codes may also be used for suspected exposure to other biological agents and viral communicable diseases, some billing may be for non-COVID related scenarios:

Z03.818 - Suspected exposure to other biological agents ruled out **Z20.828** - Exposure to other viral communicable diseases

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

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

Vaccine Administration - 0001A, 0002A, 0011A, 0012A, 0021A, 0022A

These codes represent our current best efforts to identify likely COVID-19 activity

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COVID-19 population alerts

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

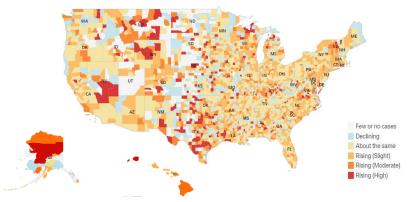
The map shows how the number of new cases have CHANGED in the last two weeks across the U.S. (not plan sponsor-specific). This provides an indication of which direction the level of new cases is trending.

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. We are providing this information to inform you where you have membership in counties that are experiencing a high or emerging rate of new cases.

The CDC collects new case counts at the county level. We are using 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 below is for your top 25 counties (by membership) which have been identified as having either a high (>25) or emerging (10-24) average daily case rate. Note: There could be less than 25 counties in the tables or none at all if the alert criteria is not met in counties where you have membership.



Heat map of recent growth by county: This map shows the average growth between the last seven days and the previous seven days. Brown colors indicate an increasing trend while cool colors indicate a decreasing trend. Few or no cases indicates less than 20 new cases in the past 2 weeks.

Other colors in the legend are determined by % change in new cases in the past 2 weeks: Declining <=-15%; About the same <15% and >-15%; Rising (Slight)>=15% and <50%; Rising (Moderate) >=50% and <100%; Rising (High) >=100%

Last Updated: 1/11/2021| Source: John Hopkins Data/CDC

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

Scroll to the end of this report for a list of the top 50 counties wi highest average daily new case counts where you have member.

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

High Risk (>=25 new cas	es per 100,000 multi	uuais)"	
	County	Your	Avg daily new
State, County	population	members	cases per 100K
NJ, Bergen	905,116	1,447	56.4
NJ, Essex	783,969	382	56.8
NJ, Passaic	501,226	293	53.5
NJ, Morris	492,276	208	53.8
NJ, Sussex	149,265	77	68.0
NJ, Ocean	576,567	21	76.9
NJ, Monmouth	630,380	20	79.7
NY, Rockland	311,687	17	76.3
NJ, Hudson	634,266	17	72.6
SC, Horry	269,291	14	115.6
NJ, Warren	108,692	12	57.7
NJ, Union	536,499	12	58.6
NJ, Somerset	323,444	11	46.3
FL, Lee	618,754	6	77.7
FL, Charlotte	159,978	6	65.1
NC, Union	201,292	5	117.8
NY, Orange	372,813	5	79.1
DE, Sussex	197,145	5	122.4
PA, Northampton	297,735	4	88.6
NY, Warren	65,707	4	75.0
SC, Beaufort	162,233	4	78.1
FL, Gulf	15,863	4	91.0
NC, New Hanover	202,667	4	54.6
NJ, Middlesex	809,858	4	69.0
NJ, Hunterdon	128,349	4	49.2

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

	County	Your	Avg daily new	
State, County	population	members	cases per 100K	
VT, Caledonia	31,227	6	11.4	

* 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 thirty counties. County population is based on 2010 Census data. 'Your members' represents your total Aetna self-insured membership.



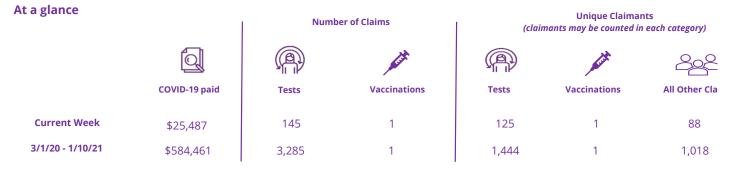
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COVID-19 Claims Activity

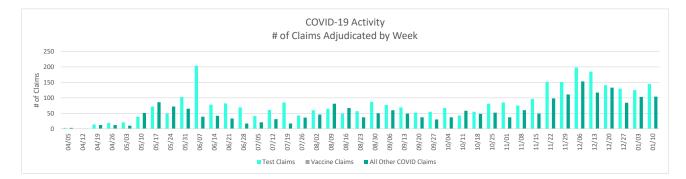
What claims have been adjudicated for COVID-19 related diagnoses and/or testing?

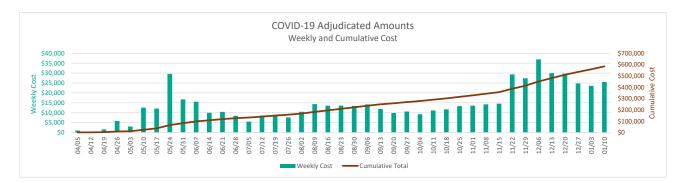
Use these insights to:

✓ Monitor estimated weekly plan expenses associated with COVID-19
✓ Understand the relative impact on overall claim spend



How does this week compare to previous weeks?







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Telemedicine Monitor

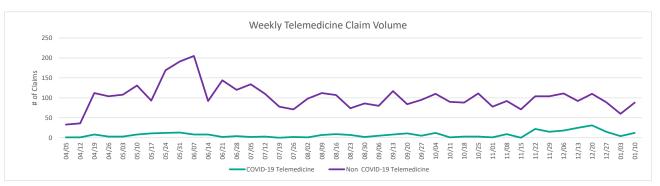
What is the recent Telemedicine claims activity?

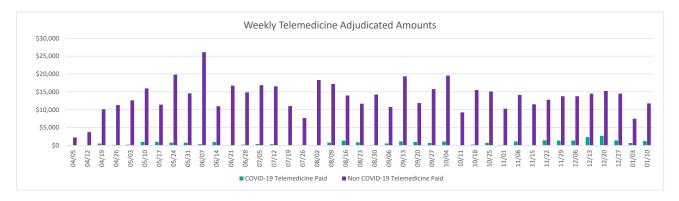
Use these insights to ✓ Review monthly growth of both Teladoc and community based providers providing approved telemedicine services ✓ Understand trends driven by COVID-19 related claims verses overall utilization for non-virus related conditions

At a glance

	COVID-19 telemedicine paid	Non COVID-19 telemedicine paid	COVID-19 telemedicine claims	Non COVID-19 telemedicine claims
Current Week	\$1,212	\$11,765	12	88
3/1/20 - 1/10/21	\$29,458	\$556,878	316	4,205

How is Telemedicine changing over time?





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Total Weekly Adjudicated Claims

What is the overall adjudicated claim activity on a weekly basis?

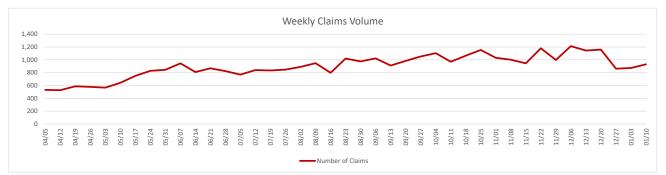
Use these insights to:

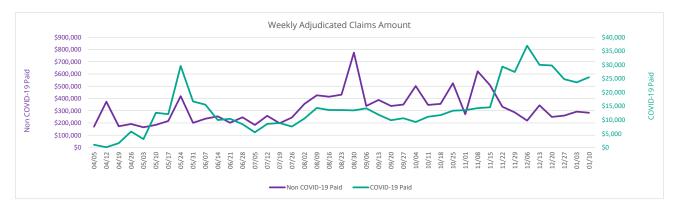
Monitor weekly changes in claim levels for COVID-19 vs. other claim expenses
Review how weekly claims are trending compared to anticipated levels or prior year experience

At a glance



How does this week compare to previous weeks?





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By the numbers

What are the COVID-19 activity details by week?

	#	of Claimants	*	#	of Claims		Adjudicated Amount			
Week Ending	All Other	Tests	Vaccine	All Other	Tests	Vaccine	All Other	Tests	Vaccine	Total
03/08/20	0	0	0	0	0	0	\$0	\$0	\$0	\$0
03/15/20	0	0	0	0	0	0	\$0	\$0	\$0	\$0
03/22/20	0	0	0	0	0	0	\$0	\$0	\$0	\$0
03/29/20	1	1	0	1	1	0	\$129	\$35	\$0	\$164
04/05/20	3	3	0	3	3	0	\$813	\$154	\$0	\$967
04/12/20	1	1	0	1	1	0	\$20	\$51	\$0	\$71
04/19/20	8	14	0	12	14	0	\$799	\$764	\$0	\$1,563
04/26/20	11	19	0	12	19	0	\$4,772	\$1,011	\$0	\$5,784
05/03/20	6	19	0	10	21	0	\$1,506	\$1,540	\$0	\$3,045
05/10/20	48	39	0	51	39	0	\$9,013	\$3,575	\$0	\$12,588
05/17/20	85	69	0	86	72	0	\$6,332	\$5,745	\$0	\$12,078
05/24/20	70	49	0	72	49	0	\$26,030	\$3,561	\$0	\$29,592
05/31/20	63	101	0	65	103	0	\$9,101	\$7,608	\$0	\$16,709
06/07/20	37	198	0	39	204	0	\$4,470	\$11,061	\$0	\$15,531
06/14/20	36	77	0	42	78	0	\$5,544	\$4,416	\$0	\$9,960
06/21/20	33	81	0	33	82	0	\$4,593	\$5,818	\$0	\$10,411
06/28/20	17	67	0	17	69	0	\$3,005	\$5,424	\$0	\$8,429
07/05/20	13	40	0	21	41	0	\$2,655	\$2,848	\$0	\$5,503
07/12/20	28	58	0	31	61	0	\$3,443	\$5,095	\$0	\$8,538
07/19/20	15	75	0	17	85	0	\$2,106	\$6,750	\$0	\$8,857
07/26/20	33	41	0	36	43	0	\$3,915	\$3,679	\$0	\$7,594
08/02/20	26	58	0	46	60	0	\$5,018	\$5,469	\$0	\$10,487
08/09/20	65	61	0	81	65	0	\$8,971	\$5,359	\$0	\$14,331
08/16/20	63	43	0	67	49	0	\$9,330	\$4,248	\$0	\$13,578
08/23/20	35	52	0	37	57	0	\$7,881	\$5,701	\$0	\$13,582
08/30/20	46	84	0	50	87	0	\$7,112	\$6,329	\$0	\$13,441
09/06/20	53	70	0	60	77	0	\$7,328	\$6,871	\$0	\$14,199
09/13/20	45	61	0	49	69	0	\$6,057	\$5,811	\$0	\$11,868
09/20/20	28	52	0	37	52	0	\$4,357	\$5,510	\$0	\$9,867
09/27/20	29	55	0	30	55	0	\$4,650	\$5,954	\$0	\$10,604
10/04/20	33	59	0	37	67	0	\$4,044	\$5,189	\$0	\$9,233
10/11/20	39	43	0	58	43	0	\$7,289	\$3,866	\$0	\$11,155
10/18/20	41	51	0	48	55	0	\$6,951	\$4,769	\$0	\$11,720
10/25/20	48	76	0	52	81	0	\$7,340	\$5,988	\$0	\$13,328
11/01/20	36	74	0	37	85	0	\$5,861	\$7,702	\$0	\$13,563
11/08/20	56	71	0	60	75	0	\$7,566	\$6,695	\$0	\$14,261
11/15/20	47	89	0	49	97	0	\$6,557	\$8,033	\$0	\$14,590
11/22/20	77	142	0	98	151	0	\$15,404	\$13,949	\$0	\$29,353
11/29/20	90	132	0	111	151	0	\$14,653	\$12,741	\$0	\$27,394
12/06/20	128	162	0	153	198	0	\$20,037	\$16,881	\$0	\$36,918
12/13/20	101	169	0	117	185	0	\$14,632	\$15,348	\$0	\$29,981
12/20/20	112	127	0	133	141	0	\$16,788	\$12,959	\$0	\$29,747
12/27/20	77	121	0	84	130	0	\$13,646	\$11,141	\$0	\$24,788
01/03/21	90	111	0	103	125	0	\$13,301	\$10,307	\$0	\$23,608
01/10/21	88	125	1	104	145	1	\$13,600	\$11,849	\$38	\$25,487
01/17/21										\$0
01/24/21										\$0
01/31/21										\$0
02/07/21										\$0
02/14/21										\$0
Total				2,250	3,285	1	\$316,617	\$267,807	\$38	\$584,461

* Claimants are unique to the individual week, so the same individual may be counted in multiple weeks

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 omissi ons made in reliance on the information

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Appendix:

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

	County	Your	Avg. daily new	
State, County	population	members	cases per 100K	Risk Level
TX, Johnson	150,934	2	168.2	High Risk
AZ, Pinal	375,770	1	154.4	High Risk
AZ, Maricopa	3,817,117	1	147.5	High Risk
TX, Williamson	422,679	2	122.6	High Risk
DE, Sussex	197,145	5	122.4	High Risk
NC, Union	201,292	5	117.8	High Risk
SC, Horry	269,291	14	115.6	High Risk
CA, Orange	3,010,232	1	107.0	High Risk
FL, Gulf	15,863	4	91.0	High Risk
PA, Northampton	297,735	4	88.6	High Risk
NC, Wake	900,993	1	88.2	High Risk
SC, Charleston	350,209	2	84.9	High Risk
TX, Fort Bend	585,375	1	81.5	High Risk
NJ, Monmouth	630,380	20	79.7	High Risk
NY, Orange	372,813	5	79.1	High Risk
AL, Lauderdale	92,709	1	78.4	High Risk
SC, Beaufort		4	78.1	High Risk
	162,233	6	77.7	•
FL, Lee	618,754	6 21	76.9	High Risk
NJ, Ocean	576,567	1		High Risk
FL, Broward	1,748,066	17	76.5	High Risk
NY, Rockland	311,687		76.3	High Risk
NY, Warren	65,707	4	75.0	High Risk
NJ, Hudson	634,266	17	72.6	High Risk
NC, Brunswick	107,431	2 2	72.5	High Risk
FL, St. Lucie	277,789		71.9	High Risk
VA, Orange	33,481	1	71.3	High Risk
NC, Currituck	23,547	1	69.8	High Risk
NJ, Middlesex	809,858	4	69.0	High Risk
FL, Volusia	494,593	1	68.8	High Risk
NJ, Sussex	149,265	77	68.0	High Risk
FL, Monroe	73,090	3	67.6	High Risk
FL, Palm Beach	1,320,134	2	67.4	High Risk
PA, Luzerne	320,918	1	66.7	High Risk
FL, Charlotte	159,978	6	65.1	High Risk
VA, Prince William	402,002	3	64.5	High Risk
FL, Pinellas	916,542	1	64.2	High Risk
CT, New Haven	862,477	1	62.5	High Risk
PA, Monroe	169,842	3	61.5	High Risk
FL, Collier	321,520	2	61.0	High Risk
PA, Delaware	558,979	2	58.9	High Risk
NJ, Union	536,499	12	58.6	High Risk
FL, Hernando	172,778	2	57.9	High Risk
NJ, Warren	108,692	12	57.7	High Risk
NJ, Essex	783,969	382	56.8	High Risk
NJ, Bergen	905,116	1,447	56.4	High Risk
PA, Bradford	62,622	2	54.8	High Risk
NC, New Hanover	202,667	4	54.6	High Risk
NJ, Morris	492,276	208	53.8	High Risk
NJ, Passaic	501,226	293	53.5	High Risk
PA, Pike	57,369	3	49.6	High Risk

County Alerts

This table shows the rate of average daily new cases per 100,000 individual by county. These rates are reflective of the overall general population of th county, not of your specific membership in that county. We are providing the 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 informati to calculate a '7 day average new case count.' This data is then normalizea 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 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. Countie with less than 20 new cases will not appear in this list.

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