BERGEN MUNICIPAL EMPLOYEE BENEFIT FUND - 11320671

Group Number(s): 169469,866353,880725

COVID All-Time Experience: Jan 2020 - Jul 2021, paid through July 2021 Year Over Year Results:

Prior:
Current:

Jan - Jul 2020, paid through July 2020 Jan - Jul 2021, paid through July 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 specifical ly?
- 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, 0224U, 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, 0011A, 0012A, 0021A, 0022A, 0031A and NDCs 59267100001, 59267100002, 59267100003, 80777027310, 80777027399, 00310122210, 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 submis
 COVID-19 vac
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- 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: <u>https://www.cdc.gov/coronavirus/2019ncov/need-extra-precautions/people-at-higher-risk.html</u>. 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 Ifuctuations.

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.



○-25.01% or less
 ○-25% - 10.01%
 ○-10% - 0.01%
 ○ 0% - 10%
 ○ 10.01% - 25%
 ○ 25.01% or more
 ○ No Data

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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 Update: 08/09/2021. 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

High Risk (>=25 new cases per 100,000 individuals) County Your Avg daily new population members cases per 100K State, County South Carolina, Horry 354,081 18 70.7 13 Arizona, Maricopa 4,485,414 36.6 Florida, Palm Beach 1,496,770 10 74.4 Florida, Collier 384,902 10 72.7 Florida, Lee 770.577 9 77.6 8 55.1 Florida, Charlotte 188,910 Florida, St. Lucie 328,297 8 81.7 Florida, Sarasota 433,742 7 63.4 553.947 7 Florida, Pasco 87.8 California, Los Angeles 10.039.107 6 32.8 Georgia, Cherokee 258,773 6 34.0 North Carolina, Union 239,859 5 33.4 38,440 5 53.5 South Carolina, Newberry Georgia, Fulton 1,063,937 5 34.7 South Carolina, Greenville 523,542 4 34.5 Florida, Gulf 13.639 164.4 4 South Carolina, Kershaw 66,551 4 62.0 Florida, Volusia 553,284 4 84.3 North Carolina, New Hanover 234,473 4 30.3 Florida, Orange 1,393,452 3 90.5 Florida, Hillsborough 1,471,968 3 83.8 Nevada, Clark 2,266,715 3 36.2 Florida, Hernando 193.920 3 98.9 Florida, Lake 367,118 3 82.2 Florida, Manatee 403,253 3 70.8

Data is for week ending: 08/07/2021 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, Bergen	932,202	1,748	12.1
New Jersey, Essex	798,975	1,103	12.8
New Jersey, Union	556,341	1,040	12.1
New Jersey, Middlesex	825,062	687	12.3
New Jersey, Morris	491,845	450	10.8
New Jersey, Passaic	501,826	341	11.8
New Jersey, Somerset	328,934	224	11.0
New Jersey, Monmouth	618,795	116	24.1
New Jersey, Sussex	140,488	116	12.3
New Jersey, Ocean	607,186	100	15.1
New Jersey, Hudson	672,391	64	13.6
New Jersey, Hunterdon	124,371	41	14.8
Pennsylvania, Northampton	305,285	31	22.4
New Jersey, Burlington	445,349	25	17.2
New York, Rockland	325,789	20	15.8
Pennsylvania, Monroe	170,271	19	17.4
New York, Orange	384,940	15	19.2
Georgia, Gwinnett	936,250	8	24.2
Pennsylvania, Bucks	628,270	7	13.4
Delaware, Sussex	234,225	7	18.5
Pennsylvania, Pike	55,809	5	14.6
Pennsylvania, Delaware	566,747	5	12.5
New York, Warren	63,944	4	17.2
Delaware, New Castle	558,753	2	13.8
Virginia, Franklin	56,042	2	19.1

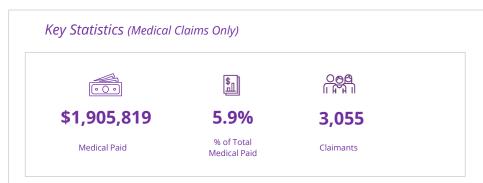


Section II All-Time COVID-19 Experience

Time period: Claims incurred Jan 2020 - Jul 2021, paid through July 2021

At a glance COVID-19 All-time experience

Average Members: 3,257



More detailed information is found on the next page to help you answer critical questions:

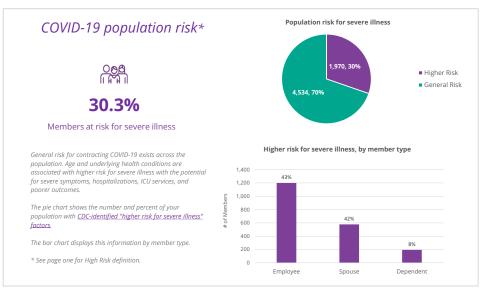
✓ How is COVID-19 impacting our health care spend? What is the context of trends and spend distribution across cost categories? ✓ How many members are affected?

✓ 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





	nant Distribu	tion* down based on diagnosis code information	
Ê-			Confirment
	469	\$961,328	Confirmed
	29	\$18,418	Probable
	1,883	\$862,167	Exposure
	674	\$63,906	Lab test, screening encounter or vaccine only
		*refer to Report terms o	n page 1

Testing		ڲ۫	°R A	X
\$619,396	2,504	5,2	00	1,876
Total Paid - All Tests	Unique Claimants	# of Viral	Tests	#of Antibody Tests
/accine Administratio	O <mark>n</mark> (Medical & Phar	macy)*		
/accine Administratio	DN (Medical & Phar	<i>macy)*</i> Unique Claimants		~
/accine Administratio	0n (Medical & Phar 1,250	Unique Claimants	 1,112	✓ 19.03%

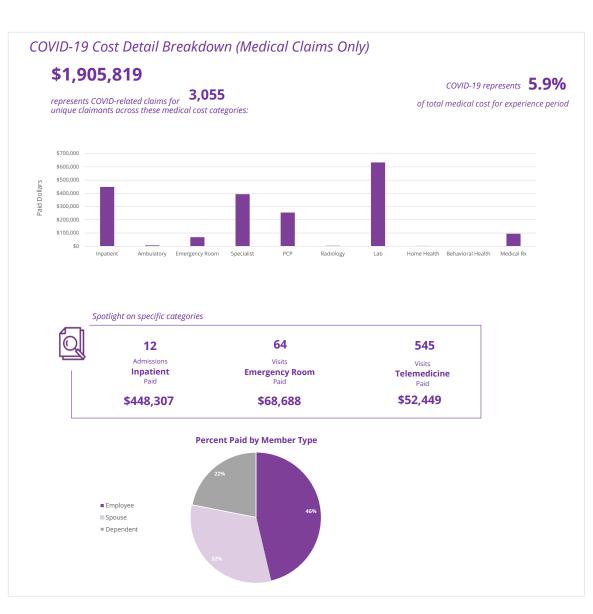
*Includes claims paid under the Aetna Pharmacy benefit plan if applicable

**The unique count of members =>12 years of age who have received all of the required doses based on claims received



COVID-19 All-time experience details

Average Members: 3,257



Time period:	Jan 2020	- Jul 2021, p	aid through	July 2021
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	le
\$961,328	Confirmed
\$18,418	Probable
\$862,167	Exposure
\$63,906	Lab test, screening encounter or vaccine only
	\$18,418 \$862,167

*refer to Report terms on page 1

Claimant distribution - Employees*

ľ

your total claimants brea	k down based on diagnosis code informe	ation
248	\$443,001	Confirmed
18	\$11,789	Probable
825	\$396,718	Exposure
312	\$31,303	Lab test, screening encounter or vaccine only
	248 18 825	18 \$11,789 825 \$396,718

*refer to Report terms on page 1

Claimant distribution - Spouse & Dependents* how your total claimants break down based on diagnosis code information

¹ 221	\$518,327	Confirmed
11	\$6,629	Probable
1,058	\$465,449	Exposure
362	\$32,603	Lab test, screening encounter or vaccine only
	11 1,058	11\$6,6291,058\$465,449

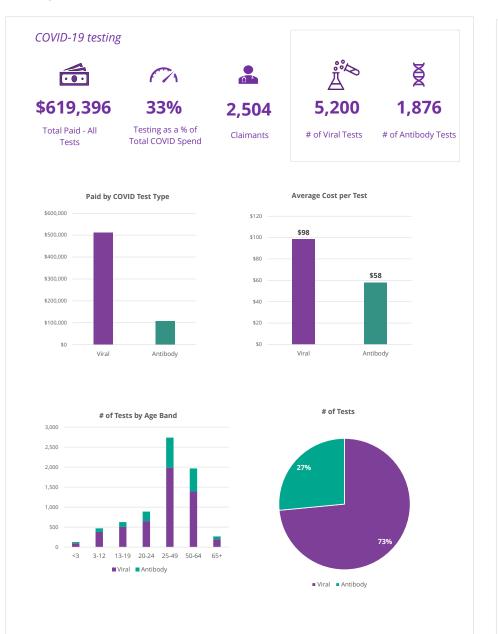
*refer to Report terms on page 1

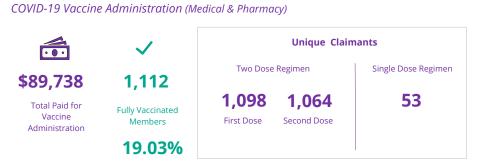
COVID-19 All-time experience - Testing and Vaccination

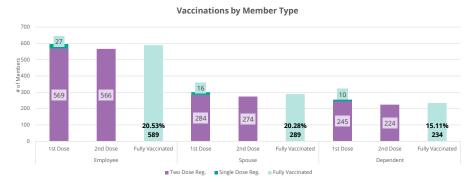
Time period: Jan 2020 - Jul 2021, paid through July 2021

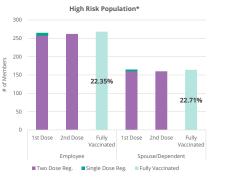
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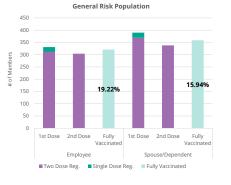
Average Members: 3,257











* See page one for High Risk definition



Section III Year Over Year Results

Current period: Claims incurred Jan - Jul 2021, paid throughJuly 2021Prior period: Claims incurred Jan - Jul 2020, paid throughJuly 2020



Current period: Claims incurred Jan - Jul 2021, paid through July 2021

Prior period: Claims incurred Jan - Jul 2020, paid through July 2020

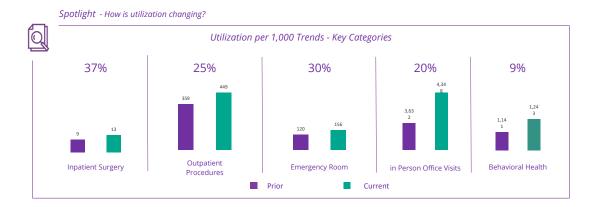
Total health plan experience - year over year

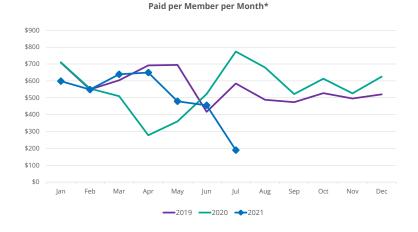
Average Current Members: 4,356

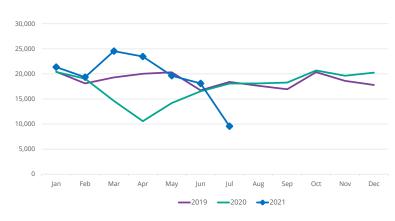
Overall Healthcare Services (Medical Claims Only)

How are services changing?









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

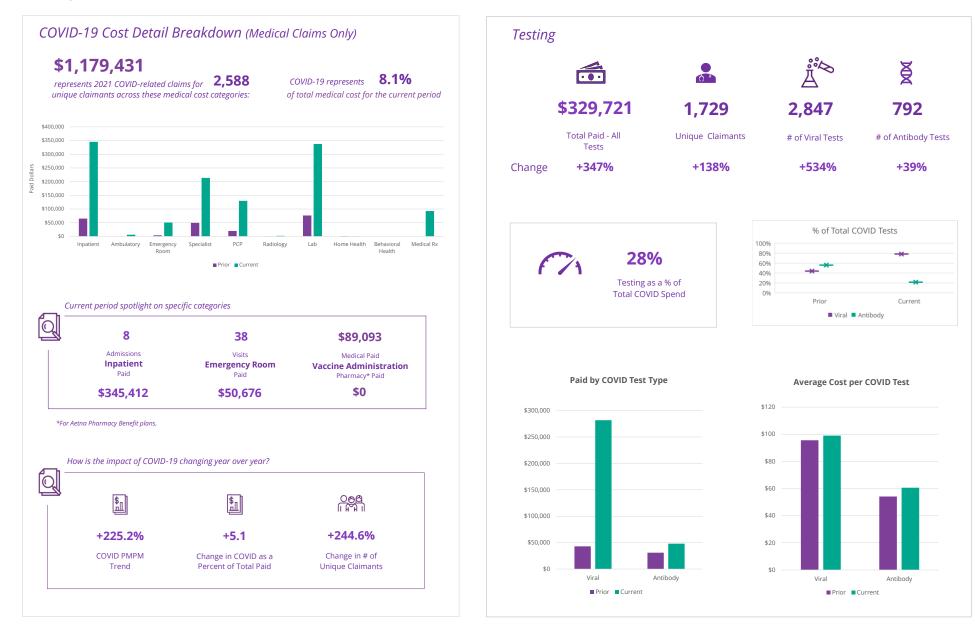
* Most recent months' claims are understated and will show lower results until claims become complete

Utilization per 1,000 Members*



COVID experience - year over year

Average Current Members: 4,356



Current period: Claims incurred Jan - Jul 2021, paid through July 2021 Prior period: Claims incurred Jan - Jul 2020, paid through July 2020

Telemedicine experience - year over year

Average Current Members: 4,356

Prior

Current

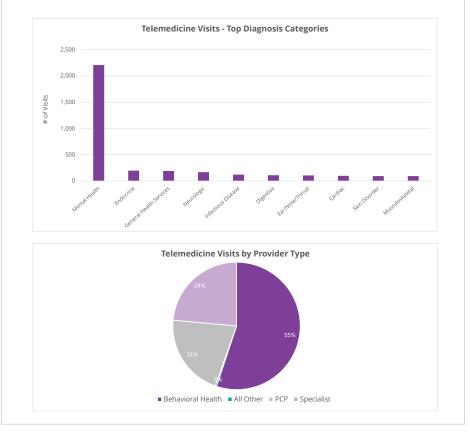
■ Teladoc ■ All Other Telemedicine



Current period: Claims incurred Jan - Jul 2021, paid through July 2021 Prior period: Claims incurred Jan - Jul 2020, paid through July 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.



Why is this population turning to telemedicine?

Prior

■ Teladoc ■ All Other Telemedicine

Current



Section IV Appendix

Data tables - year over year COVID trends

Current period: Claims incurred Jan - Jul 2021, paid throughJuly 2021Prior period: Claims incurred Jan - Jul 2020, paid throughJuly 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:

	# o	f Unique Claim	ants	1	Medical Paid		· ·	Medical Paid PM	PM	1	Visits		1	Visits per 1,0	00	1	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	49	1,533.3%	\$659	\$14,032	2,028.0%	\$0.04	\$0.46	1,173.6%	6	98	1,533.3%	3.9	38.6	877.5%	\$110	\$143	30.3%
3 - 12 years	6	220	3,566.7%	\$594	\$68,082	11,361.1%	\$0.03	\$2.23	6,759.2%	7	537	7,571.4%	4.6	211.4	4,491.2%	\$85	\$127	49.4%
13 - 19 years	40	265	562.5%	\$9,033	\$84,171	831.8%	\$0.50	\$2.76	457.7%	81	839	935.8%	53.3	330.2	519.9%	\$112	\$100	-10.0%
20 - 24 years	52	245	371.2%	\$9,120	\$93,121	921.1%	\$0.50	\$3.05	511.1%	98	850	767.3%	64.4	334.5	419.1%	\$93	\$110	17.7%
25 - 49 years	351	892	154.1%	\$70,224	\$368,425	424.6%	\$3.85	\$12.08	214.0%	708	2,728	285.3%	465.6	1,073.7	130.6%	\$99	\$135	36.2%
50 - 64 years	265	762	187.5%	\$117,767	\$449,096	281.3%	\$6.45	\$14.73	128.2%	555	2,449	341.3%	365.0	963.9	164.1%	\$212	\$183	-13.6%
65+ years	34	155	355.9%	\$9,668	\$102,504	960.3%	\$0.53	\$3.36	534.6%	82	462	463.4%	53.9	181.8	237.2%	\$118	\$222	88.2%
Total	751	2,588	244.6%	\$217,066	\$1,179,431	443.4%	\$11.90	\$38.68	225.2%	1,537	7,963	418.1%	1,010.8	3,134.1	210.1%	\$141	\$148	4.9%

Table 2: COVID-19 Viral Testing

	#0	# of Unique Claimants			# of Tests		Medical Paid Amount				Medical Paid PN	1PM	Cost per Test			
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	
<3 years	2	39	1,850.0%	4	60	1,400.0%	\$584	\$5,813	895.4%	\$0.03	\$0.19	495.7%	\$146	\$97	-33.6%	
3 - 12 years	4	175	4,275.0%	4	290	7,150.0%	\$303	\$29,944	9,794.8%	\$0.02	\$0.98	5,821.8%	\$76	\$103	36.5%	
13 - 19 years	15	170	1,033.3%	15	324	2,060.0%	\$1,262	\$34,411	2,627.1%	\$0.07	\$1.13	1,532.1%	\$84	\$106	26.3%	
20 - 24 years	28	150	435.7%	34	384	1,029.4%	\$3,346	\$33,739	908.4%	\$0.18	\$1.11	503.5%	\$98	\$88	-10.7%	
25 - 49 years	184	491	166.8%	208	950	356.7%	\$19,373	\$92,957	379.8%	\$1.06	\$3.05	187.2%	\$93	\$98	5.1%	
50 - 64 years	134	406	203.0%	162	736	354.3%	\$15,806	\$75,805	379.6%	\$0.87	\$2.49	187.0%	\$98	\$103	5.6%	
65+ years	21	60	185.7%	22	103	368.2%	\$2,223	\$9,079	308.4%	\$0.12	\$0.30	144.4%	\$101	\$88	-12.8%	
Total	388	1,491	284.3%	449	2,847	534.1%	\$42,897	\$281,748	556.8%	\$2.35	\$9.24	293.1%	\$96	\$99	3.6%	

Table 2a: COVID-19 Antibody Testing

	#o	f Unique Claim	ants]	# of Tests		M	edical Paid Am	ount		Medical Paid PM	IPM	1	Cost per Test	
Age Band	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
<3 years	1	16	1,500.0%	1	20	1,900.0%	\$45	\$1,145	2,432.4%	\$0.00	\$0.04	1,415.6%	\$45	\$57	26.6%
3 - 12 years	2	43	2,050.0%	2	63	3,050.0%	\$84	\$3,644	4,224.2%	\$0.00	\$0.12	2,488.0%	\$42	\$58	37.3%
13 - 19 years	26	48	84.6%	27	62	129.6%	\$1,359	\$3,429	152.4%	\$0.07	\$0.11	51.1%	\$50	\$55	9.9%
20 - 24 years	33	51	54.5%	33	162	390.9%	\$1,809	\$13,318	636.3%	\$0.10	\$0.44	340.6%	\$55	\$82	50.0%
25 - 49 years	276	191	-30.8%	285	248	-13.0%	\$16,246	\$13,739	-15.4%	\$0.89	\$0.45	-49.4%	\$57	\$55	-2.8%
50 - 64 years	198	171	-13.6%	204	205	0.5%	\$10,482	\$11,422	9.0%	\$0.57	\$0.37	-34.8%	\$51	\$56	8.4%
65+ years	19	29	52.6%	19	32	68.4%	\$853	\$1,275	49.5%	\$0.05	\$0.04	-10.6%	\$45	\$40	-11.3%
Total	555	549	-1.1%	571	792	38.7%	\$30,878	\$47,973	55.4%	\$1.69	\$1.57	-7.0%	\$54	\$61	12.0%

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Table 3: COVID-19 Vaccinations (Medical)

	// #c	# of Unique Claimants			# of Vaccinations			Medical Paid Amount			Medical Paid PN	PM	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	9	-	0	15	-	\$0	\$698	-	\$0.00	\$0.02	-	\$0	\$47	-
13 - 19 years	0	130	-	0	233	-	\$0	\$10,312	-	\$0.00	\$0.34	-	\$0	\$44	-
20 - 24 years	0	121	-	0	205	-	\$0	\$8,639	-	\$0.00	\$0.28	-	\$0	\$42	-
25 - 49 years	0	441	-	0	776	-	\$0	\$31,935		\$0.00	\$1.05	-	\$0	\$41	-
50 - 64 years	0	455	-	0	812	-	\$0	\$32,837	-	\$0.00	\$1.08	-	\$0	\$40	-
65+ years	0	95	-	0	166	-	\$0	\$4,673	-	\$0.00	\$0.15	-	\$0	\$28	-
Total	0	1,251	-	0	2,207	-	\$0	\$89,093	-	\$0.00	\$2.92	-	\$0	\$40	-

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.

	#0	f Unique Claim	ants		# of Vaccinations		1	Rx Paid Amour	nt		Rx Paid PMPN	и	•	Cost per Vaccina	ation
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	0	-	0	0	-	\$0	\$0		\$0.00	\$0.00	-	\$0	\$0	-
13 - 19 years	0	0	-	0	0	-	\$0	\$0		\$0.00	\$0.00	-	\$0	\$0	-
20 - 24 years	0	0	-	0	0	-	\$0	\$0		\$0.00	\$0.00	-	\$0	\$0	-
25 - 49 years	0	0	-	0	0	-	\$0	\$0		\$0.00	\$0.00	-	\$0	\$0	-
50 - 64 years	0	0	-	0	0	-	\$0	\$0		\$0.00	\$0.00	-	\$0	\$0	-
65+ years	0	0	-	0	0	-	\$0	\$0		\$0.00	\$0.00	-	\$0	\$0	-
Total	0	0	-	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	\$0	\$0	-

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

[# o	f Unique Claim	ants	1	Medical Paid		•	Aedical Paid PM	РМ		Visits			Visits per 1,0	00	1	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	1	2	100.0%	\$384	\$2,201	473.1%	\$0.02	\$0.07	243.0%	2	3	50.0%	1.3	1.2	-10.2%	\$192	\$734	282.1%
3 - 12 years	0	1	-	\$0	\$1,527		\$0.00	\$0.05	-	0	1	-	0.0	0.4	-	\$0	\$1,527	-
13 - 19 years	2	1	-50.0%	\$1,038	\$90	-91.3%	\$0.06	\$0.00	-94.8%	2	1	-50.0%	1.3	0.4	-70.1%	\$519	\$90	-82.6%
20 - 24 years	1	3	200.0%	\$255	\$3,602	1,312.5%	\$0.01	\$0.12	745.4%	1	3	200.0%	0.7	1.2	79.5%	\$255	\$1,201	370.8%
25 - 49 years	0	17	-	\$0	\$26,634		\$0.00	\$0.87	-	0	17	-	0.0	6.7	-	\$0	\$1,567	-
50 - 64 years	2	8	300.0%	\$1,164	\$14,754	1,167.0%	\$0.06	\$0.48	658.3%	2	9	350.0%	1.3	3.5	169.3%	\$582	\$1,639	181.6%
65+ years	1	4	300.0%	\$1,025	\$1,868	82.2%	\$0.06	\$0.06	9.1%	1	4	300.0%	0.7	1.6	139.4%	\$1,025	\$467	-54.4%
Total	7	36	414.3%	\$3,867	\$50,676	1,210.6%	\$0.21	\$1.66	684.4%	8	38	375.0%	5.3	15.0	184.3%	\$483	\$1,334	175.9%

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

[# 0	f Unique Claim	ants	1	Medical Paid		N	Aedical Paid PM	РМ	1	Visits	[1	Visits per 1,00	0	1	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	5	-	\$0	\$592	-	\$0.00	\$0.02	-	0	8	-	0.0	3.1	-	\$0.00	\$74.05	-
3 - 12 years	0	21	-	\$0	\$2,342	-	\$0.00	\$0.08	-	0	28	-	0.0	11.0	-	\$0.00	\$83.63	-
13 - 19 years	2	19	850.0%	\$312	\$1,407	351.1%	\$0.02	\$0.05	170.0%	3	23	666.7%	2.0	9.1	358.8%	\$103.96	\$61.17	-41.2%
20 - 24 years	3	9	200.0%	\$429	\$994	131.6%	\$0.02	\$0.03	38.6%	3	11	266.7%	2.0	4.3	119.4%	\$143.02	\$90.33	-36.8%
25 - 49 years	31	55	77.4%	\$3,286	\$6,793	106.7%	\$0.18	\$0.22	23.7%	37	80	116.2%	24.3	31.5	29.4%	\$88.82	\$84.91	-4.4%
50 - 64 years	24	42	75.0%	\$3,318	\$6,227	87.7%	\$0.18	\$0.20	12.3%	40	64	60.0%	26.3	25.2	-4.2%	\$82.94	\$97.29	17.3%
65+ years	3	7	133.3%	\$266	\$1,740	553.7%	\$0.01	\$0.06	291.2%	6	17	183.3%	3.9	6.7	69.6%	\$44.36	\$102.34	130.7%
Total	63	158	150.8%	\$7,611	\$20,094	164.0%	\$0.42	\$0.66	58.0%	89	231	159.6%	58.5	90.9	55.3%	\$85.52	\$86.99	1.7%

Table 5a: All Telemedicine (regardless of diagnosis)

	# 0	f Unique Claim	ants	1	Medical Paid	[N	ledical Paid PM	РМ		Visits		1	Visits per 1,00	00]	Cost per Visit	
Telemedicine	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
All Telemedicine	765	1,049	37.1%	\$226,339	\$480,394	112.2%	\$12.40	\$15.76	27.0%	1,972	3,639	84.5%	1,296.9	1,432.3	10.4%	\$115	\$132	15.0%



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

[# of	f Unique Claim	ants	1	Medical Paid		N	ledical Paid PM	PM	1	Visits		Π	Visits per 1,00	00	1	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	5	-	\$0	\$1,174		\$0.00	\$0.04	-	0	7	-	0.0	2.8		\$0.00	\$167.71	-
3 - 12 years	0	65	-	\$0	\$15,271		\$0.00	\$0.50		0	100	-	0.0	39.4		\$0.00	\$152.71	-
13 - 19 years	12	93	675.0%	\$2,142	\$21,944	924.5%	\$0.12	\$0.72	513.2%	12	145	1,108.3%	7.9	57.1	623.2%	\$178.49	\$151.34	-15.2%
20 - 24 years	17	113	564.7%	\$2,649	\$23,853	800.5%	\$0.15	\$0.78	438.9%	19	177	831.6%	12.5	69.7	457.5%	\$139.42	\$134.76	-3.3%
25 - 49 years	93	269	189.2%	\$16,471	\$58,952	257.9%	\$0.90	\$1.93	114.2%	103	406	294.2%	67.7	159.8	135.9%	\$159.91	\$145.20	-9.2%
50 - 64 years	71	176	147.9%	\$11,457	\$35,201	207.3%	\$0.63	\$1.15	83.9%	76	276	263.2%	50.0	108.6	117.3%	\$150.74	\$127.54	-15.4%
65+ years	12	25	108.3%	\$1,955	\$4,912	151.2%	\$0.11	\$0.16	50.4%	13	34	161.5%	8.5	13.4	56.5%	\$150.38	\$144.47	-3.9%
Total	205	746	263.9%	\$34,673	\$161,307	365.2%	\$1.90	\$5.29	178.4%	223	1,145	413.5%	146.7	450.7	207.3%	\$155.48	\$140.88	-9.4%

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

	# o	f Unique Claim	ants	1	Medical Paid		N	Aedical Paid PM	РМ	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	0	2	-	\$0	\$75,881	-	\$0.00	\$2.49	-	0	2	-	0.0	0.8	-	\$0	\$37,940	-	0.0	4.0	-
50 - 64 years	3	3	0.0%	\$65,182	\$205,207	214.8%	\$3.57	\$6.73	88.4%	3	3	0.0%	2.0	1.2	-40.2%	\$21,727	\$68,402	214.8%	5.0	10.0	100.0%
65+ years	0	3	-	\$0	\$64,325	-	\$0.00	\$2.11	-	0	3	-	0.0	1.2	-	\$0	\$21,442	-	0.0	4.0	-
Total	3	8	166.7%	\$65,182	\$345,412	429.9%	\$3.57	\$11.33	217.1%	3	8	166.7%	2.0	3.1	59.6%	\$21,727	\$43,177	98.7%	5.0	6.3	25.0%

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

	# of	Unique Claim	ants	1	Medical Paid		N	ledical Paid PM	РМ	1	Visits		1	Visits per 1,00	00	1	Cost per Visit	t
Med Cost Category	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change
Inpatient	3	8	166.7%	\$65,182	\$345,412	429.9%	\$3.57	\$11.33	217.1%	3	8	166.7%	2.0	3.1	59.6%	\$21,727	\$43,177	98.7%
Ambulatory	3	17	466.7%	\$51	\$6,223	12,028.8%	\$0.00	\$0.20	7,158.8%	3	17	466.7%	2.0	6.7	239.1%	\$17	\$366	2,040.4%
Emergency Room	7	36	414.3%	\$3,867	\$50,676	1,210.6%	\$0.21	\$1.66	684.4%	8	38	375.0%	5.3	15.0	184.3%	\$483	\$1,334	175.9%
Specialist	273	858	214.3%	\$49,501	\$213,858	332.0%	\$2.71	\$7.01	158.6%	358	1,469	310.3%	235.4	578.2	145.6%	\$138	\$146	5.3%
PCP	149	613	311.4%	\$19,955	\$129,989	551.4%	\$1.09	\$4.26	289.8%	232	1,220	425.9%	152.6	480.2	214.7%	\$86	\$107	23.9%
Radiology	5	25	400.0%	\$675	\$2,188	224.2%	\$0.04	\$0.07	94.0%	5	34	580.0%	3.3	13.4	307.0%	\$135	\$64	-52.3%
Lab	718	1,728	140.7%	\$76,455	\$337,506	341.4%	\$4.19	\$11.07	164.2%	956	3,777	295.1%	628.7	1,486.6	136.4%	\$80	\$89	11.7%
Home Health	2	8	300.0%	\$1,379	\$831	-39.7%	\$0.08	\$0.03	-63.9%	6	16	166.7%	3.9	6.3	59.6%	\$230	\$52	-77.4%
Behavioral Health	0	0	-	\$0	\$0	-	\$0.00	\$0.00	-	0	0	-	0.0	0.0	-	\$0	\$0	-
Medical Rx	0	1,249	-	\$0	\$92,748	-	\$0.00	\$3.04	-	0	2,206	-	0.0	868.2	-	\$0	\$42	-
Total	751	2,588	244.6%	\$217,066	\$1,179,431	443.4%	\$11.90	\$38.68	225.2%	1,537	7,963	418.1%	1,010.8	3,134.1	210.1%	\$141	\$148	4.9%

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

	# 0	f Unique Claim	ants		Medical Paid		N	Aedical Paid PM	РМ	Distributi	on of Spend
Member Type	Prior	Current	Change	Prior	Current	Change	Prior	Current	Change	Prior	Current
Employee	466	1,206	158.8%	\$143,336	\$461,927	222.3%	\$7.86	\$15.15	92.9%	66%	39%
Spouse	178	575	223.0%	\$53,007	\$451,538	751.8%	\$2.90	\$14.81	409.8%	24%	38%
Child	107	807	654.2%	\$20,723	\$265,967	1,183.5%	\$1.14	\$8.72	668.1%	10%	23%
Total	751	2,588	244.6%	\$217,066	\$1,179,431	443.4%	\$11.90	\$38.68	225.2%	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.

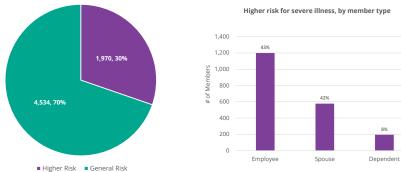


Risk of the Population

1,970

30.3% members are at higher risk for severe illness, representing

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

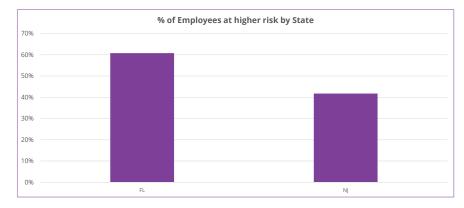


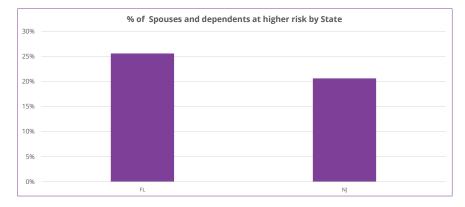
General risk for contracting COVID-19 exists across the population. Age and underlying health conditions are associated with higher risk for severe illness with the potential for severe symptoms, hospitalizations, ICU services, and poorer outcomes. The CDC provides guidelines, recommendations, and resources for those who are considered at higher-risk for severe illness.

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

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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
Florida, Gulf	13,639	4	164.4	High Risk
Florida, Polk	724,777	1	112.5	High Risk
Florida, Miami-Dade	2,716,940	2	103.6	High Risk
Florida, Hernando	193,920	3	98.9	High Risk
Florida, Orange	1,393,452	3	90.5	High Risk
Florida, Pasco	553,947	7	87.8	High Risk
Florida, Volusia	553,284	4	84.3	High Risk
Florida, Hillsborough	1,471,968	3	83.8	High Risk
Florida, Lake	367,118	3	82.2	High Risk
Florida, St. Lucie	328,297	8	81.7	High Risk
Florida, Seminole	471,826	2	81.1	High Risk
Florida, Flagler	115,081	1	79.9	High Risk
Florida, Citrus	149,657	1	77.8	High Risk
Florida, Lee	770,577	9	77.6	High Risk
Florida, Pinellas	974,996	1	75.0	High Risk
Florida, Palm Beach	1,496,770	10	74.4	High Risk
Florida, Collier	384,902	10	72.7	High Risk
Florida, Monroe	74,228	2	72.0	High Risk
Florida, Manatee	403,253	3	70.8	High Risk
South Carolina, Horry	354,081	18	70.7	High Risk
South Carolina, Berkeley	227,907	1	63.7	High Risk
Florida, Sarasota	433,742	7	63.4	High Risk
South Carolina, Kershaw	66,551	4	62.0	High Risk
Georgia, Chatham	289,430	1	61.2	High Risk
Texas, Williamson	590,551	2	60.7	High Risk
South Carolina, Beaufort	192,122	3	59.6	High Risk
Texas, Guadalupe	166,847	2	55.8	High Risk
Florida, Martin	161,000	2	55.7	High Risk
Florida, Charlotte	188,910	8	55.1	High Risk
South Carolina, Charleston	411,406	2	55.1	High Risk
Georgia, Bulloch	79,608	-	53.8	High Risk
South Carolina, Newberry	38,440	5	53.5	High Risk
South Carolina, Jasper	30,073	1	50.4	High Risk
Alabama, Lauderdale	92,729	1	46.5	High Risk
North Carolina, Brunswick	142,820	2	45.7	High Risk
Texas, Fort Bend	811,688	- 1	42.4	High Risk
Arizona, Pinal	462,789	2	41.2	High Risk
Tennessee, Blount	133,088	1	39.8	High Risk
Tennessee, Davidson	694,144	1	38.2	High Risk
Texas, Johnson	175,817	2	37.3	High Risk
Arizona, Maricopa	4,485,414	13	36.6	High Risk
Nevada, Clark	2,266,715	3	36.2	High Risk
Georgia, Clayton	292,256	1	35.8	High 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.



Manada a Manada a					Two Dose	Regimen	Single Dose Regimen
Vaccinations by		Your Members	Fully Vaco		# of Members	# Members	
State	State	>= Age 12	Members >	= Age 12	1st Dose	2nd Dose	# Members
All Eligible Members	AK AL	- 1	- 0	- 0%	- 0	- 0	- 0
https://covid.cdc.gov/	AR AZ	- 15	5	33%		- 5	- 0
covid-data-	CA	7	0	0%	0	0	0
racker/#vaccinations	CO CT	_	-	-		_	-
		1	0	0%	0	0	0
	DC	-	-	-		-	
	DE FL	9 98	34	<u>33%</u> 4%	3	33	0
	GA	23	5	22%	5	5	0
		-	-	-	-	-	-
5.0.40	GU HI	1	0	0%	0	0	0
5,843	ID	-	-	-	-	-	-
	IL IN		-	-		-	-
Eligible Members		-	-	-	-	-	-
	IA KS		-	-		-	-
	KY		-	-		-	
	LA	-	-	-	-	-	-
	MA	-	-	-	-	-	-
	MD	3	0	0%	0	0	0
	ME	2	0	0%	0	0	0
	MI	-	-	-	-		
	MO	-	-	-		-	
	MS		-	-		-	
	MT		-	-	-	-	-
	NC	15	1	7%	1	1	0
	ND	-		-		-	-
	NE	-	-	-	-	-	-
	NH	-	-	-	-	-	-
	NJ NM	5,499	1,069	19%	1,060	1,027	47
	NV	3	0	0%	0	0	0
	NY	36	8	22%	9	7	1
	ОН		-	-	-	-	-
	OK	-	-	-	-	-	-
	OR PA	-	-	-			<u> </u>
		69	5	7%	4	4	1
	PR RI		-	-	-	-	-
	SC	38	- 8	21%	4	5	3
	SD	-	-	-	-	-	-
	TN	2 7	0	0% 29%	0	0	0
	TX		2		2	2	0
	UT		-	-		-	-
	VT VA	<u> </u>	<u> </u>	17% 0%	1 1 0	<u>1</u> 0	0
	VA WA	8	U	0%	U	U	U
	WI		-	-		-	
	WV		-		-		-
	WY	-	_	_		_	



					Two Dose	Regimen	Single Dose Regime
ccinations by State Eligible Employees	State	Your Employees >= Age 12	Fully Vaco Employees		# of Employees 1st Dose	# Employees 2nd Dose	# Employees
Enginie Employees	AK	- Age 12		- ABC 12	-	-	# Employees
	AL	1	0	0%	0	0	0
	AR AZ	-	-	-	-	-	-
ttps://covid.cdc.gov/		6	2	33%	1	2	0
<u>covid-data-</u>	CA	3	0	0%	0	0	0
acker/#vaccinations	CO CT		-	-		-	
		1	0	0%	0	0	0
	DC DE	- 4	- 2	- 50%	2	-	- 0
	FL	53	4	8%	3	2 3	1
	GA	10	1	10%	1	1	0
	GU	-	-	-	-	-	-
2.000	HI	0	0	0%	0	0	0
2,869	ID	-	-	-	-	-	-
	IL			-	-	-	-
Eligible Employees	IN	-	-	-	-	-	-
	IA KS		-	-		-	
	KY					-	
	LA		_	_	_	_	
	MA	-	-	-	-	-	-
	MD	1	0	0%	0	0	0
	ME	2	0	0%	0	0	0
	MI	-	-	-	-	-	-
	MN	-	-	-	-	-	-
	MO	-	-	-	-	-	
	MS MT			-		-	-
	NC	6	1	17%	1	1	0
	ND	-	-	-	_	-	-
	NE	-	-	-	-	-	-
	NH	-	-	-	-	-	-
	NJ	2,704	565	21%	551	546	23
	NM		-	-		-	-
	NV	1	0	0%	0	0	0
	NY OH	16	6	38%	5	5	1
	OK		_	1	-	-	
		-	-	-	-	-	-
	OR PA	32	2	6%	2	2	0
	PR	-	-	-	-	-	-
	RI	-		-	-	-	-
	SC	18	5	28%	2	3	2
	SD TN	- 1	- 0	- 0%	- 0	- 0	- 0
	TX	4	1	25%	1	1	0
	UT	-	-	-	-	-	-
	VT	1	0	0%	0	0	0
	VA	5	0	0%	0	0	0
	WA	-	-	-	-	-	-
	WI				-	-	-
	WV	-	-	-	-	-	