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November 29, 2018

The Honorable S. Chris Jones, Chairman, House Appropriations Committee
The Honorable Thomas K. Norment, Jr., Co-Chairman, Senate Finance Committee
The Honorable Emmett W. Hanger, Jr., Co-Chairman, Senate Finance Committee
The Honorable Keyanna Conner, Secretary of Administration

Subject: Mandated Benefits Report – Fiscal Year 2018

The attached report is pursuant to §2.2-2818 (R.) of the Code of Virginia.

Please contact me if there are any questions.

Sincerely,

A handwritten signature in cursive script that reads "Emily S. Elliott".

Emily S. Elliott

Enclosures



November 28, 2018

Mr. Gene Raney
Director, Office of Health Benefits
Commonwealth of Virginia
Department of Human Resource Management
101 N. 14th Street
Richmond, VA 23219

Re: SFY2018 Mandated Benefits Report

Dear Mr. Raney,

Aon was retained by the Commonwealth of Virginia's Department of Human Resource Management to review and evaluate the Mandated Benefits Reports as prepared by Anthem and Aetna for the Commonwealth's Health Benefits Plans. The Commonwealth specific reports for Anthem and Aetna for SFY2018 are attached.

The reports provide cost and utilization information for each of the mandated benefits and providers as required. We reviewed and compared the Anthem specific to the Commonwealth's plans alongside the reports submitted for SFY2014-SFY2017. Prior to SFY2017, Aetna only provided book-of business data. For SFY2017 and SFY2018, Aetna did provide COVA specific data. However, there are some concerns about the accuracy of the data for SFY2017 given that Virginia's State Corporation Commission (SCC) had not yet released updated instructions using ICD-10 diagnoses codes at the time of the reporting. Aetna compiled this data with assistance from HDMS utilizing the instructions for ICD-9 diagnosis codes and made some assumptions. We expect SFY2018 data to be more accurate because instructions are now available. While not necessarily an appropriate comparison, we have compared SFY2017 and SFY2018 to Aetna's reported book-of business data for SFY2014-SFY2016. Note that the Virginia Business of Insurance shortened the reporting period for 2015 because the ICD-10 codes were not available. Therefore, the SFY2016 data shown in the comparison may seem low compared to other years.

We have a rolling 5 year period of Anthem data to compare, which allows us to draw some general conclusions on cost and utilization patterns related to the mandated benefit provisions. However, to itemize and fully comment on any material impact of the mandates and project future mandate related trends, Aon would need to incorporate data beyond the scope of the reporting requirements of the Mandated Benefits Reports. The Mandated Benefit Reports capture the total claims cost and visits for each mandate and do not contain any information on the cost and utilization patterns related to the specific populations covered by each of the mandated benefits and providers. An independent study would need to be developed to determine reporting metrics that would be appropriate to measure and report on cost, utilization, and health outcomes being driven by the mandates.

Aon did compare overall trends across **Part A: Claim Information - Benefits, Part B: Claim Information - Providers** and **Part D: Utilization and Expenditures for Selected Procedures by Provider Type** by combining the Anthem and Optima Commonwealth Mandated Benefit reports for SFY 2014 and the Anthem reports for SFY2015 through SFY2018. With the exception of SFY2016 (because of the missing data), we observed reasonable trends in total claims paid, claim cost per contract, and visits per contract, a metric we calculated to measure change in utilization volume year over year.

While we do not have COVA specific data prior to SFY2017 on the Aetna HealthAware population, Anthem covers approximately 92% of the contracts for the Commonwealth. Therefore, we can still make reasonable observations about trend from the Anthem data. Note, however, that the SFY2016 and SFY2017 trends for Part A may be misleading as they reflect partial year data for SFY2016.

For Part A, total claims per contract increased at an annual rate of 0.6% and claims cost per visit increased at an annual rate of 3.2% from SFY2014 to SFY2018. Total utilization, measured by “visits per contract”, has decreased at an annual rate of 2.5% in the same time period. The rate of change in visits per contract from SFY2017 to SFY2018 increased 1.0% following a decrease for the last two years.

In addition, we compared the trends for some of the preventive mandated benefits. Specifically, we looked at the change in “visits per contract” to measure change in volume of these procedures year over year for SFY 2018, SFY 2017, SFY 2016, SFY2015, and SFY2014. The “number of contracts” reported for each measure below represents the entire COVA population and “visits per contract” is defined over the entire COVA population. Generally, industry standard methodology used to report preventive procedure rates involves looking at only the subset of the enrolled population applicable for each measure. Please note that an independent analysis would need to be done to report preventative procedure rates for the measures we reviewed. The results are shown in the tables listed in Exhibit A accompanying this letter.

For Part B, total claims paid per contract increased at an annual rate of 26.3% and claims cost per visit increased at an annual rate of 8.6% over the five year period. Total utilization, measured by “visits per contract”, increased at an annual rate of 16.3%. For Part D, total claims payments for the selected procedures increased at an annual rate of 7.9% and claims cost per visit increased at an annual rate of 3.8% over the five year period. The majority of cost and visits reported for Part B and Part D are for Physical Therapists and Chiropractors.

As stated, Aetna data has been provided for the Commonwealth specific population for the first time beginning with SFY2017. Prior years’ data (i.e., 2014 through 2016) was provided for informational purposes. However, the SFY2017 and SFY2018 trends are not that meaningful, as the logic Aetna used to compile the data was different. SFY2017 trends also compare two different populations. We expect the Aetna data will use the same logic going forward so that comparisons can be made.

We will continue to monitor the reports, and will continue to provide a general comparison of year over year results as additional results become available. However, it is important to note that our ability to analyze and isolate the impact of the mandated benefits will be limited using the current format of the Mandated Benefit Report, which does not identify the specific population covered by each mandate. We are available to discuss these limitations and what reporting requirements are necessary to accomplish this segmentation. Please let me know if you have any questions or concerns regarding these reports at this time. I can be reached at 804.560.2274.

Sincerely,

Aon Consulting, Inc.



Marc Vallario
Vice President

Exhibit A

Anthem/Optima

	SFY2014	SFY2015	SFY2016	SFY2017	SFY2018	SFY2014	SFY2015	SFY2016	SFY2017	SFY2018	SFY2014	SFY2015	SFY2016	SFY2017	SFY2018
Childhood Immunizations	545,262	582,642	565,452	504,853	492,067	86,287	84,237	82,584	81,282	79,376	30,957,219	34,471,436	31,905,773	36,346,443	35,822,419
Mammograms	53,072	54,572	50,560	48,375	43,197	86,287	84,237	82,584	81,282	79,376	7,540,077	7,895,361	3,515,925	8,072,306	8,721,370
Pap Smears	65,888	64,898	37,361	26,256	23,681	86,287	84,237	82,584	81,282	79,376	6,474,314	6,481,027	2,548,199	1,030,768	957,405
Early Intervention Services	3,649	4,012	4,139	837	790	86,287	84,237	82,584	81,282	79,376	294,843	325,249	332,818	161,975	140,024
PSA Testing	17,734	18,190	17,475	16,682	16,699	86,287	84,237	82,584	81,282	79,376	417,351	411,446	379,385	358,738	353,663
Colorectal Cancer Screening	28,057	29,286	24,856	27,199	26,386	86,287	84,237	82,584	81,282	79,376	13,044,465	13,090,062	10,374,298	14,075,893	13,876,787

	Visits Per Contract					Paid Per Visit					Paid Per Contract				
	SFY2014	SFY2015	SFY2016	SFY2017	SFY2018	SFY2014	SFY2015	SFY2016	SFY2017	SFY2018	SFY2014	SFY2015	SFY2016	SFY2017	SFY2018
Childhood Immunizations	6.32	6.92	6.85	6.21	6.20	\$57	\$59	\$56	\$72	\$73	\$359	\$409	\$386	\$447	\$451
Mammograms	0.62	0.65	0.61	0.60	0.54	\$142	\$145	\$70	\$167	\$202	\$87	\$94	\$43	\$99	\$110
Pap Smears	0.76	0.77	0.45	0.32	0.30	\$98	\$100	\$68	\$39	\$40	\$75	\$77	\$31	\$13	\$12
Early Intervention Services	0.04	0.05	0.05	0.01	0.01	\$81	\$81	\$80	\$194	\$177	\$3	\$4	\$4	\$2	\$2
PSA Testing	0.21	0.22	0.21	0.21	0.21	\$24	\$23	\$22	\$22	\$21	\$5	\$5	\$5	\$4	\$4
Colorectal Cancer Screening	0.33	0.35	0.30	0.33	0.33	\$465	\$447	\$417	\$518	\$526	\$151	\$155	\$126	\$173	\$175

	Change in Visits Per Contract					Change in Paid Per Visit					Change in Paid Per Contract				
	'14 vs '13	'15 vs '14	'16 vs '15	'17 vs '16	18 vs '17	'14 vs '13	'15 vs '14	'16 vs '15	'17 vs '16	18 vs '17	'14 vs '13	'15 vs '14	'16 vs '15	'17 vs '16	18 vs '17
Childhood Immunizations	+ 11.5%	+ 9.5%	- 1.0%	- 9.3%	- 0.2%	+ 5.1%	+ 4.2%	- 4.6%	+ 27.6%	+ 1.1%	+ 17.2%	+ 14.1%	- 5.6%	+ 15.7%	+ 0.9%
Mammograms	+ 2.4%	+ 5.3%	- 5.5%	- 2.8%	- 8.6%	- 0.2%	+ 1.8%	- 51.9%	+ 140.0%	+ 21.0%	+ 2.1%	+ 7.3%	- 54.6%	+ 133.3%	+ 10.6%
Pap Smears	+ 6.0%	+ 0.9%	- 41.3%	- 28.6%	- 7.6%	+ 8.2%	+ 1.6%	- 31.7%	- 42.4%	+ 3.0%	+ 14.7%	+ 2.5%	- 59.9%	- 58.9%	- 4.9%
Early Intervention Services	- 8.1%	+ 12.6%	+ 5.2%	- 79.5%	- 3.3%	- 67.5%	+ 0.3%	- 0.8%	+ 140.7%	- 8.4%	- 70.1%	+ 13.0%	+ 4.4%	- 50.6%	- 11.5%
PSA Testing	+ 2.5%	+ 5.1%	- 2.0%	- 3.0%	+ 2.5%	- 2.9%	- 3.9%	- 4.0%	- 0.9%	- 1.5%	- 0.5%	+ 1.0%	- 5.9%	- 3.9%	+ 1.0%
Colorectal Cancer Screening	+ 8.5%	+ 6.9%	- 13.4%	+ 11.2%	- 0.7%	+ 9.4%	- 3.9%	- 6.6%	+ 24.0%	+ 1.6%	+ 18.7%	+ 2.8%	- 19.2%	+ 37.9%	+ 1.0%

Exhibit A

Aetna

	Number of Visits				Number of Contracts				Paid Claims			
	SFY2015	SFY2016	SFY2017	SFY2018	SFY2015	SFY2016	SFY2017	SFY2018 ¹	SFY2015	SFY2016	SFY2017	SFY2018
Childhood Immunizations	1,594	1,318	684	5,639	67,450	45,665	5,780	6,609	936,826	840,348	32,493	487,518
Mammograms	14,756	11,789	449	3,343	67,450	45,665	5,780	6,609	2,441,230	2,015,669	3,712	381,523
Pap Smears	28,902	22,313	1,393	1,841	67,450	45,665	5,780	6,609	2,804,091	2,268,613	48,709	59,402
Early Intervention Services	4,643	936	6,880	206	67,450	45,665	5,780	6,609	3,178,131	234,571	321,098	11,753
PSA Testing	6,273	5,067	411	504	67,450	45,665	5,780	6,609	648,508	478,083	7,698	16,242
Colorectal Cancer Screening	10,154	8,224	415	1,992	67,450	45,665	5,780	6,609	5,582,295	4,852,603	172,836	678,871

	Visits Per Contract				Paid Per Visit				Paid Per Contract			
	SFY2015	SFY2016	SFY2017	SFY2018	SFY2015	SFY2016	SFY2017	SFY2018	SFY2015	SFY2016	SFY2017	SFY2018
Childhood Immunizations	0.02	0.03	0.12	0.85	\$588	\$638	\$48	\$86	\$14	\$18	\$6	\$74
Mammograms	0.22	0.26	0.08	0.51	\$165	\$171	\$8	\$114	\$36	\$44	\$1	\$58
Pap Smears	0.43	0.49	0.24	0.28	\$97	\$102	\$35	\$32	\$42	\$50	\$8	\$9
Early Intervention Services	0.07	0.02	1.19	0.03	\$684	\$251	\$47	\$57	\$47	\$5	\$56	\$2
PSA Testing	0.09	0.11	0.07	0.08	\$103	\$94	\$19	\$32	\$10	\$10	\$1	\$2
Colorectal Cancer Screening	0.15	0.18	0.07	0.30	\$550	\$590	\$416	\$341	\$83	\$106	\$30	\$103

	Change in Visits Per Contract				Change in Paid Per Visit				Change in Paid Per Contract			
	2015 vs 2014	2016 vs 2015	2017 vs 2016	2018 vs 2017	2015 vs 2014	2016 vs 2015	2017 vs 2016	2018 vs 2017	2015 vs 2014	2016 vs 2015	2017 vs 2016	2018 vs 2017
Childhood Immunizations	- 14.8%	+ 21.0%	+ 310.0%	+ 621.0%	+ 1.2%	+ 9.5%	- 92.5%	+ 82.0%	- 13.8%	+ 13.9%	- 69.5%	+ 1,212.1%
Mammograms	+ 3.0%	+ 41.4%	- 69.9%	+ 551.1%	- 7.4%	- 13.7%	- 95.2%	+ 1,280.5%	- 4.6%	+ 4.8%	- 98.5%	+ 8,888.3%
Pap Smears	- 4.6%	+ 26.6%	- 50.7%	+ 15.6%	- 3.0%	- 5.6%	- 65.6%	- 7.7%	- 7.5%	+ 2.7%	- 83.0%	+ 6.6%
Early Intervention Services	+ 0.1%	- 65.3%	+ 5,707.2%	- 97.4%	- 8.7%	- 68.6%	- 81.4%	+ 22.2%	- 8.6%	- 90.6%	+ 981.5%	- 96.8%
PSA Testing	- 34.4%	- 8.9%	- 35.9%	+ 7.2%	- 81.3%	+ 19.6%	- 80.1%	+ 72.1%	- 87.7%	- 6.4%	- 87.3%	+ 84.5%
Colorectal Cancer Screening	+ 6.2%	+ 47.8%	- 60.1%	+ 319.8%	- 0.3%	- 13.1%	- 29.4%	- 18.2%	+ 5.8%	+ 10.4%	- 71.9%	+ 243.5%

¹ SFY2018 contracts were estimated based on data Aetna provided for the June 2018 IBNR valuation. Aetna provided average member counts instead of contracts for SFY2018.

Note: SFY2014 – SFY2016 data is based on Aetna’s book-of-business data. SFY2017 and SFY2018 data is based on COVA specific data. SFY2017 was compiled using instructions for ICD-9 diagnosis codes with some assumptions.



Empower Results®

Anthem - FY 2018

Form MB1 - Part A: Claim Information - Benefits

GROUP TOTAL CLAIMS PAID OR INCURRED

	Number of Visits	Number of Days	Total Claim Payments	Number of Contracts / Certificates	Claim Cost Per Contract / Certificate	Annual Admin Cost
Dependent Children (Handicapped)	192	32	132,574	79,376	2	3,049
Doctor to Include Dentist	no data available					
Newborn Children	2,905	459	3,821,870	79,376	48	87,903
Child Health Supervision Services	35,258	0	4,088,272	79,376	52	94,030
Childhood Immunizations	492,067	0	35,822,419	79,376	451	823,916
Infant Hearing Screening and Related Diagnostics	10,147	0	276,765	79,376	3	6,366
Mental Health Services						
Inpatient	1,074	2,811	4,279,134	79,376	54	98,420
Partial Hospitalization	76	0	10,493	79,376	0	241
Outpatient	40,922	0	4,718,861	79,376	59	108,534
Substance Abuse Services						
Inpatient	261	3,045	2,083,915	79,376	26	47,930
Partial Hospitalization	3	0	102	79,376	0	2
Outpatient	1,238	0	131,962	79,376	2	3,035
Biologically Based Mental Illness	78,972	6,276	19,725,633	79,376	249	453,690
Obstetrical Services						
Normal Pregnancy	8,546	102	3,472,012	79,376	44	79,856
Other	12,312	1,092	10,372,076	79,376	131	238,558
Other						
Postpartum Services	2,104	3	346,245	79,376	4	7,964
Pregnancy from Rape / Incest	8	0	2,164	79,376	0	50
Mammograms	43,197	0	8,721,370	79,376	110	200,592
Pap Smears	23,681	0	957,405	79,376	12	22,020
Bones and Joints	128	1	93,915	79,376	1	2,160
Hemophilia and Congenital Bleeding Disorders	2,082	70	1,477,429	79,376	19	33,981
Reconstructive Breast Surgery	681	1	1,688,913	79,376	21	38,845
Early Intervention Services	790	0	140,024	79,376	2	3,221
PSA Testing	16,699	0	353,663	79,376	4	8,134
Colorectal Cancer Screening	26,386	0	13,876,787	79,376	175	319,166
Clinical Trials for Treatment Studies on Cancer	57	0	7,124	79,376	0	164
Minimum Hospital Stay for Hysterectomy	276	0	497,937	79,376	6	11,453
Diabetes	125,826	0	15,049,915	79,376	190	346,148
Hospice Care	19	0	3,712	79,376	0	85
Hospitalization and Anesthesia for Dental Procedures	1	0	153	79,376	0	4
Treatment of Morbid Obesity	14	0	23,292	79,376	0	536
Lymphedema	226	8	87,567	79,376	1	2,014
Prosthetic Devices	no data available					
Telemedicine	1,776	0	144,302	79,376	2	3,319
Autism Spectrum Disorder	no data available					



Empower Results®

Anthem - FY 2018

Form MB1 - Part B: Providers

Group Values

	Number of Visits	Total Claim Payments	Number of Contracts / Certificates	Claim Cost Per Contract / Certificate	Annual Admin Cost
Chiropractor	84,407	3,860,545	79,376	49	88,793
Optometrist	17,042	1,632,183	79,376	21	37,540
Optician	11	3,634	79,376	0	84
Ophthalmologist	28,891	6,481,453	79,376	82	149,073
Psychologist	7,684	1,629,425	79,376	21	37,477
Clinical Social Worker	38,393	2,417,391	79,376	30	55,600
Podiatrist	15,578	1,763,466	79,376	22	40,560
Professional Counselor	44,227	2,698,448	79,376	34	62,064
Physical Therapist	103,034	7,671,434	79,376	97	176,443
Clinical Nurse Specialist	18,526	4,264,582	79,376	54	98,085
Audiologist	2,275	328,942	79,376	4	7,566
Speech Pathologist	4,614	333,024	79,376	4	7,660
Certified Nurse Midwife	1,001	203,475	79,376	3	4,680
Licensed Acupuncturist			no data available		
Marriage and Family Therapist	30,693	2,027,223	79,376	26	46,626



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Anthem - FY 2018

Form MB1 - Part D: Utilization and Expenditures for Selected Procedures by Provider Type

	Number of Visits	Claim Payments	Cost Per Visit
1. 99203 - Office Visit, Intermediate Service to New Patient			
Chiropractor	1,661	83,283	50
Clinical Nurse Specialist	523	65,339	125
Clinical Social Worker		no data available	
Physical Therapist		no data available	
Podiatrist	3,220	312,892	97
Professional Counselor		no data available	
Psychiatrist	55	2,015	37
Psychologist		no data available	
Physician	15,812	1,640,864	104
Certified Nurse Midwife	14	961	69
Marriage and Family Therapist		no data available	
Ophthalmologist	347	31,120	90
Optician	1	168	168
Optometrist	523	41,159	79
2. 90806-90807, 90818-90819 - Individual/Medical Psychotherapy, 45 to 50 Minute Session			
Clinical Nurse Specialist		no data available	
Clinical Social Worker		no data available	
Professional Counselor		no data available	
Psychiatrist		no data available	
Psychologist		no data available	
Physician		no data available	
Marriage and Family Therapist		no data available	
3. 90853 - Group Psychotherapy			
Clinical Nurse Specialist		no data available	
Clinical Social Worker	1,230	30,824	25
Professional Counselor	986	28,261	29
Psychiatrist	84	2,996	36
Psychologist	2	1	1
Physician	85	2,107	25
Marriage and Family Therapist		no data available	
4. 92507 - Speech, Language or Hearing Therapy, Individual			
Audiologist	8	0	0
Physical Therapist		no data available	
Speech Pathologist	4,265	291,223	68
Physician	31	1,943	63
5. 97110 - Physical Medicine Treatment, each 15 minutes, Therapeutic Exercise			
Chiropractor	20,382	710,061	35
Physical Therapist	85,186	3,799,877	45
Physician	2,270	127,413	56
Podiatrist	223	7,994	36
Speech Pathologist		no data available	
Clinical Nurse Specialist	1	22	22
6. 97124 - Physical Medicine Treatment, Massage			
Chiropractor	9,792	417,483	43
Physical Therapist	136	1,743	13
Physician	13	1,185	91
Podiatrist		no data available	
7. 97035 - Physical Medicine Treatment, Ultrasound, each 15 minutes			
Chiropractor	5,405	54,229	10
Physical Therapist	3,068	44,623	15
Physician	69	1,063	15
Podiatrist	2	40	20
8. 92352 - Fitting of Spectacle Prosthesis for Aphakia, monofocal			
Ophthalmologist		no data available	
Optician		no data available	
Optometrist		no data available	
Physician		no data available	
9. 11750 - Excision of Nail and Nail Matrix, Partial or Complete, for Permanent Removal			
Physician	27	4,404	163
Podiatrist	437	95,930	220



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Aetna - FY 2018

Part A: Claim Information - Benefits

GROUP TOTAL CLAIMS PAID OR INCURRED

	Number of Visits	Number of Days	Total Claim Payments	Number of Contracts / Certificates ¹	Claim Cost Per Contract / Certificate	Annual Admin Cost ²
Dependent Children (Handicapped)	no data available					
Doctor to Include Dentist	1,049	0	129,077	13,614	9	11,517
Newborn Children	412	240	409,356	13,614	30	36,524
Child Health Supervision Services	no data available					
Childhood Immunizations	5,639	170	487,518	13,614	36	43,498
Infant Hearing Screening and Related Diagnostics	75	0	7,059	13,614	1	630
Mental Health Services						
Inpatient	120	147	259,472	13,614	19	23,151
Partial Hospitalization	1	0	110	13,614	0	10
Outpatient	5,642	0	626,543	13,614	46	55,902
Substance Abuse Services						
Inpatient	22	186	126,309	13,614	9	11,270
Partial Hospitalization	no data available					
Outpatient	961	0	280,229	13,614	21	25,003
Biologically Based Mental Illness	3,690	767	1,496,725	13,614	110	133,541
Obstetrical Services						
Normal Pregnancy	1,050	23	186,054	13,614	14	16,600
Other	2,380	930	1,275,866	13,614	94	113,836
Other						
Postpartum Services	238	11	32,943	13,614	2	2,939
Pregnancy from Rape / Incest	no data available					
Mammograms	3,343	0	381,523	13,614	28	34,040
Pap Smears	1,841	0	59,402	13,614	4	5,300
Bones and Joints	1,586	0	154,094	13,614	11	13,749
Hemophilia and Congenital Bleeding Disorders	302	417	461,470	13,614	34	41,173
Reconstructive Breast Surgery	13	0	24,473	13,614	2	2,184
Early Intervention Services	206	0	11,753	13,614	1	1,049
PSA Testing	504	0	16,242	13,614	1	1,449
Colorectal Cancer Screening	1,992	0	678,871	13,614	50	60,570
Clinical Trials for Treatment Studies on Cancer	29	0	3,022	13,614	0	270
Minimum Hospital Stay for Hysterectomy	10	0	22,980	13,614	2	2,050
Diabetes	1,891	0	128,593	13,614	9	11,473
Hospice Care	1	0	222	13,614	0	20
Hospitalization and Anesthesia for Dental Procedures	23	0	4,169	13,614	0	372
Treatment of Morbid Obesity	no data available					
Lymphedema	54	6	23,909	13,614	2	2,133
Prosthetic Devices	no data available					
Telemedicine	1	0	32	13,614	0	3
Autism Spectrum Disorder	15,273	0	735,707	13,614	54	65,642

¹ Aetna provided average member count for FY 2018

² Aetna provided total administrative cost paid during FY 2018 of \$3,348,008. Administrative cost by benefit was estimated by allocating the total administrative fees paid during FY 2018 using the total claim payments by benefit and Aon's total incurred claims estimate for the plan from the June 2018 IBNR valuation.



Empower Results®

Aetna - FY 2018

Part B: Providers

Group Values

	Number of Visits	Total Claim Payments	Number of Contracts / Certificates ¹	Claim Cost Per Contract / Certificate	Annual Admin Cost ²
Chiropractor	12,335	216,192	13,614	16	19,289
Optometrist	1,910	103,573	13,614	8	9,241
Optician	12	1,142	13,614	0	102
Ophthalmologist			no data available		
Psychologist	1,133	76,836	13,614	6	6,855
Clinical Social Worker	1,238	57,360	13,614	4	5,118
Podiatrist	850	51,263	13,614	4	4,574
Professional Counselor	2,790	152,383	13,614	11	13,596
Physical Therapist	6,119	279,714	13,614	21	24,957
Clinical Nurse Specialist	10	1,298	13,614	0	116
Audiologist	148	4,323	13,614	0	386
Speech Pathologist	266	15,882	13,614	1	1,417
Certified Nurse Midwife	150	23,483	13,614	2	2,095
Licensed Acupuncturist	28	248	13,614	0	22
Marriage and Family Therapist	143	7,598	13,614	1	678

¹ Aetna provided average member count for FY 2018

² Aetna provided total administrative cost paid during FY 2018 of \$3,348,008. Administrative cost by benefit was estimated by allocating the total administrative fees paid during FY 2018 using the total claim payments by benefit and Aon's total incurred claims estimate for the plan from the June 2018 IBNR valuation.



Empower Results®

Aetna - FY 2018

Part D: Utilization and Expenditures for Selected Procedures by Provider Type

	Number of Visits	Claim Payments	Cost Per Visit
1. 99203 - Office Visit, Intermediate Service to New Patient			
Chiropractor	159	12,079	76
Clinical Nurse Specialist		no data available	
Clinical Social Worker		no data available	
Physical Therapist		no data available	
Podiatrist	154	12,978	84
Professional Counselor		no data available	
Psychiatrist		no data available	
Psychologist		no data available	
Physician	1,814	189,273	104
Certified Nurse Midwife	1	60	60
Marriage and Family Therapist		no data available	
Ophthalmologist		no data available	
Optician		no data available	
Optometrist		no data available	
2. 90806-90807, 90818-90819 - Individual/Medical Psychotherapy, 45 to 50 Minute Session			
Clinical Nurse Specialist		no data available	
Clinical Social Worker	408	17,977	44
Professional Counselor	733	41,799	57
Psychiatrist		no data available	
Psychologist	72	3,893	54
Physician	518	28,157	54
Marriage and Family Therapist	30	1,622	54
3. 90853 - Group Psychotherapy			
Clinical Nurse Specialist		no data available	
Clinical Social Worker	24	806	34
Professional Counselor	47	1,234	26
Psychiatrist		no data available	
Psychologist		no data available	
Physician	19	55	3
Marriage and Family Therapist		no data available	
4. 92507 - Speech, Language or Hearing Therapy, Individual			
Audiologist		no data available	
Physical Therapist	50	1,237	25
Speech Pathologist	116	9,796	84
Physician		no data available	
5. 97110 - Physical Medicine Treatment, each 15 minutes, Therapeutic Exercise			
Chiropractor	1,322	20,703	16
Physical Therapist	1,416	41,215	29
Physician	342	13,169	39
Podiatrist	1	0	0
Speech Pathologist	1	21	21
Clinical Nurse Specialist		no data available	
6. 97124 - Physical Medicine Treatment, Massage			
Chiropractor	674	8,336	12
Physical Therapist		no data available	
Physician		no data available	
Podiatrist		no data available	
7. 97035 - Physical Medicine Treatment, Ultrasound, each 15 minutes			
Chiropractor	452	3,156	7
Physical Therapist	14	165	12
Physician	13	92	7
Podiatrist		no data available	
8. 92352 - Fitting of Spectacle Prosthesis for Aphakia, monofocal			
Ophthalmologist		no data available	
Optician		no data available	
Optometrist		no data available	
Physician		no data available	
9. 11750 - Excision of Nail and Nail Matrix, Partial or Complete, for Permanent Removal			
Physician	1	255	255
Podiatrist	18	2,155	120