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December 2, 2021

The Honorable Ralph S. Northam, Governor, Commonwealth of Virginia
The Honorable Luke Torian, Chair, House Appropriations Committee
The Honorable Janet Howell, Chair, Senate Finance Committee

Subject: Mandated Benefits Report – Fiscal Year 2021

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

Cc: The Honorable Grindly Johnson, Secretary of Administration

November 15, 2021

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

Re: SFY2021 Mandated Benefits Report

Dear Mr. Johnston,

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 SFY2021 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 and Aetna data specific to the Commonwealth's plans alongside the reports submitted for SFY2018-SFY2021. As a reminder, Anthem's SFY2019 data was provided using a new reporting platform. All data prior to SFY2019 was revised to reflect the new reporting logic so that appropriate comparisons can be made.

We have a rolling 4-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** as per the Anthem and Aetna reports for SFY2018 through SFY2021. 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.



Anthem covers approximately 89% of the contracts for the Commonwealth. Aetna trends are less credible due to the size of the population and the normal volatility of the claims. However, we can still make reasonable observations about trend from the Anthem data.

Anthem Part A total claims per contract increased at an annual rate of 6.5% and claims cost per visit increased at an annual rate of 3.5% from SFY2018 to SFY2021. Total utilization, measured by “visits per contract”, has increased at an annual rate of 2.8% in the same time period.

Anthem and Aetna Part A total claims per contract increased significantly from SFY2020 to SFY2021. Anthem Part A total claims per contract increased 20.5%, claims cost per visit increased 6.7%, and visits per contract increased 12.9% from SFY2020 to SFY2021. Aetna Part A total claims per contract increase 38.2%, claims cost per visit increased 10.5%, and visits per contract increased 25.1% from SFY2020 to SFY2021. This level of increase was expected as a result of impacts related to the COVID-19 pandemic. Elective procedures and nonemergency visits were avoided or deferred, resulting in significant changes to the types and frequency of claims incurred by members in SFY2020. In SFY2021, we began to see a return of these services resulting in a large increase year over year due to the suppression observed in SFY2020.

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 SFY2018 through SFY2021. 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. Note, the health care system has experienced limited capacity and recovery has been inconsistent across provider types and geography due to the COVID-19 pandemic. The trends observed for any particular service may not provide a meaningful comparison for SFY2020 and SFY2021. Looking at the three-year average may be a better measure.

Anthem Part B total claims paid per contract increased at an annual rate of 0.7% and claims cost per visit increased at an annual rate of 0.6% from SFY2018 to SFY2021. Total utilization, measured by “visits per contract”, increased at an annual rate of 0.1%. In line with Part A, Anthem Part B claims increased from SFY2020 to SFY2021. Anthem Part B total claims paid per contract increased 14.2%, claims cost per visit increased 5.9%, and visits per contract increased 7.8% from SFY2020 to SFY2021. Aetna Part B total claims paid per contract increased 37.1%, claims cost per visit increased 17.3%, and visits per contract increased 16.9% from SFY2020 to SFY2021.

Anthem Part D total claims payments for the selected procedures decreased at an annual rate of 10.2% and claims cost per visit decreased at an annual rate of 5.4% over the four-year period. Anthem Part D total claims payments decreased 4.9% and claims cost per visit decreased 4.8% from SFY2020 to SFY2021. Aetna Part D total claims payments increased 22.1% and claims cost per visit increased 6.1% from SFY2020 to SFY2021. The increase in Aetna Part D total claims payments is partially attributable to an increase in enrollment of approximately 6% from SFY2020 to SFY2021. The majority of cost and visits reported for Part B and Part D are for Clinical Social Workers, Physical Therapists and Chiropractors.

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. We have been working with Anthem and Aetna to identify where they may be able to provide more data to better capture the costs of some of these mandates. We are in the process of compiling this data and will follow-up with a report once complete. Please let me know if you have any questions or concerns regarding these reports at this time. I can be reached at 410.218.8476.

Sincerely,



Christina Jackson
Assistant Vice President



Exhibit A

Anthem

	Number of Visits				Number of Contracts				Paid Claims			
	SFY2018	SFY2019	SFY2020	SFY2021	SFY2018	SFY2019	SFY2020	SFY2021	SFY2018	SFY2019	SFY2020	SFY2021
Childhood Immunizations	527,241	515,912	462,138	474,890	79,328	77,840	76,138	73,280	\$36,723,767	\$37,559,378	\$34,423,295	\$36,975,262
Mammograms	43,039	41,413	38,934	40,563	79,328	77,840	76,138	73,280	\$8,773,393	\$9,309,336	\$8,929,977	\$9,599,192
Pap Smears	23,545	22,832	18,549	21,314	79,328	77,840	76,138	73,280	\$956,790	\$920,730	\$740,344	\$820,207
Early Intervention Services	1,710	1,779	940	712	79,328	77,840	76,138	73,280	\$219,592	\$188,480	\$119,101	\$121,600
PSA Testing	16,700	16,288	12,796	15,296	79,328	77,840	76,138	73,280	\$355,000	\$351,700	\$279,587	\$310,453
Colorectal Cancer Screening	26,452	25,879	21,762	23,236	79,328	77,840	76,138	73,280	\$13,925,826	\$14,488,525	\$13,156,651	\$14,716,048

	Visits Per Contract				Paid Per Visit				Paid Per Contract			
	SFY2018	SFY2019	SFY2020	SFY2021	SFY2018	SFY2019	SFY2020	SFY2021	SFY2018	SFY2019	SFY2020	SFY2021
Childhood Immunizations	6.65	6.63	6.07	6.48	\$70	\$73	\$74	\$78	\$463	\$483	\$452	\$505
Mammograms	0.54	0.53	0.51	0.55	\$204	\$225	\$229	\$237	\$111	\$120	\$117	\$131
Pap Smears	0.30	0.29	0.24	0.29	\$41	\$40	\$40	\$38	\$12	\$12	\$10	\$11
Early Intervention Services	0.02	0.02	0.01	0.01	\$128	\$106	\$127	\$171	\$3	\$2	\$2	\$2
PSA Testing	0.21	0.21	0.17	0.21	\$21	\$22	\$22	\$20	\$4	\$5	\$4	\$4
Colorectal Cancer Screening	0.33	0.33	0.29	0.32	\$526	\$560	\$605	\$633	\$176	\$186	\$173	\$201

	Change in Visits Per Contract				Change in Paid Per Visit				Change in Paid Per Contract			
	19 vs '18	20 vs '19	21 vs '20	3 yr avg	19 vs '18	20 vs '19	21 vs '20	3 yr avg	19 vs '18	20 vs '19	21 vs '20	3 yr avg
Childhood Immunizations	- 0.3%	- 8.4%	+ 6.8%	- 0.8%	+ 4.5%	+ 2.3%	+ 4.5%	+ 3.8%	+ 4.2%	- 6.3%	+ 11.6%	+ 2.9%
Mammograms	- 1.9%	- 3.9%	+ 8.2%	+ 0.7%	+ 10.3%	+ 2.0%	+ 3.2%	+ 5.1%	+ 8.1%	- 1.9%	+ 11.7%	+ 5.8%
Pap Smears	- 1.2%	- 16.9%	+ 19.4%	- 0.7%	- 0.8%	- 1.0%	- 3.6%	- 1.8%	- 1.9%	- 17.8%	+ 15.1%	- 2.5%
Early Intervention Services	+ 6.0%	- 46.0%	- 21.3%	- 23.3%	- 17.5%	+ 19.6%	+ 34.8%	+ 10.0%	- 12.5%	- 35.4%	+ 6.1%	- 15.7%
PSA Testing	- 0.6%	- 19.7%	+ 24.2%	- 0.3%	+ 1.6%	+ 1.2%	- 7.1%	- 1.5%	+ 1.0%	- 18.7%	+ 15.4%	- 1.8%
Colorectal Cancer Screening	- 0.3%	- 14.0%	+ 10.9%	- 1.7%	+ 6.3%	+ 8.0%	+ 4.8%	+ 6.4%	+ 6.0%	- 7.2%	+ 16.2%	+ 4.6%



Exhibit A

Aetna

	Number of Visits				Number of Contracts				Paid Claims			
	SFY2018	SFY2019	SFY2020	SFY2021	SFY2018 ¹	SFY2019 ²	SFY2020 ³	SFY2021 ⁴	SFY2018	SFY2019	SFY2020	SFY2021
Childhood Immunizations	5,639	7,603	8,837	9,518	6,609	7,700	8,598	9,117	\$487,518	\$713,522	\$787,846	\$725,165
Mammograms	3,343	4,699	4,348	6,414	6,609	7,700	8,598	9,117	\$381,523	\$576,762	\$572,809	\$820,557
Pap Smears	1,841	2,066	1,947	2,227	6,609	7,700	8,598	9,117	\$59,402	\$68,419	\$63,164	\$74,308
Early Intervention Services	206	335	353	498	6,609	7,700	8,598	9,117	\$11,753	\$22,388	\$30,796	\$25,885
PSA Testing	504	686	630	834	6,609	7,700	8,598	9,117	\$16,242	\$22,902	\$18,264	\$25,261
Colorectal Cancer Screening	1,992	2,503	2,308	2,910	6,609	7,700	8,598	9,117	\$678,871	\$854,196	\$792,897	\$1,063,977

	Visits Per Contract				Paid Per Visit				Paid Per Contract			
	SFY2018	SFY2019	SFY2020	SFY2021	SFY2018	SFY2019	SFY2020	SFY2021	SFY2018	SFY2019	SFY2020	SFY2021
Childhood Immunizations	0.85	0.99	1.03	1.04	\$86	\$94	\$89	\$76	\$74	\$93	\$92	\$80
Mammograms	0.51	0.61	0.51	0.70	\$114	\$123	\$132	\$128	\$58	\$75	\$67	\$90
Pap Smears	0.28	0.27	0.23	0.24	\$32	\$33	\$32	\$33	\$9	\$9	\$7	\$8
Early Intervention Services	0.03	0.04	0.04	0.05	\$57	\$67	\$87	\$52	\$2	\$3	\$4	\$3
PSA Testing	0.08	0.09	0.07	0.09	\$32	\$33	\$29	\$30	\$2	\$3	\$2	\$3
Colorectal Cancer Screening	0.30	0.33	0.27	0.32	\$341	\$341	\$344	\$366	\$103	\$111	\$92	\$117

	Change in Visits Per Contract				Change in Paid Per Visit				Change in Paid Per Contract			
	19 vs '18	20 vs '19	21 vs 20'	3 yr avg	19 vs '18	20 vs '19	21 vs 20'	3 yr avg	19 vs '18	20 vs '19	21 vs 20'	3 yr avg
Childhood Immunizations	+ 15.7%	+ 4.1%	+ 1.6%	+ 7.0%	+ 8.6%	- 5.0%	- 14.5%	- 4.1%	+ 25.6%	- 1.1%	- 13.2%	+ 2.5%
Mammograms	+ 20.7%	- 17.1%	+ 39.1%	+ 11.6%	+ 7.5%	+ 7.3%	- 2.9%	+ 3.9%	+ 29.8%	- 11.1%	+ 35.1%	+ 16.0%
Pap Smears	- 3.7%	- 15.6%	+ 7.9%	- 4.3%	+ 2.6%	- 2.0%	+ 2.9%	+ 1.1%	- 1.1%	- 17.3%	+ 10.9%	- 3.2%
Early Intervention Services	+ 39.6%	- 5.6%	+ 33.0%	+ 20.6%	+ 17.1%	+ 30.5%	- 40.4%	- 3.1%	+ 63.5%	+ 23.2%	- 20.7%	+ 16.9%
PSA Testing	+ 16.8%	- 17.8%	+ 24.8%	+ 6.3%	+ 3.6%	- 13.2%	+ 4.5%	- 2.0%	+ 21.0%	- 28.6%	+ 30.4%	+ 4.1%
Colorectal Cancer Screening	+ 7.9%	- 17.4%	+ 18.9%	+ 1.9%	+ 0.1%	+ 0.7%	+ 6.4%	+ 2.4%	+ 8.0%	- 16.9%	+ 26.5%	+ 4.3%

¹ SFY 2018 contracts were estimated using subscriber enrollment from the June 2018 IBNR valuation. Aetna provided average member count for SFY 2018 of 13,614.

² SFY 2019 contracts were estimated using subscriber enrollment from the June 2019 IBNR valuation. Aetna provided average member count for SFY 2019 of 16,043.

³ SFY 2020 contracts were estimated using subscriber enrollment from the June 2020 IBNR valuation. Aetna provided average member count for SFY 2020 of 17,827.

⁴ SFY 2021 contracts were estimated using subscriber enrollment from the June 2021 IBNR valuation. Aetna provided average member count for SFY 2021 of 19,471.



Anthem - FY 2021

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)	5,174	183	3,348,164	73,280	46	77,008
Doctor to Include Dentist			no data available			
Newborn Children	3,837	266	3,014,329	73,280	41	69,330
Child Health Supervision Services	31,849	0	3,622,675	73,280	49	83,322
Childhood Immunizations	474,890	0	36,975,262	73,280	505	850,431
Infant Hearing Screening and Related Diagnostics	9,867	0	261,890	73,280	4	6,023
Mental Health Services						
Inpatient	2,102	2,515	3,961,722	73,280	54	91,120
Partial Hospitalization	10	0	863	73,280	0	20
Outpatient	99,298	0	8,987,304	73,280	123	206,708
Substance Abuse Services						
Inpatient	887	2,547	1,996,666	73,280	27	45,923
Partial Hospitalization	0	0	0	73,280	0	0
Outpatient	1,949	0	148,112	73,280	2	3,407
Biologically Based Mental Illness	174,647	5,433	28,061,199	73,280	383	645,408
Obstetrical Services						
Normal Pregnancy	7,249	173	2,700,495	73,280	37	62,111
Other	13,718	1,578	10,142,029	73,280	138	233,267
Other						
Postpartum Services	2,140	10	332,067	73,280	5	7,638
Pregnancy from Rape / Incest	2	0	806	73,280	0	19
Mammograms	40,563	0	9,599,192	73,280	131	220,781
Pap Smears	21,314	0	820,207	73,280	11	18,865
Bones and Joints	126	0	13,286	73,280	0	306
Hemophilia and Congenital Bleeding Disorders	2,231	37	1,360,983	73,280	19	31,303
Reconstructive Breast Surgery	846	8	3,207,179	73,280	44	73,765
Early Intervention Services	712	0	121,600	73,280	2	2,797
PSA Testing	15,296	0	310,453	73,280	4	7,140
Colorectal Cancer Screening	23,236	0	14,716,048	73,280	201	338,469
Clinical Trials for Treatment Studies on Cancer	21	0	6,318	73,280	0	145
Minimum Hospital Stay for Hysterectomy	222	0	944,260	73,280	13	21,718
Diabetes	120,480	0	15,335,635	73,280	209	352,720
Hospice Care	895	0	155,627	73,280	2	3,579
Hospitalization and Anesthesia for Dental Procedures	3	0	1,422	73,280	0	33
Treatment of Morbid Obesity	28	0	53,714	73,280	1	1,235
Lymphedema	711	7	175,625	73,280	2	4,039
Prosthetic Devices			no data available			
Telemedicine	3,922	0	282,567	73,280	4	6,499
Autism Spectrum Disorder			no data available			



Anthem - FY 2021

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	90,101	3,768,679	73,280	49	86,680
Optometrist	14,760	1,490,743	73,280	20	34,287
Optician	1	88	73,280	0	2
Ophthalmologist	26,606	7,163,171	73,280	94	164,753
Psychologist	36,830	4,071,770	73,280	53	93,651
Clinical Social Worker	144,623	13,123,755	73,280	172	301,846
Podiatrist	14,480	1,729,836	73,280	23	39,786
Professional Counselor	2,271	162,089	73,280	2	3,728
Physical Therapist	105,039	7,699,939	73,280	101	177,099
Clinical Nurse Specialist	1,390	199,753	73,280	3	4,594
Audiologist	2,513	302,473	73,280	4	6,957
Speech Pathologist	2	0	73,280	0	0
Certified Nurse Midwife	1,401	381,165	73,280	5	8,767
Licensed Acupuncturist			no data available		
Psychiatrist	28,060	3,211,606	73,280	42	73,867
Marriage and Family Therapist			no data available		
Physician	464,960	69,969,728	73,280	919	1,609,304



Anthem - FY 2021

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	2,007	99,750	50
Clinical Nurse Specialist	1	75	75
Clinical Social Worker		no data available	
Physical Therapist	12	960	80
Podiatrist	2,928	270,619	92
Professional Counselor		no data available	
Psychiatrist	18	1,713	95
Psychologist		no data available	
Physician	11,435	1,282,417	112
Certified Nurse Midwife	28	2,285	82
Marriage and Family Therapist		no data available	
Ophthalmologist	413	38,028	92
Optician		no data available	
Optometrist	344	27,098	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	2,063	44,273	21
Professional Counselor	1	10	10
Psychiatrist	31	510	16
Psychologist	424	12,722	30
Physician	52	862	17
Marriage and Family Therapist		no data available	
4. 92507 - Speech, Language or Hearing Therapy, Individual			
Audiologist	2	70	35
Physical Therapist		no data available	
Speech Pathologist	2	0	0
Physician	7	556	79
5. 97110 - Physical Medicine Treatment, each 15 minutes, Therapeutic Exercise			
Chiropractor	18,792	536,819	29
Physical Therapist	81,201	3,043,755	37
Physician	588	24,298	41
Podiatrist	14	486	35
Speech Pathologist		no data available	
Clinical Nurse Specialist		no data available	
Clinical Social Worker		no data available	
6. 97124 - Physical Medicine Treatment, Massage			
Chiropractor	6,692	290,681	43
Physical Therapist	156	5,857	38
Physician	8	159	20
Podiatrist		no data available	
7. 97035 - Physical Medicine Treatment, Ultrasound, each 15 minutes			
Chiropractor	3,823	37,863	10
Physical Therapist	1,795	25,654	14
Physician	4	48	12
Clinical Nurse Specialist		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	21	3,358	160
Podiatrist	437	91,654	210



Aetna - FY 2021

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)	63	3	16,174	19,471	1	927
Doctor to Include Dentist	1,433	0	186,349	19,471	10	10,677
Newborn Children	842	741	1,372,215	19,471	70	78,620
Child Health Supervision Services	1	0	115	19,471	0	7
Childhood Immunizations	9,518	201	725,165	19,471	37	41,548
Infant Hearing Screening and Related Diagnostics	20	0	3,313	19,471	0	190
Mental Health Services						
Inpatient	164	392	731,065	19,471	38	41,886
Partial Hospitalization	0	0	0	19,471	0	0
Outpatient	10,607	0	1,716,843	19,471	88	98,365
Substance Abuse Services						
Inpatient	83	132	279,338	19,471	14	16,004
Partial Hospitalization			no data available			
Outpatient	1,499	0	553,462	19,471	28	31,710
Biologically Based Mental Illness	7,073	1,706	3,545,909	19,471	182	203,161
Obstetrical Services						
Normal Pregnancy	1,642	17	339,243	19,471	17	19,437
Other	4,263	1,638	2,644,642	19,471	136	151,523
Other						
Postpartum Services	297	0	55,192	19,471	3	3,162
Pregnancy from Rape / Incest			no data available			
Mammograms	6,414	0	820,557	19,471	42	47,013
Pap Smears	2,227	0	74,308	19,471	4	4,257
Bones and Joints	2,962	0	338,056	19,471	17	19,369
Hemophilia and Congenital Bleeding Disorders	947	201	552,441	19,471	28	31,652
Reconstructive Breast Surgery	97	0	119,730	19,471	6	6,860
Early Intervention Services	498	0	25,885	19,471	1	1,483
PSA Testing	834	0	25,261	19,471	1	1,447
Colorectal Cancer Screening	2,910	0	1,063,977	19,471	55	60,960
Clinical Trials for Treatment Studies on Cancer	37	0	7,181	19,471	0	411
Minimum Hospital Stay for Hysterectomy	12	0	31,947	19,471	2	1,830
Diabetes	3,312	0	312,518	19,471	16	17,905
Hospice Care	18	133	20,947	19,471	1	1,200
Hospitalization and Anesthesia for Dental Procedures	24	0	4,782	19,471	0	274
Treatment of Morbid Obesity	0	0	0	19,471	0	0
Lymphedema	60	0	14,918	19,471	1	855
Prosthetic Devices			no data available			
Telemedicine	4,446	0	419,627	19,471	22	24,042
Autism Spectrum Disorder	28,796	0	2,008,039	19,471	103	115,049

¹ Aetna provided average member count for FY 2021

² Aetna provided total administrative cost paid during FY 2021 of \$3,918,575. Administrative cost by benefit was estimated by allocating the total administrative fees paid during FY 2021 using the total claim payments by benefit and Aon's total incurred claims estimate for the plan from the June 2021 IBNR valuation.



Aetna - FY 2021

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	14,416	261,353	19,471	13	14,974
Optometrist	2,472	141,595	19,471	7	8,113
Optician	5	50	19,471	0	3
Ophthalmologist			no data available		
Psychologist	2,498	216,465	19,471	11	12,402
Clinical Social Worker	4,413	281,653	19,471	14	16,137
Podiatrist	1,288	99,502	19,471	5	5,701
Professional Counselor	7,048	551,123	19,471	28	31,576
Physical Therapist	10,378	523,813	19,471	27	30,012
Clinical Nurse Specialist	1	0	19,471	0	0
Audiologist	246	8,773	19,471	0	503
Speech Pathologist	424	22,110	19,471	1	1,267
Certified Nurse Midwife	344	77,289	19,471	4	4,428
Licensed Acupuncturist	41	1,611	19,471	0	92
Marriage and Family Therapist	464	28,620	19,471	1	1,640
Physician			no data available		

1 Aetna provided average member count for FY 2021

2 Aetna provided total administrative cost paid during FY 2021 of \$3,918,575. Administrative cost by benefit was estimated by allocating the total administrative fees paid during FY 2021 using the total claim payments by benefit and Aon's total incurred claims estimate for the plan from the June 2021 IBNR valuation.



Aetna - FY 2021

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	223	16,990	76
Clinical Nurse Specialist		no data available	
Clinical Social Worker		no data available	
Physical Therapist		no data available	
Podiatrist	217	21,026	97
Professional Counselor	2	25	13
Psychiatrist		no data available	
Psychologist		no data available	
Physician	2,711	303,136	112
Certified Nurse Midwife	2	290	145
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	1,355	72,048	53
Professional Counselor	1,513	84,488	56
Psychiatrist		no data available	
Psychologist	93	5,774	62
Physician	989	65,069	66
Marriage and Family Therapist	108	4,262	39
3. 90853 - Group Psychotherapy			
Clinical Nurse Specialist		no data available	
Clinical Social Worker	41	1,676	41
Professional Counselor	75	2,751	37
Psychiatrist		no data available	
Psychologist	22	1,225	56
Physician		no data available	
Marriage and Family Therapist		no data available	
4. 92507 - Speech, Language or Hearing Therapy, Individual			
Audiologist		no data available	
Physical Therapist	253	12,088	48
Speech Pathologist	302	16,755	55
Physician	28	1,452	52
5. 97110 - Physical Medicine Treatment, each 15 minutes, Therapeutic Exercise			
Chiropractor	1,699	30,807	18
Physical Therapist	2,204	84,651	38
Physician	381	10,494	28
Podiatrist		no data available	
Speech Pathologist	9	159	18
Clinical Nurse Specialist		no data available	
6. 97124 - Physical Medicine Treatment, Massage			
Chiropractor	190	3,329	18
Physical Therapist	1	35	35
Physician		no data available	
Podiatrist		no data available	
7. 97035 - Physical Medicine Treatment, Ultrasound, each 15 minutes			
Chiropractor	305	2,659	9
Physical Therapist	25	164	7
Physician	6	43	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	4	543	136
Podiatrist	36	4,993	139