



JANET LAWSON
DIRECTOR

COMMONWEALTH OF VIRGINIA
Department Of Human Resource Management

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January 12, 2026

The Honorable Glenn Youngkin, Governor, Commonwealth of Virginia
The Honorable Luke E. Torian, Chair, House Appropriations Committee
The Honorable L. Louise Lucas, Chair, Senate Finance Committee

Subject: Mandated Benefits Report – Fiscal Year 2025

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

Please contact me if there are any questions.

Sincerely,

A handwritten signature in blue ink that reads "Janet L. Lawson".

Janet Lawson
Agency Director

Cc: The Honorable Margaret McDermid, Secretary of Administration
Gary Johnston, Director, Office of Health Benefits

November 14, 2025

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

Re: SFY2025 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 SFY2025 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 SFY2022-SFY2024.

We have a rolling 4-year period of Anthem and Aetna data to compare, which allows us to draw some general conclusions on cost and utilization patterns related to the mandated benefit provisions. To 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.

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 SFY2022 through SFY2025. 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 86% 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 and have also included Aetna data for comparison. Note, Aetna has seen an average increase in enrollment of 10.2% per year from SFY2022 to SFY2025.

Anthem Part A total claims per contract increased at an annual rate of 7.8% and claims cost per visit increased at an annual rate of 3.4% from SFY2022 to SFY2025. Total utilization, measured by “visits per contract”, has increased at an annual rate of 4.3% in the same time period. Aetna Part A total claims per contract increased at an annual rate of 5.6%, claims cost per visit decreased at an annual rate of 5.7% and total utilization increased at an annual rate of 12.1% from SFY2022 to SFY2025.

Telemedicine claims cost and utilization has increased dramatically since the start of the COVID-19 pandemic and is included in the Part A information. Telemedicine services provide members an alternative access to care and help to reduce professional spend. While the expansion of telemedicine services may be here to stay beyond the pandemic, it is not expected to drive a major reduction in overall claims.

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 SFY2022 through SFY2025. The “number of contracts” reported for each measure 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.

Anthem Part B total claims paid per contract increased at an annual rate of 5.6% and claims cost per visit increased at an annual rate of 5.4% from SFY2022 to SFY2025. Total utilization, measured by “visits per contract”, increased at an annual rate of 0.2%. Aetna Part B total claims paid per contract increased 14.6%, claims cost per visit decreased 4.1%, and visits per contract increased 19.5% from SFY2022 to SFY2025. Part B data includes several mental health providers contributing to the overall trends. There has been a significant demand for mental health services post the COVID-19 pandemic.

Anthem Part D total claims payments for the selected procedures decreased at an annual rate of 2.2% and claims cost per visit decreased at an annual rate of 1.3% over the four-year period. Aetna Part D total claims payments for the selected procedures increased at an annual rate of 12.4% (primarily driven by the increase in enrollment) and claims cost per visit decreased at an annual rate of 10.4% over the four-year period. The majority of cost and visits reported for Part B and Part D are for Physicians, Clinical Social Workers and Physical Therapists.

We will continue to monitor the reports and provide a general comparison of year over year results as additional results become available. 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,

A handwritten signature in blue ink, appearing to read 'Christina Jackson', with a stylized flourish at the end.

Christina Jackson, FSA, MAAA
Vice President



Exhibit A

Anthem

	Number of Visits				Number of Contracts				Paid Per Contract			
	SFY2022	SFY2023	SFY2024	SFY2025	SFY2022	SFY2023	SFY2024	SFY2025	SFY2022	SFY2023	SFY2024	SFY2025
Childhood Immunizations	140,471	134,575	130,748	129,793	71,776	72,124	72,105	73,086	13,252,284	12,912,957	13,298,687	14,081,172
Mammograms	40,147	41,013	45,581	43,174	71,776	72,124	72,105	73,086	9,291,507	9,343,345	9,177,575	8,411,318
Pap Smears	14,546	15,041	13,692	14,179	71,776	72,124	72,105	73,086	485,498	508,025	516,792	555,873
Early Intervention Services	5,809	5,233	8,109	10,772	71,776	72,124	72,105	73,086	568,274	499,804	750,755	870,980
PSA Testing	15,435	15,326	15,463	15,879	71,776	72,124	72,105	73,086	310,580	298,569	274,074	251,225
Colorectal Cancer Screening	24,403	26,090	26,487	26,445	71,776	72,124	72,105	73,086	16,236,953	18,480,706	21,527,808	24,948,345

	Visits Per Contract				Paid Per Visit				Paid Per Contract			
	SFY2022	SFY2023	SFY2024	SFY2025	SFY2022	SFY2023	SFY2024	SFY2025	SFY2022	SFY2023	SFY2024	SFY2025
Childhood Immunizations	1.96	1.87	1.81	1.78	\$94	\$96	\$102	\$108	\$185	\$179	\$184	\$193
Mammograms	0.56	0.57	0.63	0.59	\$231	\$228	\$201	\$195	\$129	\$130	\$127	\$115
Pap Smears	0.20	0.21	0.19	0.19	\$33	\$34	\$38	\$39	\$7	\$7	\$7	\$8
Early Intervention Services	0.08	0.07	0.11	0.15	\$98	\$96	\$93	\$81	\$8	\$7	\$10	\$12
PSA Testing	0.22	0.21	0.21	0.22	\$20	\$19	\$18	\$16	\$4	\$4	\$4	\$3
Colorectal Cancer Screening	0.34	0.36	0.37	0.36	\$665	\$708	\$813	\$943	\$226	\$256	\$299	\$341

	Change in Visits Per Contract				Change in Paid Per Visit				Change in Paid Per Contract			
	23 vs '22	24 vs '23	25 vs '24	3 yr avg	23 vs '22	24 vs '23	25 vs '24	3 yr avg	23 vs '22	24 vs '23	25 vs '24	3 yr avg
Childhood Immunizations	- 4.7%	- 2.8%	- 2.1%	- 3.2%	+ 1.7%	+ 6.0%	+ 6.7%	+ 4.8%	- 3.0%	+ 3.0%	+ 4.5%	+ 1.4%
Mammograms	+ 1.7%	+ 11.2%	- 6.6%	+ 1.8%	- 1.6%	- 11.6%	- 3.2%	- 5.6%	+ 0.1%	- 1.7%	- 9.6%	- 3.8%
Pap Smears	+ 2.9%	- 8.9%	+ 2.2%	- 1.4%	+ 1.2%	+ 11.7%	+ 3.9%	+ 5.5%	+ 4.1%	+ 1.8%	+ 6.1%	+ 4.0%
Early Intervention Services	- 10.4%	+ 55.0%	+ 31.1%	+ 22.1%	- 2.4%	- 3.1%	- 12.7%	- 6.2%	- 12.5%	+ 50.2%	+ 14.5%	+ 14.6%
PSA Testing	- 1.2%	+ 0.9%	+ 1.3%	+ 0.3%	- 3.2%	- 9.0%	- 10.7%	- 7.7%	- 4.3%	- 8.2%	- 9.6%	- 7.4%
Colorectal Cancer Screening	+ 6.4%	+ 1.5%	- 1.5%	+ 2.1%	+ 6.5%	+ 14.7%	+ 16.1%	+ 12.3%	+ 13.3%	+ 16.5%	+ 14.3%	+ 14.7%



Exhibit A

Aetna

	Number of Visits				Number of Contracts				Paid Claims			
	SFY2022	SFY2023	SFY2024	SFY2025	SFY2022	SFY2023	SFY2024	SFY2025	SFY2022	SFY2023	SFY2024	SFY2025
Childhood Immunizations	9,511	10,777	10,433	11,712	9,291	9,995	11,162	12,418	840,417	901,912	951,211	1,120,146
Mammograms	7,169	8,342	9,298	11,583	9,291	9,995	11,162	12,418	918,438	1,151,989	1,239,210	1,529,892
Pap Smears	2,197	2,267	2,309	2,594	9,291	9,995	11,162	12,418	78,478	85,213	86,231	111,033
Early Intervention Services	680	836	648	660	9,291	9,995	11,162	12,418	45,630	57,253	56,735	69,803
PSA Testing	943	923	1,052	1,279	9,291	9,995	11,162	12,418	28,042	28,833	31,273	37,477
Colorectal Cancer Screening	4,102	4,424	4,896	5,797	9,291	9,995	11,162	12,418	1,564,757	1,926,240	2,238,066	2,799,522

	Visits Per Contract				Paid Per Visit				Paid Per Contract			
	SFY2022	SFY2023	SFY2024	SFY2025	SFY2022	SFY2023	SFY2024	SFY2025	SFY2022	SFY2023	SFY2024	SFY2025
Childhood Immunizations	1.02	1.08	0.93	0.94	\$88	\$84	\$91	\$96	\$90	\$90	\$85	\$90
Mammograms	0.77	0.83	0.83	0.93	\$128	\$138	\$133	\$132	\$99	\$115	\$111	\$123
Pap Smears	0.24	0.23	0.21	0.21	\$36	\$38	\$37	\$43	\$8	\$9	\$8	\$9
Early Intervention Services	0.07	0.08	0.06	0.05	\$67	\$68	\$88	\$106	\$5	\$6	\$5	\$6
PSA Testing	0.10	0.09	0.09	0.10	\$30	\$31	\$30	\$29	\$3	\$3	\$3	\$3
Colorectal Cancer Screening	0.44	0.44	0.44	0.47	\$381	\$435	\$457	\$483	\$168	\$193	\$201	\$225

	Change in Visits Per Contract				Change in Paid Per Visit				Change in Paid Per Contract			
	23 vs '22	24 vs '23	24 vs '25	3 yr avg	23 vs '22	24 vs '23	24 vs '25	3 yr avg	23 vs '22	24 vs '23	24 vs '25	3 yr avg
Childhood Immunizations	+ 5.3%	- 13.3%	+ 0.9%	- 2.7%	- 5.3%	+ 8.9%	+ 4.9%	+ 2.7%	- 0.2%	- 5.6%	+ 5.8%	- 0.1%
Mammograms	+ 8.2%	- 0.2%	+ 12.0%	+ 6.5%	+ 7.8%	- 3.5%	- 0.9%	+ 1.0%	+ 16.6%	- 3.7%	+ 11.0%	+ 7.6%
Pap Smears	- 4.1%	- 8.8%	+ 1.0%	- 4.0%	+ 5.2%	- 0.6%	+ 14.6%	+ 6.2%	+ 0.9%	- 9.4%	+ 15.7%	+ 1.9%
Early Intervention Services	+ 14.3%	- 30.6%	- 8.5%	- 10.1%	+ 2.1%	+ 27.8%	+ 20.8%	+ 16.4%	+ 16.6%	- 11.3%	+ 10.6%	+ 4.6%
PSA Testing	- 9.0%	+ 2.1%	+ 9.3%	+ 0.5%	+ 5.0%	- 4.8%	- 1.4%	- 0.5%	- 4.4%	- 2.9%	+ 7.7%	0.0%
Colorectal Cancer Screening	+ 0.3%	- 0.9%	+ 6.4%	+ 1.9%	+ 14.1%	+ 5.0%	+ 5.6%	+ 8.2%	+ 14.4%	+ 4.0%	+ 12.4%	+ 10.2%

¹ SFY 2022 contracts were estimated using subscriber enrollment from the June 2022 IBNR valuation. Aetna provided average member count for SFY 2022 of 20,112.

² SFY 2023 contracts were estimated using subscriber enrollment from the June 2023 IBNR valuation. Aetna provided average member count for SFY 2023 of 21,415.

³ SFY 2024 contracts were estimated using subscriber enrollment from the June 2024 IBNR valuation. Aetna provided average member count for SFY 2024 of 23,450.

⁴ SFY 2025 contracts were estimated using subscriber enrollment from the June 2025 IBNR valuation. Aetna provided average member count for SFY 2025 of 25,946.



Anthem - FY 2025

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)	5,203	79	3,459,490	73,086	47	79,568
Doctor to Include Dentist	no data available					
Newborn Children	14,040	513	7,354,562	73,086	101	169,155
Child Health Supervision Services	31,790	-	3,688,737	73,086	50	84,841
Childhood Immunizations	129,793	-	14,081,172	73,086	193	323,867
Infant Hearing Screening and Related Diagnostics	11,555	-	425,858	73,086	6	9,795
Mental Health Services						
Inpatient	2,163	2,647	4,977,523	73,086	68	114,483
Partial Hospitalization	20	-	1,475	73,086	0	34
Outpatient	139,311	-	16,629,356	73,086	228	382,475
Substance Abuse Services						
Inpatient	773	1,866	1,729,229	73,086	24	39,772
Partial Hospitalization	5	-	448	73,086	0	10
Outpatient	17,587	-	1,750,573	73,086	24	40,263
Biologically Based Mental Illness	157,016	5,321	31,559,872	73,086	432	725,877
Obstetrical Services						
Normal Pregnancy	1,180	61	1,597,518	73,086	22	36,743
Other	8,851	4,173	23,892,674	73,086	327	549,531
Other						
Postpartum Services	4,439	8	1,261,874	73,086	17	29,023
Pregnancy from Rape / Incest	no data available					
Mammograms	43,174	-	8,411,318	73,086	115	193,460
Pap Smears	14,179	-	555,873	73,086	8	12,785
Bones and Joints	15,897	-	4,109,576	73,086	56	94,520
Hemophilia and Congenital Bleeding Disorders	994	16	783,039	73,086	11	18,010
Reconstructive Breast Surgery	683	2	1,119,900	73,086	15	25,758
Early Intervention Services	10,772	-	870,980	73,086	12	20,033
PSA Testing	15,879	-	251,225	73,086	3	5,778
Colorectal Cancer Screening	26,445	-	24,948,345	73,086	341	573,812
Clinical Trials for Treatment Studies on Cancer	27	-	16,889	73,086	0	388
Minimum Hospital Stay for Hysterectomy	193	-	1,496,572	73,086	20	34,421
Diabetes	1,375	-	2,175,784	73,086	30	50,043
Hospice Care	513	-	121,555	73,086	2	2,796
Hospitalization and Anesthesia for Dental Procedures	no data available					
Treatment of Morbid Obesity	29	-	99,333	73,086	1	2,285
Lymphedema	1,351	3	240,987	73,086	3	5,543
Prosthetic Devices	no data available					
Telemedicine	216,862	-	27,232,512	73,086	373	626,348
Autism Spectrum Disorder	no data available					



Anthem - FY 2025

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	77,795	3,951,296	73,086	54	90,880
Optometrist	17,456	1,902,087	73,086	26	43,748
Optician	4	3,600	73,086	0	83
Ophthalmologist	24,360	8,416,645	73,086	115	193,583
Psychologist	33,732	4,569,377	73,086	63	105,096
Clinical Social Worker	216,142	23,664,230	73,086	324	544,277
Podiatrist	15,292	2,175,531	73,086	30	50,037
Professional Counselor	8,181	907,240	73,086	12	20,867
Physical Therapist	137,258	11,669,988	73,086	160	268,410
Clinical Nurse Specialist	1,605	1,296,307	73,086	18	29,815
Audiologist	3,030	350,557	73,086	5	8,063
Speech Pathologist	44	3,137	73,086	0	72
Certified Nurse Midwife	3,261	690,326	73,086	9	15,877
Licensed Acupuncturist			no data available		
Psychiatrist	28,254	4,880,265	73,086	67	112,246
Marriage and Family Therapist			no data available		
Physician	396,976	74,405,752	73,086	1,018	1,711,332



Anthem - FY 2025

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	1,411	85,251	60
Clinical Nurse Specialist	2	192	96
Clinical Social Worker		no data available	
Physical Therapist	9	858	95
Podiatrist	2,645	288,387	109
Professional Counselor		no data available	
Psychiatrist	27	3,212	119
Psychologist		no data available	
Physician	6,402	765,638	120
Certified Nurse Midwife	163	14,140	87
Marriage and Family Therapist		no data available	
Ophthalmologist	443	50,746	115
Optician		no data available	
Optometrist	447	39,670	89
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	1,481	17,502	12
Professional Counselor		no data available	
Psychiatrist	167	18,935	113
Psychologist	398	6,712	17
Physician	38	1,096	29
Marriage and Family Therapist		no data available	
4. 92507 - Speech, Language or Hearing Therapy, Individual			
Audiologist		no data available	
Physical Therapist		no data available	
Speech Pathologist	28	1,618	58
Physician	11	868	79
5. 97110 - Physical Medicine Treatment, each 15 minutes, Therapeutic Exercise			
Chiropractor	19,029	575,552	30
Physical Therapist	99,422	3,358,405	34
Physician	1,055	36,501	35
Podiatrist	46	1,500	33
Speech Pathologist		no data available	
Clinical Nurse Specialist		no data available	
Clinical Social Worker		no data available	
6. 97124 - Physical Medicine Treatment, Massage			
Chiropractor	4,629	190,476	41
Physical Therapist	45	485	11
Physician	2	8	4
Podiatrist		no data available	
7. 97035 - Physical Medicine Treatment, Ultrasound, each 15 minutes			
Chiropractor	3,202	32,057	10
Physical Therapist	1,044	12,315	12
Physician		no data available	
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	10	833	83
Podiatrist	399	50,804	127



Aetna - FY 2025

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)	115	0	61,158	25,946	2	2,714
Doctor to Include Dentist	1,565	0	196,583	25,946	8	8,722
Newborn Children	1,166	1,081	2,811,884	25,946	108	124,764
Child Health Supervision Services	2	0	162	25,946	0	7
Childhood Immunizations	11,712	298	1,120,146	25,946	43	49,701
Infant Hearing Screening and Related Diagnostics	27	0	1,444	25,946	0	64
Mental Health Services						
Inpatient	345	1,124	1,394,980	25,946	54	61,895
Partial Hospitalization	6	0	1,110	25,946	0	49
Outpatient	21,001	0	2,957,471	25,946	114	131,223
Substance Abuse Services						
Inpatient	25	119	385,111	25,946	15	17,087
Partial Hospitalization			no data available			
Outpatient	1,075	0	328,642	25,946	13	14,582
Biologically Based Mental Illness	9,191	978	2,717,574	25,946	105	120,579
Obstetrical Services						
Normal Pregnancy	1,569	0	374,626	25,946	14	16,622
Other	6,315	1,938	4,425,237	25,946	171	196,348
Other						
Postpartum Services	2,719	1	191,137	25,946	7	8,481
Pregnancy from Rape / Incest			no data available			
Mammograms	11,583	0	1,529,892	25,946	59	67,881
Pap Smears	2,594	0	111,033	25,946	4	4,927
Bones and Joints	3,604	46	398,561	25,946	15	17,684
Hemophilia and Congenital Bleeding Disorders	1,605	354	1,122,170	25,946	43	49,791
Reconstructive Breast Surgery	93	0	272,370	25,946	10	12,085
Early Intervention Services	660	38	69,803	25,946	3	3,097
PSA Testing	1,279	0	37,477	25,946	1	1,663
Colorectal Cancer Screening	5,797	0	2,799,522	25,946	108	124,215
Clinical Trials for Treatment Studies on Cancer	41	4	76,414	25,946	3	3,391
Minimum Hospital Stay for Hysterectomy	13	0	46,900	25,946	2	2,081
Diabetes	8,785	9	792,804	25,946	31	35,177
Hospice Care	34	1,361	372,163	25,946	14	16,513
Hospitalization and Anesthesia for Dental Procedures	72	0	17,978	25,946	1	798
Treatment of Morbid Obesity			no data available			
Lymphedema	137	0	31,356	25,946	1	1,391
Prosthetic Devices	3	0	564	25,946	0	25
Telemedicine	3,557	0	387,271	25,946	15	17,183
Formula And Enteral Nutrition Products As Medicine	61	0	15,842	25,946	1	703
Autism Spectrum Disorder	89,124	56	5,282,387	25,946	204	234,380

¹ Aetna provided average member count for FY 2025

² Aetna provided total administrative cost paid during FY 2025 of \$5,175,872. Administrative cost by benefit was estimated by allocating the total administrative fees paid during FY 2025 using the total claim payments by benefit and Aon's total incurred claims estimate for the plan from the June 2025 IBNR valuation.



Aetna - FY 2025

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	16,757	290,384	25,946	11	12,884
Optometrist	3,909	239,120	25,946	9	10,610
Optician	14	780	25,946	0	35
Ophthalmologist			no data available		
Psychologist	3,558	469,515	25,946	18	20,832
Clinical Social Worker	8,357	748,925	25,946	29	33,230
Podiatrist	1,929	153,269	25,946	6	6,801
Professional Counselor	17,105	1,679,422	25,946	65	74,516
Physical Therapist	40,816	798,947	25,946	31	35,449
Clinical Nurse Specialist	2	782	25,946	0	35
Audiologist	630	33,437	25,946	1	1,484
Speech Pathologist	1,073	53,529	25,946	2	2,375
Certified Nurse Midwife	649	140,811	25,946	5	6,248
Licensed Acupuncturist	137	3,444	25,946	0	153
Marriage and Family Therapist	781	66,710	25,946	3	2,960
Physician			no data available		

¹ Aetna provided average member count for FY 2025

² Aetna provided total administrative cost paid during FY 2025 of \$5,175,872. Administrative cost by benefit was estimated by allocating the total administrative fees paid during FY 2025 using the total claim payments by benefit and Aon's total incurred claims estimate for the plan from the June 2025 IBNR valuation.



Aetna - FY 2025

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	190	14,265	75
Clinical Nurse Specialist		no data available	
Clinical Social Worker		no data available	
Physical Therapist		no data available	
Podiatrist	243	22,277	92
Professional Counselor	6	650	108
Psychiatrist		no data available	
Psychologist		no data available	
Physician	3,179	357,537	112
Certified Nurse Midwife	36	3,557	99
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	1,309	100,296	77
Professional Counselor	2,015	157,406	78
Psychiatrist		no data available	
Psychologist	257	20,506	80
Physician	735	58,643	80
Marriage and Family Therapist	83	6,429	77
3. 90853 - Group Psychotherapy			
Clinical Nurse Specialist		no data available	
Clinical Social Worker	70	2,859	41
Professional Counselor	73	2,236	31
Psychiatrist		no data available	
Psychologist	39	1,704	44
Physician	9	0	0
Marriage and Family Therapist		no data available	
4. 92507 - Speech, Language or Hearing Therapy, Individual			
Audiologist	1	0	0
Physical Therapist	502	22,762	45
Speech Pathologist	497	27,698	56
Physician	4	0	0
5. 97110 - Physical Medicine Treatment, each 15 minutes, Therapeutic Exercise			
Chiropractor	2,342	35,131	15
Physical Therapist	11,917	215,745	18
Physician	216	4,844	22
Podiatrist	10	154	15
Speech Pathologist	18	277	15
Clinical Nurse Specialist		no data available	
6. 97124 - Physical Medicine Treatment, Massage			
Chiropractor	284	3,735	13
Physical Therapist	1	13	13
Physician		no data available	
Podiatrist		no data available	
7. 97035 - Physical Medicine Treatment, Ultrasound, each 15 minutes			
Chiropractor	315	2,180	7
Physical Therapist	123	1,386	11
Physician		no data available	
Podiatrist	3	26	9
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	3	232	77
Podiatrist	51	5,934	116