




	2013	2014	2015	2016	2017	2018	2019	Period Increase (+) / decrease (-)	% Period Increase (+) / decrease (-)
 pooling of high cost drug claim experience for CDIPC member insurance companies									
<b>High cost drug claim experience (certificates exceeding \$10K in drug claims paid annually)</b>									
% of total drug claim dollars paid				34.5%	36.2%	39.1%	42.0%	7.5%	21.7%
% plan members with high cost drug claims				1.2%	1.3%	1.4%	1.6%	0.4%	31.1%
# of plan members with high cost drugs when drug \$ paid is <sup>1</sup>								[ 2016 : 2019 ]	
\$10-32.5K				17,044	18,221	18,688	20,696	3,652	21.4%
\$32.5-65K			Not available	2,875	3,091	3,293	3,448	573	19.9%
\$65-100K				504	518	514	556	52	10.3%
\$100-400K				238	249	297	333	95	39.9%
\$400-620.7K				9	11	13	21	12	133.3%
\$620.7-750K				8	9	7	11	3	37.5%
\$750K-1M				5	4	3	3	-2	-40.0%
\$1M+				1	1	2	2	1	100.0%
# plan sponsors w/one or more plan members having high-cost drug claims				20,684	22,104	22,817	25,070	4,386	21.2%
				11,159	11,850	12,076	13,253	2,094	18.8%
<b>High cost / specialty drugs in excess of \$10K per plan member<sup>1</sup></b>									
# high cost drugs claimed				446	471	486	509	23	4.7%
<b>High cost drug pipeline impacts</b>									
For drugs that were first paid in 2017									
# of drugs new to EP3 claim experience					98	57	51	-47	-48.0%
Claimed by # plan members					228	809	1,461	1,233	540.8%
Who had drugs covered totalling (claims paid \$ in M)					\$6.7	\$24.7	\$39.1	\$32.4	483.6%
With an average amount paid per certificate of			Not available		\$29,572	\$30,480	\$26,772	-\$2,800	-9.5%
For drugs that were first paid in 2018									
# of drugs new to EP3 claim experience						74	50	-24	-32.4%
Claimed by # plan members						482	1,261	779	161.6%
Who had drugs covered totalling (claims paid \$ in M)						\$12.0	\$29.8	\$17.8	148.3%
With an average amount paid per certificate of						\$24,933	\$23,657	-\$1,276	-5.1%
For drugs that were first paid in 2019									
# of drugs new to EP3 claim experience							51	0	100.0%
Claimed by # plan members							186	0	100.0%
Who had drugs covered totalling (claims paid \$ in M)							\$9.3	\$0.0	100.0%
With an average amount paid per certificate of							\$49,748	\$0	100.0%
<b>Industry pool portion shared between CDIPC member companies (a subset of EP3 pooling)</b>									
<b>Industry pool thresholds and pooling maximum</b>									
Initial threshold	\$50,000	\$55,000	\$60,000	\$65,000	\$65,000	\$65,000	\$65,000		
Ongoing threshold and EP3 pooling endpoint	\$25,000	\$27,500	\$30,000	\$32,500	\$32,500	\$32,500	\$32,500		
Pooling maximum	\$400,000	\$400,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000		
<b>Industry pool experience</b>									
# plan mbrs w/paid claims greater than or equal to "ongoing	4,091	3,911	4,085	3,637	3,878	4,126	4,368	457	11.7%
Representing paid claims of \$ (M)	\$169.5	\$188.0	\$228.9	\$212.7	\$227.4	\$242.4	\$262.8	\$74.8	39.8%
# plan members in industry pools	239	331	395	390	428	448	489	158	47.7%
% plan members greater than OT in industry pools	5.8%	8.5%	9.7%	10.7%	11.0%	10.9%	11.2%	\$0.0	31.8%
# plan members in 1st year of industry pooling	239	144	138	121	147	148	164	20	13.9%
\$ pooled (M)	\$8.9	\$6.6	\$6.5	\$6.4	\$7.2	\$8.6	\$8.1	\$1.5	22.6%
# plan members in 2 or more years of industry pooling	0	187	257	269	281	300	325	138	73.8%
\$ pooled (M)	\$0.0	\$6.3	\$10.1	\$11.1	\$11.8	\$12.4	\$14.0	\$7.7	121.5%

<sup>1</sup> Restated for 2016-2018