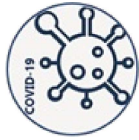




# COVID-19 Reporting

Expanded Cost & Utilization Analysis



# COVID-19 Overview



## Transmission & Infection

The principal mode by which people are infected with COVID-19 is through respiratory droplets carrying the virus. Respiratory droplets are drops of saliva or discharge from the nose that are expelled with each exhalation. The droplets move outward from the source as soon as expelled and can remain in the air for some time depending on their size. Large droplets fall through the air quickly, and may even be visible, they remain close to the source and increase the likelihood of transmission via surfaces. Small droplets can remain in the air for hours and can be picked up by air currents allowing for travel much farther from the source and airborne transmission. Once in the body, the virus infects the body by latching its spikey surface proteins to receptors on healthy cells, especially in the lungs. This can lead to serious complications like pneumonia, bronchitis, and acute respiratory distress syndrome (ARDS).

## Symptoms

Most common symptoms are fever, tiredness, dry cough . Other symptoms include aches/pains, nasal congestion, runny nose, sore throat, diarrhea.

## Progression

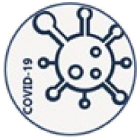
COVID-19 looks different for everyone. Some patients are asymptomatic and don't feel sick, 4 out of 5 patients (about 80%) recover from disease without requiring intensive care, and 1 out of 6 patients (about 17%) become seriously ill, have difficulty breathing, and may require hospitalization. The elderly and people with comorbidities are at a higher risk of developing more severe symptoms to the infection than others.

## Treatment

Without severe symptoms requiring hospitalization, patients are instructed to manage symptoms at home and allow their immune system to clear the virus. Those requiring hospitalization are treated for the effects of the virus, being pneumonia, bronchitis, ARDS, etc. No direct treatment of the virus is currently available.

## High Risk Populations

- Adults 60 years and older
- Pregnant women
- Members with Chronic Conditions, including:
  - Chronic Kidney Disease
  - Hypertension
  - Heart Disease
  - Stroke
  - Cancer
  - Asthma
  - Cystic Fibrosis
  - COPD
  - Other Respiratory Illnesses
  - Diabetes
  - Renal Failure
  - Liver Disease
- Members with Autoimmune Conditions
  - Rheumatic Diseases
  - Systemic Lupus Erythematosus
  - Multiple Sclerosis
- Immunocompromised Members
  - Ulcerative Colitis
  - HIV
  - Irritable Bowel Syndrome
  - Crohn's Disease



# Data Parameters



HCSC COVID-19 reporting leverages information across multiple integrative databases and some variance between databases is expected. Reporting parameters also vary between reports so please review the details provided with each report for appropriate context.

HCSC expects that current COVID-19 data is not fully inclusive of the total impacts due to several factors, such as test kit availability and claims lag.

HCSC expects for identification of COVID-19 related cases to evolve and subsequently our reporting will continue to adjust with ongoing changes to capture updated information

**Data notes:**

- Inclusion Criteria:**
- Included in this analysis are HCSC ASO accounts, non-Medicare eligible, non-HMO membership as of January 2020. Membership counts are of unique members.
  - Benchmark contains all accounts in the HCSC ASO, 500+ group minus the selected account

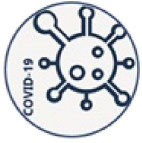
**Disclaimer:**

- For identification purposes prior to 4/1/2020, our reporting is inclusive of both COVID-19 CDC interim coding guidance and/or the indication of positive COVID-19 result captured in lab and prior auth data (where available). CDC's interim coding guidance are common diagnoses but not all inclusive as demonstrated in real-time provider COVID-19 diagnosis coding practices. The inclusion of additional codes (highlighted in blue) seeks to provide best representation of potential cases.

Confirmed COVID-19 Cases	
U07.1	2019-nCoV acute respiratory disease
	COVID-19 Lab test: Positive result

Exposure to COVID-19	
Z20.828	Contact with and (suspected) exposure to other viral communicable diseases
Z03.818	Encounter for observation for suspected exposure to other biological agents ruled out

Potential COVID-19 Cases				
B97.29	Other coronavirus as the cause of diseases classified elsewhere	OR	B34.2	Coronavirus infection, unspecified
+				
One of the following:				
J12.89	Other viral pneumonia			
J22	Unspecified acute lower respiratory infection	J98.8	Unspecified respiratory disorders	
J12.9	Viral pneumonia, unspecified	J20.8	Acute bronchitis due to other specified organisms	
J18.9	Pneumonia, unspecified organism	J80	Acute respiratory distress syndrome	
J20.9	Acute bronchitis, unspecified	J40	Bronchitis, not specified as acute or chronic	



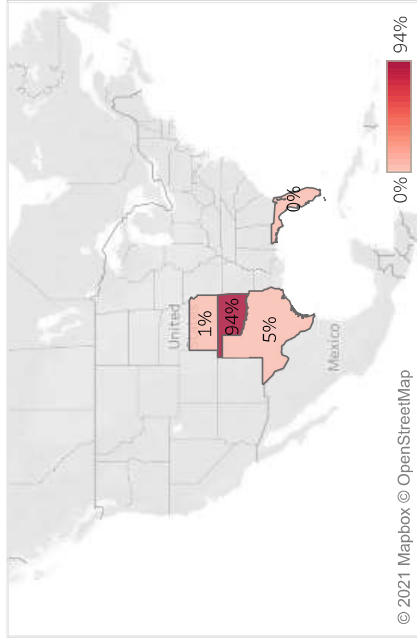
# Executive Dashboard



Account  
OKHEEI

<b>Benchmark</b>		<b>Account</b> OKHEEI		<b>National</b>	
Prevalence	4.20%	Population	5,220	Prevalence	6.10%
Case Count	327	Prevalence	6.26%		

## Cases



	Subscriber	Spouse	Dependent
<b>Confirmed</b>	243	18	66

## Testing

Members Tested	1,734	Percent Tested Positive	12.7%*
% of Members Tested	33.22%	Paid Per Test	\$52.95
Total Paid for Testing	\$155,780		

## Treatment

YTD Total Paid	\$404,920	Paid per Case Treated	\$1,406
Paid per Case Treated			
Inpatient	\$19,885		
Outpatient	\$546		
Professional	\$380		
	\$0	\$5,000	\$10,000
		\$15,000	\$20,000

\*The percentage shown for members with a positive test result is based solely on the results data BCBS receives from participating labs; the percentage of members with a positive test result could be higher.

## COVID-19 Cases

### Key Terms

- **Confirmed Cases**  
Medical claims or pre-authorization requests with diagnosis codes following the CDC's April 1, 2020 coding guidelines for COVID-19 or lab result data with a positive result for COVID-19.
- **Potential Cases**  
Medical claims, pre-authorization requests, or lab result data with diagnosis codes following the CDC's February 20, 2020 interim coding guidelines for COVID-19. These cases use a combination of related symptom diagnosis along with a diagnosis code specifying the cause as an unspecified coronavirus.
- **Exposure**  
Medical claims with a diagnosis code for contact and/or observation of suspected exposure.

### Overview

Demographic view of cases

### State Highlight: New Cases by Week

Geographic break down of cases

### HCSC Case Count

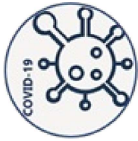
Account specific cases distribution by state and high risk potential

### National Case Count

National data from the New York Times



BlueCross  
BlueShield



# COVID-19 Total Case Count

Account  
OKHEEI

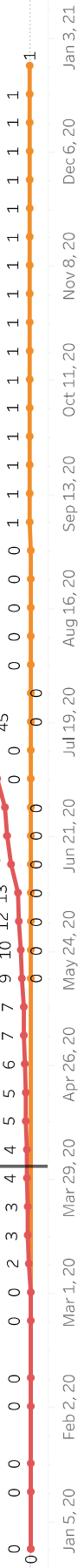


## Total Number of Cases by Week

Last COVID-19 Claim Date  
12/31/2020

Confirmed ■ Potential ■

Apr. 1: U07.1 Code Goes Live



A single case can be initially labeled as potential, and then become a confirmed case later on after either claims adjudication, re-submission of pre-authorization, or completion of lab tests. Refer to 'Observed Account Prevalence' for distinct case count of both confirmed and potential cases. Account population is the count of unique members.

Account OKHEEI		Benchmark		National	
Case Count	327	Prevalence	4.20%	Prevalence	6.10%
Population	5,220	Prevalence	6.26%		



# COVID-19 Case Count by Demographics

Account  
OKHEEI  
Diagnosis Status  
Multiple values



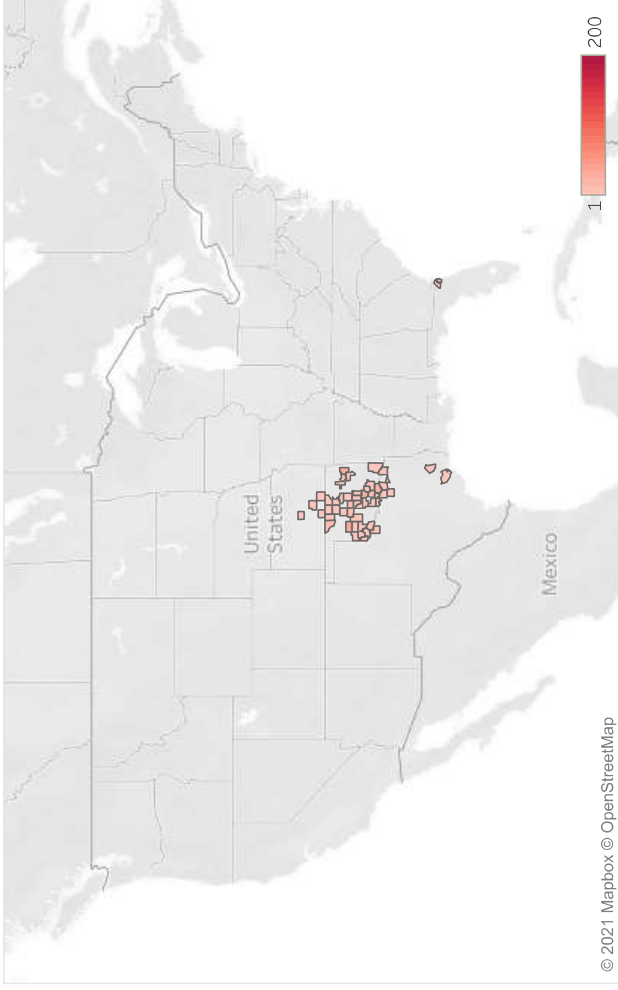
327

Total Cases

327

Total Confirmed Cases

	Female		Male			
Confirmed	204		123			
10 & younger	11 to 19	20 to 29	30 to 39	40 to 49	50 to 59	60 to 65
Confirmed	13	34	41	49	81	83
						26
	Subscriber		Spouse		Dependent	
Confirmed	243		18		66	



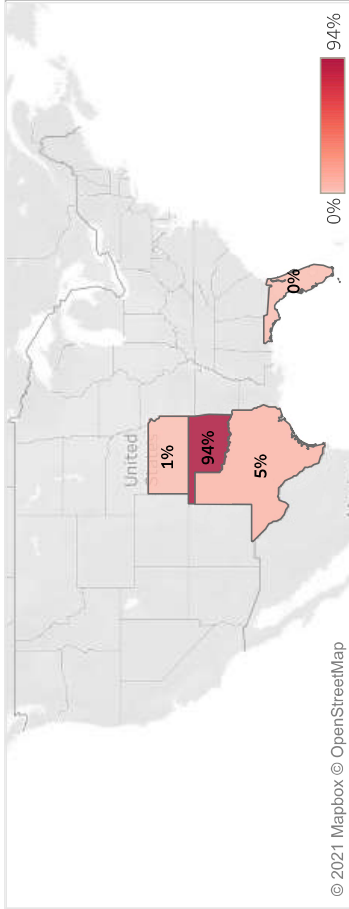




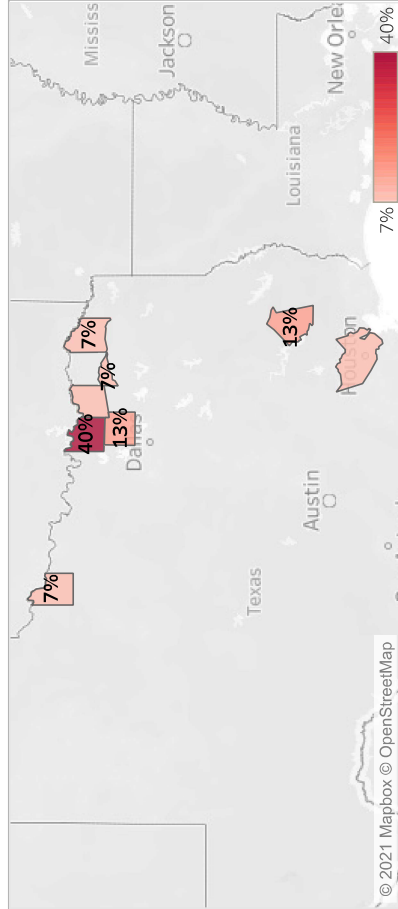
# State Highlight: Case Count



## Percent of Total COVID-19 Cases



© 2021 Mapbox © OpenStreetMap



© 2021 Mapbox © OpenStreetMap

## Texas

Total Cases  
**15**

Stay at Home Date  
**4/2/2020**

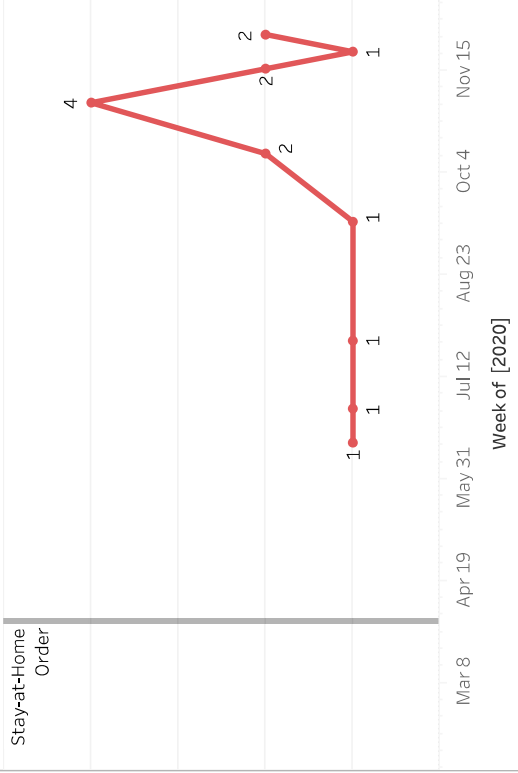
Account  
OKHEEI

## New Cases by Week

Diagnosis Status  
Multiple values

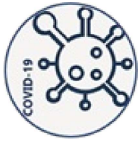
Relationship

- Dependent
- Spouse
- Subscriber



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# Top Locations by Confirmed Cases

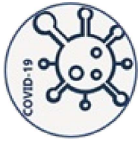
## Client Specific



State	Confirmed Cases	Potential Cases	Exposed Cases	Members Tested	Total Membership
OK	307	0	1,121	1,284	4,970
TX	15	0	25	37	121
					Account OKHEEI
					State All
KS	4	0	5	8	25
					County All
FL	1	0	1	2	4
<b>Grand Total</b>	<b>327</b>	<b>0</b>	<b>1,152</b>	<b>1,331</b>	<b>5,120</b>

States/Countries with at least one confirmed case. Grand Total is the sum of all states and/or counties including those not listed above. Test count include all result types.

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# High Risk Populations



70%

of members with a confirmed case of COVID-19 have at least one relevant underlying condition

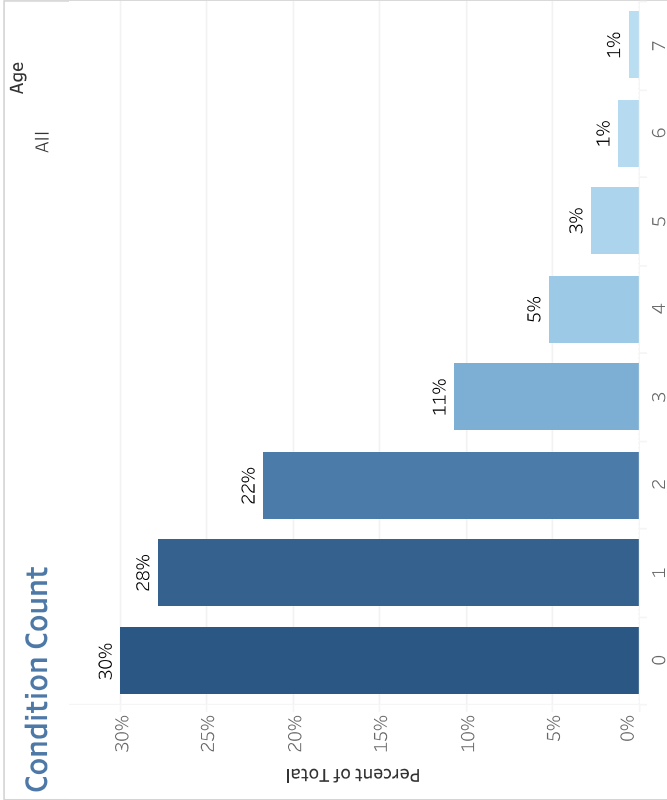
67%

of members who have been exposed to COVID-19 have at least one relevant underlying condition

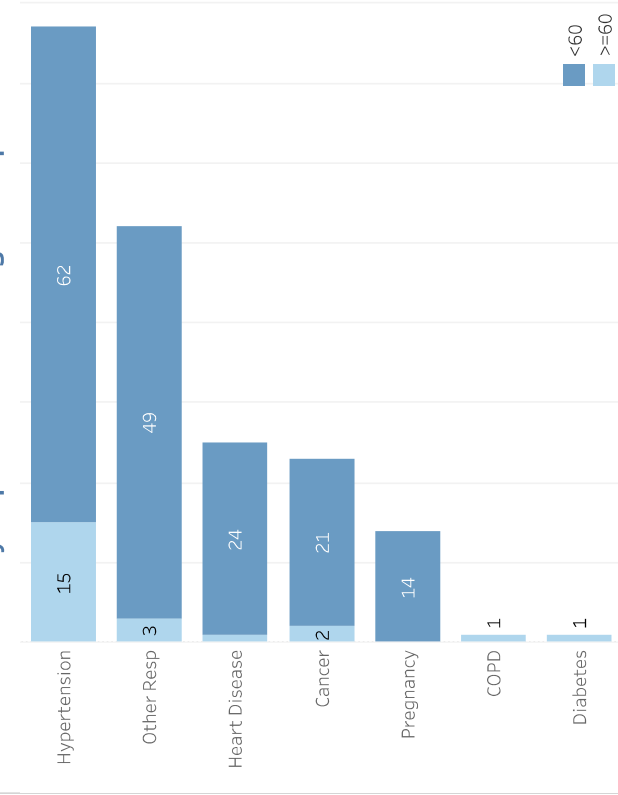
Account

OKHEEI

## Condition Count



## Member Count by Top Conditions & Age Group



## High Risk Populations:

- 60+ years
- Pregnant women
- Immunocompromised
- Members with chronic and/or autoimmune conditions

Diagnosis Status

Confirmed

Exposed

No Diagnosis

Potential



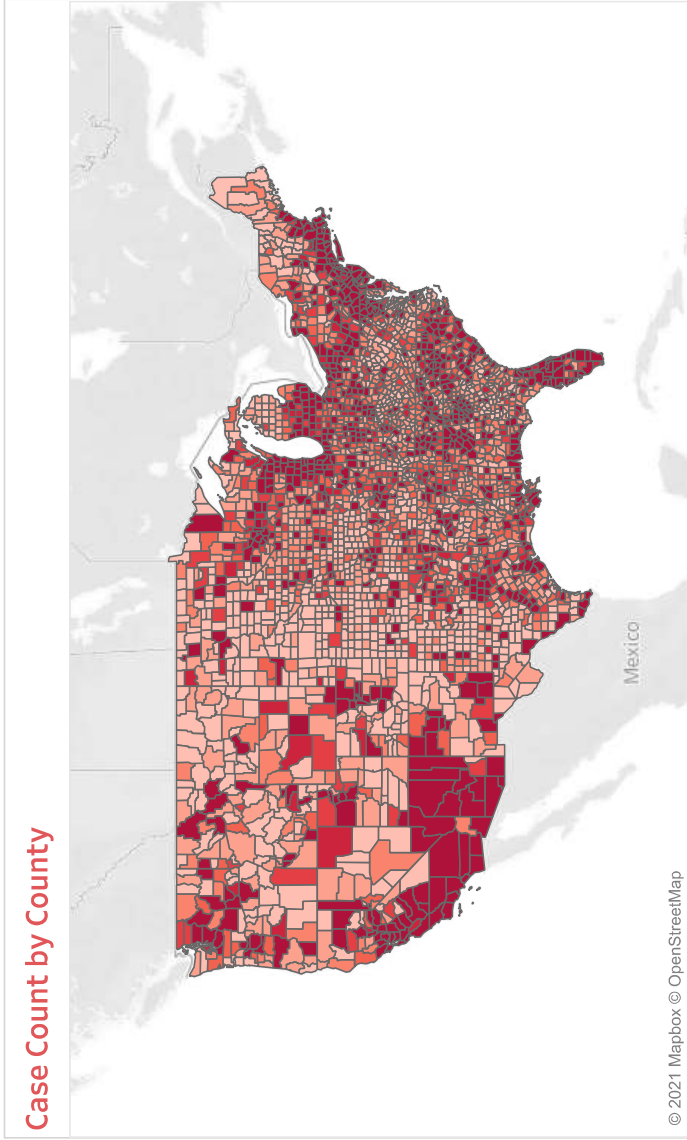
# New York Times National Data



Week of

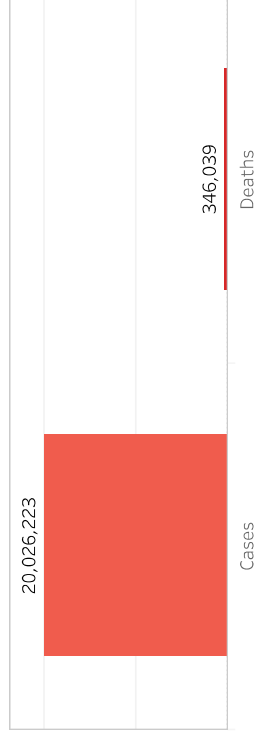
December 27, 2020

Show history



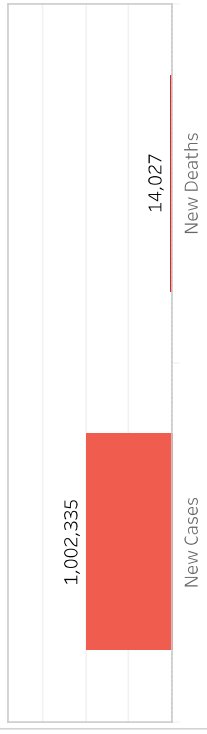
### Case Count by Outcome

YTD Total



### Case Count by Outcome

Weekly Total





# State & County by Risk



High Risk Population Rate = Infection Rate \* High Risk, 60+ Member Count

State	National Cases	National Infection Rate	Members 60+ with a High Risk Condition	High Risk, 60+ Population Rate
TX	786,389	5.9%	13	1
IL	451,327	7.5%	1	0
CA	965,292	7.9%	0	0
FL	103,809	5.1%	1	0
OK	284,747	7.4%	486	36
IN	2,162	6.7%	0	0
WA	88,756	3.2%	0	0
TN	68,812	10.0%	0	0
WI	4,530	3.2%	0	0
PA	28,006	5.1%	0	0
OH	19,386	5.3%	0	0
MO	48,483	4.6%	0	0
MI	34,317	5.1%	2	0
LA	9,038	6.8%	0	0
VA	12,111	0.0%	0	0
NY	12,288	5.3%	0	0
AL	12,288	6.6%	0	0
KY	24,092	7.2%	0	0
CO	17,001	4.7%	0	0
MA	130,171	5.4%	0	0
MT	6,390	5.4%	0	0
KS	57,430	7.3%	0	0
IA	16,607	7.4%	0	0
MS	2,743	6.0%	0	0
AR	54,140	7.7%	3	0
OR	16,070	2.7%	0	0
NV	170,032	7.6%	0	0
NE	55,569	9.3%	0	0
DE	9,173	5.1%	0	0
ND	9,732	13.1%	0	0
WY	3,968	10.0%	0	0
<b>Grand Total</b>	<b>3,492,571</b>	<b>6.6%</b>	<b>506</b>	<b>33</b>

Grand Total is the sum of all states and/or counties including those not listed above.

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## COVID-19 Testing

### Test Types

- *Viral Tests*  
RNA/PCR tests for viral detection of new cases
- *Antibody Tests*  
Immunoglobulin tests for the presence of COVID-19 antibodies, indicating a historical case

### Testing Overview

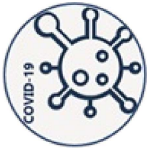
The number of tests by type and result

### State Highlight: Testing

National, state and benchmark comparisons for testing rates



BlueCross  
BlueShield

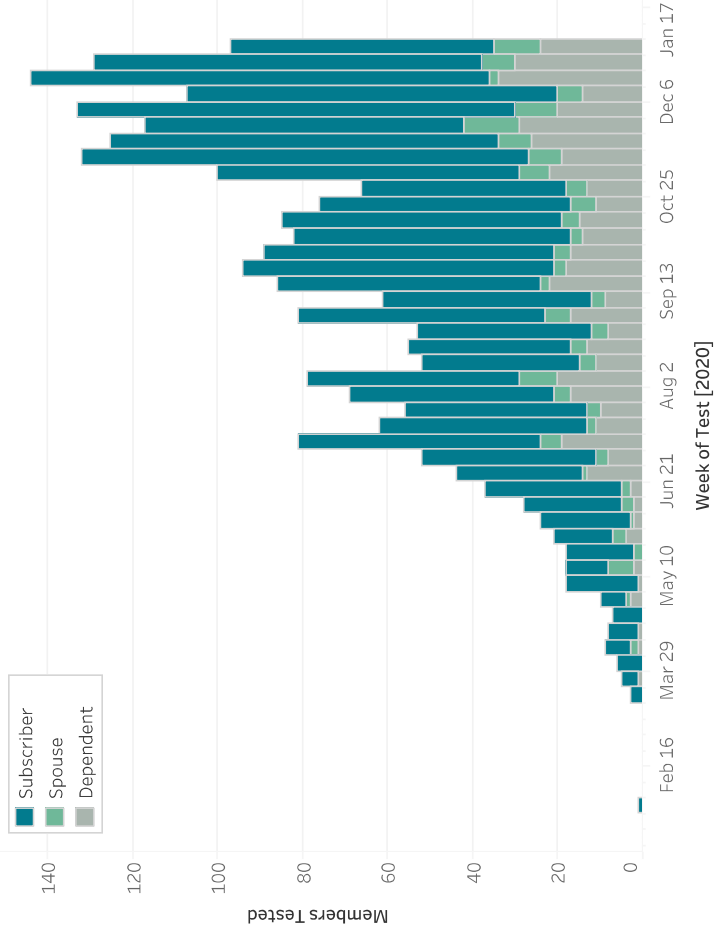


# COVID-19 Testing Overview

Account  
OKHEEI



## Tested Members by Relationship & Week



Members Tested  
**1,734**

Tests Administered  
**3,172**

Members Tested Positive  
**12.7%\***

## Tested Members by Relationship

	Positive Tested Members	Negative Tested Members	Tested Members without Results	Distinct Mbr Count
Subscriber	44	323	1,123	1,279
Spouse	6	28	93	106
Dependent	11	87	302	349

## Tested Members by Test Type

	Positive Tested Members	Negative Tested Members	Tested Members without Results	Distinct Mbr Count
Antibody	4	75	87	153
Diagnostic	57	379	1,492	1,685

Member counts in graphs and charts are distinct, however a single member can have multiple tests of different types with varying results  
\*The percentage shown for members with a positive test result is based solely on the results data BCBS receives from participating labs; the percentage of members with a positive test result could be higher.



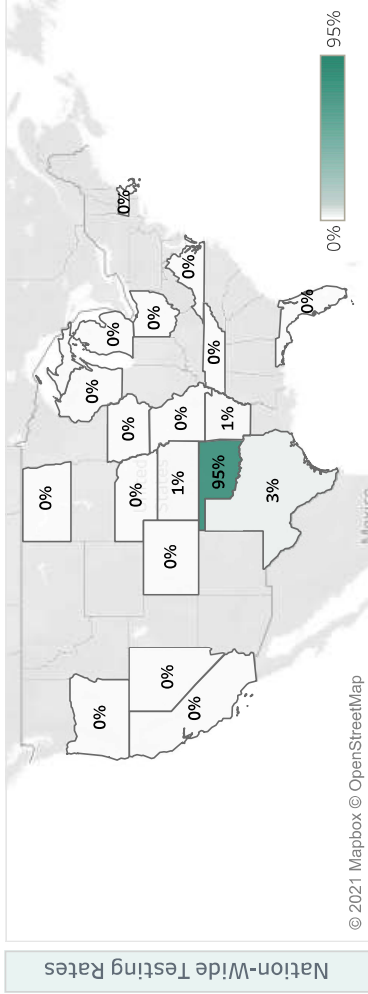
# State Highlight: Test Count



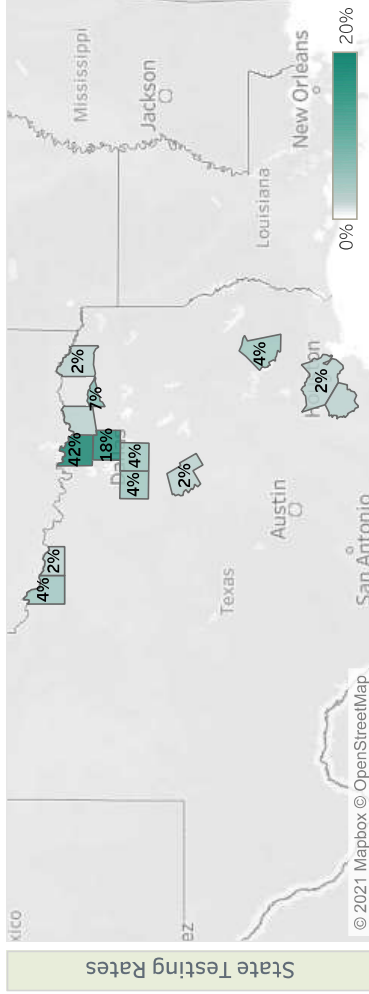
Account  
OKHEEI

## Distribution of Tested Membership

OKHEEI



Account		Benchmark	
Nation-Wide Testing OKHEEI		Nation-Wide Testing Benchmark	
% of Members Tested	33.22%	% of Members Tested	25.01%
Paid Per Test	\$52.95	Paid Per Test	\$81.62
Total Paid for Testing	\$155,780		



Account		Benchmark	
Texas State OKHEEI		Texas State Benchmark	
% of Members Tested	35.71%	% of Members Tested	26.28%
Paid Per Test	\$76.15	Paid Per Test	\$92.19
Total Paid for Testing	\$5,788		



## COVID-19 Treatment

### Key Terms

- *Treatment Episode*  
A COVID-19 treatment episode begins with the first date of the identifying claim, positive lab result, or prior authorization for COVID-19 and ends six weeks post. The CDC states that the average case of COVID-19 resolves in four weeks, but can take up to six weeks for more severe cases.
- *Per Case*  
Any metric divided by the total number of COVID-19 confirmed or potential cases
- *Per Case Treated*  
Any metric divided by the total number of COVID-19 confirmed or potential cases who have utilized healthcare services during their COVID-19 Episode

#### Treatment Cost

The paid cost of COVID-19 treatment over a 6 week episode

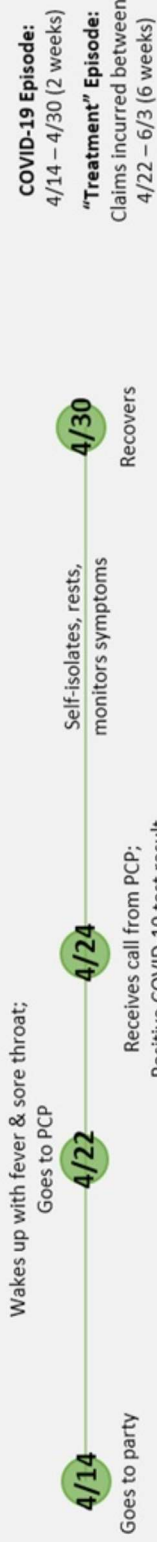
#### Treatment Utilization

Utilization rates by service category for COVID-19 treatment over a 6 week episode

# COVID-19 Treatment Episode Examples



## Dan, 27 year old male | Conditions: N/A



## Emily, 55 year old female | Conditions: Diabetes



## George, 78 year old male | Conditions: COPD & Heart Disease





# COVID-19 Treatment Cost

Medical Cost of Treatment Episode

Account  
OKHEEI



YTD Paid for CV19 Treatment

**\$404,920**

Percent of Plan Total YTD Paid

**3.47%**

(Benchmark: 3.65%)

Paid per Case Treated

**\$1,406**

(Benchmark: \$2,823)

Cases with IP Admits

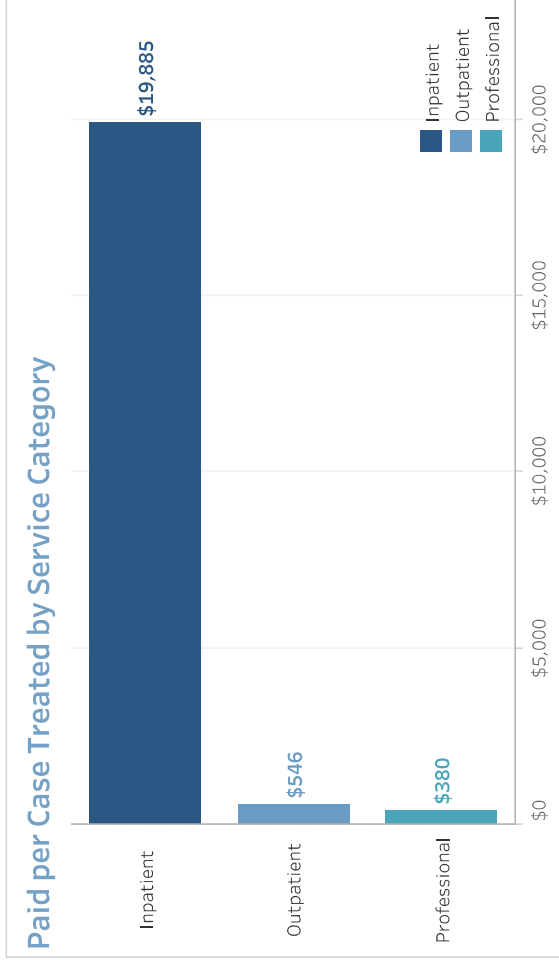
**3.7%**

(Benchmark: 4.3%)

YTD Paid for IP Admits

**2.04%**

(Benchmark: 2.20%)

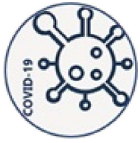


### Treatment by Risk Status

	High Risk Members			Non-High Risk Members		
	Inpatient	Outpatient	Professional	Outpatient	Professional	Professional
Services/100 Cases Treated	4.5	56.3	226.4	12.8	36.8	
Paid per Service	\$18,356	\$427	\$120	\$137	\$131	
Paid per Case Treated	\$19,885	\$678	\$454	\$149	\$199	
Avg. Length of Stay	4					

All medical claims during the six-week treatment episode are included in the above metrics. There is no filter specifically on COVID-19 diagnosis codes for claims. All raw metrics can be found in Appendix I: Treatment Detail.

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# COVID-19 Treatment by Service Type

## Medical Utilization during Treatment Episode

Account  
OKHEE1



### Inpatient Admits/100 Cases Treated

Account	5
Benchmark	6

### Outpatient Services/100 Cases Treated

Account	69
Benchmark	56

### Professional Services/100 Cases Treated

Account	263
Benchmark	361

## Top Service Types by Utilization

### Inpatient

	Services/100 Cases Treated	Paid per Service	Paid PMPM
All other imaging	3.1	\$20,223	\$3.26
Surgery	0.7	\$12,574	\$0.45
Laboratory	0.3	\$11,419	\$0.20
Cat-Scan	0.3	\$20,049	\$0.36

### Outpatient

	Services/100 Cases Treated	Paid per Service	Paid PMPM
Laboratory	44.1	\$115	\$0.26
All other imaging	10.1	\$312	\$0.16
E & M - Emergency	3.8	\$146	\$0.03
Cat-Scan	3.5	\$1,312	\$0.23
Pharmacy	2.1	\$2,571	\$0.28

### Professional

	Services/100 Cases Treated	Paid per Service	Paid PMPM
E & M - Non-Emergency	147.6	\$92	\$0.70
Imaging - Professional	33.0	\$34	\$0.06
Other Medical Expenses	25.7	\$361	\$0.48
Laboratory	19.1	\$153	\$0.15
E & M - Emergency	18.1	\$82	\$0.08

Service rates are calculated with the account's COVID-19 confirmed & potential cases who received treatment. Treatment episodes begin on date of infection and end six weeks post.

## Claims Disruption

### Key Terms & Notes

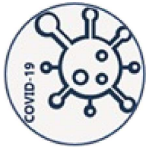
- *Non-Essential Services*  
Services that are elective and/or scheduled in advance. This includes, but is not limited to: knee & hip replacements, spinal fusions, cataract surgery, preventive screenings, wellness visits, and procedures at ASCs
- *Utilization Dashboards*  
Dashboards will only populate for accounts with relevant data in 2019 and 2020
- *Reporting Dates (Incurred & Paid)*  
January 1, 2020 - December 31, 2020  
Paid thru February 28, 2021

#### Medical Utilization

The impact of COVID-19 on the pattern of medical utilization. Excludes behavioral health and telemedicine utilization.

#### Behavioral Health Utilization

The impact of COVID-19 on the pattern of BH utilization rates. Excludes medical and telemedicine utilization.



# Medical Utilization Comparison



Account  
OKHEEI

## All Services

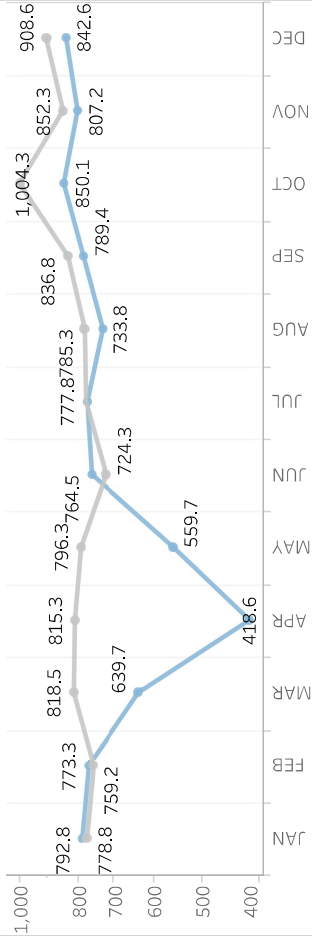
**PMPM Trend**  
-12.8%

**Services/1,000 Trend**  
-11.3%

### Paid PMPM



### Utilization



## Non-Essential Services

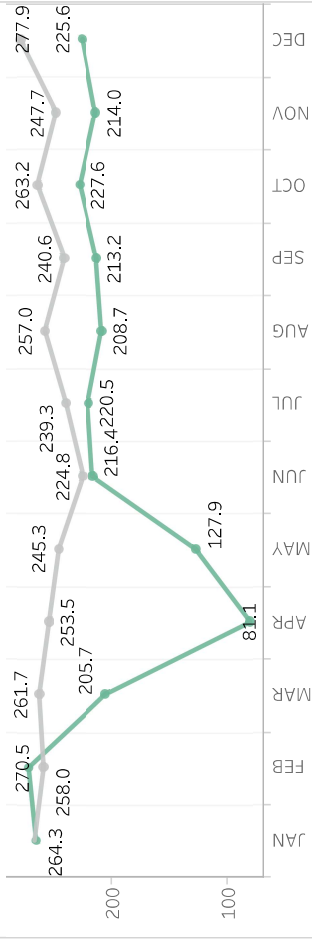
**PMPM Trend**  
-9.8%

**Services/1,000 Trend**  
-18.4%

### Paid PMPM

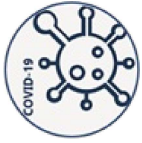


### Utilization



Dashboard includes medical claims only, BH and telemedicine are excluded.

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# Medical Utilization Comparison by Service Type

Account  
OKHEE1



**Inpatient Paid PMPM**  
**\$48.40**  
 (2019: \$72.82)

**Outpatient Paid PMPM**  
**\$85.08**  
 (2019: \$80.42)

**Professional Paid PMPM**  
**\$75.54**  
 (2019: \$86.34)

## Top 5 Service Types by YTD PMPM

	Paid PMPM	PMPM YoY % Diff	Services/1000	Services YoY % Diff
Surgery	\$27.04	-49.9%	0.9	-17.5%
Maternity	\$8.62	3.6%	1.6	-11.4%
All other imaging	\$5.64	132.9%	0.3	57.7%
Cat-Scan	\$5.12	20.8%	0.3	-30.3%
Laboratory	\$1.20	-9.9%	0.1	39.4%

	Paid PMPM	PMPM YoY % Diff	Services/1000	Services YoY % Diff
Surgery	\$34.68	-5.7%	11.0	-5.3%
Pharmacy	\$20.06	45.0%	5.9	15.8%
All other imaging	\$7.63	-15.0%	26.0	-14.6%
Cat-Scan	\$5.58	-10.5%	5.1	-8.8%
Laboratory	\$4.80	20.3%	49.4	32.9%

	Paid PMPM	PMPM YoY % Diff	Services/1000	Services YoY % Diff
Other Medical Expenses	\$23.48	-6.6%	49.0	51.6%
E & M - Non-Emergency	\$21.75	-13.9%	266.3	-17.3%
Surgery	\$6.95	-16.7%	24.5	-11.2%
Laboratory	\$4.55	7.6%	58.6	-3.3%
Anesthesia	\$3.95	-20.1%	7.6	-15.7%





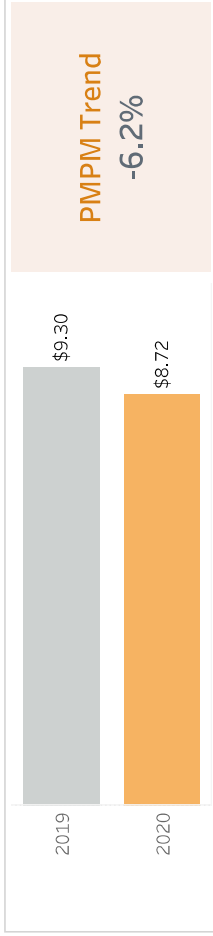
# Behavioral Health Utilization Comparison



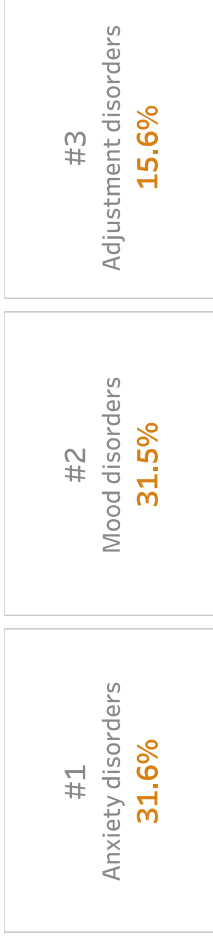
Account

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## Paid PMPM

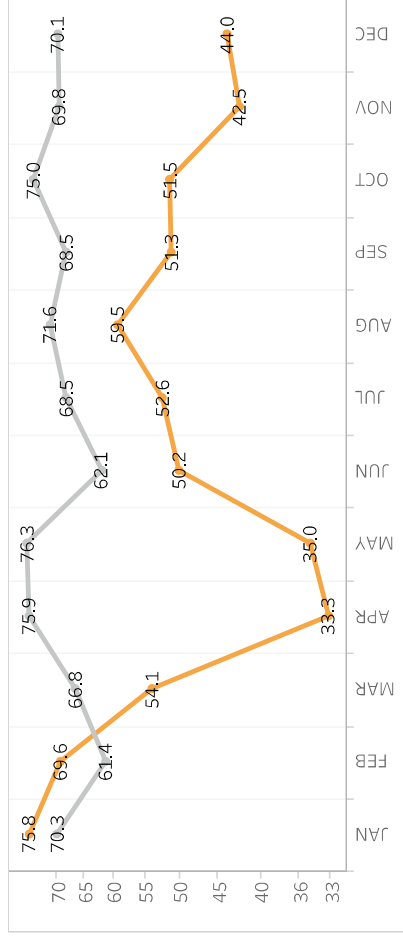


## Top Diagnoses by Percent of YTD Utilization



## Utilization

Visits/1,000



## Cost & Utilization Variance

by Levels of Care

Level of Care	Paid PMPM	PMPM YoY % Diff	Visits/1000	Visits YoY % Diff
ABA	\$4.67	52.9%	0.2	149.0%
Professional	\$1.98	-34.9%	40.4	-28.8%
Medical	\$0.83	-35.8%	6.4	-20.4%
Inpatient Acute	\$0.70	-40.0%	0.2	-10.4%
Residential Treatment Center	\$0.20	51.8%	0.0	-33.6%
Outpatient	\$0.07	-53.6%	0.7	75.5%
Psych Testing	\$0.06	-33.4%	2.2	-9.3%
Partial Hospitalization	\$0.04	-68.4%	0.0	-50.2%
<b>Total</b>	<b>\$8.72</b>	<b>-6.2%</b>	<b>50.5</b>	<b>-26.6%</b>

Medical and telemedicine claims are excluded on this dashboard.

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## Telemedicine

### Key Terms & Notes

- *Telehealth Vendor vs. Traditional Provider*  
Traditional providers are those who have temporarily switched to virtual visits during the pandemic. Telehealth vendors include MDLive, Catapult, Teledoc, and more that specialize in virtual visits.
- *Wellness Visits*  
A wellness visit is to develop or update a personalized health and prevention plan, and perform a health risk assessment by a PCP, OBGYN, or RN. In addition to addressing clinical risks and existing issues, providers and patients can use these visits to discuss emotional health, mental health, daily functioning, and any socioeconomic challenges that may have an impact on health and wellness.
- *Reporting Dates (Incurred & Paid)*  
January 1, 2020 - December 31, 2020  
Paid thru February 28, 2021

#### Utilization

The impact of COVID-19 on the pattern of telehealth utilization

#### Provider Types

Comparing cost and utilization patterns of telehealth vendors and traditional providers

#### Wellness Visits

The impact of COVID-19 on how members are receiving wellness visits



# Telemedicine Utilization Comparison

Account  
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## All Telemedicine Visits

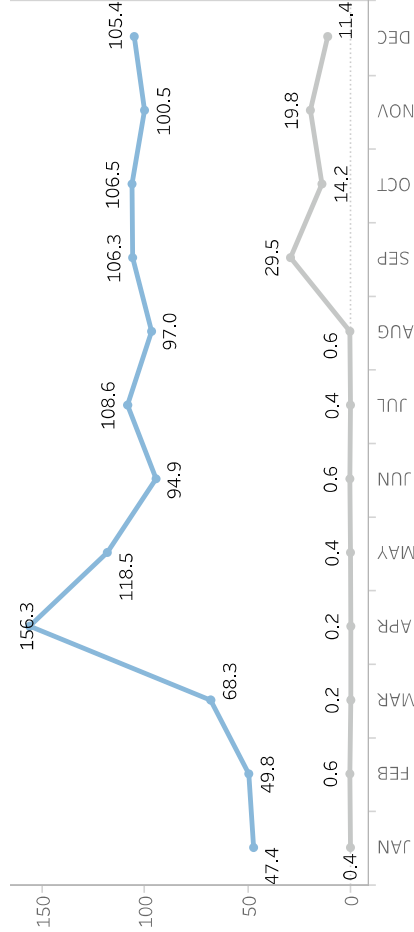
### Paid PMPM



Year over Year  
Difference:  
**+\$6.46**

### Utilization

Visits/1,000



## Behavioral Health Telemedicine Visits

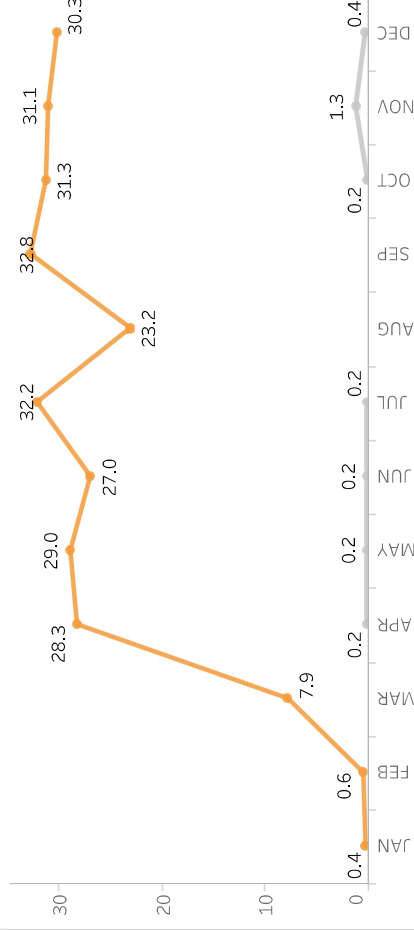
### Paid PMPM



Year over Year  
Difference:  
**+\$2.27**

### Utilization

Visits/1,000



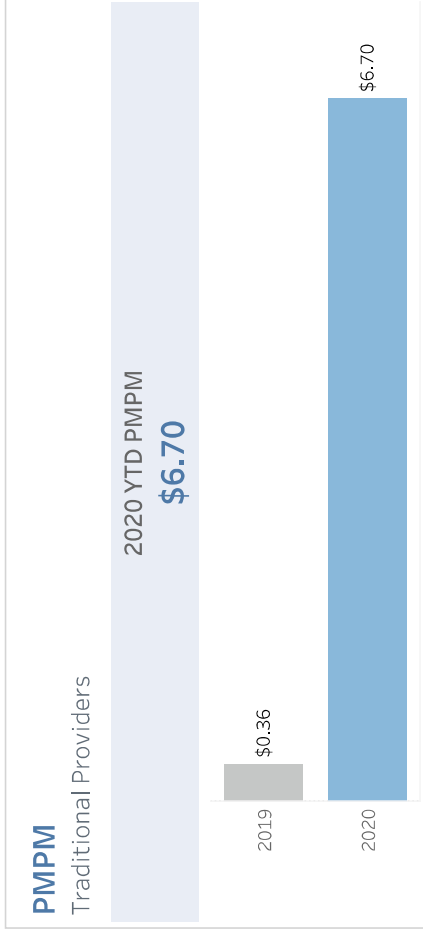
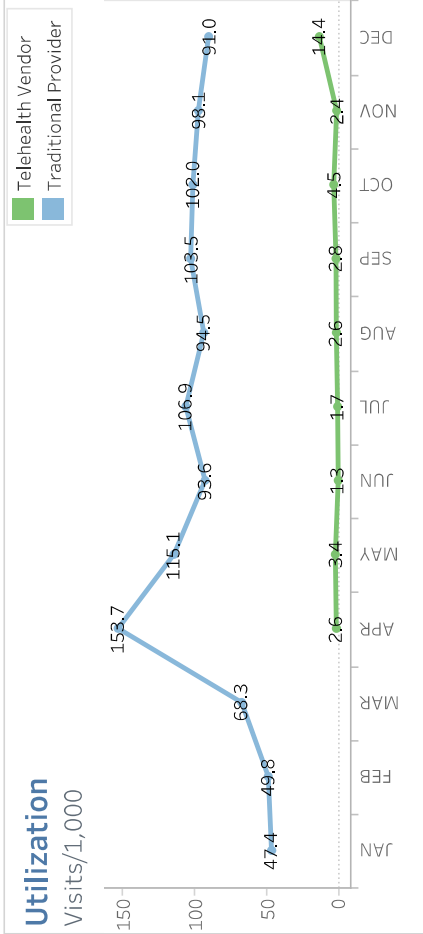


# Telemedicine Utilization Comparison by Provider Type

Cost & Utilization for 2020 YTD



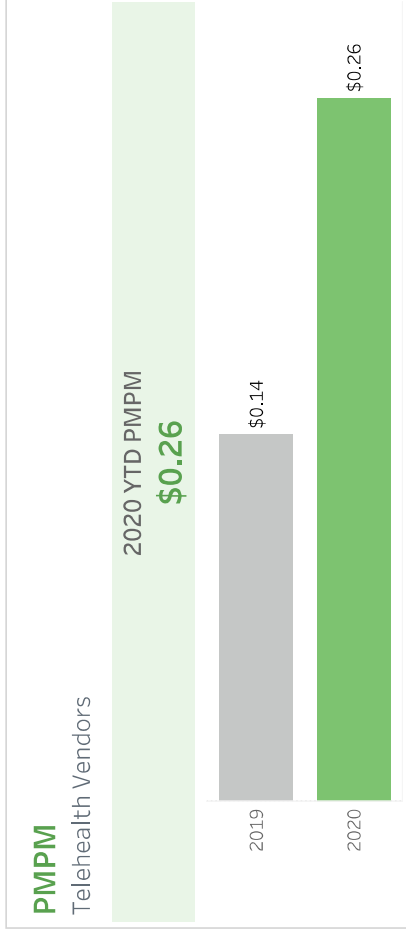
Account  
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### Top Provider Specialties

by Percent of Total Utilization

Specialty	Traditional Provider		Telehealth Vendor	
	Visits/1,000	% of Total Visits	Visits/1,000	% of Total Visits
Mental Health	21.90	26.1%		
Other	19.02	22.7%	1.95	65.7%
General Practice	30.90	36.9%	0.98	33.1%
Mixed Specialties Group			0.04	1.2%
Internal Medicine	4.45	5.3%		
Pediatrics	1.14	1.4%		





# Wellness Visit Utilization Comparison

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## Total Wellness Visits Telemedicine & In-Person

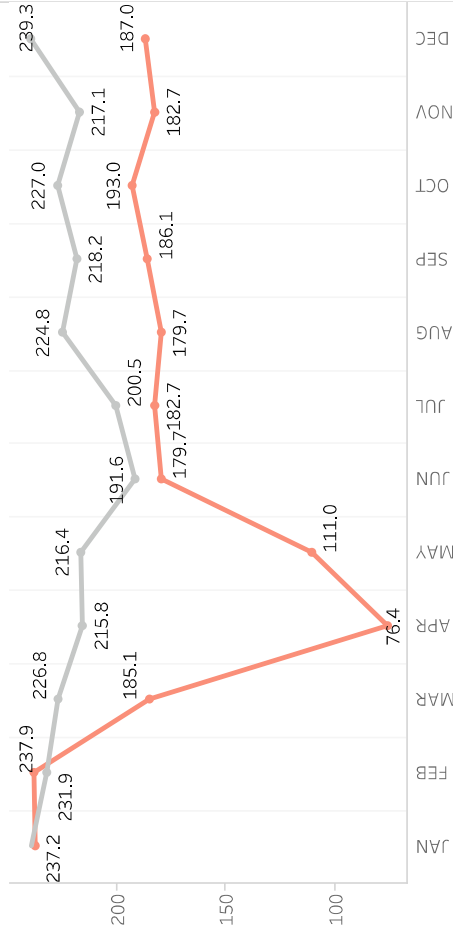
### PMPM



**Year over Year  
Difference:**  
-\$2.62

### Utilization

Visits/1,000



## Wellness Visits Telemedicine Only

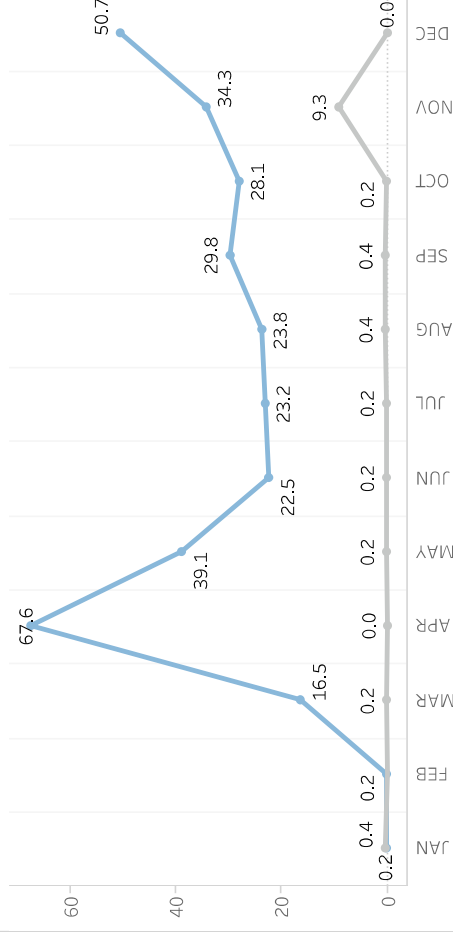
### PMPM



**Year over Year  
Difference:**  
+\$1.99

### Utilization

Visits/1,000





## Appendix



# COVID-19 Testing Metrics



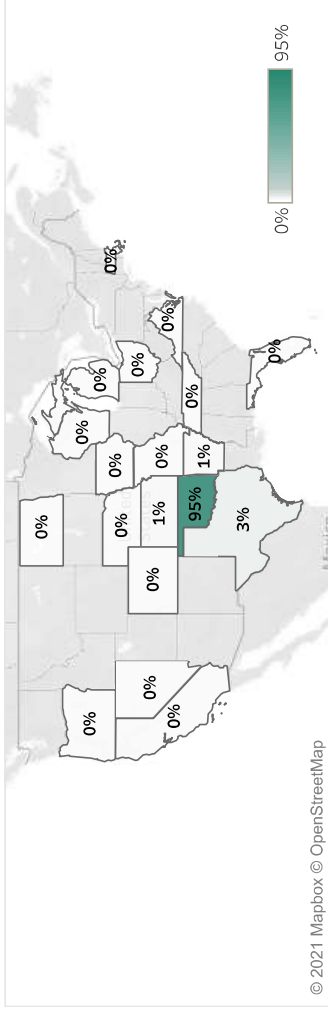
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## Breakdown of Percent Positive

Percent Positive	12.7%
Positive Tested Members	61.0
Number of Test with Results	482.0

## Distribution of Tested Membership

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## Texas State

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## Breakdown of Testing Costs

	Antibody	Diagnostic
Paid Per Test	\$40.04	\$53.57
Total Paid for Testing	\$5,405	\$150,375
Number of Tests	135	2,807

% of Members Tested 35.71%

Number of Members Tested 45

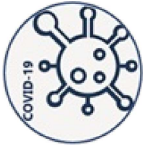
Number of Members in State 126

Paid Per Test \$76.15

Total Paid for Testing \$5,788

Number of Tests (State) 76





# COVID-19 Treatment Metrics

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General Metrics		Paid per Case Treated by Service Category			
		Inpatient	Outpatient	Professional	Grand Total
Members Diagnosed with COVID-19	327				
Total COVID-19 Cases Treated	288	\$238,623	\$74,262	\$92,035	\$404,920
Total Paid for Account	\$11,683,425	12	136	242	390

Treatment by Risk Status		High Risk Members		Non-High Risk Members	
		Inpatient	Outpatient	Professional	Outpatient
Services		13	162	652	37
Paid for COVID-19 Treatment		\$238,623	\$69,185	\$78,115	\$5,077
COVID-19 Cases Treated*		12	102	172	34

Raw metrics for Treatment Cost dashboard

\*Distinct count of COVID-19 Cases treated in each Service Category; a member may be counted in more than one service category

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