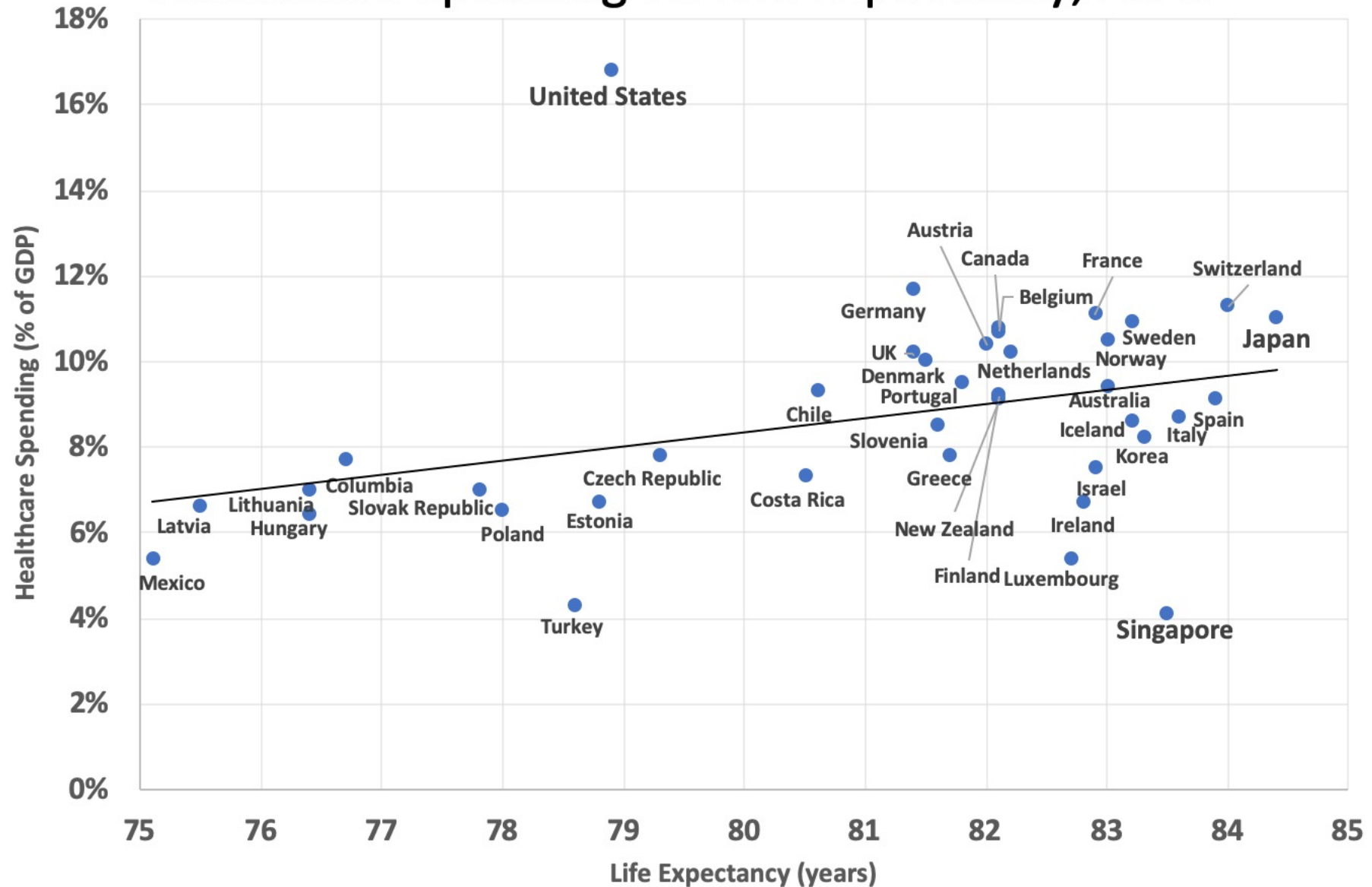


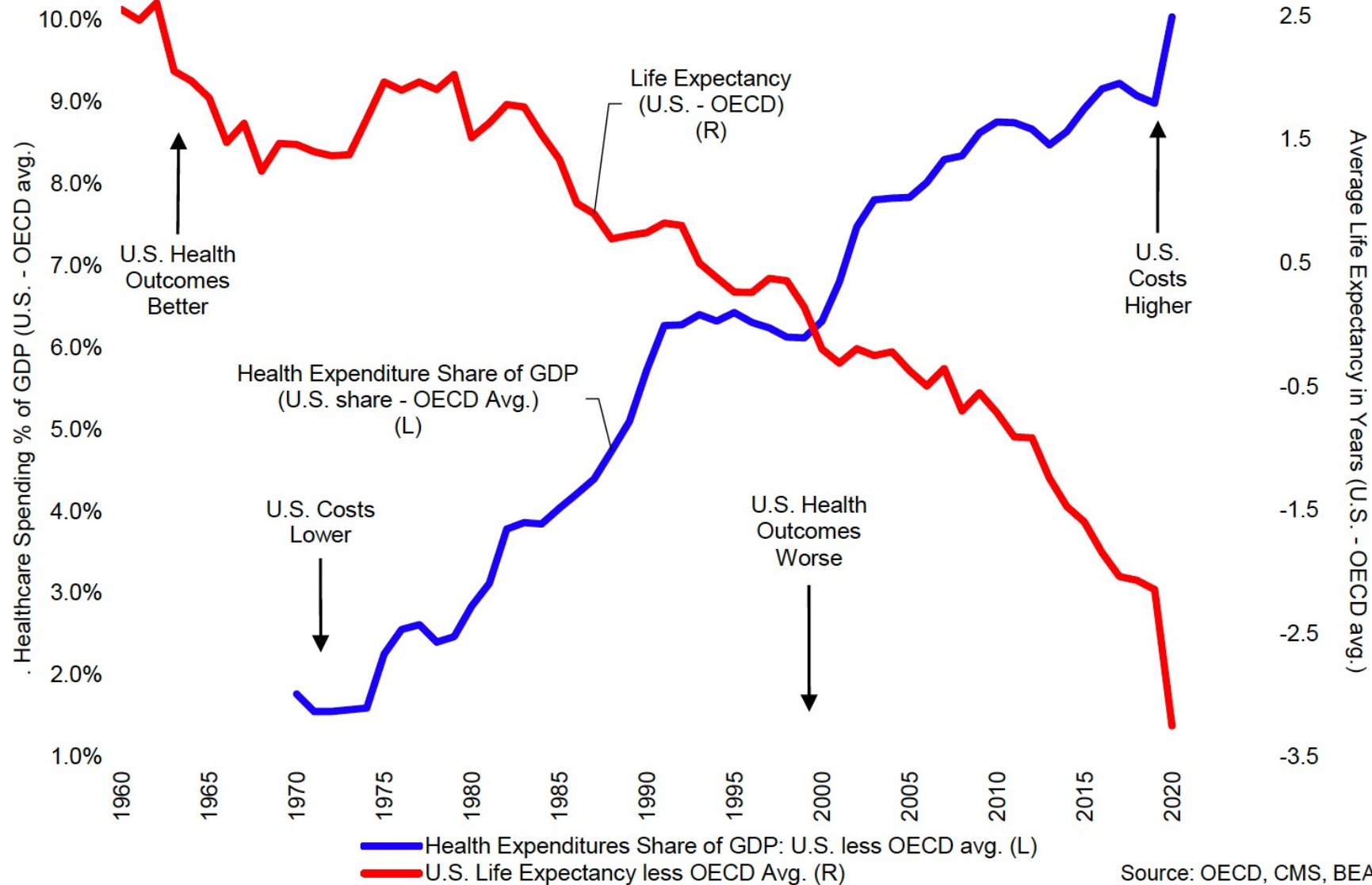
Healthcare Spending vs. Life Expectancy, 2019



Sources: OECD.Stat Health Expenditure and Financing, OECD.Stat Health Status: Life Expectancy, and (for Singapore) World Bank

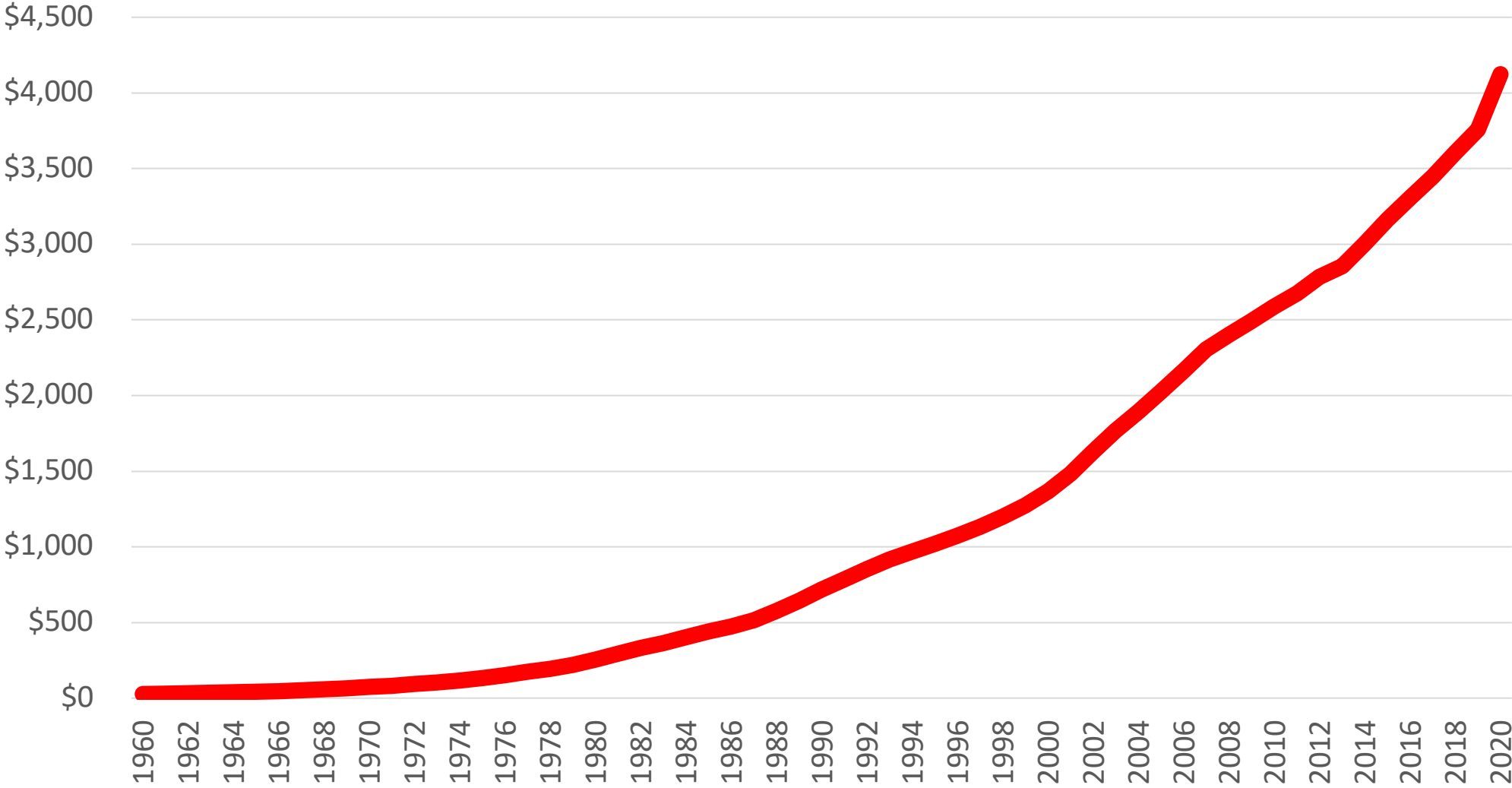
U.S. Average Life Expectancy less OECD Average (ex. U.S.) vs. U.S. Health Expenditures as a Share of GDP less OECD (ex. U.S.) Average

(annual, Life Expectancy: 1960 through 2020, Health Expenditures: 1970 through 2020)



Source: OECD, CMS, BEA

Health Expenditures, 1960-2020, U.S. \$ Billions

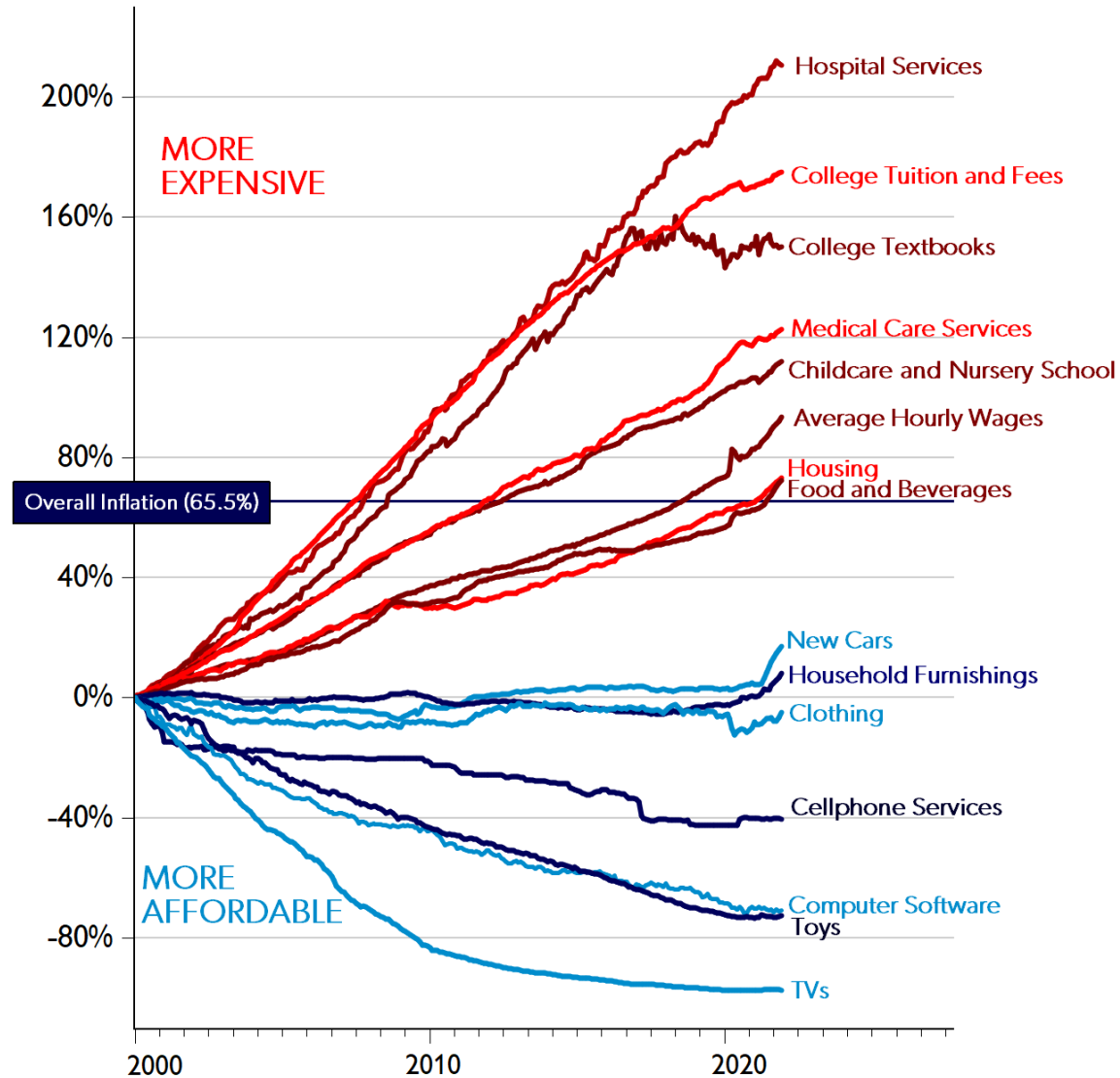


Source: National Health Spending Explorer, Kaiser Family Foundation



Price Changes: January 2000 to December 2021

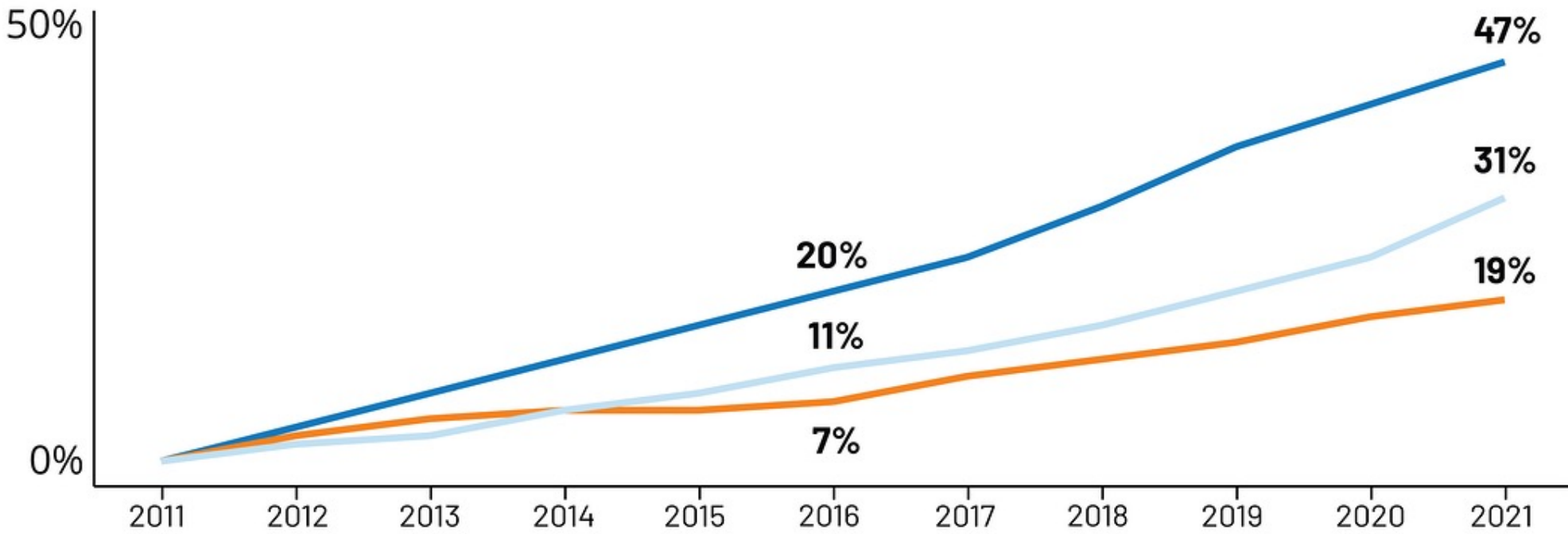
Selected US Consumer Goods and Services, Wages



Source: Bureau of Labor Statistics

Over Time, Family Premiums Have Risen Faster than Wages and Inflation

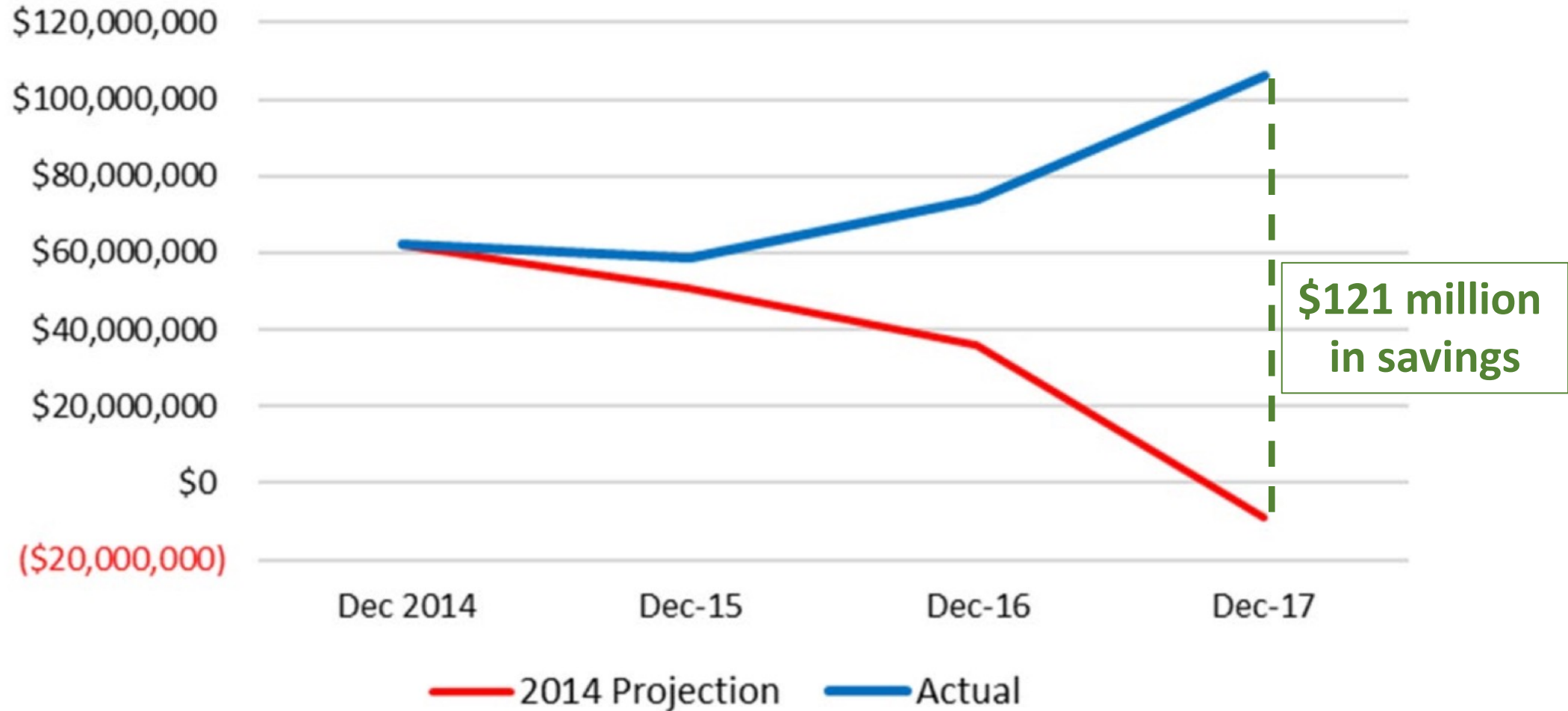
● Family Premiums ● Workers' Earnings ● Overall Inflation



SOURCE: KFF Employer Health Benefits Survey, 2018-2021; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2011-2017. Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation, 2011-2021; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey, 2011-2021.



Montana State Employee Health Plan Reserves



Source: National Academy for State Health Policy

Noncompliant Hospital: HCA St. David's North Austin Medical Center, Austin, TX

Other Outpatient		99% of WC	99% of WC
Other Outpatient	MS-DRG OPPS	97% of TRCR	97% of TRCR
Other Outpatient	CPT/HCPC G0257	\$350.62	\$1,765.00
Other Surgical Services	CPT/HCPC 10000-69999, G0269, G0278, G	\$285.40	\$12,760.50
Other Surgical Services		105% of MCD	125% of MCD
Other Surgical Services		66% of FS	139% of FS
Other Surgical Services		35% of BC	90% of BC
Other Surgical Services	CPT/HCPC 10010-31719, 31726-35999, 360	95.8% of MCR	110% of MCR
Other Vascular	CPT/HCPC 36555-36861, 36902, 36904-369	\$5,482.00	\$22,388.25
Pacemaker	CPT/HCPC 33202-33249, 33262-33264, 332	\$7,242.00	\$66,624.00
Pacemaker	CPT/HCPC 33206-33208, 33210-33218, 332	110% of MCR	110% of MCR
Pain Management	CPT/HCPC 36260, 61215, 62360-62362, 63	\$35.53	\$39,347.00
PCU/Stepdown		\$4,990.00	\$4,990.00
Pediatric	MS-DRG 385-391, 789-795	\$479.00	\$12,392.00
Pet Scan		\$1,598.00	\$3,784.00
Pet Scan		100% of FS	100% of FS
Physical Therapy		\$261.00	\$273.67
PT/OT		\$80.00	\$80.00
PT/OT/ST	CPT/HCPC 92507-92508, 92521, 92522, 92	682.98% of FS	682.98% of FS
PT/OT/ST/RT		\$164.00	\$164.00
Radiation		6% of BC	6% of BC
Radiation Therapy	CPT/HCPC 77261-77799	131% of FS	400% of FS
Radiation Therapy		19% of BC	19% of BC
Radiology		102% of MCD	105% of MCD
Radiology	CPT/HCPC 70010-79999	113% of FS	425% of FS
Radiology		25% of BC	25% of BC
Radiology Services	CPT/HCPC 70000-79999, 93880, 93882, 93	143.33% of FS	143.33% of FS