

SHERLOCK EXPENSE EVALUATION REPORT

2011 BLUE CROSS BLUE SHIELD EDITION **Volume II.C: Health Care Benefits**

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TAB 2. HEALTHCARE, SUMMARY OF MEDIANS

This section provides summary analyses of the median healthcare metrics for each product line.

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Summary of Medians - Utilization Rates and Unit Costs	
1. Comprehensive Total	3
2. Total Commercial Products	4
3. Commercial HMO, Insured	5
4. Commercial HMO, ASO/ASC	6
5. Commercial POS, Insured	7
6. Commercial POS, ASO/ASC	8
7. Commercial Indemnity & PPO, Insured	9
8. Indemnity & PPO, ASO/ASC	10
9. Medicare Advantage	11
10. Medicaid HMO	12
11. FEP	13
12. Medicare Supplemental	14

TAB 3. HEALTHCARE COSTS, PMPM

This section provides an analysis of the healthcare expense composition of each product line. All expenses for each product line are included in each table. Data is presented on a per member per month basis. It includes a statistical analysis of expenses and stacked floating bar charts illustrating the distribution of results.

<i>Product</i>	<i>Page</i>
1. Comprehensive Total	16
2. Total Commercial Products	20
3. Commercial HMO, Insured	24
4. Commercial HMO, ASO/ASC	28
5. Commercial POS, Insured	32
6. Commercial POS, ASO/ASC	36
7. Indemnity & PPO, Insured	40
8. Indemnity & PPO, ASO/ASC	44
9. Medicare Advantage	48
10. Medicaid HMO	52
11. FEP	56
12. Medicare Supplemental	60

TAB 4. FACILITIES, ACROSS PRODUCTS

This section provides an analysis of facilities costs and utilization across product lines. Data is organized by functional area and includes histograms illustrating the distribution of results for each service.

<i>Metric</i>	<i>Page</i>
Facilities	
Inpatient Hospital	
Acute	
Maternity	
Admissions / 1,000 Members	69
Days / 1,000 Members	70
Vaginal Deliveries / 1,000 Members	71
C-Section Deliveries / 1,000 Members	72
Total Deliveries / 1,000 Members	73
Vaginal Deliveries as a Percent of Maternity Hospital Admissions	74
C-Section Deliveries as a Percent of Maternity Hospital Admissions	75
Maternity - Average Length of Stay	76
Cost per Admission	77
Cost per Hospital Day	78
Maternity Costs per Member per Month	79
Maternity Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	80
NICU	
NICU Baby Admissions / 1,000 Members	81
NICU Baby Days / 1,000 Members	82
NICU - Average Length of Stay	83
NICU Cost per Admission	84
Cost per NICU Baby Day	85
NICU Costs per Member per Month	86
NICU Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	87
General Acute	
Admissions / 1,000 Members	88
Days / 1,000 Members	89
Average Length of Stay	90
Cost per Admission	91
Cost per Hospital Day	92
General acute Costs per Member per Month	93
General acute Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	94
Observation Days	
Days / 1,000 Members	95
Cost per Observation Day	96
Observation Days Costs per Member per Month	97
Observation Days Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	98
Total Acute	
Admissions / 1,000 Members	99
Days / 1,000 Members	100
Average Length of Stay	101
Cost per Admission	102
Cost per Hospital Day	103
Total Acute Costs per Member per Month	104
Total Acute Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	105

Facilities, continued

<i>Metric</i>	<i>Page</i>
Inpatient Hospital, continued	
Acute, continued	
Mental Health and Substance Abuse	
Admissions / 1,000 Members	106
Days / 1,000 Members	107
Average Length of Stay	108
Cost per Admission	109
Cost per Hospital Day	110
Mental Health and Substance Abuse Costs per Member per Month	111
Mental Health and Substance Abuse Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	112
Acute Including Mental Health and Substance Abuse	
Admissions / 1,000 Members	113
Days / 1,000 Members	114
Average Length of Stay	115
Cost per Admission	116
Cost per Hospital Day	117
Acute Including Mental Health and Substance Abuse Costs per Member per Month	118
Acute Including Mental Health and Substance Abuse Costs as a Percent of Total Health Benefits Including Pharm. and M.H.	119
Sub-Acute	
LTAC	
Admissions / 1,000 Members	120
Days / 1,000 Members	121
Average Length of Stay	122
Cost per Admission	123
Cost per Hospital Day	124
LTAC Costs per Member per Month	125
LTAC Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	126
SNF	
Admissions / 1,000 Members	127
Days / 1,000 Members	128
Average Length of Stay	129
Cost per Admission	130
Cost per Hospital Day	131
SNF Costs per Member per Month	132
SNF Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	133
Rehab	
Admissions / 1,000 Members	134
Days / 1,000 Members	135
Average Length of Stay	136
Cost per Admission	137
Cost per Hospital Day	138
Rehab Costs per Member per Month	139
Rehab Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	140
Total Sub-Acute	
Admissions / 1,000 Members	141
Days / 1,000 Members	142
Average Length of Stay	143
Cost per Admission	144
Cost per Hospital Day	145
Total Sub-Acute Costs per Member per Month	146
Total Sub-Acute Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	147

Facilities, continued

<i>Metric</i>	<i>Page</i>
Inpatient Hospital, continued	
Total Inpatient Hospital	
Admissions / 1,000 Members	148
Days / 1,000 Members	149
Average Length of Stay	150
Cost per Admission	151
Cost per Hospital Day	152
Total Inpatient Hospital Costs per Member per Month	153
Total Inpatient Hospital Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	154
Outpatient Hospital	
Encounters	
SPU	
Encounters / 1,000 Members	155
Cost per Encounter	156
SPU Costs per Member per Month	157
SPU Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	158
ER Acute	
Encounters / 1,000 Members	159
Cost per Encounter	160
ER Acute Costs per Member per Month	161
ER Acute Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	162
ER Observation	
Encounters / 1,000 Members	163
Cost per Encounter	164
ER Observation Costs per Member per Month	165
ER Observation Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	166
Total ER Visits	
Encounters / 1,000 Members	167
Cost per Encounter	168
Total ER Visits Costs per Member per Month	169
Total ER Visits Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	170
Radiology Visits	
Encounters / 1,000 Members	171
Cost per Encounter	172
Radiology Visit Costs per Member per Month	173
Radiology Visit Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	174
Pathology Visits	
Encounters / 1,000 Members	175
Cost per Encounter	176
Pathology Visit Costs per Member per Month	177
Pathology Visit Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	178
PT/OT/ST Visits	
Encounters / 1,000 Members	179
Cost per Encounter	180
PT/OT/ST Visit Costs per Member per Month	181
PT/OT/ST Visit Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	182
Other Visits	
Encounters / 1,000 Members	183
Cost per Encounter	184
Other Outpatient Hospital Visit Costs per Member per Month	185
Other Outpatient Hospital Visit Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	186

Facilities, continued

<i>Metric</i>	<i>Page</i>
Outpatient Hospital, continued	
Encounters, continued	
Ambulatory Encounters	
Encounters / 1,000 Members	187
Cost per Encounter	188
Ambulatory Costs per Member per Month	189
Ambulatory Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	190
Total Hospital O/P Encounters	
Encounters / 1,000 Members	191
Cost per Encounter	192
Total Hospital Outpatient Encounters Costs per Member per Month	193
Total Hospital Outpatient Encounters Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	194
Total Hospital	
Total Hospital Costs Per Member Per Month	195
Total Hospital Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	196
Outpatient Surgeries	
Outpatient Surgeries / 1,000 Members	197
Cost per Outpatient Surgery	198
Outpatient Surgery Costs per Member per Month	199
Outpatient Surgery Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	200
Total Facility Costs	
Total Facility Costs per Member per Month	201
Total Facility Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	202
Member Out-of-Pocket - Total Facility Costs per Member per Month	203
Member Out-of-Pocket - Total Facility Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	204
Total Facility, Including Member Out-of-Pocket, Costs per Member per Month	205
Total Facility, Including Member Out-of-Pocket, Costs as a Percent of Total Health Benefits Including Pharm. and M.H.	206
Facility Member Out-of-Pocket Costs as a Percent of Total Facility Costs	207

TAB 5. PHYSICIAN SERVICES, ACROSS PRODUCTS

This section provides an analysis of physician costs and utilization across product lines. Data is organized by functional area and includes histograms illustrating the distribution of results for each service.

<i>Metric</i>	<i>Page</i>
Physician Services	
Inpatient Physician Services	
Encounters / 1,000 Members	211
Cost per Encounter	212
Inpatient Physician Costs per Member per Month	213
Inpatient Physician Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	214
Primary Care Physician	
Encounters / 1,000 Members	215
Cost per Encounter	216
Primary Care Costs per Member per Month	217
Primary Care Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	218
Dental	
Encounters / 1,000 Members	219
Cost per Encounter	220
Dental Costs per Member per Month	221
Dental Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	222
Vision	
Encounters / 1,000 Members	223
Cost per Encounter	224
Vision Costs per Member per Month	225
Vision Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	226
Non-Inpatient Specialist Physicians	
Encounters / 1,000 Members	227
Cost per Encounter	228
Non-Inpatient Specialist Costs per Member per Month	229
Non-Inpatient Specialist Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	230
Total	
Encounters / 1,000 Members	231
Cost per Encounter	232
Total Physician Costs per Member per Month	233
Total Physician Costs as a Percent Of Total Health Benefits Including Pharm. and Mental Health	234
Member Out-of-Pocket - Physician Costs per Member per Month	235
Member Out-of-Pocket - Physician Costs as a Percent Of Total Health Benefits Including Pharm. and Mental Health	236
Total Physician Costs, Including Member Out-of-Pocket, per Member per Month	237
Total Physician Costs, Including Member Out-of-Pocket, as a Percent Of Total Health Benefits Including Pharm. and M.H.	238
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TAB 6. PRESCRIPTION DRUGS, ACROSS PRODUCTS

This section provides an analysis of prescription drug costs and utilization across product lines. Data is organized by functional area and includes histograms illustrating the distribution of results for this benefit.

<i>Metric</i>	<i>Page</i>
Prescription Drugs	
Behavioral Health	
Scripts / 1,000 Members	243
Cost per Script	244
Behavioral Health Costs per Member per Month	245
Behavioral Health Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	246
Non-Behavioral Brand Single-Source	
Scripts / 1,000 Members	247
Cost per Script	248
Non-Behavioral Brand Single-Source Costs per Member per Month	249
Non-Behavioral Brand Single-Source Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	250
Non-Behavioral Brand Multi-Source	
Scripts / 1,000 Members	251
Cost per Script	252
Non-Behavioral Brand Multi-Source Costs per Member per Month	253
Non-Behavioral Brand Multi-Source Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	254
Non-Behavioral Generic	
Scripts / 1,000 Members	255
Cost per Script	256
Non-Behavioral Generic Costs per Member per Month	257
Non-Behavioral Generic Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	258
Subtotal Non-Behavioral	
Scripts / 1,000 Members	259
Cost per Script	260
Subtotal Non-Behavioral Costs per Member per Month	261
Subtotal Non-Behavioral Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	262
Total Prescription Drugs	
Scripts / 1,000 Members	263
Cost per Script	264
Total Prescription Costs per Member per Month	265
Total Prescription Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	266
Member Out-of-Pocket - Total Prescription Costs per Member per Month	267
Member Out-of-Pocket - Total Prescription Costs as a Percent of Total Health Benefits Including Pharm. and M.H.	268
Total Prescription, Including Member Out-of-Pocket, Costs per Member per Month	269
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Prescription Member Out-of-Pocket Costs as a Percent of Total Prescription Costs	271

TAB 7. OTHER SERVICES, ACROSS PRODUCTS

This section provides an analysis of various other health products and services costs and utilization across product lines. Data is organized by functional area and includes histograms illustrating the distribution of results for each product or service.

<i>Metric</i>	<i>Page</i>
<u>Other Services</u>	
Lab	
Encounters / 1,000 Members	275
Cost per Encounter	276
Other Services Costs per Member per Month	277
Other Services Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	278
Home Care	
Encounters / 1,000 Members	279
Cost per Encounter	280
Home Care Costs per Member per Month	281
Home Care Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	282
Transportation, Emergency & Non-Emergency	
Encounters / 1,000 Members	283
Cost per Encounter	284
Transport Costs per Member per Month	285
Transport Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	286
Durable Medical Equipment	
Encounters / 1,000 Members	287
Cost per Encounter	288
Durable Medical Equipment Costs per Member per Month	289
Durable Medical Equipment Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	290
Behav. Health: Non-Pharmacy, Non-I/P	
Encounters / 1,000 Members	291
Cost per Encounter	292
Behavioral Health: Non-Pharm, Non-I/P Costs per Member per Month	293
Behavioral Health: Non-Pharm, Non-I/P Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	294
Immunizations	
Encounters / 1,000 Members	295
Cost per Encounter	296
Immunizations Costs per Member per Month	297
Immunizations Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	298
Injectibles	
Encounters / 1,000 Members	299
Cost per Encounter	300
Injectibles Costs per Member per Month	301
Injectibles Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	302
Other	
Encounters / 1,000 Members	303
Cost per Encounter	304
Other Costs per Member per Month	305
Other Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	306

Other Services, continued

<i>Metric</i>	<i>Page</i>
Total Other Services	
Encounters / 1,000 Members	307
Cost per Encounter	308
Total Other Services Costs per Member per Month	309
Total Other Services Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	310
Member Out-of-Pocket - Total Other Services Costs per Member per Month	311
Member Out-of-Pocket - Total Other Services Costs as a Percent of Total Health Benefits Including Pharm. and Mental Health	312
Total Other Services, Including Member Out-of-Pocket, Costs per Member per Month	313
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TAB 8. HEALTHCARE BENEFITS, WEIGHTED BY MEMBERSHIP

This section provides summary analyses of the healthcare metrics for each product line weighted by membership.

<i>Product</i>	<i>Page</i>
Summary of Medians - All Products - Per Member Per Month	318
Summary of Utilization Rates and Unit Costs	
1. Comprehensive Total	319
2. Total Commercial Products	320
3. Commercial HMO Insured	321
4. Commercial HMO, ASO/ASC	322
5. Commercial POS, Insured	323
6. Commercial POS, ASO/ASC	324
7. Indemnity & PPO, Insured	325
8. Indemnity & PPO, ASO/ASC	326
9. Medicare Advantage	327
10. Medicaid HMO	328
11. FEP	329
12. Medicare Supplemental	330

TAB 9. PARTICIPATION BY MEMBERS AND PLANS

This section provides the participation by plans and their members for each healthcare metrics in each product line.

<i>Product</i>	<i>Page</i>
Summary of Participation by Members - Utilization Rates and Unit Costs	
1. Comprehensive Total	332
2. Total Commercial Products	333
3. Commercial HMO Insured	334
4. Commercial HMO, ASO/ASC	335
5. Commercial POS, Insured	336
6. Commercial POS, ASO/ASC	337
7. Indemnity & PPO, Insured	338
8. Indemnity & PPO, ASO/ASC	339
9. Medicare Advantage	340
10. Medicaid HMO	341
11. FEP	342
12. Medicare Supplemental	343
Summary of Participation by Plans - Utilization Rates and Unit Costs	
1. Comprehensive Total	344
2. Total Commercial Products	345
3. Commercial HMO Insured	346
4. Commercial HMO, ASO/ASC	347
5. Commercial POS, Insured	348
6. Commercial POS, ASO/ASC	349
7. Indemnity & PPO, Insured	350
8. Indemnity & PPO, ASO/ASC	351
9. Medicare Advantage	352
10. Medicaid HMO	353
11. FEP	354
12. Medicare Supplemental	355