

SHERLOCK EXPENSE EVALUATION REPORT

2011 ALL UNIVERSES EDITION **Volume II.C: Health Care Benefits**

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TAB 2. HEALTHCARE BENEFITS, SUMMARY OF MEDIANS

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

<i>Product</i>	<i>Page</i>
Summary of Medians - All Products - Per Member Per Month	2
<hr/>	
Summary of Medians - Utilization Rates and Unit Costs	
1. Comprehensive Total	3
2. Total Commercial Products	4
3. Total Commercial Insured	5
4. Commercial ASO/ASC	6
5. Total Medicare	7
6. Commercial HMO, Insured	8
7. Commercial HMO, ASO/ASC	9
8. Commercial POS, Insured	10
9. Commercial POS, ASO/ASC	11
10. Commercial Indemnity & PPO, Insured	12
11. Commercial Indemnity & PPO, ASO/ASC	13
12. Medicare Supplemental	14
13. Medicare Advantage	15
14. Medicare SNP	16
15. Medicare Cost	17
16. Medicaid HMO	18
17. FEP	19
18. Stand Alone Medicare Part D	20

TAB 3. HEALTHCARE COSTS, PMPM

This section provides an analysis of the healthcare cost composition of each product line. All costs 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	22
2. Total Commercial Products	26
3. Total Commercial Insured	30
4. Total Commercial ASO/ASC	34
5. Total Medicare	38
6. Commercial HMO, Insured	42
7. Commercial HMO, ASO/ASC	46
8. Commercial POS, Insured	50
9. Commercial POS, ASO/ASC	54
10. Commercial Indemnity & PPO, Insured	58
11. Commercial Indemnity & PPO, ASO/ASC	62
12. Medicare Supplemental	66
13. Medicare Advantage	70
14. Medicare SNP	74
15. Medicare Cost	78
16. Medicaid HMO	82
17. FEP	86
18. Stand Alone Medicare Part D	90

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	99
Days / 1,000 Members	100
Vaginal Deliveries / 1,000 Members	101
C-Section Deliveries / 1,000 Members	102
Total Deliveries / 1,000 Members	103
Vaginal Deliveries as a Percent of Maternity Hospital Admissions	104
C-Section Deliveries as a Percent of Maternity Hospital Admissions	105
Maternity - Average Length of Stay	106
Cost per Admission	107
Cost per Hospital Day	108
Maternity Costs per Member per Month	109
Maternity Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	110
NICU	
NICU Baby Admissions / 1,000 Members	111
NICU Baby Days / 1,000 Members	112
NICU - Average Length of Stay	113
NICU Cost per Admission	114
Cost per NICU Baby Day	115
NICU Costs per Member per Month	116
NICU Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	117
General Acute	
Admissions / 1,000 Members	118
Days / 1,000 Members	119
Average Length of Stay	120
Cost per Admission	121
Cost per Hospital Day	122
General Acute Costs per Member per Month	123
General Acute Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	124
Observation Days	
Days / 1,000 Members	125
Cost per Observation Day	126
Observation Days Costs per Member per Month	127
Observation Days Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	128
Total Acute	
Admissions / 1,000 Members	129
Days / 1,000 Members	130
Average Length of Stay	131
Cost per Admission	132
Cost per Hospital Day	133
Total Acute Costs per Member per Month	134
Total Acute Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	135

Facilities, continued

<i>Metric</i>	<i>Page</i>
Inpatient Hospital, continued	
Acute, continued	
Mental Health and Substance Abuse	
Admissions / 1,000 Members	136
Days / 1,000 Members	137
Average Length of Stay	138
Cost per Admission	139
Cost per Hospital Day	140
Mental Health and Substance Abuse Costs per Member per Month	141
Mental Health and Substance Abuse Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	142
Acute Including Mental Health and Substance Abuse	
Admissions / 1,000 Members	143
Days / 1,000 Members	144
Average Length of Stay	145
Cost per Admission	146
Cost per Hospital Day	147
Acute Including Mental Health and Substance Abuse Costs per Member per Month	148
Acute Including Mental Health and Substance Abuse Costs as a Percent of Total Health Benefits Including Pharmacy and M.	149
Sub-Acute	
LTAC	
Admissions / 1,000 Members	150
Days / 1,000 Members	151
Average Length of Stay	152
Cost per Admission	153
Cost per Hospital Day	154
LTAC Costs per Member per Month	155
LTAC Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	156
SNF	
Admissions / 1,000 Members	157
Days / 1,000 Members	158
Average Length of Stay	159
Cost per Admission	160
Cost per Hospital Day	161
SNF Costs per Member per Month	162
SNF Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	163
Rehab	
Admissions / 1,000 Members	164
Days / 1,000 Members	165
Average Length of Stay	166
Cost per Admission	167
Cost per Hospital Day	168
Rehab Costs per Member per Month	169
Rehab Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	170
Total Sub-Acute	
Admissions / 1,000 Members	171
Days / 1,000 Members	172
Average Length of Stay	173
Cost per Admission	174
Cost per Hospital Day	175
Total Sub-Acute Costs per Member per Month	176
Total Sub-Acute Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	177

Facilities, continued

<i>Metric</i>	<i>Page</i>
Inpatient Hospital, continued	
Total Inpatient Hospital	
Admissions / 1,000 Members	178
Days / 1,000 Members	179
Average Length of Stay	180
Cost per Admission	181
Cost per Hospital Day	182
Total Inpatient Hospital Costs per Member per Month	183
Total Inpatient Hospital Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	184
Outpatient Hospital	
Encounters	
SPU	
Encounters / 1,000 Members	185
Cost per Encounter	186
SPU Costs per Member per Month	187
SPU Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	188
ER Acute	
Encounters / 1,000 Members	189
Cost per Encounter	190
ER Acute Costs per Member per Month	191
ER Acute Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	192
ER Observation	
Encounters / 1,000 Members	193
Cost per Encounter	194
ER Observation Costs per Member per Month	195
ER Observation Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	196
Total ER Visits	
Encounters / 1,000 Members	197
Cost per Encounter	198
Total ER Visits Costs per Member per Month	199
Total ER Visits Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	200
Radiology Visits	
Encounters / 1,000 Members	201
Cost per Encounter	202
Radiology Visit Costs per Member per Month	203
Radiology Visit Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	204
Pathology Visits	
Encounters / 1,000 Members	205
Cost per Encounter	206
Pathology Visit Costs per Member per Month	207
Pathology Visit Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	208
PT/OT/ST Visits	
Encounters / 1,000 Members	209
Cost per Encounter	210
PT/OT/ST Visit Costs per Member per Month	211
PT/OT/ST Visit Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	212
Other Visits	
Encounters / 1,000 Members	213
Cost per Encounter	214
Other Outpatient Hospital Encounter Costs per Member per Month	215
Other Outpatient Hospital Encounter Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	216

Facilities, continued

<i>Metric</i>	<i>Page</i>
Outpatient Hospital, continued	
Encounters, continued	
Ambulatory Encounters	
Encounters / 1,000 Members	217
Cost per Encounter	218
Ambulatory Costs per Member per Month	219
Ambulatory Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	220
Total Outpatient Hospital Encounters	
Encounters / 1,000 Members	221
Cost per Encounter	222
Total Outpatient Hospital Encounters Costs per Member per Month	223
Total Outpatient Hospital Encounters Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	224
Total Hospital	
Total Hospital Costs Per Member Per Month	225
Total Hospital Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	226
Outpatient Surgeries	
Outpatient Surgeries / 1,000 Members	227
Cost per Outpatient Surgery	228
Outpatient Surgery Costs per Member per Month	229
Outpatient Surgery Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	230
Total Facility Costs	
Total Facility Costs per Member per Month	231
Total Facility Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	232
Member Out-of-Pocket - Total Facility Costs per Member per Month	233
Member Out-of-Pocket - Total Facility Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	234
Total Facility, Including Member Out-of-Pocket, Costs per Member per Month	235
Total Facility, Including Member Out-of-Pocket, Costs as a Percent of Total Health Benefits Including Pharm. and M.H.	236
Facility Member Out-of-Pocket Costs as a Percent of Total Facility Costs	237

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>
<u>Physician Services</u>	
Inpatient Physician Services	
Encounters / 1,000 Members	241
Cost per Encounter	242
Inpatient Physician Costs per Member per Month	243
Inpatient Physician Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	244
Primary Care Physician	
Encounters / 1,000 Members	245
Cost per Encounter	246
Primary Care Costs per Member per Month	247
Primary Care Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	248
Dental	
Encounters / 1,000 Members	249
Cost per Encounter	250
Dental Costs per Member per Month	251
Dental Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	252
Vision	
Encounters / 1,000 Members	253
Cost per Encounter	254
Vision Costs per Member per Month	255
Vision Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	256
Non-Inpatient Specialist Physicians	
Encounters / 1,000 Members	257
Cost per Encounter	258
Non-Inpatient Specialist Costs per Member per Month	259
Non-Inpatient Specialist Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	260
Total	
Encounters / 1,000 Members	261
Cost per Encounter	262
Total Physician Costs per Member per Month	263
Total Physician Costs as a Percent Of Total Health Benefits Including Pharmacy and Mental Health	264
Member Out-of-Pocket - Physician Costs per Member per Month	265
Member Out-of-Pocket - Physician Costs as a Percent Of Total Health Benefits Including Pharmacy and Mental Health	266
Total Physician Costs, Including Member Out-of-Pocket, per Member per Month	267
Total Physician Costs, Including Member Out-of-Pocket, as a Percent Of Total Health Benefits Including Pharmacy and M.H.	268
Physician Member Out-of-Pocket Costs as a Percent Of Total Physician Costs	269

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>
<u>Prescription Drugs</u>	
Behavioral Health	
Scripts / 1,000 Members	273
Cost per Script	274
Behavioral Health Costs per Member per Month	275
Behavioral Health Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	276
Non-Behavioral Brand Single-Source	
Scripts / 1,000 Members	277
Cost per Script	278
Non-Behavioral Brand Single-Source Costs per Member per Month	279
Non-Behavioral Brand Single-Source Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	280
Non-Behavioral Brand Multi-Source	
Scripts / 1,000 Members	281
Cost per Script	282
Non-Behavioral Brand Multi-Source Costs per Member per Month	283
Non-Behavioral Brand Multi-Source Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	284
Non-Behavioral Generic	
Scripts / 1,000 Members	285
Cost per Script	286
Non-Behavioral Generic Costs per Member per Month	287
Non-Behavioral Generic Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	288
Subtotal Non-Behavioral	
Scripts / 1,000 Members	289
Cost per Script	290
Subtotal Non-Behavioral Costs per Member per Month	291
Subtotal Non-Behavioral Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	292
Total Prescription Drugs	
Scripts / 1,000 Members	293
Cost per Script	294
Total Prescription Costs per Member per Month	295
Total Prescription Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	296
Member Out-of-Pocket - Total Prescription Costs per Member per Month	297
Member Out-of-Pocket - Total Prescription Costs as a Percent of Total Health Benefits Including Pharm. and M.H.	298
Total Prescription, Including Member Out-of-Pocket, Costs per Member per Month	299
Total Prescription, Including Member Out-of-Pocket, Costs as a Percent of Total Health Benefits Including Pharm. and M.H.	300
Prescription Member Out-of-Pocket Costs as a Percent of Total Prescription Costs	301

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>
Other Services	
Lab	
Encounters / 1,000 Members	305
Cost per Encounter	306
Other Services Costs per Member per Month	307
Other Services Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	308
Home Care	
Encounters / 1,000 Members	309
Cost per Encounter	310
Home Care Costs per Member per Month	311
Home Care Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	312
Transportation, Emergency & Non-Emergency	
Encounters / 1,000 Members	313
Cost per Encounter	314
Transport Costs per Member per Month	315
Transport Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	316
Durable Medical Equipment	
Encounters / 1,000 Members	317
Cost per Encounter	318
Durable Medical Equipment Costs per Member per Month	319
Durable Medical Equipment Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	320
Behavioral Health: Non-Pharmacy, Non-Inpatient	
Encounters / 1,000 Members	321
Cost per Encounter	322
Behavioral Health: Non-Pharmacy, Non-Inpatient Costs per Member per Month	323
Behavioral Health: Non-Pharmacy, Non-Inpatient Costs as a Percent of Total Health Benefits Including Pharm. and M.H.	324
Immunizations	
Encounters / 1,000 Members	325
Cost per Encounter	326
Immunizations Costs per Member per Month	327
Immunizations Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	328
Injectibles	
Encounters / 1,000 Members	329
Cost per Encounter	330
Injectibles Costs per Member per Month	331
Injectibles Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	332
Other	
Encounters / 1,000 Members	333
Cost per Encounter	334
Other Costs per Member per Month	335
Other Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	336

Other Services, continued

<i>Metric</i>	<i>Page</i>
Total Other Services	
Encounters / 1,000 Members	337
Cost per Encounter	338
Total Other Services Costs per Member per Month	339
Total Other Services Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	340
Member Out-of-Pocket - Total Other Services Costs per Member per Month	341
Member Out-of-Pocket - Total Other Services Costs as a Percent of Total Health Benefits Including Pharm. and Mental Health	342
Total Other Services, Including Member Out-of-Pocket, Costs per Member per Month	343
Total Other Services, Including Member Out-of-Pocket, Costs as a Percent of Total Health Benefits Including Pharmacy and M.H.	344
Other Services Member Out-of-Pocket Costs as a Percent Of Total Other Services Costs	345

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	348
Summary of Utilization Rates and Unit Costs Weighted by Membership	
1. Comprehensive Total	349
2. Total Commercial Products	350
3. Total Commercial Insured	351
4. Total Commercial ASO/ASC	352
5. Total Medicare	353
6. Commercial HMO, Insured	354
7. Commercial HMO, ASO/ASC	355
8. Commercial POS, Insured	356
9. Commercial POS, ASO/ASC	357
10. Commercial Indemnity & PPO, Insured	358
11. Commercial Indemnity & PPO, ASO/ASC	359
12. Medicare Supplemental	360
13. Medicare Advantage	361
14. Medicare SNP	362
15. Medicare Cost	363
16. Medicaid HMO	364
17. FEP	365
18. Stand Alone Medicare Part D	366

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	368
2. Total Commercial Products	369
3. Total Commercial Insured	370
4. Commercial ASO/ASC	371
5. Total Medicare	372
6. Commercial HMO, Insured	373
7. Commercial HMO, ASO/ASC	374
8. Commercial POS, Insured	375
9. Commercial POS, ASO/ASC	376
10. Commercial Indemnity & PPO, Insured	377
11. Commercial Indemnity & PPO, ASO/ASC	378
12. Medicare Supplemental	379
13. Medicare Advantage	380
14. Medicare SNP	381
15. Medicare Cost	382
16. Medicaid HMO	383
17. FEP	384
18. Stand Alone Medicare Part D	385
Summary of Participation by Plans - Utilization Rates and Unit Costs	
1. Comprehensive Total	386
2. Total Commercial Products	387
3. Total Commercial Insured	388
4. Commercial ASO/ASC	389
5. Total Medicare	390
6. Commercial HMO, Insured	391
7. Commercial HMO, ASO/ASC	392
8. Commercial POS, Insured	393
9. Commercial POS, ASO/ASC	394
10. Commercial Indemnity & PPO, Insured	395
11. Commercial Indemnity & PPO, ASO/ASC	396
12. Medicare Supplemental	397
13. Medicare Advantage	398
14. Medicare SNP	399
15. Medicare Cost	400
16. Medicaid HMO	401
17. FEP	402
18. Stand Alone Medicare Part D	403