

# *SHERLOCK EXPENSE EVALUATION REPORT*

**2011 INDEPENDENT / PROVIDER-SPONSORED PLANS 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 HMO, Insured	6
5. Commercial POS, Insured	7
6. Commercial Indemnity & PPO, Insured	8
7. Commercial ASO/ASC	9
8. Medicare Supplemental	10
9. Medicare Advantage	11
10. Medicaid HMO	12

### 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	14
2. Total Commercial Products	18
3. Total Commercial Insured	22
4. Commercial HMO, Insured	26
5. Commercial POS, Insured	30
6. Commercial Indemnity & PPO, Insured	34
7. Commercial ASO/ASC	38
8. Medicare Supplemental	42
9. Medicare Advantage	46
10. Medicaid HMO	50

## 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>
<b>Facilities</b>	
<b>Inpatient Hospital</b>	
<b>Acute</b>	
<b>Maternity</b>	
Admissions / 1,000 Members	59
Days / 1,000 Members	60
Vaginal Deliveries / 1,000 Members	61
C-Section Deliveries / 1,000 Members	62
Total Deliveries / 1,000 Members	63
Vaginal Deliveries as a Percent of Maternity Hospital Admissions	64
C-Section Deliveries as a Percent of Maternity Hospital Admissions	65
Maternity - Average Length of Stay	66
Cost per Admission	67
Cost per Hospital Day	68
Maternity Costs per Member per Month	69
Maternity Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	70
<b>NICU</b>	
NICU Baby Admissions / 1,000 Members	71
NICU Baby Days / 1,000 Members	72
NICU - Average Length of Stay	73
NICU Cost per Admission	74
Cost per NICU Baby Day	75
NICU Costs per Member per Month	76
NICU Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	77
<b>General Acute</b>	
Admissions / 1,000 Members	78
Days / 1,000 Members	79
Average Length of Stay	80
Cost per Admission	81
Cost per Hospital Day	82
General Acute Costs per Member per Month	83
General Acute Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	84
<b>Observation Days</b>	
Days / 1,000 Members	85
Cost per Observation Day	86
Observation Days Costs per Member per Month	87
Observation Days Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	88
<b>Total Acute</b>	
Admissions / 1,000 Members	89
Days / 1,000 Members	90
Average Length of Stay	91
Cost per Admission	92
Cost per Hospital Day	93
Total Acute Costs per Member per Month	94
Total Acute Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	95

*Facilities, continued*

<i>Metric</i>	<i>Page</i>
<b>Inpatient Hospital, continued</b>	
<b>Acute, continued</b>	
<b>Mental Health and Substance Abuse</b>	
Admissions / 1,000 Members	96
Days / 1,000 Members	97
Average Length of Stay	98
Cost per Admission	99
Cost per Hospital Day	100
Mental Health and Substance Abuse Costs per Member per Month	101
Mental Health and Substance Abuse Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	102
<b>Acute Including Mental Health and Substance Abuse</b>	
Admissions / 1,000 Members	103
Days / 1,000 Members	104
Average Length of Stay	105
Cost per Admission	106
Cost per Hospital Day	107
Acute Including Mental Health and Substance Abuse Costs per Member per Month	108
Acute Including Mental Health and Substance Abuse Costs as a Percent of Total Health Benefits Including Pharmacy and M.	109
<b>Sub-Acute</b>	
<b>LTAC</b>	
Admissions / 1,000 Members	110
Days / 1,000 Members	111
Average Length of Stay	112
Cost per Admission	113
Cost per Hospital Day	114
LTAC Costs per Member per Month	115
LTAC Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	116
<b>SNF</b>	
Admissions / 1,000 Members	117
Days / 1,000 Members	118
Average Length of Stay	119
Cost per Admission	120
Cost per Hospital Day	121
SNF Costs per Member per Month	122
SNF Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	123
<b>Rehab</b>	
Admissions / 1,000 Members	124
Days / 1,000 Members	125
Average Length of Stay	126
Cost per Admission	127
Cost per Hospital Day	128
Rehab Costs per Member per Month	129
Rehab Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	130
<b>Total Sub-Acute</b>	
Admissions / 1,000 Members	131
Days / 1,000 Members	132
Average Length of Stay	133
Cost per Admission	134
Cost per Hospital Day	135
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Total Sub-Acute Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	137

## Facilities, continued

<i>Metric</i>	<i>Page</i>
<b>Inpatient Hospital, continued</b>	
<b>Total Inpatient Hospital</b>	
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Days / 1,000 Members	139
Average Length of Stay	140
Cost per Admission	141
Cost per Hospital Day	142
Total Inpatient Hospital Costs per Member per Month	143
Total Inpatient Hospital Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	144
<b>Outpatient Hospital</b>	
<b>Encounters</b>	
<b>SPU</b>	
Encounters / 1,000 Members	NA
Cost per Encounter	NA
SPU Costs per Member per Month	NA
SPU Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	NA
<b>ER Acute</b>	
Encounters / 1,000 Members	145
Cost per Encounter	146
ER Acute Costs per Member per Month	147
ER Acute Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	148
<b>ER Observation</b>	
Encounters / 1,000 Members	149
Cost per Encounter	150
ER Observation Costs per Member per Month	151
ER Observation Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	152
<b>Total ER Visits</b>	
Encounters / 1,000 Members	153
Cost per Encounter	154
Total ER Visits Costs per Member per Month	155
Total ER Visits Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	156
<b>Radiology Visits</b>	
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Radiology Visit Costs per Member per Month	159
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Pathology Visit Costs per Member per Month	163
Pathology Visit Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	164
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<b>Other Visits</b>	
Encounters / 1,000 Members	169
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Other Outpatient Hospital Encounter Costs per Member per Month	171
Other Outpatient Hospital Encounter Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	172

*Facilities, continued*

<i>Metric</i>	<i>Page</i>
<b>Outpatient Hospital, continued</b>	
<b>Encounters, continued</b>	
<b>Ambulatory Encounters</b>	
Encounters / 1,000 Members	173
Cost per Encounter	174
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Cost per Encounter	178
Total Outpatient Hospital Encounters Costs per Member per Month	179
Total Outpatient Hospital Encounters Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	180
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Total Hospital Costs Per Member Per Month	181
Total Hospital Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	182
<b>Outpatient Surgeries</b>	
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Outpatient Surgery Costs per Member per Month	185
Outpatient Surgery Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	186
<b>Total Facility Costs</b>	
Total Facility Costs per Member per Month	187
Total Facility Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	188
Member Out-of-Pocket - Total Facility Costs per Member per Month	189
Member Out-of-Pocket - Total Facility Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	190
Total Facility, Including Member Out-of-Pocket, Costs per Member per Month	191
Total Facility, Including Member Out-of-Pocket, Costs as a Percent of Total Health Benefits Including Pharm. and M.H.	192
Facility Member Out-of-Pocket Costs as a Percent of Total Facility Costs	193

## 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>
<b><u>Physician Services</u></b>	
<b>Inpatient Physician Services</b>	
Encounters / 1,000 Members	197
Cost per Encounter	198
Inpatient Physician Costs per Member per Month	199
Inpatient Physician Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	200
<b>Primary Care Physician</b>	
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Cost per Encounter	202
Primary Care Costs per Member per Month	203
Primary Care Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	204
<b>Dental</b>	
Encounters / 1,000 Members	205
Cost per Encounter	206
Dental Costs per Member per Month	207
Dental Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	208
<b>Vision</b>	
Encounters / 1,000 Members	209
Cost per Encounter	210
Vision Costs per Member per Month	211
Vision Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	212
<b>Non-Inpatient Specialist Physicians</b>	
Encounters / 1,000 Members	213
Cost per Encounter	214
Non-Inpatient Specialist Costs per Member per Month	215
Non-Inpatient Specialist Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	216
<b>Total</b>	
Encounters / 1,000 Members	217
Cost per Encounter	218
Total Physician Costs per Member per Month	219
Total Physician Costs as a Percent Of Total Health Benefits Including Pharmacy and Mental Health	220
Member Out-of-Pocket - Physician Costs per Member per Month	221
Member Out-of-Pocket - Physician Costs as a Percent Of Total Health Benefits Including Pharmacy and Mental Health	222
Total Physician Costs, Including Member Out-of-Pocket, per Member per Month	223
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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>
<b><u>Prescription Drugs</u></b>	
<b>Behavioral Health</b>	
Scripts / 1,000 Members	229
Cost per Script	230
Behavioral Health Costs per Member per Month	231
Behavioral Health Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	232
<b>Non-Behavioral Brand Single-Source</b>	
Scripts / 1,000 Members	233
Cost per Script	234
Non-Behavioral Brand Single-Source Costs per Member per Month	235
Non-Behavioral Brand Single-Source Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	236
<b>Non-Behavioral Brand Multi-Source</b>	
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Cost per Script	238
Non-Behavioral Brand Multi-Source Costs per Member per Month	239
Non-Behavioral Brand Multi-Source Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	240
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Non-Behavioral Generic Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	244
<b>Subtotal Non-Behavioral</b>	
Scripts / 1,000 Members	245
Cost per Script	246
Subtotal Non-Behavioral Costs per Member per Month	247
Subtotal Non-Behavioral Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	248
<b>Total Prescription Drugs</b>	
Scripts / 1,000 Members	249
Cost per Script	250
Total Prescription Costs per Member per Month	251
Total Prescription Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	252
Member Out-of-Pocket - Total Prescription Costs per Member per Month	253
Member Out-of-Pocket - Total Prescription Costs as a Percent of Total Health Benefits Including Pharm. and M.H.	254
Total Prescription, Including Member Out-of-Pocket, Costs per Member per Month	255
Total Prescription, Including Member Out-of-Pocket, Costs as a Percent of Total Health Benefits Including Pharm. and M.H.	256
Prescription Member Out-of-Pocket Costs as a Percent of Total Prescription Costs	257

## 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>
<b>Other Services</b>	
<b>Lab</b>	
Encounters / 1,000 Members	261
Cost per Encounter	262
Other Services Costs per Member per Month	263
Other Services Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	264
<b>Home Care</b>	
Encounters / 1,000 Members	265
Cost per Encounter	266
Home Care Costs per Member per Month	267
Home Care Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	268
<b>Transportation, Emergency &amp; Non-Emergency</b>	
Encounters / 1,000 Members	269
Cost per Encounter	270
Transport Costs per Member per Month	271
Transport Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	272
<b>Durable Medical Equipment</b>	
Encounters / 1,000 Members	273
Cost per Encounter	274
Durable Medical Equipment Costs per Member per Month	275
Durable Medical Equipment Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	276
<b>Behavioral Health: Non-Pharmacy, Non-Inpatient</b>	
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Cost per Encounter	278
Behavioral Health: Non-Pharmacy, Non-Inpatient Costs per Member per Month	279
Behavioral Health: Non-Pharmacy, Non-Inpatient Costs as a Percent of Total Health Benefits Including Pharm. and M.H.	280
<b>Immunizations</b>	
Encounters / 1,000 Members	281
Cost per Encounter	282
Immunizations Costs per Member per Month	283
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<b>Injectibles</b>	
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Cost per Encounter	286
Injectibles Costs per Member per Month	287
Injectibles Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	288
<b>Other</b>	
Encounters / 1,000 Members	289
Cost per Encounter	290
Other Costs per Member per Month	291
Other Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	292

*Other Services, continued*

<i>Metric</i>	<i>Page</i>
<b>Total Other Services</b>	
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Total Other Services Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	296
Member Out-of-Pocket - Total Other Services Costs per Member per Month	297
Member Out-of-Pocket - Total Other Services Costs as a Percent of Total Health Benefits Including Pharm. and Mental Health	298
Total Other Services, Including Member Out-of-Pocket, Costs per Member per Month	299
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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	304
Summary of Utilization Rates and Unit Costs Weighted by Membership	
1. Comprehensive Total	305
2. Total Commercial Products	306
3. Total Commercial Insured	307
4. Commercial HMO, Insured	308
5. Commercial POS, Insured	309
6. Indemnity & PPO, Insured	310
7. Commercial ASO/ASC	311
8. Medicare Supplemental	312
9. Medicare Advantage	313
10. Medicaid HMO	314

## 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>
<u>Summary of Participation by Members - Utilization Rates and Unit Costs</u>	
1. Comprehensive Total	316
2. Total Commercial Products	317
3. Total Commercial Insured	318
4. Commercial HMO, Insured	319
5. Commercial POS, Insured	320
6. Indemnity & PPO, Insured	321
7. Commercial ASO/ASC	322
8. Medicare Supplemental	323
9. Medicare Advantage	324
10. Medicaid HMO	325
<u>Summary of Participation by Plans - Utilization Rates and Unit Costs</u>	
1. Comprehensive Total	327
2. Total Commercial Products	328
3. Total Commercial Insured	329
4. Commercial HMO, Insured	330
5. Commercial POS, Insured	331
6. Indemnity & PPO, Insured	332
7. Commercial ASO/ASC	333
8. Medicare Supplemental	334
9. Medicare Advantage	335
10. Medicaid HMO	336