

SHERLOCK EXPENSE EVALUATION REPORT

2009 BLUE CROSS BLUE SHIELD EDITION **Volume II.A: Operational Metrics**

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▪ <i>Summary Analysis – Factors of Costs in each functional area.</i>	
Sales and Marketing	3
▪ <i>Includes analyses related to those functions of Rating and Underwriting, Product Development / Market Research, Sales and Marketing (except Advertising and Promotion), Commissions (external) and Advertising and Promotion.</i>	
Enrollment / Membership / Billing	4
▪ <i>Enrollment is the processing of installation, recording and maintenance of the relationship between the plan and its members. Membership is the recording of and changes in demographic information. Billing is the process and the execution of the submission of invoices.</i>	
Customer Services	5
▪ <i>Customer Services responds, processes, resolves or provides information for transactions or inquiries of customers based on eligibility, contract language, benefit interpretation, medical management activities, regulatory interpretation, claims process accuracy and historical member communications used to provide and authorize service or payment.</i>	
Provider Network Management and Services	6
▪ <i>Provider Network Management and Services includes activities such as Provider Relations Services (the initial point of contact (telephonic and written) for provider inquiries), Provider Contracting, Provider Audit / Billing Validation and Other Provider Network Management and Services (including the maintenance of the provider network, orientation, on-going education, and in-services with new and existing providers).</i>	
Claims and Encounter Capture and Adjudication	7
▪ <i>This function compares claim application and/or provider statement with policy file and other records to evaluate completeness and validity of claim, and settle claims with claimants in accordance with policy provisions and it also performs COB functions.</i>	
Information Systems	8
▪ <i>Information systems extends and supports the activities of other functional areas. Its own activities are divided into costs to keep it running, costs of software and support, costs to grow the business, costs to maintain security.</i>	
Finance and Corporate Services	9
▪ <i>This section includes metrics relating to finance, accounting, legal, actuarial, facilities, and corporate executive / governance costs.</i>	
Human Resources / Compensation / Staffing	10
▪ <i>This provides in-depth analyses of various metrics of human resource, including staffing ratios, functional area compensation, the composition of compensation and statistics related to employment.</i>	

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This section summarizes analyses of key functional areas. If a quantifiable output is identifiable, per member per month (PMPM) costs are segmented into factors of primary demand, productivity, unit cost, cost per FTE and staffing ratios. In all cases of these functional areas, PMPM costs are segmented into staffing ratios and costs per FTE, which are divided into labor and non-labor components.

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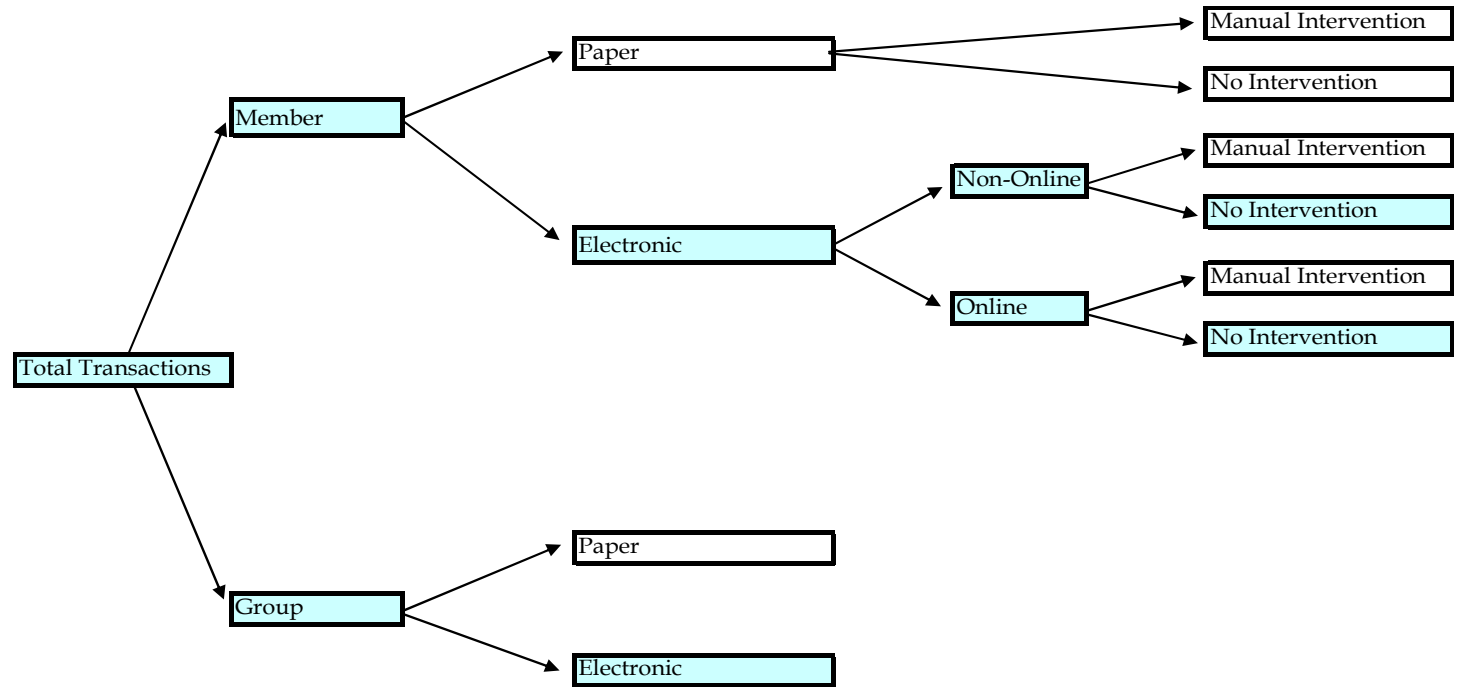
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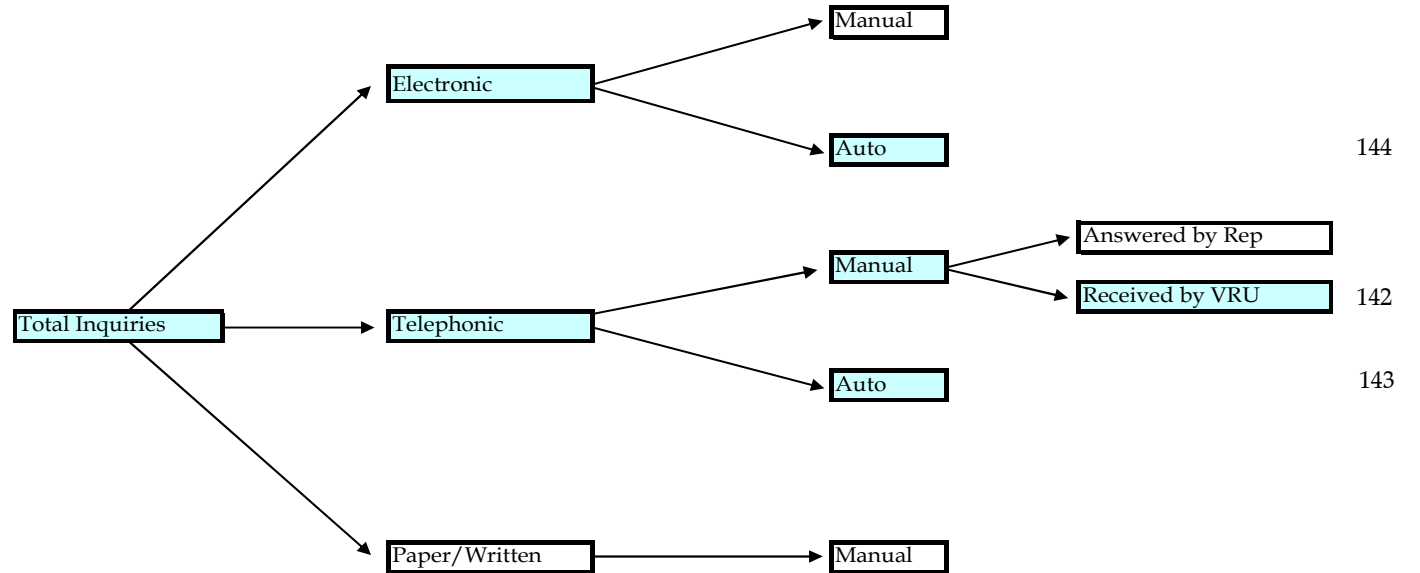
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Professional Specialists	187
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Ancillary	187
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Primary Care Physicians	187
Professional Specialists	187
Facility	187
Ancillary	187
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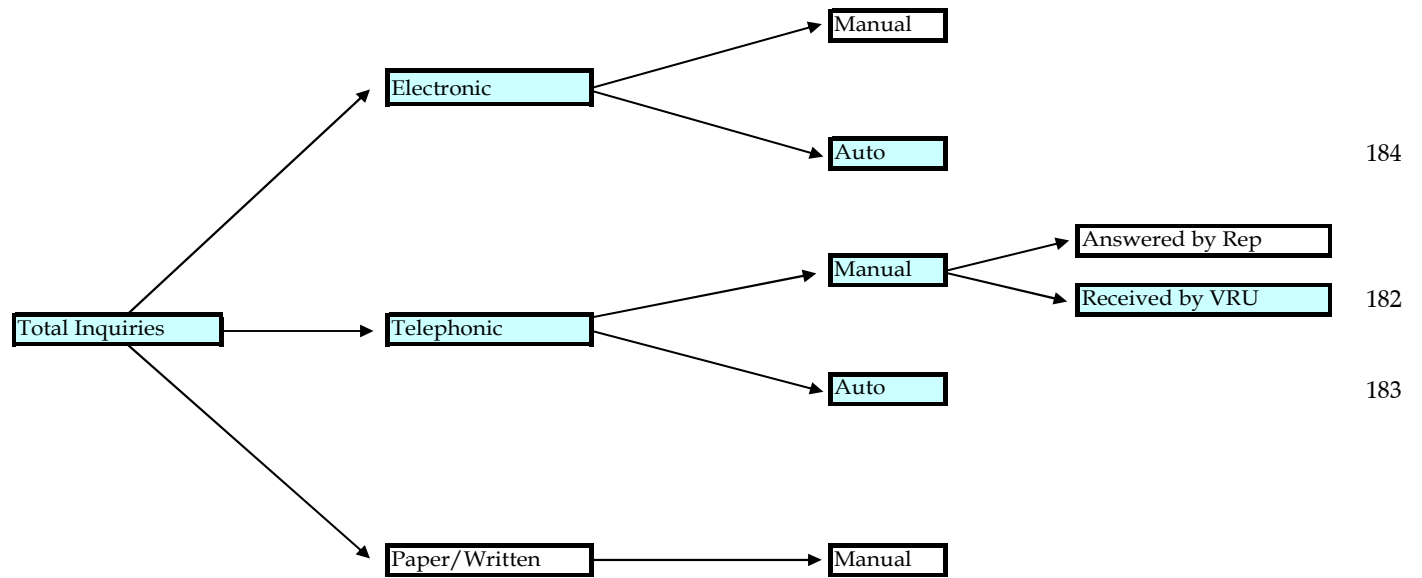
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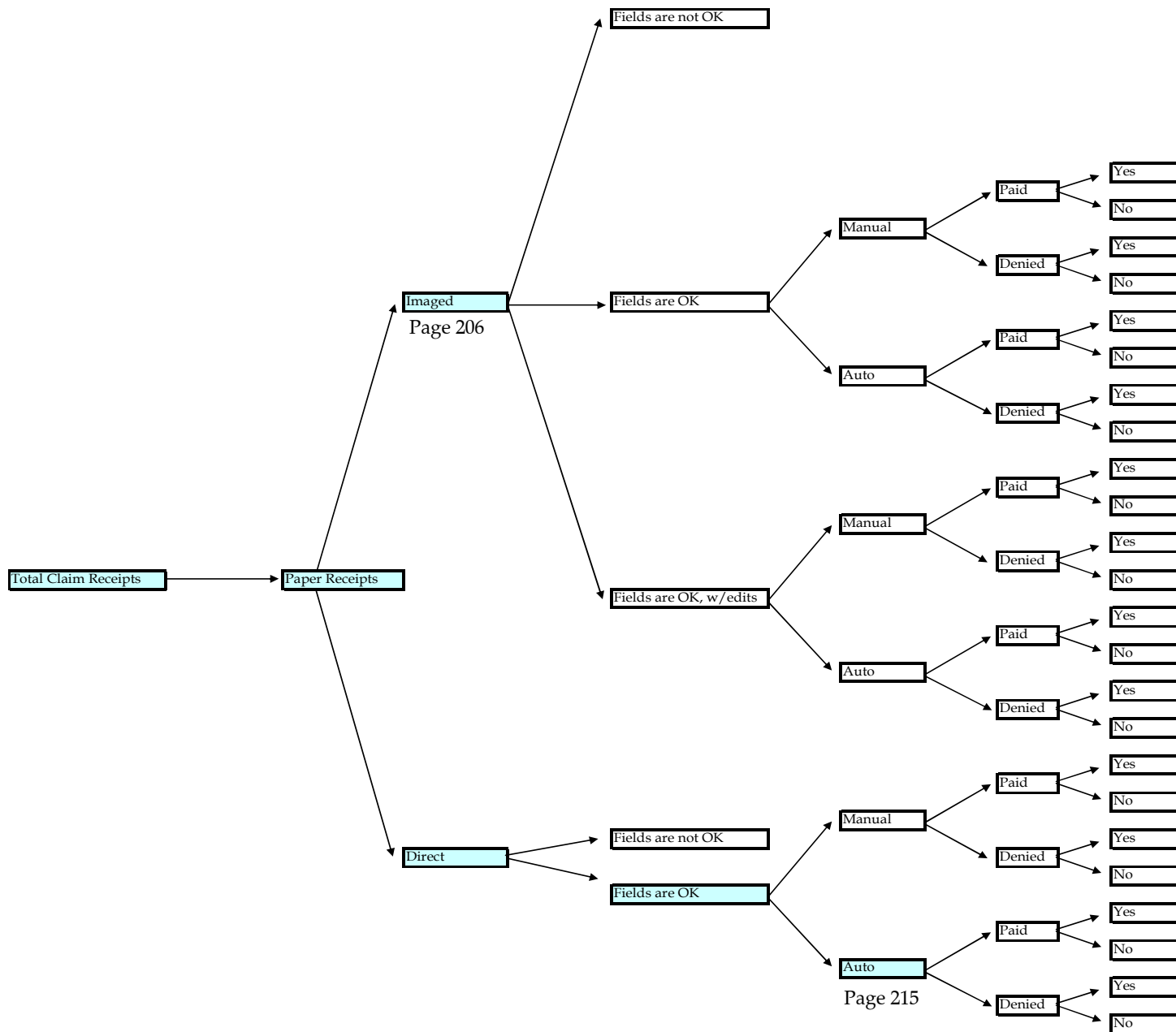
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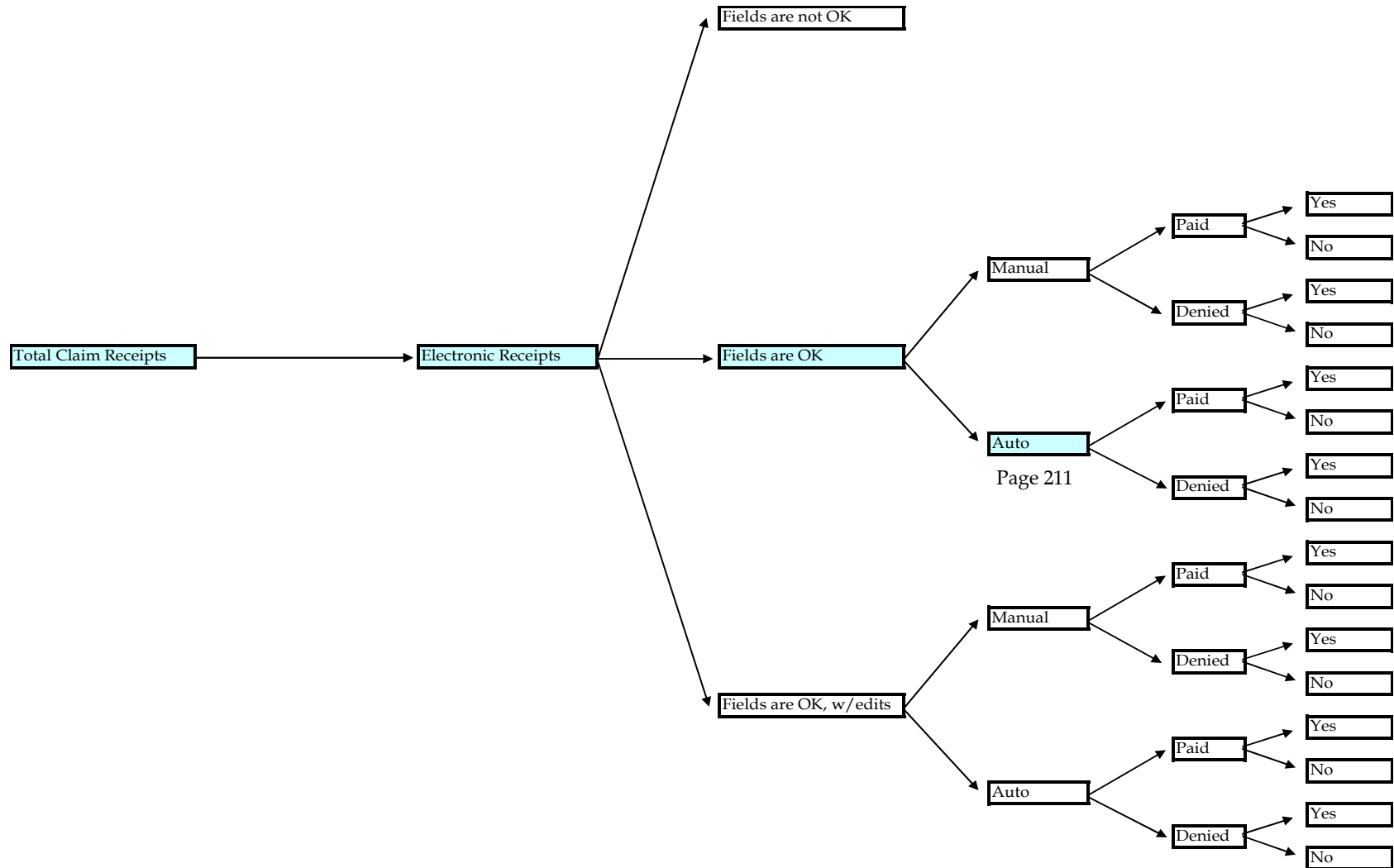
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Claims & Encounter Capture & Adjudication, continued

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Staffing Ratios

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2. Estimated Outsourced FTEs per 10,000 Members	374
3. Combined FTEs per 10,000 Members	380
4. Internal FTEs per 10,000 Medicare-Adjusted Members	384
5. Estimated Outsourced FTEs per 10,000 Medicare-Adjusted Members	389
6. Combined FTEs per 10,000 Medicare-Adjusted Members	394
7. Estimated Outsourced FTEs as a Percent of Total FTEs	399

Tenure and Turnover

<i>Metric</i>	<i>Page</i>
Tenure	
1. Percent of Employees With Less Than One Year of Tenure	406
2. Percent of Employees With One to Five Years of Tenure	410
3. Percent of Employees With Five to Ten Years of Tenure	414
4. Percent of Employees With More Than Ten Years of Tenure	418
Turnover	
5. External Transfers as a Percent of Average Workforce Size	422
6. Internal Transfers as a Percent of Average Workforce Size	426
7. Total Transfers as a Percent of Average Workforce Size	430
8. External Transfers as a Percent of Total Transfers	434

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