

SHERLOCK EXPENSE EVALUATION REPORT

2009 BLUE CROSS BLUE SHIELD EDITION **Volume II.C: Health Care Benefits**

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

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<u>Summary of Medians - Utilization Rates and Unit Costs</u>	
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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
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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	
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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 Pharmacy and Mental I	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	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
ER Acute	
Encounters / 1,000 Members	155
Cost per Encounter	156
ER Acute Costs per Member per Month	157
ER Acute Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	158
ER Observation	
Encounters / 1,000 Members	159
Cost per Encounter	160
ER Observation Costs per Member per Month	161
ER Observation Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	162
Total ER Visits	
Encounters / 1,000 Members	163
Cost per Encounter	164
Total ER Visits Costs per Member per Month	165
Total ER Visits Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	166
Radiology Visits	
Encounters / 1,000 Members	167
Cost per Encounter	168
Radiology Visit Costs per Member per Month	169
Radiology Visit Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	170
Pathology Visits	
Encounters / 1,000 Members	171
Cost per Encounter	172
Pathology Visit Costs per Member per Month	173
Pathology Visit Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	174
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Cost per Encounter	176
PT/OT/ST Visit Costs per Member per Month	177
PT/OT/ST Visit Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	178
Other Visits	
Encounters / 1,000 Members	179
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Other Outpatient Hospital Visit Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	182

Facilities, continued

<i>Metric</i>	<i>Page</i>
Outpatient Hospital, continued	
Encounters, continued	
Ambulatory Encounters	
Encounters / 1,000 Members	183
Cost per Encounter	184
Ambulatory Costs per Member per Month	185
Ambulatory Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	186
Total Hospital O/P Encounters	
Encounters / 1,000 Members	187
Cost per Encounter	188
Total Hospital Outpatient Encounters Costs per Member per Month	189
Total Hospital Outpatient Encounters Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	190
Total Hospital	
Total Hospital Costs Per Member Per Month	191
Total Hospital Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	192
Outpatient Surgeries	
Outpatient Surgeries / 1,000 Members	193
Cost per Outpatient Surgery	194
Outpatient Surgery Costs per Member per Month	195
Outpatient Surgery Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	196
Total Facility Costs	
Total Facility Costs per Member per Month	197
Total Facility Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	198
Member Out-of-Pocket - Total Facility Costs per Member per Month	199
Member Out-of-Pocket - Total Facility Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	200
Total Facility, Including Member Out-of-Pocket, Costs per Member per Month	201
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Facility Member Out-of-Pocket Costs as a Percent of Total Facility Costs	203

TAB 5. PHYSICIAN SERVICES, ACROSS PRODUCTS

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<i>Metric</i>	<i>Page</i>
<u>Physician Services</u>	
Inpatient Physician Services	
Encounters / 1,000 Members	207
Cost per Encounter	208
Inpatient Physician Costs per Member per Month	209
Inpatient Physician Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	210
Primary Care Physician	
Encounters / 1,000 Members	211
Cost per Encounter	212
Primary Care Costs per Member per Month	213
Primary Care Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	214
Dental	
Encounters / 1,000 Members	215
Cost per Encounter	216
Dental Costs per Member per Month	217
Dental Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	218
Vision	
Encounters / 1,000 Members	219
Cost per Encounter	220
Vision Costs per Member per Month	221
Vision Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	222
Non-Inpatient Specialist Physicians	
Encounters / 1,000 Members	223
Cost per Encounter	224
Non-Inpatient Specialist Costs per Member per Month	225
Non-Inpatient Specialist Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	226
Total	
Encounters / 1,000 Members	227
Cost per Encounter	228
Total Physician Costs per Member per Month	229
Total Physician Costs as a Percent Of Total Health Benefits Including Pharm. and Mental Health	230
Member Out-of-Pocket - Physician Costs per Member per Month	231
Member Out-of-Pocket - Physician Costs as a Percent Of Total Health Benefits Including Pharm. and Mental Health	232
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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	239
Cost per Script	240
Behavioral Health Costs per Member per Month	241
Behavioral Health Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	242
Non-Behavioral Brand Single-source	
Scripts / 1,000 Members	243
Cost per Script	244
Non-Behavioral Brand Single Source Costs per Member per Month	245
Non-Behavioral Brand Single Source Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	246
Non-Behavioral Brand Multi-source	
Scripts / 1,000 Members	NA
Cost per Script	NA
Non-Behavioral Brand Multi Source Costs per Member per Month	NA
Non-Behavioral Brand Multi Source Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	NA
Non-Behavioral Generic	
Scripts / 1,000 Members	247
Cost per Script	248
Non-Behavioral Generic Costs per Member per Month	249
Non-Behavioral Generic Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	250
Subtotal Non-Behavioral	
Scripts / 1,000 Members	251
Cost per Script	252
Subtotal Non-Behavioral Costs per Member per Month	253
Subtotal Non-Behavioral Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	254
Total Prescription Drugs	
Scripts / 1,000 Members	255
Cost per Script	256
Total Prescription Costs per Member per Month	257
Total Prescription Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	258
Member Out-of-Pocket - Total Prescription Costs per Member per Month	259
Member Out-of-Pocket - Total Prescription Costs as a Percent of Total Health Benefits Including Pharm. and M.H.	260
Total Prescription, Including Member Out-of-Pocket, Costs per Member per Month	261
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<i>Metric</i>	<i>Page</i>
Other Services	
Lab	
Encounters / 1,000 Members	267
Cost per Encounter	268
Other Services Costs per Member per Month	269
Other Services Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	270
Home Care	
Encounters / 1,000 Members	271
Cost per Encounter	272
Home Care Costs per Member per Month	273
Home Care Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	274
Transportation, Emergency & Non-Emergency	
Encounters / 1,000 Members	275
Cost per Encounter	276
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Transport Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	278
Durable Medical Equipment	
Encounters / 1,000 Members	279
Cost per Encounter	280
Durable Medical Equipment Costs per Member per Month	281
Durable Medical Equipment Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	282
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Encounters / 1,000 Members	283
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Encounters / 1,000 Members	287
Cost per Encounter	288
Immunizations Costs per Member per Month	289
Immunizations Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	290
Injectibles	
Encounters / 1,000 Members	291
Cost per Encounter	292
Injectibles Costs per Member per Month	293
Injectibles Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	294
Other	
Encounters / 1,000 Members	295
Cost per Encounter	296
Other Costs per Member per Month	297
Other Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	298

Other Services, continued

<i>Metric</i>	<i>Page</i>
Total Other Services	
Encounters / 1,000 Members	299
Cost per Encounter	300
Total Other Services Costs per Member per Month	301
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Summary of Utilization Rates and Unit Costs	
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2. Total Commercial Products	312
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4. Commercial HMO, ASO/ASC	314
5. Commercial POS, Insured	315
6. Commercial POS, ASO/ASC	316
7. Indemnity & PPO, Insured	317
8. Indemnity & PPO, ASO/ASC	318
9. Medicare Advantage	319
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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.

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Summary of Participation by Members - Utilization Rates and Unit Costs	
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2. Total Commercial Products	325
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4. Commercial HMO, ASO/ASC	327
5. Commercial POS, Insured	328
6. Commercial POS, ASO/ASC	329
7. Indemnity & PPO, Insured	330
8. Indemnity & PPO, ASO/ASC	331
9. Medicare Advantage	332
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12. Medicare Supplemental	335
Summary of Participation by Plans - Utilization Rates and Unit Costs	
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3. Commercial HMO Insured	338
4. Commercial HMO, ASO/ASC	339
5. Commercial POS, Insured	340
6. Commercial POS, ASO/ASC	341
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8. Indemnity & PPO, ASO/ASC	343
9. Medicare Advantage	344
10. Medicaid HMO	345
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12. Medicare Supplemental	347