

SHERLOCK EXPENSE EVALUATION REPORT

2009 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. Medicare Total	6
5. Commercial HMO, Insured	7
6. Commercial POS, Insured	8
7. Commercial Indemnity & PPO, Insured	9
8. Commercial ASO/ASC	10
9. Medicare Supplemental	11
10. Medicare Advantage	12
11. Medicare SNP	13
12. Medicare Cost	14
13. Medicaid HMO	15

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	18
2. Total Commercial Products	22
3. Total Commercial Insured	26
4. Medicare Total	30
5. Commercial HMO, Insured	34
6. Commercial POS, Insured	38
7. Commercial Indemnity & PPO, Insured	42
8. Commercial ASO/ASC	46
9. Medicare Supplemental	50
10. Medicare Advantage	54
11. Medicare SNP	58
12. Medicare Cost	62
13. Medicaid HMO	66

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	75
Days / 1,000 Members	76
Vaginal Deliveries / 1,000 Members	77
C-Section Deliveries / 1,000 Members	78
Total Deliveries / 1,000 Members	79
Vaginal Deliveries as a Percent of Maternity Hospital Admissions	80
C-Section Deliveries as a Percent of Maternity Hospital Admissions	81
Maternity - Average Length of Stay	82
Cost per Admission	83
Cost per Hospital Day	84
Maternity Costs per Member per Month	85
Maternity Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	86
NICU	
NICU Baby Admissions / 1,000 Members	87
NICU Baby Days / 1,000 Members	88
NICU - Average Length of Stay	89
NICU Cost per Admission	90
Cost per NICU Baby Day	91
NICU Costs per Member per Month	92
NICU Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	93
General Acute	
Admissions / 1,000 Members	94
Days / 1,000 Members	95
Average Length of Stay	96
Cost per Admission	97
Cost per Hospital Day	98
General acute Costs per Member per Month	99
General acute Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	100
Observation Days	
Days / 1,000 Members	101
Cost per Observation Day	102
Observation Days Costs per Member per Month	103
Observation Days Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	104
Total Acute	
Admissions / 1,000 Members	105
Days / 1,000 Members	106
Average Length of Stay	107
Cost per Admission	108
Cost per Hospital Day	109
Total Acute Costs per Member per Month	110
Total Acute Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	111

Facilities, continued

<i>Metric</i>	<i>Page</i>
Inpatient Hospital, continued	
Acute, continued	
Mental Health and Substance Abuse	
Admissions / 1,000 Members	112
Days / 1,000 Members	113
Average Length of Stay	114
Cost per Admission	115
Cost per Hospital Day	116
Mental Health and Substance Abuse Costs per Member per Month	117
Mental Health and Substance Abuse Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	118
Acute Including Mental Health and Substance Abuse	
Admissions / 1,000 Members	119
Days / 1,000 Members	120
Average Length of Stay	121
Cost per Admission	122
Cost per Hospital Day	123
Acute Including Mental Health and Substance Abuse Costs per Member per Month	124
Acute Including Mental Health and Substance Abuse Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	125
Sub-Acute	
LTAC	
Admissions / 1,000 Members	126
Days / 1,000 Members	127
Average Length of Stay	128
Cost per Admission	129
Cost per Hospital Day	130
LTAC Costs per Member per Month	131
LTAC Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	132
SNF	
Admissions / 1,000 Members	133
Days / 1,000 Members	134
Average Length of Stay	135
Cost per Admission	136
Cost per Hospital Day	137
SNF Costs per Member per Month	138
SNF Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	139
Rehab	
Admissions / 1,000 Members	140
Days / 1,000 Members	141
Average Length of Stay	142
Cost per Admission	143
Cost per Hospital Day	144
Rehab Costs per Member per Month	145
Rehab Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	146
Total Sub-Acute	
Admissions / 1,000 Members	147
Days / 1,000 Members	148
Average Length of Stay	149
Cost per Admission	150
Cost per Hospital Day	151
Total Sub-Acute Costs per Member per Month	152
Total Sub-Acute Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	153

Facilities, continued

<i>Metric</i>	<i>Page</i>
Inpatient Hospital, continued	
Total Inpatient Hospital	
Admissions / 1,000 Members	154
Days / 1,000 Members	155
Average Length of Stay	156
Cost per Admission	157
Cost per Hospital Day	158
Total Inpatient Hospital Costs per Member per Month	159
Total Inpatient Hospital Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	160
Outpatient Hospital	
Encounters	
SPU	
Encounters / 1,000 Members	161
Cost per Encounter	162
SPU Costs per Member per Month	163
SPU Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	164
ER Acute	
Encounters / 1,000 Members	165
Cost per Encounter	166
ER Acute Costs per Member per Month	167
ER Acute Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	168
ER Observation	
Encounters / 1,000 Members	169
Cost per Encounter	170
ER Observation Costs per Member per Month	171
ER Observation Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	172
Total ER Visits	
Encounters / 1,000 Members	173
Cost per Encounter	174
Total ER Visits Costs per Member per Month	175
Total ER Visits Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	176
Radiology Visits	
Encounters / 1,000 Members	177
Cost per Encounter	178
Radiology Visit Costs per Member per Month	179
Radiology Visit Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	180
Pathology Visits	
Encounters / 1,000 Members	181
Cost per Encounter	182
Pathology Visit Costs per Member per Month	183
Pathology Visit Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	184
PT/OT/ST Visits	
Encounters / 1,000 Members	185
Cost per Encounter	186
PT/OT/ST Visit Costs per Member per Month	187
PT/OT/ST Visit Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	188
Other Visits	
Encounters / 1,000 Members	189
Cost per Encounter	190
Other Outpatient Hospital Visit Costs per Member per Month	191
Other Outpatient Hospital Visit Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	192

Facilities, continued

<i>Metric</i>	<i>Page</i>
Outpatient Hospital, continued	
Encounters, continued	
Ambulatory Encounters	
Encounters / 1,000 Members	193
Cost per Encounter	194
Ambulatory Costs per Member per Month	195
Ambulatory Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	196
Total Hospital O/P Encounters	
Encounters / 1,000 Members	197
Cost per Encounter	198
Total Hospital Outpatient Encounters Costs per Member per Month	199
Total Hospital Outpatient Encounters Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	200
Total Hospital	
Total Hospital Costs Per Member Per Month	201
Total Hospital Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	202
Outpatient Surgeries	
Outpatient Surgeries / 1,000 Members	203
Cost per Outpatient Surgery	204
Outpatient Surgery Costs per Member per Month	205
Outpatient Surgery Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	206
Total Facility Costs	
Total Facility Costs per Member per Month	207
Total Facility Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	208
Member Out-of-Pocket - Total Facility Costs per Member per Month	209
Member Out-of-Pocket - Total Facility Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	210
Total Facility, Including Member Out-of-Pocket, Costs per Member per Month	211
Total Facility, Including Member Out-of-Pocket, Costs as a Percent of Total Health Benefits Including Pharm. and M.H.	212
Facility Member Out-of-Pocket Costs as a Percent of Total Facility Costs	213

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	217
Cost per Encounter	218
Inpatient Physician Costs per Member per Month	219
Inpatient Physician Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	220
Primary Care Physician	
Encounters / 1,000 Members	221
Cost per Encounter	222
Primary Care Costs per Member per Month	223
Primary Care Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	224
Dental	
Encounters / 1,000 Members	225
Cost per Encounter	226
Dental Costs per Member per Month	227
Dental Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	228
Vision	
Encounters / 1,000 Members	229
Cost per Encounter	230
Vision Costs per Member per Month	231
Vision Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	232
Non-Inpatient Specialist Physicians	
Encounters / 1,000 Members	233
Cost per Encounter	234
Non-Inpatient Specialist Costs per Member per Month	235
Non-Inpatient Specialist Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	236
Total	
Encounters / 1,000 Members	237
Cost per Encounter	238
Total Physician Costs per Member per Month	239
Total Physician Costs as a Percent Of Total Health Benefits Including Pharm. and Mental Health	240
Member Out-of-Pocket - Physician Costs per Member per Month	241
Member Out-of-Pocket - Physician Costs as a Percent Of Total Health Benefits Including Pharm. and Mental Health	242
Total Physician Costs, Including Member Out-of-Pocket, per Member per Month	243
Total Physician Costs, Including Member Out-of-Pocket, as a Percent Of Total Health Benefits Including Pharm. and Mental Health	244
Physician Member Out-of-Pocket Costs as a Percent Of Total Physician Costs	245

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	249
Cost per Script	250
Behavioral Health Costs per Member per Month	251
Behavioral Health Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	252
Non-Behavioral Brand Single-source	
Scripts / 1,000 Members	253
Cost per Script	254
Non-Behavioral Brand Single Source Costs per Member per Month	255
Non-Behavioral Brand Single Source Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	256
Non-Behavioral Brand Multi-source	
Scripts / 1,000 Members	257
Cost per Script	258
Non-Behavioral Brand Multi Source Costs per Member per Month	259
Non-Behavioral Brand Multi Source Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	260
Non-Behavioral Generic	
Scripts / 1,000 Members	261
Cost per Script	262
Non-Behavioral Generic Costs per Member per Month	263
Non-Behavioral Generic Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	264
Subtotal Non-Behavioral	
Scripts / 1,000 Members	265
Cost per Script	266
Subtotal Non-Behavioral Costs per Member per Month	267
Subtotal Non-Behavioral Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	268
Total Prescription Drugs	
Scripts / 1,000 Members	269
Cost per Script	270
Total Prescription Costs per Member per Month	271
Total Prescription Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	272
Member Out-of-Pocket - Total Prescription Costs per Member per Month	273
Member Out-of-Pocket - Total Prescription Costs as a Percent of Total Health Benefits Including Pharm. and M.H.	274
Total Prescription, Including Member Out-of-Pocket, Costs per Member per Month	275
Total Prescription, Including Member Out-of-Pocket, Costs as a Percent of Total Health Benefits Including Pharm. and M.H.	276
Prescription Member Out-of-Pocket Costs as a Percent of Total Prescription Costs	277

TAB 7. OTHER SERVICES, ACROSS PRODUCTS

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<i>Metric</i>	<i>Page</i>
Other Services	
Lab	
Encounters / 1,000 Members	281
Cost per Encounter	282
Other Services Costs per Member per Month	283
Other Services Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	284
Home Care	
Encounters / 1,000 Members	285
Cost per Encounter	286
Home Care Costs per Member per Month	287
Home Care Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	288
Transportation, Emergency & Non-Emergency	
Encounters / 1,000 Members	289
Cost per Encounter	290
Transport Costs per Member per Month	291
Transport Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	292
Durable Medical Equipment	
Encounters / 1,000 Members	293
Cost per Encounter	294
Durable Medical Equipment Costs per Member per Month	295
Durable Medical Equipment Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	296
Behav. Health: Non-Pharmacy, Non-I/P	
Encounters / 1,000 Members	297
Cost per Encounter	298
Behavioral Health: Non-Pharm, Non-I/P Costs per Member per Month	299
Behavioral Health: Non-Pharm, Non-I/P Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	300
Immunizations	
Encounters / 1,000 Members	301
Cost per Encounter	302
Immunizations Costs per Member per Month	303
Immunizations Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	304
Injectibles	
Encounters / 1,000 Members	305
Cost per Encounter	306
Injectibles Costs per Member per Month	307
Injectibles Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	308
Other	
Encounters / 1,000 Members	309
Cost per Encounter	310
Other Costs per Member per Month	311
Other Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	312

Other Services, continued

<i>Metric</i>	<i>Page</i>
Total Other Services	
Encounters / 1,000 Members	313
Cost per Encounter	314
Total Other Services Costs per Member per Month	315
Total Other Services Costs as a Percent of Total Health Benefits Including Pharmacy and Mental Health	316
Member Out-of-Pocket - Total Other Services Costs per Member per Month	317
Member Out-of-Pocket - Total Other Services Costs as a Percent of Total Health Benefits Including Pharm. and Mental Health	318
Total Other Services, Including Member Out-of-Pocket, Costs per Member per Month	319
Total Other Services, Including Member Out-of-Pocket, Costs as a Percent of Total Health Benefits Including Pharm. and Mental I	320
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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	324
Summary of Utilization Rates and Unit Costs Weighted by Membership	
1. Comprehensive Total	325
2. Total Commercial Products	326
3. Total Commercial Insured	327
4. Medicare Total	328
5. Commercial HMO, Insured	329
6. Commercial POS, Insured	330
7. Commercial Indemnity & PPO, Insured	331
8. Commercial ASO/ASC	332
9. Medicare Supplemental	333
10. Medicare Advantage	334
11. Medicare SNP	335
12. Medicare Cost	336
13. Medicaid HMO	337

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	340
2. Total Commercial Products	341
3. Total Commercial Insured	342
4. Medicare Total	343
5. Commercial HMO, Insured	344
6. Commercial POS, Insured	345
7. Commercial Indemnity & PPO, Insured	346
8. Commercial ASO/ASC	347
9. Medicare Supplemental	348
10. Medicare Advantage	349
11. Medicare SNP	350
12. Medicare Cost	351
13. Medicaid HMO	352
Summary of Participation by Plans - Utilization Rates and Unit Costs	
1. Comprehensive Total	353
2. Total Commercial Products	354
3. Total Commercial Insured	355
4. Medicare Total	356
5. Commercial HMO, Insured	357
6. Commercial POS, Insured	358
7. Commercial Indemnity & PPO, Insured	359
8. Commercial ASO/ASC	360
9. Medicare Supplemental	361
10. Medicare Advantage	362
11. Medicare SNP	363
12. Medicare Cost	364
13. Medicaid HMO	365