

SHERLOCK COMPANY

SHERLOCK BENCHMARKS

All Universes Edition - 2026

Volume II

Healthcare Utilization Metrics

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Sherlock Benchmarks

All Universes Edition - 2026

Volume II: Healthcare Utilization Metrics



Sherlock Company

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Tab 2

Summary Analyses

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

Product	Page
Summary of Medians - Healthcare Costs	
Per Member Per Month	2
Summary of Medians - Utilization Rates and Unit Costs	
Comprehensive Total	4
Commercial HMO, Insured	6
Commercial POS, Insured	8
Commercial Indemnity & PPO, Insured	10
Commercial Insured, Total	12
Commercial ASO/ASC, Total	14
Commercial Total	16
Medicare Supplement	18
Medicare Advantage	20
Medicaid Total	22

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Tab 3

Healthcare Costs, PMPM

This section provides an analysis of the healthcare costs composition of each product line. Data is presented on a per member per month basis. It includes a statistical analysis of expenses.

Product	Page
Comprehensive Total	26
Commercial HMO, Insured	28
Commercial POS, Insured	30
Commercial Indemnity & PPO, Insured	32
Commercial Insured, Total	34
Commercial ASO/ASC, Total	36
Commercial Total	38
Medicare Advantage	40
Medicaid Total	42

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Tab 4

Hospital and Facilities

This section provides an analysis of facilities costs and utilization across product lines. Data is organized by functional area.

Service	Page	Definition
Inpatient Hospital and Facilities		
Acute Care		
Maternity		
Admissions per 1,000 Members	51	
Days per 1,000 Members	52	
Vaginal Deliveries per 1,000 Members	53	
C-Section Deliveries per 1,000 Members	54	
Total Deliveries per 1,000 Members	55	
Vaginal Deliveries as a Percent of Maternity Hospital Admissions	56	
C-Section Deliveries as a Percent of Maternity Hospital Admissions	57	
Maternity - Average Length of Stay	58	
Cost per Admission	59	
Cost per Hospital Day	60	
Costs per Member per Month	61	
Costs as a Percent of Total Health Benefits	62	
NICU		
NICU Baby Admissions per 1,000 Members	63	
NICU Baby Days per 1,000 Members	64	
NICU - Average Length of Stay	65	
NICU Cost per Admission	66	
Cost per NICU Baby Day	67	
Costs per Member per Month	68	
Costs as a Percent of Total Health Benefits	69	
General Acute		
Admissions per 1,000 Members	70	
Days per 1,000 Members	71	
Average Length of Stay	72	
Cost per Admission	73	
Cost per Hospital Day	74	
Costs per Member per Month	75	
Costs as a Percent of Total Health Benefits	76	
Total Acute, Excluding Behavioral Health		
Admissions per 1,000 Members	77	
Days per 1,000 Members	78	
Average Length of Stay	79	
Cost per Admission	80	
Cost per Hospital Day	81	
Costs per Member per Month	82	
Costs as a Percent of Total Health Benefits	83	

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Hospital and Facilities (continued)

Service	Page	Definition
Inpatient Hospital and Facilities (continued)		
Acute Care (continued)		
Behavioral Health		
Admissions per 1,000 Members	84	
Days per 1,000 Members	85	
Average Length of Stay	86	
Cost per Admission	87	
Cost per Hospital Day	88	
Costs per Member per Month	89	
Costs as a Percent of Total Health Benefits	90	
Total Acute, Including Behavioral Health		
Admissions per 1,000 Members	91	
Days per 1,000 Members	92	
Average Length of Stay	93	
Cost per Admission	94	
Cost per Hospital Day	95	
Costs per Member per Month	96	
Costs as a Percent of Total Health Benefits	97	
Sub-Acute		
LTAC		
Admissions per 1,000 Members	98	
Days per 1,000 Members	99	
Average Length of Stay	100	
Cost per Admission	101	
Cost per Hospital Day	102	
Costs per Member per Month	103	
Costs as a Percent of Total Health Benefits	104	
SNF		
Admissions per 1,000 Members	105	
Days per 1,000 Members	106	
Average Length of Stay	107	
Cost per Admission	108	
Cost per Hospital Day	109	
Costs per Member per Month	110	
Costs as a Percent of Total Health Benefits	111	
Rehab		
Admissions per 1,000 Members	112	
Days per 1,000 Members	113	
Average Length of Stay	114	
Cost per Admission	115	
Cost per Hospital Day	116	
Costs per Member per Month	117	
Costs as a Percent of Total Health Benefits	118	

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Hospital and Facilities (continued)

Service	Page	Definition
Inpatient Hospital and Facilities (continued)		
Sub-Acute (continued)		
Total Sub-Acute		
Admissions per 1,000 Members	119	
Days per 1,000 Members	120	
Average Length of Stay	121	
Cost per Admission	122	
Cost per Hospital Day	123	
Costs per Member per Month	124	
Costs as a Percent of Total Health Benefits	125	
Total Inpatient Hospital and Facilities		
Admissions per 1,000 Members	126	
Days per 1,000 Members	127	
Average Length of Stay	128	
Cost per Admission	129	
Cost per Hospital Day	130	
Costs per Member per Month	131	
Costs as a Percent of Total Health Benefits	132	
Outpatient Hospital and Facilities		
Outpatient Surgeries in a Hospital Setting		
Encounters per 1,000 Members	133	
Cost per Encounter	134	
Costs per Member per Month	135	
Costs as a Percent of Total Health Benefits	136	
Outpatient Surgeries in an ASC / Non-Hospital Setting		
Encounters per 1,000 Members	137	
Cost per Encounter	138	
Costs per Member per Month	139	
Costs as a Percent of Total Health Benefits	140	
Total Number of Outpatient Surgeries		
Encounters per 1,000 Members	141	
Cost per Encounter	142	
Costs per Member per Month	143	
Costs as a Percent of Total Health Benefits	144	
ER Acute		
Encounters per 1,000 Members	145	
Cost per Encounter	146	
Costs per Member per Month	147	
Costs as a Percent of Total Health Benefits	148	
ER Observation		
Encounters per 1,000 Members	149	
Cost per Encounter	150	
Costs per Member per Month	151	
Costs as a Percent of Total Health Benefits	152	

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Hospital and Facilities (continued)

Service	Page	Definition
Outpatient Hospital and Facilities (continued)		
Total ER Visits		
Encounters per 1,000 Members	153	
Cost per Encounter	154	
Costs per Member per Month	155	
Costs as a Percent of Total Health Benefits	156	
Radiology		
Encounters per 1,000 Members	157	
Cost per Encounter	158	
Costs per Member per Month	159	
Costs as a Percent of Total Health Benefits	160	
Pathology		
Encounters per 1,000 Members	161	
Cost per Encounter	162	
Costs per Member per Month	163	
Costs as a Percent of Total Health Benefits	164	
Laboratory Tests		
Encounters per 1,000 Members	165	
Cost per Encounter	166	
Costs per Member per Month	167	
Costs as a Percent of Total Health Benefits	168	
PT/OT/ST		
Encounters per 1,000 Members	169	
Cost per Encounter	170	
Costs per Member per Month	171	
Costs as a Percent of Total Health Benefits	172	
Other		
Encounters per 1,000 Members	173	
Cost per Encounter	174	
Costs per Member per Month	175	
Costs as a Percent of Total Health Benefits	176	
Total Outpatient Hospital Encounters		
Encounters per 1,000 Members	177	
Cost per Encounter	178	
Costs per Member per Month	179	
Costs as a Percent of Total Health Benefits	180	

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Hospital and Facilities (continued)

Service	Page	Definition
Total Hospital and Facilities Costs		
Costs per Member per Month	181	
Costs as a Percent of Total Health Benefits	182	
Member Out-of-Pocket Costs per Member per Month	183	
Member Out-of-Pocket Costs as a Percent of Total Health Benefits	184	
Total Costs Including Member Out-of-Pocket Costs per Member per Month	185	
Total Costs Including Member Out-of-Pocket Costs as a Percent of Total Health Benefits	186	
Member Out-of-Pocket as a Percent of Total Facilities Costs	187	
Types of Inpatient Hospital and Facilities Reimbursement		
Percentage of Respondents Using Each Type	188	

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Tab 5

Physician and Professional Services

This section provides an analysis of physician costs and utilization across product lines. Data is organized by functional area.

Service	Page	Definition
Primary Care Physicians		
Encounters per 1,000 Members	191	
Cost per Encounter	192	
Costs per Member per Month	193	
Costs as a Percent of Total Health Benefits	194	
Inpatient Specialist Physicians		
Encounters per 1,000 Members	195	
Cost per Encounter	196	
Costs per Member per Month	197	
Costs as a Percent of Total Health Benefits	198	
Non-Inpatient Specialist Physicians		
Encounters per 1,000 Members	199	
Cost per Encounter	200	
Costs per Member per Month	201	
Costs as a Percent of Total Health Benefits	202	
Non-Physician, Non-Inpatient Behavioral Health Professionals		
Encounters per 1,000 Members	203	
Cost per Encounter	204	
Costs per Member per Month	205	
Costs as a Percent of Total Health Benefits	206	
Dental Professionals		
Encounters per 1,000 Members	207	
Cost per Encounter	208	
Costs per Member per Month	209	
Costs as a Percent of Total Health Benefits	210	

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Physician and Professional Services (continued)

Service	Page	Definition
Vision Professionals		
Encounters per 1,000 Members	211	
Cost per Encounter	212	
Costs per Member per Month	213	
Costs as a Percent of Total Health Benefits	214	
Total Physician and Professional Services		
Encounters per 1,000 Members	215	
Cost per Encounter	216	
Costs per Member per Month	217	
Costs as a Percent of Total Health Benefits	218	
Member Out-of-Pocket Costs per Member per Month	219	
Member Out-of-Pocket Costs as a Percent of Total Health Benefits	220	
Total Costs Including Member Out-of-Pocket Costs per Member per Month	221	
Total Costs Including Member Out-of-Pocket Costs as a Percent of Total Health Benefits	222	
Member Out-of-Pocket as a Percent of Total Physician and Professional Services Costs	223	

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Tab 6

Prescription Drugs

This section provides an analysis of prescription drug costs and utilization across product lines. Data is organized by functional area.

Service	Page	Definition
Behavioral Health		
Scripts PMPY	227	
Cost per Script	228	
Costs per Member per Month	229	
Costs as a Percent of Total Health Benefits	230	
Non-Behavioral Brand Single-Source		
Scripts PMPY	231	
Cost per Script	232	
Costs per Member per Month	233	
Costs as a Percent of Total Health Benefits	234	
Non-Behavioral Brand Multi-Source		
Scripts PMPY	235	
Cost per Script	236	
Costs per Member per Month	237	
Costs as a Percent of Total Health Benefits	238	
Non-Behavioral Generic		
Scripts PMPY	239	
Cost per Script	240	
Costs per Member per Month	241	
Costs as a Percent of Total Health Benefits	242	
Subtotal Non-Behavioral		
Scripts PMPY	243	
Cost per Script	244	
Costs per Member per Month	245	
Costs as a Percent of Total Health Benefits	246	
Total Prescription Drugs		
Scripts PMPY	247	
Cost per Script	248	
Costs per Member per Month	249	
Costs as a Percent of Total Health Benefits	250	
Member Out-of-Pocket Costs per Member per Month	251	
Member Out-of-Pocket Costs as a Percent of Total Health Benefits	252	
Total Costs Including Member Out-of-Pocket Costs per Member per Month	253	
Total Costs Including Member Out-of-Pocket Costs as a Percent of Total Health Benefits	254	
Member Out-of-Pocket as a Percent of Total Prescription Costs	255	

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Tab 7

Other Services

This section provides an analysis of various other health products and services costs and utilization across product lines. Data is organized by functional area.

Service	Page	Definition
Immunizations		
Units per 1,000 Members	259	
Cost per Unit	260	
Costs per Member per Month	261	
Costs as a Percent of Total Health Benefits	262	
	262	
Injectables		
Units per 1,000 Members	263	
Cost per Unit	264	
Costs per Member per Month	265	
Costs as a Percent of Total Health Benefits	266	
	266	
Home Health Care Visits		
Encounters per 1,000 Members	267	
Cost per Encounter	268	
Costs per Member per Month	269	
Costs as a Percent of Total Health Benefits	270	
	270	
Transportation (Emergency & Non-Emergency)		
Encounters per 1,000 Members	271	
Cost per Encounter	272	
Costs per Member per Month	273	
Costs as a Percent of Total Health Benefits	274	
	274	
Durable Medical Equipment		
Units per 1,000 Members	275	
Cost per Unit	276	
Costs per Member per Month	277	
Costs as a Percent of Total Health Benefits	278	
	278	
Other		
Encounters and Units per 1,000 Members	279	
Cost per Encounter and Unit	280	
Costs per Member per Month	281	
Costs as a Percent of Total Health Benefits	282	

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Other Services (continued)

Service	Page	Definition
Total Other Services		
Encounters and Units per 1,000 Members	283	
Cost per Encounter and Unit	284	
Costs per Member per Month	285	
Costs as a Percent of Total Health Benefits	286	
Member Out-of-Pocket Costs per Member per Month	287	
Member Out-of-Pocket Costs as a Percent of Total Health Benefits	288	
Total Costs Including Member Out-of-Pocket Costs per Member per Month	289	
Total Costs Including Member Out-of-Pocket Costs as a Percent of Total Health Benefits	290	
Member Out-of-Pocket as a Percent of Total Other Costs	291	

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Tab 8

Healthcare Costs, Weighted by Plan Membership

This section provides summary analyses of the healthcare metrics for each product line weighted by membership.

Product	Page
Summary of Medians - Healthcare Costs	
Per Member Per Month	294
Summary of Medians - Utilization Rates and Unit Costs	
Comprehensive Total	296
Commercial HMO, Insured	298
Commercial POS, Insured	300
Commercial Indemnity & PPO, Insured	302
Commercial Insured, total	304
Commercial ASO/ASC, Total	306
Commercial Total	308
Medicare Supplement	310
Medicare Advantage	312
Medicaid Total	314

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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. Number of Members Measured for Metric means the membership associated with each plan providing a metric for that product. Number of Plans Measured for Metric is the number of plans providing a metric for that product.

Product	Page
Total Number of Members Measured for Metric (Millions)	
Comprehensive Total	318
Commercial HMO, Insured	320
Commercial POS, Insured	322
Commercial Indemnity & PPO, Insured	324
Commercial Insured, total	326
Commercial ASO/ASC, Total	328
Commercial Total	330
Medicare Supplement	332
Medicare Advantage	334
Medicaid Total	336
Total Number of Plans Measured for Metric	
Comprehensive Total	338
Commercial HMO, Insured	340
Commercial POS, Insured	342
Commercial Indemnity & PPO, Insured	344
Commercial Insured, total	346
Commercial ASO/ASC, Total	348
Commercial Total	350
Medicare Supplement	352
Medicare Advantage	354
Medicaid Total	356

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