

SHERLOCK COMPANY

SHERLOCK BENCHMARKS

Independent / Provider – Sponsored Edition - 2026

Volume II

Operational Metrics

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SHERLOCK BENCHMARKS

Independent / Provider - Sponsored Edition - 2026

Volume II: Operational Metrics



SHERLOCK COMPANY

August 2026

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Organization, conventions, applicability, and process of the *Sherlock Benchmarks*.

Tab 2. Operational Metrics Overview

Summary Analysis – This section presents summary analyses of factors of costs in each functional area.

Tab 3. Sales and Marketing

Includes analyses related to those functions of Rating and Underwriting, Marketing, Sales, Commissions (external) and Advertising and Promotion.

Tab 4. Provider Network Management and Services

Provider Network Management and Services includes analyses of activities such as Provider Relations Services (the initial point of contact (telephonic and written) for provider inquiries), Provider Contracting (including Provider Configuration).

Tab 5. Enrollment / Membership / Billing

This section analyzes Enrollment / Membership / Billing. 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.

Tab 6. Customer Services

This section analyzes Customer Services. Customer Services responds to, 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.

Tab 7. Claim and Encounter Capture and Adjudication

This section analyzes the Claims function. This function compares claim application and/or provider statement with policy file and other records to evaluate completeness and validity of claim and settles claims with claimants in accordance with policy provisions and performs COB functions.

Tab 8. Information Systems

This section analyzes the Information Systems function. 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 and the costs to maintain security.

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Tab 10. Risk Adjustment

This section includes metrics relating to Risk Adjustment. Risk Adjustment is the analysis of clinical data in order to match government compensation with the risk factors of members. This includes adjustment for the "three Rs": permanent risk adjustment, transitional reinsurance and transitional risk corridors.

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Tab 2

Summary of Operational Metrics

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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Sales and Marketing

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+	Membership Increase Due to Individual Members	23		
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x	Percent Change in Average Group Size	24		
=	Change in Group Membership	25		
+	Percent Change in Number of Individual Members	25		
=	Growth in Total Membership	26		
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	Sources of Group Membership Growth			
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Sales and Marketing

Metric	Page	Definition	Calculation
Importance and Characteristics			
All Distribution Systems			
Percent of Total Membership by Segment			
Individual	33		
Small Group	33		
Middle Market Group	34		
Large Group	34		
Percent of Total Groups by Segment			
Individual Contracts	35		
Small Group	35		
Middle Market Group	36		
Large Group	36		
Average Group Size			
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Small Group	37		
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Large Group	38		
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Individual	41		
Small Group	41		
Middle Market Group	42		
Large Group	42		
Total, Including Individual	43		
Percent of Groups Sold Through Brokers			
Individual	43		
Small Group	44		
Middle Market Group	44		
Large Group	45		
Total, Including Individual	45		

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Sales and Marketing

Metric	Page	Definition	Calculation
Importance and Characteristics			
Broker Distribution System (continued)			
Average Size of Broker Groups			
Individual	46		
Small Group	46		
Middle Market Group	47		
Large Group	47		
Total, Including Individual	48		
Percent of Members Sold Through Brokers that are New			
Individual	48		
Small Group	49		
Middle Market Group	49		
Large Group	50		
Total, Including Individual	50		
Percent of Groups Sold Through Brokers that are New			
Individual	51		
Small Group	51		
Middle Market Group	52		
Large Group	52		
Total, Including Individual	53		
Average Duration of Broker Members, by Segment, in Years			
Individual	53		
Small Group	54		
Middle Market Group	54		
Large Group	55		
Total, Including Individual	55		
Average Size of New Broker Groups			
Individual	56		
Small Group	56		
Middle Market Group	57		
Large Group	57		
Total, Including Individual	58		
Percent of Broker Members, by Category of Group			
Individual	58		
Small Group	59		
Middle Market Group	59		
Large Group	60		
Total, Including Individual	60		

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Sales and Marketing

Metric	Page	Definition	Calculation
Importance and Characteristics (continued)			
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Individual	61		
Small Group	61		
Middle Market Group	62		
Large Group	62		
Total, Including Individual	63		
Percent of Groups Sold Internally			
Individual Contracts	63		
Small Group	64		
Middle Market Group	64		
Large Group	65		
Total, Including Individual	65		
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Small Group	66		
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Sales and Marketing

	Metric	Page	Definition	Calculation
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	Sales and Marketing Costs, Excluding Commissions, per FTE	71		
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=	Sales and Marketing Costs, Excluding Commissions, Per Internally Sold Member Per Month	71		
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x	Groups per Final Quote	72		
=	Groups Sold Per Sales and Marketing FTE	72		
x	Average Group Size	72		
=	Group Members Sold per Total Sales FTE	72		
x	Sales and Marketing Costs per Total Sales FTE	72		
=	Sales and Marketing Costs per Group Member per Month	72		
	Internal Sales Force			
	Internally Sold Groups Per Sales FTE	72		
x	Average Internally Sold Group Size	72		
=	Internally Sold Group Members per Sales FTE	72		
x	Sales Costs per Sales FTE	72		
=	Sales Costs per Internally Sold Group Member per Month	72		
	Rating and Underwriting			
	Final Quotes per FTE	73		
x	Groups per Final Quote	73		
=	Groups per FTE	73		
x	Cost per Group	73		
=	Cost per FTE	73		
x	FTEs per 10,000 Group Members	73		
=	Cost per Group Member per Month	73		
	Acquisition Cost per New Enrollment	73		

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Sales and Marketing

	Metric	Page	Definition	Calculation
	Sales and Marketing Cost Summary (continued)			
	Staffing vs. Non-Labor			
	Sales and Marketing Total Non-Labor Cost per Total FTE	74		
+	Sales and Marketing Total Staffing Costs per Total FTE	74		
=	Sales and Marketing Total Costs per Total FTE	74		
x	Sales and Marketing Total FTEs per 10,000 Members	74		
=	Sales and Marketing Cost per Member per Month	74		
	Percent of Sales and Marketing Costs that are Staffing	74		
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Tab 4

Provider Network Management and Services

Provider Network Management & Services responds to inquiries from providers, contracts with providers for care delivered to members, is the liaison for provider appeals (whose coordinating responsibility resets with customer services), credentials providers for eligibility for contracts, issues report cards to provider and audits and validates provider activity.

	Metric	Page	Definition	Calculation
	Provider Relations Service Metrics:			
	This sub-function responds to inquiries from providers.			
	Provider Relations Services Cost Summary			
	Per Member			
	Manual Inquiries			
	Manual Inquiries per Member	81		
x	Members per FTE	81		
=	Manual Inquiries per FTE per Year	81		
x	Provider Relations Services Cost per Manual Inquiry	81		
=	Provider Relations Services Cost per FTE	81		
x	FTEs per 10,000 Members	81		
=	Provider Relations Services Costs PMPM	81		
	Total Inquiries			
	Total Inquiries per Member	81		
x	Members per FTE	81		
=	Total Inquiries per FTE per Year	81		
x	Provider Relations Services Cost per Total Inquiry	81		
=	Provider Relations Services Cost per FTE	81		
x	FTEs per 10,000 Members	81		
=	Provider Relations Services Costs PMPM	81		
	Per Provider			
	Manual Inquiries			
	Manual Inquiries per Provider	82		
x	Providers per FTE	82		
=	Manual Inquiries per FTE per Year	82		
x	Provider Relations Services Cost per Manual Inquiry	82		
=	Provider Relations Services Cost per FTE	82		
x	FTEs per 10,000 Providers	82		
=	Provider Relations Services Costs per Provider per Year	82		
	Total Inquiries			
	Total Inquiries per Provider	82		
	Providers per FTE	82		
	Total Inquiries per FTE per Year	82		
	Provider Relations Services Cost per Total Inquiry	82		
	Provider Relations Services Cost per FTE	82		
	FTEs per 10,000 Members	82		
	Provider Relations Services Costs Per Provider per Year	82		

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Provider Network Management and Services

	Metric	Page	Definition	Calculation
	Provider Relations Services Cost Summary (continued)			
	Staffing vs. Non-Labor			
	Provider Relations Services Total Staffing Cost per Total FTE	82		
+	Provider Relations Services Total Non-Staffing Costs per Total FTE	82		
=	Provider Relations Services Total Costs per Total FTE	82		
x	Provider Relations Services Total FTEs per 10,000 Members	82		
=	Provider Relations Services Cost per Member per Month	82		
	Percent of Provider Relations Services Costs that are Staffing	82		
	Percent of Provider Relations Services Costs that are Non-Labor	82		
	Percent of Provider Relations Services Costs that are Outsourced	82		
	Percent of Provider Relations Services Staffing that is Outsourced	82		
	Inquiries			
	Inquiries per Member per Year, by Mode and Product			
	Manual			
	Manual Calls	83		
	Paper/Written Inquiries	83		
	Manual Electronic Inquiries	84		
	Total Manual Inquiries	84		
	Automated Calls	85		
	Total Provider Inquiries	85		
	Provider Services Inquiries per 100 Claims	86		
	Inquiries per Provider per Year, by Mode			
	Manual			
	Manual Calls	87		
	Paper/Written Inquiries	87		
	Manual Electronic Inquiries	87		
	Total Manual Inquiries	87		
	Automated Calls	87		
	Total Provider Inquiries	87		

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Provider Network Management and Services

Metric	Page	Definition	Calculation
Inquiries (continued)			
Percent of Total Inquiries, by Mode and Product			
Manual			
Manual Calls	88		
Paper/Written Inquiries	88		
Manual Electronic Inquiries	89		
Total Manual Inquiries	89		
Automated Calls	90		
Total Provider Inquiries	90		
Percent of Total Calls Received that are Manual	91		
Product Mix of Inquiries			
Manual			
Manual Calls	92		
Paper/Written Inquiries	92		
Manual Electronic Inquiries	93		
Total Manual Inquiries	93		
Automated Calls	94		
Total Provider Inquiries	94		
Provider Portal			
Name and Vendor of Portal Used	95		
Percentage of Providers with Portal Access	95		
Accessibility of Provider Services			
Average Speed of Answer (ASA), in Seconds	96		
ASA Service Level, at 30 seconds	96		
Abandonment Rate	97		
Handle Time, in Seconds	97		
Provider Appeals			
Percent of Adverse Decisions Overturned on Appeal	98		
Percent of Adverse Decisions Upheld on Appeal	98		
Appeals per 10,000 Members	99		

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Provider Network Management and Services

Provider Contracting Metrics:

This sub-function recruits and credentials providers such as physicians and hospitals.

	Metric	Page	Definition	Calculation
	Provider Contracting Summary			
	Providers per 1,000 Members	100		
x	Members per Contracting FTE	100		
=	Providers per Contracting FTE	100		
x	Provider Contracting Cost per Provider	100		
=	Provider Contracting Cost per Contacting FTE	100		
x	Contracting FTE per 10,000 Members	100		
=	Provider Contracting Costs PMPM	100		
	Staffing vs. Non-Labor			
	Provider Contracting Total Non-Labor Cost per Total FTE	100		
+	Provider Contracting Total Staffing Costs per Total FTE	100		
=	Provider Contracting Total Costs per Total FTE	100		
x	Provider Contracting Total FTEs per 10,000 Members	100		
=	Provider Contracting Cost per Member per Month	100		
	Percent of Provider Contracting Costs that are Staffing	100		
	Percent of Provider Contracting Costs that are Non-Labor	100		
	Percent of Provider Contracting Costs that are Outsourced	100		
	Percent of Provider Contracting Staffing that is Outsourced	100		
	Number of Providers			
	Providers per 1,000 Members			
	Primary Care Physicians	101		
	Professional Specialists	101		
	Facility	101		
	Ancillary	101		
	Total	101		
	Percentage Change in Number of Providers from Prior Year	101		
	Providers per Contract	101		
	Percent of Total Providers			
	Primary Care Physicians	101		
	Professional Specialists	101		
	Facility	101		
	Ancillary	101		
	Total	101		

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Provider Network Management and Services

Provider Contracting Metrics (continued):

This sub-function recruits and credentials providers such as physicians and hospitals.

Metric	Page	Definition	Calculation
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Provider Contracts per 10,000 Members			
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Risk Sharing	102		
Shared Savings	102		
Fee-for-Service	102		
Total	102		
Percentage Change in Provider Contracts from Prior Year	102		
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Capitation	102		
Risk Sharing	102		
Shared Savings	102		
Fee-for-Service	102		
Total	102		
Percent of Provider Contracts by Type - Prior Year			
Capitation	103		
Risk Sharing	103		
Shared Savings	103		
Fee-for-Service	103		
Total	103		
Percent of Provider Contracts by Type - Benchmarked Year			
Capitation	103		
Risk Sharing	103		
Shared Savings	103		
Fee-for-Service	103		
Total	103		
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New Contracts	103		
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New Contracts	104		
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Tab 5

Enrollment / Membership / Billing

Enrollment / Membership / Billing processes group and membership transactions, processes invoices and maintains population demographics.

	Metric	Page	Definition	Calculation
	Enrollment Cost Summary			
	Manual Transactions			
	Manual Member Transactions per Member	109		
x	Members per FTE	109		
=	Manual Member Transactions per FTE per Year	109		
x	Enrollment Cost per Manual Member Transaction	109		
=	Costs per FTE	109		
x	FTEs per 10,000 Members	109		
=	Costs per Member per Month	109		
	Total Transactions			
	Total Transactions per Member	109		
x	Members per FTE	109		
=	Total Transactions per FTE per Year	109		
x	Enrollment Cost per Total Transaction	109		
=	Costs per FTE	109		
x	FTEs per 10,000 Members	109		
=	Costs per Member per Month	109		
	Staffing vs. Non-Labor			
	Enrollment Total Non-Labor Cost per Total FTE	109		
+	Enrollment Total Staffing Costs per Total FTE	109		
=	Enrollment Total Costs per Total FTE	109		
x	Enrollment Total FTEs per 10,000 Members	109		
=	Enrollment Cost per Member per Month	109		
	Percent of Enrollment Costs that are Staffing	109		
	Percent of Enrollment Costs that are Non-Labor	109		
	Percent of Enrollment Costs that are Outsourced	109		
	Percent of Enrollment Staffing that is Outsourced	109		
	Transaction Processing			
	Group Transactions per 1,000 Members			
	New Group	110		
	Renewal / Maintenance	110		
	Total Group	111		
	Group Transactions per Group			
	New Group Transactions per New Group	111		
	Renewal/Maintenance Transactions per Renewal Group	112		
	Total Group	112		
	Note: Total Enrollment Transactions per Group per Year	113		

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Enrollment / Membership / Billing

Metric	Page	Definition	Calculation
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Manual			
Electronic Transactions Requiring Manual Intervention	115		
All Other Manual	115		
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Automated			
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Total Automated Electronic	117		
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Manual			
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All Other Manual	119		
Total Manual Transactions	120		
Automated			
Direct to System	120		
Received on a File	121		
Total Automated Electronic	121		
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Note: Percent of Member Transactions Submitted Electronically that Require Manual Intervention	122		
Enrollment Portal			
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Groups	125		
Members	125		

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Enrollment / Membership / Billing

Metric	Page	Definition	Calculation
ID Cards			
Number of Cards Issued per Member	126		
Billing			
Percent of Bills Paid Before Due Date	126		
Average Number of Days that Bills Were Sent Prior to Due Date	127		
Percent of Bills Sent Electronically	127		
Total Number of Bills Sent per Member	128		
Credit Card Fees per Member that Pay via Credit Card	128		
Percent of Number Invoices Paid, by Type			
Credit Card	129		
ACH and Wire	129		
Paper Checks	130		
Cash	130		
Percent of Dollars of Invoices Paid, by Type			
Credit Card	149		
ACH and Wire	132		
Paper Checks	132		
Cash	133		
Dollars of Invoices Paid per Invoice, by Type			
Credit Card	134		
ACH and Wire	134		
Paper Checks	135		
Cash	135		
Demographics			
Percent of Membership in the Following Age Categories			
< 21	137		
21 - 29	137		
30 - 34	137		
35 - 39	137		
40 - 44	137		
< 45 (sum of above)	137		
45 - 49	137		
50 - 54	137		
55 - 59	137		
60 - 65	137		
> 65	137		
Total	137		
Average Age of Membership	139		

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Enrollment / Membership / Billing

Metric	Page	Definition	Calculation
Group and Membership Characteristics Affecting Total Transactions			
Percent Change in Number of Groups	140		
Net Membership Growth Within Retained Groups	140		
Percent Change in Number of Individual Members	141		
Average Size of Group, Including Individuals	141		

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Tab 6

Customer Services

The Customer Services function responds to customer inquiries and coordinates appeals.

	Metric	Page	Definition	Calculation
	Customer Services Cost Summary			
	Manual Inquiries per Member	147		
x	Members per FTE	147		
=	Manual Inquiries per FTE per Year	147		
x	Customer Service Cost per Manual Inquiry	147		
=	Costs per FTE	147		
x	FTEs per 10,000 Members	147		
=	Costs per Member per Month	147		
	Staffing vs. Non-Labor			
	Customer Services Total Non-Labor Cost per Total FTE	147		
+	Customer Services Total Staffing Costs per Total FTE	147		
=	Customer Services Total Costs per Total FTE	147		
x	Customer Services Total FTEs per 10,000 Members	147		
=	Customer Services Cost per Member per Month	147		
	Percent of Customer Services Costs that are Staffing	147		
	Percent of Customer Services Costs that are Non-Labor	147		
	Percent of Customer Services Costs that are Outsourced	147		
	Percent of Customer Services Staffing that is Outsourced	147		
	Inquiries			
	Inquiries per Member per Year, by Mode and Product			
	Manual			
	Manual Calls	148		
	Paper/Written Inquiries	148		
	Manual Electronic Inquiries	149		
	Total Manual Inquiries	149		
	Automated Calls	150		
	Total Member Inquiries	150		
	Customer Services Inquiries per 100 Claims	151		

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Customer Services

Metric	Page	Definition	Calculation
Inquiries (continued)			
Percent of Total Inquiries, by Mode and Product			
Manual			
Manual Calls	152		
Paper/Written Inquiries	152		
Manual Electronic Inquiries	153		
Total Manual Inquiries	153		
Automated Calls	154		
Total Member Inquiries	154		
Percent of Total Calls Received that are Manual	155		
Product Mix of Inquiries			
Manual			
Manual Calls	156		
Paper/Written Inquiries	156		
Manual Electronic Inquiries	157		
Total Manual Inquiries	157		
Automated Calls	158		
Total Member Inquiries	158		
Reasons for Inquiries Per Member Per Year, by Product			
Benefit Lookup	159		
Eligibility	159		
Claims Status	160		
Provider Check	160		
Billing & ID Cards	161		
Complaints / Grievances	161		
Other	162		
Total Inquiries	162		
Reasons for Inquiries as a Percent of Total Inquiries			
Benefit Lookup	163		
Eligibility	163		
Claims Status	164		
Provider Check	164		
Billing & ID Cards	165		
Complaints / Grievances	165		
Other	166		
Total Inquiries	166		

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Customer Services

Metric	Page	Definition	Calculation
Member Services Outsourcing			
Percent of Plans that Outsource the Handling of any Manual Inquiries	167		
Percent of Plans that Outsource Manual Inquiries that Include Outsourced Manual Inquiries in Total Manual Inquiries	167		
Percent of Manual Inquiries that are handled by Outsourced Vendors	167		
Member Portal			
Number of Portal Sessions / Logins per Member with an Account per Year	168		
Percent of Members with Registered Accounts	168		
Name and Vendor of Portal Used	168		
Call Center			
Average Speed of Answer (ASA), in Seconds	169		
ASA Service Level, at 30 Seconds	169		
Abandonment Rate	170		
Percent Transfer	170		
Percent Hold	171		
Handle Time, in Seconds	171		
Timeliness of Customer Services Response			
Days to Resolve Inquiries	172		
First Call Resolution Rate	172		
Member Appeals			
Percent of Adverse Decisions Overturned on Appeal	173		
Percent of Adverse Decisions Upheld on Appeal	173		
Appeals per 10,000 Members	174		

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Tab 7

Claim and Encounter Capture and Adjudication

	Metric	Page	Definition	Calculation
	Claims Cost Summary			
	Suspended Claims			
	Suspended Claims per Member	179		
x	Members per FTE	179		
=	Suspended Claims Processed per FTE per Year	179		
x	Cost per Suspended Claim	179		
=	Costs per FTE	179		
x	FTEs Per 10,000 Members	179		
=	Costs per Member Per Month	179		
	Total Claims			
x	Claims Processed Per Member	179		
=	Members Per FTE	179		
x	Claims Processed Per FTE Per Year	179		
=	Cost per Claims Processed	179		
x	Costs Per FTE	179		
=	FTEs Per 10,000 Members	179		
	Costs Per Member Per Month	179		
	Staffing vs. Non-Labor			
	Claims Processing Total Non-Labor Cost per Total FTE	179		
+	Claims Processing Staffing Costs per Total FTE	179		
=	Claims Processing Total Costs per Total FTE	179		
x	Claims Processing Total FTEs per 10,000 Members	179		
=	Claims Processing Cost per Member per Month	179		
	Percent of Claims Processing Costs that are Staffing	179		
	Percent of Claims Processing Costs that are Non-Labor	179		
	Percent of Claims Processing Costs that are Outsourced	179		
	Percent of Claims Processing Staffing that is Outsourced	179		
	Volume of Claims			
	Receipts			
	Total Receipts Per Member Per Year	180		

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Claim and Encounter Capture and Adjudication

Metric	Page	Definition	Calculation
Volume of Claims (continued)			
Receipts Rejected as Incomplete			
Total Receipts Rejected Per Member Per Year	181		
Total Rejected Receipts as a Percent of Total Receipts	181		
Processed Claims			
Paper Claims Processed Per Member Per Year	182		
Paper Claims Processed as a Percent of Total Claims	182		
Electronic Claims Processed Per Member Per Year	183		
Electronic Claims Processed as a Percent of Total Claims	183		
Total Claims Processed Per Member Per Year	184		
Total Claims Processed as a Percent of Total Receipts	184		
Cost per Processed Claim	185		
Pharmacy Claims Processed Per Member Per Year	186		
Behavioral Health Claims Processed Per Member Per Year	186		
Pharmacy Cost per Pharmacy Claim Processed	187		
Behavioral Health Cost per Behavioral Health Claim Processed	187		
Autoadjudicated Claims			
Paper Claims Autoadjudicated Per Member Per Year	188		
Paper Auto-Adjudication Rate	188		
Paper Claims Autoadjudicated as Percent of Total Claims Autoadjudicated	189		
Electronic Claims Autoadjudicated Per Member Per Year	190		
Electronic Autoadjudication Rate	190		
Electronic Claims Autoadjudicated as Percent of Total Claims Autoadjudicated	191		
Total Claims Autoadjudicated Per Member Per Year	192		
Total Claims Auto-Adjudication Rate	192		
Suspended Claims (Claims Requiring Manual Intervention)			
Paper Claims Suspended Per Member Per Year	193		
Paper Suspension Rate	193		
Electronic Claims Suspended Per Member Per Year	194		
Electronic Suspension Rate	194		
Total Claims Suspended Per Member Per Year	195		
Total Suspension Rate	195		
Cost per Suspended Claim	196		

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Claim and Encounter Capture and Adjudication

Metric	Page	Definition	Calculation
Volume of Claims (continued)			
Adjusted Claims			
Total Claims Adjusted Per Member Per Year	198		
Total Adjustment Rate	198		
Percent of Adjusted Claims, by Type			
Plan Error	198		
All Other	198		
Total Number of Adjusted Claims	198		
Denials			
Denied Claims Per Member Per Year	199		
Denied Claims Rate	199		
Paid Claims Per Member Per Year	200		
Paid Claims Rate	200		
Capitation			
Encounters Paid via Capitation Per Member Per Year	201		
Encounters Paid via Capitation as a Percent of Total Claims	201		
Healthcare Expenses per Encounter paid via Capitation	202		
Healthcare Expenses paid via Capitation as a Percent of Total Healthcare Expenses	202		
Claims Processing Steps, Percent of Previous			
Total Claims Processed, PMPY	203		
Denied Claims	203		
Total Appeals	204		
Overturned	204		
Upheld	205		
Speed of Claims Processing			
Average Payment Period in Days	205		
Average Inventory in Days	206		
Average Claims Inventory as a Percent of Total Claims Processed	206		
Percent of Claims Processed Within the Following Days of Receipt:			
0 - 14 days	207		
15 - 30 days	207		
31 - 60 days	208		
> 60 days	208		
Total	209		
Timing of Claims Payment			
Average Days Incurred to Receipt of Claim	210		
Average Days Receipt of Claim to Payment Approved	210		
Average Days Payment Approved to Payment	211		
Average Days Incurred to Payment	211		
Claims Turn Around Time (TAT)	212		

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Claim and Encounter Capture and Adjudication

Metric	Page	Definition	Calculation
Quality of Claims Processing			
Dollar Accuracy Percent	213		
Frequency Accuracy Percent	213		
Interest Paid per Claim Processed	214		
Interest Paid as a Percent of Total Health Benefits	214		
EOBs (Explanation of Benefits)			
Percentage of Plans that Allow Members to Opt-Out of Paper EOBs	215		
Percent of EOBs Sent Electronically	215		
Total EOBs Sent Per Member Per Year	216		
Total EOBs Sent per Claim Processed	216		
COB and Subrogation			
COB and Subrogation Recoveries Per Dollar of COB Cost	217		
COB and Subrogation Recoveries as a Percent of Health Benefits, Plus Recoveries	217		
Net Recoveries as a Percent of Health Benefits, Plus Recoveries	218		
Primary COB Approach	218		
Pay-Then-Pursue	218		
Pursue-Then-Pay	218		

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Tab 8

Information Systems

	Metric	Page	Definition	Calculation
	Information Systems Cost Summary			
	Total FTEs per IS FTE	223		
x	IS Costs per Total FTE	223		
=	IS Costs per IS FTE	223		
x	IS FTEs per 10,000 Members	223		
=	Cost per Member per Month	223		
	Effect of IS Allocated by Supported Functional Area			
	IS After Allocation as a Percent of Total IS	223		
x	Total IS PMPM	223		
=	IS Costs PMPM, After Allocation	223		
x	Non-IS Costs PMPM, After Allocation	223		
=	Total Administrative Cost PMPM	223		
	Internal vs. Outsourced FTE Costs			
	Internal IS Expenses per Internal FTE	223		
	Outsourced IS Expenses per Outsourced FTE	223		
	Staffing vs. Non-Labor			
	Information Systems Total Non-Labor Cost per Total FTE	224		
+	Information Systems Total Staffing Costs per Total FTE	224		
=	Information Systems Total Costs per Total FTE	224		
x	Information Systems Total FTEs per 10,000 Members	224		
=	Information Systems Cost per Member per Month	224		
	Percent of Information Systems Costs that are Non-Labor	224		
	Percent of Information Systems Costs that are Staffing	224		
	Percent of Information Systems Costs that are Outsourced	224		
	Percent of Information Systems Staffing that is Outsourced	224		
	Total Information Systems Costs, Natural Accounting Categories			
	Per Member Per Month			
	(a) Internal Personnel, Including Travel and Training	225		
	(b) Outsourced Employees and Contractors	225		
	(c) Consultants	225		
	(d) Hardware Depreciation and Maintenance	225		
	(e) Software Amortization and Maintenance	225		
	(f) All Other, Including Office Supplies	225		
	Total Information Systems Expenses	225		
	Percent of Premium Equivalents			
	(a) Internal Personnel, Including Travel and Training	225		
	(b) Outsourced Employees and Contractors	225		
	(c) Consultants	225		
	(d) Hardware Depreciation and Maintenance	225		
	(e) Software Amortization and Maintenance	225		
	(f) All Other, Including Office Supplies	225		
	Total Information Systems Expenses	225		

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Information Systems

Metric	Page	Definition	Calculation
Total Information Systems Costs, Natural Accounting Categories (continued)			
Percent of Total Information Systems Costs			
(a) Internal Personnel, Including Travel and Training	225		
(b) Outsourced Employees and Contractors	225		
(c) Consultants	225		
(d) Hardware Depreciation and Maintenance	225		
(e) Software Amortization and Maintenance	225		
(f) All Other, Including Office Supplies	225		
Total Information Systems Expenses	225		
Capabilities of Hardware			
Utilization			
Average Utilization for Processors, 24/7 Capacity	226		
Average Utilization for Processors, Prime Shift	226		
Peak Utilization for Processors, Prime Shift	226		
Data Center Storage Capacity			
Total Terabytes	226		
Terabytes per 10,000 Members	226		
Internal Help Desk			
Average Speed to Answer, Seconds	227		
Call Abandonment Rate	227		
Average Handle Time, Seconds	227		
First Call Resolution Rate	227		
Satisfaction, Scale of 1 to 10	227		
Inquiries per Helpdesk FTE per Year, by Type			
Phone	227		
Online	227		
Total	227		
Inquiries per Total FTE per Year, by Type			
Phone	227		
Online	227		
Total	227		
Percent of Total Helpdesk Inquiries, by Type			
Phone	227		
Online	227		
Total	227		

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Information Systems

	Metric	Page	Definition	Calculation
	Internal Help Desk (continued)			
	Percent of Total Inquiries Requiring Escalation	227		
	Total FTEs per Helpdesk FTE	227		
	Helpdesk FTEs per 10,000 Members	227		
	Percentage of plans with the option for employees to generate tickets online	228		
	Desktop Management Software and Vendors	228		
	Availability			
	System Availability - 24 / 7 Average	229		
	Time to Resolve Critical Outage, Hours	229		
	Production Job Cost Summary			
	Production Jobs per 1,000 Members	230		
x	Members per IS FTE	230		
=	Daily Production Jobs per IS FTE	230		
x	IS Cost per Production Job	230		
=	IS Cost per IS FTE	230		
x	IS FTEs per 10,000 Members	230		
=	IS Costs per Member per Month	230		
	Production and Test Jobs			
	Daily Production Jobs per 10,000 Members	231		
	Yearly Claims Processed per Daily Production Job	231		
	Yearly Enrollment Transactions Processed per Daily Production Job	231		
	Yearly Member and Provider Inquiries Processed per Daily Production Job	231		
	Percent of Total Production Jobs Run Daily	232		
	Production Jobs as a Percent of Total Jobs	232		
	Daily Test Jobs per 10,000 members	233		
	Percent of Total Test Jobs Run Daily	233		
	Test Jobs as a Percent of Total Jobs	234		

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Tab 9

Corporate Services Cluster

The Corporate Services Cluster is comprised of the functions of Finance and Accounting, Actuarial, Corporate Executive and Governance and the Corporate Services function. The Corporate Services function includes subfunctions like Facilities, Legal and Human Resources. This tab includes metrics of those subfunctions.

	Metric	Page	Definition	Calculation
	Corporate Services Function			
	Corporate Services Function Cost Summary			
	Total FTEs per Corporate Services FTE	241		
x	Corporate Services Costs per Total FTE	241		
=	Cost of Corporate Services per FTE	241		
x	FTEs per 10,000 Members	241		
=	Cost per Member per Month	241		
	Staffing vs. Non-Labor			
	Corporate Services Function Total Non-Labor Cost per Total FTE	241		
+	Corporate Services Function Total Staffing Costs per Total FTE	241		
=	Corporate Services Function Total Costs per Total FTE	241		
x	Corporate Services Function Total FTEs per 10,000 Members	241		
=	Corporate Services Function Cost per Member per Month	241		
	Percent of Corporate Services Function Costs that are Staffing	241		
	Percent of Corporate Services Function Costs that are Non-Labor	241		
	Percent of Corporate Services Function Costs that are Outsourced	241		
	Percent of Corporate Services Function Staffing that is Outsourced	241		

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Corporate Services Cluster

	Metric	Page	Definition	Calculation
	Human Resources			
	Span of Control			
	Middle Management to Top Management	242		
	Managers to Middle Management	242		
	Supervisors to Managers	242		
	Staff to Supervisors	242		
	Total Employees to Top Management	242		
	Employees Other than Top Management to Top Management	242		
	Middle Management, Managers and Supervisors to Top	242		
	Staff to Middle Management, Managers and Supervisors	242		
	EEO-1 Job Categories as a Percent of Total Employees			
	Managerial	242		
	Professional	242		
	Clerical	242		
	Technical	242		
	Sales Worker	242		
	Service Worker	242		
	Laborer	242		
	Craft Worker	242		
	Operatives Worker	242		
	Total Employees	242		
	Human Resources Activities			
	Total Turnover	244		
	Retention	244		
	Human Resources Cost Summary			
	HR Costs per Total FTE	244		
x	Total FTEs per HR FTE	244		
=	HR Costs per HR FTE	244		
x	HR FTEs per 10,000 Members	244		
=	HR Cost per Member per Month	244		
	Staffing vs. Non-Labor			
	Human Resources Non-Labor Costs per Human Resources FTE	244		
+	Human Resources Staffing Costs per Human Resources FTE	244		
=	Human Resources Costs per Human Resources FTE	244		
x	Human Resources FTEs per 10,000 Members	244		
=	Cost per Member per Month	244		
	Percent of Human Resources Costs that are Non-Labor	244		
	Percent of Human Resources Costs that are Staffing	244		
	Percent of Human Resources Costs that are Outsourced	244		
	Percent of Staff that is Outsourced	244		

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Corporate Services Cluster

	Metric	Page	Definition	Calculation
	Legal			
	Normal Business Legal Costs vs. Litigation Legal Costs			
	PMPM			
	Normal Business Legal Costs	245		
	Litigation Legal Costs	245		
	Total Legal Costs	245		
	Percent of Premiums and Fees			
	Normal Business Legal Costs	245		
	Litigation Legal Costs	245		
	Total Legal Costs	245		
	Percent of Total Legal Costs			
	Normal Business Legal Costs	245		
	Litigation Legal Costs	245		
	Total Legal Costs	245		
	Staffing vs. Non-Labor			
	Legal Non-Labor Cost per Legal FTE	245		
+	Legal Staffing Costs per Legal FTE	245		
=	Legal Costs per Legal FTE	245		
x	Legal FTEs per 10,000 Members	245		
=	Cost per Member per Month	245		
	Percent of Legal Costs that are Non-Labor	245		
	Percent of Legal Costs that are Staffing	245		
	Percent of Legal Costs that are Outsourced	245		
	Percent of Staff that is Outsourced	245		

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Corporate Services Cluster

	Metric	Page	Definition	Calculation
	Facilities			
	Facilities Cost Summary			
	Facilities Costs per Total FTE	246		
x	Total FTEs per Facilities FTE	246		
=	Facilities Cost per Facilities FTE	246		
x	Facilities FTEs per 10,000 Members	246		
=	Facilities Cost per Member per Month	246		
	Facilities FTEs per Total FTE	246		
x	Total Usable Square Feet per Facilities FTE	246		
=	Total Usable Square Feet per Total FTE	246		
x	Facilities Cost per Total Usable Square Foot	246		
=	Facilities Costs per Total FTE	246		
x	Total FTEs per 10,000 Members	246		
=	Facilities cost per Member per Month	246		
	Facilities Cost Summary - On-Site or Internal FTEs Only			
	Facilities Costs per Total FTE	246		
x	Total FTEs per Facilities FTE	246		
=	Facilities Cost per Facilities FTE	246		
x	Facilities FTEs per 10,000 Members	246		
=	Facilities Cost per Member per Month	246		
	Facilities FTEs per Total FTE	246		
x	Total Usable Square Feet per Facilities FTE	246		
=	Total Usable Square Feet per Total FTE	246		
x	Facilities Cost per Total Usable Square Foot	246		
=	Facilities Costs per Total FTE	246		
x	Total FTEs per 10,000 Members	246		
=	Facilities cost per Member per Month	246		
	Staffing vs. Non-Labor			
	Total Staffing Cost per Total FTE	247		
+	Total Non-Staffing Costs per Total FTE	247		
=	Total Costs per Total FTE	247		
x	Total FTEs per 10,000 Members	247		
=	Cost per Member per Month	247		
	Percent of Facilities Costs that are Staffing	247		
	Percent of Facilities Costs that are Non-Labor	247		
	Percent of Facilities Costs that are Outsourced	247		
	Percent of Facilities Staff that is Outsourced	247		

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Corporate Services Cluster

Metric	Page	Definition	Calculation
Facilities (Continued)			
Size of Facilities			
Square Feet per Total FTE			
Gross	247		
Usable	247		
Usable Square Footage by Type			
Percent Owned	247		
Percent Leased	247		
Usable Square Feet as a Percent of Gross Square Feet	247		
Gross Square Footage by Type			
Percent Owned	247		
Percent Leased	247		
Total Facilities Costs per Square Foot			
Gross	247		
Usable	247		
Facilities Costs by Type			
Per Member Per Month			
(a) Rent	248		
(b) Depreciation	248		
(c) Heat, Light and Taxes	248		
(d) Security	248		
(e) Maintenance	248		
(f) Leasehold Improvements	248		
(g) All Other	248		
Total	248		
Percent of Total			
(a) Rent	248		
(b) Depreciation	248		
(c) Heat, Light and Taxes	248		
(d) Security	248		
(e) Maintenance	248		
(f) Leasehold Improvements	248		
(g) All Other	248		
Total	248		
Statutory Reporting			
Number of Entities Requiring Statutory Reports	248		

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Tab 10

Risk Adjustment

Risk Adjustment is the analysis of clinical data in order to match government compensation with the risk factors of members. This includes adjustment for the “three Rs”: permanent risk adjustment, transitional reinsurance and transitional risk corridors.

	Metric	Page	Definition	Calculation
	Risk Adjustment Cost Summary			
	Chart Reviews per 1,000 Members	251		
x	Members per FTE	251		
=	Chart Reviews per FTE per Year	251		
x	Cost per Chart Review	251		
=	Costs per FTE	251		
	FTEs per 10,000 Members	251		
	Costs per Member per Month	251		
	Staffing vs. Non-Labor - Risk Adjustment			
	Risk Adjustment Non-Labor Cost per Total FTE	251		
+	Risk Adjustment Total Staffing Costs per Total FTE	251		
=	Risk Adjustment Total Costs per Total FTE	251		
x	Risk Adjustment Total FTEs per 10,000 Members	251		
=	Risk Adjustment Cost per Member per Month	251		
	Percent of Risk Adjustment Costs that are Staffing	251		
	Percent of Risk Adjustment Costs that are Non-Labor	251		
	Percent of Risk Adjustment Costs that are Outsourced	251		
	Percent of Risk Adjustment Staffing that is Outsourced	251		
	Number of Chart Reviews			
	Per 1,000 Members			
	Internal	252		
	Outsourced	252		
	Total	253		
	Percent of Charts Subject to Multiple Passes			
	Internal	253		
	Outsourced	254		
	Total	254		
	Percent of Charts Reviews: Internal vs. Outsourced			
	Internal	255		
	Outsourced	255		
	Total	256		
	Internal Charts Reviewed per Risk Adjustment FTE Reviewing Charts	256		

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Risk Adjustment

Metric	Page	Definition	Calculation
Risk Adjustment Staffing			
Risk Adjustment Staffing FTEs per 10,000 Members			
Employees Reviewing Charts	257		
Other Risk Adjustment Employees	257		
Total	258		
Percent of Risk Adjustment Staffing			
Employees Reviewing Charts	258		
Other Risk Adjustment Employees	259		
Total	259		
Revenue Yields and Returns			
Risk Score Improvement Percentage			
Internal	260		
Average Risk Score	260		
Dollar Reimbursement Yield			
PMPY			
Internal	261		
Outsourced	261		
Total	262		
Per Chart Review			
Internal	262		
Outsourced	263		
Total	263		
As a Percent of Health Care Costs			
Internal	264		
Outsourced	264		
Total	265		
Vendors used by participants for outsourced risk-adjustment services	265		

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