

---

# List of Tables

<b>Table</b>	<b>Page</b>
II-1 Claimants and Charges by Gender and Age for All Plan Types and All Participants in 1991 .....	10
II-2 Claimants and Charges by Gender and Age for All Plan Types and All Participants in 1992 .....	11
II-3 Claimants and Charges by Gender and Diagnosis Category for All Plan Types and All Participants in 1991.....	12
II-4 Claimants and Charges by Gender and Diagnosis Category for All Plan Types and All Participants in 1992.....	14
II-5 Claimants and Charges by Age and Diagnosis Category for All Plan Types and All Participants in 1991.....	16
II-6 Claimants and Charges by Age and Diagnosis Category for All Plan Types and All Participants in 1992.....	27
II-7 Claimants and Charges by Gender and Age for All Plan Types for Subscribers Only in 1991.....	38
II-8 Claimants and Charges by Gender and Age for All Plan Types for Subscribers Only in 1992.....	39
II-9 Claimants and Charges by Gender and Diagnosis Category for All Plan Types for Subscribers Only in 1991 .....	40
II-10 Claimants and Charges by Gender and Diagnosis Category for All Plan Types for Subscribers Only in 1992 .....	42
II-11 Claimants and Charges by Age and Diagnosis Category for All Plan Types for Subscribers Only in 1991.....	44
II-12 Claimants and Charges by Age and Diagnosis Category for All Plan Types for Subscribers Only in 1992.....	53
II-13 Claimants and Charges by Gender and Age for All Plan Types for Dependents Only in 1991.....	62
II-14 Claimants and Charges by Gender and Age for All Plan Types for Dependents Only in 1992.....	63
II-15 Claimants and Charges by Gender and Diagnosis Category for All Plan Types for Dependents Only in 1991 .....	64
II-16 Claimants and Charges by Gender and Diagnosis Category for All Plan Types for Dependents Only in 1992 .....	66

---

# List of Tables—*Continued*

<b>Table</b>	<b>Page</b>
II-17 Claimants and Charges by Age and Diagnosis Category for All Plan Types for Dependents Only in 1991 .....	68
II-18 Claimants and Charges by Age and Diagnosis Category for All Plan Types for Dependents Only in 1992 .....	79
III-1 Claimants and Charges by Gender and Age for Comprehensive, Indemnity, Multiple-Employers Trust, and Self-Funded Plan Types for All Participants in 1991 .....	92
III-2 Claimants and Charges by Gender and Age for Comprehensive, Indemnity, Multiple-Employers Trust, and Self-Funded Plan Types for All Participants in 1992 .....	93
III-3 Claimants and Charges by Gender and Age for Comprehensive, Indemnity, Multiple-Employers Trust, and Self-Funded Plan Types for Subscribers Only in 1991 .....	94
III-4 Claimants and Charges by Gender and Age for Comprehensive, Indemnity, Multiple-Employers Trust, and Self-Funded Plan Types for Subscribers Only in 1992 .....	95
III-5 Claimants and Charges by Gender and Age for comprehensive, Indemnity, Multiple-Employers Trust, and Self-Funded Plan Types for Dependents Only in 1991 .....	96
III-6 Claimants and Charges by Gender and Age for Comprehensive, Indemnity, Multiple-Employers Trust, and Self-Funded Plan Types for Dependents Only in 1992 .....	97
III-7 Claimants and Charges by Gender and Age for Managed Care, HMO, EPO, and POS Plan Types for All Participants in 1991 .....	98
III-8 Claimants and Charges by Gender and Age for Managed Care, HMO, EPO, and POS Plan Types for All Participants in 1992 .....	99
III-9 Claimants and Charges by Gender and Age for Managed Care, HMO, EPO, and POS Plan Types for Subscribers Only in 1991 .....	100
III-10 Claimants and Charges by Gender and Age for Managed Care, HMO, EPO, and POS Plan Types for Subscribers Only in 1992 .....	101
III-11 Claimants and Charges by Gender and Age for Managed Care, HMO, EPO, and POS Plan Types for Dependents Only in 1991 .....	102
III-12 Claimants and Charges by Gender and Age for Managed Care, HMO, EPO, and POS Plan Types for Dependents Only in 1992 .....	103
III-13 Claimants and Charges by Gender and Age for PPO Plans for All Participants in 1991 .....	104

---

# List of Tables—*Continued*

<b>Table</b>	<b>Page</b>
III-14 Claimants and Charges by Gender and Age for PPO Plans for All Participants in 1992 .....	105
III-15 Claimants and Charges by Gender and Age for PPO Plans for Subscribers Only in 1991 .....	106
III-16 Claimants and Charges by Gender and Age for PPO Plans for Subscribers Only in 1992 .....	107
III-17 Claimants and Charges by Gender and Age for PPO Plans for Dependents Only in 1991 .....	108
III-18 Claimants and Charges by Gender and Age for PPO Plans for Dependents Only in 1992 .....	109
IV-1 Total Charges in Excess of Deductible by Two-Digit Zip Code for Deductibles of \$25,000, \$50,000, \$100,000, \$150,000, and \$250,000 for All Plan Types and All Participants in 1991 .....	112
IV-2 Total Charges in Excess of Deductible by Two-Digit Zip Code for Deductibles of \$25,000, \$50,000, \$100,000, \$150,000, and \$250,000 for All Plan Types and All Participants in 1992 .....	124
IV-3 Total Charges in Excess of Deductible by Status, Gender and Age Range for Deductibles of \$25,000, \$50,000, \$100,000, \$150,000, and \$250,000 for All Plan Types in 1991 .....	136
IV-4 Total Charges in Excess of Deductible by Status, Gender and Age Range for Deductibles of \$25,000, \$50,000, \$100,000, \$150,000, and \$250,000 for All Plan Types in 1992 .....	142
IV-5 Total Charges in Excess of Deductible by Diagnosis Category for Deductibles of \$25,000, \$50,000, 100,000, \$150,000, and \$250,000 for All Plan Types and All Plan Participants in 1991 .....	148
IV-6 Total Charges in Excess of Deductible by Diagnosis Category for Deductibles of \$25,000, \$50,000, 100,000, \$150,000, and \$250,000 for All Plan Types and All Plan Participants in 1992 .....	153
V-1 Total Charges for All Insurers by Range of Claimant Total Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for All Plan Types in 1991 .....	160
V-2 Total Charges for All Insurers by Range of Claimant Total Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for All Plan Types in 1992 .....	162
V-3 Total Charges for All Insurers by Range of Claimant Total Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for Comprehensive, Indemnity, Multiple-Employers Trust, or Self-Funded Plan Types in 1991 .....	164
V-4 Total Charges for All Insurers by Range of Claimant Total Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for Comprehensive, Indemnity, Multiple-Employers Trust, or Self-Funded Plan Types in 1992 .....	166

---

# List of Tables—*Continued*

<b>Table</b>	<b>Page</b>
V-5 Total Charges for All Insurers by Range of Claimant Total Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for Managed Care, HMO, EPO, or POS Plans in 1991.....	168
V-6 Total Charges for All Insurers by Range of Claimant Total Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for Managed Care, HMO, EPO, or POS Plans in 1992.....	170
V-7 Total Charges for All Insurers by Range of Claimant Total Charges and Excess Charges and Average Excess Using Minimum of Each as a Deductible for PPO Plans in 1991.....	172
V-8 Total Charges for All Insurers by Range of Claimant Total Charges and Excess Charges and Average Excess Using Minimum of Each as a Deductible for PPO Plans in 1991.....	174
VI-1 Total and Hospital Charges for Subset of Insurers by Range of Claimant Total Charges for All Plan Types in 1991.....	178
VI-2 Total and Hospital Charges for Subset of Insurers by Range of Claimant Total Charges for All Plan Types in 1992.....	180
VI-3 Total and Hospital Charges for Subset of Insurers by Range of Claimant Total Charges for Comprehensive, Indemnity, Multiple-Employers Trust, and Self-Funded Plan Types in 1991.....	182
VI-4 Total and Hospital Charges for Subset of Insurers by Range of Claimant Total Charges for Comprehensive, Indemnity, Multiple-Employers Trust, and Self-Funded Plan Types in 1992.....	184
VI-5 Total and Hospital Charges for Subset of Insurers by Range of Claimant Total Charges for Managed Care, HMO, EPO, or POS Plans in 1991.....	186
VI-6 Total and Hospital Charges for Subset of Insurers by Range of Claimant Total Charges for Managed Care, HMO, EPO, or POS Plans in 1992.....	187
VI-7 Total and Hospital Charges for Subset of Insurers by Range of Claimant Total Charges for PPO Plans in 1991.....	188
VI-8 Total and Hospital Charges for Subset of Insurers by Range of Claimant Total Charges for PPO Plans in 1992.....	190
VI-9 Hospital Charges for Subset of Insurers by Range of Claimant Hospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for All Plan Types in 1991.....	192
VI-10 Hospital Charges for Subset of Insurers by Range of Claimant Hospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for All Plan Types in 1992.....	194

---

# List of Tables—*Continued*

Table	Page
VI-11 Hospital Charges for Subset of Insurers by Range of Claimant Hospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for Comprehensive, Indemnity, Multiple-Employers Trust, or Self-Funded Plan Types in 1991.....	196
VI-12 Hospital Charges for Subset of Insurers by Range of Claimant Hospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for Comprehensive, Indemnity, Multiple-Employers Trust, or Self-Funded Plan Types in 1992.....	198
VI-13 Hospital Charges for Subset of Insurers by Range of Claimant Hospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for Managed Care, HMO, EPO, or POS Plans in 1991 .....	200
VI-14 Hospital Charges for Subset of Insurers by Range of Claimant Hospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for Managed Care, HMO, EPO, or POS Plans in 1992 .....	201
VI-15 Hospital Charges for Subset of Insurers by range of Claimant Hospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for PPO Plans in 1991 .....	202
VI-16 Hospital Charges for Subset of Insurers by range of Claimant Hospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for PPO Plans in 1992 .....	204
VI-17 Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for All Plan Types in 1991 .....	206
VI-18 Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for All Plan Types in 1992 .....	207
VI-19 Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for Comprehensive, Indemnity, Multiple-Employers Trust, or Self-Funded Plan Types in 1991 .....	209
VI-20 Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as as a Deductible for Comprehensive, Indemnity, Multiple-Employers Trust, or Self-Funded Plan Types in 1992 .....	210
VI-21 Nonhospital Charges for Subset of Insurers by Range of claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as as a Deductible for Managed Care, HMO, EPO, or POS Plans in 1991.....	211

---

# List of Tables—*Continued*

<b>Table</b>	<b>Page</b>
VI-22 Nonhospital Charges for Subset of Insurers by Range of claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as as a Deductible for Managed Care, HMO, EPO, or POS Plans in 1992.....	212
VI-23 Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as as a Deductible for PPO Plans in 1991 .....	213
VI-24 Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as as a Deductible for PPO Plans in 1992 .....	214
VII-1 ICD-9-CM Codes and Disease Classifications for Section VII.....	216
VII-2 Thirty Most Frequently Occurring Diagnoses by Range of Claimant Total Charges by Number of Claimants, Total and Average Charges, for All Plan Types and All Participants in 1991 and 1992.....	218
VII-3 Total Charges by Age Range, Gender and Diagnosis Category for All Plan Types and All Participants in 1991 .....	233
VII-4 Total Charges by Age Range, Gender and Diagnosis Category for All Plan Types and All Participants in 1992 .....	243
VIII-1 Exposure Analysis by Status, Gender and Age Range; Claims and Total Charges Exceeding Deductible; and Frequency and Claim Cost per Exposure for Deductibles of \$25,000, \$50,000, \$100,000, and \$250,000 for All Plan Types and Participants by Subset of Insurers in 1991.....	254
VIII-2 Exposure Analysis by Status, Gender and Age Range; Claims and Total Charges Exceeding Deductible; and Frequency and Claim Cost per Exposure for Deductibles of \$25,000, \$50,000, \$100,000, and \$250,000 for All Plan Types and Participants by Subset of Insurers in 1992.....	264