

Analysis of Total Charges by Range of Claimant Total Charges by Plan Types

TABLE 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

Minimum	Maximum	No. of	I	No. of	Total	Excess Charges	Average
Total	Total	Claimants	Total	Claimants		Above	
Charge	Charge	in	Charges	Above	Above		Excess
per Claimant	per Claimant	Range	in Range	Minimum	Minimum	Minimum as a Deductible	Above
per Cialmant	per Claimant	Kange	III Kange	Millimon	MANAGEMENT	Deducable	Minimum as a
							Deductible
\$25,000					\$4,427,068,302		\$33,413
\$30,000			\$378,661,627				
\$35,000	\$40,000		\$315,052,684	46,645	\$3,572,506,371	\$1,939,931,371	\$41,589
\$40,000	\$45,000		\$268,388,067	38,216	\$3,257,453,687	\$1,728,813,687	\$45,238
\$45,000	\$50,000		\$227,927,880	31,887	\$2,989,065,620		\$48,739
\$50,000	\$55,000	4,073	\$213,374,592	27,078	\$2,761,137,740		\$51,977
\$55,000	\$60,000		\$188,271,058	23,003	\$2,547,763,148		\$55,758
\$60,000	\$65,000		\$166,421,069	19,726	\$2,359,492,090		\$ 59,613
\$65,000	\$70,000		\$145,188,495	17,059	\$2,193,071,021		\$63,558
\$70,000	\$75,000		\$124,491,260	14,905	\$2,047,882,526	\$1,004,532,526	\$67,396
\$75,000	\$80,000		\$109,592,802	13,186	\$1,923,391,266	\$934,441,266	\$70,866
\$80,000	\$85,000	1,217	\$100,260,586	11,770	\$1,813,798,463	\$872,198,463	\$74,104
\$85,000	\$90,000	1,010	\$88,341,999	10,553	\$1,713,537,877	\$816,532,877	\$77,374
\$90,000	\$95,000	881	\$81,383,689	9,543	\$1,625,195,878	\$766,325,878	\$80,302
\$95,000	\$100,000	802	\$78,114,008	8,662	\$1,543,812,189	\$720,922,189	\$83,228
\$100,000	\$110,000	1,307	\$136,931,808	7,860	\$1,465,698,180	\$679,698,180	\$86,476
\$110,000	\$120,000	968	\$111,184,176	6,553	\$1,328,766,372	\$607,936,372	\$92,772
\$120,000	\$130,000	762	\$95,208,619	5,585	\$1,217,582,197	\$547,382,197	\$98,009
\$130,000	\$140,000	642	\$86,620,016	4,823	\$1,122,373,578	\$495,383,578	\$102,713
\$140,000	\$150,000	525	\$76,132,362	4,181	\$1,035,753,562	\$450,413,562	\$107,729
\$150,000	\$160,000	482	\$74,566,480	3,656	\$959,621,200	\$411,221,200	\$112,478
\$160,000	\$170,000	388	\$63,907,201	3,174	\$885,054,720	\$377,214,720	\$118,845
\$170,000	\$180,000	290	\$50,749,333	2,786	\$821,147,520	\$347,527,520	\$124,741
\$180,000	\$190,000	243	\$44,879,344	2,496	\$770,398,187	\$321,118,187	\$128,653
\$190,000	\$200,000	240	\$46,759,998	2,253	\$725,518,842	\$297,448,842	\$132,023
\$200,000	\$225,000	445	\$94,231,128	2,013	\$678,758,845	\$276,158,845	\$137,188
\$225,000	\$250,000	334	\$79,048,056	1,568	\$584,527,717	\$231,727,717	\$147,786
\$250,000 \$275,000	\$275,000	259	\$68,055,003	1,234	\$505,479,661	\$196,979,661	\$159,627
\$275,000	\$300,000	177	\$50,847,696	975	\$437,424,657	\$169,299,657	\$173,641
\$300,000	\$325,000	143	\$44,648,191	798	\$386,576,961	\$147,176,961	\$184,432
\$325,000 \$350,000	\$350,000 \$375,000	106	\$35,759,353	655	\$341,928,771	\$129,053,771	\$197,029
		70	\$25,396,610	549	\$306,169,417	\$114,019,417	\$207,686
\$375,000 \$400,000	\$400,000 \$425,000	82 60	\$31,800,145	479	\$280,772,808	\$101,147,808	\$211,165
		55	\$24,686,958	397	\$248,972,663	\$90,172,663	\$227,135
\$425,000 \$450,000	\$450,000 \$475,000		\$24,009,481	337	\$224,285,704	\$81,060,704	\$240,536
\$475,000	\$475,000 \$500,000	39 30	\$18,167,277	282	\$200,276,224	\$73,376,224	\$260,199
\$500,000	\$500,000 \$525,000	30 23	\$14,600,604	243	\$182,108,947	\$66,683,947	\$274,420
\$500,000 \$525,000	\$525,000 \$550,000	20	\$11,756,396 \$10,603,138	213	\$167,508,343	\$61,008,343	\$286,424
\$525,000 \$550,000	\$575,000 \$575,000	24	\$10,693,138 \$13,439,078	190	\$155,751,947	\$56,001,947	\$294,747
\$575,000 \$575,000	\$600,000	20	\$13,439,078 \$11,678,239	170 146	\$145,058,809	\$51,558,809	\$303,287
\$600,000	\$625,000	15		126	\$131,619,731	\$47,669,731	\$326,505
\$625,000	\$650,000	16	\$9,202,975 \$10,190,441	111	\$119,941,492	\$44,341,492	\$351,917
\$650,000	\$675.000	8	\$5,286,289	95	\$110,738,517 \$100,548,077	\$41,363,517	\$372,644
\$675,000	\$700,000	5	\$3,439,868	87	\$100,548,077	\$38,798,077	\$408,401
\$700,000	\$725,000	6	\$4,279,139	82	\$95,261,788 \$91,831,930	\$36,536,788 \$34,431,030	\$419,963
\$725,000	\$750,000	4	\$2,957,211	76	\$91,821,920 \$87,542,781	\$34,421,920	\$419,780
\$750,000	\$775,000	3	\$2,957,211 \$2,281,633	72	\$87,542,781 \$84,585,570	\$32,442,781	\$426,879
\$775,000	\$800,000	4	\$3,145,508	69	\$84,585,570 \$82,303,937	\$30,585,570 \$28,828,937	\$424,800
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TABLE V-1—Continued 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

Minimum Total Charge per Claimant	Maximum Total Charge per Claimant	No. of Claimants in Range	Total Charges in Range	No. of Claimants Above Minimum	Total Charges Above Minimum	Excess Charges Above Minimum as a Deductible	Average Excess Above Minimum as a Deductible
\$800,000	\$825,000	7	\$5,665,960	65	\$79,158,428	\$27,158,428	\$417,822
\$825,000	\$850,000	3	\$2,501,929	58	\$73,492,469	\$25,642,469	
\$850,000	\$875,000	3	\$2,594,075	55	\$70,990,540		\$440,737
\$875,000	\$900,000	3	\$2,660,820	52	\$68,396,465	\$22,896,465	\$440.317
\$900,000	\$925,000	4	\$3,680,823	49	\$65,735,645	\$21,635,645	\$441,544
\$925,000	\$950,000	4	\$3,718,334	45	\$62,054,821	\$20,429,821	\$453,996
\$950,000	\$975,000	4	\$3,880,981	41	\$58,336,487	\$19,386,487	\$472,841
\$975,000	\$1,000,000	2	\$1,987,308	37	\$54,455,507		\$496,770
\$1,000,000	\$10,000,000	35	\$52,468,199	35	\$52,468,199		\$499,091

Table 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

Minimum	Maximum	No. of	_	No. of	Total	Excess Charges	Average
Total	Total	Claimants	Total	Claimants	Charges	Above	Excess
Charge	Charge	in	Charges	Above	Above	Minimum as a	Above
	per Claimant	Range	in Range	Minimum	Minimum	Deductible	Minimum as a
,						50000000	Deductible
\$25,000	\$30,000	22,134	604,575,430	95,447	\$5,611,726,199	\$3,225,551,199	\$33,794
\$30,000	\$35,000				\$5,007,150,769		\$38,298
\$35,000	\$40,000	10,507	392,698,313		\$4,525,519,797		\$42,465
\$40,000	\$45,000	8,106	343,621,685		\$4,132,821,484		\$46,257
\$45,000	\$50,000	6,304	298,845,462		\$3,789,199,799		\$50,189
\$50,000	\$55,000	4,913	257,583,474		\$3,490,354,337	\$1,815,204,337	\$54,180
\$55,000	\$60,000	3,983	228,686,524		\$3,232,770,863	\$1,660,320,863	\$58,073
\$60,000	\$65,000	3,222	201,109,832		\$3,004,084,339	\$1,527,664,339	\$62,083
\$65,000	\$70,000	2,602	175,325,436		\$2,802,974,508	\$1,412,949,508	\$66,072
\$70,000	\$75,000	2,195	158,946,433	18,783	\$2,627,649,072	\$1,312,839,072	\$69,895
\$75,000	\$80,000	1,782	138,050,986	16,588	\$2,468,702,638	\$1,224,602,638	\$73,825
\$80,000	\$85,000	1,465	120,727,502	14,806	\$2,330,651,653	\$1,146,171,653	\$77,413
\$85,000	\$90,000	1,351	118,165,602	13,341	\$2,209,924,151	\$1,075,939,151	\$80,649
\$90,000	\$95,000	1,142	105,636,094	11,990	\$2,091,758,548	\$1,012,658,548	\$84,459
\$95,000	\$100,000	946	\$92,178,871	10,848	\$1,986,122,454	\$955,562,454	\$88,087
\$100,000	\$110,000	1,520	159,455,970	9,902	\$1,893,943,583	\$903,743,583	\$91,269
\$110,000	\$120,000	1,210	138,929,037	8,382	\$1,734,487,613	\$812,467,613	\$96,930
\$120,000	\$130,000	975	121,654,486	7,172	\$1,595,558,576	\$734,918,576	\$102,471
\$130,000	\$140,000	791	106,582,368	6,197	\$1,473,904,090	\$668,294,090	\$107,842
\$140,000	\$150,000	654	\$94,682,259	5,406	\$1,367,321,722	\$610,481,722	\$112,927
\$150,000	\$160,000	544	\$84,228,567	4,752	\$1,272,639,463	\$559,839,463	\$117,811
\$160,000	\$170,000	450	\$74,217,058	4,208	\$1,188,410,896	\$515,130,896	\$122,417
\$170,000	\$180,000	382	\$66,810,882	3,758	\$1,114,193,838	\$475,333,838	\$126,486
\$180,000	\$190,000	354	\$65,404,980	3,376	\$1,047,382,956	\$439,702,956	\$130,244
\$190,000 \$200,000	\$200,000 \$225,000	281	\$54,738,908	3,022	\$981,977,976	\$407,797,976	\$134,943
\$200,000 \$225,000	\$225,000 \$250,000	594 434	125,633,857	2,741	\$927,239,068	\$379,039,068	\$138,285
\$250,000	\$230,000 \$275,000	338	102,976,676	2,147	\$801,605,211	\$318,530,211	\$148,361
\$275,000	\$300,000	270	\$88,470,453 \$77,566,674	1,713	\$698,628,535	\$270,378,535	\$157,839
\$300,000	\$325,000	177	\$55,224,473	1,375 1,105	\$610,158,081 \$532,501,407	\$232,033,081	\$168,751
\$325,000	\$350,000	152	\$51,235,271	928	\$532,591,407 \$477,366,934	\$201,091,407	\$181,983
\$350,000	\$375,000	160	\$57,906,559	776	\$426,131,663	\$175,766,934 \$154,531,663	\$189,404
\$375,000	\$400,000	104	\$40,244,038	616			\$199,139 \$222,769
\$400,000	\$425,000	76	\$31,352,143	512	\$368,225,104 \$327,981,066	\$137,225,104 \$123,181,066	\$222,768
\$425,000	\$450,000	62	\$27,117,832	436	\$296,628,923	\$123,181,066 \$111,328,923	\$240,588 \$355,343
\$450,000	\$475,000	53	\$24,530,287	374	\$269,511,091	\$101,211,091	\$255,342 \$270,618
\$475,000	\$500,000	40	\$19,444,063	321	\$244,980,804	\$92,505,804	\$270,618 \$288,180
\$500,000	\$525,000	37	\$18,974,250	281	\$225,536,742	\$85,036,742	\$266,160 \$302,622
\$525,000	\$550,000		\$17,208,732	244	\$206,562,491	\$78,462,491	\$302,622 \$321,568
\$550,000	\$575,000	22	\$12,372,968	212	\$189,353,759	\$72,753,759	\$343,178
\$575,000	\$600,000	17	\$10,010,678	190	\$176,980,792	\$67,730,792	\$356,478
\$600,000	\$625,000	17	\$10,463,482	173	\$166,970,114	\$63,170,114	\$365,145
\$625,000	\$650,000	20	\$12,752,880	156	\$156,506,632	\$59,006,632	\$378,248
\$650,000	\$675,000	15	\$9,991,311	136	\$143,753,751	\$ 55,353,751	\$407,013
\$675,000	\$700,000	18	\$12,385,219	121	\$133,762,440	\$52,087,440	\$430,475
\$700,000	\$725,000	10	\$7,136,856	103	\$121,377,221	\$49,277,221	\$478,420
\$725,000	\$750,000	7	\$5,160,999	93	\$114,240,365	\$46,815,365	\$503,391
\$750,000	\$775,000	10	\$7,632,049	86	\$109,079,366	\$44,579,366	\$518,365
\$775,000	\$800,000	4	\$3,142,887	76	\$101,447,317	\$42,547,317	\$559,833
\$800,000	\$825,000	8	\$6,485,464	72	\$98,304,430	\$40,704,430	\$ 565,339

TABLE V-2—Continued

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

Minimum Total Charge per Claimant	Maximum Total Charge per Claimant	No. of Claimants in Range	Total Charges in Range	No. of Claimants Above Minimum	Total Charges Above Minimum	Excess Charges Above Minimum as a Deductible	Average Excess Above Minimum as a Deductible
\$825,000	\$850,000	4	\$3,353,851	64	\$91,818,966	\$39,018,966	\$609,671
\$850,000	\$875,000	4	\$3,460,351	60	\$88,465,115	\$37,465,115	\$624,419
\$875,000	\$900,000	3	\$2,640,393	56	\$85,004,763	\$36,004,763	\$642,942
\$900,000	\$925,000	3	\$2,734,156	53	\$82,364,370	\$34,664,370	\$654,045
\$925,000	\$950,000	6	\$5,617,820	50	\$79,630,214	\$33,380,214	\$667,604
\$950,000	\$975,000	3	\$2,899,115	44	\$74,012,394	\$32,212,394	\$732,100
\$975,000	\$1,000,000	2	\$1,974,384	41	\$71,113,279	\$31,138,279	\$759,470
\$1,000,000	\$10,000,000	39	\$69,138,895	39	\$69,138,895	\$30,138,895	\$772,792

TABLE 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

Minimum	Maximum	No. of	T	No. of	Total	Excess Charges	Average
Total	Total	Claimants	Total	Claimants		Above	Excess
Charge	Charge	in	Charges	Above	Above	Minimum as a	Above
per Claimant	per Claimant	Range	in Range	Minimum	Minimum	Deductible	Minimum as a
l por Grammani	por Grammani	rango	iii i taligo		(Variation)	Doddodbie	Deductible
£25 000	£20,000	7 700	6040 004 700	22.047	\$4 BB4 750 040	64 000 005 040	
\$25,000 \$30,000	\$30,000		\$210,984,793		\$1,861,750,919	\$1,036,325,919	\$31,388
\$30,000 \$35,000	\$35,000 \$40,000		\$168,182,920 \$143,464,946			\$892,096,127	\$35,276
\$40,000	\$45,000		\$121,220,312	20,087		\$779,538,207	\$38,808 \$42,403
\$45,000	\$50,000		\$102,848,748	16,251 13,392	\$1,339,118,261	\$689,078,261 \$615,357,040	\$42,402 \$45,043
\$50,000	\$55,000 \$55,000	1,740			\$1,217,897,949 \$1,115,049,200	\$615,257,949 \$553,949,200	\$45,942 \$49,363
\$55,000	\$60,000	1,322	\$75,921,666	9,482	\$1,023,855,068	\$502.345.068	\$52,979
\$60,000	\$65,000	1,143	\$73,921,000 \$71,384,523	8,160		• • • - • • • - •	\$52,979 \$56,168
\$65,000	\$70,000	922	\$62,157,703	7,017	\$947,933,403 \$876,548,879	\$458,333,403 \$420,443,879	\$50,100 \$59,918
\$70,000	\$75,000 \$75,000	687	\$49,738,298	6,095	\$814,391,176	\$387,741,176	\$63,616
\$75,000	\$80,000	594	\$45,973,798	5,408	\$764,652,878	\$359,052,878	\$66,393
\$80,000	\$85,000	539	\$44,377,795	4,814	\$718,679,080	\$333,559,080	\$69,289
\$85,000	\$90,000	408	\$35,682,556	4,275	\$674,301,285	\$310,926,285	\$72,731
\$90,000	\$95,000	384	\$35,486,103	3,867	\$638,618,729	\$290,588,729	\$75,146
\$95,000	\$100,000	302	\$29,416,049	3,483	\$603,132,626	\$272,247,626	\$78,165
\$100,000	\$110,000	533	\$55,838,624	3,181	\$573,716,577	\$255,616,577	\$80,357
\$110,000	\$120,000	409	\$46,996,089	2,648	\$517,877,954	\$226,597,954	\$85,573
\$120,000	\$130,000	325	\$40,640,406	2,239	\$470.881.865	\$202,201,865	\$90,309
\$130,000	\$140,000	271	\$36,493,912	1,914	\$430,241,459	\$181,421,459	\$94,787
\$140,000	\$150,000	186	\$26,979,208	1,643	\$393,747,547	\$163,727,547	\$99,652
\$150,000	\$160,000	185	\$28,600,819	1,457	\$366,768,339	\$148,218,339	\$101.728
\$160,000	\$170,000	143	\$23,556,216	1,272	\$338,167,520	\$134,647,520	\$105,855
\$170,000	\$180,000	134	\$23,454,216	1,129	\$314,611,304	\$122,681,304	\$108,664
\$180,000	\$190,000	101	\$18,639,512	995	\$291,157,089	\$112,057,089	\$112,620
\$190,000	\$200,000	83	\$16,147,401	894	\$272,517,577	\$102,657,577	\$114,830
\$200,000	\$225,000	187	\$39,558,638	811	\$256,370,176	\$94,170,176	\$116,116
\$225,000	\$250,000	145	\$34,173,334	624	\$216,811,538	\$76,411,538	\$122,454
\$250,000	\$275,000	109	\$28,567,338	479	\$182,638,204	\$62,888,204	\$131,291
\$275,000	\$300,000	70	\$20,085,784	370	\$154,070,866	\$52,320,866	\$141,408
\$300,000	\$325,000	68	\$21,231,249	300	\$133,985,082	\$43,985,082	\$146,617
\$325,000	\$350,000	41	\$13,818,808	232	\$112,753,833	\$37,353,833	\$161,008
\$350,000	\$375,000	34	\$12,379,924	191	\$98,935,024	\$32,085,024	\$167,984
\$375,000	\$400,000	30	\$11,639,483	157	\$86,555,100	\$27,680,100	\$176,306
\$400,000	\$425,000	23	\$9,480,227	127	\$74,915,617	\$24,115,617	\$189,887
\$425,000	\$450,000	19	\$8,325,212	104	\$65,435,390	\$21,235,390	\$204,186
\$450,000	\$475,000	14	\$6,506,887	85	\$57,110,178	\$18,860,178	\$221,884
\$475,000	\$500,000	9 5	\$4,353,360	71	\$50,603,290	\$16,878,290	\$237,722
\$500,000	\$525,000	5	\$2,554,185	62	\$46,249,931	\$15,249,931	\$245,967
\$525,000	\$550,000	9	\$4,800,898	57	\$43,695,745	\$13,770,745	\$241,592
\$550,000	\$575,000	10	\$5,594,942	48	\$38,894,847	\$12,494,847	\$260,309
\$575,000	\$600,000	3	\$1,769,219	38	\$33,299,906	\$11,449,906	\$301,313
\$600,000	\$625,000	6	\$3,670,567	35	\$31,530,687	\$10,530,687	\$300,877
\$625,000	\$650,000	6	\$3,814,920	29	\$27,860,119	\$9,735,119	\$335,694
\$650,000 \$700,000	\$675,000	2	\$1,323,282	23	\$24,045,199	\$9,095,199	\$395,443
\$700,000 \$750,000	\$725,000	2	\$1,425,859	21	\$22,721,917	\$8,021,917	\$381,996
\$750,000 \$775,000	\$775,000	6 2 2 2 1	\$1,523,849	19	\$21,296,058	\$7,046,058	\$370,845
\$775,000	\$800,000	· ·	\$779,801	17	\$19,772,209	\$6,597,209	\$388,071
\$800,000	\$825,000		\$801,493	16	\$18,992,408	\$6,192,408	\$387,025
\$850,000	\$875,000	1	\$867,145	15	\$18,190,915	\$5,440,915	\$362,728

TABLE V-3—Continued

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

Minimum Total Charge per Claimant	Maximum Total Charge per Claimant	No. of Claimants in Range	Total Charges in Range	No. of Claimants Above Minimum	Total Charges Above Minimum	Excess Charges Above Minimum as a Deductible	Average Excess Above Minimum as a Deductible
\$875,000	\$900,000	1	\$893,991	14	\$17,323,770	\$5,073,770	\$362,412
\$900,000	\$925,000	1	\$918,788	13	\$16,429,779	\$4,729,779	\$363,829
\$925,000	\$950,000	1	\$938,270	12	\$15,510,991	\$4,410,991	\$367,583
\$950,000	\$975,000	2	\$1,939,217	11	\$14,572,721	\$4,122,721	\$374,793
\$1,000,000	\$10,000,000	9	\$12,633,504	9	\$12,633,504	\$3,633,504	\$403,723

Table 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

Minimum	Maximum	No. of		No. of	Total	Excess Charges	Average
Total	Total	Claimants	Total	Claimants	Charges	Above	Excess
Charge	Charge	in	Charges	Above	Above	Minimum as a	Above
per Claimant	per Claimant	Range	in Range	Minimum	Minimum	Deductible	Minimum as a
	P 0. 0.0					00000000	Deductible
\$25,000	\$30,000	8 319	\$227,373,108	35,729	\$2,051,993,906	\$1,158,768,906	\$32,432
\$30,000	******		\$179,882,745	27,410		\$1,002,320,798	\$36,568
\$35,000	\$40,000		\$153,464,287	21,846		\$880,128,053	\$40,288
\$40,000	\$45,000		\$124,263,509	17,743		\$781,553,766	\$44,049
\$45,000	\$50,000		\$117,208,638	14,812		\$700,470,257	\$47,291
\$50,000	\$55,000	1,854	\$97,197,550	12,340		\$632,801,619	\$51,281
\$55,000	\$60,000	1,491	\$85,618,669	10,486	\$1,152,604,068		\$54,918
\$60,000	\$65,000	1,194	\$74,537,682	8,995	\$1,066,985,399	\$527,285,399	\$58,620
\$65,000	\$70,000	981	\$66,110,084	7,801	\$992,447,718	\$485,382,718	\$ 62,221
\$70,000	\$75,000	855	\$61,945,086	6,820	\$926,337,634	\$448,937,634	\$65,827
\$75,000	\$80,000	636	\$49,259,234	5,965	\$864,392,548	\$417,017,548	\$69,911
\$80,000	\$85,000	523	\$43,099,865	5,329	\$815,133,314	\$388,813,314	\$72,962
\$85,000	\$90,000	474	\$41,469,186	4,806	\$772,033,449		\$75,640
\$90,000	\$95,000	415	\$38,423,140	4,332	\$730,564,263	\$340,684,263	\$78,644
\$95,000	\$100,000	366	\$35,666,123	3,917	\$692,141,123	\$320,026,123	\$81,702
\$100,000	\$110,000	550	\$57,669,843	3,551	\$656,475,000	\$301,375,000	\$84,870
\$110,000	\$120,000	434	\$49,826,672	3,001	\$598,805,157	\$268,695,157	\$89,535
\$120,000	\$130,000	351	\$43,741,242	2,567	\$548,978,485	\$240,938,485	\$93,860
\$130,000	\$140,000	273	\$36,747,458	2,216	\$505,237,242	\$217,157,242	\$97,995
\$140,000	\$150,000	249	\$36,041,123	1,943	\$468,489,784	\$196,469,784	\$101,117
\$150,000	\$160,000	196	\$30,359,946	1,694	\$432,448,661	\$178,348,661	\$105,283
\$160,000	\$170,000	161	\$26,529,559	1,498	\$402,088,715	\$162,408,715	\$108,417
\$170,000	\$180,000	152	\$26,638,149	1,337	\$ 375,559,156	\$148,269,156	\$110,897
\$180,000	\$190,000	134	\$24,714,073	1,185	\$348,921,007	\$135,621,007	\$114,448
\$190,000	\$200,000	108	\$21,035,029	1,051	\$324,206,934	\$124,516,934	\$118,475
\$200,000	\$225,000	205	\$43,271,513	943	\$303,171,904	\$114,571,904	\$121,497
\$225,000	\$250,000	169	\$40,160,682	738	\$259,900,392	\$93,850,392	\$127,169
\$250,000	\$275,000	122	\$31,955,588	569	\$219,739,710	\$77,489,710	\$136,186
\$275,000	\$300,000	93	\$26,691,981	447	\$187,784,122	\$64,859,122	\$145,099
\$300,000	\$325,000	56	\$17,521,030	354	\$161,092,141	\$54,892,141	\$155,063
\$325,000	\$350,000	53	\$17,929,293	298	\$143,571,111	\$46,721,111	\$156,782
\$350,000	\$375,000	61	\$22,105,391	245	\$125,641,818	\$39,891,818	\$162,824
\$375,000 \$400,000	\$400,000	32	\$12,456,712	184	\$103,536,428	\$34,536,428	\$187,698
\$400,000	\$425,000 \$450,000	21	\$8,636,629	152	\$91,079,716	\$30,279,716	\$199,209
\$425,000 \$450,000	\$450,000 \$475,000	27	\$11,844,280	131	\$82,443,088	\$26,768,088	\$204,337
\$450,000 \$475,000	\$475,000	18	\$8,351,795	104	\$70,598,807	\$23,798,807	\$228,835
\$475,000 \$500,000	\$500,000 \$525,000	13 10	\$6,330,528	86	\$62,247,012	\$21,397,012	\$248,802
\$500,000 \$525.000		7	\$5,109,584 \$3,768,345	73 63	\$55,916,484	\$19,416,484	\$265,979
	\$550,000 \$575,000		\$3,768,245		\$50,806,900	\$17,731,900	\$281,459
\$550,000 \$575,000	\$575,000	4	\$2,258,202 \$4,147,515	56 53	\$47,038,655	\$16,238,655 \$14,880,453	\$289,976
\$575,000 \$600,000	\$600,000 \$625,000	7	\$4,147,515	52	\$44,780,453 \$40,633,038	\$14,880,453	\$286,163
\$625,000	\$650,000	4	\$2,445,222	45 41	\$40,632,938	\$13,632,938 \$13,563,747	\$302,954
\$650,000	\$675,000		\$2,562,344 \$1,997,028	37	\$38,187,717 \$35,635,373	\$12,562,717 \$11,575,272	\$306,408 \$313,848
\$675,000	\$700,000	ို		34	\$35,625,373 \$33,628,345	\$11,575,373 \$10,678,345	\$312,848 \$314,080
\$700,000	\$725,000	្ត	\$4,115,111 \$1,420,912	28	\$33,628,345 \$30,513,334	\$10,678,345	\$314,069 \$354,044
\$725,000	\$750,000 \$750,000	1 1	\$2,951,540	26	\$29,513,234	\$9,913,234	\$354,044 \$355,474
\$750,000	\$775,000	3 6 2 4 3	\$2,991,340	22	\$28,092,322 \$25,140,782	\$9,242,322 \$8,640,782	\$355,474 \$302,763
\$775,000	\$800,000	2	\$1,577,589	19		\$8,640,782 \$8,123,351	\$392,763 \$427.545
\$113,000	\$000,000		₹1,577,509	18	\$22,848,351	\$8,123,351	\$427,545

TABLE V-4—Continued

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

Minimum Total Charge per Claimant	Maximum Total Charge per Claimant	No. of Claimants in Range	Total Charges in Range	No. of Claimants Above Minimum		Excess Charges Above Minimum as a Deductible	Average Excess Above Minimum as a Deductible
\$800,000	\$825,000	2	\$1,621,879	17	\$21,270,762	\$7,670,762	\$451,221
\$850,000	\$875,000	2	\$1,723,336	15	\$19,648,883	\$6,898,883	\$ 459,926
\$925,000	\$950,000	1	\$927,845	13	\$17,925,547	\$5,900,547	\$453,888
\$950,000	\$975,000	1	\$969,197	12	\$16,997,702	\$5,597,702	\$466,475
\$1,000,000	\$10,000,000	11	\$16,028,505		\$16,028,505	\$5,028,505	\$457,137

TABLE 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

Minimum	Maximum	No. of		No. of	Total	Excess Charges	Average
Total	Total	Claimants	Total	Claimants	Charges	Above	Excess
Charge	Charge	in	Charges	Above	Above	Minimum as a	Above
per Claimant	per Claimant	Range	in Range	Minimum	Minimum	Deductible	Minimum as a
per Claimant	per Classiant	1/alige	III I Cange	148111111111111111111111111111111111111	17811111G(1)	Dennennie	Deductible
205 000	\$20,000	0.000	874 675 644	40.004	4050 070 004	0500 400 004	
\$25,000	\$30,000		\$71,975,814		\$856,378,861	\$533,103,861	\$41,227
\$30,000	\$35,000 \$40,000	1,735	\$56,186,799		\$784,403,047	\$475,553,047	\$46,193
\$35,000	\$40,000 \$45,000	1,326	\$49,508,543		\$728,216,248 \$678,707,705	\$428,616,248	\$50,072
\$40,000 \$45,000	\$45,000 \$50,000	1,032 741	\$43,831,540 \$35,131,318		\$678,707,705	\$389,347,705	\$53,822 \$57,388
\$50,000	\$55,000 \$55,000	756	\$35,131,216 \$39,617,685	5,461	\$634,876,165 \$599,744,949	\$355,786,165 \$326,694,949	\$57,366 \$59,823
\$55,000 \$55,000	\$60,000	656	\$37,736,087	4,705	\$560,127,264	\$320,054,545 \$301,352,264	\$59,623 \$64,049
\$60,000	\$65,000	510	\$31,871,935	4,049	\$522,391,176	\$279,451,176	\$69,017
\$65,000	\$70,000	414	\$27,859,467	3,539	\$490,519,242	\$260,484,242	\$73,604
\$70,000	\$ 75,000	358	\$25,912,658	3,125	\$462,659,774	\$243,909,774	\$78,051
\$75,000	\$80,000	275	\$21,310,845	2,767	\$436,747,116	\$229,222,116	\$82,841
\$80,000	\$85,000	233	\$19,217,696	2,492	\$415,436,271	\$216,076,271	\$86,708
\$85,000	\$90,000	202	\$17,665,860	2,259	\$396,218,576	\$204,203,576	\$90,396
\$90,000	\$95,000	163	\$15,093,340	2,057	\$378,552,716	\$193,422,716	\$94,031
\$95,000	\$100,000	165	\$16,069,154	1,894	\$363,459,376	\$183,529,376	\$96,900
\$100,000	\$110,000	275	\$28,839,250	1,729	\$347,390,222	\$174,490,222	\$100,920
\$110,000	\$120,000	186	\$21,368,835	1,454	\$318,550,972	\$158,610,972	\$109,086
\$120,000	\$130,000	162	\$20,277,467	1,268	\$297,182,137	\$145,022,137	\$114,371
\$130,000	\$140,000	141	\$19,040,372	1,106	\$276,904,670	\$133,124,670	\$120,366
\$140,000	\$150,000	130	\$18,822,652	965	\$257,864,298	\$122,764,298	\$127,217
\$150,000	\$160,000	112	\$17,378,904	835	\$239,041,645	\$113,791,645	\$136,277
\$160,000	\$170,000	97	\$15,992,104	723	\$221,662,741	\$105,982,741	\$146,587
\$170,000	\$180,000	59	\$10,287,178	626	\$205,670,637	\$99,250,637	\$158,547
\$180,000	\$190,000	44	\$8,142,650	567	\$195,383,460	\$93,323,460	\$164,592
\$190,000	\$200,000	46	\$8,950,579	523	\$187,240,810	\$87,870,810	\$168,013
\$200,000	\$225,000	106	\$22,536,385	477	\$178,290,231	\$82,890,231	\$173,774
\$225,000	\$250,000	69	\$16,354,337	371	\$155,753,846	\$72,278,846	\$194,822
\$250,000	\$275,000	58	\$15,295,432	302	\$139,399,509	\$63,899,509	\$211,588
\$275,000	\$300,000	36	\$10,380,883	244	\$124,104,076	\$57,004,076	\$233,623
\$300,000	\$325,000	28	\$8,756,673	208	\$113,723,194	\$51,323,194	\$246,746
\$325,000	\$350,000 \$375,000	23	\$7,788,021	180	\$104,966,520	\$46,466,520	\$258,147
\$350,000 \$375,000		16	\$5,757,112	157	\$97,178,499	\$42,228,499	\$268,971
\$375,000 \$400,000	\$400,000 \$425,000	27 16	\$10,440,722	141	\$91,421,387	\$38,546,387	\$273,379
\$400,000 \$425,000	\$425,000 \$450,000	17	\$6,582,063 \$7,409,398	114 98	\$80,980,665 \$74,308,603	\$35,380,665	\$310,357
\$450,000	\$475,000	9	\$7,409,398 \$4,217,464	81	\$74,398,602 \$66,980,304	\$32,748,602	\$334,169 \$377,037
\$475,000	\$500,000	7	\$3,423,016	72	\$66,989,204 \$62,771,740	\$30,539,204	\$377,027
\$500,000	\$525,000	8	\$4,083,971	65	\$52,771,740 \$59,348,724	\$28,571,740 \$26,848,724	\$396,830 \$412,057
\$525,000	\$550,000	4	\$2,134,383	57	\$55,264,753	\$25,339,753	\$413,057 \$444,557
\$550,000	\$575,000	5	\$2,811,980	53	\$53,130,370	\$23,980,370	\$452,460
\$575,000	\$600,000	6	\$3,489,169	48	\$50,318,390	\$22,718,390	\$473,300
\$600,000	\$625,000	5	\$3,064,076	42	\$46,829,221	\$21,629,221	\$514,981
\$625,000	\$650,000	1	\$648,968	37	\$43,765,145	\$20,640,145	\$557,842
\$650,000	\$675,000		\$1,328,565	36	\$43,116,177	\$19,716,177	\$547,672
\$675,000	\$700,000	2	\$2,756,187	34	\$41,787,612	\$18,837,612	\$554,047
\$700,000	\$725,000	2	\$1,428,989	30	\$39,031,425	\$18,031,425	\$601,048
\$725,000	\$750,000		\$740,843	28	\$37,602,436	\$17,302,436	\$617,944
\$775,000	\$800,000	3 2	\$2,365,707	27	\$36,861,593	\$15,936,593	\$590,244
\$800,000	\$825,000	2	\$1,633,409	24	\$34,495,886	\$15,295,886	\$637,329

TABLE V-5—Continued

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

Minimum Total Charge per Claimant	Maximum Total Charge per Claimant	No. of Claimants in Range	Total Charges in Range	No. of Claimants Above Minimum		Excess Charges Above Minimum as a Deductible	Average Excess Above Minimum as a Deductible
\$825,000	\$850,000	1	\$839,338		\$32,862,477	\$14,712,477	\$668,749
\$850,000	\$875,000	2	\$1,726,930		\$32,023,139	\$14,173,139	\$674,911
\$875,000	\$900,000	1	\$878,950	19	\$30,296,209	\$13,671,209	\$719,537
\$900,000	\$925,000	1.	\$912,716	18	\$29,417,259	\$13,217,259	\$734,292
\$925,000	\$950,000	1	\$927,666	17	\$28,504,543		
\$975,000	\$1,000,000	2	\$1,987,308	16	\$27,576,877	\$11,976,877	\$748,555
\$1,000,000	\$10,000,000	14	\$25,589,569		\$25,589,569		\$827,826

TABLE 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

Minim	Marine	No of		No. of	Total	Evenes Character	A
Minimum	Maximum	No. of	7		Total	Excess Charges	
Total Charge	Total	Claimants	Total	Claimants Above	Charges	Above	Excess
	Charge	in	Charges	Minimum	Above	Minimum as a	Above
per Claimant	per Claimant	Range	in Range	Minimum	Minimum	Deductible	Minimum as a Deductible
\$25,000	\$30,000				\$1,167,757,405	\$701,107,405	\$37,561
\$30,000	\$35,000		\$93,546,857		\$1,053,182,257	\$618,962,257	\$42,764
\$35,000	\$40,000			11,584	\$959,635,400	\$554,195,400	\$47,841
\$40,000	\$45,000	1,605	\$68,073,832	9,559	\$884,008,136	\$501,648,136	\$52,479
\$45,000	\$50,000	1,191	\$56,421,405	7,954	\$815,934,304	\$458,004,304	\$57,582
\$50,000 \$55,000	\$55,000 \$60,000	996 779	\$52,177,676		\$759,512,898 \$707,335,333	\$421,362,898 \$300,450,333	\$62,304 \$67,652
\$60,000	\$65,000	653	\$44,735,898	4,988	\$707,335,222 \$662,500,324	\$390,150,222 \$363,319,324	\$72,839
\$65,000	\$70,000	507	\$40,806,971	4,335	\$662,599,324 \$621,792,353	\$340,017,353	\$72,639 \$78,435
\$70,000	\$75,000 \$75,000	406	\$34,148,777 \$29,396,605	4,335 3,828	\$587,643,576	\$319,683,576	\$83,512
\$75,000 \$75,000	\$80.000	349	\$29,390,605 \$27,056,659	3,422	\$558,246,972	\$301,596,972	\$88,135
\$80,000	\$85,000 \$85,000	302	\$24,888,744	3,073	\$530,240,872 \$531,190,313	\$285,350,313	\$92,857
\$85,000	\$90,000	266	\$23,298,630	2,771	\$506,301,569	\$270,766,569	\$97,714
\$90,000	\$95,000	231	\$21,376,968	2,505	\$483,002,939	\$257,552,939	\$102,816
\$95,000	\$100,000	182	\$17,755,814	2,274	\$461,625,971	\$245,595,971	\$108,002
\$100,000	\$110,000	292	\$30,626,314	2.092	\$443,870,157	\$234,670,157	\$112,175
\$110,000	\$120,000	244	\$28,084,966	1,800	\$413,243,844	\$215.243.844	\$119,580
\$120,000	\$130,000	234	\$29,214,071	1,556	\$385,158,878	\$198,438,878	\$127,531
\$130,000	\$140,000	159	\$21,427,490	1,322	\$355,944,806	\$184,084,806	\$139,247
\$140,000	\$150,000	120	\$17,340,598	1,163	\$334,517,316	\$171,697,316	\$147,633
\$150,000	\$160,000	100	\$15,482,590	1,043	\$317,176,719	\$160,726,719	\$154,100
\$160,000	\$170,000	112	\$18,506,248	943	\$301,694,128	\$150,814,128	\$159,930
\$170,000	\$180,000	75	\$13,104,586	831	\$283,187,880	\$141,917,880	\$170,780
\$180,000	\$190,000	68	\$12,555,226	756	\$270,083,294	\$134,003,294	\$177,253
\$190,000	\$200,000	55	\$10,713,313	688	\$257,528,067	\$126,808,067	\$184,314
\$200,000	\$225,000	124	\$26,288,279	633	\$246,814,754	\$120,214,754	\$189,913
\$225,000	\$250,000	96	\$22,791,315	509	\$220,526,474	\$106,001,474	\$208,254
\$250,000	\$275,000	66	\$17,329,741	413	\$197,735,159	\$94,485,159	\$228,778
\$275,000	\$300,000	54	\$15,500,923	347	\$180,405,418	\$84,980,418	\$244,900
\$300,000	\$325,000	46	\$14,343,887	293	\$164,904,495	\$77,004,495	\$262,814
\$325,000 \$350,000	\$350,000	42 34	\$14,117,702	247	\$150,560,608	\$70,285,608	\$284,557
\$350,000 \$375,000	\$375,000 \$400,000	18	\$12,285,011	205 171	\$136,442,907 \$134,157,805	\$64,692,907	\$315,575
\$400,000	\$425,000	22	\$6,956,712 \$9,116,110	153	\$124,157,895 \$117,201,183	\$60,032,895 \$56,001,183	\$351,070
\$425,000	\$450,000	10	\$4,345,884	131	\$108,085,073		\$366,021 \$400,077
\$450,000	\$475,000	16	\$7,391,246	121	\$103,739,189	\$52,410,073 \$49,289,189	\$400,077 \$407,349
\$475,000	\$500,000	10	\$4,897,649	105	\$96,347,943	\$46,472,943	\$407,349 \$442,599
\$500,000	\$525,000	12	\$6,155,925	95	\$91,450,295	\$43,950,295	\$462,635
\$525,000	\$550,000	9	\$4,813,140	83	\$85,294,370	\$41,719,370	\$502,643
\$550,000	\$575,000	6	\$3,377,357	74	\$80,481,230	\$39,781,230	\$502,643 \$537,584
\$575,000	\$600,000	3	\$1,763,928	68	\$77,103,873	\$38,003,873	\$558,880
\$600,000	\$625,000	7	\$4,319,562	65	\$75,339,945	\$36,339,945	\$559,076
\$625,000	\$650,000	8	\$5,087,599	58	\$71,020,383	\$34,770,383	\$599,489
\$650,000	\$675,000	4	\$2,675,009	50	\$65,932,784	\$33,432,784	\$668,656
\$675,000	\$700,000	5	\$3,439,909	46	\$63,257,775	\$32,207,775	\$700,169
\$700,000	\$725,000	4	\$2,845,379	41	\$59,817,866	\$31,117,866	\$758,972
\$725,000	\$750,000	2	\$1,479,075	37	\$56,972,487	\$30,147,487	\$814,797
\$750,000	\$775,000	2	\$1,534,935	35	\$55,493,412	\$29,243,412	\$835,526
\$775,000	\$800,000	1	\$777,093	33	\$53,958,477	\$28,383,477	\$860,105

TABLE V-6—Continued

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

Minimum Total Charge per Claimant	Maximum Total Charge per Claimant	No. of Claimants in Range	Total Charges in Range	No. of Claimants Above Minimum	Total Charges Above Minimum	Excess Charges Above Minimum as a Deductible	Average Excess Above Minimum as a Deductible
\$800,000		4	\$3,250,222		\$53,181,384	\$27,581,384	\$861,918
\$825,000	\$850,000	1	\$840,040	28	\$49,931,162	\$26,831,162	\$958,256
\$850,000	\$875,000	1	\$869,791	27	\$49,091,122	\$26,141,122	\$968,190
\$875,000	\$900,000	1	\$876,707	26	\$48,221,331	\$25,471,331	\$979,667
\$900,000	\$925,000	2	\$1,813,860		\$47,344,624		
\$925,000	\$950,000	3	\$2,818,223		\$45,530,764		\$1,054,598
\$950,000	\$975,000	1	\$962,871		\$42,712,540		\$1,185,627
\$1,000,000	\$10,000,000	19	\$41,749,669		\$41,749,669		\$1,197,351

TABLE V-7
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 PPO PLANS IN 1991

Minimum	Maximum	No. of		No. of	Total	Excess Charges	Average
Total	Total	Claimants	Total	Claimants	Charges	Above	Excess
Charge	Charge	in	Charges	Above	Above	Minimum as a	Above
per Claimant	per Claimant	Range	in Range	Minimum	Minimum	Deductible	Minimum as a
							Deductible
\$25,000	\$30,000		\$148,242,832		\$1,275,302,196		\$31,25
\$30,000			\$117,614,349		\$1,127,059,364		\$35,39
\$35,000	\$40,000		\$92,574,653		\$1,009,445,015	\$ 533,585,015	\$39,240
\$40,000	\$45,000	1,899	\$80,506,495	11,119	\$916,870,363	\$472,110,363	\$42,46
\$45,000	\$50,000	1,469		9,220	\$836,363,868		\$4 5,712
\$50,000	\$55,000	1,222	\$63,973,558	7,751	\$766,823,099	\$379,273,099	\$48,93
\$55,000	\$60,000	988	\$56,732,116	6,529	\$702,849,540	\$343,754,540	\$52,65
\$60,000	\$65,000	767	\$47,767,741	5,541	\$646,117,424	\$313,657,424	\$56,60
\$65,000	\$70,000	615	\$41,456,895	4,774	\$598,349,683	\$288,039,683	\$60,33
\$70,000	\$75,000	502	\$36,368,626	4,159	\$556,892,788	\$265,762,788	\$63,90 1
\$75,000	\$80,000	404	\$31,238,854	3,657	\$520,524,162	\$246,249,162	\$67,336
\$80,000	\$85,000	319	\$26,297,075	3,253	\$489,285,308	\$229,045,308	\$70,410
\$85,000	\$90,000	296	\$25,891,692	2,934	\$462,988,233	\$213,598,233	\$72,80
\$90,000	\$95,000	248	\$22,877,827	2,638	\$437,096,542	\$199,676,542	\$75,692
\$95,000	\$100,000	247	\$24,048,419	2,390	\$414,218,715	\$187,168,715	\$78,313
\$100,000	\$110,000	352	\$36,854,757	2,143	\$390,170,296	\$175,870,296	\$82,067
\$110,000	\$120,000	276	\$31,654,991	1,791	\$353,315,540	\$156,305,540	\$87,273
\$120,000	\$130,000	203	\$25,341,848	1,515	\$321,660,549	\$139,860,549	\$ 92,317
\$130,000	\$140,000	167	\$22,559,123	1,312	\$296,318,701	\$125,758,701	\$ 95,853
\$140,000	\$150,000	151	\$21,886,372	1,145	\$273,759,578	\$113,459,578	\$99,091
\$150,000	\$160,000	149	\$23,043,555	994	\$251,873,206	\$102,773,206	\$103,394
\$160,000	\$170,000	118	\$19,399,675	845	\$228,829,651	\$93,629,651	\$110,804
\$170,000	\$180,000	69	\$12,087,810	727	\$209,429,975	\$85,839,975	\$118,074
\$180,000	\$190,000	73	\$13,466,207	658	\$197,342,166	\$78,902,166	\$119,912
\$190,000	\$200,000	72 112	\$14,028,117	585	\$183,875,959	\$72,725,959	\$124,318
\$200,000	\$225,000		\$23,708,295	513	\$169,847,842	\$67,247,842	\$131,087
\$225,000 \$250,000	\$250,000 \$275,000	90	\$21,425,100	401	\$146,139,547	\$55,914,547	\$139,438
\$250,000 \$275,000		60	\$15,806,127	311	\$124,714,447	\$46,964,447	\$151,011
\$300,000	\$300,000 \$325,000	50 37	\$14,407,643	251	\$108,908,320	\$39,883,320	\$158,898
	\$350,000 \$350,000		\$11,519,131	201	\$94,500,677	\$34,200,677	\$170,153
\$325,000		27	\$9,135,046	164	\$82,981,546	\$29,681,546	\$180,985
\$350,000 \$375,000	\$375,000 \$400,000	16 15	\$5,794,140	137	\$73,846,500	\$25,896,500	\$189,026
\$400,000	\$425,000		\$5,790,022	121	\$68,052,360	\$22,677,360	\$187,416
\$400,000 \$425,000	\$425,000 \$450,000	14 15	\$5,761,970	106	\$62,262,339	\$19,862,339	\$187,381
\$450,000	\$475,000	13	\$6,536,990 \$6,057,300	92 77	\$56,500,368 \$40,083,378	\$17,400,368	\$189,134
\$475,000	\$500,000	7	\$6,057,299 \$3,406,617	64	\$49,963,378. \$43,006,070	\$15,313,378	\$198,875
\$500,000	\$525,000	6	\$3,406,617 \$3,049,951	57	\$43,906,079	\$13,506,079	\$211,032
\$525,000	\$525,000 \$550,000	2			\$40,499,462	\$11,999,462	\$210,517
\$550,000	\$550,000 \$575,000	7	\$2,701,707	51 46	\$37,449,511	\$10,674,511	\$209,304
\$575,000	\$600,000	6	\$3,906,000 \$3,507,515	46	\$34,747,804 \$30,844,804	\$9,447,804	\$205,387
\$600,000	\$625,000	3	\$3,507,515 \$1,855,125	39 33	\$30,841,804	\$8,416,804	\$215,815
\$625,000	\$650,000	5	\$1,055,125 \$3,177,929		\$27,334,290 \$35,470,485	\$7,534,290	\$228,312
\$650,000	\$675,000 \$675,000	3		30	\$25,479,165 \$23,304,235	\$6,729,165	\$224,305
\$675,000	\$700,000	1	\$1,977,193	25	\$22,301,235 \$20,334,043	\$6,051,235	\$242,049
\$700,000	\$700,000	1	\$683,681 \$715,504	22 21	\$20,324,043	\$5,474,043	\$248,820
\$725,000	\$725,000 \$750,000	3	\$715,594 \$2.216.368		\$19,640,362 \$18,024,768	\$4,940,362	\$235,255
\$750,000	\$755,000 \$775,000	1	\$2,216,368 \$757 784	20 17	\$18,924,768	\$4,424,768	\$221,238
\$800,000	\$825,000 \$825,000	2	\$757,784 \$1,618,239	16	\$16,708,400 \$15,050,616	\$3,958,400	\$232,847
\$000,000	4 023,000	4	∌1, 010,∠39	10	\$15,950,616	\$ 3,150,616	\$196,913

TABLE V-7—Continued 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 PPO Plans in 1991

Minimum Total Charge per Claimant	Maximum Total Charge per Claimant	No. of Claimants in Range	Total Charges in Range	No. of Claimants Above Minimum		Excess Charges Above Minimum as a Deductible	Average Excess Above Minimum as a Deductible
\$825,000	\$850,000	2	\$1,662,591		\$14,332,377	\$2,782,377	\$198,741
\$900,000	\$925,000	2	\$1,849,319	12	\$12,669,786	\$1,869,786	\$155,816
\$925,000	\$950,000	1	\$926,432	10	\$10,820,467	\$1,570,467	\$157,047
\$950,000	\$975,000	2	\$1,941,764	9	\$9,894,035	\$1,344,035	\$149,337
\$1,000,000	\$10,000,000	7	\$7,952,271	7	\$7,952,271	\$952,271	\$136,039

TABLE V-8
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 PPO PLANS IN 1992

Adinimum	Maximum	No. of		No. of	Total	Excess Charges	Average
Minimum Total	Total	Claimants	Total	Claimants		Above	
				Above	Charges Above	Minimum as a	Excess Above
Charge	Charge per Claimant	in Panga	Charges in Range	Minimum	Minimum	Deductible	Minimum as a
per Claimant	per Cialmant	Range	III Kange	IAMERICATION	Militari	Deducable	Deductible
	222 222			21.222	2	21 222 222 2 2	
\$25,000			\$197,765,904	31,082	\$1,799,722,915		
\$30,000	\$35,000		\$154,578,962		\$1,601,957,012	\$886,967,012	
\$35,000	\$40,000		\$123,672,934	19,052		\$780,558,050	\$40,970
\$40,000	\$45,000	2,720		15,742	\$1,323,705,116	\$694,025,116	
\$45,000	\$50,000	2,040	\$96,808,220	,	\$1,208,416,661	\$622,426,661	\$47,798
\$50,000	\$55,000	1,591	\$83,467,541	10,982	\$1,111,608,441	\$562,508,441	\$51,221
\$55,000	\$60,000	1,326	\$76,119,678	9,391	\$1,028,140,900		
\$60,000	\$65,000	1,067	\$66,549,916	8,065	\$952,021,222	\$468,121,222	\$58,044
\$65,000	\$70,000	866	\$58,379,490	6,998	\$885,471,306	\$430,601,306	\$61,532
\$70,000	\$75,000		\$50,890,098	6,132	\$827,091,816	\$397,851,816	\$64,881
\$75,000	\$80,000	611	\$47,362,591	5,429	\$776,201,718	\$369,026,718	\$67,973
\$80,000	\$85,000	473	\$38,980,527	4,818	\$728,839,127	\$343,399,127	\$71,274
\$85,000	\$90,000	471	\$41,168,811	4,345	\$689,858,600	\$320,533,600	\$73,771
\$90,000	\$95,000	375	\$34,645,977	3,874	\$648,689,788	\$300,029,788	\$77,447
\$95,000	\$100,000	291	\$28,348,792	3,499	\$614,043,811	\$281,638,811	\$80,491
\$100,000	\$110,000	522	\$54,800,733	3,208	\$585,695,020	\$264,895,020	\$82,573
\$110,000	\$120,000	400	\$45,888,371	2,686	\$530,894,287	\$235,434,287	\$87,652
\$120,000	\$130,000	293	\$36,582,850	2,286	\$485,005,915	\$210,685,915	\$92,164
\$130,000	\$140,000	279	\$37,598,027	1,993	\$448,423,065	\$189,333,065	\$94,999
\$140,000	\$150,000	225	\$32,566,904	1,714	\$410,825,038	\$170,865,038	\$99,688
\$150,000	\$160,000	183	\$28,322,007	1,489	\$378,258,134	\$154,908,134	\$104,035
\$160,000	\$170,000	136	\$22,405,498	1,306	\$349,936,126	\$140,976,126	\$107,945
\$170,000	\$180,000	118	\$20,606,236	1,170	\$327,530,629	\$128,630,629	\$109,941
\$180,000	\$190,000	120	\$22,230,382	1,052	\$306,924,393	\$117,564,393	\$111,753
\$190,000	\$200,000	87	\$16,971,343	932	\$284,694,010	\$107,614,010	\$115,466
\$200,000	\$225,000	208	\$43,992,877	845	\$267,722,668	\$98,722,668	\$116,832
\$225,000	\$250,000 \$275,000	122	\$28,930,634	637	\$223,729,791	\$80,404,791	\$126,224
\$250,000		115 91	\$29,998,525	515	\$194,799,156	\$66,049,156	\$128,251
\$275,000 \$300,000	\$300,000 \$325,000	53	\$26,186,919	400	\$164,800,632	\$54,800,632	\$137,002
\$300,000 \$325,000	\$350,000	41	\$16,476,531	309	\$138,613,713	\$45,913,713	\$148,588
\$350,000 \$350,000	\$375,000 \$375,000	42	\$13,780,503	256 215	\$122,137,181	\$38,937,181	\$152,098
\$375,000	\$400,000	34	\$15,183,826 \$13,084,844		\$108,356,678	\$33,106,678	\$153,985 \$463,574
\$400,000	\$400,000 \$425,000	25	\$10,322,722	173 139	\$93,172,852	\$28,297,852 \$24,488,008	\$163,571 \$178,173
\$425,000	\$425,000 \$450,000	25 16	\$6,993,343	114	\$80,088,008 \$69,765,285		\$176,173
\$450,000 \$450,000	\$475,000	11	\$5,097,186	98		\$21,315,285	\$186,976
\$475,000	\$500,000	14	\$6,781,406	87	\$62,771,942 \$57,674,756	\$18,671,942	\$190,530
\$500,000	\$500,000 \$525,000	11	\$5,658,486	73		\$16,349,756 \$14,393,350	\$187,928 \$107.160
\$525,000	\$525,000 \$550,000	11	\$5,056,460	62 62	\$50,893,350 \$45,234,865	\$14,393,350 \$12,684,865	\$197,169
\$550,000	\$575,000	7	\$3,912,448	51	\$45,234,665 \$39,278,797		\$204,595 \$220,173
\$575,000	\$600,000		\$1,168,213			\$11,228,797	\$220,172
\$600,000	\$625,000	2 5 5		44	\$35,366,350 \$34,108,137	\$10,066,350	\$228,781
\$625,000	\$650,000	21	\$3,075,217	42	\$34,198,137	\$8,998,137	\$214,241
\$650,000 \$650,000	\$675,000	7	\$3,179,983 \$4,661,183	37	\$31,122,920	\$7,997,920 \$7,142,037	\$216,160
\$675,000	\$700,000	4	\$4,661,183 \$2,783,728	32 25	\$27,942,937	\$7,142,937	\$223,217
\$700,000	\$725,000	1	\$706,511	21	\$23,281,755	\$6,406,755 \$5,708,037	\$256,270
\$725,000	\$750,000	1	\$730,384	20	\$20,498,027 \$10,701,518	\$5,798,027 \$5,201,516	\$276,097
\$750,000 \$750,000	\$775,000	3	\$2,288,897		\$19,791,516	\$5,291,516 \$4,811,133	\$264,576
\$800,000	\$825,000	2		19	\$19,061,132 \$16,772,2264	\$4,811,132	\$253,217
\$000,000	₩023,000		\$1,613,364	16	\$16,772,2351	\$3,972,235	\$248,265

TABLE V-8—Continued

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 PPO Plans in 1992

Minimum Total Charge per Claimant	Maximum Total Charge per Claimant	No. of Claimants in Range	Total Charges in Range	No. of Claimants Above Minimum		Excess Charges Above Minimum as a Deductible	Average Excess Above Minimum as a Deductible
\$825,000	\$850,000	1	\$839,038	14	\$15,158,872	\$3,608,872	\$257,777
\$850,000	\$875,000	1	\$867,224	13	\$14,319,834	\$3,269,834	\$251,526
\$875,000	\$900,000	2	\$1,763,686	12	\$13,452,609	\$2,952,609	\$246,051
\$925,000	\$950,000	1	\$943,648	10	\$11,688,923	\$ 2,438,923	\$243,892
\$950,000	\$975,000	1	\$967,047	9	\$10,745,275	\$2,195,275	\$243,919
\$975,000	\$1,000,000	1	\$976,353	8	\$9,778,228	\$1,978,228	\$247,278
\$1,000,000	\$10,000,000	7	\$8,801,875	7	\$8,801,875		\$257,411