

## 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 Total Charge per Claimant | Maximum Total Charge per Claimant | No. of <br> Claimants <br> in <br> 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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$25,000 | \$30,000 | 17,434 | \$475,900,304 | 75,789 | \$4,427,068,302 | \$2,532,343,302 | \$33,413 |
| \$30,000 | \$35,000 | 11,710 | \$378,681,627 | 58,355 | \$3,951,167,998 | \$2,200,517,998 | \$37,709 |
| \$35,000 | \$40,000 | 8,429 | \$315,052,684 | 48,645 | \$3,572,506,371 | \$1,939,931,371 | \$41,589 |
| \$40,000 | \$45,000 | 6,329 | \$268,388,087 | 38,216 | \$3,257,453,687 | \$1,728,813,887 | S45,238 |
| \$45,000 | \$50,000 | 4,811 | \$227,927,880 | 31,887 | \$2,989,085,620 | \$1,554,150,620 | 548,739 |
| \$50,000 | \$55,000 | 4,073 | \$213,374,592 | 27,078 | \$2,781,137,740 | \$1,407,337,740 | \$51,977 |
| \$55,000 | \$60,000 | 3,277 | \$188,271,058 | 23,003 | \$2,547,763,148 | \$1,282,598,148 | \$55,758 |
| \$60,000 | \$85,000 | 2,667 | \$166,421,069 | 19,726 | \$2,359,492,090 | \$1,175,932,090 | \$59,613 |
| \$65,000 | \$70,000 | 2,154 | \$145,188,495 | 17,059 | \$2,193,071,021 | \$1,084,236,021 | S63,558 |
| \$70,000 | \$75,000 | 1,719 | \$124,491,260 | 14,905 | \$2,047,882,526 | \$1,004,532,526 | \$67,396 |
| \$75,000 | \$80,000 | 1,416 | \$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 | 592,772 |
| \$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 | 259 | \$68,055,003 | 1,234 | \$505,479,661 | \$196,979,661 | \$159,627 |
| \$275,000 | \$300,000 | 177 | \$50,847,696 | 975 | \$437,424,857 | \$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 | 106 | \$35,759,353 | 655 | \$341,928,771 | \$129,053,771 | \$197,029 |
| \$350,000 | \$375,000 | 70 | \$25,396,610 | 549 | \$306,169,417 | \$114,019,417 | \$207,686 |
| \$375,000 | \$400,000 | 82 | \$31,800,145 | 479 | \$280,772,808 | \$101,147,808 | \$211,165 |
| \$400,000 | \$425,000 | 60 | \$24,686,958 | 397 | \$248,972,663 | \$90,172,663 | \$227,135 |
| \$425,000 | \$450,000 | 55 | \$24,009,481 | 337 | \$224,285,704 | \$81,060,704 | \$240,536 |
| \$450,000 | \$475,000 | 39 | \$18,167,277 | 282 | \$200,276,224 | \$73,376,224 | \$260,199 |
| \$475,000 | \$500,000 | 30 | \$14,600,604 | 243 | \$182,108,947 | \$66,683,947 | \$274,420 |
| \$500,000 | \$525,000 | 23 | \$11,756,396 | 213 | \$167,508,343 | \$61,008,343 | \$286,424 |
| \$525,000 | \$550,000 | 20 | \$10,693,138 | 190 | \$155,751,947 | \$56,001,947 | \$294,747 |
| \$550,000 | \$575,000 | 24 | \$13,439,078 | 170 | \$145,058,809 | \$51,558,809 | \$303,287 |
| \$575,000 | \$600,000 | 20 | \$11,678,239 | 146 | \$131,619,731 | \$47,669,731 | \$326,505 |
| \$600,000 | \$625,000 | 15 | \$9,202,975 | 126 | \$119,941,492 | \$44,341,492 | \$351,917 |
| \$625,000 | \$650,000 | 16 | \$10,190,441 | 111 | \$110,738,517 | \$41,363,517 | \$372,644 |
| \$650,000 | \$675,000 | 8 | \$5,286,289 | 95 | \$100,548,077 | \$38,798,077 | \$408,401 |
| \$675,000 | \$700,000 | 5 | \$3,439,868 | 87 | \$95,261,788 | \$36,536,788 | \$419,963 |
| \$700,000 | \$725,000 | 6 | \$4,279,139 | 82 | \$91,821,920 | \$34,421,920 | \$419,780 |
| \$725,000 | \$750,000 |  | \$2,957,211 | 76 | \$87,542,781 | \$32,442,781 | \$426,879 |
| \$750,000 | \$775,000 | 3 | \$2,281,633 | 72 | \$84,585,570 | \$30,585,570 | \$424,800 |
| \$775,00] | \$800,000 | 4 | \$3,145,508 | 69 | \$82,303,937 | \$28,828,937 | \$417,811 |

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 <br> Total <br> Charge <br> per Claimant | Maximum <br> Total <br> Charge <br> per Claimant | No. of <br> Claimants <br> in <br> Range | Total <br> Charges <br> in Range | No. of <br> Claimants <br> Above <br> Minimum | Total <br> Charges <br> Above | Excess Charges <br> Minimum | Above <br> Minimum as a <br> Deductible |
| ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| $\$ 800,000$ | $\mathbf{\$ 8 2 5 , 0 0 0}$ | 7 | $\mathbf{\$ 5 , 6 8 5 , 9 6 0}$ | Average <br> Excess <br> Above |  |  |  |
| Minimum as a |  |  |  |  |  |  |  |
| Deductible |  |  |  |  |  |  |  |$|$

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

| $\begin{array}{\|c\|} \text { Minimum } \\ \text { Total } \\ \text { Charge } \\ \text { per Claimant } \end{array}$ | Maximum Total Charge per Claimant | No. of Claimants in Range | Total <br> Charges <br> in Range | No. of Claimants Above Minimum | Total Charges Above Ninimum | $\begin{gathered} \text { Excess Charges } \\ \text { Above } \\ \text { Minimum as a } \\ \text { Deductible } \end{gathered}$ | Average Excess Above Minimum as a Deductible |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$25,000 | \$30,000 | 22,134 | 604,575,430 | 95,447 | 55,811,726,199 | \$3,225,551,199 | \$33,794 |
| \$30,000 | \$35,000 | 14,893 | 481,630,972 | 73,313 | \$5,007,150,769 | \$2,807,760,769 | \$38,298 |
| \$35,000 | \$40,000 | 10,507 | 392,698,313 | 58,420 | \$4,525,519,797 | \$2,480,819,797 | \$42,465 |
| \$40,000 | 545,000 | 8,108 | 343,621,685 | 47,913 | \$4,132,821,484 | \$2,216,301,484 | \$46,257 |
| \$45,000 | \$50,000 | 6,304 | 298,845,462 | 39,807 | \$3,789,199,799 | \$1,997,884,799 | \$50,189 |
| \$50,000 | \$55,000 | 4,913 | 257,583,474 | 33,503 | \$3,490,354,337 | \$1,815,204,337 | \$54,180 |
| \$55,000 | \$80,000 | 3,983 | 228,686,524 | 28,590 | \$3,232,770,863 | \$1,660,320,863 | \$58,073 |
| \$80,000 | \$65,000 | 3,222 | 201,109,832 | 24,607 | \$3,004,084,339 | \$1,527,684,339 | \$62,083 |
| \$65,000 | \$70,000 | 2,602 | 175,325,436 | 21,385 | \$2,802,974,508 | \$1,412,949,508 | 566,072 |
| \$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 | \$1,883,943,583 | \$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 | 281 | \$54,738,908 | 3,022 | \$981,977,976 | \$407,797,976 | \$134,943 |
| \$200,000 | \$225,000 | 594 | 125,633,857 | 2,741 | \$927,239,068 | \$379,039,068 | \$138,285 |
| \$225,000 | \$250,000 | 434 | 102,976,676 | 2,147 | \$801,605,211 | \$318,530,211 | \$148,361 |
| \$250,000 | \$275,000 | 338 | \$88,470,453 | 1,713 | \$698,628,535 | \$270,378,535 | \$157,839 |
| \$275,000 | \$300,000 | 270 | \$77,566,674 | 1,375 | \$610,158,081 | \$232,033,081 | \$168,751 |
| \$300,000 | \$325,000 | 177 | \$55,224,473 | 1,105 | \$532,591,407 | \$201,091,407 | \$181,983 |
| \$325,000 | \$350,000 | 152 | \$51,235,271 | 928 | \$477,366,934 | \$175,766,934 | \$189,404 |
| \$350,000 | \$375,000 | 160 | \$57,906,559 | 776 | \$426,131,663 | \$154,531,663 | \$199,139 |
| \$375,000 | \$400,000 | 104 | \$40,244,038 | 616 | \$368,225,104 | \$137,225,104 | \$222,768 |
| \$400,000 | \$425,000 | 76 | \$31,352,143 | 512 | \$327,981,066 | \$123,181,066 | \$240,588 |
| \$425,000 | \$450,000 | 62 | \$27,117,832 | 438 | \$298,628,923 | \$111,328,923 | \$255,342 |
| \$450,000 | \$475,000 | 53 | \$24,530,287 | 374 | \$269,511,091 | \$101,211,091 | \$270,618 |
| \$475,000 | \$500,000 | 40 | \$19,444,063 | 321 | \$244,980,804 | \$92,505,804 | \$288,180 |
| \$500,000 | \$525,000 | 37 | \$18,974,250 | 281 | \$225,536,742 | \$85,036,742 | \$302,622 |
| \$525,000 | \$550,000 | 32 | \$17,208,732 | 244 | \$206,562,491 | \$78,462,491 | \$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 | \$46,815,385 | \$503,391 |
| \$750,000 | \$775,000 | 10 | \$7,632,049 | 86 | \$109,079,366 | \$44,579,306 | \$518,385 |
| \$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 <br> Total <br> Charge <br> 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 Total Charge per Claimant |  | No. of Claimants in <br> Range | Total Charges in Range |  | Total <br> Charges Above Minimum | Excess Charges Above Minimum as a Deductible | Average Excess Above Minimum as a Deductible |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$25,000 | \$30,000 | 7.728 | \$210,984,793 | 33,017 | \$1,861,750,919 | \$1,036,325,919 | \$31,388 |
| \$30,000 | \$35,000 | 5,202 | \$188,182,920 | 25,289 | \$1,650,768,127 | \$892,006,127 | \$35,276 |
| \$35,000 | \$40,000 | 3,836 | \$143,464,946 | 20,087 | \$1,482,583,207 | \$779,538,207 | \$38,808 |
| \$40,000 | \$45,000 | 2,859 | \$121,220,312 | 16,251 | \$1,339,118,261 | \$689,078,261 | \$42,402 |
| \$45,000 | \$50,000 | 2,170 | \$102,848,748 | 13,392 | \$1,217,897,949 | \$615,257,949 | \$45,942 |
| \$50,000 | \$55,000 | 1.740 | \$91,194,132 | 11,222 | \$1,115,049,200 | \$553,948,200 | \$49,363 |
| \$55,000 | \$80,000 | 1,322 | \$75,921,868 | 9,482 | \$1,023,855,068 | \$502,345,088 | \$52,979 |
| \$80,000 | \$65,000 | 1,143 | \$71,384,523 | 8,160 | \$947,933,403 | \$458,333,403 | \$56,168 |
| \$65,000 | \$70,000 | 922 | \$62,157,703 | 7,017 | \$876,548,879 | \$420,443,879 | \$59,918 |
| \$70,000 | \$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 | \$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 |  | \$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 | \$675,000 | 2 | \$1,323,282 | 23 | \$24,045,199 | \$9,095,199 | \$395,443 |
| \$700,000 | \$725,000 | 2 | \$1,425,859 | 21 | \$22,721,917 | \$8,021,917 | \$381,996 |
| \$750,000 | \$775,000 | 2 | \$1,523,849 | 19 | \$21,296,058 | \$7,046,058 | \$370,845 |
| \$775,000 | \$800,000 | 1 | \$779,801 | 17 | \$19,772,209 | \$6,597,209 | \$388,071 |
| \$800,000 | \$825,000 | 1 | \$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 |  | \$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 Total Charge per Claimant | Maximum Total Charge per Claimant | No. of Claimants in Range | Total <br> Charges <br> 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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$25,000 | \$30,000 | 8,319 | \$227,373,108 | 35,729 | \$2,051,993,906 | \$1,158,768,906 | \$32,432 |
| \$30,000 | \$35,000 | 5,564 | \$179,882,745 | 27,410 | \$1,824,620,798 | \$1,002,320,798 | \$36,588 |
| \$35,000 | \$40,000 | 4,103 | \$153,464,287 | 21,848 | \$1,644,738,053 | \$880,128,053 | \$40,288 |
| \$40,000 | \$45,000 | 2,931 | \$124,263,509 | 17,743 | \$1,491,273,766 | \$781,553,768 | \$44,049 |
| \$45,000 | \$50,000 | 2,472 | \$117,208,638 | 14,812 | \$1,367,010,257 | \$700,470,257 | \$47,291 |
| \$50,000 | \$55,000 | 1,854 | \$97,197,550 | 12,340 | \$1,249,801,619 | \$632,801,619 | \$51,281 |
| \$55,000 | \$60,000 | 1.491 | \$85,618,669 | 10,486 | \$1,152,604,088 | \$575,874,068 | \$54,918 |
| \$60,000 | 585,000 | 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 | 5992,447,718 | \$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 | \$363,523,449 | \$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 | \$856,475,000 | \$301,375,000 | S84,870 |
| \$110,000 | \$120,000 | 434 | \$49,826,672 | 3,001 | \$598,805,157 | \$268,695,157 | 589,535 |
| \$120,000 | \$130,000 | 351 | \$43,741,242 | 2,587 | \$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 | 32 | \$12,456,712 | 184 | \$103,536,428 | \$34,536,428 | \$187,698 |
| \$400,000 | \$425,000 | 21 | \$8,636,629 | 152 | \$91,079,716 | \$30,279,716 | \$199,209 |
| \$425,000 | \$450,000 | 27 | \$11,844,280 | 131 | \$82,443,088 | \$26,768,088 | \$204,337 |
| \$450,000 | \$475,000 | 18 | \$8,351,795 | 104 | \$70,598,807 | \$23,798,807 | \$228,835 |
| \$475,000 | \$500,000 | 13 | \$6,330,528 | 86 | \$62,247,012 | \$21,397,012 | \$248,802 |
| \$500,000 | \$525,000 | 10 | \$5,109,584 | 73 | \$55,916,484 | \$19,416,484 | \$265,979 |
| \$525,000 | \$550,000 | 7 | \$3,768,245 | 63 | \$50,806,900 | \$17,731,900 | \$281,459 |
| \$550,000 | \$575,000 | 4 | \$2,258,202 | 56 | \$47,038,655 | \$16,238,655 | \$289,976 |
| \$575,000 | \$600,000 | 7 | \$4,147,515 | 52 | \$44,780,453 | \$14,880,453 | \$286,163 |
| \$600,000 | \$625,000 | 4 | \$2,445,222 | 45 | S40,632,938 | \$13,632,938 | \$302,954 |
| \$625,000 | \$650,000 | 4 | \$2,562,344 | 41 | \$38,187,717 | \$12,562,717 | \$306,408 |
| \$650,000 | \$675,000 | 3 | \$1,997,028 | 37 | \$35,625,373 | \$11,575,373 | \$312,848 |
| \$675,000 | \$700,000 |  | \$4,115,111 | 34 | \$33,628,345 | \$10,678,345 | \$314,069 |
| \$700,000 | \$725,000 | 2 | \$1,420,912 | 28 | \$29,513,234 | \$9,913,234 | \$354,044 |
| \$725,000 | \$750,000 | 4 | \$2,951,540 | 26 | \$28,092,322 | \$9,242,322 | \$355,474 |
| \$750,000 | \$775,000 | 3 | \$2,292,431 | 22 | \$25,140,782 | \$8,640,782 | \$392,763 |
| \$775,000 | \$800,000 | 2 | \$1,577,589 | 19 | \$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 | Total Charges 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 | 11 | \$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 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 |  | Average Excess Above Minimum as a Deductible |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$25,000 | \$30,000 | 2,636 | \$71,975,814 | 12,931 | \$858,378,881 | \$533,103,861 | S41,227 |
| \$30,000 | \$35,000 | 1,735 | \$56,186,799 | 10,295 | \$784,403,047 | \$475,553,047 | \$46,193 |
| \$35,000 | \$40,000 | 1,326 | \$49,508,543 | 8,560 | \$728,216,248 | \$428,616,248 | \$50,072 |
| \$40,000 | \$45,000 | 1,032 | \$43,831,540 | 7,234 | \$678,707,705 | \$389,347,705 | \$53,822 |
| \$45,000 | \$50,000 | 741 | \$35,131,216 | 6,202 | \$634,876,165 | \$355,786,165 | \$57,366 |
| \$50,000 | \$55,000 | 756 | \$39,617,685 | 5,461 | \$599,744,949 | \$326,694,949 | \$59,823 |
| \$55,000 | \$60,000 | 656 | \$37,736,087 | 4,705 | \$560,127,264 | \$301,352,264 | \$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 | \$257,864,293 | \$122,764,298 | \$127,217 |
| \$150,000 | \$180,000 | 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 | 23 | \$7,788,021 | 180 | \$104,966,520 | \$46,466,520 | \$258,147 |
| \$350,000 | \$375,000 | 16 | \$5,757,112 | 157 | 597,178,499 | \$42,228,499 | \$268,971 |
| \$375,000 | \$400,000 | 27 | \$10,440,722 | 141 | \$91,421,387 | \$38,546,387 | \$273,379 |
| \$400,000 | \$425,000 | 16 | \$6,582,063 | 114 | \$80,980,665 | \$35,380,665 | \$310,357 |
| \$425,000 | \$450,000 | 17 | \$7,409,398 | 98 | \$74,398,602 | \$32,748,602 | \$334,169 |
| \$450,000 | \$475,000 | 9 | \$4,217,464 | 81 | \$66,989,204 | \$30,539,204 | \$377,027 |
| 5475,000 | \$500,000 | 7 | \$3,423,016 | 72 | \$62,771,740 | \$28,571,740 | \$398,830 |
| \$500,000 | \$525,000 | 8 | \$4,083,971 | 65 | \$59,348,724 | \$26,848,724 | \$413,057 |
| \$525,000 | \$550,000 | 4 | \$2,134,383 | 57 | \$55,264,753 | \$25,339,753 | \$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 |  | \$648,968 | 37 | \$43,765,145 | \$20,640,145 | \$557,842 |
| \$650,000 | \$675,000 | 2 | \$1,328,565 | 36 | \$43,116,177 | \$19,716,177 | \$547,672 |
| \$675,000 | \$700,000 | 4 | \$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 | 1 | \$740,843 | 28 | \$37,602,438 | \$17,302,436 | \$617,944 |
| \$775,000 | \$800,000 | 3 | \$2,365,707 | 27 | \$36,861,593 | \$15,936,593 | \$590,244 |
| \$800,000 | \$825,000 | 2 | \$1,633,409 | 24 | \$34,495,886 | \$15,295,888 | \$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 <br> Total <br> Charge <br> 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 | 1 | \$839,338 | 22 | \$32,862,477 | \$14,712,477 | \$668,749 |
| \$850,000 | \$875,000 | 2 | \$1,726,930 | 21 | \$32,023,139 | \$14,173,139 | \$674,911 |
| \$875,000 | \$900,000 | 1 | \$878,950 | 19 | \$30,298,209 | \$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 | \$12,779,543 | \$751,738 |
| \$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 | 14 | \$25,589,569 | \$11,589,569 | \$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

| Minimum Total Charge per Claimant | $\begin{array}{\|c} \text { Maximum } \\ \text { Total } \\ \text { Charge } \\ \text { per Claimant } \end{array}$ | No. of Claimants Range | Total Charges in Range | No. of Claimants Above Minimum | Total <br> Charges <br> Minimum | Excess Charges Above Minimum as a Deductible | Average <br> Excess <br> Above <br> Minimum as a <br> Deductible |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$25,000 | \$30,000 | 4,192 | \$114,575,148 | 18,686 | \$1,167,757,405 | \$701,107,405 | \$37,561 |
| \$30,000 | \$35,000 | 2,890 | \$93,546,857 | 14,474 | \$1,053,182,257 | 5618,962,257 | \$42,764 |
| \$35,000 | \$40,000 | 2,025 | \$75,627,264 | 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 | 996 | \$52,177,676 | 6,763 | \$759,512,898 | \$421,362,898 | \$62,304 |
| \$55,000 | \$60,000 | 779 | \$44,735,898 | 5,767 | \$707,335,222 | \$390,150,222 | \$67,652 |
| \$60,000 | \$65,000 | 653 | \$40,806,971 | 4,988 | \$662,599,324 | \$363,319,324 | \$72,839 |
| \$65,000 | \$70,000 | 507 | \$34,148,777 | 4,335 | \$621,792,353 | \$340,017,353 | \$78,435 |
| \$70,000 | \$75,000 | 406 | \$29,306,605 | 3,828 | \$587,643,576 | \$319,683,576 | \$83,512 |
| \$75,000 | \$80,000 | 349 | \$27,056,659 | 3,422 | \$558,246,972 | \$301,596,972 | \$88,135 |
| \$80,000 | \$85,000 | 302 | \$24,888,744 | 3,073 | \$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 | S483,002,939 | \$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 | 00 | \$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 | 42 | \$14,117,702 | 247 | \$150,560,608 | \$70,285,608 | \$284,557 |
| \$350,000 | \$375,000 | 34 | \$12,285,011 | 205 | \$136,442,907 | \$64,692,907 | \$315,575 |
| \$375,000 | \$400,000 | 18 | \$6,956,712 | 171 | \$124,157,895 | S60,032,895 | \$351,070 |
| \$400,000 | \$425,000 | 22 | \$9,116,110 | 153 | \$117,201,183 | \$56,001,183 | \$366,021 |
| \$425,000 | \$450,000 | 10 | \$4,345,884 | 131 | \$108,085,073 | \$52,410,073 | S400,077 |
| \$450,000 | \$475,000 | 16 | \$7,391,246 | 121 | \$103,739,189 | \$49,289,189 | \$407,349 |
| \$475,000 | \$500,000 | 10 | \$4,897,649 | 105 | \$96,347,943 | \$46,472,943 | \$442,599 |
| \$500,000 | \$525,000 | 12 | \$6,155,925 | 5 | \$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 | \$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 | $\stackrel{2}{2}$ | \$1,534,935 | 35 | \$55,493,412 | \$29,243,412 | \$835,526 |
| \$775,000 | \$800,000 |  | \$777,093 | 33 | \$53,958,477 | \$28,383,477 | \$880,10 |

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 |  | No. of <br> Claimants <br> in <br> Range | Total Charges in Range | No. of Claimants Above Minimum | Total Charges Above Minimum |  | Average Excess Above Minimum as a Deductible |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$800,000 | \$825,000 | 4 | \$3,250,222 | 32 | \$53,181,384 | \$27,581,384 | \$861,918 |
| \$825,000 | \$850,000 | 1 | \$840,040 | 28 | S49,931,162 | \$26,831,162 | 5958,256 |
| \$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 | 25 | \$47,344,624 | \$24,844,624 | \$993,785 |
| \$925,000 | \$950,000 | 3 | \$2,818,223 | 23 | \$45,530,764 | \$24,255,764 | \$1,054,598 |
| \$950,000 | \$975,000 |  | 5962,871 | 20 | \$42,712,540 | \$23,712,540 | \$1,185,627 |
| \$1,000,000 | \$10,000,000 | 19 | \$41,749,869 | 19 | \$41,749,689 | \$22,749,669 | \$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 <br> Cotal <br> Charge <br> per Claimant | Maximum Total Charge per Claimant | No. of Claimants in Range | Total Charges in Range | No. Of Claimants Above Minimum | Total <br> Charges Above Minimum | Excess Charges Above Minimum as a Deductible | Average Excess Above Minimum as a Deductible |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$25,000 | \$30,000 | 5,435 | \$148,242,832 | 22,670 | \$1,275,302,196 | \$708,552,198 | \$31,255 |
| \$30,000 | \$35,000 | 3,639 | \$117,614,349 | 17,235 | \$1,127,059,364 | \$610,009,364 | \$35,394 |
| \$35,000 | \$40,000 | 2,477 | \$92,574,653 | 13,596 | \$1,009,445,015 | \$533,585,015 | \$39,246 |
| \$40,000 | \$45,000 | 1,899 | \$80,506,495 | 11,119 | \$916,870,363 | \$472,110,363 | \$42,460 |
| \$45,000 | \$50,000 | 1,469 | \$69,540,769 | 9,220 | \$836,363,868 | \$421,463,868 | \$45,712 |
| \$50,000 | \$55,000 | 1,222 | \$63,973,558 | 7,751 | \$768,823,099 | \$379,273,099 | \$48,932 |
| \$55,000 | \$60,000 | 988 | \$56,732,116 | 6,529 | \$702,849,540 | \$343,754,540 | \$52,650 |
| \$60,000 | \$65,000 | 767 | S47,767,741 | 5,541 | S846,117,424 | \$313,657,424 | \$56,607 |
| \$65,000 | \$70,000 | 615 | \$41,456,895 | 4.774 | \$598,349,683 | \$288,039,683 | \$60,335 |
| \$70,000 | \$75,000 | 502 | \$36,368,626 | 4,159 | \$556,892,788 | \$285,782,788 | \$63,901 |
| \$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 | S462,988,233 | \$213,598,233 | \$72,801 |
| \$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 | \$14,028,117 | 585 | \$183,875,959 | \$72,725,959 | \$124,318 |
| \$200,000 | \$225,000 | 112 | \$23,708,295 | 513 | \$169,847,842 | \$67,247,842 | \$131,087 |
| \$225,000 | \$250,000 | 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 |
| \$275,000 | \$300,000 | 50 | \$14,407,643 | 251 | \$108,908,320 | \$39,883,320 | \$158,898 |
| \$300,000 | \$325,000 | 37 | \$11,519,131 | 201 | \$94,500,677 | \$34,200,677 | \$170,153 |
| \$325,000 | \$350,000 | 27 | \$9,135,046 | 164 | \$82,981,546 | \$29,681,546 | \$180,985 |
| \$350,000 | \$375,000 | 16 | \$5,794,140 | 137 | \$73,846,500 | \$25,896,500 | \$189,026 |
| \$375,000 | \$400,000 | 15 | \$5,790,022 | 121 | \$68,052,360 | \$22,677,360 | \$187,416 |
| \$400,000 | \$425,000 | 14 | \$5,761,970 | 106 | \$62,262,339 | \$19,862,339 | \$187,381 |
| \$425.000 | \$450,000 | 15 | \$6,536,990 | 92 | \$56,500,368 | \$17,400,368 | \$189,134 |
| \$450,000 | \$475,000 | 13 | \$6,057,299 | 77 | \$49,963,378 | \$15,313,378 | \$198,875 |
| \$475,000 | \$500,000 |  | \$3,406,617 | 64 | \$43,906,079 | \$13,506,079 | \$211,032 |
| \$500,000 | \$525,000 | 6 | \$3,049,951 | 57 | \$40,499,462 | \$11,999,462 | \$210,517 |
| \$525,000 | \$550,000 | 5 | \$2,701,707 | 51 | \$37,449,511 | \$10,674,511 | \$209,304 |
| \$550,000 | \$575,000 | 7 | \$3,906,000 | 46 | \$34,747,804 | \$9,447,804 | \$205,387 |
| \$575,000 | \$600,000 | 6 | \$3,507,515 | 39 | \$30,841,804 | \$8,416,804 | \$215,815 |
| \$600,000 | \$625,000 | 3 | \$1,855,125 | 33 | \$27,334,290 | \$7,534,290 | \$228,312 |
| \$625,000 | \$650,000 | 5 | \$3,177,929 | 30 | \$25,479,165 | \$6,729,165 | \$224,305 |
| \$650,000 | \$675,000 | 3 | \$1,977,193 | 25 | \$22,301,235 | \$6,051,235 | \$242,049 |
| \$675,000 | \$700,000 |  | \$883,681 | 22 | \$20,324,043 | \$5,474,043 | \$248,820 |
| \$700,000 | \$725,000 |  | \$715,594 | 21 | \$19,640,362 | \$4,940,362 | \$235,255 |
| \$725,000 | \$750,000 | 3 | \$2,216,368 | 20 | \$18,924,768 | \$4,424,768 | \$221,238 |
| \$750,000 | \$775,000 |  | \$757,784 | 17 | \$16,708,400 | \$3,958,400 | \$232,847 |
| \$800,000 | \$825,000 | 2 | \$1,618,239 | 16 | \$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 | Total <br> Charges Above Minimum | $\begin{gathered} \text { Excess Charges } \\ \text { Above } \\ \text { Minimum as a } \\ \text { Deductible } \end{gathered}$ | Average Excess Above Minimum as a Deductible |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$825,000 | \$850,000 | 2 | \$1,662,591 | 14 | \$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 | 8 | \$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

| Minimum Total Charge per Claimant | Maximum Total Charge per Claimant | No. of Claimants in Range | Total <br> Charges <br> 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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$25,000 | \$30,000 | 7,249 | \$197,765,904 | 31,082 | \$1,799,722,915 | \$1,022,672,915 | \$32,902 |
| \$30,000 | \$35,000 | 4,781 | \$154,578,962 | 23,833 | \$1,601,957,012 | \$886,967,012 | \$37,216 |
| \$35,000 | \$40,000 | 3,310 | \$123,672,934 | 19,052 | \$1,447,378,050 | \$780,558,050 | \$40,970 |
| \$40,000 | \$45,000 | 2,720 | \$115,288,454 | 15,742 | \$1,323,705,116 | \$694,025,116 | \$44,087 |
| \$45,000 | \$50,000 | 2,040 | \$96,808,220 | 13,022 | \$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 | \$511,635,900 | \$54,482 |
| \$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 | 703 | \$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 | \$814,043,811 | \$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 | \$92,184 |
| \$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 | 122 | \$28,930,634 | 637 | \$223,729,791 | \$80,404,791 | \$126,224 |
| \$250,000 | \$275,000 | 115 | \$29,998,525 | 515 | \$194,799,156 | \$66,049,156. | \$128,251 |
| \$275,000 | \$300,000 | 91 | \$26,186,919 | 400 | \$164,800,632 | \$54,800,632 | \$137,002 |
| \$300,000 | \$325,000 | 53 | \$16,476,531 | 309 | \$138,613,713 | \$45,913,713 | \$148,588 |
| \$325,000 | \$350,000 | 41 | \$13,780,503 | 256 | \$122,137,181 | \$38,937,181 | \$152,098 |
| \$350,000 | \$375,000 | 42 | \$15,183,826 | 215 | \$108,356,678 | \$33,106,678 | \$153,985 |
| \$375,000 | \$400,000 | 34 | \$13,084,844 | 173 | \$93,172,852 | \$28,297,852 | \$163,571 |
| \$400,000 | \$425,000 | 25 | \$10,322,722 | 139 | \$80,088,008 | \$24,488,008 | \$176,173 |
| \$425,000 | \$450,000 | 16 | \$6,993,343 | 114 | \$69,765,285 | \$21,315,285 | \$186,976 |
| \$450,000 | \$475,000 | 11 | \$5,097,186 | 98 | \$62,771,942 | \$18,671,942 | \$190,530 |
| \$475,000 | \$500,000 | 14 | \$6,781,406 | 87 | \$57,674,756 | \$16,349,756 | \$187,928 |
| \$500,000 | \$525,000 | 11 | \$5,658,486 | 73 | \$50,893,350 | \$14,393,350 | \$197,169 |
| \$525,000 | \$550,000 | 11 | \$5,956,067 | 62 | \$45,234,865 | \$12,684,865 | \$204,595 |
| \$550,000 | \$575,000 | 7 | \$3,912,448 | 51 | \$39,278,797 | \$11,228,797 | \$220,172 |
| \$575,000 | \$600,000 |  | \$1,168,213 | 44 | \$35,366,350 | \$10,066,350 | \$228,781 |
| \$600,000 | \$625,000 |  | \$3,075,217 | 42 | \$34,198,137 | \$8,998,137 | \$214,241 |
| \$625,000 | \$650,000 | 5 | \$3,179,983 | 37 | \$31,122,920 | \$7,997,920 | \$216,160 |
| \$650,000 | \$675,000 | 7 | \$4,661,183 | 32 | \$27,942,937 | \$7,142,937 | \$223,217 |
| \$675,000 | \$700,000 | 4 | \$2,783,728 | 25 | \$23,281,755 | \$6,406,755 | \$256,270 |
| \$700,000 | \$725,000 | 1 | \$706,511 | 21 | \$20,498,027 | \$5,798,027 | \$276,097 |
| \$725,000 | \$750,000 | 1 | \$730,384 | 20 | \$19,791,516 | \$5,291,516 | \$264,576 |
| \$750,000 | \$775,000 | 3 | \$2,288,897 | 19 | \$19,061,132 | \$4,811,132 | \$253,217 |
| \$800,000 | \$825,000 | 2 | \$1,613,364 | 16 | \$16,772,235 | \$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 | Total Charges 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 | , | \$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 | \$1,801,875 | \$257.411 |

