

Analysis of Total, Hospital, and Nonhospital Charges by Subset of Insurers by Plan Types

| TABLE V | VI-1 |
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|---------|------|

| TOTAL AND HOSPITAL CHARGES FOR SUBSET | OF INSURERS |
|--|--------------------|
| BY RANGE OF CLAIMANT TOTAL CHARGES FOR ALL | PLAN TYPES IN 1991 |

| Minimum | Maximum | No. of | Total | Hospital | Hospital Charges |
|--------------|--------------|----------------|--|---------------|--------------------|
| Total Charge | Total Charge | Claimants | Charges | Charges | as a Percentage of |
| per Claimant | per Claimant | in Range | in Range | in Range | Total Charges |
| \$25,000 | \$30,000 | 12,794 | \$349,276,063 | \$227,114,188 | 65.0 % |
| \$30,000 | \$35,000 | 8,683 | \$280,816,340 | \$187,236,364 | 66.7 % |
| \$35,000 | \$40,000 | 6,183 | \$231,143,756 | \$156,987,430 | 67.9 % |
| \$40,000 | \$45,000 | 4,640 | \$196,654,987 | \$135,671,536 | 69.0 % |
| \$45,090 | \$50,000 | 3,507 | \$166,144,383 | \$116,521,857 | 70.1 % |
| \$50,000 | \$55,000 | 2, 86 0 | \$149,760,851 | \$106,441,905 | 71.1% |
| \$55,000 | \$60,000 | 2,294 | \$131,743,385 | \$94,588,912 | 71.8 % |
| \$60,000 | \$65,000 | 1,854 | \$115,681,164 | \$83,757,892 | 72.4 % |
| \$65,000 | \$70,000 | 1,489 | \$100,373,906 | \$72,732,451 | 72.5 % |
| \$70,000 | \$75,000 | 1,1 46 | | \$60,576,743 | 73.0 % |
| \$75,000 | \$80,000 | 981 | \$75,901,789 | \$55,366,028 | 72.9 % |
| \$80,000 | \$85,000 | 834 | \$68,664,108 | \$50,294,920 | 73.2 % |
| \$85,000 | \$90,000 | 675 | \$59,036,237 | \$43,583,781 | 73.8 % |
| \$90,000 | \$95,000 | 596 | \$55,042,181 | \$40,987,551 | 74.5 % |
| \$95,000 | \$100,000 | 540 | \$52,597,000 | \$39,238,556 | 74.6 % |
| \$100,000 | \$110,000 | 865 | \$90,612,469 | \$66,202,389 | 73.1 % |
| \$110,000 | \$120,000 | 662 | \$76,013,717 | \$57,171,128 | 75.2 % |
| \$120,000 | \$130,000 | 506 | \$63,206,858 | \$48,125,698 | 76.1 % |
| \$130,000 | \$140,000 | 403 | \$54,397,264 | \$40,695,398 | 74.8 % |
| \$140,000 | \$150,000 | 352 | \$51,069,753 | \$38,328,789 | 75.1 % |
| \$150,000 | \$160,000 | 325 | \$50,248,715 | \$37,830,737 | 75.3 % |
| \$160,000 | \$170,000 | 244 | \$40,174,242 | | |
| \$170,000 | | 187 | \$32,771,752 | | |
| \$180,000 | \$190,000 | 160 | | \$23,210,837 | 78.5 % |
| \$190,000 | | 161 | \$31,373,880 | \$24,494,772 | |
| \$200,000 | \$225,000 | 277 | \$58,547,669 | \$43,833,092 | |
| \$225,000 | \$250,000 | 214 | | \$38,833,148 | |
| \$250,000 | \$275,000 | 158 | | | |
| \$275,000 | \$300,000 | 119 | | | |
| \$300,000 | \$325,000 | 86 | | | |
| \$325,000 | \$350,000 | 68 | • | | |
| \$350,000 | | 4 | | | |
| \$375,000 | \$400,000 | 44 | •••••••••••••••••••••••••••••••••••••• | | |
| \$400,000 | | | • | | |
| \$425,000 | \$450,000 | | • | | |
| \$450,000 | | | • | | |
| \$475,000 | \$500,000 | | | | 1 |
| \$500,000 | \$525,000 | | 1 | • | |
| \$525,000 | \$550,000 | 14 | | | |
| \$550,000 | \$575,000 | 16 | | | |
| \$575,000 | \$600,000 | 1: | | | |
| \$600,000 | \$625,000 | | \$3,692,378 | \$2,235,27 | B 60.5 % |

Group Medical Insurance Large Claims Database Collection and Analysis

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| Minimum Total Charge per Claimant | Maximum Total Charge per Claimant | No. of Claimants in Range | Total Charges in Range | Hospital Charges in Range | Hospital Charges as a Percentage of Total Charges |
|---|---|---------------------------------|------------------------------|---------------------------------|---|
| \$625,000 | \$650,000 | 11 | \$6,990,091 | \$5,866,809 | 83.9 % |
| \$650,000 | \$675,000 | 4 | \$2,634,188 | \$2,488,725 | 94.5 % |
| \$675,000 | \$700,000 | 1 | \$683,681 | \$6 51,748 | 95.3 % |
| \$700,000 | \$725,000 | 3 | \$2,142,060 | \$1,938,263 | 90.5 % |
| \$725,000 | \$750,000 | 2 | \$1,482,797 | \$1,378,328 | 93.0 % |
| \$750,000 | \$775,000 | 1 | \$757,784 | \$672,231 | 88.7 % |
| \$775,000 | \$800,000 | 1 | \$779,801 | \$667,786 | 85.6 % |
| \$800,000 | \$825,000 | 5 | \$4,032,551 | \$2,886,150 | 71.6 % |
| \$825,000 | \$850,000 | 2 | \$1,662,591 | \$1,476,151 | 88.8 % |
| \$875,000 | \$900,000 | 1 | \$887,879 | \$804,931 | 90.7 % |
| \$900,000 | \$925,000 | 1 | \$924,490 | \$841,274 | 91.0 % |
| \$925,000 | \$950,000 | 3 | \$2,790,668 | \$2,514,053 | 90.1 % |
| \$950,000 | \$975,000 | 3 | \$2,911,381 | \$1,573,247 | 54.0 % |
| \$1,000,000 | \$10,000,000 | 15 | \$17,724,496 | \$16,330,949 | 92 .1 % |

TABLE VI-1—ContinuedTOTAL AND HOSPITAL CHARGES FOR SUBSET OF INSURERSBY RANGE OF CLAIMANT TOTAL CHARGES FOR ALL PLAN TYPES IN 1991

Totals

54,175 \$3,032,123,320 \$2,174,812,904

71.7 %

| Minimum Total Charge per Claimant | Maximum Total Charge per Claimant | No. of Claimants in Range | Total Charges in Range | Hospital Charges in Range | Hospital Charges as a Percentage of Total Charges |
|---|---|---------------------------------|------------------------------|---------------------------------|---|
| \$25,000 | \$30,000 | 15,578 | \$425,519,140 | \$271,181,466 | 63.7 % |
| \$30,000 | \$35,000 | 10,5 06 | \$339,685,690 | \$221,206,610 | 65.1 % |
| \$35,000 | \$40,000 | 7,408 | \$276,941,003 | \$183,444,886 | 66.2 % |
| \$40,000 | \$45,000 | 5,801 | \$245,880,555 | \$166,639,280 | 67.8 % |
| \$45,000 | \$50,000 | 4,513 | \$213,970,782 | \$146,701,342 | 68.6 % |
| \$50,000 | \$55,000 | 3,482 | \$182,598,362 | \$126,470,383 | 69.3 % |
| \$55,000 | \$60,000 | 2,850 | \$163,610,233 | \$115,288,492 | 70.5 % |
| \$60,000 | \$65,000 | 2,300 | \$143,483,945 | \$101,961,728 | 71.1 % |
| \$65,000 | \$70,000 | 1,856 | \$125,063,523 | \$89,386,394 | 71.5 % |
| \$70,000 | \$75,000 | 1,557 | \$112,729,225 | \$81,180,803 | 72.0 % |
| \$75,000 | \$80,000 | 1,258 | \$97,431,802 | \$69,270,563 | 71.1 % |
| \$80,000 | \$85,000 | 1,009 | \$83,135,730 | \$60,432,600 | 72.7 % |
| \$85,000 | \$90,000 | 964 | \$84,257,657 | \$62,061,160 | 73.7 % |
| \$90,000 | \$95,000 | 799 | \$73,886,348 | \$54,010,566 | 73.1 % |
| \$95,000 | \$100,000 | 670 | \$65,272,907 | \$48,658,054 | 74.5 % |
| \$100,000 | \$110,000 | 1,094 | \$114,770,294 | \$84,348,468 | 73.5 % |
| \$110,000 | \$120,000 | 848 | \$97,277,024 | \$71,332,934 | 73.3 % |
| \$120,000 | \$130,000 | 655 | \$81,780,014 | \$60,778,606 | 74.3 % |
| \$130,000 | \$140,000 | 562 | \$75,743,231 | \$56,986,432 | 75.2 % |
| \$140,000 | \$150,000 | 462 | \$66,911,211 | \$48,602,458 | 72.6 % |
| \$150,000 | \$160,000 | 375 | \$58,024,646 | \$42,439,534 | 73.1 % |
| \$160,000 | \$170,000 | 293 | \$48,323,550 | \$37,229,908 | 77.0 % |
| \$170,000 | \$180,000 | 269 | \$47,058,211 | \$34,091,989 | 72.4 % |
| \$180,000 | \$190,000 | 237 | \$43,859,334 | \$32,778,020 | 74.7 % |
| \$190,000 | \$200,000 | 199 | \$38,751,589 | \$29,486,700 | 76.1 % |
| \$200,000 | \$225,000 | 402 | \$84,931,100 | \$63,848,343 | 75.2 % |
| \$225,000 | \$250,000 | 287 | \$68,152,411 | \$52,497,705 | 77.0 % |
| \$250,000 | \$275,000 | 229 | \$59,785,604 | \$46,048,949 | 77.0 % |
| \$275,000 | \$300,000 | 183 | \$52,599,530 | \$42,010,330 | 79.9 % |
| \$300,000 | \$325,000 | 115 | \$35,839,136 | \$27,508,667 | 76.8 % |
| \$325,000 | \$350,000 | 85 | \$28,663,333 | \$22,758,981 | 79.4 % |
| \$350,000 | \$375,000 | 107 | \$38,770,271 | \$29,816,629 | 76.9 % |
| \$375,000 | \$400,000 | 70 | \$27,058,302 | \$21,067,821 | 77.9 % |
| \$400,000 | \$425,000 | 41 | \$16,865,686 | \$13,136,087 | 77.9 % |
| \$425,000 | \$450,000 | 38 | \$16,634,211 | \$13,957,870 | 83.9 % |
| \$450,000 | \$475,000 | 33 | \$15,267,021 | \$11,979,066 | 78.5 % |
| \$475,000 | \$500,000 | 25 | \$12,110,920 | \$10,319,463 | 85.2 % |
| \$500,000 | \$525,000 | 22 | \$11,276,050 | \$9,357,835 | 83.0 % |
| \$525,000 | \$550,000 | 20 | \$10,779,322 | \$9,222,281 | 85.6 % |
| \$550,000 | \$575,000 | 16 | \$8,982,586 | \$7,514,726 | 83.7 % |
| \$575,000 | \$600,000 | 12 | \$7,065,421 | \$5,742,715 | 81.3 % |
| \$600,000 | \$625,000 | 8 | \$4,927,851 | \$3,795,519 | 77.0 % |

TOTAL AND HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT TOTAL CHARGES 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 | Hospital Charges in Range | Hospital Charges as a Percentage of Total Charges |
|---|---|---------------------------------|------------------------------|---------------------------------|---|
| \$625,000 | \$650,000 | 11 | \$7,026,714 | \$5,280,404 | 75.1 % |
| \$650,000 | \$675,000 | 11 | \$7,316,010 | \$5,449,761 | 74.5 % |
| \$675,000 | \$700,000 | 12 | \$8,262,075 | \$6,016,672 | 72.8 % |
| \$700,000 | \$725,000 | 5 | \$3,583,892 | \$3,227,548 | 90.1 % |
| \$725,000 | \$750,000 | 4 | \$2,949,493 | \$2,629,577 | 89.2 % |
| \$750,000 | \$775,000 | 8 | \$6,097,114 | \$5,274,430 | 86.5 % |
| \$775,000 | \$800,000 | 3 | \$2,365,794 | \$2,048,721 | 86.6 % |
| \$800,000 | \$825,000 | 5 | \$4,039,534 | \$3,382,426 | 83.7 % |
| \$825,000 | \$850,000 | 3 | \$2,513,811 | \$2,086,249 | 83.0 % |
| \$850,000 | \$875,000 | 3 | \$2,590,560 | \$1,563,613 | 60.4 % |
| \$875,000 | \$900,000 | 2 | \$1,763,686 | \$1,007,410 | 57.1 % |
| \$900,000 | \$925,000 | 1 | \$920,296 | \$856,022 | 93.0 % |
| \$925,000 | \$950,000 | 4 | \$3,734,273 | \$3,280,814 | 87.9 % |
| \$950,000 | \$975,000 | 1 | \$967,047 | \$726,533 | 75.1 % |
| \$975,000 | \$1,000,000 | 2 | \$1,974,384 | \$977,652 | 49.5 % |
| \$1,000,000 | \$10,000,000 | 18 | \$23,197,377 | \$17,400,433 | 75.0 % |
| Totals | | 67,331 | \$3,884,976,820 | \$2,747,760,628 | 70.7 % |

TABLE VI-2—ContinuedTOTAL AND HOSPITAL CHARGES FOR SUBSET OF INSURERSBY RANGE OF CLAIMANT TOTAL CHARGES FOR ALL PLAN TYPES IN 1992

TOTAL AND HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT TOTAL CHARGES FOR COMPREHENSIVE, INDEMNITY, MULTIPLE-EMPLOYERS TRUST, OR SELF-FUNDED PLAN TYPES IN 1991

| Minimum | Maximum | No. of | Total | Hospital | Hospital Charges |
|---------------------------|------------------|-----------|---------------------|---------------------|--------------------|
| Total Charge | Total Charge | Claimants | Charges | Charges | as a Percentage of |
| per Claimant | per Claimant | in Range | in Range | in Range | Total Charges |
| \$25,000 | \$30,000 | 5,521 | \$150,745,878 | \$98,990,884 | 65.7 % |
| \$30,000 | \$35,000 | 3,804 | \$123,061,758 | \$82,448,598 | 67.0 % |
| \$35,000 | \$40,000 | 2,810 | \$105,129,906 | \$72,079,273 | 68.6 % |
| \$40,000 | \$45,000 | 2,104 | \$89,144,469 | \$61,976,783 | 69.5 % |
| \$45,000 | \$50,000 | 1,576 | \$74,690,463 | \$52,802,315 | 70.7 % |
| \$50,000 | \$55,000 | 1,257 | \$65,837,202 | \$47,555,076 | 72.2 % |
| \$55,000 | \$ 60,000 | 956 | \$54,890,074 | \$39,676,895 | 72.3 % |
| \$60,000 | \$65,000 | 824 | \$51,512,349 | \$37,285,207 | 72.4 % |
| \$65,000 | \$70,000 | 663 | \$44,687,928 | \$32,476,861 | 72.7 % |
| \$70,000 | \$75,000 | 466 | \$33,718,028 | \$24,745,080 | 73.4 % |
| \$75,000 | \$80,000 | 425 | \$32,893,737 | \$23,707,543 | 72.1 % |
| \$80,000 | \$85,000 | 390 | \$32,099,194 | \$23,845,090 | 74.3 % |
| \$85,000 | \$90,000 | 277 | \$24,221,653 | \$18,050,899 | 74.5 % |
| \$90,000 | \$95,000 | 260 | \$24,032,898 | \$17,836,281 | 74.2 % |
| \$95,000 | \$100,000 | 214 | \$20,846,694 | \$15,595,182 | 74.8 % |
| \$100,000 | \$110,000 | 353 | \$36,973,460 | \$27,058,639 | 73.2 % |
| \$110,000 | \$120,000 | 285 | \$32,746,054 | \$24,783,595 | 75.7 % |
| \$120,000 | \$130,000 | 230 | \$28,790,494 | \$21,787,325 | 75.7 % |
| \$130,000 | \$140,000 | 170 | \$22,941,504 | \$17,235,009 | 75.1 % |
| \$140,000 | \$150,000 | 137 | \$19,891,058 | \$15,174,478 | 76.3 % |
| \$150,000 | \$160,000 | 140 | \$21,651,714 | \$16,202,402 | 74.8 % |
| \$160,000 | \$170,000 | 99 | \$16,315,731 | \$12,361,543 | 75.8 % |
| \$170,000 | \$180,000 | 83 | \$14,543,206 | \$10,546,836 | 72.5 % |
| \$180,000 | \$190,000 | 62 | \$11,445,746 | \$8,614,788 | 75.3 % |
| \$190,000 | \$200,000 | 53 | \$10,301,347 | \$8,034,381 | 78.0 % |
| \$200,000 | \$225,000 | 117 | \$24,710,464 | \$18,211,891 | 73.7 % |
| \$225,000 | \$250,000 | 96 | \$22,596,127 | \$16,975,982 | 75.1 % |
| \$250,000 | \$275,000 | 65 | \$17,084,564 | \$13,018,713 | 76.2 % |
| \$275,000 | \$300,000 | 49 | \$14,037,550 | \$10,880,999 | 77.5 % |
| \$300,000 | \$325,000 | 42 | \$13,061,119 | \$10,423,333 | 79.8 % |
| \$325,000 | \$350,000 | 24 | \$8,103,711 | \$6,733,810 | 83.1 % |
| \$350,000 | \$375,000 | 19 | \$ 6,887,794 | \$ 6,025,701 | 87.5 % |
| \$375,000 | \$400,000 | 17 | \$6,576,827 | \$4,362,785 | 66.3 % |
| \$400,000 | \$425,000 | 14 | \$5,766,165 | \$4,326,185 | 75.0 % |
| \$425,000 | \$450,000 | 12 | \$5,265,933 | \$4,486,814 | 85.2 % |
| \$450,000 | \$475,000 | 8 | \$3,717,145 | \$2,833,592 | 76.2 % |
| \$475,000 | \$500,000 | 6 | \$2,914,122 | \$2,488,157 | 85.4 % |
| \$500,000 | \$525,000 | 1 | \$503,045 | \$469,868 | 93.4 % |
| \$525,000 | \$550,000 | 6 | \$3,209,687 | \$2,495,086 | 77.7 % |
| \$550,000 | \$575,000 | 7 | \$3,929,537 | \$2,993,494 | 76.2 % |
| \$575,000 | \$600,000 | 2 | \$1,186,137 | \$999,902 | 84.3 % |
| \$ 600,0 00 | \$625,000 | 2 | \$1,224,046 | \$237,438 | 19.4 % |

Group Medical Insurance Large Claims Database Collection and Analysis

TABLE VI-3—Continued

TOTAL AND HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT TOTAL CHARGES 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 | Hospital Charges in Range | Hospital Charges as a Percentage of Total Charges |
|---|---|---------------------------------|------------------------------|---------------------------------|---|
| \$625,000 | \$650,000 | 3 | \$1,906,173 | \$1,821,579 | 95.6 % |
| \$650,000 | \$675,000 | 1 | \$670,378 | \$614,070 | 91.6 % |
| \$700,000 | \$725,000 | 1 | \$717,769 | \$66 1,161 | 92.1 % |
| \$775,000 | \$800,000 | 1 | \$779,801 | \$667,786 | 85.6 % |
| \$800,000 | \$825,000 | 1 | \$801,493 | \$0 | 0.0 % |
| \$925,000 | \$950,000 | 1 | \$938,270 | \$813,072 | 86.7 % |
| \$950,000 | \$975,000 | 1 | \$969,617 | \$445,221 | 45.9 % |
| \$1,000,000 | \$10,000,000 | 4 | \$4,859,840 | \$4,583,547 | 94.3 % |
| Totals | | 23,659 | \$1,295,529,860 | \$928,441,149 | 71.7 % |

VI. Analysis of Total, Hospital, and Nonhospital Charges by Subset of Insurers by Plan Types

| TOTAL AND HOSPITAL CHARGES FOR SUBSET OF INSURERS |
|--|
| BY RANGE OF CLAIMANT TOTAL CHARGES FOR COMPREHENSIVE, INDEMNITY, |
| Multiple-Employers Trust, or Self-Funded Plan Types in 1992 |

| Minimum | Maximum | No. of | Total | Hospital | Hospital Charges |
|----------------------|----------------------|------------------------|---------------------|----------------------|-------------------------------------|
| Total Charge | Total Charge | Claimants in Range | Charges in Range | Charges in Range | as a Percentage of Total Charges |
| per Claimant | per Claimant | 5,889 | \$161,087,085 | \$104,158,145 | 64.7 % |
| \$25,000 | \$30,000 | 3,977 | \$128,556,824 | \$84,802,614 | 66.0 % |
| \$30,000 | \$35,000 \$40,000 | 3,977 2,994 | \$128,550,824 | \$75,194,207 | 67.1 % |
| \$35,000 | | 2,554 | \$91,907,962 | \$62,901,745 | 68.4 % |
| \$40,000 \$45,000 | \$45,000 \$50,000 | 2,100 1, 845 | \$87,446,407 | \$60,707,222 | 69.4 % |
| \$45,000 | \$50,000 \$55,000 | 1,375 | \$72,114,745 | \$50,458,300 | 70.0 % |
| \$50,000 \$55,000 | \$55,000 \$60,000 | 1,121 | \$64,349,304 | \$45,352,213 | 70.5 % |
| \$55,000 \$60,000 | \$65,000 | 891 | \$55,608,367 | \$39,440,602 | 70.9 % |
| \$60,000 \$85,000 | \$70,000 \$70,000 | 734 | \$49,465,860 | \$35,765,677 | 72.3 % |
| \$65,000 \$70,000 | \$70,000 \$75,000 | 623 | \$45,129,330 | \$32,307,278 | 71.6 % |
| \$70,000 \$75,000 | \$75,000 \$80,000 | 452 | \$35,015,909 | \$25,199,856 | 72.0 % |
| \$75,000 \$80,000 | \$85,000 \$85,000 | 355 | \$29,234,159 | \$21,437,285 | 73.3 % |
| \$85,000 \$85,000 | \$90,000 | 344 | \$30,073,217 | \$21,600,440 | 71.8 % |
| \$83,000 \$90,000 | \$95,000 \$95,000 | 292 | \$27,028,499 | \$20,283,928 | 75.0 % |
| \$95,000 \$95,000 | \$100,000 | 268 | \$26,117,577 | \$19,889,830 | 76.2 % |
| \$100,000 | \$110,000 | 407 | \$42,669,863 | \$ 31,231,133 | 73.2 % |
| \$110,000 | \$120,000 | 315 | \$36,139,646 | \$26,446,662 | 73.2 % |
| \$120,000 | \$130,000 | 261 | \$32,553,228 | \$24,178,099 | 74.3 % |
| \$130,000 | \$140,000 | 199 | \$26,799,922 | \$20,210,926 | 75.4 % |
| \$140,000 | \$150,000 | 179 | \$25,906,458 | \$19,158,963 | 74.0 % |
| \$150,000 | \$160,000 | 132 | \$20,432,942 | \$15,032,763 | 73.6 % |
| \$160,000 | \$170,000 | 110 | \$18,149,836 | \$13,881,304 | 76.5 % |
| \$170,000 | \$180,000 | 114 | \$19,988,331 | \$13,772,405 | 68.9 % |
| \$180,000 | \$190,000 | 88 | \$16,279,346 | \$12,217,711 | 75.1 % |
| \$190,000 | \$200,000 | 74 | \$14,383,783 | \$10,829,037 | 75.3 % |
| \$200,000 | \$225,000 | 148 | \$31,204,787 | \$23,501,573 | 75.3 % |
| \$225,000 | \$250,000 | 124 | \$29,544,904 | \$22,358,684 | 75.7 % |
| \$250,000 | \$275,000 | 80 | \$20,886,192 | \$16,511,664 | 79.1 % |
| \$275,000 | \$300,000 | 57 | \$16,363,720 | \$12,292,155 | 75.1 % |
| \$300,000 | \$325,000 | 36 | \$11,224,989 | \$8,357,978 | 74.5 % |
| \$325,000 | \$350,000 | 30 | \$10,159,021 | \$8,123,820 | 80.0 % |
| \$350,000 | \$375,000 | 42 | \$15,234,437 | \$11,647,043 | 76.5 % |
| \$375,000 | \$400,000 | 18 | \$7,015,183 | \$5,529,287 | 78.8 % |
| \$400,000 | \$425,000 | | \$4,926,337 | \$3,893,122 | 79.0 % |
| \$425,000 | \$450,000 | 16 | \$7,034,765 | \$5,840,563 | 83.0 % |
| \$450,000 | \$475,000 | 14 | \$6,479,775 | \$5,422,945 | 83.7 % |
| \$475,000 | \$500,000 | 8 | \$3,900,043 | \$3,390,652 | 86.9 % |
| \$500,000 | \$525,000 | 8 | \$4,080,701 | \$3,403,328 | 83.4 % |
| \$525,000 | \$550,000 | 5 | \$2,693,593 | \$2,482,109 | |
| \$550,000 | \$575,000 | | \$1,688,906 | \$1,221,531 | |
| \$575,000 | \$600,000 | | | | |
| \$600,000 | \$625,000 | 3 | \$1,833,132 | \$1,530,047 | 83.5 % |

Group Medical Insurance Large Claims Database Collection and Analysis

TABLE VI-4—Continued

TOTAL AND HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT TOTAL CHARGES 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 | Hospital Charges in Range | Hospital Charges as a Percentage of Total Charges |
|---|---|---------------------------------|------------------------------|--|---|
| \$625,000 | | 3 | \$1,923,776 | the second s | |
| \$650,000 | \$675,000 | 2 | \$1,332,913 | - | |
| \$675,000 | \$700,000 | 5 | \$3,431,876 | \$2,922,569 | 85.2 % |
| \$700,000 | \$725,000 | 1 | \$713,327 | \$639,503 | 89.7 % |
| \$725,000 | \$750,000 | 3 | \$2,219,109 | \$1,976,166 | 89.1 % |
| \$750,000 | \$775,000 | 3 | \$2,292,431 | \$1,860,201 | 81.1 % |
| \$775,000 | \$800,000 | 2 | \$1,577,589 | \$1,353,101 | 85.8 % |
| \$800,000 | \$825,000 | 2 | \$1,621,879 | \$1,437,645 | 88.6 % |
| \$850,000 | \$875,000 | 2 | \$1,723,336 | \$756,199 | 43.9 % |
| \$925,000 | \$950,000 | 1 | \$927,845 | \$813,720 | 87.7 % |
| \$1,000,000 | \$10,000,000 | 8 | \$10,568,610 | \$6,788,205 | 64.2 % |
| Totals | | 25,848 | 1,473,990,751 | \$1,044,618,879 | 70.9 % |

TOTAL AND HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT TOTAL CHARGES FOR MANAGED CARE, HMO, EPO, OR POS PLANS IN 1991

| Minimum | Maximum | No. of | Total | Hospital | Hospital Charges |
|------------------------------|------------------------------|-----------|---------------|-------------------|-------------------------------------|
| Total Charge per Claimant | Total Charge per Claimant | Claimants | Charges | Charges | as a Percentage of Total Charges |
| | | in Range | in Range | in Range | |
| \$25,000 | \$30,000 | 462 | | \$8,661,063 | 68.6 % |
| \$30,000 | \$35,000 | 303 | | \$6,795,166 | 69.3 % |
| \$35,000 | \$40,000 | 247 | | \$6,419,408 | 69.8 % |
| \$40,000 | \$45,000 | 194 | ••••••••• | \$5,813,621 | 70.5 % |
| \$45,000 | \$50,000 | 112 | | \$3,823,704 | 71.9 % |
| \$50,000 | \$55,000 | 89 | \$4,661,206 | \$3,346,230 | 71.8 % |
| \$55,000 | \$60,000 | 93 | \$5,351,177 | \$3,853,293 | 72.0 % |
| \$60,000 | \$65,000 | 52 | \$3,253,217 | \$2,419,273 | 74.4 % |
| \$6 5,000 | \$70,000 | 45 | \$3,018,054 | \$2,253,132 | 74.7 % |
| \$70,000 | \$75,000 | 41 | \$2,964,223 | \$2,184,683 | 73.7 % |
| \$75,000 | \$80,000 | 23 | \$1,790,811 | \$1,370,172 | 76.5 % |
| \$80,000 | \$85,000 | 22 | \$1,807,296 | \$1,351,734 | 74.8 % |
| \$85,000 | \$90,000 | 15 | \$1,317,985 | \$1,018,469 | 77.3 % |
| \$90,000 | \$95,000 | 15 | \$1,393,083 | \$1,048,382 | 75.3 % |
| \$95,000 | \$100,000 | 6 | \$585,241 | \$500,710 | 85.6 % |
| \$100,000 | \$110,000 | 32 | \$3,356,049 | \$2,631,526 | 78.4 % |
| \$110,000 | \$120,000 | 21 | \$2,418,397 | \$1,822,414 | 75.4 % |
| \$120,000 | \$130,000 | 13 | \$1,631,508 | \$1,324,905 | 81.2 % |
| \$130,000 | \$140,000 | 16 | \$2,135,879 | \$1,718,608 | 80.5 % |
| \$140,000 | \$150,000 | 12 | \$1,722,295 | \$1,216,735 | 70.6 % |
| \$150,000 | \$160,000 | 8 | \$1,244,676 | \$1,014,416 | 81.5 % |
| \$160,000 | \$170,000 | 9 | \$1,482,353 | \$1,112,157 | 75.0 % |
| \$170,000 | \$180,000 | 9 | \$1,563,811 | \$1,266,999 | 81.0 % |
| \$180,000 | \$190,000 | 4 | \$742,752 | \$ 633,382 | 85.3 % |
| \$190,000 | \$200,000 | 7 | \$1,349,051 | \$1,100,453 | 81.6 % |
| \$200,000 | \$225,000 | 14 | \$2,969,532 | \$2,420,288 | 81.5 % |
| \$225,000 | \$250,000 | 3 | \$708,552 | \$536,635 | 75.7 % |
| \$250,000 | \$275,000 | 3 | \$776,026 | \$691,194 | 89.1 % |
| \$275,000 | \$300,000 | 5 | \$1,435,491 | \$1,226,713 | 85.5 % |
| \$300,000 | \$325,000 | 1 | \$323,630 | \$279,004 | 86.2 % |
| \$325,000 | \$350,000 | 4 | \$1,364,485 | \$1,086,567 | 79.6 % |
| \$350,000 | \$375,000 | 1 | \$369,420 | \$345,433 | 93.5 % |
| \$375,000 | \$400,000 | 6 | \$2,281,243 | \$2,023,162 | 88.7 % |
| \$400,000 | \$425,000 | 5 | \$2,037,810 | \$1,882,171 | 92.4 % |
| \$500,000 | \$525,000 | 2 | \$1,029,086 | \$844,391 | 82.1 % |
| \$525,000 | \$550,000 | 1 | \$535,398 | \$463,812 | 86.6 % |
| Totais | | 1,895 | \$102,826,285 | \$76,500,004 | 74.4 % |

TABLE VI-6TOTAL AND HOSPITAL CHARGES FOR SUBSET OF INSURERS
BY RANGE OF CLAIMANT TOTAL CHARGESFOR MANAGED CARE, HMO, EPO, OR POS PLANS IN 1992

| Minimum | Maximum | No. of | Total | Hospital | Hospital Charges |
|--------------|------------------|-----------|-------------------|---------------------|--------------------|
| Total Charge | Total Charge | Claimants | Charges | Charges | as a Percentage of |
| per Claimant | per Claimant | in Range | in Range | in Range | Total Charges |
| \$25,000 | \$30,000 | 495 | | \$9,115,741 | 67.4 % |
| \$30,000 | \$35,000 | | | \$7,388,647 | 65.9 % |
| \$35,000 | \$40,000 | 244 | \$9,123,812 | \$6,095,762 | 66.8 % |
| \$40,000 | \$45,000 | 212 | | \$6,248,402 | 69.3 % |
| \$45,000 | \$50,000 | 148 | | \$4,806,055 | 68.4 % |
| \$50,000 | \$55,000 | 124 | \$6,473,323 | \$4,637,237 | 71.6 % |
| \$55,000 | \$60,000 | 79 | \$4,540,838 | \$3,301,009 | 72.7 % |
| \$60,000 | \$ 65,000 | 72 | \$4,482,126 | \$3,251,404 | 72.5 % |
| \$65,000 | \$70,000 | 44 | \$2,965,642 | \$2,247,546 | 75.8 % |
| \$70,000 | \$75,000 | 39 | \$2,816,222 | \$2,135,465 | 75.8 % |
| \$75,000 | \$80,000 | 35 | \$2,703,447 | \$2,016,944 | 74.6 % |
| \$80,000 | \$85,000 | 33 | \$2,725,723 | \$2,018,171 | 74.0 % |
| \$85,000 | \$90,000 | 33 | \$2,889,608 | \$2,191,275 | 75.8 % |
| \$90,000 | \$95,000 | 27 | \$2,498,119 | \$1,849,087 | 74.0 % |
| \$95,000 | \$100,000 | 18 | \$1,757,017 | \$1,353,125 | 77.0 % |
| \$100,000 | \$110,000 | 30 | \$3,138,997 | \$2,477,894 | 78.9 % |
| \$110,000 | \$120,000 | 25 | \$2,871,493 | \$2,170,852 | 75.6 % |
| \$120,000 | \$130,000 | 23 | \$2,891,011 | \$2,147,104 | 74.3 % |
| \$130,000 | \$140,000 | 15 | \$2,022,873 | \$1,580,827 | 78.1 % |
| \$140,000 | \$150,000 | 9 | \$1,303,534 | \$1,011,390 | 77.6 % |
| \$150,000 | \$160,000 | 6 | \$921,329 | \$629,584 | 68.3 % |
| \$160,000 | \$170,000 | 17 | \$2,803,969 | \$ 2,339,399 | 83.4 % |
| \$170,000 | \$180,000 | 10 | \$1,755,038 | \$1,525,013 | 86.9 % |
| \$180,000 | \$190,000 | 6 | \$1,114,446 | \$937,562 | 84.1 % |
| \$190,000 | \$200,000 | 8 | \$1,572,269 | \$1,260,167 | 80.1 % |
| \$200,000 | \$225,000 | 6 | \$1,289,979 | \$1,097,030 | 85.0 % |
| \$225,000 | \$250,000 | 4 | \$963,236 | \$833,495 | 86.5 % |
| \$250,000 | \$275,000 | 4 | \$1,050,306 | \$696,242 | 66.3 % |
| \$275,000 | \$300,000 | 7 | \$2,009,183 | \$1,449,897 | 72.2 % |
| \$300,000 | \$325,000 | 5 | \$1,556,268 | \$1,206,925 | 77.6 % |
| \$325,000 | \$350,000 | 4 | \$1,335,057 | \$1,126,633 | 84.4 % |
| \$350,000 | \$375,000 | 2 | \$738,734 | \$599,119 | 81.1 % |
| \$375,000 | \$400,000 | 1 | \$380,136 | \$360,103 | 94.7 % |
| \$425,000 | \$450,000 | 1 | \$436,848 | \$389,881 | 89.2 % |
| \$475,000 | \$500,000 | 2 | \$977,007 | \$830,594 | 85.0 % |
| \$550,000 | \$575,000 | 1 | \$556,271 | \$521,593 | 93.8 % |
| \$650,000 | \$675,000 | 1 | \$6 63,823 | \$310,246 | 46.7 % |
| \$800,000 | \$825,000 | 1 | \$804,292 | \$532,080 | 66.2 % |
| \$925,000 | \$950,000 | 1 | \$934,676 | \$812,446 | 86.9 % |
| \$1,000,000 | \$10,000,000 | 1 | \$1,268,046 | \$963,671 | 76.0 % |
| Totals | | 2,139 | \$119,120,117 | \$86,465,617 | 72.6 % |

| Minimum | Maximum | No. of | Total | Hospital | Hospital Charges |
|------------------|--------------|-----------|------------------------------|------------------------------|-------------------------------------|
| Total Charge | Total Charge | Claimants | Charges | Charges | as a Percentage of Total Charges |
| per Claimant | per Claimant | in Range | in Range | in Range | 65.9 % |
| \$25,000 | \$30,000 | 5,176 | \$141,199,292 | \$93,101,156 | 67.9 % |
| \$30,000 | \$35,000 | 3,442 | \$111,268,611 | \$75,509,957 | 68.7 % |
| \$35,000 | \$40,000 | 2,337 | \$87,346,129 | \$59,998,395 | 69.5 % |
| \$40,000 | \$45,000 | 1,804 | \$76,479,072 | \$53,189,660 | 70.9 % |
| \$45,000 | \$50,000 | 1,388 | \$65,726,225 | \$46,573,239 | 71.0 % |
| \$50,000 | \$55,000 | 1,159 | \$60,673,226 | \$43,055,113 \$38,783,912 | |
| \$55,000 | \$60,000 | 934 | \$53,620,945 | | 73.4 % |
| \$ 60,000 | \$65,000 | 731 | \$45,518,729 | \$33,431,288 | 73.9 % |
| \$65,00 0 | \$70,000 | 578 | \$38,953,494 | \$28,774,356 | 73.6 % |
| \$70,000 | \$75,000 | 467 | \$33,828,624 | \$24,911,767 | 75.0 % |
| \$75,000 | \$80,000 | 390 | \$30,147,936 | \$22,601,983 | 72.7 % |
| \$80,000 | \$85,000 | 296 | \$24,389,597 | \$17,726,741 | 74.3 % |
| \$85,000 | \$90,000 | 279 | \$24,394,708 | \$18,130,480 | 74.3 % |
| \$90,000 | \$95,000 | 235 | \$21,689,780 | \$16,118,582 | 75.8 % |
| \$95,000 | \$100,000 | 232 | \$22,584,678 | \$17,111,193 \$25,309,404 | 72.6 % |
| \$100,000 | \$110,000 | 333 | \$34,883,782 | | 75.0 % |
| \$110,000 | \$120,000 | 259 | \$29,685,005 | \$22,253,340 | 75.0 % 76.3 % |
| \$120,000 | \$130,000 | 191 | \$23,835,958 | \$18,191,394 \$15,527,088 | 74.7 % |
| \$130,000 | \$140,000 | 154 | \$20,793,272 | | 73.7 % |
| \$140,000 | \$150,000 | 145 | \$21,012,271 | \$15,495,725 | 74.4 % |
| \$150,000 | \$160,000 | | \$21,809,123 | \$16,231,534 | 71.1 % |
| \$160,000 | \$170,000 | 106 | \$17,416,952 | \$12,386,623 | 74.9 % |
| \$170,000 | \$180,000 | | \$11,744,606 | \$8,796,771 | |
| \$180,000 | \$190,000 | | \$12,734,169 | \$10,471,089 | 78.2 % |
| \$190,000 | \$200,000 | | \$12,089,581 | \$9,454,905 \$17,193,043 | |
| \$200,000 | \$225,000 | | | | |
| \$225,000 | | | | | |
| \$250,000 | | | | | |
| \$275,000 | | | \$12,678,859 \$10,251,952 | | |
| \$300,000 | | • | | | |
| \$325,000 | | | | | |
| \$350,000 | | | \$5,794,140 \$4,222,829 | | |
| \$375,000 | | • | | | |
| \$400,000 | | | | | |
| \$425,000 | | | | | |
| \$450,000 | | • | | | |
| \$475,000 | | 1 | | | 1 |
| \$500,000 | | • | | | |
| \$525,000 | | 1 | 2 | | |
| \$550,000 | | | 6 | | |
| \$575,000 | | | | 1 | |
| \$600,000 | \$625,000 | 3 | \$1,000,120 | 91,478,038 | |

TABLE VI-7 TOTAL AND HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT TOTAL CHARGES FOR PPO PLANS IN 1991

Group Medical Insurance Large Claims Database Collection and Analysis

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| Minimum Total Charge per Claimant | Maximum Total Charge per Claimant | No. of Claimants in Range | Total Charges in Range | Hospital Charges in Range | Hospital Charges as a Percentage of Total Charges |
|---|---|---------------------------------|------------------------------|---------------------------------|---|
| \$625,000 | \$650,000 | 4 | \$2,535,294 | \$2,346,120 | 92.5 % |
| \$650,000 | \$675,000 | 2 | \$1,306,561 | \$1,271,467 | 97.3 % |
| \$675,000 | \$700,000 | 1 | \$683,681 | \$651,748 | 95.3 % |
| \$700,000 | \$725,000 | 1 | \$715,594 | \$ 673,723 | 94.1 % |
| \$725,000 | \$750,000 | 2 | \$1,482,797 | \$1,378,328 | 93.0 % |
| \$750,000 | \$775,000 | 1 | \$757,784 | \$672,231 | 88.7 % |
| \$800,000 | \$825,000 | 2 | \$1,618,239 | \$1,471,068 | 90.9 % |
| \$825,000 | \$850,000 | 2 | \$1,662,591 | \$1,476,151 | 88.8 % |
| \$900,000 | \$925,000 | 1 | \$924,490 | \$841,274 | 91.0 % |
| \$925,000 | \$950,000 | 1 | \$926,432 | \$869,725 | 93.9 % |
| \$950,000 | \$975,000 | 2 | \$1,941,764 | \$1,128,026 | 58.1 % |
| \$1,000,000 | \$10,000,000 | 6 | \$6,571,801 | \$5,919,974 | 90.1 % |
| Totais | ···· | 21,452 | 1,200,209,506 | \$868,610,044 | 72.4 % |

TABLE VI-7—*Continued* Total and Hospital Charges for Subset of Insurers By Range of Claimant Total Charges for PPO Plans in 1991

| Minimum | Maximum Total Channe | No. of | Total | Hospital | Hospital Charges |
|------------------------------|------------------------------|-----------------------|---------------------|---------------------|-------------------------------------|
| Total Charge per Claimant | Total Charge per Claimant | Claimants in Range | Charges in Range | Charges in Range | as a Percentage of Total Charges |
| \$25,000 | \$30,000 | 6,823 | \$186,126,576 | | 64.6 % |
| \$30,000 | \$35,000 | 4,525 | \$146,292,696 | | 66.2 % |
| \$35,000 | \$40,000 | 3,101 | \$115,900,552 | | 67.0 % |
| \$40,000 | \$45,000 | 2,571 | \$108,954,938 | \$74,860,631 | 68.7 % |
| \$45,000 | \$50,000 | 1,919 | \$91,091,731 | \$62,984,184 | 69.1 % |
| \$50,000 | \$55,000 | 1,512 | \$79,323,907 | \$55,527,347 | 70.0 % |
| \$55,000 | \$60,000 | 1,263 | \$72,507,812 | \$52,022,779 | 71.7 % |
| \$60,000 | \$65,000 | 1,029 | \$64,178,189 | \$46,241,302 | 72.1 % |
| \$65,000 | \$70,000 | 830 | \$55,944,935 | \$40,123,552 | 71.7 % |
| \$70,000 | \$75,000 | 664 | \$48,069,029 | \$35,301,339 | 73.4 % |
| \$75,000 | \$80,000 | 585 | \$45,339,945 | \$32,668,373 | 72.1 % |
| \$80,000 | \$85,000 | 454 | \$37,417,482 | \$27,194,691 | 72.7 % |
| \$85,000 | \$90,000 | 447 | \$39,065,857 | \$29,626,390 | 75.8 % |
| \$90,000 | \$95,000 | 359 | \$33,169,721 | \$24,384,447 | 73.5 % |
| \$95,000 | \$100,000 | 277 | \$26,990,170 | \$20,069,256 | 74.4 % |
| \$100,000 | \$110,000 | 501 | \$52,602,353 | \$39,224,822 | 74.6 % |
| \$110,000 | \$120,000 | 376 | \$43,136,859 | \$32,160,380 | 74.6 % |
| \$120,000 | \$130,000 | 274 | \$34,219,454 | \$25,835,849 | 75.5 % |
| \$130,000 | \$140,000 | 268 | \$36,111,044 | \$27,560,184 | 76.3 % |
| \$140,000 | \$150,000 | 214 | \$30,967,585 | \$22,377,488 | 72.3 % |
| \$150,000 | \$160,000 | 172 | \$26,606,351 | \$19,194,128 | 72.1 % |
| \$160,000 | \$170,000 | 125 | \$20,593,991 | \$15,760,398 | 76.5 % |
| \$170,000 | \$180,000 | 108 | \$18,852,931 | \$13,991,572 | 74.2 % |
| \$180,000 | \$190,000 | 111 | \$20,560,243 | \$14,972,799 | 72.8 % |
| \$190,000 | \$200,000 | 86 | \$16,776,314 | \$12,978,240 | 77.4 % |
| \$200,000 | \$225,000 | 191 | \$40,355,146 | \$30,122,436 | 74.6 % |
| \$225,000 | \$250,000 | 112 | \$26,550,226 | \$21,067,941 | 79.4 % |
| \$250,000 | \$275,000 | 110 | \$28,662,506 | \$22,503,357 | 78.5 % |
| \$275,000 | \$300,000 | 87 | \$25,039,776 | \$20,801,396 | 83.1 % |
| \$300,000 | \$325,000 | 52 | \$16,174,853 | \$12,657,136 | 78.3 % |
| \$325,000 | \$350,000 | 35 | \$11,761,483 | \$9,453,586 | 80.4 % |
| \$350,000 | \$375,000 | 40 | \$14,464,769 | \$11,141,190 | 77.0 % |
| \$375,000 | \$400,000 | 31 | \$11,917,212 | \$9,808,390 | 82.3 % |
| \$400,000 | \$425,000 | 21 | \$8,662,667 | \$7,037,002 | 81.2 % |
| \$425,000 | \$450,000 | 12 | \$5,228,273 | \$4,392,560 | 84.0 % |
| \$450,000 | \$475,000 | 11 | \$5,097,186 | \$4,362,911 | 85.6 % |
| \$475,000 | \$500,000 | 12 | \$5,799,390 | \$4,927,555 | 85.0 % |
| \$500,000 | \$525,000 | 10 | \$5,145,094 | \$4,527,491 | 88.0 % |
| \$525,000 | \$550,000 | 10 | \$5,414,449 | \$4,405,621 | 81.4 % |
| \$550,000 | \$575,000 | 7 | \$3,912,448 | \$3,290,209 | 84.1 % |
| \$575,000 | \$ 600,000 | 2 | \$1,168,213 | \$1,110,161 | 95.0 % |
| \$600,000 | \$625,000 | 4 | \$2,471,237 | \$1,748,129 | 70.7 % |

TOTAL AND HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT TOTAL CHARGES FOR PPO PLANS IN 1992

| Minimum Total Charge per Claimant | Maximum Total Charge per Claimant | No. of Claimants in Range | Total Charges in Range | Hospital Charges in Range | Hospital Charges as a Percentage of Total Charges |
|---|---|---------------------------------|------------------------------|---------------------------------|---|
| \$625,000 | \$650,000 | 5 | \$3,179,983 | \$2,751,972 | 86.5 % |
| \$650,000 | \$675,000 | 7 | \$4,661,183 | \$3,869,229 | 83.0 % |
| \$675,000 | \$700,000 | 4 | \$2,783,728 | \$1,985,220 | 71.3 % |
| \$700,000 | \$725,000 | 1 | \$706,511 | \$625,786 | 88.6 % |
| \$725,000 | \$750,000 | 1 | \$730,384 | \$6 53,411 | 89.5 % |
| \$750,000 | \$775,000 | 3 | \$2,288,897 | \$2,088,342 | 91.2 % |
| \$800,000 | \$825,000 | 2 | \$1,613,364 | \$1,412,701 | 87.6 % |
| \$825,000 | \$850,000 | 1 | \$839,038 | \$736,077 | 87.7 % |
| \$850,000 | \$875,000 | 1 | \$867,224 | \$807,414 | 93.1 % |
| \$875,000 | \$900,000 | 2 | \$1,763,686 | \$1,007,410 | 57.1 % |
| \$925,000 | \$950,000 | 1 | \$943,648 | \$907,595 | 96.2 % |
| \$950,000 | \$975,000 | 1 | \$967,047 | \$726,533 | 75.1 % |
| \$975,000 | \$1,000,000 | 1 | \$976,353 | \$117,537 | 12.0 % |
| \$1,000,000 | \$10,000,000 | 7 | \$8,801,875 | \$7,345,400 | 83.5 % |
| Totals | | 29,378 | \$1,699,748,514 | \$1,218,021,395 | 71.7 % |

TABLE VI-8—ContinuedTOTAL AND HOSPITAL CHARGES FOR SUBSET OF INSURERSBY RANGE OF CLAIMANT TOTAL CHARGES FOR PPO PLANS IN 1992

HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT HOSPITAL CHARGES AND EXCESS CHARGES AND AVERAGE EXCESS USING MINIMUM OF EACH RANGE AS A DEDUCTIBLE FOR ALL PLAN TYPES IN 1991

| Minimum Hospital | Maximum Hospital | No. of Claimants | Hospital | No. of Claimants | Hospital Charges | Excess Charges Above | Average Excess Above |
|---------------------|---------------------|---------------------|---------------|---------------------|---------------------|-------------------------|-------------------------|
| Charge | Charge | in | Charges | Above | Above | Minimum as a | Minimum as a |
| per Claimant | | | in Range | Minimum | Minimum | Deductible | Deductible |
| \$0 | \$25,000 | 22,682 | \$389,614,592 | 54,175 | \$2,174,812,904 | \$2,174,812,904 | \$40,144 |
| \$25,000 | \$30,000 | | \$200,477,624 | | \$1,785,198,312 | | \$31,686 |
| \$30,000 | \$35,000 | 5,012 | \$162,224,654 | 24,159 | \$1,584,720,688 | \$859,950,688 | \$35,595 |
| \$35,000 | \$40,000 | 3,612 | \$135,025,428 | 19,147 | \$1,422,496,034 | \$752,351,034 | \$39,293 |
| \$40,000 | \$45,000 | 2,776 | \$117,796,089 | 15,535 | \$1,287,470,605 | \$666,070,605 | \$42,875 |
| \$45,000 | \$50,000 | 2,197 | \$104,140,880 | 12,759 | \$1,169,674,516 | \$595,519,516 | \$46,674 |
| \$50,000 | \$55,000 | 1,605 | \$84,118,432 | 10,562 | \$1,065,533,636 | \$537,433,636 | \$50,884 |
| \$55,000 | \$60,000 | 1,260 | \$72,330,509 | 8, 95 7 | \$981,415,203 | \$488,780,203 | \$54,570 |
| \$60,000 | \$65,000 | 993 | \$61,884,055 | 7,697 | \$909,084,695 | \$447,264,695 | \$58,109 |
| \$65,000 | \$70,000 | 799 | \$53,921,351 | 6,704 | \$847,200,639 | \$411,440,639 | \$ 61,372 |
| \$70,000 | \$75,000 | 644 | \$46,591,661 | 5,905 | \$793,279,288 | \$379,929,288 | \$64,340 |
| \$75,000 | \$80,000 | 595 | \$46,009,011 | 5,261 | \$746,687,627 | \$352,112,627 | \$66,929 |
| \$80,000 | \$85,000 | 463 | \$38,163,595 | 4,666 | \$700,678,616 | \$327,398,616 | \$70,167 |
| \$85,000 | \$90,000 | 420 | \$36,681,514 | 4,203 | \$662,515,020 | \$305,260,020 | \$72,629 |
| \$90,000 | \$95,000 | 363 | \$33,511,060 | 3,783 | \$625,833,506 | \$285,363,506 | \$75,433 |
| \$95,000 | \$100,000 | 325 | \$31,664,045 | 3,420 | \$592,322,448 | \$267,422,446 | \$78,194 |
| \$100,000 | \$110,000 | 487 | \$51,012,415 | 3,095 | \$560,658,402 | \$251,158,402 | \$81,150 |
| \$110,000 | \$120,000 | 420 | \$48,293,341 | 2,608 | \$509,645,987 | \$222,765,987 | \$85,416 |
| \$120,000 | \$130,000 | 314 | \$39,128,303 | 2,188 | \$461,352,646 | \$198,792,646 | \$90,856 |
| \$130,000 | \$140,000 | 263 | \$35,412,116 | 1,874 | \$422,224,342 | \$178,604,342 | \$95,306 |
| \$140,000 | \$150,000 | 211 | \$30,591,352 | 1,611 | \$386,812,226 | \$161,272,226 | \$100,107 |
| \$150,000 | \$160,000 | 168 | \$25,981,817 | 1,400 | \$356,220,874 | \$146,220,874 | \$104,443 |
| \$160,000 | \$170,000 | 156 | \$25,727,579 | 1,232 | \$330,239,057 | \$133,119,057 | \$108,051 |
| \$170,000 | \$180,000 | 126 | \$22,023,968 | 1,076 | \$304,511,478 | \$121,591,478 | \$113,003 |
| \$180,000 | \$190,000 | 103 | \$19,062,665 | 950 | \$282,487,510 | \$111,487,510 | \$117,355 |
| \$190,000 | \$200,000 | 92 | \$17,904,152 | 847 | \$263,424,845 | \$102,494,845 | \$121,009 |
| \$200,000 | \$225,000 | 177 | \$37,601,414 | 755 | \$245,520,693 | \$94,520,693 | \$125,193 |
| \$225,000 | \$250,000 | 113 | \$26,863,666 | 578 | \$207,919,279 | \$77,869,279 | \$134,722 |
| \$250,000 | \$275,000 | 94 | \$24,640,891 | 465 | \$181,055,613 | \$64,805,613 | \$139,367 |
| \$275,000 | \$300,000 | 68 | \$19,484,699 | 371 | \$156,414,722 | \$54,389,722 | \$146,603 |
| \$300,000 | \$325,000 | 56 | \$17,509,554 | 303 | \$136,930,023 | \$46,030,023 | \$151,914 |
| \$325,000 | \$350,000 | 44 | \$14,767,706 | 247 | \$119,420,469 | \$39,145,469 | \$158,484 |
| \$350,000 | \$375,000 | 31 | \$11,243,808 | 203 | \$104,652,762 | \$33,602,762 | \$165,531 |
| \$375,000 | \$400,000 | 33 | \$12,849,086 | 172 | \$93,408,955 | \$28,908,955 | \$168,075 |
| \$400,000 | \$425,000 | 24 | \$9,874,368 | 139 | \$80,559,869 | \$24,959,869 | \$179,567 |
| \$425,000 | \$450,000 | 13 | \$5,661,813 | 115 | \$70,685,500 | \$21,810,500 | \$189,657 |
| \$450,000 | \$475,000 | 23 | \$10,635,556 | 102 | \$65,023,687 | \$19,123,687 | \$187,487 |
| \$475,000 | \$500,000 | 15 | \$7,281,678 | 79 | \$54,388,131 | \$16,863,131 | \$213,457 |
| \$500,000 | \$525,000 | 12 | \$6,113,252 | 64 | \$47,106,453 | \$15,106,453 | \$236,038 |
| \$525,000 | \$550,000 | 4 | \$2,151,016 | 52 | \$40,993,201 | \$13,693,201 | \$263,331 |
| \$550,000 | \$575,000 | 2 | \$1,135,477 | 48 | \$38,842,185 | \$12,442,185 | \$259,212 |
| \$575,000 | \$600,000 | 4 | \$2,338,300 | 46 | \$37,706,708 | \$11,256,708 | \$244,711 |

Group Medical Insurance Large Claims Database Collection and Analysis

TABLE VI-9—Continued

HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT HOSPITAL CHARGES AND EXCESS CHARGES AND AVERAGE EXCESS USING MINIMUM OF EACH RANGE AS A DEDUCTIBLE FOR ALL PLAN TYPES IN 1991

| Minimum Hospital Charge per Claimant | Maximum Hospital Charge per Claimant | No. of Claimants in Range | Hospital Charges in Range | No. of Claimants Above Minimum | Hospital Charges Above Minimum | Excess Charges Above Minimum as a Deductible | Average Excess Above Minimum as a Deductible |
|---|---|------------------------------------|---------------------------------|---|---|---|---|
| \$600,000 | \$625,000 | 5 | \$3,050,878 | 42 | \$35,368,409 | \$10,168,409 | \$242,105 |
| \$625,000 | \$650,000 | 3 | \$1,901,312 | 37 | \$32,317,531 | \$9,192,531 | \$248,447 |
| \$650,000 | \$675,000 | 5 | \$3,326,650 | 34 | \$30,416,219 | \$8,316,219 | \$244,595 |
| \$675,000 | \$700,000 | 3 | \$2,055,819 | 29 | \$27,089,569 | \$7,514,569 | \$259,123 |
| \$700,000 | \$725,000 | 3 | \$2,138,069 | 26 | \$25,033,750 | \$6,833,750 | \$262,837 |
| \$725,000 | \$750,000 | 1 | \$748,081 | 23 | \$22,895,681 | \$6,220,681 | \$270,464 |
| \$775,000 | \$800,000 | 1 | \$798,660 | 22 | \$22,147,600 | \$5,097,600 | \$2 31,709 |
| \$800,000 | \$825,000 | 2 | \$1,618,003 | 21 | \$21,348, 9 40 | \$4,548,940 | \$216,616 |
| \$825,000 | \$850,000 | 2 | \$1,672,530 | 19 | \$19,730,937 | \$4,055,037 | \$213,470 |
| \$850,000 | \$875,000 | 2 | \$1,727,457 | 17 | \$18,058,406 | \$3,608,406 | \$212,259 |
| \$875,000 | \$900,000 | 1 | \$891,906 | 15 | \$16,330,949 | \$3,205,949 | \$213,730 |
| \$900,000 | \$925,000 | 1 | \$906,973 | 14 | \$15,439,044 | \$2,839,044 | \$202,789 |
| \$925,000 | \$950,000 | 3 | \$2,826,663 | 13 | \$14,532,071 | \$2,507,071 | \$192,852 |
| \$950,000 | \$975,000 | 1 | \$954,371 | 10 | \$11,705,408 | \$2,205,408 | \$220,541 |
| \$975,000 | \$1,000,000 | 1 | \$995,815 | 9 | \$10,751,037 | \$1,976,037 | \$219,560 |
| \$1,000,000 | \$10,000,000 | 8 | \$9,755,222 | 8 | \$9,755,222 | \$1,755,222 | \$219,403 |

HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT HOSPITAL CHARGES AND EXCESS CHARGES AND AVERAGE EXCESS USING MINIMUM OF EACH RANGE AS A DEDUCTIBLE FOR ALL PLAN TYPES IN 1992

| Minimum | Maximum | No. of Claimants | Hospital | No. of Claimants | Hospital | Excess Charges Above | Average Excess Above |
|------------------------|------------------------|---------------------|------------------------------|---------------------|------------------------------|------------------------------|-------------------------|
| Hospital Charge | Hospital Charge | in | Charges | Above | Charges Above | Minimum as a | Minimum as a |
| | per Claimant | | in Range | Minimum | Minimum | Deductible | Deductible |
| \$0 | \$25,000 | 28,834 | \$491,859,187 | 67,331 | \$2,747,760,628 | \$2,747,760,628 | \$40,810 |
| \$25,000 | \$30,000 | | \$234,219,969 | | \$2,255,901,441 | | \$33,599 |
| \$30,000 | \$35,000 | | \$196,999,090 | | \$2,021,681,471 | | \$37,540 |
| \$35,000 | \$40,000 | 4,314 | \$161,290,525 | | \$1,824,682,382 | \$990,142,382 | \$41,526 |
| \$40,000 | \$45,000 | 3,407 | \$144,506,432 | | \$1,663,391,857 | \$882,191,857 | \$45,171 |
| \$45,000 | \$50,000 | 2,567 | \$121,544,924 | 16,123 | \$1,518,885,425 | \$793,350,425 | \$49,206 |
| \$50,000 | \$55,000 | 2,052 | \$107,622,668 | 13,556 | \$1,397,340,500 | \$719,540,500 | \$53,079 |
| \$55,000 | \$60,000 | 1,582 | \$90,721,318 | 11,504 | \$1,289,717,832 | \$656,997,832 | \$57,110 |
| \$60,000 | \$65,000 | 1,253 | \$78,244,442 | 9,922 | \$1,198,996,514 | \$603,676,514 | \$60,842 |
| \$65,000 | \$70,000 | 1,026 | \$69,238,582 | 8,669 | \$1,120,752,072 | \$557,267,072 | \$64,283 |
| \$70,000 | \$75,000 | 854 | \$ 61,850,371 | 7,643 | \$1,051,513,489 | \$516,503,489 | \$ 67,579 |
| \$75,000 | \$80,000 | 720 | \$55,791,758 | 6,789 | \$989,663,119 | \$480,488,119 | \$7 0,775 |
| \$80,000 | \$85,000 | 599 | \$49,410,786 | 6,069 | \$933,871,361 | \$448,351,361 | \$73,876 |
| \$85,000 | \$90,000 | 520 | \$45,499,937 | 5,470 | \$884,460,575 | \$419,510,575 | \$76,693 |
| \$90,000 | \$95,000 | 453 | \$41,869,997 | 4,950 | \$838,960,639 | \$393,460,639 | \$79,487 |
| \$95,000 | \$100,000 | 397 | \$38,657,543 | 4,497 | \$797,090,642 | \$369,875,642 | \$82,249 |
| \$100,000 | \$110,000 | 658 | \$68,993,077 | 4,100 | \$758,433,099 | \$348,433,099 | \$84,984 |
| \$110,000 | \$120,000 | 510 | \$58,652,184 | 3,442 | \$689,440,022 | \$310,820,022 | \$90,302 |
| \$120,000 | \$130,000 | 376 | \$46,883,330 | 2,932 | \$630,787,838 | \$278,947,838 | \$95,139 |
| \$130,000 | \$140,000 | 285 | \$38,382,007 | 2,556 | \$583,904,508 | \$251,624,508 | \$98,445 |
| \$140,000 | \$150,000 | 290 | \$42,077,634 | 2,271 | \$545,522,501 | \$227,582,501 | \$100,212 |
| \$150,000 | \$160,000 | 232 | \$35,989,407 | 1,981 | \$503,444,867 | \$206,294,867 | \$104,137 |
| \$160,000 | \$170,000 | 209 | \$34,435,989 | 1,749 | \$467,455,461 | \$187,615,461 | \$107,270 |
| \$170,000 | \$180,000 | 175 | \$30,644,098 | 1,540 | \$433,019,471 | \$171,219,471 | \$111,181 |
| \$180,000 | \$190,000 | 141 | \$26,091,764 | 1,365 | \$402,375,373 | \$156,675,373 | \$114,780 |
| \$190,000 | \$200,000 | 115 | \$22,412,968 | 1,224 | \$376,283,608 | \$143,723,608 | \$117,421 |
| \$200,000 | \$225,000 | 253 | \$53,834,979 | 1,109 | \$353,870,641 | \$132,070,641 | \$119,090 |
| \$225,000 | \$250,000 | 203 | \$48,150,886 | 856 | \$300,035,662 | \$107,435,662 | \$125,509 |
| \$250,000 | \$275,000 | 153 | \$40,275,368 | 653 | \$251,884,776 | \$88,634,776 | \$135,735 |
| \$275,000 | \$300,000 | 99 70 | \$28,409,533 | 500 | \$211,609,408 | \$74,109,408 | \$148,219 |
| \$300,000 | \$325,000 | 70 | \$21,956,219 \$20,006,017 | 401 | \$183,199,875 | \$62,899,875 | \$156,858 |
| \$325,000 | \$350,000 | 62 | \$20,906,917 | 331 | \$161,243,656 | \$53,668,656 | \$162,141 |
| \$350,000 | \$375,000 | 43 | \$15,629,327 | 269 | \$140,336,739 | \$46,186,739 | \$171,698 |
| \$375,000 | \$400,000 | 39 | \$15,151,317 \$10,675,000 | 226 | \$124,707,412 | \$39,957,412 | \$176,803 |
| \$400,000 \$425,000 | \$425,000 | 26 | \$10,675,999 \$10,202,622 | 187 | \$109,556,095 | \$34,756,095 | \$185,861 |
| \$425,000 \$450,000 | \$450,000 \$475,000 | 28 19 | \$12,303,632 \$8,782,525 | 161 | \$98,880,096 | \$30,455,096 | \$189,162 |
| \$450,000 \$475,000 | \$475,000 \$500,000 | 19 12 | \$8,783,535 \$5,862,045 | 133 | \$86,576,464 | \$26,726,464 | \$200,951 |
| \$475,000 \$500,000 | \$500,000 \$525,000 | 12 | \$5,863,045 \$7,708,265 | 114 | \$77,792,928 | \$23,642,928 | \$207,394 |
| \$500,000 \$525,000 | \$525,000 \$550,000 | 15 | \$7,708,365 \$5,285,245 | 102 | \$71,929,883 | \$20,929,883 | \$205,195 |
| \$525,000 \$550,000 | \$575,000 | 9 | \$5,385,345 \$5,063,960 | 87 77 | \$64,221,518 \$58,836,174 | \$18,546,518 \$16,486,174 | \$213,178 \$214,105 |
| \$330,000 | \$373,000 | | 40,000,900 | 77 | \$58,836,174 | \$16,486,174 | \$214,106 |

Group Medical Insurance Large Claims Database Collection and Analysis

TABLE VI-10—Continued

HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT HOSPITAL CHARGES AND EXCESS CHARGES AND AVERAGE EXCESS USING MINIMUM OF EACH RANGE AS A DEDUCTIBLE FOR ALL PLAN TYPES IN 1992

| Minimum Hospital Charge per Claimant | Maximum Hospital Charge per Claimant | No. of Claimants in Range | Hospital Charges in Range | No. of Claimants Above Minimum | Hospital Charges Above Minimum | Excess Charges Above Minimum as a Deductible | Average Excess Above Minimum as a Deductible |
|---|---|------------------------------------|---------------------------------|---|---|---|---|
| \$575,000 | \$600,000 | 6 | \$3,502,438 | 68 | \$53,772,214 | \$14,672,214 | \$215,768 |
| \$600,000 | \$625,000 | 12 | \$7,368,383 | 62 | \$50,269,776 | \$13,069,776 | \$210,803 |
| \$625,000 | \$650,000 | 3 | \$1,892,792 | 50 | \$42,901,392 | \$11,651,392 | \$233,028 |
| \$650,000 | \$675,000 | 8 | \$5,286,012 | 47 | \$41,008,600 | \$10,458,600 | \$222,523 |
| \$675,000 | \$700,000 | 5 | \$3,443,407 | 39 | \$35,722,588 | \$9,397,588 | \$240,964 |
| \$700,000 | \$725,000 | 5 | \$3,532,079 | 34 | \$32,279,180 | \$8,479,180 | \$249,388 |
| \$725,000 | \$750,000 | 6 | \$4,414,999 | 29 | \$28,747,101 | \$7,722,101 | \$266,279 |
| \$750,000 | \$775,000 | 1 | \$754,798 | 23 | \$24,332,102 | \$7,082,102 | \$307,917 |
| \$775,000 | \$800,000 | 1 | \$784,052 | 22 | \$23,577,304 | \$6,527,304 | \$296,696 |
| \$800,000 | \$825,000 | 3 | \$2,433,579 | 21 | \$22,793,252 | \$5,993,252 | \$285,393 |
| \$850,000 | \$875,000 | 3 | \$2,569,929 | 18 | \$20,359,673 | \$5,059,673 | \$281,093 |
| \$875,000 | \$900,000 | 1 | \$898,725 | 15 | \$17,789,744 | \$4,664,744 | \$310,983 |
| \$900,000 | \$925,000 | 1 | \$907,595 | 14 | \$16,891,019 | \$4,291,019 | \$306,501 |
| \$925,000 | \$950,000 | 1 | \$942,202 | 13 | \$15,983,424 | \$3,958,424 | \$304,494 |
| \$950,000 | \$975,000 | 1 | \$963,671 | 12 | \$15,041,222 | \$3,641,222 | \$303,435 |
| \$1,000,000 | \$10,000,000 | 11 | \$14,077,551 | 11 | \$14,077,551 | \$3,077,551 | \$279,777 |

HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT HOSPITAL CHARGES AND EXCESS CHARGES AND AVERAGE EXCESS USING MINIMUM OF EACH RANGE AS A DEDUCTIBLE FOR COMPREHENSIVE, INDEMNITY, MULTIPLE-EMPLOYERS TRUST, OR SELF-FUNDED PLAN TYPES IN 1991

| Minimum | Maximum Hospital | No. of Claimants | Hospital | No. of Claimants | Hospital Charges | Excess Charges Above | Average Excess Above |
|--------------------|---------------------|---------------------|---------------|---------------------|---------------------|-------------------------|-------------------------|
| Hospital Charge | Charge | in | Charges | Above | Above | Minimum as a | Minimum as a |
| | per Claimant | | in Range | Minimum | Minimum | Deductible | Deductible |
| \$0 | \$25,000 | 9,733 | \$165,819,855 | 23,659 | \$928,441,149 | \$928,441,149 | \$39,243 |
| \$25,000 | \$30,000 | 3,315 | \$90,695,771 | 13,926 | \$762,621,294 | \$414,471,294 | \$29,762 |
| \$30,000 | \$35,000 | 2,289 | \$74,003,073 | 10,611 | \$671,925,523 | \$353,595,523 | \$33,323 |
| \$35,000 | \$40,000 | 1,636 | \$61,130,119 | 8,322 | \$597,922,450 | \$306,652,450 | \$36,848 |
| \$40,000 | \$45,000 | 1,235 | \$52,398,280 | 6,686 | \$536,792,330 | \$269,352,330 | \$40,286 |
| \$45,000 | \$50,000 | 967 | \$45,799,214 | 5,451 | \$484,394,051 | \$239,099,051 | \$4 3,863 |
| \$50,000 | \$55,000 | 673 | \$35,293,081 | 4,484 | \$438,594,836 | \$214,394,836 | \$4 7,813 |
| \$55,000 | \$60,000 | 577 | \$33,095,542 | 3,811 | \$403,301,755 | \$193,696,755 | \$50,826 |
| \$60,000 | \$65,000 | 424 | \$26,426,300 | 3,234 | \$370,206,214 | \$176,166,214 | \$5 4,473 |
| \$65,000 | \$70,000 | 342 | \$23,060,471 | 2,810 | \$343,779,913 | \$161,129,913 | \$57,342 |
| \$70,000 | \$75,000 | 275 | \$19,901,225 | 2,468 | \$320,719,442 | \$147,959,442 | \$59,951 |
| \$75,000 | \$80,000 | 239 | \$18,507,203 | 2,193 | \$300,818,217 | \$136,343,217 | \$62,172 |
| \$80,000 | \$85,000 | 195 | \$16,083,917 | 1,954 | \$282,311,014 | \$125,991,014 | \$64,479 |
| \$85,000 | \$90,000 | 183 | \$15,997,087 | 1,759 | \$266,227,096 | \$116,712,096 | \$66,351 |
| \$90,000 | \$95,000 | 141 | \$13,032,062 | 1,576 | \$250,230,010 | \$108,390,010 | \$68,775 |
| \$95,000 | \$100,000 | 144 | \$14,034,828 | 1,435 | \$237,197,947 | \$100,872,947 | \$70,295 |
| \$100,000 | \$110,000 | 216 | \$22,607,941 | 1,291 | \$223,163,119 | \$94,063,119 | \$72,861 |
| \$110,000 | \$120,000 | 186 | \$21,308,222 | 1,075 | \$200,555,178 | \$82,305,178 | \$76,563 |
| \$120,000 | \$130,000 | 121 | \$15,110,099 | 889 | \$179,246,956 | \$72,566,956 | \$81,628 |
| \$130,000 | \$140,000 | 101 | \$13,591,340 | 768 | \$164,136,857 | \$64,296,857 | \$83,720 |
| \$140,000 | \$150,000 | 109 | \$15,789,620 | 667 | \$150,545,518 | \$57,165,518 | \$85,705 |
| \$150,000 | \$160,000 | 78 | \$12,037,899 | 558 | \$134,755,898 | \$51,055,898 | \$91,498 |
| \$160,000 | \$170,000 | 59 | \$9,727,224 | 480 | \$122,717,998 | \$45,917,998 | \$95,662 |
| \$170,000 | \$180,000 | 41 | \$7,164,867 | 421 | \$112,990,775 | \$41,420,775 | \$98,387 |
| \$180,000 | \$190,000 | 44 | \$8,142,359 | 380 | \$105,825,908 | \$37,425,908 | \$98,489 |
| \$190,000 | \$200,000 | 43 | \$8,365,235 | 336 | \$97,683,548 | \$33,843,548 | \$100,725 |
| \$200,000 | \$225,000 | 79 | \$16,702,123 | 293 | \$89,318,314 | \$30,718,314 | \$104,841 |
| \$225,000 | \$250,000 | 48 | \$11,407,372 | 214 | \$72,616,190 | \$24,466,190 | \$114,328 |
| \$250,000 | \$275,000 | 30 | \$7,879,890 | 166 | \$61,208,818 | \$19,708,818 | \$118,728 |
| \$275,000 | \$300,000 | 34 | \$9,745,224 | 136 | \$53,328,927 | \$15,928,927 | \$117,124 |
| \$300,000 | \$325,000 | 25 | \$7,799,857 | 102 | \$43,583,703 | \$12,983,703 | \$127,291 |
| \$325,000 | \$350,000 | 19 | \$6,387,701 | 77 | \$35,783,846 | \$10,758,846 | \$139,725 |
| \$350,000 | \$375,000 | 8 | \$2,894,966 | 58 | \$29,396,145 | \$9,096,145 | \$156,830 |
| \$375,000 | \$400,000 | 10 | \$3,911,704 | 50 | \$26,501,179 | \$7,751,179 | \$155,024 |
| \$400,000 | \$425,000 | 7 | \$2,880,523 | 40 | \$22,589,475 | \$6,589,475 | \$164,737 |
| \$425,000 | \$450,000 | 4 | \$1,752,497 | 33 | \$19,708,952 | \$5,683,952 | \$172,241 |
| \$450,000 | \$475,000 | 5 | \$2,308,092 | 29 | \$17,956,455 | \$4,906,455 | \$169,188 |
| \$475,000 | \$500,000 | 7 | \$3,418,430 | 24 | \$15,648,363 | \$4,248,363 | \$177,015 |
| \$500,000 | \$525,000 | 5 | \$2,534,998 | 17 | \$12,229,934 | \$3,729,934 | \$219,408 |
| \$525,000 | \$550,000 | 1 | \$533,720 | 12 | \$9,694,935 | \$3,394,935 | \$282,911 |
| \$550,000 | \$575,000 | 1 | \$568,523 | 11 | \$9,161,215 | \$3,111,215 | \$282,838 |
| \$600,000 | \$625,000 | 2 | \$1,237,281 | 10 | \$8,592,692 | \$2,592,692 | \$259,269 |

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Group Medical Insurance Large Claims Database Collection and Analysis

TABLE VI-11—Continued

HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT HOSPITAL CHARGES AND EXCESS CHARGES AND AVERAGE EXCESS USING MINIMUM OF EACH RANGE AS A DEDUCTIBLE FOR COMPREHENSIVE, INDEMNITY, MULTIPLE-EMPLOYERS TRUST, OR SELF-FUNDED PLAN TYPES IN 1991

| Minimum Hospital Charge per Claimant | Maximum Hospital Charge per Claimant | No. of Claimants in Range | Hospital Charges in Range | No. of Claimants Above Minimum | Hospital Charges Above Minimum | Excess Charges Above Minimum as a Deductible | Average Excess Above Minimum as a Deductible |
|---|---|------------------------------------|---------------------------------|---|---|---|---|
| \$625,000 | \$650,000 | 1 | \$629,844 | 8 | \$7,355,411 | \$2,355,411 | \$294,426 |
| \$650,000 | \$675,000 | 2 | \$1,328,947 | 7 | \$ 6,725,567 | \$2,175,567 | \$310,795 |
| \$800,000 | \$825,000 | 1 | \$813,072 | 5 | \$5,396,620 | \$1,396,620 | \$279,324 |
| \$900,000 | \$925,000 | 1 | \$906,973 | 4 | \$4,583,547 | \$983,547 | \$245,887 |
| \$950,000 | \$975,000 | 1 | \$954,371 | 3 | \$3,676,574 | \$826,574 | \$275,525 |
| \$1,000,000 | \$10,000,000 | 2 | \$2,722,203 | 2 | \$2,722,203 | \$722,203 | \$361,101 |

HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT HOSPITAL CHARGES AND EXCESS CHARGES AND AVERAGE EXCESS

USING MINIMUM OF EACH RANGE AS A DEDUCTIBLE FOR COMPREHENSIVE, INDEMNITY, MULTIPLE-EMPLOYERS TRUST, OR SELF-FUNDED PLAN TYPES IN 1992

| Minimum Hospital | Maximum Hospital | No. of Claimants | Hospital | No. of Claimants | Hospital Charges | Excess Charges Above | Average Excess Above |
|---------------------|---------------------|---------------------|----------------------|---------------------|---------------------|-------------------------|-------------------------|
| Charge | Charge | in | Charges | Above | Above | Minimum as a | Minimum as a |
| per Claimant | per Claimant | Range | in Range | Minimum | Minimum | Deductible | Deductible |
| \$0 | \$25,000 | | \$182,206,859 | 25,848 | \$1,044,618,879 | \$1,044,618,879 | \$40,414 |
| \$25,000 | \$30,000 | 3,456 | \$94,525,456 | 15,095 | \$862,412,020 | \$485,037,020 | \$32,132 |
| \$30,000 | \$35,000 | 2,402 | \$77,738,401 | 11,639 | \$767,886,564 | \$418,716,564 | \$35,975 |
| \$35,000 | \$40,000 | 1,751 | \$6 5,473,938 | 9,237 | \$690,148,163 | \$366,853,163 | \$39,716 |
| \$40,000 | \$45,000 | 1,352 | \$57,343,642 | | \$624,674,225 | \$325,234,225 | \$43,446 |
| \$45,000 | \$50,000 | 996 | \$47,145,372 | 6,134 | \$567,330,583 | \$291,300,583 | \$47,489 |
| \$50,000 | \$55,000 | 819 | \$42,983,853 | 5,138 | \$520,185,210 | \$263,285,210 | \$51,243 |
| \$55,000 | \$60,000 | 613 | \$35,073,063 | 4,319 | \$477,201,358 | \$239,656,358 | \$55,489 |
| \$60,000 | \$65,000 | 461 | \$28,775,059 | 3,706 | \$442,128,295 | \$219,768,295 | \$59,301 |
| \$65,000 | \$70,000 | 400 | \$27,040,482 | 3,245 | \$413,353,235 | \$202,428,235 | \$62,382 |
| \$70,000 | \$75,000 | 297 | \$21,513,889 | 2,845 | \$386,312,753 | \$187,162,753 | \$65,787 |
| \$75,000 | \$80,000 | 264 | \$20,470,385 | 2,548 | \$364,798,864 | \$173,698,864 | \$68,171 |
| \$80,000 | \$85,000 | 238 | \$19,606,829 | 2,284 | \$344,328,479 | \$161,608,479 | \$70,757 |
| \$85,000 | \$90,000 | 206 | \$18,026,333 | 2,046 | \$324,721,650 | \$150,811,650 | \$73,710 |
| \$90,000 | \$95,000 | 163 | \$15,075,274 | 1,840 | \$306,695,317 | \$141,095,317 | \$76,682 |
| \$95,000 | \$100,000 | 141 | \$13,739,989 | 1,677 | \$291,620,043 | \$132,305,043 | \$78,894 |
| \$100,000 | \$110,000 | 274 | \$28,825,407 | 1,536 | \$277,880,054 | \$124,280,054 | \$80,911 |
| \$110,000 | \$120,000 | 185 | \$21,261,603 | 1,262 | \$249,054,647 | \$110,234,647 | \$87,349 |
| \$120,000 | \$130,000 | 149 | \$18,553,647 | 1,077 | \$227,793,044 | \$98,553,044 | \$91,507 |
| \$130,000 | \$140,000 | 108 | \$14,482,449 | 928 | \$209,239,398 | \$88,599,398 | \$95,473 |
| \$140,000 | \$150,000 | 108 | \$15,684,504 | 820 | \$194,756,949 | \$79,956,949 | \$97,508 |
| \$150,000 | \$160,000 | 79 | \$12,276,064 | 712 | \$179,072,445 | \$72,272,445 | \$101,506 |
| \$160,000 | \$170,000 | 76 | \$12,518,345 | 633 | \$166,796,380 | \$65,516,380 | \$103,501 |
| \$170,000 | \$180,000 | 78 | \$13,693,359 | 557 | \$154,278,035 | \$59,588,035 | \$106,980 |
| \$180,000 | \$190,000 | 57 | \$10,566,482 | 479 | \$140,584,676 | \$54,364,676 | \$113,496 |
| \$190,000 | \$200,000 | 39 | \$7,580,773 | 422 | \$130,018,194 | \$49,838,194 | \$118,100 |
| \$200,000 | \$225,000 | 93 | \$19,770,282 | 383 | \$122,437,421 | \$45,837,421 | \$119,680 |
| \$225,000 | \$250,000 | 68 | \$16,102,295 | 290 | \$102,667,139 | \$37,417,139 | \$129,025 |
| \$250,000 | \$275,000 | 50 | \$13,190,007 | 222 | \$86,564,844 | \$31,064,844 | \$139,932 |
| \$275,000 | \$300,000 | 30 | \$8,640,809 | 172 | \$73,374,837 | \$26,074,837 | \$151,598 |
| \$300,000 | \$325,000 | 26 | \$8,147,175 | 142 | \$64,734,028 | \$22,134,028 | \$155,873 |
| \$325,000 | \$350,000 | 21 | \$7,061,462 | 116 | \$56,586,853 | \$18,886,853 | \$162,818 |
| \$350,000 | \$375,000 | 16 | \$5,816,693 | 95 | \$49,525,391 | \$16,275,391 | \$171,320 |
| \$375,000 | \$400,000 | 14 | \$5,430,613 | 79 | \$43,708,698 | \$14,083,698 | \$178,275 |
| \$400,000 | \$425,000 | 10 | \$4,134,025 | 65 | \$38,278,084 | \$12,278,084 | \$188,894 |
| \$425,000 | \$450,000 | 12 | \$5,230,699 | 55 | \$34,144,059 | \$10,769,059 | \$195,801 |
| \$450,000 | \$475,000 | 8 | \$3,720,464 | 43 | \$28,913,361 | \$9,563,361 | \$222,404 |
| \$475,000 | \$500,000 | 1 | \$499,120 | 35 | \$25,192,896 | \$8,567,896 | \$244,797 |
| \$500,000 | \$525,000 | 7 | \$3,610,490 | 34 | \$24,693,777 | \$7,693,777 | \$226,288 |
| \$525,000 | \$550,000 | 1 | \$549,894 | 27 | \$21,083,286 | \$6,908,286 | \$255,862 |
| \$550,000 | \$575,000 | 3 | \$1,689,572 | 26 | \$20,533,392 | \$6,233,392 | \$239,746 |

Group Medical Insurance Large Claims Database Collection and Analysis

TABLE VI-12—Continued

HOSPITAL CHARGES FOR SUBSET OF INSURERS

BY RANGE OF CLAIMANT HOSPITAL CHARGES AND EXCESS CHARGES AND AVERAGE EXCESS USING MINIMUM OF EACH RANGE AS A DEDUCTIBLE FOR COMPREHENSIVE, INDEMNITY, MULTIPLE-EMPLOYERS TRUST, OR SELF-FUNDED PLAN TYPES IN 1992

| Minimum Hospital Charge per Claimant | Maximum Hospital Charge per Claimant | No. of Claimants in Range | Hospital Charges in Range | No. of Claimants Above Minimum | Hospital Charges Above Minimum | Excess Charges Above Minimum as a Deductible | Average Excess Above Minimum as a Deductible |
|---|---|------------------------------------|---------------------------------|---|---|---|---|
| \$600,000 | \$625,000 | 5 | \$3,079,027 | 23 | \$18,843,820 | \$5,043,820 | \$219,297 |
| \$625,000 | \$650,000 | 1 | \$639,503 | 18 | \$15,764,793 | \$4,514,793 | \$250,822 |
| \$650,000 | \$675,000 | 3 | \$1,979,984 | 17 | \$15,125,290 | \$4,075,290 | \$239,723 |
| \$675,000 | \$700,000 | 2 | \$1,365,895 | 14 | \$13,145,306 | \$3,695,306 | \$263,950 |
| \$700,000 | \$725,000 | 3 | \$2,125,526 | 12 | \$11,779,412 | \$3,379,412 | \$281,618 |
| \$725,000 | \$750,000 | 1 | \$730,669 | 9 | \$9,653,885 | \$3,128,885 | \$347,654 |
| \$750,000 | \$775,000 | 1 | \$754,798 | 8 | \$8,923,217 | \$2,923,217 | \$365,402 |
| \$775,000 | \$800,000 | 1 | \$784,052 | 7 | \$8,168,419 | \$2,743,419 | \$391,917 |
| \$800,000 | \$825,000 | 1 | \$813,720 | 6 | \$7,384,367 | \$2,584,367 | \$430,728 |
| \$1,000,000 | \$10,000,000 | 5 | \$6,570,647 | 5 | \$6,570,647 | \$1,570,647 | \$314,129 |

HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT HOSPITAL CHARGES AND EXCESS CHARGES AND AVERAGE EXCESS USING MINIMUM OF EACH RANGE AS A DEDUCTIBLE FOR MANAGED CARE, HMO, EPO, OR POS PLANS IN 1991

| Minimum | Maximum | No. of | | No. of | Hospital | | Average Excess |
|-----------------------|--------------|-----------|--------------|-----------|--------------------------|--------------|------------------|
| Hospital | Hospital | Claimants | Hospital | Claimants | Charges | Above | Above |
| Charge | Charge | in | Charges | Above | Above | Minimum as a | Minimum as a |
| ويستعون يواسيه مساوين | per Claimant | Range | in Range | Minimum | Minimum | Deductible | Deductible |
| \$0 | \$25,000 | | \$15,301,482 | 1,895 | \$76,500,004 | | \$40,369 |
| \$25,000 | \$30,000 | | \$7,143,342 | 1,087 | \$61,198,523 | | \$31,300 |
| \$30,000 | \$35,000 | 207 | \$6,698,734 | 826 | \$54,055,181 | \$29,275,181 | \$35,442 |
| \$35,000 | \$40,000 | 124 | \$4,658,373 | 619 | \$47,356,447 | \$25,691,447 | \$41,505 |
| \$40,000 | \$45,000 | 86 | \$3,669,882 | 495 | \$42,698,074 | \$22,898,074 | \$46,259 |
| \$45,000 | \$50,000 | 77 | \$3,649,263 | 409 | \$39,028,192 | \$20,623,192 | \$50,423 |
| \$50,000 | \$55,000 | 48 | \$2,493,176 | 332 | \$35,378,928 | \$18,778,928 | \$56,563 |
| \$55,000 | \$60,000 | 33 | \$1,906,164 | 284 | \$32,885,753 | \$17,265,753 | \$60,795 |
| \$60,000 | \$65,000 | 33 | \$2,046,753 | 251 | \$30,979,589 | \$15,919,589 | \$63,425 |
| \$65,000 | \$70,000 | 23 | \$1,548,869 | 218 | \$28,932,836 | \$14,762,836 | \$ 67,719 |
| \$70,000 | \$75,000 | 16 | \$1,160,040 | 195 | \$27,383,967 | \$13,733,967 | \$70,431 |
| \$75,000 | \$80,000 | 16 | \$1,235,020 | 179 | \$26,223,927 | \$12,798,927 | \$71,502 |
| \$80,000 | \$85,000 | 12 | \$988,447 | 163 | \$24,988,906 | \$11,948,906 | \$73,306 |
| \$85,000 | \$90,000 | 14 | \$1,213,324 | 151 | \$24,000,459 | \$11,165,459 | \$73,943 |
| \$90,000 | \$95,000 | 9 | \$832,600 | 137 | \$22,787,135 | \$10,457,135 | \$76,329 |
| \$95,000 | \$100,000 | 14 | \$1,365,810 | 128 | \$21,954,535 | \$9,794,535 | \$76,520 |
| \$100,000 | \$110,000 | 15 | \$1,585,978 | 114 | \$20,588,724 | \$9,188,724 | \$80,603 |
| \$110,000 | \$120,000 | 16 | \$1,852,296 | 99 | \$19,002,746 | \$8,112,746 | \$81,947 |
| \$120,000 | \$130,000 | 17 | \$2,111,553 | 83 | \$17,150,450 | \$7,190,450 | \$86,632 |
| \$130,000 | \$140,000 | 4 | \$545,702 | 66 | \$15,038,897 | \$6,458,897 | \$97,862 |
| \$140,000 | \$150,000 | 8 | \$1,166,975 | 62 | \$14,493,195 | \$5,813,195 | \$93,761 |
| \$150,000 | \$160,000 | 6 | \$928,816 | 54 | \$13,326,220 | \$5,226,220 | \$96,782 |
| \$160,000 | \$170,000 | 7 | \$1,147,274 | 48 | \$12,397,404 | \$4,717,404 | \$98,279 |
| \$170,000 | \$180,000 | 6 | \$1,052,749 | 41 | \$11,250,130 | \$4,280,130 | \$104,393 |
| \$180,000 | \$190,000 | 3 | \$547,196 | 35 | \$10,197,381 | \$3,897,381 | \$111,354 |
| \$190,000 | \$200,000 | 2 | \$392,452 | 32 | \$9,650,185 | \$3,570,185 | \$111,568 |
| \$200,000 | \$225,000 | 5 | \$1,070,632 | 30 | \$ 9 ,257,732 | \$3,257,732 | \$108,591 |
| \$225,000 | \$250,000 | 4 | \$953,871 | 25 | \$8,187,101 | \$2,562,101 | \$102,484 |
| \$250,000 | \$275,000 | 4 | \$1,053,123 | 21 | \$7,233,230 | \$1,983,230 | \$94,440 |
| \$275,000 | \$300,000 | 1 | \$279,004 | 17 | \$6,180,106 | \$1,505,106 | \$88,536 |
| \$300,000 | \$325,000 | 3 | \$953,593 | 16 | \$5,901,103 | \$1,101,103 | \$68,819 |
| \$325,000 | \$350,000 | - 4 | \$1,363,730 | 13 | \$4,947,509 | \$722,509 | \$55,578 |
| \$350,000 | \$375,000 | 3 | \$1,095,198 | 9 | \$3,583,780 | \$433,780 | \$48,198 |
| \$375,000 | \$400,000 | 3 | \$1,180,379 | 6 | \$2,488,582 | \$238,582 | \$39,764 |
| \$400,000 | \$425,000 | 1 | \$417,455 | 3 | \$1,308,202 | \$108,202 | \$36,067 |
| \$425,000 | \$450,000 | 1 | \$426,935 | 2 | \$890,747 | \$40,747 | \$20,374 |
| \$450,000 | \$475,000 | 1 | \$463,812 | 1 | \$463,812 | \$13,812 | \$13,812 |

HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT HOSPITAL CHARGES AND EXCESS CHARGES AND AVERAGE EXCESS Using Minimum of Each Range as a Deductible FOR MANAGED CARE, HMO, EPO, OR POS PLANS IN 1992

| Minimum | Maximum | No. of | | No. of | Hospital | Excess Charges | Average Excess |
|--------------|--------------|-----------|--------------|-----------|----------------------|---|-----------------------|
| Hospital | Hospital | Claimants | Hospital | Claimants | Charges | Above | Above Minimum as a |
| Charge | Charge | in | Charges | Above | Above | Minimum as a Deductible | Deductible |
| per Claimant | per Claimant | Range | in Range | Minimum | Minimum | the second se | |
| \$0 | \$25,000 | 909 | \$16,655,262 | | \$86,465,617 | \$86,465,617 | \$40,423 |
| \$25,000 | \$30,000 | | \$8,420,838 | | \$ 69,810,355 | | \$31,756 |
| \$30,000 | \$35,000 | | \$5,887,244 | | \$ 61,389,517 | | \$36,583 |
| \$35,000 | \$40,000 | 150 | \$5,587,412 | | \$55,502,273 | | \$40,003 |
| \$40,000 | \$45,000 | 109 | \$4,585,201 | 590 | \$49,914,862 | | \$44,601 |
| \$45,000 | \$50,000 | 74 | \$3,510,433 | | \$45,329,660 | | \$49,240 |
| \$50,000 | \$55,000 | 55 | \$2,874,488 | | \$4 1,819,227 | \$21,469,227 | \$52,750 |
| \$55,000 | \$60,000 | 48 | \$2,764,650 | | \$38,944,740 | | \$55,638 |
| \$60,000 | \$65,000 | 41 | \$2,556,953 | | \$36,180,089 | | \$59,013 |
| \$65,000 | \$70,000 | 37 | \$2,501,000 | | \$33,623,136 | | |
| \$70,000 | \$75,000 | 25 | \$1,809,503 | | \$31,122,136 | | |
| \$75,000 | \$80,000 | 21 | \$1,630,446 | | \$29,312,634 | \$14,237,634 | \$70,834 |
| \$80,000 | \$85,000 | 14 | \$1,150,622 | | \$27,682,188 | | \$73,790 |
| \$85,000 | | 22 | \$1,921,822 | 166 | \$26,531,565 | | |
| \$90,000 | \$95,000 | 8 | \$744,901 | | \$24,609,743 | | |
| \$95,000 | | 19 | \$1,845,083 | | \$23,864,842 | | |
| \$100,000 | \$110,000 | 18 | \$1,896,419 | | \$22,019,759 | | |
| \$110,000 | | 12 | \$1,364,327 | | \$20,123,340 | | |
| \$120,000 | \$130,000 | 9 | \$1,123,297 | 87 | \$18,759,012 | \$8,319,012 | |
| \$130,000 | | 11 | \$1,488,157 | 78 | \$17,635,716 | | |
| \$140,000 | | 12 | \$1,736,872 | 67 | \$16,147,559 | | |
| \$150,000 | | 7 | \$1,098,381 | 55 | \$14,410,686 | | |
| \$160,000 | | 7 | \$1,134,349 | 48 | \$13,312,305 | | |
| \$170,000 | | 4 | \$697,708 | 41 | \$12,177,956 | \$5,207,956 | |
| \$180,000 | | 1 | \$188,575 | 37 | \$11,480,248 | \$4,820,248 | |
| \$190,000 | | 2 | \$387,023 | 36 | \$11,291,673 | | |
| \$200,000 | | 7 | \$1,503,877 | | | | |
| \$225,000 | | 8 | \$1,903,085 | 27 | | 1 | |
| \$250,000 | \$275,000 | 7 | \$1,864,795 | | | | |
| \$275,000 | | 1 | \$277,494 | | | | |
| \$300,000 | 1 | 3 | \$945,032 | 11 | \$5,355,400 | | |
| \$350,000 | \$375,000 | 1 | \$360,103 | 8 | \$4,410,368 | | |
| \$375,000 | | 1 | \$389,881 | 7 | \$4,050,265 | | |
| \$400,000 | | 2 | \$830,594 | 6 | \$3,660,384 | \$1,260,384 | |
| \$500,000 | | | | 3 4 | \$2,829,790 | | |
| \$525,000 | | 2 | \$532,080 | 3 | \$2,308,197 | \$733,197 | 1 |
| \$800,000 | | | \$812,446 | 2 | \$1,776,117 | | |
| \$950,000 | | | \$963,671 | 1 | \$963,671 | \$13,671 | \$13,67 |

HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT HOSPITAL CHARGES AND EXCESS CHARGES AND AVERAGE EXCESS USING MINIMUM OF EACH RANGE AS A DEDUCTIBLE FOR PPO PLANS IN 1991

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| 1. diminory and | Maximum | No. of | | No. of | Hospital | Excess Charges | Average Excess |
|---------------------|--------------|-----------|---------------|-----------|---------------|----------------------------|----------------------------|
| Minimum Hospital | Hospital | Claimants | Hospital | Claimants | Charges | Above | Above |
| Charge | Charge | in | Charges | Above | Above | Minimum as a Deductible | Minimum as a Deductible |
| per Claimant | per Claimant | Range | in Range | Minimum | Minimum | | |
| \$0 | \$25,000 | 8,899 | \$156,126,264 | 21,452 | \$868,610,044 | \$868,610,044 | \$40,491 \$31,758 |
| \$25,000 | \$30,000 | 2,929 | \$80,008,298 | | \$712,483,779 | | |
| \$30,000 | | 1,953 | \$63,286,826 | | \$632,475,482 | | \$35,719 |
| \$35,000 | - | 1,448 | \$54,116,533 | | \$569,188,656 | | \$39,200 |
| \$40,000 | | 1,095 | \$46,449,170 | | \$515,072,123 | | \$42,769 |
| \$45,000 | \$50,000 | 907 | \$42,997,234 | | \$468,622,953 | | \$46,385 |
| \$50,000 | \$55,000 | 666 | \$34,912,092 | 4,221 | \$425,625,719 | | |
| \$55,000 | | 481 | \$27,622,731 | 3,555 | \$390,713,627 | | _ |
| \$60,000 | | 409 | \$25,485,839 | | \$363,090,896 | | |
| \$65,000 | | 315 | \$21,286,491 | 2,665 | \$337,605,057 | | |
| \$70,000 | | 257 | \$18,600,554 | 2,350 | \$316,318,566 | | |
| \$75,000 | | 252 | \$19,463,014 | | \$297,718,012 | | |
| \$80,000 | | 189 | \$15,575,390 | | \$278,254,998 | | |
| \$85,000 | | 169 | \$14,754,322 | | \$262,679,608 | | |
| \$90,000 | | 140 | \$12,899,728 | | \$247,925,286 | | |
| \$95,000 | | 128 | \$12,461,537 | | \$235,025,558 | | |
| \$100,000 | 1 | 180 | \$18,852,730 | | \$222,564,021 | | |
| \$110,000 | | 158 | \$18,230,389 | | \$203,711,291 | | |
| \$120,000 | | 136 | \$16,938,535 | 877 | \$185,480,902 | | |
| \$130,000 | | 124 | \$16,695,910 | | \$168,542,367 | | |
| \$140,000 | \$150,000 | 68 | \$9,880,606 | | \$151,846,457 | 1 | |
| \$150,000 | | 54 | \$8,372,152 | | \$141,965,852 | | |
| \$160,000 | \$170,000 | 62 | \$10,203,503 | | \$133,593,700 | | |
| \$170,000 | | 55 | \$9,578,435 | | \$123,390,196 | | |
| \$180,000 | \$190,000 | 40 | | | \$113,811,762 | | |
| \$190,000 | \$200,000 | | | | \$106,393,422 | | |
| \$200,000 | \$225,000 | | 5 | | \$98,810,930 | | |
| \$225,000 | \$250,000 | 41 | | | \$83,498,588 | | |
| \$250,000 | \$275,000 | | | L I | | | |
| \$275,000 | \$300,000 | | • | | | | |
| \$300,000 | \$325,000 | | | | | | |
| \$325,000 | | | | | | | |
| \$350,000 | \$375,000 | | | | | | |
| \$375,000 | | | | | | | |
| \$400,000 | | | | | | | |
| \$425,000 | | | | | | | |
| \$450,000 | | | | | | | |
| \$475,000 | • | | \$1,919,872 | | | 1 | 1 |
| \$500,000 | | | \$2,043,35 | | | | - |
| \$525,00 | | | \$541,91 | | | | |
| \$550,00 | | | \$566,95 | | 1 | | |
| \$575,00 | 0 \$600,00 | 0 | 3 \$1,760,65 | 3 24 | \$18,451,10 | 54,051,10 | 4100,700 |

Group Medical Insurance Large Claims Database Collection and Analysis

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Table VI-15—ContinuedHOSPITAL CHARGES FOR SUBSET OF INSURERSBY RANGE OF CLAIMANT HOSPITAL CHARGES AND EXCESS CHARGES AND AVERAGE EXCESSUSING MINIMUM OF EACH RANGE AS A DEDUCTIBLE FOR PPO PLANS IN 1991

| Minimum Hospital Charge per Claimant | Maximum Hospital Charge per Claimant | No. of Claimants in Range | Hospital Charges in Range | No. of Claimants Above Minimum | Hospital Charges Above Minimum | Excess Charges Above Minimum as a Deductible | Average Excess Above Minimum as a Deductible |
|---|---|------------------------------------|---------------------------------|---|---|---|---|
| \$600,000 | \$625,000 | 1 | \$607,031 | 21 | \$16,690,453 | \$4,090,453 | \$194,783 |
| \$625,000 | \$650,000 | 2 | \$1,271,467 | 20 | \$16,083,423 | \$3,583,423 | \$179,171 |
| \$650,000 | \$675,000 | 3 | \$1,997,702 | 18 | \$14,811,955 | \$3,111,955 | \$172,886 |
| \$675,000 | \$700,000 | 3 | \$2,055,819 | 15 | \$12,814,253 | \$2,689,253 | \$179,284 |
| \$700,000 | \$725,000 | 1 | \$722,987 | 12 | \$10,758,434 | \$2,358,434 | \$196,536 |
| \$725,000 | \$750,000 | 1 | \$748,081 | 11 | \$10,035,446 | \$2,060,446 | \$187,313 |
| \$775,000 | \$800,000 | 1 | \$798,660 | 10 | \$9,287,365 | \$1,537,365 | \$153,737 |
| \$825,000 | \$850,000 | 1 | \$841,274 | 9 | \$8,488,705 | \$1,063,705 | \$118,189 |
| \$850,000 | \$875,000 | 2 | \$1,727,457 | 8 | \$7,647,431 | \$847,431 | \$105,929 |
| \$875,000 | \$900,000 | 1 | \$891,906 | 6 | \$5,919,974 | \$669,974 | \$111,662 |
| \$925,000 | \$950,000 | 2 | \$1,880,640 | 5 | \$5,028,069 | | \$80,614 |
| \$1,000,000 | \$10,000,000 | 3 | \$3,147,429 | 3 | \$3,147,429 | | \$49,143 |

HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT HOSPITAL CHARGES AND EXCESS CHARGES AND AVERAGE EXCESS USING MINIMUM OF EACH RANGE AS A DEDUCTIBLE FOR PPO PLANS IN 1992

| Minimum | Maximum Hospital | No. of Claimants | Hospital | No. of Claimants | Hospital Charges | Excess Charges Above | Average Excess Above |
|--------------------|---------------------|---------------------|---------------|---------------------|---------------------|-------------------------|-------------------------|
| Hospital Charge | Charge | in ciaimants | Charges | Above | Above | Minimum as a | Minimum as a |
| | per Claimant | | in Range | Minimum | Minimum | Deductible | Deductible |
| \$0 | \$25,000 | 12,356 | \$217,083,171 | 29,378 | \$1,218,021,395 | \$1,218,021,395 | \$41,460 |
| \$25,000 | \$30,000 | 3,671 | \$100,428,034 | 17,022 | \$1,000,938,224 | \$575,388,224 | \$33,803 |
| \$30,000 | \$35,000 | 2,692 | \$87,084,838 | 13,351 | \$900,510,190 | \$499,980,190 | \$37,449 |
| \$35,000 | \$40,000 | 1,870 | \$69,974,950 | 10,659 | \$813,425,352 | \$440,360,352 | \$41,313 |
| \$40,000 | \$45,000 | 1,506 | \$63,835,344 | 8,789 | \$743,450,401 | \$391,890,401 | \$44,589 |
| \$45,000 | \$50,000 | 1,170 | \$55,394,406 | 7,283 | \$679,615,058 | \$351,880,058 | \$48,315 |
| \$50,000 | \$55,000 | 902 | \$47,292,425 | 6,113 | \$624,220,652 | \$318,570,652 | \$52,114 |
| \$55,000 | \$60,000 | 725 | \$41,608,510 | 5,211 | \$576,928,227 | \$290,323,227 | \$55,714 |
| \$60,000 | \$65,000 | 584 | \$36,447,385 | 4,486 | \$535,319,717 | \$266,159,717 | \$59,331 |
| \$ 65,000 | \$70,000 | 452 | \$30,454,196 | 3,902 | \$498,872,332 | \$245,242,332 | \$62,850 |
| \$70,000 | \$75,000 | 400 | \$28,966,975 | 3,450 | \$468,418,136 | \$226,918,136 | \$ 65,773 |
| \$75,000 | \$80,000 | 336 | \$26,044,688 | 3,050 | \$439,451,161 | \$210,701,161 | \$69,082 |
| \$80,000 | \$85,000 | 276 | \$22,810,167 | 2,714 | \$413,406,474 | \$196,286,474 | \$72,324 |
| \$85,000 | \$90,000 | 216 | \$18,927,112 | 2,438 | \$390,596,307 | \$183,366,307 | \$75,212 |
| \$90,000 | \$95,000 | 218 | \$20,125,910 | 2,222 | \$371,669,194 | \$171,689,194 | \$77,268 |
| \$95,000 | \$100,000 | 189 | \$18,405,569 | 2,004 | \$351,543,284 | \$161,163,284 | \$80,421 |
| \$100,000 | \$110,000 | 290 | \$30,326,969 | 1,815 | \$333,137,715 | \$151,637,715 | \$83,547 |
| \$110,000 | \$120,000 | 231 | \$26,544,344 | 1,525 | \$302,810,746 | \$135,060,746 | \$88,564 |
| \$120,000 | \$130,000 | 166 | \$20,706,432 | 1,294 | \$276,266,402 | \$120,986,402 | \$93,498 |
| \$130,000 | \$140,000 | 116 | \$15,658,071 | 1,128 | \$255,559,970 | \$108,919,970 | \$96,560 |
| \$140,000 | \$150,000 | 130 | \$18,802,943 | 1,012 | \$239,901,898 | \$98,221,898 | \$97,057 |
| \$150,000 | \$160,000 | 106 | \$16,416,479 | 882 | \$221,098,955 | \$88,798,955 | \$100,679 |
| \$160,000 | \$170,000 | 104 | \$17,148,995 | 776 | \$204,682,477 | \$80,522,477 | \$103,766 |
| \$170,000 | \$180,000 | 68 | \$11,871,496 | 672 | \$187,533,482 | \$73,293,482 | \$109,068 |
| \$180,000 | \$190,000 | 53 | \$9,770,371 | 604 | \$175,661,986 | \$66,941,986 | \$110,831 |
| \$190,000 | \$200,000 | 55 | \$10,745,174 | 551 | \$165,891,615 | \$61,201,615 | \$111,074 |
| \$200,000 | \$225,000 | 119 | \$25,272,328 | 496 | \$155,146,440 | \$55,946,440 | \$112,795 |
| \$225,000 | \$250,000 | 98 | \$23,275,759 | 377 | \$129,874,112 | \$45,049,112 | \$119,494 |
| \$250,000 | \$275,000 | 64 | \$16,797,156 | 279 | \$106,598,354 | \$36,848,354 | \$132,073 |
| \$275,000 | \$300,000 | 43 | \$12,314,423 | 215 | \$89,801,198 | \$30,676,198 | \$142,680 |
| \$300,000 | \$325,000 | 27 | \$8,478,689 | 172 | \$77,486,775 | \$25,886,775 | \$150,505 |
| \$325,000 | \$350,000 | 33 | \$11,137,860 | 145 | \$69,008,086 | \$21,883,086 | \$150,918 |
| \$350,000 | \$375,000 | 20 | \$7,267,132 | 112 | \$57,870,226 | \$18,670,226 | \$166,698 |
| \$375,000 | \$400,000 | 14 | \$5,449,140 | 92 | \$50,603,094 | \$16,103,094 | \$175,034 |
| \$400,000 | \$425,000 | 11 | \$4,479,693 | 78 | \$45,153,954 | \$13,953,954 | \$178,897 |
| \$425,000 | \$450,000 | 12 | \$5,293,630 | 67 | \$40,674,261 | \$12,199,261 | \$182,079 |
| \$450,000 | \$475,000 | 7 | \$3,221,579 | 55 | \$35,380,631 | \$10,630,631 | \$193,284 |
| \$475,000 | \$500,000 | 9 | \$4,396,313 | 48 | \$32,159,052 | \$9,359,052 | \$194,980 |
| \$500,000 | \$525,000 | 3. | \$1,529,427 | 39 | \$27,762,739 | \$8,262,739 | \$211,865 |
| \$525,000 | \$550,000 | 5 | \$2,683,781 | 36 | \$26,233,313 | \$7,333,313 | \$203,703 |
| \$550,000 | \$575,000 | 4 | \$2,244,862 | 31 | \$23,549,532 | \$6,499,532 | \$209,662 |
| \$575,000 | \$600,000 | 3 | \$1,755,117 | 27 | \$21,304,670 | \$5,779,670 | \$214,062 |

Group Medical Insurance Large Claims Database Collection and Analysis

TABLE VI-16-Continued

HOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT HOSPITAL CHARGES AND EXCESS CHARGES AND AVERAGE EXCESS USING MINIMUM OF EACH RANGE AS A DEDUCTIBLE FOR PPO PLANS IN 1992

| Minimum Hospital Charge per Claimant | Maximum Hospital Charge per Claimant | No. of Claimants in Range | Hospital Charges in Range | No. of Claimants Above Minimum | Hospital Charges Above Minimum | Excess Charges Above Minimum as a Deductible | Average Excess Above Minimum as a Deductible |
|---|---|------------------------------------|---------------------------------|---|---|---|---|
| \$600,000 | \$625,000 | 5 | \$3,065,724 | 24 | \$19,549,553 | \$5,149,553 | \$214,565 |
| \$625,000 | \$650,000 | 2 | \$1,253,289 | 19 | \$16,483,829 | \$4,608,829 | \$242,570 |
| \$650,000 | \$675,000 | 2 | \$1,323,818 | 17 | \$15,230,539 | \$4,180,539 | \$?45,914 |
| \$675,000 | \$700,000 | 2 | \$1,381,893 | 15 | \$13,906,721 | \$3,781,721 | \$252,115 |
| \$700,000 | \$725,000 | 1 | \$706,449 | 13 | \$12,524,828 | \$3,424,828 | \$263,448 |
| \$725,000 | \$750,000 | 3 | \$2,204,904 | 12 | \$11,818,379 | \$3,118,379 | \$259,865 |
| \$800,000 | \$825,000 | 1 | \$807,414 | 9 | \$9,613,475 | \$2,413,475 | \$268,164 |
| \$850,000 | \$875,000 | 1 | \$853,792 | 8 | \$8,806,061 | \$2,006,061 | \$250,758 |
| \$900,000 | \$925,000 | 1 | \$907,595 | 7 | \$7,952,269 | \$1,652,269 | \$236,038 |
| \$925,000 | \$950,000 | 1 | \$942,202 | 6 | \$7,044,674 | \$1,494,674 | \$249,112 |
| \$1,000,000 | \$10,000,000 | 5 | \$6,102,472 | 5 | \$6,102,472 | \$1,102,472 | \$220,494 |

Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for All Plan Types in 1991

| | Maximum | No. of | | No. of | Nonhospital | Excess Charges | |
|-----------------------|--------------|-----------|---------------|---------------|---------------|-----------------------|--------------|
| Minimum | Nonhospital | Claimants | Nonhospital | Claimants | Charges | Above | Above |
| Nonhospital Charge | Charge | in | Charges | Above | Above | Minimum as a | Minimum as a |
| per Claimant | per Claimant | Range | in Range | Minimum | Minimum | Deductible | Deductible |
| \$0 | | 46,755 | \$515,862,944 | 54,175 | \$857,310,804 | \$857,310,804 | \$15,825 |
| \$25,000 | | 2,479 | \$67,519,020 | 7,420 | \$341,447,860 | \$155,947,860 | \$21,017 |
| \$30,000 | | | \$45,614,486 | 4,941 | \$273,928,840 | \$125,698,840 | \$25,440 |
| \$35,000 | | 867 | \$32,365,873 | 3,529 | \$228,314,354 | \$104,799,354 | \$29,697 |
| \$40,000 | | 596 | \$25,242,689 | 2,662 | \$195,948,481 | \$89,468,481 | \$33,609 |
| \$45,000 | | 410 | \$19,441,838 | 2,066 | \$170,705,792 | \$77,735,792 | \$37,626 |
| \$50,000 | | | \$15,404,455 | 1,6 56 | \$151,263,955 | \$68,463,955 | \$41,343 |
| \$55,000 | | | \$14,385,321 | 1,362 | \$135,859,499 | \$60,949,499 | \$44,750 |
| \$60,000 | | | \$9,472,790 | 1,112 | \$121,474,179 | \$54,754,179 | |
| \$65,000 | | | \$8,514,380 | 960 | \$112,001,389 | \$49,601,389 | \$51,668 |
| \$70,000 | | | \$6,729,246 | | \$103,487,010 | \$45,107,010 | \$54,085 |
| \$75,000 | | | \$5,419,010 | | \$96,757,763 | \$41,182,763 | \$55,577 |
| \$80,000 | | | \$6,584,750 | 671 | \$91,338,753 | \$37,658,753 | \$56,123 |
| \$85,000 | | | \$5,596,019 | 591 | \$84,754,003 | \$34,519,003 | \$58,408 |
| \$90,000 | | | \$5,826,429 | 527 | \$79,157,983 | \$31,727,983 | \$60,205 |
| \$95,000 | | | \$4,291,365 | | \$73,331,554 | \$29,251,554 | \$63,042 |
| \$100,000 | | | \$8,981,507 | | \$69,040,189 | \$27,040,189 | \$64,381 |
| \$110,000 | | | \$6,532,412 | | \$60,058,683 | \$23,318,683 | |
| \$120,000 | | | \$5,478,562 | | \$53,526,271 | \$20,286,271 | \$73,236 |
| \$130,000 | | | \$4,968,399 | | \$48,047,708 | \$17,757,708 | \$76,213 |
| \$140,000 | R | | \$4,492,403 | | \$43,079,309 | \$15,639,309 | |
| \$150,000 | | | | 1 1 | \$38,586,906 | \$13,836,906 | |
| \$160,000 | K | 2 | n | 5 1 | \$34,737,676 | \$12,337,676 | |
| \$170,000 | | 5 | | | \$31,946,032 | \$11,036,032 | |
| \$180,000 | | 1 | 8 | 104 | \$28,630,796 | \$9,910,796 | |
| \$190,000 | | a | | 91 | \$26,225,834 | | |
| \$200,000 | 1 | | \$5,057,833 | 81 | \$24,272,446 | \$8,072,446 | |
| \$225,000 | | | \$3,317,633 | 57 | \$19,214,613 | \$6,389,613 | |
| \$250,000 | 8 | | \$2,616,265 | 43 | \$15,896,980 | \$5,146,980 | |
| \$275,000 | | | | 33 | \$13,280,715 | | |
| \$300,000 | 1 | | \$1,551,895 | 27 | | | |
| \$325,000 | | 8 | 1 | | \$10,016,245 | | |
| \$350,000 | | | 1 | | | | |
| \$375,000 | | | \$1,536,873 | 15 | | | |
| \$400,000 | | 1 | \$400,934 | 11 | | | |
| \$425,000 | 8 | | \$857,863 | 10 | \$5,669,970 | | 1 |
| \$500,000 | | | K . | | \$4,812,107 | | |
| \$525,000 | | | | | \$3,784,706 | | |
| \$550,000 | | | \$1,135,361 | 5 | \$3,249,046 | | |
| \$600,000 | | 1 | \$612,082 | | \$2,113,685 | | |
| \$700,000 | | | \$700,110 | | \$1,501,603 | | |
| \$800,000 | | | \$801,493 | | | \$1,493 | \$1,493 |

Group Medical Insurance Large Claims Database Collection and Analysis

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Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for All Plan Types in 1992

| Minimum | Maximum | No. of | | No. of | Nonhospital | Excess Charges | |
|-------------|------------------------|-------------|---------------------|------------------|------------------|----------------------------|----------------------------|
| Nonhospital | Nonhospital | Claimants | Nonhospital | Claimants | | Above | Above |
| Charge | Charge per Claimant | in Range | Charges in Range | Above Minimum | Above Minimum | Minimum as a Deductible | Minimum as a Deductible |
| | | | | | | | |
| \$0 | \$25,000 | 57,095 | \$659,496,226 | - | | \$1,137,216,087 | \$16,890 |
| \$25,000 | \$30,000 | | | | \$477,719,861 | | \$21,671 |
| \$30,000 | \$35,000 | 1,957 | \$63,275,975 | | \$384,896,532 | | \$26,321 |
| \$35,000 | \$40,000 | 1,201 | \$44,759,536 | | \$321,620,557 | | \$30,946 |
| \$40,000 | \$45,000 | 786 | \$33,322,631 | 3,676 | | \$129,821,021 | \$35,316 |
| \$45,000 | \$50,000 | 572 | \$27,109,834 | 2,890 | \$243,538,390 | \$113,488,390 | \$39,269 |
| \$50,000 | \$55,000 | 436 | \$22,794,403 | 2,318 | \$216,428,556 | \$100,528,556 | \$43,369 |
| \$55,000 | \$60,000 | 282 | \$16,164,698 | 1,882 | \$193,634,153 | \$90,124,153 | \$47,887 |
| \$60,000 | \$65,000 | 243 | \$15,132,879 | 1,600 | \$177,469,455 | \$81,469,455 | \$50,918 |
| \$65,000 | \$70,000 | 177 | \$11,917,174 | 1,357 | \$162,336,576 | | \$54,629 |
| \$70,000 | \$75,000 | 143 | \$10,359,230 | 1,180 | \$150,419,402 | \$67,819,402 | \$57,474 |
| \$75,000 | \$80,000 | 111 | \$8,608,865 | 1,037 | \$140,060,172 | \$62,285,172 | \$60,063 |
| \$80,000 | \$85,000 | 106 | \$8,767,412 | 926 | \$131,451,308 | \$57,371,308 | \$61,956 |
| \$85,000 | \$90,000 | 89 | \$7,777,680 | 820 | \$122,683,896 | \$52,983,896 | \$64,615 |
| \$90,000 | \$95,000 | 78 | \$7,215,568 | 731 | \$114,906,215 | \$49,116,215 | \$67,190 |
| \$95,000 | \$100,000 | 52 | \$5,056,969 | 653 | \$107,690,647 | \$45,655,647 | \$69,917 |
| \$100,000 | \$110,000 | 115 | \$11,996,132 | 601 | \$102,633,678 | \$42,533,678 | \$70,772 |
| \$110,000 | \$120,000 | 79 | \$9,090,927 | 486 | \$90,637,546 | \$37,177,546 | \$76,497 |
| \$120,000 | \$130,000 | 50 | \$6,277,931 | 407 | \$81,546,620 | \$32,706,620 | \$80,360 |
| \$130,000 | \$140,000 | 49 | \$6,598,762 | 357 | \$75,268,688 | \$28,858,688 | \$80,837 |
| \$140,000 | \$150,000 | 46 | \$6,660,249 | 308 | \$68,669,926 | \$25,549,926 | \$82,954 |
| \$150,000 | \$160,000 | 40 | \$6,186,273 | 262 | \$62,009,678 | \$22,709,678 | \$86,678 |
| \$160,000 | \$170,000 | 34 | \$5,589,599 | 222 | \$55,823,405 | \$20,303,405 | \$91,457 |
| \$170,000 | \$180,000 | 25 | \$4,365,099 | 188 | \$50,233,806 | \$18,273,806 | \$97,201 |
| \$180,000 | \$190,000 | 28 | \$5,163,190 | 163 | \$45,868,707 | \$16,528,707 | \$101,403 |
| \$190,000 | \$200,000 | 17 | \$3,315,295 | 135 | \$40,705,518 | \$15,055,518 | \$111,522 |
| \$200,000 | \$225,000 | 34 | \$7,166,528 | 118 | \$37,390,223 | \$13,790,223 | \$116,866 |
| \$225,000 | \$250,000 | 25 | \$5,917,297 | 84 | \$30,223,694 | \$11,323,694 | \$134,806 |
| \$250,000 | \$275,000 | 13 | \$3,391,900 | 59 | \$24,306,397 | \$9,556,397 | \$161,973 |
| \$275,000 | \$300,000 | 7 | \$2,007,750 | 46 | \$20,914,497 | \$8,264,497 | \$179,663 |
| \$300,000 | \$325,000 | 10 | \$3,104,776 | 39 | \$18,906,748 | \$7,206,748 | \$184,788 |
| \$325,000 | \$350,000 | 2 | \$669,438 | 29 | \$15,801,971 | \$ 6,376,971 | \$219,896 |
| \$350,000 | \$375,000 | 5 | \$1,794,893 | 27 | \$15,132,533 | \$5,682,533 | \$210,464 |
| \$375,000 | \$400,000 | 5 | \$1,929,350 | 22 | \$13,337,640 | \$5,087, 6 40 | \$231,256 |
| \$400,000 | \$425,000 | 3 | \$1,221,313 | 17 | \$11,408,290 | \$4,608,290 | \$271,076 |
| \$450,000 | \$475,000 | 2 2 | \$946,761 | 14 | \$10,186,977 | \$3,886,977 | \$277,641 |
| \$500,000 | \$525,000 | 2 | \$1,031,312 | 12 | \$9,240,216 | \$3,240,216 | \$270,018 |
| \$575,000 | \$600,000 | 1 | \$587,511 | 10 | \$8,208,904 | \$2,458,904 | \$245,890 |
| \$625,000 | \$650,000 | 1 | \$640,956 | 9 | \$7,621,393 | \$1,996,393 | \$221,821 |
| \$650,000 | \$675,000 | 1 | \$656,655 | 8 | \$6,980,437 | \$1,780,437 | \$222,555 |
| \$725,000 | \$750,000 | 1 | \$726,424 | 7 | \$6,323,782 | \$1,248,782 | \$178,397 |
| \$750,000 | \$775,000 | 1 | \$752,139 | 6 | \$5,597,358 | \$1,097,358 | \$182,893 |

TABLE VI-18—ContinuedNONHOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGEOF CLAIMANT NONHOSPITAL CHARGES AND EXCESS CHARGES AND AVERAGE EXCESSUSING MINIMUM OF EACH RANGE AS A DEDUCTIBLE FOR ALL PLAN TYPES IN 1992

| Minimum Nonhospital Charge per Claimant | Maximum Nonhospital Charge per Claimant | in | Nonhospital Charges in Range | No. of Claimants Above Minimum | | Excess Charges Above Minimum as a Deductible | Average Excess Above Minimum as a Deductible |
|--|--|----|------------------------------------|---|-------------|---|---|
| \$850,000 | \$875,000 | 2 | \$1,711,408 | 5 | \$4,845,219 | \$595,219 | \$119,044 |
| \$900,000 | \$925,000 | 1 | \$917,771 | 3 | \$3,133,811 | \$433,811 | \$144,604 |
| \$975,000 | \$1,000,000 | 1 | \$987,281 | 2 | \$2,216,039 | \$266,039 | \$133,020 |
| \$1,000,000 | \$10,000,000 | 1 | \$1,228,759 | 1 | \$1,228,759 | \$228,759 | \$228,759 |

Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for Comprehensive, Indemnity, Multiple-Employers Trust, or Self-Funded Plan Types in 1991

| Minimum Nonhospital | Maximum Nonhospital | No. of Claimants | Nonhospital | No. of Claimants | Nonhospital Charges | Excess Charges Above | Average Excess Above |
|------------------------|------------------------|---------------------|---------------|---------------------|------------------------|-------------------------|-------------------------|
| Charge | Charge | in | Charges | Above | Above | Minimum as a | Minimum as a |
| per Claimant | per Claimant | | in Range | Minimum | Minimum | Deductible | Deductible |
| \$0 | \$25,000 | 20,466 | \$218,205,013 | 23,659 | \$367,088,786 | \$367,088,786 | \$15,516 |
| \$25,000 | \$30,000 | 1,061 | \$28,953,142 | 3,193 | \$148,883,772 | \$69,058,772 | \$21,628 |
| \$30,000 | \$35,000 | 582 | \$18,778,884 | 2,132 | \$119,930,631 | \$55,970,631 | \$26,253 |
| \$35,000 | \$40,000 | 387 | \$14,436,562 | 1,550 | \$101,151,747 | \$46,901,747 | \$30,259 |
| \$40,000 | \$45,000 | 275 | \$11,665,943 | 1,163 | \$86,715,186 | \$40,195,186 | \$34,562 |
| \$45,000 | \$50,000 | 186 | \$8,818,214 | 888 | \$75,049,242 | \$35,089,242 | \$39,515 |
| \$50,000 | \$ 5 5,000 | 116 | \$6,080,423 | 702 | \$66,231,028 | \$31,131,028 | \$44,346 |
| \$55,000 | \$60,000 | 114 | \$6,569,888 | 586 | \$60,150,605 | \$27,920,605 | \$47,645 |
| \$60,000 | \$65,000 | 61 | \$3,792,928 | 472 | \$53,580,718 | \$25,260,718 | \$53,518 |
| \$65,000 | \$70,000 | 54 | \$3,650,474 | 411 | \$49,787,789 | \$23,072,789 | \$56,138 |
| \$70,000 | \$75,000 | 34 | \$2,469,919 | 357 | \$46,137,315 | \$21,147,315 | \$59,236 |
| \$75,000 | \$80,000 | 32 | \$2,487,225 | 323 | \$43,667,396 | \$19,442,396 | \$60,193 |
| \$80,000 | \$85,000 | 31 | \$2,551,120 | 291 | \$41,180,170 | \$17,900,170 | \$ 61,513 |
| \$85,000 | \$90,000 | 29 | \$2,535,965 | 260 | \$38,629,050 | \$16,529,050 | \$63,573 |
| \$90,000 | \$95,000 | 27 | \$2,493,461 | 231 | \$36,093,085 | \$15,303,085 | \$66,247 |
| \$95,000 | \$100,000 | 17 | \$1,655,700 | 204 | \$33,599,624 | \$14,219,624 | \$69,704 |
| \$100,000 | \$110,000 | 42 | \$4,379,492 | 187 | \$31,943,923 | \$13,243,923 | \$70,823 |
| \$110,000 | \$120,000 | 22 | \$2,508,890 | 145 | \$27,564,431 | \$11,614,431 | \$80,100 |
| \$120,000 | \$130,000 | 19 | \$2,371,999 | 123 | \$25,055,541 | \$10,295,541 | \$83,704 |
| \$130,000 | \$140,000 | 8 | \$1,069,597 | 104 | \$22,683,542 | \$9,163,542 | \$88,111 |
| \$140,000 | \$150,000 | 12 | \$1,746,545 | 96 | \$21,613,945 | \$8,173,945 | \$85,145 |
| \$150,000 | \$160,000 | 14 | \$2,151,381 | 84 | \$19,867,400 | \$7,267,400 | \$86,517 |
| \$160,000 | \$170,000 | 7 | \$1,155,915 | 70 | \$17,716,019 | \$6,516,019 | \$93,086 |
| \$170,000 | \$180,000 | 9 | \$1,578,204 | 63 | \$16,560,104 | \$5,850,104 | \$92,859 |
| \$180,000 | \$190,000 | 9 | \$1,661,841 | 54 | \$14,981,901 | \$5,261,901 | \$97,443 |
| \$190,000 | \$200,000 | 6 | \$1,178,618 | 45 | \$13,320,059 | \$4,770,059 | \$106,001 |
| \$200,000 | \$225,000 | 12 | \$2,512,503 | 39 | \$12,141,441 | \$4,341,441 | \$111,319 |
| \$225,000 | \$250,000 | 5 | \$1,187,270 | 27 | \$9,628,938 | \$3,553,938 | \$131,627 |
| \$250,000 | \$275,000 | 5 | \$1,295,183 | 22 | \$8,441,668 | \$2,941,668 | \$133,712 |
| \$275,000 | \$300,000 | 2 | \$581,743 | 17 | \$7,146,485 | \$2,471,485 | \$145,381 |
| \$300,000 | \$325,000 | 3 | \$915,881 | 15 | \$6,564,742 | \$2,064,742 | \$137,649 |
| \$325,000 | \$350,000 | 1 | \$333,673 | 12 | \$5,648,861 | \$1,748,861 | \$145,738 |
| \$350,000 | \$375,000 | 2 | \$726,642 | 11 | \$5,315,188 | \$1,465,188 | \$133,199 |
| \$375,000 | \$400,000 | 3 | \$1,150,863 | 9 | \$4,588,546 | \$1,213,546 | \$134,838 |
| \$425,000 | \$450,000 | 1 | \$429,098 | 6 | \$3,437,683 | \$887,683 | \$147,947 |
| \$500,000 | \$525,000 | 2 | \$1,027,401 | 5 | \$3,008,585 | \$508,585 | \$101,717 |
| \$550,000 | \$575,000 | 1 | \$567,609 | 3 | \$1,981,184 | \$331,184 | \$110,395 |
| \$600,000 | \$625,000 | 1 | \$612,082 | 2 | \$1,413,575 | \$213,575 | \$106,788 |
| \$800,000 | \$825,000 | 1 | \$801,493 | 1 | \$801,493 | \$1,493 | \$1,493 |

Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for Comprehensive, Indemnity, Multiple-Employers Trust, or Self-Funded Plan Types in 1992

| Nonhospital Charge Nonhospital per Claimant Nonhospital per C \$0 | harge | No. of Claimants in Range 21,959 1,271 738 474 313 207 167 111 | Nonhospital Charges in Range \$244,071,154 \$34,749,474 \$23,813,595 \$17,665,148 \$13,276,019 \$9,838,513 \$8,688,194 | 2,618 1,880 1,406 | Nonhospital Charges Above Minimum \$429,371,971 \$185,300,817 \$150,551,343 \$126,737,748 | Above Minimum as a Deductible \$429,371,971 \$88,075,817 \$72,011,343 \$60,937,748 | Above Minimum as a Deductible \$16,611 \$22,647 \$27,506 |
|--|--|---|---|--|--|--|---|
| Charge per Claimant Ch per C \$0 \$ \$25,000 \$ \$30,000 \$ \$35,000 \$ \$40,000 \$ \$40,000 \$ \$55,000 \$ \$55,000 \$ \$55,000 \$ \$55,000 \$ \$60,000 \$ \$65,000 \$ \$70,000 \$ \$75,000 \$ \$80,000 \$ \$90,000 \$ \$90,000 \$ \$100,000 \$ \$110,000 \$ | harge Claimant \$25,000 \$30,000 \$35,000 \$40,000 \$45,000 \$55,000 \$65,000 \$65,000 \$70,000 | in Range 21,959 1,271 738 474 313 207 167 111 | Charges in Range \$244,071,154 \$34,749,474 \$23,813,595 \$17,665,148 \$13,276,019 \$9,838,513 | Above Minimum 25,848 3,889 2,618 1,880 1,406 | Above Minimum \$429,371,971 \$185,300,817 \$150,551,343 \$126,737,748 | Deductible \$429,371,971 \$88,075,817 \$72,011,343 | Deductible \$16,611 \$22,647 \$27,506 |
| per Claimant per C \$0 \$ \$25,000 \$ \$30,000 \$ \$35,000 \$ \$40,000 \$ \$40,000 \$ \$40,000 \$ \$40,000 \$ \$40,000 \$ \$40,000 \$ \$40,000 \$ \$40,000 \$ \$40,000 \$ \$50,000 \$ \$60,000 \$ \$60,000 \$ \$60,000 \$ \$60,000 \$ \$60,000 \$ \$60,000 \$ \$75,000 \$ \$80,000 \$ \$90,000 \$ \$90,000 \$ \$100,000 \$ \$110,000 \$ | Claimant \$25,000 \$30,000 \$35,000 \$40,000 \$45,000 \$50,000 \$55,000 \$60,000 \$65,000 \$70,000 | Range 21,959 1,271 738 474 313 207 167 111 | in Range \$244,071,154 \$34,749,474 \$23,813,595 \$17,665,148 \$13,276,019 \$9,838,513 | 25,848 3,889 2,618 1,880 1,406 | \$429,371,971 \$185,300,817 \$150,551,343 \$126,737,748 | \$429,371,971 \$88,075,817 \$72,011,343 | \$16,611 \$22,647 \$27,506 |
| \$0 \$25,000 \$30,000 \$35,000 \$40,000 \$45,000 \$55,000 \$60,000 \$65,000 \$65,000 \$77,000 \$77,000 \$77,000 \$80,000 \$85,000 \$85,000 \$90,000 \$95,000 \$95,000 \$110,000 \$ | \$25,000 \$30,000 \$35,000 \$40,000 \$45,000 \$55,000 \$55,000 \$60,000 \$65,000 \$70,000 | 21,959 1,271 738 474 313 207 167 111 | \$34,749,474 \$23,813,595 \$17,665,148 \$13,276,019 \$9,838,513 | 3,889 2,618 1,880 1,406 | \$185,300,817 \$150,551,343 \$126,737,748 | \$88,075,817 \$72,011,343 | \$22,647 \$27,506 |
| \$25,000 \$30,000 \$35,000 \$40,000 \$45,000 \$55,000 \$60,000 \$65,000 \$65,000 \$77,000 \$77,000 \$75,000 \$80,000 \$85,000 \$90,000 \$95,000 \$95,000 \$110,000 \$ | \$30,000 \$35,000 \$40,000 \$45,000 \$50,000 \$55,000 \$60,000 \$65,000 \$70,000 | 1,271 738 474 313 207 167 111 | \$34,749,474 \$23,813,595 \$17,665,148 \$13,276,019 \$9,838,513 | 2,618 1,880 1,406 | \$150,551,343 \$126,737,748 | \$72,011,343 | \$27,506 |
| \$30,000 \$35,000 \$40,000 \$45,000 \$50,000 \$55,000 \$60,000 \$65,000 \$77,000 \$77,000 \$77,000 \$80,000 \$85,000 \$90,000 \$90,000 \$95,000 \$110,000 \$ | \$35,000 \$40,000 \$45,000 \$50,000 \$55,000 \$60,000 \$65,000 \$70,000 | 738 474 313 207 167 111 | \$23,813,595 \$17,665,148 \$13,276,019 \$9,838,513 | 2,618 1,880 1,406 | \$126,737,748 | | |
| \$35,000 \$40,000 \$45,000 \$50,000 \$55,000 \$60,000 \$65,000 \$70,000 \$77,000 \$80,000 \$85,000 \$85,000 \$90,000 \$95,000 \$95,000 \$110,000 \$ | \$40,000 \$45,000 \$50,000 \$55,000 \$60,000 \$65,000 \$70,000 | 474 313 207 167 111 | \$17,665,148 \$13,276,019 \$9,838,513 | 1,880 1, 40 6 | | \$60,937,748 | |
| \$40,000 \$45,000 \$50,000 \$55,000 \$65,000 \$65,000 \$70,000 \$75,000 \$80,000 \$80,000 \$85,000 \$99,000 \$95,000 \$95,000 \$110,000 \$ | \$45,000 \$50,000 \$55,000 \$60,000 \$65,000 \$70,000 | 313 207 167 111 | \$13,276,019 \$9,838,513 | | | | \$32,414 |
| \$45,000 \$50,000 \$55,000 \$60,000 \$65,000 \$70,000 \$75,000 \$80,000 \$85,000 \$90,000 \$95,000 \$95,000 \$110,000 \$ | \$50,000 \$55,000 \$60,000 \$65,000 \$70,000 | 207 167 111 | \$9,838,513 | | \$109,072,601 | \$52,832,601 | \$37,577 |
| \$50,000 \$55,000 \$60,000 \$65,000 \$70,000 \$75,000 \$80,000 \$85,000 \$90,000 \$95,000 \$110,000 \$ | \$55,000 \$60,000 \$65,000 \$70,000 | 167 111 | | 1,093 | \$95,796,581 | \$46,611,581 | \$42,646 |
| \$55,000 \$60,000 \$65,000 \$70,000 \$75,000 \$80,000 \$85,000 \$90,000 \$95,000 \$100,000 \$110,000 | \$60,000 \$65,000 \$70,000 | 111 | | | \$85,958,069 | \$41,658,069 | \$47,018 |
| \$60,000 \$65,000 \$70,000 \$75,000 \$80,000 \$85,000 \$90,000 \$95,000 \$100,000 \$110,000 | \$65,000 \$70,000 | | \$6,356,389 | | \$77,269,874 | \$37,724,874 | \$52,469 |
| \$65,000 \$70,000 \$75,000 \$80,000 \$85,000 \$90,000 \$95,000 \$100,000 \$110,000 \$ | \$70,000 | 85 | \$5,276,825 | | \$70,913,486 | \$34,433,486 | \$56,634 |
| \$70,000 \$75,000 \$80,000 \$85,000 \$90,000 \$95,000 \$100,000 \$110,000 \$ | | 66 | \$4,452,462 | | \$65,636,660 | | \$60,500 |
| \$75,000 \$80,000 \$85,000 \$90,000 \$95,000 \$100,000 \$110,000 \$ | | 63 | \$4,582,255 | | \$61,184,199 | \$29,194,199 | \$63,882 |
| \$80,000 \$85,000 \$90,000 \$95,000 \$100,000 \$ \$100,000 \$ | \$80,000 | 32 | \$2,489,544 | | \$56,601,944 | \$27,051,944 | \$68,660 |
| \$85,000 \$90,000 \$95,000 \$100,000 \$110,000 \$ | \$85,000 | 37 | \$3,065,793 | | \$54,112,400 | | \$69,482 |
| \$90,000 \$95,000 \$ \$100,000 \$ \$110,000 \$ | \$90,000 | | \$2,708,717 | | \$51,046,607 | \$23,421,607 | \$72,066 |
| \$95,000 \$ \$100,000 \$ \$110,000 \$ | \$95,000 | 20 | | | \$48,337,891 | \$21,877,891 | \$74,415 |
| \$100,000 \$ \$110,000 \$ | 100,000 | | \$2,345,344 | | \$46,490,697 | \$20,460,697 | \$74,674 |
| \$110,000 \$ | 110,000 | 44 | \$4,596,319 | | \$44,145,353 | \$19,145,353 | |
| | 120,000 | 36 | | | \$39,549,034 | \$16,889,034 | \$81,986 |
| \$120,000 \$ | 130,000 | | | | \$35,402,412 | | |
| | \$140,000 | | | 1 1 | \$32,642,469 | \$13,402,469 | |
| | \$150,000 | | | | \$29,276,435 | \$12,056,435 | |
| | \$160,000 | | | | \$26,805,437 | \$10,905,437 | |
| | \$170,000 | | · · | | \$24,626,196 | | |
| | \$180,000 | | 1 | 77 | \$22,166,519 | | |
| | \$190,000 | • | • | 67 | \$20,404,555 | | _ |
| | \$200,000 | 3 | \$976,911 | 57 | \$18,555,514 | | |
| | \$225,000 | 1 | \$2,730,648 | 52 | \$17,578,603 | | |
| | \$250,000 | 1 | \$3,082,167 | 39 | \$14,847,955 | \$6,072,955 | |
| | \$275,000 | • | 1 | 26 | \$11,765,788 | | |
| | \$300,000 | 3 | | 24 | \$11,252,147 | | |
| | \$325,000 | | 1 | / 19 | \$9,825,124 | | |
| **** | \$350,000 | 1 | | | | | |
| | \$375,000 | | | 5 12 | \$7,611,759 | \$3,411,759 | \$284,313 |
| | \$400,000 | | | | | | |
| | \$425,000 | | | | \$6,500,846 | | |
| | \$475,000 | | \$474,24 | | \$5,689,119 | | |
| | \$600,000 | | \$587,51 | | \$5,214,870 | | |
| | \$650,000 | | \$640,95 | | 5 \$4,627,35 | | |
| | \$875,000 | | \$852,59 | | \$3,986,40 | | |
| | - 401J.UVL | | | | 1 AZ 1 | | |
| | | Л | 1 \$917,77 | 1] 3 | 3 \$3,133,81 1 | 1 \$433,81 | |
| \$1,000,000 \$10 | \$925,000 1,000,000 | | 1 \$917,77 1 \$987,28 | 1 2 | 3 \$3,133,81 2 \$2,216,03 1 \$1,228,75 | | 9 \$133,02 |

Group Medical Insurance Large Claims Database Collection and Analysis

Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for Managed Care, HMO, EPO, or POS Plans in 1991

| Minimum Nonhospital Charge per Claimant | Maximum Nonhospital Charge per Claimant | No. of Claimants in Range | Nonhospital Charges in Range | No. of Claimants Above Minimum | Nonhospital Charges Above Minimum | Excess Charges Above Minimum as a Deductible | Average Excess Above Minimum as a Deductible |
|--|--|------------------------------------|------------------------------------|---|--|---|---|
| \$0 | \$25,000 | 1,720 | \$19,173,711 | 1,895 | \$26,326,289 | \$26,326,289 | \$13,893 |
| \$25,000 | \$30,000 | 63 | \$1,720,376 | 175 | \$7,152,578 | \$2,777,578 | \$15,872 |
| \$30,000 | \$35,000 | 36 | \$1,178,891 | 112 | \$5,432,202 | \$2,072,202 | \$18,502 |
| \$35,000 | \$40,000 | 20 | \$741,540 | 76 | \$4,253,311 | \$1,593,311 | \$20,965 |
| \$40,000 | \$45,000 | 14 | \$596,120 | 56 | \$3,511,770 | \$1,271,770 | \$22,710 |
| \$45,000 | \$50,000 | 8 | \$384,646 | 42 | \$2,915,650 | \$1,025,650 | \$24,420 |
| \$50,000 | \$55,000 | - 4 | \$205,615 | 34 | \$2,531,004 | \$831,004 | \$24,441 |
| \$55,000 | \$60,000 | 8 | \$457,593 | 30 | \$2,325,389 | \$ 675,389 | \$22,513 |
| \$60,000 | \$65,000 | 4 | \$249,169 | 22 | \$1,867,796 | \$547,796 | \$24,900 |
| \$65,000 | \$70,000 | 3 | \$204,854 | 18 | \$1,618,628 | \$448,628 | \$24,924 |
| \$70,000 | \$75,000 | 2 | \$144,052 | 15 | \$1,413,774 | \$363,774 | \$24,252 |
| \$75,000 | \$80,000 | 3 | \$234,989 | 13 | \$1,269,722 | \$294,722 | \$22,671 |
| \$80,000 | \$85,000 | 2 | \$162,389 | 10 | \$1,034,733 | | \$23,473 |
| \$85,000 | \$90,000 | 1 | \$89,151 | 8 | \$872,344 | \$192,344 | \$24,043 |
| \$95,000 | \$100,000 | 3 | \$294,643 | 7 | \$783,193 | \$118,193 | \$16,885 |
| \$100,000 | \$110,000 | 1 | \$100,153 | 4 | \$488,550 | \$88,550 | \$22,138 |
| \$110,000 | \$120,000 | 1 | \$117,119 | 3 | \$388,397 | \$58,397 | \$19,466 |
| \$120,000 | \$130,000 | 1 | \$129,134 | | \$271,279 | | \$15,639 |
| \$140,000 | \$150,000 | 1 | \$142,145 | 1 | \$142,145 | \$2,145 | \$2,145 |

Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for Managed Care, HMO, EPO, or POS Plans in 1992

| Minimum Nonhospital Charge per Claimant | Maximum Nonhospital Charge per Claimant | No. of Claimants in Range | Nonhospital Charges in Range | No. of Claimants Above Minimum | Nonhospital Charges Above Minimum | Excess Charges Above Minimum as a Deductible | Average Excess Above Minimum as a Deductible |
|--|--|------------------------------------|------------------------------------|---|--|---|---|
| \$0 | \$25,000 | 1,904 | \$22,189,469 | 2,139 | \$32,654,504 | \$32,654,504 | \$15,266 |
| \$25,000 | \$30,000 | 91 | \$2,466,848 | 235 | \$10,465,035 | \$4,590,035 | \$19,532 |
| \$30,000 | \$35,000 | 49 | \$1,572,686 | 144 | \$7,998,187 | \$3,678,187 | \$25,543 |
| \$35,000 | \$40,000 | 28 | \$1,045,928 | 95 | \$6,425,501 | \$3,100,501 | \$32,637 |
| \$40,000 | \$45,000 | 11 | \$460,041 | 67 | \$5,379,573 | \$2,699,573 | \$40,292 |
| \$45,000 | \$50,000 | 10 | \$473,634 | 56 | \$4,919,532 | \$2,399,532 | \$42,849 |
| \$50,000 | \$55,000 | 12 | \$624,310 | 46 | \$4,445,898 | \$2,145,898 | \$46,650 |
| \$55,000 | \$60,000 | 7 | \$396,467 | 34 | \$3,821,588 | \$1,951,588 | \$57,400 |
| \$60,000 | \$65,000 | 2 | \$122,053 | 27 | \$3,425,121 | \$1,805,121 | \$66,856 |
| \$65,000 | \$70,000 | 2 | \$132,812 | 25 | \$3,303,068 | \$1,678,068 | \$67,123 |
| \$70,000 | \$75,000 | 2 | \$145,105 | 23 | \$3,170,256 | \$1,560,256 | \$67,837 |
| \$75,000 | \$80,000 | 2 | \$155,108 | 21 | \$3,025,151 | \$1,450,151 | \$69,055 |
| \$80,000 | \$85,000 | 2 | \$163,544 | 19 | \$2,870,043 | \$1,350,043 | \$71,055 |
| \$85,000 | \$90,000 | 3 | \$263,448 | 17 | \$2,706,499 | \$1,261,499 | \$74,206 |
| \$90,000 | \$95,000 | 3 | \$276,819 | 14 | \$2,443,050 | \$1,183,050 | \$84,504 |
| \$95,000 | \$100,000 | 1 | \$98,774 | 11 | \$2,166,232 | \$1,121,232 | \$101,930 |
| \$100,000 | \$110,000 | 1 | \$103,482 | 10 | \$2,067,457 | \$1,067,457 | \$106,746 |
| \$110,000 | \$120,000 | 1 | \$115,507 | 9 | \$1,963,975 | \$973,975 | \$108,219 |
| \$120,000 | \$130,000 | 3 | \$377,442 | 8 | \$1,848,469 | \$888,469 | \$111,059 |
| \$250,000 | \$275,000 | 2 | \$529,240 | 5 | \$1,471,027 | \$221,027 | \$44,205 |
| \$275,000 | \$300,000 | 1 | \$283,834 | 3 | \$941,787 | \$116,787 | \$38,929 |
| \$300,000 | \$325,000 | 1 | \$304,375 | 2 | \$657,952 | \$57,952 | \$28,976 |
| \$350,000 | \$375,000 | 1 | \$353,577 | 1 | \$353,577 | \$3,577 | \$3,577 |

NONHOSPITAL CHARGES FOR SUBSET OF INSURERS BY RANGE OF CLAIMANT NONHOSPITAL CHARGES AND EXCESS CHARGES AND AVERAGE EXCESS USING MINIMUM OF EACH RANGE AS A DEDUCTIBLE FOR PPO PLANS IN 1991

| Minimum | Maximum | No. of | | No. of | Nonhospital | Excess Charges | |
|--------------|-------------|-------------|---------------|------------------|------------------|----------------------------|--------------|
| Nonhospital | Nonhospital | Claimants | Nonhospital | Claimants | Charges | Above | Above |
| Charge | Charge | in Banao | Charges | Above Minimum | Above Minimum | Minimum as a Deductible | Minimum as a |
| per Claimant | | Range | in Range | | | | Deductible |
| \$0 | \$25,000 | 18,742 | \$205,867,241 | 21,452 | \$331,599,766 | \$331,599,766 | \$15,458 |
| \$25,000 | | 876 | \$23,797,648 | 2,710 | \$125,732,525 | \$57,982,525 | \$21,396 |
| \$30,000 | | 539 | \$17,436,206 | 1,834 | \$101,934,876 | \$46,914,876 | \$25,581 |
| \$35,000 | | 297 | \$11,065,836 | 1,295 | \$84,498,670 | \$39,173,670 | \$30,250 |
| \$40,000 | \$45,000 | 215 | \$9,110,640 | 998 | \$73,432,834 | \$33,512,834 | \$33,580 |
| \$45,000 | \$50,000 | 138 | \$6,557,495 | 783 | \$64,322,194 | \$29,087,194 | \$37,148 |
| \$50,000 | \$55,000 | 121 | \$6,345,801 | 645 | \$57,764,699 | \$25,514,699 | \$39,558 |
| \$55,000 | \$60,000 | 93 | \$5,348,145 | 524 | \$51,418,898 | \$22,598,898 | \$43,128 |
| \$60,000 | \$65,000 | 58 | \$3,612,138 | 431 | \$46,070,753 | \$20,210,753 | \$46,893 |
| \$65,000 | \$70,000 | 49 | \$3,308,476 | 373 | \$42,458,615 | \$18,213,615 | \$48,830 |
| \$70,000 | \$75,000 | 36 | \$2,597,715 | 324 | \$39,150,139 | \$16,470,139 | \$50,834 |
| \$75,000 | \$80,000 | 26 | \$2,004,385 | 288 | \$36,552,424 | \$14,952,424 | \$51,918 |
| \$80,000 | \$85,000 | 32 | \$2,637,683 | 262 | \$34,548,040 | \$13,588,040 | \$51,863 |
| \$85,000 | \$90,000 | 28 | \$2,443,358 | 230 | \$31,910,357 | \$12,360,357 | \$53,741 |
| \$90,000 | \$95,000 | 21 | \$1,938,166 | 202 | \$29,466,999 | \$11,286,999 | \$55,876 |
| \$95,000 | \$100,000 | 17 | \$1,662,586 | 181 | \$27,528,833 | \$10,333,833 | \$57,093 |
| \$100,000 | \$110,000 | 28 | \$2,937,057 | 164 | \$25,866,247 | \$9,466,247 | \$57,721 |
| \$110,000 | \$120,000 | 27 | \$3,116,577 | 136 | \$22,929,190 | \$7,969,190 | \$58,597 |
| \$120,000 | \$130,000 | 19 | \$2,352,099 | 109 | \$19,812,614 | \$6,732,614 | \$61,767 |
| \$130,000 | \$140,000 | 17 | \$2,291,013 | 90 | \$17,460,515 | \$5,760,515 | \$64,006 |
| \$140,000 | \$150,000 | 17 | \$2,462,535 | 73 | \$15,169,501 | \$4,949,501 | \$67,801 |
| \$150,000 | \$160,000 | 10 | \$1,540,835 | 56 | \$12,706,966 | \$4,306,966 | \$76,910 |
| \$160,000 | \$170,000 | 7 | \$1,149,743 | 46 | \$11,166,131 | \$3,806,131 | \$82,742 |
| \$170,000 | \$180,000 | 7 | \$1,214,931 | 39 | \$10,016,388 | \$3,386,388 | \$86,830 |
| \$180,000 | \$190,000 | 1 | \$185,655 | 32 | \$8,801,457 | \$3,041,457 | \$95,046 |
| \$190,000 | \$200,000 | 3 | \$582,315 | 31 | \$8,615,802 | \$2,725,802 | \$87,929 |
| \$200,000 | \$225,000 | 10 | \$2,124,013 | 28 | \$8,033,487 | \$2,433,487 | \$86,910 |
| \$225,000 | \$250,000 | 5 | \$1,199,230 | 18 | \$5,909,474 | \$1,859,474 | \$103,304 |
| \$250,000 | \$275,000 | 2 | \$535,836 | 13 | \$4,710,244 | \$1,460,244 | \$112,326 |
| \$275,000 | \$300,000 | 3 | \$851,170 | 11 | \$4,174,408 | \$1,149,408 | \$104,492 |
| \$300,000 | \$325,000 | 2 | \$636,015 | 8 | \$3,323,238 | \$923,238 | \$115,405 |
| \$325,000 | \$350,000 | 2 | \$667,897 | 6 | \$2,687,223 | \$737,223 | \$122,871 |
| \$350,000 | \$375,000 | 1 | \$354,791 | 4 | \$2,019,326 | \$619,326 | \$154,831 |
| \$425,000 | \$450,000 | 1 | \$428,765 | 3 | \$1,664,535 | \$389,535 | \$129,845 |
| \$525,000 | \$550,000 | 1 | \$535,660 | 2 | \$1,235,770 | \$185,770 | \$92,885 |
| \$700,000 | \$725,000 | 1 | \$700,110 | 1 | \$700,110 | \$110 | \$110 |
| | | l | | '! | ÷, 00, 110 | 9110 | QI I Q |

Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for PPO Plans in 1992

| Minimum | Maximum | No. of | | No. of | Nonhospital | Excess Charges | Average Excess |
|--------------|--------------|-----------|---------------|------------|---------------|----------------------------|-----------------------|
| Nonhospital | Nonhospital | Claimants | Nonhospital | Claimants | Charges | Above | Above Minimum as a |
| Charge | Charge | in | Charges | Above | Above | Minimum as a Deductible | Deductible |
| per Claimant | per Claimant | Range | in Range | Minimum | Minimum | | |
| \$0 | \$25,000 | 25,297 | \$294,355,315 | | \$481,726,911 | \$481,726,911 | \$16,398 |
| \$25,000 | \$30,000 | 1,383 | \$37,718,047 | | \$187,371,596 | | \$20,913 \$25,468 |
| \$30,000 | \$35,000 | 769 | \$24,930,166 | | \$149,653,549 | \$68,713,549 | |
| \$35,000 | \$40,000 | 470 | \$17,504,664 | | \$124,723,383 | | \$29,657 |
| \$40,000 | \$45,000 | 304 | \$12,877,403 | | \$107,218,719 | | \$33,488 |
| \$45,000 | \$50,000 | 246 | \$11,627,778 | 1,155 | \$94,341,316 | | \$36,681 |
| \$50,000 | \$55,000 | 161 | \$8,454,692 | | \$82,713,537 | \$37,263,537 | \$40,994 |
| \$55,000 | \$60,000 | 106 | \$6,102,598 | | \$74,258,845 | \$33,118,845 | \$44,277 |
| \$60,000 | \$65,000 | 101 | \$6,311,218 | 642 | \$68,156,247 | \$29,636,247 | \$46,162 |
| \$65,000 | \$70,000 | 69 | \$4,640,448 | 541 | \$61,845,029 | \$26,680,029 | \$4 9,316 |
| \$70,000 | \$75,000 | 58 | \$4,186,053 | | \$57,204,580 | \$24,164,580 | \$51,196 |
| \$75,000 | \$80,000 | 56 | \$4,334,289 | 414 | \$53,018,528 | \$21,968,528 | \$53,064 |
| \$80,000 | \$85,000 | 46 | \$3,800,368 | 358 | \$48,684,239 | | \$55,989 |
| \$85,000 | \$90,000 | 34 | \$2,972,187 | 312 | \$44,883,871 | | \$58,859 |
| \$90,000 | \$95,000 | 31 | \$2,870,598 | 278 | \$41,911,684 | \$16,891,684 | \$6 0,761 |
| \$95,000 | | | \$1,839,980 | 247 | \$39,041,086 | \$15,576,086 | \$63,061 |
| \$100,000 | \$110,000 | | \$4,884,428 | 228 | \$37,201,106 | | |
| \$110,000 | | | \$3,092,606 | 181 | \$32,316,678 | \$12,406,678 | |
| \$120,000 | \$130,000 | | | | \$29,224,072 | | \$69,767 |
| \$130,000 | | | \$2,288,920 | 139 | \$27,340,403 | \$9,270,403 | \$66,694 |
| \$140,000 | | | \$3,467,499 | 122 | \$25,051,483 | | |
| \$150,000 | | | \$3,082,951 | 98 | \$21,583,984 | | |
| \$160,000 | | | \$2,472,693 | 78 | \$18,501,033 | | |
| \$170,000 | | | \$1,904,562 | 63 | \$16,028,340 | | |
| \$180,000 | | | \$1,485,420 | 52 | \$14,123,778 | | |
| \$190,000 | | | | 44 | \$12,638,357 | | |
| \$200,000 | | | | T 1 | \$10,883,543 | | |
| \$225,000 | | | | 23 | | | |
| \$250,000 | | • | | | \$6,439,828 | | |
| \$275,000 | | | | 11 | | | |
| \$300,000 | | | \$640,224 | 10 | \$5,110,832 | | |
| \$350,000 | | | \$721,740 | 8 | \$4,470,608 | | 3 |
| \$375,000 | | 1 | | 6 | | | |
| \$500,000 | | 1 | | | \$3,368,691 | | |
| \$725,000 | | 1 | • | 4 3 | | | |
| \$750,000 | | | \$752,139 | 2 | | | |
| \$850,000 | | | 1 | | \$858,816 | \$8,816 | \$8,816 |