

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

Table VI- 1
Total and Hospital Charges for Subset of Insurers by Range of Claimant Total Charges for All Plan Types in 1991

| Minimum Total Charge per Claimant | Maximum Total Charge per Claimant | No. of Claimants in Range | Total <br> Charges <br> in Range | Hospital <br> Charges <br> in Range | Hospital Charges as a Percentage of 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 | \% |
| \$35,000 | \$40,000 | 6,183 | \$231,143,756 | \$156,887,430 | 67.9\% |
| \$40,000 | \$45,000 | 4,640 | \$196,654,987 | \$135,671,536 | 69.0\% |
| \$45,000 | \$50,000 | 3,507 | \$186,144,383 | \$116,521,857 | 70.1 \% |
| \$50,000 | \$55,000 | 2,880 | \$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 \% |
| \$85,000 | \$70,000 | 1,489 | \$100,373,906 | \$72,732,4 | 72.5\% |
| \$70,000 | \$75,000 | 1,146 | \$82,982,554 | \$60,576,743 | 73.0\% |
| \$75,000 | \$80,000 | 81 | \$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 | S43,58 | \% |
| \$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 | \$66,2 | 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 | 7.1\% |
| \$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 | S40,174,242 | \$29,689,182 | 73.9 \% |
| \$170,000 | \$180,000 | 187 | \$32,771,752 | \$24,396,994 | 74.4 \% |
| \$180,000 | \$190,000 | 160 | \$29,553,643 | \$23,210,837 | 78.5 \% |
| \$190,000 | \$200,000 | 161 | \$31,373,880 | \$24,494,772 | 78.1 \% |
| \$200,000 | \$225,000 | 277 | \$58,547,669 | \$43,833,092 | 74.9 \% |
| \$225,000 | \$250,000 | 214 | \$50,613,583 | \$38,833, | 76.7 \% |
| \$250,000 | \$275,000 | 158 | \$41,542,026 | \$31,105,783 | 7.9 \% |
| \$275,000 | \$300,000 | 119 | \$34,125,286 | \$27,094,516 | 79.4\% |
| \$300,000 | \$325,000 | 36 | \$26,787,838 | \$21,785,128 | 81.3\% |
| \$325,000 | \$350,000 | 68 | \$22,933,058 | \$18,039,274 | 78.7 \% |
| \$350,000 | \$375,000 | 40 | \$14,516,788 | \$12,021,983 | 82.8\% |
| \$375,000 | \$400,000 | 44 | \$17,010,817 | \$13,035,903 | 76.6 \% |
| \$400,000 | \$425,000 | 39 | \$16,015,631 | \$13,009,648 | 81.2\% |
| \$425,000 | \$450,000 | 31 | \$13,540,803 | \$11,558,449 | 85.4\% |
| \$450,000 | \$475,000 | 23 | \$10,692,648 | \$8,717,460 | 81.5\% |
| \$475,000 | \$500,000 | 20 | \$9,738,350 | \$8,161,149 | 83.8\% |
| \$500,000 | \$525,000 | 13 | \$6,650,370 | \$5,200,819 | 78.2\% |
| \$525,000 | \$550,000 | 14 | \$7,502,942 | \$5,484,117 | 3.1\% |
| \$550,000 | \$575,000 | 16 | \$8,961,693 | \$6,844,666 | 76.4 \% |
| \$575,000 | \$600,000 | 13 | \$7,605,988 | \$6,515,804 | 85.7\% |
| \$600,000 | \$625,000 | 6 | \$3,692,378 | \$2,235,278 | 60.5 \% |

Table VI-1-Continued
Total and Hospital Charges for Subset of Insurers
by Range of Claimant Total Charges for All Plan Types in 1991

| Minimum Total Charge per Claimant | Maximum Total Charge per Claimant | No. of Claimants in Range | Total Charges in Range | 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 | \$651,748 | 95.3 \% |
| \$700,000 | \$725,000 | 3 | \$2,142,080 | \$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 \% |
| Totals |  | 54,175 | 3,032,123,320 | 2,174,812,904 | 71.7 \% |

Table VI-2
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 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| \$25,000 | \$30,000 | 15,578 | \$425,519,140 | \$271,181,466 | 63.7 \% |
| \$30,000 | \$35,000 | 10,506 | \$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 | \$85,000 | 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 | \$80,432,600 | 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 | 54,927,851 | \$3,795,519 | 77.0\% |

Table VI-2-Continued
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 | \$5,449,781 | 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 | \$3,382,428 | 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 | 5967,047 | \$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-3
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 Charg 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 | 5,521 | \$150,745,878 | \$98,890,884 | 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\% |
| \$600,000 | \$625,000 | 2 | §1,224,046 | \$237,438 | 19.4 \% |

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 | \$850,000 | 3 | \$1,906,173 | \$1,821,579 | 95.6 \% |
| \$650,000 | \$675,000 |  | \$670,378 | \$614,070 | 91.6\% |
| \$700,000 | \$725,000 | 1 | \$717,769 | \$661,161 | 92.1\% |
| \$775,000 | \$800,000 | 1 | \$779,801 | \$667,786 | 85.6 \% |
| \$800,000 | \$825,000 | 1 | \$801,493 | s0 | 0.0 \% |
| \$925,000 | \$950,000 | 1 | \$838,270 | \$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 | ,295,529,860 | \$928,441,149 | 71.7 \% |

Table VI-4
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 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| \$25,000 | \$30,000 | 5,889 | \$161,087,085 | \$104,156,145 | 64.7\% |
| \$30,000 | \$35,000 | 3,977 | \$128,556,824 | \$84,802,614 | 66.0\% |
| \$35,000 | \$40,000 | 2,994 | \$111,982,810 | \$75,194,207 | 67.1 \% |
| \$40,000 | \$45,000 | 2,168 | \$91,907,962 | \$62,901,745 | 68.4 \% |
| \$45,000 | \$50,000 | 1,845 | \$87,446,407 | \$60,707,222 | 69.4\% |
| \$50,000 | \$55,000 | 1,375 | \$72,114,745 | \$50,458,300 | 70.0\% |
| \$55,000 | \$60,000 | 1,121 | \$84,349,304 | \$45,352,213 | $70.5 \%$ |
| \$60,000 | \$65,000 | 891 | \$55,608,367 | \$39,440,602 | 70.9 \% |
| \$65,000 | \$70,000 | 734 | \$49,465,860 | \$35,765,677 | 72.3 \% |
| \$70,000 | \$75,000 | 623 | \$45,129,330 | \$32,307,278 | 71.6 \% |
| \$75,000 | \$80,000 | 452 | \$35,015,909 | \$25,199,856 | 72.0 \% |
| \$80,000 | \$85,000 | 355 | \$29,234,159 | \$21,437,285 | 73.3 \% |
| \$85,000 | \$90,000 | 344 | \$30,073,217 | \$21,600,440 | 71.8 \% |
| \$90,000 | \$95,000 | 292 | \$27,028,499 | \$20,283,928 | 75.0 \% |
| \$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 | 526,799,922 | \$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 | 12 | \$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 | 92.1\% |
| \$550,000 | \$575,000 | 3 | \$1,688,906 | \$1,221,531 | 72.3 \% |
| \$575,000 | \$600,000 | 5 | \$2,966,186 | \$2,058,765 | 69.4 \% |
| \$600,000 | \$625,000 | 3 | \$1,833,132 | \$1,530,047 | 83.5 \% |

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 | \$650,000 | 3 | \$1,823,776 | \$781,111 | 40.6\% |
| \$650,000 | \$675,000 | 2 | \$1,332,913 | \$1,268,849 | 95.2 \% |
| \$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 | \$8,788,205 | 64.2\% |
| Totals |  | 25,848 | ,473,990,751 | ,044,618,879 | 70.9 \% |

Table VI-5
Total and Hospital Charges for Subset of Insurers by Range of Claimant Total Charges for Managed Care, HMO, EPO, or POS Plans in 1991

| Minimum Total Charge per Claimant | Maximum Total Charge per Claimant | No. of Claimants in Range | Total Charges In Range | Hospital <br> Charges <br> in Range | Hospital Charges as a Percentage of Total Charges |
| :---: | :---: | :---: | :---: | :---: | :---: |
| \$25,000 | \$30,000 | 462 | \$12,634,026 | \$8,661,063 | 68.6 \% |
| \$30,000 | \$35,000 | 303 | \$9,808,412 | \$6,795,168 | 69.3 \% |
| \$35,000 | \$40,000 | 247 | \$9,198,486 | \$6,419,408 | 69.8 \% |
| \$40,000 | \$45,000 | 194 | \$8,245,075 | \$5,813,621 | 70.5 \% |
| \$45,000 | \$50,000 | 112 | \$5,320,548 | \$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 \% |
| \$65,000 | \$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 \% |
| Totals |  | 1,895 | 102,826,285 | \$76,500,004 | 74.4 \% |

Table VI-6
Total and Hospital Charges for Subset of Insurers by Range of Claimant Total Charges
for Managed Care, HMO, EPO, or POS Plans in 1992

| 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 | 495 | \$13,524,443 | \$9,115,741 | 67.4 \% |
| \$30,000 | \$35,000 | 346 | \$11,213,762 | \$7,388,647 | 65.9 \% |
| \$35,000 | \$40,000 | 244 | \$9,123,812 | \$6,095,762 | 66.8 \% |
| \$40,000 | \$45,000 | 212 | \$9,021,766 | \$6,248,402 | 69.3 \% |
| \$45,000 | \$50,000 | 148 | \$7,025,446 | \$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 | \$380,103 | 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 | \$663,823 | \$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 \% |

Table VI-7
Total and Hospital Charges for Subset of Insurers by Range of Claimant Total Charges for PPO Plans 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 <br> Total Charges |
| :---: | :---: | :---: | :---: | :---: | :---: |
| \$25,000 | \$30,000 | 5,176 | \$141,199,292 | \$93,101,156 | 65.9 \% |
| \$30,000 | \$35,000 | 3,442 | \$111,288,611 | \$75,509,957 | 67.9\% |
| \$35,000 | \$40,000 | 2,337 | \$87,346,129 | \$59,998,395 | 68.7 \% |
| \$40,000 | \$45,000 | 1,804 | \$76,479,072 | \$53,189,680 | 69.5 \% |
| \$45,000 | \$50,000 | 1,388 | \$65,726,225 | \$46,573,239 | 70.9 \% |
| \$50,000 | \$55,000 | 1,159 | \$60,673,226 | \$43,055,113 | 71.0\% |
| \$55,000 | \$60,000 | 934 | \$53,620,945 | \$38,783,912 | 72.3 \% |
| S60,000 | \$65,000 | 731 | \$45,518,729 | \$33,431,288 | 73.4 \% |
| \$65,000 | \$70,000 | 578 | \$38,953,494 | \$28,774,356 | 73.9 \% |
| \$70,000 | \$75,000 | 467 | \$33,828,624 | \$24,911,767 | 73.6 \% |
| \$75,000 | \$80,000 | 390 | \$30,147,936 | \$22,601,983 | 75.0\% |
| \$80,000 | \$85,000 | 296 | \$24,389,597 | \$17,726,741 | 72.7 \% |
| \$85,000 | \$90,000 | 279 | \$24,394,708 | \$18,130,480 | 74.3 \% |
| \$90,000 | \$95,000 | 235 | \$21,689,780 | \$16,118,582 | 74.3 \% |
| \$95,000 | \$100,000 | 232 | \$22,584,678 | \$17,111,193 | 75.8 \% |
| \$100,000 | \$110,000 | 333 | \$34,883,782 | \$25,309,404 | 72.6 \% |
| \$110,000 | \$120,000 | 259 | \$29,685,005 | \$22,253,340 | 75.0\% |
| \$120,000 | \$130,000 | 191 | \$23,835,958 | \$18,191,394 | 76.3\% |
| \$130,000 | \$140,000 | 154 | \$20,793,272 | \$15,527,088 | 74.7 \% |
| \$140,000 | \$150,000 | 145 | \$21,012,271 | \$15,495,725 | 73.7 \% |
| \$150,000 | \$160,000 | 141 | \$21,809,123 | \$16,231,534 | 74.4 \% |
| \$160,000 | \$170,000 | 106 | \$17,416,952 | \$12,386,623 | 71.1\% |
| \$170,000 | \$180,000 | 67 | \$11,744,606 | \$8,796,771 | 74.9 \% |
| \$180,000 | \$190,000 | 69 | \$12,734,169 | \$10,471,089 | 82.2 \% |
| \$190,000 | \$200,000 | 62 | \$12,089,581 | \$9,454,905 | 78.2 \% |
| \$200,000 | \$225,000 | 106 | \$22,439,863 | \$17,193,043 | 76.6 \% |
| \$225,000 | \$250,000 | 85 | \$20,213,619 | \$15,795,294 | 78.1\% |
| \$250,000 | \$275,000 | 58 | \$15,295,330 | \$11,537,690 | 75.4 \% |
| \$275,000 | \$300,000 | 44 | \$12,678,859 | \$10,463,015 | 82.5 \% |
| \$300,000 | \$325,000 | 33 | \$10,261,952 | \$8,383,580 | 81.7\% |
| \$325,000 | \$350,000 | 25 | \$8,447,384 | \$6,579,735 | 77.9 \% |
| \$350,000 | \$375,000 | 16 | \$5,794,140 | \$4,535,984 | 78.3 \% |
| \$375,000 | \$400,000 | 11 | \$4,222,829 | \$3,317,031 | 78.5\% |
| \$400,000 | \$425,000 | 13 | \$5,348,957 | \$4,701,713 | 87.9\% |
| \$425,000 | \$450,000 | 15 | \$6,536,990 | \$5,602,718 | 85.7 \% |
| \$450,000 | \$475,000 | 12 | \$5,589,877 | \$4,683,955 | 83.8 \% |
| \$475,000 | \$500,000 | 7 | \$3,406,617 | \$2,579,771 | 75.7 \% |
| \$500,000 | \$525,000 | 6 | \$3,049,951 | \$2,423,338 | 79.5 \% |
| \$525,000 | \$550,000 | 5 | \$2,701,707 | \$1,590,452 | 58.9\% |
| \$550,000 | \$575,000 | 7 | \$3,906,000 | \$2,863,477 | 73.3 \% |
| \$575,000 | \$600,000 | 6 | \$3,507,515 | \$3,044,075 | 86.8 \% |
| \$600,000 | \$625,000 | 3 | \$1,855,125 | \$1,479,639 | 79.8 \% |

Table VI-7-Continued
Total and Hospital Charges for Subset of Insurers by Range of Claimant Total Charges for PPO Plans in 1991

| Minimum <br> Total Charge <br> per Claimant | Maximum <br> Total Charge <br> per Claimant | No. of <br> Claimants <br> in Range | Total <br> Charges <br> in Range | Hospital <br> Charges <br> in Range | Hospital Charges <br> as a Percentage of <br> 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 | $\$ 883,681$ | $\$ 651,748$ | $95.3 \%$ |
| $\$ 700,000$ | $\$ 725,000$ | 1 | $\$ 715,594$ | $\$ 873,723$ | $94.1 \%$ |
| $\$ 725,000$ | $\$ 750,000$ | 2 | $\$ 1,482,797$ | $\$ 1,378,328$ | $93.0 \%$ |
| $\$ 750,000$ | $\$ 775,000$ | 1 | $\$ 757,784$ | $\$ 872,231$ | $88.7 \%$ |
| $\$ 800,000$ | $\$ 825,000$ | 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 | $\$ 6,71,801$ | $\$ 5,919,974$ | $90.1 \%$ |

Table VI-8
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 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| \$25,000 | \$30,000 | 6,823 | \$186,126,576 | \$120,155,285 | 64.6 \% |
| \$30,000 | \$35,000 | 4,525 | \$146,292,696 | \$96,791,568 | 66.2 \% |
| \$35,000 | \$40,000 | 3,101 | \$115,900,552 | \$77,622,692 | 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 | \$84,178,189 | \$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 \% |

Table V1-8-Continued
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 | \$4,681,183 | \$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 | \$653,411 | 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 | ,699,748,514 | ,218,021,395 | 71.7 \% |

Table VI-9
Hospital Charges for Subset of Insurers by Range
of Claimant Hospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for All Plan Types in 1991

| Minimum <br> Hospital <br> Charge <br> per Claimant |  |  | Hospital Charges in Range | $\begin{array}{c}\text { No. of } \\ \text { Claimants } \\ \text { Above } \\ \text { Minimum }\end{array}$ | Hospltal Charges Above Minimum | Excess Charges Above Minimum as a Deductible | Average Excess <br> Above <br> Minimum as a <br> Deductible |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 50 | \$25,000 | 22,682 | \$389,614,592 | 54,175 | \$2,174,812,904 | \$2,174,812,904 | \$40,144 |
| \$25,000 | \$30,000 | 7,334 | \$200,477,624 | 31,493 | \$1,785,198,312 | \$997,873,312 | \$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 | \$1,422,486,034 | \$752,351,034 | \$39,293 |
| \$40,000 | \$45,000 | 2,776 | \$117,796,089 | 15,535 | \$1,287,470,605 | \$866,070,605 | \$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 | 8,957 | \$981,415,203 | \$488,780,203 | \$54,570 |
| \$60,000 | \$65,000 | 993 | \$81,884,055 | 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 | \$746,887,627 | \$352,112,627 | \$66,929 |
| \$80,000 | \$85,000 | 463 | \$38,163,595 | 4,688 | \$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 | \$592,322,446 | \$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 | S54,389,722 | \$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 | \$188,075 |
| \$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 | \$47,108,453 | \$15,106,453 | \$236,038 |
| \$525,000 | \$550,000 | 4 | \$2,151,016 | 52 | 540,993,201 | \$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 |

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 | \$850,000 | 3 | \$1,901,312 | 37 | \$32,317,531 | \$9,192,531 | \$248,447 |
| \$650,000 | \$875,000 | 5 | \$3,326,650 | 34 | \$30,416,218 | \$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 | 5800,000 | 1 | \$798,680 | 22 | \$22,147,600 | \$5,097,600 | \$231,709 |
| \$800,000 | \$825,000 | 2 | \$1,618,003 | 21 | 321,348,940 | \$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 |  | \$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 |

Table VI-10
Hospital Charges for Subset of Insurers by Range of Claimant Hospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for All Plan Types in 1992

| Minimum Hospital Charge per Claimant |  | No. of Claimants in Range | Hospital Charges in Range |  | Hospital Charges Above Minimum | Excess Charges Above Minimum as a Deductible | Average Excess Above Minimum as a 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 | 8,564 | \$234,219,969 | 38,497 | \$2,255,901,441 | \$1,293,476,441 | \$33,599 |
| \$30,000 | \$35,000 | 6,089 | \$196,999,090 | 29,933 | \$2,021,681,471 | \$1,123,691,471 | \$37,540 |
| \$35,000 | \$40,000 | 4,314 | \$161,290,525 | 23,844 | \$1,824,682,382 | \$990,142,382 | \$41,526 |
| \$40,000 | \$45,000 | 3,407 | \$144,506,432 | 19,530 | \$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 | \$107,622,683 | 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 | \$803,676,514 | 560,842 |
| \$65,000 | \$70,000 | 1,026 | 569,238,582 | 8,669 | \$1,120,752,072 | \$557,267,072 | 564,283 |
| \$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 | \$70,775 |
| \$80,0 | \$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 | \$84,8 |
| \$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 | \$225,00 | 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 | \$28,409,533 | 500 | \$211,609,408 | \$74,109,408 | \$148,219 |
| \$300,000 | \$325,000 | 70 | \$21,956,219 | 401 | \$183,199,875 | 562,899,875 | \$156,858 |
| \$325,000 | \$350,000 | 62 | \$20,906,917 | 331 | \$161,243,656 | \$53,688,656 | \$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 | 226 | \$124,707,412 | \$39,957,412 | \$176,803 |
| \$400,000 | \$425,000 | 26 | \$10,675,999 | 187 | \$109,556,095 | \$34,756,095 | \$185,861 |
| \$425,000 | \$450,000 | 28 | \$12,303,632 | 161 | \$98,880,096 | \$30,455,096 | \$189,162 |
| \$450,000 | \$475,000 | 19 | \$8,783,535 | 133 | \$86,576,464 | \$26,726,464 | \$200,951 |
| \$475,000 | \$500,000 | 12 | \$5,863,045 | 114 | \$77,792,928 | \$23,642,928 | \$207,394 |
| \$500,000 | \$525,000 | 15 | \$7,708,365 | 102 | \$71,929,883 | \$20,929,883 | \$205,195 |
| \$525,000 | \$550,000 | 10 | \$5,385,345 | 87 | \$64,221,518 | \$18,546,518 | \$213,178 |
| \$550,000 | \$575,000 | 9 | \$5,063,960 | 77 | \$58,836,174 | \$16,486,174 | \$214,106 |

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 | S42,901,392 | \$11,651,382 | \$233,028 |
| \$650,000 | \$675,000 | 8 | \$5,286,012 | 47 | \$11,008,600 | \$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 | \$307,817 |
| \$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 |

Table VI-11
Hospital Charges for Subset of Insurers by Range of Claimant Hospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for Comprehensive, Indemnity, Multiple-Employers Trust, or Self-Funded Plan Types in 1991

| 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 |  | Average Excess Above Minimum as a 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 | \$871,925,523 | \$353,595,523 | \$33,323 |
| \$35,000 | \$40,000 | 1,636 | \$81,130,119 | 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 | \$238,099,051 | \$43,863 |
| \$50,000 | \$55,000 | 673 | \$35,293,081 | 4,484 | \$438,594,836 | \$214,394,836 | S47,813 |
| \$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 | \$54,473 |
| \$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 |  | \$568,52, | 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 |

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 <br> Claimants <br> in <br> 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 | \$7,355,41? | \$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 |  | \$806,973 | 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 |

Table VI-12
Hospital Charges for Subset of Insurers
by Range of Claimant Hospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for Comprehensive, Indemnity, Multiple-Employers Trust, or Self-Funded Plan Types in 1992

| Minimum Hospital Charge per Claimant | Maximum Hospital Charge per Claimant |  | Hospital <br> Charges <br> in Range | No. of Claimants Above Minimum | Hospital Charges Above Minimum | $\begin{gathered} \text { Excess Charges } \\ \text { Above } \\ \text { Minimum as a } \\ \text { Deductible } \end{gathered}$ | Average Excess Above Minimum as a Deductible |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$0 | \$25,000 | 10,753 | \$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 | \$65,473,938 | 9,237 | \$690,148,163 | \$366,853,163 | \$39,716 |
| \$40,000 | \$45,000 | 1,352 | \$57,343,642 | 7,486 | \$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 | 100 | \$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 | \$14,083,688 | \$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 |  | \$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 |

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 | 58,168,418 | \$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 |

Table VI-13
Hospital Charges for Subset of Insurers by Range of Claimant Hospital Charges and Excess Charges and Average Excess

Using Minimum of Each Range as a Deductible for Managed Care, hmO, epO, or POS Plans in 1991

| Minimum Hospital Charge per Claimant | Maximum Hospital Charge per Claimant | No. of <br> Claimants <br> in <br> 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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$0 | \$25,000 | 808 | \$15,301,482 | 1,895 | \$76,500,004 | \$76,500,004 | \$40,369 |
| \$25,000 | \$30,000 | 261 | \$7,143,342 | 1,087 | \$61,198,523 | \$34,023,523 | \$31,300 |
| \$30,000 | \$35,000 | 207 | 56,698,734 | 828 | \$54,055,181 | \$29,275,181 | \$35,442 |
| \$35,000 | \$40,000 | 124 | \$4,658,373 | 618 | \$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 |  | \$3,583,780 | \$433,780 | \$48,198 |
| \$375,000 | \$400,000 | 3 | \$1,180,379 |  | \$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 |

Table VI-14
Hospital Charges for Subset of Insurers by Range of Claimant Hospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for Managed Care, hMO, EPO, or POS Plans in 1992

| $\begin{array}{\|c\|} \hline \text { Minimum } \\ \text { Hospital } \\ \text { Charge } \\ \text { per Claimant } \end{array}$ | $\begin{array}{\|c\|} \hline \text { Maximum } \\ \text { Hospital } \\ \text { C Charge } \\ \text { per Claimant } \end{array}$ | No. of Claimants in Range | Hospital Charges in Range | No. of Claimants Above Minimum | Hospital Charges Above Minimum | Excess Charges <br> Above <br> Minimum as a <br> Deductible |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| S0 | \$25,000 | 909 | \$16,655,262 | 2,139 | \$88,465,617 | \$86,465,617 | \$40,423 |
| \$25,000 | \$30,000 | 308 | \$8,420,838 | 1,230 | \$69,810,355 | \$39,060,355 | \$31,756 |
| \$30,000 | \$35,000 | 182 | \$5,887,244 | 922 | \$61,389,517 | \$33,729,517 | \$36,583 |
| \$35,00 | \$40,000 | 150 | \$5,587,412 | 740 | \$55,502,273 | \$29,602,273 | + |
| \$40,000 | \$45,000 | 109 | \$4,585,201 | 590 | \$49,914,862 | 26,314,862 | 1 |
| \$45,000 | 5,000 | 74 | \$3,510,433 | 481 | \$45,329,660 | \$23,684,660 | 40 |
| \$50,000 | \$55,000 | 55 | \$2,874,488 | 407 | \$41,819,227 | \$21,469,227 | 50 |
| \$55,000 | \$60,000 | 48 | \$2,764,650 | 352 | \$38,944,740 | \$19,584,740 | \$55,638 |
| 50,000 | \$65,000 | 41 | \$2,556,953 | 304 | \$36,180,089 | 989 | \$59,013 |
| \$65 | 70 | 37 | \$2,501,000 | 263 | \$33,623,136 | 28,136 | 5 |
| \$70,000 | \$75,000 | 25 | \$1,809,503 | 226 | \$31,122,136 | \$15,302,136 | \$67,709 |
| \$75,000 | \$80,000 | 21 | \$1,630,446 | 201 | \$29,312,634 | \$14,237,634 | \$70,834 |
| \$80,000 | \$85,000 | 14 | \$1,150,622 | 180 | \$27,682,188 | \$13,282,188 | \$73,790 |
| \$85,00 | \$90,000 | 22 | \$1,921,822 | 166 | \$26,531,585 | \$12,421,565 | \$74,829 |
| \$90, | \$95,000 | 8 | \$744,901 | 44 | \$24,609,743 | \$11,649,743 | \$80,901 |
| \$95,000 | \$100,000 | 19 | \$1,845,083 | 136 | \$23,864,842 | \$10,944,842 | \$80,477 |
| \$100,000 | \$110,000 | 18 | \$1,896,419 | 117 | \$22,019,759 | \$10,319,759 | \$88,203 |
| \$110,000 | \$120,000 | 12 | \$1,364,327 | 99 | \$20,123,340 | \$9,233,340 | 93,266 |
| \$120,000 | \$130,000 | 9 | \$1,123,297 | 87 | \$18,759,012 | \$8,319,012 | 95,621 |
| \$130,000 | \$140,000 | 11 | \$1,488,157 | 78 | \$17,635,716 | \$7,495,716 | 99 |
| \$140,000 | \$150,000 | 2 | \$1,736,872 | 67 | \$16,147,559 | \$6,767,559 | , 008 |
| \$150,000 | \$160,000 | 7 | \$1,098,381 | 55 | 110,686 | \$6,160,686 | \$112,012 |
| \$160,000 | \$170,000 | 7 | \$1,134,349 | 48 | \$13,312,305 | \$5,632,305 | \$117,340 |
| \$170,000 | \$180,000 | 4 | \$697,708 | 41 | \$12,177,956 | 55,207,956 | \$127,023 |
| \$180,000 | \$190,000 |  | \$188,575 | 37 | \$11,480,248 | \$4,820,248 | \$130,277 |
| \$190,000 | \$200,000 | 2 | \$387,023 | 36 | \$11,291,673 | \$4,451,673 | \$123,658 |
| \$200,000 | \$225,000 | 7 | \$1,503,877 | 34 | \$10,904,650 | \$4,104,650 | \$120,725 |
| \$225,000 | \$250,000 | 8 | \$1,903,085 | 27 | \$9,400,773 | \$3,325,773 | \$123,177 |
| \$250,000 | \$275,000 | 7 | \$1,864,795 | 19 | \$7,497,688 | \$2,747,688 | \$144,615 |
| \$275,000 | \$300,000 | 1 | \$277,494 | 12 | \$5,632,894 | \$2,332,894 | \$194,408 |
| 300,000 | \$325,000 | 3 | \$945,032 | 11 | \$5,355,400 | \$2,055,400 | \$186,855 |
| \$350 | \$375,000 | 1 | \$360,103 | 8 | \$4,410,368 | \$1,610,368 | \$201,296 |
| \$375,000 | \$400,000 |  | 389,881 | 7 | \$4,050,265 | \$1,425,265 | \$203,609 |
| \$400,000 | \$425,000 | 2 | 5830,594 |  | \$3,660,30 | \$1,260,384 | \$210,064 |
| \$500,000 | \$525,000 | 1 | \$521,593 |  | \$2,829,790 | \$829,790 | \$207,447 |
| \$525,000 | \$550,000 |  | \$532,080 | 3 | \$2,308,197 | \$733,197 | \$244,399 |
| \$800,000 | \$825,000 | 1 | \$812,446 | 2 | \$1,776,117 | \$176,117 | \$88,058 |
| \$950,000 | \$975,000 |  | \$963,671 |  | \$963,671 | \$13,671 | \$13,671 |

Table VI-15
Hospital Charges for Subset of Insurers
by Range of Claimant Hospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for PPO Plans in 1991

| Minimum <br> Hospital Charge per Claimant | $\begin{gathered} \text { Maximum } \\ \text { Hospital } \\ \text { Charge } \\ \text { per Claimant } \\ \hline \end{gathered}$ | No. of Claimants in Range | Hospital <br> Charges <br> in Range | No. of Claimants Above Minimum | Hospital <br> Charges Above Minimum | Excess Charges Above Minimum as a Deductible | Average Excess Above Minimum as a Deductible |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| per Clamanter | \$25,000 | 8,899 | \$156,126,264 | 21,452 | \$868,610,044 | \$868,610,044 | \$40,491 |
| \$25,000 | \$30,000 | 2,929 | \$80,008,298 | 12,553 | \$712,483,779 | \$398,658,779 | \$3i,758 |
| \$30,000 | \$35,000 | 1,953 | \$63,286,826 | 9,624 | \$632,475,482 | \$343,755,482 | \$35,719 |
| \$35,000 | \$40,000 | 1,448 | \$54,116,533 | 7,671 | \$569,188,656 | 0,703,656 | \$39,200 |
| \$40,000 | \$45,000 | 1,095 | \$46,449,170 | 6,223 | \$515,072,123 | \$266,152,123 | \$42,769 |
| \$45,000 | \$50,000 | 907 | \$42,997,234 | 5,128 | \$468,622,953 | \$237,862,953 | \$46,385 |
| \$50,000 | \$55,000 | 666 | \$34,912,092 | 4,221 | \$425,625,719 | \$214,575 | \$50,835 |
| \$55,000 | \$60,000 | 481 | \$27,622,731 | 3,555 | \$390,713,627 | , 27 |  |
| \$60,000 | \$65,000 | 409 | \$25,485,839 | 3,074 | \$363,090,896 | \$178,650,896 |  |
| \$65,000 | \$70,000 | 315 | \$21,286,491 | 2,665 | \$337,605,057 | ,380,057 |  |
| \$70,000 | \$75,000 | 257 | \$18,600,554 | 2,350 | \$316,318,566 | \$151,818,566 |  |
| \$75,000 | \$80,000 | 252 | \$19,463,014 | 2,093 | \$2 | \$140,743,012 |  |
| \$80,000 | \$85,000 | 189 | \$15,575,390 | 1,841 | \$278,254,998 | \$130,974,998 |  |
| \$85,000 | \$90,000 | 169 | \$14,754,322 | 1,652 |  | \$122,259,608 |  |
| \$90,000 | \$95,000 | 140 | \$12,899,728 | 1,483 | \$247,925,286 | \$114,455,286 |  |
| \$95,000 | \$100,000 | 128 | \$12,461,537 | 1,343 | \$235,025,558 | \$107,440,5 |  |
| \$100,000 | \$110,000 | 180 | \$18,852,730 | 1,215 | \$222,564,021 | \$101,064,021 |  |
| \$110,000 | \$120,000 | 158 | \$18,230,389 | 1,035 | \$203,711,291 | \$89,861 |  |
| \$120,000 | \$130,000 | 136 | \$16,938,535 | 877 | \$185,480,902 | \$80,240,902 |  |
| \$130,000 | \$140,000 | 124 | \$16,695,910 | 741 | \$168,542,367 | \$72,212,367 | , |
| \$140,000 | \$150,000 | 68 | \$9,880,606 | 617 | \$151,846,457 | \$65,466,457 | 4 |
| \$150,000 | \$160,000 | 54 | \$8,372,152 | 549 | \$141,965,852 | 2 | - |
| \$160,000 | \$170,000 | 62 | \$10,203,503 | 495 | \$133,593,700 | \$54,393,700 |  |
| \$170,000 | \$180,000 | 55 | \$9,578,435 | 433 | \$123,390,196 | 49, |  |
| \$180,000 | \$190,000 | 40 | \$7,418,339 | 378 | \$113,811,762 | 2 |  |
| \$190,000 | \$200,000 | 39 | \$7,582,492 | 338 | \$106,393,422 | \$ $\$ 42,173,422$ |  |
| \$200,000 | \$225,000 | 72 | \$15,312,341 | 299 | \$98,810,930 | - \$39,010,930 |  |
| \$225,000 | \$250,000 | 41 | \$9,796,337 | 227 | \$83 | \$32,423,588 |  |
| \$250,000 | \$275,000 | 38 | \$9,969,285 | 186 | \$73,702,251 | \$27,202,251 |  |
| \$275,000 | \$300,000 | 23 | \$6,569,107 | 148 | \$63,732,966 | \$23,032,966 | 28 |
| \$300,000 | \$325,000 | 22 | \$6,899,933 | 125 | \$57,163,859 | \$19,663,859 | \$157,311 |
| \$325,000 | \$350,000 | 17 | \$5,666,855 | 103 | \$50,263,926 | \$16,788,926 |  |
| \$350,000 | \$375,000 | 11 | \$4,008,250 | 36 | \$44,597,070 | 14, | 71 |
| \$375,000 | \$400,000 | 15 | \$5,801,642 | 75 | \$40,588,820 | \$12,463,820 | \$166,184 |
| \$400,000 | \$425,000 | 11 | \$4,508,996 | 60 | \$34,787,177 | \$10,787,177 | \$179,786 |
| \$425,000 | \$450,000 | 6 | \$2,606,864 | 49 | \$30,278,181 | \$9,453,181 | \$192,922 |
| \$450,000 | \$475,000 | 9 | \$4,148,119 | 43 | \$27,671,317 | \$8,321,317 | \$193,519 |
| \$475,000 | \$500,000 | 4 | \$1,919,872 | 34 | \$23,523,198 | \$7,373,198 | \$216,859 |
| \$500,000 | \$525,000 |  | \$2,043,355 | 30 | \$21,603,326 | 56,603,326 | \$220,111 |
| \$525,000 | \$550,000 |  | \$541,911 | 26 | \$19,559,971 | \$5,909,971 | \$227,307 |
| \$550,000 | \$575,000 |  | \$566,954 | 25 | \$19,018,060 | \$5,268,060 | - \$210,722 |
| \$575,000 | \$ \$600,000 |  | \$1,760,653 | 24 | \$18,451,106 | \$4,651,106 | - \$193,796 |

Table VI-15-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 1991

| Minimum Hospital Charge per Claimant | Maximum Hospital Charge per Claimant | No. of Ciaimants 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 | \$847,131 | \$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 | \$403,069 | \$80,614 |
| \$1,000,000 | \$10,000,000 | 3 | \$3,147,429 | 3 | \$3,147,429 | \$147,429 | \$49,143 |

Table VI-16
Hospital Charges for Subset of Insurers by Range of Claimant Hospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for PPO Plans in 1992

| Minimum <br> Hospital <br> Charge <br> per Claimant |  | $\begin{array}{c}\text { No. of } \\ \text { Claimants } \\ \text { in } \\ \text { Range }\end{array}$ <br> 保 | Hospital Charges in Range |  | Hospital <br> Charges Above Minimum | Excess Charges Above Minimum as a Deductible | Average Excess Above Minimum as a 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 | 587,084,838 | 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 | S41,313 |
| \$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 | \$55,394,408 | 7,283 | \$679,615,058 | \$351,880,058 | \$48,315 |
| \$50,000 | \$55,000 | 902 | S47,292,425 | 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 | 9,331 |
| \$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 | ,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 | ,560 |
| \$140,000 | \$150,000 | 30 | \$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 | 72 | \$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 |

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 |  | No. of Claimants in Range | Hospital Charges in Range | No. of Claimants Above Minimum | Hospital Charges Above Minimum | $\begin{aligned} & \text { Excess Charges } \\ & \text { Above } \\ & \text { Minimum as a } \\ & \text { Deductible } \end{aligned}$ | 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 | 18 | \$16,483,829 | 54,608,829 | \$242,570 |
| \$650,000 | \$675,000 | 2 | \$1,323,818 | 17 | \$15,230,538 | \$4,180,539 | \$ ${ }^{\text {P5,914 }}$ |
| \$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 | 8 | \$9,613,475 | \$2,413,475 | \$268,164 |
| \$850,000 | \$875,000 | 1 | \$853,792 | 8 | \$8,806,081 | \$2,006,061 | \$250,758 |
| \$900,000 | \$925,000 | 1 | \$907,595 | 7 | \$7,952,269 | \$1,652,259 | \$236,038 |
| \$925,000 | \$950,000 |  | \$942,202 | 6 | \$7,044,674 | \$1,494,674 | \$249,112 |
| \$1,000,000 | \$10,000,000 | 5 | \$6,102,472 | 5 | S6,102,472 | \$1,102,472 | \$220,494 |

Table VI-17
Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for All Plan Types in 1991

| Minimum Nonhospital Charge per Claiman | Maximum Nonhospital Charge per Claimant |  | Nonhospital Charges in Range |  | Nonhospital Charges Above Minimum | Excess Charges Above Minimum as a Deductible | Average Excess Above Minimum as a Deductible |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 50 | \$25,000 | 46,755 | \$515,862,944 | 54,175 | \$857,310,804 | \$857,310,804 | \$15,825 |
| \$25,000 | \$30,000 | 2,479 | 67,519,020 | 7,420 | \$341,447,860 | \$155,947,880 | \$21,017 |
| \$30,000 | \$35,000 | 1,412 | 545,614,486 | 4,941 | \$273,928,840 | \$125,698,840 | \$25,440 |
| 35,000 | \$40,000 | 867 | \$32,365,873 | 3,529 | \$228,314,354 | \$104,799,354 | \$29,697 |
| \$40,000 | \$45,00 | 596 | \$25,242,689 | 2,662 | \$195,948 | 68,481 | - $\$ 33,609$ |
| \$45,000 | \$50,000 | 410 | \$19,441,838 | 2,086 | \$170,705,792 | \$77,735,792 | 源 |
| \$50,000 | \$55,000 | 294 | \$15,404,455 | 1,656 | \$151,263,955 | \$68,463,955 | 43 |
| \$55,00 | \$60,000 | 250 | \$14,385,321 | 1,362 | \$135,859,499 | \$60,949,499 | \$44,750 |
| \$60,000 | \$65,000 | 52 | \$9,472,790 | 1,112 | \$121,474,179 | 74, | \$49,239 |
| \$65,000 | \$70,000 | 126 | \$8,514,380 | 960 | \$112,001,389 | 89 | 88 |
| \$70,000 | \$75,000 | 33 | \$6,729,246 | 834 | \$103,487,010 | \$45,107,010 | 7 |
| \$75,000 | \$80,000 | 70 | \$5,419,010 | 741 | \$96,757,763 | \$41, 182,763 | 7 |
| \$80,000 | \$85,000 | 80 | \$6,584,75 | 671 | 591,338,753 | 537,658,753 | \$56,123 |
| \$85,00 | \$90,000 | 64 | \$5,596,019 | 91 | \$84,754,003 | \$34,519,003 | \$58,408 |
| \$90,000 | \$95,000 | 63 | \$5,826,429 | 527 | \$79,157,983 | ,983 | \$60,205 |
| \$95,000 | \$100,000 | 44 | \$4,291,365 | 464 | \$73,331,554 | \$29,251,554 | 242 |
| \$100,000 | \$110,000 | 86 | \$8,981,507 | 420 | \$69,040,189 | \$27,040,189 | 64,381 |
| \$110,000 | \$120,000 | 57 | \$6,532,412 | 334 | \$60,058,683 | \$23,318,683 | \$69,816 |
| \$120,000 | \$130,000 | 44 | \$5,47 | 277 | \$53,526,27 | \$20,286,271 | \$73,236 |
| \$130,000 | \$140,000 | 37 | 4,968,399 | 233 | \$48,047,708 | \$17,757,708 | \$76,213 |
| \$140,000 | \$150,000 | 31 | \$4,492,403 | 196 | \$43,079,309 | \$15,639,309 | \$79,792 |
| \$150,000 | \$160,000 | 25 | \$3,849,230 | 165 | \$38,586,906 | \$13,836,906 | \$83,8 |
| \$160,000 | \$170,000 | 17 | \$2,791,644 | 140 | 34,737,676 | \$12,337,676 | \$88,126 |
| \$170,000 | \$180,000 | 19 | \$3,315,236 | 23 | \$31,946,032 | \$11,036,032 | \$09,24 |
| \$180,000 | \$190,000 | 13 | \$2,404,962 | 104 | \$28,630,78 | \$9,910,796 | 2 |
| \$190,000 | \$200,000 | 10 | \$1,953,388 | 91 | \$26,225,83 | \$8,935,834 | \$98,196 |
| \$200,000 | \$225,000 | 24 | \$5,057,833 | 81 | \$24,272,446 | \$8,072,446 | \$99,660 |
| \$225,00 | \$250,000 | 14 | \$3,317,633 | 57 | 19,21 | \$6,389,613 | \$112,098 |
| \$250,000 | \$275,000 | 10 | \$2,616,265 | 43 | \$15,896,980 | \$5,146,980 | ,97 |
| \$275,000 | \$300,000 | 6 | \$1,712,575 | 33 | \$13,280,715 | \$4,205,715 | \$127,446 |
| \$300,000 | \$325,000 | 5 | \$1,551,895 | 27 | \$11,568,141 | \$3,468,141 | \$128,450 |
| \$325,000 | \$350,000 | 4 | \$1,327,035 | 22 | \$10,016,245 | \$2,866,245 | \$130,284 |
| \$350,000 | \$375,000 | 3 | \$1,081,433 | 18 | \$8,689,210 | \$2,389,210 | \$132,734 |
| \$375,000 | \$400,000 | 4 | \$1,536,873 | 15 | \$7,607,777 | \$1,982,777 | \$132,185 |
| \$400,000 | 5425 |  | \$400,934 | 11 | \$6,070,904 | \$1,670,904 | \$151,900 |
| \$425,000 | \$450,000 |  | \$857,863 | 10 | \$5,669,970 | \$1,419,970 | \$141,997 |
| \$500,000 | \$525,000 | 2 | \$1.027,401 |  | \$4,812,1 | \$812, | \$101,513 |
| \$525,000 | \$550,000 |  | \$535,660 |  | \$3,784 | \$634 | S105 |
| \$550, | \$575,000 | 2 | \$1,135,361 | 5 | \$3,249,046 | \$499, | \$99,809 |
| \$600,000 | \$625,000 | 1 | \$612,082 | 3 | \$2,113,685 | 313,685 | \$104,562 |
| \$700,000 | \$725,000 | 1 | \$700,110 | 2 | \$1,501,603 | \$101,603 | \$50,801 |
| \$800,000 | \$825,000 |  | \$801,493 | 1 | \$801,493 | \$1,493 | \$1,493 |

Table VI-18
Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for All Plan Types in 1992

|  | Maximum Nonhospital Charge per Claimant | $\begin{array}{c}\text { No. of } \\ \text { Claimants } \\ \text { in } \\ \text { Range }\end{array}$ | Nonhospital Charges in Range | No. of <br> Claimants <br> Above <br> Minimum | Nonhospital Charges Above Minimum | Excess Charges Above Minimum as a Deductible | $\begin{gathered} \text { Average Excess } \\ \text { Above } \\ \text { Minimum as a } \\ \text { Deductible } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$0 | \$25,000 | 57,095 | \$659,496,226 | 67,331 | \$1,137,216,087 | \$1,137,216,087 | \$16,890 |
| \$25,000 | \$30,000 | 3,402 | \$92,823,329 | 10,238 | \$477,719,861 | \$221,819,861 | \$21,671 |
| \$30,000 | \$35,000 | 1,957 | \$63,275,975 | 6,834 | \$384,896,532 | \$179,876,532 | \$26,321 |
| \$35,000 | \$40,000 | 1,201 | \$44,759,536 | 4,877 | \$321,620,557 | \$150,925,557 | \$30,946 |
| \$40,000 | \$45,000 | 786 | \$33,322,631 | 3,676 | \$276,861,021 | \$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 | \$74,131,576 | \$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 |  | \$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 | \$5,087,640 | \$231,256 |
| \$400,000 | \$425,000 | 3 | \$1,221,313 | 17 | \$11,408,290 | \$4,608,290 | \$271,076 |
| \$450,000 | \$475,000 |  | \$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 |  | \$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-Continued
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 Nonhospital Charge per Claimant | Maximum Nonhospital Charge per Claimant | No. of <br> Claimants <br> in <br> Range | Nonhospital Charges in Range | No. of Claimants Above Minimum | Nonhospital Charges Above Minimum | $\begin{gathered} \text { Excess Charges } \\ \text { Above } \\ \text { Minimum as a } \\ \text { Deductible } \\ \hline \end{gathered}$ | ```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 | ¢ 433,020 |
| \$1,000,000 | \$10,000,000 | 1 | \$1,228,759 | 1 | \$1,228,759 | \$228,759 | \$228,759 |

Table VI-19
Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for Comprehensive, Indemnity, Multiple-Employers Trust, or Self-Funded Plan Types in 1991

| Minimum Nonhospital Charge per Claimant | Maximum Nonhospital Charge per Claimant | No. of <br> Claimants <br> in <br> Range | Nonhospital Charges in Range | No. of Claimants Above Minimum | Nonhospital Charges Above Minimum |  | Average Excess Above Minimum as a 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 | S46,901,747 | \$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 | \$55,000 | 116 | \$6,080,423 | 702 | \$66,231,028 | \$31,131,028 | \$44,346 |
| \$55,000 | \$60,000 | 114 | \$8,569,888 | 586 | \$60,150,605 | \$27,920,605 | 547,646 |
| \$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 | S46,137,315 | \$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 | \$81,513 |
| \$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 | \$8,441,688 | \$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 |

Table VI-20
Nonhospital Charges for Subset of Insurers by Range
of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for Comprehensive, Indemnity, Multiple-Employers Trust, or Self-Funded Plan Types 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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$00 | \$25,000 | 21,959 | \$244,071,154 | 25,848 | \$429,371,971 | \$429,371,871 | \$16,611 |
| \$25,000 | \$30,000 | 1,271 | \$34,749,474 | 3,889 | \$185,300,817 | \$88,075,817 | \$22,647 |
| \$30,000 | \$35,000 | 738 | \$23,813,595 | 2,818 | \$150,551,343 | \$72,011,343 | \$27,506 |
| \$35,000 | \$40,000 | 474 | \$17,665,148 | 1,880 | \$126,737,748 | \$60,937,748 | \$32,414 |
| \$40,000 | \$45,000 | 313 | \$13,276,019 | 1,406 | \$109,072,601 | \$52,832,601 | \$37,577 |
| \$45,000 | \$50,000 | 207 | \$9,838,513 | 1,093 | \$95,796,581 | \$46,611,581 | 542,646 |
| \$50,000 | \$55,000 | 167 | \$8,688,194 | 886 | \$85,958,069 | \$41,658,069 | \$47,018 |
| \$55,000 | \$60,000 | 111 | \$6,356,389 | 719 | \$77,269,874 | \$37,724,874 | \$52,469 |
| \$60,000 | \$65,000 | 85 | \$5,276,825 | 608 | \$70,913,486 | \$34,433,486 | \$56,634 |
| \$65,000 | \$70,000 | 66 | \$4,452,462 | 523 | \$65,636,660 | \$31,641,660 | \$60,500 |
| \$70,000 | \$75,000 | 63 | \$4,582,255 | 457 | \$61,184,199 | \$29,194,199 | 668,660 |
| \$75,000 | \$80,000 | 32 | \$2,489,544 | 994 | \$56,601,944 |  | \$69,482 |
| \$80,000 | \$85,000 | 37 | \$3,065,793 | 362 | \$54,112,400 |  | \$72,066 |
| \$85,000 | \$90,000 | 31 | \$2,708,717 | 325 | \$51,046,607 |  | \$74,415 |
| \$90,000 | \$95,000 | 20 | \$1,847,194 | 294 | \$48,337,891 | \$20,460,697 | \$74,674 |
| \$95,000 | \$100,000 | 24 | \$2,345,344 | 274 | \$46,490,69 | \$19,145,353 | \$76,581 |
| \$100,000 | \$110,000 | 44 | \$4,596,319 | 250 |  | \$16,889,034 | \$81,986 |
| \$110,000 | \$120,000 | 36 | \$4,146,622 | 206 | 3,54, | \$15,002,412 | \$88,249 |
| \$120,000 | \$130,000 | 22 | \$2,759,943 | 170 | $\$ 35,402,412$ $\$ 32,642,469$ | \$13,402,469 | \$90,557 |
| \$130,000 | \$140,000 | 25 | \$3,366,034 | 148 |  | \$12,056,435 | \$98,020 |
| \$140,000 | \$150,000 | 17 | \$2,470,998 | 123 | $\$ 29,276,435$ <br> $\$ 26,805,437$ | \$10,905,437 | \$102,881 |
| \$150,000 | \$160,000 | 14 | \$2,179,241 | 106 92 | \$26,60,4,196 | \$9,906,196 | \$107,676 |
| \$160,000 | \$170,000 | 15 | \$2,459,678 | 72 | \$22,166,519 | \$9,076,519 | \$117,877 |
| \$170,000 | \$180,000 | 10 | \$1,761,964 | 67 | \$20,404,555 | \$8,344,555 | \$124,546 |
| \$180,000 | \$190,000 | 10 | \$1,849,040 | 57 | \$18,555,514 | \$7,725,514 | \$135,535 |
| \$190,000 | \$200,000 | 5 | \$976,911 | 57 | \$17.578 | \$7,178,603 | \$138,050 |
| \$200,000 | \$225,000 | 13 | \$2,730,648 |  |  | \$6,072,955 | \$155,717 |
| \$225,000 | \$250,000 | 13 | \$3,082,167 | 39 26 | $\$ 14,847,9$ $\$ 11,765,7$ | \$5,265,788 | \$202,530 |
| \$250,000 | \$275,000 | 2 | $\$ 513,641$ <br> $1,427,023$ | 26 | \$11,765, | \$4,652,147 | \$193,839 |
| \$275,000 | \$300,000 | 5 | \$1,427,023 | 24 | \$11,252, | \$4,125,124 | \$217,112 |
| \$300,000 | \$325,000 | 5 | \$1,543,927 | 19 | \$9,825,124 | \$3,73 | \$266,514 |
| \$325,000 | \$350,000 | 2 | \$669,438 | 14 | \$8,281,197 | \$3,731 | \$284,313 |
| \$350,000 | \$375,000 | 2 | \$719,576 | 12 | \$7,611,759 | \$3,411 | \$314,218 |
| \$375,000 | \$400,000 |  | \$391,337 | 10 | $\$ 6,892,183$ $\$ 6,500,846$ | $\$ 3,142,183$ $\$ 2,900,846$ | \$322,316 |
| \$400,000 | \$425,000 | 2 | \$811,727 | 9 <br> 7 | $\$ 6,500,846$ $\$ 5,689,119$ | \$2,539,119 | \$362,731 |
| \$450,000 | \$475,000 |  | \$474,249 | 7 | \$5,689,119 | \$1,764,870 | \$294,145 |
| \$575,000 | \$600,000 |  | \$587,511 | 6 | \$4,627,359 | \$1,502,359 | \$300,472 |
| \$625,000 | \$650,000 |  | \$640,956 | 5 <br> 4 | \$3,986,403 | \$586,403 | \$ \$146,601 |
| \$850,000 | \$875,000 |  | \$852,592 | 4 <br> 3 | \$3,133,811 | 1) \$433,811 | 1 \$144,60 |
| \$900,000 | \$925,000 |  | \$917,771 | 1 | \$2,216,039 | \$ \$266,039 | - \$133,020 |
| \$975,000 | \$1,000,000 |  | \$987,281 |  | \$1,228,759 | - \$228,759 | \$ \$228,759 |
| \$1,000,000 | \$10,000,000 |  | \$1,228,75 | 1 | \$1,228,759 | - \$22,750 |  |

Table VI-21
Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as 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 | \$234,733 | \$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 | 2 | \$271,279 | \$31,279 | \$15,639 |
| \$140,000 | \$150,000 | 1 | \$142,145 | 1 | \$142,145 | \$2,145 | \$2,145 |

Table VI- 22
Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess

Using Minimum of Each Range as 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 Range | Nonhospital Charges in Range |  | 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 | \$32,854,504 | \$32,654,504 | \$15,286 |
| \$25,000 | \$30,000 | 91 | \$2,466,848 | 235 | \$10,465,035 | \$4,590,035 | \$19,532 |
| \$30,000 | \$35,000 | 49 | \$1,572,886 | 144 | \$7,998,187 | \$3,678,187 | \$25,543 |
| \$35,000 | \$40,000 | 28 | \$1,045,928 | 95 | S6,425,501 | \$3,100,501 | \$32,637 |
| \$40,000 | \$45,000 | 11 | \$460,041 | 67 | \$5,379,573 | \$2,699,573 | 540,292 |
| \$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 |  | \$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 |

Table VI-23
Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for PPO Plans in 1991

| Minimum Nonhospital Charge per Claimant | Maximum Nonhospital Charge per Claimant | No. of <br> Claimants <br> in <br> 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 | 18,742 | \$205,867,241 | 21,452 | \$331,599,766 | \$331,599,766 | \$15,458 |
| \$25,000 | \$30,000 | 878 | \$23,797,648 | 2,710 | \$125,732,525 | \$57,982,525 | \$21,396 |
| \$30,000 | \$35,000 | 539 | \$17,436,206 | 1,834 | \$101,934,876 | \$46,914,876 | \$25,581 |
| \$35,000 | \$40,000 | 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 |

Table VI-24
Nonhospital Charges for Subset of Insurers by Range of Claimant Nonhospital Charges and Excess Charges and Average Excess Using Minimum of Each Range as a Deductible for PPO Plans in 1992

| Minimum Nonhospital Charge per Claimant | Maximum Nonhospital Charge per Claimant | No. of Claimants in Range | Nonhospital Charges in Range | No. of <br> Claimants <br> Above <br> Minimum | Nonhospital Charges Above Minimum | Excess Charges Above <br> Minimum as a Deductible | Average Excess Above Minimum as a Deductible |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| - \$0 | \$25,000 | 25,297 | \$294,355,315 | 29,378 | \$481,726,911 | \$481,726,911 | \$16,398 |
| \$25,000 | \$30,000 | 1,383 | \$37,718,047 | 4,081 | \$187,371,598 | \$85,346,596 | \$20,913 |
| \$30,000 | \$35,000 | 769 | \$24,930,166 | 2,698 | \$149,653,549 | 8,713,549 | 25,468 |
| \$35,000 | \$40,000 | 470 | \$17,504,664 | 1,929 | \$124,723,383 | 383 | 7 |
| \$40,000 | \$45,000 | 304 | \$12,877,403 | 1,459 | \$107,218,719 | 48,858,719 | 88 |
| \$45,000 | \$50,000 | 246 | \$11,627,778 | 1,155 | \$94,341,316 | 42,366,316 | 1 |
| \$50,000 | \$55,000 | 161 | \$8,454,692 | 909 | \$82,713,537 | ,263,537 | 94 |
| \$55,000 | \$60,000 | 106 | \$6,102,598 | 748 | \$74,258,845 | 33,118,845 | 7 |
| \$60,000 | \$65,000 | 101 | \$6,311,218 | 642 | \$68,156,247 | 9,636,247 | 2 |
| \$65,000 | \$70,000 | 69 | \$4,640,448 | 541 | \$61,845,029 | , 29 | 16 |
| \$70,000 | \$75,000 | 58 | \$4,186,053 | 472 | \$57,204,580 | 0 | 6 |
| \$75,000 | \$80,000 | 56 | \$4,334,289 | 414 | \$53,018,528 | 8 | 析 |
| \$80,000 | \$85,000 | 46 | \$3,800,368 | 358 | 9 | 9 | 9 |
| \$85,000 | \$90,000 | 34 | \$2,972,187 | 312 | \$44,883,871 | 1 | 959 |
| \$90,000 | \$95,000 | 31 | \$2,870,598 | 278 | \$41,911,684 | 4 | 仡 |
| \$95,000 | \$100,000 | 19 | \$1,839,980 | 247 | \$39,041 | 86 | , |
| \$100,000 | \$110,000 | 47 | \$4,884,428 | 228 | \$37 | ,106 | 63 |
| \$110,000 | \$120,000 | 27 | \$3,092,606 | 1 | \$32,316,678 | 678 | 55 |
| \$120,000 | \$130,000 | 15 | \$1,883,669 | 154 | \$29,224,072 | ,744,072 | , |
| \$130,000 | \$140,000 | 17 | \$2,288,920 | 139 | \$27,340,403 | \$9,270,403 | \$66,694 |
| \$140,000 | \$150,000 | 24 | \$3,467,499 | 122 | \$25,051,483 | \$7,971,483 | \$65,340 |
| \$150,000 | \$160,000 | 20 | \$3,082,951 | 98 | \$21,583,984 | \$6,883,984 | \$70,245 |
| \$160,000 | \$170,000 | 15 | \$2,472,693 | 78 | \$18,501,033 | \$6,021,033 |  |
| \$170,000 | \$180,000 | 11 | \$1,904,562 | 63 | \$16,028,340 | \$5,318,340 |  |
| \$180,000 | \$190,000 | 8 | \$1,485,420 | 52 | \$14,123,778 | \$4,763,778 | \$91,611 |
| \$190,000 | \$200,000 | 9 | \$1,754,815 | 44 | \$12,638,357 | \$4,278,357 | \$97,235 |
| \$200,000 | \$225,000 | 12 | \$2,541,338 | 35 | \$10,883,543 | \$3,883,543 | 110,958 |
| \$225,000 | \$250,000 | 8 | \$1,902,377 | 23 | \$8,342,205 | \$3,167,205 | \$137,705 |
| \$250,000 | \$275,000 | 4 | \$1,032,103 | 5 | \$6,439,828 | 2,689,828 | \$179,322 |
| \$275,000 | \$300,000 | 1 | \$296,893 | 11 | \$5,407,725 | \$2,382 | \$216,611 |
| \$300,000 | \$325,000 | 2 | \$640,224 | 10 | \$5,110,832 | \$2,110,832 | \$211,083 |
| \$350,000 | \$375,000 | 2 | \$721,740 | 8 | \$4,470,608 | \$1,670,608 | \$208,826 |
| \$375,000 | \$400,000 | 1 | \$380,177 | 6 | \$3,748,868 | \$1,498,868 | \$249,811 |
| \$500,000 | \$525,000 | 2 | \$1,031,312 | 5 | \$3,368,691 | \$868,691 | \$173,738 |
| \$725,000 | \$750,000 | 1 | \$726,424 | 3 | \$2,337,379 | \$162,379 | \$54,126 |
| \$750,000 | \$775,000 | 1 | \$752,139 | 2 | \$1,610,955 | \$110,955 | \$55,478 |
| \$850,000 | \$875,000 | 1 | \$858,816 | 1 | \$858,816 | \$8,816 | \$8,816 |

