
List of Tables

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

List of Tables—*Continued*

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

List of Tables—*Continued*

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

List of Tables—*Continued*

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

List of Tables—*Continued*

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

List of Tables—*Continued*

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