

**A REINVESTIGATION OF GROUP HOSPITAL EXPENSE  
INSURANCE EXPERIENCE**

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INTRODUCTION

**T**HE Committee on Accident and Sickness Experience in Plans Insured on the Group Basis conducts a two part program aimed at furnishing information on the significant developments in claim experience of Group plans.

The first part of the program is an annual study of over-all experience on a limited number of the more popular plans of benefits, on which a substantial amount of Group Weekly Indemnity and Group Employee and Dependents Hospital and Surgical Expense Insurance is written. This study produces annual claim costs for each such plan and exhibits the trend in these claim costs. Results are reported by the Committee each year in the Reports of Mortality and Morbidity Experience published in the *Transactions*. The data for this annual study are such that they can be readily obtained by the contributing companies in the normal conduct of their Group business.

These annual studies are supplemented from time to time with special sample studies of individual claims, undertaken as soon as possible after a specific need becomes evident. They involve more detailed information than is readily available to many carriers from the way in which they conduct their Group business. These detailed studies are designed to obtain the relationship between various aspects of claim costs at the time of the study. The two most recent of these supplementary claim studies were the "Group Weekly Indemnity Continuation Table Study" reported in *TSA* III and the "1957 Study of Group Surgical Expense Insurance Claims" reported in *TSA* X. The last such study of Hospital Expense Insurance claims, covering a sample representative of the calendar year 1950, together with supplementary 1951 information, was published as the "Special Investigation of Group Hospital Expense Insurance Experience" in *TSA* IV. Because of the shift in emphasis by plan of benefit, the increase in level of hospital expenses and the change in pattern of these expenses, it became evident that there is a need for a new study of this type. This report is based on a study by the Committee on Group Accident and Sickness Experience designed to satisfy that need.

The report is presented in the form of a paper to allow individual interpretation of the results and to encourage discussion. However, the study would not have been possible without the aid and encouragement of the individual members of the Committee and the cooperation of the contributing companies. This assistance is appreciated; thanks also are due to Donald Pailler and Richard Minck who assisted in much of the detail of the study.

Claims were contributed by the following companies:

Aetna Life Insurance Company  
Connecticut General Life Insurance Company  
Continental Assurance Company  
Equitable Life Assurance Society  
John Hancock Mutual Life Insurance Company  
Metropolitan Life Insurance Company  
Occidental Life Insurance Company of California  
Prudential Insurance Company of America  
The Travelers Insurance Company

#### THE SAMPLE

The claims entering the current study were submitted by those companies which contribute to the regular annual study of the Committee. In order to minimize the expense of securing the basic data, each company was asked to submit a sample, preferably at least two months' claims which, it felt, would be representative of its experience for the 1957 calendar year with respect to duration, to level of hospital charges and distribution by type of charge, and to relative proportion of maternity claims.

Also, in order to keep the cost of the study to a minimum, claims were included only under plans providing the following benefits:

1. Maximum benefit duration of 70 days or more.
2. Miscellaneous benefits of 20 times the daily room and board benefit or more.
3. A maternity benefit.

In general, only those claims under groups qualifying for the regular intercompany study were included, *i.e.*, employer-employee groups, regardless of size, within continental United States, excluding trusteeship, association and union cases. Employee claims were submitted only from groups in nonrated industries, dependent claims from groups in all industries.

The following information was submitted on each claim:

*Type of Claimant*

Employee—Male or Female

Dependent—Wife, Child and Husband (Actually, because of their small number, husband claims were not treated separately, but were included in Spouse, nonmaternity claims.)

*Charges by the Hospital for Room and Board**Miscellaneous Charges Other Than for Room and Board*

Charges eligible for reimbursement under the plan of benefits; some of these—for example, ambulance or anesthesia—might be charged by other than the hospital.

*Duration of Hospital Confinement*

Where there was no charge by the hospital for room and board, a claim was included in the "out-patient" category, as having no hospital confinement. Other claims were coded for their actual durations.

*Cause of Disability*

A limited list of causes:

Maternity

Accident claim involving surgery

Accident, not involving surgery

Surgery, not involving accident

Other

*Daily Room and Board Rate Charged by the Hospital*

Claims under plans which provide a daily benefit for each claim equal to the semiprivate rate charged by the hospital of confinement are coded as "semiprivate." About one-sixth of the claims in the study were under such plans.

*Maximum Daily Room and Board Rate Provided by the Plan under Which the Claim Was Paid*

It was not practicable to code the claims in this sample by area of hospitalization, as reflected by area of employment. As a partial substitute, the claims are tabulated (in Table 7B) by daily room and board rate charged by the hospital, since there is a tendency for claims with the lower daily rates charged to appear in low cost areas and those with the higher daily rates to be typical of high cost areas. It is, of course, also possible for area to influence claim costs, by affecting the frequency of claims through local factors that do not necessarily depend on the economic level of the area nor on the level of hospital charges. In view of the increasing interest in this variation of hospital

claim costs by area (*i.e.*, by urban areas as well as other geographical subdivisions) the Committee plans to consider the feasibility of obtaining such worth-while information from the data available in company records.

There is also interest in data by age of claimant, which was not obtained for this study; but company records in general do not contain the breakdown of exposure by age groups which would be necessary to derive claim costs by age directly from the Committee's regular annual study. However, in recognition of this need, the Committee has made plans for obtaining data with respect to claim costs at the older ages, through a study of the experience of a limited number of groups providing hospitalization and surgical benefits on a significant number of retired lives.

#### THE STUDY

One of the objects of the study was to obtain claim relationships over as wide a range of benefit plans as possible, using a small sample of claims. Accordingly, as mentioned in the description of the sample, the claims were chosen from plans that provided a maximum benefit duration of at least 70 days and a miscellaneous benefit of at least 20 times the daily room and board benefit. Such a sample of claims from the more liberal plans made it possible to produce the theoretical relationships of claim values under less liberal plans. The technique was to calculate, for each claim, benefits which would have been paid under a predetermined plan, referred to as "Plan A" in the tables, using the daily benefit rate actually provided for that claim. "Plan A" was chosen as 70 days, 14 days + 20× maternity benefit, 20× miscellaneous benefit; this represents the most liberal plan for which the data can be considered reliable. The amounts of benefits actually paid under the claims were not needed in applying this technique.

It should be kept in mind that in interpreting the results by plan these calculated relationships cannot reflect the many subjective factors underlying the different experience which might actually develop under various plans. This is brought out in Table 13 and discussed in the text relating to that table.

Many of the plans provided benefits for durations of exactly 70 days, with the result that the data could not be relied upon for longer confinements. Accordingly, the room and board charges for claims of over 70 days were truncated to those appropriate for confinements of

exactly 70 days. A similar process was not called for in the case of miscellaneous charges because, generally, the miscellaneous benefits are payable up to a dollar limit, regardless of the duration of the confinement. Because of this dollar limit on the benefits, there might be some underreporting in the total miscellaneous charges, but it was felt that this was not serious enough to impair the usefulness of the "average miscellaneous expense charged" column shown in each of the tables. Furthermore, this underreporting of charges should have no appreciable effect on the benefits calculated for "Plan A" and for less liberal plans.

As it is the practice of a few hospitals to use a single, average daily charge rate rather than to make separate charges for room and board and for other services, the contributing companies were asked to exclude all such claims. Apparently, a few of these claims may have been included, as indicated, for example, by the high average duration of hospital confinement for some claims with no miscellaneous expense charges shown in Table 4B. However, their inclusion was deemed not to affect the total results significantly.

#### BASIC TABLES

Tables 1 through 6 set forth the pertinent details of the data obtained for this study. Each of Tables 1 through 3 shows a distribution of all the claims submitted for a claimant group. Tables 1, 2A, 3, 4A and 4B exclude "semiprivate" claims; Table 2B covers only these claims. The average figures shown are arithmetic averages per claim; in each table, average room and board charges and benefits are shown for the total including out-patients and for the total excluding out-patients. For out-patient claims, a value of zero was included for duration, for room and board expenses charged by hospital, and for room and board benefits payable under "Plan A"; therefore, figures for these items for "Total, including out-patients" are low.

Tables 1, 2A and 2B show for various groups of claim duration, (1) the distribution by level of benefit provided by the various Group insurance plans under which they arose, and (2) the distribution by level of daily room and board rate charged by the hospital in which hospitalization occurred.

The general tendency for the average duration of hospital confinement to increase with room and board rate charged, as exhibited by the data shown in Tables 2A and 2B, may reflect primarily the severity of the disability causing hospital confinement. This tendency was noted

also in the 1950 study and, based on the age data available there, was attributed, to a large extent, to a correlation among age and general health, the nature and severity of illness, the need for more extensive care and treatment, the longer confinements and the financial ability to afford better hospital accommodations.

Table 3 relates the level of hospital charges and the level of benefits provided; this is a function of the selection of the plans of benefits covering the claims entering the study.

Tables 4A and 4B furnish "frequency distribution" information on the charges, for total charges and for miscellaneous charges, respectively.

Table 5 is the continuation table of confinement and shows charge information by duration. The miscellaneous charges shown are the total for claims of a given duration of confinement and are not, of course, to be assigned to any specific day or period of the confinement.

Tables 4A, 4B and 5 are the results obtained under no-deductible plans. If these tables are used directly to estimate the effect of a deductible—for example, of a given number of days or of a dollar amount—they would probably understate the reduction in costs because of the probable effect of a deductible on utilization.

Table 6 shows causes of disability and some over-all results for each cause for each type of claimant. The information shown for "out-patients" brings out differences in benefits provided by various plans of benefits covering the claims entering the study, most of which limited out-patient benefits to claims involving accidents or surgery.

Under Tables 7A and 7B, payable benefits were recalculated under a variety of benefit plans, and the average values per claim are shown. In Table 7A, the benefit plans chosen express the maximum benefit as a multiple of the daily benefit rate provided. The 20× miscellaneous benefit and 14 days + 20× maternity benefit correspond to "Plan A" of the earlier tables.

Traditionally the maximum amount of the nonmaternity miscellaneous benefit has been expressed as a multiple of the daily benefit. This is the pattern followed for the plans entering the regular annual study of the Committee, for example. However, there is a trend toward plans whose maximum nonmaternity miscellaneous benefit is expressed directly as a dollar amount, without reference to the size of the daily benefit. For this type of plan, claim data are needed separately for the nonmaternity miscellaneous benefit. Accordingly, Table 7B furnishes claim values for the miscellaneous benefits under plans of various dollar maximums ac-

ording to daily room and board rate charged by the hospital, similar to the miscellaneous benefit claim values under various "times" plans shown in Table 7A. Out-patient claims are shown separately in Table 7B, since, of course, there was no information available concerning their daily rate of charge.

The nature of the nonmaternity miscellaneous benefit is such that a significant number of claims will be for less than the maximum benefit, and salvage (*i.e.*, the excess of the maximum benefit provided over the average benefit paid) will have an important effect on the claim cost for this benefit. Furthermore, the amount and importance of salvage will vary with the amount of the maximum benefit and its relation to the level of hospital costs for the group. For example, if the maximum were as small as \$25 or even \$50, it would be paid in full under most claims in either high cost or low cost areas; a maximum of \$250 would result in more salvage in low cost areas, less in high cost areas, other things being equal. Thus, area is an important factor influencing claim costs for miscellaneous benefits. (For the room and board benefit, on the other hand, there is little need for consideration of salvage differing by area, if the level of daily benefit is appropriate for the hospitals in which the claimants will be confined.) As brought out in the section entitled "The Sample," Table 7B furnishes a rough indication of this effect of area.

The continuation data shown in crude form in Table 5 were graduated to produce a 1957 Basic Group Hospitalization Table. It was considered desirable to use, to the extent possible, the same graduation method as in the 1950 study so that any comparison with the earlier study would reflect only differences in underlying experience. However, there was present in the 1957 data, and to a lesser extent in 1950, a characteristic which would have been lost by that graduation. This is the appearance, for the adult claimants, of a larger number of claims with exactly two, and for female employees and dependent spouse with exactly three, days of confinement than with exactly one day of confinement. This is shown in Table 8.

The graduation used in the Basic Table, Table 9, for values beyond 7 days, up to 35 days, was Whittaker-Henderson A, the method used in the 1950 study from the first day. However, for the shorter durations a graphic graduation was used, designed to give a close fit to the data. Beyond 35 days a graphic graduation was applied, because of the presentation of the data by weeks and because of the limited amount of data. The graduation was extended beyond 70 days using the method mentioned in the discussion of the 1950 Study in *TSA IV*. This consisted of passing a hyperbola through the graduated values for 50 and 70 days.

This method appears satisfactory considering the relative value of hospitalization in this area compared to the total.

#### RESULTS

Table 10 compares the sample entering this study with the 1950 sample of claims used in the previous investigation of Group Hospital Expense Insurance experience; these figures show the effect of the changes in the nature of hospitalization since the earlier study.

The increase in frequency is due to many factors. The changes in the practice of medicine since 1950 require the facilities that are available in many cases only in a hospital. The presence of health insurance means that more people can afford hospitalization and the benefit provisions of this insurance encourage the use of hospital facilities. The greater supply of hospital facilities also has resulted in greater utilization. The public attitude now accepts hospitalization as a matter of course and as a part of the higher standard of living. Part of the change in frequency is the result of a change in our way of life—for example, the increased frequency of female employee maternity reflecting the greater proportion of working wives.

The drop in average duration of confinement since 1950 reflects two changes. New and improved techniques and more effective modern drugs have reduced the longer hospital stays. The increased frequency of hospitalization due to the changes in practice of medicine—for example, confinements for minor surgery or confinements for covered diagnosis—have generally been for shorter stays.

The great increase in the number of out-patient claims, which is consistent with the increase in the number of in-patient claims with shorter durations, was generally noted in the contributions of the individual companies entering the study and can thus be considered typical of the data and not necessarily of the administration of the benefits. These high numbers of out-patients were also found to be consistent with the experience under the individual hospital policies of my company, where data were available; this experience for 1957 showed the following proportions of the number of out-patient claims to the total number of claims: Male 26.1%, Female 14.8%, and Children 33.6%.

The increased charges for hospitalization reflect the inflationary trend since 1950, and are also due to the improved services which hospitals are now supplying. Despite the increased number of out-patients and the shorter average confinements, the total cost per claim has, nevertheless, increased over this period.

Since results for the dependents coverage are on a family unit basis (per employee insured with respect to dependents), the family composition will affect these results. This will depend on the proportion of family units composed of wife only, children only, and wife and children, and on the average number of children in a family unit. Part of the change since 1950 is the result of changes in this composition, mainly in the increase in average number of children in a family unit, as exhibited by general population trends.

While the average duration of confinement has dropped significantly since the 1950 study, nevertheless this has been more than offset by the increases in frequency, so that the number of days of confinement per employee or per family unit of exposure has increased considerably.

While the study did not produce frequencies directly, they were derived by making use of the regular annual report in a manner similar to that used in the 1950 paper. Average claim values were calculated from the results of this study, for room and board benefits and for miscellaneous benefits, under various plans of benefits for each type of claimant by groups of dollars of daily benefit provided. These were applied to the annual claim costs from the 1957 report of the Committee for each plan included in that report and an over-all frequency was derived for each of male employee, female employee, dependent family unit. The female frequency was split into maternity and nonmaternity on the basis of female employee maternity and nonmaternity claims entering this study; the family unit frequency was similarly split into spouse nonmaternity, maternity, and children on the basis of dependent claims entering this study.

The changes from 1950 to 1957 expressed as average annual trends (compounded) may be seen from Table 11. The importance of these results is brought out in the conclusion of this paper.

#### GRADUATION OF CLAIM FACTORS

The Committee is mindful that its regular annual reports do not produce detailed information on claim costs. Therefore, as this study was being planned, it was agreed that an attempt would be made to derive graduated relationships among the various factors determining hospital claim costs, *i.e.*, room and board benefits of various maximum durations and miscellaneous benefits of various maximum benefits, split between maternity and nonmaternity where applicable. It was hoped that these relationships might remain valid enough for practical purposes for a few years. The level of the claim costs would be derived from the experience

of the regular annual study and applied to such graduated claim relations; we would thus be in a position to update detailed claim costs each year. The derivation of graduated claim relations was carried out as follows.

The room and board benefit was taken to be equal to the average duration times the daily benefit rate provided. The average duration is not the arithmetic average from Basic Tables 1, 2, or 3, but was derived (for total, including out-patients) from the average room and board benefit divided by the average daily rate provided. The duration so derived considers the salvage available when the hospital charge is at a rate lower than the benefit provided. The same value was used for all daily benefits since no significant differences appeared when values were calculated separately. This probably is the result of the higher proportion of out-patient claims at the higher levels of daily benefit provided offsetting the longer durations at these higher levels of daily benefit as seen in Table 1 for "Total, excluding out-patients." There did not seem to be a significant enough difference in the average durations for the various adult claimants to require separate values; these were combined and the same effective duration used for all adult claimants. Likewise, for maternity claims, female employee and dependent wife were combined.

The nonmaternity values for a 70-day plan are:

Adult (employee or dependent) . . . . .	6.18 days per claim
Child(ren) . . . . .	2.36 days per claim

Values for other nonmaternity maximum durations may be obtained by the use of the function  $R_i$ , from Table 9.

The value for maternity, female employee or dependent wife, is 4.70 days per claim.

There did appear to be significant differences in average miscellaneous benefits (nonmaternity) between male and female (female employee and spouse) adult claimants, contrary to the results for the room and board benefits. However, these differences were reduced when average benefits were calculated for out-patients and in-patients separately; the reason behind the differences among the adult claimants appeared to be the different proportions of out-patients to total, as seen in Table 10. Therefore, adult average miscellaneous benefits were calculated separately for in-patients and out-patients. The proportion of out-patients to total was calculated by type of claimant and these values were used to combine out-patient and in-patient averages and gave average miscellaneous benefits which varied by type of claimant. These are shown in Tables 12A and 12B.

As brought out in the discussion of Tables 7A and 7B, the average

claim values for the miscellaneous benefit under a "times" plan are not proportional to the daily benefit because of the operation of the salvage factor. Since the regular annual study was coded only by hospital rate provided, it was possible to recognize this factor only to the extent that it is related to daily room and board benefit rates provided, which was accomplished by graduating miscellaneous benefit claim values for each such benefit rate.

The average claim values were combined with the frequencies shown in Table 10 to produce graduated annual claim costs. These costs were applied to the 1957 exposures from the regular annual report of the Committee; the actual claims in this report were compared to the claims so calculated. This comparison is shown in Table 13.

The wide range of values of ratios of actual to calculated claims indicates that differences in experience are complex, depending upon more than the theoretical differences in claim values. For example, they may reflect to some extent variations in frequency by plan or level of benefit, resulting from the underwriting and other factors influencing the benefits purchased by the groups studied. Furthermore, it appears that the desired updating of detailed claim costs each year cannot be done by as simple a procedure as adjusting graduated claim costs by changes in the level of the over-all experience of the regular annual studies. Rather, the method would have to reflect the variation in trends exhibited by the various factors entering into claim costs, as can be seen from the data furnished in Table 11. The possibilities invite further study, but it was decided not to withhold publication of this report until they could be explored further. It is hoped that those who discuss this paper may produce some valuable comments on this question.

#### CONCLUSION

The outstanding conclusions to be drawn from this study concern the nature of the changes taking place in hospital claim costs. The amount of change since the 1950 study, as summarized in Table 10, indicates the rapidly increasing claim costs under this coverage. This serves to highlight the fact that the results of this present study are now out of date for use without adjustment to the date of application. The latest annual report of the Committee, covering policy years through 1958, indicates that the upward trend has continued; however, even that report fails to show the current level. The experience of my company, which will be submitted to the Committee for the report to be published in the spring of 1961, indicates that the 1959 policy year results will show a further increase.

Tables 10 and 11 also indicate that changes in hospital claim experience

are of a complex nature that cannot be expressed as a single annual rate of change. These rapid and complex changes in hospital claim experience point up both the importance and the difficulty of obtaining adequate statistics for current use.

More study will be necessary before it is possible to project detailed claim costs for more than minimum periods. If that does not ultimately prove to be practicable, the alternative is to explore the possibility of obtaining sample claim studies more frequently, with early publication of results, in order to keep reasonably abreast of the changes occurring in hospital claim experience.

TABLE 1  
MALE EMPLOYEE  
EXCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Daily Benefit Rate Provided	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Room and Board Benefits Payable under "Plan A"	Average Miscellaneous Benefits Payable under "Plan A"	Average Daily Benefit Rate Provided	Average Daily Room and Board Rate Charged by Hospital
Out-patients	Less than \$ 8.51	457	*	*	13.07	*	13.07	7.70	*
	\$ 8.51- 10.50	457			15.27		15.27	9.79	
	10.51- 12.50	596			17.41		17.41	11.87	
	12.51- 19.50	152			14.44		14.44	14.57	
	19.51 and over	104			14.21		14.21	20.00	
	Total	1766			15.29		15.29	10.96	
1-2 Days	Less than \$ 8.51	458	1.5	17.08	48.24	11.76	48.05	7.77	11.13
	\$ 8.51- 10.50	672	1.5	17.75	45.72	13.94	45.72	9.83	11.97
	10.51- 12.50	347	1.6	22.96	51.67	17.87	51.30	11.70	14.71
	12.51- 19.50	136	1.6	23.94	52.60	21.15	52.60	14.61	15.16
	19.51 and over	30	1.4	25.53	41.65	20.68	41.65	20.03	17.58
	Total	1643	1.5	19.32	48.18	14.88	48.04	10.23	12.68
3-5 Days	Less than \$ 8.51	475	3.9	46.34	72.40	30.13	67.93	7.75	11.76
	\$ 8.51- 10.50	715	3.9	50.94	73.88	37.67	73.66	9.84	12.87
	10.51- 12.50	436	3.9	57.71	78.42	43.87	77.55	11.76	14.61
	12.51- 19.50	206	3.8	62.10	83.80	54.51	83.80	14.92	16.10
	19.51 and over	40	3.9	74.46	78.51	59.64	76.24	20.01	19.21
	Total	1872	3.9	53.08	75.75	39.53	74.28	10.53	13.48
6-10 Days	Less than \$ 8.51	388	7.4	88.50	97.86	57.21	91.64	7.74	11.82
	\$ 8.51- 10.50	526	7.5	103.80	109.90	72.79	104.05	9.89	13.68
	10.51- 12.50	426	7.6	115.65	113.15	85.93	106.97	11.81	15.15
	12.51- 19.50	222	7.5	129.35	124.68	108.28	119.38	14.86	16.80
	19.51 and over	44	8.0	153.13	114.07	138.55	114.07	20.07	19.09
	Total	1606	7.5	108.12	110.01	70.22	101.22	10.85	14.19

11-21 Days	Less than \$ 8.51	185	14.1	174.56	174.66	107.68	122.44	7.70	12.37
	\$ 8.51- 10.50	318	14.8	201.64	201.23	140.21	148.79	9.85	13.82
	10.51- 12.50	211	14.7	224.77	175.05	166.47	153.44	11.78	15.18
	12.51- 19.50	134	15.1	246.61	206.65	215.32	184.63	14.98	16.33
	19.51 and over	24	15.4	310.56	192.97	266.94	179.85	20.02	20.19
	Total	872	14.7	211.40	189.86	154.69	150.69	10.93	14.40
22-31 Days	Less than \$ 8.51	48	26.1	377.22	264.17	199.79	138.58	7.60	14.42
	\$ 8.51- 10.50	83	25.8	370.36	335.69	251.39	175.16	9.90	14.37
	10.51- 12.50	56	25.2	375.26	261.21	280.36	175.78	11.87	14.84
	12.51- 19.50	35	25.8	442.11	344.78	360.83	236.10	14.79	17.13
	19.51 and over	6	25.3	488.33	276.83	474.33	249.83	20.08	19.25
	Total	228	25.7	387.12	302.18	270.31	178.93	10.92	15.05
32 Days and over	Less than \$ 8.51	34	48.6	540.74	412.97	345.47	139.83	7.29	12.18
	\$ 8.51- 10.50	74	44.4	571.35	472.44	417.64	192.11	9.72	13.14
	10.51- 12.50	45	46.5	701.05	474.35	523.89	231.72	11.99	15.73
	12.51- 19.50	32	50.4	858.80	561.66	793.93	273.98	15.86	16.50
	19.51 and over	5	58.6	1126.80	548.60	966.40	261.80	20.00	16.52
	Total	190	47.0	659.62	479.28	507.71	207.76	11.13	14.23
Total, including out-patients	Less than \$ 8.51	2045	5.4	65.01	77.98	40.66	63.50	7.73	
	\$ 8.51- 10.50	2845	6.3	84.39	96.71	60.09	77.74	9.84	
	10.51- 12.50	2117	5.7	86.15	86.73	64.40	75.67	11.80	
	12.51- 19.50	917	7.9	131.70	122.16	114.54	103.47	14.84	*
	19.51 and over	253	5.4	104.74	78.74	91.65	70.83	20.02	
	Total	8177	6.1	85.94	91.74	63.43	76.32	10.69	
Total, excluding out-patients	Less than \$ 8.51	1588	6.9	83.72	96.66	52.36	78.01	7.73	11.75
	\$ 8.51- 10.50	2388	7.5	100.54	112.30	71.59	89.70	9.85	12.98
	10.51- 12.50	1521	8.0	119.91	113.89	89.63	98.51	11.77	14.91
	12.51- 19.50	765	9.4	157.86	143.57	137.30	121.16	14.89	16.24
	19.51 and over	149	9.1	177.85	123.79	155.61	110.35	20.04	18.92
	Total	6411	7.7	109.61	112.80	80.90	93.13	10.62	13.66

△  
402  
303  
302  
335  
(1.12)

TABLE 1—Continued

## FEMALE EMPLOYEE

## NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Daily Benefit Rate Provided	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Room and Board Benefits Payable under "Plan A"	Average Miscellaneous Benefits Payable under "Plan A"	Average Daily Benefit Rate Provided	Average Daily Room and Board Rate Charged by Hospital
Out-patients	Less than \$ 8.51	90			13.94		13.86	7.32	
	\$ 8.51- 10.50	97			13.83		13.83	9.76	
	10.51- 12.50	116	*	*	15.81	*	15.81	11.81	*
	12.51- 19.50	37			18.22		18.22	14.43	
	19.51 and over	11			17.00		17.00	20.00	
	Total	351			15.08		15.05	10.63	
1-2 Days	Less than \$ 8.51	134	1.5	21.50	50.41	11.63	50.38	7.63	13.45
	\$ 8.51- 10.50	198	1.5	20.59	49.63	14.93	48.62	9.89	13.19
	10.51- 12.50	139	1.6	24.69	52.32	18.27	51.86	11.79	14.97
	12.51- 19.50	62	1.5	23.79	58.46	21.18	58.46	14.67	15.41
	19.51 and over	2	1.5	30.50	75.53	19.50	75.53	20.00	20.75
	Total	535	1.6	22.29	51.65	15.72	51.14	10.41	14.00
3-5 Days	Less than \$ 8.51	158	3.8	49.89	74.26	28.24	73.03	7.48	13.30
	\$ 8.51- 10.50	216	3.8	53.98	74.11	37.29	72.55	9.90	14.02
	10.51- 12.50	184	3.8	56.55	69.69	43.18	69.69	11.78	15.00
	12.51- 19.50	93	3.9	63.03	92.06	53.92	88.65	14.66	16.25
	19.51 and over	3	3.7	80.00	105.94	60.00	105.94	20.00	21.83
	Total	654	3.8	55.12	75.60	39.23	74.30	10.57	14.47
6-10 Days	Less than \$ 8.51	137	7.8	104.30	111.44	58.32	100.86	7.49	13.28
	\$ 8.51- 10.50	205	7.8	112.27	121.14	75.98	115.86	9.87	14.33
	10.51- 12.50	182	7.7	124.85	125.68	89.45	119.74	11.80	16.01
	12.51- 19.50	86	7.6	121.92	121.35	105.10	119.76	14.94	16.17
	19.51 and over	2	9.5	195.00	289.00	192.50	289.00	20.25	20.53
	Total	612	7.9	115.85	120.00	80.50	114.77	10.66	14.87

11-21 Days	Less than \$ 8.51	65	14.1	184.99	188.00	108.00	127.70	7.72	13.17
	\$ 8.51- 10.50	103	13.8	188.79	182.09	133.86	147.66	9.89	13.60
	10.51- 12.50	88	14.1	237.06	182.16	164.53	158.91	11.85	16.58
	12.51- 19.50	40	13.8	219.11	179.76	201.64	172.24	15.29	16.00
	19.51 and over	1	20.0	370.00	184.35	250.00	184.35	20.00	18.50
	Total	297	14.0	206.95	183.10	146.81	150.06	10.76	14.73
22-31 Days	Less than \$ 8.51	15	25.2	308.05	261.94	182.13	132.18	7.23	12.21
	\$ 8.51- 10.50	14	25.1	380.57	226.70	241.86	181.93	9.64	15.19
	10.51- 12.50	16	25.2	393.19	253.47	286.53	180.72	11.88	15.59
	12.51- 19.50	10	25.8	506.50	316.79	399.90	251.39	15.60	19.57
	19.51 and over	—	—	—	—	—	—	—	—
	Total	55	25.3	387.36	260.48	267.30	180.64	10.72	15.29
32 Days and over	Less than \$ 8.51	5	44.4	611.40	725.45	346.20	156.00	7.80	13.91
	\$ 8.51- 10.50	18	45.1	731.33	457.80	425.83	159.00	9.83	15.72
	10.51- 12.50	15	45.7	757.36	437.88	548.00	226.00	12.00	17.59
	12.51- 19.50	2	48.5	853.50	505.05	743.50	310.00	15.50	17.55
	19.51 and over	—	—	—	—	—	—	—	—
	Total	40	45.4	732.21	486.15	477.58	191.30	10.68	16.29
Total, including out-patients	Less than \$ 8.51	604	5.6	74.10	90.71	42.21	73.54	7.51	*
	\$ 8.51- 10.50	851	6.3	90.12	96.57	60.43	83.44	9.87	
	10.51- 12.50	740	6.3	101.45	96.56	73.04	86.38	11.81	
	12.51- 19.50	330	6.1	101.09	105.04	87.63	99.60	14.82	
	19.51 and over	19	2.8	55.84	74.64	44.95	74.64	20.03	
	Total	2544	6.1	90.78	96.11	63.18	83.97	10.59	
Total, excluding out-patients	Less than \$ 8.51	514	6.6	87.07	104.15	49.60	83.99	7.55	13.29
	\$ 8.51- 10.50	754	7.1	101.71	107.21	68.20	92.40	9.88	13.89
	10.51- 12.50	624	7.5	120.31	111.57	86.62	99.50	11.81	15.59
	12.51- 19.50	293	6.9	113.85	116.01	98.70	109.87	14.87	16.14
	19.51 and over	8	6.6	132.63	153.90	106.75	153.90	20.06	20.82
	Total	2193	7.0	105.31	109.08	73.30	95.01	10.59	14.56

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5.74  
4.51  
8.78  
1.87  
.75

TABLE 1—Continued

## DEPENDENT SPOUSE

## NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Daily Benefit Rate Provided	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Room and Board Benefits Payable under "Plan A"	Average Miscellaneous Benefits Payable under "Plan A"	Average Daily Benefit Rate Provided	Average Daily Room and Board Rate Charged by Hospital
Out-patients	Less than \$ 8.51	355	*	*	12.93	*	12.93	7.62	*
	\$ 8.51- 10.50	265			15.75		15.75	9.73	
	10.51- 12.50	432			20.38		20.36	11.88	
	12.51- 19.50	165			19.37		19.37	15.18	
	19.51 and over	62			15.35		15.35	20.00	
	Total	1279			16.98		16.97	11.07	
1-2 Days	Less than \$ 8.51	534	1.6	18.56	45.34	11.87	44.59	7.62	11.65
	\$ 8.51- 10.50	628	1.6	20.03	48.84	14.94	48.81	9.69	12.49
	10.51- 12.50	365	1.6	24.44	55.80	18.70	55.58	11.79	14.91
	12.51- 19.50	199	1.6	25.88	54.64	22.72	54.64	14.84	15.73
	19.51 and over	23	1.6	31.52	42.61	29.17	42.61	20.04	19.70
	Total	1749	1.6	21.32	49.80	15.86	49.52	10.22	13.20
3-5 Days	Less than \$ 8.51	657	3.8	44.21	69.04	29.23	66.86	7.64	11.54
	\$ 8.51- 10.50	807	3.8	49.45	72.09	36.52	71.42	9.76	12.77
	10.51- 12.50	400	3.9	59.05	77.47	44.07	76.71	11.74	15.26
	12.51- 19.50	304	3.9	63.71	77.42	56.16	77.42	15.14	16.45
	19.51 and over	28	4.3	80.89	72.11	74.79	72.11	20.00	19.04
	Total	2196	3.8	52.00	72.90	38.92	71.86	10.36	13.44
6-10 Days	Less than \$ 8.51	620	7.7	90.75	113.15	58.77	101.24	7.58	11.80
	\$ 8.51- 10.50	720	7.7	103.76	121.29	74.57	114.30	9.79	13.38
	10.51- 12.50	419	7.8	121.34	115.54	90.18	113.65	11.81	15.56
	12.51- 19.50	358	7.7	123.94	114.24	110.54	112.57	15.06	16.15
	19.51 and over	37	7.3	131.51	89.81	126.54	89.81	20.01	18.05

11-21 Days	Less than \$ 8.51	255	14.2	175.74	177.60	105.42	122.59	7.48	12.39
	\$ 8.51- 10.50	368	14.2	194.84	176.17	137.72	144.47	9.82	13.63
	10.51- 12.50	237	14.1	217.52	190.77	163.01	163.38	11.82	15.43
	12.51- 19.50	235	14.4	237.11	199.29	207.81	181.78	15.14	16.52
	19.51 and over	27	14.0	265.11	179.12	255.93	175.94	20.11	18.77
	Total	1122	14.2	205.84	184.49	153.25	152.06	11.07	14.46
22-31 Days	Less than \$ 8.51	41	25.5	313.11	252.76	188.44	134.96	7.44	12.33
	\$ 8.51- 10.50	58	26.1	348.81	267.59	252.87	171.40	9.85	13.38
	10.51- 12.50	36	25.8	415.30	274.39	299.02	194.43	11.85	16.06
	12.51- 19.50	43	26.4	416.86	328.82	379.99	237.63	15.42	15.75
	19.51 and over	6	25.7	446.83	230.67	410.17	226.83	20.00	17.62
	Total	184	26.0	372.97	278.72	282.38	185.07	11.34	14.36
32 Days and over	Less than \$ 8.51	46	48.8	538.36	361.83	343.50	132.26	7.47	11.62
	\$ 8.51- 10.50	53	46.1	663.53	409.70	458.20	177.83	9.85	14.69
	10.51- 12.50	44	50.7	716.57	450.44	579.02	226.21	11.85	14.93
	12.51- 19.50	44	48.2	778.88	575.82	685.95	277.39	15.31	16.36
	19.51 and over	8	52.1	789.75	276.50	650.13	193.88	20.00	15.55
	Total	195	48.5	677.18	439.62	517.67	201.12	11.39	14.43
Total, including out-patients	Less than \$ 8.51	2508	6.0	70.83	86.37	44.81	70.97	7.59	
	\$ 8.51- 10.50	2899	6.5	87.72	97.42	62.84	85.30	9.76	
	10.51- 12.50	1933	6.1	93.85	94.92	70.93	84.36	11.81	*
	12.51- 19.50	1348	8.1	131.16	122.27	116.12	106.12	15.09	
	19.51 and over	191	7.2	125.72	82.23	115.28	78.20	20.02	
	Total	8879	6.5	91.69	97.20	68.73	84.05	10.62	
Total, excluding out-patients	Less than \$ 8.51	2153	7.0	82.51	98.48	52.20	80.53	7.59	11.76
	\$ 8.51- 10.50	2634	7.1	96.54	105.64	69.16	92.30	9.76	13.04
	10.51- 12.50	1501	7.9	120.86	116.37	91.35	102.77	11.79	15.30
	12.51- 19.50	1183	9.2	149.45	136.62	132.31	118.22	15.08	16.22
	19.51 and over	129	10.7	186.15	114.37	170.69	108.41	20.03	18.53
	Total	7600	7.6	107.13	110.70	80.29	95.34	10.55	13.71

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4.17  
7.28  
2.51  
1.14  
7.53

TABLE 1—Continued  
DEPENDENT CHILD  
EXCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Daily Benefit Rate Provided	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Room and Board Benefits Payable under "Plan A"	Average Miscellaneous Benefits Payable under "Plan A"	Average Daily Benefit Rate Provided	Average Daily Room and Board Rate Charged by Hospital
Out-patients	Less than \$ 8.51	1560			9.36		9.36	7.66	
	\$ 8.51- 10.50	1175	*	*	12.33		12.18	9.72	
	10.51- 12.50	1086			12.54	*	12.38	11.77	*
	12.51- 19.50	646			12.11		12.11	14.76	
	19.51 and over	220			11.93		11.93	20.00	
	Total	4687			11.34		11.26	10.69	
1-2 Days	Less than \$ 8.51	1452	1.3	14.46	38.61	10.16	38.49	7.61	10.63
	\$ 8.51- 10.50	1677	1.4	15.76	41.50	12.95	41.13	9.77	11.38
	10.51- 12.50	973	1.3	17.41	41.43	14.88	41.43	11.78	12.75
	12.51- 19.50	612	1.4	19.26	43.49	18.03	43.49	14.77	13.91
	19.51 and over	75	1.3	25.45	32.00	23.50	32.00	20.00	18.49
	Total	4789	1.4	16.30	40.71	13.31	40.55	10.32	11.86
3-5 Days	Less than \$ 8.51	665	3.8	40.63	54.53	28.53	54.31	7.56	10.61
	\$ 8.51- 10.50	665	3.8	44.71	55.80	35.98	55.23	9.79	11.46
	10.51- 12.50	405	4.0	49.07	54.30	41.57	54.23	11.69	12.41
	12.51- 19.50	328	3.9	51.42	54.57	48.46	54.57	14.82	13.35
	19.51 and over	16	3.9	63.31	62.69	61.31	62.69	20.00	15.99
	Total	2079	3.9	45.45	54.96	36.85	54.69	10.32	11.71
6-10 Days	Less than \$ 8.51	301	7.4	78.10	76.41	55.14	73.45	7.65	10.64
	\$ 8.51- 10.50	391	7.5	83.41	79.31	69.32	77.07	9.79	11.09
	10.51- 12.50	231	7.4	96.27	80.74	80.28	80.25	11.71	13.06
	12.51- 19.50	186	7.3	101.82	78.20	95.07	78.20	14.91	13.86
	19.51 and over	15	6.8	100.80	57.60	99.93	57.60	20.00	15.11
	Total	1124	7.4	85.24	76.27	72.14	76.68	10.50	11.80

11-21 Days	Less than \$ 8.51	98	14.3	146.32	115.74	103.17	93.78	7.53	10.30
	\$ 8.51- 10.50	153	14.6	167.60	121.73	132.07	107.06	9.87	11.44
	10.51- 12.50	65	15.2	186.61	122.88	159.55	110.33	11.70	12.42
	12.51- 19.50	58	14.9	207.57	138.55	195.69	124.86	14.87	13.88
	19.51 and over	11	12.4	184.36	125.91	184.36	125.91	20.05	15.09
	Total	385	14.6	171.90	123.05	140.43	107.46	10.63	11.79
22-31 Days	Less than \$ 8.51	18	26.0	262.39	150.69	201.50	111.12	7.75	10.11
	\$ 8.51- 10.50	22	25.3	307.25	159.57	232.11	129.81	10.00	12.26
	10.51- 12.50	12	24.8	303.42	209.04	261.42	94.28	11.71	12.23
	12.51- 19.50	11	25.0	325.77	162.31	308.95	160.40	14.55	12.97
	19.51 and over	—	—	—	—	—	—	—	—
	Total	63	25.3	296.94	166.93	242.37	123.04	10.48	11.76
32 Days and over	Less than \$ 8.51	22	46.3	530.80	197.00	341.16	110.51	7.50	11.78
	\$ 8.51- 10.50	23	46.0	569.72	220.87	431.48	128.02	9.93	12.44
	10.51- 12.50	16	52.8	665.34	446.53	621.34	179.78	11.81	12.64
	12.51- 19.50	10	46.8	696.15	299.18	652.80	184.96	15.40	14.47
	19.51 and over	1	71.0	1036.00	535.00	1036.00	400.00	20.00	14.00
	Total	72	48.0	603.11	278.96	485.21	145.86	10.51	12.59
Total, including out-patients	Less than \$ 8.51	4116	2.3	24.84	36.03	17.39	34.58	7.62	
	\$ 8.51- 10.50	4106	2.8	32.70	43.69	26.30	41.97	9.77	
	10.51- 12.50	2788	2.4	30.66	40.25	26.30	37.82	11.76	
	12.51- 19.50	1851	2.7	37.91	43.06	35.60	42.00	14.80	*
	19.51 and over	338	1.4	22.18	26.07	21.62	25.67	20.00	
	Total	13199	2.5	30.28	40.04	24.70	38.37	10.49	
Total, excluding out-patients	Less than \$ 8.51	2556	3.8	40.01	52.31	28.00	49.98	7.60	10.62
	\$ 8.51- 10.50	2931	4.0	45.81	56.27	36.84	53.91	9.79	11.38
	10.51- 12.50	1702	4.0	50.22	57.93	43.07	54.05	11.74	12.69
	12.51- 19.50	1205	4.2	58.23	59.65	54.68	58.02	14.82	13.74
	19.51 and over	118	3.9	63.54	52.43	61.92	51.29	20.00	17.36
	Total	8512	3.9	46.95	55.84	38.31	53.30	10.37	11.83

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 3.0 ✓  
 2.59  
 (.95)  
 (1.08)  
 (2.64)

TABLE 1—Continued  
 FEMALE EMPLOYEE  
 MATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Daily Benefit Rate Provided	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Room and Board Benefits Payable under "Plan A"	Average Miscellaneous Benefits Payable under "Plan A"	Average Daily Benefit Rate Provided	Average Daily Room and Board Rate Charged by Hospital
1-2 Days	Less than \$ 8.51	33	1.6	23.42	45.86	11.82	45.86	7.48	13.90
	\$ 8.51- 10.50	27	1.9	24.57	53.41	18.26	53.41	9.96	13.29
	10.51- 12.50	19	1.9	28.00	59.86	21.68	59.86	11.95	14.54
	12.51- 19.50	8	1.8	23.25	50.88	21.50	50.88	14.88	13.69
	19.51 and over	—	—	—	—	—	—	—	—
	Total	87	1.8	24.76	51.72	16.86	51.72	9.91	13.83
3-5 Days	Less than \$ 8.51	180	4.2	55.06	62.23	32.04	62.21	7.57	12.97
	\$ 8.51- 10.50	270	4.3	59.01	72.97	41.64	72.94	9.89	13.89
	10.51- 12.50	204	4.3	65.15	77.20	49.64	76.95	11.89	15.36
	12.51- 19.50	110	4.2	68.08	74.18	58.68	74.18	14.41	16.14
	19.51 and over	3	3.7	72.17	77.47	72.17	77.47	20.00	19.61
	Total	767	4.2	61.07	71.76	44.08	71.68	10.56	14.41

6-10 Days	Less than \$ 8.51	85	7.1	91.26	88.20	54.23	84.38	7.69	12.99
	\$ 8.51- 10.50	131	6.8	91.52	85.63	65.50	84.65	9.80	13.48
	10.51- 12.50	101	6.8	99.68	97.89	77.72	95.44	11.83	14.72
	12.51- 19.50	30	6.8	101.86	97.05	89.47	96.33	14.27	14.96
	19.51 and over	2	6.5	111.00	90.69	111.00	90.69	20.00	17.22
	Total	349	6.8	94.82	90.82	68.61	88.75	10.32	13.87
11 Days and over	Less than \$ 8.51	6	13.2	132.92	217.50	93.00	113.32	7.00	10.95
	\$ 8.51- 10.50	3	12.3	177.50	183.03	123.33	165.30	10.00	14.49
	10.51- 12.50	7	12.7	183.50	145.12	144.86	133.12	12.00	14.71
	12.51- 19.50	4	13.6	159.75	468.81	159.75	220.56	13.75	12.45
	19.51 and over	1	14.0	287.00	504.00	287.00	410.00	20.50	20.50
	Total	21	13.0	168.60	249.96	136.57	161.90	11.02	13.45
Total	Less than \$ 8.51	304	4.9	63.28	70.78	37.25	67.64	7.58	13.04
	\$ 8.51- 10.50	431	4.9	67.56	76.36	47.99	75.92	9.87	13.73
	10.51- 12.50	331	5.1	76.06	83.95	58.62	82.80	11.87	15.10
	12.51- 19.50	152	4.8	74.80	87.86	65.46	81.18	14.39	15.68
	19.51 and over	6	6.3	120.92	152.96	120.92	137.30	20.08	18.96
	Total	1224	5.0	69.96	78.83	50.73	76.68	10.45	14.20

TABLE 1—Continued  
 DEPENDENT WIFE  
 MATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Daily Benefit Rate Provided	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Room and Board Benefits Payable under "Plan A"	Average Miscellaneous Benefits Payable under "Plan A"	Average Daily Benefit Rate Provided	Average Daily Room and Board Rate Charged by Hospital
1-2 Days	Less than \$ 8.51	196	1.8	20.31	49.22	13.31	48.57	7.55	11.27
	\$ 8.51- 10.50	174	1.8	22.89	53.44	16.64	53.44	9.78	12.85
	10.51- 12.50	96	1.8	26.23	52.12	20.73	52.12	11.74	14.43
	12.51- 19.50	54	1.7	26.37	58.19	24.23	58.19	15.02	15.12
	19.51 and over	3	1.7	28.67	20.33	24.00	20.33	20.00	19.33
	Total	523	1.8	22.93	51.92	16.97	51.67	9.90	12.82
3-5 Days	Less than \$ 8.51	1127	4.1	47.73	57.93	30.68	57.49	7.52	11.58
	\$ 8.51- 10.50	1257	4.1	54.87	66.03	39.84	65.01	9.81	13.29
	10.51- 12.50	836	4.3	63.14	68.10	48.93	67.83	11.77	14.76
	12.51- 19.50	596	4.2	67.74	77.21	59.43	77.21	14.83	15.95
	19.51 and over	67	4.3	90.55	70.13	77.46	70.13	20.01	21.24
	Total	3883	4.2	57.17	65.91	42.79	65.40	10.51	13.66

6-10 Days	Less than \$ 8.51	345	6.9	86.28	87.82	52.21	80.68	7.59	12.39
	\$ 8.51- 10.50	489	7.0	96.92	92.36	67.18	89.29	9.80	13.82
	10.51- 12.50	314	6.8	102.55	93.92	78.52	93.45	11.84	15.00
	12.51- 19.50	271	6.8	108.83	92.57	94.83	92.09	14.83	16.10
	19.51 and over	51	7.0	143.63	80.71	132.61	80.71	20.00	20.77
	<b>Total</b>	<b>1470</b>	<b>6.9</b>	<b>99.44</b>	<b>91.26</b>	<b>73.46</b>	<b>88.38</b>	<b>11.00</b>	<b>14.40</b>
11 Days and over	Less than \$ 8.51	27	12.7	136.52	109.22	89.11	96.43	7.74	11.51
	\$ 8.51- 10.50	29	13.0	145.38	202.01	115.47	142.96	9.81	12.37
	10.51- 12.50	15	13.1	183.07	189.36	150.73	144.56	11.90	15.02
	12.51- 19.50	23	13.0	189.85	172.60	182.12	161.94	15.12	15.27
	19.51 and over	1	13.0	286.00	346.00	260.00	346.00	20.00	22.00
	<b>Total</b>	<b>95</b>	<b>12.9</b>	<b>161.06</b>	<b>168.04</b>	<b>131.20</b>	<b>136.72</b>	<b>10.94</b>	<b>13.35</b>
Total	Less than \$ 8.51	1695	4.5	53.82	63.82	33.98	61.80	7.54	11.71
	\$ 8.51- 10.50	1949	4.8	63.91	73.53	45.75	71.23	9.80	13.37
	10.51- 12.50	1261	4.8	71.57	74.75	55.36	73.92	11.79	14.80
	12.51- 19.50	944	5.0	80.15	82.86	70.57	82.46	14.85	15.93
	19.51 and over	122	5.4	112.82	75.59	100.70	75.59	20.01	21.01
	<b>Total</b>	<b>5971</b>	<b>4.8</b>	<b>66.23</b>	<b>72.55</b>	<b>49.49</b>	<b>70.99</b>	<b>10.59</b>	<b>13.76</b>

TABLE 2A  
MALE EMPLOYEE  
EXCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Room and Board Rate Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Room and Board Benefits Payable under "Plan A"	Average Miscellaneous Benefits Payable under "Plan A"	Average Daily Benefit Rate Provided	Average Daily Room and Board Rate Charged by Hospital
Out-patients	*	1766	*	*	15.29	*	15.29	10.96	*
1-2 Days	Less than \$10.00	341	1.5	12.04	38.79	11.48	38.75	9.08	8.13
	\$10.00- 13.99	757	1.5	17.24	46.26	14.46	46.26	9.89	11.44
	14.00- 16.99	310	1.5	22.80	53.18	16.51	53.16	11.10	15.00
	17.00- 19.99	144	1.6	28.41	57.60	17.25	57.60	11.63	17.97
	20.00 and over	91	1.6	37.58	67.34	21.82	65.16	12.20	23.77
	Total	1643	1.5	19.32	48.18	14.88	48.04	10.23	12.68
3-5 Days	Less than \$10.00	324	3.8	32.23	58.53	30.48	58.46	8.98	8.39
	\$10.00- 13.99	744	3.9	45.15	69.33	37.78	69.18	10.02	11.53
	14.00- 16.99	405	3.9	58.99	84.33	42.11	80.37	11.03	15.13
	17.00- 19.99	252	4.0	72.58	90.20	46.91	88.35	12.12	18.01
	20.00 and over	147	4.0	89.42	97.80	48.49	94.12	12.43	22.28
	Total	1872	3.9	53.08	75.75	39.53	74.28	10.53	13.48
6-10 Days	Less than \$10.00	241	7.2	61.42	93.89	56.82	88.13	8.84	8.48
	\$10.00- 13.99	580	7.5	87.47	100.31	73.26	97.59	10.16	11.70
	14.00- 16.99	384	7.7	117.12	117.02	86.54	109.38	11.35	15.16
	17.00- 19.99	224	7.8	145.59	123.75	95.14	115.43	12.39	18.35
	20.00 and over	177	7.6	172.53	131.16	93.19	122.49	12.79	22.82
	Total	1606	7.5	108.13	110.01	79.22	104.22	10.85	14.19

11-21 Days	Less than \$10.00	114	14.9	124.59	157.55	116.80	126.73	9.00	8.41
	\$10.00- 13.99	302	14.7	174.72	182.86	147.55	147.18	10.31	11.86
	14.00- 16.99	240	14.5	220.39	193.48	160.00	152.96	11.21	15.22
	17.00- 19.99	109	14.6	264.01	211.10	178.77	161.93	12.46	18.06
	20.00 and over	107	14.9	333.65	214.30	178.81	169.54	12.55	22.42
	Total	872	14.7	211.40	189.86	154.69	150.69	10.93	14.40
22-31 Days	Less than \$10.00	22	25.6	208.26	201.63	196.70	142.82	9.11	8.14
	\$10.00- 13.99	79	26.0	309.34	292.48	255.94	169.09	10.24	11.90
	14.00- 16.99	61	25.5	393.22	321.25	291.82	190.80	11.60	15.40
	17.00- 19.99	34	25.7	471.04	340.16	293.56	184.37	11.99	18.33
	20.00 and over	32	25.7	601.34	318.58	290.69	199.65	11.39	23.41
	Total	228	25.7	387.12	302.18	270.31	178.93	10.92	15.05
32 Days and over	Less than \$10.00	27	52.7	475.37	441.42	458.83	188.35	9.98	7.80
	\$10.00- 13.99	69	46.1	543.09	461.23	452.01	191.07	10.14	11.87
	14.00- 16.99	34	47.9	706.41	478.14	562.82	217.04	11.59	15.21
	17.00- 19.99	41	45.5	801.87	495.35	576.49	229.04	12.73	18.12
	20.00 and over	19	43.9	953.95	566.02	532.37	233.42	12.11	21.82
	Total	190	47.0	659.62	479.28	507.71	207.76	11.13	14.23
Total	Out-patients	1766	*	*	15.29	*	15.29	10.96	*
	Less than \$10.00	1069	6.7	57.04	83.38	53.81	71.16	9.01	8.31
	\$10.00- 13.99	2531	7.1	83.78	100.73	70.14	84.58	10.06	11.60
	14.00- 16.99	1434	8.1	123.31	124.04	91.17	102.34	11.20	15.14
	17.00- 19.99	804	9.1	165.01	141.33	110.35	111.60	12.18	18.12
	20.00 and over	573	9.3	209.72	152.88	111.97	122.88	12.46	22.76
	Total, incl. o.-p.	8177	6.1	85.94	91.74	63.43	76.32	10.69	*
	Total, excl. o.-p.	6411	7.7	109.61	112.80	80.90	93.13	10.62	13.66

TABLE 2A—Continued  
 FEMALE EMPLOYEE  
 NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Room and Board Rate Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Room and Board Benefits Payable under "Plan A"	Average Miscellaneous Benefits Payable under "Plan A"	Average Daily Benefit Rate Provided	Average Daily Room and Board Rate Charged by Hospital
Out-patients	*	351	*	*	15.08	*	15.05	10.63	*
1-2 Days	Less than \$10.00	58	1.4	11.54	40.13	10.77	40.13	9.21	8.10
	\$10.00- 13.99	237	1.5	17.95	48.04	14.89	47.77	9.93	11.73
	14.00- 16.99	124	1.6	24.28	47.64	17.91	47.64	11.15	15.07
	17.00- 19.99	68	1.7	30.36	64.98	17.54	64.93	11.23	18.02
	20.00 and over	48	1.6	40.14	74.83	17.54	70.66	11.13	23.92
	Total	535	1.6	22.29	51.65	15.72	51.14	10.41	14.00
3-5 Days	Less than \$10.00	67	3.9	32.97	54.23	30.64	52.96	9.25	8.61
	\$10.00- 13.99	250	3.8	45.33	71.79	37.49	70.23	9.95	11.83
	14.00- 16.99	153	3.8	57.01	73.75	41.33	73.42	10.97	15.09
	17.00- 19.99	114	3.9	69.91	83.36	43.21	83.29	11.34	18.02
	20.00 and over	70	3.7	83.06	101.10	42.59	96.57	11.90	22.42
	Total	654	3.8	55.12	75.60	39.23	74.30	10.57	14.47
6-10 Days	Less than \$10.00	53	7.7	66.35	92.12	62.47	90.73	9.17	8.63
	\$10.00- 13.99	224	7.8	93.36	117.90	76.43	112.49	10.02	11.96
	14.00- 16.99	145	7.7	116.59	113.82	84.34	109.15	11.17	15.16
	17.00- 19.99	102	7.7	137.63	128.77	83.27	122.24	11.19	17.87
	20.00 and over	88	8.0	176.48	148.37	92.20	135.63	11.72	22.10
	Total	612	7.8	115.85	120.90	80.50	114.77	10.66	14.87

11-21 Days	Less than \$10.00	28	14.0	123.96	161.42	113.65	137.11	9.13	8.78
	\$10.00- 13.99	106	13.5	162.38	161.75	131.83	139.95	10.02	11.97
	14.00- 16.99	77	14.6	222.32	189.42	160.61	148.78	11.06	15.19
	17.00- 19.99	55	13.9	250.76	200.25	169.86	163.44	12.39	18.00
	20.00 and over	31	13.9	318.45	229.54	152.77	175.77	11.10	22.60
	Total	297	14.0	206.95	183.10	146.81	150.06	10.76	14.73
22-31 Days	Less than \$10.00	5	24.8	220.05	171.04	200.50	126.24	8.80	8.79
	\$10.00- 13.99	19	24.9	296.21	236.91	220.79	157.47	8.87	11.86
	14.00- 16.99	11	25.4	385.86	283.70	289.55	176.16	11.36	15.23
	17.00- 19.99	11	25.7	456.91	330.57	302.55	220.02	12.36	17.77
	20.00 and over	9	25.6	589.56	245.88	332.33	217.12	12.89	23.19
	Total	55	25.3	387.36	260.48	267.30	180.64	10.72	15.29
32 Days and over	Less than \$10.00	2	55.0	391.75	79.39	382.00	79.39	9.50	7.66
	\$10.00- 13.99	11	46.5	552.55	388.31	440.18	162.24	9.36	12.04
	14.00- 16.99	11	38.6	584.77	420.63	438.91	208.95	11.27	15.14
	17.00- 19.99	9	41.9	752.15	434.84	504.00	216.67	12.00	17.93
	20.00 and over	7	56.1	1317.86	925.04	590.43	208.57	10.43	25.13
	Total	40	45.4	732.21	486.15	477.58	191.30	10.68	16.29
Total	Out-patients	351	*	*	15.08	*	15.05	10.63	*
	Less than \$10.00	213	6.4	55.16	76.89	51.35	71.89	9.19	8.49
	\$10.00- 13.99	847	6.5	77.23	96.41	62.61	87.00	9.94	11.86
	14.00- 16.99	521	7.1	108.32	107.54	78.99	93.40	11.10	15.12
	17.00- 19.99	359	7.7	138.33	127.08	88.63	110.69	11.49	17.97
	20.00 and over	253	8.3	188.43	156.24	94.06	122.33	11.59	22.72
	Total, incl. o.-p.	2544	6.1	90.78	96.11	63.18	83.97	10.59	*
Total, excl. o.-p.	2193	7.0	105.31	109.08	73.30	95.01	10.59	14.56	

TABLE 2A--Continued

DEPENDENT SPOUSE  
NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Room and Board Rate Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Room and Board Benefits Payable under "Plan A"	Average Miscellaneous Benefits Payable under "Plan A"	Average Daily Benefit Rate Provided	Average Daily Room and Board Rate Charged by Hospital
Out-patients	*	1279	*	*	16.98	*	16.97	11.07	*
1-2 Days	Less than \$10.00	325	1.5	12.67	40.18	11.96	40.17	8.84	8.23
	\$10.00- 13.99	739	1.6	17.89	45.64	14.68	45.63	9.71	11.47
	14.00- 16.99	353	1.7	24.96	54.22	18.12	53.99	11.01	14.99
	17.00- 19.99	200	1.7	30.53	62.07	19.83	61.99	11.55	17.94
	20.00 and over	132	1.6	38.07	66.42	20.00	63.46	12.35	23.17
	Total	1749	1.6	21.32	49.80	15.86	49.52	10.22	13.20
3-5 Days	Less than \$10.00	378	3.8	32.06	58.38	30.18	57.65	8.88	8.47
	\$10.00- 13.99	914	3.9	45.04	69.91	36.21	68.96	9.61	11.55
	14.00- 16.99	458	3.8	58.39	76.65	42.36	74.39	11.13	15.16
	17.00- 19.99	263	3.8	67.79	82.51	46.70	82.31	12.25	17.95
	20.00 and over	183	4.0	89.34	94.64	50.72	94.36	12.53	22.42
	Total	2196	3.8	52.00	72.90	38.92	71.86	10.36	13.44
6-10 Days	Less than \$10.00	309	7.6	64.59	104.21	60.57	99.33	8.84	8.45
	\$10.00- 13.99	849	7.7	90.49	109.46	73.68	105.09	9.82	11.69
	14.00- 16.99	503	7.7	116.22	118.04	84.86	112.12	11.12	15.10
	17.00- 19.99	295	7.8	139.73	125.90	96.21	119.74	12.46	18.01
	20.00 and over	198	7.7	174.64	143.79	100.15	124.63	12.60	22.59
	Total	2154	7.7	107.26	116.12	79.93	109.71	10.60	13.89

11-21 Days	Less than \$10.00	98	14.1	119.22	154.23	108.91	126.02	8.63	8.46
	\$10.00- 13.99	448	14.1	168.02	169.96	137.99	140.74	10.21	11.92
	14.00- 16.99	290	14.2	215.81	185.37	161.80	157.75	11.49	15.20
	17.00- 19.99	185	14.4	260.92	208.38	179.53	169.92	12.55	18.06
	20.00 and over	101	14.4	328.08	232.04	191.24	178.53	13.35	22.79
	Total	1122	14.2	205.84	184.49	153.25	152.06	11.07	14.46
22-31 Days	Less than \$10.00	14	25.6	216.09	204.87	198.84	152.13	8.82	8.43
	\$10.00- 13.99	77	25.8	308.29	226.81	252.55	166.94	10.31	11.93
	14.00- 16.99	53	26.2	399.35	307.23	307.37	198.83	12.17	15.21
	17.00- 19.99	26	26.4	479.42	392.21	346.58	223.33	13.35	18.15
	20.00 and over	14	25.1	587.96	319.41	316.11	194.58	12.64	23.44
	Total	184	26.0	372.97	278.72	282.38	185.07	11.34	14.36
32 Days and over	Less than \$10.00	21	47.9	329.76	272.75	307.10	121.73	9.02	6.75
	\$10.00- 13.99	72	51.6	612.46	382.85	521.37	182.26	10.68	12.04
	14.00- 16.99	50	46.0	690.35	516.30	547.55	226.96	12.01	15.25
	17.00- 19.99	34	47.6	838.52	569.20	568.32	235.05	13.10	18.01
	20.00 and over	18	45.4	1000.01	403.58	569.83	233.29	12.03	23.93
	Total	195	48.5	677.18	439.62	517.67	201.12	11.39	14.43
Total	Out-patients	1279	*	*	16.98	*	16.97	11.07	*
	Less than \$10.00	1145	6.1	50.51	79.51	47.09	72.12	8.84	8.36
	\$10.00- 13.99	3099	7.5	88.52	100.59	72.70	88.74	9.82	11.64
	14.00- 16.99	1707	8.2	124.36	122.71	93.19	103.78	11.22	15.12
	17.00- 19.99	1003	8.6	153.94	138.94	105.86	114.26	12.28	18.00
	20.00 and over	646	7.9	178.52	138.90	101.78	116.53	12.63	22.75
	Total, incl. o.-p.	8879	6.5	91.69	97.20	68.73	84.05	10.62	*
	Total, excl. o.-p.	7600	7.6	107.13	110.70	80.29	95.34	10.55	13.71

TABLE 2A—Continued  
DEPENDENT CHILD  
EXCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Room and Board Rate Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Room and Board Benefits Payable under "Plan A"	Average Miscellaneous Benefits Payable under "Plan A"	Average Daily Benefit Rate Provided	Average Daily Room and Board Rate Charged by Hospital
Out-patients	*	4687	*	*	11.34	*	11.26	10.69	*
1-2 Days	Less than \$10.00	1330	1.4	11.25	35.28	10.71	35.20	9.20	8.15
	\$10.00- 13.99	2157	1.3	14.96	40.84	12.85	40.62	10.17	11.29
	14.00- 16.99	807	1.4	21.58	43.05	16.14	43.05	11.17	14.95
	17.00- 19.99	349	1.4	25.77	50.16	17.74	50.16	12.41	17.92
	20.00 and over	146	1.3	30.14	52.81	17.51	51.38	13.17	22.66
	Total	4789	1.4	16.30	40.71	13.31	40.55	10.32	11.86
3-5 Days	Less than \$10.00	625	3.9	30.42	43.34	28.84	43.30	9.42	7.89
	\$10.00- 13.99	902	3.8	43.38	55.47	36.83	55.40	10.09	11.39
	14.00- 16.99	339	3.9	58.97	61.86	44.85	61.70	11.52	15.07
	17.00- 19.99	165	3.9	70.98	67.62	47.43	67.62	12.01	17.99
	20.00 and over	48	4.0	96.98	104.44	48.79	95.87	11.96	22.12
	Total	2079	3.9	45.45	54.96	36.85	54.69	10.32	11.71
6-10 Days	Less than \$10.00	322	7.4	58.40	64.46	55.63	63.57	9.59	7.91
	\$10.00- 13.99	473	7.5	85.41	79.10	73.30	77.25	10.22	11.40
	14.00- 16.99	207	7.2	107.92	88.33	83.53	85.79	11.77	15.04
	17.00- 19.99	90	7.6	136.23	92.22	97.74	90.20	12.97	17.95
	20.00 and over	32	7.2	156.52	103.64	86.13	103.23	11.97	21.67
	Total	1124	7.4	87.91	78.35	72.44	76.68	10.59	11.89

11-21 Days	Less than \$10.00	120	14.7	109.71	85.19	103.61	81.59	9.45	7.50
	\$10.00- 13.99	148	14.5	163.98	122.24	141.95	108.18	10.44	11.37
	14.00- 16.99	64	15.6	235.03	164.54	181.41	133.39	11.81	15.01
	17.00- 19.99	40	14.1	252.74	143.63	171.58	121.96	12.39	17.98
	20.00 and over	13	13.1	276.54	214.23	165.46	165.59	12.35	21.15
	Total	385	14.6	171.90	123.05	140.43	107.46	10.63	11.79
22-31 Days	Less than \$10.00	16	25.9	202.50	138.77	193.09	114.18	9.22	7.77
	\$10.00- 13.99	34	25.6	300.50	167.94	256.28	110.32	10.71	11.77
	14.00- 16.99	7	22.7	340.79	227.43	255.86	168.46	11.36	14.99
	17.00- 19.99	5	26.6	478.30	172.14	291.00	172.14	11.80	18.00
	20.00 and over	1	22.0	473.00	134.00	220.00	134.00	10.00	21.50
	Total	63	25.3	296.94	166.93	242.37	123.04	10.48	11.76
32 Days and over	Less than \$10.00	17	44.4	355.21	138.80	337.76	87.74	9.21	7.90
	\$10.00- 13.99	25	47.6	533.32	290.16	477.46	155.51	10.08	11.16
	14.00- 16.99	21	50.2	758.24	388.90	612.62	186.69	12.31	15.09
	17.00- 19.99	8	52.6	872.83	284.06	502.69	146.25	9.94	18.13
	20.00 and over	1	37.0	1147.00	32.00	370.00	32.00	10.00	31.00
	Total	72	48.0	603.11	278.96	485.21	145.86	10.51	12.59
Total	Out-patients	4687	*	*	11.34	*	11.26	10.69	*
	Less than \$10.00	2430	3.9	30.96	45.09	29.40	44.23	9.32	8.01
	\$10.00- 13.99	3739	3.8	42.69	55.25	36.71	52.90	10.17	11.34
	14.00- 16.99	1445	4.2	64.43	65.25	49.68	60.25	11.38	14.99
	17.00- 19.99	657	4.5	79.83	69.77	53.51	66.50	12.35	17.95
	20.00 and over	241	3.5	79.99	78.80	43.13	73.55	12.70	22.37
	Total, incl. o-p.	13199	2.5	30.28	40.04	24.70	38.37	10.49	*
Total, excl. o-p.	8512	3.9	46.95	55.84	38.31	53.30	10.37	11.83	

TABLE 2A—Continued  
 FEMALE EMPLOYEE  
 MATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Room and Board Rate Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Room and Board Benefits Payable under "Plan A"	Average Miscellaneous Benefits Payable under "Plan A"	Average Daily Benefit Rate Provided	Average Daily Room and Board Rate Charged by Hospital
1-2 Days	Less than \$10.00	19	1.7	13.66	40.33	12.71	40.33	8.74	7.88
	\$10.00- 13.99	41	1.9	21.68	48.40	18.35	48.40	10.22	11.65
	14.00- 16.99	5	1.6	23.60	49.25	17.00	49.25	11.00	14.80
	17.00- 19.99	10	1.7	30.20	61.29	17.00	61.29	10.00	17.75
	20.00 and over	12	1.8	48.83	74.17	18.17	74.17	10.17	27.04
	Total	87	1.8	24.76	51.72	16.86	51.72	9.91	13.83
3-5 Days	Less than \$10.00	76	4.3	37.24	57.71	34.43	57.71	8.89	8.63
	\$10.00- 13.99	310	4.3	51.38	66.02	42.67	66.00	10.12	12.00
	14.00- 16.99	201	4.2	63.99	76.40	45.36	76.36	10.86	15.22
	17.00- 19.99	113	4.2	75.66	83.76	49.00	83.76	11.77	18.08
	20.00 and over	67	4.2	99.52	80.16	49.39	79.40	11.59	23.51
	Total	767	4.2	61.07	71.76	44.08	71.68	10.56	14.41

6-10 Days	Less than \$10.00	35	7.0	59.09	69.02	56.76	69.02	9.57	8.49
	\$10.00- 13.99	138	6.9	79.94	86.70	65.79	84.93	9.82	11.57
	14.00- 16.99	114	6.7	102.76	91.18	73.55	90.34	10.98	15.24
	17.00- 19.99	38	6.7	121.04	110.90	70.57	103.90	10.58	17.99
	20.00 and over	24	7.0	153.21	112.79	75.63	107.87	10.67	21.88
	Total	349	6.8	94.82	90.82	68.61	88.75	10.32	13.87
11 Days and over	Less than \$10.00	4	13.8	107.88	185.08	99.38	163.00	8.75	7.61
	\$10.00- 13.99	8	13.1	146.38	213.99	135.69	138.71	11.13	11.85
	14.00- 16.99	5	12.8	186.70	373.56	137.60	160.60	10.60	15.43
	17.00- 19.99	2	12.0	223.25	130.60	133.00	130.60	11.00	18.48
	20.00 and over	2	13.0	279.00	334.00	215.50	287.00	16.25	21.54
	Total	21	13.0	168.60	249.96	136.57	161.90	11.02	13.45
Total	Less than \$10.00	134	4.9	41.71	62.00	39.12	61.34	9.04	8.45
	\$10.00- 13.99	497	4.9	58.39	72.69	48.58	70.98	10.06	11.85
	14.00- 16.99	325	5.2	78.86	85.74	56.23	82.15	10.90	15.22
	17.00- 19.99	163	4.7	85.26	89.28	53.09	87.65	11.37	18.05
	20.00 and over	105	4.7	109.42	91.77	54.98	89.26	11.30	23.50
	Total	1224	5.0	69.96	78.83	50.73	76.68	10.45	14.20

TABLE 2A—Continued  
 DEPENDENT WIFE  
 MATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Room and Board Rate Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Room and Board Benefits Payable under "Plan A"	Average Miscellaneous Benefits Payable under "Plan A"	Average Daily Benefit Rate Provided	Average Daily Room and Board Rate Charged by Hospital
1-2 Days	Less than \$10.00	111	1.7	13.74	43.46	13.06	43.46	8.95	7.98
	\$10.00- 13.99	229	1.8	20.92	50.79	16.66	50.62	9.38	11.52
	14.00- 16.99	100	1.8	26.49	55.26	18.97	54.37	10.96	15.04
	17.00- 19.99	60	1.9	34.12	62.46	21.42	62.46	11.19	17.96
	20.00 and over	23	1.6	42.59	61.95	18.70	61.95	11.74	26.12
	Total	523	1.8	22.93	51.92	16.97	51.67	9.90	12.82
3-5 Days	Less than \$10.00	602	4.0	34.24	52.46	31.47	52.04	8.61	8.54
	\$10.00- 13.99	1584	4.1	48.86	60.94	39.86	60.75	9.90	11.76
	14.00- 16.99	913	4.2	63.54	71.18	46.40	70.20	11.14	15.12
	17.00- 19.99	492	4.3	76.69	79.33	52.75	79.31	12.31	17.86
	20.00 and over	292	4.2	96.71	81.51	54.01	79.70	12.74	22.85
	Total	3883	4.2	57.17	65.91	42.79	65.40	10.51	13.66

6-10 Days	Less than \$10.00	167	6.9	57.99	76.45	54.47	73.34	8.96	8.35
	\$10.00- 13.99	571	6.8	80.61	85.64	67.06	83.37	10.17	11.78
	14.00- 16.99	359	6.9	105.09	100.92	76.76	95.58	11.26	15.15
	17.00- 19.99	191	6.8	122.39	104.68	84.66	102.61	12.57	17.96
	20.00 and over	182	7.0	161.35	89.35	92.66	88.74	13.31	22.93
	Total	1470	6.9	99.44	91.26	73.46	88.38	11.00	14.40
11 Days and over	Less than \$10.00	22	13.6	95.14	115.30	92.23	106.01	9.50	6.60
	\$10.00- 13.99	30	12.8	141.63	158.55	126.50	126.85	9.98	11.55
	14.00- 16.99	17	12.4	175.91	153.36	155.59	148.51	13.09	15.29
	17.00- 19.99	12	13.3	216.58	325.58	166.94	190.08	12.56	17.84
	20.00 and over	14	12.4	240.64	154.05	142.29	146.10	11.29	21.60
	Total	95	12.9	161.06	168.04	131.20	136.72	10.94	13.35
Total	Less than \$10.00	902	4.5	37.60	57.32	34.95	56.24	8.74	8.39
	\$10.00- 13.99	2414	4.7	54.87	67.04	45.17	65.96	9.92	11.74
	14.00- 16.99	1389	4.8	72.99	78.73	53.61	76.58	11.18	15.12
	17.00- 19.99	755	4.9	87.09	88.32	60.15	85.63	12.29	17.89
	20.00 and over	511	5.3	121.24	85.41	68.61	83.94	12.86	22.99
	Total	5971	4.8	66.23	72.55	49.49	70.99	10.59	13.76

TABLE 2B  
MALE EMPLOYEE  
SEMIPRIVATE CLAIMS ONLY

Days of Hospital Confinement	Room and Board Rate Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Daily Room and Board Rate Charged by Hospital
Out-patients	*	356	*	*	15.94	*
1-2 Days	Less than \$10.00	44	1.5	13.56	40.67	8.69
	\$10.00- 13.99	75	1.5	17.45	43.35	11.51
	14.00- 16.99	63	1.6	24.51	45.78	15.06
	17.00- 19.99	22	1.6	28.50	55.35	17.98
	20.00 and over	10	1.7	37.20	49.80	22.05
	Total	214	1.6	20.79	45.05	13.13
3-5 Days	Less than \$10.00	39	3.8	33.22	57.44	8.71
	\$10.00- 13.99	89	3.9	44.29	73.15	11.50
	14.00- 16.99	80	4.0	61.08	68.00	15.15
	17.00- 19.99	41	4.0	72.27	87.95	18.30
	20.00 and over	35	4.1	91.66	90.71	22.75
	Total	284	3.9	57.38	73.84	14.52
6-10 Days	Less than \$10.00	27	8.1	70.07	96.51	8.60
	\$10.00- 13.99	91	7.6	88.34	97.61	11.67
	14.00- 16.99	81	7.9	118.93	126.43	15.08
	17.00- 19.99	54	7.8	139.12	112.33	17.95
	20.00 and over	35	7.7	169.23	113.04	21.81
	Total	288	7.8	114.58	110.25	14.75

11-21 Days	Less than \$10.00	4	15.5	110.63	87.68	7.38
	\$10.00- 13.99	49	14.7	171.35	184.49	11.70
	14.00- 16.99	41	14.2	213.93	205.02	15.07
	17.00- 19.99	24	14.9	269.30	166.96	18.06
	20.00 and over	15	14.9	332.61	234.09	22.13
	Total	133	14.6	218.51	190.34	14.93
22-31 Days	Less than \$10.00	2	24.0	203.50	168.33	8.50
	\$10.00- 13.99	7	26.4	294.71	205.63	11.11
	14.00- 16.99	7	27.6	422.66	307.28	15.36
	17.00- 19.99	6	26.5	483.67	301.61	18.17
	20.00 and over	5	26.8	629.00	225.54	23.32
	Total	27	26.6	425.02	254.23	15.85
32 Days and over	Less than \$10.00	4	46.3	323.31	192.54	7.44
	\$10.00- 13.99	7	43.6	549.21	378.06	11.62
	14.00- 16.99	9	55.6	879.00	588.98	14.96
	17.00- 19.99	6	50.7	913.42	592.56	17.86
	20.00 and over	8	43.4	1179.28	482.18	28.05
	Total	34	48.3	822.45	474.42	16.98
Total	Out-patients	356	*	*	15.94	*
	Less than \$10.00	120	6.1	49.39	67.44	8.59
	\$10.00- 13.99	318	7.4	86.77	99.91	11.58
	14.00- 16.99	281	8.3	127.06	122.50	15.10
	17.00- 19.99	153	9.4	169.60	132.43	18.07
	20.00 and over	108	10.5	250.66	149.31	22.72
	Total, incl. o.-p.	1336	6.0	91.50	87.09	*
	Total, excl. o.-p.	980	8.2	124.74	112.93	14.46

TABLE 2B—Continued

FEMALE EMPLOYEE  
NONMATERNITY, SEMIPRIVATE CLAIMS ONLY

Days of Hospital Confinement	Room and Board Rate Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Daily Room and Board Rate Charged by Hospital
Out-patients	*	54	*	*	18.71	*
1-2 Days	Less than \$10.00	3	2.0	17.33	51.70	8.67
	\$10.00- 13.99	19	1.8	21.26	56.26	11.79
	14.00- 16.99	14	1.7	25.93	58.51	15.21
	17.00- 19.99	11	1.5	27.18	59.87	17.50
	20.00 and over	3	1.7	35.00	81.50	21.17
	Total	50	1.7	24.46	58.93	14.38
3-5 Days	Less than \$10.00	2	5.0	46.25	69.15	9.25
	\$10.00- 13.99	17	3.8	44.62	57.10	11.80
	14.00- 16.99	19	4.1	60.62	76.90	14.96
	17.00- 19.99	15	4.0	72.43	80.65	18.09
	20.00 and over	6	3.5	77.25	96.91	21.92
	Total	59	3.9	60.22	73.92	15.36
6-10 Days	Less than \$10.00	4	6.5	56.00	106.84	8.63
	\$10.00- 13.99	21	7.5	88.90	104.20	11.80
	14.00- 16.99	17	7.8	119.74	143.16	15.28
	17.00- 19.99	15	7.6	133.32	125.86	17.59
	20.00 and over	8	8.4	184.94	155.54	22.00
	Total	65	7.7	117.01	125.87	15.11

11-21 Days	Less than \$10.00	2	15.5	88.00	104.15	6.43
	\$10.00- 13.99	12	14.1	172.50	142.50	12.17
	14.00- 16.99	16	13.5	205.36	174.35	15.19
	17.00- 19.99	13	13.6	250.58	175.11	18.42
	20.00 and over	5	14.4	304.30	222.05	21.00
	Total	48	13.9	214.81	168.64	15.55
22-31 Days	Less than \$10.00	—	—	—	—	—
	\$10.00- 13.99	4	26.5	324.25	243.71	12.28
	14.00- 16.99	3	25.5	396.75	159.97	15.50
	17.00- 19.99	2	23.0	420.50	316.58	18.23
	20.00 and over	1	26.0	572.00	363.25	22.00
	Total	10	25.5	390.03	245.12	15.41
32 Days and over	Less than \$10.00	1	32.0	307.20	286.00	9.60
	\$10.00- 13.99	—	—	—	—	—
	14.00- 16.99	4	43.3	668.00	476.62	15.44
	17.00- 19.99	2	64.5	1336.50	761.00	18.50
	20.00 and over	—	—	—	—	—
	Total	7	47.7	807.46	530.64	15.48
Total	Out-patient	54	*	*	18.71	*
	Less than \$10.00	12	8.8	70.98	101.26	8.45
	\$10.00- 13.99	73	7.3	87.62	94.70	11.88
	14.00- 16.99	73	9.6	146.55	135.48	15.18
	17.00- 19.99	58	9.4	175.12	141.17	17.94
	20.00 and over	23	8.3	180.07	154.08	21.65
	Total, incl. o.-p.	293	7.1	110.05	104.98	*
	Total, excl. o.-p.	239	8.7	134.92	124.48	15.13

TABLE 2B—Continued  
DEPENDENT SPOUSE  
NONMATERNITY, SEMIPRIVATE CLAIMS ONLY

Days of Hospital Confinement	Room and Board Rate Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Daily Room and Board Rate Charged by Hospital
Out-patients	*	346	*	*	14.56	*
1-2 Days	Less than \$10.00	46	1.6	13.79	46.90	8.71
	\$10.00- 13.99	177	1.7	19.56	46.60	11.73
	14.00- 16.99	84	1.7	25.42	54.53	15.06
	17.00- 19.99	40	1.8	32.54	64.36	18.10
	20.00 and over	27	1.8	42.31	63.35	24.55
	Total	374	1.7	23.19	51.52	13.71
3-5 Days	Less than \$10.00	51	3.8	32.37	62.80	8.52
	\$10.00- 13.99	233	3.9	45.50	66.43	11.67
	14.00- 16.99	153	3.9	59.45	74.70	15.14
	17.00- 19.99	53	3.6	64.55	74.56	17.84
	20.00 and over	37	3.8	87.70	83.85	23.26
	Total	527	3.9	53.16	70.52	13.81
6-10 Days	Less than \$10.00	41	7.5	65.46	91.36	8.72
	\$10.00- 13.99	203	7.6	88.14	109.46	11.59
	14.00- 16.99	140	7.7	117.02	117.08	15.19
	17.00- 19.99	73	7.9	141.67	130.37	17.91
	20.00 and over	46	7.7	170.45	116.72	22.05
	Total	503	7.7	109.63	113.80	14.23

11-21 Days	Less than \$10.00	17	14.6	123.15	169.66	8.43
	\$10.00- 13.99	124	13.9	162.15	173.70	11.59
	14.00- 16.99	87	14.2	216.97	177.20	15.28
	17.00- 19.99	46	13.8	246.68	160.80	17.90
	20.00 and over	21	14.8	324.05	189.30	21.89
	Total	295	14.1	200.78	173.60	14.21
22-31 Days	Less than \$10.00	3	24.7	210.00	331.04	8.42
	\$10.00- 13.99	20	27.0	324.09	206.81	12.02
	14.00- 16.99	16	25.4	382.28	253.60	15.05
	17.00- 19.99	5	24.4	431.60	178.15	17.70
	20.00 and over	6	25.2	548.50	276.71	21.88
	Total	50	25.9	373.54	234.76	14.52
32 Days and over	Less than \$10.00	4	52.5	416.25	169.41	7.77
	\$10.00- 13.99	12	47.6	584.83	336.07	11.19
	14.00- 16.99	14	48.7	776.44	257.70	15.20
	17.00- 19.99	6	50.5	969.87	420.04	18.19
	20.00 and over	4	41.3	1025.50	401.35	25.28
	Total	40	48.3	736.86	311.10	14.71
Total	Out-patients	346	*	*	14.56	*
	Less than \$10.00	162	6.8	57.76	84.33	8.60
	\$10.00- 13.99	769	7.3	85.26	98.38	11.65
	14.00- 16.99	494	8.4	128.49	112.31	15.16
	17.00- 19.99	223	8.5	154.21	120.41	17.93
	20.00 and over	141	8.3	187.42	123.57	22.91
	Total, incl. o.-p.	2135	6.5	93.31	90.92	*
Total, excl. o.-p.	1789	7.8	111.35	105.68	14.01	

TABLE 2B—Continued  
 DEPENDENT CHILD  
 SEMIPRIVATE CLAIMS ONLY

Days of Hospital Confinement	Room and Board Rate Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Daily Room and Board Rate Charged by Hospital
Out-patients	*	1112	*	*	11.30	*
1-2 Days	Less than \$10.00	249	1.3	11.02	34.28	8.34
	\$10.00- 13.99	447	1.4	16.30	37.18	11.36
	14.00- 16.99	260	1.4	21.18	46.11	14.92
	17.00- 19.99	74	1.5	26.52	48.54	17.87
	20.00 and over	21	1.3	33.81	49.46	25.95
	Total	1051	1.4	17.33	39.75	12.28
3-5 Days	Less than \$10.00	243	4.1	23.06	22.02	5.74
	\$10.00- 13.99	225	3.8	43.97	53.89	11.46
	14.00- 16.99	72	3.9	58.09	67.57	14.97
	17.00- 19.99	32	3.8	68.61	60.00	17.88
	20.00 and over	9	3.7	81.39	55.69	22.46
	Total	581	3.9	38.91	42.62	10.03
6-10 Days	Less than \$10.00	106	7.3	49.58	41.68	6.74
	\$10.00- 13.99	126	7.3	83.51	76.72	11.52
	14.00- 16.99	45	7.6	114.65	91.20	15.04
	17.00- 19.99	30	7.4	134.52	74.48	18.10
	20.00 and over	12	7.5	184.67	70.67	25.23
	Total	319	7.3	85.23	66.68	11.56

11-21 Days	Less than \$10.00	25	14.6	101.29	60.81	6.94
	\$10.00- 13.99	40	14.3	165.33	145.11	11.61
	14.00- 16.99	27	13.6	205.59	138.61	15.12
	17.00- 19.99	6	13.7	257.21	108.29	18.79
	20.00 and over	—	—	—	—	—
	Total	98	14.1	165.71	119.56	11.82
22-31 Days	Less than \$10.00	10	27.0	192.90	238.44	7.19
	\$10.00- 13.99	7	26.3	294.29	176.74	11.27
	14.00- 16.99	3	27.0	413.83	223.01	15.33
	17.00- 19.99	3	25.3	449.52	134.25	17.83
	20.00 and over	1	22.0	464.00	323.80	21.09
	Total	24	26.4	293.46	209.05	11.31
32 Days and over	Less than \$10.00	4	43.3	354.75	158.96	8.38
	\$10.00- 13.99	7	41.3	478.29	197.69	11.01
	14.00- 16.99	4	43.8	638.13	257.27	14.60
	17.00- 19.99	2	34.5	620.00	347.30	18.01
	20.00 and over	—	—	—	—	—
	Total	17	41.5	503.50	220.20	12.06
Total	Out-patients	1112	*	*	11.30	*
	Less than \$10.00	637	4.6	30.59	35.86	7.01
	\$10.00- 13.99	852	4.1	46.62	54.97	11.42
	14.00- 16.99	411	3.9	58.86	64.23	14.96
	17.00- 19.99	147	4.6	83.85	64.58	17.96
	20.00 and over	43	4.0	95.87	63.06	24.91
	Total, incl. o.-p.	3202	2.8	31.18	37.74	*
Total, excl. o.-p.	2090	4.2	47.77	51.81	11.51	

TABLE 2B—Continued  
 FEMALE EMPLOYEE  
 MATERNITY, SEMIPRIVATE CLAIMS ONLY

Days of Hospital Confinement	Room and Board Rate Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Daily Room and Board Rate Charged by Hospital
1-2 Days	Less than \$10.00	—	—	—	—	—
	\$10.00- 13.99	2	1.5	16.50	25.80	11.50
	14.00- 16.99	1	2.0	31.00	83.80	15.50
	17.00- 19.99	—	—	—	—	—
	20.00 and over	2	1.5	30.00	60.83	20.00
	Total	5	1.6	24.80	51.41	15.70
3-5 Days	Less than \$10.00	3	4.0	34.00	60.50	8.50
	\$10.00- 13.99	22	4.2	49.43	62.99	11.88
	14.00- 16.99	20	4.4	69.73	76.12	15.73
	17.00- 19.99	13	4.3	78.10	76.85	18.10
	20.00 and over	9	4.3	96.44	87.45	22.22
	Total	67	4.3	66.68	72.77	15.47

6-10 Days	Less than \$10.00	1	6.0	57.00	59.05	9.50
	\$10.00- 13.99	11	6.8	81.27	104.78	11.88
	14.00- 16.99	9	7.1	103.06	107.60	14.64
	17.00- 19.99	10	6.3	113.45	96.41	18.01
	20.00 and over	4	7.0	145.75	103.90	20.92
	Total	35	6.7	102.74	101.71	15.31
11 Days and over	Less than \$10.00	—	—	—	—	—
	\$10.00- 13.99	1	14.0	143.50	76.55	10.25
	14.00- 16.99	1	12.0	198.00	228.55	16.50
	17.00- 19.99	—	—	—	—	—
	20.00 and over	—	—	—	—	—
	Total	2	13.0	170.75	152.55	13.38
Total	Less than \$10.00	4	4.5	39.75	60.14	8.75
	\$10.00- 13.99	36	5.1	59.94	74.07	11.81
	14.00- 16.99	31	5.4	82.29	90.42	15.43
	17.00- 19.99	23	5.2	93.47	85.35	18.06
	20.00 and over	15	4.7	100.73	88.29	21.58
	Total	109	5.1	78.25	82.55	15.39

TABLE 2B—*Continued*  
 DEPENDENT WIFE  
 MATERNITY, SEMIPRIVATE CLAIMS ONLY

Days of Hospital Confinement	Room and Board Rate Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Daily Room and Board Rate Charged by Hospital
1-2 Days	Less than \$10.00	24	1.8	15.90	49.50	8.88
	\$10.00- 13.99	39	1.8	20.92	56.84	11.29
	14.00- 16.99	28	1.8	27.35	57.47	15.24
	17.00- 19.99	16	1.8	31.45	52.65	17.99
	20.00 and over	4	1.5	31.00	55.53	20.75
	Total		111	1.8	23.34	54.76
3-5 Days	Less than \$10.00	90	4.0	35.33	58.23	8.88
	\$10.00- 13.99	370	4.1	48.70	60.69	11.76
	14.00- 16.99	220	4.2	63.20	67.96	15.13
	17.00- 19.99	76	4.2	74.78	81.06	17.85
	20.00 and over	53	4.2	92.07	64.03	22.13
	Total		809	4.1	56.45	64.52

6-10 Days	Less than \$10.00	23	7.0	63.83	80.64	9.13
	\$10.00- 13.99	119	6.9	83.03	83.63	11.97
	14.00- 16.99	127	6.9	103.37	89.26	15.01
	17.00- 19.99	51	7.0	125.38	91.56	17.78
	20.00 and over	31	7.1	163.21	87.97	22.98
	Total	351	6.9	102.37	87.00	14.70
11 Days and over	Less than \$10.00	3	13.7	98.33	68.15	7.26
	\$10.00- 13.99	7	12.3	209.86	175.55	11.55
	14.00- 16.99	2	11.5	168.50	85.25	14.67
	17.00- 19.99	1	15.0	338.25	97.60	17.80
	20.00 and over	2	11.0	243.75	142.70	22.16
	Total	15	12.5	195.12	132.45	12.94
Total	Less than \$10.00	140	4.3	38.03	60.63	8.89
	\$10.00- 13.99	535	4.7	56.42	67.01	11.77
	14.00- 16.99	377	4.9	74.63	74.45	15.09
	17.00- 19.99	144	5.0	89.72	81.74	17.84
	20.00 and over	90	5.2	117.23	73.65	22.37
	Total	1286	4.8	67.74	70.61	13.85

TABLE 3  
MALE EMPLOYEE  
EXCLUDING SEMPRIVATE CLAIMS

Room and Board Rate Charged	Daily Benefit Rate Provided	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Room and Board Benefits Payable under "Plan A"	Average Miscellaneous Benefits Payable under "Plan A"	Average Daily Benefit Rate Provided	Average Daily Room and Board Rate Charged by Hospital
Out-patients	Less than \$ 8.51	457			13.07		13.07	7.70	*
	\$ 8.51- 10.50	457			15.27		15.27	9.79	
	10.51- 12.50	596	*	*	17.41		17.41	11.87	
	12.51- 19.50	152			14.44	*	14.44	14.57	
	19.51 and over	104			14.21		14.21	20.00	
	Total	1766			15.29		15.29	10.96	
Less than \$10.00	Less than \$ 8.51	551	6.4	52.78	74.77	47.08	67.26	7.70	8.29
	\$ 8.51- 10.50	408	6.5	53.59	87.68	53.08	72.96	9.81	8.34
	10.51- 12.50	86	8.7	75.28	104.07	74.18	82.52	11.81	8.36
	12.51- 19.50	21	7.8	101.48	120.10	101.46	80.39	14.67	7.88
	19.51 and over	3	24.3	472.83	229.87	469.83	152.53	20.00	9.36
	Total	1069	6.7	57.04	83.38	53.81	71.16	9.01	8.31
\$10.00 \$13.99	Less than \$ 8.51	657	6.4	73.58	93.11	49.08	76.62	7.76	11.40
	\$ 8.51- 10.50	1135	7.2	84.10	103.79	70.73	84.96	9.84	11.54
	10.51- 12.50	563	7.7	91.58	100.20	86.62	87.98	11.72	11.84
	12.51- 19.50	155	7.9	96.65	115.93	94.73	104.49	14.01	12.05
	19.51 and over	21	6.9	81.81	75.30	73.43	75.30	20.00	11.99
	Total	2531	7.1	83.78	100.73	70.14	84.58	10.06	11.60

\$14.00-\$16.99	Less than \$ 8.51	214	8.1	120.36	116.91	62.20	90.12	7.71	15.12
	\$ 8.51- 10.50	469	8.0	120.58	128.52	78.33	96.98	9.89	15.11
	10.51- 12.50	464	7.5	113.15	115.68	87.61	101.43	11.75	15.07
	12.51- 19.50	277	9.7	149.28	136.12	142.37	122.12	14.86	15.30
	19.51 and over	10	4.2	66.90	118.98	60.65	109.88	20.00	15.62
	Total	1434	8.1	123.31	124.04	91.17	102.34	11.20	15.14
\$17.00-\$19.99	Less than \$ 8.51	94	10.3	178.05	164.57	78.38	100.89	7.69	18.05
	\$ 8.51- 10.50	237	8.7	157.11	132.82	84.14	105.51	9.88	18.06
	10.51- 12.50	223	7.7	139.18	118.82	85.41	106.30	11.81	17.96
	12.51- 19.50	211	10.1	185.66	169.29	162.27	128.95	15.70	18.34
	19.51 and over	39	11.6	217.46	114.54	208.24	110.92	20.00	18.41
	Total	804	9.1	165.01	141.33	110.35	111.60	12.18	18.12
\$20.00 and over	Less than \$ 8.51	72	7.7	181.03	147.65	59.56	107.15	7.85	23.21
	\$ 8.51- 10.50	139	9.2	208.52	164.36	88.73	125.97	9.89	22.56
	10.51- 12.50	185	9.9	220.60	149.71	116.16	121.27	11.89	23.17
	12.51- 19.50	101	10.1	228.99	157.53	143.98	136.36	14.68	22.59
	19.51 and over	76	8.6	187.01	138.38	151.41	118.15	20.07	21.90
	Total	573	9.3	209.72	152.88	111.97	122.88	12.46	22.76
Total, including out-patients	Less than \$ 8.51	2045	5.4	65.01	77.98	40.66	63.50	7.73	
	\$ 8.51- 10.50	2845	6.3	84.39	96.71	60.09	77.74	9.84	
	10.51- 12.50	2117	5.7	86.15	86.73	64.40	75.67	11.80	
	12.51- 19.50	917	7.9	131.70	122.16	114.54	103.47	14.84	*
	19.51 and over	253	5.4	104.74	78.74	91.65	70.83	20.02	
	Total	8177	6.1	85.94	91.74	63.43	76.32	10.69	
Total, excluding out-patients	Less than \$ 8.51	1588	6.9	83.72	96.66	52.36	78.01	7.73	11.75
	\$ 8.51- 10.50	2388	7.5	100.54	112.30	71.59	89.70	9.85	12.98
	10.51- 12.50	1521	8.0	119.91	113.89	89.63	98.51	11.77	14.91
	12.51- 19.50	765	9.4	157.86	143.57	137.30	121.16	14.89	16.24
	19.51 and over	149	9.1	177.85	123.79	155.61	110.35	20.04	18.92
	Total	6411	7.7	109.61	112.80	80.90	93.13	10.62	13.66

TABLE 3—Continued

## FEMALE EMPLOYEE

## NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Daily Benefit Rate Provided	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Room and Board Benefits Payable under "Plan A"	Average Miscellaneous Benefits Payable under "Plan A"	Average Daily Benefit Rate Provided	Average Daily Room and Board Rate Charged by Hospital
Out-patients	Less than \$ 8.51	90			13.94		13.86	7.32	
	\$ 8.51- 10.50	97			13.83		13.83	9.76	
	10.51- 12.50	116	*	*	15.81		15.81	11.81	*
	12.51- 19.50	37			18.22	*	18.22	14.43	
	19.51 and over	11			17.00		17.00	20.00	
	Total	351			15.08		15.05	10.63	
Less than \$10.00	Less than \$ 8.51	100	6.2	53.17	80.46	46.09	71.90	7.49	8.45
	\$ 8.51- 10.50	68	7.6	64.86	82.92	63.67	79.87	9.76	8.65
	10.51- 12.50	36	4.7	40.15	52.18	40.09	52.18	11.44	8.30
	12.51- 19.50	9	7.2	64.06	90.42	61.72	90.42	14.89	8.60
	19.51 and over	—	—	—	—	—	—	—	—
	Total	213	6.4	55.16	76.89	51.35	71.89	9.19	8.49
\$10.00-\$13.99	Less than \$ 8.51	228	6.8	79.19	97.67	51.06	81.14	7.42	11.59
	\$ 8.51- 10.50	373	6.5	77.10	94.70	63.88	87.40	9.88	11.71
	10.51- 12.50	174	6.4	79.29	101.07	73.45	92.64	11.68	12.33
	12.51- 19.50	72	5.4	66.77	90.02	66.43	89.84	14.03	12.29
	19.51 and over	—	—	—	—	—	—	—	—
	Total	847	6.5	77.23	96.41	62.61	87.00	9.94	11.86

\$14.00-\$16.99	Less than \$ 8.51	84	6.8	102.39	110.19	51.48	83.83	7.65	15.13
	\$ 8.51- 10.50	155	7.4	111.83	110.79	72.96	95.80	9.89	15.06
	10.51- 12.50	194	7.1	107.89	103.95	84.10	91.54	11.83	15.08
	12.51- 19.50	88	7.1	108.73	107.20	104.60	102.40	14.89	15.32
	19.51 and over	—	—	—	—	—	—	—	—
	Total	521	7.1	108.32	107.54	78.99	93.40	11.10	15.12
\$17.00-\$19.99	Less than \$ 8.51	60	6.5	117.73	118.77	49.87	99.45	7.75	18.01
	\$ 8.51- 10.50	92	6.5	116.48	112.30	63.32	93.77	9.93	18.05
	10.51- 12.50	132	9.0	160.42	133.16	105.09	115.70	11.96	17.88
	12.51- 19.50	73	7.8	141.03	140.85	121.39	131.07	15.42	17.95
	19.51 and over	2	11.0	204.50	151.45	134.50	151.45	20.00	19.00
	Total	359	7.7	138.33	127.08	88.63	110.69	11.49	17.97
\$20.00 and over	Less than \$ 8.51	42	6.0	136.12	162.76	45.88	106.44	7.86	23.62
	\$ 8.51- 10.50	66	9.5	234.43	187.45	92.94	123.64	9.91	23.04
	10.51- 12.50	88	9.3	201.38	141.06	109.51	125.69	11.94	22.71
	12.51- 19.50	51	7.1	159.03	136.86	108.12	124.12	15.22	21.72
	19.51 and over	6	5.2	108.67	154.72	97.50	154.72	20.08	21.43
	Total	253	8.3	188.43	156.24	94.06	122.33	11.59	22.72
Total, including out-patients	Less than \$ 8.51	604	5.6	74.10	90.71	42.21	73.54	7.51	
	\$ 8.51- 10.50	851	6.3	90.12	96.57	60.43	83.44	9.87	
	10.51- 12.50	740	6.3	101.45	96.56	73.04	86.38	11.81	
	12.51- 19.50	330	6.1	101.09	105.04	87.63	99.60	14.82	*
	19.51 and over	19	2.8	55.84	74.64	44.95	74.64	20.03	
	Total	2544	6.1	90.78	96.11	63.18	83.97	10.59	
Total, excluding out-patients	Less than \$ 8.51	514	6.6	87.07	104.15	49.60	83.99	7.55	13.29
	\$ 8.51- 10.50	754	7.1	101.71	107.21	68.20	92.40	9.88	13.89
	10.51- 12.50	624	7.5	120.31	111.57	86.62	99.50	11.81	15.59
	12.51- 19.50	293	6.9	113.85	116.01	98.70	109.87	14.87	16.14
	19.51 and over	8	6.6	132.63	153.90	106.75	153.90	20.06	20.82
	Total	2193	7.0	105.31	109.08	73.30	95.01	10.59	14.56

TABLE 3—Continued

## DEPENDENT SPOUSE

## NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Daily Benefit Rate Provided	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Room and Board Benefits Payable under "Plan A"	Average Miscellaneous Benefits Payable under "Plan A"	Average Daily Benefit Rate Provided	Average Daily Room and Board Rate Charged by Hospital
Out-patients	Less than \$ 8.51	355	*	*	12.93	*	12.93	7.62	*
	\$ 8.51- 10.50	265			15.75		15.75	9.73	
	10.51- 12.50	432			20.38		20.36	11.88	
	12.51- 19.50	165			19.37		19.37	15.18	
	19.51 and over	62			15.35		15.35	20.00	
	Total	1279			16.98		16.97	11.07	
Less than \$10.00	Less than \$ 8.51	630	6.5	52.40	79.55	46.42	68.99	7.61	8.30
	\$ 8.51- 10.50	400	5.6	47.37	79.89	47.11	76.86	9.65	8.43
	10.51- 12.50	84	5.6	42.79	67.48	42.51	65.64	11.68	8.49
	12.51- 19.50	25	6.8	58.98	108.45	58.40	90.58	14.56	8.61
	19.51 and over	6	17.5	133.50	97.67	133.50	97.67	20.00	7.76
	Total	1145	6.1	50.51	79.51	47.09	72.12	8.84	8.36
\$10.00-\$13.99	Less than \$ 8.51	1022	7.1	80.48	95.82	53.67	81.84	7.66	11.39
	\$ 8.51- 10.50	1311	7.0	82.70	98.44	68.69	87.29	9.75	11.59
	10.51- 12.50	505	8.3	101.44	111.91	95.24	99.35	11.76	12.02
	12.51- 19.50	245	9.7	119.49	110.72	118.96	104.77	14.54	12.14
	19.51 and over	16	15.3	197.00	68.13	197.00	68.13	20.00	12.63
	Total	3099	7.5	88.52	100.59	72.70	88.74	9.82	11.64

\$14.00-\$16.99	Less than \$ 8.51	309	7.6	111.42	117.19	55.94	90.01	7.39	14.94
	\$ 8.51- 10.50	529	7.7	115.74	118.87	75.40	100.23	9.79	15.12
	10.51- 12.50	442	8.4	127.69	120.38	99.10	105.73	11.75	15.09
	12.51- 19.50	410	9.1	140.52	135.34	135.45	116.84	15.01	15.29
	19.51 and over	17	9.9	151.29	99.12	150.94	99.12	20.00	15.04
	Total	1707	8.2	124.36	122.71	93.19	103.78	11.22	15.12
\$17.00-\$19.99	Less than \$ 8.51	127	7.4	132.75	126.48	53.72	89.72	7.43	17.84
	\$ 8.51- 10.50	248	8.7	156.46	140.66	86.00	115.23	9.86	17.90
	10.51- 12.50	255	7.1	129.04	119.81	84.41	108.25	11.83	18.11
	12.51- 19.50	349	9.5	169.86	154.57	146.08	124.67	15.58	18.01
	19.51 and over	24	14.9	272.88	162.88	230.04	146.50	20.00	18.27
	Total	1003	8.6	153.94	138.94	105.86	114.26	12.28	18.00
\$20.00 and over	Less than \$ 8.51	65	7.2	170.54	180.04	64.30	108.89	7.61	24.08
	\$ 8.51- 10.50	146	8.0	184.18	133.35	82.64	111.92	9.93	22.91
	10.51- 12.50	215	7.8	173.23	133.62	93.60	112.76	11.94	22.75
	12.51- 19.50	154	8.3	189.36	145.09	125.98	133.17	15.09	22.37
	19.51 and over	66	7.6	165.74	113.40	151.20	107.69	20.07	21.94
	Total	646	7.9	178.52	138.90	101.78	116.53	12.63	22.75
Total, including out-patients	Less than \$ 8.51	2508	6.0	70.83	86.37	44.81	70.97	7.59	
	\$ 8.51- 10.50	2899	6.5	87.72	97.42	62.84	85.30	9.76	
	10.51- 12.50	1933	6.1	93.85	94.92	70.93	84.36	11.81	
	12.51- 19.50	1348	8.1	131.16	122.27	116.12	106.12	15.09	*
	19.51 and over	191	7.2	125.72	82.23	115.28	78.20	20.02	
	Total	8879	6.5	91.69	97.20	68.73	84.05	10.62	
Total, excluding out-patients	Less than \$ 8.51	2153	7.0	82.51	98.48	52.20	80.53	7.59	11.76
	\$ 8.51- 10.50	2634	7.1	96.54	105.64	69.16	92.30	9.76	13.04
	10.51- 12.50	1501	7.9	120.86	116.37	91.35	102.77	11.79	15.30
	12.51- 19.50	1183	9.2	149.45	136.62	132.31	118.22	15.08	16.22
	19.51 and over	129	10.7	186.15	114.37	170.69	108.41	20.03	18.53
	Total	7600	7.6	107.13	110.70	80.29	95.34	10.55	13.71

TABLE 3—Continued  
DEPENDENT CHILD  
EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Daily Benefit Rate Provided	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Room and Board Benefits Payable under "Plan A"	Average Miscellaneous Benefits Payable under "Plan A"	Average Daily Benefit Rate Provided	Average Daily Room and Board Rate Charged by Hospital
Out-patients	Less than \$ 8.51	1560	*	*	9.36	*	9.36	7.66	*
	\$ 8.51- 10.50	1175			12.33		12.18	9.72	
	10.51- 12.50	1086			12.54		12.38	11.77	
	12.51- 19.50	646			12.11		12.11	14.76	
	19.51 and over	220			11.93		11.93	20.00	
	Total	4687			11.34		11.26	10.69	
Less than \$10.00	Less than \$ 8.51	1099	3.8	30.49	46.79	27.31	46.02	7.61	8.15
	8.51- 10.50	874	4.0	31.45	46.20	31.13	45.25	9.71	8.06
	10.51- 12.50	309	4.1	32.27	40.46	32.27	39.10	11.59	7.87
	12.51- 19.50	141	4.3	28.90	35.52	28.88	35.52	14.76	7.07
	19.51 and over	7	3.4	26.29	36.71	26.29	36.71	20.00	6.46
	Total	2430	3.9	30.96	45.09	29.40	44.23	9.32	8.01
\$10.00-\$13.99	Less than \$ 8.51	1083	3.6	39.79	54.94	27.20	52.07	7.62	11.16
	\$ 8.51- 10.50	1429	3.9	43.05	55.33	37.91	53.60	9.80	11.16
	10.51- 12.50	768	3.9	45.26	57.48	43.56	53.28	11.73	11.61
	12.51- 19.50	431	3.6	43.38	51.64	43.25	51.64	14.40	11.85
	19.51 and over	28	4.6	55.54	57.86	55.54	57.86	20.00	11.80
	Total	3739	3.8	42.69	55.25	36.71	52.90	10.17	11.34

\$14.00-\$16.99	Less than \$ 8.51	269	4.1	60.74	57.79	30.56	54.10	7.49	14.91
	\$ 8.51- 10.50	382	3.8	58.40	64.25	38.83	59.38	9.85	14.95
	10.51- 12.50	398	4.1	62.11	65.93	49.62	58.90	11.82	15.03
	12.51- 19.50	383	4.7	71.99	69.22	70.05	65.46	14.91	15.07
	19.51 and over	13	10.3	166.00	110.92	166.00	100.53	20.00	14.68
	Total	1445	4.2	64.43	65.25	49.68	60.25	11.38	14.99
\$17.00-\$19.99	Less than \$ 8.51	68	6.0	98.43	71.51	43.99	57.87	7.46	17.94
	\$ 8.51- 10.50	181	4.8	86.17	77.11	47.43	71.47	9.89	17.83
	10.51- 12.50	174	3.9	69.17	68.25	45.43	67.36	11.85	17.99
	12.51- 19.50	205	4.4	80.01	68.20	68.16	67.97	15.48	17.98
	19.51 and over	29	3.2	59.40	40.17	58.74	40.17	20.00	18.25
	Total	657	4.5	79.83	69.77	53.51	66.50	12.35	17.95
\$20.00 and over	Less than \$ 8.51	37	3.1	70.76	64.26	23.99	61.86	7.61	23.60
	\$ 8.51- 10.50	65	4.7	113.37	107.21	49.05	96.30	9.95	21.85
	10.51- 12.50	53	3.5	75.22	72.25	42.13	72.25	11.93	21.62
	12.51- 19.50	45	3.4	76.16	91.37	52.91	80.99	15.10	22.20
	19.51 and over	41	2.1	45.80	41.54	41.61	41.54	20.01	23.25
	Total	241	3.5	79.99	78.80	43.13	73.55	12.70	22.37
Total, including out-patients	Less than \$ 8.51	4116	2.3	24.84	36.03	17.39	34.58	7.62	
	\$ 8.51- 10.50	4106	2.8	32.70	43.69	26.30	41.97	9.77	
	10.51- 12.50	2788	2.4	30.66	40.25	26.30	37.82	11.76	
	12.51- 19.50	1851	2.7	37.91	43.06	35.60	42.00	14.80	*
	19.51 and over	338	1.4	22.18	26.07	21.62	25.67	20.00	
	Total	13199	2.5	30.28	40.04	24.70	38.37	10.49	
Total, excluding out-patients	Less than \$ 8.51	2556	3.8	40.01	52.31	28.00	49.98	7.60	10.62
	\$ 8.51- 10.50	2931	4.0	45.81	56.27	36.84	53.91	9.79	11.38
	10.51- 12.50	1702	4.0	50.22	57.93	43.07	54.05	11.74	12.69
	12.51- 19.50	1205	4.2	58.23	59.65	54.68	58.02	14.82	13.74
	19.51 and over	118	3.9	63.54	52.43	61.92	51.29	20.00	17.36
	Total	8512	3.9	46.95	55.84	38.31	53.30	10.37	11.83

TABLE 3—Continued  
 FEMALE EMPLOYEE  
 MATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Daily Benefit Rate Provided	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Room and Board Benefits Payable under "Plan A"	Average Miscellaneous Benefits Payable under "Plan A"	Average Daily Benefit Rate Provided	Average Daily Room and Board Rate Charged by Hospital
Less than \$10.00	Less than \$ 8.51	67	4.7	39.25	54.28	34.16	53.27	7.42	8.38
	\$ 8.51- 10.50	45	5.0	42.70	66.69	42.57	66.69	9.67	8.51
	10.51- 12.50	16	4.9	41.73	60.31	41.73	60.31	11.88	8.73
	12.51- 19.50	6	7.3	61.67	117.60	61.67	114.22	15.00	8.10
	19.51 and over	—	—	—	—	—	—	—	—
	Total	134	4.9	41.71	62.00	39.12	61.34	9.04	8.45
\$10.00-\$13.99	Less than \$ 8.51	138	5.0	58.22	73.27	38.66	68.11	7.65	11.61
	\$ 8.51- 10.50	192	4.8	56.67	72.36	47.51	72.09	9.84	11.74
	10.51- 12.50	119	5.2	63.07	77.07	59.55	76.36	11.86	12.20
	12.51- 19.50	48	4.5	54.22	61.43	54.18	61.43	13.42	12.08
	19.51 and over	—	—	—	—	—	—	—	—
	Total	497	4.9	58.39	72.69	48.58	70.98	10.06	11.85

\$14.00-\$16.99	Less than \$ 8.51	50	5.3	80.13	78.18	40.35	75.08	7.69	15.19
	\$ 8.51- 10.50	122	5.1	76.57	79.61	50.46	79.46	9.91	15.00
	10.51- 12.50	107	5.2	79.37	83.20	61.12	83.20	11.85	15.34
	12.51- 19.50	45	5.3	81.79	117.31	76.74	95.21	14.69	15.56
	19.51 and over	1	7.0	108.00	62.50	108.00	62.50	20.00	15.43
	Total	325	5.2	78.86	85.74	56.23	82.15	10.90	15.22
\$17.00-\$19.99	Less than \$ 8.51	28	4.8	84.75	76.31	35.57	75.65	7.43	17.71
	\$ 8.51- 10.50	40	5.1	91.24	87.91	50.80	87.91	9.98	17.96
	10.51- 12.50	60	4.7	86.50	101.91	56.38	97.79	11.93	18.25
	12.51- 19.50	32	4.3	76.71	79.77	62.91	79.77	14.72	17.96
	19.51 and over	3	4.0	76.83	77.42	76.83	77.42	20.00	19.28
	Total	163	4.7	85.26	89.28	53.09	87.65	11.37	18.05
\$20.00 and over	Less than \$ 8.51	21	4.3	104.52	82.03	32.76	82.03	7.62	25.94
	\$ 8.51- 10.50	32	4.6	103.94	87.07	45.63	83.35	10.00	22.91
	10.51- 12.50	29	5.0	114.47	90.88	59.48	89.15	11.91	23.10
	12.51- 19.50	21	4.7	107.67	88.96	72.05	88.96	15.29	22.85
	19.51 and over	2	9.5	193.50	311.50	193.50	264.50	20.25	20.25
	Total	105	4.7	109.42	91.77	54.98	89.26	11.30	23.50
Total	Less than \$ 8.51	304	4.9	63.28	70.78	37.25	67.64	7.58	13.04
	\$ 8.51- 10.50	431	4.9	67.56	76.36	47.99	75.92	9.87	13.73
	10.51- 12.50	331	5.1	76.06	83.95	58.62	82.80	11.87	15.10
	12.51- 19.50	152	4.8	74.80	87.86	65.46	81.18	14.39	15.68
	19.51 and over	6	6.3	120.92	152.96	120.92	137.30	20.08	18.96
	Total	1224	5.0	69.96	78.83	50.73	76.68	10.45	14.20

TABLE 3—Continued  
 DEPENDENT WIFE  
 MATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Daily Benefit Rate Provided	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Average Room and Board Benefits Payable under "Plan A"	Average Miscellaneous Benefits Payable under "Plan A"	Average Daily Benefit Rate Provided	Average Daily Room and Board Rate Charged by Hospital
Less than \$10.00	Less than \$ 8.51	523	4.4	36.76	52.97	32.23	52.00	7.54	8.37
	\$ 8.51- 10.50	291	4.6	38.21	63.99	38.13	62.46	9.74	8.52
	10.51- 12.50	68	4.9	40.50	62.11	40.50	61.81	11.73	8.17
	12.51- 19.50	17	5.5	43.35	54.71	43.35	54.71	14.59	7.78
	19.51 and over	3	3.3	26.00	75.33	26.00	75.33	20.00	7.50
	Total	902	4.5	37.60	57.32	34.95	56.24	8.74	8.39
\$10.00-\$13.99	Less than \$ 8.51	788	4.5	51.55	63.33	33.89	62.05	7.56	11.52
	\$ 8.51- 10.50	916	4.7	54.91	69.75	45.89	68.22	9.77	11.71
	10.51- 12.50	473	4.8	57.42	67.39	54.85	66.98	11.76	11.98
	12.51- 19.50	230	5.0	60.80	68.11	60.68	68.11	14.52	12.14
	19.51 and over	7	4.6	56.57	69.86	56.57	69.86	20.00	12.08
	Total	2414	4.7	54.87	67.04	45.17	65.96	9.92	11.74

\$14.00-\$16.99	Less than \$ 8.51	258	4.8	71.09	80.27	35.82	73.78	7.48	14.93
	\$ 8.51- 10.50	416	4.9	73.03	78.08	47.76	75.39	9.83	15.06
	10.51- 12.50	373	4.7	71.85	74.56	55.50	74.30	11.77	15.22
	12.51- 19.50	329	4.9	74.98	83.11	71.33	82.83	14.78	15.22
	19.51 and over	13	5.8	91.15	77.31	91.15	77.31	20.00	15.62
	Total	1389	4.8	72.99	78.73	53.61	76.58	11.18	15.12
\$17.00-\$19.99	Less than \$ 8.51	73	4.4	79.50	74.22	33.40	73.26	7.53	17.96
	\$ 8.51- 10.50	185	4.9	86.43	89.62	48.23	83.58	9.89	17.81
	10.51- 12.50	227	4.8	85.48	87.33	56.56	84.33	11.85	17.93
	12.51- 19.50	249	5.1	90.74	93.39	77.30	92.73	15.22	17.90
	19.51 and over	21	5.2	93.52	76.43	93.52	76.43	20.02	17.98
	Total	755	4.9	87.09	88.32	60.15	85.63	12.29	17.89
\$20.00 and over	Less than \$ 8.51	53	5.8	136.41	83.82	44.47	80.71	7.58	23.26
	\$ 8.51- 10.50	141	5.2	118.95	83.33	51.43	80.39	9.94	23.38
	10.51- 12.50	120	5.3	117.78	87.74	63.14	87.31	11.87	22.43
	12.51- 19.50	119	5.2	114.92	92.66	77.40	91.65	14.97	22.27
	19.51 and over	78	5.6	130.01	75.60	111.05	75.60	20.01	24.04
	Total	511	5.3	121.24	85.41	68.61	83.94	12.86	22.99
Total	Less than \$ 8.51	1695	4.5	53.82	63.82	33.98	61.80	7.54	11.71
	\$ 8.51- 10.50	1949	4.8	63.91	73.53	45.75	71.23	9.80	13.37
	10.51- 12.50	1261	4.8	71.57	74.75	55.36	73.92	11.79	14.80
	12.51- 19.50	944	5.0	80.15	82.86	70.57	82.46	14.85	15.93
	19.51 and over	122	5.4	112.82	75.59	100.70	75.59	20.01	21.01
	Total	5971	4.8	66.23	72.55	49.49	70.99	10.59	13.76

**TABLE 4A**  
**NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS**

Room and Board Rate Charged	Total Expense (Room and Board plus Miscellaneous) Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
		Male Employee				Female Employee			
	\$ .01-\$ 10.00	878			6.33	152			6.64
	10.01- 20.00	525			15.26	130			15.22
	20.01- 30.00	198			25.07	39			24.67
	30.01- 40.00	81			35.54	15			35.27
	40.01- 50.00	32			45.52	8			44.44
	50.01- 60.00	23			54.73	3			54.33
	60.01- 70.00	5			64.80	2			63.90
	70.01- 80.00	4			75.63	1			80.00
	80.01- 90.00	8			82.63	1			86.75
	90.01- 100.00	1			100.00	—			—
	100.01- 125.00	4			104.94	—			—
	125.01- 150.00	4			139.73	—			—
	150.01- 175.00	2	*	*	159.50	—	*	*	—
	175.01- 200.00	1			183.00	—			—
	200.01- 225.00	—			—	—			—
	225.01- 250.00	—			—	—			—
	250.01- 300.00	—			—	—			—
	300.01- 400.00	—			—	—			—
	400.01- 500.00	—			—	—			—
	500.01- 750.00	—			—	—			—
	750.01- 1,000.00	—			—	—			—
	\$1,000.01 and over	—			—	—			—
	Total	1766			15.29	351			15.08

		Male Employee				Female Employee			
Less than \$10.00	\$ .01-\$ 10.00	2	1.0	6.50	1.50	1	1.0	3.00	7.00
	10.01- 20.00	18	1.1	7.86	8.48	3	1.0	8.67	9.33
	20.01- 30.00	39	1.2	8.97	17.42	7	1.1	8.93	15.82
	30.01- 40.00	70	1.5	11.94	23.87	12	1.8	14.63	22.20
	40.01- 50.00	86	1.8	14.34	31.19	12	2.0	16.63	28.06
	50.01- 60.00	91	2.4	18.64	36.63	21	2.4	20.26	34.54
	60.01- 70.00	83	2.8	23.40	41.55	14	2.6	21.71	44.17
	70.01- 80.00	69	3.4	26.07	49.24	12	3.6	27.54	46.92
	80.01- 90.00	61	3.8	31.34	53.64	15	3.6	29.55	55.22
	90.01- 100.00	61	4.4	36.85	58.26	11	4.3	36.77	56.62
	100.01- 125.00	108	4.9	39.23	68.55	26	4.8	41.13	70.69
	125.01- 150.00	99	6.5	54.31	83.73	17	6.6	56.26	84.77
	150.01- 175.00	60	7.3	62.78	99.88	11	8.5	77.55	87.75
	175.01- 200.00	43	9.0	78.24	107.83	8	10.4	89.06	100.46
	200.01- 225.00	35	12.0	100.52	114.19	7	10.0	92.86	115.74
	225.01- 250.00	16	11.4	99.05	137.20	10	10.5	93.48	140.38
	250.01- 300.00	38	15.7	117.97	151.51	9	13.3	111.00	172.14
	300.01- 400.00	34	15.5	135.54	194.59	9	16.1	145.86	196.91
	400.01- 500.00	16	25.5	205.38	241.07	8	28.9	235.94	210.89
	500.01- 750.00	22	30.8	267.55	307.01	—	—	—	—
750.01- 1,000.00	8	41.1	400.65	360.77	—	—	—	—	
\$1,000.01 and over	10	50.7	548.55	855.60	—	—	—	—	
	Total	1069	6.7	57.04	83.38	213	6.4	55.16	76.89

TABLE 4A—Continued  
NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Total Expense (Room and Board plus Miscellaneous) Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
		Male Employee				Female Employee			
	\$ .01-\$ 10.00	2	1.0	10.00	—	—	—	—	—
	10.01- 20.00	18	1.0	11.14	6.76	4	1.0	11.25	6.34
	20.01- 30.00	44	1.1	11.78	14.58	10	1.0	11.40	14.56
	30.01- 40.00	96	1.3	14.17	22.21	34	1.1	11.99	23.76
	40.01- 50.00	123	1.4	16.40	29.00	24	1.6	18.24	27.61
	50.01- 60.00	129	1.7	20.01	35.09	44	1.6	19.05	36.60
	60.01- 70.00	151	2.1	23.88	45.04	56	2.0	23.49	40.64
	70.01- 80.00	148	2.5	28.44	46.79	44	2.4	28.68	47.09
	80.01- 90.00	136	2.9	32.61	52.69	40	2.6	30.01	54.21
	90.01- 100.00	130	3.0	34.24	61.04	55	3.1	36.15	59.30
\$10.00-\$13.99	100.01- 125.00	306	4.0	46.38	66.30	100	3.8	44.51	67.44
	125.01- 150.00	239	5.3	61.34	80.32	84	5.2	61.16	76.37
	150.01- 175.00	200	6.1	71.54	89.66	48	6.6	77.42	85.50
	175.01- 200.00	161	7.1	82.45	103.95	56	7.1	83.98	102.36
	200.01- 225.00	102	8.4	99.67	112.05	45	8.4	100.53	112.61
	225.01- 250.00	84	9.6	111.63	124.76	36	8.7	101.92	137.16
	250.01- 300.00	99	11.2	130.92	142.91	55	10.4	126.61	143.16
	300.01- 400.00	141	15.0	177.95	167.44	60	12.7	154.87	191.35
	400.01- 500.00	70	18.1	220.37	227.27	26	19.2	223.10	221.09
	500.01- 750.00	88	24.9	293.37	314.56	16	23.5	284.75	308.41
	750.01- 1,000.00	30	37.1	433.84	421.66	7	30.3	399.43	454.03
	\$1,000.01 and over	34	49.6	599.03	737.25	3	64.7	733.33	804.52
	Total	2531	7.1	83.78	100.73	847	6.5	77.23	96.41

	\$	Male Employee				Female Employee			
	01-\$ 10.00	—	—	—	—	—	—	—	—
	10.01- 20.00	3	.8	12.00	4.43	—	—	—	—
	20.01- 30.00	14	1.0	14.73	12.07	5	1.0	14.90	10.10
	30.01- 40.00	23	1.2	17.35	19.45	9	1.0	14.83	20.94
	40.01- 50.00	38	1.2	18.11	27.80	15	1.3	18.77	27.18
	50.01- 60.00	49	1.5	22.29	32.97	23	1.6	24.07	32.08
	60.01- 70.00	39	1.7	24.71	41.31	13	1.9	28.69	36.42
	70.01- 80.00	36	2.2	31.92	43.45	23	2.0	30.28	45.58
	80.01- 90.00	59	2.2	33.89	51.39	24	2.3	34.61	50.80
	90.01- 100.00	55	2.9	42.95	52.68	26	2.9	43.31	51.99
	100.01- 125.00	148	3.2	48.67	64.09	70	3.4	50.79	61.33
	125.01- 150.00	145	4.2	62.86	75.80	30	4.0	61.35	75.15
	150.01- 175.00	120	5.2	79.16	83.80	56	5.3	79.11	84.55
	175.01- 200.00	109	6.4	97.31	90.93	28	5.8	87.68	99.45
	200.01- 225.00	79	7.3	110.82	100.77	25	7.0	107.84	105.82
	225.01- 250.00	62	8.0	121.29	116.58	35	8.6	128.84	107.96
	250.01- 300.00	108	10.0	151.20	123.26	41	9.8	149.89	124.38
	300.01- 400.00	131	11.7	177.40	169.66	43	11.7	178.08	167.53
	400.01- 500.00	77	16.0	242.97	206.73	18	15.9	242.75	203.13
	500.01- 750.00	78	19.9	306.42	297.32	22	21.2	323.86	288.51
	750.01- 1,000.00	30	28.0	408.28	451.05	7	28.3	443.71	366.19
	\$1,000.01 and over	31	44.1	671.34	698.40	8	36.6	559.38	648.63
	Total	1434	8.1	123.31	124.04	521	7.1	108.32	107.54

\$14.00-\$16.99

TABLE 4A—Continued

## NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Total Expense (Room and Board plus Miscellaneous) Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
		Male Employee				Female Employee			
	\$ .01-\$ 10.00	—	—	—	—	—	—	—	—
	10.01- 20.00	1	1.0	17.31	—	—	—	—	—
	20.01- 30.00	4	1.0	18.00	5.11	—	—	—	—
	30.01- 40.00	1	1.0	18.00	16.00	2	1.0	17.50	19.00
	40.01- 50.00	12	1.3	22.28	24.39	5	1.4	24.60	21.35
	50.01- 60.00	17	1.2	21.56	33.43	2	1.5	27.50	25.75
	60.01- 70.00	19	1.7	30.26	34.95	9	1.6	28.69	37.94
	70.01- 80.00	22	1.7	30.43	45.48	8	2.0	35.26	40.59
	80.01- 90.00	17	2.0	35.09	50.80	21	2.2	39.77	46.00
	90.01- 100.00	25	2.2	39.87	54.54	9	2.1	38.33	56.44
\$17.00-\$19.99	100.01- 125.00	64	2.8	50.59	62.47	35	2.9	51.06	61.56
	125.01- 150.00	61	3.6	63.83	75.64	33	3.5	63.36	71.73
	150.01- 175.00	80	4.3	77.52	83.26	27	4.3	76.60	84.02
	175.01- 200.00	70	5.4	97.13	90.00	31	5.0	90.21	97.18
	200.01- 225.00	59	6.2	110.62	100.66	21	6.7	122.10	90.63
	225.01- 250.00	60	7.0	127.81	108.29	27	7.3	130.33	108.12
	250.01- 300.00	55	8.2	149.90	125.95	34	8.4	149.44	122.05
	300.01- 400.00	86	10.8	192.59	152.85	34	9.1	163.46	177.49
	400.01- 500.00	38	13.1	236.42	213.22	24	12.3	221.02	218.54
	500.01- 750.00	48	19.1	351.08	251.38	20	19.6	352.82	261.31
	750.01- 1,000.00	29	31.0	536.67	323.10	9	26.0	456.89	354.60
	\$1,000.01 and over	36	42.3	793.11	700.65	8	40.3	723.63	601.44
	Total	804	9.1	165.01	141.33	359	7.7	138.33	127.08

		Male Employee				Female Employee			
\$	.01-\$ 10.00	—	—	—	—	—	—	—	—
	10.01- 20.00	—	—	—	—	—	—	—	—
	20.01- 30.00	3	1.0	23.33	3.00	—	—	—	—
	30.01- 40.00	3	.8	20.50	14.58	—	—	—	—
	40.01- 50.00	4	1.0	20.75	24.00	—	—	—	—
	50.01- 60.00	7	1.1	25.29	28.94	6	1.0	21.83	33.25
	60.01- 70.00	4	1.3	25.50	39.54	4	1.3	27.13	37.91
	70.01- 80.00	8	1.5	37.81	36.32	4	1.9	43.50	33.25
	80.01- 90.00	9	2.0	42.11	42.71	2	1.5	36.50	51.23
	90.01- 100.00	18	2.3	50.22	45.19	6	1.8	41.67	53.78
	100.01- 125.00	38	2.3	52.24	59.14	21	2.1	47.10	67.85
	125.01- 150.00	35	3.1	69.10	71.23	20	3.0	66.65	72.35
	150.01- 175.00	33	4.5	98.32	65.51	23	3.6	76.76	85.19
	175.01- 200.00	31	4.3	95.02	90.70	13	3.8	89.38	99.23
	200.01- 225.00	53	5.2	113.29	98.25	19	5.4	120.16	92.50
	225.01- 250.00	33	5.9	129.42	107.00	14	5.6	125.04	113.56
	250.01- 300.00	50	7.0	155.15	119.92	17	7.1	164.65	114.92
	300.01- 400.00	80	8.8	197.49	146.74	47	8.7	197.24	146.52
	400.01- 500.00	42	12.3	277.18	170.11	20	10.0	217.30	217.02
	500.01- 750.00	64	15.1	344.38	244.24	19	14.8	324.47	280.27
	750.01- 1,000.00	25	22.5	540.52	321.06	9	21.7	541.11	296.66
	\$1,000.01 and over	33	35.6	802.17	563.99	9	48.1	1133.78	886.14
	Total	573	9.3	209.72	152.88	253	8.3	188.43	156.24

\$20.00 and over

TABLE 4A—Continued

## NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Total Expense (Room and Board plus Miscellaneous) Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
		Male Employee				Female Employee			
	\$ .01—\$ 10.00	882	0	.04	6.31	153	.0	.02	6.65
	10.01— 20.00	565	.1	.70	14.68	137	.1	.52	14.83
	20.01— 30.00	302	.4	4.03	21.47	61	.4	4.11	20.80
	30.01— 40.00	274	.9	9.76	26.24	72	1.0	10.44	25.41
	40.01— 50.00	295	1.3	14.54	31.02	64	1.4	16.28	29.21
	50.01— 60.00	316	1.7	18.71	36.41	99	1.7	20.23	35.23
	60.01— 70.00	301	2.2	23.88	43.21	98	2.0	24.07	40.70
	70.01— 80.00	287	2.5	28.32	46.97	92	2.4	29.84	45.88
	80.01— 90.00	290	2.8	32.15	53.03	103	2.5	32.84	52.14
	90.01— 100.00	290	3.1	37.80	57.46	107	3.0	38.45	56.70
	100.01— 125.00	668	3.8	46.19	65.63	252	3.5	47.03	65.30
	125.01— 150.00	583	4.9	60.83	79.15	184	4.6	61.73	75.68
	150.01— 175.00	495	5.6	74.79	87.12	165	5.5	77.78	85.04
	175.01— 200.00	415	6.6	89.13	97.78	136	6.2	86.98	100.17
	200.01— 225.00	328	7.6	106.62	105.28	117	7.4	108.69	104.14
	225.01— 250.00	255	8.2	119.30	117.38	122	8.2	117.89	119.91
	250.01— 300.00	350	10.2	142.21	131.83	156	9.6	140.95	132.22
	300.01— 400.00	472	12.3	180.72	163.84	193	11.0	171.45	172.94
	400.01— 500.00	243	16.1	238.87	209.59	96	15.7	226.13	215.38
	500.01— 750.00	300	21.0	314.99	284.41	77	19.7	323.41	283.55
	750.01— 1,000.00	122	30.7	471.68	380.85	32	26.2	465.13	362.59
	\$1,000.01 and over	144	43.5	706.16	688.25	28	44.4	809.57	728.19
	Total	8177	6.1	85.94	91.74	2544	6.1	90.78	96.11

Total, including out-patients

	\$	Male Employee				Female Employee			
	01-\$ 10.00	4	1.0	8.25	75	1	1.0	3.00	7.00
	10.01- 20.00	40	1.0	9.88	7.19	7	1.0	10.14	7.62
	20.01- 30.00	104	1.1	11.70	14.61	22	1.0	11.41	13.95
	30.01- 40.00	193	1.3	13.86	22.33	57	1.2	13.18	22.82
	40.01- 50.00	263	1.5	16.31	29.26	56	1.6	18.60	27.03
	50.01- 60.00	293	1.8	20.18	34.97	96	1.8	20.87	34.63
	60.01- 70.00	296	2.2	24.28	42.85	96	2.0	24.58	40.22
	70.01- 80.00	283	2.6	28.72	46.56	91	2.4	30.16	45.51
	80.01- 90.00	282	2.9	33.06	52.19	102	2.6	33.16	51.81
	90.01- 100.00	289	3.2	37.93	57.31	107	3.0	38.45	56.70
	100.01- 125.00	664	3.8	46.47	65.39	252	3.5	47.03	65.30
	125.01- 150.00	579	4.9	61.25	78.73	184	4.6	61.73	75.68
	150.01- 175.00	493	5.7	75.09	86.82	165	5.5	77.78	85.04
	175.01- 200.00	414	6.6	89.35	97.57	136	6.2	86.98	100.17
	200.01- 225.00	328	7.6	106.62	105.28	117	7.4	108.69	104.14
	225.01- 250.00	255	8.2	119.30	117.38	122	8.2	117.89	119.91
	250.01- 300.00	350	10.2	142.21	131.83	156	9.6	140.95	132.22
	300.01- 400.00	472	12.3	180.72	163.84	193	11.0	171.45	172.94
	400.01- 500.00	243	16.1	238.87	209.59	96	15.7	226.13	215.38
	500.01- 750.00	300	21.0	314.99	284.41	77	19.7	323.41	283.55
	750.01- 1,000.00	122	30.7	471.68	380.85	32	26.2	465.13	362.59
	\$1,000.01 and over	144	43.5	706.16	688.25	28	44.4	809.57	728.19
	Total	6411	7.7	109.61	112.80	2193	7.0	105.31	109.08

Total, excluding  
out-patients

TABLE 4A—Continued

## NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Total Expense (Room and Board plus Miscellaneous) Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
		Dependent Spouse				Dependent Child			
	\$ .01-\$ 10.00	575			6.49	2978			5.96
	10.01- 20.00	402			15.39	1189			15.02
	20.01- 30.00	165			25.24	323			25.14
	30.01- 40.00	56			35.78	108			34.79
	40.01- 50.00	33			44.87	48			45.11
	50.01- 60.00	17			57.47	20			54.63
	60.01- 70.00	9			65.21	6			66.25
	70.01- 80.00	4			75.78	7			75.43
	80.01- 90.00	5			83.90	2			83.00
	90.01- 100.00	5			96.34	—			—
Out-patients	100.01- 125.00	1	*	*	108.00	3	*	*	110.00
	125.01- 150.00	2			144.75	—			—
	150.01- 175.00	3			164.15	—			—
	175.01- 200.00	—			—	—			—
	200.01- 225.00	—			—	1			210.00
	225.01- 250.00	2			245.00	—			—
	250.01- 300.00	—			—	—			—
	300.01- 400.00	—			—	2			390.00
	400.01- 500.00	—			—	—			—
	500.01- 750.00	—			—	—			—
	750.01- 1,000.00	—			—	—			—
	\$1,000.01 and over	—			—	—			—
	Total	1279			16.98	4687			11.34

Less than \$10.00

		Dependent Spouse				Dependent Child			
\$ .01-\$ 10.00	2	1.5	7.50	1.00	13	1.5	6.85	1.34	
10.01- 20.00	19	1.1	8.34	8.16	106	2.1	10.91	5.85	
20.01- 30.00	44	1.5	11.90	13.82	208	2.0	12.26	13.82	
30.01- 40.00	61	1.5	12.22	22.90	321	1.7	12.39	23.25	
40.01- 50.00	66	2.2	18.01	27.64	365	1.8	13.75	31.50	
50.01- 60.00	90	2.4	19.24	36.01	322	2.0	15.99	39.58	
60.01- 70.00	86	2.6	20.69	44.35	245	2.8	22.28	42.75	
70.01- 80.00	101	3.2	27.14	48.03	146	3.5	27.07	47.69	
80.01- 90.00	73	3.4	28.67	55.95	109	4.4	32.45	52.82	
90.01- 100.00	65	4.8	36.55	58.95	98	4.9	39.14	56.23	
100.01- 125.00	98	5.3	41.56	70.36	179	5.6	46.57	66.46	
125.01- 150.00	112	6.5	55.37	80.99	100	7.0	59.12	77.96	
150.01- 175.00	79	7.5	63.79	99.66	68	8.6	69.63	91.00	
175.01- 200.00	70	8.4	70.71	115.80	43	12.3	95.04	92.84	
200.01- 225.00	41	11.2	82.85	130.50	24	10.6	88.84	124.43	
225.01- 250.00	23	9.2	78.51	156.89	20	14.1	111.68	127.35	
250.01- 300.00	41	13.1	112.71	160.58	29	16.8	137.81	129.74	
300.01- 400.00	42	17.3	142.22	202.86	18	26.2	204.25	140.10	
400.01- 500.00	14	21.9	149.02	298.59	11	33.7	295.82	159.07	
500.01- 750.00	12	33.3	285.63	290.58	3	28.0	241.00	329.67	
750.01- 1,000.00	3	61.0	546.00	366.67	—	—	—	—	
\$1,000.01 and over	3	48.7	422.00	818.33	2	69.0	708.75	609.54	
Total	1145	6.1	50.51	79.51	2430	3.9	30.96	45.09	

TABLE 4A—Continued  
NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Total Expense (Room and Board plus Miscellaneous) Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	
634	\$ .01-\$ 10.00 10.01- 20.00 20.01- 30.00 30.01- 40.00 40.01- 50.00 50.01- 60.00 60.01- 70.00 70.01- 80.00 80.01- 90.00 90.01- 100.00 100.01- 125.00 125.01- 150.00 150.01- 175.00 175.01- 200.00 200.01- 225.00 225.01- 250.00 250.01- 300.00 300.01- 400.00 400.01- 500.00 500.01- 750.00 750.01- 1,000.00 \$1,000.01 and over	Dependent Spouse				Dependent Child				
		—	—	—	—	—	—	—	—	—
		12	1.0	11.54	4.31	42	1.0	10.75	6.32	
		53	1.2	12.87	13.29	145	1.1	12.34	13.67	
		83	1.3	15.05	20.41	293	1.2	13.06	23.21	
		119	1.6	17.60	28.15	492	1.3	14.63	30.80	
		137	1.8	19.87	35.85	538	1.5	17.11	37.98	
		158	2.2	24.12	40.77	439	1.9	21.68	43.39	
		197	2.6	29.33	45.67	286	2.4	27.45	47.96	
		154	3.0	34.71	50.73	218	2.7	30.27	54.79	
		156	3.4	39.06	56.13	175	3.4	38.05	56.81	
		324	3.9	45.56	66.00	348	4.5	50.54	61.78	
		315	5.4	61.96	75.45	225	5.5	63.72	74.10	
		206	6.3	72.09	90.31	149	6.5	74.77	86.55	
		214	7.4	85.73	101.91	104	7.9	90.94	94.92	
		179	8.4	98.69	113.67	54	9.2	103.16	108.49	
		129	9.8	116.47	120.39	60	10.3	116.92	119.91	
		200	10.7	126.96	147.66	52	12.5	143.35	132.38	
		218	13.7	162.80	186.48	62	17.7	204.29	144.37	
		100	18.6	220.51	225.62	21	22.2	265.19	181.87	
		79	24.8	301.00	294.28	19	31.5	349.16	261.40	
		31	38.7	461.90	386.54	11	43.8	480.00	364.02	
		35	58.9	720.21	559.49	6	51.5	634.83	781.65	
		Total	3099	7.5	88.52	100.59	3739	3.8	42.69	55.25

		Dependent Spouse				Dependent Child			
\$	.01-\$ 10.00	—	—	—	—	—	—	—	—
	10.01- 20.00	—	—	—	—	1	1.0	15.00	—
	20.01- 30.00	17	1.0	14.75	11.87	33	1.0	14.59	11.20
	30.01- 40.00	16	1.1	16.34	20.02	67	1.1	16.37	20.33
	40.01- 50.00	23	1.5	21.85	23.44	122	1.3	19.08	26.65
	50.01- 60.00	43	1.8	26.93	28.98	169	1.2	18.61	36.50
	60.01- 70.00	59	1.8	26.79	38.97	158	1.5	21.79	43.44
	70.01- 80.00	55	1.9	28.11	47.00	132	1.9	29.54	45.79
	80.01- 90.00	90	2.4	35.16	50.31	109	2.1	31.06	53.96
	90.01- 100.00	69	2.5	37.43	58.21	72	2.7	39.89	55.35
	100.01- 125.00	191	3.2	48.66	64.45	142	3.5	53.28	59.01
	125.01- 150.00	143	4.4	66.35	71.99	118	4.7	71.19	66.50
	150.01- 175.00	137	5.2	78.68	84.08	84	5.5	81.33	81.13
	175.01- 200.00	118	6.2	93.89	94.41	62	6.4	96.03	89.65
	200.01- 225.00	83	7.4	112.10	99.33	32	7.8	120.37	93.62
	225.01- 250.00	100	8.2	124.14	113.02	23	8.3	127.07	111.89
	250.01- 300.00	162	9.3	140.60	132.54	28	10.3	166.67	105.15
	300.01- 400.00	158	11.6	176.60	169.95	39	12.1	187.38	153.09
	400.01- 500.00	87	15.0	228.48	212.61	16	16.8	252.78	199.66
	500.01- 750.00	87	20.6	315.39	276.68	20	23.2	353.43	255.72
	750.01- 1,000.00	38	30.8	469.08	406.75	7	41.3	625.07	291.30
	\$1,000.01 and over	31	49.7	743.70	728.39	11	56.7	858.59	629.68
	Total	1707	8.2	124.36	122.71	1445	4.2	64.43	65.25

\$14.00-\$16.99

TABLE 4A—Continued

## NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Total Expense (Room and Board plus Miscellaneous) Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
		Dependent Spouse				Dependent Child			
	\$ .01-\$ 10.00	—	—	—	—	—	—	—	—
	10.01- 20.00	1	1.0	18.00	1.00	—	—	—	—
	20.01- 30.00	4	1.0	18.25	10.00	4	1.0	17.63	8.13
	30.01- 40.00	2	1.0	18.50	18.15	11	1.0	17.45	17.63
	40.01- 50.00	13	1.2	22.27	24.58	27	1.1	20.10	25.64
	50.01- 60.00	15	1.5	26.35	28.38	61	1.1	20.57	35.67
	60.01- 70.00	22	1.7	30.19	35.29	50	1.2	21.57	43.44
	70.01- 80.00	24	1.8	32.17	43.54	60	1.7	29.73	45.32
	80.01- 90.00	26	2.1	37.96	46.72	57	1.9	34.13	51.76
	90.01- 100.00	45	2.2	38.19	57.48	51	2.2	38.95	56.51
	100.01- 125.00	107	2.7	48.72	64.46	91	2.8	49.75	62.13
	125.01- 150.00	88	3.6	64.18	73.53	50	3.9	70.95	66.07
	150.01- 175.00	73	4.4	78.15	84.23	43	4.8	85.20	77.73
	175.01- 200.00	71	5.7	102.48	85.79	30	5.9	105.03	81.49
	200.01- 225.00	61	6.2	111.95	100.99	28	6.5	116.10	94.74
	225.01- 250.00	38	7.0	126.32	112.07	14	7.7	138.96	98.08
	250.01- 300.00	93	8.4	149.98	126.91	25	9.5	170.74	101.62
	300.01- 400.00	145	10.2	184.80	162.43	23	10.9	196.70	144.89
	400.01- 500.00	55	14.1	257.46	189.20	10	14.0	254.90	183.77
	500.01- 750.00	58	18.5	332.69	270.57	13	20.1	357.69	231.80
	750.01- 1,000.00	26	25.9	474.71	382.27	3	35.3	643.17	214.33
	\$1,000.01 and over	36	43.4	761.92	708.05	6	57.3	931.69	314.25
	Total	1003	8.6	153.94	138.94	657	4.5	79.83	69.77

	\$	.01-\$	10.00	Dependent Spouse				Dependent Child					
				—	—	—	—	—	—	—	—		
		10.01-	20.00	—	—	—	—	—	—	—	—	—	—
		20.01-	30.00	2	1.0	22.00	5.50	3	1.0	20.33	8.07		
		30.01-	40.00	4	1.0	21.25	16.13	3	1.0	22.33	11.20		
		40.01-	50.00	3	1.0	27.67	17.01	21	1.0	21.62	22.29		
		50.01-	60.00	16	1.2	26.34	28.12	16	1.0	26.84	28.26		
		60.01-	70.00	10	1.4	30.20	36.13	19	1.4	29.58	36.18		
		70.01-	80.00	11	1.3	28.64	45.88	15	1.0	24.18	52.21		
		80.01-	90.00	6	1.8	44.33	41.64	21	1.4	30.23	55.10		
		90.01-	100.00	10	1.7	37.25	58.49	14	1.6	36.57	58.05		
		100.01-	125.00	58	2.2	49.63	65.05	25	2.2	46.30	65.99		
		125.01-	150.00	44	2.9	63.18	74.58	22	2.5	53.40	86.85		
		150.01-	175.00	64	3.9	87.75	74.62	14	4.0	86.71	74.50		
		175.01-	200.00	54	4.7	102.34	84.31	6	4.2	96.58	87.01		
		200.01-	225.00	50	5.3	116.67	96.19	17	5.9	123.94	84.81		
		225.01-	250.00	32	5.9	130.84	107.61	6	5.3	121.25	116.21		
		250.01-	300.00	48	7.0	154.08	120.10	13	6.5	147.31	121.88		
		300.01-	400.00	89	8.8	198.34	149.32	10	9.1	193.95	147.92		
		400.01-	500.00	46	11.0	245.55	192.73	9	10.2	230.56	225.82		
		500.01-	750.00	58	15.3	353.16	257.91	4	17.3	364.75	210.75		
		750.01-	1,000.00	15	20.7	469.73	371.29	1	11.0	220.00	767.00		
		\$1,000.01 and over		26	37.2	874.55	552.57	2	20.5	813.50	301.00		
		Total		646	7.9	178.52	138.90	241	3.5	79.99	78.80		

\$20.00 and over

TABLE 4A—Continued

## NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Total Expense (Room and Board plus (Miscellaneous) Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
		Dependent Spouse				Dependent Child			
	\$ .01-\$ 10.00	577	.0	.03	6.47	2991	.0	.03	5.94
	10.01- 20.00	434	.1	.73	14.73	1338	.2	1.21	14.01
	20.01- 30.00	285	.5	5.52	20.11	716	.9	6.92	18.72
	30.01- 40.00	222	1.0	10.71	24.84	803	1.2	11.40	24.42
	40.01- 50.00	257	1.5	16.18	29.43	1075	1.4	14.46	30.91
	50.01- 60.00	318	1.8	20.22	35.38	1126	1.6	17.04	38.25
	60.01- 70.00	344	2.1	23.65	41.51	917	2.0	21.87	43.23
	70.01- 80.00	392	2.5	28.45	46.65	646	2.4	27.63	47.61
	80.01- 90.00	354	2.8	33.49	51.72	516	2.8	31.21	53.99
	90.01- 100.00	350	3.2	37.55	57.88	410	3.4	38.69	56.42
	100.01- 125.00	779	3.6	46.50	65.94	788	4.3	49.71	62.70
	125.01- 150.00	704	4.9	61.98	75.53	515	5.3	64.80	72.87
	150.01- 175.00	562	5.7	74.72	87.92	358	6.4	77.05	84.59
	175.01- 200.00	527	6.8	89.52	98.10	245	7.9	94.81	91.38
	200.01- 225.00	414	7.8	103.94	108.48	156	8.2	108.41	103.50
	225.01- 250.00	324	8.5	117.99	119.23	123	10.0	120.68	116.95
	250.01- 300.00	544	9.7	136.28	138.15	147	11.9	151.71	120.51
	300.01- 400.00	652	12.0	174.56	173.11	154	15.5	195.54	149.58
	400.01- 500.00	302	15.7	230.03	213.61	67	20.0	261.07	188.56
	500.01- 750.00	294	20.8	321.17	277.07	59	25.0	348.04	252.99
	750.01- 1,000.00	113	31.3	470.54	389.80	22	40.4	536.59	338.79
	\$1,000.01 and over	131	47.9	761.04	644.84	27	53.9	810.67	567.52
	Total	8879	6.5	91.69	97.20	13199	2.5	30.28	40.04

Total, including out-patients

		Dependent Spouse				Dependent Child			
\$	.01-\$ 10.00	2	1.5	7.50	1.00	13	1.5	6.85	1.34
	10.01- 20.00	32	1.0	9.84	6.49	149	1.8	10.89	5.94
	20.01- 30.00	120	1.3	13.11	13.05	393	1.6	12.60	13.45
	30.01- 40.00	166	1.4	14.32	21.16	695	1.4	13.18	22.81
	40.01- 50.00	224	1.7	18.56	27.16	1027	1.5	15.13	30.24
	50.01- 60.00	301	1.9	21.36	34.14	1106	1.6	17.35	37.95
	60.01- 70.00	335	2.1	24.29	40.87	911	2.0	22.02	43.08
	70.01- 80.00	388	2.6	28.74	46.35	639	2.5	27.93	47.30
	80.01- 90.00	349	2.8	33.97	51.26	514	2.8	31.33	53.88
	90.01- 100.00	345	3.3	38.10	57.32	410	3.4	38.69	56.42
	100.01- 125.00	778	3.6	46.55	65.89	785	4.3	49.90	62.52
	125.01- 150.00	702	5.0	62.16	75.33	515	5.3	64.80	72.87
	150.01- 175.00	559	5.7	75.12	87.51	358	6.4	77.05	84.59
	175.01- 200.00	527	6.8	89.52	98.10	245	7.9	94.81	91.38
	200.01- 225.00	414	7.8	103.94	108.48	155	8.3	109.11	102.81
	225.01- 250.00	322	8.5	118.73	118.45	123	10.0	120.68	116.95
	250.01- 300.00	544	9.7	136.28	138.15	147	11.9	151.71	120.51
	300.01- 400.00	652	12.0	174.56	173.11	152	15.7	198.12	146.41
	400.01- 500.00	302	15.7	230.03	213.61	67	20.0	261.07	188.56
	500.01- 750.00	294	20.8	321.17	277.07	59	25.0	348.04	252.99
	750.01- 1,000.00	113	31.3	470.54	389.80	22	40.4	536.59	338.79
	\$1,000.01 and over	131	47.9	761.04	644.84	27	53.9	810.67	567.52
	Total	7600	7.6	107.13	110.70	8512	3.9	46.95	55.84

Total, excluding  
out-patients

TABLE 4A—Continued

## MATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Total Expense (Room and Board plus Miscellaneous) Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
640 Less than \$10.00		Female Employee				Dependent Wife			
	\$ .01-\$ 10.00	—	—	—	—	3	2.3	7.75	1.45
	10.01- 20.00	—	—	—	—	3	1.3	11.00	6.90
	20.01- 30.00	1	2.0	18.00	11.00	4	2.3	17.38	9.31
	30.01- 40.00	6	1.2	7.67	29.50	16	2.8	14.63	21.00
	40.01- 50.00	4	1.8	14.00	31.75	43	2.3	18.03	27.94
	50.01- 60.00	3	3.3	26.83	28.83	56	2.7	22.11	34.12
	60.01- 70.00	10	2.6	22.80	41.61	88	3.4	26.36	39.53
	70.01- 80.00	10	3.5	30.50	45.46	132	3.8	30.74	45.23
	80.01- 90.00	23	4.4	37.67	47.35	162	4.1	34.99	49.57
	90.01- 100.00	12	4.9	38.92	56.22	112	4.7	40.44	54.86
	100.01- 125.00	41	5.4	46.74	62.87	166	5.3	44.39	65.85
	125.01- 150.00	9	6.4	55.78	85.13	51	5.9	48.36	87.98
	150.01- 175.00	7	7.3	64.93	91.48	24	7.8	67.56	96.64
	175.01- 200.00	5	7.8	64.70	127.60	15	8.2	73.38	114.82
	200.01- 225.00	1	14.0	98.00	122.00	7	9.6	85.14	125.81
	225.01- 250.00	—	—	—	—	6	9.2	83.33	152.49
	250.01- 300.00	—	—	—	—	7	10.7	90.86	174.58
	300.01- 400.00	1	14.0	98.00	208.00	5	10.2	89.00	282.01
	400.01- 500.00	1	15.0	129.50	320.30	2	11.0	115.50	342.28
500.01- 750.00	—	—	—	—	—	—	—	—	
750.01- 1,000.00	—	—	—	—	—	—	—	—	
\$1,000.01 and over	—	—	—	—	—	—	—	—	
	Total	134	4.9	41.71	62.00	902	4.5	37.60	57.32

		Female Employee				Dependent Wife			
\$ .01-\$ 10.00	—	—	—	—	—	—	—	—	—
10.01- 20.00	2	1.0	10.25	4.50	4	1.0	11.50	2.58	
20.01- 30.00	1	2.0	20.00	10.00	7	1.3	14.57	12.29	
30.01- 40.00	1	1.0	13.00	24.00	12	1.8	20.25	14.26	
40.01- 50.00	3	2.0	25.17	20.68	21	1.8	20.05	26.30	
50.01- 60.00	8	2.1	23.50	33.29	44	2.2	23.98	33.00	
60.01- 70.00	10	2.4	26.95	39.27	79	2.5	28.93	35.98	
70.01- 80.00	26	2.9	32.04	44.67	148	3.0	33.42	42.42	
80.01- 90.00	30	3.1	36.25	50.50	230	3.5	39.15	46.43	
90.01- 100.00	51	4.0	46.63	49.76	264	4.0	44.73	50.55	
100.01- 125.00	131	4.6	53.94	59.31	745	4.5	52.37	59.64	
125.01- 150.00	117	5.2	63.38	71.72	417	5.2	62.97	73.45	
150.01- 175.00	52	5.8	67.85	93.05	223	6.0	73.28	87.29	
175.01- 200.00	30	6.9	82.41	104.06	67	6.8	81.39	104.40	
200.01- 225.00	12	7.1	80.98	129.89	52	7.6	90.35	121.51	
225.01- 250.00	7	7.4	85.93	150.31	29	8.7	102.71	133.40	
250.01 300.00	9	10.1	125.72	151.53	40	8.8	106.29	166.17	
300.01- 400.00	4	9.5	118.25	212.29	26	9.5	110.81	225.07	
400.01- 500.00	2	14.5	181.75	288.60	4	11.8	117.75	330.19	
500.01- 750.00	1	14.0	112.00	625.00	2	13.5	135.00	444.00	
750.01- 1,000.00	—	—	—	—	—	—	—	—	
\$1,000.01 and over	—	—	—	—	—	—	—	—	
Total	497	4.9	58.39	72.69	2414	4.7	54.87	67.04	

\$10.00-\$13.99

TABLE 4A—Continued  
MATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Total Expense (Room and Board plus Miscellaneous) Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
		Female Employee				Dependent Wife			
	\$ .01-\$ 10.00	—	—	—	—	—	—	—	—
	10.01- 20.00	—	—	—	—	2	1.0	15.00	.38
	20.01- 30.00	—	—	—	—	6	1.2	17.25	9.18
	30.01- 40.00	—	—	—	—	4	1.3	18.25	16.58
	40.01- 50.00	—	—	—	—	7	1.9	27.86	18.26
	50.01- 60.00	3	2.7	39.67	15.40	5	2.2	32.40	22.20
	60.01- 70.00	1	1.0	14.00	49.00	13	2.0	30.38	35.14
	70.01- 80.00	3	2.7	40.17	36.28	38	2.6	38.13	37.43
	80.01- 90.00	3	2.7	39.00	45.48	36	2.6	38.75	47.89
	90.01- 100.00	12	3.0	45.00	50.65	84	3.2	48.44	47.29
	100.01- 125.00	54	3.9	58.63	55.81	270	3.7	55.95	57.61
	125.01- 150.00	73	4.6	69.94	67.70	358	4.6	69.21	68.91
	150.01- 175.00	88	5.5	82.73	78.57	245	5.2	79.06	81.57
	175.01- 200.00	38	5.7	88.34	97.19	133	6.1	93.23	92.74
	200.01- 225.00	20	7.0	107.49	107.49	67	6.7	103.12	108.33
	225.01- 250.00	7	6.0	92.00	141.52	41	7.5	113.65	122.15
	250.01- 300.00	14	7.8	120.43	153.49	39	7.8	115.73	155.08
	300.01- 400.00	7	8.6	135.93	224.88	26	9.0	138.60	197.39
	400.01- 500.00	1	14.0	182.00	237.85	9	10.7	160.83	269.47
	500.01- 750.00	—	—	—	—	5	8.6	129.40	421.35
	750.01- 1,000.00	—	—	—	—	1	5.0	70.00	890.00
	\$1,000.01 and over	1	14.0	196.00	1252.70	—	—	—	—
	Total	325	5.2	78.86	85.74	1389	4.8	72.99	78.73

\$14.00-\$16.99

		Female Employee				Dependent Wife			
\$	.01-\$ 10.00	—	—	—	—	—	—	—	—
	10.01- 20.00	—	—	—	—	—	—	—	—
	20.01- 30.00	2	1.0	18.00	10.00	—	—	—	—
	30.01- 40.00	—	—	—	—	—	—	—	—
	40.01- 50.00	1	2.0	35.00	10.00	—	—	—	—
	50.01- 60.00	—	—	—	—	8	1.9	33.80	22.06
	60.01- 70.00	—	—	—	—	2	1.5	28.50	36.50
	70.01- 80.00	—	—	—	—	10	2.1	37.44	37.05
	80.01- 90.00	1	2.0	38.00	51.90	15	2.5	43.73	42.05
	90.01- 100.00	6	2.8	50.38	47.08	19	2.8	50.58	45.16
	100.01- 125.00	17	3.1	56.32	61.74	76	3.1	55.90	56.89
	125.01- 150.00	36	3.9	69.57	70.43	152	4.0	70.55	67.85
	150.01- 175.00	29	4.6	82.53	79.83	171	4.8	84.35	78.59
	175.01- 200.00	33	5.2	93.78	92.18	128	5.3	96.39	91.19
	200.01- 225.00	14	5.6	101.64	108.06	78	5.7	103.38	108.69
	225.01- 250.00	11	6.2	110.91	122.58	32	6.6	120.31	115.34
	250.01- 300.00	6	7.3	132.50	133.00	32	7.2	128.78	140.99
	300.01- 400.00	6	8.3	155.00	183.84	20	9.4	166.61	168.07
	400.01- 500.00	—	—	—	—	6	9.8	177.00	277.46
	500.01- 750.00	1	9.0	168.00	484.00	4	13.0	172.50	395.75
	750.01- 1,000.00	—	—	—	—	—	—	—	—
	\$1,000.01 and over	—	—	—	—	2	14.5	291.00	766.93
	Total	163	4.7	85.26	89.28	755	4.9	87.09	88.32

\$17.00-\$19.99

TABLE 4A—Continued  
MATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Total Expense (Room and Board plus Miscellaneous) Charged	Number of Claims	Average	Average	Average	Number of Claims	Average	Average	Average
			Duration of Hospital Confinement (Days)	Room and Board Expense Charged by Hospital	Miscellaneous Expense Charged		Duration of Hospital Confinement (Days)	Room and Board Expense Charged by Hospital	Miscellaneous Expense Charged
			Female Employee			Dependent Wife			
	\$ .01-\$ 10.00	—	—	—	—	—	—	—	—
	10.01- 20.00	—	—	—	—	—	—	—	—
	20.01- 30.00	—	—	—	—	—	—	—	—
	30.01- 40.00	—	—	—	—	2	1.0	25.00	12.30
	40.01- 50.00	—	—	—	—	—	—	—	—
	50.01- 60.00	—	—	—	—	3	1.7	35.33	19.97
	60.01- 70.00	1	3.0	64.00	—	1	2.0	44.00	25.00
	70.01- 80.00	2	2.0	41.00	30.78	3	1.7	35.67	38.93
	80.01- 90.00	1	1.0	20.00	66.00	4	2.5	60.00	26.50
	90.01- 100.00	1	3.0	82.00	13.50	2	2.0	40.50	54.00
\$20.00 and over	100.01- 125.00	9	2.2	47.89	62.87	22	3.1	72.08	47.36
	125.01- 150.00	16	3.7	84.38	54.35	52	3.6	79.85	57.42
	150.01- 175.00	13	4.1	97.65	61.51	95	4.4	94.96	68.72
	175.01- 200.00	17	4.6	103.94	82.85	104	4.9	110.68	76.78
	200.01- 225.00	15	5.2	119.95	89.60	78	5.5	124.55	87.33
	225.01- 250.00	12	5.6	119.83	113.76	48	6.0	141.88	94.95
	250.01- 300.00	8	6.0	161.88	113.66	44	7.5	164.25	106.83
	300.01- 400.00	6	7.8	172.17	159.41	44	8.4	205.82	138.80
	400.01- 500.00	3	8.0	190.33	257.33	5	10.0	245.80	182.80
	500.01- 750.00	—	—	—	—	4	10.0	254.50	392.81
	750.01- 1,000.00	1	14.0	287.00	504.00	—	—	—	—
	\$1,000.01 and over	—	—	—	—	—	—	—	—
	Total	105	4.7	109.42	91.77	511	5.3	121.24	85.41

Total

		Female Employee				Dependent Wife			
\$	.01-\$ 10.00	—	—	—	—	3	2.3	7.75	1.45
	10.01- 20.00	2	1.0	10.25	4.50	9	1.1	12.11	3.53
	20.01- 30.00	4	1.5	18.50	10.25	17	1.5	16.18	10.49
	30.01- 40.00	7	1.1	8.43	28.71	34	2.2	17.65	17.59
	40.01- 50.00	8	1.9	20.81	24.88	71	2.1	19.59	26.50
	50.01- 60.00	14	2.5	27.68	28.50	116	2.4	24.41	31.98
	60.01- 70.00	22	2.5	26.16	38.99	183	2.9	27.88	37.57
	70.01- 80.00	41	3.0	32.70	43.57	331	3.2	33.04	42.77
	80.01- 90.00	58	3.6	36.71	49.28	447	3.6	37.95	47.36
	90.01- 100.00	82	3.9	45.97	50.20	481	4.0	44.59	50.79
	100.01- 125.00	252	4.4	53.72	59.43	1279	4.3	52.64	59.64
	125.01- 150.00	251	4.8	67.24	69.74	1030	4.8	66.39	70.96
	150.01- 175.00	189	5.4	78.97	82.05	758	5.3	80.18	81.45
	175.01- 200.00	123	5.8	89.55	96.77	447	5.8	95.75	91.07
	200.01- 225.00	62	6.3	103.90	107.86	282	6.3	106.32	105.49
	225.01- 250.00	37	6.2	105.50	128.55	156	7.2	120.50	115.64
	250.01- 300.00	37	7.9	132.64	141.08	162	8.0	128.08	142.77
	300.01- 400.00	24	8.7	145.23	195.45	121	9.0	159.65	180.68
	400.01- 500.00	7	11.7	178.00	272.48	26	10.5	170.79	269.59
	500.01- 750.00	2	11.5	140.00	554.50	15	10.8	175.00	409.93
	750.01- 1,000.00	1	14.0	287.00	504.00	1	5.0	70.00	890.00
	\$1,000.01 and over	1	14.0	196.00	1252.70	2	14.5	291.00	766.93
	Total	1224	5.0	69.96	78.83	5971	4.8	66.23	72.55

**TABLE 4B**  
**NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS**

Room and Board Rate Charged	Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
			Male Employee			Female Employee			
Out-patients	\$ .01-\$ 10.00	878			6.33	152			6.64
	10.01- 20.00	525			15.26	130			15.22
	20.01- 30.00	198			25.07	39			24.67
	30.01- 40.00	81			35.54	15			35.27
	40.01- 50.00	32			45.52	8			44.44
	50.01- 60.00	23			54.73	3			54.33
	60.01- 70.00	5			64.80	2			63.90
	70.01- 80.00	4			75.63	1			80.00
	80.01- 90.00	8			82.63	1			86.75
	90.01- 100.00	1			100.00	—			—
	100.01- 125.00	4			104.94	—			—
	125.01- 150.00	4	*	*	139.73	—	*	*	—
	150.01- 175.00	2			159.50	—			—
	175.01- 200.00	1			183.00	—			—
	200.01- 225.00	—			—	—			—
	225.01- 250.00	—			—	—			—
	250.01- 300.00	—			—	—			—
	300.01- 400.00	—			—	—			—
	400.01- 500.00	—			—	—			—
	500.01- 750.00	—			—	—			—
750.01- 1,000.00	—			—	—			—	
\$1,000.01 and over	—			—	—			—	
	Total	1766			15.29	351			15.08

		Male Employee				Female Employee			
	No charge	—	—	—	—	—	—	—	—
	\$ .01-\$ 10.00	25	1.8	13.76	7.45	6	1.8	14.83	8.88
	10.01- 20.00	59	3.8	25.96	16.27	15	2.3	19.67	15.63
	20.01- 30.00	118	2.5	20.62	25.84	14	2.7	21.75	25.91
	30.01- 40.00	128	2.7	22.38	35.72	27	3.0	24.85	35.33
	40.01- 50.00	129	3.6	29.55	44.81	25	4.3	36.96	45.54
	50.01- 60.00	102	4.1	34.05	55.01	17	5.8	49.37	55.72
	60.01- 70.00	98	5.9	49.51	65.04	19	4.8	41.57	64.01
	70.01- 80.00	67	5.4	45.90	75.21	19	8.2	58.97	76.30
	80.01- 90.00	60	7.6	63.71	85.75	17	9.0	83.30	85.19
	90.01- 100.00	51	6.3	52.10	95.01	6	8.7	77.08	93.28
	100.01- 125.00	76	8.3	70.67	112.20	16	8.5	73.09	112.95
	125.01- 150.00	50	12.4	97.88	136.36	5	10.6	88.40	134.29
	150.01- 175.00	25	11.5	97.25	160.11	10	13.1	117.65	157.58
	175.01- 200.00	18	19.9	169.14	187.50	5	11.0	96.40	191.40
	200.01- 225.00	13	19.9	181.35	213.11	4	12.5	104.50	217.75
	225.01- 250.00	3	16.7	145.33	235.00	4	15.8	149.25	241.25
	250.01- 300.00	14	20.3	161.39	271.69	2	18.5	142.50	273.20
	300.01- 400.00	17	25.4	227.83	329.66	2	14.5	134.00	309.67
	400.01- 500.00	4	23.3	204.80	447.04	—	—	—	—
	500.01- 750.00	6	54.0	593.33	581.69	—	—	—	—
	750.01- 1,000.00	2	71.0	610.00	917.00	—	—	—	—
	\$1,000.01 and over	4	41.8	459.38	1213.50	—	—	—	—
	Total	1069	6.7	57.04	83.38	213	6.4	55.16	76.89

Less than \$10.00

TABLE 4B—Continued

## NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
		Male Employee				Female Employee			
	No charge	2	1.0	10.00	—	—	—	—	—
	\$ .01—\$ 10.00	38	2.9	31.20	7.75	8	1.8	20.38	5.74
	10.01— 20.00	94	2.7	30.40	16.19	23	2.3	25.67	15.52
	20.01— 30.00	166	2.2	25.60	25.89	59	2.1	24.64	26.03
	30.01— 40.00	239	2.9	32.74	35.34	61	2.9	33.66	36.27
	40.01— 50.00	238	3.5	40.47	45.07	86	3.6	41.87	44.98
	50.01— 60.00	264	4.0	46.68	55.16	103	4.0	48.42	55.21
	60.01— 70.00	210	4.7	54.67	65.34	74	4.5	53.22	65.69
	70.01— 80.00	209	5.5	63.85	74.99	63	6.1	74.23	74.86
	80.01— 90.00	171	5.6	65.09	85.18	51	4.8	56.30	85.20
	90.01— 100.00	152	6.7	78.16	94.78	43	7.1	85.32	96.14
	100.01— 125.00	235	7.7	90.12	110.61	79	7.3	88.46	111.28
	125.01— 150.00	124	9.2	107.31	136.54	54	8.7	103.34	137.26
	150.01— 175.00	96	12.5	147.07	162.71	48	10.2	120.47	161.77
	175.01— 200.00	60	12.7	151.73	187.40	25	15.4	176.84	187.78
	200.01— 225.00	39	15.3	182.84	213.22	26	14.5	174.50	213.68
	225.01— 250.00	31	21.8	255.50	239.53	14	13.5	165.54	235.22
	250.01— 300.00	43	18.0	216.19	272.10	9	15.4	187.67	263.24
	300.01— 400.00	57	24.8	296.16	343.26	8	12.9	157.69	328.13
	400.01— 500.00	24	28.6	344.33	450.18	6	23.5	299.00	458.06
	500.01— 750.00	22	37.4	439.77	573.26	6	31.7	385.83	589.26
	750.01— 1,000.00	13	43.1	524.55	885.25	—	—	—	—
	\$1,000.01 and over	4	50.8	608.50	1,249.72	1	67.0	728.00	1,108.00
	Total	2531	7.1	83.78	100.73	847	6.5	77.23	96.41

	No charge \$	Male Employee				Female Employee			
		—	—	—	—	—	—	—	—
\$14.00-\$16.99	.01-\$ 10.00	12	3.0	46.79	7.94	5	2.0	29.50	9.04
	10.01- 20.00	43	3.2	47.77	14.59	13	3.5	52.73	16.47
	20.01- 30.00	64	4.0	59.14	26.28	31	2.9	42.44	25.19
	30.01- 40.00	91	3.4	51.30	35.67	32	2.5	37.58	34.64
	40.01- 50.00	107	3.9	57.45	45.26	43	3.6	53.55	44.87
	50.01- 60.00	117	4.9	74.22	55.14	47	3.7	55.81	55.74
	60.01- 70.00	104	4.8	72.60	65.75	53	5.0	74.03	64.47
	70.01- 80.00	112	5.1	75.99	75.00	42	5.1	75.94	75.27
	80.01- 90.00	115	6.4	96.85	85.75	31	6.1	93.61	85.38
	90.01- 100.00	100	5.9	90.37	95.10	29	7.0	105.53	95.66
	100.01- 125.00	154	7.6	114.29	112.57	70	7.9	119.74	110.87
	125.01- 150.00	103	9.8	147.66	137.83	31	9.0	134.50	136.62
	150.01- 175.00	60	11.6	178.78	161.35	29	9.9	153.21	163.47
	175.01- 200.00	53	11.5	177.71	187.93	14	11.4	175.61	191.48
	200.01- 225.00	32	15.5	234.38	214.01	12	11.9	184.65	210.53
	225.01- 250.00	27	17.1	261.40	237.94	6	15.5	238.67	240.28
	250.01- 300.00	39	17.5	264.53	271.31	10	19.4	295.35	270.74
	300.01- 400.00	44	18.7	288.04	344.27	8	21.5	337.44	348.48
	400.01- 500.00	23	21.2	297.96	443.09	7	25.4	377.43	447.24
	500.01- 750.00	20	30.3	462.15	592.59	5	31.6	492.20	578.13
750.01- 1,000.00	9	38.3	593.67	851.78	3	25.7	408.33	809.45	
\$1,000.01 and over	5	37.4	550.60	1,286.13	—	—	—	—	
	Total	1434	8.1	123.31	124.04	521	7.1	108.32	107.54

TABLE 4B—Continued

## NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
		Male Employee				Female Employee			
	No charge	2	36.0	708.66	—	—	—	—	—
	\$ .01-\$ 10.00	7	1.7	31.91	5.43	1	10.0	172.00	9.15
	10.01- 20.00	13	3.4	60.92	16.90	11	4.1	72.71	15.58
	20.01- 30.00	22	5.1	93.91	26.85	10	6.7	121.88	26.73
	30.01- 40.00	39	3.0	54.92	36.17	14	3.2	57.21	35.08
	40.01- 50.00	37	4.0	72.46	46.49	19	3.2	57.70	44.96
	50.01- 60.00	63	4.3	76.31	55.94	37	4.1	72.36	55.94
	60.01- 70.00	59	4.6	82.88	65.36	31	5.0	90.85	65.51
	70.01- 80.00	77	5.3	97.00	75.29	33	5.0	89.39	75.62
	80.01- 90.00	64	7.0	128.95	85.77	17	5.5	100.07	84.70
	90.01- 100.00	47	5.3	95.61	95.11	17	4.1	74.88	95.17
	100.01- 125.00	104	6.9	124.48	111.40	49	5.8	103.68	112.15
	125.01- 150.00	64	7.5	135.80	136.71	25	8.4	151.44	136.93
	150.01- 175.00	49	11.2	201.67	161.34	21	8.0	146.55	162.89
	175.01- 200.00	29	12.5	224.73	187.70	14	12.9	230.64	186.42
	200.01- 225.00	22	15.9	282.77	210.04	14	8.6	152.89	213.10
	225.01- 250.00	21	21.8	367.92	238.26	11	19.1	343.59	238.20
	250.01- 300.00	18	20.9	379.86	277.05	17	16.2	288.38	273.70
	300.01- 400.00	27	19.1	341.18	344.75	6	21.2	370.00	323.95
	400.01- 500.00	12	23.2	419.98	443.17	5	20.8	382.00	439.05
	500.01- 750.00	17	36.8	664.22	606.91	5	28.0	499.00	576.09
	750.01- 1,000.00	6	35.2	817.83	891.17	1	24.0	435.00	862.00
	\$1,000.01 and over	5	48.0	832.00	1,585.74	1	62.0	1,098.00	1,086.00
	Total	804	9.1	165.01	141.33	359	7.7	138.33	127.08

		Male Employee				Female Employee			
\$20.00 and over	No charge	1	13.0	281.84	—	—	—	—	—
	\$.01-\$ 10.00	5	1.4	35.20	5.80	1	3.0	72.00	7.00
	10.01- 20.00	10	3.5	89.05	16.08	2	3.5	121.75	14.82
	20.01- 30.00	18	3.2	70.00	25.88	4	4.0	85.00	25.63
	30.01- 40.00	24	3.9	83.04	35.49	12	5.3	133.72	34.88
	40.01- 50.00	31	3.7	85.21	45.35	16	4.0	84.81	45.33
	50.01- 60.00	24	4.5	97.63	55.92	12	3.3	69.92	56.47
	60.01- 70.00	35	5.0	110.27	65.71	17	4.2	97.50	66.33
	70.01- 80.00	31	6.9	148.82	75.15	14	3.4	78.25	74.65
	80.01- 90.00	45	5.5	119.03	84.51	13	4.5	101.50	86.45
	90.01- 100.00	28	7.3	166.00	95.81	23	4.3	97.54	94.84
	100.01- 125.00	82	6.9	152.63	112.38	32	6.9	156.12	112.54
	125.01- 150.00	46	8.6	186.65	136.37	27	7.1	164.72	137.19
	150.01- 175.00	38	9.4	215.04	164.36	15	7.1	154.97	160.17
	175.01- 200.00	31	12.0	271.29	186.96	18	10.6	240.00	187.95
	200.01- 225.00	21	10.9	252.71	211.95	9	14.3	310.22	211.64
	225.01- 250.00	21	15.5	357.38	237.09	8	11.6	258.25	232.95
	250.01- 300.00	32	18.9	436.75	274.50	10	15.1	323.70	272.66
	300.01- 400.00	22	18.9	447.32	347.92	10	19.0	371.60	354.91
	400.01- 500.00	8	23.9	563.38	453.08	2	18.0	435.50	470.83
500.01- 750.00	13	23.7	529.31	602.34	4	38.5	1,100.25	642.20	
750.01- 1,000.00	4	29.8	678.88	831.83	1	33.0	833.00	974.00	
\$1,000.01 and over	3	58.7	1,230.67	1,349.48	3	41.0	966.00	1,490.33	
	Total	573	9.3	209.72	152.88	253	8.3	188.43	156.24

TABLE 4B—Continued

## NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
		Male Employee				Female Employee			
	No charge	5	17.4	343.83	—	—	—	—	—
	\$ .01—\$ 10.00	965	.2	2.58	6.43	173	.3	3.72	6.76
	10.01— 20.00	744	.9	10.92	15.46	194	.9	13.48	15.38
	20.01— 30.00	586	1.9	23.54	25.68	157	2.1	29.51	25.55
	30.01— 40.00	602	2.6	32.38	35.56	161	2.8	39.33	35.49
	40.01— 50.00	574	3.4	43.40	45.18	197	3.5	47.11	45.03
	50.01— 60.00	593	4.1	53.34	55.23	219	4.0	54.64	55.55
	60.01— 70.00	511	4.9	63.86	65.39	196	4.7	66.97	65.21
	70.01— 80.00	500	5.4	74.02	75.08	172	5.6	75.77	75.28
	80.01— 90.00	463	6.2	85.74	85.37	130	5.7	78.54	85.31
	90.01— 100.00	379	6.3	86.32	95.03	118	6.2	90.75	95.48
	100.01— 125.00	655	7.5	106.28	111.57	246	7.2	108.20	111.61
	125.01— 150.00	391	9.3	129.63	136.90	142	8.5	129.76	136.94
	150.01— 175.00	270	11.4	167.89	162.13	123	9.6	136.62	161.82
	175.01— 200.00	192	12.8	190.07	187.51	76	12.8	196.19	188.49
	200.01— 225.00	127	15.2	224.54	212.65	65	12.6	186.20	212.94
	225.01— 250.00	103	19.1	297.53	238.23	43	15.1	237.02	236.83
	250.01— 300.00	146	18.7	292.37	272.99	48	16.6	272.23	270.88
	300.01— 400.00	167	21.5	314.26	343.00	34	18.3	298.97	338.97
	400.01— 500.00	71	24.4	358.91	446.85	20	23.0	360.85	450.79
	500.01— 750.00	78	34.4	521.16	591.05	20	32.1	583.60	593.77
	750.01— 1,000.00	34	40.5	617.78	873.02	5	26.8	498.60	852.87
	\$1,000.01 and over	21	46.3	708.40	1,345.74	5	50.4	944.80	1,333.00
	Total	8177	6.1	85.94	91.74	2544	6.1	90.78	96.11

Total, including out-patients

		Male Employee				Female Employee			
	No charge	5	17.4	343.83	—	—	—	—	—
	\$ .01-\$ 10.00	87	2.4	28.63	7.39	21	2.3	30.64	7.65
	10.01- 20.00	219	3.2	37.10	15.93	64	2.9	40.85	15.73
	20.01- 30.00	388	2.8	35.55	26.00	118	2.8	39.26	25.84
	30.01- 40.00	521	3.0	37.42	35.56	146	3.1	43.37	35.51
	40.01- 50.00	542	3.6	45.97	45.16	189	3.7	49.10	45.06
	50.01- 60.00	570	4.2	55.49	55.25	216	4.1	55.40	55.56
	60.01- 70.00	506	5.0	64.49	65.39	194	4.7	67.66	65.22
	70.01- 80.00	496	5.4	74.62	75.08	171	5.7	76.21	75.25
	80.01- 90.00	455	6.3	87.25	85.42	129	5.7	79.15	85.30
	90.01- 100.00	378	6.3	86.55	95.01	118	6.2	90.75	95.48
	100.01- 125.00	651	7.5	106.93	111.61	246	7.2	108.20	111.61
	125.01- 150.00	387	9.4	130.97	136.87	142	8.5	129.76	136.94
	150.01- 175.00	268	11.5	169.14	162.15	123	9.6	136.62	161.82
	175.01- 200.00	191	12.9	191.07	187.53	76	12.8	196.19	188.49
	200.01- 225.00	127	15.2	224.54	212.65	65	12.6	186.20	212.94
	225.01- 250.00	103	19.1	297.53	238.23	43	15.1	237.02	236.83
	250.01- 300.00	146	18.7	292.37	272.99	48	16.6	272.23	270.88
	300.01- 400.00	167	21.5	314.26	343.00	34	18.3	298.97	338.97
	400.01- 500.00	71	24.4	358.91	446.85	20	23.0	360.85	450.79
	500.01- 750.00	78	34.4	521.16	591.05	20	32.1	583.60	593.77
	750.01- 1,000.00	34	40.5	617.78	873.02	5	26.8	498.60	852.87
	\$1,000.01 and over	21	46.3	708.40	1,345.74	5	50.4	944.80	1333.00
	Total	6411	7.7	109.61	112.80	2193	7.0	105.31	109.08

Total, excluding  
out-patients

TABLE 4B—Continued

## NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
		Dependent Spouse				Dependent Child			
	\$ .01-\$ 10.00	575			6.49	2978			5.96
	10.01- 20.00	402			15.39	1189			15.02
	20.01- 30.00	165			25.24	323			25.14
	30.01- 40.00	56			35.78	108			34.79
	40.01- 50.00	33			44.87	48			45.11
	50.01- 60.00	17			57.47	20			54.63
	60.01- 70.00	9			65.21	6			66.25
	70.01- 80.00	4			75.78	7			75.43
	80.01- 90.00	5			83.90	2			83.00
	90.01- 100.00	5			96.34	—			—
Out-patients	100.01- 125.00	1	*	*	108.00	3	*	*	110.00
	125.01- 150.00	2			144.75	—			—
	150.01- 175.00	3			164.15	—			—
	175.01- 200.00	—			—	—			—
	200.01- 225.00	—			—	1			210.00
	225.01- 250.00	2			245.00	—			—
	250.01- 300.00	—			—	—			—
	300.01- 400.00	—			—	2			390.00
	400.01- 500.00	—			—	—			—
	500.01- 750.00	—			—	—			—
	750.01- 1,000.00	—			—	—			—
	\$1,000.01 and over	—			—	—			—
	Total	1279			16.98	4687			11.34

		Dependent Spouse				Dependent Child			
Less than \$10.00	No charge	1	2.0	8.00	—	57	6.0	28.37	—
	\$ .01-\$ 10.00	32	1.8	14.39	7.52	151	4.1	26.14	6.02
	10.01- 20.00	74	3.9	28.81	15.21	259	3.0	20.21	15.72
	20.01- 30.00	97	4.1	30.36	25.67	403	2.4	19.52	25.57
	30.01- 40.00	109	3.3	27.28	35.76	432	2.3	19.19	35.36
	40.01- 50.00	150	3.7	31.20	45.41	398	2.7	22.76	45.05
	50.01- 60.00	126	4.2	36.08	55.11	221	3.8	31.21	55.17
	60.01- 70.00	86	4.3	35.56	64.93	153	5.1	41.53	65.09
	70.01- 80.00	78	5.5	46.44	75.20	95	6.9	55.32	75.43
	80.01- 90.00	53	6.4	53.49	84.48	65	5.9	50.14	84.67
	90.01- 100.00	50	7.3	61.90	95.10	63	7.0	60.07	94.47
	100.01- 125.00	109	8.7	68.85	110.91	61	10.0	80.14	112.63
	125.01- 150.00	62	10.2	87.93	136.58	26	9.7	79.55	134.54
	150.01- 175.00	37	9.6	82.35	161.33	24	13.5	106.73	162.90
	175.01- 200.00	26	11.7	102.16	187.44	4	12.8	120.00	185.98
	200.01- 225.00	12	14.5	118.44	212.37	8	17.8	157.75	209.67
	225.01- 250.00	10	16.4	132.59	237.03	3	13.7	85.83	240.63
	250.01- 300.00	13	16.2	133.15	274.31	2	17.0	144.75	272.25
	300.01- 400.00	11	23.7	157.55	337.26	2	13.5	113.00	338.50
400.01- 500.00	4	26.3	215.50	431.75	1	25.0	213.00	448.00	
500.01- 750.00	3	36.3	307.83	562.13	2	69.0	708.75	609.54	
750.01- 1,000.00	2	45.0	409.00	919.00	—	—	—	—	
\$1,000.01 and over	—	—	—	—	—	—	—	—	
	Total	1145	6.1	50.51	79.51	2430	3.9	30.96	45.09

TABLE 4B—Continued

## NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged		
659	\$10.00—\$13.99	Dependent Spouse				Dependent Child					
		No charge	2	6.0	76.25	—	2	4.5	50.50	—	
		\$.01—\$ 10.00	39	2.2	24.91	6.27	107	2.7	30.14	6.87	
		10.01— 20.00	124	2.8	32.48	16.05	285	2.5	27.52	15.95	
		20.01— 30.00	168	3.6	42.12	25.49	520	2.2	24.09	26.15	
		30.01— 40.00	244	3.4	39.86	35.37	699	2.3	25.70	35.53	
		40.01— 50.00	317	4.1	47.42	45.19	629	2.5	28.37	44.98	
		50.01— 60.00	295	4.1	48.18	55.20	423	3.2	37.38	55.22	
		60.01— 70.00	255	4.7	54.95	64.96	311	3.9	45.27	65.26	
		70.01— 80.00	239	5.9	69.38	75.06	206	4.2	49.05	74.88	
		80.01— 90.00	173	5.6	66.16	85.00	127	7.4	84.33	84.87	
		90.01— 100.00	187	7.5	87.64	95.17	93	6.8	78.51	95.60	
		100.01— 125.00	296	8.3	96.56	112.06	151	7.1	80.82	110.91	
		125.01— 150.00	230	9.6	113.63	135.60	80	8.9	99.61	138.37	
		150.01— 175.00	137	10.5	125.80	161.99	33	12.1	133.61	162.20	
		175.01— 200.00	91	11.7	138.38	187.33	19	13.5	159.16	185.57	
		200.01— 225.00	76	16.3	197.07	212.15	14	17.9	198.68	216.11	
		225.01— 250.00	47	16.5	195.48	238.12	10	13.0	151.50	236.01	
		250.01— 300.00	71	18.1	216.85	272.64	9	21.9	271.89	278.23	
		300.01— 400.00	53	21.9	270.69	333.47	11	32.5	381.00	350.11	
		400.01— 500.00	26	37.7	435.40	443.24	2	27.0	283.00	455.65	
		500.01— 750.00	24	41.5	517.42	595.90	4	28.3	315.25	551.77	
		750.01— 1,000.00	3	41.0	430.00	862.53	2	30.0	344.50	806.00	
		\$1,000.01 and over	2	51.5	606.25	1,299.53	2	44.5	525.00	1,335.76	
			Total	3099	7.5	88.52	100.59	3739	3.8	42.69	55.25

	No charge \$	Dependent Spouse				Dependent Child			
		—	—	—	—	1	1.0	15.00	—
	.01-\$ 10.00	14	2.4	36.79	7.66	30	2.4	35.78	8.28
	10.01- 20.00	43	2.2	32.99	15.48	85	2.4	35.71	15.39
	20.01- 30.00	64	3.5	53.81	26.15	158	2.2	34.48	25.44
	30.01- 40.00	60	3.5	51.72	36.22	231	2.5	39.62	35.64
	40.01- 50.00	127	3.6	54.09	45.67	244	2.4	35.28	45.10
	50.01- 60.00	163	3.9	58.85	55.44	182	3.1	45.84	55.09
	60.01- 70.00	161	4.4	67.12	65.24	132	3.3	49.63	65.09
	70.01- 80.00	152	4.9	74.27	75.15	101	4.3	66.26	74.86
	80.01- 90.00	113	6.3	94.73	85.02	63	6.4	95.21	85.02
	90.01- 100.00	92	7.3	109.74	95.27	46	4.6	74.28	95.00
	100.01- 125.00	188	8.0	121.77	111.16	73	7.3	110.60	110.04
	125.01- 150.00	132	9.5	145.04	137.03	25	10.9	166.56	137.25
	150.01- 175.00	101	10.9	166.71	162.31	13	8.5	128.44	160.54
	175.01- 200.00	64	10.7	161.23	185.74	17	14.5	218.80	189.36
	200.01- 225.00	51	15.8	240.62	211.37	10	12.4	188.90	210.57
	225.01- 250.00	31	13.8	208.94	236.12	6	26.2	401.92	236.94
	250.01- 300.00	48	17.4	266.20	272.95	5	10.0	157.00	276.27
	300.01- 400.00	51	20.7	311.80	339.68	12	22.8	345.33	340.65
	400.01- 500.00	18	26.2	409.00	436.33	3	41.0	642.33	415.75
	500.01- 750.00	20	35.6	540.03	601.65	4	45.5	625.13	591.48
	750.01- 1,000.00	8	35.5	483.50	820.42	2	53.0	840.00	823.00
	\$1,000.01 and over	6	63.8	964.67	1,246.27	2	57.0	899.50	1,270.83
	Total	1707	8.2	124.36	122.71	1445	4.2	64.43	65.25

\$14.00-\$16.99

TABLE 4B—Continued  
NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
		Dependent Spouse				Dependent Child			
	No charge	1	3.0	52.00	—	1	4.0	76.00	—
	\$ .01—\$ 10.00	8	3.0	56.25	7.37	8	2.3	39.88	7.44
	10.01— 20.00	12	3.2	57.88	15.25	26	2.8	49.83	16.00
	20.01— 30.00	28	4.3	78.21	25.96	53	3.8	69.13	26.91
	30.01— 40.00	51	3.4	61.07	35.84	83	2.9	52.42	36.41
	40.01— 50.00	45	3.7	65.66	45.13	103	3.0	54.52	45.68
	50.01— 60.00	80	3.6	64.19	55.98	90	2.5	44.76	55.53
	60.01— 70.00	96	3.8	69.20	65.24	72	3.2	58.08	64.95
	70.01— 80.00	73	4.6	83.23	74.74	59	5.1	90.43	75.35
	80.01— 90.00	65	5.6	100.08	84.91	44	4.4	78.05	84.37
	90.01— 100.00	54	7.0	126.00	95.87	30	4.7	85.25	94.89
\$17.00—\$19.99	100.01— 125.00	125	7.5	136.09	111.35	28	6.6	119.16	111.40
	125.01— 150.00	85	8.4	151.57	137.56	23	6.3	115.91	136.00
	150.01— 175.00	71	10.4	188.05	159.95	6	14.2	255.58	167.84
	175.01— 200.00	57	11.2	201.27	188.96	11	12.5	224.55	188.12
	200.01— 225.00	25	10.3	189.32	212.25	2	8.0	148.00	202.83
	225.01— 250.00	22	13.7	250.09	236.80	6	21.8	406.00	234.46
	250.01— 300.00	31	20.3	363.90	272.84	4	18.3	323.00	270.90
	300.01— 400.00	27	21.0	379.59	336.16	6	21.7	377.08	350.09
	400.01— 500.00	16	22.4	412.73	463.42	1	40.0	740.00	402.00
	500.01— 750.00	18	34.2	616.17	609.89	—	—	—	—
	750.01— 1,000.00	9	37.9	634.56	812.67	1	70.0	560.00	811.75
	\$1,000.01 and over	4	57.8	972.38	1,534.65	—	—	—	—
	Total	1003	8.6	153.94	138.94	657	4.5	79.83	69.77

600

		Dependent Spouse				Dependent Child			
No charge		—	—	—	—	1	7.0	155.00	—
\$ .01-\$ 10.00	3	1.3	30.00	5.17	6	1.7	34.67	7.93	
10.01- 20.00	12	1.9	45.67	16.54	12	1.0	25.92	19.42	
20.01- 30.00	14	3.7	87.29	26.79	29	1.4	33.19	24.42	
30.01- 40.00	26	3.3	72.71	35.65	18	4.2	112.67	35.96	
40.01- 50.00	34	4.6	101.26	46.00	22	1.9	40.89	45.68	
50.01- 60.00	45	3.8	83.08	55.33	27	2.0	42.94	55.31	
60.01- 70.00	55	4.6	100.90	65.06	22	2.1	43.64	64.96	
70.01- 80.00	48	5.0	113.33	75.16	20	3.2	67.54	74.18	
80.01- 90.00	37	4.2	93.54	84.63	13	3.6	79.42	84.45	
90.01- 100.00	48	5.6	129.59	94.57	16	4.3	92.50	95.12	
100.01- 125.00	84	6.4	144.00	111.72	26	4.8	107.17	109.56	
125.01- 150.00	62	8.3	184.26	137.14	10	9.1	197.90	135.58	
150.01- 175.00	37	9.8	235.45	161.81	2	6.0	127.50	170.25	
175.01- 200.00	26	9.9	222.48	186.25	5	8.4	183.40	180.60	
200.01- 225.00	19	10.7	237.66	211.55	7	10.7	240.64	209.45	
225.01- 250.00	25	11.9	264.88	235.69	—	—	—	—	
250.01- 300.00	19	16.9	341.76	270.00	1	13.0	267.00	290.00	
300.01- 400.00	18	16.6	390.78	334.76	1	5.0	100.00	374.00	
400.01- 500.00	22	28.0	613.14	449.50	1	2.0	43.00	409.00	
500.01- 750.00	9	24.0	630.67	619.31	1	4.0	480.00	570.00	
750.01- 1,000.00	1	36.0	769.00	979.00	1	11.0	220.00	767.00	
\$1,000.01 and over	2	11.0	551.40	1,542.40	—	—	—	—	
Total	646	7.9	178.52	138.90	241	3.5	79.99	78.80	

\$20.00 and over

TABLE 4B—Continued

## NONMATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
		Dependent Spouse				Dependent Child			
	No charge	4	4.3	53.13	—	62	5.8	31.68	—
	\$ .01-\$ 10.00	671	.3	3.71	6.56	3280	.3	2.67	6.02
	10.01- 20.00	667	1.2	13.22	15.52	1856	1.0	9.55	15.32
	20.01- 30.00	536	2.6	31.49	25.58	1486	1.8	20.50	25.69
	30.01- 40.00	546	3.0	38.11	35.64	1571	2.2	26.60	35.50
	40.01- 50.00	706	3.7	46.71	45.34	1444	2.5	29.10	45.09
	50.01- 60.00	726	3.9	51.27	55.39	963	3.2	37.63	55.20
	60.01- 70.00	662	4.4	60.53	65.07	696	3.9	46.16	65.16
	70.01- 80.00	594	5.3	72.41	75.08	488	4.8	58.89	75.02
	80.01- 90.00	446	5.7	78.37	84.89	314	6.3	77.82	84.76
	90.01- 100.00	436	7.1	97.72	95.22	248	6.0	74.76	95.09
	100.01- 125.00	803	8.0	109.70	111.54	342	7.4	91.49	110.96
	125.01- 150.00	573	9.3	130.96	136.53	164	9.0	114.92	137.09
	150.01- 175.00	386	10.4	153.32	161.63	78	11.9	133.70	162.78
	175.01- 200.00	264	11.2	162.21	187.20	56	13.1	189.48	186.81
	200.01- 225.00	183	14.6	207.21	211.90	42	14.5	188.40	211.68
	225.01- 250.00	137	14.4	212.51	237.03	25	18.4	264.80	236.42
	250.01- 300.00	182	18.0	261.97	272.60	21	17.5	241.93	276.36
	300.01- 400.00	160	20.9	307.90	336.31	34	23.3	321.28	349.14
	400.01- 500.00	86	29.4	460.90	446.62	8	30.5	436.13	427.19
	500.01- 750.00	74	35.8	552.82	602.34	11	39.7	514.45	578.37
	750.01- 1,000.00	23	38.0	541.57	837.96	6	41.2	524.83	806.13
	\$1,000.01 and over	14	52.8	856.63	1,378.58	4	50.8	712.25	1,303.29
	Total	8879	6.5	91.69	97.20	13199	2.5	30.28	40.04

Total, including out-patients

		Dependent Spouse				Dependent Child			
	No charge	4	4.3	53.13	—	62	5.8	31.68	—
	\$ 01-\$ 10.00	96	2.1	25.91	6.94	302	3.4	29.05	6.62
	10.01- 20.00	265	3.0	33.29	15.71	667	2.7	26.56	15.86
	20.01- 30.00	371	3.8	45.49	25.73	1163	2.3	26.20	25.84
	30.01- 40.00	490	3.4	42.46	35.63	1463	2.4	28.56	35.55
	40.01- 50.00	673	3.9	49.00	45.37	1396	2.6	30.10	45.08
	50.01- 60.00	709	4.0	52.50	55.34	943	3.2	38.43	55.22
	60.01- 70.00	653	4.4	61.36	65.07	690	3.9	46.56	65.15
	70.01- 80.00	590	5.4	72.90	75.07	481	4.9	59.74	75.01
	80.01- 90.00	441	5.7	79.26	84.90	312	6.3	78.32	84.77
	90.01- 100.00	431	7.2	98.85	95.20	248	6.0	74.76	95.09
	100.01- 125.00	802	8.0	109.84	111.55	339	7.5	92.30	110.97
	125.01- 150.00	571	9.3	131.42	136.50	164	9.0	114.92	137.09
	150.01- 175.00	383	10.5	154.52	161.61	78	11.9	133.70	162.78
	175.01- 200.00	264	11.2	162.21	187.20	56	13.1	189.48	186.81
	200.01- 225.00	183	14.6	207.21	211.90	41	14.8	193.00	211.72
	225.01- 250.00	135	14.6	215.66	236.92	25	18.4	264.80	236.42
	250.01- 300.00	182	18.0	261.97	272.60	21	17.5	241.93	276.36
	300.01- 400.00	160	20.9	307.90	336.31	32	24.8	341.36	346.58
	400.01- 500.00	86	29.4	460.90	446.62	6	30.5	436.13	427.19
	500.01- 750.00	74	35.8	552.82	602.34	11	39.7	514.45	578.37
	750.01- 1,000.00	23	38.0	541.57	837.96	6	41.2	524.83	806.13
	\$1,000.01 and over	14	52.8	856.63	1,378.58	4	50.8	712.25	1,303.29
	Total	7600	7.6	107.13	110.70	8512	3.9	46.95	55.84

Total, excluding  
out-patients

TABLE 4B—Continued  
MATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
		Female Employee				Dependent Wife			
	No charge	—	—	—	—	—	—	—	—
	\$ .01—\$ 10.00	—	—	—	—	7	3.7	15.07	4.51
	10.01— 20.00	2	3.0	26.00	15.00	26	3.7	31.02	14.98
	20.01— 30.00	6	1.5	10.50	27.83	46	3.5	28.67	26.01
	30.01— 40.00	17	3.7	32.41	35.36	162	4.1	33.85	36.14
	40.01— 50.00	29	4.3	36.86	45.88	206	4.0	33.99	45.18
	50.01— 60.00	27	4.9	41.24	55.52	172	4.4	36.37	55.59
	60.01— 70.00	21	5.5	45.74	63.64	109	4.6	38.08	64.58
	70.01— 80.00	10	4.9	43.35	74.39	54	4.9	41.22	74.96
	80.01— 90.00	7	7.3	65.93	84.25	45	5.4	43.96	84.85
	90.01— 100.00	5	5.2	44.80	96.09	18	5.5	46.26	95.01
	100.01— 125.00	6	7.7	59.33	114.79	25	6.2	53.20	112.26
	125.01— 150.00	1	5.0	47.50	147.00	15	7.9	65.08	138.76
	150.01— 175.00	1	5.0	30.00	166.00	5	9.4	85.60	163.15
	175.01— 200.00	—	—	—	—	4	8.8	73.75	183.85
	200.01— 225.00	1	14.0	98.00	208.00	2	9.0	81.00	208.63
	225.01— 250.00	—	—	—	—	—	—	—	—
	250.01— 300.00	—	—	—	—	3	12.7	123.33	276.63
	300.01— 400.00	1	15.0	129.50	320.30	2	8.0	64.50	318.50
	400.01— 500.00	—	—	—	—	1	7.0	63.00	424.45
	500.01— 750.00	—	—	—	—	—	—	—	—
	750.01— 1,000.00	—	—	—	—	—	—	—	—
	\$1,000.01 and over	—	—	—	—	—	—	—	—
	Total	134	4.9	41.71	62.00	902	4.5	37.60	57.32

		Female Employee				Dependent Wife			
No charge		—	—	—	—	—	—	—	—
\$ .01-\$ 10.00	4	1.8	19.88	6.86	12	2.3	26.42	6.23	
10.01- 20.00	3	3.2	38.50	15.87	33	3.5	39.30	16.16	
20.01- 30.00	7	3.7	42.93	26.89	66	3.9	44.59	26.26	
30.01- 40.00	32	4.0	45.45	37.52	239	4.1	46.05	36.16	
40.01- 50.00	69	4.1	48.47	46.07	372	4.2	48.42	45.47	
50.01- 60.00	105	4.5	52.50	55.56	509	4.3	50.52	55.35	
60.01- 70.00	81	5.1	61.65	65.23	393	4.6	54.51	65.10	
70.01- 80.00	63	4.7	57.18	74.78	268	4.7	55.81	75.26	
80.01- 90.00	36	5.2	62.02	84.97	175	5.0	60.25	84.57	
90.01- 100.00	29	5.8	69.00	94.76	109	5.1	60.66	94.58	
100.01- 125.00	35	5.5	63.16	110.73	109	6.3	75.40	110.56	
125.01- 150.00	14	7.5	90.14	136.49	60	6.9	80.00	135.97	
150.01- 175.00	10	7.1	83.55	162.19	17	7.1	85.94	160.28	
175.01- 200.00	4	7.1	92.88	188.81	23	8.4	97.63	187.79	
200.01- 225.00	—	—	—	—	10	7.8	94.10	214.28	
225.01- 250.00	2	9.5	114.50	240.50	8	9.1	103.38	232.51	
250.01- 300.00	1	14.0	195.50	253.20	4	9.3	105.50	267.31	
300.01- 400.00	1	15.0	168.00	324.00	4	11.0	106.50	313.45	
400.01- 500.00	—	—	—	—	3	10.7	111.67	437.43	
500.01- 750.00	1	14.0	112.00	625.00	—	—	—	—	
750.01- 1,000.00	—	—	—	—	—	—	—	—	
\$1,000.01 and over	—	—	—	—	—	—	—	—	
Total	497	4.9	58.39	72.69	2414	4.7	54.87	67.04	

\$10.00-\$13.99

TABLE 4B—Continued  
MATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
		Female Employee				Dependent Wife			
	No charge	—	—	—	—	2	1.5	22.00	—
	\$ .01-\$ 10.00	1	3.0	48.00	3.85	6	3.0	44.08	6.18
	10.01- 20.00	1	3.0	42.00	17.35	21	2.8	41.36	14.98
	20.01- 30.00	4	4.5	69.88	27.94	29	3.6	54.83	26.07
	30.01- 40.00	12	4.9	75.13	33.55	52	4.4	65.22	36.27
	40.01- 50.00	18	4.9	75.00	46.48	116	4.0	60.83	45.60
	50.01- 60.00	44	4.6	69.40	55.51	225	4.2	62.83	55.77
	60.01- 70.00	67	4.9	73.71	64.90	239	4.6	68.96	65.16
	70.01- 80.00	49	5.0	76.89	75.38	214	4.6	69.37	75.33
	80.01- 90.00	38	5.1	75.88	85.52	156	5.1	76.99	85.13
	90.01- 100.00	23	5.2	79.96	94.17	110	5.3	81.82	94.73
	100.01- 125.00	36	5.6	86.37	109.75	113	6.0	92.23	109.59
	125.01- 150.00	14	5.9	91.29	139.20	41	6.2	94.44	138.14
	150.01- 175.00	4	6.0	93.50	165.04	21	7.1	108.00	161.28
	175.01- 200.00	6	6.5	99.83	191.48	12	7.5	114.42	188.70
	200.01- 225.00	4	9.0	140.00	211.98	5	7.2	106.40	206.60
	225.01- 250.00	1	14.0	182.00	237.85	10	7.1	106.25	235.71
	250.01- 300.00	2	7.0	113.75	273.20	9	8.4	131.06	270.67
	300.01- 400.00	—	—	—	—	4	10.3	152.50	334.87
	400.01- 500.00	—	—	—	—	2	6.5	94.00	431.18
	500.01- 750.00	—	—	—	—	1	7.0	109.00	512.00
	750.01- 1,000.00	—	—	—	—	1	5.0	70.00	890.00
\$14.00-\$16.99	\$1,000.01 and over	1	14.0	196.00	1,252.70	—	—	—	—
	Total	325	5.2	78.86	85.74	1389	4.8	72.99	78.73

	No charge \$	Female Employee				Dependent Wife			
	.01-\$ 10.00	3	1.3	23.67	10.00	2	5.0	90.00	3.93
	10.01- 20.00	—	—	—	—	11	3.1	55.03	19.45
	20.01- 30.00	2	3.8	69.88	27.00	9	3.6	62.33	25.25
	30.01- 40.00	3	4.7	88.00	39.00	21	3.6	64.81	36.73
	40.01- 50.00	6	4.3	77.08	48.35	48	4.2	74.66	46.24
	50.01- 60.00	15	4.4	77.61	55.72	74	4.1	72.47	56.15
	60.01- 70.00	22	4.2	76.00	65.04	102	4.7	82.99	65.47
	70.01- 80.00	27	4.3	74.83	76.21	112	4.4	78.94	75.55
	80.01- 90.00	23	4.5	81.73	86.19	113	4.7	85.05	85.60
	90.01- 100.00	19	5.2	95.59	95.06	79	4.8	86.06	95.48
	100.01- 125.00	28	5.5	98.89	112.07	104	5.4	97.73	110.78
	125.01- 150.00	8	5.0	91.50	140.59	37	6.0	108.20	134.73
	150.01- 175.00	1	11.0	187.00	168.00	18	6.6	116.44	162.51
	175.01- 200.00	3	6.3	116.50	186.50	9	8.7	148.28	186.38
	200.01- 225.00	—	—	—	—	—	—	—	—
	225.01- 250.00	2	5.5	101.00	237.18	2	11.5	197.50	233.40
	250.01- 300.00	—	—	—	—	2	8.5	159.00	274.00
	300.01- 400.00	—	—	—	—	8	9.0	162.72	324.93
	400.01- 500.00	1	9.0	168.00	484.00	3	12.7	174.00	412.67
	500.01- 750.00	—	—	—	—	—	—	—	—
	750.01- 1,000.00	—	—	—	—	1	14.0	252.00	768.00
	\$1,000.01 and over	—	—	—	—	—	—	—	—
	Total	163	4.7	85.26	89.28	755	4.9	87.09	88.32

TABLE 4B—Continued  
MATERNITY, EXCLUDING SEMIPRIVATE CLAIMS

Room and Board Rate Charged	Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
		Female Employee				Dependent Wife			
	No charge	2	4.0	112.00	—	6	4.3	124.17	—
	\$ .01-\$ 10.00	2	5.0	127.50	6.88	6	4.7	121.83	7.00
	10.01- 20.00	1	3.0	82.00	13.50	7	5.7	134.29	15.51
	20.01- 30.00	5	4.2	98.40	26.75	17	5.4	128.18	25.86
	30.01- 40.00	2	3.0	70.00	34.40	26	4.7	113.33	35.56
	40.01- 50.00	4	4.8	110.75	46.32	30	5.4	127.04	45.74
	50.01- 60.00	8	5.4	124.75	56.81	48	5.2	119.32	56.03
	60.01- 70.00	19	3.4	77.61	65.06	51	5.0	116.62	66.26
	70.01- 80.00	8	4.4	102.38	77.43	65	4.9	112.67	75.95
	80.01- 90.00	10	4.5	94.80	85.86	59	4.7	101.38	85.30
	90.01- 100.00	7	4.1	93.14	96.61	58	5.4	117.52	94.59
\$20.00 and over	100.01- 125.00	23	4.8	115.66	112.60	71	5.5	122.29	109.02
	125.01- 150.00	6	5.8	129.67	137.25	32	6.2	131.53	133.14
	150.01- 175.00	4	9.5	206.50	162.29	16	7.8	174.13	162.45
	175.01- 200.00	—	—	—	—	10	6.2	140.90	184.50
	200.01- 225.00	1	5.0	110.00	201.00	2	9.0	283.00	218.00
	225.01- 250.00	—	—	—	—	2	5.0	106.00	236.58
	250.01- 300.00	1	5.0	150.00	290.00	2	5.0	155.50	259.98
	300.01- 400.00	1	7.0	150.00	318.00	1	13.0	286.00	346.00
	400.01- 500.00	—	—	—	—	1	14.0	210.00	420.25
	500.01- 750.00	1	14.0	287.00	504.00	1	3.0	132.00	592.00
	750.01- 1,000.00	—	—	—	—	—	—	—	—
	\$1,000.01 and over	—	—	—	—	—	—	—	—
	Total	105	4.7	109.42	91.77	511	5.3	121.24	85.41

		Female Employee				Dependent Wife			
	No charge	2	4.0	112.00	—	8	3.6	98.63	—
	\$ .01-\$ 10.00	10	2.4	45.35	7.51	33	3.3	48.42	5.86
	10.01- 20.00	7	3.1	41.64	15.49	98	3.5	46.10	15.92
	20.01- 30.00	24	3.4	53.11	27.28	167	3.9	51.45	26.06
	30.01- 40.00	66	4.1	50.17	36.21	500	4.1	48.38	36.16
	40.01- 50.00	126	4.3	52.93	46.20	772	4.2	51.12	45.47
	50.01- 60.00	199	4.6	59.51	55.61	1028	4.3	55.64	55.57
	60.01- 70.00	210	4.8	66.85	64.93	894	4.6	63.16	65.16
	70.01- 80.00	157	4.7	67.79	75.32	713	4.6	67.59	75.36
	80.01- 90.00	114	5.1	73.73	85.44	548	5.0	73.22	85.04
	90.01- 100.00	83	5.3	78.70	94.90	374	5.2	80.37	94.84
	100.01- 125.00	128	5.5	86.76	111.27	422	5.9	91.98	110.18
	125.01- 150.00	43	6.2	95.29	138.49	185	6.5	96.54	135.94
	150.01- 175.00	20	7.5	112.63	163.26	77	7.3	117.39	161.73
	175.01- 200.00	13	6.7	101.54	189.51	58	7.9	114.78	186.92
	200.01- 225.00	6	9.2	128.00	209.48	19	7.9	115.84	212.06
	225.01- 250.00	5	8.8	122.60	238.64	22	8.0	113.48	234.42
	250.01- 300.00	4	8.3	143.25	272.40	20	8.9	130.03	270.16
	300.01- 400.00	3	12.3	149.17	320.77	19	9.8	144.88	325.03
	400.01- 500.00	1	9.0	168.00	484.00	10	10.4	131.80	425.73
	500.01- 750.00	2	14.0	199.50	564.50	2	5.0	120.50	552.00
	750.01- 1,000.00	—	—	—	—	2	9.5	161.00	829.00
	\$1,000.01 and over	1	14.0	196.00	1,252.70	—	—	—	—
Total		1224	5.0	69.96	78.83	5971	4.8	66.23	72.55

TABLE 5  
NONMATERNITY  
INCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Male Employee			Female Employee			
	Num-ber of Claims	Average Duration of Hospi-tal Con-finement (Days)	Average Room and Board Expense Charged by Hospi-tal	Num-ber of Claims	Average Duration of Hospi-tal Con-finement (Days)	Average Room and Board Expense Charged by Hospi-tal	Average Miscel-laneous Expense Charged
Out-patients	2122	—	—	405	—	—	15.56
1	890	1.0	12.35	244	1.0	13.92	42.39
2	967	2.0	26.03	341	2.0	28.60	59.33
3	804	3.0	40.00	218	3.0	43.70	65.29
4	710	4.0	54.22	309	4.0	59.31	81.16
5	642	5.0	70.10	186	5.0	70.80	85.69
6	565	6.0	83.32	169	6.0	87.79	99.25
7	430	7.0	100.97	140	7.0	98.84	105.22
8	371	8.0	113.74	158	8.0	122.37	126.05
9	288	9.0	132.99	105	9.0	142.16	157.05
10	240	10.0	148.61	105	10.0	148.31	155.81
11	163	11.0	157.69	86	11.0	161.90	149.50
12	153	12.0	173.07	60	12.0	176.20	145.30
13	117	13.0	193.48	41	13.0	194.99	159.57
14	118	14.0	208.56	40	14.0	209.46	178.83
15	118	15.0	210.14	29	15.0	229.20	203.61
16	96	16.0	234.29	20	16.0	242.29	220.40
17	60	17.0	238.66	18	17.0	264.89	214.23
18	18	18.0	259.79	14	18.0	302.21	262.66
19	58	19.0	310.46	10	19.0	292.80	201.55
20	48	20.0	297.02	12	20.0	317.17	324.03
21	51	21.0	322.72	15	21.0	275.77	277.22
22	40	22.0	352.26	11	22.0	378.30	253.93
23	36	23.0	378.23	5	23.0	407.80	295.03
24	28	24.0	338.46	10	24.0	406.90	242.29
25	21	25.0	373.44	7	25.0	433.93	353.42
26	27	26.0	387.65	6	26.0	485.50	180.46
27	24	27.0	493.84	6	27.0	391.38	276.70
28	21	28.0	409.48	4	28.0	485.50	158.96
29	22	29.0	447.11	3	29.0	518.67	281.15
30	14	30.0	501.39	2	30.0	391.38	359.00
31	22	31.0	455.25	2	31.0	361.10	412.89
32	16	32.0	455.25	5	32.0	580.47	332.99
33	8	33.0	566.71	4	33.0	500.38	442.89
34	13	34.0	464.50	4	34.0	590.88	332.99
35	12	35.0	566.63	1	35.0	490.00	109.00
36-42	63	38.8	606.35	15	39.0	602.77	375.13
43-49	33	45.9	693.66	7	47.3	735.14	618.29
50-56	27	54.1	768.89	2	52.0	828.50	255.82
57-63	10	59.6	705.78	3	59.0	952.33	762.42
64-70	26	68.8	924.01	3	68.5	1,353.17	848.43
Over 70	16	—	981.41	2	—	1,979.50	536.38
Total, incl o-p.....	9313	6.9	86.72	2837	6.2	92.77	97.03
Total, excl o-p.....	7391	7.8	111.62	2432	7.2	108.22	110.59

TABLE 5—Continued. NONMATERNITY, INCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
	Dependent Spouse				Dependent Child			
Out-patients	1625	—	—	16.46	5799	—	—	11.33
1.....	836	1.0	12.71	40.56	3706	1.0	11.95	38.37
2.....	1287	2.0	27.46	56.31	2134	2.0	24.35	44.30
3.....	1157	3.0	40.54	63.64	1063	3.0	34.53	47.90
4.....	829	4.0	53.86	74.67	859	4.0	45.84	54.24
5.....	737	5.0	68.73	83.74	738	5.0	55.59	56.25
6.....	656	6.0	83.32	94.11	484	6.0	71.75	66.46
7.....	623	7.0	95.43	102.51	383	7.0	82.01	71.05
8.....	581	8.0	112.71	130.50	254	8.0	93.08	82.78
9.....	448	9.0	128.51	131.24	170	9.0	109.83	89.87
10.....	349	10.0	140.46	135.06	152	10.0	115.45	89.85
11.....	309	11.0	158.15	155.38	95	11.0	133.91	102.99
12.....	233	12.0	166.22	158.62	71	12.0	136.07	119.05
13.....	187	13.0	190.83	162.46	62	13.0	162.10	116.50
14.....	166	14.0	202.65	193.30	61	14.0	166.94	119.31
15.....	105	15.0	210.29	187.46	32	15.0	173.55	125.02
16.....	100	16.0	233.46	222.22	37	16.0	185.59	110.24
17.....	81	17.0	252.18	207.32	15	17.0	208.60	125.33
18.....	62	18.0	259.51	225.92	35	18.0	200.67	113.95
19.....	62	19.0	285.86	207.40	25	19.0	206.17	178.34
20.....	60	20.0	302.35	246.01	24	20.0	238.05	178.87
21.....	52	21.0	297.07	200.92	26	21.0	242.23	140.59
22.....	36	22.0	341.15	240.38	16	22.0	297.13	153.09
23.....	28	23.0	333.81	259.78	10	23.0	289.40	168.07
24.....	25	24.0	334.34	274.80	14	24.0	268.79	249.75
25.....	28	25.0	338.27	245.68	4	25.0	247.00	239.20
26.....	19	26.0	347.43	239.91	8	26.0	323.00	123.21
27.....	20	27.0	407.80	315.59	9	27.0	265.67	171.91
28.....	23	28.0	387.25	310.92	7	28.0	307.57	127.61
29.....	17	29.0	427.94	280.21	9	29.0	322.94	143.53
30.....	16	30.0	441.78	278.45	6	30.0	334.17	200.82
31.....	22	31.0	447.14	277.56	4	31.0	327.88	256.89
32.....	12	32.0	480.29	309.86	7	32.0	386.57	216.74
33.....	16	33.0	551.09	311.88	4	33.0	379.50	135.00
34.....	14	34.0	488.39	241.09	1	34.0	323.00	92.00
35.....	14	35.0	524.36	350.47	6	35.0	393.17	278.55
36-42.....	51	39.3	590.27	380.03	23	38.7	484.41	234.19
43-49.....	32	45.7	592.67	407.30	21	46.6	563.02	225.06
50-56.....	29	52.1	778.87	527.70	8	52.3	765.06	254.24
57-63.....	13	59.6	931.21	427.84	3	58.3	833.33	262.08
64-70.....	39	69.1	897.97	569.97	12	68.3	801.14	403.74
Over 70.....	15	—	932.08	378.00	4	—	969.63	557.64
Total, incl. o.-p.....	11,014	6.5	92.01	95.98	16,401	2.6	30.46	39.59
Total, excl. o.-p.....	9,389	7.7	107.93	109.74	10,602	4.0	47.12	55.04

MATERNITY, INCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
	Female Employee				Dependent Wife			
Out-patients	—	—	—	—	—	—	—	—
1.....	22	1.0	12.86	42.28	141	1.0	12.86	43.51
2.....	70	2.0	28.51	54.67	493	2.0	25.90	54.96
3.....	172	3.0	43.19	63.79	1130	3.0	39.69	58.78
4.....	279	4.0	59.09	72.16	1707	4.0	54.28	65.06
5.....	383	5.0	71.52	75.23	1855	5.0	70.16	70.47
6.....	192	6.0	83.86	78.26	897	6.0	86.14	77.55
7.....	105	7.0	97.52	92.60	488	7.0	101.62	93.79
8.....	53	8.0	117.46	109.25	236	8.0	114.57	105.23
9.....	24	9.0	115.16	135.51	119	9.0	134.16	118.22
10.....	10	10.0	135.75	146.36	81	10.0	151.30	129.11
11.....	4	11.0	164.63	158.73	30	11.0	162.85	138.06
12.....	6	11.9	162.75	125.98	18	12.0	163.78	145.78
13.....	1	13.0	259.50	93.20	13	13.0	196.54	178.96
14.....	9	14.0	169.11	369.69	34	14.0	153.82	189.59
Over 14.....	3	15.0	155.17	247.72	15	15.0	173.92	160.79
Total.....	1333	5.0	70.63	79.13	7257	4.8	66.50	72.20

TABLE 6  
INCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Cause of Disability	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
670 Out-patients		Male Employee				Female Employee			
	Accident †	898			12.78	198			14.01
	Surgery †	369			16.60	82			18.49
	Accident involving Surgery	572			12.97	90			13.91
	Maternity	—			—	—			—
	Other	214	*	*	29.66	23	*	*	24.53
	Total Available	2053			15.28	393			15.54
	Not Available	69			18.97	12			16.23
	Grand Total	2122			15.40	405			15.56
	1-2 Days	Accident †	95	1.4	16.53	34.74	21	1.6	20.21
Surgery †		725	1.6	20.80	51.55	346	1.6	23.33	59.47
Accident involving Surgery		89	1.4	20.07	53.85	16	1.6	25.38	55.15
Maternity		—	—	—	—	92	1.8	24.77	51.71
Other		938	1.5	18.74	45.76	200	1.5	21.01	41.54
Total Available		1847	1.5	19.50	47.85	675	1.6	22.79	52.30
Not Available		10	1.5	17.75	41.08	2	1.5	21.75	14.85
Grand Total	1857	1.5	19.49	47.82	677	1.6	22.79	52.19	

		Male Employee				Female Employee			
3-5 Days	Accident †	67	3.9	52.21	67.86	22	3.8	52.55	48.44
	Surgery ‡	857	4.1	58.02	84.46	424	3.8	57.02	81.55
	Accident involving Surgery	84	3.8	49.25	85.90	18	4.1	54.08	93.10
	Maternity	—	—	—	—	834	4.2	61.52	71.85
	Other	1143	3.8	50.81	68.42	247	3.9	53.46	66.52
	Total Available	2151	3.9	53.66	75.48	1545	4.1	58.78	73.57
	Not Available	5	3.4	44.80	86.38	2	3.0	45.00	27.28
	Grand Total	2156	3.9	53.64	75.50	1547	4.1	58.76	73.51
6-10 Days	Accident †	48	7.5	99.92	76.73	12	7.6	103.38	69.02
	Surgery ‡	1076	7.6	111.29	119.34	449	7.8	119.02	137.43
	Accident involving Surgery	56	7.7	119.72	139.59	14	8.5	121.46	126.29
	Maternity	—	—	—	—	384	6.8	95.54	91.81
	Other	707	7.5	105.67	96.01	200	7.5	109.56	87.35
	Total Available	1887	7.6	109.15	110.12	1059	7.4	108.57	110.51
	Not Available	7	6.9	100.14	90.78	2	8.0	108.00	198.11
	Grand Total	1894	7.6	109.11	110.05	1061	7.4	108.57	110.67
11-21 Days	Accident †	22	14.6	178.61	122.41	6	15.0	217.42	92.71
	Surgery ‡	498	14.4	212.68	226.17	231	13.9	205.09	205.70
	Accident involving Surgery	47	15.4	208.56	200.54	14	15.4	235.46	155.48
	Maternity	—	—	—	—	23	13.0	168.78	241.49
	Other	435	14.9	214.35	151.28	91	14.0	212.45	129.95
	Total Available	1002	14.7	212.46	190.17	365	13.9	206.00	185.28
	Not Available	3	12.3	172.00	107.35	3	11.7	155.58	133.22
	Grand Total	1005	14.7	212.34	189.93	368	13.9	205.59	184.86

† Accident not involving surgery.

‡ Surgery not involving accident.

TABLE 6—Continued  
INCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Cause of Disability	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
22-31 Days	Accident† Surgery‡ Accident involving Surgery Maternity Other  Total Available Not Available  Grand Total	Male Employee				Female Employee			
		5	23.4	315.00	145.56	4	26.5	321.44	149.19
		116	25.9	395.27	407.04	33	24.8	402.89	335.82
		12	26.5	379.00	227.91	1	23.0	250.00	175.00
		—	—	—	—	—	—	—	—
		122	25.8	391.52	205.60	26	25.9	388.03	183.10
		255	25.8	391.14	297.11	64	25.3	389.38	259.60
—	—	—	—	1	23.0	285.00	163.10		
255	25.8	391.14	297.11	65	25.3	387.77	258.12		
32 Days and over	Accident† Surgery‡ Accident involving Surgery Maternity Other  Total Available Not Available  Grand Total	4	54.5	329.25	737.50	—	—	—	—
		97	47.1	702.30	542.87	24	44.5	716.83	626.14
		19	46.5	618.82	468.65	6	45.7	679.75	247.90
		—	—	—	—	—	—	—	—
		104	47.2	693.21	410.39	17	47.5	803.41	390.93
		224	47.2	684.34	478.54	47	45.7	743.42	492.78
—	—	—	—	—	—	—	—		
224	47.2	684.34	478.54	47	45.7	743.42	492.78		

		Male Employee				Female Employee			
Total, including out-patients	Accident†	1139	1.2	14.65	25.79	263	1.5	20.58	25.11
	Surgery‡	3738	7.4	108.19	122.20	1589	6.8	102.93	120.83
	Accident involving Surgery	879	3.2	44.07	54.96	159	4.6	67.33	59.23
	Maternity	—	—	—	—	1333	5.0	70.63	79.13
	Other	3663	7.0	99.23	89.80	804	6.9	102.49	82.10
	Total Available	9419	6.1	87.41	91.67	4148	5.8	85.88	91.49
	Not Available	94	1.2	17.22	33.07	22	3.8	50.06	56.27
	Grand Total	9513	6.0	86.72	91.09	4170	5.8	85.69	91.31
Total, excluding out-patients	Accident†	241	5.8	69.24	74.28	65	6.2	83.25	58.90
	Surgery‡	3369	8.2	120.05	133.77	1507	7.1	108.54	126.40
	Accident involving Surgery	307	9.1	126.17	133.19	69	10.6	155.14	118.34
	Maternity	—	—	—	—	1333	5.0	70.63	79.13
	Other	3449	7.4	105.38	93.53	781	7.1	105.50	83.79
	Total Available	7366	7.8	111.78	112.96	3755	6.4	94.87	99.44
	Not Available	25	4.7	64.74	72.01	10	8.3	110.13	104.32
	Grand Total	7391	7.8	111.62	112.82	3765	6.4	94.91	99.45

† Accident not involving surgery.

‡ Surgery not involving accident.

TABLE 6—Continued  
INCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Cause of Disability	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
674 Out-patients		Dependent Spouse				Dependent Child			
	Accident†	715			13.27	2953			10.97
	Surgery‡	279			18.47	389			12.37
	Accident involving Surgery	343			14.42	2256			11.27
	Maternity	—			—	—			—
	Other	220	*	*	27.20	143	*	*	16.14
	Total Available	1557			16.42	5741			11.31
	Not Available	68			17.45	58			13.55
	Grand Total	1625			16.46	5799			11.33
	1-2 Days	Accident†	67	1.5	20.73	34.52	279	1.4	15.95
Surgery‡		1068	1.7	23.62	56.96	4119	1.3	16.36	43.89
Accident involving Surgery		59	1.3	18.53	55.86	291	1.3	14.81	48.31
Maternity		634	1.8	23.00	52.42	—	—	—	—
Other		922	1.5	19.69	42.89	1145	1.5	17.48	29.48
Total Available		2750	1.6	21.98	50.62	5834	1.4	16.48	40.55
Not Available		7	1.1	14.07	55.17	6	1.3	17.42	31.44
Grand Total	2757	1.6	21.96	50.64	5840	1.4	16.48	40.54	

		Dependent Spouse				Dependent Child			
3-5 Days	Accident†	67	3.7	49.47	54.74	108	3.8	46.88	44.61
	Surgery‡	1377	3.9	55.18	82.03	1058	3.9	45.80	68.13
	Accident involving Surgery	40	4.0	49.71	65.49	126	3.8	47.73	66.49
	Maternity	4692	4.2	57.04	65.67	—	—	—	—
	Other	1236	3.8	49.18	62.94	1360	3.9	42.01	39.20
	Total Available	7412	4.0	55.28	68.16	2652	3.9	43.99	52.26
Not Available	3	3.7	48.33	68.92	8	4.3	55.00	52.72	
	Grand Total	7415	4.0	55.28	68.16	2660	3.9	44.02	52.26
6-10 Days	Accident†	52	7.4	92.59	79.10	51	7.7	97.16	63.88
	Surgery‡	1614	7.8	110.95	130.94	569	7.3	88.00	89.25
	Accident involving Surgery	46	7.5	102.34	87.24	73	7.7	93.60	100.53
	Maternity	1821	6.9	100.01	90.44	—	—	—	—
	Other	942	7.6	103.25	92.90	750	7.4	85.52	63.95
	Total Available	4475	7.4	104.58	105.40	1443	7.4	87.32	75.77
Not Available	3	7.7	105.50	130.30	—	—	—	—	
	Grand Total	4478	7.4	104.58	105.42	1443	7.4	87.32	75.77
11-21 Days	Accident†	24	14.1	204.75	111.34	20	13.8	168.80	75.66
	Surgery‡	864	14.0	206.46	208.94	154	14.4	180.43	161.95
	Accident involving Surgery	38	14.7	211.72	162.42	42	15.8	190.78	160.05
	Maternity	110	12.9	165.70	163.18	—	—	—	—
	Other	491	14.4	201.30	140.21	265	14.4	161.38	95.86
	Total Available	1527	14.1	201.97	180.85	481	14.5	170.36	121.78
Not Available	—	—	—	—	2	17.0	239.00	256.75	
	Grand Total	1527	14.1	201.97	180.85	483	14.5	170.64	122.34

† Accident not involving surgery.

‡ Surgery not involving accident.

TABLE 6—Continued  
INCLUDING SEMIPRIVATE CLAIMS

Days of Hospital Confinement	Cause of Disability	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged	Number of Claims	Average Duration of Hospital Confinement (Days)	Average Room and Board Expense Charged by Hospital	Average Miscellaneous Expense Charged
22-31 Days	Accident† Surgery‡ Accident involving Surgery Maternity Other	Dependent Spouse				Dependent Child			
		6	25.8	341.33	182.88	2	23.0	347.00	131.50
		111	25.5	372.32	328.77	22	25.2	314.64	283.78
		8	27.0	342.50	265.95	14	26.1	309.61	165.81
		—	—	—	—	—	—	—	—
		108	26.4	378.30	211.76	49	25.8	281.62	136.87
		233	26.0	373.27	268.62	87	25.6	295.98	178.55
1	22.0	330.00	434.35	—	—	—	—		
	Grand Total	234	25.9	373.09	269.33	87	25.6	295.98	178.55
32 Days and over	Accident† Surgery‡ Accident involving Surgery Maternity Other	6	42.8	580.00	134.80	3	53.0	644.00	95.78
		97	47.5	677.44	530.54	26	47.7	675.40	487.01
		6	52.0	587.00	306.92	17	46.1	542.56	263.47
		—	—	—	—	—	—	—	—
		126	49.3	704.84	349.66	42	45.6	542.38	151.16
		235	48.5	687.34	417.74	88	46.6	585.18	270.20
		1	—	—	—	1	65.0	487.50	51.25
	Grand Total	235	48.5	687.34	417.74	89	46.8	584.09	267.74

		Dependent Spouse				Dependent Child			
Total, including out-patients	Accident†	937	1.6	21.30	25.78	3,416	.5	5.99	14.78
	Surgery‡	5,410	7.3	104.57	121.77	6,337	2.8	34.43	55.60
	Accident involving Surgery	540	3.1	40.92	46.32	2,819	1.1	13.74	24.38
	Maternity	7,257	4.8	66.50	72.20	—	—	—	—
	Other	4,045	7.3	100.05	85.69	3,754	5.2	58.77	46.83
	Total Available	18,189	5.9	82.19	86.78	16,326	2.6	30.50	39.65
	Not Available	82	.8	10.85	31.77	75	1.9	20.13	26.15
Grand Total	18,271	5.8	81.87	86.54	16,401	2.6	30.46	39.59	
Total, excluding out-patients	Accident†	222	6.7	89.91	66.09	463	3.6	44.21	39.06
	Surgery‡	5,131	7.7	110.25	127.38	5,948	3.0	36.68	58.43
	Accident involving Surgery	197	8.5	112.17	101.88	563	5.7	68.79	76.90
	Maternity	7,257	4.8	66.50	72.20	—	—	—	—
	Other	3,825	7.7	105.80	89.05	3,611	5.4	61.10	48.04
	Total Available	16,632	6.4	89.89	93.38	10,585	4.0	47.05	55.02
	Not Available	14	4.6	63.57	101.30	17	8.3	88.82	69.13
Grand Total	16,646	6.4	89.87	93.38	10,602	4.0	47.12	55.04	

† Accident not involving surgery.

‡ Surgery not involving accident.

**TABLE 7A**  
**AVERAGE BENEFITS PER CLAIM PAYABLE**  
**UNDER OTHER PLANS OF BENEFITS**

DAILY BENEFIT RATE PROVIDED	MISCELLANEOUS BENEFITS (NONMATERNITY)				
	5× Plan	10× Plan	15× Plan	20× Plan	20× plus 75% of Excess Plan
Male Employee					
Less than \$8.51.....	\$ 30.48	\$ 48.90	\$ 58.42	\$ 63.50	\$ 74.36
\$ 8.51- 10.50.....	39.65	60.64	71.52	77.74	91.97
10.51- 12.50.....	42.38	62.05	71.13	75.67	83.97
12.51- 19.50.....	56.91	83.81	96.23	103.47	117.49
19.51 and over.....	47.46	63.04	68.00	70.83	76.76
Total.....	\$ 40.45	\$ 61.06	\$ 70.98	\$ 76.32	\$ 87.89
Female Employee					
Less than \$8.51.....	\$ 33.09	\$ 54.42	\$ 66.19	\$ 73.54	\$ 86.42
\$ 8.51- 10.50.....	41.72	65.08	76.76	83.44	93.29
10.51- 12.50.....	46.65	69.97	80.33	86.38	94.02
12.51- 19.50.....	59.76	85.66	95.62	99.60	103.68
19.51 and over.....	46.28	64.94	70.16	74.64	74.64
Total.....	\$ 43.66	\$ 66.34	\$ 78.09	\$ 83.97	\$ 93.08
Dependent Spouse					
Less than \$8.51.....	\$ 31.94	\$ 53.23	\$ 64.58	\$ 70.97	\$ 82.52
\$ 8.51- 10.50.....	41.80	66.53	78.48	85.30	94.39
10.51- 12.50.....	45.55	68.33	79.30	84.36	92.28
12.51- 19.50.....	59.43	87.02	99.75	106.12	118.23
19.51 and over.....	53.18	68.82	74.29	78.20	81.22
Total.....	\$ 42.87	\$ 66.40	\$ 78.17	\$ 84.05	\$ 93.91
Dependent Child					
Less than \$8.51.....	\$ 23.86	\$ 31.47	\$ 33.89	\$ 34.58	\$ 35.67
\$ 8.51- 10.50.....	30.67	38.65	41.17	41.97	43.26
10.51- 12.50.....	30.26	35.55	37.06	37.82	39.64
12.51- 19.50.....	35.70	40.32	41.58	42.00	42.80
19.51 and over.....	22.85	24.64	25.16	25.67	25.97
Total.....	\$ 29.18	\$ 35.70	\$ 37.62	\$ 38.37	\$ 39.62

TABLE 7A—Continued

DAILY BENEFIT RATE PROVIDED	TOTAL MATERNITY BENEFITS				
	10× Plan	15× Plan	20× Plan	14 Days, 10× Plan	14 Days, 20× Plan
Female Employee					
Less than \$8.51.....	\$ 73.42	\$ 99.65	\$115.38	\$ 95.45	\$104.89
\$ 8.51- 10.50.....	95.41	126.39	137.54	118.95	123.91
10.51- 12.50.....	114.55	142.83	152.73	135.76	141.42
12.51- 19.50.....	127.58	146.64	151.04	142.24	146.64
19.51 and over.....	167.84	193.67	209.16	224.65	258.22
Total.....	\$ 99.38	\$127.41	\$137.60	\$121.04	\$127.41
Dependent Wife					
Less than \$8.51.....	\$ 72.79	\$ 94.82	\$105.36	\$ 89.08	\$ 95.78
\$ 8.51- 10.50.....	93.58	118.15	127.50	111.13	116.98
10.51- 12.50.....	108.60	134.45	142.21	126.69	129.28
12.51- 19.50.....	133.14	154.56	159.15	149.97	153.03
19.51 and over.....	171.00	185.10	186.87	174.53	176.29
Total.....	\$ 98.79	\$121.68	\$130.12	\$115.66	\$120.48

**TABLE 7B**  
**AVERAGE MISCELLANEOUS BENEFITS PAYABLE UNDER PLANS WITH**  
**VARIOUS AMOUNTS OF MAXIMUM BENEFITS**

MAXIMUM BENEFIT	ROOM AND BOARD RATE CHARGED					
	Excluding Out-Patients					Out- Patients Only
	Less than \$10.00	\$10.00- \$13.99	\$14.00- \$16.99	\$17.00- \$19.99	\$20.00 and Over	
<b>Male Employee</b>						
\$ 50.....	\$42.14	\$ 44.64	\$ 46.26	\$ 47.49	\$ 47.32	\$14.42
100.....	60.58	68.36	75.63	80.24	82.84	15.07
200.....	71.92	84.79	99.39	107.46	118.15	15.29
300.....	76.21	91.44	109.40	118.80	132.83	15.29
400.....	78.17	94.91	114.73	125.27	139.56	15.29
500.....	79.47	96.92	117.80	129.40	143.79	15.29
1,000.....	82.58	100.33	123.04	137.69	151.05	15.29
Benefit under Plan A	71.16	84.58	102.34	111.64	122.84	15.29
Miscellaneous ex- pense charged....	83.38	100.73	124.04	141.33	152.88	15.29
<b>Female Employee</b>						
\$ 50.....	\$42.46	\$ 45.48	\$ 45.93	\$ 47.33	\$ 48.15	\$14.77
100.....	61.80	70.09	73.31	78.96	84.34	15.08
200.....	74.06	87.87	92.74	106.95	118.30	15.08
300.....	76.80	92.02	99.21	117.14	130.53	15.08
400.....	76.89	93.82	102.84	120.88	137.37	15.08
500.....	76.89	95.06	105.01	123.38	140.38	15.08
1,000.....	76.89	96.28	107.54	126.84	150.43	15.08
Benefit under Plan A	71.89	87.00	93.40	110.69	122.33	15.05
Miscellaneous ex- pense charged....	76.89	96.41	107.54	127.08	156.24	15.08
<b>Dependent Spouse</b>						
\$ 50.....	\$42.50	\$ 45.09	\$ 47.08	\$ 47.59	\$ 47.88	\$15.61
100.....	62.09	70.46	77.07	80.48	81.77	16.53
200.....	73.88	89.31	101.71	109.53	111.68	16.91
300.....	76.92	95.33	110.79	120.27	123.51	16.98
400.....	78.07	97.68	115.02	125.93	129.74	16.98
500.....	78.61	98.98	117.40	130.03	133.28	16.98
1,000.....	79.51	100.39	121.85	136.81	137.22	16.98
Benefit under Plan A	72.12	88.74	103.78	114.26	116.53	16.97
Miscellaneous ex- pense charged....	79.51	100.59	122.71	138.94	138.90	16.98

TABLE 7B—Continued

MAXIMUM BENEFIT	ROOM AND BOARD RATE CHARGED					
	Excluding Out-Patients					Out- Patients Only
	Less than \$10.00	\$10.00- \$13.99	\$14.00- \$16.99	\$17.00- \$19.99	\$20.00 and Over	
	Dependent Child					
\$ 50.....	\$34.98	\$ 39.28	\$ 41.25	\$ 43.80	\$ 42.70	\$11.03
100.....	42.21	49.33	53.92	59.53	62.93	11.19
200.....	44.40	53.02	59.72	66.41	72.68	11.26
300.....	44.74	53.93	61.80	68.38	74.98	11.30
400.....	44.90	54.34	62.90	69.14	76.54	11.34
500.....	45.00	54.59	63.48	69.30	77.40	11.34
1,000.....	45.09	55.07	64.88	69.77	78.80	11.34
Benefit under Plan A	44.23	52.90	60.25	66.50	73.55	11.26
Miscellaneous ex- pense charged.....	45.09	55.25	65.25	69.77	78.80	11.34

TABLE 8

PROPORTION OF HOSPITAL CONFINEMENTS WITH EXACTLY  
n DAYS OF CONFINEMENT—UNGRADUATED DATA

DURA- TION n	MALE EMPLOYEE		FEMALE EMPLOYEE		DEPENDENT SPOUSE		DEPENDENT CHILDREN	
	1950	1957	1950	1957	1950	1957	1950	1957
	1.....	.126	.120	.109	.100	.098	.089	.425
2.....	.101	.131	.107	.140	.104	.137	.146	.201
3.....	.081	.109	.086	.127	.085	.123	.078	.100
4.....	.084	.096	.076	.090	.084	.088	.066	.081
5.....	.084	.087	.087	.076	.070	.078	.062	.070
6.....	.073	.076	.077	.069	.066	.070	.051	.046
7.....	.067	.058	.072	.058	.073	.066	.041	.036

TABLE 9  
1957 BASIC GROUP HOSPITALIZATION TABLE

DAYS OF CONFINEMENT, <i>t</i>	EMPLOYEE				DEPENDENT				DEPENDENT (NONMATERNITY)	
	Male		Female (nonmaternity)		Spouse (nonmaternity)		Child(ren)		Spouse and Child(ren)	
	<i>l<sub>t</sub></i>	<i>R<sub>t</sub></i>	<i>l<sub>t</sub></i>	<i>R<sub>t</sub></i>	<i>l<sub>t</sub></i>	<i>R<sub>t</sub></i>	<i>l<sub>t</sub></i>	<i>R<sub>t</sub></i>	<i>l<sub>t</sub></i>	<i>R<sub>t</sub></i>
1.....	10,000	.1275	10,000	.1380	10,000	.1298	10,000	.2502	10,000	.1743
2.....	8,796	.2396	8,997	.2621	9,112	.2481	6,499	.4127	7,726	.3089
3.....	7,484	.3350	7,585	.3668	7,740	.3486	4,489	.5250	6,016	.4138
4.....	6,397	.4165	6,311	.4538	6,505	.4330	3,489	.6123	4,905	.4993
5.....	5,434	.4858	5,419	.5286	5,617	.5060	2,682	.6794	4,060	.5700
6.....	4,595	.5444	4,678	.5931	4,838	.5688	2,022	.7300	3,345	.6283
7.....	3,873	.5937	3,979	.6480	4,144	.6226	1,555	.7689	2,771	.6766
8.....	3,275	.6355	3,343	.6942	3,487	.6678	1,189	.7986	2,268	.7161
9.....	2,764	.6707	2,782	.7326	2,903	.7055	926	.8218	1,855	.7485
10.....	2,349	.7006	2,298	.7643	2,412	.7368	749	.8405	1,530	.7751
11.....	2,020	.7264	1,889	.7903	2,007	.7629	610	.8558	1,266	.7972
12.....	1,765	.7489	1,557	.8118	1,661	.7847	517	.8687	1,064	.8157
13.....	1,561	.7688	1,294	.8297	1,422	.8032	448	.8799	905	.8315
14.....	1,393	.7865	1,093	.8447	1,220	.8190	394	.8898	782	.8451
15.....	1,247	.8024	941	.8577	1,061	.8328	351	.8986	684	.8571
16.....	1,123	.8168	824	.8691	939	.8450	316	.9065	609	.8677
17.....	1,021	.8298	734	.8792	838	.8559	286	.9136	545	.8772
18.....	934	.8417	664	.8884	751	.8656	259	.9201	490	.8857
19.....	853	.8525	609	.8968	679	.8744	232	.9259	442	.8934
20.....	780	.8625	561	.9045	614	.8824	208	.9311	399	.9004
21.....	715	.8716	512	.9116	556	.8896	185	.9357	359	.9066

22.....	649	.8799	464	.9180	505	.8962	166	.9399	325	.9123
23.....	591	.8874	422	.9238	462	.9022	151	.9437	297	.9175
24.....	547	.8944	381	.9291	426	.9077	139	.9471	274	.9222
25.....	511	.9009	346	.9338	397	.9128	127	.9503	254	.9267
26.....	474	.9069	311	.9381	375	.9177	120	.9533	240	.9308
27.....	438	.9125	284	.9421	354	.9223	112	.9561	226	.9348
28.....	408	.9177	256	.9456	332	.9266	104	.9587	211	.9385
29.....	379	.9226	235	.9488	310	.9306	96	.9611	197	.9419
30.....	357	.9271	221	.9519	289	.9344	89	.9634	183	.9451
31.....	336	.9314	208	.9547	267	.9379	85	.9655	170	.9480
32.....	314	.9354	194	.9574	253	.9411	81	.9675	162	.9509
33.....	292	.9391	180	.9599	238	.9442	77	.9694	153	.9535
34.....	270	.9426	166	.9622	224	.9471	73	.9713	144	.9560
35.....	248	.9457	152	.9643	209	.9499	69	.9730	135	.9584
36- 42.....	182	.9665	113	.9784	160	.9677	46	.9838	100	.9736
43- 49.....	120	.9793	73	.9862	109	.9794	30	.9897	67	.9832
50- 56.....	88	.9878	53	.9922	83	.9881	21	.9941	50	.9903
57- 63.....	70	.9948	41	.9967	67	.9948	17	.9975	40	.9958
64- 70.....	56	1.0000	33	1.0000	56	1.0000	14	1.0000	34	1.0000
71- 90.....	37	1.0114	22	1.0073	38	1.0118	9	1.0056	23	1.0095
91-120.....	25	1.0228	14	1.0146	26	1.0237	6	1.0112	15	1.0191
121-180.....	15	1.0371	9	1.0237	16	1.0390	4	1.0183	10	1.0314
181-270.....	9	1.0502	5	1.0320	10	1.0533	2	1.0248	6	1.0427
271-360.....	7	1.0591	4	1.0377	7	1.0629	2	1.0292	4	1.0505

$l_t$  = Number of persons confined  $t$  or more days.

$R_t$  = Ratio of hospitalization during first  $t$  days to hospitalization during first 70 days.

TABLE 10

	NONMATERNITY								MATERNITY			
	Employee				Dependent				Female Employee		Dependent Wife	
	Male		Female		Spouse		Child(ren)					
	1950	1957	1950	1957	1950	1957	1950	1957	1950	1957	1950	1957
1. Number of claims												
A. Excluding out-patients...	12,796	7,391	5,555	2,432	11,076	9,389	11,711	10,602	2,583	1,333	7,045	7,257
B. Out-patients only.....	455	2,122	114	405	494	1,625	1,549	5,799	0	0	7	0
C. Total.....	13,251	9,513	5,669	2,837	11,570	11,014	13,260	16,401	2,583	1,333	7,052	7,257
D. Proportion of out-patients.....	3.4%	22.3%	2.0%	14.3%	4.3%	14.8%	11.7%	35.4%			.1%	
2. Average duration of confinement per claim (days)												
Graduated value, 70-day plan.....	9.3	7.8	8.2	7.2	8.6	7.7	4.3	4.0	5.9	5.0	5.5	4.8
3. Average charge per claim												
A. Room and board, excluding out-patients												
Total charge.....	\$77	\$112	\$69	\$108	\$74	\$108	\$31	\$47	\$51	\$71	\$50	\$67
Daily rate charged....	9.12	13.76	8.90	14.62	9.22	13.76	8.36	11.77	8.66	14.29	9.00	13.78
B. Miscellaneous												
Excluding out-patients	\$67	\$113	\$61	\$111	66	\$110	\$35	\$55	\$43	\$79	\$40	\$72
Out-patients only.....	12	15	12	16	14	16	12	11			20	
Total.....	65	91	60	97	64	96	32	40	43	79	40	72
4. Annual frequency, claims per 1,000 employees (or per 1,000 employees insured with respect to Dependents)												
A. Excluding out-patients...	68	101	94	118	93	115	92	129	43	65	74	89
B. Out-patients only.....	2	29	2	20	4	20	13	71	0	0	0	0
C. Total.....	70	130	96	138	97	135	105	200	43	65	74	89

TABLE 11

1950-1957 AVERAGE ANNUAL INCREASE IN:	EMPLOYEE			DEPENDENT		
	Male	Female		Spouse		Child(ren)
		Nonma- ternity	Mater- nity	Nonma- ternity	Mater- nity	
1. Total, excluding out-patients						
a) Frequency (per employee or per family unit).....	5.9%	3.3%	6.1%	3.1%	2.7%	4.9%
b) Average Room and Board Charge.....	5.5	6.6	4.8	5.5	4.3	6.1
c) Average Room and Board Charge per employee (or family unit) based on (a) and (b)...	11.7	10.1	11.2	8.8	7.1	11.3
d) Average miscellaneous charge.....	7.8	8.9	9.1	7.6	8.8	6.7
e) Average miscellaneous charge per employee (or family unit) based on (a) and (d).....	14.2	12.5	15.8	10.9	11.7	11.9
2. Total, including out-patients						
a) Frequency (per employee or per family unit).....	9.2%	5.3%	6.1%	4.8%	2.7%	9.6%
b) Average miscellaneous charge.....	4.9	7.1	9.1	6.0	8.8	3.2
c) Average miscellaneous charge per employee (or family unit), based on (a) and (b).....	14.6	12.8	15.8	11.1	11.7	13.1

TABLE 12A  
GRADUATED VALUES—AVERAGE NONMATERNITY  
MISCELLANEOUS BENEFITS PER CLAIM

Daily Benefit Rate Provided	5× Plan	10× Plan	15× Plan	20× Plan	20×+75% of Excess
Male Employee					
\$ 5.....	\$22.02	\$36.43	\$ 46.95	\$ 53.51	\$ 68.75
6.....	25.67	41.95	52.42	58.75	72.47
7.....	29.23	47.10	57.52	63.65	76.06
8.....	32.65	51.88	62.27	68.22	79.53
9.....	35.92	56.29	66.66	72.43	82.84
10.....	39.03	60.33	70.68	76.33	86.00
11.....	41.99	64.02	74.35	79.88	89.02
12.....	44.83	67.39	77.69	83.15	91.92
13.....	47.55	70.44	80.71	86.12	94.69
14.....	50.13	73.16	83.40	88.78	97.32
15.....	52.55	75.53	85.76	91.12	99.80
16.....	54.86	77.62	87.81	93.18	102.16
17.....	57.04	79.42	89.58	94.99	104.41
18.....	59.11	80.95	91.09	96.54	106.55
19.....	61.07	82.19	92.32	97.84	108.58
20.....	62.90	83.16	93.29	98.89	110.51
Female Employee and Dependent Spouse					
\$ 5.....	\$23.08	\$38.66	\$ 50.02	\$ 57.11	\$ 73.57
6.....	26.94	44.53	55.86	62.71	77.57
7.....	30.71	50.05	61.35	67.99	81.45
8.....	34.36	55.20	66.48	72.94	85.23
9.....	37.86	59.98	71.26	77.55	88.88
10.....	41.23	64.41	75.68	81.84	92.39
11.....	44.46	68.48	79.75	85.80	95.79
12.....	47.58	72.22	83.49	89.47	99.08
13.....	50.58	75.64	86.90	92.83	102.24
14.....	53.45	78.72	89.98	95.89	105.29
15.....	56.18	81.47	92.72	98.63	108.20
16.....	58.80	83.90	95.15	101.08	111.01
17.....	61.30	86.04	97.29	103.27	113.71
18.....	63.68	87.88	99.14	105.19	116.31
19.....	65.97	89.43	100.69	106.84	118.80
20.....	68.12	90.68	101.97	108.23	121.20
Dependent Child(ren)					
\$ 5.....	\$13.47	\$26.20	\$ 29.35	\$ 31.55	\$ 32.26
6.....	17.69	28.92	31.77	33.53	34.36
7.....	21.41	31.28	33.65	35.25	36.21
8.....	24.62	33.30	35.38	36.71	37.81
9.....	27.35	34.98	37.15	37.92	39.18
10.....	29.59	36.34	38.07	38.90	40.32
11.....	31.37	37.39	38.97	39.63	41.10
12.....	32.69	38.10	39.52	40.13	41.41
13.....	33.62	38.58	39.88	40.44	41.48
14.....	34.19	38.95	40.14	40.60	41.52
15.....	34.38	39.27	40.33	40.66	41.54
16.....	34.72	39.51	40.41	40.68	41.54
17.....	34.80	39.66	40.45	40.74	41.56
18.....	34.86	39.75	40.47	40.81	41.58
19.....	34.92	39.79	40.48	40.86	41.59
20.....	34.95	39.79	40.48	40.86	41.59

TABLE 12B  
GRADUATED VALUES—AVERAGE MATERNITY BENEFITS  
(TOTAL BENEFITS) PER CLAIM

Daily Benefit Rate Provided	10× Plan	14 Days+ 10× Plan	14 Days+ 20× Plan
Female Employee and Dependent Wife			
\$ 5.....	\$ 49.92	\$ 68.45	\$ 76.82
6.....	59.24	77.25	85.64
7.....	68.30	86.00	94.20
8.....	77.14	94.61	102.50
9.....	85.80	103.02	110.54
10.....	94.32	111.22	118.32
11.....	102.74	119.17	125.84
12.....	111.07	126.97	133.09
13.....	119.31	134.49	140.09
14.....	127.47	141.83	146.82
15.....	135.55	148.84	153.29
16.....	143.56	155.67	159.50
17.....	151.51	162.14	165.45
18.....	159.40	168.23	171.14
19.....	167.24	173.92	176.57
20.....	175.04	179.12	181.48

TABLE 13  
RATIO OF ACTUAL CLAIMS TO  
CALCULATED CLAIMS

Daily Benefit Rate Provided	Employees	Dependents
31 Day-10× Plans		
Less than \$8.51.....	91.4%	91.8%
\$ 8.51-\$10.50.....	89.5	91.2
10.51- 12.50.....	82.8	96.6
12.51 and over.....	89.0	104.8
Total.....	89.0%	93.3%
31 Day-20× Plans		
Less than \$8.51.....	95.7%	105.3%
\$ 8.51-\$10.50.....	86.6	95.4
10.51- 12.50.....	87.9	99.1
12.51 and over.....	91.4	101.6
Total.....	89.6%	100.0%
70 Day-10× Plans		
Less than \$8.51.....	97.2%	87.1%
\$ 8.51-\$10.50.....	99.0	93.0
10.51- 12.50.....	103.4	81.4
12.51 and over.....	102.3	101.0
Total.....	100.0%	88.1%
70 Day-20× Plans		
Less than \$8.51.....	102.3%	110.7%
\$ 8.51-\$10.50.....	100.6	105.9
10.51- 12.50.....	92.2	101.7
12.51 and over.....	95.8	100.0
Total.....	97.8%	104.0%

## DISCUSSION OF PRECEDING PAPER

B. E. BURTON:

Mr. Gingery has rendered a valuable service in presenting the results of this special study of group hospital insurance claims. The rapid increases in hospital claim costs brought out by the paper and the time lag necessary to demonstrate these changes make the job of determining adequate and accurate premiums a difficult one. If possible, methods should be found for obtaining and publishing detailed hospital claim experience on a more current basis.

The author indicates that it was not practicable to study the variation of hospital claim costs by area. Current premium scales for hospital expense benefits do take into account the level of hospital charges for individual miscellaneous services other than room and board by assuming that this level of charge is related to the level of room and board charges and the amount of daily benefit provided. However, the level of hospital charges for miscellaneous services is not always closely related to the level of room and board charges, and aggregate hospital claim experience by area indicates that there must be a substantial variation in frequency of confinement and in use of hospital services in addition to the variation in levels of charge.

The Aetna adopted a scale of premium rates for hospital expense insurance varied by area on July 1 of this year. The rating assigned to any area is expressed as a percentage of the traditional scale of basic rates by amount of daily benefit and plan. The percentage area rating applies to the entire premium for hospital benefits, including any maternity premium, and does not vary by plan. This type of area rating for hospital benefits reflects our feeling that the variation in frequency of confinement is the most important element causing variation in hospital claim costs by area. The method does, of course, also recognize in a crude and approximate manner variations in hospital claim costs by area due to other factors, such as use and level of hospital miscellaneous charges.

The area ratings adopted were based on Aetna hospital experience for policy years commencing in 1957 and 1958 combined. Table 1 shows this experience for renewal policy years on cases with standard hospital plans currently having from approximately 50 to 250 insured employees. The experience was subdivided by state and region by assigning each case to the state or region containing 75% or more of the insured employees. It was possible to further subdivide the experience by "agency city" in many

TABLE 1

ANALYSIS OF AETNA COMBINED 1957 AND 1958 HOSPITAL BENEFIT EXPERIENCE  
BY STATE AND AGENCY CASES WITH LESS THAN 250 INSURED EMPLOYEES\*

State and Agency	Expected Claims	Ratio of Actual to Expected	Claim Cost Level as a Percentage of National Average
<i>New England States</i>			
Connecticut.....	\$ 503,225	107%	99%
Maine.....	53,732	112	104
Massachusetts			
Boston.....	831,962	101	94
All Other.....	358,846	98	91
Total.....	1,190,808	100	93
New Hampshire.....	151,159	80	74
Rhode Island and Vermont.....	79,346	90	83
Region Total†.....	\$ 2,034,332	101%	94%
<i>Mid-Atlantic States</i>			
Delaware.....	Insufficient Experience		
District of Columbia.....	Insufficient Experience		
New Jersey.....	\$ 327,577	92%	85%
New York			
New York City.....	415,461	83	77†
Syracuse.....	134,675	100	93
Albany.....	103,640	97	90
Buffalo.....	165,178	105	97
Rochester.....	174,424	83	77‡
All Other.....	106,021	95	88
Total.....	1,099,399	91	84
Pennsylvania			
Reading.....	326,359	83	77
Philadelphia.....	377,330	97	90
Pittsburgh.....	548,248	106	98
All Other.....	245,017	94	87
Total.....	1,496,954	97	90
Region Total†.....	\$ 3,065,740	94%	87%
<i>North Central States</i>			
Illinois			
Chicago.....	\$ 1,122,677	100%	93%
All Other.....	353,077	103	95
Total.....	1,475,754	101	94
Indiana			
South Bend.....	590,364	93	86
Indianapolis.....	501,260	96	89
All Other.....	85,553	97	90
Total.....	1,177,177	95	88
Kentucky.....	126,084	100	93
Michigan			
Detroit.....	565,605	123	114
Grand Rapids.....	707,351	114	106
All Other.....	283,336	127	118
Total.....	1,556,292	120	111

\* All cases insured for standard Aetna benefits. Approximately 90% of cases insured had maternity coverage.

† Region totals include cases with 75% or more of employees in one region but less than 75% of employees in any one state.

‡ When experience of larger cases is included, percent of national average is 84%.

§ When experience of larger cases is included, percent of national average is 83%.

TABLE 1—Continued

State and Agency	Expected Claims	Ratio of Actual to Expected	Claim Cost Level as a Percentage of National Average
<i>North Central States—Continued</i>			
<b>Ohio</b>			
Columbus.....	\$ 331,706	98%	91%
Cincinnati.....	321,588	101	94
Cleveland.....	409,470	108	100
Toledo.....	643,899	110	102
All Other.....	79,283	116	107
Total.....	1,785,946	106	98
Wisconsin.....	675,780	117	108
West Virginia.....	239,108	117	108
Region Total†.....	\$ 7,169,301	107%	99%
<i>Plains States</i>			
Iowa.....	\$ 278,102	125%	116%
Kansas.....	132,168	122	113
Minnesota.....	242,994	116	107
<b>Missouri</b>			
St. Louis.....	159,301	109	101
Kansas City.....	284,768	107	99
All Other.....	64,542	128	119
Total.....	508,610	110	102
Nebraska.....	162,708	113	105
North Dakota.....	Insufficient Experience		
South Dakota.....	Insufficient Experience		
Region Total†.....	\$ 1,380,314	116%	107%
<i>Mountain States</i>			
Colorado, Idaho, Montana, Nevada and Wyoming.....	\$ 75,907	139%	129%
Utah.....	106,036	96	89
Region Total†.....	\$ 203,341	113%	105%
<i>Pacific States</i>			
<b>California</b>			
San Francisco.....	\$ 89,229	150%	139%#
Los Angeles and Long Beach.....	480,697	121	112
Fresno.....	72,849	114	106
All Other.....	188,733	114	106
Total.....	831,508	122	113
Oregon.....	80,741	90	83
Washington.....	126,383	100	93
Region Total†.....	\$ 1,070,730	116%	107%
<i>Gulf States</i>			
Arizona.....	\$ 193,665	123%	114%
Arkansas.....	371,057	115	106
<b>Louisiana</b>			
New Orleans.....	125,202	130	120
Shreveport.....	155,541	135	125
All Other.....	11,942	151	140
Total.....	292,685	133	123
New Mexico.....	Insufficient Experience		
Oklahoma.....	112,182	131	121

# When experience of larger cases is included, percent of national average is 102%.

|| When experience of larger cases is included, percent of national average is 89%.

TABLE 1—Continued

State and Agency	Expected Claims	Ratio of Actual to Expected	Claim Cost Level as a Percentage of National Average
<i>Gulf States—Continued</i>			
Texas			
Houston . . . . .	\$ 449,448	140%	130%
Fort Worth-Dallas . . . . .	319,933	112	104
All Other . . . . .	435,595	106	98
Total . . . . .	1,204,976	123	114
Region Total† . . . . .	\$ 2,260,155	124%	115%
<i>South-Eastern States</i>			
Alabama			
Florida . . . . .	\$ 173,756	135%	125%
Miami . . . . .	229,505	105	97
All Other . . . . .	143,494	97	90
Total . . . . .	372,999	102	94
Georgia . . . . .	594,777	115	106
Maryland . . . . .	312,554	101	94
Mississippi . . . . .	115,410	121	112
North Carolina . . . . .	593,253	112	104
South Carolina . . . . .	105,591	105	97
Tennessee			
Memphis . . . . .	89,218	127	118
Nashville . . . . .	158,460	104	96
All Other . . . . .	61,507	107	99
Total . . . . .	309,185	111	103
Virginia . . . . .	358,654	107	99
Region Total† . . . . .	\$ 3,078,940	111%	103%
Groups with Less Than 75% of Employees in One Region . . . . .	\$ 624,644	112%	104%
Grand Total . . . . .	\$20,887,497	108%	100%

states. The experience for an agency city was shown only in those instances where the volume was substantial and the territory served by the agency was such that the experience could be considered representative of the city and surrounding metropolitan area.

The area experience in Table 1 is shown in relation to the 1957 Aetna standard of expected claim costs. This standard was based on 1955 hospital experience projected to 1957 and has been used to conduct the company's annual hospital claim experience studies. The experience by area for cases with less than 250 employees is generally consistent with the experience of larger cases by area. However, there were a few prominent exceptions and these are indicated in the table.

The outstanding characteristic of this area experience is the pattern of increasing ratios of actual to expected claims as one examines these ratios along a line from the New England states to the southern and western parts of the United States. It is important to note that many areas generally recognized as "low cost" for major medical and comprehensive benefits show a very high ratio of actual to expected claims for hospital benefits. These differing results are not as contradictory as they at first appear, since the areas concerned have a very low level of unit charge for hospital and medical care. We interpret the high area experience for hospital benefits in these areas as an indication of a high frequency of confinement. The highest levels of hospital experience appear to exist in the states of Alabama, Mississippi, Louisiana, Oklahoma, Kansas, Texas, Arizona, California, Iowa and Michigan. A corollary to be derived from these facts is that no area rating for either hospital or major medical benefits can be derived solely from hospital room and board charges.

The ratios of actual to expected claims obtained in an analysis of experience by area depend to a certain extent on the pattern of expected claim values by amount of daily benefit, plan and other factors. In order that the area variations shown by the Aetna experience may be properly interpreted, Table 2 compares the total experience in this study with the 1957 Aetna standard of expected claim costs by year, amount of daily benefit, percent female, and plan. The comparisons in Table 2 show that the Aetna experience in years subsequent to 1957 was considerably above the level of expected claims. The analysis by year shows an increase in claims cost from 1957 to 1958 policy years of 5% for employee coverage and 7% for dependent coverage. The rapidly increasing level of hospital charges for miscellaneous services is reflected by the higher ratios of actual to expected claims for plans with rich miscellaneous fee allowances than for plans with modest miscellaneous fee allowances. The comparison by amount of daily benefit appears to be satisfactory when it is remembered that the experience for daily benefits between \$7.50 and \$11.50 includes a high proportion of experience in states with higher than average hospital claim experience. The comparison by percent female would appear to indicate that the male-female relationship of claim costs in the table of expected claims is satisfactory.

In Table 3 the 1957 Aetna expected claim costs are compared with claim costs derived from the graduated claim factors and frequencies in the paper. The Aetna claim costs for male employees appear to be somewhat lower than the values derived from the paper, while the female employee, dependent spouse and dependent children claim costs are considerably higher for room and board coverage, and about the same for

**TABLE 2**  
**COMPARISON OF AGGREGATE AETNA HOSPITAL BENEFIT EXPERIENCE WITH**  
**1957 AETNA EXPECTED CLAIMS COST STANDARD**  
**CASES WITH LESS THAN 250 INSURED EMPLOYEES\***

	HOSPITAL MISCELLANEOUS FEE ALLOWANCE AS A MULTIPLE OF DAILY BENEFIT					
	All Plans		5× and 10× Plans		15×, 20× and 20× plus 75% Plans	
	Expected Claims	Ratio of A/E†	Expected Claims	Ratio of A/E†	Expected Claims	Ratio A/E†
<b>I. By Maximum Duration and Policy Year</b>						
<i>Employee</i>						
1957 Policy Years						
31 Day.....	\$ 2,078,973	106%	\$ 735,428	96%	\$1,343,545	111%
70+120 Day.....	1,010,663	108	86,085	98	924,578	109
Total.....	\$ 3,089,636	106%	\$ 821,513	96%	\$2,268,123	110%
1958 Policy Years						
31 Day.....	\$ 2,647,961	110%	\$ 870,850	101%	\$1,777,111	115%
70+120 Day.....	1,259,800	114	102,961	104	1,156,839	115
Total.....	\$ 3,907,761	112%	\$ 973,811	102%	\$2,933,950	115%
<i>Dependent</i>						
1957 Policy Years						
31 Day.....	\$ 4,774,190	102%	\$1,456,551	91%	\$3,317,639	107%
70+120 Day.....	2,186,238	108	152,586	95	2,033,652	109
Total.....	\$ 6,960,428	104%	\$1,609,137	92%	\$5,351,291	108%
1958 Policy Years						
31 Day.....	\$ 4,718,420	110%	\$1,371,241	99%	\$3,347,179	114%
70+120 Day.....	2,211,252	115	140,652	95	2,070,600	116
Total.....	\$ 6,929,672	112%	\$1,511,893	99%	\$5,417,779	115%

\* All cases insured for standard Aetna benefits. Approximately 90% of cases insured had maternity coverage.

† Actual/Expected.

TABLE 2—Continued

		HOSPITAL MISCELLANEOUS FEE ALLOWANCE AS A MULTIPLE OF DAILY BENEFIT					
		All Plans		5× and 10× Plans		15×, 20× and 20× plus 75% Plans	
		Expected Claims	Ratio of A/E†	Expected Claims	Ratio of A/E†	Expected Claims	Ratio of A/E†

II. By Amount of Daily Benefit, Employee and Dependent Combined

Policy Year	Daily Benefit						
1957	Less than \$ 7.50	\$ 1,009,864	97%	\$ 598,720	88%	\$ 411,144	110%
	\$ 7.50- 11.50	5,295,717	107	1,170,544	97	4,125,173	110
	11.50- 14.50	2,790,321	102	550,853	91	2,239,468	105
	14.50 or More	954,162	104	110,533	90	843,629	106
	Total	\$10,050,064	105%	\$2,430,650	93%	\$7,619,414	108%
1958	Less than \$ 7.50	\$ 883,549	104%	\$ 531,667	94%	\$ 351,882	119%
	\$ 7.50- 11.50	5,123,606	114	1,123,515	104	4,000,091	116
	11.50- 14.50	3,395,887	110	625,766	98	2,770,121	112
	14.50 or More	1,434,391	113	204,756	97	1,229,635	116
	Total	\$10,837,433	112%	\$2,485,704	100%	\$8,351,729	115%

III. Employee Experience by Percent Female, 1957 and 1958 Policy Years Combined

Percent Female						
Less than 11%.....	\$ 2,558,288	108%	\$ 628,264	102%	\$1,930,024	111%
11%-21%.....	1,352,713	112	311,813	99	1,040,900	116
21%-31%.....	935,899	112	207,645	101	728,254	115
31%-41%.....	640,461	104	181,397	93	459,064	109
41%-51%.....	547,944	112	144,463	99	403,481	116
51%-61%.....	406,048	105	137,087	96	268,961	110
61% or More.....	556,044	109	184,655	95	371,389	116
Total.....	\$ 6,997,397	109%	\$1,795,324	99%	\$5,202,073	113%

TABLE 3

1957 AETNA EXPECTED MONTHLY CLAIM COSTS COMPARED WITH CLAIM COSTS  
DERIVED FROM GRADUATED CLAIM FACTORS AND FREQUENCIES IN PAPER

## I. NONMATERNITY ROOM AND BOARD

	MONTHLY CLAIM COSTS PER \$1 OF DAILY BENEFIT			
	31 Days		70 Days	
	Gingery	Aetna	Gingery	Aetna
Male Employee.....	\$.0623	\$.0614	\$.0669	\$.0683
Female Employee.....	.0679	.0778	.0711	.0855
Dependent Spouse (per E'e with Dependents)...	.0652	.0726	.0695	.0818
Dependent Children (per E'e with Dependents)...	.0380	.0425	.0393	.0454
Total for Dependent Coverage.....	.1032	.1151	.1088	.1272

## II. NONMATERNITY MISCELLANEOUS FEE BENEFITS (70 DAY PLAN)

DAILY BENEFIT	MONTHLY CLAIM COSTS PER EMPLOYEE					
	10X Plan		20X Plan		20X plus 75% of Excess	
	Gingery	Aetna	Gingery	Aetna	Gingery	Aetna
	Male Employee					
\$ 8.....	\$.56	\$.50	\$.74	\$.63	\$.86	\$.79
10.....	.65	.57	.83	.69	.93	.84
12.....	.73	.63	.90	.75	1.00	.89
14.....	.79	.68	.96	.80	1.05	.93
16.....	.84	.72	1.01	.85	1.11	.97
18.....	.88	.76	1.05	.89	1.15	1.01
20.....	.90	.80	1.07	.92	1.20	1.04
	Female Employee					
\$ 8.....	\$.63	\$.69	\$.84	\$.87	\$.98	\$1.08
10.....	.74	.79	.94	.94	1.06	1.15
12.....	.83	.86	1.03	1.03	1.14	1.21
14.....	.91	.93	1.10	1.10	1.21	1.28
16.....	.96	.99	1.16	1.17	1.28	1.33
18.....	1.01	1.05	1.21	1.23	1.34	1.38
20.....	1.04	1.10	1.24	1.27	1.39	1.43
	Dependent Spouse (per Employee with Dependents)					
\$ 8.....	\$.62	\$.63	\$.82	\$.79	\$.96	\$.98
10.....	.72	.72	.92	.86	1.04	1.05
12.....	.81	.78	1.01	.93	1.11	1.11
14.....	.89	.84	1.08	1.00	1.18	1.16
16.....	.94	.90	1.14	1.06	1.25	1.21
18.....	.99	.95	1.18	1.11	1.31	1.26
20.....	1.02	.99	1.22	1.15	1.36	1.30

TABLE 3—Continued

## II. NONMATERNITY MISCELLANEOUS FEE BENEFITS (70 DAY PLAN)

DAILY BENEFIT	MONTHLY CLAIM COSTS PER EMPLOYEE					
	10× Plan		20× Plan		20× plus 75% of Excess	
	Gingery	Aetna	Gingery	Aetna	Gingery	Aetna
	Dependent Children (per Employee with Dependents)					
\$ 8.....	\$ .56	\$ .50	\$ .61	\$ .55	\$ .63	\$ .60
10.....	.61	.54	.65	.59	.67	.64
12.....	.64	.58	.67	.63	.69	.68
14.....	.65	.62	.68	.67	.69	.71
16.....	.66	.65	.68	.70	.69	.74
18.....	.66	.68	.68	.73	.69	.77
20.....	.66	.71	.68	.75	.69	.79
	Total for Dependent Coverage					
\$ 8.....	\$1.18	\$1.13	\$1.43	\$1.34	\$1.59	\$1.58
10.....	1.33	1.26	1.57	1.45	1.71	1.69
12.....	1.45	1.36	1.68	1.56	1.80	1.79
14.....	1.54	1.46	1.76	1.67	1.87	1.87
16.....	1.60	1.55	1.82	1.76	1.94	1.95
18.....	1.65	1.63	1.86	1.84	2.00	2.03
20.....	1.68	1.70	1.90	1.90	2.05	2.09

## III. MATERNITY BENEFITS, ROOM AND BOARD AND MISCELLANEOUS FEES COMBINED, 10× PLAN

DAILY BENEFIT	MONTHLY CLAIM COSTS PER EMPLOYEE			
	Female Employee		Dependent Wife	
	Gingery	Aetna	Gingery	Aetna
\$ 8.....	\$ .42	\$ .41	\$ .57	\$ .62
10.....	.51	.50	.70	.75
12.....	.60	.59	.82	.88
14.....	.69	.68	.95	1.02
16.....	.78	.77	1.07	1.15
18.....	.86	.85	1.18	1.28
20.....	.95	.94	1.30	1.41

miscellaneous fee coverage, as the values in Mr. Gingery's paper. The Aetna claim costs for maternity benefits were about the same for female employees and somewhat higher for dependent wives than the values derived from the paper.

Mr. Gingery comments that the wide range of ratios of actual to expected claims shown in Table 13 indicates that differences in experience by plan and daily benefit depend upon more than the theoretical differences in claim values. He also states that it may not be possible to update detailed claim costs each year by as simple a procedure as adjusting graduated claim costs by changes in the level of over-all experience as shown in the regular annual studies. While these comments appear justified, it may nevertheless be highly desirable to exhibit the experience of the regular annual study in the form of ratios of actual claims to the expected claims developed from some table of detailed claim costs similar to the tables in Mr. Gingery's paper. The analysis of the pattern of the ratios of actual to expected claims developed in this fashion in successive years by amount of daily benefit, allowance for miscellaneous fees, maximum duration, and percent female would seem more helpful to individual companies in interpreting trends and in developing claim costs tables to reflect these trends than the presentation of crude claim costs as shown in the current committee reports. The method also has the advantage of furnishing a means whereby the experience under a wider variety of plans could be submitted to the committee by the contributing companies for analysis and publication.

ARTHUR G. WEAVER:

Mr. Gingery's original paper entitled "Special Investigation of Group Hospital Expense Insurance" is prescribed reading for actuarial students, one of twelve papers appearing in the *Transactions* of the Society of Actuaries which have been so honored. In our opinion, this indication of excellence should certainly be extended or transferred to Mr. Gingery's latest paper which updates and extends actuarial knowledge in this important field. Parenthetically, however, we would suggest that the Education and Examination Committee give some indication of the extent to which mastery of the paper's technical and statistical detail is required.

A number of points raised by Mr. Gingery deserve careful attention. Three of these are considered in the following discussion.

1. *Hospital Admission Rates*

Insured hospital admission rates, according to Mr. Gingery, have increased nearly 5% a year for adult females and 10% a year for adult males and children during the past decade. This tremendous expansion

in hospital admissions, combined with mounting hospital unit costs, has resulted in a continuous round of Group Hospital Expense Insurance premium rate increases during this period.

It may be significant that Blue Cross has apparently not experienced the same increase in hospital admission rates. According to their statistics, Blue Cross in-patient admissions for United States and Canada have increased from 129 per 1,000 members (1953) to 140 per 1,000 members (1958), an average annual increase of less than 2% a year. Mr. Gingery's annual increase in in-patient frequencies is about 6% for adult males, 5% for children and 3% for adult females. Is it possible that overly liberal underwriting and claim administration are undermining our competitive position vis-à-vis Blue Cross? Just one example is seen in the very liberal interpretation placed on the term "hospital" by most insurance carriers.

Mr. Gingery has listed several reasons why claim frequencies have increased. The recent Columbia University report on 'Prepayment for Hospital Care in New York State' (Trussell Report) mentions others:

- a) The physician may be forced to hospitalize his patient because of distance or lack of a responsible member in the home.
- b) The physician, because of pressure of other work or for his personal convenience, may admit patients whose medical conditions do not in themselves warrant hospitalization.
- c) The patient may bring pressure to be hospitalized for diagnostic or minor surgical procedures, in order to avoid spending more money out-of-pocket.

The Columbia University researchers conducted a pilot study of the need for admission of patients in five New York State hospitals in 1959. They found that 8% of in-patient admissions were not required medically and that for a further 5% of the admissions the necessity of hospitalization could not be determined from available records. These statistics did not deal with the question as to whether surgery was required; rather, they considered all admissions for major surgery as necessary. Since major surgery admissions, together with obstetrical admissions, accounted for 64% of the total, the 13% of the admissions which were subject to question must be compared to a base of 36%. This suggests that one-third of all nonobstetrical, nonmajor surgery admissions were either unnecessary or questionable.

The most frequent situations found where in-patient hospitalization did not appear warranted were admissions for X-ray studies, for excision of superficial lesions, reduction of hernia, removal of casts and suture of lacerations.

## 2. *Out-Patient Care*

Probably the most startling finding in Mr. Gingery's paper is the tremendous increase in out-patient care. Thus adult male out-patient admissions increased from 2 to 29 per year per 1,000 employees, over a period of just seven years. Increases for insured women and children were also large.

What is happening is epitomized in the following caption of a recent *Boston Globe* feature article:

If Pain Strikes at an Odd Hour, Go to Hospital Emergency Department.

No longer is the hospital a feared institution, where the poor are sent to die. Instead it has come to be the health center of the community, providing all the facilities needed for modern medical practice around the clock. This includes the treatment of many minor ambulatory conditions previously provided in the doctor's office or in the home.

An analysis of the experience on over 2,000 John Hancock out-patient claims contributed to Mr. Gingery's study reveals some interesting facts:

- a) Accidents accounted for 76% of adult, and 91% of child, out-patient admissions.
- b) Minor surgery was performed in the case of 52% of adult, and 48% of child, out-patient admissions.
- c) Foreign body in eye, dislocation, sprains, joint injuries, cuts, lacerations, puncture wounds, abrasions, contusions and skin diseases were most frequent diagnoses. Out-patient charges were \$10 or less in 47% of adult claims and 61% of child claims; 90% of all out-patient claims were \$25 or less.
- d) Relatively few adults over age 50 received out-patient treatment. The largest number of such admissions occurred in the 30-39 age group.

The significance of out-patient frequency does not arise from the claim dollars involved, less than 2% of the total. Rather it lies in the fact that the claim administration cost is necessarily high in relation to out-patient benefits paid. The hospital must maintain accounting records in order to bill the patient; the insurance company must process the papers just as if much larger amounts were involved. In the opinion of the writer it makes little sense to incur all this work in order to make a claim payment of \$5, \$10 or \$15. This is particularly true now that out-patients account for every fourth hospital expense claim.

The solution may be to offer out-patient benefits subject to a small deductible. Alternately, the Blue Cross approach might be followed whereby out-patient benefits do not normally include X-ray diagnosis,

radiation therapy, laboratory, drugs, use of equipment, or charges in excess of some nominal amount. It will be interesting to learn if any companies have been experimenting along these lines.

### 3. *Limitations of Hospital Expense Statistics*

It may be helpful to stress the limitations inherent in a morbidity investigation of the type conducted so ably by Mr. Gingery. Essentially the results represent the composite experience of groups having many diverse characteristics, not the least of which are geographical variation, differing underwriting practices, differing claim administration, and others. Recent analysis suggests that several of these might each account for variation from the composite of 10% or more. Clearly, then, student and practicing actuary alike should be aware that such variations exist and may have a profound effect on the financial operation of any one group policy or insurance company.

#### FRED H. HOLSTEN:

Mr. Gingery refers to the increasing interest in the variation of hospital claim costs by geographical location. He points out that it is quite possible for frequencies of claims to vary by location; however, the experience he had available could not shed any light on this aspect. (In fact, it required some ingenuity on his part to be able to develop information as to frequency for all areas combined.)

In most instances, so far as the miscellaneous expense benefit is concerned, it is likely that the frequency factor contributes less to the variation in claim costs by location than does the manner in which the other factor determining claim costs (namely average amount of claim) is affected by the level of hospital charges (which, of course, vary considerably by location). Fortunately, the paper presents data from which some indication of this effect may be estimated.

It is clear that this involves estimation of the influence on average claim costs of the level of hospital charges in the geographical area, as well as the effect on average claim costs of the dollar limit on the amount of such charges that are reimbursable under the plan.

One could, for simplicity, wish to treat these two matters separately. As to the first, one possible procedure would be to relate average miscellaneous expense charged to average room and board rate charged from the data given in Tables 2A and 2B. This would be a preliminary to developing a relationship between average miscellaneous expense charged and a hospital's scale of room and board rates (more particularly its semi-

private room and board rate), which relationship, in conjunction with average semiprivate rates charged by hospitals in a given location, could be used to estimate average miscellaneous charges for that location.

If this is attempted, proper regard should be given to Mr. Gingery's observation that the room and board rates charged tend to be higher as hospital stays become longer (both factors, as he points out, probably being affected in the same direction by the severity of the condition causing confinement). With the average miscellaneous expense charged also increasing with length of stay, it would appear advisable to obtain the relationship between average miscellaneous expense charged and room and board rate charged from data where both factors are for the same average duration. This would prevent the extraneous element of duration (through the different effect it may have on each factor) from introducing a correlation that is spurious to the one sought, namely, a reflection of cost levels only. By and large, this can be done by using the data separately for each of the six duration classifications in Tables 2A and 2B, and then combining into a single relationship by using a standardized distribution by duration based on the total of claims in each duration classification. This procedure will give a significantly flatter relationship, for adults, between the miscellaneous expense charged and room and board rate charged than if data for all durations combined were used at the outset—as, for example, if one were to use the last lines of Table 7B in conjunction with the column headings for this purpose.

Table 7B is very useful in connection with the second matter involved in this approach to estimating average amounts of miscellaneous expense claims—namely measuring, for any location characterized by a given level of hospital charges, the effect of different dollar limits on benefits payable. At first sight, this table appears to present different relationships at every cost level between the average benefits payable and maximum benefits, and this would seem to necessitate interpolations or extrapolations to get the average benefit for given maximum benefits at cost levels other than those shown. However, it is interesting to observe that if (1) the ratio, to the average unlimited benefit, of the average benefit corresponding to a given maximum benefit is related to (2) the ratio, again to the average unlimited benefit, of the maximum benefit itself, the resulting relationship is pretty much the same for every level of room and board rate charged. That is to say, if  $t$  is the maximum benefit,  $A$  is the average benefit for an unlimited benefit (*i.e.*, the average miscellaneous expense charged) and  $A_t$  is the average benefit for this  $t$  and  $A$ , the function in the relationship

$$\frac{A_t}{A} = \text{a function of } \frac{t}{A}$$

may, for practical purposes, be considered as independent of the cost level parameter. A single tabular function, for each type of claimant, that reasonably fits the Table 7B data at each room and board rate charged classification can readily be developed; and this then can be used, without requiring further interpolation or extrapolation by cost level (beyond that used in arriving at *A*) to determine the average benefit for any given maximum benefit and unlimited average benefit. Actually, the functions are not too different for different types of claimants, so that, if one were willing to stretch a little, the same functions could be used for different types of claimants. This would result in the net claim costs for these claimants bearing the same ratio to one another for all plans of benefit.

One cannot leave the subject of hospital claim costs, particularly if interested in their levels currently and in the immediate future, without noting the sizable increases in claim frequency during the period 1950 to 1957 exhibited by Table 11. These trends are strong enough to anticipate at least some continuation beyond 1957. However, there is some indication, from a recent release by the Health Insurance Institute, that the annual rates of increase may have slowed down. This release advises that American Hospital Association statistics show 1959 to be the first year since World War II in which there occurred a downturn in number and rate of admissions to general hospitals.

(AUTHOR'S REVIEW OF DISCUSSION)

STANLEY W. GINGERY:

Mr. Holsten's description of his development of an expression for the value of miscellaneous benefits to reflect the level of hospital charges by geographical area appears promising enough to warrant further consideration. While the method was presented as a means of handling differences in cost levels by area, it might also be used to express differences in cost levels from year to year, thus presenting a means for updating the graduated values to represent current experience.

In his closing paragraph Mr. Holsten referred to the increase in group hospital frequencies between 1950 and 1957 as being strong enough to anticipate some continuation beyond 1957. He also mentioned the drop in 1959, for the first time since World War II, in admissions to general hospitals. Table A shows the admission rates and durations and the resulting utilization rates based on figures from the Guide issue of *Hospitals, the Journal of the American Hospital Association*, for nonfederal short term general and other special hospitals for the past 10 years.

In 1959 the average length of stay increased. This resulted in a slight

increase in utilization, despite the small decline in admission rate. The increases exhibited by these general admission rates are much less than those derived in the paper for insured group hospital plans or those shown later for Blue Cross plans. These admission figures, of course, reflect the experience of persons covered by all types of hospital plans, including the substantial volume of experience under individual policies; they also reflect the experience of persons not covered by any hospitalization plan (estimated to be in excess of one-fourth of the U.S. population at the end of 1959). Thus, these aggregate figures may not be directly applicable to the experience of any given segment included therein, such as the experience of insured group hospital plans.

Mr. Weaver has mentioned the trend in Blue Cross experience under plans in the United States and Canada through 1958. Table B shows

TABLE A

Year	Admissions per 1,000 Population	Average Length of Stay (Days)	Days of Confinement per 1,000 Population
1950.....	110	8.1	891
1951.....	109	8.3	905
1952.....	112	8.1	907
1953.....	114	7.9	901
1954.....	114	7.8	889
1955.....	116	7.8	905
1956.....	120	7.7	924
1957.....	123	7.6	935
1958.....	125	7.6	950
1959.....	122	7.8	952

TABLE B

Year	Admissions per 1,000 Members	Average Length of Stay (Days)	Days of Confinement per 1,000 Members
1950.....	120	7.31	877
1951.....	122	7.28	888
1952.....	125	7.22	903
1953.....	128	7.13	912
1954.....	128	7.24	927
1955.....	130	7.30	949
1956.....	133	7.30	971
1957.....	135	7.38	996
1958.....	139	7.32	1,018
1959.....	140	7.44	1,041

figures for U.S. plans only, from 1950 through 1959. As pointed out previously, these figures do not follow directly the trend of the general hospital experience. In particular, they show a slight increase in admissions for 1959 as contrasted with the decrease in general admissions referred to by Mr. Holsten. In general, the Blue Cross admissions increased at a higher rate than general admissions and, during recent years, exhibited increases in the length of stay as well as in the admission rate. The increase in the length of stay was not found to be characteristic of the group insurance experience study; presumably the experience of Blue Cross is affected by the restrictions of covered confinements as well as by the maximum durations of plans as amended from time to time. Also, the Blue Cross figures, which include experience under individual and conversion policies as well as under group policies, may reflect the increasing average age of those covered.

From the information available, it is not possible to pinpoint the reasons for the lower rate of increase in in-patient admissions shown by these Blue Cross figures than that derived in Table 11 for insured group hospital plans. The coverage under Blue Cross increased about 50% from 1950 to 1957, under group insurance plans 100%, so that the composition of the groups covered probably changed considerably. In addition, there are some significant differences in covered confinements. Group insurance plans have very few exclusions, whereas many Blue Cross plans do not cover out-patient treatment nor confinements for diagnostic purposes, tuberculosis and mental illness, and waiting periods are sometimes imposed for confinements due to certain preexisting conditions. Much of the substantial increase in claims of shorter duration exhibited by the study of insured group hospital plans may be attributable to confinements for diagnostic work. This and the treatment of mental illnesses are areas in which general hospitals have been providing an increasing amount of care.

Mr. Weaver's mention of 5% and 10% increases in admission rates under the group insurance experience included claimants who were treated as out-patients, as is evident from his later references to in-patient admission rates. He further analyzes the trend and indicates some of the reasons behind the increasing number of out-patients. Mr. Weaver goes on to suggest that consideration might be given to cutting down on some of these out-patient benefits. It is possible that some of the apparent savings to be derived from such a proposal might be lost by reason of patients seeking this care on an in-patient basis; this would undesirably add to the pressure exerted on the medical profession to authorize unnecessary admissions.

As Mr. Weaver pointed out, the cost of the out-patient care for which benefits are provided (usually restricted to accident or surgical cases) is a small fraction of the cost of in-patient care, so that the total impact on the cost of insured group hospital plans has been relatively minor. Although the cost of paying out-patient claims is much larger in relation to the benefits provided than under in-patient claims, it might be difficult to sell the public on the desirability of channeling their premium dollars into more productive areas.

The determination of whether Mr. Weaver's suggestion is a workable solution to this problem would require experimentation as he implies and would probably require education of the insured public if it were to receive widespread acceptance.

Since the data entering the 1950 and 1957 studies are from insured group hospital plans, the increase in hospital charges summarized in Tables 10 and 11 of the paper, as well as the claim data presented in the paper, may, of course, not be typical of other experience. Also, the 1950 study was based primarily on the 31-day plans, whereas the 1957 study was based on 70-day and longer plans. Accordingly, the hospital charges reported in the 1957 sample may be somewhat more complete than those reported in the 1950 study because some claims do not include charges incurred after benefits are exhausted. However, the average annual increase in hospital charges for all types of claimants derived from the data available is about the same as that derived from the 1953 and 1958 National Family Surveys of Medical Costs reported by H.I.F.

The comparison of the group insurance experience with other hospital experience data appears to be of considerable interest. Much of the other experience is reported on a per capita basis, rather than per employee insured, or per employee insured with respect to dependents (*i.e.*, per family unit). Such a comparison involves the relation between insurance units and number of lives covered. The L.I.A.A. annual reports furnish a distribution of lives covered by group hospital insurance into employee, dependent spouse and dependent children, and the regular annual studies of the Group Morbidity Committee furnish a split of employees covered into male and female. These indicate that of each 1,000 lives covered in 1957, 288 were male employees, 92 were female employees, and 240 were dependent spouses, 380 were dependent children, in 253 family units. On this basis, the 1957 group insurance crude data would show an admission rate, including maternity, of 130 per 1,000 lives covered (102 excluding maternity), an average duration for a 70-day plan, including maternity, of about 6.1 days (6.4 excluding materni-

ty), and a utilization rate for a 70-day plan, including maternity, of 795 days of confinement per 1,000 lives covered (657 excluding maternity). As brought out in the paper, it should be kept in mind that differences in trends of the same experience when it is expressed on a per-insured-unit basis or on a per-covered-life basis reflect the change in the composition of the insured unit, *e.g.*, the increasing number of employees with dependents or the increasing number of children in a family unit.

Interest in this subject of trends stems from a desire for a projection of future claim costs. To produce more significant and up-to-date information on current trends in hospital experience, it was decided to employ Mr. Burton's proposal of relating the annual claim costs for the most recent years included in the regular study of the Group Morbidity Committee to the graduated values shown in the paper. Mr. Burton's proposal has also been adopted for use in the regular annual report of the Group Morbidity Committee for 1960. Table C shows the results, including over-all increase factors, for the period 1957 to 1959, the years for which the contribution was in such form that this process could be applied. These results do not include the jumbo cases in each year's contribution nor certain plans which are submitted but have too little exposure to be included in the regular study; these omissions account for the slight differences, for the year 1957, from Table 13.

The differences in experience between 31-day plans and 70-day plans may arise not only from differences in frequencies and durations; they may also result to some extent from the fact that under some of the 31-day plans included in the regular annual study, miscellaneous benefits are limited to charges incurred during the first 31 days of hospital confinements. Without a full understanding of the reasons for differences in levels of experience by plan (other factors such as geographical area, age, marital status of females, or salary composition may underlie these differences), it is difficult to interpret the results statistically. Table 11 of the paper compares 1957 frequencies derived from 70-day plans with the composite frequencies of the 1950 study; the latter reflected primarily the experience of 31-day plans predominant at that time. The rates of change in frequencies between the two studies shown in Table 11, therefore, include the effect of the shift toward 70-day and longer plan maximums as an approximation to the change in frequency of all insured group hospital plans.

The average annual increases in over-all claim costs shown in Table C exceed the average annual increases in hospital in-patient admissions shown in Table 11 of the paper. This was to be expected, primarily because of increases in hospital charges for miscellaneous services. The

TABLE C

Years of Experience	Plan	Employee	Dependents
		Ratio of actual to calculated claims	
1957.....	31 day, 10×	89.6%	93.5%
	20×	92.0	99.9
	70 day, 10×	94.0	97.2
	20×	97.8	105.3
	All Plans	91.9%	97.8%
1958.....	31 day, 10×	94.9%	94.9%
	20×	98.9	104.9
	70 day, 10×	97.2	87.2
	20×	100.3	109.9
	All Plans	97.4%	100.7%
1959.....	31 day, 10×	100.9%	104.8%
	20×	106.9	115.0
	70 day, 10×	108.5	99.5
	20×	109.9	117.9
	All Plans	105.2%	110.8%
		Increase during period	
1957 to 1958.....	31 day, 10×	5.9%	1.5%
	20×	7.5	5.0
	70 day, 10×	3.4	-10.3
	20×	2.6	4.4
	All Plans	6.0%	3.0%
1958 to 1959.....	31 day, 10×	6.3%	10.4%
	20×	8.1	9.6
	70 day, 10×	11.6	14.1
	20×	9.6	7.3
	All Plans	8.0%	10.0%
		Average annual increase	
	31 day, 10×	6.1%	5.8%
	20×	7.8	7.3
	70 day, 10×	7.4	1.2
	20×	6.0	5.8
	All Plans	7.0%	6.4%

importance of the latter arises from the fact that the miscellaneous benefit portion of the claim cost is a fairly substantial portion of the total costs (varying by plan and level of benefit generally from about 40% to about 60%). Furthermore, the graduated values shown in Table 12A indicate that the average 20× miscellaneous benefit for a male claimant, for example, was only 38% of the maximum benefit for a \$10 daily benefit, and only 25% of the maximum for a \$20 daily benefit in 1957. Thus, there is considerable room for further increases in claim costs from this source, in addition to that arising from possible future increases in claim frequency. It is, of course, not possible to isolate just what part these two important functions of increases in frequency of admission and in-hospital charges for miscellaneous services have played in the very substantial increases in hospital claim costs exhibited by the data summarized in Table C. However, what is known generally about improvements in medical care and increases in hospital costs, taken in conjunction with the room for increases in claim costs within the maximum miscellaneous benefit pointed out above, certainly suggests that we must anticipate further significant increases in group hospital expense insurance claim costs.

In considering projections of future levels of claim costs it should be kept in mind that the general level of the 1957 standard was based on the data of policy years ending in 1957. Because of the periods of experience of the contributions to the regular annual studies, as outlined in the 1960 Report of the Group Morbidity Committee, the central point of the 1957 experience is probably somewhat prior to January 1, 1957. The same characteristic, of course, applies to the data for policy years ending in 1958 and 1959, as summarized in Table C.

The study of area contributed by Mr. Burton is very timely and of considerable interest. Supplementing these data there is an analysis of intercompany experience by state shown in the 1960 Report.

The contribution made to this subject of hospital experience by those who discussed the paper is greatly appreciated.