



Analysis of Total Charges by Deductible Level

TABLE IV-1
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1991

	Zip Code									
	00	01	02	03	04	05	06	07	08	
Deductible	Number of Claimants									
\$25,000	1,879	756	514	230	118	101	736	2,208	1,159	
\$50,000	659	264	169	83	34	35	235	802	414	
\$100,000	190	81	39	29	10	6	64	217	121	
\$150,000	86	35	16	11	2	4	32	86	52	
\$250,000	28	17	4	1	0	1	15	28	13	
Deductible	Percentage of Claimants									
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	35.07%	34.92%	32.88%	36.09%	28.81%	34.65%	31.93%	36.36%	35.72%	
\$100,000	10.11%	10.71%	7.59%	12.61%	8.47%	5.94%	8.70%	9.84%	10.44%	
\$150,000	4.58%	4.63%	3.11%	4.78%	1.69%	3.96%	4.35%	3.90%	4.49%	
\$250,000	1.49%	2.25%	0.78%	0.43%	0.00%	0.99%	2.04%	1.27%	1.12%	
Deductible	Total Charges Exceeding Deductible									
\$25,000	\$63,767,426	\$24,414,240	\$14,157,152	\$7,453,067	\$2,964,940	\$2,858,018	\$22,096,727	\$70,997,060	\$36,977,402	
\$50,000	\$35,919,258	\$13,454,534	\$6,666,507	\$3,936,997	\$1,389,657	\$1,312,609	\$11,593,252	\$37,961,686	\$19,898,555	
\$100,000	\$18,300,960	\$6,591,575	\$2,320,316	\$1,428,189	\$482,408	\$438,086	\$5,367,623	\$17,350,944	\$8,575,277	
\$150,000	\$11,693,423	\$4,028,273	\$1,007,923	\$542,122	\$165,318	\$196,172	\$3,200,453	\$10,447,500	\$4,677,210	
\$250,000	\$6,471,813	\$1,643,947	\$62,881	\$87,366	\$0	\$53,230	\$1,082,393	\$5,256,905	\$2,069,339	
Deductible	Percentage of Excess Charges									
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	56.33%	55.11%	47.09%	52.82%	46.87%	45.93%	52.47%	53.47%	53.81%	
\$100,000	28.70%	27.00%	16.39%	19.16%	16.27%	15.33%	24.29%	24.44%	23.19%	
\$150,000	18.34%	16.50%	7.12%	7.27%	5.58%	6.86%	14.48%	14.72%	12.65%	
\$250,000	10.15%	6.73%	0.44%	1.17%	0.00%	1.86%	4.90%	7.40%	5.60%	

TABLE IV-1—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1991

	Zip Code								
	09	10	11	12	13	14	15	16	17
Deductible	Number of Claimants								
\$25,000	2	1,147	1,285	148	204	89	171	60	124
\$50,000	1	404	438	45	61	31	58	19	48
\$100,000	0	109	138	5	18	12	14	3	10
\$150,000	0	55	68	3	7	3	6	2	3
\$250,000	0	21	23	1	3	1	4	1	1
Deductible	Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	50.00%	35.22%	34.09%	30.41%	29.90%	34.83%	33.92%	31.67%	38.71%
\$100,000	0.00%	9.50%	10.58%	3.38%	8.82%	13.48%	8.19%	5.00%	8.06%
\$150,000	0.00%	4.80%	5.29%	2.03%	3.43%	3.37%	3.51%	3.33%	2.42%
\$250,000	0.00%	1.83%	1.79%	0.68%	1.47%	1.12%	2.34%	1.67%	0.81%
Deductible	Total Charges Exceeding Deductible								
\$25,000	\$47,858	\$36,871,068	\$40,850,663	\$3,585,480	\$5,993,192	\$3,191,789	\$5,910,051	\$1,679,365	\$3,557,328
\$50,000	\$19,984	\$20,172,089	\$22,712,732	\$1,502,824	\$3,125,308	\$1,885,372	\$3,441,455	\$836,506	\$1,806,074
\$100,000	\$0	\$9,707,439	\$10,787,553	\$548,088	\$1,624,032	\$975,503	\$1,782,166	\$315,485	\$493,590
\$150,000	\$0	\$5,882,313	\$6,065,258	\$353,459	\$1,105,923	\$638,995	\$1,366,530	\$205,611	\$261,250
\$250,000	\$0	\$2,392,391	\$2,371,498	\$135,047	\$693,702	\$514,036	\$856,212	\$10,894	\$87,690
Deductible	Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	41.76%	55.01%	55.60%	42.15%	52.15%	59.07%	58.23%	49.81%	45.15%
\$100,000	0.00%	26.47%	26.41%	15.37%	27.10%	30.56%	29.82%	18.79%	13.88%
\$150,000	0.00%	16.04%	14.85%	9.91%	18.45%	20.02%	23.12%	12.24%	7.34%
\$250,000	0.00%	6.52%	5.81%	3.79%	11.57%	16.10%	14.49%	0.65%	2.47%

TABLE IV-1—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1991

	Zip Code								
	18	19	20	21	22	23	24	25	26
Deductible	Number of Claimants								
\$25,000	206	735	616	468	573	420	110	98	68
\$50,000	68	304	236	148	200	154	36	26	22
\$100,000	19	101	83	46	63	48	12	8	9
\$150,000	10	53	51	25	33	21	5	3	4
\$250,000	6	19	16	8	8	6	1	3	1
Deductible	Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	33.01%	41.36%	38.31%	31.62%	34.90%	36.67%	32.73%	26.53%	32.35%
\$100,000	9.22%	13.74%	13.47%	9.83%	10.99%	11.43%	10.91%	8.16%	13.24%
\$150,000	4.85%	7.21%	8.28%	5.34%	5.76%	5.00%	4.55%	3.06%	5.88%
\$250,000	2.91%	2.59%	2.60%	1.71%	1.40%	1.43%	0.91%	3.06%	1.47%
Deductible	Total Charges Exceeding Deductible								
\$25,000	\$6,727,286	\$31,557,557	\$25,670,580	\$14,802,079	\$19,811,075	\$14,010,635	\$3,283,634	\$2,814,030	\$2,273,197
\$50,000	\$3,620,902	\$19,727,776	\$16,249,980	\$8,301,817	\$11,175,019	\$7,768,405	\$1,717,956	\$1,396,088	\$1,279,089
\$100,000	\$1,866,203	\$11,195,168	\$9,486,037	\$4,197,844	\$5,815,091	\$3,490,484	\$578,816	\$696,101	\$558,048
\$150,000	\$1,144,039	\$7,507,727	\$6,181,036	\$2,546,861	\$3,449,867	\$1,817,254	\$227,063	\$504,319	\$220,149
\$250,000	\$459,896	\$4,356,034	\$3,038,398	\$1,326,175	\$1,620,443	\$604,838	\$55,967	\$204,319	\$41,369
Deductible	Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	53.82%	62.51%	63.30%	56.09%	56.41%	55.45%	52.32%	49.61%	56.27%
\$100,000	27.74%	35.48%	36.95%	28.36%	29.35%	24.91%	17.63%	24.74%	24.55%
\$150,000	17.01%	23.79%	24.08%	17.21%	17.41%	12.97%	6.92%	17.92%	9.68%
\$250,000	6.84%	13.80%	11.84%	8.96%	8.18%	4.32%	1.70%	7.26%	1.82%

TABLE IV-1—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1991

	Zip Code									
	27	28	29	30	31	32	33	34	35	
Deductible	Number of Claimants									
\$25,000	2,628	2,942	509	1,392	283	1,656	2,823	604	4,732	
\$50,000	887	988	165	500	95	657	1,057	236	1,588	
\$100,000	244	230	43	175	28	175	343	55	337	
\$150,000	101	96	20	89	11	80	149	31	143	
\$250,000	33	24	4	27	5	24	44	11	41	
Deductible	Percentage of Claimants									
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
\$50,000	33.75%	33.58%	32.42%	35.92%	33.57%	39.67%	37.44%	39.07%	33.56%	
\$100,000	9.28%	7.82%	8.45%	12.57%	9.89%	10.57%	12.15%	9.11%	7.12%	
\$150,000	3.84%	3.26%	3.93%	6.39%	3.89%	4.83%	5.28%	5.13%	3.02%	
\$250,000	1.26%	0.82%	0.79%	1.94%	1.77%	1.45%	1.56%	1.82%	0.87%	
Deductible	Total Charges Exceeding Deductible									
\$25,000	\$78,855,345	\$83,818,227	\$14,927,973	\$51,226,385	\$8,578,646	\$56,396,148	\$100,237,319	\$20,423,873	\$128,675,634	
\$50,000	\$39,931,832	\$40,707,721	\$7,510,507	\$30,856,829	\$4,492,613	\$30,717,265	\$57,552,363	\$11,377,749	\$60,132,405	
\$100,000	\$16,900,412	\$16,645,406	\$3,327,733	\$16,794,790	\$2,003,231	\$13,816,774	\$27,033,015	\$5,203,087	\$22,989,593	
\$150,000	\$8,954,481	\$8,931,256	\$1,859,731	\$10,804,772	\$1,102,165	\$7,940,462	\$15,794,580	\$3,247,243	\$11,936,594	
\$250,000	\$3,286,553	\$4,238,132	\$875,183	\$5,302,573	\$423,439	\$3,461,281	\$7,431,342	\$1,282,261	\$4,373,345	
Deductible	Percentage of Excess Charges									
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
\$50,000	50.64%	48.57%	50.31%	60.24%	52.37%	54.47%	57.42%	55.71%	46.73%	
\$100,000	21.43%	19.86%	22.29%	32.79%	23.35%	24.50%	26.97%	25.48%	17.87%	
\$150,000	11.36%	10.66%	12.46%	21.09%	12.85%	14.08%	15.76%	15.90%	9.28%	
\$250,000	4.17%	5.06%	5.86%	10.35%	4.94%	6.14%	7.41%	6.28%	3.40%	

TABLE IV-1—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1991

	Zip Code								
	36	37	38	39	40	41	42	43	44
Deductible	Number of Claimants								
\$25,000	2,488	707	397	250	968	107	146	469	519
\$50,000	844	243	151	77	333	33	53	166	183
\$100,000	184	77	44	20	94	6	13	38	55
\$150,000	81	33	22	11	50	4	5	15	32
\$250,000	20	9	8	2	17	1	1	5	12
Deductible	Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	33.92%	34.37%	38.04%	30.80%	34.40%	30.84%	36.30%	35.39%	35.26%
\$100,000	7.40%	10.89%	11.08%	8.00%	9.71%	5.01%	8.90%	8.10%	10.60%
\$150,000	3.26%	4.67%	5.54%	4.40%	5.17%	3.74%	3.42%	3.20%	6.17%
\$250,000	0.80%	1.27%	2.02%	0.80%	1.76%	0.93%	0.68%	1.07%	2.31%
Deductible	Total Charges Exceeding Deductible								
\$25,000	\$68,442,143	\$22,299,685	\$14,782,856	\$6,939,695	\$30,493,065	\$2,599,663	\$4,248,764	\$13,473,151	\$18,001,304
\$50,000	\$32,304,099	\$11,931,796	\$8,686,779	\$3,437,662	\$16,544,986	\$1,123,616	\$2,008,721	\$6,571,579	\$10,385,580
\$100,000	\$12,158,456	\$5,235,444	\$4,598,827	\$1,347,330	\$7,915,097	\$420,966	\$756,669	\$2,603,649	\$5,184,483
\$150,000	\$6,130,246	\$2,771,315	\$3,003,308	\$615,470	\$4,398,687	\$204,601	\$355,308	\$1,399,112	\$3,081,079
\$250,000	\$2,166,395	\$1,138,281	\$1,527,514	\$117,424	\$1,852,056	\$16,556	\$46,668	\$508,450	\$954,354
Deductible	Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	47.20%	53.51%	58.76%	49.54%	54.26%	43.22%	47.28%	48.78%	57.69%
\$100,000	17.76%	23.48%	31.11%	19.41%	25.96%	16.19%	17.81%	19.32%	28.80%
\$150,000	8.96%	12.43%	20.32%	8.87%	14.43%	7.87%	8.36%	10.38%	17.12%
\$250,000	3.17%	5.10%	10.33%	1.69%	5.42%	0.64%	1.10%	3.77%	5.30%

TABLE IV-1—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1991

	Zip Code								
	45	46	47	48	49	50	51	52	53
Deductible	Number of Claimants								
\$25,000	445	568	270	381	214	1,715	494	1,417	1,108
\$50,000	127	214	90	145	75	505	146	425	355
\$100,000	37	69	20	39	17	124	42	119	102
\$150,000	19	33	4	17	12	47	19	52	39
\$250,000	6	9	1	6	3	12	5	16	12
Deductible	Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	28.54%	37.68%	33.33%	38.06%	35.05%	29.45%	29.55%	29.99%	32.04%
\$100,000	8.31%	12.15%	7.41%	10.24%	7.94%	7.23%	8.50%	8.40%	9.21%
\$150,000	4.27%	5.81%	1.48%	4.46%	5.61%	2.74%	3.85%	3.67%	3.52%
\$250,000	1.35%	1.58%	0.37%	1.57%	1.40%	0.70%	1.01%	1.13%	1.08%
Deductible	Total Charges Exceeding Deductible								
\$25,000	\$13,065,379	\$20,227,661	\$6,707,865	\$12,622,854	\$7,452,419	\$43,598,065	\$14,146,492	\$39,662,091	\$32,318,300
\$50,000	\$6,913,318	\$11,581,352	\$2,933,862	\$6,979,731	\$4,413,454	\$19,181,141	\$7,120,303	\$19,545,838	\$16,849,941
\$100,000	\$3,426,859	\$5,716,923	\$685,402	\$2,946,156	\$2,474,511	\$7,152,187	\$3,243,331	\$8,732,870	\$7,599,160
\$150,000	\$2,071,583	\$3,235,472	\$223,979	\$1,576,351	\$1,742,430	\$3,223,039	\$1,746,922	\$4,703,610	\$4,364,906
\$250,000	\$1,077,848	\$1,359,028	\$12,707	\$640,744	\$1,108,366	\$980,755	\$433,731	\$1,880,358	\$2,165,536
Deductible	Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	52.91%	57.26%	43.74%	55.29%	59.22%	44.00%	50.33%	49.28%	51.52%
\$100,000	26.23%	28.26%	10.22%	23.34%	33.20%	16.40%	22.93%	22.02%	23.51%
\$150,000	15.86%	16.00%	3.34%	12.49%	23.38%	7.39%	12.35%	11.86%	13.51%
\$250,000	8.25%	6.72%	0.19%	5.08%	14.87%	2.25%	3.07%	4.74%	6.70%

TABLE IV-1—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1991

	Zip Code								
	54	55	56	57	58	59	60	61	62
Deductible	Number of Claimants								
\$25,000	1,463	336	84	86	17	39	3,428	290	476
\$50,000	459	122	31	28	8	15	1,294	92	164
\$100,000	129	25	6	10	4	5	420	25	47
\$150,000	57	12	3	4	2	1	193	11	20
\$250,000	16	2	1	1	1	0	69	4	2
Deductible	Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	31.37%	36.31%	36.90%	32.56%	47.06%	38.46%	37.75%	31.72%	34.45%
\$100,000	8.82%	7.44%	7.14%	11.63%	23.53%	12.82%	12.25%	8.62%	9.87%
\$150,000	3.90%	3.57%	3.57%	4.65%	11.76%	2.56%	5.63%	3.79%	4.20%
\$250,000	1.09%	0.60%	1.19%	1.16%	5.88%	0.00%	2.01%	1.38%	0.42%
Deductible	Total Charges Exceeding Deductible								
\$25,000	\$42,039,613	\$9,486,912	\$2,421,875	\$2,543,982	\$966,199	\$1,187,644	\$122,733,810	\$8,442,619	\$13,719,975
\$50,000	\$21,200,189	\$4,421,164	\$1,085,084	\$1,335,370	\$649,969	\$570,564	\$70,962,181	\$4,178,468	\$6,693,954
\$100,000	\$9,520,954	\$1,362,236	\$370,830	\$458,583	\$347,923	\$194,898	\$34,363,848	\$1,863,886	\$2,651,406
\$150,000	\$5,286,434	\$465,976	\$173,759	\$170,679	\$185,530	\$65,935	\$20,137,858	\$1,011,517	\$1,061,423
\$250,000	\$2,220,446	\$41,762	\$6,709	\$11,048	\$64,718	\$0	\$9,134,293	\$310,597	\$102,567
Deductible	Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	50.43%	46.60%	44.80%	52.49%	67.27%	48.04%	57.82%	49.49%	48.79%
\$100,000	22.65%	14.36%	15.31%	18.03%	36.01%	16.41%	28.00%	22.08%	19.33%
\$150,000	12.57%	4.91%	7.17%	6.71%	19.20%	5.55%	16.41%	11.98%	7.74%
\$250,000	5.28%	0.44%	0.28%	0.43%	6.70%	0.00%	7.44%	3.68%	0.75%

TABLE IV-1—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1991

	Zip Code								
	63	64	65	66	67	68	69	70	71
Deductible	Number of Claimants								
\$25,000	1,330	294	142	215	58	194	15	383	165
\$50,000	473	103	52	73	23	61	3	159	57
\$100,000	124	29	10	17	8	17	1	53	12
\$150,000	50	13	5	10	3	9	1	31	1
\$250,000	14	5	3	5	1	1	0	10	1
Deductible	Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	35.56%	35.03%	36.62%	33.85%	41.07%	31.44%	20.00%	41.51%	34.55%
\$100,000	9.32%	9.86%	7.04%	7.91%	14.29%	8.76%	6.67%	13.84%	7.27%
\$150,000	3.76%	4.42%	3.52%	4.65%	5.36%	4.64%	6.67%	8.09%	0.81%
\$250,000	1.05%	1.70%	2.11%	2.33%	1.79%	0.52%	0.00%	2.61%	0.61%
Deductible	Total Charges Exceeding Deductible								
\$25,000	\$40,845,181	\$9,189,281	\$3,972,437	\$6,816,231	\$2,267,800	\$5,235,504	\$362,680	\$15,586,030	\$4,233,975
\$50,000	\$20,724,492	\$4,906,890	\$1,833,980	\$3,757,043	\$1,385,164	\$2,479,513	\$143,268	\$9,661,045	\$1,820,350
\$100,000	\$8,342,396	\$2,156,154	\$796,469	\$2,061,946	\$797,157	\$873,052	\$58,955	\$5,318,793	\$320,249
\$150,000	\$4,387,676	\$1,173,553	\$439,462	\$1,395,680	\$534,997	\$309,554	\$8,955	\$3,357,028	\$121,604
\$250,000	\$1,534,601	\$386,079	\$124,779	\$668,255	\$418,188	\$21,406	\$0	\$1,577,329	\$21,604
Deductible	Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	50.74%	53.51%	46.17%	55.12%	61.08%	47.36%	39.50%	61.99%	42.99%
\$100,000	20.42%	23.51%	20.05%	30.25%	35.15%	16.68%	16.26%	34.13%	7.58%
\$150,000	10.74%	12.80%	11.06%	20.48%	23.59%	5.91%	2.47%	21.54%	2.87%
\$250,000	3.76%	4.21%	3.14%	9.80%	18.44%	0.41%	0.00%	10.12%	0.51%

TABLE IV-1—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1991

	Zip Code								
	72	73	74	75	76	77	78	79	80
Deductible	Number of Claimants								
\$25,000	231	436	430	1,224	659	2,111	1,310	334	480
\$50,000	83	152	174	464	229	890	504	110	178
\$100,000	19	44	50	137	73	283	144	27	68
\$150,000	12	22	24	63	32	133	72	9	30
\$250,000	7	5	10	25	13	57	23	1	8
Deductible	Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	35.93%	34.86%	40.47%	37.91%	34.75%	42.16%	38.47%	32.93%	37.08%
\$100,000	8.23%	10.09%	11.63%	11.19%	11.08%	13.1%	10.99%	8.08%	14.17%
\$150,000	5.19%	5.05%	5.58%	5.15%	4.86%	6.30%	5.50%	2.69%	6.25%
\$250,000	3.03%	1.15%	2.33%	2.04%	1.97%	2.70%	1.76%	0.30%	1.67%
Deductible	Total Charges Exceeding Deductible								
\$25,000	\$8,435,904	\$13,546,049	\$17,883,646	\$45,525,835	\$22,637,335	\$89,559,069	\$52,116,686	\$9,162,427	\$16,689,389
\$50,000	\$4,966,792	\$7,214,581	\$11,135,108	\$28,966,657	\$12,762,815	\$55,239,605	\$32,079,856	\$4,316,836	\$9,547,367
\$100,000	\$2,942,640	\$2,944,821	\$6,286,249	\$14,174,132	\$6,327,372	\$30,459,818	\$18,148,451	\$1,347,981	\$4,455,835
\$150,000	\$2,241,501	\$1,490,917	\$4,512,769	\$9,322,485	\$3,871,784	\$20,660,445	\$13,016,908	\$530,804	\$2,256,140
\$250,000	\$1,388,905	\$464,756	\$3,078,483	\$5,236,495	\$1,620,217	\$12,126,307	\$9,102,871	\$583	\$762,256
Deductible	Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	58.88%	53.26%	62.26%	59.23%	56.38%	61.68%	61.55%	47.11%	57.21%
\$100,000	34.88%	21.74%	35.15%	31.13%	27.95%	34.01%	34.82%	14.71%	26.70%
\$150,000	28.57%	11.01%	25.23%	20.48%	17.10%	23.07%	24.98%	5.79%	13.52%
\$250,000	16.46%	3.43%	17.21%	11.50%	7.16%	13.54%	17.47%	0.01%	4.57%

TABLE IV-1—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1991

	Zip Code								
	81	82	83	84	85	86	87	88	89
Deductible	Number of Claimants								
\$25,000	38	50	44	82	454	50	68	52	451
\$50,000	14	21	18	32	149	23	22	18	161
\$100,000	4	11	9	11	48	5	6	4	58
\$150,000	1	6	4	7	25	3	2	3	29
\$250,000	0	3	3	5	6	0	1	1	15
Deductible	Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	36.84%	42.00%	40.91%	39.02%	32.82%	46.00%	32.35%	34.62%	35.70%
\$100,000	10.53%	22.00%	20.45%	13.41%	10.57%	10.00%	8.82%	7.69%	12.86%
\$150,000	2.63%	12.00%	9.09%	8.54%	5.51%	6.00%	2.94%	5.77%	6.43%
\$250,000	0.00%	6.00%	6.82%	6.10%	1.32%	0.00%	1.47%	1.92%	3.33%
Deductible	Total Charges Exceeding Deductible								
\$25,000	\$1,099,264	\$2,855,756	\$2,406,216	\$3,781,720	\$14,601,986	\$1,838,098	\$2,214,012	\$1,575,013	\$17,201,266
\$50,000	\$550,672	\$2,019,081	\$1,720,012	\$2,614,273	\$8,067,103	\$966,770	\$1,263,447	\$836,562	\$10,449,236
\$100,000	\$218,206	\$1,370,426	\$1,103,354	\$1,726,098	\$3,698,080	\$381,755	\$632,437	\$471,572	\$5,235,838
\$150,000	\$80,389	\$943,261	\$799,125	\$1,263,538	\$1,943,303	\$171,043	\$462,918	\$306,596	\$3,132,618
\$250,000	\$0	\$566,429	\$476,960	\$683,251	\$525,781	\$0	\$276,558	\$143,343	\$1,254,721
Deductible	Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	50.09%	70.70%	71.48%	69.13%	55.25%	52.60%	57.07%	53.11%	60.75%
\$100,000	19.85%	47.99%	45.85%	45.64%	25.33%	20.77%	26.57%	29.84%	30.44%
\$150,000	7.31%	33.03%	33.21%	33.41%	13.31%	9.31%	20.91%	19.47%	18.21%
\$250,000	0.00%	19.83%	19.82%	18.07%	3.60%	0.00%	12.49%	9.10%	7.29%

TABLE IV-1—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1991

	Zip Code									
	90	91	92	93	94	95	96	97	98	
Deductible	Number of Claimants									
\$25,000	2,498	2,196	2,759	1,125	2,068	1,797	245	148	157	
\$50,000	935	829	1,055	405	865	688	100	46	47	
\$100,000	322	291	338	119	288	241	26	14	11	
\$150,000	167	150	167	55	137	117	13	6	8	
\$250,000	61	59	71	15	52	49	3	1	3	
Deductible	Percentage of Claimants									
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	37.43%	37.75%	38.24%	36.00%	41.83%	38.29%	40.82%	31.08%	29.94%	
\$100,000	12.89%	13.25%	12.25%	10.58%	13.93%	13.41%	10.61%	9.46%	7.01%	
\$150,000	6.69%	6.83%	6.05%	4.89%	6.62%	6.51%	5.31%	4.05%	5.10%	
\$250,000	2.44%	2.69%	2.57%	1.33%	2.51%	2.73%	1.22%	0.68%	1.91%	
Deductible	Total Charges Exceeding Deductible									
\$25,000	\$99,210,375	\$88,311,121	\$110,617,563	\$36,650,987	\$84,268,013	\$71,444,761	\$8,179,632	\$4,430,994	\$4,553,068	
\$50,000	\$62,189,946	\$55,349,669	\$69,299,794	\$19,905,223	\$51,685,672	\$44,290,706	\$4,390,358	\$2,400,685	\$2,267,237	
\$100,000	\$34,543,901	\$30,576,291	\$39,022,607	\$8,788,770	\$26,826,489	\$23,907,873	\$1,769,711	\$1,160,824	\$1,142,453	
\$150,000	\$23,083,201	\$20,038,616	\$27,073,627	\$4,808,100	\$17,051,170	\$15,420,490	\$804,073	\$688,149	\$711,916	
\$250,000	\$12,739,050	\$10,359,186	\$15,831,289	\$1,643,717	\$8,133,634	\$8,144,200	\$93,244	\$379,229	\$164,447	
Deductible	Percentage of Excess Charges									
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	62.68%	62.68%	62.65%	54.31%	61.33%	61.99%	53.67%	54.18%	49.80%	
\$100,000	34.82%	34.62%	35.28%	23.98%	31.83%	33.46%	21.64%	26.20%	25.09%	
\$150,000	23.27%	22.69%	24.47%	13.12%	20.23%	21.58%	9.83%	15.53%	15.64%	
\$250,000	12.84%	11.73%	14.31%	4.48%	9.65%	11.40%	1.14%	8.56%	3.61%	

TABLE IV-1—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE
BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000,
\$100,000, \$150,000, AND \$250,000 FOR ALL
PLAN TYPES AND ALL PARTICIPANTS IN 1991

	Zip Code	
	99	blank
Deductible	Number of Claimants	
\$25,000	103	719
\$50,000	43	271
\$100,000	11	73
\$150,000	8	34
\$250,000	5	8
Deductible	Percentage of Claimants	
\$25,000	100.00%	100.00%
\$50,000	41.75%	37.69%
\$100,000	10.68%	10.15%
\$150,000	7.77%	4.73%
\$250,000	4.85%	1.11%
Deductible	Total Charges less Deductible	
\$25,000	\$3,929,418	\$23,262,113
\$50,000	\$2,332,643	\$12,434,874
\$100,000	\$1,279,890	\$5,029,204
\$150,000	\$867,245	\$2,525,707
\$250,000	\$281,923	\$899,781
Deductible	Percentage of Excess Charge	
\$25,000	100.00%	100.00%
\$50,000	59.36%	53.46%
\$100,000	32.57%	21.62%
\$150,000	22.07%	10.86%
\$250,000	7.17%	3.87%

TABLE IV-2
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1992

	Zip Code									
	00	01	02	03	04	05	06	07	08	
Deductible	Number of Claimants									
\$25,000	1,216	921	574	284	204	95	910	3,214	1,831	
\$50,000	428	326	187	82	54	28	327	1,068	614	
\$100,000	126	102	62	21	11	6	81	258	176	
\$150,000	64	44	40	10	1	2	30	107	83	
\$250,000	30	17	9	2	0	0	12	31	28	
Deductible	Percentage of Claimants									
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	35.20%	35.40%	32.58%	28.87%	26.47%	29.47%	35.93%	33.17%	33.53%	
\$100,000	10.36%	11.07%	10.80%	7.39%	5.39%	6.12%	8.90%	7.97%	9.61%	
\$150,000	5.26%	4.78%	6.97%	3.52%	0.49%	2.11%	3.30%	3.33%	4.53%	
\$250,000	2.47%	1.85%	1.57%	0.70%	0.00%	0.00%	1.32%	0.98%	1.53%	
Deductible	Total Charges Exceeding Deductible									
\$25,000	\$43,956,836	\$31,086,846	\$18,600,787	\$7,774,611	\$4,163,122	\$2,289,085	\$28,128,109	\$90,624,960	\$58,853,908	
\$50,000	\$26,239,175	\$17,371,422	\$10,574,323	\$3,856,077	\$1,491,801	\$989,275	\$14,598,381	\$44,348,650	\$32,386,282	
\$100,000	\$15,017,999	\$8,578,639	\$5,458,945	\$1,687,441	\$285,968	\$265,630	\$5,759,867	\$17,563,421	\$15,612,219	
\$150,000	\$10,527,336	\$5,177,661	\$3,018,190	\$921,152	\$25,020	\$53,021	\$3,229,298	\$9,302,570	\$9,694,419	
\$250,000	\$6,326,735	\$2,616,242	\$1,024,612	\$258,424	\$0	\$0	\$1,465,630	\$3,262,737	\$4,733,870	
Deductible	Percentage of Excess Charges									
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	59.69%	55.88%	56.85%	49.60%	35.83%	43.60%	51.90%	48.94%	55.03%	
\$100,000	34.17%	27.60%	29.35%	21.70%	6.87%	11.71%	20.48%	19.38%	26.53%	
\$150,000	23.95%	16.66%	16.23%	11.85%	0.60%	2.34%	11.48%	10.26%	16.47%	
\$250,000	14.38%	8.42%	5.51%	3.32%	0.00%	0.00%	5.21%	3.60%	8.04%	

TABLE IV-2—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1992

	Zip Code								
	09	10	11	12	13	14	15	16	17
Deductible	Number of Claimants								
\$25,000	7	1,598	1,773	221	285	147	181	90	213
\$50,000	0	535	518	69	96	48	77	32	79
\$100,000	0	161	133	15	27	10	24	14	24
\$150,000	0	80	72	6	15	5	12	9	11
\$250,000	0	29	16	3	5	1	4	4	2
Deductible	Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	0.00%	33.48%	29.22%	31.22%	33.68%	32.65%	42.54%	35.58%	37.09%
\$100,000	0.00%	10.08%	7.50%	6.79%	9.47%	8.80%	13.26%	15.56%	11.27%
\$150,000	0.00%	5.01%	4.06%	2.71%	5.26%	3.40%	6.63%	10.00%	5.16%
\$250,000	0.00%	1.81%	0.90%	1.36%	1.75%	0.68%	2.21%	4.44%	0.94%
Deductible	Total Charges Exceeding Deductible								
\$25,000	\$38,652	\$51,449,913	\$48,195,920	\$6,030,457	\$8,939,769	\$4,022,961	\$7,698,028	\$3,555,853	\$6,618,648
\$50,000	\$0	\$28,844,439	\$24,034,331	\$3,023,205	\$4,648,482	\$2,009,620	\$4,841,348	\$2,215,632	\$3,468,604
\$100,000	\$0	\$13,826,485	\$10,804,208	\$1,412,456	\$2,118,024	\$888,420	\$2,582,765	\$1,319,482	\$1,323,942
\$150,000	\$0	\$7,833,835	\$5,861,454	\$900,567	\$1,119,320	\$520,848	\$1,730,578	\$754,824	\$630,282
\$250,000	\$0	\$2,849,641	\$2,008,687	\$482,545	\$225,207	\$221,678	\$1,084,062	\$164,599	\$148,423
Deductible	Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	0.00%	56.06%	49.87%	50.13%	52.00%	49.95%	62.89%	62.31%	52.41%
\$100,000	0.00%	26.87%	22.42%	23.42%	23.69%	22.08%	33.55%	37.11%	20.00%
\$150,000	0.00%	15.23%	12.16%	14.93%	12.52%	12.95%	22.48%	21.23%	9.52%
\$250,000	0.00%	5.54%	4.17%	8.00%	2.52%	5.51%	14.08%	4.63%	2.24%

TABLE IV-2—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1992

	Zip Code								
	18	19	20	21	22	23	24	25	26
Deductible	Number of Claimants								
\$25,000	318	1,034	756	546	699	518	180	134	60
\$50,000	126	402	284	191	212	169	59	44	23
\$100,000	35	135	102	58	75	45	18	17	6
\$150,000	18	57	48	27	41	22	7	7	3
\$250,000	6	23	21	4	17	9	4	6	0
Deductible	Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	39.62%	38.88%	37.57%	34.98%	30.33%	32.63%	32.78%	32.84%	38.33%
\$100,000	11.01%	13.06%	13.49%	10.62%	10.73%	8.69%	10.00%	12.69%	10.00%
\$150,000	5.66%	5.51%	6.35%	4.95%	5.87%	4.25%	3.89%	5.22%	5.00%
\$250,000	1.89%	2.22%	2.78%	0.73%	2.43%	1.74%	2.22%	4.48%	0.00%
Deductible	Total Charges Exceeding Deductible								
\$25,000	\$11,045,902	\$40,305,852	\$30,342,797	\$16,608,193	\$23,851,722	\$15,243,969	\$5,725,972	\$5,317,659	\$1,748,098
\$50,000	\$6,235,217	\$24,174,443	\$18,775,627	\$8,609,078	\$14,062,312	\$7,881,807	\$3,096,774	\$3,484,008	\$882,551
\$100,000	\$2,826,410	\$12,219,181	\$10,414,792	\$3,495,358	\$7,842,348	\$3,434,847	\$1,574,851	\$2,224,158	\$409,181
\$150,000	\$1,628,714	\$7,817,121	\$6,964,082	\$1,453,583	\$5,160,238	\$1,807,607	\$959,281	\$1,745,307	\$173,707
\$250,000	\$541,323	\$4,323,160	\$3,741,796	\$278,301	\$2,358,099	\$542,063	\$366,406	\$1,139,588	\$0
Deductible	Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	56.45%	59.98%	61.88%	51.84%	58.96%	51.70%	54.08%	65.52%	50.49%
\$100,000	25.59%	30.32%	34.32%	21.05%	32.88%	22.53%	27.50%	41.83%	23.41%
\$150,000	14.74%	19.39%	22.95%	8.75%	21.63%	11.86%	16.75%	32.82%	9.94%
\$250,000	4.90%	10.73%	12.33%	1.68%	9.89%	3.56%	6.40%	21.43%	0.00%

TABLE IV-2—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1992

	Zip Code								
	27	28	29	30	31	32	33	34	35
Deductible	Number of Claimants								
\$25,000	2,933	3,362	639	1,969	360	2,100	3,427	674	6,541
\$50,000	983	1,119	218	705	119	752	1,219	252	2,346
\$100,000	255	284	59	224	41	193	408	69	586
\$150,000	90	110	24	121	23	102	180	31	267
\$250,000	17	29	5	42	7	34	66	11	78
Deductible	Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	33.52%	33.28%	34.12%	35.80%	33.06%	35.81%	35.57%	37.39%	35.87%
\$100,000	8.69%	8.45%	9.23%	11.38%	11.39%	9.19%	11.91%	10.24%	8.96%
\$150,000	3.07%	3.27%	3.76%	6.15%	6.39%	4.86%	5.25%	4.60%	4.08%
\$250,000	0.58%	0.86%	0.78%	2.13%	1.94%	1.62%	1.93%	1.63%	1.19%
Deductible	Total Charges Exceeding Deductible								
\$25,000	\$82,312,210	\$95,088,611	\$18,854,074	\$69,526,070	\$12,313,658	\$69,540,874	\$121,776,273	\$22,761,246	\$201,625,561
\$50,000	\$39,239,123	\$45,862,211	\$9,585,934	\$40,320,859	\$7,030,722	\$38,344,871	\$71,688,368	\$12,393,615	\$106,004,246
\$100,000	\$13,940,475	\$17,681,736	\$3,853,087	\$21,299,046	\$3,594,512	\$18,686,863	\$36,665,641	\$5,502,306	\$44,653,355
\$150,000	\$5,903,472	\$8,680,892	\$1,953,773	\$12,972,918	\$2,035,862	\$11,587,863	\$22,793,841	\$3,297,314	\$24,399,320
\$250,000	\$1,808,319	\$2,378,861	\$702,059	\$5,540,207	\$671,640	\$5,466,346	\$11,649,596	\$1,205,121	\$10,144,333
Deductible	Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	47.67%	48.23%	50.84%	57.99%	57.10%	55.14%	58.87%	54.45%	52.57%
\$100,000	16.94%	18.60%	20.44%	30.63%	29.19%	26.87%	30.11%	24.17%	22.15%
\$150,000	7.17%	9.13%	10.36%	18.66%	16.53%	16.66%	18.72%	14.49%	12.10%
\$250,000	2.20%	2.50%	3.72%	7.97%	5.45%	7.86%	9.57%	5.28%	5.03%

TABLE IV-2—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1992

	Zip Code									
	36	37	38	39	40	41	42	43	44	
Deductible	Number of Claimants									
\$25,000	3,551	859	508	333	1,037	118	194	528	592	
\$50,000	1,206	267	161	113	405	39	62	169	209	
\$100,000	316	72	50	16	110	10	15	46	61	
\$150,000	120	32	24	4	48	7	9	23	29	
\$250,000	33	12	9	1	13	3	2	9	6	
Deductible	Percentage of Claimants									
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	33.96%	31.08%	31.69%	33.93%	39.05%	33.05%	31.96%	32.01%	35.30%	
\$100,000	8.90%	8.38%	9.84%	4.80%	10.61%	8.47%	7.73%	8.71%	10.30%	
\$150,000	3.38%	3.73%	4.72%	1.20%	4.63%	5.93%	4.64%	4.36%	4.90%	
\$250,000	0.93%	1.40%	1.77%	0.30%	1.25%	2.54%	1.03%	1.70%	1.01%	
Deductible	Total Charges Exceeding Deductible									
\$25,000	\$104,771,299	\$24,868,939	\$16,385,722	\$7,854,593	\$34,225,785	\$4,092,670	\$5,552,758	\$15,722,311	\$18,176,434	
\$50,000	\$52,889,962	\$12,758,984	\$9,176,781	\$3,033,646	\$18,217,115	\$2,358,326	\$2,818,189	\$8,189,279	\$9,272,327	
\$100,000	\$21,272,150	\$6,175,712	\$4,720,981	\$712,663	\$7,469,689	\$1,287,863	\$1,341,663	\$3,644,163	\$3,763,973	
\$150,000	\$11,314,351	\$3,819,729	\$3,049,101	\$300,884	\$3,785,575	\$866,023	\$784,870	\$2,002,996	\$1,656,322	
\$250,000	\$4,921,328	\$1,616,338	\$1,690,625	\$103,114	\$1,309,237	\$353,592	\$201,236	\$587,955	\$249,992	
Deductible	Percentage of Excess Charges									
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	50.48%	51.30%	56.00%	38.62%	53.23%	57.62%	50.75%	52.09%	51.01%	
\$100,000	20.30%	24.83%	28.81%	9.07%	21.82%	31.47%	24.16%	23.18%	20.71%	
\$150,000	10.80%	15.36%	18.61%	3.83%	11.06%	21.21%	14.13%	12.74%	9.11%	
\$250,000	4.70%	6.50%	10.32%	1.31%	3.83%	8.64%	3.62%	3.74%	1.38%	

TABLE IV-2—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1992

	Zip Code								
	45	46	47	48	49	50	51	52	53
Deductible	Number of Claimants								
\$25,000	596	746	343	444	225	1,938	568	1,584	1,415
\$50,000	194	263	111	143	89	619	180	486	495
\$100,000	45	77	30	31	25	148	46	135	129
\$150,000	22	30	14	14	15	64	23	54	61
\$250,000	10	11	6	4	2	20	9	12	22
Deductible	Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	32.55%	35.25%	32.36%	32.21%	39.56%	31.94%	31.89%	30.88%	34.98%
\$100,000	7.55%	10.32%	8.75%	6.98%	11.11%	7.64%	8.10%	8.52%	9.12%
\$150,000	3.89%	4.02%	4.08%	3.15%	6.67%	3.30%	4.05%	3.41%	4.31%
\$250,000	1.68%	1.47%	1.75%	0.90%	0.89%	1.03%	1.58%	0.78%	1.55%
Deductible	Total Charges Exceeding Deductible								
\$25,000	\$18,371,708	\$23,520,802	\$9,944,030	\$12,413,705	\$7,464,274	\$55,679,540	\$18,580,894	\$42,841,983	\$44,740,193
\$50,000	\$9,867,647	\$12,292,712	\$5,079,003	\$6,064,835	\$4,006,803	\$27,568,270	\$8,399,983	\$20,531,498	\$23,378,514
\$100,000	\$5,040,231	\$5,424,724	\$2,128,497	\$2,310,158	\$1,654,872	\$12,079,944	\$3,612,156	\$7,510,726	\$10,997,364
\$150,000	\$3,510,396	\$2,909,465	\$1,088,374	\$1,224,237	\$722,380	\$7,245,794	\$1,982,284	\$3,316,039	\$6,463,411
\$250,000	\$2,128,799	\$1,287,566	\$268,126	\$300,595	\$30,402	\$3,624,589	\$581,242	\$697,588	\$2,981,688
Deductible	Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	53.71%	52.26%	51.08%	48.86%	53.68%	49.51%	50.66%	47.92%	52.25%
\$100,000	27.43%	23.06%	21.40%	18.61%	22.17%	21.70%	21.79%	17.53%	24.58%
\$150,000	19.11%	12.37%	10.94%	9.86%	9.68%	13.01%	11.96%	7.74%	14.45%
\$250,000	11.59%	5.47%	2.70%	2.42%	0.41%	6.51%	3.51%	1.63%	6.66%

TABLE IV-2—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1992

	Zip Code								
	54	55	56	57	58	59	60	61	62
Deductible	Number of Claimants								
\$25,000	1,691	412	135	125	23	56	4,299	365	589
\$50,000	479	155	47	31	6	22	1,654	131	185
\$100,000	120	41	11	6	2	8	527	36	58
\$150,000	46	19	6	3	1	0	272	20	26
\$250,000	16	7	2	2	1	0	109	7	14
Deductible	Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	28.33%	37.62%	34.81%	24.80%	26.09%	39.29%	38.47%	35.89%	31.41%
\$100,000	7.10%	9.95%	8.15%	4.80%	8.70%	10.71%	12.26%	9.86%	9.85%
\$150,000	2.72%	4.61%	4.44%	2.40%	4.35%	0.00%	6.33%	5.48%	4.41%
\$250,000	0.95%	1.70%	1.48%	1.60%	4.35%	0.00%	2.54%	1.92%	2.38%
Deductible	Total Charges Exceeding Deductible								
\$25,000	\$44,143,057	\$13,869,197	\$4,230,858	\$3,182,660	\$871,201	\$1,560,674	\$162,225,378	\$12,316,383	\$19,368,480
\$50,000	\$20,366,977	\$7,775,783	\$2,101,053	\$1,547,254	\$565,105	\$697,183	\$96,590,439	\$6,906,241	\$10,837,928
\$100,000	\$8,172,914	\$3,601,168	\$1,055,838	\$743,204	\$368,170	\$97,137	\$50,167,846	\$3,288,594	\$5,924,432
\$150,000	\$4,337,506	\$2,094,057	\$663,866	\$519,588	\$286,892	\$0	\$31,437,248	\$2,070,318	\$4,090,478
\$250,000	\$1,365,773	\$885,457	\$127,128	\$248,494	\$186,892	\$0	\$13,720,601	\$921,077	\$2,180,533
Deductible	Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	46.14%	56.07%	49.66%	48.62%	64.87%	44.67%	59.54%	56.07%	55.96%
\$100,000	18.51%	25.97%	24.96%	23.35%	42.26%	6.22%	30.92%	26.70%	30.59%
\$150,000	9.83%	15.10%	15.69%	16.33%	32.93%	0.00%	19.38%	16.81%	21.12%
\$250,000	3.09%	6.38%	3.00%	7.81%	21.45%	0.00%	8.46%	7.48%	11.26%

TABLE IV-2—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1992

	Zip Code								
	63	64	65	66	67	68	69	70	71
Deductible	Number of Claimants								
\$25,000	1,828	326	207	283	75	234	10	510	293
\$50,000	660	126	68	81	31	79	1	168	102
\$100,000	173	28	13	22	7	25	0	52	27
\$150,000	80	14	6	12	3	17	0	29	10
\$250,000	27	1	2	3	0	7	0	15	3
Deductible	Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	36.11%	38.65%	32.85%	28.62%	41.33%	33.76%	10.00%	32.94%	34.81%
\$100,000	9.46%	8.59%	6.28%	7.77%	9.33%	10.68%	0.00%	10.20%	9.22%
\$150,000	4.38%	4.29%	2.90%	4.24%	4.00%	7.26%	0.00%	5.69%	3.41%
\$250,000	1.48%	0.31%	0.97%	1.06%	0.00%	2.99%	0.00%	2.94%	1.02%
Deductible	Total Charges Exceeding Deductible								
\$25,000	\$57,771,102	\$9,662,297	\$5,600,639	\$7,672,675	\$2,354,514	\$8,392,335	\$121,072	\$17,749,081	\$8,665,131
\$50,000	\$30,134,041	\$4,590,099	\$2,485,754	\$4,010,349	\$1,142,392	\$4,907,554	\$12,856	\$10,348,202	\$4,203,337
\$100,000	\$13,516,220	\$1,685,379	\$1,009,111	\$1,888,224	\$292,467	\$2,768,133	\$0	\$5,857,027	\$1,509,858
\$150,000	\$7,387,524	\$662,399	\$542,267	\$994,090	\$94,401	\$1,780,725	\$0	\$3,776,383	\$687,425
\$250,000	\$2,261,888	\$10,667	\$138,190	\$261,764	\$0	\$594,387	\$0	\$1,794,593	\$177,613
Deductible	Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	52.16%	47.51%	44.38%	52.27%	48.52%	58.48%	10.82%	58.30%	48.51%
\$100,000	23.40%	17.44%	18.02%	24.61%	12.42%	32.98%	0.00%	31.87%	17.42%
\$150,000	12.79%	6.86%	9.68%	12.96%	4.01%	21.22%	0.00%	21.28%	7.93%
\$250,000	3.92%	0.11%	2.47%	3.41%	0.00%	7.08%	0.00%	10.11%	2.05%

TABLE IV-2—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1992

	Zip Code								
	72	73	74	75	76	77	78	79	80
Deductible	Number of Claimants								
\$25,000	289	520	589	1,512	845	2,784	1,606	421	630
\$50,000	78	176	232	536	276	1,123	550	151	206
\$100,000	37	40	75	173	78	388	177	37	74
\$150,000	21	20	38	85	33	201	80	20	40
\$250,000	8	6	18	25	9	84	28	7	16
Deductible	Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	26.99%	33.85%	39.39%	35.45%	32.66%	40.34%	34.25%	35.87%	32.70%
\$100,000	12.80%	7.69%	12.73%	11.44%	9.23%	13.94%	11.02%	8.79%	11.75%
\$150,000	7.27%	3.85%	6.45%	5.62%	3.91%	7.22%	4.98%	4.75%	6.35%
\$250,000	2.77%	1.15%	3.06%	1.65%	1.07%	3.02%	1.74%	1.66%	2.54%
Deductible	Total Charges Exceeding Deductible								
\$25,000	\$10,417,322	\$14,718,214	\$30,662,300	\$55,124,538	\$25,047,424	\$122,793,853	\$64,013,455	\$12,756,722	\$22,921,619
\$50,000	\$6,555,179	\$7,313,640	\$21,418,802	\$32,686,797	\$12,747,291	\$79,260,955	\$40,416,226	\$6,562,824	\$13,967,057
\$100,000	\$3,984,482	\$2,723,423	\$14,998,079	\$17,648,757	\$5,429,096	\$47,151,629	\$24,737,860	\$2,835,023	\$7,837,282
\$150,000	\$2,599,762	\$1,196,189	\$12,283,056	\$11,681,204	\$2,905,739	\$33,364,436	\$18,633,838	\$1,514,090	\$5,275,650
\$250,000	\$1,358,293	\$196,605	\$9,720,414	\$7,052,452	\$964,892	\$20,216,835	\$13,826,237	\$420,245	\$2,698,364
Deductible	Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	62.93%	49.69%	69.85%	59.30%	50.89%	64.55%	63.14%	51.45%	60.93%
\$100,000	38.25%	18.50%	48.91%	32.02%	21.68%	38.40%	38.64%	22.22%	34.19%
\$150,000	24.96%	8.13%	40.06%	21.19%	11.60%	27.17%	29.11%	11.87%	23.02%
\$250,000	13.04%	1.34%	31.70%	12.79%	3.85%	16.46%	21.29%	3.29%	11.77%

TABLE IV-2—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1992

	Zip Code								
	81	82	83	84	85	86	87	88	89
Deductible	Number of Claimants								
\$25,000	42	54	72	121	475	147	68	61	421
\$50,000	13	17	26	33	152	48	22	20	145
\$100,000	2	6	8	10	55	11	6	10	48
\$150,000	1	5	4	6	25	9	3	8	28
\$250,000	1	4	1	3	13	2	1	2	9
Deductible	Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	30.95%	31.48%	36.11%	27.27%	32.00%	32.65%	32.35%	32.79%	34.44%
\$100,000	4.76%	11.11%	11.11%	8.26%	11.58%	7.48%	8.82%	16.39%	11.40%
\$150,000	2.38%	9.26%	5.56%	4.96%	5.26%	6.12%	4.41%	13.11%	6.65%
\$250,000	2.38%	7.41%	1.39%	2.48%	2.74%	1.36%	1.47%	3.28%	2.14%
Deductible	Total Charges Exceeding Deductible								
\$25,000	\$1,191,836	\$2,230,528	\$2,220,017	\$3,297,445	\$15,539,797	\$4,347,766	\$2,089,785	\$2,587,664	\$15,516,874
\$50,000	\$501,021	\$1,453,799	\$1,141,148	\$1,788,845	\$9,018,554	\$2,261,922	\$1,070,990	\$1,678,844	\$9,435,786
\$100,000	\$185,991	\$963,387	\$521,017	\$867,579	\$4,459,222	\$1,157,722	\$453,533	\$949,294	\$5,085,420
\$150,000	\$126,015	\$685,493	\$281,286	\$486,842	\$2,623,816	\$654,107	\$253,320	\$513,587	\$3,238,074
\$250,000	\$26,015	\$233,657	\$134,136	\$49,087	\$911,965	\$155,645	\$341	\$7,481	\$1,411,667
Deductible	Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	42.04%	65.18%	51.40%	54.25%	58.04%	52.02%	51.25%	64.88%	60.81%
\$100,000	15.61%	43.19%	23.47%	26.31%	28.70%	26.63%	21.70%	36.69%	32.77%
\$150,000	10.57%	30.73%	12.67%	14.76%	16.88%	15.04%	12.12%	19.85%	20.87%
\$250,000	2.18%	10.48%	6.04%	1.49%	5.87%	3.58%	0.02%	0.29%	9.10%

TABLE IV-2—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY TWO-DIGIT ZIP CODE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1992

	Zip Code									
	90	91	92	93	94	95	96	97	98	
Deductible	Number of Claimants									
\$25,000	2,841	2,580	3,112	1,236	2,278	2,220	378	1,798	385	
\$50,000	968	884	1,068	434	894	834	136	951	176	
\$100,000	327	326	380	143	313	285	36	320	55	
\$150,000	183	185	181	66	158	144	18	192	25	
\$250,000	82	88	70	28	67	58	6	85	8	
Deductible	Percentage of Claimants									
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
\$50,000	34.07%	34.26%	34.32%	35.11%	39.24%	37.57%	35.98%	52.89%	45.71%	
\$100,000	11.51%	12.64%	12.21%	11.57%	13.74%	12.84%	9.52%	17.80%	14.29%	
\$150,000	6.44%	7.17%	5.82%	5.34%	6.94%	6.49%	4.76%	10.88%	6.49%	
\$250,000	2.89%	3.41%	2.25%	2.27%	2.94%	2.61%	1.59%	4.73%	2.08%	
Deductible	Total Charges Exceeding Deductible									
\$25,000	\$110,829,937	\$99,385,881	\$112,222,837	\$44,384,963	\$93,371,376	\$86,260,960	\$12,498,519	\$101,868,306	\$16,293,843	
\$50,000	\$70,171,709	\$62,320,742	\$67,111,791	\$26,005,429	\$58,165,710	\$52,794,238	\$8,983,324	\$67,005,975	\$9,822,301	
\$100,000	\$41,474,131	\$36,341,893	\$35,577,383	\$13,415,853	\$31,861,799	\$28,374,681	\$2,978,369	\$40,756,700	\$4,875,206	
\$150,000	\$29,440,308	\$24,069,115	\$22,680,211	\$8,594,545	\$20,467,802	\$18,226,488	\$1,692,415	\$28,409,581	\$2,933,477	
\$250,000	\$17,099,170	\$11,433,841	\$11,123,824	\$4,388,003	\$10,085,426	\$9,405,136	\$582,612	\$15,519,578	\$1,534,975	
Deductible	Percentage of Excess Charges									
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
\$50,000	63.31%	62.71%	59.80%	58.59%	62.30%	61.20%	55.87%	65.78%	59.05%	
\$100,000	37.42%	36.57%	31.70%	30.23%	34.12%	32.89%	23.83%	40.01%	29.92%	
\$150,000	26.56%	24.22%	20.21%	19.36%	21.92%	21.13%	13.54%	27.89%	18.00%	
\$250,000	15.43%	11.50%	9.91%	9.89%	10.80%	10.90%	4.66%	15.23%	9.42%	

TABLE IV-2—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE
BY TWO-DIGIT ZIP CODE FOR DEDUCTIBLES
OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000
FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1992

	Zip Code	
	99	blank
Deductible	Number of Claimants	
\$25,000	133	770
\$50,000	56	272
\$100,000	19	88
\$150,000	8	39
\$250,000	4	8
Deductible	Percentage of Claimants	
\$25,000	100.00%	100.00%
\$50,000	42.11%	35.32%
\$100,000	14.29%	11.43%
\$150,000	6.02%	5.06%
\$250,000	3.01%	1.04%
Deductible	Total Charges less Deductible	
\$25,000	\$5,518,263	\$26,477,976
\$50,000	\$3,338,754	\$14,664,453
\$100,000	\$1,614,853	\$6,766,807
\$150,000	\$1,068,029	\$3,836,520
\$250,000	\$509,018	\$1,973,239
Deductible	Percentage of Excess Charge	
\$25,000	100.00%	100.00%
\$50,000	60.50%	55.38%
\$100,000	29.26%	25.56%
\$150,000	19.35%	14.49%
\$250,000	9.22%	7.45%

TABLE IV-3
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY STATUS, GENDER AND AGE RANGE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000 FOR ALL PLAN TYPES IN 1991

		Age Range								
		0 to 19	20 to 29	30 to 39	40 to 49	50 to 59	60 to 64	65 to 69	70 to 74	75 or older
Status: Employee										
Gender: Male										
Deductible		Number of Claimants								
\$25,000	83	1,937	4,200	5,479	7,560	4,678	1,891	999	918	
\$50,000	32	678	1,617	1,960	2,833	1,848	758	410	361	
\$100,000	11	232	565	574	619	402	173	100	107	
\$150,000	4	108	293	280	260	151	64	33	48	
\$250,000	3	37	106	82	84	43	23	7	20	
Deductible		Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
\$50,000	38.55%	35.00%	38.50%	35.77%	37.47%	39.50%	40.08%	41.04%	39.32%	
\$100,000	13.25%	11.98%	13.45%	10.48%	8.19%	8.59%	9.15%	10.01%	11.66%	
\$150,000	4.82%	5.58%	6.98%	5.11%	3.44%	3.23%	3.38%	3.30%	5.23%	
\$250,000	3.61%	1.91%	2.52%	1.50%	1.11%	0.92%	1.22%	0.70%	2.18%	
Deductible		Total Charges Exceeding Deductible								
\$25,000	\$3,150,137	\$68,166,382	\$162,972,082	\$186,909,809	\$231,065,069	\$145,020,922	\$60,811,318	\$31,892,469	\$43,895,262	
\$50,000	\$1,926,519	\$40,371,602	\$99,879,136	\$104,572,029	\$113,233,548	\$70,294,143	\$30,274,551	\$15,528,847	\$29,273,337	
\$100,000	\$934,759	\$20,332,973	\$51,989,256	\$51,843,723	\$44,909,662	\$25,368,384	\$11,568,519	\$5,213,437	\$19,514,439	
\$150,000	\$616,467	\$12,175,685	\$31,847,917	\$31,953,285	\$24,434,410	\$12,721,574	\$5,874,916	\$2,158,436	\$15,900,007	
\$250,000	\$306,665	\$5,572,426	\$13,560,546	\$16,309,018	\$9,556,582	\$5,262,117	\$2,156,173	\$290,415	\$12,891,768	
Deductible		Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
\$50,000	61.16%	59.23%	61.29%	55.95%	49.01%	48.47%	49.95%	48.69%	66.69%	
\$100,000	29.67%	29.83%	31.90%	27.74%	19.44%	17.49%	19.09%	16.35%	44.46%	
\$150,000	19.57%	17.86%	19.54%	17.10%	10.57%	8.77%	9.69%	6.77%	36.22%	
\$250,000	9.73%	8.17%	8.32%	8.73%	4.14%	3.63%	3.56%	0.91%	29.37%	

TABLE IV-3—Continued

TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY STATUS, GENDER AND AGE RANGE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000 FOR ALL PLAN TYPES IN 1991

Status: Employee
Gender: Female

Deductible	Age Range								
	0 to 19	20 to 29	30 to 39	40 to 49	50 to 59	60 to 64	65 to 69	70 to 74	75 or older
Number of Claimants									
\$25,000	60	1,775	3,577	4,074	4,045	2,246	896	387	476
\$50,000	20	481	1,052	1,201	1,370	835	313	131	151
\$100,000	6	147	301	349	380	209	77	25	35
\$150,000	1	71	147	159	161	80	33	8	12
\$250,000	1	25	52	59	51	21	6	4	6
Percentage of Claimants									
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	33.33%	27.10%	29.41%	29.48%	33.87%	37.18%	34.93%	33.85%	31.72%
\$100,000	10.00%	8.28%	8.41%	8.57%	9.39%	9.31%	8.59%	6.46%	7.35%
\$150,000	1.67%	4.00%	4.11%	3.90%	3.98%	3.56%	3.68%	2.07%	2.52%
\$250,000	1.67%	1.41%	1.45%	1.45%	1.26%	0.93%	0.67%	1.03%	1.26%
Total Charges Exceeding Deductible									
\$25,000	\$1,836,185	\$48,978,629	\$107,972,261	\$114,799,255	\$123,732,117	\$69,256,950	\$27,144,142	\$10,169,694	\$12,512,993
\$50,000	\$981,546	\$26,171,688	\$61,325,734	\$60,004,919	\$64,456,360	\$34,448,010	\$13,690,745	\$4,564,916	\$5,774,702
\$100,000	\$314,829	\$13,191,155	\$34,006,442	\$27,852,800	\$28,394,765	\$12,785,828	\$5,864,778	\$1,512,953	\$2,200,100
\$150,000	\$170,804	\$8,075,206	\$23,557,890	\$16,236,128	\$15,716,759	\$6,157,508	\$3,060,676	\$695,369	\$1,204,662
\$250,000	\$70,804	\$3,476,727	\$14,110,681	\$6,535,254	\$6,985,760	\$1,964,269	\$1,253,417	\$209,059	\$460,735
Percentage of Excess Charges									
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	53.46%	53.43%	56.80%	52.27%	52.09%	49.74%	50.44%	44.89%	46.15%
\$100,000	17.15%	26.93%	31.50%	24.26%	22.95%	18.46%	20.87%	14.88%	17.58%
\$150,000	9.29%	16.49%	21.82%	14.14%	12.70%	8.89%	11.28%	6.84%	9.63%
\$250,000	3.85%	7.10%	13.07%	5.69%	5.65%	2.84%	4.62%	2.06%	3.68%

TABLE IV-3—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY STATUS, GENDER AND AGE RANGE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000 FOR ALL PLAN TYPES IN 1991

		Age Range								
		< 1	1 to 9	10 to 19	20 to 29	30 to 39	40 to 49	50 to 59	60 to 64	65 to 69
Status: Dependent										
Gender: Male										
Deductible		Number of Claimants								
\$25,000	1,688	1,358	2,405	613	686	1,187	1,760	1,198	589	
\$50,000	948	609	804	218	247	441	688	471	209	
\$100,000	454	261	246	80	77	131	181	115	47	
\$150,000	244	151	102	47	43	68	68	41	14	
\$250,000	98	69	35	16	12	25	22	9	3	
Deductible		Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
\$50,000	56.16%	44.85%	33.43%	35.56%	36.01%	37.15%	37.95%	39.32%	36.73%	
\$100,000	26.90%	19.22%	10.23%	13.05%	11.22%	11.04%	9.15%	9.60%	8.26%	
\$150,000	14.45%	11.12%	4.24%	7.67%	6.27%	5.73%	3.86%	3.42%	2.46%	
\$250,000	5.81%	5.08%	1.46%	2.61%	1.75%	2.11%	1.25%	0.75%	0.53%	
Deductible		Total Charges Exceeding Deductible								
\$25,000	\$112,254,964	\$77,103,998	\$74,426,120	\$22,776,135	\$23,450,312	\$41,772,012	\$56,171,235	\$36,824,033	\$16,148,608	
\$50,000	\$81,373,247	\$54,919,736	\$40,297,903	\$13,911,924	\$13,415,490	\$23,655,686	\$28,767,726	\$17,665,784	\$7,580,194	
\$100,000	\$49,649,375	\$35,392,260	\$18,595,121	\$7,449,726	\$6,569,605	\$11,959,269	\$11,900,768	\$5,758,307	\$2,260,509	
\$150,000	\$33,282,868	\$25,213,990	\$10,620,578	\$4,432,092	\$3,764,224	\$7,641,863	\$6,494,293	\$2,302,122	\$865,309	
\$250,000	\$17,934,899	\$15,141,777	\$5,015,579	\$1,456,503	\$1,579,238	\$3,674,429	\$2,342,479	\$618,383	\$158,993	
Deductible		Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
\$50,000	72.49%	71.23%	54.14%	61.08%	57.21%	56.63%	51.21%	47.97%	46.94%	
\$100,000	44.23%	45.90%	24.98%	32.71%	28.02%	28.63%	21.19%	15.64%	14.00%	
\$150,000	29.65%	32.70%	14.27%	19.46%	16.05%	18.29%	11.56%	6.25%	5.36%	
\$250,000	15.98%	19.64%	6.74%	6.39%	6.73%	8.80%	4.17%	1.68%	0.98%	

TABLE IV-3—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE
BY STATUS, GENDER AND AGE RANGE
FOR DEDUCTIBLES OF \$25,000, \$50,000,
\$100,000, \$150,000, AND \$250,000 FOR ALL
PLAN TYPES IN 1991

Status: Dependent
Gender: Male

	Age Range	
	70 to 74	75 or older
Deductible	Number of Claimants	
\$25,000	290	169
\$50,000	109	60
\$100,000	33	19
\$150,000	11	8
\$250,000	5	3
Deductible	Percentage of Claimants	
\$25,000	100.00%	100.00%
\$50,000	37.59%	35.50%
\$100,000	11.38%	11.24%
\$150,000	3.79%	4.73%
\$250,000	1.72%	1.78%
Deductible	Total Charges less Deductible	
\$25,000	\$9,583,089	\$5,448,749
\$50,000	\$5,042,274	\$2,923,948
\$100,000	\$2,122,153	\$1,273,075
\$150,000	\$1,214,351	\$653,552
\$250,000	\$578,415	\$207,990
Deductible	Percentage of Excess Charges	
\$25,000	100.00%	100.00%
\$50,000	52.62%	53.66%
\$100,000	22.14%	23.36%
\$150,000	12.67%	11.99%
\$250,000	6.04%	3.82%

TABLE IV-3—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY STATUS, GENDER AND AGE RANGE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000 FOR ALL PLAN TYPES IN 1991

Status: Dependent
Gender: Female

Deductible	Age Range								
	< 1	1 to 9	10 to 19	20 to 29	30 to 39	40 to 49	50 to 59	60 to 64	65 to 69
	Number of Claimants								
\$25,000	1,468	1,224	2,352	1,389	2,927	3,300	3,184	1,559	613
\$50,000	805	555	672	404	749	969	1,063	568	263
\$100,000	376	253	209	102	186	250	266	151	83
\$150,000	210	134	108	47	95	127	111	68	30
\$250,000	73	59	30	12	31	36	36	16	11
	Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	54.84%	45.34%	28.57%	29.09%	25.59%	29.33%	33.39%	36.43%	42.90%
\$100,000	25.61%	20.67%	8.89%	7.34%	6.35%	7.58%	8.35%	9.69%	13.54%
\$150,000	14.31%	10.95%	4.59%	3.38%	3.25%	3.85%	3.49%	4.36%	4.89%
\$250,000	4.97%	4.82%	1.28%	0.86%	1.06%	1.09%	1.13%	1.03%	1.79%
	Total Charges Exceeding Deductible								
\$25,000	\$95,347,575	\$85,412,468	\$67,769,463	\$35,142,496	\$72,788,985	\$90,230,046	\$92,224,574	\$48,845,057	\$22,700,183
\$50,000	\$68,630,334	\$45,108,584	\$36,201,066	\$16,871,139	\$35,718,174	\$46,088,206	\$46,376,131	\$25,585,432	\$12,967,986
\$100,000	\$41,612,082	\$26,921,803	\$17,894,968	\$6,762,004	\$16,892,921	\$21,152,554	\$19,304,634	\$10,846,677	\$5,505,076
\$150,000	\$27,427,374	\$17,960,263	\$10,496,872	\$3,326,368	\$10,457,922	\$12,482,137	\$10,500,730	\$5,688,888	\$2,712,720
\$250,000	\$15,048,950	\$8,782,086	\$4,407,094	\$692,286	\$5,188,667	\$5,456,602	\$4,438,743	\$2,077,032	\$1,115,854
	Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	71.98%	68.96%	53.42%	48.01%	49.07%	51.08%	50.29%	52.38%	57.13%
\$100,000	43.64%	41.16%	26.41%	19.24%	23.21%	23.44%	20.93%	21.80%	24.25%
\$150,000	28.77%	27.46%	15.49%	9.47%	14.37%	13.83%	11.39%	11.61%	11.95%
\$250,000	15.78%	13.43%	6.50%	1.97%	7.13%	6.05%	4.81%	4.25%	4.92%

TABLE IV-3—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE
BY STATUS, GENDER AND AGE RANGE
FOR DEDUCTIBLES OF \$25,000, \$50,000,
\$100,000, \$150,000, AND \$250,000 FOR ALL
PLAN TYPES IN 1991

Status: Dependent
Gender: Female

	Age Range	
	70 to 74	75 or older
Deductible	Number of Claimants	
\$25,000	304	254
\$50,000	118	72
\$100,000	31	17
\$150,000	9	7
\$250,000	3	0
Deductible	Percentage of Claimants	
\$25,000	100.00%	100.00%
\$50,000	38.82%	28.35%
\$100,000	10.20%	6.69%
\$150,000	2.96%	2.76%
\$250,000	0.99%	0.00%
Deductible	Total Charges less Deductible	
\$25,000	\$9,369,711	\$6,296,797
\$50,000	\$4,631,651	\$2,789,883
\$100,000	\$1,601,125	\$875,368
\$150,000	\$777,787	\$367,401
\$250,000	\$91,447	\$0
Deductible	Percentage of Excess Charges	
\$25,000	100.00%	100.00%
\$50,000	49.43%	44.31%
\$100,000	17.09%	13.90%
\$150,000	8.30%	5.83%
\$250,000	0.98%	0.00%

TABLE IV-4
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY STATUS, GENDER AND AGE RANGE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000 FOR ALL PLAN TYPES IN 1992

		Age Range								
		0 to 19	20 to 29	30 to 39	40 to 49	50 to 59	60 to 64	65 to 69	70 to 74	75 or older
Status: Employee										
Gender: Male										
Deductible	Number of Claimants									
\$25,000	83	1,937	4,200	5,479	7,560	4,678	1,891	999	918	
\$50,000	32	678	1,617	1,960	2,833	1,848	758	410	361	
\$100,000	11	232	565	574	619	402	173	100	107	
\$150,000	4	108	293	280	260	151	64	33	48	
\$250,000	3	37	106	82	84	43	23	7	20	
Deductible	Percentage of Claimants									
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
\$50,000	38.55%	35.00%	38.50%	35.77%	37.47%	39.50%	40.08%	41.04%	39.32%	
\$100,000	13.25%	11.98%	13.45%	10.48%	8.19%	8.59%	9.15%	10.01%	11.66%	
\$150,000	4.82%	5.58%	6.98%	5.11%	3.44%	3.23%	3.38%	3.30%	5.23%	
\$250,000	3.61%	1.91%	2.52%	1.50%	1.11%	0.92%	1.22%	0.70%	2.18%	
Deductible	Total Charges Exceeding Deductible									
\$25,000	\$4,665,342	\$76,664,029	\$195,509,861	\$246,726,803	\$323,427,489	\$184,100,532	\$69,238,863	\$35,681,979	\$63,664,998	
\$50,000	\$2,895,729	\$47,426,842	\$122,135,762	\$140,129,825	\$168,710,971	\$91,731,148	\$33,858,092	\$16,819,327	\$46,236,314	
\$100,000	\$1,538,454	\$25,725,497	\$68,457,536	\$71,054,443	\$72,050,333	\$34,571,084	\$12,619,912	\$6,404,479	\$35,172,190	
\$150,000	\$913,818	\$15,853,580	\$44,852,316	\$44,950,591	\$41,528,551	\$17,066,875	\$6,645,286	\$3,077,410	\$30,849,436	
\$250,000	\$339,959	\$7,355,455	\$22,672,508	\$21,937,382	\$18,524,719	\$5,161,317	\$2,437,641	\$953,850	\$26,500,713	
Deductible	Percentage of Excess Charges									
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
\$50,000	62.07%	61.86%	62.47%	56.80%	52.16%	49.83%	48.90%	47.14%	72.62%	
\$100,000	32.98%	33.56%	35.01%	28.80%	22.28%	18.78%	18.23%	17.95%	55.25%	
\$150,000	19.59%	20.68%	22.94%	18.22%	12.84%	9.27%	9.60%	8.62%	48.46%	
\$250,000	7.29%	9.59%	11.60%	8.89%	5.73%	2.80%	3.52%	2.67%	41.63%	

TABLE IV-4—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY STATUS, GENDER AND AGE RANGE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000 FOR ALL PLAN TYPES IN 1992

Status: Employee
Gender: Female

	Age Range								
	0 to 19	20 to 29	30 to 39	40 to 49	50 to 59	60 to 64	65 to 69	70 to 74	75 or older
Deductible	Number of Claimants								
\$25,000	85	2,234	4,652	5,460	5,336	3,027	1,011	493	510
\$50,000	30	541	1,226	1,596	1,897	1,083	315	154	153
\$100,000	8	167	364	457	498	267	70	41	38
\$150,000	4	79	196	217	203	116	28	13	23
\$250,000	2	32	55	60	61	31	6	2	5
Deductible	Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	35.29%	24.22%	26.35%	29.23%	35.55%	35.78%	31.16%	31.24%	30.00%
\$100,000	9.41%	7.48%	7.82%	8.37%	9.33%	8.82%	6.92%	8.32%	7.45%
\$150,000	4.71%	3.54%	4.21%	3.97%	3.80%	3.83%	2.77%	2.64%	4.51%
\$250,000	2.35%	1.43%	1.18%	1.10%	1.14%	1.02%	0.59%	0.41%	0.98%
Deductible	Total Charges Exceeding Deductible								
\$25,000	\$2,872,793	\$55,385,217	\$125,248,482	\$152,017,484	\$164,215,318	\$91,637,775	\$26,072,594	\$13,064,314	\$14,083,257
\$50,000	\$1,665,987	\$28,755,843	\$66,599,392	\$78,430,224	\$84,674,421	\$45,938,904	\$11,496,105	\$6,091,604	\$6,839,215
\$100,000	\$866,203	\$13,971,265	\$33,097,682	\$36,235,163	\$35,267,133	\$18,643,079	\$3,990,073	\$2,005,914	\$2,903,972
\$150,000	\$627,851	\$8,094,834	\$19,932,101	\$20,545,434	\$19,181,043	\$9,752,110	\$1,918,363	\$749,938	\$1,449,604
\$250,000	\$346,428	\$3,125,060	\$8,834,968	\$8,624,248	\$7,331,252	\$3,629,446	\$532,794	\$136,752	\$246,608
Deductible	Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$50,000	57.99%	51.92%	53.17%	51.59%	51.56%	50.13%	44.09%	46.63%	48.56%
\$100,000	30.15%	25.23%	26.43%	23.84%	21.48%	20.34%	15.30%	15.35%	20.62%
\$150,000	21.86%	14.62%	15.91%	13.52%	11.68%	10.64%	7.36%	5.74%	10.29%
\$250,000	12.06%	5.64%	7.05%	5.67%	4.46%	3.96%	2.04%	1.05%	1.75%

TABLE IV-4—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY STATUS, GENDER AND AGE RANGE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000 FOR ALL PLAN TYPES IN 1992

		Age Range								
		< 1	1 to 9	10 to 19	20 to 29	30 to 39	40 to 49	50 to 59	60 to 64	65 to 69
Status: Dependent										
Gender: Male										
Deductible		Number of Claimants								
\$25,000	2,043	1,571	2,540	714	834	1,681	2,420	1,638	875	
\$50,000	1,083	678	781	260	279	617	931	646	342	
\$100,000	516	287	275	87	83	194	242	155	75	
\$150,000	322	181	136	39	34	93	110	66	27	
\$250,000	142	77	55	14	16	34	31	21	7	
Deductible		Percentage of Claimants								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
\$50,000	53.01%	43.16%	30.75%	36.41%	33.45%	36.73%	38.47%	39.44%	39.09%	
\$100,000	25.26%	18.27%	10.83%	12.18%	9.95%	11.54%	10.00%	9.46%	8.57%	
\$150,000	15.76%	11.52%	5.35%	5.46%	4.08%	5.53%	4.55%	4.03%	3.09%	
\$250,000	6.95%	4.90%	2.17%	1.96%	1.92%	2.02%	1.28%	1.28%	0.80%	
Deductible		Total Charges Exceeding Deductible								
\$25,000	\$142,698,109	\$80,951,903	\$86,830,748	\$25,273,220	\$27,752,376	\$61,950,381	\$80,022,691	\$52,709,862	\$28,991,220	
\$50,000	\$105,610,113	\$56,025,599	\$51,954,048	\$15,081,786	\$15,422,840	\$36,531,517	\$41,597,452	\$26,693,537	\$13,280,889	
\$100,000	\$68,571,072	\$34,449,858	\$29,031,349	\$7,337,982	\$7,629,862	\$19,699,161	\$17,247,386	\$10,914,478	\$4,786,067	
\$150,000	\$48,767,200	\$22,935,608	\$19,478,223	\$4,254,782	\$4,848,955	\$13,000,055	\$9,094,542	\$5,791,138	\$2,543,057	
\$250,000	\$27,297,014	\$10,917,728	\$10,744,338	\$1,971,971	\$2,634,394	\$7,320,444	\$2,994,175	\$2,003,333	\$1,086,568	
Deductible		Percentage of Excess Charges								
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
\$50,000	74.01%	69.21%	59.83%	59.67%	55.57%	58.97%	51.98%	50.64%	49.20%	
\$100,000	48.05%	42.56%	33.43%	29.03%	27.49%	31.80%	21.55%	20.71%	17.73%	
\$150,000	34.18%	28.33%	22.43%	16.84%	17.47%	20.98%	11.36%	10.99%	9.42%	
\$250,000	19.13%	13.49%	12.37%	7.80%	9.49%	11.82%	3.74%	3.80%	4.06%	

TABLE IV-4—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE
BY STATUS, GENDER AND AGE RANGE
FOR DEDUCTIBLES OF \$25,000, \$50,000,
\$100,000, \$150,000, AND \$250,000 FOR ALL
PLAN TYPES IN 1992

Status: Dependent
Gender: Male

	Age Range	
	70 to 74	75 or older
Deductible	Number of Claimants	
\$25,000	463	275
\$50,000	169	93
\$100,000	48	30
\$150,000	16	13
\$250,000	5	3
Deductible	Percentage of Claimants	
\$25,000	100.00%	100.00%
\$50,000	36.50%	33.82%
\$100,000	10.37%	10.91%
\$150,000	3.46%	4.73%
\$250,000	1.08%	1.09%
Deductible	Total Charges less Deductible	
\$25,000	\$14,184,305	\$8,482,462
\$50,000	\$7,269,470	\$4,355,783
\$100,000	\$2,484,815	\$1,807,640
\$150,000	\$1,119,849	\$854,754
\$250,000	\$268,198	\$238,993
Deductible	Percentage of Excess Charges	
\$25,000	100.00%	100.00%
\$50,000	51.25%	51.35%
\$100,000	17.52%	21.31%
\$150,000	7.89%	10.08%
\$250,000	1.89%	2.82%

TABLE IV-4—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY STATUS, GENDER AND AGE RANGE
FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000 FOR ALL PLAN TYPES IN 1992

Status: Dependent										
Gender: Female										
	Age Range									
	< 1	1 to 9	10 to 19	20 to 29	30 to 39	40 to 49	50 to 59	60 to 64	65 to 69	
Deductible	Number of Claimants									
\$25,000	1,666	1,416	2,594	1,766	3,815	4,254	4,327	2,039	755	
\$50,000	902	668	733	438	923	1,240	1,536	753	277	
\$100,000	418	267	236	128	247	348	422	209	86	
\$150,000	226	172	120	71	115	154	188	95	27	
\$250,000	111	83	41	26	43	51	53	36	7	
Deductible	Percentage of Claimants									
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
\$50,000	54.14%	47.18%	28.26%	24.80%	24.19%	29.15%	35.50%	36.93%	36.69%	
\$100,000	25.09%	18.86%	9.10%	7.25%	6.47%	8.18%	9.75%	10.25%	11.39%	
\$150,000	13.57%	12.15%	4.63%	4.02%	3.01%	3.62%	4.34%	4.66%	3.58%	
\$250,000	6.66%	5.86%	1.58%	1.47%	1.13%	1.20%	1.22%	1.77%	0.93%	
Deductible	Total Charges Exceeding Deductible									
\$25,000	\$106,234,109	\$78,828,192	\$75,390,481	\$47,484,918	\$94,076,951	\$117,458,939	\$136,404,715	\$71,766,759	\$24,286,941	
\$50,000	\$75,498,468	\$54,889,749	\$40,483,211	\$25,820,454	\$47,477,164	\$60,453,366	\$72,267,266	\$40,527,716	\$12,774,720	
\$100,000	\$45,023,233	\$34,831,838	\$20,021,295	\$14,159,400	\$23,251,680	\$27,053,679	\$30,971,191	\$20,187,841	\$4,940,573	
\$150,000	\$29,346,781	\$23,970,483	\$11,685,361	\$9,331,445	\$14,825,980	\$15,111,692	\$16,528,545	\$13,087,101	\$2,457,890	
\$250,000	\$13,723,262	\$11,917,117	\$4,054,319	\$5,291,630	\$7,519,946	\$5,705,849	\$6,397,702	\$7,372,574	\$959,067	
Deductible	Percentage of Excess Charges									
\$25,000	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
\$50,000	71.07%	69.63%	53.70%	54.38%	50.47%	51.47%	52.98%	56.47%	52.60%	
\$100,000	42.38%	44.19%	26.56%	29.82%	24.72%	23.03%	22.71%	28.13%	20.34%	
\$150,000	27.62%	30.41%	15.50%	19.65%	15.76%	12.87%	12.12%	18.24%	10.12%	
\$250,000	12.92%	15.12%	5.38%	11.14%	7.99%	4.86%	4.69%	10.27%	3.95%	

TABLE IV-4—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE
BY STATUS, GENDER AND AGE RANGE
FOR DEDUCTIBLES OF \$25,000, \$50,000,
\$100,000, \$150,000, AND \$250,000 FOR ALL
PLAN TYPES IN 1992

Status: Dependent
Gender: Female

	Age Range	
	70 to 74	75 or older
Deductible	Number of Claimants	
\$25,000	396	359
\$50,000	133	103
\$100,000	32	22
\$150,000	17	7
\$250,000	8	1
Deductible	Percentage of Claimants	
\$25,000	100.00%	100.00%
\$50,000	33.59%	28.69%
\$100,000	8.08%	6.13%
\$150,000	4.29%	1.95%
\$250,000	2.02%	0.28%
Deductible	Total Charges less Deductible	
\$25,000	\$12,589,423	\$8,516,008
\$50,000	\$6,859,332	\$3,611,477
\$100,000	\$3,374,272	\$1,204,217
\$150,000	\$2,230,078	\$446,522
\$250,000	\$1,091,169	\$127,364
Deductible	Percentage of Excess Charges	
\$25,000	100.00%	100.00%
\$50,000	54.48%	42.41%
\$100,000	26.80%	14.14%
\$150,000	17.71%	5.24%
\$250,000	8.67%	1.50%

TABLE IV-5
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY DIAGNOSIS CATEGORY FOR DEDUCTIBLES
OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1991

Deductible : \$25,000

Low ICD9	High ICD9	Diagnosis Category Description	Number of Claimants	Percentage of Claimants	Total Charges Exceeding Deductible	Percentage of Excess Charges
		Unknown Diagnosis	392	0.52 %	\$15,872,476	0.63 %
001	139	Infectious & Parasitic Disease	1,916	2.53 %	\$99,218,824	3.92 %
140	239	Malignant Neoplasms	11,694	15.43 %	\$404,481,822	15.97 %
240	279	Endocrine & Metabolic Disorders	1,603	2.12 %	\$53,853,874	2.13 %
280	289	Blood Related Disorders	708	0.93 %	\$34,588,112	1.37 %
290	319	Mental Disorders, Drug, Alcohol	6,033	7.96 %	\$106,088,582	4.19 %
320	359	Nervous System	1,466	1.93 %	\$74,481,922	2.94 %
360	389	Sense Organs	562	0.74 %	\$12,745,735	0.50 %
390	459	Circulatory System	16,121	21.27 %	\$523,096,974	20.66 %
460	519	Respiratory System	3,210	4.24 %	\$120,727,331	4.77 %
520	579	Digestive System	5,365	7.08 %	\$184,989,958	7.31 %
580	629	Genitourinary System	3,845	5.07 %	\$91,256,011	3.60 %
630	679	Pregnancy & Childbirth	1,406	1.86 %	\$21,950,519	0.87 %
680	709	Skin Disorders	568	0.75 %	\$17,160,798	0.68 %
710	739	Skeleton & Muscle System	5,760	7.60 %	\$97,883,613	3.87 %
740	779	Congenital & Perinatal	3,456	4.56 %	\$200,480,710	7.92 %
780	799	Symptoms & Ill-Defined Condition	3,590	4.74 %	\$146,462,943	5.78 %
800	999	Injury & Poisoning	6,040	7.97 %	\$235,333,514	9.29 %
V00	V83	Health Status or Service	2,052	2.71 %	\$91,669,785	3.62 %
Totals			75,787		\$2,532,343,302	

TABLE IV-5—Continued

TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY DIAGNOSIS CATEGORY FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1991

Deductible : \$50,000

Low ICD9	High ICD9	Diagnosis Category Description	Number of Claimants	Percentage of Claimants	Total Charges Exceeding Deductible	Percentage of Excess Charges
		Unknown Diagnosis	156	0.58 %	\$9,733,939	0.69 %
001	139	Infectious & Parasitic Disease	965	3.56 %	\$65,621,058	4.66 %
140	239	Malignant Neoplasms	4,438	16.39 %	\$224,094,383	15.92 %
240	279	Endocrine & Metabolic Disorders	579	2.14 %	\$30,214,600	2.15 %
280	289	Blood Related Disorders	347	1.28 %	\$22,366,396	1.59 %
290	319	Mental Disorders, Drug, Alcohol	1,281	4.73 %	\$33,240,332	2.36 %
320	359	Nervous System	670	2.47 %	\$50,312,014	3.57 %
360	389	Sense Organs	119	0.44 %	\$6,063,616	0.43 %
390	459	Circulatory System	6,752	24.94 %	\$253,550,236	18.02 %
460	519	Respiratory System	1,197	4.42 %	\$72,713,372	5.17 %
520	579	Digestive System	1,773	6.55 %	\$109,912,335	7.81 %
580	629	Genitourinary System	971	3.59 %	\$44,605,805	3.17 %
630	679	Pregnancy & Childbirth	242	0.89 %	\$7,440,173	0.53 %
680	709	Skin Disorders	182	0.67 %	\$9,141,462	0.65 %
710	739	Skeleton & Muscle System	1,115	4.12 %	\$32,854,021	2.33 %
740	779	Congenital & Perinatal	1,744	6.44 %	\$140,036,845	9.95 %
780	799	Symptoms & Ill-Defined Condition	1,222	4.51 %	\$95,267,535	6.77 %
800	999	Injury & Poisoning	2,366	8.74 %	\$142,997,605	10.16 %
V00	V83	Health Status or Service	956	3.53 %	\$57,172,013	4.06 %
Totals			27,075		\$1,407,337,740	

TABLE IV-5—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY DIAGNOSIS CATEGORY FOR DEDUCTIBLES
OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1991

Deductible : \$100,000

Low ICD9	High ICD9	Diagnosis Category Description	Number of Claimants	Percentage of Claimants	Total Charges Exceeding Deductible	Percentage of Excess Charges
		Unknown Diagnosis	52	0.66 %	\$5,255,758	0.77 %
001	139	Infectious & Parasitic Disease	400	5.09 %	\$34,677,046	5.10 %
140	239	Malignant Neoplasms	1,309	16.65 %	\$103,202,131	15.18 %
240	279	Endocrine & Metabolic Disorders	190	2.42 %	\$13,297,147	1.96 %
280	289	Blood Related Disorders	129	1.64 %	\$11,414,123	1.66 %
290	319	Mental Disorders, Drug, Alcohol	174	2.21 %	\$7,289,801	1.07 %
320	359	Nervous System	289	3.68 %	\$28,109,383	4.14 %
360	389	Sense Organs	36	0.46 %	\$2,888,335	0.42 %
390	459	Circulatory System	1,453	18.49 %	\$92,853,124	13.66 %
460	519	Respiratory System	405	5.15 %	\$37,855,311	5.57 %
520	579	Digestive System	587	7.47 %	\$60,212,036	8.86 %
580	629	Genitourinary System	245	3.12 %	\$19,057,392	2.80 %
630	679	Pregnancy & Childbirth	32	0.41 %	\$2,636,099	0.39 %
680	709	Skin Disorders	58	0.74 %	\$3,939,689	0.58 %
710	739	Skeleton & Muscle System	174	2.21 %	\$10,157,009	1.49 %
740	779	Congenital & Perinatal	747	9.50 %	\$84,684,087	12.46 %
780	799	Symptoms & Ill-Defined Condition	445	5.66 %	\$58,654,730	8.63 %
800	999	Injury & Poisoning	817	10.39 %	\$74,335,948	10.94 %
V00	V83	Health Status or Service	318	4.05 %	\$29,181,031	4.29 %

Totals

7,860

\$679,698,180

TABLE IV-5—Continued

TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY DIAGNOSIS CATEGORY FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1991

Deductible : \$150,000

Low ICD9	High ICD9	Diagnosis Category Description	Number of Claimants	Percentage of Claimants	Total Charges Exceeding Deductible	Percentage of Excess Charges
		Unknown Diagnosis	28	0.77 %	\$3,468,305	0.84 %
001	139	Infectious & Parasitic Disease	193	5.28 %	\$20,588,507	5.01 %
140	239	Malignant Neoplasms	611	16.71 %	\$58,229,519	14.16 %
240	279	Endocrine & Metabolic Disorders	91	2.49 %	\$6,596,448	1.60 %
280	289	Blood Related Disorders	63	1.72 %	\$7,071,180	1.72 %
290	319	Mental Disorders, Drug, Alcohol	55	1.50 %	\$2,433,711	0.59 %
320	359	Nervous System	165	4.51 %	\$17,333,727	4.22 %
360	389	Sense Organs	13	0.36 %	\$1,761,113	0.43 %
390	459	Circulatory System	536	14.66 %	\$47,926,983	11.65 %
460	519	Respiratory System	197	5.39 %	\$23,501,607	5.72 %
520	579	Digestive System	305	8.34 %	\$39,592,589	9.63 %
580	629	Genitourinary System	102	2.79 %	\$11,109,797	2.70 %
630	679	Pregnancy & Childbirth	11	0.30 %	\$1,698,702	0.41 %
680	709	Skin Disorders	26	0.71 %	\$2,004,407	0.49 %
710	739	Skeleton & Muscle System	57	1.56 %	\$4,732,224	1.15 %
740	779	Congenital & Perinatal	400	10.94 %	\$57,363,557	13.95 %
780	799	Symptoms & Ill-Defined Condition	226	6.18 %	\$42,876,925	10.43 %
800	999	Injury & Poisoning	422	11.54 %	\$44,841,740	10.90 %
V00	V83	Health Status or Service	155	4.24 %	\$18,090,158	4.40 %
Totals			3,656		\$411,221,200	

TABLE IV-5—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY DIAGNOSIS CATEGORY FOR DEDUCTIBLES
OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1991

Deductible : \$250,000

Low ICD9	High ICD9	Diagnosis Category Description	Number of Claimants	Percentage of Claimants	Total Charges Exceeding Deductible	Percentage of Excess Charges
		Unknown Diagnosis	8	0.65 %	\$1,755,441	0.89 %
001	139	Infectious & Parasitic Disease	67	5.43 %	\$8,309,676	4.22 %
140	239	Malignant Neoplasms	187	15.15 %	\$24,434,573	12.40 %
240	279	Endocrine & Metabolic Disorders	22	1.78 %	\$1,941,487	0.99 %
280	289	Blood Related Disorders	18	1.46 %	\$3,455,354	1.75 %
290	319	Mental Disorders, Drug, Alcohol	7	0.57 %	\$214,390	0.11 %
320	359	Nervous System	61	4.94 %	\$7,368,672	3.74 %
360	389	Sense Organs	3	0.24 %	\$974,978	0.49 %
390	459	Circulatory System	157	12.72 %	\$18,459,479	9.37 %
460	519	Respiratory System	71	5.75 %	\$11,779,694	5.98 %
520	579	Digestive System	123	9.97 %	\$19,952,873	10.13 %
580	629	Genitourinary System	37	3.00 %	\$5,334,329	2.71 %
630	679	Pregnancy & Childbirth	4	0.32 %	\$1,091,454	0.55 %
680	709	Skin Disorders	9	0.73 %	\$688,976	0.35 %
710	739	Skeleton & Muscle System	15	1.22 %	\$1,977,138	1.00 %
740	779	Congenital & Perinatal	157	12.72 %	\$32,255,028	16.37 %
780	799	Symptoms & Ill-Defined Condition	84	6.81 %	\$28,560,852	14.50 %
800	999	Injury & Poisoning	146	11.83 %	\$19,190,854	9.74 %
V00	V83	Health Status or Service	58	4.70 %	\$9,234,812	4.69 %
Totals			1,234		\$196,979,661	

TABLE IV-6
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY DIAGNOSIS CATEGORY FOR DEDUCTIBLES
OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1992

Deductible : \$25,000

Low ICD9	High ICD9	Diagnosis Category Description	Number of Claimants	Percentage of Claimants	Total Charges Exceeding Deductible	Percentage of Excess Charges
		Unknown Diagnosis	378	0.40 %	\$17,550,288	0.54 %
001	139	Infectious & Parasitic Disease	2,476	2.59 %	\$144,253,881	4.47 %
140	239	Malignant Neoplasms	16,204	16.98 %	\$595,367,255	18.46 %
240	279	Endocrine & Metabolic Disorders	2,108	2.21 %	\$75,285,788	2.33 %
280	289	Blood Related Disorders	891	0.93 %	\$48,032,778	1.49 %
290	319	Mental Disorders, Drug, Alcohol	5,698	5.97 %	\$91,998,733	2.85 %
320	359	Nervous System	1,749	1.83 %	\$79,808,830	2.47 %
360	389	Sense Organs	657	0.69 %	\$11,729,890	0.36 %
390	459	Circulatory System	20,373	21.35 %	\$689,776,587	21.38 %
460	519	Respiratory System	4,185	4.38 %	\$152,956,835	4.74 %
520	579	Digestive System	7,342	7.69 %	\$229,850,237	7.13 %
580	629	Genitourinary System	5,397	5.65 %	\$110,848,461	3.44 %
630	679	Pregnancy & Childbirth	1,953	2.05 %	\$27,177,833	0.84 %
680	709	Skin Disorders	696	0.73 %	\$19,582,765	0.61 %
710	739	Skeleton & Muscle System	8,213	8.61 %	\$136,620,082	4.24 %
740	779	Congenital & Perinatal	4,124	4.32 %	\$243,503,354	7.55 %
780	799	Symptoms & Ill-Defined Condition	3,174	3.33 %	\$154,489,207	4.79 %
800	999	Injury & Poisoning	7,604	7.97 %	\$299,220,901	9.28 %
V00	V83	Health Status or Service	2,220	2.33 %	\$97,517,899	3.02 %
Totals			95,442		\$3,225,551,199	

TABLE IV-6—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY DIAGNOSIS CATEGORY FOR DEDUCTIBLES
OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1992

Deductible : \$50,000

Low ICD9	High ICD9	Diagnosis Category Description	Number of Claimants	Percentage of Claimants	Total Charges Exceeding Deductible	Percentage of Excess Charges
		Unknown Diagnosis	153	0.46 %	\$11,349,416	0.63 %
001	139	Infectious & Parasitic Disease	1,264	3.77 %	\$101,063,811	5.57 %
140	239	Malignant Neoplasms	6,152	18.36 %	\$343,898,932	18.93 %
240	279	Endocrine & Metabolic Disorders	750	2.24 %	\$43,720,309	2.41 %
280	289	Blood Related Disorders	456	1.36 %	\$32,072,597	1.77 %
290	319	Mental Disorders, Drug, Alcohol	1,053	3.14 %	\$26,744,287	1.47 %
320	359	Nervous System	742	2.21 %	\$51,363,030	2.83 %
360	389	Sense Organs	125	0.37 %	\$4,542,343	0.25 %
390	459	Circulatory System	8,699	25.96 %	\$346,357,954	19.08 %
460	519	Respiratory System	1,478	4.41 %	\$92,153,287	5.08 %
520	579	Digestive System	2,199	6.56 %	\$131,531,453	7.25 %
580	629	Genitourinary System	1,281	3.82 %	\$46,884,151	2.58 %
630	679	Pregnancy & Childbirth	295	0.88 %	\$7,287,773	0.40 %
680	709	Skin Disorders	224	0.67 %	\$9,727,806	0.54 %
710	739	Skeleton & Muscle System	1,555	4.64 %	\$43,021,002	2.37 %
740	779	Congenital & Perinatal	2,066	6.17 %	\$170,253,167	9.38 %
780	799	Symptoms & Ill-Defined Condition	1,105	3.30 %	\$108,295,132	5.97 %
800	999	Injury & Poisoning	2,945	8.79 %	\$183,972,547	10.14 %
V00	V83	Health Status or Service	963	2.87 %	\$61,165,560	3.37 %
Totals			33,503		\$1,815,204,337	

TABLE IV-6—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY DIAGNOSIS CATEGORY FOR DEDUCTIBLES
OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1992

Deductible : \$100,000

Low ICD9	High ICD9	Diagnosis Category Description	Number of Claimants	Percentage of Claimants	Total Charges Exceeding Deductible	Percentage of Excess Charges
		Unknown Diagnosis	50	0.50 %	\$7,056,989	0.78 %
001	139	Infectious & Parasitic Disease	548	5.53 %	\$59,492,744	6.58 %
140	239	Malignant Neoplasms	1,943	19.62 %	\$169,606,965	18.77 %
240	279	Endocrine & Metabolic Disorders	270	2.73 %	\$21,777,811	2.41 %
280	289	Blood Related Disorders	188	1.90 %	\$17,639,933	1.95 %
290	319	Mental Disorders, Drug, Alcohol	151	1.52 %	\$6,050,997	0.67 %
320	359	Nervous System	306	3.09 %	\$27,825,004	3.08 %
360	389	Sense Organs	22	0.22 %	\$2,014,188	0.22 %
390	459	Circulatory System	1,941	19.60 %	\$132,752,635	14.69 %
460	519	Respiratory System	506	5.11 %	\$48,670,979	5.39 %
520	579	Digestive System	705	7.12 %	\$69,509,729	7.69 %
580	629	Genitourinary System	290	2.93 %	\$14,948,485	1.65 %
630	679	Pregnancy & Childbirth	35	0.35 %	\$1,731,242	0.19 %
680	709	Skin Disorders	56	0.57 %	\$3,918,697	0.43 %
710	739	Skeleton & Muscle System	208	2.10 %	\$12,774,397	1.41 %
740	779	Congenital & Perinatal	886	8.95 %	\$104,210,063	11.53 %
780	799	Symptoms & Ill-Defined Condition	405	4.09 %	\$74,620,183	8.26 %
800	999	Injury & Poisoning	1,060	10.70 %	\$96,792,717	10.71 %
V00	V83	Health Status or Service	332	3.35 %	\$32,349,825	3.58 %
Totals			9,902		\$903,743,583	

TABLE IV-6—Continued
TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY DIAGNOSIS CATEGORY FOR DEDUCTIBLES
OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1992

Deductible : \$150,000

Low ICD9	High ICD9	Diagnosis Category Description	Number of Claimants	Percentage of Claimants	Total Charges Exceeding Deductible	Percentage of Excess Charges
		Unknown Diagnosis	28	0.59 %	\$5,179,293	0.93 %
001	139	Infectious & Parasitic Disease	315	6.63 %	\$38,844,733	6.94 %
140	239	Malignant Neoplasms	930	19.57 %	\$102,163,270	18.25 %
240	279	Endocrine & Metabolic Disorders	116	2.44 %	\$12,713,689	2.27 %
280	289	Blood Related Disorders	101	2.13 %	\$10,674,941	1.91 %
290	319	Mental Disorders, Drug, Alcohol	50	1.05 %	\$1,794,076	0.32 %
320	359	Nervous System	164	3.45 %	\$16,299,738	2.91 %
360	389	Sense Organs	13	0.27 %	\$1,161,018	0.21 %
390	459	Circulatory System	755	15.89 %	\$71,030,731	12.69 %
460	519	Respiratory System	262	5.51 %	\$30,248,725	5.40 %
520	579	Digestive System	348	7.32 %	\$44,392,384	7.93 %
580	629	Genitourinary System	91	1.91 %	\$6,580,256	1.16 %
630	679	Pregnancy & Childbirth	12	0.25 %	\$628,446	0.11 %
680	709	Skin Disorders	25	0.53 %	\$2,017,000	0.36 %
710	739	Skeleton & Muscle System	83	1.75 %	\$6,071,288	1.08 %
740	779	Congenital & Perinatal	518	10.90 %	\$70,775,486	12.64 %
780	799	Symptoms & Ill-Defined Condition	234	4.92 %	\$59,514,782	10.63 %
800	999	Injury & Poisoning	540	11.36 %	\$59,053,540	10.55 %
V00	V83	Health Status or Service	167	3.51 %	\$20,696,107	3.70 %
Totals			4,752		\$559,839,463	

TABLE IV-6—Continued

TOTAL CHARGES IN EXCESS OF DEDUCTIBLE BY DIAGNOSIS CATEGORY FOR DEDUCTIBLES OF \$25,000, \$50,000, \$100,000, \$150,000, AND \$250,000 FOR ALL PLAN TYPES AND ALL PARTICIPANTS IN 1992

Deductible : \$250,000

Low ICD9	High ICD9	Diagnosis Category Description	Number of Claimants	Percentage of Claimants	Total Charges Exceeding Deductible	Percentage of Excess Charges
		Unknown Diagnosis	14	0.82 %	\$3,399,878	1.26 %
001	139	Infectious & Parasitic Disease	120	7.01 %	\$19,083,003	7.06 %
140	239	Malignant Neoplasms	350	20.43 %	\$43,994,822	16.27 %
240	279	Endocrine & Metabolic Disorders	35	2.04 %	\$6,280,038	2.32 %
280	289	Blood Related Disorders	32	1.87 %	\$4,719,136	1.75 %
290	319	Mental Disorders, Drug, Alcohol	1	0.06 %	\$19,385	0.01 %
320	359	Nervous System	54	3.15 %	\$6,131,069	2.27 %
360	389	Sense Organs	3	0.18 %	\$487,578	0.18 %
390	459	Circulatory System	220	12.84 %	\$29,458,430	10.90 %
460	519	Respiratory System	95	5.55 %	\$14,119,218	5.22 %
520	579	Digestive System	147	8.58 %	\$21,592,356	7.99 %
580	629	Genitourinary System	21	1.23 %	\$2,039,954	0.75 %
630	679	Pregnancy & Childbirth	2	0.12 %	\$63,478	0.02 %
680	709	Skin Disorders	6	0.35 %	\$696,920	0.26 %
710	739	Skeleton & Muscle System	21	1.23 %	\$2,153,656	0.80 %
740	779	Congenital & Perinatal	229	13.37 %	\$36,274,005	13.42 %
780	799	Symptoms & Ill-Defined Condition	113	6.60 %	\$42,541,311	15.73 %
800	999	Injury & Poisoning	190	11.09 %	\$26,820,967	9.92 %
V00	V83	Health Status or Service	60	3.50 %	\$10,503,329	3.88 %
Totals			1,713		\$270,378,535	