

# 2011 Annual Health Care Expenditures for the Privately Insured

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Maryland Health Care Commission Meeting

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# Key Points

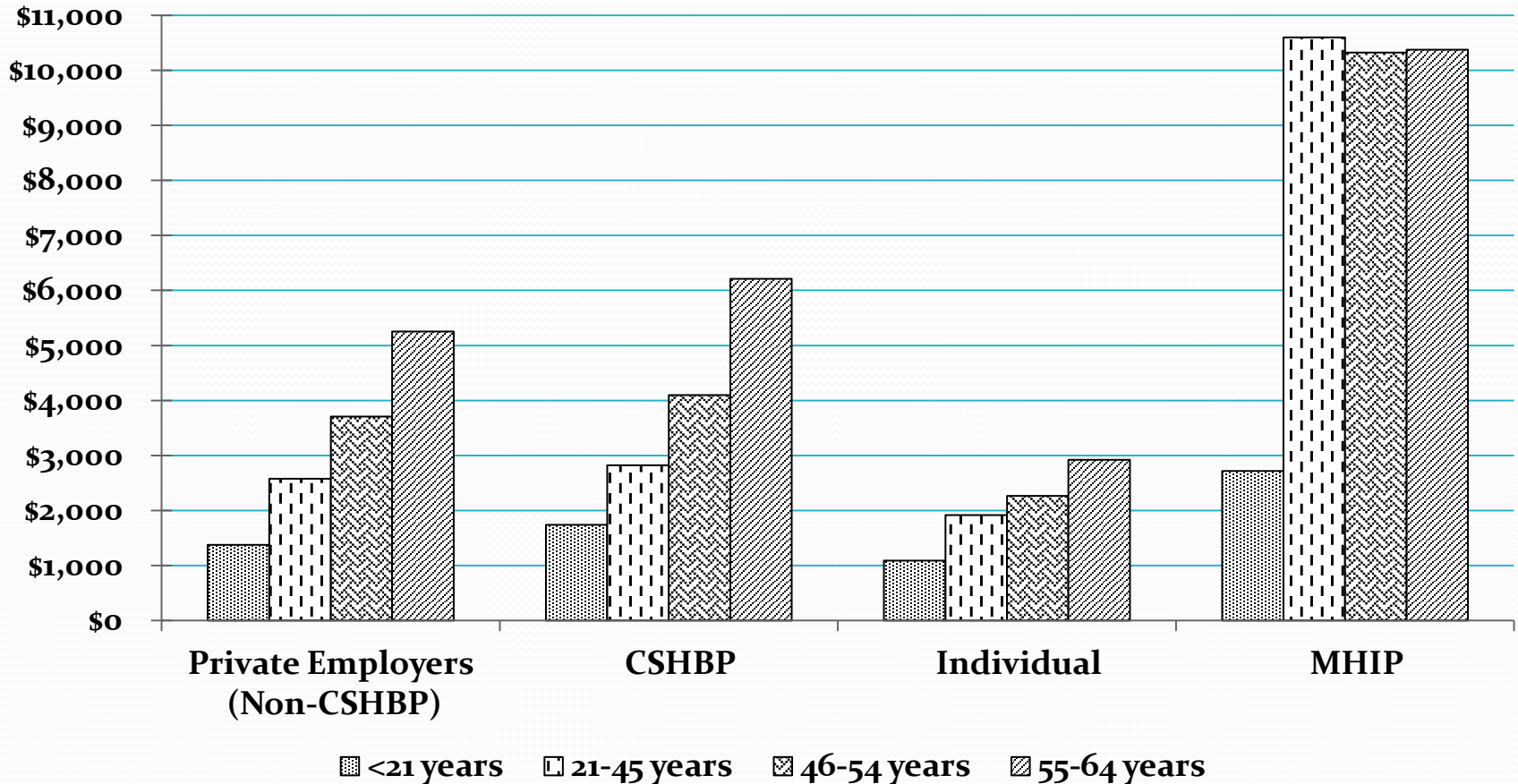
- 2011 health expenditures *per enrollee* among the fully-insured
  - Using MCDB information (limited to nonelderly, full-year enrollees)
  - First time for *per enrollee* calculations
- Comparisons by market (Individual, Small Group, Large Group, MHIP)
  - Total expenditures: statewide, for age groups & regions of Maryland
  - Expenditure risk scores
  - Percent of enrollees with use of different services (5 types)
  - Composition of total per enrollee expenditures by service type
  - Out-of-Pocket spending
    - Average, median amounts
    - Share of total expenditures: overall and for each service type
- Information useful for the HBE , the MIA, Medicaid, and Carriers

# Overview of Fully-insured, Full Year Enrollment, Expenditures, and Utilization, 2011

	Private Employers (non-CSHBP)	CSHBP*	Individual*	MHIP*
Total no. full-year enrollees	328,703	270,367	139,767	15,427
<b>Spending</b>				
Mean spending, all services	\$2,846	\$3,322	\$1,940	\$9,474
Median spending, all services	\$703	\$859	\$446	\$2,913
<b>Percent with use</b>				
Inpatient facility	4%	4%	3%	8%
Outpatient facility	22%	24%	17%	37%
Professional Services	84%	85%	78%	94%
Labs/Imaging	70%	69%	64%	85%
Prescription drugs	63%	68%	32%	82%
<b>Risk score</b>				
Median expenditure risk score	0.24	0.24	0.19	1.15

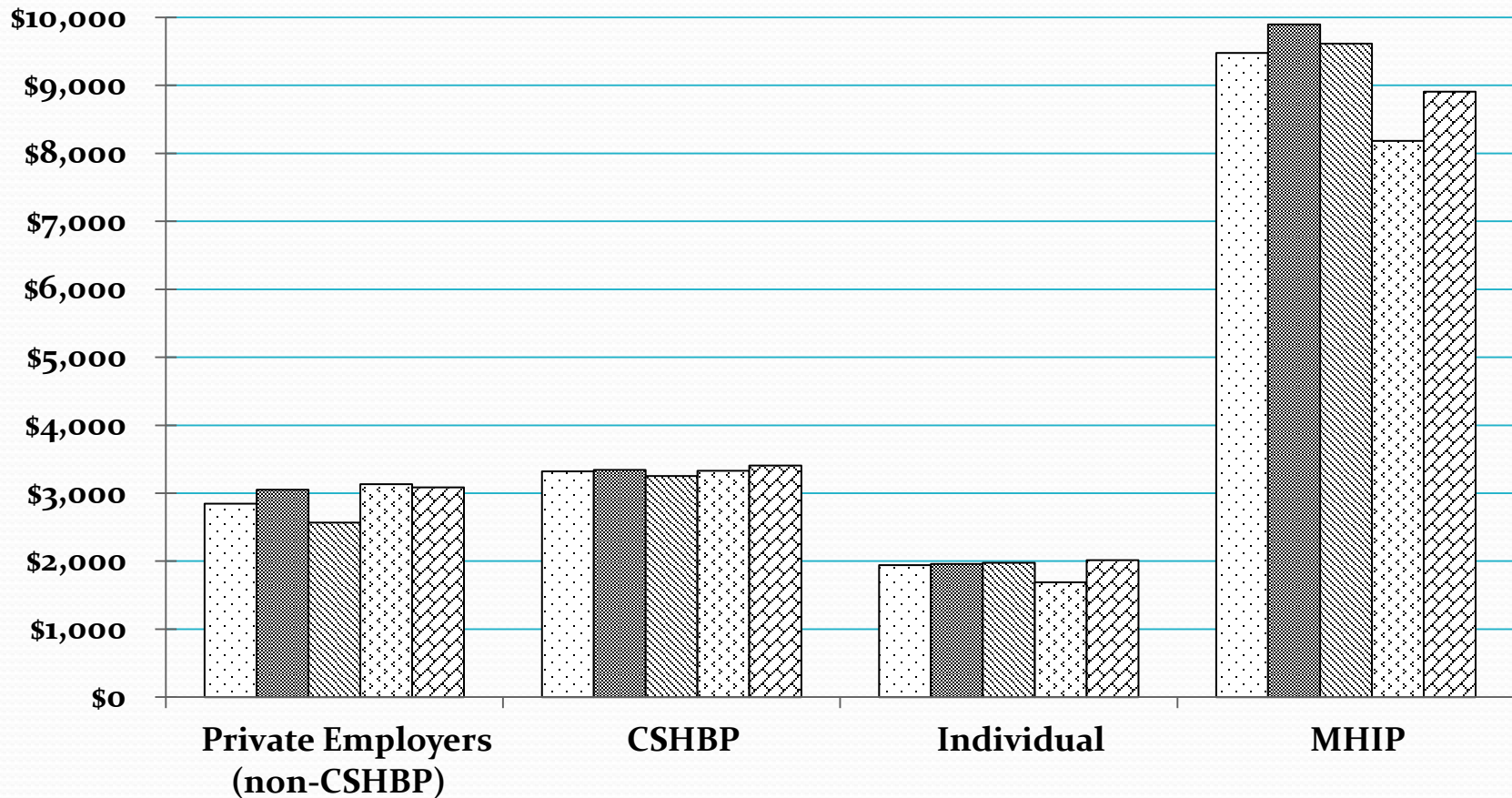
\* Includes potential enrollees in the Maryland Health Benefit Exchange in 2014

# Variation in Per Enrollee Annual Expenditures by Coverage Type and Age: 2011



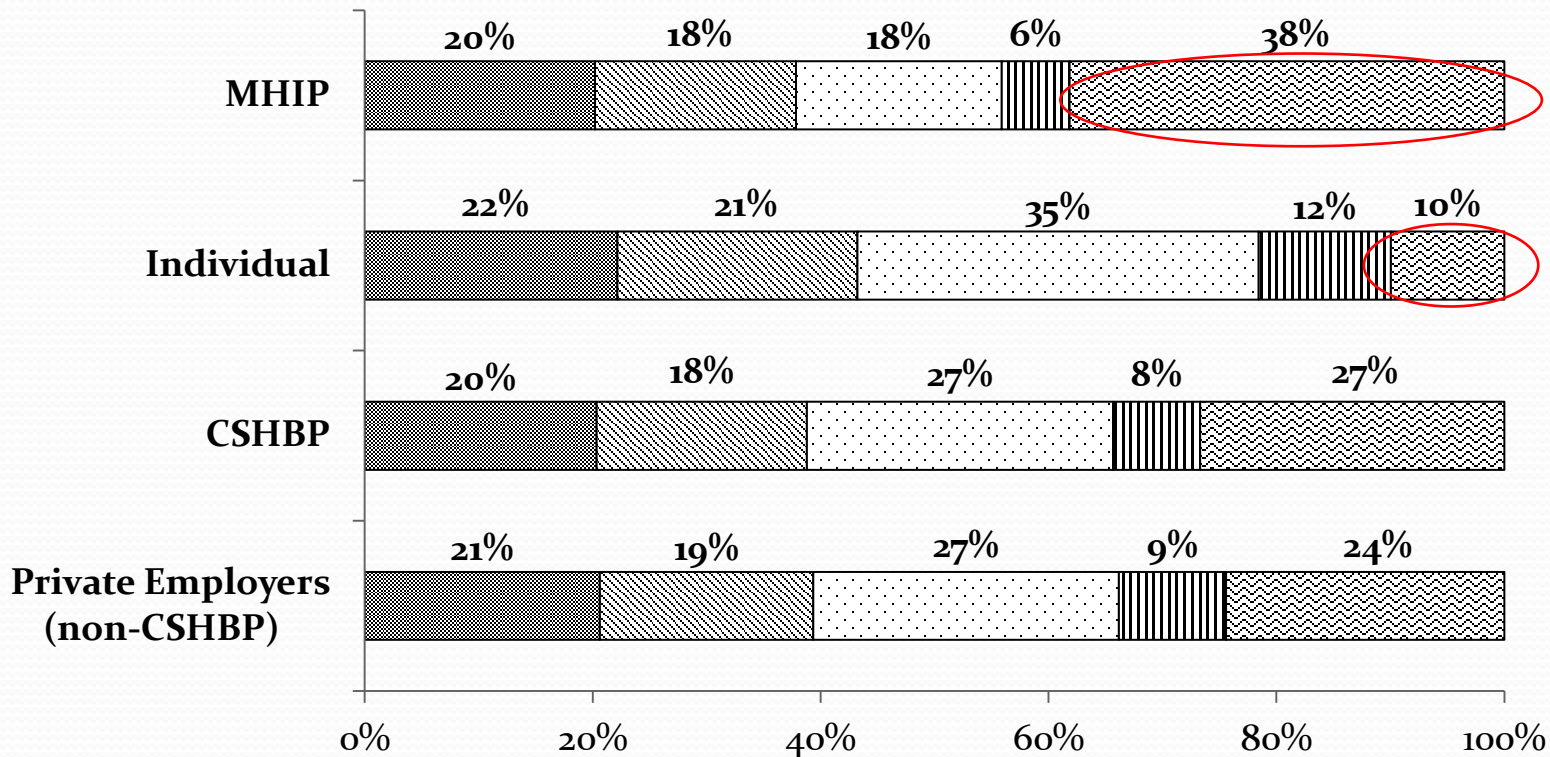
Note: Adult age bands reflect  $\leq 50\%$  variation in age-specific premium levels.

# Regional Variation in Per Enrollee Total Spending By Coverage Type, 2011



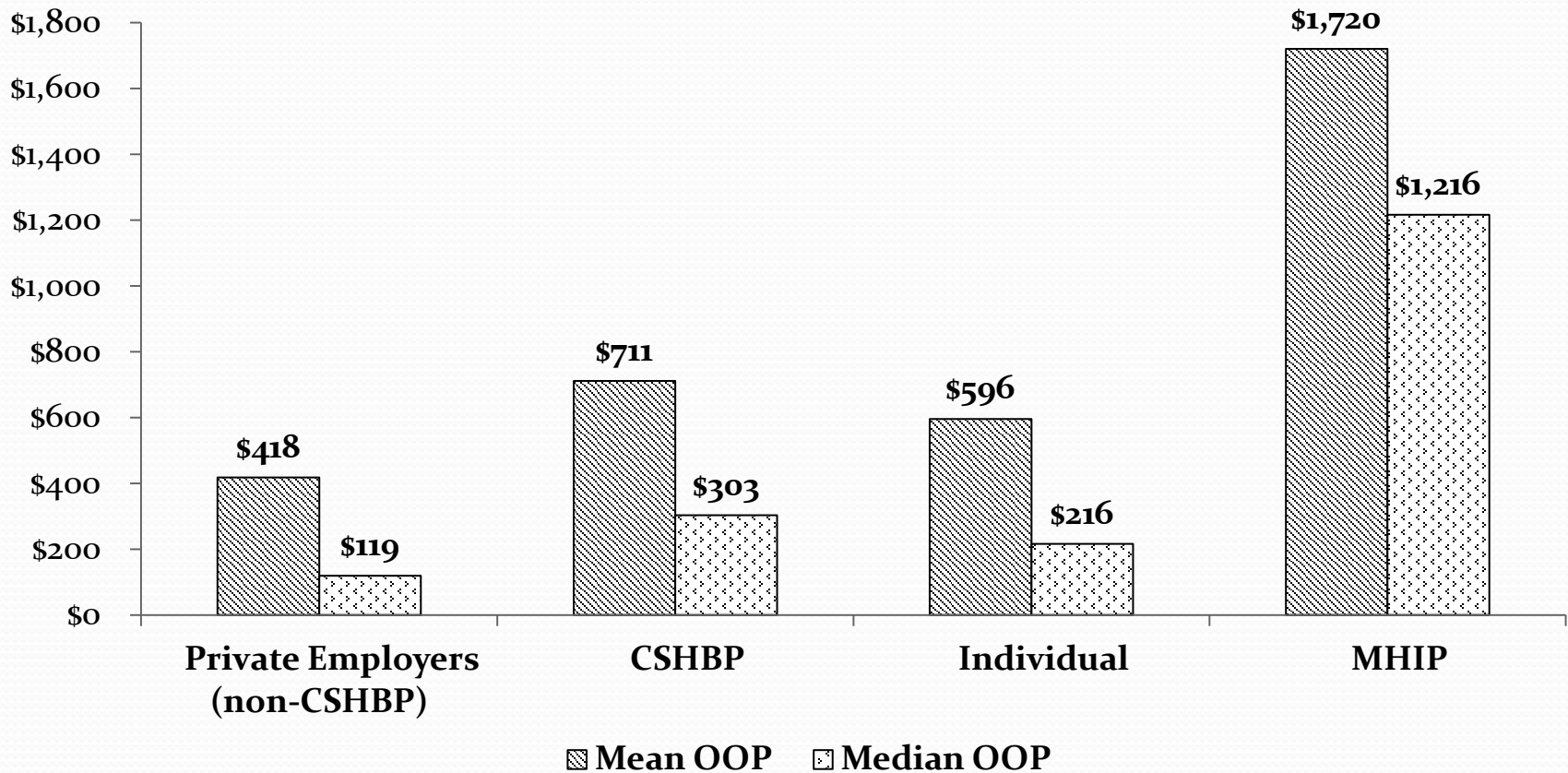
All Regions
  Baltimore Metro
  DC Metro
  Western MD
  Eastern Shore/Southern MD

# Variation in Composition of Per Enrollee Total Spending by Coverage and Service Type, 2011

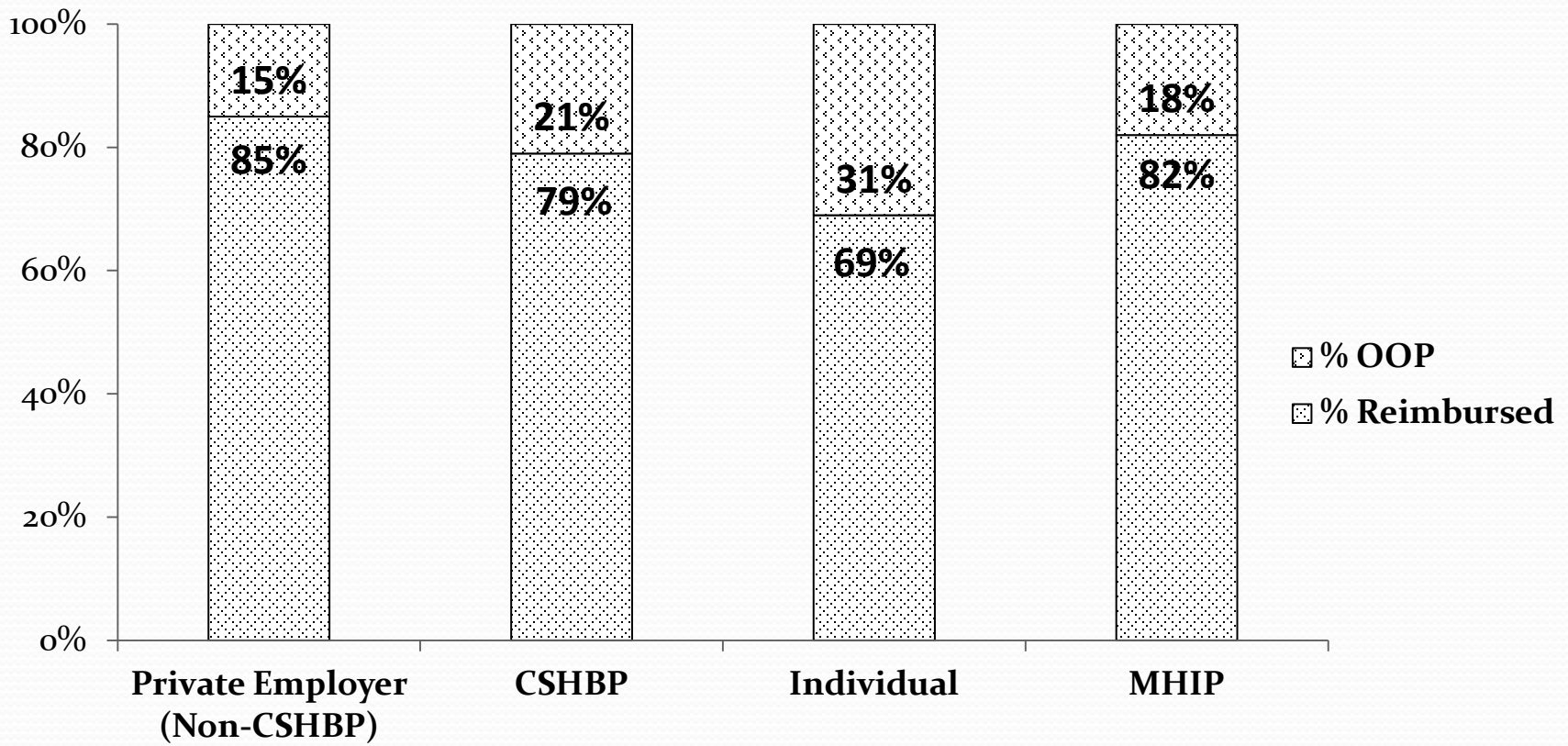


Inpatient facility
  Outpatient facility
  Professional Services
  Labs/Imaging
  Prescription drugs

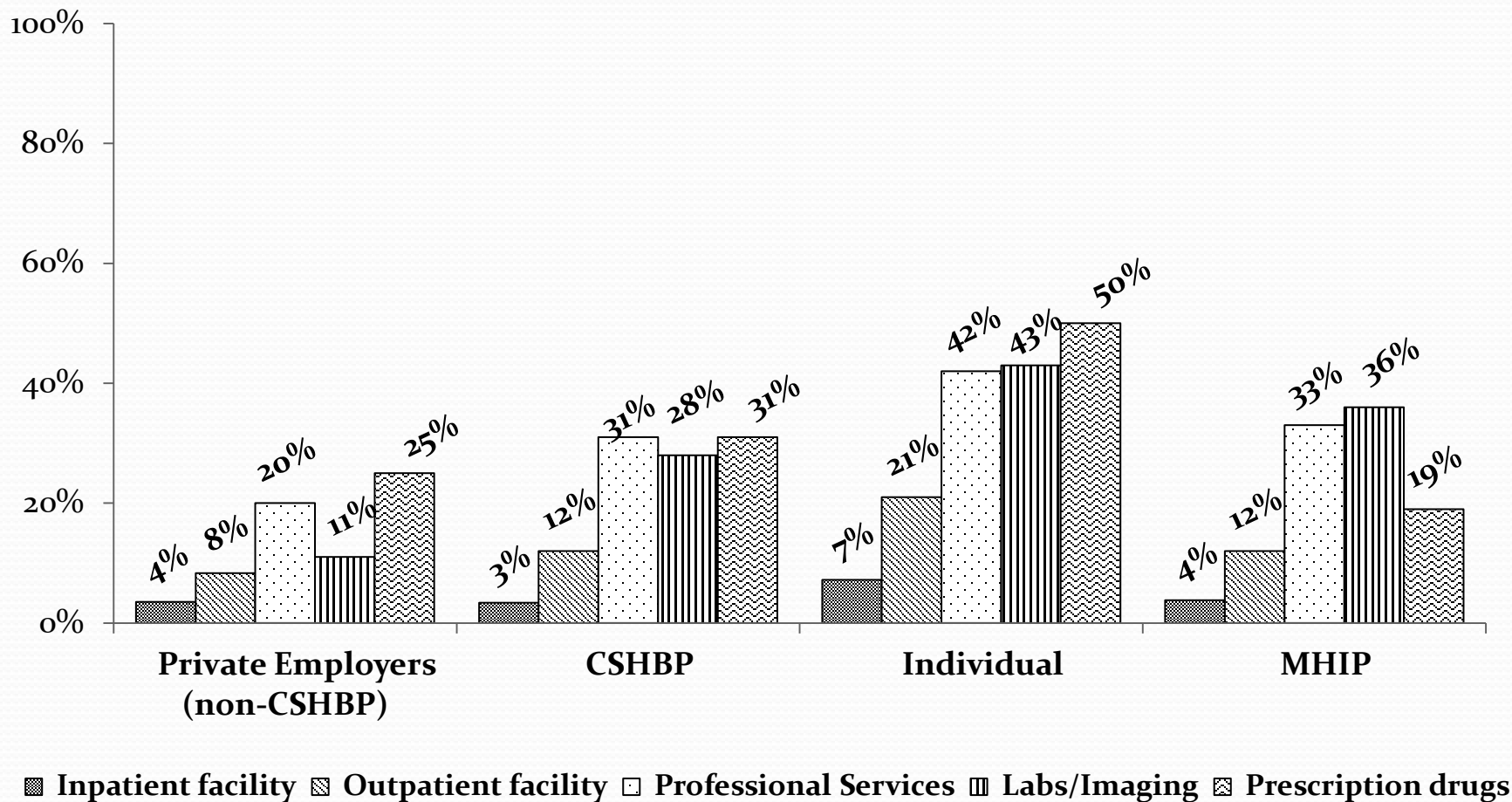
# Mean and Median Out-of-Pocket Per Enrollee Spending by Coverage Type, 2011



# Out-of-Pocket Share of Total Spending by Coverage Type, 2011



# Variation in Out-of-Pocket Share of Total Spending by Coverage and Service Type, 2011



# Commissioner Questions and Comments

