

DecisionMaster[®] WAREHOUSE



Health Plan Management Report

ABC Company

Utah

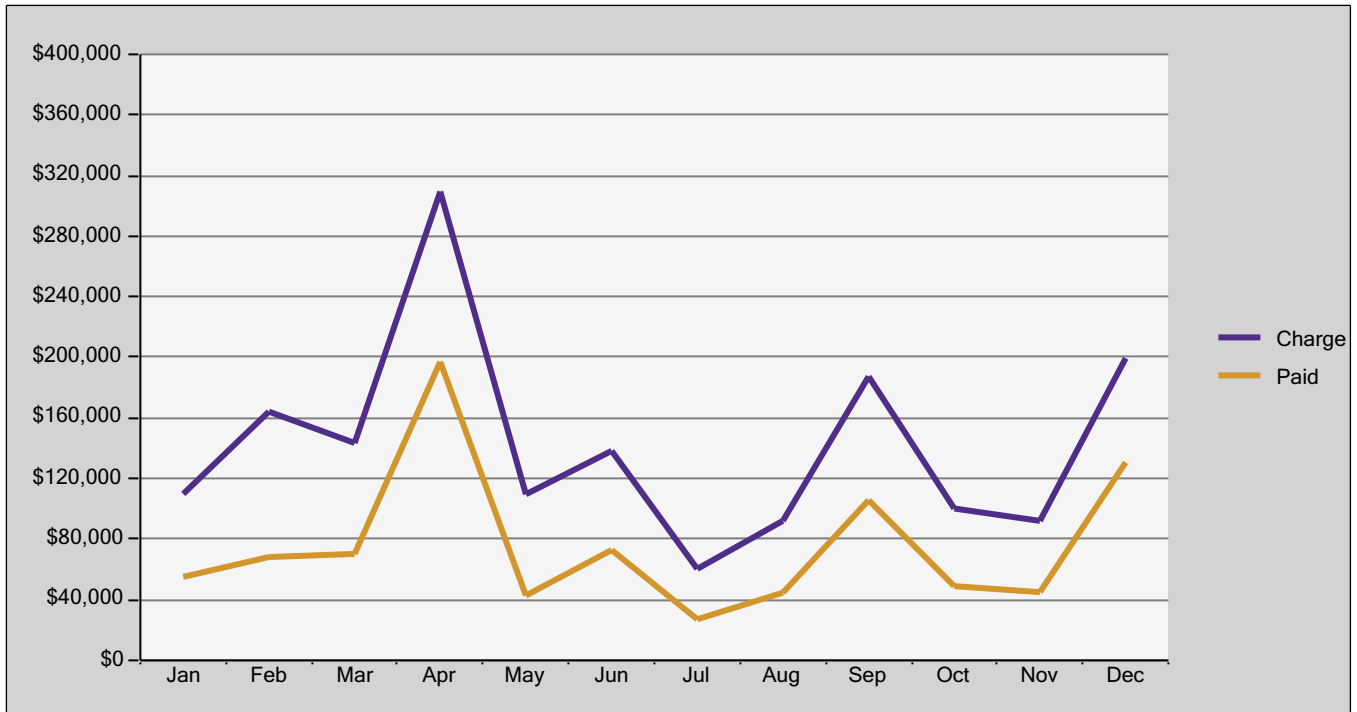
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Health Plan Cost Trend



Your Total Health Plan Cost

	Per EE	Total
Net Paid Claims (Less Amount over Specific)	\$6,940.55	\$909,211
Prescription Drug Cost	\$2,245.42	\$294,150
Administrative Costs/Premium	\$787.45	\$103,156
Actual Cost	\$9,973.42	\$1,306,517
Region Benchmark	\$9,424.63	\$1,234,626
Employer Size Benchmark	\$10,012.73	\$1,311,667
Industry Type Benchmark	\$9,602.40	\$1,257,914

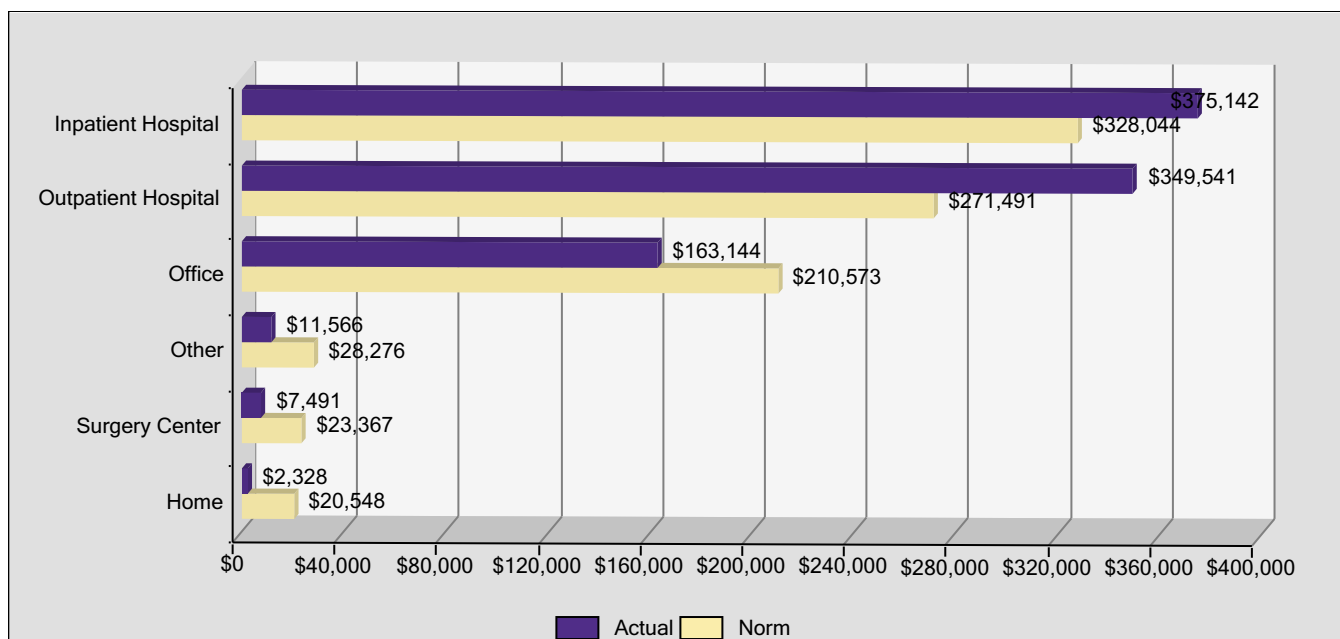
Claims by Place of Service

This analysis illustrates the distribution of paid claims among the various types of health care facilities used by your plan participants, as broken out by your claims administrator.

Methodology

The place of service categories used below are those prescribed by the Centers for Medicare & Medicaid Services (CMS). The paid amounts shown by each category contain both professional (physician fees, surgeon fees and anesthesiologist fees) and facility fees (hospital room and board, supplies and all ancillary services).

Total Paid by Place of Service



	Actual	Norm	Variance
Inpatient Hospital	41.26%	36.08%	14.36%
Outpatient Hospital	38.44%	29.86%	28.75%
Office	17.94%	23.16%	-22.52%
Other	1.27%	3.11%	-59.10%
Surgery Center	0.82%	2.57%	-67.94%
Home	0.26%	2.26%	-88.67%

For More Information

Access the Claims History Cube, by Place of Service in Drill-Down. Using this feature, you can further analyze your data by a number of different factors, including ICD9 (diagnosis) and CPT (procedure) code.

High Cost Claimants

Total paid claims were bundled by claimant to reveal high cost claims per claimant. This chart illustrates the top ten claimants by the most costly diagnosis.

Methodology

This analysis includes a study of claimants responsible for high cost claims. Dollars associated with these claimants include all claims paid for a claimant during the period.

For More Information...

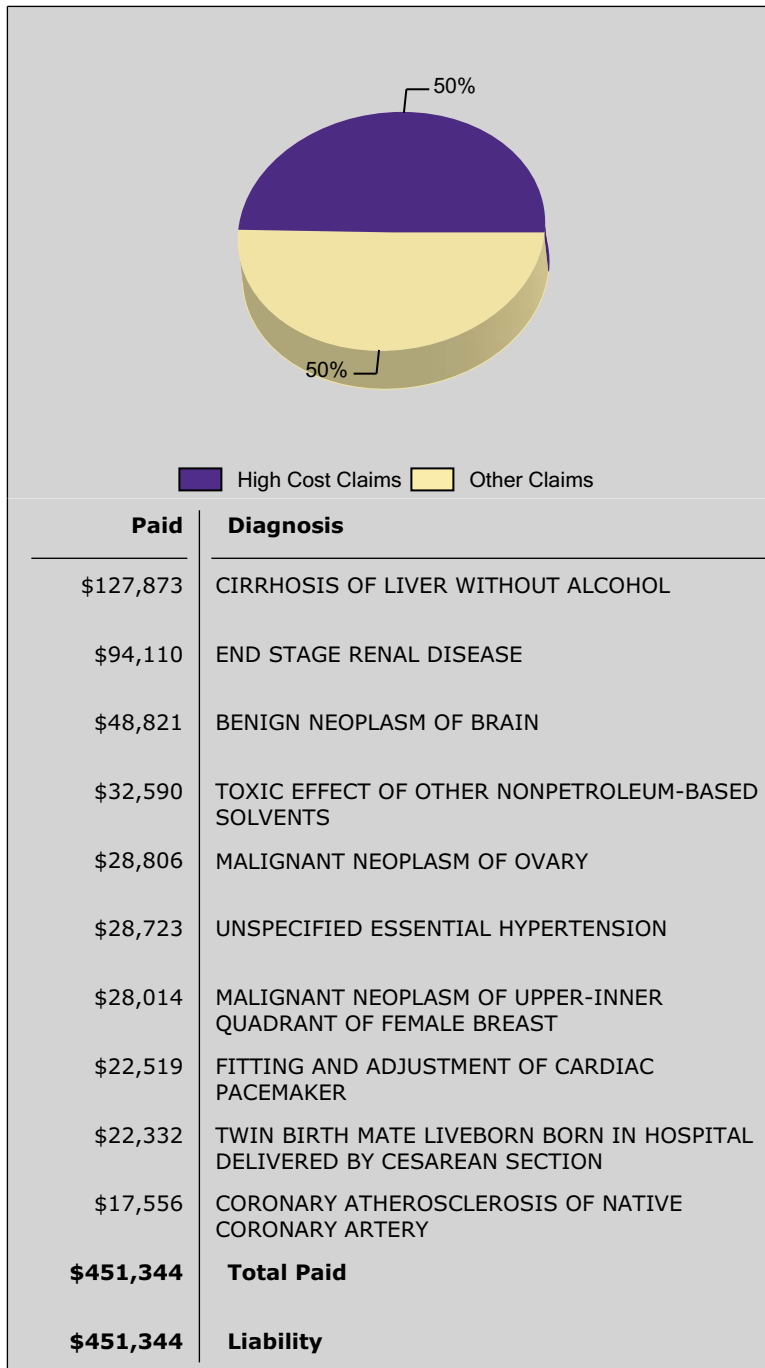
Examining high cost claimants allows your company to observe how a small number of participants can be responsible for a large percentage of total claims.

View the **High Cost Claims Cube** to examine the specific diagnoses that make up each of the high cost claimants. Also, utilize the **Disease & Catastrophic Profilers** to estimate potential cost of these claimants.

This information helps your company:

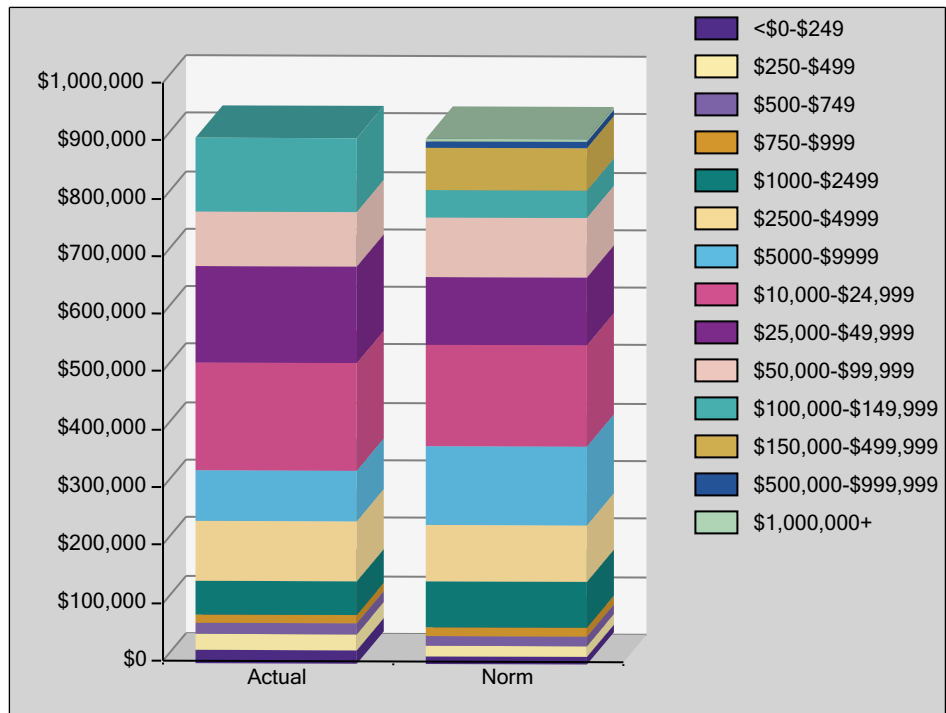
- Set appropriate stop loss contracts
- Consider health risk appraisals if there is a theme in common illnesses
- Determine large case management opportunities.

Coupled with other information in this health plan report, your company can measure and observe general health risks present in your plan, particularly if observed and measured over multiple years.



Paid Claim Distribution by Dollars

This chart displays your total net paid distribution based upon the designated paid categories compared to the norm. Use this information to assess what percentage of total net paid per claimant comprises the majority of your plan payments. Reversals are included in the <\$0 - \$249 category.



	Actual Total Net Paid	Actual % of Total	Actual Cumulative Total	Norm Net Paid	Norm % of Total	Norm Cumulative Total
<\$0-\$249	\$23,144	2.55%	2.55%	\$13,184	1.45%	1.45%
\$250-\$499	\$27,700	3.05%	5.59%	\$18,457	2.03%	3.48%
\$500-\$749	\$19,196	2.11%	7.70%	\$16,729	1.84%	5.32%
\$750-\$999	\$14,200	1.56%	9.26%	\$15,275	1.68%	7.00%
\$1000-\$2499	\$58,392	6.42%	15.69%	\$79,374	8.73%	15.73%
\$2500-\$4999	\$103,724	11.41%	27.10%	\$97,558	10.73%	26.46%
\$5000-\$9999	\$87,625	9.64%	36.73%	\$136,382	15.00%	41.46%
\$10,000-\$24,999	\$186,293	20.49%	57.22%	\$175,387	19.29%	60.75%
\$25,000-\$49,999	\$166,954	18.36%	75.58%	\$117,197	12.89%	73.64%
\$50,000-\$99,999	\$94,110	10.35%	85.94%	\$102,923	11.32%	84.96%
\$100,000-\$149,999	\$127,873	14.06%	100.00%	\$47,552	5.23%	90.19%
\$150,000-\$499,999	\$0	0.00%	100.00%	\$73,192	8.05%	98.24%
\$500,000-\$999,999	\$0	0.00%	100.00%	\$11,001	1.21%	99.45%
\$1,000,000+	\$0	0.00%	100.00%	\$4,546	0.50%	99.95%
Total	\$909,211	100.00%				

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At - A - Glance

General Information				
Total Employees				131
Total Covered Lives				349
Total Claim Charges				\$1,707,044.56
Total Claim Payments				\$909,211.48
Area	Actual	Norm	Difference	Experience
Health Plan Costs	\$9,973	\$9,425	5.82%	Unfavorable
Medical Claims Costs	\$3,448	\$3,595	-4.10%	Favorable
IP Analysis - Admissions/1000	92	80	15.32%	Unfavorable
IP Analysis - Average Paid/Admission	\$11,723	\$9,849	19.03%	Unfavorable
Maternity Admissions/1000	11	14	-17.15%	Favorable
Maternity Average Paid/Admission	\$4,307	\$3,824	12.61%	Unfavorable
OP Surgery/1000	854	1,007	-15.21%	Favorable
OP Surgery Average Paid	\$209	\$142	46.61%	Unfavorable
ER Visits/1000	123	270	-54.29%	Favorable
ER Average Paid	\$202	\$258	-21.73%	Favorable
Office Visits Visits/1000	2,301	3,326	-30.82%	Favorable
Office Visits Average Paid	\$39	\$41	-5.78%	Favorable
Chiropractic Visits/1000	458	638	-28.14%	Favorable
Chiropractic Average Paid/Visit	\$11	\$44	-74.62%	Favorable
Physical Therapy Visits/1000	381	168	127.08%	Unfavorable
Physical Therapy Paid/Visit	\$52	\$79	-34.41%	Favorable
Radiology Visits/1000	1,077	1,009	6.74%	Unfavorable
Radiology Paid/Visit	\$77	\$177	-56.50%	Favorable
IPMH Admissions/1000	0	4	N/A	Not Available
IPMH Average Paid/Admission	\$0	\$4,351	N/A	Not Available
OP Mental Health Visits/1000	304	309	-1.62%	Favorable
OP Mental Health Average Paid/Visit	\$35	\$67	-47.69%	Favorable

Norms Source: "Employer Health Benefits 2006 Annual Survey", The Henry J. Kaiser Family Foundation and Health Research and Educational Trust, September 2006.

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