



# **International Federation of Health Plans**

## **2011 Comparative Price Report**

### **Medical and Hospital Fees by Country**

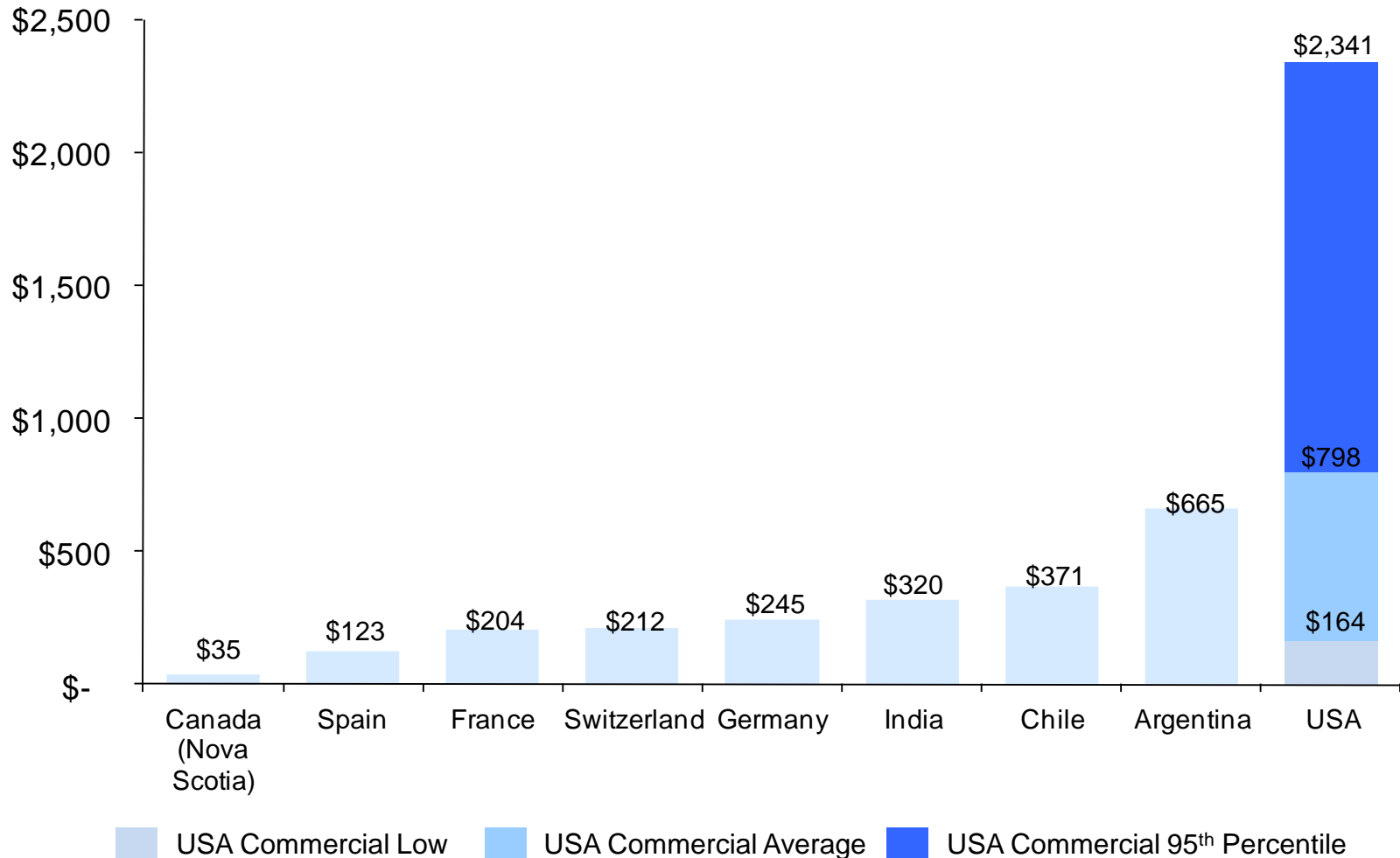
# COMPARATIVE COST REPORT



The International Federation of Health Plans was founded in 1968 by a group of health plan industry leaders. It is now the leading global network of the industry, with one hundred member companies in 30 countries.

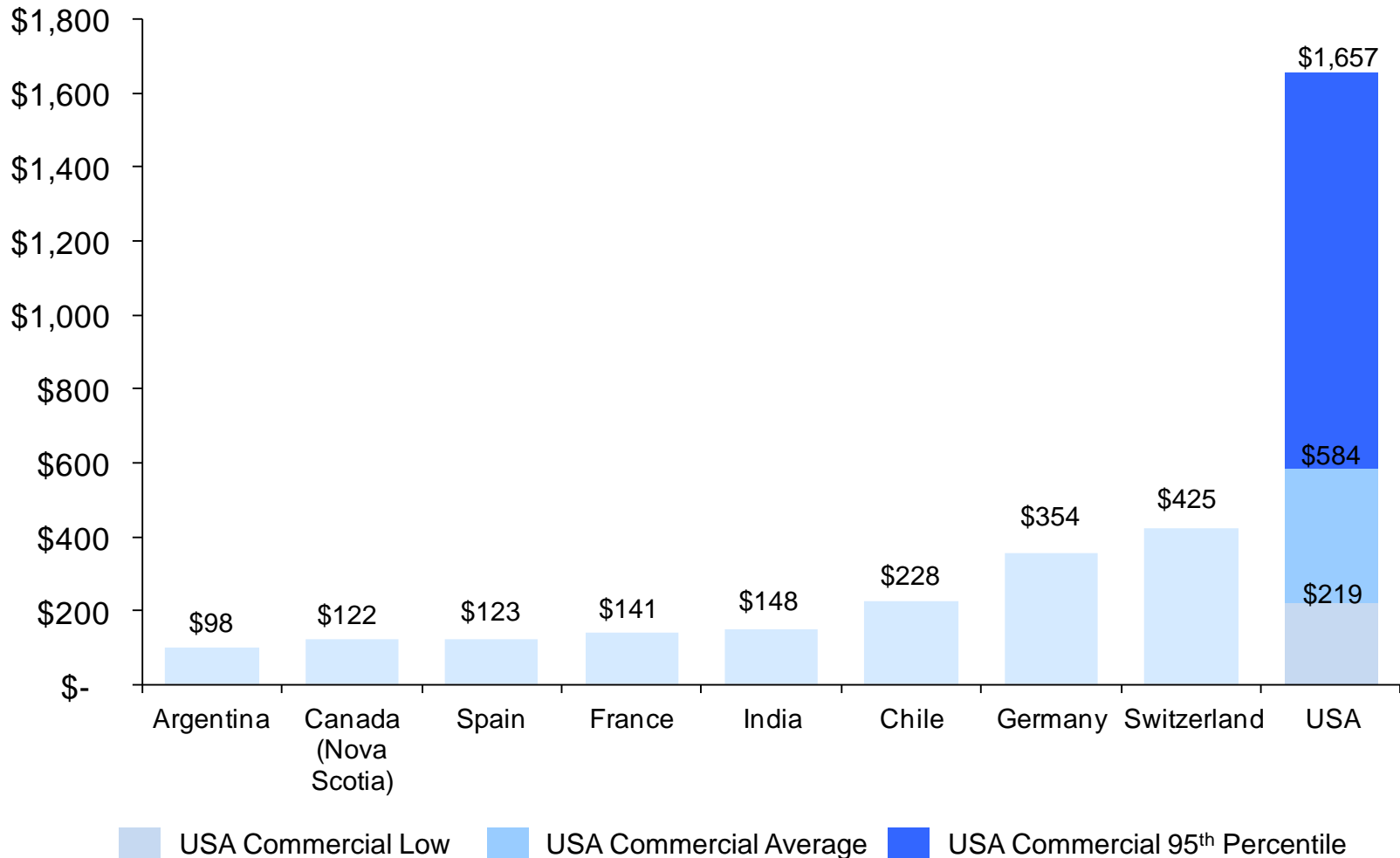
Federation member plans meet regularly to share information about health care financing and health care delivery in their home countries.

## Scanning and Imaging Fees Angiogram (\$US)



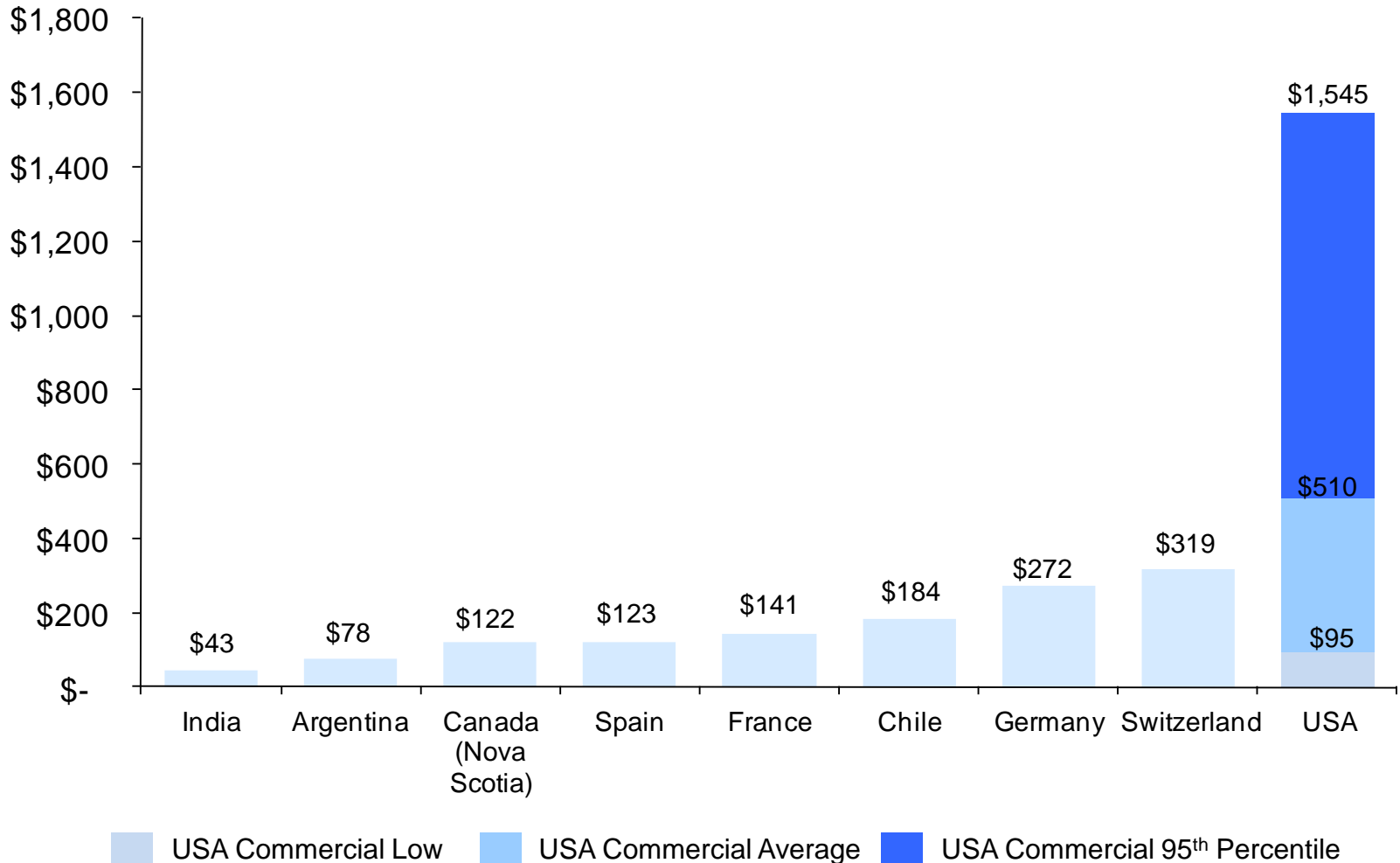
FOR ILLUSTRATIVE PURPOSES ONLY

## Scanning and Imaging Fees CT Scan: Abdomen (\$US)



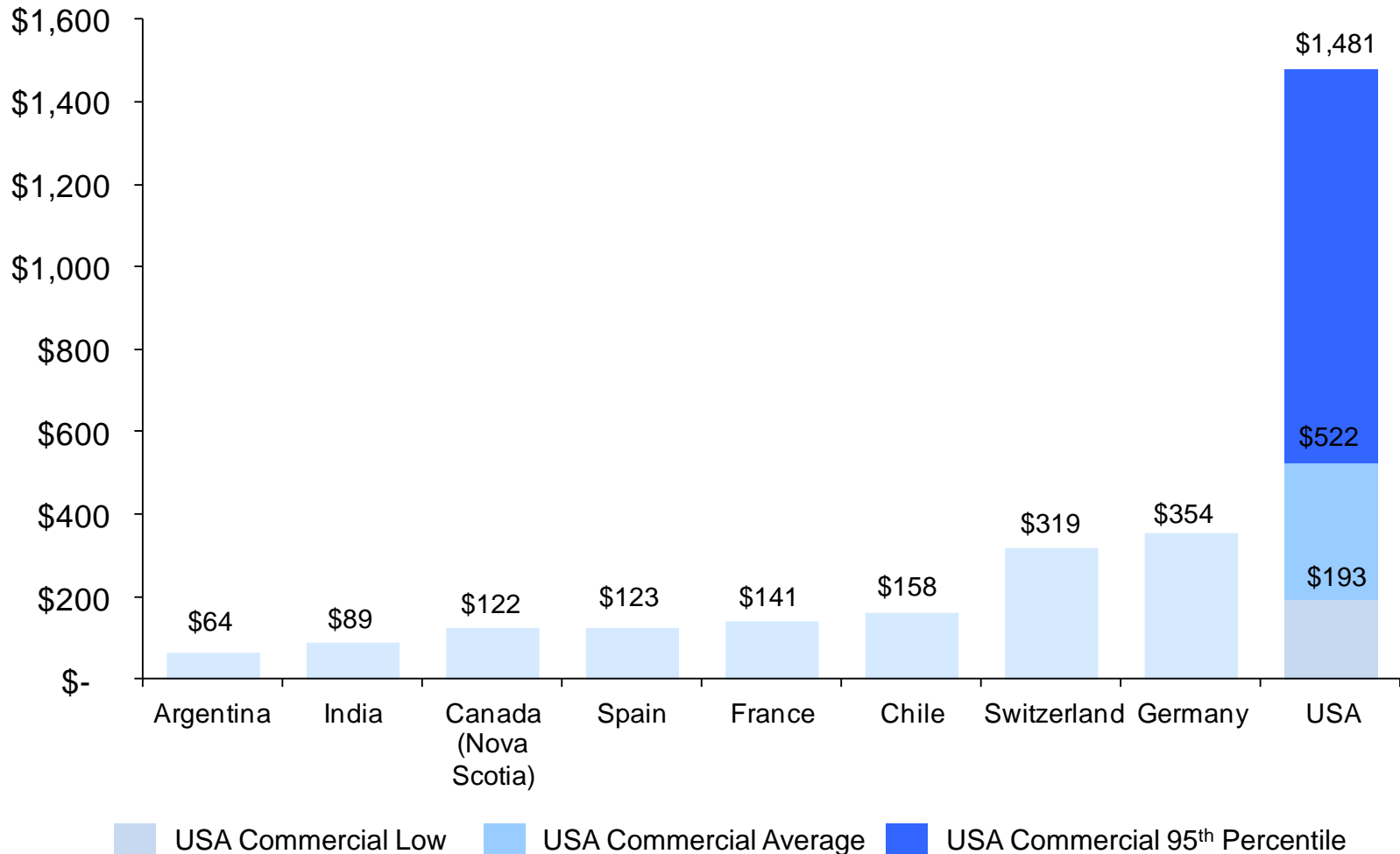
FOR ILLUSTRATIVE PURPOSES ONLY

## Scanning and Imaging Fees CT Scan: Head (\$US)



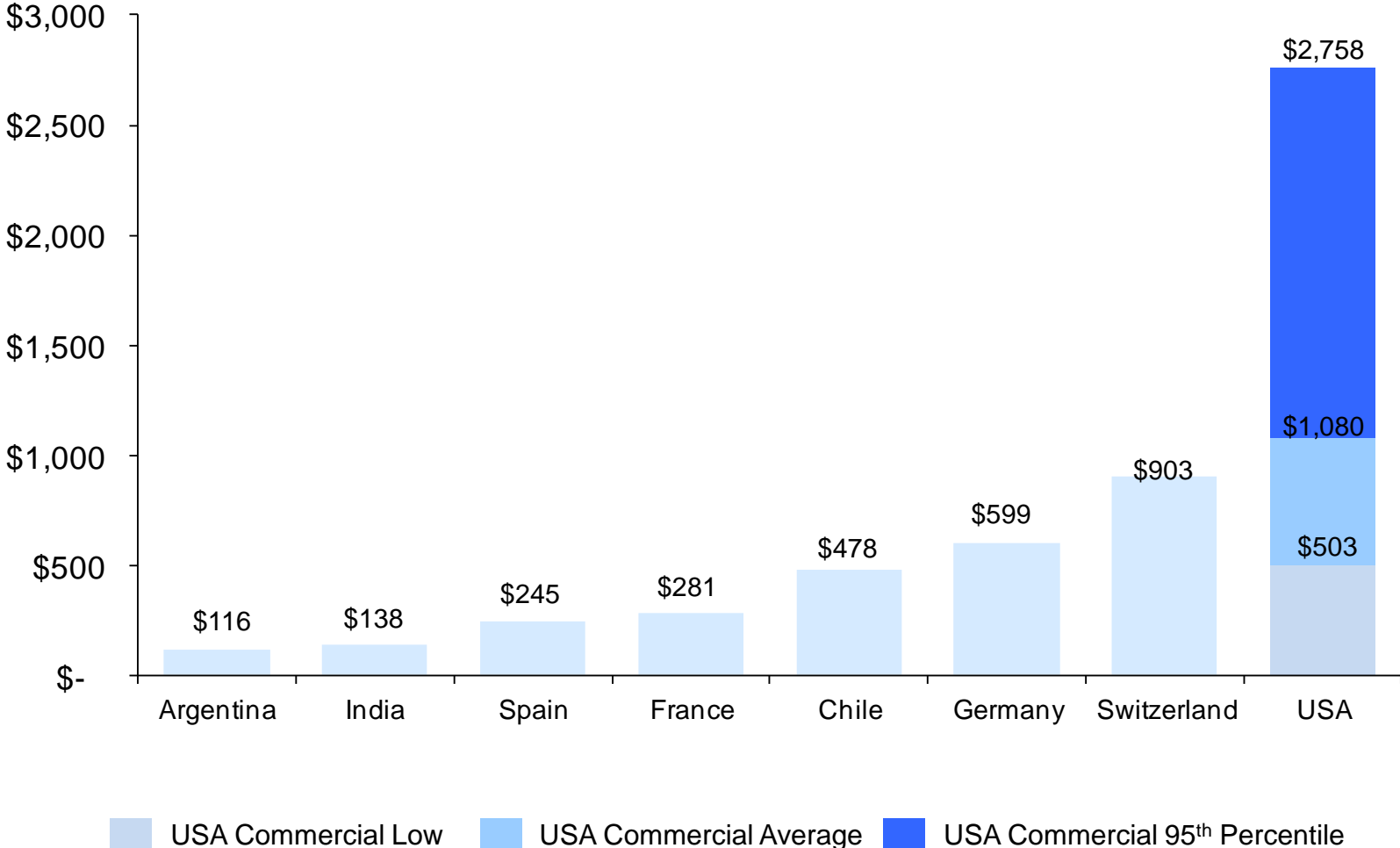
FOR ILLUSTRATIVE PURPOSES ONLY

## Scanning and Imaging Fees CT Scan: Pelvis (\$US)



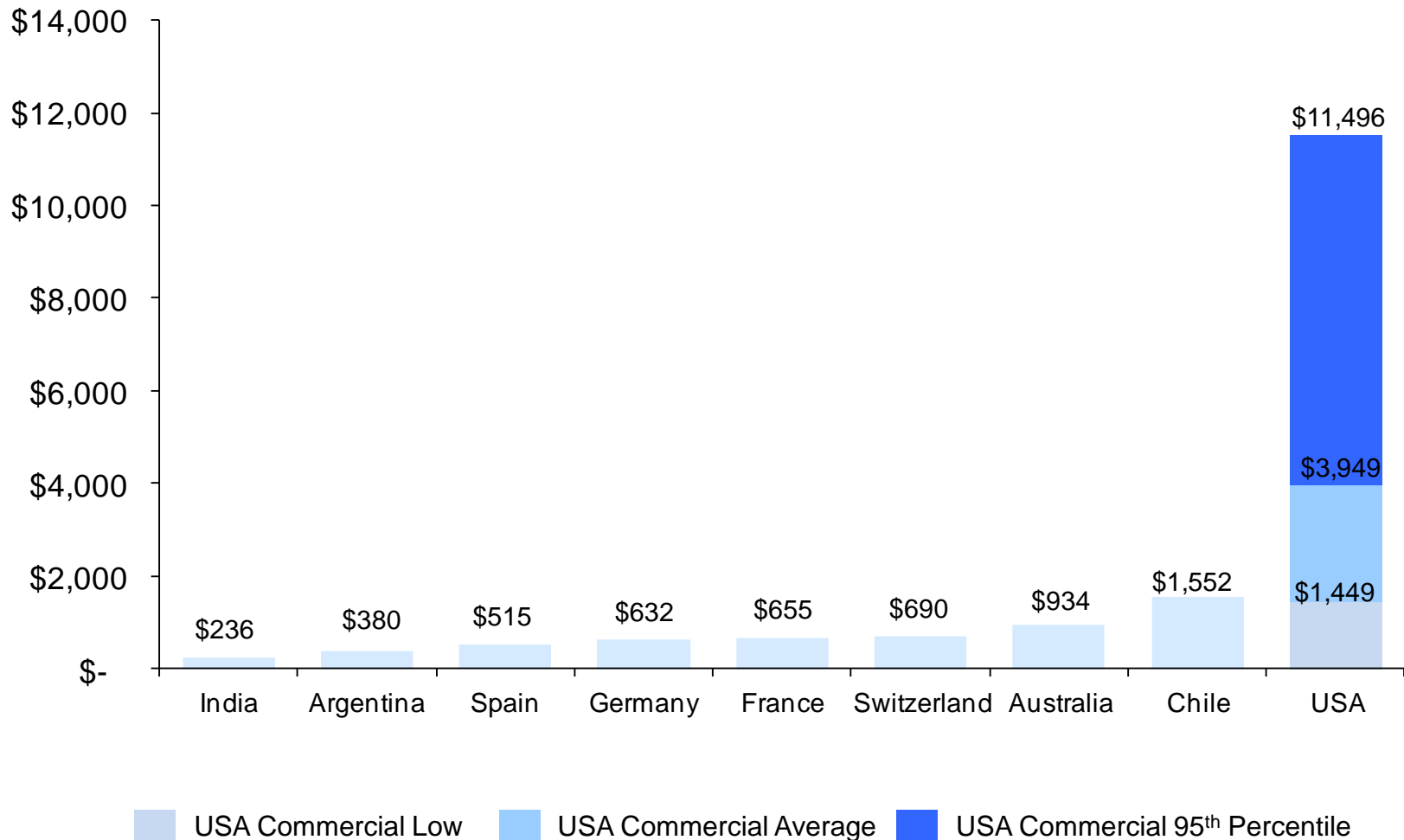
FOR ILLUSTRATIVE PURPOSES ONLY

# Scanning and Imaging Fees MRI (\$US)



FOR ILLUSTRATIVE PURPOSES ONLY

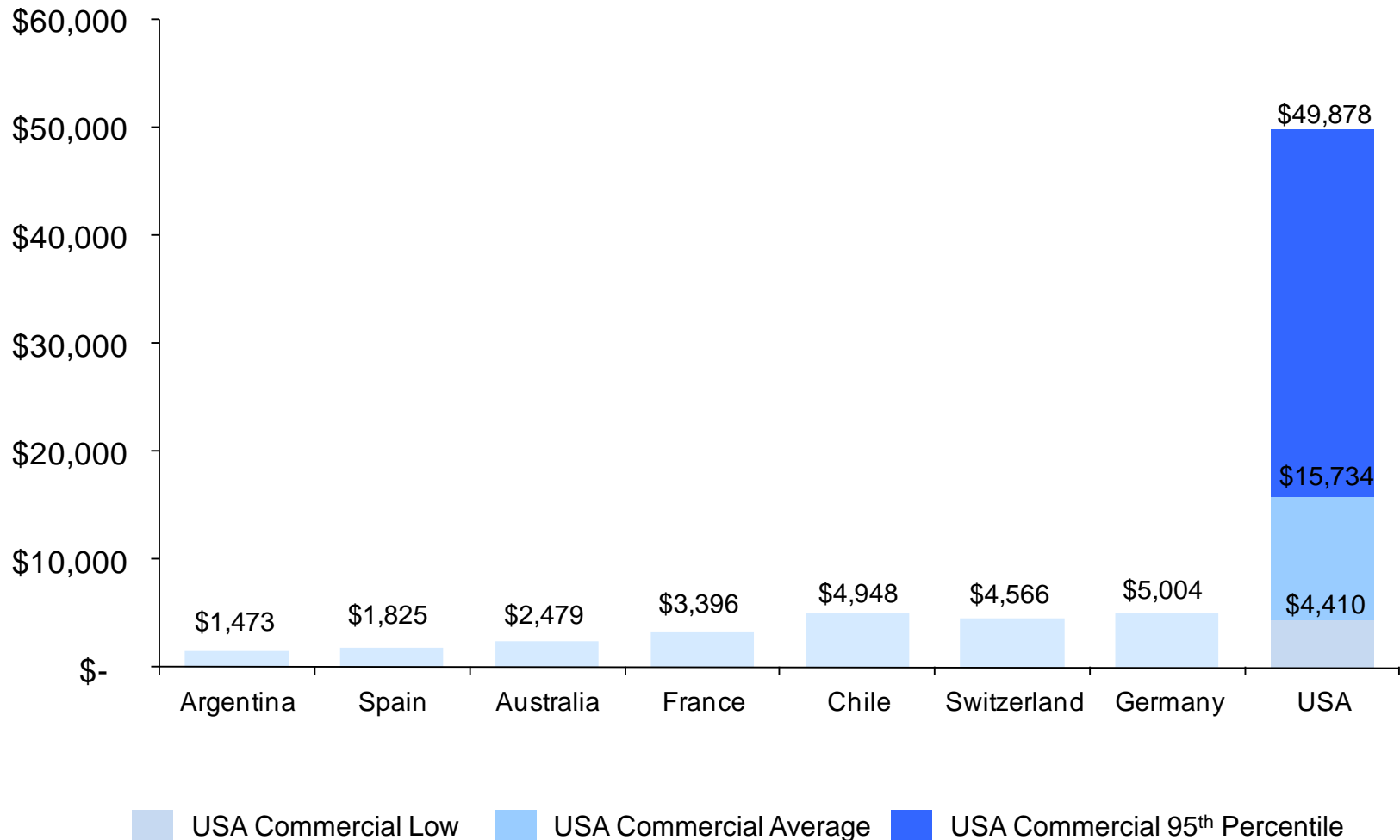
## Hospital Charges Cost Per Hospital Day (\$US)



FOR ILLUSTRATIVE PURPOSES ONLY

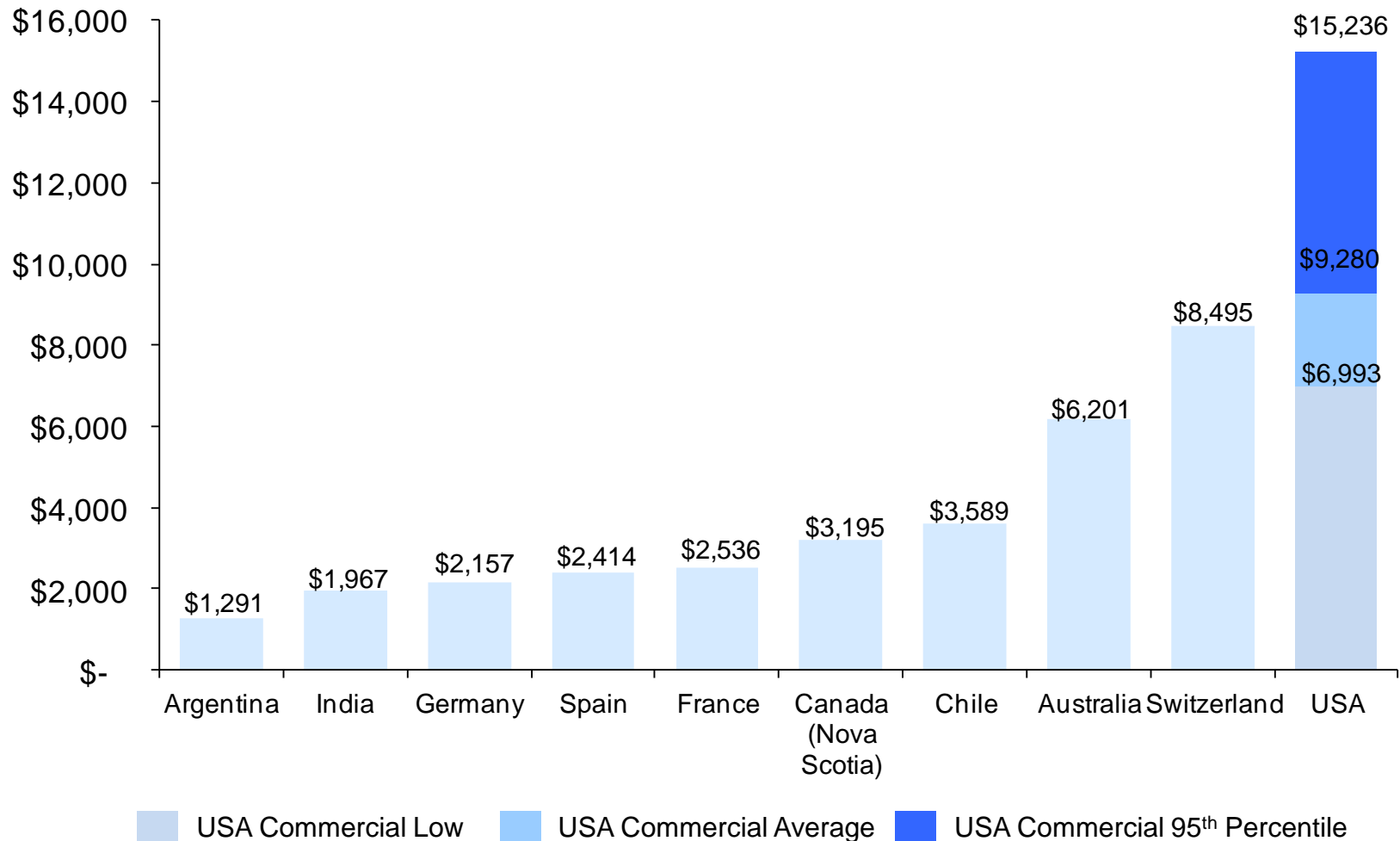


## Hospital Charges Cost Per Hospital Stay (\$US)



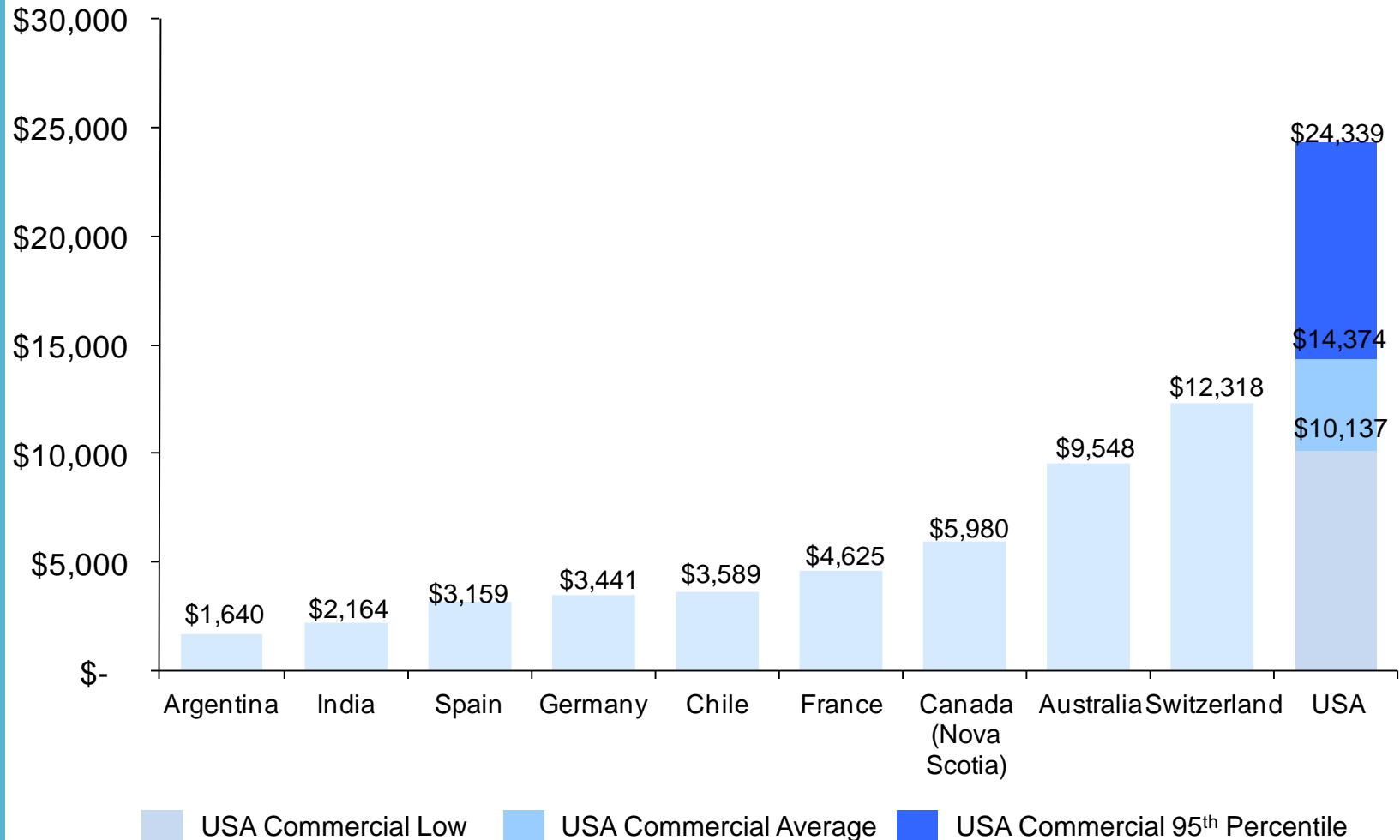
FOR ILLUSTRATIVE PURPOSES ONLY

## Total Hospital and Physician Costs Normal Delivery (\$US)



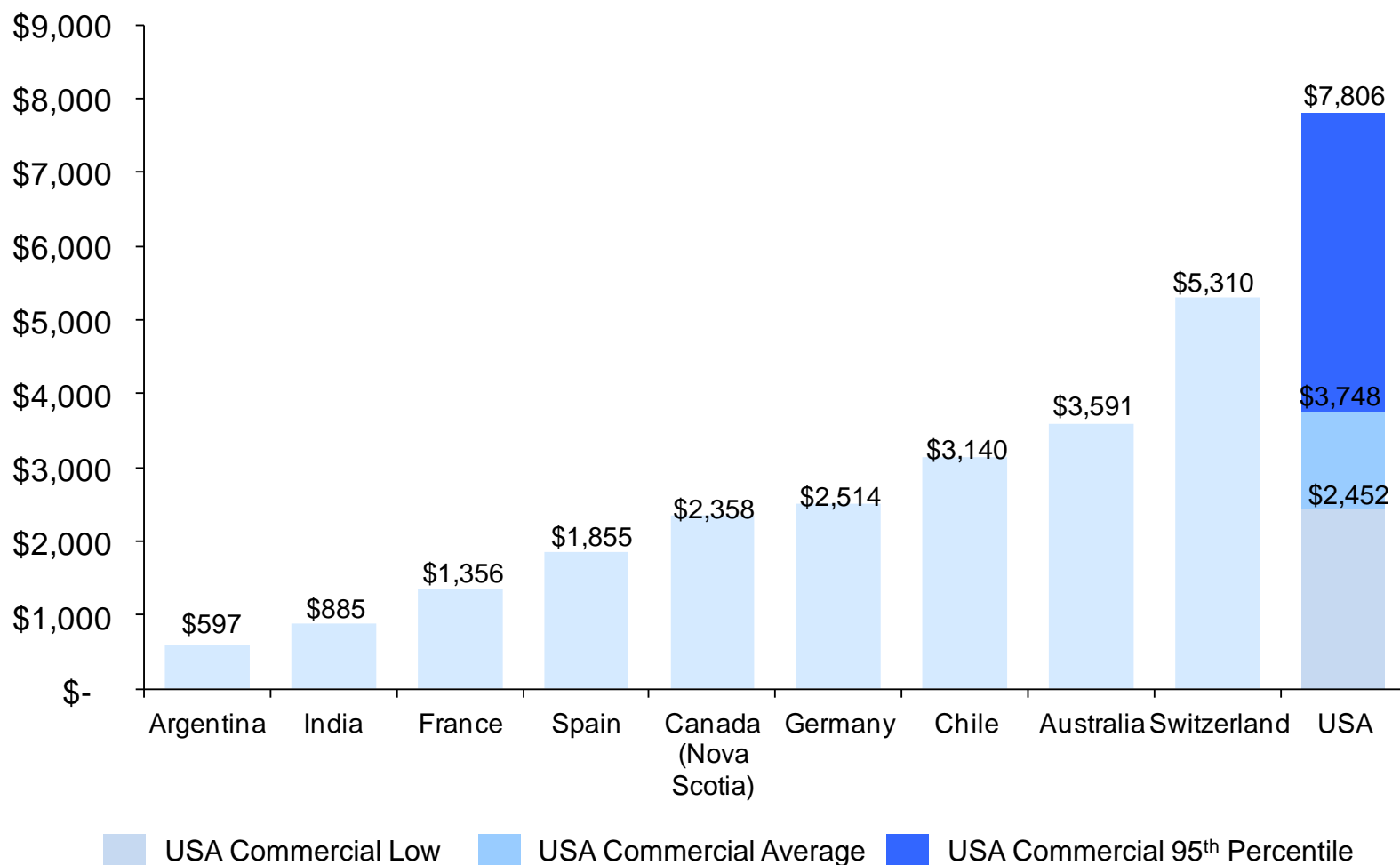
FOR ILLUSTRATIVE PURPOSES ONLY

## Total Hospital and Physician Costs C-Section (\$US)



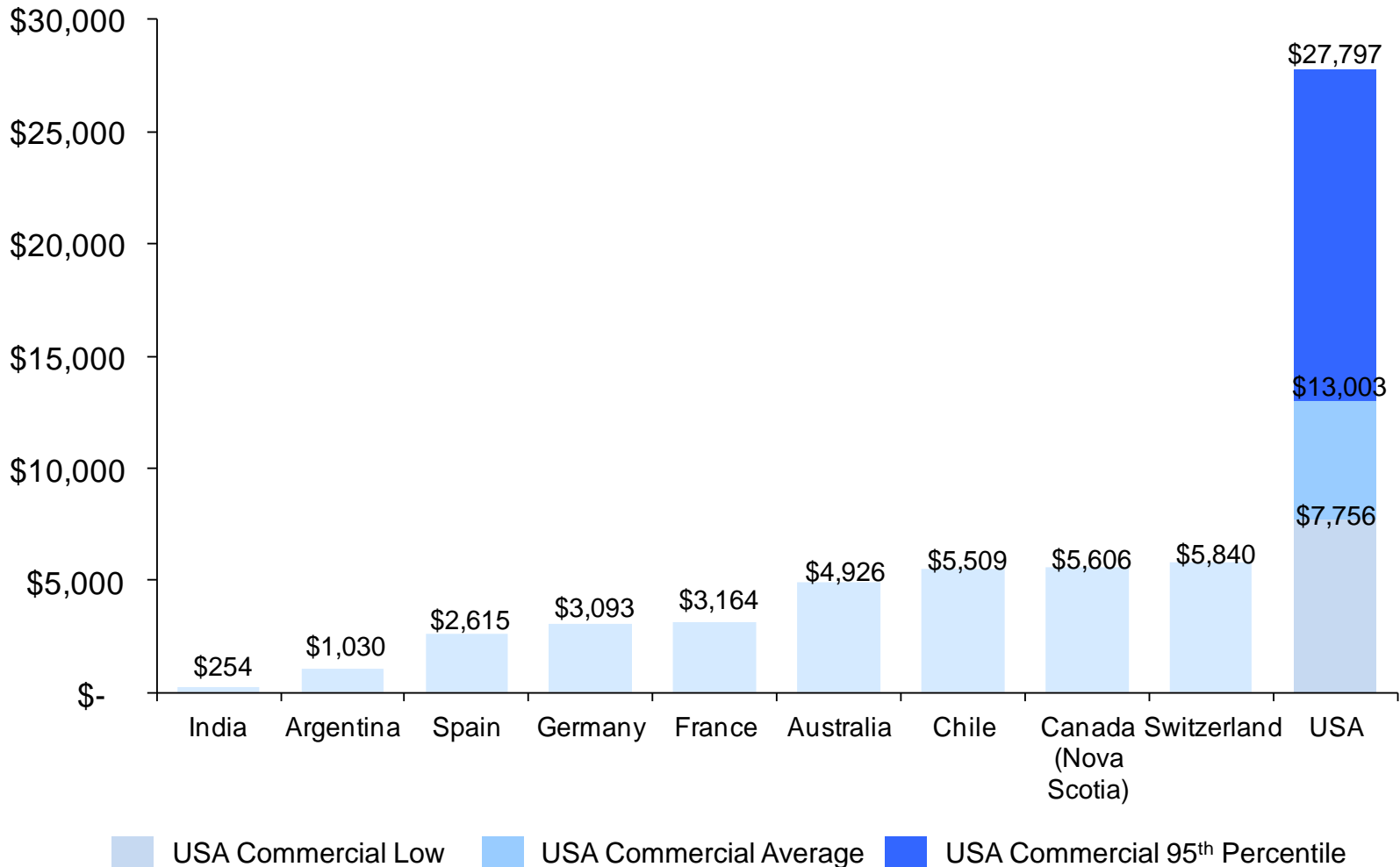
FOR ILLUSTRATIVE PURPOSES ONLY

## Total Facility and Physician Costs Cataract Surgery (\$US)



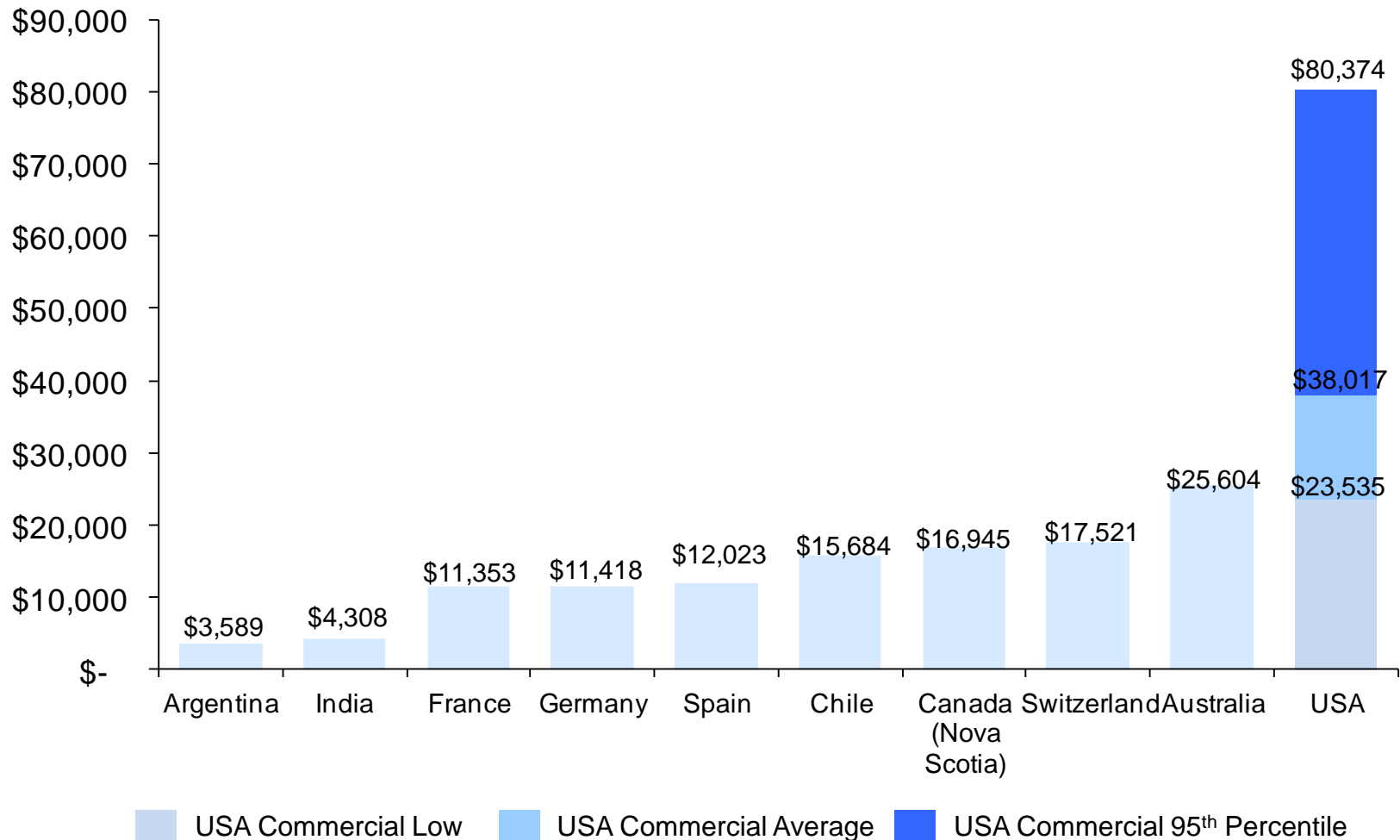
FOR ILLUSTRATIVE PURPOSES ONLY

## Total Facility and Physician Costs Appendectomy (\$US)



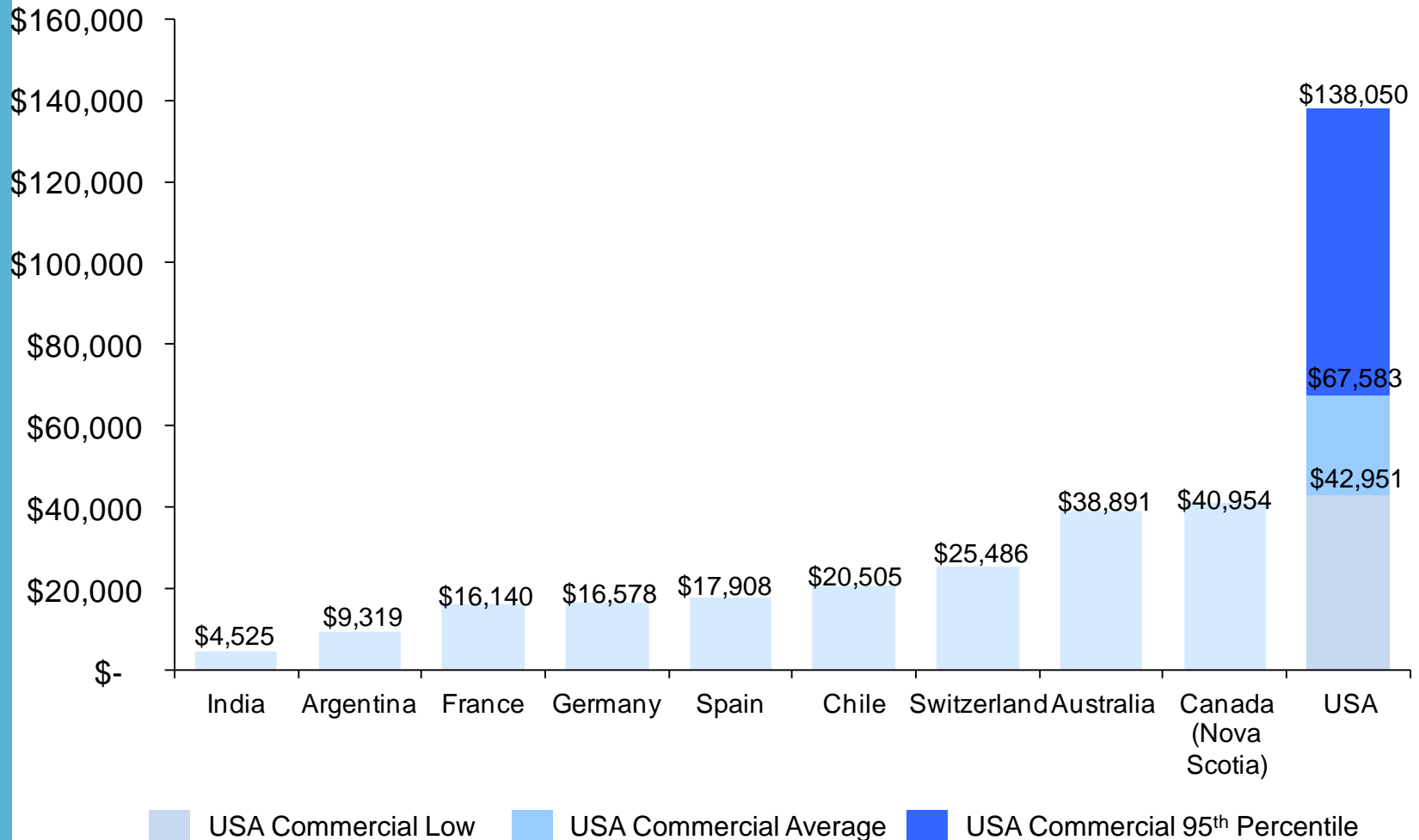
FOR ILLUSTRATIVE PURPOSES ONLY

## Total Hospital and Physician Costs Hip Replacement (\$US)



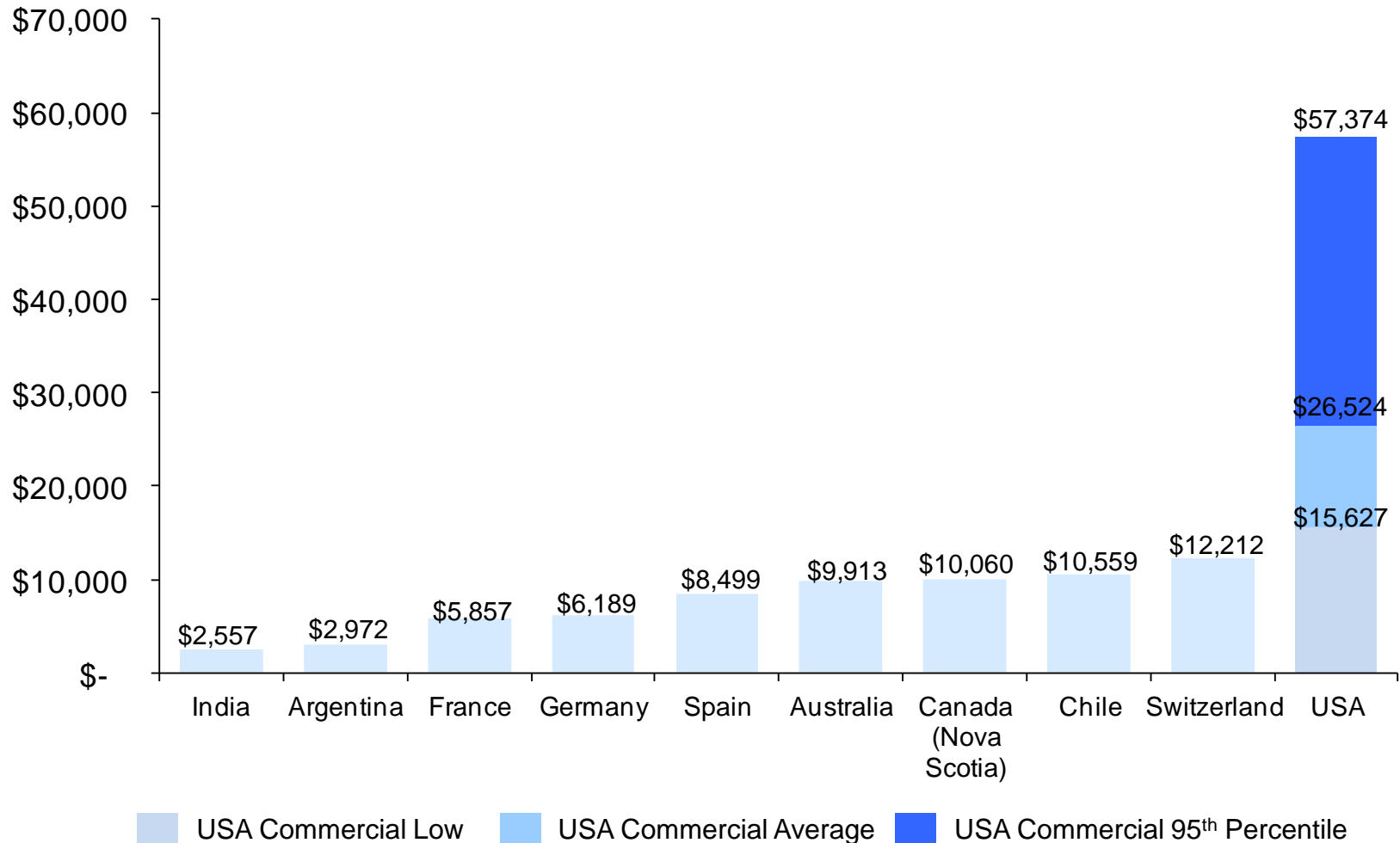
FOR ILLUSTRATIVE PURPOSES ONLY

## Total Hospital and Physician Costs Coronary Artery Bypass (\$US)



FOR ILLUSTRATIVE PURPOSES ONLY

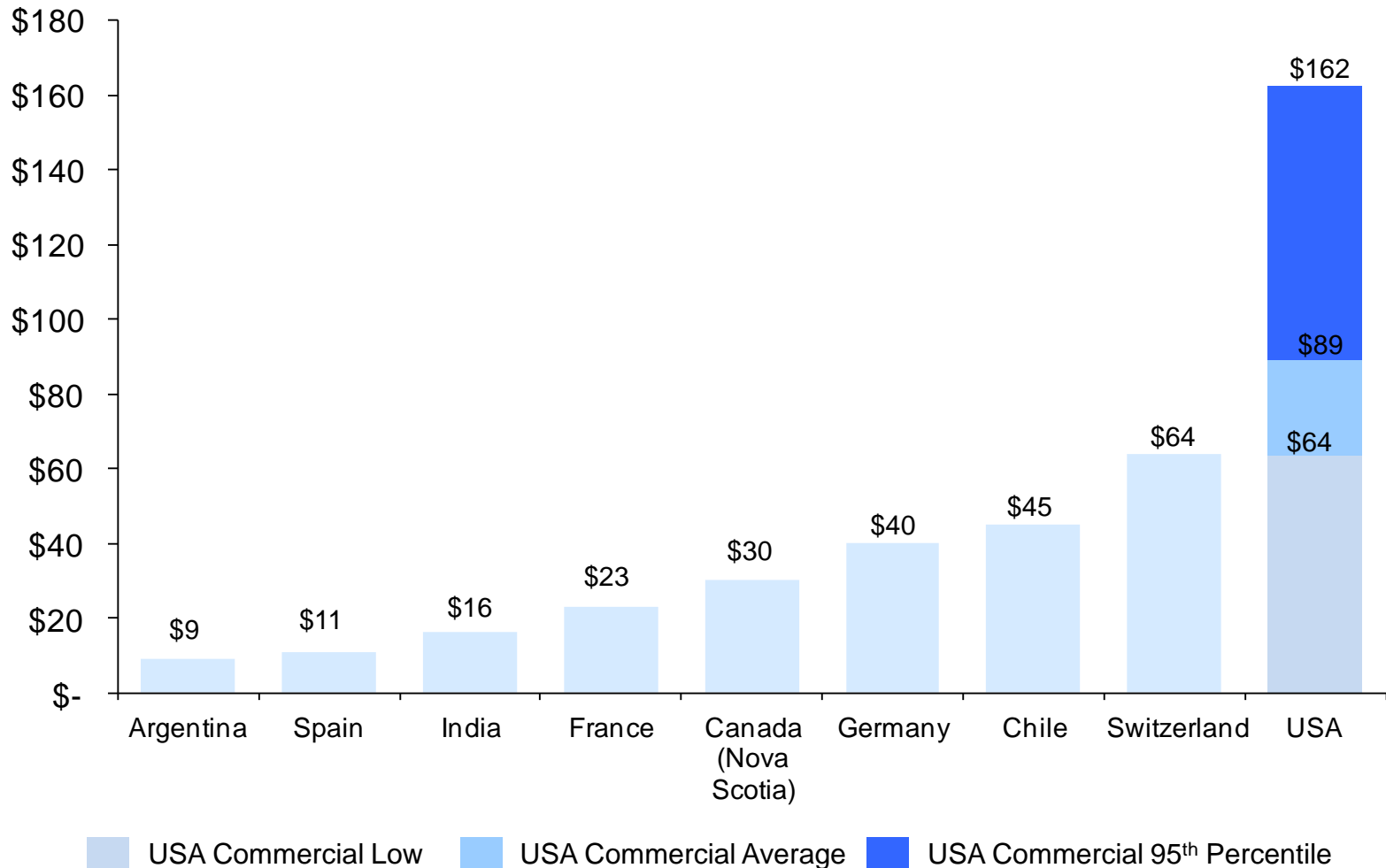
## Total Facility and Physician Costs Angioplasty (\$US)



FOR ILLUSTRATIVE PURPOSES ONLY

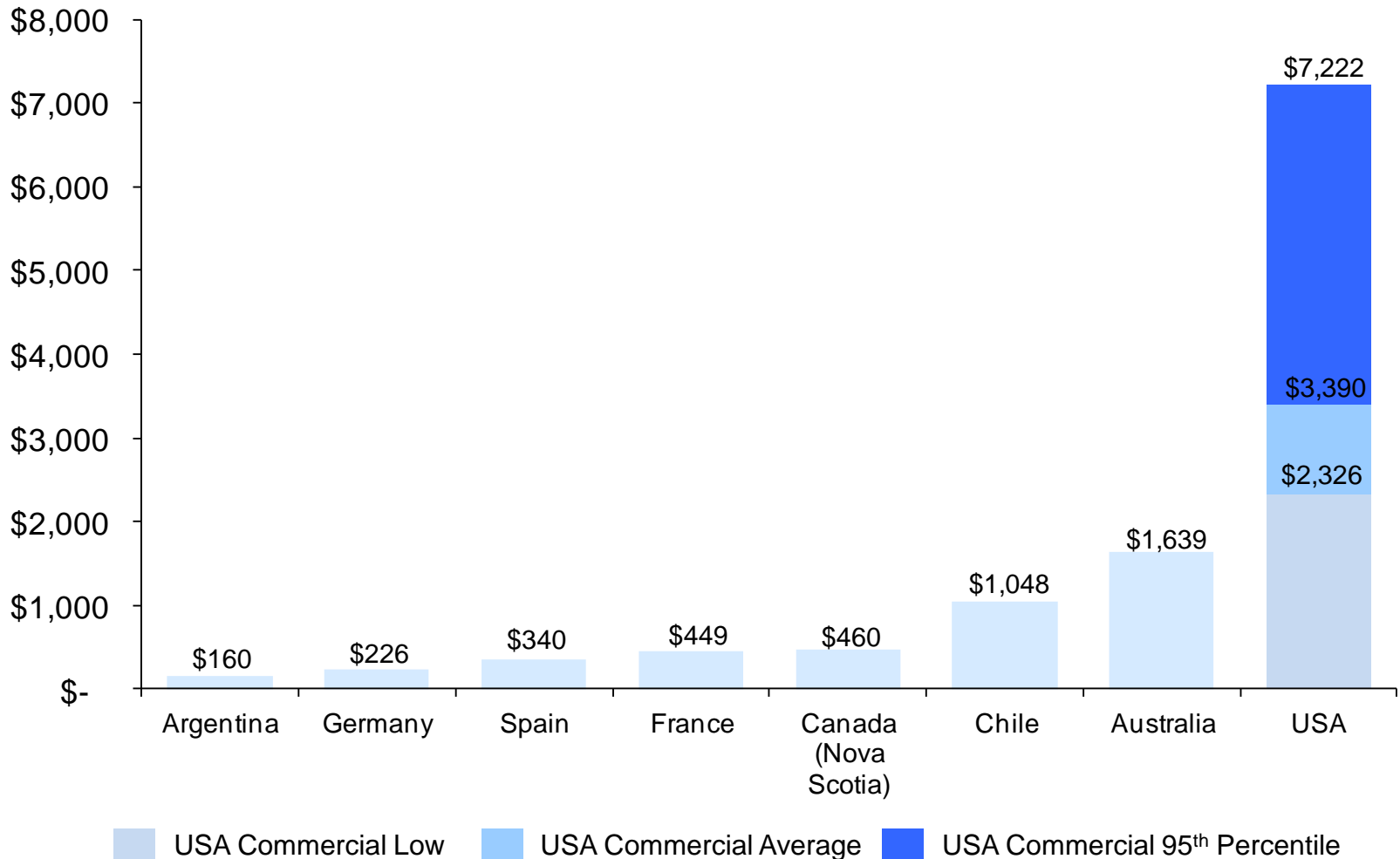


## Physician Fees Routine Office Visit (\$US)



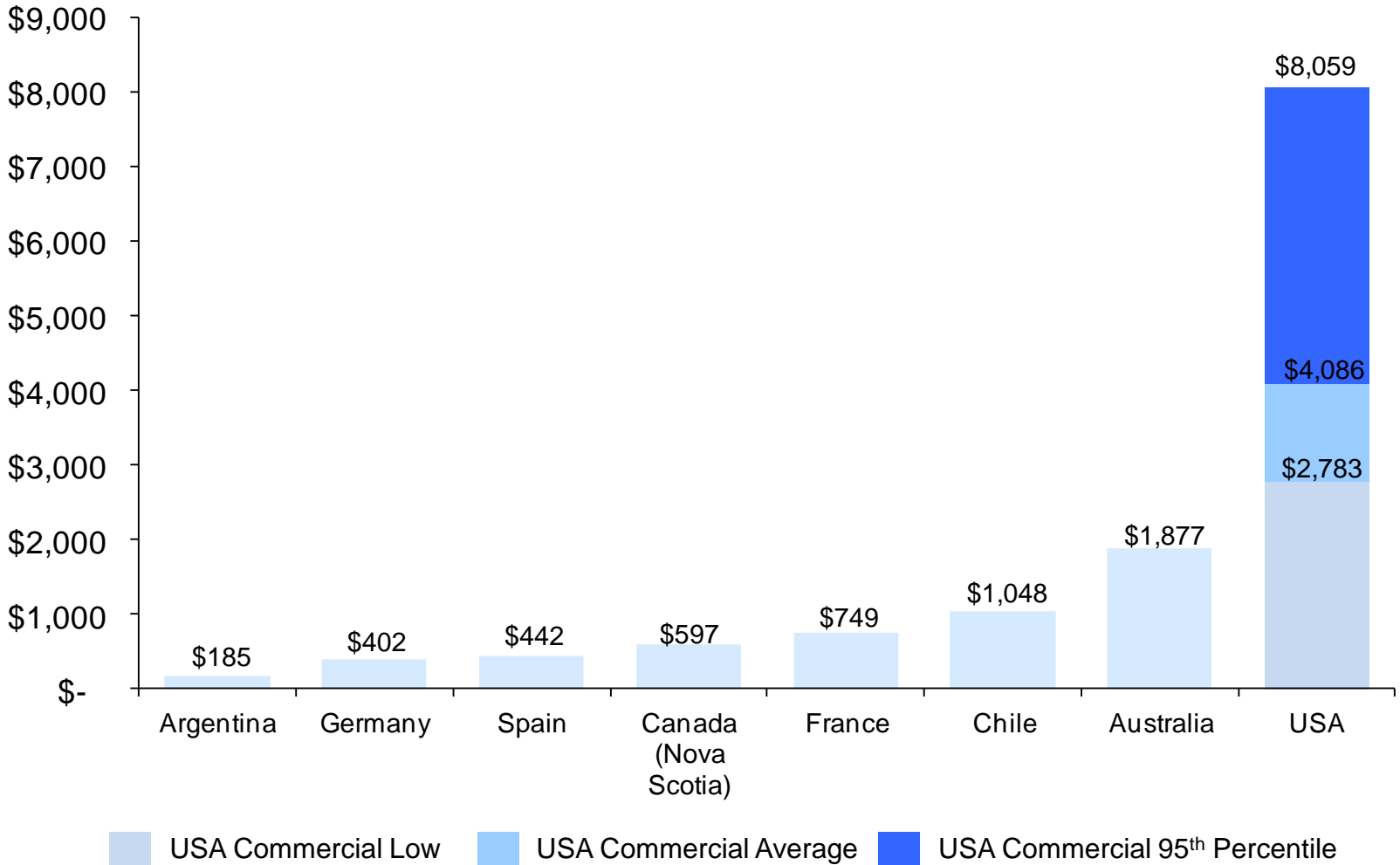
FOR ILLUSTRATIVE PURPOSES ONLY

## Physician Fees Normal Delivery (\$US)



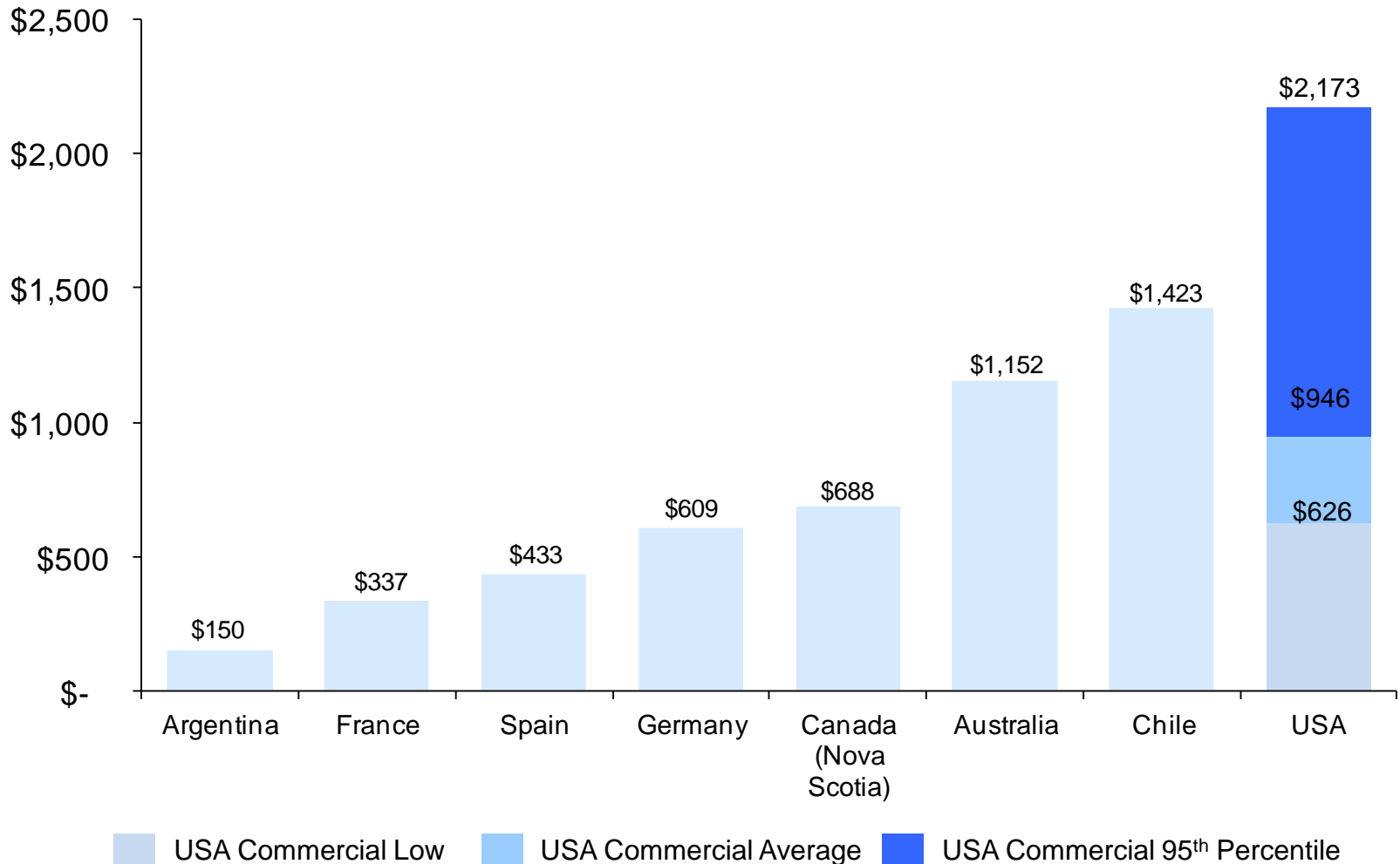
FOR ILLUSTRATIVE PURPOSES ONLY

# Physician Fees C- Section (\$US)



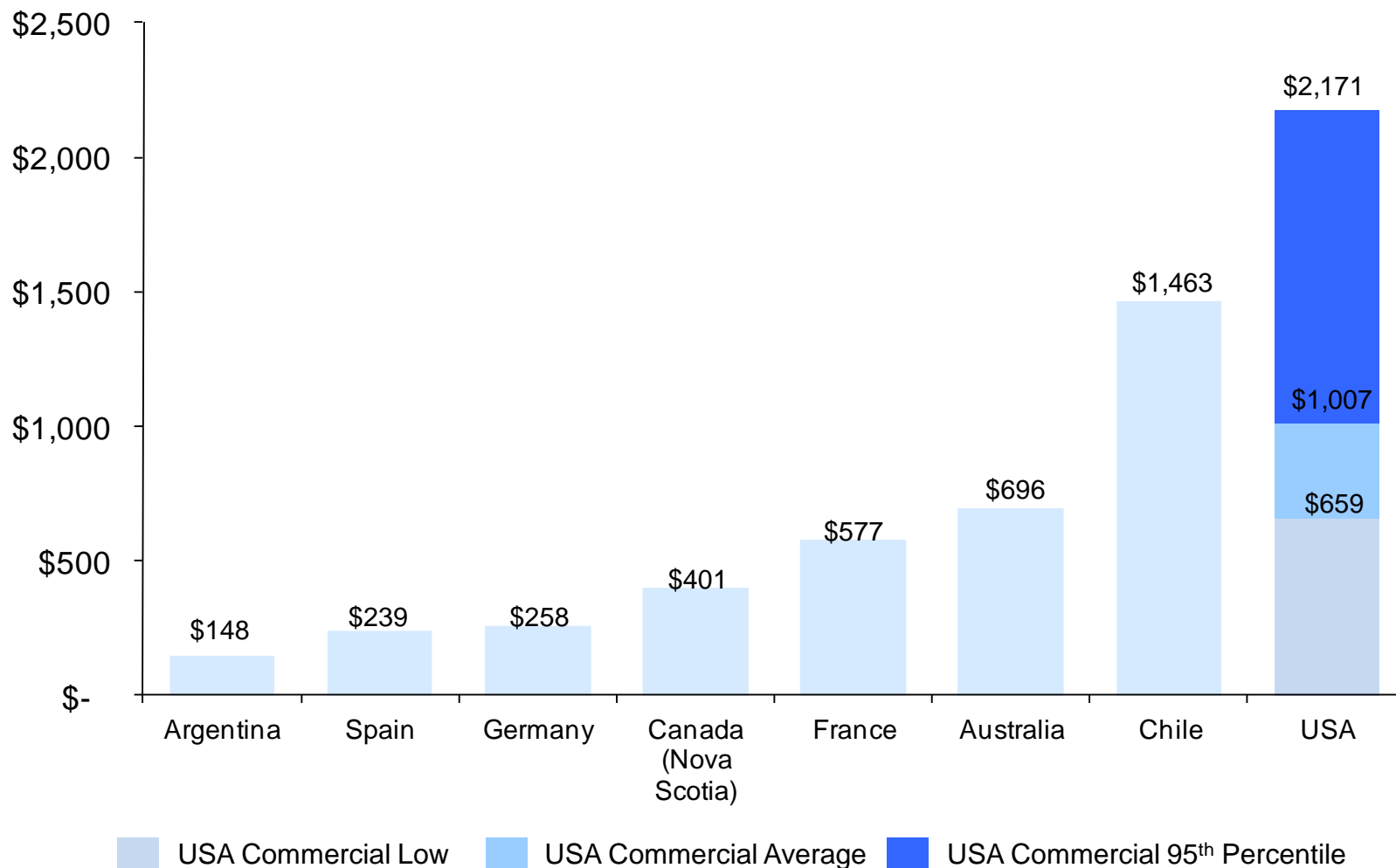
FOR ILLUSTRATIVE PURPOSES ONLY

## Physician Fees Cataract (\$US)



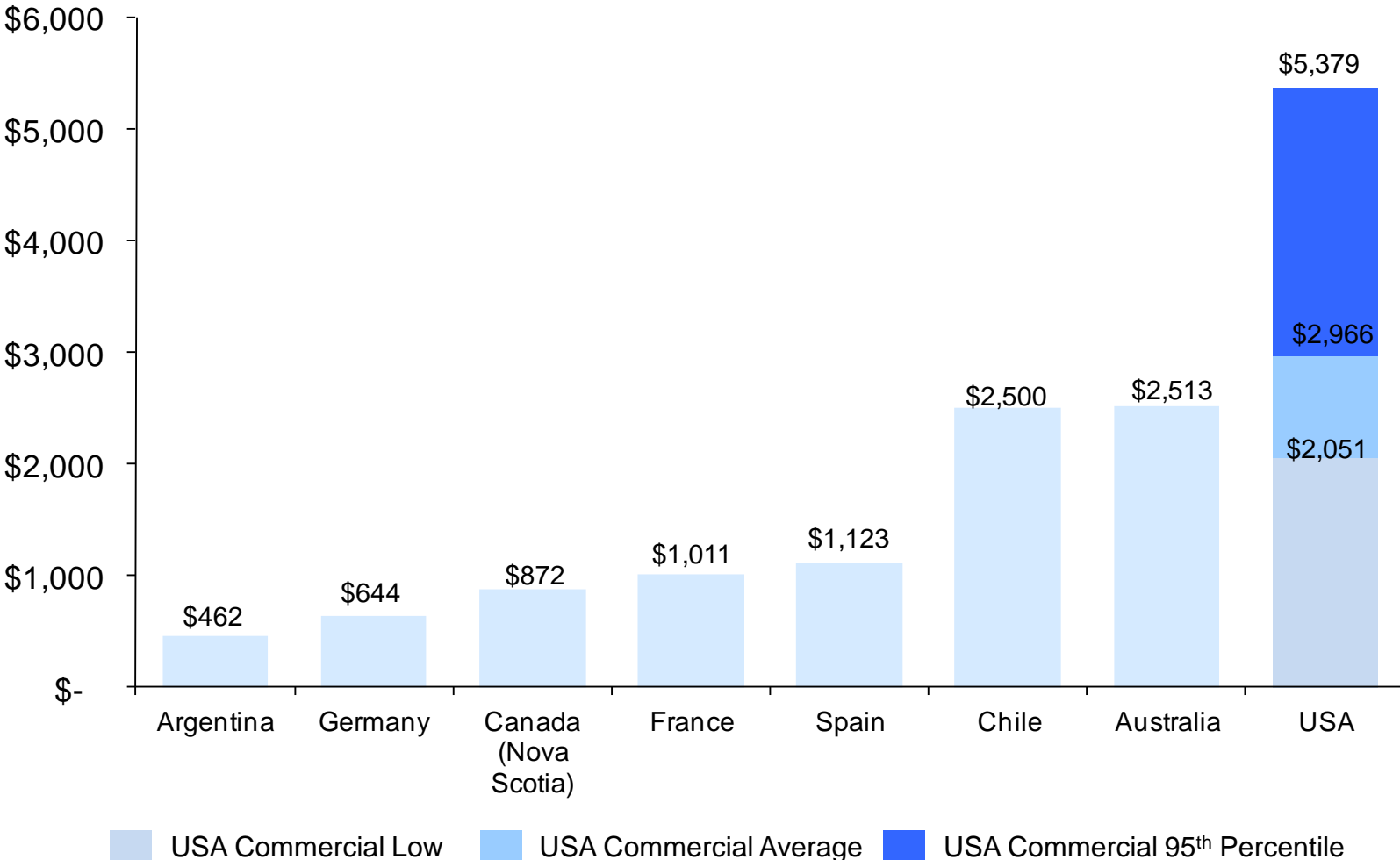
FOR ILLUSTRATIVE PURPOSES ONLY

## Physician Fees Appendectomy (\$US)



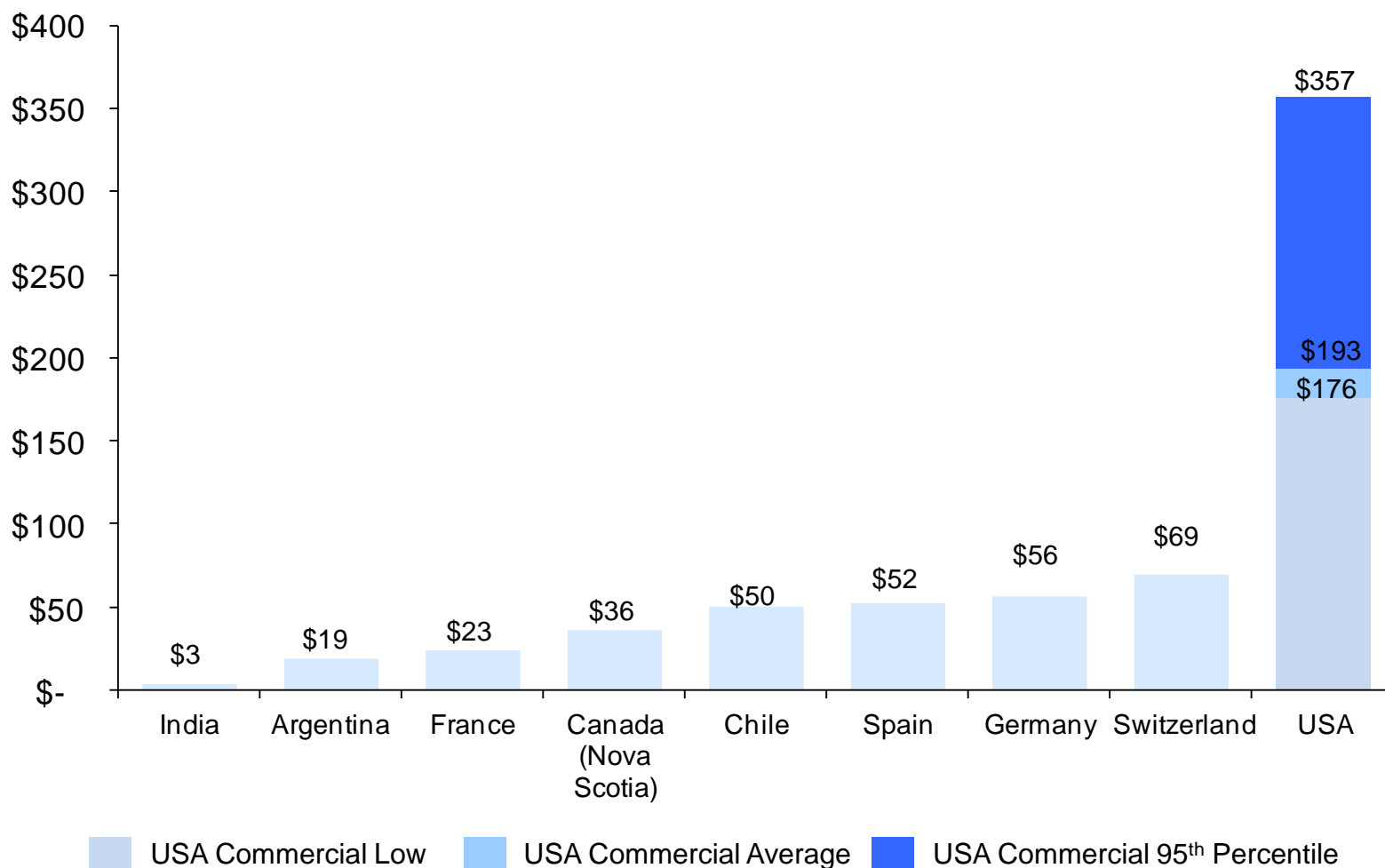
FOR ILLUSTRATIVE PURPOSES ONLY

# Physician Fees Hip Replacement (\$US)



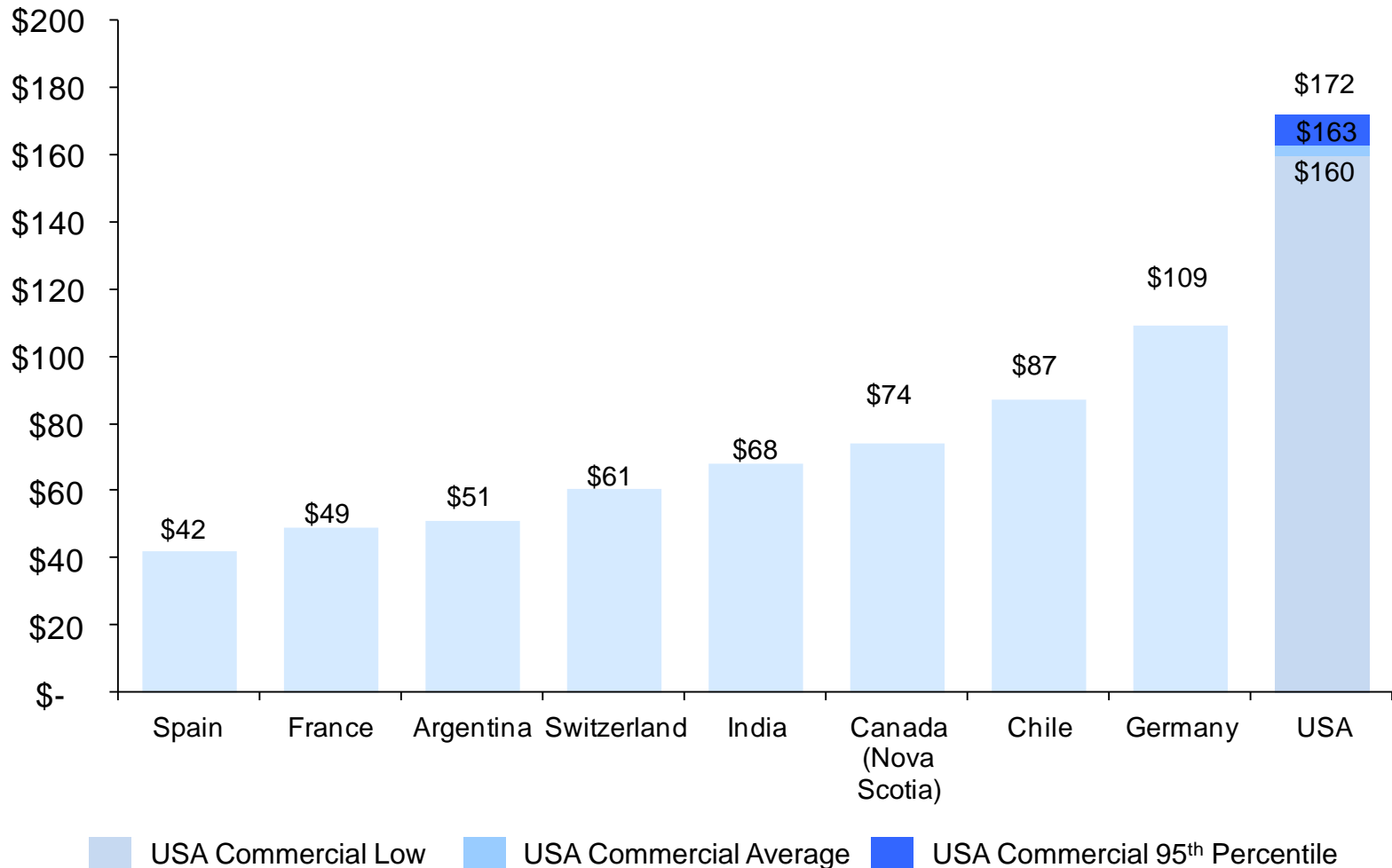
FOR ILLUSTRATIVE PURPOSES ONLY

## Drug Prices Nexium (\$US)



FOR ILLUSTRATIVE PURPOSES ONLY

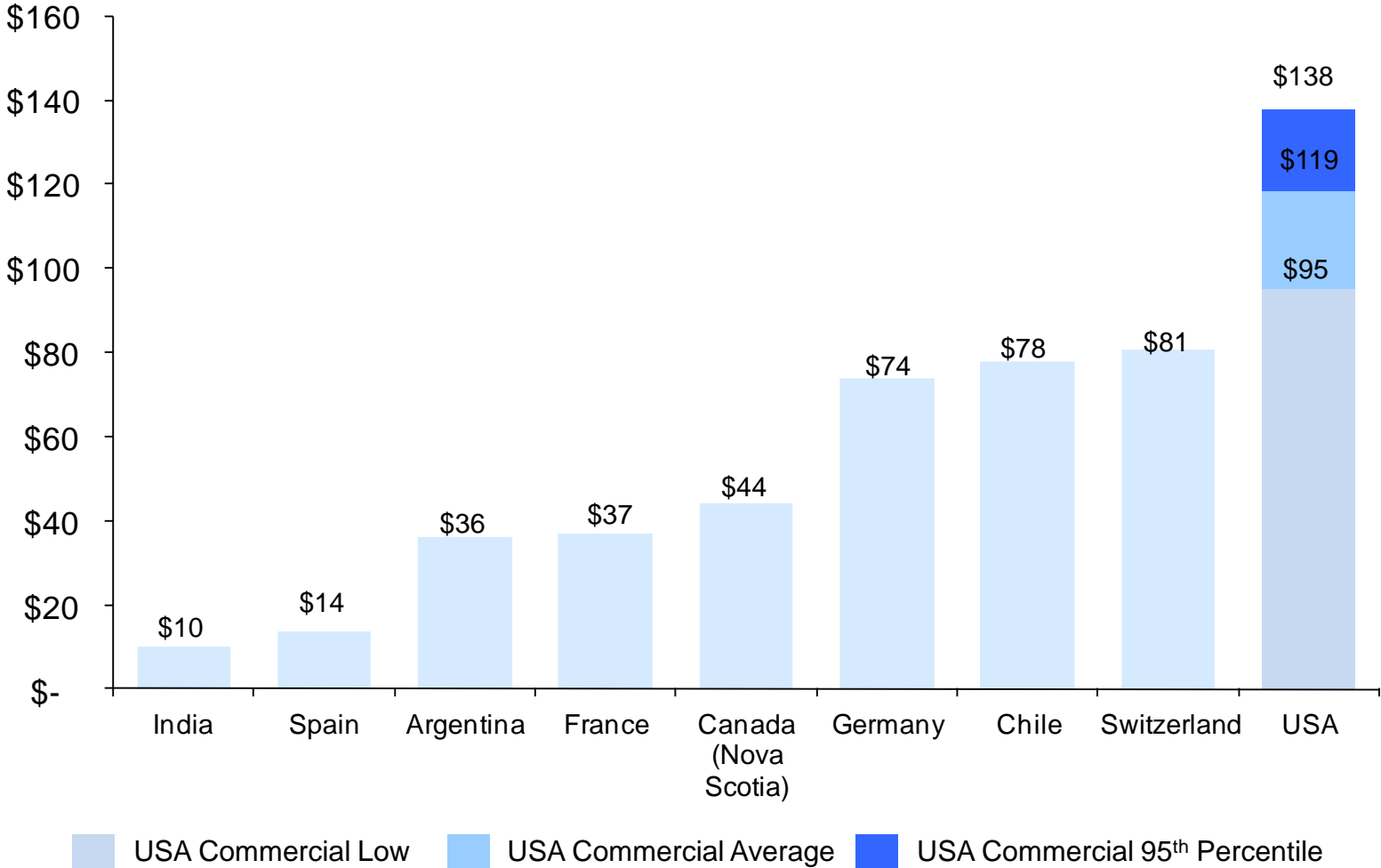
## Drug Prices Plavix (\$US)



FOR ILLUSTRATIVE PURPOSES ONLY

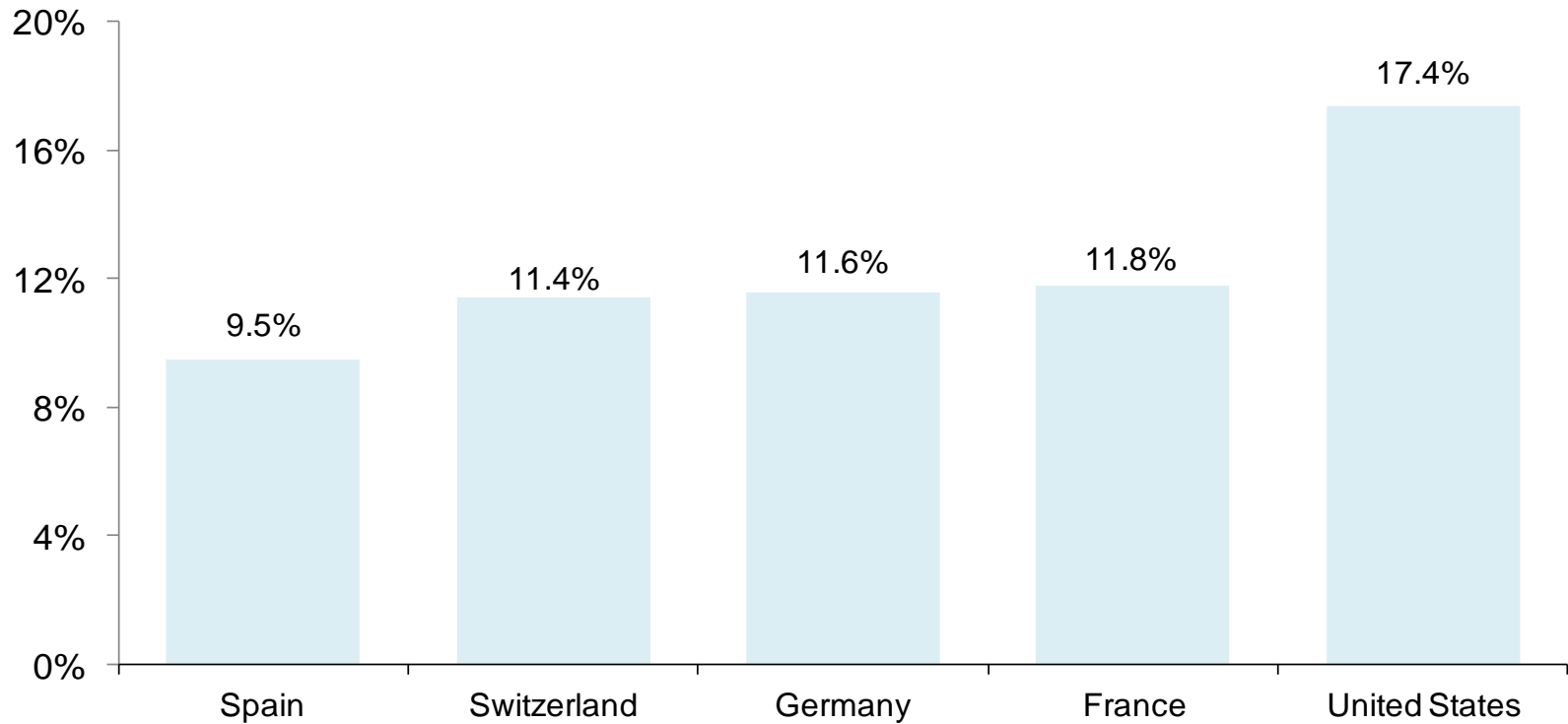


# Drug Prices Lipitor



FOR ILLUSTRATIVE PURPOSES ONLY

## Health Spending as % of GDP



Source: OECD Health Spending 2009 (2008 for Australia)

## **Submission Overview**

- List of Federation Member Plans
- Source and Notes for Prices by Country
- Survey Data Constraints and Limitations

# List of Federation Member Plans

## **Argentina**

Omint Sa De Servicios

## **Australia**

Australian Unity Health Limited

BUPA Australia Limited

GMHBA Limited

HBF Health Funds Inc

Hospitals contribution Fund of Australia

Health Partners

Medibank Private

Navy Health Limited

NIB Health Funds Limited

Police Health

RT Health Fund

Teachers' Federation Health Limited

Teachers' Union Health

## **Belgium**

Medicover

Association Internationale de la Mutualite

Nationaal Verbond van Socialistische Mutualiteiten

Union Nationale des Mutualities Libres (MLOZ)

## **Canada**

Alberta Blue Cross Plan

Canassurance Hospital Service Association

Group Medical Services

Manitoba Blue Cross

Medavie Blue Cross

Pacific Blue Cross

Saskatchewan Blue Cross

## **Chile**

Banmedica

China

BUPA China Representative Office

## **Denmark**

Danmark Sygeforsikring

## **Dominican Republic**

Ars Humano

## **France**

Malakoff Mederic

## **Germany**

AXA Krankenversicherung AG

Munich Health

## **Greece**

Interamerican Life Insurance Company

## **Hong Kong**

BUPA (Asia) Limited

HSBC Medical Insurance Limited

## **India**

MAX BUPA Health Insurance Limited

## **Ireland**

VHI Healthcare Limited

## **Italy**

Unisalute

Mauritius

Administrators & Consultants Limited

## **Netherlands**

Achmea Health

## **New Zealand**

Southern Cross Healthcare

Health Fund Association of New Zealand

Uniiion Medical Benefits Society

Nigeria

Total Health Trust Limited

## **Saudi Arabia**

BUPA Middle East

## **South Africa**

Discovery Health Medical Scheme

Bonitas Medical Fund

Chartered Accountant (SA) Medical Aid Fund

Discovery Health

La-Health Medical Scheme

Medihelp

Polmed

Transmed



## **Spain**

Compañía de Seguros Adeslas SA

Sanitas SA

## **Switzerland**

Helsana Versicherungen AG

Sanitas

## **Thailand**

BUPA Health Insurance (Thailand) Limited

## **United Kingdom**

AXA PPP Healthcare

BUPA

InterGlobal Insurance Company

Europe Assistance Holdings

Healthways International Limited

Simplyhealth Group

Western Provident Association

Westfield Contributory Health Scheme

## **USA**

Aetna Inc

Emblem Foundation Health Plan

Tufts Health Plan

UnitedHealth Group

America's Health Insurance Plans

Blue Cross & Blue Shield Association

HIP Health Plan of New York

Kaiser Foundation Health Plan Inc

The Trizetto Group

## **Zimbabwe**

CIMAS Medical Aid Society

The Medical Aid Society of Central Africa

## Sources and Notes For Prices by Country

- Argentina** Prices represent a weighted average of prices across three systems: a public system (50%), a social security system (38%) and a private system (12%).
- Australia** Prices represent fees paid by a private health plan. Primary care, diagnostics and drugs are not covered by private health insurance.
- Chile** Prices represent private sector fees paid by a private health plan. Newborn care is included in normal delivery and c-section prices. There are two methodology changes from the 2010 survey. In that survey, the angioplasty price represented the cost for the stent; the cost per hospital day only included the cost for the room. The 2011 prices presented include the full costs for these procedures. This has increased the cost from those presented last year.
- Canada** Prices represent public sector fees for the province of Nova Scotia; the 2010 survey prices were drawn from the province of New Brunswick. Pricing varies across provinces. The price shown for Nexium reflects the price for the substitute Losec. Lipitor price reflects the generic equivalent. Cataract surgery facility and physician price reflects fees for day surgery.

## Sources and Notes For Prices by Country

<b>France</b>	Prices are submitted by a private health plan, and represent a blend of public and private sector prices. Drug prices reflect prices paid by patients in pharmacies outside of hospitals.
<b>Germany</b>	Prices represent fees paid by one private sector health plan. Cataract facility and physician price is for an inpatient setting. Newborn care is not included in normal delivery and C-section pricing.
<b>India</b>	Prices represent private fees paid by one private sector health plan. Lipitor price is for generic substitute.
<b>Spain</b>	Prices represent fees paid by one private sector health plan.
<b>Switzerland</b>	Prices represent public sector fees. Public sector inpatient fees in 2010 did not include costs paid by the cantons; in this year's survey this has been corrected so that prices include these payments. Cataract surgery facility and physician price is for an outpatient setting.

## Source and Notes For Prices by Country

### **United States**

U.S. costs are based on commercial claims data from Thompson Reuters MarketScan Research Databases. The claims data was compiled by Deloitte Consulting LLP on behalf of Kaiser Permanente Health Plan. Any opinions or conclusions expressed herein regarding the data are not those of Deloitte Consulting LLP. Because a broad range of prices were available, the national 25<sup>th</sup> percentile (low), average, and 95<sup>th</sup> percentile are presented.

Cataract surgery price reflects outpatient procedures. Angioplasty price reflects a blend of inpatient (67%) and outpatient (33%) prices, based on relative utilization in each setting. Appendectomy price reflects a blend of inpatient (61%) and outpatient (39%) prices, based on relative utilization in each setting.

Normal delivery and C-section pricing includes prenatal and post-natal care.

Cost per day and cost per admission were calculated by pooling all admissions and calculating percentiles and averages.

## **Survey Data Constraints and Limitations**

- Due to data availability, public, private, mixed and/or blended fee schedules were used. Mixture of fee schedule types complicate comparisons
- There are different scan and imaging fee structures across countries e.g., all scans may be a single price across many scan and/or imaging procedures, while other countries have different prices depending on the type of scan / imaging procedure
- Drug prices may vary because of differing pricing systems. Some prices include taxes, dispensing fees, etc while others do not.
- Single plan's data might not be representative of the overall prices and fees.
- Some fees are snapshots in time (e.g., as of a specific date), while other fees represents of a certain time period (e.g. charges based on claims database).