

**Self Insured EPO
Network Discount Comparison**

Physician Fees Discounts

Procedure Code	UHC	WPS		Humana		Anthem
		PCCS	Statewide	PPO	HPN	
36522	\$387.24	\$0.00	\$0.00	\$341.29	\$401.49	\$2,077.44
45378	\$619.82	\$728.35	\$800.50	\$393.99	\$393.59	\$1,026.04
72193	\$138.80	\$242.39	\$313.70	\$130.46	\$126.91	\$1,194.03
78465	\$464.42	\$517.28	\$574.10	\$590.53	\$589.69	\$1,877.84
80061	\$15.92	\$38.08	\$52.64	\$24.19	\$25.87	\$55.34
88305	\$76.77	\$112.63	\$144.37	\$76.08	\$78.53	\$223.76
90806	\$155.07	\$77.03	\$107.93	\$142.90	\$147.01	\$123.43
97110	\$35.02	\$44.61	\$44.46	\$41.26	\$41.53	\$51.06
97140	\$25.47	\$45.94	\$48.15	\$39.30	\$40.22	\$47.96
99213	\$86.79	\$98.00	\$79.11	\$82.24	\$82.35	\$101.81
99214	\$141.56	\$145.58	\$125.24	\$127.00	\$127.64	\$154.38
99232	\$91.61	\$114.51	\$115.43	\$93.20	\$91.87	\$132.05
99284	\$268.14	\$235.61	\$253.07	\$164.28	\$161.40	\$306.03
99285	\$406.32	\$326.83	\$352.73	\$253.37	\$249.38	\$462.86
99396	\$177.02	\$184.65	\$175.64	\$160.30	\$163.91	\$192.66
	\$206.00	\$221.98	\$240.35	\$177.36	\$181.43	\$535.11

Hospital Discounts by Type

Category	UHC	WPS PCCS	WPS Statewide	Humana PPO	Humana HPN	Anthem
Inpatient						
Discount off Charges	34.0%	67.0%	67.0%	64.0%	23.0%	Proprietary
Per Diem	42.0%	0.0%	0.0%	0.0%	0.0%	Proprietary
DRG	N/A	33.0%	33.0%	32.0%	73.0%	Proprietary
Case Rates	24.0%	0.0%	0.0%	4.0%	4.0%	Proprietary
Other	N/A	0.0%	0.0%	N/A	N/A	Proprietary
Outpatient						
Inpatient						
Discount off Charges	33.0%	100.0%	100.0%	68.0%	75.0%	Proprietary
Per Diem	N/A	0.0%	0.0%	0.0%	0.0%	Proprietary
DRG	N/A	0.0%	0.0%	0.0%	0.0%	Proprietary
Case Rates	67.0%	0.0%	0.0%	0.0%	0.0%	Proprietary
Other	N/A	0.0%	0.0%	32.0%	25.0%	Proprietary

Most Frequently Negotiated Dollar Amount

Category	UHC	WPS PCCS	WPS Statewide	Humana PPO	Humana HPN	Anthem
Medical	36.6%	\$2,660.00	\$2,981.00	40% to 45%	45% to 50%	Proprietary
Surgical	44.3%	\$5,637.00	\$6,202.00	40% to 45%	45% to 50%	Proprietary
Maternity	45.8%	\$1,499.00	\$1,681.00	40% to 45%	45% to 50%	Proprietary
Pediatrics	22.1%	N/A	N/A	40% to 45%	45% to 50%	Proprietary
Psychiatric	43.2%			40% to 45%	45% to 50%	Proprietary
Chemical/Substance Abuse	43.2%	\$1,188.00	\$1,248.00	40% to 45%	45% to 50%	Proprietary
Rehabilitation	Insuff. Data	\$1,788.00	\$2,053.00	40% to 45%	45% to 50%	Proprietary
ICU	46.6%	N/A	N/A	40% to 45%	45% to 50%	Proprietary
CCU	46.6%	N/A	N/A	40% to 45%	45% to 50%	Proprietary

Average Milwaukee County Discounts

Category	UHC	CSM/Froedtert	Statewide	Humana PPO	Humana HPN	Anthem
Inpatient Hospital	41.0%	33.8%	34.2%	40.1%	43.7%	29.70%
Outpatient Hospital	51.3%	36.2%	36.6%	41.0%	46.7%	25.78%
Physician	52.2%	34.2%	31.0%	44.6%	49.0%	40.1%
Wheaton						
		39.9%				
		43.5%				
		46.9%				

City of Milwaukee

Self Insured EPO
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Claims	UHC		WPS		Humana		Anthem
			PCCS	Statewide	PPO	HPN	
2010							
Inpatient Hospital	\$25,020,000	30%	\$26,779,881	\$27,903,661	\$25,401,661	\$23,875,017	\$29,811,966
Outpatient Hospital	\$25,020,000	30%	\$30,902,526	\$32,572,238	\$30,311,704	\$27,383,285	\$38,131,097
Physician	\$33,360,000	40%	\$31,117,971	\$48,155,649	\$38,664,100	\$35,593,305	\$41,804,686
Total	\$83,400,000	100%	\$88,800,378	\$108,631,548	\$94,377,466	\$86,851,608	\$109,747,749
2011							
Inpatient Hospital	\$27,522,000		\$29,457,869	\$30,694,027	\$27,941,827	\$26,262,519	\$32,793,163
Outpatient Hospital	\$27,522,000		\$33,992,778	\$35,829,462	\$33,342,875	\$30,121,614	\$41,944,206
Physician	\$36,696,000		\$34,229,768	\$52,971,213	\$42,530,510	\$39,152,636	\$45,985,155
Total	\$91,740,000		\$97,680,416	\$119,494,703	\$103,815,212	\$95,536,769	\$120,722,524
2012							
Inpatient Hospital	\$30,274,200		\$32,403,656	\$33,763,430	\$30,736,010	\$28,888,771	\$36,072,479
Outpatient Hospital	\$30,274,200		\$37,392,056	\$39,412,408	\$36,677,162	\$33,133,775	\$46,138,627
Physician	\$40,365,600		\$37,652,745	\$58,268,335	\$46,783,562	\$43,067,900	\$50,583,670
Total	\$100,914,000		\$107,448,457	\$131,444,173	\$114,196,734	\$105,090,445	\$132,794,776
Totals							
Inpatient Hospital	\$82,816,200		\$88,641,407	\$92,361,118	\$84,079,498	\$79,026,306	\$98,677,608
Outpatient Hospital	\$82,816,200		\$102,287,360	\$107,814,108	\$100,331,741	\$90,638,675	\$126,213,929
Physician	\$110,421,600		\$103,000,483	\$159,395,197	\$127,978,172	\$117,813,841	\$138,373,511
Total	\$276,054,000		\$293,929,250	\$359,570,423	\$312,389,412	\$287,478,822	\$363,265,049
Administration Fee							
	UHC		WPS		Humana		Anthem
Administration Fee			PCCS	Statewide	PPO	HPN	
2010	\$36.26		\$17.50	\$17.50	\$21.18	\$26.68	\$35.95
2011	\$37.35		\$17.85	\$17.85	\$21.81	\$27.46	\$37.75
2012	\$38.47		\$18.15	\$18.15	\$22.47	\$28.27	\$39.64
UM							
2010	\$5.17		\$2.00	\$2.00	\$3.45	\$3.45	\$0.00
2011	\$5.33		\$2.05	\$2.05	\$3.55	\$3.55	\$0.00
2012	\$5.49		\$2.10	\$2.10	\$3.65	\$3.65	\$0.00
DM							
2010	\$0.00		\$3.85	\$3.85	\$2.55	\$2.55	\$0.00
2011	\$0.00		\$3.85	\$3.85	\$2.65	\$2.65	\$0.00
2012	\$0.00		\$3.85	\$3.85	\$2.75	\$2.75	\$0.00
Annualized							
2010	\$3,511,441		\$1,979,053	\$1,979,053	\$2,303,668	\$2,769,826	\$3,046,978
2011	\$3,617,386		\$2,012,955	\$2,012,955	\$2,374,016	\$2,852,887	\$3,199,539
2012	\$3,725,874		\$2,042,620	\$2,042,620	\$2,446,906	\$2,938,491	\$3,359,728
Total	\$10,854,701		\$6,034,627	\$6,034,627	\$7,124,589	\$8,561,204	\$9,606,245
Combined Claims and Administration							
2010	\$86,911,441		\$90,779,430	\$110,610,600	\$96,681,134	\$89,621,434	\$112,794,727
2011	\$95,357,386		\$99,693,371	\$121,507,658	\$106,189,228	\$98,389,656	\$123,922,063
2012	\$104,639,874		\$109,491,077	\$133,486,792	\$116,643,639	\$108,028,936	\$136,154,504
Total	\$286,908,701		\$299,963,878	\$365,605,050	\$319,514,001	\$296,040,025	\$372,871,294

Cash Flow Savings in 2010 of an EPO

All of the claim figures above are "mature" amounts. If the City were to switch to an EPO it would receive a cash flow "break" in the first year since 2009 run out claims, claims incurred in 2009 but paid in 2010 would be covered by the UHC HMO plan. That break would be worth roughly \$8 million. Note that claims for 2011 would grow by the \$8 million plus trend, so people would need to be reminded this big increase would be looming. Taking this step also means that going back to an insured policy would require "paying back" this run out, making the option of going back unfeasible.