



International Federation of Health Plans

2012 Comparative Price Report

Variation in Medical and Hospital Prices by Country

International Federation of Health Plans

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

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



2012 Survey Overview

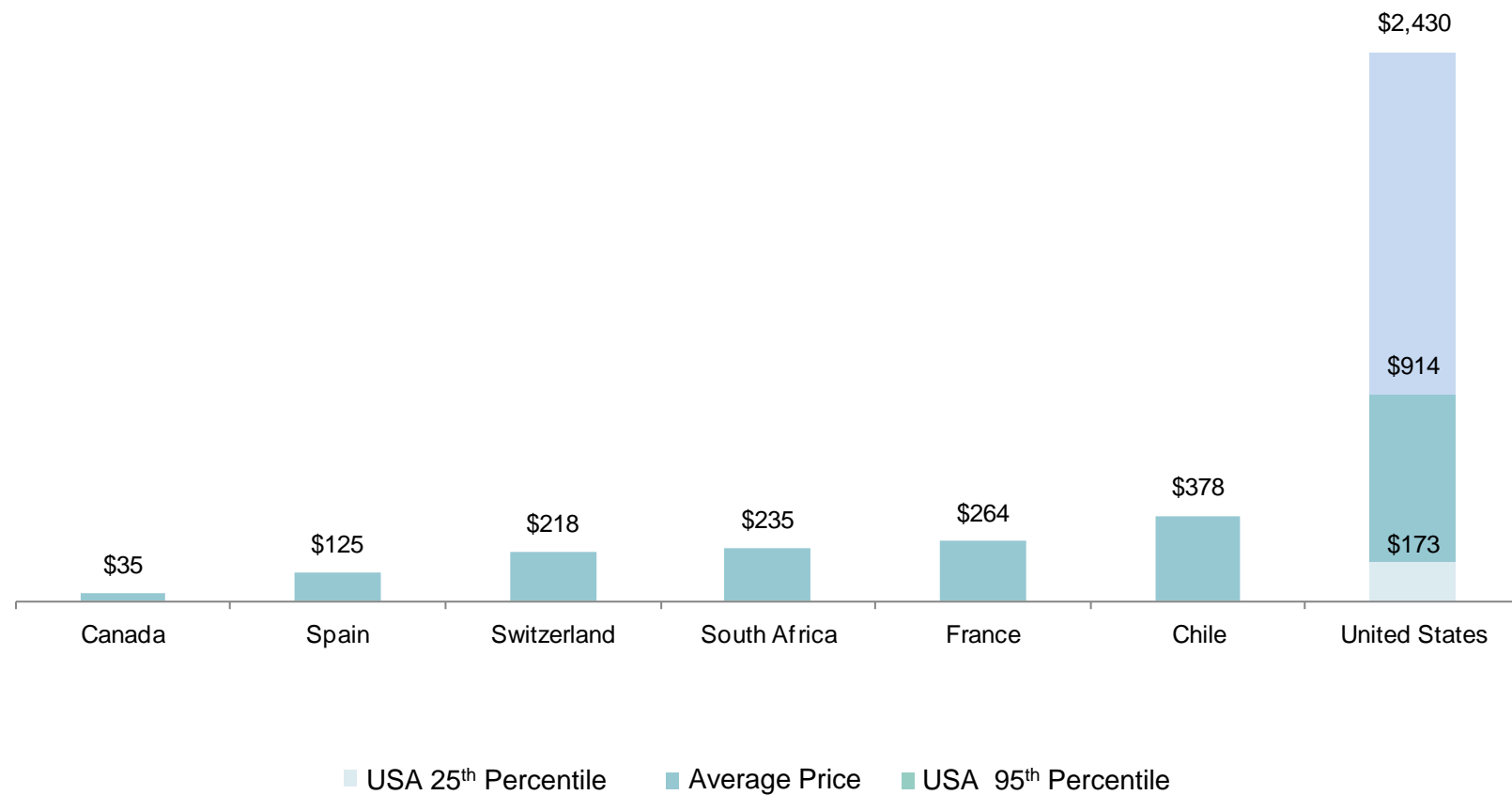
This year's survey includes new prescription drug prices in response to increased interest in this area from plans in many countries. We have also added three new non-drug items to our survey: hip prosthesis, knee replacement, and colonoscopy.

Prices for each country are submitted by participating federation member plans, and are drawn from different sectors:

- Prices for Canada, New Zealand, Switzerland, and the United Kingdom are from the public sector, with data provided by one health plan in each country.
- Prices for Australia, Chile, the Netherlands, Spain, and South Africa are from the private sector and represent prices paid by one private health plan in each country.
- Prices for France and Argentina are a blend of public and private sector prices with the data provided by one health plan in each country.
- Prices for the United States are calculated from a database with over 100 million paid claims that reflect prices negotiated between thousands of providers and almost a hundred health plans.

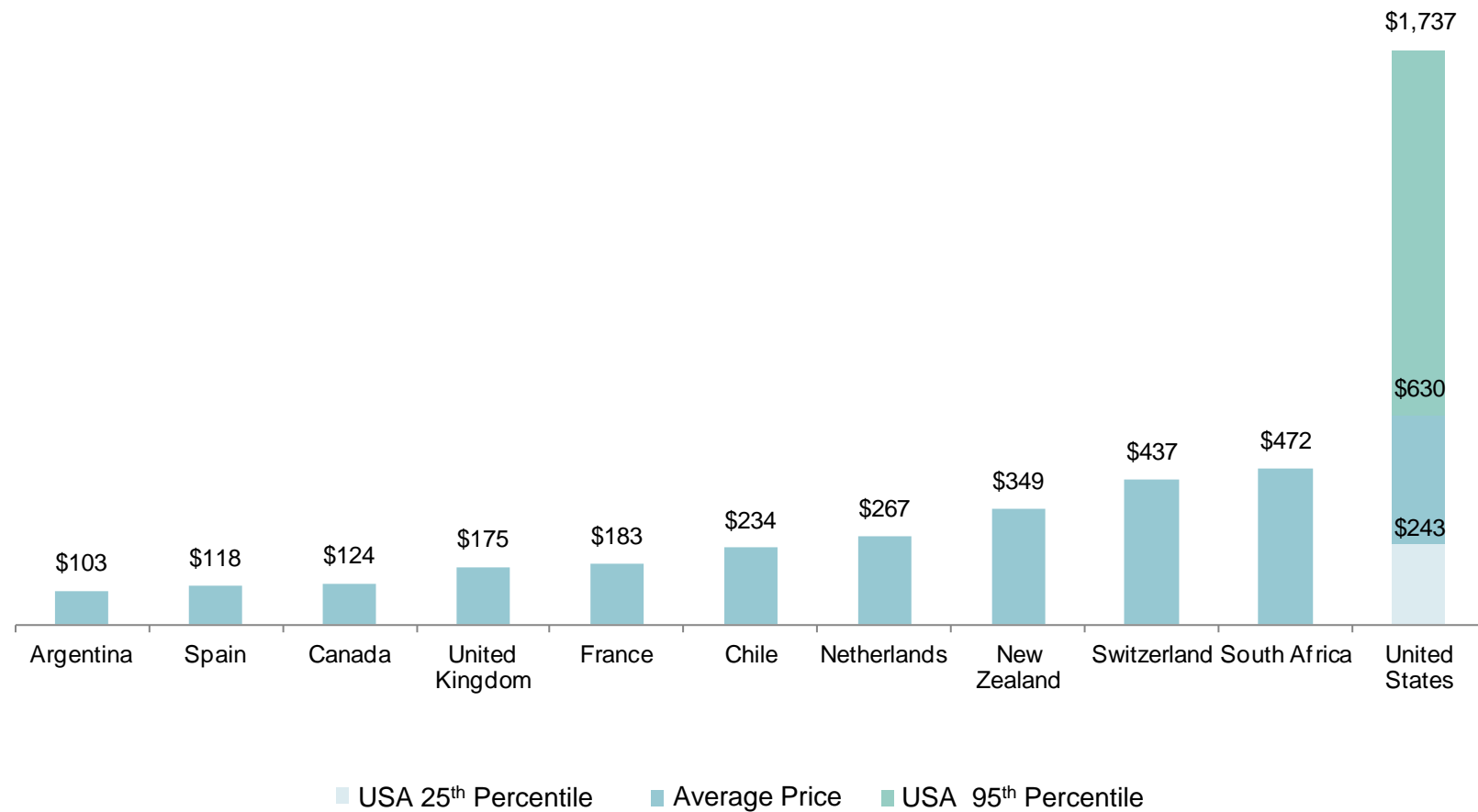
Comparisons across different countries are complicated by differences in sectors, fee schedules, and systems. In addition, for some countries a single plan's prices are real for that plan but may not be representative of prices paid by other plans in that market. The U.S. numbers are based on an aggregate of over a 100 million paid claims across multiple payers.

2012 Scanning and Imaging: Angiogram



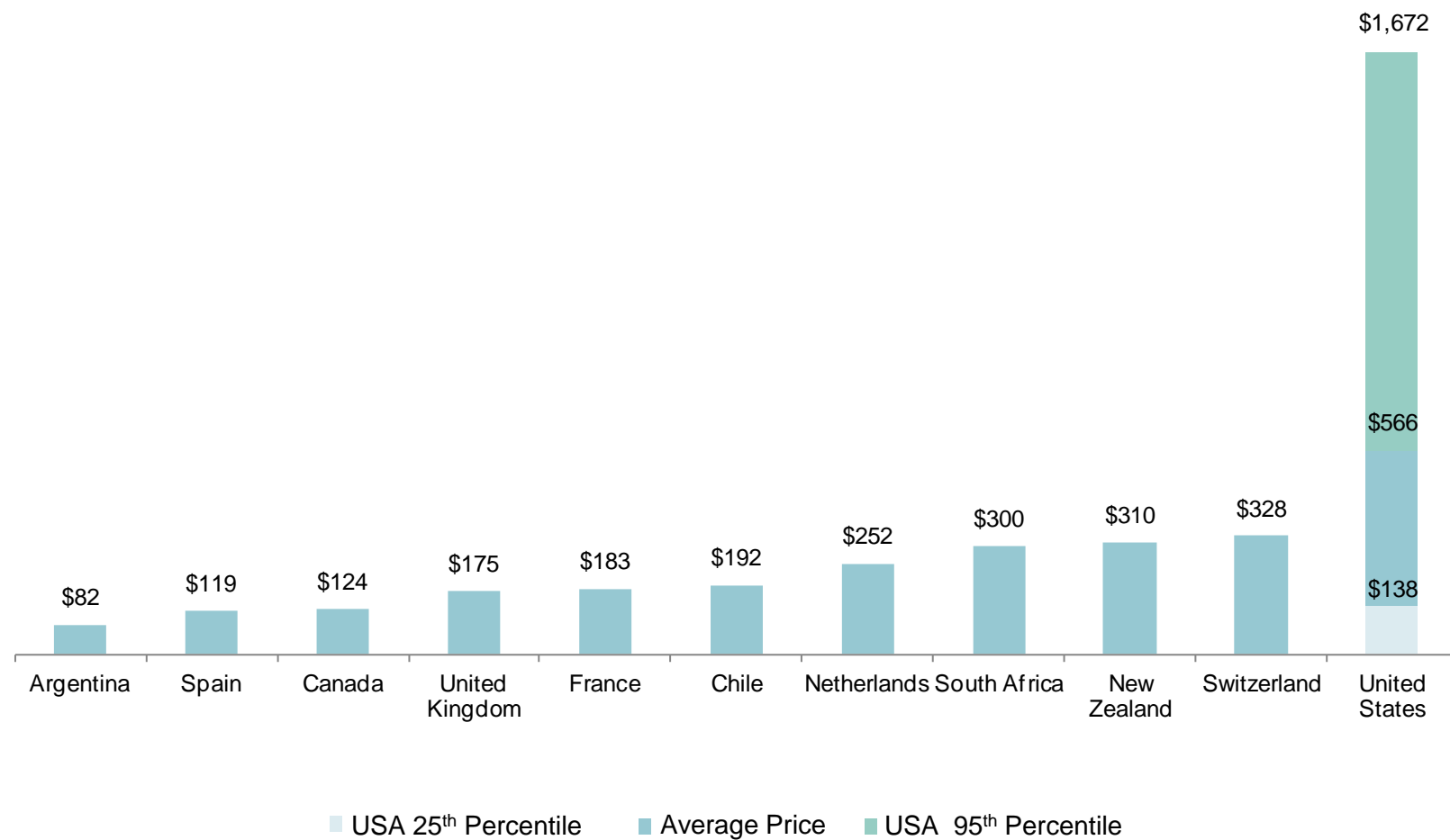
(\$ USD)

2012 Scanning and Imaging: CT Scan, Abdomen



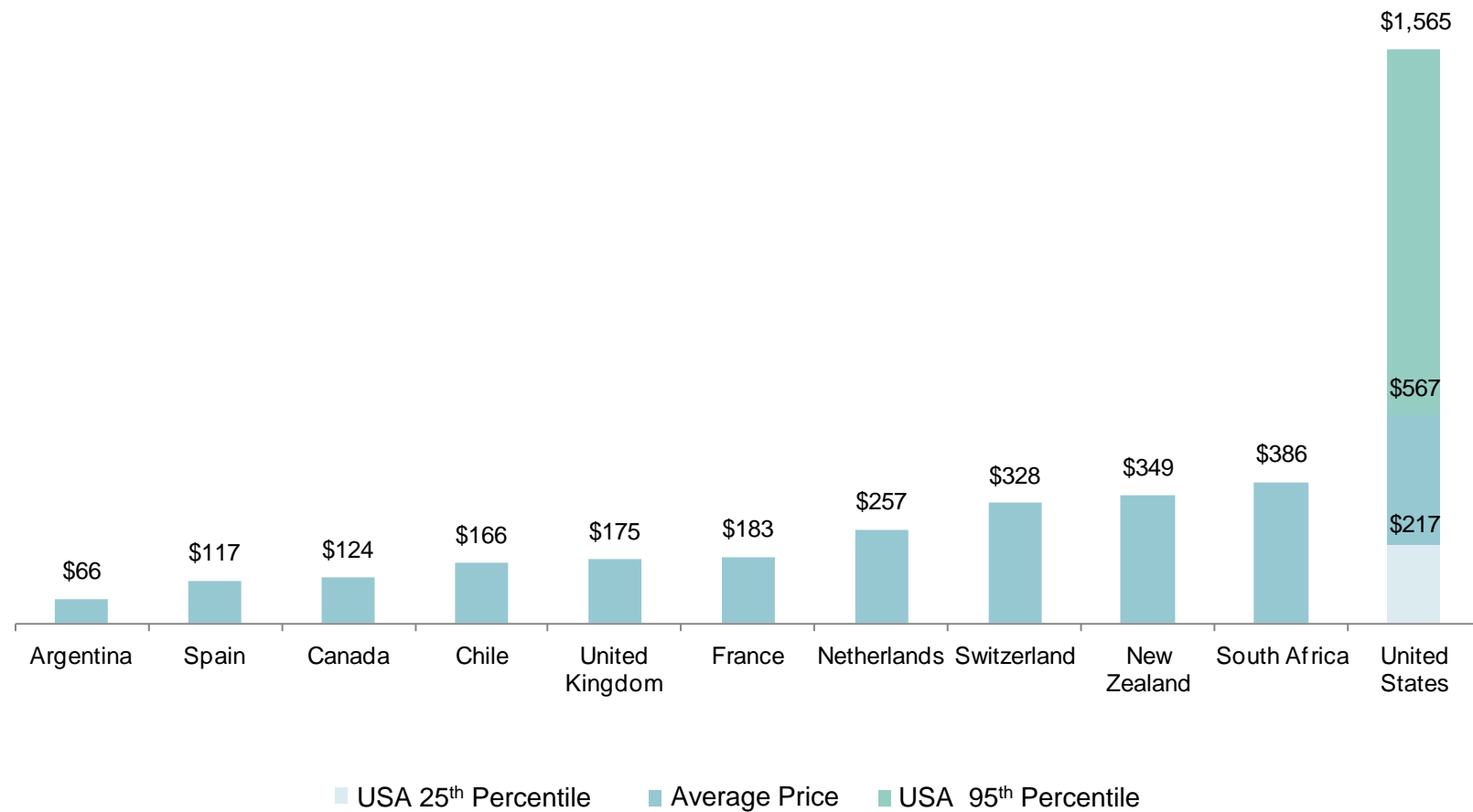
(\$ USD)

2012 Scanning and Imaging: CT Scan, Head



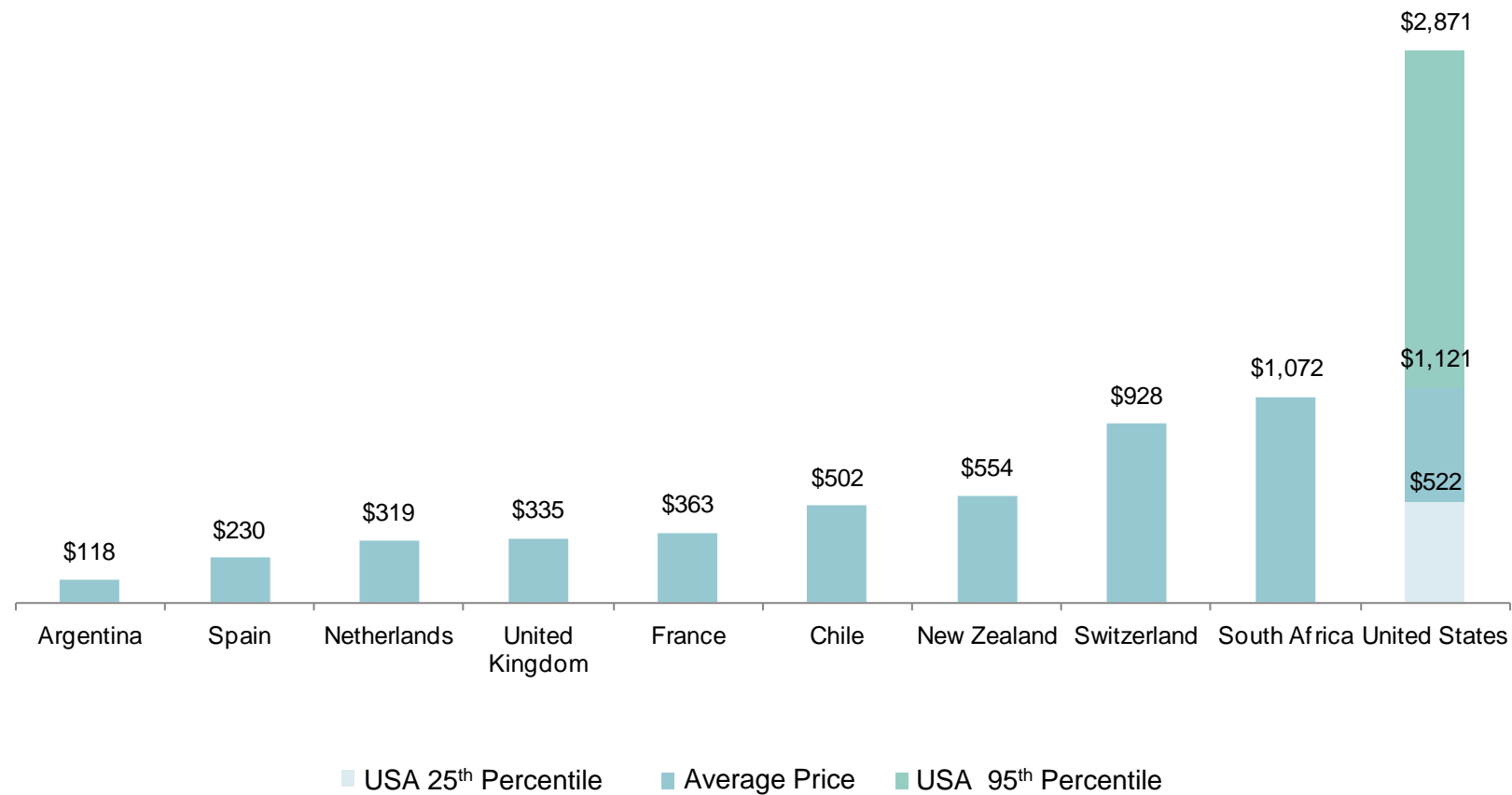
(\$ USD)

2012 Scanning and Imaging: CT Scan, Pelvis



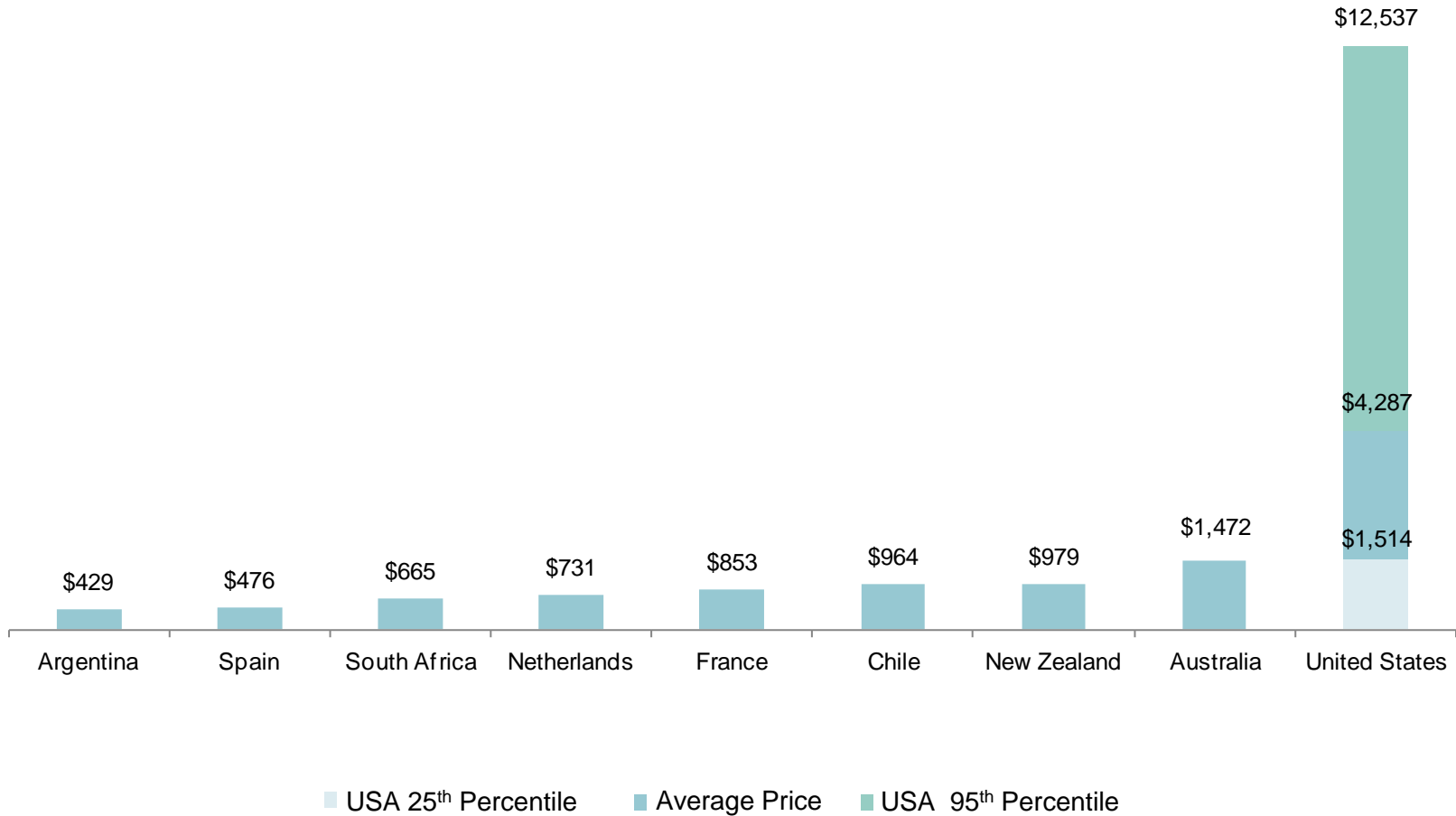
(\$ USD)

2012 Scanning and Imaging: MRI



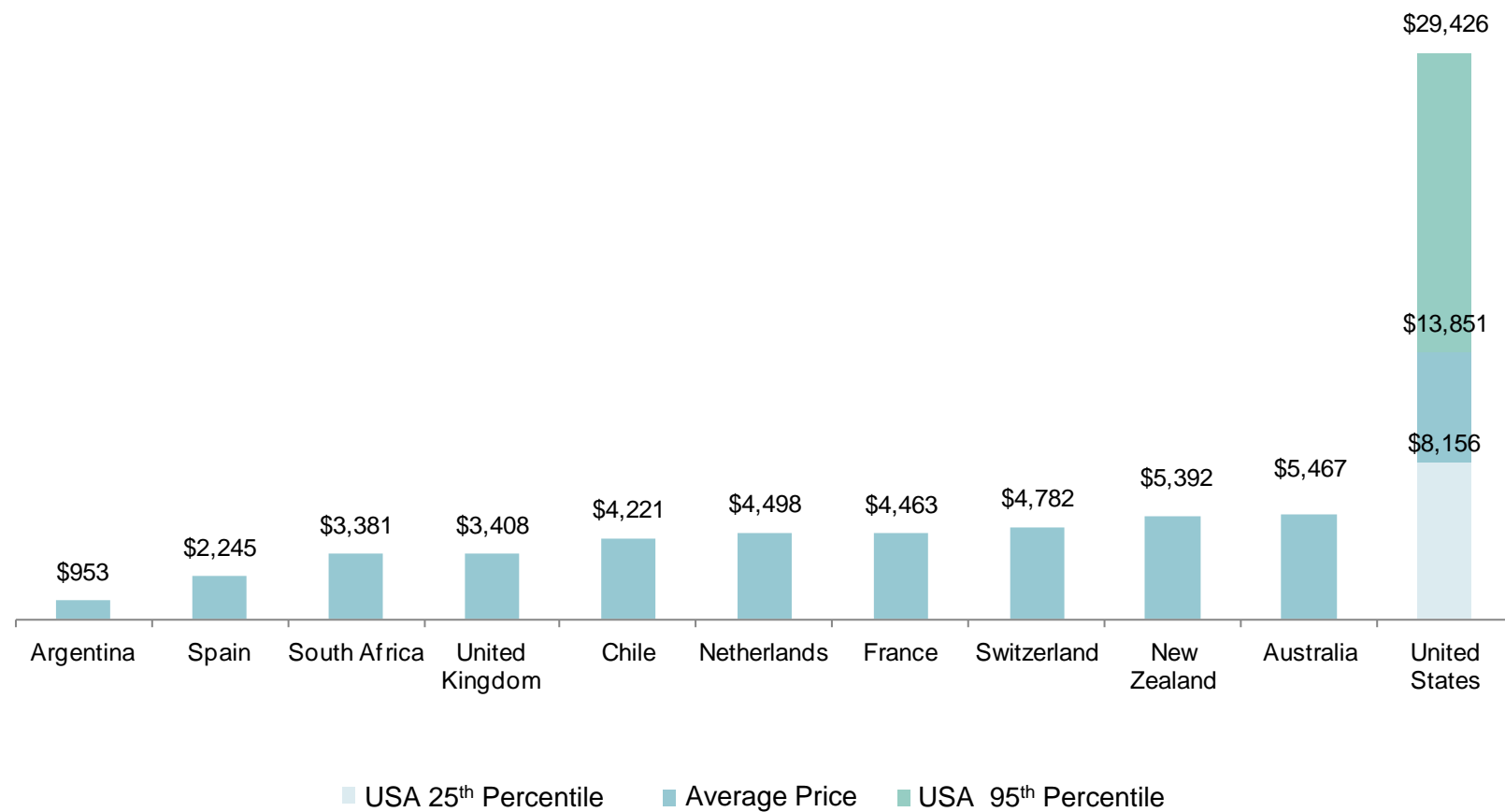
(\$ USD)

2012 Cost Per Hospital Day



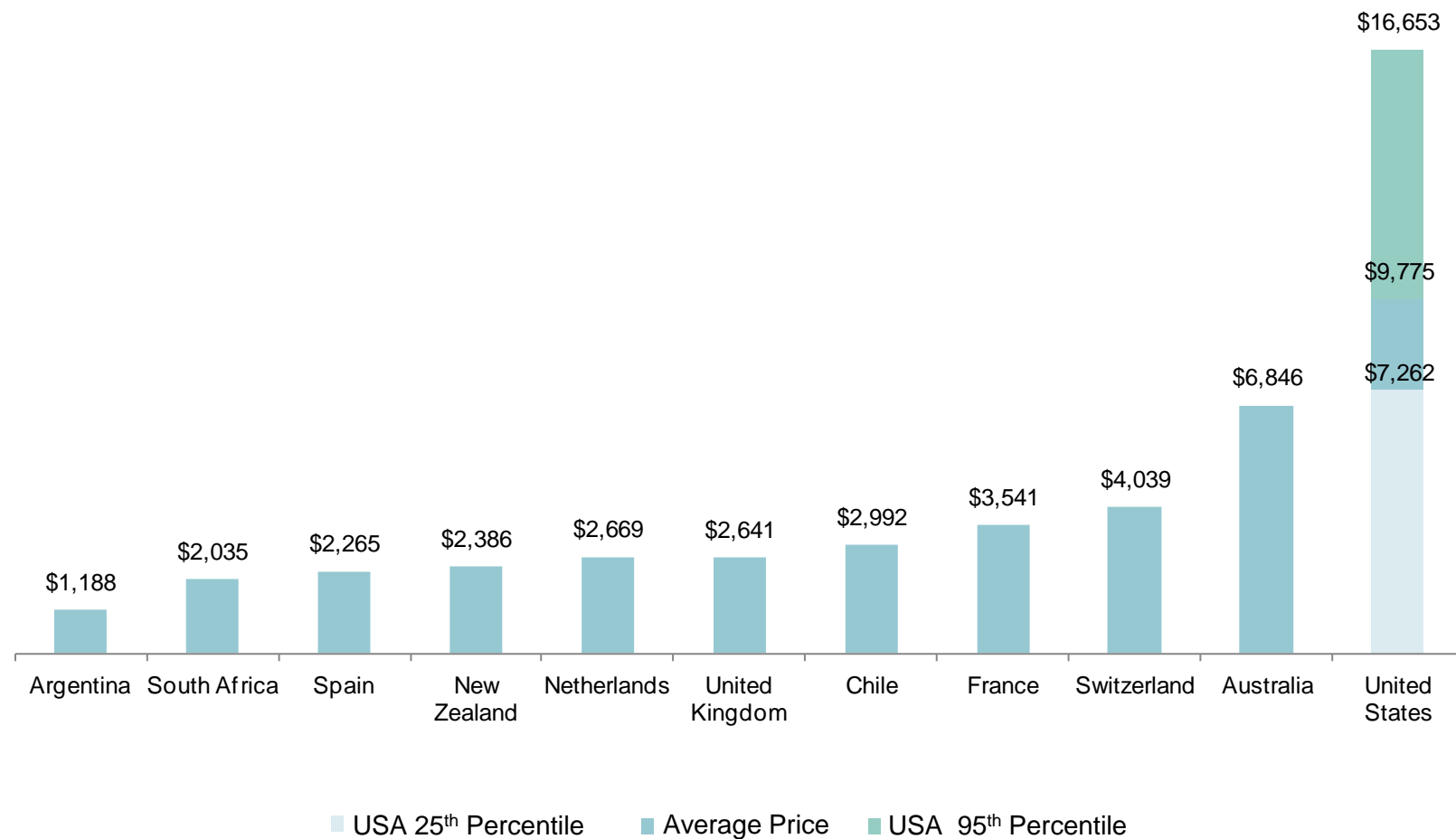
(\$ USD)

2012 Total Hospital and Physician Cost: Appendectomy



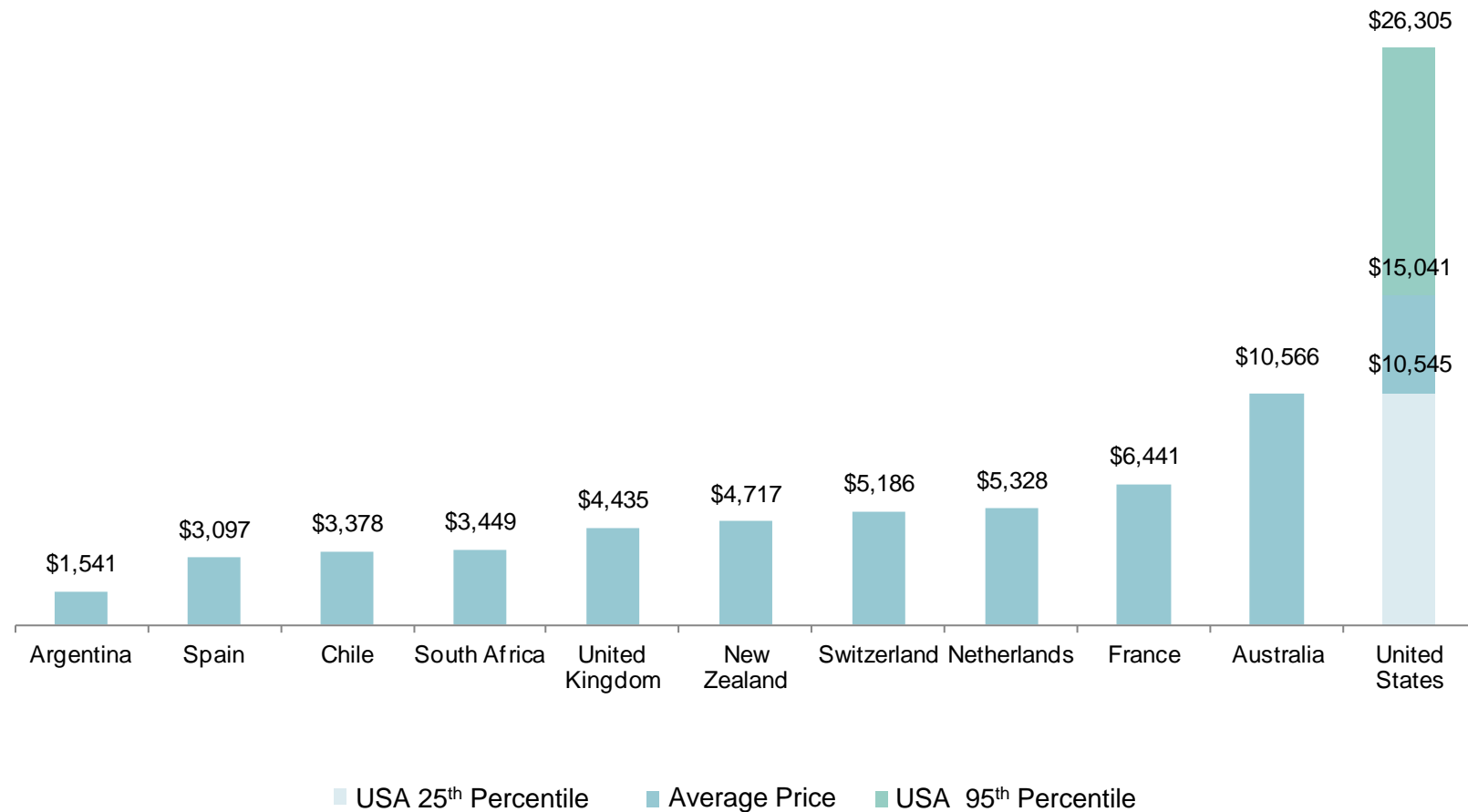
(\$ USD)

2012 Total Hospital and Physician Cost: Normal Delivery



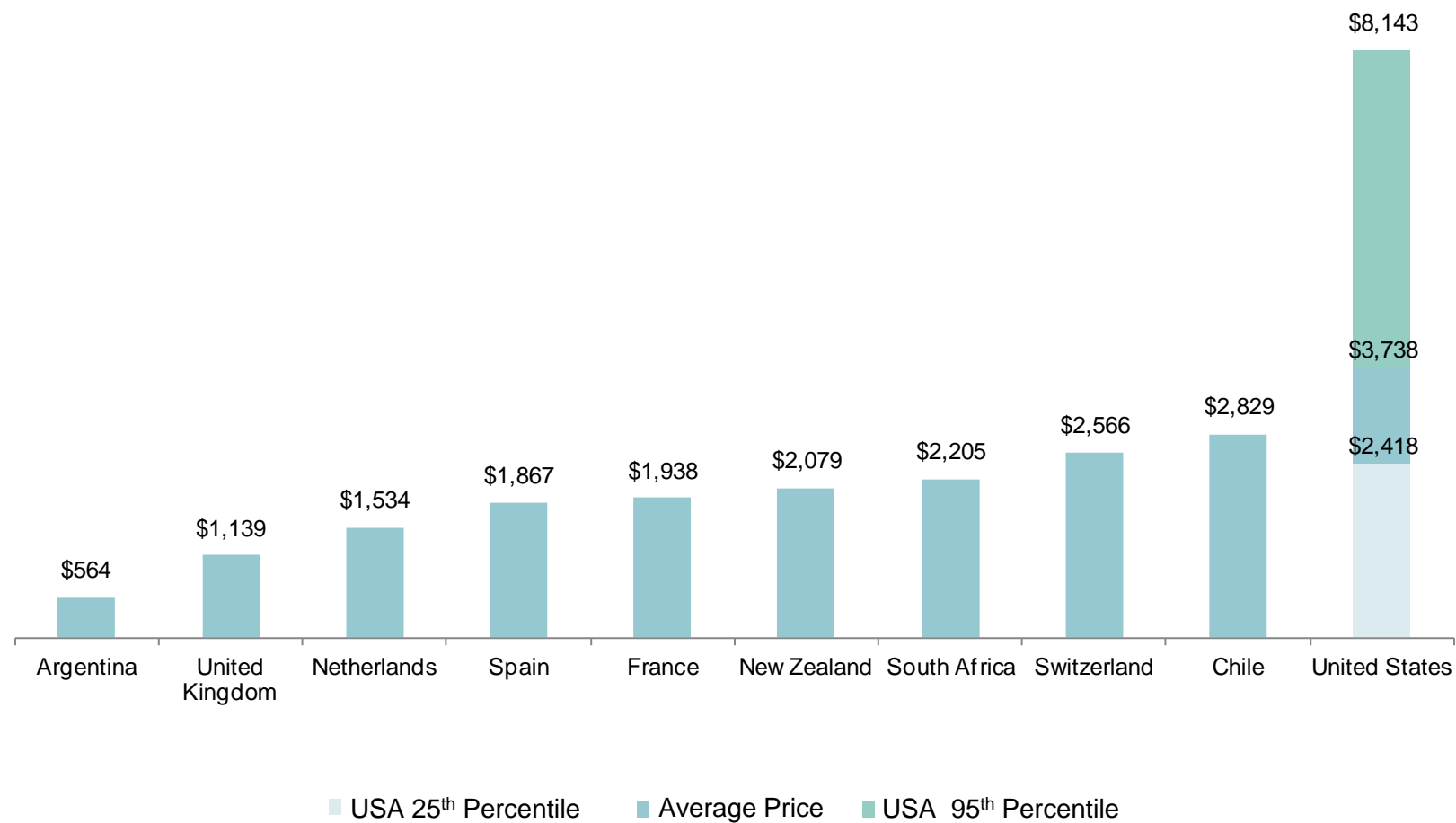
(\$ USD)

2012 Total Hospital and Physician Cost: C-Section



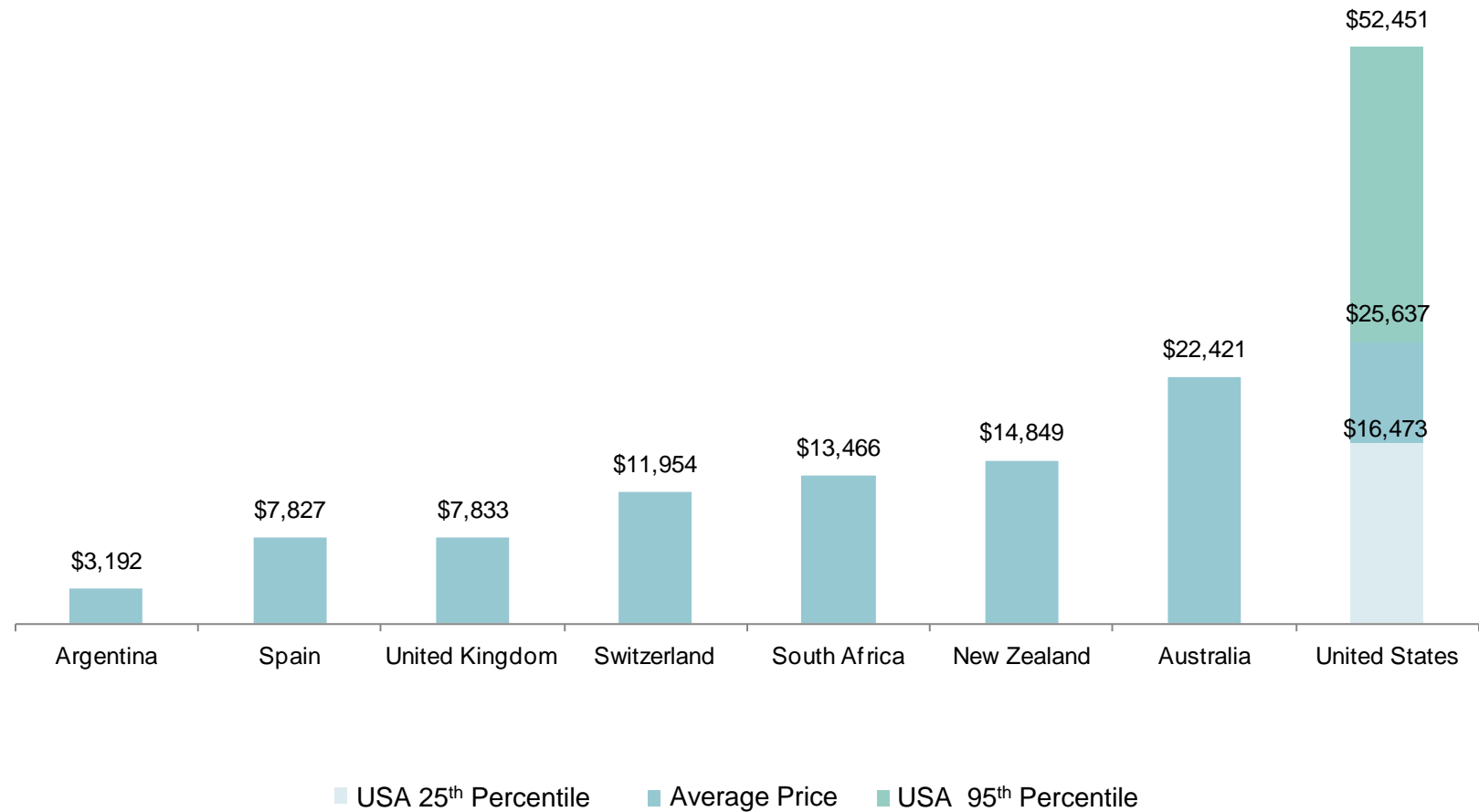
(\$ USD)

2012 Total Hospital and Physician Cost: Cataract Surgery



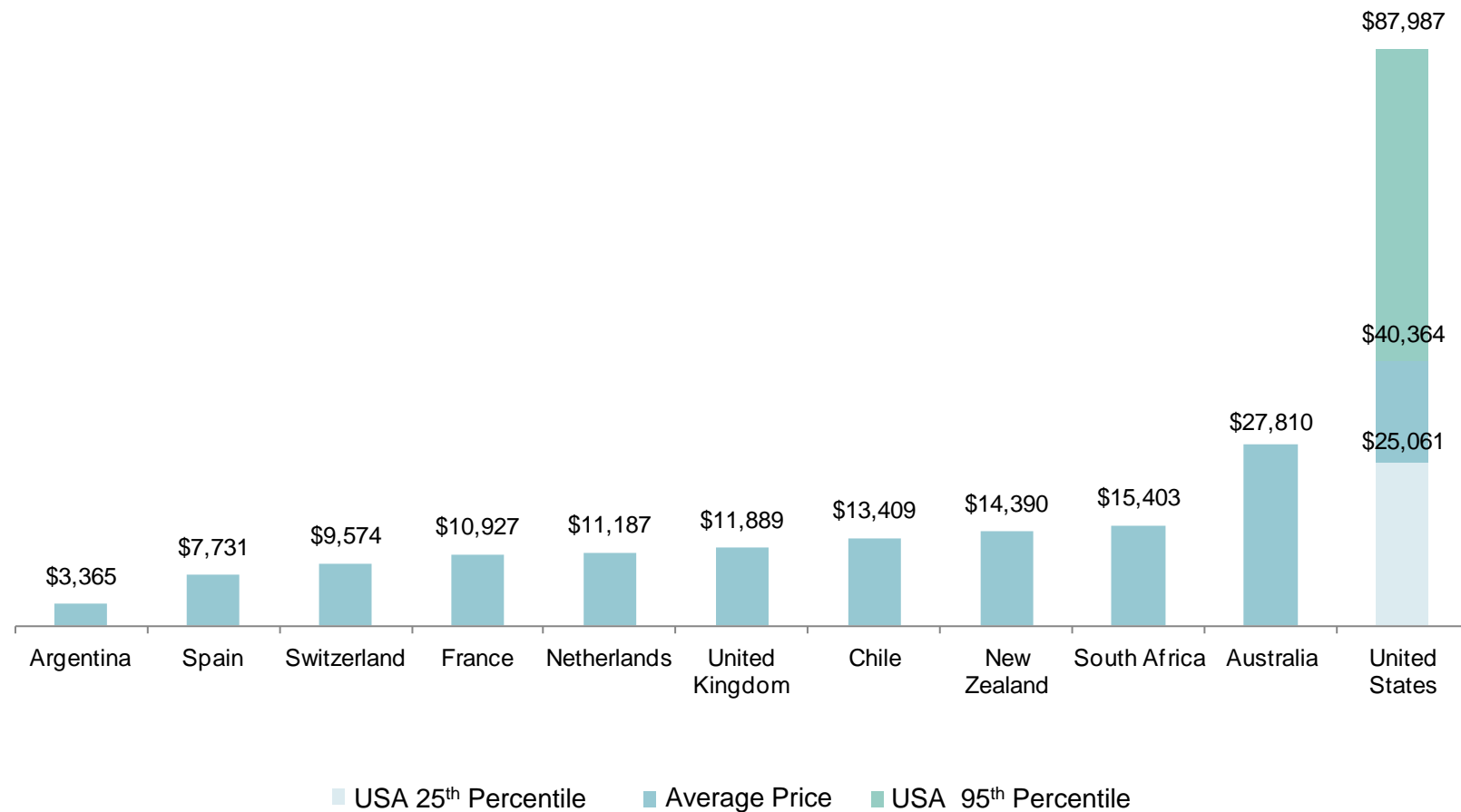
(\$ USD)

2012 Total Hospital and Physician Cost: Knee Replacement Surgery



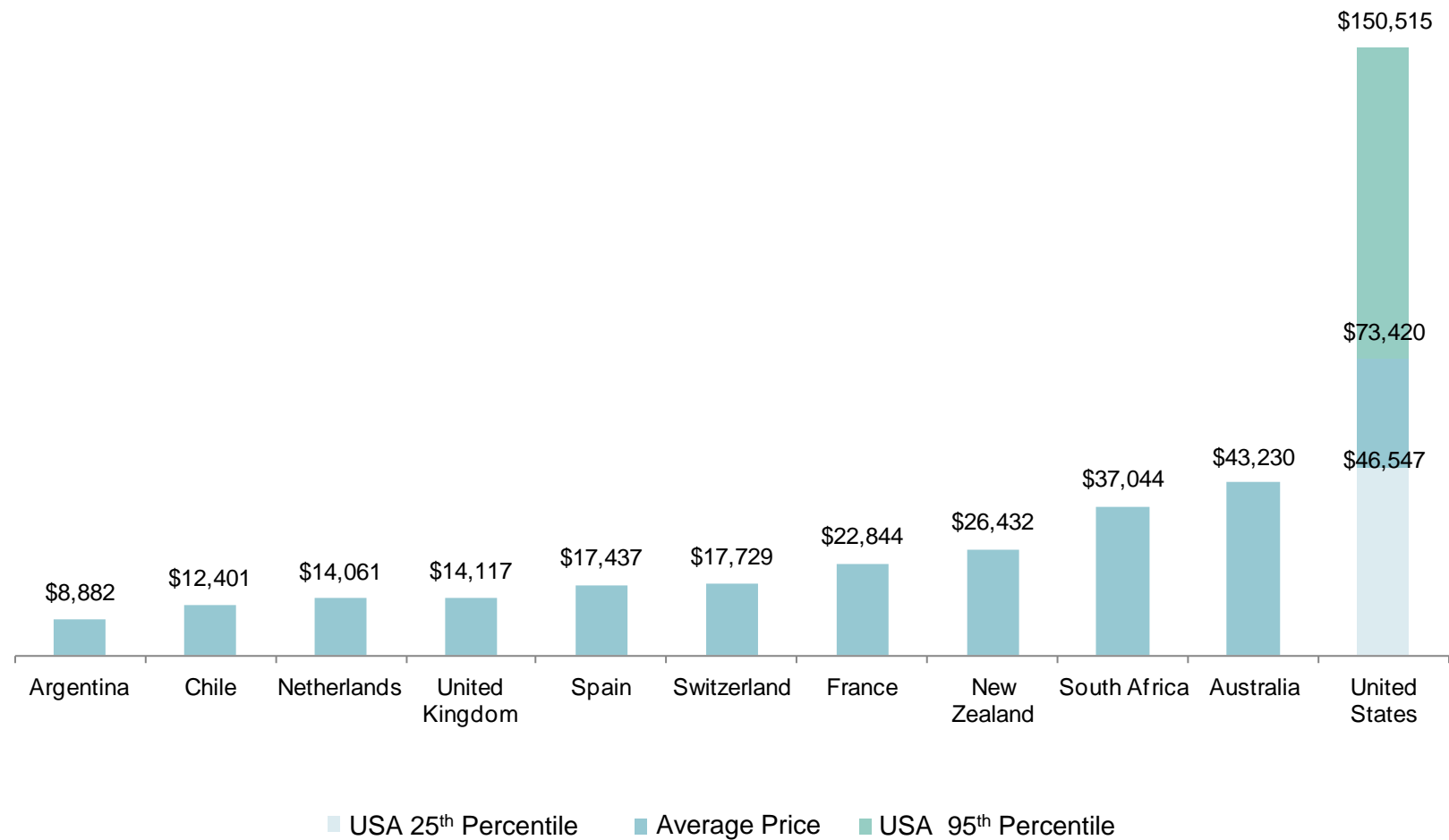
(\$ USD)

2012 Total Hospital and Physician Cost: Hip Replacement



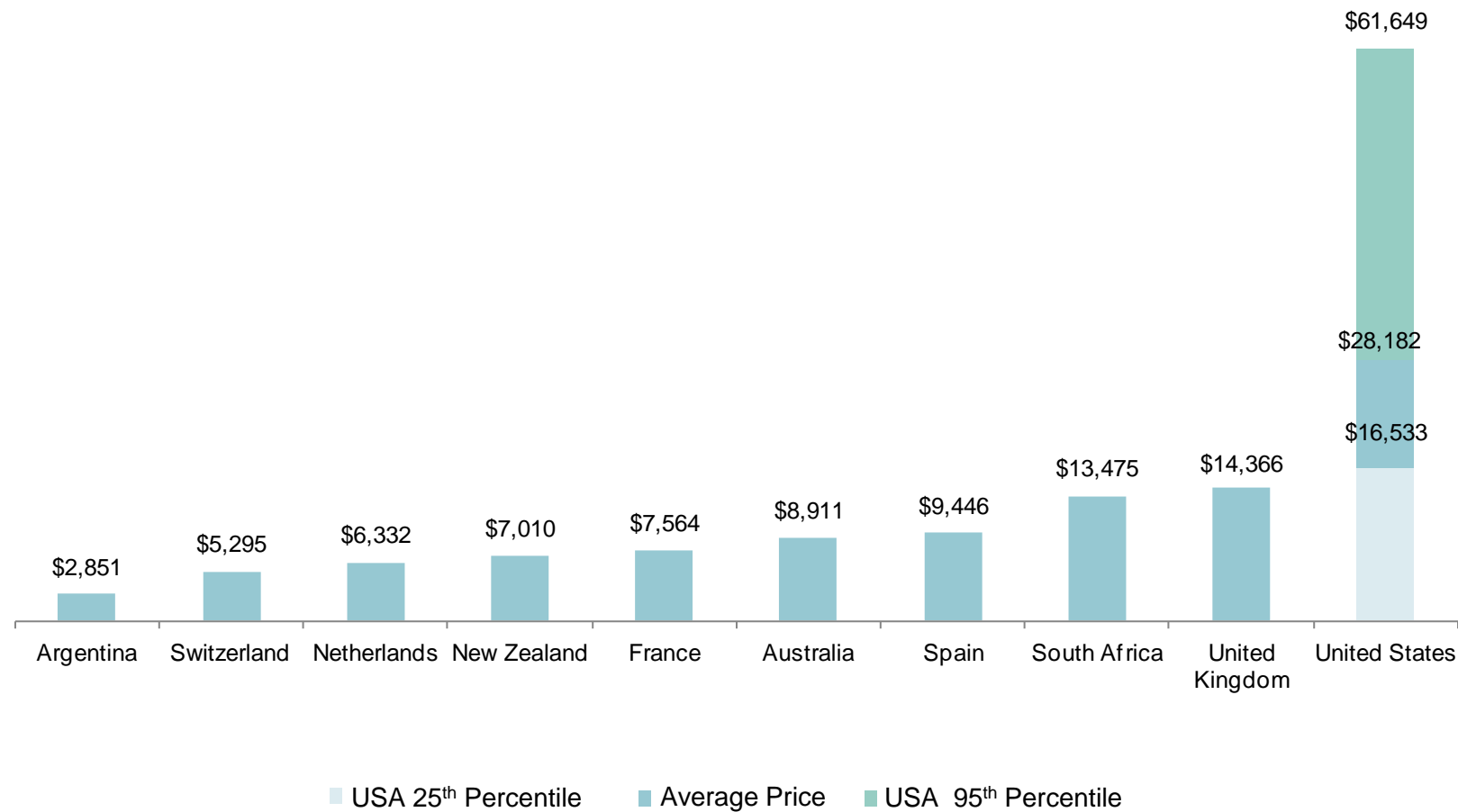
(\$ USD)

2012 Total Hospital and Physician Cost: Bypass Surgery



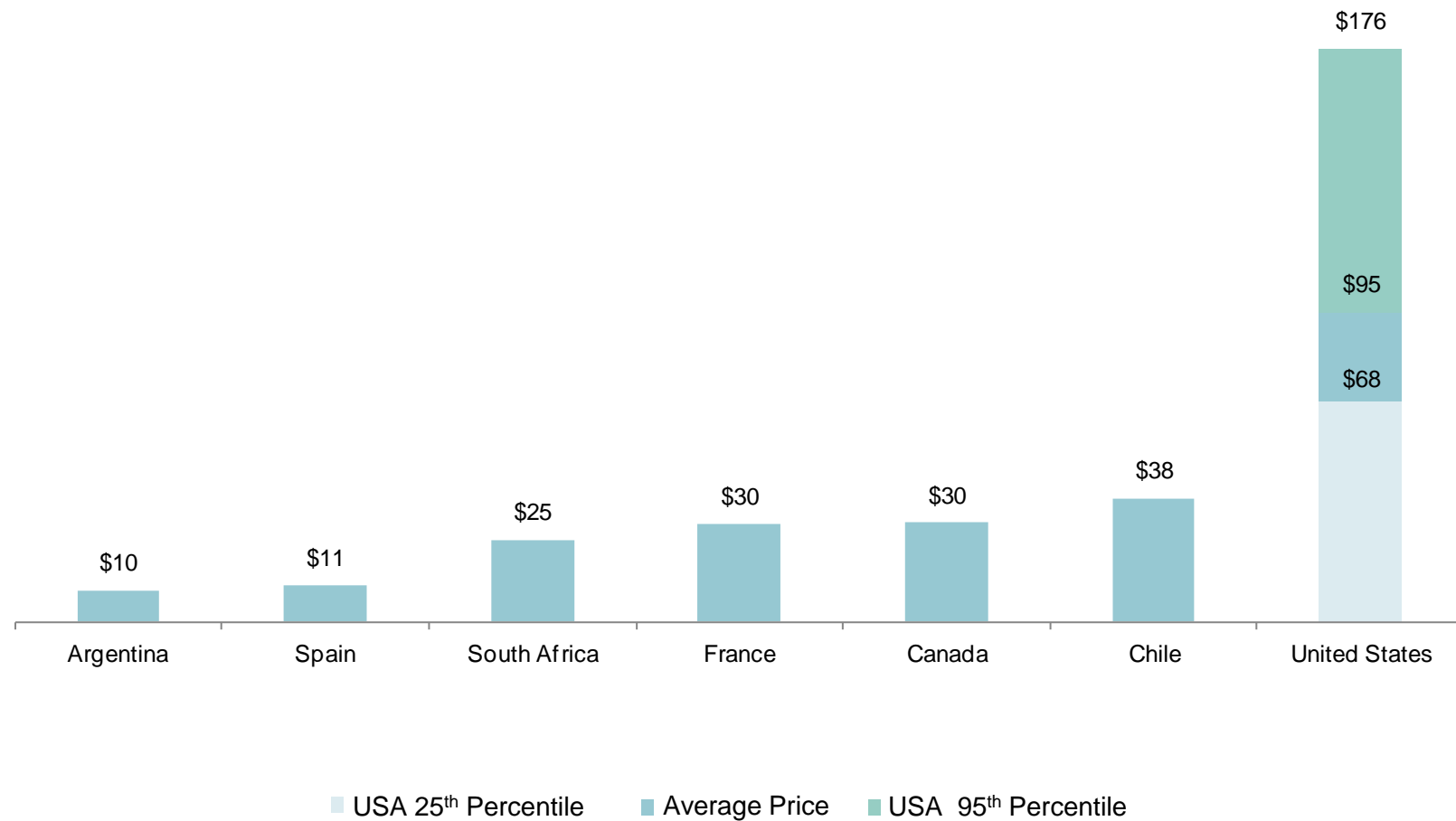
(\$ USD)

2012 Total Hospital and Physician Cost: Angioplasty



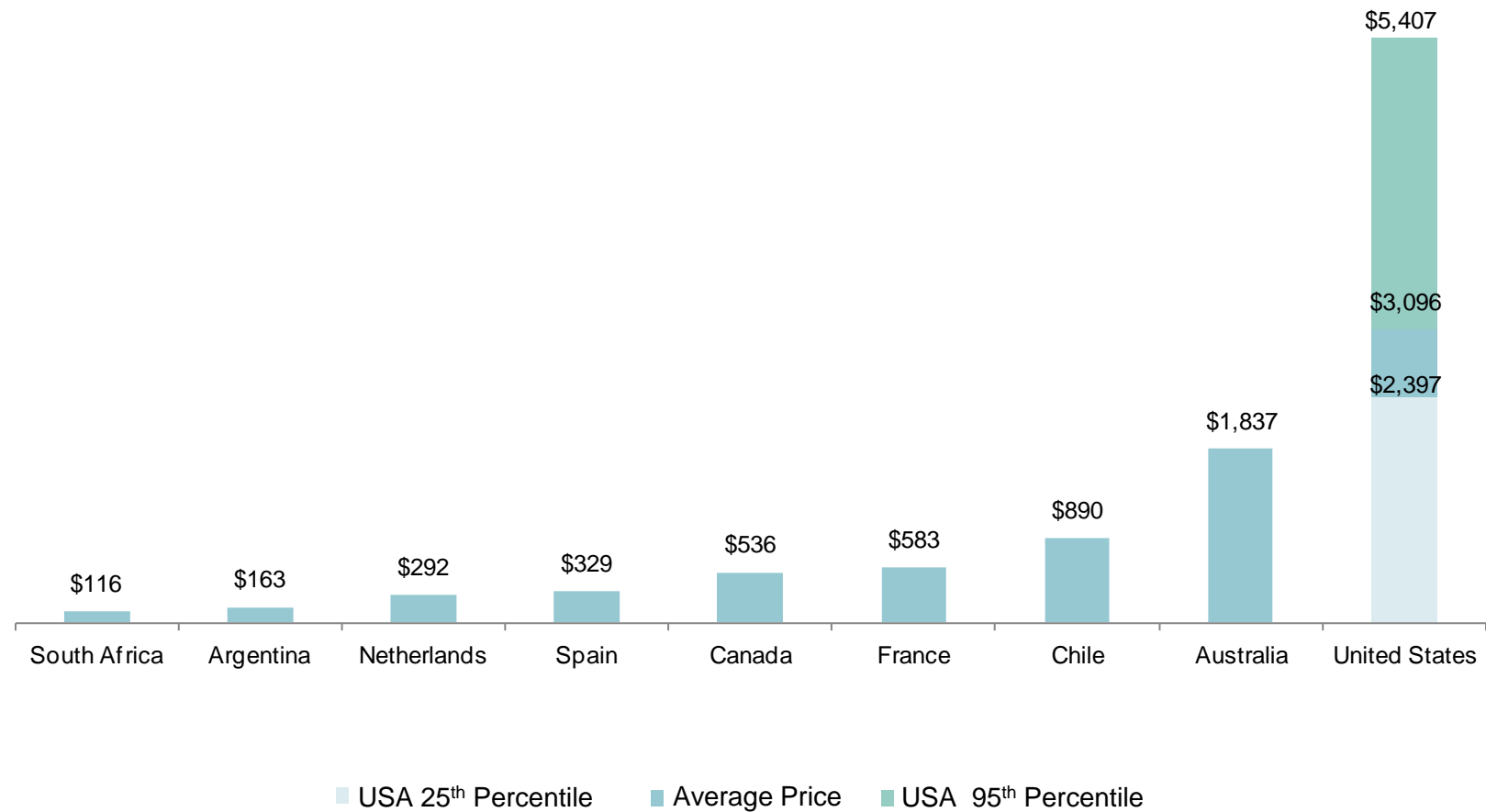
(\$ USD)

2012 Physician Fees: Routine Office Visit



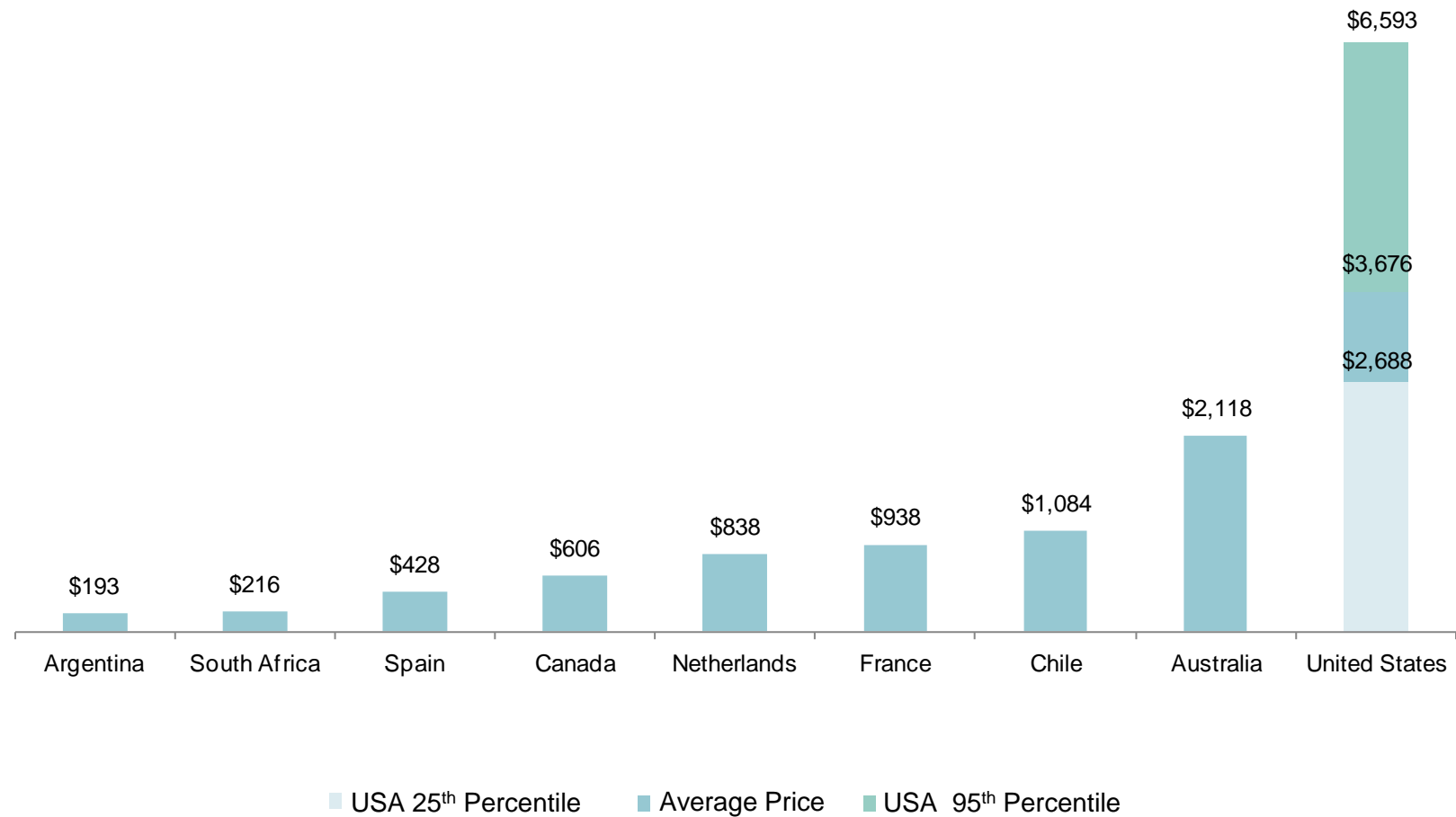
(\$ USD)

2012 Physician Fees: Normal Delivery



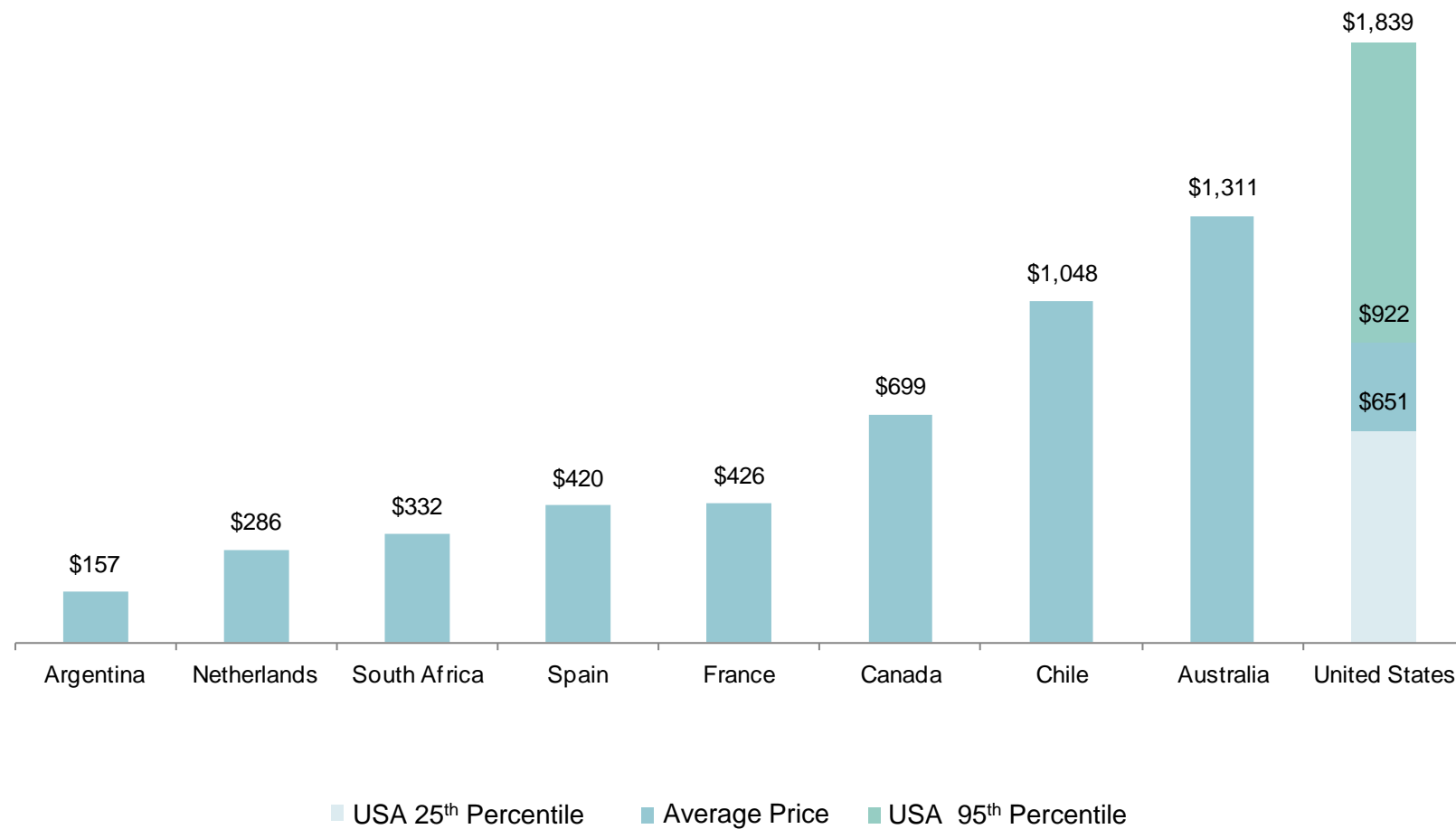
(\$ USD)

2012 Physician Fees: C-Section



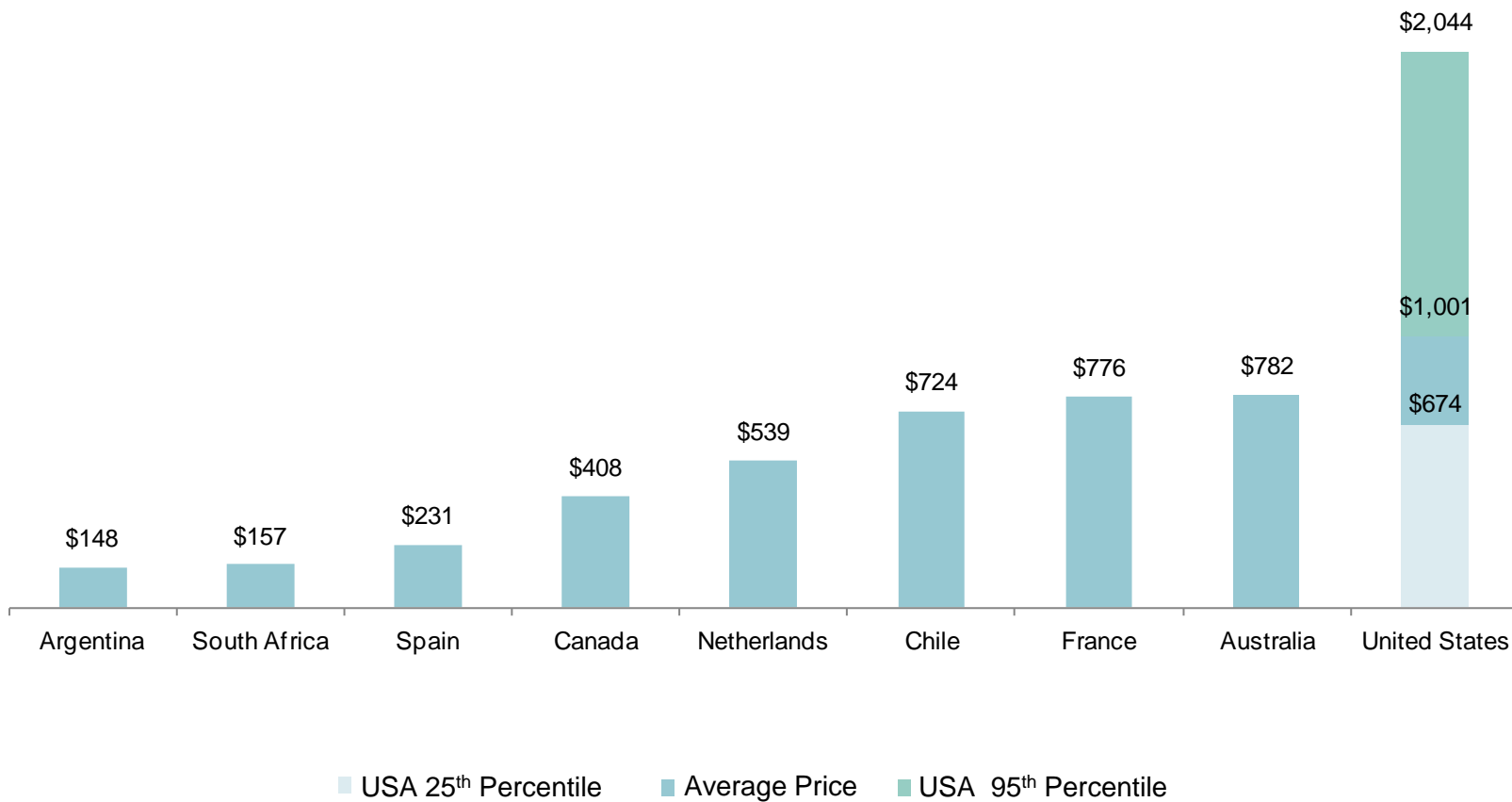
(\$ USD)

2012 Physician Fees: Cataract Surgery



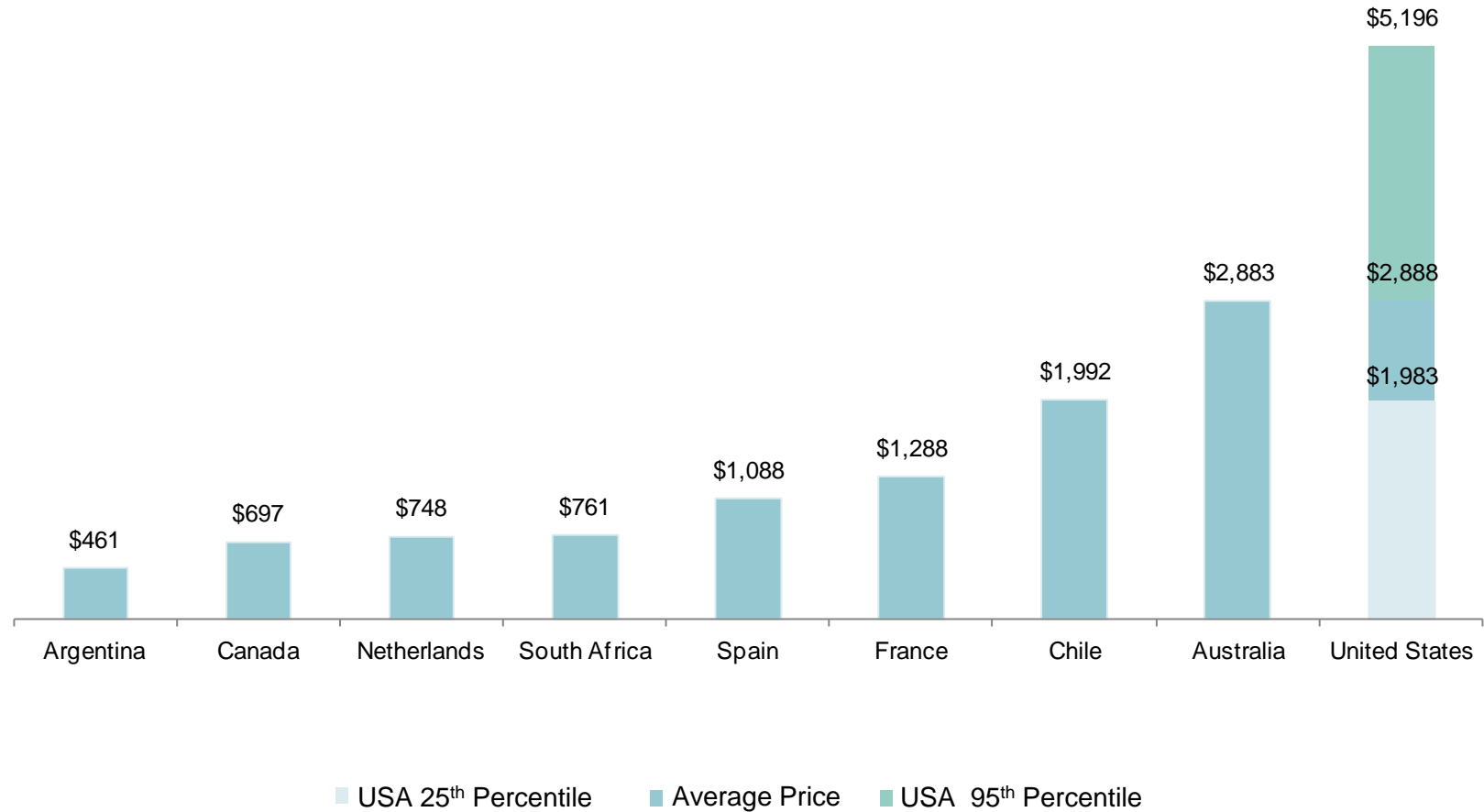
(\$ USD)

2012 Physician Fees: Appendectomy



(\$ USD)

2012 Physician Fees: Hip Replacement



(\$ USD)

2012 Drugs: Celebrex

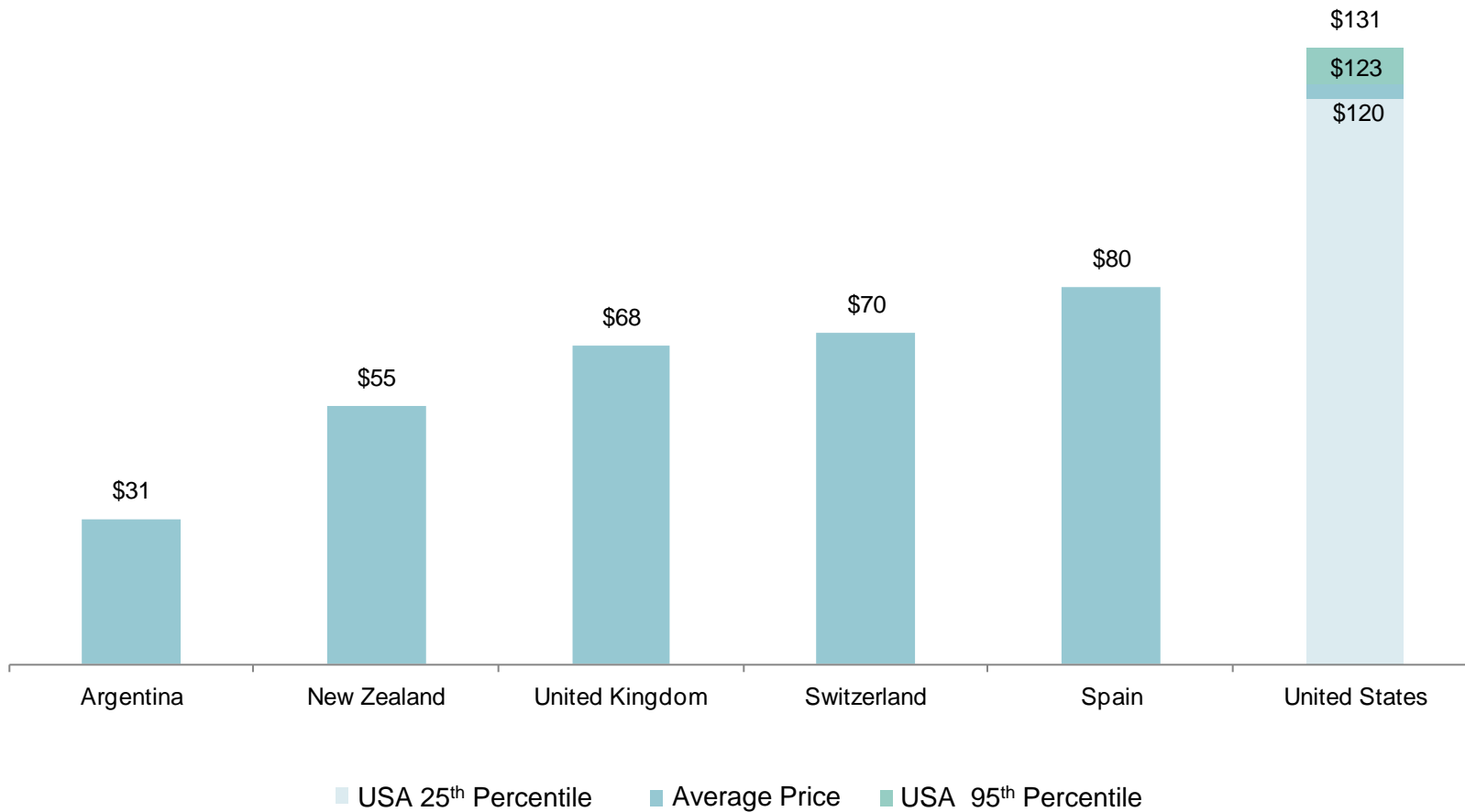
Celebrex is commonly prescribed for pain.



(\$ USD)

2012 Drugs: Vytorin

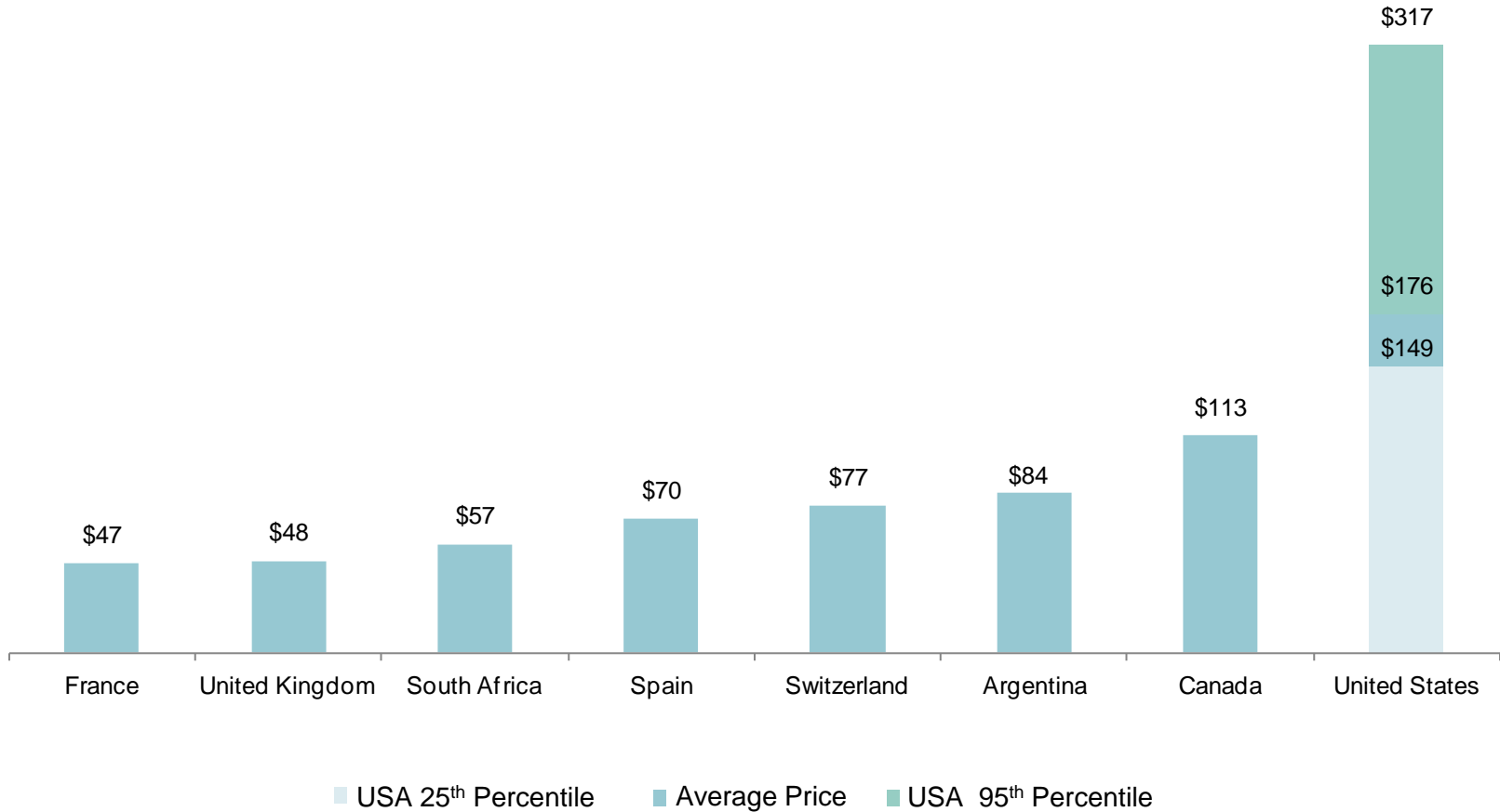
Vytorin is commonly prescribed for high cholesterol.



(\$ USD)

2012 Drugs: Cymbalta

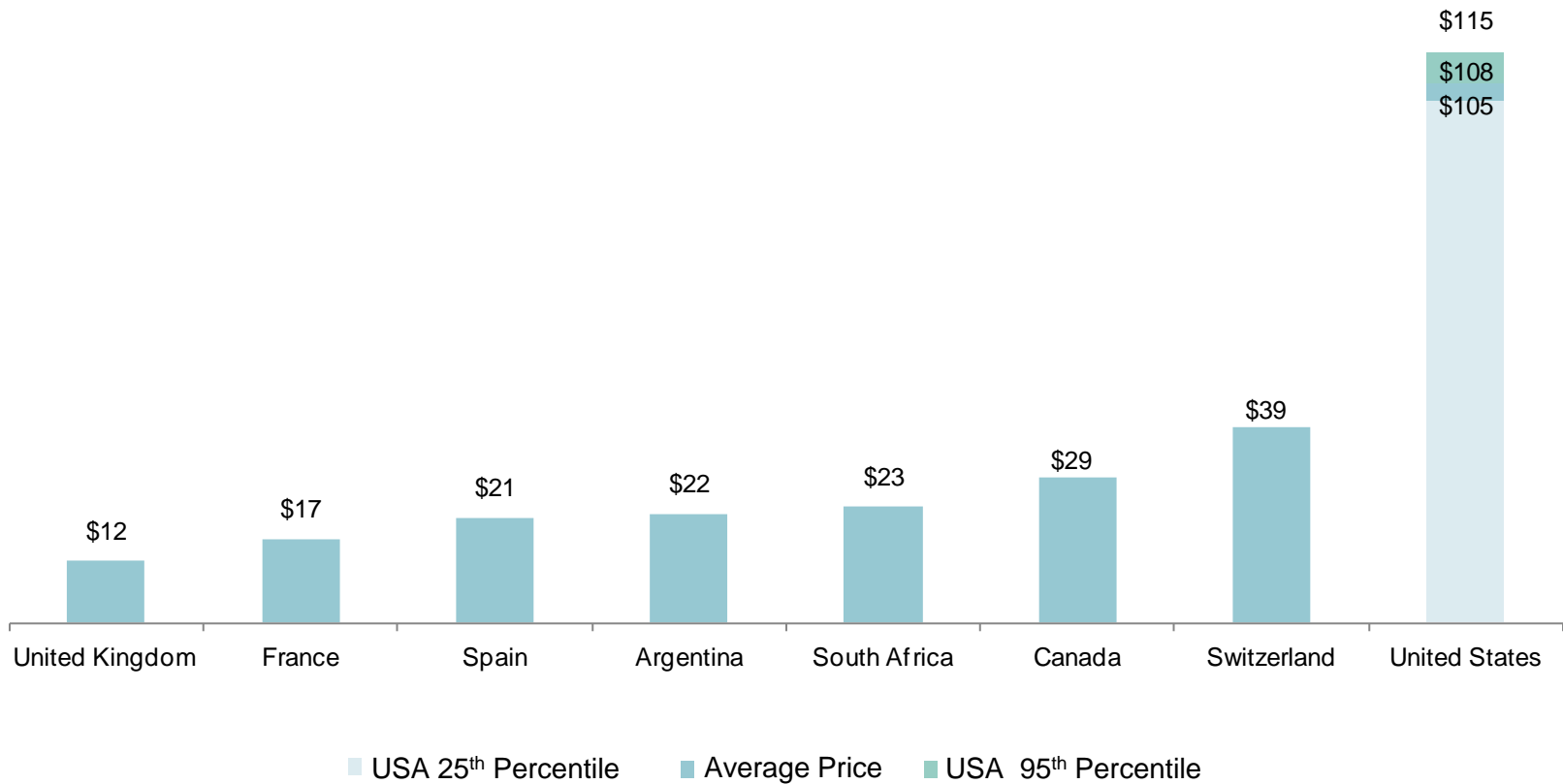
Cymbalta is commonly prescribed for depression, anxiety, and fibromyalgia.



(\$ USD)

2012 Drugs: Nasonex

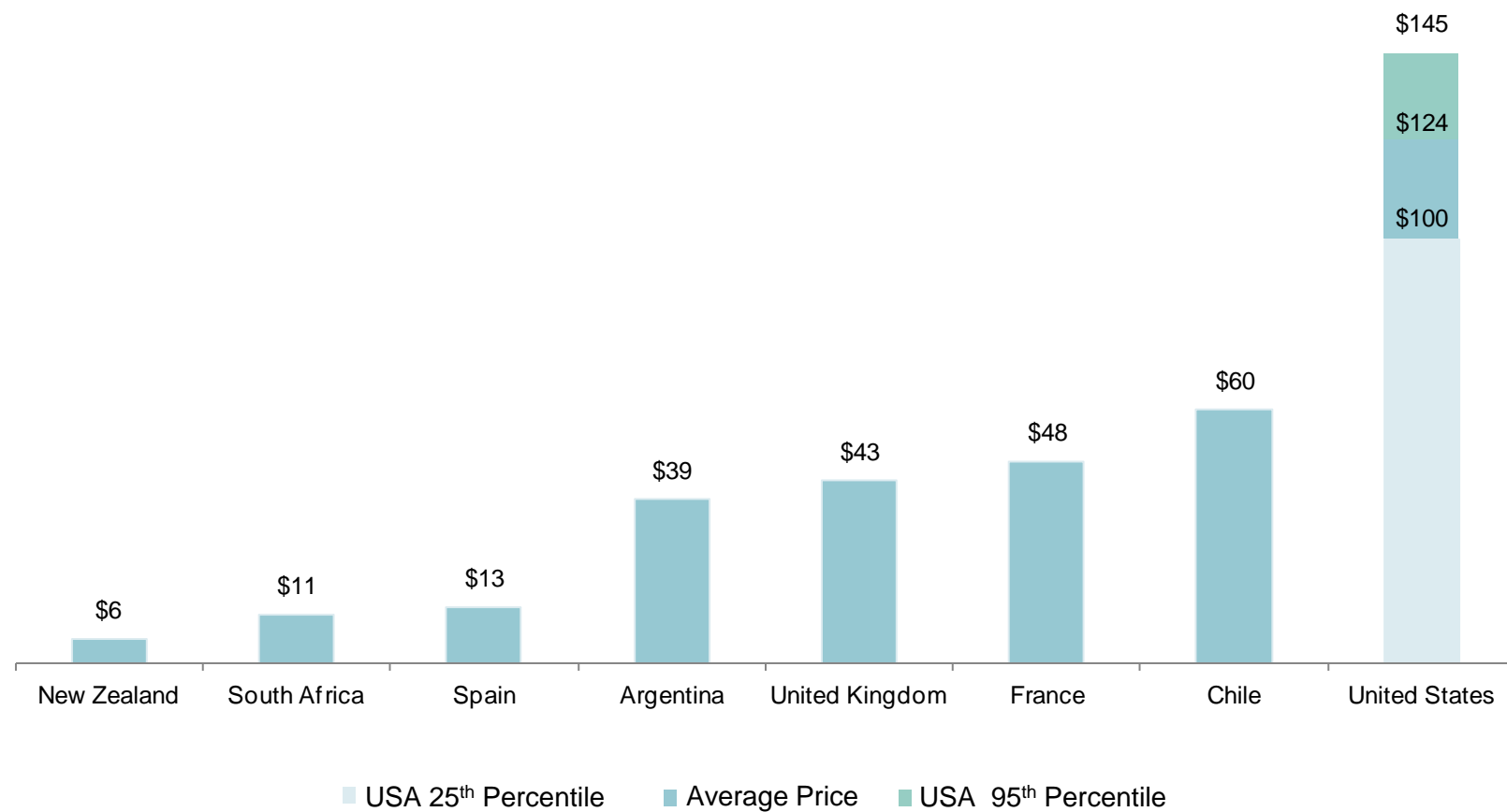
Nasonex is commonly prescribed for nasal allergies.



(\$ USD)

2012 Drugs: Lipitor

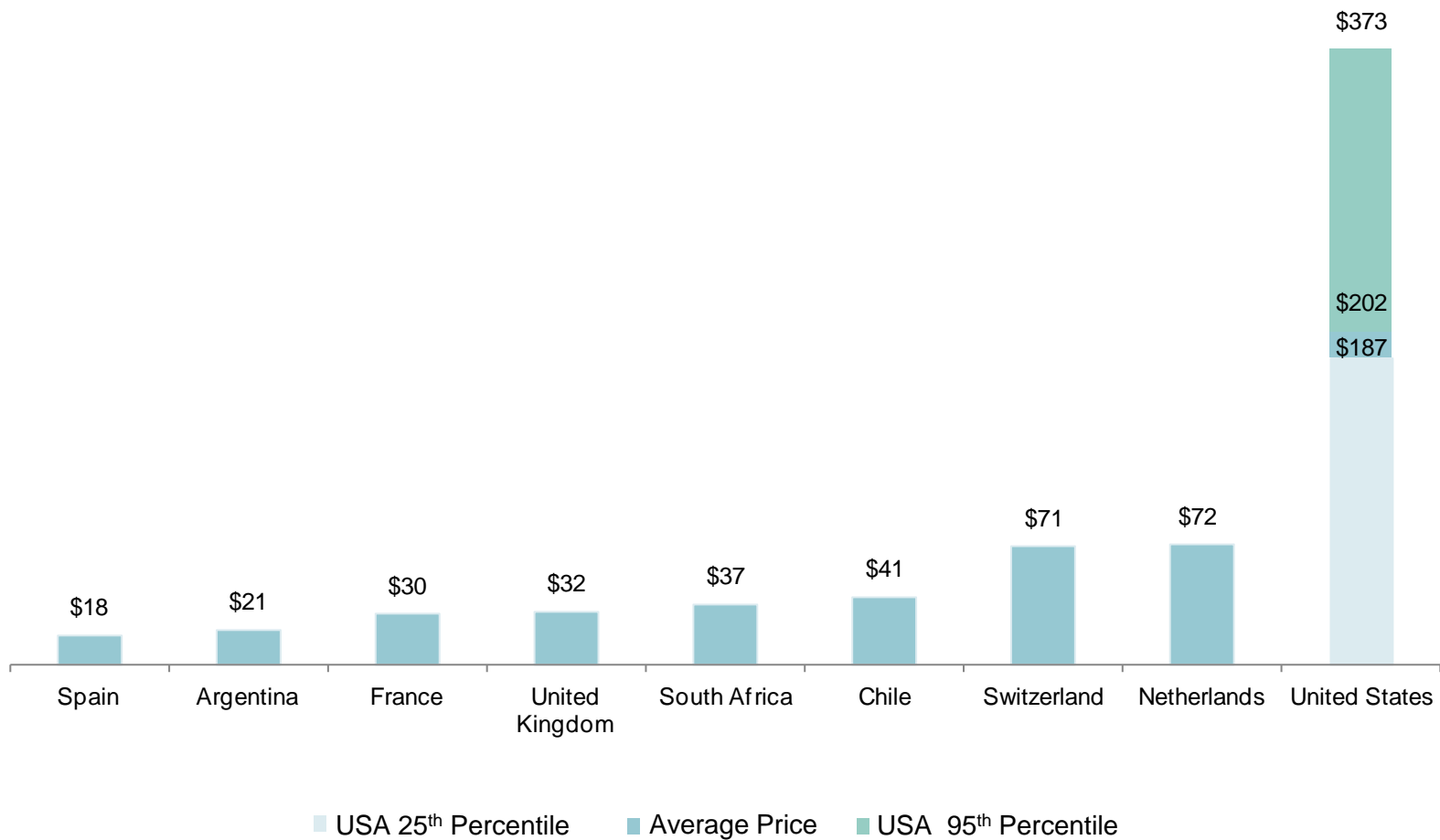
Lipitor is commonly prescribed for high cholesterol.



(\$ USD)

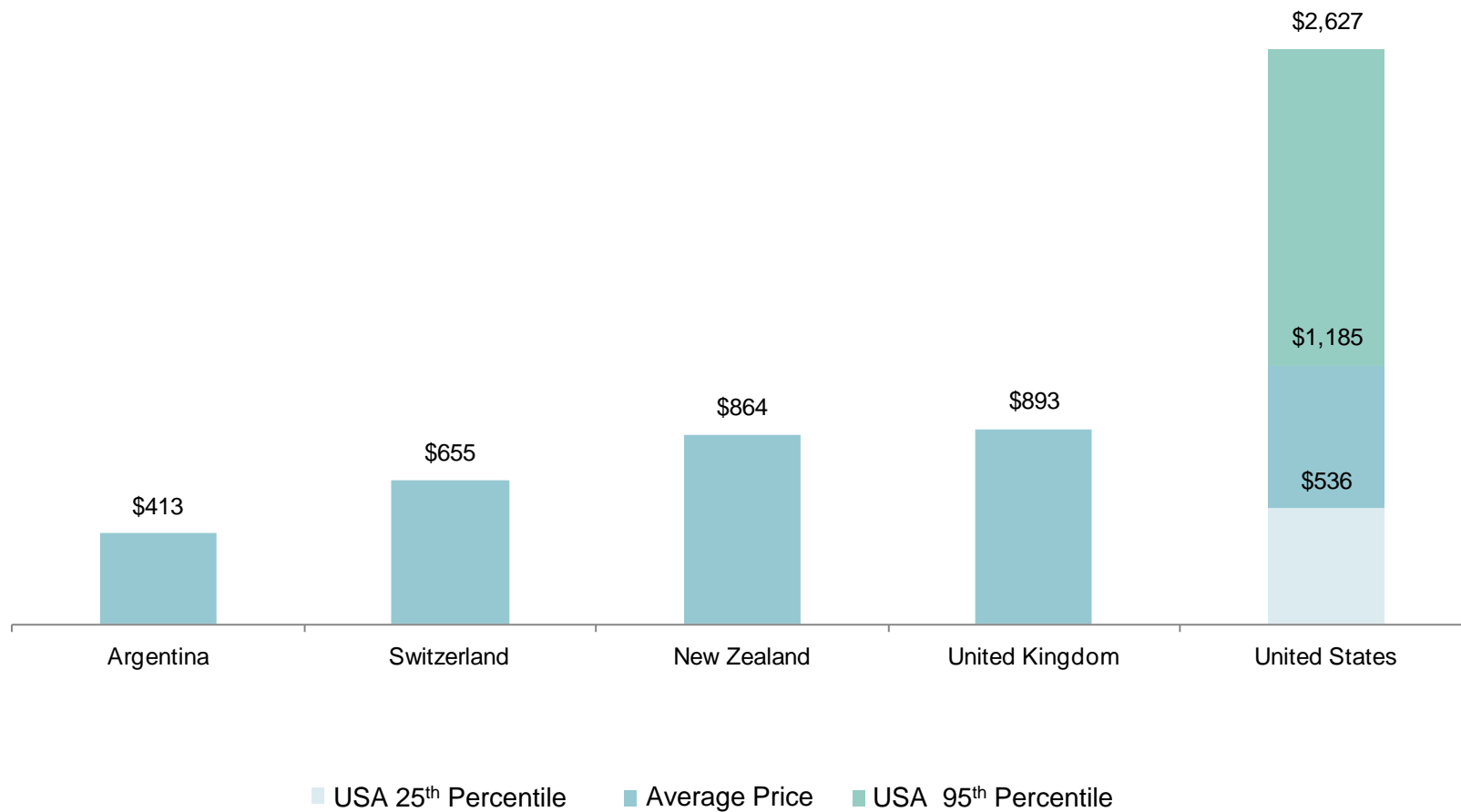
2012 Drugs: Nexium

Nexium is commonly prescribed for acid reflux.



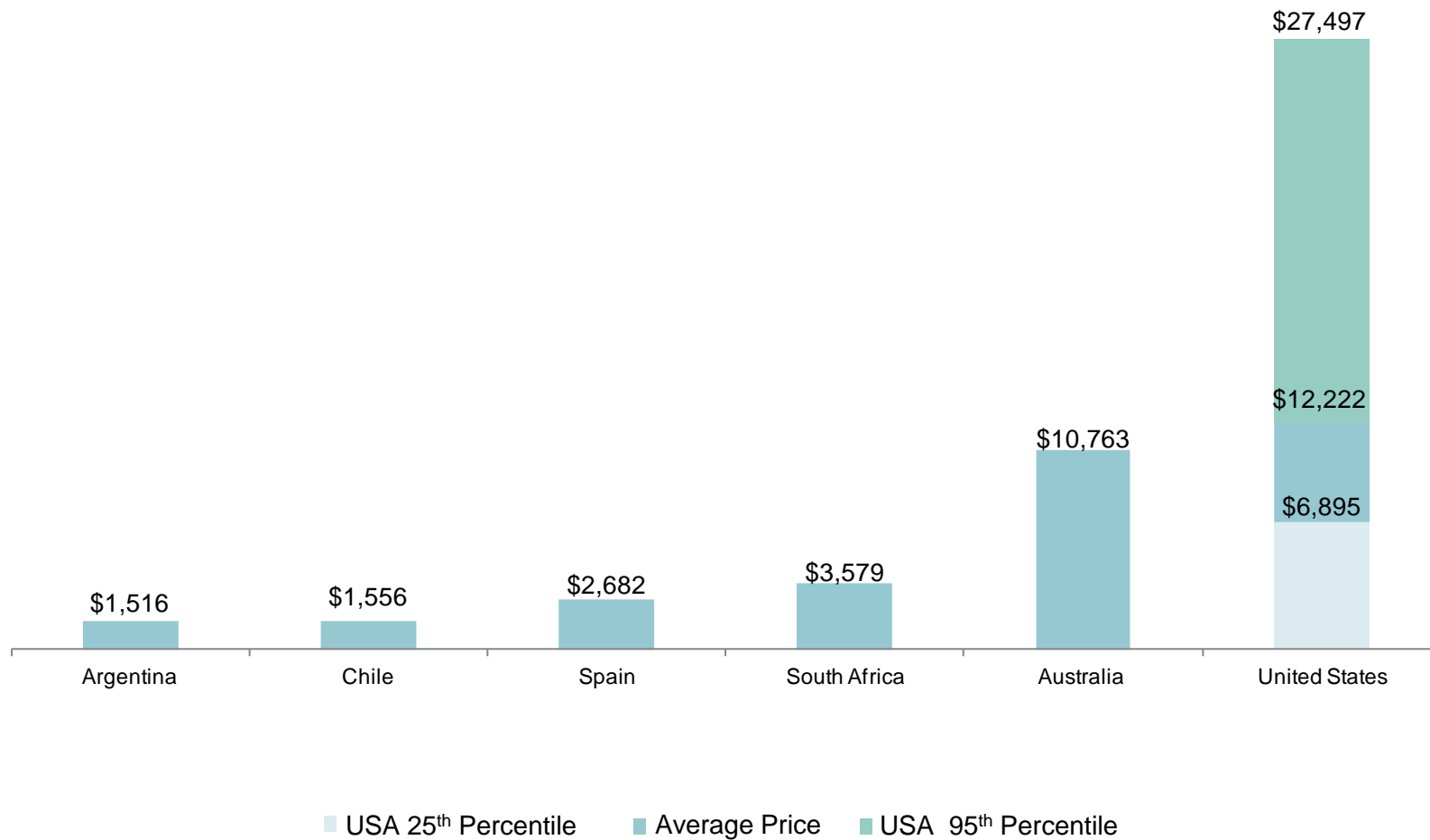
(\$ USD)

2012 Diagnostics: Colonoscopy



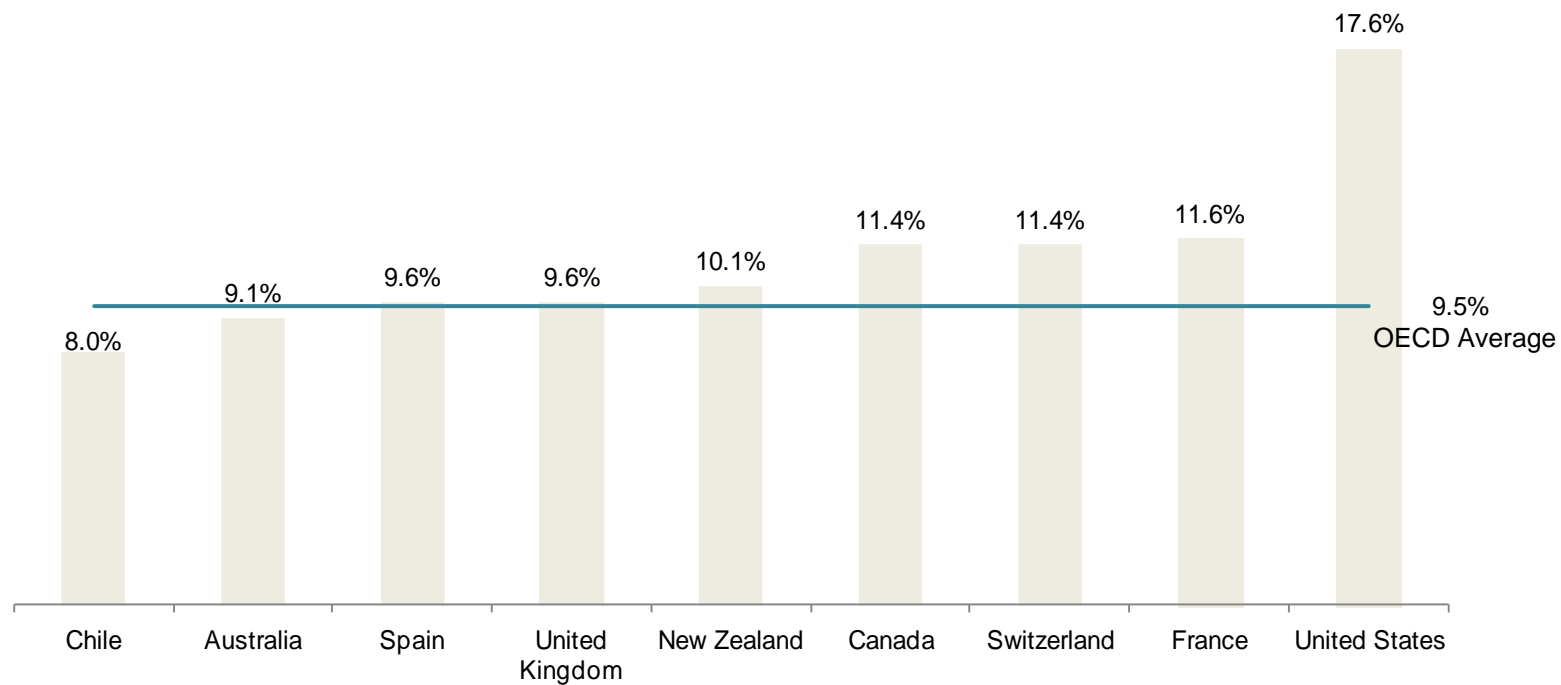
(\$ USD)

2012 Devices: Hip Prosthesis



(\$ USD)

2010 Health Spending as Percent of GDP



Source: OECD Health Spending 2012. Data represents 2010 or most recent year.

Country Sources and Notes

| | |
|---------------------|--|
| Argentina | Prices are a weighted average from the public system, the social security system, and a private health plan. |
| Australia | Prices are private sector prices paid by a private health plan. |
| Canada | Prices are public sector prices for the province of Nova Scotia. |
| Chile | Prices are private sector prices paid by a private health plan. |
| France | Prices are a blend of public and private system prices. |
| Netherlands | Prices are private sector prices paid by a private health plan, and incorporate the new DRG system implemented in 2012. |
| New Zealand | Prices are public sector prices based on the fee schedule for one large District Health Board, as well as other national tariff pricing lists. |
| South Africa | Prices are private sector prices paid by a private health plan. |
| Spain | Prices are private sector prices paid by a private health plan. |
| Switzerland | Prices are public sector prices. |

Country Sources and Notes

United States

Prices are calculated from commercial claims data from the Truven (formerly Thomson Reuters) MarketScan Research databases. The MarketScan databases capture person-specific clinical utilization, expenditures, and enrollment from a selection of large employers, health plans, and government and public organizations. The annual medical databases include private sector health data from approximately 100 payers. 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 25th percentile (low), average, and 95th percentile were calculated. Prices represent allowed charges, which are the negotiated rates for which providers receive payment. Allowed charges include both patient cost sharing and health plan payment.

Cataract surgery price represents the price for outpatient procedures. The angioplasty and appendectomy prices reflect a blend of inpatient and outpatient prices based on relative utilization in each setting.

The patent for Lipitor expired on November 30, 2011. This has an impact on the drug's unit cost, and data show a rapid drop in volume and a gradual reduction in price for the branded version of this drug throughout 2012. The price in this report was calculated based on the same process as the other drug benchmarks, but incorporated an adjustment factor to reflect the impact on price of patent expiration. Prices may decline further over time, and the utilization of the drugs may also continue to decline as generic substitutes gain market share.

United Kingdom

Prices are public sector prices from the National Health Service (NHS) and the British National Formulary drug price listings.

List of Federation Member Plans

Argentina

Omint Sa De Servicios

Australia

Australian Health Service Alliance
Australian Health Insurance Association Limited
Australian Unity Health Limited
BUPA Australia Limited
GMHBA Limited
HBF Health Funds Inc
Hospitals Contribution Fund of Australia, Limited
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
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
Danica Pension Forretningsudvikling
Forenede Gruppeliv A/S

Dominican Republic

Ars Humano

France

Malakoff Mederic

Germany

AXA Krankenversicherung AG
Munich Health

Greece

Interamerican Life Insurance Company

Hong Kong

AXA General Insurance Hong Kong Limited
BUPA (Asia) Limited

India

MAX BUPA Health Insurance Limited

Ireland

VHI Healthcare Limited

Italy

Unisalute

Mexico

AXA Seguros SA de CV

Netherlands

Achmea Health

New Zealand

Health Funds Association of New Zealand
Southern Cross Healthcare
Union Medical Benefits Society, Limited

Nigeria

Total Health Trust Limited

Poland

Signal Iduna Polska Tusa

Saudi Arabia

BUPA Middle East

South Africa

Board of Healthcare Funders of Southern Africa
Bonitas Medical Fund
Chartered Accountants (SA) Medical Aid Fund
Discovery Health Medical Scheme
La-Health Medical Scheme
Medihelp
Medscheme Holdings
Metropolitan Health Group
Polmed
Transmed

Spain

Compañía de Seguros Adeslas SA
Sanitas SA

Switzerland

Helsana Versicherungen AG
Sanitas Krankenversicherung

Thailand

BUPA Health Insurance (Thailand) Limited

United Kingdom

Aria Assistance Group
AXA PPP Healthcare
BUPA
InterGlobal Insurance Company
Simplyhealth Group
Western Provident Association Limited
Westfield Contributory Health Scheme

USA

Aetna Inc
America's Health Insurance Plans
Blue Cross & Blue Shield Association
Emblem Foundation Health Plan
Kaiser Foundation Health Plan Inc
RW2 Enterprise
The Trizetto Group
Tufts Health Plan
UnitedHealth Group

Zimbabwe

Association of the Healthcare Funders of Zimbabwe
Cimas Medical Aid Society
The Medical Aid Society of Central Africa
Premier Service Medical Aid Society