



# **International Federation of Health Plans**

## **2012 Comparative Price Report**

Variation in Medical and Hospital Prices by Country

# International Federation of Health Plans

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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

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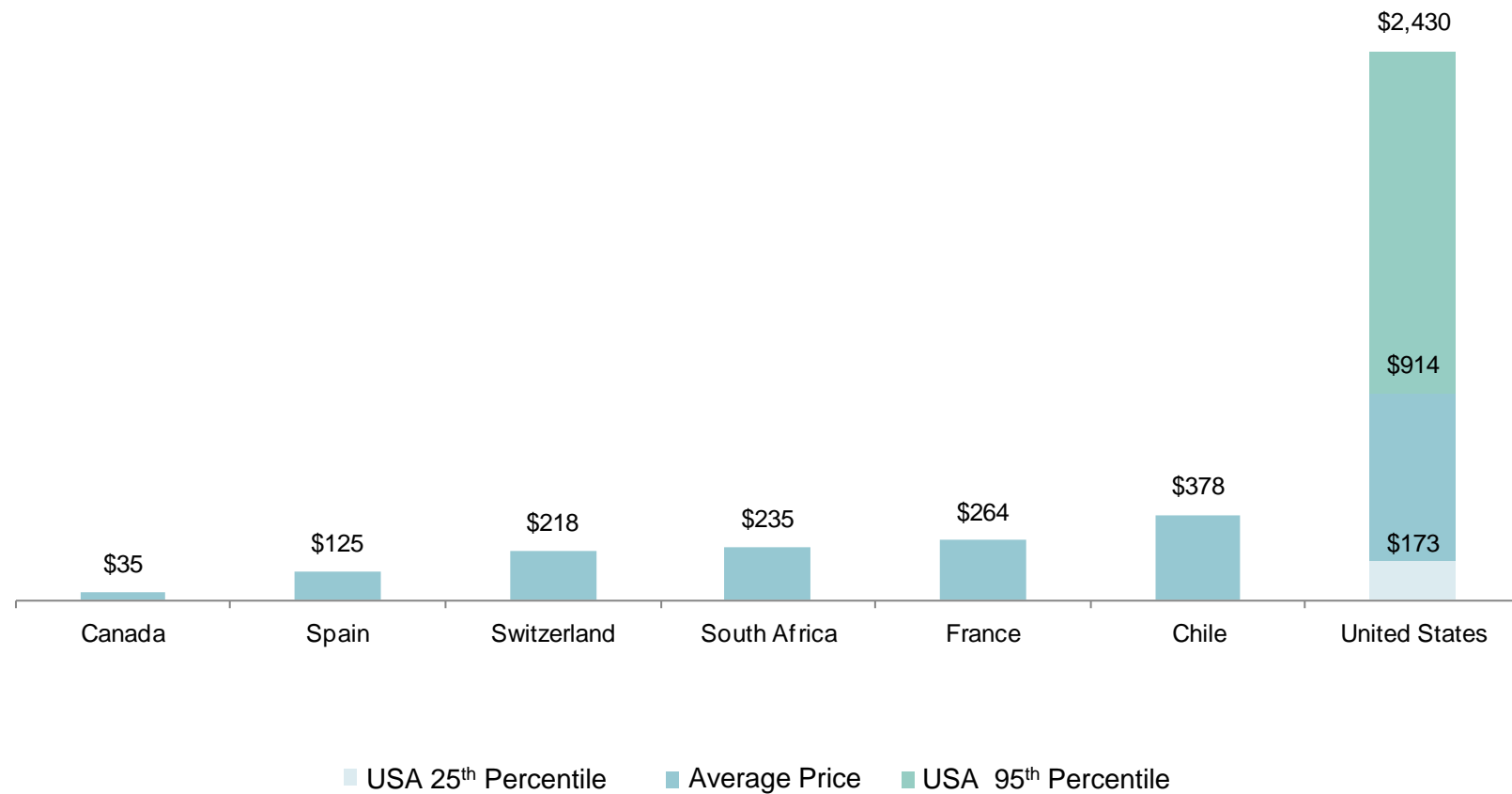
This year's survey includes new prescription drug prices in response to increased interest in this area from plans in many countries. We have also added three new non-drug items to our survey: hip prosthesis, knee replacement, and colonoscopy.

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

- Prices for the United States are calculated from a database with over 100 million claims that reflect prices negotiated and paid between thousands of providers and almost a hundred health plans.
- 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.

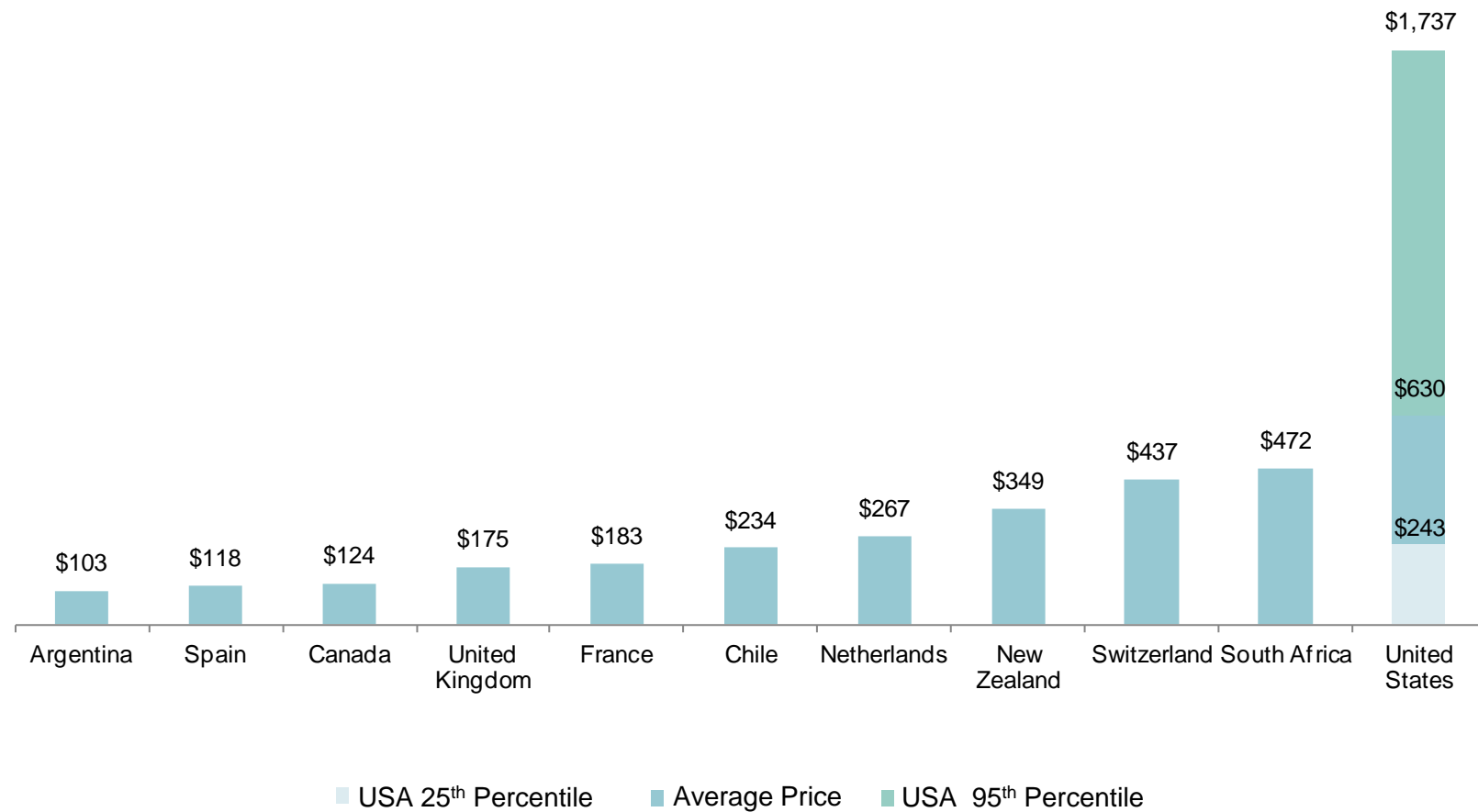
Comparisons across different countries are complicated by differences in sectors, fee schedules, and systems. In addition, for some countries a single plan's prices are real for that plan but may not be representative of prices paid by other plans in that market. The U.S. numbers are based on an aggregate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

## 2012 Scanning and Imaging: Angiogram



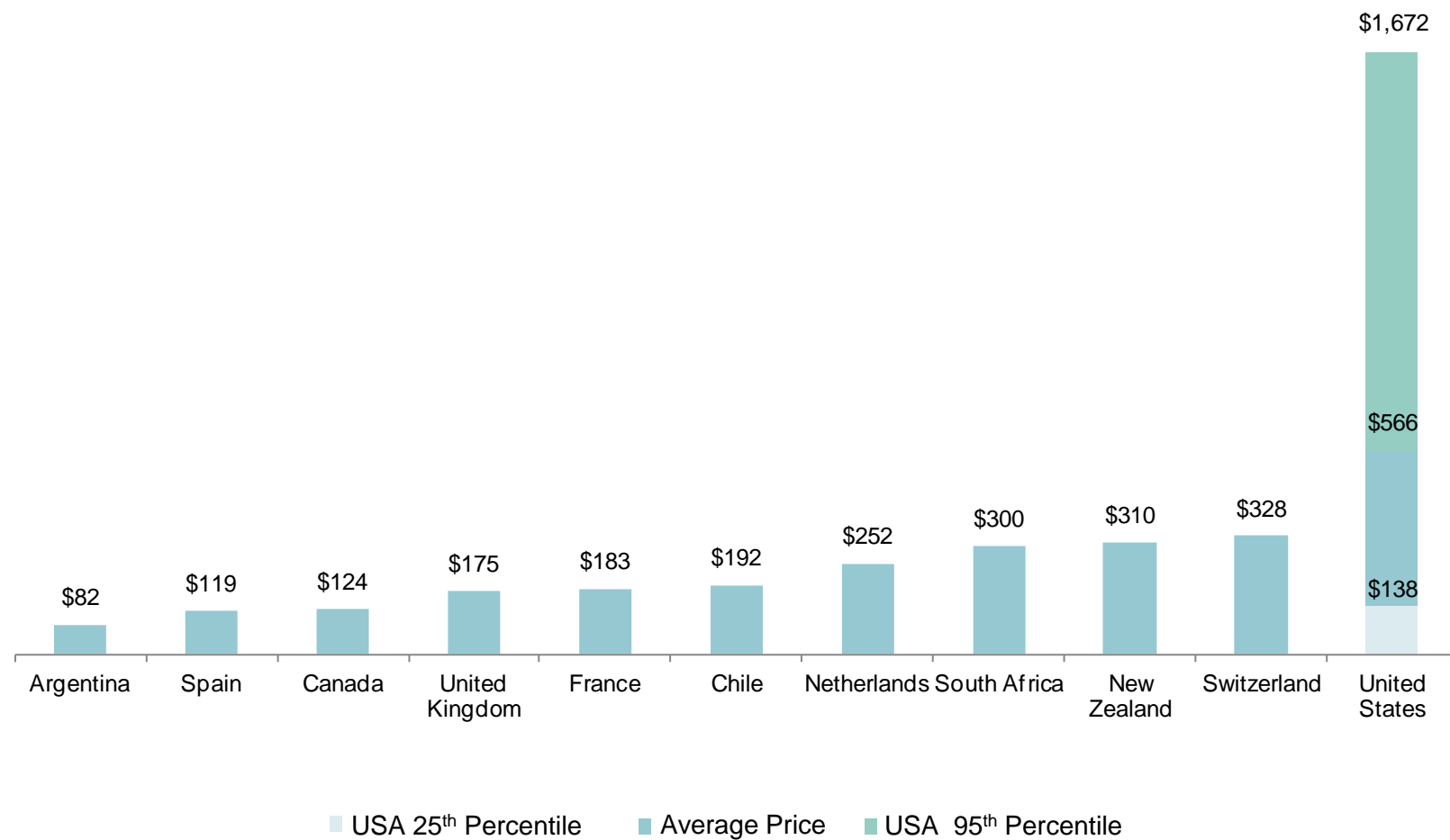
(\$ USD)

## 2012 Scanning and Imaging: CT Scan, Abdomen



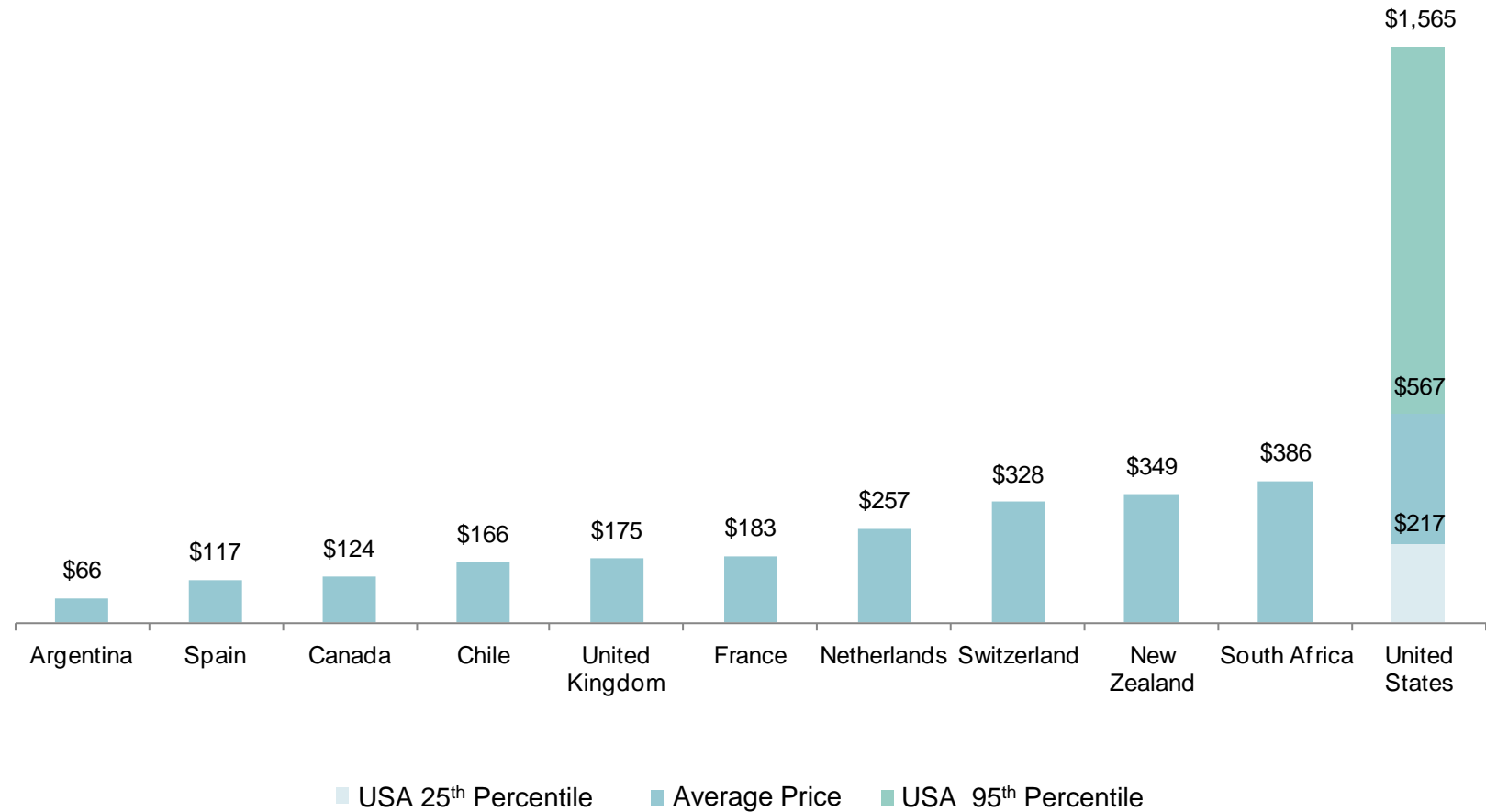
(\$ USD)

## 2012 Scanning and Imaging: CT Scan, Head



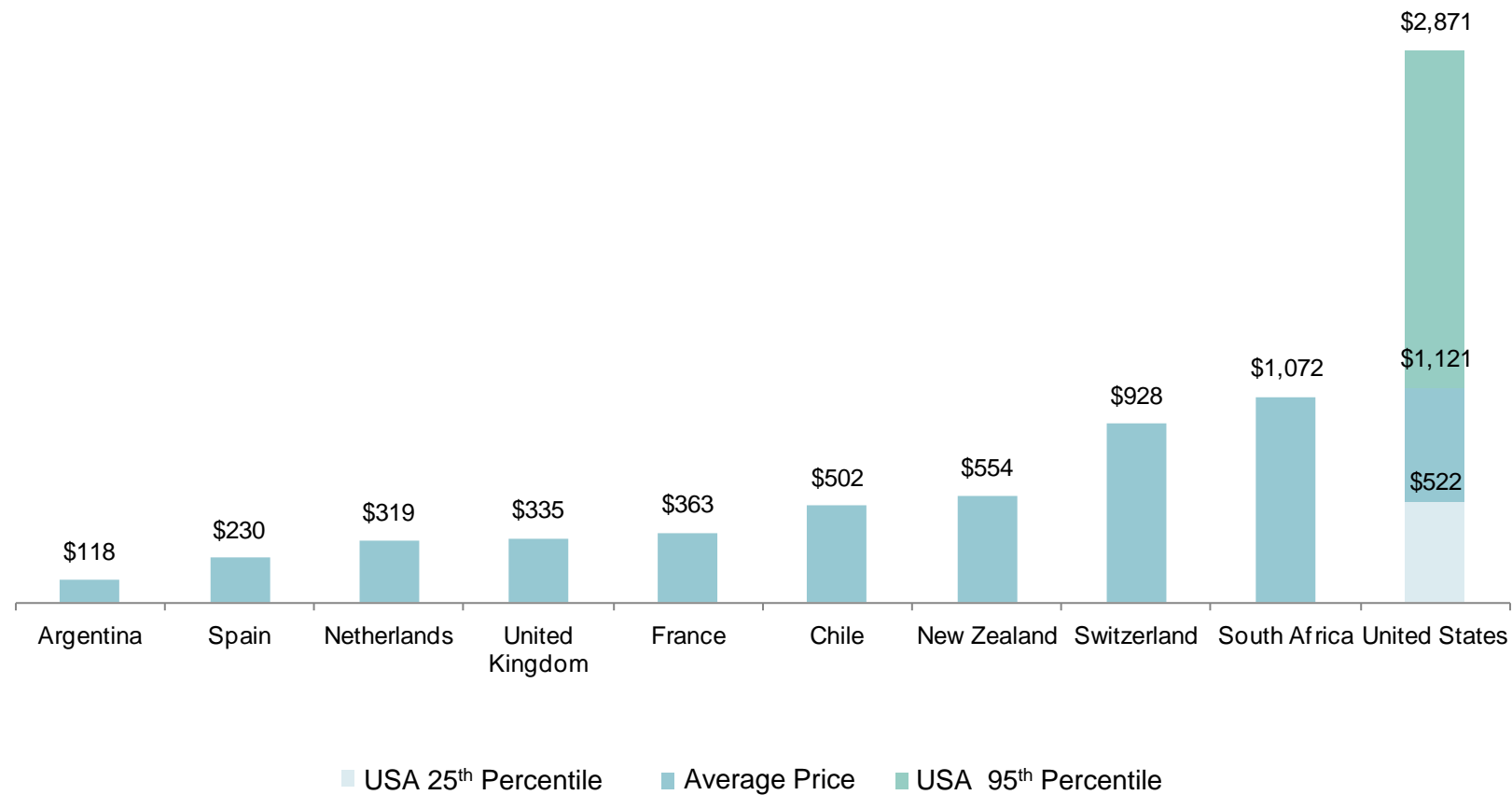
(\$ USD)

## 2012 Scanning and Imaging: CT Scan, Pelvis



(\$ USD)

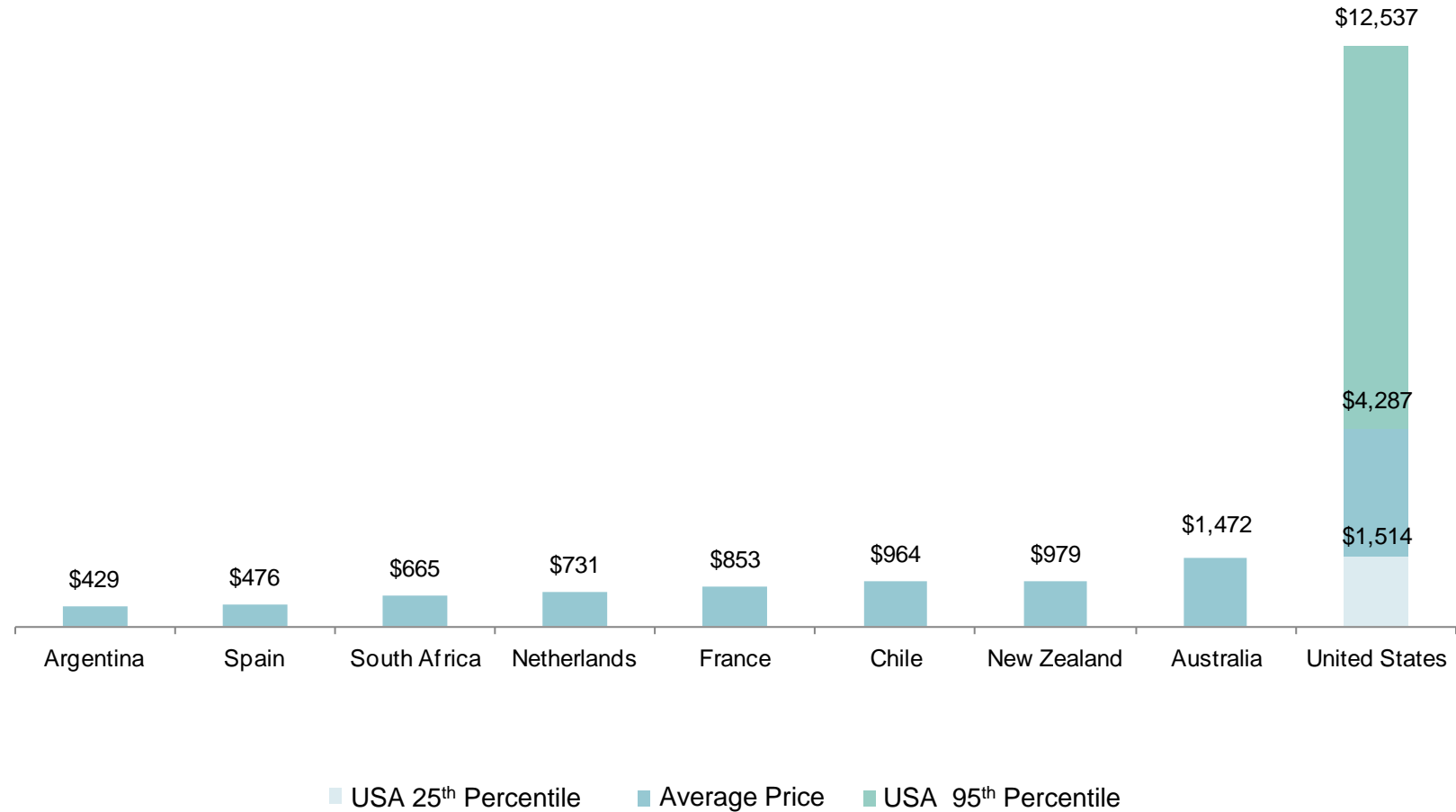
# 2012 Scanning and Imaging: MRI



(\$ USD)

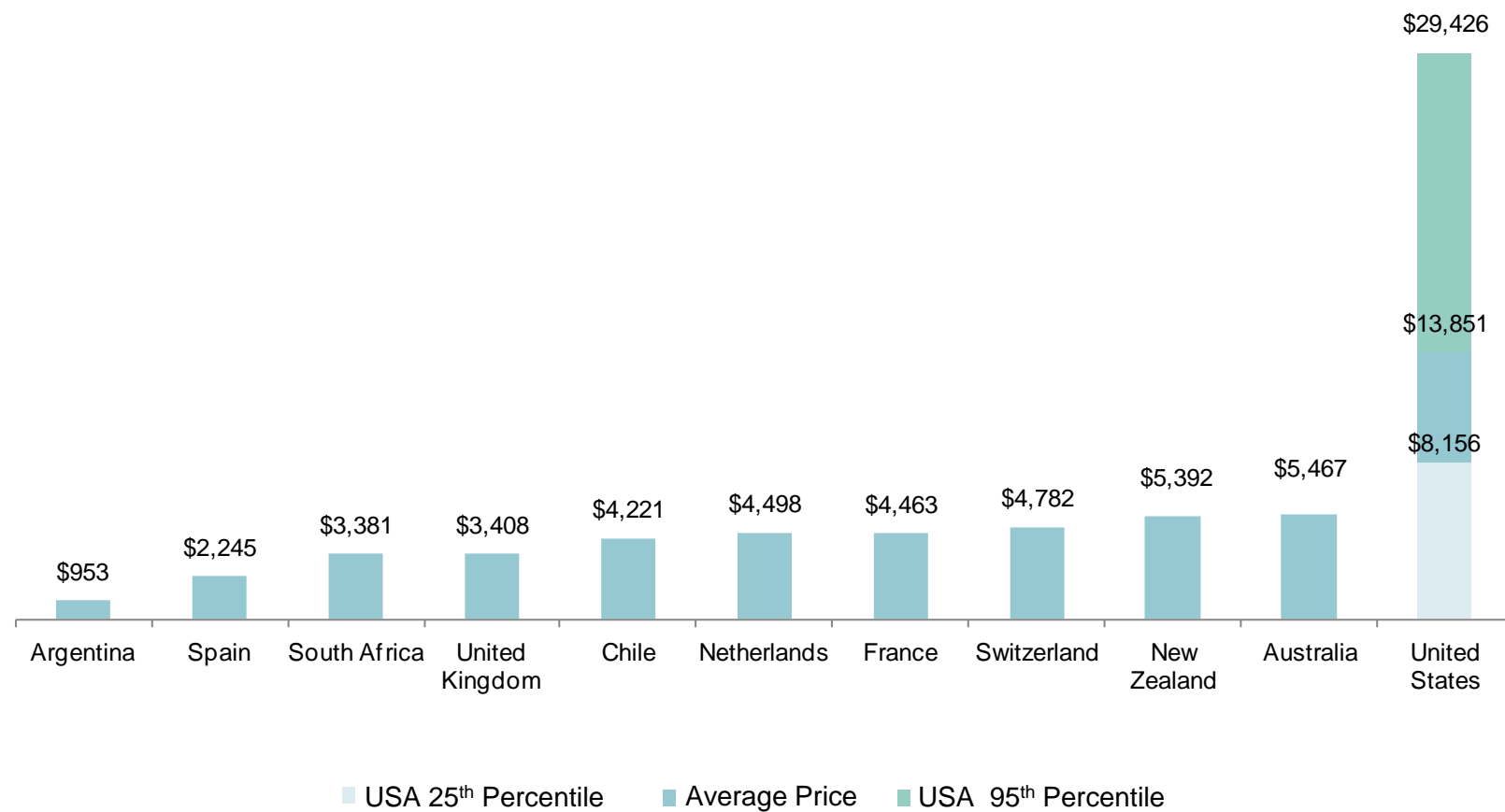


# 2012 Cost Per Hospital Day



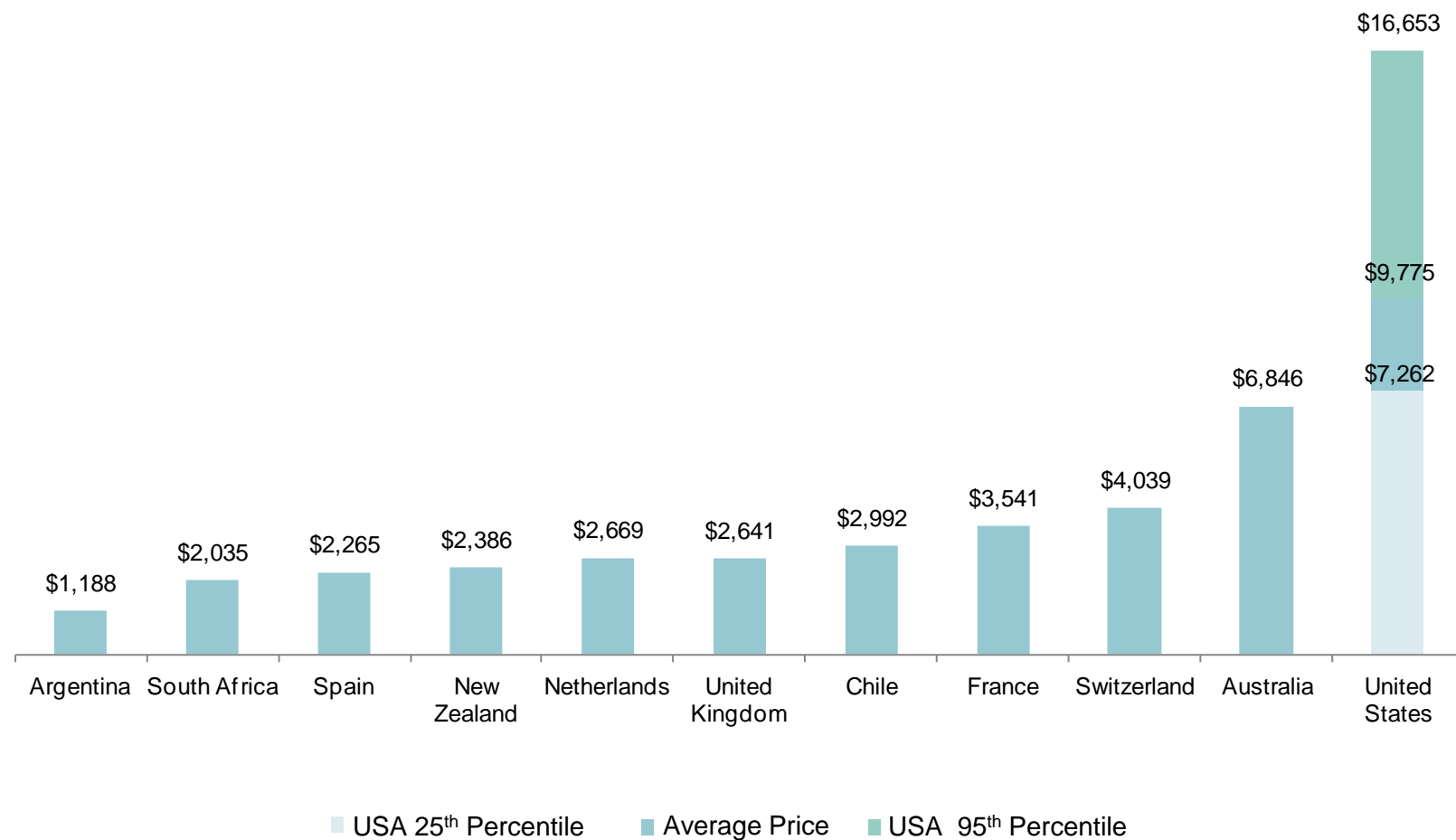
(\$ USD)

## 2012 Total Hospital and Physician Cost: Appendectomy



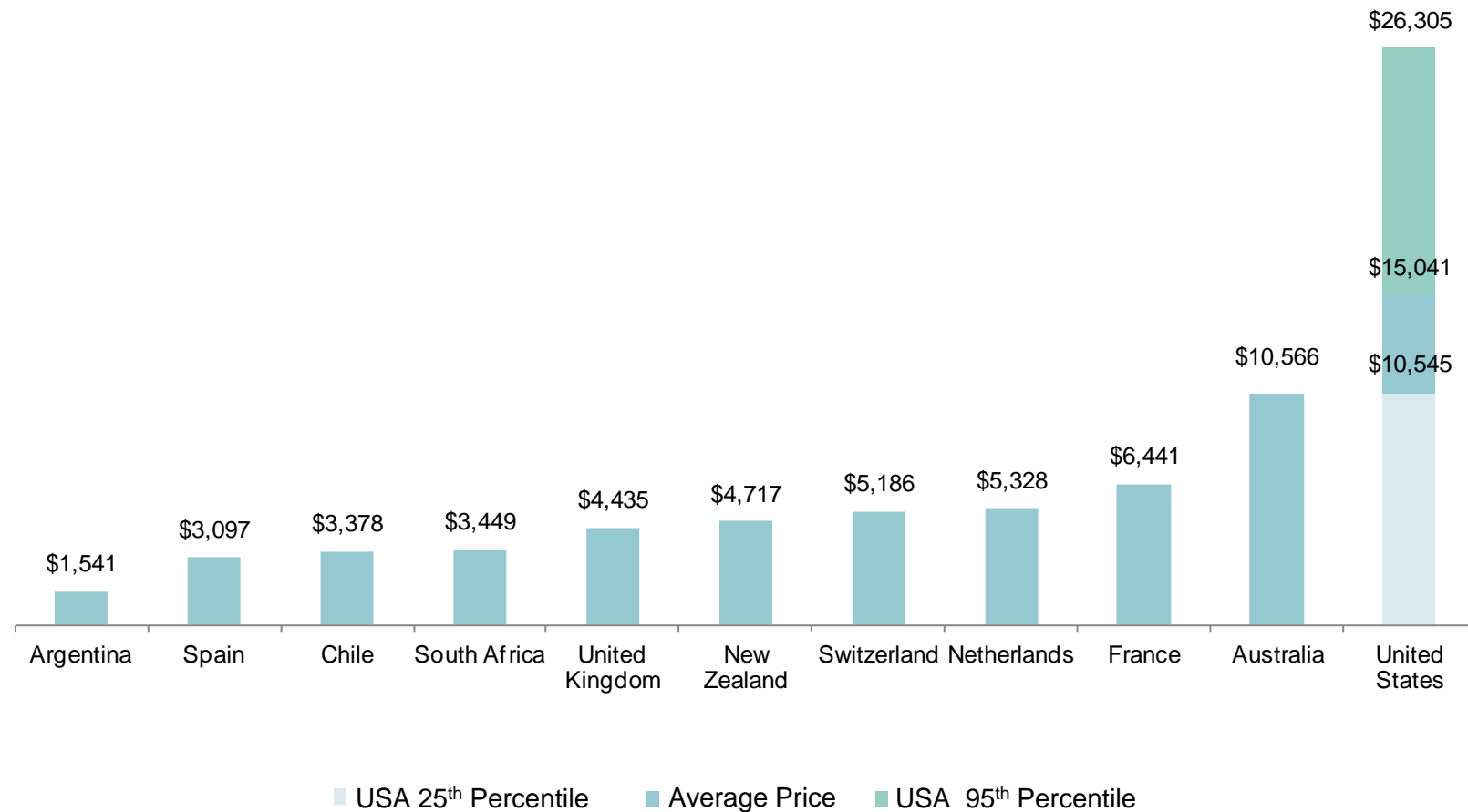
(\$ USD)

## 2012 Total Hospital and Physician Cost: Normal Delivery



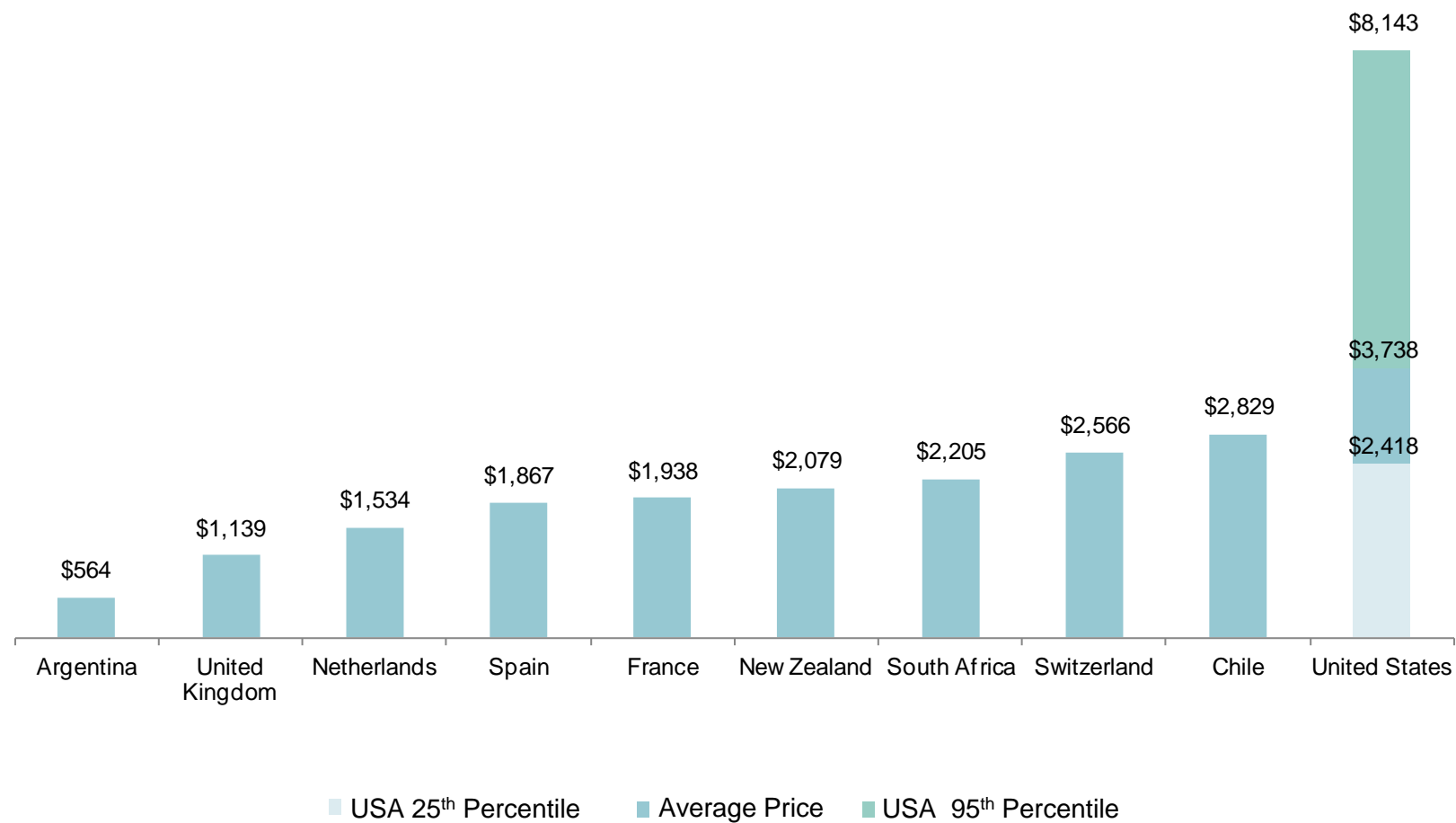
(\$ USD)

# 2012 Total Hospital and Physician Cost: C-Section



(\$ USD)

## 2012 Total Hospital and Physician Cost: Cataract Surgery



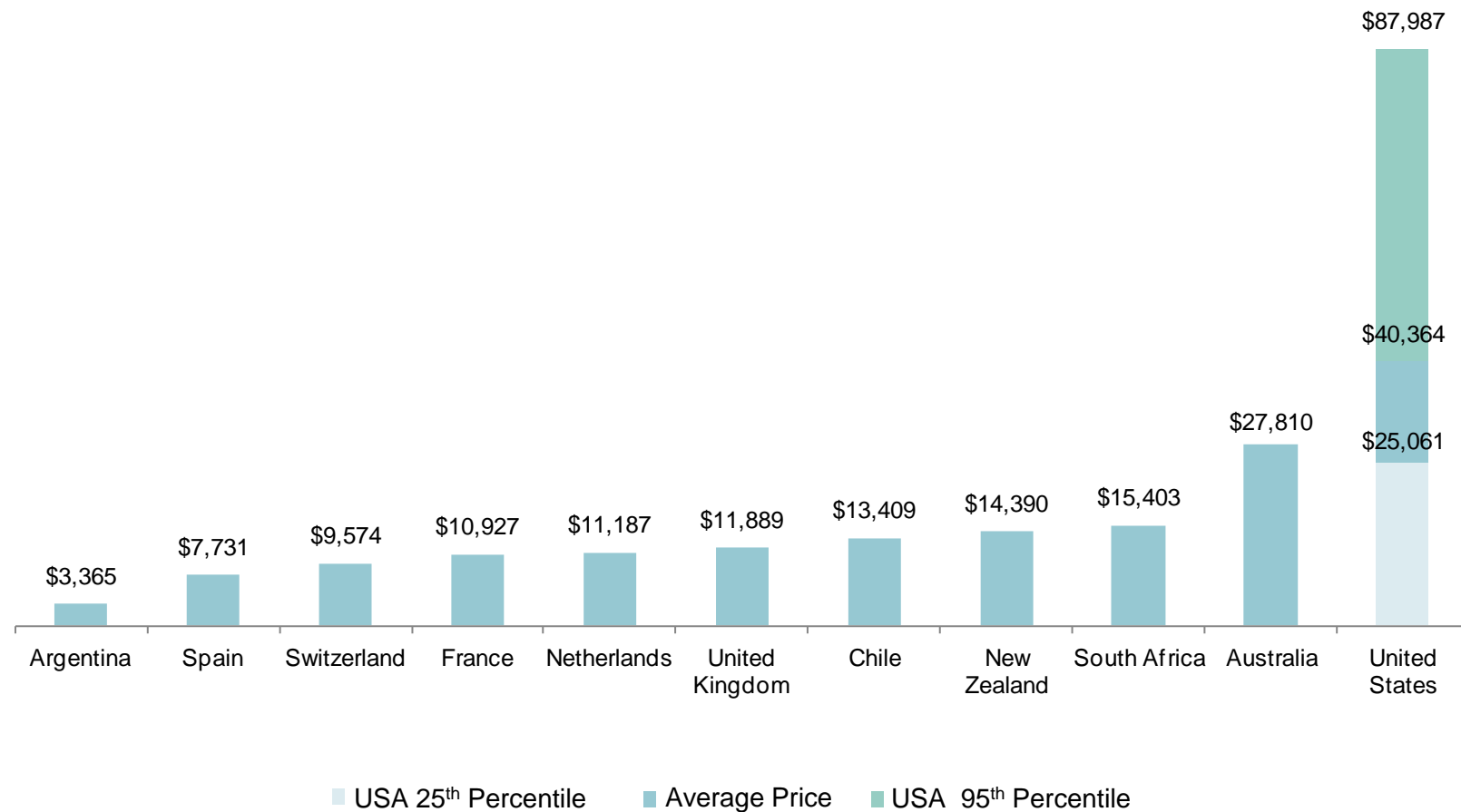
(\$ USD)

# 2012 Total Hospital and Physician Cost: Knee Replacement Surgery



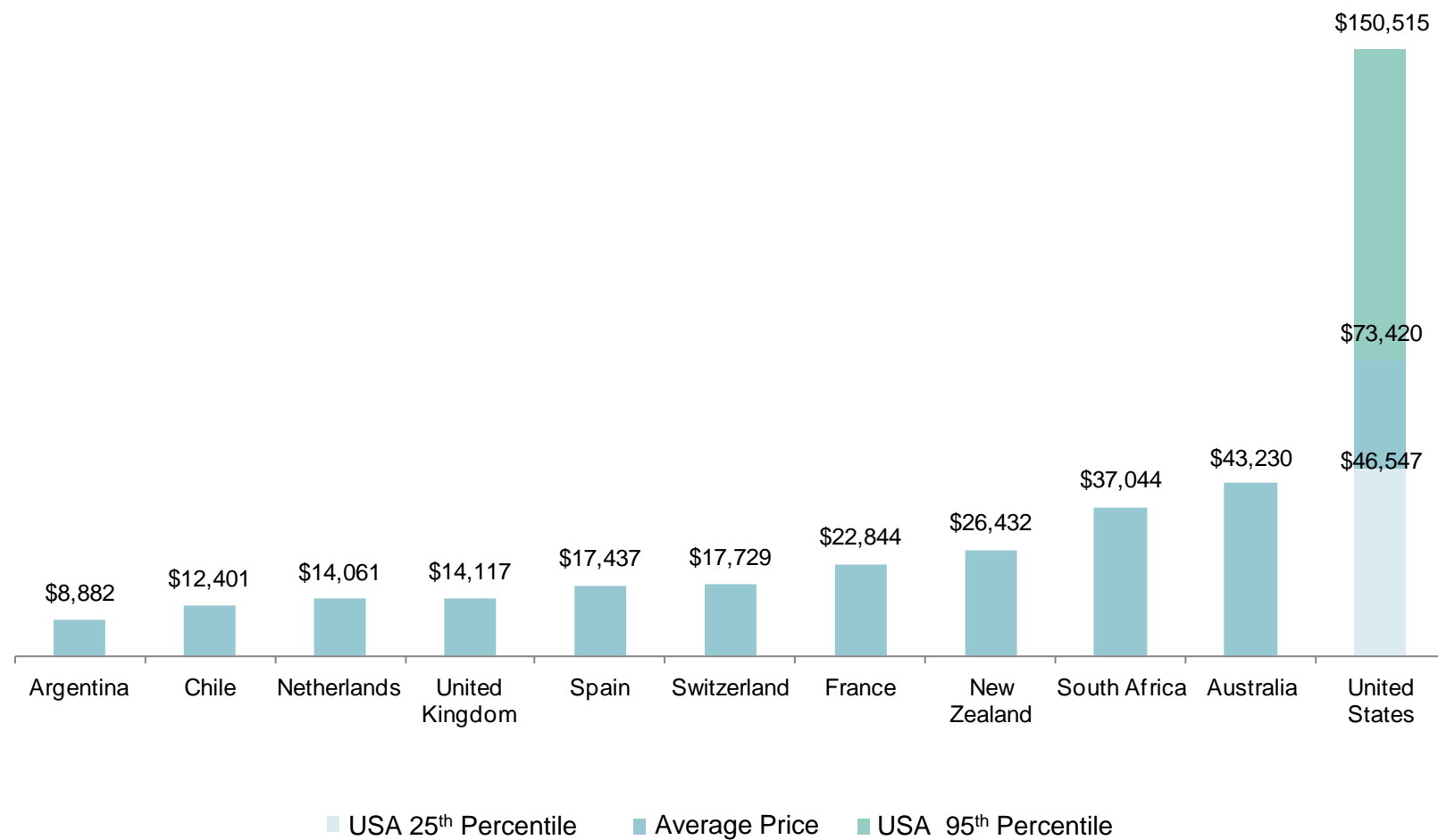
(\$ USD)

## 2012 Total Hospital and Physician Cost: Hip Replacement



(\$ USD)

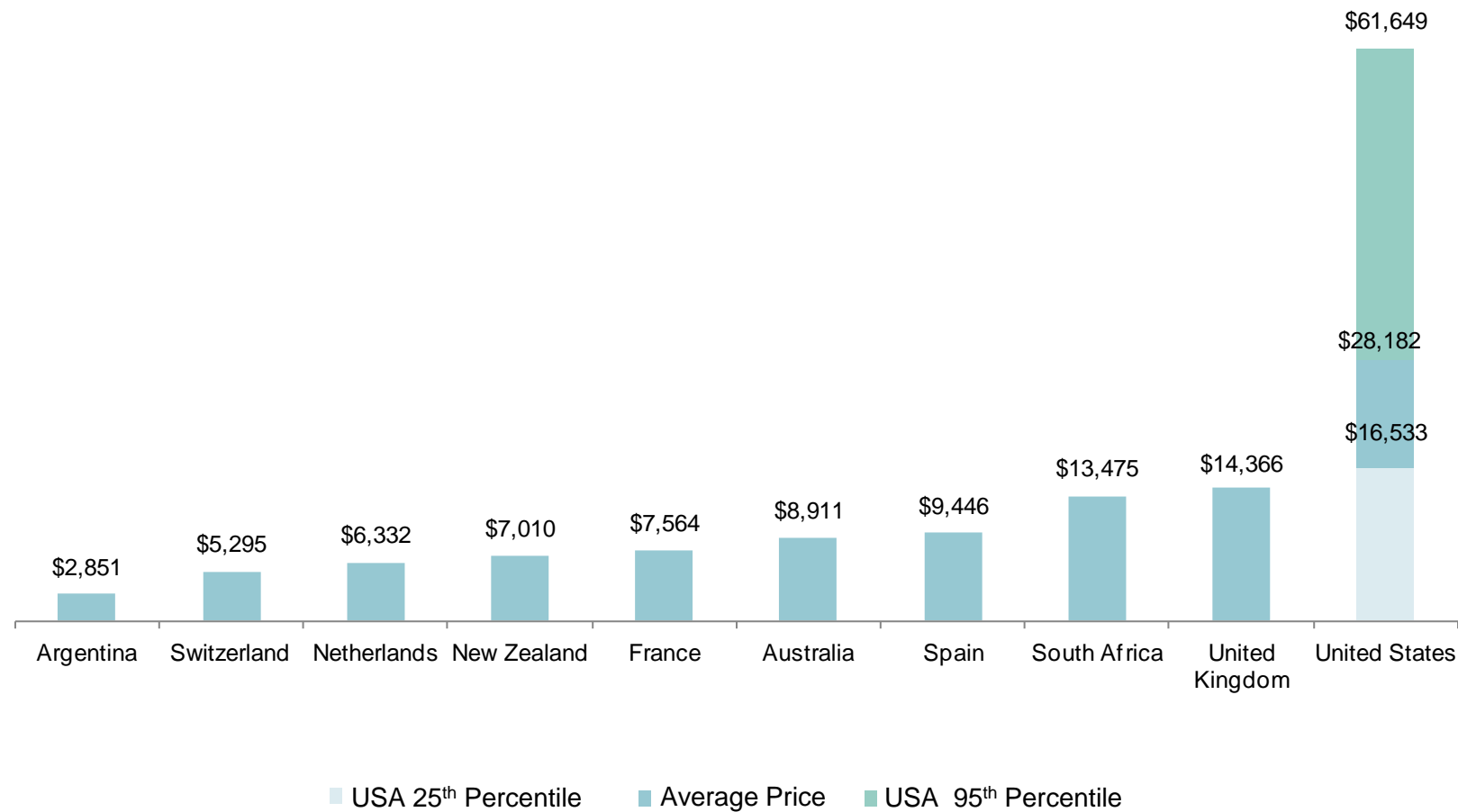
## 2012 Total Hospital and Physician Cost: Bypass Surgery



(\$ USD)

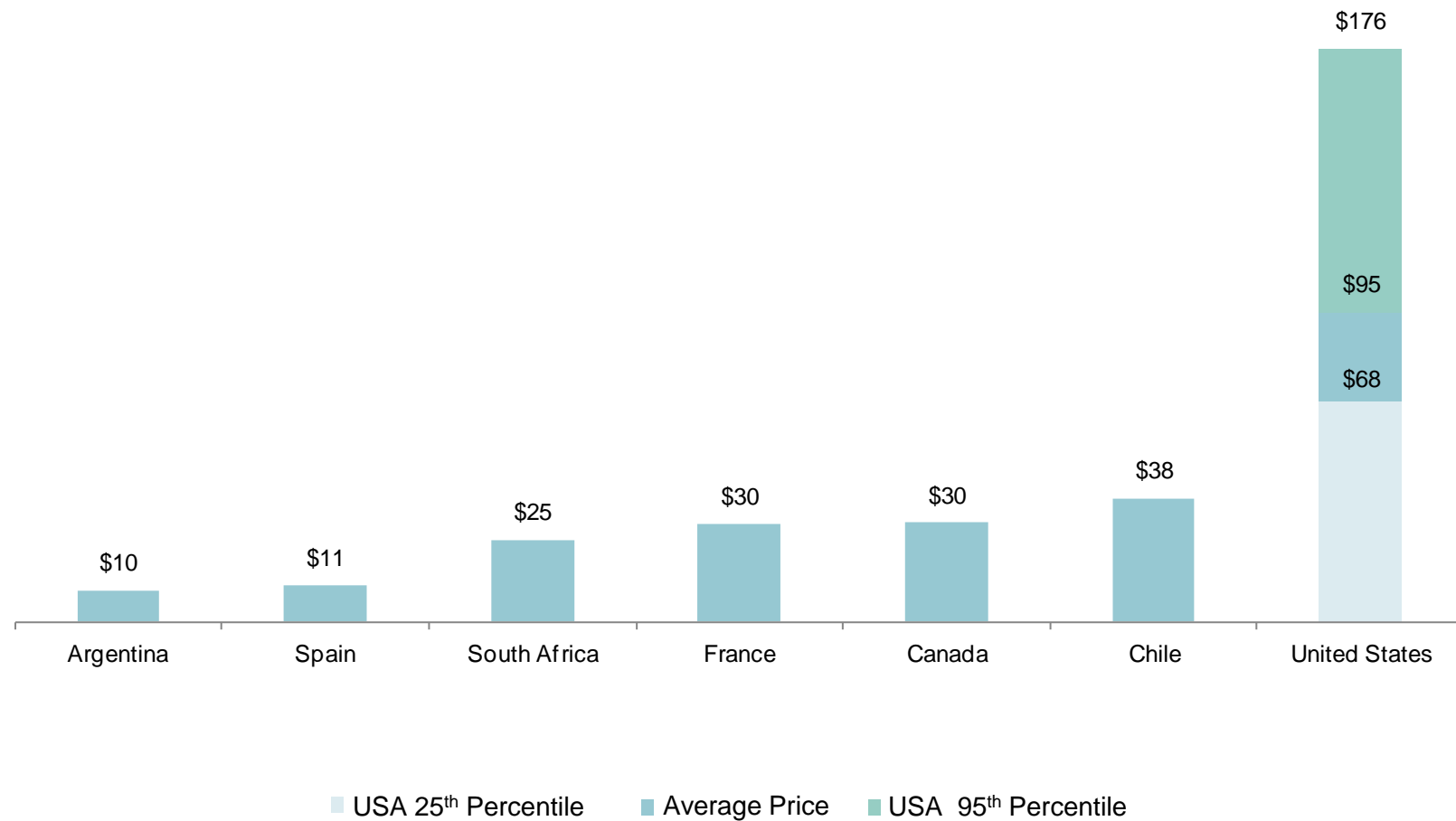


## 2012 Total Hospital and Physician Cost: Angioplasty



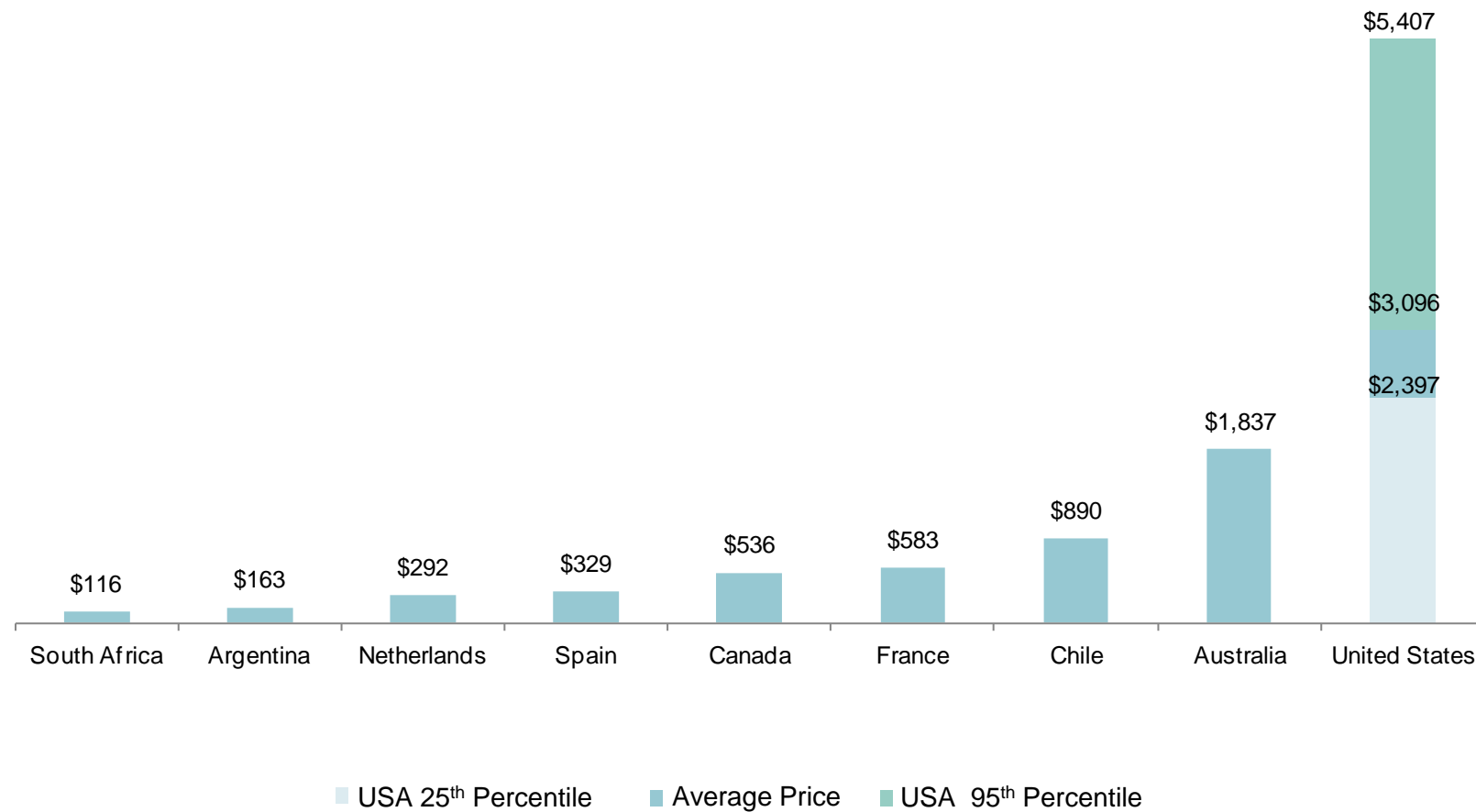
(\$ USD)

## 2012 Physician Fees: Routine Office Visit



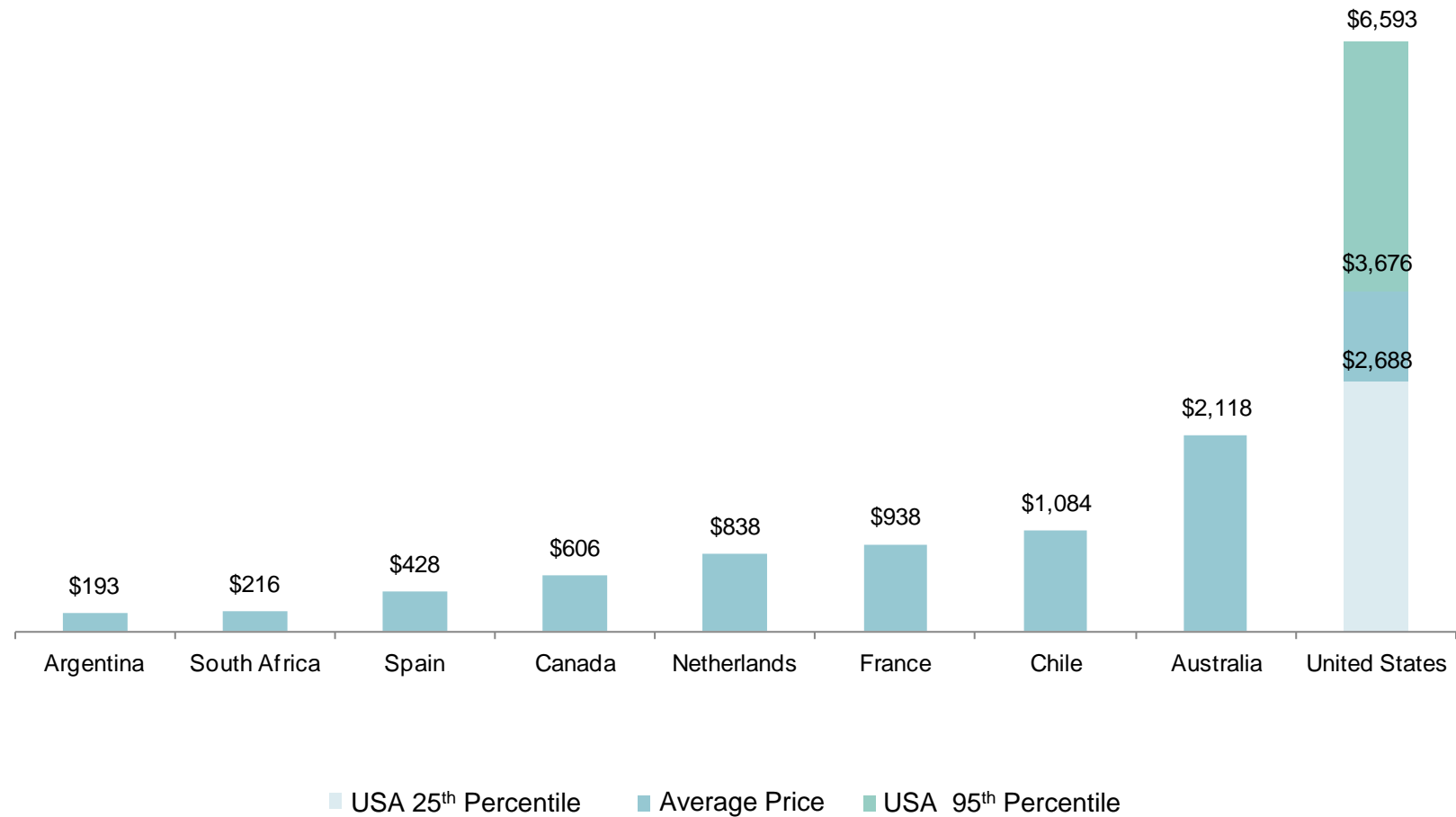
(\$ USD)

## 2012 Physician Fees: Normal Delivery



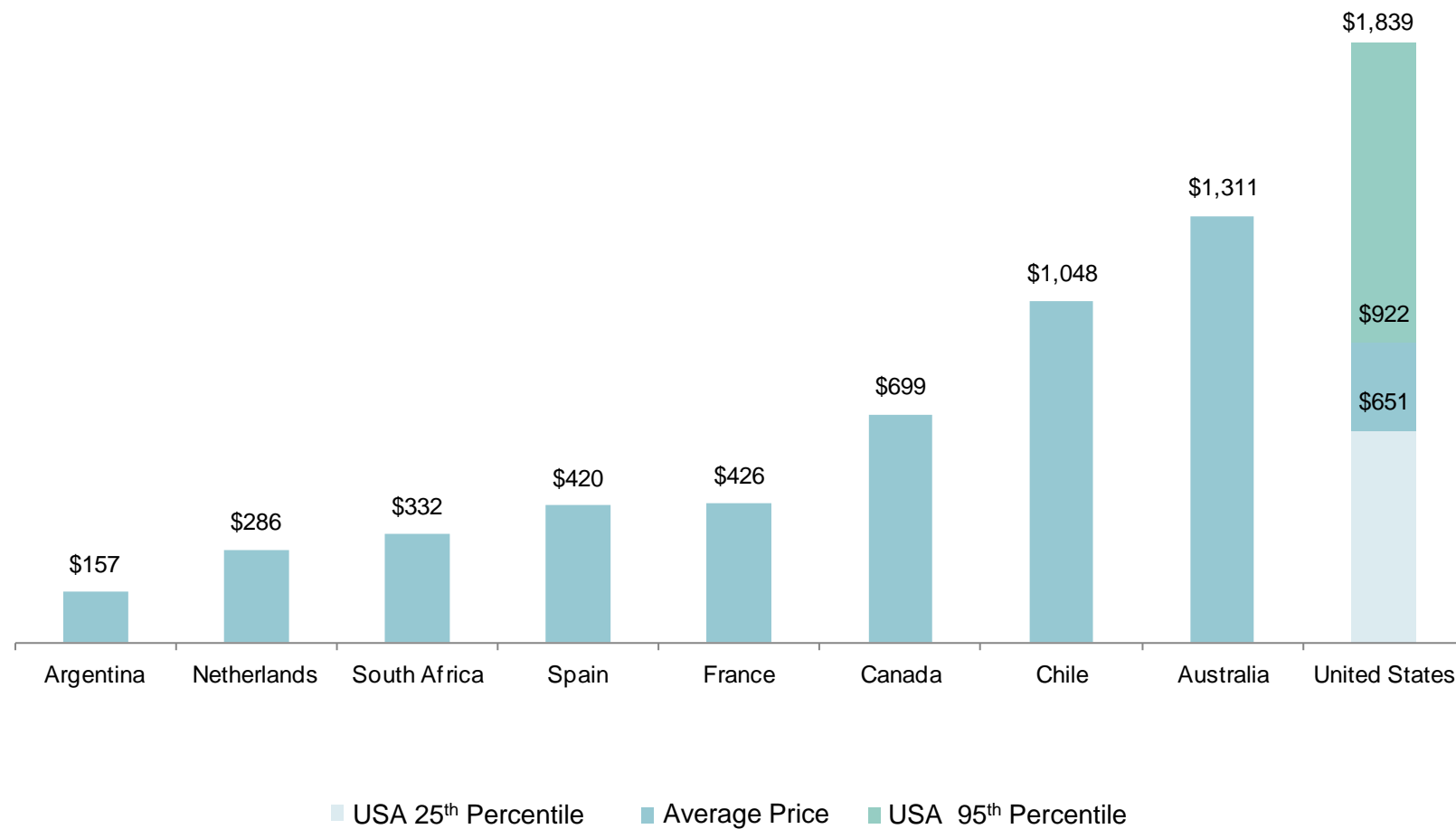
(\$ USD)

## 2012 Physician Fees: C-Section



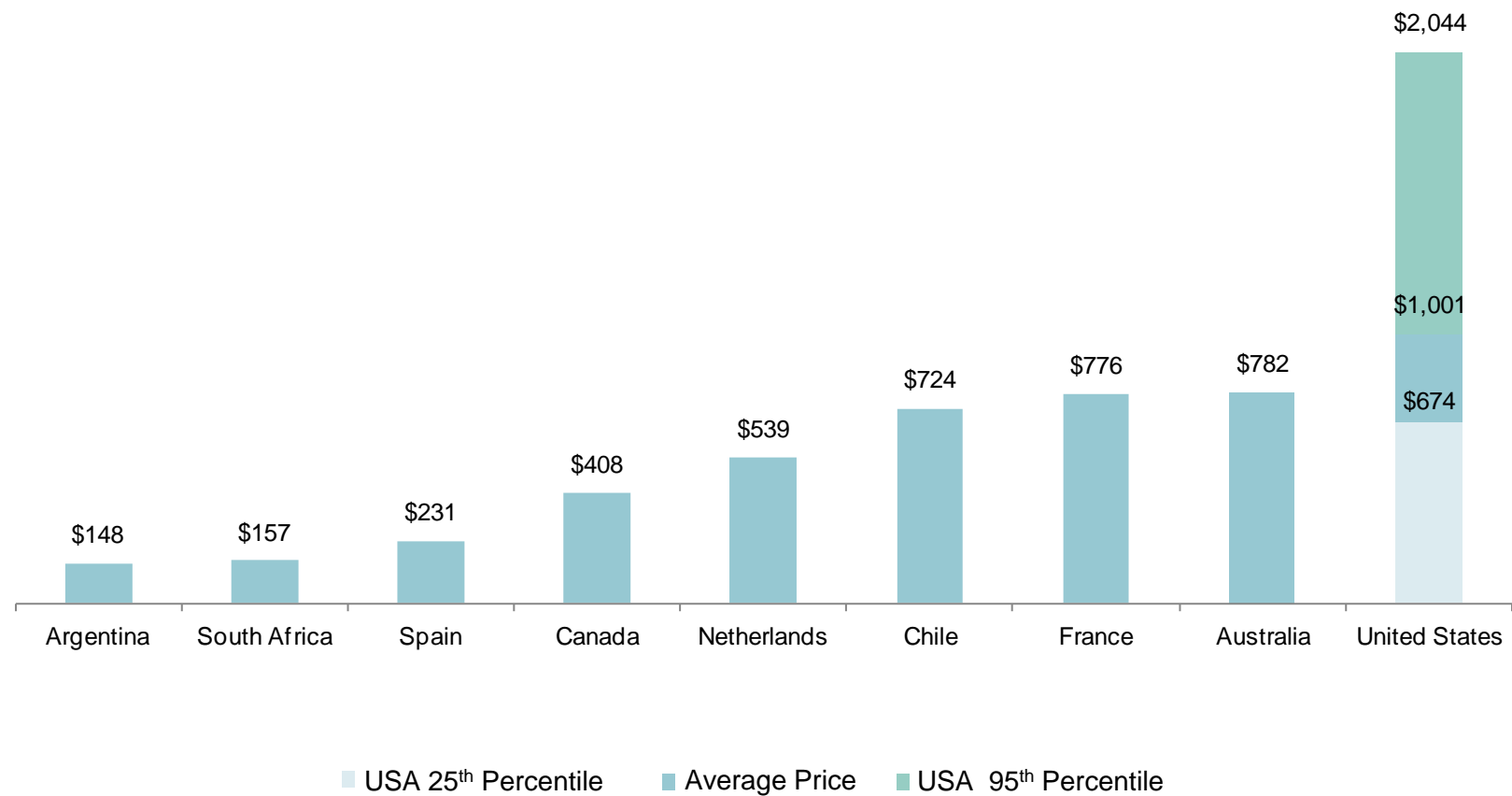
(\$ USD)

## 2012 Physician Fees: Cataract Surgery



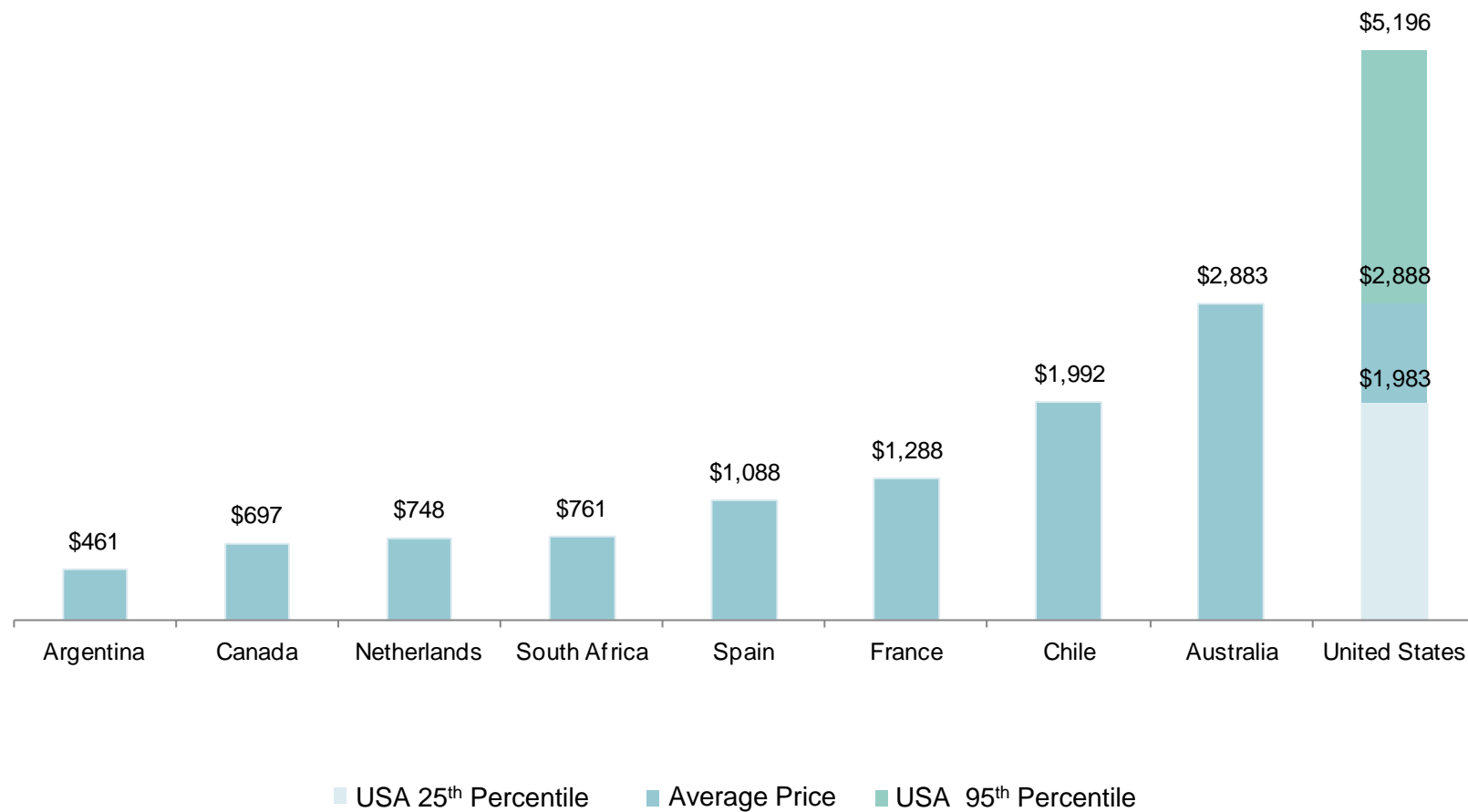
(\$ USD)

## 2012 Physician Fees: Appendectomy



(\$ USD)

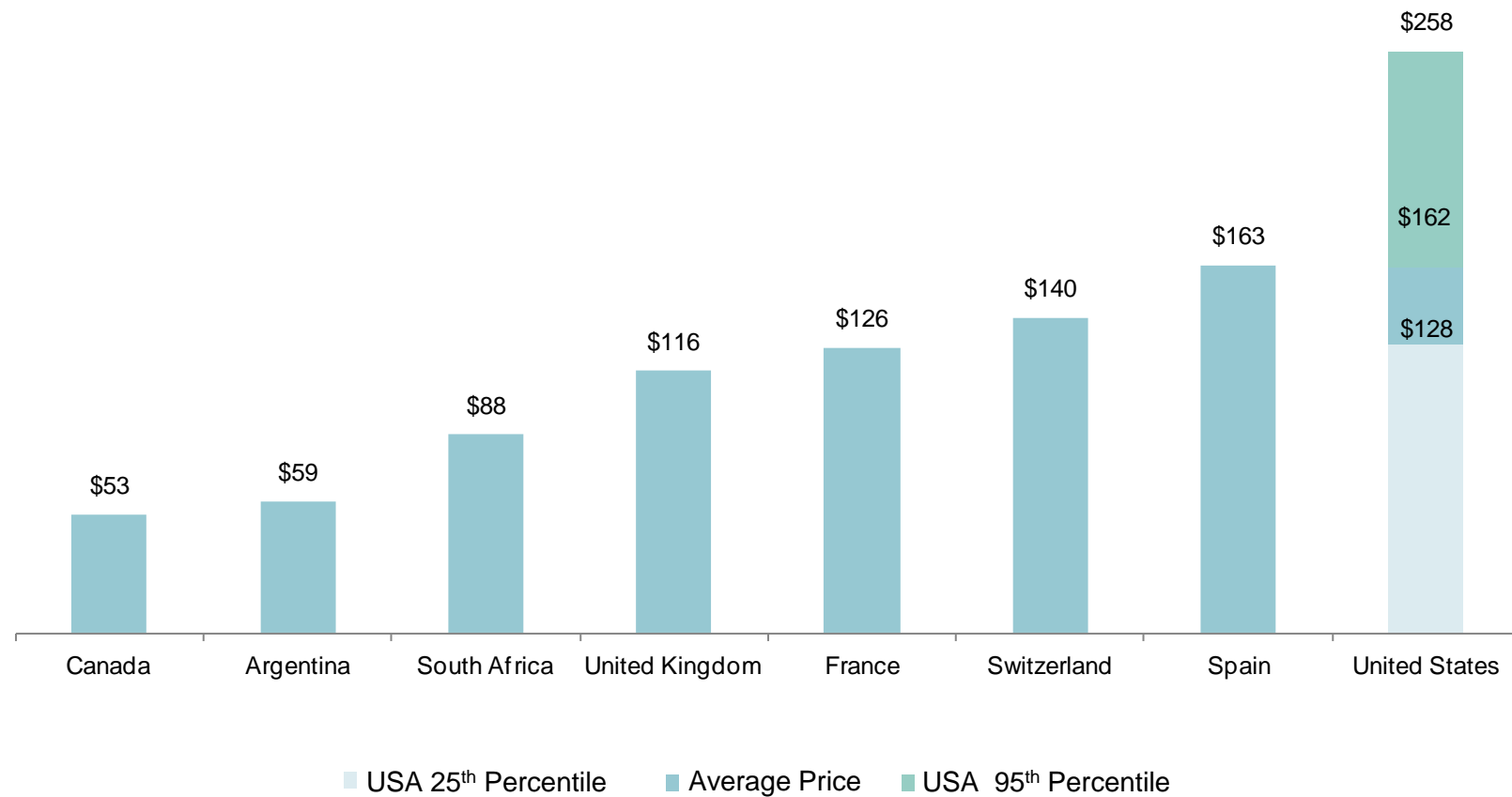
## 2012 Physician Fees: Hip Replacement



(\$ USD)

# 2012 Drugs: Celebrex

*Celebrex is commonly prescribed for pain.*

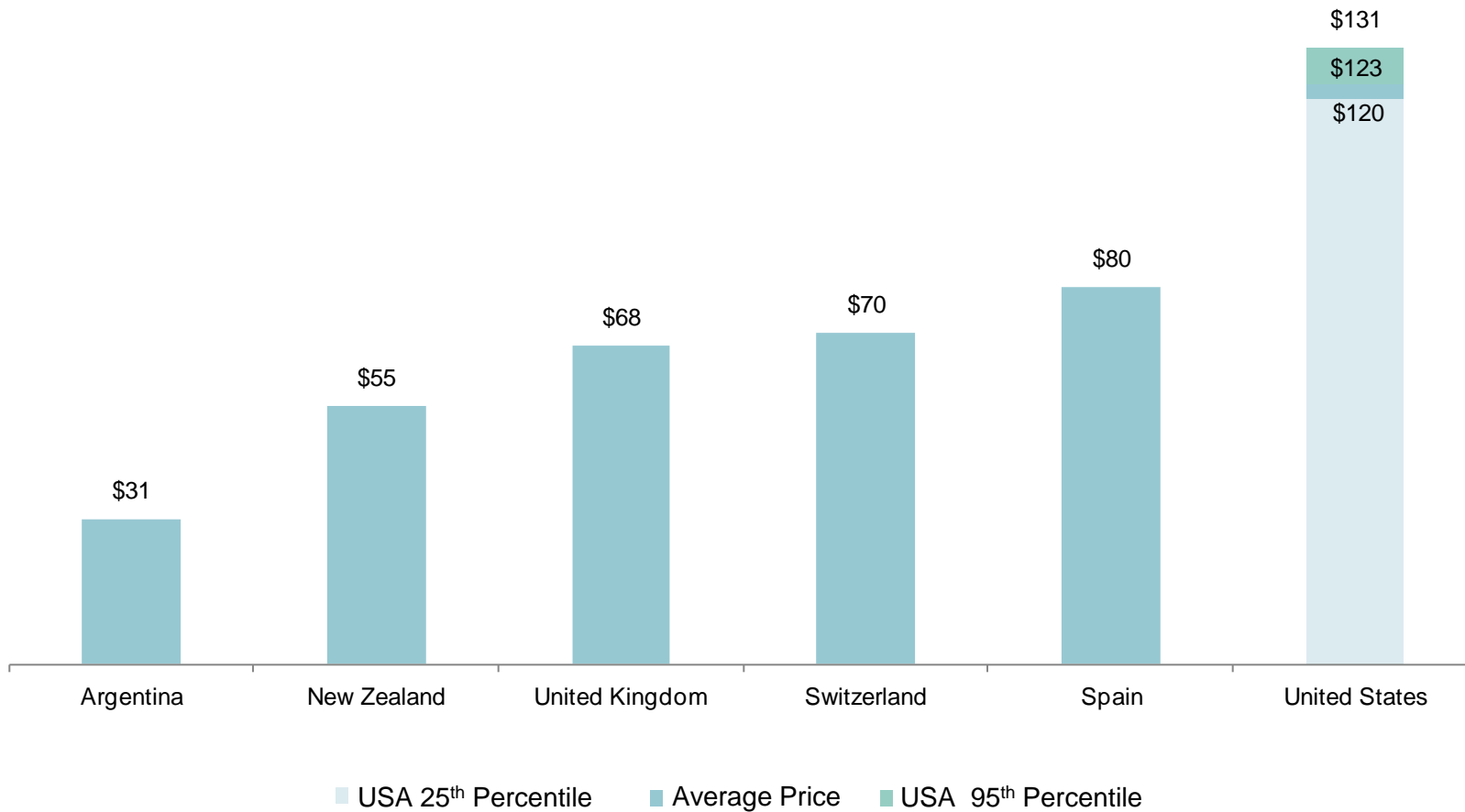


(\$ USD)



# 2012 Drugs: Vytorin

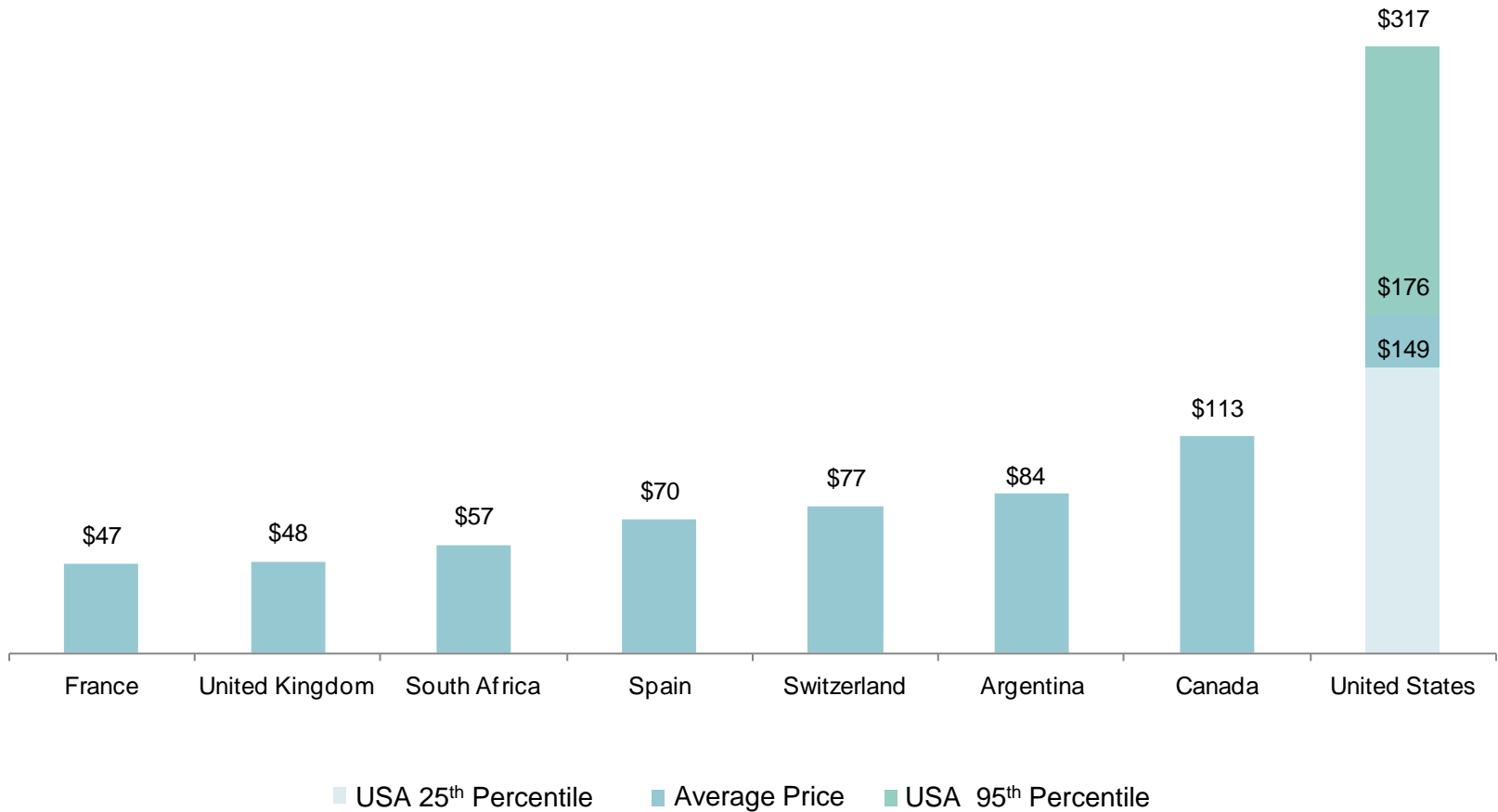
*Vytorin is commonly prescribed for high cholesterol.*



(\$ USD)

# 2012 Drugs: Cymbalta

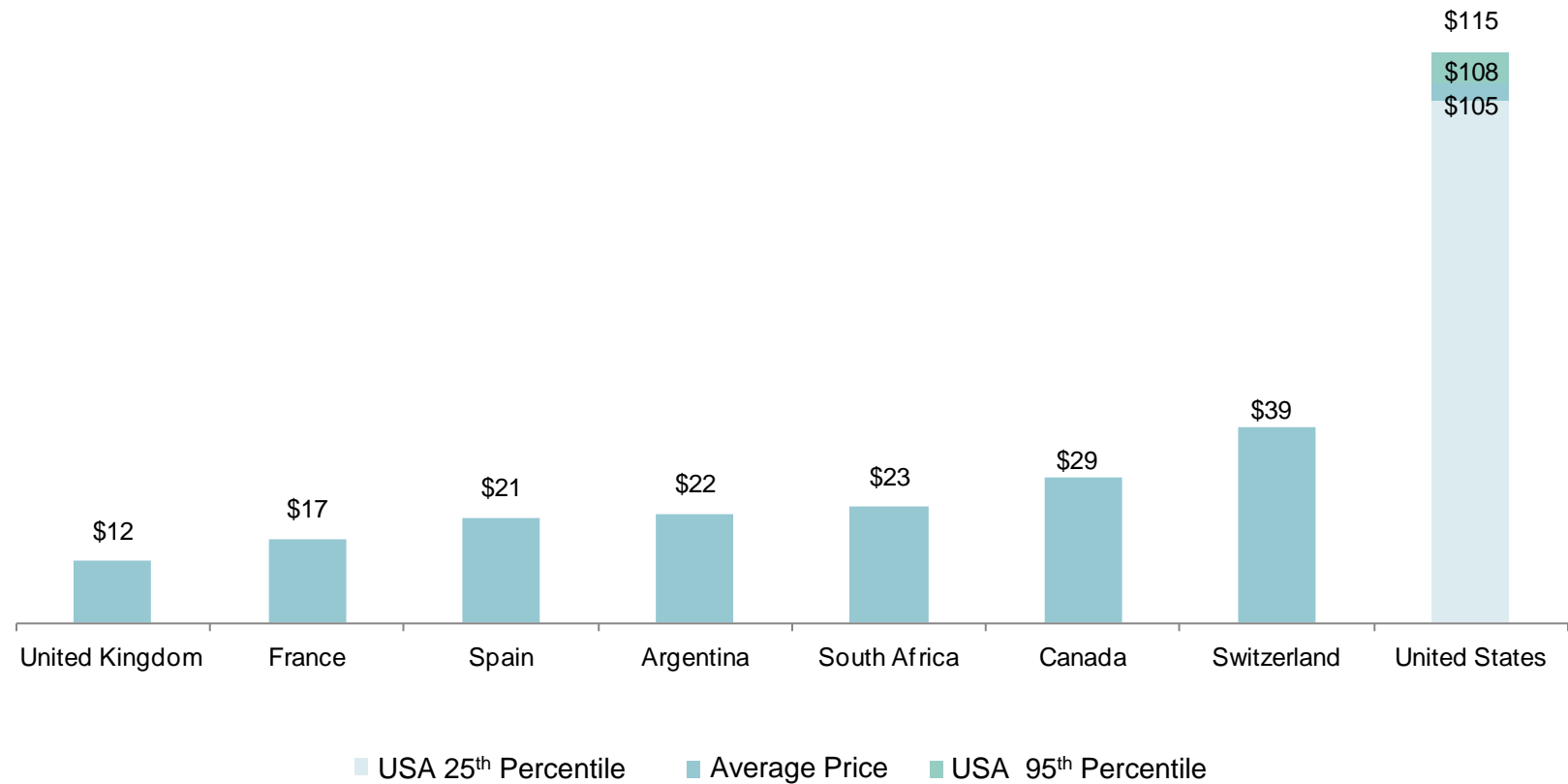
*Cymbalta is commonly prescribed for depression, anxiety, and fibromyalgia.*



(\$ USD)

# 2012 Drugs: Nasonex

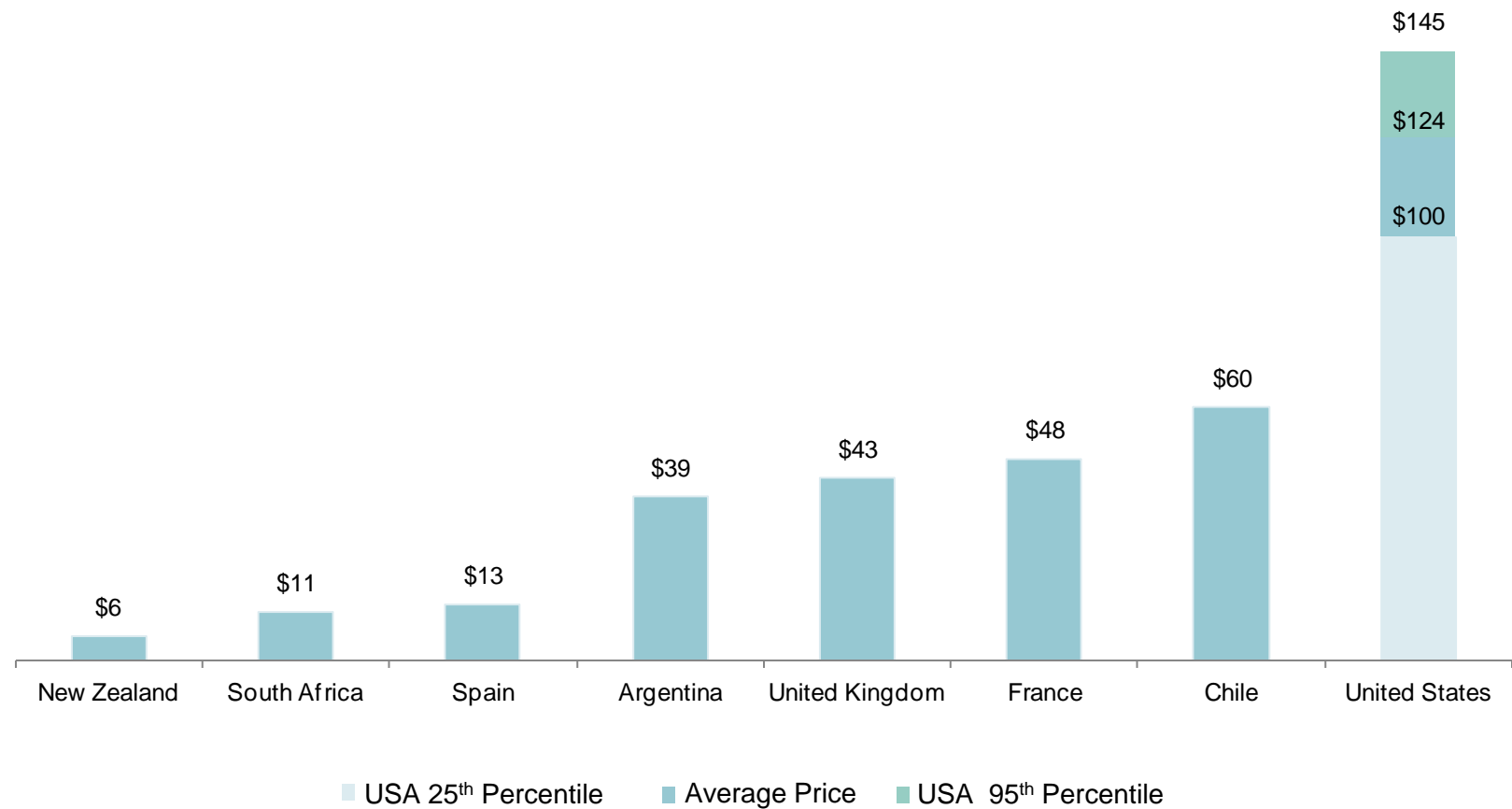
*Nasonex is commonly prescribed for nasal allergies.*



(\$ USD)

# 2012 Drugs: Lipitor

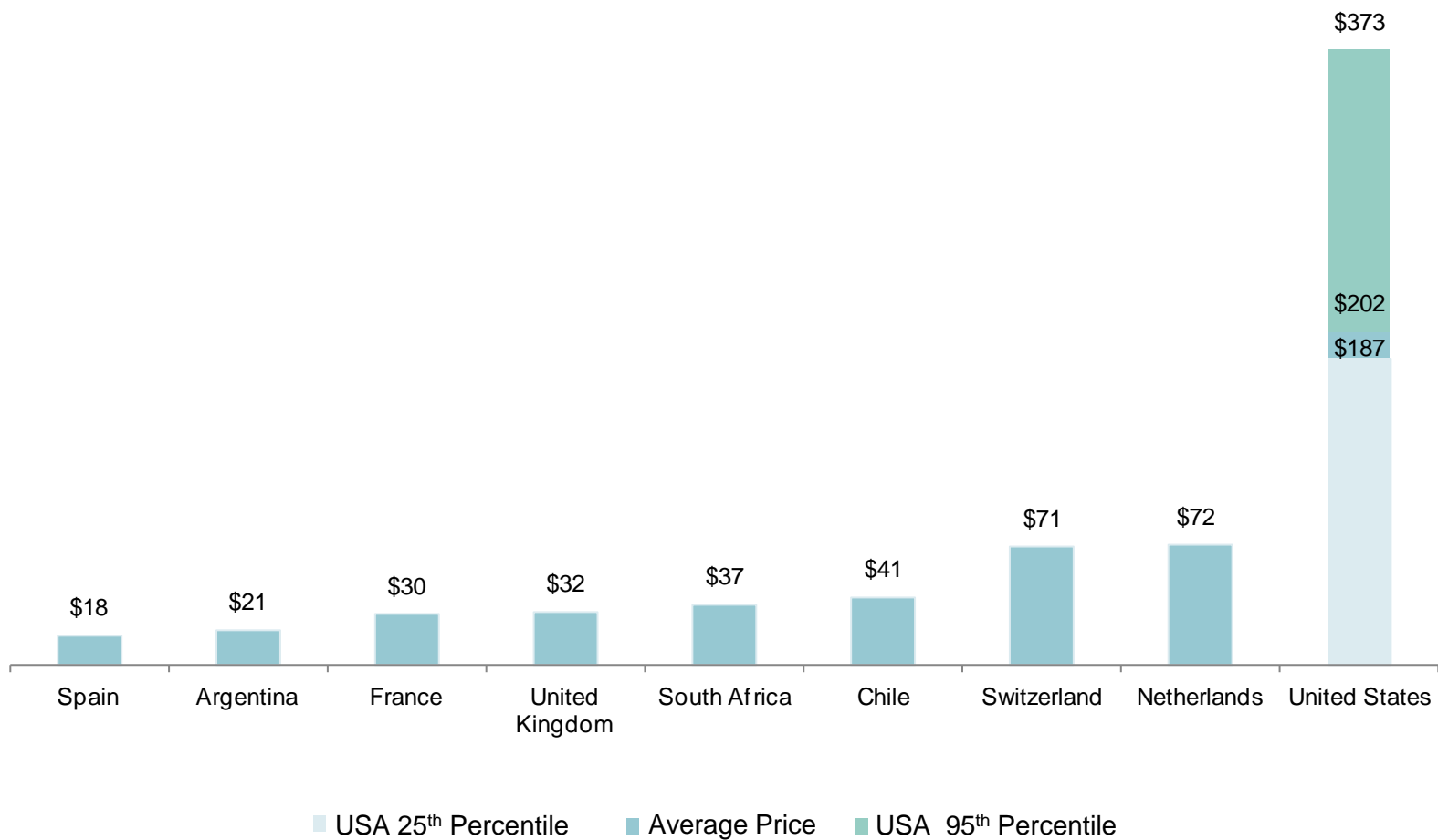
*Lipitor is commonly prescribed for high cholesterol.*



(\$ USD)

# 2012 Drugs: Nexium

*Nexium is commonly prescribed for acid reflux.*



(\$ USD)

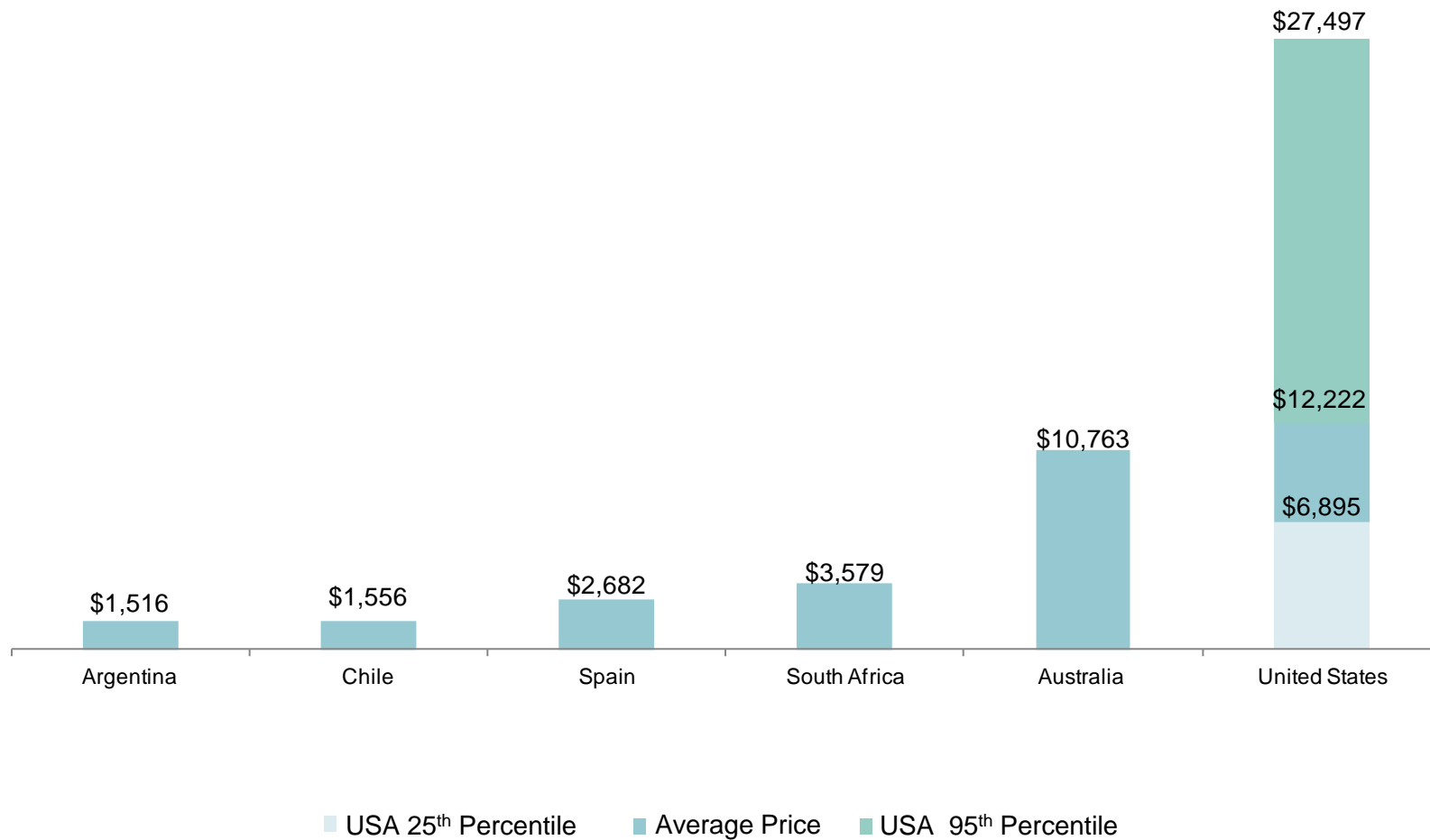
# 2012 Diagnostics: Colonoscopy

Price reflects both physician and facility fees.



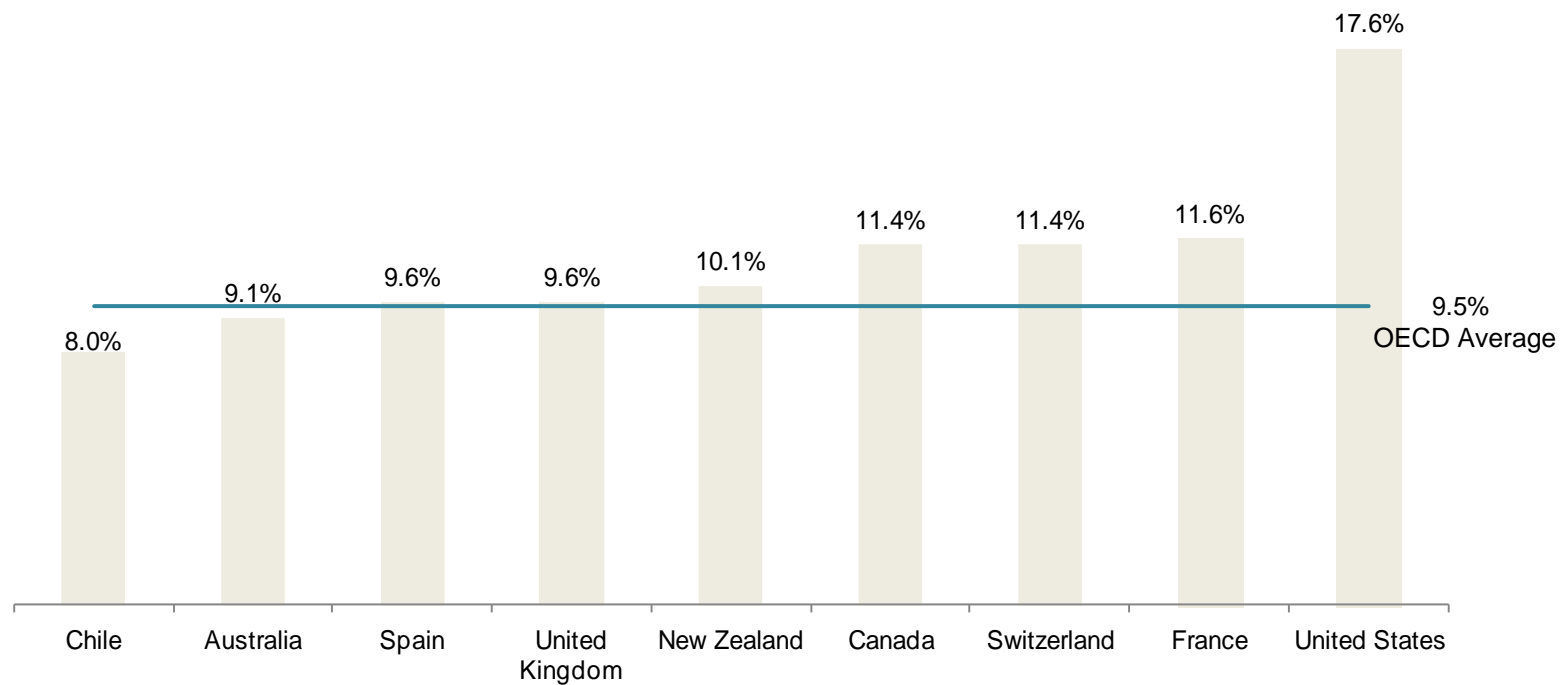
(\$ USD)

## 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

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<b>Argentina</b>	Prices are a weighted average from the public system, the social security system, and a private health plan.
<b>Australia</b>	Prices are private sector prices paid by a private health plan.
<b>Canada</b>	Prices are public sector prices for the province of Nova Scotia.
<b>Chile</b>	Prices are private sector prices paid by a private health plan.
<b>France</b>	Prices are a blend of public and private system prices.
<b>Netherlands</b>	Prices are private sector prices paid by a private health plan, and incorporate the new DRG system implemented in 2012.
<b>New Zealand</b>	Prices are public sector prices based on the fee schedule for one large District Health Board, as well as other national tariff pricing lists.
<b>South Africa</b>	Prices are private sector prices paid by a private health plan.
<b>Spain</b>	Prices are private sector prices paid by a private health plan.
<b>Switzerland</b>	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 25<sup>th</sup> percentile (low), average, and 95<sup>th</sup> 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