



DRAFT

Cost of Rehabilitation Services

Prepared for:
Colorado Department of Public Health and the Environment (CDPHE)

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BACKGROUND

On May 6, 2015, the Colorado General Assembly passed HB 15-1083, requiring the Commission on Affordable Health Care to conduct a study concerning the costs, including patient cost-sharing, for physical rehabilitation services. The study must analyze costs to the health care system, including the distribution of cost between payers and individual patients, as well as whether patient cost-sharing creates barriers to the effective use of physical rehabilitation services.

“Physical rehabilitation services” are defined as physical therapy, occupational therapy, or chiropractic services for the treatment of a person who has sustained an illness, medical condition, or injury with the goal of returning this person to his or her prior skill and function level or maintaining the person’s current skill and function level.

In conjunction with our analysis, we also reviewed and comment on the analysis of rehabilitation services in Iowa performed by OptumInsight.

With this analysis, we were able to address the following topics:

- The importance of rehabilitation services as a portion of total per member per month (PMPM) costs
- Typical costs and ranges of costs for these services on a per visit basis
- Typical cost sharing levels and ranges for these services on a per visit basis
- Typical copay levels for these services and what percent of the total cost of service these copays represent
- Review of the prevalence of plans today with no copays (e.g., high deductible health plans)
- The effect of annual limits on such service utilization

Milliman’s role in this study is to analyze historical claim data from Colorado to provide a snapshot of the marketplace. We are not making any public policy recommendations.

SAMPLE SELECTION

We used Truven Health Analytics MarketScan® commercial claims and membership databases from 2013 to identify persons in Colorado with continuous enrollment during 2013. Once we identified all of these members, we pulled all of their medical claims during the same period and flagged which claims were related to any rehabilitation service using the Milliman Health Cost Guidelines (HCGs) Grouper. We then split such services in Physical Therapy (PT), Occupational Therapy (OT), Speech Therapy (ST) and Chiropractor (Ch) using the same tool.

This process identified 398,504 total members in Colorado. Of these, 54,608 were users of any of these rehabilitation services.

We used this final sample to produce all the tables of results and highlights included in this report.

RESULTS

REHABILITATION SERVICES AND CARE

Our data reveal that the allowed PMPM cost per visit (the total cost allowed by commercial insurance payers) for rehabilitation services is approximately \$9.02 as shown in Table 1, accounting for about 2.8% of total healthcare costs PMPM.

TABLE 1 – COSTS PER VISIT FOR ALL REHABILITATIVE SERVICES

Number of Visits	All Rehabilitative Services					
	Visits	Utilizers	Allowed per Visit	Paid per Visit	Cost Sharing per Visit	Cost Sharing % Allowed
1	5,556	5,556	\$86.85	\$51.54	\$35.31	40.7%
2	9,792	4,896	\$66.39	\$37.46	\$28.93	43.6%
3	11,640	3,880	\$62.02	\$35.46	\$26.56	42.8%
4	13,044	3,261	\$59.26	\$32.56	\$26.70	45.1%
5	12,825	2,565	\$62.78	\$36.38	\$26.40	42.0%
6	15,750	2,625	\$57.28	\$31.77	\$25.50	44.5%
7	14,938	2,134	\$59.45	\$34.58	\$24.87	41.8%
8	16,064	2,008	\$56.96	\$33.69	\$23.27	40.9%
9	16,713	1,857	\$56.28	\$33.60	\$22.68	40.3%
10	16,320	1,632	\$55.29	\$33.11	\$22.18	40.1%
11	15,851	1,441	\$56.84	\$34.46	\$22.38	39.4%
12	19,272	1,606	\$50.83	\$28.87	\$21.96	43.2%
13	15,652	1,204	\$54.38	\$33.32	\$21.06	38.7%
14	15,960	1,140	\$54.79	\$34.37	\$20.42	37.3%
15	15,450	1,030	\$50.03	\$29.82	\$20.21	40.4%
16	16,464	1,029	\$53.48	\$33.36	\$20.12	37.6%
17	14,926	878	\$51.65	\$32.64	\$19.01	36.8%
18	15,858	881	\$51.62	\$32.55	\$19.07	36.9%
19	14,554	766	\$50.72	\$31.70	\$19.02	37.5%
20	20,300	1,015	\$51.99	\$31.28	\$20.71	39.8%
21	14,973	713	\$49.46	\$31.75	\$17.71	35.8%
22	14,256	648	\$51.84	\$33.59	\$18.25	35.2%
23	12,949	563	\$51.05	\$33.92	\$17.13	33.6%
24	16,200	675	\$47.95	\$32.07	\$15.88	33.1%
25	12,225	489	\$51.83	\$34.53	\$17.30	33.4%
26	11,700	450	\$49.21	\$32.30	\$16.91	34.4%
27	11,664	432	\$48.33	\$32.00	\$16.33	33.8%
28	12,460	445	\$45.39	\$30.53	\$14.86	32.7%
29	11,919	411	\$47.64	\$31.79	\$15.85	33.3%
30+	456,094	7,100	\$45.36	\$32.19	\$13.17	29.0%
Overall	871,369	53,330	\$49.50	\$32.62	\$16.88	34.1%
Avg Visits for 30+	64.24					
PMPM			\$9.02	\$5.94	\$3.08	
% Total PMPM			2.8%			

We observed the following allowed PMPM costs by category of rehabilitation services, in descending order of cost:

- Physical Therapy: \$6.68
- Chiropractor: \$1.55
- Occupational Therapy: \$0.42
- Speech Therapy: \$0.37

Physical Therapy contributes the largest amount of costs of any rehabilitation service to total PMPM cost. In contrast to our analysis, OptumInsight's calculated Physical Therapy allowed costs at \$1.24 PMPM.

The OptumInsight study reported Physical Therapy costs as 0.43% of total PMPM, whereas we found Physical Therapy costs comprising about 2.11% of total PMPM.

Please refer to Tables 1a – 1d in the appendix to see these results in detail by type of rehabilitation service.

TYPICAL COSTS

ALLOWED COST PER VISIT

According to our analysis, the average allowed cost per visit for all rehabilitation services is about \$49.50.

We observed the following allowed cost per visit by category, in descending order:

- Occupational Therapy: \$141.14
- Speech Therapy: \$128.00
- Physical Therapy: \$48.99
- Chiropractor: \$38.79

The average allowed cost for all rehabilitation services is driven by the fact that the vast majority of visits are for Chiropractor and Physical Therapy services. Speech Therapy and Occupational Therapy each account for approximately 1.6% of total rehabilitation services, whereas Chiropractor composes about 21.9% and Physical Therapy about 74.9%.

RANGES OF ALLOWED COST PER VISIT

We observed the following distributions of allowed cost per visit by category, reported for the 10th and the 90th percentiles (from lowest to highest allowed cost per visit):

- Speech Therapy: \$60 - \$250
- Occupational Therapy: \$50 - \$260
- Physical Therapy: \$10 - \$80
- Chiropractor: \$20 - \$60

There is a wide range of allowed cost per visit for Speech Therapy, Occupational Therapy, and Physical Therapy services depending on the specific type of service and care setting, such as office vs. facility. The observed range is less extreme for chiropractic services.

The OptumInsight study estimated an average cost of \$64 per Physical Therapy visit, which falls within the range we have identified, although it is 30% higher than the average allowed cost per visit that we observed.

COST SHARING

CLAIM DISTRIBUTION BY COST SHARING TYPE

Deductible/coinsurance represents the majority of cost sharing for all types of rehabilitation services. Occupational Therapy has the highest prevalence of copay as the type of cost sharing, while the other rehabilitation services fall closer to a split of 30% copay use versus 70% deductible/coinsurance. These results can be seen in Table 2 below.

TABLE 2 – DISTRIBUTION BY COST SHARING TYPE

Cost Sharing Type	Physical Therapy	Speech Therapy	Occupational Therapy	Chiropractor	Total
Copay	27.9%	34.3%	42.0%	27.2%	28.1%
Deduct/Coins	72.1%	65.7%	58.0%	72.8%	72.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

COST SHARING PER VISIT

Our analysis indicated that the average cost sharing amount per visit for all rehabilitation services is \$16.88.

We observed the following allowed cost sharing per visit by category, in descending order:

- Speech Therapy: \$32.52
- Occupational Therapy: \$27.51
- Chiropractor: \$20.99
- Physical Therapy: \$15.11

Again, the average cost sharing per visit for all such services is skewed due to the fact that Physical Therapy constitutes the majority of total rehabilitation visits.

Please refer to Table 1a - 1d in the appendix to see these results by type of rehabilitation service.

RANGES OF COST SHARING PER VISIT

We observed the following distributions of cost sharing per visit by category, reported for the 10th and the 90th percentiles:

- Speech Therapy: \$0 - \$70
- Occupational Therapy: \$0 - \$60
- Physical Therapy: \$0 - \$40
- Chiropractor: \$0 - \$40

For each service, cost sharing decreases as number of visits used by an insured member increases. This follows the logic that lower copays result in higher utilization of rehabilitation services.

CLAIM DISTRIBUTION BY COPAY LEVEL

When analyzing the claim distribution within \$5 copay ranges, we observed the following:

- Most rehabilitation services cluster around copays ranging from about \$20 to \$40.
- Occupational Therapy shows a higher proportion of claims in the \$5 to \$15 range than the other rehabilitation categories.
- Services with copays greater than \$60 show much lower utilization.
- For Physical, Speech, and Occupational Therapy, no \$5 copay range has more than a 25% claim distribution; however, 38% of claims for Chiropractor services fall within a copay range of \$25 to \$30.

These results can be seen in Table 3 below. As noted above in Table 2, not all physical rehabilitation services are subject to copays; in fact, most are not. This table only reflects the portion of services that are subject to copays (as opposed to deductible/coinsurance arrangements). Values in this table represent percentages of total visits subject to copays.

TABLE 3 – DISTRIBUTION BY COPAY LEVEL

Copay	Physical Therapy	Speech Therapy	Occupational Therapy	Chiropractor	Total
\$0-\$4.99	5.4%	1.4%	6.5%	2.1%	4.5%
\$5-\$9.99	12.2%	2.7%	17.0%	2.9%	9.8%
\$10-\$14.99	11.8%	9.1%	15.3%	7.3%	10.7%
\$15-\$19.99	9.3%	2.6%	8.4%	6.6%	8.5%
\$20-\$24.99	12.4%	10.4%	10.0%	14.1%	12.7%
\$25-\$29.99	18.9%	19.2%	12.1%	38.0%	23.5%
\$30-\$34.99	11.2%	24.8%	14.2%	14.8%	12.5%
\$35-\$39.99	6.9%	10.7%	5.3%	9.5%	7.6%
\$40-\$44.99	4.9%	9.2%	4.2%	4.5%	4.9%
\$45-\$49.99	4.3%	3.8%	4.5%	0.1%	3.2%
\$50-\$59.99	2.3%	4.5%	1.8%	0.1%	1.8%
\$60-\$69.99	0.4%	1.3%	0.4%	0.0%	0.3%
\$70-\$79.99	0.1%	0.1%	0.1%	0.0%	0.1%
\$80-\$89.99	0.0%	0.0%	0.1%	0.0%	0.0%
\$90-\$99.99	0.0%	0.0%	0.0%	0.0%	0.0%
\$100+	0.0%	0.2%	0.2%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

COPAY AS PERCENTAGE OF ALLOWED COST

When analyzing copays as a percentage of allowed cost within \$5 copay ranges, we observed the following:

- Higher copays tend to represent a higher percentage of allowed cost. This differs from a coinsurance arrangement, where members would (assuming deductibles are met) pay a fixed percentage of allowed costs.
- By a wide margin, copays represent the highest portion of allowed cost for Chiropractor services, despite having a relatively low average copay. This is indicative of the fact that the overall allowed costs per visit for Chiropractor services tend to be much lower than for the other rehabilitation service categories.

These results can be seen in Table 4 below. This table should be viewed in conjunction with Table 3. As with that table, Table 4 only represents visits that were subject to copays. Also, some of the cells in Table 4 are based on only a small number of encounters. For example, Table 3 shows that there are very few Physical Therapy visits with a copay over \$70, so the percentages in the corresponding cells in Table 4 are not based on a credible sample size.

TABLE 4 – COPAY PERCENT OF ALLOWED COST

Copay	Physical Therapy	Speech Therapy	Occupational Therapy	Chiropractor	Total
\$0-\$4.99	9.7%	2.0%	4.1%	12.0%	9.3%
\$5-\$9.99	18.2%	5.4%	9.7%	29.6%	17.8%
\$10-\$14.99	22.2%	10.0%	10.8%	33.8%	22.2%
\$15-\$19.99	25.8%	10.9%	11.3%	49.3%	27.3%
\$20-\$24.99	29.1%	17.0%	12.1%	62.9%	32.8%
\$25-\$29.99	40.0%	19.7%	15.2%	69.7%	46.4%
\$30-\$34.99	37.3%	20.2%	17.1%	70.1%	40.3%
\$35-\$39.99	51.1%	39.0%	22.6%	80.1%	55.8%
\$40-\$44.99	54.6%	32.4%	24.6%	93.0%	57.2%
\$45-\$49.99	63.9%	43.2%	35.0%	56.5%	61.6%
\$50-\$59.99	62.2%	43.8%	30.7%	94.8%	59.9%
\$60-\$69.99	62.9%	28.8%	54.7%	59.0%	57.5%
\$70-\$79.99	37.4%	40.4%	42.1%	58.9%	40.3%
\$80-\$89.99	34.8%	N/A	22.7%	N/A	31.7%
\$90-\$99.99	22.3%	N/A	40.0%	100.0%	27.8%
\$100+	20.2%	61.7%	30.0%	64.9%	24.4%
Overall	35.9%	22.7%	15.6%	66.3%	39.0%

PLAN PREVALENCE BY COST SHARING

When analyzing paid to allowed ratios by category, we observed the following:

- Approximately 9% of all rehabilitation services have no cost sharing (or a paid to allowed ratio of 100%).
- Occupational Therapy services have the highest prevalence of no cost sharing.
- For Physical, Speech, and Occupational Therapy, paid to allowed ratios between 80% and 90% are most prevalent.
- The highest portion of claims for Chiropractor services are claims with 100% cost sharing (or a paid to allowed ratio of 0%).

These results can be seen in Table 5 below.

TABLE 5 – DISTRIBUTION BY PAID TO ALLOWED RATIO

Paid-to-Allowed Ratio	Physical Therapy	Speech Therapy	Occupational Therapy	Chiropractor	Total
0%	7.5%	3.3%	4.7%	16.6%	9.4%
0.01%-9.99%	1.2%	3.0%	1.0%	3.2%	1.7%
10-19.99%	1.5%	1.4%	0.9%	6.4%	2.6%
20-29.99%	2.9%	3.3%	1.8%	7.7%	4.0%
30-39.99%	3.9%	2.9%	1.1%	10.2%	5.2%
40-49.99%	6.6%	5.7%	2.7%	9.2%	7.1%
50-59.99%	9.4%	8.5%	3.7%	10.4%	9.6%
60-69.99%	12.5%	13.4%	5.6%	9.6%	11.8%
70-79.99%	14.2%	10.7%	11.6%	8.3%	12.8%
80-89.99%	19.0%	22.7%	28.8%	9.2%	17.1%
90-99.99%	11.1%	16.0%	20.5%	4.4%	9.9%
100%	10.1%	9.2%	17.5%	4.9%	9.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

ANNUAL LIMITS

MEMBER UTILIZATION

When analyzing member utilization, we observed the following:

- Between 12 and 13 visits and 20 and 21 visits, there is a noticeable decrease in utilizers for all rehabilitation services. This may suggest the presence of an annual limit on visits, although it could also represent a common average of rehabilitation utilization duration.
- Plan design parameters (such as visit limits) were not available in the data we relied upon for this study, so we recommend using caution in inferring contractual service limits from these data.

Please refer to Table 1 above and the tables 1a – 1d in the appendix for details.

VISIT DISTRIBUTION

We analyzed the distribution of visit counts both by the total number of visits a member had, as well as the number of utilizers at each visit count. We observed the following:

- The highest percentage of total visits per member for all rehabilitation services is 30+, averaging about 64 visits. However, only 13% of utilizers used 30 or more visits.
- Through 30 visits, each successive visit generally has fewer utilizers. There are some exceptions, such as the “bump” at 20 visits noted earlier in this report.
- For each type of therapy, the single most common number of visits is 1 visit.
- For Occupational Therapy, about 56% of all utilizers had 1 encounter.

These results can be seen in Table 6 below.

TABLE 6 – DISTRIBUTION OF VISITS BY NUMBER OF UTILIZERS

Visits per Member	Physical Therapy	Speech Therapy	Occupational Therapy	Chiropractor	Total
1	11.0%	32.0%	56.1%	16.8%	10.4%
2	9.3%	10.6%	13.8%	13.9%	9.2%
3	7.3%	5.4%	5.2%	9.5%	7.3%
4	6.2%	3.8%	3.0%	8.2%	6.1%
5	5.0%	4.2%	2.6%	5.4%	4.8%
6	5.0%	3.4%	2.0%	5.4%	4.9%
7	4.2%	3.4%	1.4%	4.2%	4.0%
8	3.9%	2.8%	1.2%	3.9%	3.8%
9	3.6%	1.7%	1.5%	3.2%	3.5%
10	3.1%	1.5%	1.2%	3.4%	3.1%
11	2.7%	1.6%	1.0%	2.8%	2.7%
12	2.8%	1.4%	1.1%	3.4%	3.0%
13	2.3%	1.3%	1.0%	1.9%	2.3%
14	2.2%	1.3%	0.6%	2.0%	2.1%
15	2.0%	1.2%	0.8%	1.6%	1.9%
16	1.9%	1.3%	0.8%	1.4%	1.9%
17	1.8%	1.6%	0.4%	1.0%	1.6%
18	1.6%	1.4%	0.6%	1.2%	1.7%
19	1.4%	1.7%	0.4%	1.0%	1.4%
20	1.6%	2.5%	0.4%	1.8%	1.9%
21	1.3%	1.3%	0.2%	0.7%	1.3%
22	1.2%	1.1%	0.5%	0.8%	1.2%
23	1.2%	1.1%	0.4%	0.4%	1.1%
24	1.2%	0.5%	0.4%	0.8%	1.3%
25	1.0%	0.9%	0.4%	0.4%	0.9%
26	0.9%	0.5%	0.3%	0.6%	0.8%
27	0.9%	1.0%	0.3%	0.3%	0.8%
28	0.8%	0.7%	0.2%	0.5%	0.8%
29	0.8%	0.4%	0.2%	0.3%	0.8%
30+	11.6%	7.9%	2.1%	3.4%	13.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

CAVEATS

These tables were prepared by Milliman for the Colorado Department of Public Health and the Environment (CDPHE) in its study concerning the costs, including patient cost-sharing, for physical rehabilitation services, funded by the Commission on Affordable Health Care and subject to a purchase order with Milliman dated October 15, 2015. These represent preliminary results that will be reviewed by the Commission, and they may be revised or supplemented as you review this document. Other uses may be inappropriate. Future claims experience may vary from the values contained in these tables. We relied on the Truven Health Analytics MarketScan® commercial databases for 2013 in developing these exhibits without audit, although reasonability checks have been conducted. We understand that this information may be shared with the Colorado legislature. Milliman does not intend to create a legal duty to any third party recipient of its work. Any inclusion of data from our analysis should be materially complete.

The OptumInsight report cited above was not prepared by Milliman. We have provided some observations about how our results compare to the results in that study. However, we do not have access to the full data, assumptions, and methodologies in the other report and cannot provide an explanation for differences in the results.

The data source underlying this analysis is from 2013, which is the most recent calendar year currently available. These data represent a commercially insured population (predominantly with employer-sponsored coverage) from that year and are not necessarily representative of other populations, such as:

- Individuals covered by Medicare
- Individuals covered by Medicaid
- Individuals covered by CHP
- Individuals covered by insurance policies compliant with the market reform rules of the Patient Protection and Affordable Care Act (including its essential health benefit requirements)
- Uninsured patients

Guidelines issued by the American Academy of Actuaries require actuaries to disclose their professional qualifications in actuarial communications. I am a member of the American Academy of Actuaries and meet the qualification standards for performing this analysis.

Please review, and feel free to contact me with any questions or other thoughts. We look forward to your review of this work in anticipation of a final report.

Best regards,



Stephen P. Melek, FSA, MAAA
Principal and Consulting Actuary

APPENDIX

These tables show numbers of visits, utilizers, and costs for each type of rehabilitative service. Allowed and paid costs are calculated on a per visit basis, and cost sharing per visit calculates the difference between the two. Costs for each service were also calculated on a PMPM basis in order to observe the portion of total PMPM these services comprise.

TABLE 1a – COSTS PER VISIT FOR PHYSICAL THERAPY SERVICES						
Number of Visits	Physical Therapy					
	Visits	Utilizers	Allowed per Visit	Paid per Visit	Cost Sharing per Visit	Cost Sharing % Allowed
1	4,597	4,597	\$71.00	\$43.72	\$27.28	38.4%
2	7,736	3,868	\$63.08	\$37.64	\$25.44	40.3%
3	9,183	3,061	\$61.55	\$37.88	\$23.67	38.5%
4	10,344	2,586	\$58.44	\$34.60	\$23.85	40.8%
5	10,490	2,098	\$62.89	\$38.46	\$24.43	38.8%
6	12,444	2,074	\$58.04	\$34.89	\$23.15	39.9%
7	12,264	1,752	\$58.62	\$35.90	\$22.72	38.8%
8	13,000	1,625	\$55.44	\$34.46	\$20.97	37.8%
9	13,680	1,520	\$56.31	\$35.61	\$20.71	36.8%
10	12,960	1,296	\$55.50	\$35.69	\$19.81	35.7%
11	12,397	1,127	\$55.42	\$34.91	\$20.51	37.0%
12	14,184	1,182	\$50.03	\$31.41	\$18.62	37.2%
13	12,584	968	\$54.75	\$35.47	\$19.28	35.2%
14	12,964	926	\$53.43	\$35.23	\$18.20	34.1%
15	12,540	836	\$50.61	\$33.05	\$17.56	34.7%
16	12,624	789	\$53.77	\$34.98	\$18.78	34.9%
17	12,512	736	\$50.81	\$33.51	\$17.30	34.0%
18	12,222	679	\$52.07	\$34.80	\$17.27	33.2%
19	11,495	605	\$52.52	\$35.48	\$17.03	32.4%
20	13,560	678	\$52.55	\$33.55	\$19.00	36.2%
21	11,781	561	\$50.71	\$34.59	\$16.11	31.8%
22	10,692	486	\$51.75	\$35.87	\$15.88	30.7%
23	11,569	503	\$49.72	\$33.34	\$16.38	32.9%
24	12,384	516	\$48.96	\$34.19	\$14.77	30.2%
25	10,025	401	\$51.65	\$36.40	\$15.25	29.5%
26	9,906	381	\$47.78	\$33.50	\$14.28	29.9%
27	9,909	367	\$49.42	\$35.30	\$14.12	28.6%
28	9,828	351	\$46.83	\$32.25	\$14.58	31.1%
29	9,918	342	\$46.96	\$33.21	\$13.75	29.3%
30+	322,575	4,844	\$44.15	\$32.81	\$11.34	25.7%
Overall	652,367	41,755	\$48.99	\$33.87	\$15.11	30.9%
Avg Visits for 30+	66.59					
PMPM			\$6.68	\$4.62	\$2.06	
% Total PMPM			2.1%			

TABLE 1b – COSTS PER VISIT FOR SPEECH THERAPY SERVICES

Number of Visits	Speech Therapy					
	Visits	Utilizers	Allowed per Visit	Paid per Visit	Cost Sharing per Visit	Cost Sharing % Allowed
1	427	427	\$300.06	\$225.45	\$74.61	24.9%
2	284	142	\$178.09	\$134.11	\$43.99	24.7%
3	216	72	\$172.76	\$128.28	\$44.48	25.7%
4	204	51	\$157.39	\$116.42	\$40.96	26.0%
5	280	56	\$137.81	\$110.06	\$27.75	20.1%
6	276	46	\$145.43	\$100.06	\$45.38	31.2%
7	322	46	\$155.31	\$115.07	\$40.24	25.9%
8	304	38	\$128.71	\$99.52	\$29.20	22.7%
9	207	23	\$139.99	\$106.28	\$33.71	24.1%
10	200	20	\$120.53	\$95.78	\$24.75	20.5%
11	242	22	\$145.16	\$118.02	\$27.14	18.7%
12	228	19	\$152.38	\$113.19	\$39.20	25.7%
13	221	17	\$155.59	\$126.30	\$29.28	18.8%
14	252	18	\$152.37	\$115.27	\$37.10	24.3%
15	240	16	\$102.21	\$73.69	\$28.52	27.9%
16	272	17	\$119.35	\$97.60	\$21.74	18.2%
17	374	22	\$139.71	\$105.24	\$34.47	24.7%
18	342	19	\$131.22	\$94.61	\$36.61	27.9%
19	437	23	\$134.87	\$106.86	\$28.02	20.8%
20	680	34	\$114.35	\$80.59	\$33.76	29.5%
21	378	18	\$146.24	\$124.39	\$21.84	14.9%
22	330	15	\$139.26	\$114.72	\$24.53	17.6%
23	345	15	\$138.40	\$108.03	\$30.37	21.9%
24	168	7	\$118.33	\$97.72	\$20.61	17.4%
25	300	12	\$154.50	\$116.89	\$37.61	24.3%
26	182	7	\$117.20	\$95.25	\$21.95	18.7%
27	351	13	\$116.67	\$71.36	\$45.32	38.8%
28	252	9	\$133.15	\$107.40	\$25.75	19.3%
29	145	5	\$96.65	\$51.07	\$45.58	47.2%
30+	5,234	105	\$100.32	\$71.71	\$28.60	28.5%
Overall	13,693	1,334	\$128.00	\$95.47	\$32.52	25.4%
Avg Visits for 30+	49.66					
PMPM			\$0.37	\$0.27	\$0.09	
% Total PMPM			0.1%			

TABLE 1c – COSTS PER VISIT FOR OCCUPATIONAL THERAPY SERVICES

Number of Visits	Occupational Therapy					
	Visits	Utilizers	Allowed per Visit	Paid per Visit	Cost Sharing per Visit	Cost Sharing % Allowed
1	1,705	1,705	\$128.78	\$91.07	\$37.71	29.3%
2	838	419	\$123.48	\$89.21	\$34.27	27.8%
3	477	159	\$141.95	\$113.85	\$28.11	19.8%
4	364	91	\$141.86	\$110.81	\$31.05	21.9%
5	400	80	\$154.68	\$121.58	\$33.10	21.4%
6	360	60	\$162.51	\$117.53	\$44.98	27.7%
7	308	44	\$173.98	\$140.31	\$33.68	19.4%
8	288	36	\$196.04	\$159.05	\$36.99	18.9%
9	423	47	\$146.40	\$121.94	\$24.46	16.7%
10	350	35	\$165.15	\$129.96	\$35.19	21.3%
11	341	31	\$167.67	\$137.28	\$30.39	18.1%
12	408	34	\$123.61	\$89.50	\$34.11	27.6%
13	390	30	\$144.62	\$103.03	\$41.59	28.8%
14	238	17	\$167.46	\$140.35	\$27.11	16.2%
15	360	24	\$149.45	\$117.65	\$31.80	21.3%
16	400	25	\$163.59	\$135.35	\$28.23	17.3%
17	187	11	\$143.61	\$100.64	\$42.97	29.9%
18	324	18	\$161.33	\$135.95	\$25.38	15.7%
19	228	12	\$167.24	\$136.07	\$31.17	18.6%
20	260	13	\$184.10	\$144.95	\$39.16	21.3%
21	126	6	\$138.78	\$126.93	\$11.85	8.5%
22	352	16	\$155.68	\$137.10	\$18.58	11.9%
23	276	12	\$128.89	\$111.93	\$16.96	13.2%
24	264	11	\$160.11	\$140.81	\$19.30	12.1%
25	275	11	\$132.61	\$103.23	\$29.39	22.2%
26	208	8	\$135.71	\$103.05	\$32.66	24.1%
27	243	9	\$129.23	\$117.66	\$11.57	9.0%
28	168	6	\$126.09	\$114.42	\$11.67	9.3%
29	203	7	\$132.03	\$120.07	\$11.96	9.1%
30+	3,509	63	\$125.24	\$108.50	\$16.74	13.4%
Overall	14,273	3,040	\$141.14	\$113.62	\$27.51	19.5%
Avg Visits for 30+	55.49					
PMPM			\$0.42	\$0.34	\$0.08	
% Total PMPM			0.1%			

TABLE 1d – COSTS PER VISIT FOR CHIROPRACTOR SERVICES

Number of Visits	Chiropractor					
	Visits	Utilizers	Allowed per Visit	Paid per Visit	Cost Sharing per Visit	Cost Sharing % Allowed
1	3,891	3,891	\$39.60	\$14.45	\$25.15	63.5%
2	6,434	3,217	\$36.88	\$12.80	\$24.07	65.3%
3	6,630	2,210	\$37.97	\$14.29	\$23.68	62.4%
4	7,612	1,903	\$36.92	\$14.35	\$22.57	61.1%
5	6,275	1,255	\$38.24	\$14.95	\$23.28	60.9%
6	7,464	1,244	\$37.16	\$14.43	\$22.73	61.2%
7	6,762	966	\$38.03	\$15.07	\$22.96	60.4%
8	7,272	909	\$36.69	\$15.80	\$20.89	56.9%
9	6,597	733	\$38.40	\$15.93	\$22.48	58.5%
10	7,830	783	\$37.02	\$14.68	\$22.34	60.4%
11	7,029	639	\$37.57	\$16.63	\$20.95	55.8%
12	9,480	790	\$37.27	\$15.17	\$22.10	59.3%
13	5,668	436	\$40.01	\$16.30	\$23.71	59.3%
14	6,524	466	\$37.42	\$16.27	\$21.15	56.5%
15	5,430	362	\$38.74	\$18.01	\$20.73	53.5%
16	5,248	328	\$38.14	\$17.15	\$20.99	55.0%
17	4,046	238	\$39.07	\$18.30	\$20.77	53.2%
18	5,022	279	\$37.46	\$18.94	\$18.52	49.4%
19	4,408	232	\$37.64	\$18.01	\$19.63	52.2%
20	8,380	419	\$38.78	\$18.32	\$20.46	52.8%
21	3,213	153	\$38.99	\$19.41	\$19.57	50.2%
22	3,850	175	\$37.68	\$19.23	\$18.45	49.0%
23	2,392	104	\$42.38	\$22.34	\$20.04	47.3%
24	4,584	191	\$39.33	\$19.53	\$19.79	50.3%
25	2,250	90	\$46.40	\$21.79	\$24.61	53.0%
26	3,744	144	\$37.31	\$16.29	\$21.02	56.3%
27	1,998	74	\$41.56	\$22.13	\$19.43	46.7%
28	3,024	108	\$41.23	\$20.93	\$20.31	49.2%
29	1,885	65	\$42.53	\$21.47	\$21.07	49.5%
30+	36,094	781	\$41.07	\$23.10	\$17.96	43.7%
Overall	191,036	23,185	\$38.79	\$17.80	\$20.99	54.1%
Avg Visits for 30+	46.24					
PMPM			\$1.55	\$0.71	\$0.84	
% Total PMPM			0.5%			