

# Nebraska Comprehensive Health Insurance Pool

## Annual Financial & Utilization Report

January 1, 2009 - December 31, 2009

January 1, 2008 - December 31, 2008



**BlueCross BlueShield  
of Nebraska**

A Member of the Blue Cross and Blue Shield  
Association, an Association of Independent  
Blue Cross and Blue Shield Plans

# NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL

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**NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL**

Balance Sheet

December 31, 2009 and prior year end

<u>ASSETS</u>	2009	12/31/08	12/31/07
Cash	\$3,934,555	\$5,773,090	\$4,332,302
Receivable from CHIP Distributive Fund	0	0	0
Premiums receivable	50,399	46,815	46,586
Total Assets	\$3,984,954	\$5,819,905	\$4,378,888
<u>LIABILITIES AND EQUITY</u>			
Reserve for incurred claims	4,300,000	5,200,000	4,500,000
Unearned premiums	532,312	505,856	554,516
Advances held by administrator	(853,358)	70,284	(748,652)
Accrued Liabilities	6,000	4,690	5,200
Disease Management Accrual	0	39,075	67,824
Total Liabilities	3,984,954	5,819,905	4,378,888
Equity	0	0	0
Total Liabilities and Equity	\$3,984,954	\$5,819,905	\$4,378,888

**NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL**

Statement of Income and Equity

For the Month Ended December 31, 2009

	<u>Current Month</u>	<u>Current Year-to-Date</u>	<u>Prior Year-to-Date</u>	<u>Penultimate Year-to-Date</u>
Premium income	\$2,399,091	\$29,252,909	\$30,892,348	\$33,817,386
Claims incurred	5,553,891	51,385,519	54,558,979	52,640,663
(Claims paid)	5,553,891	52,285,519	53,860,399	53,139,721
(Difference)	<u>0</u>	<u>(900,000)</u>	<u>698,580</u>	<u>(499,058)</u>
	(3,154,800)	(22,132,610)	(23,666,631)	(18,823,277)
Operating expenses:				
Administrative Cost	247,821	2,830,417	2,981,582	3,323,405
Referral Fees	1,900	20,025	18,125	17,975
Audit Fees	4,800	5,600	5,200	5,200
Miscellaneous	<u>600</u>	<u>31,820</u>	<u>21,511</u>	<u>25,740</u>
Total operating expenses	255,121	2,887,862	3,026,418	3,372,320
Gain (loss) from operations	(3,409,921)	(25,020,472)	(26,693,049)	(22,195,597)
Investment income	177	6,592	108,027	221,460
Investment expense	0	0	0	0
Miscellaneous income	0	0	41,004	0
Disease Management Expense	<u>-</u>	<u>14,500</u>	<u>629,913</u>	<u>649,668</u>
Net gain (loss)	(\$3,409,744)	(\$25,028,380)	(\$27,173,931)	(\$22,623,805)
CHIP Distributive Fund	\$3,409,743	\$25,013,880	\$26,544,018	\$21,974,137
Disease Management Fund	<u>\$0</u>	<u>\$14,500</u>	<u>629,913</u>	<u>649,668</u>
	\$3,409,743	\$25,028,380	\$27,173,931	\$22,623,805
Equity, beginning of year	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Equity, end of year	<u><u>\$0</u></u>	<u><u>\$0</u></u>	<u><u>\$0</u></u>	<u><u>\$0</u></u>

**NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL**  
Statement of Cash Flow  
For the Month Ended December 31, 2009

Cash flows from operating activities:	Current Month	Current Year-to-Date	Prior Year-to-Date	Penultimate Year-to-Date
Net gain (loss)	(\$3,409,743)	(\$25,028,380)	(\$27,173,932)	(\$22,623,805)
Change in assets and liabilities:				
Decrease (increase) in premiums receivable	7,529	(3,584)	(229)	546
Increase (decrease) in claim reserve	0	(900,000)	700,000	(500,000)
Increase (decrease) in unearned premiums	154,478	26,456	(48,660)	110,224
Increase (decrease) in accrued liabilities	5,910	1,310	(510)	0
Increase (decrease) in Disease Mgt Accrued Liabilities	0	(39,075)	(28,749)	67,824
Total cash used in operating activities	<u>(3,241,826)</u>	<u>(25,943,273)</u>	<u>(26,552,080)</u>	<u>(22,945,211)</u>
Cash flows from financing activities:				
Transfers from CHIP Distributive Fund	6,982,047	24,051,163	27,375,209	19,598,478
Transfers from Disease Management Fund	14,500	53,575	617,659	581,844
Refunds of excess CHIP assessments	0	0	0	0
Increase (decrease) in borrowings	0	0	0	0
Total cash provided by financing activities	<u>6,996,547</u>	<u>24,104,738</u>	<u>27,992,868</u>	<u>20,180,322</u>
Net increase (decrease) in cash	3,754,721	(1,838,535)	1,440,788	(2,764,889)
Cash balance, beginning of period	<u>179,834</u>	<u>5,773,090</u>	<u>4,332,302</u>	<u>7,097,191</u>
Cash balance, end of period	<u>\$3,934,555</u>	<u>\$3,934,555</u>	<u>\$5,773,090</u>	<u>\$4,332,302</u>

**NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL**

Financial Highlights

December 31, 2009

Balance Sheet Items

	<u>12/31/2009</u>	<u>11/30/2009</u>	<u>12/31/2008</u>
Cash	<u>\$3,934,555</u>	<u>\$179,834</u>	<u>\$5,773,090</u>
Receivable from CHIP Distributive Fund	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>

Income Statement Items

	<u>12/31/2009</u>	<u>11/30/2009</u>	<u>Year to Date</u>
Net Gain (Loss)	<u>(\$3,409,743)</u>	<u>(\$2,054,359)</u>	<u>(\$25,028,380)</u>
Administrative Cost	<u>\$247,821</u>	<u>\$243,672</u>	<u>\$2,830,417</u>
Disease Management Program Cost	<u>\$0</u>	<u>\$4,000</u>	<u>\$14,500</u>

Other Information:

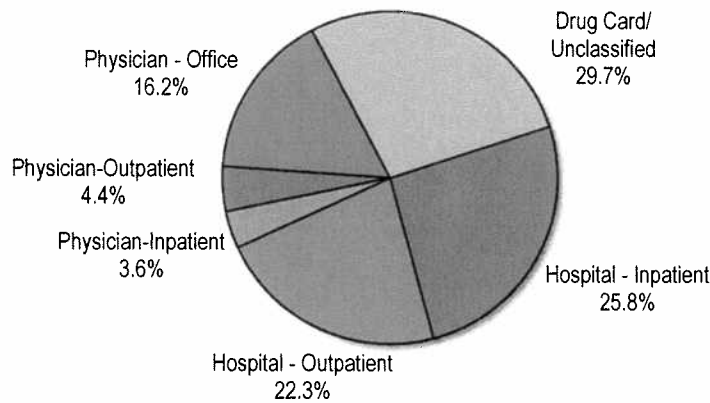
	<u>12/31/2009</u>	<u>11/30/2009</u>	<u>12/31/2008</u>
Policyowner Enrollment	5,082	5,139	5,097
	<u>Month of 12/31/2009</u>	<u>Month of 11/30/2009</u>	<u>Year-to-date 12/31/2009</u>
Claims Paid *	<u>\$5,553,891</u>	<u>\$4,230,362</u>	<u>\$52,285,519</u>

\* - Please note this represents claims paid, not claims incurred.

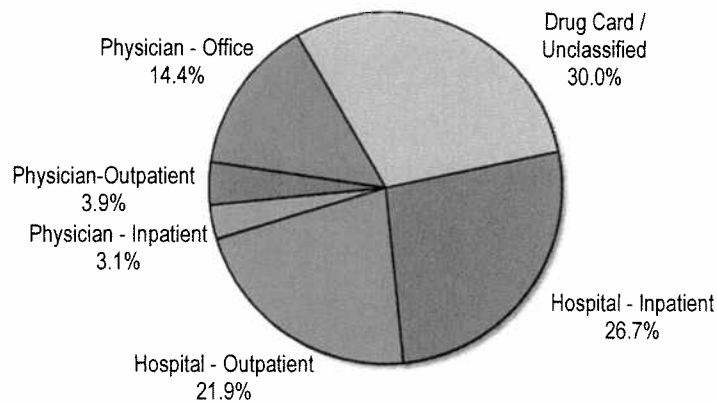
**NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL  
MEDICAL CARE PAYMENT SUMMARY**

	<u>2009</u>	<u>% of Total</u>	<u>2008</u>	<u>% of Total</u>	<u>% Change</u>
Hospital - Inpatient	\$13,842,838	25.8%	\$14,675,995	26.7%	-5.7%
Hospital - Outpatient	\$11,938,651	22.3%	\$12,017,788	21.9%	-0.7%
Physician - Inpatient	\$1,951,042	3.6%	\$1,722,631	3.1%	13.3%
Physician - Outpatient	\$2,344,420	4.4%	\$2,158,523	3.9%	8.6%
Physician - Office	\$8,676,525	16.2%	\$7,883,424	14.4%	10.1%
Drug Card / Unclassified	<u>\$14,859,965</u>	<u>27.7%</u>	<u>\$16,461,360</u>	<u>30.0%</u>	<u>-9.7%</u>
<b>Total</b>	\$53,613,441	100.0%	\$54,919,721	100.0%	-2.4%

**2009  
MEDICAL CARE PAYMENT DISTRIBUTION**



**2008  
MEDICAL CARE PAYMENT DISTRIBUTION**



Nebraska Comprehensive Health Insurance Pool  
 Medical Payments by Type of Service  
 For Claims Paid January 1, 2008 through December 31, 2009

	<u>2009</u>		<u>2008</u>		<u>Percent Change</u>
	<u>Payments</u>	<u>Percent of Total</u>	<u>Payments</u>	<u>Percent of Total</u>	
Hospital Inpatient	\$13,842,838	25.8%	14,675,995	26.7%	-5.7%
Hospital Outpatient	\$11,938,651	22.3%	12,017,788	21.9%	-0.7%
Physician	\$12,971,987	24.2%	11,764,578	21.4%	10.3%
Misc./Drug/Unclassified	\$14,859,965	27.7%	16,461,360	30.0%	-9.7%
Total	\$53,613,441	100.0%	54,919,721	100.0%	-2.4%



**NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL  
MEDICAL CARE/ENROLLMENT CHANGE SUMMARY**

	<u>COVERED CHARGES</u>			<u>NET PAYMENTS</u>		
	<u>2009</u>	<u>2008</u>	<u>% Change</u>	<u>2009</u>	<u>2008</u>	<u>% Change</u>
Hospital - Inpatient	\$30,839,234	\$30,275,874	1.9%	\$13,842,838	\$14,675,995	-5.7%
Hospital - Outpatient	\$37,431,678	\$34,777,389	7.6%	\$11,938,651	\$12,017,788	-0.7%
Physician - Inpatient	\$4,787,759	\$4,371,798	9.5%	\$1,951,042	\$1,722,631	13.3%
Physician - Outpatient	\$7,044,594	\$6,621,417	6.4%	\$2,344,420	\$2,158,523	8.6%
Physician - Office	\$18,512,846	\$16,159,799	14.6%	\$8,676,525	\$7,883,424	10.1%
Drug Card / Unclassified	<u>\$31,981,982</u>	<u>\$31,359,683</u>	<u>2.0%</u>	<u>\$14,859,965</u>	<u>\$16,461,360</u>	<u>-9.7%</u>
<b>Total</b>	\$130,598,093	\$123,565,959	5.7%	\$53,613,441	\$54,919,721	-2.4%

**CHANGE IN ENROLLMENT**

	<u>2009</u>	<u>2008</u>	<u>% Change</u>
January	5,111	5,093	0.4%
February	5,108	5,093	0.3%
March	5,120	5,082	0.7%
April	5,162	5,108	1.1%
May	5,177	5,137	0.8%
June	5,223	5,144	1.5%
July	5,237	5,134	2.0%
August	5,215	5,127	1.7%
September	5,184	5,145	0.8%
October	5,161	5,157	0.1%
November	5,141	5,144	-0.1%
December	<u>5,081</u>	<u>5,145</u>	<u>-1.2%</u>
<b>Total</b>	61,920	61,509	0.7%

	<u>2009</u>	<u>2008</u>	<u>% Change</u>
<b>Average Membership</b>	5,160	5,126	0.7%
<b>Ave. Covered Charge Per Mbr</b>	\$25,310	\$24,107	5.0%
<b>Ave. Payment Per Mbr</b>	\$10,390	\$10,714	-3.0%

**ENROLLMENT SUMMARY BY QUARTER**

	<u>2009</u>	<u>2008</u>	<u>% Change</u>
1st Quarter	15,339	15,268	0.5%
2nd Quarter	15,562	15,389	1.1%
3rd Quarter	15,636	15,406	1.5%
4th Quarter	<u>15,383</u>	<u>15,446</u>	<u>-0.4%</u>
<b>Total</b>	61,920	61,509	0.7%

**NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL  
ENROLLMENT SUMMARY**

2009			2008		
AGE	MALE	FEMALE	AGE	MALE	FEMALE
17 & Under	254	173	17 & Under	245	161
18	20	23	18	25	15
19	25	16	19	25	18
20	26	21	20	22	13
21	23	14	21	17	18
22	21	16	22	27	18
23	28	20	23	20	19
24	21	22	24	26	19
25	22	25	25	31	19
26	32	21	26	26	16
27	27	20	27	25	12
28	27	13	28	28	11
29	26	14	29	35	14
30	32	17	30	21	16
31	22	16	31	20	11
32	21	16	32	21	17
33	20	18	33	21	18
34	21	22	34	17	14
35	19	11	35	26	12
36	26	16	36	27	24
37	29	26	37	30	19
38	33	18	38	27	19
39	28	26	39	28	28
40	29	35	40	24	22
41	27	22	41	28	24
42	29	27	42	32	29
43	34	33	43	38	30
44	37	31	44	35	27
45	38	30	45	52	34
46	59	39	46	54	44
47	54	48	47	65	63
48	64	69	48	72	51
49	73	51	49	67	48
50	67	53	50	67	55
51	73	57	51	74	60
52	76	57	52	84	70
53	79	73	53	93	58
54	100	61	54	85	71
55	88	73	55	85	85
56	87	92	56	95	95
57	101	103	57	104	103
58	110	108	58	93	106
59	98	110	59	111	110
60	109	119	60	105	110
61	104	124	61	109	138
62	111	151	62	103	113
63	112	136	63	110	175
64	116	191	64	117	171
65+	5	9	65+	5	9
<b>TOTAL:</b>	<b>2,679</b>	<b>2,481</b>		<b>2,696</b>	<b>2,430</b>

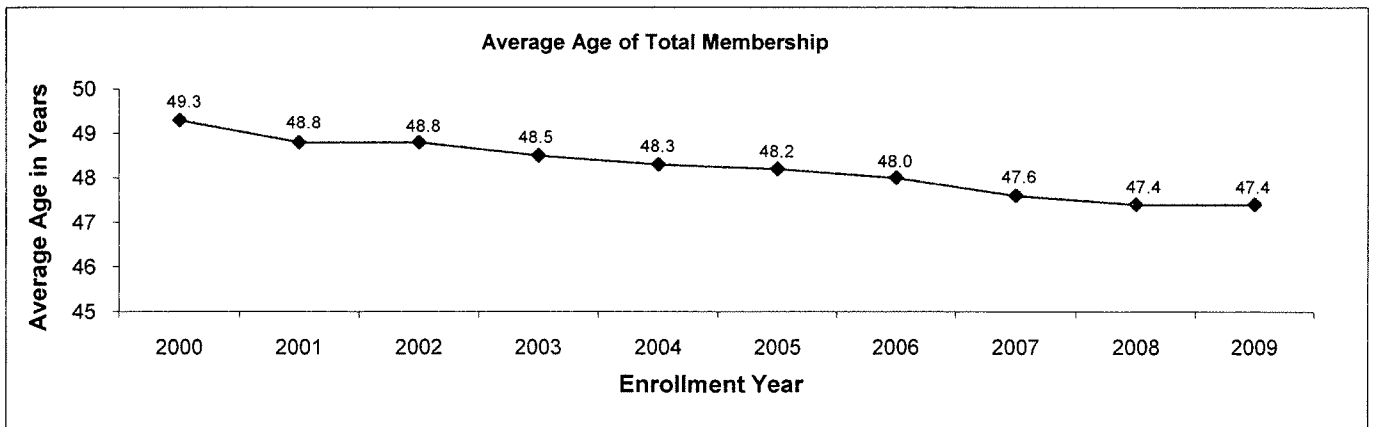
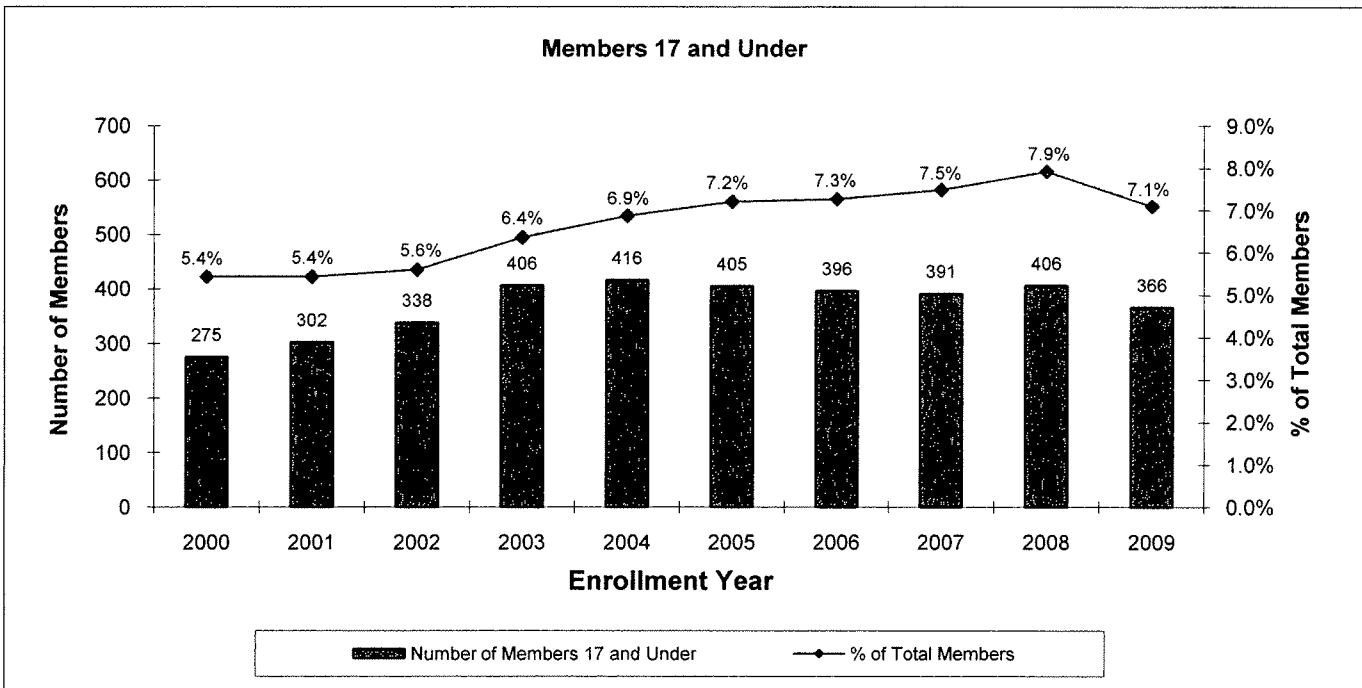
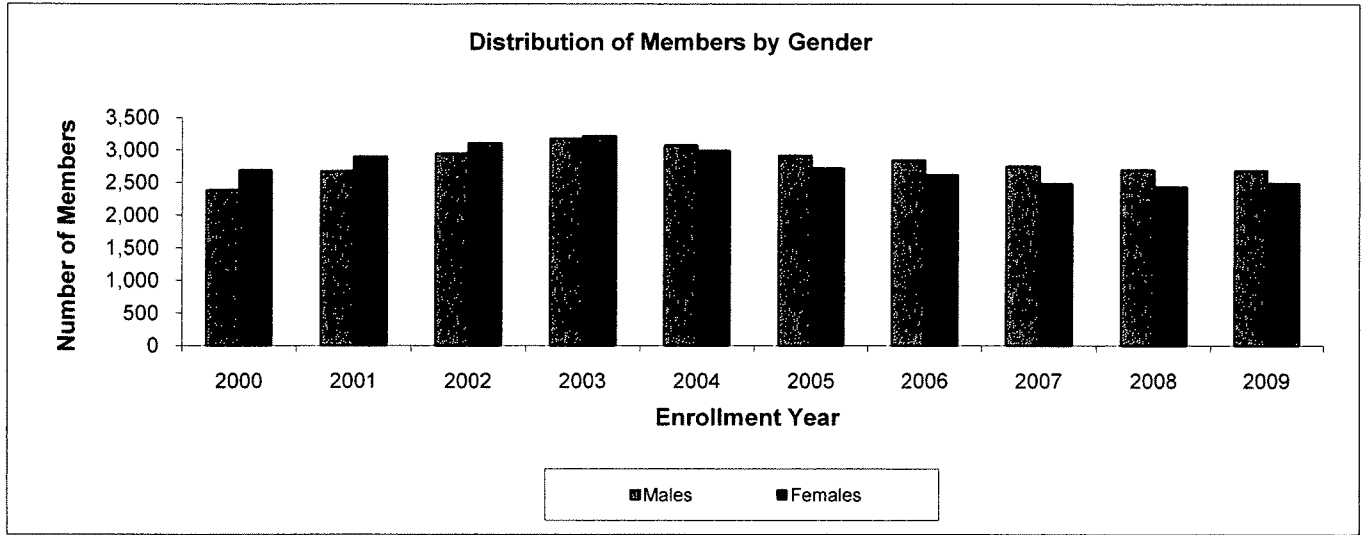
TOTAL CONTRACTS: 5,160  
AVERAGE AGE: 47.4

TOTAL CONTRACTS: 5,126  
AVERAGE AGE: 47.4

**BREAKDOWN BY DEDUCTIBLE**

2009		2008	
OPTION	CONTRACTS	OPTION	CONTRACTS
\$500	387	\$500	378
\$1000	648	\$1000	671
\$1500	259	\$1500	232
\$2000	1,179	\$2000	1,199
\$3000	368	\$3000	378
\$4000	711	\$4000	665
\$5000	905	\$5000	911
\$7500	180	\$7500	168
\$10,000	523	\$10,000	525
<b>TOTAL:</b>	<b>5,160</b>	<b>TOTAL:</b>	<b>5,126</b>

NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL  
TEN-YEAR HISTORY OF ENROLLMENT



**Nebraska Comprehensive Health Insurance Pool**  
**High Claims Summary**  
**Paid Claims Over \$100,000 for January 1, 2009 through December 31, 2009**

<u>Diagnostic Category/Condition</u>	<u>Number of Cases</u>	<u>Payments</u>
Cancer/Leukemia/Lymphoma/Chemo	28	\$5,143,579
Multiple Conditions	11	2,584,213
Circulatory	9	1,580,957
Kidney/Urinary Tract/Chronic Renal Failure	5	1,203,396
Digestive	4	931,294
Musculoskeletal	7	834,158
Endocrine/Metabolic/Nutritional	5	647,967
Hepatobiliary/Pancreas	2	547,361
Injuries/Poisonings/Complications of Treatment	4	480,017
Ill-defined/Symptoms/Other	2	454,249
Respiratory	3	406,977
Blood/Blood-Forming Organs/Immunity	1	219,806
Factors Influencing Health Status	1	102,867
<b>TOTAL</b>	<b>82</b>	<b>\$15,136,841</b>

**Nebraska Comprehensive Health Insurance Pool****High Claims Summary****Paid Claims Over \$75,000 for January 1, 2006 through December 31, 2009**

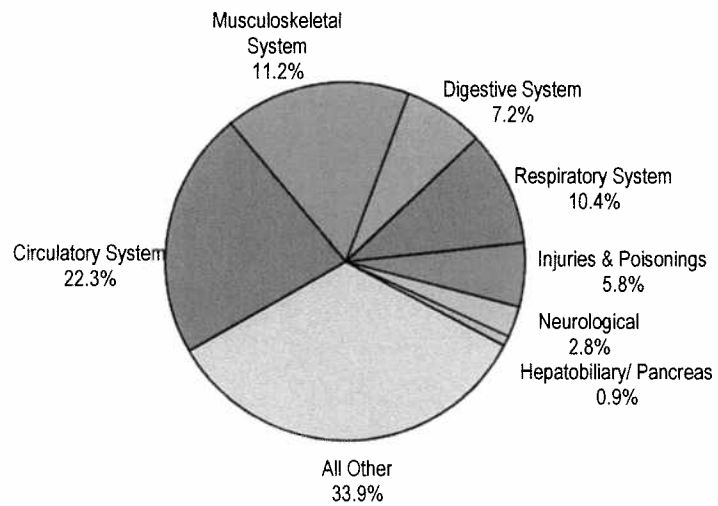
	<b>2009</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>
<b>Number of Cases</b>	126	129	135	126
<b>Total Payments</b>	\$18,951,356	\$19,779,279	\$19,104,937	\$18,406,971
<b>Average Payment per Case</b>	\$150,408	\$153,328	\$141,518	\$146,087
<b>% of Total Medical Claims</b>	35%	36%	35%	34%

NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL  
INPATIENT HOSPITAL PAYMENTS BY DIAGNOSTIC CATEGORY

INPATIENT 2009



INPATIENT 2008

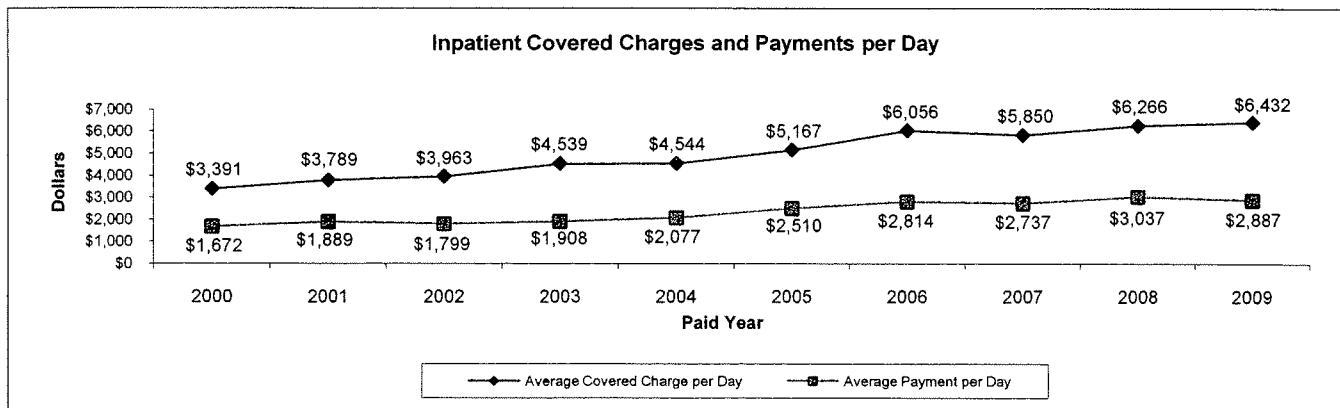
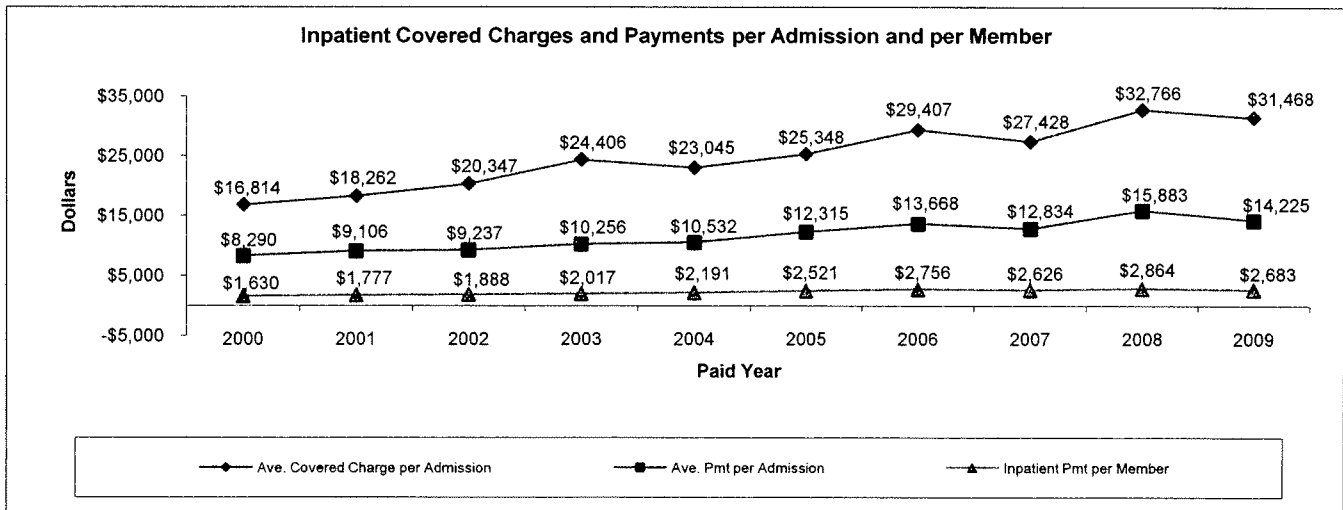
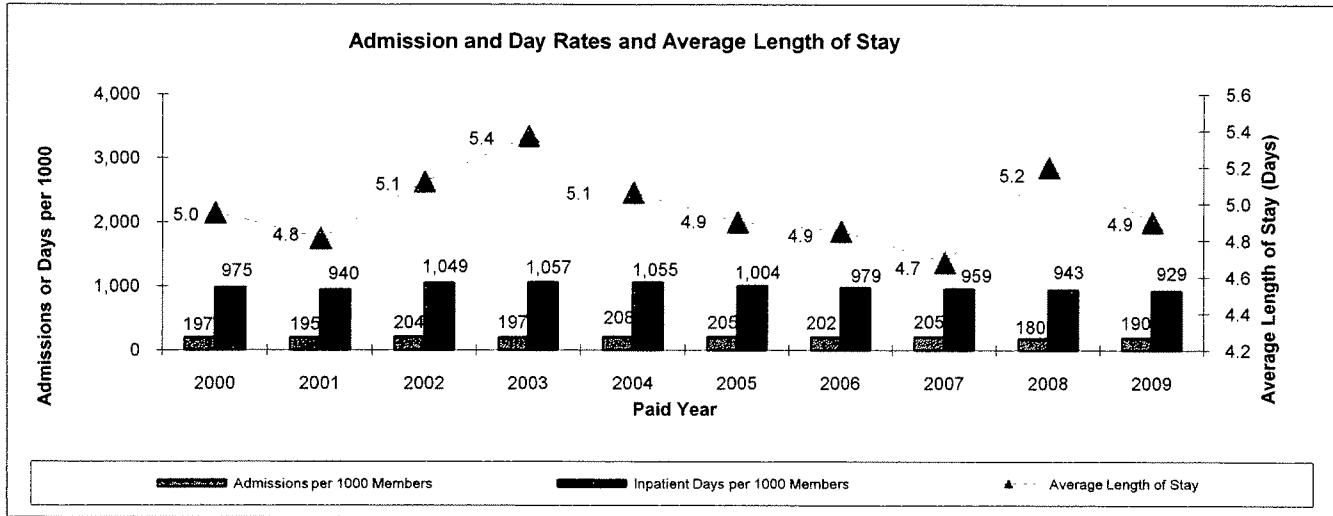


## Nebraska Comprehensive Health Insurance Pool

### Membership and Inpatient Hospital Utilization January 1, 2008 through December 31, 2009

	<u>2009</u>	<u>2008</u>	<u>% Change</u>
Average Membership	5,160	5,126	0.7%
Admission per 1000 Members	190	180	5.4%
Inpatient Days per 1000 Members	929	943	-1.4%
Inpatient Payments per Member	\$2,683	\$2,863	-6.3%
Average Charge per Day	\$7,310	\$7,331	-0.3%
Average Payment per Day	\$2,887	\$3,037	-4.9%
Average Charge per Admission	\$35,769	\$38,339	-6.7%
Average Payment per Admission	\$14,125	\$15,883	-11.1%
Average Length of Stay	4.89	5.23	-6.4%

## NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL TEN-YEAR HISTORY OF INPATIENT STATISTICS





**Nebraska Comprehensive Health Insurance Pool**  
**Hospital Inpatient Payments**  
For Claims Paid January 1, 2008 through December 31, 2009

RANK	MAJOR DIAGNOSTIC CATEGORY	PAYMENTS			PAYMENTS PER MEMBER		
		2009	2008	Percent Change	2009	2008	Percent Change
1	Circulatory	\$2,729,085	\$3,344,295	-18.4%	\$528.89	\$652.42	-18.9%
2	Musculoskeletal/Connective System	2,542,357	2,448,462	3.8%	\$492.70	\$477.66	3.2%
3	Digestive	2,036,188	1,028,574	98.0%	\$394.61	\$200.66	96.7%
4	Respiratory	1,201,001	1,406,495	-14.6%	\$232.75	\$274.38	-15.2%
5	Injuries & Poisonings	714,372	970,088	-26.4%	\$138.44	\$189.25	-26.8%
6	Neurological	610,250	409,121	49.2%	\$118.27	\$79.81	48.2%
7	Hepatobiliary System & Pancreas	540,110	135,879	297.5%	\$104.67	\$26.51	294.9%
8	Factors Influencing Health Status/Other	503,076	698,449	-28.0%	\$97.50	\$136.26	-28.4%
9	Infectious & Parasitic	428,509	805,345	-46.8%	\$83.04	\$157.11	-47.1%
10	Endocrine/Nutritional/Metabolic	395,426	471,970	-16.2%	\$76.63	\$92.07	-16.8%
	<b>Subtotal Top 10</b>	<b>\$11,700,374</b>	<b>\$11,718,678</b>	<b>-0.2%</b>	<b>\$2,267.51</b>	<b>\$2,286.13</b>	<b>-0.8%</b>
	<b>All Other Categories</b>	<b>\$2,142,464</b>	<b>\$2,957,317</b>	<b>-27.6%</b>	<b>\$415.21</b>	<b>\$576.92</b>	<b>-28.0%</b>
	<b>TOTAL</b>	<b>\$13,842,838</b>	<b>\$14,675,995</b>	<b>-5.7%</b>	<b>\$2,682.72</b>	<b>\$2,863.05</b>	<b>-6.30%</b>

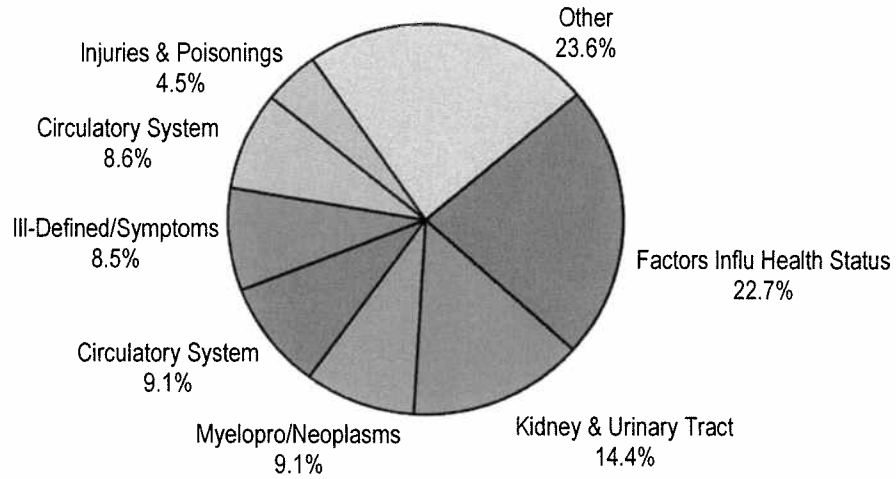
## Nebraska Comprehensive Health Insurance Pool

**Top Inpatient Hospitals by Total Payments**  
**For Claims Paid January 1, 2009 through December 31, 2009**

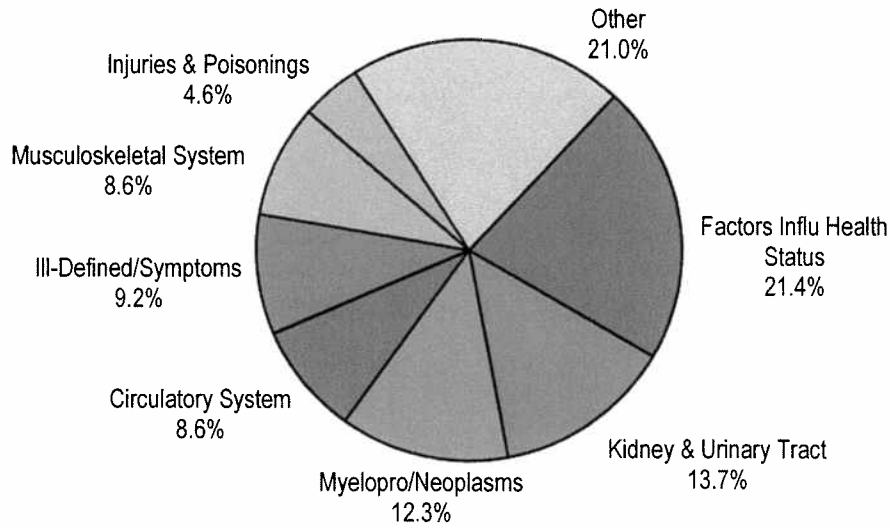
<u>HOSPITAL</u>	<b>Payments</b>	<b>Adm</b>	<b>Days</b>	<b>Pmt/Adm</b>	<b>Pmt/Day</b>	<b>Pmt/Mbr</b>	<b>ALOS</b>
The Nebraska Medical Center	\$2,384,054	121	627	\$19,703	\$3,802	\$462	5.18
Good Samaritan	\$1,289,227	51	253	\$25,279	\$5,096	\$250	4.96
Bryan/LGH	\$1,069,826	91	383	\$11,756	\$2,793	\$207	4.21
Saint Elizabeth Community Health Center	\$882,699	64	318	\$13,792	\$2,776	\$171	4.97
Nebraska Methodist Hospital	\$858,892	77	394	\$11,154	\$2,180	\$166	5.12
<b>Subtotal Top Hospitals</b>	<b>\$6,484,698</b>	<b>404</b>	<b>1,975</b>	<b>\$16,051</b>	<b>\$3,283</b>	<b>\$1,257</b>	<b>4.89</b>
<b>All Other Hospitals</b>	<b>\$7,358,140</b>	<b>576</b>	<b>2,820</b>	<b>\$12,775</b>	<b>\$2,609</b>	<b>\$1,426</b>	<b>4.90</b>
<b>TOTAL</b>	<b>\$13,842,838</b>	<b>980</b>	<b>4,795</b>	<b>\$14,125</b>	<b>\$2,887</b>	<b>\$2,683</b>	<b>4.89</b>

# NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL OUTPATIENT HOSPITAL PAYMENTS BY DIAGNOSTIC CATEGORY

## OUTPATIENT 2009



## OUTPATIENT 2008

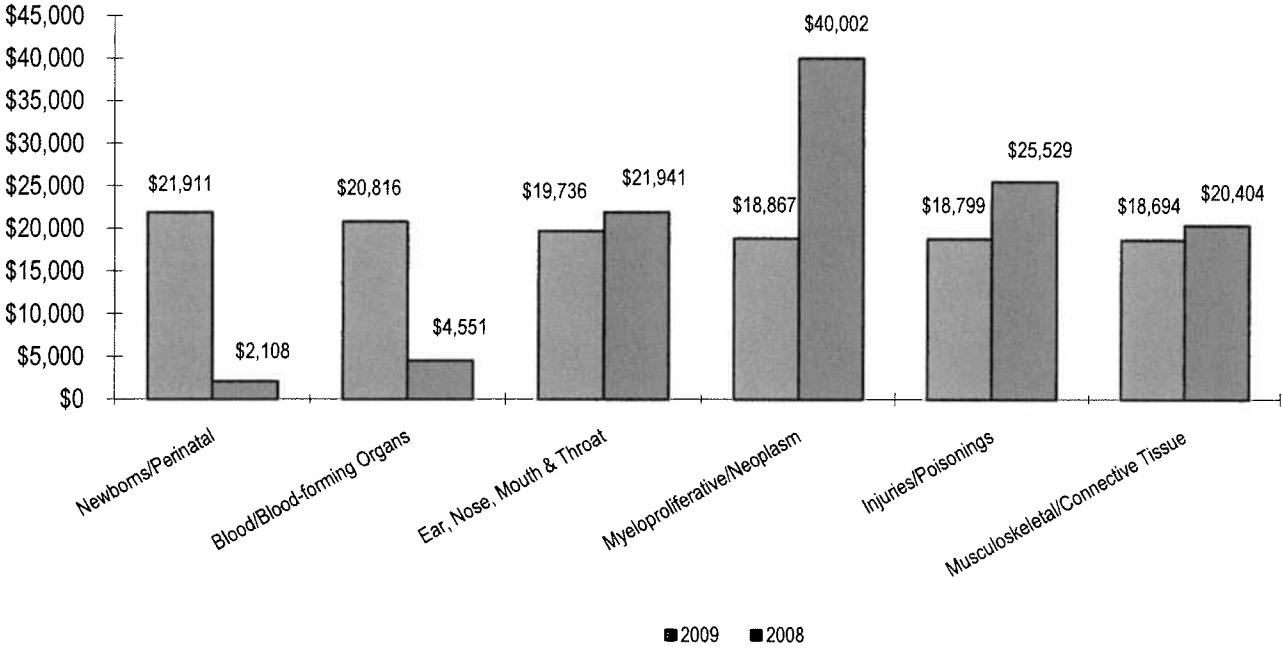


**Nebraska Comprehensive Health Insurance Pool**  
**Hospital Outpatient Payments**  
**For Claims Paid January 1, 2008 through December 31, 2009**

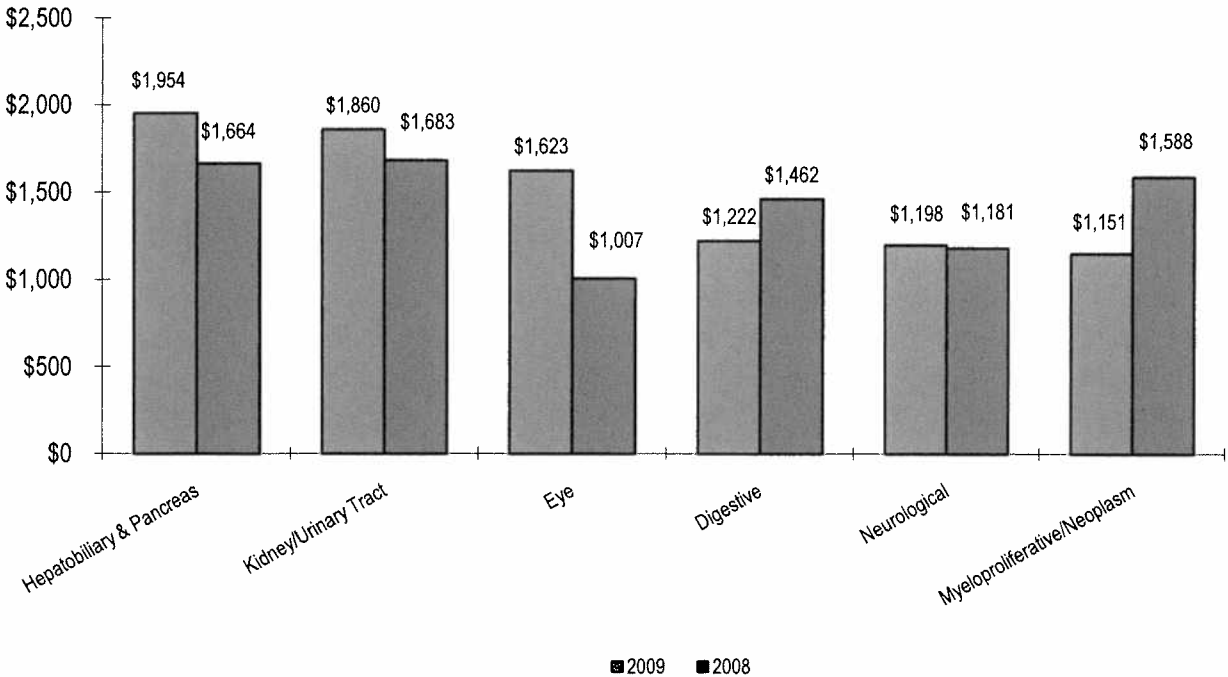
RANK	MAJOR DIAGNOSTIC CATEGORY	PAYMENTS			PAYMENTS PER MEMBER		
		2009	2008	Percent Change	2009	2008	Percent Change
1	Factors Influencing Health Status/Other	\$2,707,058	\$2,576,384	5.1%	\$524.62	\$502.61	4.4%
2	Kidney & Urinary Tract	1,718,671	1,645,507	4.4%	\$333.08	\$321.01	3.8%
3	Myeloproliferative/Poorly Diff Neoplasms	1,084,195	1,543,935	-29.8%	\$210.12	\$301.20	-30.2%
4	Circulatory	1,082,832	1,034,515	4.7%	\$209.85	\$201.82	4.0%
5	Ill-Defined/Symptoms/Other	1,015,552	1,108,140	-8.4%	\$196.81	\$216.18	-9.0%
6	Musculoskeletal/Connective System	969,525	1,039,132	-6.7%	\$187.89	\$202.72	-7.3%
7	Injuries & Poisonings	540,957	546,838	-1.1%	\$104.84	\$106.68	-1.7%
8	Neurological	487,705	434,456	12.3%	\$94.52	\$84.76	11.5%
9	Digestive	477,724	648,920	-26.4%	\$92.58	\$126.59	-26.9%
10	Endocrine/Nutritional/Metabolic	434,376	148,372	192.8%	\$84.18	\$28.94	190.8%
	<b>Subtotal Top 10</b>	<b>\$10,518,595</b>	<b>\$10,726,199</b>	<b>-1.9%</b>	<b>\$2,038.49</b>	<b>\$2,092.51</b>	<b>-2.6%</b>
	<b>All Other Categories</b>	<b>\$1,420,056</b>	<b>\$1,291,589</b>	<b>9.9%</b>	<b>\$275.20</b>	<b>\$251.97</b>	<b>9.2%</b>
	<b>TOTAL</b>	<b>\$11,938,651</b>	<b>\$12,017,788</b>	<b>-0.7%</b>	<b>\$2,313.69</b>	<b>\$2,344.48</b>	<b>-1.31%</b>

NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL  
 HOSPITAL PAYMENTS PER ADMISSION OR CASE

INPATIENT HOSPITAL

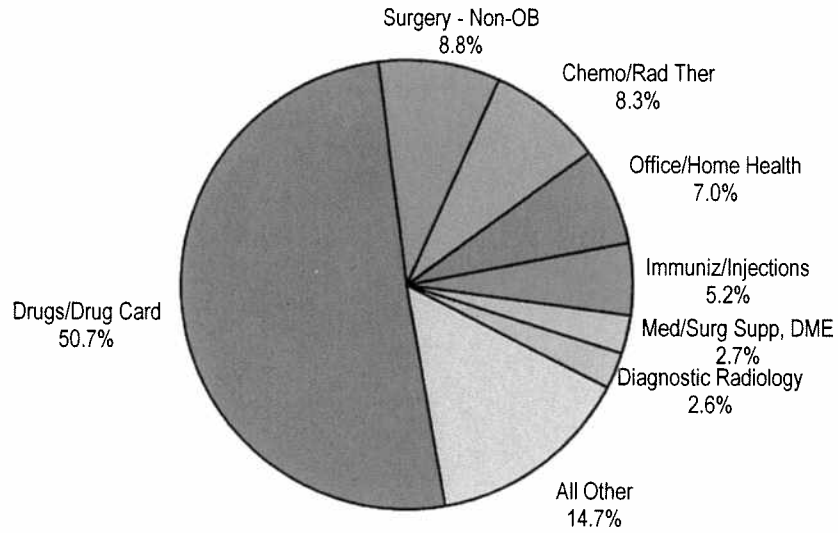


OUTPATIENT HOSPITAL

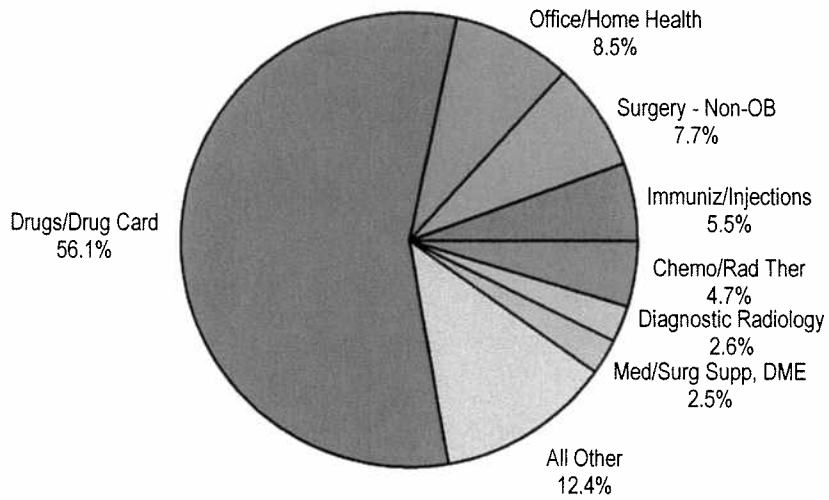


# NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL NON-HOSPITAL PAYMENTS BY PROCEDURE CATEGORY

### NON-HOSPITAL 2009



### NON-HOSPITAL 2008



## Nebraska Comprehensive Health Insurance Pool

## Non-Hospital Payments

For Claims Paid January 1, 2008 through December 31, 2009

RANK	PROCEDURE CATEGORY	PAYMENTS			PAYMENTS PER MEMBER		
		2009	2008	Percent Change	2009	2008	Percent Change
1	Drug Card	\$14,109,550	\$15,827,434	-10.9%	\$2,734.41	\$3,087.68	-11.4%
2	Surgery - Non-OB	2,437,524	2,161,577	12.8%	\$472.39	\$421.69	12.0%
3	Chemo/Radiation Therapy	2,305,826	1,323,980	74.2%	\$446.87	\$258.29	73.0%
4	Office/Home Health Care	1,948,349	2,387,081	-18.4%	\$377.59	\$465.68	-18.9%
5	Immunizations/Injections	1,438,723	1,568,941	-8.3%	\$278.82	\$306.08	-8.9%
6	Other Medical	987,376	685,614	44.0%	\$191.35	\$133.75	43.1%
7	Med/Surg Supplies, DME	765,311	569,426	34.4%	\$148.32	\$111.09	33.5%
8	Diagnostic Radiology	729,867	729,074	0.1%	\$141.45	\$142.23	-0.6%
9	Anesthesia	599,321	537,641	11.5%	\$116.15	\$104.89	10.7%
10	In-Hospital Medical	572,374	516,716	10.8%	\$110.93	\$100.80	10.0%
	<b>Subtotal Top 10</b>	<b>\$25,894,221</b>	<b>\$26,307,484</b>	<b>-1.6%</b>	<b>\$5,018.26</b>	<b>\$5,132.17</b>	<b>-2.2%</b>
	<b>Subtotal All Other Categories</b>	<b>\$1,937,731</b>	<b>\$1,918,453</b>	<b>1.0%</b>	<b>\$375.53</b>	<b>\$374.26</b>	<b>0.3%</b>
	<b>TOTAL</b>	<b>\$27,831,952</b>	<b>\$28,225,937</b>	<b>-1.4%</b>	<b>\$5,393.78</b>	<b>\$5,506.42</b>	<b>-2.0%</b>

# Nebraska Comprehensive Health Insurance Pool

EXHIBIT XV

## Generic vs. Brand Name Drug Usage January 1, 2009 through December 31, 2009

TYPE	Formulary	Prescriptions		Payments	
		#	%	\$	%
<b>BRAND NAME</b>					
No Generic Available	No	21,434	12.2%	\$3,107,148	22.0%
	Yes	43,820	24.8%	\$8,655,856	61.3%
<b>Subtotal</b>		<b>65,254</b>	<b>37.0%</b>	<b>\$11,763,004</b>	<b>83.4%</b>
Generic Available, Brand Used	No	3,800	2.2%	\$341,836	2.4%
	Yes	1,201	0.7%	\$284,344	2.0%
<b>Subtotal</b>		<b>5,001</b>	<b>2.8%</b>	<b>\$626,180</b>	<b>4.4%</b>
GENERIC	N/A	106,101	60.2%	\$1,720,366	12.2%
<b>TOTAL</b>		<b>176,356</b>	<b>100.0%</b>	<b>\$14,109,550</b>	<b>100.0%</b>

	<b>CHIP</b>
Average Number of Prescriptions per Member:	34.2
Average Prescription Cost per Member:	\$2,734.41
Average Member Copay:	\$23.94

EXHIBIT XVI

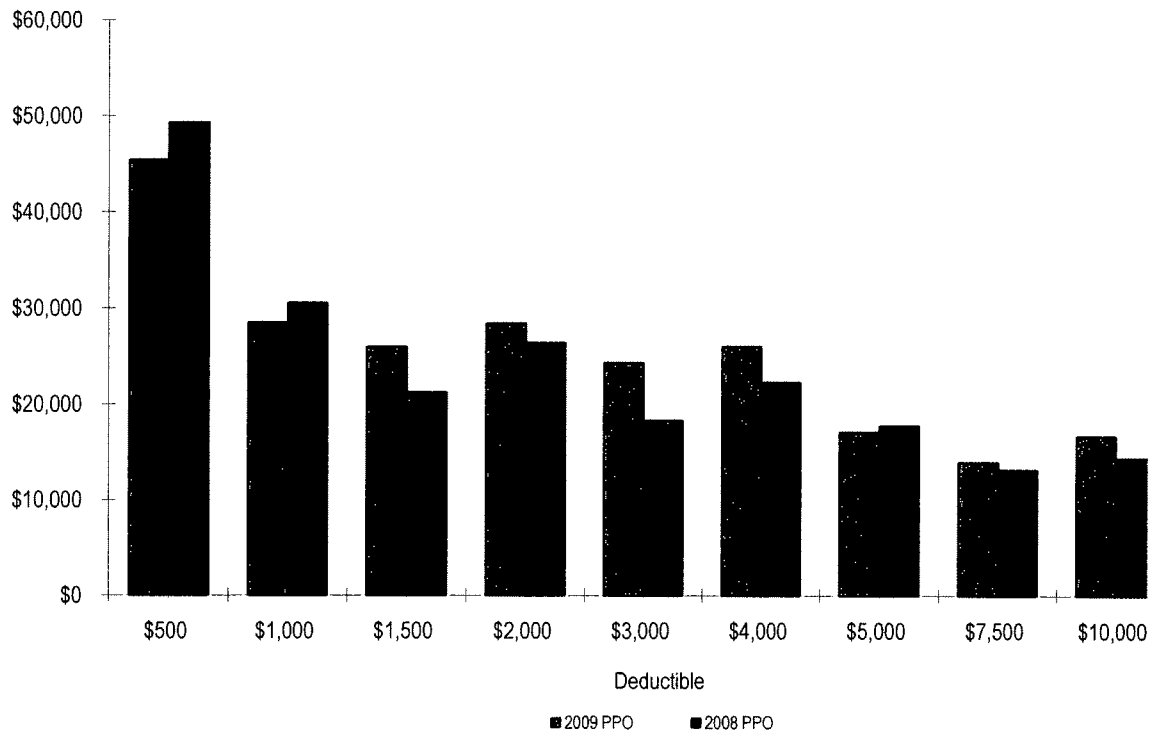
## Top 25 Medications by Dollar January 1, 2009 through December 31, 2009

DRUG NAME	Total Paid	Total Prescriptions	Average Paid
Copaxone (Multiple sclerosis treatment)	\$495,150.00	193	\$2,565.54
Avonex (Treatment for multiple sclerosis)	\$379,917.00	165	\$2,302.53
Advate (Antihemophilic factor)	\$287,747.00	22	\$13,079.41
Humira Pen (Antirheumatic)	\$281,987.00	142	\$1,985.82
Lipitor (Cholesterol-lowering)	\$265,643.00	3,310	\$80.25
Actos (Anti-diabetic agent)	\$256,383.00	1511	\$169.68
Effexor XR (Antidepressant)	\$237,716.00	1,309	\$181.60
Enbrel (Rheumatoid arthritis)	\$235,847.00	138	\$1,709.04
Humalog (Antidiabetic agent)	\$222,215.00	1,107	\$200.74
Lantus (Antidiabetic agent)	\$218,321.00	1554	\$140.49
CellCept (Immunosuppressant)	\$205,504.00	331	\$620.86
Rebif (Multiple sclerosis treatment)	\$199,052.00	77	\$2,585.09
Recombinate (Antihemophilic factor)	\$195,064.00	21	\$9,288.76
Abilify (Antipsychotic)	\$189,154.00	416	\$454.70
Betaseron (Treatment of multiple sclerosis)	\$184,931.00	78	\$2,370.91
Seroquel (Antipsychotic)	\$180,745.00	685	\$263.86
Humira (Antirheumatic)	\$174,294.00	96	\$1,815.56
Provigil (Central nervous system stimulant)	\$166,182.00	357	\$465.50
Plavix (Antiplatelet agent)	\$158,514.00	1233	\$128.56
Enbrel SureClick (Rheumatoid arthritis)	\$153,265.00	83	\$1,846.57
Aciphex (Gastric acid inhibitor)	\$152,336.00	827	\$184.20
Nexium (Gastric acid inhibitor)	\$152,256.00	1168	\$130.36
Advair Diskus (Asthma)	\$150,538.00	886	\$169.91
Pantoprazole (Gastric acid inhibitor)	\$143,221.00	1,337	\$107.12
Atripla (Antiretroviral)	\$140,876.00	101	\$1,394.81
Total Top 25	\$5,426,858	17,147	\$316.49
All other drugs	<u>\$8,682,692</u>	<u>159,209</u>	\$54.54
<b>GRAND TOTAL</b>	<b>\$14,109,550</b>	<b>176,356</b>	<b>\$80.01</b>

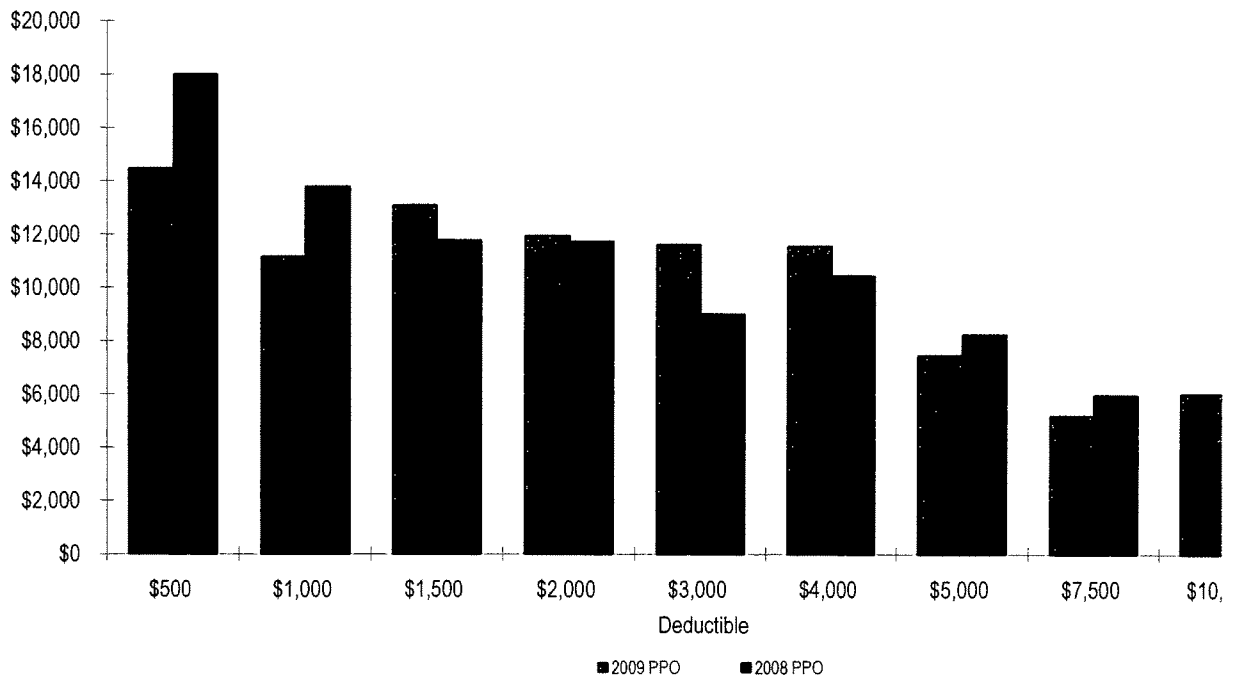


**NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL  
COVERED CHARGES AND PAYMENTS PER MEMBER BY DEDUCTIBLE**

**COVERED CHARGES PER MEMBER**



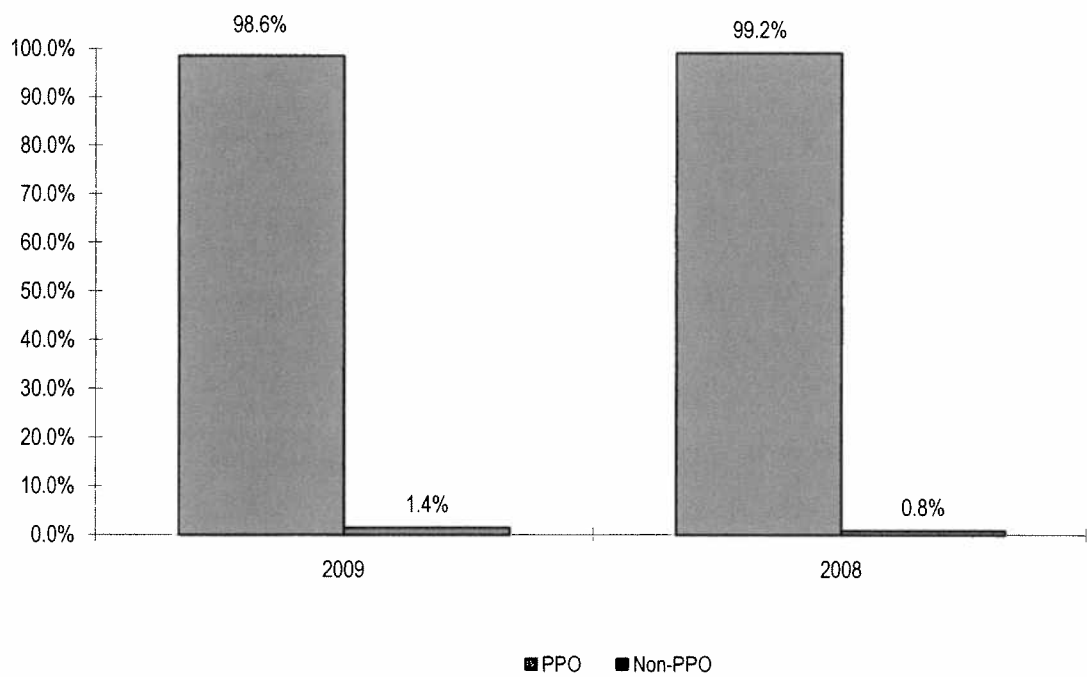
**NET PAYMENTS PER MEMBER**



**NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL  
PAYMENT DISTRIBUTION BY PROVIDER CONTRACTING STATUS**

	2009		2008	
	<u>Payments</u>	<u>% of Total</u>	<u>Payments</u>	<u>% of Total</u>
PPO	\$52,845,887	98.6%	\$54,458,516	99.2%
Non-PPO	<u>\$767,554</u>	<u>1.4%</u>	<u>\$461,205</u>	<u>0.8%</u>
<b>Total</b>	\$53,613,441	100.0%	\$54,919,721	100.0%

**PAYMENT DISTRIBUTION**



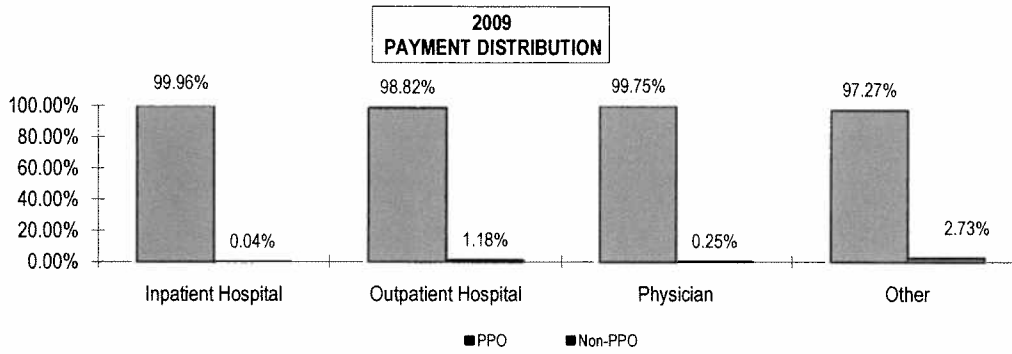
**NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL  
PAYMENT DISTRIBUTION BY PROVIDER CONTRACTING STATUS  
BY PLACE OF SERVICE**

**2009**

<b>Inpatient Hospital</b>			<b>Outpatient Hospital</b>		
	<b>Payments</b>	<b>% of Total</b>		<b>Payments</b>	<b>% of Total</b>
PPO	\$13,837,113	99.96%	PPO	\$11,797,921	98.82%
Non-PPO	\$5,725	0.04%	Non-PPO	\$140,730	1.18%
<b>Total</b>	<b>\$13,842,838</b>	<b>100.00%</b>	<b>Total</b>	<b>\$11,938,651</b>	<b>100.00%</b>

<b>Physician</b>			<b>Other</b>		
	<b>Payments</b>	<b>% of Total</b>		<b>Payments</b>	<b>% of Total</b>
PPO	\$12,938,945	99.75%	PPO	\$14,454,491	97.27%
Non-PPO	\$33,042	0.25%	Non-PPO	\$405,474	2.73%
<b>Total</b>	<b>\$12,971,987</b>	<b>100.00%</b>	<b>Total</b>	<b>\$14,859,965</b>	<b>100.0%</b>

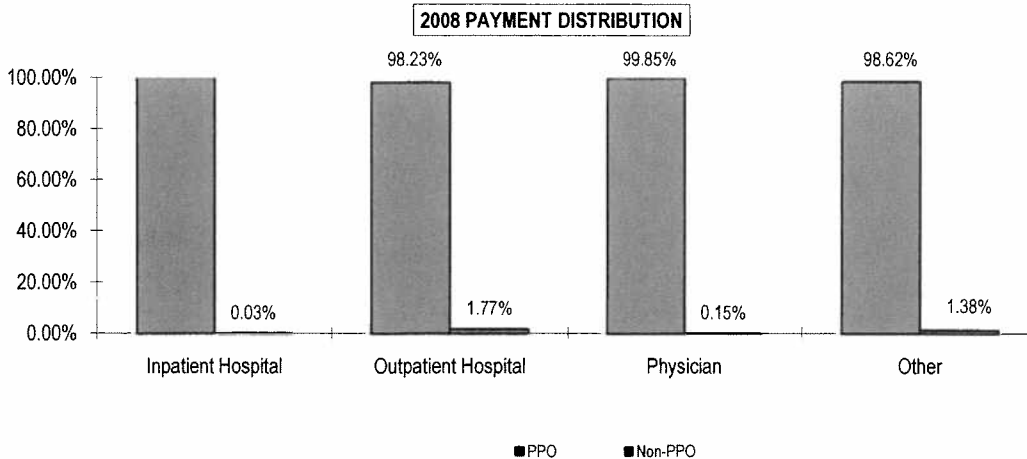


**2008**

<b>Inpatient Hospital</b>			<b>Outpatient Hospital</b>		
	<b>Payments</b>	<b>% of Total</b>		<b>Payments</b>	<b>% of Total</b>
PPO	\$14,671,362	105.99%	PPO	\$11,805,410	98.23%
Non-PPO	\$4,633	0.03%	Non-PPO	\$212,378	1.77%
<b>Total</b>	<b>\$14,675,995</b>	<b>106.0%</b>	<b>Total</b>	<b>\$12,017,788</b>	<b>100.0%</b>

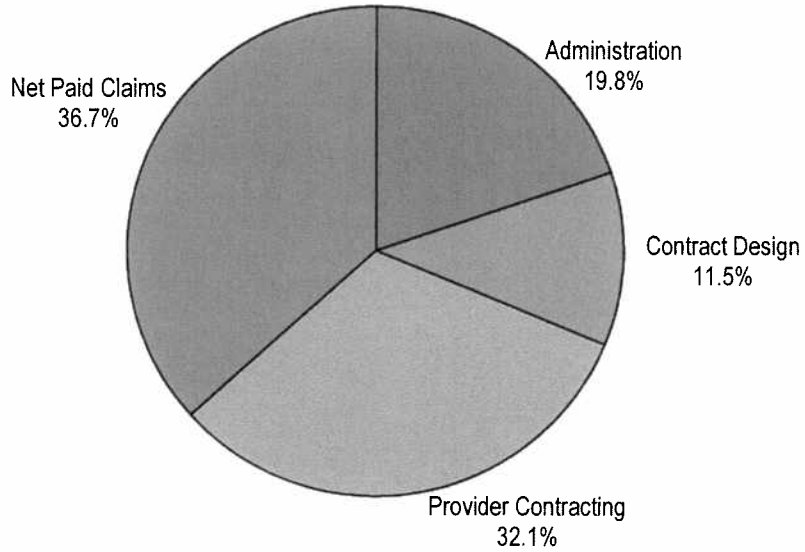
  

<b>Physician</b>			<b>Other</b>		
	<b>Payments</b>	<b>% of Total</b>		<b>Payments</b>	<b>% of Total</b>
PPO	\$11,747,257	99.85%	PPO	\$16,234,787	98.62%
Non-PPO	\$17,321	0.15%	Non-PPO	\$226,873	1.38%
<b>Total</b>	<b>\$11,764,578</b>	<b>100.0%</b>	<b>Total</b>	<b>\$16,461,660</b>	<b>100.0%</b>



# NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL SAVINGS AND NET PAYMENTS AS A PERCENTAGE OF TOTAL CHARGES

2009



2008

