



International Federation
of Health Plans

2013 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.

2013 Survey Overview

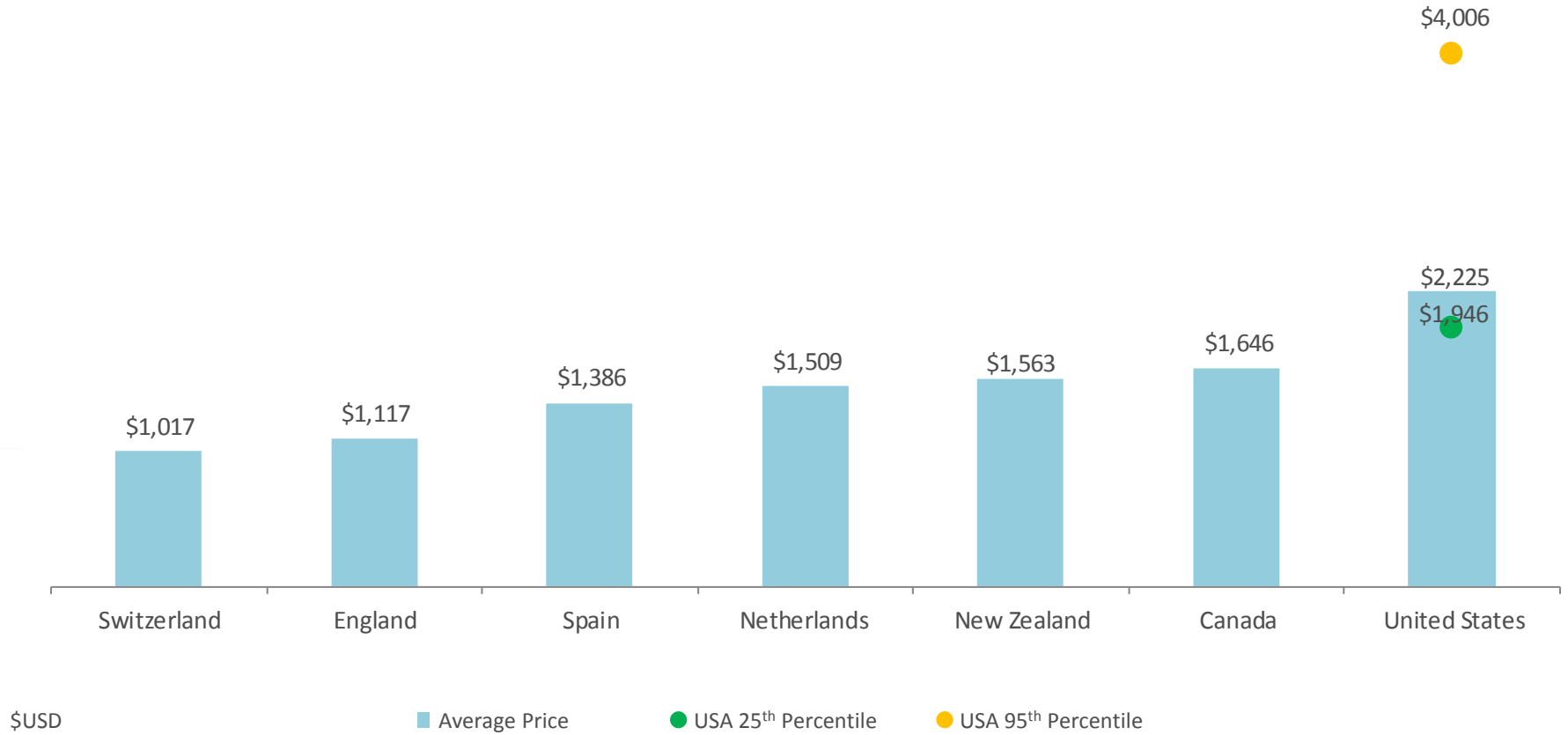
In response to interest from member plans, this year's survey includes pricing for several specialty prescription drugs, along with prices for other prescription drugs and a variety of medical procedures. Prices for each country are submitted by participating federation member plans, and are drawn from public or commercial sectors as follows:

- 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 commercial health plans
- Prices for Australia, Argentina, and Spain are from the private sector, with data provided by one private health plan in each country
- Prices for Canada and Netherlands are from the public sector, with data provided by one private health plan in each country
- Medical procedure prices for Switzerland, England and New Zealand are from the private sector; prescription drug prices are based on public sector prices. Prices are provided by one private health plan in each country

Comparisons across different countries are complicated by differences in sectors, fee schedules, and systems. In addition, a single plan's prices may not be representative of prices paid by other plans in that market.

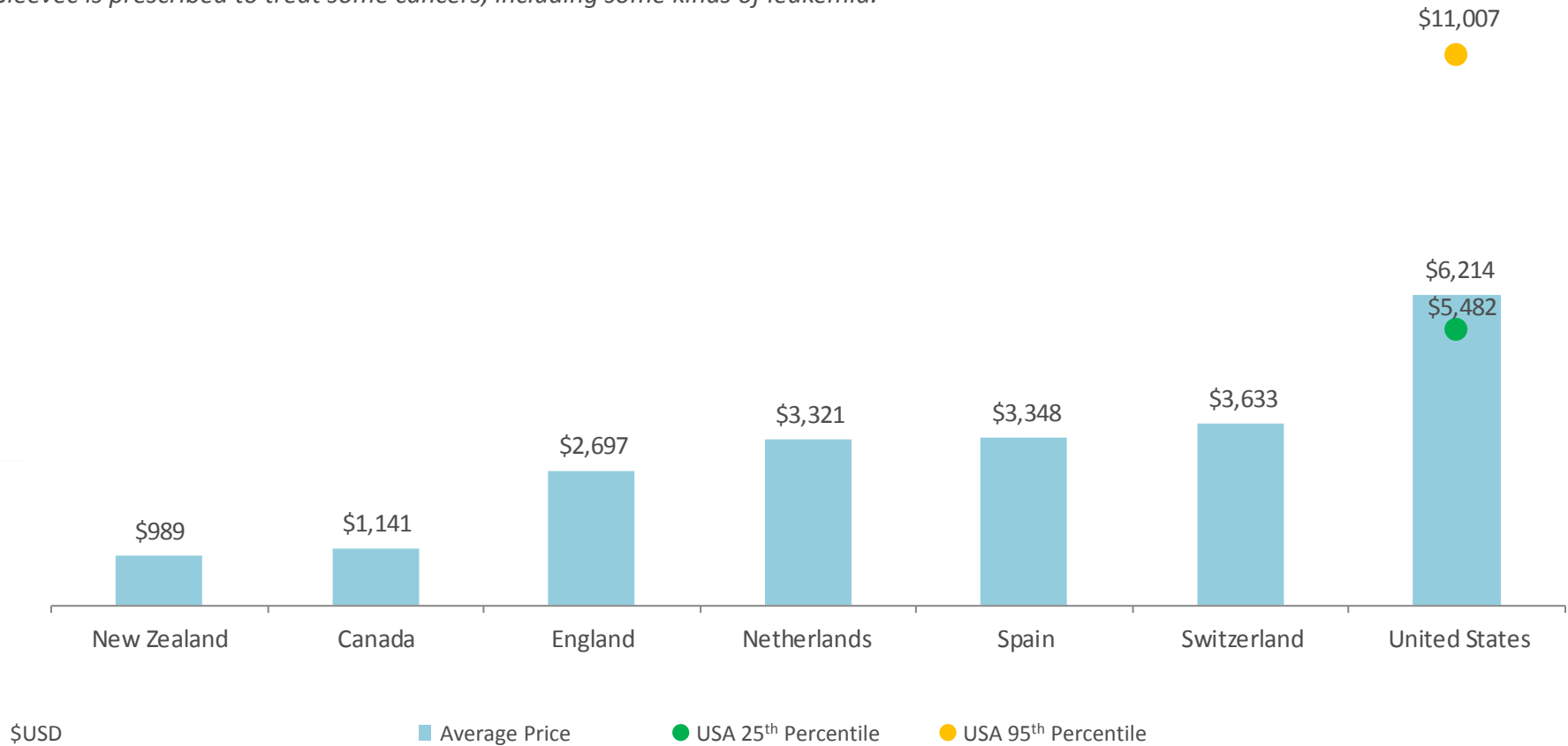
2013 Drugs: Enbrel

Enbrel is prescribed to treat autoimmune diseases.



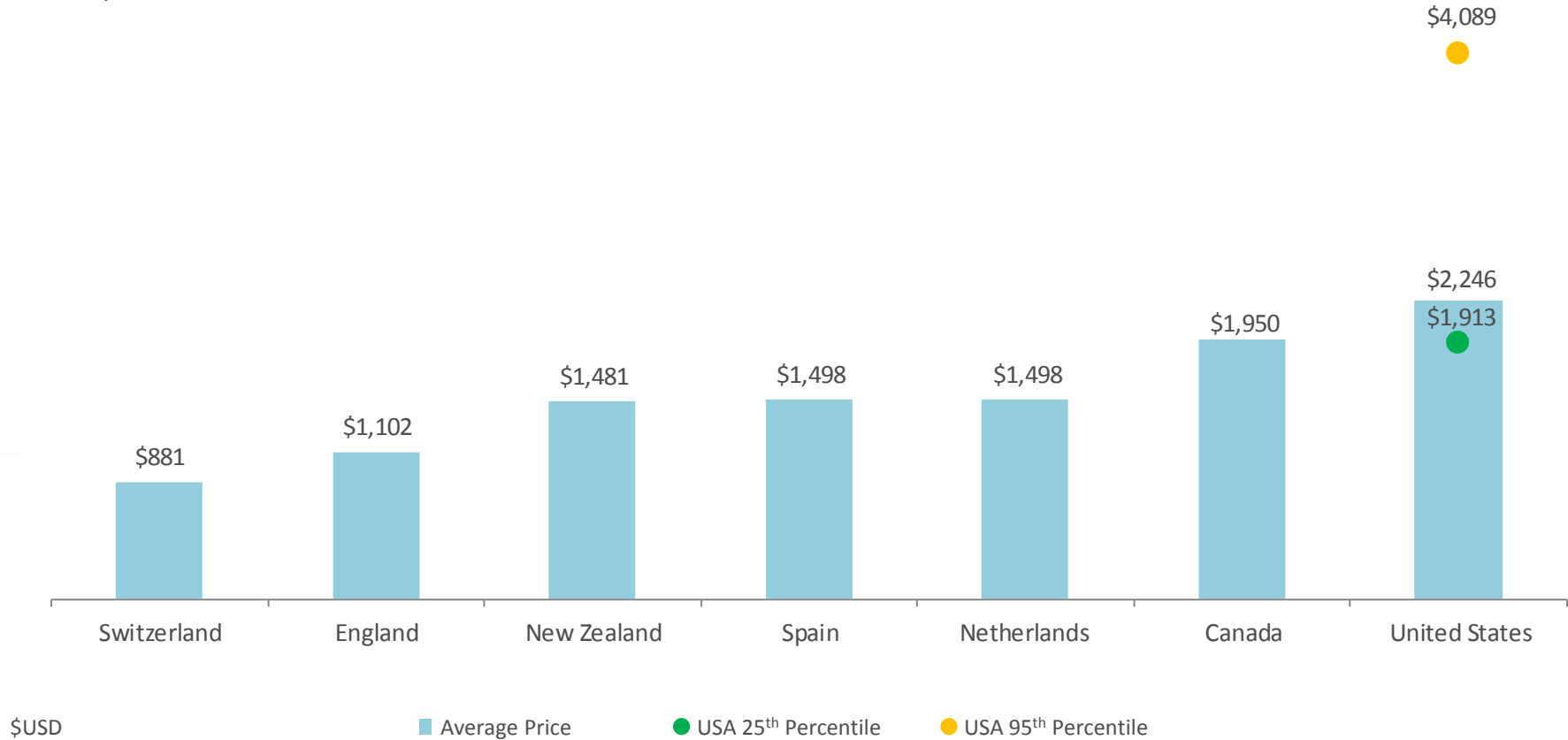
2013 Drugs: Gleevec

Gleevec is prescribed to treat some cancers, including some kinds of leukemia.



2013 Drugs: Humira

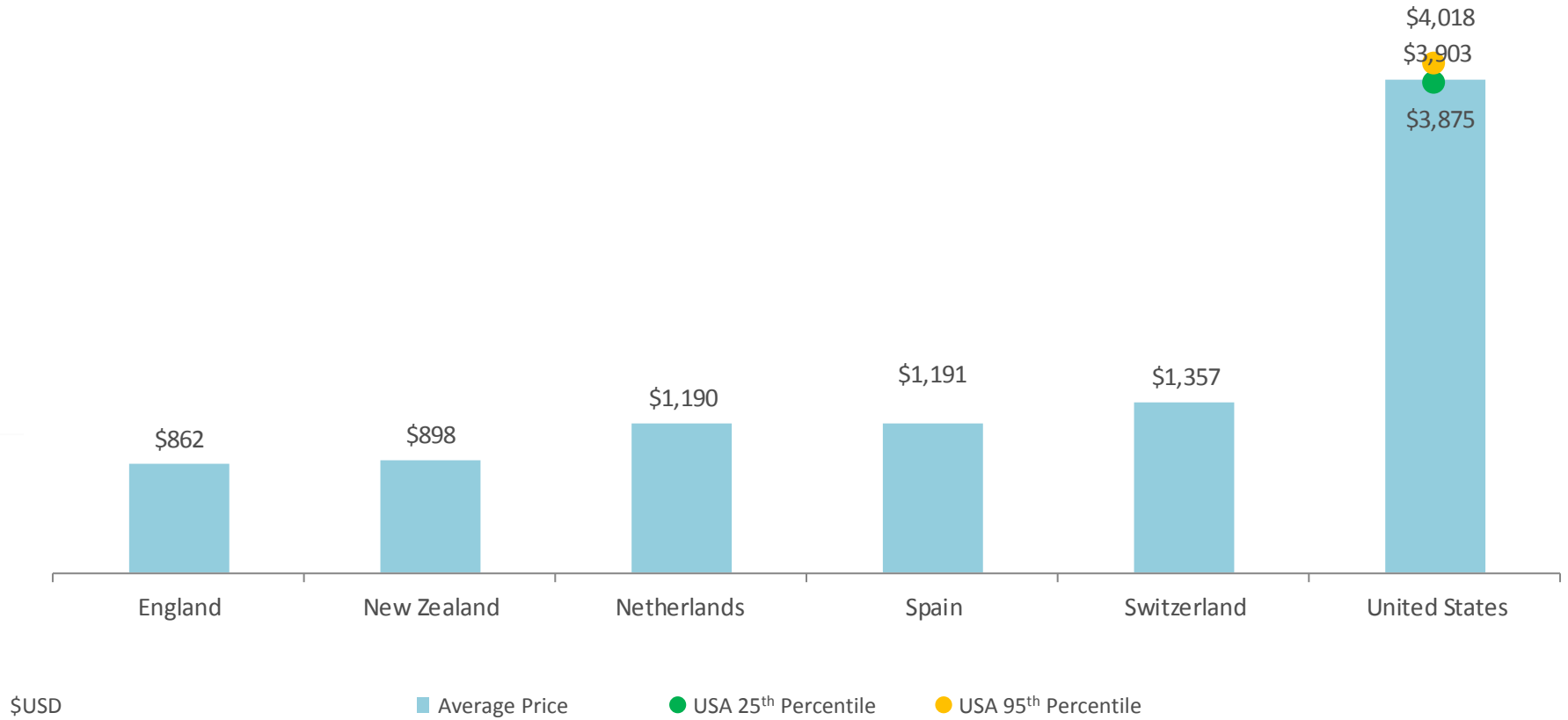
Humira is prescribed to treat rheumatoid arthritis.



2013 Drugs: Copaxone



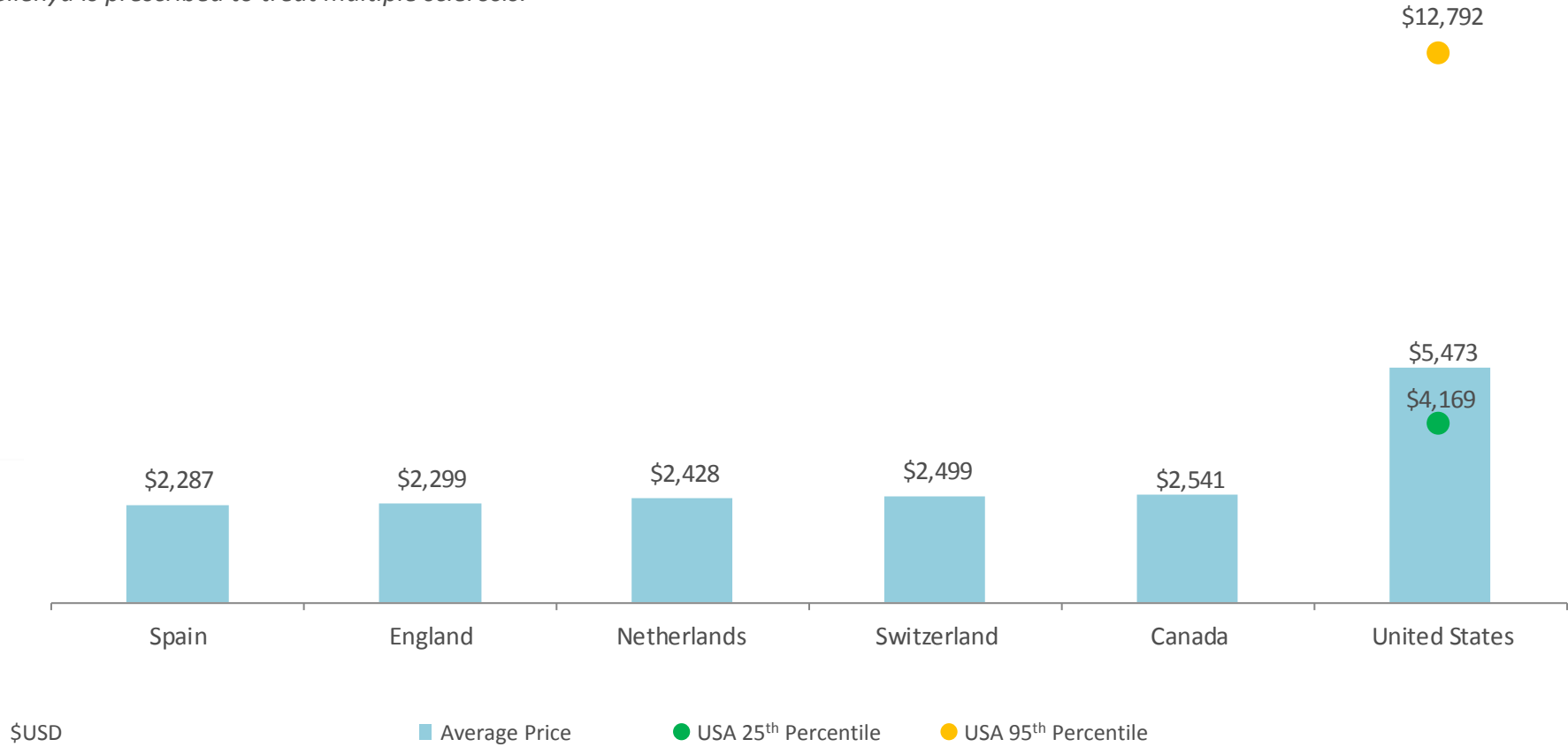
Copaxone is prescribed to treat multiple sclerosis.



2013 Drugs: Gilenya

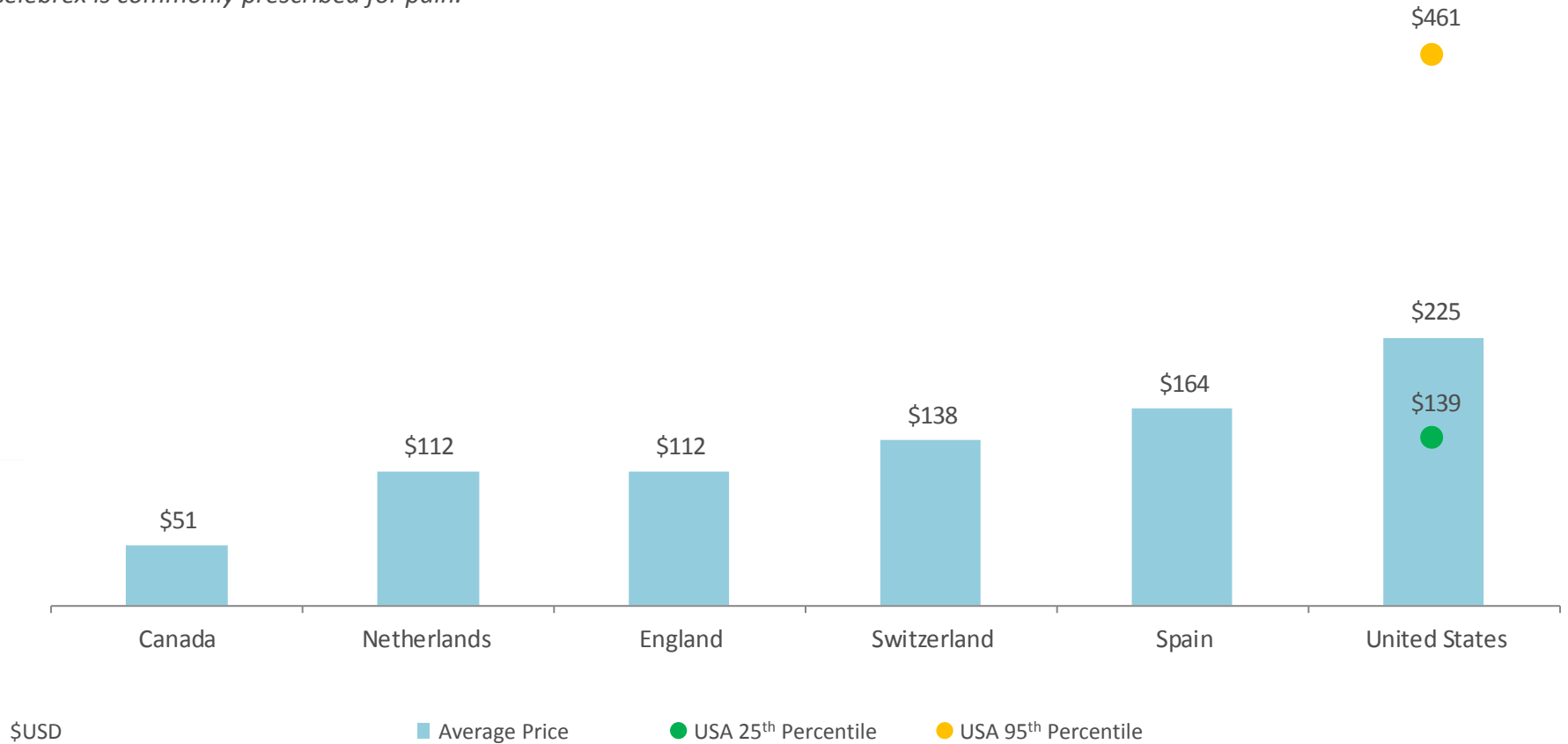


Gilenya is prescribed to treat multiple sclerosis.



2013 Drugs: Celebrex

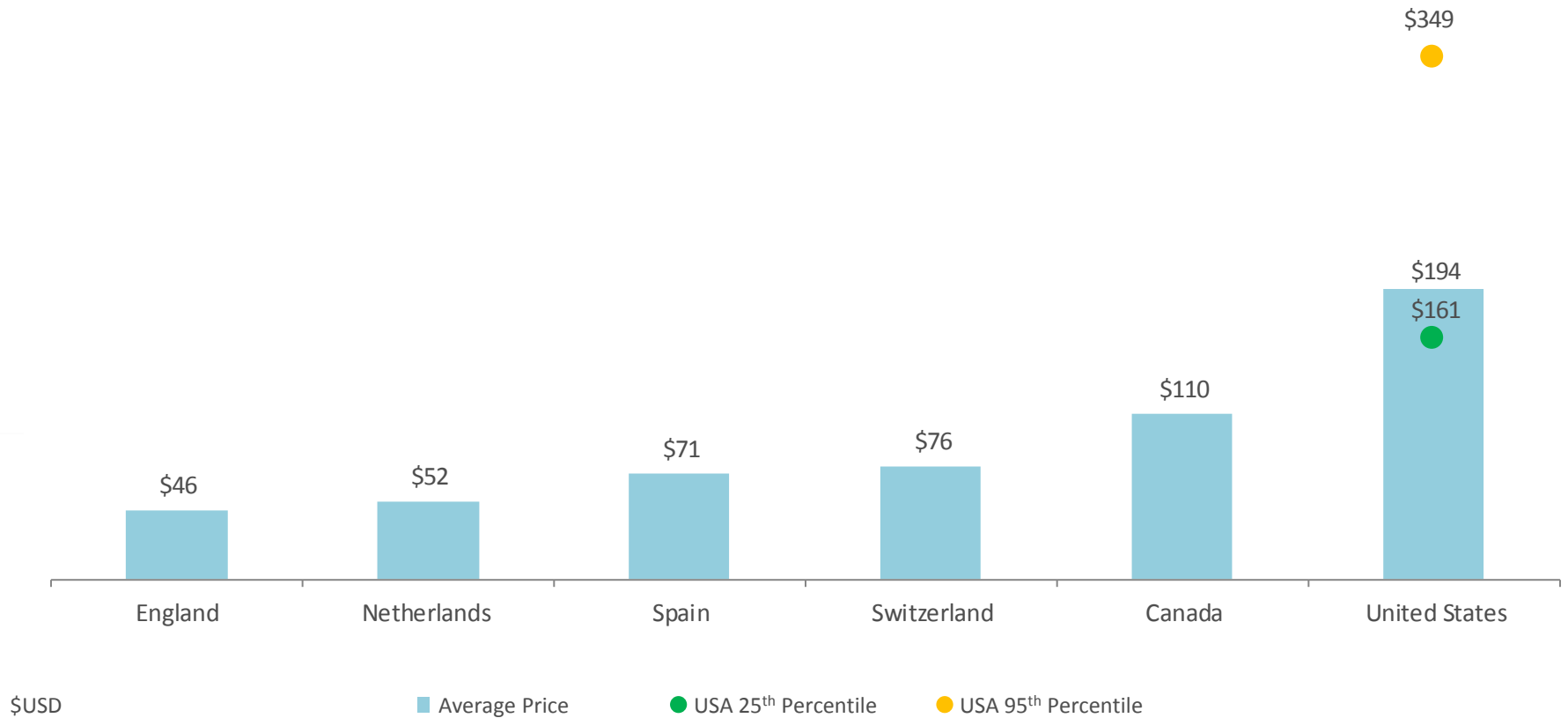
Celebrex is commonly prescribed for pain.



2013 Drugs: Cymbalta

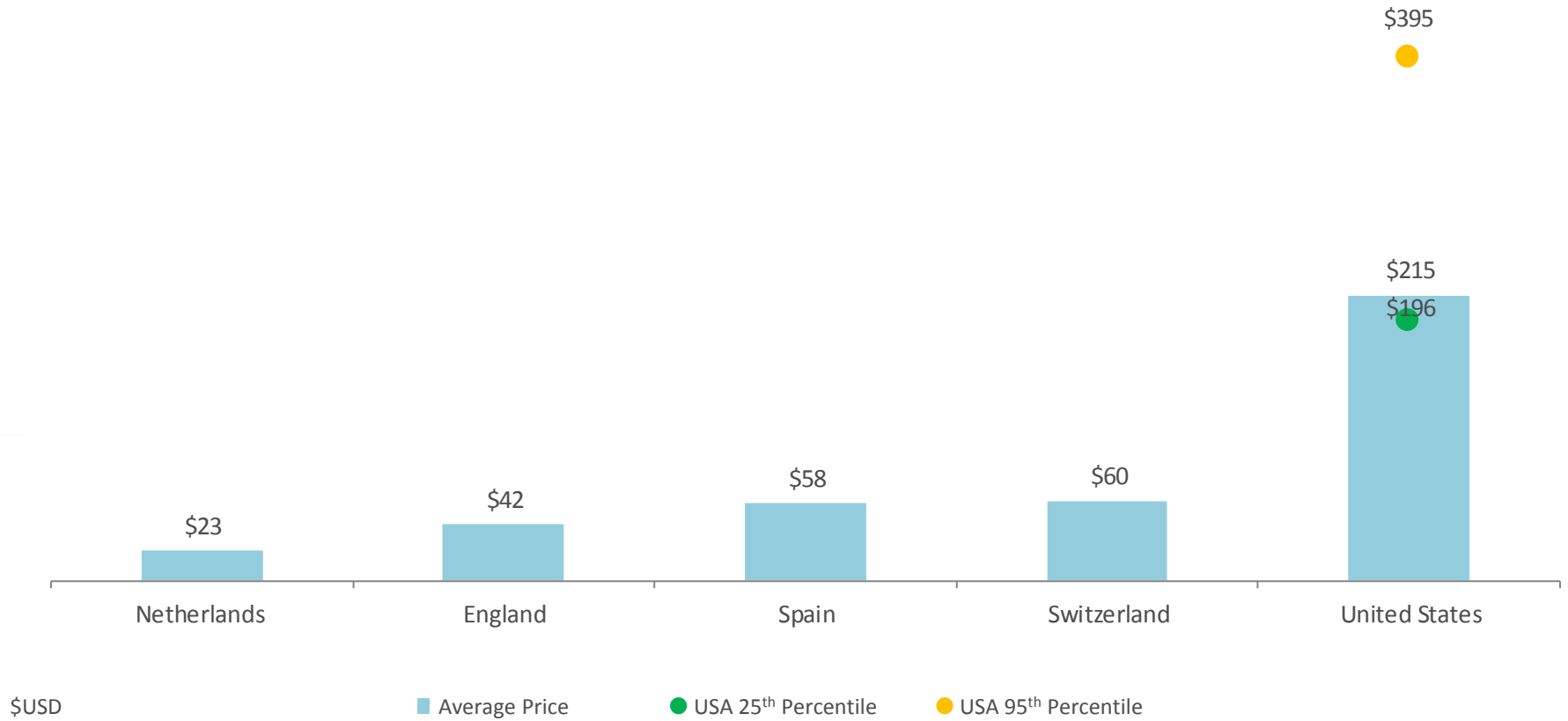


Cymbalta is commonly prescribed for depression, anxiety, and fibromyalgia.

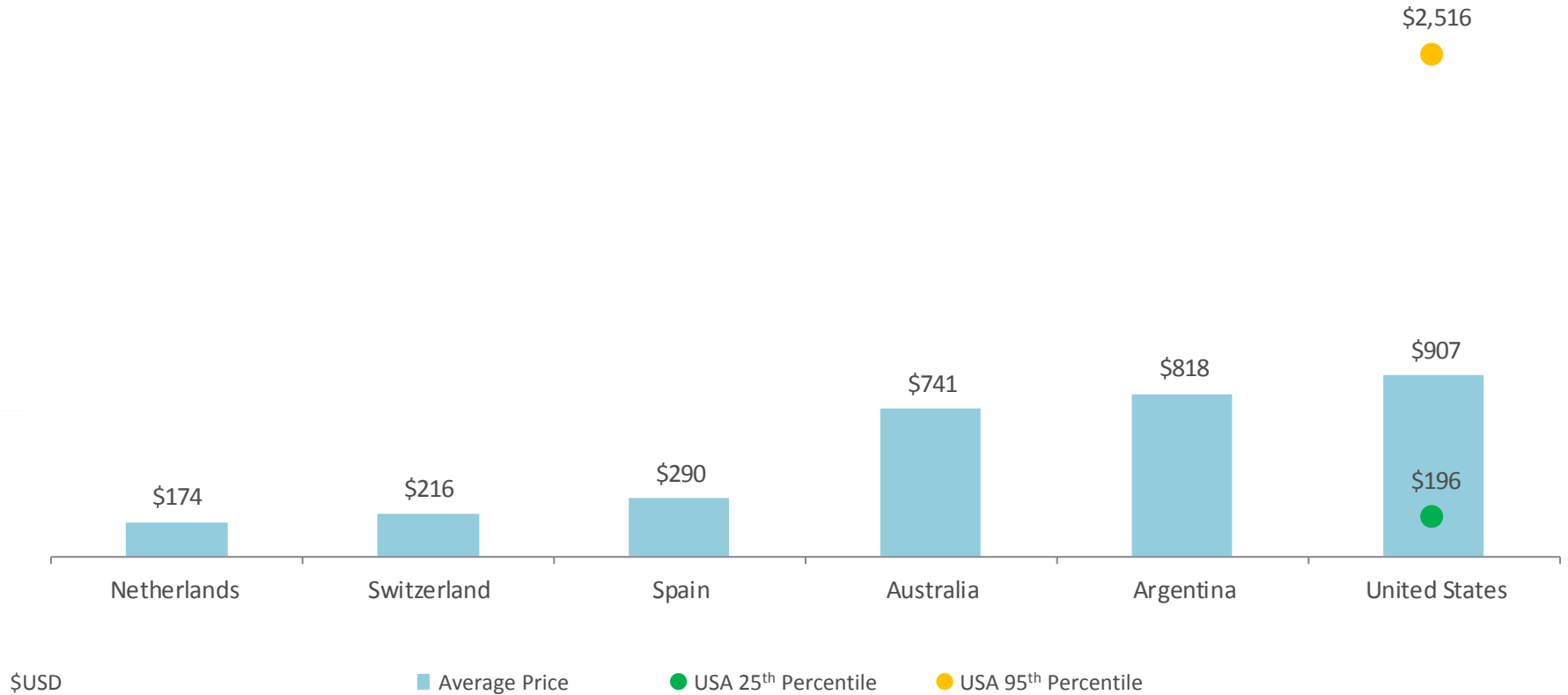


2013 Drugs: Nexium

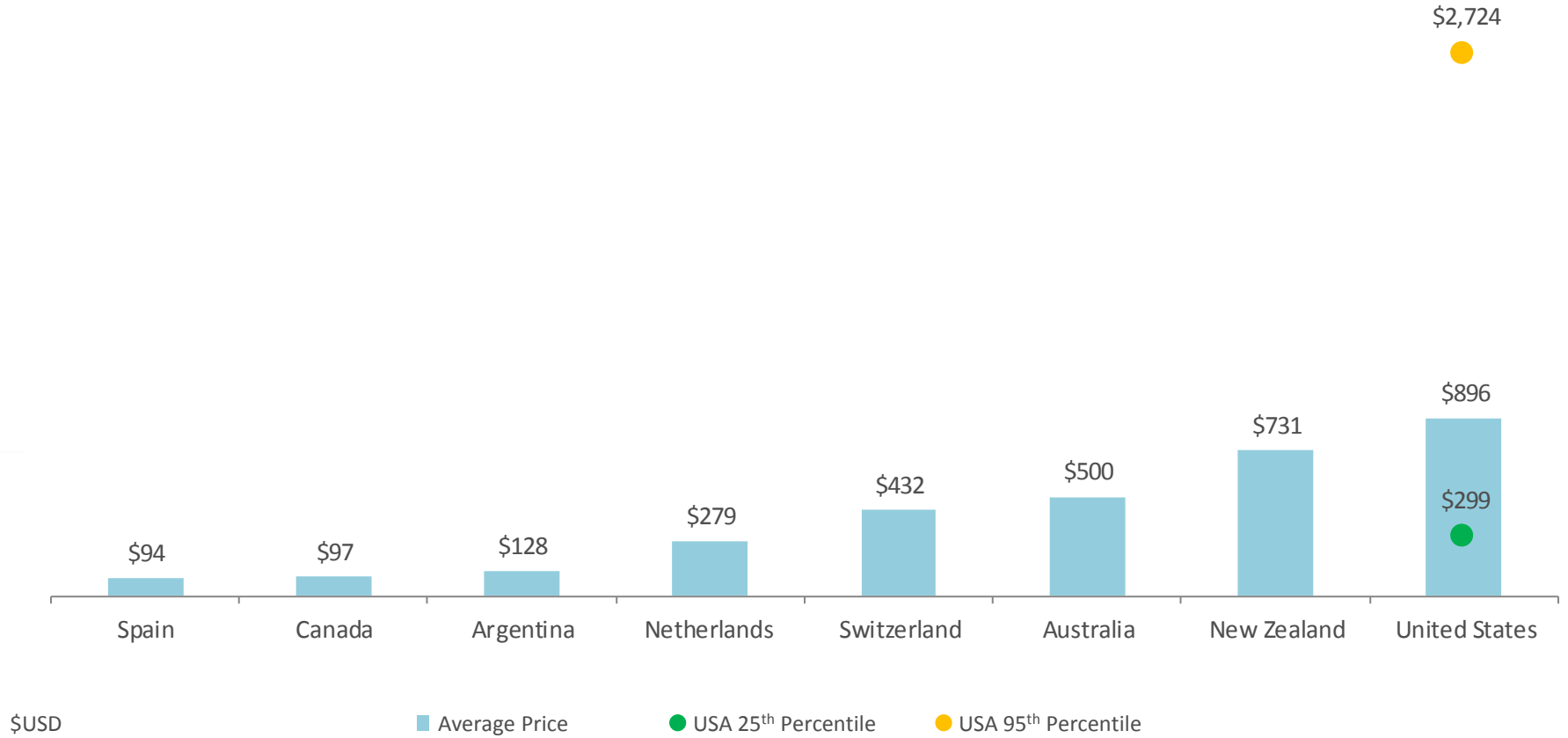
Nexium is commonly prescribed for acid reflux.



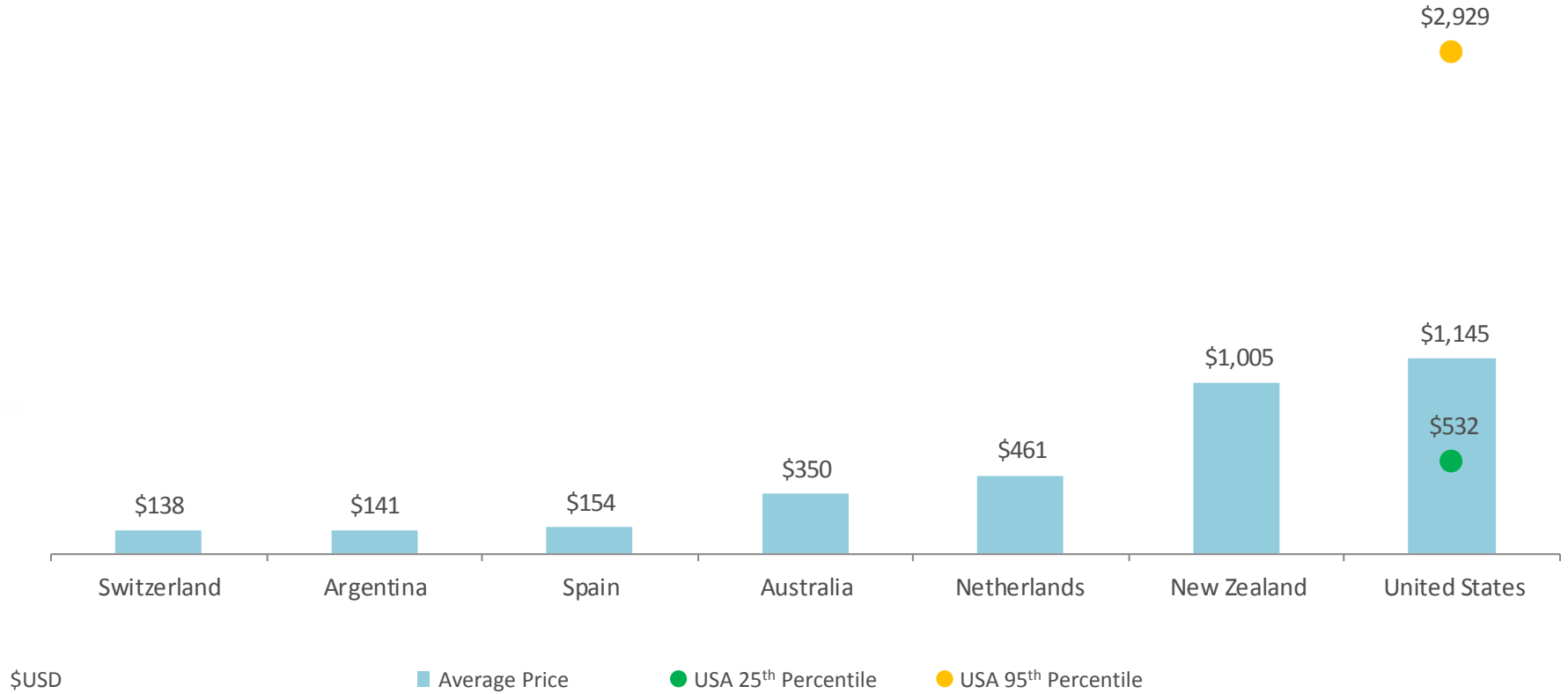
2013 Diagnostics: Angiogram



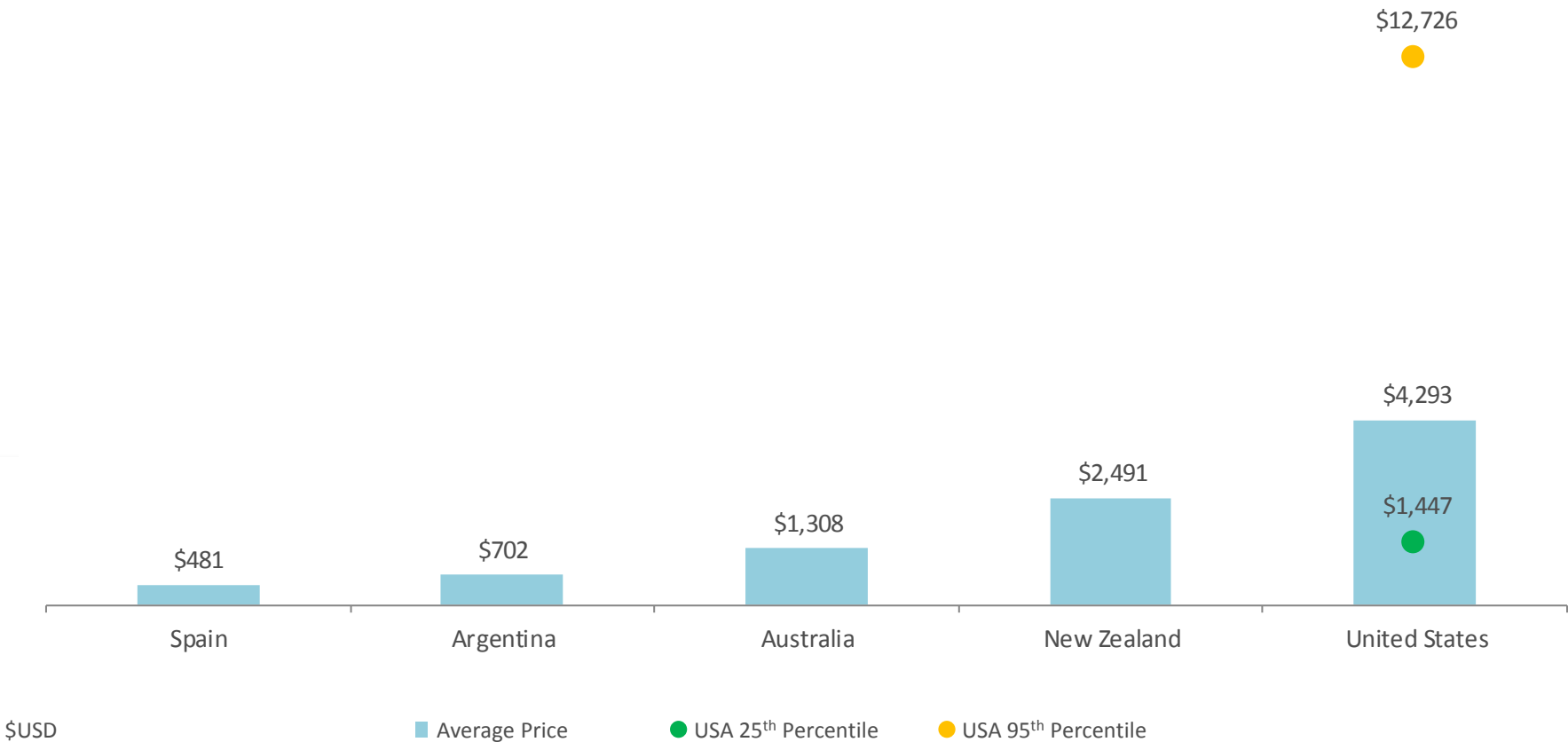
2013 Diagnostics: CT Scan Abdomen



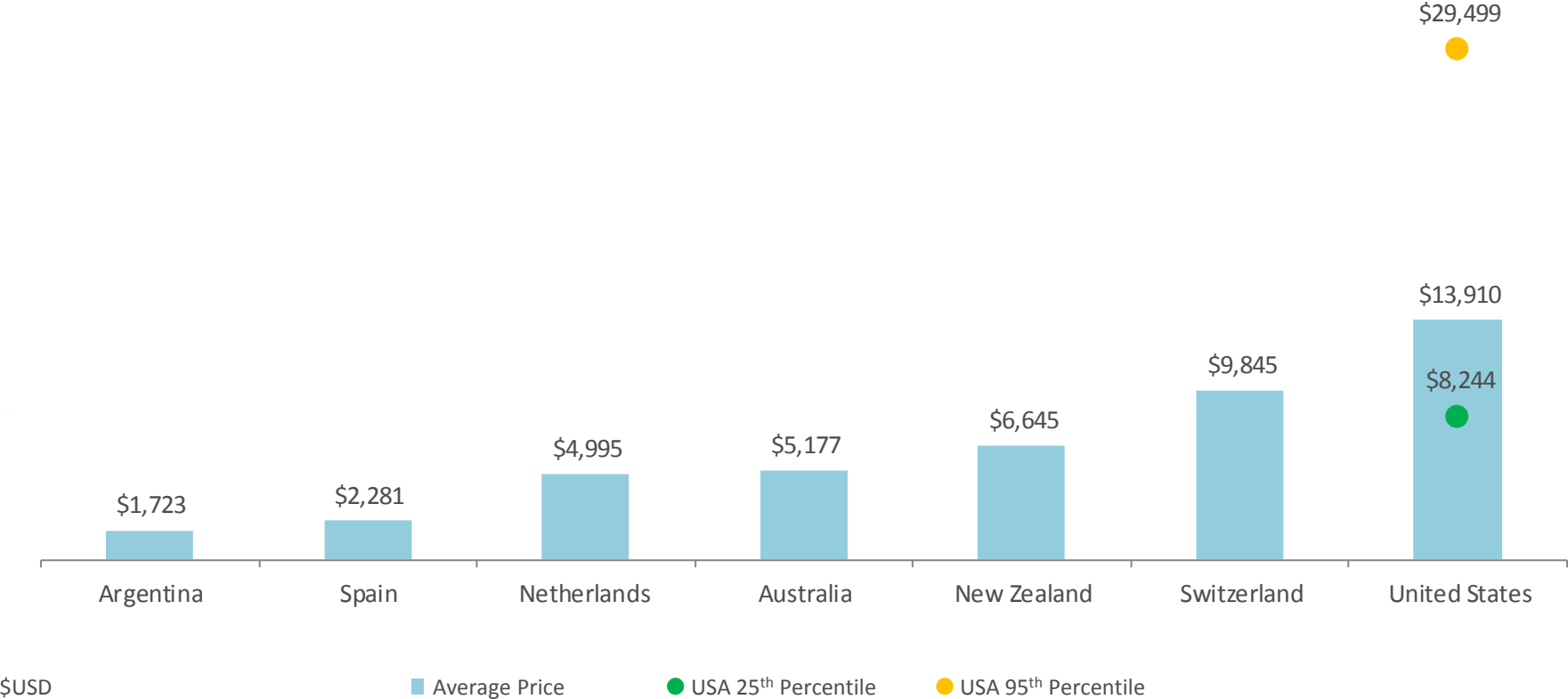
2013 Diagnostics: MRI



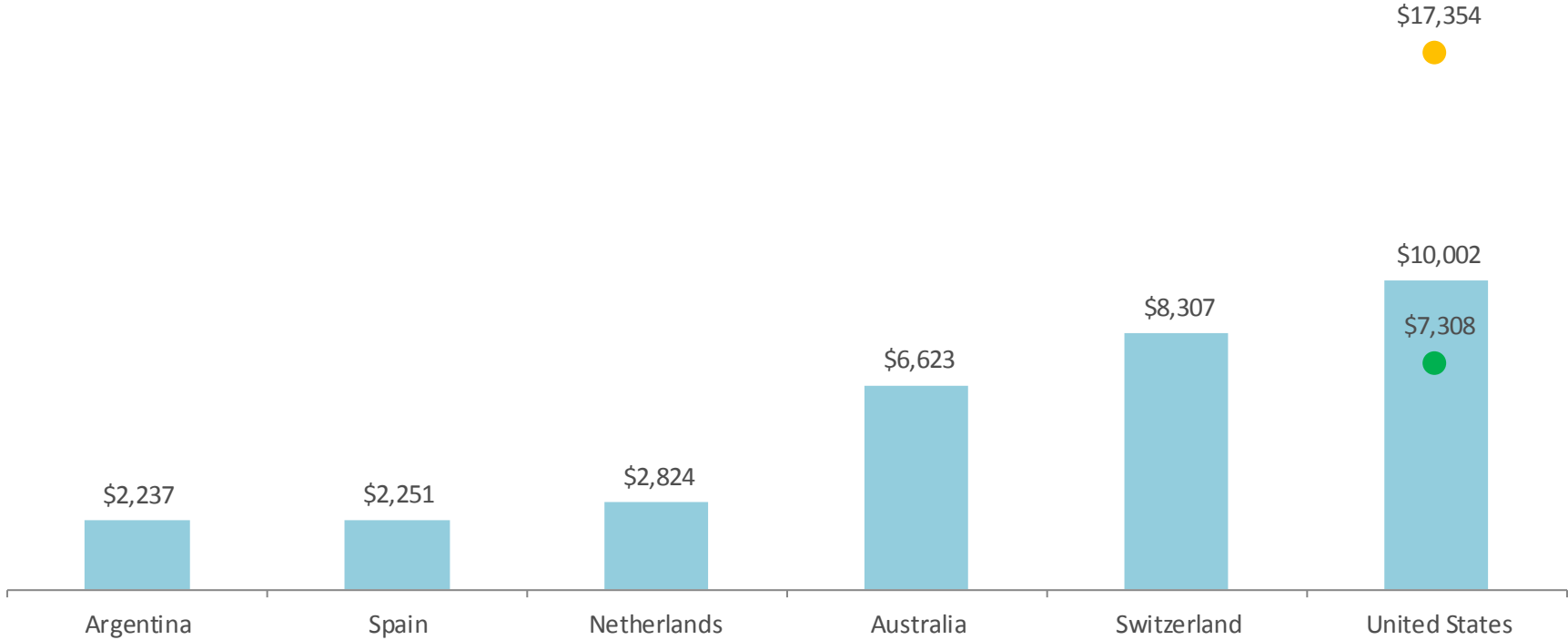
2013 Hospital Cost per Day



2013 Total Hospital and Physician: Appendectomy



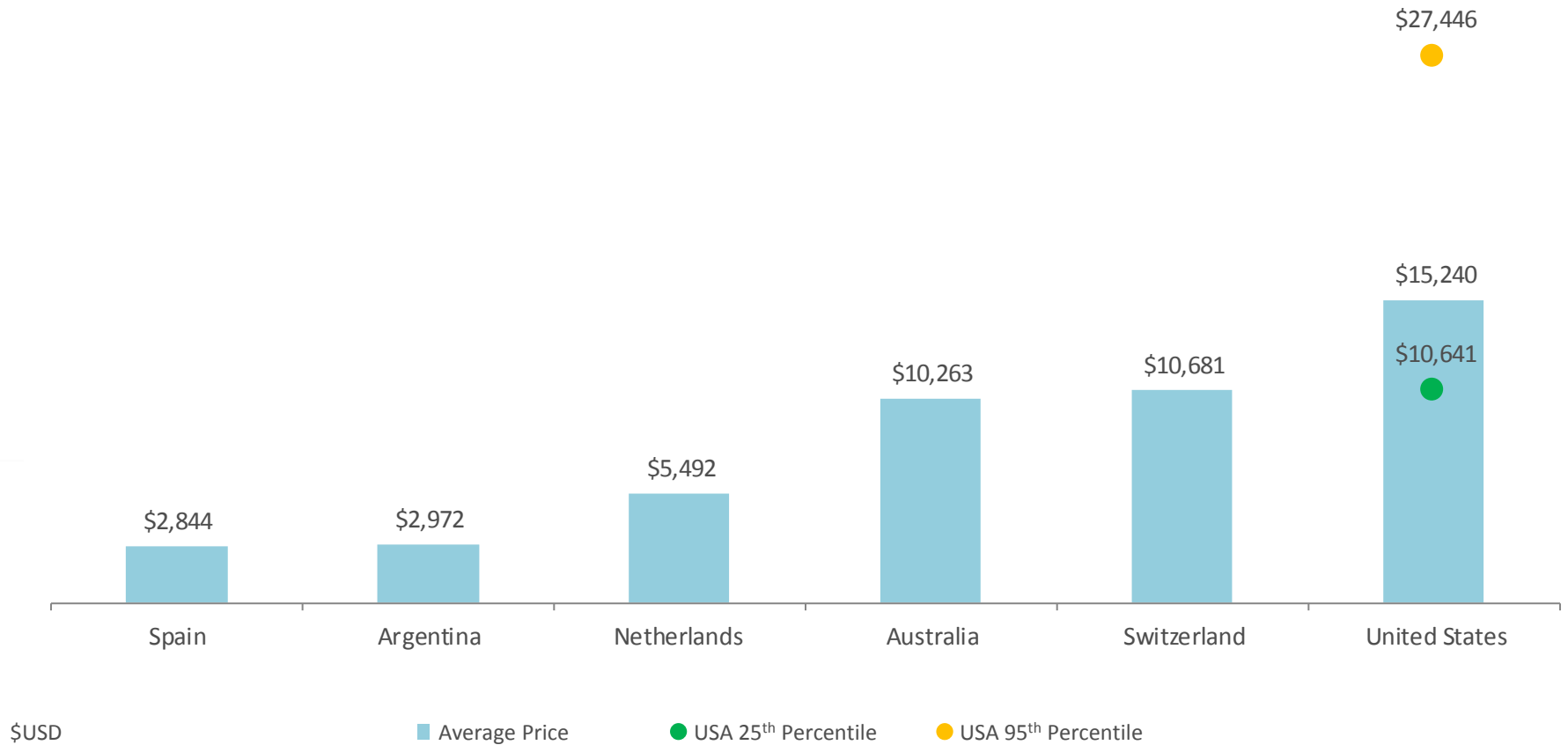
2013 Total Hospital and Physician: Normal Delivery



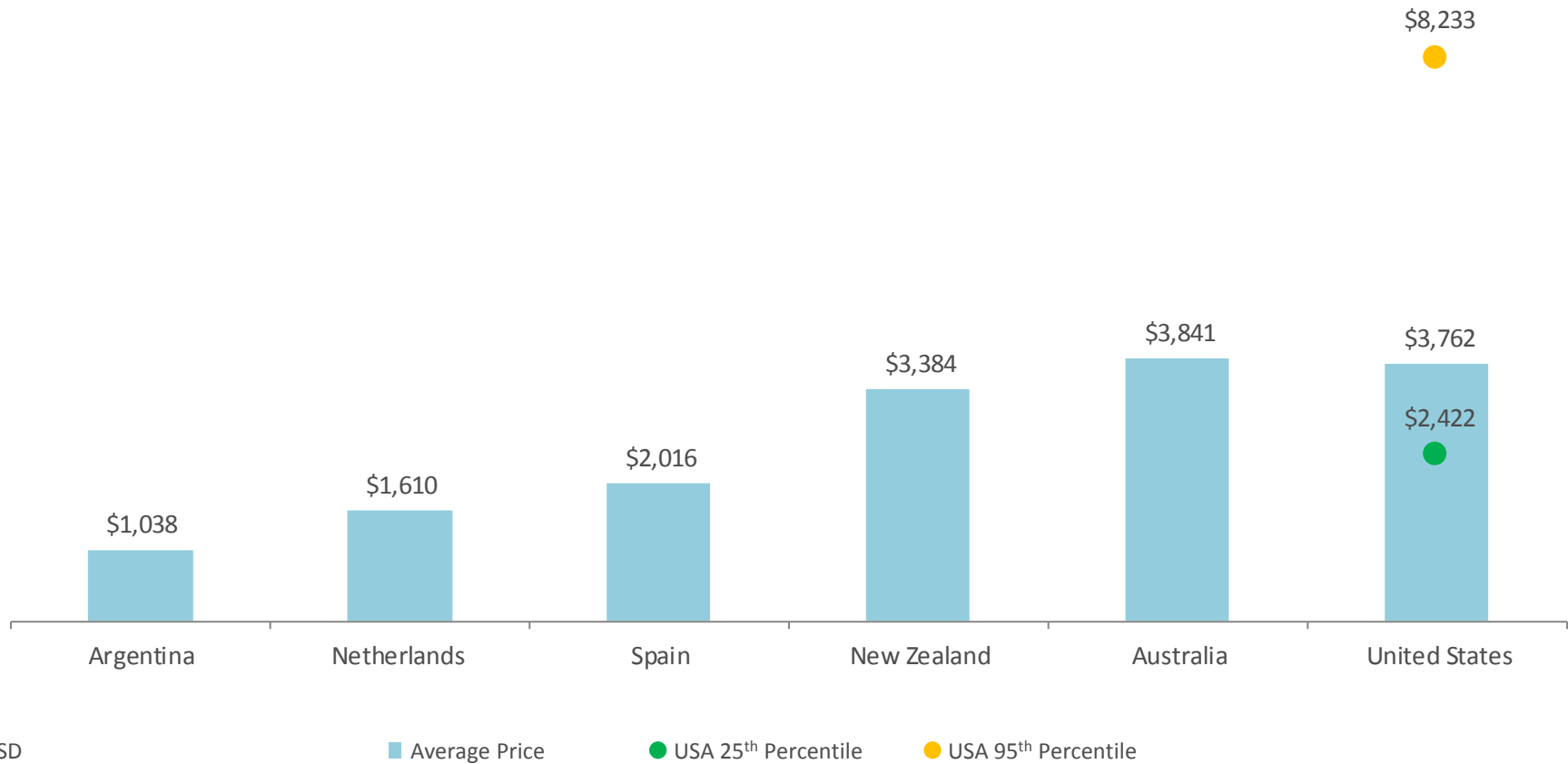
\$USD

■ Average Price ● USA 25th Percentile ● USA 95th Percentile

2013 Total Hospital and Physician: C-Section



2013 Total Hospital and Physician: Cataract Surgery



2013 Total Hospital and Physician: Knee Replacement



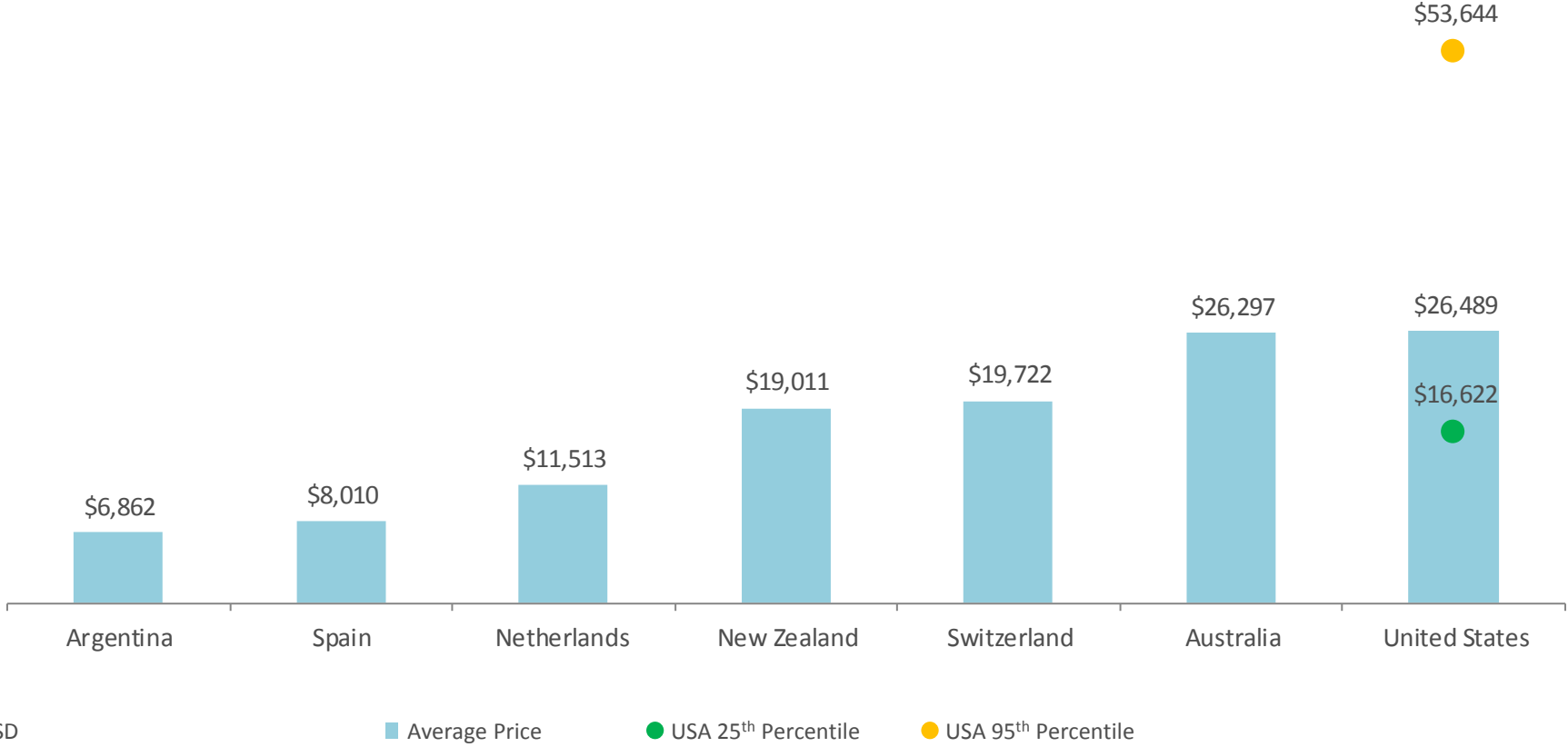
\$USD

■ Average Price

● USA 25th Percentile

● USA 95th Percentile

2013 Total Hospital and Physician: Hip Replacement



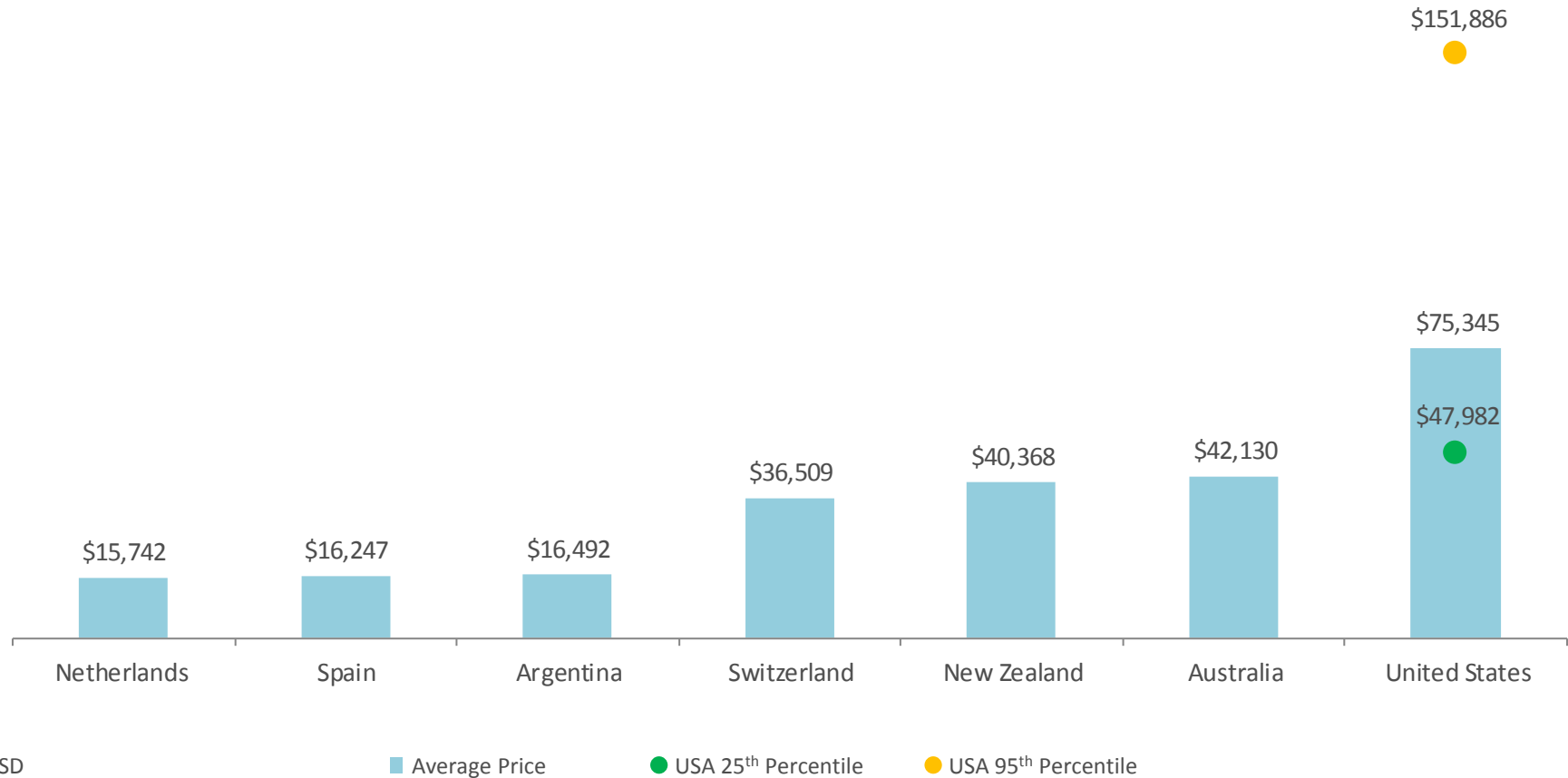
\$USD

■ Average Price

● USA 25th Percentile

● USA 95th Percentile

2013 Total Hospital and Physician: Bypass Surgery



2013 Total Hospital and Physician: Angioplasty



\$USD

■ Average Price ● USA 25th Percentile ● USA 95th Percentile

2013: Hip Prosthesis



\$USD

■ Average Price ● USA 25th Percentile ● USA 95th Percentile

United States

Prices were 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 databases include private sector data from approximately 100 health plans. Claims data was compiled and trended to 2012 pricing 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 to provide context on the extent of commercial price variation.

Prices shown are allowed charges; these are the rates negotiated between plans and providers and are the amounts 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. Angioplasty and appendectomy prices reflect a blend of inpatient and outpatient prices based on relative utilization in each setting.

List of Federation Plan Members

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

Compañia 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