

Table A1: Annual Spending Per Capita (2010–2014)

| | 2010 | 2011 | 2012 | 2013 | 2014 | Percent Change 2010 / 2011 | Percent Change 2011 / 2012 | Percent Change 2012 / 2013 | Percent Change 2013 / 2014 |
|---------------------------------------|---------|---------|---------|---------|---------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Per Capita | \$4,338 | \$4,514 | \$4,662 | \$4,804 | \$4,967 | 4.0% | 3.3% | 3.0% | 3.4% |
| Per Capita by Region | | | | | | | | | |
| Northeast | \$4,403 | \$4,601 | \$4,782 | \$4,983 | \$5,232 | 4.5% | 4.0% | 4.2% | 5.0% |
| Midwest | \$4,338 | \$4,512 | \$4,655 | \$4,809 | \$4,983 | 4.0% | 3.2% | 3.3% | 3.6% |
| South | \$4,398 | \$4,581 | \$4,772 | \$4,900 | \$5,046 | 4.2% | 4.2% | 2.7% | 3.0% |
| West | \$4,189 | \$4,337 | \$4,394 | \$4,489 | \$4,599 | 3.5% | 1.3% | 2.2% | 2.4% |
| Per Capita by Age | | | | | | | | | |
| 18 and Younger | \$2,183 | \$2,356 | \$2,458 | \$2,570 | \$2,660 | 7.9% | 4.3% | 4.5% | 3.5% |
| 19-25 | \$2,249 | \$2,427 | \$2,555 | \$2,655 | \$2,760 | 7.9% | 5.3% | 3.9% | 3.9% |
| 26-44 | \$3,816 | \$3,945 | \$4,115 | \$4,213 | \$4,312 | 3.4% | 4.3% | 2.4% | 2.4% |
| 45-54 | \$5,663 | \$5,867 | \$6,068 | \$6,242 | \$6,456 | 3.6% | 3.4% | 2.9% | 3.4% |
| 55-64 | \$8,464 | \$8,727 | \$8,852 | \$9,108 | \$9,466 | 3.1% | 1.4% | 2.9% | 3.9% |
| Per Capita by Gender | | | | | | | | | |
| Men | \$3,821 | \$3,997 | \$4,114 | \$4,251 | \$4,417 | 4.6% | 2.9% | 3.3% | 3.9% |
| Women | \$4,837 | \$5,011 | \$5,191 | \$5,341 | \$5,502 | 3.6% | 3.6% | 2.9% | 3.0% |
| Per Capita by Service Category | | | | | | | | | |
| Inpatient | \$913 | \$947 | \$959 | \$983 | \$999 | 3.7% | 1.2% | 2.5% | 1.7% |
| Acute Inpatient | \$894 | \$933 | \$945 | \$971 | \$988 | 4.3% | 1.3% | 2.7% | 1.8% |
| Outpatient | \$1,157 | \$1,227 | \$1,294 | \$1,347 | \$1,400 | 6.1% | 5.5% | 4.0% | 4.0% |
| Visits | \$704 | \$750 | \$797 | \$832 | \$871 | 6.5% | 6.3% | 4.5% | 4.7% |
| Other | \$453 | \$477 | \$498 | \$514 | \$529 | 5.3% | 4.3% | 3.3% | 2.8% |
| Professional Procedures | \$1,499 | \$1,557 | \$1,597 | \$1,639 | \$1,669 | 3.9% | 2.6% | 2.7% | 1.8% |
| Prescriptions | \$770 | \$783 | \$813 | \$836 | \$900 | 1.7% | 3.8% | 2.8% | 7.6% |
| Brands | \$519 | \$540 | \$537 | \$548 | \$593 | 4.0% | -0.6% | 2.2% | 8.2% |
| Generics | \$251 | \$243 | \$276 | \$287 | \$306 | -3.0% | 13.4% | 4.1% | 6.5% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded. Skilled nursing facility (SNF), hospice, and ungroupable claims were excluded from analysis of acute inpatient trends due to the lack of claims in this population.

Table A2: Out-of-Pocket Spending Per Capita (2010–2014)

| | 2010 | 2011 | 2012 | 2013 | 2014 | Percent Change 2010 / 2011 | Percent Change 2011 / 2012 | Percent Change 2012 / 2013 | Percent Change 2013 / 2014 |
|---|---------|---------|---------|---------|---------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Out-of-Pocket Per Capita | \$701 | \$734 | \$766 | \$793 | \$810 | 4.6% | 4.4% | 3.5% | 2.2% |
| Share of Expenditures | 16.2% | 16.3% | 16.4% | 16.5% | 16.3% | N/A | N/A | N/A | N/A |
| Out-of-Pocket Per Capita by Region | | | | | | | | | |
| Northeast | \$649 | \$670 | \$700 | \$732 | \$771 | 3.2% | 4.5% | 4.6% | 5.3% |
| Midwest | \$722 | \$757 | \$793 | \$815 | \$839 | 4.8% | 4.9% | 2.7% | 3.0% |
| South | \$750 | \$791 | \$833 | \$868 | \$878 | 5.6% | 5.3% | 4.2% | 1.2% |
| West | \$652 | \$678 | \$691 | \$705 | \$709 | 4.0% | 2.0% | 2.0% | 0.5% |
| Out-of-Pocket Per Capita by Age | | | | | | | | | |
| 18 and Younger | \$381 | \$408 | \$432 | \$453 | \$472 | 6.9% | 6.0% | 4.9% | 4.0% |
| 19-25 | \$450 | \$477 | \$505 | \$512 | \$528 | 6.0% | 6.0% | 1.4% | 3.1% |
| 26-44 | \$674 | \$711 | \$754 | \$777 | \$804 | 5.5% | 6.1% | 3.1% | 3.4% |
| 45-54 | \$890 | \$927 | \$962 | \$997 | \$1,019 | 4.2% | 3.8% | 3.6% | 2.2% |
| 55-64 | \$1,203 | \$1,239 | \$1,260 | \$1,305 | \$1,300 | 3.0% | 1.7% | 3.5% | -0.4% |
| Out-of-Pocket Per Capita by Gender | | | | | | | | | |
| Men | \$596 | \$624 | \$649 | \$675 | \$690 | 4.7% | 4.0% | 3.9% | 2.3% |
| Women | \$803 | \$839 | \$879 | \$907 | \$927 | 4.6% | 4.7% | 3.3% | 2.1% |
| Out-of-Pocket Per Capita by Service Category | | | | | | | | | |
| Inpatient | \$43 | \$46 | \$47 | \$51 | \$51 | 5.0% | 2.7% | 9.4% | -1.0% |
| Acute Inpatient | \$43 | \$45 | \$46 | \$51 | \$50 | 5.3% | 2.7% | 9.8% | -1.0% |
| Outpatient | \$166 | \$182 | \$197 | \$212 | \$228 | 9.3% | 8.4% | 7.8% | 7.6% |
| Visits | \$98 | \$107 | \$117 | \$127 | \$137 | 9.3% | 8.7% | 8.9% | 7.7% |
| Other | \$68 | \$74 | \$80 | \$85 | \$92 | 9.3% | 8.0% | 6.3% | 7.4% |
| Professional Procedures | \$299 | \$318 | \$335 | \$351 | \$366 | 6.2% | 5.3% | 4.8% | 4.2% |
| Prescriptions | \$193 | \$189 | \$188 | \$178 | \$165 | -2.0% | -0.7% | -4.9% | -7.4% |
| Brands | \$101 | \$96 | \$85 | \$76 | \$67 | -5.2% | -12.0% | -10.3% | -11.7% |
| Generics | \$91 | \$93 | \$103 | \$102 | \$98 | 1.5% | 11.0% | -0.4% | -4.1% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded. Skilled nursing facility (SNF), hospice, and ungroupable claims were excluded from analysis of acute inpatient trends due to the lack of claims in this population.

Table A3: Changes in Utilization, Prices, Intensity, and Intensity-Adjusted Prices by Service Category (2010–2014)

| desc | 2010 | 2011 | 2012 | 2013 | 2014 | Percent Change 2010 / 2011 | Percent Change 2011 / 2012 | Percent Change 2012 / 2013 | Percent Change 2013 / 2014 |
|---|----------|----------|----------|----------|----------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Utilization per 1,000 insureds by Service Category | | | | | | | | | |
| Inpatient | 62 | 61 | 58 | 56 | 54 | -1.7% | -3.8% | -4.0% | -2.7% |
| Acute Inpatient | 59 | 58 | 56 | 54 | 53 | -1.5% | -3.8% | -2.8% | -2.7% |
| Outpatient | 2,897 | 2,928 | 2,923 | 2,882 | 2,832 | 1.1% | -0.2% | -1.4% | -1.8% |
| Visits | 319 | 324 | 324 | 320 | 317 | 1.6% | 0.2% | -1.4% | -0.9% |
| Other | 2,579 | 2,604 | 2,599 | 2,563 | 2,515 | 1.0% | -0.2% | -1.4% | -1.9% |
| Professional Procedures | 15,966 | 16,141 | 16,387 | 16,439 | 16,232 | 1.1% | 1.5% | 0.3% | -1.3% |
| Prescriptions - Filled Days | 278,065 | 278,316 | 279,904 | 281,317 | 281,515 | 0.1% | 0.6% | 0.5% | 0.1% |
| Brands | 78,969 | 69,484 | 55,006 | 46,383 | 39,159 | -12.0% | -20.8% | -15.7% | -15.6% |
| Generics | 199,070 | 208,802 | 224,851 | 234,897 | 242,292 | 4.9% | 7.7% | 4.5% | 3.1% |
| Average Price Paid per Service by Service Category | | | | | | | | | |
| Inpatient | \$14,813 | \$15,627 | \$16,446 | \$17,559 | \$18,338 | 5.5% | 5.2% | 6.8% | 4.4% |
| Acute Inpatient | \$15,190 | \$16,087 | \$16,946 | \$17,897 | \$18,728 | 5.9% | 5.3% | 5.6% | 4.6% |
| Outpatient | \$399 | \$419 | \$443 | \$467 | \$494 | 5.0% | 5.7% | 5.5% | 5.8% |
| Visits | \$2,208 | \$2,315 | \$2,456 | \$2,604 | \$2,751 | 4.8% | 6.1% | 6.0% | 5.6% |
| Other | \$176 | \$183 | \$192 | \$201 | \$210 | 4.3% | 4.5% | 4.7% | 4.8% |
| Professional Procedures | \$94 | \$96 | \$97 | \$100 | \$103 | 2.7% | 1.0% | 2.3% | 3.1% |
| Prescriptions - Filled Days | \$3 | \$3 | \$3 | \$3 | \$3 | 1.6% | 3.2% | 2.3% | 7.6% |
| Brands | \$7 | \$8 | \$10 | \$12 | \$15 | 18.2% | 25.6% | 21.2% | 28.1% |
| Generics | \$1 | \$1 | \$1 | \$1 | \$1 | -7.5% | 5.3% | -0.4% | 3.3% |
| Average Intensity per Service by Service Category | | | | | | | | | |
| Acute Inpatient | 1.35 | 1.29 | 1.29 | 1.30 | 1.32 | -4.4% | 0.1% | 1.1% | 1.2% |
| Outpatient | 3.12 | 3.12 | 3.04 | 3.04 | 3.05 | 0.0% | -2.6% | 0.1% | 0.3% |
| Visits | 18.14 | 17.94 | 17.14 | 17.00 | 16.78 | -1.1% | -4.4% | -0.8% | -1.3% |
| Other | 1.26 | 1.27 | 1.28 | 1.30 | 1.32 | 1.1% | 0.2% | 1.7% | 1.4% |
| Professional Procedures | 1.82 | 1.82 | 1.81 | 1.84 | 1.84 | 0.0% | -0.7% | 1.7% | 0.3% |

Continued Table A3: Changes in Utilization, Prices, Intensity, and Intensity-Adjusted Prices by Service Category (2010–2014)

| | 2010 | 2011 | 2012 | 2013 | 2014 | Percent Change 2010 / 2011 | Percent Change 2011 / 2012 | Percent Change 2012 / 2013 | Percent Change 2013 / 2014 |
|---|----------|----------|----------|----------|----------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Acute Inpatient | | | | | | | | | |
| Average Intensity-Adjusted Price per Service by Service Category | | | | | | | | | |
| Acute Inpatient | \$11,261 | \$12,480 | \$13,131 | \$13,721 | \$14,188 | 10.8% | 5.2% | 4.5% | 3.4% |
| Outpatient | \$128 | \$135 | \$146 | \$154 | \$162 | 5.0% | 8.4% | 5.4% | 5.6% |
| Visits | \$122 | \$129 | \$143 | \$153 | \$164 | 6.1% | 11.0% | 6.9% | 7.0% |
| Other | \$140 | \$144 | \$150 | \$155 | \$160 | 3.2% | 4.3% | 3.0% | 3.3% |
| Professional Procedures | \$52 | \$53 | \$54 | \$54 | \$56 | 2.7% | 1.7% | 0.7% | 2.8% |

Source: HCCL, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All figures rounded. Some percent change numbers are not presented due to difficulty of their interpretability because of low values in these fields, these are designated with asterisks. Prescriptions uncategorizable as brand or generic were also analyzed, but they are not included in the tables due to low utilization.

Table A4: Spending Per Capita by Service Category and Age Group (2010–2014)

| | 2010 | 2011 | 2012 | 2013 | 2014 | Percent Change 2010 / 2011 | Percent Change 2011 / 2012 | Percent Change 2012 / 2013 | Percent Change 2013 / 2014 |
|----------------------------|---------|---------|---------|---------|---------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Ages 18 and Younger | | | | | | | | | |
| Inpatient | \$496 | \$549 | \$560 | \$596 | \$614 | 10.7% | 2.0% | 6.3% | 3.1% |
| Acute Inpatient | \$491 | \$547 | \$558 | \$594 | \$612 | 11.4% | 2.0% | 6.4% | 3.1% |
| Outpatient | \$521 | \$559 | \$592 | \$619 | \$643 | 7.5% | 5.8% | 4.6% | 3.8% |
| Visits | \$336 | \$360 | \$381 | \$397 | \$414 | 7.3% | 5.8% | 4.3% | 4.2% |
| Other | \$185 | \$199 | \$211 | \$222 | \$229 | 7.8% | 5.8% | 5.2% | 3.1% |
| Professional Procedures | \$868 | \$934 | \$970 | \$1,008 | \$1,039 | 7.7% | 3.8% | 3.9% | 3.1% |
| Prescriptions | \$298 | \$313 | \$335 | \$347 | \$365 | 5.0% | 7.2% | 3.4% | 5.1% |
| Brands | \$193 | \$199 | \$206 | \$206 | \$220 | 3.6% | 3.4% | -0.2% | 6.8% |
| Generics | \$105 | \$113 | \$129 | \$141 | \$145 | 7.6% | 13.7% | 9.4% | 2.6% |
| Ages 19-25 | | | | | | | | | |
| Inpatient | \$446 | \$490 | \$508 | \$522 | \$526 | 10.0% | 3.6% | 2.8% | 0.8% |
| Acute Inpatient | \$435 | \$483 | \$502 | \$517 | \$522 | 10.9% | 3.9% | 3.0% | 1.0% |
| Outpatient | \$643 | \$718 | \$776 | \$816 | \$860 | 11.7% | 8.1% | 5.1% | 5.5% |
| Visits | \$436 | \$486 | \$520 | \$538 | \$567 | 11.4% | 6.9% | 3.6% | 5.3% |
| Other | \$206 | \$232 | \$256 | \$277 | \$293 | 12.4% | 10.6% | 8.1% | 5.9% |
| Professional Procedures | \$805 | \$856 | \$892 | \$924 | \$957 | 6.3% | 4.2% | 3.6% | 3.6% |
| Prescriptions | \$355 | \$363 | \$379 | \$394 | \$416 | 2.1% | 4.4% | 3.9% | 5.7% |
| Brands | \$203 | \$211 | \$214 | \$217 | \$239 | 4.3% | 1.2% | 1.4% | 10.1% |
| Generics | \$153 | \$151 | \$165 | \$177 | \$177 | -0.7% | 8.9% | 7.1% | 0.2% |
| Ages 26-44 | | | | | | | | | |
| Inpatient | \$745 | \$769 | \$791 | \$796 | \$800 | 3.2% | 2.8% | 0.6% | 0.6% |
| Acute Inpatient | \$728 | \$756 | \$779 | \$787 | \$794 | 3.9% | 3.1% | 0.9% | 1.0% |
| Outpatient | \$1,042 | \$1,095 | \$1,164 | \$1,195 | \$1,233 | 5.1% | 6.3% | 2.6% | 3.2% |
| Visits | \$670 | \$708 | \$759 | \$782 | \$813 | 5.7% | 7.3% | 3.0% | 4.0% |
| Other | \$372 | \$388 | \$405 | \$413 | \$420 | 4.1% | 4.5% | 1.9% | 1.7% |
| Professional Procedures | \$1,428 | \$1,476 | \$1,524 | \$1,556 | \$1,578 | 3.4% | 3.3% | 2.1% | 1.4% |
| Prescriptions | \$601 | \$604 | \$636 | \$667 | \$701 | 0.5% | 5.2% | 4.9% | 5.2% |
| Brands | \$383 | \$396 | \$408 | \$427 | \$451 | 3.4% | 3.0% | 4.7% | 5.6% |
| Generics | \$218 | \$208 | \$228 | \$240 | \$250 | -4.6% | 9.2% | 5.4% | 4.4% |

Continued Table A4: Spending Per Capita by Service Category and Age Group (2010–2014)

| | 2010 | 2011 | 2012 | 2013 | 2014 | Percent Change 2010 / 2011 | Percent Change 2011 / 2012 | Percent Change 2012 / 2013 | Percent Change 2013 / 2014 |
|-------------------------|---------|---------|---------|---------|---------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Ages 45-54 | | | | | | | | | |
| Inpatient | \$1,081 | \$1,102 | \$1,121 | \$1,134 | \$1,142 | 2.0% | 1.6% | 1.2% | 0.7% |
| Acute Inpatient | \$1,062 | \$1,089 | \$1,107 | \$1,121 | \$1,129 | 2.5% | 1.7% | 1.3% | 0.7% |
| Outpatient | \$1,583 | \$1,681 | \$1,775 | \$1,854 | \$1,930 | 6.2% | 5.6% | 4.5% | 4.1% |
| Visits | \$948 | \$1,016 | \$1,083 | \$1,139 | \$1,192 | 7.1% | 6.6% | 5.2% | 4.6% |
| Other | \$635 | \$665 | \$692 | \$715 | \$738 | 4.8% | 4.0% | 3.3% | 3.2% |
| Professional Procedures | \$1,891 | \$1,956 | \$2,005 | \$2,055 | \$2,091 | 3.4% | 2.5% | 2.5% | 1.8% |
| Prescriptions | \$1,107 | \$1,128 | \$1,167 | \$1,199 | \$1,293 | 1.8% | 3.5% | 2.7% | 7.8% |
| Brands | \$763 | \$801 | \$796 | \$816 | \$874 | 4.9% | -0.5% | 2.5% | 7.1% |
| Generics | \$344 | \$327 | \$370 | \$382 | \$418 | -5.1% | 13.3% | 3.2% | 9.4% |
| Ages 55-64 | | | | | | | | | |
| Inpatient | \$1,977 | \$2,011 | \$1,992 | \$2,052 | \$2,097 | 1.7% | -0.9% | 3.0% | 2.2% |
| Acute Inpatient | \$1,930 | \$1,972 | \$1,953 | \$2,014 | \$2,059 | 2.2% | -0.9% | 3.1% | 2.2% |
| Outpatient | \$2,186 | \$2,313 | \$2,406 | \$2,513 | \$2,616 | 5.8% | 4.1% | 4.4% | 4.1% |
| Visits | \$1,225 | \$1,299 | \$1,363 | \$1,439 | \$1,517 | 6.0% | 5.0% | 5.6% | 5.4% |
| Other | \$961 | \$1,014 | \$1,043 | \$1,073 | \$1,099 | 5.5% | 2.9% | 2.9% | 2.4% |
| Professional Procedures | \$2,586 | \$2,663 | \$2,688 | \$2,765 | \$2,793 | 2.9% | 0.9% | 2.9% | 1.0% |
| Prescriptions | \$1,714 | \$1,741 | \$1,766 | \$1,778 | \$1,960 | 1.6% | 1.4% | 0.7% | 10.3% |
| Brands | \$1,214 | \$1,261 | \$1,203 | \$1,212 | \$1,345 | 3.8% | -4.5% | 0.7% | 11.0% |
| Generics | \$500 | \$480 | \$562 | \$565 | \$614 | -4.0% | 17.1% | 0.6% | 8.6% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded. Skilled nursing facility (SNF), hospice, and ungroupable claims were excluded from analysis of acute inpatient trends due to the lack of claims in this population.

Table A5: Spending Per Capita by Service Category and Gender (2010–2014)

| | 2010 | 2011 | 2012 | 2013 | 2014 | Percent Change 2010 / 2011 | Percent Change 2011 / 2012 | Percent Change 2012 / 2013 | Percent Change 2013 / 2014 |
|-----------------------------|---------|---------|---------|---------|---------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Men | | | | | | | | | |
| Inpatient | \$860 | \$895 | \$902 | \$935 | \$955 | 2.1% | 0.8% | 3.7% | 2.1% |
| Acute Inpatient | \$843 | \$884 | \$891 | \$925 | \$945 | 2.2% | 0.8% | 3.8% | 2.2% |
| Outpatient | \$1,021 | \$1,085 | \$1,133 | \$1,182 | \$1,234 | 4.4% | 4.5% | 4.3% | 4.4% |
| Visits | \$624 | \$664 | \$696 | \$725 | \$762 | 5.1% | 4.8% | 4.2% | 5.1% |
| Other | \$397 | \$421 | \$438 | \$457 | \$473 | 3.4% | 3.9% | 4.5% | 3.4% |
| Professional Procedures | \$1,223 | \$1,276 | \$1,308 | \$1,342 | \$1,363 | 1.5% | 2.5% | 2.6% | 1.5% |
| Prescriptions - Filled Days | \$717 | \$741 | \$771 | \$791 | \$865 | 9.3% | 4.1% | 2.6% | 9.3% |
| Brands | \$509 | \$541 | \$535 | \$548 | \$605 | 10.5% | -1.1% | 2.3% | 10.5% |
| Generics | \$207 | \$200 | \$236 | \$244 | \$260 | 6.6% | 18.1% | 3.3% | 6.6% |
| Women | | | | | | | | | |
| Inpatient | \$964 | \$997 | \$1,013 | \$1,029 | \$1,042 | 1.3% | 1.6% | 1.5% | 1.3% |
| Acute Inpatient | \$943 | \$980 | \$997 | \$1,015 | \$1,029 | 1.4% | 1.8% | 1.7% | 1.4% |
| Outpatient | \$1,287 | \$1,364 | \$1,450 | \$1,506 | \$1,561 | 3.7% | 6.3% | 3.9% | 3.7% |
| Visits | \$780 | \$833 | \$894 | \$937 | \$978 | 4.4% | 7.4% | 4.8% | 4.4% |
| Other | \$507 | \$531 | \$556 | \$569 | \$583 | 2.4% | 4.6% | 2.4% | 2.4% |
| Professional Procedures | \$1,764 | \$1,827 | \$1,875 | \$1,928 | \$1,966 | 2.0% | 2.7% | 2.8% | 2.0% |
| Prescriptions - Filled Days | \$821 | \$824 | \$853 | \$879 | \$933 | 6.2% | 3.5% | 3.0% | 6.2% |
| Brands | \$529 | \$539 | \$538 | \$549 | \$582 | 5.9% | -0.1% | 2.1% | 5.9% |
| Generics | \$292 | \$285 | \$314 | \$329 | \$350 | 6.5% | 10.3% | 4.7% | 6.5% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded. Skilled nursing facility (SNF), hospice, and ungroupable claims were excluded from analysis of acute inpatient trends due to the lack of claims in this population.

Table A6: Spending Per Capita by Age Group and Gender (2010–2014)

| | Men | | | | | Women | | | | |
|-------------------------|-------|-------|-------|---------|---------|---------|---------|---------|---------|---------|
| | 2010 | 2011 | 2012 | 2013 | 2014 | 2010 | 2011 | 2012 | 2013 | 2014 |
| 18 and Younger | | | | | | | | | | |
| Inpatient | \$517 | \$577 | \$587 | \$632 | \$635 | \$475 | \$521 | \$532 | \$558 | \$591 |
| Acute Inpatient | \$511 | \$574 | \$585 | \$630 | \$633 | \$470 | \$519 | \$530 | \$556 | \$590 |
| Outpatient | \$547 | \$588 | \$617 | \$642 | \$662 | \$493 | \$530 | \$566 | \$595 | \$622 |
| Visits | \$358 | \$384 | \$403 | \$419 | \$434 | \$312 | \$335 | \$359 | \$375 | \$394 |
| Other | \$189 | \$204 | \$214 | \$223 | \$229 | \$181 | \$194 | \$207 | \$220 | \$229 |
| Professional Procedures | \$890 | \$960 | \$999 | \$1,037 | \$1,064 | \$844 | \$907 | \$940 | \$977 | \$1,013 |
| Prescriptions | \$343 | \$362 | \$390 | \$402 | \$423 | \$251 | \$261 | \$278 | \$290 | \$303 |
| Brands | \$230 | \$238 | \$246 | \$245 | \$263 | \$154 | \$159 | \$164 | \$165 | \$174 |
| Generics | \$114 | \$124 | \$144 | \$156 | \$160 | \$97 | \$102 | \$114 | \$125 | \$129 |
| Ages 19-25 | | | | | | | | | | |
| Inpatient | \$314 | \$372 | \$389 | \$400 | \$416 | \$576 | \$608 | \$628 | \$647 | \$639 |
| Acute Inpatient | \$307 | \$368 | \$385 | \$396 | \$412 | \$561 | \$597 | \$619 | \$640 | \$633 |
| Outpatient | \$529 | \$604 | \$648 | \$689 | \$731 | \$754 | \$832 | \$905 | \$945 | \$992 |
| Visits | \$362 | \$408 | \$430 | \$442 | \$466 | \$509 | \$564 | \$610 | \$636 | \$669 |
| Other | \$167 | \$196 | \$218 | \$247 | \$264 | \$245 | \$268 | \$295 | \$308 | \$323 |
| Professional Procedures | \$547 | \$598 | \$627 | \$657 | \$699 | \$1,059 | \$1,113 | \$1,158 | \$1,196 | \$1,220 |
| Prescriptions | \$266 | \$286 | \$297 | \$316 | \$347 | \$443 | \$440 | \$461 | \$473 | \$486 |
| Brands | \$167 | \$187 | \$184 | \$191 | \$222 | \$238 | \$235 | \$243 | \$243 | \$256 |
| Generics | \$99 | \$98 | \$113 | \$124 | \$125 | \$205 | \$204 | \$217 | \$230 | \$230 |
| Ages 26-44 | | | | | | | | | | |
| Inpatient | \$456 | \$472 | \$483 | \$486 | \$483 | \$1,014 | \$1,045 | \$1,078 | \$1,087 | \$1,099 |
| Acute Inpatient | \$446 | \$467 | \$478 | \$481 | \$480 | \$990 | \$1,024 | \$1,060 | \$1,074 | \$1,090 |
| Outpatient | \$778 | \$816 | \$861 | \$880 | \$906 | \$1,288 | \$1,355 | \$1,447 | \$1,491 | \$1,541 |
| Visits | \$498 | \$524 | \$555 | \$567 | \$588 | \$829 | \$878 | \$949 | \$985 | \$1,025 |
| Other | \$280 | \$292 | \$306 | \$313 | \$318 | \$459 | \$477 | \$498 | \$507 | \$515 |
| Professional Procedures | \$914 | \$945 | \$974 | \$988 | \$990 | \$1,907 | \$1,969 | \$2,036 | \$2,090 | \$2,131 |
| Prescriptions | \$497 | \$504 | \$534 | \$565 | \$601 | \$699 | \$698 | \$730 | \$763 | \$796 |
| Brands | \$347 | \$363 | \$373 | \$394 | \$420 | \$416 | \$427 | \$441 | \$457 | \$479 |
| Generics | \$150 | \$141 | \$161 | \$171 | \$181 | \$282 | \$271 | \$289 | \$305 | \$316 |

Continued Table A6: Spending Per Capita by Age Group and Gender (2010–2014)

| | Men | | | | | Women | | | | |
|-------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 2010 | 2011 | 2012 | 2013 | 2014 | 2010 | 2011 | 2012 | 2013 | 2014 |
| Ages 45-54 | | | | | | | | | | |
| Inpatient | \$1,108 | \$1,135 | \$1,149 | \$1,178 | \$1,203 | \$1,056 | \$1,073 | \$1,094 | \$1,093 | \$1,085 |
| Acute Inpatient | \$1,089 | \$1,122 | \$1,137 | \$1,166 | \$1,191 | \$1,038 | \$1,059 | \$1,080 | \$1,080 | \$1,072 |
| Outpatient | \$1,368 | \$1,448 | \$1,512 | \$1,589 | \$1,664 | \$1,781 | \$1,896 | \$2,018 | \$2,101 | \$2,178 |
| Visits | \$827 | \$880 | \$924 | \$967 | \$1,018 | \$1,060 | \$1,141 | \$1,230 | \$1,299 | \$1,354 |
| Other | \$542 | \$569 | \$589 | \$622 | \$646 | \$721 | \$755 | \$788 | \$802 | \$824 |
| Professional Procedures | \$1,535 | \$1,588 | \$1,631 | \$1,666 | \$1,688 | \$2,220 | \$2,297 | \$2,352 | \$2,416 | \$2,465 |
| Prescriptions | \$1,050 | \$1,089 | \$1,128 | \$1,154 | \$1,253 | \$1,160 | \$1,163 | \$1,202 | \$1,240 | \$1,329 |
| Brands | \$765 | \$823 | \$815 | \$836 | \$904 | \$761 | \$780 | \$779 | \$799 | \$846 |
| Generics | \$285 | \$266 | \$313 | \$318 | \$349 | \$399 | \$382 | \$423 | \$441 | \$482 |
| Ages 55-64 | | | | | | | | | | |
| Inpatient | \$2,227 | \$2,254 | \$2,227 | \$2,322 | \$2,392 | \$1,746 | \$1,788 | \$1,776 | \$1,803 | \$1,822 |
| Acute Inpatient | \$2,180 | \$2,217 | \$2,191 | \$2,286 | \$2,357 | \$1,699 | \$1,746 | \$1,733 | \$1,762 | \$1,782 |
| Outpatient | \$2,167 | \$2,300 | \$2,369 | \$2,486 | \$2,608 | \$2,204 | \$2,324 | \$2,441 | \$2,538 | \$2,624 |
| Visits | \$1,229 | \$1,302 | \$1,348 | \$1,427 | \$1,516 | \$1,222 | \$1,296 | \$1,377 | \$1,450 | \$1,518 |
| Other | \$938 | \$998 | \$1,020 | \$1,058 | \$1,091 | \$982 | \$1,028 | \$1,064 | \$1,087 | \$1,106 |
| Professional Procedures | \$2,394 | \$2,477 | \$2,487 | \$2,568 | \$2,583 | \$2,764 | \$2,834 | \$2,873 | \$2,948 | \$2,987 |
| Prescriptions | \$1,665 | \$1,724 | \$1,747 | \$1,755 | \$1,985 | \$1,759 | \$1,756 | \$1,783 | \$1,799 | \$1,937 |
| Brands | \$1,210 | \$1,294 | \$1,225 | \$1,237 | \$1,427 | \$1,218 | \$1,230 | \$1,183 | \$1,189 | \$1,270 |
| Generics | \$455 | \$429 | \$521 | \$517 | \$557 | \$540 | \$527 | \$599 | \$610 | \$666 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded. Skilled nursing facility (SNF), hospice, and ungroupable claims were excluded from analysis of acute inpatient trends due to the lack of claims in this population.

Table A7: Change in Spending Per Capita by Age Group and Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| 18 and Younger | | | | | | | | |
| Inpatient | 11.6% | 1.9% | 7.5% | 0.6% | 9.6% | 2.2% | 4.8% | 6.0% |
| Acute Inpatient | 12.3% | 1.9% | 7.7% | 0.6% | 10.3% | 2.3% | 4.9% | 6.0% |
| Outpatient | 7.5% | 4.9% | 4.1% | 3.1% | 7.5% | 6.8% | 5.1% | 4.6% |
| Visits | 7.2% | 4.9% | 4.1% | 3.5% | 7.4% | 7.0% | 4.5% | 5.0% |
| Other | 7.9% | 5.1% | 4.2% | 2.5% | 7.6% | 6.6% | 6.3% | 3.8% |
| Professional Procedures | 7.8% | 4.0% | 3.9% | 2.6% | 7.5% | 3.6% | 4.0% | 3.6% |
| Prescriptions | 5.5% | 7.8% | 2.9% | 5.4% | 4.3% | 6.4% | 4.1% | 4.7% |
| Brands | 3.7% | 3.5% | -0.5% | 7.4% | 3.3% | 3.5% | 0.1% | 5.9% |
| Generics | 9.0% | 16.0% | 8.8% | 2.2% | 5.9% | 10.9% | 10.1% | 3.1% |
| Ages 19-25 | | | | | | | | |
| Inpatient | 18.5% | 4.4% | 2.9% | 4.0% | 5.7% | 3.2% | 3.0% | -1.2% |
| Acute Inpatient | 19.8% | 4.5% | 2.8% | 4.1% | 6.4% | 3.7% | 3.4% | -1.0% |
| Outpatient | 14.1% | 7.3% | 6.3% | 6.1% | 10.3% | 8.8% | 4.4% | 5.0% |
| Visits | 12.6% | 5.4% | 2.9% | 5.5% | 10.8% | 8.1% | 4.3% | 5.2% |
| Other | 17.2% | 11.2% | 13.1% | 7.1% | 9.4% | 10.2% | 4.5% | 4.8% |
| Professional Procedures | 9.4% | 4.7% | 4.8% | 6.5% | 5.1% | 4.1% | 3.3% | 2.0% |
| Prescriptions | 7.3% | 4.1% | 6.2% | 9.9% | -0.7% | 4.8% | 2.6% | 2.8% |
| Brands | 12.0% | -1.5% | 3.6% | 16.0% | -0.9% | 3.4% | -0.2% | 5.3% |
| Generics | -0.6% | 14.6% | 10.4% | 0.4% | -0.5% | 6.3% | 5.7% | 0.1% |
| Ages 26-44 | | | | | | | | |
| Inpatient | 3.6% | 2.3% | 0.7% | -0.6% | 3.0% | 3.1% | 0.8% | 1.1% |
| Acute Inpatient | 4.9% | 2.3% | 0.7% | -0.4% | 3.4% | 3.5% | 1.3% | 1.5% |
| Outpatient | 4.8% | 5.6% | 2.2% | 3.0% | 5.2% | 6.7% | 3.1% | 3.3% |
| Visits | 5.1% | 6.0% | 2.0% | 3.7% | 5.9% | 8.0% | 3.8% | 4.1% |
| Other | 4.3% | 4.7% | 2.4% | 1.7% | 3.9% | 4.5% | 1.8% | 1.7% |
| Professional Procedures | 3.5% | 3.1% | 1.4% | 0.2% | 3.3% | 3.4% | 2.6% | 1.9% |
| Prescriptions | 1.3% | 6.0% | 5.7% | 6.4% | -0.1% | 4.6% | 4.5% | 4.3% |
| Brands | 4.6% | 2.7% | 5.8% | 6.5% | 2.5% | 3.2% | 3.9% | 4.8% |
| Generics | -6.2% | 14.7% | 5.7% | 6.0% | -3.8% | 6.6% | 5.4% | 3.6% |

Continued Table A7: Change in Spending Per Capita by Age Group and Gender

| | Men | | | | Women | | | |
|-------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Ages 45-54 | | | | | | | | |
| Inpatient | 2.4% | 1.2% | 2.6% | 2.1% | 1.6% | 2.0% | -0.2% | -0.7% |
| Acute Inpatient | 3.1% | 1.3% | 2.6% | 2.1% | 2.0% | 2.0% | -0.1% | -0.7% |
| Outpatient | 5.8% | 4.4% | 5.1% | 4.8% | 6.4% | 6.5% | 4.1% | 3.6% |
| Visits | 6.4% | 5.0% | 4.7% | 5.3% | 7.6% | 7.8% | 5.6% | 4.2% |
| Other | 5.0% | 3.5% | 5.6% | 4.0% | 4.7% | 4.5% | 1.7% | 2.7% |
| Professional Procedures | 3.4% | 2.7% | 2.1% | 1.4% | 3.4% | 2.4% | 2.7% | 2.0% |
| Prescriptions | 3.7% | 3.6% | 2.3% | 8.6% | 0.2% | 3.4% | 3.1% | 7.2% |
| Brands | 7.6% | -0.9% | 2.5% | 8.2% | 2.5% | -0.2% | 2.5% | 6.0% |
| Generics | -6.5% | 17.6% | 1.6% | 9.6% | -4.1% | 10.7% | 4.3% | 9.2% |
| Ages 55-64 | | | | | | | | |
| Inpatient | 1.2% | -1.2% | 4.2% | 3.0% | 2.4% | -0.7% | 1.5% | 1.1% |
| Acute Inpatient | 1.7% | -1.2% | 4.3% | 3.1% | 2.8% | -0.7% | 1.7% | 1.1% |
| Outpatient | 6.1% | 3.0% | 5.0% | 4.9% | 5.4% | 5.0% | 3.9% | 3.4% |
| Visits | 5.9% | 3.5% | 5.9% | 6.2% | 6.1% | 6.3% | 5.3% | 4.7% |
| Other | 6.4% | 2.2% | 3.7% | 3.1% | 4.7% | 3.5% | 2.2% | 1.7% |
| Professional Procedures | 3.5% | 0.4% | 3.2% | 0.6% | 2.5% | 1.4% | 2.6% | 1.3% |
| Prescriptions | 3.5% | 1.3% | 0.5% | 13.2% | -0.1% | 1.5% | 0.9% | 7.7% |
| Brands | 7.0% | -5.4% | 1.0% | 15.3% | 0.9% | -3.8% | 0.4% | 6.8% |
| Generics | -5.8% | 21.5% | -0.8% | 7.8% | -2.6% | 13.8% | 1.8% | 9.2% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded. Skilled nursing facility (SNF), hospice, and ungroupable claims were excluded from analysis of acute inpatient trends due to the lack of claims in this population.

Table A8: Spending Per Capita by Subservice Category – Ages 18 and Younger by Gender (2010–2014)

| | 2010 | 2011 | 2012 | Men 2013 | 2014 | 2010 | 2011 | 2012 | Women 2013 | 2014 |
|---|-------|-------|-------|-------------|-------|-------|-------|-------|---------------|-------|
| Inpatient | | | | | | | | | | |
| Hospice | \$0 | \$0 | \$0 | \$1 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Labor and Delivery | N/A | N/A | N/A | N/A | N/A | \$10 | \$10 | \$9 | \$9 | \$8 |
| Medical | \$152 | \$183 | \$177 | \$185 | \$188 | \$138 | \$157 | \$160 | \$165 | \$169 |
| Mental Health and Substance Use | \$26 | \$29 | \$30 | \$28 | \$30 | \$29 | \$36 | \$37 | \$45 | \$48 |
| Newborns | \$170 | \$184 | \$191 | \$218 | \$221 | \$146 | \$159 | \$171 | \$177 | \$196 |
| Skilled Nursing Facility | \$0 | \$1 | \$1 | \$1 | \$1 | \$0 | \$0 | \$0 | \$1 | \$0 |
| Surgery | \$163 | \$178 | \$186 | \$199 | \$194 | \$146 | \$157 | \$154 | \$160 | \$169 |
| Ungroupable | \$5 | \$2 | \$2 | \$1 | \$1 | \$5 | \$2 | \$1 | \$1 | \$1 |
| Outpatient Visits | | | | | | | | | | |
| Emergency Room | \$172 | \$186 | \$198 | \$205 | \$216 | \$157 | \$172 | \$187 | \$195 | \$211 |
| Observation | \$10 | \$10 | \$11 | \$12 | \$13 | \$10 | \$10 | \$11 | \$12 | \$13 |
| Outpatient Surgery | \$177 | \$188 | \$194 | \$202 | \$205 | \$145 | \$153 | \$160 | \$167 | \$170 |
| Outpatient-Other | | | | | | | | | | |
| Ancillary Services | \$45 | \$48 | \$49 | \$52 | \$55 | \$37 | \$40 | \$42 | \$46 | \$48 |
| Lab/Pathology | \$25 | \$27 | \$28 | \$28 | \$28 | \$30 | \$32 | \$33 | \$33 | \$33 |
| Miscellaneous Services | \$69 | \$77 | \$84 | \$89 | \$91 | \$59 | \$67 | \$74 | \$82 | \$87 |
| Radiology Services | \$50 | \$52 | \$53 | \$54 | \$55 | \$54 | \$55 | \$58 | \$59 | \$61 |
| Professional Procedures | | | | | | | | | | |
| Administered Drugs | \$35 | \$37 | \$36 | \$38 | \$41 | \$17 | \$19 | \$22 | \$27 | \$33 |
| Administration of Drugs | \$26 | \$38 | \$42 | \$46 | \$48 | \$27 | \$39 | \$42 | \$46 | \$47 |
| Anesthesia | \$37 | \$39 | \$39 | \$40 | \$40 | \$32 | \$33 | \$34 | \$35 | \$34 |
| Lab/Pathology | \$27 | \$30 | \$30 | \$31 | \$33 | \$36 | \$39 | \$38 | \$39 | \$40 |
| Miscellaneous | \$358 | \$388 | \$411 | \$427 | \$441 | \$333 | \$357 | \$371 | \$384 | \$401 |
| Office Visits - Primary Care Provider | \$139 | \$147 | \$148 | \$142 | \$141 | \$141 | \$149 | \$149 | \$143 | \$142 |
| Office Visits - Specialist | \$64 | \$71 | \$76 | \$90 | \$94 | \$66 | \$73 | \$79 | \$92 | \$97 |
| Preventive Visits - Primary Care Provider | \$76 | \$81 | \$85 | \$90 | \$95 | \$76 | \$80 | \$84 | \$89 | \$94 |
| Preventive Visits - Specialist | \$3 | \$3 | \$4 | \$6 | \$6 | \$5 | \$6 | \$6 | \$8 | \$9 |
| Radiology | \$33 | \$33 | \$33 | \$32 | \$31 | \$36 | \$36 | \$35 | \$35 | \$36 |
| Surgery | \$91 | \$93 | \$95 | \$96 | \$95 | \$75 | \$77 | \$79 | \$80 | \$79 |

Continued Table A8: Spending Per Capita by Subservice Category – Ages 18 and Younger by Gender (2010–2014)

| | 2010 | 2011 | 2012 | Men 2013 | 2014 | 2010 | 2011 | 2012 | Women 2013 | 2014 |
|-------------------------------------|------|------|------|-------------|------|------|------|------|---------------|------|
| Prescriptions | | | | | | | | | | |
| Brands | | | | | | | | | | |
| Anti-Infective Agents | \$14 | \$20 | \$21 | \$22 | \$22 | \$15 | \$20 | \$22 | \$24 | \$23 |
| Cardiovascular Drugs | \$2 | \$1 | \$2 | \$2 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 |
| Central Nervous System Agents | \$74 | \$74 | \$69 | \$74 | \$73 | \$36 | \$36 | \$34 | \$36 | \$37 |
| Eye, Ear, Nose, Throat Preparations | \$11 | \$11 | \$11 | \$11 | \$10 | \$9 | \$9 | \$10 | \$9 | \$9 |
| Gastrointestinal Drugs | \$6 | \$4 | \$5 | \$7 | \$7 | \$6 | \$4 | \$5 | \$6 | \$6 |
| Hormones and Synthetic Substitutes | \$48 | \$57 | \$49 | \$59 | \$69 | \$33 | \$38 | \$30 | \$33 | \$37 |
| Other Therapeutic Classes | \$38 | \$34 | \$43 | \$39 | \$49 | \$22 | \$19 | \$25 | \$24 | \$28 |
| Respiratory Drugs | \$21 | \$22 | \$31 | \$19 | \$22 | \$15 | \$16 | \$22 | \$15 | \$17 |
| Skin and Mucous Membrane Agents | \$15 | \$14 | \$14 | \$12 | \$12 | \$16 | \$16 | \$17 | \$16 | \$16 |
| Generics | | | | | | | | | | |
| Anti-Infective Agents | \$27 | \$23 | \$23 | \$24 | \$23 | \$27 | \$24 | \$23 | \$24 | \$23 |
| Cardiovascular Drugs | \$1 | \$1 | \$1 | \$1 | \$2 | \$1 | \$1 | \$1 | \$1 | \$1 |
| Central Nervous System Agents | \$30 | \$42 | \$55 | \$56 | \$58 | \$20 | \$24 | \$31 | \$32 | \$33 |
| Eye, Ear, Nose, Throat Preparations | \$3 | \$3 | \$3 | \$3 | \$3 | \$3 | \$3 | \$3 | \$3 | \$3 |
| Gastrointestinal Drugs | \$3 | \$5 | \$4 | \$2 | \$2 | \$3 | \$4 | \$4 | \$3 | \$2 |
| Hormones and Synthetic Substitutes | \$12 | \$12 | \$6 | \$5 | \$4 | \$16 | \$17 | \$13 | \$13 | \$12 |
| Other Therapeutic Classes | \$23 | \$24 | \$24 | \$28 | \$31 | \$15 | \$16 | \$16 | \$19 | \$22 |
| Respiratory Drugs | \$1 | \$1 | \$12 | \$14 | \$12 | \$1 | \$1 | \$8 | \$9 | \$8 |
| Skin and Mucous Membrane Agents | \$14 | \$14 | \$16 | \$21 | \$24 | \$12 | \$13 | \$15 | \$21 | \$24 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded.

Table A9: Change in Spending Per Capita by Subservice Category – Ages 18 and Younger by Gender (2010–2014)

| | Men | | | | Women | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Inpatient | | | | | | | | |
| Hospice | * | * | 5.4% | * | * | * | * | * |
| Labor and Delivery | N/A | N/A | N/A | N/A | -7.4% | -3.6% | -1.7% | -13.0% |
| Medical | 20.4% | -3.2% | 4.4% | 2.1% | 13.7% | 1.4% | 3.3% | 2.4% |
| Mental Health and Substance Use | 10.4% | 3.3% | -5.9% | 6.1% | 22.5% | 3.5% | 22.2% | 7.4% |
| Newborns | 8.0% | 4.0% | 13.9% | 1.2% | 9.3% | 7.4% | 3.4% | 10.8% |
| Skilled Nursing Facility | 30.4% | 32.1% | -20.2% | 19.1% | * | * | 40.1% | * |
| Surgery | 9.5% | 4.6% | 6.7% | -2.2% | 7.1% | -2.0% | 4.4% | 5.2% |
| Ungroupable | -60.7% | -10.0% | -36.5% | 4.2% | -62.7% | -32.1% | -29.4% | 24.4% |
| Outpatient Visits | | | | | | | | |
| Emergency Room | 8.3% | 6.4% | 3.4% | 5.7% | 9.1% | 8.9% | 4.6% | 7.9% |
| Observation | 4.6% | 11.0% | 9.5% | 3.8% | 6.5% | 7.8% | 7.5% | 6.7% |
| Outpatient Surgery | 6.3% | 3.1% | 4.4% | 1.3% | 5.7% | 4.7% | 4.1% | 1.6% |
| Outpatient-Other | | | | | | | | |
| Ancillary Services | 8.1% | 1.5% | 4.7% | 6.5% | 8.0% | 3.8% | 8.3% | 6.1% |
| Lab/Pathology | 6.6% | 4.1% | 1.8% | -1.7% | 6.0% | 3.3% | 0.3% | -1.8% |
| Miscellaneous Services | 11.5% | 8.7% | 6.5% | 2.4% | 12.5% | 11.5% | 10.9% | 5.2% |
| Radiology Services | 3.6% | 3.5% | 1.4% | 0.9% | 2.7% | 4.5% | 2.3% | 3.3% |
| Professional Procedures | | | | | | | | |
| Administered Drugs | 4.5% | -1.1% | 4.3% | 8.0% | 10.2% | 15.5% | 24.0% | 19.8% |
| Administration of Drugs | 47.1% | 10.2% | 10.6% | 3.8% | 45.6% | 7.9% | 9.1% | 3.6% |
| Anesthesia | 4.8% | 1.2% | 2.5% | -1.4% | 3.4% | 1.2% | 2.7% | -1.2% |
| Lab/Pathology | 10.7% | 0.9% | 2.3% | 5.6% | 7.7% | -1.1% | 1.1% | 3.3% |
| Miscellaneous | 8.4% | 5.8% | 4.0% | 3.1% | 7.1% | 3.9% | 3.5% | 4.5% |
| Office Visits - Primary Care Provider | 5.8% | 0.5% | -4.2% | -0.6% | 5.8% | 0.3% | -4.4% | -0.5% |
| Office Visits - Specialist | 10.1% | 7.4% | 18.7% | 4.1% | 10.8% | 8.5% | 16.8% | 5.5% |
| Preventive Visits - Primary Care Provider | 5.9% | 5.1% | 5.7% | 5.6% | 5.6% | 4.8% | 5.6% | 5.4% |
| Preventive Visits - Specialist | 16.4% | 13.9% | 48.0% | 12.5% | 8.5% | 8.1% | 34.1% | 8.8% |
| Radiology | -1.3% | -1.3% | -2.7% | -1.3% | 0.0% | -0.7% | -0.9% | 1.4% |
| Surgery | 2.3% | 2.0% | 0.6% | -0.5% | 2.4% | 2.4% | 0.9% | -0.2% |

Continued Table A9: Change in Spending Per Capita by Subservice Category – Ages 18 and Younger by Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Prescriptions | | | | | | | | |
| Brands | | | | | | | | |
| Anti-Infective Agents | 37.5% | 7.4% | 3.7% | -2.3% | 33.3% | 6.8% | 7.7% | -0.1% |
| Cardiovascular Drugs | -39.3% | 37.0% | -11.3% | -62.8% | -7.3% | 39.7% | -10.0% | -41.5% |
| Central Nervous System Agents | -0.1% | -6.2% | 7.1% | -1.2% | 0.5% | -5.9% | 6.4% | 2.1% |
| Eye, Ear, Nose, Throat Preparations | -0.1% | 1.6% | -0.4% | -11.3% | 0.2% | 1.0% | -1.6% | -9.2% |
| Gastrointestinal Drugs | -31.6% | 23.8% | 27.9% | -0.2% | -31.8% | 21.9% | 32.7% | -3.9% |
| Hormones and Synthetic Substitutes | 20.3% | -14.0% | 19.2% | 16.7% | 13.3% | -21.5% | 10.1% | 12.4% |
| Other Therapeutic Classes | -10.1% | 24.7% | -8.2% | 23.4% | -12.8% | 30.6% | -3.2% | 17.6% |
| Respiratory Drugs | 5.9% | 40.0% | -38.2% | 12.4% | 4.6% | 39.9% | -29.5% | 13.4% |
| Skin and Mucous Membrane Agents | -6.5% | 1.9% | -15.6% | 3.8% | -3.8% | 6.5% | -4.9% | 1.1% |
| Generics | | | | | | | | |
| Anti-Infective Agents | -12.6% | -2.6% | 6.3% | -6.4% | -11.1% | -1.7% | 5.0% | -6.2% |
| Cardiovascular Drugs | -6.4% | 4.5% | 36.0% | 54.6% | -1.8% | 6.9% | 41.5% | 19.2% |
| Central Nervous System Agents | 38.7% | 33.3% | 1.1% | 3.7% | 24.8% | 29.2% | 2.5% | 2.8% |
| Eye, Ear, Nose, Throat Preparations | 12.7% | 4.2% | -1.7% | -8.3% | 11.9% | 2.7% | -0.4% | -7.0% |
| Gastrointestinal Drugs | 40.3% | -18.4% | -37.9% | -9.5% | 30.6% | -16.1% | -31.1% | -8.5% |
| Hormones and Synthetic Substitutes | -1.6% | -53.4% | -9.0% | -24.9% | 4.1% | -22.5% | -1.4% | -5.3% |
| Other Therapeutic Classes | 2.8% | 2.6% | 16.7% | 10.6% | 5.8% | 0.1% | 20.7% | 17.6% |
| Respiratory Drugs | -5.2% | 1,255.4% | 22.4% | -14.2% | -5.1% | 755.4% | 23.8% | -14.9% |
| Skin and Mucous Membrane Agents | -0.9% | 16.0% | 36.1% | 14.4% | 7.9% | 16.5% | 36.9% | 17.2% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. Some percent change numbers are not presented due to difficulty of their interpretability because of low values in these fields, these are designated with asterisks. All figures rounded.

Table A10: Spending Per Capita by Subservice Category – Ages 19 through 25 by Gender (2010–2014)

| | 2010 | 2011 | 2012 | Men 2013 | 2014 | 2010 | 2011 | 2012 | Women 2013 | 2014 |
|---|-------|-------|-------|-------------|-------|-------|-------|-------|---------------|-------|
| Inpatient | | | | | | | | | | |
| Hospice | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Labor and Delivery | N/A | N/A | N/A | N/A | N/A | \$247 | \$257 | \$270 | \$280 | \$275 |
| Medical | \$123 | \$132 | \$141 | \$145 | \$147 | \$139 | \$147 | \$158 | \$154 | \$156 |
| Mental Health and Substance Use | \$39 | \$65 | \$73 | \$80 | \$88 | \$39 | \$52 | \$56 | \$61 | \$66 |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | \$1 | \$1 | \$2 | \$2 | \$1 | \$2 | \$1 | \$1 | \$1 | \$1 |
| Surgery | \$145 | \$172 | \$171 | \$171 | \$177 | \$136 | \$141 | \$135 | \$145 | \$137 |
| Ungroupable | \$5 | \$3 | \$2 | \$2 | \$2 | \$13 | \$10 | \$8 | \$6 | \$4 |
| Outpatient Visits | | | | | | | | | | |
| Emergency Room | \$186 | \$216 | \$237 | \$245 | \$267 | \$274 | \$315 | \$348 | \$371 | \$403 |
| Observation | \$7 | \$7 | \$8 | \$10 | \$9 | \$24 | \$25 | \$26 | \$27 | \$27 |
| Outpatient Surgery | \$169 | \$185 | \$185 | \$188 | \$190 | \$211 | \$224 | \$236 | \$239 | \$239 |
| Outpatient-Other | | | | | | | | | | |
| Ancillary Services | \$42 | \$49 | \$49 | \$52 | \$55 | \$37 | \$41 | \$44 | \$46 | \$50 |
| Lab/Pathology | \$19 | \$22 | \$27 | \$35 | \$38 | \$58 | \$62 | \$66 | \$70 | \$71 |
| Miscellaneous Services | \$60 | \$78 | \$94 | \$111 | \$124 | \$69 | \$82 | \$98 | \$106 | \$116 |
| Radiology Services | \$46 | \$47 | \$48 | \$48 | \$47 | \$80 | \$83 | \$87 | \$86 | \$86 |
| Professional Procedures | | | | | | | | | | |
| Administered Drugs | \$49 | \$50 | \$51 | \$53 | \$54 | \$50 | \$51 | \$59 | \$69 | \$77 |
| Administration of Drugs | \$6 | \$6 | \$7 | \$7 | \$7 | \$11 | \$11 | \$12 | \$13 | \$13 |
| Anesthesia | \$31 | \$33 | \$33 | \$33 | \$33 | \$79 | \$82 | \$84 | \$86 | \$84 |
| Lab/Pathology | \$34 | \$45 | \$56 | \$72 | \$95 | \$124 | \$136 | \$142 | \$151 | \$165 |
| Miscellaneous | \$178 | \$201 | \$214 | \$217 | \$234 | \$256 | \$276 | \$292 | \$291 | \$302 |
| Office Visits - Primary Care Provider | \$58 | \$61 | \$61 | \$58 | \$57 | \$95 | \$99 | \$99 | \$93 | \$92 |
| Office Visits - Specialist | \$48 | \$52 | \$56 | \$69 | \$71 | \$98 | \$107 | \$113 | \$132 | \$136 |
| Preventive Visits - Primary Care Provider | \$9 | \$11 | \$12 | \$12 | \$13 | \$18 | \$19 | \$20 | \$20 | \$21 |
| Preventive Visits - Specialist | \$0 | \$0 | \$1 | \$1 | \$1 | \$31 | \$31 | \$32 | \$33 | \$33 |
| Radiology | \$45 | \$44 | \$43 | \$42 | \$42 | \$94 | \$95 | \$95 | \$95 | \$92 |
| Surgery | \$89 | \$94 | \$94 | \$93 | \$92 | \$205 | \$206 | \$210 | \$212 | \$205 |

Continued Table A10: Spending Per Capita by Subservice Category – Ages 19 through 25 by Gender (2010–2014)

| | 2010 | 2011 | 2012 | Men 2013 | 2014 | 2010 | 2011 | 2012 | Women 2013 | 2014 |
|-------------------------------------|------|------|------|-------------|------|------|------|------|---------------|------|
| Prescriptions | | | | | | | | | | |
| Brands | | | | | | | | | | |
| Anti-Infective Agents | \$19 | \$22 | \$24 | \$26 | \$32 | \$21 | \$25 | \$24 | \$24 | \$26 |
| Cardiovascular Drugs | \$3 | \$2 | \$2 | \$3 | \$2 | \$2 | \$2 | \$2 | \$2 | \$1 |
| Central Nervous System Agents | \$55 | \$59 | \$55 | \$56 | \$57 | \$59 | \$61 | \$58 | \$56 | \$55 |
| Eye, Ear, Nose, Throat Preparations | \$5 | \$5 | \$5 | \$5 | \$4 | \$7 | \$7 | \$7 | \$6 | \$6 |
| Gastrointestinal Drugs | \$11 | \$11 | \$12 | \$13 | \$11 | \$11 | \$11 | \$13 | \$14 | \$12 |
| Hormones and Synthetic Substitutes | \$17 | \$21 | \$17 | \$19 | \$23 | \$74 | \$70 | \$64 | \$66 | \$65 |
| Other Therapeutic Classes | \$40 | \$51 | \$45 | \$46 | \$67 | \$35 | \$31 | \$38 | \$40 | \$53 |
| Respiratory Drugs | \$5 | \$5 | \$12 | \$11 | \$13 | \$7 | \$7 | \$15 | \$13 | \$15 |
| Skin and Mucous Membrane Agents | \$12 | \$12 | \$13 | \$13 | \$13 | \$21 | \$21 | \$24 | \$23 | \$23 |
| Generics | | | | | | | | | | |
| Anti-Infective Agents | \$15 | \$12 | \$12 | \$14 | \$13 | \$29 | \$23 | \$24 | \$27 | \$22 |
| Cardiovascular Drugs | \$1 | \$1 | \$2 | \$2 | \$2 | \$2 | \$2 | \$2 | \$2 | \$3 |
| Central Nervous System Agents | \$44 | \$46 | \$59 | \$60 | \$58 | \$55 | \$57 | \$68 | \$68 | \$67 |
| Eye, Ear, Nose, Throat Preparations | \$2 | \$2 | \$2 | \$2 | \$2 | \$3 | \$4 | \$4 | \$4 | \$4 |
| Gastrointestinal Drugs | \$3 | \$2 | \$2 | \$2 | \$2 | \$5 | \$4 | \$4 | \$4 | \$4 |
| Hormones and Synthetic Substitutes | \$2 | \$2 | \$3 | \$3 | \$4 | \$71 | \$76 | \$75 | \$74 | \$72 |
| Other Therapeutic Classes | \$19 | \$20 | \$19 | \$23 | \$24 | \$22 | \$21 | \$19 | \$20 | \$23 |
| Respiratory Drugs | \$1 | \$1 | \$2 | \$2 | \$2 | \$1 | \$1 | \$3 | \$3 | \$3 |
| Skin and Mucous Membrane Agents | \$12 | \$11 | \$12 | \$16 | \$19 | \$17 | \$17 | \$19 | \$27 | \$32 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded.

Table A11: Change in Spending Per Capita by Subservice Category – Ages 19 through 25 by Gender (2010–2014)

| | Men | | | | Women | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Inpatient | | | | | | | | |
| Hospice | * | * | * | * | * | * | * | * |
| Labor and Delivery | N/A | N/A | N/A | N/A | 3.9% | 5.0% | 3.8% | -1.7% |
| Medical | 7.5% | 6.9% | 2.7% | 1.6% | 5.3% | 7.8% | -2.9% | 1.4% |
| Mental Health and Substance Use | 64.3% | 13.3% | 9.2% | 9.7% | 35.5% | 7.5% | 9.2% | 7.1% |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | -17.0% | 63.6% | 7.5% | -30.1% | -61.2% | 30.3% | -15.6% | 49.0% |
| Surgery | 18.2% | -0.6% | 0.2% | 3.7% | 3.9% | -4.5% | 7.6% | -5.8% |
| Ungroupable | -45.7% | -31.1% | 15.3% | 3.9% | -19.4% | -25.3% | -26.5% | -26.2% |
| Outpatient Visits | | | | | | | | |
| Emergency Room | 16.1% | 9.8% | 3.4% | 8.9% | 14.9% | 10.5% | 6.5% | 8.7% |
| Observation | 1.1% | 5.5% | 22.3% | -6.4% | 3.4% | 1.4% | 4.4% | 2.0% |
| Outpatient Surgery | 9.2% | 0.2% | 1.3% | 1.5% | 6.2% | 5.5% | 1.1% | 0.1% |
| Outpatient-Other | | | | | | | | |
| Ancillary Services | 18.3% | -0.0% | 4.6% | 6.1% | 11.8% | 5.7% | 5.4% | 7.9% |
| Lab/Pathology | 14.5% | 21.1% | 32.8% | 7.5% | 6.1% | 7.4% | 6.4% | 0.7% |
| Miscellaneous Services | 29.4% | 20.8% | 18.2% | 11.5% | 17.4% | 20.7% | 8.1% | 9.4% |
| Radiology Services | 1.4% | 2.3% | 1.1% | -2.0% | 3.6% | 4.2% | -1.3% | 0.7% |
| Professional Procedures | | | | | | | | |
| Administered Drugs | 2.1% | 2.8% | 2.2% | 3.6% | 2.5% | 15.4% | 17.0% | 11.5% |
| Administration of Drugs | 3.4% | 5.9% | 3.2% | 1.1% | -0.3% | 6.4% | 4.8% | 0.7% |
| Anesthesia | 7.8% | -0.6% | 1.1% | -1.2% | 4.1% | 2.7% | 2.3% | -2.9% |
| Lab/Pathology | 31.9% | 23.6% | 30.1% | 31.7% | 9.6% | 4.7% | 6.7% | 8.6% |
| Miscellaneous | 12.7% | 6.5% | 1.5% | 7.7% | 8.0% | 5.7% | -0.1% | 3.8% |
| Office Visits - Primary Care Provider | 6.5% | -0.6% | -5.4% | -2.2% | 4.4% | 0.1% | -5.8% | -1.6% |
| Office Visits - Specialist | 10.2% | 6.5% | 22.8% | 4.1% | 9.0% | 6.4% | 16.0% | 3.1% |
| Preventive Visits - Primary Care Provider | 13.1% | 7.3% | 7.5% | 5.6% | 8.3% | 3.9% | 2.7% | 3.4% |
| Preventive Visits - Specialist | * | 18.4% | 67.2% | 16.9% | 2.2% | 0.9% | 4.7% | 0.2% |
| Radiology | -0.8% | -2.8% | -3.2% | 0.1% | 0.5% | 0.4% | -0.4% | -2.3% |
| Surgery | 5.6% | 0.4% | -1.1% | -1.4% | 0.6% | 1.9% | 1.1% | -3.3% |

Continued Table A11: Change in Spending Per Capita by Subservice Category – Ages 19 through 25 by Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Prescriptions | | | | | | | | |
| Brands | | | | | | | | |
| Anti-Infective Agents | 14.2% | 7.5% | 8.2% | 25.7% | 19.3% | -6.7% | 0.0% | 10.0% |
| Cardiovascular Drugs | -21.8% | -3.4% | 11.5% | -23.4% | -0.7% | -12.2% | -23.4% | -37.4% |
| Central Nervous System Agents | 6.6% | -7.3% | 1.3% | 1.9% | 4.5% | -5.9% | -3.4% | -1.3% |
| Eye, Ear, Nose, Throat Preparations | -4.7% | -0.1% | -2.4% | -11.7% | -4.9% | -0.7% | -3.6% | -11.6% |
| Gastrointestinal Drugs | -1.3% | 12.1% | 10.8% | -16.8% | -0.1% | 16.0% | 12.1% | -12.0% |
| Hormones and Synthetic Substitutes | 25.7% | -22.0% | 16.8% | 18.9% | -4.9% | -8.1% | 2.7% | -1.2% |
| Other Therapeutic Classes | 27.7% | -10.1% | 1.5% | 45.1% | -11.6% | 20.8% | 6.0% | 33.2% |
| Respiratory Drugs | 3.2% | 149.3% | -3.4% | 18.4% | 0.3% | 112.5% | -14.7% | 12.5% |
| Skin and Mucous Membrane Agents | -6.4% | 13.4% | -4.0% | -0.9% | -3.9% | 14.4% | -4.2% | 1.0% |
| Generics | | | | | | | | |
| Anti-Infective Agents | -22.9% | 1.7% | 19.8% | -10.6% | -19.7% | 3.0% | 12.5% | -15.9% |
| Cardiovascular Drugs | -8.5% | 12.0% | 3.3% | 4.0% | -4.2% | 9.5% | 8.0% | 7.1% |
| Central Nervous System Agents | 6.3% | 26.7% | 1.6% | -3.3% | 3.3% | 19.7% | 0.7% | -1.2% |
| Eye, Ear, Nose, Throat Preparations | 15.2% | 2.2% | -0.3% | 0.5% | 12.8% | 2.6% | 2.1% | 0.4% |
| Gastrointestinal Drugs | -33.2% | -9.2% | 0.2% | 1.6% | -24.8% | 2.6% | -3.5% | -2.2% |
| Hormones and Synthetic Substitutes | 12.6% | 32.5% | 3.6% | 11.6% | 5.8% | -0.8% | -1.4% | -2.5% |
| Other Therapeutic Classes | 8.5% | -6.0% | 18.9% | 5.9% | -2.6% | -10.2% | 7.0% | 12.1% |
| Respiratory Drugs | 25.3% | 127.7% | 26.4% | -17.8% | 16.5% | 108.1% | 29.6% | -16.7% |
| Skin and Mucous Membrane Agents | -7.6% | 11.0% | 34.7% | 15.4% | 0.0% | 11.7% | 40.1% | 19.1% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded. Some percent change numbers are not presented due to difficulty of their interpretability because of low values in these fields, these are designated with asterisks.

Table A12: Spending Per Capita by Subservice Category – Ages 26 through 44 by Gender (2010–2014)

| | 2010 | 2011 | 2012 | Men 2013 | 2014 | 2010 | 2011 | 2012 | Women 2013 | 2014 |
|---|-------|-------|-------|-------------|-------|-------|-------|-------|---------------|-------|
| Inpatient | | | | | | | | | | |
| Hospice | \$0 | \$0 | \$1 | \$0 | \$0 | \$1 | \$1 | \$1 | \$1 | \$1 |
| Labor and Delivery | N/A | N/A | N/A | N/A | N/A | \$425 | \$456 | \$486 | \$513 | \$539 |
| Medical | \$163 | \$174 | \$179 | \$179 | \$177 | \$209 | \$214 | \$220 | \$217 | \$215 |
| Mental Health and Substance Use | \$22 | \$25 | \$26 | \$27 | \$28 | \$27 | \$30 | \$29 | \$29 | \$29 |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | \$2 | \$2 | \$2 | \$2 | \$1 | \$2 | \$2 | \$2 | \$1 | \$2 |
| Surgery | \$261 | \$268 | \$274 | \$275 | \$274 | \$330 | \$324 | \$325 | \$315 | \$307 |
| Ungroupable | \$8 | \$3 | \$2 | \$3 | \$2 | \$22 | \$19 | \$15 | \$11 | \$6 |
| Outpatient Visits | | | | | | | | | | |
| Emergency Room | \$197 | \$210 | \$229 | \$237 | \$258 | \$289 | \$310 | \$346 | \$364 | \$400 |
| Observation | \$14 | \$15 | \$17 | \$17 | \$17 | \$43 | \$44 | \$45 | \$47 | \$49 |
| Outpatient Surgery | \$287 | \$299 | \$310 | \$313 | \$313 | \$498 | \$525 | \$557 | \$573 | \$577 |
| Outpatient-Other | | | | | | | | | | |
| Ancillary Services | \$58 | \$60 | \$61 | \$63 | \$63 | \$54 | \$56 | \$58 | \$62 | \$65 |
| Lab/Pathology | \$37 | \$37 | \$40 | \$40 | \$42 | \$88 | \$89 | \$93 | \$92 | \$93 |
| Miscellaneous Services | \$96 | \$105 | \$112 | \$118 | \$123 | \$112 | \$123 | \$132 | \$136 | \$140 |
| Radiology Services | \$90 | \$89 | \$93 | \$92 | \$90 | \$204 | \$208 | \$216 | \$216 | \$218 |
| Professional Procedures | | | | | | | | | | |
| Administered Drugs | \$76 | \$84 | \$88 | \$92 | \$97 | \$126 | \$138 | \$153 | \$164 | \$181 |
| Administration of Drugs | \$10 | \$11 | \$11 | \$12 | \$12 | \$20 | \$20 | \$21 | \$21 | \$21 |
| Anesthesia | \$50 | \$52 | \$54 | \$54 | \$53 | \$154 | \$160 | \$166 | \$170 | \$170 |
| Lab/Pathology | \$69 | \$75 | \$82 | \$89 | \$93 | \$203 | \$214 | \$226 | \$250 | \$268 |
| Miscellaneous | \$281 | \$289 | \$293 | \$285 | \$286 | \$418 | \$430 | \$440 | \$428 | \$433 |
| Office Visits - Primary Care Provider | \$98 | \$100 | \$100 | \$95 | \$92 | \$136 | \$137 | \$137 | \$129 | \$127 |
| Office Visits - Specialist | \$77 | \$83 | \$90 | \$104 | \$106 | \$154 | \$164 | \$174 | \$197 | \$203 |
| Preventive Visits - Primary Care Provider | \$16 | \$18 | \$21 | \$23 | \$25 | \$22 | \$24 | \$26 | \$28 | \$30 |
| Preventive Visits - Specialist | \$1 | \$1 | \$1 | \$2 | \$2 | \$42 | \$44 | \$45 | \$47 | \$47 |
| Radiology | \$83 | \$78 | \$77 | \$74 | \$71 | \$210 | \$208 | \$209 | \$209 | \$208 |
| Surgery | \$153 | \$154 | \$158 | \$158 | \$153 | \$422 | \$430 | \$440 | \$446 | \$443 |

Continued Table A12: Spending Per Capita by Subservice Category – Ages 26 through 44 by Gender (2010–2014)

| | 2010 | 2011 | 2012 | Men 2013 | 2014 | 2010 | 2011 | 2012 | Women 2013 | 2014 |
|-------------------------------------|------|------|------|-------------|-------|-------|-------|-------|---------------|-------|
| Prescriptions | | | | | | | | | | |
| Brands | | | | | | | | | | |
| Anti-Infective Agents | \$63 | \$66 | \$69 | \$75 | \$91 | \$30 | \$31 | \$29 | \$29 | \$35 |
| Cardiovascular Drugs | \$48 | \$45 | \$35 | \$29 | \$24 | \$19 | \$18 | \$15 | \$13 | \$9 |
| Central Nervous System Agents | \$62 | \$65 | \$60 | \$59 | \$54 | \$111 | \$109 | \$100 | \$94 | \$80 |
| Eye, Ear, Nose, Throat Preparations | \$10 | \$9 | \$9 | \$9 | \$8 | \$14 | \$13 | \$13 | \$13 | \$12 |
| Gastrointestinal Drugs | \$24 | \$24 | \$26 | \$27 | \$23 | \$25 | \$25 | \$27 | \$30 | \$26 |
| Hormones and Synthetic Substitutes | \$42 | \$54 | \$46 | \$52 | \$57 | \$78 | \$87 | \$77 | \$84 | \$94 |
| Other Therapeutic Classes | \$82 | \$82 | \$94 | \$108 | \$126 | \$109 | \$112 | \$131 | \$150 | \$176 |
| Respiratory Drugs | \$7 | \$7 | \$18 | \$16 | \$17 | \$13 | \$13 | \$25 | \$19 | \$22 |
| Skin and Mucous Membrane Agents | \$9 | \$11 | \$16 | \$18 | \$21 | \$17 | \$19 | \$23 | \$25 | \$25 |
| Generics | | | | | | | | | | |
| Anti-Infective Agents | \$20 | \$16 | \$16 | \$17 | \$16 | \$38 | \$31 | \$31 | \$32 | \$28 |
| Cardiovascular Drugs | \$16 | \$15 | \$20 | \$19 | \$19 | \$11 | \$10 | \$12 | \$12 | \$12 |
| Central Nervous System Agents | \$56 | \$53 | \$62 | \$66 | \$68 | \$93 | \$89 | \$101 | \$104 | \$109 |
| Eye, Ear, Nose, Throat Preparations | \$4 | \$4 | \$5 | \$5 | \$4 | \$5 | \$6 | \$6 | \$6 | \$6 |
| Gastrointestinal Drugs | \$11 | \$7 | \$6 | \$6 | \$6 | \$12 | \$9 | \$8 | \$8 | \$8 |
| Hormones and Synthetic Substitutes | \$6 | \$7 | \$9 | \$10 | \$13 | \$56 | \$59 | \$63 | \$64 | \$67 |
| Other Therapeutic Classes | \$30 | \$30 | \$32 | \$33 | \$37 | \$52 | \$51 | \$49 | \$51 | \$53 |
| Respiratory Drugs | \$1 | \$1 | \$3 | \$4 | \$3 | \$2 | \$2 | \$5 | \$6 | \$5 |
| Skin and Mucous Membrane Agents | \$7 | \$7 | \$8 | \$11 | \$15 | \$13 | \$13 | \$15 | \$22 | \$28 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded.

Table A13: Change in Spending Per Capita by Subservice Category – Ages 26 through 44 by Gender (2010–2014)

| | Men | | | | Women | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Inpatient | | | | | | | | |
| Hospice | * | 5.3% | * | * | 14.2% | 32.0% | -45.3% | -9.6% |
| Labor and Delivery | N/A | N/A | N/A | N/A | 7.5% | 6.4% | 5.7% | 5.0% |
| Medical | 7.2% | 2.6% | 0.2% | -1.1% | 2.3% | 2.8% | -1.6% | -0.9% |
| Mental Health and Substance Use | 17.5% | 1.3% | 6.9% | 3.2% | 10.5% | -2.4% | 0.8% | 0.5% |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | -3.5% | 4.0% | -6.0% | -18.8% | 9.4% | -5.0% | -14.9% | 6.1% |
| Surgery | 2.4% | 2.2% | 0.4% | -0.3% | -1.9% | 0.5% | -3.2% | -2.4% |
| Ungroupable | -66.1% | -7.0% | 3.4% | -30.1% | -13.5% | -19.7% | -27.1% | -42.6% |
| Outpatient Visits | | | | | | | | |
| Emergency Room | 6.5% | 9.1% | 3.6% | 8.7% | 7.5% | 11.6% | 5.1% | 9.8% |
| Observation | 6.7% | 10.8% | -0.8% | -0.4% | 2.0% | 3.0% | 5.6% | 3.0% |
| Outpatient Surgery | 4.1% | 3.6% | 1.1% | 0.1% | 5.4% | 6.3% | 2.8% | 0.6% |
| Outpatient-Other | | | | | | | | |
| Ancillary Services | 4.1% | 2.2% | 3.3% | -0.1% | 3.6% | 3.0% | 7.5% | 4.4% |
| Lab/Pathology | 0.6% | 6.2% | 2.4% | 4.7% | 1.1% | 4.0% | -0.6% | 1.1% |
| Miscellaneous Services | 10.1% | 6.3% | 5.0% | 4.5% | 9.4% | 7.2% | 3.2% | 2.6% |
| Radiology Services | -0.4% | 3.9% | -1.2% | -2.1% | 2.2% | 3.4% | 0.3% | 0.6% |
| Professional Procedures | | | | | | | | |
| Administered Drugs | 9.8% | 5.0% | 4.9% | 4.7% | 9.9% | 10.4% | 7.6% | 9.9% |
| Administration of Drugs | 5.2% | 2.1% | 9.1% | 1.1% | 1.2% | 2.4% | 2.1% | -0.6% |
| Anesthesia | 5.2% | 3.1% | 0.2% | -2.3% | 4.1% | 3.6% | 2.8% | -0.4% |
| Lab/Pathology | 9.6% | 9.3% | 7.4% | 4.7% | 5.2% | 5.7% | 10.4% | 7.3% |
| Miscellaneous | 2.6% | 1.5% | -2.8% | 0.5% | 2.9% | 2.3% | -2.7% | 1.1% |
| Office Visits - Primary Care Provider | 1.3% | 0.4% | -4.9% | -2.8% | 0.5% | 0.2% | -5.8% | -1.5% |
| Office Visits - Specialist | 8.7% | 7.6% | 16.1% | 2.3% | 6.6% | 6.1% | 13.0% | 3.1% |
| Preventive Visits - Primary Care Provider | 13.7% | 12.2% | 10.8% | 8.0% | 9.1% | 9.5% | 6.6% | 7.2% |
| Preventive Visits - Specialist | 26.5% | 21.5% | 78.3% | 22.1% | 3.9% | 2.6% | 5.2% | 0.5% |
| Radiology | -5.6% | -2.0% | -2.8% | -4.6% | -0.8% | 0.2% | 0.2% | -0.6% |
| Surgery | 0.8% | 2.7% | -0.1% | -3.2% | 1.9% | 2.3% | 1.4% | -0.7% |

Continued Table A13: Change in Spending Per Capita by Subservice Category – Ages 26 through 44 by Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Prescriptions | | | | | | | | |
| Brands | | | | | | | | |
| Anti-Infective Agents | 5.1% | 4.1% | 9.3% | 21.1% | 3.6% | -7.0% | 1.7% | 20.4% |
| Cardiovascular Drugs | -5.7% | -23.2% | -15.1% | -19.8% | -4.9% | -17.3% | -13.8% | -28.0% |
| Central Nervous System Agents | 4.9% | -7.5% | -2.5% | -8.5% | -2.0% | -8.3% | -6.5% | -15.0% |
| Eye, Ear, Nose, Throat Preparations | -6.9% | 0.7% | -0.2% | -14.4% | -5.1% | 0.6% | 0.3% | -10.9% |
| Gastrointestinal Drugs | -3.1% | 8.9% | 5.6% | -17.6% | -2.4% | 9.9% | 10.0% | -12.3% |
| Hormones and Synthetic Substitutes | 27.2% | -13.3% | 12.7% | 9.7% | 12.2% | -11.2% | 9.1% | 11.2% |
| Other Therapeutic Classes | 0.9% | 14.1% | 15.2% | 16.6% | 2.2% | 16.9% | 14.9% | 17.5% |
| Respiratory Drugs | -1.5% | 152.1% | -9.9% | 7.6% | 2.3% | 92.0% | -22.2% | 14.4% |
| Skin and Mucous Membrane Agents | 19.4% | 42.9% | 11.8% | 14.6% | 8.1% | 24.5% | 5.5% | 0.8% |
| Generics | | | | | | | | |
| Anti-Infective Agents | -17.0% | -1.4% | 3.7% | -6.4% | -18.6% | -1.6% | 2.9% | -11.5% |
| Cardiovascular Drugs | -4.0% | 36.3% | -6.4% | -0.5% | -6.1% | 17.3% | 2.6% | -0.7% |
| Central Nervous System Agents | -5.2% | 16.9% | 6.8% | 2.8% | -3.9% | 12.7% | 3.5% | 4.5% |
| Eye, Ear, Nose, Throat Preparations | 18.1% | 5.8% | -2.9% | -3.5% | 20.2% | 6.3% | 0.2% | 0.3% |
| Gastrointestinal Drugs | -34.6% | -12.0% | -7.0% | -1.8% | -29.6% | -4.6% | -4.2% | -3.0% |
| Hormones and Synthetic Substitutes | 16.8% | 31.6% | 14.5% | 30.4% | 5.2% | 5.3% | 2.5% | 4.0% |
| Other Therapeutic Classes | -2.9% | 7.2% | 4.3% | 10.9% | -1.1% | -4.1% | 4.1% | 3.9% |
| Respiratory Drugs | 33.7% | 109.3% | 29.1% | -12.1% | 32.5% | 104.6% | 30.1% | -13.7% |
| Skin and Mucous Membrane Agents | 2.9% | 19.6% | 33.2% | 32.7% | 3.2% | 13.8% | 40.8% | 29.5% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded. Some percent change numbers are not presented due to difficulty of their interpretability because of low values in these fields, these are designated with asterisks.

Table A14: Spending Per Capita by Subservice Category – Ages 45 through 54 by Gender (2010–2014)

| | 2010 | 2011 | 2012 | Men 2013 | 2014 | 2010 | 2011 | 2012 | Women 2013 | 2014 |
|---|-------|-------|-------|-------------|-------|-------|-------|-------|---------------|-------|
| Inpatient | | | | | | | | | | |
| Hospice | \$2 | \$2 | \$3 | \$2 | \$2 | \$3 | \$3 | \$3 | \$3 | \$3 |
| Labor and Delivery | N/A | N/A | N/A | N/A | N/A | \$4 | \$4 | \$5 | \$5 | \$5 |
| Medical | \$351 | \$372 | \$376 | \$388 | \$388 | \$338 | \$359 | \$363 | \$365 | \$354 |
| Mental Health and Substance Use | \$27 | \$30 | \$28 | \$30 | \$30 | \$29 | \$31 | \$33 | \$32 | \$31 |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | \$8 | \$8 | \$8 | \$8 | \$8 | \$9 | \$8 | \$9 | \$8 | \$9 |
| Surgery | \$711 | \$721 | \$732 | \$749 | \$773 | \$667 | \$664 | \$680 | \$678 | \$682 |
| Ungroupable | \$9 | \$2 | \$2 | \$2 | \$2 | \$7 | \$3 | \$2 | \$2 | \$2 |
| Outpatient Visits | | | | | | | | | | |
| Emergency Room | \$215 | \$232 | \$257 | \$272 | \$304 | \$257 | \$283 | \$319 | \$337 | \$371 |
| Observation | \$38 | \$41 | \$43 | \$45 | \$47 | \$56 | \$59 | \$63 | \$70 | \$71 |
| Outpatient Surgery | \$574 | \$607 | \$624 | \$651 | \$668 | \$747 | \$799 | \$848 | \$892 | \$912 |
| Outpatient-Other | | | | | | | | | | |
| Ancillary Services | \$98 | \$103 | \$104 | \$110 | \$112 | \$86 | \$91 | \$92 | \$93 | \$95 |
| Lab/Pathology | \$72 | \$73 | \$77 | \$78 | \$80 | \$98 | \$99 | \$102 | \$103 | \$104 |
| Miscellaneous Services | \$186 | \$204 | \$215 | \$233 | \$251 | \$180 | \$194 | \$208 | \$215 | \$226 |
| Radiology Services | \$185 | \$188 | \$192 | \$201 | \$204 | \$357 | \$371 | \$385 | \$391 | \$399 |
| Professional Procedures | | | | | | | | | | |
| Administered Drugs | \$171 | \$184 | \$198 | \$207 | \$213 | \$266 | \$284 | \$296 | \$320 | \$350 |
| Administration of Drugs | \$20 | \$22 | \$22 | \$23 | \$22 | \$32 | \$33 | \$33 | \$32 | \$31 |
| Anesthesia | \$97 | \$105 | \$110 | \$114 | \$116 | \$131 | \$139 | \$147 | \$152 | \$152 |
| Lab/Pathology | \$121 | \$130 | \$136 | \$144 | \$145 | \$189 | \$199 | \$206 | \$220 | \$226 |
| Miscellaneous | \$411 | \$415 | \$417 | \$410 | \$417 | \$552 | \$567 | \$572 | \$564 | \$574 |
| Office Visits - Primary Care Provider | \$133 | \$135 | \$136 | \$133 | \$132 | \$168 | \$170 | \$170 | \$164 | \$164 |
| Office Visits - Specialist | \$114 | \$124 | \$132 | \$150 | \$156 | \$176 | \$191 | \$202 | \$228 | \$236 |
| Preventive Visits - Primary Care Provider | \$25 | \$28 | \$31 | \$34 | \$37 | \$29 | \$31 | \$34 | \$37 | \$40 |
| Preventive Visits - Specialist | \$1 | \$1 | \$1 | \$2 | \$3 | \$40 | \$42 | \$43 | \$46 | \$47 |
| Radiology | \$148 | \$144 | \$140 | \$136 | \$135 | \$241 | \$234 | \$228 | \$223 | \$218 |
| Surgery | \$293 | \$299 | \$308 | \$312 | \$313 | \$397 | \$407 | \$422 | \$430 | \$426 |

Continued Table A14: Spending Per Capita by Subservice Category – Ages 45 through 54 by Gender (2010–2014)

| | 2010 | 2011 | 2012 | Men 2013 | 2014 | 2010 | 2011 | 2012 | Women 2013 | 2014 |
|-------------------------------------|-------|-------|-------|-------------|-------|-------|-------|-------|---------------|-------|
| Prescriptions | | | | | | | | | | |
| Brands | | | | | | | | | | |
| Anti-Infective Agents | \$115 | \$133 | \$145 | \$149 | \$204 | \$38 | \$43 | \$43 | \$39 | \$66 |
| Cardiovascular Drugs | \$200 | \$198 | \$149 | \$134 | \$114 | \$98 | \$95 | \$72 | \$62 | \$50 |
| Central Nervous System Agents | \$89 | \$93 | \$85 | \$83 | \$71 | \$183 | \$178 | \$165 | \$156 | \$124 |
| Eye, Ear, Nose, Throat Preparations | \$16 | \$15 | \$15 | \$15 | \$14 | \$25 | \$23 | \$23 | \$25 | \$24 |
| Gastrointestinal Drugs | \$43 | \$40 | \$42 | \$44 | \$37 | \$53 | \$50 | \$52 | \$56 | \$47 |
| Hormones and Synthetic Substitutes | \$121 | \$148 | \$144 | \$159 | \$180 | \$104 | \$127 | \$102 | \$112 | \$138 |
| Other Therapeutic Classes | \$158 | \$169 | \$184 | \$203 | \$229 | \$220 | \$221 | \$249 | \$287 | \$331 |
| Respiratory Drugs | \$11 | \$12 | \$30 | \$26 | \$29 | \$23 | \$24 | \$45 | \$35 | \$41 |
| Skin and Mucous Membrane Agents | \$12 | \$15 | \$22 | \$24 | \$27 | \$18 | \$20 | \$26 | \$26 | \$26 |
| Generics | | | | | | | | | | |
| Anti-Infective Agents | \$24 | \$22 | \$23 | \$24 | \$25 | \$40 | \$34 | \$34 | \$35 | \$33 |
| Cardiovascular Drugs | \$63 | \$61 | \$90 | \$82 | \$85 | \$43 | \$40 | \$53 | \$49 | \$50 |
| Central Nervous System Agents | \$86 | \$78 | \$84 | \$86 | \$93 | \$151 | \$144 | \$154 | \$158 | \$176 |
| Eye, Ear, Nose, Throat Preparations | \$6 | \$7 | \$8 | \$7 | \$7 | \$7 | \$9 | \$10 | \$9 | \$9 |
| Gastrointestinal Drugs | \$23 | \$16 | \$14 | \$12 | \$12 | \$28 | \$19 | \$17 | \$16 | \$16 |
| Hormones and Synthetic Substitutes | \$15 | \$16 | \$21 | \$26 | \$33 | \$45 | \$49 | \$57 | \$64 | \$71 |
| Other Therapeutic Classes | \$59 | \$57 | \$60 | \$61 | \$69 | \$72 | \$73 | \$78 | \$81 | \$89 |
| Respiratory Drugs | \$1 | \$2 | \$4 | \$6 | \$5 | \$2 | \$3 | \$7 | \$10 | \$9 |
| Skin and Mucous Membrane Agents | \$7 | \$8 | \$10 | \$13 | \$19 | \$11 | \$11 | \$14 | \$20 | \$30 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded.

Table A15: Change in Spending Per Capita by Subservice Category – Ages 45 through 54 by Gender (2010–2014)

| | Men | | | | Women | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Inpatient | | | | | | | | |
| Hospice | 1.3% | 20.8% | -13.0% | -13.6% | 9.2% | 8.5% | -8.4% | -12.5% |
| Labor and Delivery | N/A | N/A | N/A | N/A | 0.1% | 20.0% | 3.1% | 3.3% |
| Medical | 6.0% | 1.2% | 3.2% | -0.1% | 6.4% | 1.1% | 0.6% | -3.0% |
| Mental Health and Substance Use | 9.8% | -4.1% | 3.7% | 3.0% | 8.0% | 3.8% | -2.0% | -1.7% |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | 0.8% | 0.3% | -2.2% | 3.7% | -0.8% | 2.8% | -5.6% | 4.1% |
| Surgery | 1.4% | 1.5% | 2.3% | 3.2% | -0.4% | 2.4% | -0.3% | 0.6% |
| Ungroupable | -74.5% | -28.3% | 17.2% | -6.8% | -64.9% | -20.3% | -16.3% | -2.4% |
| Outpatient Visits | | | | | | | | |
| Emergency Room | 8.0% | 10.8% | 5.6% | 11.8% | 10.0% | 12.7% | 5.7% | 10.1% |
| Observation | 6.4% | 5.4% | 4.8% | 3.9% | 4.8% | 7.2% | 11.5% | 0.4% |
| Outpatient Surgery | 5.8% | 2.8% | 4.3% | 2.6% | 7.0% | 6.1% | 5.2% | 2.3% |
| Outpatient-Other | | | | | | | | |
| Ancillary Services | 4.9% | 1.1% | 5.2% | 1.8% | 6.0% | 1.4% | 0.9% | 1.8% |
| Lab/Pathology | 1.3% | 5.0% | 0.6% | 3.5% | 1.0% | 3.6% | 0.2% | 1.4% |
| Miscellaneous Services | 10.0% | 5.2% | 8.6% | 7.4% | 7.9% | 7.1% | 3.1% | 5.0% |
| Radiology Services | 1.5% | 2.4% | 4.5% | 1.3% | 3.7% | 4.0% | 1.5% | 2.0% |
| Professional Procedures | | | | | | | | |
| Administered Drugs | 7.5% | 7.6% | 4.5% | 2.9% | 6.5% | 4.5% | 8.2% | 9.2% |
| Administration of Drugs | 5.9% | 0.6% | 5.4% | -5.3% | 2.7% | -1.9% | -2.5% | -0.8% |
| Anesthesia | 7.4% | 5.1% | 3.7% | 1.5% | 6.8% | 5.1% | 4.0% | 0.1% |
| Lab/Pathology | 7.1% | 4.9% | 5.5% | 0.9% | 5.6% | 3.6% | 6.8% | 2.4% |
| Miscellaneous | 1.0% | 0.4% | -1.8% | 1.8% | 2.7% | 0.9% | -1.5% | 1.8% |
| Office Visits - Primary Care Provider | 1.7% | 0.7% | -2.3% | -0.7% | 1.1% | 0.3% | -3.6% | 0.1% |
| Office Visits - Specialist | 9.0% | 6.2% | 14.1% | 3.8% | 8.2% | 5.9% | 12.7% | 3.8% |
| Preventive Visits - Primary Care Provider | 13.1% | 9.5% | 11.0% | 8.1% | 10.4% | 8.1% | 8.5% | 7.8% |
| Preventive Visits - Specialist | 27.9% | 23.8% | 77.8% | 12.9% | 5.3% | 2.2% | 7.5% | 2.2% |
| Radiology | -2.7% | -2.8% | -3.1% | -0.9% | -3.2% | -2.6% | -2.2% | -1.9% |
| Surgery | 2.3% | 2.7% | 1.5% | 0.3% | 2.6% | 3.5% | 2.1% | -1.0% |

Continued Table A15: Change in Spending Per Capita by Subservice Category – Ages 45 through 54 by Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Prescriptions | | | | | | | | |
| Brands | | | | | | | | |
| Anti-Infective Agents | 16.0% | 9.3% | 2.5% | 36.7% | 14.3% | 0.6% | -8.9% | 67.5% |
| Cardiovascular Drugs | -1.2% | -24.4% | -10.5% | -15.0% | -3.4% | -23.8% | -13.7% | -20.4% |
| Central Nervous System Agents | 4.6% | -8.3% | -2.8% | -14.0% | -2.8% | -7.5% | -5.1% | -20.5% |
| Eye, Ear, Nose, Throat Preparations | -8.1% | -1.2% | 4.0% | -8.3% | -4.4% | -0.4% | 5.6% | -4.2% |
| Gastrointestinal Drugs | -6.4% | 4.2% | 4.9% | -14.1% | -6.0% | 6.0% | 6.3% | -15.7% |
| Hormones and Synthetic Substitutes | 23.1% | -3.0% | 10.3% | 13.0% | 21.5% | -19.4% | 9.8% | 23.0% |
| Other Therapeutic Classes | 6.8% | 8.6% | 10.4% | 13.0% | 0.3% | 12.9% | 15.2% | 15.1% |
| Respiratory Drugs | 4.9% | 145.9% | -11.5% | 9.5% | 3.8% | 90.6% | -22.0% | 16.3% |
| Skin and Mucous Membrane Agents | 22.0% | 47.4% | 9.4% | 14.8% | 15.1% | 27.7% | -1.9% | 2.5% |
| Generics | | | | | | | | |
| Anti-Infective Agents | -9.5% | 6.8% | 3.0% | 1.6% | -13.8% | -0.7% | 3.0% | -6.6% |
| Cardiovascular Drugs | -2.2% | 46.6% | -8.9% | 3.6% | -6.2% | 31.7% | -7.1% | 0.9% |
| Central Nervous System Agents | -10.2% | 7.6% | 3.5% | 7.9% | -4.9% | 7.3% | 2.1% | 11.7% |
| Eye, Ear, Nose, Throat Preparations | 23.7% | 5.1% | -3.4% | -2.6% | 23.5% | 7.6% | -2.2% | -0.3% |
| Gastrointestinal Drugs | -31.0% | -12.5% | -10.2% | -1.1% | -30.3% | -11.1% | -7.8% | 2.0% |
| Hormones and Synthetic Substitutes | 8.2% | 35.0% | 22.6% | 27.4% | 8.7% | 16.4% | 11.9% | 11.5% |
| Other Therapeutic Classes | -4.2% | 4.6% | 1.8% | 13.1% | 0.8% | 6.3% | 3.9% | 10.0% |
| Respiratory Drugs | 37.5% | 128.9% | 30.7% | -4.9% | 41.4% | 142.5% | 36.0% | -11.7% |
| Skin and Mucous Membrane Agents | 6.1% | 24.5% | 39.9% | 44.1% | 3.6% | 21.2% | 50.2% | 47.1% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded.

Table A16: Spending Per Capita by Subservice Category – Ages 55 through 64 by Gender (2010–2014)

| | 2010 | 2011 | 2012 | Men 2013 | 2014 | 2010 | 2011 | 2012 | Women 2013 | 2014 |
|---|---------|---------|---------|-------------|---------|---------|---------|---------|---------------|---------|
| Inpatient | | | | | | | | | | |
| Hospice | \$7 | \$7 | \$8 | \$7 | \$6 | \$8 | \$8 | \$9 | \$8 | \$7 |
| Labor and Delivery | N/A | N/A | N/A | N/A | N/A | \$0 | \$0 | \$0 | \$0 | \$0 |
| Medical | \$686 | \$718 | \$707 | \$720 | \$747 | \$574 | \$601 | \$594 | \$591 | \$586 |
| Mental Health and Substance Use | \$23 | \$24 | \$25 | \$25 | \$25 | \$22 | \$24 | \$24 | \$23 | \$24 |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | \$25 | \$25 | \$25 | \$25 | \$26 | \$31 | \$31 | \$31 | \$30 | \$31 |
| Surgery | \$1,471 | \$1,475 | \$1,460 | \$1,541 | \$1,584 | \$1,103 | \$1,122 | \$1,116 | \$1,148 | \$1,172 |
| Ungroupable | \$14 | \$5 | \$4 | \$3 | \$3 | \$9 | \$3 | \$2 | \$2 | \$2 |
| Outpatient Visits | | | | | | | | | | |
| Emergency Room | \$235 | \$252 | \$277 | \$298 | \$330 | \$250 | \$272 | \$305 | \$321 | \$356 |
| Observation | \$77 | \$78 | \$80 | \$85 | \$91 | \$80 | \$80 | \$85 | \$94 | \$97 |
| Outpatient Surgery | \$917 | \$972 | \$991 | \$1,045 | \$1,095 | \$892 | \$944 | \$987 | \$1,035 | \$1,066 |
| Outpatient-Other | | | | | | | | | | |
| Ancillary Services | \$150 | \$157 | \$157 | \$165 | \$169 | \$126 | \$130 | \$133 | \$134 | \$135 |
| Lab/Pathology | \$122 | \$124 | \$126 | \$128 | \$133 | \$123 | \$125 | \$129 | \$129 | \$129 |
| Miscellaneous Services | \$316 | \$356 | \$372 | \$392 | \$405 | \$268 | \$293 | \$307 | \$315 | \$321 |
| Radiology Services | \$350 | \$361 | \$366 | \$374 | \$384 | \$465 | \$480 | \$496 | \$509 | \$521 |
| Professional Procedures | | | | | | | | | | |
| Administered Drugs | \$320 | \$357 | \$365 | \$386 | \$384 | \$414 | \$426 | \$442 | \$474 | \$496 |
| Administration of Drugs | \$37 | \$37 | \$37 | \$38 | \$37 | \$47 | \$47 | \$45 | \$45 | \$45 |
| Anesthesia | \$158 | \$167 | \$173 | \$183 | \$186 | \$159 | \$169 | \$177 | \$185 | \$186 |
| Lab/Pathology | \$186 | \$196 | \$196 | \$204 | \$203 | \$208 | \$218 | \$222 | \$234 | \$237 |
| Miscellaneous | \$575 | \$577 | \$571 | \$571 | \$582 | \$660 | \$672 | \$672 | \$663 | \$674 |
| Office Visits - Primary Care Provider | \$171 | \$173 | \$173 | \$169 | \$169 | \$200 | \$201 | \$201 | \$194 | \$193 |
| Office Visits - Specialist | \$177 | \$192 | \$199 | \$223 | \$230 | \$216 | \$233 | \$243 | \$271 | \$279 |
| Preventive Visits - Primary Care Provider | \$28 | \$32 | \$35 | \$39 | \$42 | \$31 | \$34 | \$37 | \$40 | \$43 |
| Preventive Visits - Specialist | \$1 | \$1 | \$1 | \$3 | \$3 | \$32 | \$34 | \$34 | \$37 | \$38 |
| Radiology | \$265 | \$259 | \$240 | \$240 | \$232 | \$300 | \$289 | \$275 | \$270 | \$265 |
| Surgery | \$476 | \$486 | \$496 | \$512 | \$516 | \$496 | \$511 | \$525 | \$535 | \$531 |

Continued Table A16: Spending Per Capita by Subservice Category – Ages 55 through 64 by Gender (2010–2014)

| | 2010 | 2011 | 2012 | Men 2013 | 2014 | 2010 | 2011 | 2012 | Women 2013 | 2014 |
|-------------------------------------|-------|-------|-------|-------------|-------|-------|-------|-------|---------------|-------|
| Prescriptions | | | | | | | | | | |
| Brands | | | | | | | | | | |
| Anti-Infective Agents | \$82 | \$106 | \$123 | \$117 | \$270 | \$37 | \$44 | \$45 | \$40 | \$108 |
| Cardiovascular Drugs | \$391 | \$390 | \$284 | \$259 | \$225 | \$246 | \$240 | \$176 | \$153 | \$128 |
| Central Nervous System Agents | \$111 | \$116 | \$108 | \$108 | \$94 | \$203 | \$200 | \$187 | \$182 | \$141 |
| Eye, Ear, Nose, Throat Preparations | \$27 | \$24 | \$24 | \$25 | \$25 | \$41 | \$39 | \$39 | \$42 | \$44 |
| Gastrointestinal Drugs | \$64 | \$60 | \$63 | \$65 | \$55 | \$85 | \$79 | \$82 | \$86 | \$72 |
| Hormones and Synthetic Substitutes | \$220 | \$264 | \$248 | \$267 | \$309 | \$204 | \$241 | \$203 | \$214 | \$251 |
| Other Therapeutic Classes | \$282 | \$298 | \$303 | \$326 | \$374 | \$351 | \$330 | \$354 | \$386 | \$433 |
| Respiratory Drugs | \$16 | \$16 | \$45 | \$42 | \$46 | \$31 | \$33 | \$68 | \$56 | \$66 |
| Skin and Mucous Membrane Agents | \$16 | \$19 | \$27 | \$28 | \$29 | \$21 | \$25 | \$31 | \$30 | \$27 |
| Generics | | | | | | | | | | |
| Anti-Infective Agents | \$26 | \$25 | \$27 | \$28 | \$30 | \$38 | \$36 | \$36 | \$37 | \$37 |
| Cardiovascular Drugs | \$132 | \$128 | \$187 | \$165 | \$172 | \$100 | \$94 | \$128 | \$114 | \$112 |
| Central Nervous System Agents | \$104 | \$96 | \$104 | \$107 | \$118 | \$169 | \$165 | \$179 | \$181 | \$205 |
| Eye, Ear, Nose, Throat Preparations | \$9 | \$12 | \$12 | \$11 | \$11 | \$10 | \$14 | \$14 | \$14 | \$14 |
| Gastrointestinal Drugs | \$38 | \$27 | \$23 | \$21 | \$21 | \$48 | \$34 | \$30 | \$27 | \$27 |
| Hormones and Synthetic Substitutes | \$26 | \$28 | \$38 | \$46 | \$54 | \$48 | \$52 | \$63 | \$74 | \$87 |
| Other Therapeutic Classes | \$108 | \$102 | \$113 | \$113 | \$118 | \$113 | \$117 | \$123 | \$126 | \$136 |
| Respiratory Drugs | \$2 | \$2 | \$6 | \$8 | \$7 | \$3 | \$4 | \$10 | \$14 | \$12 |
| Skin and Mucous Membrane Agents | \$10 | \$10 | \$13 | \$18 | \$27 | \$11 | \$12 | \$15 | \$23 | \$36 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded.

Table A17: Change in Spending Per Capita by Subservice Category – Ages 54 through 64 by Gender (2010–2014)

| | Men | | | | Women | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Inpatient | | | | | | | | |
| Hospice | -4.0% | 8.0% | -6.9% | -16.6% | 0.7% | 11.6% | -13.3% | -10.6% |
| Labor and Delivery | N/A | N/A | N/A | N/A | * | * | * | * |
| Medical | 4.6% | -1.6% | 1.9% | 3.8% | 4.7% | -1.2% | -0.5% | -0.8% |
| Mental Health and Substance Use | 4.1% | 2.9% | 2.2% | 0.5% | 7.8% | 0.2% | -0.5% | 1.7% |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | -2.7% | 0.8% | -0.0% | 4.4% | 0.9% | -0.1% | -1.2% | 1.3% |
| Surgery | 0.3% | -1.0% | 5.6% | 2.8% | 1.7% | -0.5% | 2.9% | 2.2% |
| Ungroupable | -63.2% | -32.8% | -10.1% | -1.4% | -70.8% | -17.3% | 1.0% | -17.3% |
| Outpatient Visits | | | | | | | | |
| Emergency Room | 7.1% | 10.0% | 7.5% | 10.8% | 8.7% | 12.3% | 5.2% | 10.8% |
| Observation | 1.5% | 2.9% | 6.1% | 7.1% | 0.6% | 6.2% | 10.3% | 3.0% |
| Outpatient Surgery | 6.0% | 1.9% | 5.4% | 4.8% | 5.8% | 4.5% | 4.9% | 2.9% |
| Outpatient-Other | | | | | | | | |
| Ancillary Services | 4.6% | -0.0% | 4.9% | 2.8% | 3.4% | 2.0% | 1.2% | 0.4% |
| Lab/Pathology | 1.8% | 1.5% | 1.3% | 4.5% | 1.4% | 2.8% | 0.2% | 0.2% |
| Miscellaneous Services | 12.7% | 4.3% | 5.6% | 3.3% | 9.3% | 5.0% | 2.5% | 1.9% |
| Radiology Services | 3.1% | 1.4% | 2.2% | 2.6% | 3.2% | 3.2% | 2.7% | 2.3% |
| Professional Procedures | | | | | | | | |
| Administered Drugs | 11.7% | 2.2% | 5.9% | -0.7% | 3.0% | 3.7% | 7.2% | 4.8% |
| Administration of Drugs | 0.4% | -0.3% | 3.2% | -1.6% | -0.0% | -5.0% | -0.3% | 0.9% |
| Anesthesia | 6.1% | 3.5% | 5.7% | 1.6% | 6.3% | 4.7% | 4.9% | 0.1% |
| Lab/Pathology | 5.3% | 0.3% | 3.8% | -0.3% | 4.5% | 2.2% | 5.3% | 1.1% |
| Miscellaneous | 0.3% | -1.0% | -0.0% | 1.9% | 1.8% | 0.0% | -1.4% | 1.8% |
| Office Visits - Primary Care Provider | 1.4% | -0.3% | -2.1% | -0.4% | 0.6% | -0.4% | -3.5% | -0.5% |
| Office Visits - Specialist | 8.0% | 4.0% | 11.7% | 3.2% | 7.6% | 4.6% | 11.3% | 3.2% |
| Preventive Visits - Primary Care Provider | 15.3% | 8.8% | 11.3% | 8.1% | 12.2% | 8.1% | 8.8% | 6.9% |
| Preventive Visits - Specialist | 27.1% | 20.3% | 73.5% | 12.4% | 5.2% | 1.8% | 8.3% | 1.0% |
| Radiology | -2.4% | -7.2% | 0.0% | -3.7% | -3.7% | -4.9% | -1.7% | -1.9% |
| Surgery | 2.0% | 2.0% | 3.2% | 0.9% | 3.0% | 2.8% | 2.0% | -0.8% |

Continued Table A17: Change in Spending Per Capita by Subservice Category – Ages 54 through 64 by Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Prescriptions | | | | | | | | |
| Brands | | | | | | | | |
| Anti-Infective Agents | 28.8% | 16.5% | -5.1% | 130.7% | 19.9% | 1.5% | -10.7% | 171.1% |
| Cardiovascular Drugs | -0.1% | -27.2% | -8.8% | -13.2% | -2.6% | -26.8% | -13.1% | -16.3% |
| Central Nervous System Agents | 4.4% | -7.1% | -0.0% | -13.2% | -1.2% | -6.3% | -2.7% | -22.4% |
| Eye, Ear, Nose, Throat Preparations | -9.0% | -1.5% | 5.3% | -2.5% | -5.6% | 1.5% | 7.8% | 3.1% |
| Gastrointestinal Drugs | -6.4% | 3.8% | 4.6% | -15.4% | -6.7% | 3.3% | 5.7% | -16.8% |
| Hormones and Synthetic Substitutes | 20.0% | -6.1% | 7.5% | 15.9% | 18.2% | -15.8% | 5.4% | 17.6% |
| Other Therapeutic Classes | 5.6% | 1.7% | 7.6% | 14.7% | -6.2% | 7.3% | 9.0% | 12.3% |
| Respiratory Drugs | 2.7% | 177.8% | -7.8% | 10.9% | 6.1% | 107.4% | -18.3% | 18.5% |
| Skin and Mucous Membrane Agents | 19.5% | 40.0% | 3.8% | 5.2% | 16.3% | 23.0% | -0.8% | -11.2% |
| Generics | | | | | | | | |
| Anti-Infective Agents | -2.2% | 6.9% | 4.3% | 6.7% | -7.1% | -0.3% | 4.6% | 0.2% |
| Cardiovascular Drugs | -3.1% | 46.1% | -11.4% | 3.8% | -6.2% | 36.9% | -11.0% | -2.3% |
| Central Nervous System Agents | -8.5% | 8.4% | 3.4% | 10.6% | -2.4% | 8.7% | 1.0% | 13.6% |
| Eye, Ear, Nose, Throat Preparations | 26.5% | 3.9% | -4.8% | -0.6% | 30.8% | 6.2% | -4.0% | 2.6% |
| Gastrointestinal Drugs | -29.4% | -13.5% | -10.3% | -0.3% | -28.8% | -11.7% | -9.6% | 0.2% |
| Hormones and Synthetic Substitutes | 5.3% | 35.7% | 23.0% | 15.9% | 8.6% | 22.0% | 16.5% | 18.0% |
| Other Therapeutic Classes | -6.2% | 11.1% | -0.5% | 4.8% | 3.4% | 5.4% | 2.3% | 8.0% |
| Respiratory Drugs | 43.6% | 154.6% | 35.7% | -13.0% | 39.6% | 177.0% | 35.7% | -13.5% |
| Skin and Mucous Membrane Agents | 5.8% | 22.2% | 40.2% | 50.7% | 6.5% | 23.5% | 55.4% | 52.5% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded. Some percent change numbers are not presented due to difficulty of their interpretability because of low values in these fields, these are designated with asterisks.

Table A18: Spending Per Capita by Subservice Category (2010–2014)

| | 2010 | 2011 | 2012 | 2013 | 2014 | Percent Change 2010 / 2011 | Percent Change 2011 / 2012 | Percent Change 2012 / 2013 | Percent Change 2013 / 2014 |
|---|-------|-------|-------|-------|-------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| Inpatient | | | | | | | | | |
| Hospice | \$2 | \$2 | \$2 | \$2 | \$2 | 2.2% | 13.5% | -12.6% | -13.9% |
| Labor and Delivery | \$76 | \$81 | \$86 | \$90 | \$94 | 6.9% | 5.9% | 5.2% | 3.6% |
| Medical | \$272 | \$290 | \$292 | \$295 | \$296 | 6.8% | 0.5% | 1.1% | 0.6% |
| Mental Health and Substance Use | \$27 | \$32 | \$33 | \$35 | \$36 | 17.9% | 3.0% | 6.0% | 4.4% |
| Newborns | \$42 | \$45 | \$47 | \$51 | \$54 | 7.6% | 5.4% | 7.8% | 5.4% |
| Skilled Nursing Facility | \$7 | \$7 | \$7 | \$7 | \$7 | -0.2% | 1.6% | -1.8% | 2.5% |
| Surgery | \$478 | \$485 | \$488 | \$499 | \$508 | 1.4% | 0.6% | 2.4% | 1.6% |
| Ungroupable | \$10 | \$5 | \$4 | \$3 | \$3 | -45.7% | -21.1% | -19.7% | -25.7% |
| Outpatient Visits | | | | | | | | | |
| Emergency Room | \$220 | \$240 | \$265 | \$278 | \$304 | 8.9% | 10.4% | 5.1% | 9.4% |
| Observation | \$34 | \$35 | \$37 | \$40 | \$41 | 3.1% | 5.5% | 7.4% | 3.2% |
| Outpatient Surgery | \$449 | \$475 | \$495 | \$514 | \$526 | 5.7% | 4.2% | 3.9% | 2.3% |
| Outpatient-Other | | | | | | | | | |
| Ancillary Services | \$70 | \$74 | \$76 | \$79 | \$81 | 5.5% | 1.8% | 4.2% | 3.0% |
| Lab/Pathology | \$66 | \$67 | \$70 | \$71 | \$72 | 2.1% | 4.1% | 1.4% | 1.9% |
| Miscellaneous Services | \$135 | \$150 | \$160 | \$169 | \$177 | 10.7% | 7.1% | 5.7% | 4.5% |
| Radiology Services | \$182 | \$186 | \$192 | \$195 | \$198 | 2.5% | 3.1% | 1.6% | 1.6% |
| Professional Procedures | | | | | | | | | |
| Administered Drugs | \$143 | \$153 | \$161 | \$172 | \$182 | 7.1% | 5.3% | 7.0% | 5.7% |
| Administration of Drugs | \$24 | \$28 | \$28 | \$30 | \$30 | 14.3% | 2.9% | 4.5% | 1.0% |
| Anesthesia | \$92 | \$97 | \$100 | \$104 | \$104 | 5.4% | 3.7% | 3.4% | -0.1% |
| Lab/Pathology | \$118 | \$125 | \$131 | \$140 | \$146 | 6.4% | 4.2% | 7.2% | 4.5% |
| Miscellaneous | \$407 | \$421 | \$429 | \$427 | \$437 | 3.4% | 2.0% | -0.5% | 2.3% |
| Office Visits - Primary Care Provider | \$137 | \$141 | \$141 | \$135 | \$133 | 2.3% | 0.2% | -4.3% | -0.9% |
| Office Visits - Specialist | \$118 | \$127 | \$135 | \$154 | \$159 | 8.1% | 6.0% | 13.9% | 3.5% |
| Preventive Visits - Primary Care Provider | \$37 | \$40 | \$42 | \$45 | \$48 | 8.0% | 6.7% | 6.6% | 6.4% |
| Preventive Visits - Specialist | \$16 | \$17 | \$17 | \$19 | \$19 | 5.1% | 2.9% | 10.2% | 2.4% |
| Radiology | \$142 | \$138 | \$134 | \$133 | \$130 | -2.7% | -2.8% | -1.4% | -1.8% |
| Surgery | \$265 | \$271 | \$278 | \$282 | \$280 | 2.0% | 2.5% | 1.5% | -0.7% |

Continued Table A18: Spending Per Capita by Subservice Category (2010–2014)

| | 2010 | 2011 | 2012 | 2013 | 2014 | Percent Change 2010 / 2011 | Percent Change 2011 / 2012 | Percent Change 2012 / 2013 | Percent Change 2013 / 2014 |
|-------------------------------------|-------|-------|-------|-------|-------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Prescriptions - Filled Days | | | | | | | | | |
| Brands | | | | | | | | | |
| Anti-Infective Agents | \$43 | \$50 | \$53 | \$53 | \$82 | 15.6% | 6.0% | 0.8% | 53.2% |
| Cardiovascular Drugs | \$88 | \$86 | \$65 | \$58 | \$48 | -1.9% | -24.8% | -10.8% | -16.2% |
| Central Nervous System Agents | \$97 | \$98 | \$91 | \$89 | \$77 | 0.2% | -7.2% | -2.0% | -13.0% |
| Eye, Ear, Nose, Throat Preparations | \$16 | \$15 | \$15 | \$16 | \$15 | -5.2% | 0.4% | 3.3% | -5.7% |
| Gastrointestinal Drugs | \$31 | \$29 | \$31 | \$33 | \$28 | -6.7% | 6.8% | 7.6% | -14.7% |
| Hormones and Synthetic Substitutes | \$87 | \$103 | \$91 | \$100 | \$115 | 18.6% | -11.6% | 9.5% | 15.0% |
| Other Therapeutic Classes | \$126 | \$126 | \$140 | \$154 | \$179 | 0.3% | 10.5% | 10.5% | 15.6% |
| Respiratory Drugs | \$15 | \$16 | \$31 | \$25 | \$28 | 3.7% | 93.4% | -20.2% | 13.6% |
| Skin and Mucous Membrane Agents | \$15 | \$17 | \$21 | \$21 | \$22 | 8.1% | 24.1% | 0.9% | 3.3% |
| Generics | | | | | | | | | |
| Anti-Infective Agents | \$29 | \$25 | \$25 | \$26 | \$25 | -13.4% | 0.2% | 4.7% | -5.4% |
| Cardiovascular Drugs | \$32 | \$31 | \$43 | \$40 | \$40 | -4.2% | 40.3% | -8.6% | 1.8% |
| Central Nervous System Agents | \$78 | \$77 | \$87 | \$90 | \$96 | -1.6% | 13.3% | 2.8% | 7.3% |
| Eye, Ear, Nose, Throat Preparations | \$5 | \$6 | \$7 | \$6 | \$6 | 21.8% | 5.6% | -2.4% | -1.3% |
| Gastrointestinal Drugs | \$16 | \$12 | \$11 | \$10 | \$9 | -26.6% | -11.4% | -10.6% | -1.0% |
| Hormones and Synthetic Substitutes | \$28 | \$30 | \$33 | \$35 | \$39 | 6.7% | 8.2% | 9.2% | 10.0% |
| Other Therapeutic Classes | \$49 | \$49 | \$51 | \$53 | \$58 | -0.7% | 4.3% | 4.7% | 8.7% |
| Respiratory Drugs | \$1 | \$2 | \$6 | \$8 | \$7 | 28.9% | 246.8% | 28.4% | -13.1% |
| Skin and Mucous Membrane Agents | \$11 | \$11 | \$14 | \$19 | \$25 | 3.3% | 17.7% | 40.8% | 31.2% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded.

Table A19: Spending Per Capita by Service Category and Region (2010–2014)

| | 2010 | 2011 | 2012 | 2013 | 2014 | Percent Change 2010 / 2011 | Percent Change 2011 / 2012 | Percent Change 2012 / 2013 | Percent Change 2013 / 2014 |
|-------------------------|---------|---------|---------|---------|---------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Northeast | | | | | | | | | |
| Inpatient | \$855 | \$892 | \$917 | \$942 | \$996 | 4.3% | 2.8% | 2.7% | 5.8% |
| Acute Inpatient | \$831 | \$873 | \$900 | \$926 | \$982 | 5.0% | 3.1% | 2.9% | 6.1% |
| Outpatient | \$1,092 | \$1,162 | \$1,238 | \$1,297 | \$1,359 | 6.4% | 6.5% | 4.8% | 4.7% |
| Visits | \$580 | \$619 | \$669 | \$708 | \$738 | 6.8% | 8.1% | 5.9% | 4.1% |
| Other | \$512 | \$542 | \$569 | \$589 | \$621 | 6.0% | 4.8% | 3.6% | 5.4% |
| Professional Procedures | \$1,637 | \$1,712 | \$1,758 | \$1,843 | \$1,888 | 4.6% | 2.7% | 4.8% | 2.5% |
| Prescriptions | \$819 | \$835 | \$870 | \$901 | \$989 | 2.0% | 4.2% | 3.6% | 9.7% |
| Brands | \$559 | \$588 | \$586 | \$603 | \$664 | 5.2% | -0.2% | 2.9% | 10.0% |
| Generics | \$260 | \$248 | \$283 | \$298 | \$325 | -4.9% | 14.5% | 5.2% | 9.1% |
| Midwest | | | | | | | | | |
| Inpatient | \$903 | \$935 | \$944 | \$975 | \$996 | 3.6% | 0.9% | 3.4% | 2.1% |
| Acute Inpatient | \$887 | \$923 | \$930 | \$964 | \$984 | 4.1% | 0.8% | 3.6% | 2.1% |
| Outpatient | \$1,277 | \$1,354 | \$1,426 | \$1,493 | \$1,562 | 6.0% | 5.4% | 4.6% | 4.7% |
| Visits | \$745 | \$794 | \$842 | \$886 | \$939 | 6.6% | 6.0% | 5.2% | 6.0% |
| Other | \$532 | \$559 | \$585 | \$607 | \$623 | 5.1% | 4.5% | 3.8% | 2.7% |
| Professional Procedures | \$1,426 | \$1,479 | \$1,518 | \$1,556 | \$1,586 | 3.7% | 2.7% | 2.5% | 2.0% |
| Prescriptions | \$732 | \$745 | \$767 | \$785 | \$838 | 1.8% | 3.0% | 2.4% | 6.7% |
| Brands | \$487 | \$502 | \$495 | \$506 | \$547 | 3.0% | -1.5% | 2.4% | 8.1% |
| Generics | \$244 | \$242 | \$272 | \$279 | \$290 | -0.7% | 12.4% | 2.5% | 4.1% |
| South | | | | | | | | | |
| Inpatient | \$896 | \$931 | \$950 | \$969 | \$981 | 4.0% | 2.0% | 2.0% | 1.2% |
| Acute Inpatient | \$880 | \$919 | \$938 | \$959 | \$971 | 4.4% | 2.1% | 2.2% | 1.3% |
| Outpatient | \$1,140 | \$1,219 | \$1,298 | \$1,344 | \$1,390 | 6.9% | 6.5% | 3.6% | 3.4% |
| Visits | \$732 | \$785 | \$845 | \$876 | \$913 | 7.3% | 7.7% | 3.7% | 4.1% |
| Other | \$408 | \$434 | \$452 | \$468 | \$477 | 6.3% | 4.3% | 3.4% | 2.0% |
| Professional Procedures | \$1,525 | \$1,583 | \$1,637 | \$1,669 | \$1,693 | 3.8% | 3.4% | 1.9% | 1.4% |
| Prescriptions | \$837 | \$848 | \$887 | \$917 | \$982 | 1.3% | 4.6% | 3.4% | 7.1% |
| Brands | \$570 | \$587 | \$588 | \$602 | \$646 | 3.0% | 0.1% | 2.5% | 7.2% |
| Generics | \$267 | \$260 | \$299 | \$314 | \$336 | -2.6% | 14.8% | 5.2% | 6.9% |

Continued Table A19: Spending Per Capita by Service Category and Region (2010–2014)

| | 2010 | 2011 | 2012 | 2013 | 2014 | Percent Change 2010 / 2011 | Percent Change 2011 / 2012 | Percent Change 2012 / 2013 | Percent Change 2013 / 2014 |
|-------------------------|---------|---------|---------|---------|---------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| West | | | | | | | | | |
| Inpatient | \$1,001 | \$1,032 | \$1,025 | \$1,048 | \$1,033 | 3.1% | -0.7% | 2.2% | -1.5% |
| Acute Inpatient | \$980 | \$1,017 | \$1,012 | \$1,036 | \$1,023 | 3.8% | -0.5% | 2.4% | -1.3% |
| Outpatient | \$1,112 | \$1,163 | \$1,198 | \$1,235 | \$1,278 | 4.6% | 3.0% | 3.1% | 3.4% |
| Visits | \$726 | \$762 | \$786 | \$817 | \$854 | 5.0% | 3.1% | 3.8% | 4.6% |
| Other | \$386 | \$400 | \$412 | \$419 | \$424 | 3.8% | 2.8% | 1.8% | 1.3% |
| Professional Procedures | \$1,413 | \$1,462 | \$1,472 | \$1,500 | \$1,526 | 3.5% | 0.7% | 1.9% | 1.7% |
| Prescriptions | \$663 | \$680 | \$699 | \$706 | \$762 | 2.5% | 2.7% | 1.0% | 8.1% |
| Brands | \$440 | \$466 | \$460 | \$462 | \$502 | 6.0% | -1.2% | 0.2% | 8.8% |
| Generics | \$224 | \$214 | \$238 | \$244 | \$260 | -4.2% | 11.1% | 2.5% | 6.5% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded. Skilled nursing facility (SNF), hospice, and ungroupable claims were excluded from analysis of acute inpatient trends due to the lack of claims in this population.

Table A20: Out-of-Pocket Spending Per Capita by Subservice Category (2010–2014)

| | 2010 | 2011 | 2012 | 2013 | 2014 | Percent Change 2010 / 2011 | Percent Change 2011 / 2012 | Percent Change 2012 / 2013 | Percent Change 2013 / 2014 |
|---|------|------|------|------|-------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Inpatient | | | | | | | | | |
| Hospice | \$0 | \$0 | \$0 | \$0 | \$0 | * | * | * | * |
| Labor and Delivery | \$9 | \$9 | \$10 | \$12 | \$13 | 9.5% | 8.6% | 20.9% | 5.7% |
| Medical | \$15 | \$16 | \$16 | \$17 | \$16 | 5.0% | 1.2% | 3.6% | -4.4% |
| Mental Health and Substance Use | \$3 | \$3 | \$4 | \$4 | \$5 | 20.9% | 8.7% | 12.3% | 9.3% |
| Newborns | \$2 | \$2 | \$2 | \$3 | \$3 | 12.1% | 10.2% | 14.1% | 11.9% |
| Skilled Nursing Facility | \$0 | \$0 | \$0 | \$0 | \$0 | * | * | * | * |
| Surgery | \$14 | \$14 | \$14 | \$15 | \$14 | -0.9% | -2.2% | 7.4% | -7.9% |
| Ungroupable | \$0 | \$0 | \$0 | \$0 | \$0 | * | * | * | * |
| Outpatient Visits | | | | | | | | | |
| Emergency Room | \$40 | \$46 | \$52 | \$59 | \$67 | 14.0% | 14.7% | 12.3% | 14.9% |
| Observation | \$3 | \$3 | \$3 | \$4 | \$4 | 11.7% | 8.0% | 9.8% | 8.2% |
| Outpatient Surgery | \$55 | \$59 | \$61 | \$65 | \$65 | 5.8% | 4.0% | 5.9% | 1.2% |
| Outpatient-Other | | | | | | | | | |
| Ancillary Services | \$13 | \$14 | \$15 | \$16 | \$17 | 9.9% | 8.0% | 7.1% | 3.8% |
| Lab/Pathology | \$13 | \$14 | \$14 | \$15 | \$16 | 5.9% | 6.2% | 4.1% | 10.2% |
| Miscellaneous Services | \$16 | \$18 | \$20 | \$21 | \$23 | 12.7% | 9.5% | 8.5% | 9.3% |
| Radiology Services | \$27 | \$29 | \$31 | \$33 | \$35 | 8.5% | 7.9% | 5.5% | 6.6% |
| Professional Procedures | | | | | | | | | |
| Administered Drugs | \$5 | \$6 | \$7 | \$7 | \$7 | 13.7% | 12.3% | 1.9% | 5.6% |
| Administration of Drugs | \$2 | \$2 | \$2 | \$2 | \$2 | 1.9% | 4.6% | 9.2% | 1.9% |
| Anesthesia | \$12 | \$14 | \$14 | \$15 | \$15 | 15.4% | 2.5% | 2.0% | 2.1% |
| Lab/Pathology | \$25 | \$29 | \$33 | \$37 | \$40 | 18.2% | 11.0% | 12.2% | 10.7% |
| Miscellaneous | \$89 | \$93 | \$97 | \$99 | \$104 | 4.6% | 5.1% | 1.8% | 5.0% |
| Office Visits - Primary Care Provider | \$47 | \$49 | \$50 | \$50 | \$50 | 4.4% | 0.8% | 0.1% | 0.9% |
| Office Visits - Specialist | \$43 | \$48 | \$51 | \$60 | \$62 | 10.4% | 7.6% | 16.7% | 3.4% |
| Preventive Visits - Primary Care Provider | \$3 | \$2 | \$1 | \$1 | \$1 | -54.4% | -32.3% | -23.0% | -11.0% |
| Preventive Visits - Specialist | \$2 | \$1 | \$1 | \$1 | \$1 | -53.7% | -29.9% | -5.0% | -7.6% |
| Radiology | \$27 | \$28 | \$29 | \$30 | \$32 | 4.1% | 4.4% | 4.6% | 5.2% |
| Surgery | \$44 | \$47 | \$50 | \$50 | \$52 | 5.7% | 7.0% | 0.3% | 2.6% |

Continued Table A20: Out-of-Pocket Spending Per Capita by Subservice Category (2010–2014)

| | 2010 | 2011 | 2012 | 2013 | 2014 | Percent Change 2010 / 2011 | Percent Change 2011 / 2012 | Percent Change 2012 / 2013 | Percent Change 2013 / 2014 |
|-------------------------------------|------|------|------|------|------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| Prescriptions - Filled Days | | | | | | | | | |
| Brands | | | | | | | | | |
| Anti-Infective Agents | \$5 | \$5 | \$4 | \$5 | \$5 | 5.2% | -12.7% | 7.3% | 7.4% |
| Cardiovascular Drugs | \$26 | \$24 | \$17 | \$14 | \$11 | -7.8% | -27.4% | -19.0% | -22.8% |
| Central Nervous System Agents | \$21 | \$19 | \$16 | \$15 | \$12 | -8.0% | -15.3% | -8.1% | -21.9% |
| Eye, Ear, Nose, Throat Preparations | \$6 | \$5 | \$5 | \$5 | \$4 | -10.2% | -6.0% | -1.5% | -15.2% |
| Gastrointestinal Drugs | \$5 | \$5 | \$5 | \$5 | \$4 | -5.2% | 3.2% | 0.1% | -19.3% |
| Hormones and Synthetic Substitutes | \$19 | \$21 | \$17 | \$16 | \$15 | 10.2% | -16.7% | -6.7% | -5.4% |
| Other Therapeutic Classes | \$13 | \$10 | \$10 | \$9 | \$9 | -20.0% | -5.1% | -7.8% | 1.5% |
| Respiratory Drugs | \$4 | \$3 | \$6 | \$4 | \$4 | -7.2% | 73.8% | -32.8% | -0.3% |
| Skin and Mucous Membrane Agents | \$3 | \$3 | \$4 | \$3 | \$3 | 0.1% | 4.4% | -14.2% | -9.0% |
| Generics | | | | | | | | | |
| Anti-Infective Agents | \$11 | \$11 | \$11 | \$11 | \$10 | -1.1% | 2.0% | -1.4% | -10.0% |
| Cardiovascular Drugs | \$15 | \$16 | \$19 | \$19 | \$18 | 1.3% | 23.7% | -2.1% | -6.1% |
| Central Nervous System Agents | \$25 | \$26 | \$29 | \$30 | \$29 | 4.5% | 11.7% | 2.1% | -3.1% |
| Eye, Ear, Nose, Throat Preparations | \$2 | \$3 | \$3 | \$3 | \$3 | 22.8% | 13.7% | 2.4% | 4.8% |
| Gastrointestinal Drugs | \$4 | \$4 | \$4 | \$4 | \$4 | -6.6% | 1.5% | -0.5% | -2.1% |
| Hormones and Synthetic Substitutes | \$15 | \$15 | \$16 | \$13 | \$13 | 3.1% | 5.1% | -15.6% | -1.8% |
| Other Therapeutic Classes | \$15 | \$14 | \$14 | \$15 | \$14 | -5.6% | 4.0% | 2.7% | -3.8% |
| Respiratory Drugs | \$1 | \$1 | \$2 | \$3 | \$2 | 19.7% | 98.5% | 45.4% | -20.9% |
| Skin and Mucous Membrane Agents | \$3 | \$3 | \$4 | \$4 | \$5 | 4.6% | 12.8% | 15.8% | 7.4% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded. Some numbers are not presented due to difficulty of their interpretability because of low values in these fields, these are designated with asterisks.

**Table A21: Out-of-Pocket Spending Per Capita by Age Group and Gender
(2010–2014)**

| | 2010 | 2011 | Men 2012 | 2013 | 2014 | 2010 | 2011 | Women 2012 | 2013 | 2014 |
|-------------------------|-------|-------|-------------|-------|-------|-------|-------|---------------|-------|-------|
| 18 and Younger | | | | | | | | | | |
| Inpatient | \$23 | \$26 | \$26 | \$28 | \$29 | \$23 | \$25 | \$26 | \$30 | \$30 |
| Acute Inpatient | \$23 | \$25 | \$26 | \$28 | \$29 | \$22 | \$25 | \$26 | \$29 | \$30 |
| Outpatient | \$102 | \$113 | \$123 | \$133 | \$143 | \$93 | \$104 | \$115 | \$125 | \$136 |
| Visits | \$67 | \$74 | \$81 | \$88 | \$95 | \$58 | \$65 | \$72 | \$79 | \$86 |
| Other | \$35 | \$39 | \$42 | \$45 | \$48 | \$35 | \$39 | \$43 | \$46 | \$50 |
| Professional Procedures | \$189 | \$201 | \$212 | \$224 | \$234 | \$183 | \$194 | \$205 | \$216 | \$228 |
| Prescriptions | \$79 | \$81 | \$84 | \$82 | \$78 | \$70 | \$71 | \$73 | \$69 | \$65 |
| Brands | \$45 | \$43 | \$41 | \$36 | \$34 | \$35 | \$34 | \$32 | \$28 | \$27 |
| Generics | \$34 | \$38 | \$44 | \$46 | \$44 | \$35 | \$37 | \$41 | \$40 | \$38 |
| Ages 19-25 | | | | | | | | | | |
| Inpatient | \$18 | \$22 | \$22 | \$24 | \$25 | \$53 | \$56 | \$59 | \$67 | \$67 |
| Acute Inpatient | \$17 | \$21 | \$22 | \$24 | \$24 | \$52 | \$55 | \$59 | \$66 | \$66 |
| Outpatient | \$94 | \$107 | \$116 | \$126 | \$136 | \$140 | \$156 | \$172 | \$187 | \$205 |
| Visits | \$64 | \$73 | \$78 | \$83 | \$91 | \$91 | \$103 | \$114 | \$124 | \$137 |
| Other | \$30 | \$35 | \$38 | \$43 | \$45 | \$49 | \$53 | \$59 | \$63 | \$68 |
| Professional Procedures | \$133 | \$145 | \$154 | \$161 | \$170 | \$253 | \$270 | \$288 | \$291 | \$302 |
| Prescriptions | \$57 | \$56 | \$58 | \$57 | \$54 | \$148 | \$142 | \$142 | \$116 | \$101 |
| Brands | \$27 | \$26 | \$25 | \$23 | \$22 | \$68 | \$61 | \$58 | \$49 | \$41 |
| Generics | \$30 | \$29 | \$33 | \$34 | \$32 | \$80 | \$81 | \$84 | \$67 | \$60 |
| Ages 26-44 | | | | | | | | | | |
| Inpatient | \$23 | \$24 | \$24 | \$25 | \$25 | \$79 | \$84 | \$88 | \$101 | \$104 |
| Acute Inpatient | \$22 | \$23 | \$24 | \$25 | \$25 | \$78 | \$83 | \$88 | \$100 | \$103 |
| Outpatient | \$127 | \$139 | \$152 | \$162 | \$175 | \$197 | \$218 | \$240 | \$259 | \$281 |
| Visits | \$78 | \$85 | \$94 | \$101 | \$111 | \$121 | \$134 | \$149 | \$162 | \$176 |
| Other | \$49 | \$54 | \$58 | \$61 | \$65 | \$77 | \$84 | \$92 | \$97 | \$105 |
| Professional Procedures | \$213 | \$228 | \$243 | \$254 | \$265 | \$393 | \$421 | \$449 | \$463 | \$488 |
| Prescriptions | \$109 | \$106 | \$107 | \$105 | \$99 | \$192 | \$188 | \$188 | \$171 | \$157 |
| Brands | \$57 | \$54 | \$49 | \$45 | \$41 | \$84 | \$78 | \$72 | \$63 | \$56 |
| Generics | \$53 | \$53 | \$59 | \$60 | \$58 | \$108 | \$110 | \$116 | \$107 | \$101 |

Continued Table A21: Out-of-Pocket Spending Per Capita by Age Group and Gender (2010–2014)

| | 2010 | 2011 | Men 2012 | 2013 | 2014 | 2010 | 2011 | Women 2012 | 2013 | 2014 |
|-------------------------|-------|-------|-------------|-------|-------|-------|-------|---------------|-------|-------|
| Ages 45-54 | | | | | | | | | | |
| Inpatient | \$43 | \$44 | \$45 | \$48 | \$46 | \$46 | \$47 | \$47 | \$49 | \$47 |
| Acute Inpatient | \$42 | \$44 | \$44 | \$47 | \$46 | \$45 | \$46 | \$46 | \$48 | \$46 |
| Outpatient | \$184 | \$199 | \$212 | \$230 | \$249 | \$234 | \$256 | \$278 | \$299 | \$320 |
| Visits | \$105 | \$113 | \$120 | \$130 | \$141 | \$132 | \$145 | \$158 | \$173 | \$185 |
| Other | \$79 | \$86 | \$93 | \$99 | \$108 | \$102 | \$111 | \$120 | \$126 | \$136 |
| Professional Procedures | \$304 | \$325 | \$341 | \$360 | \$376 | \$422 | \$448 | \$472 | \$498 | \$520 |
| Prescriptions | \$241 | \$238 | \$234 | \$226 | \$212 | \$296 | \$288 | \$286 | \$276 | \$259 |
| Brands | \$139 | \$135 | \$116 | \$105 | \$94 | \$147 | \$137 | \$120 | \$108 | \$94 |
| Generics | \$103 | \$103 | \$118 | \$120 | \$117 | \$149 | \$151 | \$166 | \$168 | \$165 |
| Ages 55-64 | | | | | | | | | | |
| Inpatient | \$71 | \$71 | \$72 | \$78 | \$73 | \$61 | \$62 | \$62 | \$66 | \$61 |
| Acute Inpatient | \$69 | \$69 | \$70 | \$77 | \$72 | \$59 | \$60 | \$60 | \$64 | \$59 |
| Outpatient | \$253 | \$272 | \$285 | \$310 | \$330 | \$264 | \$285 | \$305 | \$329 | \$345 |
| Visits | \$136 | \$145 | \$151 | \$166 | \$175 | \$140 | \$150 | \$161 | \$176 | \$184 |
| Other | \$117 | \$127 | \$134 | \$144 | \$155 | \$124 | \$135 | \$144 | \$153 | \$161 |
| Professional Procedures | \$416 | \$442 | \$457 | \$486 | \$502 | \$483 | \$509 | \$530 | \$563 | \$577 |
| Prescriptions | \$406 | \$399 | \$385 | \$366 | \$337 | \$448 | \$433 | \$421 | \$406 | \$370 |
| Brands | \$240 | \$234 | \$194 | \$174 | \$153 | \$248 | \$231 | \$195 | \$174 | \$147 |
| Generics | \$165 | \$165 | \$191 | \$193 | \$184 | \$200 | \$202 | \$226 | \$232 | \$223 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded. Skilled nursing facility (SNF), hospice, and ungroupable claims were excluded from analysis of acute inpatient trends due to the lack of claims in this population.

Table A22: Change in Out-of-Pocket Spending Per Capita by Age Group and Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| 18 and Younger | | | | | | | | |
| Inpatient | 9.1% | 3.5% | 7.5% | 3.2% | 10.9% | 3.1% | 14.0% | 1.7% |
| Acute Inpatient | 9.8% | 3.7% | 7.7% | 3.2% | 11.2% | 3.1% | 14.5% | 1.6% |
| Outpatient | 11.4% | 8.6% | 8.0% | 7.8% | 11.8% | 10.4% | 8.4% | 8.8% |
| Visits | 10.9% | 8.9% | 8.4% | 8.3% | 11.9% | 10.3% | 9.4% | 8.7% |
| Other | 12.2% | 8.1% | 7.1% | 6.7% | 11.5% | 10.6% | 6.8% | 8.9% |
| Professional Procedures | 6.2% | 5.3% | 5.6% | 4.5% | 6.2% | 5.6% | 5.4% | 5.6% |
| Prescriptions | 2.2% | 3.9% | -2.1% | -5.5% | 1.1% | 2.5% | -5.8% | -5.4% |
| Brands | -3.6% | -6.4% | -10.0% | -7.1% | -4.7% | -5.2% | -10.9% | -5.9% |
| Generics | 9.8% | 15.6% | 5.3% | -4.2% | 7.0% | 9.5% | -1.8% | -5.1% |
| Ages 19-25 | | | | | | | | |
| Inpatient | 22.8% | 3.6% | 8.8% | 1.9% | 5.1% | 6.3% | 12.1% | 0.0% |
| Acute Inpatient | 23.8% | 3.7% | 9.4% | 1.9% | 5.5% | 6.6% | 12.5% | 0.1% |
| Outpatient | 13.8% | 8.2% | 8.0% | 8.7% | 10.9% | 10.6% | 8.2% | 9.8% |
| Visits | 13.5% | 7.3% | 6.7% | 10.0% | 12.1% | 10.8% | 8.9% | 10.9% |
| Other | 14.4% | 10.3% | 10.7% | 6.2% | 8.7% | 10.2% | 7.0% | 7.6% |
| Professional Procedures | 9.0% | 5.9% | 4.6% | 5.7% | 6.5% | 6.6% | 1.3% | 3.6% |
| Prescriptions | -2.4% | 3.8% | -1.6% | -5.3% | -4.0% | 0.2% | -18.5% | -12.6% |
| Brands | -3.4% | -6.1% | -8.0% | -4.4% | -10.6% | -4.4% | -16.7% | -15.9% |
| Generics | -1.4% | 12.6% | 3.2% | -5.9% | 1.5% | 3.6% | -19.7% | -10.2% |
| Ages 26-44 | | | | | | | | |
| Inpatient | 4.7% | 1.9% | 3.8% | -1.0% | 6.7% | 5.5% | 14.1% | 2.9% |
| Acute Inpatient | 5.0% | 1.9% | 4.3% | -1.1% | 6.8% | 5.5% | 14.4% | 2.9% |
| Outpatient | 8.8% | 9.5% | 6.8% | 8.2% | 10.3% | 10.4% | 7.7% | 8.6% |
| Visits | 8.8% | 10.3% | 8.1% | 9.2% | 10.8% | 11.3% | 8.8% | 8.9% |
| Other | 8.8% | 8.3% | 4.6% | 6.5% | 9.5% | 9.0% | 5.9% | 8.0% |
| Professional Procedures | 6.7% | 6.7% | 4.8% | 4.2% | 7.1% | 6.8% | 3.2% | 5.2% |
| Prescriptions | -2.7% | 1.0% | -2.0% | -6.3% | -2.2% | -0.0% | -9.3% | -8.1% |
| Brands | -5.1% | -9.6% | -7.7% | -9.2% | -6.7% | -7.6% | -12.1% | -12.1% |
| Generics | -0.1% | 11.9% | 2.7% | -4.1% | 1.3% | 5.4% | -7.6% | -5.9% |

Continued Table A22: Change in Out-of-Pocket Spending Per Capita by Age Group and Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Ages 45-54 | | | | | | | | |
| Inpatient | 3.8% | 1.2% | 6.6% | -3.3% | 1.4% | 0.5% | 3.7% | -4.4% |
| Acute Inpatient | 4.2% | 1.0% | 6.9% | -3.3% | 1.6% | 0.5% | 3.9% | -4.3% |
| Outpatient | 8.1% | 6.9% | 8.1% | 8.3% | 9.4% | 8.4% | 7.7% | 7.0% |
| Visits | 7.4% | 6.1% | 8.9% | 7.8% | 9.5% | 9.0% | 9.4% | 6.7% |
| Other | 9.1% | 8.0% | 7.0% | 9.1% | 9.3% | 7.7% | 5.5% | 7.5% |
| Professional Procedures | 6.8% | 4.9% | 5.6% | 4.4% | 6.1% | 5.2% | 5.6% | 4.3% |
| Prescriptions | -1.4% | -1.6% | -3.7% | -6.2% | -2.8% | -0.7% | -3.6% | -5.9% |
| Brands | -2.8% | -13.7% | -9.5% | -10.5% | -7.2% | -12.2% | -10.2% | -12.8% |
| Generics | 0.4% | 14.2% | 2.1% | -2.4% | 1.5% | 9.8% | 1.1% | -1.6% |
| Ages 55-64 | | | | | | | | |
| Inpatient | 0.4% | 0.8% | 9.3% | -6.5% | 1.8% | -1.0% | 6.4% | -6.9% |
| Acute Inpatient | 0.7% | 0.6% | 9.7% | -6.5% | 2.0% | -1.2% | 6.8% | -6.9% |
| Outpatient | 7.3% | 4.9% | 8.8% | 6.5% | 7.8% | 7.1% | 7.9% | 4.7% |
| Visits | 6.5% | 4.4% | 9.7% | 5.7% | 7.2% | 7.1% | 9.6% | 4.1% |
| Other | 8.3% | 5.4% | 7.9% | 7.5% | 8.6% | 7.1% | 6.0% | 5.4% |
| Professional Procedures | 6.2% | 3.4% | 6.3% | 3.3% | 5.3% | 4.1% | 6.2% | 2.5% |
| Prescriptions | -1.6% | -3.6% | -4.8% | -8.1% | -3.2% | -2.9% | -3.5% | -8.9% |
| Brands | -2.5% | -17.2% | -10.6% | -11.9% | -6.7% | -15.7% | -10.7% | -15.6% |
| Generics | -0.2% | 15.6% | 1.1% | -4.7% | 1.1% | 11.7% | 2.7% | -3.9% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded. Skilled nursing facility (SNF), hospice, and ungroupable claims were excluded from analysis of acute inpatient trends due to the lack of claims in this population.

Table A23: Out-of-Pocket Spending Per Capita by Subservice Category – Ages 18 and Younger by Gender (2010–2014)

| | Men | | | | | Women | | | | |
|---|------|------|------|------|------|-------|------|------|------|------|
| | 2010 | 2011 | 2012 | 2013 | 2014 | 2010 | 2011 | 2012 | 2013 | 2014 |
| Inpatient | | | | | | | | | | |
| Hospice | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Labor and Delivery | N/A | N/A | N/A | N/A | N/A | \$1 | \$1 | \$1 | \$1 | \$1 |
| Medical | \$9 | \$10 | \$10 | \$10 | \$10 | \$8 | \$9 | \$9 | \$9 | \$9 |
| Mental Health and Substance Use | \$3 | \$3 | \$3 | \$3 | \$4 | \$3 | \$3 | \$4 | \$5 | \$5 |
| Newborns | \$7 | \$8 | \$9 | \$11 | \$12 | \$7 | \$8 | \$9 | \$10 | \$11 |
| Skilled Nursing Facility | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Surgery | \$4 | \$4 | \$4 | \$4 | \$4 | \$3 | \$4 | \$3 | \$4 | \$3 |
| Ungroupable | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Outpatient Visits | | | | | | | | | | |
| Emergency Room | \$40 | \$45 | \$50 | \$54 | \$60 | \$36 | \$41 | \$46 | \$51 | \$57 |
| Observation | \$1 | \$1 | \$1 | \$2 | \$2 | \$1 | \$1 | \$2 | \$2 | \$2 |
| Outpatient Surgery | \$26 | \$28 | \$30 | \$32 | \$33 | \$21 | \$23 | \$25 | \$26 | \$26 |
| Outpatient-Other | | | | | | | | | | |
| Ancillary Services | \$8 | \$9 | \$9 | \$10 | \$11 | \$7 | \$8 | \$8 | \$9 | \$10 |
| Lab/Pathology | \$5 | \$6 | \$6 | \$6 | \$7 | \$6 | \$7 | \$8 | \$8 | \$9 |
| Miscellaneous Services | \$11 | \$13 | \$14 | \$16 | \$17 | \$10 | \$11 | \$13 | \$14 | \$16 |
| Radiology Services | \$10 | \$11 | \$12 | \$13 | \$14 | \$12 | \$13 | \$14 | \$15 | \$16 |
| Professional Procedures | | | | | | | | | | |
| Administered Drugs | \$1 | \$1 | \$1 | \$1 | \$2 | \$1 | \$1 | \$1 | \$1 | \$2 |
| Administration of Drugs | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 |
| Anesthesia | \$6 | \$7 | \$7 | \$7 | \$7 | \$5 | \$6 | \$6 | \$6 | \$6 |
| Lab/Pathology | \$6 | \$8 | \$8 | \$9 | \$10 | \$9 | \$10 | \$11 | \$11 | \$13 |
| Miscellaneous | \$66 | \$71 | \$77 | \$80 | \$85 | \$59 | \$63 | \$69 | \$73 | \$79 |
| Office Visits - Primary Care Provider | \$49 | \$53 | \$54 | \$54 | \$55 | \$50 | \$55 | \$55 | \$55 | \$56 |
| Office Visits - Specialist | \$24 | \$27 | \$30 | \$36 | \$38 | \$25 | \$29 | \$32 | \$38 | \$40 |
| Preventive Visits - Primary Care Provider | \$7 | \$3 | \$2 | \$2 | \$2 | \$7 | \$3 | \$2 | \$2 | \$2 |
| Preventive Visits - Specialist | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 |
| Radiology | \$8 | \$9 | \$9 | \$9 | \$10 | \$9 | \$9 | \$10 | \$10 | \$11 |
| Surgery | \$19 | \$20 | \$22 | \$23 | \$24 | \$15 | \$16 | \$18 | \$18 | \$19 |

Continued Table A23: Out-of-Pocket Spending Per Capita by Subservice Category — Ages 18 and Younger by Gender (2010–2014)

| | Men | | | | | Women | | | | |
|-------------------------------------|------|------|------|------|------|-------|------|------|------|------|
| | 2010 | 2011 | 2012 | 2013 | 2014 | 2010 | 2011 | 2012 | 2013 | 2014 |
| Prescriptions | | | | | | | | | | |
| Brands | | | | | | | | | | |
| Anti-Infective Agents | \$2 | \$3 | \$4 | \$4 | \$4 | \$3 | \$4 | \$4 | \$4 | \$4 |
| Cardiovascular Drugs | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Central Nervous System Agents | \$19 | \$18 | \$16 | \$16 | \$14 | \$9 | \$8 | \$7 | \$7 | \$6 |
| Eye, Ear, Nose, Throat Preparations | \$4 | \$4 | \$4 | \$4 | \$3 | \$4 | \$3 | \$3 | \$3 | \$3 |
| Gastrointestinal Drugs | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$0 | \$1 | \$1 | \$1 |
| Hormones and Synthetic Substitutes | \$4 | \$6 | \$3 | \$3 | \$3 | \$7 | \$8 | \$5 | \$5 | \$4 |
| Other Therapeutic Classes | \$5 | \$3 | \$3 | \$3 | \$2 | \$4 | \$2 | \$3 | \$2 | \$2 |
| Respiratory Drugs | \$5 | \$5 | \$7 | \$4 | \$4 | \$4 | \$4 | \$5 | \$2 | \$3 |
| Skin and Mucous Membrane Agents | \$3 | \$3 | \$3 | \$3 | \$3 | \$4 | \$4 | \$4 | \$4 | \$4 |
| Generics | | | | | | | | | | |
| Anti-Infective Agents | \$11 | \$11 | \$11 | \$10 | \$9 | \$11 | \$11 | \$11 | \$11 | \$10 |
| Cardiovascular Drugs | \$1 | \$1 | \$1 | \$1 | \$1 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Central Nervous System Agents | \$8 | \$10 | \$14 | \$15 | \$15 | \$6 | \$7 | \$9 | \$9 | \$9 |
| Eye, Ear, Nose, Throat Preparations | \$2 | \$2 | \$2 | \$2 | \$2 | \$1 | \$2 | \$2 | \$2 | \$2 |
| Gastrointestinal Drugs | \$1 | \$2 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 |
| Hormones and Synthetic Substitutes | \$2 | \$2 | \$2 | \$2 | \$1 | \$6 | \$6 | \$6 | \$3 | \$3 |
| Other Therapeutic Classes | \$6 | \$6 | \$7 | \$7 | \$8 | \$5 | \$6 | \$6 | \$6 | \$6 |
| Respiratory Drugs | \$1 | \$1 | \$3 | \$4 | \$3 | \$1 | \$1 | \$2 | \$3 | \$2 |
| Skin and Mucous Membrane Agents | \$3 | \$3 | \$4 | \$5 | \$5 | \$3 | \$4 | \$4 | \$5 | \$5 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded.

Table A24: Change in Out-of-Pocket Spending Per Capita by Subservice Category – Ages 18 and Younger by Gender (2010–2014)

| | Men | | | | Women | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Inpatient | | | | | | | | |
| Hospice | * | * | * | * | * | * | * | * |
| Labor and Delivery | N/A | N/A | N/A | N/A | -4.0% | -2.6% | 11.1% | -9.5% |
| Medical | 7.5% | 1.2% | 2.8% | -2.8% | 9.8% | -0.7% | 5.5% | -4.6% |
| Mental Health and Substance Use | 16.0% | 7.0% | 4.3% | 4.7% | 19.6% | 12.1% | 30.0% | 13.2% |
| Newborns | 12.6% | 11.6% | 14.3% | 12.8% | 13.5% | 9.0% | 16.8% | 11.0% |
| Skilled Nursing Facility | * | * | * | * | * | * | * | * |
| Surgery | 5.4% | -8.6% | 6.8% | -8.3% | 8.7% | -6.9% | 16.6% | -18.0% |
| Ungroupable | * | * | * | * | * | * | * | * |
| Outpatient Visits | | | | | | | | |
| Emergency Room | 12.6% | 11.1% | 8.9% | 11.2% | 13.9% | 12.7% | 10.6% | 13.0% |
| Observation | 18.2% | 9.0% | 10.3% | 16.5% | 14.0% | 3.7% | 17.2% | 8.2% |
| Outpatient Surgery | 8.2% | 5.5% | 7.6% | 3.1% | 8.4% | 6.3% | 6.7% | 0.5% |
| Outpatient-Other | | | | | | | | |
| Ancillary Services | 9.4% | 6.2% | 6.8% | 5.6% | 9.4% | 10.0% | 7.3% | 8.9% |
| Lab/Pathology | 11.8% | 7.8% | 4.3% | 6.5% | 10.2% | 8.4% | 3.7% | 6.9% |
| Miscellaneous Services | 15.6% | 9.8% | 10.4% | 8.4% | 14.3% | 13.4% | 12.0% | 11.6% |
| Radiology Services | 10.8% | 7.7% | 4.8% | 5.5% | 11.3% | 9.6% | 3.7% | 7.4% |
| Professional Procedures | | | | | | | | |
| Administered Drugs | 12.4% | 3.6% | 7.2% | 21.0% | 12.5% | 11.0% | -4.5% | 10.5% |
| Administration of Drugs | -20.5% | -5.5% | 13.4% | 13.8% | -16.1% | -4.2% | 6.5% | 9.4% |
| Anesthesia | 12.5% | 2.2% | 1.6% | 2.9% | 10.6% | 3.7% | 1.8% | 2.9% |
| Lab/Pathology | 21.4% | 5.3% | 9.8% | 9.6% | 19.9% | 2.8% | 6.5% | 9.7% |
| Miscellaneous | 7.6% | 8.3% | 4.4% | 5.9% | 7.4% | 8.9% | 5.8% | 8.0% |
| Office Visits - Primary Care Provider | 8.3% | 1.0% | 0.0% | 1.4% | 8.5% | 0.9% | -0.4% | 1.6% |
| Office Visits - Specialist | 13.1% | 9.3% | 21.9% | 5.4% | 13.3% | 10.3% | 19.4% | 6.7% |
| Preventive Visits - Primary Care Provider | -55.7% | -33.0% | -18.9% | -8.4% | -55.3% | -33.1% | -18.7% | -8.0% |
| Preventive Visits - Specialist | -0.7% | 12.5% | 15.5% | 6.0% | -16.8% | 3.4% | 13.7% | 4.2% |
| Radiology | 5.2% | 5.1% | 2.3% | 4.4% | 5.7% | 7.3% | 3.5% | 6.4% |
| Surgery | 6.0% | 8.2% | 4.4% | 3.5% | 6.0% | 10.1% | 2.2% | 3.9% |

Continued Table A24: Change in Out-of-Pocket Spending Per Capita by Subservice Category – Ages 18 and Younger by Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Prescriptions | | | | | | | | |
| Brands | | | | | | | | |
| Anti-Infective Agents | 49.5% | 4.6% | 9.0% | 2.6% | 43.4% | 3.1% | 10.1% | 3.1% |
| Cardiovascular Drugs | * | * | * | * | * | * | * | * |
| Central Nervous System Agents | -4.8% | -10.7% | -0.9% | -11.9% | -5.2% | -14.1% | -3.6% | -8.2% |
| Eye, Ear, Nose, Throat Preparations | -4.9% | -2.9% | -2.2% | -14.6% | -5.3% | -3.2% | -3.0% | -12.9% |
| Gastrointestinal Drugs | -54.5% | 28.3% | 50.8% | -16.4% | * | 25.4% | 43.2% | -18.6% |
| Hormones and Synthetic Substitutes | 36.1% | -51.4% | -1.2% | 10.9% | 4.7% | -29.1% | -13.2% | -11.5% |
| Other Therapeutic Classes | -41.2% | 11.2% | -20.0% | -11.7% | -39.2% | 13.9% | -15.3% | -8.4% |
| Respiratory Drugs | -2.0% | 33.4% | -47.4% | -0.9% | -5.2% | 31.3% | -48.3% | 2.8% |
| Skin and Mucous Membrane Agents | -8.2% | -3.7% | -15.6% | 3.1% | -6.0% | 2.0% | -7.9% | 1.4% |
| Generics | | | | | | | | |
| Anti-Infective Agents | -2.1% | -0.7% | -5.4% | -11.1% | -2.0% | -0.7% | -4.6% | -10.2% |
| Cardiovascular Drugs | -3.9% | 4.3% | 9.7% | 16.8% | * | * | * | * |
| Central Nervous System Agents | 35.2% | 35.4% | 5.4% | -2.2% | 19.5% | 28.1% | 6.3% | -2.3% |
| Eye, Ear, Nose, Throat Preparations | 12.8% | 10.5% | 1.2% | 1.1% | 12.2% | 9.2% | 1.4% | 0.5% |
| Gastrointestinal Drugs | 45.4% | -3.0% | -25.2% | -5.2% | 38.1% | -2.3% | -18.3% | -4.2% |
| Hormones and Synthetic Substitutes | -2.6% | -27.4% | -8.8% | -12.6% | 9.3% | -6.1% | -44.4% | -18.8% |
| Other Therapeutic Classes | 2.0% | 2.6% | 8.8% | 4.7% | 1.9% | 1.7% | 7.9% | 3.5% |
| Respiratory Drugs | -0.5% | 343.5% | 47.3% | -25.4% | -1.5% | 218.8% | 43.5% | -24.3% |
| Skin and Mucous Membrane Agents | 5.5% | 17.4% | 19.1% | 5.9% | 10.5% | 15.5% | 16.9% | 6.3% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded.

Table A25: Out-of-Pocket Spending Per Capita by Subservice Category – Ages 19 through 25 by Gender (2010–2014)

| | 2010 | 2011 | Men 2012 | 2013 | 2014 | 2010 | 2011 | Women 2012 | 2013 | 2014 |
|---|------|------|-------------|------|------|------|------|---------------|------|------|
| Inpatient | | | | | | | | | | |
| Hospice | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Labor and Delivery | N/A | N/A | N/A | N/A | N/A | \$33 | \$34 | \$37 | \$43 | \$43 |
| Medical | \$7 | \$8 | \$8 | \$8 | \$8 | \$10 | \$10 | \$11 | \$11 | \$10 |
| Mental Health and Substance Use | \$5 | \$8 | \$9 | \$10 | \$12 | \$4 | \$5 | \$6 | \$7 | \$8 |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Surgery | \$5 | \$6 | \$5 | \$5 | \$5 | \$5 | \$5 | \$5 | \$5 | \$5 |
| Ungroupable | \$0 | \$0 | \$0 | \$0 | \$0 | \$1 | \$1 | \$1 | \$0 | \$0 |
| Outpatient Visits | | | | | | | | | | |
| Emergency Room | \$39 | \$46 | \$51 | \$55 | \$64 | \$55 | \$65 | \$74 | \$83 | \$96 |
| Observation | \$1 | \$1 | \$1 | \$1 | \$1 | \$4 | \$5 | \$5 | \$5 | \$5 |
| Outpatient Surgery | \$24 | \$26 | \$26 | \$27 | \$26 | \$32 | \$33 | \$35 | \$35 | \$36 |
| Outpatient-Other | | | | | | | | | | |
| Ancillary Services | \$8 | \$9 | \$10 | \$10 | \$11 | \$7 | \$8 | \$9 | \$9 | \$10 |
| Lab/Pathology | \$4 | \$5 | \$5 | \$6 | \$7 | \$13 | \$14 | \$15 | \$16 | \$17 |
| Miscellaneous Services | \$8 | \$10 | \$12 | \$15 | \$16 | \$11 | \$12 | \$15 | \$16 | \$18 |
| Radiology Services | \$10 | \$11 | \$11 | \$12 | \$12 | \$18 | \$19 | \$21 | \$22 | \$23 |
| Professional Procedures | | | | | | | | | | |
| Administered Drugs | \$2 | \$2 | \$2 | \$2 | \$2 | \$4 | \$5 | \$8 | \$4 | \$4 |
| Administration of Drugs | \$1 | \$1 | \$1 | \$1 | \$1 | \$2 | \$2 | \$2 | \$2 | \$2 |
| Anesthesia | \$5 | \$6 | \$6 | \$6 | \$6 | \$13 | \$14 | \$14 | \$14 | \$14 |
| Lab/Pathology | \$9 | \$11 | \$14 | \$16 | \$18 | \$30 | \$35 | \$38 | \$41 | \$44 |
| Miscellaneous | \$46 | \$50 | \$54 | \$54 | \$58 | \$64 | \$69 | \$74 | \$75 | \$80 |
| Office Visits - Primary Care Provider | \$21 | \$23 | \$22 | \$22 | \$22 | \$34 | \$36 | \$36 | \$35 | \$35 |
| Office Visits - Specialist | \$19 | \$21 | \$23 | \$29 | \$30 | \$39 | \$43 | \$46 | \$54 | \$56 |
| Preventive Visits - Primary Care Provider | \$1 | \$0 | \$0 | \$0 | \$0 | \$2 | \$1 | \$0 | \$0 | \$0 |
| Preventive Visits - Specialist | \$0 | \$0 | \$0 | \$0 | \$0 | \$4 | \$1 | \$1 | \$1 | \$1 |
| Radiology | \$11 | \$12 | \$12 | \$12 | \$12 | \$22 | \$23 | \$24 | \$25 | \$27 |
| Surgery | \$18 | \$19 | \$20 | \$20 | \$20 | \$42 | \$43 | \$45 | \$40 | \$39 |

Continued Table A25: Out-of-Pocket Spending Per Capita by Subservice Category — Ages 19 through 25 by Gender (2010–2014)

| | 2010 | 2011 | Men 2012 | 2013 | 2014 | 2010 | 2011 | Women 2012 | 2013 | 2014 |
|-------------------------------------|------|------|-------------|------|------|------|------|---------------|------|------|
| Prescriptions | | | | | | | | | | |
| Brands | | | | | | | | | | |
| Anti-Infective Agents | \$2 | \$3 | \$2 | \$2 | \$3 | \$4 | \$4 | \$4 | \$3 | \$3 |
| Cardiovascular Drugs | \$1 | \$1 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Central Nervous System Agents | \$11 | \$11 | \$10 | \$9 | \$9 | \$13 | \$13 | \$10 | \$10 | \$9 |
| Eye, Ear, Nose, Throat Preparations | \$2 | \$2 | \$2 | \$1 | \$1 | \$3 | \$2 | \$2 | \$2 | \$2 |
| Gastrointestinal Drugs | \$1 | \$1 | \$1 | \$1 | \$1 | \$2 | \$2 | \$2 | \$2 | \$2 |
| Hormones and Synthetic Substitutes | \$3 | \$3 | \$2 | \$2 | \$2 | \$35 | \$30 | \$29 | \$23 | \$17 |
| Other Therapeutic Classes | \$3 | \$2 | \$2 | \$2 | \$2 | \$4 | \$3 | \$3 | \$3 | \$3 |
| Respiratory Drugs | \$1 | \$1 | \$2 | \$1 | \$2 | \$2 | \$2 | \$3 | \$2 | \$2 |
| Skin and Mucous Membrane Agents | \$3 | \$3 | \$2 | \$2 | \$2 | \$5 | \$5 | \$5 | \$5 | \$4 |
| Generics | | | | | | | | | | |
| Anti-Infective Agents | \$6 | \$5 | \$5 | \$5 | \$5 | \$12 | \$11 | \$11 | \$12 | \$10 |
| Cardiovascular Drugs | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 |
| Central Nervous System Agents | \$13 | \$14 | \$16 | \$17 | \$15 | \$18 | \$19 | \$22 | \$22 | \$21 |
| Eye, Ear, Nose, Throat Preparations | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$2 | \$2 | \$2 | \$2 |
| Gastrointestinal Drugs | \$1 | \$1 | \$1 | \$1 | \$1 | \$2 | \$2 | \$2 | \$2 | \$2 |
| Hormones and Synthetic Substitutes | \$1 | \$1 | \$1 | \$1 | \$1 | \$33 | \$35 | \$34 | \$15 | \$11 |
| Other Therapeutic Classes | \$4 | \$4 | \$4 | \$4 | \$4 | \$7 | \$7 | \$6 | \$6 | \$6 |
| Respiratory Drugs | \$0 | \$0 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$2 | \$1 |
| Skin and Mucous Membrane Agents | \$3 | \$2 | \$3 | \$3 | \$3 | \$5 | \$5 | \$5 | \$6 | \$6 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded.

Table A26: Change in Out-of-Pocket Spending Per Capita by Subservice Category – Ages 19 through 25 by Gender (2010–2014)

| | Men | | | | Women | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Inpatient | | | | | | | | |
| Hospice | * | * | * | * | * | * | * | * |
| Labor and Delivery | N/A | N/A | N/A | N/A | 2.1% | 7.7% | 18.9% | -0.2% |
| Medical | 11.4% | 3.0% | 4.5% | -4.1% | 5.4% | 4.9% | -3.4% | -2.5% |
| Mental Health and Substance Use | 56.9% | 18.9% | 14.9% | 11.3% | 46.1% | 15.7% | 14.9% | 10.4% |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | * | * | * | * | * | * | * | * |
| Surgery | 9.4% | -15.9% | 7.2% | -7.5% | -0.5% | -5.8% | -2.2% | -6.6% |
| Ungroupable | * | * | * | * | -20.6% | -23.5% | * | * |
| Outpatient Visits | | | | | | | | |
| Emergency Room | 17.7% | 11.8% | 8.2% | 15.9% | 17.4% | 14.2% | 12.6% | 15.7% |
| Observation | 1.8% | 4.3% | 11.3% | 7.4% | 4.5% | 6.5% | 3.7% | 2.4% |
| Outpatient Surgery | 7.4% | -0.5% | 3.5% | -1.9% | 4.1% | 4.7% | 1.6% | 0.8% |
| Outpatient-Other | | | | | | | | |
| Ancillary Services | 12.1% | 7.4% | 5.1% | 6.1% | 13.1% | 9.3% | 7.8% | 6.7% |
| Lab/Pathology | 11.9% | 10.5% | 19.8% | 9.4% | 3.2% | 7.1% | 6.8% | 8.9% |
| Miscellaneous Services | 25.0% | 20.1% | 16.4% | 8.0% | 13.9% | 18.9% | 11.2% | 9.3% |
| Radiology Services | 8.5% | 3.1% | 4.9% | 2.1% | 7.9% | 7.3% | 3.9% | 5.9% |
| Professional Procedures | | | | | | | | |
| Administered Drugs | 14.1% | 5.1% | 3.0% | 6.9% | 12.5% | 68.4% | -50.9% | 0.1% |
| Administration of Drugs | -1.3% | 4.0% | 6.4% | 9.8% | 3.1% | 5.8% | -1.2% | -0.5% |
| Anesthesia | 8.0% | 0.7% | -2.2% | 1.4% | 8.9% | 2.0% | 2.7% | -1.5% |
| Lab/Pathology | 30.4% | 21.5% | 15.0% | 15.1% | 18.1% | 7.6% | 8.4% | 9.0% |
| Miscellaneous | 10.2% | 7.3% | -0.4% | 8.9% | 7.6% | 8.5% | 1.3% | 6.5% |
| Office Visits - Primary Care Provider | 6.9% | -1.0% | -2.4% | -0.2% | 5.7% | -0.1% | -2.0% | 0.2% |
| Office Visits - Specialist | 11.4% | 7.3% | 24.3% | 4.5% | 10.2% | 6.9% | 18.1% | 3.6% |
| Preventive Visits - Primary Care Provider | * | * | * | * | -55.5% | * | * | * |
| Preventive Visits - Specialist | * | * | * | * | -60.4% | -38.4% | -14.5% | -13.5% |
| Radiology | 2.4% | 2.5% | 1.1% | 3.0% | 4.2% | 6.0% | 5.0% | 4.5% |
| Surgery | 3.4% | 3.9% | 0.9% | 0.7% | 1.8% | 4.8% | -11.4% | -2.0% |

Continued Table A26: Change in Out-of-Pocket Spending Per Capita by Subservice Category – Ages 19 through 25 by Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Prescriptions | | | | | | | | |
| Brands | | | | | | | | |
| Anti-Infective Agents | 19.6% | -17.0% | -0.3% | 14.8% | 10.4% | -19.3% | -9.1% | 0.2% |
| Cardiovascular Drugs | -21.5% | * | * | * | * | * | * | * |
| Central Nervous System Agents | -2.2% | -10.1% | -4.8% | -6.8% | -6.5% | -16.8% | -8.5% | -10.6% |
| Eye, Ear, Nose, Throat Preparations | -9.7% | -7.6% | -7.0% | -19.1% | -10.5% | -7.2% | -7.1% | -19.8% |
| Gastrointestinal Drugs | -7.4% | 4.0% | 1.0% | -20.0% | -3.9% | 8.3% | 3.7% | -13.5% |
| Hormones and Synthetic Substitutes | 27.9% | -33.7% | 0.5% | 2.8% | -12.6% | -4.5% | -22.6% | -25.4% |
| Other Therapeutic Classes | -36.7% | 22.9% | -17.6% | 3.4% | -32.8% | 9.8% | -12.4% | 4.0% |
| Respiratory Drugs | -9.5% | 96.0% | -28.5% | 2.9% | -10.1% | 74.6% | -33.6% | -6.2% |
| Skin and Mucous Membrane Agents | -10.4% | -3.7% | -14.7% | -9.9% | -7.1% | 6.7% | -9.1% | -5.4% |
| Generics | | | | | | | | |
| Anti-Infective Agents | -9.5% | 0.4% | 1.1% | -12.9% | -6.7% | 3.6% | 1.4% | -12.2% |
| Cardiovascular Drugs | -6.6% | 8.1% | -2.9% | -7.6% | -0.2% | 9.9% | 6.3% | -4.3% |
| Central Nervous System Agents | 5.2% | 20.4% | 1.6% | -7.9% | 2.6% | 16.3% | 2.3% | -6.1% |
| Eye, Ear, Nose, Throat Preparations | 14.5% | 7.2% | 1.6% | 4.8% | 12.9% | 8.7% | 3.6% | 6.0% |
| Gastrointestinal Drugs | -9.3% | 2.9% | 6.3% | -0.3% | -2.6% | 11.9% | 2.8% | -3.0% |
| Hormones and Synthetic Substitutes | -8.2% | 19.0% | 0.9% | -0.7% | 5.8% | -3.5% | -55.3% | -25.8% |
| Other Therapeutic Classes | -11.2% | 0.2% | 1.0% | 0.7% | -10.0% | -6.5% | 0.9% | -3.4% |
| Respiratory Drugs | * | 57.2% | 35.4% | -20.5% | 9.1% | 49.4% | 37.2% | -18.2% |
| Skin and Mucous Membrane Agents | -1.3% | 12.2% | 13.5% | 5.3% | 3.5% | 6.5% | 17.1% | 4.9% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded. Some percent change numbers are not presented due to difficulty of their interpretability because of low values in these fields, these are designated with asterisks.

Table A27: Out-of-Pocket Spending Per Capita by Subservice Category – Ages 18 and Younger by Gender (2010–2014)

| | 2010 | 2011 | Men 2012 | 2013 | 2014 | 2010 | 2011 | Women 2012 | 2013 | 2014 |
|---|------|------|-------------|------|------|-------|-------|---------------|-------|-------|
| Inpatient | | | | | | | | | | |
| Hospice | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Labor and Delivery | N/A | N/A | N/A | N/A | N/A | \$46 | \$51 | \$56 | \$68 | \$73 |
| Medical | \$11 | \$12 | \$12 | \$12 | \$12 | \$14 | \$14 | \$15 | \$15 | \$14 |
| Mental Health and Substance Use | \$3 | \$3 | \$4 | \$4 | \$5 | \$3 | \$3 | \$3 | \$4 | \$4 |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Surgery | \$8 | \$8 | \$8 | \$8 | \$8 | \$15 | \$14 | \$14 | \$14 | \$12 |
| Ungroupable | \$0 | \$0 | \$0 | \$0 | \$0 | \$1 | \$1 | \$0 | \$0 | \$0 |
| Outpatient Visits | | | | | | | | | | |
| Emergency Room | \$38 | \$42 | \$49 | \$54 | \$63 | \$50 | \$57 | \$67 | \$77 | \$90 |
| Observation | \$1 | \$1 | \$2 | \$2 | \$2 | \$5 | \$6 | \$6 | \$7 | \$7 |
| Outpatient Surgery | \$39 | \$41 | \$44 | \$46 | \$46 | \$65 | \$71 | \$75 | \$79 | \$80 |
| Outpatient-Other | | | | | | | | | | |
| Ancillary Services | \$12 | \$13 | \$14 | \$15 | \$16 | \$10 | \$11 | \$12 | \$13 | \$13 |
| Lab/Pathology | \$8 | \$8 | \$9 | \$10 | \$11 | \$17 | \$18 | \$20 | \$20 | \$23 |
| Miscellaneous Services | \$12 | \$13 | \$14 | \$15 | \$16 | \$15 | \$17 | \$19 | \$20 | \$22 |
| Radiology Services | \$18 | \$19 | \$20 | \$21 | \$22 | \$34 | \$37 | \$41 | \$43 | \$47 |
| Professional Procedures | | | | | | | | | | |
| Administered Drugs | \$3 | \$3 | \$4 | \$4 | \$4 | \$7 | \$8 | \$9 | \$8 | \$8 |
| Administration of Drugs | \$1 | \$1 | \$2 | \$2 | \$2 | \$3 | \$3 | \$3 | \$3 | \$3 |
| Anesthesia | \$7 | \$8 | \$8 | \$8 | \$9 | \$21 | \$24 | \$24 | \$25 | \$25 |
| Lab/Pathology | \$16 | \$20 | \$24 | \$27 | \$30 | \$41 | \$48 | \$55 | \$64 | \$74 |
| Miscellaneous | \$73 | \$76 | \$80 | \$80 | \$84 | \$103 | \$108 | \$114 | \$115 | \$119 |
| Office Visits - Primary Care Provider | \$34 | \$35 | \$36 | \$36 | \$36 | \$46 | \$47 | \$48 | \$47 | \$48 |
| Office Visits - Specialist | \$30 | \$33 | \$36 | \$43 | \$45 | \$56 | \$61 | \$66 | \$77 | \$79 |
| Preventive Visits - Primary Care Provider | \$1 | \$1 | \$0 | \$0 | \$0 | \$2 | \$1 | \$1 | \$0 | \$0 |
| Preventive Visits - Specialist | \$0 | \$0 | \$0 | \$0 | \$0 | \$5 | \$2 | \$1 | \$1 | \$1 |
| Radiology | \$19 | \$19 | \$20 | \$21 | \$22 | \$40 | \$43 | \$47 | \$50 | \$54 |
| Surgery | \$28 | \$30 | \$32 | \$33 | \$34 | \$70 | \$76 | \$82 | \$74 | \$76 |

Continued Table A27: Out-of-Pocket Spending Per Capita by Subservice Category — Ages 18 and Younger by Gender (2010–2014)

| | 2010 | 2011 | Men 2012 | 2013 | 2014 | 2010 | 2011 | Women 2012 | 2013 | 2014 |
|-------------------------------------|------|------|-------------|------|------|------|------|---------------|------|------|
| Prescriptions | | | | | | | | | | |
| Brands | | | | | | | | | | |
| Anti-Infective Agents | \$5 | \$5 | \$4 | \$5 | \$6 | \$5 | \$5 | \$4 | \$4 | \$4 |
| Cardiovascular Drugs | \$15 | \$13 | \$10 | \$8 | \$6 | \$5 | \$4 | \$3 | \$3 | \$2 |
| Central Nervous System Agents | \$13 | \$12 | \$10 | \$9 | \$8 | \$24 | \$22 | \$17 | \$15 | \$11 |
| Eye, Ear, Nose, Throat Preparations | \$4 | \$3 | \$3 | \$3 | \$2 | \$5 | \$4 | \$4 | \$4 | \$3 |
| Gastrointestinal Drugs | \$4 | \$4 | \$4 | \$4 | \$3 | \$4 | \$4 | \$4 | \$4 | \$4 |
| Hormones and Synthetic Substitutes | \$6 | \$8 | \$6 | \$6 | \$6 | \$24 | \$24 | \$22 | \$18 | \$16 |
| Other Therapeutic Classes | \$6 | \$5 | \$5 | \$5 | \$6 | \$10 | \$8 | \$9 | \$8 | \$9 |
| Respiratory Drugs | \$2 | \$2 | \$3 | \$3 | \$3 | \$3 | \$3 | \$5 | \$3 | \$3 |
| Skin and Mucous Membrane Agents | \$2 | \$2 | \$2 | \$2 | \$2 | \$4 | \$4 | \$4 | \$4 | \$4 |
| Generics | | | | | | | | | | |
| Anti-Infective Agents | \$7 | \$7 | \$7 | \$7 | \$6 | \$15 | \$14 | \$15 | \$15 | \$13 |
| Cardiovascular Drugs | \$8 | \$8 | \$10 | \$10 | \$9 | \$6 | \$6 | \$6 | \$7 | \$6 |
| Central Nervous System Agents | \$19 | \$19 | \$21 | \$22 | \$21 | \$32 | \$33 | \$37 | \$38 | \$36 |
| Eye, Ear, Nose, Throat Preparations | \$2 | \$2 | \$2 | \$2 | \$3 | \$2 | \$3 | \$3 | \$3 | \$3 |
| Gastrointestinal Drugs | \$3 | \$2 | \$2 | \$2 | \$2 | \$3 | \$3 | \$3 | \$4 | \$3 |
| Hormones and Synthetic Substitutes | \$3 | \$3 | \$4 | \$4 | \$4 | \$29 | \$31 | \$31 | \$19 | \$18 |
| Other Therapeutic Classes | \$8 | \$8 | \$8 | \$8 | \$8 | \$15 | \$15 | \$14 | \$14 | \$13 |
| Respiratory Drugs | \$1 | \$1 | \$1 | \$2 | \$1 | \$1 | \$1 | \$2 | \$3 | \$2 |
| Skin and Mucous Membrane Agents | \$2 | \$2 | \$2 | \$3 | \$3 | \$4 | \$4 | \$5 | \$5 | \$6 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded.

Table A28: Change in Out-of-Pocket Spending Per Capita by Subservice Category – Ages 26 through 44 by Gender (2010–2014)

| | Men | | | | Women | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Inpatient | | | | | | | | |
| Hospice | * | * | * | * | * | * | * | * |
| Labor and Delivery | N/A | N/A | N/A | N/A | 10.9% | 9.4% | 21.4% | 7.4% |
| Medical | 4.8% | 2.2% | 4.3% | -0.7% | 1.9% | 2.9% | 1.7% | -4.5% |
| Mental Health and Substance Use | 20.4% | 4.5% | 12.0% | 11.8% | 12.9% | 4.1% | 7.4% | 4.3% |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | * | * | * | * | * | * | * | * |
| Surgery | 0.1% | 0.5% | 1.0% | -7.8% | -2.5% | -5.3% | 1.5% | -11.3% |
| Ungroupable | * | * | * | * | -7.5% | * | * | * |
| Outpatient Visits | | | | | | | | |
| Emergency Room | 12.1% | 15.3% | 11.0% | 17.0% | 14.3% | 17.0% | 14.2% | 16.9% |
| Observation | 8.4% | 9.5% | 10.9% | 10.1% | 11.7% | 8.3% | 5.1% | 6.3% |
| Outpatient Surgery | 5.7% | 5.2% | 4.8% | 0.0% | 8.0% | 6.8% | 4.3% | 1.4% |
| Outpatient-Other | | | | | | | | |
| Ancillary Services | 10.6% | 8.8% | 6.3% | 2.2% | 10.8% | 7.8% | 8.7% | 1.8% |
| Lab/Pathology | 8.3% | 7.5% | 4.3% | 13.8% | 5.6% | 8.1% | 3.4% | 10.6% |
| Miscellaneous Services | 10.9% | 8.1% | 6.1% | 9.2% | 12.5% | 10.0% | 7.2% | 8.8% |
| Radiology Services | 6.5% | 8.5% | 2.4% | 4.4% | 9.8% | 9.4% | 5.6% | 8.3% |
| Professional Procedures | | | | | | | | |
| Administered Drugs | 12.4% | 17.0% | 9.6% | 5.8% | 17.7% | 15.1% | -13.2% | 3.3% |
| Administration of Drugs | 9.5% | 13.0% | 16.1% | 6.3% | 5.1% | 6.6% | 5.1% | -2.6% |
| Anesthesia | 14.0% | 2.9% | -0.7% | 1.3% | 14.9% | 3.2% | 1.7% | 1.9% |
| Lab/Pathology | 22.7% | 17.1% | 13.3% | 10.1% | 18.1% | 15.0% | 16.3% | 15.8% |
| Miscellaneous | 4.4% | 4.9% | -0.2% | 4.7% | 4.4% | 5.7% | 0.3% | 4.3% |
| Office Visits - Primary Care Provider | 4.0% | 1.6% | -0.4% | 0.6% | 3.2% | 0.9% | -0.8% | 1.0% |
| Office Visits - Specialist | 11.7% | 9.4% | 19.2% | 4.5% | 9.4% | 7.9% | 15.9% | 3.2% |
| Preventive Visits - Primary Care Provider | -55.8% | * | * | * | -56.2% | -36.3% | * | * |
| Preventive Visits - Specialist | * | * | * | * | -61.2% | -44.2% | -19.7% | -18.1% |
| Radiology | 2.9% | 5.1% | 2.0% | 4.3% | 7.1% | 7.4% | 7.6% | 8.0% |
| Surgery | 4.7% | 8.8% | 2.9% | 2.2% | 8.4% | 7.4% | -9.5% | 2.4% |

Continued Table A28: Change in Out-of-Pocket Spending Per Capita by Subservice Category – Ages 26 through 44 by Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Prescriptions | | | | | | | | |
| Brands | | | | | | | | |
| Anti-Infective Agents | 1.1% | -10.9% | 12.7% | 12.1% | -2.5% | -23.2% | 6.2% | -0.4% |
| Cardiovascular Drugs | -11.0% | -24.9% | -21.1% | -26.0% | -13.6% | -24.7% | -23.0% | -30.3% |
| Central Nervous System Agents | -7.6% | -16.7% | -7.9% | -14.0% | -9.8% | -19.4% | -13.7% | -23.9% |
| Eye, Ear, Nose, Throat Preparations | -10.7% | -5.6% | -5.5% | -20.0% | -8.5% | -6.5% | -4.4% | -19.7% |
| Gastrointestinal Drugs | -3.1% | 2.4% | -5.3% | -22.0% | -0.7% | 2.2% | 0.7% | -10.9% |
| Hormones and Synthetic Substitutes | 28.5% | -22.1% | 1.4% | -2.8% | 2.0% | -11.2% | -14.4% | -12.3% |
| Other Therapeutic Classes | -23.3% | 10.9% | 1.4% | 6.6% | -22.3% | 13.5% | -4.7% | 7.9% |
| Respiratory Drugs | -12.6% | 126.0% | -24.4% | -0.7% | -10.3% | 71.4% | -33.9% | -4.0% |
| Skin and Mucous Membrane Agents | 2.7% | 5.9% | -18.4% | -9.8% | 1.6% | 6.3% | -11.1% | -7.3% |
| Generics | | | | | | | | |
| Anti-Infective Agents | -1.1% | 2.1% | -2.4% | -11.0% | -2.2% | 2.5% | -0.9% | -10.4% |
| Cardiovascular Drugs | 1.1% | 21.1% | -0.7% | -8.0% | 0.8% | 11.7% | 2.0% | -7.1% |
| Central Nervous System Agents | 2.4% | 12.5% | 2.7% | -4.2% | 2.2% | 10.7% | 2.1% | -3.8% |
| Eye, Ear, Nose, Throat Preparations | 18.8% | 14.6% | 2.5% | 6.9% | 20.4% | 15.1% | 4.0% | 7.8% |
| Gastrointestinal Drugs | -11.8% | 3.0% | 1.8% | -1.3% | -6.9% | 7.8% | 3.6% | -3.2% |
| Hormones and Synthetic Substitutes | -3.0% | 16.3% | 7.1% | 3.6% | 4.2% | 1.2% | -37.1% | -10.0% |
| Other Therapeutic Classes | -7.6% | 5.0% | 1.0% | -1.3% | -5.6% | -5.1% | 1.7% | -5.8% |
| Respiratory Drugs | 23.3% | 53.3% | 37.0% | -17.3% | 22.4% | 55.2% | 39.5% | -17.6% |
| Skin and Mucous Membrane Agents | 3.4% | 15.2% | 14.5% | 5.5% | 4.2% | 7.8% | 12.9% | 6.0% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded. Some percent change numbers are not presented due to difficulty of their interpretability because of low values in these fields, these are designated with asterisks.

Table A29: Out-of-Pocket Spending Per Capita by Subservice Category – Ages 45 through 54 by Gender (2010–2014)

| | 2010 | 2011 | Men 2012 | 2013 | 2014 | 2010 | 2011 | Women 2012 | 2013 | 2014 |
|---|------|------|-------------|-------|-------|-------|-------|---------------|-------|-------|
| Inpatient | | | | | | | | | | |
| Hospice | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Labor and Delivery | N/A | N/A | N/A | N/A | N/A | \$0 | \$0 | \$0 | \$0 | \$0 |
| Medical | \$20 | \$22 | \$22 | \$23 | \$22 | \$19 | \$20 | \$20 | \$21 | \$20 |
| Mental Health and Substance Use | \$3 | \$3 | \$3 | \$4 | \$4 | \$3 | \$3 | \$4 | \$4 | \$4 |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Surgery | \$19 | \$19 | \$19 | \$21 | \$19 | \$23 | \$23 | \$22 | \$23 | \$22 |
| Ungroupable | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Outpatient Visits | | | | | | | | | | |
| Emergency Room | \$34 | \$39 | \$45 | \$51 | \$59 | \$40 | \$47 | \$55 | \$62 | \$72 |
| Observation | \$2 | \$3 | \$3 | \$3 | \$4 | \$4 | \$4 | \$5 | \$5 | \$5 |
| Outpatient Surgery | \$68 | \$71 | \$72 | \$77 | \$78 | \$89 | \$94 | \$99 | \$106 | \$107 |
| Outpatient-Other | | | | | | | | | | |
| Ancillary Services | \$18 | \$20 | \$22 | \$23 | \$25 | \$16 | \$17 | \$19 | \$20 | \$21 |
| Lab/Pathology | \$14 | \$15 | \$15 | \$16 | \$18 | \$18 | \$19 | \$21 | \$21 | \$23 |
| Miscellaneous Services | \$19 | \$21 | \$23 | \$25 | \$28 | \$21 | \$23 | \$25 | \$27 | \$29 |
| Radiology Services | \$27 | \$30 | \$32 | \$34 | \$36 | \$48 | \$52 | \$56 | \$59 | \$63 |
| Professional Procedures | | | | | | | | | | |
| Administered Drugs | \$6 | \$6 | \$7 | \$8 | \$8 | \$9 | \$11 | \$11 | \$12 | \$13 |
| Administration of Drugs | \$2 | \$2 | \$2 | \$3 | \$3 | \$3 | \$3 | \$3 | \$3 | \$4 |
| Anesthesia | \$12 | \$15 | \$15 | \$15 | \$16 | \$16 | \$19 | \$20 | \$20 | \$21 |
| Lab/Pathology | \$27 | \$32 | \$36 | \$39 | \$42 | \$38 | \$44 | \$49 | \$55 | \$61 |
| Miscellaneous | \$94 | \$98 | \$101 | \$102 | \$107 | \$124 | \$129 | \$134 | \$136 | \$142 |
| Office Visits - Primary Care Provider | \$45 | \$47 | \$48 | \$48 | \$49 | \$56 | \$57 | \$58 | \$59 | \$60 |
| Office Visits - Specialist | \$42 | \$47 | \$50 | \$58 | \$60 | \$64 | \$70 | \$75 | \$87 | \$90 |
| Preventive Visits - Primary Care Provider | \$2 | \$1 | \$1 | \$0 | \$0 | \$2 | \$1 | \$1 | \$1 | \$0 |
| Preventive Visits - Specialist | \$0 | \$0 | \$0 | \$0 | \$0 | \$4 | \$2 | \$1 | \$1 | \$1 |
| Radiology | \$28 | \$29 | \$30 | \$31 | \$33 | \$43 | \$45 | \$47 | \$49 | \$51 |
| Surgery | \$47 | \$49 | \$52 | \$54 | \$56 | \$63 | \$67 | \$72 | \$75 | \$77 |

Continued Table A29: Out-of-Pocket Spending Per Capita by Subservice Category — Ages 45 through 54 by Gender (2010–2014)

| | 2010 | 2011 | Men 2012 | 2013 | 2014 | 2010 | 2011 | Women 2012 | 2013 | 2014 |
|-------------------------------------|------|------|-------------|------|------|------|------|---------------|------|------|
| Prescriptions | | | | | | | | | | |
| Brands | | | | | | | | | | |
| Anti-Infective Agents | \$8 | \$8 | \$8 | \$8 | \$9 | \$5 | \$5 | \$4 | \$4 | \$4 |
| Cardiovascular Drugs | \$61 | \$57 | \$42 | \$35 | \$27 | \$28 | \$25 | \$18 | \$14 | \$10 |
| Central Nervous System Agents | \$18 | \$17 | \$14 | \$13 | \$10 | \$38 | \$35 | \$29 | \$26 | \$18 |
| Eye, Ear, Nose, Throat Preparations | \$6 | \$5 | \$5 | \$5 | \$4 | \$8 | \$7 | \$7 | \$7 | \$6 |
| Gastrointestinal Drugs | \$8 | \$8 | \$8 | \$8 | \$6 | \$10 | \$9 | \$10 | \$10 | \$8 |
| Hormones and Synthetic Substitutes | \$18 | \$22 | \$19 | \$19 | \$19 | \$29 | \$31 | \$25 | \$23 | \$23 |
| Other Therapeutic Classes | \$15 | \$14 | \$13 | \$12 | \$12 | \$19 | \$15 | \$15 | \$14 | \$15 |
| Respiratory Drugs | \$3 | \$2 | \$5 | \$4 | \$4 | \$5 | \$5 | \$9 | \$6 | \$6 |
| Skin and Mucous Membrane Agents | \$2 | \$2 | \$3 | \$2 | \$2 | \$4 | \$4 | \$4 | \$4 | \$3 |
| Generics | | | | | | | | | | |
| Anti-Infective Agents | \$8 | \$9 | \$9 | \$9 | \$8 | \$15 | \$15 | \$15 | \$15 | \$14 |
| Cardiovascular Drugs | \$31 | \$31 | \$40 | \$39 | \$38 | \$21 | \$22 | \$26 | \$25 | \$24 |
| Central Nervous System Agents | \$27 | \$28 | \$30 | \$30 | \$29 | \$49 | \$50 | \$54 | \$55 | \$55 |
| Eye, Ear, Nose, Throat Preparations | \$2 | \$3 | \$4 | \$4 | \$4 | \$3 | \$4 | \$4 | \$4 | \$5 |
| Gastrointestinal Drugs | \$6 | \$5 | \$5 | \$5 | \$5 | \$7 | \$6 | \$6 | \$6 | \$6 |
| Hormones and Synthetic Substitutes | \$8 | \$8 | \$9 | \$10 | \$11 | \$27 | \$28 | \$31 | \$30 | \$31 |
| Other Therapeutic Classes | \$17 | \$16 | \$17 | \$17 | \$17 | \$22 | \$21 | \$22 | \$23 | \$22 |
| Respiratory Drugs | \$1 | \$1 | \$2 | \$2 | \$2 | \$1 | \$2 | \$3 | \$4 | \$3 |
| Skin and Mucous Membrane Agents | \$2 | \$2 | \$3 | \$3 | \$3 | \$4 | \$4 | \$4 | \$5 | \$5 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded.

Table A30: Change in Out-of-Pocket Spending Per Capita by Subservice Category – Ages 45 through 54 by Gender (2010–2014)

| | Men | | | | Women | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Inpatient | | | | | | | | |
| Hospice | * | * | * | * | * | * | * | * |
| Labor and Delivery | N/A | N/A | N/A | N/A | * | * | * | * |
| Medical | 6.6% | 1.4% | 4.0% | -3.1% | 4.1% | 1.5% | 3.6% | -3.8% |
| Mental Health and Substance Use | 10.8% | 2.9% | 11.7% | 13.8% | 11.7% | 6.4% | -0.3% | 7.5% |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | * | * | * | * | * | * | * | * |
| Surgery | 0.8% | 0.3% | 9.4% | -6.4% | -1.8% | -1.3% | 4.5% | -6.7% |
| Ungroupable | * | * | * | * | * | * | * | * |
| Outpatient Visits | | | | | | | | |
| Emergency Room | 13.6% | 14.9% | 12.7% | 16.8% | 15.6% | 17.3% | 13.8% | 15.6% |
| Observation | 11.0% | 8.6% | 11.9% | 11.5% | 14.8% | 10.6% | 16.6% | 3.2% |
| Outpatient Surgery | 4.2% | 1.2% | 6.5% | 1.7% | 6.6% | 4.9% | 6.7% | 1.7% |
| Outpatient-Other | | | | | | | | |
| Ancillary Services | 10.4% | 7.8% | 8.3% | 5.8% | 11.0% | 8.0% | 6.8% | 3.3% |
| Lab/Pathology | 3.3% | 5.5% | 5.8% | 12.8% | 8.1% | 6.0% | 2.2% | 9.4% |
| Miscellaneous Services | 11.9% | 9.3% | 8.7% | 12.7% | 11.2% | 8.6% | 7.3% | 8.1% |
| Radiology Services | 9.2% | 8.6% | 5.4% | 6.9% | 8.4% | 7.8% | 5.4% | 7.9% |
| Professional Procedures | | | | | | | | |
| Administered Drugs | 12.1% | 7.8% | 12.0% | 8.4% | 18.1% | 8.7% | 8.2% | 6.9% |
| Administration of Drugs | 12.5% | 9.4% | 19.9% | -0.4% | 6.9% | 5.0% | 1.6% | 1.4% |
| Anesthesia | 19.5% | 1.3% | 1.4% | 4.8% | 18.3% | 2.0% | 3.2% | 2.3% |
| Lab/Pathology | 19.3% | 11.3% | 10.9% | 7.6% | 18.1% | 11.0% | 12.2% | 10.5% |
| Miscellaneous | 3.9% | 3.4% | 1.6% | 5.0% | 3.8% | 4.0% | 1.2% | 4.4% |
| Office Visits - Primary Care Provider | 3.7% | 1.8% | 1.9% | 1.4% | 3.1% | 1.0% | 1.5% | 1.5% |
| Office Visits - Specialist | 11.3% | 7.5% | 16.6% | 3.7% | 10.1% | 7.2% | 15.9% | 3.5% |
| Preventive Visits - Primary Care Provider | -52.8% | -31.6% | * | * | -54.5% | -32.3% | -28.4% | * |
| Preventive Visits - Specialist | * | * | * | * | -59.5% | -41.2% | -15.0% | -17.5% |
| Radiology | 3.4% | 4.5% | 2.6% | 5.2% | 3.8% | 4.2% | 4.5% | 5.2% |
| Surgery | 4.9% | 5.7% | 4.2% | 3.9% | 5.4% | 7.8% | 4.0% | 3.0% |

Continued Table A30: Change in Out-of-Pocket Spending Per Capita by Subservice Category – Ages 45 through 54 by Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Prescriptions | | | | | | | | |
| Brands | | | | | | | | |
| Anti-Infective Agents | 2.9% | -6.3% | 9.7% | 11.4% | -9.2% | -24.0% | 6.4% | 3.1% |
| Cardiovascular Drugs | -6.8% | -25.7% | -18.6% | -20.4% | -10.7% | -27.9% | -23.8% | -26.0% |
| Central Nervous System Agents | -7.4% | -16.2% | -8.4% | -23.1% | -10.0% | -16.2% | -10.5% | -29.5% |
| Eye, Ear, Nose, Throat Preparations | -12.9% | -8.5% | -0.4% | -16.4% | -9.2% | -7.4% | -0.3% | -14.2% |
| Gastrointestinal Drugs | -2.4% | 1.7% | -2.8% | -18.5% | -2.0% | 3.7% | -0.8% | -17.9% |
| Hormones and Synthetic Substitutes | 23.2% | -11.4% | 0.5% | -1.5% | 8.1% | -20.4% | -5.1% | 0.0% |
| Other Therapeutic Classes | -10.9% | -7.5% | -6.9% | 6.1% | -22.4% | -1.6% | -2.5% | 4.9% |
| Respiratory Drugs | -8.7% | 129.2% | -21.5% | -0.2% | -8.2% | 74.3% | -32.0% | -0.6% |
| Skin and Mucous Membrane Agents | 7.0% | 8.3% | -19.1% | -12.8% | 5.8% | 7.0% | -15.7% | -15.8% |
| Generics | | | | | | | | |
| Anti-Infective Agents | 2.8% | 3.2% | 0.7% | -7.6% | 0.9% | 3.5% | -0.1% | -8.2% |
| Cardiovascular Drugs | 2.7% | 27.4% | -1.9% | -3.9% | 1.0% | 18.4% | -2.0% | -5.6% |
| Central Nervous System Agents | 1.5% | 7.1% | 0.8% | -2.8% | 3.3% | 8.2% | 1.3% | -0.7% |
| Eye, Ear, Nose, Throat Preparations | 25.6% | 14.6% | 1.8% | 7.0% | 24.4% | 15.9% | 3.9% | 7.5% |
| Gastrointestinal Drugs | -10.9% | 0.7% | 1.2% | 0.5% | -8.9% | 2.1% | 1.9% | -0.1% |
| Hormones and Synthetic Substitutes | -1.6% | 14.0% | 12.8% | 5.1% | 3.7% | 9.8% | -3.5% | 3.5% |
| Other Therapeutic Classes | -7.3% | 7.4% | 2.7% | -2.7% | -5.5% | 4.8% | 2.0% | -3.1% |
| Respiratory Drugs | 29.8% | 62.8% | 47.6% | -17.1% | 26.5% | 72.3% | 49.8% | -18.8% |
| Skin and Mucous Membrane Agents | 4.7% | 14.5% | 15.7% | 6.4% | 2.9% | 12.8% | 15.0% | 11.5% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded. Some percent change numbers are not presented due to difficulty of their interpretability because of low values in these fields, these are designated with asterisks.

Table A31: Out-of-Pocket Spending Per Capita by Subservice Category – Ages 55 through 64 by Gender (2010–2014)

| | 2010 | 2011 | Men 2012 | 2013 | 2014 | 2010 | 2011 | Women 2012 | 2013 | 2014 |
|---|-------|-------|-------------|-------|-------|-------|-------|---------------|-------|-------|
| Inpatient | | | | | | | | | | |
| Hospice | \$0 | \$1 | \$1 | \$1 | \$0 | \$1 | \$1 | \$1 | \$1 | \$0 |
| Labor and Delivery | N/A | N/A | N/A | N/A | N/A | \$0 | \$0 | \$0 | \$0 | \$0 |
| Medical | \$32 | \$33 | \$33 | \$35 | \$33 | \$27 | \$29 | \$28 | \$29 | \$27 |
| Mental Health and Substance Use | \$2 | \$2 | \$2 | \$2 | \$3 | \$2 | \$2 | \$2 | \$2 | \$2 |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 |
| Surgery | \$35 | \$34 | \$34 | \$39 | \$36 | \$30 | \$30 | \$29 | \$32 | \$30 |
| Ungroupable | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Outpatient Visits | | | | | | | | | | |
| Emergency Room | \$33 | \$37 | \$43 | \$49 | \$55 | \$36 | \$41 | \$48 | \$54 | \$61 |
| Observation | \$4 | \$4 | \$5 | \$5 | \$6 | \$4 | \$5 | \$5 | \$6 | \$7 |
| Outpatient Surgery | \$99 | \$103 | \$104 | \$112 | \$114 | \$100 | \$105 | \$108 | \$116 | \$116 |
| Outpatient-Other | | | | | | | | | | |
| Ancillary Services | \$24 | \$26 | \$28 | \$31 | \$32 | \$21 | \$23 | \$25 | \$26 | \$26 |
| Lab/Pathology | \$23 | \$23 | \$24 | \$25 | \$28 | \$22 | \$24 | \$25 | \$26 | \$27 |
| Miscellaneous Services | \$29 | \$33 | \$35 | \$38 | \$42 | \$27 | \$30 | \$32 | \$34 | \$37 |
| Radiology Services | \$40 | \$44 | \$46 | \$50 | \$53 | \$54 | \$58 | \$62 | \$67 | \$70 |
| Professional Procedures | | | | | | | | | | |
| Administered Drugs | \$10 | \$11 | \$12 | \$14 | \$14 | \$14 | \$15 | \$16 | \$18 | \$19 |
| Administration of Drugs | \$3 | \$3 | \$3 | \$4 | \$4 | \$4 | \$4 | \$4 | \$4 | \$4 |
| Anesthesia | \$18 | \$21 | \$21 | \$22 | \$23 | \$18 | \$21 | \$22 | \$23 | \$23 |
| Lab/Pathology | \$38 | \$44 | \$47 | \$52 | \$55 | \$41 | \$47 | \$51 | \$57 | \$62 |
| Miscellaneous | \$113 | \$117 | \$120 | \$124 | \$129 | \$135 | \$139 | \$144 | \$146 | \$151 |
| Office Visits - Primary Care Provider | \$57 | \$59 | \$59 | \$60 | \$60 | \$66 | \$68 | \$68 | \$68 | \$68 |
| Office Visits - Specialist | \$63 | \$69 | \$73 | \$83 | \$84 | \$76 | \$84 | \$89 | \$101 | \$103 |
| Preventive Visits - Primary Care Provider | \$2 | \$1 | \$1 | \$1 | \$1 | \$3 | \$1 | \$1 | \$1 | \$1 |
| Preventive Visits - Specialist | \$0 | \$0 | \$0 | \$0 | \$0 | \$3 | \$2 | \$1 | \$1 | \$1 |
| Radiology | \$39 | \$41 | \$41 | \$43 | \$45 | \$48 | \$49 | \$50 | \$53 | \$54 |
| Surgery | \$72 | \$76 | \$80 | \$84 | \$88 | \$75 | \$79 | \$85 | \$90 | \$91 |

Continued Table A31: Out-of-Pocket Spending Per Capita by Subservice Category — Ages 55 through 64 by Gender (2010–2014)

| | 2010 | 2011 | Men 2012 | 2013 | 2014 | 2010 | 2011 | Women 2012 | 2013 | 2014 |
|-------------------------------------|-------|-------|-------------|------|------|------|------|---------------|------|------|
| Prescriptions | | | | | | | | | | |
| Brands | | | | | | | | | | |
| Anti-Infective Agents | \$7 | \$7 | \$6 | \$7 | \$8 | \$6 | \$5 | \$4 | \$4 | \$4 |
| Cardiovascular Drugs | \$116 | \$110 | \$79 | \$66 | \$52 | \$69 | \$64 | \$44 | \$34 | \$26 |
| Central Nervous System Agents | \$23 | \$21 | \$18 | \$17 | \$13 | \$43 | \$40 | \$34 | \$31 | \$21 |
| Eye, Ear, Nose, Throat Preparations | \$10 | \$8 | \$8 | \$8 | \$7 | \$14 | \$12 | \$11 | \$12 | \$10 |
| Gastrointestinal Drugs | \$12 | \$11 | \$11 | \$11 | \$9 | \$15 | \$15 | \$15 | \$15 | \$11 |
| Hormones and Synthetic Substitutes | \$32 | \$39 | \$34 | \$33 | \$32 | \$50 | \$54 | \$44 | \$42 | \$41 |
| Other Therapeutic Classes | \$34 | \$32 | \$26 | \$23 | \$23 | \$39 | \$31 | \$26 | \$23 | \$22 |
| Respiratory Drugs | \$4 | \$3 | \$8 | \$7 | \$7 | \$7 | \$6 | \$12 | \$9 | \$9 |
| Skin and Mucous Membrane Agents | \$3 | \$3 | \$3 | \$3 | \$2 | \$4 | \$4 | \$5 | \$4 | \$3 |
| Generics | | | | | | | | | | |
| Anti-Infective Agents | \$10 | \$10 | \$10 | \$10 | \$9 | \$15 | \$15 | \$16 | \$16 | \$14 |
| Cardiovascular Drugs | \$60 | \$61 | \$78 | \$75 | \$71 | \$46 | \$46 | \$56 | \$54 | \$49 |
| Central Nervous System Agents | \$33 | \$33 | \$36 | \$36 | \$35 | \$53 | \$56 | \$61 | \$61 | \$60 |
| Eye, Ear, Nose, Throat Preparations | \$4 | \$5 | \$5 | \$5 | \$6 | \$4 | \$6 | \$6 | \$6 | \$7 |
| Gastrointestinal Drugs | \$9 | \$8 | \$8 | \$8 | \$8 | \$11 | \$10 | \$10 | \$10 | \$10 |
| Hormones and Synthetic Substitutes | \$14 | \$13 | \$15 | \$17 | \$17 | \$30 | \$30 | \$34 | \$38 | \$40 |
| Other Therapeutic Classes | \$32 | \$30 | \$33 | \$33 | \$31 | \$35 | \$33 | \$35 | \$36 | \$33 |
| Respiratory Drugs | \$1 | \$1 | \$2 | \$3 | \$2 | \$1 | \$2 | \$3 | \$5 | \$4 |
| Skin and Mucous Membrane Agents | \$3 | \$3 | \$4 | \$4 | \$5 | \$4 | \$4 | \$5 | \$6 | \$6 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded.

Table A32: Change in Out-of-Pocket Spending Per Capita by Subservice Category Ages 55 through 64 by Gender (2010–2014)

| | Men | | | | Women | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Inpatient | | | | | | | | |
| Hospice | 3.8% | 16.5% | -6.9% | * | 14.1% | 20.7% | -16.0% | * |
| Labor and Delivery | N/A | N/A | N/A | N/A | * | * | * | * |
| Medical | 3.5% | 0.5% | 5.9% | -7.1% | 5.5% | -1.3% | 3.4% | -7.1% |
| Mental Health and Substance Use | 8.2% | 9.7% | 9.8% | 6.8% | 14.2% | 6.4% | 3.8% | 2.5% |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | -6.8% | 10.9% | -6.0% | 6.3% | -5.0% | 1.0% | -1.0% | 2.1% |
| Surgery | -2.4% | 0.1% | 13.4% | -6.8% | -1.8% | -1.7% | 10.3% | -7.3% |
| Ungroupable | * | * | * | * | * | * | * | * |
| Outpatient Visits | | | | | | | | |
| Emergency Room | 11.9% | 13.6% | 15.3% | 12.5% | 12.5% | 16.7% | 14.1% | 12.3% |
| Observation | 9.4% | 8.0% | 10.3% | 11.7% | 13.5% | 6.5% | 10.7% | 10.9% |
| Outpatient Surgery | 4.5% | 0.9% | 7.3% | 2.4% | 5.0% | 3.4% | 7.5% | -0.1% |
| Outpatient-Other | | | | | | | | |
| Ancillary Services | 8.6% | 7.6% | 8.1% | 2.9% | 9.1% | 7.9% | 5.2% | 1.2% |
| Lab/Pathology | 0.8% | 2.8% | 3.9% | 12.9% | 6.2% | 4.2% | 3.0% | 7.1% |
| Miscellaneous Services | 13.2% | 4.9% | 9.2% | 9.6% | 11.9% | 8.4% | 6.3% | 7.0% |
| Radiology Services | 9.0% | 5.9% | 8.8% | 6.0% | 7.7% | 7.3% | 7.3% | 5.6% |
| Professional Procedures | | | | | | | | |
| Administered Drugs | 11.0% | 8.5% | 10.3% | 3.9% | 10.1% | 7.3% | 13.6% | 4.1% |
| Administration of Drugs | 2.8% | 11.1% | 14.2% | -1.0% | 3.9% | -3.3% | 10.9% | 1.6% |
| Anesthesia | 17.5% | 2.0% | 3.2% | 3.6% | 17.5% | 3.4% | 4.2% | 0.6% |
| Lab/Pathology | 15.5% | 6.4% | 9.5% | 6.6% | 14.7% | 8.2% | 11.4% | 7.9% |
| Miscellaneous | 3.5% | 2.4% | 3.3% | 4.3% | 3.4% | 3.1% | 1.8% | 3.4% |
| Office Visits - Primary Care Provider | 2.4% | 0.6% | 1.8% | 0.4% | 1.9% | 0.0% | 1.4% | -0.2% |
| Office Visits - Specialist | 9.9% | 5.4% | 13.8% | 1.2% | 9.3% | 6.1% | 14.4% | 1.2% |
| Preventive Visits - Primary Care Provider | -45.5% | -24.6% | -22.5% | -14.8% | -45.5% | -26.0% | -23.4% | -18.9% |
| Preventive Visits - Specialist | * | * | * | * | -54.5% | -33.9% | -15.6% | -16.9% |
| Radiology | 3.1% | 0.0% | 5.4% | 4.1% | 2.5% | 1.9% | 4.9% | 2.8% |
| Surgery | 5.3% | 5.2% | 6.2% | 3.9% | 5.4% | 7.1% | 5.8% | 1.4% |

Continued Table A32: Change in Out-of-Pocket Spending Per Capita by Subservice Category Ages 55 through 64 by Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Prescriptions | | | | | | | | |
| Brands | | | | | | | | |
| Anti-Infective Agents | 1.7% | -11.3% | 5.0% | 17.8% | -12.8% | -30.9% | 4.9% | 6.9% |
| Cardiovascular Drugs | -5.5% | -28.1% | -16.9% | -20.7% | -8.3% | -31.4% | -21.4% | -24.9% |
| Central Nervous System Agents | -6.9% | -13.3% | -6.6% | -23.2% | -8.4% | -14.5% | -8.4% | -32.8% |
| Eye, Ear, Nose, Throat Preparations | -14.4% | -7.9% | 0.2% | -14.4% | -11.9% | -5.8% | 2.0% | -11.8% |
| Gastrointestinal Drugs | -3.0% | 0.9% | -2.1% | -20.6% | -2.3% | 2.2% | -1.3% | -23.9% |
| Hormones and Synthetic Substitutes | 19.3% | -12.1% | -2.7% | -1.7% | 8.4% | -18.1% | -4.3% | -3.6% |
| Other Therapeutic Classes | -8.1% | -17.7% | -12.0% | 0.4% | -21.8% | -15.2% | -9.9% | -5.3% |
| Respiratory Drugs | -8.1% | 146.2% | -17.0% | 1.1% | -6.2% | 88.2% | -28.7% | 1.1% |
| Skin and Mucous Membrane Agents | 8.4% | 6.5% | -18.2% | -18.5% | 7.9% | 7.2% | -18.3% | -24.8% |
| Generics | | | | | | | | |
| Anti-Infective Agents | 3.2% | 3.5% | 2.1% | -8.7% | 1.9% | 3.4% | 0.7% | -9.5% |
| Cardiovascular Drugs | 1.5% | 27.4% | -3.9% | -5.4% | 0.3% | 21.6% | -3.9% | -9.2% |
| Central Nervous System Agents | 1.8% | 7.2% | 1.3% | -4.2% | 4.6% | 8.7% | 1.4% | -2.5% |
| Eye, Ear, Nose, Throat Preparations | 31.0% | 13.0% | 1.5% | 2.2% | 35.0% | 14.6% | 1.7% | 2.9% |
| Gastrointestinal Drugs | -11.7% | -1.8% | 1.3% | -2.5% | -10.7% | -0.3% | 0.4% | -3.4% |
| Hormones and Synthetic Substitutes | -2.9% | 12.0% | 13.3% | -0.5% | 1.7% | 12.1% | 11.5% | 5.9% |
| Other Therapeutic Classes | -6.7% | 9.4% | 2.1% | -7.0% | -5.8% | 5.6% | 1.7% | -7.1% |
| Respiratory Drugs | 27.6% | 73.7% | 48.4% | -20.5% | 27.8% | 85.8% | 54.5% | -23.0% |
| Skin and Mucous Membrane Agents | 1.7% | 14.4% | 14.3% | 10.3% | 3.5% | 12.5% | 18.4% | 11.1% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded. Some percent change numbers are not presented due to difficulty of their interpretability because of low values in these fields, these are designated with asterisks.

Table A33: Payer Expenditures Per Capita (2010–2014)

| | 2010 | 2011 | 2012 | 2013 | 2014 | Percent Change 2010 / 2011 | Percent Change 2011 / 2012 | Percent Change 2012 / 2013 | Percent Change 2013 / 2014 |
|---|---------|---------|---------|---------|---------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Payer Per Capita | \$3,637 | \$3,780 | \$3,896 | \$4,011 | \$4,157 | 3.9% | 3.1% | 2.9% | 3.6% |
| Share of Expenditures | 83.8% | 83.7% | 83.6% | 83.5% | 83.7% | N/A | N/A | N/A | N/A |
| Payer Per Capita by Region | | | | | | | | | |
| Northeast | \$3,754 | \$3,930 | \$4,082 | \$4,251 | \$4,460 | 4.7% | 3.9% | 4.1% | 4.9% |
| Midwest | \$3,616 | \$3,756 | \$3,862 | \$3,994 | \$4,143 | 3.9% | 2.8% | 3.4% | 3.7% |
| South | \$3,648 | \$3,789 | \$3,939 | \$4,031 | \$4,168 | 3.9% | 3.9% | 2.4% | 3.4% |
| West | \$3,537 | \$3,659 | \$3,703 | \$3,785 | \$3,890 | 3.4% | 1.2% | 2.2% | 2.8% |
| Payer Per Capita by Age | | | | | | | | | |
| 18 and Younger | \$1,801 | \$1,948 | \$2,026 | \$2,116 | \$2,189 | 8.2% | 4.0% | 4.5% | 3.4% |
| 19-25 | \$1,799 | \$1,951 | \$2,050 | \$2,143 | \$2,232 | 8.4% | 5.1% | 4.5% | 4.1% |
| 26-44 | \$3,143 | \$3,234 | \$3,361 | \$3,436 | \$3,509 | 2.9% | 3.9% | 2.2% | 2.1% |
| 45-54 | \$4,773 | \$4,940 | \$5,105 | \$5,245 | \$5,437 | 3.5% | 3.4% | 2.7% | 3.7% |
| 55-64 | \$7,260 | \$7,488 | \$7,592 | \$7,803 | \$8,167 | 3.1% | 1.4% | 2.8% | 4.7% |
| Payer Per Capita by Gender | | | | | | | | | |
| Men | \$3,224 | \$3,372 | \$3,465 | \$3,576 | \$3,727 | 4.6% | 2.8% | 3.2% | 4.2% |
| Women | \$4,034 | \$4,172 | \$4,313 | \$4,433 | \$4,575 | 3.4% | 3.4% | 2.8% | 3.2% |
| Payer Per Capita by Service Category | | | | | | | | | |
| Inpatient | \$869 | \$901 | \$912 | \$931 | \$948 | 3.7% | 1.2% | 2.2% | 1.8% |
| Acute Inpatient | \$852 | \$888 | \$899 | \$920 | \$938 | 4.3% | 1.3% | 2.3% | 1.9% |
| Outpatient | \$991 | \$1,045 | \$1,097 | \$1,134 | \$1,172 | 5.5% | 5.0% | 3.3% | 3.3% |
| Visits | \$606 | \$642 | \$680 | \$705 | \$735 | 6.1% | 5.9% | 3.7% | 4.1% |
| Other | \$385 | \$403 | \$417 | \$429 | \$437 | 4.6% | 3.6% | 2.7% | 1.9% |
| Professional Procedures | \$1,200 | \$1,239 | \$1,262 | \$1,288 | \$1,303 | 3.3% | 1.9% | 2.1% | 1.1% |
| Prescriptions | \$577 | \$594 | \$625 | \$657 | \$734 | 3.0% | 5.2% | 5.1% | 11.7% |
| Brands | \$418 | \$444 | \$452 | \$473 | \$526 | 6.2% | 1.9% | 4.5% | 11.4% |
| Generics | \$159 | \$150 | \$173 | \$185 | \$208 | -5.6% | 15.0% | 6.8% | 12.4% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All per capita dollars calculated from allowed amounts. All figures rounded. Skilled nursing facility (SNF), hospice, and ungroupable claims were excluded from analysis of acute inpatient trends due to the lack of claims in this population.

Table A34: Utilization per 1,000 Insureds by Age Group and Gender (2010–2014)

| | Men | | | | | Women | | | | |
|-------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 2010 | 2011 | 2012 | 2013 | 2014 | 2010 | 2011 | 2012 | 2013 | 2014 |
| 18 and Younger | | | | | | | | | | |
| Inpatient | 40 | 41 | 40 | 39 | 40 | 40 | 41 | 40 | 41 | 41 |
| Acute Inpatient | 39 | 40 | 40 | 39 | 39 | 39 | 40 | 40 | 40 | 40 |
| Outpatient | 1,314 | 1,338 | 1,348 | 1,330 | 1,310 | 1,326 | 1,358 | 1,385 | 1,373 | 1,366 |
| Visits | 242 | 246 | 244 | 235 | 229 | 219 | 223 | 225 | 218 | 214 |
| Other | 1,072 | 1,092 | 1,104 | 1,095 | 1,082 | 1,107 | 1,134 | 1,160 | 1,155 | 1,151 |
| Professional Procedures | 10,692 | 11,075 | 11,259 | 11,457 | 11,379 | 11,099 | 11,456 | 11,593 | 11,739 | 11,720 |
| Prescriptions | 73,913 | 74,401 | 75,347 | 74,401 | 71,582 | 71,701 | 72,333 | 73,337 | 73,848 | 73,334 |
| Brands | 29,851 | 25,897 | 21,847 | 17,945 | 15,581 | 23,655 | 19,942 | 16,914 | 13,888 | 12,359 |
| Generics | 44,050 | 48,492 | 53,470 | 56,445 | 55,977 | 48,031 | 52,381 | 56,393 | 59,949 | 60,950 |
| Ages 19-25 | | | | | | | | | | |
| Inpatient | 21 | 24 | 24 | 24 | 24 | 65 | 65 | 65 | 63 | 60 |
| Acute Inpatient | 20 | 24 | 24 | 23 | 23 | 63 | 63 | 63 | 62 | 59 |
| Outpatient | 1,003 | 1,083 | 1,113 | 1,132 | 1,146 | 1,907 | 1,995 | 2,043 | 2,046 | 2,028 |
| Visits | 203 | 222 | 224 | 218 | 218 | 308 | 330 | 340 | 336 | 334 |
| Other | 800 | 861 | 890 | 914 | 928 | 1,599 | 1,664 | 1,704 | 1,710 | 1,694 |
| Professional Procedures | 5,518 | 5,927 | 6,299 | 6,633 | 6,922 | 11,967 | 12,354 | 12,777 | 12,904 | 12,846 |
| Prescriptions | 61,157 | 61,160 | 63,079 | 63,631 | 62,127 | 181,820 | 178,718 | 182,622 | 188,111 | 188,161 |
| Brands | 17,071 | 15,312 | 13,230 | 11,758 | 10,377 | 46,907 | 38,499 | 34,016 | 29,675 | 24,979 |
| Generics | 44,075 | 45,844 | 49,838 | 51,866 | 51,733 | 134,896 | 140,209 | 148,592 | 158,425 | 163,158 |
| Ages 26-44 | | | | | | | | | | |
| Inpatient | 27 | 26 | 25 | 24 | 22 | 104 | 102 | 99 | 95 | 93 |
| Acute Inpatient | 26 | 25 | 24 | 23 | 22 | 102 | 99 | 97 | 94 | 92 |
| Outpatient | 1,720 | 1,727 | 1,739 | 1,696 | 1,657 | 3,190 | 3,202 | 3,237 | 3,194 | 3,142 |
| Visits | 230 | 230 | 231 | 224 | 221 | 372 | 374 | 378 | 371 | 368 |
| Other | 1,491 | 1,497 | 1,508 | 1,472 | 1,436 | 2,818 | 2,828 | 2,859 | 2,823 | 2,774 |
| Professional Procedures | 10,139 | 10,266 | 10,581 | 10,612 | 10,387 | 19,835 | 19,981 | 20,444 | 20,372 | 20,094 |
| Prescriptions | 146,187 | 146,147 | 148,076 | 148,890 | 145,894 | 265,715 | 265,693 | 267,970 | 270,489 | 269,055 |
| Brands | 41,003 | 36,261 | 29,391 | 25,270 | 20,996 | 59,404 | 51,124 | 43,254 | 36,900 | 31,182 |
| Generics | 105,169 | 109,877 | 118,668 | 123,607 | 124,873 | 206,277 | 214,552 | 224,682 | 233,567 | 237,829 |

Continued Table A34: Utilization per 1,000 Insureds by Age Group and Gender (2010–2014)

| | Men | | | | | Women | | | | |
|-------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 2010 | 2011 | 2012 | 2013 | 2014 | 2010 | 2011 | 2012 | 2013 | 2014 |
| Ages 45-54 | | | | | | | | | | |
| Inpatient | 56 | 54 | 52 | 49 | 47 | 65 | 62 | 59 | 54 | 52 |
| Acute Inpatient | 54 | 52 | 49 | 48 | 46 | 62 | 59 | 55 | 52 | 50 |
| Outpatient | 3,238 | 3,273 | 3,264 | 3,250 | 3,191 | 4,545 | 4,593 | 4,580 | 4,506 | 4,436 |
| Visits | 322 | 328 | 327 | 325 | 325 | 416 | 423 | 427 | 425 | 424 |
| Other | 2,916 | 2,945 | 2,937 | 2,924 | 2,866 | 4,129 | 4,170 | 4,153 | 4,081 | 4,012 |
| Professional Procedures | 15,702 | 15,844 | 16,151 | 16,327 | 16,056 | 23,156 | 23,377 | 23,719 | 23,772 | 23,514 |
| Prescriptions | 360,044 | 362,703 | 365,100 | 368,226 | 371,810 | 452,979 | 454,044 | 457,226 | 460,634 | 466,339 |
| Brands | 110,441 | 100,308 | 77,425 | 65,621 | 55,564 | 115,545 | 99,707 | 79,198 | 66,454 | 55,194 |
| Generics | 249,578 | 262,359 | 287,620 | 302,558 | 316,177 | 337,398 | 354,299 | 377,964 | 394,134 | 411,049 |
| Ages 55-64 | | | | | | | | | | |
| Inpatient | 104 | 100 | 95 | 93 | 89 | 96 | 94 | 88 | 83 | 80 |
| Acute Inpatient | 97 | 94 | 89 | 87 | 84 | 87 | 85 | 79 | 76 | 73 |
| Outpatient | 5,464 | 5,535 | 5,394 | 5,323 | 5,191 | 6,173 | 6,211 | 6,125 | 6,020 | 5,863 |
| Visits | 443 | 448 | 437 | 442 | 440 | 482 | 487 | 483 | 481 | 477 |
| Other | 5,021 | 5,087 | 4,957 | 4,881 | 4,752 | 5,691 | 5,724 | 5,642 | 5,539 | 5,387 |
| Professional Procedures | 22,737 | 22,736 | 22,681 | 22,822 | 22,358 | 28,001 | 28,016 | 28,039 | 27,889 | 27,316 |
| Prescriptions | 651,965 | 655,217 | 651,758 | 649,983 | 655,035 | 727,366 | 722,282 | 715,411 | 709,365 | 709,388 |
| Brands | 203,710 | 185,474 | 137,925 | 115,461 | 99,164 | 211,216 | 183,669 | 140,286 | 116,326 | 96,038 |
| Generics | 448,213 | 469,648 | 513,711 | 534,395 | 555,703 | 516,101 | 538,514 | 574,994 | 592,918 | 613,158 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All figures rounded. Prescriptions uncategorizable as brand or generic were also analyzed, but they are not included in the tables due to low utilization.

Table A35: Change in Utilization per 1,000 Insureds by Age Group and Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| 18 and Younger | | | | | | | | |
| Inpatient | 1.8% | -2.0% | -1.8% | 0.1% | 2.8% | -2.0% | 1.5% | -0.2% |
| Acute Inpatient | 2.4% | -1.8% | -1.1% | 0.2% | 3.1% | -1.7% | 2.3% | -0.2% |
| Outpatient | 1.8% | 0.8% | -1.4% | -1.4% | 2.4% | 2.0% | -0.9% | -0.5% |
| Visits | 1.4% | -0.8% | -3.7% | -2.5% | 2.1% | 0.6% | -3.2% | -1.5% |
| Other | 1.9% | 1.1% | -0.8% | -1.2% | 2.5% | 2.3% | -0.4% | -0.3% |
| Professional Procedures | 3.6% | 1.7% | 1.8% | -0.7% | 3.2% | 1.2% | 1.3% | -0.2% |
| Prescriptions | 0.7% | 1.3% | -1.3% | -3.8% | 0.9% | 1.4% | 0.7% | -0.7% |
| Brands | -13.2% | -15.6% | -17.9% | -13.2% | -15.7% | -15.2% | -17.9% | -11.0% |
| Generics | 10.1% | 10.3% | 5.6% | -0.8% | 9.1% | 7.7% | 6.3% | 1.7% |
| Ages 19-25 | | | | | | | | |
| Inpatient | 17.5% | -0.4% | -1.5% | -1.0% | 0.5% | -0.4% | -2.9% | -5.0% |
| Acute Inpatient | 18.9% | 0.0% | -0.8% | -1.2% | 0.8% | 0.0% | -1.8% | -4.9% |
| Outpatient | 7.9% | 2.9% | 1.7% | 1.2% | 4.6% | 2.4% | 0.1% | -0.8% |
| Visits | 9.0% | 1.0% | -2.6% | 0.1% | 7.3% | 2.8% | -1.1% | -0.4% |
| Other | 7.7% | 3.3% | 2.8% | 1.5% | 4.1% | 2.4% | 0.3% | -0.9% |
| Professional Procedures | 7.4% | 6.3% | 5.3% | 4.4% | 3.2% | 3.4% | 1.0% | -0.5% |
| Prescriptions | 0.0% | 3.1% | 0.9% | -2.4% | -1.7% | 2.2% | 3.0% | 0.0% |
| Brands | -10.3% | -13.6% | -11.1% | -11.7% | -17.9% | -11.6% | -12.8% | -15.8% |
| Generics | 4.0% | 8.7% | 4.1% | -0.3% | 3.9% | 6.0% | 6.6% | 3.0% |
| Ages 26-44 | | | | | | | | |
| Inpatient | -3.8% | -4.5% | -6.7% | -5.7% | -2.3% | -2.7% | -3.9% | -2.2% |
| Acute Inpatient | -3.1% | -4.6% | -5.6% | -5.5% | -2.3% | -2.7% | -2.7% | -2.2% |
| Outpatient | 0.4% | 0.7% | -2.5% | -2.3% | 0.4% | 1.1% | -1.3% | -1.6% |
| Visits | 0.1% | 0.6% | -3.0% | -1.3% | 0.5% | 1.3% | -1.8% | -0.9% |
| Other | 0.4% | 0.7% | -2.4% | -2.4% | 0.3% | 1.1% | -1.3% | -1.7% |
| Professional Procedures | 1.3% | 3.1% | 0.3% | -2.1% | 0.7% | 2.3% | -0.4% | -1.4% |
| Prescriptions | -0.0% | 1.3% | 0.5% | -2.0% | -0.0% | 0.9% | 0.9% | -0.5% |
| Brands | -11.6% | -18.9% | -14.0% | -16.9% | -13.9% | -15.4% | -14.7% | -15.5% |
| Generics | 4.5% | 8.0% | 4.2% | 1.0% | 4.0% | 4.7% | 4.0% | 1.8% |

Continued Table A35: Change in Utilization per 1,000 Insureds by Age Group and Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Ages 45-54 | | | | | | | | |
| Inpatient | -3.3% | -4.7% | -4.5% | -4.2% | -4.0% | -5.7% | -8.7% | -4.1% |
| Acute Inpatient | -3.1% | -4.8% | -3.7% | -4.4% | -4.4% | -6.0% | -6.5% | -4.2% |
| Outpatient | 1.1% | -0.3% | -0.4% | -1.8% | 1.1% | -0.3% | -1.6% | -1.6% |
| Visits | 1.6% | -0.3% | -0.4% | -0.1% | 1.7% | 0.9% | -0.4% | -0.4% |
| Other | 1.0% | -0.3% | -0.4% | -2.0% | 1.0% | -0.4% | -1.7% | -1.7% |
| Professional Procedures | 0.9% | 1.9% | 1.1% | -1.7% | 1.0% | 1.5% | 0.2% | -1.1% |
| Prescriptions | 0.7% | 0.7% | 0.9% | 1.0% | 0.2% | 0.7% | 0.7% | 1.2% |
| Brands | -9.2% | -22.8% | -15.2% | -15.3% | -13.7% | -20.6% | -16.1% | -16.9% |
| Generics | 5.1% | 9.6% | 5.2% | 4.5% | 5.0% | 6.7% | 4.3% | 4.3% |
| Ages 55-64 | | | | | | | | |
| Inpatient | -3.7% | -5.3% | -2.7% | -3.3% | -2.6% | -6.2% | -5.8% | -3.1% |
| Acute Inpatient | -3.5% | -5.6% | -2.0% | -3.6% | -2.5% | -6.4% | -3.9% | -3.5% |
| Outpatient | 1.3% | -2.6% | -1.3% | -2.5% | 0.6% | -1.4% | -1.7% | -2.6% |
| Visits | 1.1% | -2.3% | 1.0% | -0.5% | 1.1% | -0.9% | -0.3% | -1.0% |
| Other | 1.3% | -2.6% | -1.5% | -2.7% | 0.6% | -1.4% | -1.8% | -2.7% |
| Professional Procedures | -0.0% | -0.2% | 0.6% | -2.0% | 0.1% | 0.1% | -0.5% | -2.1% |
| Prescriptions | 0.5% | -0.5% | -0.3% | 0.8% | -0.7% | -1.0% | -0.8% | 0.0% |
| Brands | -9.0% | -25.6% | -16.3% | -14.1% | -13.0% | -23.6% | -17.1% | -17.4% |
| Generics | 4.8% | 9.4% | 4.0% | 4.0% | 4.3% | 6.8% | 3.1% | 3.4% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All figures rounded. Prescriptions uncategorizable as brand or generic were also analyzed, but they are not included in the tables due to low utilization.

Table A36: Utilization per 1,000 Insureds by Subservice Category (2012–2014)

| | 2010 | 2011 | 2012 | 2013 | 2014 | Percent Change 2010 / 2011 | Percent Change 2011 / 2012 | Percent Change 2012 / 2013 | Percent Change 2013 / 2014 |
|---|-------|-------|-------|-------|-------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| Inpatient | | | | | | | | | |
| Hospice | 1 | 1 | 1 | 0 | 0 | 4.5% | 17.1% | * | * |
| Labor and Delivery | 11 | 11 | 11 | 11 | 11 | 0.1% | -0.3% | 0.4% | -0.8% |
| Medical | 22 | 21 | 20 | 19 | 19 | -0.9% | -5.3% | -4.9% | -3.5% |
| Mental Health and Substance Use | 4 | 4 | 4 | 4 | 4 | 9.6% | 0.8% | 2.3% | 1.6% |
| Newborns | 5 | 5 | 5 | 5 | 6 | 3.0% | 0.7% | 2.5% | 2.7% |
| Skilled Nursing Facility | 1 | 1 | 1 | 1 | 1 | 0.1% | -2.0% | -6.8% | 5.2% |
| Surgery | 18 | 16 | 15 | 14 | 13 | -6.9% | -6.8% | -5.5% | -6.5% |
| Ungroupable | 1 | 1 | 1 | 0 | 0 | -18.1% | -24.8% | * | * |
| Outpatient Visits | | | | | | | | | |
| Emergency Room | 169 | 174 | 179 | 175 | 177 | 3.3% | 2.5% | -2.1% | 1.0% |
| Observation | 19 | 20 | 20 | 21 | 20 | 2.6% | 2.0% | 3.6% | -2.2% |
| Outpatient Surgery | 131 | 130 | 126 | 124 | 120 | -0.7% | -3.2% | -1.3% | -3.3% |
| Outpatient-Other | | | | | | | | | |
| Ancillary Services | 423 | 422 | 426 | 417 | 410 | -0.2% | 0.9% | -2.1% | -1.7% |
| Lab/Pathology | 1,168 | 1,180 | 1,165 | 1,133 | 1,102 | 1.0% | -1.3% | -2.7% | -2.7% |
| Miscellaneous Services | 590 | 606 | 616 | 622 | 619 | 2.7% | 1.6% | 1.1% | -0.6% |
| Radiology Services | 398 | 396 | 392 | 390 | 384 | -0.6% | -0.9% | -0.5% | -1.7% |
| Professional Procedures | | | | | | | | | |
| Administered Drugs | 401 | 396 | 395 | 393 | 381 | -1.1% | -0.4% | -0.5% | -2.9% |
| Administration of Drugs | 593 | 619 | 629 | 654 | 650 | 4.4% | 1.5% | 4.0% | -0.6% |
| Anesthesia | 133 | 136 | 139 | 141 | 137 | 2.3% | 2.4% | 0.9% | -2.4% |
| Lab/Pathology | 4,281 | 4,431 | 4,607 | 4,681 | 4,692 | 3.5% | 4.0% | 1.6% | 0.2% |
| Miscellaneous | 5,269 | 5,280 | 5,385 | 5,311 | 5,229 | 0.2% | 2.0% | -1.4% | -1.6% |
| Office Visits - Primary Care Provider | 1,603 | 1,578 | 1,524 | 1,412 | 1,348 | -1.6% | -3.4% | -7.3% | -4.6% |
| Office Visits - Specialist | 1,303 | 1,349 | 1,377 | 1,529 | 1,525 | 3.6% | 2.1% | 11.1% | -0.3% |
| Preventive Visits - Primary Care Provider | 319 | 332 | 343 | 351 | 358 | 4.2% | 3.1% | 2.4% | 2.0% |
| Preventive Visits - Specialist | 124 | 128 | 128 | 136 | 134 | 3.0% | -0.1% | 6.5% | -1.1% |
| Radiology | 1,222 | 1,175 | 1,149 | 1,128 | 1,097 | -3.9% | -2.2% | -1.9% | -2.7% |
| Surgery | 718 | 716 | 711 | 703 | 681 | -0.3% | -0.7% | -1.1% | -3.2% |

Continued Table A36: Utilization per 1,000 Insureds by Subservice Category (2012–2014)

| | 2010 | 2011 | 2012 | 2013 | 2014 | Percent Change 2010 / 2011 | Percent Change 2011 / 2012 | Percent Change 2012 / 2013 | Percent Change 2013 / 2014 |
|-------------------------------------|--------|--------|--------|--------|--------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Prescriptions - Filled Days | | | | | | | | | |
| Brands | | | | | | | | | |
| Anti-Infective Agents | 1,823 | 1,752 | 1,535 | 1,470 | 1,391 | -3.9% | -12.3% | -4.2% | -5.4% |
| Cardiovascular Drugs | 23,421 | 20,464 | 13,645 | 10,708 | 8,163 | -12.6% | -33.3% | -21.5% | -23.8% |
| Central Nervous System Agents | 14,830 | 12,880 | 10,085 | 8,730 | 6,267 | -13.1% | -21.7% | -13.4% | -28.2% |
| Eye, Ear, Nose, Throat Preparations | 4,132 | 3,426 | 3,013 | 2,752 | 2,247 | -17.1% | -12.1% | -8.6% | -18.4% |
| Gastrointestinal Drugs | 4,037 | 3,421 | 3,281 | 3,111 | 2,534 | -15.3% | -4.1% | -5.2% | -18.5% |
| Hormones and Synthetic Substitutes | 15,900 | 16,050 | 12,222 | 11,408 | 10,934 | 0.9% | -23.9% | -6.7% | -4.2% |
| Other Therapeutic Classes | 9,516 | 6,564 | 4,959 | 4,097 | 3,898 | -31.0% | -24.5% | -17.4% | -4.9% |
| Respiratory Drugs | 3,481 | 3,181 | 4,661 | 2,875 | 2,746 | -8.6% | 46.5% | -38.3% | -4.5% |
| Skin and Mucous Membrane Agents | 1,829 | 1,745 | 1,606 | 1,231 | 979 | -4.6% | -8.0% | -23.3% | -20.5% |
| Generics | | | | | | | | | |
| Anti-Infective Agents | 10,905 | 11,209 | 11,297 | 11,103 | 10,869 | 2.8% | 0.8% | -1.7% | -2.1% |
| Cardiovascular Drugs | 49,807 | 52,524 | 58,768 | 61,377 | 64,319 | 5.5% | 11.9% | 4.4% | 4.8% |
| Central Nervous System Agents | 53,119 | 57,081 | 61,542 | 63,583 | 65,514 | 7.5% | 7.8% | 3.3% | 3.0% |
| Eye, Ear, Nose, Throat Preparations | 4,430 | 5,340 | 5,988 | 6,246 | 6,571 | 20.5% | 12.1% | 4.3% | 5.2% |
| Gastrointestinal Drugs | 7,479 | 8,265 | 8,881 | 9,435 | 9,927 | 10.5% | 7.5% | 6.2% | 5.2% |
| Hormones and Synthetic Substitutes | 35,544 | 36,971 | 38,549 | 40,434 | 42,136 | 4.0% | 4.3% | 4.9% | 4.2% |
| Other Therapeutic Classes | 32,595 | 31,985 | 32,765 | 33,182 | 33,102 | -1.9% | 2.4% | 1.3% | -0.2% |
| Respiratory Drugs | 779 | 913 | 2,333 | 4,438 | 4,599 | 17.2% | 155.4% | 90.3% | 3.6% |
| Skin and Mucous Membrane Agents | 4,411 | 4,513 | 4,729 | 5,098 | 5,255 | 2.3% | 4.8% | 7.8% | 3.1% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All figures rounded. Some percent change numbers are not presented due to difficulty of their interpretability because of low values in these fields, these are designated with asterisks. Prescriptions uncategorizable as brand or generic were also analyzed, but they are not included in the tables due to low utilization.

Table A37: Utilization per 1,000 Insureds by Subservice Category – Ages 18 and Younger by Gender (2010–2014)

| | 2010 | 2011 | Men 2012 | 2013 | 2014 | 2010 | 2011 | Women 2012 | 2013 | 2014 |
|---|-------|-------|-------------|-------|-------|-------|-------|---------------|-------|-------|
| Inpatient | | | | | | | | | | |
| Hospice | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Labor and Delivery | N/A | N/A | N/A | N/A | N/A | 2 | 1 | 1 | 1 | 1 |
| Medical | 12 | 12 | 12 | 11 | 10 | 11 | 11 | 11 | 10 | 10 |
| Mental Health and Substance Use | 3 | 3 | 4 | 3 | 3 | 3 | 4 | 4 | 5 | 5 |
| Newborns | 19 | 20 | 20 | 21 | 22 | 19 | 20 | 20 | 21 | 21 |
| Skilled Nursing Facility | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Surgery | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 |
| Ungroupable | 1 | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 |
| Outpatient Visits | | | | | | | | | | |
| Emergency Room | 189 | 193 | 192 | 184 | 181 | 172 | 177 | 179 | 173 | 172 |
| Observation | 6 | 6 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| Outpatient Surgery | 47 | 46 | 45 | 44 | 42 | 40 | 40 | 38 | 37 | 35 |
| Outpatient-Other | | | | | | | | | | |
| Ancillary Services | 223 | 220 | 218 | 212 | 209 | 189 | 187 | 190 | 186 | 185 |
| Lab/Pathology | 390 | 400 | 400 | 388 | 380 | 493 | 507 | 507 | 490 | 479 |
| Miscellaneous Services | 350 | 363 | 377 | 388 | 388 | 308 | 323 | 345 | 364 | 373 |
| Radiology Services | 109 | 109 | 109 | 107 | 105 | 117 | 117 | 118 | 115 | 115 |
| Professional Procedures | | | | | | | | | | |
| Administered Drugs | 94 | 94 | 95 | 94 | 94 | 92 | 93 | 94 | 96 | 98 |
| Administration of Drugs | 1,128 | 1,207 | 1,208 | 1,277 | 1,270 | 1,191 | 1,261 | 1,236 | 1,291 | 1,285 |
| Anesthesia | 62 | 63 | 63 | 62 | 59 | 53 | 53 | 53 | 52 | 50 |
| Lab/Pathology | 1,400 | 1,495 | 1,513 | 1,517 | 1,534 | 1,876 | 1,983 | 1,991 | 1,989 | 2,004 |
| Miscellaneous | 4,095 | 4,224 | 4,410 | 4,537 | 4,524 | 3,963 | 4,059 | 4,223 | 4,332 | 4,354 |
| Office Visits - Primary Care Provider | 1,712 | 1,740 | 1,686 | 1,564 | 1,499 | 1,744 | 1,773 | 1,713 | 1,581 | 1,518 |
| Office Visits - Specialist | 666 | 705 | 730 | 852 | 852 | 697 | 741 | 776 | 887 | 901 |
| Preventive Visits - Primary Care Provider | 735 | 753 | 764 | 780 | 792 | 732 | 747 | 756 | 770 | 782 |
| Preventive Visits - Specialist | 23 | 27 | 30 | 44 | 47 | 42 | 45 | 48 | 63 | 66 |
| Radiology | 486 | 477 | 474 | 453 | 440 | 464 | 457 | 461 | 444 | 437 |
| Surgery | 292 | 289 | 286 | 278 | 267 | 245 | 244 | 243 | 234 | 226 |

Continued Table A37: Utilization per 1,000 Insureds by Subservice Category – Ages 18 and Younger by Gender (2010–2014)

| | 2010 | 2011 | Men 2012 | 2013 | 2014 | 2010 | 2011 | Women 2012 | 2013 | 2014 |
|-------------------------------------|--------|--------|-------------|--------|--------|--------|--------|---------------|--------|--------|
| Prescriptions | | | | | | | | | | |
| Brands | | | | | | | | | | |
| Anti-Infective Agents | 810 | 977 | 860 | 778 | 711 | 896 | 1,042 | 912 | 869 | 793 |
| Cardiovascular Drugs | 300 | 121 | 159 | 151 | 68 | 144 | 95 | 102 | 100 | 73 |
| Central Nervous System Agents | 11,788 | 10,642 | 9,098 | 8,616 | 7,152 | 5,644 | 5,072 | 4,146 | 3,823 | 3,263 |
| Eye, Ear, Nose, Throat Preparations | 2,708 | 2,359 | 2,117 | 1,879 | 1,428 | 2,176 | 1,889 | 1,679 | 1,476 | 1,142 |
| Gastrointestinal Drugs | 695 | 295 | 382 | 549 | 467 | 638 | 289 | 358 | 481 | 408 |
| Hormones and Synthetic Substitutes | 3,141 | 3,950 | 1,320 | 1,257 | 1,299 | 5,537 | 5,304 | 3,313 | 3,029 | 2,774 |
| Other Therapeutic Classes | 3,479 | 1,269 | 1,116 | 963 | 886 | 2,914 | 1,098 | 1,020 | 885 | 845 |
| Respiratory Drugs | 5,081 | 4,676 | 5,465 | 2,718 | 2,610 | 3,588 | 3,253 | 3,734 | 1,840 | 1,810 |
| Skin and Mucous Membrane Agents | 1,849 | 1,607 | 1,331 | 1,033 | 960 | 2,119 | 1,899 | 1,650 | 1,386 | 1,250 |
| Generics | | | | | | | | | | |
| Anti-Infective Agents | 9,636 | 9,726 | 9,335 | 8,779 | 8,288 | 9,935 | 10,091 | 9,678 | 9,170 | 8,797 |
| Cardiovascular Drugs | 1,820 | 1,886 | 1,951 | 2,072 | 2,333 | 1,015 | 1,079 | 1,154 | 1,258 | 1,383 |
| Central Nervous System Agents | 12,334 | 14,980 | 17,850 | 18,738 | 18,893 | 9,681 | 11,153 | 13,184 | 14,324 | 15,038 |
| Eye, Ear, Nose, Throat Preparations | 2,556 | 2,977 | 3,351 | 3,424 | 3,525 | 2,371 | 2,744 | 3,051 | 3,128 | 3,222 |
| Gastrointestinal Drugs | 1,741 | 2,231 | 2,125 | 1,972 | 1,976 | 1,779 | 2,254 | 2,180 | 2,062 | 2,089 |
| Hormones and Synthetic Substitutes | 2,546 | 2,575 | 1,998 | 1,887 | 1,782 | 10,435 | 11,435 | 11,766 | 12,640 | 13,236 |
| Other Therapeutic Classes | 8,808 | 9,492 | 9,631 | 9,324 | 9,040 | 7,936 | 8,613 | 8,564 | 8,296 | 8,089 |
| Respiratory Drugs | 637 | 576 | 2,954 | 5,695 | 5,570 | 649 | 588 | 2,131 | 4,082 | 4,049 |
| Skin and Mucous Membrane Agents | 3,971 | 4,049 | 4,275 | 4,554 | 4,571 | 4,230 | 4,425 | 4,685 | 4,990 | 5,047 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All figures rounded. Prescriptions uncategorizable as brand or generic were also analyzed, but they are not included in the tables due to low utilization.

Table A38: Change in Utilization per 1,000 Insureds by Subservice Category – Ages 18 and Younger by Gender (2010–2014)

| | Men | | | | Women | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Inpatient | | | | | | | | |
| Hospice | * | * | * | * | * | * | * | * |
| Labor and Delivery | N/A | N/A | N/A | N/A | -10.8% | -10.6% | -6.6% | -16.0% |
| Medical | 2.2% | -5.4% | -6.5% | -3.7% | 3.3% | -6.4% | -3.7% | -4.4% |
| Mental Health and Substance Use | 4.5% | 1.2% | -3.1% | 2.1% | 13.3% | 7.9% | 18.2% | 6.7% |
| Newborns | 3.8% | 1.1% | 3.4% | 3.3% | 4.1% | 0.7% | 4.2% | 2.2% |
| Skilled Nursing Facility | * | * | * | * | * | * | * | * |
| Surgery | -3.8% | -7.3% | -5.8% | -7.1% | -4.8% | -6.7% | -5.7% | -7.1% |
| Ungroupable | -30.2% | * | * | * | -13.0% | * | * | * |
| Outpatient Visits | | | | | | | | |
| Emergency Room | 1.9% | -0.3% | -4.3% | -1.8% | 2.9% | 1.5% | -3.5% | -0.6% |
| Observation | 3.2% | 5.3% | -0.7% | -1.7% | -2.1% | 0.7% | 1.3% | -4.4% |
| Outpatient Surgery | -0.7% | -3.7% | -1.7% | -5.4% | -0.8% | -3.3% | -2.9% | -5.1% |
| Outpatient-Other | | | | | | | | |
| Ancillary Services | -1.1% | -0.9% | -2.9% | -1.4% | -0.9% | 1.3% | -2.1% | -0.4% |
| Lab/Pathology | 2.5% | -0.0% | -2.9% | -2.2% | 2.9% | 0.0% | -3.4% | -2.3% |
| Miscellaneous Services | 3.8% | 3.8% | 3.0% | -0.1% | 4.8% | 6.6% | 5.6% | 2.3% |
| Radiology Services | 0.0% | 0.3% | -2.4% | -1.2% | -0.2% | 1.4% | -2.6% | -0.3% |
| Professional Procedures | | | | | | | | |
| Administered Drugs | 0.5% | 0.6% | -1.3% | -0.3% | 1.5% | 1.0% | 2.4% | 1.2% |
| Administration of Drugs | 7.1% | 0.1% | 5.7% | -0.6% | 5.9% | -2.0% | 4.4% | -0.4% |
| Anesthesia | 1.3% | -0.6% | -1.4% | -4.3% | 0.5% | -0.2% | -1.4% | -4.9% |
| Lab/Pathology | 6.8% | 1.2% | 0.3% | 1.1% | 5.7% | 0.4% | -0.1% | 0.8% |
| Miscellaneous | 3.1% | 4.4% | 2.9% | -0.3% | 2.4% | 4.0% | 2.6% | 0.5% |
| Office Visits - Primary Care Provider | 1.6% | -3.1% | -7.3% | -4.1% | 1.6% | -3.4% | -7.7% | -3.9% |
| Office Visits - Specialist | 6.0% | 3.5% | 16.7% | 0.0% | 6.3% | 4.7% | 14.3% | 1.6% |
| Preventive Visits - Primary Care Provider | 2.4% | 1.5% | 2.0% | 1.7% | 2.0% | 1.2% | 1.9% | 1.5% |
| Preventive Visits - Specialist | 18.4% | 11.0% | 46.4% | 8.1% | 8.4% | 5.4% | 31.0% | 4.8% |
| Radiology | -1.8% | -0.8% | -4.3% | -2.9% | -1.5% | 0.9% | -3.7% | -1.6% |
| Surgery | -0.8% | -1.1% | -3.0% | -3.9% | -0.4% | -0.5% | -3.6% | -3.5% |

Continued Table A38: Change in Utilization per 1,000 Insureds by Subservice Category – Ages 18 and Younger by Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Prescriptions | | | | | | | | |
| Brands | | | | | | | | |
| Anti-Infective Agents | 20.6% | -12.0% | -9.5% | -8.6% | 16.4% | -12.5% | -4.8% | -8.7% |
| Cardiovascular Drugs | -59.5% | 30.8% | -4.6% | -55.1% | -34.1% | 7.0% | -1.6% | -26.9% |
| Central Nervous System Agents | -9.7% | -14.5% | -5.3% | -17.0% | -10.1% | -18.3% | -7.8% | -14.6% |
| Eye, Ear, Nose, Throat Preparations | -12.9% | -10.3% | -11.3% | -24.0% | -13.1% | -11.1% | -12.1% | -22.6% |
| Gastrointestinal Drugs | -57.5% | 29.6% | 43.5% | -14.8% | -54.7% | 23.7% | 34.4% | -15.1% |
| Hormones and Synthetic Substitutes | 25.8% | -66.6% | -4.8% | 3.4% | -4.2% | -37.5% | -8.6% | -8.4% |
| Other Therapeutic Classes | -63.5% | -12.1% | -13.7% | -8.0% | -62.3% | -7.1% | -13.3% | -4.5% |
| Respiratory Drugs | -8.0% | 16.9% | -50.3% | -4.0% | -9.3% | 14.8% | -50.7% | -1.6% |
| Skin and Mucous Membrane Agents | -13.1% | -17.2% | -22.3% | -7.1% | -10.4% | -13.1% | -16.0% | -9.8% |
| Generics | | | | | | | | |
| Anti-Infective Agents | 0.9% | -4.0% | -6.0% | -5.6% | 1.6% | -4.1% | -5.2% | -4.1% |
| Cardiovascular Drugs | 3.6% | 3.4% | 6.2% | 12.6% | 6.3% | 7.0% | 9.0% | 9.9% |
| Central Nervous System Agents | 21.4% | 19.2% | 5.0% | 0.8% | 15.2% | 18.2% | 8.6% | 5.0% |
| Eye, Ear, Nose, Throat Preparations | 16.5% | 12.6% | 2.2% | 2.9% | 15.7% | 11.2% | 2.5% | 3.0% |
| Gastrointestinal Drugs | 28.2% | -4.8% | -7.2% | 0.2% | 26.7% | -3.3% | -5.4% | 1.3% |
| Hormones and Synthetic Substitutes | 1.1% | -22.4% | -5.6% | -5.6% | 9.6% | 2.9% | 7.4% | 4.7% |
| Other Therapeutic Classes | 7.8% | 1.5% | -3.2% | -3.0% | 8.5% | -0.6% | -3.1% | -2.5% |
| Respiratory Drugs | -9.6% | 412.8% | 92.8% | -2.2% | -9.4% | 262.4% | 91.5% | -0.8% |
| Skin and Mucous Membrane Agents | 2.0% | 5.6% | 6.5% | 0.4% | 4.6% | 5.9% | 6.5% | 1.1% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All figures rounded. Some percent change numbers are not presented due to difficulty of their interpretability because of low values in these fields, these are designated with asterisks. Prescriptions uncategoryable as brand or generic were also analyzed, but they are not included in the tables due to low utilization.

Table A39: Utilization per 1,000 Insureds by Subservice Category – Ages 19 through 25 by Gender (2010–2014)

| | Men | | | | | Women | | | | |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 2010 | 2011 | 2012 | 2013 | 2014 | 2010 | 2011 | 2012 | 2013 | 2014 |
| Inpatient | | | | | | | | | | |
| Hospice | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Labor and Delivery | N/A | N/A | N/A | N/A | N/A | 39 | 38 | 38 | 38 | 36 |
| Medical | 9 | 9 | 9 | 9 | 8 | 13 | 13 | 13 | 12 | 12 |
| Mental Health and Substance Use | 6 | 9 | 10 | 10 | 11 | 5 | 7 | 7 | 8 | 8 |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Surgery | 5 | 5 | 5 | 4 | 4 | 6 | 6 | 5 | 5 | 4 |
| Ungroupable | 1 | 1 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 0 |
| Outpatient Visits | | | | | | | | | | |
| Emergency Room | 158 | 175 | 180 | 176 | 178 | 225 | 247 | 258 | 257 | 260 |
| Observation | 4 | 5 | 5 | 5 | 5 | 25 | 26 | 25 | 25 | 23 |
| Outpatient Surgery | 41 | 41 | 39 | 37 | 36 | 58 | 57 | 56 | 54 | 52 |
| Outpatient-Other | | | | | | | | | | |
| Ancillary Services | 160 | 165 | 167 | 165 | 163 | 150 | 154 | 156 | 161 | 167 |
| Lab/Pathology | 320 | 337 | 338 | 343 | 351 | 983 | 1,023 | 1,028 | 1,016 | 995 |
| Miscellaneous Services | 243 | 283 | 309 | 333 | 342 | 306 | 329 | 361 | 378 | 379 |
| Radiology Services | 76 | 76 | 75 | 74 | 72 | 160 | 159 | 159 | 155 | 153 |
| Professional Procedures | | | | | | | | | | |
| Administered Drugs | 122 | 117 | 117 | 116 | 115 | 220 | 223 | 230 | 236 | 236 |
| Administration of Drugs | 127 | 142 | 157 | 168 | 166 | 276 | 289 | 302 | 319 | 321 |
| Anesthesia | 46 | 48 | 47 | 46 | 45 | 104 | 104 | 104 | 103 | 99 |
| Lab/Pathology | 1,240 | 1,417 | 1,674 | 1,967 | 2,297 | 4,485 | 4,679 | 4,915 | 5,019 | 5,115 |
| Miscellaneous | 2,037 | 2,200 | 2,321 | 2,305 | 2,322 | 3,037 | 3,158 | 3,321 | 3,254 | 3,206 |
| Office Visits - Primary Care Provider | 663 | 678 | 653 | 600 | 566 | 1,087 | 1,093 | 1,059 | 968 | 919 |
| Office Visits - Specialist | 512 | 541 | 558 | 680 | 683 | 1,104 | 1,156 | 1,192 | 1,360 | 1,360 |
| Preventive Visits - Primary Care Provider | 76 | 84 | 87 | 89 | 91 | 143 | 150 | 150 | 148 | 147 |
| Preventive Visits - Specialist | 3 | 4 | 4 | 7 | 8 | 253 | 254 | 249 | 252 | 245 |
| Radiology | 437 | 438 | 431 | 415 | 403 | 806 | 795 | 803 | 793 | 771 |
| Surgery | 255 | 259 | 250 | 238 | 227 | 452 | 453 | 450 | 452 | 429 |

Continued Table A39: Utilization per 1,000 Insureds by Subservice Category – Ages 19 through 25 by Gender (2010–2014)

| | Men | | | | | Women | | | | |
|-------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 2010 | 2011 | 2012 | 2013 | 2014 | 2010 | 2011 | 2012 | 2013 | 2014 |
| Prescriptions | | | | | | | | | | |
| Brands | | | | | | | | | | |
| Anti-Infective Agents | 816 | 817 | 714 | 644 | 644 | 1,174 | 1,165 | 906 | 779 | 699 |
| Cardiovascular Drugs | 593 | 448 | 323 | 260 | 174 | 366 | 275 | 214 | 187 | 132 |
| Central Nervous System Agents | 7,188 | 6,695 | 5,577 | 5,163 | 4,425 | 8,921 | 8,075 | 6,213 | 5,442 | 4,456 |
| Eye, Ear, Nose, Throat Preparations | 1,218 | 1,007 | 877 | 764 | 592 | 1,725 | 1,419 | 1,241 | 1,072 | 820 |
| Gastrointestinal Drugs | 930 | 824 | 789 | 766 | 620 | 1,051 | 950 | 957 | 942 | 829 |
| Hormones and Synthetic Substitutes | 2,106 | 2,569 | 1,635 | 1,632 | 1,631 | 26,740 | 21,341 | 18,869 | 16,966 | 14,091 |
| Other Therapeutic Classes | 1,647 | 747 | 679 | 632 | 595 | 2,639 | 1,464 | 1,366 | 1,210 | 1,236 |
| Respiratory Drugs | 1,029 | 912 | 1,527 | 1,027 | 961 | 1,588 | 1,423 | 2,055 | 1,247 | 1,146 |
| Skin and Mucous Membrane Agents | 1,544 | 1,292 | 1,108 | 870 | 736 | 2,704 | 2,389 | 2,194 | 1,831 | 1,570 |
| Generics | | | | | | | | | | |
| Anti-Infective Agents | 6,019 | 5,884 | 5,865 | 5,706 | 5,438 | 11,042 | 11,177 | 11,331 | 11,224 | 10,807 |
| Cardiovascular Drugs | 2,564 | 2,535 | 2,680 | 2,703 | 2,791 | 3,193 | 3,345 | 3,629 | 3,929 | 4,083 |
| Central Nervous System Agents | 20,998 | 23,112 | 26,149 | 27,096 | 26,806 | 32,305 | 35,165 | 39,476 | 41,415 | 42,210 |
| Eye, Ear, Nose, Throat Preparations | 1,752 | 2,014 | 2,169 | 2,258 | 2,383 | 2,570 | 2,955 | 3,233 | 3,385 | 3,619 |
| Gastrointestinal Drugs | 1,432 | 1,562 | 1,675 | 1,835 | 1,939 | 2,280 | 2,460 | 2,750 | 3,054 | 3,188 |
| Hormones and Synthetic Substitutes | 1,832 | 1,870 | 1,978 | 2,034 | 2,065 | 67,006 | 69,428 | 72,365 | 78,212 | 82,043 |
| Other Therapeutic Classes | 6,033 | 5,456 | 5,407 | 5,412 | 5,483 | 10,732 | 9,760 | 9,171 | 9,114 | 8,988 |
| Respiratory Drugs | 340 | 412 | 801 | 1,453 | 1,491 | 602 | 694 | 1,283 | 2,338 | 2,438 |
| Skin and Mucous Membrane Agents | 3,105 | 2,999 | 3,115 | 3,369 | 3,338 | 5,167 | 5,224 | 5,354 | 5,753 | 5,782 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All figures rounded. Prescriptions uncategoryable as brand or generic were also analyzed, but they are not included in the tables due to low utilization.

Table A40: Change in Utilization per 1,000 Insureds by Subservice Category – Ages 19 through 25 by Gender (2010–2014)

| | Men | | | | Women | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Inpatient | | | | | | | | |
| Hospice | * | * | * | * | * | * | * | * |
| Labor and Delivery | N/A | N/A | N/A | N/A | -2.8% | 0.3% | -0.7% | -5.5% |
| Medical | 8.5% | -1.7% | -5.0% | -2.8% | 2.0% | -1.4% | -7.5% | -5.3% |
| Mental Health and Substance Use | 45.7% | 8.0% | 5.5% | 5.9% | 32.0% | 9.7% | 6.7% | 3.0% |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | * | * | * | * | * | * | * | * |
| Surgery | 3.7% | -10.6% | -5.4% | -14.5% | -4.2% | -10.1% | -6.8% | -11.6% |
| Ungroupable | -14.0% | * | * | * | -13.0% | -24.4% | -40.9% | * |
| Outpatient Visits | | | | | | | | |
| Emergency Room | 10.7% | 2.7% | -2.4% | 1.0% | 9.9% | 4.2% | -0.3% | 1.0% |
| Observation | 11.1% | -1.9% | 5.9% | -4.6% | 1.5% | -1.2% | -2.6% | -6.1% |
| Outpatient Surgery | 2.0% | -5.8% | -4.4% | -3.8% | -0.4% | -1.9% | -4.1% | -4.6% |
| Outpatient-Other | | | | | | | | |
| Ancillary Services | 3.4% | 1.0% | -1.4% | -0.9% | 2.4% | 1.7% | 3.1% | 3.8% |
| Lab/Pathology | 5.2% | 0.5% | 1.4% | 2.3% | 4.0% | 0.5% | -1.2% | -2.0% |
| Miscellaneous Services | 16.3% | 9.2% | 7.7% | 2.9% | 7.4% | 9.6% | 4.7% | 0.3% |
| Radiology Services | -0.4% | -0.7% | -2.0% | -2.7% | -0.4% | 0.1% | -2.5% | -1.7% |
| Professional Procedures | | | | | | | | |
| Administered Drugs | -3.9% | -0.0% | -1.1% | -0.3% | 1.3% | 3.4% | 2.6% | -0.2% |
| Administration of Drugs | 12.0% | 10.3% | 7.3% | -1.5% | 4.6% | 4.4% | 5.7% | 0.6% |
| Anesthesia | 4.3% | -1.9% | -1.7% | -3.1% | 0.0% | 0.8% | -1.2% | -4.4% |
| Lab/Pathology | 14.2% | 18.2% | 17.5% | 16.8% | 4.3% | 5.1% | 2.1% | 1.9% |
| Miscellaneous | 8.0% | 5.5% | -0.7% | 0.7% | 4.0% | 5.1% | -2.0% | -1.5% |
| Office Visits - Primary Care Provider | 2.2% | -3.7% | -8.0% | -5.7% | 0.6% | -3.2% | -8.6% | -5.0% |
| Office Visits - Specialist | 5.7% | 3.1% | 22.0% | 0.4% | 4.7% | 3.1% | 14.1% | -0.1% |
| Preventive Visits - Primary Care Provider | 9.7% | 3.7% | 3.1% | 1.4% | 4.9% | 0.4% | -1.3% | -0.9% |
| Preventive Visits - Specialist | 27.0% | 13.6% | 62.1% | 12.9% | 0.3% | -1.9% | 1.1% | -2.9% |
| Radiology | 0.2% | -1.5% | -3.8% | -2.8% | -1.4% | 1.1% | -1.2% | -2.8% |
| Surgery | 1.6% | -3.3% | -4.8% | -5.0% | 0.3% | -0.6% | 0.3% | -5.1% |

Continued Table A40: Change in Utilization per 1,000 Insureds by Subservice Category – Ages 19 through 25 by Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Prescriptions | | | | | | | | |
| Brands | | | | | | | | |
| Anti-Infective Agents | 0.2% | -12.6% | -9.8% | -0.1% | -0.8% | -22.2% | -14.1% | -10.2% |
| Cardiovascular Drugs | -24.4% | -27.9% | -19.7% | -33.0% | -24.8% | -22.1% | -12.9% | -29.3% |
| Central Nervous System Agents | -6.9% | -16.7% | -7.4% | -14.3% | -9.5% | -23.1% | -12.4% | -18.1% |
| Eye, Ear, Nose, Throat Preparations | -17.4% | -12.9% | -12.9% | -22.6% | -17.8% | -12.5% | -13.6% | -23.5% |
| Gastrointestinal Drugs | -11.5% | -4.2% | -2.9% | -19.1% | -9.7% | 0.8% | -1.5% | -12.0% |
| Hormones and Synthetic Substitutes | 22.0% | -36.4% | -0.2% | -0.1% | -20.2% | -11.6% | -10.1% | -16.9% |
| Other Therapeutic Classes | -54.6% | -9.2% | -7.0% | -5.8% | -44.5% | -6.7% | -11.5% | 2.2% |
| Respiratory Drugs | -11.4% | 67.4% | -32.7% | -6.4% | -10.4% | 44.4% | -39.3% | -8.1% |
| Skin and Mucous Membrane Agents | -16.3% | -14.2% | -21.5% | -15.3% | -11.7% | -8.2% | -16.6% | -14.2% |
| Generics | | | | | | | | |
| Anti-Infective Agents | -2.2% | -0.3% | -2.7% | -4.7% | 1.2% | 1.4% | -0.9% | -3.7% |
| Cardiovascular Drugs | -1.1% | 5.7% | 0.8% | 3.3% | 4.8% | 8.5% | 8.3% | 3.9% |
| Central Nervous System Agents | 10.1% | 13.1% | 3.6% | -1.1% | 8.9% | 12.3% | 4.9% | 1.9% |
| Eye, Ear, Nose, Throat Preparations | 15.0% | 7.7% | 4.1% | 5.6% | 15.0% | 9.4% | 4.7% | 6.9% |
| Gastrointestinal Drugs | 9.0% | 7.3% | 9.6% | 5.7% | 7.9% | 11.8% | 11.1% | 4.4% |
| Hormones and Synthetic Substitutes | 2.1% | 5.8% | 2.8% | 1.5% | 3.6% | 4.2% | 8.1% | 4.9% |
| Other Therapeutic Classes | -9.6% | -0.9% | 0.1% | 1.3% | -9.1% | -6.0% | -0.6% | -1.4% |
| Respiratory Drugs | 21.3% | 94.4% | 81.4% | 2.6% | 15.3% | 84.9% | 82.3% | 4.3% |
| Skin and Mucous Membrane Agents | -3.4% | 3.9% | 8.2% | -0.9% | 1.1% | 2.5% | 7.5% | 0.5% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All figures rounded. Some percent change numbers are not presented due to difficulty of their interpretability because of low values in these fields, these are designated with asterisks. Prescriptions uncategoryable as brand or generic were also analyzed, but they are not included in the tables due to low utilization.

Table A41: Utilization per 1,000 Insureds by Subservice Category – Ages 26 through 44 by Gender (2010–2014)

| | 2010 | 2011 | Men 2012 | 2013 | 2014 | 2010 | 2011 | Women 2012 | 2013 | 2014 |
|---|-------|-------|-------------|-------|-------|-------|-------|---------------|-------|-------|
| Inpatient | | | | | | | | | | |
| Hospice | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 0 | 0 |
| Labor and Delivery | N/A | N/A | N/A | N/A | N/A | 60 | 60 | 60 | 61 | 61 |
| Medical | 13 | 13 | 12 | 12 | 11 | 20 | 19 | 18 | 17 | 16 |
| Mental Health and Substance Use | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Surgery | 9 | 9 | 8 | 7 | 7 | 18 | 16 | 14 | 13 | 11 |
| Ungroupable | 1 | 1 | 0 | 0 | 0 | 1 | 1 | 1 | 0 | 0 |
| Outpatient Visits | | | | | | | | | | |
| Emergency Room | 145 | 147 | 150 | 145 | 146 | 209 | 213 | 221 | 217 | 221 |
| Observation | 8 | 9 | 9 | 10 | 9 | 33 | 33 | 33 | 33 | 32 |
| Outpatient Surgery | 76 | 74 | 72 | 69 | 66 | 130 | 127 | 125 | 121 | 116 |
| Outpatient-Other | | | | | | | | | | |
| Ancillary Services | 348 | 349 | 351 | 339 | 326 | 289 | 281 | 283 | 289 | 293 |
| Lab/Pathology | 648 | 656 | 657 | 635 | 618 | 1,521 | 1,533 | 1,545 | 1,505 | 1,473 |
| Miscellaneous Services | 357 | 361 | 368 | 371 | 369 | 513 | 519 | 535 | 538 | 530 |
| Radiology Services | 138 | 132 | 131 | 127 | 123 | 495 | 495 | 495 | 490 | 478 |
| Professional Procedures | | | | | | | | | | |
| Administered Drugs | 254 | 253 | 258 | 262 | 255 | 438 | 435 | 437 | 433 | 422 |
| Administration of Drugs | 219 | 235 | 254 | 277 | 280 | 371 | 380 | 397 | 413 | 425 |
| Anesthesia | 72 | 74 | 75 | 74 | 71 | 198 | 199 | 201 | 199 | 193 |
| Lab/Pathology | 2,573 | 2,721 | 2,927 | 3,026 | 3,061 | 6,725 | 6,912 | 7,223 | 7,263 | 7,294 |
| Miscellaneous | 3,851 | 3,843 | 3,926 | 3,810 | 3,671 | 5,731 | 5,730 | 5,865 | 5,676 | 5,532 |
| Office Visits - Primary Care Provider | 1,110 | 1,084 | 1,050 | 970 | 909 | 1,547 | 1,495 | 1,442 | 1,315 | 1,245 |
| Office Visits - Specialist | 826 | 862 | 894 | 1,024 | 1,011 | 1,715 | 1,755 | 1,798 | 1,988 | 1,980 |
| Preventive Visits - Primary Care Provider | 122 | 135 | 147 | 155 | 159 | 168 | 178 | 188 | 191 | 195 |
| Preventive Visits - Specialist | 4 | 5 | 7 | 11 | 13 | 339 | 344 | 342 | 347 | 338 |
| Radiology | 669 | 623 | 614 | 589 | 566 | 1,720 | 1,675 | 1,673 | 1,660 | 1,620 |
| Surgery | 439 | 432 | 428 | 414 | 393 | 883 | 879 | 879 | 885 | 851 |

Continued Table A41: Utilization per 1,000 Insureds by Subservice Category – Ages 26 through 44 by Gender (2010–2014)

| | 2010 | 2011 | Men 2012 | 2013 | 2014 | 2010 | 2011 | Women 2012 | 2013 | 2014 |
|-------------------------------------|--------|--------|-------------|--------|--------|--------|--------|---------------|--------|--------|
| Prescriptions | | | | | | | | | | |
| Brands | | | | | | | | | | |
| Anti-Infective Agents | 2,200 | 2,046 | 1,796 | 1,783 | 1,733 | 1,516 | 1,351 | 1,072 | 999 | 880 |
| Cardiovascular Drugs | 12,604 | 10,606 | 7,223 | 5,532 | 3,978 | 4,747 | 3,950 | 2,784 | 2,115 | 1,497 |
| Central Nervous System Agents | 8,724 | 7,698 | 5,939 | 5,177 | 3,991 | 16,729 | 14,274 | 10,526 | 8,593 | 5,887 |
| Eye, Ear, Nose, Throat Preparations | 2,600 | 2,115 | 1,852 | 1,634 | 1,208 | 3,504 | 2,908 | 2,542 | 2,259 | 1,723 |
| Gastrointestinal Drugs | 3,021 | 2,618 | 2,495 | 2,301 | 1,798 | 2,965 | 2,620 | 2,507 | 2,430 | 2,111 |
| Hormones and Synthetic Substitutes | 5,374 | 6,377 | 4,609 | 4,475 | 4,251 | 18,464 | 17,154 | 14,046 | 13,304 | 12,323 |
| Other Therapeutic Classes | 3,927 | 2,435 | 2,023 | 1,966 | 1,900 | 6,472 | 4,181 | 4,098 | 3,448 | 3,456 |
| Respiratory Drugs | 1,544 | 1,379 | 2,535 | 1,722 | 1,608 | 2,825 | 2,578 | 3,698 | 2,180 | 2,028 |
| Skin and Mucous Membrane Agents | 1,009 | 986 | 919 | 678 | 529 | 2,182 | 2,108 | 1,981 | 1,572 | 1,277 |
| Generics | | | | | | | | | | |
| Anti-Infective Agents | 7,056 | 7,195 | 7,291 | 7,085 | 6,798 | 13,733 | 14,056 | 14,171 | 13,961 | 13,672 |
| Cardiovascular Drugs | 26,101 | 27,324 | 30,072 | 31,349 | 32,061 | 18,033 | 18,917 | 20,167 | 21,079 | 21,763 |
| Central Nervous System Agents | 36,237 | 38,754 | 42,032 | 43,491 | 43,649 | 66,625 | 71,424 | 76,906 | 79,480 | 80,978 |
| Eye, Ear, Nose, Throat Preparations | 3,407 | 3,967 | 4,442 | 4,610 | 4,782 | 4,182 | 4,924 | 5,561 | 5,861 | 6,199 |
| Gastrointestinal Drugs | 4,869 | 5,322 | 5,787 | 6,189 | 6,398 | 5,505 | 6,028 | 6,622 | 7,214 | 7,542 |
| Hormones and Synthetic Substitutes | 8,532 | 8,815 | 9,328 | 9,666 | 9,991 | 64,299 | 66,213 | 68,338 | 70,833 | 72,760 |
| Other Therapeutic Classes | 15,477 | 14,838 | 15,315 | 15,533 | 15,426 | 27,771 | 26,543 | 25,222 | 25,182 | 24,629 |
| Respiratory Drugs | 531 | 658 | 1,240 | 2,261 | 2,369 | 948 | 1,153 | 2,253 | 4,161 | 4,360 |
| Skin and Mucous Membrane Agents | 2,960 | 3,003 | 3,162 | 3,423 | 3,399 | 5,181 | 5,294 | 5,442 | 5,795 | 5,925 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All figures rounded. Prescriptions uncategorizable as brand or generic were also analyzed, but they are not included in the tables due to low utilization.

Table A42: Change in Utilization per 1,000 Insureds by Subservice Category – Ages 26 through 44 by Gender (2010–2014)

| | Men | | | | Women | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Inpatient | | | | | | | | |
| Hospice | * | * | * | * | 6.1% | 37.0% | * | * |
| Labor and Delivery | N/A | N/A | N/A | N/A | 0.6% | 0.0% | 0.8% | 0.6% |
| Medical | -2.9% | -4.2% | -5.8% | -5.8% | -4.2% | -4.8% | -7.8% | -5.2% |
| Mental Health and Substance Use | 4.0% | -2.1% | 0.1% | 1.3% | 1.0% | -5.5% | -4.8% | -3.1% |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | * | * | * | * | * | * | * | * |
| Surgery | -6.3% | -6.3% | -8.0% | -8.4% | -10.8% | -10.0% | -10.3% | -11.1% |
| Ungroupable | -21.7% | * | * | * | -13.8% | -24.7% | * | * |
| Outpatient Visits | | | | | | | | |
| Emergency Room | 1.3% | 2.1% | -3.1% | 0.7% | 2.3% | 3.4% | -1.6% | 1.7% |
| Observation | 3.5% | 3.8% | 5.6% | -5.1% | -1.2% | 0.7% | -0.2% | -4.1% |
| Outpatient Surgery | -2.6% | -2.7% | -3.9% | -5.0% | -2.2% | -2.1% | -2.7% | -4.8% |
| Outpatient-Other | | | | | | | | |
| Ancillary Services | 0.2% | 0.7% | -3.5% | -3.9% | -2.7% | 0.8% | 2.1% | 1.2% |
| Lab/Pathology | 1.2% | 0.1% | -3.3% | -2.6% | 0.8% | 0.8% | -2.6% | -2.2% |
| Miscellaneous Services | 1.1% | 2.1% | 0.6% | -0.4% | 1.1% | 3.1% | 0.6% | -1.5% |
| Radiology Services | -4.5% | -0.4% | -3.4% | -3.2% | -0.1% | 0.0% | -1.1% | -2.5% |
| Professional Procedures | | | | | | | | |
| Administered Drugs | -0.5% | 2.1% | 1.5% | -2.8% | -0.7% | 0.6% | -0.9% | -2.6% |
| Administration of Drugs | 7.4% | 8.2% | 9.1% | 0.8% | 2.5% | 4.4% | 4.1% | 2.8% |
| Anesthesia | 1.5% | 2.3% | -1.7% | -4.2% | 0.1% | 1.0% | -0.6% | -3.4% |
| Lab/Pathology | 5.8% | 7.6% | 3.4% | 1.2% | 2.8% | 4.5% | 0.6% | 0.4% |
| Miscellaneous | -0.2% | 2.2% | -3.0% | -3.6% | -0.0% | 2.4% | -3.2% | -2.5% |
| Office Visits - Primary Care Provider | -2.3% | -3.1% | -7.6% | -6.4% | -3.3% | -3.6% | -8.8% | -5.3% |
| Office Visits - Specialist | 4.3% | 3.8% | 14.5% | -1.3% | 2.3% | 2.4% | 10.6% | -0.4% |
| Preventive Visits - Primary Care Provider | 10.8% | 9.1% | 5.3% | 2.4% | 5.7% | 5.9% | 1.6% | 2.1% |
| Preventive Visits - Specialist | 27.2% | 24.3% | 69.9% | 18.2% | 1.6% | -0.7% | 1.6% | -2.9% |
| Radiology | -6.9% | -1.3% | -4.2% | -3.9% | -2.7% | -0.1% | -0.8% | -2.4% |
| Surgery | -1.7% | -1.0% | -3.3% | -5.1% | -0.5% | 0.0% | 0.7% | -3.9% |

Continued Table A42: Change in Utilization per 1,000 Insureds by Subservice Category – Ages 26 through 44 by Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Prescriptions | | | | | | | | |
| Brands | | | | | | | | |
| Anti-Infective Agents | -7.0% | -12.3% | -0.7% | -2.8% | -10.9% | -20.6% | -6.9% | -11.9% |
| Cardiovascular Drugs | -15.8% | -31.9% | -23.4% | -28.1% | -16.8% | -29.5% | -24.0% | -29.2% |
| Central Nervous System Agents | -11.8% | -22.9% | -12.8% | -22.9% | -14.7% | -26.3% | -18.4% | -31.5% |
| Eye, Ear, Nose, Throat Preparations | -18.7% | -12.4% | -11.8% | -26.1% | -17.0% | -12.6% | -11.1% | -23.7% |
| Gastrointestinal Drugs | -13.4% | -4.7% | -7.7% | -21.9% | -11.7% | -4.3% | -3.1% | -13.1% |
| Hormones and Synthetic Substitutes | 18.7% | -27.7% | -2.9% | -5.0% | -7.1% | -18.1% | -5.3% | -7.4% |
| Other Therapeutic Classes | -38.0% | -16.9% | -2.8% | -3.4% | -35.4% | -2.0% | -15.9% | 0.2% |
| Respiratory Drugs | -10.7% | 83.8% | -32.1% | -6.6% | -8.8% | 43.4% | -41.1% | -7.0% |
| Skin and Mucous Membrane Agents | -2.3% | -6.8% | -26.2% | -22.0% | -3.4% | -6.0% | -20.7% | -18.7% |
| Generics | | | | | | | | |
| Anti-Infective Agents | 2.0% | 1.3% | -2.8% | -4.1% | 2.4% | 0.8% | -1.5% | -2.1% |
| Cardiovascular Drugs | 4.7% | 10.1% | 4.2% | 2.3% | 4.9% | 6.6% | 4.5% | 3.2% |
| Central Nervous System Agents | 6.9% | 8.5% | 3.5% | 0.4% | 7.2% | 7.7% | 3.3% | 1.9% |
| Eye, Ear, Nose, Throat Preparations | 16.4% | 12.0% | 3.8% | 3.7% | 17.7% | 12.9% | 5.4% | 5.8% |
| Gastrointestinal Drugs | 9.3% | 8.7% | 6.9% | 3.4% | 9.5% | 9.8% | 8.9% | 4.5% |
| Hormones and Synthetic Substitutes | 3.3% | 5.8% | 3.6% | 3.4% | 3.0% | 3.2% | 3.7% | 2.7% |
| Other Therapeutic Classes | -4.1% | 3.2% | 1.4% | -0.7% | -4.4% | -5.0% | -0.2% | -2.2% |
| Respiratory Drugs | 23.8% | 88.5% | 82.3% | 4.8% | 21.6% | 95.5% | 84.7% | 4.8% |
| Skin and Mucous Membrane Agents | 1.4% | 5.3% | 8.3% | -0.7% | 2.2% | 2.8% | 6.5% | 2.2% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All figures rounded. Some percent change numbers are not presented due to difficulty of their interpretability because of low values in these fields, these are designated with asterisks. Prescriptions uncategorizable as brand or generic were also analyzed, but they are not included in the tables due to low utilization.

Table A43: Utilization per 1,000 Insureds by Subservice Category – Ages 45 through 54 by Gender (2010–2014)

| | 2010 | 2011 | Men 2012 | 2013 | 2014 | 2010 | 2011 | 2012 | Women 2013 | 2014 |
|---|-------|-------|-------------|-------|-------|-------|-------|-------|---------------|-------|
| Inpatient | | | | | | | | | | |
| Hospice | 1 | 1 | 1 | 1 | 0 | 1 | 1 | 1 | 1 | 1 |
| Labor and Delivery | N/A | N/A | N/A | N/A | N/A | 0 | 0 | 0 | 0 | 0 |
| Medical | 27 | 27 | 25 | 24 | 23 | 28 | 28 | 26 | 24 | 24 |
| Mental Health and Substance Use | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 1 | 1 |
| Surgery | 23 | 21 | 20 | 20 | 19 | 29 | 27 | 25 | 23 | 22 |
| Ungroupable | 1 | 1 | 0 | 0 | 0 | 1 | 1 | 1 | 0 | 0 |
| Outpatient Visits | | | | | | | | | | |
| Emergency Room | 131 | 135 | 138 | 137 | 141 | 166 | 171 | 178 | 176 | 181 |
| Observation | 18 | 19 | 20 | 21 | 21 | 24 | 26 | 27 | 29 | 28 |
| Outpatient Surgery | 173 | 174 | 168 | 168 | 163 | 226 | 226 | 222 | 221 | 214 |
| Outpatient-Other | | | | | | | | | | |
| Ancillary Services | 642 | 655 | 670 | 662 | 659 | 543 | 536 | 538 | 521 | 500 |
| Lab/Pathology | 1,330 | 1,339 | 1,322 | 1,291 | 1,245 | 1,748 | 1,766 | 1,742 | 1,688 | 1,655 |
| Miscellaneous Services | 681 | 695 | 694 | 717 | 711 | 853 | 872 | 880 | 875 | 874 |
| Radiology Services | 263 | 256 | 252 | 254 | 251 | 985 | 996 | 993 | 996 | 983 |
| Professional Procedures | | | | | | | | | | |
| Administered Drugs | 469 | 467 | 477 | 489 | 471 | 700 | 696 | 690 | 677 | 667 |
| Administration of Drugs | 346 | 368 | 394 | 429 | 422 | 484 | 493 | 503 | 509 | 503 |
| Anesthesia | 143 | 150 | 157 | 161 | 160 | 196 | 203 | 212 | 216 | 213 |
| Lab/Pathology | 4,495 | 4,678 | 4,922 | 5,062 | 4,994 | 6,460 | 6,683 | 6,972 | 7,112 | 7,148 |
| Miscellaneous | 5,409 | 5,354 | 5,403 | 5,316 | 5,226 | 7,560 | 7,580 | 7,687 | 7,538 | 7,417 |
| Office Visits - Primary Care Provider | 1,514 | 1,486 | 1,445 | 1,369 | 1,309 | 1,915 | 1,863 | 1,802 | 1,684 | 1,620 |
| Office Visits - Specialist | 1,253 | 1,304 | 1,335 | 1,483 | 1,482 | 1,968 | 2,040 | 2,079 | 2,284 | 2,286 |
| Preventive Visits - Primary Care Provider | 181 | 199 | 213 | 227 | 234 | 208 | 224 | 235 | 246 | 254 |
| Preventive Visits - Specialist | 5 | 7 | 9 | 14 | 16 | 303 | 312 | 309 | 321 | 317 |
| Radiology | 1,061 | 1,004 | 981 | 965 | 947 | 2,231 | 2,152 | 2,095 | 2,067 | 2,015 |
| Surgery | 825 | 825 | 817 | 811 | 795 | 1,129 | 1,131 | 1,134 | 1,117 | 1,076 |

Continued Table A43: Utilization per 1,000 Insureds by Subservice Category – Ages 45 through 54 by Gender (2010–2014)

| | 2010 | 2011 | Men 2012 | 2013 | 2014 | 2010 | 2011 | 2012 | Women 2013 | 2014 |
|-------------------------------------|--------|---------|-------------|---------|---------|---------|---------|---------|---------------|---------|
| Prescriptions | | | | | | | | | | |
| Brands | | | | | | | | | | |
| Anti-Infective Agents | 4,114 | 4,056 | 3,774 | 3,686 | 3,548 | 1,810 | 1,589 | 1,334 | 1,259 | 1,138 |
| Cardiovascular Drugs | 52,954 | 46,839 | 31,515 | 24,839 | 19,130 | 26,909 | 22,844 | 15,512 | 11,690 | 8,658 |
| Central Nervous System Agents | 12,922 | 11,215 | 8,678 | 7,453 | 5,266 | 27,763 | 23,515 | 18,096 | 15,195 | 9,811 |
| Eye, Ear, Nose, Throat Preparations | 4,432 | 3,584 | 3,108 | 2,865 | 2,283 | 6,213 | 5,196 | 4,526 | 4,203 | 3,461 |
| Gastrointestinal Drugs | 5,900 | 5,088 | 4,752 | 4,399 | 3,504 | 7,051 | 6,129 | 5,855 | 5,480 | 4,531 |
| Hormones and Synthetic Substitutes | 15,529 | 17,352 | 14,071 | 13,372 | 13,223 | 25,154 | 24,872 | 18,218 | 17,072 | 17,136 |
| Other Therapeutic Classes | 10,951 | 8,698 | 6,195 | 5,185 | 5,159 | 13,486 | 8,808 | 6,902 | 5,921 | 5,444 |
| Respiratory Drugs | 2,432 | 2,246 | 4,148 | 2,963 | 2,820 | 5,094 | 4,666 | 6,743 | 4,167 | 3,963 |
| Skin and Mucous Membrane Agents | 1,207 | 1,230 | 1,184 | 858 | 631 | 2,066 | 2,088 | 2,013 | 1,467 | 1,052 |
| Generics | | | | | | | | | | |
| Anti-Infective Agents | 8,816 | 9,216 | 9,596 | 9,607 | 9,459 | 14,833 | 15,489 | 15,930 | 16,036 | 16,092 |
| Cardiovascular Drugs | 97,609 | 103,594 | 118,003 | 124,403 | 132,044 | 68,392 | 72,566 | 79,462 | 82,689 | 87,117 |
| Central Nervous System Agents | 57,802 | 61,410 | 65,064 | 66,553 | 68,349 | 107,470 | 115,070 | 122,575 | 126,453 | 132,354 |
| Eye, Ear, Nose, Throat Preparations | 5,286 | 6,446 | 7,182 | 7,468 | 7,886 | 6,385 | 7,635 | 8,635 | 9,143 | 9,805 |
| Gastrointestinal Drugs | 10,617 | 11,678 | 12,654 | 13,577 | 14,436 | 12,348 | 13,583 | 14,817 | 15,921 | 17,016 |
| Hormones and Synthetic Substitutes | 25,476 | 26,488 | 28,111 | 30,310 | 32,595 | 67,671 | 70,795 | 74,420 | 77,372 | 80,357 |
| Other Therapeutic Classes | 39,677 | 38,938 | 41,257 | 42,899 | 43,364 | 53,971 | 52,441 | 53,200 | 53,863 | 54,738 |
| Respiratory Drugs | 639 | 819 | 1,776 | 3,413 | 3,605 | 1,155 | 1,451 | 3,369 | 6,598 | 7,071 |
| Skin and Mucous Membrane Agents | 3,655 | 3,769 | 3,978 | 4,327 | 4,439 | 5,172 | 5,270 | 5,555 | 6,059 | 6,499 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All figures rounded. Prescriptions uncategorizable as brand or generic were also analyzed, but they are not included in the tables due to low utilization.

Table A44: Change in Utilization per 1,000 Insureds by Subservice Category – Ages 45 through 54 by Gender (2010–2014)

| | Men | | | | Women | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Inpatient | | | | | | | | |
| Hospice | 2.2% | 38.9% | -33.0% | * | 8.3% | 8.3% | -57.9% | -9.2% |
| Labor and Delivery | N/A | N/A | N/A | N/A | * | * | * | * |
| Medical | -1.8% | -4.9% | -4.0% | -4.0% | -1.5% | -5.5% | -5.8% | -2.5% |
| Mental Health and Substance Use | 1.1% | -6.0% | 0.1% | -0.1% | 2.1% | -1.9% | -6.2% | -2.5% |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | -4.4% | -6.3% | 5.5% | 3.0% | 6.5% | 5.3% | -21.2% | 1.2% |
| Surgery | -5.4% | -4.5% | -4.1% | -5.6% | -8.0% | -7.3% | -7.5% | -6.3% |
| Ungroupable | -16.7% | * | * | * | -9.7% | -25.1% | * | * |
| Outpatient Visits | | | | | | | | |
| Emergency Room | 2.6% | 2.9% | -1.3% | 3.1% | 3.3% | 4.3% | -1.4% | 3.1% |
| Observation | 4.6% | 5.2% | 5.8% | -2.0% | 5.8% | 3.8% | 7.8% | -1.8% |
| Outpatient Surgery | 0.5% | -3.4% | -0.4% | -2.6% | 0.1% | -2.0% | -0.6% | -3.0% |
| Outpatient-Other | | | | | | | | |
| Ancillary Services | 2.0% | 2.2% | -1.2% | -0.5% | -1.4% | 0.5% | -3.2% | -4.1% |
| Lab/Pathology | 0.7% | -1.3% | -2.3% | -3.6% | 1.0% | -1.4% | -3.1% | -2.0% |
| Miscellaneous Services | 2.1% | -0.2% | 3.4% | -0.9% | 2.2% | 1.0% | -0.5% | -0.2% |
| Radiology Services | -2.7% | -1.5% | 0.7% | -1.2% | 1.2% | -0.3% | 0.3% | -1.3% |
| Professional Procedures | | | | | | | | |
| Administered Drugs | -0.6% | 2.2% | 2.5% | -3.6% | -0.6% | -0.9% | -1.9% | -1.5% |
| Administration of Drugs | 6.3% | 7.1% | 9.0% | -1.7% | 1.9% | 2.0% | 1.1% | -1.1% |
| Anesthesia | 4.9% | 4.5% | 2.8% | -0.6% | 3.6% | 4.5% | 2.2% | -1.7% |
| Lab/Pathology | 4.1% | 5.2% | 2.9% | -1.3% | 3.5% | 4.3% | 2.0% | 0.5% |
| Miscellaneous | -1.0% | 0.9% | -1.6% | -1.7% | 0.3% | 1.4% | -1.9% | -1.6% |
| Office Visits - Primary Care Provider | -1.8% | -2.8% | -5.2% | -4.4% | -2.7% | -3.3% | -6.5% | -3.8% |
| Office Visits - Specialist | 4.1% | 2.3% | 11.0% | -0.0% | 3.6% | 1.9% | 9.9% | 0.1% |
| Preventive Visits - Primary Care Provider | 10.1% | 6.6% | 6.9% | 3.1% | 7.4% | 5.2% | 4.7% | 3.3% |
| Preventive Visits - Specialist | 26.6% | 23.8% | 69.9% | 9.9% | 2.8% | -0.8% | 3.8% | -1.3% |
| Radiology | -5.3% | -2.3% | -1.6% | -1.9% | -3.6% | -2.6% | -1.3% | -2.6% |
| Surgery | -0.0% | -1.0% | -0.7% | -2.0% | 0.2% | 0.3% | -1.6% | -3.7% |

Continued Table A44: Change in Utilization per 1,000 Insureds by Subservice Category – Ages 45 through 54 by Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Prescriptions | | | | | | | | |
| Brands | | | | | | | | |
| Anti-Infective Agents | -1.4% | -7.0% | -2.3% | -3.8% | -12.2% | -16.1% | -5.6% | -9.6% |
| Cardiovascular Drugs | -11.5% | -32.7% | -21.2% | -23.0% | -15.1% | -32.1% | -24.6% | -25.9% |
| Central Nervous System Agents | -13.2% | -22.6% | -14.1% | -29.4% | -15.3% | -23.0% | -16.0% | -35.4% |
| Eye, Ear, Nose, Throat Preparations | -19.2% | -13.3% | -7.8% | -20.3% | -16.4% | -12.9% | -7.1% | -17.7% |
| Gastrointestinal Drugs | -13.8% | -6.6% | -7.4% | -20.3% | -13.1% | -4.5% | -6.4% | -17.3% |
| Hormones and Synthetic Substitutes | 11.7% | -18.9% | -5.0% | -1.1% | -1.1% | -26.8% | -6.3% | 0.4% |
| Other Therapeutic Classes | -20.6% | -28.8% | -16.3% | -0.5% | -34.7% | -21.6% | -14.2% | -8.1% |
| Respiratory Drugs | -7.6% | 84.7% | -28.6% | -4.8% | -8.4% | 44.5% | -38.2% | -4.9% |
| Skin and Mucous Membrane Agents | 1.9% | -3.7% | -27.5% | -26.5% | 1.1% | -3.6% | -27.1% | -28.3% |
| Generics | | | | | | | | |
| Anti-Infective Agents | 4.5% | 4.1% | 0.1% | -1.5% | 4.4% | 2.8% | 0.7% | 0.3% |
| Cardiovascular Drugs | 6.1% | 13.9% | 5.4% | 6.1% | 6.1% | 9.5% | 4.1% | 5.4% |
| Central Nervous System Agents | 6.2% | 5.9% | 2.3% | 2.7% | 7.1% | 6.5% | 3.2% | 4.7% |
| Eye, Ear, Nose, Throat Preparations | 21.9% | 11.4% | 4.0% | 5.6% | 19.6% | 13.1% | 5.9% | 7.2% |
| Gastrointestinal Drugs | 10.0% | 8.4% | 7.3% | 6.3% | 10.0% | 9.1% | 7.4% | 6.9% |
| Hormones and Synthetic Substitutes | 4.0% | 6.1% | 7.8% | 7.5% | 4.6% | 5.1% | 4.0% | 3.9% |
| Other Therapeutic Classes | -1.9% | 6.0% | 4.0% | 1.1% | -2.8% | 1.4% | 1.2% | 1.6% |
| Respiratory Drugs | 28.1% | 116.9% | 92.2% | 5.6% | 25.6% | 132.2% | 95.8% | 7.2% |
| Skin and Mucous Membrane Agents | 3.1% | 5.5% | 8.8% | 2.6% | 1.9% | 5.4% | 9.1% | 7.3% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All figures rounded. Some percent change numbers are not presented due to difficulty of their interpretability because of low values in these fields, these are designated with asterisks. Prescriptions uncategorizable as brand or generic were also analyzed, but they are not included in the tables due to low utilization.

Table A45: Utilization per 1,000 Insureds by Subservice Category – Ages 55 through 64 by Gender (2010–2014)

| | 2010 | 2011 | Men 2012 | 2013 | 2014 | 2010 | 2011 | Women 2012 | 2013 | 2014 |
|---|-------|-------|-------------|-------|-------|-------|-------|---------------|-------|-------|
| Inpatient | | | | | | | | | | |
| Hospice | 2 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 1 | 1 |
| Labor and Delivery | N/A | N/A | N/A | N/A | N/A | 0 | 0 | 0 | 0 | 0 |
| Medical | 49 | 48 | 45 | 44 | 43 | 44 | 44 | 41 | 39 | 38 |
| Mental Health and Substance Use | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 2 |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 |
| Surgery | 46 | 43 | 40 | 40 | 38 | 41 | 38 | 36 | 34 | 33 |
| Ungroupable | 1 | 1 | 1 | 0 | 0 | 1 | 1 | 1 | 0 | 0 |
| Outpatient Visits | | | | | | | | | | |
| Emergency Room | 135 | 138 | 140 | 141 | 143 | 153 | 157 | 163 | 161 | 164 |
| Observation | 35 | 37 | 37 | 39 | 39 | 36 | 38 | 38 | 41 | 41 |
| Outpatient Surgery | 273 | 273 | 260 | 262 | 258 | 293 | 292 | 281 | 280 | 272 |
| Outpatient-Other | | | | | | | | | | |
| Ancillary Services | 983 | 997 | 1,010 | 990 | 982 | 863 | 860 | 861 | 829 | 794 |
| Lab/Pathology | 2,327 | 2,340 | 2,242 | 2,185 | 2,093 | 2,324 | 2,336 | 2,270 | 2,204 | 2,128 |
| Miscellaneous Services | 1,225 | 1,276 | 1,243 | 1,248 | 1,225 | 1,285 | 1,307 | 1,310 | 1,288 | 1,266 |
| Radiology Services | 486 | 475 | 461 | 458 | 451 | 1,219 | 1,221 | 1,201 | 1,217 | 1,199 |
| Professional Procedures | | | | | | | | | | |
| Administered Drugs | 795 | 784 | 772 | 775 | 731 | 1,002 | 980 | 949 | 927 | 890 |
| Administration of Drugs | 570 | 583 | 616 | 643 | 622 | 691 | 692 | 700 | 695 | 676 |
| Anesthesia | 226 | 235 | 243 | 252 | 250 | 246 | 254 | 264 | 271 | 266 |
| Lab/Pathology | 6,670 | 6,819 | 6,955 | 7,017 | 6,867 | 7,600 | 7,744 | 7,912 | 7,966 | 7,838 |
| Miscellaneous | 7,161 | 7,056 | 7,009 | 6,965 | 6,867 | 8,978 | 8,942 | 9,004 | 8,788 | 8,632 |
| Office Visits - Primary Care Provider | 1,973 | 1,923 | 1,849 | 1,752 | 1,679 | 2,305 | 2,231 | 2,139 | 2,000 | 1,912 |
| Office Visits - Specialist | 2,014 | 2,071 | 2,065 | 2,222 | 2,198 | 2,466 | 2,539 | 2,549 | 2,747 | 2,725 |
| Preventive Visits - Primary Care Provider | 205 | 230 | 244 | 262 | 273 | 224 | 245 | 258 | 271 | 279 |
| Preventive Visits - Specialist | 6 | 8 | 10 | 16 | 18 | 247 | 254 | 250 | 262 | 256 |
| Radiology | 1,722 | 1,631 | 1,550 | 1,541 | 1,498 | 2,770 | 2,659 | 2,546 | 2,510 | 2,433 |
| Surgery | 1,395 | 1,395 | 1,369 | 1,376 | 1,358 | 1,471 | 1,476 | 1,468 | 1,452 | 1,408 |

Continued Table A45: Utilization per 1,000 Insureds by Subservice Category – Ages 55 through 64 by Gender (2010–2014)

| | 2010 | 2011 | Men 2012 | 2013 | 2014 | 2010 | 2011 | Women 2012 | 2013 | 2014 |
|-------------------------------------|---------|---------|-------------|---------|---------|---------|---------|---------------|---------|---------|
| Prescriptions | | | | | | | | | | |
| Brands | | | | | | | | | | |
| Anti-Infective Agents | 3,159 | 3,073 | 2,907 | 2,873 | 2,903 | 1,826 | 1,522 | 1,232 | 1,170 | 1,081 |
| Cardiovascular Drugs | 104,141 | 93,056 | 60,836 | 48,544 | 37,940 | 67,575 | 58,502 | 37,699 | 28,920 | 21,903 |
| Central Nervous System Agents | 17,042 | 14,984 | 11,941 | 10,371 | 7,419 | 32,926 | 28,373 | 22,153 | 18,865 | 11,930 |
| Eye, Ear, Nose, Throat Preparations | 7,602 | 6,184 | 5,392 | 4,962 | 4,284 | 10,473 | 8,631 | 7,626 | 7,245 | 6,479 |
| Gastrointestinal Drugs | 9,066 | 7,785 | 7,352 | 6,724 | 5,371 | 11,737 | 10,142 | 9,635 | 8,955 | 7,213 |
| Hormones and Synthetic Substitutes | 29,587 | 32,175 | 25,618 | 23,562 | 23,390 | 46,116 | 45,713 | 34,397 | 31,204 | 29,814 |
| Other Therapeutic Classes | 28,016 | 23,325 | 15,823 | 12,394 | 12,360 | 31,272 | 21,879 | 15,148 | 11,737 | 10,217 |
| Respiratory Drugs | 3,465 | 3,209 | 6,447 | 4,882 | 4,704 | 6,889 | 6,415 | 10,000 | 6,537 | 6,331 |
| Skin and Mucous Membrane Agents | 1,632 | 1,682 | 1,608 | 1,150 | 794 | 2,403 | 2,493 | 2,396 | 1,692 | 1,071 |
| Generics | | | | | | | | | | |
| Anti-Infective Agents | 10,797 | 11,437 | 11,843 | 11,850 | 11,817 | 16,241 | 17,025 | 17,567 | 17,706 | 17,816 |
| Cardiovascular Drugs | 198,155 | 208,173 | 235,112 | 243,784 | 256,839 | 149,448 | 157,082 | 173,132 | 177,816 | 183,632 |
| Central Nervous System Agents | 75,923 | 80,741 | 85,050 | 87,115 | 90,269 | 128,591 | 137,591 | 146,495 | 150,440 | 157,681 |
| Eye, Ear, Nose, Throat Preparations | 7,994 | 10,098 | 11,210 | 11,626 | 12,127 | 8,980 | 11,459 | 12,866 | 13,408 | 14,195 |
| Gastrointestinal Drugs | 17,947 | 19,709 | 21,026 | 22,215 | 23,544 | 21,578 | 23,447 | 25,036 | 26,433 | 27,731 |
| Hormones and Synthetic Substitutes | 47,658 | 49,063 | 51,414 | 54,818 | 57,562 | 86,202 | 89,318 | 93,279 | 95,903 | 100,502 |
| Other Therapeutic Classes | 83,726 | 84,082 | 90,046 | 92,431 | 92,363 | 97,603 | 94,562 | 95,581 | 95,230 | 94,483 |
| Respiratory Drugs | 806 | 1,043 | 2,421 | 4,556 | 4,873 | 1,354 | 1,732 | 4,462 | 8,710 | 9,214 |
| Skin and Mucous Membrane Agents | 5,208 | 5,302 | 5,589 | 6,000 | 6,310 | 6,105 | 6,297 | 6,577 | 7,271 | 7,904 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All figures rounded. Prescriptions uncategoryable as brand or generic were also analyzed, but they are not included in the tables due to low utilization.

Table A46: Change in Utilization per 1,000 Insureds by Subservice Category – Ages 55 through 64 by Gender (2010–2014)

| | Men | | | | Women | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Inpatient | | | | | | | | |
| Hospice | 1.5% | 10.1% | -18.1% | -1.8% | 3.20% | -0.3% | -47.5% | -0.6% |
| Labor and Delivery | N/A | N/A | N/A | N/A | * | * | * | * |
| Medical | -1.1% | -5.9% | -2.3% | -2.9% | -0.1% | -6.7% | -3.7% | -2.2% |
| Mental Health and Substance Use | 2.6% | -0.9% | -3.2% | -0.9% | 5.3% | -4.8% | -2.8% | -4.9% |
| Newborns | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Skilled Nursing Facility | -2.5% | -2.2% | 1.0% | 4.3% | -1.6% | -3.7% | -5.7% | 4.3% |
| Surgery | -6.5% | -5.5% | -1.6% | -4.6% | -5.6% | -6.2% | -4.2% | -4.9% |
| Ungroupable | -23.3% | -15.2% | * | * | -23.2% | -19.8% | * | * |
| Outpatient Visits | | | | | | | | |
| Emergency Room | 2.1% | 1.7% | 0.5% | 1.6% | 2.6% | 3.8% | -1.6% | 1.9% |
| Observation | 3.7% | 1.4% | 5.6% | 0.0% | 4.4% | 1.6% | 5.8% | 0.4% |
| Outpatient Surgery | 0.3% | -4.8% | 0.6% | -1.6% | -0.1% | -3.8% | -0.3% | -2.8% |
| Outpatient-Other | | | | | | | | |
| Ancillary Services | 1.4% | 1.3% | -2.0% | -0.8% | -0.3% | 0.0% | -3.6% | -4.3% |
| Lab/Pathology | 0.6% | -4.2% | -2.5% | -4.2% | 0.5% | -2.8% | -2.9% | -3.5% |
| Miscellaneous Services | 4.1% | -2.5% | 0.3% | -1.8% | 1.7% | 0.3% | -1.7% | -1.7% |
| Radiology Services | -2.4% | -2.9% | -0.6% | -1.6% | 0.2% | -1.6% | 1.3% | -1.5% |
| Professional Procedures | | | | | | | | |
| Administered Drugs | -1.4% | -1.5% | 0.4% | -5.8% | -2.2% | -3.1% | -2.3% | -3.9% |
| Administration of Drugs | 2.2% | 5.7% | 4.4% | -3.3% | 0.1% | 1.2% | -0.8% | -2.6% |
| Anesthesia | 4.2% | 3.1% | 3.7% | -0.6% | 3.5% | 3.8% | 2.7% | -2.0% |
| Lab/Pathology | 2.2% | 2.0% | 0.9% | -2.1% | 1.9% | 2.2% | 0.7% | -1.6% |
| Miscellaneous | -1.5% | -0.7% | -0.6% | -1.4% | -0.4% | 0.7% | -2.4% | -1.8% |
| Office Visits - Primary Care Provider | -2.5% | -3.9% | -5.2% | -4.2% | -3.2% | -4.1% | -6.5% | -4.4% |
| Office Visits - Specialist | 2.9% | -0.3% | 7.6% | -1.1% | 2.9% | 0.4% | 7.8% | -0.8% |
| Preventive Visits - Primary Care Provider | 12.1% | 6.0% | 7.6% | 3.9% | 9.3% | 5.2% | 5.3% | 2.9% |
| Preventive Visits - Specialist | 26.3% | 18.8% | 66.3% | 10.2% | 2.8% | -1.4% | 4.5% | -2.2% |
| Radiology | -5.2% | -5.0% | -0.6% | -2.8% | -4.0% | -4.2% | -1.4% | -3.1% |
| Surgery | 0.0% | -1.9% | 0.5% | -1.3% | 0.3% | -0.6% | -1.0% | -3.1% |

Continued Table A46: Change in Utilization per 1,000 Insureds by Subservice Category – Ages 55 through 64 by Gender (2010–2014)

| | Men | | | | Women | | | |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 | 2010/2011 | 2011/2012 | 2012/2013 | 2013/2014 |
| Prescriptions | | | | | | | | |
| Brands | | | | | | | | |
| Anti-Infective Agents | -2.7% | -5.4% | -1.2% | 1.1% | -16.7% | -19.1% | -5.0% | -7.7% |
| Cardiovascular Drugs | -10.6% | -34.6% | -20.2% | -21.8% | -13.4% | -35.6% | -23.3% | -24.3% |
| Central Nervous System Agents | -12.1% | -20.3% | -13.2% | -28.5% | -13.8% | -21.9% | -14.8% | -36.8% |
| Eye, Ear, Nose, Throat Preparations | -18.7% | -12.8% | -8.0% | -13.7% | -17.6% | -11.6% | -5.0% | -10.6% |
| Gastrointestinal Drugs | -14.1% | -5.6% | -8.5% | -20.1% | -13.6% | -5.0% | -7.1% | -19.5% |
| Hormones and Synthetic Substitutes | 8.7% | -20.4% | -8.0% | -0.7% | -0.9% | -24.8% | -9.3% | -4.5% |
| Other Therapeutic Classes | -16.7% | -32.2% | -21.7% | -0.3% | -30.0% | -30.8% | -22.5% | -12.9% |
| Respiratory Drugs | -7.4% | 100.9% | -24.3% | -3.6% | -6.9% | 55.9% | -34.6% | -3.2% |
| Skin and Mucous Membrane Agents | 3.1% | -4.4% | -28.5% | -31.0% | 3.7% | -3.9% | -29.4% | -36.7% |
| Generics | | | | | | | | |
| Anti-Infective Agents | 5.9% | 3.6% | 0.1% | -0.3% | 4.8% | 3.2% | 0.8% | 0.6% |
| Cardiovascular Drugs | 5.1% | 12.9% | 3.7% | 5.4% | 5.1% | 10.2% | 2.7% | 3.3% |
| Central Nervous System Agents | 6.3% | 5.3% | 2.4% | 3.6% | 7.0% | 6.5% | 2.7% | 4.8% |
| Eye, Ear, Nose, Throat Preparations | 26.3% | 11.0% | 3.7% | 4.3% | 27.6% | 12.3% | 4.2% | 5.9% |
| Gastrointestinal Drugs | 9.8% | 6.7% | 5.7% | 6.0% | 8.7% | 6.8% | 5.6% | 4.9% |
| Hormones and Synthetic Substitutes | 2.9% | 4.8% | 6.6% | 5.0% | 3.6% | 4.4% | 2.8% | 4.8% |
| Other Therapeutic Classes | 0.4% | 7.1% | 2.6% | -0.1% | -3.1% | 1.1% | -0.4% | -0.8% |
| Respiratory Drugs | 29.4% | 132.1% | 88.1% | 7.0% | 27.9% | 157.6% | 95.2% | 5.8% |
| Skin and Mucous Membrane Agents | 1.8% | 5.4% | 7.3% | 5.2% | 3.2% | 4.4% | 10.6% | 8.7% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All figures rounded. Some percent change numbers are not presented due to difficulty of their interpretability because of low values in these fields, these are designated with asterisks. Prescriptions uncategorizable as brand or generic were also analyzed, but they are not included in the tables due to low utilization.

Table A47: Spending Per Capita, Utilization and Price for Major Diagnostic Categories (2012–2014)

| | 2013 | 2014 | Percent Change 2012 / 2013 | Percent Change 2013 / 2014 |
|--|----------|----------|-------------------------------|-------------------------------|
| Per Capita Spending | | | | |
| Nervous System | \$63 | \$64 | 1.8% | 1.7% |
| Circulatory System | \$124 | \$124 | 0.6% | -0.3% |
| Disgestive System | \$90 | \$90 | -0.4% | -0.9% |
| Musculoskeletal System And Connective Tissue | \$161 | \$167 | 4.5% | 3.2% |
| Pregnancy, Childbirth And Puerperium* | \$191 | \$197 | 4.9% | 3.1% |
| Infectious and Parasitic DDs | \$36 | \$42 | 12.0% | 15.5% |
| Utilization | | | | |
| Nervous System | 3 | 3 | -3.6% | -4.1% |
| Circulatory System | 4 | 4 | -9.1% | -9.9% |
| Disgestive System | 5 | 5 | -6.8% | -7.1% |
| Musculoskeletal System And Connective Tissue | 6 | 6 | -0.2% | -2.3% |
| Pregnancy, Childbirth And Puerperium* | 23 | 23 | 0.2% | -1.2% |
| Infectious and Parasitic DDs | 1 | 2 | 5.1% | 10.3% |
| Price | | | | |
| Nervous System | \$23,002 | \$24,385 | 5.6% | 6.0% |
| Circulatory System | \$28,659 | \$31,729 | 10.7% | 10.7% |
| Disgestive System | \$18,400 | \$19,645 | 6.9% | 6.8% |
| Musculoskeletal System And Connective Tissue | \$27,888 | \$29,435 | 4.7% | 5.5% |
| Pregnancy, Childbirth And Puerperium* | \$8,318 | \$8,681 | 4.7% | 4.4% |
| Infectious and Parasitic DDs | \$25,781 | \$26,990 | 6.5% | 4.7% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All figures rounded. *Females only.

Table A48: Utilization of Detailed Categories of Generic Hormones and Synthetic Substitutes (2013–2014)

| Drug Type | 2013 Filled Days per 1,000 Individuals | 2014 Filled Days per 1,000 Individuals | Percent Change 2013/2014 |
|--------------------------------|--|--|-----------------------------|
| Generic Hormone Contraceptives | 12,555 | 13,045 | 3.9% |
| Generic Thyroid Agents | 12,346 | 12,839 | 4.0% |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All figures rounded.

Table A49: Utilization and Price for Hepatitis C Drugs and All Other Anti-Infective Agents (2013–2014)

| Drug Type | Per Capita Spending | 2013 Filled Days per 1,000 Individuals | Average Price per Filled Day | Per Capita Spending | 2014 Filled Days per 1,000 Individuals | Average Price per Filled Day |
|---------------------------------------|---------------------|--|------------------------------|---------------------|--|------------------------------|
| HCV Drugs | \$0.20 | 0.2 | \$996 | \$29.60 | 30 | \$983 |
| All Other Brand Anti-Infective Agents | \$53 | 1,470 | \$36 | \$52 | 1,360 | \$38 |

Source: HCCI, 2015.

Notes: Data represents the population of insureds 0-64 covered by ESI. Actuarial completion was performed on data from 2013 and 2014. All figures rounded. HCV drugs are Sovaldi, Olysio, and Harvoni.