

National Chartbook of Health Care Prices—2015

May, 2016

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Introduction

Background

Health care expenditures are a function of both price and quantity of services purchased. The Health Care Cost Institute's (HCCI) *National Chartbook of Health Care Prices – 2015* provides extensive documentation of geographic variation in prices at the health care service level for the commercially insured.

Geographic variation in health care spending is well documented in health services research literature. For decades, The Dartmouth Institute for Health Policy and Clinical Practice has found significant variation in spending in the Medicare program.¹ Their research has shown that the variation is largely attributable to differences in utilization, since Medicare prices are administratively determined for the entire country with only small local adjustments.

The Institute of Medicine (IOM), in its 2013 *Variation in Health Care Spending: Target Decision Making* report, concluded that “variation in spending in the commercial insurance market is due mainly to differences in price markups by providers rather than to differences in the utilization of health care services.”² In an initial effort to explain why price variation exists, the IOM analysis found that “70 percent of variation in total commercial spending is attributable to price markups, most likely reflecting the varying market power of providers across hospital referral regions (HRRs).”³

The IOM report went on to find that prices are negatively correlated with the quantity of services used and spending is highly correlated with price, but not with quantity. They noted that “this finding highlights the importance of further examining variation in commercial

prices to understand its relationship to total commercial spending.”⁴

The Health Care Cost Institute is fortunate to hold timely, commercial claims data, with the allowed payment amounts (the actual payments to providers, which include copayments, deductibles, and coinsurance) for three of the largest national health insurance companies in the United States (Aetna, Humana, and UnitedHealthcare). With the need to better understand variation in commercial prices and the scale and scope of these available data, HCCI has produced this report on the state-level variation in average prices paid for common health care services.

Defining Health Care Services

For the Chartbook, HCCI analyzed average prices of 242 standardized groupings of diagnostic and procedure codes for health care services, or “care bundles”. The code or codes comprising the bundle reflect a typical collection of services consumed.⁵

Structure of the Chartbook

The Chartbook is divided into three sections. In the first section, we generated 242 national maps (one for each service in which HCCI was able to calculate state average prices and nationwide variation existed). These color-coded maps show how state average prices for services vary across the country. For example, the average tonsil removal in West Virginia costs at least 47% more than the same procedure in neighboring Maryland (calculation based off price level categories on US map, pg. 110).

In the second section, we summarized how the state's prices compare to the national average

price, across the set of services for which HCCI was able to calculate the state's average price (242 services at most). These state-by-state sets of bar charts, succinctly show how a state's average prices compare to national averages. For instance, Florida has relatively average cheaper prices, as demonstrated through the left skew of the state bar graph (pg. 142). While a graph skewed to the right (e.g. Minnesota, pg. 149) suggests relatively high medical prices throughout the state.

Finally, in the third section, the mean and standard deviation of all care bundle ratios (the state's average price relative to the national average price across all reportable services) are listed for each state. The mean provides an unweighted estimate of how one state's prices generally compare to other states.

Interpreting the Findings

The Chartbook is intended to serve policy makers, health care providers, and the public as a reference for information regarding detailed health care services price variation. Hopefully, it will also serve as the starting point for more detailed investigations of the underlying causes of price variation.

The Chartbook does not attempt to identify the underlying causes of price variation. Moreover, this report offers no insight into the acceptable or unacceptable level of variation in prices.⁶ Therefore, the findings should be considered in the context of the relevant policy, competitive environments, and patient population for a given area.

Methodology

Data

Since 2012, three of the nation's largest insurers, Aetna, Humana, and United

Healthcare, have voluntarily provided their data to the Health Care Cost Institute for research and public reporting. More recently, HCCI has also begun using these claims for public price transparency reporting on guroo.com.

The membership and claims data include a vast number of details including zip codes, diagnostic codes, procedure codes, dollar amounts paid by the insurer as well as the amounts of copayments, deductibles, or coinsurance paid by the insured. The Chartbook prices were calculated from final, fully adjudicated, paid claims data that are de-identified and held in a HIPAA compliant manner by HCCI. Although the Institute holds data from 2007 forward, data for the Chartbook calculations were taken from over 1.8 billion claim lines spanning a two-year period from January 1, 2012 to December 31, 2013. The dollar amounts were trended forward to September 1, 2015 to provide more current estimates. (Please note that the March 2016 update to the Guroo website (version 2.0) includes updated prices. The prices in the Chartbook are from Guroo version 1.0.)

Analysis

HCCI, as part of its price transparency work for Guroo, used its expansive data set to determine pricing information for 297 consumer relevant care bundles. The care bundle cost estimates reflect standardized collections of services based on common groupings of diagnostic and procedure codes. Some care bundles, such as a CT Brain Scan (without dye), simply consist of one CPT code. Others, such as a hip replacement, encompass the entire episode of care – from the first evaluation through the surgery, physical therapy, and follow-up evaluation.⁵

The care bundle prices were calculated using the relevant allowed payments without adjusting for patient characteristics or regional

differences. In other words, no adjustments (demographic, risk, etc.) or normalizations were applied to the data to account for differences in local price levels. The resulting average price estimates, therefore, can be used to identify the upper bound of price variation between services. We anticipate future iterations of the Chartbook will incorporate more robust analyses, such as risk adjustment and utilization measures.

Fifty-five care bundles were excluded due to little to no variation in their prices between states. This lack of variation was a result of fixed or only marginal differences in nationwide prices for procedures such as laboratory tests or vaccinations. These 55 excluded procedures are listed in the full list of 297 care bundles in Appendix Table A1.

Nine states were also excluded from the Chartbook's reporting. Some states were omitted due to the lack of sufficient data within the state to calculate reliable average prices, while other states were omitted in compliance with HCCI's masking rules. These masking rules help prevent competitors from determining

other insurers' pricing and negotiation rates. The excluded states are Alabama, Hawaii, Idaho, Michigan, Montana, South Dakota, Vermont, and Wyoming. A ninth state's data, Arkansas, was not reported in the Chartbook because the state has signaled, by the enactment of the Arkansas Healthcare Transparency Initiative Act of 2015, that it does not want its state data compared to national data.⁷

After determining the average price for each of the 242 care bundles in every state, HCCI compared these prices to the national averages of the corresponding care bundle; creating a ratio of average state price to average national price. HCCI removed 714 specific "state-care bundle" combinations due to insufficient data. There was either a lack of data for the specific care bundle in a specific state or the care bundle price in a specific state was excluded to comply with the masking rules.

The resulting Chartbook includes 9,451 state-care bundle prices and 242 'national-care bundle' prices to compare the differences in health care service specific pricing within and between 41 states and the District of Columbia.

Difference in Price Levels across States

United States Maps

The following maps depict the variation in price across the United States for each of the 242 reportable care bundles. The maps illustrate the relative price level within a state compared to the national price for a given care bundle.

Each state's price level was determined by the state-level average price for the given care bundle, divided by the national average price of the same care bundle. The resulting price ratios were placed into five mutually exclusive categories.

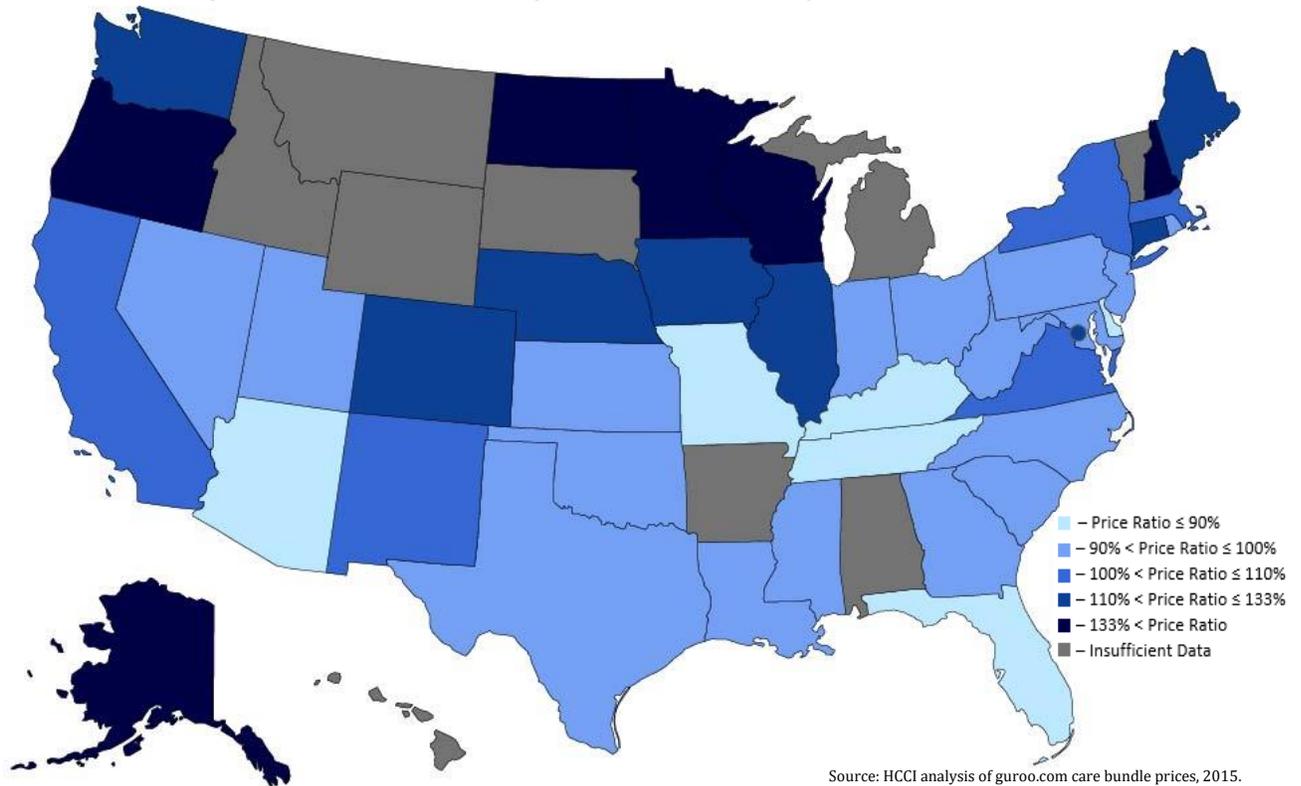
The five categories are displayed on the map in shades of blue showing the differences in the care bundle's relative pricing between states. The least expensive ratio of "less than or equal to 90% of the national price" is shown in the lightest blue. Darker shades imply higher ratios, up to the ratio of "greater than 133% of the national price," which is shown in navy blue. A sixth category, depicting states for which HCCI cannot report the care bundle price, is shaded gray.

Maps that appear monotone, with only one or two colors filling in the majority of states, (e.g. Acupuncture, pg. 17) are displaying care bundles with minimal price variation. Contrastingly, maps with a wide range of colors (e.g. Cataract Removal, pg. 56) illustrate a care bundle with greater price variation from state to state.

The maps also show geographic regions within the United States that tend to have similar prices, suggesting similar health care markets. For example, North Dakota, Minnesota, and Wisconsin tend to have similar shading, which could be the result of many factors such as the higher mobility of consumers and labor within the smaller region, similar standards of living across the three states, comparable costs of business, or provider competition.⁸

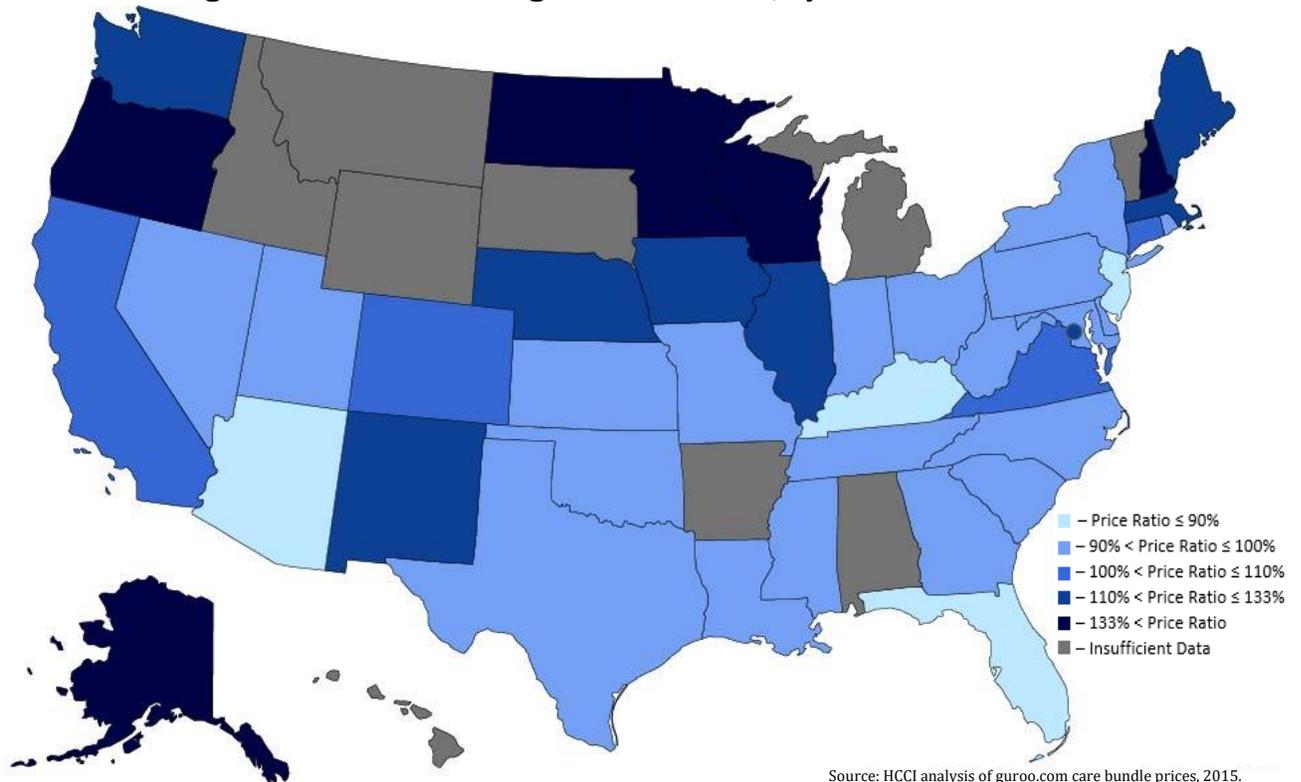
Primary Doctor Visit – Minimal Complexity (New Patient) (42 States)

Ratio of Average State Price to Average National Price, by State



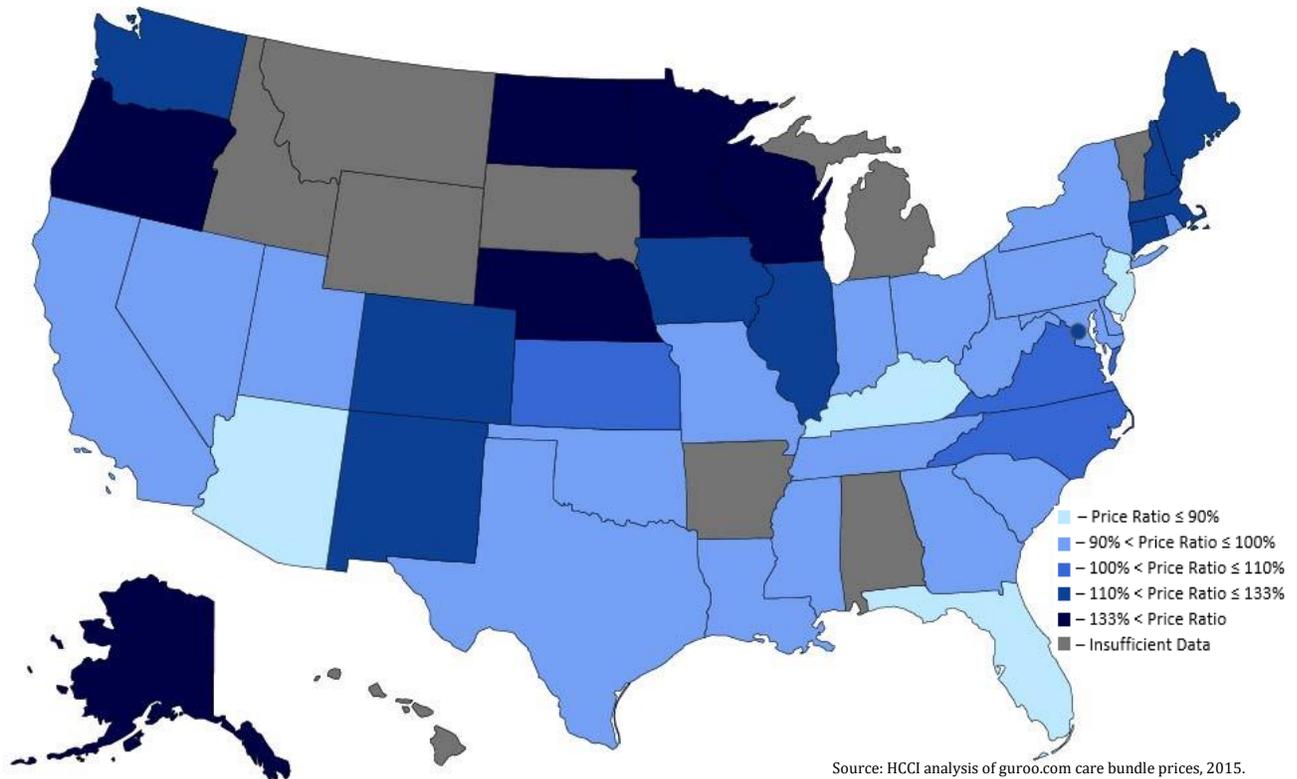
Primary Doctor Visit – Low Complexity (New Patient) (42 States)

Ratio of Average State Price to Average National Price, by State



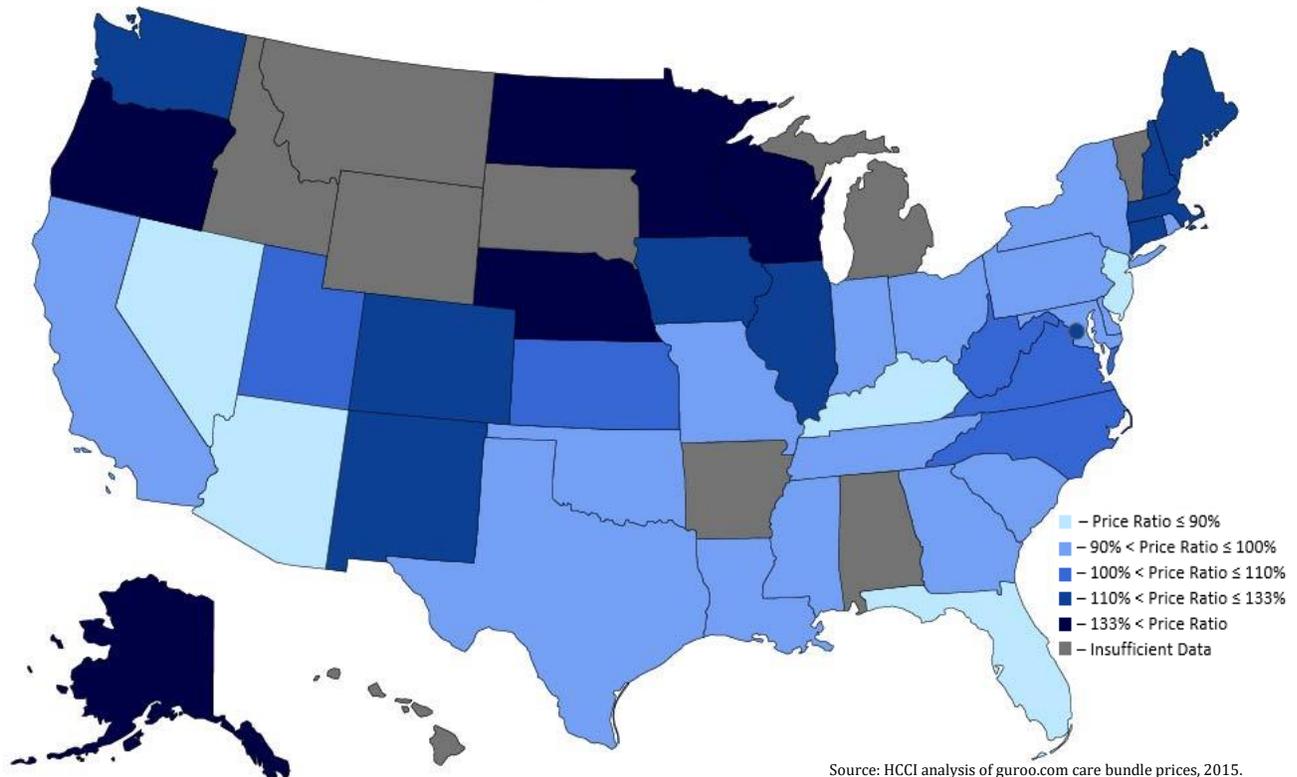
Primary Doctor Visit – Moderate Complexity (New Patient) (42 States)

Ratio of Average State Price to Average National Price, by State



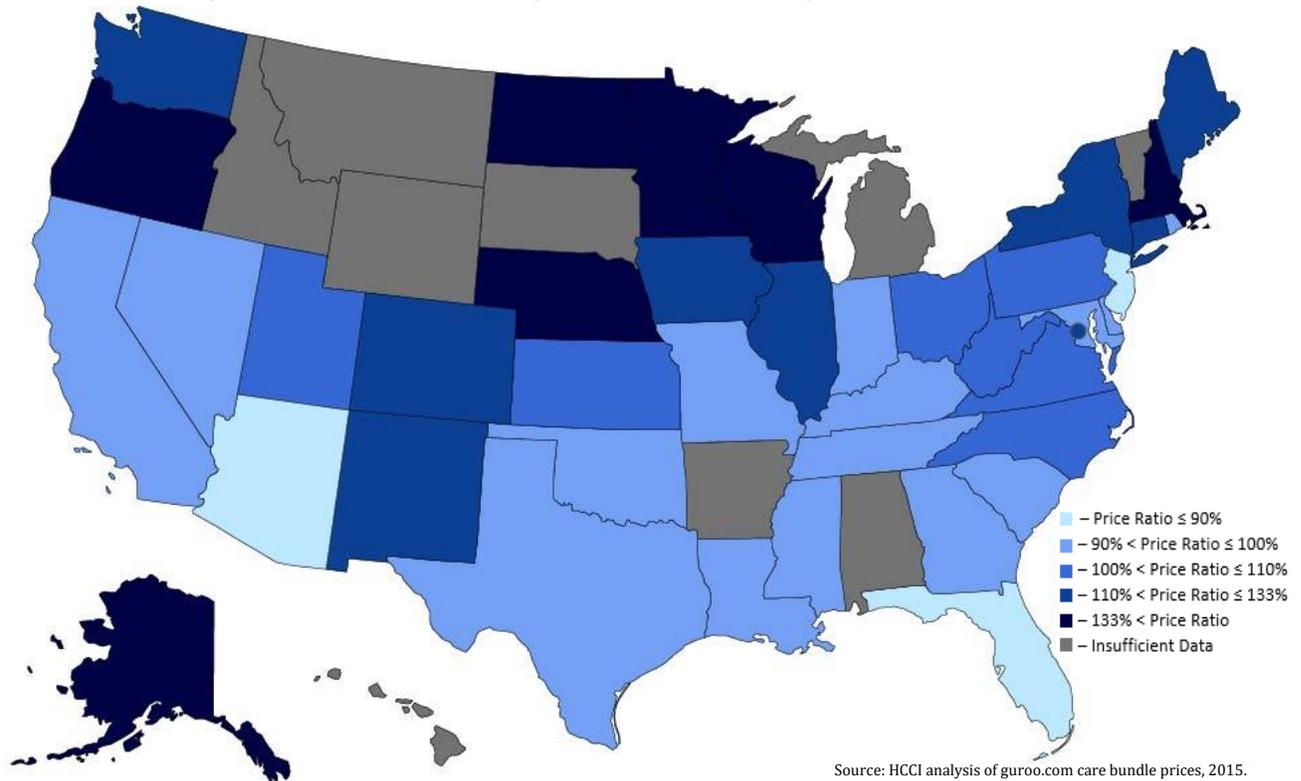
Primary Doctor Office Visit – Moderate to High Complexity (New Patient) (42 States)

Ratio of Average State Price to Average National Price, by State



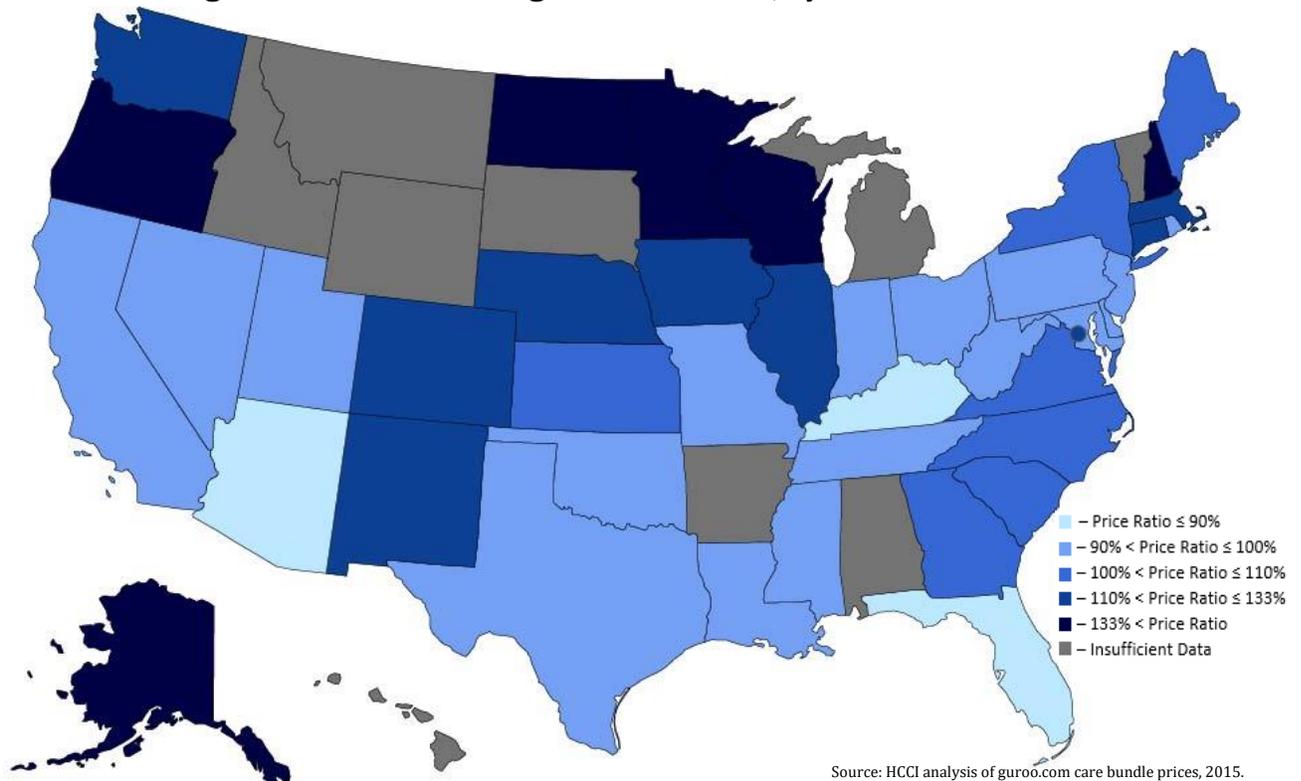
Primary Doctor Office Visit – High Complexity (New Patient) (42 States)

Ratio of Average State Price to Average National Price, by State



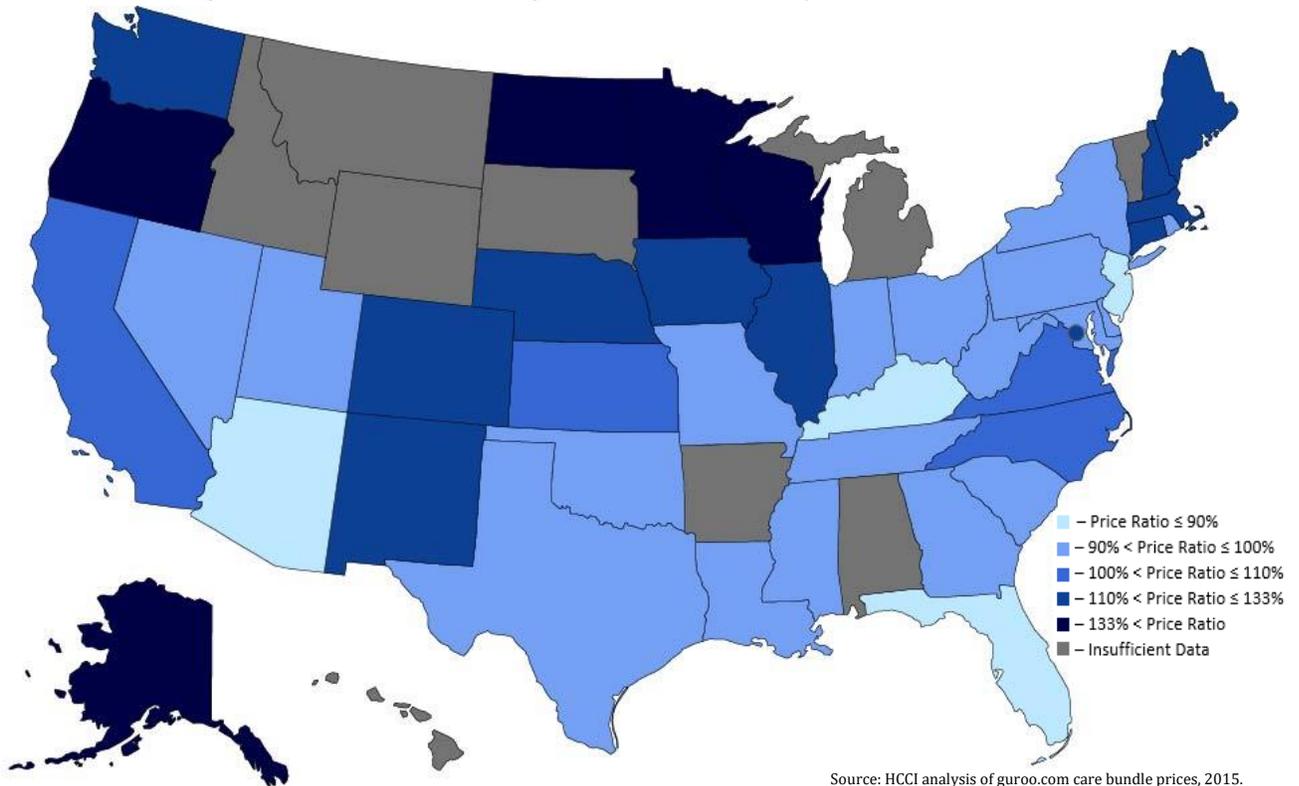
Primary Doctor Office Visit – Minimal Complexity (Established Patient) (42 States)

Ratio of Average State Price to Average National Price, by State



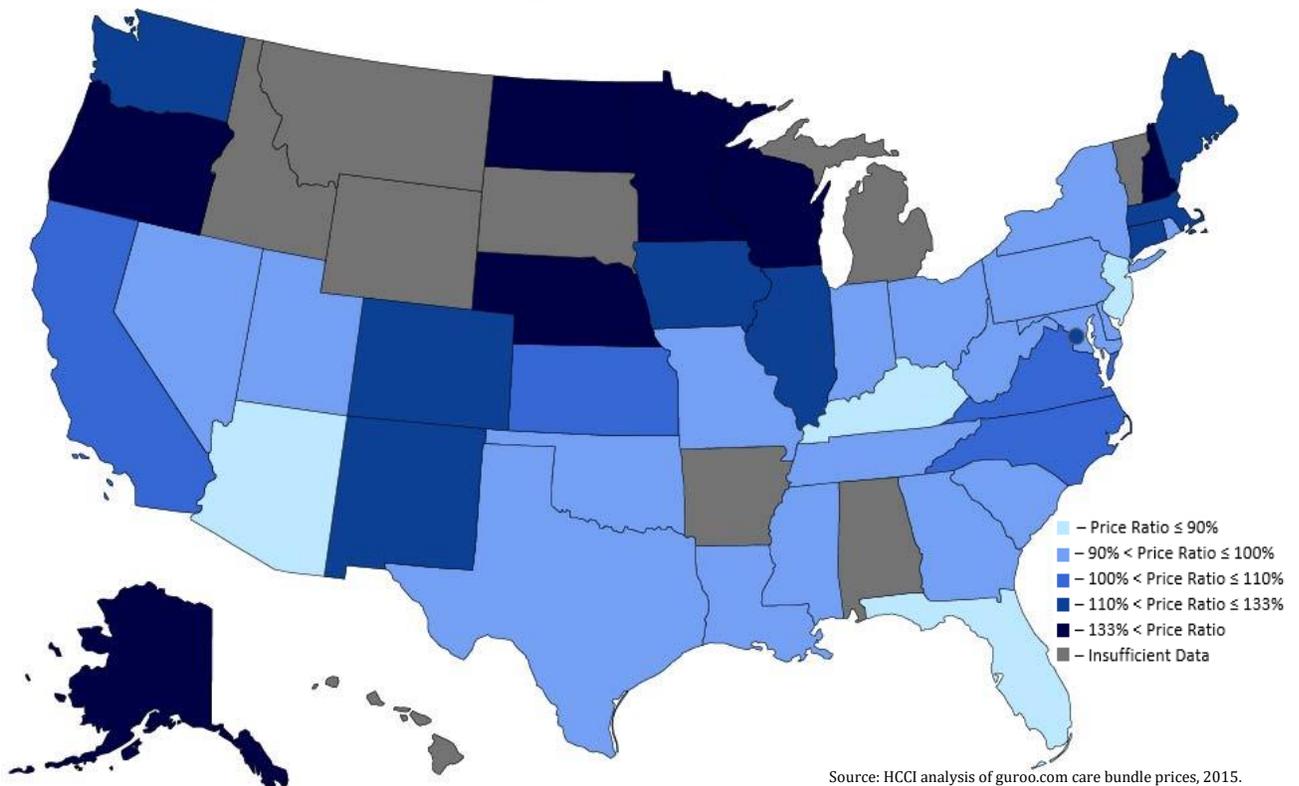
Primary Doctor Office Visit – Low Complexity (Established Patient) (42 States)

Ratio of Average State Price to Average National Price, by State



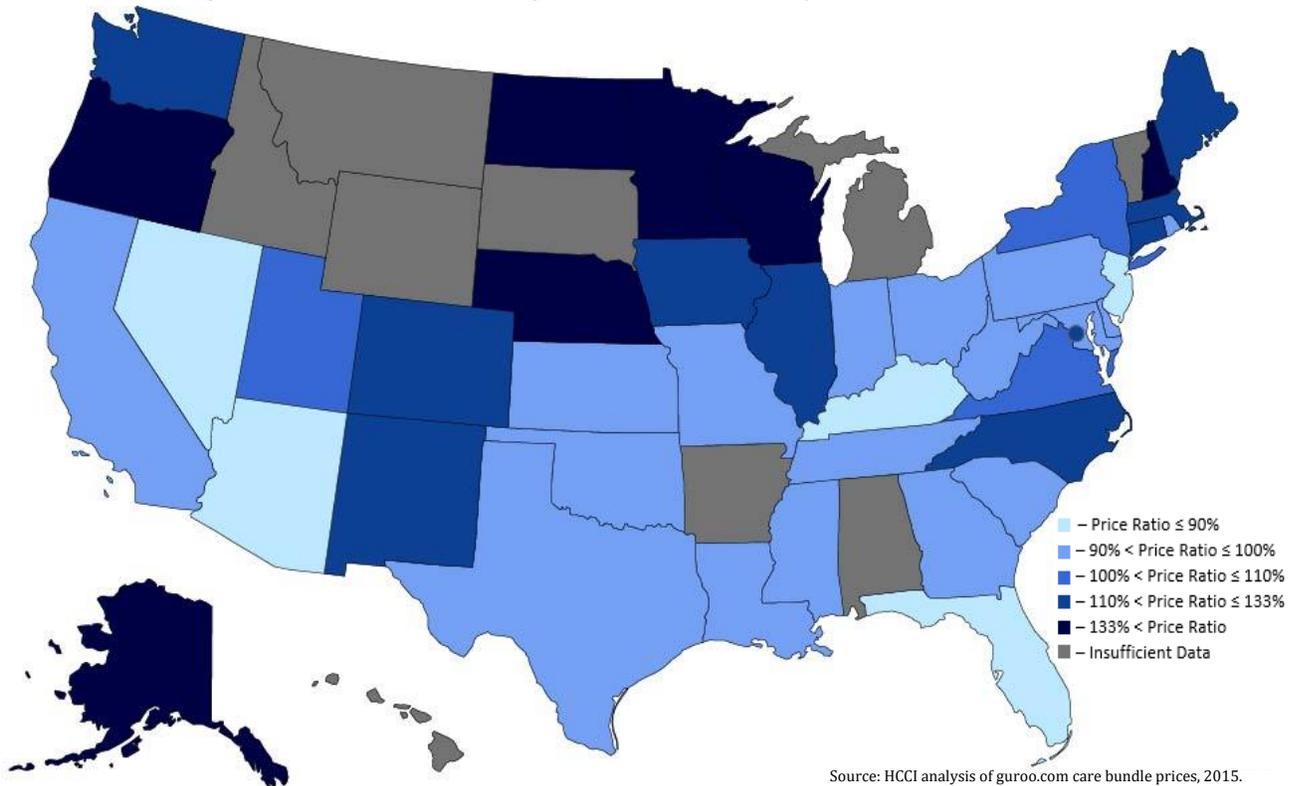
Primary Doctor Office Visit – Moderate to High Complexity (Est. Patient) (42 States)

Ratio of Average State Price to Average National Price, by State



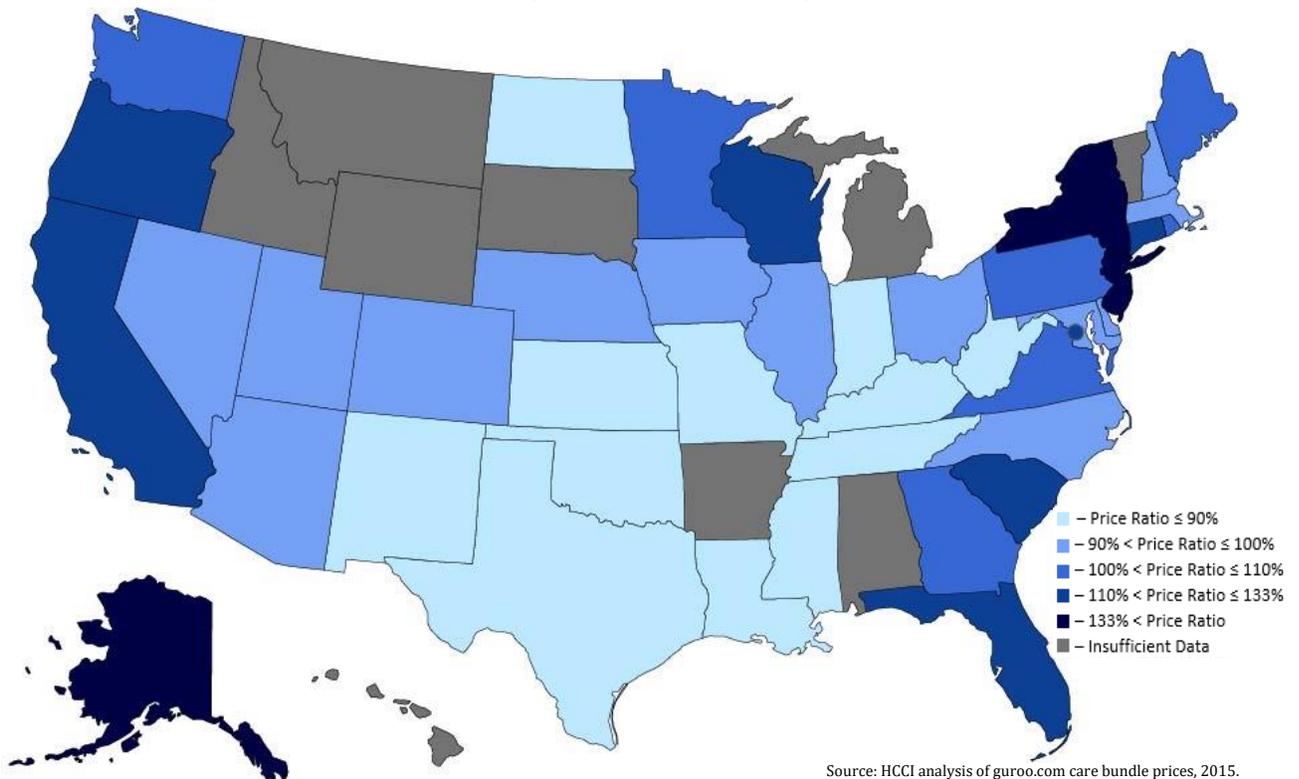
Primary Doctor Office Visit – High Complexity (Established Patient) (42 States)

Ratio of Average State Price to Average National Price, by State



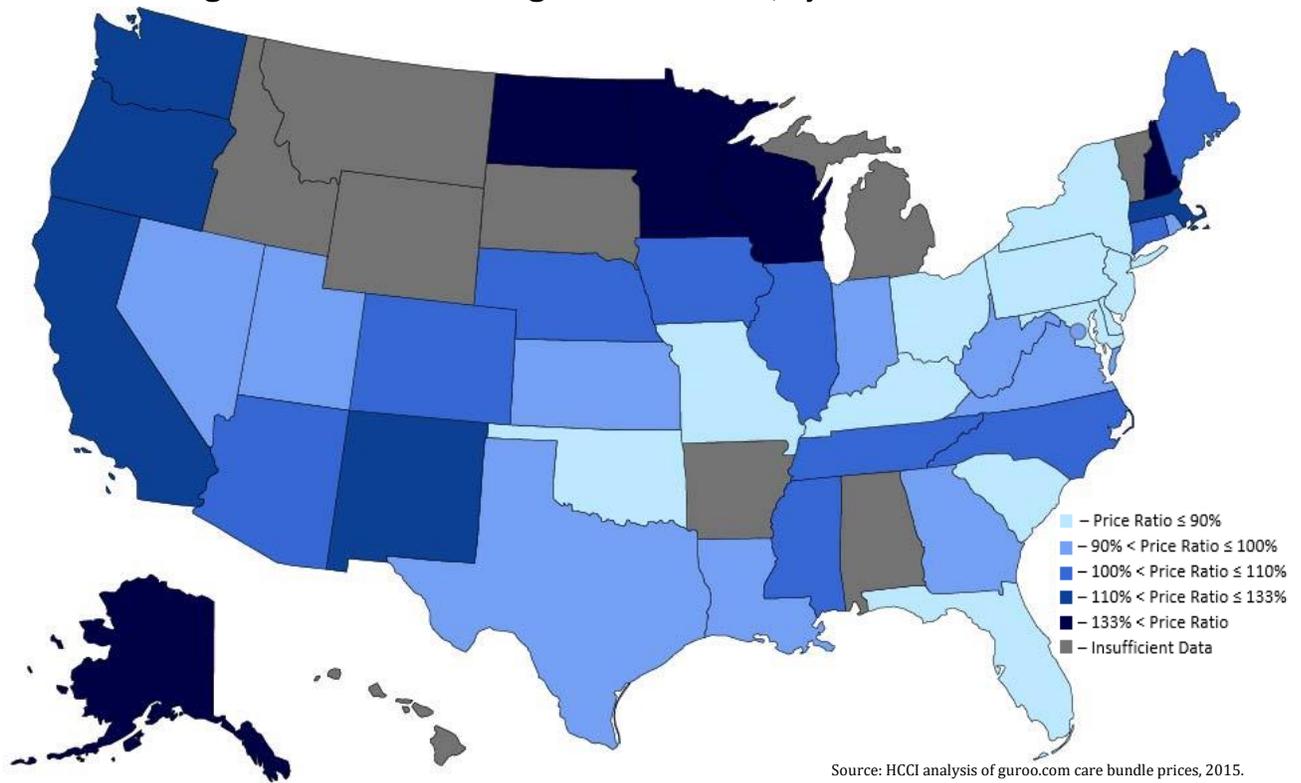
Acupuncture (42 States)

Ratio of Average State Price to Average National Price, by State



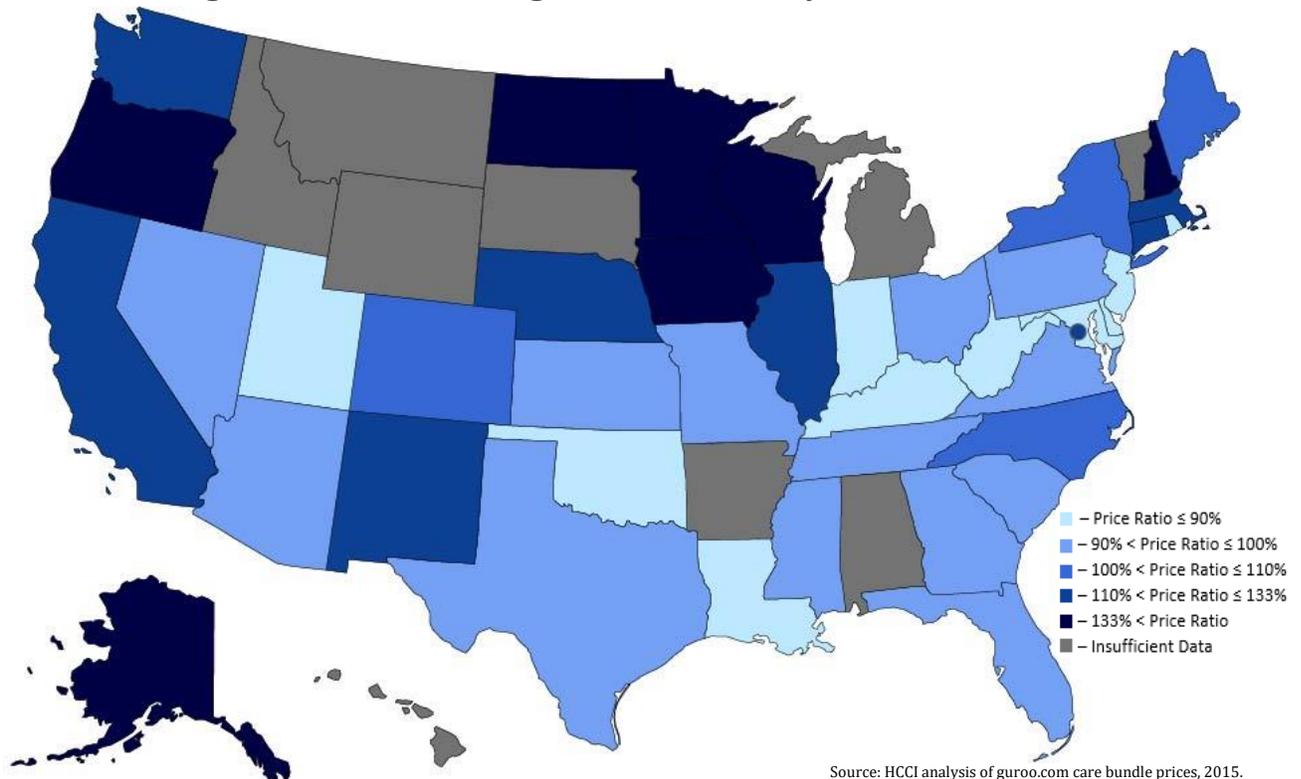
Nutritionist Specialist Visit (42 States)

Ratio of Average State Price to Average National Price, by State



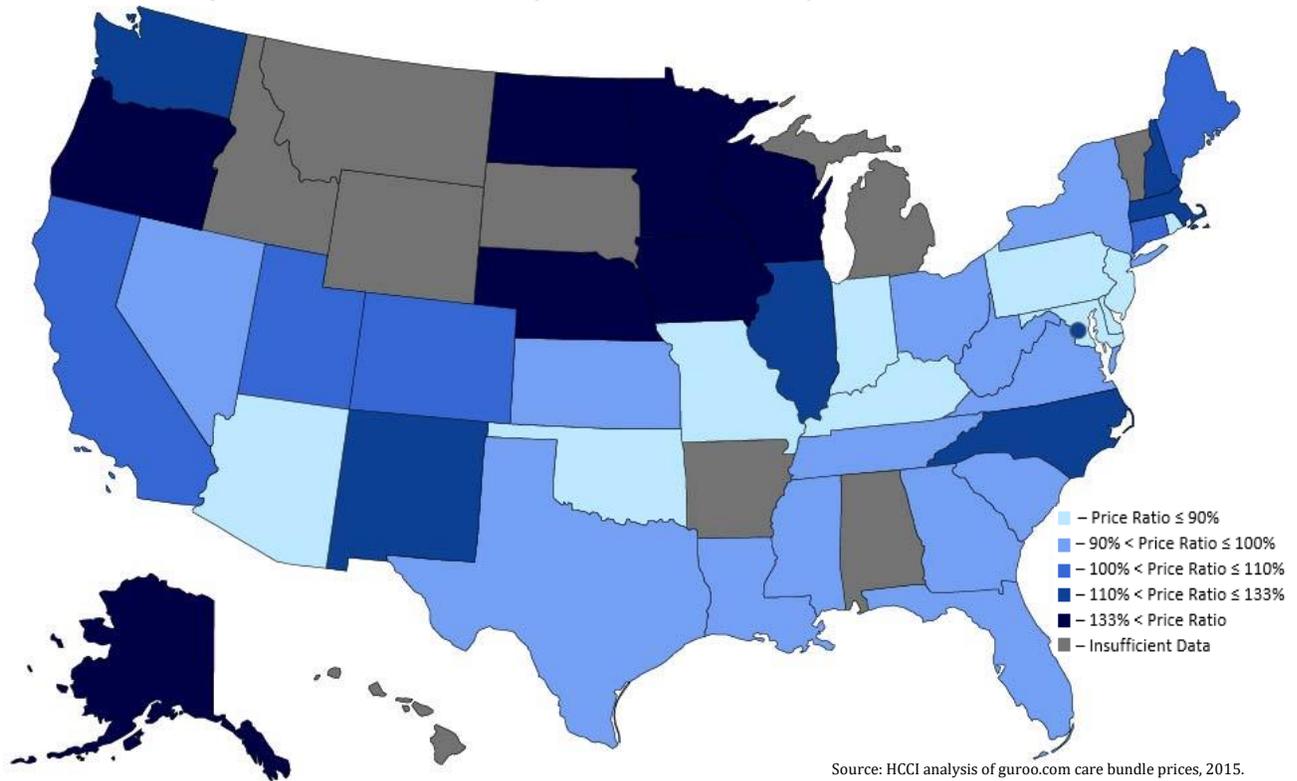
Specialist Office Visit – Minimal Complexity (42 States)

Ratio of Average State Price to Average National Price, by State



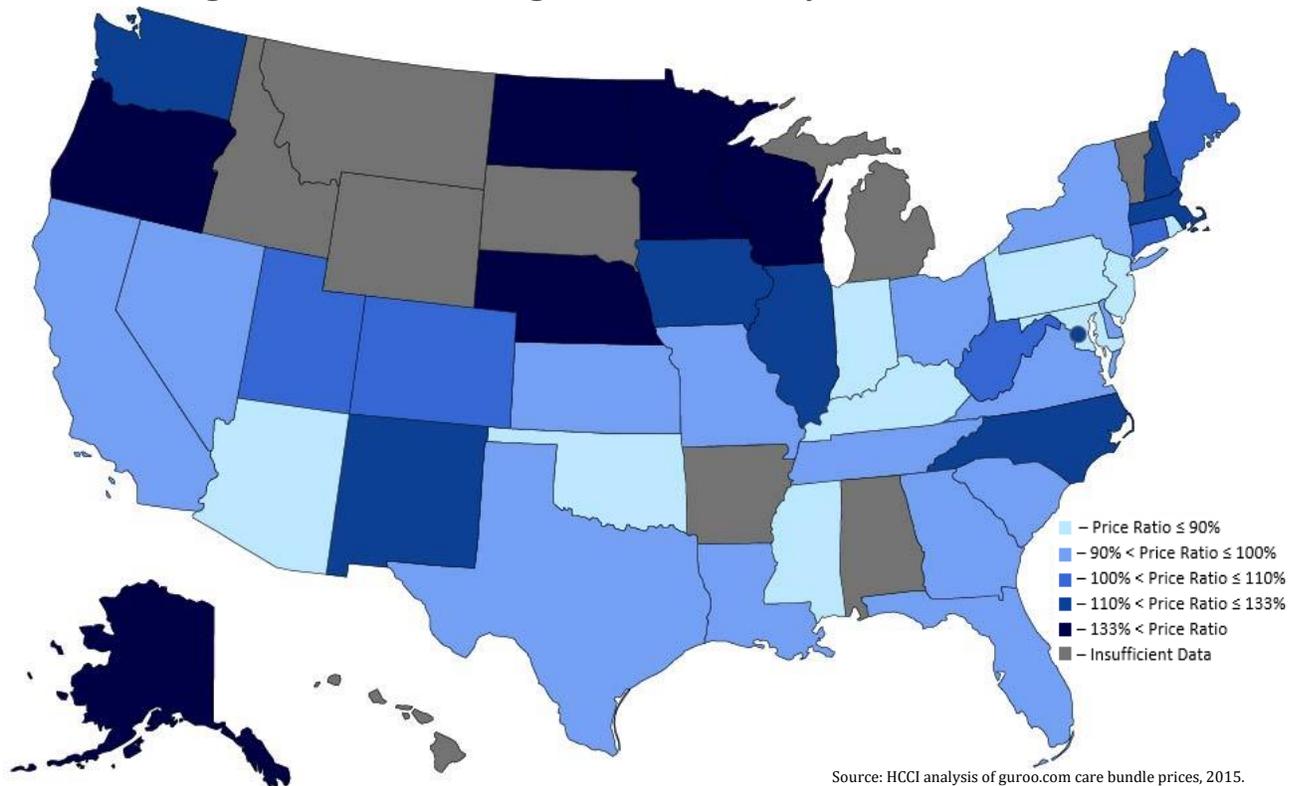
Specialist Office Visit – Low Complexity (42 States)

Ratio of Average State Price to Average National Price, by State



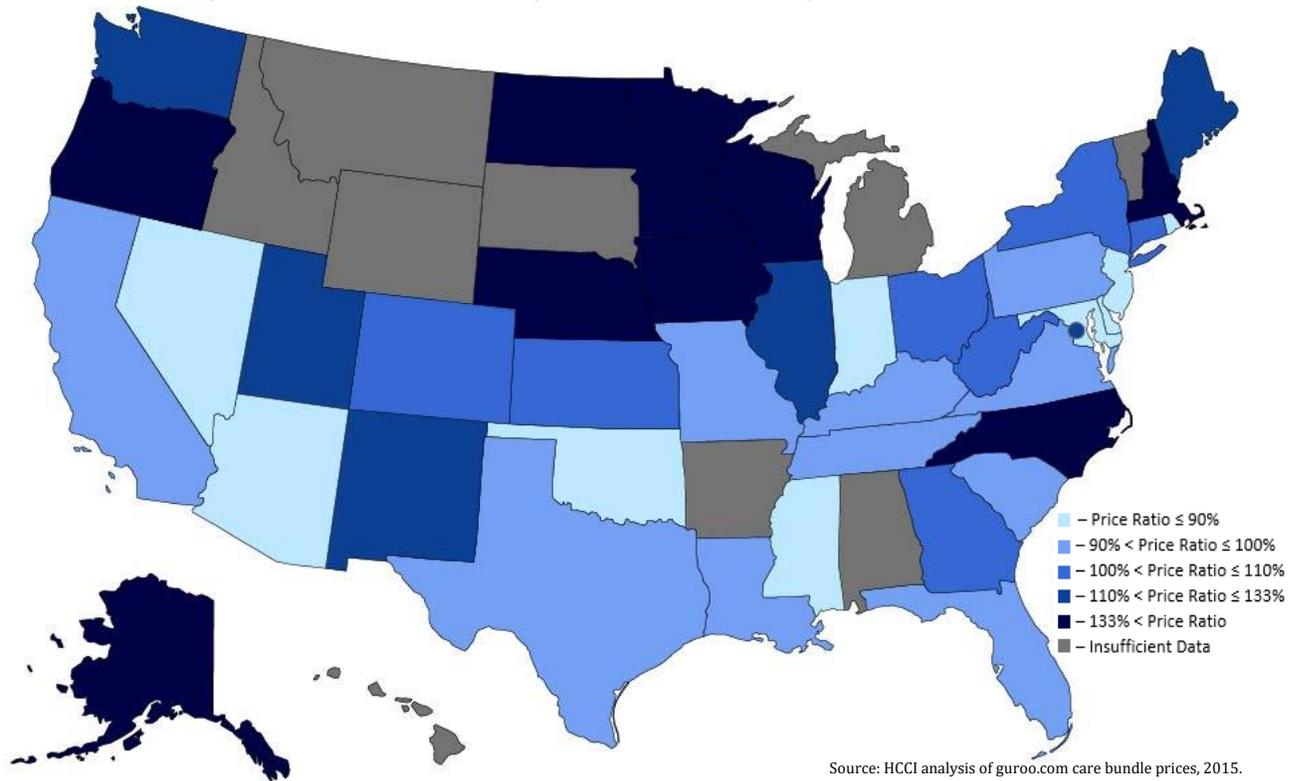
Specialist Office Visit – Moderate Complexity (42 States)

Ratio of Average State Price to Average National Price, by State



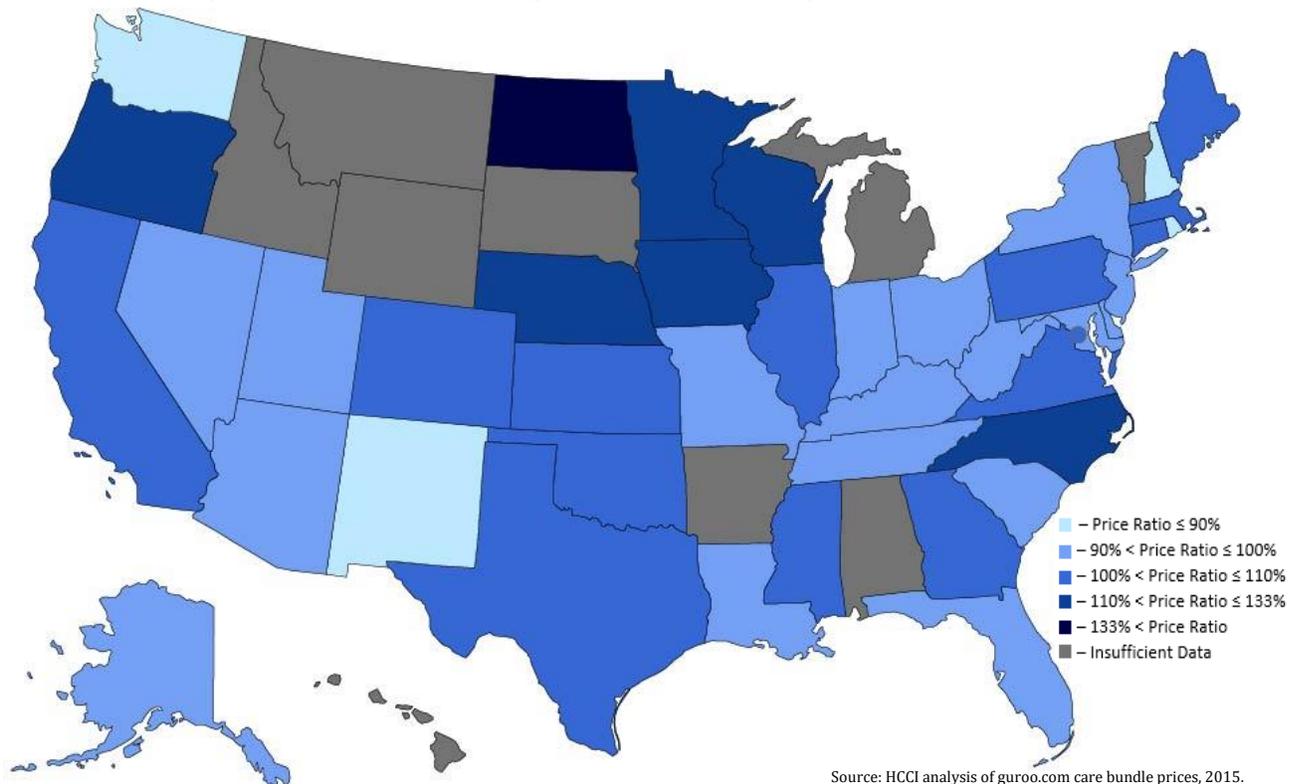
Specialist Office Visit – High Complexity (42 States)

Ratio of Average State Price to Average National Price, by State

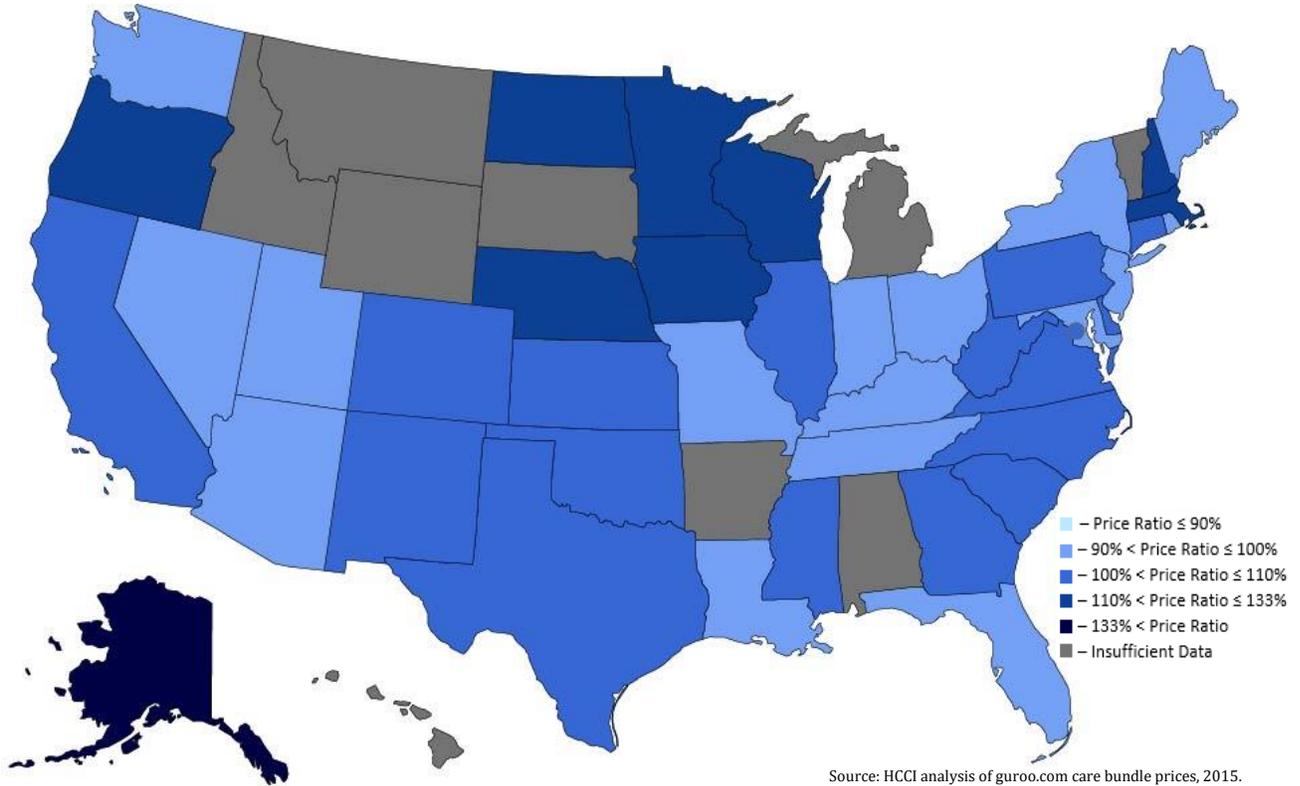


Wellness Visit – New Patient (Age Less than 1) (42 States)

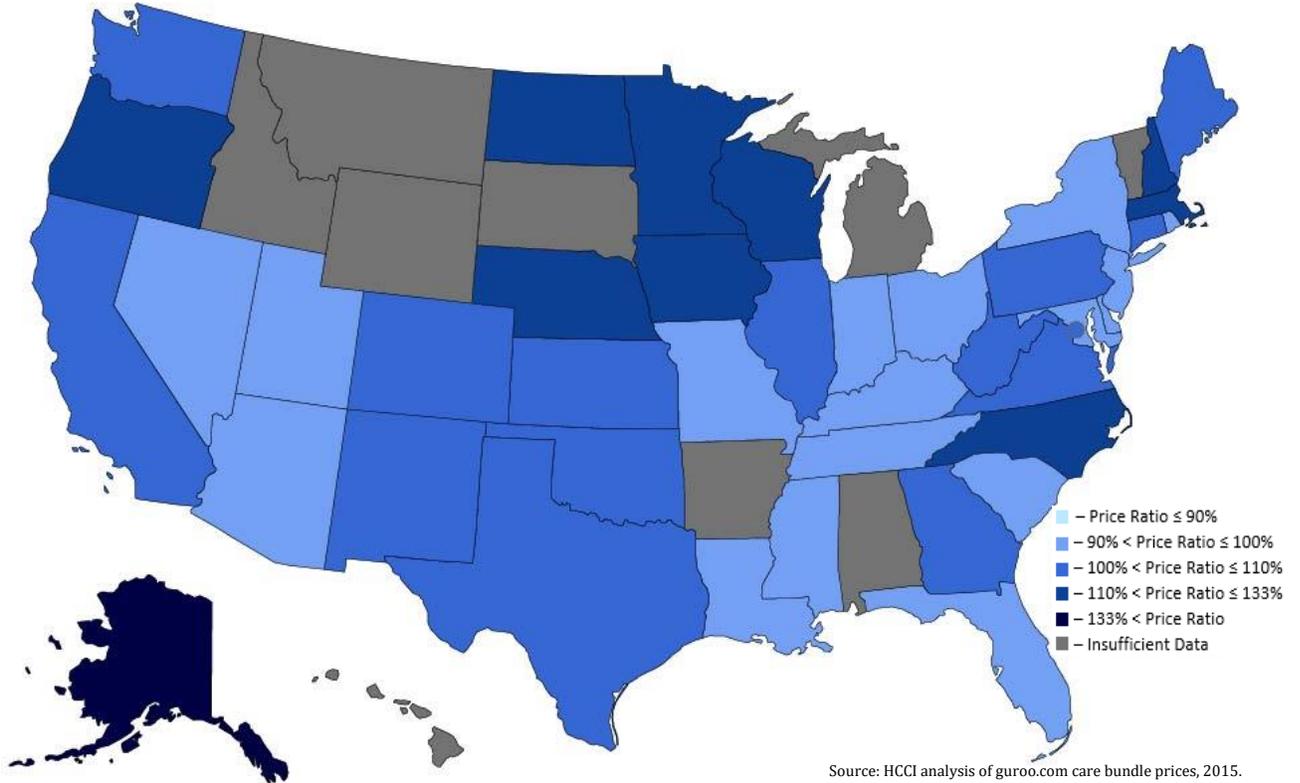
Ratio of Average State Price to Average National Price, by State



Wellness Visit – New Patient (Age 1-4) (42 States)
 Ratio of Average State Price to Average National Price, by State

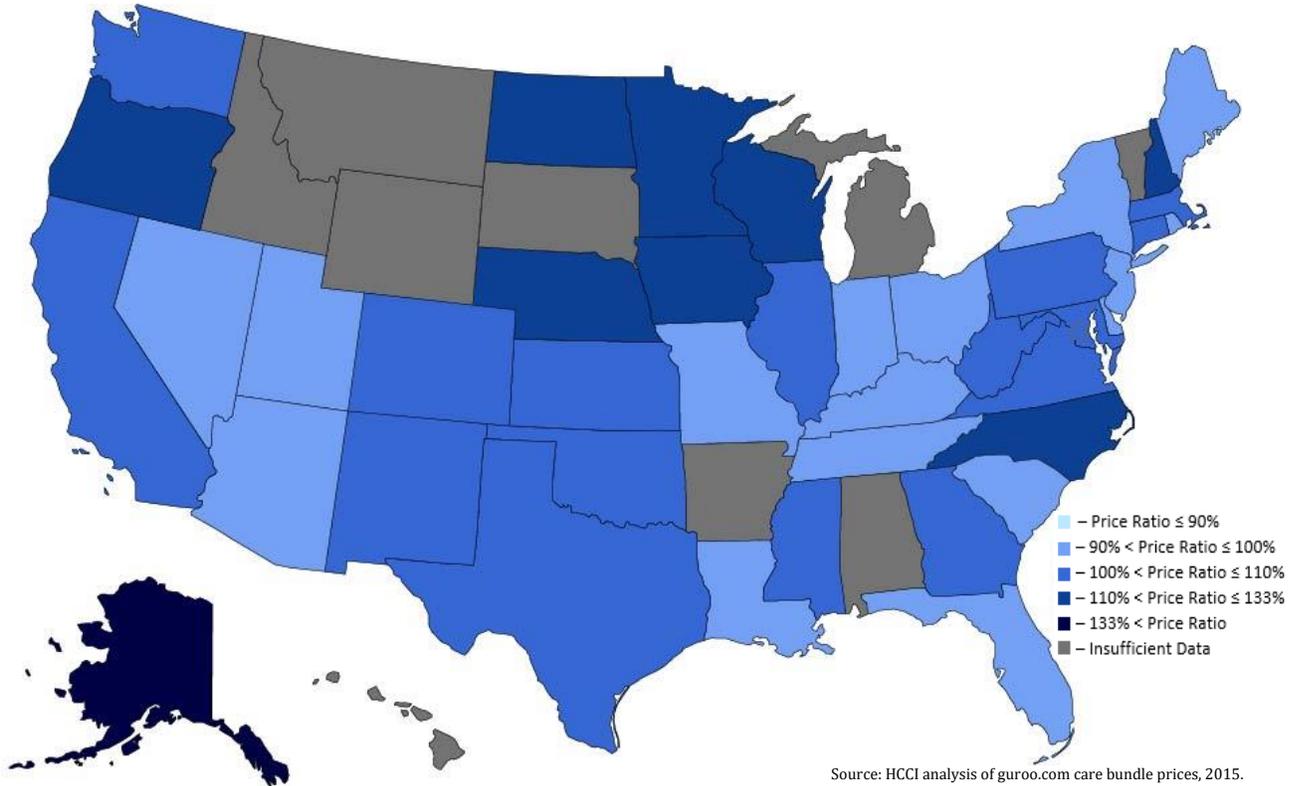


Wellness Visit – New Patient (Age 5-11) (42 States)
 Ratio of Average State Price to Average National Price, by State



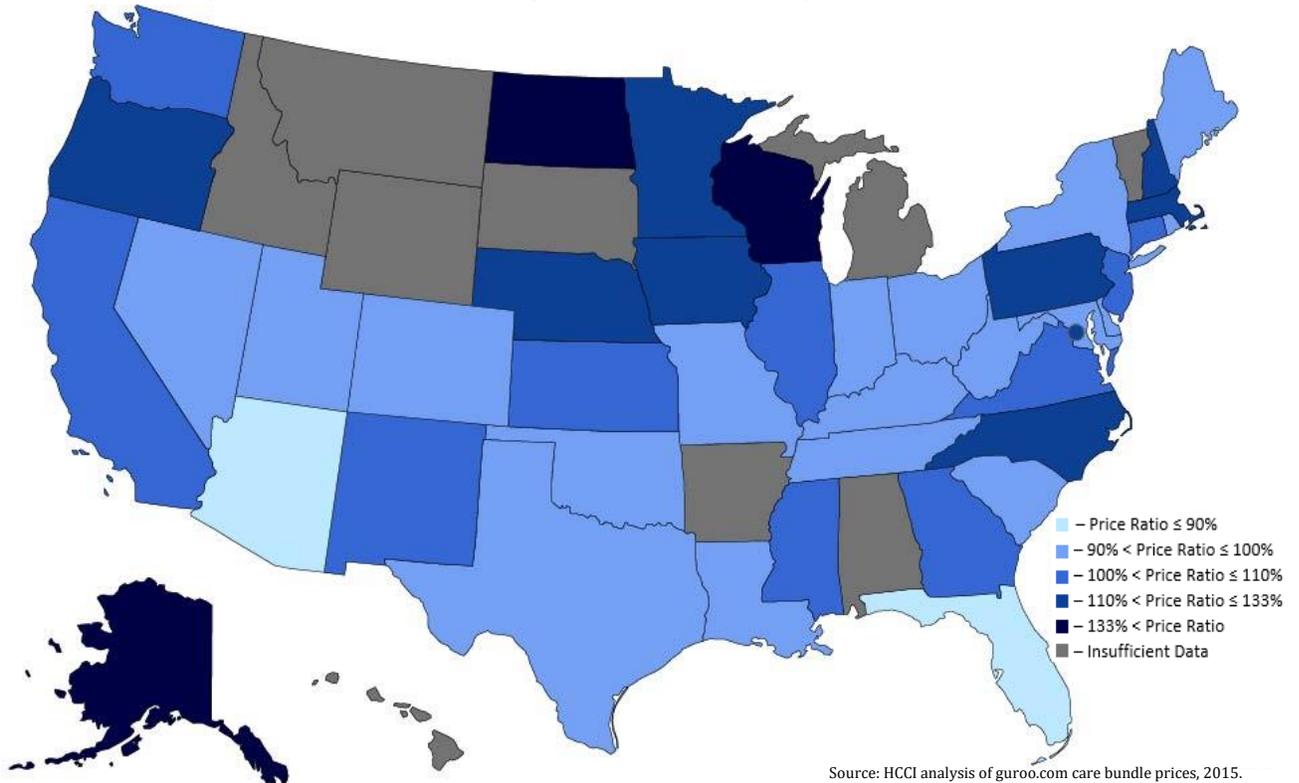
Wellness Visit – New Female Patient (Age 12-17) (42 States)

Ratio of Average State Price to Average National Price, by State



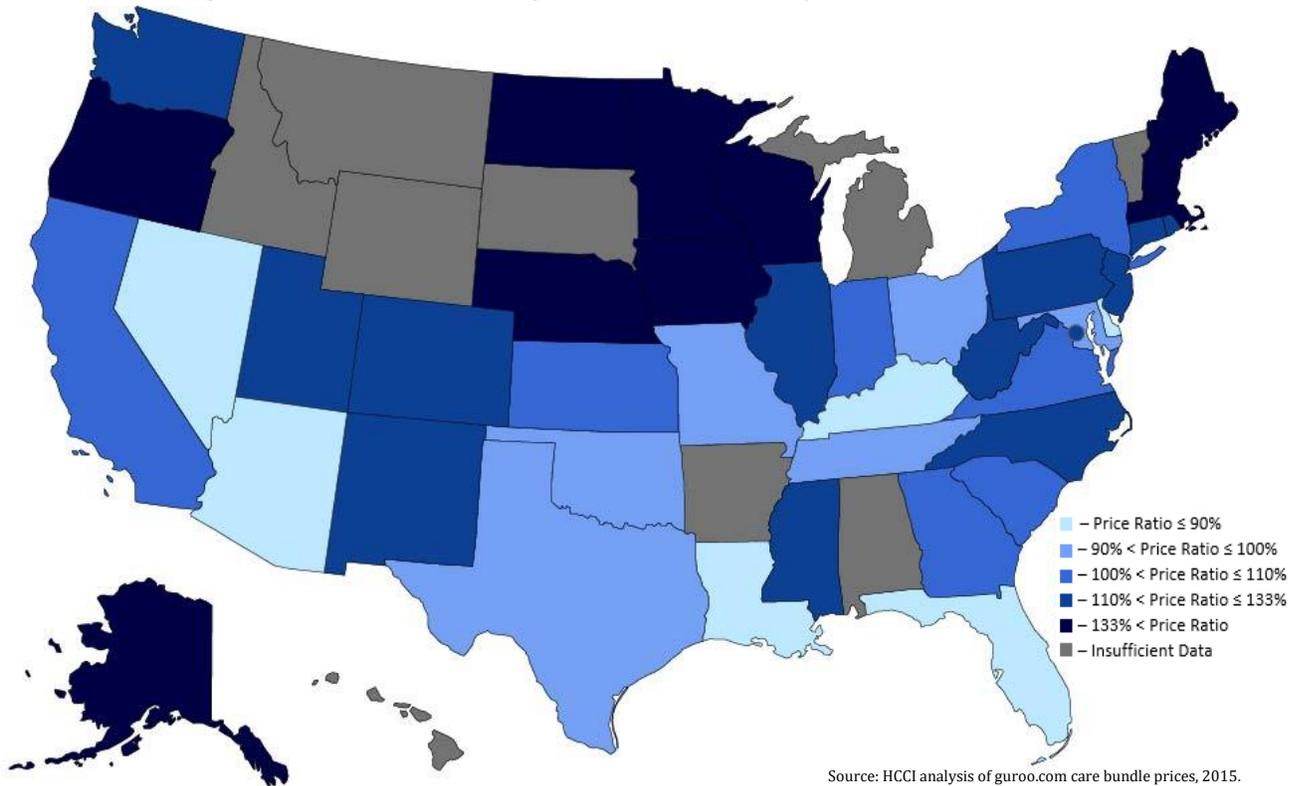
Wellness Visit – New Female Patient (Age 18-39) (42 States)

Ratio of Average State Price to Average National Price, by State



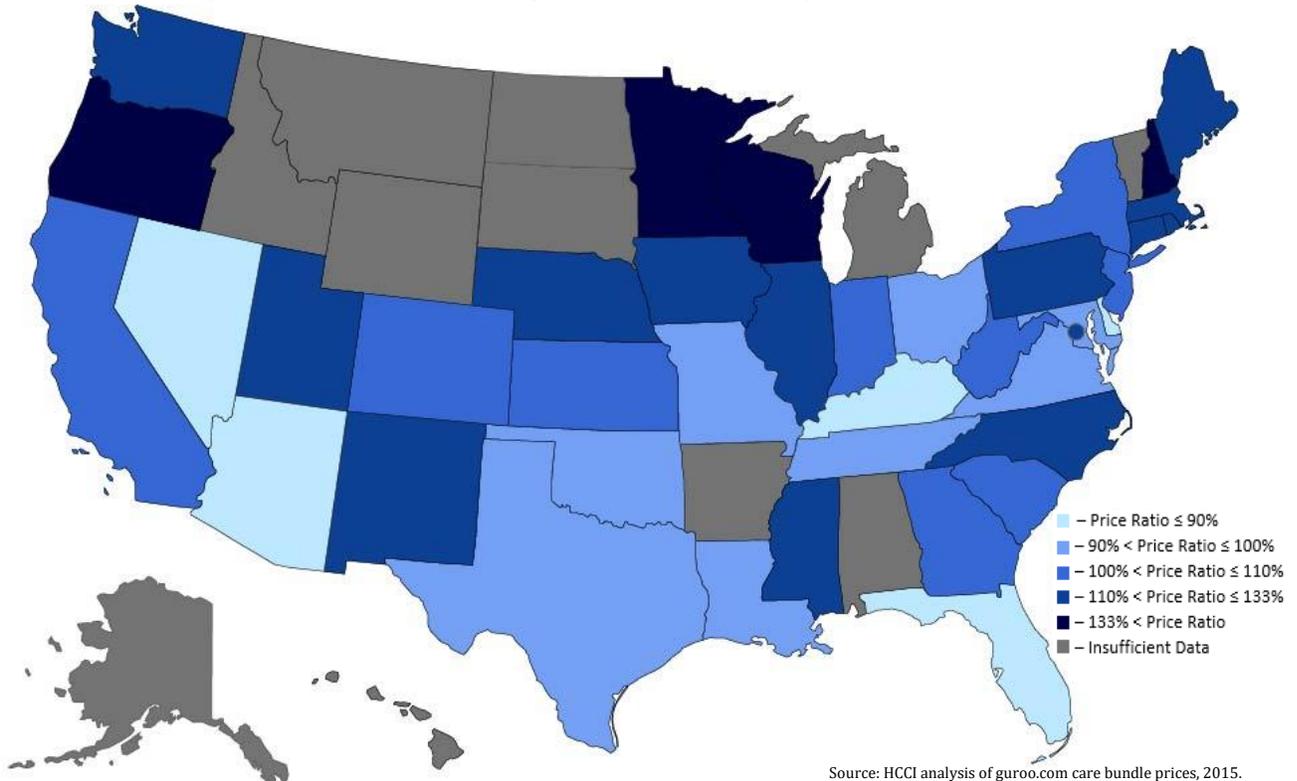
Wellness Visit – New Female Patient (Age 40-64) (42 States)

Ratio of Average State Price to Average National Price, by State



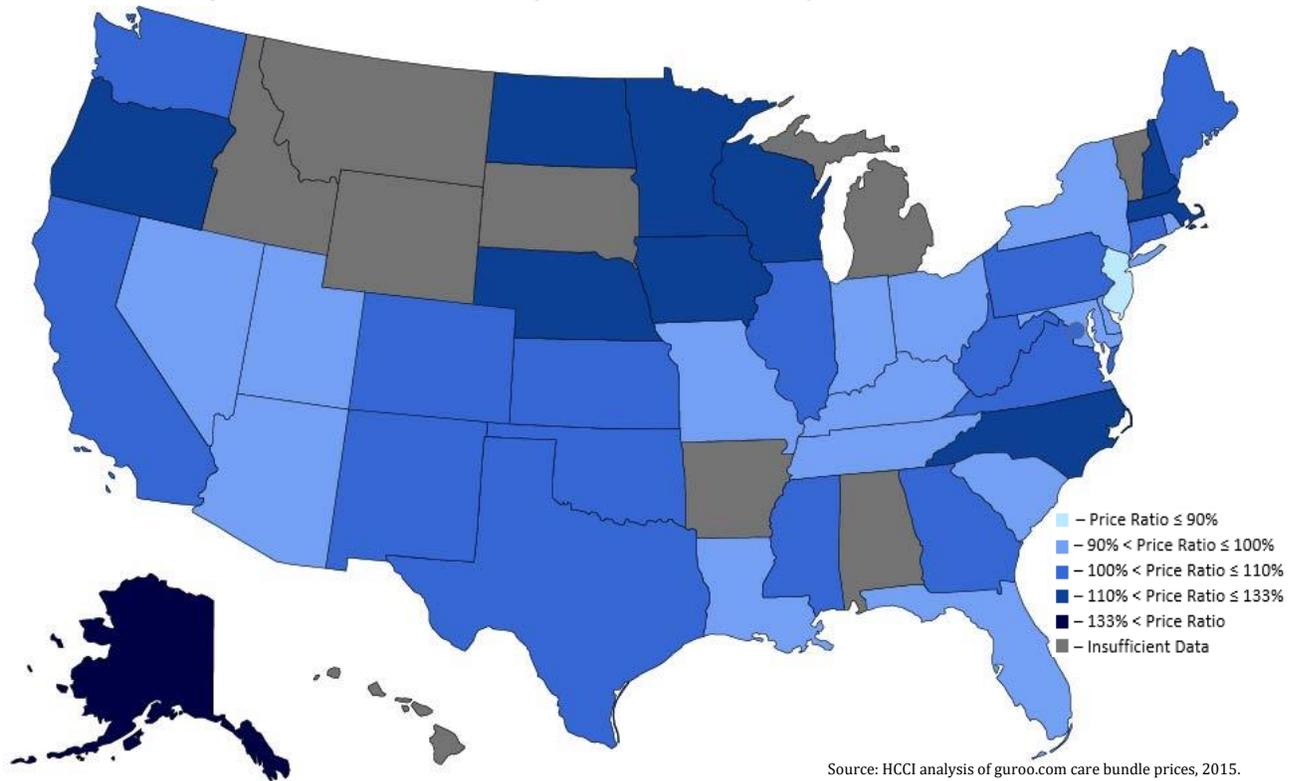
Wellness Visit – New Female Patient (Age 65+) (40 States)

Ratio of Average State Price to Average National Price, by State



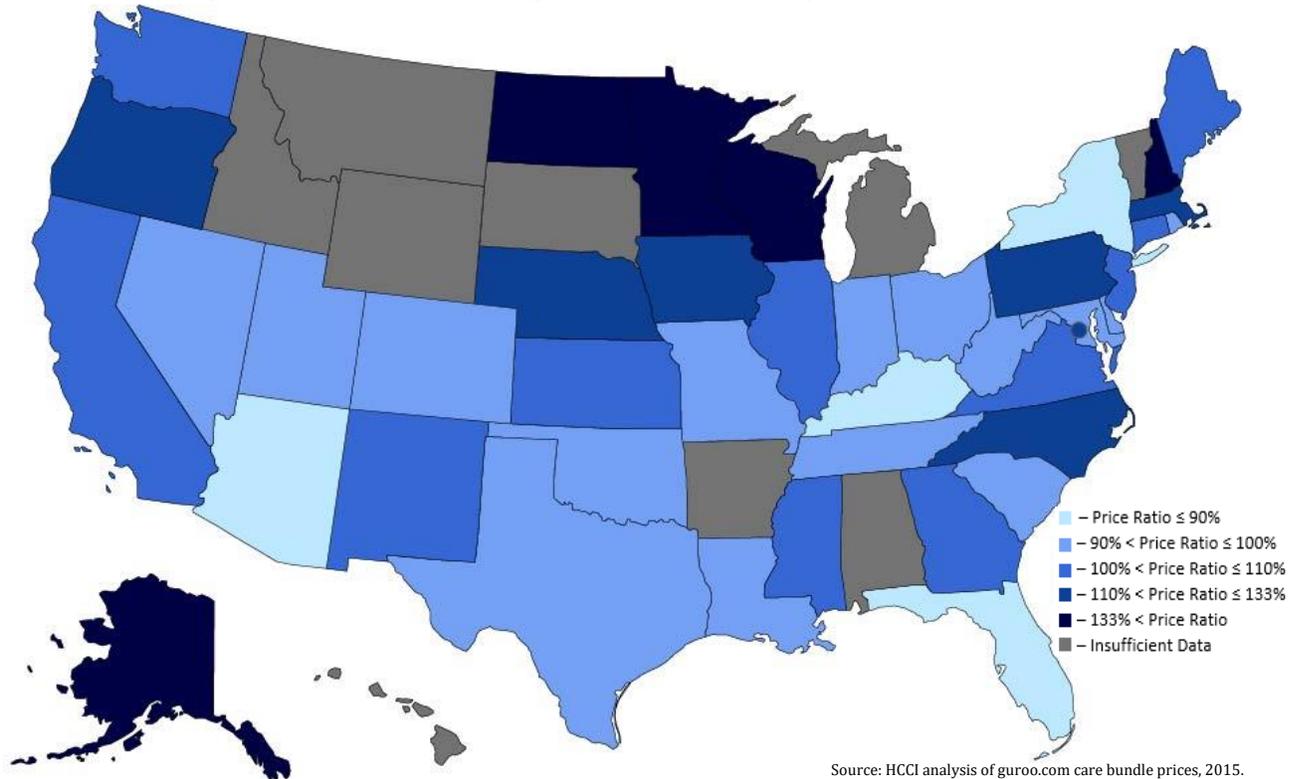
Wellness Visit – New Male Patient (Age 12-17) (42 States)

Ratio of Average State Price to Average National Price, by State



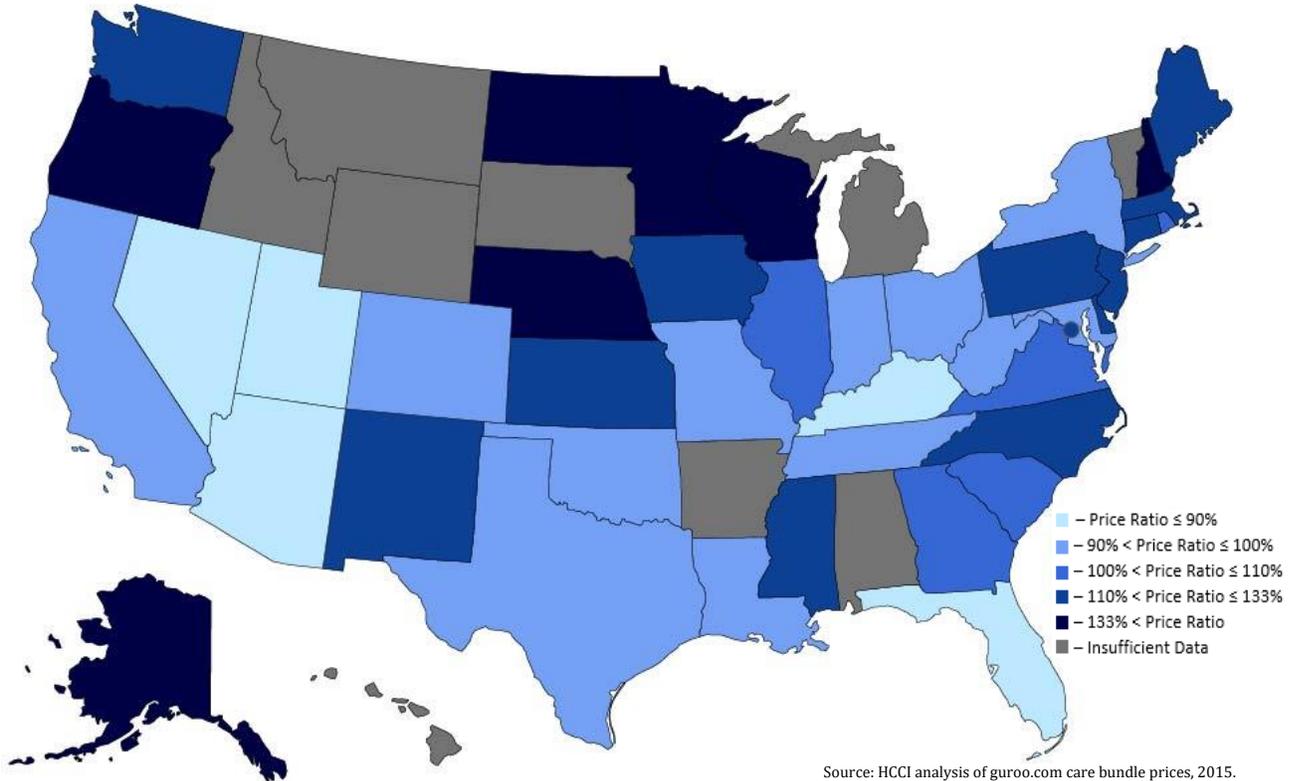
Wellness Visit – New Male Patient (Age 18-39) (42 States)

Ratio of Average State Price to Average National Price, by State



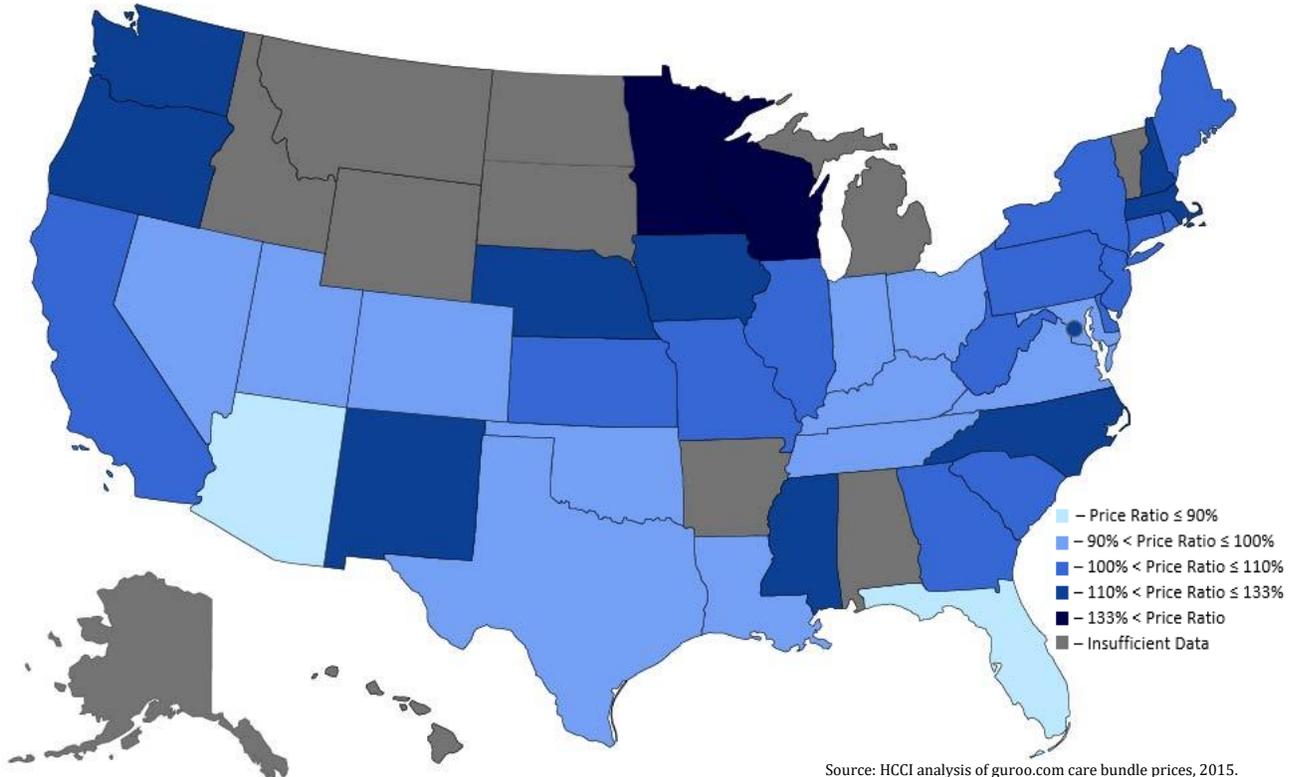
Wellness Visit – New Male Patient (Age 40-64) (42 States)

Ratio of Average State Price to Average National Price, by State



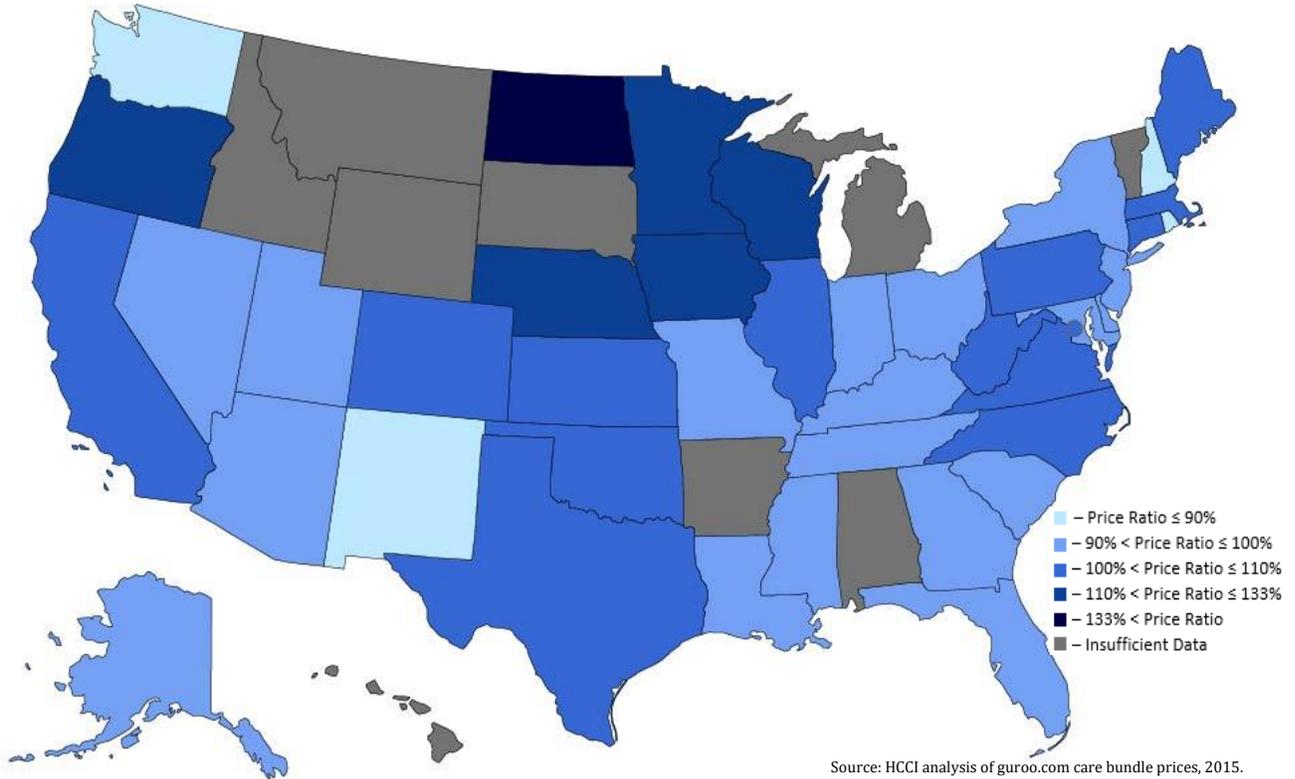
Wellness Visit – New Male Patient (Age 65+) (40 States)

Ratio of Average State Price to Average National Price, by State



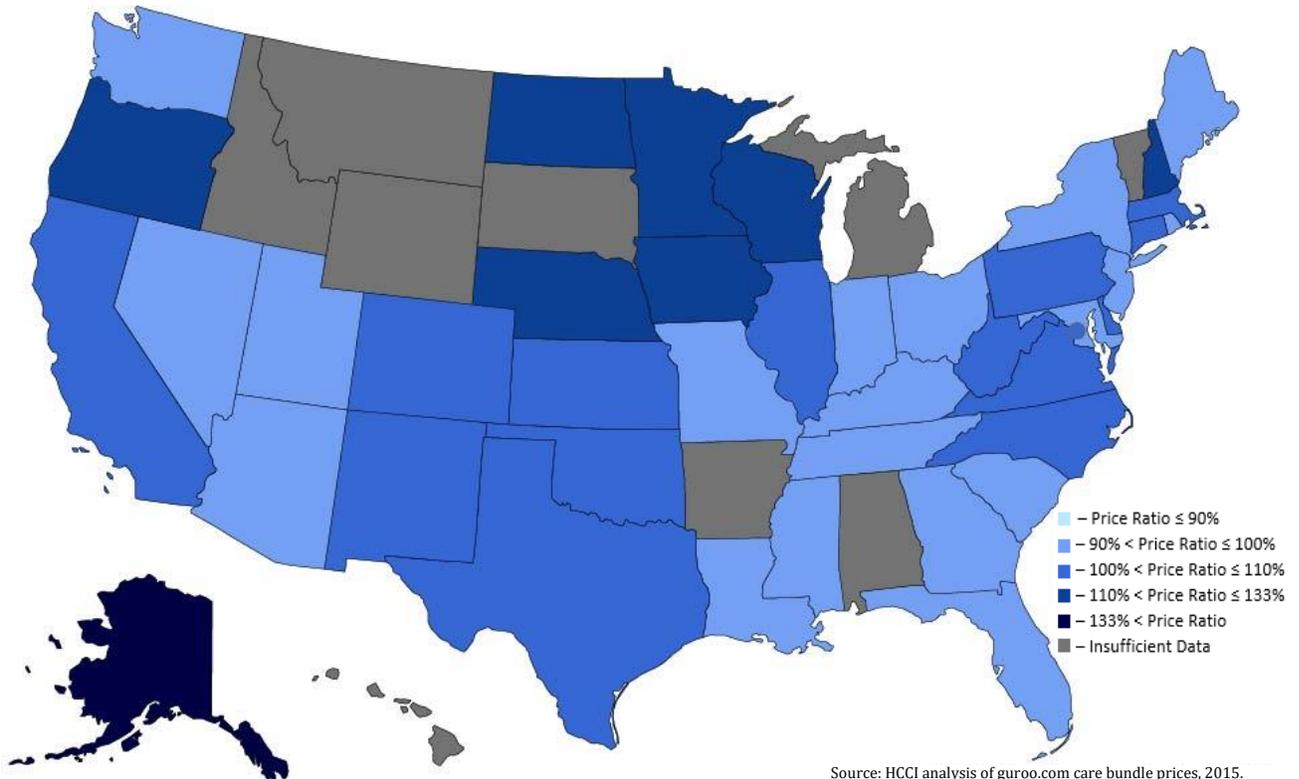
Wellness Visit – Established Patient (Age Less than 1) (42 States)

Ratio of Average State Price to Average National Price, by State



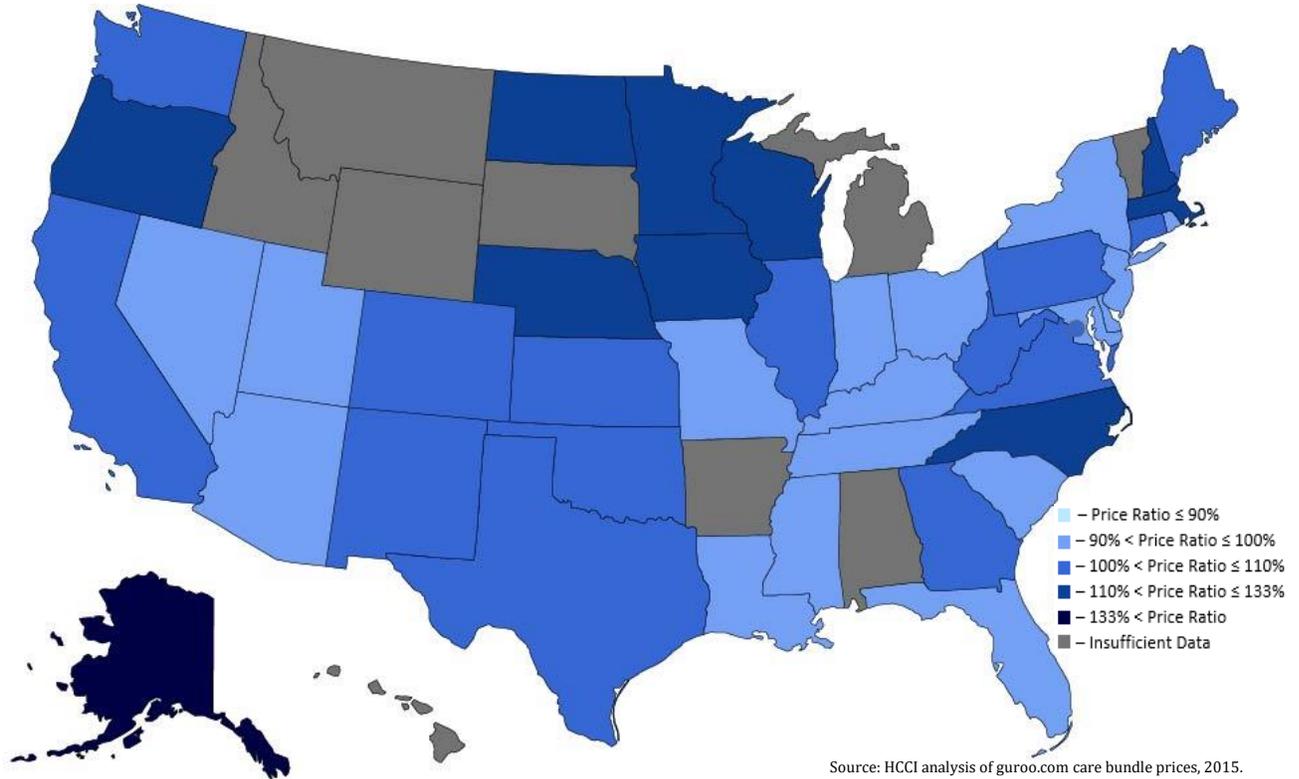
Wellness Visit – Established Patient (Age 1-4) (42 States)

Ratio of Average State Price to Average National Price, by State



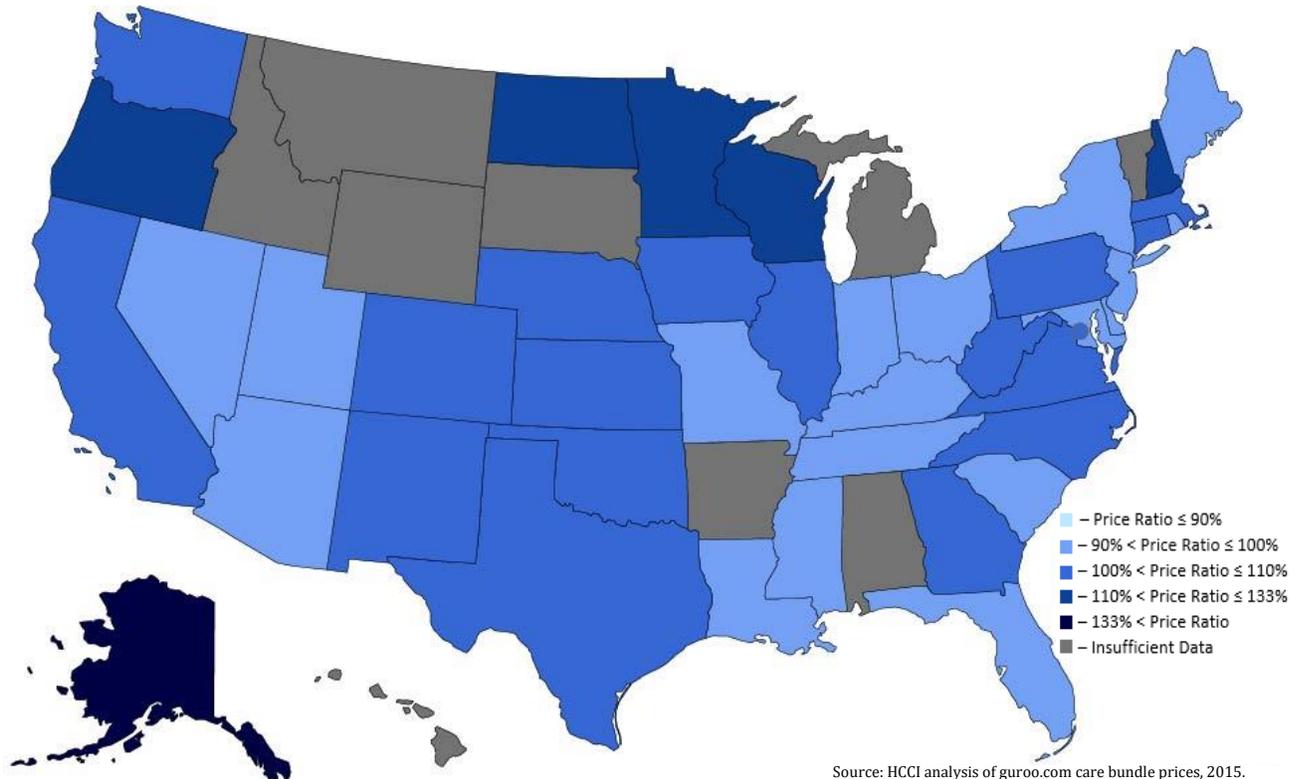
Wellness Visit – Established Patient (Age 5-11) (42 States)

Ratio of Average State Price to Average National Price, by State



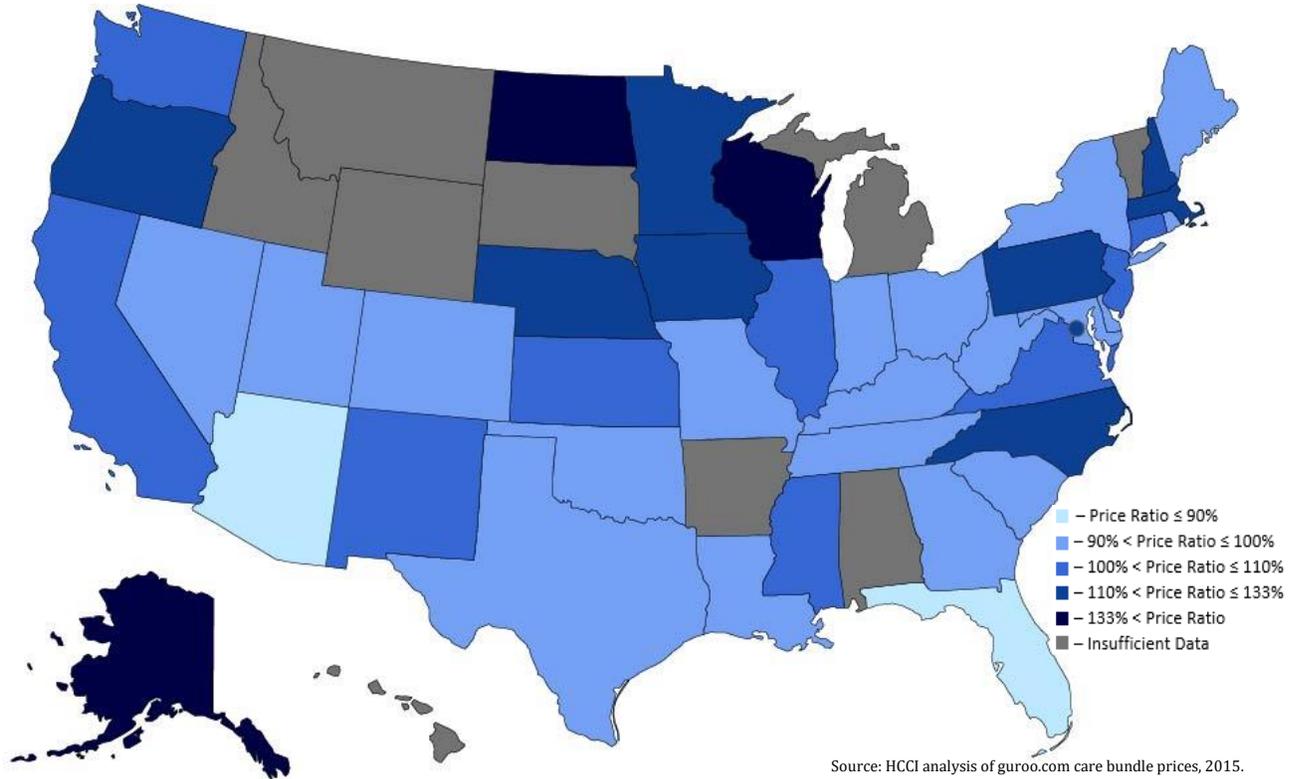
Wellness Visit – Established Female Patient (Age 12-17) (42 States)

Ratio of Average State Price to Average National Price, by State



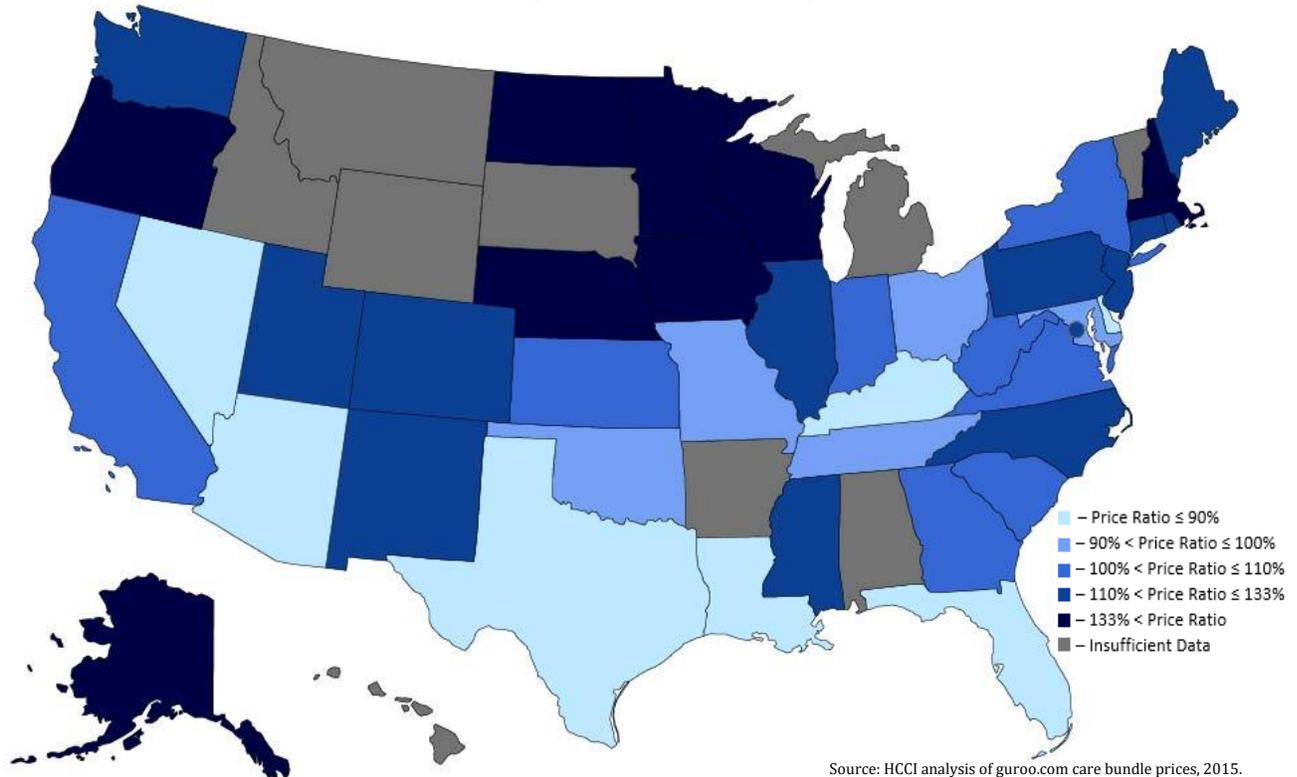
Wellness Visit – Established Female Patient (Age 18-39) (42 States)

Ratio of Average State Price to Average National Price, by State



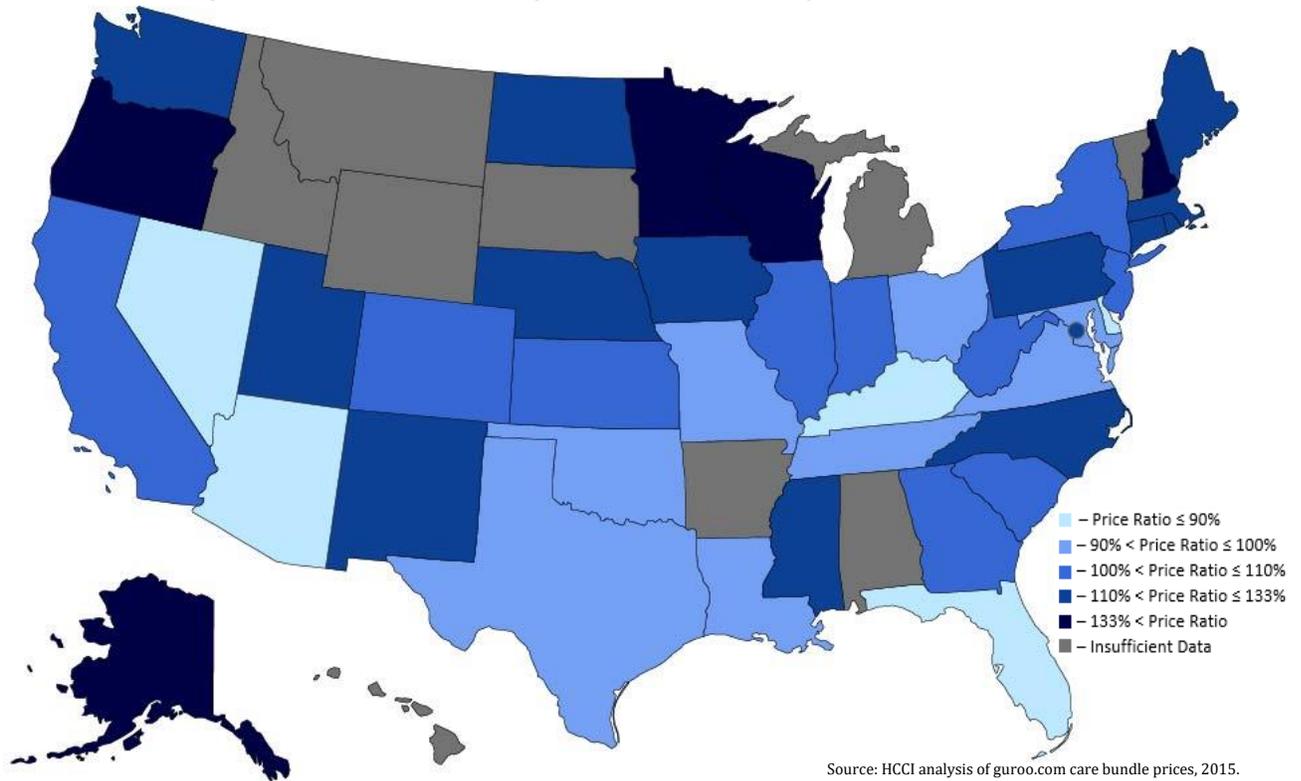
Wellness Visit – Established Female Patient (Age 40-64) (42 States)

Ratio of Average State Price to Average National Price, by State



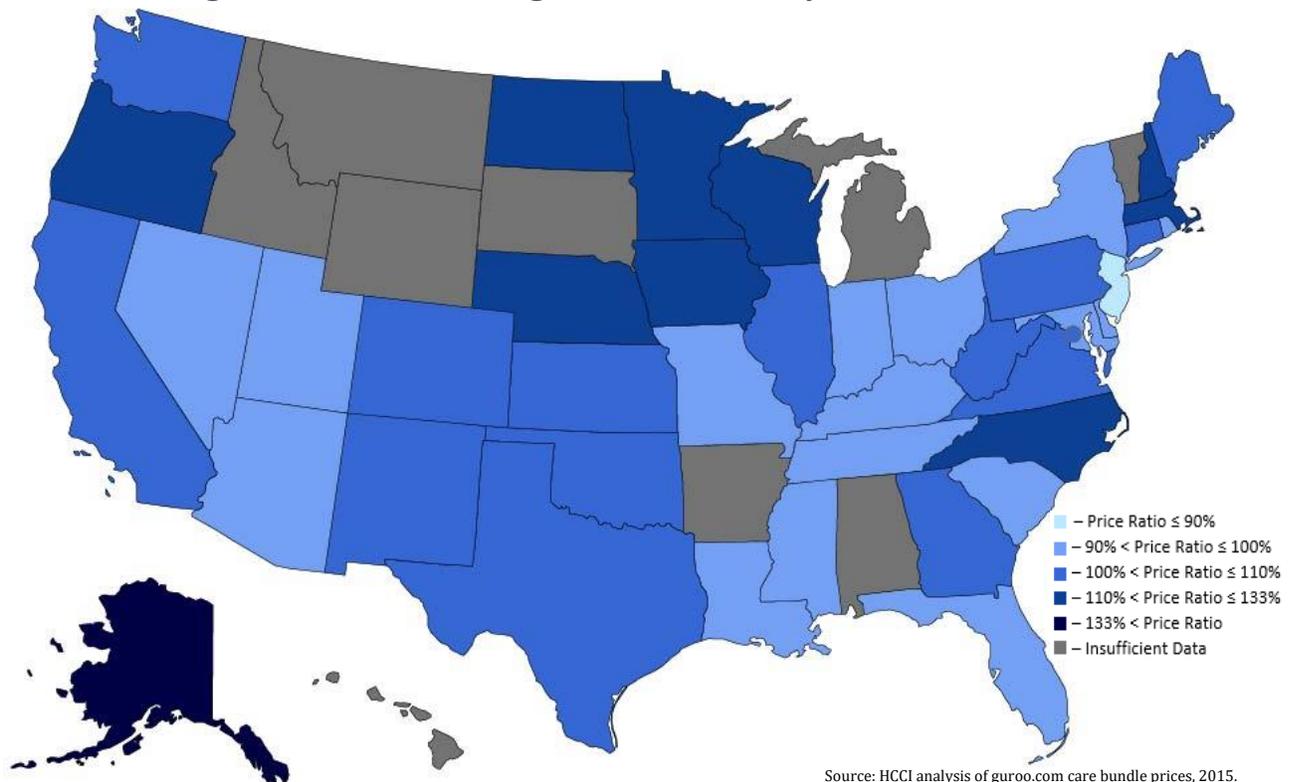
Wellness Visit – Established Female Patient (Age 65+) (42 States)

Ratio of Average State Price to Average National Price, by State



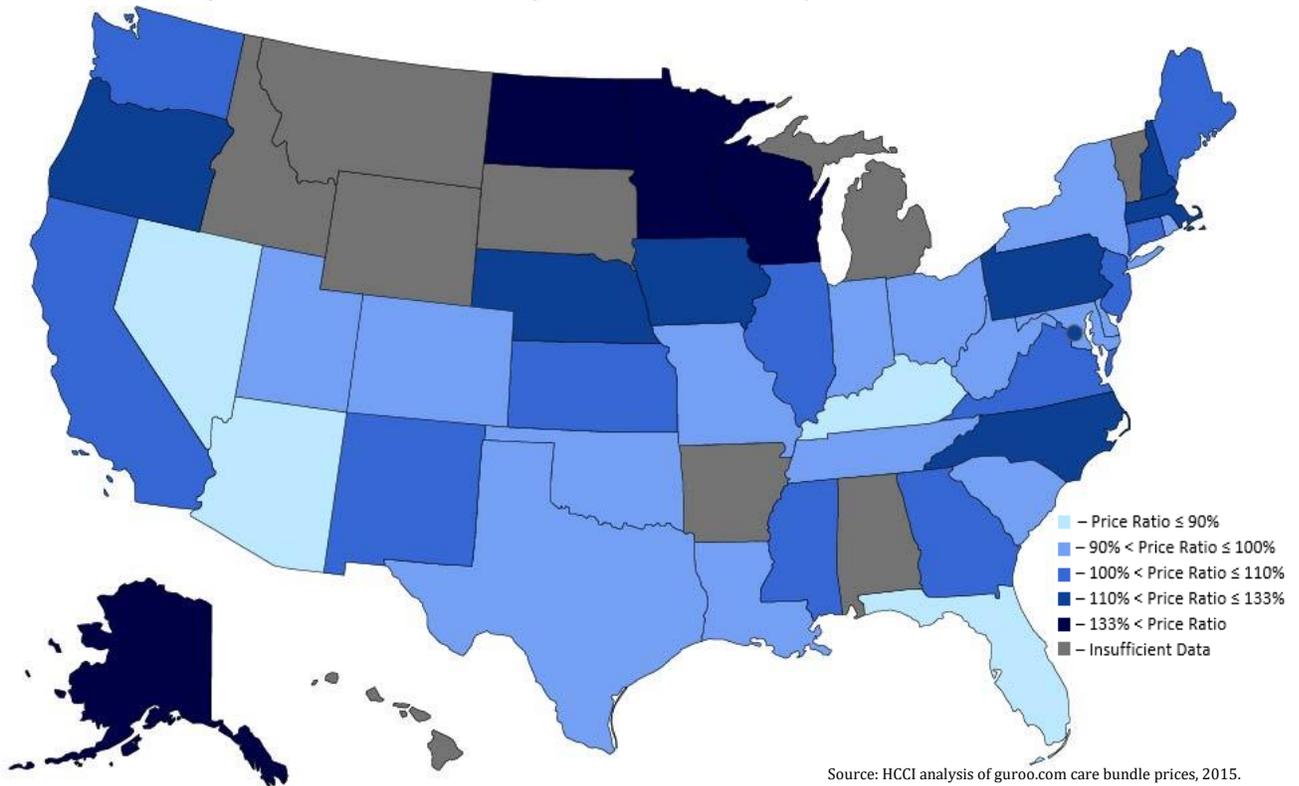
Wellness Visit – Established Male Patient (Age 12-17) (42 States)

Ratio of Average State Price to Average National Price, by State



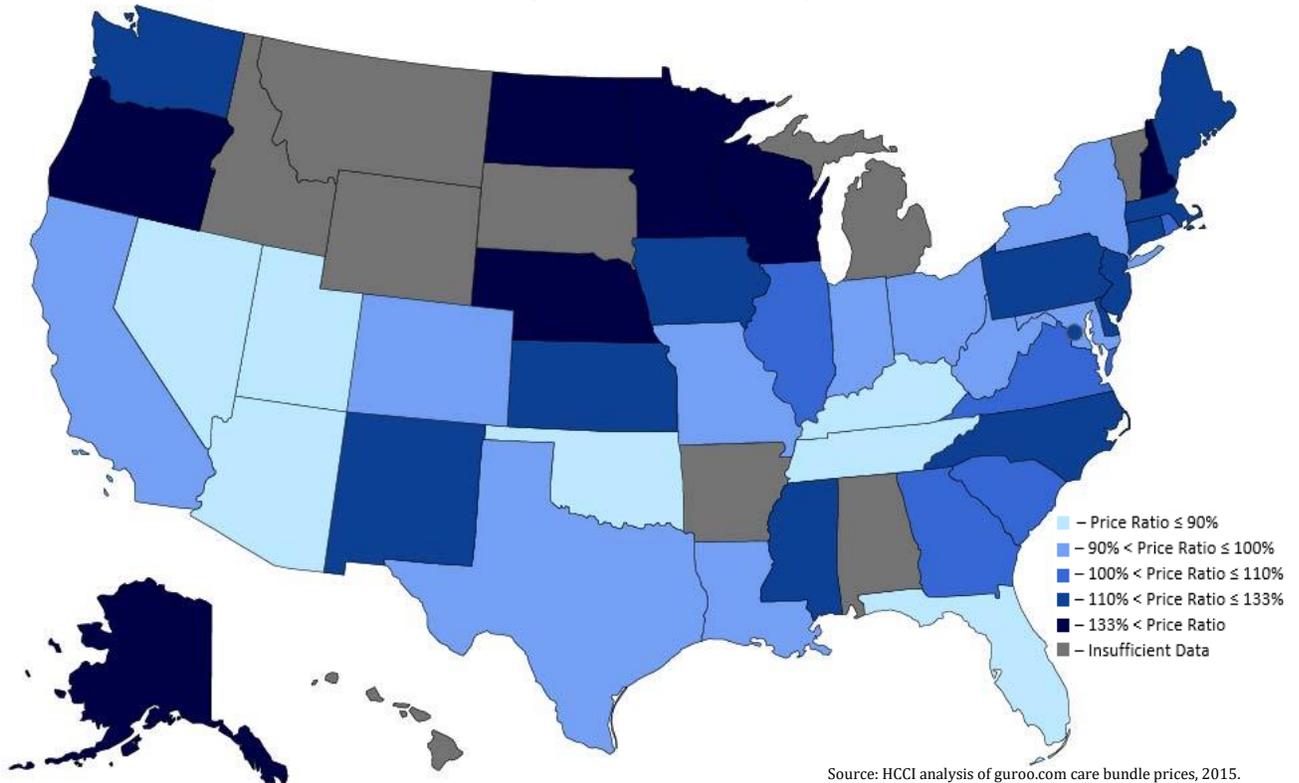
Wellness Visit – Established Male Patient (Age 18-39) (42 States)

Ratio of Average State Price to Average National Price, by State



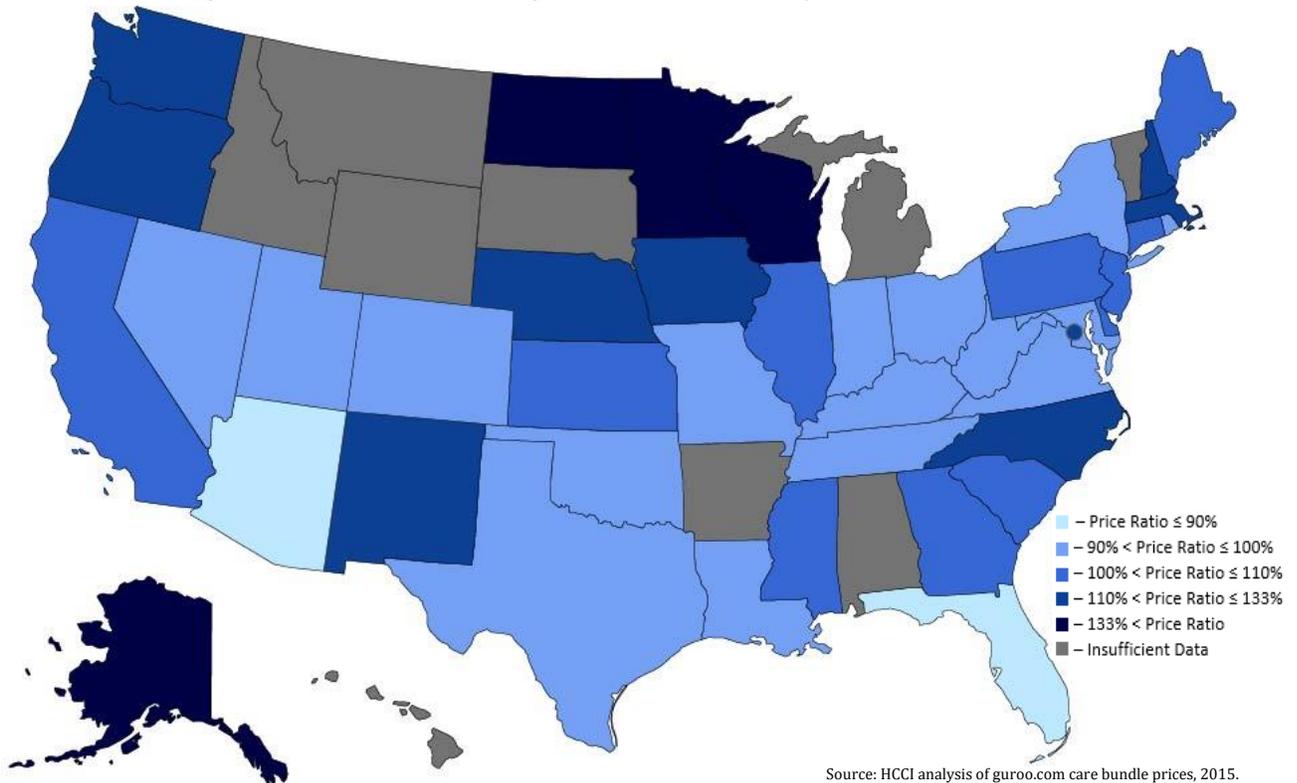
Wellness Visit – Established Male Patient (Age 40-64) (42 States)

Ratio of Average State Price to Average National Price, by State



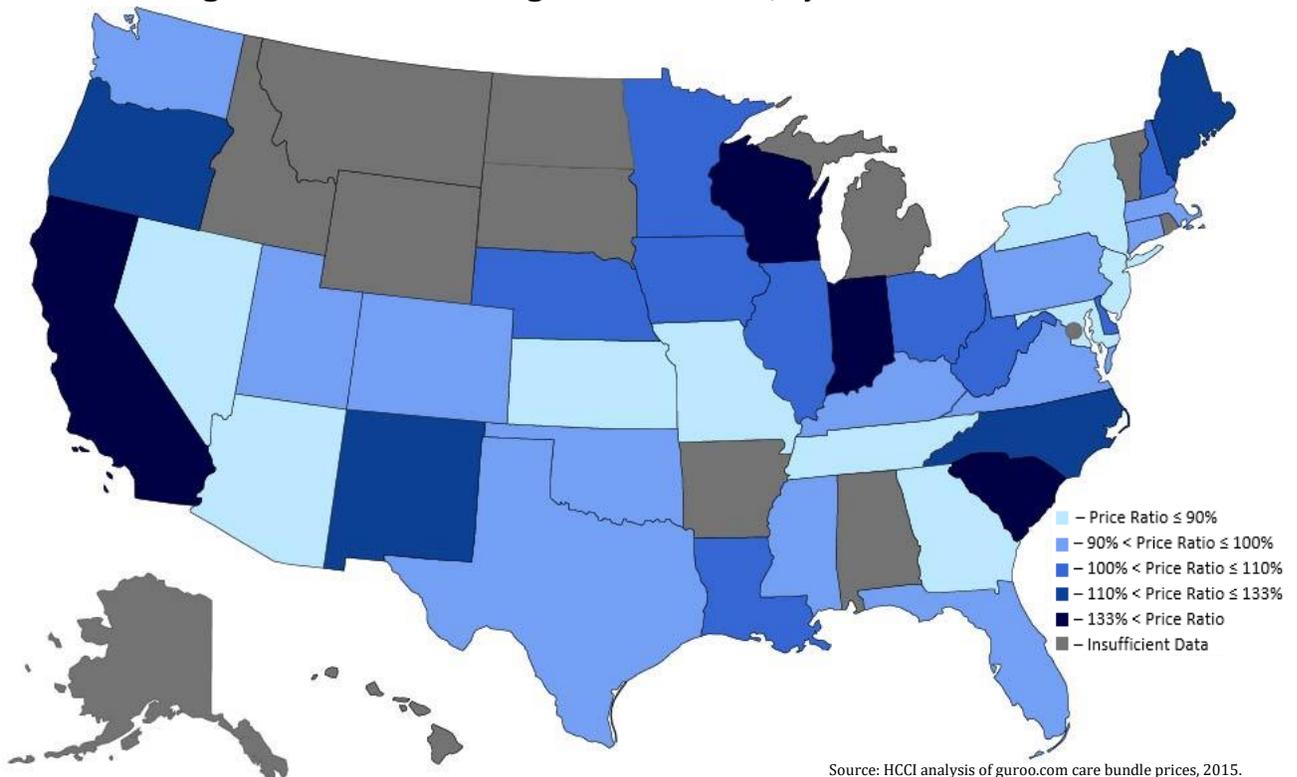
Wellness Visit – Established Male Patient (Age 65+) (42 States)

Ratio of Average State Price to Average National Price, by State



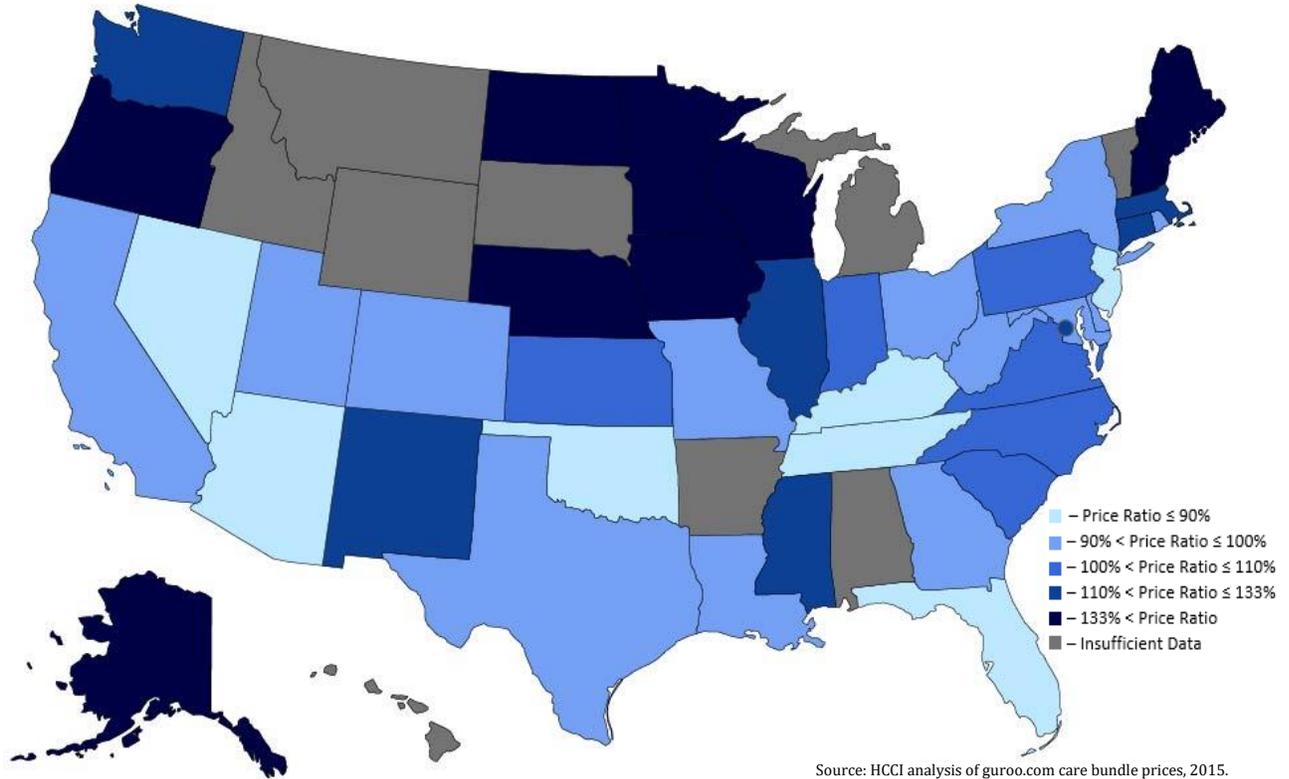
Abnormal Uterine Bleeding – Endometrial Ablation (38 States)

Ratio of Average State Price to Average National Price, by State



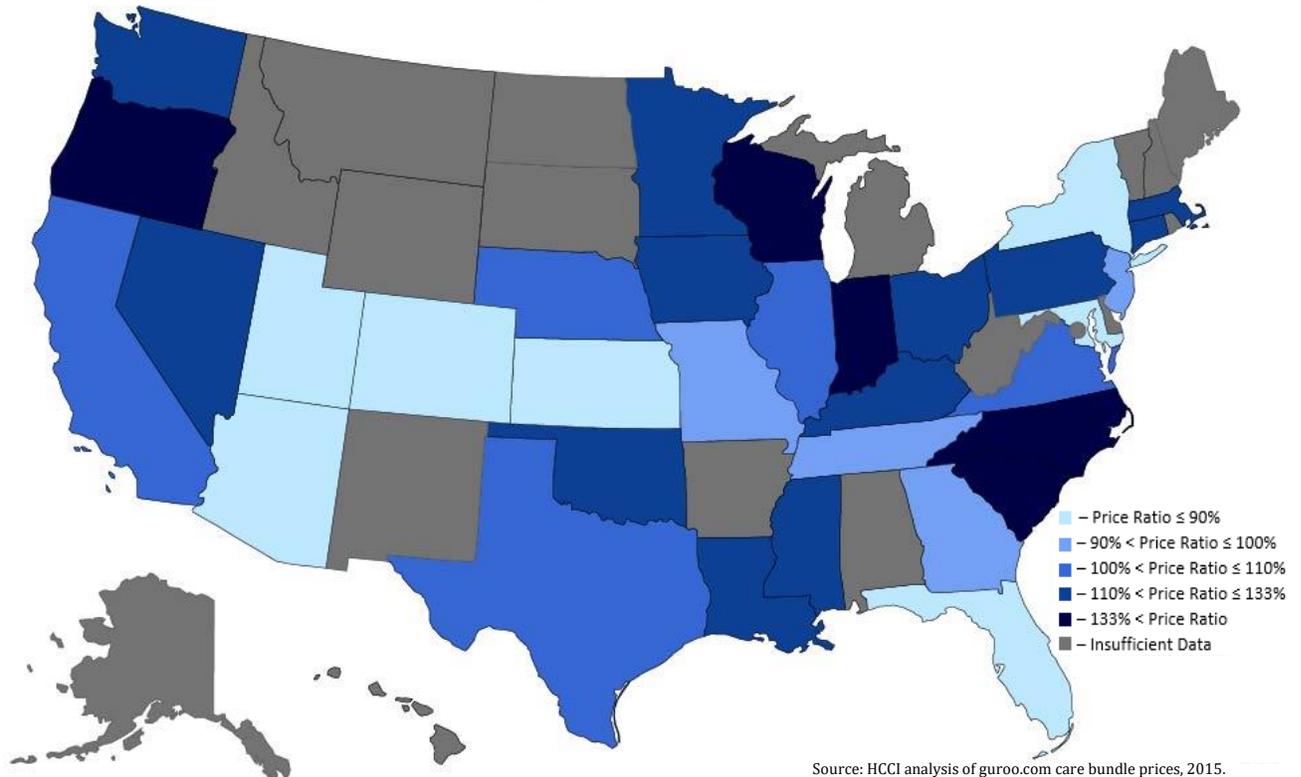
Abnormal Uterine Bleeding – Office Visit (42 States)

Ratio of Average State Price to Average National Price, by State



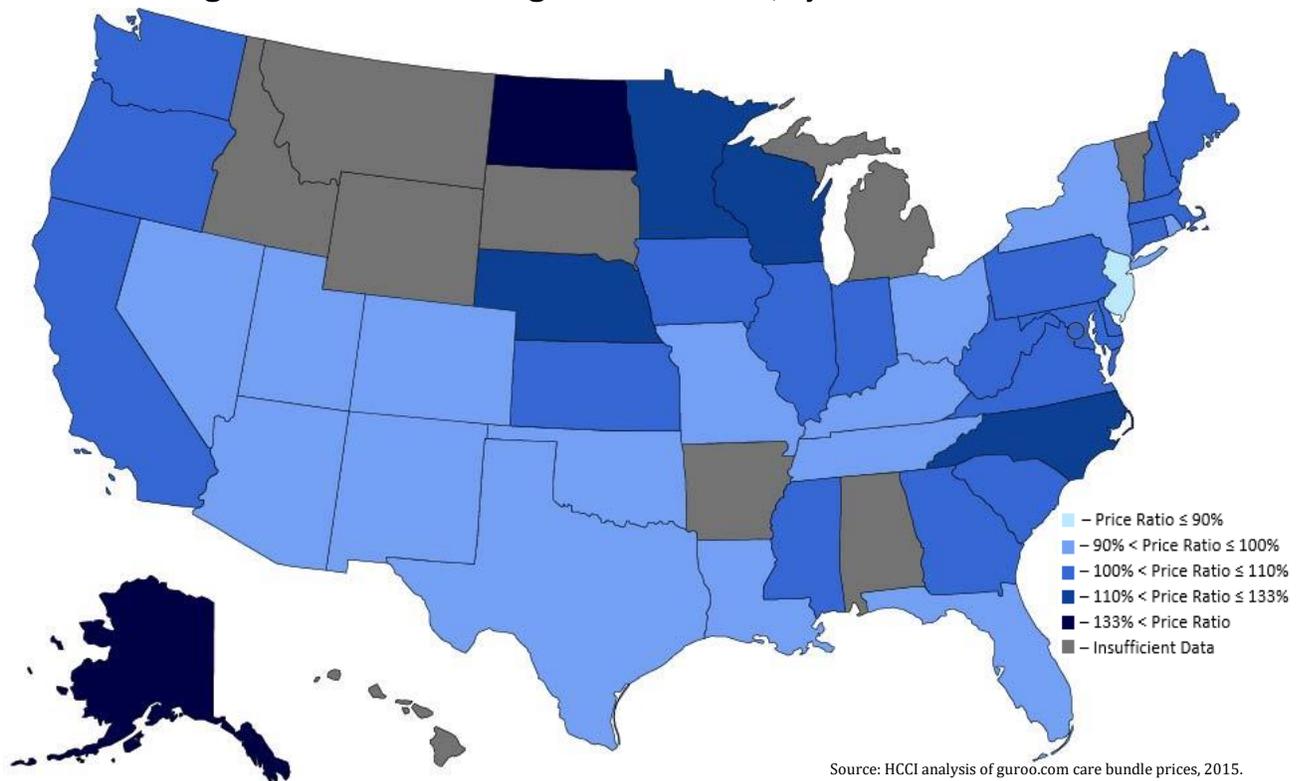
Birth Control – Cut and Tie Tubes (33 States)

Ratio of Average State Price to Average National Price, by State



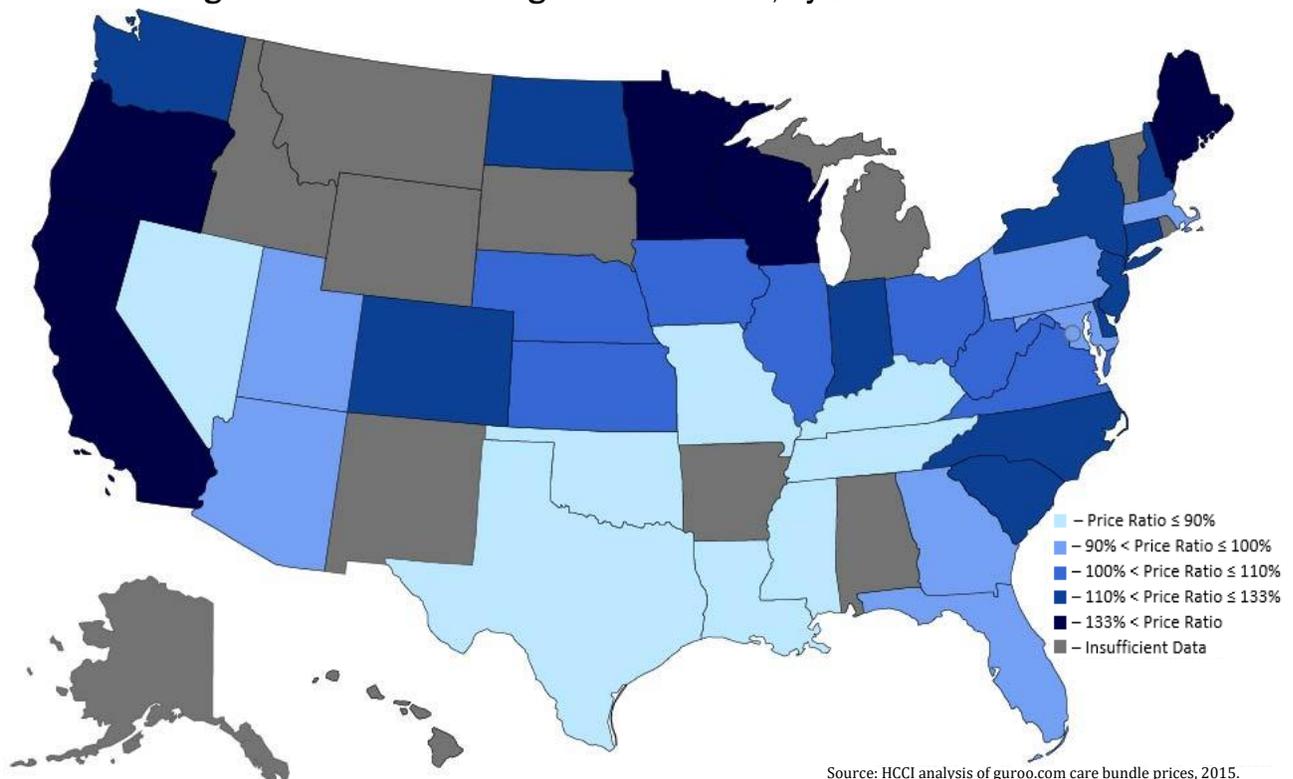
Birth Control – Intrauterine Device (42 States)

Ratio of Average State Price to Average National Price, by State



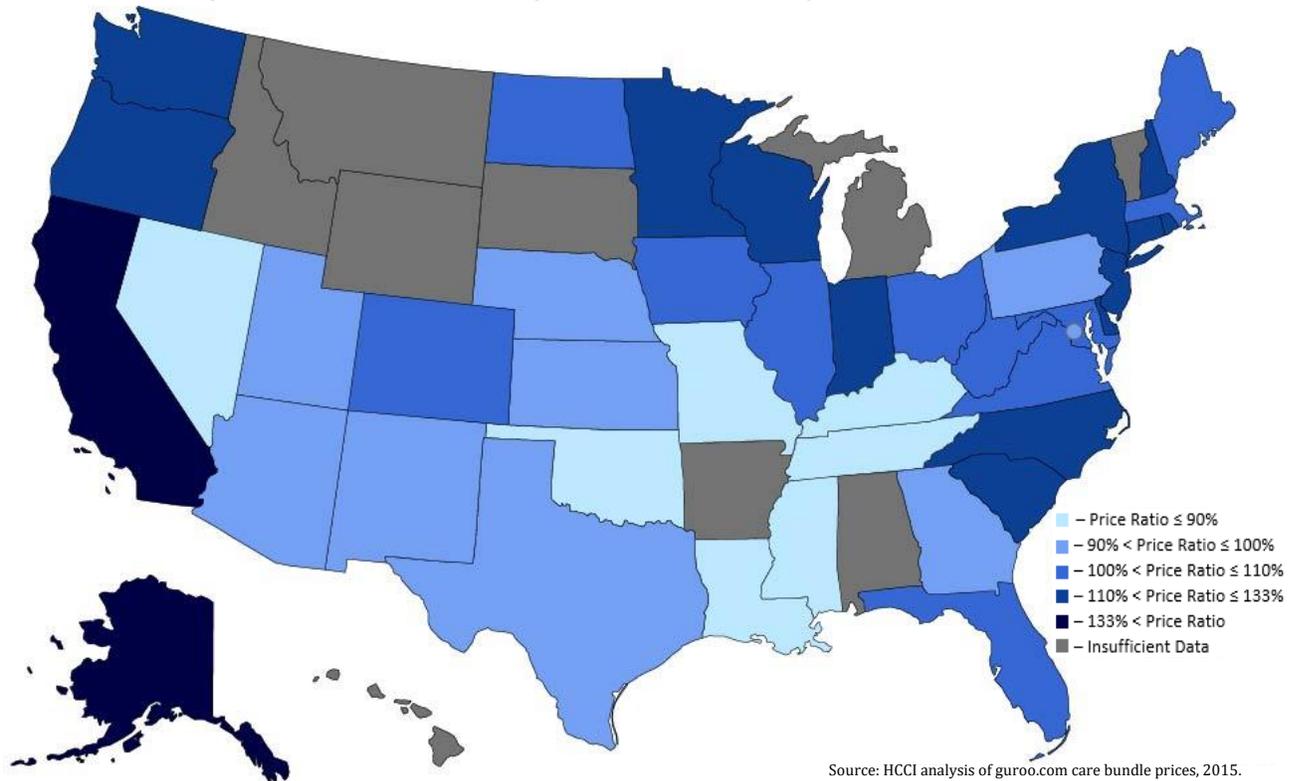
Childbirth – Cesarean Delivery & Newborn Care (39 States)

Ratio of Average State Price to Average National Price, by State



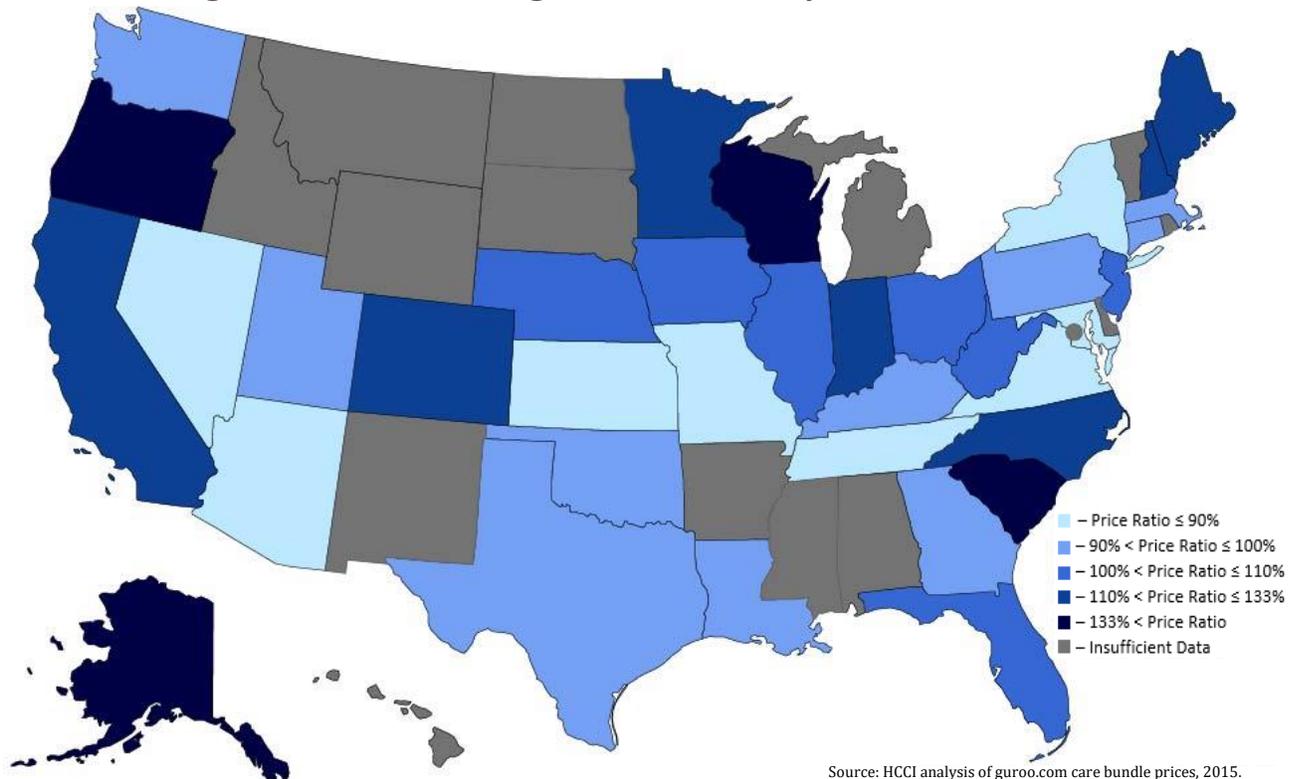
Childbirth – Vaginal Delivery & Newborn Care (42 States)

Ratio of Average State Price to Average National Price, by State



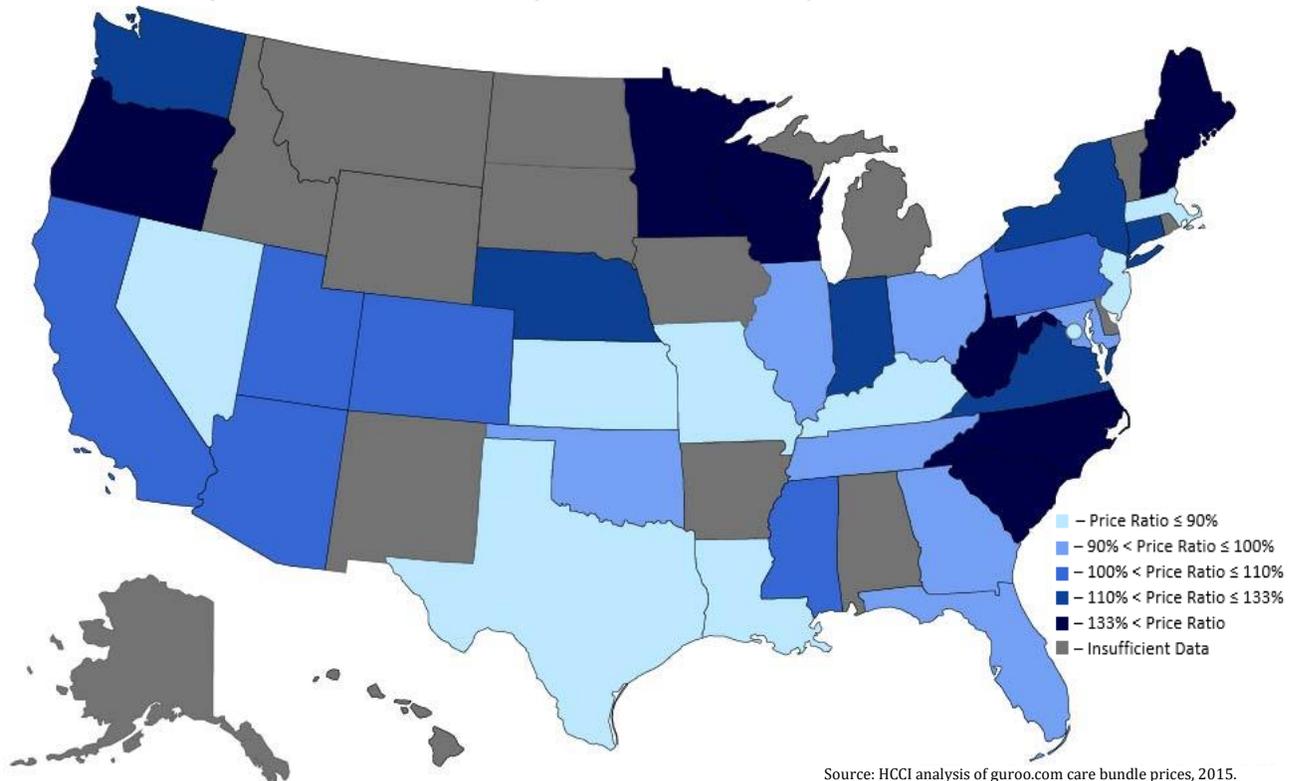
D and C – Miscarriage (36 States)

Ratio of Average State Price to Average National Price, by State



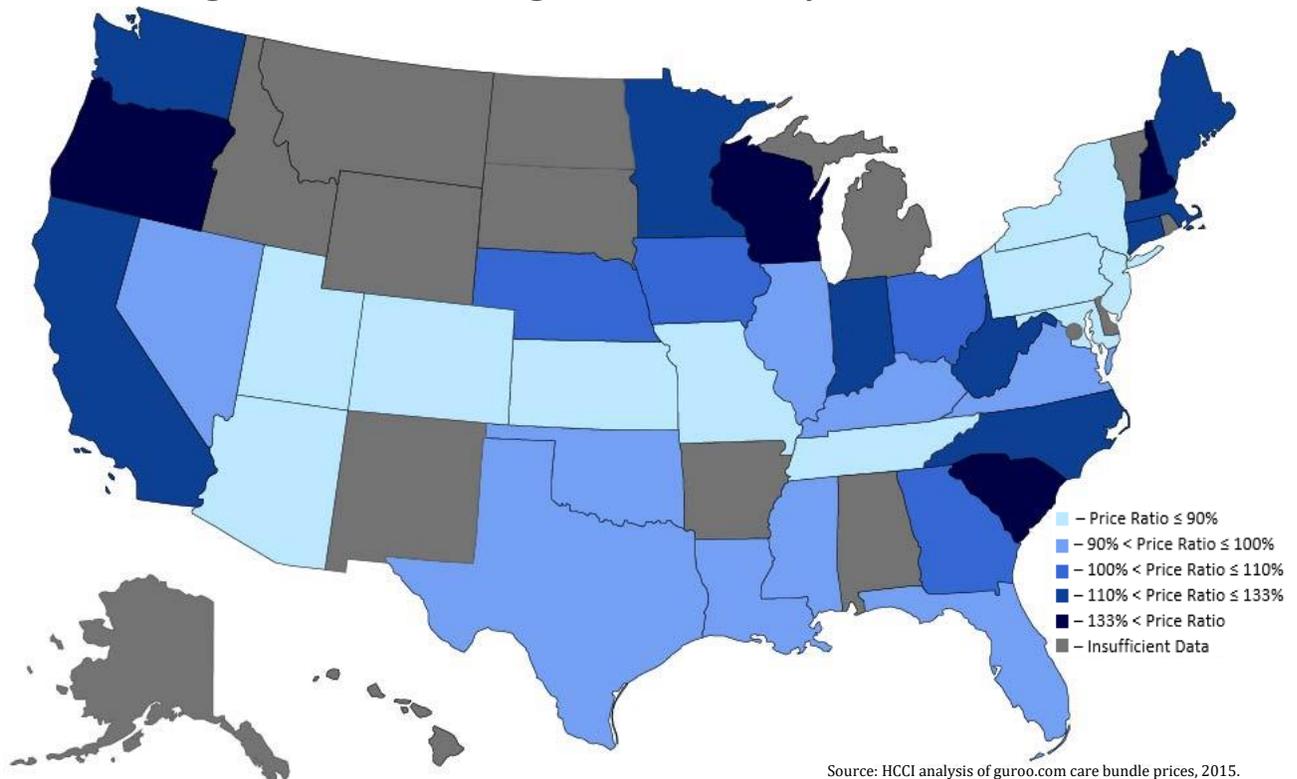
Endometriosis – Inpatient (36 States)

Ratio of Average State Price to Average National Price, by State



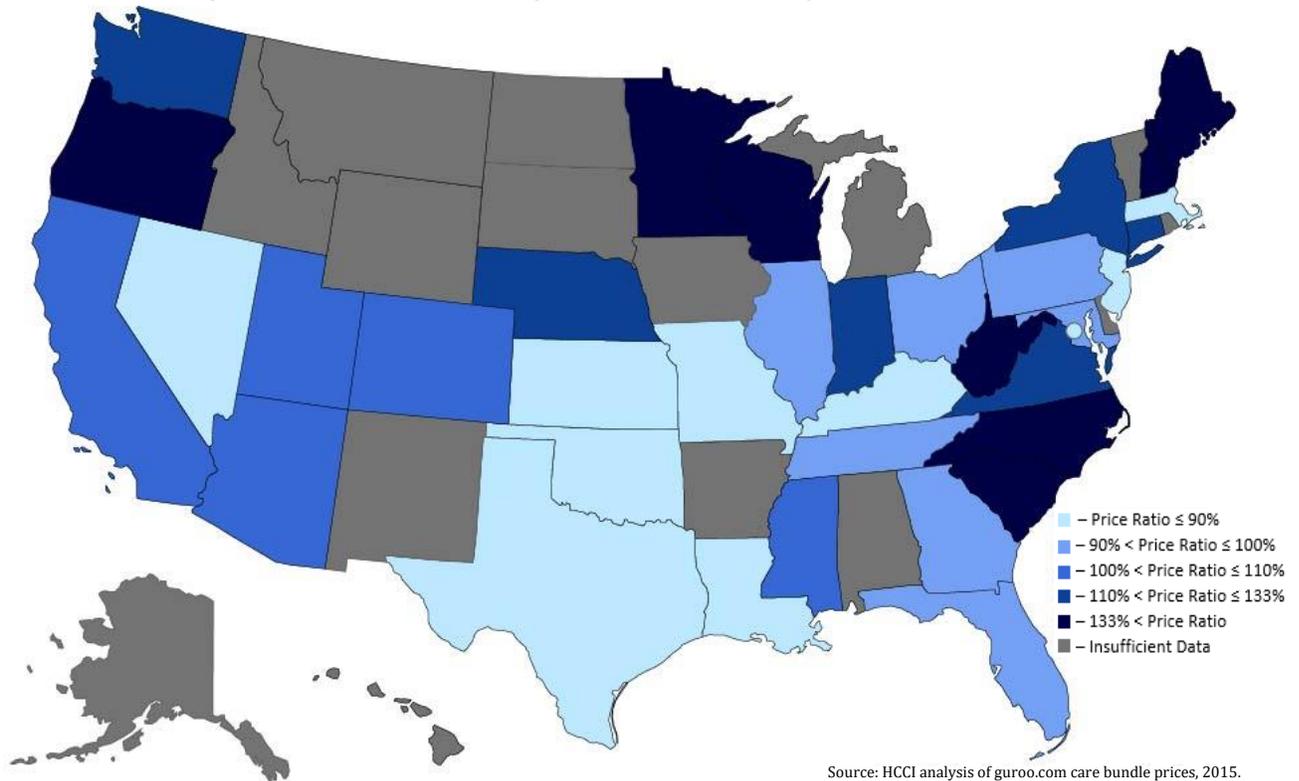
Endometriosis – Outpatient (36 States)

Ratio of Average State Price to Average National Price, by State



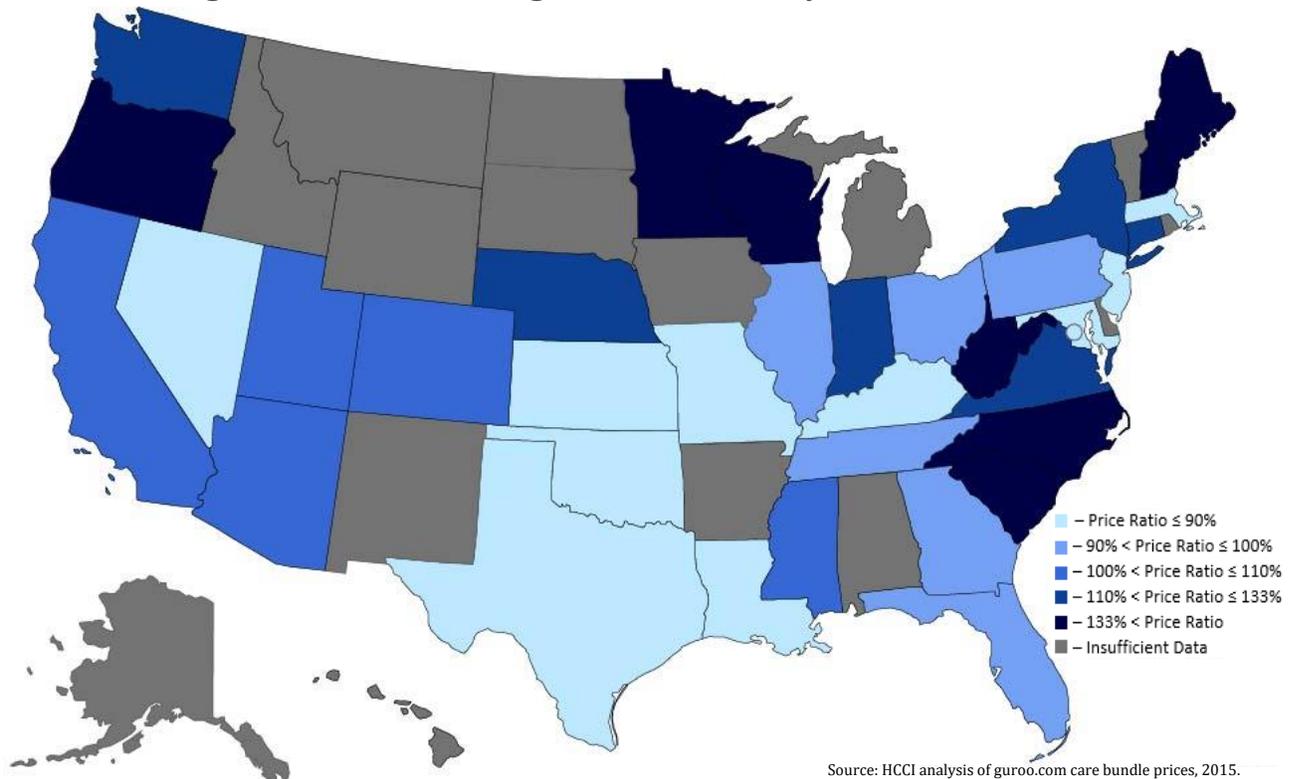
Hysterectomy – Abdominal (36 States)

Ratio of Average State Price to Average National Price, by State



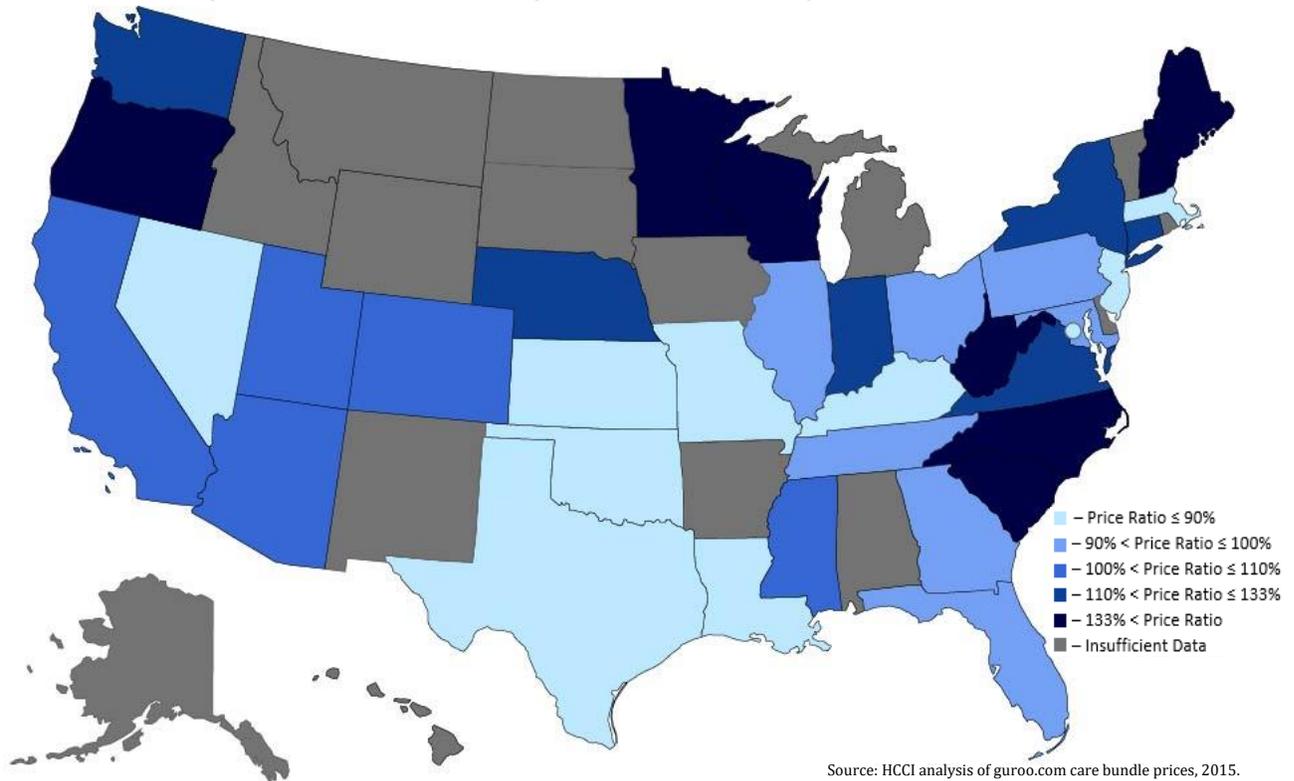
Hysterectomy – Vaginal (36 States)

Ratio of Average State Price to Average National Price, by State



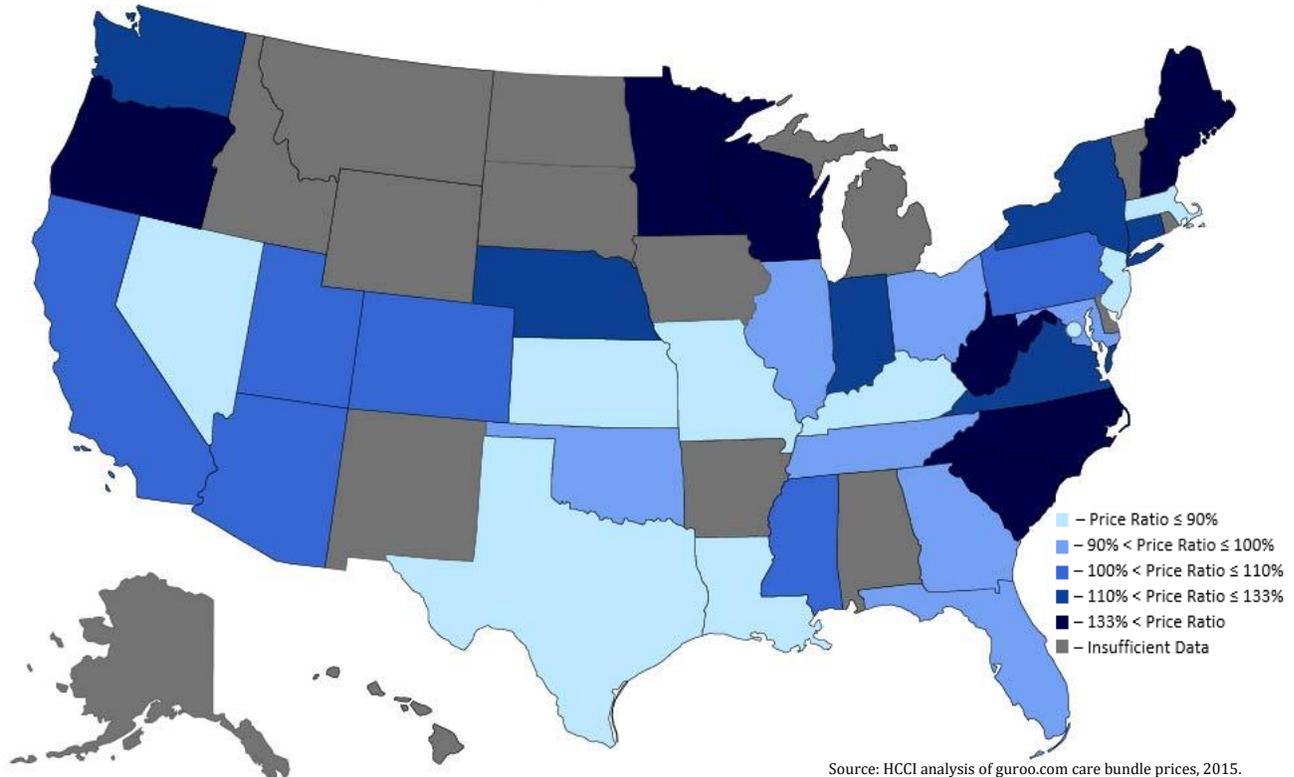
Ovary and Fallopian Tube Removal (36 States)

Ratio of Average State Price to Average National Price, by State



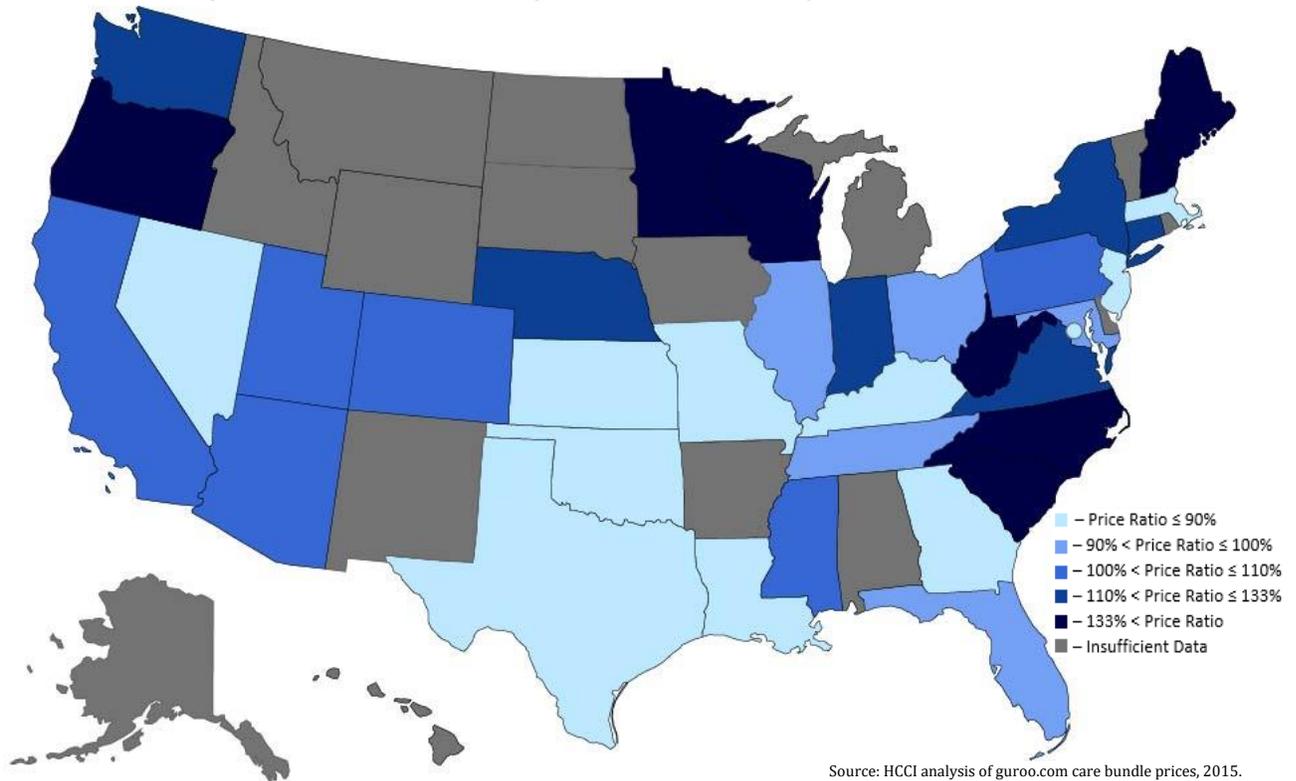
Uterine Fibroid Removal (36 States)

Ratio of Average State Price to Average National Price, by State



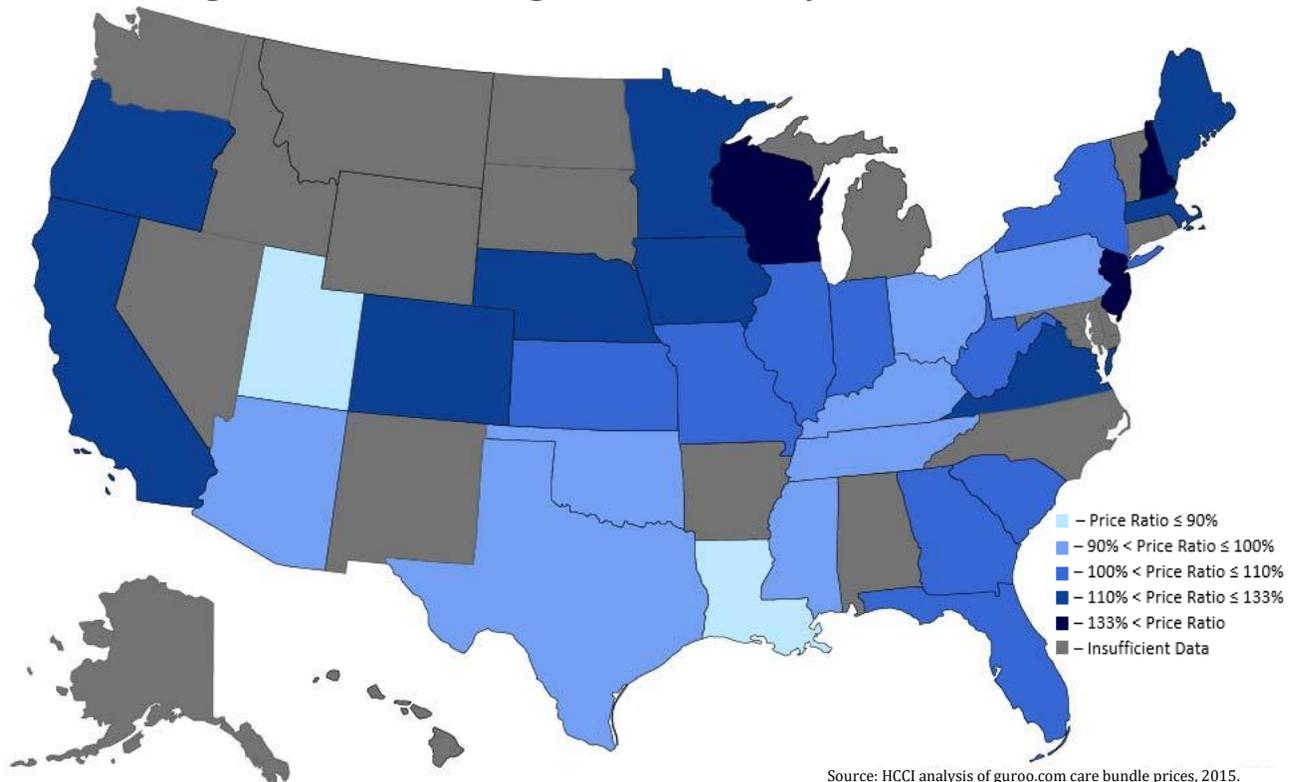
Uterus Exam with Biopsy (36 States)

Ratio of Average State Price to Average National Price, by State



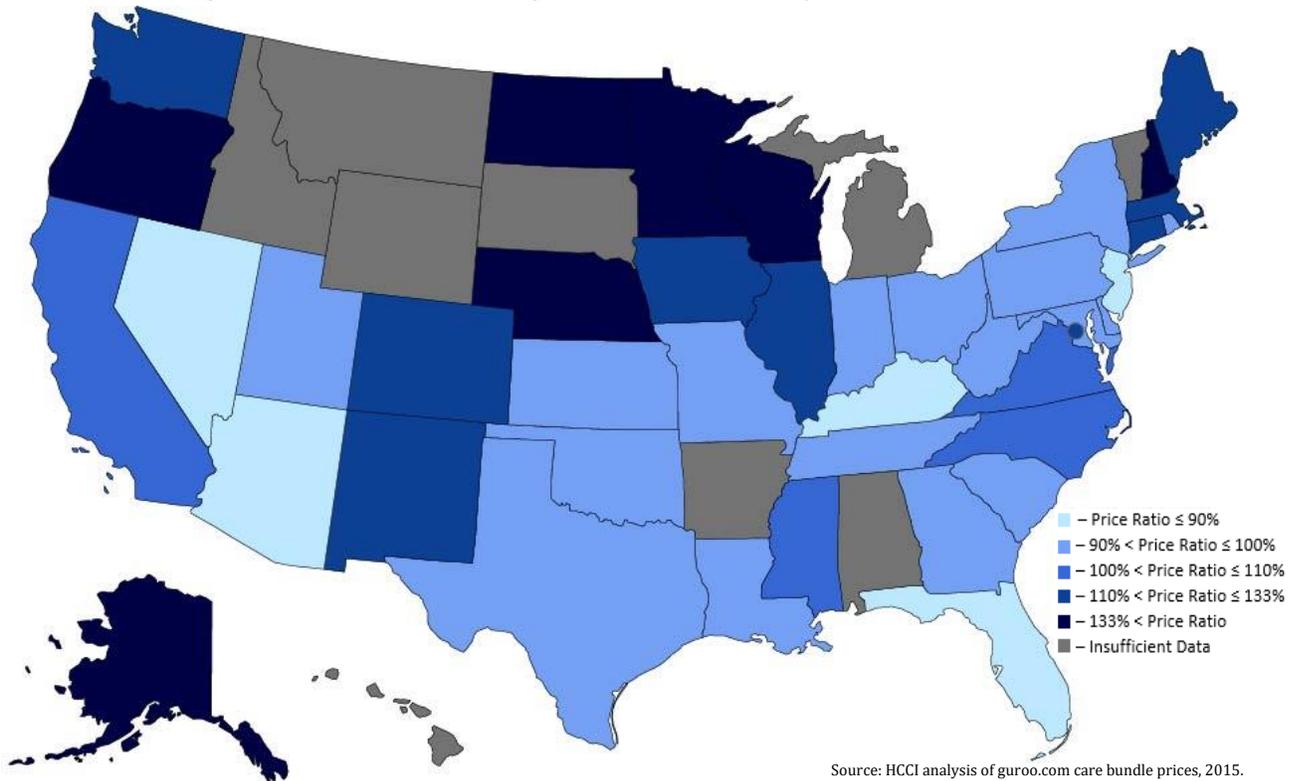
Uterus Exam – Hysterosalpingography (31 States)

Ratio of Average State Price to Average National Price, by State



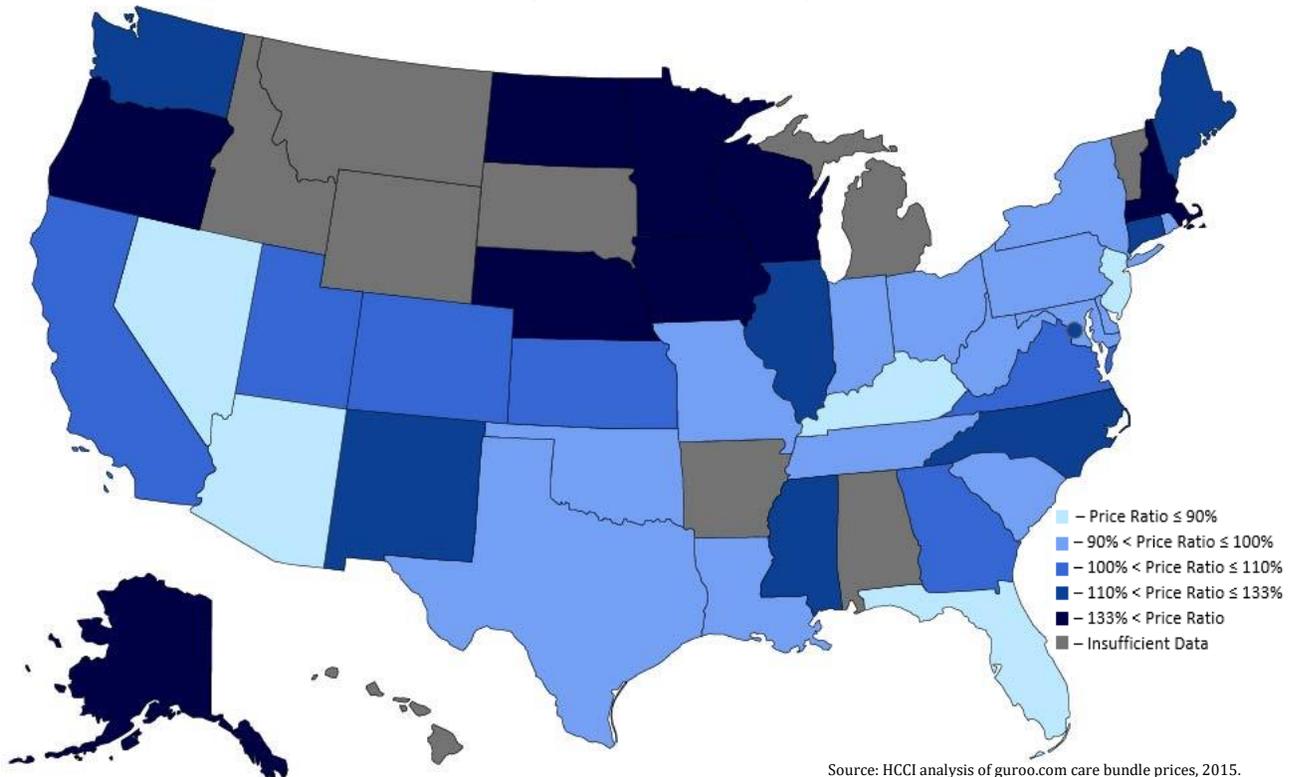
Acute Bronchitis Evaluation (42 States)

Ratio of Average State Price to Average National Price, by State



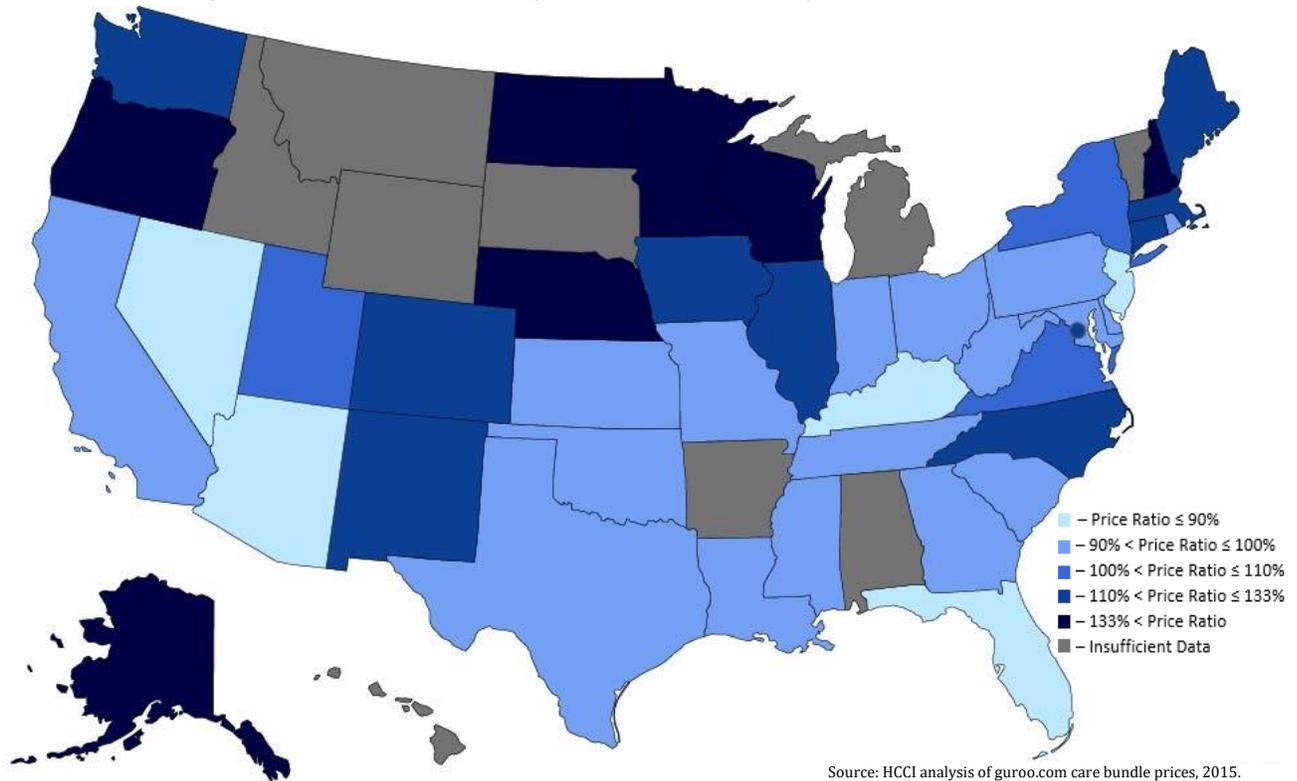
Acute Sinusitis Examination (42 States)

Ratio of Average State Price to Average National Price, by State



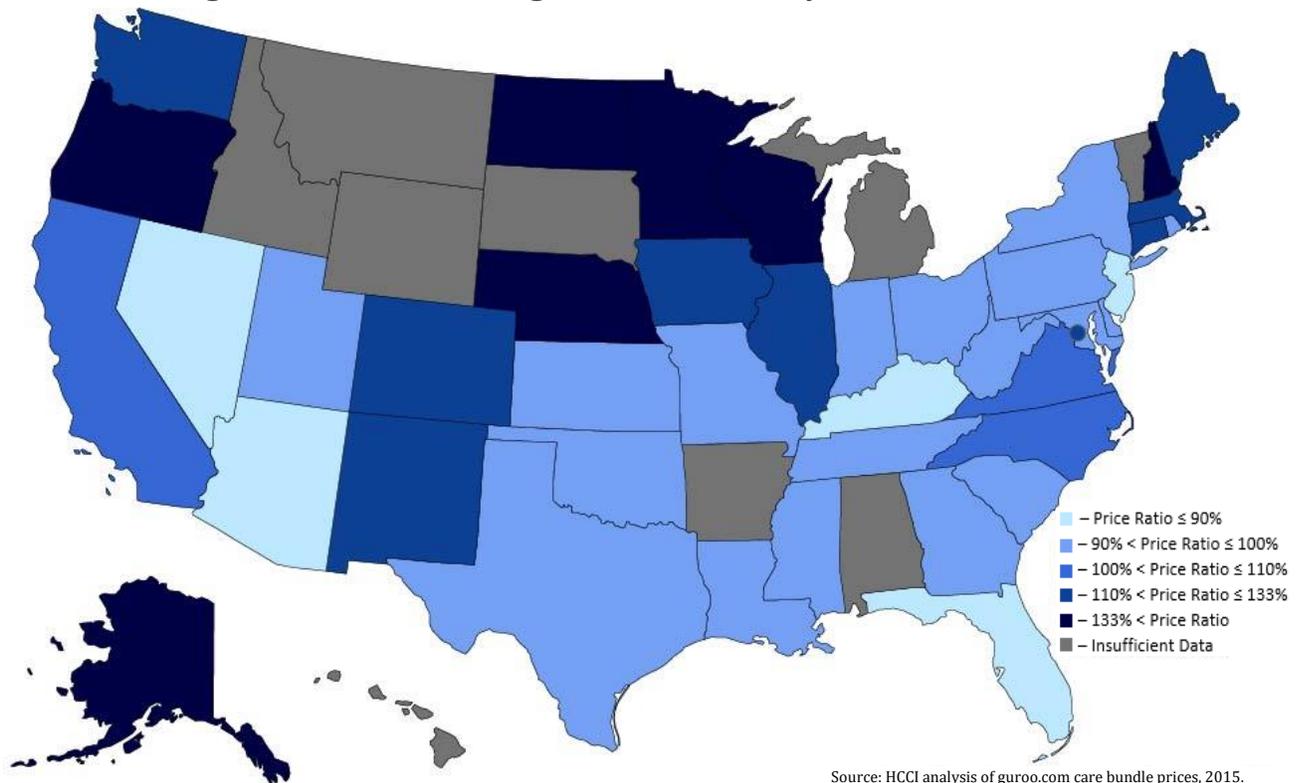
Asthma Evaluation (42 States)

Ratio of Average State Price to Average National Price, by State



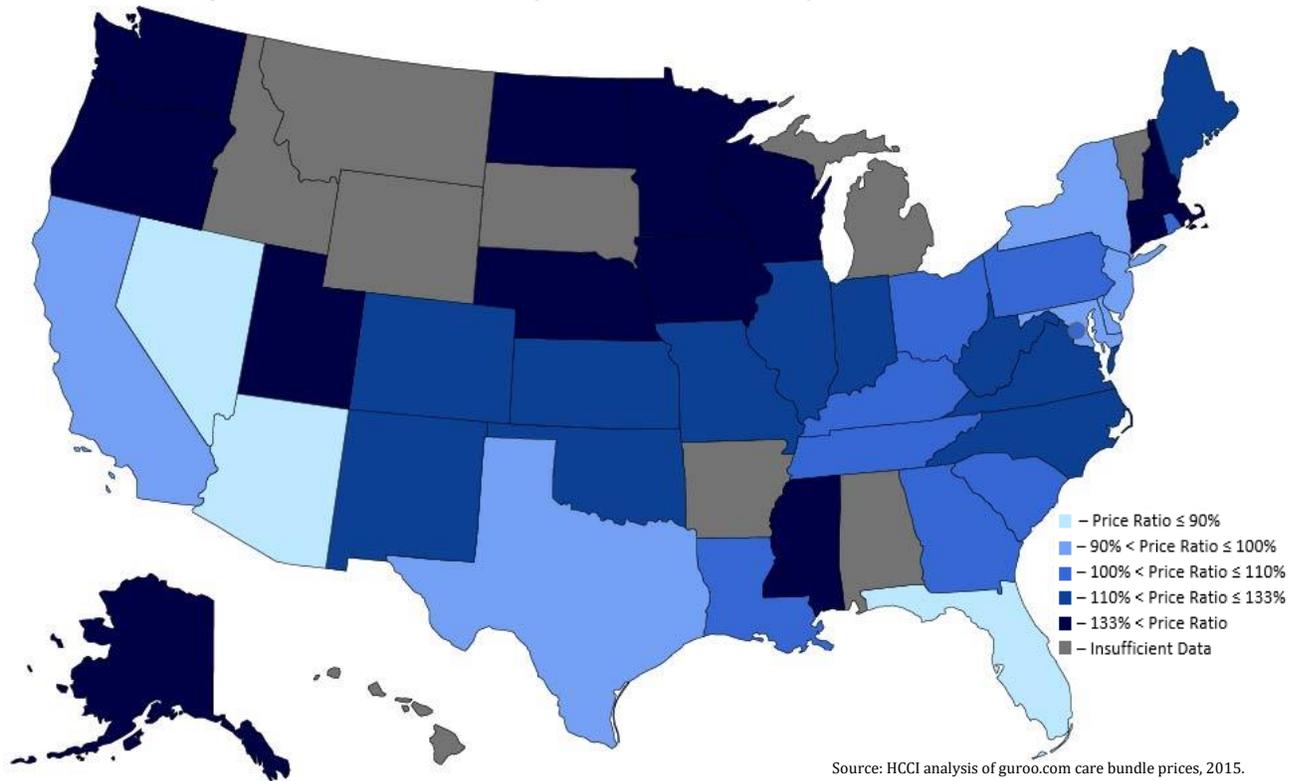
Chronic Obstructive Pulmonary Disease (COPD) (42 States)

Ratio of Average State Price to Average National Price, by State



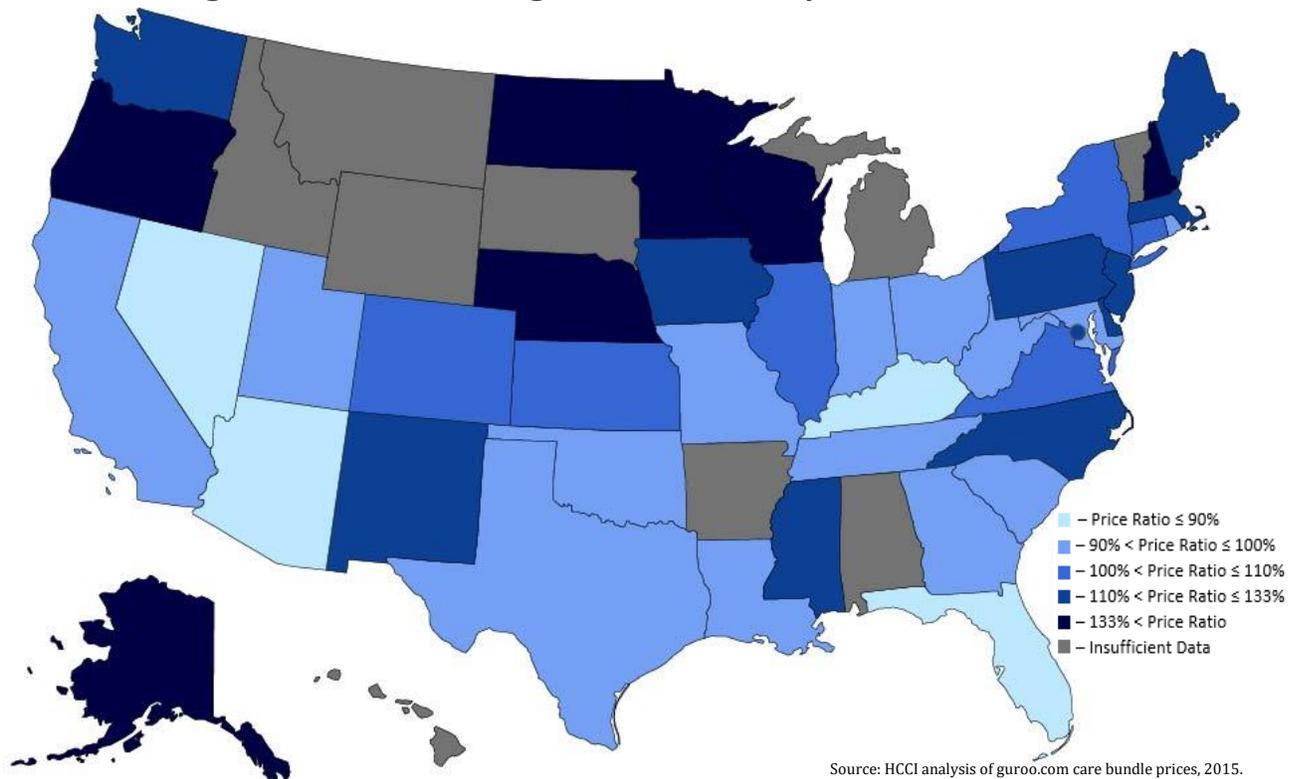
Coronary Artery Disease – Heart Disease (42 States)

Ratio of Average State Price to Average National Price, by State



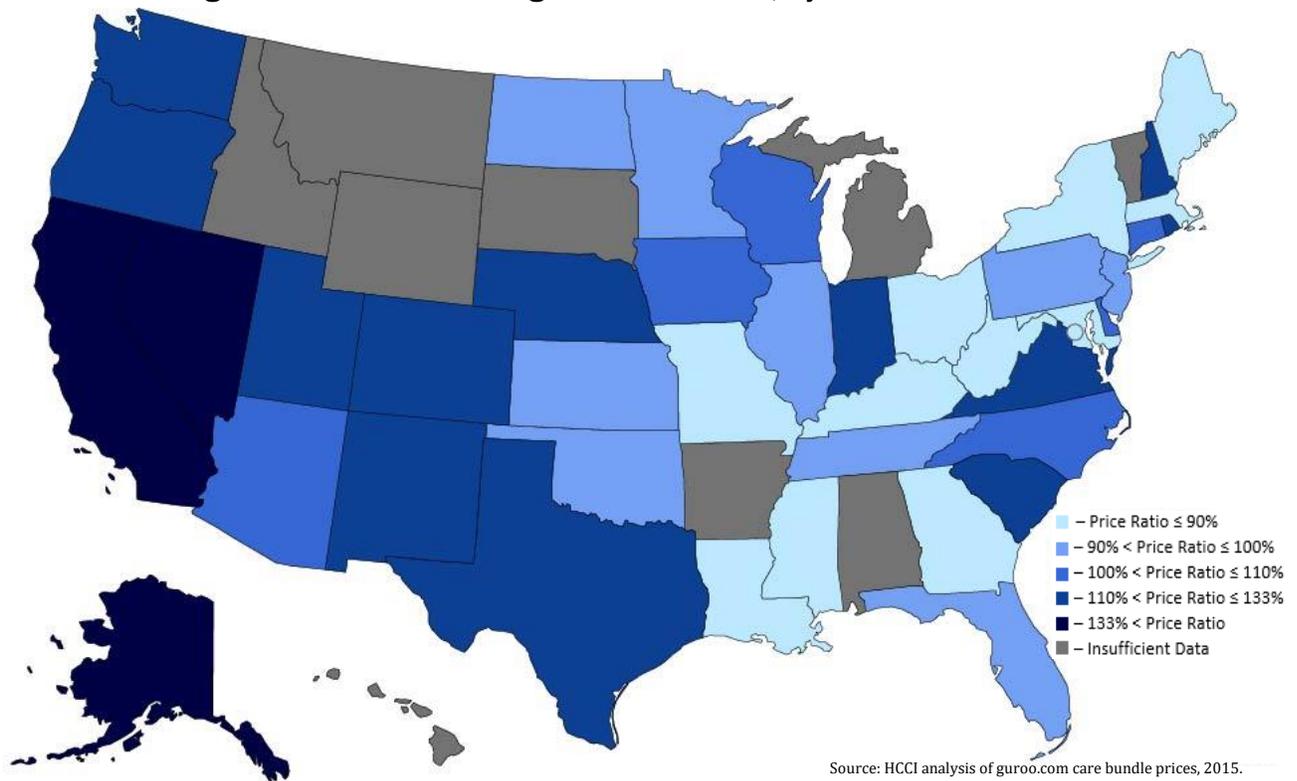
Diabetes Evaluation (42 States)

Ratio of Average State Price to Average National Price, by State



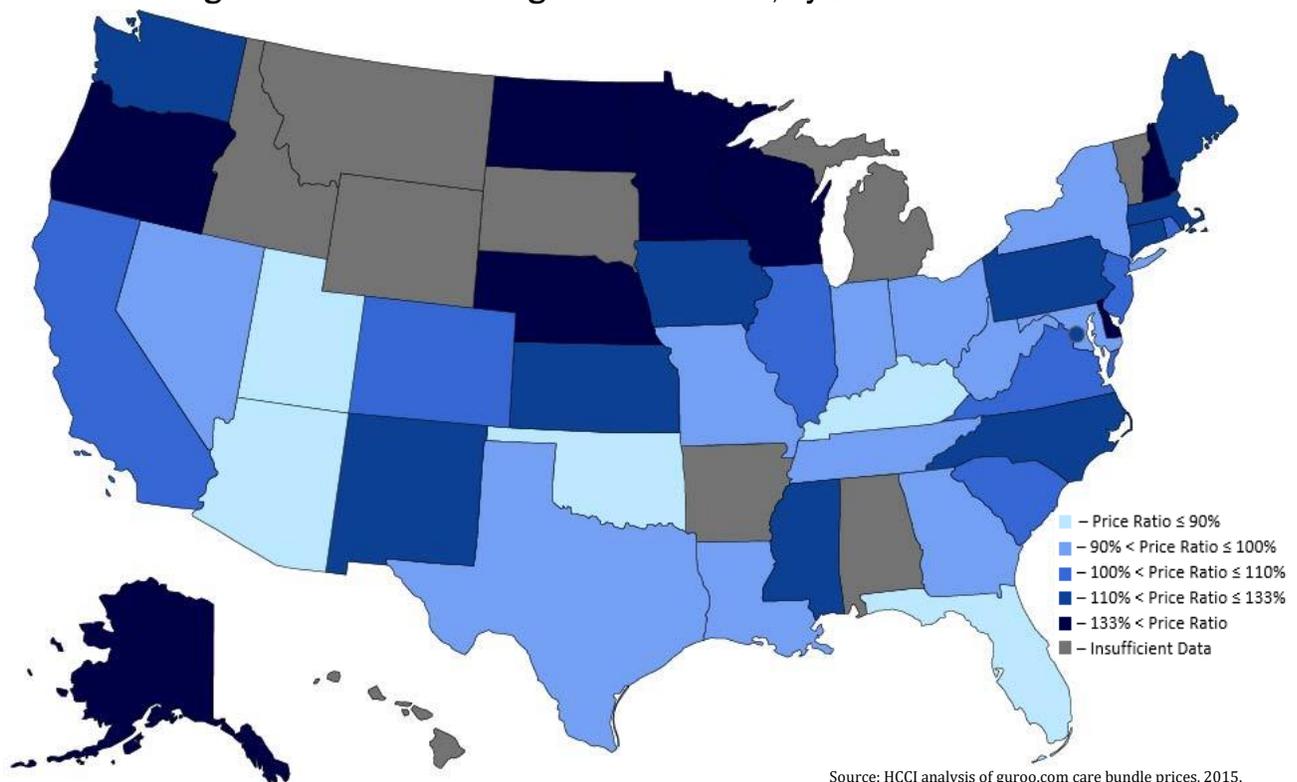
Emergency Room Visit (42 States)

Ratio of Average State Price to Average National Price, by State



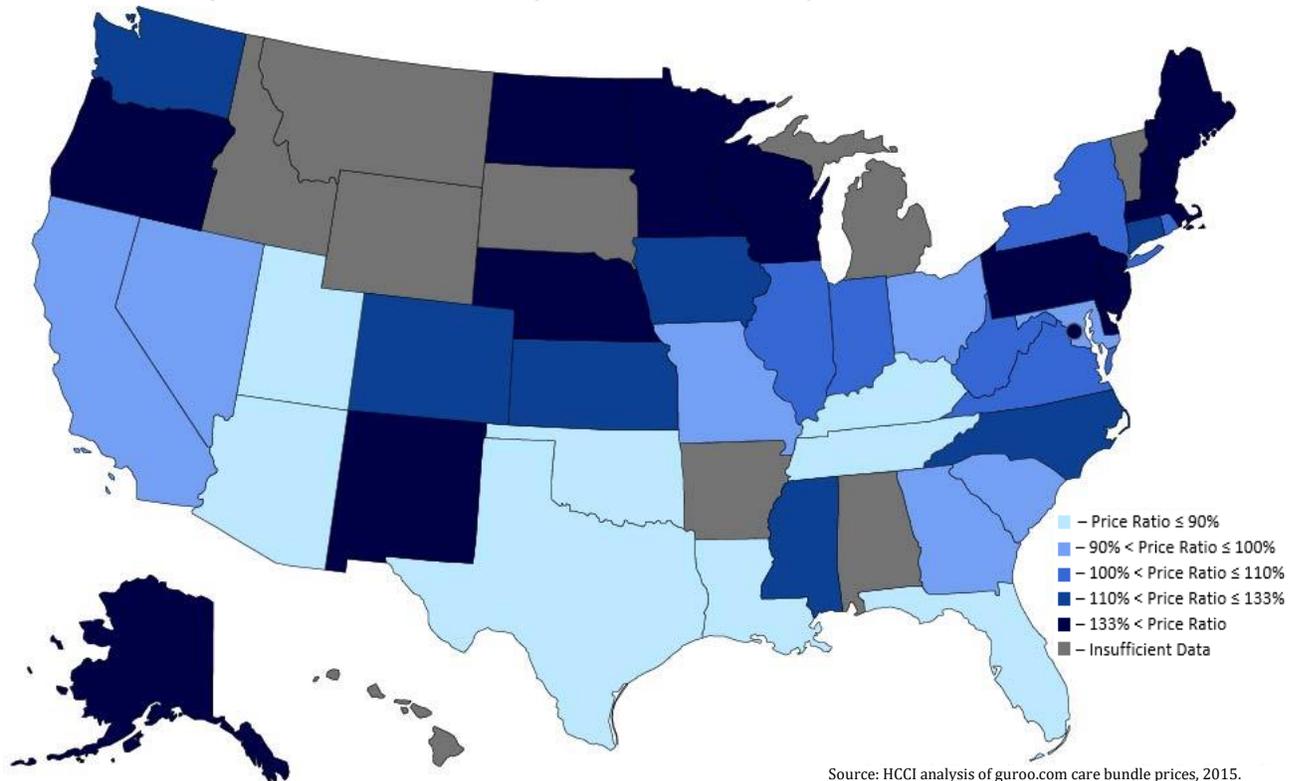
Enlarged Prostate (BPH) Evaluation (42 States)

Ratio of Average State Price to Average National Price, by State



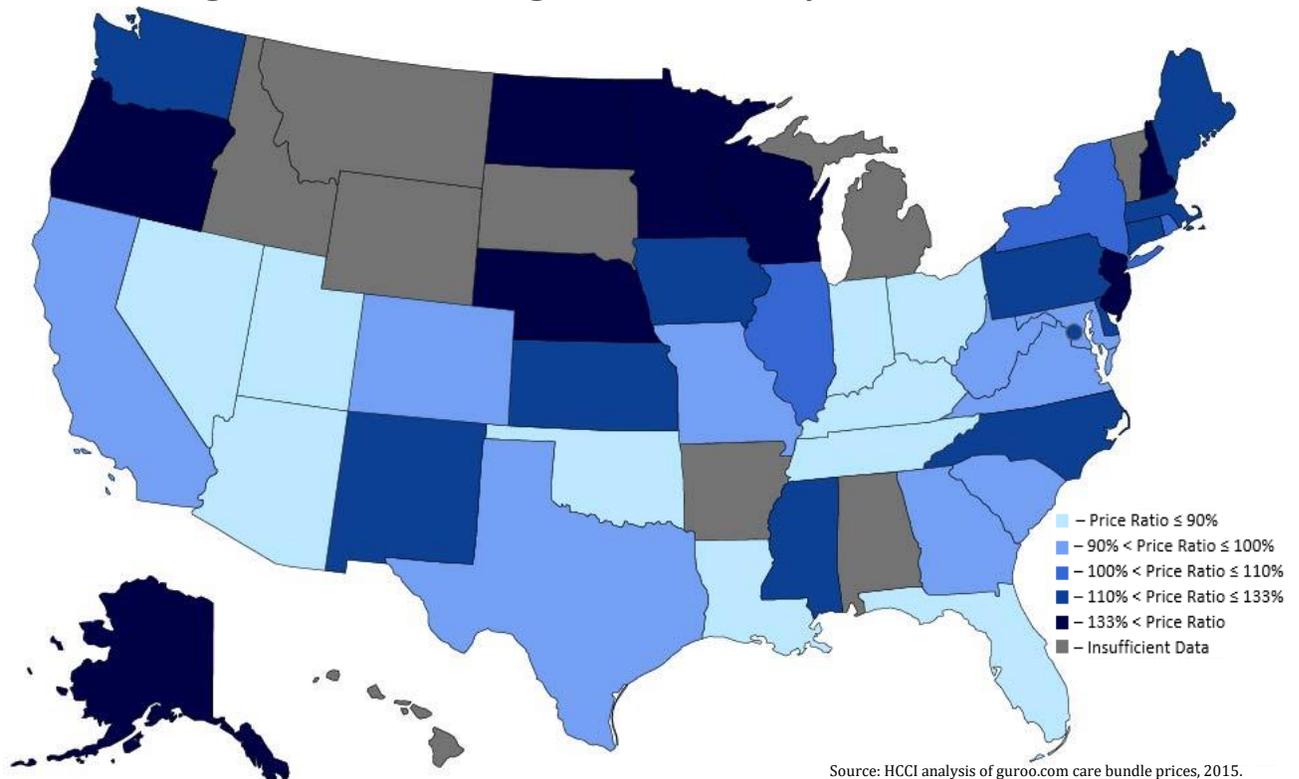
Heartburn Evaluation (42 States)

Ratio of Average State Price to Average National Price, by State



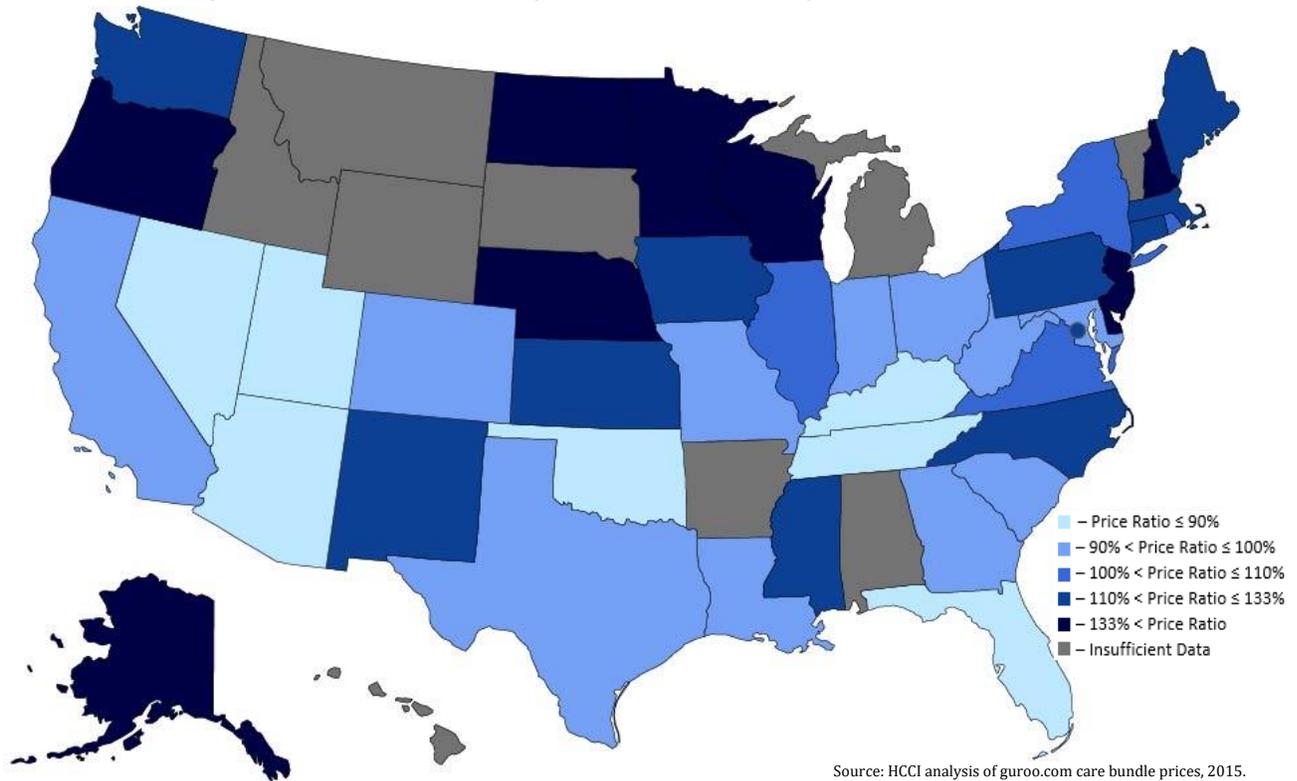
High Cholesterol Evaluation (42 States)

Ratio of Average State Price to Average National Price, by State



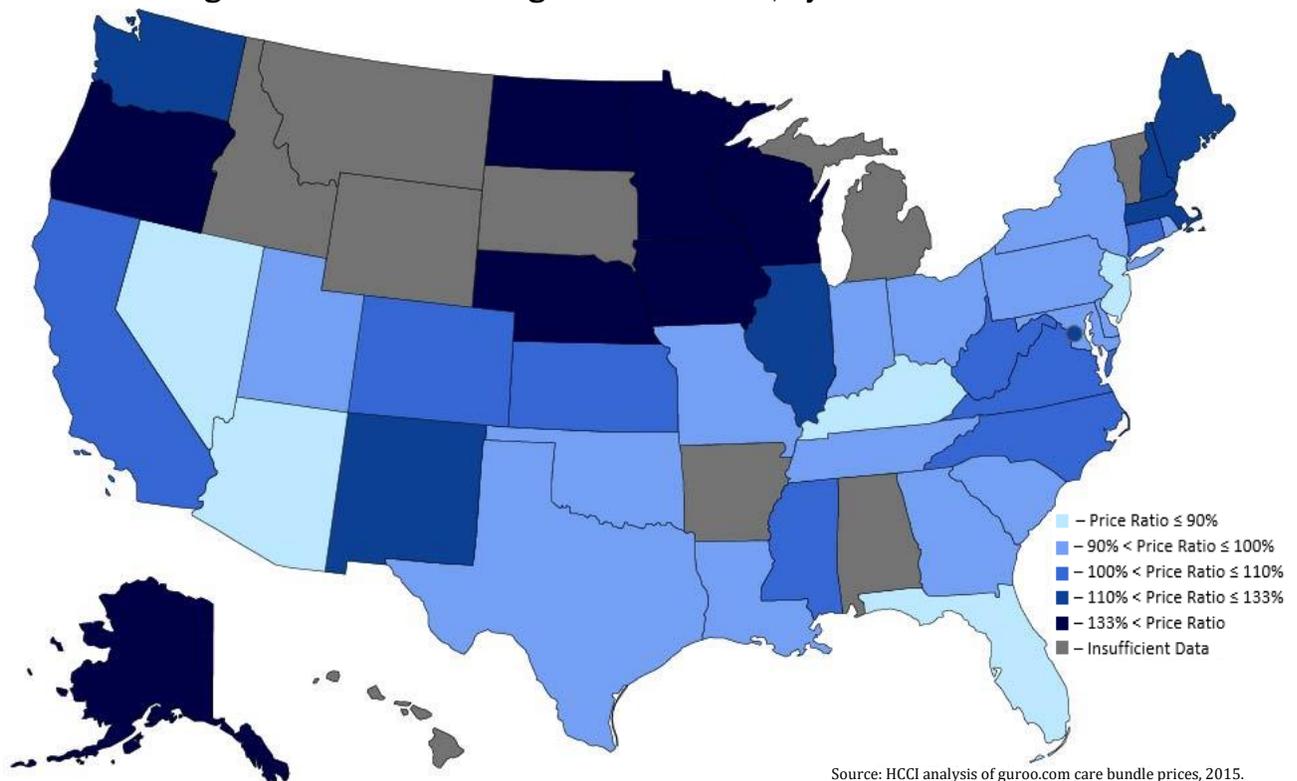
Hypertension – High Blood Pressure (42 States)

Ratio of Average State Price to Average National Price, by State



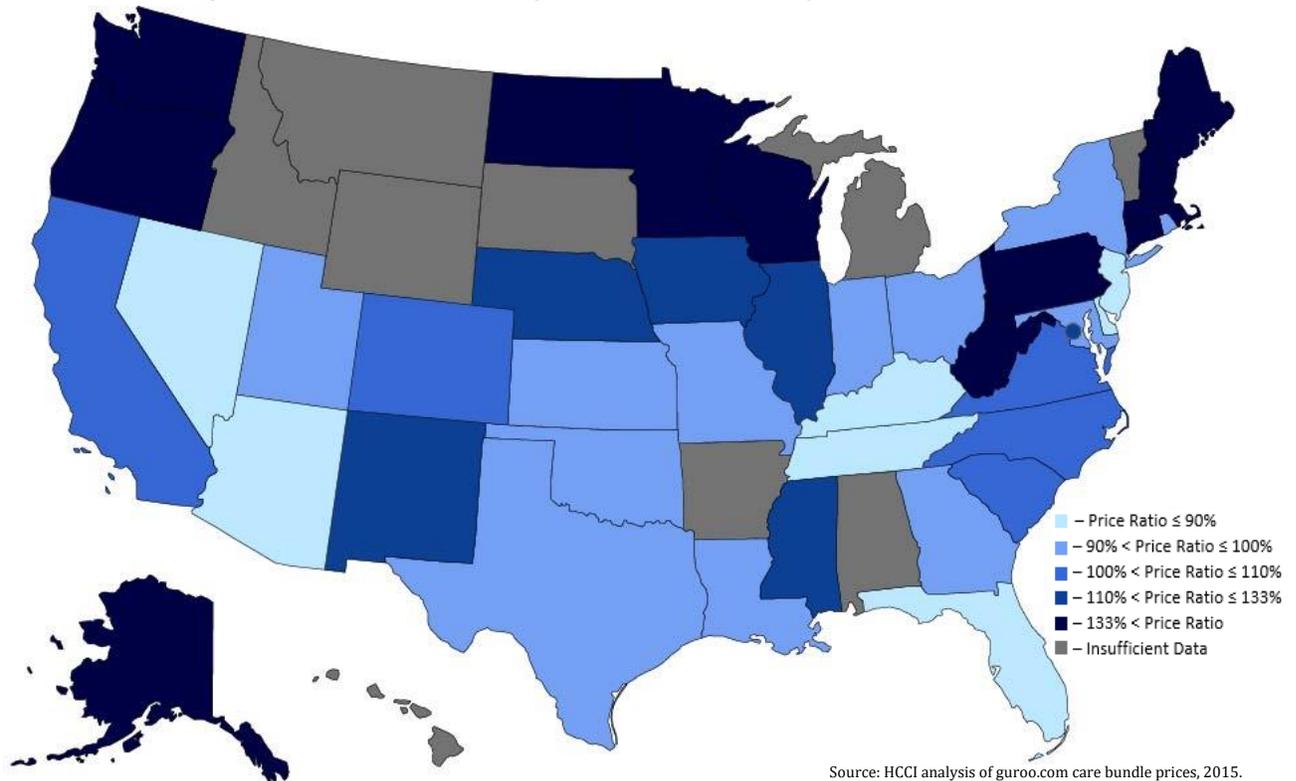
Influenza (Flu) Evaluation (42 States)

Ratio of Average State Price to Average National Price, by State



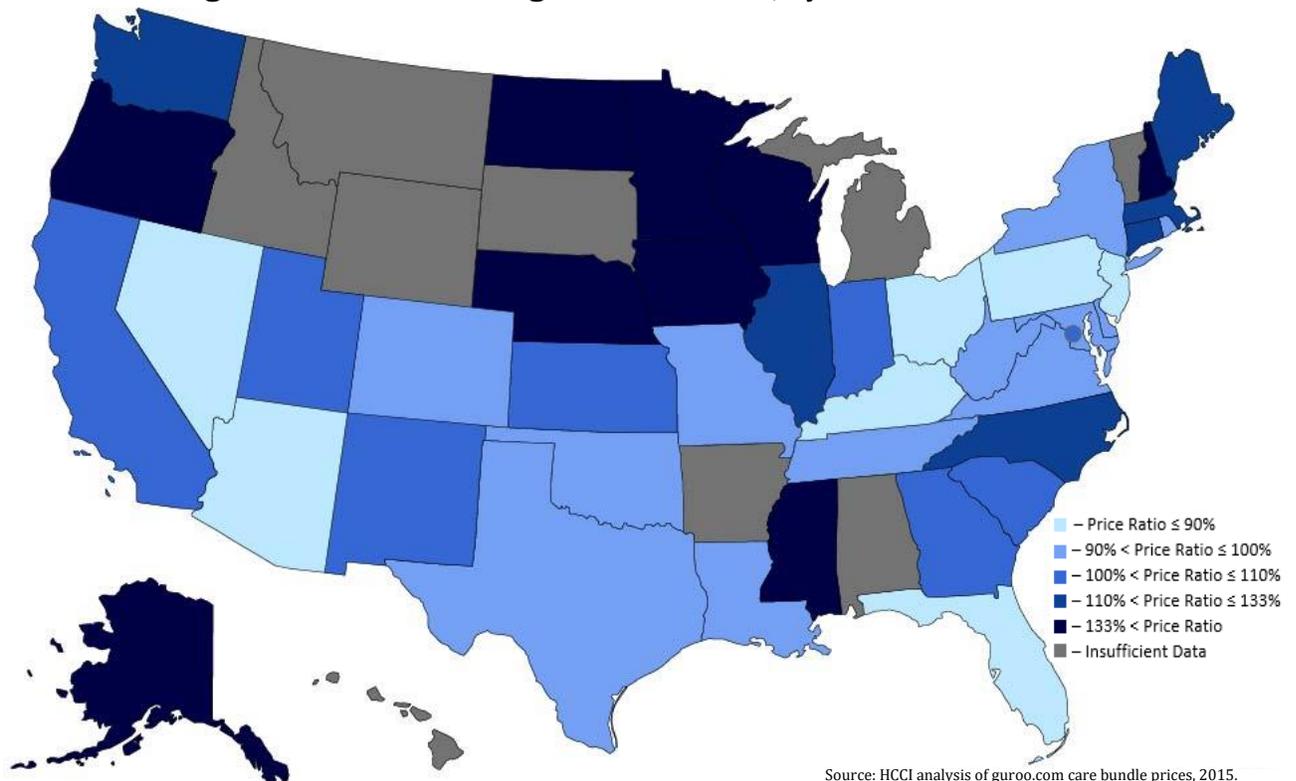
Kidney Stone Evaluation (42 States)

Ratio of Average State Price to Average National Price, by State



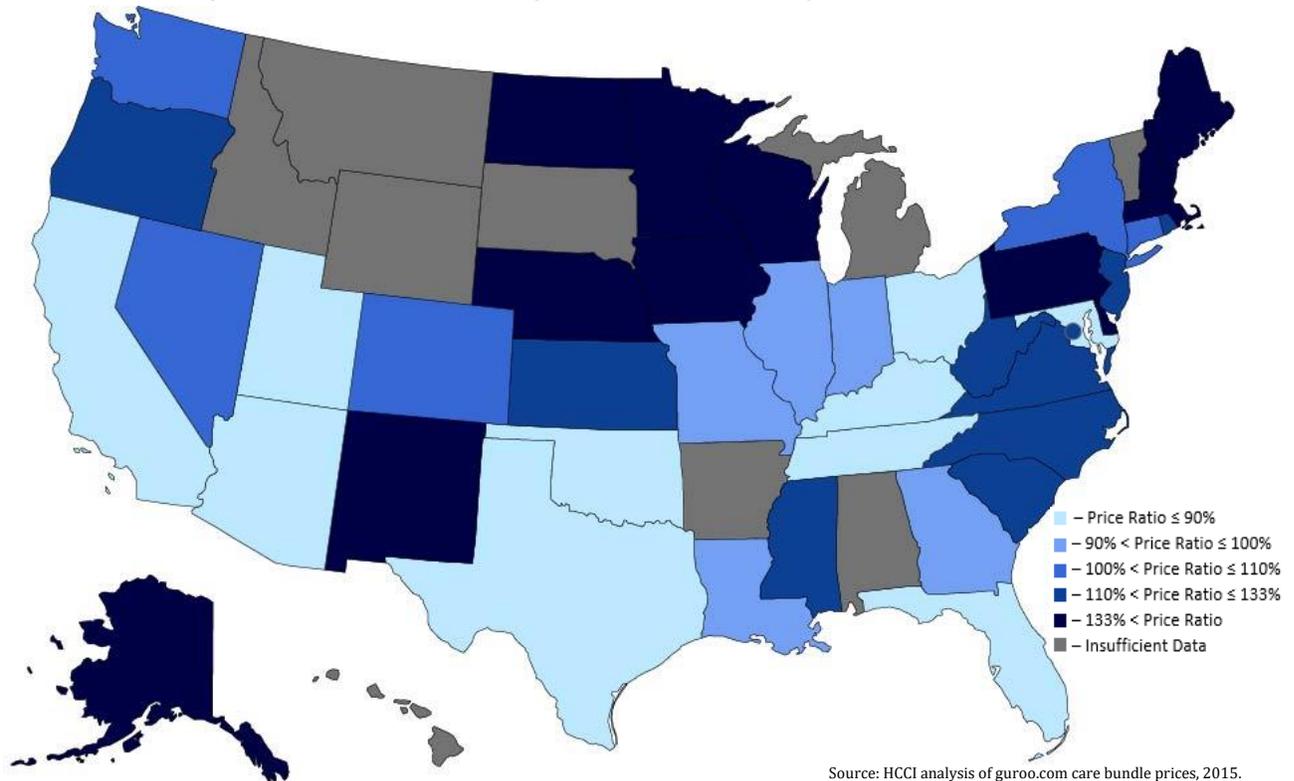
Laryngoscopy (42 States)

Ratio of Average State Price to Average National Price, by State



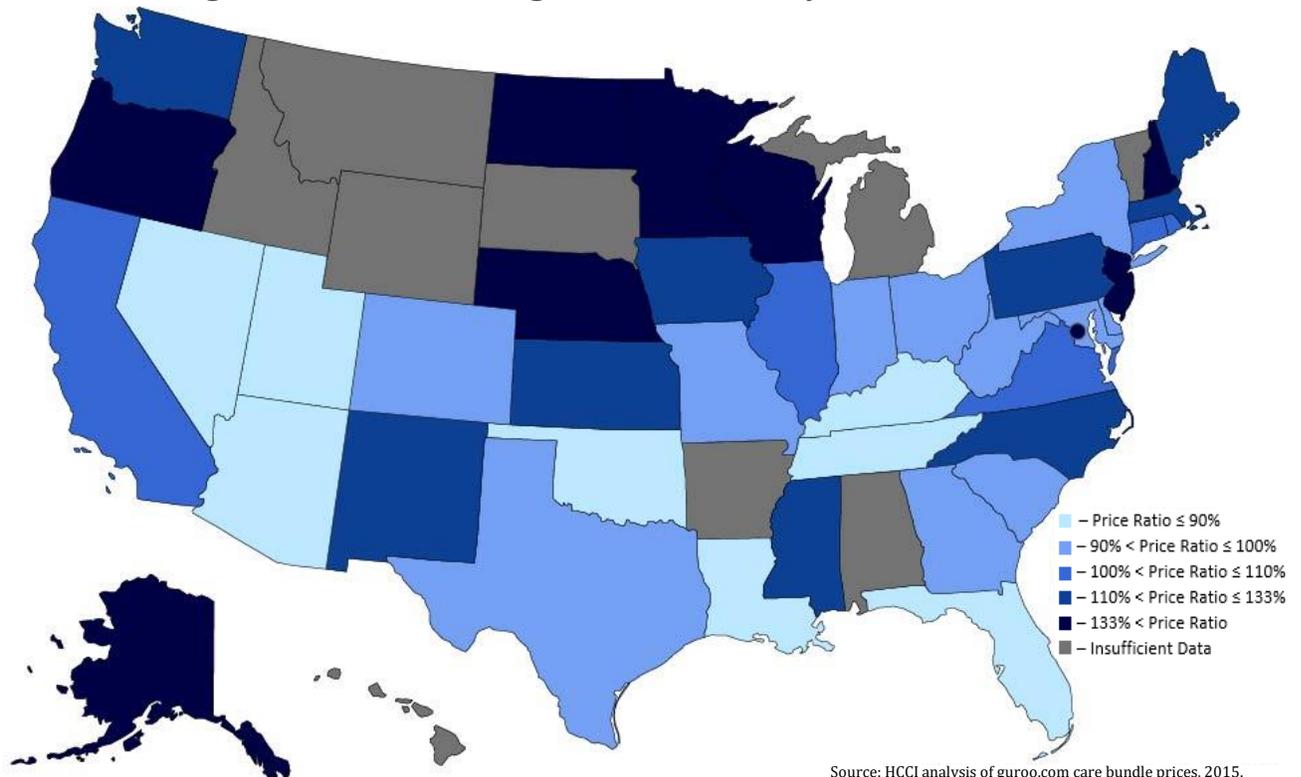
Low Testosterone Evaluation (42 States)

Ratio of Average State Price to Average National Price, by State



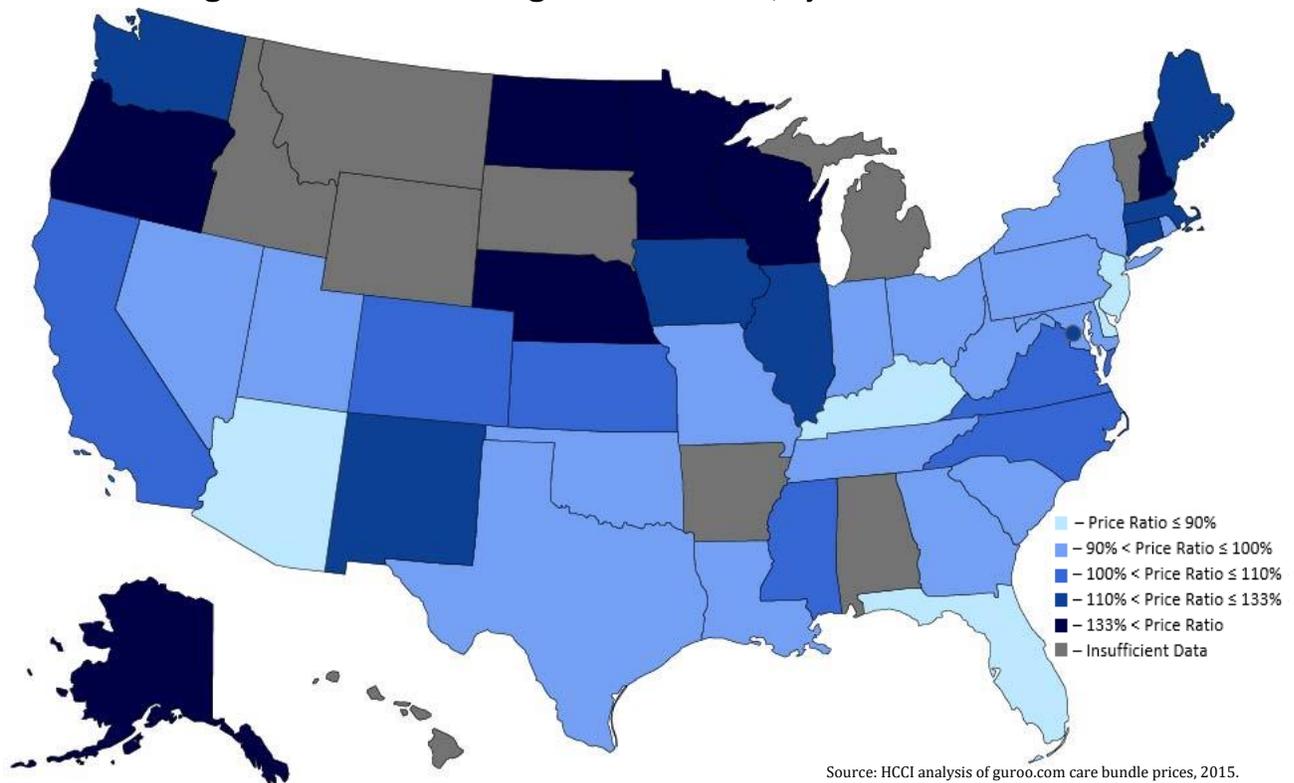
Low Thyroid Evaluation (42 States)

Ratio of Average State Price to Average National Price, by State



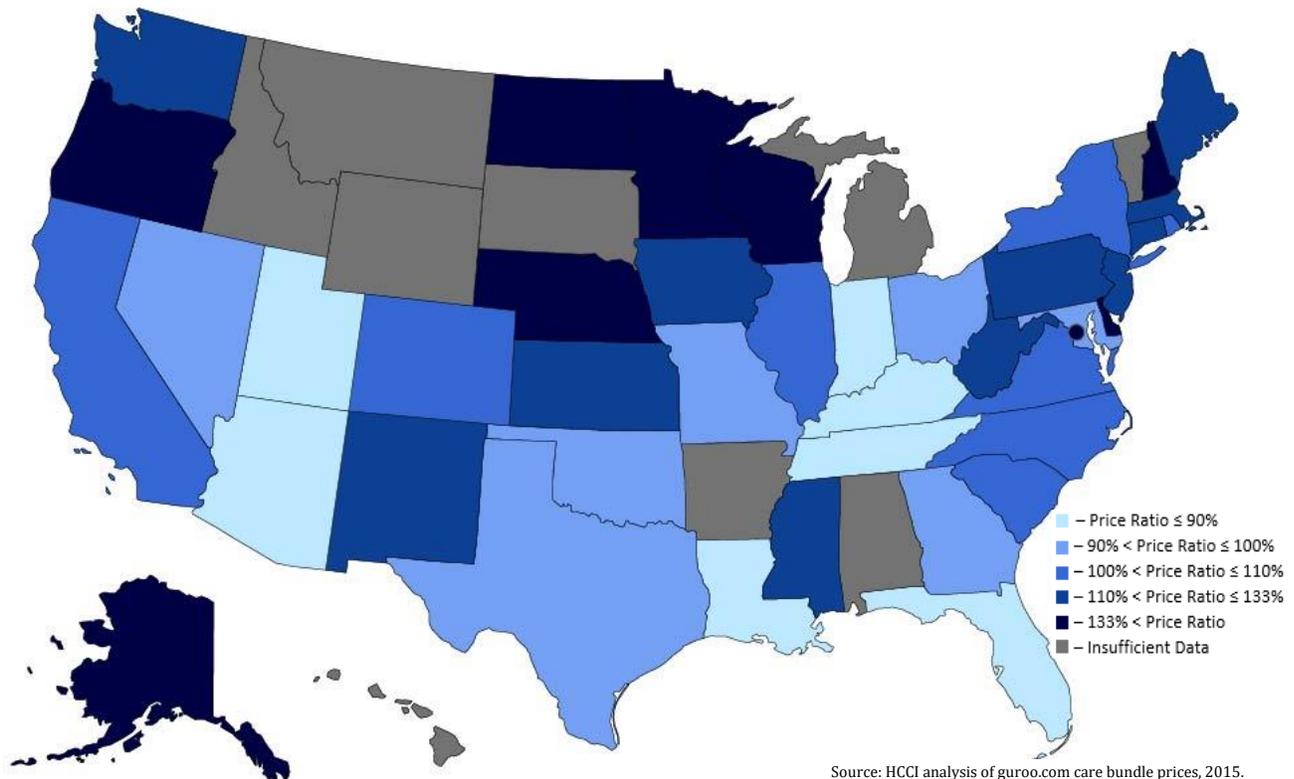
Mononucleosis (42 States)

Ratio of Average State Price to Average National Price, by State



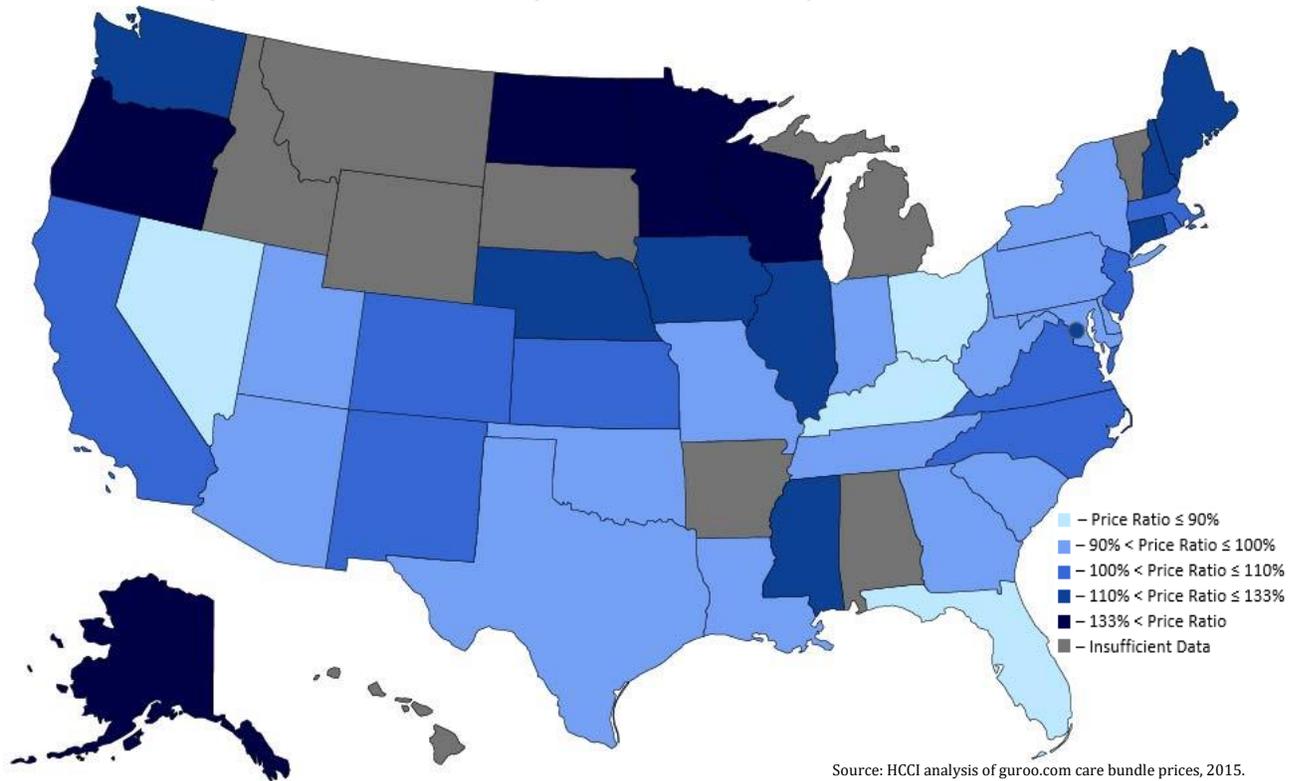
Rheumatoid Arthritis (42 States)

Ratio of Average State Price to Average National Price, by State



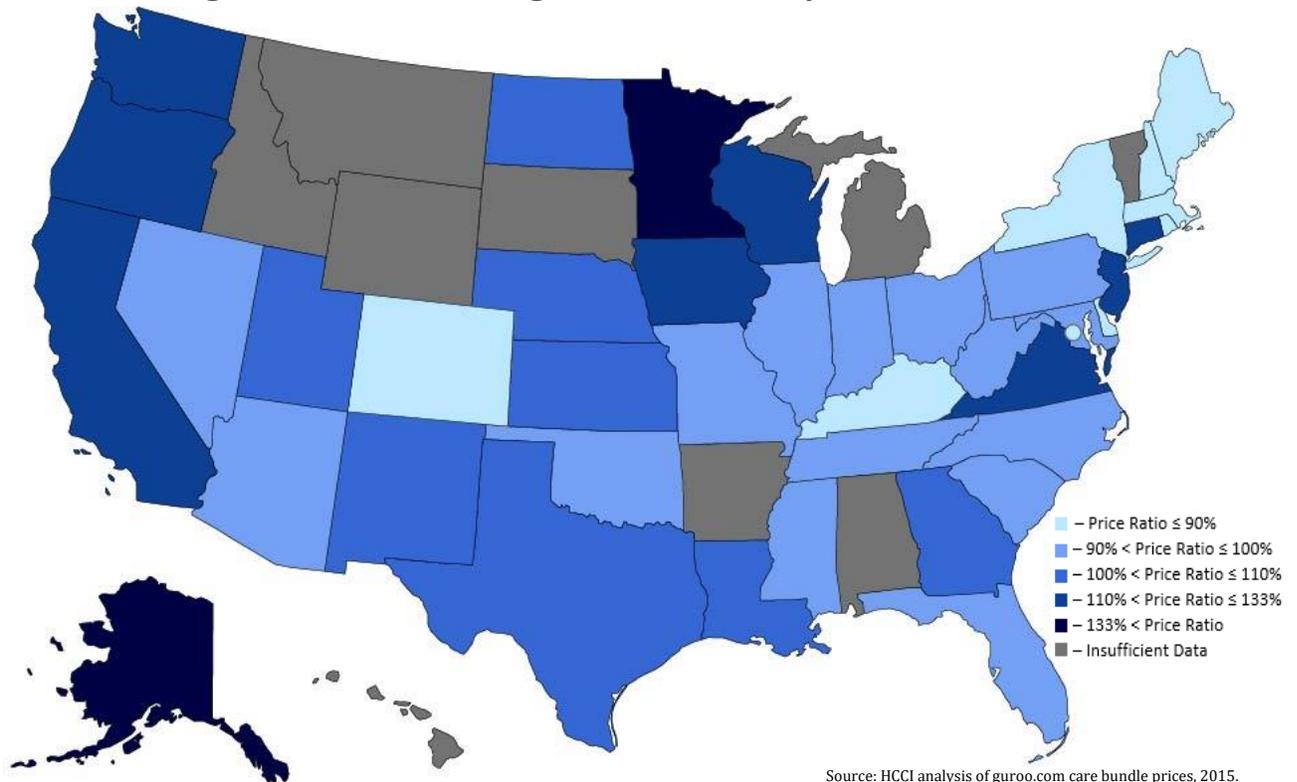
Shoulder Pain Evaluation (42 States)

Ratio of Average State Price to Average National Price, by State



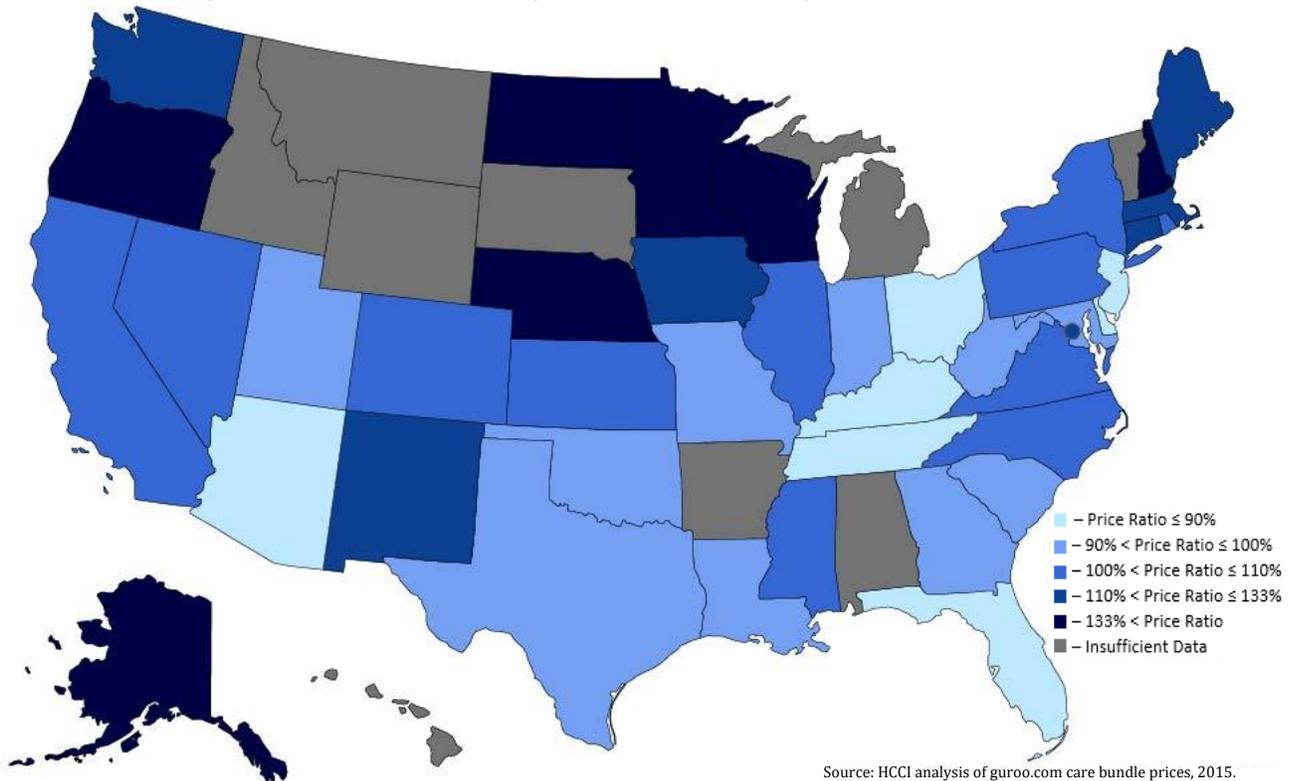
Sleep Apnea Evaluation (42 States)

Ratio of Average State Price to Average National Price, by State



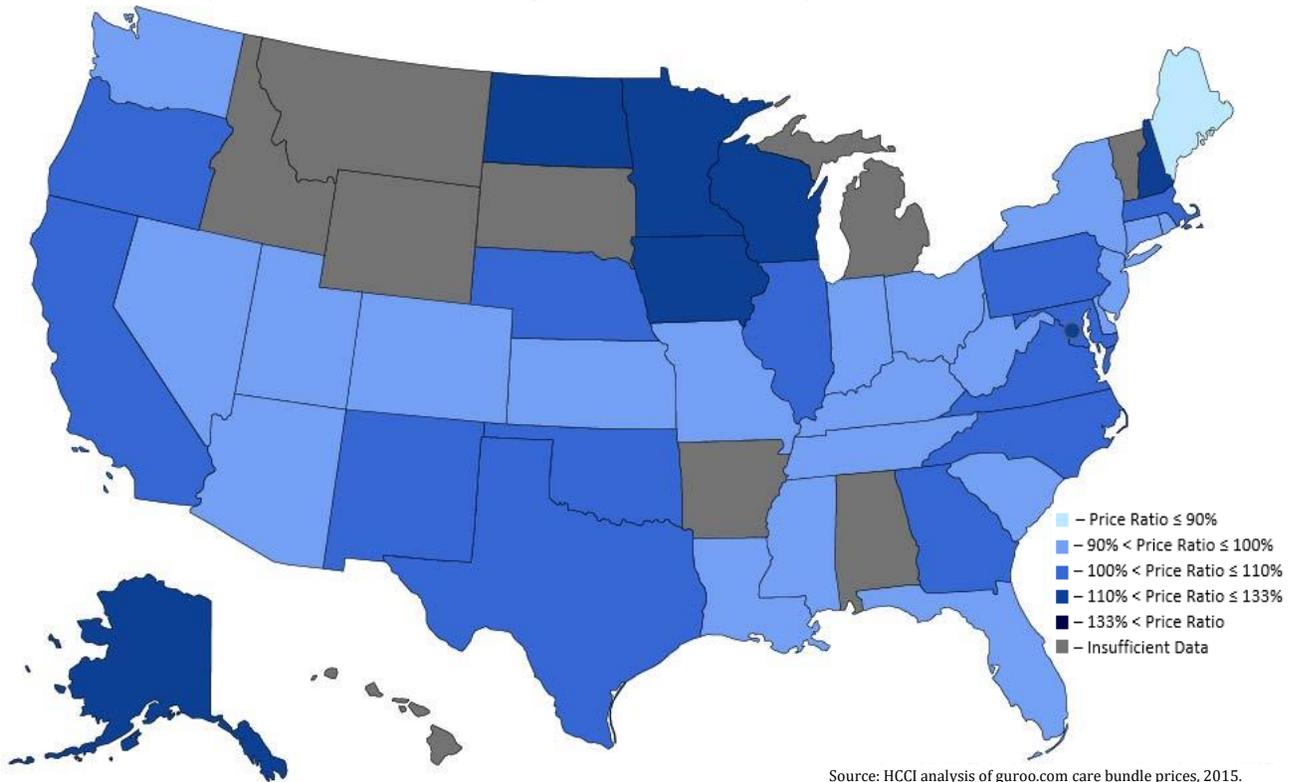
Urinary Tract – Bladder Infection (42 States)

Ratio of Average State Price to Average National Price, by State



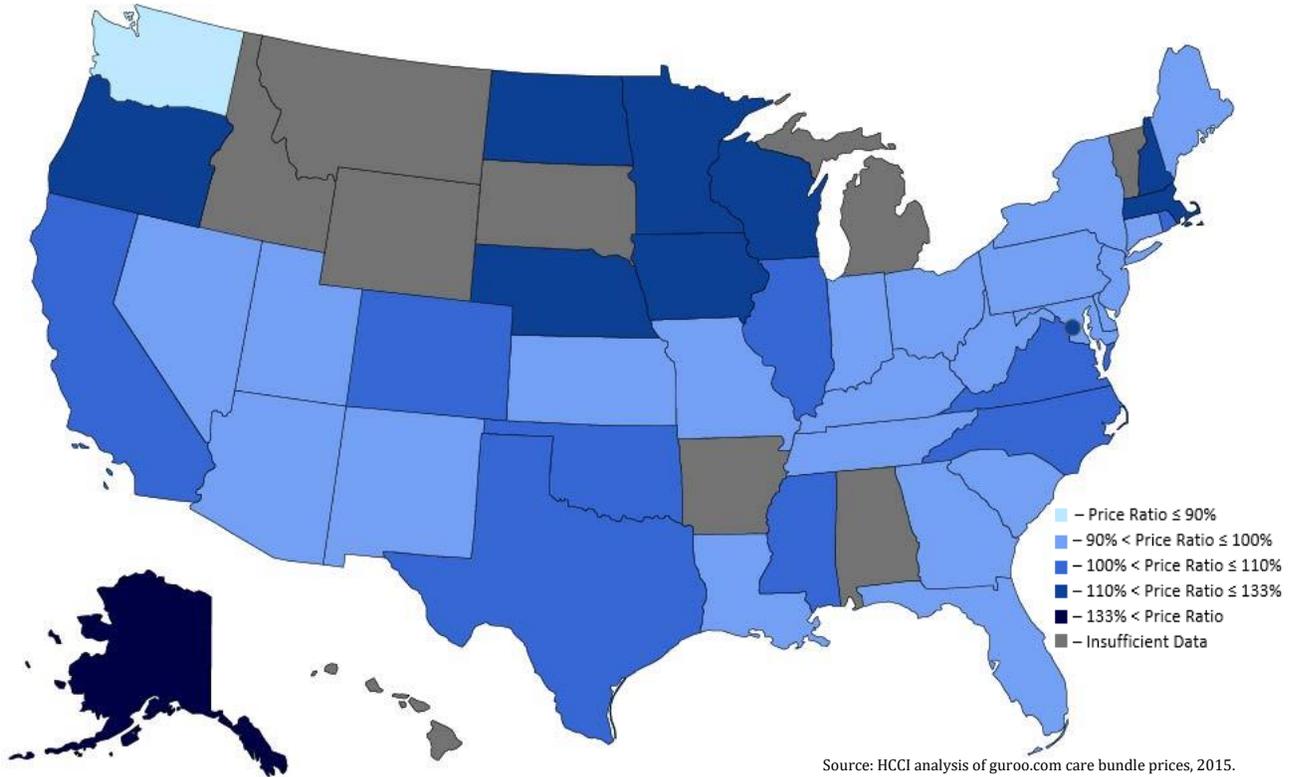
Administration of Chickenpox Vaccine (42 States)

Ratio of Average State Price to Average National Price, by State



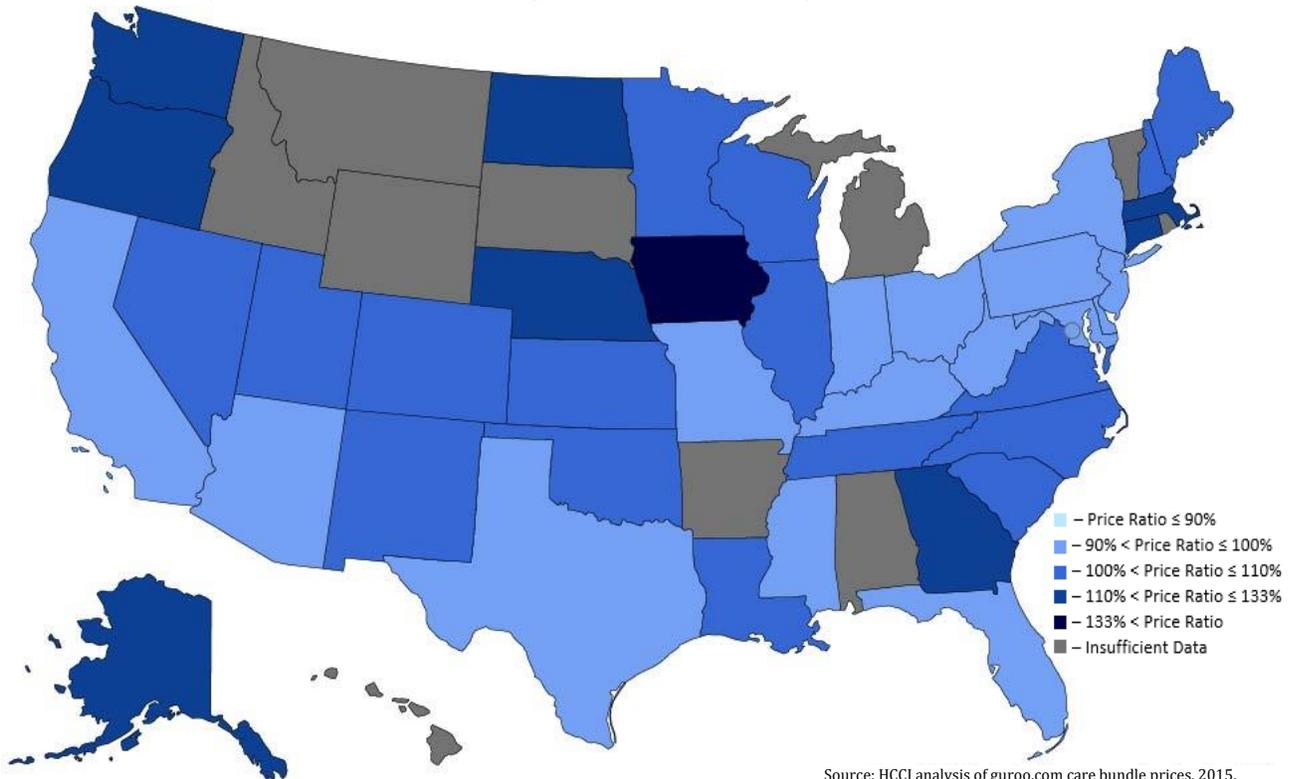
Administration of Diphtheria, Tetanus, Pertussis (DTaP) (42 States)

Ratio of Average State Price to Average National Price, by State



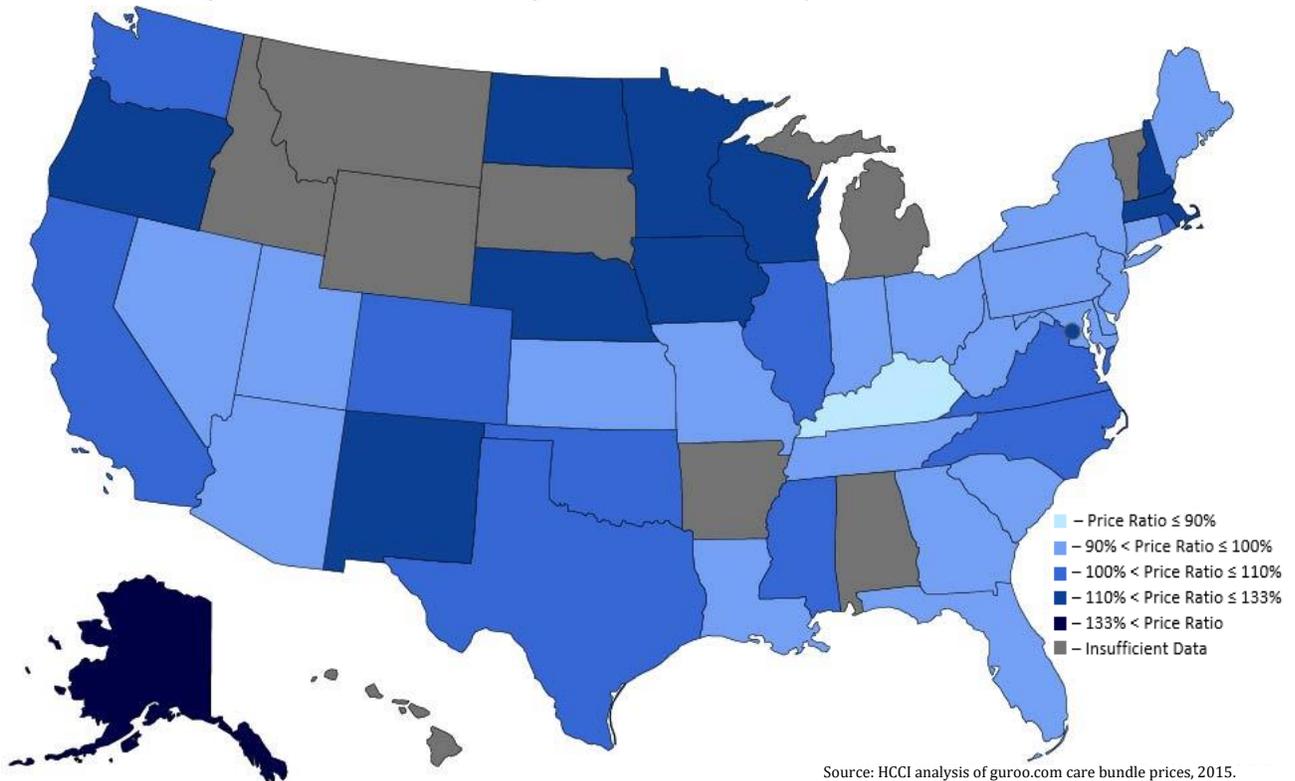
Administration of Flu Vaccine (Adult) (41 States)

Ratio of Average State Price to Average National Price, by State



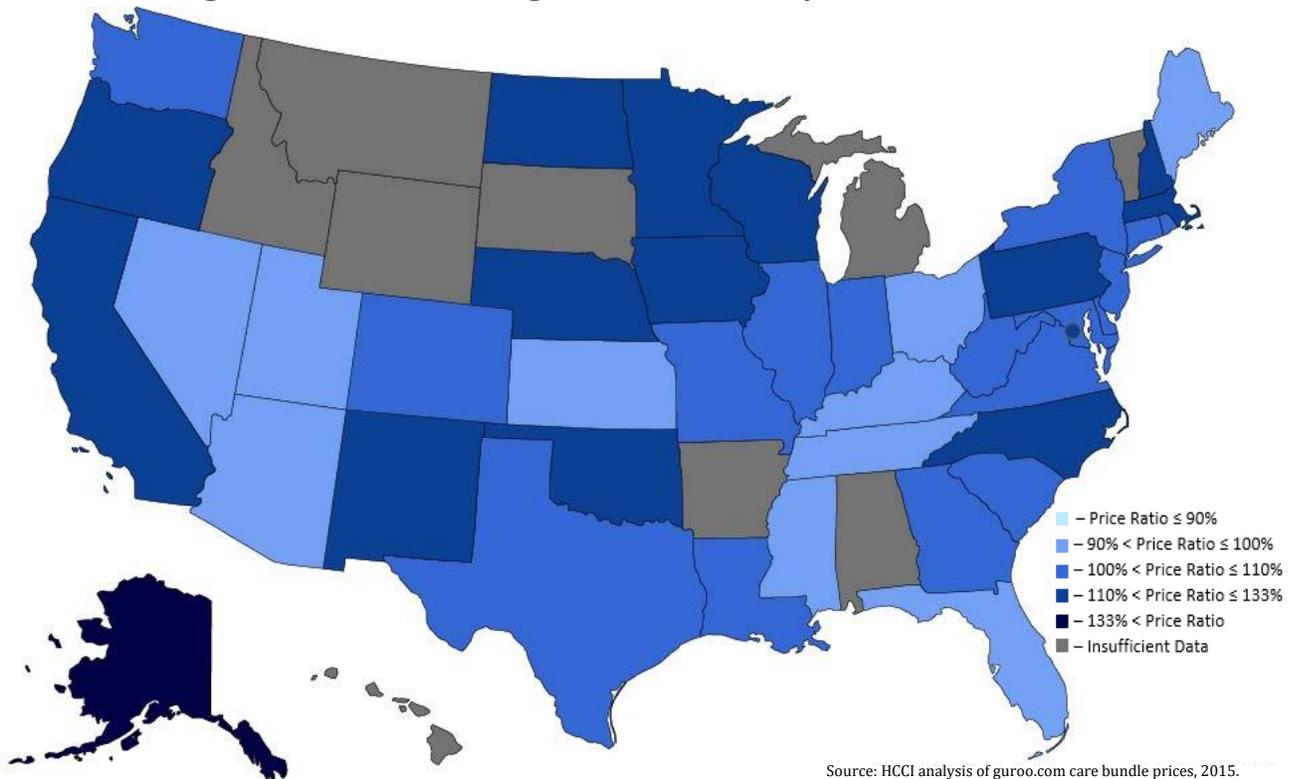
Administration of Flu Vaccine (Child) (42 States)

Ratio of Average State Price to Average National Price, by State

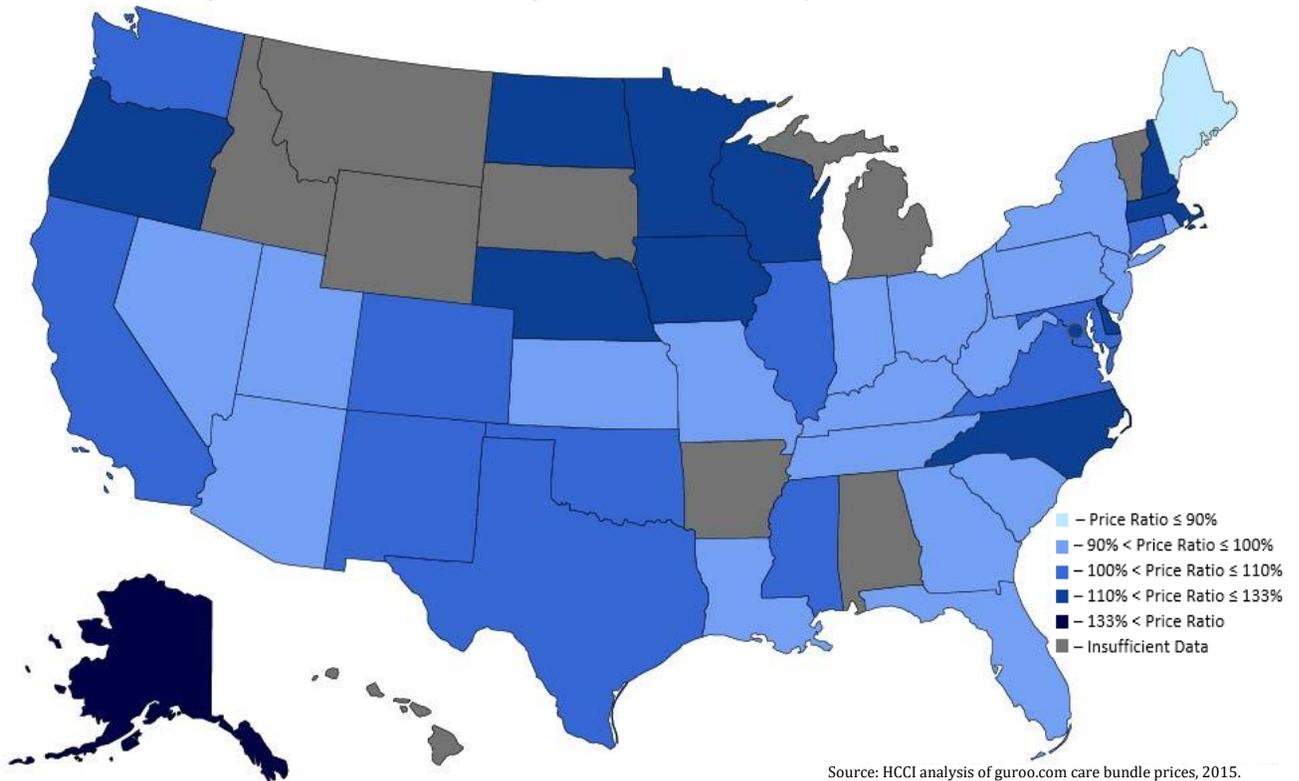


Administration of Hepatitis A Vaccine (Adult) (42 States)

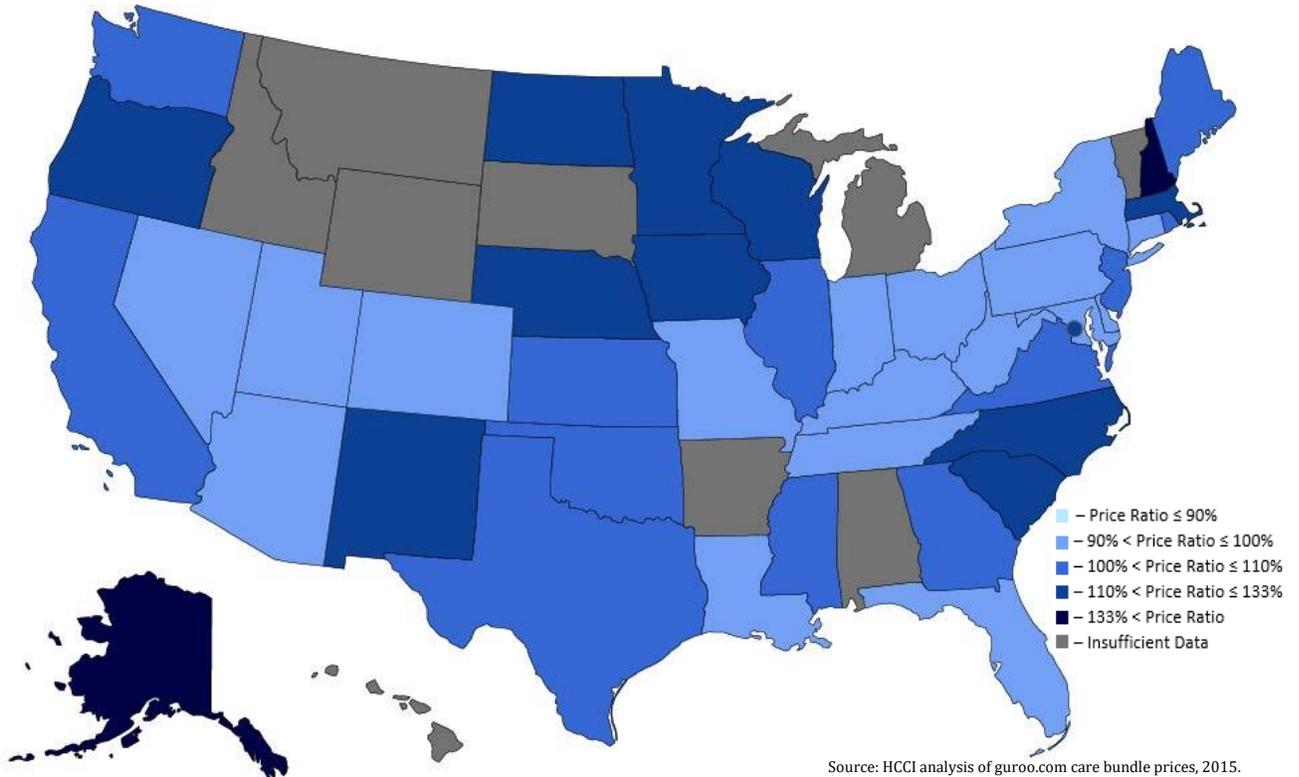
Ratio of Average State Price to Average National Price, by State



Administration of Hepatitis A Vaccine (Child) (42 States)
 Ratio of Average State Price to Average National Price, by State

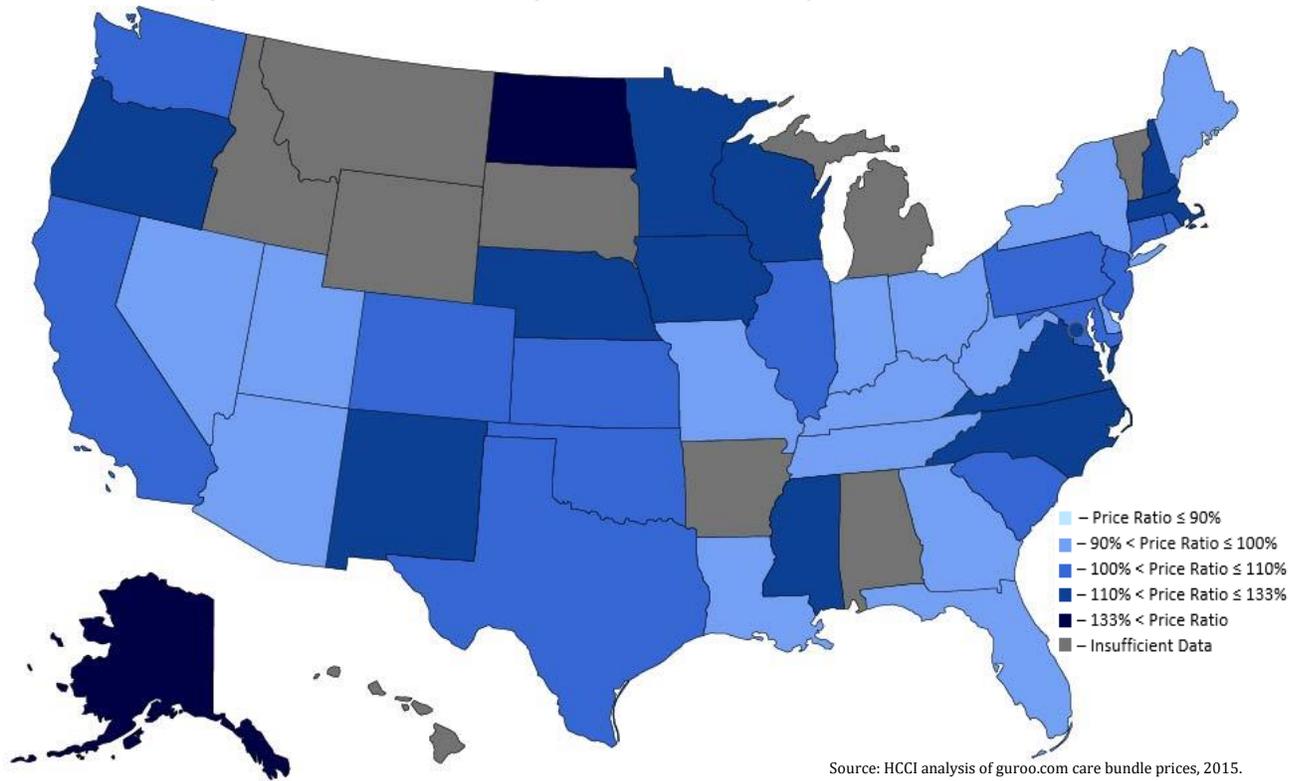


Administration of Hepatitis B Vaccine (Adult) (42 States)
 Ratio of Average State Price to Average National Price, by State



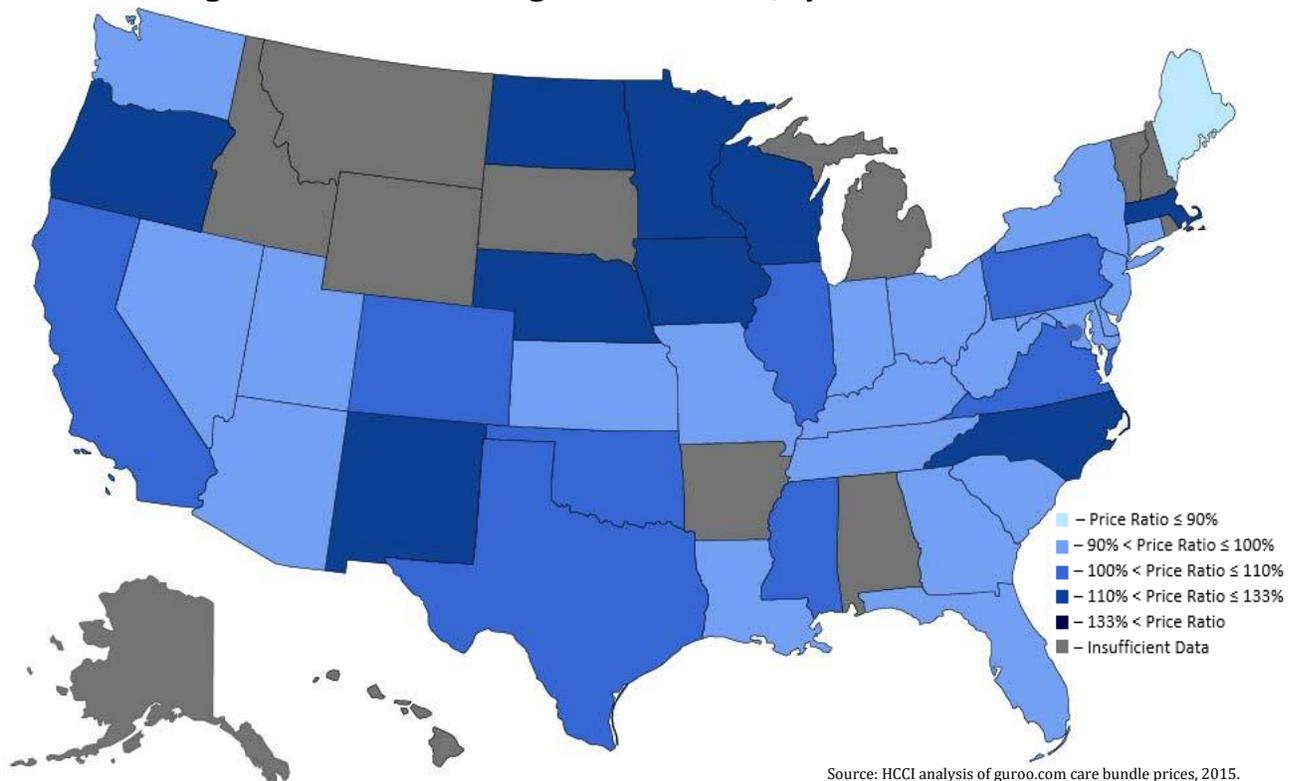
Administration of Hepatitis B Vaccine (Child) (42 States)

Ratio of Average State Price to Average National Price, by State



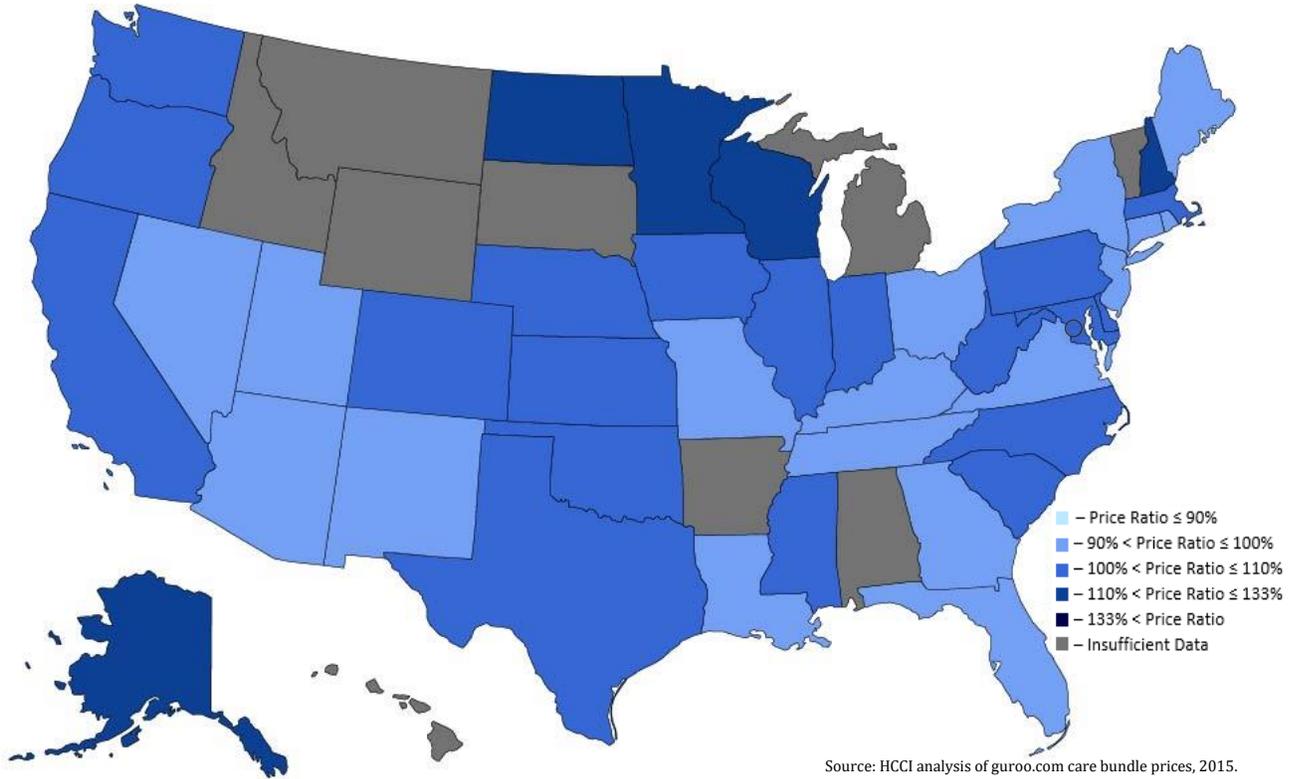
Administration of Hib Vaccine (39 States)

Ratio of Average State Price to Average National Price, by State



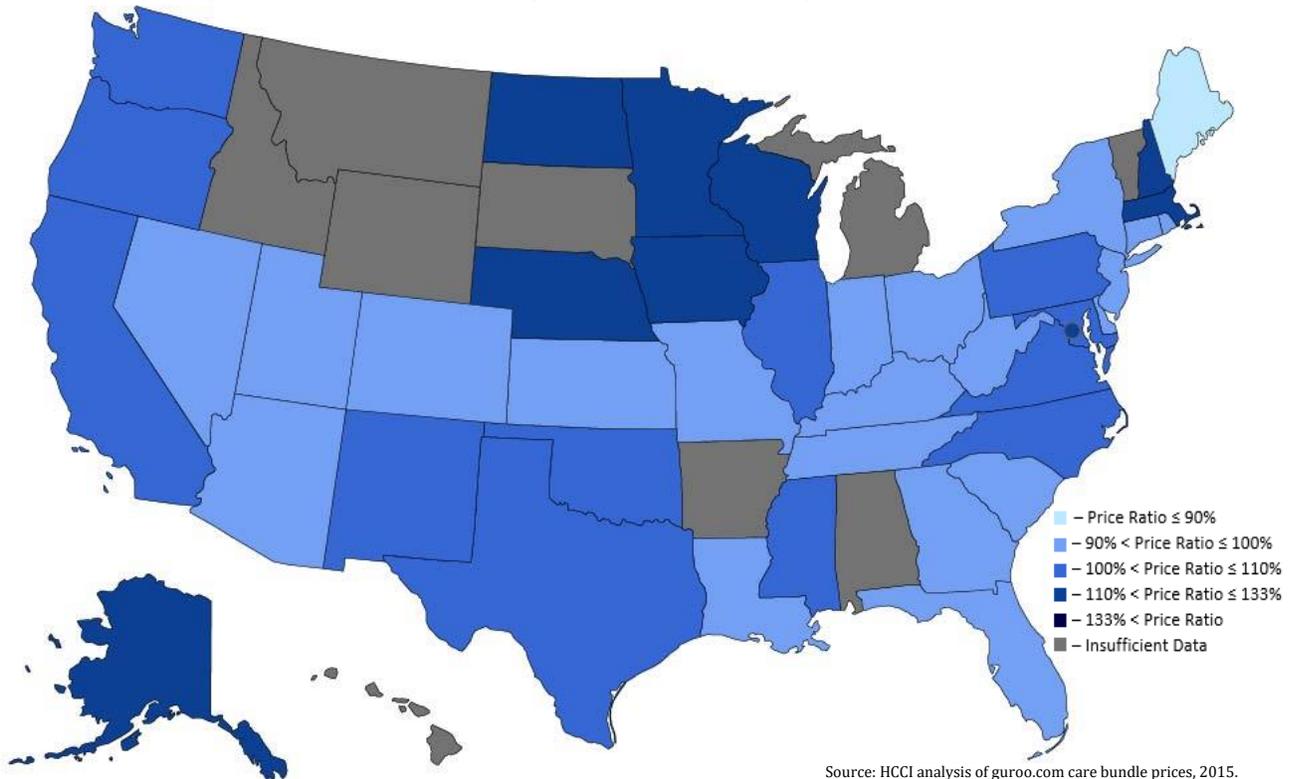
Administration of Human Papillomavirus (HPV) Vaccine (42 States)

Ratio of Average State Price to Average National Price, by State



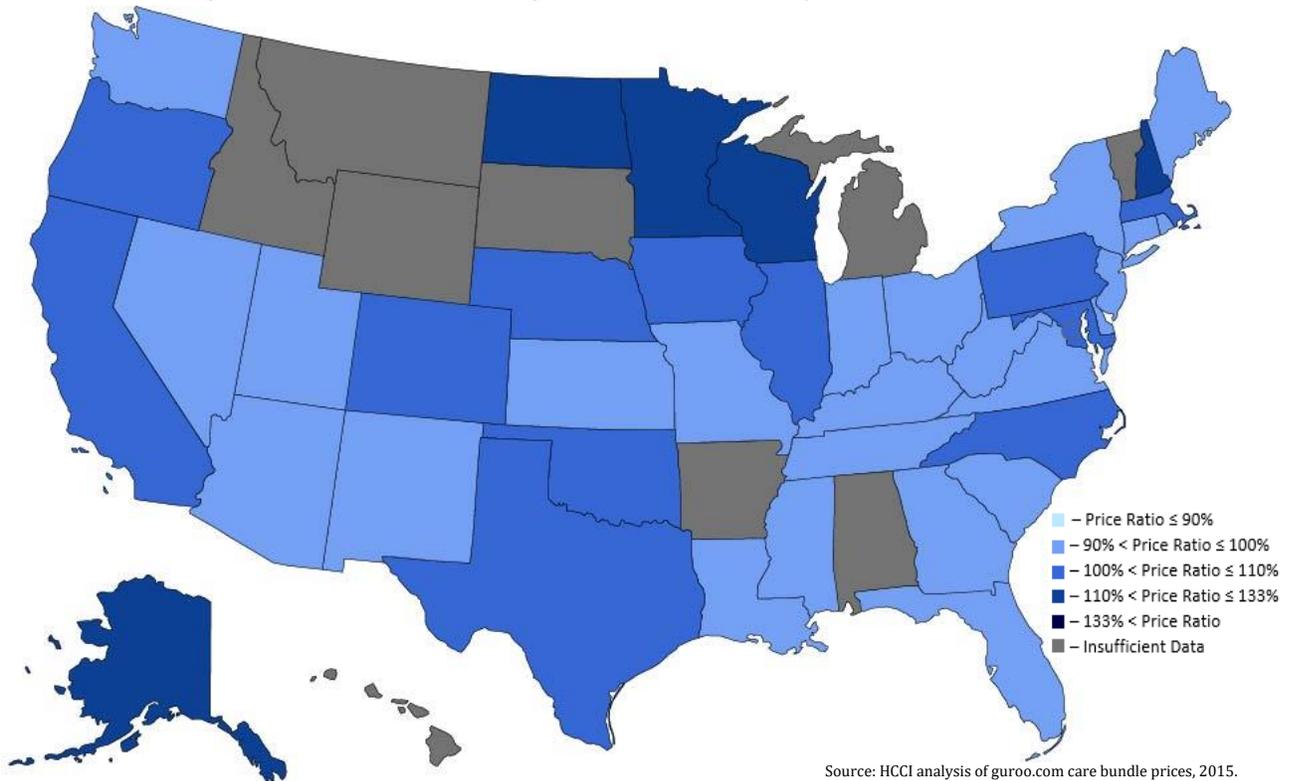
Administration of Measles, Mumps, Rubella (MMR) Vaccine (42 States)

Ratio of Average State Price to Average National Price, by State



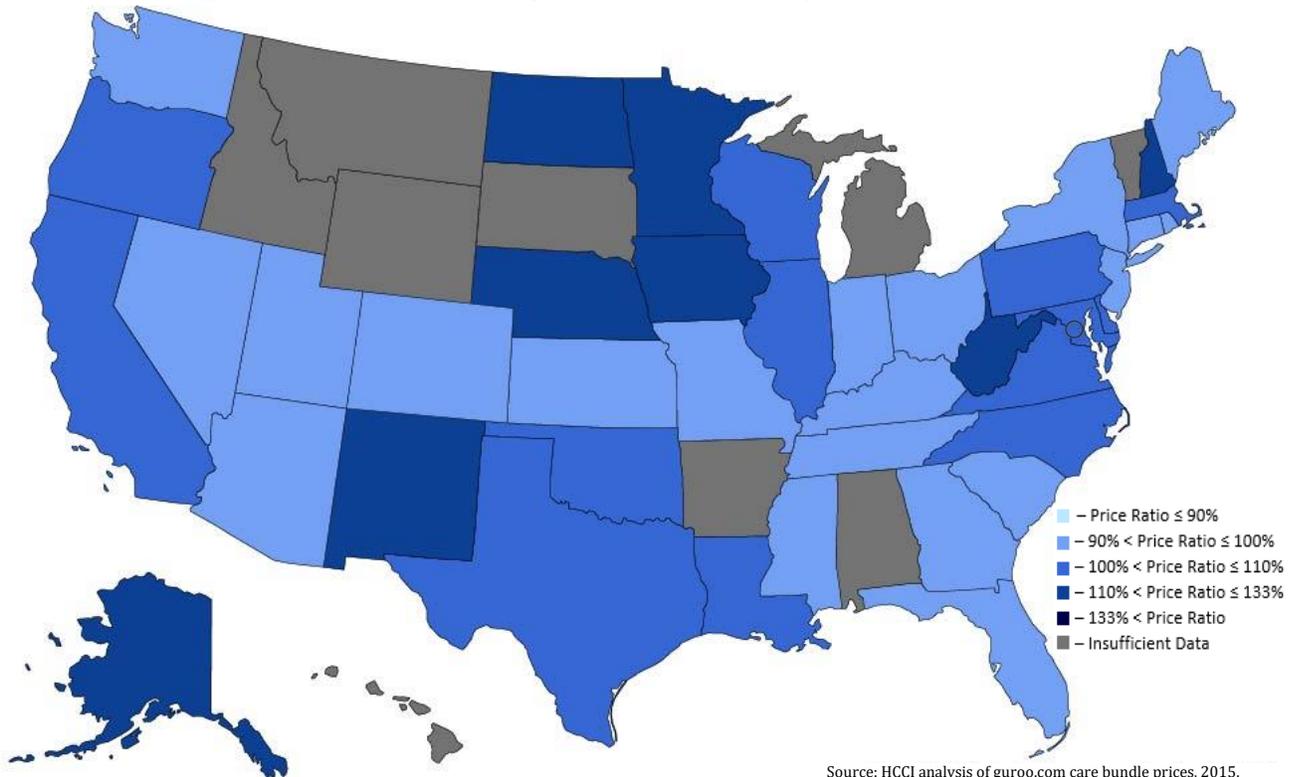
Administration of Meningitis Vaccine (42 States)

Ratio of Average State Price to Average National Price, by State



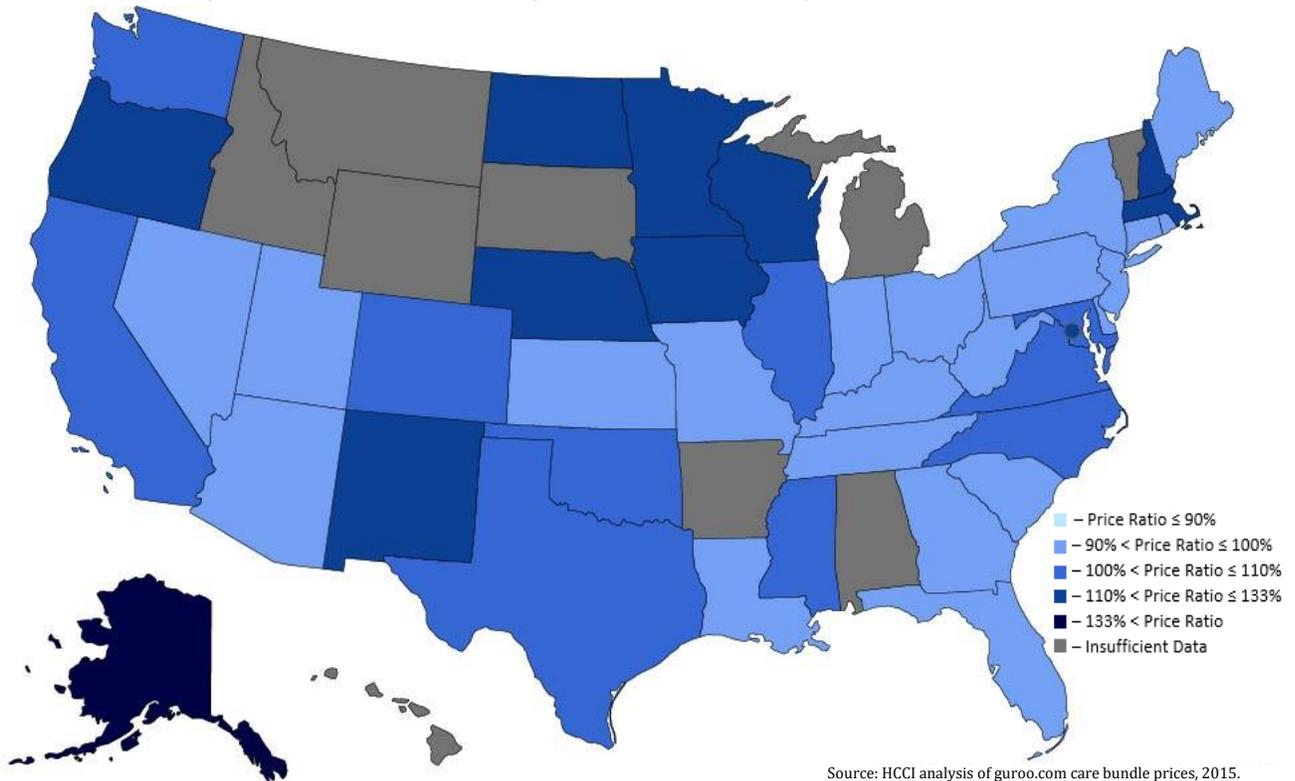
Administration of Pneumonia Vaccine (42 States)

Ratio of Average State Price to Average National Price, by State



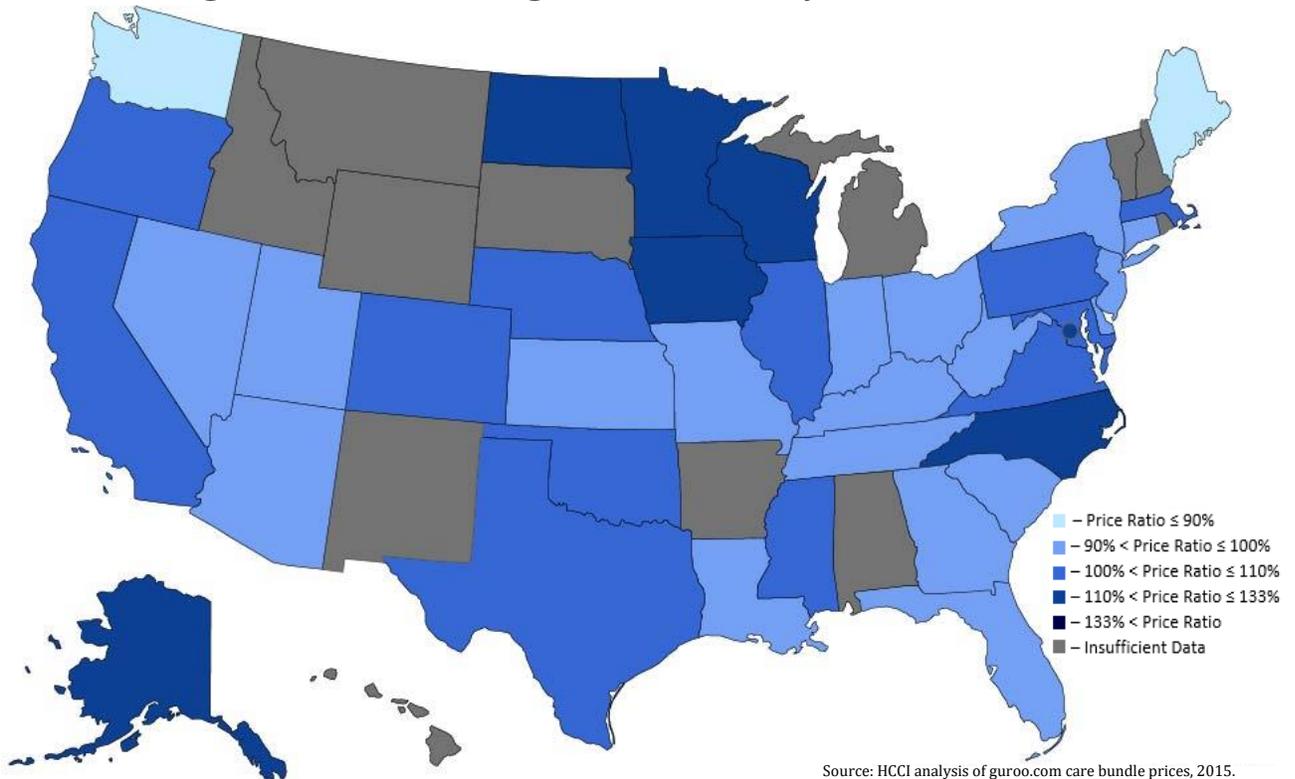
Administration of Polio Vaccine (42 States)

Ratio of Average State Price to Average National Price, by State



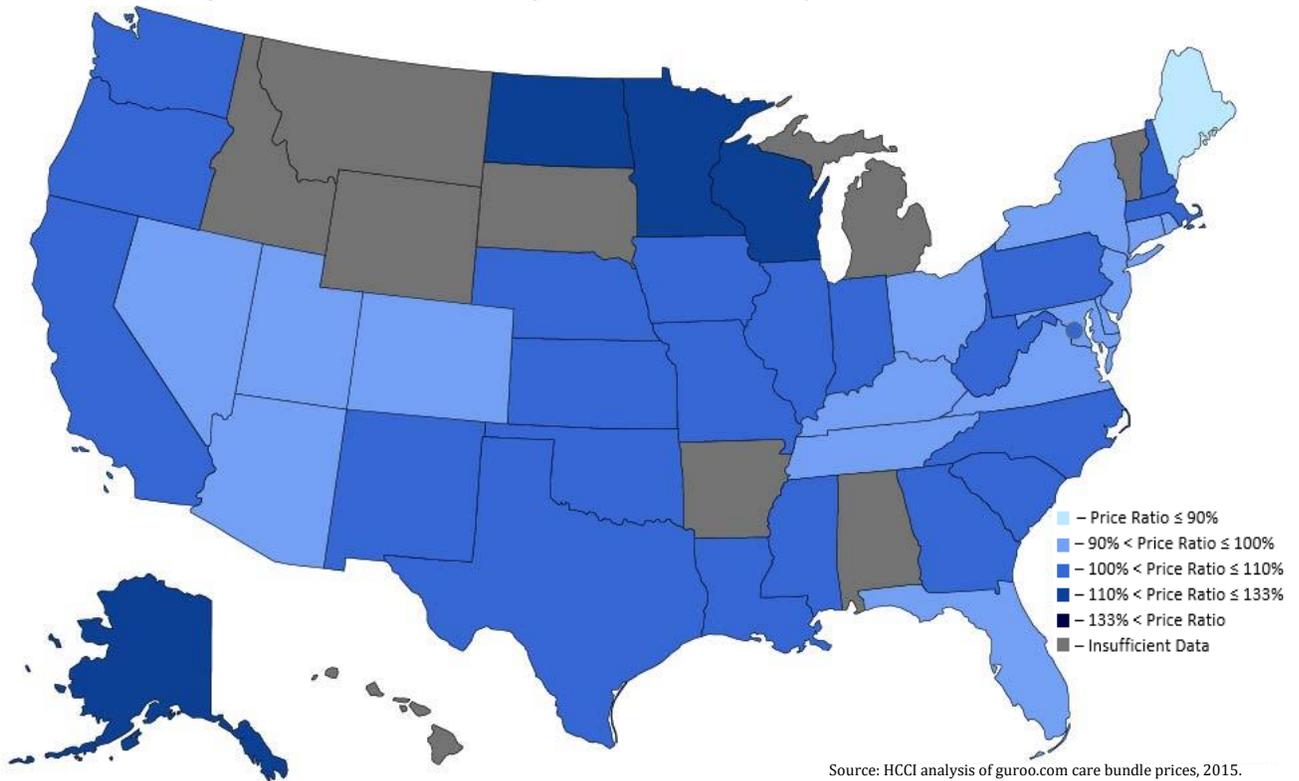
Administration of Rotavirus Vaccine (39 States)

Ratio of Average State Price to Average National Price, by State



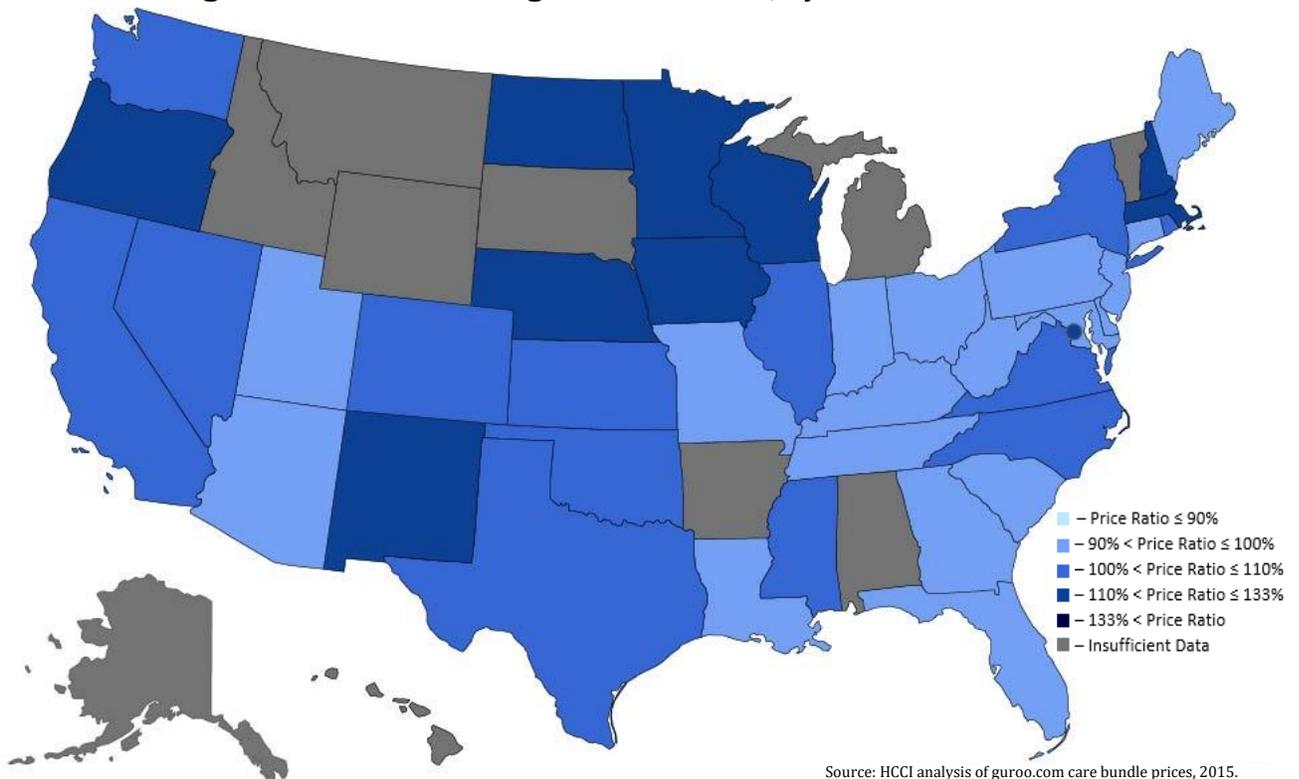
Administration of Shingles Vaccine (42 States)

Ratio of Average State Price to Average National Price, by State



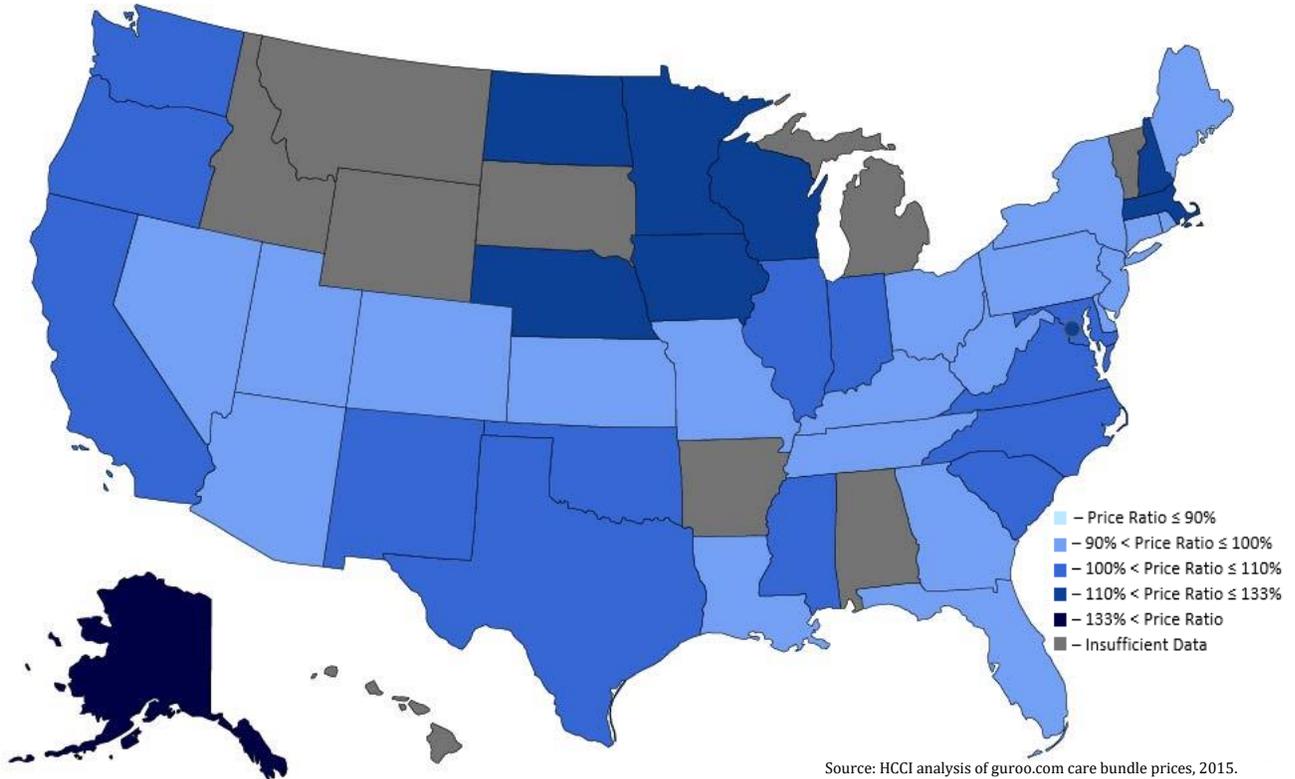
Administration of Tetanus (Td) Vaccine (41 States)

Ratio of Average State Price to Average National Price, by State



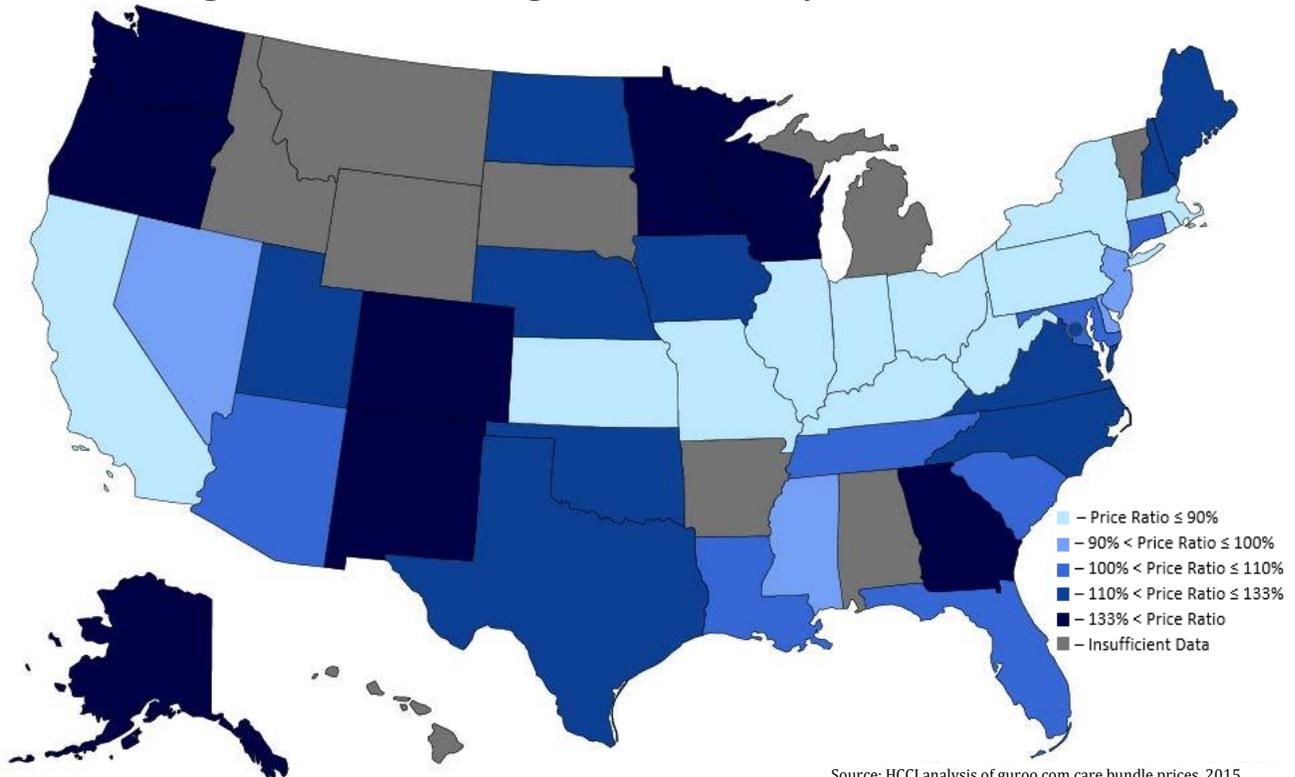
Administration of Tetanus, Diphtheria, Pertussis (Tdap) Vaccine (42 States)

Ratio of Average State Price to Average National Price, by State



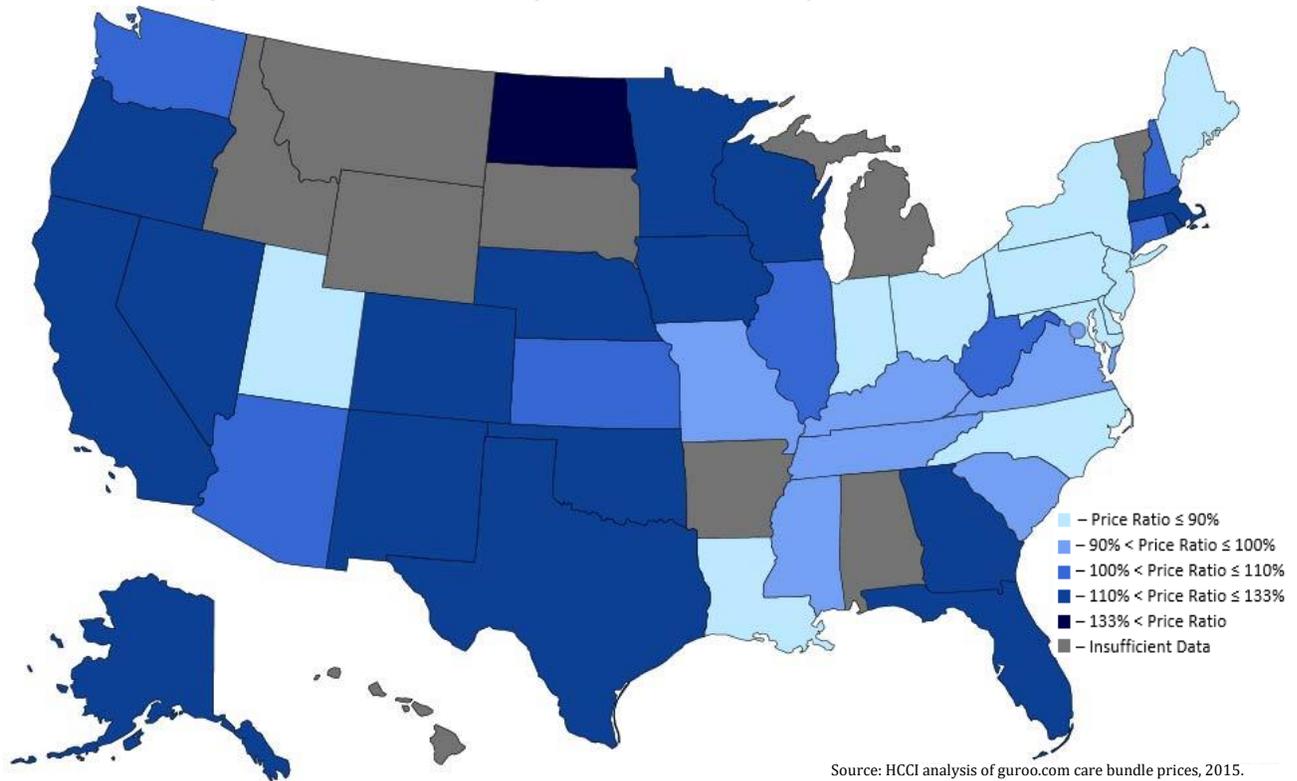
Allergy Injections (42 States)

Ratio of Average State Price to Average National Price, by State



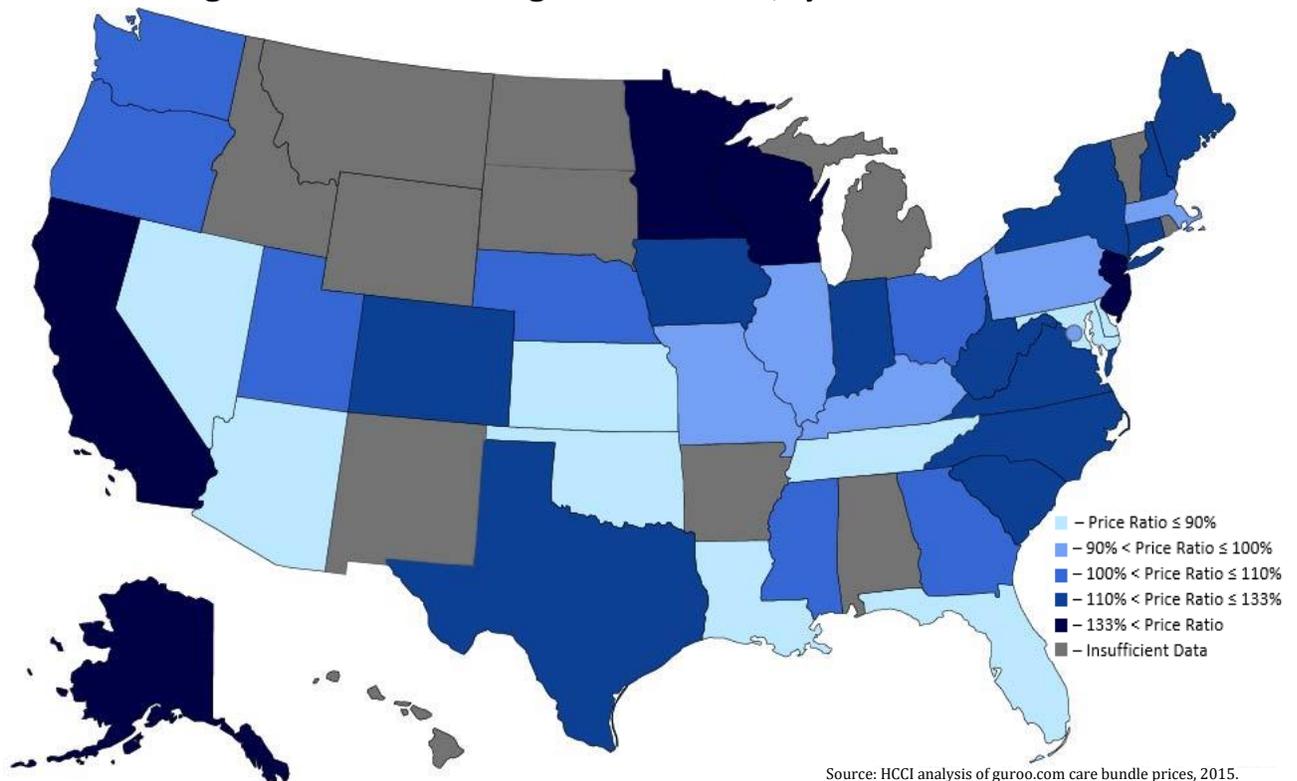
Allergy Testing (42 States)

Ratio of Average State Price to Average National Price, by State



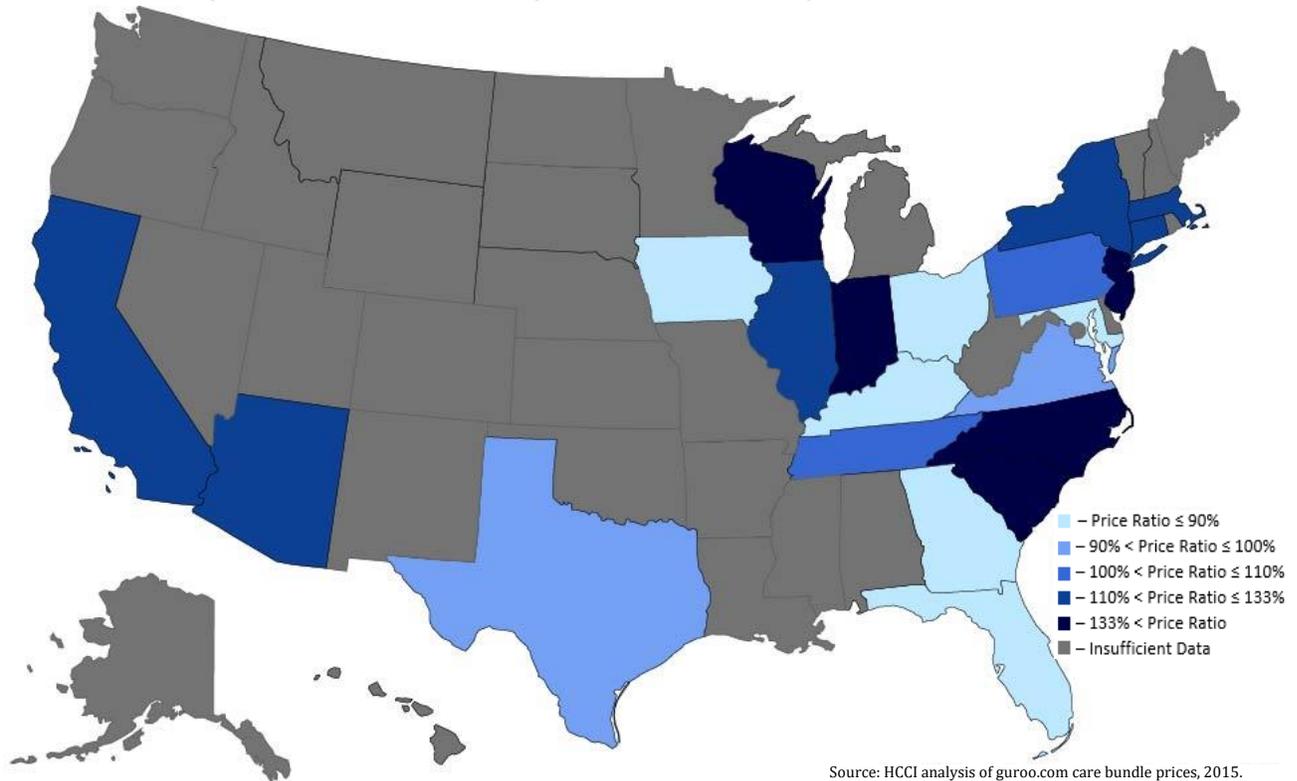
Back Pain – Epidural Steroid Injection (39 States)

Ratio of Average State Price to Average National Price, by State



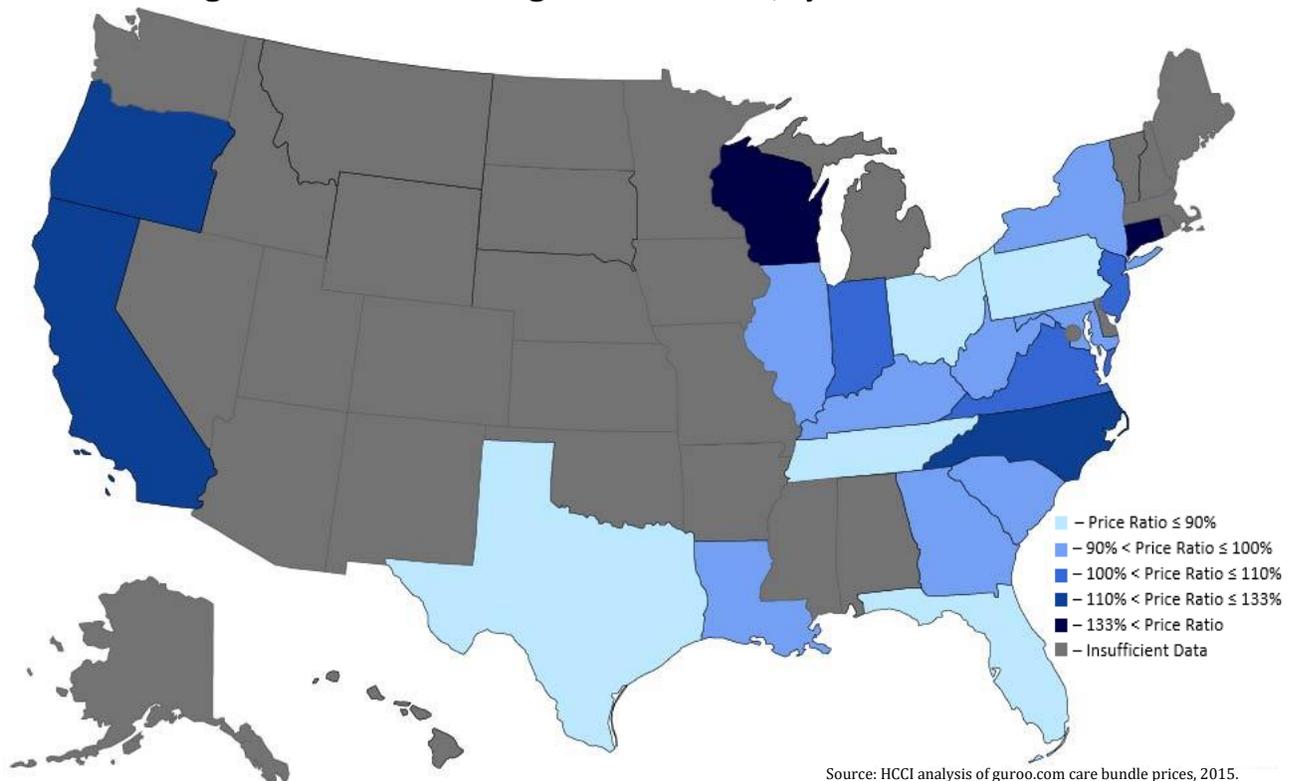
Biopsy – Bladder (21 States)

Ratio of Average State Price to Average National Price, by State



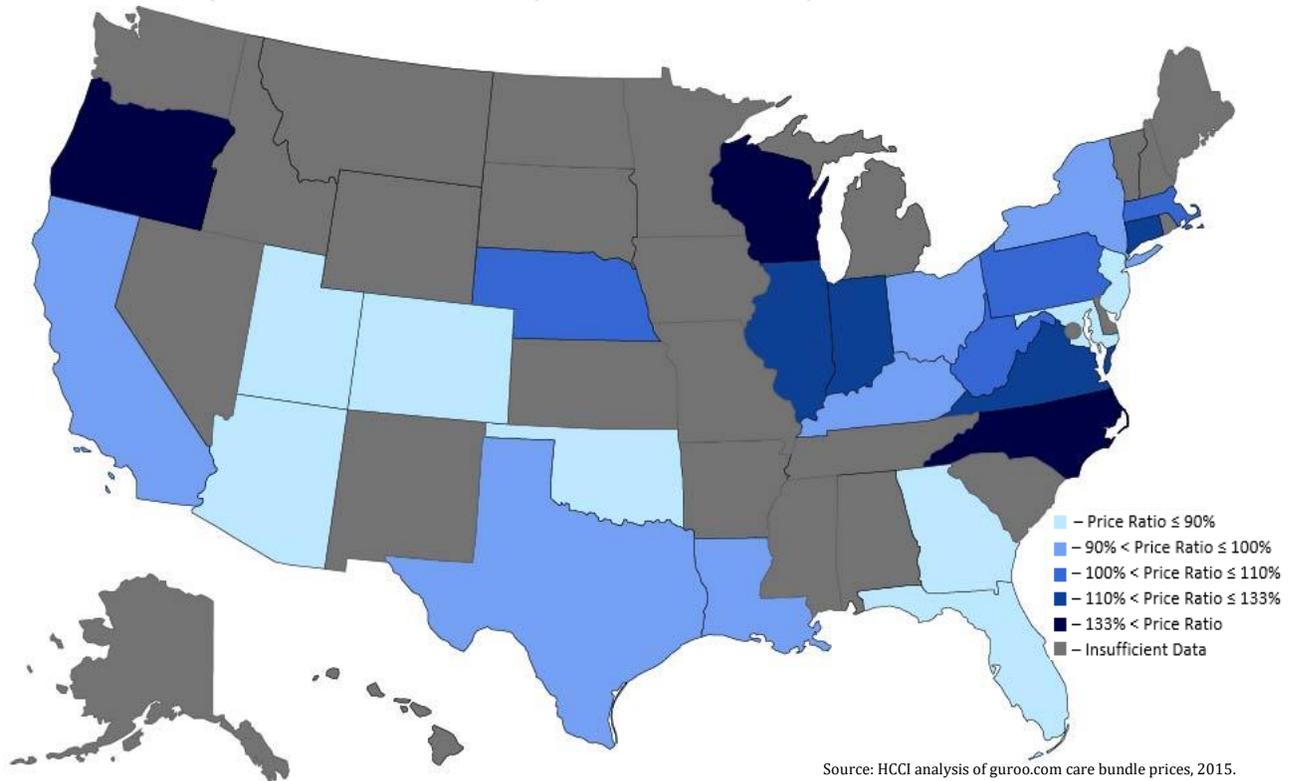
Biopsy – Breast (21 States)

Ratio of Average State Price to Average National Price, by State



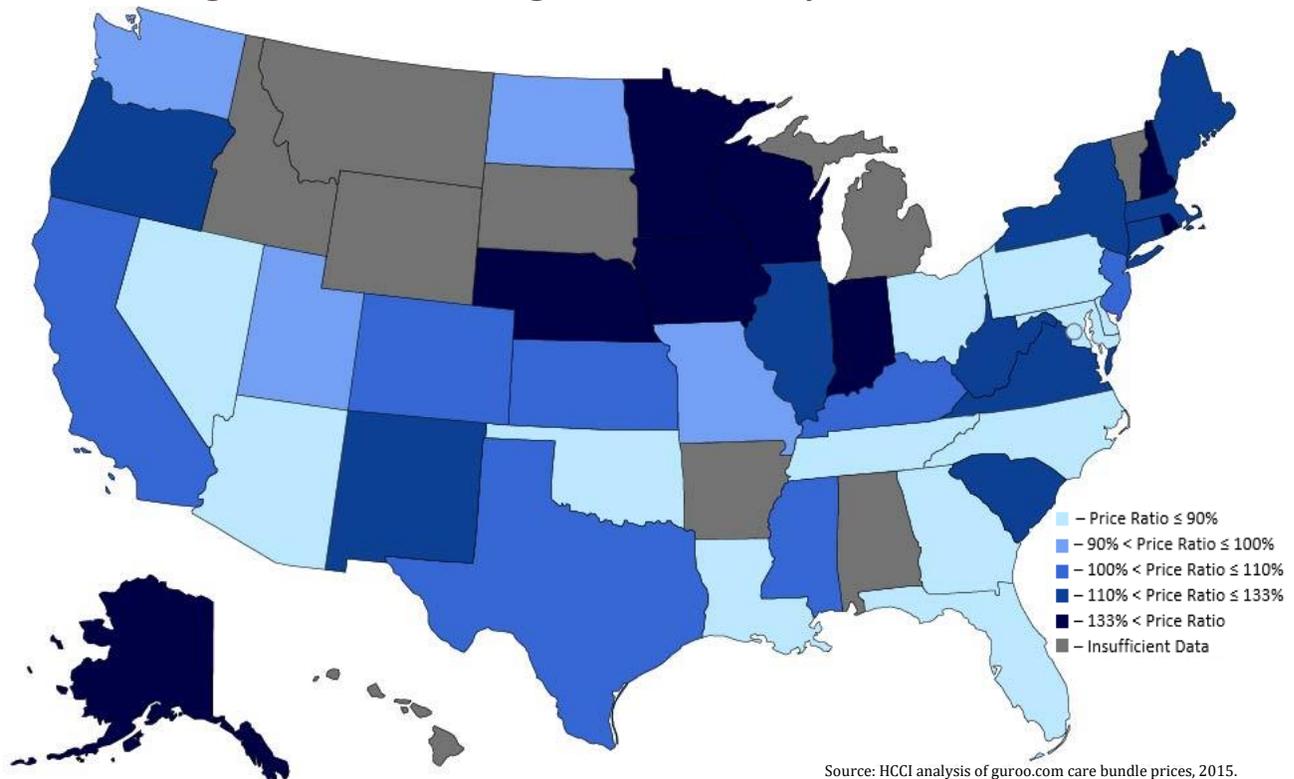
Biopsy – Cervix (25 States)

Ratio of Average State Price to Average National Price, by State



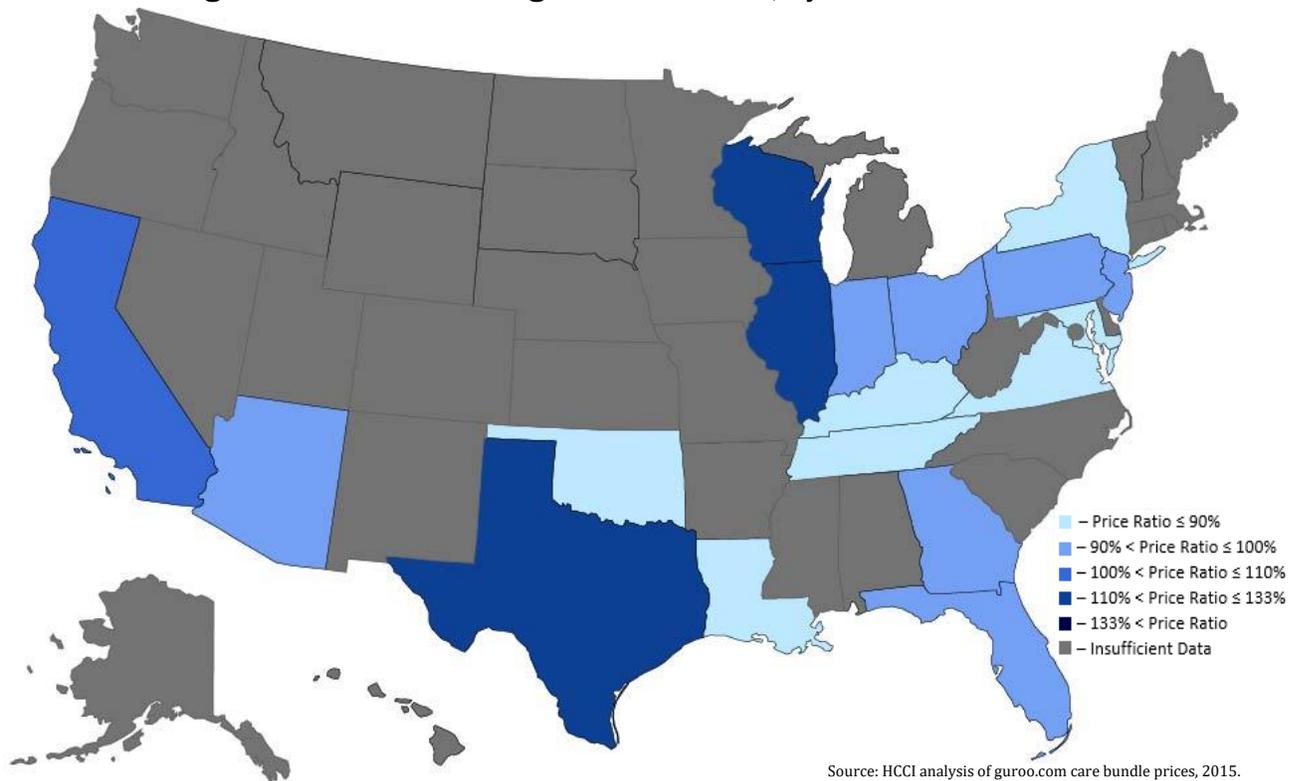
Biopsy – Colon (42 States)

Ratio of Average State Price to Average National Price, by State



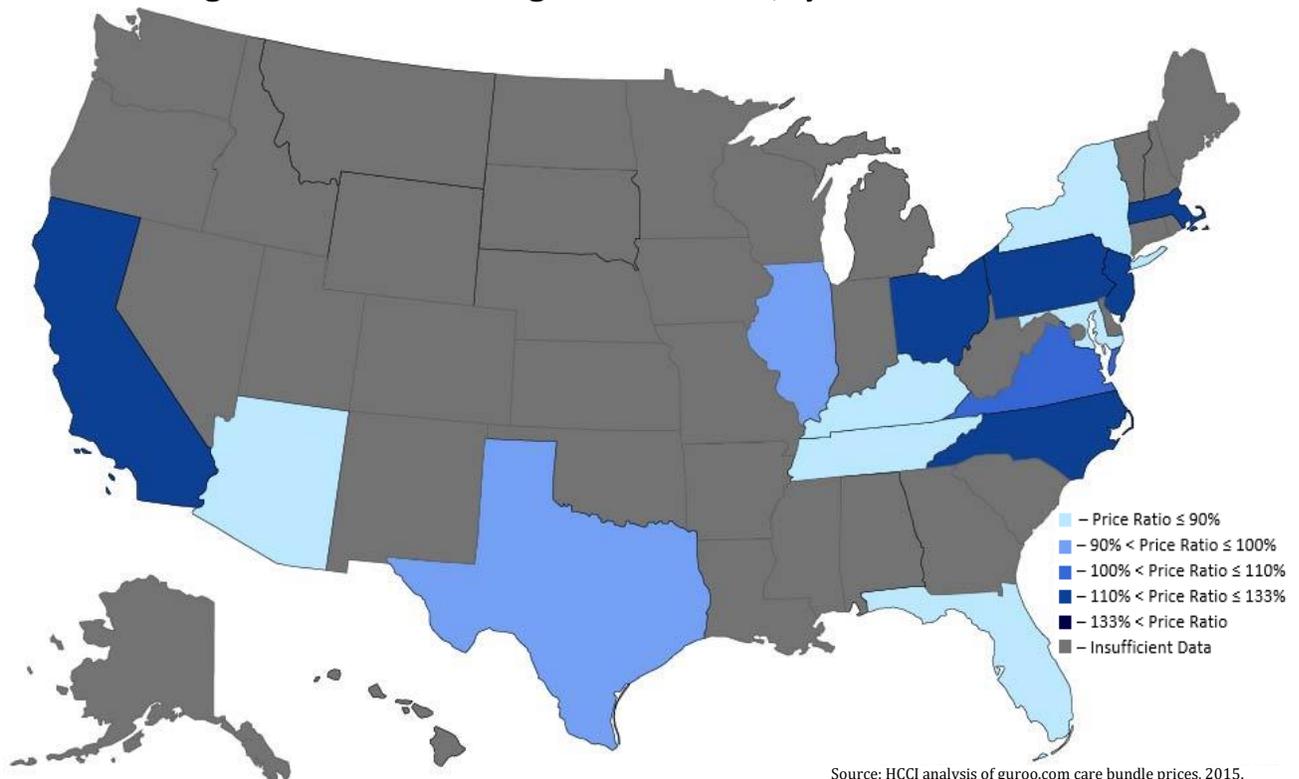
Biopsy – Kidney (18 States)

Ratio of Average State Price to Average National Price, by State



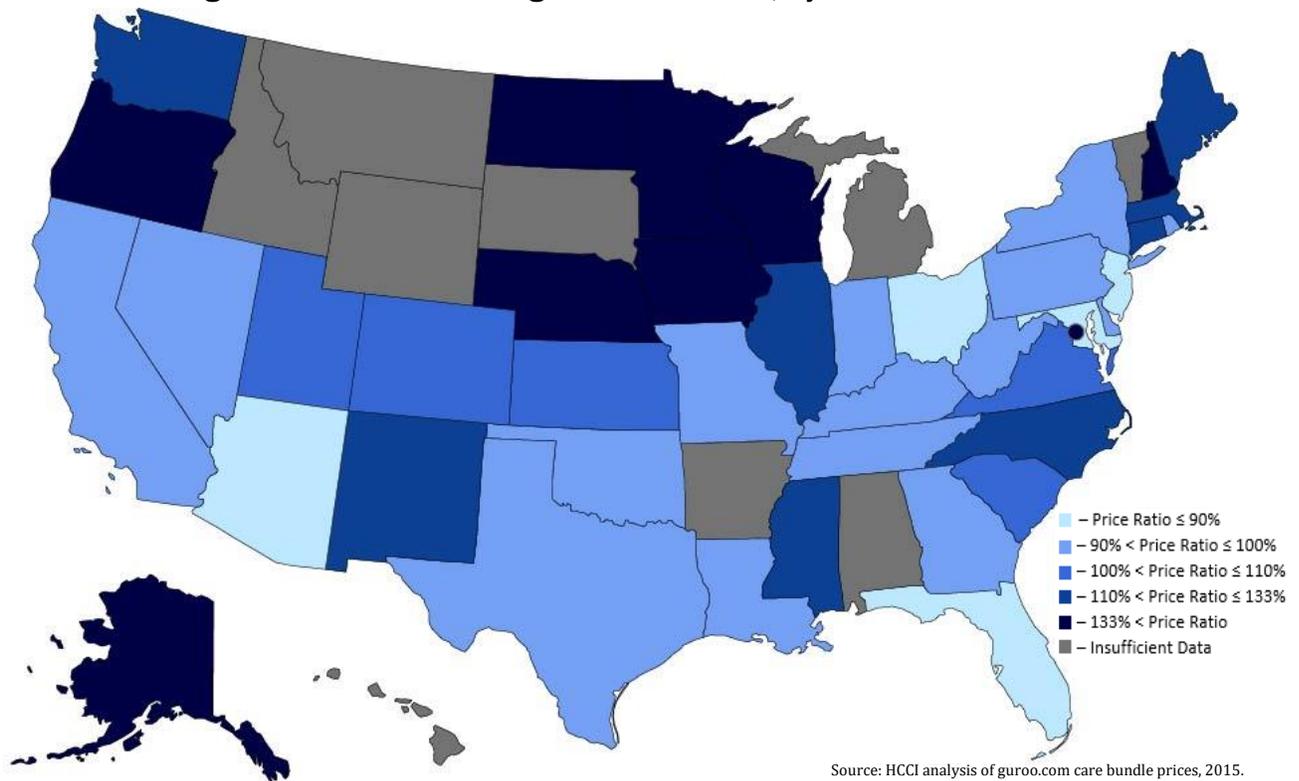
Biopsy – Neck (15 States)

Ratio of Average State Price to Average National Price, by State



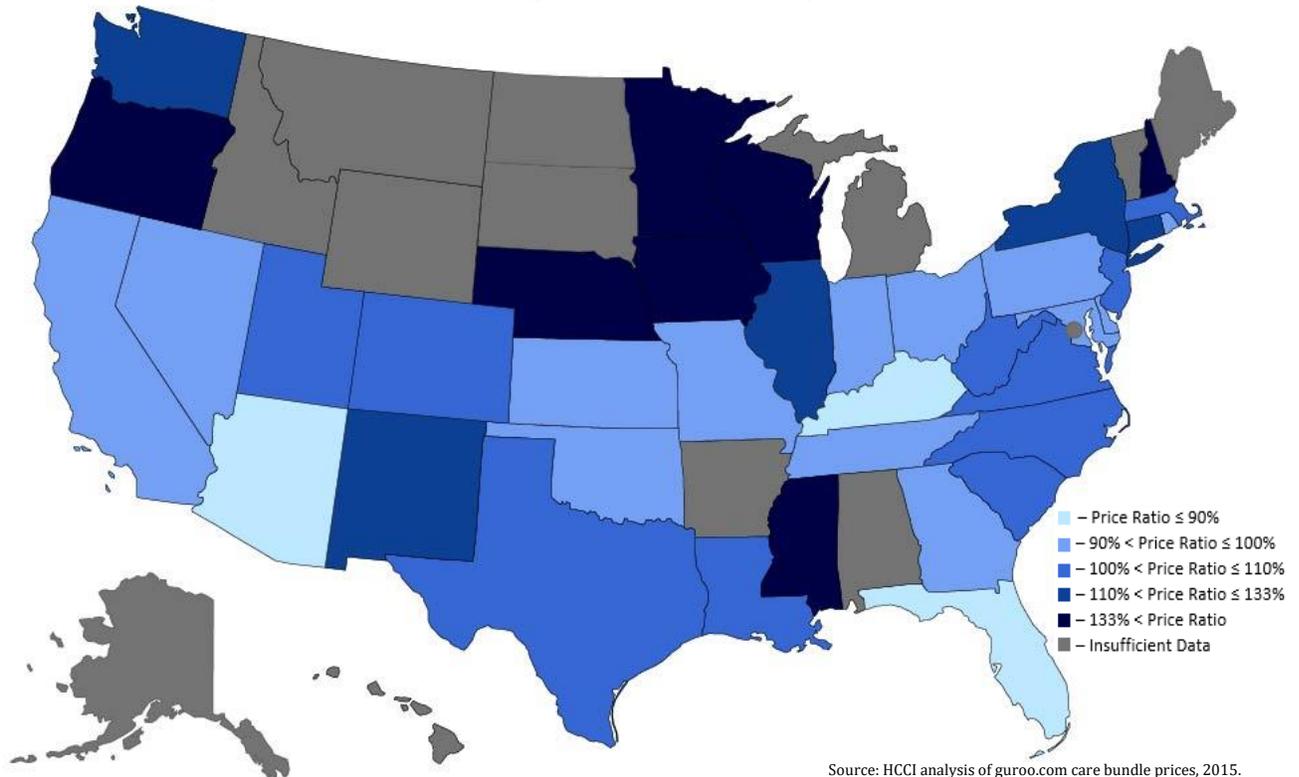
Biopsy – Prostate (42 States)

Ratio of Average State Price to Average National Price, by State



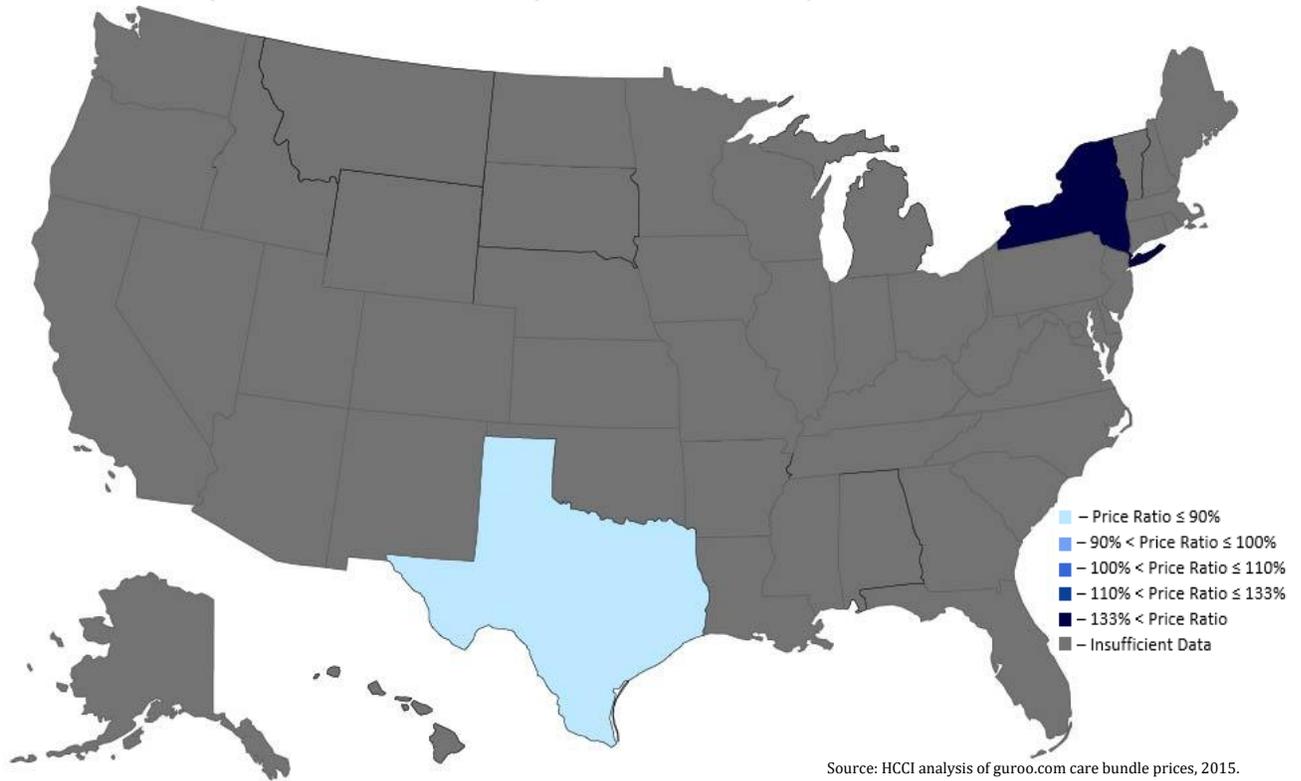
Biopsy – Skin (38 States)

Ratio of Average State Price to Average National Price, by State



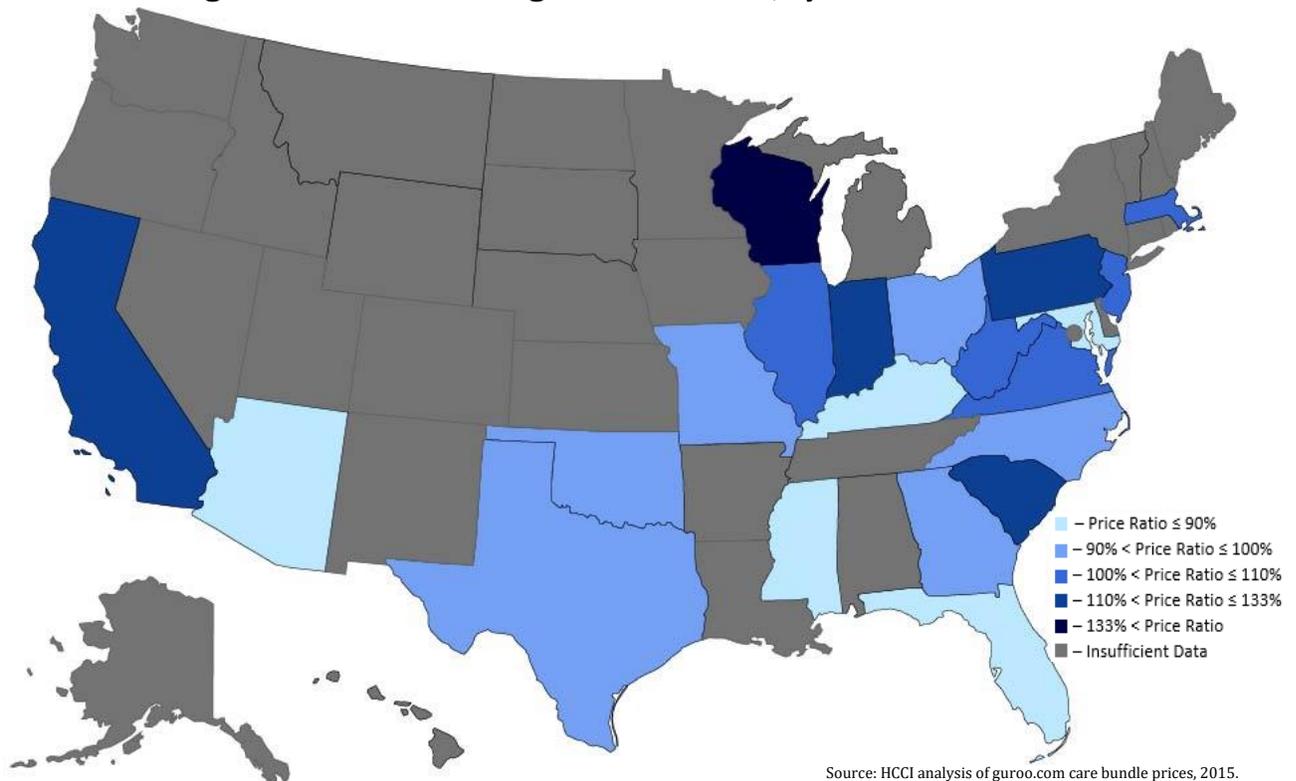
Biopsy – Testicles (2 States)

Ratio of Average State Price to Average National Price, by State



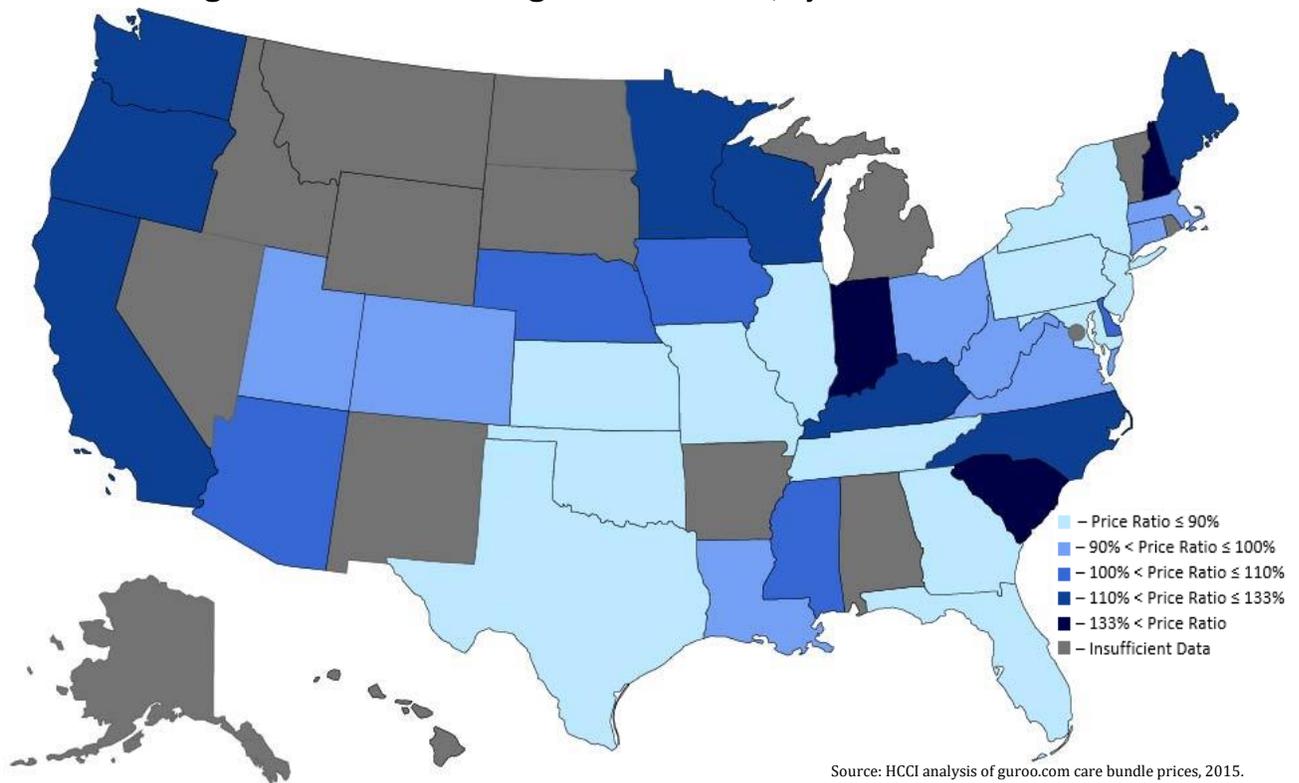
Biopsy – Thyroid (21 States)

Ratio of Average State Price to Average National Price, by State



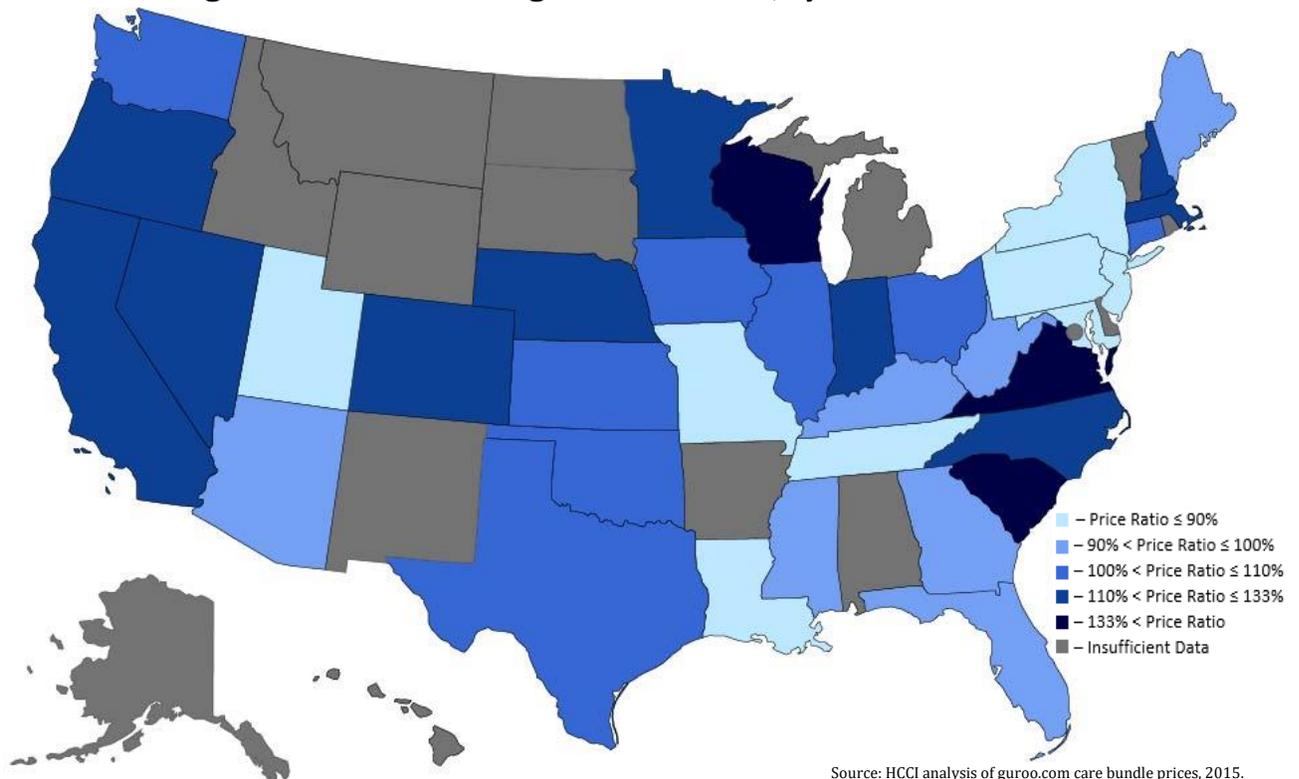
Bladder Exam – Cystoscopy (36 States)

Ratio of Average State Price to Average National Price, by State



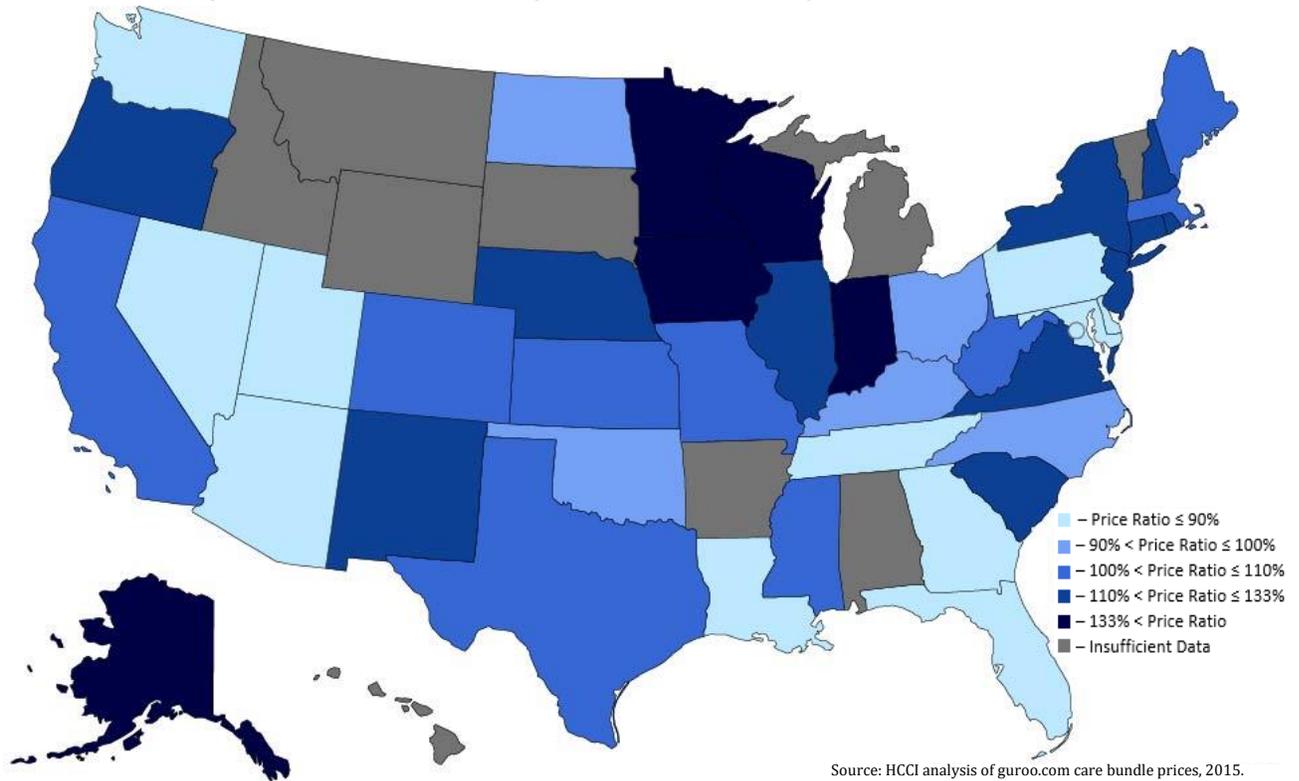
Cardiac Catheterization – Diagnostic (36 States)

Ratio of Average State Price to Average National Price, by State



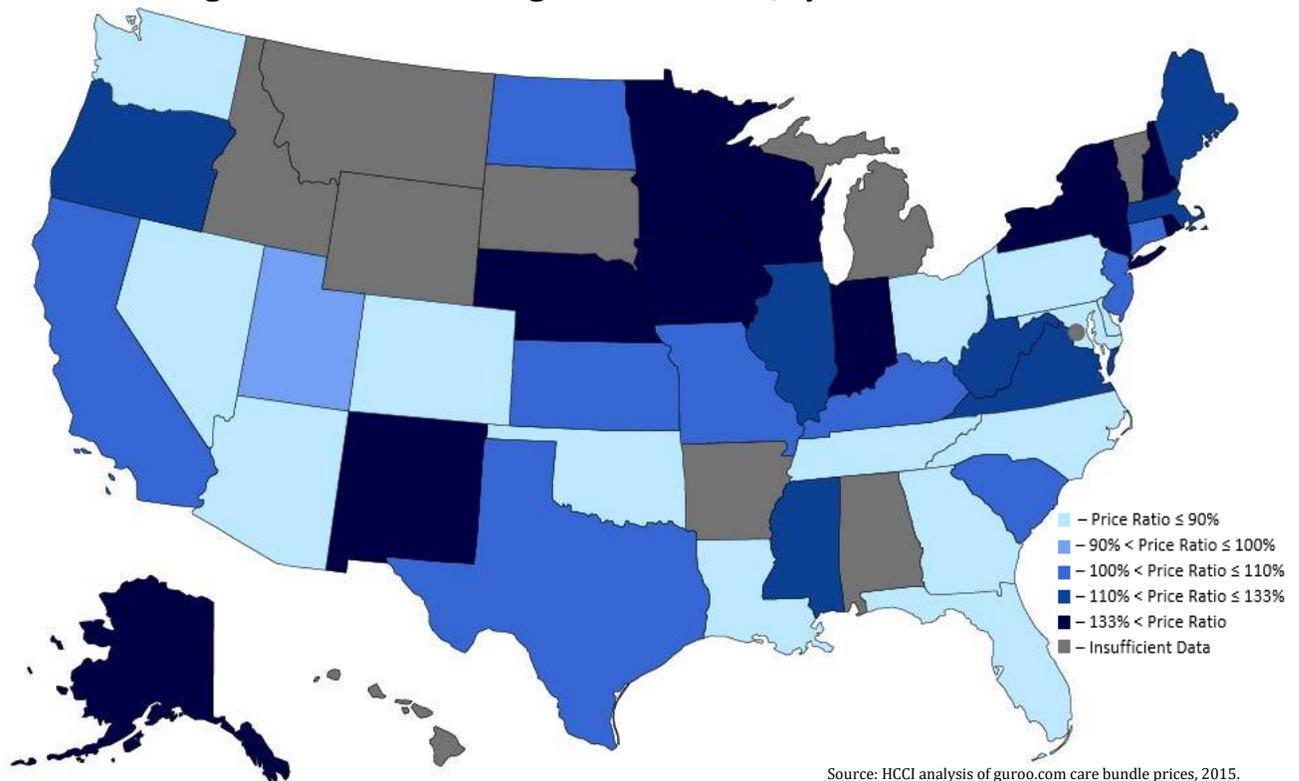
Colonoscopy – Preventative Screening (42 States)

Ratio of Average State Price to Average National Price, by State



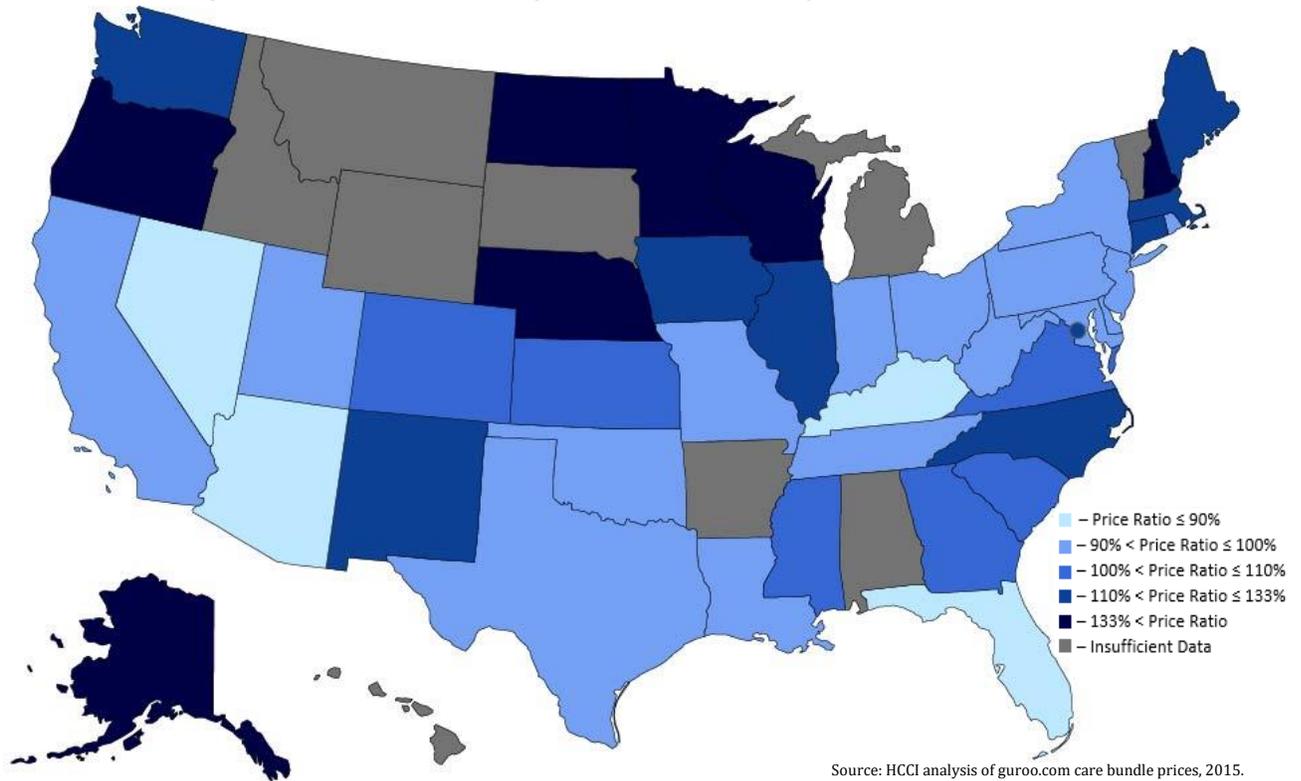
Colonoscopy with Polyp Removal (41 States)

Ratio of Average State Price to Average National Price, by State



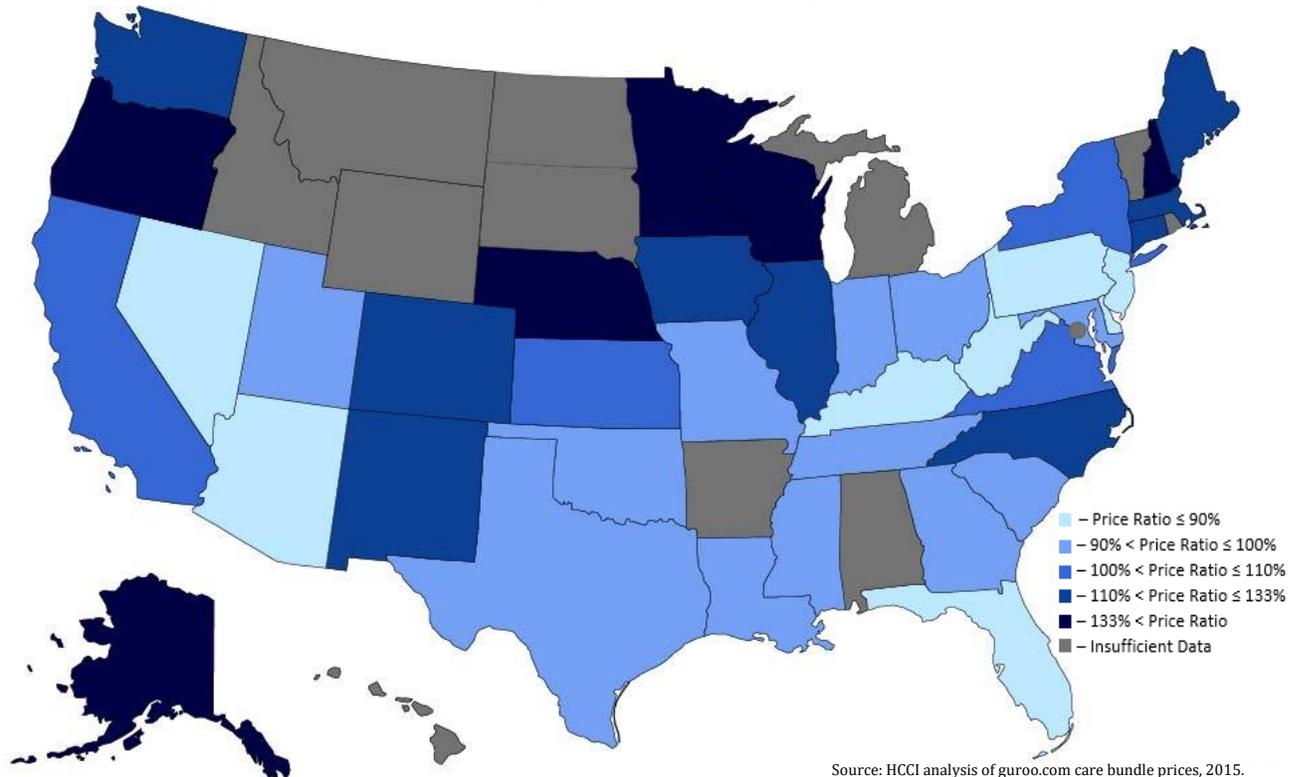
Electrocardiogram (EKG) (42 States)

Ratio of Average State Price to Average National Price, by State



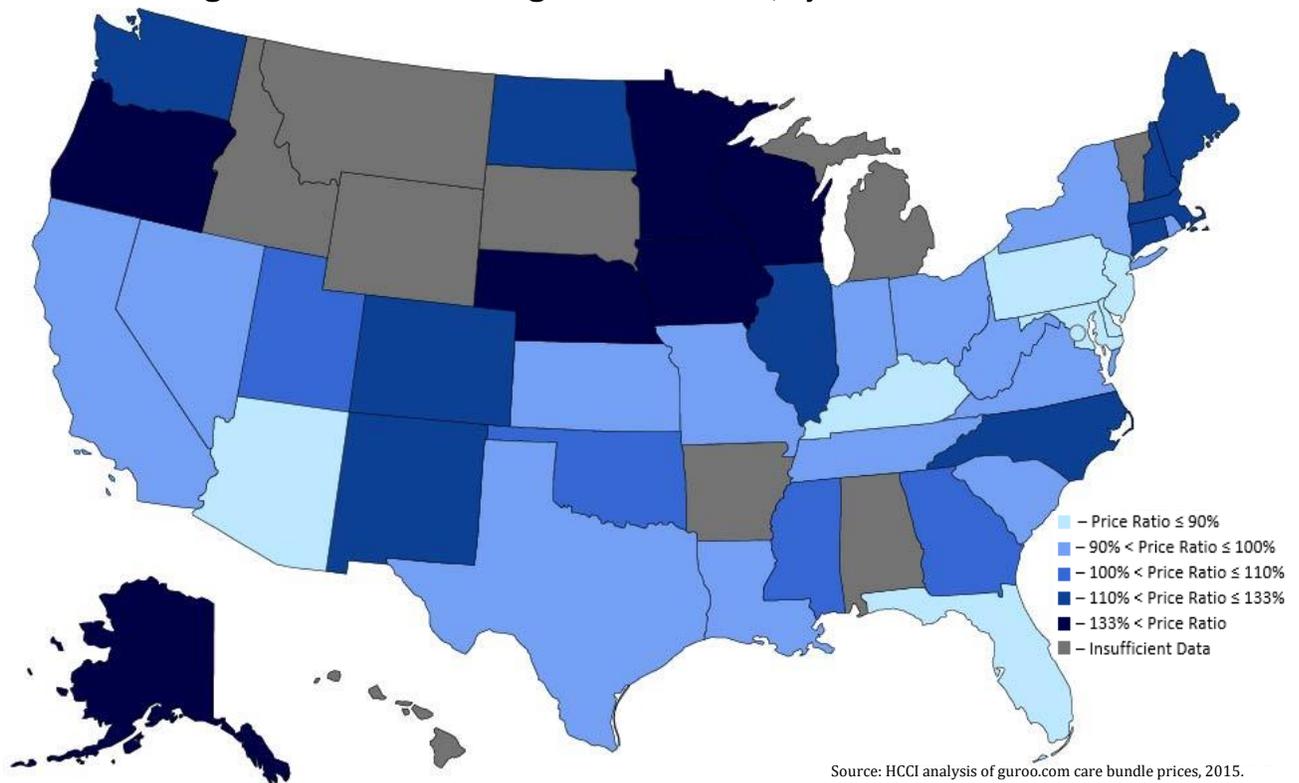
Electroencephalogram (EEG) (39 States)

Ratio of Average State Price to Average National Price, by State



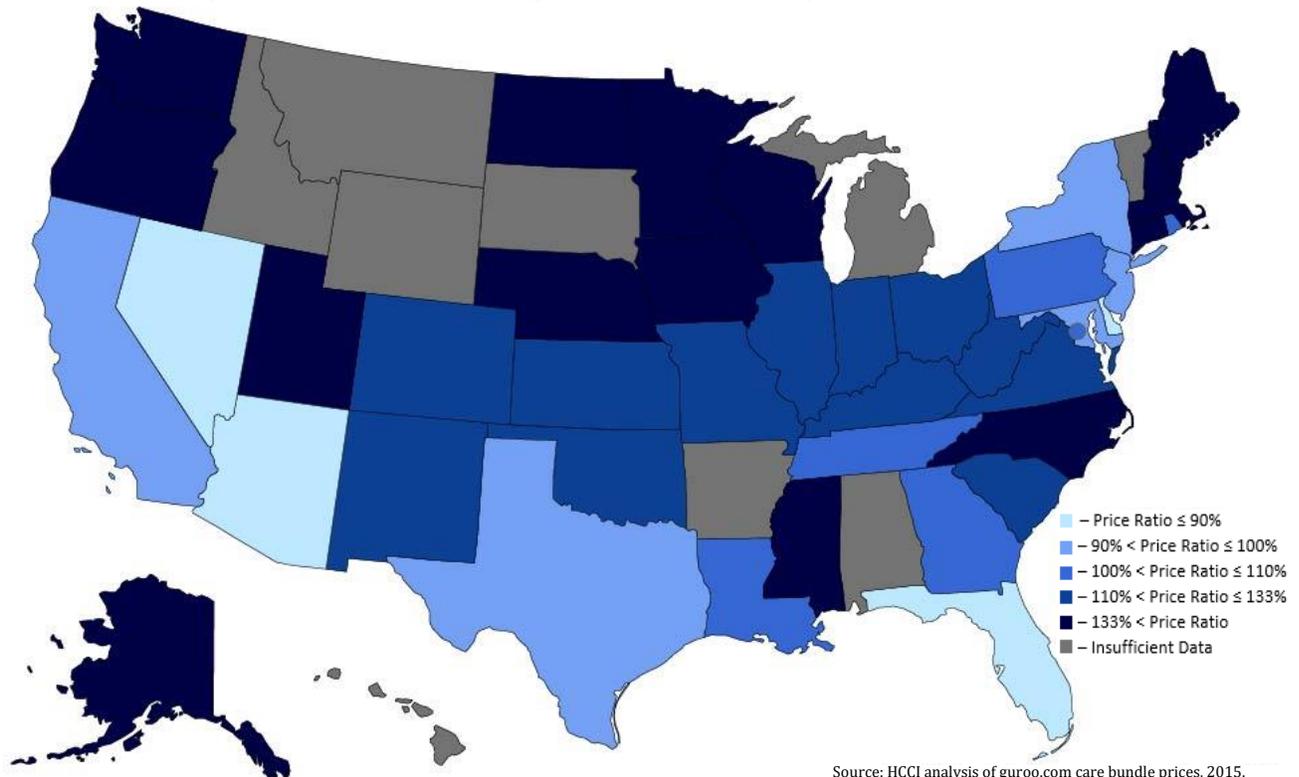
Electromyogram (EMG) (42 States)

Ratio of Average State Price to Average National Price, by State



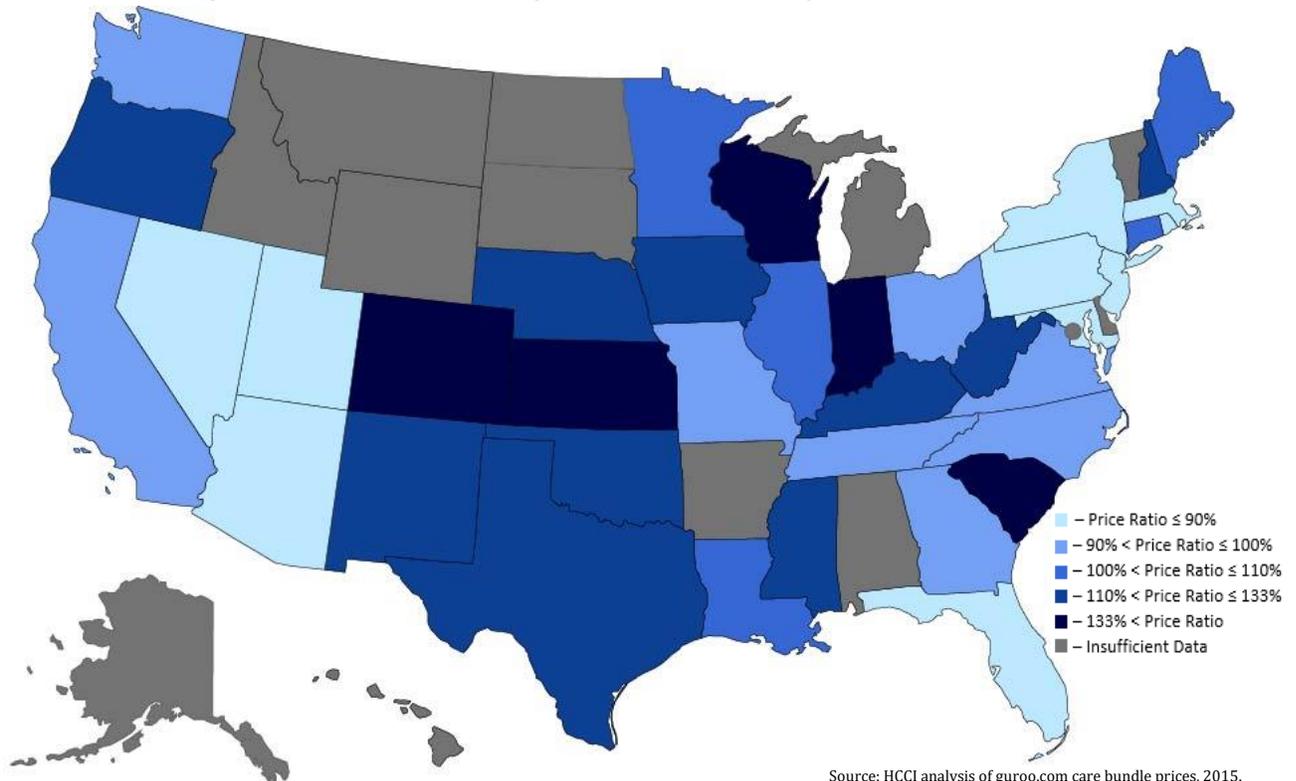
Heart Stress Test with Heart Ultrasound (42 States)

Ratio of Average State Price to Average National Price, by State



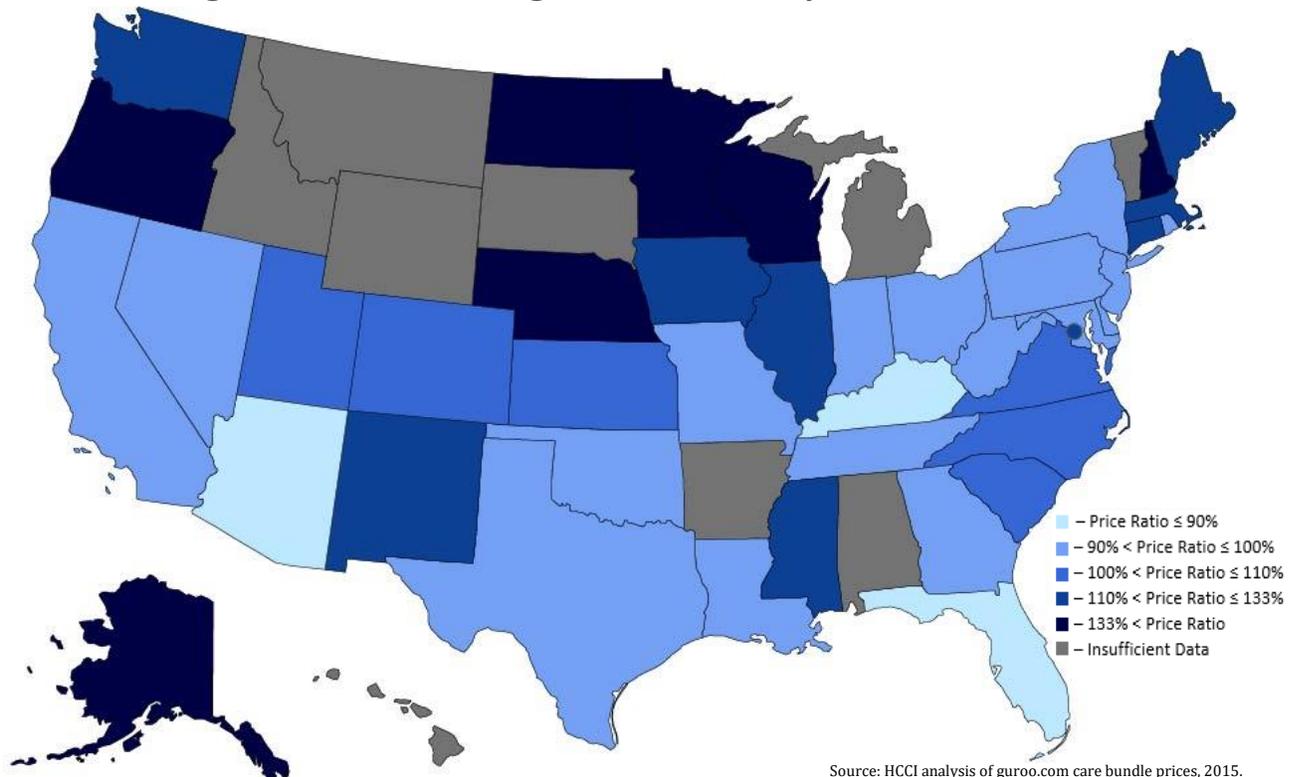
Kidney Stone Disintegration – Lithotripsy (38 States)

Ratio of Average State Price to Average National Price, by State



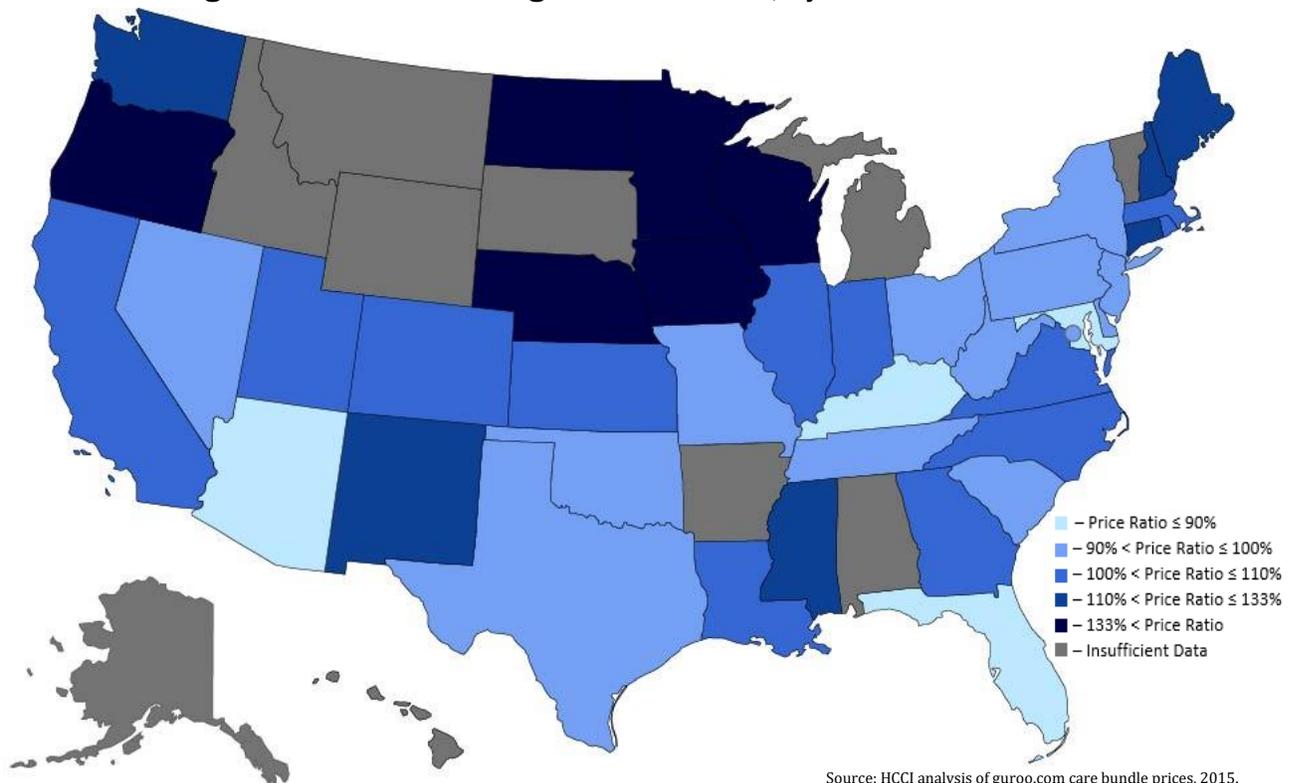
Knee Injection (42 States)

Ratio of Average State Price to Average National Price, by State



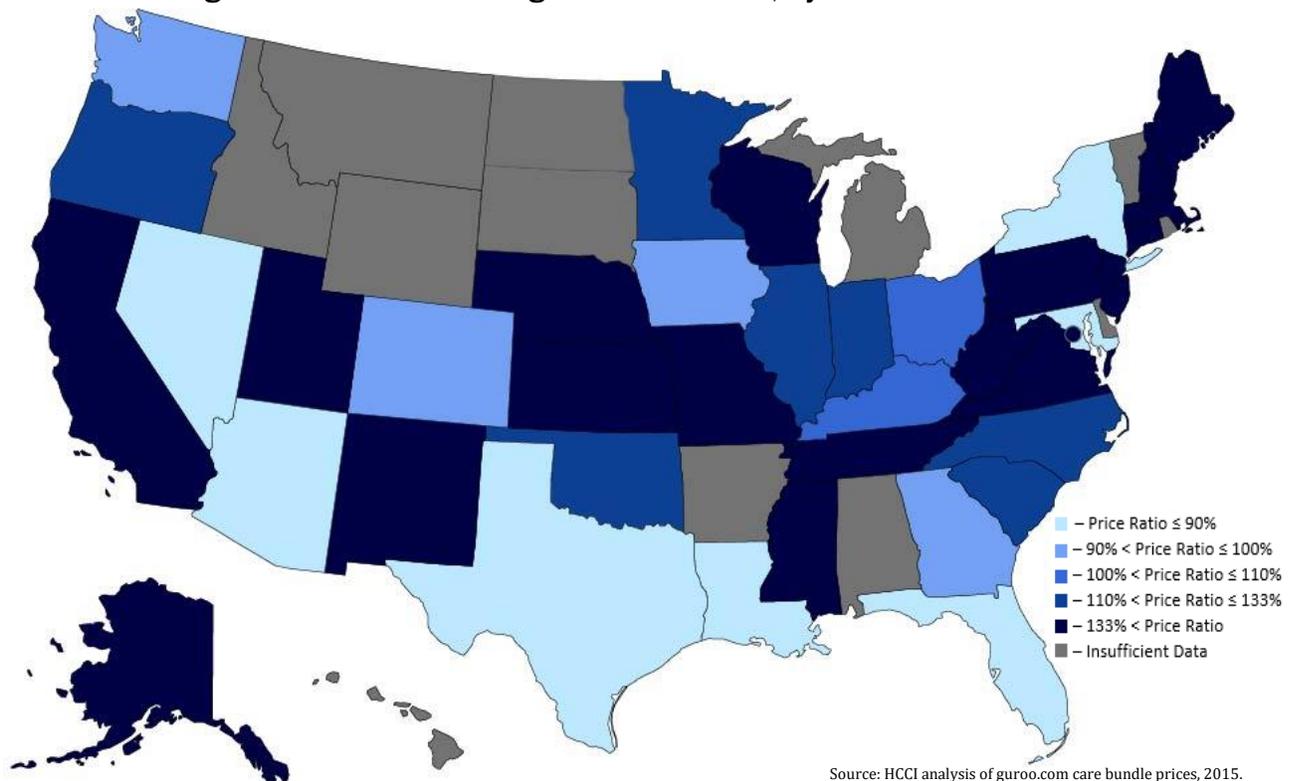
Nerve Conduction Studies (41 States)

Ratio of Average State Price to Average National Price, by State



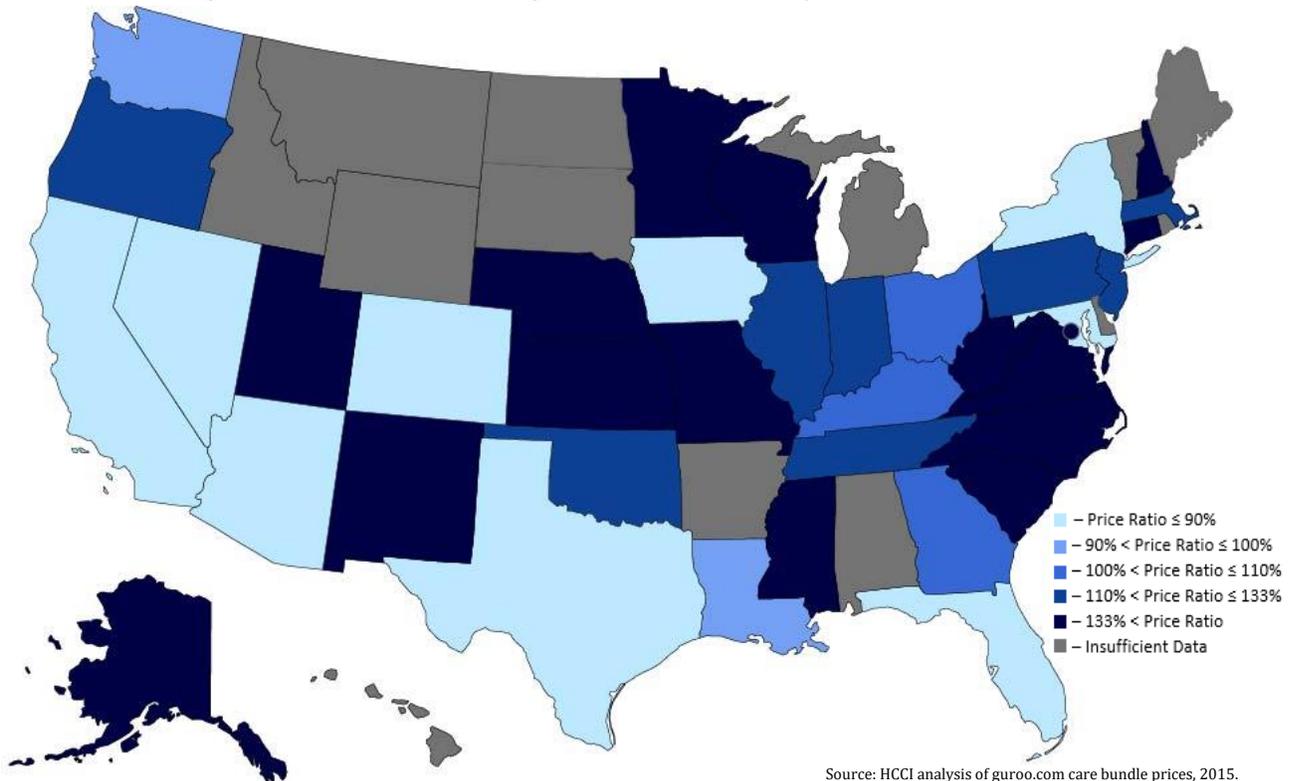
Radiation Treatment Delivery – Low Intensity (39 States)

Ratio of Average State Price to Average National Price, by State



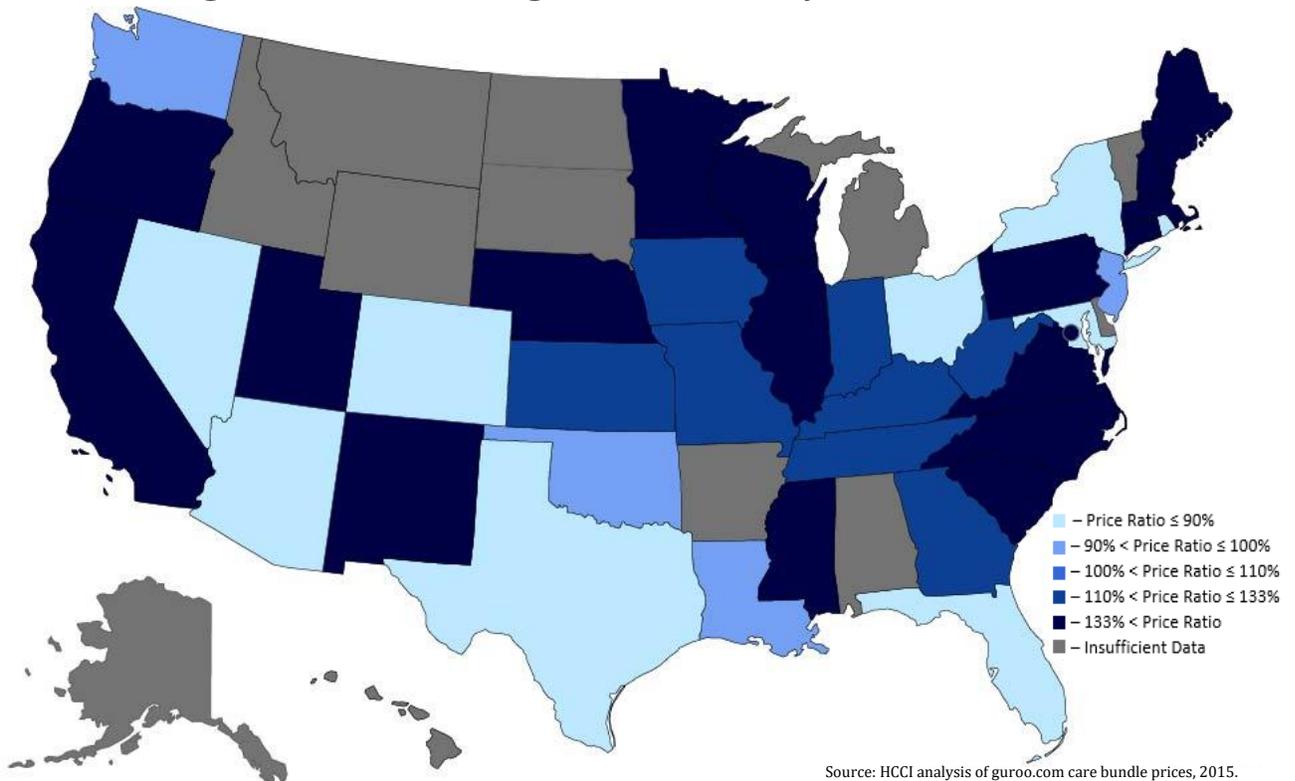
Radiation Treatment Delivery – Medium Intensity (38 States)

Ratio of Average State Price to Average National Price, by State



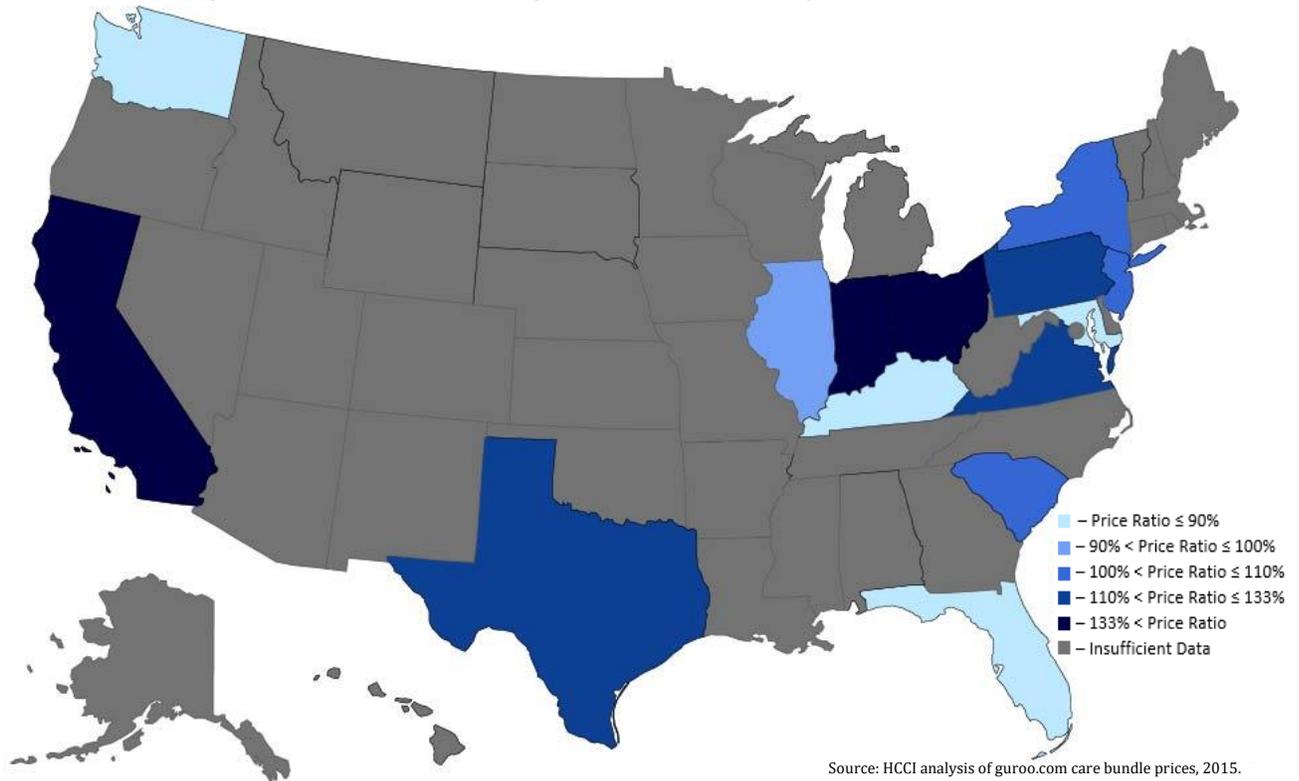
Radiation Treatment Delivery – Varied Intensity (39 States)

Ratio of Average State Price to Average National Price, by State



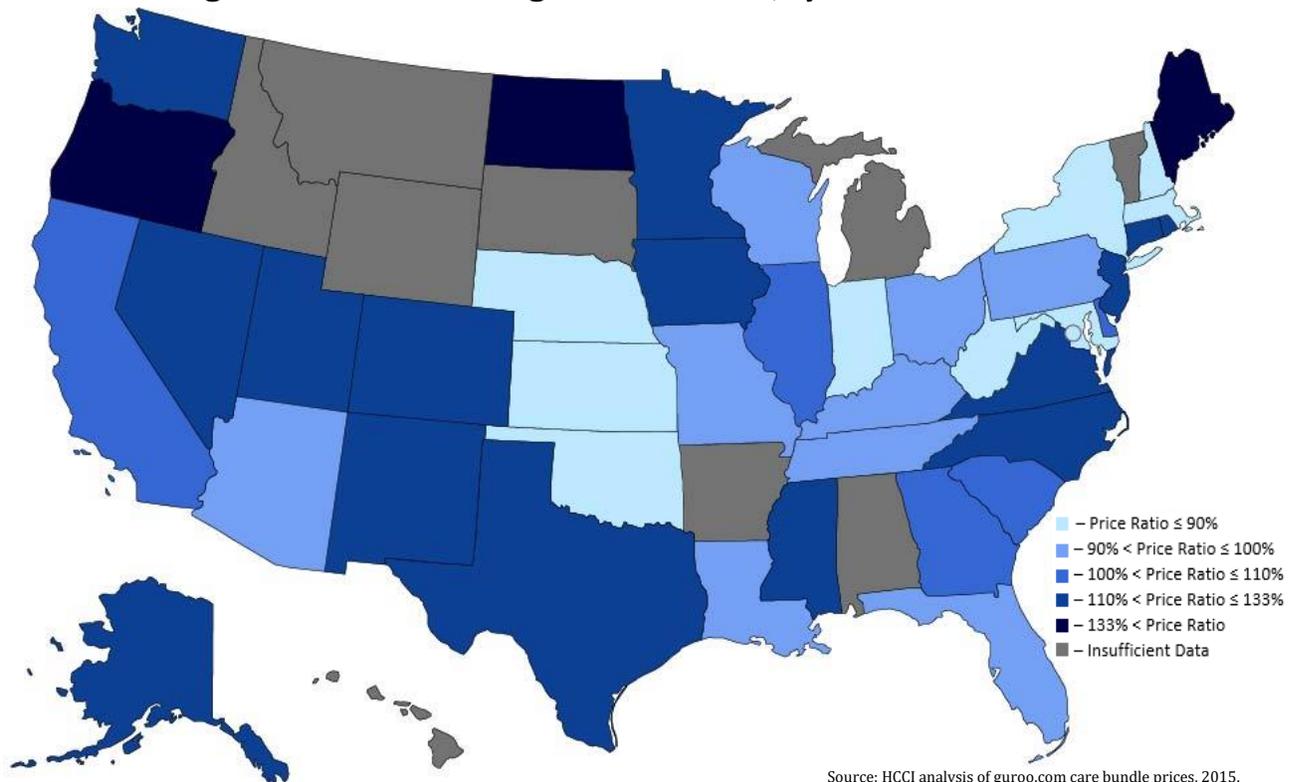
Sinus Endoscopy with Biopsy (14 States)

Ratio of Average State Price to Average National Price, by State



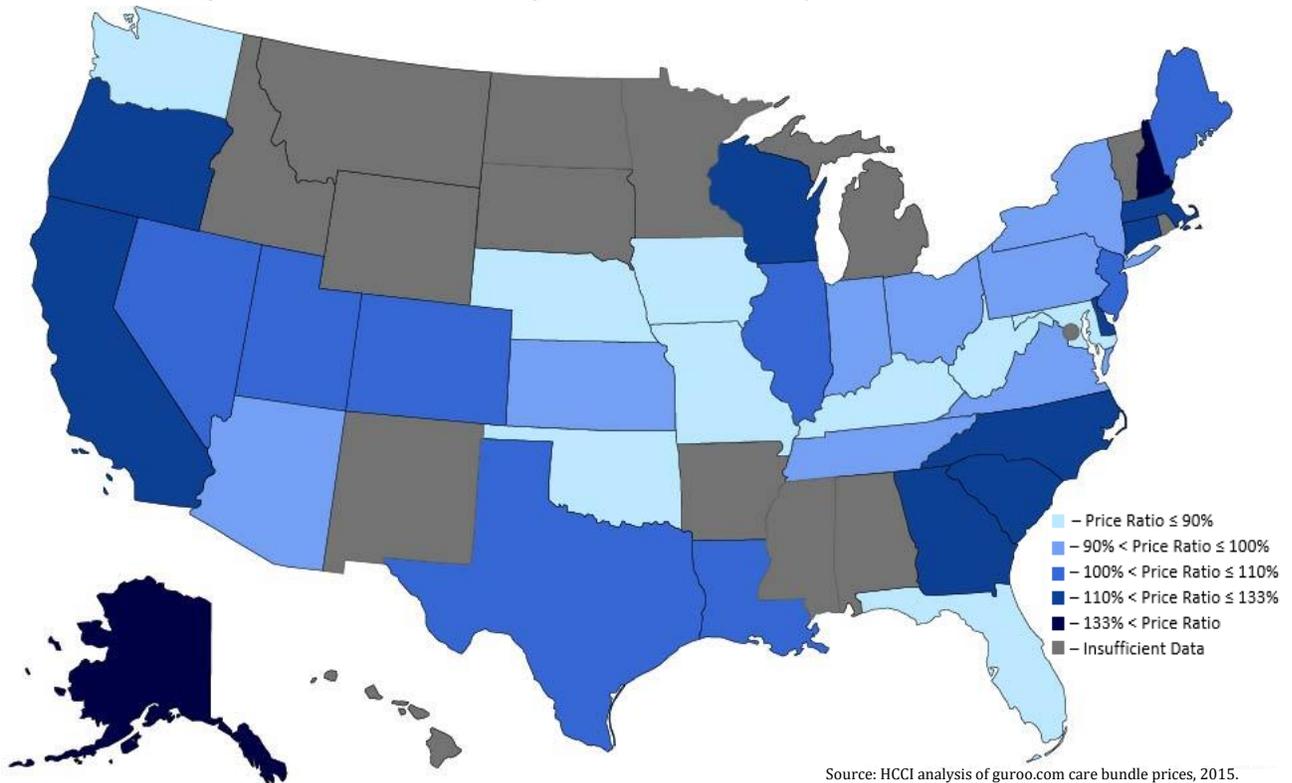
Sleep Study (42 States)

Ratio of Average State Price to Average National Price, by State



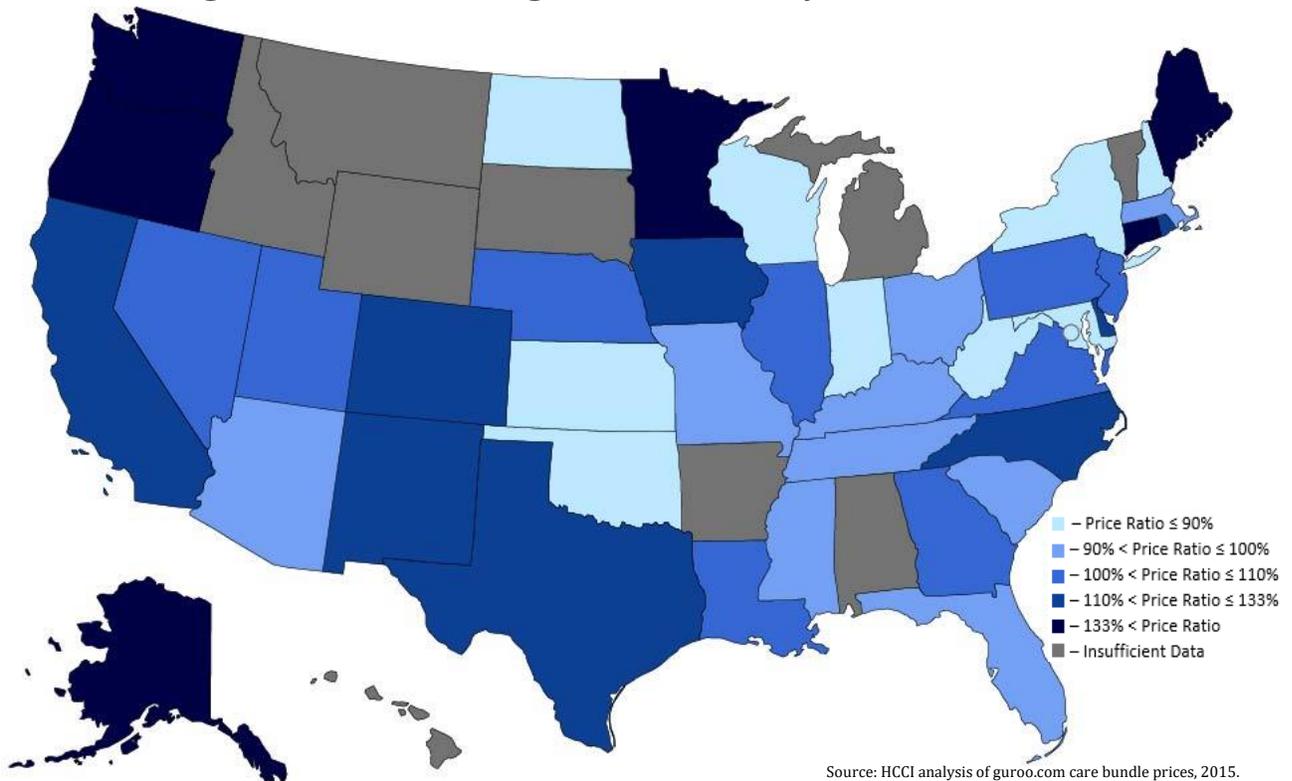
Sleep Study at Home (36 States)

Ratio of Average State Price to Average National Price, by State



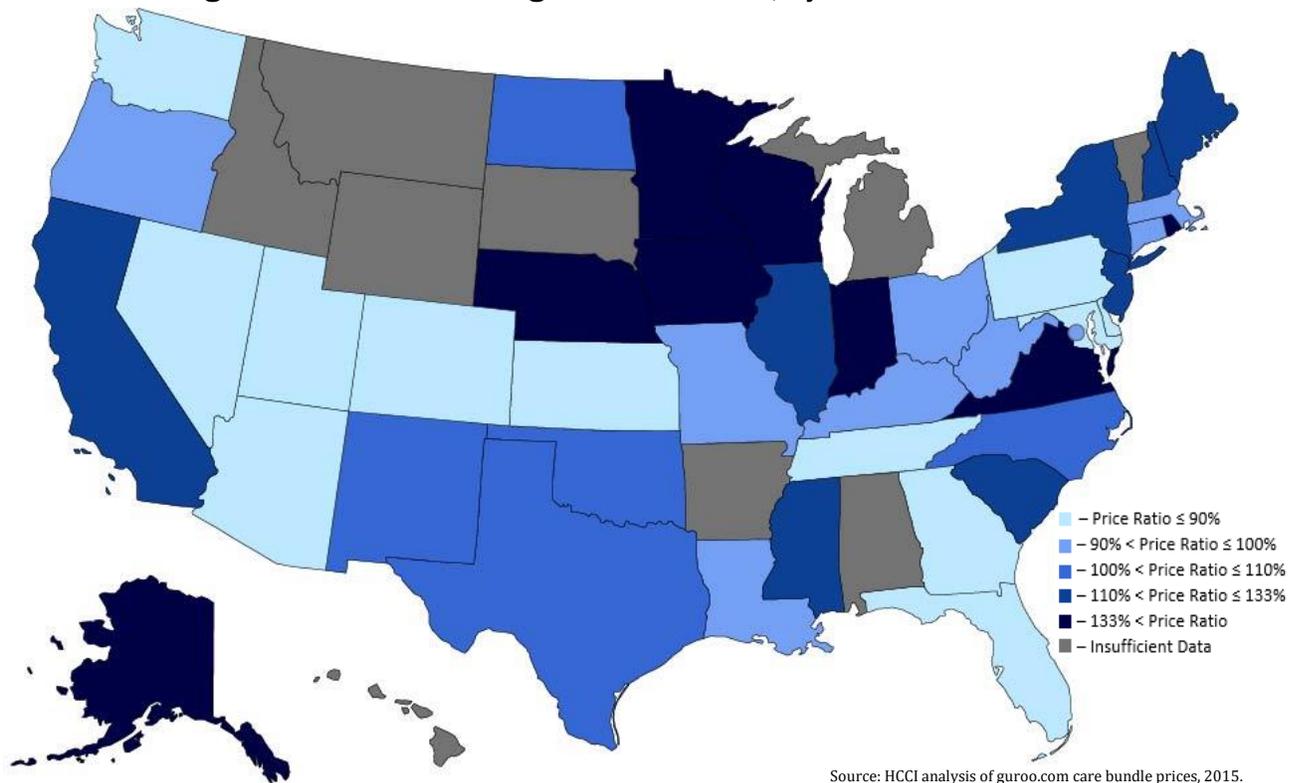
Sleep Study with CPAP (Continuous Positive Airway Pressure) Mask (42 States)

Ratio of Average State Price to Average National Price, by State



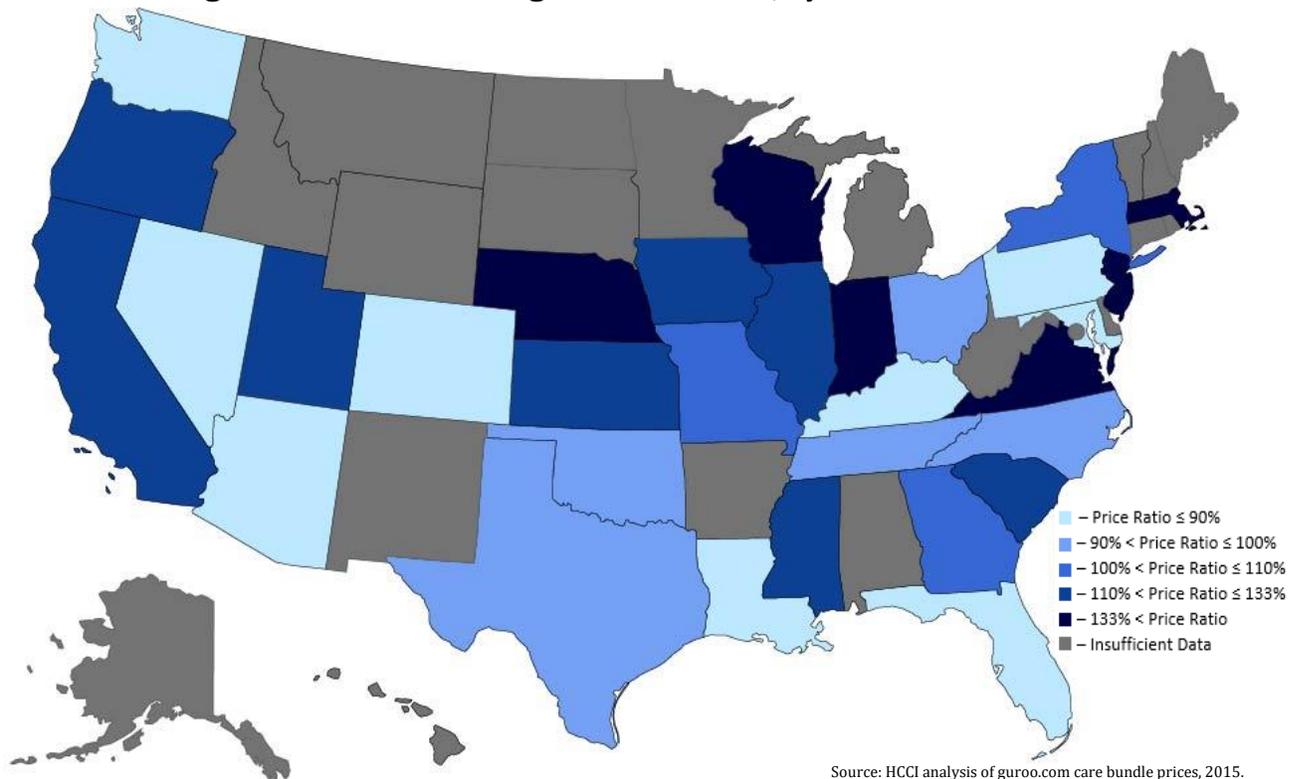
Upper Endoscopy (42 States)

Ratio of Average State Price to Average National Price, by State



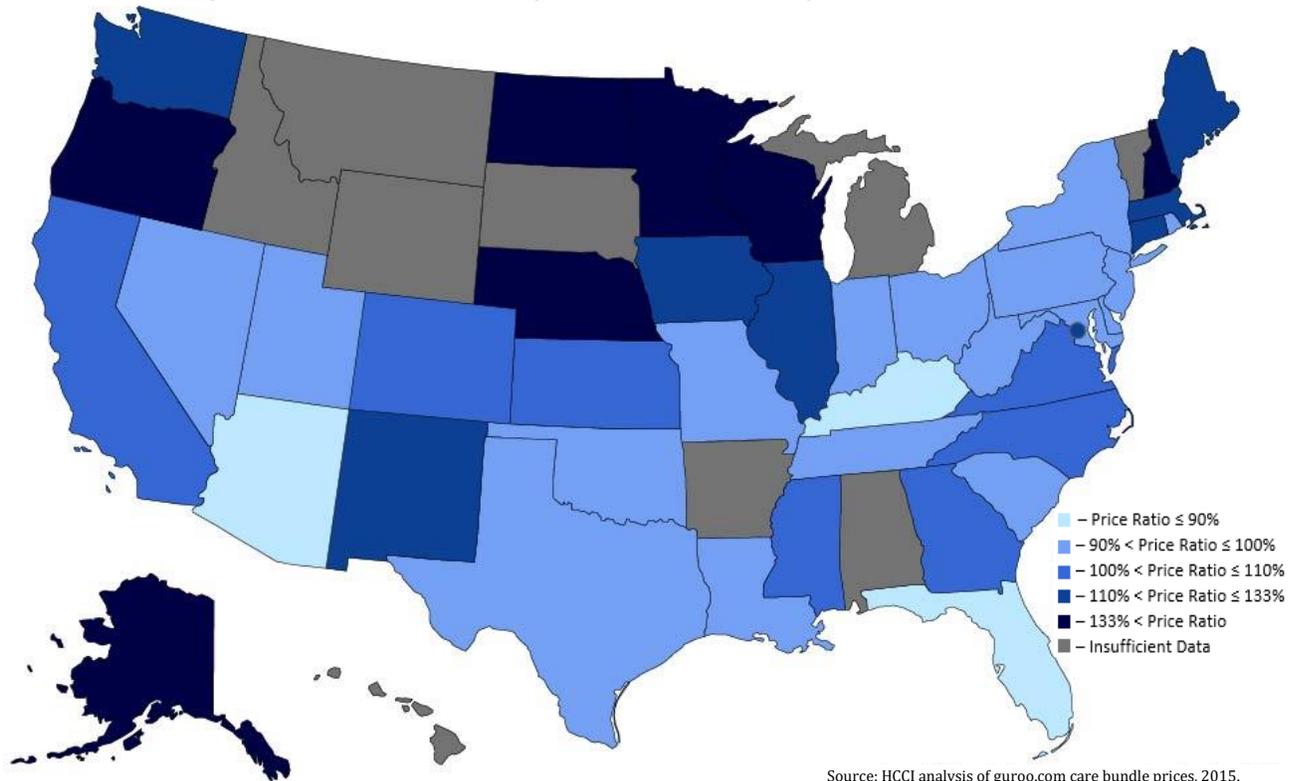
Upper Endoscopy with Dilation (31 States)

Ratio of Average State Price to Average National Price, by State



Adult Hearing Loss (42 States)

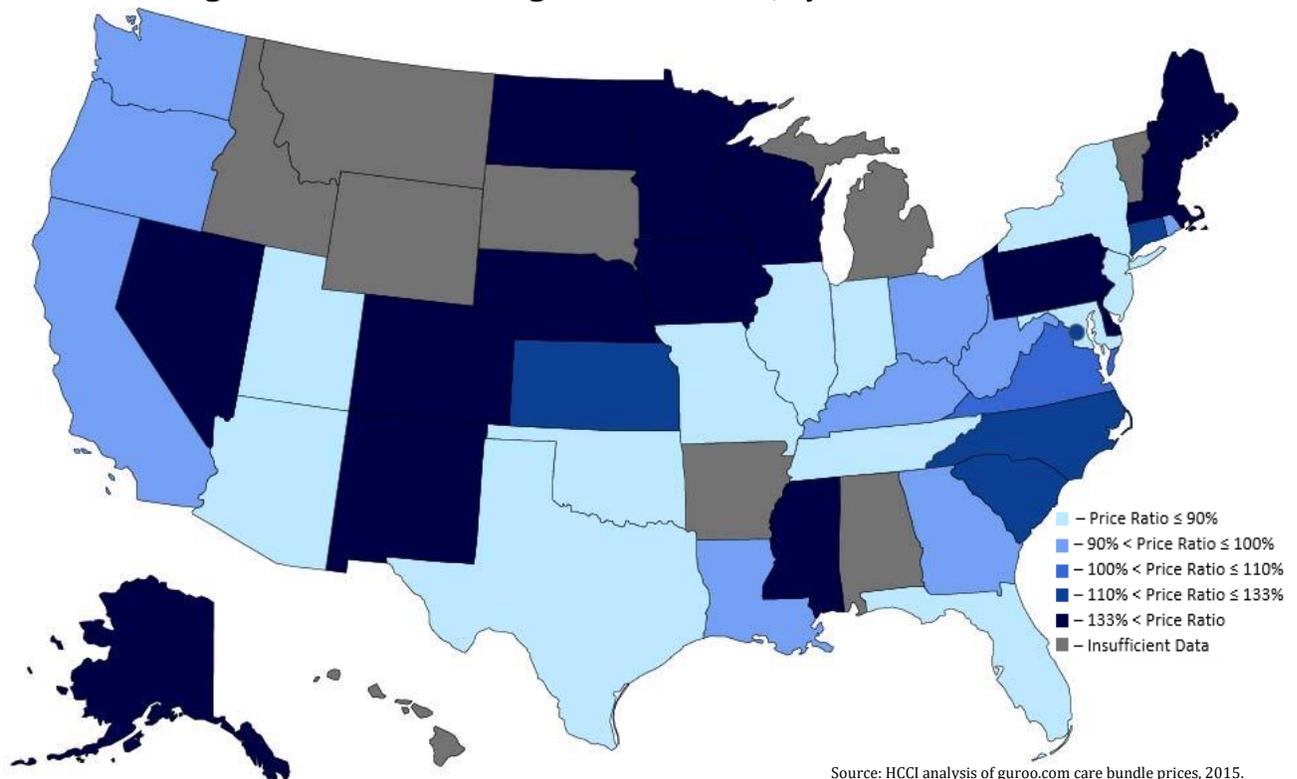
Ratio of Average State Price to Average National Price, by State



Source: HCCI analysis of guroo.com care bundle prices, 2015.

Bacterial Culture Test (Other Source) (42 States)

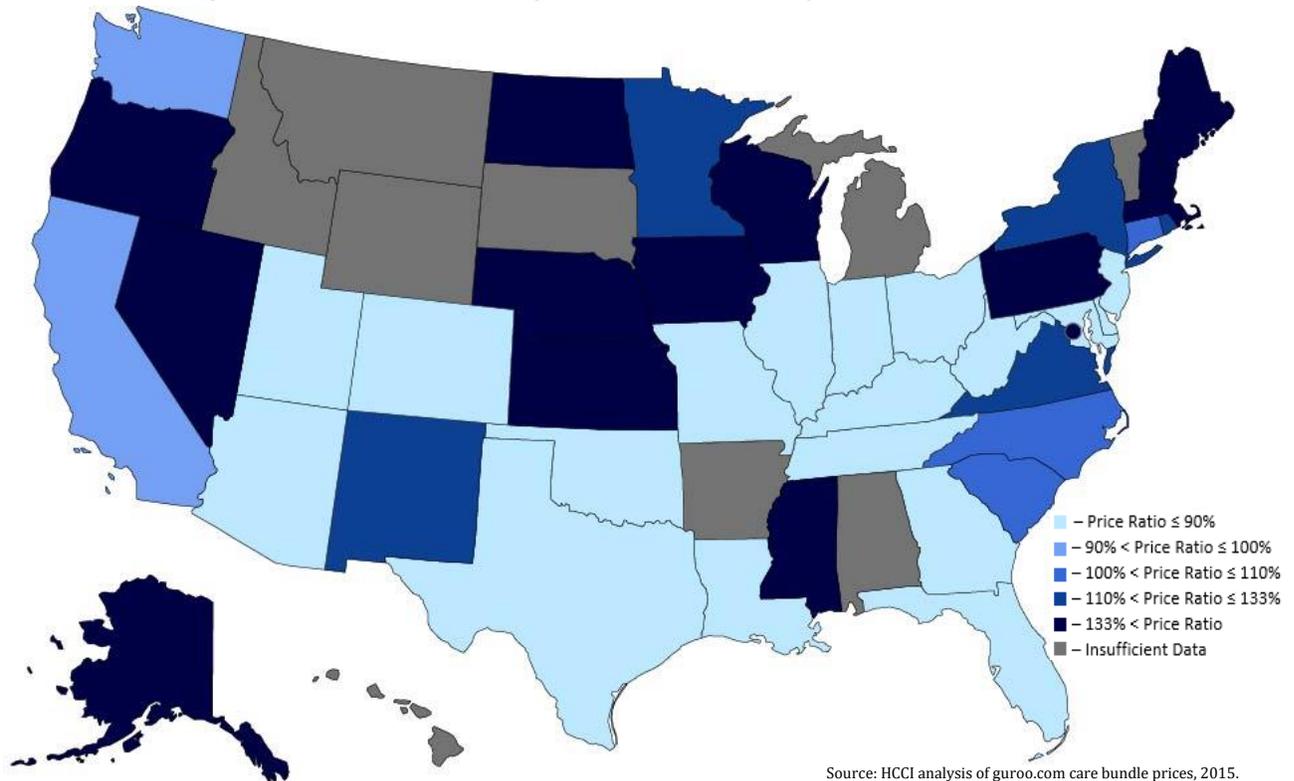
Ratio of Average State Price to Average National Price, by State



Source: HCCI analysis of guroo.com care bundle prices, 2015.

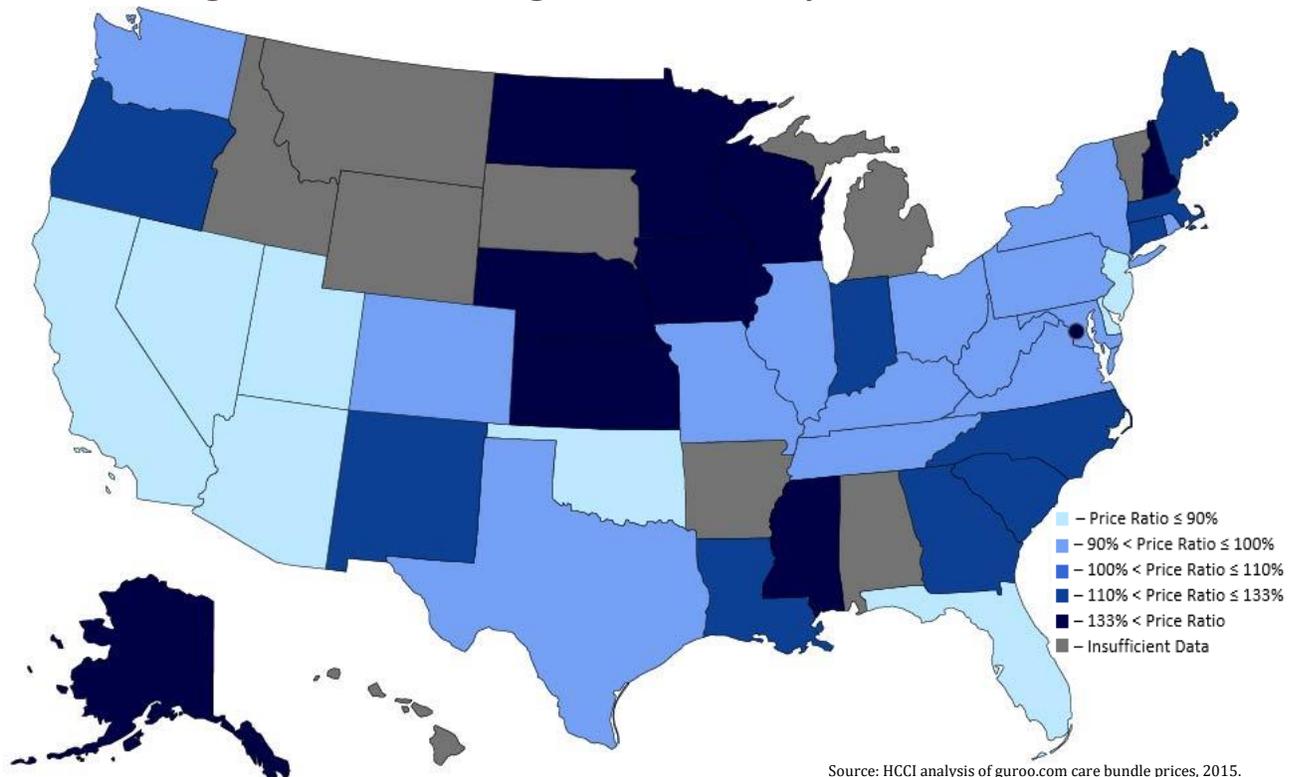
Bacterial Culture Test (Urine) (42 States)

Ratio of Average State Price to Average National Price, by State



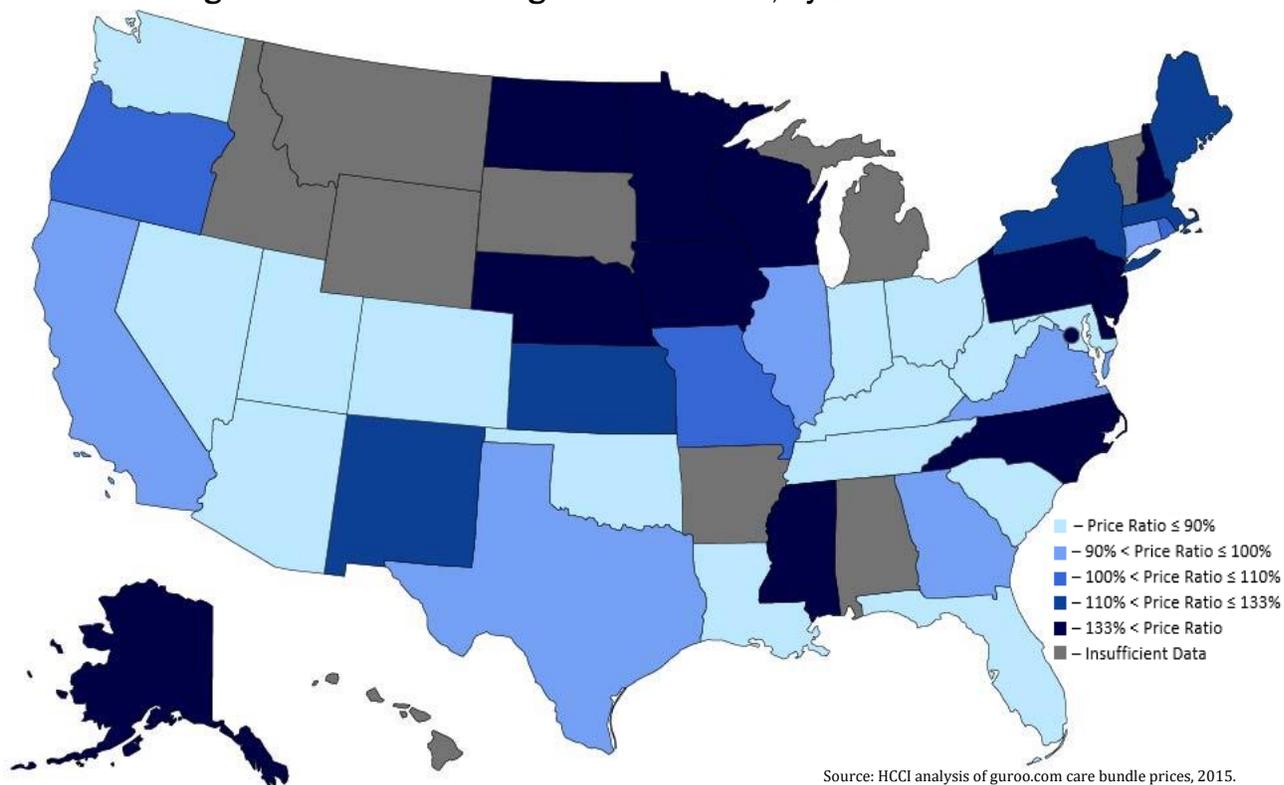
Blood in Stool Test (42 States)

Ratio of Average State Price to Average National Price, by State



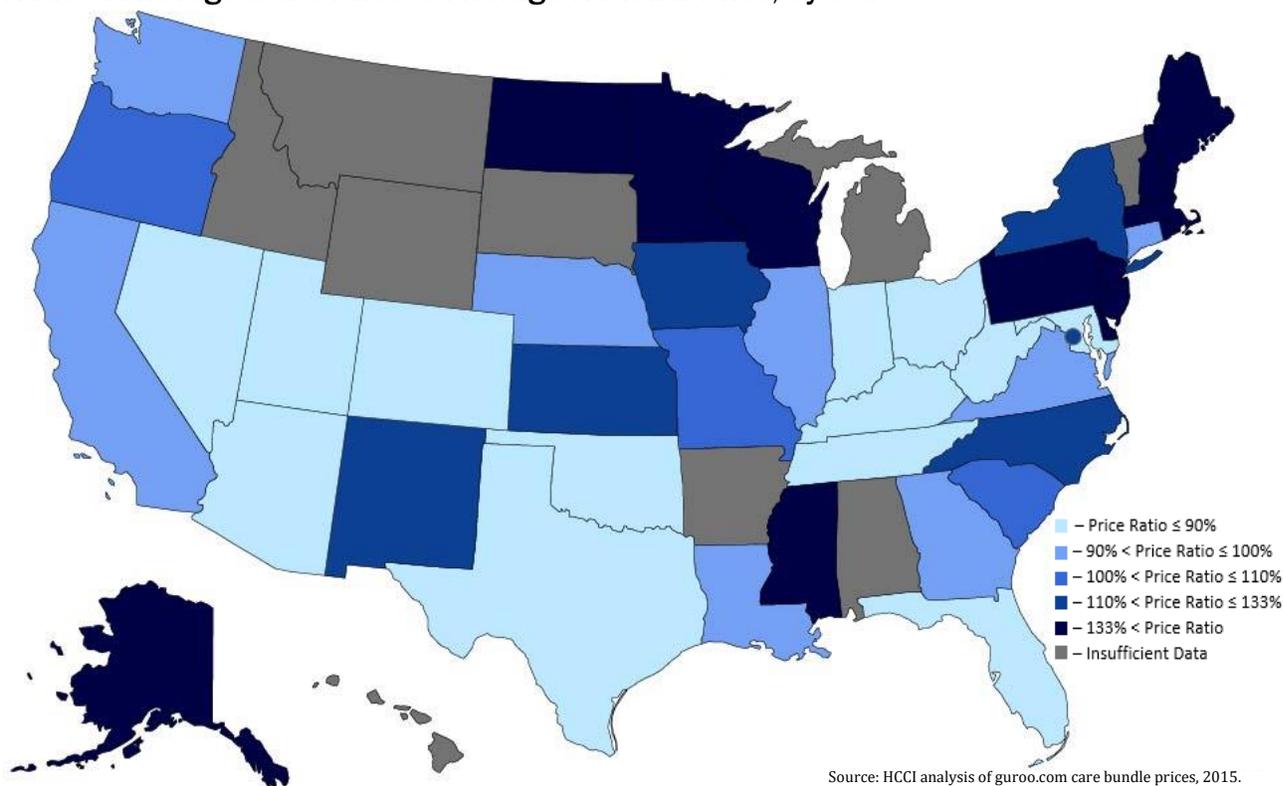
Cholesterol Test (42 States)

Ratio of Average State Price to Average National Price, by State



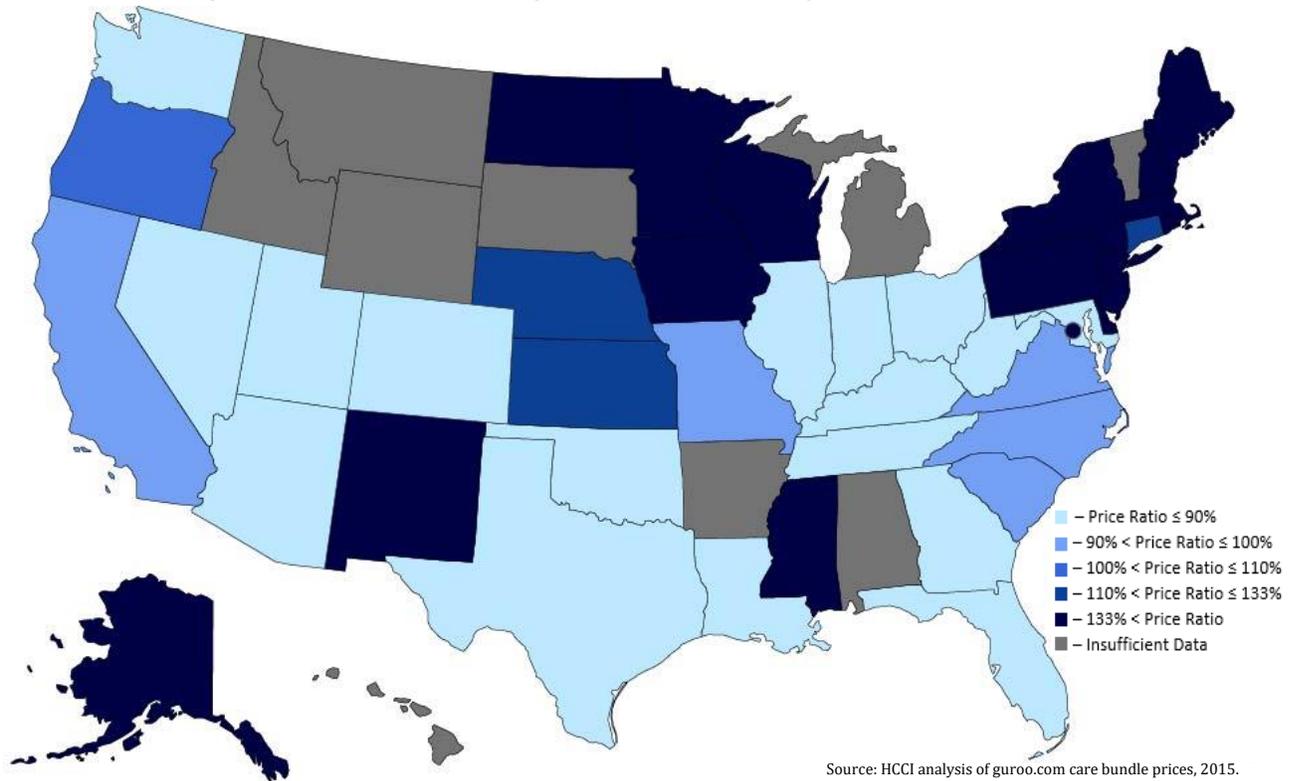
Complete Blood Count Test (CBC) (42 States)

Ratio of Average State Price to Average National Price, by State



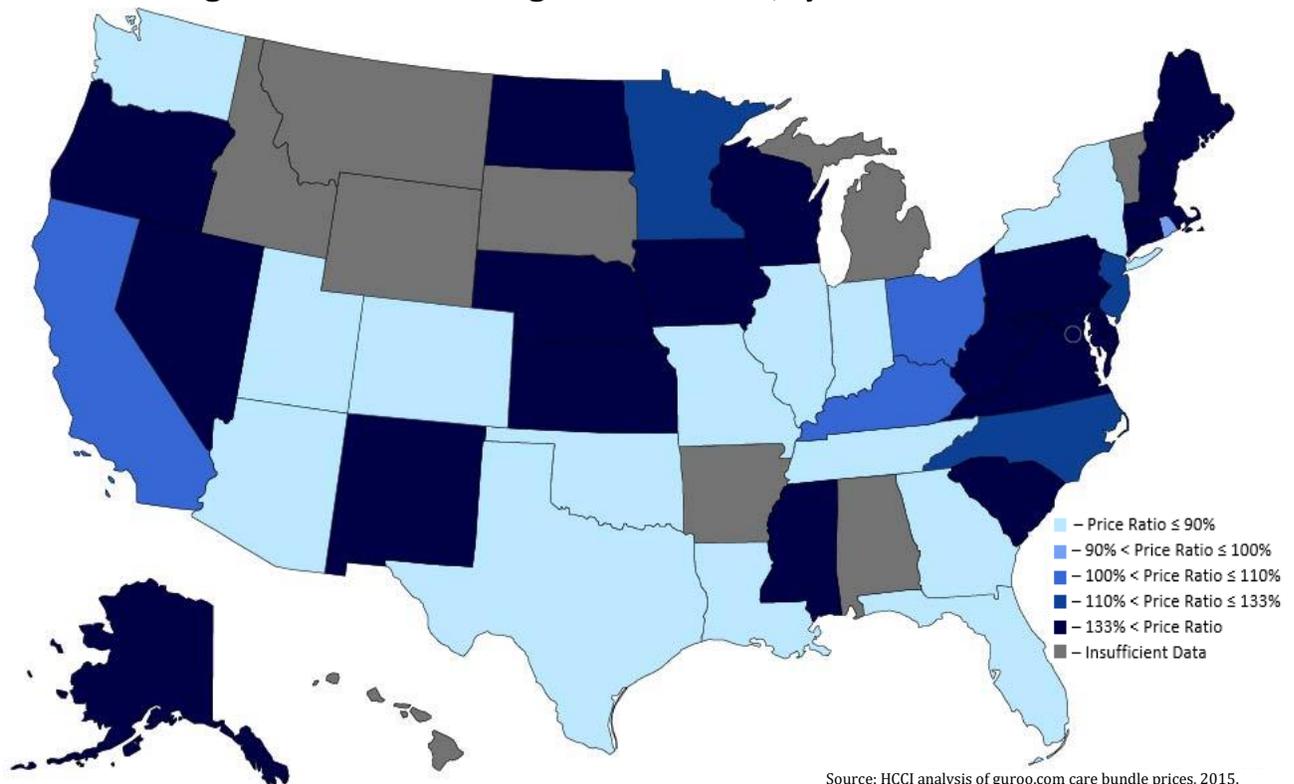
Comprehensive Metabolic Panel Test (42 States)

Ratio of Average State Price to Average National Price, by State



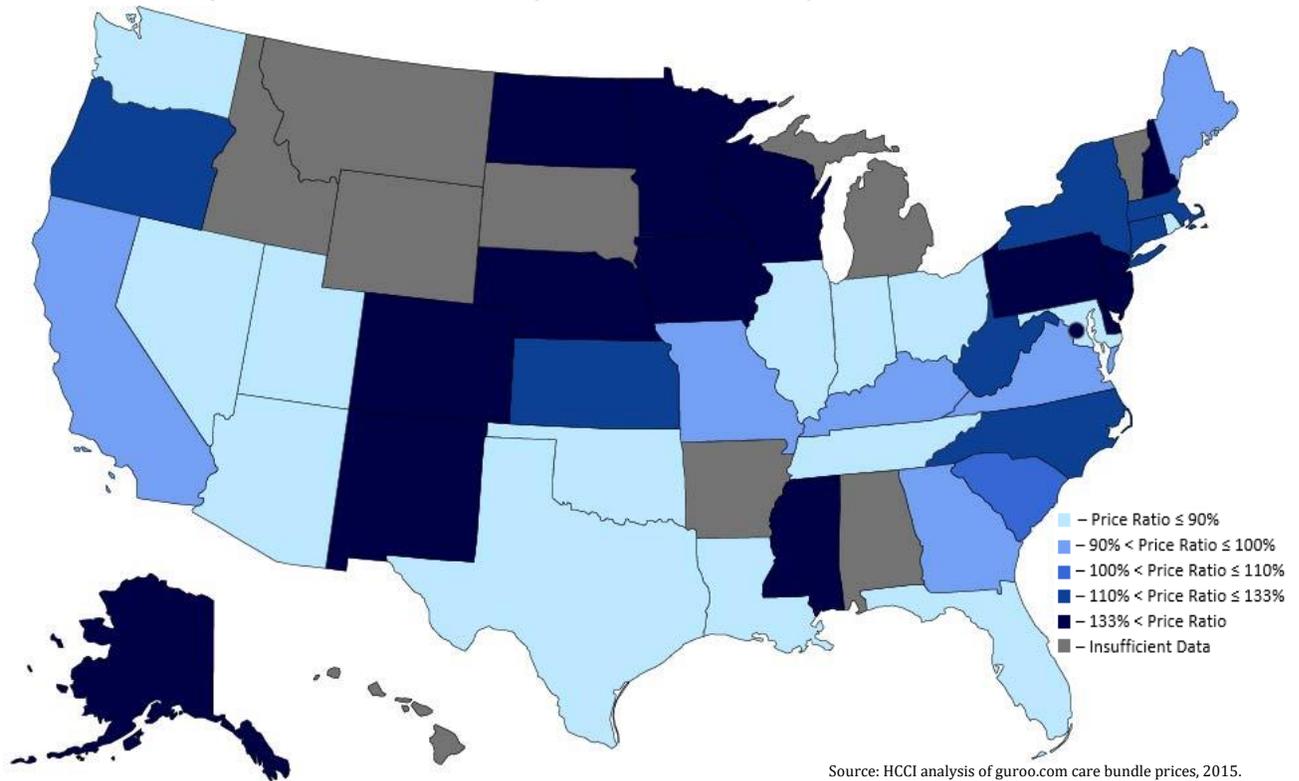
C-Reactive Protein Test (CRP) (42 States)

Ratio of Average State Price to Average National Price, by State



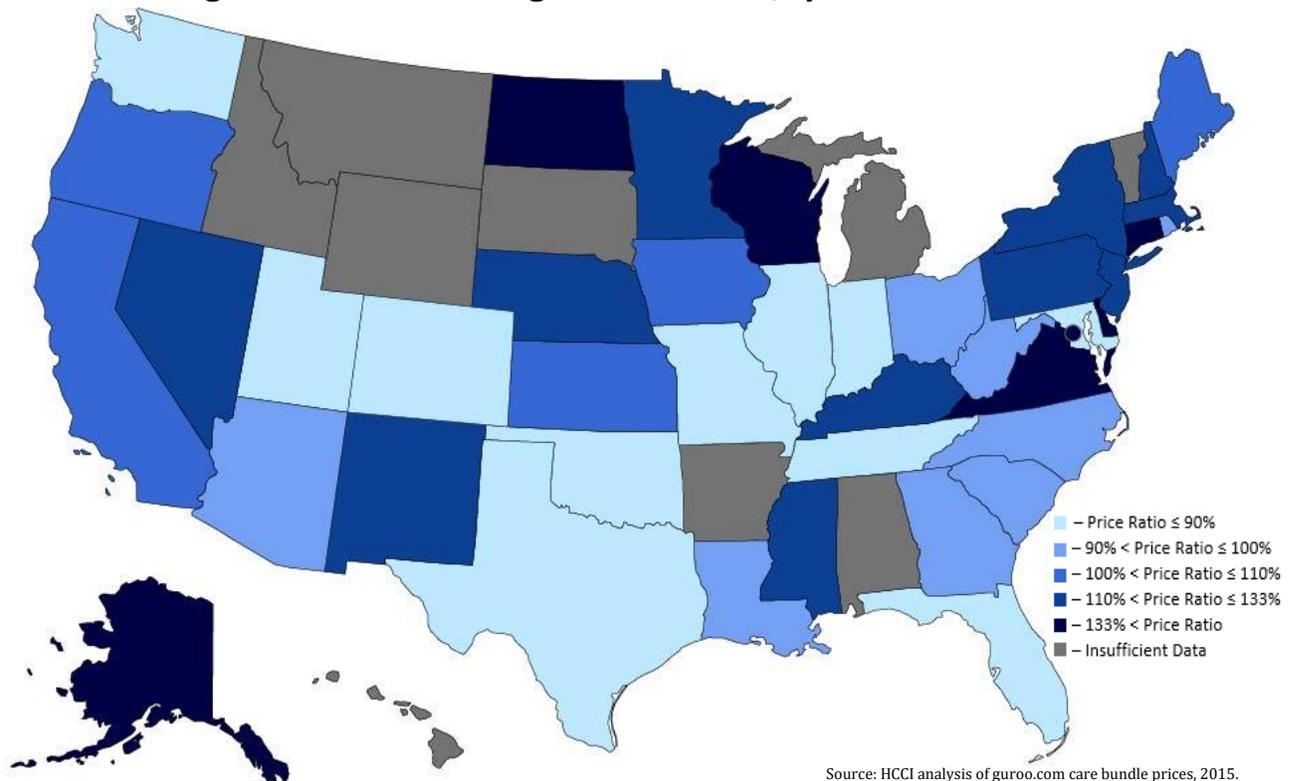
Creatine Kinase Test (42 States)

Ratio of Average State Price to Average National Price, by State



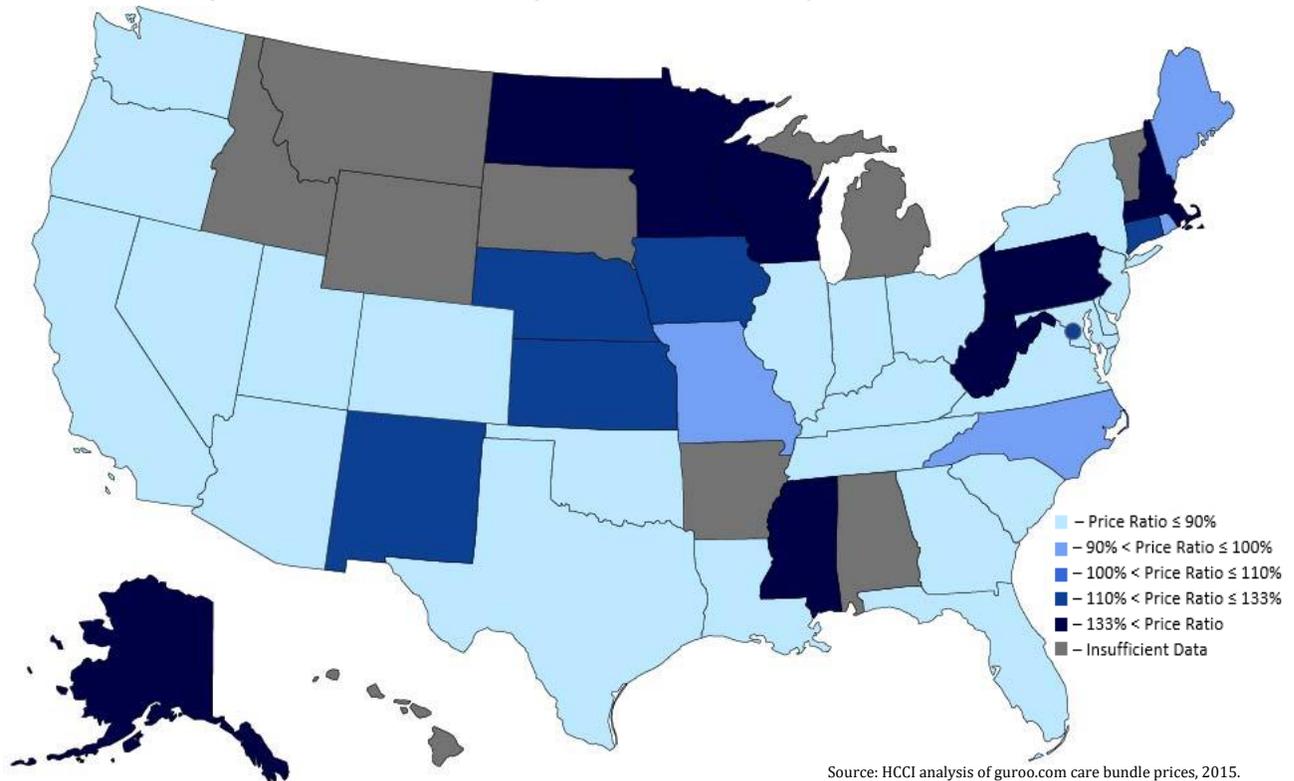
Creatinine Test (42 States)

Ratio of Average State Price to Average National Price, by State



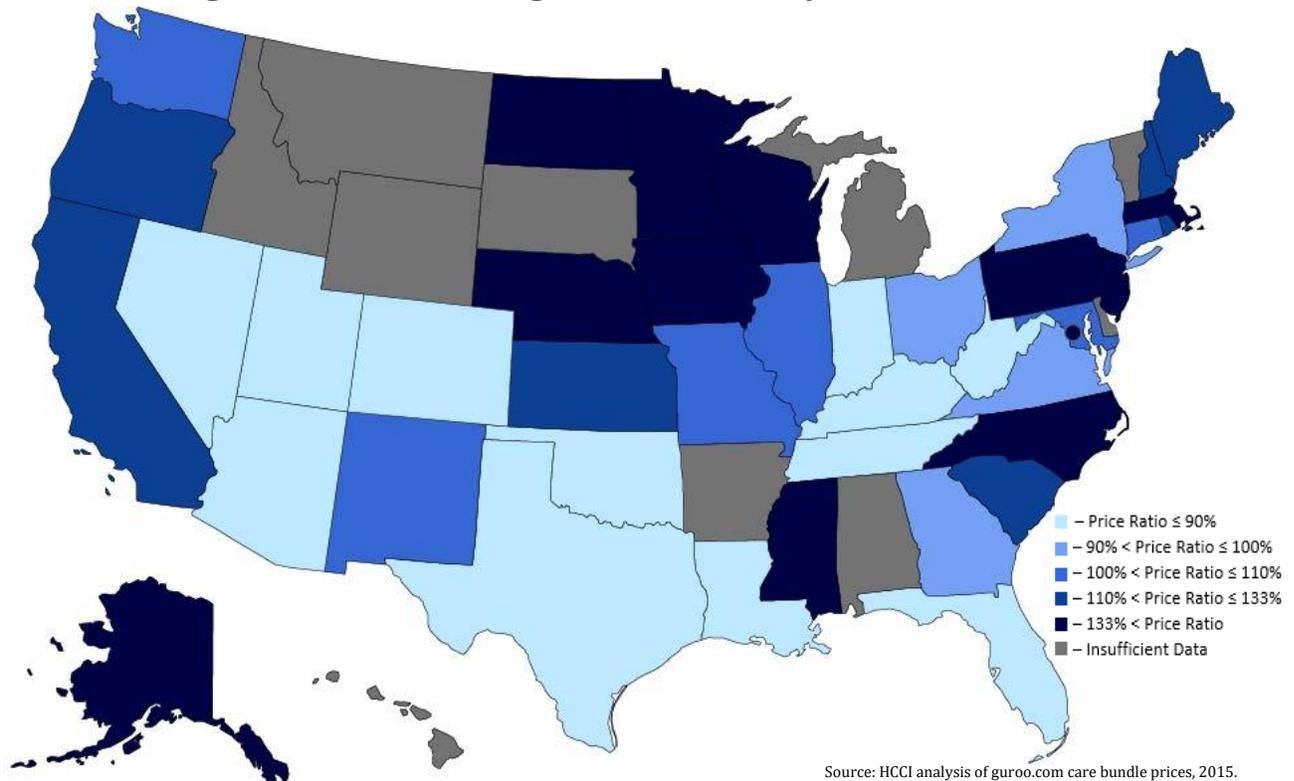
Fasting Blood Glucose Test (42 States)

Ratio of Average State Price to Average National Price, by State



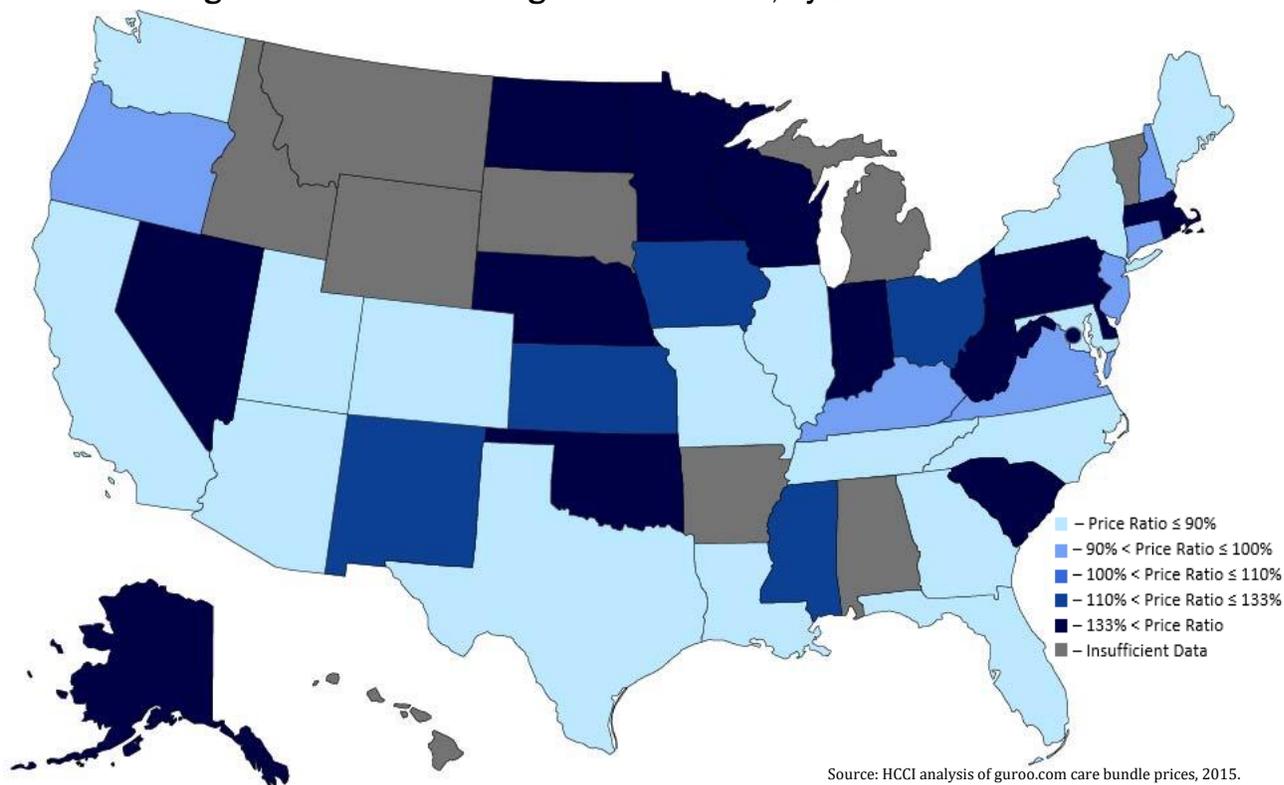
General Health Panel Test (41 States)

Ratio of Average State Price to Average National Price, by State



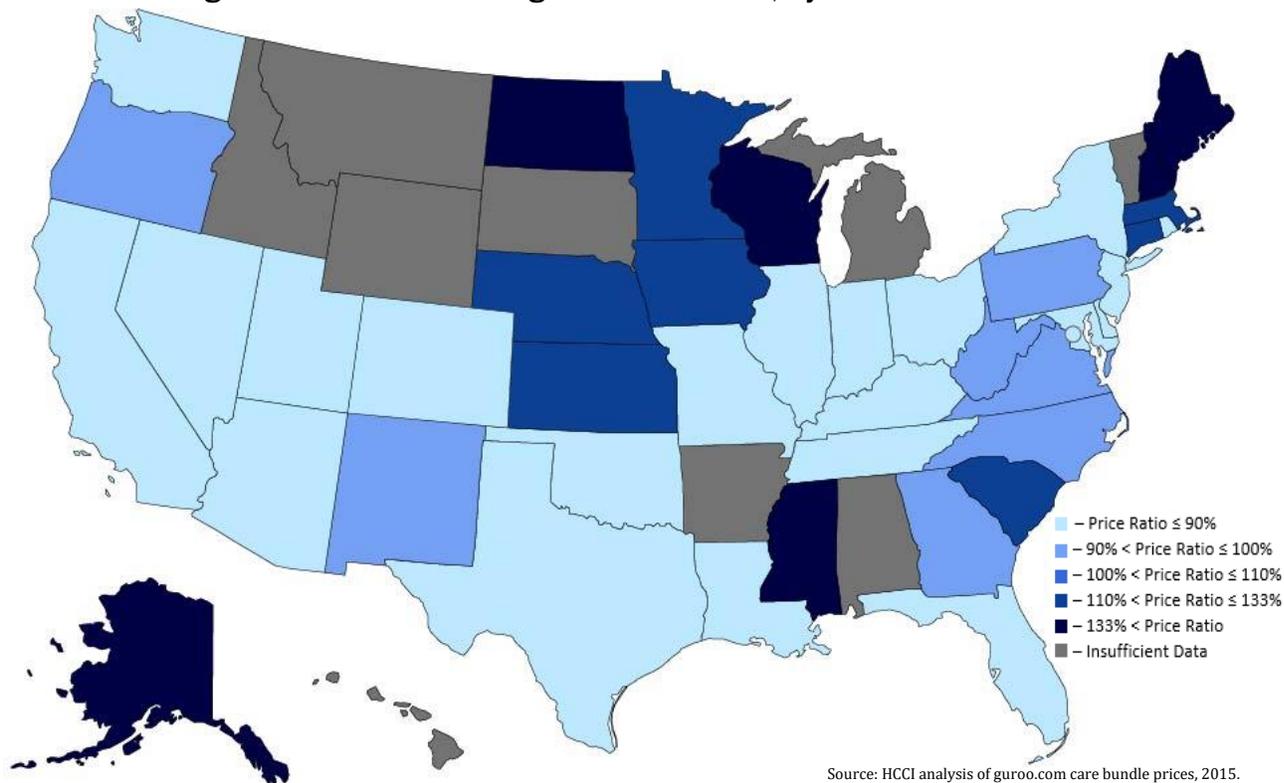
Hematocrit Test (42 States)

Ratio of Average State Price to Average National Price, by State



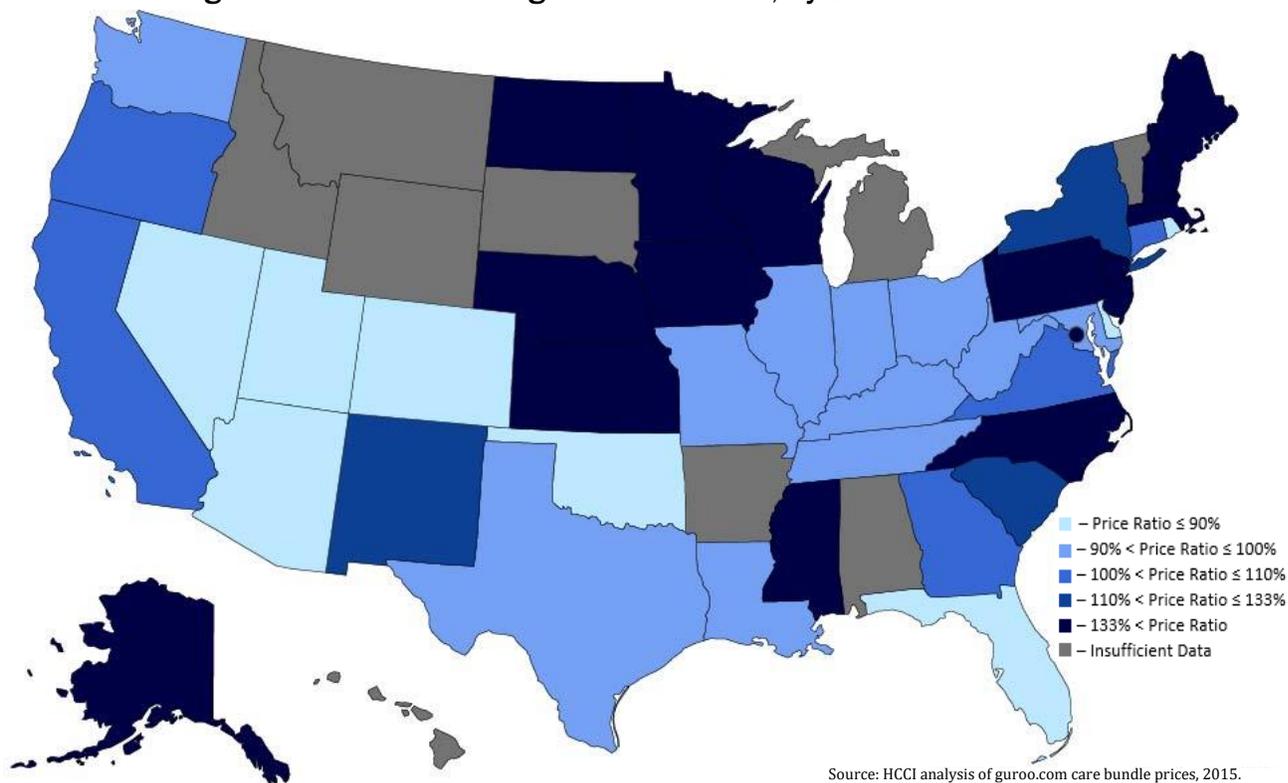
Hemoglobin Test (42 States)

Ratio of Average State Price to Average National Price, by State



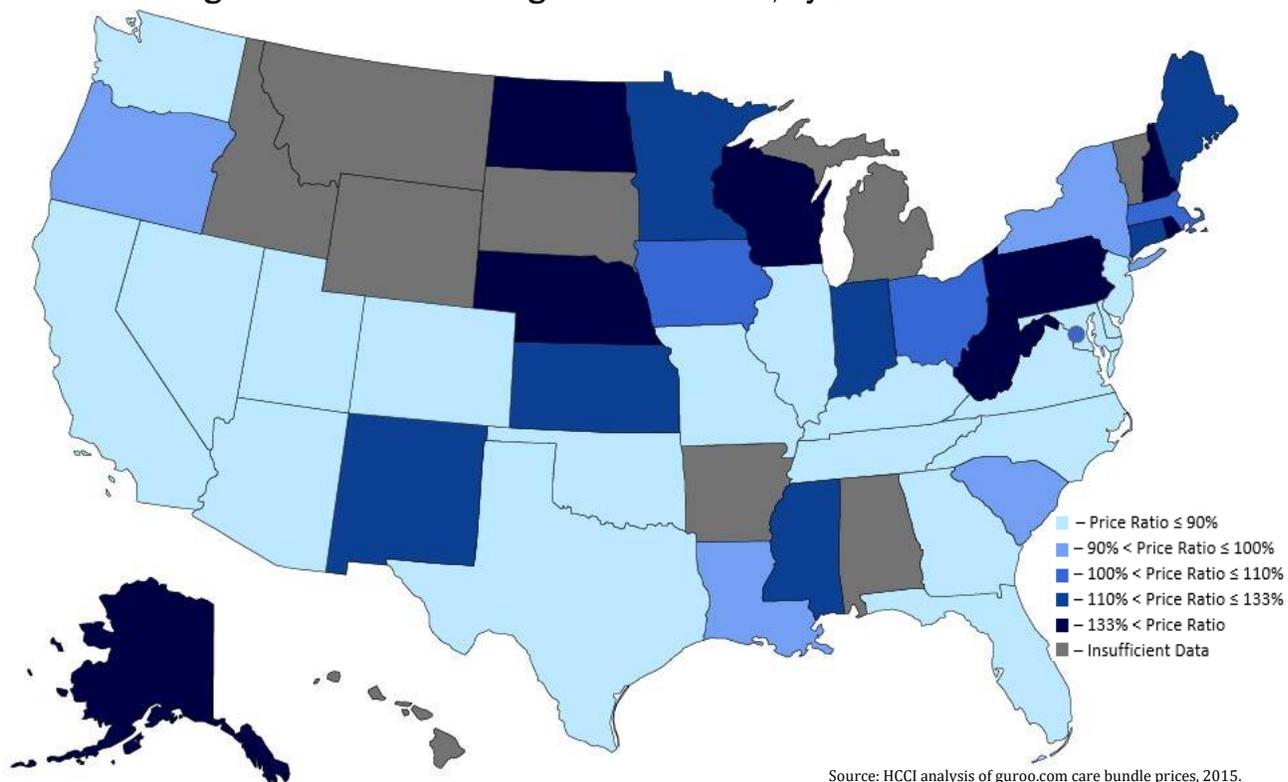
Hemoglobin A1c Test (42 States)

Ratio of Average State Price to Average National Price, by State



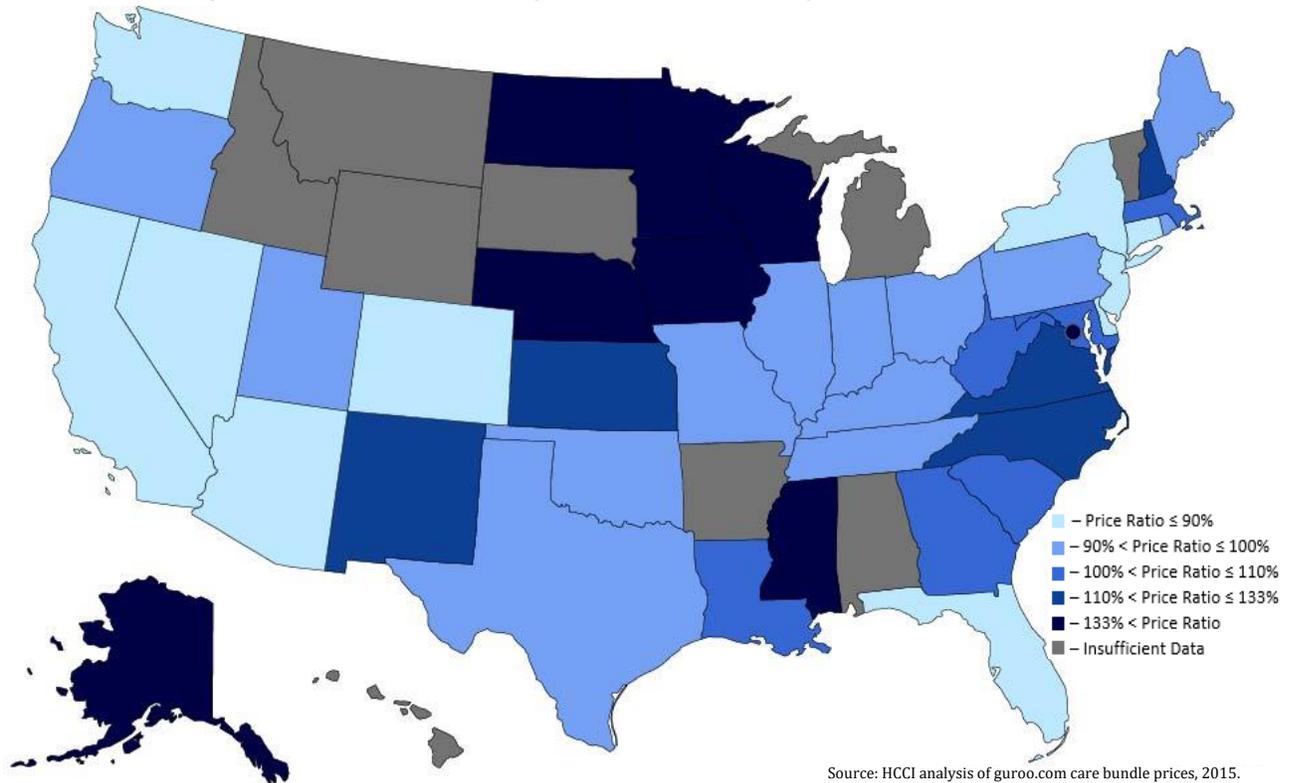
Human Papillomavirus Test (HPV) (42 States)

Ratio of Average State Price to Average National Price, by State



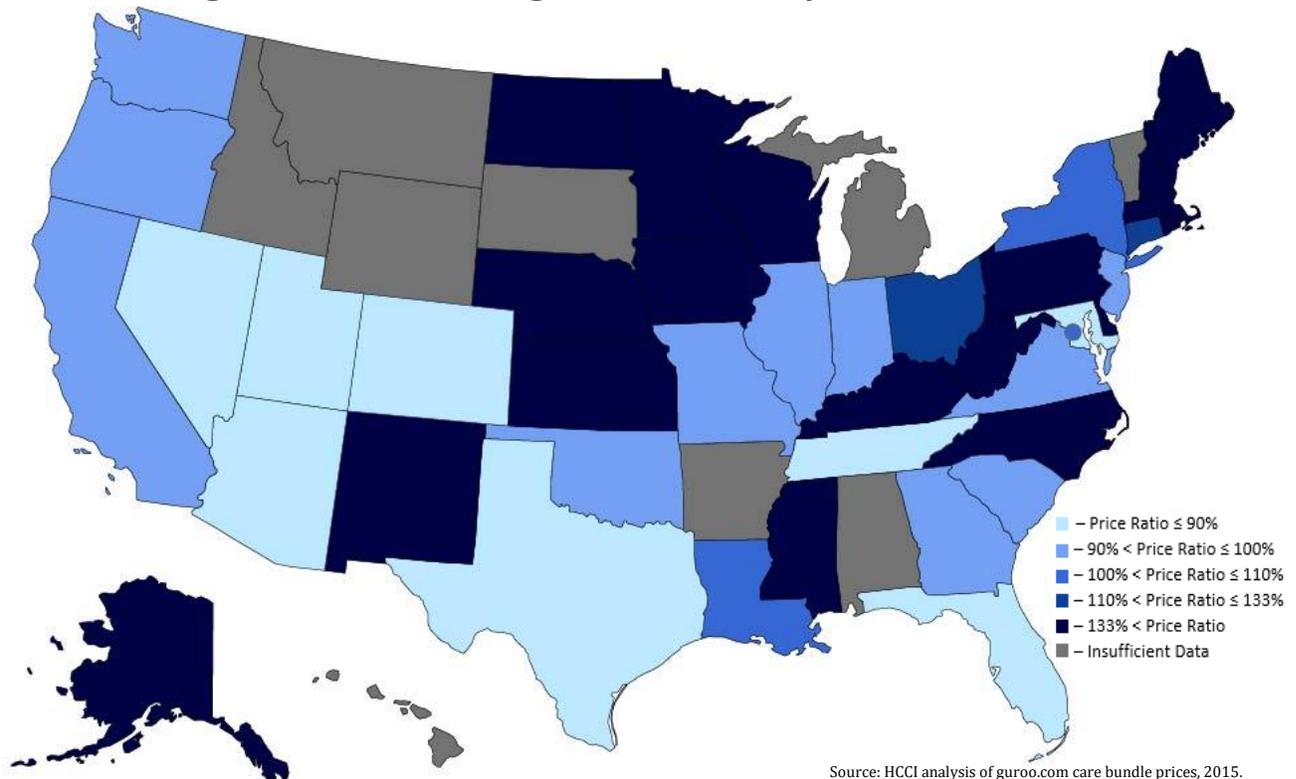
Influenza Test (42 States)

Ratio of Average State Price to Average National Price, by State



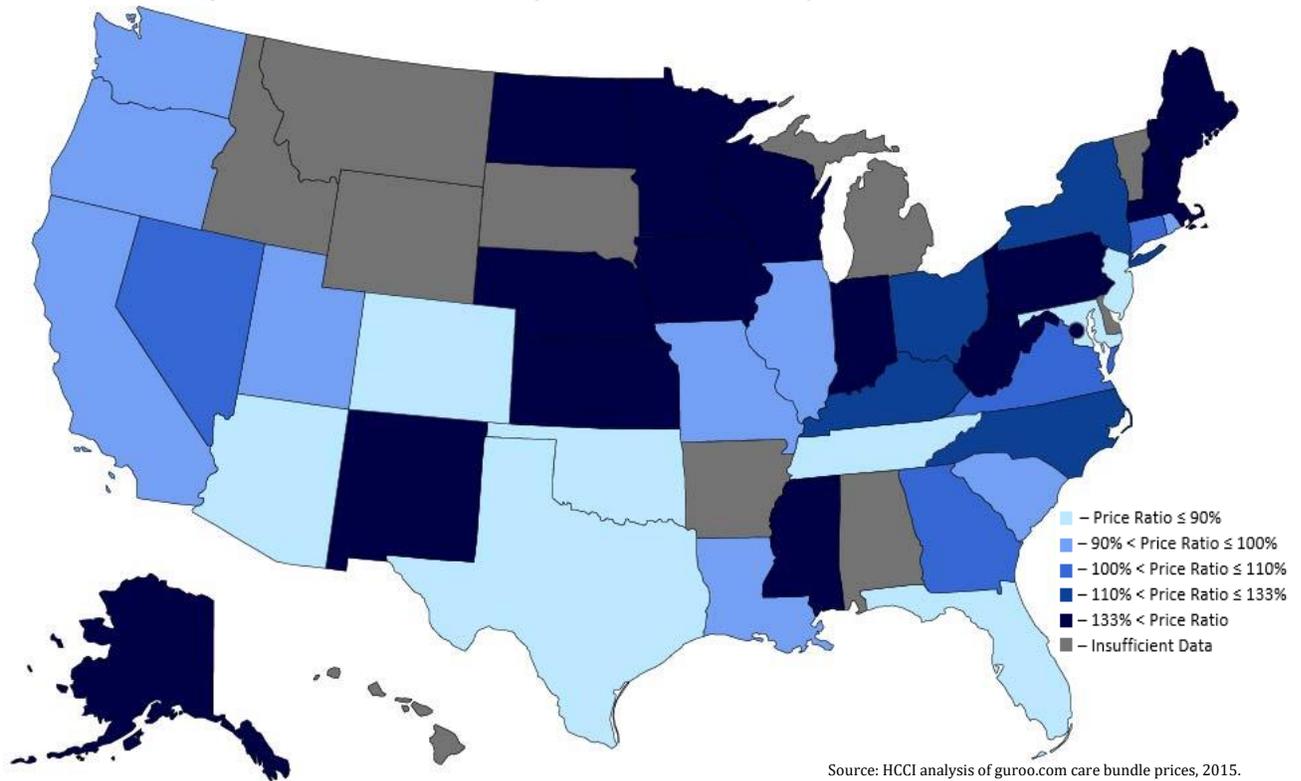
Lactate Dehydrogenase Test (LDH) (42 States)

Ratio of Average State Price to Average National Price, by State



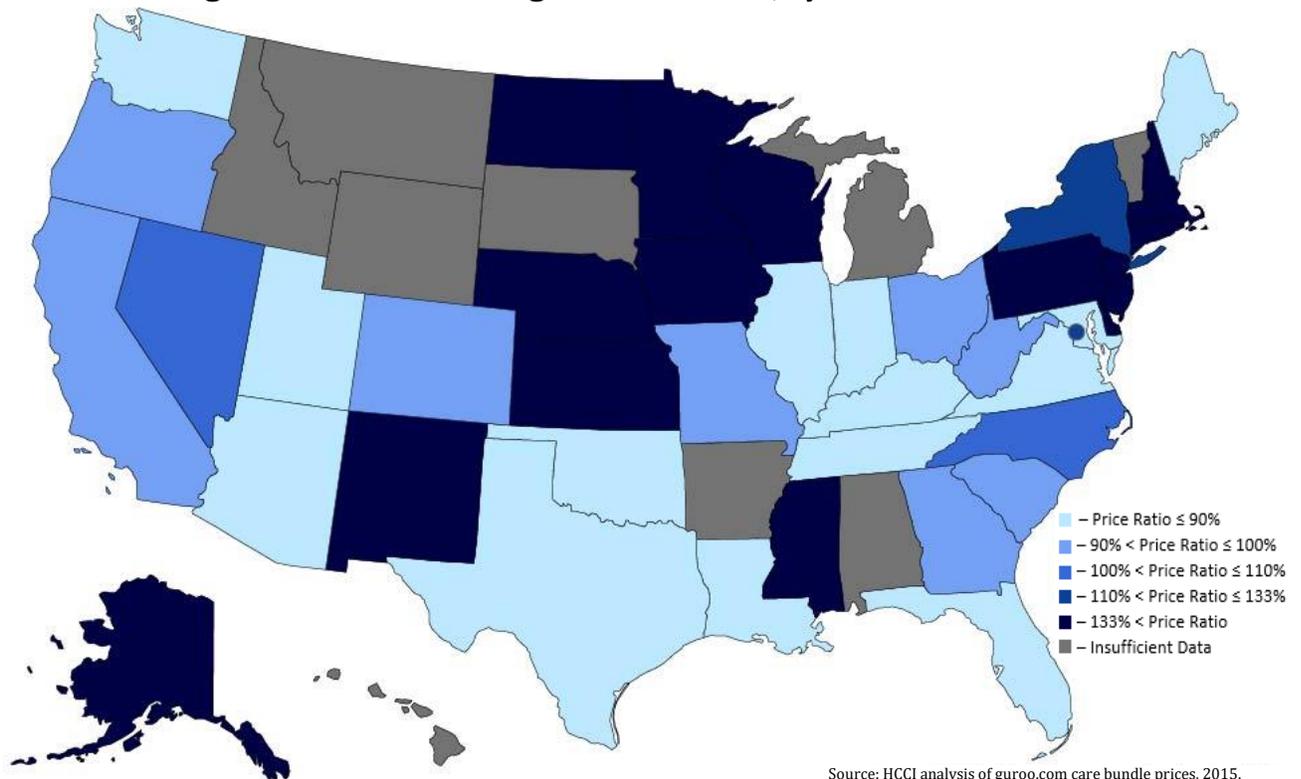
Liver Enzyme Study Test (GGT) (41 States)

Ratio of Average State Price to Average National Price, by State



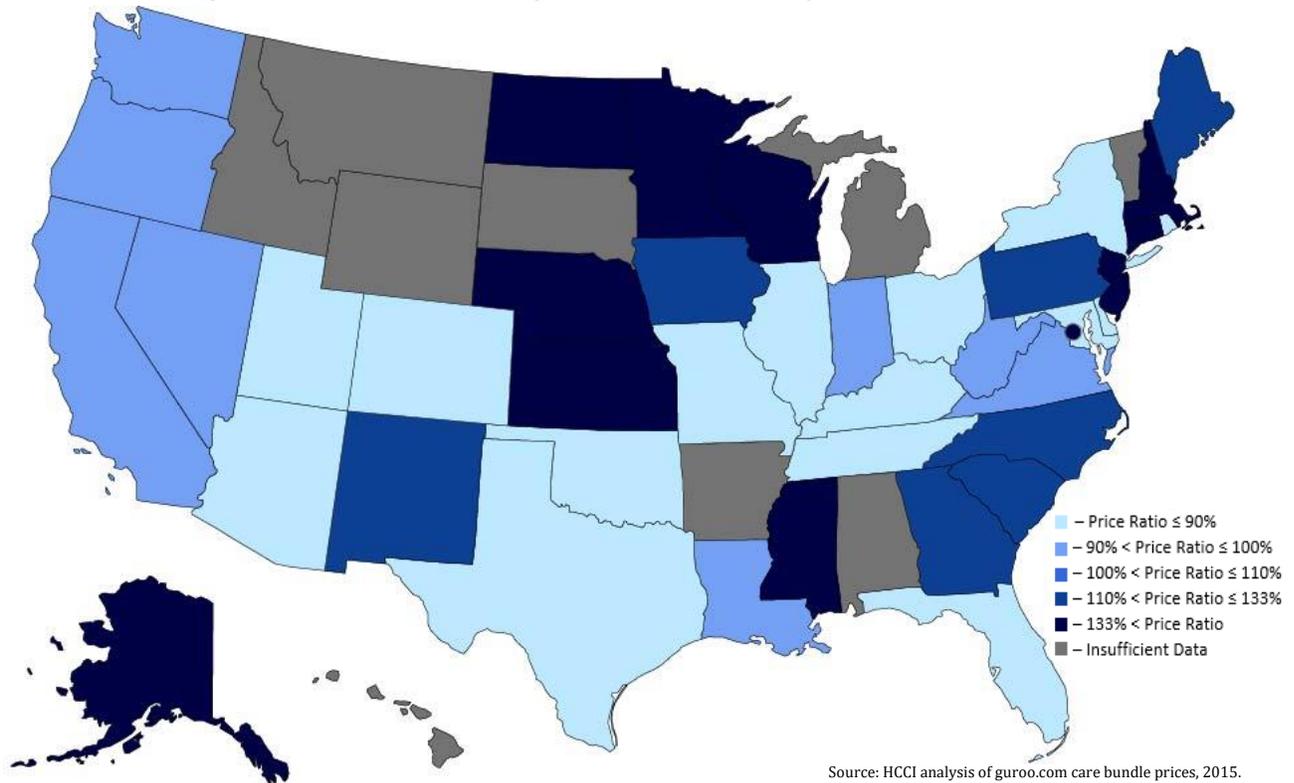
Liver Panel Test (42 States)

Ratio of Average State Price to Average National Price, by State



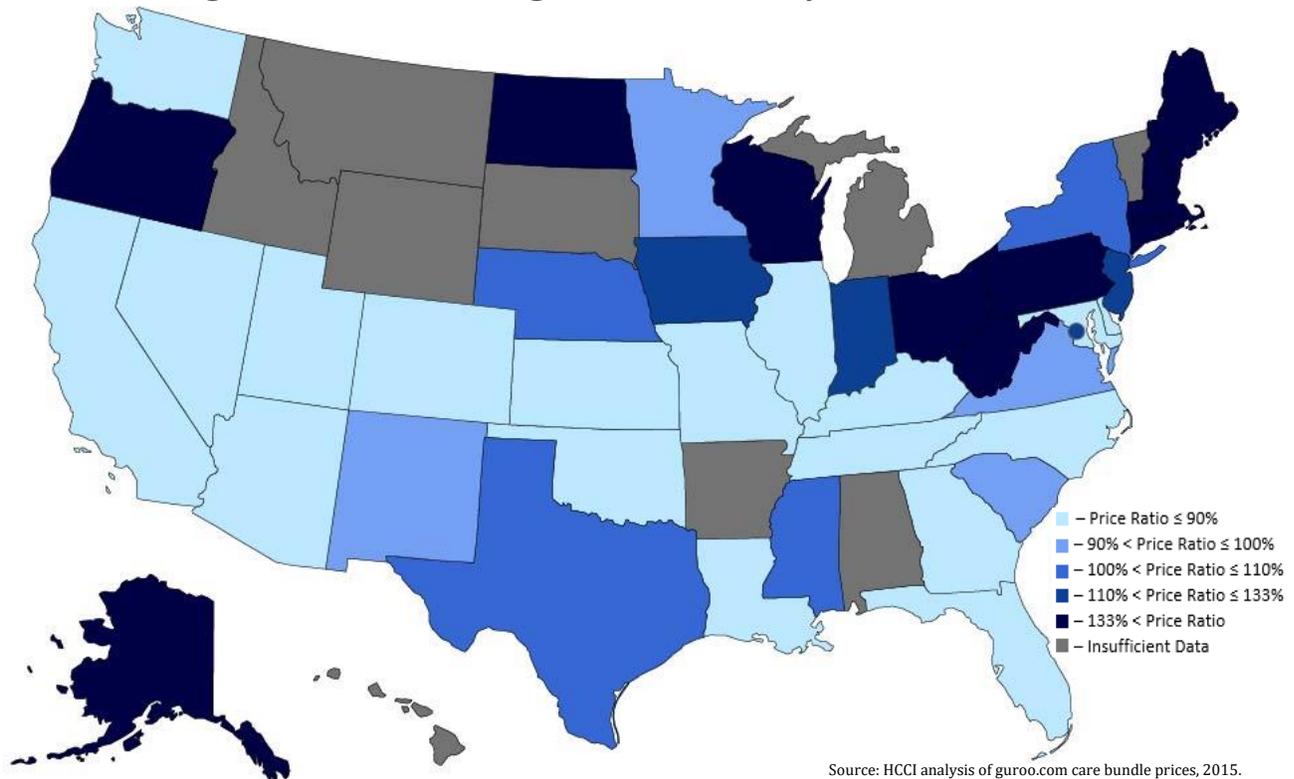
Mononucleosis Test (42 States)

Ratio of Average State Price to Average National Price, by State



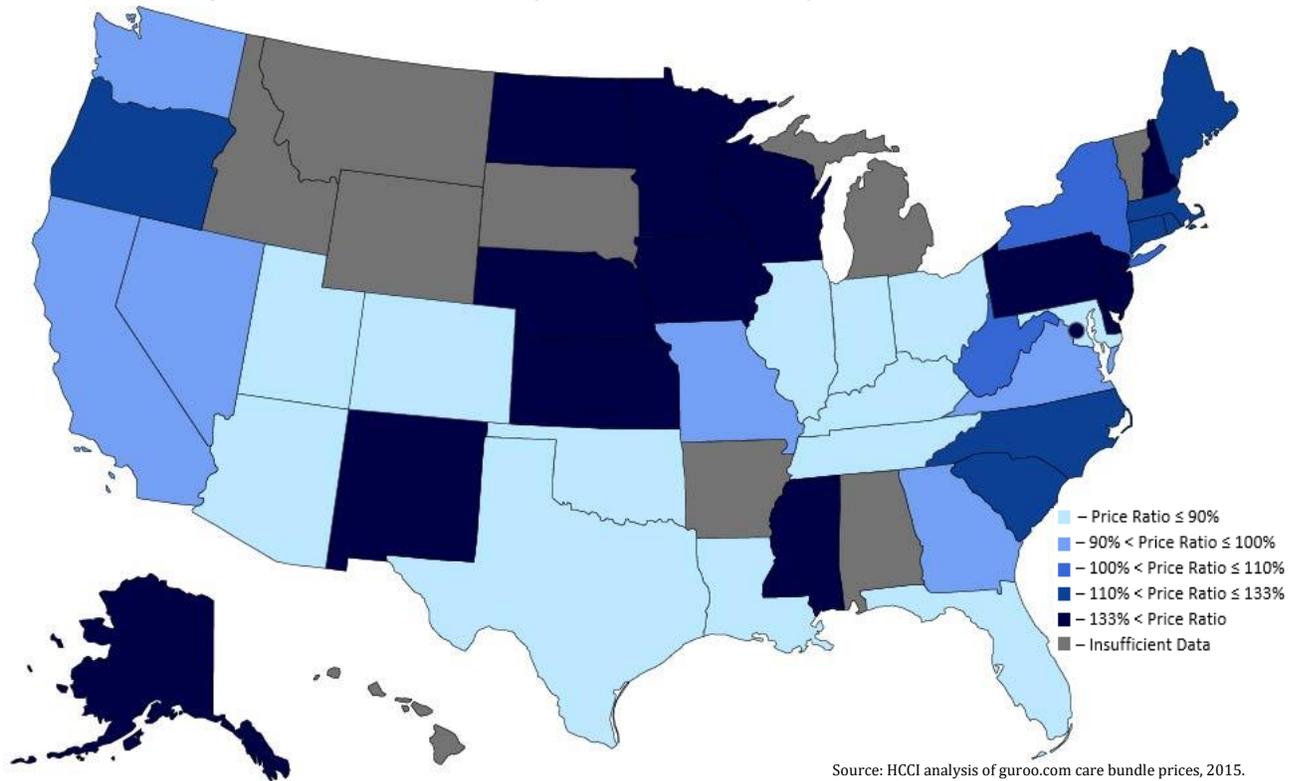
Pap Smear Test (42 States)

Ratio of Average State Price to Average National Price, by State



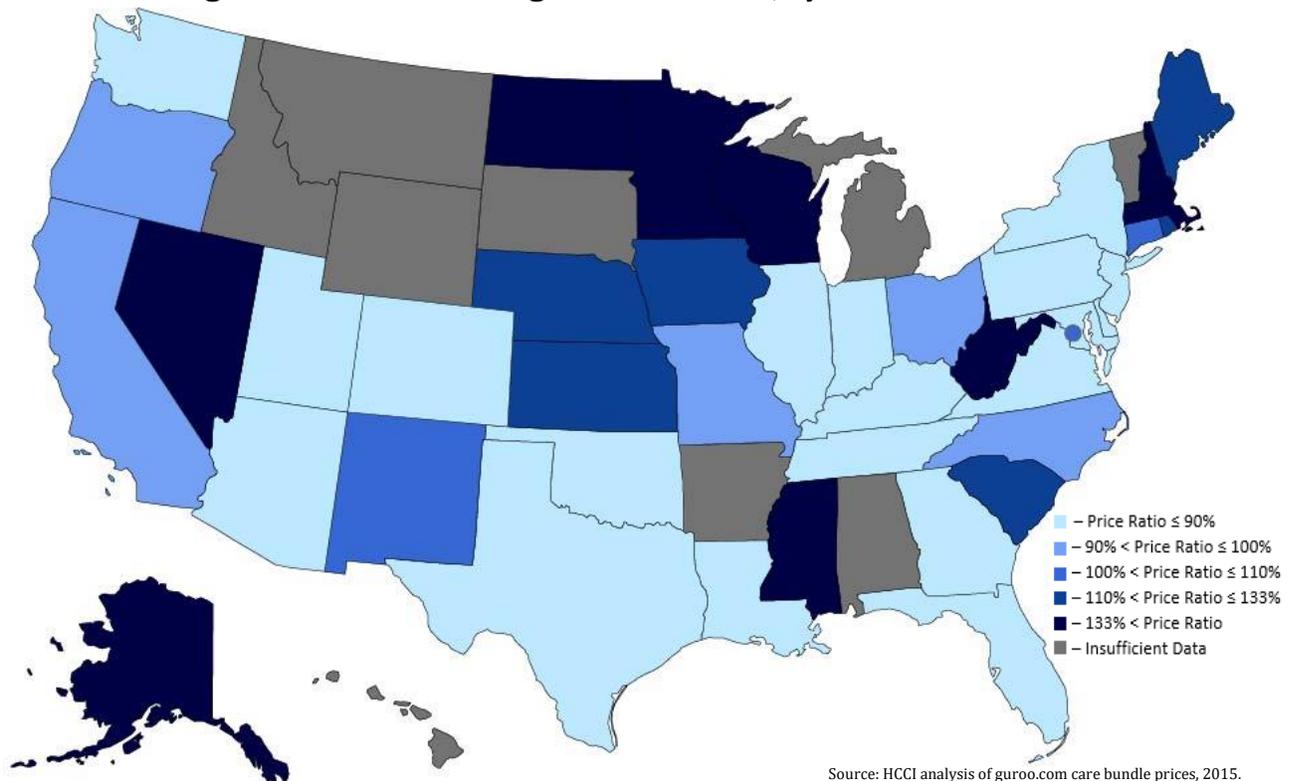
Prostate Specific Antigen Test (PSA) (42 States)

Ratio of Average State Price to Average National Price, by State



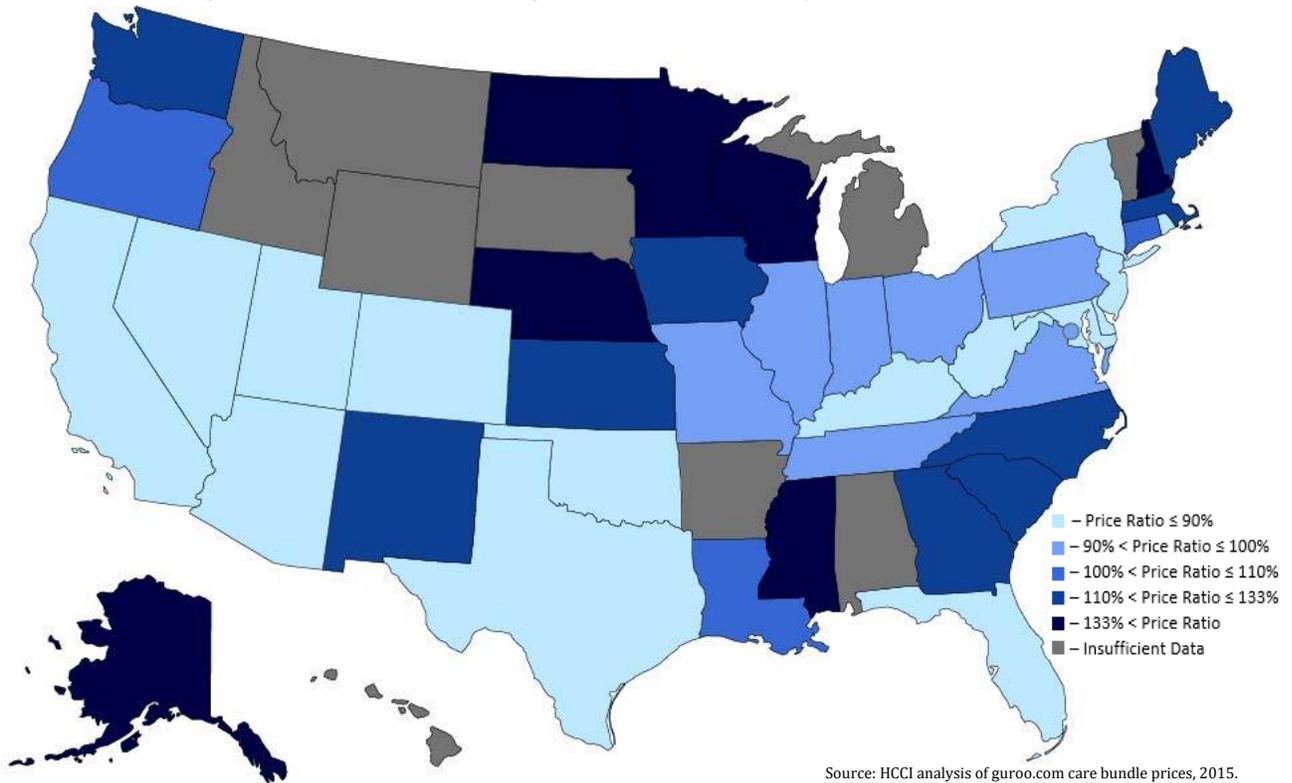
Screening Culture Test (42 States)

Ratio of Average State Price to Average National Price, by State



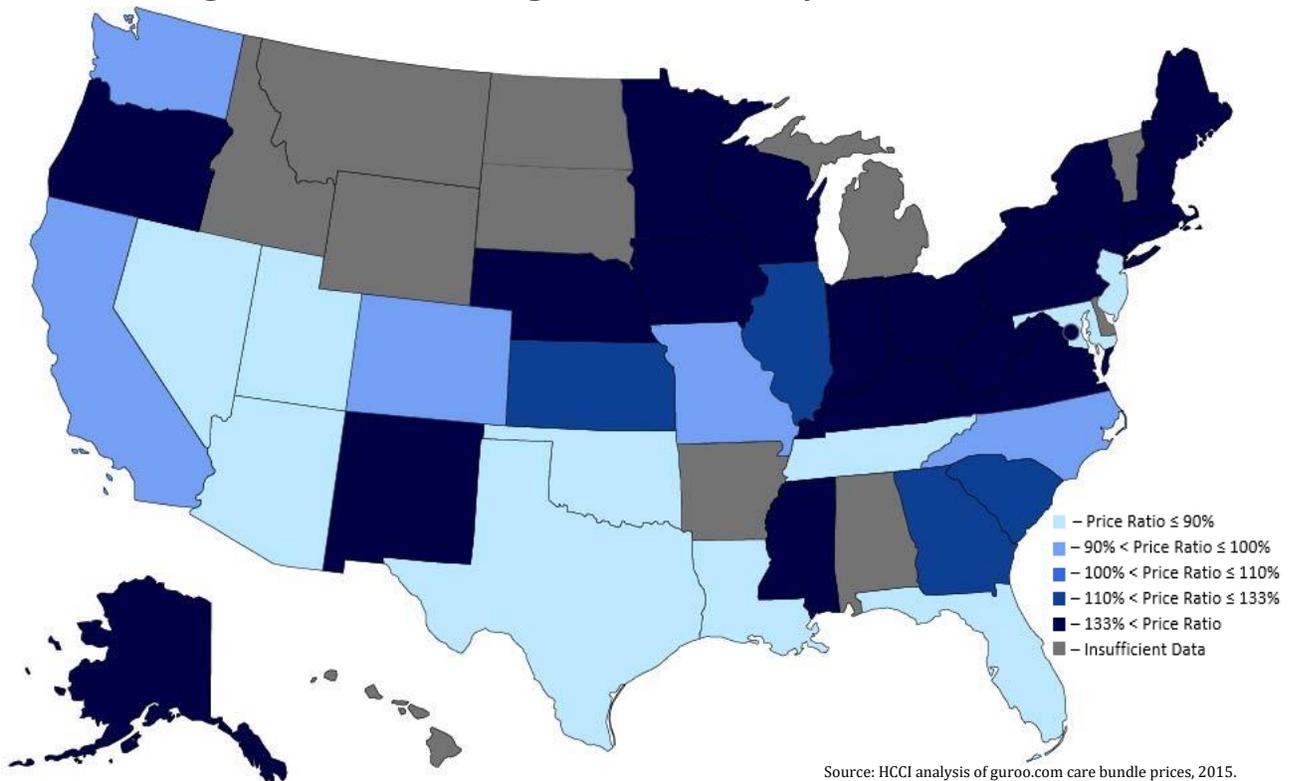
Strep Throat Test (42 States)

Ratio of Average State Price to Average National Price, by State



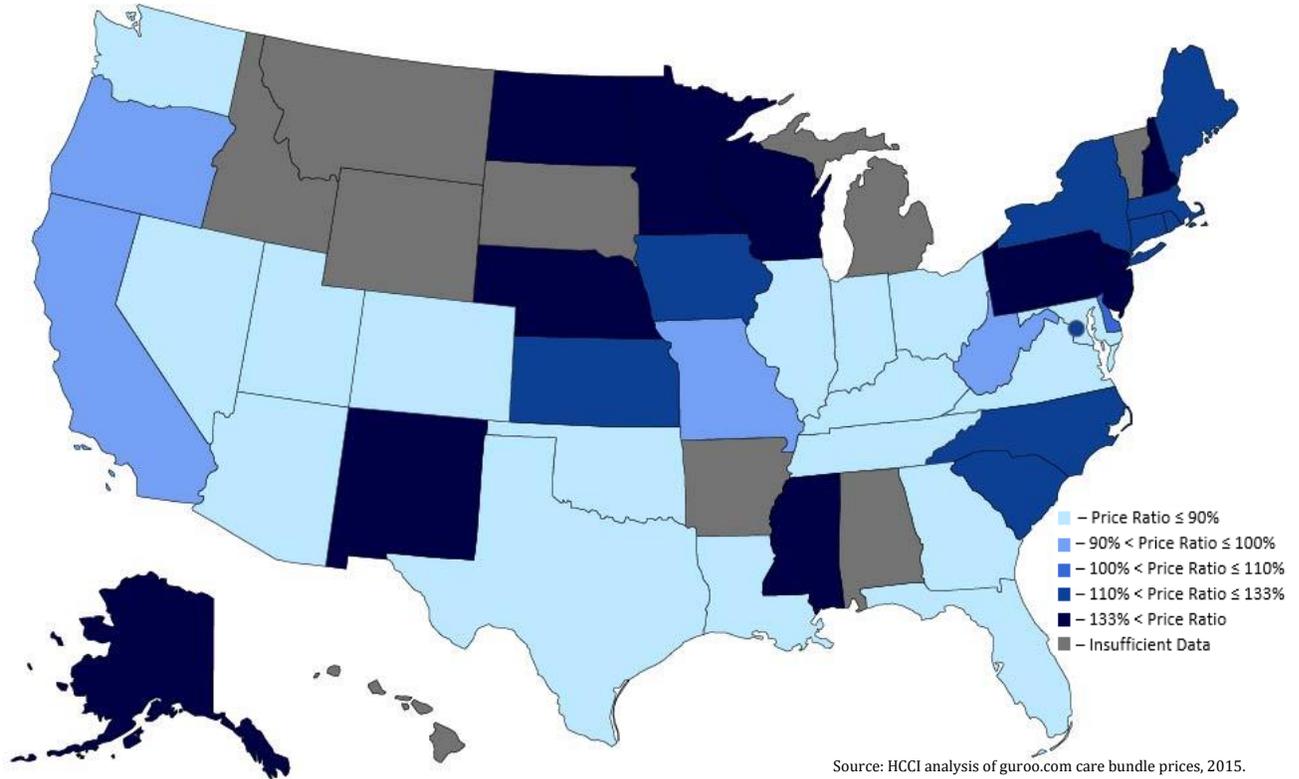
Thyroid Hormone Test (Triiodothyronine – T3) (40 States)

Ratio of Average State Price to Average National Price, by State



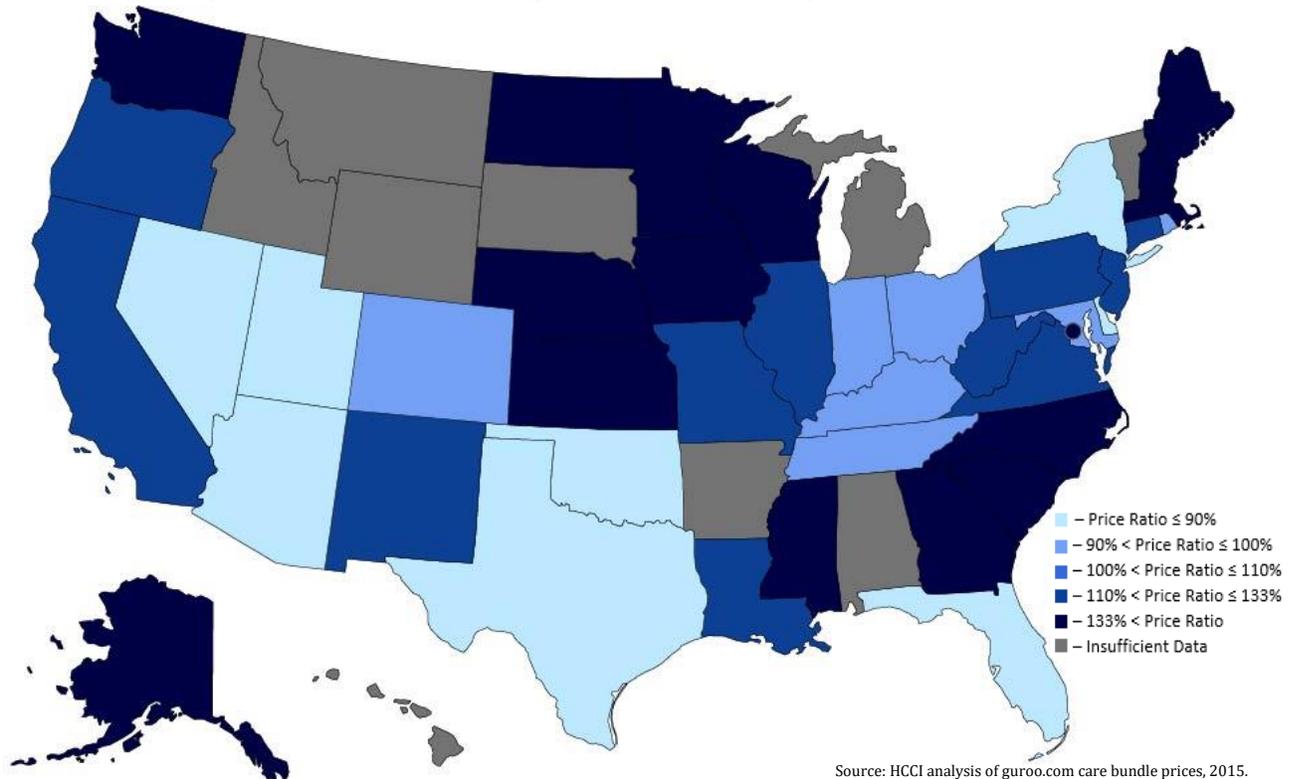
Thyroid Stimulating Hormone Test (TSH) (42 States)

Ratio of Average State Price to Average National Price, by State



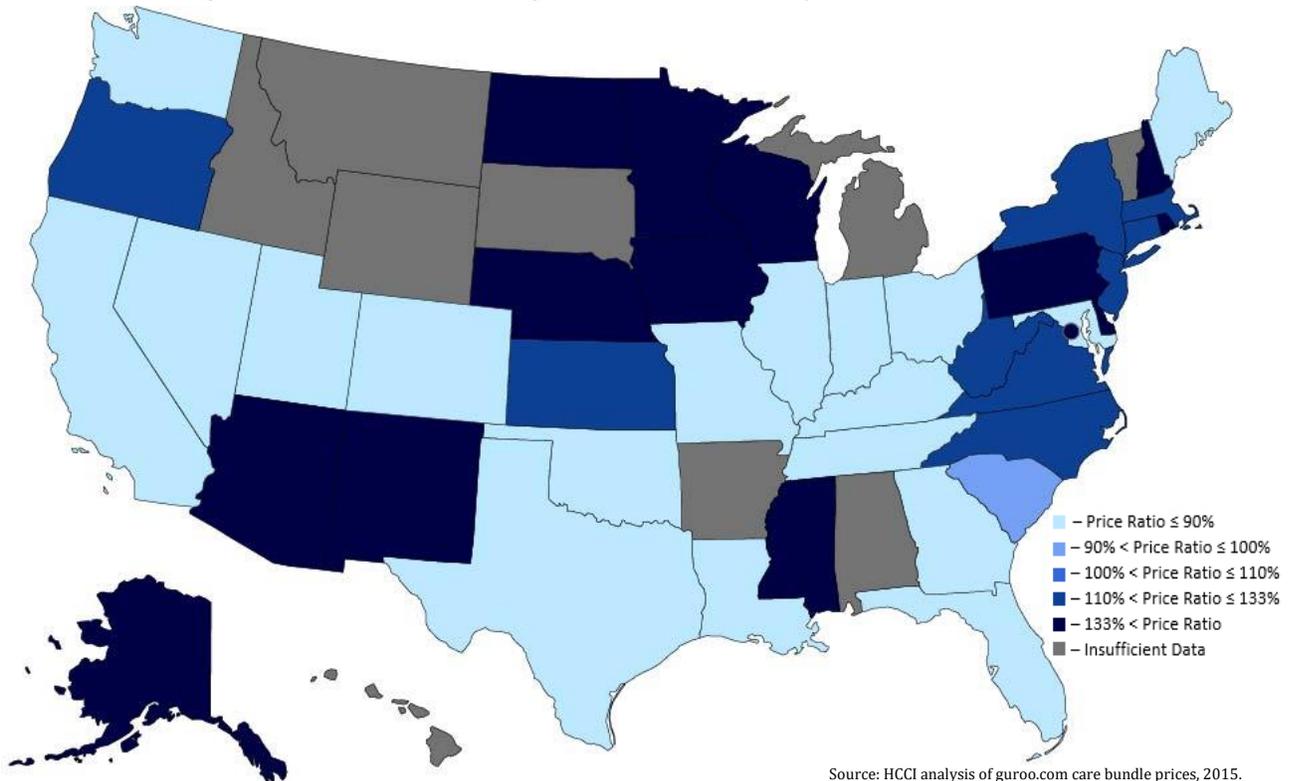
Tuberculosis Test (TB) (42 States)

Ratio of Average State Price to Average National Price, by State



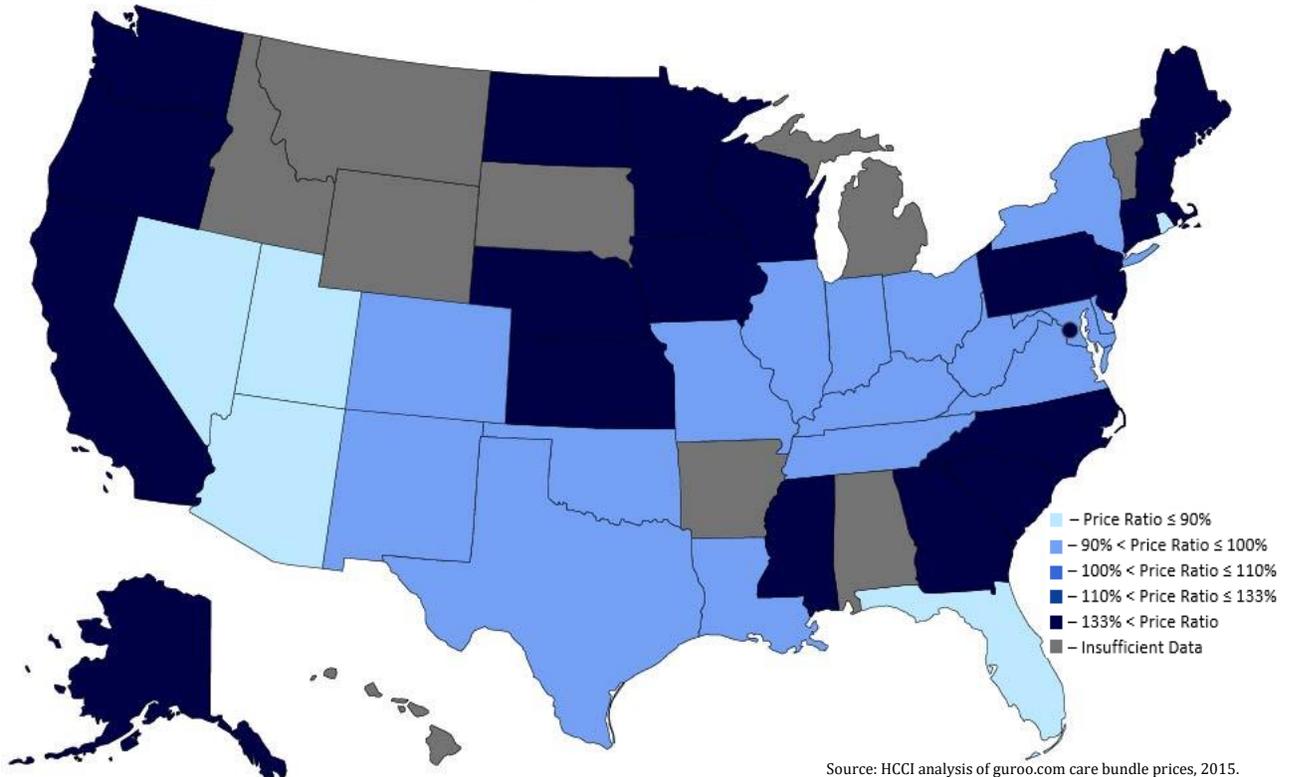
Uric Acid Test (42 States)

Ratio of Average State Price to Average National Price, by State



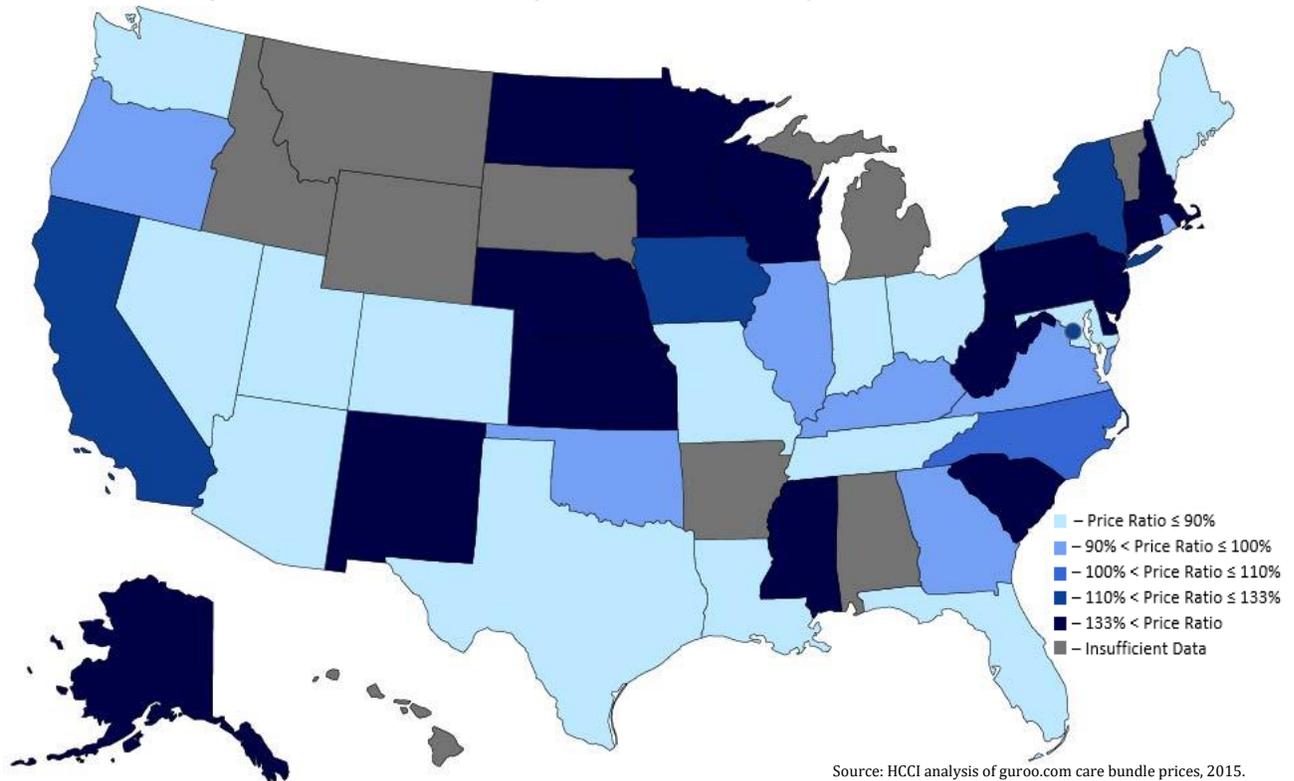
Urinalysis – Automated Urine Test (42 States)

Ratio of Average State Price to Average National Price, by State



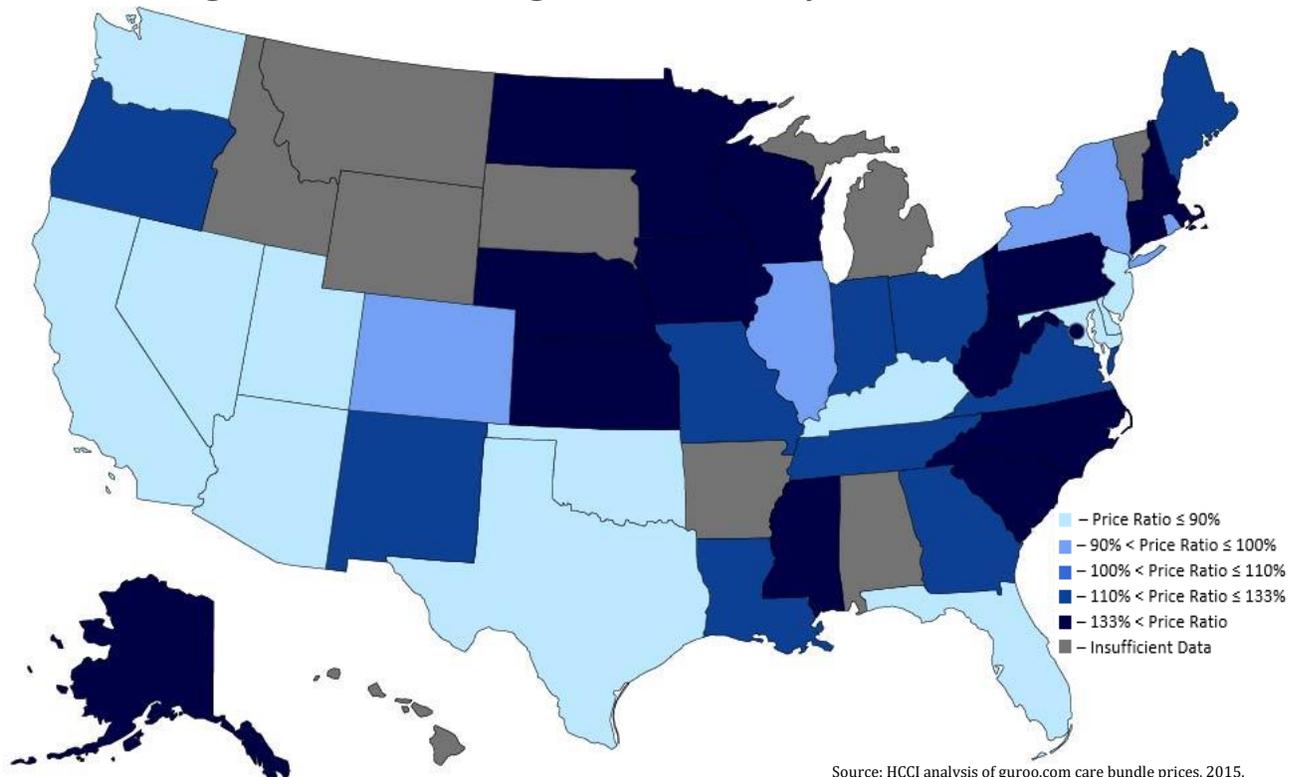
Urine Microalbumin Test (42 States)

Ratio of Average State Price to Average National Price, by State



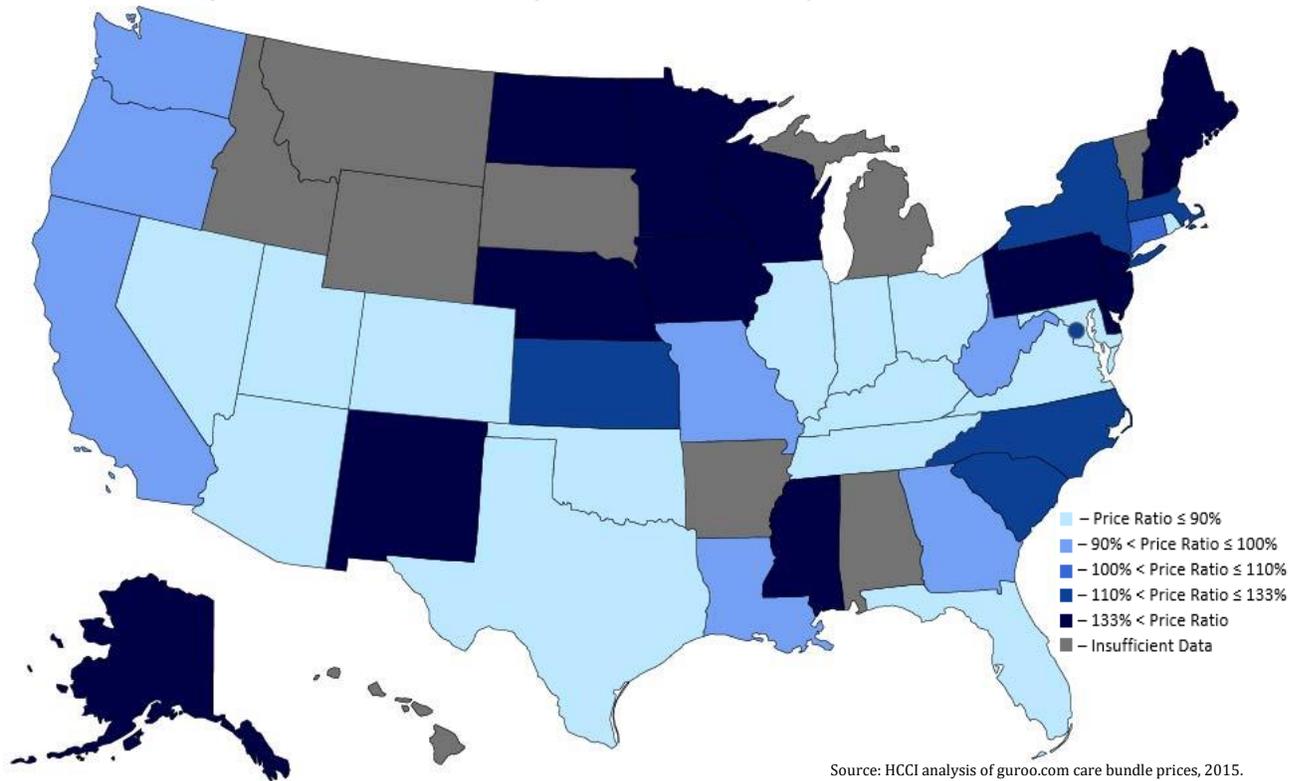
Urine Pregnancy Test (42 States)

Ratio of Average State Price to Average National Price, by State



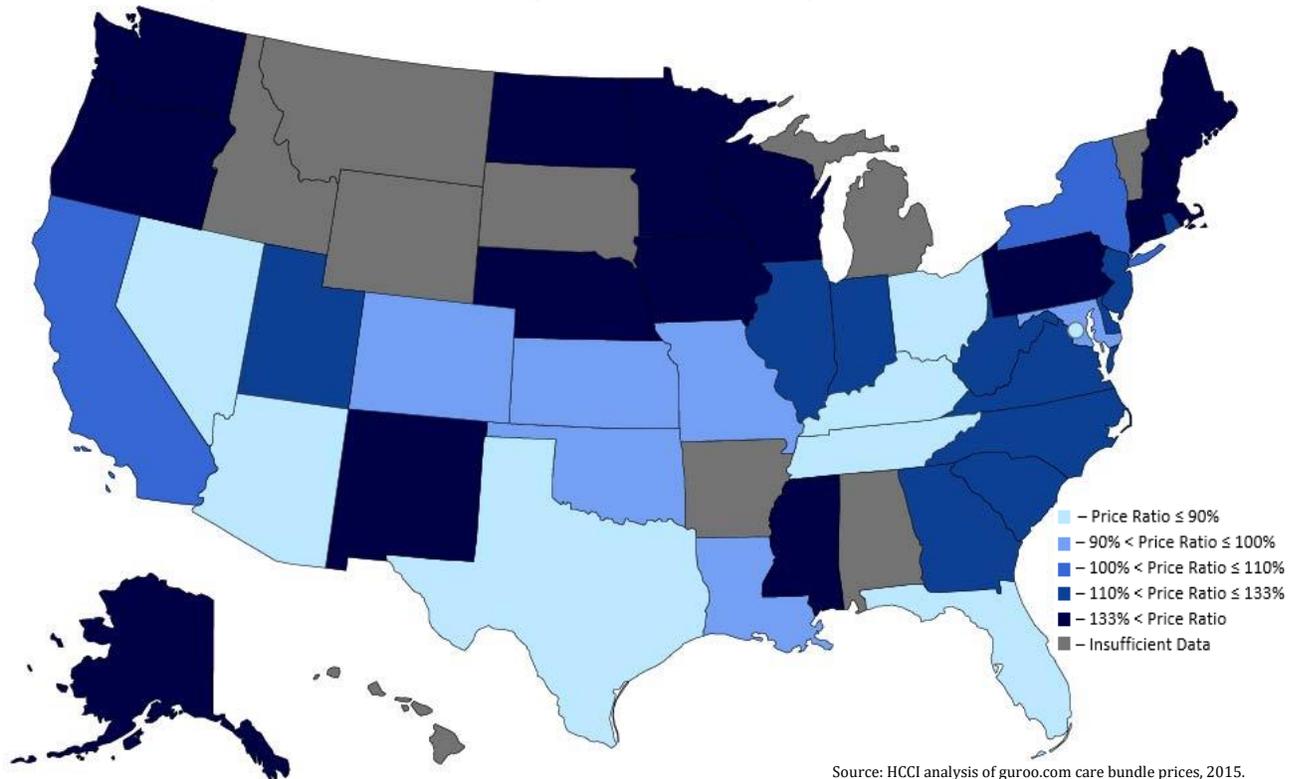
Vitamin D Test (42 States)

Ratio of Average State Price to Average National Price, by State



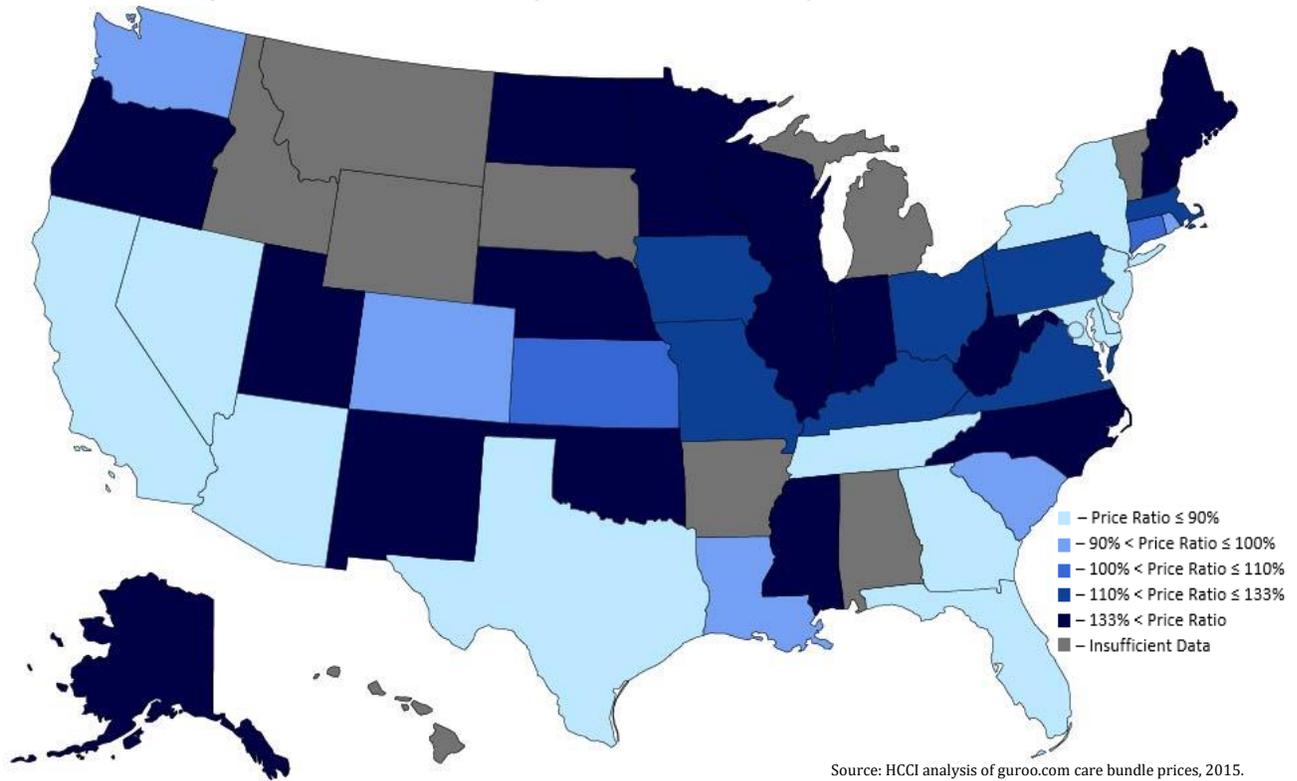
Bone Density Study – Hips, Pelvis, and Spine (42 States)

Ratio of Average State Price to Average National Price, by State



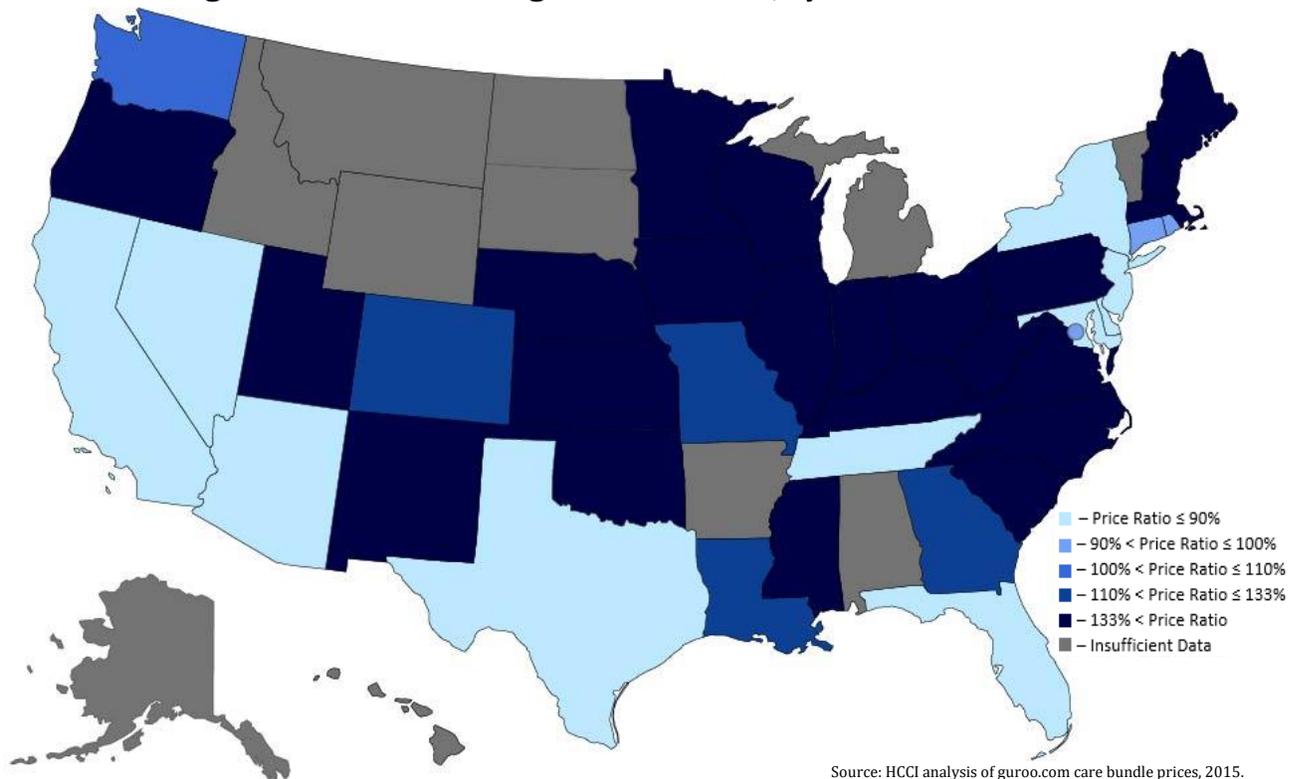
CT Scan – Abdomen (with Dye) (42 States)

Ratio of Average State Price to Average National Price, by State



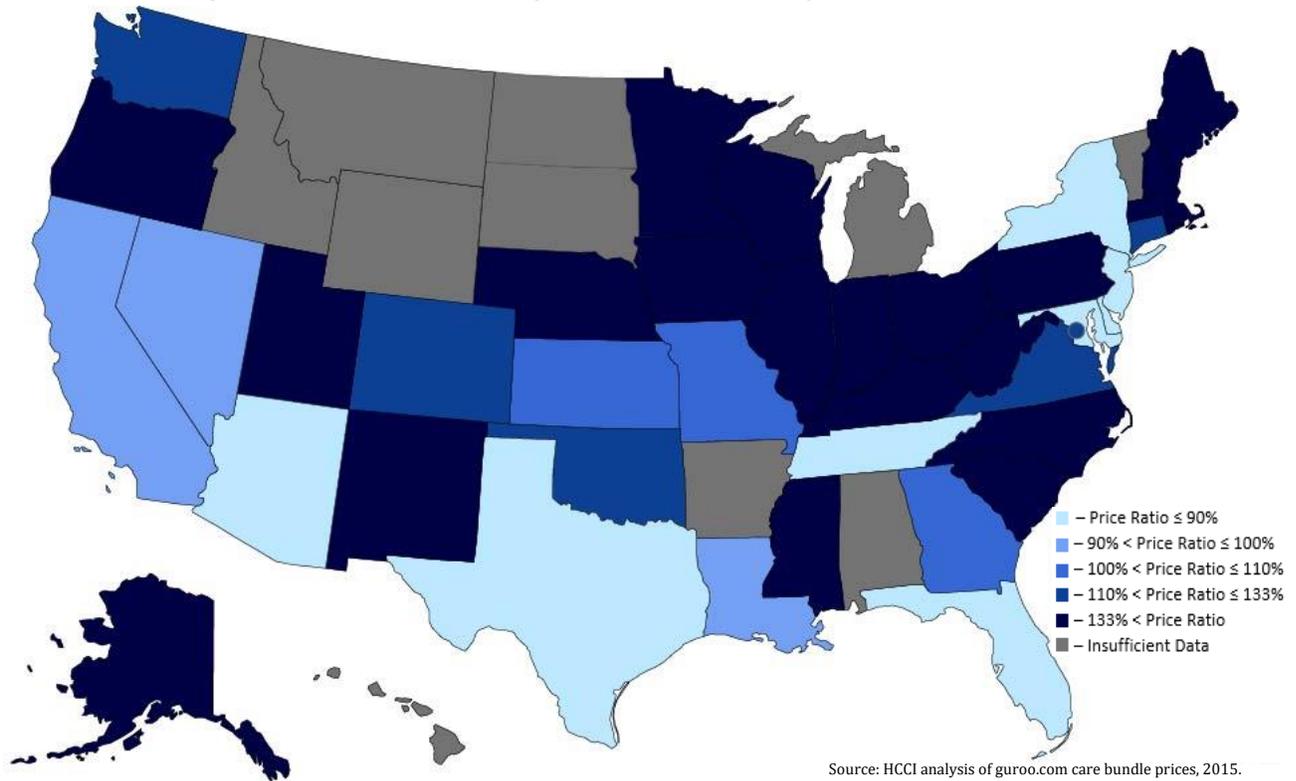
CT Scan – Abdomen (without Dye) (40 States)

Ratio of Average State Price to Average National Price, by State



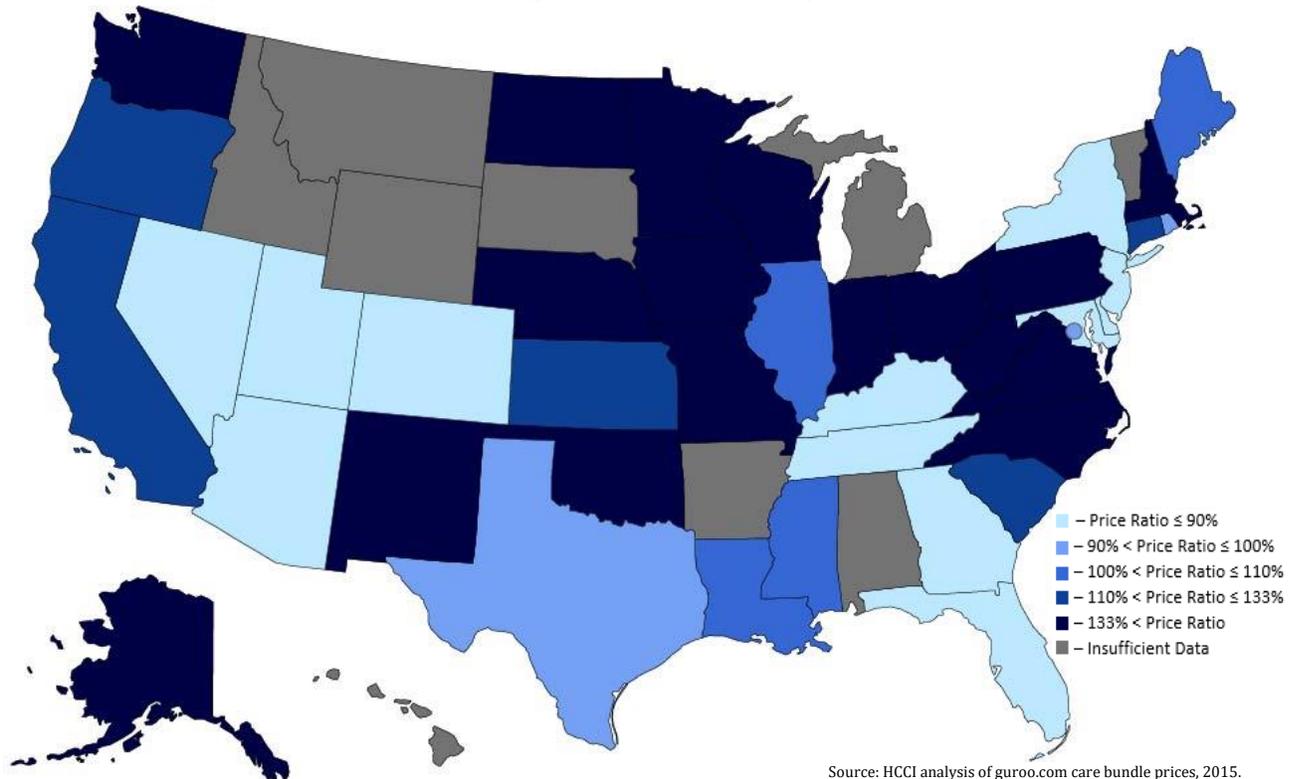
CT Scan – Abdomen (without Dye followed by with Dye) (41 States)

Ratio of Average State Price to Average National Price, by State



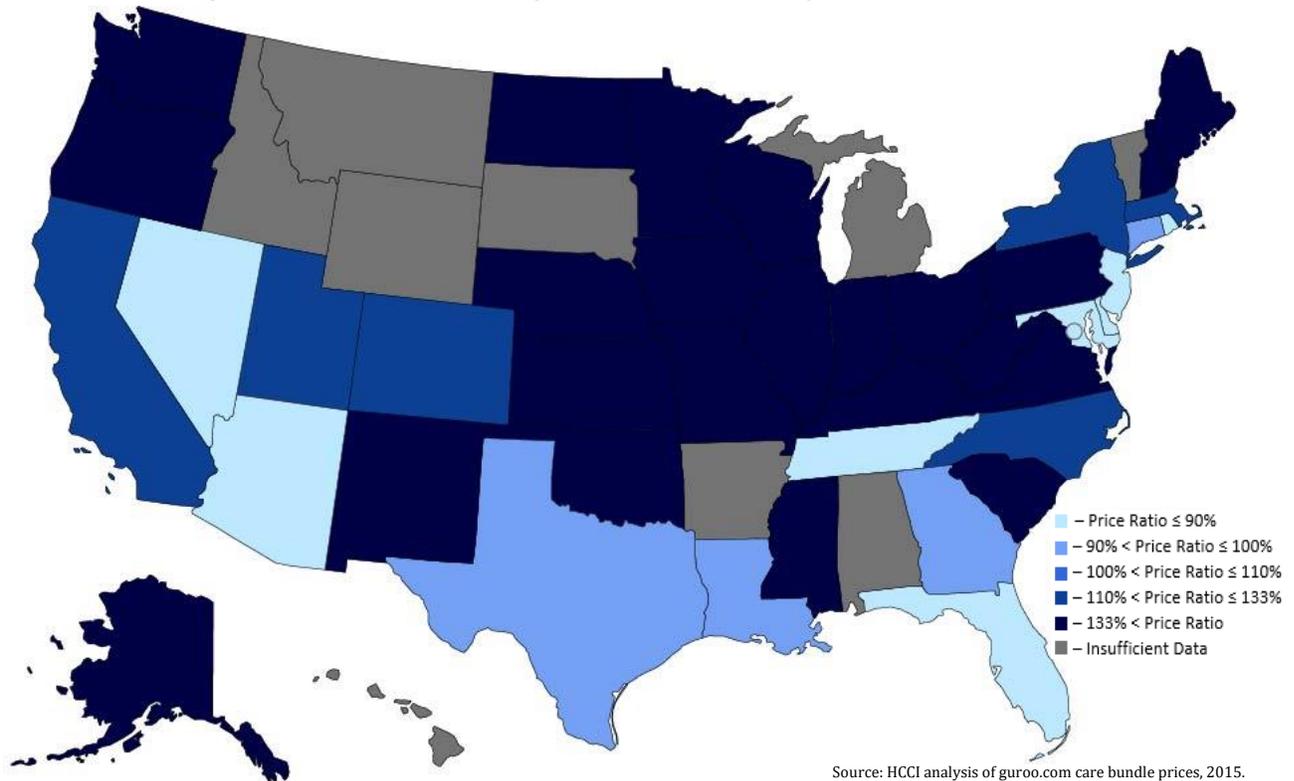
CT Scan – Abdomen and Pelvis (with Dye) (42 States)

Ratio of Average State Price to Average National Price, by State



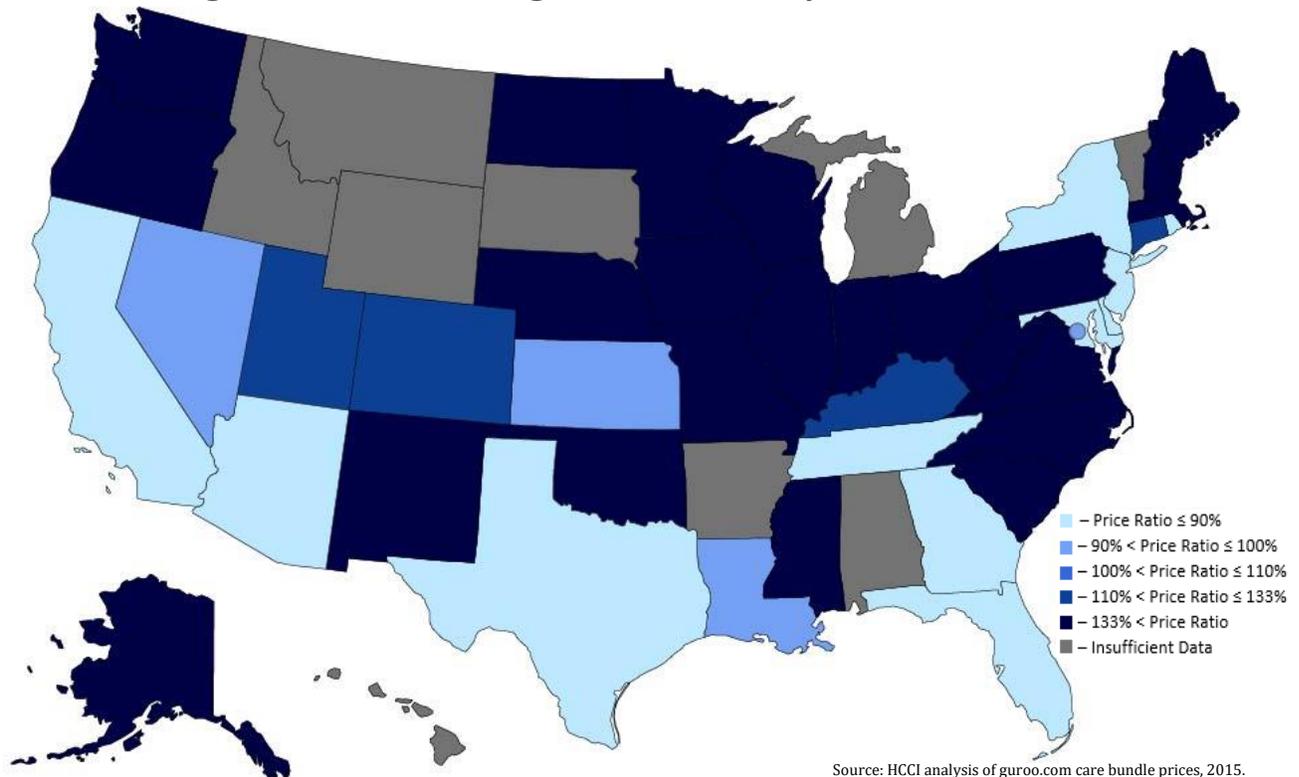
CT Scan – Brain or Head (without Dye) (42 States)

Ratio of Average State Price to Average National Price, by State



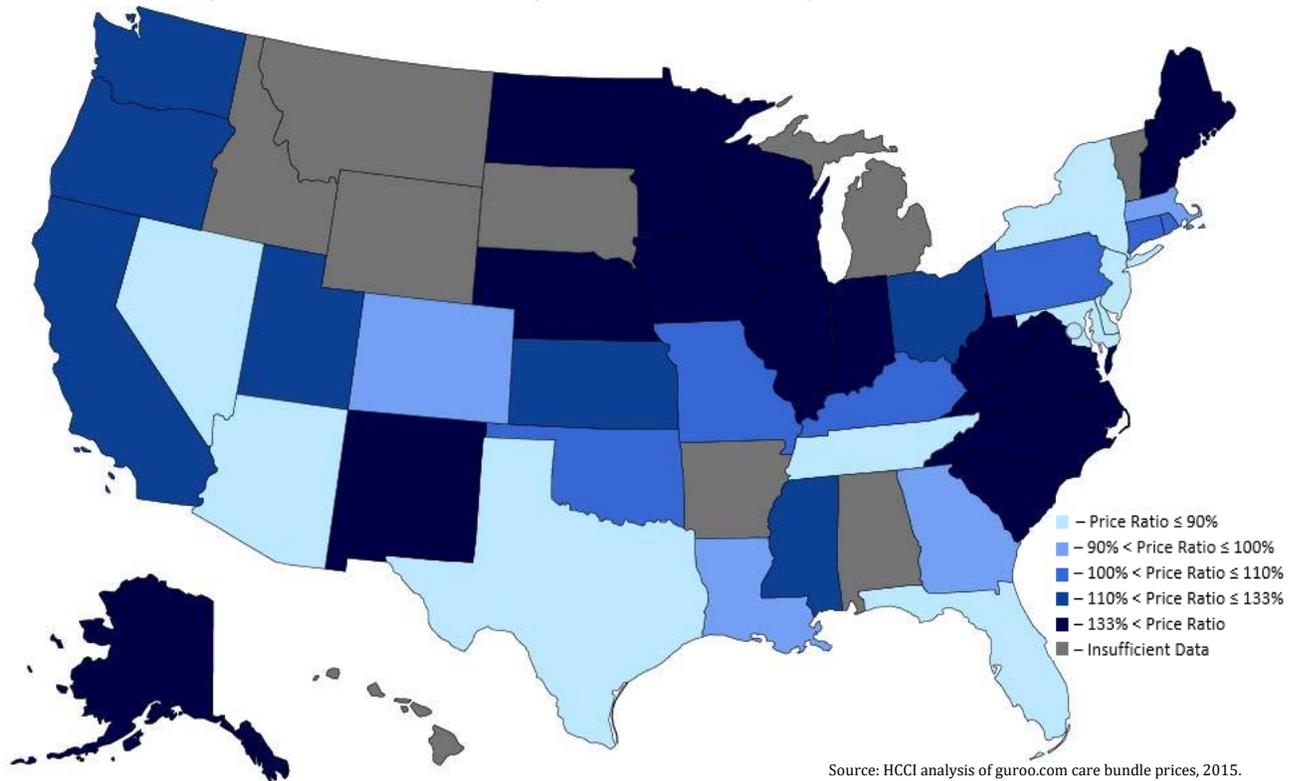
CT Scan – Chest (with Dye) (42 States)

Ratio of Average State Price to Average National Price, by State



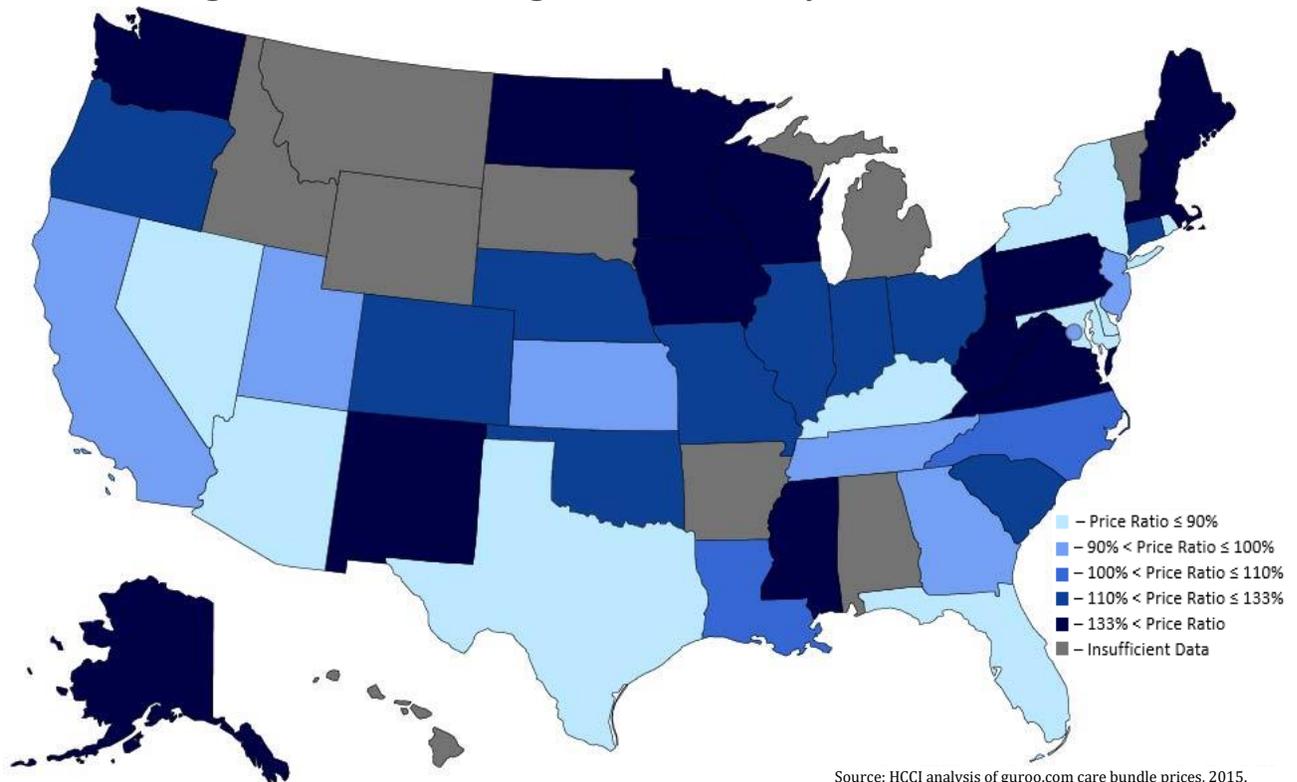
CT Scan – Chest (Angiography without Dye, followed by with Dye) (42 States)

Ratio of Average State Price to Average National Price, by State



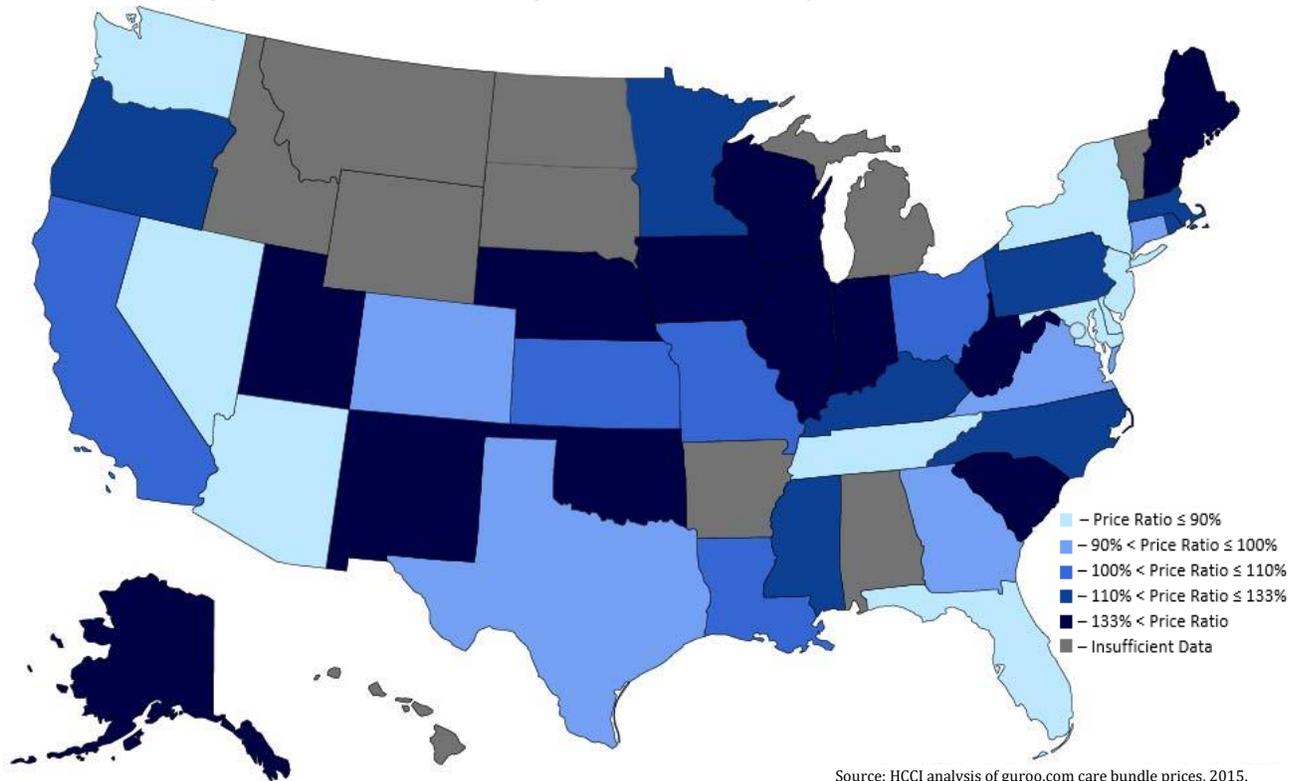
CT Scan – Maxillofacial – Face (without Dye) (42 States)

Ratio of Average State Price to Average National Price, by State



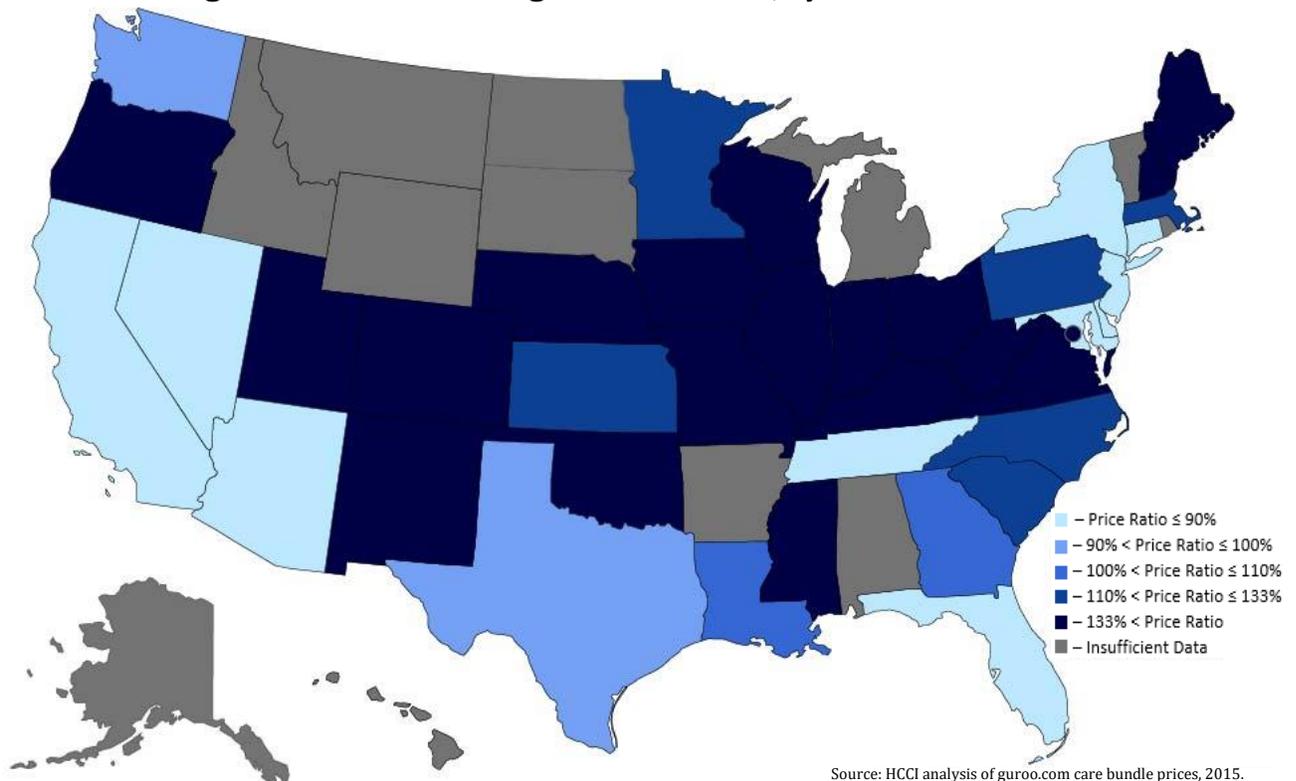
CT Scan – Pelvis (with Dye) (41 States)

Ratio of Average State Price to Average National Price, by State



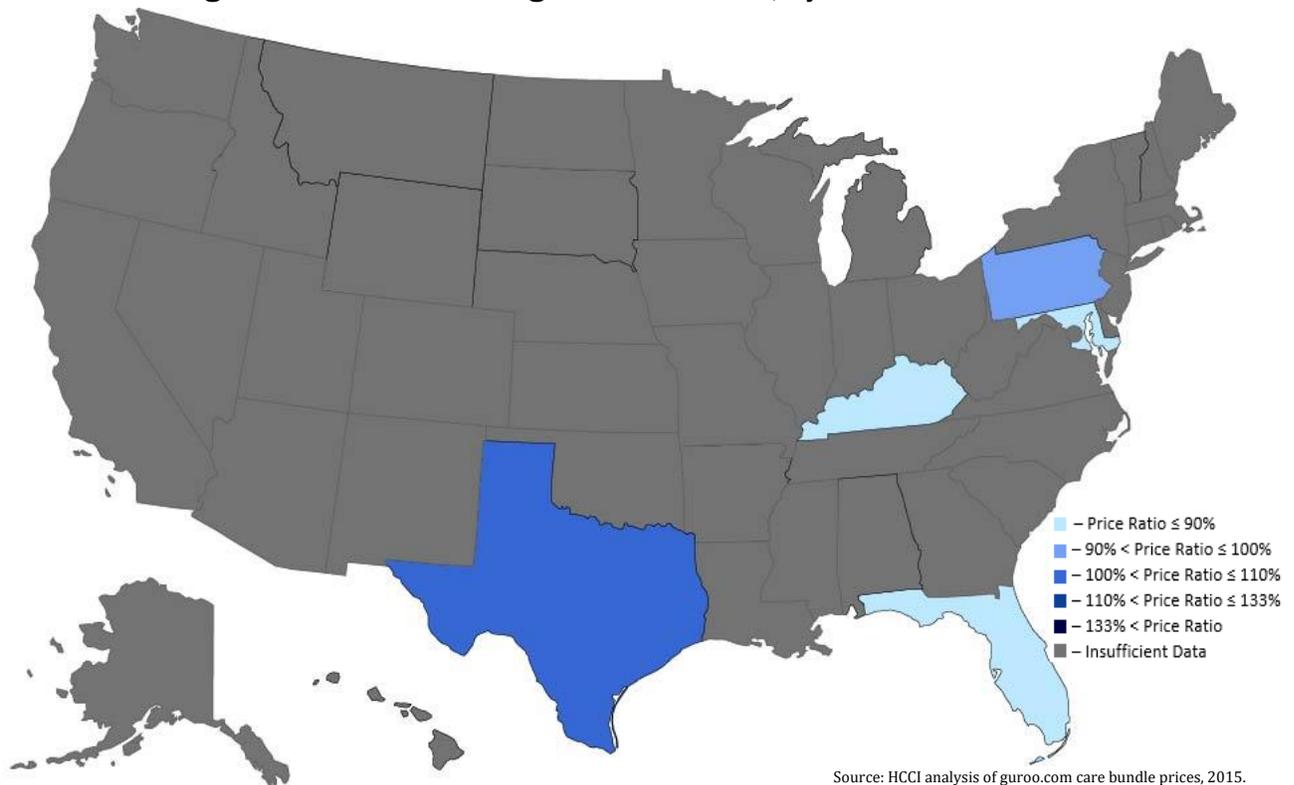
CT Scan – Pelvis (without Dye) (39 States)

Ratio of Average State Price to Average National Price, by State



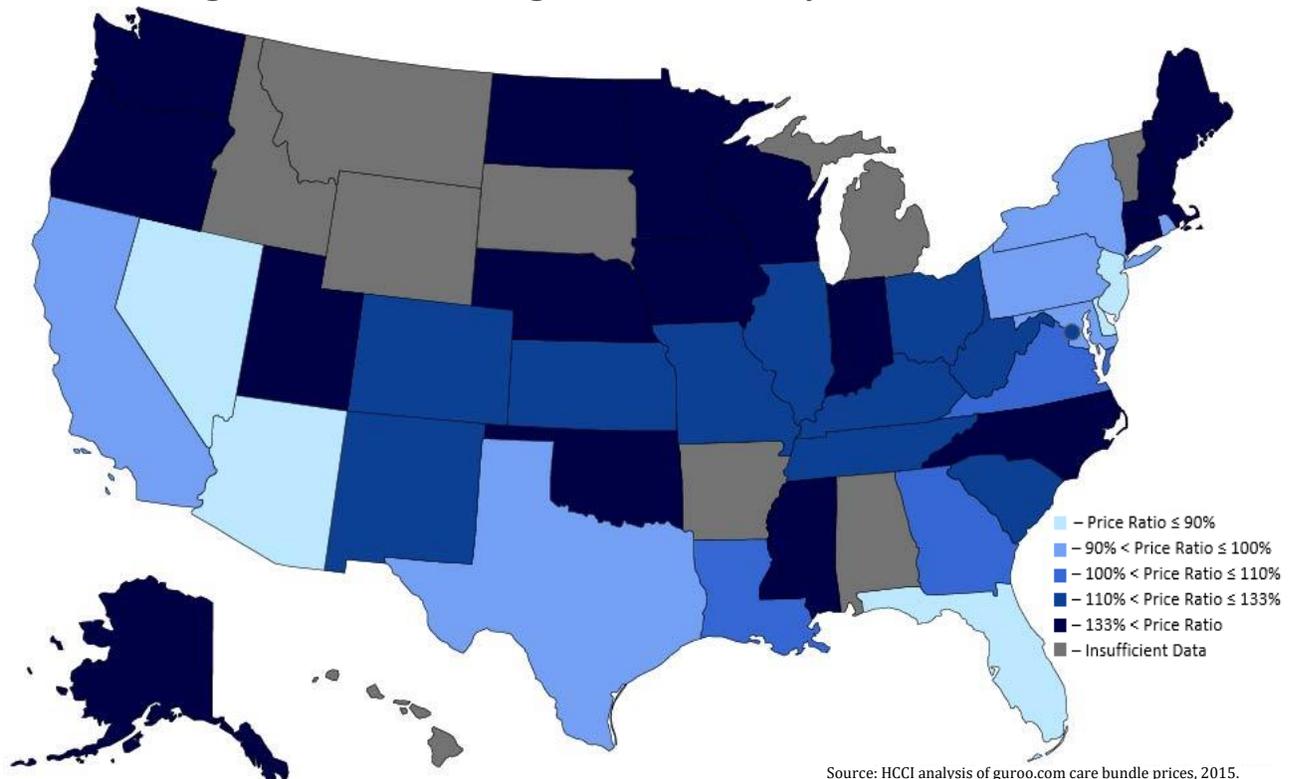
Endoscopic Retrograde Cholangiopancreatography (ERCP) (5 States)

Ratio of Average State Price to Average National Price, by State



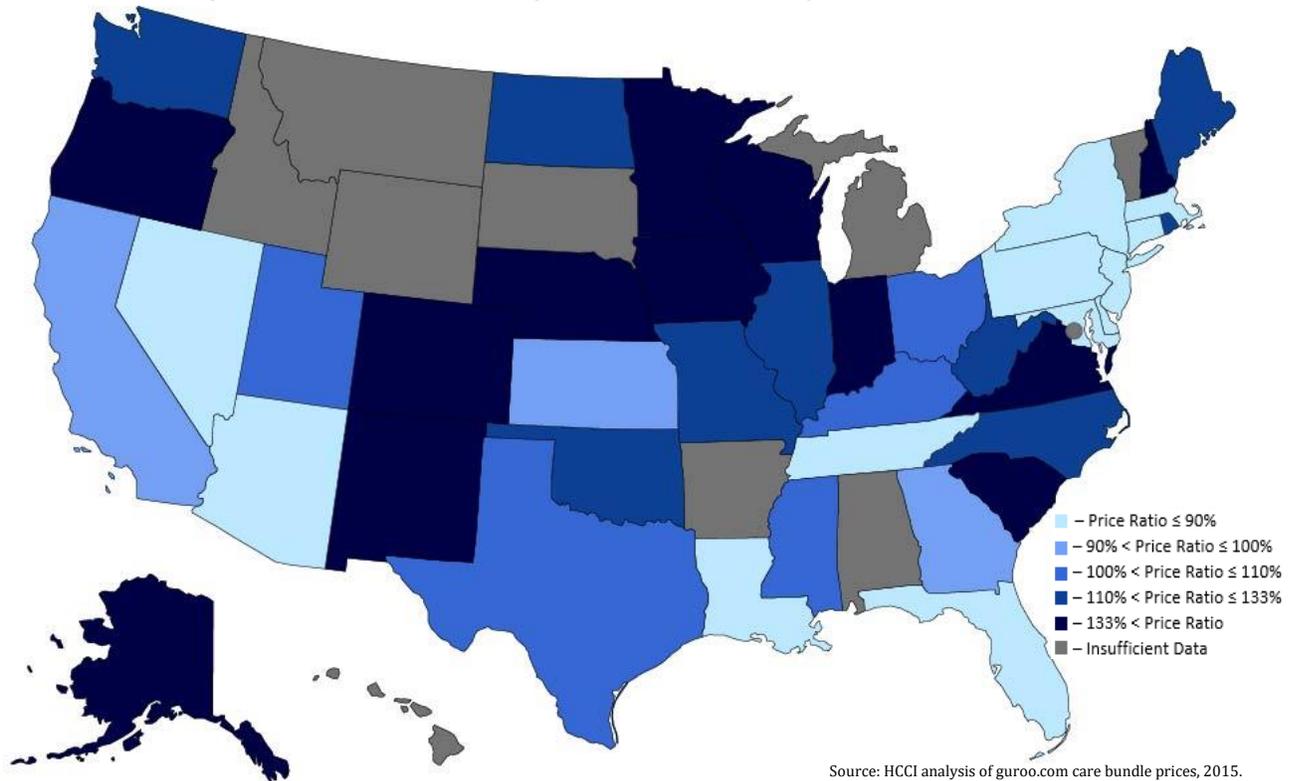
Heart SPECT Imaging Studies (42 States)

Ratio of Average State Price to Average National Price, by State



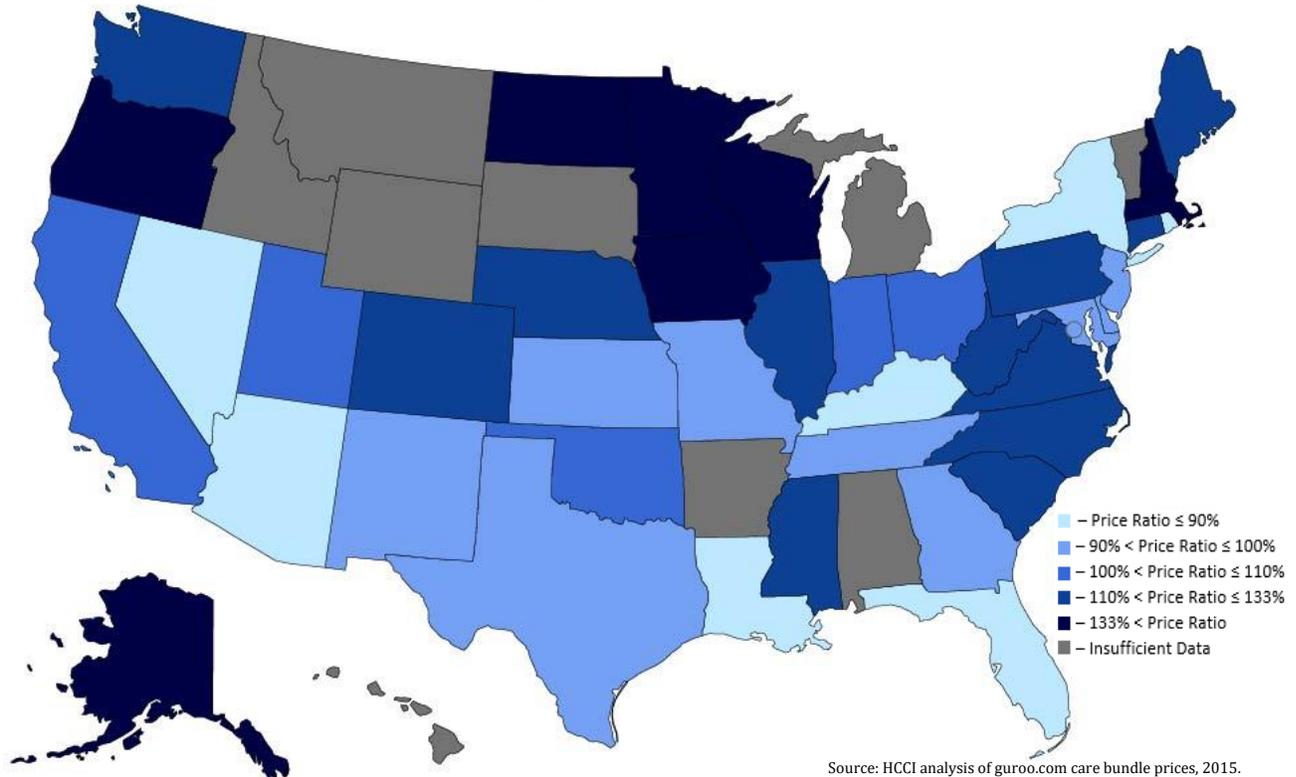
Hepatobiliary Iminodiacetic Acid (HIDA) Scan (41 States)

Ratio of Average State Price to Average National Price, by State



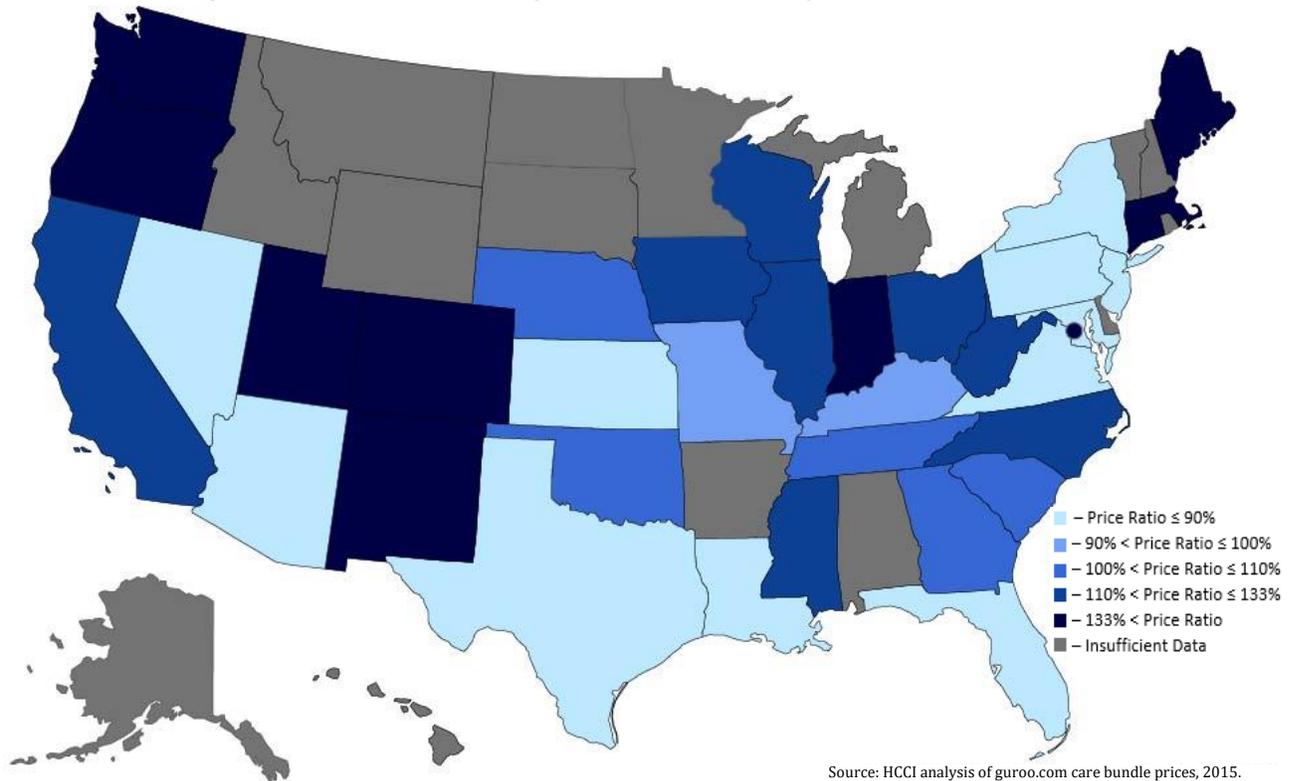
Mammogram – Diagnostic (Digital) (42 States)

Ratio of Average State Price to Average National Price, by State



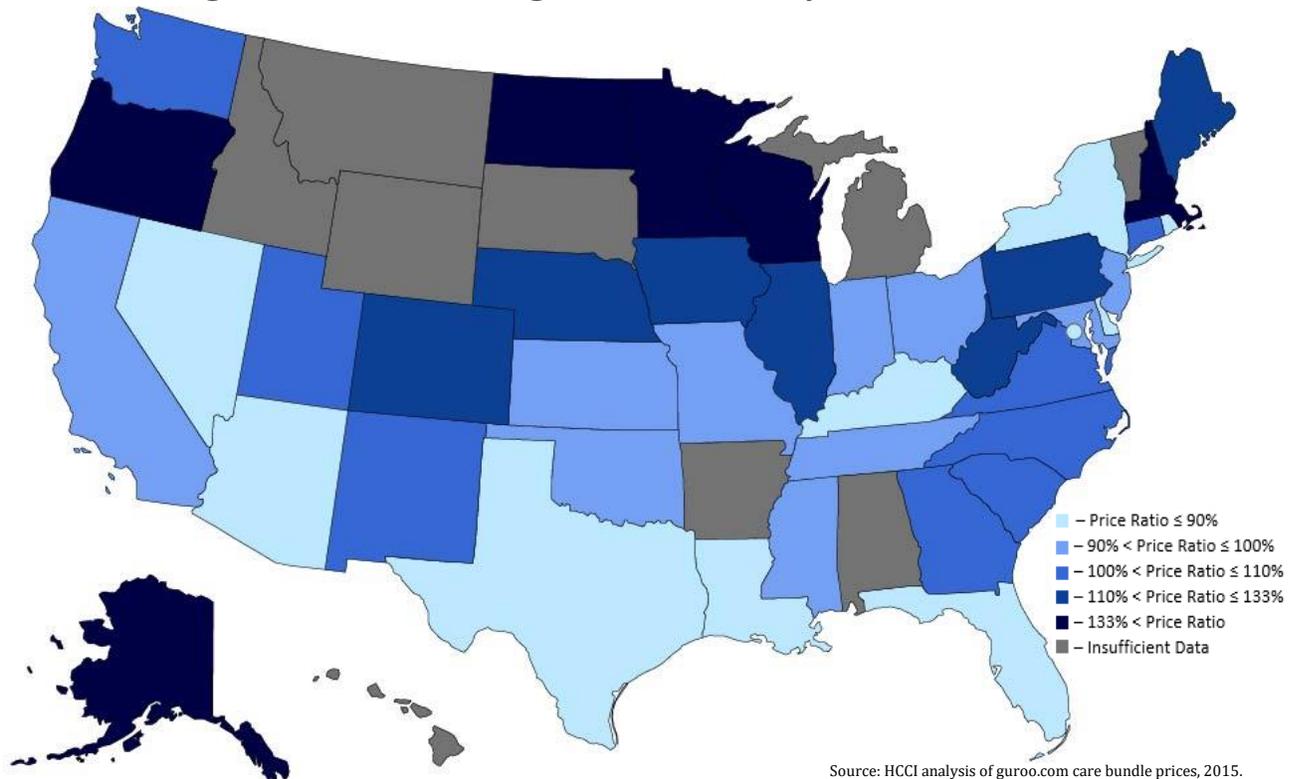
Mammogram – Diagnostic (Film) (36 States)

Ratio of Average State Price to Average National Price, by State



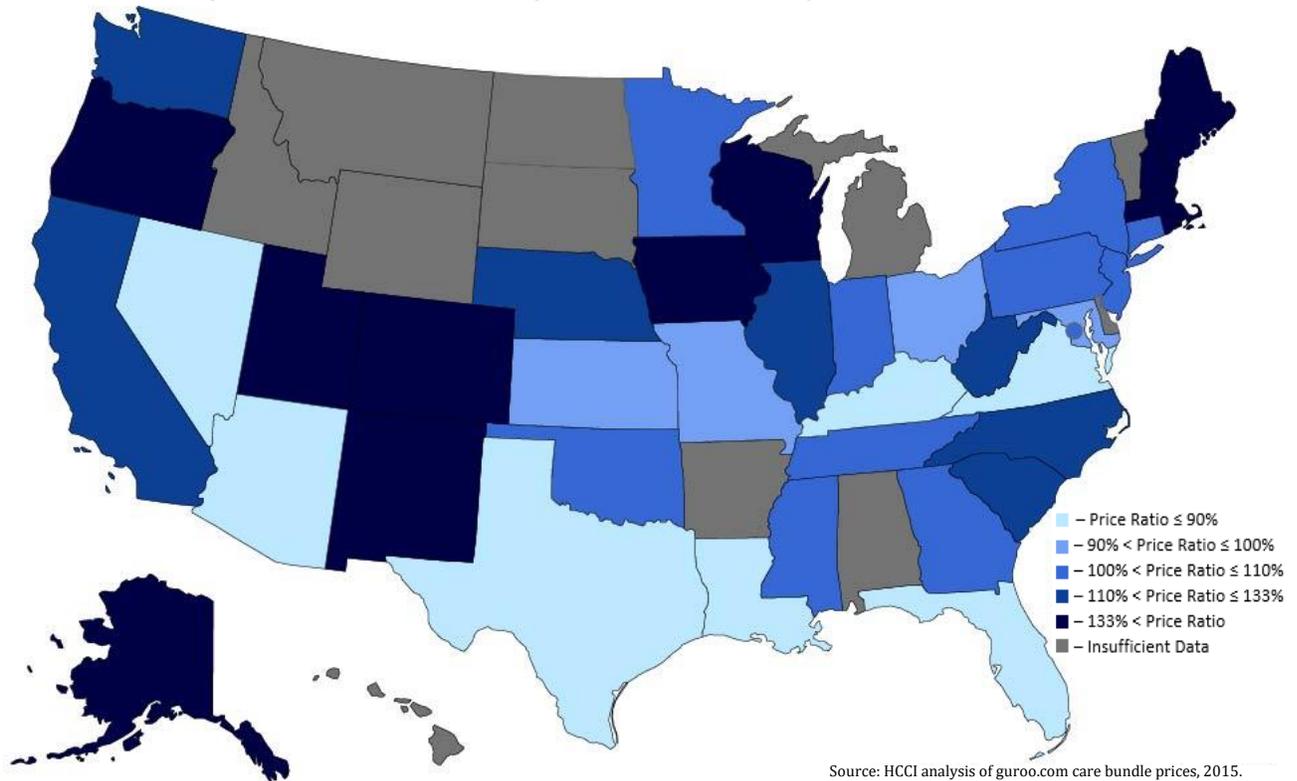
Mammogram – Preventive Screening (Digital) (42 States)

Ratio of Average State Price to Average National Price, by State



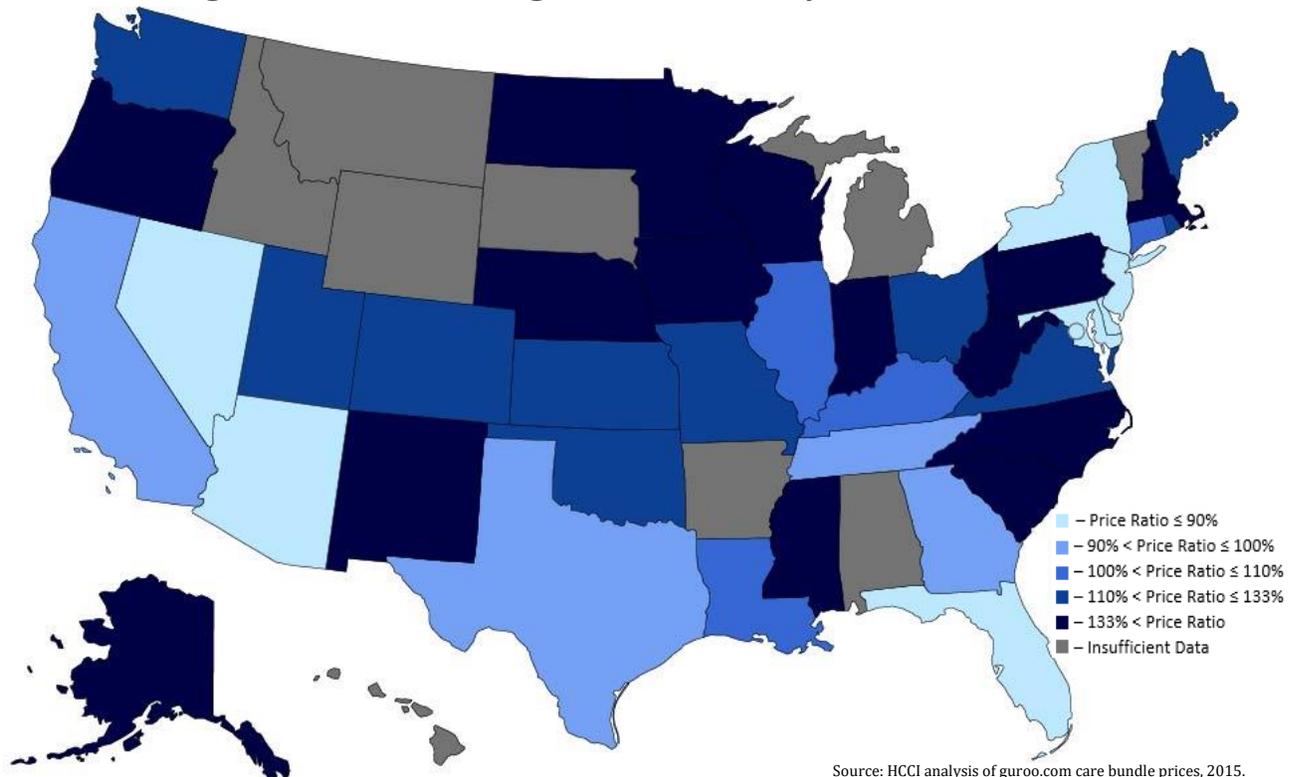
Mammogram – Preventive Screening (Film) (40 States)

Ratio of Average State Price to Average National Price, by State



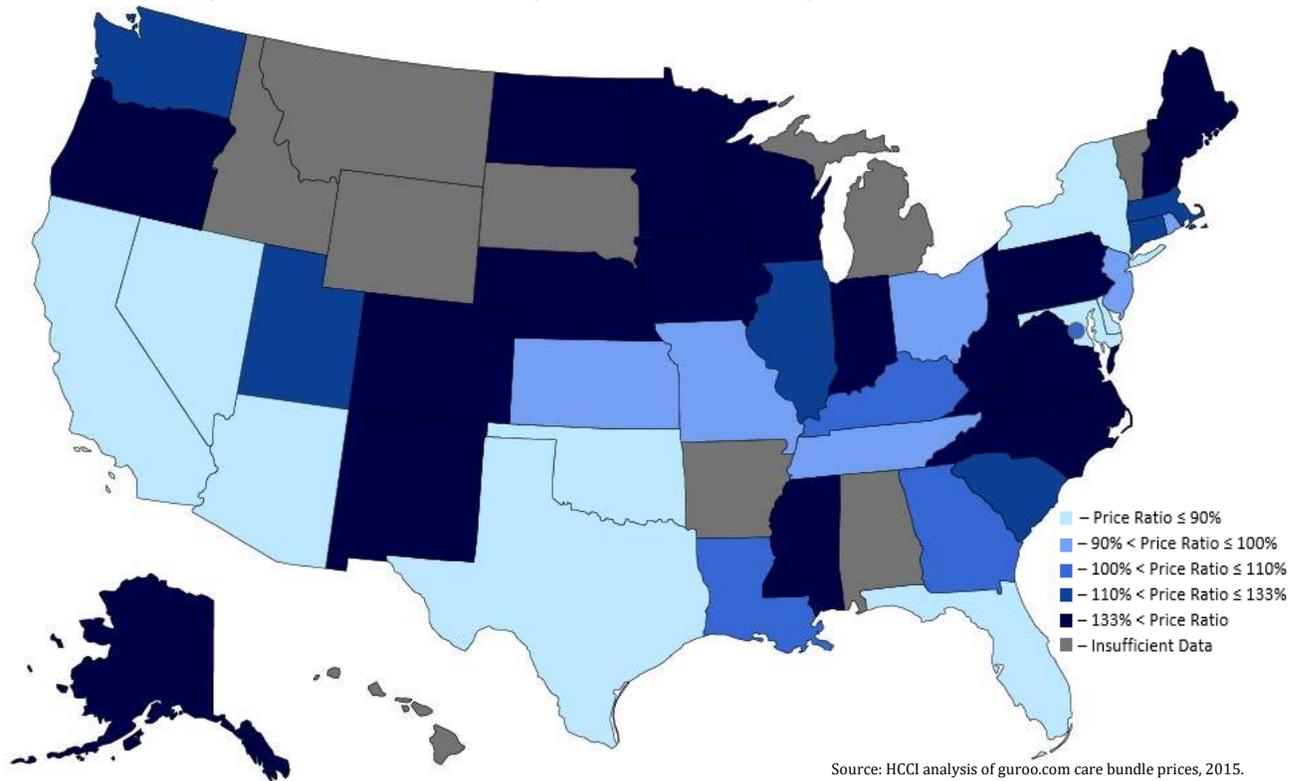
MRI Scan – Abdomen (with and without Dye) (42 States)

Ratio of Average State Price to Average National Price, by State



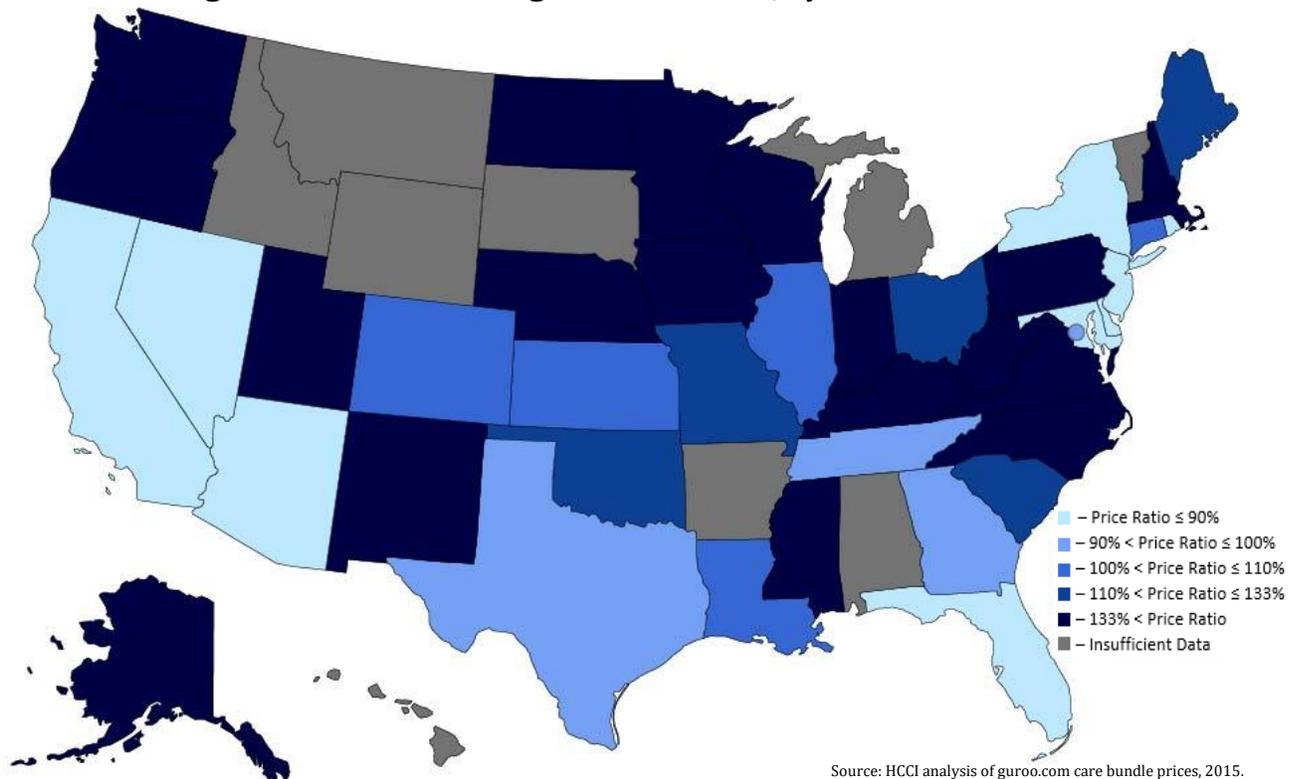
MRI Scan – Arm – Upper Extremity (without Dye) (42 States)

Ratio of Average State Price to Average National Price, by State



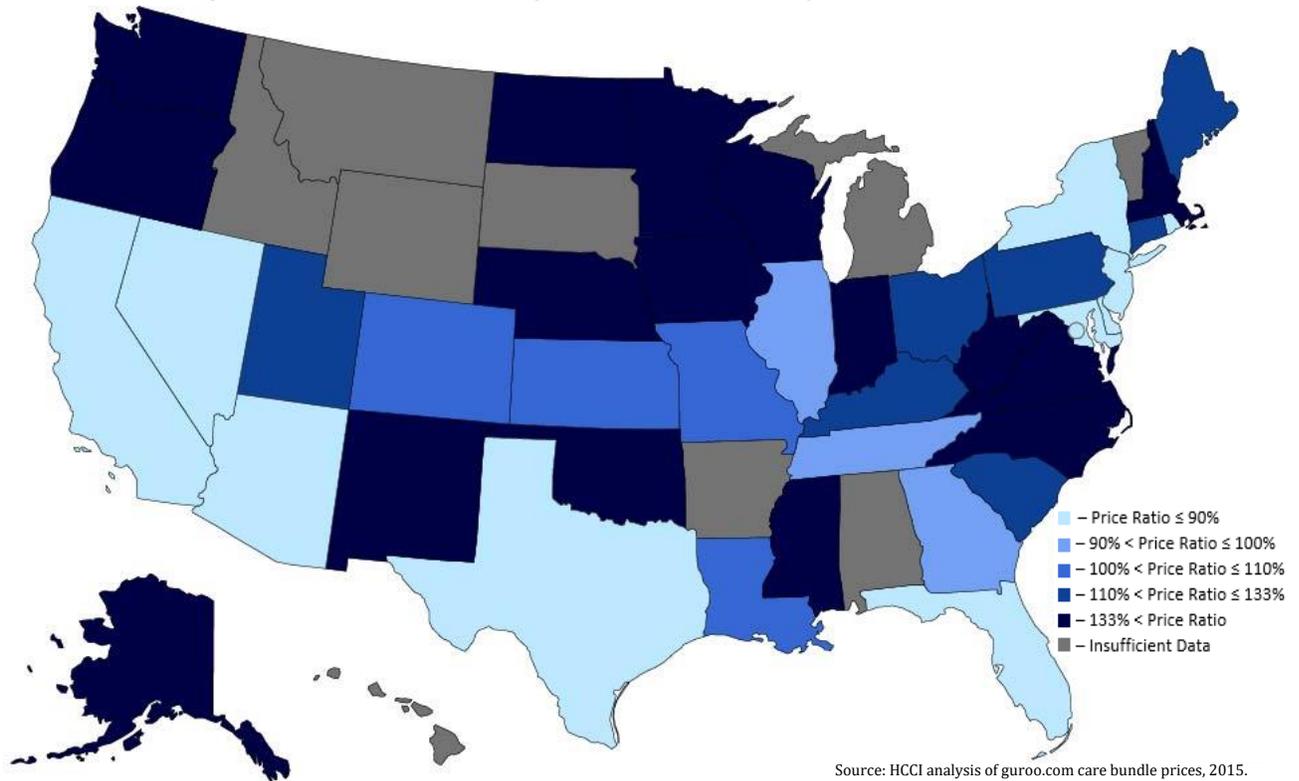
MRI Scan – Brain (without Dye) (42 States)

Ratio of Average State Price to Average National Price, by State



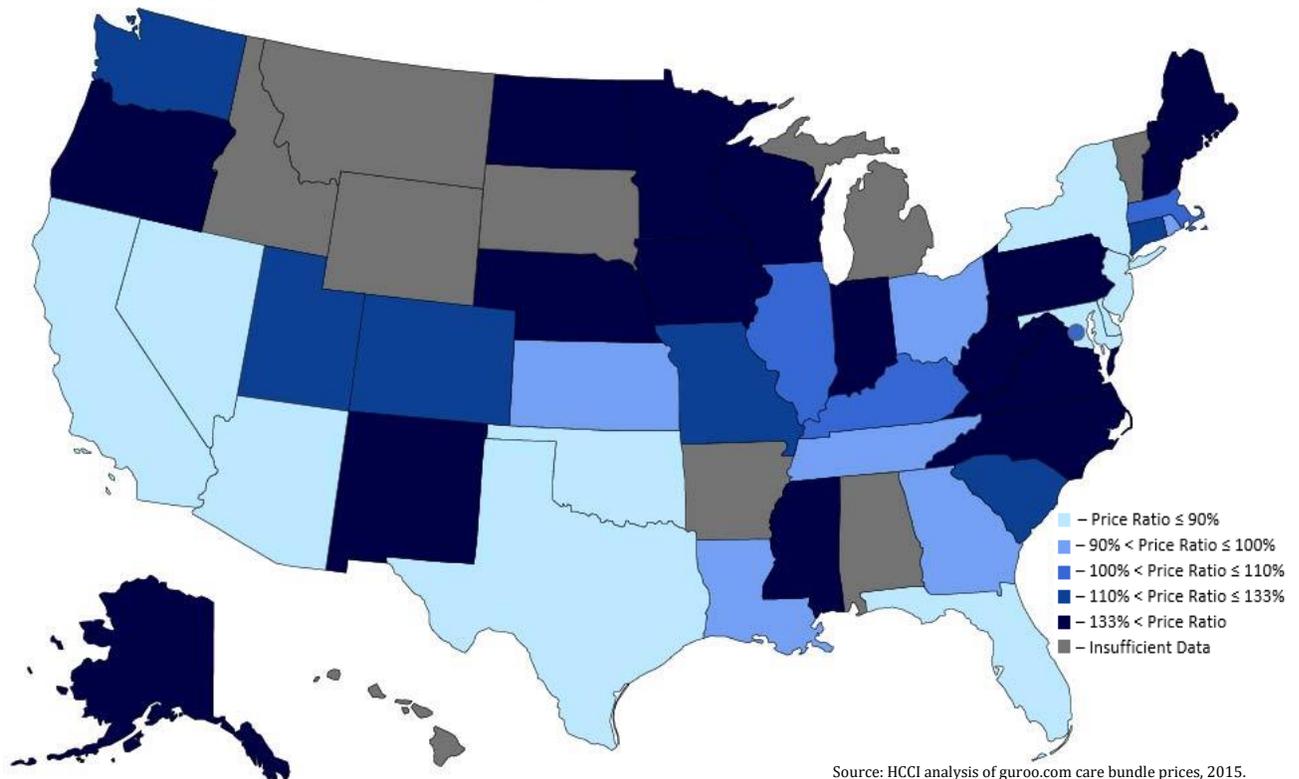
MRI Scan – Brain (with and without Dye) (42 States)

Ratio of Average State Price to Average National Price, by State



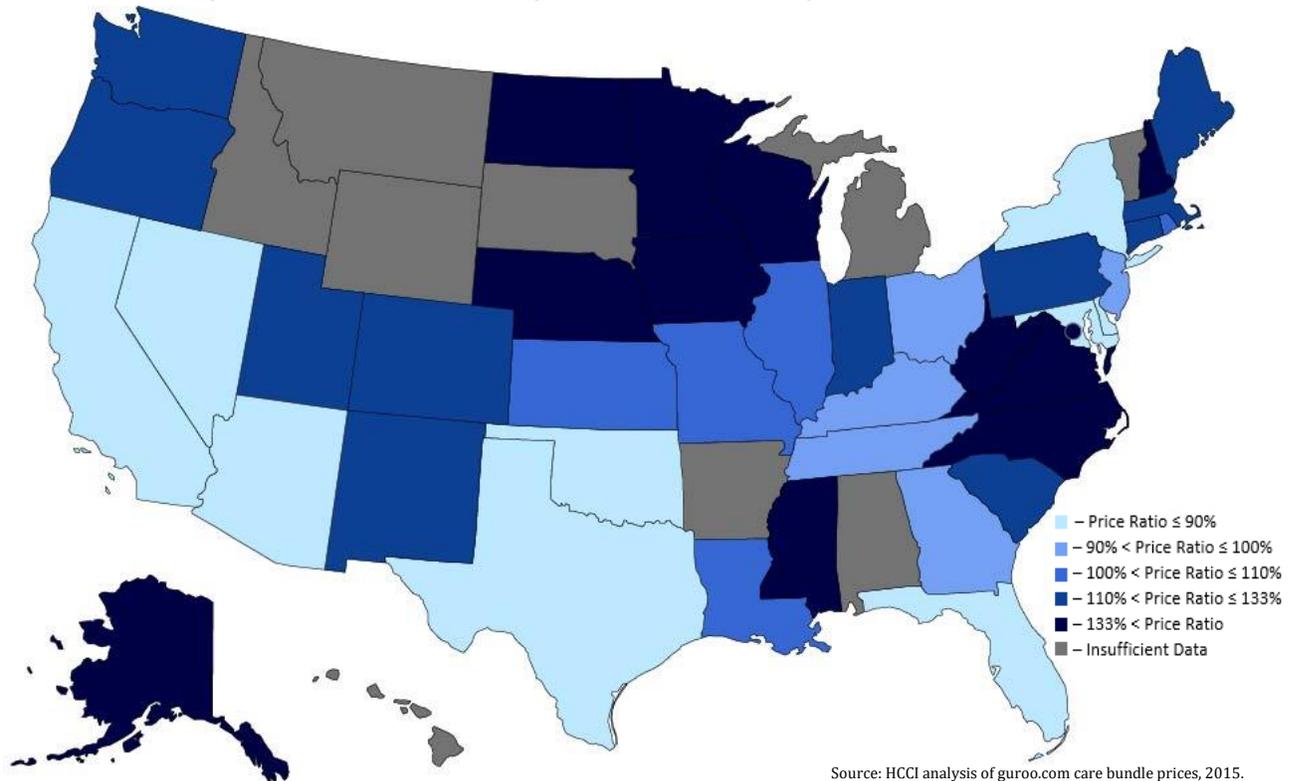
MRI Scan – Cervical Spine (without Dye) (42 States)

Ratio of Average State Price to Average National Price, by State



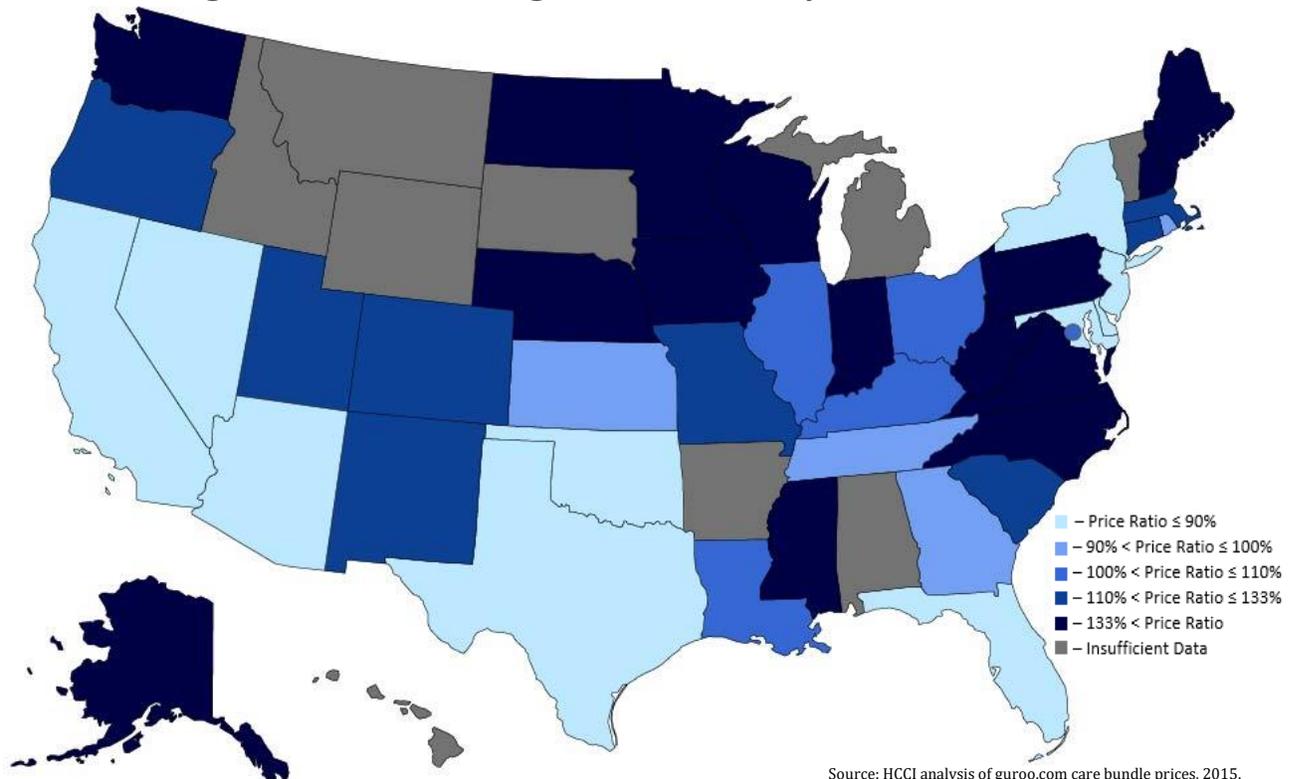
MRI Scan – Knee (without Dye) (42 States)

Ratio of Average State Price to Average National Price, by State



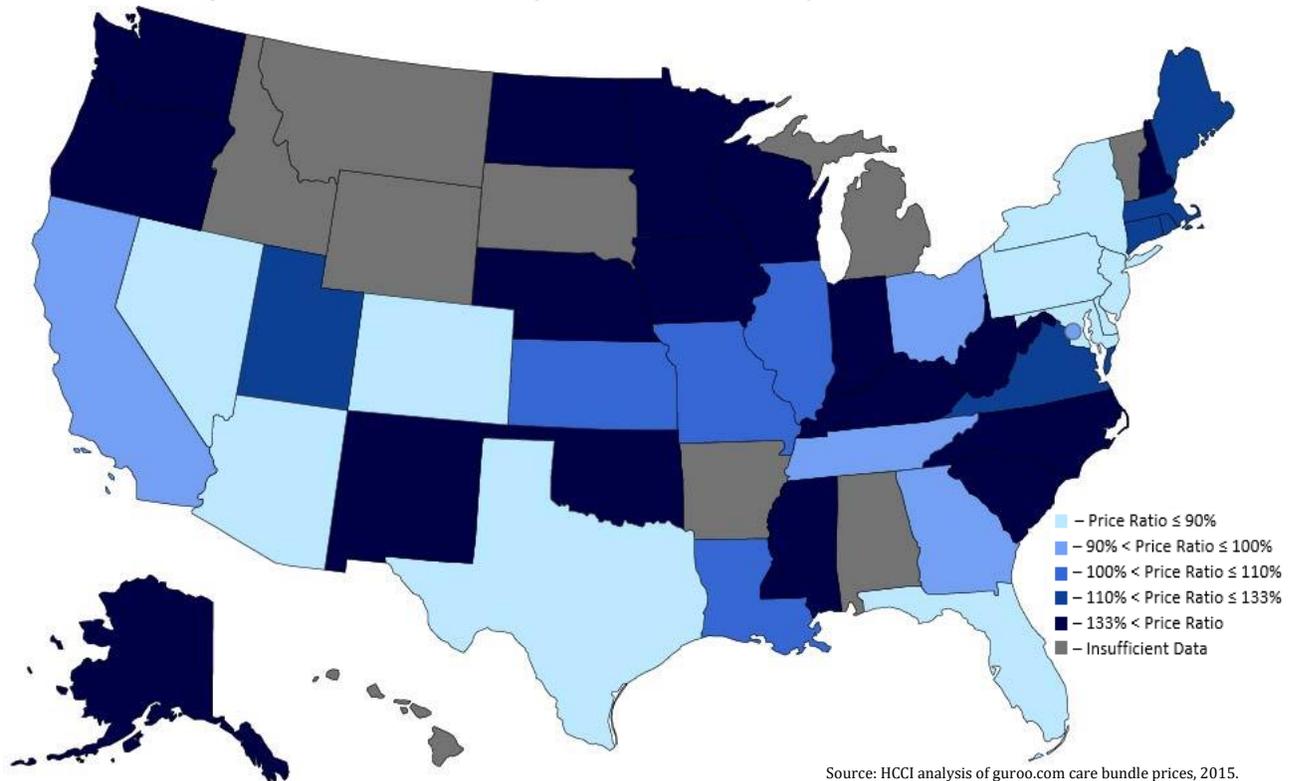
MRI Scan – Lumbar Spine (without Dye) (42 States)

Ratio of Average State Price to Average National Price, by State



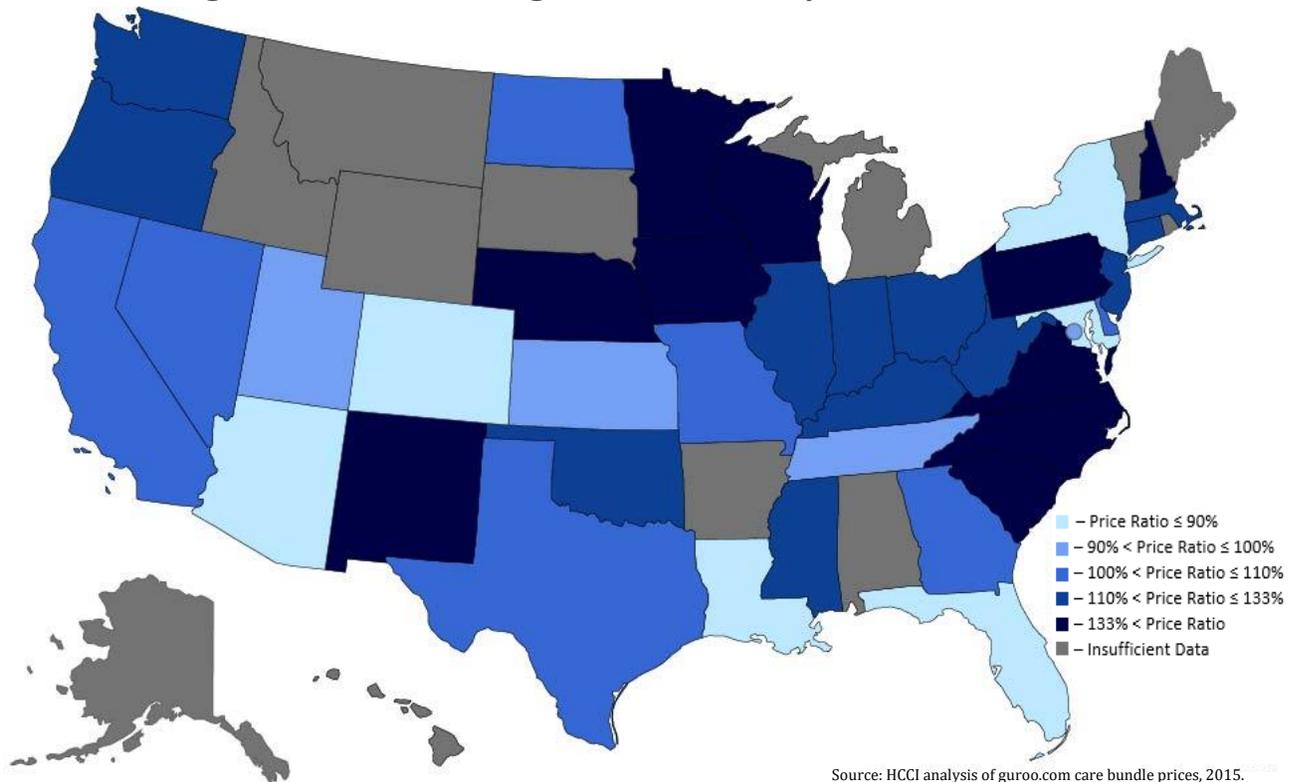
MRI Scan – Lumbar Spine (with and without Dye) (42 States)

Ratio of Average State Price to Average National Price, by State



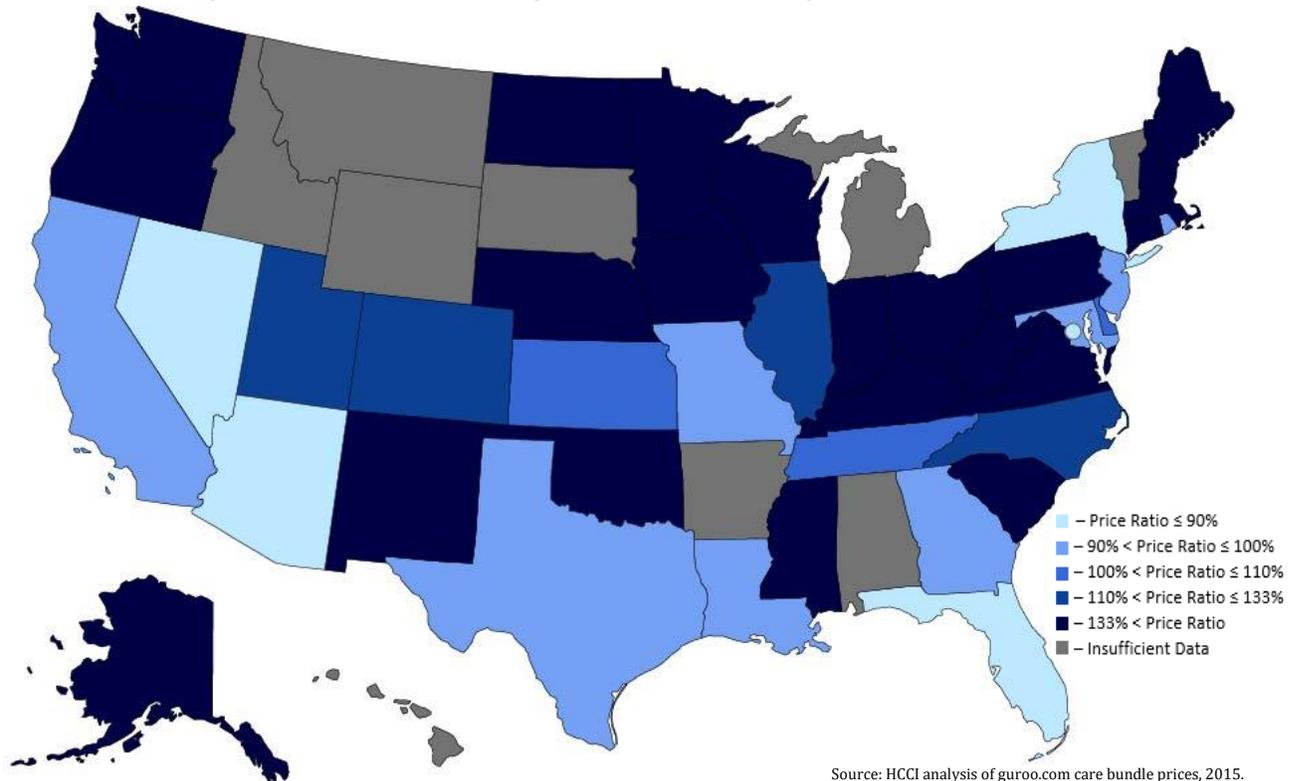
PET Scan with CT Scan (39 States)

Ratio of Average State Price to Average National Price, by State



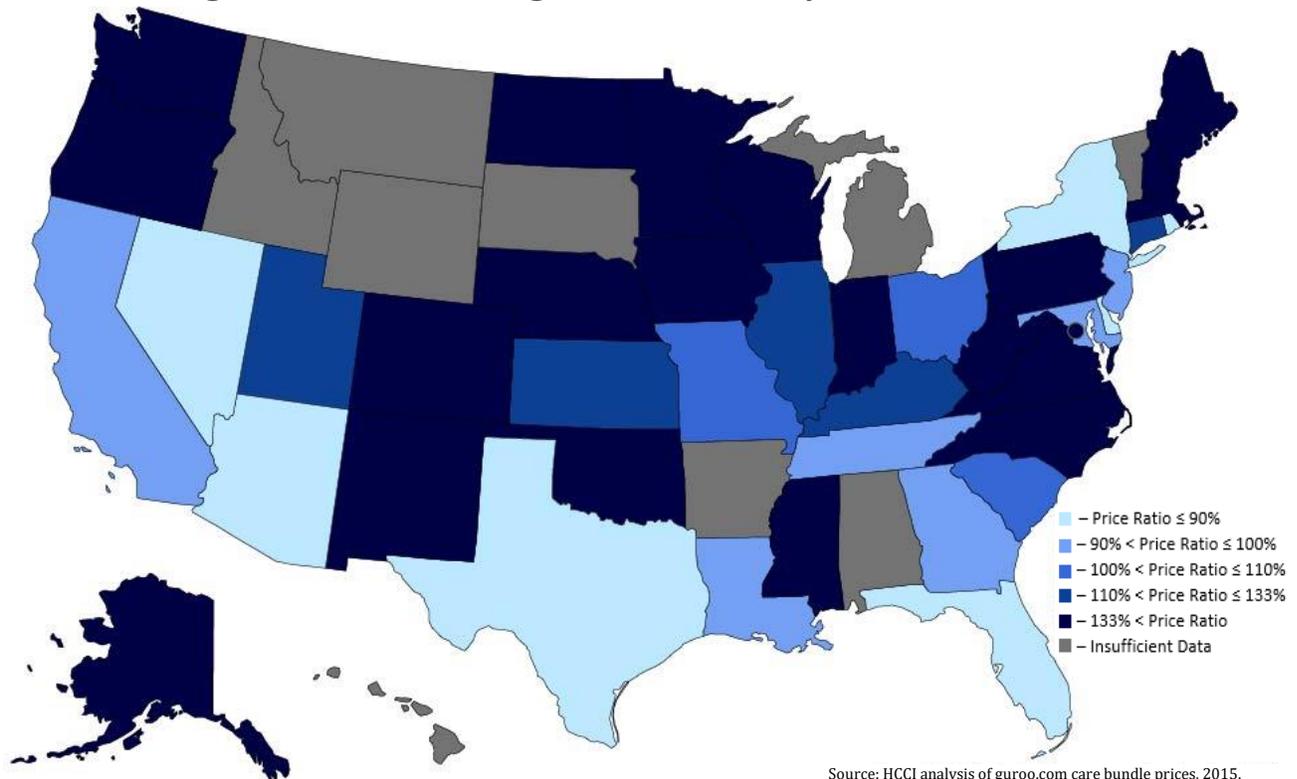
Ultrasound – Abdomen (42 States)

Ratio of Average State Price to Average National Price, by State



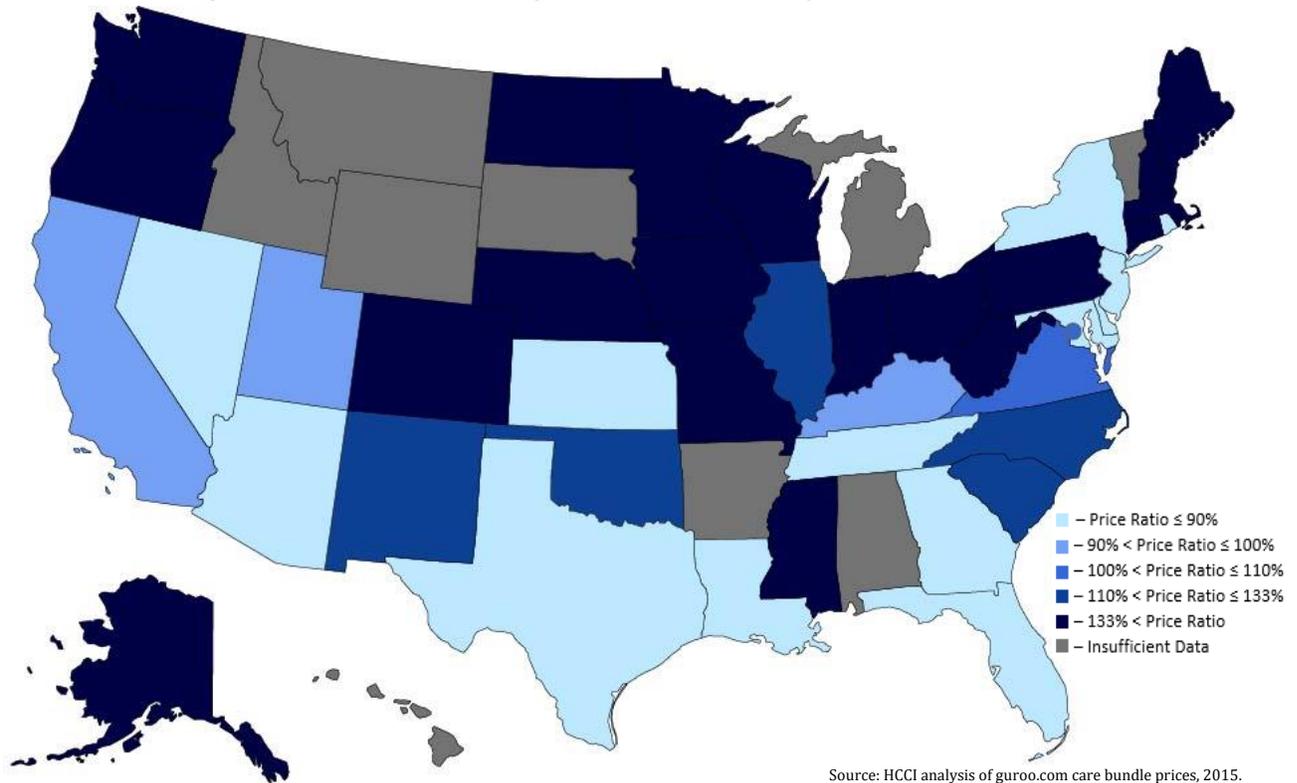
Ultrasound – Abdomen (Rear) (42 States)

Ratio of Average State Price to Average National Price, by State



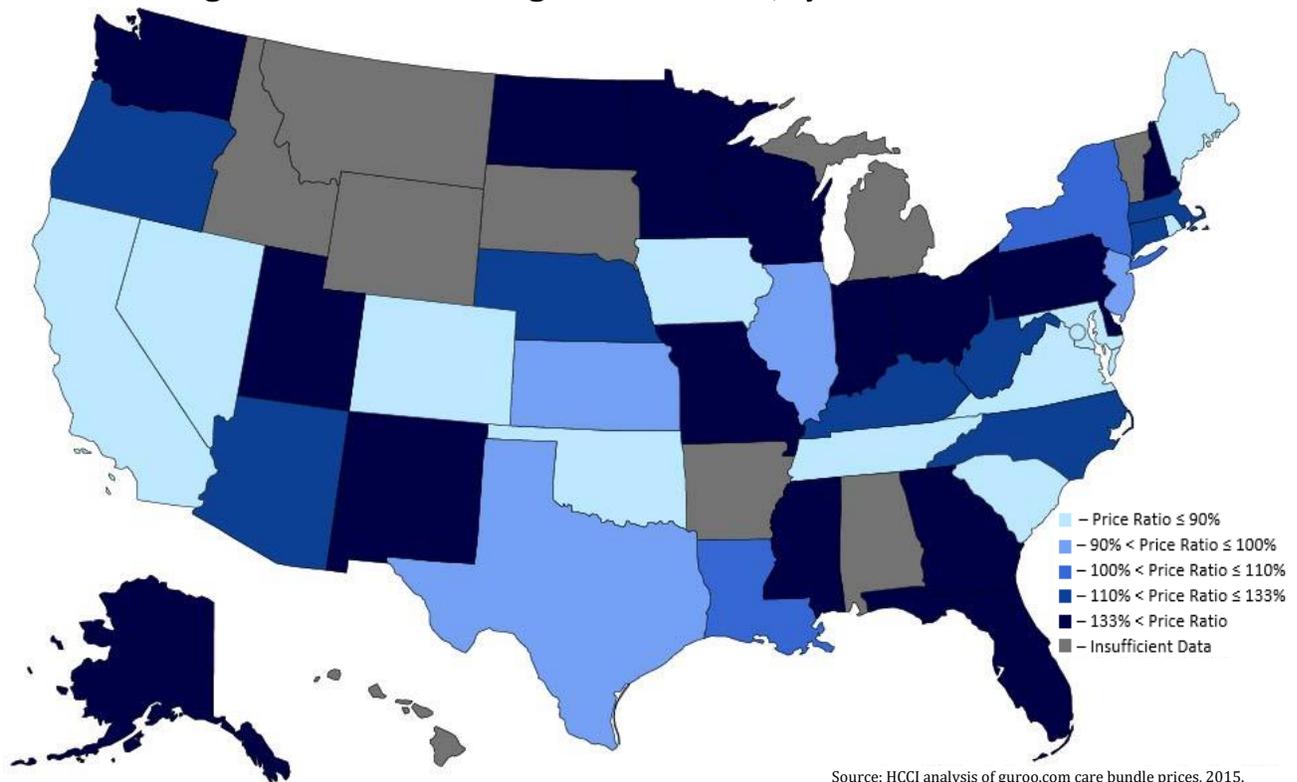
Ultrasound – Breasts (42 States)

Ratio of Average State Price to Average National Price, by State



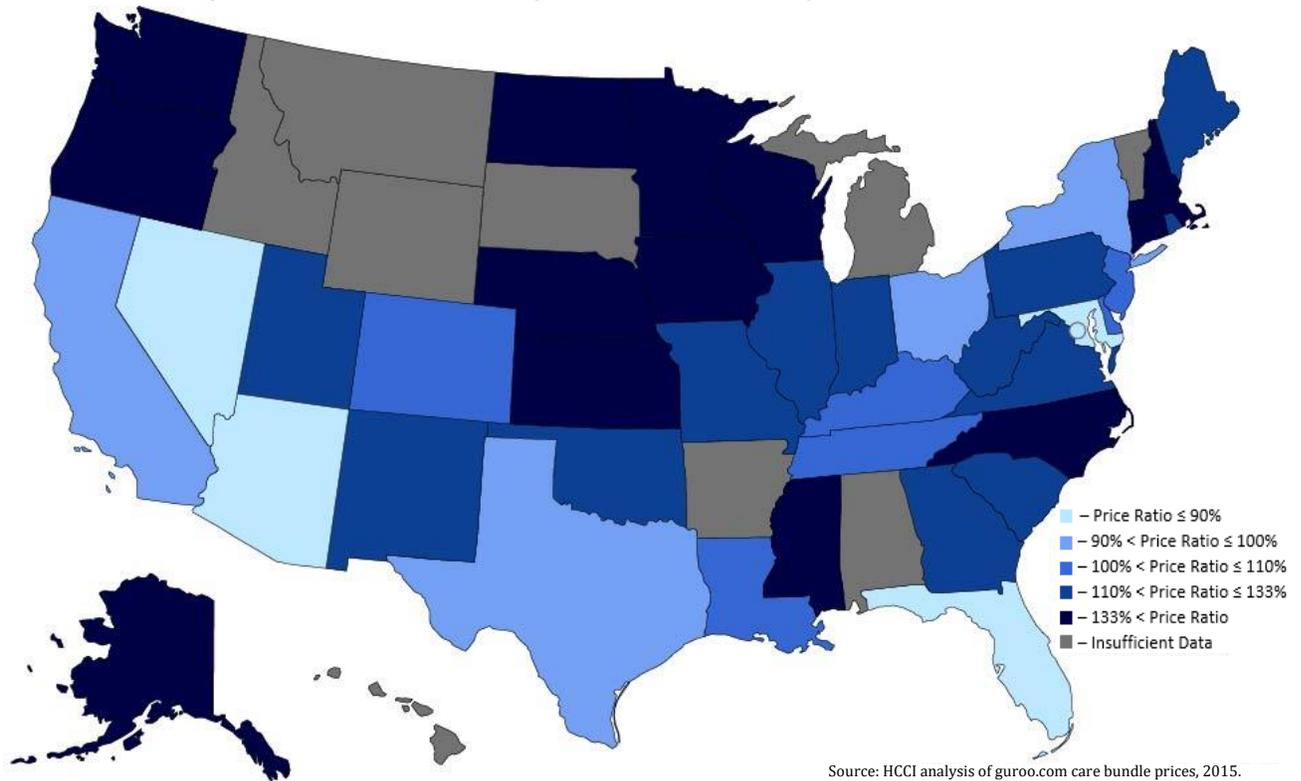
Ultrasound – Heart (for Birth Defects) (42 States)

Ratio of Average State Price to Average National Price, by State



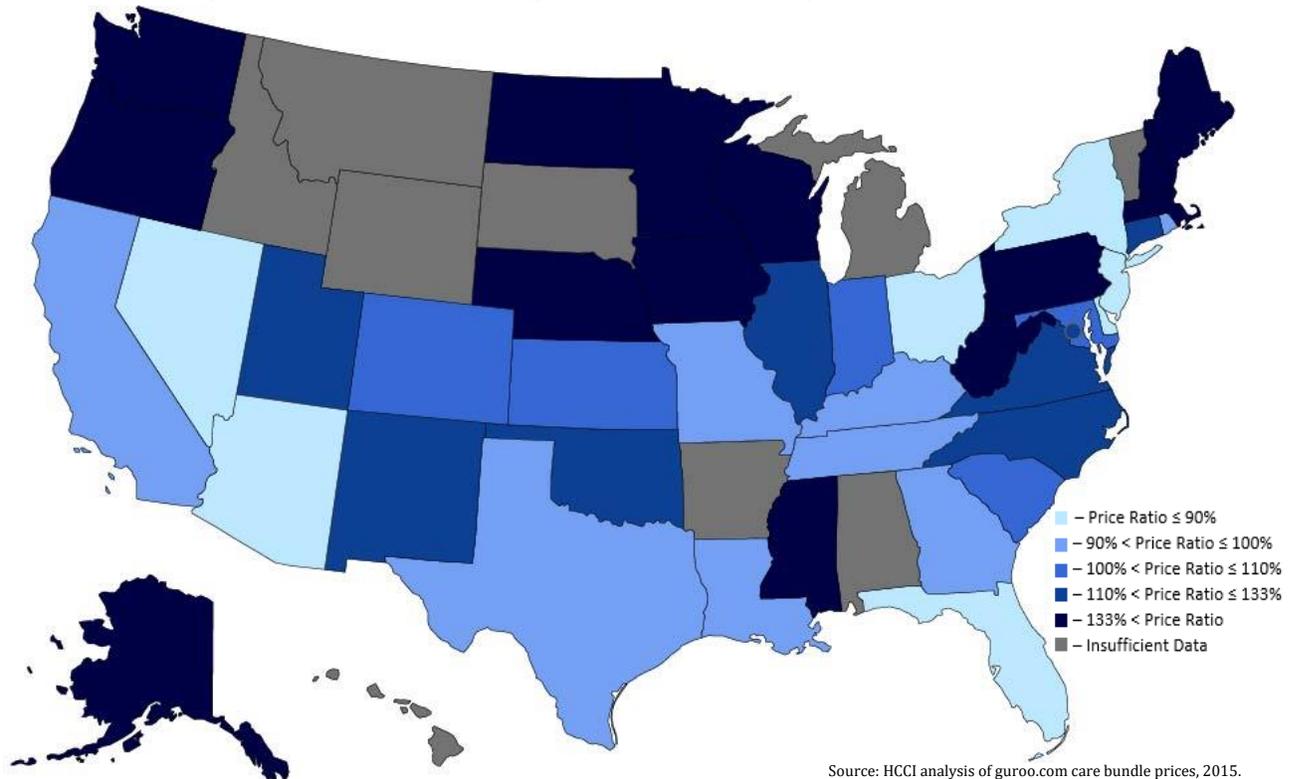
Ultrasound – Heart (with Blood Flow Study) (42 States)

Ratio of Average State Price to Average National Price, by State



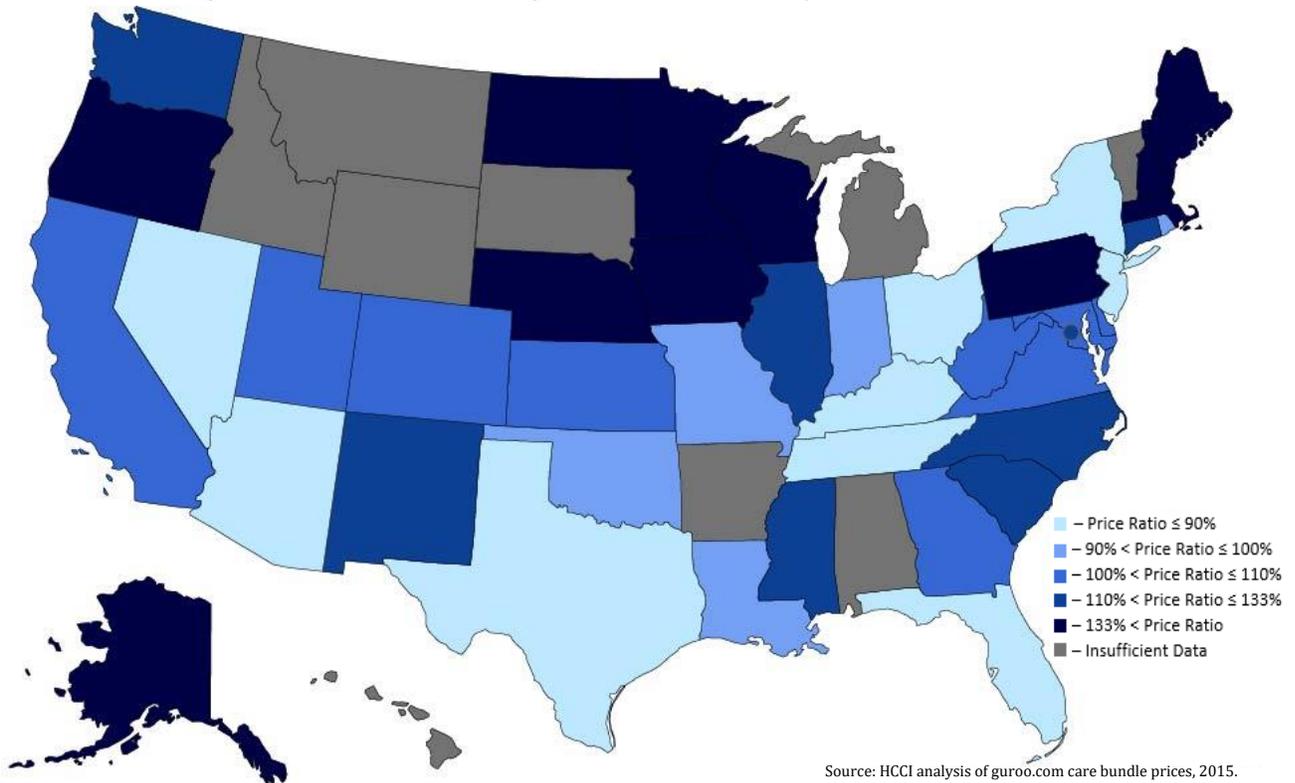
Ultrasound – Pelvis (via Abdomen Wall) (42 States)

Ratio of Average State Price to Average National Price, by State



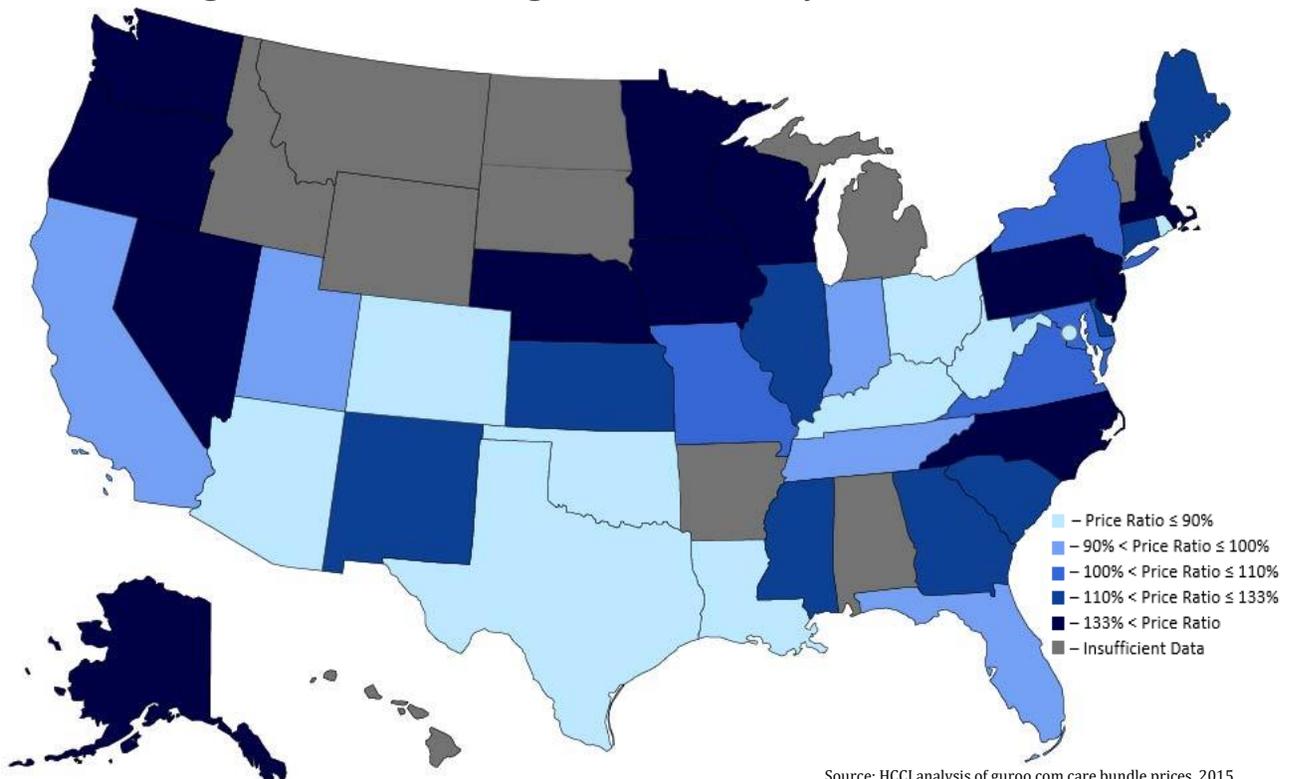
Ultrasound – Pelvis (via Vagina) (42 States)

Ratio of Average State Price to Average National Price, by State



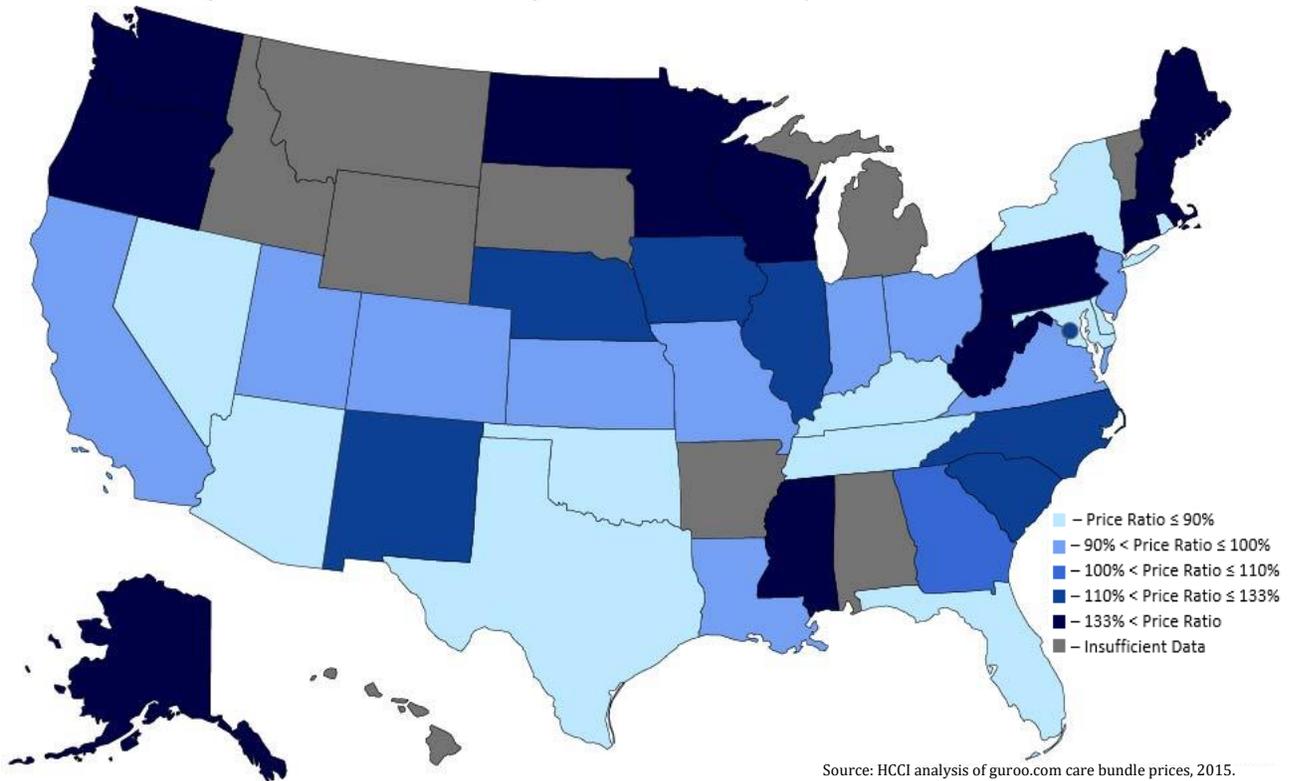
Ultrasound – Pregnancy (41 States)

Ratio of Average State Price to Average National Price, by State



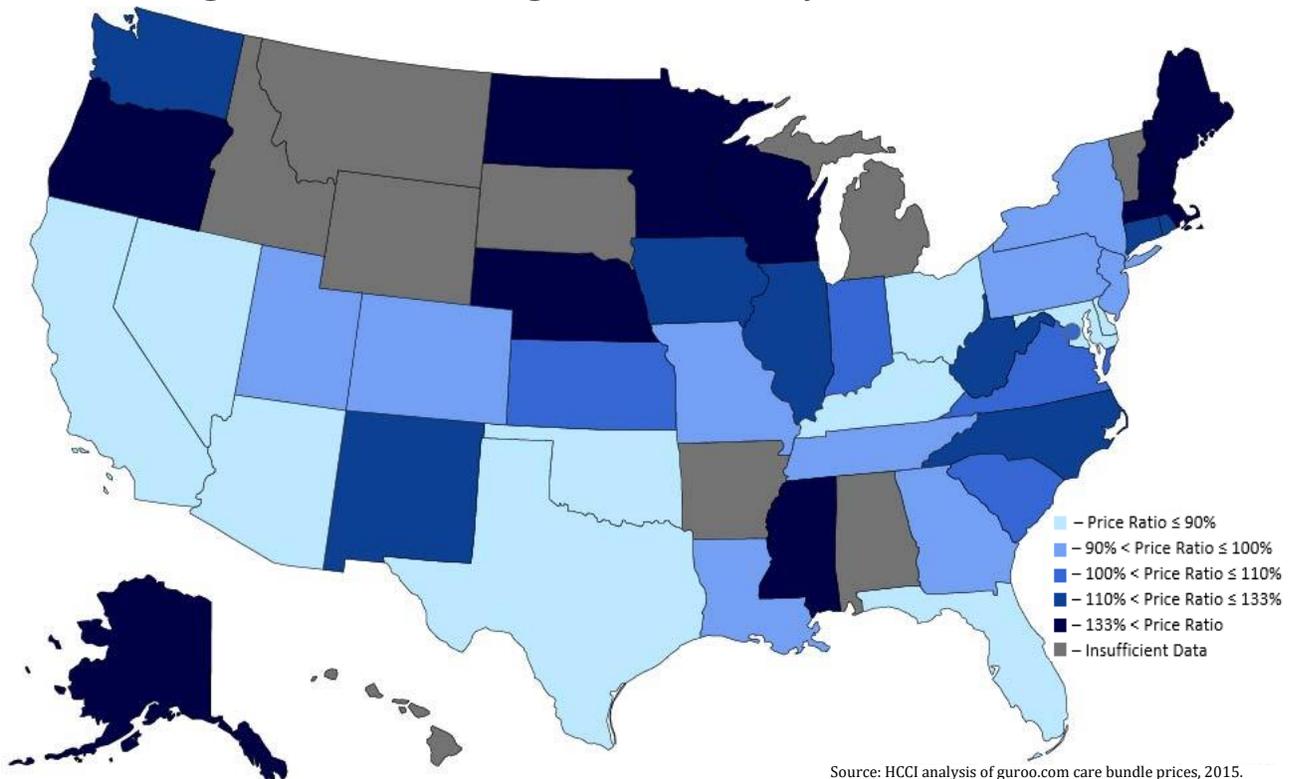
X-ray – Abdomen (42 States)

Ratio of Average State Price to Average National Price, by State



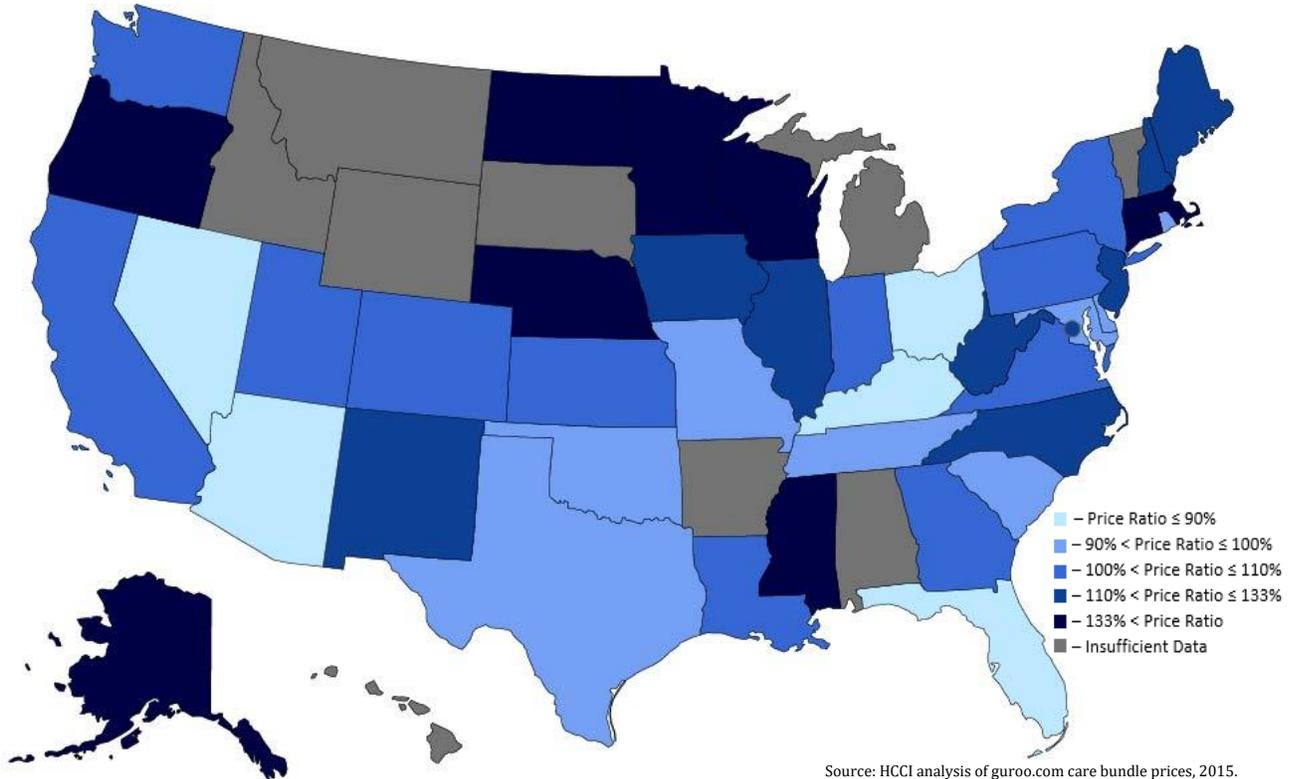
X-ray – Ankle (3 Views) (42 States)

Ratio of Average State Price to Average National Price, by State



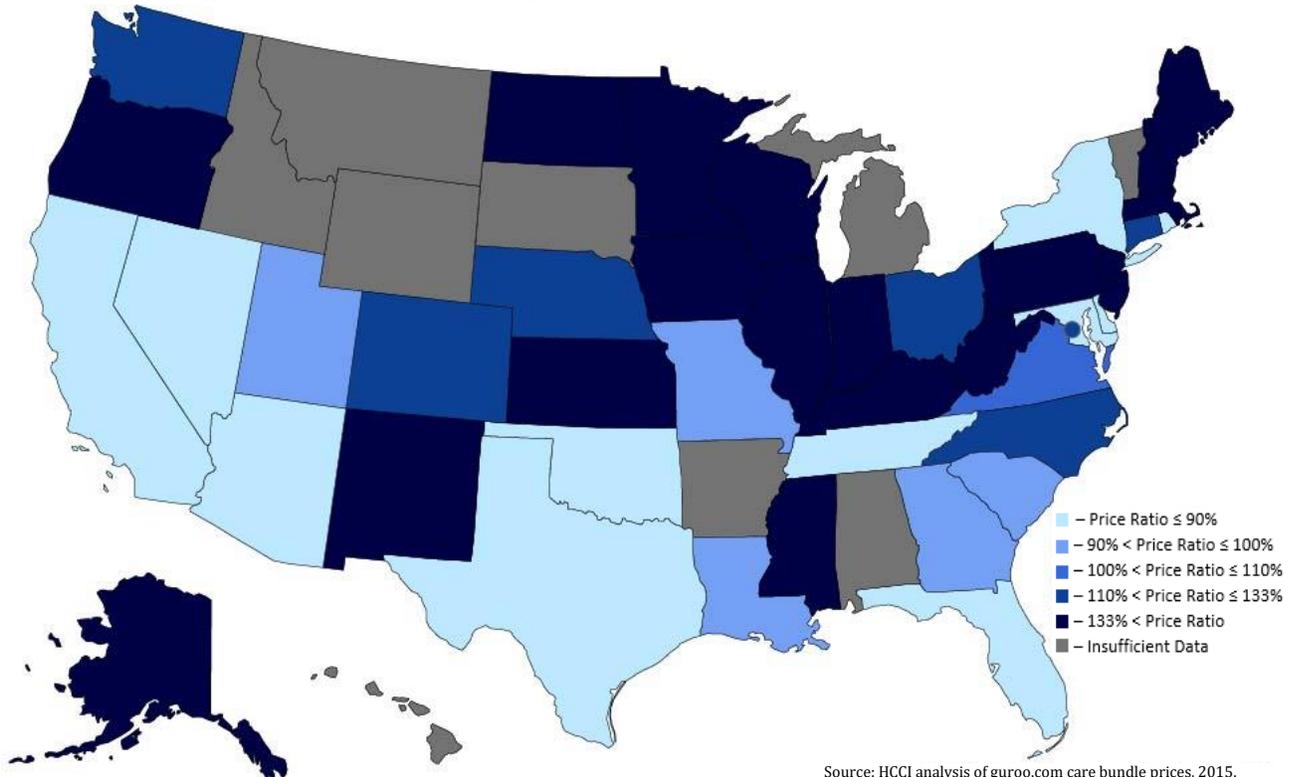
X-ray – Cervical Spine (42 States)

Ratio of Average State Price to Average National Price, by State



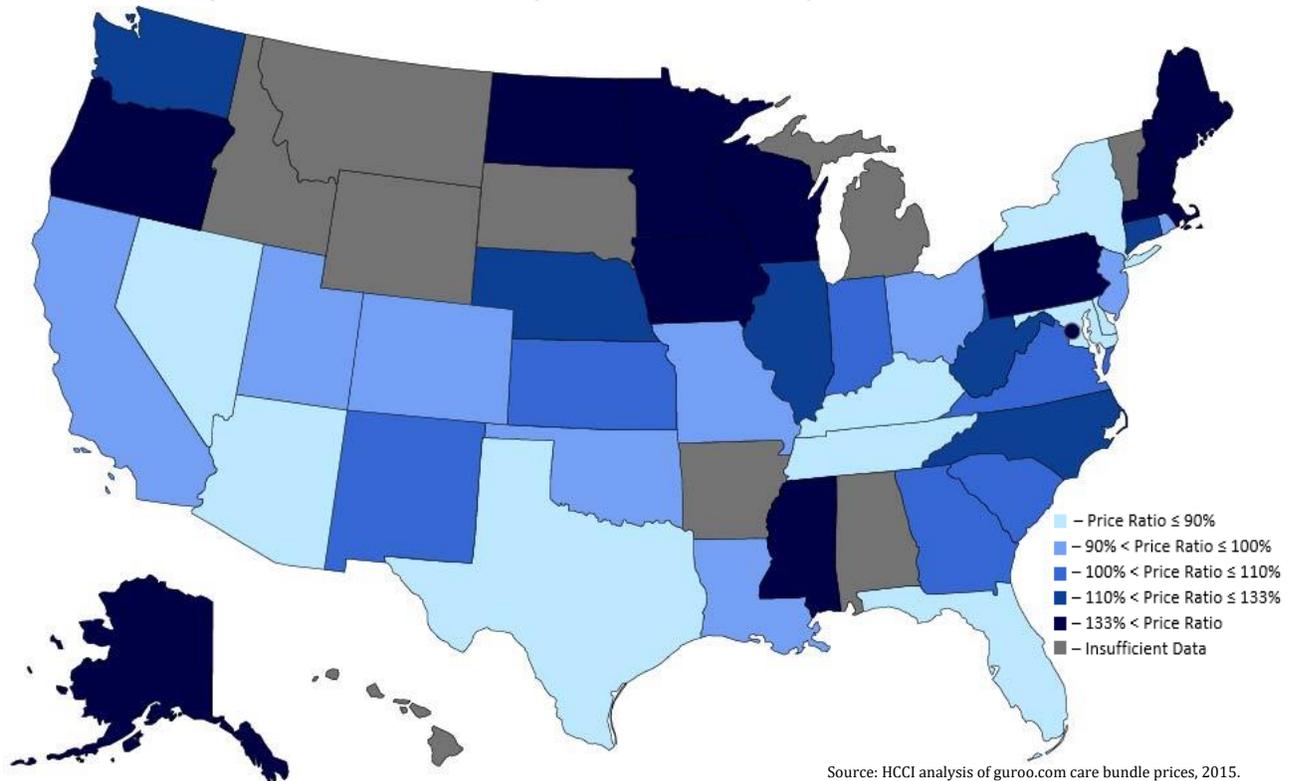
X-ray – Chest (Single View) (42 States)

Ratio of Average State Price to Average National Price, by State



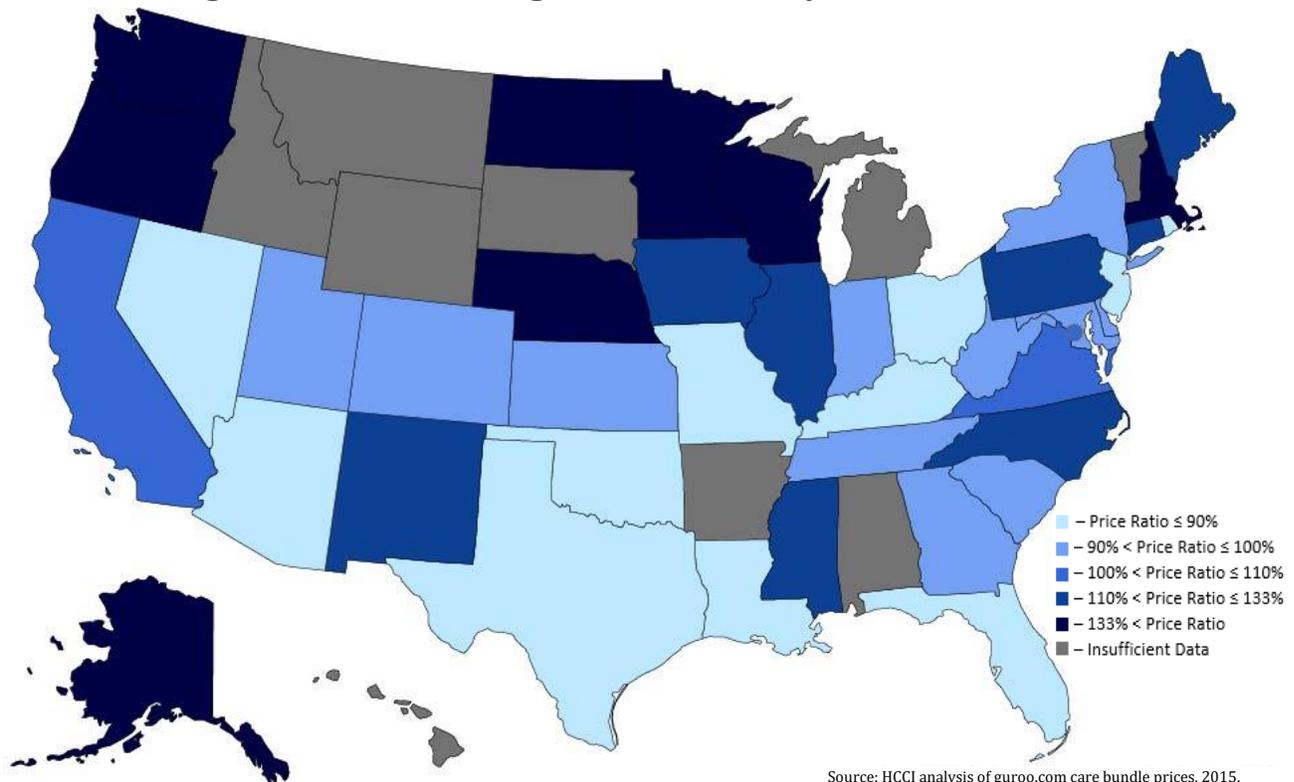
X-ray – Chest (2 Views) (42 States)

Ratio of Average State Price to Average National Price, by State



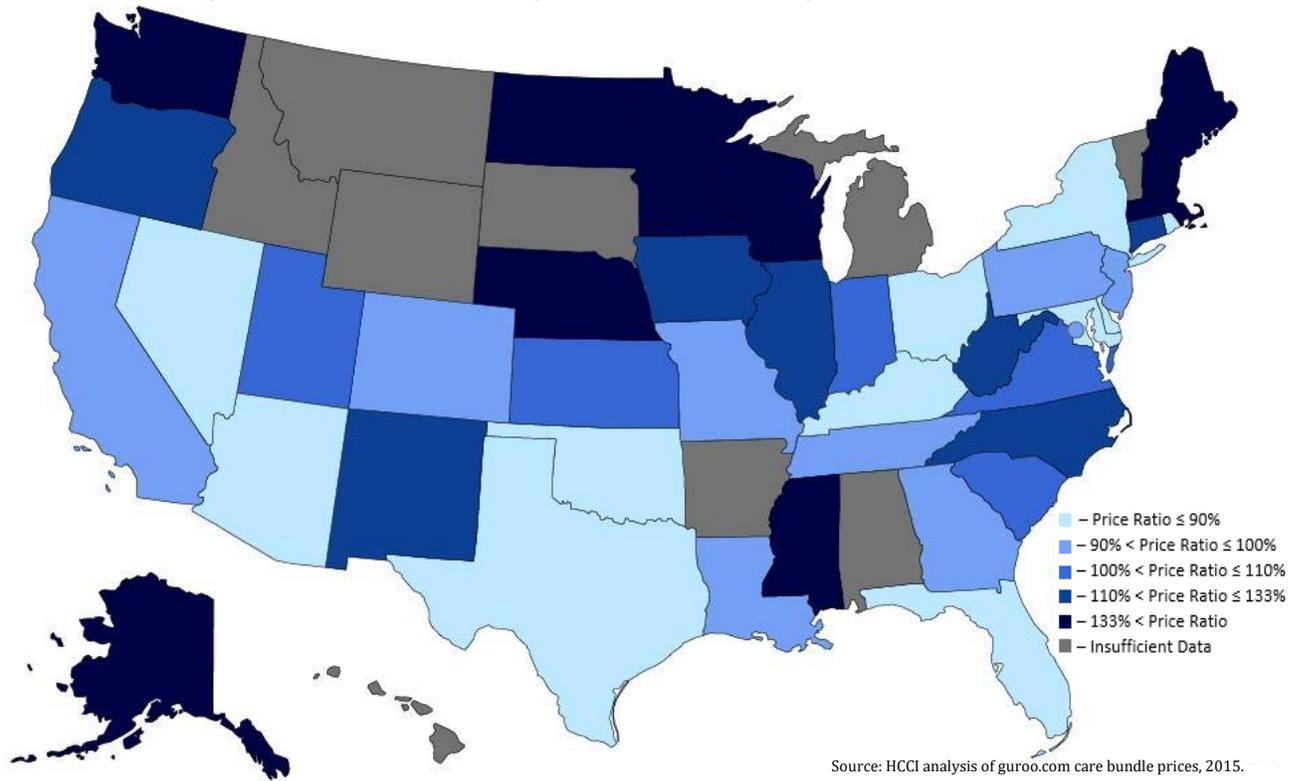
X-ray – Fingers (2 Views) (42 States)

Ratio of Average State Price to Average National Price, by State



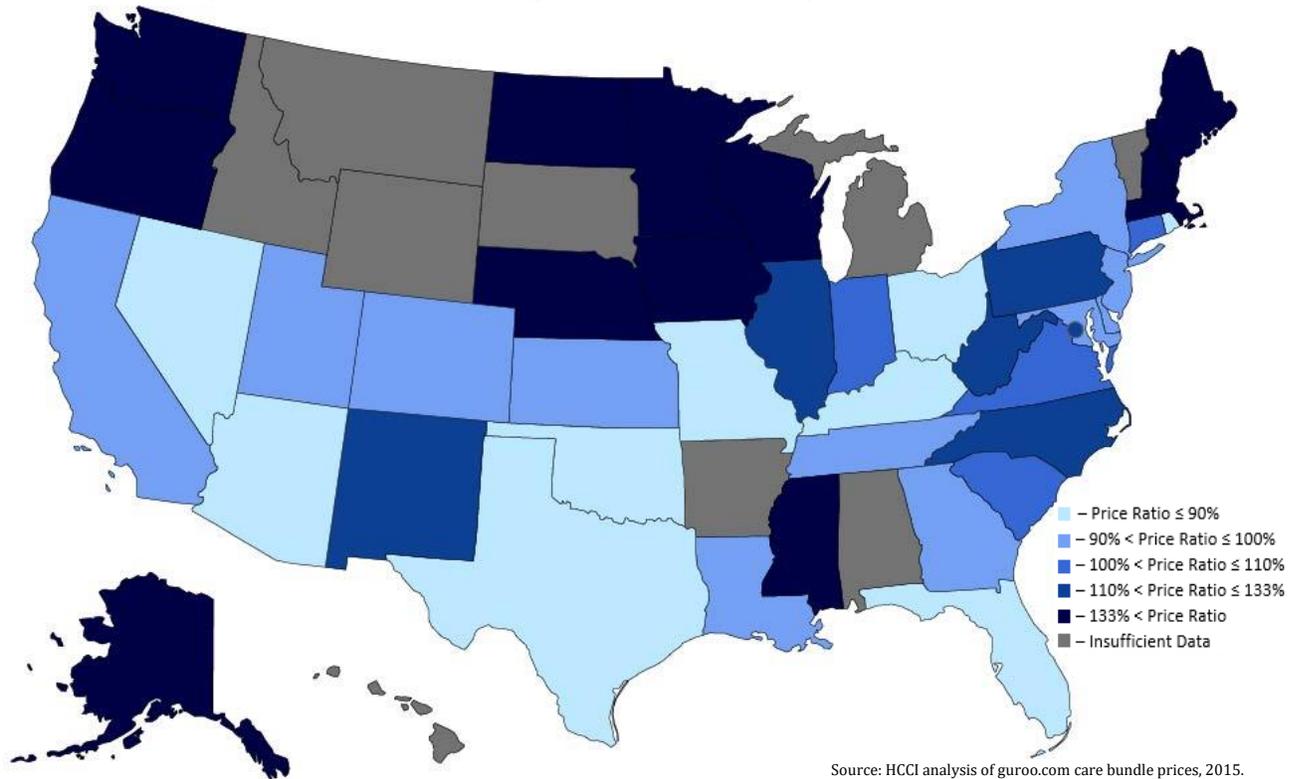
X-ray – Foot (3 Views) (42 States)

Ratio of Average State Price to Average National Price, by State



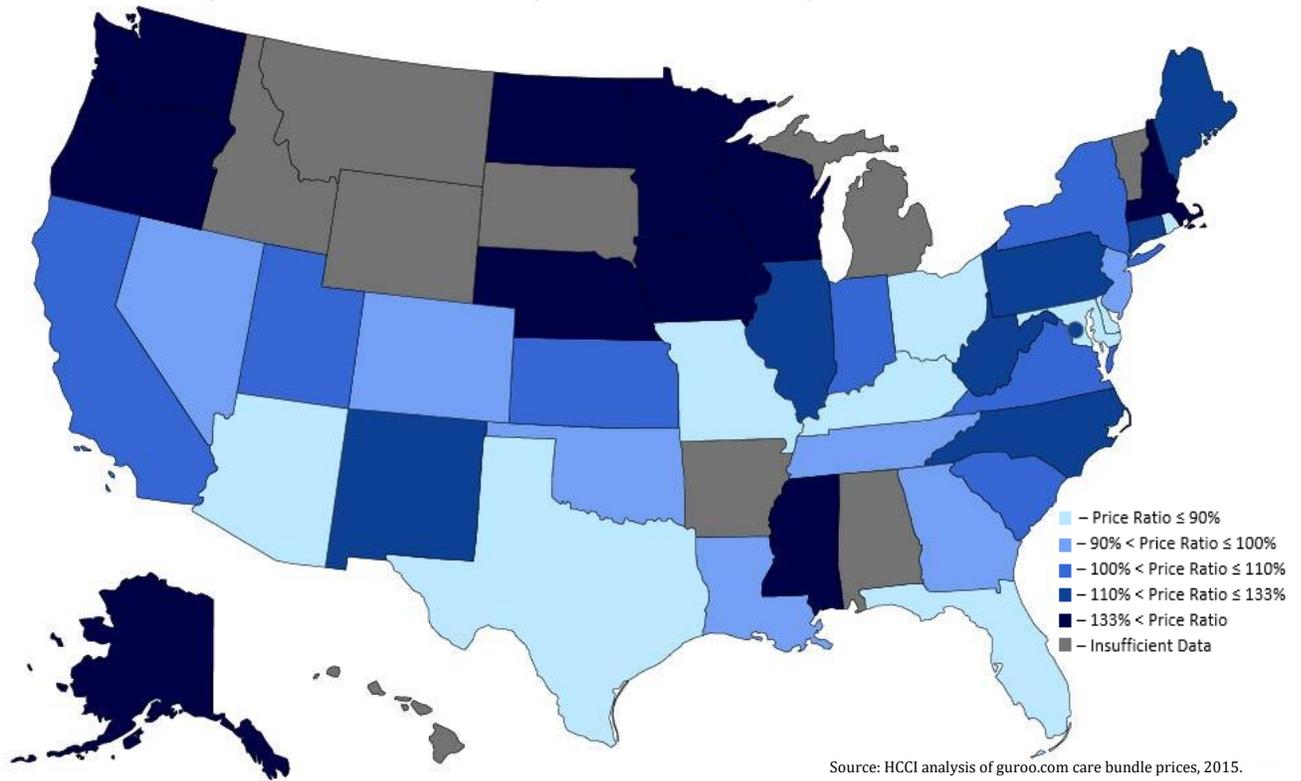
X-ray – Hand (3 Views) (42 States)

Ratio of Average State Price to Average National Price, by State



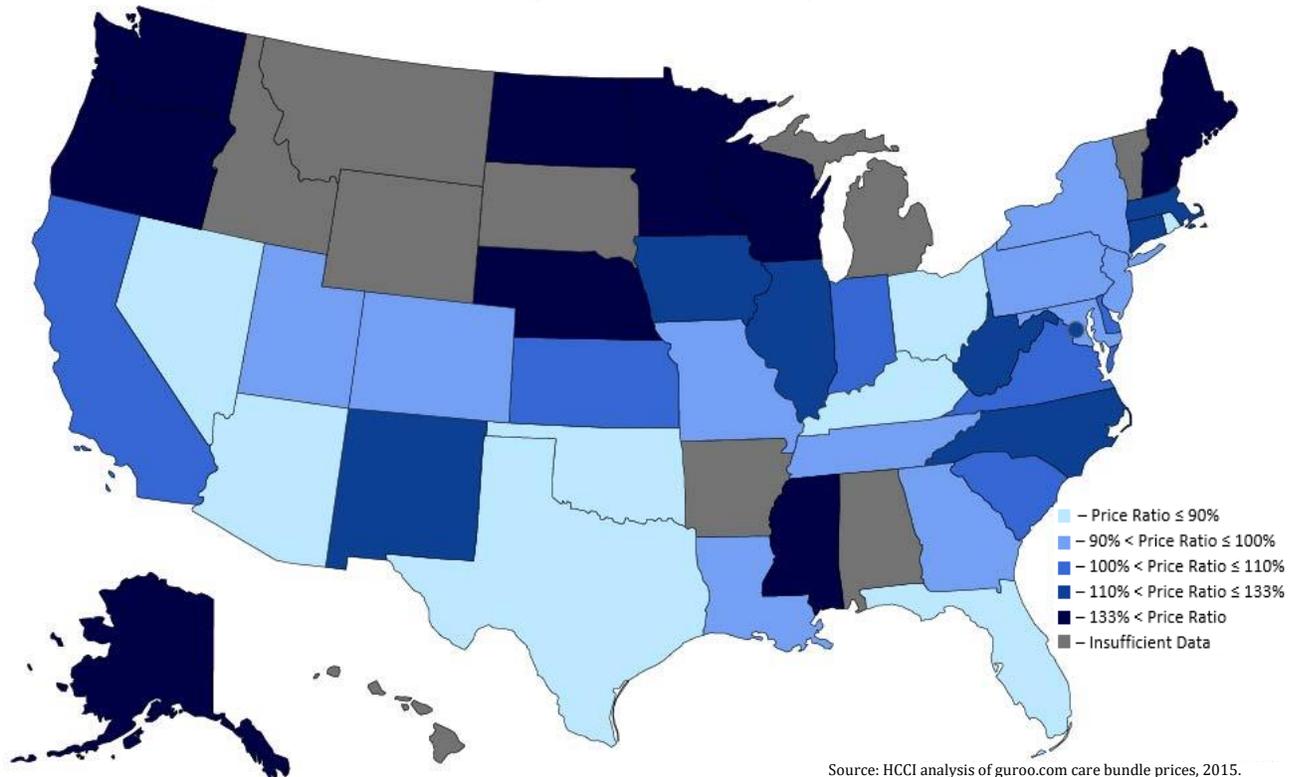
X-ray – Hip (3 Views) (42 States)

Ratio of Average State Price to Average National Price, by State



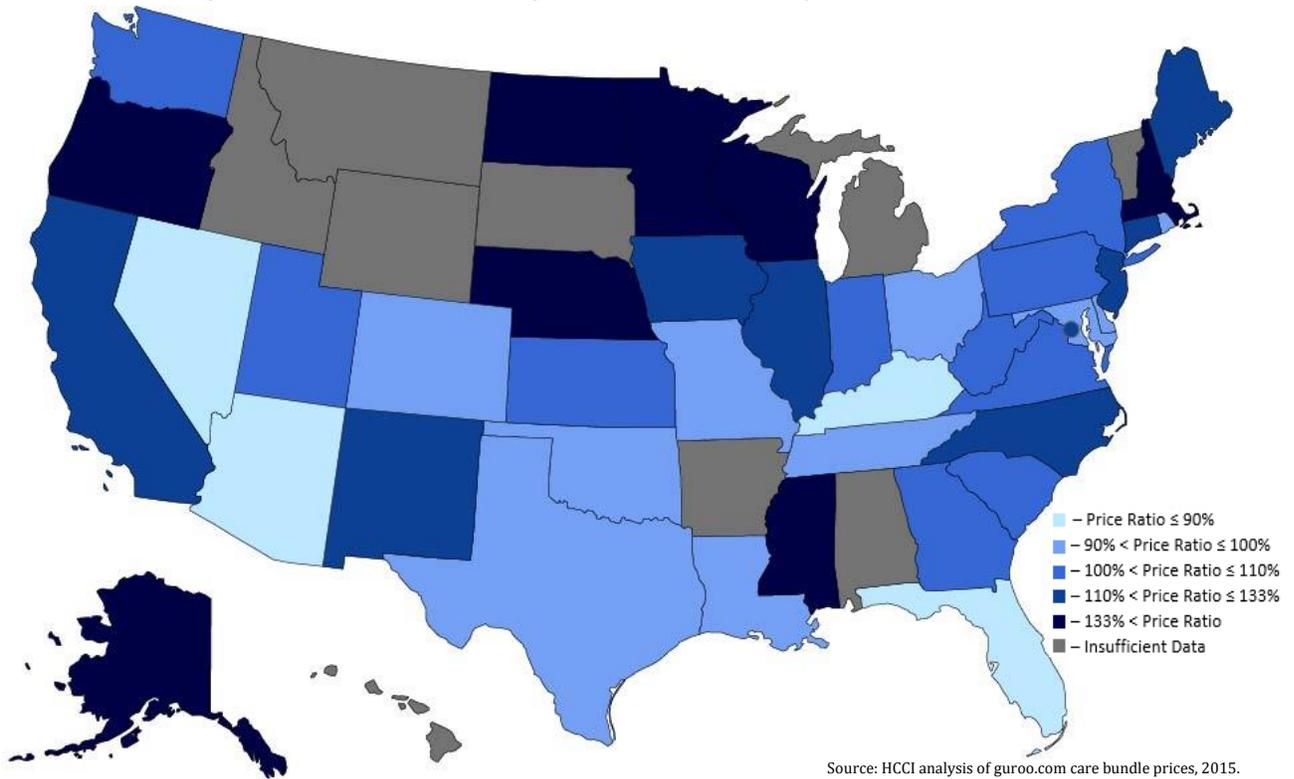
X-ray – Knee (42 States)

Ratio of Average State Price to Average National Price, by State



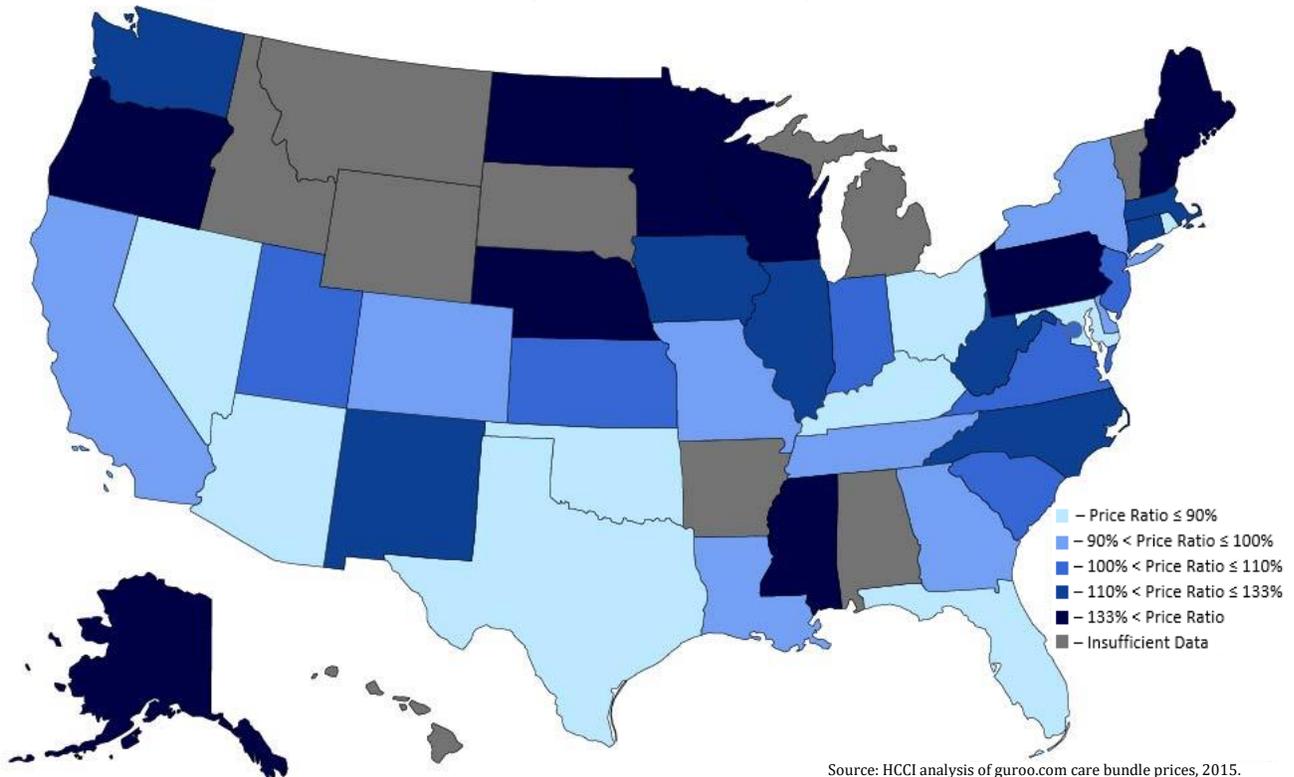
X-ray – Lumbar Spine (42 States)

Ratio of Average State Price to Average National Price, by State



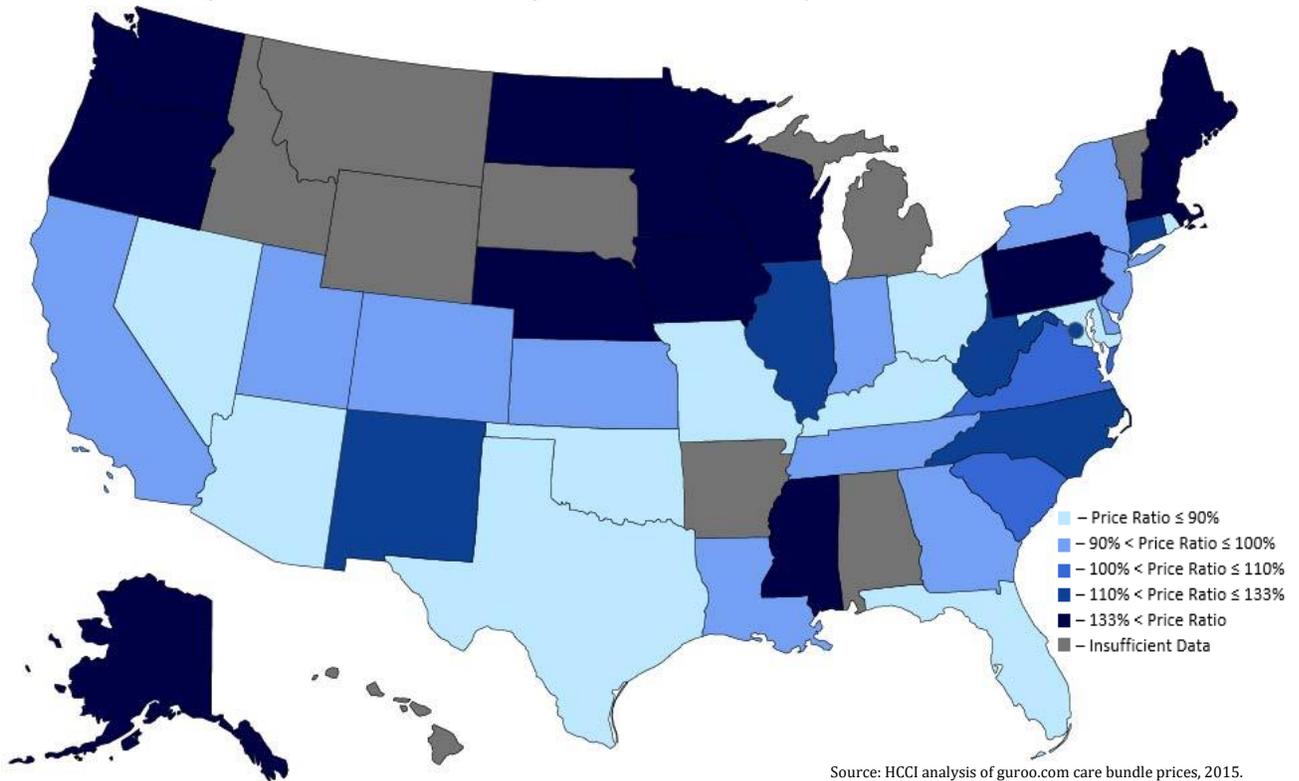
X-ray – Shoulder (2 Views) (42 States)

Ratio of Average State Price to Average National Price, by State



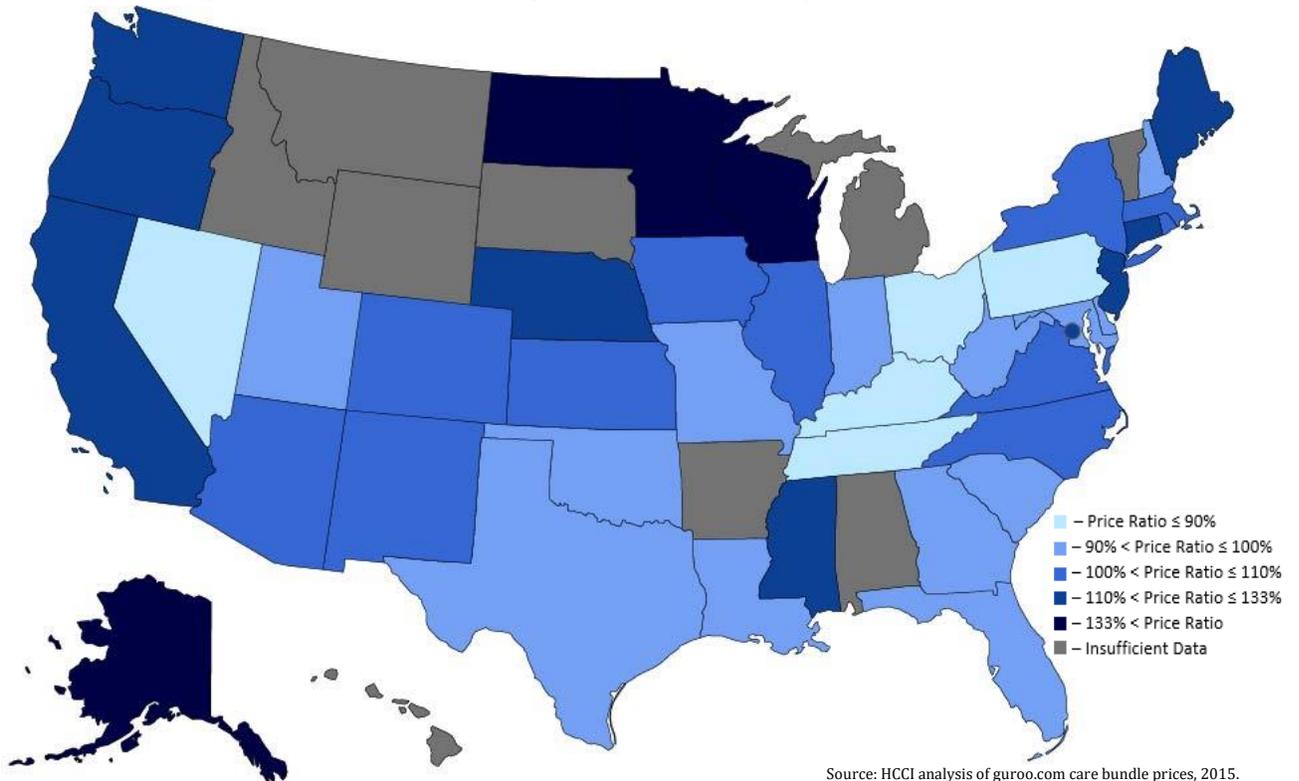
X-ray – Wrist (3 Views) (42 States)

Ratio of Average State Price to Average National Price, by State



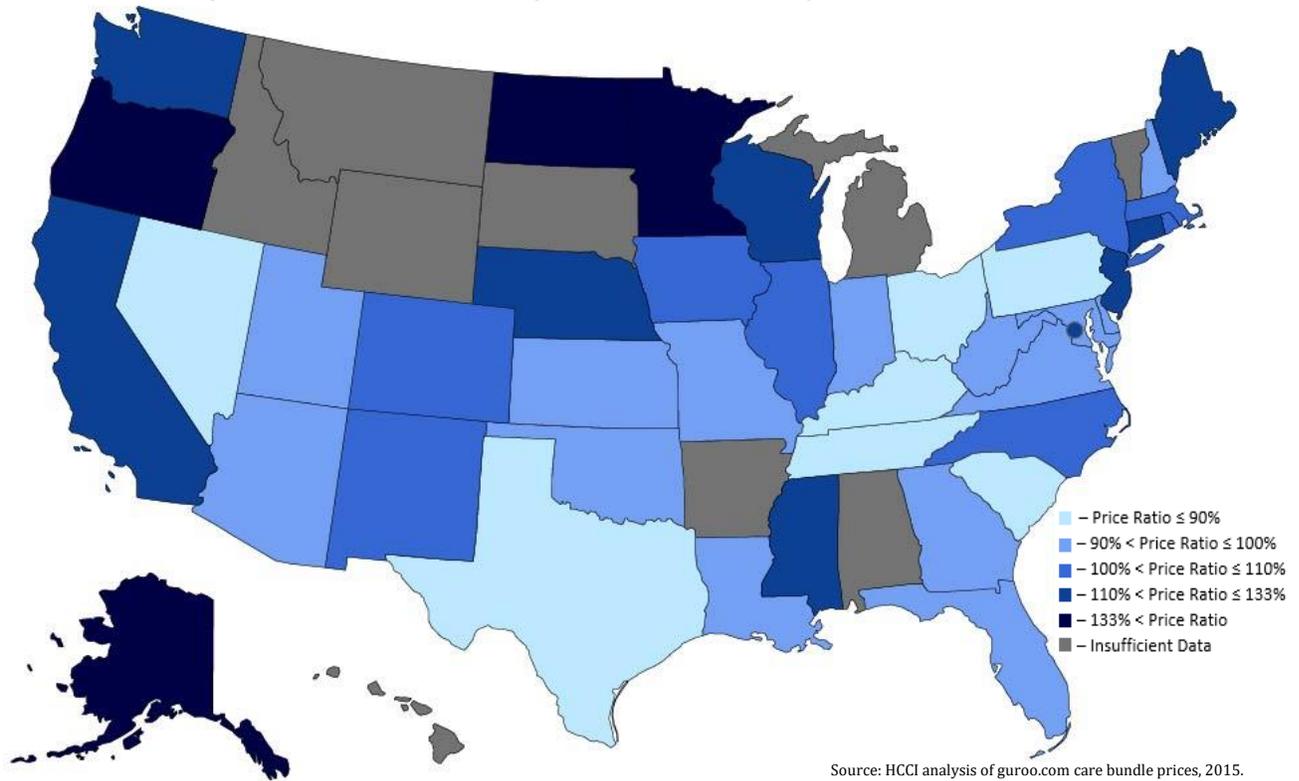
Physical Therapy – Back Pain (42 States)

Ratio of Average State Price to Average National Price, by State



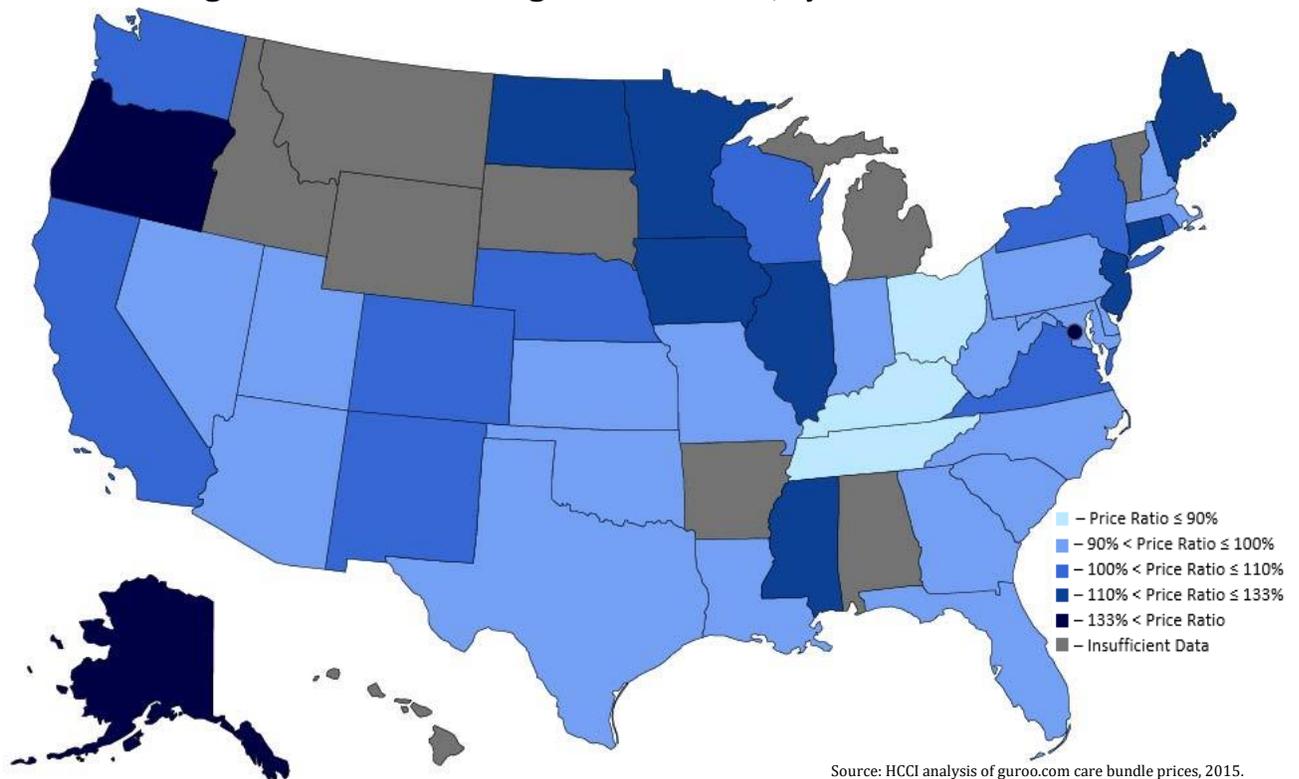
Physical Therapy – Exercises (42 States)

Ratio of Average State Price to Average National Price, by State



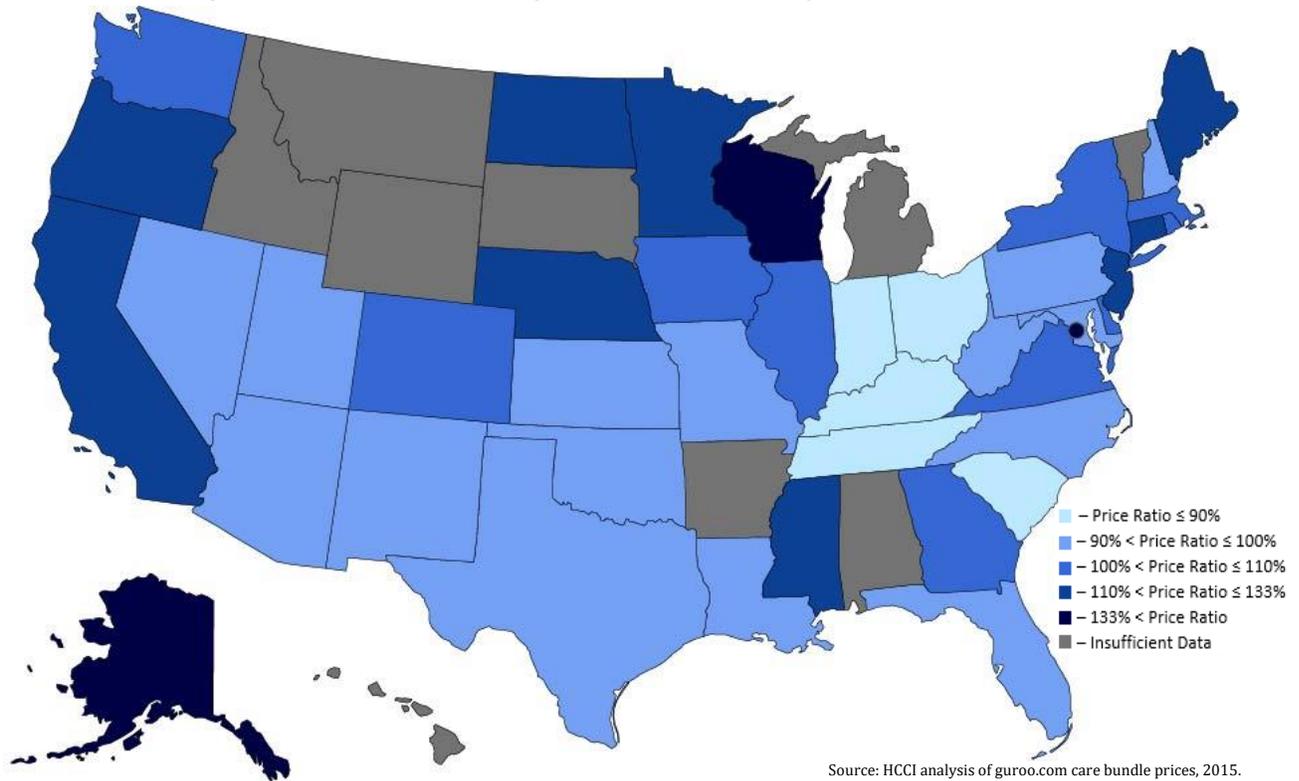
Physical Therapy – Functional Activities (42 States)

Ratio of Average State Price to Average National Price, by State



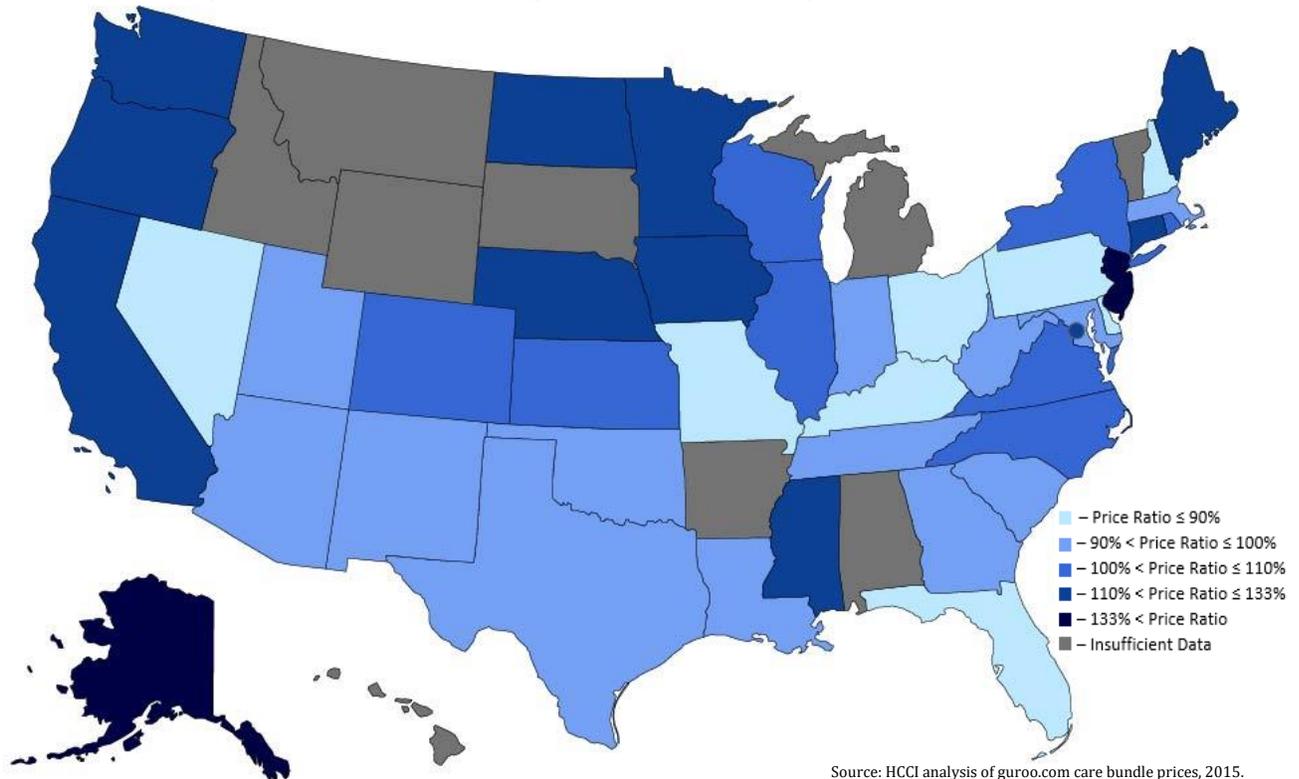
Physical Therapy – Massage and Traction (42 States)

Ratio of Average State Price to Average National Price, by State



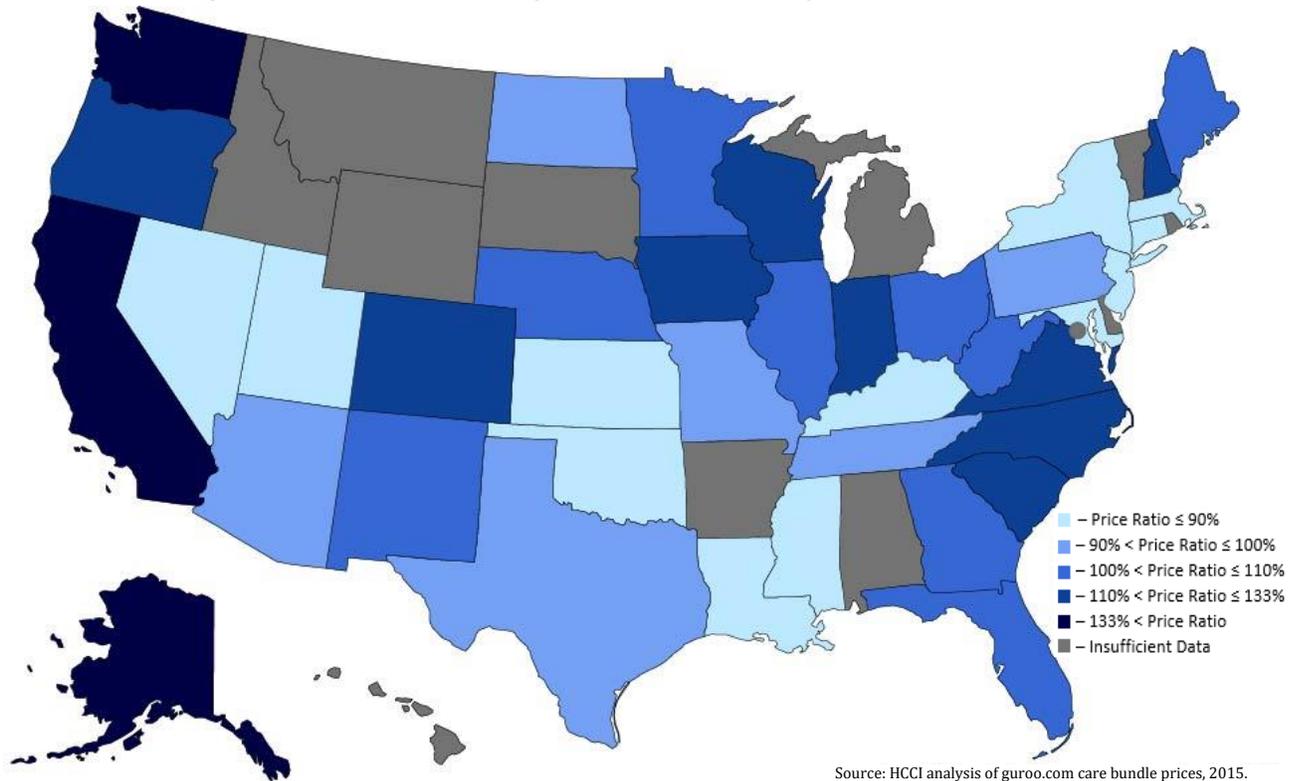
Physical Therapy – Nerve and Muscle Retraining (42 States)

Ratio of Average State Price to Average National Price, by State



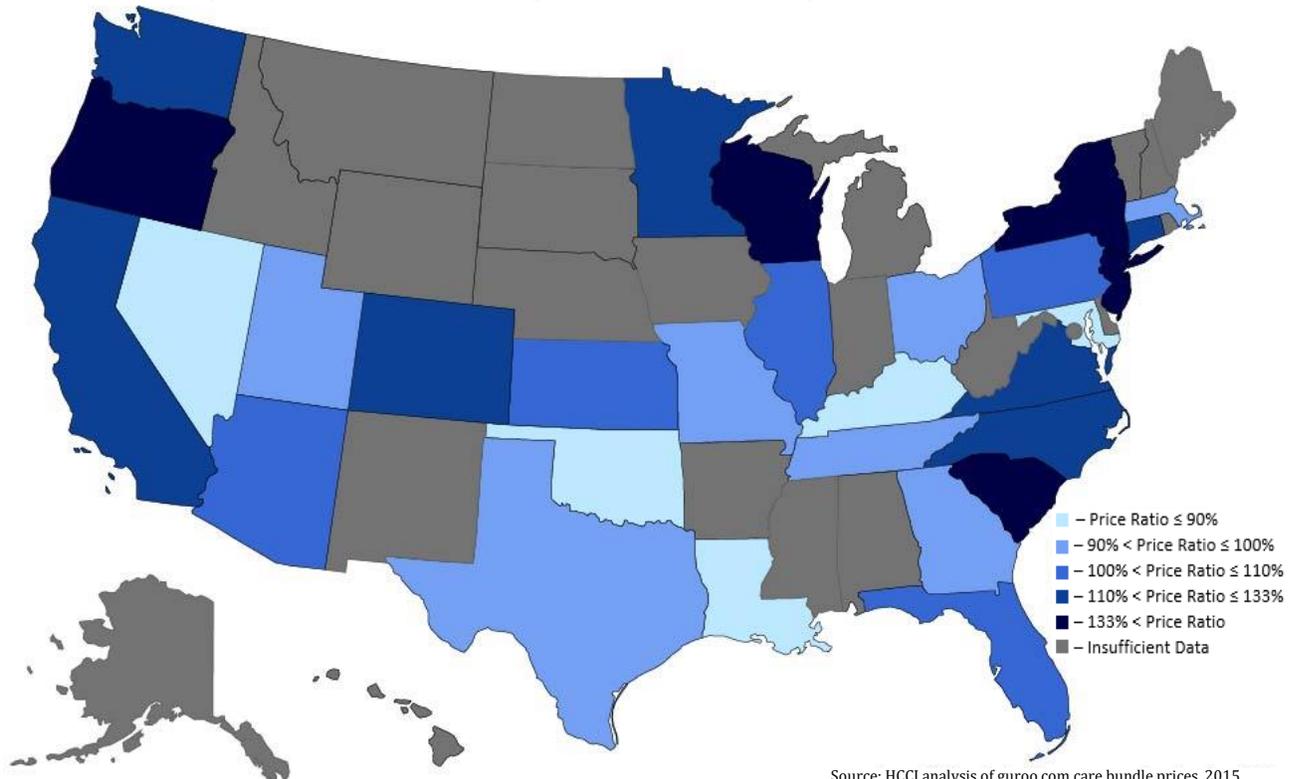
Appendectomy – Outpatient (39 States)

Ratio of Average State Price to Average National Price, by State



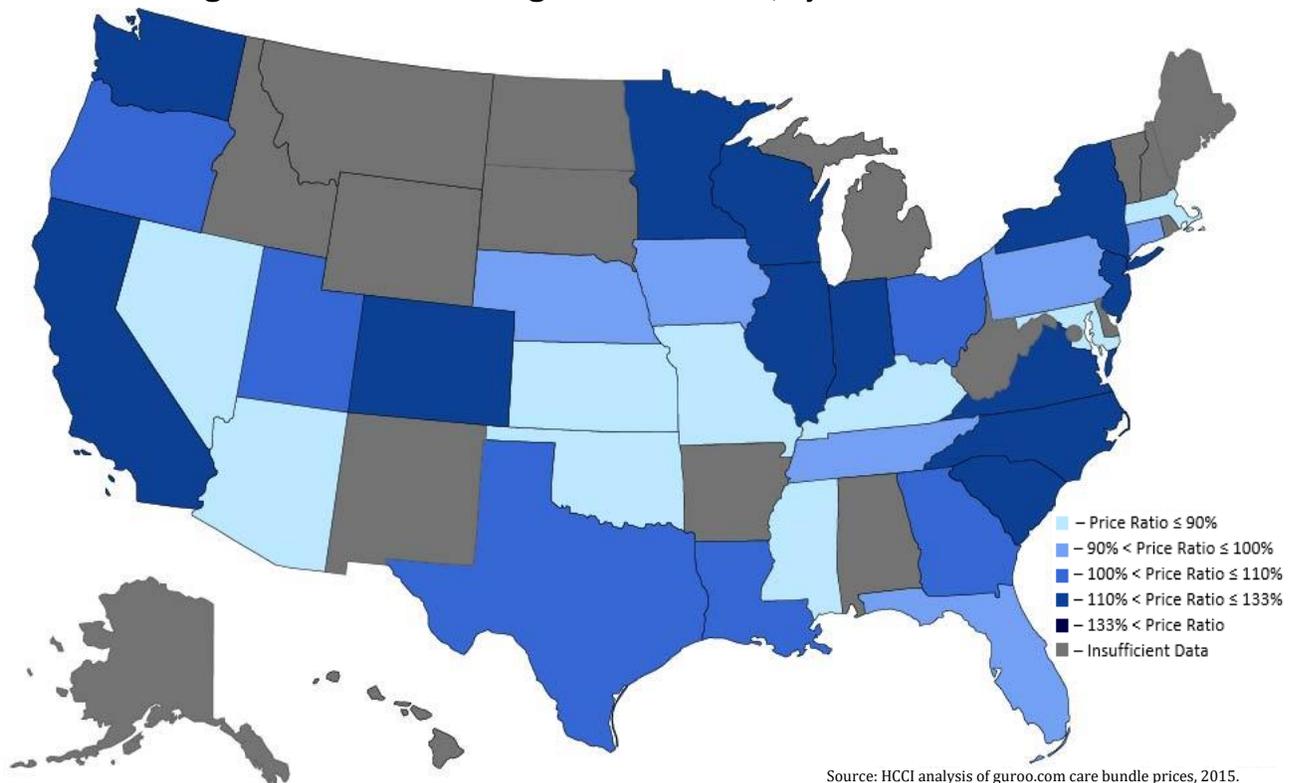
Back Pain – Lumbar Discectomy (29 States)

Ratio of Average State Price to Average National Price, by State



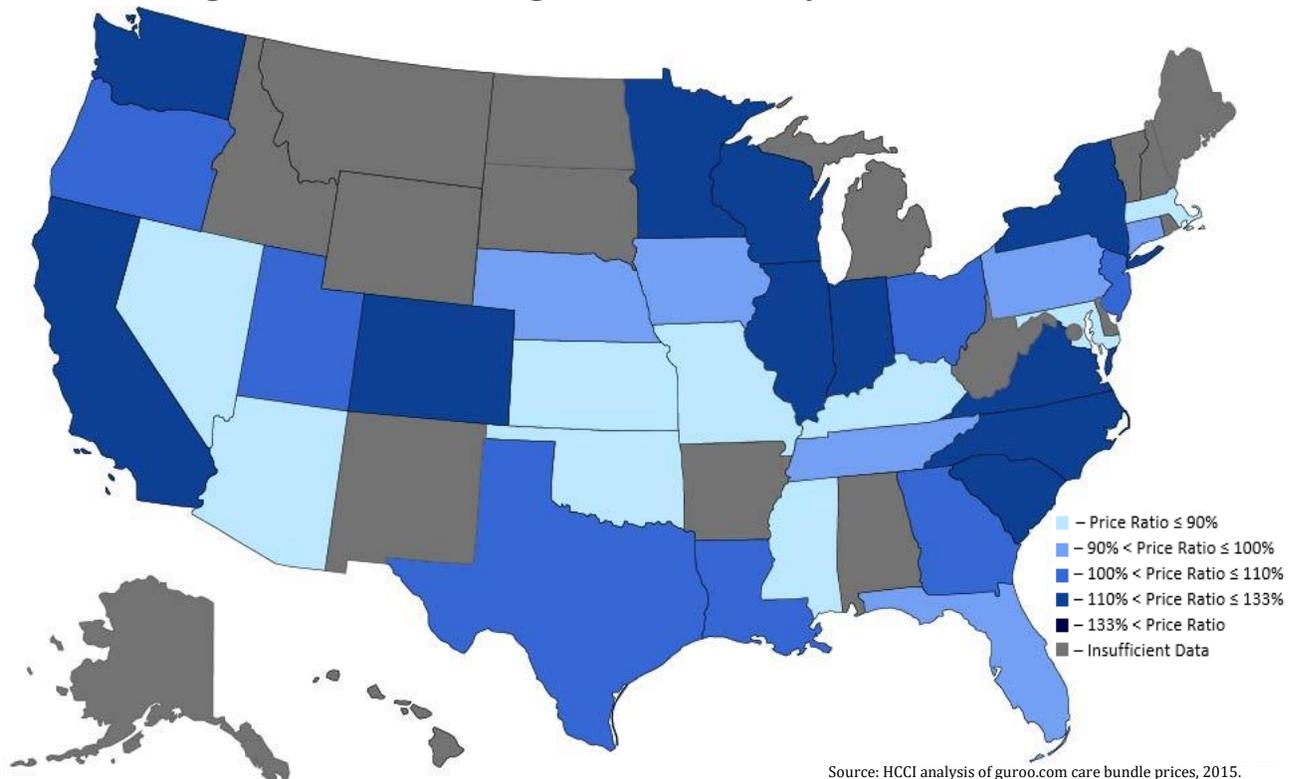
Back Pain – Lumbar Fusion (33 States)

Ratio of Average State Price to Average National Price, by State



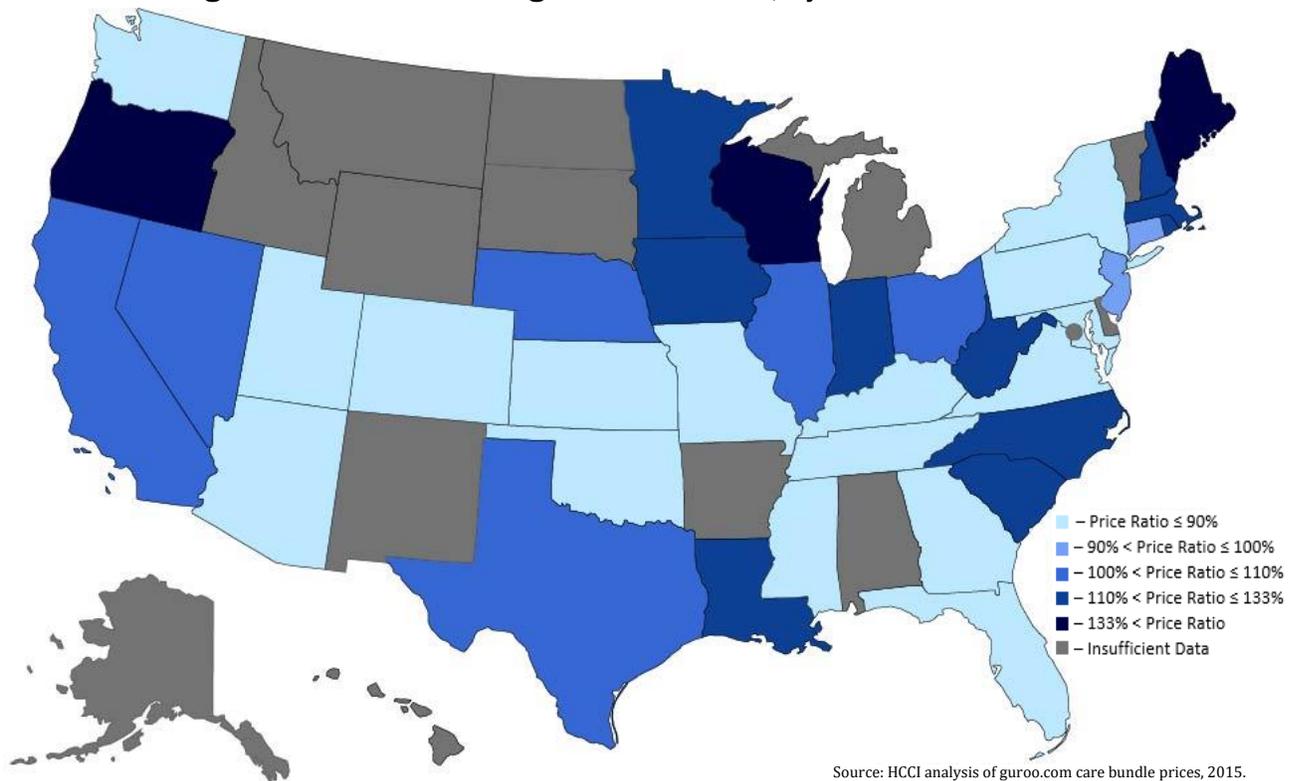
Back Pain – Lumbar Laminectomy (33 States)

Ratio of Average State Price to Average National Price, by State



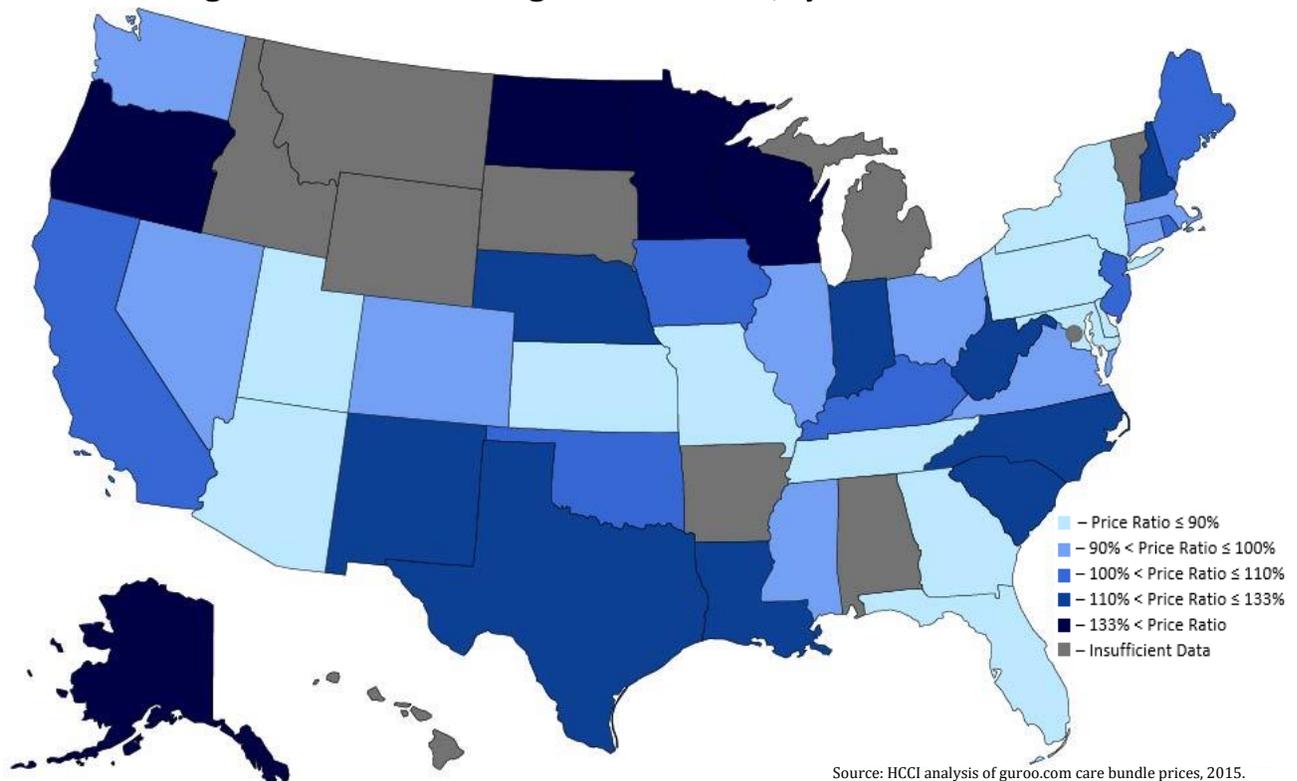
Bunion Surgery (37 States)

Ratio of Average State Price to Average National Price, by State



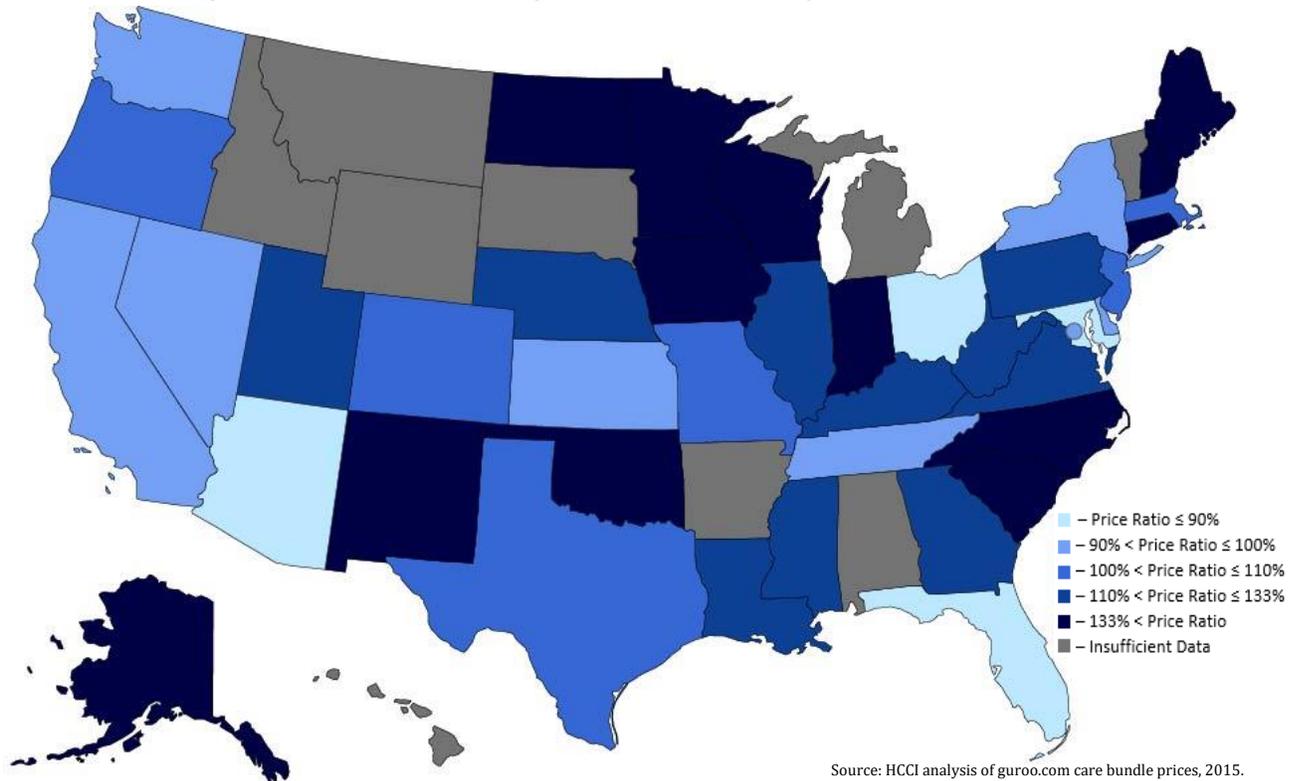
Carpal Tunnel Surgery (41 States)

Ratio of Average State Price to Average National Price, by State



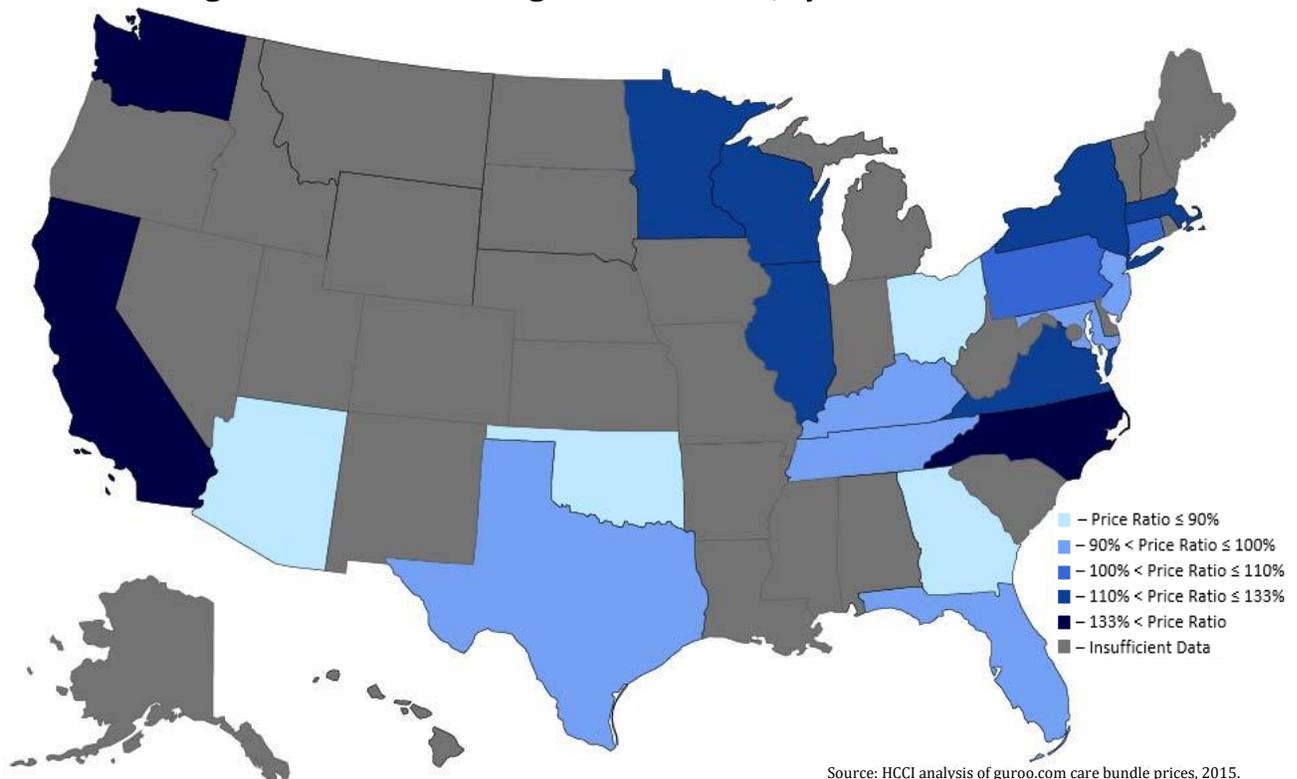
Cataract Removal (with Lens Implant) (42 States)

Ratio of Average State Price to Average National Price, by State



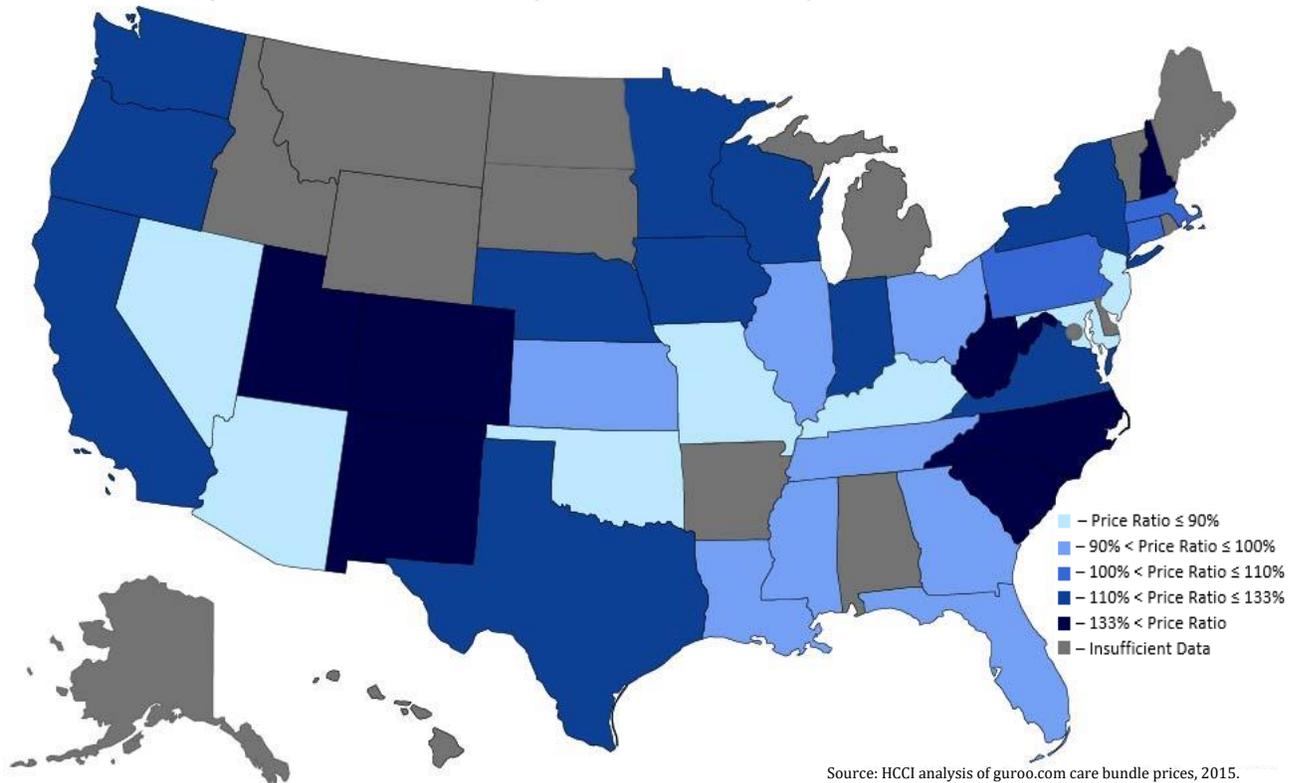
Coronary Angioplasty (21 States)

Ratio of Average State Price to Average National Price, by State



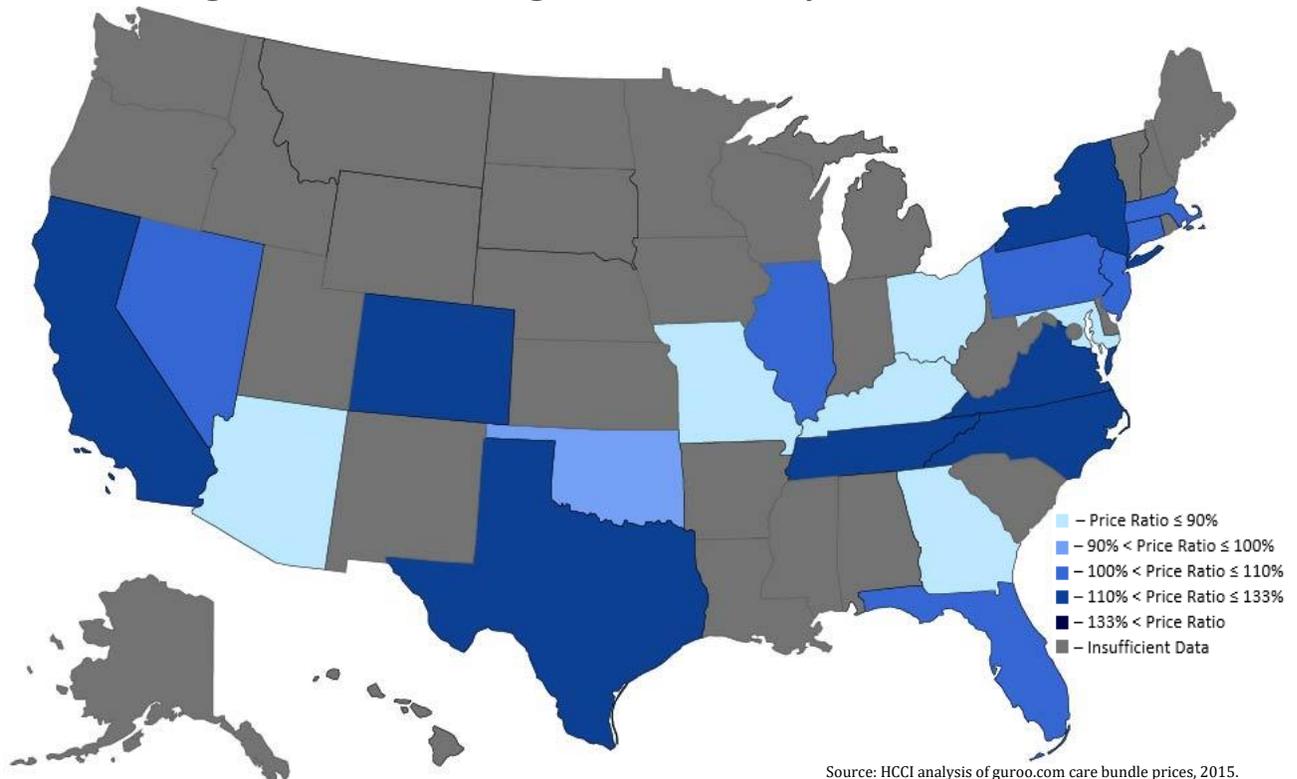
Coronary Angioplasty (with Drug-Eluting Stent) (36 States)

Ratio of Average State Price to Average National Price, by State



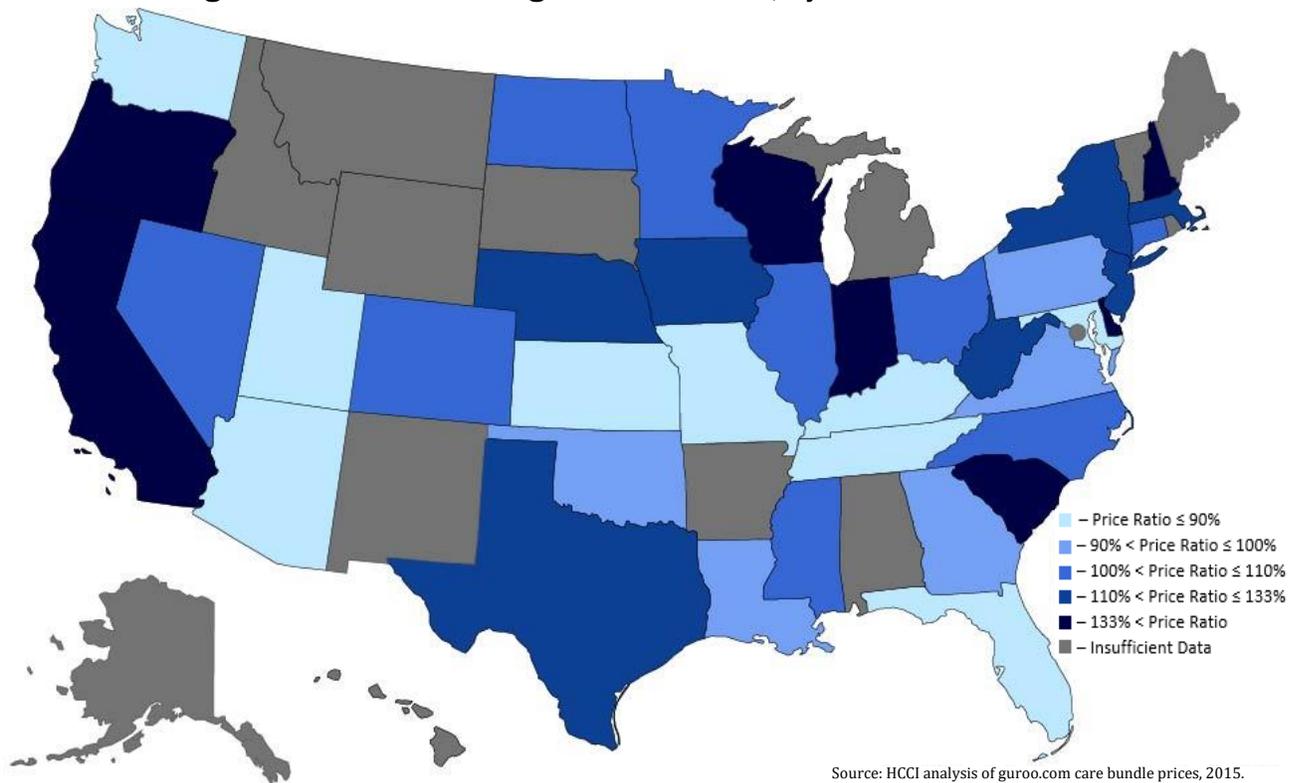
Coronary Angioplasty (with Non-Drug-Eluting Stent) (21 States)

Ratio of Average State Price to Average National Price, by State



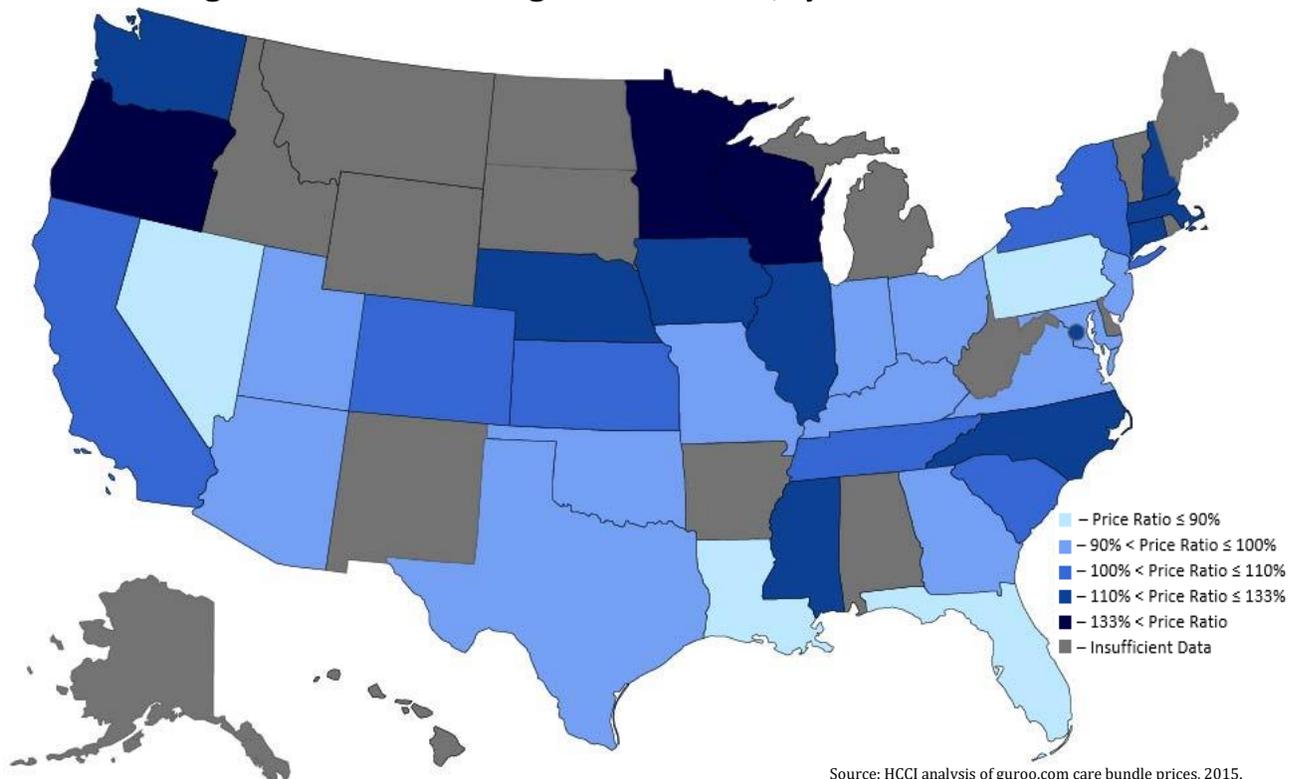
Ear Infection – Chronic – Ear Tubes (37 States)

Ratio of Average State Price to Average National Price, by State



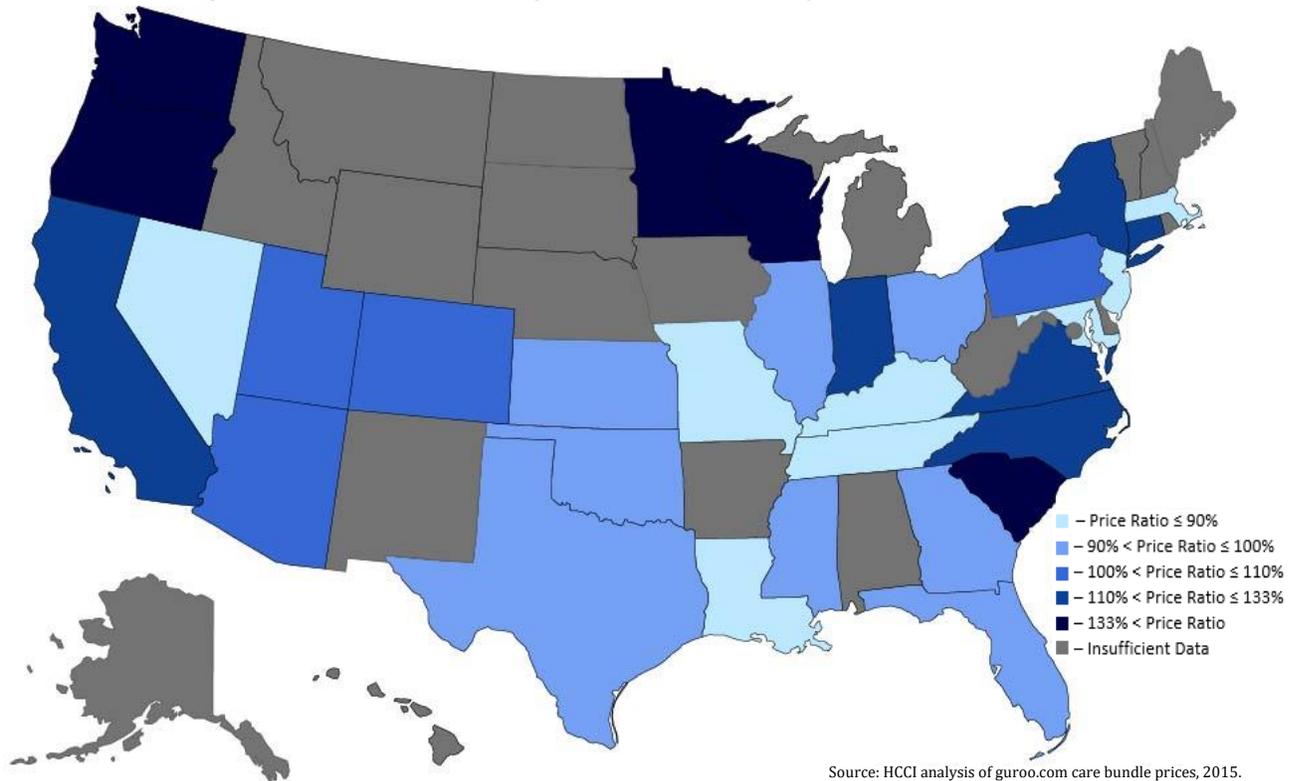
Enlarged Prostate Surgery (TURP) (35 States)

Ratio of Average State Price to Average National Price, by State



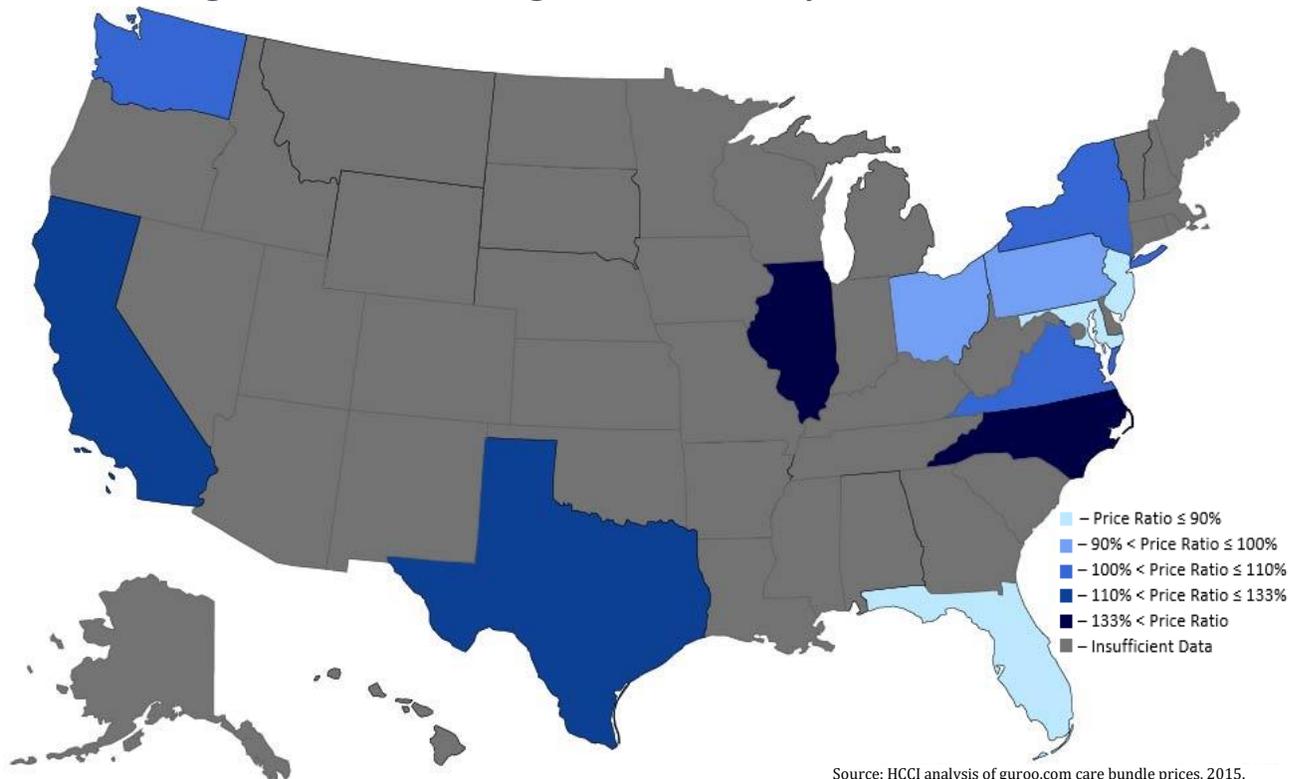
Gallbladder Removal – Laparoscopic (31 States)

Ratio of Average State Price to Average National Price, by State



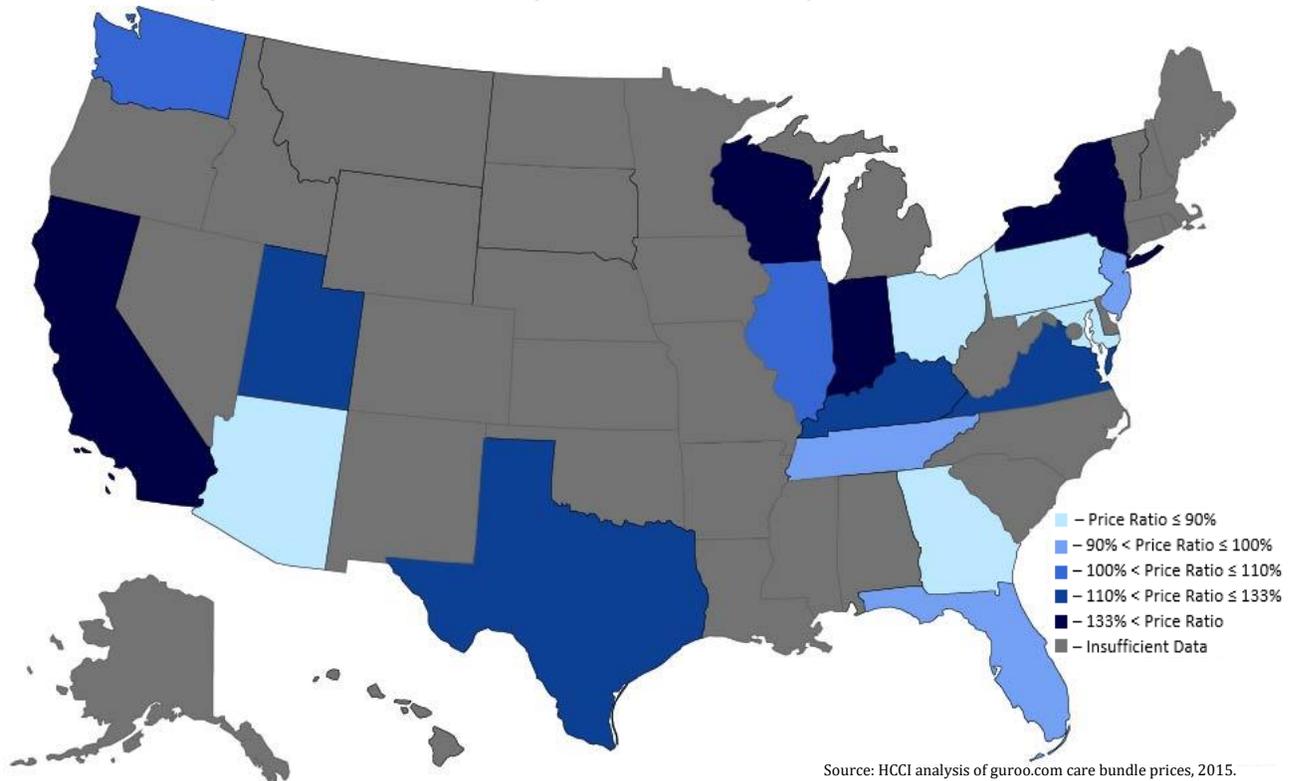
Glaucoma – Eye Shunt (12 States)

Ratio of Average State Price to Average National Price, by State



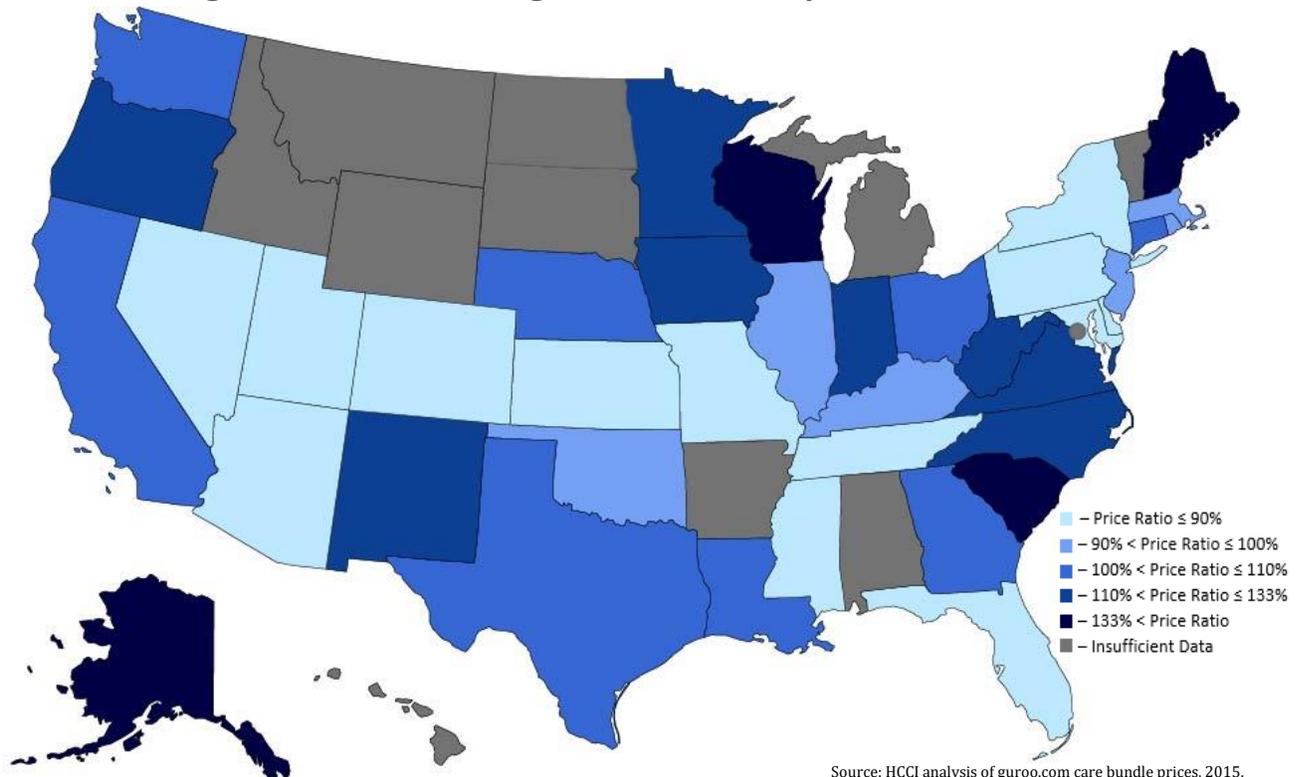
Hemorrhoid Surgery (18 States)

Ratio of Average State Price to Average National Price, by State



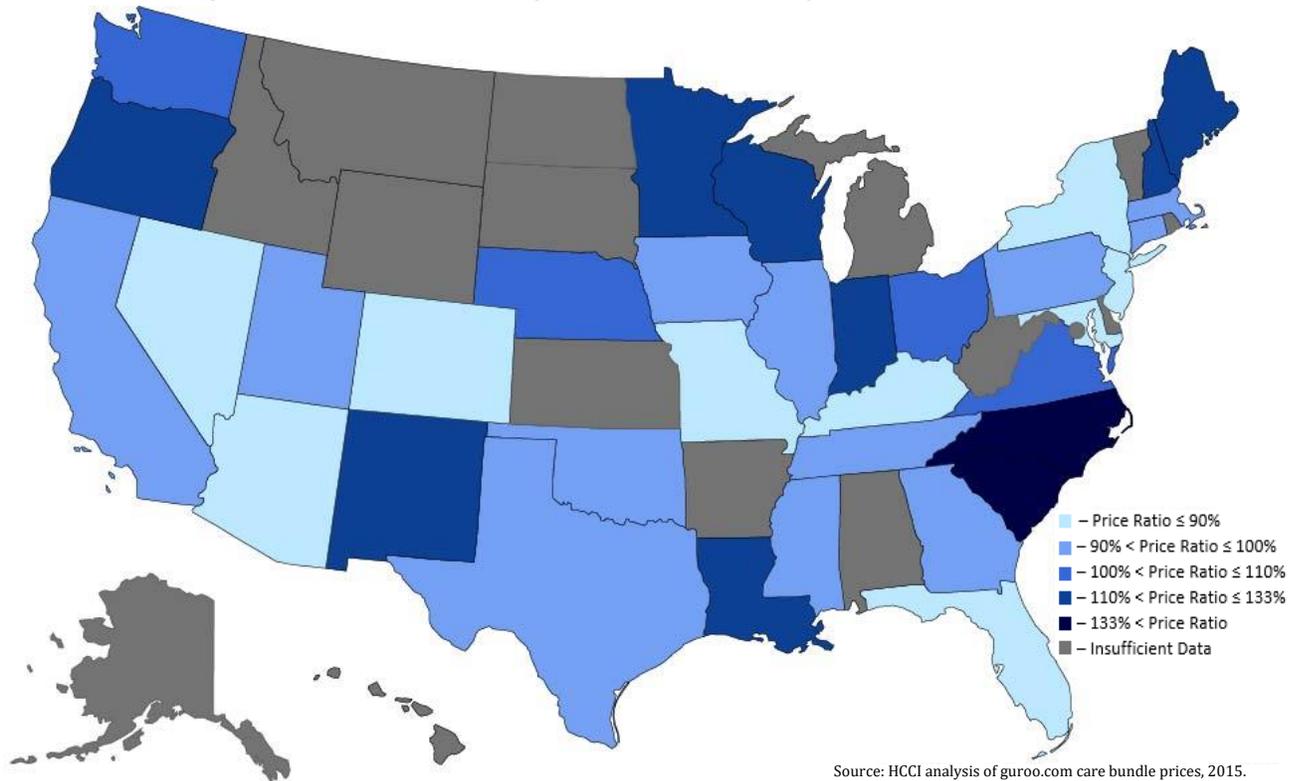
Hernia Repair in Groin – Incision (40 States)

Ratio of Average State Price to Average National Price, by State



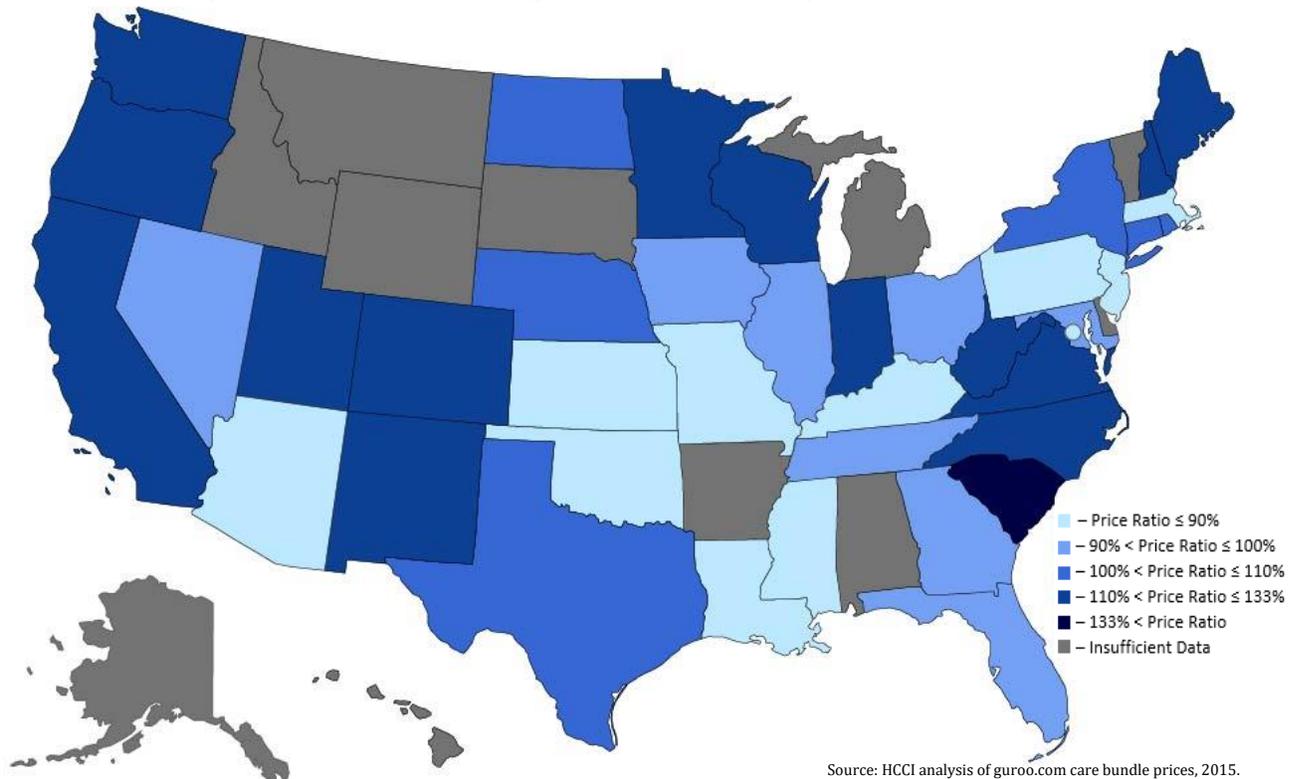
Hernia Repair in Groin – Laparoscopic (35 States)

Ratio of Average State Price to Average National Price, by State



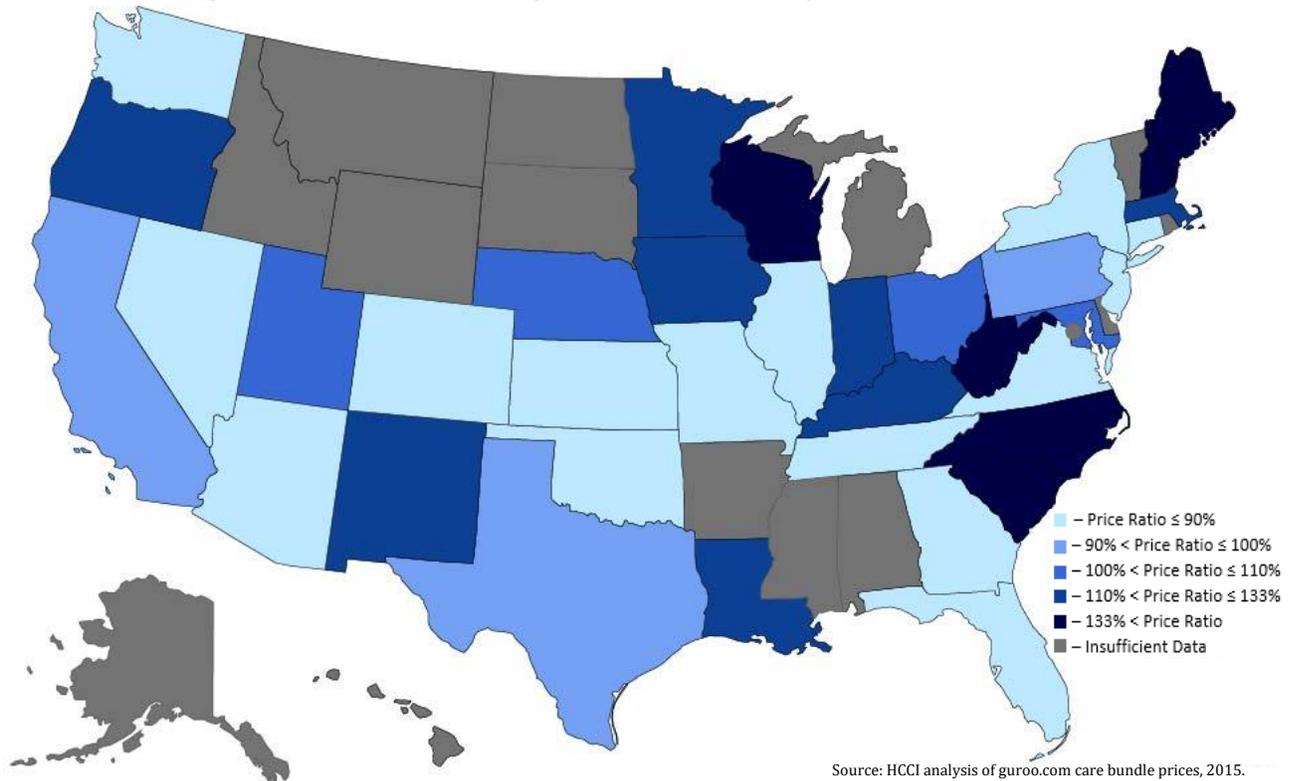
Hip Replacement (40 States)

Ratio of Average State Price to Average National Price, by State



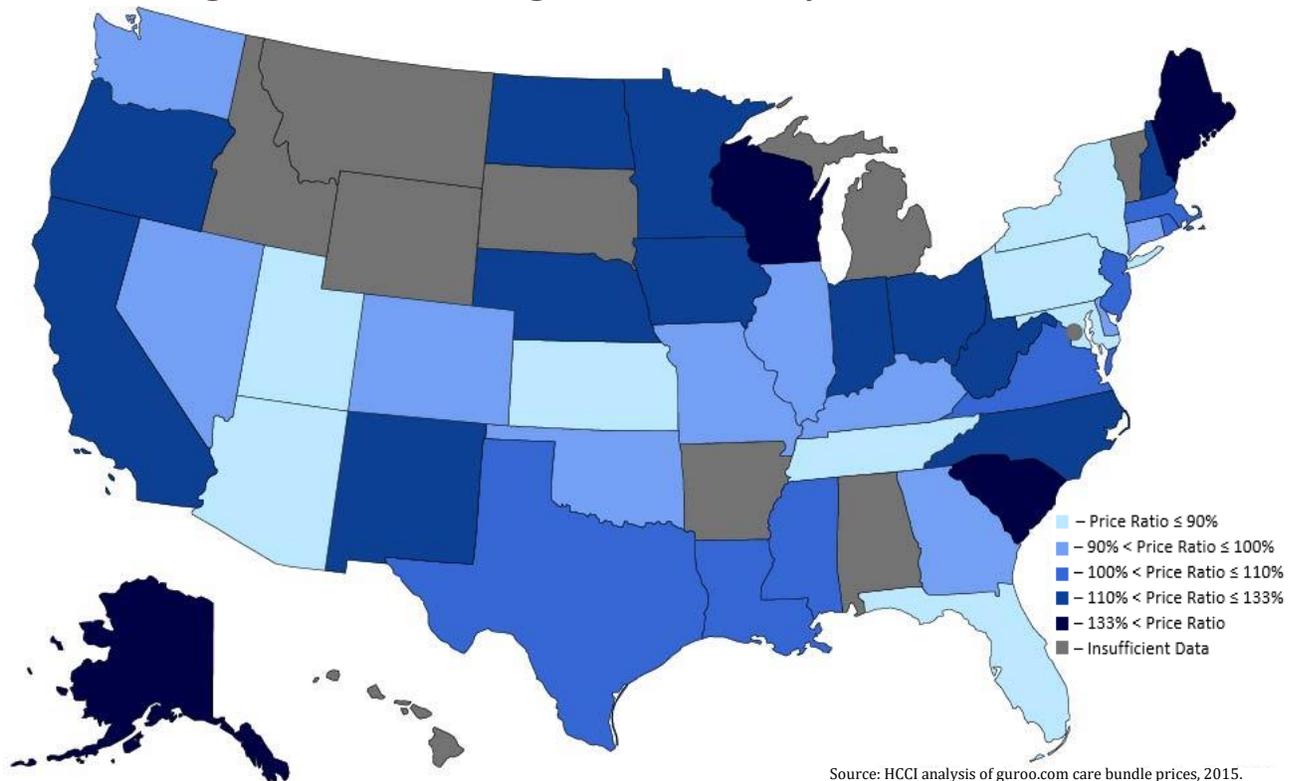
Knee Arthroscopy with ACL Surgery (36 States)

Ratio of Average State Price to Average National Price, by State



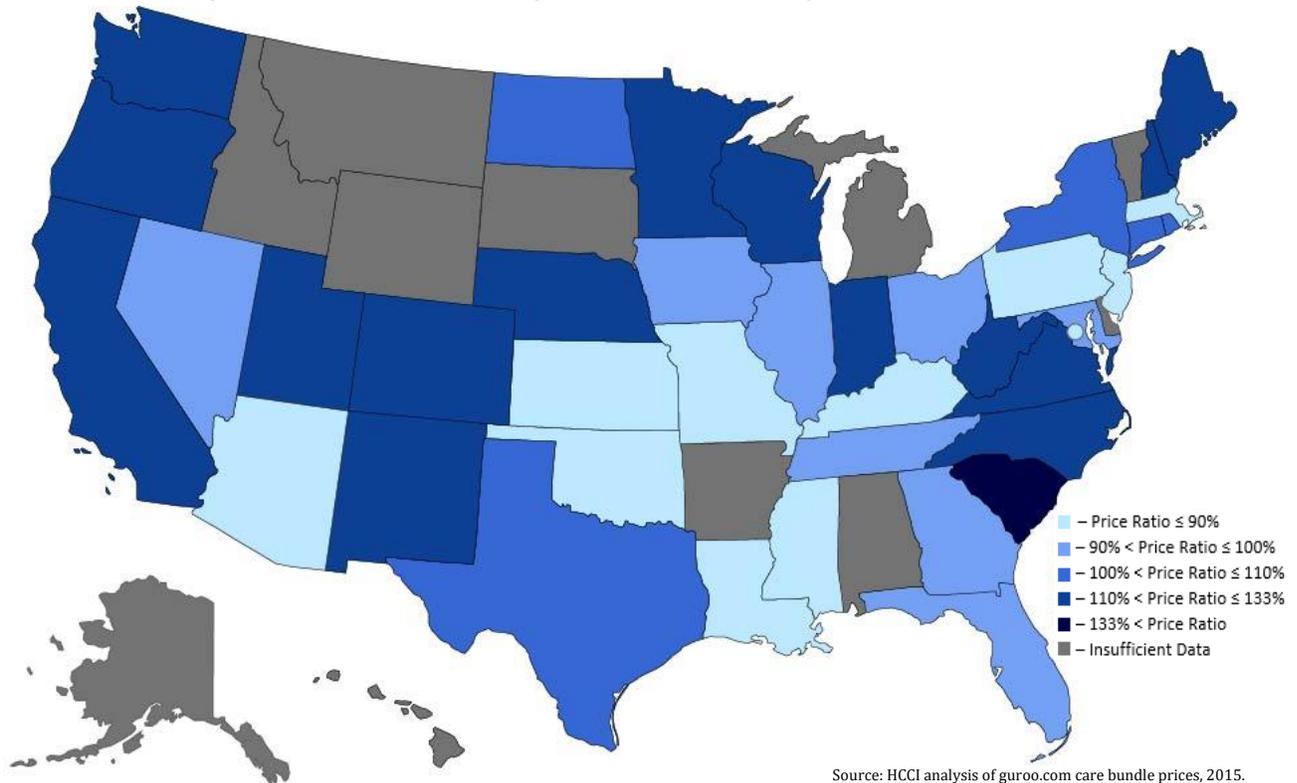
Knee Arthroscopy with Meniscus Surgery (41 States)

Ratio of Average State Price to Average National Price, by State



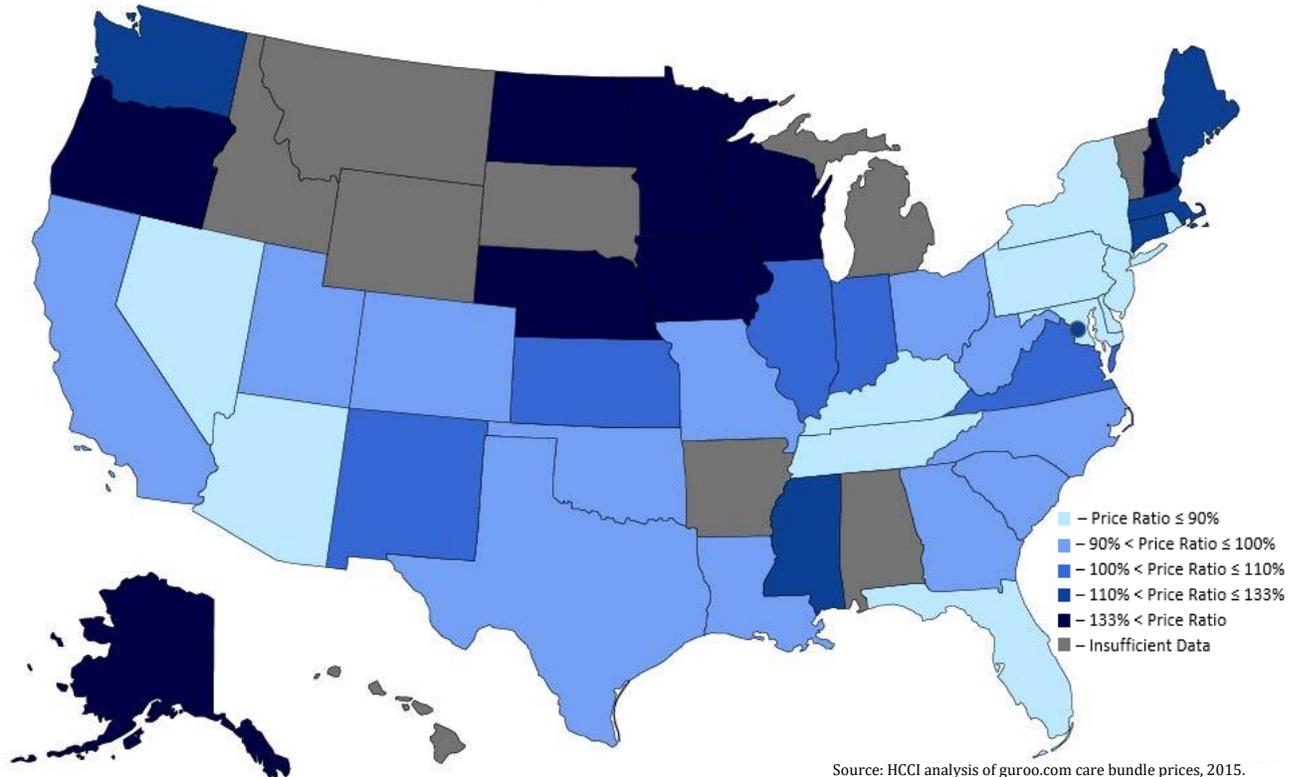
Knee Replacement (40 States)

Ratio of Average State Price to Average National Price, by State



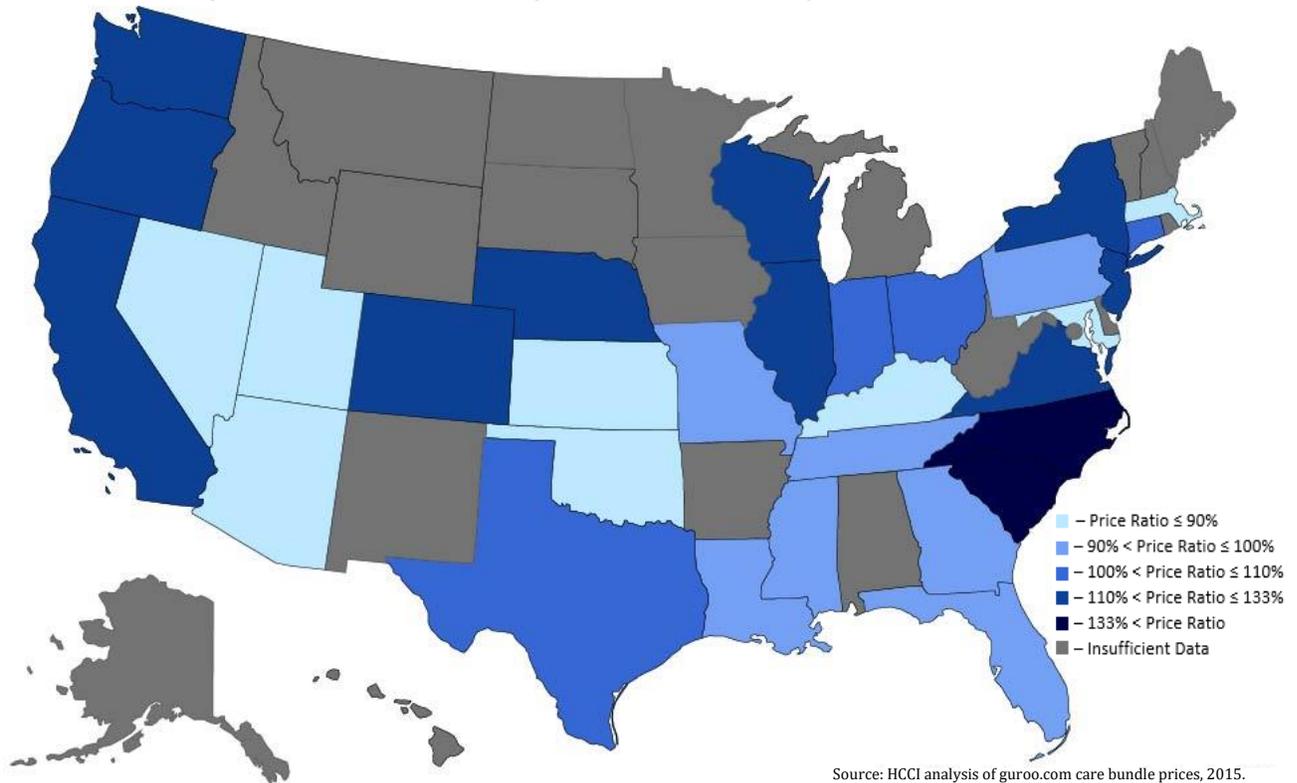
Mole Removal (42 States)

Ratio of Average State Price to Average National Price, by State



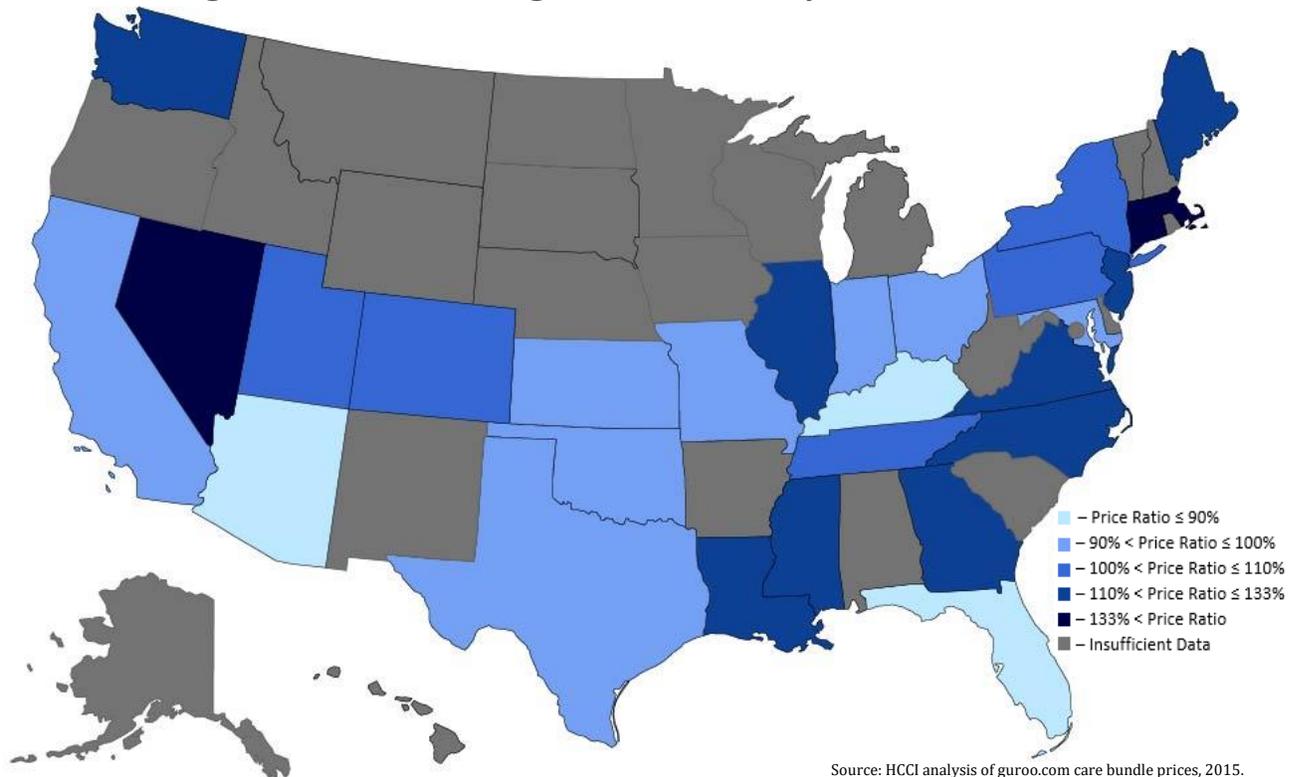
Neck Pain – Cervical Spine Fusion (31 States)

Ratio of Average State Price to Average National Price, by State



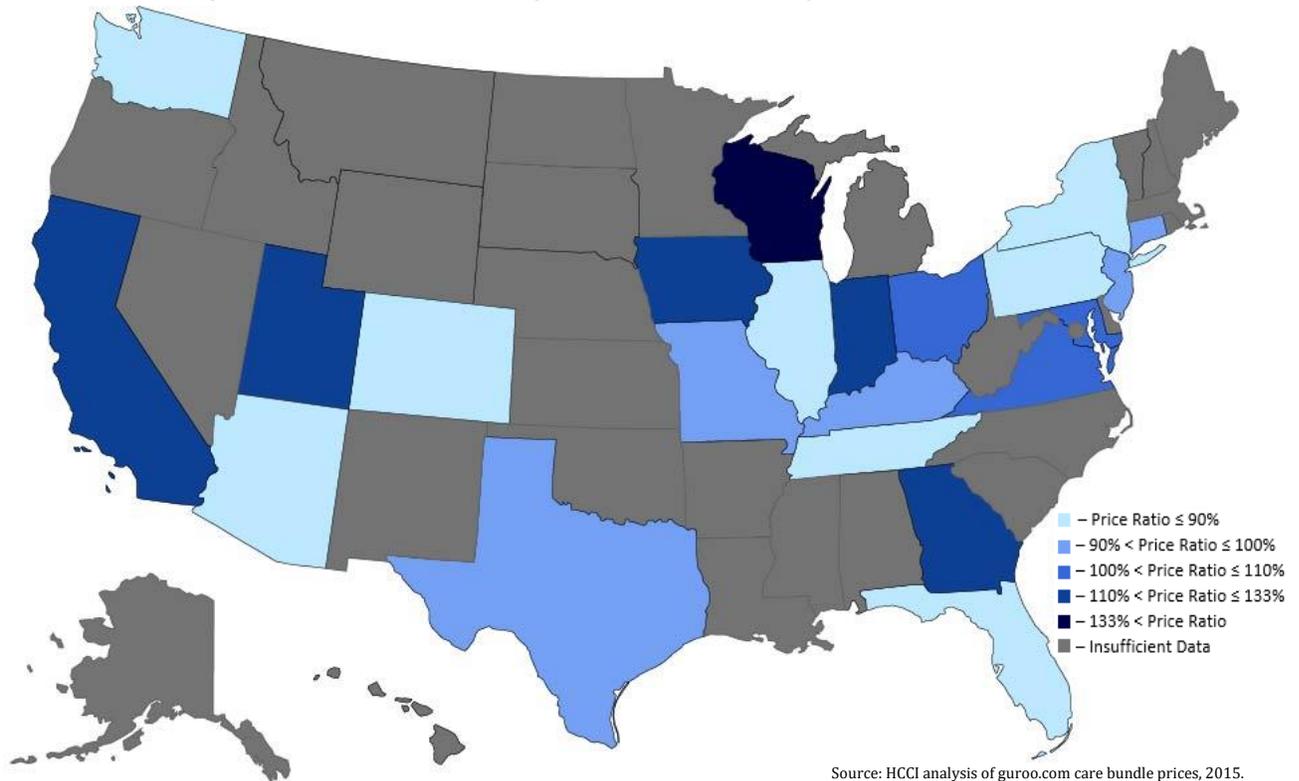
Retinal Detachment Repair (28 States)

Ratio of Average State Price to Average National Price, by State



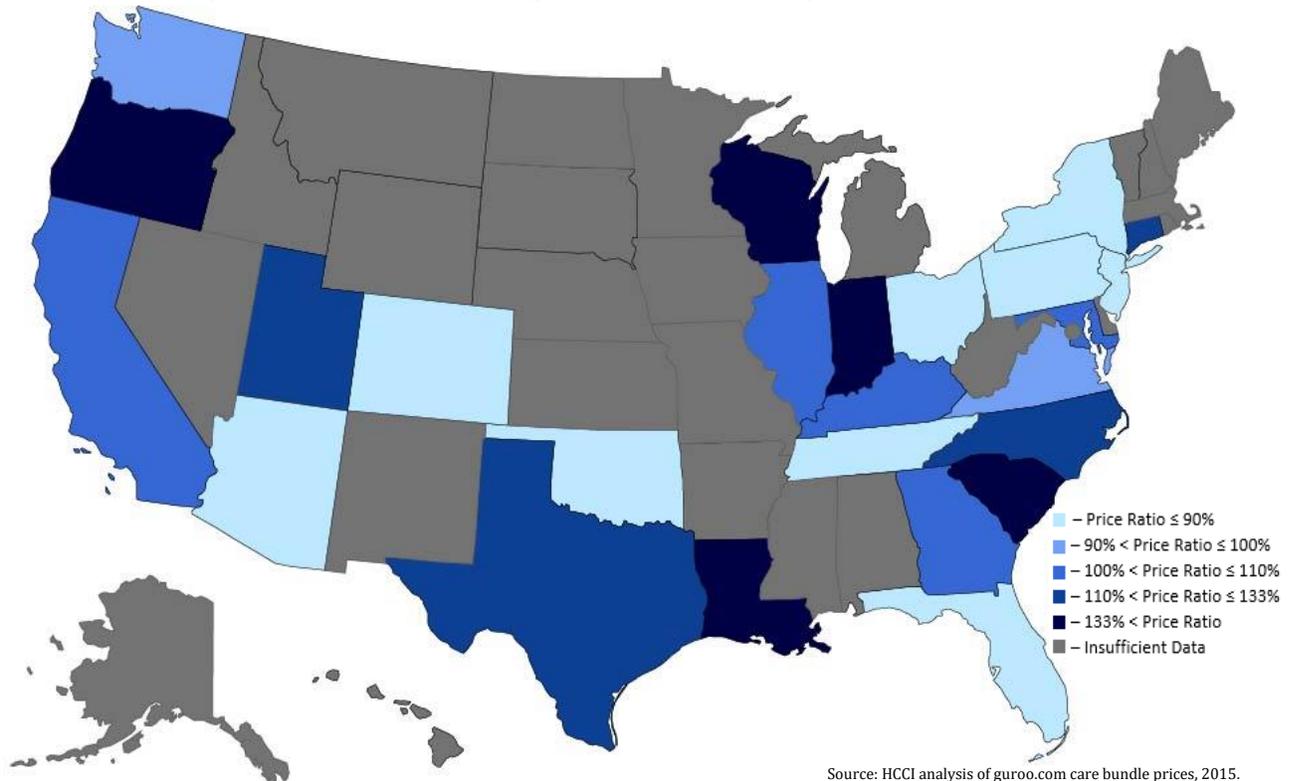
Shoulder Arthroscopy with Labrum Repair (22 States)

Ratio of Average State Price to Average National Price, by State



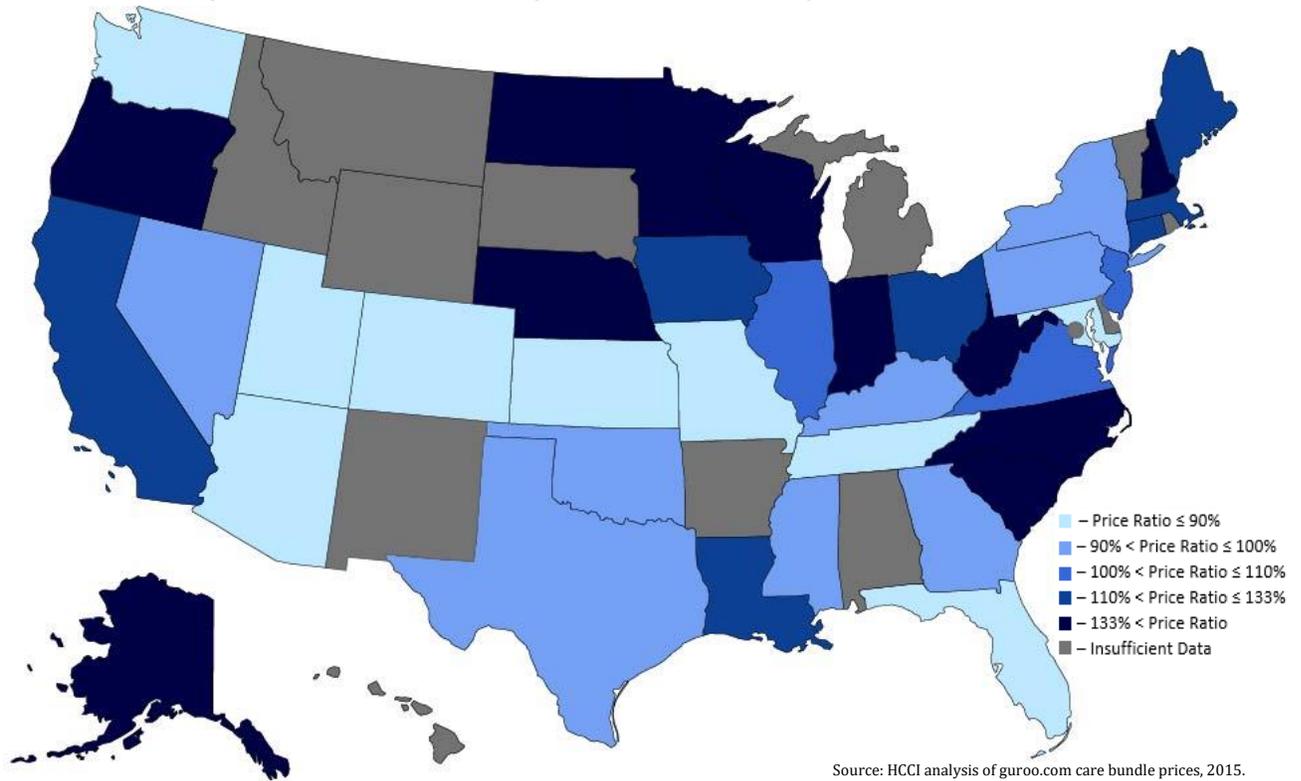
Shoulder Arthroscopy with Rotator Cuff Repair (25 States)

Ratio of Average State Price to Average National Price, by State



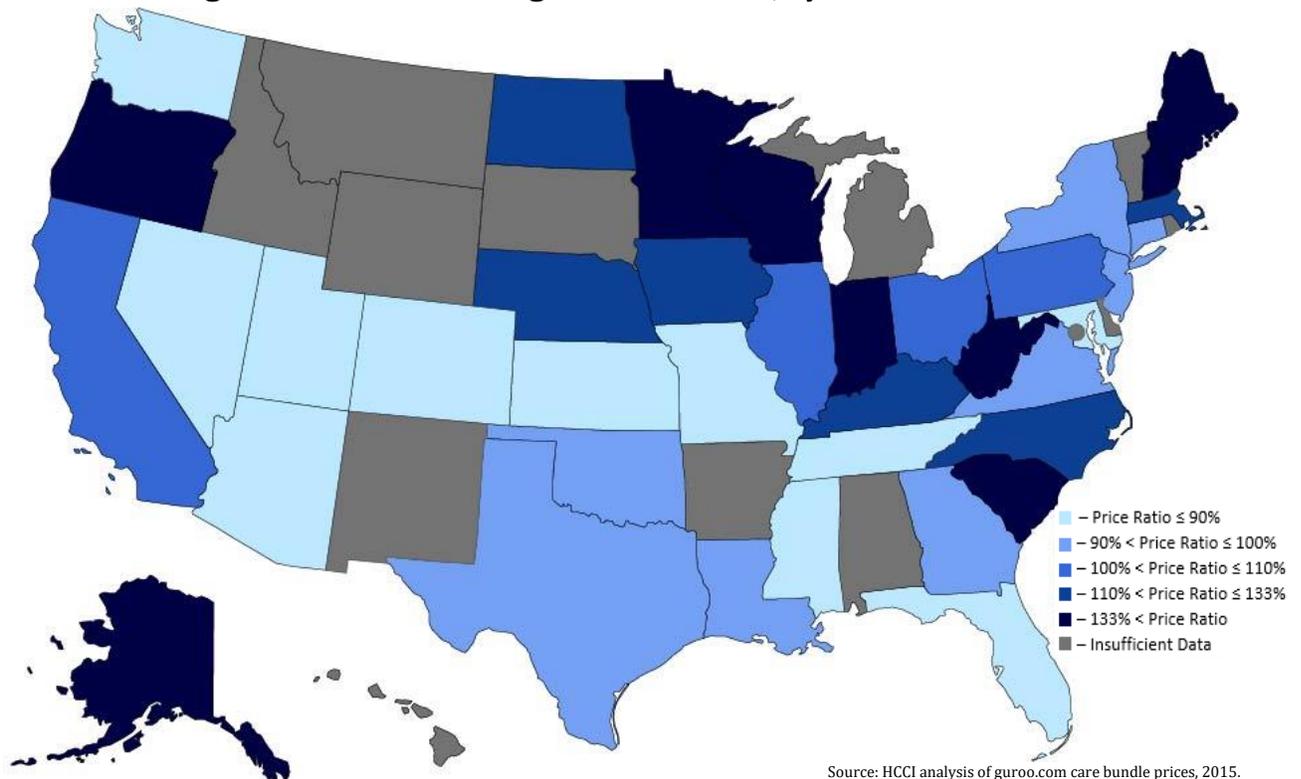
Tonsil Removal (38 States)

Ratio of Average State Price to Average National Price, by State



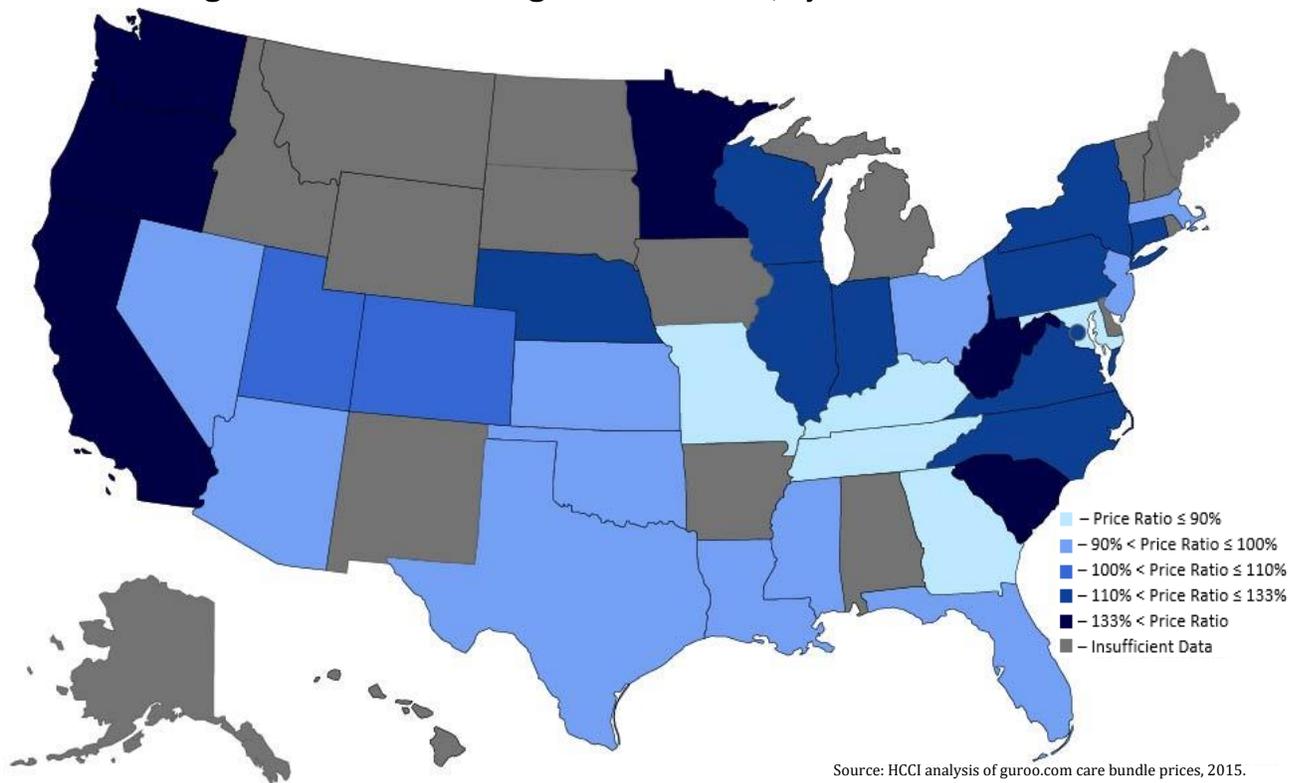
Tonsil and Adenoid Removal (38 States)

Ratio of Average State Price to Average National Price, by State



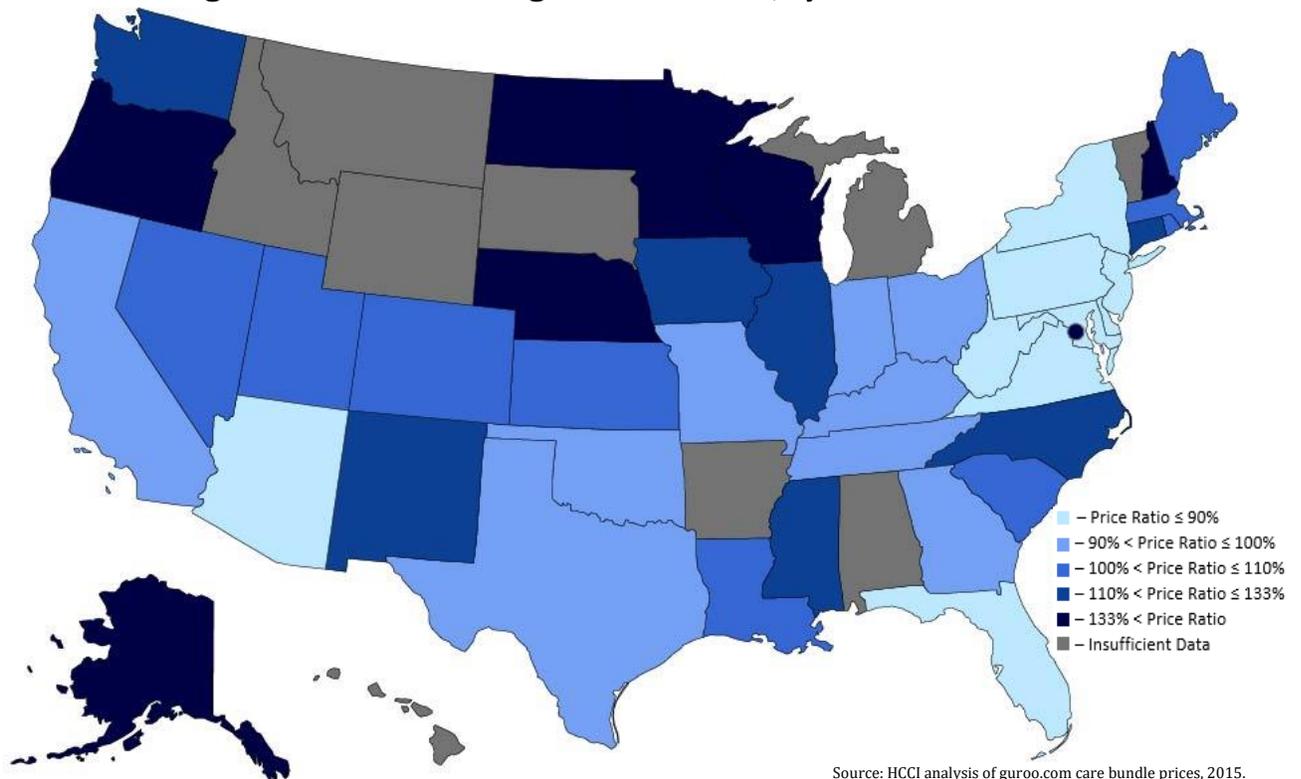
Upper Intestine Removal – Laparoscopic (34 States)

Ratio of Average State Price to Average National Price, by State



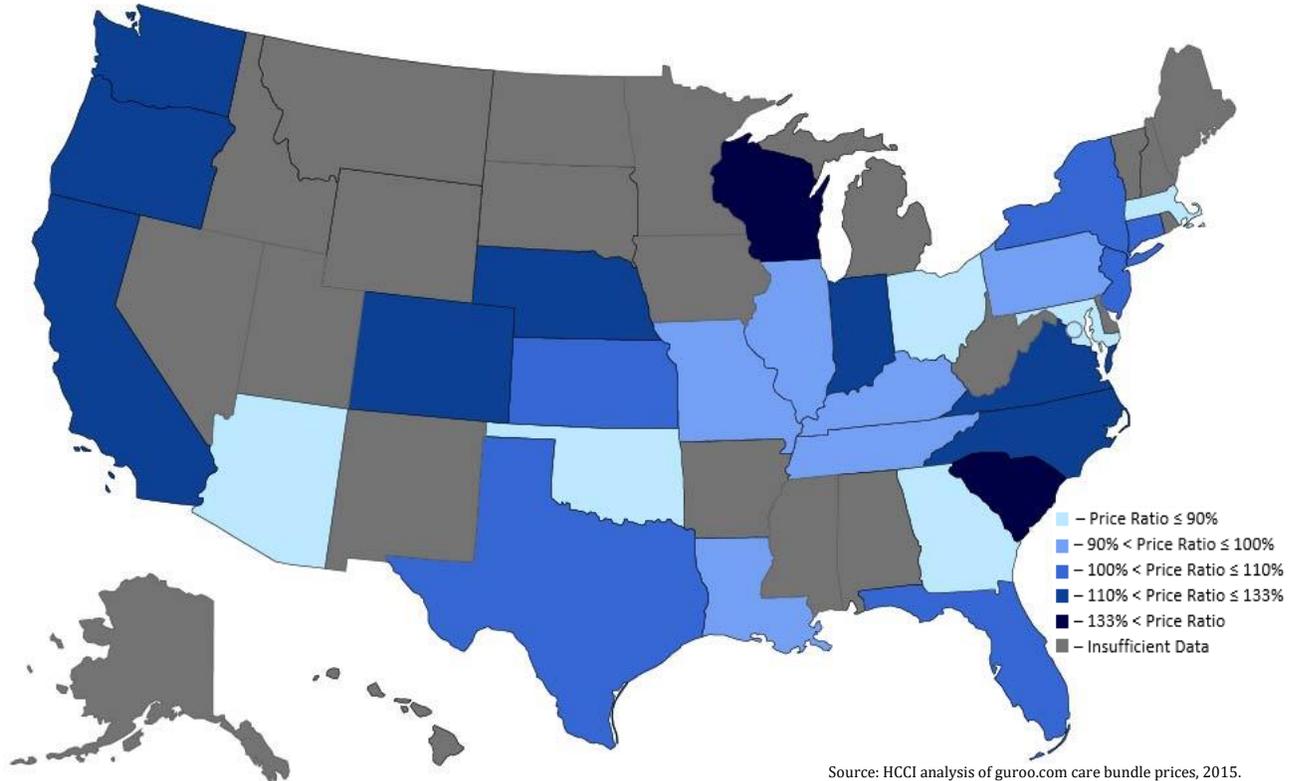
Vasectomy – Male Sterilization (42 States)

Ratio of Average State Price to Average National Price, by State



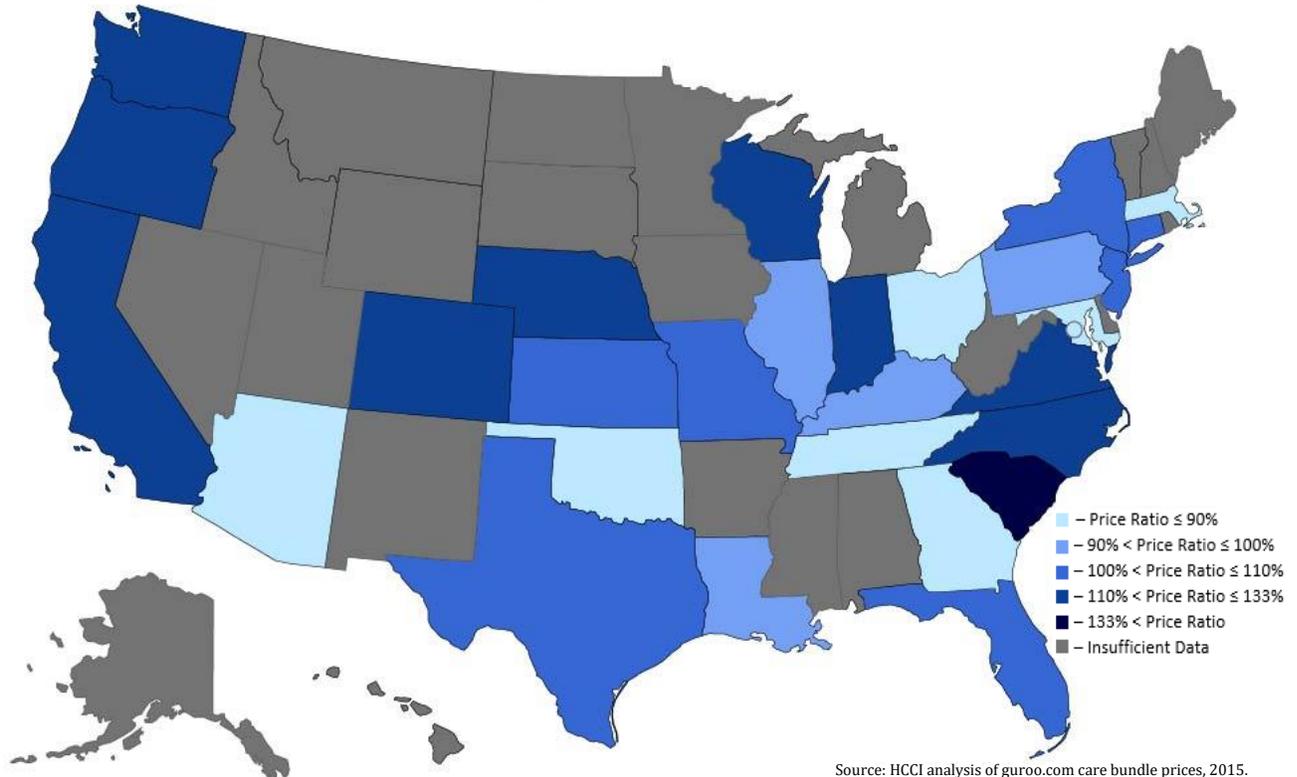
Weight Loss Surgery – Gastric Bypass (29 States)

Ratio of Average State Price to Average National Price, by State



Weight Loss Surgery – Laparoscopic Band (29 States)

Ratio of Average State Price to Average National Price, by State



Distribution of Average State Prices in Relation to the National Average

State-level Bar Graphs

The following bar graphs depict the distribution of ratios of average state price to average national price for the reportable care bundles in each state. For each state, the average state-level prices for each care bundle were compared to their national average counterpart. These ratios were grouped into eight mutually exclusive categories. The distribution of these ratios were graphed for 41 states and the District of Columbia. Due to insufficient data or to comply with HCCI's masking rules, not every state graph contains all 242 care bundles (see Appendix Table A1 for the complete list of care bundles).

On the graph, the x-axis lists the ratio categories from the lowest categories of “greater than 0.2 and less than or equal to 0.6” on the left to the highest of “greater than 1.8” on the right. The y-axis shows what percentage of care bundles price ratios is in each of the eight categories. The percentages are also displayed above each bar on the graph. Due to the number of reportable care bundle price ratios differing by state, reporting the percentages for a uniform set of categories allows for direct comparisons across states.

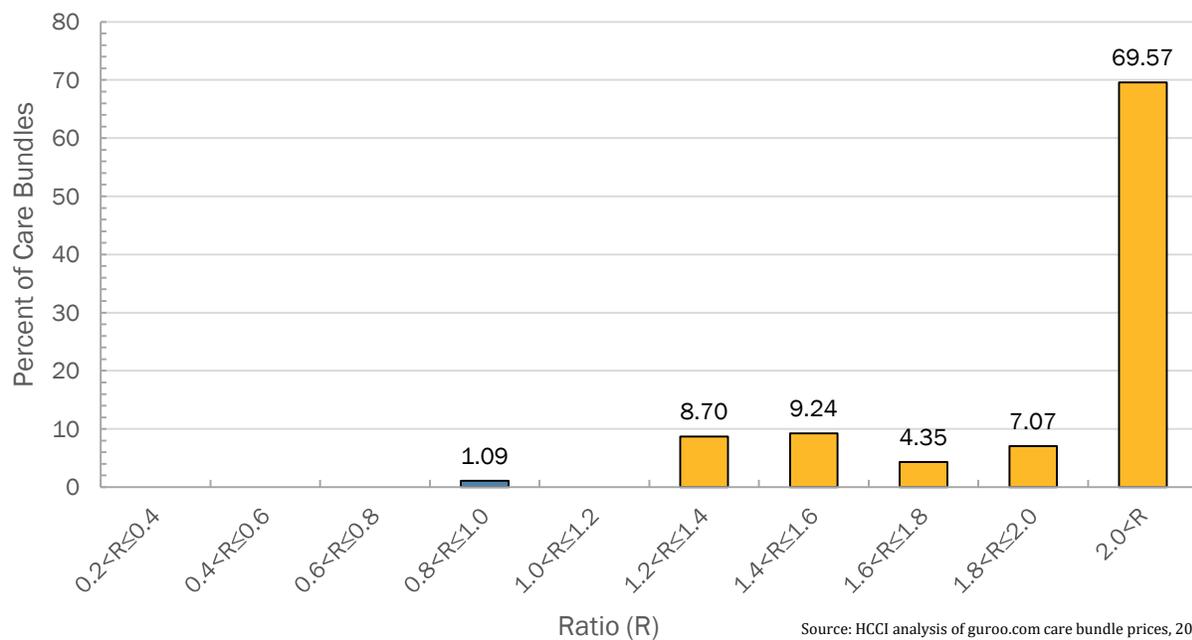
The state bar graphs, by showing the distribution of price ratios, provide a general sense of a state's overall price level. Categories of state-level prices more expensive than the national average (e.g. price ratios are greater than 1.0) are identified by yellow bars on the graph. Multiple and taller yellow bars on the right half of the graph suggests that the state has relatively high prices. If the state-level prices are less than the national average (e.g. price ratios less than 1.0) the bars on the graph are colored blue. A state graph with more and taller blue bars on the left half of the graph suggests the state has relatively lower prices.⁹

Alabama (Insufficient Data)

Distribution of Average State Price to Average National Price Ratios

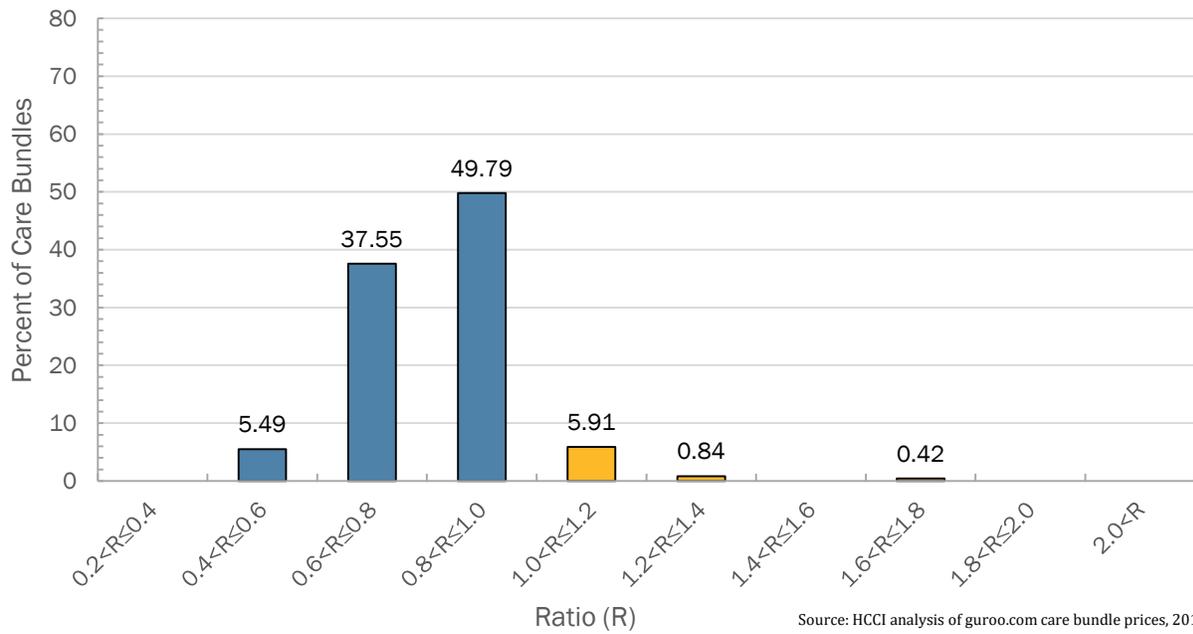
Alaska (184 Bundles)

Distribution of Average State Price to Average National Price Ratios



Arizona (237 Bundles)

Distribution of Average State Price to Average National Price Ratios

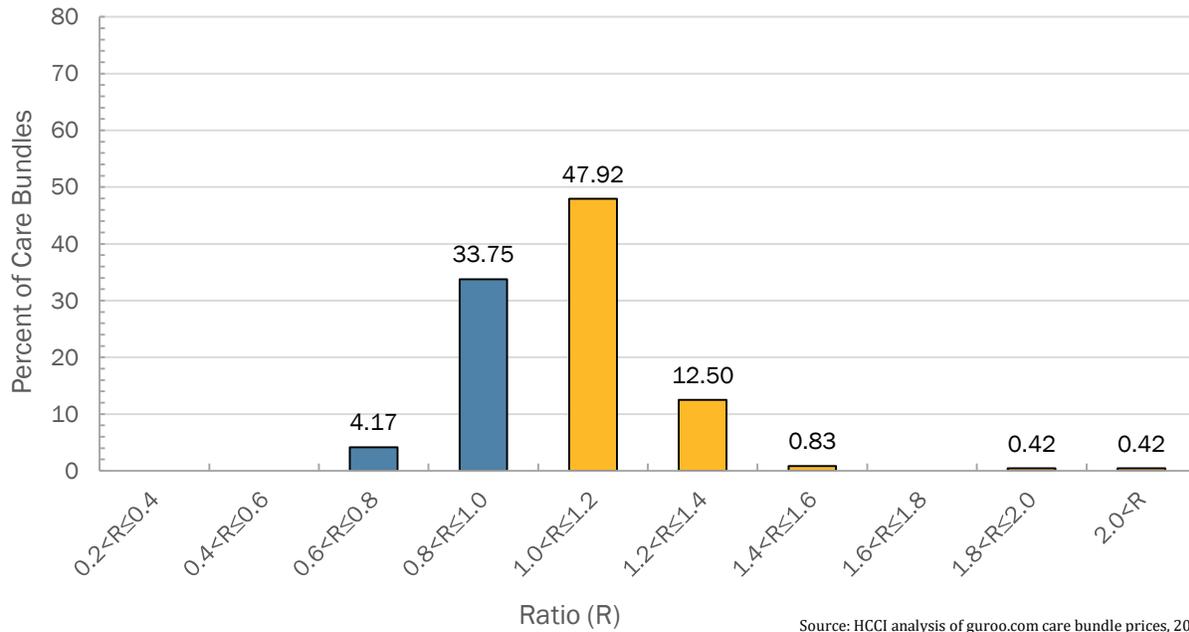


Arkansas (Unable to Report at This Time)

Distribution of Average State Price to Average National Price Ratios

California (240 Bundles)

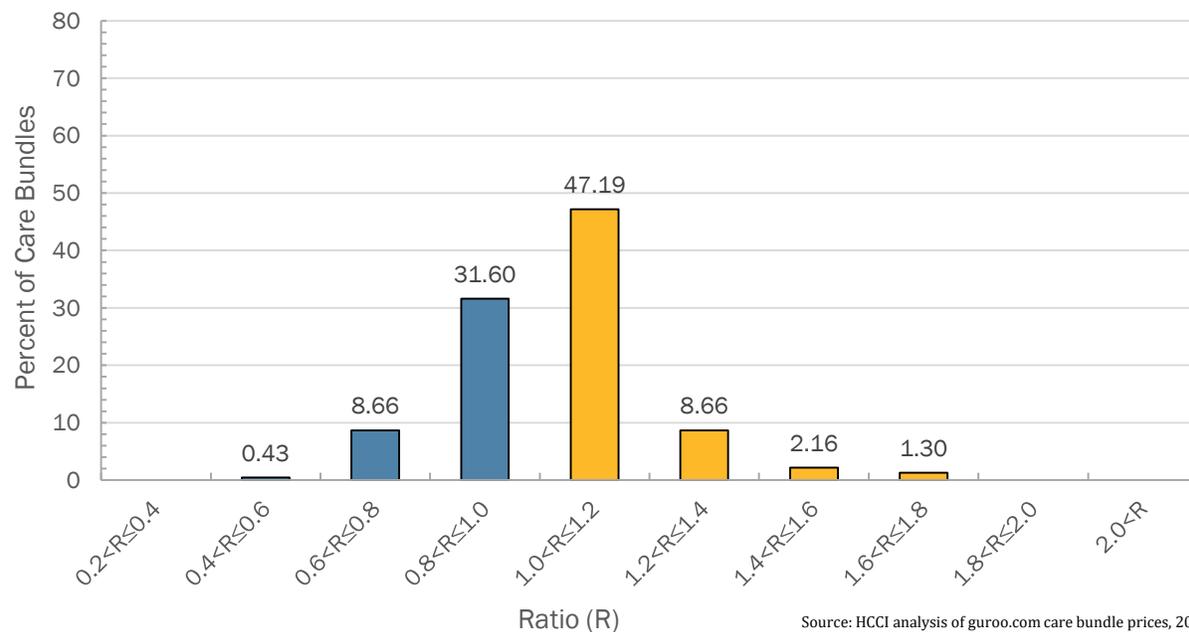
Distribution of Average State Price to Average National Price Ratios



Source: HCCI analysis of guroo.com care bundle prices, 2015.

Colorado (231 Bundles)

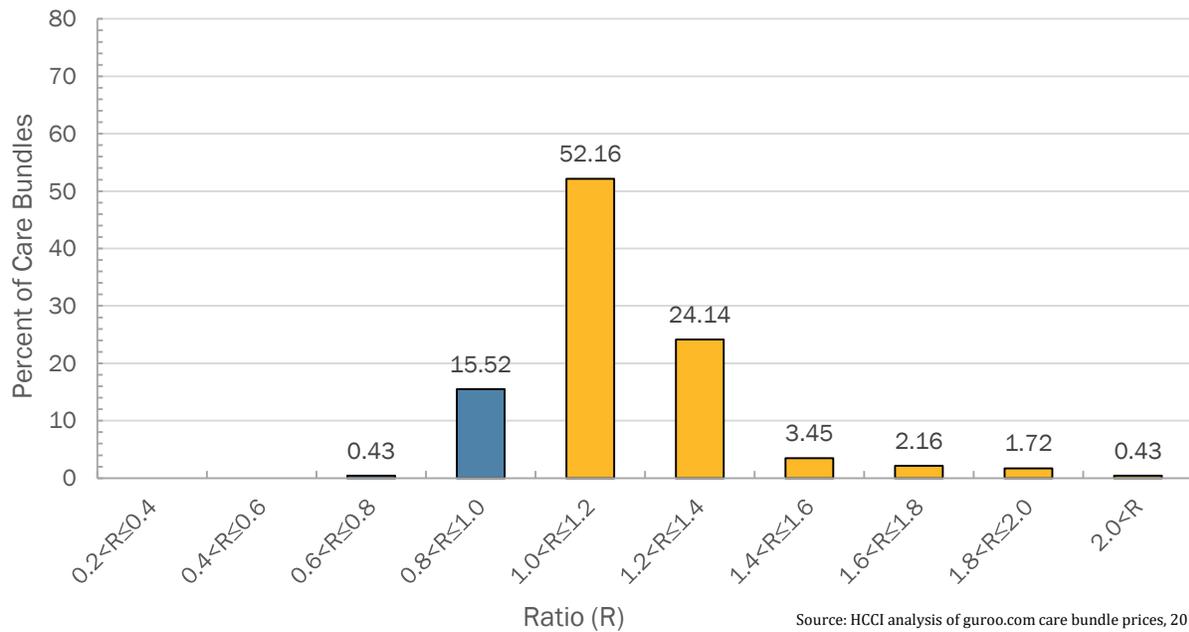
Distribution of Average State Price to Average National Price Ratios



Source: HCCI analysis of guroo.com care bundle prices, 2015.

Connecticut (232 Bundles)

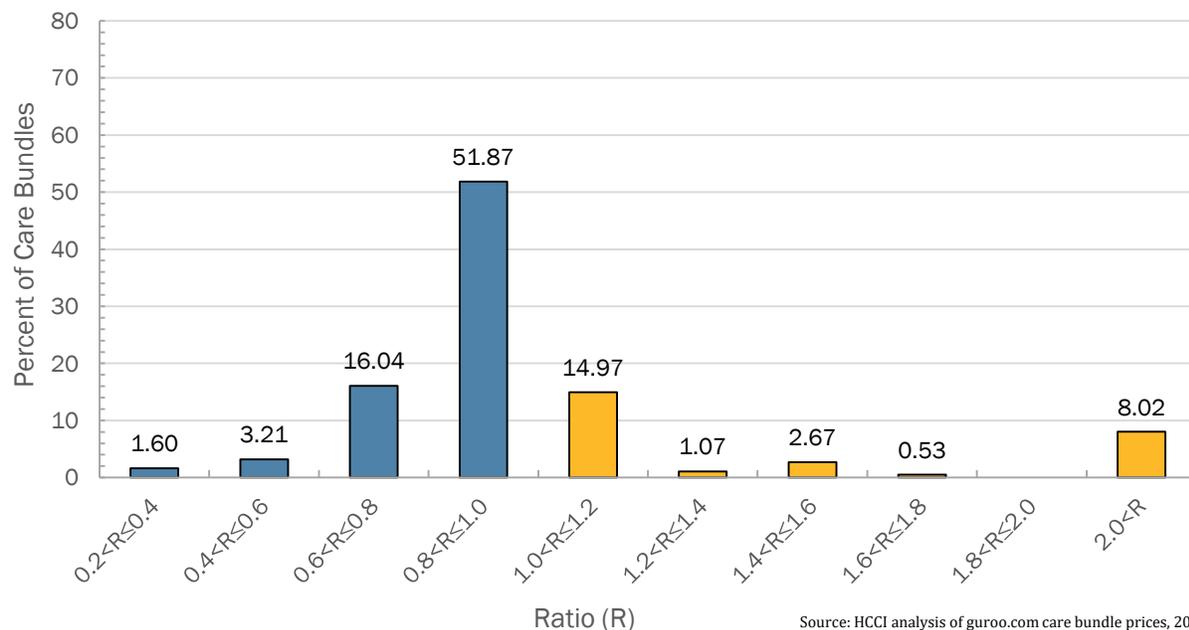
Distribution of Average State Price to Average National Price Ratios



Source: HCCI analysis of guroo.com care bundle prices, 2015.

Delaware (187 Bundles)

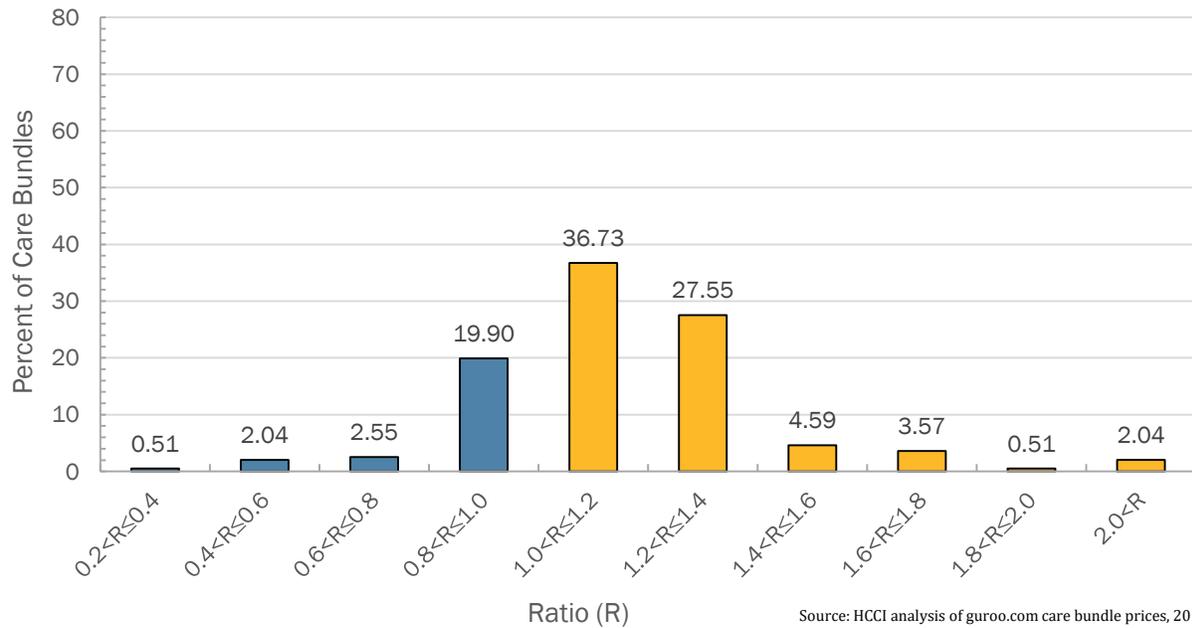
Distribution of Average State Price to Average National Price Ratios



Source: HCCI analysis of guroo.com care bundle prices, 2015.

District of Columbia (196 Bundles)

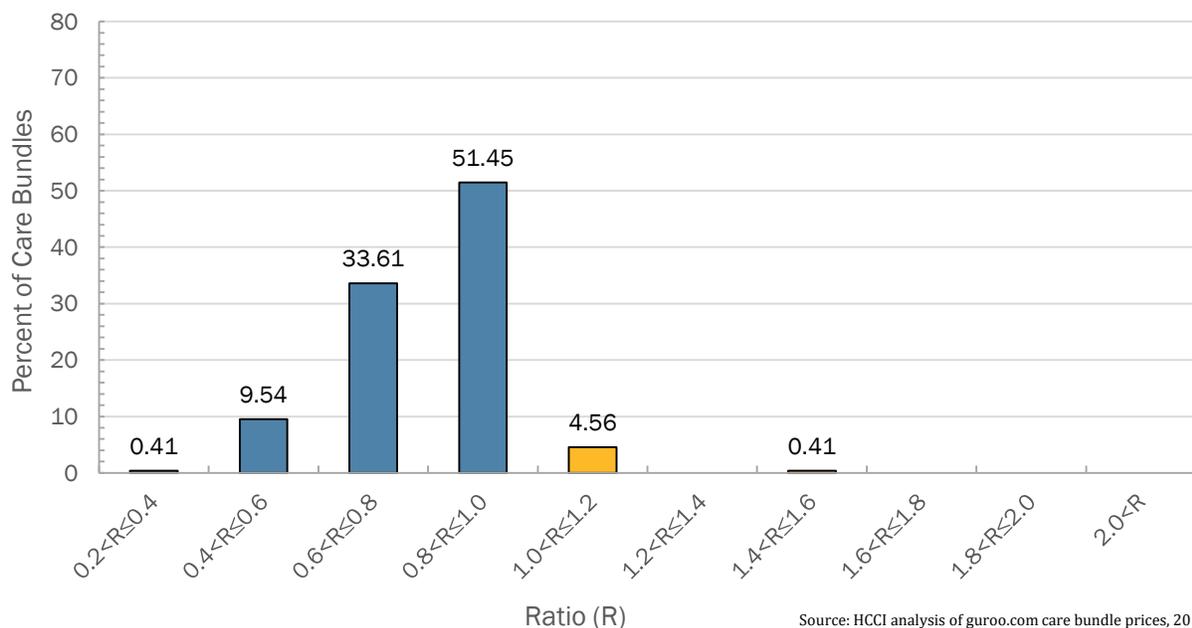
Distribution of Average State Price to Average National Price Ratios



Source: HCCI analysis of guroo.com care bundle prices, 2015.

Florida (241 Bundles)

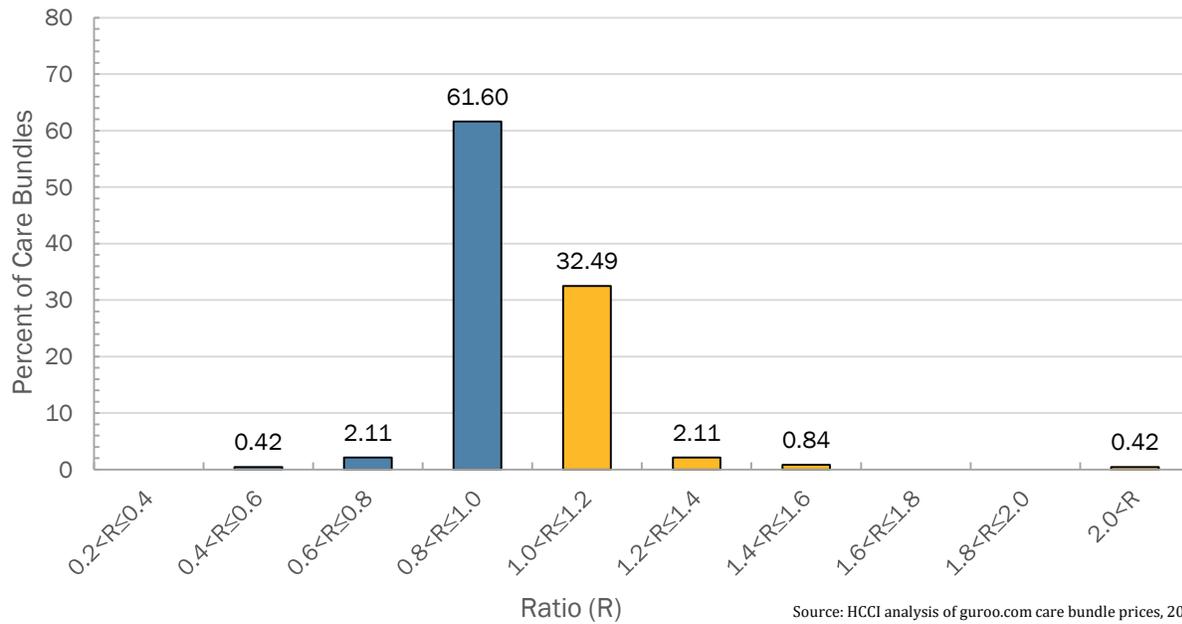
Distribution of Average State Price to Average National Price Ratios



Source: HCCI analysis of guroo.com care bundle prices, 2015.

Georgia (237 Bundles)

Distribution of Average State Price to Average National Price Ratios



Source: HCCI analysis of guroo.com care bundle prices, 2015.

Hawaii (Insufficient Data)

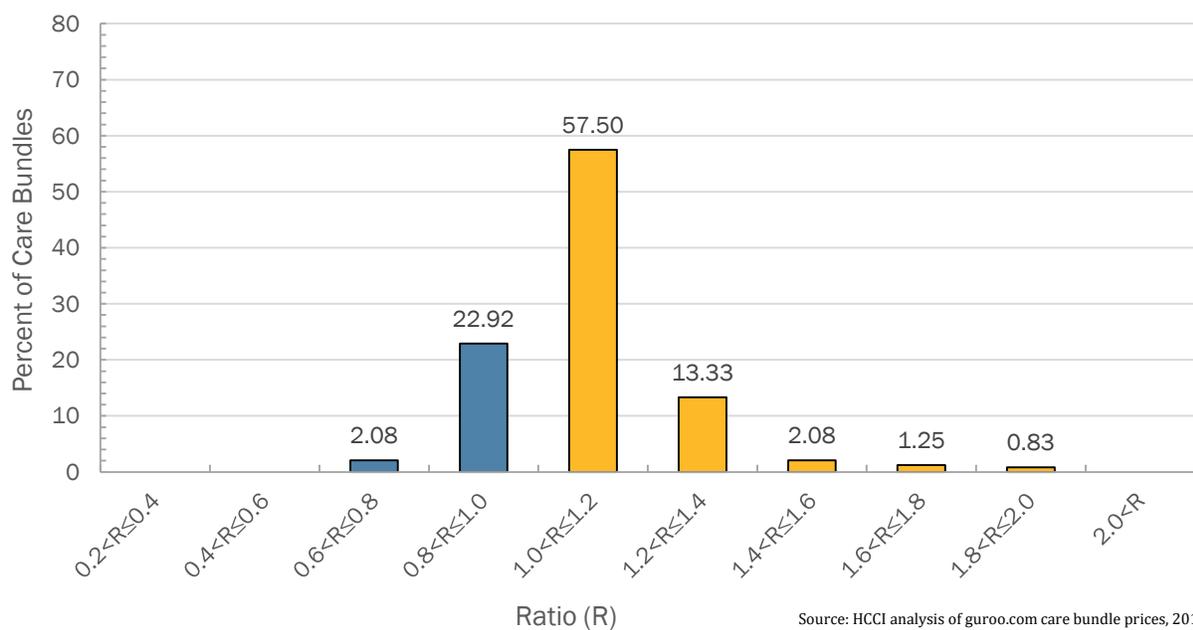
Distribution of Average State Price to Average National Price Ratios

Idaho (Insufficient Data)

Distribution of Average State Price to Average National Price Ratios

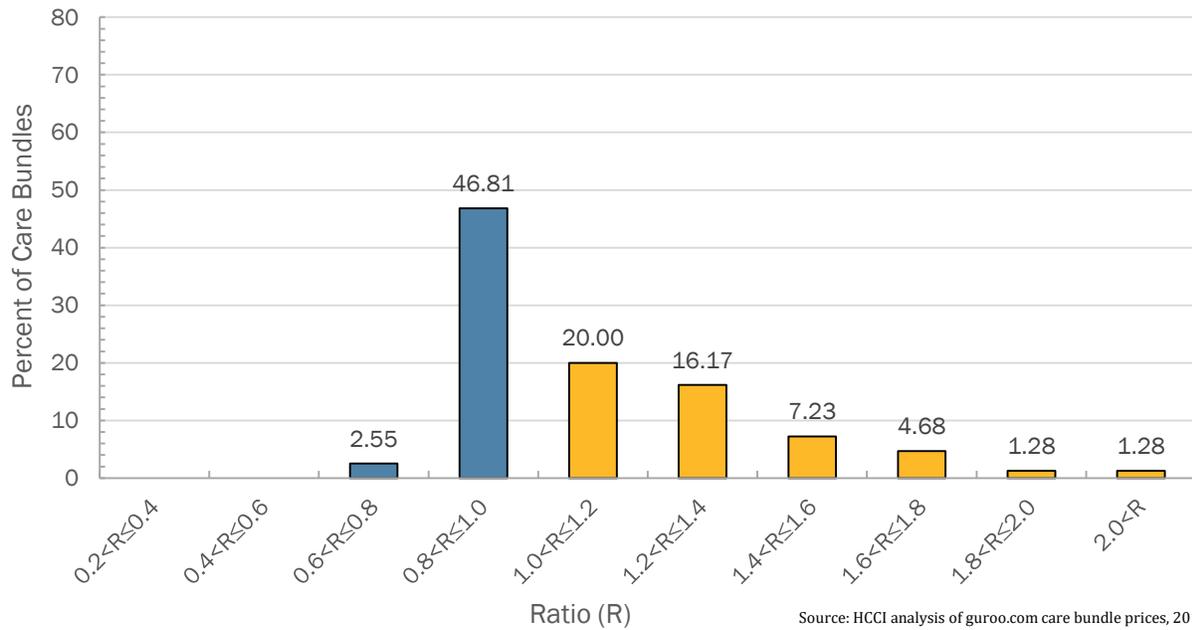
Illinois (240 Bundles)

Distribution of Average State Price to Average National Price Ratios



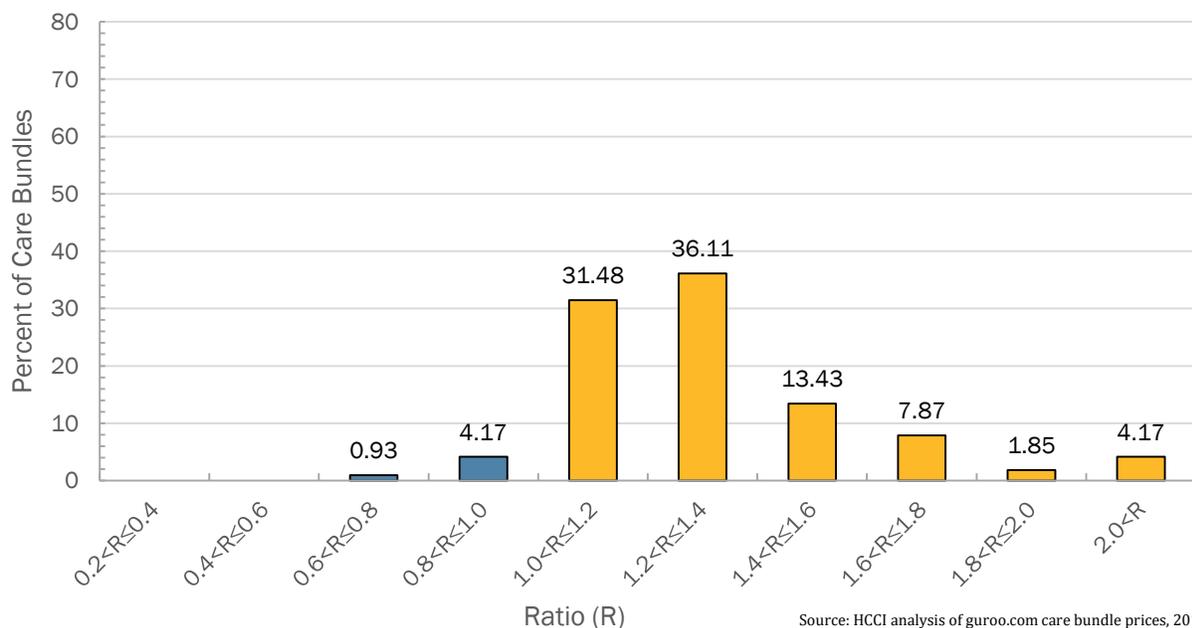
Indiana (235 Bundles)

Distribution of Average State Price to Average National Price Ratios



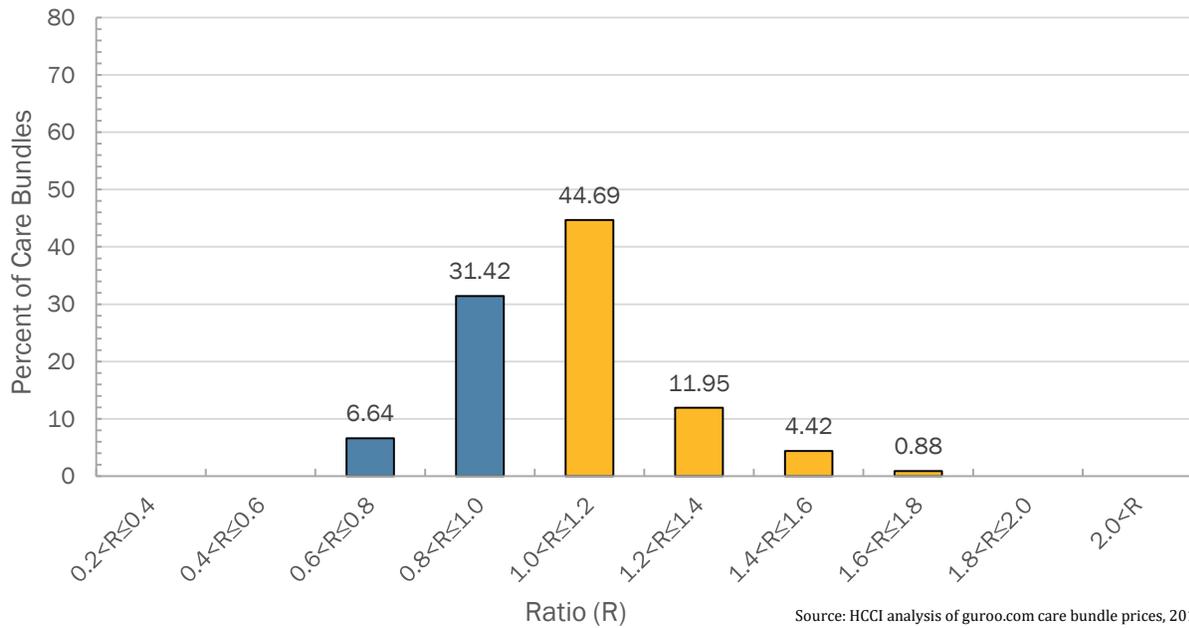
Iowa (216 Bundles)

Distribution of Average State Price to Average National Price Ratios



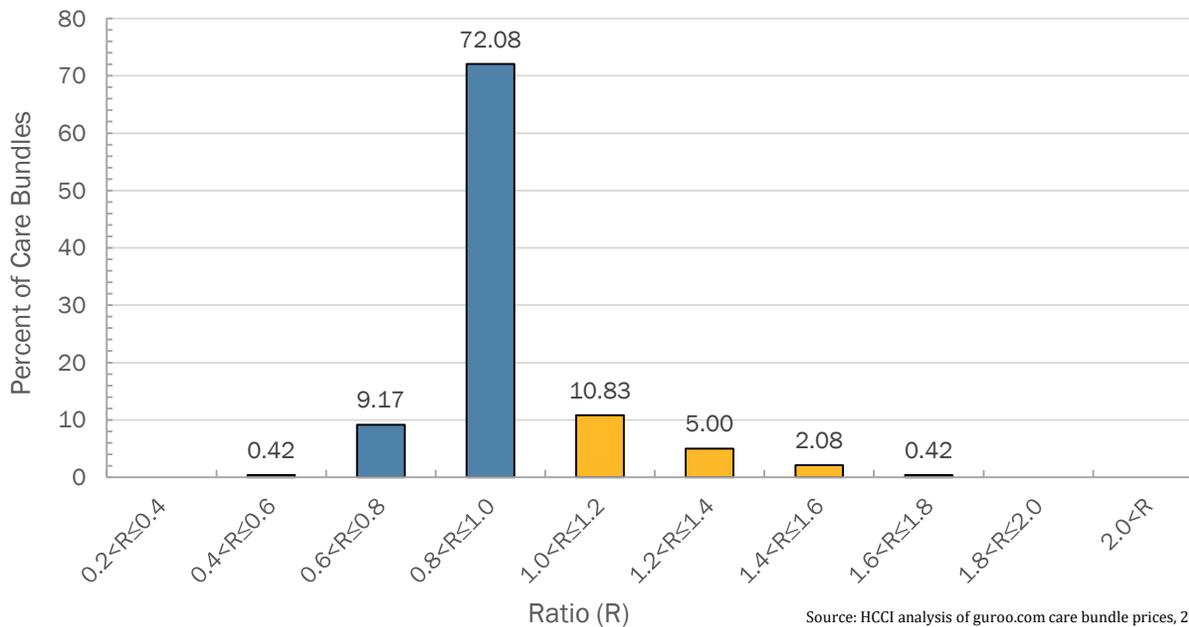
Kansas (226 Bundles)

Distribution of Average State Price to Average National Price Ratios



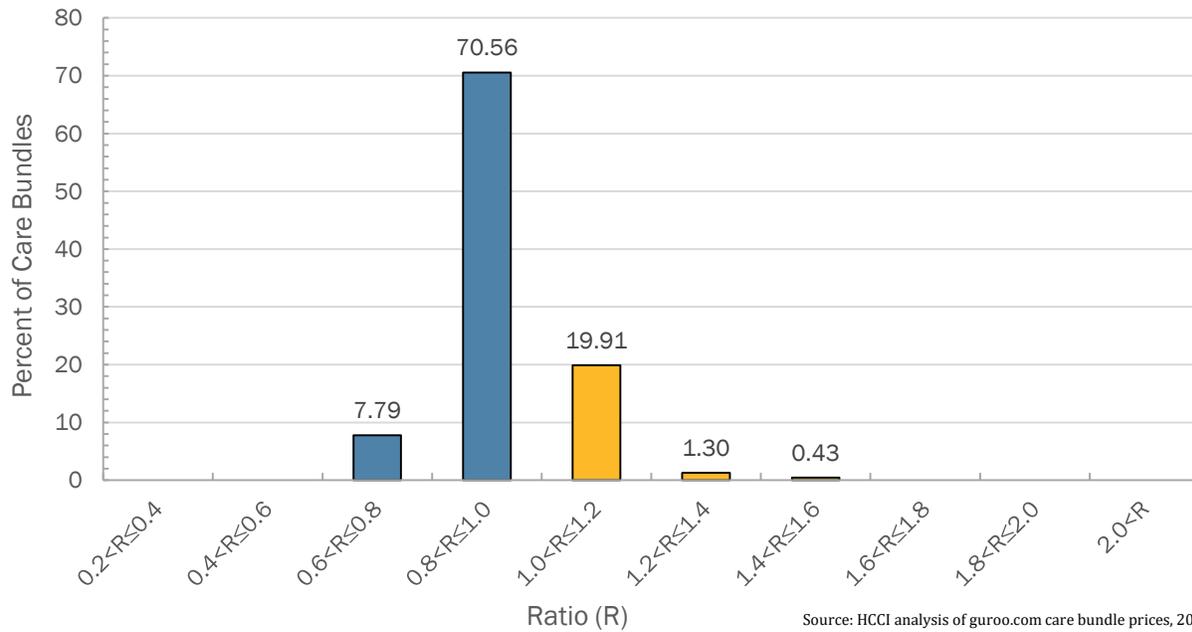
Kentucky (240 Bundles)

Distribution of Average State Price to Average National Price Ratios



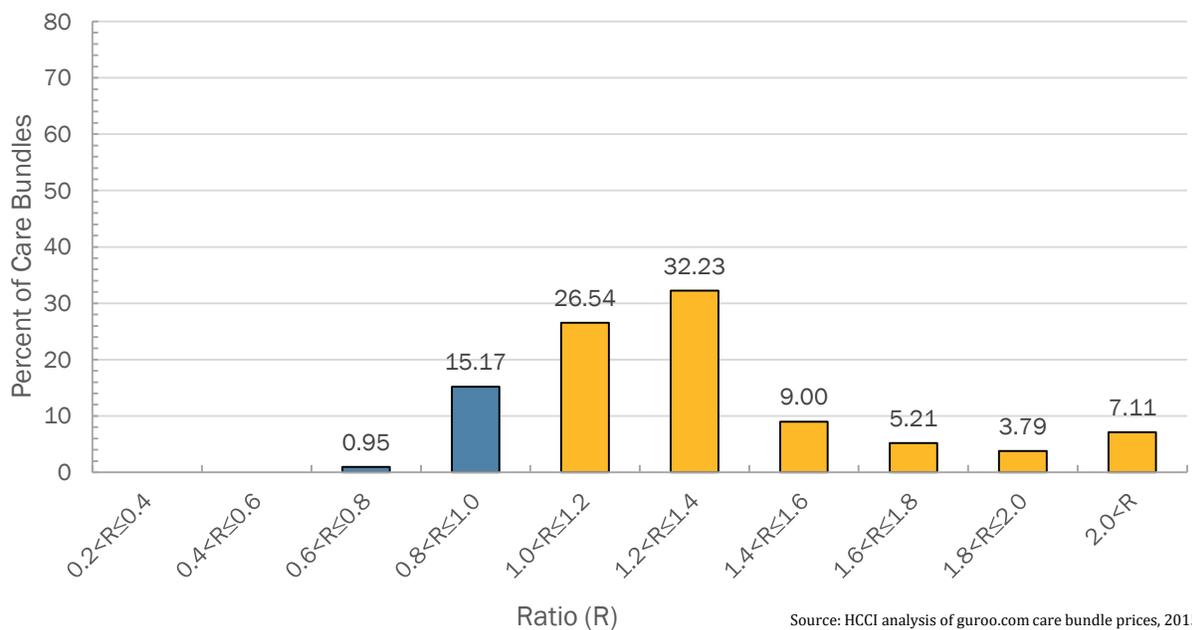
Louisiana (231 Bundles)

Distribution of Average State Price to Average National Price Ratios



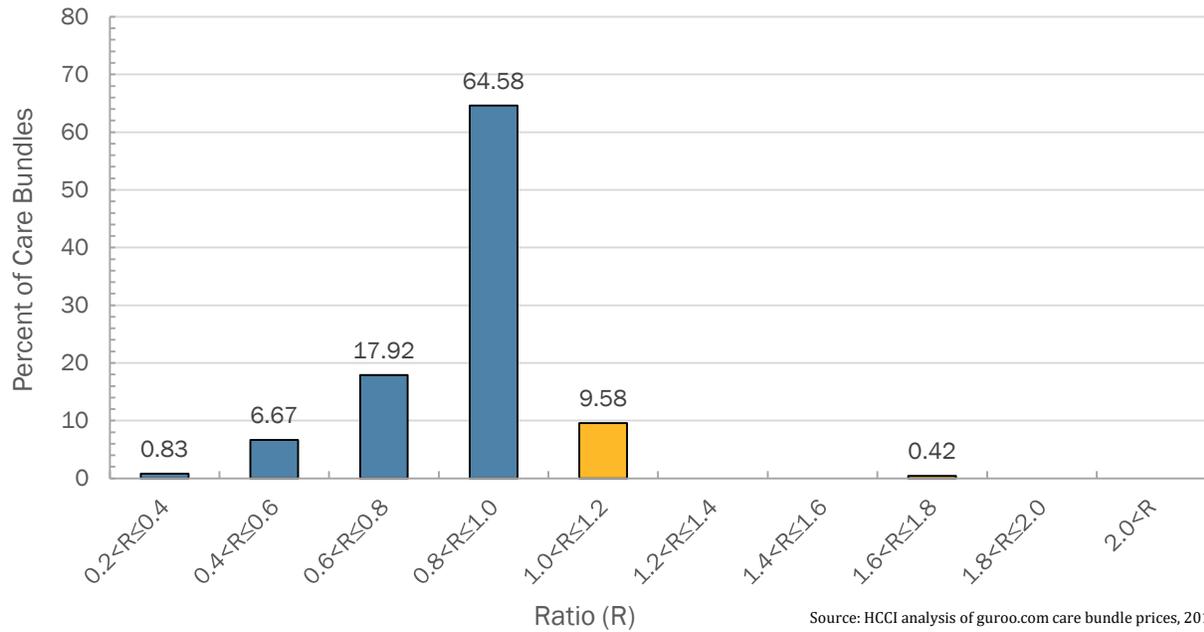
Maine (211 Bundles)

Distribution of Average State Price to Average National Price Ratios



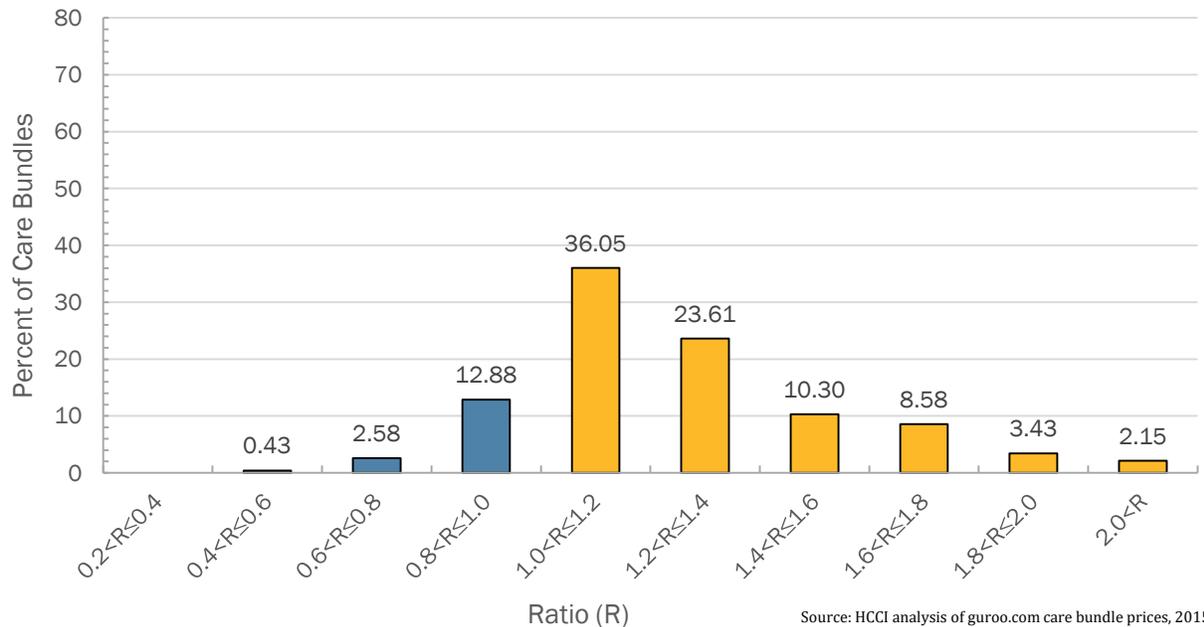
Maryland (240 Bundles)

Distribution of Average State Price to Average National Price Ratios



Massachusetts (233 Bundles)

Distribution of Average State Price to Average National Price Ratios

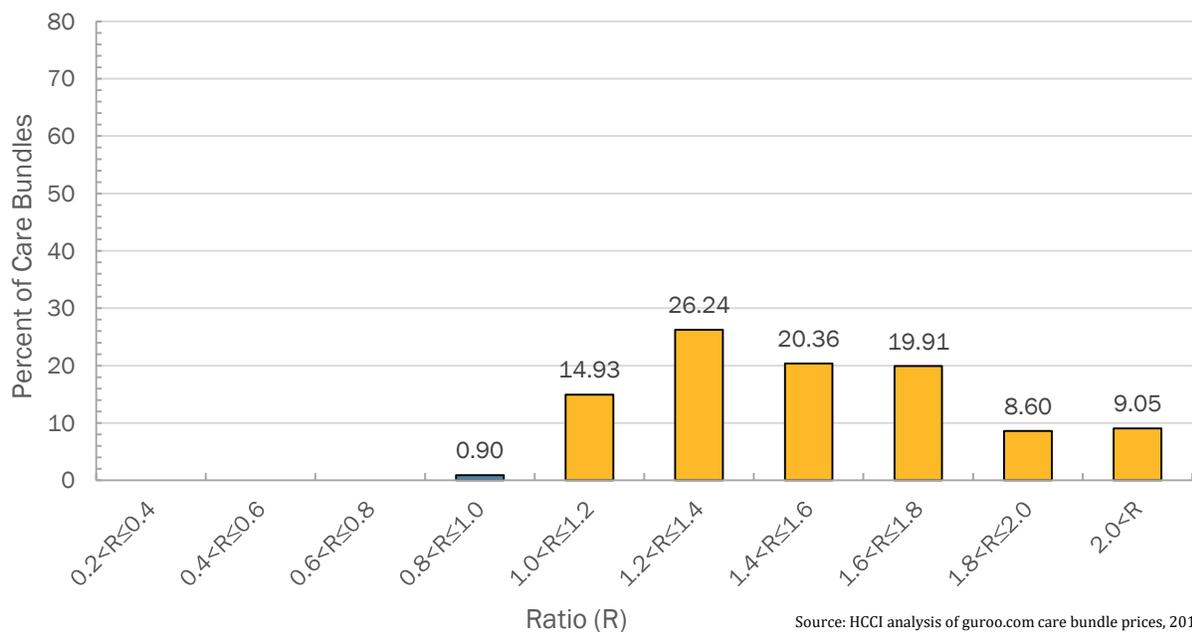


Michigan (Insufficient Data)

Distribution of Average State Price to Average National Price Ratios

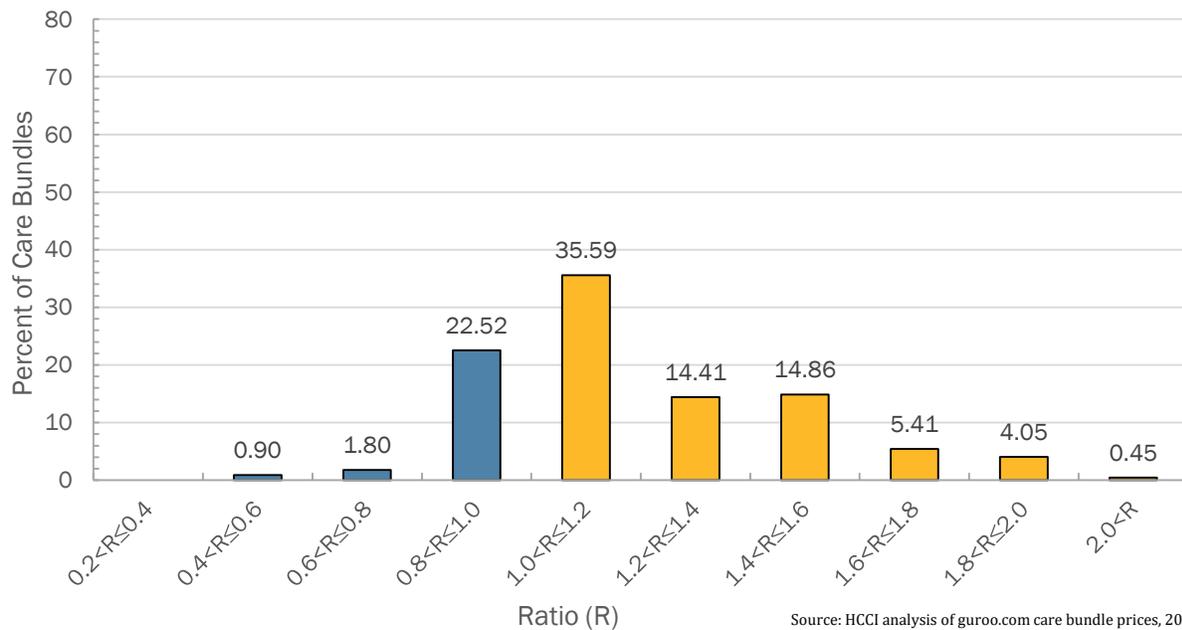
Minnesota (221 Bundles)

Distribution of Average State Price to Average National Price Ratios



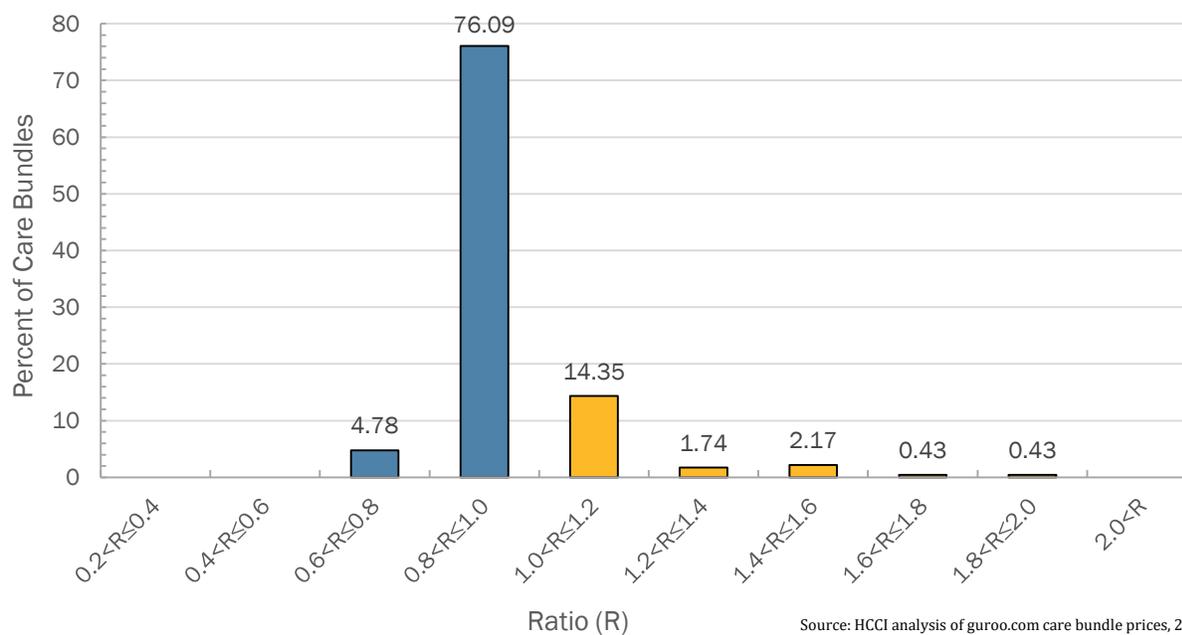
Mississippi (222 Bundles)

Distribution of Average State Price to Average National Price Ratios



Missouri (230 Bundles)

Distribution of Average State Price to Average National Price Ratios

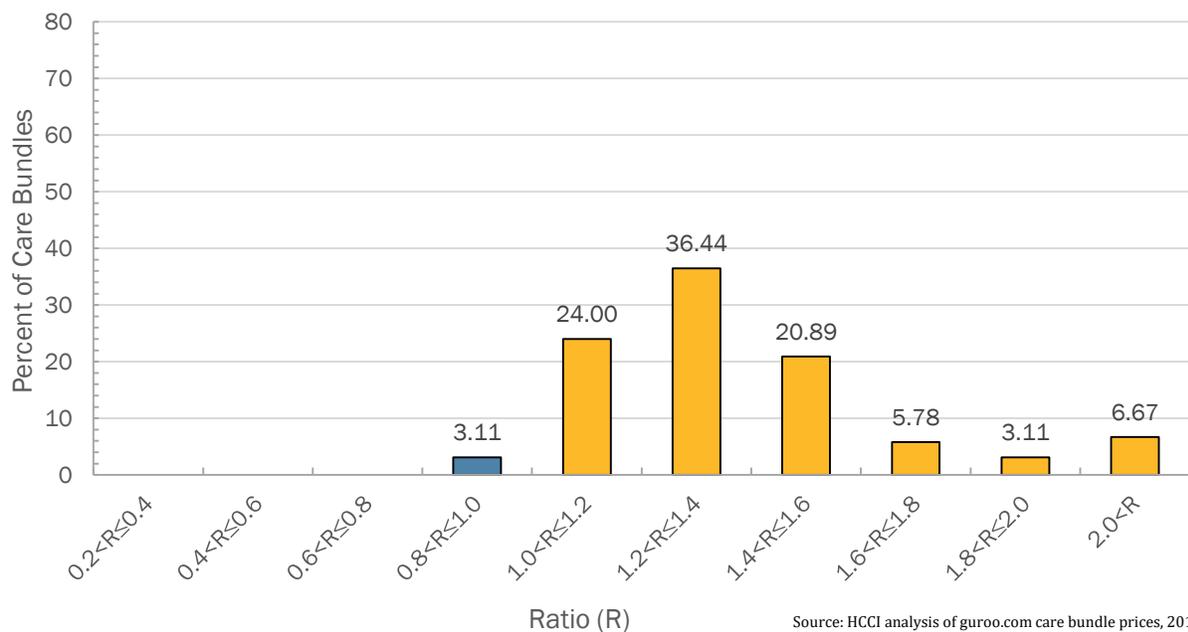


Montana (Insufficient Data)

Distribution of Average State Price to Average National Price Ratios

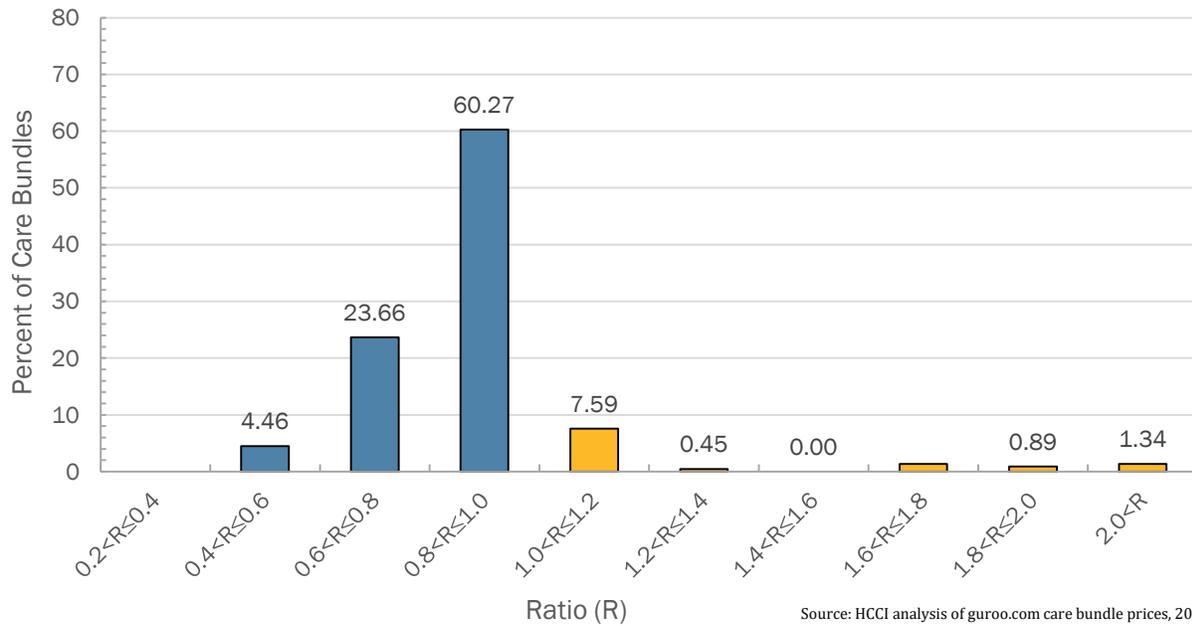
Nebraska (225 Bundles)

Distribution of Average State Price to Average National Price Ratios



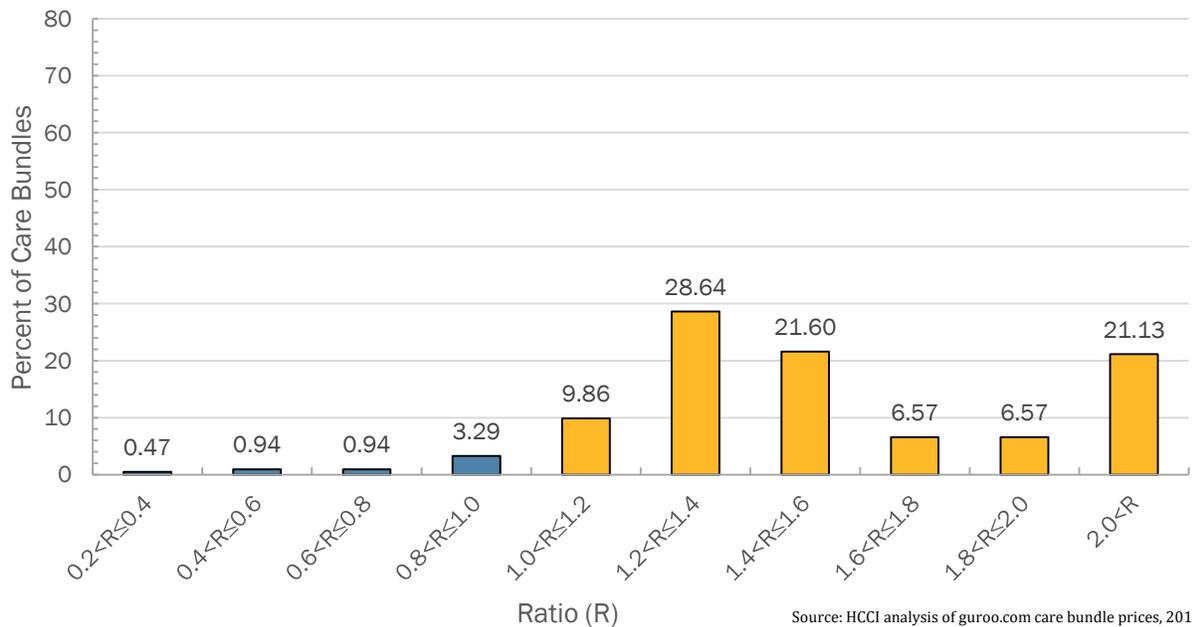
Nevada (224 Bundles)

Distribution of Average State Price to Average National Price Ratios



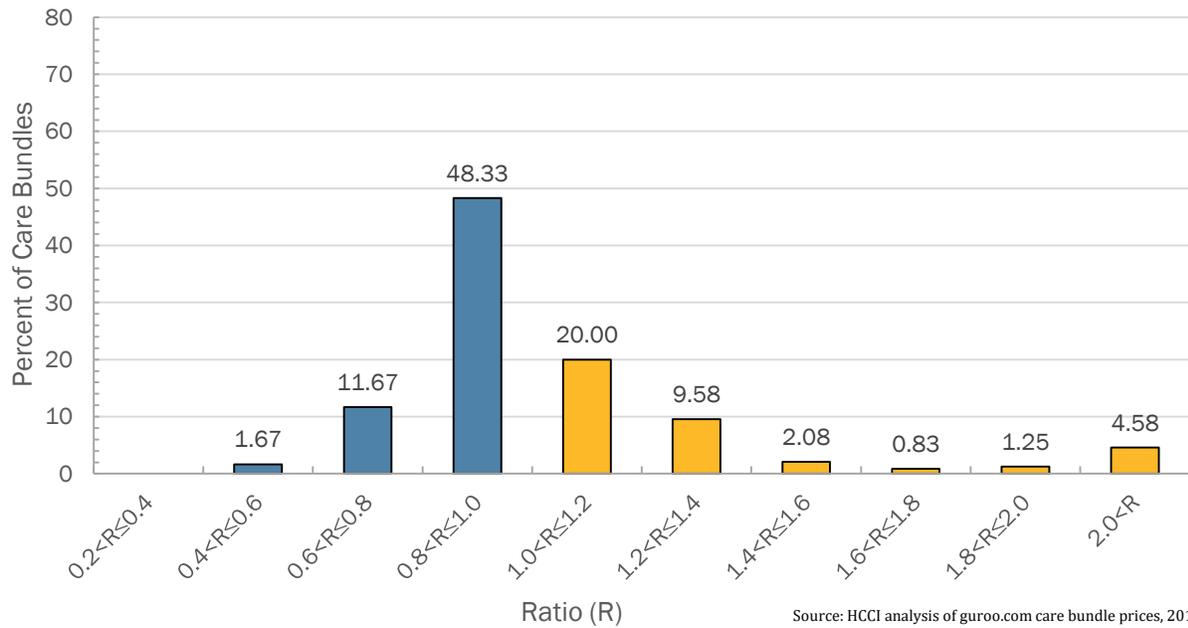
New Hampshire (213 Bundles)

Distribution of Average State Price to Average National Price Ratios



New Jersey (240 Bundles)

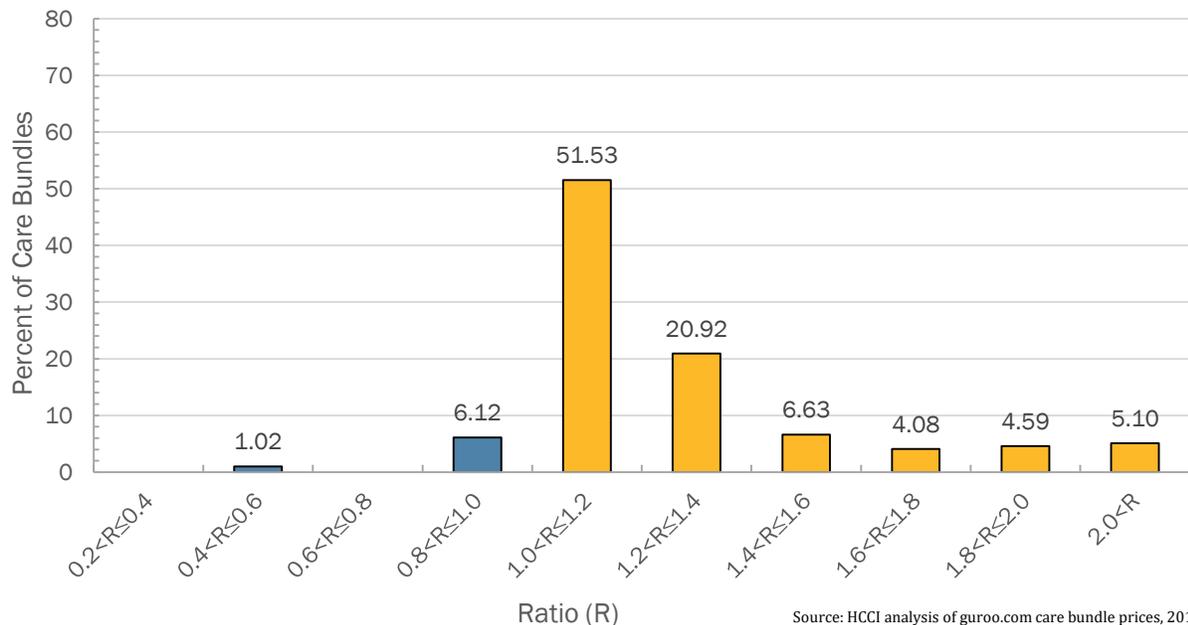
Distribution of Average State Price to Average National Price Ratios



Source: HCCI analysis of guroo.com care bundle prices, 2015.

New Mexico (196 Bundles)

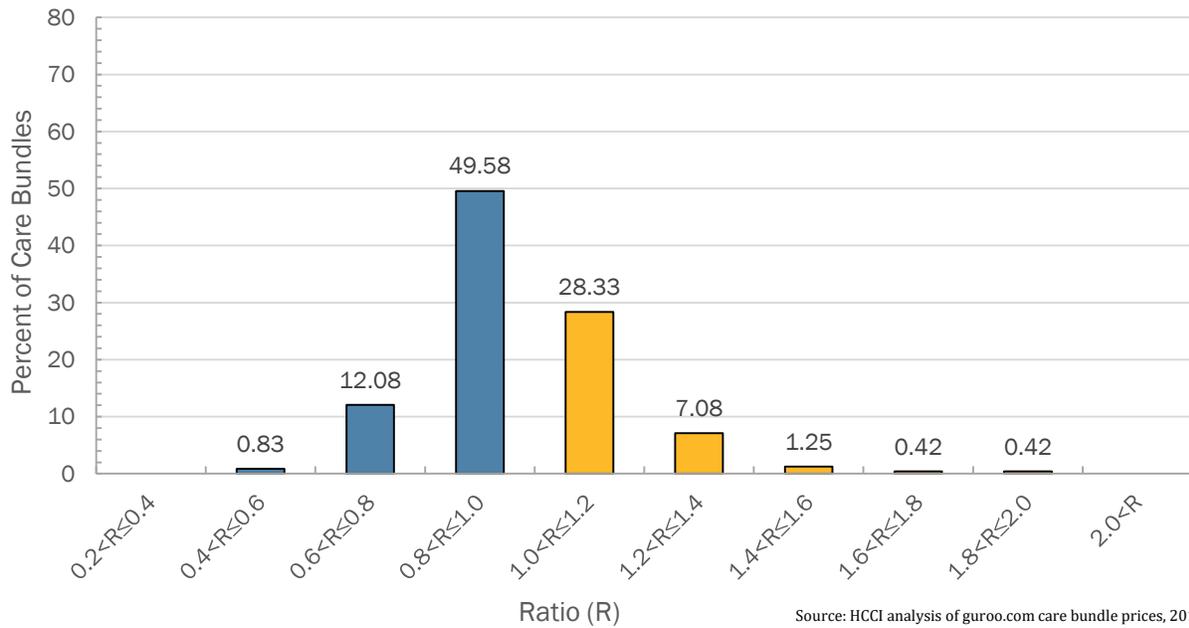
Distribution of Average State Price to Average National Price Ratios



Source: HCCI analysis of guroo.com care bundle prices, 2015.

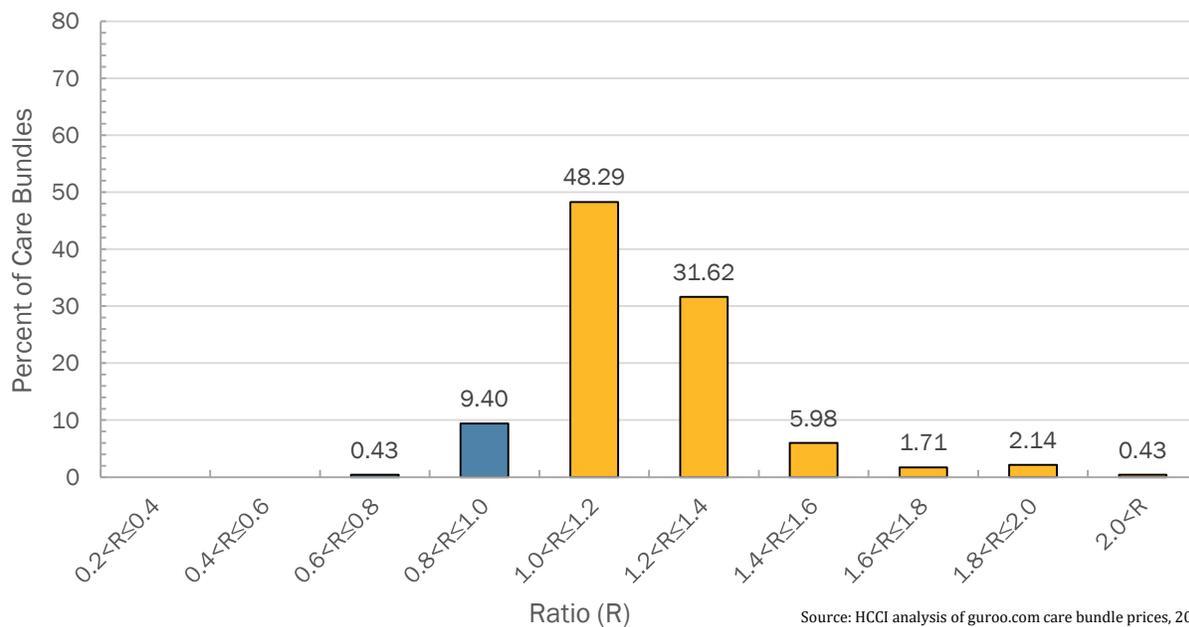
New York (240 Bundles)

Distribution of Average State Price to Average National Price Ratios



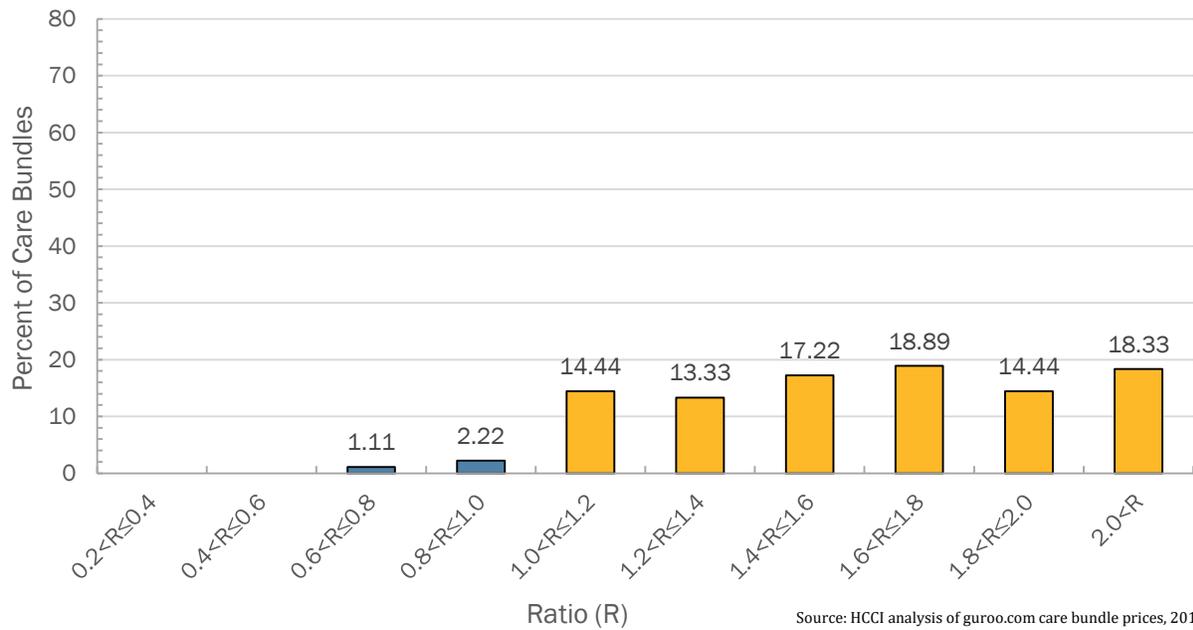
North Carolina (234 Bundles)

Distribution of Average State Price to Average National Price Ratios



North Dakota (180 Bundles)

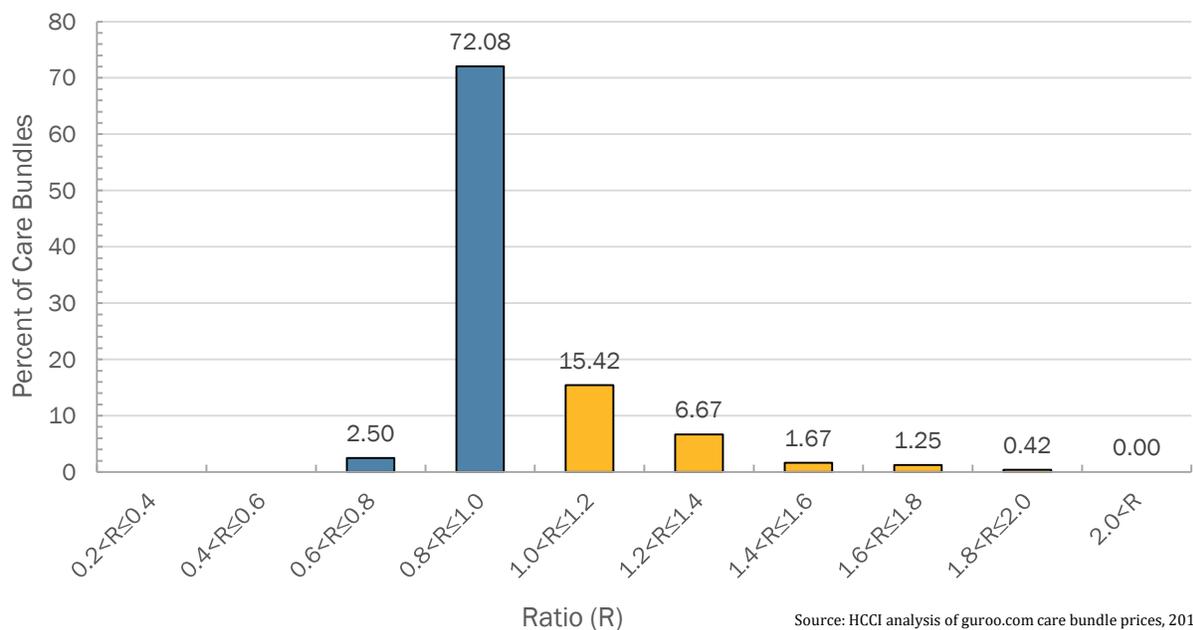
Distribution of Average State Price to Average National Price Ratios



Source: HCCI analysis of guroo.com care bundle prices, 2015.

Ohio (240 Bundles)

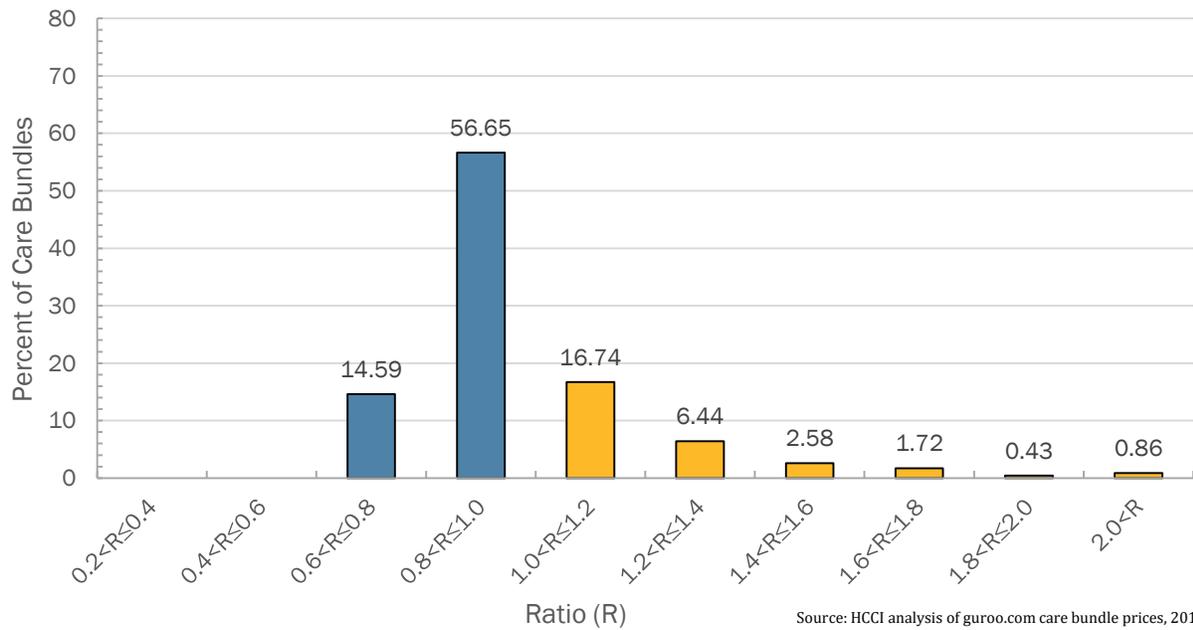
Distribution of Average State Price to Average National Price Ratios



Source: HCCI analysis of guroo.com care bundle prices, 2015.

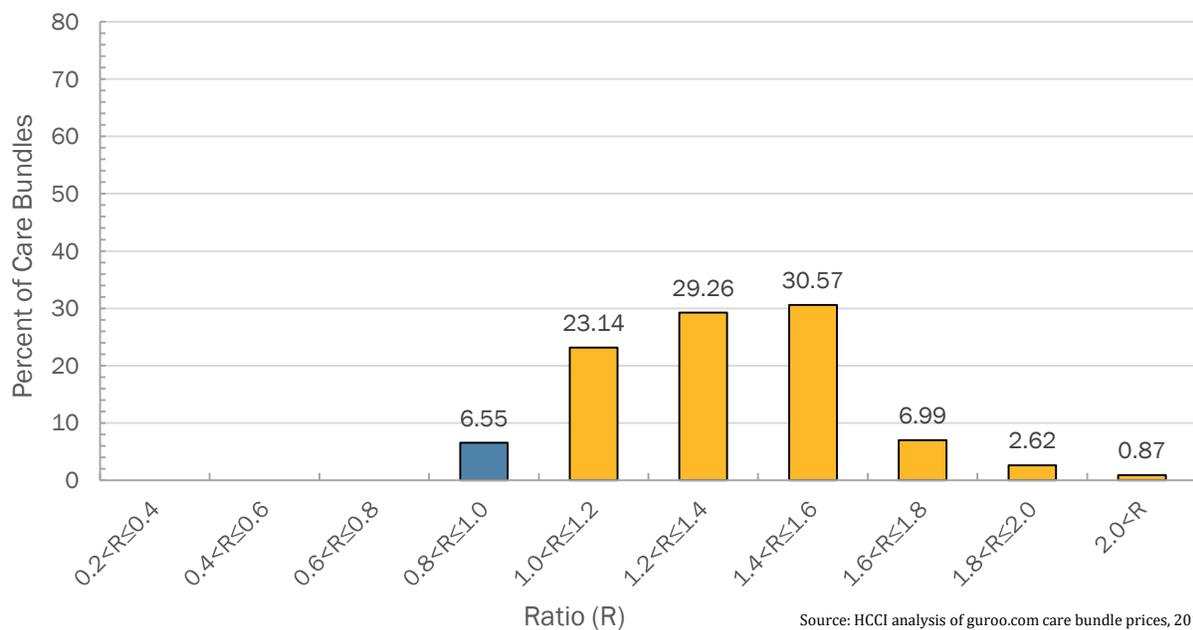
Oklahoma (233 Bundles)

Distribution of Average State Price to Average National Price Ratios



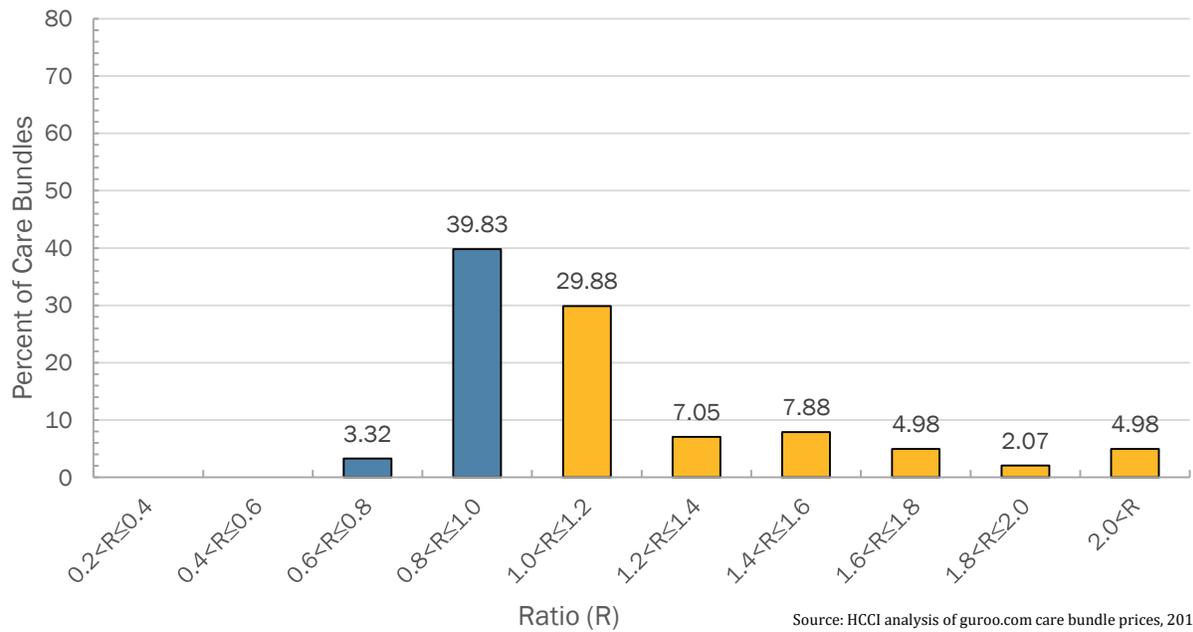
Oregon (229 Bundles)

Distribution of Average State Price to Average National Price Ratios



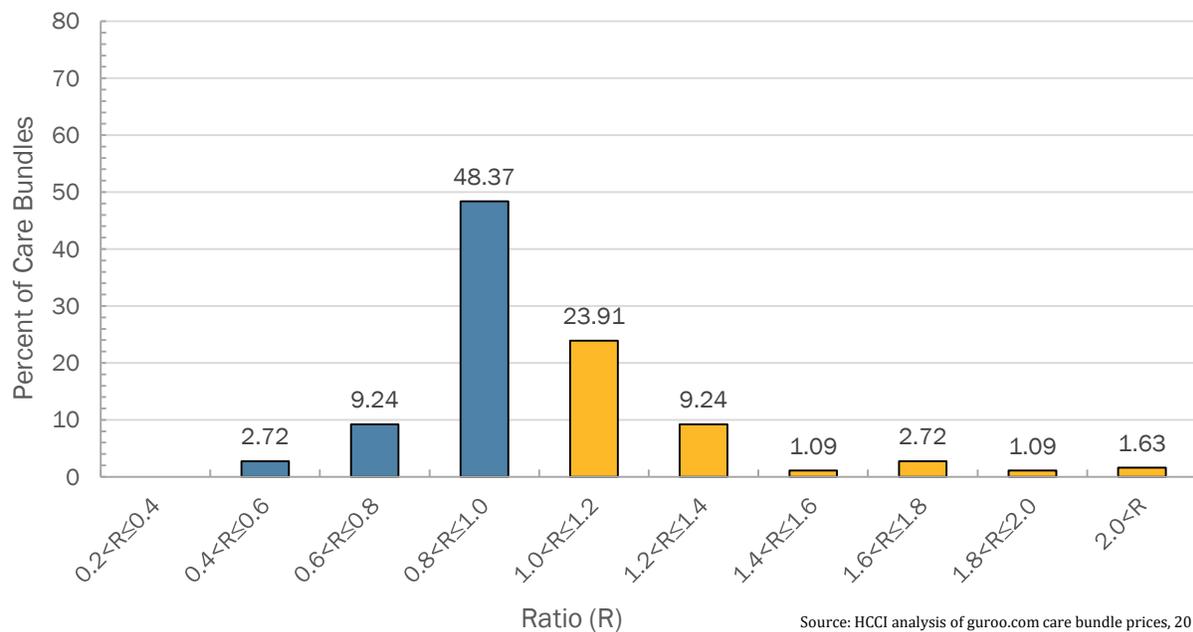
Pennsylvania (241 Bundles)

Distribution of Average State Price to Average National Price Ratios



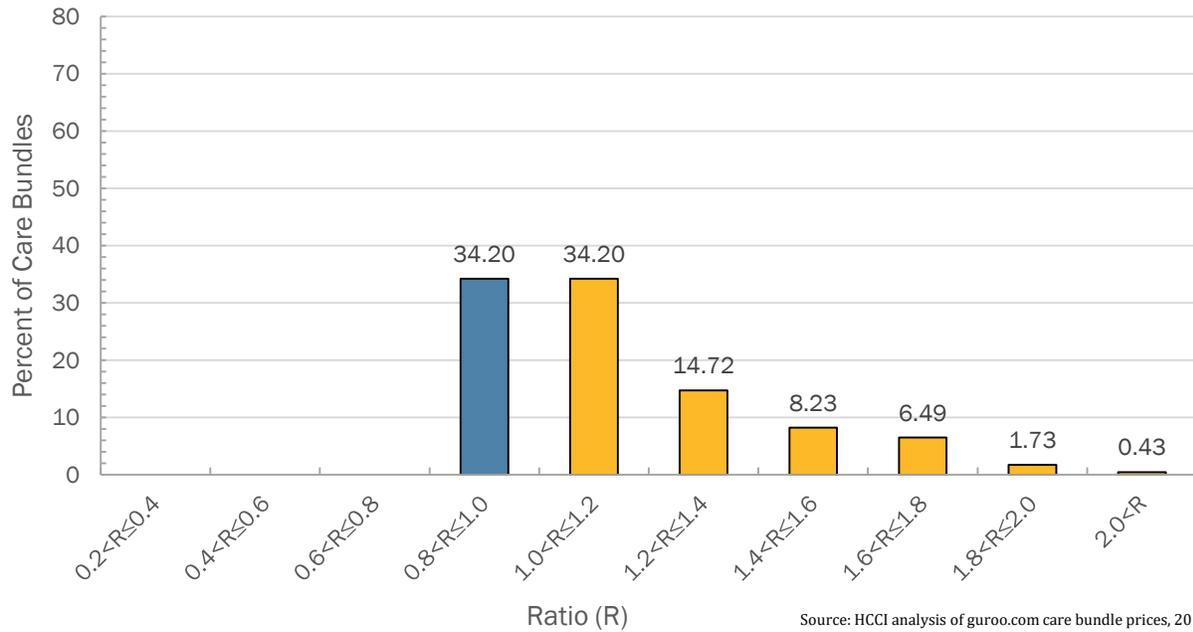
Rhode Island (184 Bundles)

Distribution of Average State Price to Average National Price Ratios



South Carolina (231 Bundles)

Distribution of Average State Price to Average National Price Ratios

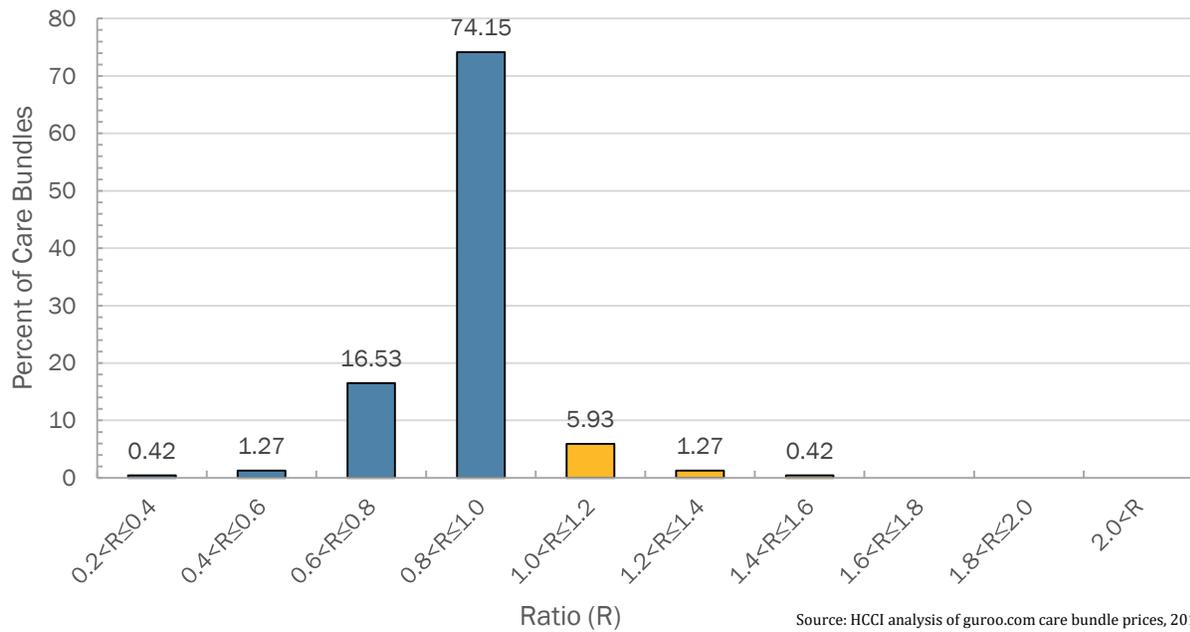


South Dakota (Insufficient Data)

Distribution of Average State Price to Average National Price Ratios

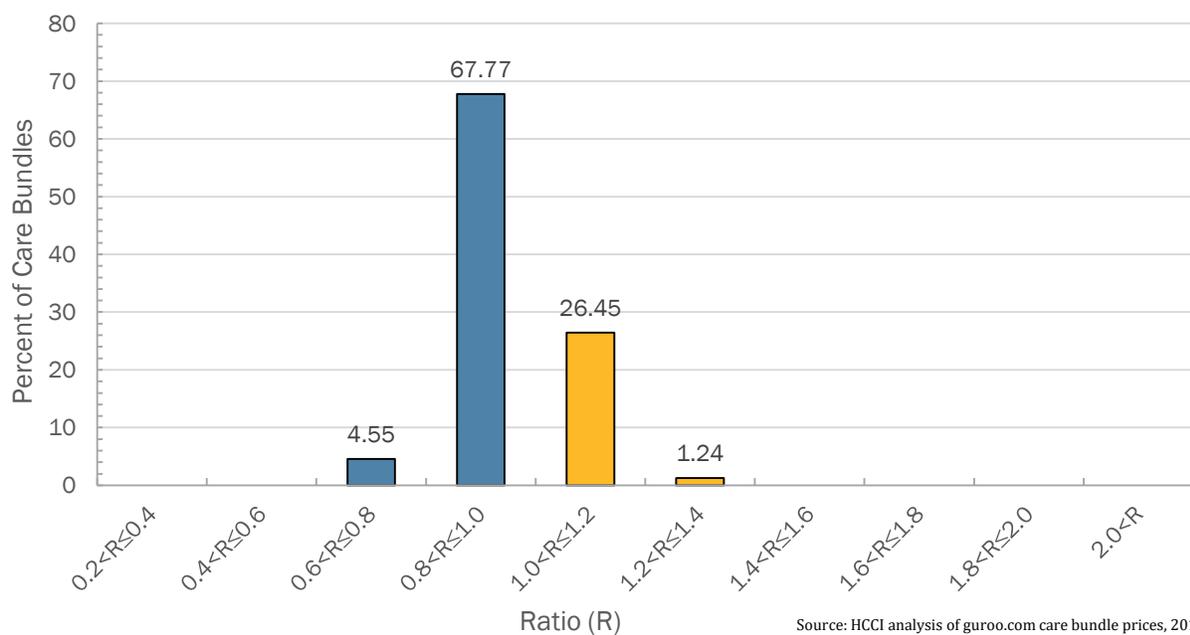
Tennessee (236 Bundles)

Distribution of Average State Price to Average National Price Ratios



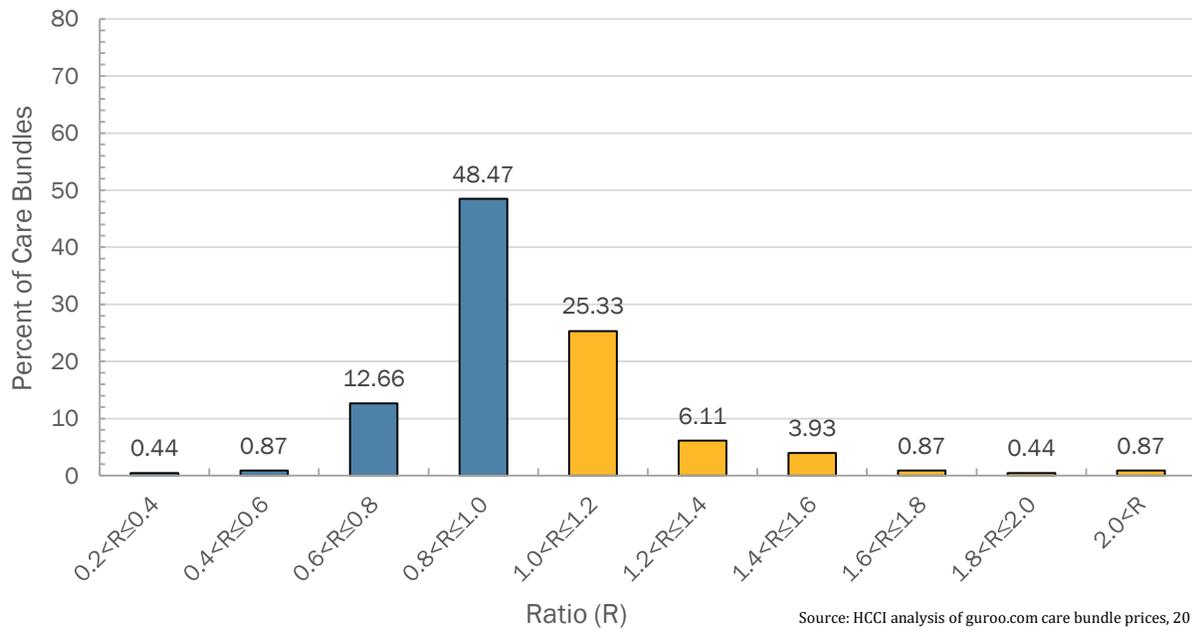
Texas (242 Bundles)

Distribution of Average State Price to Average National Price Ratios



Utah (229 Bundles)

Distribution of Average State Price to Average National Price Ratios



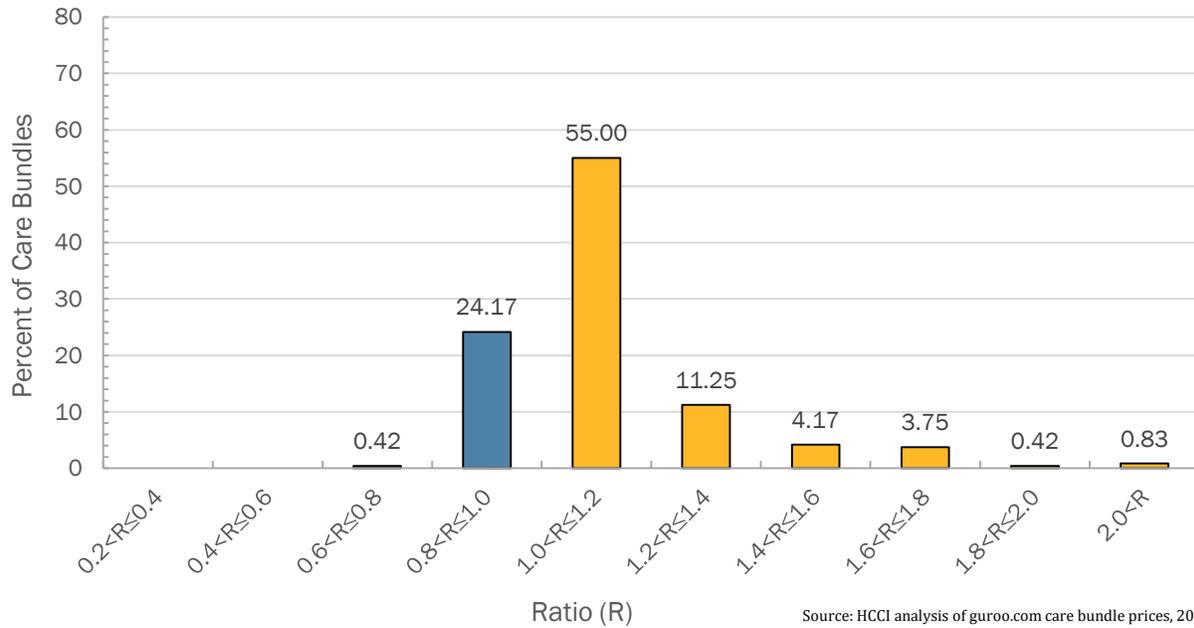
Source: HCCI analysis of guroo.com care bundle prices, 2015.

Vermont (Insufficient Data)

Distribution of Average State Price to Average National Price Ratios

Virginia (240 Bundles)

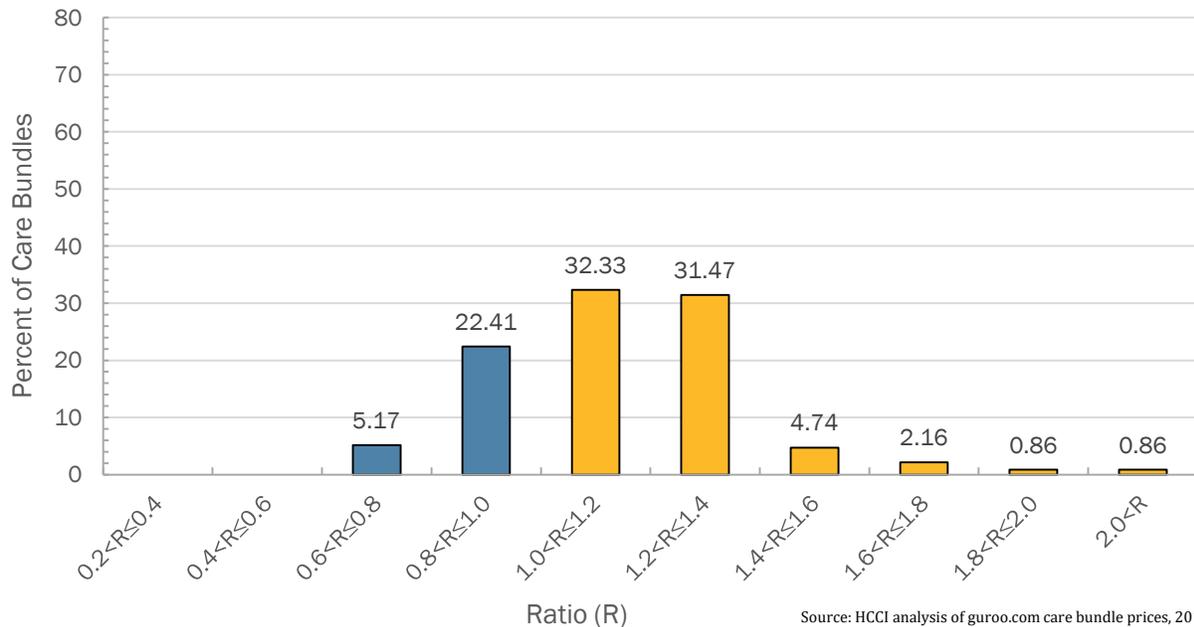
Distribution of Average State Price to Average National Price Ratios



Source: HCCI analysis of guroo.com care bundle prices, 2015.

Washington (232 Bundles)

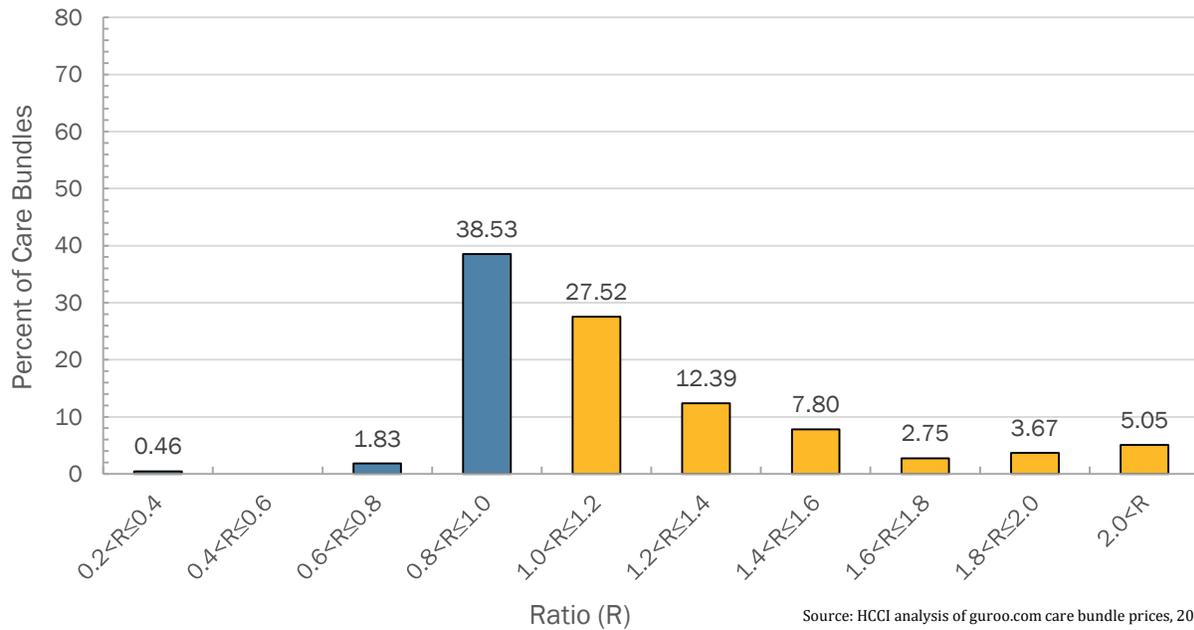
Distribution of Average State Price to Average National Price Ratios



Source: HCCI analysis of guroo.com care bundle prices, 2015.

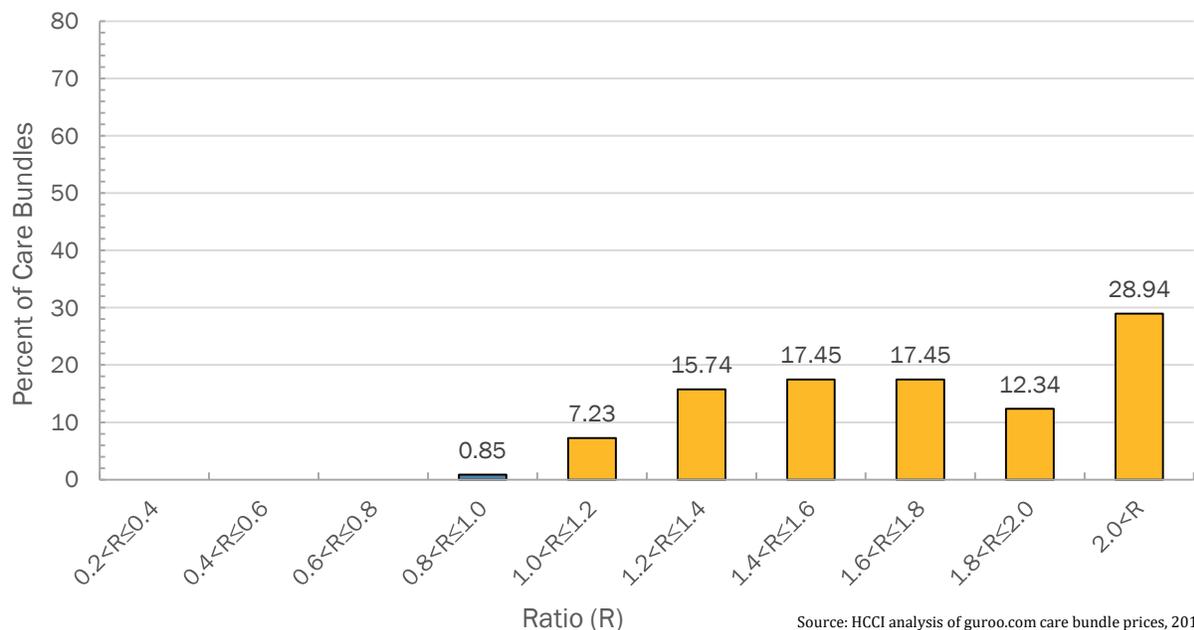
West Virginia (218 Bundles)

Distribution of Average State Price to Average National Price Ratios



Wisconsin (235 Bundles)

Distribution of Average State Price to Average National Price Ratios



Wyoming (Insufficient Data)

Distribution of Average State Price to Average National Price Ratios

Central Tendencies

Price Ratio Central Tendency

As a final measure of state-level prices, the mean and standard deviation of all reportable price ratios are reported, by state, in the following table.¹⁰ For each state, the mean was calculated by summing the price ratios (the average state price divided by the average national price) for every care bundle and dividing by the total number of care bundles with sufficient data in that state.

This measure provides a simple set of summary statistics to compare state price levels, relative to the national price level, across states. The standard deviations also illustrate the amount of variance in relative price levels within a state. The table is ordered from smallest mean ratio to largest.

State-level Price Ratio Summary Statistics

State Name	Number of Care Bundles	Mean	Standard Deviation
Florida	241	0.81	0.15
Arizona	237	0.82	0.14
Maryland	240	0.86	0.16
Tennessee	236	0.90	0.13
Nevada	224	0.90	0.27
Kentucky	240	0.94	0.16
Louisiana	231	0.95	0.11
Texas	242	0.95	0.10
Missouri	230	0.97	0.15
Oklahoma	233	0.97	0.23
New York	240	0.98	0.17
Georgia	237	0.99	0.12
Ohio	240	0.99	0.16
Utah	229	1.00	0.27
Colorado	231	1.03	0.18
Rhode Island	184	1.04	0.34
California	240	1.05	0.17
Kansas	226	1.05	0.18
New Jersey	240	1.05	0.40
Illinois	240	1.09	0.17
Virginia	240	1.11	0.20
Delaware	187	1.12	0.80
Indiana	235	1.13	0.28
Washington	232	1.15	0.25
District of Columbia	196	1.16	0.30
Pennsylvania	241	1.17	0.39
South Carolina	231	1.17	0.25
Connecticut	232	1.17	0.22
West Virginia	218	1.19	0.39
North Carolina	234	1.20	0.20
Mississippi	222	1.21	0.29
Massachusetts	233	1.25	0.31
New Mexico	196	1.29	0.39
Iowa	216	1.32	0.28
Maine	211	1.33	0.49
Oregon	229	1.35	0.24
Nebraska	225	1.40	0.38
Minnesota	221	1.53	0.36
New Hampshire	213	1.65	0.66
North Dakota	180	1.65	0.47
Wisconsin	235	1.81	0.53
Alaska	184	2.62	1.07

Endnotes

1. Goodman, DC, Fisher, ES, Wennberg, JE, Skinner, JS, Bronner, KK, et al., editors. A Dartmouth Atlas of Health Care Series: Variation in the Care of Surgical Conditions [Internet]. Lebanon, NH: The Dartmouth Institute or Health Policy and Clinical Practices; 1996 [updated 2015; cited 2015 Oct 14]. Available from: <http://www.dartmouthatlas.org/>.
2. Institute of Medicine (IOM). Variation in health care spending: target decision making, not geography. Washington, DC: The National Academies Press, 2013: 2-15.
3. Institute of Medicine (IOM). Variation in health care spending: target decision making, not geography. Washington, DC: The National Academies Press, 2013: S-5.
4. Institute of Medicine (IOM). Variation in health care spending: target decision making, not geography. Washington, DC: The National Academies Press, 2013: 2-13.
5. The care bundle logic was developed by UnitedHealthcare and is used in their consumer health care cost estimator. The logic seeks to capture the total costs (facility, physician, and out-of-pocket) for a typical patient. The care bundles are not the basis for payments which are based on the actual services provided rather than the typical services provided. Our estimates are based on historic claims and use both in and out of network claims.
6. The IOM Report highlights and provides an excellent discussion of acceptable and unacceptable price variation. Economists have long recognized that prices are signals in the marketplace and that “reducing regional differences in health care spending and utilization is desirable only to the extent that the variation reflects system inefficiencies.”
7. The Act prohibits its state all payer claims database from being incorporated into any national database.
8. For further discussion on the differences in care bundle price variation between states, see Newman, D, Parente, ST, Barrette, E, Kennedy, K. “Prices for common medical services vary substantially among the commercially insured.” Health Affairs 35.5.
9. For further analysis on the distribution of price ratios by state, see Newman, D, Parente, ST, Barrette, E, Kennedy, K. “Prices for common medical services vary substantially among the commercially insured.” Health Affairs 35.5.
10. The results are similar when the median was used instead of the mean.

Appendix

Appendix Table A1 – Complete List of Care Bundles

Care Bundle Name	Number of Reported States
Acute Bronchitis Evaluation	42
Chronic Obstructive Pulmonary Disease (COPD)	42
Asthma Evaluation	42
Acne*	0
Mole Removal	42
Acupuncture	42
Athletes Foot*	0
Ankle Pain*	0
Allergic Rash*	0
Swimmers Itch*	0
Eczema*	0
Allergy Symptoms*	0
Allergy Testing	42
Allergy Injections	42
Appendectomy - Outpatient	39
Birth Control - Intrauterine Device	42
Birth Control - Cut and Tie Tubes	33
Blood Draw*	0
Urinary Tract - Bladder Infection	42
Back Pain - Doctor Visit*	0
Back Pain - Physical Therapy	42
Back Pain - Chiropractor Visit - Six Visits*	0
Back Pain - Epidural Steroid Injection	39
Back Pain - Lumbar Laminectomy	33
Back Pain - Lumbar Fusion	33
Back Pain - Lumbar Discectomy	29
Childbirth - Vaginal Delivery and Newborn Care	42
Childbirth - Cesarean Delivery and Newborn Care	39
Common Cold*	0
Neck Pain - Cervical Spine Fusion	31
Neck Pain - Primary Care Physician*	0
Chiropractic Manipulation*	0
Chickenpox*	0
Biopsy - Breast	21
Biopsy - Skin	38
Biopsy - Cervix	25
Biopsy - Colon	42
Biopsy - Esophagus*	0

Care Bundle Name	Number of Reported States
Biopsy - Thyroid	21
Biopsy - Bladder	21
Biopsy - Testicles	2
Biopsy - Kidney	18
Biopsy - Neck	15
Biopsy - Prostate	42
Colonoscopy - Preventive Screening	42
Colonoscopy with Polyp Removal	41
Abdomen CT Scan (With Dye)	42
Abdomen CT Scan (Without Dye)	40
Abdomen CT Scan (Without Dye, Followed by With Dye)	41
Abdomen & Pelvis CT Scan (With Dye)	42
Pelvis CT Scan (With Dye)	41
Pelvis CT Scan (Without Dye)	39
Chest CT Scan (With Dye)	42
Chest CT Scan (Angiography Without Dye, Followed With Dye)	42
Head or Brain CT Scan (Without Dye)	42
Maxillofacial - Face CT Scan (Without Dye)	42
Heart Stress Test With Heart Ultrasound	42
Heart Ultrasound for Birth Defects	42
Heart Ultrasound With Blood Flow Study	42
Coronary Artery Disease - Heart Disease	42
Bladder Exam - Cystoscopy	36
Cardiac Catheterization - Diagnostic	36
Coronary Angioplasty with Drug-Eluting Stent	36
Coronary Angioplasty	21
Coronary Angioplasty with Non-Drug-Eluting Stent	21
Diabetes Evaluation	42
Ear Infection - Acute*	0
Ear Infection - Chronic - Ear Tubes	37
Swimmers Ear*	0
Hearing Loss - Adult	42
Electrocardiogram - EKG	42
Electroencephalogram - EEG	39
Electromyogram - EMG	42
Emergency Room Visit	42
Urgent Care Visit*	0
Bunion Surgery	37
Weight Loss Surgery - Gastric Bypass	29
Weight Loss Surgery - Laparoscopic Band	29

Care Bundle Name	Number of Reported States
Gallbladder Removal - Laparoscopic	31
Heartburn Evaluation	42
High Cholesterol Evaluation	42
Hives*	0
Head Lice*	0
High Blood Pressure - Hypertension Evaluation	42
Hernia Repair in Groin - Laparoscopic	35
Hernia Repair in Groin - Incision	40
Upper Intestine Removal - Laparoscopic	34
Hemorrhoid Surgery	18
Uterus Exam with Biopsy	36
Uterus Exam - Hysterosalpingography	31
D and C - Miscarriage	36
Hysterectomy - Abdominal	36
Hysterectomy - Vaginal	36
Ovary and Fallopian Tube Removal	36
Endometriosis - Inpatient	36
Uterine Fibroid Removal	36
Endometriosis - Outpatient	36
Abnormal Uterine Bleeding - Endometrial Ablation	38
Abnormal Uterine Bleeding - Office Visit	42
Flu - Influenza Evaluation	42
Knee Injection	42
Knee Arthroscopy With Meniscus Surgery	41
Knee Arthroscopy With ACL Surgery	36
Knee Pain - Minor*	0
Cataract Removal with Lens Implant	42
Glaucoma - Eye Shunt	12
Low Thyroid Evaluation	42
Thyroid-Stimulating Hormone Test - TSH	42
Complete Blood Count - CBC Test	42
Comprehensive Metabolic Panel Test	42
Hemoglobin A1c Test	42
Cholesterol Test	42
Urinalysis - Automated Urine Test	42
Vitamin D Test	42
Bacterial Culture - Other Source Test	42
Bacterial Culture - Urine Test	42
Basic Metabolic Panel Test*	0
General Health Panel Test	41

Care Bundle Name	Number of Reported States
Gonorrhea Test*	0
Liver Panel Test	42
Prostate-Specific Antigen - PSA Test	42
Chlamydia Test*	0
Human Papillomavirus - HPV Test	42
Thyroid Hormone Test - Thyroxine - T4*	0
PT Blood Test*	0
Pap Smear Test	42
Creatine Kinase Test	42
Urine Pregnancy Test	42
Blood in Stool Test	42
C-Reactive Protein - CRP Test	42
Creatinine Test	42
Liver Enzyme Study - GGT Test	41
Fasting Blood Glucose Test	42
Screening Culture Test	42
Strep Throat Test	42
Hematocrit Test	42
Hemoglobin Test	42
Influenza Test	42
Lactate Dehydrogenase - LDH Test	42
Sed Rate - ESR Test*	0
Tuberculosis - TB Test	42
Thyroid Hormone Test - Triiodothyronine - T3	42
Uric Acid Test	42
Urinalysis - Manual Urine Test*	0
Urine Microalbumin Test	42
Mononucleosis Test	42
Kidney Stone Disintegration - Lithotripsy	38
Kidney Stone Evaluation	42
Migraine Headache*	0
Mononucleosis	42
Low Testosterone Evaluation	42
MRI Scan With and Without Dye - Brain	42
MRI Scan Without Dye - Knee	42
MRI Scan Without Dye - Lumbar Spine	42
MRI Scan Without Dye - Brain	42
MRI Scan Without Dye - Upper Extremity - Arm	42
MRI Scan Without and With Dye - Lumbar Spine	42
MRI Scan Without Dye - Cervical Spine	42

Care Bundle Name	Number of Reported States
MRI Scan With and Without Dye - Abdomen	42
Nerve Conduction Studies	41
Cold Sore*	0
Office Visit - Primary Doctor - New Patient - Minimal Complexity	42
Office Visit - Primary Doctor - New Patient - Low Complexity	42
Office Visit - Primary Doctor - New Patient - Moderate Complexity	42
Office Visit - Primary Doctor - New Patient - Moderate to High Complexity	42
Office Visit - Primary Doctor - New Patient - High Complexity	42
Office Visit - Primary Doctor - Established Patient - Minimal Complexity	42
Office Visit - Primary Doctor - Established Patient - Low Complexity	42
Office Visit - Primary Doctor - Established Patient - Moderate Complexity	42
Office Visit - Primary Doctor - Established Patient - Moderate to High Complexity*	0
Office Visit - Primary Doctor - Established Patient - High Complexity	42
Office Visit - Specialist - Minimal Complexity	42
Office Visit - Specialist - Low Complexity	42
Office Visit - Specialist - Moderate Complexity	42
Office Visit - Specialist - Moderate to High Complexity*	0
Office Visit - Specialist - High Complexity	42
Wellness Visit - Established Patient - Age Less Than 1	42
Wellness Visit - Established Patient - Age 1-4	42
Wellness Visit - Established Patient - Age 5-11	42
Wellness Visit - Established Female Patient - Age 12-17	42
Wellness Visit - Established Female Patient - Age 18-39	42
Wellness Visit - Established Female Patient - Age 40-64	42
Wellness Visit - Established Patient - Female Age 65 and Over	42
Wellness Visit - Established Male Patient - Age 12-17	42
Wellness Visit - Established Male Patient - Age 18-39	42
Wellness Visit - Established Male Patient - Age 40-64	42
Wellness Visit - Established Patient - Male Age 65 and Over	42
Wellness Visit - New Patient - Age Less Than 1	42
Wellness Visit - New Patient - Age 1-4	42
Wellness Visit - New Patient - Age 5-11	42
Wellness Visit - New Female Patient - Age 12-17	42
Wellness Visit - New Female Patient - Age 18-39	42
Wellness Visit - New Female Patient - Age 40-64	42
Wellness Visit - New Patient - Female Age 65 and Over	40
Wellness Visit - New Male Patient - Age 12-17	42
Wellness Visit - New Male Patient - Age 18-39	42
Wellness Visit - New Male Patient - Age 40-64	42
Wellness Visit - New Patient - Male Age 65 and Over	40

Care Bundle Name	Number of Reported States
Allergy and Immunology - Specialist Visit*	0
Cardiology - Specialist Visit*	0
Dermatology - Specialist Visit*	0
Ear Nose, and Throat - Specialist Visit*	0
Family Medicine - Specialist Visit*	0
Gastroenterology - Specialist Visit*	0
Internal Medicine - Specialist Visit*	0
Neurology - Specialist Visit*	0
Nutritionist - Specialist Visit	42
Obstetrics and Gynecology - Specialist Visit*	0
Medical Oncology - Specialist Visit*	0
Orthopedic Surgery - Specialist Visit*	0
Physical Medicine and Rehabilitation - Specialist Visit*	0
Podiatrist - Specialist Visit*	0
Urology - Specialist Visit*	0
Pink Eye*	0
Enlarged Prostate – BPH – Evaluation	42
Enlarged Prostate Surgery - TURP	35
Psoriasis*	0
Physical Therapy - Massage and Traction	42
Physical Therapy - Exercises	42
Physical Therapy - Nerve and Muscle Retraining	42
Physical Therapy - Functional Activities	42
Rheumatoid Arthritis	42
Retinal Detachment Repair	28
Radiation Treatment Delivery - Low Intensity	39
Radiation Treatment Delivery - Medium Intensity	38
Radiation Treatment Delivery - Varied Intensity	39
Ringworm*	0
Sleep Apnea Evaluation	42
Scabies*	0
Shingles*	0
Sinusitis – Acute Examination	42
Sinus Endoscopy with Biopsy	14
Stuffy Nose*	0
Shoulder Pain Evaluation	42
Shoulder Arthroscopy with Labrum Repair	22
Shoulder Arthroscopy with Rotator Cuff Repair	25
Sleep Study	42
Sleep Study With CPAP (Continuous Positive Airway Pressure) Mask	42

Care Bundle Name	Number of Reported States
Sleep Study at Home	36
Sore Throat*	0
Laryngitis*	0
Laryngoscopy	42
Hip Replacement	40
Knee Replacement	40
Tonsil Removal	38
Tonsil and Adenoid Removal	38
Upper Endoscopy	42
Upper Endoscopy With Biopsy*	0
Upper Endoscopy With Dilation	31
ERCP - Endoscopic Retrograde Cholangiopancreatography	5
Abdomen Ultrasound	42
Breasts Ultrasound	42
Pelvic Ultrasound (via Abdominal Wall)	42
Pelvic Ultrasound (via Vagina)	42
Rear of Abdomen Ultrasound	42
Pregnancy Ultrasound	41
Flu Vaccine (Adult)	41
Flu Vaccine (Child)	42
Human Papillomavirus (HPV) Vaccine	42
Shingles Vaccine	42
Pneumonia Vaccine	42
Hepatitis A Vaccine (Child)	42
Hepatitis A Vaccine (Adult)	42
Hepatitis B Vaccine (Child)	42
Hepatitis B Vaccine (Adult)	42
Measles, Mumps, Rubella (MMR) Vaccine	42
Chickenpox Vaccine	42
Diphtheria, Tetanus, Pertussis (DTaP) Vaccine	42
Hib Vaccine	39
Meningitis Vaccine	42
Polio Vaccine	42
Rotavirus Vaccine	39
Tetanus, Diphtheria, Pertussis (Tdap) Vaccine	42
Tetanus (Td) Vaccine	41
Vasectomy – Male Sterilization	42
Carpal Tunnel Surgery	41
Bone Density Study – Hips, Pelvis, and Spine	42
Heart SPECT Imaging Studies	42

Care Bundle Name	Number of Reported States
PET Scan with CT Scan	39
Preventive Screening Mammogram (Film)	40
Preventive Screening Mammogram (Digital)	42
Diagnostic Mammogram (Film)	36
Diagnostic Mammogram (Digital)	42
Hepatobiliary Iminodiacetic Acid (HIDA Scan)	41
Abdomen X-ray	42
Ankle X-ray (3 Views)	42
Cervical Spine X-ray	42
Chest X-ray (Single View)	42
Chest X-ray (2 Views)	42
Fingers X-ray (2 Views)	42
Foot X-ray (3 Views)	42
Hand X-ray (3 Views)	42
Hip X-ray (2 Views)	42
Knee X-ray	42
Lumbar Spine X-ray	42
Shoulder X-ray (2 Views)	42
Wrist X-ray (3 Views)	42
* = No Substantive Price Variance between States	

