



International Federation of Health Plans

2010 Comparative Price Report

Medical and Hospital Fees by Country

COMPARATIVE COST REPORT



The International Federation of Health Plans was founded in 1968 by a group of health plan industry leaders from a dozen countries. It is now the leading global network of the industry, with one hundred member companies in 30 countries.

Federation member plans meet regularly to share information about health care financing and health care delivery in their home countries.

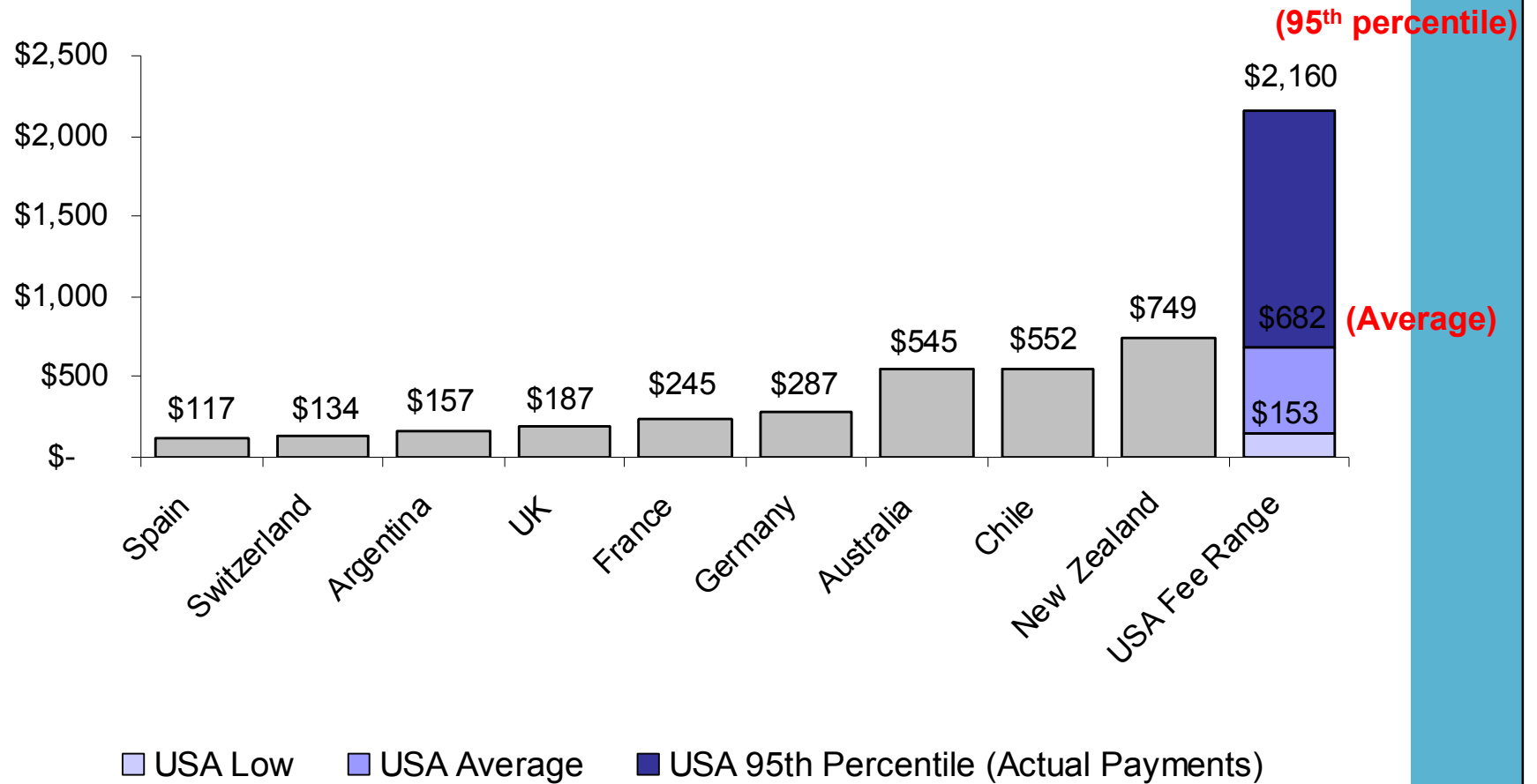
COMPARATIVE COST REPORT



The attached comparative healthcare price report was presented at the iFHP Council meeting in November 2010 held in San Francisco, California, as part of a discussion of total health care cost differences between major countries.

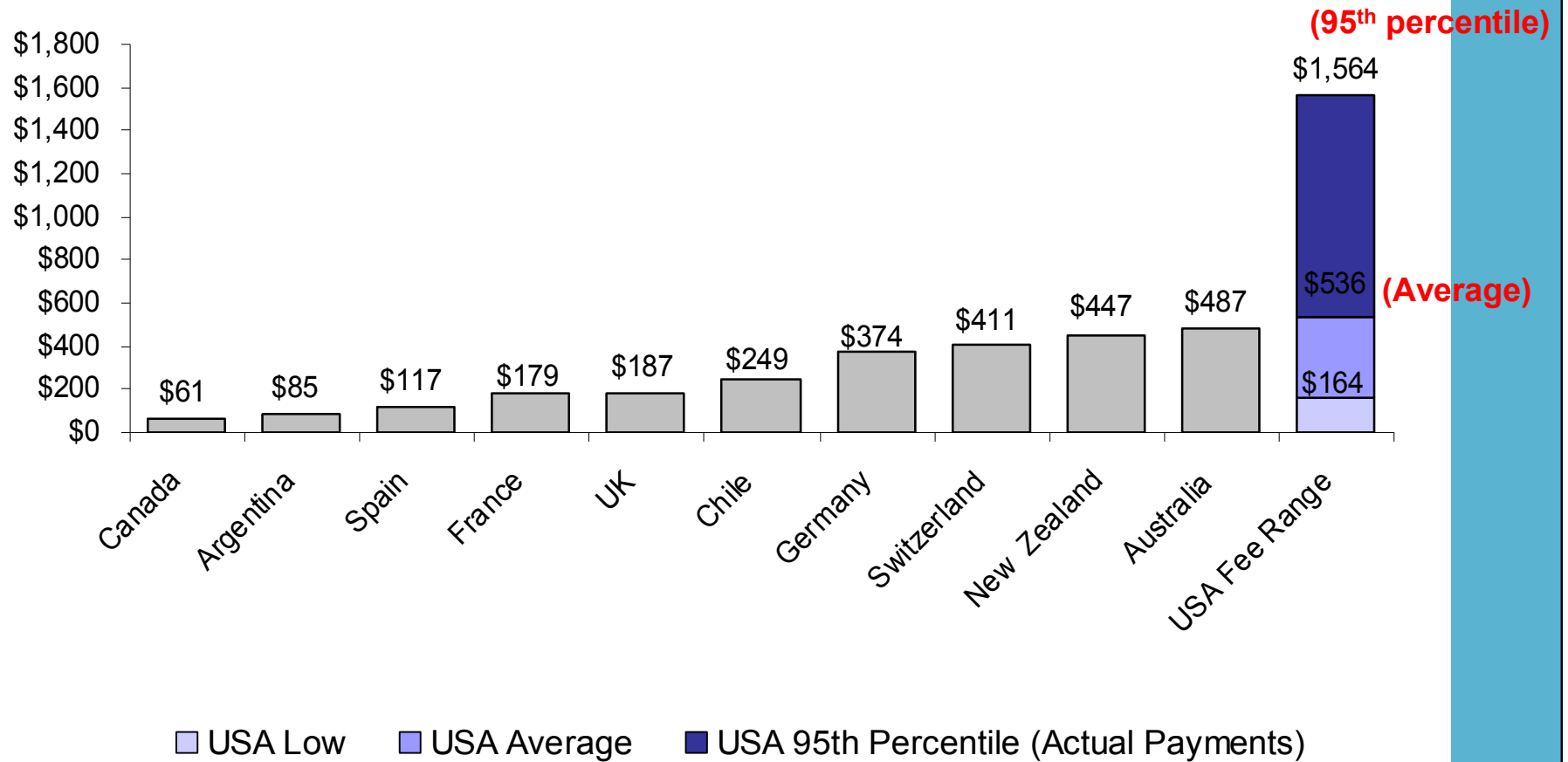
FOR ILLUSTRATIVE PURPOSES ONLY

Scans and Imaging Fees: Angiogram (US\$)



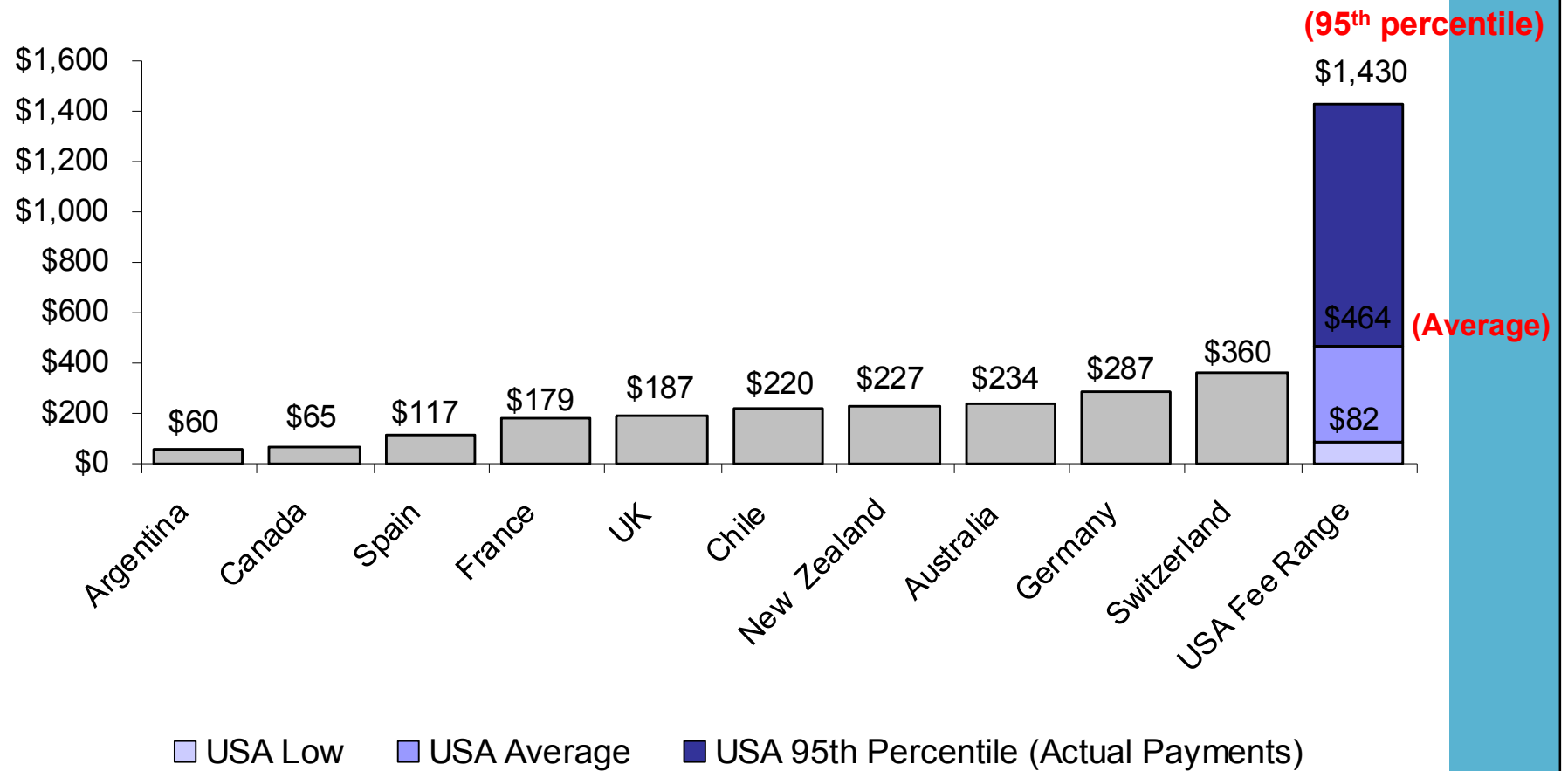
FOR ILLUSTRATIVE PURPOSES ONLY

Scans and Imaging Fees: CT Scan: Abdomen (US\$)



Scans and Imaging Fees:

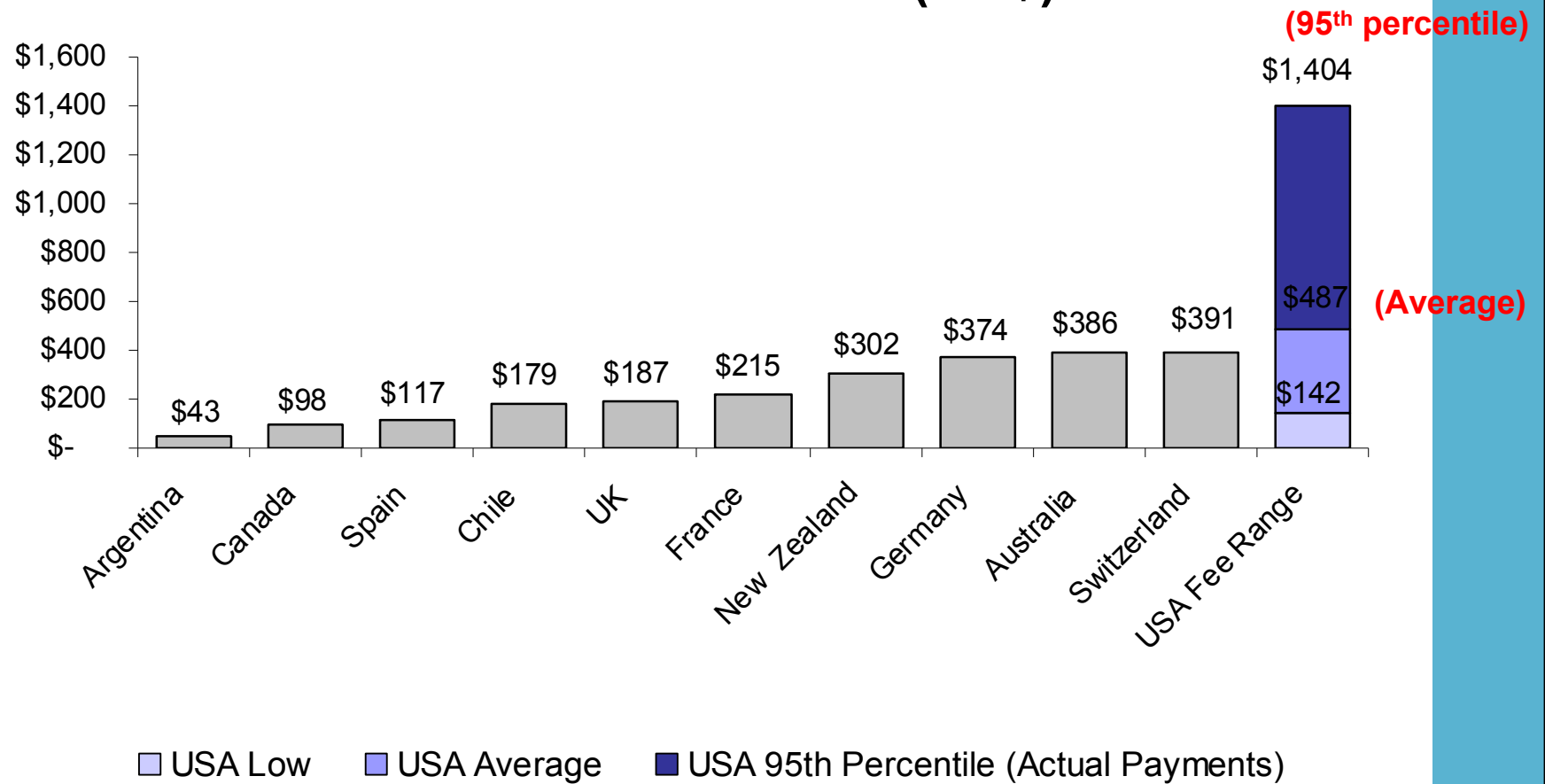
CT Scan: Head (US\$)



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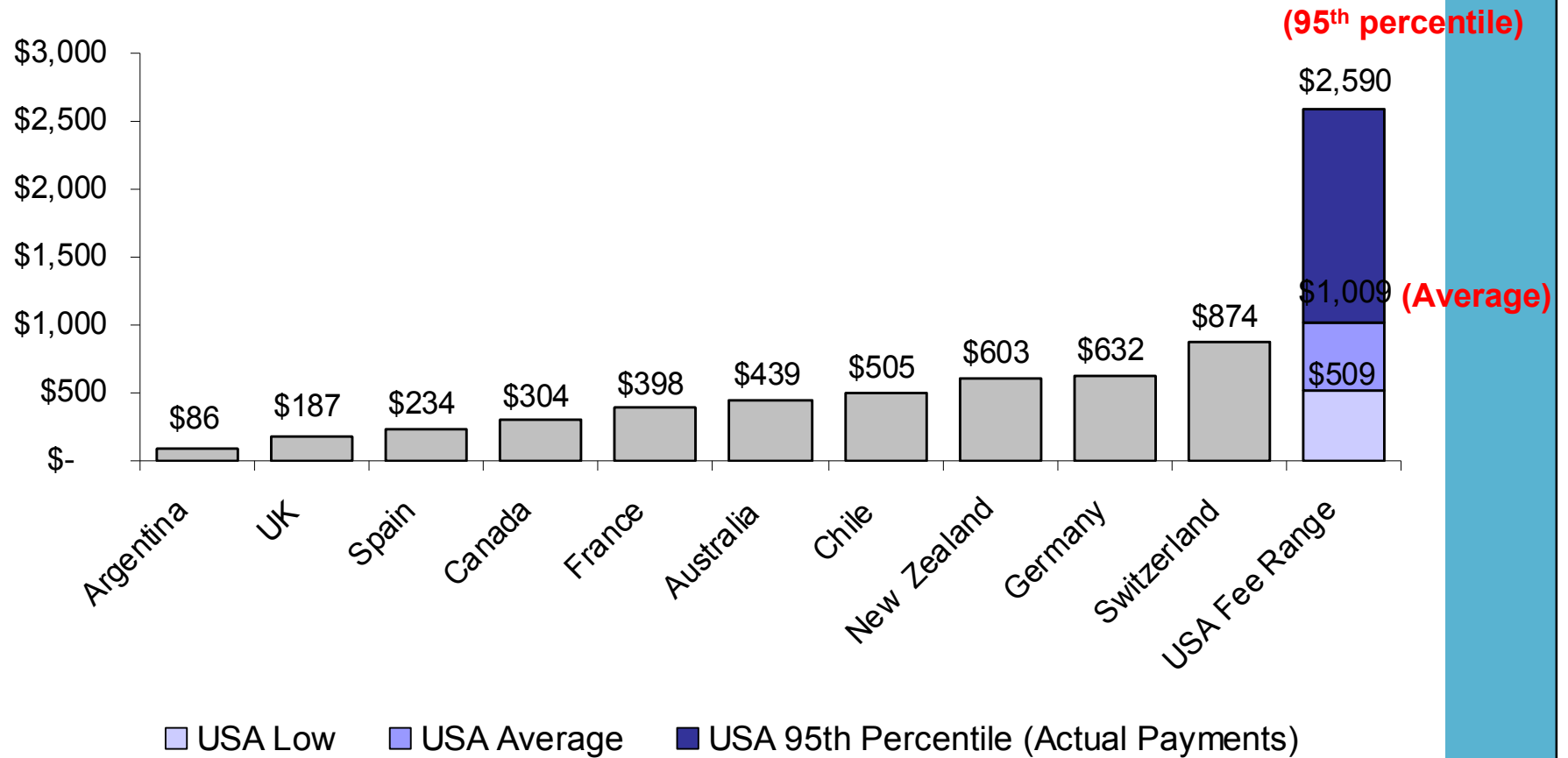
Scans and Imaging Fees:

CT Scans: Pelvis (US\$)



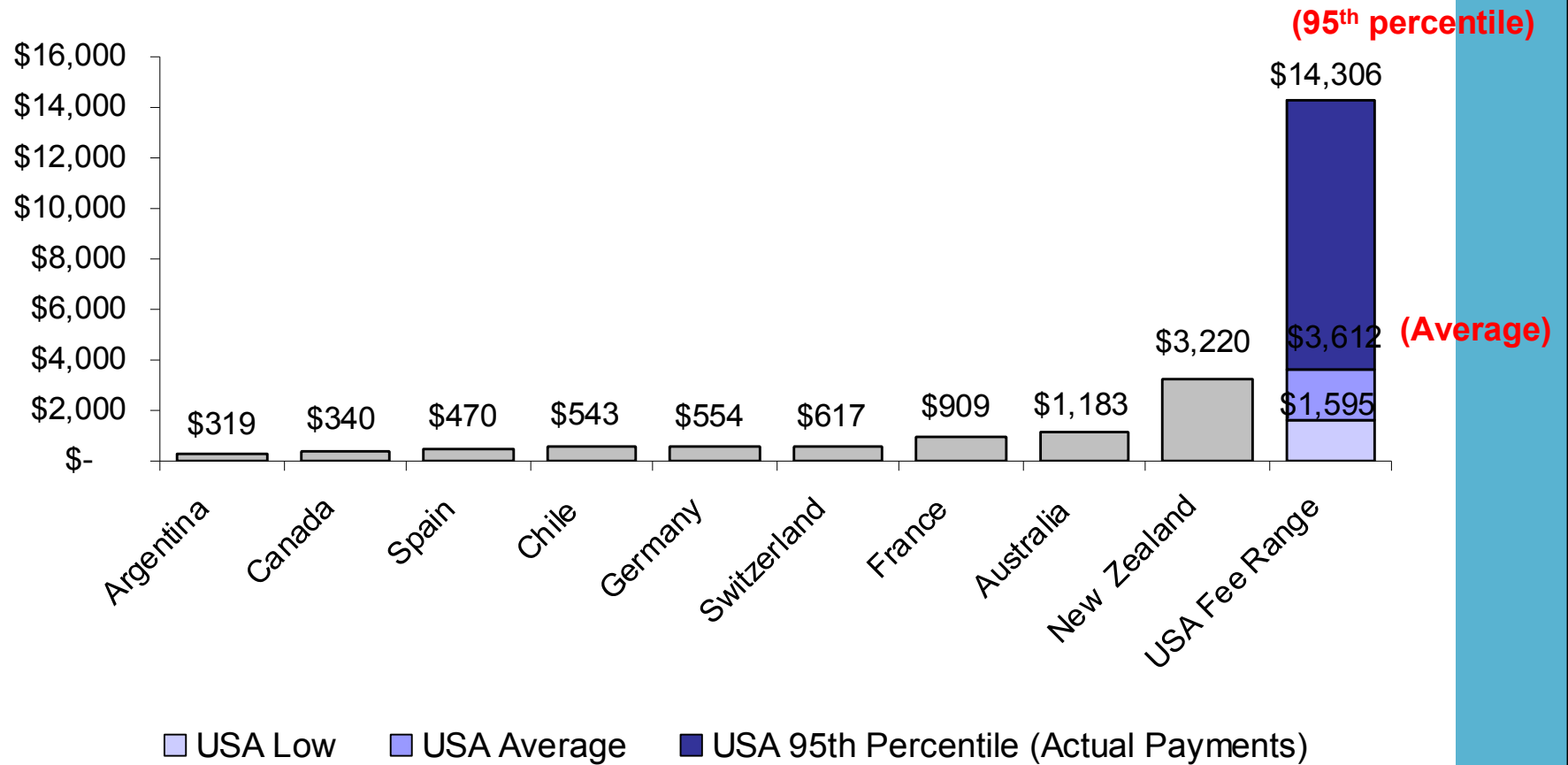
Scans and Imaging Fees:

MRI Scan (US\$)



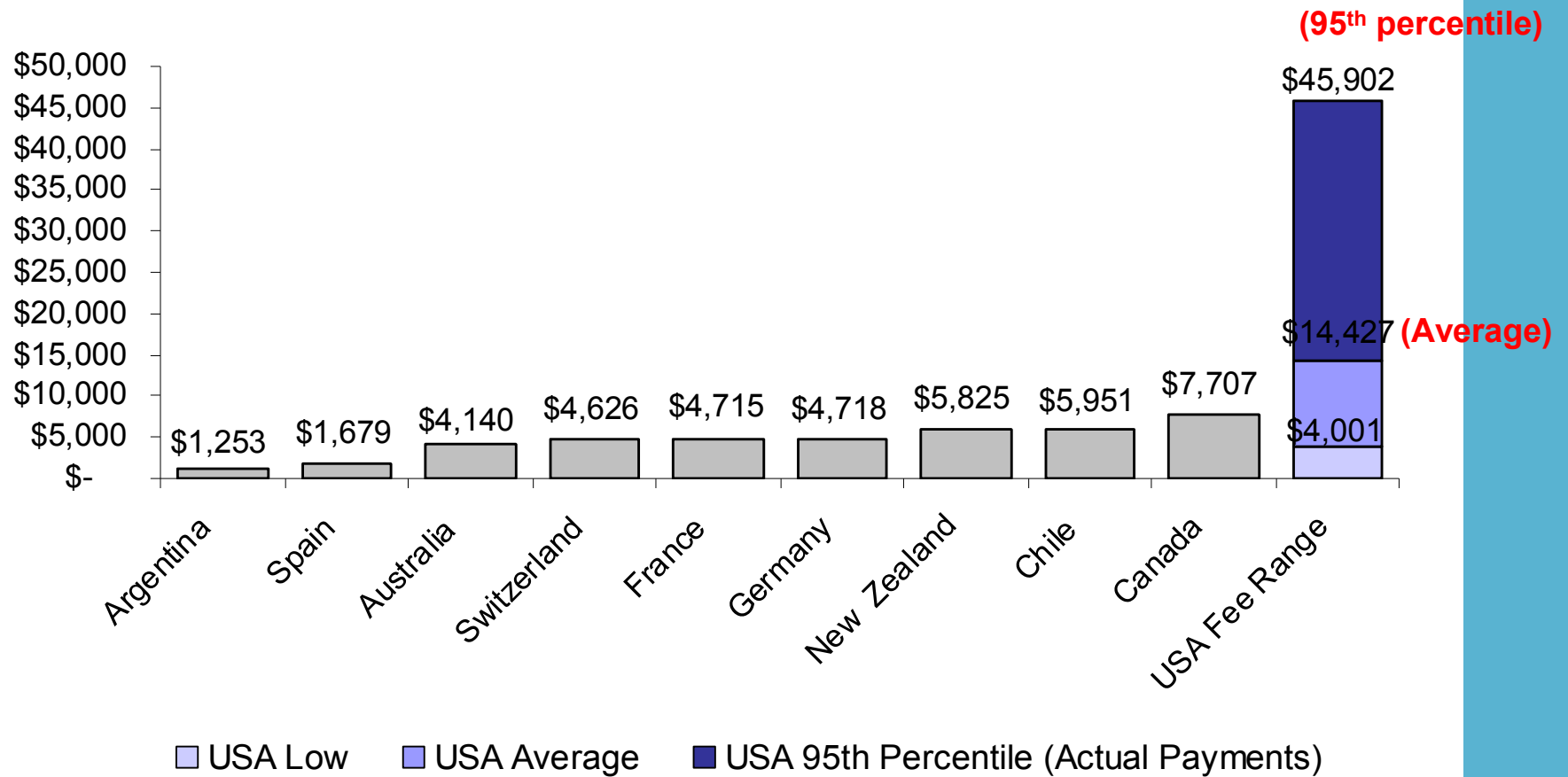
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Hospital Charges: Average Cost Per Hospital Day (US\$)

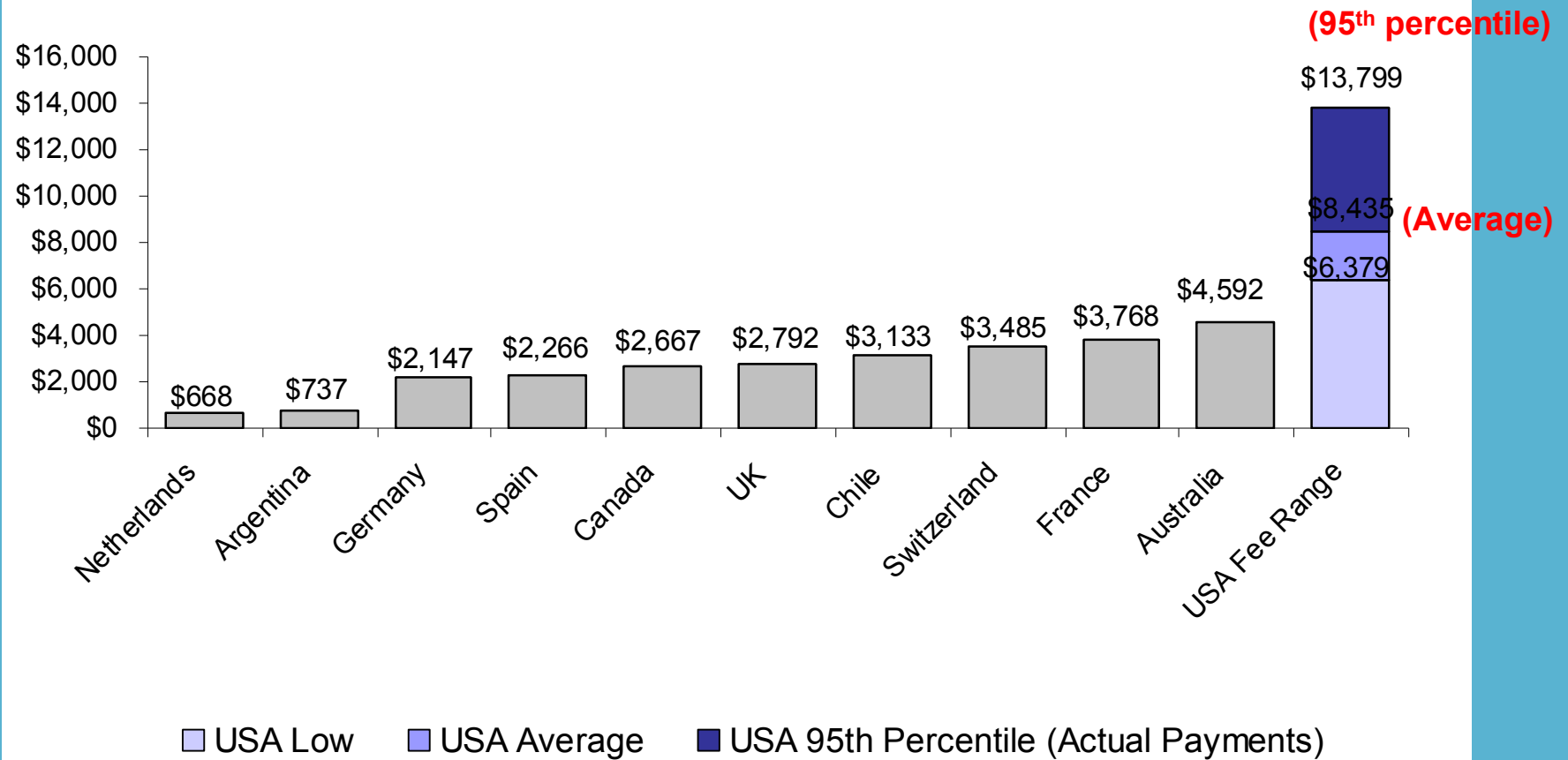


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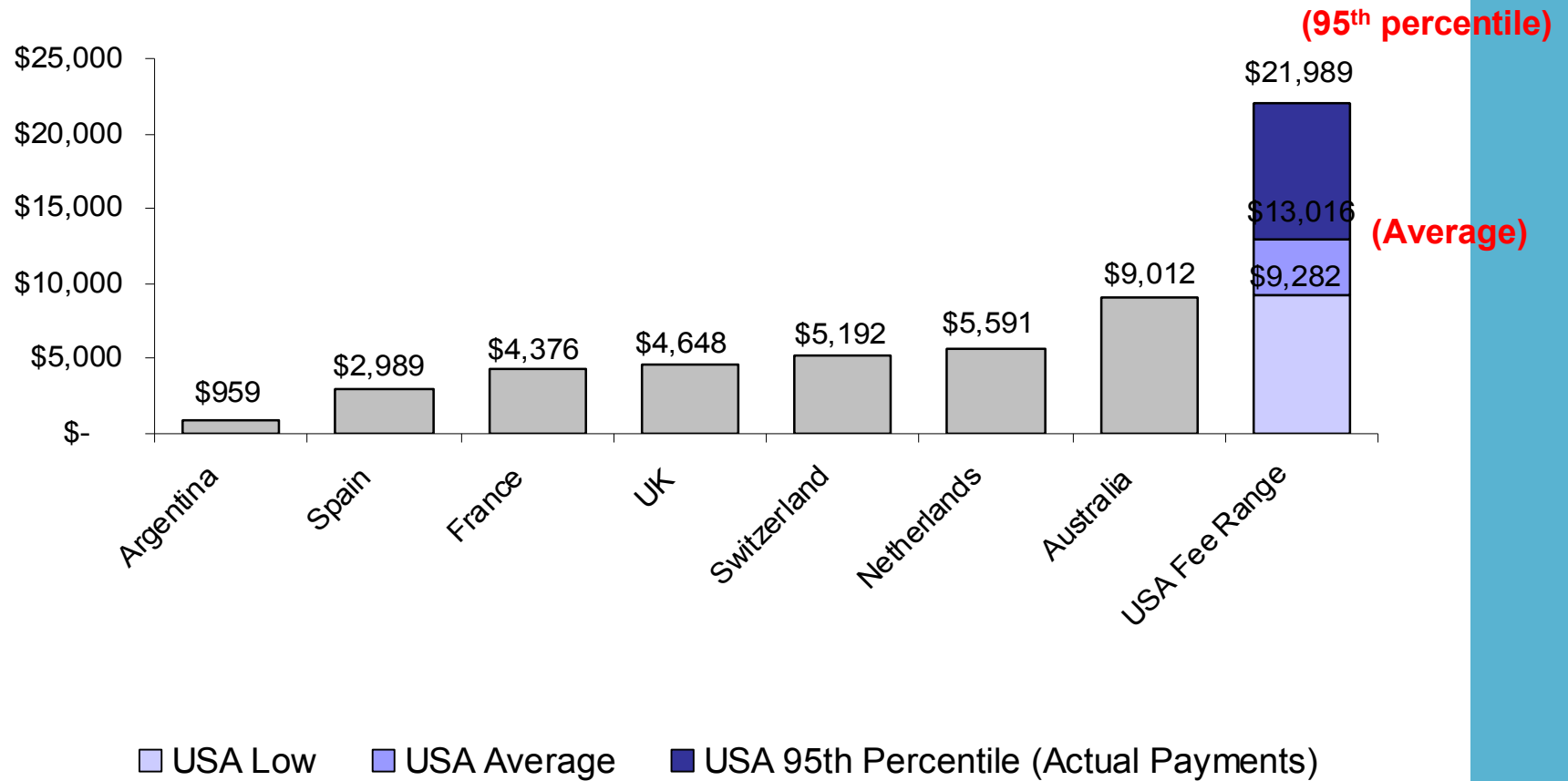
Hospital Charges: Average Cost Per Hospital Stay (US\$)



Total Hospital and Physician Costs: Normal Delivery (US\$)

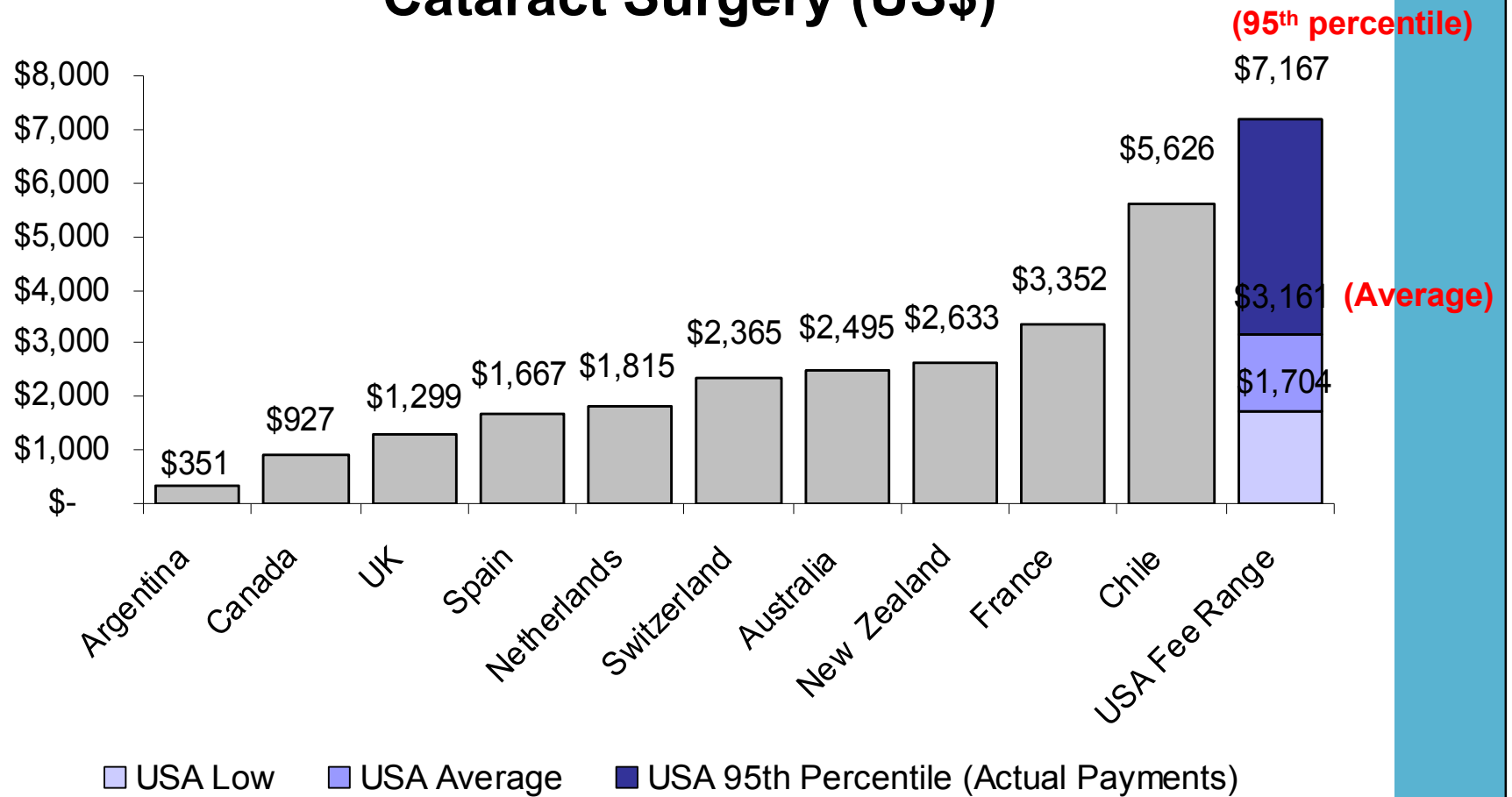


Total Hospital and Physician Costs: C-Section (US\$)



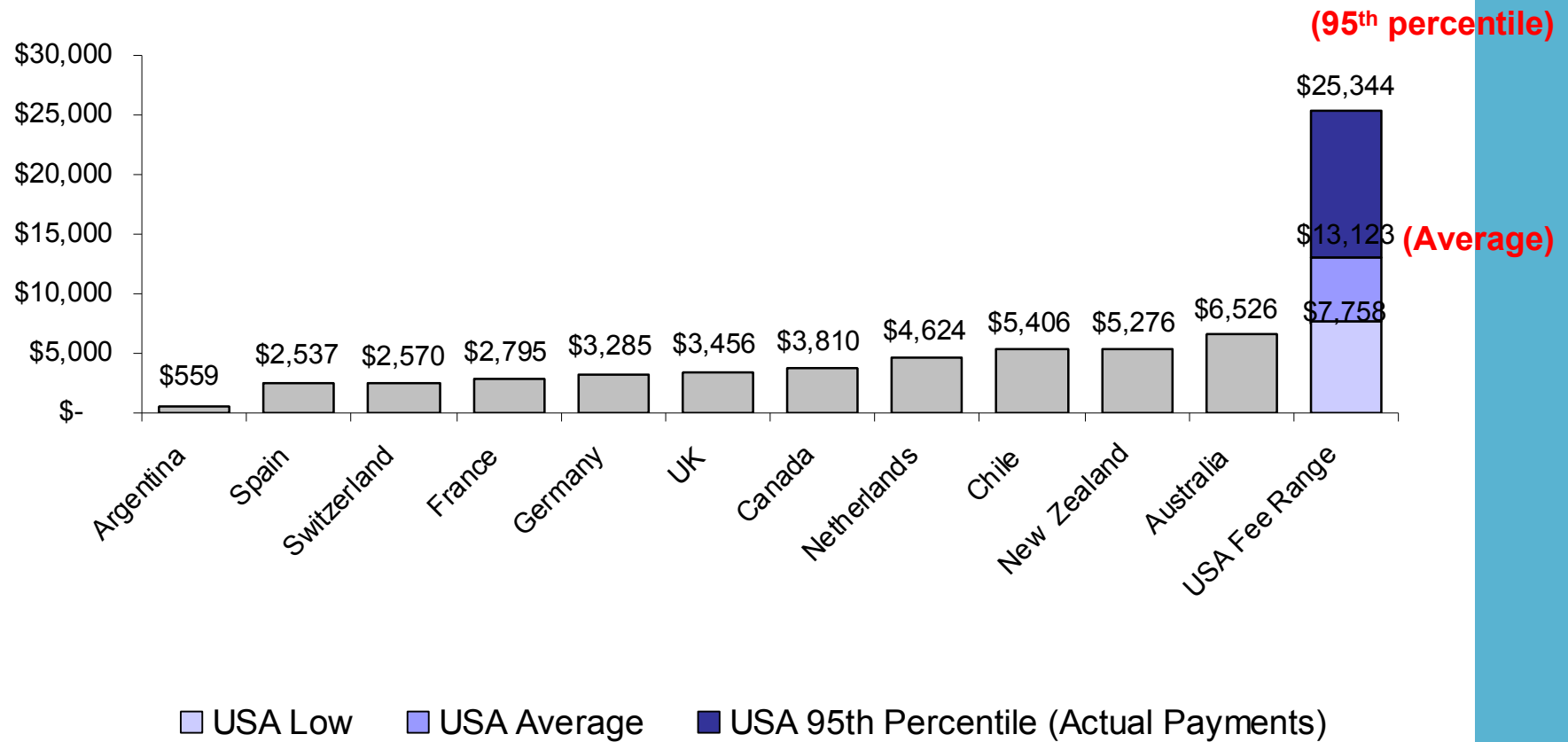
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Total Hospital and Physician Costs: Cataract Surgery (US\$)

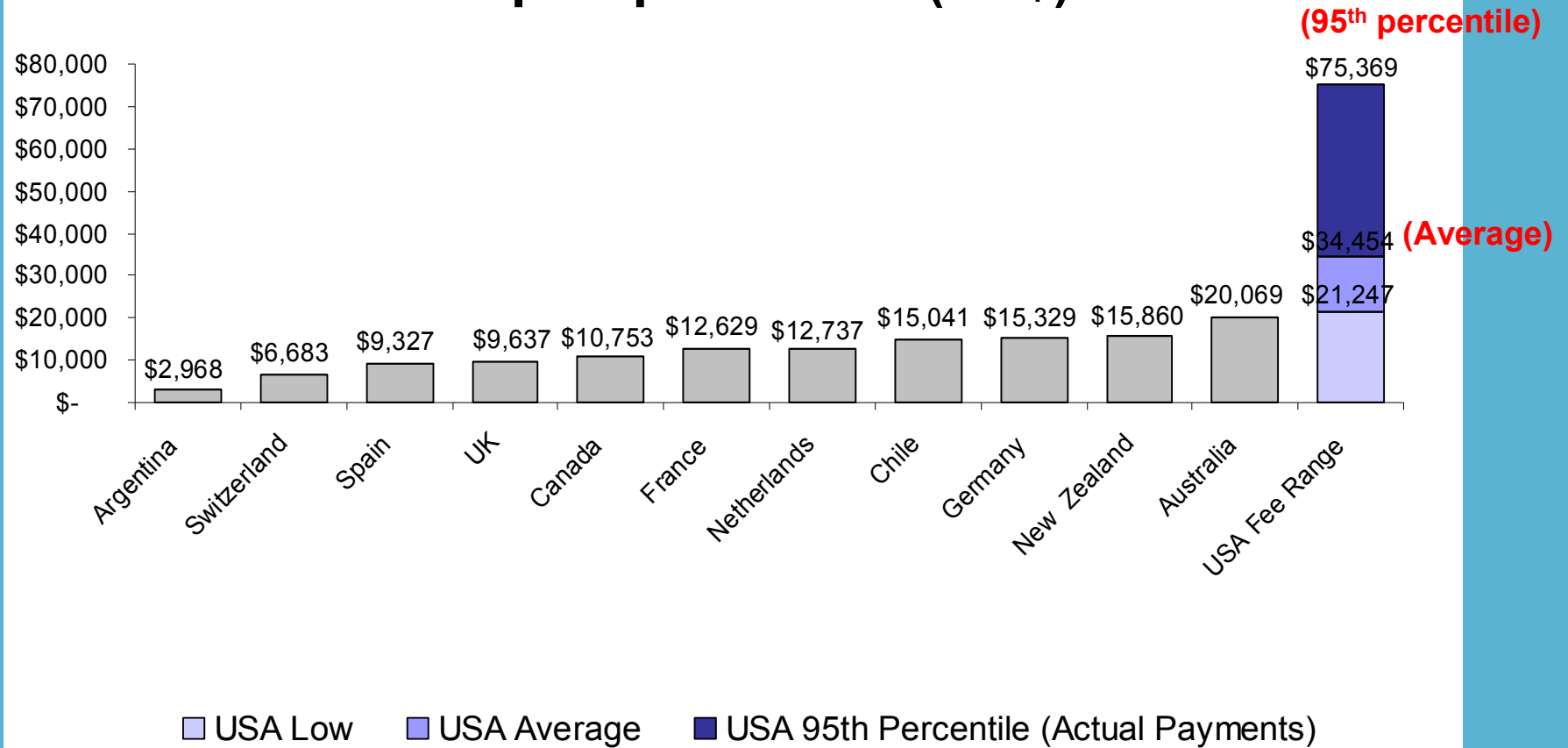


Total Hospital and Physician Costs:

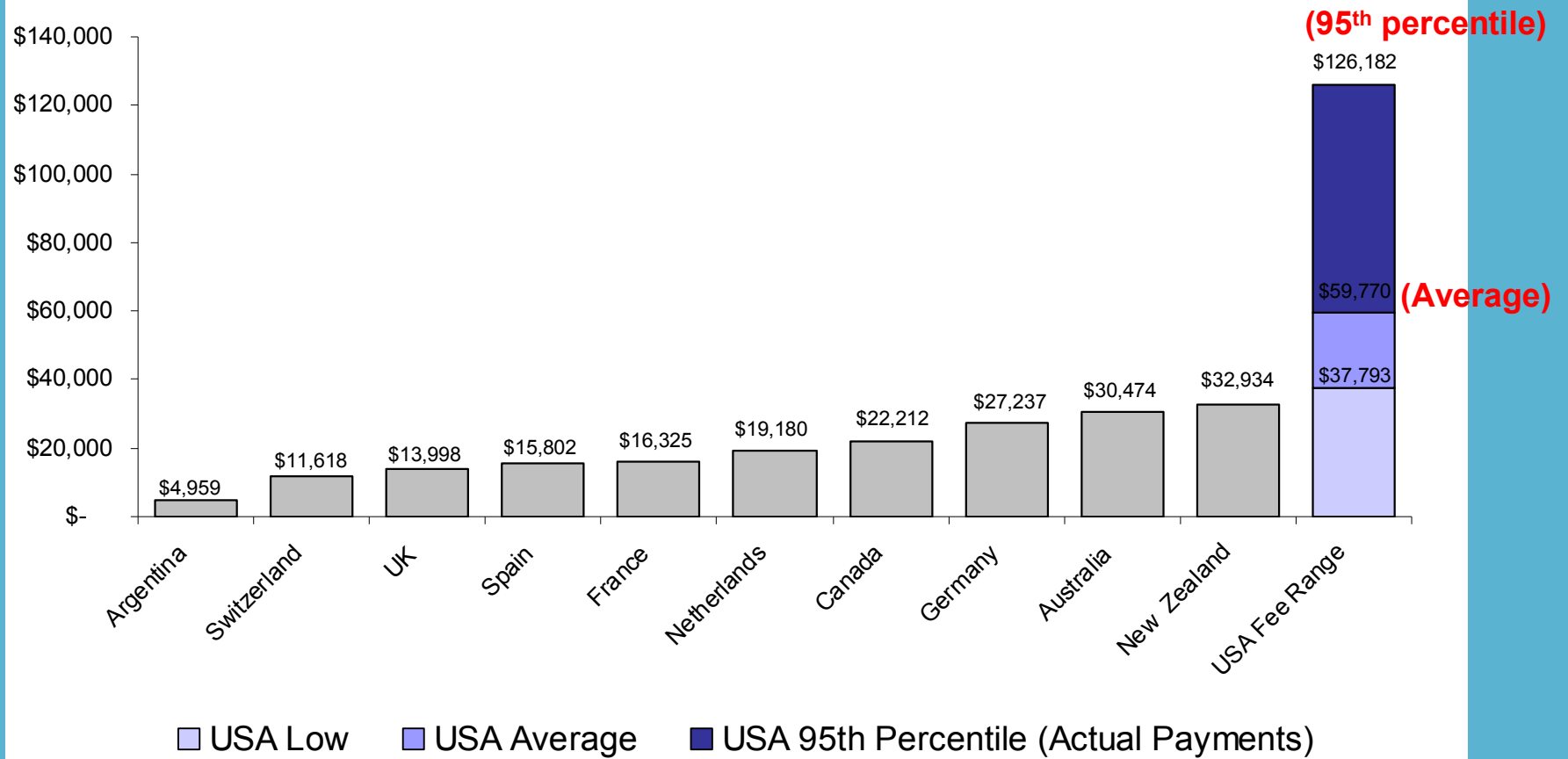
Appendectomy (US\$)



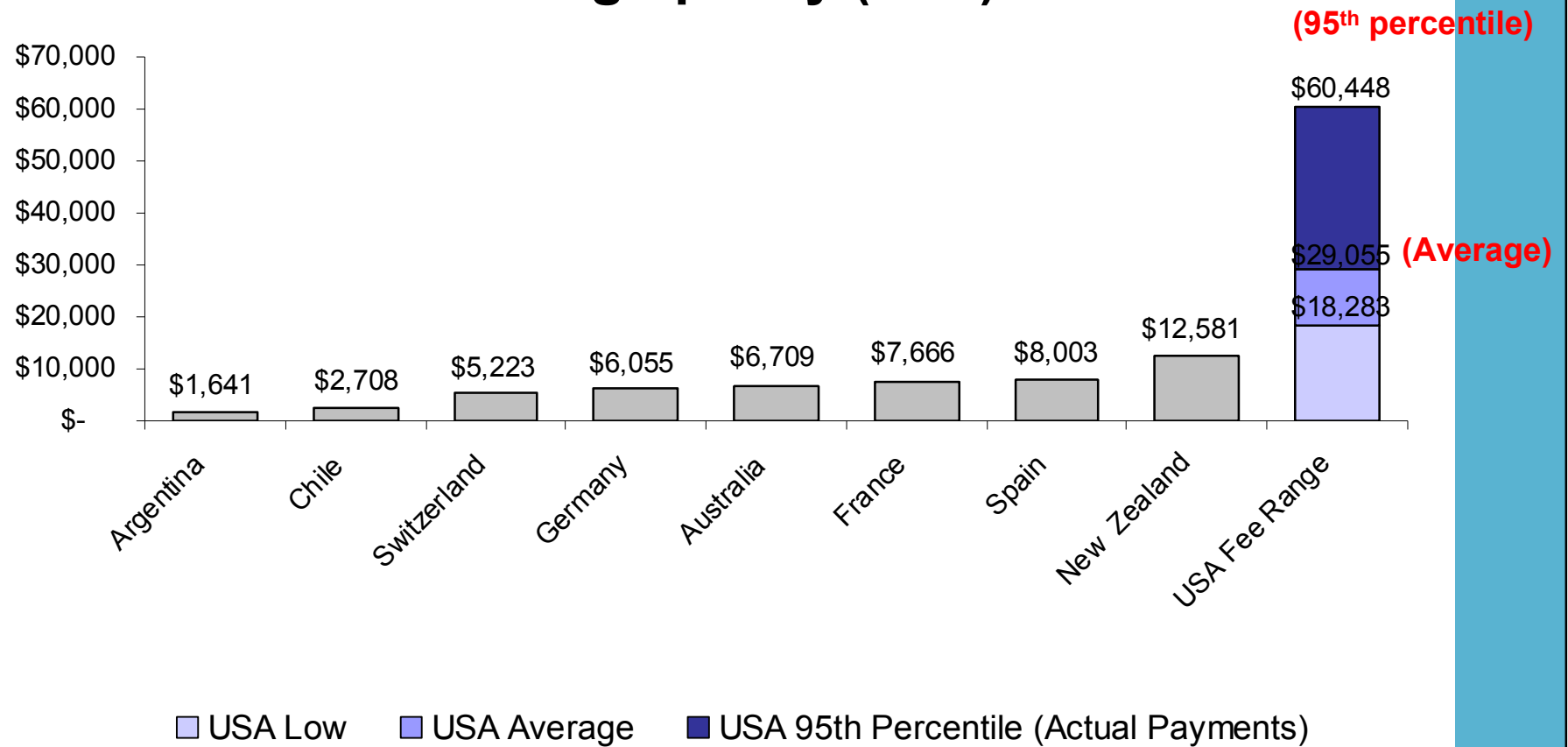
Total Hospital and Physician Costs: Hip Replacement (US\$)



Total Hospital and Physician Costs: Bypass Surgery (US\$)

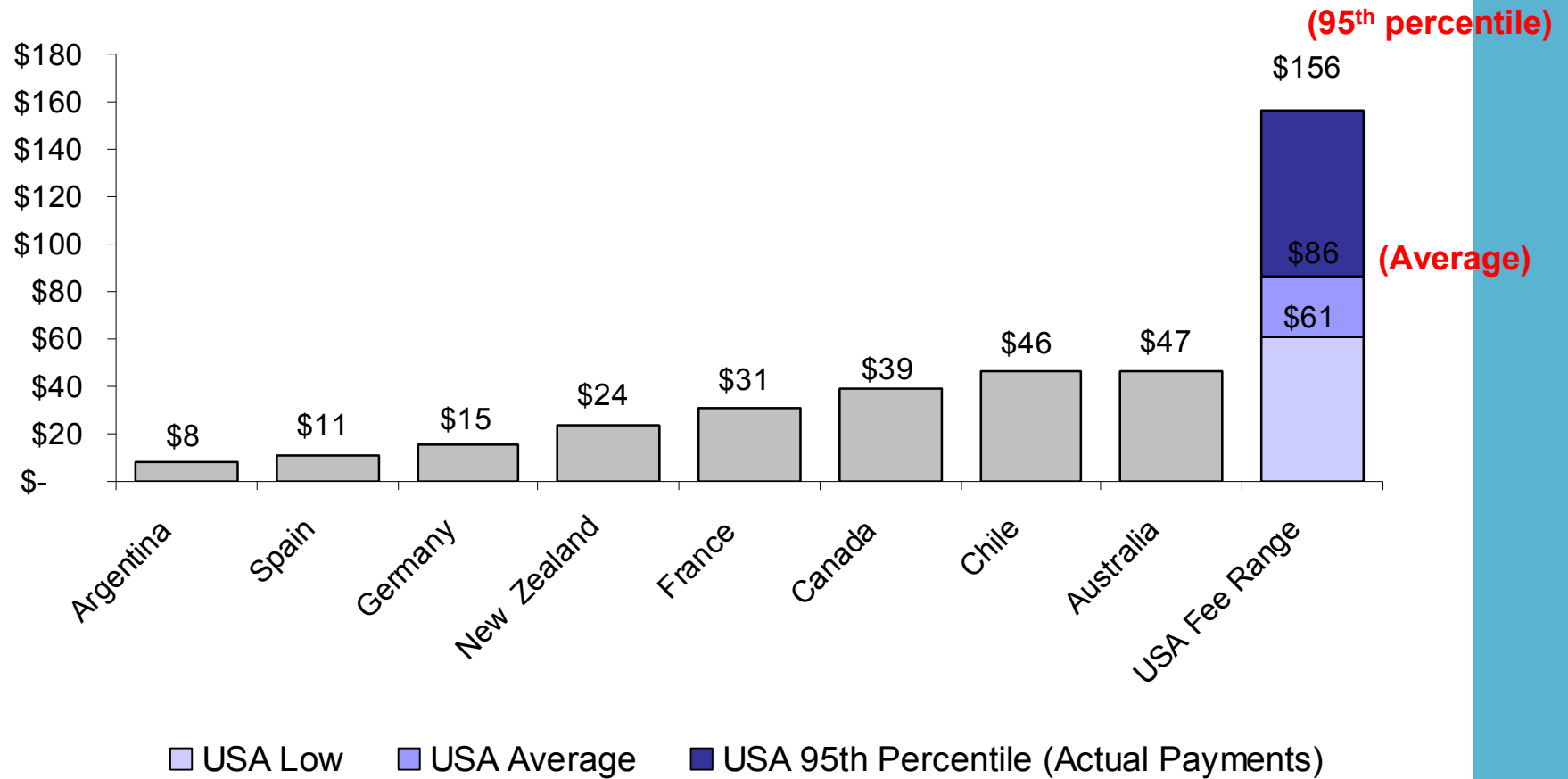


Total Hospital and Physician Costs: Angioplasty (US\$)



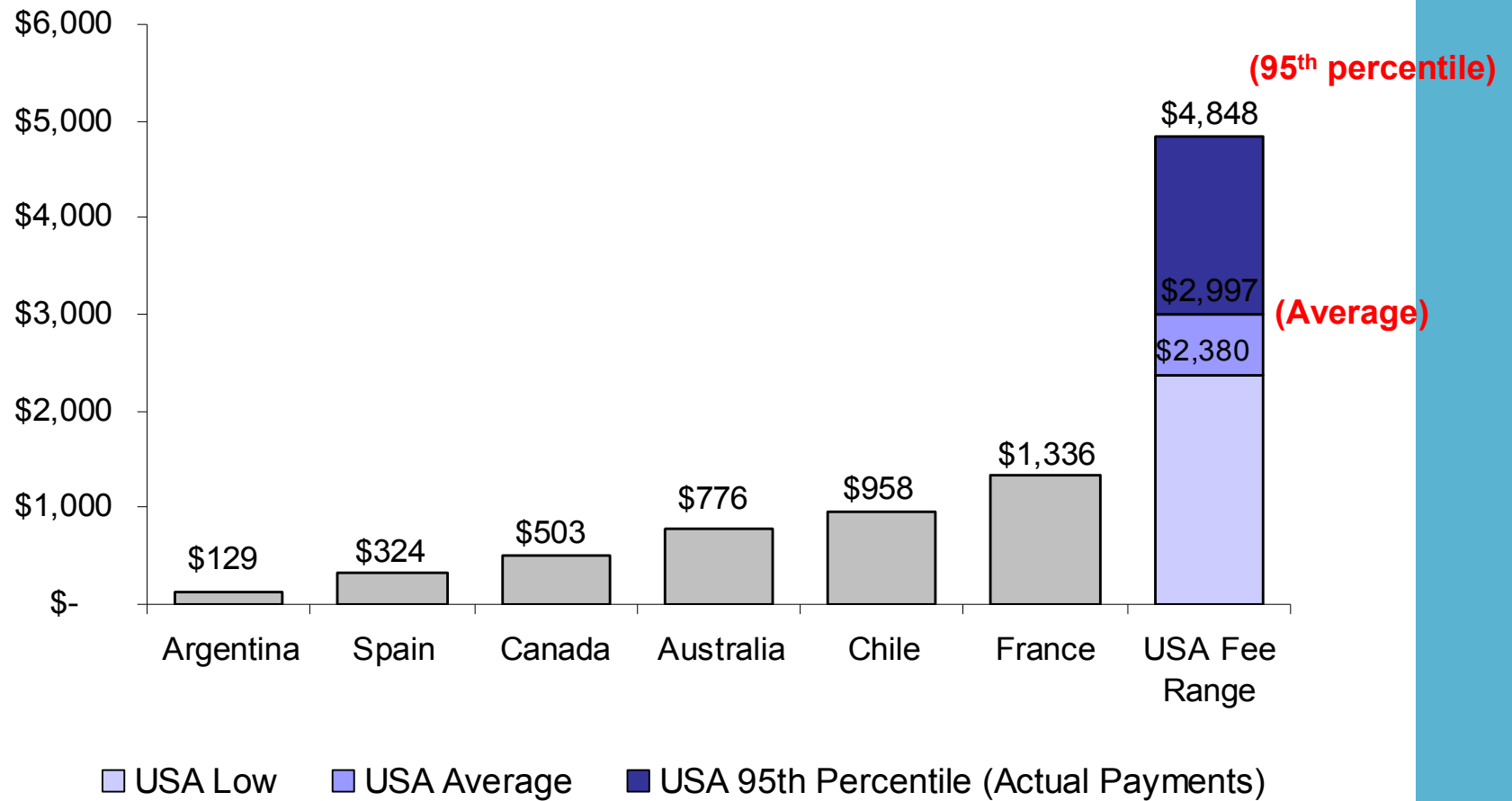
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Physician Fees: Routine Office Visit (US\$)



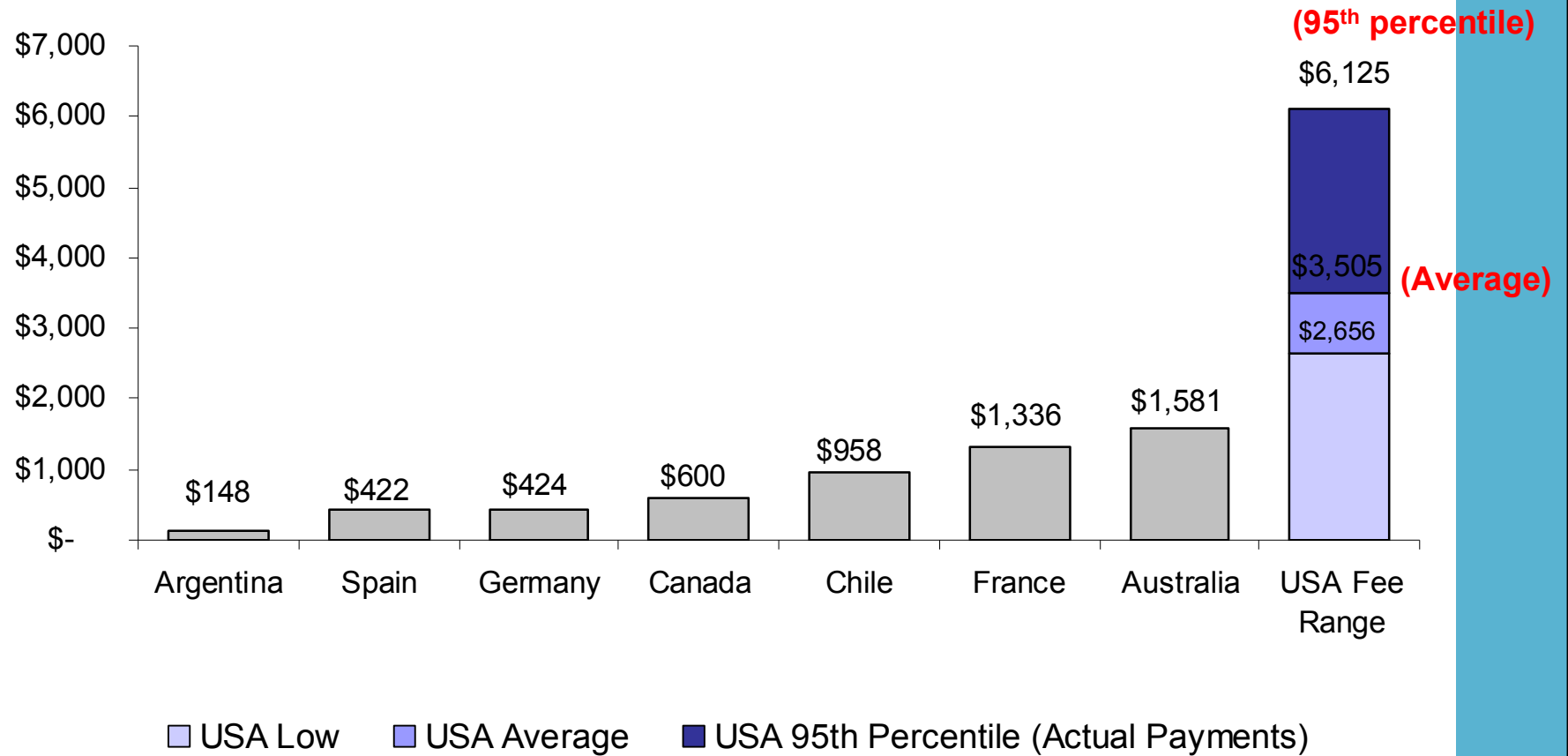
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Physician Fees: Normal Delivery (US\$)



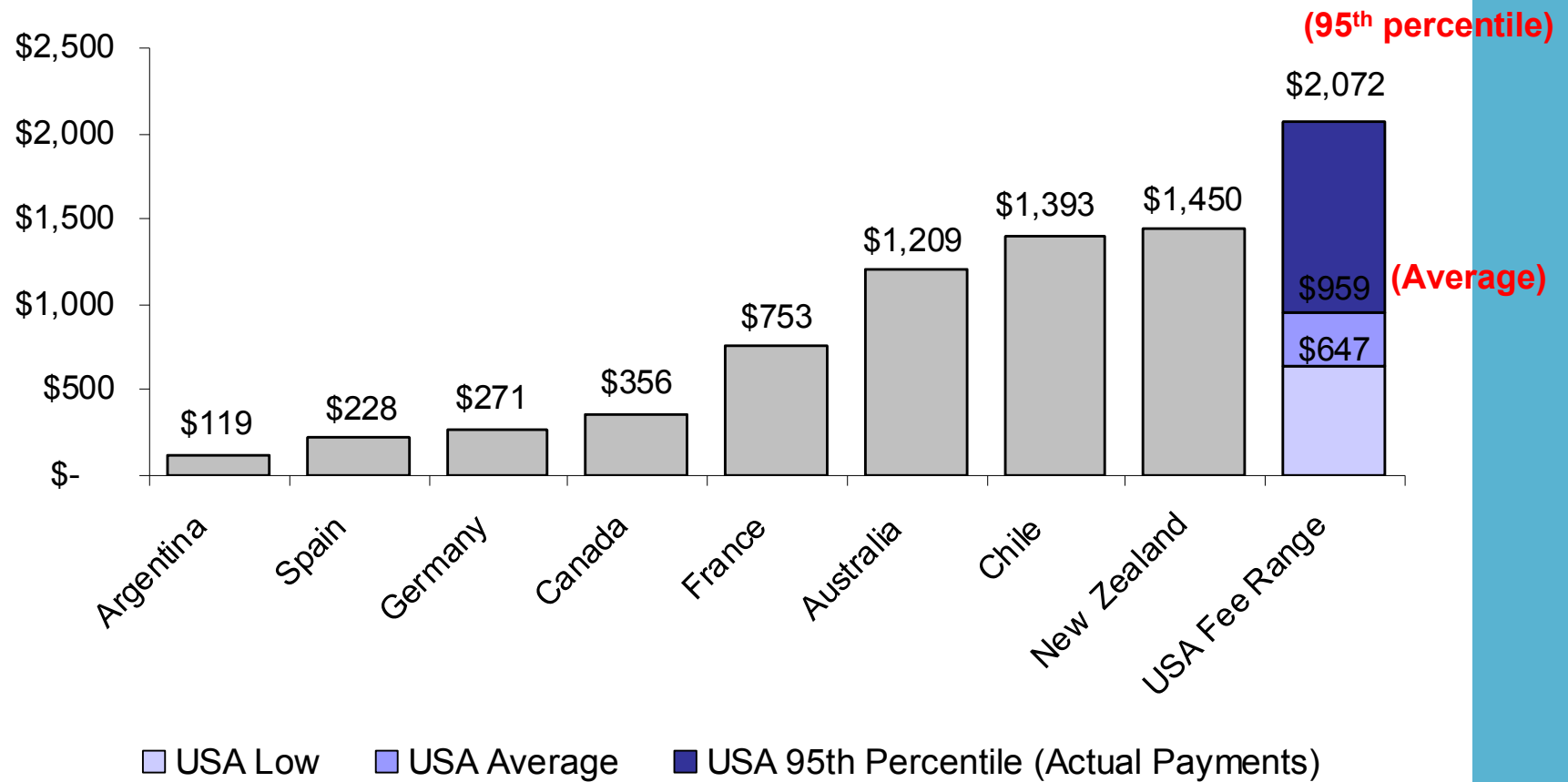
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Physician Fees: C-Section (US\$)



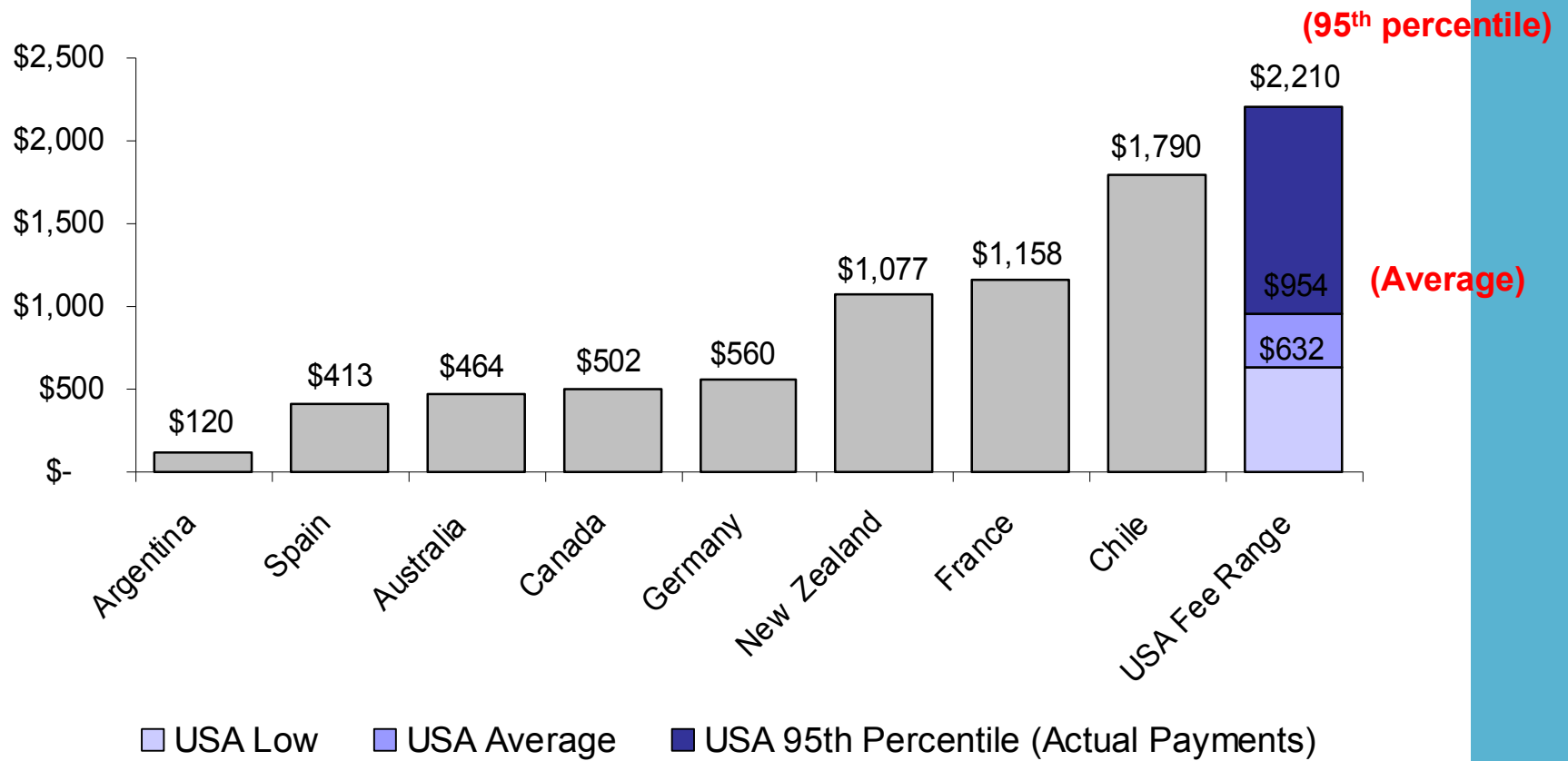
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Physician Fees: Appendectomy (US\$)



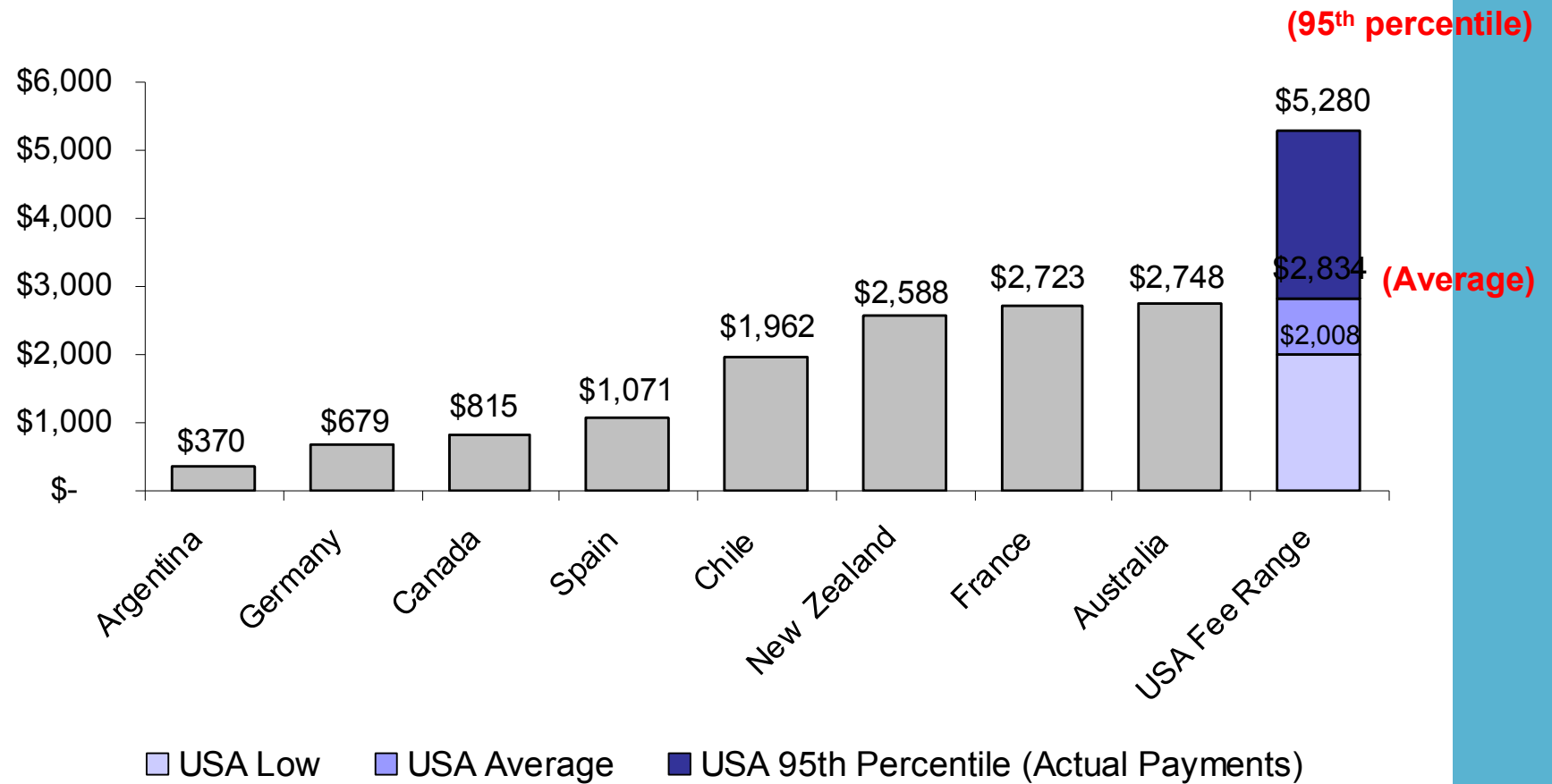
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Physician Fees: Cataract Surgery (US\$)



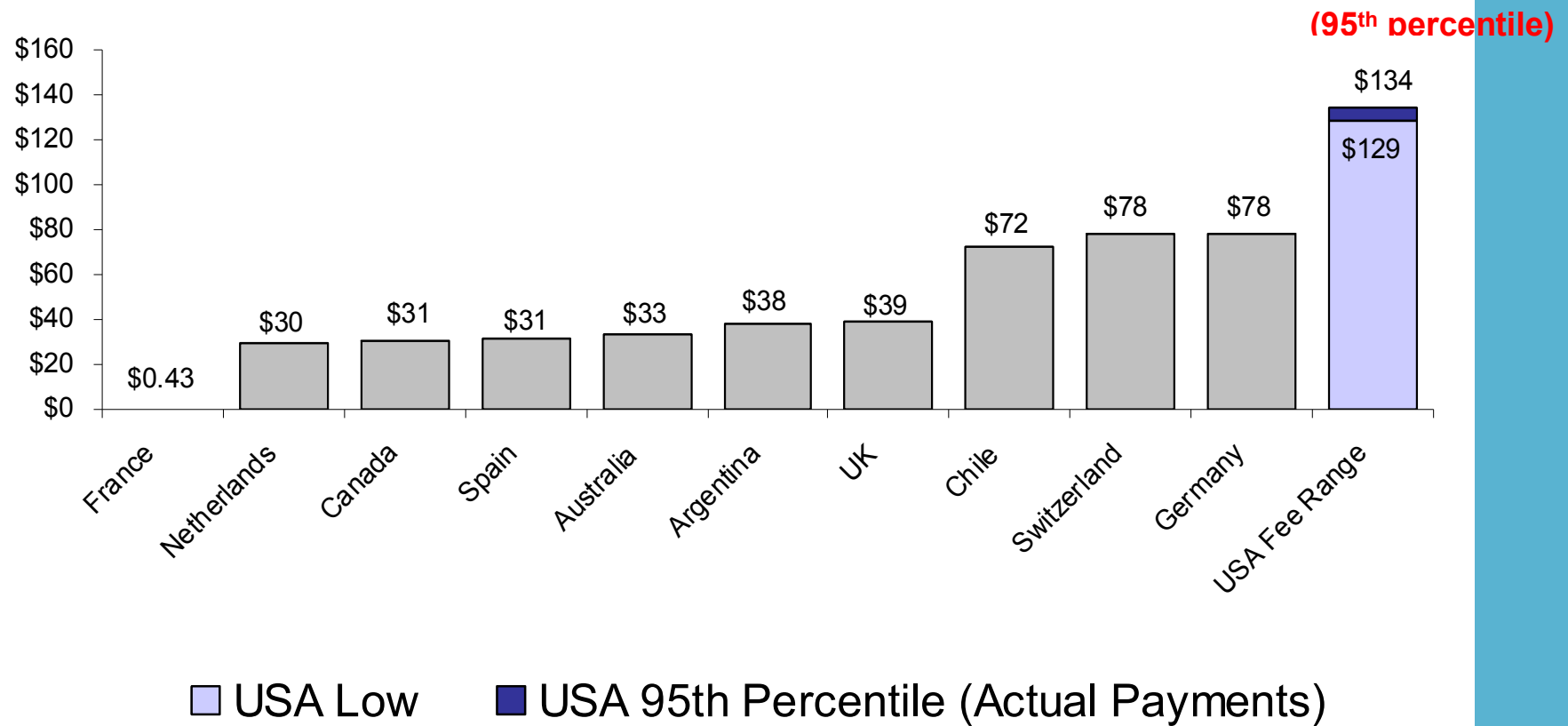
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Physician Fees: Hip Replacement (US\$)



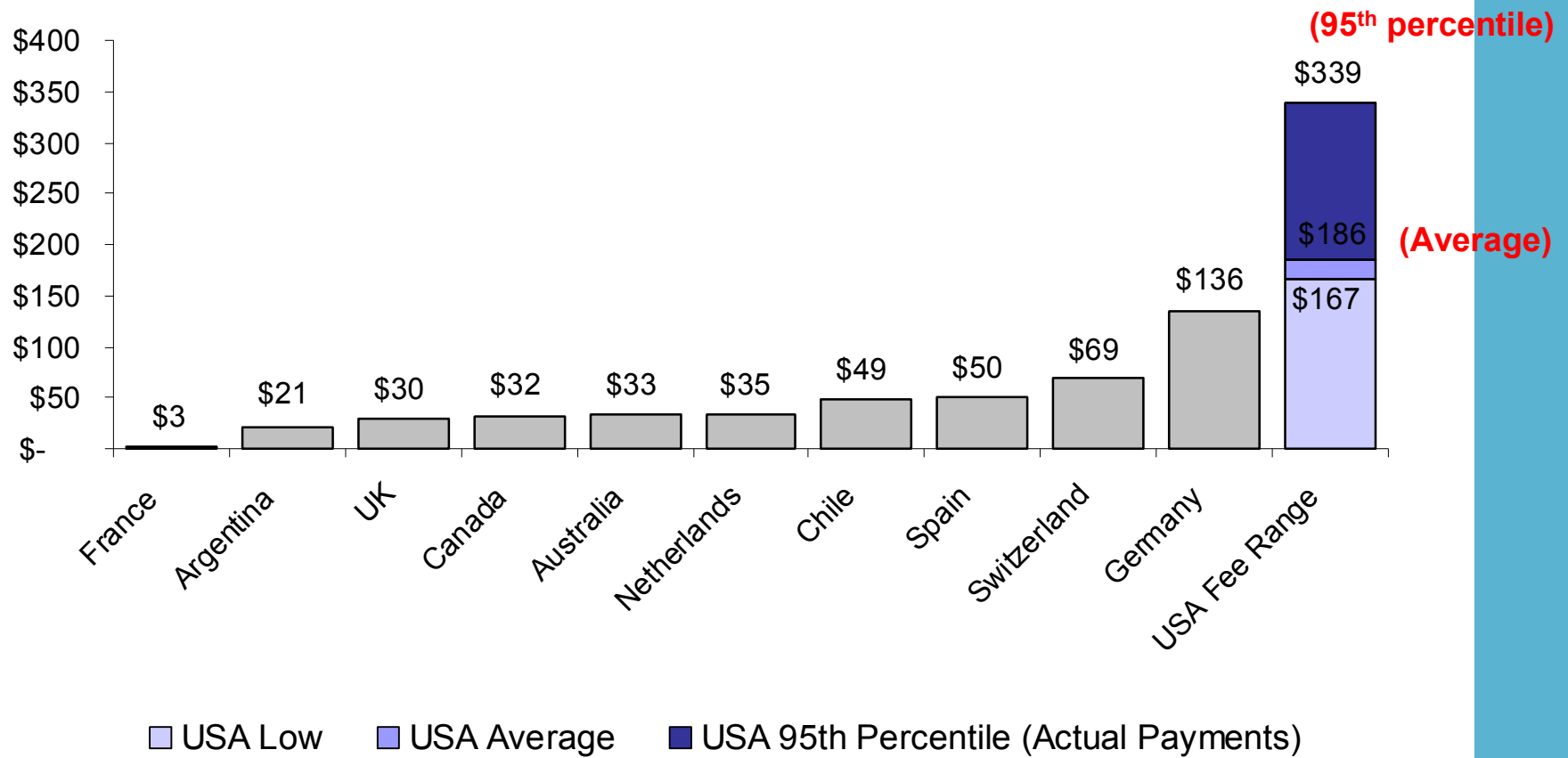
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Drug Prices: Lipitor (US\$)



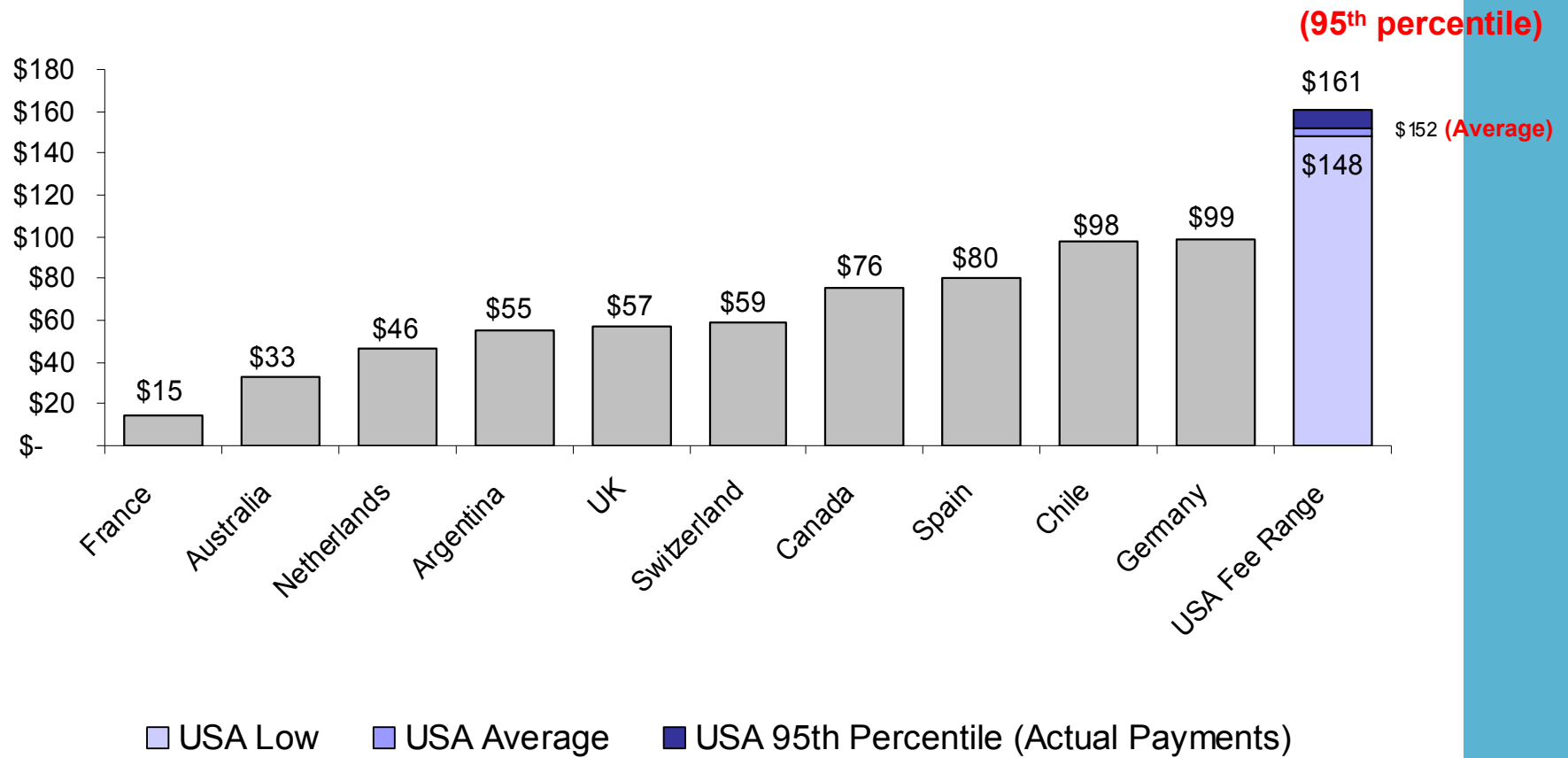
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Drug Prices: Nexium (US\$)



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Drug Prices: Plavix (US\$)





Contact information

Tom Sackville, Chief Executive, the International Federation of Health Plans

Tom Sackville, Chief Executive of the International Federation of Health Plans was born in London and gained a degree in Modern History and Spanish Literature from Oxford University. He began his working life in financial services in New York, specializing in European and Latin American debt. In 1983 he was elected to the British Parliament, later serving as a Government Whip in the Thatcher administration and as a Minister in the Department of Health and the Home Office under John Major. He has served as Chief Executive of the iFHP since 1998.

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List of Federation Member Plans

Argentina

Omint Sa De Servicios

Australia

Australian Health Insurance Association
Australian Unity Health Limited
BUPA Australia Limited
GMHBA Limited
HBF Health Funds Inc
The Hospitals Contribution Fund of Australia Limited
Health Partners
Medibank Private
Navy Health Limited
NIB Health Funds Limited
RT Health Fund
Teachers' Federation Health Limited
Teachers' Union Health

Belgium

Medicover
Association Internationale de la Mutualite
Nationaal Verbond van Socialistische Mutualiteiten
Union Nationale des Mutualites Libres (MLOZ)

Botswana

Botswana Public Medical Aid Scheme
PULA Medical Aid Fund

Canada

Alberta Blue Cross Plan
Canassurance Hospital Service Association
Group Medical Services
Manitoba Blue Cross
Medavie Blue Cross
Pacific Blue Cross
Saskatchewan Blue Cross

Chile

Banmedica

Colombia

Asociacion Colombiana de Empresas de Medicina Integral

Denmark

Danmark Sygeforsikring

Dominican Republic

Ars Humano

France

Malakoff Mederic

Germany

Munich Health

Greece

Interamerican Life Insurance Company

Hong Kong

BUPA (Asia) Limited
HSBC Medical Insurance Limited

India

MAX BUPA Health Insurance Limited

Ireland

VHI Healthcare Limited

Italy

Unisalute
Mauritius
Administrators & Consultants Limited
Netherlands
Achmea Health
Zorgverzkeraars Nederland

New Zealand

Southern Cross Healthcare
Health Fund Association of New Zealand
Unimed

Nigeria

Total Health Trust Limited

People's Republic of China

BUPA China Representative Office

Romania

Medihelp International Broker De Asigurare SRL

Saudi Arabia

BUPA Middle East

South Africa

Agility Global Health Scheme
Board of Healthcare Funders of Southern Africa
Bonitas Medical Fund
Chartered Accountant (SA) Medical Aid Fund
Discovery Health
La-Health Medical Scheme
Medihelp
Medscheme Holdings
Metropolitan Health Group
Neil Harvey & Associates
Polmed
Sizwe Medical Fund
Transmed
University of Natal



Spain

Compañia de Seguros Adeslas SA
Sanitas SA

Switzerland

Helsana Versicherungen AG
Sanitas

Thailand

BUPA Health Insurance (Thailand) Limited

Turkey

Acibadem Saglik ve Hayat Sigorta S.A.

United Kingdom

AXA PPP Healthcare
BUPA
Europe Assistance Holdings
Healthways International Limited
Simplyhealth Group
Western Provident Association
Westfield Contributory Health Scheme

USA

Aetna Inc
America's Health Insurance Plans
Blue Cross & Blue Shield Association
HIP Health Plan of New York
Kaiser Foundation Health Plan Inc
The Trizetto Group

Zimbabwe

CIMAS Medical Aid Society
The Medical Aid Society of Central Africa

Source and Notes For Health Care Unit Price Comparisons

| | |
|--------------------|---|
| UK | Based on NHS fee schedule |
| Australia | Average hospital charges per day and stay : Based on Productivity Commission October 2009 report Drugs : Reflects standard co-payments for patient |
| New Zealand | Physician fees for office visits : not covered by private health insurance. government subsidy for General Practitioner visits (primary care capitation). Subsidies will vary depending on the eligibility of the patient. This calculated fee relates to the average cost not covered by the subsidy. Physician fees for normal delivery and c-sections : not covered by private health insurance. fully funded by the government Average hospital charges per day and per stay : Include all surgical procedures funded under private insurance. Cover a wide range of procedures and thus the average prices are heavily determined according to the mix of procedures within. |

Source and Notes For Health Care Unit Price Comparisons (Cont'd)

France

Drugs : Reflect prices negotiated by hospitals including a 2.1% tax. These prices that are generally much lower than drugs available in primary care settings and pharmacies

Drugs - Lipitor : Reflects the prices for the generic substitute, Tahor

Germany

Based on current Medical Fee Schedule (GOA) and represents the average costs per treatment

Total (Hospital and Physician) Cataract surgery fees : Excluded due to limited and non-comparable data definitions

Normal delivery physician fees : Reflects only the incremental private insurance fees paid to physicians above the annually negotiated medical fees which consists of fees per time period and per medical procedure. e.g., only incremental physician charges above the bundled DRG payment for specific procedures which consists of both total physician and hospital cost

Drugs : Reflect commercially available prices. No public fees available. Public co-payment schemes also vary greatly

Source and Notes For Health Care Unit Price Comparisons (Cont'd)

- Netherlands** Physician primary care fees (office visits) : No equivalent in Dutch health system. General Practitioner remuneration system is based on a fixed fee per patient plus an additional 9 Euro consult fee.
- Total (Hospital and Physician) fees : Estimated based on DBC (diagnose treatment combinations) which are negotiated mixed bundled payments model on per patient / diagnosis basis.
Components are not separated
- Drugs : Reflect the standard public charges for patient. Excludes 6% VAT
- Switzerland** All fees except for physician inpatient fees are based on public fee schedule
- Physician inpatient fees (Normal Delivery, C-Section, Appendectomy, Cataract Surgery, Hip Replacement) : Based on private charges billed by hospitals for medical services. Physician specific component is not separated

Source and Notes For Health Care Unit Price Comparisons (Cont'd)

- Spain** Fee schedule is as of Oct 2010 and reflects the competitive fees charged by private providers.
- Argentina** Reflects a blend of fees for three health sub sectors; public health, social security and private weighed by corresponding coverage of the total population - 50%, 38% and 12% respectively.
- Canada** Hospital and Total (Hospital and Physician) fees : reflect 2009/10 **relative hospital cost**, based using fiscal 2009/10 acute care discharge data from the Canada Institute for Health Information (CIHI) Discharge Abstract Database and a relative dollar value of \$5,422 (fiscal 2008/09 - New Brunswick provincial average) for 1 RIW (resource intensity weights) or cost per weighted case (CPWC) as provided by CIHI.

Source and Notes For Health Care Unit Price Comparisons (Cont'd)

Canada (Cont'd)

Average cost per hospital day : Includes only direct cost (no indirect or overhead cost)

Average cost per hospital admission : Based on acute hospitals only and includes newborns

Drugs : Reflects one month supply (30 days) covering base ingredient costs excluding mark-up and dispensing fees. Given that Nexium is not included in the New Brunswick Formulary, the comparable product, Losec, was used

Cost-based fees are not captured at a detailed level for various procedures including c-sections, angiograms

US

Data comes from Medicare, independent databases tracking payment levels by third party payers, and publicly reported sources