**Appendix for**

**“Oregon Medicaid Expenditures After the Affordable Care Act Medicaid Expansion”**

The Appendix material contains 5 sections:

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*Exhibit 4c:* Primary care (PC) and specialist evaluation, management, and procedures (EM+P), imaging, and tests **unadjusted** mean monthly expenditure ($) estimates and 95% confidence intervals by insurance cohort

Exhibit 5: Adjusted Expenditures

*Exhibit 5a***:** Outpatient, inpatient, and prescription drug **adjusted** mean monthly expenditure ($) estimates and 95% confidence intervals by insurance cohort

*Exhibit 5b***:** Emergency, dental, and mental/behavioral health (MBH) **adjusted** mean monthly expenditure ($) estimates and 95% confidence intervals by insurance cohort

*Exhibit 5c:* Primary care (PC) and specialist evaluation, management, and procedures (EM+P), imaging, and tests **adjusted** mean monthly expenditure ($) estimates and 95% confidence intervals by insurance cohort

**Appendix Exhibit 1:** Sample Exclusions

| *Adult patients with any Medicaid enrollment in 2014* | | |
| --- | --- | --- |
| *Exclusion Criteria* | *Frequency* | *Percent* |
| *No coverage on 1/1/2014* | 97,005 | 15.6 |
| *Coverage Gap in Study Period* | 167,779 | 27.0 |
| *Incomplete data due to dual Medicaid/Medicare coverage* | 28,196 | 4.5 |
| *Eligibility based on pregnancy* | 13,376 | 2.2 |
| *Eligibility based on disability* | 37,584 | 6.0 |
| *Eligibility based on programs not tied to Medicaid Expansion (e.g. former Foster Care children, dialysis patients)* | 23,409 | 3.8 |
| *Partial Coverage in 2013* | 24,562 | 4.0 |
| *Study Enrollee* | 230,602 | 37.0 |

**Appendix Exhibit 2:** Outpatient, Inpatient, and Prescription Drug Repricing Methodology

*Outpatient:*

In Oregon, capitation and other alternative payment mechanisms create claims that provide information on diagnosis and procedure with zero amount paid. Basing estimates only on ‘paid’ amounts would undercount services paid outside of a fee-for-service system by failing to capture the capitation payment. To ensure appropriate and consistent cost estimates, we used Oregon Medicaid fee schedules to reprice outpatient claims.

**STEP 1**: Produce a list of all unique procedure codes that occur in outpatient claims.

**STEP 2**: Subset out any modified fees from Oregon Medicaid fee schedules 2013-2015.

1. Match CPTs in claims first to November 2013 main schedule.
2. For mental and behavioral health CPTs, use January 2014 schedules for mental health and behavioral health. If different, use the higher fee of the two.
3. For unmatched CPTs, supplement with November 2014, then December 2015 main schedules.
4. For remaining common (frequency > 1000) CPTs, if code has same description as a priced CPT, compare median nonzero allowed amounts. If close, assign same fee.

**STEP 3**: Attach composite fee schedule produced in Step 1 to claims via CPT.

**STEP 4**: Using the Clinical Classifications Software for Services and Procedures (CSS-Services and Procedures) developed as part of the Healthcare Cost and Utilization Project (HCUP), attach service category.

We excluded claims with either provider type or CSS category involving transportation, hearing devices, visual aids, or durable medical equipment. These excluded claims represent about **8%** of the original outpatient claims. Only **1%** of the claims with both a non-zero allowed amount and a non-missing CPT could not be priced.

*Inpatient:*

**STEP 1**: Diagnosis-related group (DRG) weights are updated annually for each fiscal year. Attach DRG weights to inpatient claims using the following algorithm for determining the source:

1. For claims with the first date of service occurring from January 2014 through September 2014, use 2014 DRG weights.
2. For claims with the first date of service occurring from October 2014 through September 2015, use 2015 DRG weights.
3. For claims with the first date of service occurring from October 2015 through December 2015, use 2016 DRG weights.

**STEP 2**: After matching DRG weights to claims, calculate ‘multiplier’ amount. To determine this multiplier, first subset DRG-matched claims to those with non-zero allowed amounts, then for each claim, compute the allowed amount divided by the weight. The median value of this ratio is used as the standard multiplier ($6469).

**STEP 3**: The final standardized price for the claim is the product of its DRG weight and the standard multiplier of $6469. Claims missing DRG were not priced.

4.2% of inpatient claims did not have a DRG and were not included in the analysis. These claims almost exclusively fell into the category of skilled nursing facility.

*Prescription drugs:*

**STEP 1**: Multiply the allowed amount by 30 divided by the day supply to estimate the monthly (30-day cost) for each claim.

**STEP 2**: Calculate the average by NDC of this monthly cost, generating a standardized price for each NDC in our dataset.

**Appendix Exhibit 3:** Categorization of Expenditures

**STEP 1**: Assign each claim to a primary expenditure category based on a combination of revenue code, place of service, procedure code, provider type, provider specialty, and associated cost.

* An *emergency* claim is one that meets **any** of the following conditions:

1. Emergency revenue code (450, 451, 452, 459, or 981)
2. Emergency place of service
3. Emergency procedure code (99221, 99222, 99223, 99241, 99242, 99243, 99244, or 99245).

* A *dental* claim is one not associated with an emergency claim **and** has a procedure code beginning with ‘D.’
* A *primary care* claim is one not associated with an emergency or dental claim and meets **both** of the following:

1. Visit type is either new patient (99201-99205), established patient (99211-99215), preventive medicine (99385-99387, 99395-99397), or preventive counseling (99401-99404, 99406-99409, 99411-99412, 99420-99429)
2. Either
3. Oregon Division of Medical Assistance Programs (DMAP) provider type is one of the following: Rural Health Clinic, FQHC, Family Planning Clinic, Indian Health Clinics, Adv Comp Health Care, Midwife, Advance Practice Nurse, Physician Assistants, Clinic, or Nurse; **or**
4. Provider type is Physician **and** provider specialty is Physician, Osteopathic Physician, Family Practitioner, General Practitioner, Gynecology, Internist, Pediatrics, Preventive Medicine, or Primary Care – Federal Definition.

* A *mental and behavioral health* claim is defined as one that is not associated with any emergency dental or primary care claim and meets **ANY** of the following conditions:

1. Visit type is mental and behavioral health (CPT 90785-90899)
2. DMAP Provider type is one of the following: Alcohol/Drug, Behavioral Rehab Specialist, MH-PC20, MH Provider, Psychologist Provider, Targeted Case Mngt, or Social Worker, **OR** Provider type is 34 – Physician **AND** provider specialty is Psychiatrist.

* A *specialist* claim is one not classified as any of the above and also meets **both** of the following:

1. Procedure codes indicate specialist encounters (based on CSS-Services and Procedures labels)
2. DMAP Provider type is one of any of the types listed in the primary care subset above, or else included in the following: Podiatrist, Certified Registered Nurse Anesthetist, RN 1st assistant, or Ambulatory Surgical Center

* An *ancillary provider* claim is not classified as any of the above **AND** has provider type of: acupuncturist, chiropractor, optometrist, optician, physical therapist, pharmacist, denturist, dietician, home health, SPD Nursing Services, or Nursing Agency.

For any categorized claim line, all lines in that claim are classified as that same service type.

**STEP 2:** Associated costs are defined as those arising from the same member on the same date with the same billing provider. Any claim associated with a claim higher up in the hierarchy outlined above is reassigned into the expenditure category with precedence. For example, a claim originally sorted into primary care that occurs on the same date and with the same billing provider as an emergency claim for that member becomes emergency.

**STEP 3**: We split primary and specialist care into evaluation, management and procedures (EM+P), imaging, tests, and other (medications, injections and ancillary services) based on the CSS-Services and Procedures label for that CPT. For primary care and specialist care categories, the claims are subset to only include EM+P. The remainder of primary and specialist care claims are pooled with other non-associated costs and subset into Imaging, Tests, and Other categories.

**Appendix Exhibit 4a:** Outpatient, inpatient, and prescription drug **unadjusted** mean monthly expenditure ($) estimates and 95% confidence intervals by insurance cohort

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2014** | | | | | | | | | | | | | |
| Outpatient | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 50.3 | 61.1 | 73.0 | 85.2 | 95.8 | 103.0 | 105.5 | 104.4 | 101.5 | 98.6 | 96.9 | 96.2 |
| Lower CI | 49.4 | 60.2 | 72.2 | 84.2 | 94.7 | 101.9 | 104.5 | 103.4 | 100.5 | 97.5 | 95.8 | 95.2 |
| Upper CI | 51.2 | 61.9 | 73.9 | 86.1 | 96.8 | 104.1 | 106.6 | 105.5 | 102.6 | 99.7 | 97.9 | 97.1 |
| Ret. Insured | Mean | 76.9 | 86.9 | 97.6 | 107.7 | 116.1 | 121.1 | 122.0 | 119.7 | 116.2 | 113.0 | 111.4 | 111.0 |
| Lower CI | 75.4 | 85.6 | 96.3 | 106.4 | 114.6 | 119.5 | 120.4 | 118.3 | 114.7 | 111.5 | 109.9 | 109.6 |
| Upper CI | 78.4 | 88.3 | 98.8 | 109.1 | 117.6 | 122.7 | 123.5 | 121.2 | 117.7 | 114.6 | 112.9 | 112.4 |
| Cont. Insured | Mean | 138.7 | 139.5 | 140.3 | 140.8 | 141.0 | 140.7 | 139.9 | 138.9 | 138.1 | 137.9 | 138.7 | 140.0 |
| Lower CI | 136.7 | 137.9 | 138.8 | 139.3 | 139.4 | 139.1 | 138.3 | 137.4 | 136.5 | 136.3 | 137.1 | 138.5 |
| Upper CI | 140.7 | 141.2 | 141.8 | 142.3 | 142.6 | 142.3 | 141.4 | 140.4 | 139.6 | 139.5 | 140.3 | 141.5 |
| Inpatient | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 40.9 | 43.2 | 45.7 | 48.0 | 49.9 | 51.0 | 51.1 | 50.6 | 49.8 | 49.0 | 48.7 | 48.6 |
| Lower CI | 37.5 | 40.5 | 43.4 | 45.6 | 47.2 | 48.2 | 48.6 | 48.2 | 47.2 | 46.3 | 46.0 | 46.2 |
| Upper CI | 44.3 | 45.9 | 47.9 | 50.4 | 52.6 | 53.8 | 53.7 | 53.0 | 52.3 | 51.8 | 51.3 | 51.0 |
| Ret. Insured | Estimate | 45.5 | 47.7 | 49.9 | 51.9 | 53.6 | 54.8 | 55.1 | 54.9 | 54.5 | 54.0 | 53.8 | 53.7 |
| Lower CI | 41.0 | 44.1 | 46.9 | 48.9 | 50.2 | 51.2 | 51.9 | 51.9 | 51.1 | 50.3 | 50.2 | 50.5 |
| Upper CI | 50.1 | 51.2 | 52.8 | 55.0 | 57.1 | 58.3 | 58.4 | 58.0 | 57.8 | 57.7 | 57.3 | 56.9 |
| Cont. Insured | Estimate | 62.7 | 62.7 | 62.8 | 62.9 | 63.0 | 63.1 | 63.3 | 63.5 | 63.6 | 63.6 | 63.5 | 63.1 |
| Lower CI | 57.8 | 59.1 | 59.8 | 59.8 | 59.5 | 59.6 | 60.1 | 60.5 | 60.3 | 60.0 | 60.0 | 60.0 |
| Upper CI | 67.6 | 66.4 | 65.7 | 65.9 | 66.4 | 66.6 | 66.5 | 66.5 | 66.9 | 67.2 | 66.9 | 66.3 |
| Rx | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 16.7 | 21.7 | 27.5 | 33.9 | 40.2 | 45.8 | 50.0 | 53.1 | 55.2 | 56.8 | 58.2 | 59.6 |
| Lower CI | 16.2 | 21.1 | 26.8 | 33.1 | 39.3 | 44.7 | 48.9 | 51.9 | 54.0 | 55.6 | 57.0 | 58.4 |
| Upper CI | 17.3 | 22.3 | 28.2 | 34.7 | 41.1 | 46.8 | 51.1 | 54.2 | 56.3 | 58.0 | 59.5 | 60.9 |
| Ret. Insured | Mean | 21.9 | 26.5 | 31.8 | 37.2 | 42.5 | 46.9 | 50.3 | 52.6 | 54.2 | 55.6 | 57.2 | 58.8 |
| Lower CI | 21.1 | 25.8 | 30.9 | 36.3 | 41.4 | 45.7 | 49.0 | 51.3 | 52.9 | 54.2 | 55.7 | 57.4 |
| Upper CI | 22.7 | 27.3 | 32.6 | 38.2 | 43.5 | 48.2 | 51.5 | 53.9 | 55.5 | 57.0 | 58.6 | 60.3 |
| Cont. Insured | Mean | 101.4 | 102.7 | 104.1 | 105.5 | 106.7 | 107.8 | 108.7 | 109.5 | 110.4 | 111.4 | 112.6 | 113.9 |
| Lower CI | 99.0 | 100.4 | 101.8 | 103.1 | 104.3 | 105.3 | 106.3 | 107.1 | 107.9 | 108.8 | 110.0 | 111.3 |
| Upper CI | 103.8 | 105.1 | 106.4 | 107.8 | 109.1 | 110.3 | 111.2 | 112.0 | 112.9 | 113.9 | 115.1 | 116.4 |
| **2015** | | | | | | | | | | | | | |
| Outpatient | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 96.0 | 95.9 | 95.5 | 94.3 | 92.7 | 90.9 | 89.4 | 88.5 | 87.9 | 87.7 | 87.6 | 87.5 |
| Lower CI | 95.0 | 94.9 | 94.4 | 93.3 | 91.7 | 90.0 | 88.4 | 87.5 | 87.0 | 86.7 | 86.6 | 86.3 |
| Upper CI | 97.0 | 97.0 | 96.5 | 95.3 | 93.6 | 91.9 | 90.5 | 89.5 | 88.9 | 88.6 | 88.6 | 88.7 |
| Ret. Insured | Mean | 111.2 | 111.5 | 111.2 | 110.0 | 108.1 | 106.0 | 104.3 | 103.2 | 102.7 | 102.5 | 102.6 | 102.6 |
| Lower CI | 109.8 | 110.0 | 109.7 | 108.5 | 106.7 | 104.6 | 102.8 | 101.8 | 101.3 | 101.2 | 101.1 | 100.9 |
| Upper CI | 112.6 | 112.9 | 112.7 | 111.4 | 109.5 | 107.4 | 105.8 | 104.7 | 104.1 | 103.9 | 104.0 | 104.4 |
| Cont. Insured | Mean | 141.4 | 142.4 | 142.6 | 141.6 | 139.7 | 137.5 | 135.7 | 134.5 | 133.9 | 133.8 | 133.8 | 133.9 |
| Lower CI | 139.9 | 140.8 | 140.9 | 140.0 | 138.2 | 136.0 | 134.0 | 132.9 | 132.4 | 132.3 | 132.2 | 132.0 |
| Upper CI | 142.9 | 144.1 | 144.2 | 143.1 | 141.2 | 139.1 | 137.3 | 136.1 | 135.5 | 135.3 | 135.5 | 135.9 |
| Inpatient | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 48.6 | 48.5 | 48.2 | 47.5 | 46.6 | 46.0 | 45.7 | 46.1 | 47.0 | 48.3 | 49.8 | 51.4 |
| Lower CI | 46.2 | 45.9 | 45.4 | 44.9 | 44.3 | 43.6 | 43.1 | 43.5 | 44.6 | 45.9 | 46.9 | 47.4 |
| Upper CI | 51.0 | 51.2 | 51.0 | 50.0 | 49.0 | 48.3 | 48.3 | 48.6 | 49.3 | 50.6 | 52.8 | 55.5 |
| Ret. Insured | Estimate | 53.5 | 53.3 | 52.7 | 51.8 | 50.8 | 50.0 | 49.8 | 50.3 | 51.6 | 53.3 | 55.3 | 57.4 |
| Lower CI | 50.3 | 49.7 | 49.0 | 48.5 | 47.8 | 46.9 | 46.4 | 46.9 | 48.4 | 50.1 | 51.2 | 51.8 |
| Upper CI | 56.8 | 56.9 | 56.4 | 55.1 | 53.8 | 53.1 | 53.2 | 53.7 | 54.7 | 56.5 | 59.3 | 63.0 |
| Cont. Insured | Estimate | 62.7 | 62.1 | 61.5 | 60.8 | 60.1 | 59.4 | 58.8 | 58.3 | 57.8 | 57.4 | 57.0 | 56.6 |
| Lower CI | 59.5 | 58.6 | 57.9 | 57.5 | 57.0 | 56.0 | 55.0 | 54.5 | 54.4 | 54.0 | 52.9 | 51.2 |
| Upper CI | 65.8 | 65.6 | 65.1 | 64.2 | 63.2 | 62.8 | 62.6 | 62.0 | 61.2 | 60.8 | 61.1 | 62.0 |
| Rx | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 60.9 | 62.0 | 62.9 | 63.7 | 64.3 | 64.8 | 65.3 | 65.9 | 66.5 | 67.1 | 67.8 | 68.5 |
| Lower CI | 59.6 | 60.7 | 61.6 | 62.3 | 62.9 | 63.4 | 63.9 | 64.5 | 65.1 | 65.7 | 66.3 | 66.9 |
| Upper CI | 62.2 | 63.3 | 64.3 | 65.0 | 65.6 | 66.2 | 66.7 | 67.3 | 67.9 | 68.5 | 69.2 | 70.0 |
| Ret. Insured | Mean | 60.4 | 61.8 | 62.9 | 63.5 | 63.7 | 63.9 | 64.2 | 64.8 | 65.8 | 66.9 | 68.1 | 69.4 |
| Lower CI | 58.9 | 60.3 | 61.3 | 61.9 | 62.2 | 62.3 | 62.6 | 63.2 | 64.1 | 65.2 | 66.4 | 67.5 |
| Upper CI | 61.9 | 63.4 | 64.5 | 65.1 | 65.3 | 65.5 | 65.9 | 66.5 | 67.4 | 68.5 | 69.8 | 71.2 |
| Cont. Insured | Mean | 115.1 | 116.1 | 116.6 | 116.7 | 116.4 | 115.9 | 115.5 | 115.4 | 115.5 | 115.7 | 116.0 | 116.3 |
| Lower CI | 112.5 | 113.4 | 114.0 | 114.0 | 113.7 | 113.3 | 112.9 | 112.7 | 112.8 | 113.0 | 113.3 | 113.4 |
| Upper CI | 117.7 | 118.7 | 119.3 | 119.3 | 119.0 | 118.5 | 118.2 | 118.0 | 118.1 | 118.3 | 118.7 | 119.1 |

**Appendix Exhibit 4b:** Emergency, dental, and mental/behavioral health (MBH) **unadjusted** mean monthly expenditure ($) estimates and 95% confidence intervals by insurance cohort

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2014** | | | | | | | | | | | | | |
| Emergency | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 9.1 | 10.2 | 11.4 | 12.5 | 13.4 | 13.9 | 13.8 | 13.2 | 12.5 | 12.0 | 11.6 | 11.5 |
| Lower CI | 8.8 | 9.9 | 11.1 | 12.2 | 13.1 | 13.5 | 13.4 | 12.9 | 12.2 | 11.6 | 11.3 | 11.2 |
| Upper CI | 9.5 | 10.5 | 11.7 | 12.8 | 13.8 | 14.3 | 14.1 | 13.5 | 12.9 | 12.3 | 11.9 | 11.8 |
| Ret. Insured | Mean | 16.1 | 17.3 | 18.7 | 20.0 | 20.9 | 21.4 | 21.2 | 20.6 | 19.8 | 19.2 | 18.8 | 18.7 |
| Lower CI | 15.4 | 16.8 | 18.2 | 19.5 | 20.4 | 20.8 | 20.7 | 20.1 | 19.3 | 18.6 | 18.3 | 18.3 |
| Upper CI | 16.7 | 17.9 | 19.2 | 20.5 | 21.5 | 22.0 | 21.8 | 21.1 | 20.4 | 19.7 | 19.4 | 19.2 |
| Cont. Insured | Mean | 22.3 | 22.6 | 22.8 | 23.0 | 23.2 | 23.1 | 22.9 | 22.7 | 22.3 | 22.0 | 21.7 | 21.6 |
| Lower CI | 21.5 | 22.0 | 22.3 | 22.5 | 22.6 | 22.5 | 22.4 | 22.1 | 21.7 | 21.4 | 21.2 | 21.0 |
| Upper CI | 23.1 | 23.2 | 23.4 | 23.6 | 23.8 | 23.7 | 23.5 | 23.2 | 22.9 | 22.6 | 22.3 | 22.1 |
| Dental | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 3.4 | 4.3 | 5.3 | 6.3 | 7.3 | 8.1 | 8.6 | 8.6 | 8.5 | 8.2 | 7.9 | 7.6 |
| Lower CI | 3.3 | 4.1 | 5.1 | 6.2 | 7.2 | 8.0 | 8.4 | 8.5 | 8.3 | 8.0 | 7.7 | 7.4 |
| Upper CI | 3.5 | 4.4 | 5.4 | 6.5 | 7.5 | 8.3 | 8.7 | 8.8 | 8.6 | 8.3 | 8.0 | 7.7 |
| Ret. Insured | Estimate | 6.0 | 7.0 | 8.1 | 9.1 | 10.0 | 10.6 | 10.8 | 10.6 | 10.2 | 9.8 | 9.4 | 9.1 |
| Lower CI | 5.8 | 6.8 | 7.9 | 8.9 | 9.8 | 10.3 | 10.5 | 10.4 | 10.0 | 9.5 | 9.2 | 8.9 |
| Upper CI | 6.3 | 7.2 | 8.3 | 9.3 | 10.3 | 10.9 | 11.0 | 10.8 | 10.5 | 10.0 | 9.6 | 9.3 |
| Cont. Insured | Estimate | 9.7 | 9.8 | 9.9 | 10.0 | 10.0 | 9.9 | 9.6 | 9.2 | 8.9 | 8.6 | 8.5 | 8.5 |
| Lower CI | 9.4 | 9.6 | 9.7 | 9.8 | 9.8 | 9.6 | 9.4 | 9.0 | 8.7 | 8.4 | 8.3 | 8.3 |
| Upper CI | 9.9 | 10.0 | 10.1 | 10.2 | 10.2 | 10.1 | 9.8 | 9.4 | 9.1 | 8.8 | 8.7 | 8.7 |
| MBH | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 4.5 | 5.4 | 6.5 | 7.7 | 8.7 | 9.6 | 10.0 | 10.1 | 10.0 | 9.9 | 9.8 | 9.7 |
| Lower CI | 4.2 | 5.2 | 6.3 | 7.4 | 8.4 | 9.2 | 9.7 | 9.8 | 9.7 | 9.5 | 9.4 | 9.4 |
| Upper CI | 4.8 | 5.7 | 6.8 | 7.9 | 9.0 | 9.9 | 10.4 | 10.4 | 10.3 | 10.2 | 10.1 | 10.0 |
| Ret. Insured | Mean | 7.2 | 8.4 | 9.7 | 11.0 | 12.2 | 13.0 | 13.3 | 13.3 | 13.0 | 12.7 | 12.5 | 12.5 |
| Lower CI | 6.8 | 8.0 | 9.3 | 10.6 | 11.7 | 12.5 | 12.8 | 12.7 | 12.4 | 12.1 | 12.0 | 12.0 |
| Upper CI | 7.7 | 8.8 | 10.1 | 11.5 | 12.7 | 13.6 | 13.9 | 13.8 | 13.5 | 13.2 | 13.0 | 12.9 |
| Cont. Insured | Mean | 17.1 | 17.2 | 17.4 | 17.5 | 17.6 | 17.7 | 17.7 | 17.6 | 17.5 | 17.3 | 17.2 | 17.1 |
| Lower CI | 16.4 | 16.6 | 16.8 | 16.9 | 17.0 | 17.1 | 17.1 | 17.0 | 16.9 | 16.7 | 16.6 | 16.5 |
| Upper CI | 17.7 | 17.8 | 18.0 | 18.1 | 18.3 | 18.3 | 18.3 | 18.2 | 18.1 | 17.9 | 17.8 | 17.6 |
| **2015** | | | | | | | | | | | | | |
| Emergency | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 11.5 | 11.6 | 11.7 | 11.8 | 11.7 | 11.7 | 11.6 | 11.5 | 11.4 | 11.3 | 11.3 | 11.2 |
| Lower CI | 11.3 | 11.3 | 11.4 | 11.5 | 11.5 | 11.4 | 11.3 | 11.2 | 11.2 | 11.1 | 10.9 | 10.7 |
| Upper CI | 11.8 | 11.9 | 12.0 | 12.1 | 12.0 | 12.0 | 11.9 | 11.8 | 11.7 | 11.6 | 11.6 | 11.6 |
| Ret. Insured | Mean | 18.8 | 19.0 | 19.1 | 19.2 | 19.2 | 19.1 | 18.9 | 18.7 | 18.4 | 18.1 | 17.8 | 17.4 |
| Lower CI | 18.3 | 18.4 | 18.6 | 18.7 | 18.7 | 18.6 | 18.4 | 18.1 | 17.9 | 17.6 | 17.2 | 16.7 |
| Upper CI | 19.3 | 19.5 | 19.7 | 19.7 | 19.7 | 19.6 | 19.5 | 19.2 | 18.9 | 18.6 | 18.3 | 18.1 |
| Cont. Insured | Mean | 21.5 | 21.5 | 21.5 | 21.7 | 21.9 | 22.0 | 22.1 | 22.1 | 22.0 | 21.8 | 21.6 | 21.4 |
| Lower CI | 21.0 | 20.9 | 21.0 | 21.1 | 21.3 | 21.5 | 21.5 | 21.5 | 21.4 | 21.3 | 21.0 | 20.6 |
| Upper CI | 22.0 | 22.0 | 22.1 | 22.2 | 22.4 | 22.6 | 22.7 | 22.7 | 22.5 | 22.3 | 22.2 | 22.2 |
| Dental | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 7.3 | 7.1 | 6.9 | 6.7 | 6.6 | 6.6 | 6.5 | 6.4 | 6.2 | 6.1 | 5.9 | 5.8 |
| Lower CI | 7.2 | 6.9 | 6.7 | 6.6 | 6.5 | 6.4 | 6.3 | 6.2 | 6.1 | 6.0 | 5.8 | 5.6 |
| Upper CI | 7.4 | 7.2 | 7.0 | 6.9 | 6.8 | 6.7 | 6.6 | 6.5 | 6.3 | 6.2 | 6.1 | 6.0 |
| Ret. Insured | Estimate | 8.8 | 8.6 | 8.4 | 8.2 | 8.0 | 7.8 | 7.6 | 7.5 | 7.3 | 7.2 | 7.1 | 7.1 |
| Lower CI | 8.6 | 8.4 | 8.2 | 8.0 | 7.8 | 7.6 | 7.4 | 7.3 | 7.2 | 7.1 | 6.9 | 6.8 |
| Upper CI | 9.0 | 8.8 | 8.6 | 8.4 | 8.1 | 8.0 | 7.8 | 7.7 | 7.5 | 7.4 | 7.4 | 7.3 |
| Cont. Insured | Estimate | 8.6 | 8.7 | 8.7 | 8.7 | 8.6 | 8.5 | 8.4 | 8.3 | 8.2 | 8.1 | 8.0 | 7.8 |
| Lower CI | 8.4 | 8.5 | 8.5 | 8.5 | 8.4 | 8.3 | 8.2 | 8.1 | 8.0 | 7.9 | 7.7 | 7.6 |
| Upper CI | 8.8 | 8.9 | 8.9 | 8.9 | 8.8 | 8.7 | 8.6 | 8.5 | 8.3 | 8.2 | 8.2 | 8.1 |
| MBH | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 9.7 | 9.7 | 9.7 | 9.8 | 9.8 | 9.8 | 9.8 | 9.8 | 9.8 | 9.9 | 9.9 | 10.0 |
| Lower CI | 9.4 | 9.4 | 9.4 | 9.4 | 9.5 | 9.5 | 9.5 | 9.5 | 9.5 | 9.6 | 9.6 | 9.6 |
| Upper CI | 10.0 | 10.0 | 10.1 | 10.1 | 10.1 | 10.1 | 10.1 | 10.1 | 10.2 | 10.2 | 10.3 | 10.3 |
| Ret. Insured | Mean | 12.5 | 12.6 | 12.7 | 12.7 | 12.7 | 12.6 | 12.6 | 12.5 | 12.4 | 12.4 | 12.3 | 12.2 |
| Lower CI | 12.0 | 12.1 | 12.1 | 12.2 | 12.2 | 12.1 | 12.1 | 12.0 | 12.0 | 11.9 | 11.8 | 11.7 |
| Upper CI | 13.0 | 13.1 | 13.2 | 13.2 | 13.2 | 13.1 | 13.1 | 13.0 | 12.9 | 12.9 | 12.8 | 12.8 |
| Cont. Insured | Mean | 17.0 | 17.1 | 17.3 | 17.7 | 18.2 | 18.7 | 19.1 | 19.2 | 19.1 | 18.8 | 18.5 | 18.2 |
| Lower CI | 16.4 | 16.5 | 16.7 | 17.1 | 17.7 | 18.1 | 18.4 | 18.5 | 18.5 | 18.2 | 17.9 | 17.5 |
| Upper CI | 17.6 | 17.7 | 17.9 | 18.3 | 18.8 | 19.3 | 19.7 | 19.8 | 19.7 | 19.5 | 19.2 | 18.9 |

**Appendix Exhibit 4c:** PC and specialist EM+P, imaging, and tests **unadjusted** mean monthly expenditure ($) estimates and 95% confidence intervals by insurance cohort

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2014** | | | | | | | | | | | | | |
| PC EM+P | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 9.0 | 10.5 | 12.2 | 13.8 | 15.2 | 16.1 | 16.2 | 15.9 | 15.3 | 14.9 | 14.8 | 14.9 |
| Lower CI | 8.8 | 10.4 | 12.1 | 13.7 | 15.1 | 15.9 | 16.1 | 15.7 | 15.2 | 14.7 | 14.6 | 14.8 |
| Upper CI | 9.1 | 10.7 | 12.3 | 14.0 | 15.4 | 16.3 | 16.4 | 16.0 | 15.5 | 15.0 | 14.9 | 15.1 |
| Ret. Insured | Mean | 12.4 | 13.5 | 14.6 | 15.7 | 16.5 | 17.0 | 16.9 | 16.6 | 16.1 | 15.8 | 15.9 | 16.1 |
| Lower CI | 12.1 | 13.3 | 14.4 | 15.5 | 16.3 | 16.8 | 16.7 | 16.4 | 15.9 | 15.6 | 15.7 | 15.9 |
| Upper CI | 12.6 | 13.7 | 14.8 | 15.9 | 16.8 | 17.2 | 17.1 | 16.8 | 16.3 | 16.1 | 16.1 | 16.3 |
| Cont. Insured | Mean | 20.6 | 20.5 | 20.4 | 20.2 | 20.1 | 20.0 | 19.8 | 19.7 | 19.7 | 19.9 | 20.3 | 20.9 |
| Lower CI | 20.3 | 20.2 | 20.1 | 20.0 | 19.9 | 19.7 | 19.6 | 19.5 | 19.5 | 19.7 | 20.1 | 20.7 |
| Upper CI | 20.9 | 20.7 | 20.6 | 20.5 | 20.3 | 20.2 | 20.0 | 19.9 | 19.9 | 20.2 | 20.6 | 21.1 |
| Specialist EM+P | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 10.8 | 13.9 | 17.7 | 21.9 | 26.0 | 29.3 | 30.9 | 31.1 | 30.5 | 29.7 | 29.3 | 29.2 |
| Lower CI | 10.3 | 13.4 | 17.2 | 21.4 | 25.4 | 28.6 | 30.2 | 30.4 | 29.8 | 29.0 | 28.7 | 28.6 |
| Upper CI | 11.3 | 14.4 | 18.2 | 22.4 | 26.7 | 30.0 | 31.6 | 31.7 | 31.2 | 30.4 | 30.0 | 29.8 |
| Ret. Insured | Estimate | 15.1 | 18.2 | 21.9 | 25.7 | 29.2 | 31.7 | 32.6 | 32.2 | 31.2 | 30.3 | 29.9 | 30.0 |
| Lower CI | 14.3 | 17.5 | 21.2 | 25.0 | 28.3 | 30.7 | 31.6 | 31.3 | 30.3 | 29.4 | 29.0 | 29.1 |
| Upper CI | 15.8 | 18.9 | 22.5 | 26.4 | 30.1 | 32.7 | 33.5 | 33.0 | 32.1 | 31.2 | 30.8 | 30.8 |
| Cont. Insured | Estimate | 38.7 | 38.8 | 38.9 | 38.9 | 38.8 | 38.6 | 38.1 | 37.6 | 37.3 | 37.4 | 38.0 | 39.0 |
| Lower CI | 37.4 | 37.7 | 38.0 | 38.0 | 37.8 | 37.6 | 37.2 | 36.7 | 36.4 | 36.4 | 37.1 | 38.1 |
| Upper CI | 40.0 | 39.8 | 39.8 | 39.9 | 39.9 | 39.6 | 39.1 | 38.5 | 38.3 | 38.4 | 39.0 | 39.9 |
| Imaging | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 9.6 | 11.8 | 14.3 | 17.1 | 19.6 | 21.2 | 21.6 | 21.1 | 20.1 | 19.1 | 18.6 | 18.4 |
| Lower CI | 9.2 | 11.4 | 14.0 | 16.7 | 19.2 | 20.8 | 21.2 | 20.7 | 19.7 | 18.7 | 18.2 | 18.0 |
| Upper CI | 9.9 | 12.1 | 14.6 | 17.4 | 20.0 | 21.7 | 22.0 | 21.5 | 20.5 | 19.5 | 19.0 | 18.7 |
| Ret. Insured | Mean | 14.3 | 16.3 | 18.6 | 20.9 | 22.8 | 23.9 | 23.9 | 23.1 | 22.0 | 21.1 | 20.6 | 20.5 |
| Lower CI | 13.7 | 15.9 | 18.2 | 20.4 | 22.2 | 23.3 | 23.3 | 22.5 | 21.4 | 20.5 | 20.1 | 20.0 |
| Upper CI | 14.8 | 16.8 | 19.1 | 21.4 | 23.4 | 24.5 | 24.4 | 23.6 | 22.5 | 21.6 | 21.1 | 21.0 |
| Cont. Insured | Mean | 26.7 | 27.0 | 27.2 | 27.5 | 27.6 | 27.7 | 27.6 | 27.5 | 27.3 | 27.1 | 26.9 | 26.8 |
| Lower CI | 25.9 | 26.3 | 26.7 | 26.9 | 27.0 | 27.1 | 27.0 | 26.9 | 26.7 | 26.4 | 26.3 | 26.3 |
| Upper CI | 27.5 | 27.6 | 27.8 | 28.0 | 28.2 | 28.3 | 28.2 | 28.0 | 27.8 | 27.7 | 27.5 | 27.4 |
| Tests | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 3.6 | 4.2 | 5.0 | 5.8 | 6.5 | 6.9 | 6.9 | 6.6 | 6.3 | 5.9 | 5.8 | 5.7 |
| Lower CI | 3.5 | 4.2 | 4.9 | 5.7 | 6.4 | 6.8 | 6.8 | 6.5 | 6.2 | 5.8 | 5.7 | 5.6 |
| Upper CI | 3.7 | 4.3 | 5.1 | 5.9 | 6.6 | 7.0 | 7.0 | 6.7 | 6.4 | 6.0 | 5.9 | 5.8 |
| Ret. Insured | Mean | 4.8 | 5.3 | 5.7 | 6.2 | 6.5 | 6.6 | 6.5 | 6.2 | 5.8 | 5.6 | 5.5 | 5.5 |
| Lower CI | 4.7 | 5.1 | 5.6 | 6.0 | 6.3 | 6.5 | 6.3 | 6.0 | 5.7 | 5.5 | 5.4 | 5.4 |
| Upper CI | 5.0 | 5.4 | 5.8 | 6.3 | 6.6 | 6.7 | 6.6 | 6.3 | 6.0 | 5.7 | 5.6 | 5.6 |
| Cont. Insured | Mean | 7.4 | 7.5 | 7.5 | 7.6 | 7.6 | 7.5 | 7.5 | 7.4 | 7.3 | 7.3 | 7.3 | 7.3 |
| Lower CI | 7.2 | 7.3 | 7.4 | 7.4 | 7.4 | 7.4 | 7.4 | 7.3 | 7.2 | 7.2 | 7.2 | 7.2 |
| Upper CI | 7.6 | 7.6 | 7.6 | 7.7 | 7.7 | 7.7 | 7.6 | 7.5 | 7.5 | 7.5 | 7.4 | 7.5 |
| **2015** | | | | | | | | | | | | | |
| PC EM+P | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 15.2 | 15.3 | 15.3 | 14.9 | 14.3 | 13.6 | 13.1 | 12.8 | 12.6 | 12.5 | 12.5 | 12.6 |
| Lower CI | 15.0 | 15.2 | 15.1 | 14.7 | 14.1 | 13.5 | 12.9 | 12.6 | 12.5 | 12.4 | 12.4 | 12.4 |
| Upper CI | 15.3 | 15.5 | 15.4 | 15.0 | 14.4 | 13.8 | 13.2 | 12.9 | 12.7 | 12.7 | 12.7 | 12.7 |
| Ret. Insured | Mean | 16.4 | 16.6 | 16.5 | 16.1 | 15.4 | 14.7 | 14.1 | 13.8 | 13.6 | 13.6 | 13.7 | 13.7 |
| Lower CI | 16.2 | 16.4 | 16.3 | 15.9 | 15.2 | 14.5 | 13.9 | 13.6 | 13.5 | 13.4 | 13.5 | 13.5 |
| Upper CI | 16.6 | 16.8 | 16.8 | 16.3 | 15.6 | 14.9 | 14.3 | 14.0 | 13.8 | 13.8 | 13.9 | 14.0 |
| Cont. Insured | Mean | 21.4 | 21.7 | 21.7 | 21.2 | 20.5 | 19.6 | 18.9 | 18.4 | 18.2 | 18.1 | 18.1 | 18.0 |
| Lower CI | 21.2 | 21.5 | 21.4 | 21.0 | 20.2 | 19.4 | 18.7 | 18.2 | 18.0 | 17.9 | 17.8 | 17.8 |
| Upper CI | 21.6 | 22.0 | 21.9 | 21.5 | 20.7 | 19.8 | 19.1 | 18.7 | 18.4 | 18.3 | 18.3 | 18.3 |
| Specialist EM+P | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 29.2 | 29.2 | 29.0 | 28.4 | 27.7 | 26.9 | 26.2 | 25.8 | 25.4 | 25.2 | 25.1 | 24.9 |
| Lower CI | 28.6 | 28.5 | 28.3 | 27.8 | 27.1 | 26.3 | 25.6 | 25.1 | 24.9 | 24.7 | 24.4 | 24.1 |
| Upper CI | 29.9 | 29.9 | 29.7 | 29.1 | 28.3 | 27.5 | 26.9 | 26.4 | 26.0 | 25.8 | 25.7 | 25.7 |
| Ret. Insured | Estimate | 30.3 | 30.6 | 30.7 | 30.4 | 29.9 | 29.2 | 28.5 | 27.9 | 27.3 | 26.8 | 26.3 | 25.8 |
| Lower CI | 29.4 | 29.7 | 29.7 | 29.6 | 29.1 | 28.4 | 27.6 | 27.0 | 26.5 | 26.0 | 25.4 | 24.7 |
| Upper CI | 31.1 | 31.5 | 31.6 | 31.3 | 30.7 | 30.0 | 29.4 | 28.7 | 28.1 | 27.5 | 27.1 | 26.9 |
| Cont. Insured | Estimate | 40.0 | 40.7 | 40.8 | 40.1 | 38.8 | 37.3 | 36.0 | 35.0 | 34.4 | 33.9 | 33.6 | 33.2 |
| Lower CI | 39.0 | 39.7 | 39.7 | 39.1 | 37.9 | 36.4 | 35.1 | 34.1 | 33.5 | 33.1 | 32.6 | 32.1 |
| Upper CI | 40.9 | 41.7 | 41.9 | 41.1 | 39.7 | 38.2 | 37.0 | 36.0 | 35.2 | 34.8 | 34.5 | 34.4 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Imaging | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 18.3 | 18.4 | 18.5 | 18.5 | 18.3 | 18.1 | 17.9 | 17.7 | 17.4 | 17.2 | 17.0 | 16.8 |
| Lower CI | 18.0 | 18.0 | 18.1 | 18.1 | 18.0 | 17.7 | 17.5 | 17.3 | 17.1 | 16.9 | 16.6 | 16.3 |
| Upper CI | 18.7 | 18.8 | 18.9 | 18.8 | 18.7 | 18.5 | 18.3 | 18.0 | 17.8 | 17.6 | 17.4 | 17.3 |
| Ret. Insured | Mean | 20.6 | 20.8 | 20.9 | 20.8 | 20.5 | 20.1 | 19.8 | 19.5 | 19.3 | 19.1 | 19.0 | 18.9 |
| Lower CI | 20.1 | 20.3 | 20.3 | 20.2 | 20.0 | 19.6 | 19.2 | 19.0 | 18.8 | 18.7 | 18.5 | 18.2 |
| Upper CI | 21.1 | 21.3 | 21.4 | 21.3 | 21.0 | 20.6 | 20.3 | 20.0 | 19.8 | 19.6 | 19.5 | 19.6 |
| Cont. Insured | Mean | 26.7 | 26.5 | 26.3 | 26.0 | 25.7 | 25.3 | 25.1 | 25.0 | 24.9 | 25.0 | 25.1 | 25.1 |
| Lower CI | 26.1 | 25.9 | 25.7 | 25.4 | 25.1 | 24.8 | 24.5 | 24.4 | 24.4 | 24.5 | 24.4 | 24.3 |
| Upper CI | 27.2 | 27.1 | 26.9 | 26.6 | 26.2 | 25.9 | 25.7 | 25.6 | 25.5 | 25.5 | 25.7 | 26.0 |
| Tests | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 5.7 | 5.8 | 5.8 | 5.8 | 5.7 | 5.6 | 5.5 | 5.5 | 5.4 | 5.4 | 5.3 | 5.3 |
| Lower CI | 5.7 | 5.7 | 5.7 | 5.7 | 5.6 | 5.5 | 5.4 | 5.4 | 5.3 | 5.3 | 5.2 | 5.2 |
| Upper CI | 5.8 | 5.9 | 5.9 | 5.9 | 5.8 | 5.7 | 5.6 | 5.6 | 5.5 | 5.4 | 5.4 | 5.4 |
| Ret. Insured | Mean | 5.6 | 5.6 | 5.7 | 5.7 | 5.6 | 5.5 | 5.5 | 5.4 | 5.4 | 5.4 | 5.4 | 5.3 |
| Lower CI | 5.4 | 5.5 | 5.6 | 5.6 | 5.5 | 5.4 | 5.3 | 5.3 | 5.3 | 5.2 | 5.2 | 5.2 |
| Upper CI | 5.7 | 5.8 | 5.8 | 5.8 | 5.7 | 5.7 | 5.6 | 5.5 | 5.5 | 5.5 | 5.5 | 5.5 |
| Cont. Insured | Mean | 7.4 | 7.5 | 7.5 | 7.5 | 7.5 | 7.5 | 7.4 | 7.4 | 7.4 | 7.4 | 7.3 | 7.3 |
| Lower CI | 7.3 | 7.3 | 7.4 | 7.4 | 7.4 | 7.3 | 7.3 | 7.3 | 7.2 | 7.2 | 7.2 | 7.1 |
| Upper CI | 7.5 | 7.6 | 7.6 | 7.6 | 7.6 | 7.6 | 7.6 | 7.5 | 7.5 | 7.5 | 7.5 | 7.5 |

**Appendix Exhibit 5a:** Outpatient, inpatient, and prescription drug **adjusted** mean monthly expenditure ($) estimates and 95% confidence intervals by insurance cohort

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2014** | | | | | | | | | | | | | |
| Outpatient | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 57.1 | 68.9 | 81.9 | 95.1 | 106.6 | 114.6 | 117.6 | 116.9 | 114.1 | 111.2 | 109.3 | 108.4 |
| Lower CI | 56.2 | 68.1 | 81.3 | 94.4 | 105.7 | 113.6 | 116.8 | 116.1 | 113.3 | 110.2 | 108.4 | 107.6 |
| Upper CI | 58.0 | 69.7 | 82.6 | 95.8 | 107.5 | 115.5 | 118.5 | 117.7 | 115.0 | 112.1 | 110.1 | 109.1 |
| Ret. Insured | Mean | 74.2 | 83.7 | 93.7 | 103.2 | 111.0 | 115.7 | 116.4 | 114.3 | 111.0 | 108.1 | 106.6 | 106.4 |
| Lower CI | 72.9 | 82.6 | 92.8 | 102.3 | 109.9 | 114.6 | 115.4 | 113.4 | 110.0 | 107.0 | 105.6 | 105.5 |
| Upper CI | 75.5 | 84.7 | 94.5 | 104.1 | 112.1 | 116.9 | 117.5 | 115.3 | 112.1 | 109.2 | 107.7 | 107.3 |
| Cont. Insured | Mean | 117.3 | 118.1 | 118.9 | 119.4 | 119.6 | 119.2 | 118.2 | 117.0 | 116.0 | 115.8 | 116.6 | 118.2 |
| Lower CI | 115.7 | 116.9 | 118.0 | 118.5 | 118.5 | 118.1 | 117.2 | 116.1 | 115.0 | 114.7 | 115.6 | 117.2 |
| Upper CI | 118.9 | 119.3 | 119.8 | 120.4 | 120.6 | 120.3 | 119.1 | 117.9 | 117.0 | 116.9 | 117.7 | 119.1 |
| Inpatient | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 45.6 | 48.1 | 50.7 | 53.2 | 55.4 | 57.0 | 57.9 | 58.2 | 58.0 | 57.6 | 57.2 | 56.8 |
| Lower CI | 41.9 | 45.3 | 48.4 | 50.8 | 52.6 | 54.1 | 55.2 | 55.6 | 55.1 | 54.4 | 54.2 | 54.2 |
| Upper CI | 49.4 | 51.0 | 53.0 | 55.6 | 58.2 | 60.0 | 60.6 | 60.7 | 60.8 | 60.7 | 60.2 | 59.4 |
| Ret. Insured | Estimate | 42.7 | 44.7 | 46.7 | 48.7 | 50.3 | 51.5 | 52.0 | 52.0 | 51.8 | 51.6 | 51.6 | 51.7 |
| Lower CI | 38.4 | 41.4 | 44.1 | 45.9 | 47.2 | 48.2 | 49.1 | 49.3 | 48.7 | 48.1 | 48.2 | 48.6 |
| Upper CI | 47.0 | 47.9 | 49.4 | 51.4 | 53.5 | 54.7 | 54.9 | 54.7 | 54.9 | 55.1 | 54.9 | 54.7 |
| Cont. Insured | Estimate | 51.3 | 50.6 | 50.0 | 49.5 | 49.1 | 49.1 | 49.4 | 50.0 | 50.5 | 51.0 | 51.3 | 51.2 |
| Lower CI | 46.6 | 47.2 | 47.4 | 46.9 | 46.2 | 46.1 | 46.7 | 47.4 | 47.6 | 47.7 | 48.1 | 48.4 |
| Upper CI | 56.1 | 54.0 | 52.6 | 52.1 | 52.1 | 52.1 | 52.1 | 52.5 | 53.5 | 54.3 | 54.4 | 54.0 |
| Rx | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 19.2 | 24.9 | 31.6 | 38.8 | 46.0 | 52.4 | 57.4 | 60.9 | 63.5 | 65.4 | 67.2 | 68.8 |
| Lower CI | 18.7 | 24.4 | 31.1 | 38.3 | 45.4 | 51.7 | 56.7 | 60.3 | 62.8 | 64.7 | 66.4 | 68.1 |
| Upper CI | 19.7 | 25.4 | 32.0 | 39.3 | 46.6 | 53.1 | 58.0 | 61.6 | 64.2 | 66.2 | 68.0 | 69.5 |
| Ret. Insured | Mean | 21.1 | 25.5 | 30.5 | 35.7 | 40.7 | 45.0 | 48.1 | 50.4 | 51.9 | 53.3 | 54.7 | 56.2 |
| Lower CI | 20.5 | 25.0 | 30.0 | 35.2 | 40.1 | 44.3 | 47.5 | 49.7 | 51.2 | 52.5 | 53.9 | 55.5 |
| Upper CI | 21.7 | 26.1 | 31.0 | 36.2 | 41.3 | 45.7 | 48.8 | 51.0 | 52.6 | 54.0 | 55.5 | 56.9 |
| Cont. Insured | Mean | 86.3 | 87.4 | 88.6 | 89.7 | 90.8 | 91.7 | 92.5 | 93.3 | 94.0 | 94.9 | 96.0 | 97.2 |
| Lower CI | 84.5 | 86.1 | 87.5 | 88.6 | 89.5 | 90.4 | 91.4 | 92.2 | 92.8 | 93.6 | 94.7 | 96.0 |
| Upper CI | 88.0 | 88.7 | 89.6 | 90.8 | 92.0 | 93.0 | 93.7 | 94.4 | 95.2 | 96.3 | 97.3 | 98.3 |
| **2015** | | | | | | | | | | | | | |
| Outpatient | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 108.0 | 107.7 | 107.1 | 105.9 | 104.2 | 102.5 | 100.9 | 99.7 | 98.8 | 98.2 | 97.7 | 97.3 |
| Lower CI | 107.3 | 106.9 | 106.2 | 105.1 | 103.5 | 101.7 | 100.0 | 98.9 | 98.1 | 97.5 | 96.9 | 96.1 |
| Upper CI | 108.8 | 108.6 | 108.0 | 106.7 | 105.0 | 103.2 | 101.7 | 100.5 | 99.6 | 98.9 | 98.6 | 98.5 |
| Ret. Insured | Mean | 106.7 | 107.0 | 106.7 | 105.4 | 103.4 | 101.4 | 99.7 | 98.7 | 98.3 | 98.4 | 98.7 | 98.9 |
| Lower CI | 105.7 | 105.9 | 105.6 | 104.4 | 102.6 | 100.4 | 98.6 | 97.7 | 97.5 | 97.5 | 97.6 | 97.4 |
| Upper CI | 107.6 | 108.0 | 107.7 | 106.3 | 104.3 | 102.3 | 100.7 | 99.7 | 99.2 | 99.2 | 99.7 | 100.4 |
| Cont. Insured | Mean | 119.8 | 121.1 | 121.4 | 120.4 | 118.5 | 116.3 | 114.5 | 113.6 | 113.3 | 113.6 | 114.1 | 114.7 |
| Lower CI | 118.9 | 120.0 | 120.3 | 119.4 | 117.6 | 115.4 | 113.4 | 112.5 | 112.4 | 112.7 | 112.9 | 113.0 |
| Upper CI | 120.8 | 122.2 | 122.6 | 121.4 | 119.4 | 117.3 | 115.6 | 114.6 | 114.3 | 114.5 | 115.3 | 116.3 |
| Inpatient | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 56.3 | 55.7 | 55.1 | 54.3 | 53.5 | 52.9 | 52.6 | 52.8 | 53.2 | 54.0 | 54.8 | 55.8 |
| Lower CI | 53.7 | 52.8 | 52.0 | 51.5 | 51.1 | 50.4 | 49.8 | 50.0 | 50.8 | 51.5 | 51.7 | 51.4 |
| Upper CI | 58.9 | 58.7 | 58.2 | 57.0 | 55.9 | 55.4 | 55.4 | 55.5 | 55.7 | 56.4 | 58.0 | 60.1 |
| Ret. Insured | Estimate | 51.7 | 51.4 | 50.8 | 49.7 | 48.4 | 47.4 | 47.0 | 47.5 | 48.7 | 50.5 | 52.6 | 54.9 |
| Lower CI | 48.6 | 48.0 | 47.3 | 46.6 | 45.7 | 44.6 | 43.8 | 44.3 | 45.9 | 47.7 | 49.0 | 49.6 |
| Upper CI | 54.7 | 54.9 | 54.3 | 52.7 | 51.1 | 50.2 | 50.1 | 50.6 | 51.5 | 53.3 | 56.3 | 60.1 |
| Cont. Insured | Estimate | 51.0 | 50.7 | 50.2 | 49.8 | 49.3 | 48.9 | 48.7 | 48.6 | 48.7 | 48.8 | 49.0 | 49.2 |
| Lower CI | 48.2 | 47.5 | 46.9 | 46.7 | 46.6 | 46.0 | 45.4 | 45.4 | 45.8 | 46.0 | 45.3 | 44.1 |
| Upper CI | 53.9 | 53.9 | 53.6 | 52.8 | 52.1 | 51.9 | 51.9 | 51.8 | 51.5 | 51.7 | 52.7 | 54.3 |
| Rx | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 70.2 | 71.5 | 72.5 | 73.4 | 74.1 | 74.8 | 75.3 | 75.9 | 76.4 | 77.0 | 77.5 | 78.0 |
| Lower CI | 69.5 | 70.7 | 71.7 | 72.6 | 73.4 | 74.0 | 74.4 | 75.0 | 75.6 | 76.2 | 76.5 | 76.7 |
| Upper CI | 70.9 | 72.3 | 73.4 | 74.2 | 74.9 | 75.6 | 76.2 | 76.8 | 77.2 | 77.7 | 78.5 | 79.4 |
| Ret. Insured | Mean | 57.7 | 59.0 | 60.0 | 60.6 | 61.0 | 61.2 | 61.5 | 62.1 | 63.0 | 64.0 | 65.0 | 66.2 |
| Lower CI | 57.0 | 58.2 | 59.2 | 59.8 | 60.2 | 60.4 | 60.6 | 61.2 | 62.2 | 63.2 | 64.0 | 64.8 |
| Upper CI | 58.5 | 59.9 | 60.9 | 61.5 | 61.7 | 62.0 | 62.4 | 63.0 | 63.8 | 64.7 | 66.1 | 67.6 |
| Cont. Insured | Mean | 98.3 | 99.1 | 99.6 | 99.6 | 99.3 | 98.8 | 98.4 | 98.2 | 98.2 | 98.4 | 98.6 | 98.8 |
| Lower CI | 97.1 | 97.8 | 98.2 | 98.3 | 98.1 | 97.6 | 97.0 | 96.9 | 97.0 | 97.2 | 97.0 | 96.7 |
| Upper CI | 99.4 | 100.5 | 101.1 | 100.9 | 100.5 | 100.1 | 99.9 | 99.6 | 99.5 | 99.6 | 100.1 | 100.8 |

**Appendix Exhibit 5b:** Emergency, dental, and mental/behavioral health (MBH) **adjusted** mean monthly expenditure ($) estimates and 95% confidence intervals by insurance cohort

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2014** | | | | | | | | | | | | | |
| Emergency | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 11.1 | 12.4 | 13.8 | 15.1 | 16.2 | 16.8 | 16.7 | 16.1 | 15.4 | 14.7 | 14.3 | 14.1 |
| Lower CI | 10.6 | 12.0 | 13.5 | 14.8 | 15.8 | 16.4 | 16.3 | 15.8 | 15.0 | 14.3 | 14.0 | 13.8 |
| Upper CI | 11.5 | 12.7 | 14.1 | 15.4 | 16.6 | 17.2 | 17.1 | 16.5 | 15.7 | 15.1 | 14.7 | 14.4 |
| Ret. Insured | Mean | 15.1 | 16.3 | 17.6 | 18.7 | 19.7 | 20.1 | 19.9 | 19.3 | 18.6 | 18.0 | 17.8 | 17.7 |
| Lower CI | 14.5 | 15.8 | 17.2 | 18.3 | 19.2 | 19.6 | 19.5 | 19.0 | 18.2 | 17.6 | 17.3 | 17.3 |
| Upper CI | 15.7 | 16.7 | 17.9 | 19.1 | 20.1 | 20.6 | 20.3 | 19.7 | 19.1 | 18.5 | 18.2 | 18.1 |
| Cont. Insured | Mean | 17.8 | 18.1 | 18.4 | 18.6 | 18.7 | 18.6 | 18.4 | 18.1 | 17.7 | 17.5 | 17.4 | 17.4 |
| Lower CI | 17.2 | 17.6 | 18.0 | 18.2 | 18.2 | 18.2 | 18.0 | 17.7 | 17.3 | 17.0 | 17.0 | 17.0 |
| Upper CI | 18.5 | 18.6 | 18.8 | 19.0 | 19.2 | 19.1 | 18.8 | 18.5 | 18.2 | 18.0 | 17.8 | 17.8 |
| Dental | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 3.6 | 4.5 | 5.5 | 6.6 | 7.7 | 8.5 | 8.9 | 9.0 | 8.8 | 8.5 | 8.2 | 7.9 |
| Lower CI | 3.5 | 4.4 | 5.4 | 6.5 | 7.5 | 8.3 | 8.8 | 8.9 | 8.7 | 8.4 | 8.1 | 7.8 |
| Upper CI | 3.7 | 4.6 | 5.6 | 6.7 | 7.8 | 8.6 | 9.1 | 9.1 | 9.0 | 8.7 | 8.3 | 8.0 |
| Ret. Insured | Estimate | 6.2 | 7.1 | 8.1 | 9.1 | 9.9 | 10.5 | 10.6 | 10.4 | 10.1 | 9.7 | 9.3 | 9.0 |
| Lower CI | 6.0 | 6.9 | 8.0 | 8.9 | 9.7 | 10.3 | 10.4 | 10.3 | 9.9 | 9.5 | 9.1 | 8.8 |
| Upper CI | 6.5 | 7.3 | 8.3 | 9.3 | 10.2 | 10.7 | 10.8 | 10.6 | 10.3 | 9.9 | 9.5 | 9.2 |
| Cont. Insured | Estimate | 9.4 | 9.6 | 9.7 | 9.8 | 9.8 | 9.6 | 9.3 | 8.8 | 8.5 | 8.2 | 8.1 | 8.1 |
| Lower CI | 9.1 | 9.3 | 9.5 | 9.6 | 9.5 | 9.4 | 9.1 | 8.7 | 8.3 | 8.0 | 7.9 | 8.0 |
| Upper CI | 9.7 | 9.8 | 9.9 | 10.0 | 10.0 | 9.8 | 9.4 | 9.0 | 8.6 | 8.4 | 8.3 | 8.3 |
| MBH | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 5.5 | 6.7 | 8.0 | 9.4 | 10.7 | 11.7 | 12.3 | 12.4 | 12.4 | 12.2 | 12.1 | 12.1 |
| Lower CI | 5.3 | 6.4 | 7.8 | 9.2 | 10.5 | 11.5 | 12.0 | 12.2 | 12.1 | 11.9 | 11.8 | 11.8 |
| Upper CI | 5.8 | 6.9 | 8.2 | 9.6 | 11.0 | 12.0 | 12.6 | 12.7 | 12.6 | 12.5 | 12.3 | 12.3 |
| Ret. Insured | Mean | 6.5 | 7.6 | 8.7 | 9.9 | 11.0 | 11.7 | 12.1 | 12.0 | 11.8 | 11.6 | 11.4 | 11.4 |
| Lower CI | 6.2 | 7.3 | 8.5 | 9.7 | 10.7 | 11.4 | 11.8 | 11.8 | 11.5 | 11.3 | 11.2 | 11.2 |
| Upper CI | 6.8 | 7.8 | 8.9 | 10.2 | 11.3 | 12.1 | 12.3 | 12.3 | 12.1 | 11.9 | 11.7 | 11.7 |
| Cont. Insured | Mean | 13.8 | 13.9 | 14.1 | 14.2 | 14.3 | 14.3 | 14.3 | 14.2 | 14.0 | 13.9 | 13.8 | 13.7 |
| Lower CI | 13.3 | 13.6 | 13.8 | 13.9 | 14.0 | 14.0 | 14.0 | 13.9 | 13.7 | 13.6 | 13.5 | 13.5 |
| Upper CI | 14.3 | 14.3 | 14.4 | 14.5 | 14.6 | 14.7 | 14.6 | 14.4 | 14.3 | 14.2 | 14.1 | 14.0 |
| **2015** | | | | | | | | | | | | | |
| Emergency | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 14.1 | 14.2 | 14.2 | 14.3 | 14.3 | 14.2 | 14.1 | 14.0 | 13.8 | 13.6 | 13.4 | 13.1 |
| Lower CI | 13.8 | 13.8 | 13.9 | 13.9 | 14.0 | 13.9 | 13.7 | 13.6 | 13.5 | 13.3 | 13.0 | 12.6 |
| Upper CI | 14.4 | 14.5 | 14.6 | 14.6 | 14.6 | 14.5 | 14.5 | 14.3 | 14.1 | 13.9 | 13.7 | 13.7 |
| Ret. Insured | Mean | 17.8 | 18.0 | 18.2 | 18.2 | 18.2 | 18.0 | 17.8 | 17.6 | 17.3 | 17.1 | 16.8 | 16.5 |
| Lower CI | 17.5 | 17.6 | 17.7 | 17.8 | 17.8 | 17.6 | 17.4 | 17.1 | 16.9 | 16.7 | 16.3 | 15.8 |
| Upper CI | 18.2 | 18.5 | 18.7 | 18.7 | 18.6 | 18.4 | 18.3 | 18.0 | 17.7 | 17.4 | 17.3 | 17.2 |
| Cont. Insured | Mean | 17.5 | 17.7 | 17.8 | 17.8 | 17.8 | 17.8 | 17.8 | 17.8 | 17.8 | 17.9 | 17.9 | 17.9 |
| Lower CI | 17.1 | 17.2 | 17.3 | 17.4 | 17.5 | 17.4 | 17.3 | 17.3 | 17.4 | 17.4 | 17.4 | 17.2 |
| Upper CI | 17.9 | 18.1 | 18.3 | 18.3 | 18.2 | 18.3 | 18.3 | 18.3 | 18.2 | 18.3 | 18.4 | 18.7 |
| Dental | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 7.6 | 7.4 | 7.2 | 7.0 | 7.0 | 6.9 | 6.8 | 6.7 | 6.6 | 6.4 | 6.2 | 6.1 |
| Lower CI | 7.5 | 7.2 | 7.0 | 6.9 | 6.9 | 6.8 | 6.7 | 6.6 | 6.5 | 6.3 | 6.1 | 5.9 |
| Upper CI | 7.7 | 7.5 | 7.3 | 7.2 | 7.1 | 7.0 | 6.9 | 6.8 | 6.7 | 6.5 | 6.4 | 6.2 |
| Ret. Insured | Estimate | 8.8 | 8.5 | 8.3 | 8.1 | 7.9 | 7.7 | 7.5 | 7.4 | 7.3 | 7.2 | 7.1 | 7.0 |
| Lower CI | 8.6 | 8.3 | 8.1 | 7.9 | 7.7 | 7.5 | 7.3 | 7.2 | 7.1 | 7.0 | 6.9 | 6.7 |
| Upper CI | 8.9 | 8.7 | 8.5 | 8.3 | 8.0 | 7.8 | 7.7 | 7.5 | 7.4 | 7.3 | 7.3 | 7.2 |
| Cont. Insured | Estimate | 8.2 | 8.3 | 8.4 | 8.4 | 8.2 | 8.1 | 7.9 | 7.8 | 7.7 | 7.6 | 7.5 | 7.4 |
| Lower CI | 8.1 | 8.1 | 8.2 | 8.2 | 8.1 | 7.9 | 7.7 | 7.6 | 7.5 | 7.4 | 7.3 | 7.1 |
| Upper CI | 8.4 | 8.5 | 8.6 | 8.5 | 8.4 | 8.2 | 8.1 | 8.0 | 7.8 | 7.7 | 7.7 | 7.6 |
| MBH | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 12.1 | 12.1 | 12.2 | 12.2 | 12.2 | 12.2 | 12.2 | 12.3 | 12.3 | 12.3 | 12.4 | 12.4 |
| Lower CI | 11.8 | 11.9 | 11.9 | 11.9 | 12.0 | 12.0 | 12.0 | 12.0 | 12.1 | 12.1 | 12.1 | 12.0 |
| Upper CI | 12.3 | 12.4 | 12.4 | 12.4 | 12.4 | 12.4 | 12.5 | 12.5 | 12.5 | 12.5 | 12.6 | 12.8 |
| Ret. Insured | Mean | 11.5 | 11.5 | 11.6 | 11.6 | 11.6 | 11.5 | 11.5 | 11.5 | 11.4 | 11.4 | 11.5 | 11.5 |
| Lower CI | 11.2 | 11.3 | 11.3 | 11.3 | 11.3 | 11.3 | 11.2 | 11.2 | 11.2 | 11.2 | 11.1 | 11.0 |
| Upper CI | 11.7 | 11.8 | 11.9 | 11.9 | 11.8 | 11.8 | 11.8 | 11.7 | 11.7 | 11.7 | 11.8 | 11.9 |
| Cont. Insured | Mean | 13.7 | 13.8 | 14.1 | 14.4 | 14.8 | 15.2 | 15.4 | 15.5 | 15.4 | 15.2 | 15.0 | 14.7 |
| Lower CI | 13.5 | 13.5 | 13.7 | 14.1 | 14.5 | 14.9 | 15.1 | 15.2 | 15.1 | 14.9 | 14.6 | 14.2 |
| Upper CI | 14.0 | 14.1 | 14.4 | 14.7 | 15.1 | 15.5 | 15.8 | 15.8 | 15.7 | 15.5 | 15.3 | 15.2 |

**Appendix Exhibit 5c:** PC and specialist EM+P, imaging, and tests **adjusted** mean monthly expenditure ($) estimates and 95% confidence intervals by insurance cohort

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2014** | | | | | | | | | | | | | |
| PC EM+P | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 9.9 | 11.6 | 13.4 | 15.2 | 16.8 | 17.7 | 17.9 | 17.6 | 17.0 | 16.6 | 16.5 | 16.7 |
| Lower CI | 9.8 | 11.5 | 13.3 | 15.1 | 16.6 | 17.6 | 17.8 | 17.5 | 16.9 | 16.5 | 16.4 | 16.6 |
| Upper CI | 10.1 | 11.7 | 13.5 | 15.4 | 16.9 | 17.9 | 18.1 | 17.7 | 17.2 | 16.8 | 16.7 | 16.8 |
| Ret. Insured | Mean | 12.3 | 13.3 | 14.4 | 15.4 | 16.2 | 16.6 | 16.6 | 16.2 | 15.8 | 15.5 | 15.6 | 15.8 |
| Lower CI | 12.0 | 13.2 | 14.3 | 15.3 | 16.0 | 16.4 | 16.4 | 16.1 | 15.6 | 15.4 | 15.4 | 15.7 |
| Upper CI | 12.5 | 13.5 | 14.6 | 15.6 | 16.4 | 16.8 | 16.7 | 16.4 | 16.0 | 15.7 | 15.7 | 15.9 |
| Cont. Insured | Mean | 18.2 | 18.1 | 17.9 | 17.8 | 17.6 | 17.5 | 17.3 | 17.2 | 17.2 | 17.4 | 17.8 | 18.3 |
| Lower CI | 17.9 | 17.9 | 17.8 | 17.6 | 17.5 | 17.3 | 17.2 | 17.1 | 17.1 | 17.2 | 17.6 | 18.2 |
| Upper CI | 18.5 | 18.3 | 18.1 | 17.9 | 17.8 | 17.7 | 17.5 | 17.4 | 17.4 | 17.6 | 18.0 | 18.5 |
| Specialist EM+P | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 12.2 | 15.5 | 19.4 | 23.8 | 28.1 | 31.5 | 33.3 | 33.7 | 33.3 | 32.7 | 32.2 | 32.0 |
| Lower CI | 11.7 | 15.0 | 19.0 | 23.3 | 27.5 | 30.8 | 32.7 | 33.2 | 32.7 | 32.0 | 31.6 | 31.4 |
| Upper CI | 12.7 | 16.0 | 19.9 | 24.3 | 28.7 | 32.1 | 33.9 | 34.3 | 34.0 | 33.3 | 32.9 | 32.6 |
| Ret. Insured | Estimate | 14.4 | 17.3 | 20.8 | 24.4 | 27.7 | 30.0 | 30.8 | 30.3 | 29.3 | 28.4 | 28.1 | 28.3 |
| Lower CI | 13.6 | 16.7 | 20.2 | 23.8 | 27.0 | 29.2 | 30.0 | 29.6 | 28.6 | 27.7 | 27.4 | 27.6 |
| Upper CI | 15.1 | 18.0 | 21.3 | 25.0 | 28.4 | 30.8 | 31.5 | 31.0 | 30.0 | 29.2 | 28.8 | 28.9 |
| Cont. Insured | Estimate | 32.0 | 32.1 | 32.2 | 32.3 | 32.2 | 32.0 | 31.6 | 31.2 | 30.9 | 31.0 | 31.6 | 32.4 |
| Lower CI | 30.9 | 31.3 | 31.5 | 31.6 | 31.4 | 31.2 | 30.9 | 30.5 | 30.2 | 30.2 | 30.8 | 31.7 |
| Upper CI | 33.1 | 32.9 | 32.9 | 32.9 | 33.0 | 32.8 | 32.3 | 31.8 | 31.6 | 31.8 | 32.3 | 33.1 |
| Imaging | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 10.7 | 13.1 | 15.8 | 18.7 | 21.3 | 23.1 | 23.7 | 23.3 | 22.3 | 21.4 | 20.8 | 20.6 |
| Lower CI | 10.3 | 12.7 | 15.5 | 18.4 | 20.9 | 22.7 | 23.3 | 22.9 | 21.9 | 21.0 | 20.4 | 20.2 |
| Upper CI | 11.1 | 13.4 | 16.1 | 19.0 | 21.7 | 23.6 | 24.1 | 23.6 | 22.7 | 21.8 | 21.2 | 20.9 |
| Ret. Insured | Mean | 13.8 | 15.8 | 18.0 | 20.2 | 22.1 | 23.1 | 23.1 | 22.4 | 21.3 | 20.4 | 20.0 | 19.9 |
| Lower CI | 13.3 | 15.4 | 17.6 | 19.8 | 21.6 | 22.6 | 22.6 | 21.9 | 20.9 | 20.0 | 19.5 | 19.5 |
| Upper CI | 14.4 | 16.3 | 18.4 | 20.6 | 22.6 | 23.7 | 23.6 | 22.8 | 21.8 | 20.9 | 20.4 | 20.3 |
| Cont. Insured | Mean | 22.4 | 22.6 | 22.8 | 23.0 | 23.1 | 23.1 | 22.9 | 22.7 | 22.5 | 22.3 | 22.3 | 22.4 |
| Lower CI | 21.6 | 22.1 | 22.4 | 22.5 | 22.6 | 22.5 | 22.4 | 22.3 | 22.0 | 21.8 | 21.8 | 22.0 |
| Upper CI | 23.2 | 23.2 | 23.3 | 23.5 | 23.6 | 23.6 | 23.4 | 23.1 | 22.9 | 22.9 | 22.8 | 22.8 |
| Tests | | Jan-14 | Feb-14 | Mar-14 | Apr-14 | May-14 | Jun-14 | Jul-14 | Aug-14 | Sep-14 | Oct-14 | Nov-14 | Dec-14 |
| Newly Insured | Mean | 4.0 | 4.7 | 5.5 | 6.3 | 7.0 | 7.5 | 7.5 | 7.2 | 6.9 | 6.5 | 6.4 | 6.3 |
| Lower CI | 3.8 | 4.6 | 5.4 | 6.3 | 6.9 | 7.3 | 7.4 | 7.1 | 6.8 | 6.4 | 6.3 | 6.2 |
| Upper CI | 4.1 | 4.8 | 5.6 | 6.4 | 7.1 | 7.6 | 7.6 | 7.3 | 7.0 | 6.6 | 6.5 | 6.4 |
| Ret. Insured | Mean | 4.8 | 5.2 | 5.7 | 6.1 | 6.4 | 6.5 | 6.3 | 6.0 | 5.7 | 5.5 | 5.4 | 5.4 |
| Lower CI | 4.6 | 5.1 | 5.6 | 6.0 | 6.2 | 6.3 | 6.2 | 5.9 | 5.6 | 5.4 | 5.3 | 5.3 |
| Upper CI | 4.9 | 5.3 | 5.8 | 6.2 | 6.5 | 6.6 | 6.4 | 6.1 | 5.8 | 5.6 | 5.5 | 5.5 |
| Cont. Insured | Mean | 6.4 | 6.4 | 6.5 | 6.5 | 6.5 | 6.5 | 6.4 | 6.4 | 6.3 | 6.3 | 6.3 | 6.3 |
| Lower CI | 6.2 | 6.3 | 6.3 | 6.4 | 6.4 | 6.4 | 6.3 | 6.3 | 6.2 | 6.1 | 6.2 | 6.2 |
| Upper CI | 6.5 | 6.5 | 6.6 | 6.6 | 6.6 | 6.6 | 6.5 | 6.5 | 6.4 | 6.4 | 6.4 | 6.4 |
| **2015** | | | | | | | | | | | | | |
| PC EM+P | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 16.9 | 17.1 | 17.0 | 16.6 | 15.9 | 15.2 | 14.6 | 14.2 | 14.0 | 13.9 | 13.9 | 13.8 |
| Lower CI | 16.8 | 17.0 | 16.9 | 16.5 | 15.8 | 15.1 | 14.5 | 14.1 | 13.9 | 13.8 | 13.7 | 13.6 |
| Upper CI | 17.0 | 17.2 | 17.2 | 16.7 | 16.1 | 15.4 | 14.8 | 14.4 | 14.1 | 14.0 | 14.0 | 14.0 |
| Ret. Insured | Mean | 16.1 | 16.3 | 16.2 | 15.8 | 15.1 | 14.4 | 13.8 | 13.5 | 13.4 | 13.4 | 13.5 | 13.5 |
| Lower CI | 15.9 | 16.1 | 16.0 | 15.6 | 15.0 | 14.3 | 13.7 | 13.4 | 13.3 | 13.3 | 13.3 | 13.3 |
| Upper CI | 16.2 | 16.4 | 16.4 | 15.9 | 15.2 | 14.6 | 14.0 | 13.7 | 13.5 | 13.5 | 13.6 | 13.8 |
| Cont. Insured | Mean | 18.8 | 19.1 | 19.1 | 18.6 | 17.9 | 17.1 | 16.5 | 16.1 | 15.9 | 15.8 | 15.9 | 15.9 |
| Lower CI | 18.6 | 18.9 | 18.9 | 18.4 | 17.8 | 17.0 | 16.3 | 15.9 | 15.8 | 15.7 | 15.7 | 15.6 |
| Upper CI | 18.9 | 19.3 | 19.3 | 18.8 | 18.1 | 17.3 | 16.7 | 16.3 | 16.1 | 16.0 | 16.0 | 16.1 |
| Specialist EM+P | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 31.9 | 31.7 | 31.4 | 30.9 | 30.2 | 29.4 | 28.8 | 28.2 | 27.8 | 27.5 | 27.2 | 26.9 |
| Lower CI | 31.3 | 31.1 | 30.8 | 30.3 | 29.7 | 28.9 | 28.2 | 27.7 | 27.3 | 27.0 | 26.6 | 26.1 |
| Upper CI | 32.4 | 32.3 | 32.0 | 31.4 | 30.7 | 30.0 | 29.4 | 28.8 | 28.3 | 28.0 | 27.8 | 27.7 |
| Ret. Insured | Estimate | 28.7 | 29.1 | 29.2 | 28.9 | 28.3 | 27.6 | 26.8 | 26.2 | 25.7 | 25.3 | 24.9 | 24.6 |
| Lower CI | 28.0 | 28.3 | 28.4 | 28.2 | 27.7 | 26.9 | 26.1 | 25.6 | 25.2 | 24.8 | 24.2 | 23.6 |
| Upper CI | 29.3 | 29.8 | 30.0 | 29.6 | 28.9 | 28.2 | 27.5 | 26.9 | 26.3 | 25.9 | 25.7 | 25.6 |
| Cont. Insured | Estimate | 33.2 | 33.8 | 33.9 | 33.3 | 32.2 | 31.0 | 29.9 | 29.2 | 28.7 | 28.5 | 28.3 | 28.2 |
| Lower CI | 32.5 | 33.1 | 33.1 | 32.6 | 31.6 | 30.3 | 29.2 | 28.5 | 28.1 | 27.9 | 27.5 | 27.1 |
| Upper CI | 33.9 | 34.6 | 34.8 | 34.0 | 32.9 | 31.7 | 30.6 | 29.9 | 29.3 | 29.1 | 29.1 | 29.2 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Imaging | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 20.5 | 20.5 | 20.5 | 20.4 | 20.2 | 20.0 | 19.7 | 19.5 | 19.2 | 18.9 | 18.6 | 18.4 |
| Lower CI | 20.1 | 20.1 | 20.1 | 20.0 | 19.9 | 19.6 | 19.3 | 19.1 | 18.9 | 18.6 | 18.2 | 17.8 |
| Upper CI | 20.8 | 20.9 | 20.9 | 20.8 | 20.6 | 20.4 | 20.1 | 19.9 | 19.5 | 19.2 | 19.1 | 18.9 |
| Ret. Insured | Mean | 19.9 | 20.1 | 20.2 | 20.1 | 19.8 | 19.5 | 19.2 | 19.0 | 18.8 | 18.6 | 18.5 | 18.3 |
| Lower CI | 19.5 | 19.6 | 19.7 | 19.6 | 19.4 | 19.1 | 18.7 | 18.5 | 18.4 | 18.2 | 18.0 | 17.7 |
| Upper CI | 20.3 | 20.6 | 20.7 | 20.5 | 20.2 | 19.9 | 19.7 | 19.4 | 19.2 | 19.0 | 19.0 | 19.0 |
| Cont. Insured | Mean | 22.5 | 22.5 | 22.4 | 22.1 | 21.8 | 21.4 | 21.1 | 20.9 | 20.9 | 21.0 | 21.1 | 21.3 |
| Lower CI | 22.0 | 22.0 | 21.9 | 21.7 | 21.3 | 20.9 | 20.6 | 20.4 | 20.5 | 20.6 | 20.6 | 20.5 |
| Upper CI | 22.9 | 23.0 | 22.9 | 22.6 | 22.2 | 21.8 | 21.6 | 21.4 | 21.4 | 21.4 | 21.7 | 22.0 |
| Tests | | Jan-15 | Feb-15 | Mar-15 | Apr-15 | May-15 | Jun-15 | Jul-15 | Aug-15 | Sep-15 | Oct-15 | Nov-15 | Dec-15 |
| Newly Insured | Mean | 6.3 | 6.3 | 6.4 | 6.3 | 6.3 | 6.2 | 6.1 | 6.0 | 5.9 | 5.9 | 5.8 | 5.7 |
| Lower CI | 6.2 | 6.3 | 6.3 | 6.3 | 6.2 | 6.1 | 6.0 | 5.9 | 5.9 | 5.8 | 5.7 | 5.6 |
| Upper CI | 6.4 | 6.4 | 6.5 | 6.4 | 6.4 | 6.3 | 6.2 | 6.1 | 6.0 | 6.0 | 5.9 | 5.9 |
| Ret. Insured | Mean | 5.4 | 5.5 | 5.6 | 5.6 | 5.5 | 5.4 | 5.4 | 5.3 | 5.3 | 5.3 | 5.3 | 5.2 |
| Lower CI | 5.4 | 5.4 | 5.5 | 5.5 | 5.4 | 5.3 | 5.3 | 5.2 | 5.2 | 5.2 | 5.1 | 5.1 |
| Upper CI | 5.5 | 5.6 | 5.7 | 5.7 | 5.6 | 5.5 | 5.5 | 5.4 | 5.4 | 5.4 | 5.4 | 5.4 |
| Cont. Insured | Mean | 6.4 | 6.5 | 6.5 | 6.6 | 6.5 | 6.5 | 6.4 | 6.4 | 6.4 | 6.4 | 6.4 | 6.4 |
| Lower CI | 6.3 | 6.4 | 6.4 | 6.4 | 6.4 | 6.4 | 6.3 | 6.3 | 6.3 | 6.3 | 6.2 | 6.2 |
| Upper CI | 6.5 | 6.6 | 6.7 | 6.7 | 6.6 | 6.6 | 6.6 | 6.5 | 6.5 | 6.5 | 6.5 | 6.5 |