

MILLIMAN RESEARCH REPORT

Addiction and mental health vs. physical health: Widening disparities in network use and provider reimbursement

A deeper analytical dive and updated results through 2017 for 37 million employees and dependents

Commissioned by Mental Health Treatment and Research Institute LLC, a not-for-profit subsidiary of

The Bowman Family Foundation

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Executive Summary

The Bowman Family Foundation engaged Milliman to use robust, third party administrative claims data to assess non-quantitative treatment limitations associated with behavioral healthcare services. This report is an update to and expansion of our December 2017 report, which analyzed commercial preferred provider organization (PPO) health plans during calendar years 2013 through 2015 for the following:

1. Disparities in out-of-network utilization rates for behavioral healthcare services compared to medical/surgical (physical health) services for (a) inpatient facility, (b) outpatient facility, and (c) professional office-based settings.
2. Disparities in provider reimbursement rates of behavioral healthcare providers compared to primary care and specialty care medical/surgical providers for office-based services.

This update adds analyses of claims for calendar years 2016 and 2017, and expands our prior report to include details of spending on mental health and substance use treatment as a percentage of total healthcare spending. This report also provides separate details for:

- Mental health conditions vs. substance use disorders
- Children vs. adults
- Multiple types of inpatient facilities

KEY FINDINGS

On an overall basis for commercial PPO health plans, disparities have increased since our December 2017 report in both areas studied:

1. Out-of-network use disparities

- Consumer out-of-network utilization rates for behavioral healthcare providers were higher than for medical/surgical providers in all five years. Disparities for out-of-network utilization in 2017 were greater than in 2015 for all services analyzed.
- From 2013 to 2017, the disparity between how often behavioral inpatient facilities are utilized out of network relative to medical/surgical inpatient facilities has increased from 2.8 times more likely to 5.2 times more likely, an 85% increase in disparities over five years.
- Over the same five years, the disparity for out-of-network use of behavioral outpatient facilities relative to medical/surgical outpatient facilities has increased from 3.0 times more likely to 5.7 times more likely, a 90% increase in disparities.
- Over the same five years, the disparity for behavioral health office visits relative to medical/surgical primary care office visits has increased from 5.0 times (500%) more likely to 5.4 times (540%) more likely, an 8% increase in disparities.
- In 2017, 17.2% of behavioral office visits were to an out-of-network provider compared to 3.2% for primary care providers and 4.3% for medical/surgical specialists.
- In 2017, the out-of-network utilization rates for behavioral health office visits were between 7.0 and 11.5 times higher than for primary care office visits among the 11 states with the largest disparities. Disparities existed in 49 states.
- In 2017, the out-of-network utilization rate for behavioral health residential treatment facilities was over 50%.

2. Reimbursement rate disparities

- Average in-network reimbursement rates for behavioral health office visits are lower than for medical/surgical office visits (each as a percentage of Medicare-allowed amounts), and this disparity has increased between 2015 and 2017. As of 2017, primary care reimbursements were 23.8% higher than behavioral reimbursements, which is an increase from 20.8% higher in 2015.

- In 2017, for 11 states, reimbursement rates for primary care office visits were more than 50% higher than reimbursement rates for behavioral office visits, an increase from nine states in 2015. Another 13 states in 2017 had reimbursement rates for primary care office visits that were between 30% and 49% higher than reimbursement rates for behavioral office visits.

3. Substance use disorder (SUD) disparities analyzed separately

- Disparities in out-of-network use for SUD care compared to medical/surgical care are stark and have increased over the five-year study period.
- The disparity between how often SUD inpatient facilities are utilized out of network relative to medical/surgical inpatient facilities increased from 4.7 times more likely in 2013 to 10.1 times more likely in 2017.
- For outpatient facilities, the same metric increased from 4.2 times more likely to be utilized out of network in 2013 to 8.5 times in 2017.
- Out-of-network utilization rates for SUD office visits were 5.7 times that of primary care medical/surgical visits in 2013 and increased to 9.5 times that of primary care medical/surgical visits in 2017.

4. Disparities for children vs. adults

- Disparities in out-of-network utilization for office visits are greater for children than for adults, even as disparities related to reimbursement levels are greater for adults than children.
- In 2017, a behavioral healthcare office visit for a child was 10.1 times more likely to be to an out-of-network provider than a primary care office visit—this was more than twice the disparity seen for adults.
- By 2017, disparities in reimbursement rates between behavioral healthcare office visits for children and primary care office visits for children have narrowed, yet the out-of-network use for behavioral health office visits for children were higher in 2016 and 2017 than in 2015. This data highlights that reimbursement parity alone may not be sufficient to achieve parity of access to in-network care.

5. Spending on mental health and substance use disorder as a percentage of total healthcare spending

- Spending for mental health treatment (excluding prescription drugs), as a percentage of total healthcare spending, has been consistent, between 2.2% and 2.4% in the study period.
- Spending for SUD treatment (excluding prescription drugs), as a percentage of total healthcare spending, has increased from 0.7% in 2013 to 0.9% in 2017.
- The percentage of total healthcare spending that is attributed to both mental health and SUD healthcare combined, including prescription drugs, was 5.2% in 2017, a slight decline since 2015. Improved access to behavioral healthcare services could reduce overall healthcare spending because, as shown in a separate Milliman study,¹ spending on “physical health” (i.e., medical/surgical) is approximately two to three times higher for patients with any ongoing behavioral health diagnosis.

CONCLUSIONS

The federal parity law, the Mental Health Parity and Addiction Equity Act (MHPAEA), which has been in effect for the five-year period covered by this report, has rules that encompass provider payment rates and network adequacy. Our findings indicate that disparities exist in both network use and provider reimbursement level when comparing behavioral healthcare to medical/surgical healthcare. While MHPAEA federal rules state that disparate results are not in and of themselves definitive evidence of noncompliance, significant disparities, such as high out-of-network use of behavioral health providers and/or lower reimbursement for behavioral providers, could point to compliance problems. Health plans should carefully review their processes in order to ensure compliance. A separate Milliman white paper discusses a set of guidelines that has emerged as an approach increasingly being used for such compliance review

¹ Melek, S.P., et. al. (February 12, 2018). Potential Economic Impact of Integrated Medical-Behavioral Healthcare: Updated Projections for 2017. Milliman Research Report. Retrieved November 13, 2019, from <https://www.milliman.com/insight/2018/Potential-economic-impact-of-integrated-medical-behavioral-healthcare-Updated-projections-for-2017/>.

processes.² Reimbursement rates are impacted by many processes and factors, and Milliman is not providing an opinion on whether any particular reimbursement rates are appropriate or fair.

It is important to note that claims data, such as that used in this report, does not reveal those consumers who received no treatment whatsoever, due to unavailability or unaffordability of care or for other reasons.

² Melek, S. & Davenport, S. (September 2019). Nonquantitative Treatment Limitation Analyses to Assess MHPAEA Compliance: A Uniform Approach Emerges. Milliman White Paper. Retrieved November 13, 2019, from http://www.mhtari.org/NQTL_Guidelines_White_Paper_10-07-19.pdf.

Introduction

The Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA, or the Act) requires “behavioral healthcare benefits” (benefits for mental health and substance use disorders) that are covered by most health insurance plans to be treated at parity with medical/surgical benefits. MHPAEA and subsequent implementing rules define specific tests for assessing parity compliance with respect to quantitative financial requirements and treatment limits (e.g., visit limits, copays, deductibles, coinsurance, etc.). In addition, the Act and its implementing rules require that any “non-quantitative treatment limitations” (NQTLs) used for behavioral healthcare benefits must be “comparable to and applied no more stringently than” those used in managing medical/surgical benefits.³ NQTLs include medical management standards, network adequacy, provider payment levels, “fail-first” or step therapy requirements, and prescription drug formulary design, among others.

In December 2017, we published a report commissioned by the Bowman Family Foundation analyzing, for commercial PPO plans, specific NQTLs that can be studied quantitatively using administrative claims data.⁴ The focus of that study was (1) out-of-network benefit utilization rates for inpatient facility services, outpatient facility services, and office-based visits (as indicators of parity or lack of parity in network adequacy) and (2) in-network provider reimbursement rates relative to Medicare-allowed amounts for office visits for in-network healthcare providers. That report identified disparities in historical results (using 2013–2015 claims experience for PPO plans) for these two NQTLs when comparing behavioral healthcare services to medical/surgical services. Specifically, we identified the following primary conclusions:

- Patients used out-of-network care at a much higher rate for behavioral healthcare services than medical/surgical services. In 2015, patients were 4.2 times more likely to obtain inpatient facility behavioral healthcare services out of network than medical/surgical services, 5.8 times more likely to obtain outpatient facility behavioral healthcare services out of network, and 5.1 times and 3.6 times more likely to obtain behavioral healthcare office visits out of network than primary care visits and specialty care visits, respectively.
- Medical/surgical providers received higher in-network reimbursement rates (relative to Medicare-allowed amounts) than behavioral providers for comparable services. In 2015, primary care providers (PCPs) were reimbursed 21.2% more, and specialty care providers were paid 18.5% more than behavioral healthcare providers.

Updated disparity analysis

This report is an update to the December 2017 report, and includes updated data for 2013 through 2017. We have also analyzed additional factors to determine whether disparities are narrower or wider for specific subsets of the population, specific behavioral health conditions, or specific facility types.

Our updated results for the 2013–2015 period are broadly consistent with the December 2017 report. They reflect minor adjustments in data that became available subsequent to publication of the December 2017 report. Results for 2016 and 2017 exhibit many of the same patterns. Specifically, disparities in out-of-network utilization rates and in-network reimbursement levels for behavioral health services compared to medical/surgical services persist and often widen throughout the period. These disparities are further described throughout this report, and the appendices illustrate the variation in these disparities by state.

OUT-OF-NETWORK UTILIZATION RATES

Consistent with the December 2017 study, we analyzed in-network and out-of-network utilization rates for inpatient facility care, outpatient facility care, and professional office visits, separately for medical/surgical and behavioral healthcare services.⁵ Figure 1 shows the higher proportion of out-of-network use for behavioral services compared to

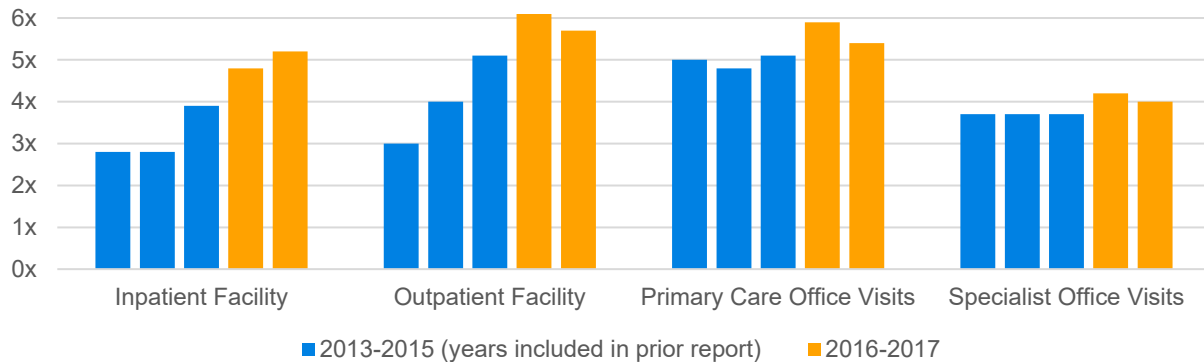
³ The full text of the Final Rules may be found in the Federal Register, Vol. 78, No. 219, November 13, 2013, at <https://www.gpo.gov/fdsys/pkg/FR-2013-11-13/pdf/2013-27086.pdf>.

⁴ The prior report can be found on the Milliman website at <http://www.milliman.com/uploadedFiles/insight/2017/NQTLDisparityAnalysis.pdf>.

⁵ The inpatient facility category compares (1) all medical or surgical care provided in an inpatient or skilled nursing facility setting to (2) all behavioral care in an inpatient or residential facility setting. The outpatient facility category compares (1) physical, occupational, speech, and

medical/surgical services. Disparities are consistent with our prior report: all four categories of care we studied are provided far more often out of network for behavioral health treatment compared to medical/surgical treatment. Disparities in the most recent year we studied (2017) were all greater than those noted in our analysis for 2015. Between 2013 and 2017, out-of-network utilization rates for inpatient facilities ranged from 2.8 to 5.2 times higher for behavioral healthcare than for medical/surgical services. For outpatient facilities, out-of-network use ranged from 3.0 to 6.1 times higher for behavioral health than for medical/surgical care. Office visits for behavioral healthcare were between 4.8 and 5.9 times more likely to be out of network than primary care visits were, and between 3.7 and 4.2 times more likely to be out of network than care from medical/surgical specialists.

FIGURE 1: HIGHER PROPORTION OF OUT-OF-NETWORK CARE FOR BEHAVIORAL VS. MEDICAL/SURGICAL



As shown in Figure 2, the rate at which behavioral healthcare inpatient services were provided out of network has grown steadily from 9.6% in 2013 to 17.2% in 2017. The proportion of inpatient services provided out of network for medical/surgical services has varied over this timeframe, but was at a low in 2017 (out of the five years studied), resulting in a widening level of disparity over time. For outpatient facility services, 2017 represented a slight decrease in the disparity level relative to 2016, but the disparity was still near the higher end of the years studied and, specifically, higher than 2015. For all categories of office visits that we studied, while the overall percentage of care provided out of network has declined slowly, disparity levels for out-of-network utilization between behavioral versus medical/surgical office visits remain high across the time horizon, and were higher in 2017 than in 2015. In 2017, 17.2% of behavioral office visits were to an out-of-network provider, compared to 3.2% for primary care providers and 4.3% for medical/surgical specialists.

cardiovascular therapy for medical or surgical care provided in an outpatient setting to (2) intensive outpatient and partial hospitalization services for behavioral health conditions in an outpatient setting.

FIGURE 2: OUT-OF-NETWORK UTILIZATION RATES FOR PPO PLANS BY CARE SETTING AND YEAR

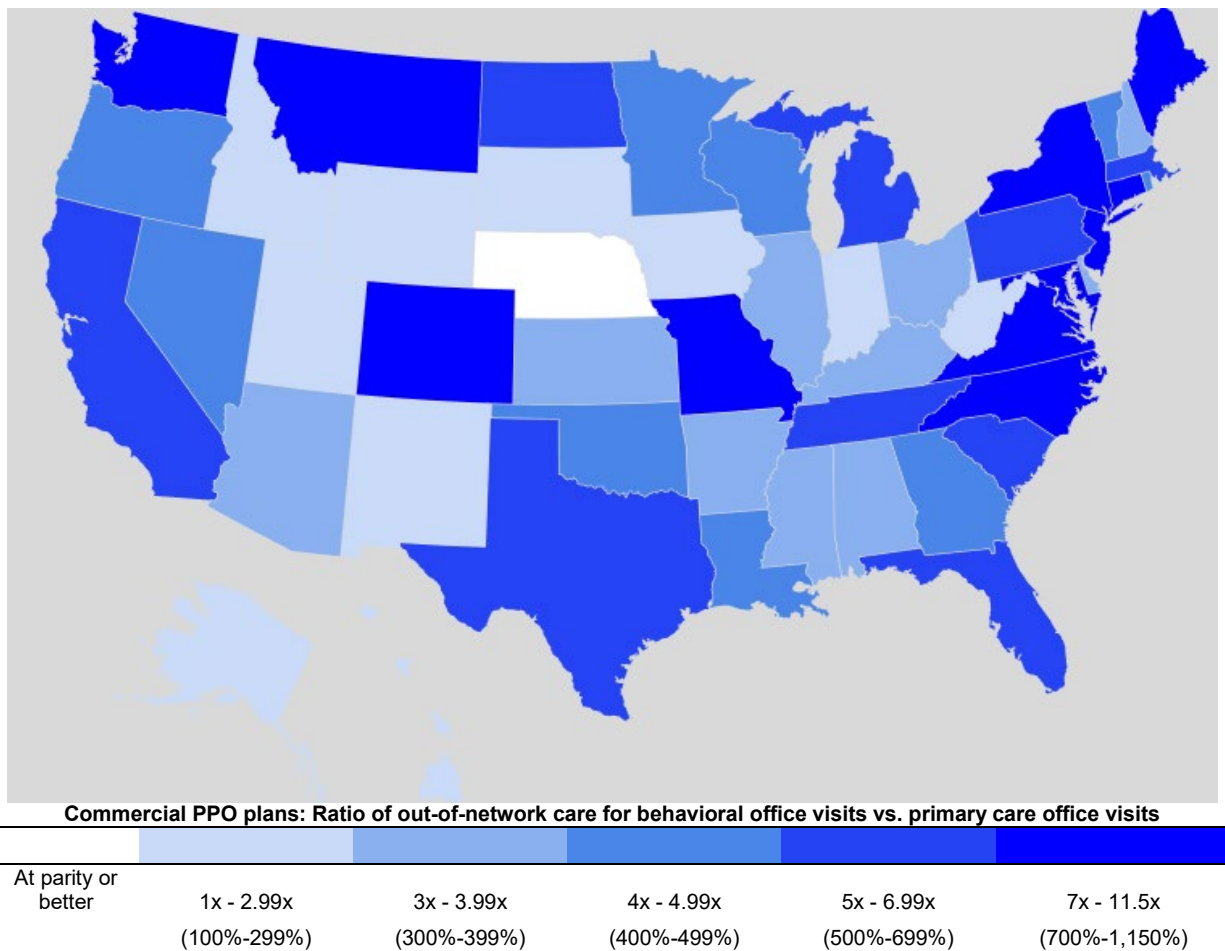
YEAR	INPATIENT FACILITY			OUTPATIENT FACILITY		
	MEDICAL/ SURGICAL	BEHAVIORAL	HIGHER PROPORTION OF BEHAVIORAL OUT- OF-NETWORK CARE	MEDICAL/ SURGICAL	BEHAVIORAL	HIGHER PROPORTION OF BEHAVIORAL OUT- OF-NETWORK CARE
2013	3.4%	9.6%	2.8x	5.3%	15.6%	3.0x
2014	3.9%	11.0%	2.8x	5.4%	21.8%	4.0x
2015*	4.2%	16.1%	3.8x	5.8%	29.4%	5.1x
2016	3.4%	16.3%	4.8x	4.6%	28.1%	6.1x
2017*	3.3%	17.2%	5.2x	4.8%	27.6%	5.7x

YEAR	OFFICE VISITS			COMPARED TO PRIMARY CARE	COMPARED TO SPECIALISTS
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
2013	3.8%	5.1%	19.0%	5.0x	3.7x
2014	4.0%	5.1%	19.1%	4.8x	3.7x
2015*	3.7%	5.2%	18.9%	5.1x	3.6x
2016	3.1%	4.3%	17.9%	5.9x	4.2x
2017*	3.2%	4.3%	17.2%	5.4x	4.0x

* Emphasis added for comparison of the last year included in the prior version of the report to the most current year of results in the updated analysis.

As shown in Figure 3, across all years studied, disparities in how often behavioral office visits are provided out of network compared to primary care office visits were wide across the United States. In Connecticut, Maine, Maryland, and New York, for example, behavioral healthcare office visits were at least 10 times (i.e., 1,000%) more likely to be out of network than primary care office visits in 2017. Consistent with our prior report, Nebraska is the only state in which primary care office visits were more likely to be out of network than behavioral healthcare office visits. The map in Figure 3 illustrates the variation by state in out-of-network behavioral healthcare office visit utilization relative to the same metric for primary care visits. See the appendices for detailed results by state showing inpatient facility, outpatient facility, and office visit out-of-network utilization rates by year.

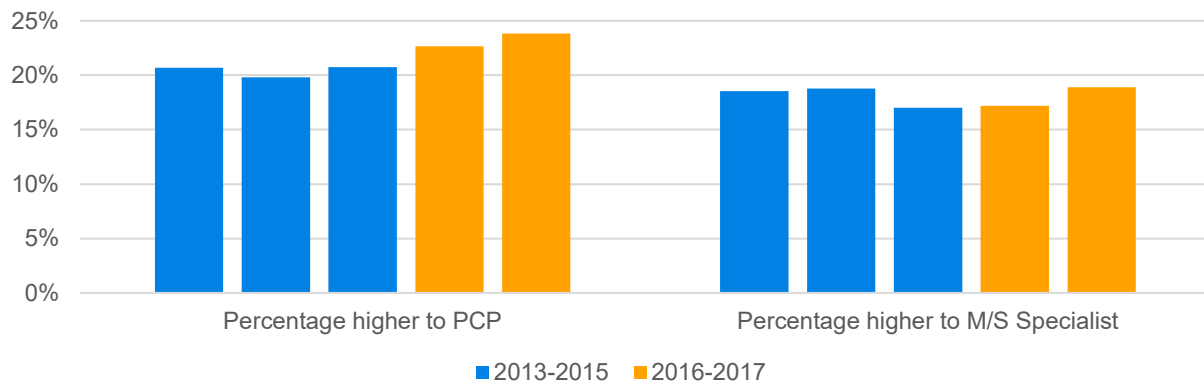
FIGURE 3: OFFICE VISITS – HIGHER PROPORTION OF OUT-OF-NETWORK CARE: BEHAVIORAL VS. PRIMARY CARE, 2017



PROVIDER PAYMENT LEVELS

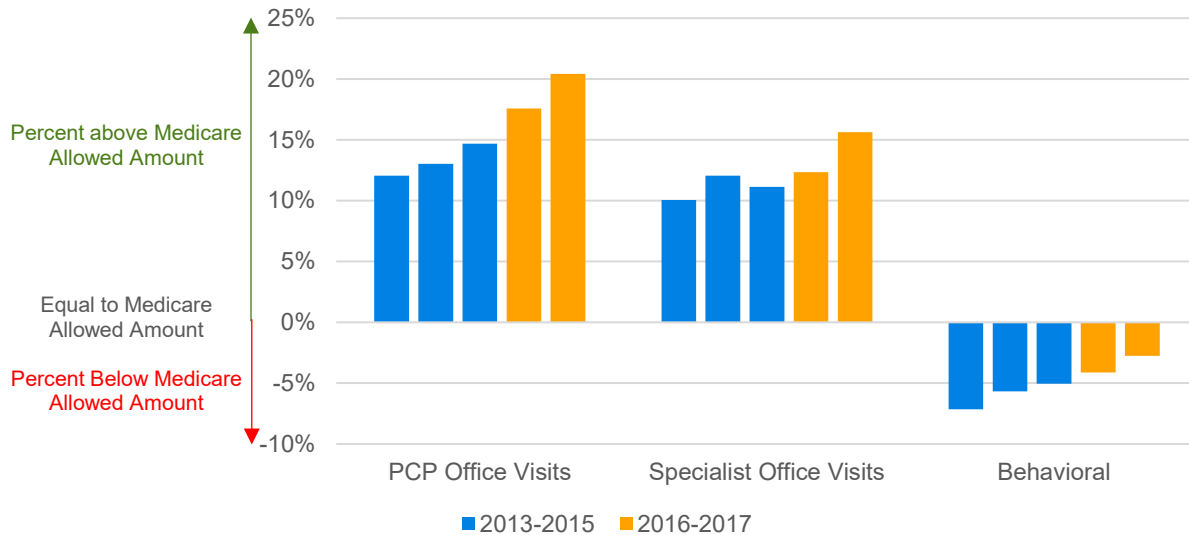
In addition to looking at out-of-network utilization rates, we also compared provider reimbursement levels for in-network providers of behavioral healthcare services in an office visit setting to reimbursement levels for primary care providers (PCPs) and specialists. To account for differences in the mix of services provided by different providers, we examined payment rates in commercial PPO plans **relative** to the Medicare Physician Fee Schedule amounts in each year for the same services. As illustrated in Figure 4, in-network provider reimbursement rates compared to the Medicare-allowed rates were between 19.8% and 23.8% higher for primary care visits and between 17.0% and 18.9% higher for medical/surgical specialist office visits than for behavioral healthcare office visits during 2013 to 2017. This continues the trend shown in our previous report of lower in-network reimbursement for behavioral healthcare professionals than their medical/surgical counterparts. Lower in-network reimbursement for services can be a barrier to providers joining networks, especially if the reimbursement they can receive as an out-of-network provider is comparable or higher than what they could receive by being in-network.

FIGURE 4: OFFICE VISITS – PERCENTAGE HIGHER IN-NETWORK REIMBURSEMENT FOR PRIMARY CARE PROVIDERS AND MEDICAL/SURGICAL SPECIALISTS COMPARED TO BEHAVIORAL PROVIDERS



As shown in Figure 5, in-network reimbursement rates between 2013 and 2017 relative to Medicare-allowed levels have been increasing for office visits provided by primary care providers, medical/surgical specialists, and behavioral healthcare providers. Figure 5 illustrates that the average reimbursement rates for behavioral healthcare providers have increased from 92.8% of Medicare-allowed to 97.2% of Medicare-allowed during this timeframe. However, reimbursement rates for primary care providers and specialists have increased more so, such that the disparity in reimbursement relative to Medicare-allowed amounts between behavioral office visits and medical/surgical office visits has actually widened across the same time horizon.

FIGURE 5: OFFICE VISITS – IN-NETWORK PROVIDER PAYMENT LEVEL DIFFERENCES COMPARED TO MEDICARE-ALLOWED AMOUNTS



We also compared in-network reimbursement levels for the two most-commonly-billed office visit codes—Current Procedural Terminology (CPT) codes 99213 and 99214—by type of service provider. These codes reflect low- and moderate-complexity “evaluation and management” (E&M) services for established patients and are used by physicians in primary care, medical/surgical specialties (such as cardiology, neurology, etc.), and psychiatry. Importantly, in any given geographic region Medicare-allowed amounts are identical for all these categories of physicians. However, Figure 6 demonstrates that, in commercial PPO plans, as a percentage of Medicare-allowed amounts, for low complexity visits, primary care physicians received between 16.3% and 22.3% more than behavioral

healthcare professionals, and medical/surgical specialist physicians received between 10.9% and 15.0% more than behavioral healthcare professionals. For moderate-complexity visits, these disparities ranged from 18.5% to 20.4% for primary care physicians and from 16.5% to 18.3% for medical/surgical specialists.

E&M services are among the most widely performed. Even when focused on E&M services only (for which Medicare payments are the same for all physicians), disparities in payment levels made by commercial PPO plans are high when comparing behavioral health and medical/surgical. For low-complexity E&M visits, disparities widened across the time horizon studied.

FIGURE 6: PERCENTAGE HIGHER PAYMENTS FOR PRIMARY CARE AND MEDICAL/SURGICAL SPECIALIST E&M VISITS COMPARED TO BEHAVIORAL E&M VISITS

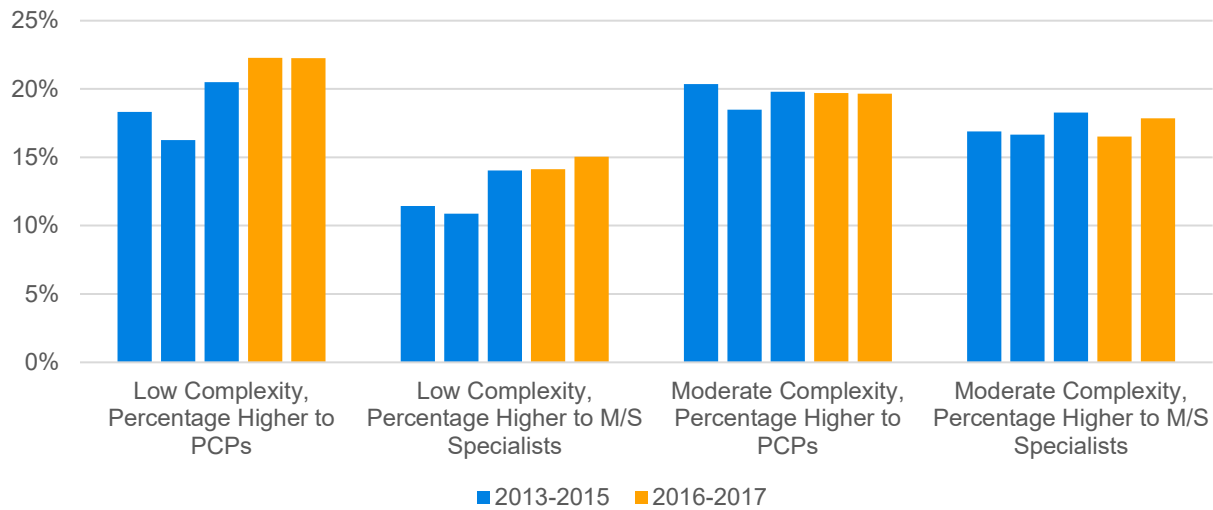


Figure 7 provides a detailed summary comparing in-network reimbursement rates relative to Medicare-allowed amounts for office visits performed by different types of providers. In 2017, for example, behavioral healthcare providers were reimbursed by commercial PPO plans at 97.2% of Medicare-allowed amounts for office visit services, whereas primary care providers were reimbursed at 120.4% of Medicare-allowed levels, and medical/surgical specialists were reimbursed at 115.6% of Medicare-allowed levels. This represents a 23.8% and 18.9% higher reimbursement level for primary care and medical/surgical specialists, respectively, relative to Medicare-allowed amounts, when compared to reimbursement for behavioral healthcare providers.

FIGURE 7: OFFICE VISITS – IN-NETWORK PROVIDER PAYMENT LEVELS RELATIVE TO MEDICARE-ALLOWED IN PPO PLANS

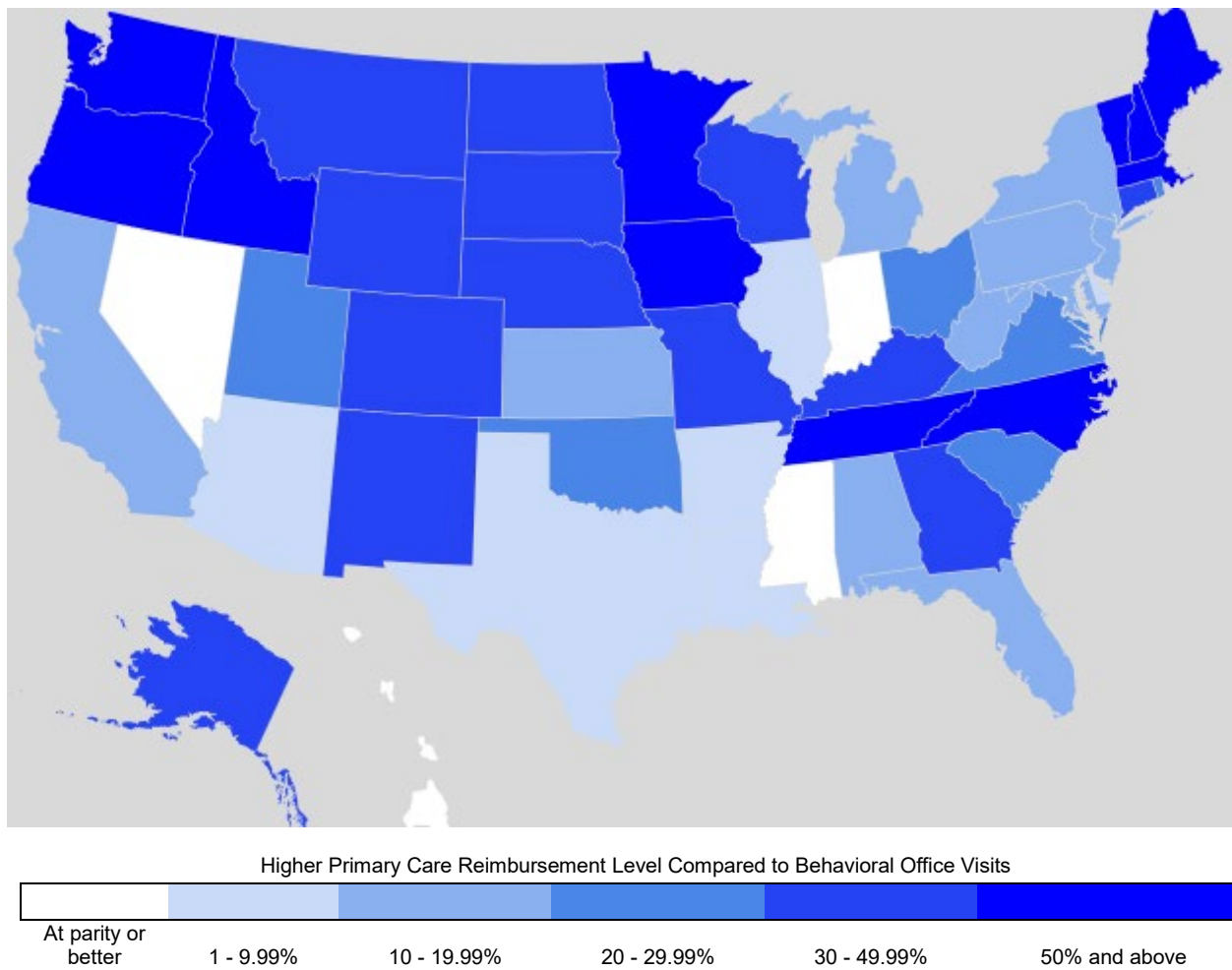
YEAR	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PAMENTS COMPARED TO BEHAVIORAL	
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL	PRIMARY CARE	SPECIALISTS
ALL OFFICE VISITS					
2013	112.1%	110.1%	92.8%	20.7%	18.5%
2014	113.0%	112.0%	94.3%	19.8%	18.8%
2015**	114.7%	111.1%	95.0%	20.8%	17.0%
2016	117.6%	112.3%	95.9%	22.6%	17.2%
2017**	120.4%	115.6%	97.2%	23.8%	18.9%
LOW-COMPLEXITY E&M (CPT 99213*)					
2013	112.6%	106.0%	95.1%	18.3%	11.4%
2014	112.8%	107.6%	97.0%	16.3%	10.9%
2015**	114.9%	108.7%	95.3%	20.5%	14.1%
2016	117.7%	109.9%	96.3%	22.3%	14.1%
2017**	120.9%	113.7%	98.9%	22.3%	15.0%
MODERATE-COMPLEXITY E&M (CPT 99214*)					
2013	110.9%	107.8%	92.2%	20.4%	16.9%
2014	112.0%	110.3%	94.5%	18.5%	16.6%
2015**	113.7%	112.3%	94.9%	19.8%	18.3%
2016	116.4%	113.3%	97.3%	19.7%	16.5%
2017**	118.7%	116.9%	99.2%	19.7%	17.8%

* Medicare sets an allowed fee amount for CPT codes 99213 and 99214 that is identical across MDs, including psychiatrists.

** Emphasis added for comparison of the last year included in the prior version of the report to the most current year of results in the updated analysis.

Disparities of in-network reimbursement levels vary dramatically across the country, as illustrated in Figure 8. In 2017, the ratio of reimbursement for behavioral office visits compared to primary care office visits varied from 8.6% more favorable reimbursement to behavioral providers in Indiana to 80.4% less favorable reimbursement to behavioral providers in New Hampshire. Eleven states (Idaho, Iowa, Maine, Massachusetts, Minnesota, New Hampshire, North Carolina, Oregon, Tennessee, Vermont, and Washington) provided reimbursement for primary care office visits that was at least 50% more favorable than reimbursement for behavioral office visits. Four states (Hawaii, Indiana, Mississippi, and Nevada) provided more favorable reimbursement for behavioral office visits than primary care office visits. See the appendices for detailed results by state and year showing average reimbursement rates relative to Medicare-allowed amounts for primary care visits, specialist visits, and behavioral office visits.

FIGURE 8: PROVIDER PAYMENT LEVELS FOR PRIMARY CARE OFFICE VISITS COMPARED TO BEHAVIORAL OFFICE VISITS, 2017



Behavioral health as a portion of total healthcare spending

As shown in Figure 9, behavioral healthcare costs have not been increasing as a percentage of total healthcare costs. While behavioral healthcare treatment costs in facility and professional settings have increased slightly from 2013 through 2017 as a percentage of total healthcare costs, comparable trends for behavioral healthcare pharmacy costs have gone down during the same period.

FIGURE 9: DISTRIBUTION OF COSTS BETWEEN BEHAVIORAL HEALTH AND MEDICAL/SURGICAL CARE FOR PPO PLANS

PERCENTAGE OF TOTAL HEALTHCARE COSTS					
YEAR	MENTAL HEALTH (ONLY)	SUBSTANCE USE DISORDERS (ONLY)	TOTAL BEHAVIORAL HEALTH	MEDICAL/SURGICAL	TOTAL (BEHAVIORAL & MEDICAL/SURGICAL)
TREATMENT IN FACILITY AND PROFESSIONAL SETTINGS ONLY					
2013	2.3%	0.7%	2.9%	83.0%	85.9%
2014	2.3%	0.8%	3.0%	81.1%	84.1%
2015*	2.2%	1.0%	3.2%	78.5%	81.7%
2016	2.2%	0.9%	3.1%	78.8%	81.9%
2017*	2.4%	0.9%	3.2%	78.8%	82.0%
PRESCRIPTION DRUGS ONLY					
2013	2.1%	0.1%	2.2%	11.9%	14.1%
2014	2.2%	0.1%	2.3%	13.6%	15.9%
2015*	2.3%	0.1%	2.4%	16.0%	18.3%
2016	2.1%	0.1%	2.2%	16.0%	18.1%
2017*	1.9%	0.1%	2.0%	16.0%	18.0%
TOTAL HEALTHCARE COSTS					
2013	4.4%	0.7%	5.1%	94.9%	100%
2014	4.4%	0.9%	5.3%	94.7%	100%
2015*	4.5%	1.1%	5.6%	94.4%	100%
2016	4.3%	0.9%	5.3%	94.7%	100%
2017*	4.3%	1.0%	5.2%	94.8%	100%

*Emphasis added for comparison of the last year included in the prior version of the report to the most current year of results in the updated analysis.

Spending on mental healthcare (excluding prescription drugs) has ranged between 2.2% and 2.4% of total healthcare spending in the study period.

Substance use disorder spending (excluding prescription drugs) has ranged from 0.7% of total healthcare spending to 1.0% during this five-year period, and declined from 2015 to 0.9% in 2017, despite the opioid epidemic, which escalated over this time period.

The percentage of total healthcare spending that is attributed to both mental health and SUD healthcare combined, including prescription drugs, was 5.2% in 2017, essentially unchanged over the five-year period.

Improved access to behavioral healthcare services may have the potential to reduce overall healthcare spending because, as shown in a separate Milliman study⁶ (see Figure 10), spending on “physical health” (i.e., medical/surgical) is approximately two to three times higher for patients with any ongoing behavioral diagnosis.

⁶ Melek, S.P., et. al., Potential Economic Impact, op cit.

FIGURE 10: PHYSICAL HEALTH COSTS IN THE PRESENCE OF BEHAVIORAL HEALTH CONDITIONS (PER MEMBER PER MONTH)*

BEHAVIORAL HEALTH DIAGNOSIS	PHYSICAL HEALTHCARE COSTS	BEHAVIORAL HEALTHCARE COSTS	TOTAL HEALTHCARE COSTS
NONE	\$417	\$9	\$426
MH, NOT SERIOUS OR PERSISTENT	\$1,011	\$98	\$1,109
MH, SERIOUS AND PERSISTENT	\$876	\$278	\$1,154
SUD	\$1,194	\$226	\$1,420

* From Figure 2 of Milliman Research Report.⁷

Separate analyses for mental health and substance use disorders

In addition to updating the analyses in our December 2017 report to reflect additional data, we also looked at potential variation in out-of-network use and in-network reimbursement rates for specific populations or types of services. We compared out-of-network utilization rates separately for mental health treatment and for substance use disorder treatment against medical/surgical treatment. Figure 11 shows our findings.

Although, for commercial PPO plans, all types of behavioral healthcare were utilized more often in out-of-network settings than medical/surgical care, the disparity was especially stark for substance use disorder treatment. Compared to medical/surgical services, out-of-network use for substance use disorder services was between 4.7 and 10.1 times more likely in an inpatient facility setting, between 4.2 and 9.2 times more likely in an outpatient facility setting, between 5.7 and 10.5 times more likely relative to primary care office visits, and between 4.2 and 7.5 times more likely relative to medical/surgical specialist office visits. This significant widening in disparities in access to substance use disorder care during the five-year time period of this report coincides with (1) declining reimbursement rates to substance use disorder providers, and (2) an opioid epidemic in the United States. During this time, multiple government agencies, employers, and insurers were prioritizing additional resources for substance use disorder treatments.

FIGURE 11: HIGHER PROPORTION OF OUT-OF-NETWORK CARE FOR MENTAL HEALTH AND SUBSTANCE USE DISORDERS VS. MEDICAL/SURGICAL

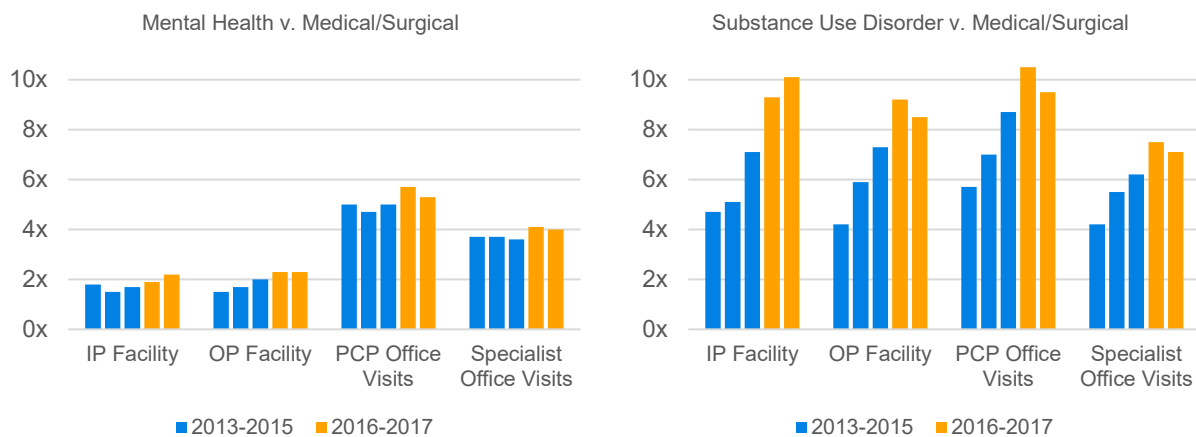
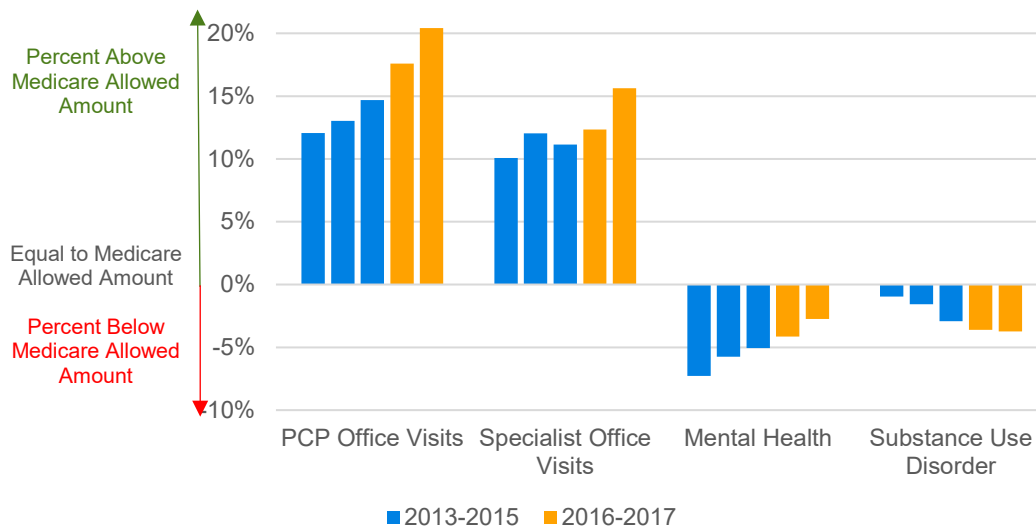


Figure 12 shows, for commercial PPO plans, the provider in-network reimbursement levels for office visits. Both mental health and substance use disorder office visit reimbursement levels were less than 100% of Medicare-allowed levels and much less than the relative reimbursement levels for primary care and medical/surgical specialist office visits in all years in the study. The relative reimbursement level for substance use disorder has actually declined each

⁷ Ibid.

year between 2013 and 2017 (from 99.0% to 96.3% of Medicare-allowed level), which contributes to a widening disparity level between reimbursement rates for medical/surgical office visits as compared to office visits to treat substance use disorders.

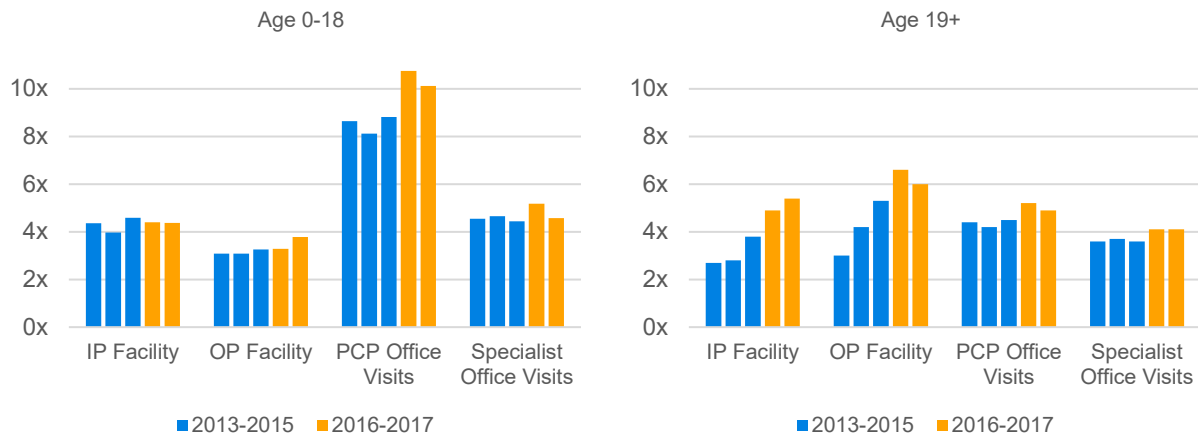
FIGURE 12: OFFICE VISITS – IN-NETWORK REIMBURSEMENT COMPARED TO MEDICARE-ALLOWED AMOUNTS, SEPARATE FOR MENTAL HEALTH AND SUBSTANCE USE DISORDERS



Disparities by age

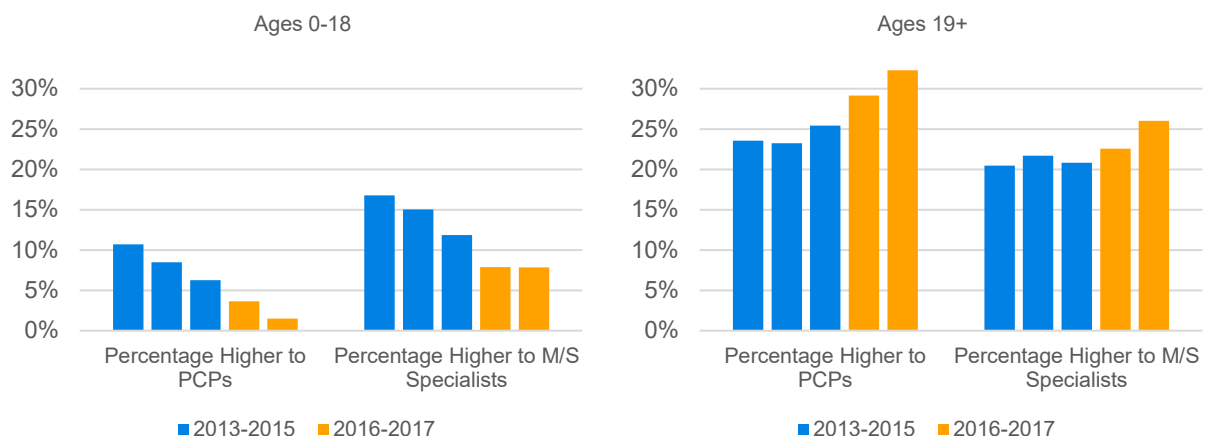
We compared out-of-network utilization rates for (1) inpatient facility, (2) outpatient facility, (3) primary care office visits, and (4) specialist office visits, for behavioral health services by age, examining children (age 0-18) and adults (age 19+) separately. These results are summarized in Figure 13. In general, results for adults are consistent with results for the entire population (summarized in Figure 1 above). For children, the disparity is much wider for primary care office visits compared to behavioral health office visits. In 2017, a behavioral healthcare office visit for a child was 10.1 times more likely to be to an out-of-network provider than a primary care office visit—this was more than twice the disparity seen for adults.

FIGURE 13: HIGHER PROPORTION OF OUT-OF-NETWORK CARE FOR BEHAVIORAL VS. MEDICAL/SURGICAL, BY AGE COHORT



Comparing the differences in provider in-network reimbursement rates by age highlights an interesting pattern, as illustrated in Figure 14. Primary care and specialist office visits for both adults and children were reimbursed at a higher rate (relative to Medicare-allowed amounts) than behavioral health office visits during all years in the study. The disparity in allowed amounts was significantly higher for adults than for children in all years, and has narrowed in each year for children. This may be because health plans are attempting to address the high use of out-of-network providers shown in Figure 13 (e.g., for office visits in 2017 a child was 10.1 times more likely to be treated by an out-of-network behavioral provider than an out-of-network primary care provider). By 2017, primary care office visits for children were reimbursed at only a 1.5% higher rate than behavioral healthcare office visits for children, compared to a 32.3% differential in this same metric for adults. This data highlights that reimbursement parity alone may not be sufficient to achieve on par access to in-network care.

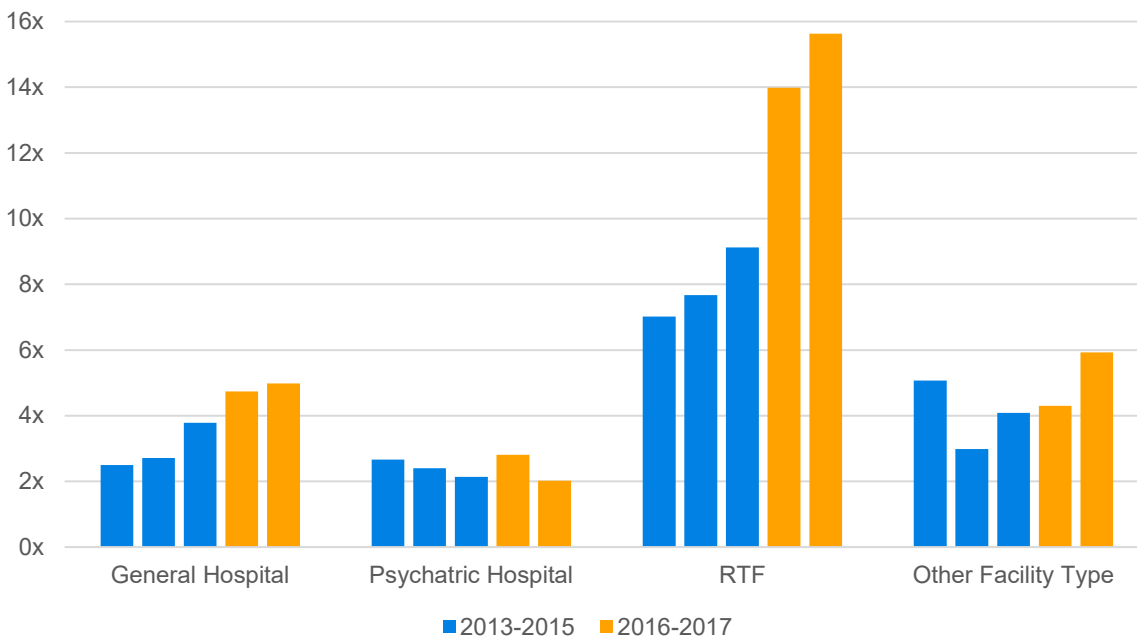
FIGURE 14: OFFICE VISITS – PERCENTAGE HIGHER IN-NETWORK REIMBURSEMENT (RELATIVE TO MEDICARE-ALLOWED AMOUNTS) FOR PRIMARY CARE PROVIDERS AND MEDICAL/SURGICAL SPECIALISTS COMPARED TO BEHAVIORAL PROVIDERS, BY AGE



Disparities by inpatient facility type

To extend our analysis of disparities in out-of-network use between medical/surgical and behavioral care in an inpatient facility setting, we looked at how often specific types of behavioral inpatient facilities are utilized out of network. Figure 15 presents the results of this analysis, comparing (1) each type of behavioral inpatient treatment location to (2) medical/surgical inpatient facility treatment in total. All types of behavioral inpatient facilities we studied were more likely to be used out of network than medical/surgical facilities. This was particularly true for residential treatment facilities (RTF), where in 2017 the out-of-network utilization rate was over 50%—i.e., 15.6 times higher than for medical/surgical inpatient facilities.

FIGURE 15: HIGHER PROPORTION OF CARE OUT OF NETWORK FOR SPECIFIC TYPES OF BEHAVIORAL INPATIENT FACILITIES COMPARED TO MEDICAL/SURGICAL INPATIENT FACILITIES



Conclusions

This update to our prior analysis shows that, based on the robust sample of commercial PPO plans, significant disparities continue to exist between medical/surgical providers and behavioral healthcare providers with respect to (1) out-of-network utilization levels, and (2) provider in-network reimbursement rates. Behavioral providers have lower reimbursement levels and higher out-of-network use. Most of these differences have increased since our prior report. This may indicate issues with compliance with the NQTL requirements of MHPAEA. However, a variety of market forces may contribute to these results, and additional assessment, including careful qualitative and quantitative reviews of health plan issuer's NQTL practices, are needed to confirm the presence or absence of any noncompliant practices surrounding NQTLs occurring at any particular health plan issuer. Regardless of the extent that market forces may contribute to these results, plans must still comply with MHPAEA and the NQTL regulations. This highlights the need for auditing by plans to ensure compliance with all NQTLs that may be limiting access to the behavioral health benefit, but Milliman is not providing an opinion on whether any particular reimbursement rates are appropriate or fair.

Guidance from federal regulators provides that health plans and insurers should assess disparities in access to network care as part of a compliant NQTL analysis. A separate Milliman white paper published in October 2019⁸

⁸ Melek, S. & Davenport, S., Nonquantitative Treatment Limitation Analyses, op cit.

discusses a set of guidelines that has emerged as an approach increasingly being used for such compliance review processes, including disparities measurements.

A health plan should evaluate its provider fee schedules to determine whether there are differences in payment levels between physical healthcare providers and behavioral healthcare providers. Plans and issuers may consider a wide array of factors in determining provider reimbursement rates for both medical/surgical services and behavioral health services. This is the case so long as, pursuant to the NQTL rule, “as written and in operation, any processes, strategies, evidentiary standards, or other factors used in applying the nonquantitative treatment limitation to mental health or substance use disorder benefits in the classification are comparable to, and are applied no more stringently than, the processes, strategies, evidentiary standards, or other factors used in applying the limitation with respect to medical/surgical benefits in the classification.”

Our findings of payment disparities in this updated analysis suggest that plans should conduct a detailed assessment of provider payment rate methodologies to assess whether there is compliance with MHPAEA and its NQTL regulations. Problems will not necessarily be found in every situation, but this report suggests that disparities are common and generally increasing, such that close attention is warranted. If a plan finds that it is not parity-compliant in this area, it should increase its payment levels to behavioral healthcare providers. That increase in payment rates could also lead to an increase in the desire of behavioral healthcare providers to join the health plan’s provider network. This, in turn, could then lead to higher use of in-network services for behavioral healthcare, thereby addressing the other potential NQTL compliance issue of disparate out-of-network utilization rates between behavioral and medical/surgical healthcare.

Improved access to behavioral healthcare services may have the potential to reduce overall healthcare spending because, as shown in a separate Milliman study⁹ (see Figure 10 above), spending on “physical health” (i.e., medical/surgical) is approximately two to three times higher for patients with any ongoing behavioral diagnosis. While MHPAEA federal rules state that disparate results are not in and of themselves definitive evidence of noncompliance, significant disparities, such as high out-of-network use of behavioral health providers in conjunction with lower reimbursement for behavioral providers, could point to compliance problems and health plans should carefully review their processes in order to ensure compliance. In addition, even if behavioral provider reimbursement were on par with reimbursement for medical/surgical providers, this alone would not be definitive evidence of compliance, especially if significant out-of-network use disparities persist. In such circumstances, additional steps by health plans may be required.

Lastly, more utilization of effective behavioral healthcare could improve the physical and mental health of the plan’s members with mental health and substance use disorders, thus helping the plan to achieve elements of the quadruple aim, including: (1) improving the health of insured members, (2) improving the consumer experience, (3) potentially reducing overall healthcare costs, and (4) improving the providers’ experience.

While MHPAEA initially came into effect for calendar year plans as of January 1, 2010, the rollout of the implementing rules and any enforcement actions from regulators has been gradual. The Interim Final Rules applied to plan years beginning on or after July 1, 2010. The Final Rules generally applied to plan years beginning on or after July 1, 2014. Thus, during the time period covered by this report, either the Interim Final Rules or the Final Rules implementing MHPAEA were in effect. In recent years, we have seen increasing attention given to NQTL compliance by health plans as well as state and federal regulators, with many states now requiring formal parity compliance attestations as part of annual plan filings with state divisions of insurance, codifying the methods for NQTL compliance analysis, and codifying plan reporting requirements of NQTL measures and outcomes data. Much of the historical focus of health plans and regulators had been on quantitative treatment limitations, such as copays, coinsurance, application of deductibles, etc., but NQTLs are equally important to examine and assess. A majority of high-profile litigation and enforcement actions related to parity in recent years has been grounded in NQTL violations. The rules allow for penalties of up to \$100 per member per day for plans that are found to be noncompliant.

⁹ Melek, S.P., et. al., Potential Economic Impact, op cit.

Network admission standards and provider payment levels are only two of the NQTLs that plans should be mindful of as they consider how to increase access to in-network behavioral health benefits to place them on par with medical/surgical benefits. Careful consideration should also be given to medical management standards and criteria, exclusions from coverage, restrictions based on geography, facility type, or provider specialty, prescription drug formulary design, step therapy protocols, requirements to complete a course of treatment in order for benefits to be provided, and similar criteria.

Health plan issuers—both employers and insurers—with questions or concerns about their compliance with MHPAEA should confer with competent clinical, actuarial, and legal professionals to ensure that appropriate policies for quantitative and nonquantitative treatment limitations, both as written and in operation, are in place.

Caveats

This report was commissioned by Mental Health Treatment and Research Institute LLC, a not-for-profit subsidiary of The Bowman Family Foundation. All opinions and conclusions are those of the authors. Milliman does not intend to create a legal duty to any recipients of this report.

DATA RELIANCE

We relied primarily on two large, national, research databases for this analysis:

- 2013 through 2017 IBM® Watson MarketScan® Commercial Claims and Encounters Database
- 2013 through 2017 Milliman Consolidated Health Cost Guidelines™ Databases

The MarketScan Research Databases reflect the healthcare experience of employees and dependents covered by the health benefit programs of large employers, health plans, and government organizations. The MarketScan Commercial Claims and Encounters Database includes data from active employees, early retirees, COBRA continues, and dependents insured by employer-sponsored plans.

The Milliman Consolidated Health Cost Guidelines Databases contain healthcare experience primarily for large group commercial members, using data contributed from a number of payers with which Milliman has data purchase or trade agreements. Milliman collects this data from various health plans for use in product development, research, and client projects.

We have not audited the data sets used for this analysis, but have extensive experience using them, and have found them to be reasonable. Any errors or omissions in the data sets could affect the results in this report. Some of the data contributors may use third-party vendors to provide behavioral healthcare services, which could lead to the exclusion of some behavioral healthcare claims from these data sets. We are not able to identify coverage levels or use of third-party vendors for behavioral healthcare in the data sets used for this analysis.

The national results discussed in this white paper reflect the geographic and demographic mixes of data available in the research databases used for this analysis. We have not normalized the data to reflect a standard geographic or demographic distribution for the United States. State-specific and national results represent a blend of both research databases used for this analysis, except in cases where data use agreements prohibit the use of one or the other. In some cases the state-specific results may not sum to national totals due to these restrictions.

PROVIDER AND SERVICE CATEGORIZATION

We relied on provider specialty codes in order to categorize the data by primary care, medical/surgical specialist, or behavioral healthcare provider. The data fields used for this purpose contained a mix of both custom and industry standard coding schemes, varying by data contributor. The various coding schemes were standardized to Centers for Medicare and Medicaid Services (CMS) specialty codes in order to consistently identify provider specialty types across all data contributors.

The most prevalent provider types in the primary care category included family practice, internal medicine, and pediatric medicine providers. The most prevalent provider types in the specialty category included dermatology, orthopedic surgery, and obstetrics/gynecology fields. Finally, the most prevalent provider types in the behavioral category included psychiatrists, supportive therapists, and psychologists.

Additionally, we relied on revenue and procedural codes to classify facility services and office visits. Low-complexity and moderate-complexity E&M visits (CPT codes 99213 and 99214) comprised the largest portion of total units for professional office visits. The inpatient facility category includes all medical and surgical care in an inpatient or skilled nursing facility setting and all behavioral care in an inpatient or residential facility setting. The outpatient facility category includes physical, occupational, speech, and cardiovascular therapy for medical/surgical conditions in an outpatient setting and intensive outpatient and partial hospitalization services for behavioral health conditions.

We distinguished mental health versus substance use disorder services based on diagnosis-related group (DRG) codes, revenue codes, CPT codes, and diagnosis codes, where applicable.

QUALIFICATIONS

Guidelines issued by the American Academy of Actuaries require actuaries to include their professional qualifications in all actuarial communications. Stephen P. Melek and Travis J. Gray are members of the American Academy of Actuaries, and meet the qualification standards for performing the analyses in this report.

The authors would like to thank Anne Jackson for her helpful input and peer review of this material.

Commissioned by Mental Health Treatment and Research Institute LLC, a not-for-profit subsidiary of The Bowman Family Foundation.

Appendices

The following appendices provide detailed results for each state, including sample sizes, for the 2013-2017 period. Please review sample sizes before relying on the results for any particular state.

- Appendix A – Disparities levels by state, sorted high to low
- Appendix B – Disparity analysis, state summary pages
- Appendix C – Detailed analysis with disparity levels and sample sizes by state

Appendix A: 2017 disparity levels, high to low, by state

APPENDIX A-1: 2017 INPATIENT FACILITY – OUT-OF-NETWORK UTILIZATION DISPARITY LEVELS, PPO PLANS

STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT-OF- NETWORK USE
	MEDICAL/SURGICAL	BEHAVIORAL	
PARITY			1.00x
ALL STATES	3.3%	17.2%	5.24x
MAINE	0.5%	19.0%	37.68x
DELAWARE	0.3%	10.1%	29.08x
WASHINGTON	0.9%	24.2%	25.57x
CONNECTICUT	1.1%	24.2%	21.14x
WASHINGTON D.C.	0.9%	17.2%	20.09x
NEW HAMPSHIRE	1.3%	24.2%	18.73x
PENNSYLVANIA	0.7%	13.6%	18.33x
OREGON	1.2%	19.3%	16.18x
FLORIDA	2.0%	27.4%	13.78x
ALABAMA	1.5%	19.5%	12.64x
NEW JERSEY	2.2%	26.1%	11.91x
MASSACHUSETTS	2.0%	21.3%	10.49x
NEW YORK	1.9%	19.5%	10.38x
NEVADA	2.6%	26.6%	10.38x
ARIZONA	2.5%	24.9%	10.01x
MARYLAND	2.2%	20.2%	9.35x
NORTH CAROLINA	1.6%	15.2%	9.24x
GEORGIA	1.5%	12.8%	8.24x
MISSOURI	1.6%	13.5%	8.22x
COLORADO	2.4%	18.7%	7.95x
CALIFORNIA	3.3%	25.4%	7.78x
MISSISSIPPI	3.0%	22.1%	7.51x
VIRGINIA	2.4%	17.3%	7.20x
TEXAS	2.5%	17.4%	6.99x
LOUISIANA	1.7%	11.6%	6.62x
OKLAHOMA	2.8%	18.3%	6.54x
MONTANA	1.8%	11.2%	6.37x
MICHIGAN	3.1%	18.8%	6.07x
RHODE ISLAND	1.4%	7.5%	5.30x
TENNESSEE	3.9%	18.6%	4.70x
ARKANSAS	3.5%	16.3%	4.68x
KENTUCKY	2.5%	11.0%	4.35x
ILLINOIS	2.8%	12.1%	4.25x

STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT-OF- NETWORK USE
	MEDICAL/SURGICAL	BEHAVIORAL	
INDIANA	3.4%	14.3%	4.18x
MINNESOTA	2.3%	9.2%	4.08x
NEW MEXICO	4.8%	18.9%	3.93x
ALASKA	8.5%	33.0%	3.91x
VERMONT	2.7%	10.1%	3.76x
OHIO	3.8%	13.6%	3.61x
WISCONSIN	2.8%	9.8%	3.55x
SOUTH DAKOTA	1.0%	3.4%	3.42x
WEST VIRGINIA	2.1%	7.0%	3.26x
SOUTH CAROLINA	7.2%	22.4%	3.11x
KANSAS	4.5%	13.4%	2.98x
UTAH	6.9%	20.2%	2.95x
NORTH DAKOTA	3.3%	7.4%	2.27x
IOWA	2.5%	5.7%	2.25x
IDAHO	6.3%	13.9%	2.23x
HAWAII	10.4%	14.3%	1.37x
WYOMING	20.1%	25.6%	1.27x
NEBRASKA	34.9%	22.7%	0.65x

APPENDIX A-2: 2017 OUTPATIENT FACILITY – OUT-OF-NETWORK UTILIZATION DISPARITY LEVELS, PPO PLANS

STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT-OF- NETWORK USE
	MEDICAL/SURGICAL	BEHAVIORAL	
PARITY			1.00x
ALL STATES	4.8%	27.6%	5.72x
WASHINGTON	1.3%	35.5%	26.39x
NEW HAMPSHIRE	2.6%	48.8%	18.69x
MAINE	2.2%	38.8%	17.98x
TENNESSEE	2.7%	36.2%	13.59x
LOUISIANA	2.2%	28.4%	13.20x
DELAWARE	2.0%	25.8%	13.14x
FLORIDA	4.0%	51.0%	12.70x
NEVADA	4.5%	55.7%	12.45x
MISSOURI	2.0%	24.2%	11.88x
ALABAMA	2.7%	29.3%	10.92x
WEST VIRGINIA	3.2%	33.0%	10.27x
WASHINGTON D.C.	3.8%	38.9%	10.14x
PENNSYLVANIA	2.3%	23.4%	9.97x
GEORGIA	3.9%	37.8%	9.70x
MISSISSIPPI	4.2%	39.6%	9.41x
CONNECTICUT	2.4%	22.6%	9.39x
MONTANA	4.2%	38.6%	9.21x
OKLAHOMA	5.0%	44.6%	8.96x
NEW JERSEY	4.0%	33.9%	8.43x
ARKANSAS	4.9%	40.1%	8.10x
OREGON	4.1%	32.9%	8.03x
TEXAS	3.3%	26.3%	8.03x
MASSACHUSETTS	3.3%	25.1%	7.64x
COLORADO	3.7%	28.2%	7.55x
NEW MEXICO	3.8%	28.8%	7.51x
NORTH CAROLINA	5.4%	37.0%	6.85x
UTAH	5.5%	37.6%	6.84x
MICHIGAN	3.1%	20.7%	6.75x
ARIZONA	5.8%	39.1%	6.69x
VIRGINIA	5.1%	33.4%	6.55x
WISCONSIN	3.3%	19.5%	6.00x
ALASKA	9.8%	58.9%	5.99x
NORTH DAKOTA	2.9%	16.0%	5.46x
OHIO	5.5%	29.4%	5.29x

STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT-OF- NETWORK USE
	MEDICAL/SURGICAL	BEHAVIORAL	
IDAHO	7.3%	37.5%	5.13x
SOUTH DAKOTA	1.9%	9.6%	5.04x
ILLINOIS	3.9%	18.2%	4.69x
INDIANA	8.1%	35.0%	4.30x
CALIFORNIA	9.8%	41.5%	4.22x
KENTUCKY	6.6%	25.9%	3.92x
MARYLAND	7.7%	28.2%	3.66x
KANSAS	6.5%	22.7%	3.50x
RHODE ISLAND	3.8%	12.5%	3.28x
MINNESOTA	3.0%	9.3%	3.14x
SOUTH CAROLINA	12.4%	38.1%	3.07x
NEW YORK	6.1%	17.1%	2.80x
VERMONT	9.3%	24.6%	2.65x
WYOMING	25.6%	63.8%	2.49x
IOWA	3.0%	7.1%	2.36x
HAWAII	20.9%	23.7%	1.13x
NEBRASKA	42.0%	30.3%	0.72x

APPENDIX A-3: 2017 OFFICE VISIT – OUT-OF-NETWORK UTILIZATION DISPARITY LEVELS, PPO PLANS

STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT-OF- NETWORK USE
	PRIMARY CARE	BEHAVIORAL	
PARITY			1.00x
ALL STATES	3.2%	17.2%	5.41x
CONNECTICUT	2.5%	29.1%	11.50x
MAINE	1.4%	15.8%	11.46x
NEW YORK	3.6%	39.1%	10.99x
MARYLAND	3.2%	31.7%	10.00x
NEW JERSEY	4.2%	41.2%	9.73x
COLORADO	2.1%	19.3%	9.25x
WASHINGTON	1.6%	14.4%	9.05x
MISSOURI	1.7%	13.7%	8.23x
NORTH CAROLINA	2.0%	14.9%	7.56x
MONTANA	2.4%	17.7%	7.27x
VIRGINIA	3.6%	26.1%	7.23x
TENNESSEE	1.7%	11.2%	6.74x
WASHINGTON D.C.	8.6%	56.5%	6.54x
FLORIDA	2.9%	17.2%	5.88x
MICHIGAN	2.4%	14.0%	5.73x
PENNSYLVANIA	1.0%	5.7%	5.73x
CALIFORNIA	5.7%	31.7%	5.60x
MASSACHUSETTS	3.2%	17.3%	5.48x
TEXAS	2.8%	14.5%	5.20x
NORTH DAKOTA	2.2%	11.5%	5.16x
SOUTH CAROLINA	3.8%	19.7%	5.12x
LOUISIANA	1.8%	8.2%	4.59x
VERMONT	4.1%	18.0%	4.42x
WISCONSIN	2.6%	11.2%	4.31x
RHODE ISLAND	2.2%	9.5%	4.28x
GEORGIA	3.0%	12.7%	4.22x
OREGON	2.8%	11.8%	4.22x
OKLAHOMA	3.9%	16.5%	4.21x
MINNESOTA	2.0%	8.2%	4.16x
NEVADA	4.0%	16.7%	4.14x
MISSISSIPPI	2.7%	10.5%	3.95x
ALABAMA	2.8%	10.7%	3.87x
ARKANSAS	2.6%	9.8%	3.82x
NEW HAMPSHIRE	2.8%	10.5%	3.68x
OHIO	2.6%	9.5%	3.65x

STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT-OF- NETWORK USE
	PRIMARY CARE	BEHAVIORAL	
KANSAS	4.9%	17.8%	3.62x
ILLINOIS	3.8%	13.6%	3.58x
DELAWARE	1.7%	5.8%	3.47x
KENTUCKY	2.0%	6.7%	3.41x
ARIZONA	4.3%	13.4%	3.10x
ALASKA	21.5%	64.0%	2.98x
UTAH	5.6%	13.3%	2.37x
WEST VIRGINIA	2.0%	4.8%	2.32x
INDIANA	3.6%	8.3%	2.27x
IOWA	1.8%	3.9%	2.14x
WYOMING	21.5%	45.7%	2.13x
SOUTH DAKOTA	1.0%	2.0%	2.05x
IDAHO	4.5%	8.5%	1.88x
NEW MEXICO	8.0%	14.1%	1.76x
HAWAII	13.8%	20.9%	1.52x
NEBRASKA	22.8%	19.4%	0.85x

APPENDIX A-4: 2017 OFFICE VISIT – IN-NETWORK REIMBURSEMENT DISPARITY LEVELS, PPO PLANS

STATE	REIMBURSEMENT RELATIVE TO MEDICARE-ALLOWED		HIGHER REIMBURSEMENT FOR PRIMARY CARE
	PRIMARY CARE	BEHAVIORAL	
ALL STATES	120%	97%	24%
NEW HAMPSHIRE	162%	90%	80%
MAINE	134%	77%	74%
VERMONT	142%	83%	71%
MINNESOTA	199%	119%	68%
WASHINGTON	142%	88%	61%
MASSACHUSETTS	157%	98%	60%
TENNESSEE	119%	75%	58%
OREGON	172%	110%	57%
IDAHO	142%	92%	55%
IOWA	155%	101%	54%
NORTH CAROLINA	132%	88%	51%
WISCONSIN	175%	121%	45%
NEBRASKA	174%	121%	45%
NORTH DAKOTA	188%	131%	44%
CONNECTICUT	117%	82%	42%
KENTUCKY	106%	75%	40%
MONTANA	153%	109%	40%
ALASKA	169%	122%	38%
GEORGIA	114%	82%	38%
COLORADO	124%	90%	37%
WYOMING	147%	110%	33%
SOUTH DAKOTA	174%	131%	33%
NEW MEXICO	123%	93%	32%
MISSOURI	108%	82%	31%
UTAH	118%	91%	29%
OKLAHOMA	115%	91%	27%
OHIO	108%	87%	24%
VIRGINIA	112%	91%	23%
RHODE ISLAND	108%	89%	22%
SOUTH CAROLINA	109%	91%	20%
FLORIDA	101%	85%	19%
MARYLAND	107%	90%	18%
PENNSYLVANIA	109%	92%	18%
NEW YORK	113%	96%	18%
CALIFORNIA	125%	109%	15%
WEST VIRGINIA	123%	108%	14%
MICHIGAN	112%	100%	12%

STATE	REIMBURSEMENT RELATIVE TO MEDICARE-ALLOWED		
	PRIMARY CARE	BEHAVIORAL	HIGHER REIMBURSEMENT FOR PRIMARY CARE
WASHINGTON D.C.	108%	96%	12%
ALABAMA	103%	93%	11%
NEW JERSEY	101%	91%	11%
KANSAS	107%	97%	11%
TEXAS	105%	96%	10%
ILLINOIS	116%	106%	10%
DELAWARE	98%	91%	8%
LOUISIANA	199%	187%	7%
ARIZONA	96%	91%	5%
ARKANSAS	116%	115%	2%
HAWAII	102%	102%	-1%
MISSISSIPPI	115%	121%	-5%
NEVADA	95%	100%	-5%
INDIANA	106%	116%	-9%

Appendix B: Summary disparity analysis – PPO plans by state

APPENDIX B-1: ALABAMA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 452,893 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
ALABAMA OON BEHAVIORAL	12.2%	15.4%	18.4%	21.2%	19.5%
ALABAMA OON MED/SURG	2.5%	2.3%	2.0%	1.2%	1.5%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
ALABAMA	4.83X	6.56X	9.18X	17.27X	12.64X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
ALABAMA OON BEHAVIORAL	8.0%	13.6%	20.5%	28.6%	29.3%
ALABAMA OON MED/SURG	4.5%	4.9%	4.2%	2.6%	2.7%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
ALABAMA	1.80X	2.74X	4.87X	10.90X	10.92X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
ALABAMA OON BEHAVIORAL	11.5%	12.3%	11.6%	11.3%	10.7%
ALABAMA OON PRIMARY CARE	2.5%	2.6%	2.4%	2.5%	2.8%
ALABAMA OON MED/SURG SPECIALISTS	2.7%	2.6%	2.2%	2.5%	2.9%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
ALABAMA	4.67X	4.71X	4.88X	4.43X	3.87X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
ALABAMA	4.17X	4.76X	5.30X	4.59X	3.69X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
ALABAMA PRIMARY CARE	92.1%	87.5%	87.2%	100.3%	103.2%
ALABAMA MED/SURG SPECIALIST	90.1%	85.8%	84.7%	90.8%	90.7%
ALABAMA BEHAVIORAL	90.3%	88.3%	88.4%	92.5%	92.9%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
ALABAMA	2.0%	-0.9%	-1.4%	8.4%	11.1%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
ALABAMA	-0.2%	-2.8%	-4.1%	-1.9%	-2.4%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-2: ALASKA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 92,184 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
ALASKA OON BEHAVIORAL	22.2%	26.7%	26.0%	28.9%	33.0%
ALASKA OON MED/SURG	11.4%	11.2%	9.2%	7.7%	8.5%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
ALASKA	1.95X	2.38X	2.84X	3.75X	3.91X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
ALASKA OON BEHAVIORAL	46.1%	38.5%	54.1%	54.9%	58.9%
ALASKA OON MED/SURG	14.9%	12.1%	10.4%	10.6%	9.8%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
ALASKA	3.09X	3.19X	5.22X	5.18X	5.99X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
ALASKA OON BEHAVIORAL	57.4%	68.0%	68.3%	65.7%	64.0%
ALASKA OON PRIMARY CARE	28.8%	31.9%	31.1%	29.3%	21.5%
ALASKA OON MED/SURG SPECIALISTS	44.9%	53.7%	47.3%	41.5%	36.7%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
ALASKA	2.00X	2.13X	2.20X	2.24X	2.98X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
ALASKA	1.28X	1.27X	1.45X	1.59X	1.74X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
ALASKA PRIMARY CARE	169.2%	216.0%	226.5%	186.3%	168.7%
ALASKA MED/SURG SPECIALIST	173.0%	225.7%	233.5%	188.5%	114.1%
ALASKA BEHAVIORAL	117.1%	161.9%	151.1%	118.4%	121.9%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
ALASKA	44.4%	33.4%	49.9%	57.3%	38.4%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
ALASKA	47.7%	39.4%	54.6%	59.1%	-6.4%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-3: ARIZONA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 578,803 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
ARIZONA OON BEHAVIORAL	13.1%	16.1%	20.5%	23.6%	24.9%
ARIZONA OON MED/SURG	2.9%	3.6%	3.1%	2.4%	2.5%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
ARIZONA	4.53X	4.50X	6.58X	10.03X	10.01X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
ARIZONA OON BEHAVIORAL	35.8%	41.9%	45.2%	43.0%	39.1%
ARIZONA OON MED/SURG	7.8%	7.7%	7.1%	5.2%	5.8%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
ARIZONA	4.60X	5.42X	6.35X	8.22X	6.69X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
ARIZONA OON BEHAVIORAL	13.1%	13.6%	13.1%	13.2%	13.4%
ARIZONA OON PRIMARY CARE	3.6%	4.1%	3.9%	3.9%	4.3%
ARIZONA OON MED/SURG SPECIALISTS	5.9%	6.4%	5.8%	4.8%	4.9%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
ARIZONA	3.62X	3.30X	3.33X	3.37X	3.10X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
ARIZONA	2.20X	2.12X	2.24X	2.76X	2.71X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
ARIZONA PRIMARY CARE	91.4%	91.1%	92.2%	94.2%	95.5%
ARIZONA MED/SURG SPECIALIST	98.1%	97.8%	98.8%	99.6%	100.5%
ARIZONA BEHAVIORAL	78.5%	81.6%	81.8%	84.8%	90.8%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
ARIZONA	16.4%	11.6%	12.7%	11.2%	5.1%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
ARIZONA	24.9%	19.9%	20.8%	17.5%	10.6%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-4: ARKANSAS DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 172,767 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
ARKANSAS OON BEHAVIORAL	19.0%	12.7%	14.4%	13.8%	16.3%
ARKANSAS OON MED/SURG	5.0%	5.7%	5.3%	3.0%	3.5%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
ARKANSAS	3.78X	2.21X	2.69X	4.57X	4.68X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
ARKANSAS OON BEHAVIORAL	38.7%	36.7%	35.0%	34.7%	40.1%
ARKANSAS OON MED/SURG	7.3%	7.9%	8.1%	3.8%	4.9%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
ARKANSAS	5.28X	4.63X	4.33X	9.05X	8.10X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
ARKANSAS OON BEHAVIORAL	12.7%	13.9%	13.5%	11.2%	9.8%
ARKANSAS OON PRIMARY CARE	3.7%	4.0%	3.7%	2.6%	2.6%
ARKANSAS OON MED/SURG	4.9%	5.4%	5.3%	3.8%	4.0%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
ARKANSAS	3.47X	3.47X	3.63X	4.25X	3.82X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
ARKANSAS	2.62X	2.59X	2.56X	2.98X	2.47X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
ARKANSAS PRIMARY CARE	114.7%	107.6%	107.1%	115.2%	116.4%
ARKANSAS MED/SURG SPECIALIST	114.8%	108.9%	107.9%	114.1%	116.1%
ARKANSAS BEHAVIORAL	98.4%	98.5%	106.1%	107.1%	114.6%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
ARKANSAS	16.6%	9.2%	0.9%	7.6%	1.6%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
ARKANSAS	16.7%	10.5%	1.7%	6.6%	1.3%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-5: CALIFORNIA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 1,599,637 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
CALIFORNIA OON BEHAVIORAL	14.1%	14.4%	27.5%	25.8%	25.4%
CALIFORNIA OON MED/SURG	2.9%	2.6%	3.3%	2.8%	3.3%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
CALIFORNIA	4.91X	5.46X	8.27X	9.12X	7.78X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
CALIFORNIA OON BEHAVIORAL	28.5%	35.8%	44.3%	38.0%	41.5%
CALIFORNIA OON MED/SURG	4.7%	4.2%	6.6%	9.1%	9.8%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
CALIFORNIA	6.10X	8.49X	6.76X	4.19X	4.22X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
CALIFORNIA OON BEHAVIORAL	31.7%	30.8%	31.7%	31.3%	31.7%
CALIFORNIA OON PRIMARY CARE	4.9%	4.8%	5.7%	4.2%	5.7%
CALIFORNIA OON MED/SURG	8.0%	7.2%	9.1%	7.6%	8.6%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
CALIFORNIA	6.52X	6.36X	5.61X	7.38X	5.60X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
CALIFORNIA	3.97X	4.25X	3.48X	4.13X	3.70X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
CALIFORNIA PRIMARY CARE	110.0%	119.9%	127.1%	123.2%	125.2%
CALIFORNIA MED/SURG SPECIALIST	109.7%	118.9%	129.3%	125.5%	127.4%
CALIFORNIA BEHAVIORAL	99.5%	101.9%	99.9%	103.2%	109.0%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
CALIFORNIA	10.5%	17.6%	27.2%	19.4%	14.9%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
CALIFORNIA	10.2%	16.6%	29.4%	21.6%	16.9%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-6: COLORADO DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 497,383 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
COLORADO OON BEHAVIORAL	10.4%	14.6%	22.1%	19.2%	18.7%
COLORADO OON MED/SURG	2.7%	2.7%	3.2%	2.5%	2.4%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
COLORADO	3.87X	5.33X	6.93X	7.67X	7.95X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
COLORADO OON BEHAVIORAL	22.4%	27.9%	28.5%	31.8%	28.2%
COLORADO OON MED/SURG	5.8%	5.6%	4.9%	3.5%	3.7%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
COLORADO	3.89X	5.02X	5.85X	8.98X	7.55X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
COLORADO OON BEHAVIORAL	19.4%	18.3%	18.3%	20.8%	19.3%
COLORADO OON PRIMARY CARE	2.7%	3.0%	2.7%	2.5%	2.1%
COLORADO OON MED/SURG	3.9%	3.8%	4.0%	4.0%	4.0%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
COLORADO	7.33X	6.19X	6.89X	8.47X	9.25X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
COLORADO	4.98X	4.84X	4.64X	5.22X	4.87X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
COLORADO PRIMARY CARE	117.8%	119.1%	120.8%	121.0%	123.9%
COLORADO MED/SURG SPECIALIST	119.7%	122.4%	125.4%	122.5%	123.9%
COLORADO BEHAVIORAL	87.3%	86.1%	86.0%	87.3%	90.2%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
COLORADO	34.9%	38.3%	40.4%	38.6%	37.3%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
COLORADO	37.1%	42.2%	45.8%	40.3%	37.3%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-7: CONNECTICUT DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 320,423 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
CONNECTICUT OON BEHAVIORAL	13.5%	16.2%	25.3%	24.3%	24.2%
CONNECTICUT OON MED/SURG	1.6%	6.7%	1.7%	1.1%	1.1%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
CONNECTICUT	8.63X	2.43X	14.93X	22.73X	21.14X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
CONNECTICUT OON BEHAVIORAL	23.8%	33.5%	33.7%	27.1%	22.6%
CONNECTICUT OON MED/SURG	2.9%	5.7%	3.2%	2.5%	2.4%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
CONNECTICUT	8.16X	5.88X	10.41X	11.07X	9.39X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
CONNECTICUT OON BEHAVIORAL	30.4%	27.6%	34.1%	31.9%	29.1%
CONNECTICUT OON PRIMARY CARE	13.0%	15.4%	3.3%	3.1%	2.5%
CONNECTICUT OON MED/SURG	3.4%	3.3%	4.1%	3.7%	3.4%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
CONNECTICUT	2.33X	1.79X	10.35X	10.32X	11.50X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
CONNECTICUT	8.83X	8.48X	8.32X	8.55X	8.49X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
CONNECTICUT PRIMARY CARE	103.6%	111.2%	117.5%	114.8%	116.9%
CONNECTICUT MED/SURG SPECIALIST	111.8%	120.5%	123.4%	120.7%	122.7%
CONNECTICUT BEHAVIORAL	81.4%	84.0%	85.5%	84.3%	82.4%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
CONNECTICUT	27.4%	32.3%	37.5%	36.3%	41.9%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
CONNECTICUT	37.4%	43.4%	44.4%	43.2%	49.0%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-8: DELAWARE DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 308,620 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
DELAWARE OON BEHAVIORAL	8.2%	8.4%	10.7%	13.2%	10.1%
DELAWARE OON MED/SURG	0.9%	0.7%	0.6%	0.3%	0.3%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
DELAWARE	9.21X	12.41X	18.44X	40.93X	29.08X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
DELAWARE OON BEHAVIORAL	17.1%	21.0%	25.2%	34.3%	25.8%
DELAWARE OON MED/SURG	2.1%	1.4%	2.2%	1.6%	2.0%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
DELAWARE	8.28X	15.06X	11.47X	21.66X	13.14X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
DELAWARE OON BEHAVIORAL	8.5%	7.7%	6.8%	5.9%	5.8%
DELAWARE OON PRIMARY CARE	1.3%	1.2%	1.0%	0.9%	1.7%
DELAWARE OON MED/SURG	1.4%	1.2%	1.0%	0.9%	0.9%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
DELAWARE	6.39X	6.33X	6.68X	6.67X	3.47X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
DELAWARE	6.10X	6.61X	6.85X	6.58X	6.40X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
DELAWARE PRIMARY CARE	94.8%	97.1%	99.6%	99.3%	98.4%
DELAWARE MED/SURG SPECIALIST	94.9%	97.4%	99.9%	98.9%	100.6%
DELAWARE BEHAVIORAL	87.3%	88.4%	91.0%	92.6%	90.8%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
DELAWARE	8.6%	9.8%	9.5%	7.2%	8.3%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
DELAWARE	8.7%	10.2%	9.9%	6.8%	10.8%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-9: FLORIDA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 1,752,621 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
FLORIDA OON BEHAVIORAL	14.8%	19.5%	34.1%	24.5%	27.4%
FLORIDA OON MED/SURG	2.9%	3.7%	5.0%	3.5%	2.0%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
FLORIDA	5.11X	5.33X	6.75X	6.92X	13.78X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
FLORIDA OON BEHAVIORAL	43.8%	51.9%	72.6%	50.3%	51.0%
FLORIDA OON MED/SURG	7.3%	7.6%	6.3%	4.7%	4.0%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
FLORIDA	5.96X	6.82X	11.56X	10.78X	12.70X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
FLORIDA OON BEHAVIORAL	16.7%	17.3%	17.5%	17.3%	17.2%
FLORIDA OON PRIMARY CARE	3.9%	4.5%	4.0%	3.2%	2.9%
FLORIDA OON MED/SURG SPECIALISTS	4.7%	5.2%	4.9%	3.7%	3.3%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
FLORIDA	4.26X	3.84X	4.38X	5.47X	5.88X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
FLORIDA	3.55X	3.35X	3.60X	4.70X	5.14X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
FLORIDA PRIMARY CARE	95.9%	97.6%	97.8%	99.9%	100.9%
FLORIDA MED/SURG SPECIALIST	103.7%	105.5%	106.4%	107.8%	106.5%
FLORIDA BEHAVIORAL	76.3%	79.0%	82.4%	82.8%	85.0%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
FLORIDA	25.6%	23.6%	18.6%	20.8%	18.8%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
FLORIDA	35.9%	33.6%	29.1%	30.2%	25.3%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-10: GEORGIA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 1,280,737 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
GEORGIA OON BEHAVIORAL	9.5%	8.0%	11.4%	12.4%	12.8%
GEORGIA OON MED/SURG	2.3%	4.3%	3.0%	1.8%	1.5%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
GEORGIA	4.20X	1.85X	3.84X	6.83X	8.24X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
GEORGIA OON BEHAVIORAL	21.7%	27.2%	33.2%	34.4%	37.8%
GEORGIA OON MED/SURG	5.4%	6.5%	5.7%	3.5%	3.9%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
GEORGIA	4.04X	4.20X	5.85X	9.69X	9.70X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
GEORGIA OON BEHAVIORAL	17.7%	14.6%	14.9%	14.7%	12.7%
GEORGIA OON PRIMARY CARE	3.2%	4.0%	3.7%	3.2%	3.0%
GEORGIA OON MED/SURG SPECIALISTS	3.7%	3.7%	3.7%	2.8%	2.6%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
GEORGIA	5.49X	3.67X	4.04X	4.54X	4.22X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
GEORGIA	4.73X	3.93X	4.06X	5.28X	4.92X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
GEORGIA PRIMARY CARE	107.7%	106.3%	109.3%	112.8%	113.5%
GEORGIA MED/SURG SPECIALIST	112.7%	111.1%	106.1%	108.9%	108.0%
GEORGIA BEHAVIORAL	77.7%	78.3%	80.1%	83.0%	82.3%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
GEORGIA	38.6%	35.8%	36.4%	35.9%	38.0%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
GEORGIA	45.0%	42.0%	32.4%	31.2%	31.2%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-11: HAWAII DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 10,195 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
HAWAII OON BEHAVIORAL	12.0%	15.8%	25.0%	18.2%	14.3%
HAWAII OON MED/SURG	9.6%	10.4%	7.8%	8.9%	10.4%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
HAWAII	1.26X	1.52X	3.21X	2.04X	1.37X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
HAWAII OON BEHAVIORAL	49.7%	54.3%	20.5%	7.0%	23.7%
HAWAII OON MED/SURG	12.8%	16.4%	19.9%	20.7%	20.9%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
HAWAII	3.88X	3.32X	1.03X	0.34X	1.13X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
HAWAII OON BEHAVIORAL	27.1%	25.3%	36.3%	28.1%	20.9%
HAWAII OON PRIMARY CARE	10.6%	10.6%	14.4%	18.2%	13.8%
HAWAII OON MED/SURG SPECIALISTS	13.5%	14.0%	15.6%	17.9%	17.1%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
HAWAII	2.55X	2.38X	2.52X	1.54X	1.52X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
HAWAII	2.00X	1.81X	2.32X	1.57X	1.22X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
HAWAII PRIMARY CARE	99.5%	105.1%	106.0%	102.0%	101.7%
HAWAII MED/SURG SPECIALIST	107.4%	110.7%	111.3%	112.1%	108.9%
HAWAII BEHAVIORAL	120.0%	110.3%	98.5%	100.0%	102.2%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
HAWAII	-17.1%	-4.7%	7.6%	2.0%	-0.5%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
HAWAII	-10.6%	0.4%	12.9%	12.1%	6.5%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-12: IDAHO DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 388,694 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
IDAHO OON BEHAVIORAL	6.3%	8.8%	10.9%	15.0%	13.9%
IDAHO OON MED/SURG	1.6%	3.0%	3.2%	3.6%	6.3%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
IDAHO	3.89X	2.89X	3.41X	4.14X	2.23X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
IDAHO OON BEHAVIORAL	52.1%	52.4%	49.8%	50.5%	37.5%
IDAHO OON MED/SURG	3.4%	3.6%	4.8%	5.9%	7.3%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
IDAHO	15.27X	14.49X	10.34X	8.60X	5.13X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
IDAHO OON BEHAVIORAL	7.8%	7.0%	6.7%	7.0%	8.5%
IDAHO OON PRIMARY CARE	1.8%	2.4%	2.4%	2.8%	4.5%
IDAHO OON MED/SURG SPECIALISTS	3.1%	3.7%	3.5%	3.7%	5.6%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
IDAHO	4.39X	2.90X	2.82X	2.51X	1.88X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
IDAHO	2.50X	1.92X	1.91X	1.90X	1.52X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
IDAHO PRIMARY CARE	154.0%	147.6%	149.8%	159.6%	141.6%
IDAHO MED/SURG SPECIALIST	147.8%	140.9%	142.2%	151.6%	134.1%
IDAHO BEHAVIORAL	104.0%	103.9%	103.8%	104.0%	91.5%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
IDAHO	48.1%	42.0%	44.4%	53.4%	54.8%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
IDAHO	42.1%	35.6%	36.9%	45.8%	46.6%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-13: ILLINOIS DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 1,059,919 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
ILLINOIS OON BEHAVIORAL	10.2%	7.3%	8.9%	11.0%	12.1%
ILLINOIS OON MED/SURG	3.5%	4.6%	5.4%	3.1%	2.8%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
ILLINOIS	2.91X	1.59X	1.64X	3.59X	4.25X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
ILLINOIS OON BEHAVIORAL	12.6%	13.2%	17.4%	17.4%	18.2%
ILLINOIS OON MED/SURG	6.7%	7.3%	7.4%	4.1%	3.9%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
ILLINOIS	1.88X	1.80X	2.34X	4.21X	4.69X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
ILLINOIS OON BEHAVIORAL	17.7%	17.9%	17.9%	17.1%	13.6%
ILLINOIS OON PRIMARY CARE	5.0%	4.8%	5.1%	3.8%	3.8%
ILLINOIS OON MED/SURG SPECIALISTS	5.6%	5.6%	5.1%	4.1%	5.4%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
ILLINOIS	3.55X	3.72X	3.52X	4.54X	3.58X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
ILLINOIS	3.14X	3.18X	3.51X	4.18X	2.55X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
ILLINOIS PRIMARY CARE	115.5%	114.2%	116.9%	120.6%	115.7%
ILLINOIS MED/SURG SPECIALIST	118.8%	118.4%	119.3%	121.9%	114.8%
ILLINOIS BEHAVIORAL	99.5%	100.3%	103.0%	106.7%	105.6%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
ILLINOIS	16.1%	13.8%	13.5%	13.0%	9.6%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
ILLINOIS	19.4%	18.0%	15.8%	14.3%	8.8%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-14: INDIANA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 625,280 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
INDIANA OON BEHAVIORAL	4.8%	5.4%	13.3%	15.9%	14.3%
INDIANA OON MED/SURG	1.9%	1.9%	3.8%	3.0%	3.4%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
INDIANA	2.55X	2.81X	3.51X	5.33X	4.18X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
INDIANA OON BEHAVIORAL	12.3%	15.5%	27.7%	33.8%	35.0%
INDIANA OON MED/SURG	4.1%	4.4%	7.5%	5.6%	8.1%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
INDIANA	3.00X	3.52X	3.71X	6.03X	4.30X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
INDIANA OON BEHAVIORAL	10.5%	9.4%	10.9%	10.3%	8.3%
INDIANA OON PRIMARY CARE	2.6%	2.2%	3.5%	3.0%	3.6%
INDIANA OON MED/SURG SPECIALISTS	3.1%	2.4%	4.2%	3.9%	6.3%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
INDIANA	4.06X	4.17X	3.09X	3.43X	2.27X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
INDIANA	3.41X	3.89X	2.59X	2.63X	1.32X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
INDIANA PRIMARY CARE	105.2%	104.8%	101.3%	105.0%	105.8%
INDIANA MED/SURG SPECIALIST	107.0%	103.3%	104.2%	108.1%	108.0%
INDIANA BEHAVIORAL	91.5%	104.1%	100.3%	119.1%	115.7%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
INDIANA	14.9%	0.7%	1.0%	-11.8%	-8.6%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
INDIANA	16.9%	-0.8%	3.9%	-9.2%	-6.7%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-15: IOWA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 923,927 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
IOWA OON BEHAVIORAL	3.6%	4.4%	4.4%	4.4%	5.7%
IOWA OON MED/SURG	1.8%	2.1%	2.4%	0.8%	2.5%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
IOWA	2.03X	2.10X	1.86X	5.37X	2.25X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
IOWA OON BEHAVIORAL	4.6%	6.6%	6.0%	8.1%	7.1%
IOWA OON MED/SURG	2.3%	2.5%	2.8%	0.9%	3.0%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
IOWA	1.97X	2.60X	2.14X	9.28X	2.36X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
IOWA OON BEHAVIORAL	2.8%	3.0%	2.6%	2.7%	3.9%
IOWA OON PRIMARY CARE	0.6%	0.7%	0.8%	0.5%	1.8%
IOWA OON MED/SURG SPECIALISTS	2.0%	2.1%	2.3%	1.3%	2.6%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
IOWA	4.39X	4.41X	3.51X	5.09X	2.14X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
IOWA	1.40X	1.41X	1.17X	2.03X	1.51X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
IOWA PRIMARY CARE	144.6%	132.9%	134.6%	151.7%	155.2%
IOWA MED/SURG SPECIALIST	138.7%	131.8%	132.2%	141.4%	145.5%
IOWA BEHAVIORAL	103.3%	99.0%	97.7%	98.7%	100.9%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
IOWA	39.9%	34.3%	37.8%	53.7%	53.9%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
IOWA	34.2%	33.2%	35.4%	43.3%	44.2%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-16: KANSAS DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 267,993 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
KANSAS OON BEHAVIORAL	8.2%	9.0%	13.6%	12.0%	13.4%
KANSAS OON MED/SURG	3.5%	3.6%	3.5%	1.5%	4.5%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
KANSAS	2.31X	2.50X	3.94X	8.26X	2.98X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
KANSAS OON BEHAVIORAL	12.8%	21.2%	25.6%	28.4%	22.7%
KANSAS OON MED/SURG	6.0%	5.2%	4.0%	2.2%	6.5%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
KANSAS	2.12X	4.11X	6.34X	12.91X	3.50X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
KANSAS OON BEHAVIORAL	15.4%	16.9%	18.9%	18.3%	17.8%
KANSAS OON PRIMARY CARE	2.8%	2.9%	2.9%	1.3%	4.9%
KANSAS OON MED/SURG SPECIALISTS	4.4%	4.4%	4.0%	2.5%	4.6%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
KANSAS	5.60X	5.94X	6.48X	14.44X	3.62X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
KANSAS	3.53X	3.87X	4.78X	7.39X	3.91X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
KANSAS PRIMARY CARE	108.5%	105.8%	103.9%	107.8%	107.4%
KANSAS MED/SURG SPECIALIST	111.6%	110.0%	82.0%	71.5%	71.4%
KANSAS BEHAVIORAL	96.7%	92.5%	91.6%	94.2%	97.2%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
KANSAS	12.3%	14.3%	13.3%	14.4%	10.5%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
KANSAS	15.4%	18.9%	-10.6%	-24.1%	-26.5%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-17: KENTUCKY DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 467,524 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
KENTUCKY OON BEHAVIORAL	6.2%	8.2%	9.5%	13.7%	11.0%
KENTUCKY OON MED/SURG	2.3%	1.8%	3.7%	2.6%	2.5%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
KENTUCKY	2.68X	4.60X	2.57X	5.19X	4.35X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
KENTUCKY OON BEHAVIORAL	17.6%	26.0%	31.1%	36.2%	25.9%
KENTUCKY OON MED/SURG	5.7%	4.5%	8.2%	5.8%	6.6%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
KENTUCKY	3.07X	5.74X	3.79X	6.24X	3.92X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
KENTUCKY OON BEHAVIORAL	9.0%	8.6%	8.1%	7.6%	6.7%
KENTUCKY OON PRIMARY CARE	2.4%	1.9%	2.3%	2.0%	2.0%
KENTUCKY OON MED/SURG	2.7%	2.8%	2.4%	2.2%	2.5%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
KENTUCKY	3.74X	4.53X	3.59X	3.76X	3.41X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
KENTUCKY	3.33X	3.10X	3.33X	3.50X	2.66X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
KENTUCKY PRIMARY CARE	102.0%	92.2%	93.6%	104.7%	105.7%
KENTUCKY MED/SURG SPECIALIST	99.5%	95.2%	95.6%	101.9%	102.2%
KENTUCKY BEHAVIORAL	75.5%	79.6%	72.1%	75.5%	75.3%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
KENTUCKY	35.1%	15.7%	29.7%	38.6%	40.4%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
KENTUCKY	31.8%	19.5%	32.5%	34.9%	35.7%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-18: LOUISIANA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 687,709 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
LOUISIANA OON BEHAVIORAL	7.8%	9.3%	8.5%	10.0%	11.6%
LOUISIANA OON MED/SURG	2.6%	2.2%	2.1%	1.3%	1.7%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
LOUISIANA	3.03X	4.25X	4.04X	7.63X	6.62X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
LOUISIANA OON BEHAVIORAL	14.9%	25.5%	16.9%	22.6%	28.4%
LOUISIANA OON MED/SURG	5.7%	3.8%	3.5%	1.9%	2.2%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
LOUISIANA	2.61X	6.68X	4.83X	12.03X	13.20X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
LOUISIANA OON BEHAVIORAL	10.7%	9.8%	8.5%	7.3%	8.2%
LOUISIANA OON PRIMARY CARE	2.0%	2.1%	2.1%	1.6%	1.8%
LOUISIANA OON MED/SURG	1.6%	1.6%	1.5%	1.1%	1.2%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
LOUISIANA	5.37X	4.73X	4.12X	4.55X	4.59X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
LOUISIANA	6.62X	5.99X	5.77X	6.77X	7.03X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
LOUISIANA PRIMARY CARE	100.4%	96.2%	97.4%	102.5%	199.3%
LOUISIANA MED/SURG SPECIALIST	98.9%	97.0%	97.8%	102.2%	196.7%
LOUISIANA BEHAVIORAL	103.8%	113.2%	125.9%	121.5%	186.8%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
LOUISIANA	-3.3%	-15.1%	-22.7%	-15.6%	6.7%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
LOUISIANA	-4.7%	-14.3%	-22.4%	-15.9%	5.3%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-19: MAINE DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 116,745 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
MAINE OON BEHAVIORAL	8.8%	8.0%	18.2%	18.9%	19.0%
MAINE OON MED/SURG	1.8%	2.7%	1.4%	0.7%	0.5%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
MAINE	4.97X	2.99X	12.64X	28.48X	37.68X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
MAINE OON BEHAVIORAL	26.2%	24.1%	35.2%	35.3%	38.8%
MAINE OON MED/SURG	4.0%	4.0%	3.0%	1.8%	2.2%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
MAINE	6.61X	6.03X	11.65X	19.64X	17.98X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
MAINE OON BEHAVIORAL	14.1%	14.0%	16.0%	16.8%	15.8%
MAINE OON PRIMARY CARE	5.8%	6.3%	4.0%	2.0%	1.4%
MAINE OON MED/SURG SPECIALISTS	4.0%	3.0%	2.9%	2.4%	1.6%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
MAINE	2.42X	2.21X	4.04X	8.44X	11.46X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
MAINE	3.52X	4.60X	5.49X	7.03X	9.70X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
MAINE PRIMARY CARE	117.1%	117.0%	123.1%	132.1%	134.4%
MAINE MED/SURG SPECIALIST	131.6%	130.9%	127.6%	134.4%	136.8%
MAINE BEHAVIORAL	85.8%	84.9%	77.3%	79.3%	77.2%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
MAINE	36.5%	37.8%	59.4%	66.6%	74.2%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
MAINE	53.4%	54.2%	65.1%	69.4%	77.2%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-20: MARYLAND DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 407,594 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
MARYLAND OON BEHAVIORAL	11.9%	14.4%	16.7%	20.4%	20.2%
MARYLAND OON MED/SURG	2.2%	2.2%	3.0%	1.8%	2.2%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
MARYLAND	5.50X	6.47X	5.60X	11.58X	9.35X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
MARYLAND OON BEHAVIORAL	16.1%	25.6%	31.2%	33.3%	28.2%
MARYLAND OON MED/SURG	8.2%	7.8%	8.8%	6.1%	7.7%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
MARYLAND	1.96X	3.29X	3.55X	5.45X	3.66X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
MARYLAND OON BEHAVIORAL	34.1%	33.2%	35.1%	32.9%	31.7%
MARYLAND OON PRIMARY CARE	4.3%	3.9%	3.9%	3.4%	3.2%
MARYLAND OON MED/SURG	4.3%	3.7%	3.8%	3.1%	3.2%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
MARYLAND	7.95X	8.48X	9.02X	9.80X	10.00X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
MARYLAND	7.91X	8.89X	9.35X	10.65X	9.99X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
MARYLAND PRIMARY CARE	97.9%	103.9%	107.3%	107.7%	106.6%
MARYLAND MED/SURG SPECIALIST	94.9%	99.7%	102.0%	100.3%	100.4%
MARYLAND BEHAVIORAL	79.5%	81.6%	84.4%	87.8%	90.2%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
MARYLAND	23.2%	27.3%	27.2%	22.6%	18.2%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
MARYLAND	19.5%	22.2%	20.9%	14.2%	11.3%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-21: MASSACHUSETTS DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 350,174 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
MASSACHUSETTS OON BEHAVIORAL	12.3%	11.3%	15.6%	20.4%	21.3%
MASSACHUSETTS OON MED/SURG	5.7%	6.2%	3.0%	2.8%	2.0%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
MASSACHUSETTS	2.15X	1.83X	5.13X	7.33X	10.49X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
MASSACHUSETTS OON BEHAVIORAL	17.6%	18.5%	23.8%	25.1%	25.1%
MASSACHUSETTS OON MED/SURG	4.8%	5.7%	3.9%	3.3%	3.3%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
MASSACHUSETTS	3.65X	3.26X	6.05X	7.67X	7.64X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
MASSACHUSETTS OON BEHAVIORAL	18.2%	17.7%	17.0%	16.9%	17.3%
MASSACHUSETTS OON PRIMARY CARE	6.5%	8.1%	3.4%	3.0%	3.2%
MASSACHUSETTS OON MED/SURG	5.8%	6.1%	3.7%	3.4%	3.2%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
MASSACHUSETTS	2.79X	2.18X	4.94X	5.64X	5.48X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
MASSACHUSETTS	3.17X	2.88X	4.60X	4.96X	5.39X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
MASSACHUSETTS PRIMARY CARE	141.0%	148.8%	156.1%	155.4%	157.0%
MASSACHUSETTS MED/SURG SPECIALIST	145.9%	154.2%	156.5%	155.9%	163.2%
MASSACHUSETTS BEHAVIORAL	93.4%	97.5%	99.9%	98.0%	98.4%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
MASSACHUSETTS	51.0%	52.6%	56.2%	58.6%	59.6%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
MASSACHUSETTS	56.2%	58.1%	56.6%	59.2%	65.9%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-22: MICHIGAN DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 742,205 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
MICHIGAN OON BEHAVIORAL	17.2%	12.7%	12.0%	13.1%	18.8%
MICHIGAN OON MED/SURG	11.2%	9.1%	4.5%	3.7%	3.1%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
MICHIGAN	1.53X	1.40X	2.64X	3.53X	6.07X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
MICHIGAN OON BEHAVIORAL	14.2%	14.1%	19.5%	21.8%	20.7%
MICHIGAN OON MED/SURG	3.1%	2.4%	3.1%	2.7%	3.1%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
MICHIGAN	4.50X	5.79X	6.40X	8.10X	6.75X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
MICHIGAN OON BEHAVIORAL	13.1%	11.4%	14.0%	13.7%	14.0%
MICHIGAN OON PRIMARY CARE	3.8%	3.1%	2.9%	2.5%	2.4%
MICHIGAN OON MED/SURG	4.1%	3.2%	2.9%	2.4%	3.0%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
MICHIGAN	3.42X	3.73X	4.82X	5.52X	5.73X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
MICHIGAN	3.19X	3.59X	4.86X	5.64X	4.70X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
MICHIGAN PRIMARY CARE	113.8%	111.5%	110.8%	114.9%	111.9%
MICHIGAN MED/SURG SPECIALIST	109.4%	107.0%	106.9%	109.8%	106.2%
MICHIGAN BEHAVIORAL	104.0%	101.8%	98.5%	101.3%	99.7%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
MICHIGAN	9.4%	9.6%	12.5%	13.4%	12.2%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
MICHIGAN	5.2%	5.1%	8.5%	8.4%	6.5%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-23: MINNESOTA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 710,388 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
MINNESOTA OON BEHAVIORAL	2.4%	2.8%	11.4%	8.3%	9.2%
MINNESOTA OON MED/SURG	1.2%	1.2%	1.9%	1.3%	2.3%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
MINNESOTA	2.12X	2.33X	6.04X	6.27X	4.08X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
MINNESOTA OON BEHAVIORAL	2.4%	3.5%	10.2%	8.0%	9.3%
MINNESOTA OON MED/SURG	2.2%	2.4%	3.0%	2.0%	3.0%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
MINNESOTA	1.10X	1.45X	3.40X	3.93X	3.14X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
MINNESOTA OON BEHAVIORAL	3.7%	3.8%	10.8%	8.9%	8.2%
MINNESOTA OON PRIMARY CARE	1.0%	1.0%	1.4%	1.5%	2.0%
MINNESOTA OON MED/SURG	1.5%	1.5%	2.4%	2.3%	2.6%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
MINNESOTA	3.76X	3.80X	7.90X	5.85X	4.16X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
MINNESOTA	2.39X	2.46X	4.56X	3.85X	3.10X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
MINNESOTA PRIMARY CARE	174.1%	177.0%	183.3%	193.2%	199.3%
MINNESOTA MED/SURG SPECIALIST	168.5%	171.9%	183.8%	192.7%	200.4%
MINNESOTA BEHAVIORAL	124.1%	121.9%	115.6%	119.8%	118.7%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
MINNESOTA	40.2%	45.2%	58.6%	61.3%	67.9%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
MINNESOTA	35.7%	41.0%	59.0%	60.9%	68.8%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-24: MISSISSIPPI DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 211,664 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
MISSISSIPPI OON BEHAVIORAL	9.7%	13.9%	18.6%	21.2%	22.1%
MISSISSIPPI OON MED/SURG	5.0%	4.5%	4.9%	2.7%	3.0%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
MISSISSIPPI	1.92X	3.11X	3.78X	7.89X	7.51X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
MISSISSIPPI OON BEHAVIORAL	18.8%	40.7%	43.7%	39.0%	39.6%
MISSISSIPPI OON MED/SURG	8.8%	7.0%	6.8%	3.6%	4.2%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
MISSISSIPPI	2.14X	5.80X	6.46X	10.93X	9.41X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
MISSISSIPPI OON BEHAVIORAL	11.9%	12.3%	12.5%	11.7%	10.5%
MISSISSIPPI OON PRIMARY CARE	3.6%	3.3%	3.2%	2.4%	2.7%
MISSISSIPPI OON MED/SURG	4.5%	4.2%	3.8%	2.9%	3.1%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
MISSISSIPPI	3.34X	3.77X	3.97X	4.88X	3.95X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
MISSISSIPPI	2.64X	2.93X	3.26X	4.01X	3.37X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
MISSISSIPPI PRIMARY CARE	112.4%	102.8%	103.3%	111.4%	114.9%
MISSISSIPPI MED/SURG SPECIALIST	111.0%	104.7%	105.1%	111.3%	117.7%
MISSISSIPPI BEHAVIORAL	106.0%	101.0%	101.0%	108.8%	121.1%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
MISSISSIPPI	6.0%	1.7%	2.3%	2.4%	-5.1%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
MISSISSIPPI	4.7%	3.6%	4.1%	2.3%	-2.8%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-25: MISSOURI DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 958,224 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
MISSOURI OON BEHAVIORAL	8.7%	9.2%	13.7%	11.4%	13.5%
MISSOURI OON MED/SURG	3.9%	4.3%	4.0%	1.0%	1.6%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
MISSOURI	2.22X	2.14X	3.42X	11.34X	8.22X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
MISSOURI OON BEHAVIORAL	16.8%	18.6%	22.4%	20.7%	24.2%
MISSOURI OON MED/SURG	6.2%	5.3%	3.3%	1.1%	2.0%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
MISSOURI	2.73X	3.51X	6.73X	18.28X	11.88X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
MISSOURI OON BEHAVIORAL	12.9%	13.7%	14.6%	13.0%	13.7%
MISSOURI OON PRIMARY CARE	3.2%	3.6%	2.9%	1.3%	1.7%
MISSOURI OON MED/SURG	4.4%	4.8%	4.1%	1.7%	2.2%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
MISSOURI	4.05X	3.77X	5.04X	9.98X	8.23X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
MISSOURI	2.94X	2.82X	3.51X	7.82X	6.34X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
MISSOURI PRIMARY CARE	103.3%	102.8%	103.4%	109.0%	107.6%
MISSOURI MED/SURG SPECIALIST	104.3%	104.9%	99.4%	101.0%	94.9%
MISSOURI BEHAVIORAL	79.2%	79.4%	79.2%	83.6%	82.3%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
MISSOURI	30.4%	29.5%	30.5%	30.4%	30.7%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
MISSOURI	31.7%	32.1%	25.4%	20.9%	15.3%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-26: MONTANA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 84,024 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
MONTANA OON BEHAVIORAL	2.9%	14.4%	19.3%	16.3%	11.2%
MONTANA OON MED/SURG	2.1%	5.5%	5.5%	2.9%	1.8%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
MONTANA	1.39X	2.60X	3.49X	5.56X	6.37X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
MONTANA OON BEHAVIORAL	8.9%	29.1%	53.6%	58.6%	38.6%
MONTANA OON MED/SURG	2.9%	10.0%	9.7%	4.2%	4.2%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
MONTANA	3.05X	2.90X	5.53X	14.01X	9.21X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
MONTANA OON BEHAVIORAL	4.9%	18.9%	24.3%	24.9%	17.7%
MONTANA OON PRIMARY CARE	2.7%	5.9%	6.0%	3.5%	2.4%
MONTANA OON MED/SURG	4.4%	9.9%	9.7%	5.7%	3.8%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
MONTANA	1.80X	3.20X	4.02X	7.20X	7.27X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
MONTANA	1.11X	1.92X	2.50X	4.38X	4.68X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
MONTANA PRIMARY CARE	151.4%	143.3%	147.7%	150.5%	152.5%
MONTANA MED/SURG SPECIALIST	146.4%	139.9%	144.4%	143.0%	142.7%
MONTANA BEHAVIORAL	98.6%	97.4%	103.3%	102.9%	108.9%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
MONTANA	53.5%	47.2%	43.0%	46.3%	40.1%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
MONTANA	48.5%	43.7%	39.8%	39.0%	31.1%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-27: NEBRASKA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 734,921 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
NEBRASKA OON BEHAVIORAL	10.4%	18.4%	22.7%	12.3%	22.7%
NEBRASKA OON MED/SURG	27.3%	32.0%	34.9%	30.3%	34.9%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
NEBRASKA	0.38X	0.57X	0.65X	0.40X	0.65X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
NEBRASKA OON BEHAVIORAL	12.6%	21.6%	24.6%	24.4%	30.3%
NEBRASKA OON MED/SURG	28.0%	31.3%	32.9%	31.7%	42.0%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
NEBRASKA	0.45X	0.69X	0.75X	0.77X	0.72X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
NEBRASKA OON BEHAVIORAL	10.3%	11.4%	12.4%	10.5%	19.4%
NEBRASKA OON PRIMARY CARE	16.5%	17.9%	19.1%	18.1%	22.8%
NEBRASKA OON MED/SURG	24.8%	25.7%	26.6%	24.1%	26.3%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
NEBRASKA	0.62X	0.64X	0.65X	0.58X	0.85X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
NEBRASKA	0.42X	0.45X	0.47X	0.44X	0.74X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
NEBRASKA PRIMARY CARE	154.9%	142.7%	145.8%	166.2%	174.4%
NEBRASKA MED/SURG SPECIALIST	153.2%	146.6%	148.0%	157.2%	165.9%
NEBRASKA BEHAVIORAL	108.8%	105.7%	105.1%	114.9%	120.6%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
NEBRASKA	42.3%	35.0%	38.8%	44.6%	44.6%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
NEBRASKA	40.8%	38.8%	40.8%	36.8%	37.6%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-28: NEVADA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 201,543 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
NEVADA OON BEHAVIORAL	12.3%	10.8%	23.4%	25.9%	26.6%
NEVADA OON MED/SURG	2.9%	3.7%	4.1%	2.5%	2.6%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
NEVADA	4.26X	2.89X	5.76X	10.18X	10.38X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
NEVADA OON BEHAVIORAL	19.7%	35.4%	53.3%	52.1%	55.7%
NEVADA OON MED/SURG	8.6%	7.9%	8.2%	5.7%	4.5%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
NEVADA	2.30X	4.50X	6.52X	9.17X	12.45X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
NEVADA OON BEHAVIORAL	21.2%	18.9%	20.1%	18.0%	16.7%
NEVADA OON PRIMARY CARE	4.8%	7.3%	6.2%	4.8%	4.0%
NEVADA OON MED/SURG SPECIALISTS	5.4%	6.4%	5.3%	4.9%	5.7%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
NEVADA	4.42X	2.60X	3.27X	3.76X	4.14X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
NEVADA	3.94X	2.96X	3.81X	3.65X	2.94X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
NEVADA PRIMARY CARE	89.1%	91.7%	92.1%	92.6%	95.1%
NEVADA MED/SURG SPECIALIST	93.2%	97.1%	95.4%	94.8%	97.3%
NEVADA BEHAVIORAL	83.1%	86.1%	87.0%	96.6%	100.4%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
NEVADA	7.2%	6.5%	5.9%	-4.2%	-5.3%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
NEVADA	12.2%	12.8%	9.7%	-1.8%	-3.1%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-29: NEW HAMPSHIRE DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 91,660 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
NEW HAMPSHIRE OON BEHAVIORAL	11.8%	17.0%	27.3%	34.9%	24.2%
NEW HAMPSHIRE OON MED/SURG	1.9%	3.6%	3.1%	2.1%	1.3%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
NEW HAMPSHIRE	6.14X	4.68X	8.74X	16.76X	18.73X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
NEW HAMPSHIRE OON BEHAVIORAL	22.3%	30.7%	53.4%	51.0%	48.8%
NEW HAMPSHIRE OON MED/SURG	3.6%	4.8%	5.5%	3.3%	2.6%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
NEW HAMPSHIRE	6.14X	6.33X	9.78X	15.56X	18.69X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
NEW HAMPSHIRE OON BEHAVIORAL	10.8%	11.1%	12.5%	11.6%	10.5%
NEW HAMPSHIRE OON PRIMARY CARE	7.1%	7.0%	3.6%	3.2%	2.8%
NEW HAMPSHIRE OON MED/SURG	3.8%	3.2%	3.9%	3.3%	3.1%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
NEW HAMPSHIRE	1.51X	1.60X	3.45X	3.60X	3.68X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
NEW HAMPSHIRE	2.87X	3.45X	3.25X	3.53X	3.37X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
NEW HAMPSHIRE PRIMARY CARE	143.9%	146.5%	151.6%	159.2%	162.4%
NEW HAMPSHIRE MED/SURG SPECIALIST	146.7%	153.3%	154.1%	159.0%	162.9%
NEW HAMPSHIRE BEHAVIORAL	87.5%	89.8%	89.6%	90.1%	90.0%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
NEW HAMPSHIRE	64.6%	63.2%	69.1%	76.6%	80.4%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
NEW HAMPSHIRE	67.8%	70.7%	71.9%	76.4%	81.1%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-30: NEW JERSEY DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 708,588 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
NEW JERSEY OON BEHAVIORAL	20.7%	22.6%	28.1%	26.7%	26.1%
NEW JERSEY OON MED/SURG	2.8%	2.7%	2.5%	2.1%	2.2%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
NEW JERSEY	7.36X	8.32X	11.11X	12.80X	11.91X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
NEW JERSEY OON BEHAVIORAL	29.5%	34.3%	34.8%	32.9%	33.9%
NEW JERSEY OON MED/SURG	3.2%	3.2%	3.7%	3.2%	4.0%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
NEW JERSEY	9.17X	10.65X	9.45X	10.29X	8.43X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
NEW JERSEY OON BEHAVIORAL	45.5%	45.2%	45.2%	42.6%	41.2%
NEW JERSEY OON PRIMARY CARE	5.8%	5.8%	4.7%	4.1%	4.2%
NEW JERSEY OON MED/SURG	8.8%	8.3%	8.1%	7.2%	6.8%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
NEW JERSEY	7.79X	7.82X	9.56X	10.31X	9.73X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
NEW JERSEY	5.14X	5.47X	5.62X	5.91X	6.07X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
NEW JERSEY PRIMARY CARE	85.7%	96.7%	100.1%	96.0%	101.1%
NEW JERSEY MED/SURG SPECIALIST	92.4%	103.4%	106.4%	99.1%	103.9%
NEW JERSEY BEHAVIORAL	84.9%	90.3%	91.2%	87.6%	91.1%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
NEW JERSEY	1.0%	7.1%	9.8%	9.6%	11.0%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
NEW JERSEY	8.9%	14.6%	16.7%	13.1%	14.1%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-31: NEW MEXICO DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 89,168 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
NEW MEXICO OON BEHAVIORAL	22.5%	19.4%	20.8%	19.7%	18.9%
NEW MEXICO OON MED/SURG	6.0%	7.3%	7.1%	5.5%	4.8%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
NEW MEXICO	3.77X	2.66X	2.93X	3.60X	3.93X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
NEW MEXICO OON BEHAVIORAL	29.3%	37.2%	43.1%	45.0%	28.8%
NEW MEXICO OON MED/SURG	6.8%	7.2%	5.5%	5.1%	3.8%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
NEW MEXICO	4.30X	5.14X	7.90X	8.89X	7.51X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
NEW MEXICO OON BEHAVIORAL	7.2%	8.5%	15.0%	15.6%	14.1%
NEW MEXICO OON PRIMARY CARE	5.4%	5.6%	5.1%	5.6%	8.0%
NEW MEXICO OON MED/SURG	5.2%	5.2%	4.5%	4.9%	5.1%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
NEW MEXICO	1.33X	1.51X	2.94X	2.79X	1.76X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
NEW MEXICO	1.39X	1.62X	3.34X	3.15X	2.76X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
NEW MEXICO PRIMARY CARE	117.4%	112.9%	112.9%	123.0%	122.6%
NEW MEXICO MED/SURG SPECIALIST	117.1%	114.6%	115.0%	119.8%	121.2%
NEW MEXICO BEHAVIORAL	84.0%	85.3%	85.6%	89.3%	93.0%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
NEW MEXICO	39.8%	32.4%	32.0%	37.8%	31.9%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
NEW MEXICO	39.4%	34.3%	34.4%	34.3%	30.4%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-32: NEW YORK DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 2,103,817 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
NEW YORK OON BEHAVIORAL	11.4%	10.9%	17.3%	17.8%	19.5%
NEW YORK OON MED/SURG	1.9%	1.9%	2.2%	2.0%	1.9%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
NEW YORK	5.84X	5.82X	7.82X	8.75X	10.38X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
NEW YORK OON BEHAVIORAL	8.3%	13.5%	22.4%	22.9%	17.1%
NEW YORK OON MED/SURG	7.3%	8.0%	9.6%	9.3%	6.1%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
NEW YORK	1.13X	1.69X	2.32X	2.47X	2.80X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
NEW YORK OON BEHAVIORAL	30.7%	33.1%	34.1%	34.0%	39.1%
NEW YORK OON PRIMARY CARE	4.4%	4.6%	4.2%	3.8%	3.6%
NEW YORK OON MED/SURG	7.3%	7.1%	7.6%	7.1%	7.4%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
NEW YORK	6.95X	7.14X	8.15X	9.01X	10.99X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
NEW YORK	4.19X	4.69X	4.49X	4.76X	5.28X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
NEW YORK PRIMARY CARE	92.0%	102.1%	101.7%	99.3%	112.6%
NEW YORK MED/SURG SPECIALIST	89.2%	100.6%	100.4%	95.9%	113.2%
NEW YORK BEHAVIORAL	85.1%	91.5%	89.0%	86.7%	95.6%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
NEW YORK	8.1%	11.6%	14.3%	14.5%	17.7%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
NEW YORK	4.8%	10.0%	12.8%	10.6%	18.5%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-33: NORTH CAROLINA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 1,057,266 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
NORTH CAROLINA OON BEHAVIORAL	10.0%	9.5%	15.0%	13.9%	15.2%
NORTH CAROLINA OON MED/SURG	2.8%	2.9%	3.3%	1.7%	1.6%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
NORTH CAROLINA	3.59X	3.25X	4.51X	8.06X	9.24X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
NORTH CAROLINA OON BEHAVIORAL	19.1%	24.9%	35.7%	39.4%	37.0%
NORTH CAROLINA OON MED/SURG	7.6%	5.2%	7.2%	4.4%	5.4%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
NORTH CAROLINA	2.53X	4.80X	4.99X	8.94X	6.85X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
NORTH CAROLINA OON BEHAVIORAL	16.5%	14.0%	17.6%	16.7%	14.9%
NORTH CAROLINA OON PRIMARY CARE	3.2%	2.2%	3.1%	2.2%	2.0%
NORTH CAROLINA OON MED/SURG	3.9%	2.9%	3.7%	2.7%	2.6%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
NORTH CAROLINA	5.12X	6.46X	5.71X	7.73X	7.56X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
NORTH CAROLINA	4.28X	4.82X	4.77X	6.13X	5.67X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
NORTH CAROLINA PRIMARY CARE	127.6%	123.1%	127.3%	134.6%	132.0%
NORTH CAROLINA MED/SURG SPECIALIST	123.7%	121.6%	123.6%	127.5%	125.0%
NORTH CAROLINA BEHAVIORAL	84.5%	86.0%	83.8%	88.4%	87.7%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
NORTH CAROLINA	50.9%	43.2%	52.0%	52.2%	50.6%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
NORTH CAROLINA	46.4%	41.5%	47.6%	44.1%	42.5%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-34: NORTH DAKOTA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 60,274 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
NORTH DAKOTA OON BEHAVIORAL	5.2%	5.9%	11.2%	11.3%	7.4%
NORTH DAKOTA OON MED/SURG	3.5%	4.1%	4.7%	1.6%	3.3%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
NORTH DAKOTA	1.50X	1.45X	2.39X	7.21X	2.27X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
NORTH DAKOTA OON BEHAVIORAL	4.9%	16.9%	15.9%	24.2%	16.0%
NORTH DAKOTA OON MED/SURG	6.9%	7.8%	8.6%	3.0%	2.9%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
NORTH DAKOTA	0.71X	2.17X	1.86X	8.10X	5.46X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
NORTH DAKOTA OON BEHAVIORAL	10.9%	8.7%	18.4%	16.0%	11.5%
NORTH DAKOTA OON PRIMARY CARE	2.5%	2.3%	2.5%	1.7%	2.2%
NORTH DAKOTA OON MED/SURG	4.7%	4.1%	3.9%	3.1%	3.6%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
NORTH DAKOTA	4.30X	3.81X	7.34X	9.65X	5.16X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
NORTH DAKOTA	2.34X	2.14X	4.66X	5.18X	3.23X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
NORTH DAKOTA PRIMARY CARE	164.0%	160.6%	166.5%	181.4%	188.3%
NORTH DAKOTA MED/SURG SPECIALIST	161.4%	163.6%	167.5%	172.3%	178.4%
NORTH DAKOTA BEHAVIORAL	125.7%	124.3%	118.9%	121.5%	130.7%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
NORTH DAKOTA	30.5%	29.2%	40.0%	49.4%	44.1%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
NORTH DAKOTA	28.4%	31.6%	40.8%	41.9%	36.6%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-35: OHIO DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 2,751,823 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
OHIO OON BEHAVIORAL	6.9%	8.4%	11.5%	13.1%	13.6%
OHIO OON MED/SURG	3.0%	3.9%	5.2%	5.3%	3.8%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
OHIO	2.32X	2.17X	2.21X	2.46X	3.61X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
OHIO OON BEHAVIORAL	14.8%	20.5%	24.0%	24.3%	29.4%
OHIO OON MED/SURG	5.2%	5.5%	7.0%	6.6%	5.5%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
OHIO	2.87X	3.69X	3.42X	3.65X	5.29X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
OHIO OON BEHAVIORAL	10.1%	9.9%	9.8%	9.4%	9.5%
OHIO OON PRIMARY CARE	2.2%	2.0%	2.2%	2.0%	2.6%
OHIO OON MED/SURG SPECIALISTS	2.5%	2.2%	2.4%	2.4%	2.5%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
OHIO	4.66X	4.85X	4.36X	4.60X	3.65X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
OHIO	4.05X	4.56X	4.03X	3.95X	3.82X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
OHIO PRIMARY CARE	102.1%	101.3%	103.6%	107.3%	107.6%
OHIO MED/SURG SPECIALIST	104.2%	103.3%	104.6%	107.7%	108.1%
OHIO BEHAVIORAL	82.7%	83.4%	86.6%	89.4%	86.9%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
OHIO	23.4%	21.5%	19.6%	20.0%	23.9%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
OHIO	25.9%	23.9%	20.7%	20.5%	24.5%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-36: OKLAHOMA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 232,393 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
OKLAHOMA OON BEHAVIORAL	12.9%	13.3%	14.6%	15.9%	18.3%
OKLAHOMA OON MED/SURG	4.5%	3.1%	3.4%	2.5%	2.8%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
OKLAHOMA	2.83X	4.28X	4.23X	6.46X	6.54X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
OKLAHOMA OON BEHAVIORAL	25.5%	26.4%	33.1%	36.0%	44.6%
OKLAHOMA OON MED/SURG	6.5%	4.4%	4.0%	3.3%	5.0%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
OKLAHOMA	3.95X	6.01X	8.35X	10.83X	8.96X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
OKLAHOMA OON BEHAVIORAL	15.4%	11.1%	11.7%	11.7%	16.5%
OKLAHOMA OON PRIMARY CARE	5.3%	4.4%	4.0%	3.4%	3.9%
OKLAHOMA OON MED/SURG	5.2%	4.5%	4.1%	3.6%	3.9%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
OKLAHOMA	2.92X	2.51X	2.88X	3.48X	4.21X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
OKLAHOMA	2.95X	2.47X	2.88X	3.22X	4.21X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
OKLAHOMA PRIMARY CARE	112.3%	108.6%	109.1%	119.4%	115.3%
OKLAHOMA MED/SURG SPECIALIST	112.6%	110.9%	111.9%	118.7%	114.0%
OKLAHOMA BEHAVIORAL	85.1%	90.6%	92.0%	98.6%	90.6%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
OKLAHOMA	32.1%	19.9%	18.5%	21.1%	27.3%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
OKLAHOMA	32.4%	22.4%	21.7%	20.4%	25.9%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-37: OREGON DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 783,119 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
OREGON OON BEHAVIORAL	13.2%	15.8%	17.7%	18.7%	19.3%
OREGON OON MED/SURG	2.8%	3.0%	2.8%	1.8%	1.2%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
OREGON	4.70X	5.24X	6.34X	10.32X	16.18X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
OREGON OON BEHAVIORAL	29.2%	33.4%	35.6%	34.3%	32.9%
OREGON OON MED/SURG	6.1%	6.3%	5.7%	4.8%	4.1%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
OREGON	4.76X	5.28X	6.28X	7.15X	8.03X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
OREGON OON BEHAVIORAL	19.4%	20.1%	16.5%	13.6%	11.8%
OREGON OON PRIMARY CARE	3.5%	4.0%	3.3%	3.3%	2.8%
OREGON OON MED/SURG SPECIALISTS	5.1%	5.5%	4.6%	4.2%	4.5%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
OREGON	5.51X	5.03X	4.98X	4.08X	4.22X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
OREGON	3.78X	3.66X	3.62X	3.26X	2.60X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
OREGON PRIMARY CARE	163.1%	164.2%	166.0%	169.2%	172.1%
OREGON MED/SURG SPECIALIST	157.5%	160.3%	160.8%	161.9%	165.8%
OREGON BEHAVIORAL	119.5%	119.9%	118.8%	113.9%	109.7%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
OREGON	36.6%	37.0%	39.7%	48.5%	56.8%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
OREGON	31.8%	33.8%	35.3%	42.1%	51.1%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-38: PENNSYLVANIA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 3,539,107 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
PENNSYLVANIA OON BEHAVIORAL	5.1%	7.3%	11.4%	12.7%	13.6%
PENNSYLVANIA OON MED/SURG	0.9%	1.1%	1.1%	0.6%	0.7%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
PENNSYLVANIA	5.68X	6.41X	9.98X	19.62X	18.33X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
PENNSYLVANIA OON BEHAVIORAL	7.8%	11.3%	17.0%	19.9%	23.4%
PENNSYLVANIA OON MED/SURG	2.8%	2.7%	2.9%	1.8%	2.3%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
PENNSYLVANIA	2.81X	4.25X	5.80X	10.85X	9.97X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
PENNSYLVANIA OON BEHAVIORAL	10.1%	10.4%	10.7%	5.8%	5.7%
PENNSYLVANIA OON PRIMARY CARE	3.7%	3.7%	3.8%	0.9%	1.0%
PENNSYLVANIA OON MED/SURG	5.9%	5.9%	5.7%	1.2%	1.5%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
PENNSYLVANIA	2.76X	2.82X	2.84X	6.13X	5.73X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
PENNSYLVANIA	1.72X	1.78X	1.86X	4.69X	3.93X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
PENNSYLVANIA PRIMARY CARE	107.1%	109.3%	111.4%	111.8%	109.0%
PENNSYLVANIA MED/SURG SPECIALIST	102.1%	103.8%	105.8%	105.1%	106.0%
PENNSYLVANIA BEHAVIORAL	96.6%	95.8%	95.2%	94.5%	92.4%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
PENNSYLVANIA	10.8%	14.0%	17.1%	18.3%	17.9%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
PENNSYLVANIA	5.6%	8.3%	11.1%	11.2%	14.7%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-39: RHODE ISLAND DISPARITY ANALYSIS – PPO PLANS

Sample Size in 2017: 70,930 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
RHODE ISLAND OON BEHAVIORAL	12.1%	8.3%	18.1%	15.2%	7.5%
RHODE ISLAND OON MED/SURG	1.2%	2.6%	3.2%	1.7%	1.4%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
RHODE ISLAND	10.17X	3.14X	5.73X	8.73X	5.30X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
RHODE ISLAND OON BEHAVIORAL	14.3%	19.0%	30.5%	25.0%	12.5%
RHODE ISLAND OON MED/SURG	4.4%	3.3%	6.5%	4.3%	3.8%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
RHODE ISLAND	3.22X	5.66X	4.67X	5.84X	3.28X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
RHODE ISLAND OON BEHAVIORAL	7.7%	7.3%	9.8%	9.9%	9.5%
RHODE ISLAND OON PRIMARY CARE	3.4%	3.5%	2.5%	2.8%	2.2%
RHODE ISLAND OON MED/SURG	3.4%	3.6%	3.4%	3.1%	2.8%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
RHODE ISLAND	2.28X	2.10X	3.94X	3.59X	4.28X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
RHODE ISLAND	2.26X	2.02X	2.91X	3.20X	3.38X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
RHODE ISLAND PRIMARY CARE	105.1%	106.8%	107.1%	107.9%	107.7%
RHODE ISLAND MED/SURG SPECIALIST	103.3%	108.3%	107.4%	107.3%	109.3%
RHODE ISLAND BEHAVIORAL	85.0%	88.2%	89.7%	89.8%	88.6%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
RHODE ISLAND	23.7%	21.1%	19.4%	20.1%	21.6%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
RHODE ISLAND	21.5%	22.7%	19.6%	19.4%	23.4%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-40: SOUTH CAROLINA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 508,112 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
SOUTH CAROLINA OON BEHAVIORAL	8.3%	10.2%	9.8%	8.3%	22.4%
SOUTH CAROLINA OON MED/SURG	3.5%	4.0%	3.2%	2.6%	7.2%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
SOUTH CAROLINA	2.38X	2.51X	3.08X	3.14X	3.11X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
SOUTH CAROLINA OON BEHAVIORAL	18.1%	22.5%	24.7%	25.0%	38.1%
SOUTH CAROLINA OON MED/SURG	8.2%	8.0%	7.5%	5.0%	12.4%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
SOUTH CAROLINA	2.20X	2.82X	3.29X	5.00X	3.07X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
SOUTH CAROLINA OON BEHAVIORAL	13.6%	13.7%	13.8%	10.3%	19.7%
SOUTH CAROLINA OON PRIMARY CARE	2.8%	3.1%	3.0%	2.0%	3.8%
SOUTH CAROLINA OON MED/SURG	4.1%	4.0%	3.5%	2.7%	5.6%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
SOUTH CAROLINA	4.80X	4.36X	4.59X	5.24X	5.12X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
SOUTH CAROLINA	3.32X	3.45X	3.97X	3.76X	3.54X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
SOUTH CAROLINA PRIMARY CARE	98.7%	96.5%	99.1%	104.5%	108.8%
SOUTH CAROLINA MED/SURG SPECIALIST	97.1%	95.2%	96.1%	100.9%	104.0%
SOUTH CAROLINA BEHAVIORAL	71.7%	70.2%	70.7%	73.8%	90.5%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
SOUTH CAROLINA	37.6%	37.5%	40.2%	41.7%	20.2%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
SOUTH CAROLINA	35.4%	35.6%	36.0%	36.7%	14.8%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-41: SOUTH DAKOTA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 228,232 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
SOUTH DAKOTA OON BEHAVIORAL	2.6%	3.1%	4.9%	5.6%	3.4%
SOUTH DAKOTA OON MED/SURG	3.0%	2.4%	2.4%	1.1%	1.0%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
SOUTH DAKOTA	0.87X	1.31X	2.05X	5.01X	3.42X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
SOUTH DAKOTA OON BEHAVIORAL	4.9%	4.1%	7.7%	12.5%	9.6%
SOUTH DAKOTA OON MED/SURG	4.3%	4.2%	4.0%	1.2%	1.9%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
SOUTH DAKOTA	1.14X	0.99X	1.94X	10.48X	5.04X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
SOUTH DAKOTA OON BEHAVIORAL	2.6%	2.7%	2.4%	2.6%	2.0%
SOUTH DAKOTA OON PRIMARY CARE	2.5%	2.0%	1.8%	1.3%	1.0%
SOUTH DAKOTA OON MED/SURG	3.2%	2.8%	2.3%	1.6%	1.5%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
SOUTH DAKOTA	1.03X	1.36X	1.38X	1.96X	2.05X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
SOUTH DAKOTA	0.82X	0.95X	1.07X	1.64X	1.35X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
SOUTH DAKOTA PRIMARY CARE	159.7%	162.3%	167.1%	169.8%	173.9%
SOUTH DAKOTA MED/SURG SPECIALIST	141.1%	143.2%	146.0%	148.5%	151.4%
SOUTH DAKOTA BEHAVIORAL	141.0%	130.6%	135.2%	133.4%	130.9%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
SOUTH DAKOTA	13.2%	24.3%	23.6%	27.4%	32.9%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
SOUTH DAKOTA	0.1%	9.7%	7.9%	11.3%	15.6%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-42: TENNESSEE DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 1,958,621 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
TENNESSEE OON BEHAVIORAL	3.5%	9.9%	15.7%	21.6%	18.6%
TENNESSEE OON MED/SURG	1.9%	5.3%	4.4%	4.5%	3.9%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
TENNESSEE	1.86X	1.88X	3.55X	4.84X	4.70X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
TENNESSEE OON BEHAVIORAL	6.6%	26.7%	36.2%	41.2%	36.2%
TENNESSEE OON MED/SURG	1.7%	3.8%	2.9%	2.5%	2.7%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
TENNESSEE	3.89X	7.07X	12.44X	16.45X	13.59X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
TENNESSEE OON BEHAVIORAL	5.1%	9.5%	9.8%	10.7%	11.2%
TENNESSEE OON PRIMARY CARE	1.3%	2.3%	1.9%	2.0%	1.7%
TENNESSEE OON MED/SURG	1.4%	2.7%	2.4%	2.4%	2.1%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
TENNESSEE	4.07X	4.08X	5.29X	5.40X	6.74X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
TENNESSEE	3.63X	3.53X	4.07X	4.53X	5.23X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
TENNESSEE PRIMARY CARE	114.7%	110.3%	110.7%	116.2%	119.4%
TENNESSEE MED/SURG SPECIALIST	119.8%	116.0%	116.6%	121.0%	123.5%
TENNESSEE BEHAVIORAL	74.7%	73.8%	73.6%	75.4%	75.4%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
TENNESSEE	53.5%	49.6%	50.4%	53.9%	58.4%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
TENNESSEE	60.4%	57.3%	58.5%	60.4%	63.8%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-43: TEXAS DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 2,477,638 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
TEXAS OON BEHAVIORAL	10.1%	13.5%	17.0%	17.9%	17.4%
TEXAS OON MED/SURG	4.0%	4.2%	4.4%	3.7%	2.5%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
TEXAS	2.55X	3.23X	3.83X	4.84X	6.99X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
TEXAS OON BEHAVIORAL	15.1%	20.8%	23.7%	24.9%	26.3%
TEXAS OON MED/SURG	10.0%	9.3%	9.3%	6.9%	3.3%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
TEXAS	1.52X	2.25X	2.56X	3.61X	8.03X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
TEXAS OON BEHAVIORAL	16.9%	16.3%	16.9%	18.4%	14.5%
TEXAS OON PRIMARY CARE	4.7%	5.2%	5.3%	4.9%	2.8%
TEXAS OON MED/SURG SPECIALISTS	5.4%	5.5%	5.1%	4.5%	2.7%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
TEXAS	3.56X	3.17X	3.22X	3.71X	5.20X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
TEXAS	3.16X	2.98X	3.31X	4.10X	5.31X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
TEXAS PRIMARY CARE	107.5%	105.0%	103.7%	106.7%	105.1%
TEXAS MED/SURG SPECIALIST	109.1%	105.7%	91.9%	94.6%	90.3%
TEXAS BEHAVIORAL	80.3%	80.1%	84.3%	91.9%	95.8%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
TEXAS	33.8%	31.2%	23.0%	16.2%	9.7%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
TEXAS	35.8%	32.0%	9.0%	3.0%	-5.7%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-44: UTAH DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 716,150 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
UTAH OON BEHAVIORAL	17.1%	18.0%	23.5%	16.6%	20.2%
UTAH OON MED/SURG	4.2%	4.4%	4.1%	4.7%	6.9%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
UTAH	4.04X	4.08X	5.72X	3.54X	2.95X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
UTAH OON BEHAVIORAL	42.2%	57.7%	67.0%	46.1%	37.6%
UTAH OON MED/SURG	3.8%	3.9%	3.3%	3.6%	5.5%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
UTAH	11.09X	14.87X	20.08X	12.70X	6.84X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
UTAH OON BEHAVIORAL	14.6%	13.5%	12.7%	12.6%	13.3%
UTAH OON PRIMARY CARE	2.7%	2.8%	3.1%	3.5%	5.6%
UTAH OON MED/SURG SPECIALISTS	3.3%	3.1%	3.0%	3.4%	5.5%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
UTAH	5.40X	4.87X	4.16X	3.55X	2.37X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
UTAH	4.42X	4.30X	4.24X	3.72X	2.42X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
UTAH PRIMARY CARE	113.1%	113.2%	114.5%	116.9%	118.3%
UTAH MED/SURG SPECIALIST	115.7%	116.4%	118.5%	121.7%	123.6%
UTAH BEHAVIORAL	98.1%	97.3%	96.6%	93.6%	91.4%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
UTAH	15.3%	16.4%	18.6%	24.9%	29.4%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
UTAH	17.9%	19.6%	22.7%	30.1%	35.2%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-45: VERMONT DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 24,579 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
VERMONT OON BEHAVIORAL	18.6%	17.0%	17.1%	8.9%	10.1%
VERMONT OON MED/SURG	5.4%	10.0%	8.1%	4.2%	2.7%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
VERMONT	3.45X	1.70X	2.12X	2.13X	3.76X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
VERMONT OON BEHAVIORAL	34.8%	28.7%	42.3%	23.5%	24.6%
VERMONT OON MED/SURG	10.3%	13.2%	17.3%	7.8%	9.3%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
VERMONT	3.39X	2.18X	2.45X	3.01X	2.65X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
VERMONT OON BEHAVIORAL	24.7%	25.1%	23.0%	21.1%	18.0%
VERMONT OON PRIMARY CARE	13.9%	14.8%	9.3%	5.3%	4.1%
VERMONT OON MED/SURG	9.1%	9.1%	14.0%	6.7%	6.3%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
VERMONT	1.77X	1.69X	2.47X	3.94X	4.42X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
VERMONT	2.71X	2.76X	1.65X	3.13X	2.88X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
VERMONT PRIMARY CARE	128.1%	125.0%	128.3%	136.7%	142.0%
VERMONT MED/SURG SPECIALIST	148.4%	154.8%	155.1%	151.7%	150.3%
VERMONT BEHAVIORAL	85.1%	81.3%	81.6%	83.4%	83.2%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
VERMONT	50.5%	53.7%	57.3%	63.9%	70.7%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
VERMONT	74.3%	90.3%	90.1%	81.9%	80.6%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-46: VIRGINIA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 986,339 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
VIRGINIA OON BEHAVIORAL	7.8%	9.3%	15.8%	15.1%	17.3%
VIRGINIA OON MED/SURG	3.0%	4.6%	4.0%	2.0%	2.4%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
VIRGINIA	2.55X	2.02X	3.94X	7.46X	7.20X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
VIRGINIA OON BEHAVIORAL	34.1%	32.4%	34.0%	32.9%	33.4%
VIRGINIA OON MED/SURG	6.4%	7.9%	7.6%	3.6%	5.1%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
VIRGINIA	5.32X	4.11X	4.47X	9.04X	6.55X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
VIRGINIA OON BEHAVIORAL	24.8%	25.0%	30.0%	26.8%	26.1%
VIRGINIA OON PRIMARY CARE	3.4%	4.0%	4.1%	3.2%	3.6%
VIRGINIA OON MED/SURG SPECIALISTS	4.1%	4.8%	4.6%	3.5%	4.9%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
VIRGINIA	7.32X	6.31X	7.22X	8.30X	7.23X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
VIRGINIA	6.00X	5.23X	6.58X	7.54X	5.34X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
VIRGINIA PRIMARY CARE	112.8%	113.5%	110.7%	113.4%	111.7%
VIRGINIA MED/SURG SPECIALIST	112.4%	113.3%	94.2%	96.7%	99.5%
VIRGINIA BEHAVIORAL	79.1%	79.2%	83.7%	89.6%	90.8%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
VIRGINIA	42.6%	43.3%	32.2%	26.6%	23.0%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
VIRGINIA	42.2%	43.1%	12.5%	7.9%	9.5%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-47: WASHINGTON DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 1,473,609 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
WASHINGTON OON BEHAVIORAL	9.5%	12.8%	19.4%	24.8%	24.2%
WASHINGTON OON MED/SURG	3.1%	3.7%	4.7%	6.4%	0.9%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
WASHINGTON	3.07X	3.44X	4.16X	3.86X	25.57X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
WASHINGTON OON BEHAVIORAL	20.4%	28.9%	31.9%	36.5%	35.5%
WASHINGTON OON MED/SURG	2.9%	3.3%	3.4%	4.1%	1.3%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
WASHINGTON	6.98X	8.75X	9.34X	8.85X	26.39X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
WASHINGTON OON BEHAVIORAL	17.2%	18.0%	17.2%	21.3%	14.4%
WASHINGTON OON PRIMARY CARE	2.0%	2.4%	2.5%	3.2%	1.6%
WASHINGTON OON MED/SURG	6.8%	7.6%	9.0%	12.6%	4.9%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
WASHINGTON	8.77X	7.60X	6.87X	6.61X	9.05X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
WASHINGTON	2.51X	2.37X	1.90X	1.69X	2.94X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
WASHINGTON PRIMARY CARE	136.5%	139.8%	141.2%	141.3%	142.0%
WASHINGTON MED/SURG SPECIALIST	134.8%	136.3%	137.0%	136.9%	136.4%
WASHINGTON BEHAVIORAL	102.3%	102.3%	101.6%	92.0%	88.3%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
WASHINGTON	33.4%	36.7%	38.9%	53.5%	60.7%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
WASHINGTON	31.8%	33.3%	34.8%	48.8%	54.4%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-48: WEST VIRGINIA DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 345,903 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
WEST VIRGINIA OON BEHAVIORAL	7.1%	9.0%	12.7%	11.2%	7.0%
WEST VIRGINIA OON MED/SURG	2.6%	3.2%	3.8%	2.2%	2.1%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
WEST VIRGINIA	2.76X	2.84X	3.34X	5.02X	3.26X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
WEST VIRGINIA OON BEHAVIORAL	26.1%	41.2%	38.1%	42.6%	33.0%
WEST VIRGINIA OON MED/SURG	5.2%	5.6%	5.3%	3.3%	3.2%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
WEST VIRGINIA	5.03X	7.37X	7.13X	12.77X	10.27X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
WEST VIRGINIA OON BEHAVIORAL	5.9%	5.5%	5.6%	5.9%	4.8%
WEST VIRGINIA OON PRIMARY CARE	2.6%	3.0%	2.9%	2.1%	2.0%
WEST VIRGINIA OON MED/SURG	3.1%	3.5%	3.4%	2.3%	2.2%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
WEST VIRGINIA	2.23X	1.86X	1.92X	2.76X	2.32X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
WEST VIRGINIA	1.88X	1.56X	1.66X	2.55X	2.20X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
WEST VIRGINIA PRIMARY CARE	122.3%	115.2%	113.5%	126.2%	123.1%
WEST VIRGINIA MED/SURG SPECIALIST	121.0%	114.7%	113.5%	122.0%	122.2%
WEST VIRGINIA BEHAVIORAL	111.4%	110.3%	105.6%	107.4%	108.3%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
WEST VIRGINIA	9.7%	4.5%	7.5%	17.5%	13.6%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
WEST VIRGINIA	8.6%	4.0%	7.5%	13.5%	12.8%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-49: WISCONSIN DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 405,806 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
WISCONSIN OON BEHAVIORAL	10.1%	10.6%	11.4%	12.5%	9.8%
WISCONSIN OON MED/SURG	3.5%	3.6%	4.3%	2.6%	2.8%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
WISCONSIN	2.89X	2.90X	2.63X	4.85X	3.55X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
WISCONSIN OON BEHAVIORAL	12.8%	16.2%	19.2%	24.2%	19.5%
WISCONSIN OON MED/SURG	5.3%	4.9%	5.2%	2.1%	3.3%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
WISCONSIN	2.42X	3.29X	3.68X	11.66X	6.00X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
WISCONSIN OON BEHAVIORAL	13.4%	12.8%	14.3%	15.0%	11.2%
WISCONSIN OON PRIMARY CARE	2.5%	2.7%	2.8%	2.6%	2.6%
WISCONSIN OON MED/SURG	3.7%	3.7%	3.7%	3.3%	3.4%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
WISCONSIN	5.34X	4.80X	5.12X	5.70X	4.31X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
WISCONSIN	3.62X	3.50X	3.84X	4.49X	3.25X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
WISCONSIN PRIMARY CARE	165.2%	159.2%	156.3%	167.7%	175.0%
WISCONSIN MED/SURG SPECIALIST	160.1%	156.0%	155.5%	166.4%	170.3%
WISCONSIN BEHAVIORAL	124.1%	120.1%	119.6%	120.4%	120.8%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
WISCONSIN	33.1%	32.5%	30.6%	39.2%	44.9%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
WISCONSIN	29.0%	29.9%	30.0%	38.2%	41.0%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-50: WYOMING DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 46,177 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
WYOMING OON BEHAVIORAL	36.4%	18.5%	26.2%	23.5%	25.6%
WYOMING OON MED/SURG	9.1%	9.8%	10.3%	14.4%	20.1%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
WYOMING	4.00X	1.90X	2.54X	1.63X	1.27X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
WYOMING OON BEHAVIORAL	35.7%	57.0%	71.6%	62.4%	63.8%
WYOMING OON MED/SURG	16.2%	18.0%	16.6%	18.9%	25.6%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
WYOMING	2.21X	3.17X	4.30X	3.30X	2.49X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
WYOMING OON BEHAVIORAL	41.4%	31.3%	46.4%	51.4%	45.7%
WYOMING OON PRIMARY CARE	14.1%	9.9%	13.6%	17.1%	21.5%
WYOMING OON MED/SURG	16.8%	12.6%	15.1%	18.8%	21.3%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
WYOMING	2.94X	3.17X	3.42X	3.01X	2.13X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
WYOMING	2.47X	2.48X	3.07X	2.74X	2.15X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
WYOMING PRIMARY CARE	135.8%	136.5%	140.3%	146.9%	146.6%
WYOMING MED/SURG SPECIALIST	132.9%	136.2%	139.6%	140.5%	139.9%
WYOMING BEHAVIORAL	105.7%	110.6%	102.2%	101.6%	109.9%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
WYOMING	28.4%	23.4%	37.3%	44.6%	33.4%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
WYOMING	25.7%	23.1%	36.6%	38.3%	27.3%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

APPENDIX B-51: WASHINGTON D.C. DISPARITY ANALYSIS – PPO PLANS

Sample size in 2017: 15,247 covered lives

OUT-OF-NETWORK (OON) UTILIZATION

YEAR	2013	2014	2015	2016	2017
INPATIENT FACILITY					
WASHINGTON D.C. OON BEHAVIORAL	8.3%	10.3%	15.8%	14.3%	17.2%
WASHINGTON D.C. OON MED/SURG	5.0%	2.1%	2.2%	1.0%	0.9%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
WASHINGTON D.C.	1.68X	4.88X	7.18X	13.97X	20.09X
ALL STATES	2.83X	2.80X	3.85X	4.80X	5.24X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OUTPATIENT FACILITY					
WASHINGTON D.C. OON BEHAVIORAL	19.6%	39.4%	29.2%	38.8%	38.9%
WASHINGTON D.C. OON MED/SURG	0.5%	2.0%	3.5%	3.0%	3.8%
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG OON					
WASHINGTON D.C.	37.39X	19.58X	8.36X	13.13X	10.14X
ALL STATES	2.97X	4.03X	5.09X	6.13X	5.72X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
OFFICE VISITS					
WASHINGTON D.C. OON BEHAVIORAL	62.9%	64.2%	66.5%	60.9%	56.5%
WASHINGTON D.C. OON PRIMARY CARE	14.0%	13.7%	9.2%	9.3%	8.6%
WASHINGTON D.C. OON MED/SURG	8.1%	7.8%	6.7%	7.1%	6.7%
HIGHER BEHAVIORAL OON COMPARED TO PRIMARY CARE OON					
WASHINGTON D.C.	4.51X	4.69X	7.23X	6.56X	6.54X
ALL STATES	5.04X	4.79X	5.09X	5.86X	5.41X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X
HIGHER BEHAVIORAL OON COMPARED TO MED/SURG SPECIALISTS OON					
WASHINGTON D.C.	7.77X	8.23X	9.91X	8.63X	8.42X
ALL STATES	3.71X	3.74X	3.65X	4.19X	4.04X
PARITY WOULD BE	1.00X	1.00X	1.00X	1.00X	1.00X

IN-NETWORK REIMBURSEMENT LEVELS RELATIVE TO MEDICARE-ALLOWED FOR OFFICE VISITS

YEAR	2013	2014	2015	2016	2017
WASHINGTON D.C. PRIMARY CARE	95.2%	109.0%	115.5%	111.0%	107.7%
WASHINGTON D.C. MED/SURG SPECIALIST	100.2%	113.9%	117.9%	108.3%	107.0%
WASHINGTON D.C. BEHAVIORAL	81.9%	86.1%	85.8%	89.8%	96.2%
HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL					
WASHINGTON D.C.	16.2%	26.6%	34.6%	23.5%	12.0%
ALL STATES	20.7%	19.8%	20.8%	22.6%	23.8%
HIGHER MED/SURG SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL					
WASHINGTON D.C.	22.4%	32.3%	37.5%	20.6%	11.3%
ALL STATES	18.5%	18.8%	17.0%	17.2%	18.9%

Appendix C: Detailed analyses with disparity levels and sample sizes for each state, by year, 2013-2017

APPENDIX C-1: INPATIENT FACILITY NETWORK UTILIZATION

INPATIENT FACILITY NETWORK UTILIZATION RATES FOR 2013 PPO PLANS

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT-OF-NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
INPATIENT FACILITY					
PARITY			1.00X		
ALL STATES	3.4%	9.6%	2.83X	2,671,147	178,086
ALABAMA	2.5%	12.2%	4.83X	28,463	1,868
ALASKA	11.4%	22.2%	1.95X	3,033	225
ARIZONA	2.9%	13.1%	4.53X	35,107	2,280
ARKANSAS	5.0%	19.0%	3.78X	17,924	1,355
CALIFORNIA	2.9%	14.1%	4.91X	145,628	11,311
COLORADO	2.7%	10.4%	3.87X	28,328	1,779
CONNECTICUT	1.6%	13.5%	8.63X	32,950	2,571
DELAWARE	0.9%	8.2%	9.21X	14,743	1,770
FLORIDA	2.9%	14.8%	5.11X	94,188	6,622
GEORGIA	2.3%	9.5%	4.20X	68,631	4,201
HAWAII	9.6%	12.0%	1.26X	387	25
IDAHO	1.6%	6.3%	3.89X	24,836	1,702
ILLINOIS	3.5%	10.2%	2.91X	72,138	4,898
INDIANA	1.9%	4.8%	2.55X	84,664	6,196
IOWA	1.8%	3.6%	2.03X	48,078	2,833
KANSAS	3.5%	8.2%	2.31X	20,678	981
KENTUCKY	2.3%	6.2%	2.68X	40,482	2,738
LOUISIANA	2.6%	7.8%	3.03X	46,128	3,429
MAINE	1.8%	8.8%	4.97X	10,249	581
MARYLAND	2.2%	11.9%	5.50X	26,237	1,797
MASSACHUSETTS	5.7%	12.3%	2.15X	24,934	2,180
MICHIGAN	11.2%	17.2%	1.53X	69,269	5,969
MINNESOTA	1.2%	2.4%	2.12X	44,191	4,104
MISSISSIPPI	5.0%	9.7%	1.92X	13,965	856
MISSOURI	3.9%	8.7%	2.22X	77,376	3,952
MONTANA	2.1%	2.9%	1.39X	9,989	699
NEBRASKA	27.3%	10.4%	0.38X	58,008	1,951
NEVADA	2.9%	12.3%	4.26X	15,734	1,170
NEW HAMPSHIRE	1.9%	11.8%	6.14X	5,638	476
NEW JERSEY	2.8%	20.7%	7.36X	41,499	3,317
NEW MEXICO	6.0%	22.5%	3.77X	8,004	507
NEW YORK	1.9%	11.4%	5.84X	201,908	13,539

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT- OF-NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
NORTH CAROLINA	2.8%	10.0%	3.59X	48,832	2,916
NORTH DAKOTA	3.5%	5.2%	1.50X	3,707	211
OHIO	3.0%	6.9%	2.32X	226,643	12,561
OKLAHOMA	4.5%	12.9%	2.83X	17,339	949
OREGON	2.8%	13.2%	4.70X	50,696	2,682
PENNSYLVANIA	0.9%	5.1%	5.68X	294,028	19,066
RHODE ISLAND	1.2%	12.1%	10.17X	4,357	544
SOUTH CAROLINA	3.5%	8.3%	2.38X	64,056	4,096
SOUTH DAKOTA	3.0%	2.6%	0.87X	11,621	849
TENNESSEE	1.9%	3.5%	1.86X	111,628	8,993
TEXAS	4.0%	10.1%	2.55X	153,669	8,251
UTAH	4.2%	17.1%	4.04X	43,870	3,131
VERMONT	5.4%	18.6%	3.45X	1,616	113
VIRGINIA	3.0%	7.8%	2.55X	53,568	4,146
WASHINGTON	3.1%	9.5%	3.07X	87,786	6,751
WEST VIRGINIA	2.6%	7.1%	2.76X	27,520	1,471
WISCONSIN	3.5%	10.1%	2.89X	53,556	3,240
WYOMING	9.1%	36.4%	4.00X	2,584	198
WASHINGTON D.C.	5.0%	8.3%	1.68X	684	36

INPATIENT FACILITY NETWORK UTILIZATION RATES FOR 2014 PPO PLANS

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT-OF- NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
INPATIENT FACILITY					
PARITY			1.00X		
ALL STATES	3.9%	11.0%	2.80X	2,666,748	182,394
ALABAMA	2.3%	15.4%	6.56X	27,423	1,716
ALASKA	11.2%	26.7%	2.38X	4,475	442
ARIZONA	3.6%	16.1%	4.50X	32,278	2,167
ARKANSAS	5.7%	12.7%	2.21X	16,334	1,067
CALIFORNIA	2.6%	14.4%	5.46X	142,642	10,806
COLORADO	2.7%	14.6%	5.33X	28,849	2,041
CONNECTICUT	6.7%	16.2%	2.43X	31,688	2,444
DELAWARE	0.7%	8.4%	12.41X	18,072	2,065
FLORIDA	3.7%	19.5%	5.33X	99,396	7,453
GEORGIA	4.3%	8.0%	1.85X	54,972	3,433
HAWAII	10.4%	15.8%	1.52X	452	19
IDAHO	3.0%	8.8%	2.89X	26,181	1,984
ILLINOIS	4.6%	7.3%	1.59X	70,309	4,386
INDIANA	1.9%	5.4%	2.81X	80,254	6,080
IOWA	2.1%	4.4%	2.10X	52,109	2,807
KANSAS	3.6%	9.0%	2.50X	21,769	936
KENTUCKY	1.8%	8.2%	4.60X	55,719	3,789
LOUISIANA	2.2%	9.3%	4.25X	48,829	4,114
MAINE	2.7%	8.0%	2.99X	9,936	573
MARYLAND	2.2%	14.4%	6.47X	23,713	1,827
MASSACHUSETTS	6.2%	11.3%	1.83X	23,475	2,009
MICHIGAN	9.1%	12.7%	1.40X	67,960	5,704
MINNESOTA	1.2%	2.8%	2.33X	39,781	3,524
MISSISSIPPI	4.5%	13.9%	3.11X	13,488	972
MISSOURI	4.3%	9.2%	2.14X	85,180	4,260
MONTANA	5.5%	14.4%	2.60X	3,280	167
NEBRASKA	32.0%	18.4%	0.57X	54,924	1,923
NEVADA	3.7%	10.8%	2.89X	14,739	1,094
NEW HAMPSHIRE	3.6%	17.0%	4.68X	6,094	522
NEW JERSEY	2.7%	22.6%	8.32X	41,553	3,390
NEW MEXICO	7.3%	19.4%	2.66X	7,743	376
NEW YORK	1.9%	10.9%	5.82X	192,923	12,906
NORTH CAROLINA	2.9%	9.5%	3.25X	75,388	4,599
NORTH DAKOTA	4.1%	5.9%	1.45X	3,335	236
OHIO	3.9%	8.4%	2.17X	217,268	12,622

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT-OF- NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
OKLAHOMA	3.1%	13.3%	4.28X	24,801	1,484
OREGON	3.0%	15.8%	5.24X	46,333	2,373
PENNSYLVANIA	1.1%	7.3%	6.41X	290,776	21,118
RHODE ISLAND	2.6%	8.3%	3.14X	4,377	472
SOUTH CAROLINA	4.0%	10.2%	2.51X	65,119	4,603
SOUTH DAKOTA	2.4%	3.1%	1.31X	13,090	942
TENNESSEE	5.3%	9.9%	1.88X	108,516	9,163
TEXAS	4.2%	13.5%	3.23X	156,592	8,808
UTAH	4.4%	18.0%	4.08X	44,790	3,476
VERMONT	10.0%	17.0%	1.70X	1,471	100
VIRGINIA	4.6%	9.3%	2.02X	52,724	4,081
WASHINGTON	3.7%	12.8%	3.44X	81,425	6,275
WEST VIRGINIA	3.2%	9.0%	2.84X	29,479	1,482
WISCONSIN	3.6%	10.6%	2.90X	51,419	3,336
WYOMING	9.8%	18.5%	1.90X	2,591	189
WASHINGTON D.C.	2.1%	10.3%	4.88X	714	39

INPATIENT FACILITY NETWORK UTILIZATION RATES FOR 2015 PPO PLANS

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT-OF- NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
INPATIENT FACILITY					
PARITY			1.00X		
ALL STATES	4.2%	16.1%	3.85X	2,195,021	161,060
ALABAMA	2.0%	18.4%	9.18X	24,283	1,594
ALASKA	9.2%	26.0%	2.84X	4,372	446
ARIZONA	3.1%	20.5%	6.58X	27,750	2,164
ARKANSAS	5.3%	14.4%	2.69X	13,923	940
CALIFORNIA	3.3%	27.5%	8.27X	64,706	6,043
COLORADO	3.2%	22.1%	6.93X	21,079	1,575
CONNECTICUT	1.7%	25.3%	14.93X	16,785	1,318
DELAWARE	0.6%	10.7%	18.44X	17,556	2,100
FLORIDA	5.0%	34.1%	6.75X	92,869	9,573
GEORGIA	3.0%	11.4%	3.84X	58,734	4,094
HAWAII	7.8%	25.0%	3.21X	308	12
IDAHO	3.2%	10.9%	3.41X	25,495	2,098
ILLINOIS	5.4%	8.9%	1.64X	56,093	3,688
INDIANA	3.8%	13.3%	3.51X	40,841	3,005
IOWA	2.4%	4.4%	1.86X	50,585	2,971
KANSAS	3.5%	13.6%	3.94X	18,868	718
KENTUCKY	3.7%	9.5%	2.57X	34,287	2,307
LOUISIANA	2.1%	8.5%	4.04X	47,617	4,579
MAINE	1.4%	18.2%	12.64X	6,893	413
MARYLAND	3.0%	16.7%	5.60X	20,124	1,525
MASSACHUSETTS	3.0%	15.6%	5.13X	17,929	1,610
MICHIGAN	4.5%	12.0%	2.64X	50,668	4,433
MINNESOTA	1.9%	11.4%	6.04X	32,949	3,174
MISSISSIPPI	4.9%	18.6%	3.78X	10,684	785
MISSOURI	4.0%	13.7%	3.42X	72,269	3,621
MONTANA	5.5%	19.3%	3.49X	2,610	192
NEBRASKA	34.9%	22.7%	0.65X	51,739	2,073
NEVADA	4.1%	23.4%	5.76X	10,133	768
NEW HAMPSHIRE	3.1%	27.3%	8.74X	3,683	425
NEW JERSEY	2.5%	28.1%	11.11X	32,892	2,708
NEW MEXICO	7.1%	20.8%	2.93X	6,696	274
NEW YORK	2.2%	17.3%	7.82X	150,941	11,121
NORTH CAROLINA	3.3%	15.0%	4.51X	42,922	2,910
NORTH DAKOTA	4.7%	11.2%	2.39X	3,174	196
OHIO	5.2%	11.5%	2.21X	176,510	10,154

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT-OF- NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
OKLAHOMA	3.4%	14.6%	4.23X	21,876	1,387
OREGON	2.8%	17.7%	6.34X	43,147	2,302
PENNSYLVANIA	1.1%	11.4%	9.98X	256,119	20,116
RHODE ISLAND	3.2%	18.1%	5.73X	2,972	309
SOUTH CAROLINA	3.2%	9.8%	3.08X	61,224	4,340
SOUTH DAKOTA	2.4%	4.9%	2.05X	11,973	850
TENNESSEE	4.4%	15.7%	3.55X	107,214	9,784
TEXAS	4.4%	17.0%	3.83X	146,021	8,876
UTAH	4.1%	23.5%	5.72X	41,922	3,982
VERMONT	8.1%	17.1%	2.12X	1,239	82
VIRGINIA	4.0%	15.8%	3.94X	43,924	3,174
WASHINGTON	4.7%	19.4%	4.16X	78,424	6,234
WEST VIRGINIA	3.8%	12.7%	3.34X	25,071	1,318
WISCONSIN	4.3%	11.4%	2.63X	42,458	2,516
WYOMING	10.3%	26.2%	2.54X	1,970	164
WASHINGTON D.C.	2.2%	15.8%	7.18X	500	19

INPATIENT FACILITY NETWORK UTILIZATION RATES FOR 2016 PPO PLANS

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT-OF- NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
INPATIENT FACILITY					
PARITY			1.00X		
ALL STATES	3.4%	16.3%	4.80X	2,189,686	156,797
ALABAMA	1.2%	21.2%	17.27X	23,877	1,510
ALASKA	7.7%	28.9%	3.75X	3,838	395
ARIZONA	2.4%	23.6%	10.03X	27,655	2,204
ARKANSAS	3.0%	13.8%	4.57X	13,190	886
CALIFORNIA	2.8%	25.8%	9.12X	62,854	5,560
COLORADO	2.5%	19.2%	7.67X	20,449	1,685
CONNECTICUT	1.1%	24.3%	22.73X	15,793	1,324
DELAWARE	0.3%	13.2%	40.93X	18,616	1,880
FLORIDA	3.5%	24.5%	6.92X	96,036	6,739
GEORGIA	1.8%	12.4%	6.83X	58,358	3,946
HAWAII	8.9%	18.2%	2.04X	202	11
IDAHO	3.6%	15.0%	4.14X	24,741	1,887
ILLINOIS	3.1%	11.0%	3.59X	57,084	3,205
INDIANA	3.0%	15.9%	5.33X	38,517	2,967
IOWA	0.8%	4.4%	5.37X	49,817	3,059
KANSAS	1.5%	12.0%	8.26X	15,027	701
KENTUCKY	2.6%	13.7%	5.19X	33,240	2,192
LOUISIANA	1.3%	10.0%	7.63X	44,108	4,085
MAINE	0.7%	18.9%	28.48X	6,478	365
MARYLAND	1.8%	20.4%	11.58X	20,338	1,644
MASSACHUSETTS	2.8%	20.4%	7.33X	17,990	1,748
MICHIGAN	3.7%	13.1%	3.53X	50,546	3,780
MINNESOTA	1.3%	8.3%	6.27X	33,518	2,990
MISSISSIPPI	2.7%	21.2%	7.89X	9,987	626
MISSOURI	1.0%	11.4%	11.34X	66,288	3,667
MONTANA	2.9%	16.3%	5.56X	3,175	172
NEBRASKA	30.3%	12.3%	0.40X	52,252	2,334
NEVADA	2.5%	25.9%	10.18X	10,320	848
NEW HAMPSHIRE	2.1%	34.9%	16.76X	3,645	435
NEW JERSEY	2.1%	26.7%	12.80X	37,209	2,861
NEW MEXICO	5.5%	19.7%	3.60X	4,737	319
NEW YORK	2.0%	17.8%	8.75X	148,013	11,352
NORTH CAROLINA	1.7%	13.9%	8.06X	49,257	3,080
NORTH DAKOTA	1.6%	11.3%	7.21X	2,619	195
OHIO	5.3%	13.1%	2.46X	183,637	11,592

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT-OF- NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
OKLAHOMA	2.5%	15.9%	6.46X	22,170	1,420
OREGON	1.8%	18.7%	10.32X	40,459	2,099
PENNSYLVANIA	0.6%	12.7%	19.62X	262,900	19,298
RHODE ISLAND	1.7%	15.2%	8.73X	3,334	382
SOUTH CAROLINA	2.6%	8.3%	3.14X	64,832	4,537
SOUTH DAKOTA	1.1%	5.6%	5.01X	12,048	826
TENNESSEE	4.5%	21.6%	4.84X	106,747	10,577
TEXAS	3.7%	17.9%	4.84X	148,971	9,084
UTAH	4.7%	16.6%	3.54X	43,498	3,726
VERMONT	4.2%	8.9%	2.13X	1,058	79
VIRGINIA	2.0%	15.1%	7.46X	42,904	3,158
WASHINGTON	6.4%	24.8%	3.86X	74,827	5,729
WEST VIRGINIA	2.2%	11.2%	5.02X	23,248	1,225
WISCONSIN	2.6%	12.5%	4.85X	36,296	2,182
WYOMING	14.4%	23.5%	1.63X	2,494	196
WASHINGTON D.C.	1.0%	14.3%	13.97X	489	35

INPATIENT FACILITY NETWORK UTILIZATION RATES FOR 2017 PPO PLANS

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT-OF- NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
INPATIENT FACILITY					
PARITY			1.00X		
ALL STATES	3.3%	17.2%	5.24X	1,944,309	147,707
ALABAMA	1.5%	19.5%	12.64X	24,352	1,660
ALASKA	8.5%	33.0%	3.91X	3,384	345
ARIZONA	2.5%	24.9%	10.01X	25,141	2,318
ARKANSAS	3.5%	16.3%	4.68X	9,750	682
CALIFORNIA	3.3%	25.4%	7.78X	59,123	5,432
COLORADO	2.4%	18.7%	7.95X	18,362	1,780
CONNECTICUT	1.1%	24.2%	21.14X	14,491	1,313
DELAWARE	0.3%	10.1%	29.08X	15,578	1,627
FLORIDA	2.0%	27.4%	13.78X	96,460	7,615
GEORGIA	1.5%	12.8%	8.24X	59,289	4,317
HAWAII	10.4%	14.3%	1.37X	211	14
IDAHO	6.3%	13.9%	2.23X	20,218	1,114
ILLINOIS	2.8%	12.1%	4.25X	59,053	4,053
INDIANA	3.4%	14.3%	4.18X	33,480	2,854
IOWA	2.5%	5.7%	2.25X	47,166	3,104
KANSAS	4.5%	13.4%	2.98X	15,978	878
KENTUCKY	2.5%	11.0%	4.35X	23,979	1,832
LOUISIANA	1.7%	11.6%	6.62X	29,758	2,857
MAINE	0.5%	19.0%	37.68X	6,334	352
MARYLAND	2.2%	20.2%	9.35X	18,680	1,477
MASSACHUSETTS	2.0%	21.3%	10.49X	14,150	1,701
MICHIGAN	3.1%	18.8%	6.07X	44,255	3,853
MINNESOTA	2.3%	9.2%	4.08X	33,953	3,233
MISSISSIPPI	3.0%	22.1%	7.51X	9,488	763
MISSOURI	1.6%	13.5%	8.22X	56,489	3,914
MONTANA	1.8%	11.2%	6.37X	3,118	169
NEBRASKA	34.9%	22.7%	0.65X	50,745	2,633
NEVADA	2.6%	26.6%	10.38X	9,399	819
NEW HAMPSHIRE	1.3%	24.2%	18.73X	3,554	429
NEW JERSEY	2.2%	26.1%	11.91X	38,342	2,849
NEW MEXICO	4.8%	18.9%	3.93X	4,580	434
NEW YORK	1.9%	19.5%	10.38X	117,355	7,997
NORTH CAROLINA	1.6%	15.2%	9.24X	51,990	3,596
NORTH DAKOTA	3.3%	7.4%	2.27X	2,979	244
OHIO	3.8%	13.6%	3.61X	167,090	10,404

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT-OF- NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
OKLAHOMA	2.8%	18.3%	6.54X	12,174	824
OREGON	1.2%	19.3%	16.18X	38,827	2,140
PENNSYLVANIA	0.7%	13.6%	18.33X	245,502	18,989
RHODE ISLAND	1.4%	7.5%	5.30X	3,402	348
SOUTH CAROLINA	7.2%	22.4%	3.11X	23,979	1,834
SOUTH DAKOTA	1.0%	3.4%	3.42X	11,662	816
TENNESSEE	3.9%	18.6%	4.70X	94,159	9,273
TEXAS	2.5%	17.4%	6.99X	122,773	8,911
UTAH	6.9%	20.2%	2.95X	36,477	3,346
VERMONT	2.7%	10.1%	3.76X	1,041	79
VIRGINIA	2.4%	17.3%	7.20X	44,428	3,584
WASHINGTON	0.9%	24.2%	25.57X	71,092	5,698
WEST VIRGINIA	2.1%	7.0%	3.26X	20,396	1,350
WISCONSIN	2.8%	9.8%	3.55X	27,560	1,644
WYOMING	20.1%	25.6%	1.27X	2,097	180
WASHINGTON D.C.	0.9%	17.2%	20.09X	466	29

APPENDIX C-2: OUTPATIENT FACILITY NETWORK UTILIZATION

OUTPATIENT FACILITY NETWORK UTILIZATION RATES FOR 2013 PPO PLANS

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT- OF-NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
OUTPATIENT FACILITY					
PARITY			1.00X		
ALL STATES	5.3%	15.6%	2.97X	9,011,191	1,632,245
ALABAMA	4.5%	8.0%	1.80X	49,553	9,073
ALASKA	14.9%	46.1%	3.09X	7,601	2,583
ARIZONA	7.8%	35.8%	4.60X	65,790	21,617
ARKANSAS	7.3%	38.7%	5.28X	48,658	3,402
CALIFORNIA	4.7%	28.5%	6.10X	247,008	82,559
COLORADO	5.8%	22.4%	3.89X	93,506	15,245
CONNECTICUT	2.9%	23.8%	8.16X	105,480	29,166
DELAWARE	2.1%	17.1%	8.28X	56,795	21,870
FLORIDA	7.3%	43.8%	5.96X	293,386	40,099
GEORGIA	5.4%	21.7%	4.04X	165,013	24,561
HAWAII	12.8%	49.7%	3.88X	1,278	191
IDAHO	3.4%	52.1%	15.27X	69,324	6,074
ILLINOIS	6.7%	12.6%	1.88X	239,762	45,291
INDIANA	4.1%	12.3%	3.00X	289,409	34,011
IOWA	2.3%	4.6%	1.97X	229,414	38,276
KANSAS	6.0%	12.8%	2.12X	73,075	5,941
KENTUCKY	5.7%	17.6%	3.07X	102,362	13,623
LOUISIANA	5.7%	14.9%	2.61X	99,428	22,472
MAINE	4.0%	26.2%	6.61X	51,222	8,630
MARYLAND	8.2%	16.1%	1.96X	48,198	29,709
MASSACHUSETTS	4.8%	17.6%	3.65X	117,206	25,851
MICHIGAN	3.1%	14.2%	4.50X	370,274	24,947
MINNESOTA	2.2%	2.4%	1.10X	213,212	55,520
MISSISSIPPI	8.8%	18.8%	2.14X	41,765	6,938
MISSOURI	6.2%	16.8%	2.73X	337,892	24,498
MONTANA	2.9%	8.9%	3.05X	39,502	2,787
NEBRASKA	28.0%	12.6%	0.45X	143,714	11,912
NEVADA	8.6%	19.7%	2.30X	16,931	6,066
NEW HAMPSHIRE	3.6%	22.3%	6.14X	37,609	3,626
NEW JERSEY	3.2%	29.5%	9.17X	132,714	52,225
NEW MEXICO	6.8%	29.3%	4.30X	22,564	4,910
NEW YORK	7.3%	8.3%	1.13X	451,336	249,932
NORTH CAROLINA	7.6%	19.1%	2.53X	127,000	20,405
NORTH DAKOTA	6.9%	4.9%	0.71X	14,484	1,648

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT- OF-NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
OHIO	5.2%	14.8%	2.87X	1,042,100	88,472
OKLAHOMA	6.5%	25.5%	3.95X	52,207	5,256
OREGON	6.1%	29.2%	4.76X	191,421	24,478
PENNSYLVANIA	2.8%	7.8%	2.81X	1,171,599	268,081
RHODE ISLAND	4.4%	14.3%	3.22X	14,412	4,674
SOUTH CAROLINA	8.2%	18.1%	2.20X	146,194	14,961
SOUTH DAKOTA	4.3%	4.9%	1.14X	47,021	5,946
TENNESSEE	1.7%	6.6%	3.89X	528,836	58,848
TEXAS	10.0%	15.1%	1.52X	405,550	67,780
UTAH	3.8%	42.2%	11.09X	85,924	13,803
VERMONT	10.3%	34.8%	3.39X	10,142	781
VIRGINIA	6.4%	34.1%	5.32X	164,840	21,969
WASHINGTON	2.9%	20.4%	6.98X	370,589	70,570
WEST VIRGINIA	5.2%	26.1%	5.03X	102,331	8,370
WISCONSIN	5.3%	12.8%	2.42X	266,984	31,547
WYOMING	16.2%	35.7%	2.21X	7,241	694
WASHINGTON D.C.	0.5%	19.6%	37.39X	1,335	357

OUTPATIENT FACILITY NETWORK UTILIZATION RATES FOR 2014 PPO PLANS

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT-OF- NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
OUTPATIENT FACILITY					
PARITY			1.00X		
ALL STATES	5.4%	21.8%	4.03X	9,587,110	1,816,193
ALABAMA	4.9%	13.6%	2.74X	50,232	9,292
ALASKA	12.1%	38.5%	3.19X	17,143	4,173
ARIZONA	7.7%	41.9%	5.42X	61,817	26,565
ARKANSAS	7.9%	36.7%	4.63X	47,185	3,535
CALIFORNIA	4.2%	35.8%	8.49X	263,580	103,201
COLORADO	5.6%	27.9%	5.02X	104,741	18,407
CONNECTICUT	5.7%	33.5%	5.88X	108,403	34,443
DELAWARE	1.4%	21.0%	15.06X	69,408	27,391
FLORIDA	7.6%	51.9%	6.82X	316,523	55,559
GEORGIA	6.5%	27.2%	4.20X	164,860	23,693
HAWAII	16.4%	54.3%	3.32X	1,326	94
IDAHO	3.6%	52.4%	14.49X	70,939	7,171
ILLINOIS	7.3%	13.2%	1.80X	242,853	44,880
INDIANA	4.4%	15.5%	3.52X	294,074	34,981
IOWA	2.5%	6.6%	2.60X	255,718	43,490
KANSAS	5.2%	21.2%	4.11X	80,898	5,104
KENTUCKY	4.5%	26.0%	5.74X	164,079	25,845
LOUISIANA	3.8%	25.5%	6.68X	101,000	22,789
MAINE	4.0%	24.1%	6.03X	55,184	7,102
MARYLAND	7.8%	25.6%	3.29X	48,576	32,278
MASSACHUSETTS	5.7%	18.5%	3.26X	115,339	25,878
MICHIGAN	2.4%	14.1%	5.79X	436,291	28,401
MINNESOTA	2.4%	3.5%	1.45X	198,349	54,704
MISSISSIPPI	7.0%	40.7%	5.80X	44,429	8,030
MISSOURI	5.3%	18.6%	3.51X	405,175	30,253
MONTANA	10.0%	29.1%	2.90X	12,020	835
NEBRASKA	31.3%	21.6%	0.69X	136,036	13,326
NEVADA	7.9%	35.4%	4.50X	17,114	6,517
NEW HAMPSHIRE	4.8%	30.7%	6.33X	40,899	5,401
NEW JERSEY	3.2%	34.3%	10.65X	137,980	56,896
NEW MEXICO	7.2%	37.2%	5.14X	24,347	4,237
NEW YORK	8.0%	13.5%	1.69X	476,509	270,490
NORTH CAROLINA	5.2%	24.9%	4.80X	214,305	30,600
NORTH DAKOTA	7.8%	16.9%	2.17X	12,953	2,134
OHIO	5.5%	20.5%	3.69X	1,091,209	98,003

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT-OF- NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
OKLAHOMA	4.4%	26.4%	6.01X	87,505	10,317
OREGON	6.3%	33.4%	5.28X	174,506	23,023
PENNSYLVANIA	2.7%	11.3%	4.25X	1,239,394	280,522
RHODE ISLAND	3.3%	19.0%	5.66X	17,354	5,648
SOUTH CAROLINA	8.0%	22.5%	2.82X	155,962	18,917
SOUTH DAKOTA	4.2%	4.1%	0.99X	54,929	9,191
TENNESSEE	3.8%	26.7%	7.07X	484,138	62,184
TEXAS	9.3%	20.8%	2.25X	459,893	79,427
UTAH	3.9%	57.7%	14.87X	107,269	22,820
VERMONT	13.2%	28.7%	2.18X	10,025	698
VIRGINIA	7.9%	32.4%	4.11X	175,114	21,883
WASHINGTON	3.3%	28.9%	8.75X	348,969	72,557
WEST VIRGINIA	5.6%	41.2%	7.37X	114,270	10,175
WISCONSIN	4.9%	16.2%	3.29X	268,171	32,159
WYOMING	18.0%	57.0%	3.17X	6,876	477
WASHINGTON D.C.	2.0%	39.4%	19.58X	1,241	497

OUTPATIENT FACILITY NETWORK UTILIZATION RATES FOR 2015 PPO PLANS

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT- OF NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
OUTPATIENT FACILITY					
PARITY			1.00X		
ALL STATES	5.8%	29.4%	5.09X	8,908,390	1,809,417
ALABAMA	4.2%	20.5%	4.87X	45,151	9,537
ALASKA	10.4%	54.1%	5.22X	18,880	4,544
ARIZONA	7.1%	45.2%	6.35X	63,235	29,068
ARKANSAS	8.1%	35.0%	4.33X	44,682	4,476
CALIFORNIA	6.6%	44.3%	6.76X	195,987	92,568
COLORADO	4.9%	28.5%	5.85X	91,748	20,185
CONNECTICUT	3.2%	33.7%	10.41X	81,208	27,028
DELAWARE	2.2%	25.2%	11.47X	63,907	24,178
FLORIDA	6.3%	72.6%	11.56X	282,804	106,279
GEORGIA	5.7%	33.2%	5.85X	183,384	29,971
HAWAII	19.9%	20.5%	1.03X	1,319	112
IDAHO	4.8%	49.8%	10.34X	73,685	8,604
ILLINOIS	7.4%	17.4%	2.34X	224,489	45,161
INDIANA	7.5%	27.7%	3.71X	204,198	27,309
IOWA	2.8%	6.0%	2.14X	260,134	46,955
KANSAS	4.0%	25.6%	6.34X	75,494	4,931
KENTUCKY	8.2%	31.1%	3.79X	100,494	18,082
LOUISIANA	3.5%	16.9%	4.83X	100,245	28,385
MAINE	3.0%	35.2%	11.65X	46,236	5,475
MARYLAND	8.8%	31.2%	3.55X	47,677	29,105
MASSACHUSETTS	3.9%	23.8%	6.05X	91,993	24,337
MICHIGAN	3.1%	19.5%	6.40X	339,441	25,245
MINNESOTA	3.0%	10.2%	3.40X	198,608	52,101
MISSISSIPPI	6.8%	43.7%	6.46X	38,278	7,206
MISSOURI	3.3%	22.4%	6.73X	391,104	32,475
MONTANA	9.7%	53.6%	5.53X	10,771	694
NEBRASKA	32.9%	24.6%	0.75X	134,465	11,578
NEVADA	8.2%	53.3%	6.52X	13,442	6,651
NEW HAMPSHIRE	5.5%	53.4%	9.78X	28,696	5,118
NEW JERSEY	3.7%	34.8%	9.45X	130,256	53,163
NEW MEXICO	5.5%	43.1%	7.90X	23,297	2,035
NEW YORK	9.6%	22.4%	2.32X	439,608	213,805
NORTH CAROLINA	7.2%	35.7%	4.99X	125,997	23,807
NORTH DAKOTA	8.6%	15.9%	1.86X	13,933	1,637
OHIO	7.0%	24.0%	3.42X	1,079,228	90,539

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT- OF NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
OKLAHOMA	4.0%	33.1%	8.35X	87,378	10,339
OREGON	5.7%	35.6%	6.28X	175,407	28,154
PENNSYLVANIA	2.9%	17.0%	5.80X	1,183,106	271,693
RHODE ISLAND	6.5%	30.5%	4.67X	8,220	3,306
SOUTH CAROLINA	7.5%	24.7%	3.29X	152,230	18,895
SOUTH DAKOTA	4.0%	7.7%	1.94X	53,062	8,394
TENNESSEE	2.9%	36.2%	12.44X	479,153	80,321
TEXAS	9.3%	23.7%	2.56X	501,575	87,433
UTAH	3.3%	67.0%	20.08X	109,464	33,448
VERMONT	17.3%	42.3%	2.45X	7,985	799
VIRGINIA	7.6%	34.0%	4.47X	161,739	25,576
WASHINGTON	3.4%	31.9%	9.34X	350,911	88,636
WEST VIRGINIA	5.3%	38.1%	7.13X	111,166	11,148
WISCONSIN	5.2%	19.2%	3.68X	255,550	27,818
WYOMING	16.6%	71.6%	4.30X	6,196	863
WASHINGTON D.C.	3.5%	29.2%	8.36X	1,174	250

OUTPATIENT FACILITY NETWORK UTILIZATION RATES FOR 2016 PPO PLANS

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT- OF NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
OUTPATIENT FACILITY					
PARITY			1.00X		
ALL STATES	4.6%	28.1%	6.13X	9,580,201	1,820,889
ALABAMA	2.6%	28.6%	10.90X	46,104	11,272
ALASKA	10.6%	54.9%	5.18X	16,150	4,447
ARIZONA	5.2%	43.0%	8.22X	61,125	33,345
ARKANSAS	3.8%	34.7%	9.05X	48,797	4,931
CALIFORNIA	9.1%	38.0%	4.19X	213,281	86,167
COLORADO	3.5%	31.8%	8.98X	89,667	18,440
CONNECTICUT	2.5%	27.1%	11.07X	93,572	26,698
DELAWARE	1.6%	34.3%	21.66X	69,987	24,057
FLORIDA	4.7%	50.3%	10.78X	308,704	53,046
GEORGIA	3.5%	34.4%	9.69X	186,853	30,504
HAWAII	20.7%	7.0%	0.34X	1,034	244
IDAHO	5.9%	50.5%	8.60X	78,904	8,000
ILLINOIS	4.1%	17.4%	4.21X	261,793	49,370
INDIANA	5.6%	33.8%	6.03X	209,342	30,185
IOWA	0.9%	8.1%	9.28X	270,495	45,072
KANSAS	2.2%	28.4%	12.91X	63,156	6,275
KENTUCKY	5.8%	36.2%	6.24X	108,050	16,556
LOUISIANA	1.9%	22.6%	12.03X	99,526	21,319
MAINE	1.8%	35.3%	19.64X	44,693	5,384
MARYLAND	6.1%	33.3%	5.45X	50,369	30,402
MASSACHUSETTS	3.3%	25.1%	7.67X	101,409	23,780
MICHIGAN	2.7%	21.8%	8.10X	324,656	26,437
MINNESOTA	2.0%	8.0%	3.93X	203,756	54,908
MISSISSIPPI	3.6%	39.0%	10.93X	33,717	6,512
MISSOURI	1.1%	20.7%	18.28X	381,005	37,016
MONTANA	4.2%	58.6%	14.01X	14,409	921
NEBRASKA	31.7%	24.4%	0.77X	134,953	9,429
NEVADA	5.7%	52.1%	9.17X	13,903	6,558
NEW HAMPSHIRE	3.3%	51.0%	15.56X	28,162	4,195
NEW JERSEY	3.2%	32.9%	10.29X	162,426	56,821
NEW MEXICO	5.1%	45.0%	8.89X	17,518	2,322
NEW YORK	9.3%	22.9%	2.47X	474,721	219,673
NORTH CAROLINA	4.4%	39.4%	8.94X	151,677	26,492
NORTH DAKOTA	3.0%	24.2%	8.10X	13,754	1,743
OHIO	6.6%	24.3%	3.65X	1,255,493	126,245

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT- OF NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
OKLAHOMA	3.3%	36.0%	10.83X	90,453	12,572
OREGON	4.8%	34.3%	7.15X	172,922	26,683
PENNSYLVANIA	1.8%	19.9%	10.85X	1,407,796	273,171
RHODE ISLAND	4.3%	25.0%	5.84X	11,252	3,103
SOUTH CAROLINA	5.0%	25.0%	5.00X	161,448	21,263
SOUTH DAKOTA	1.2%	12.5%	10.48X	57,201	9,004
TENNESSEE	2.5%	41.2%	16.45X	475,632	85,515
TEXAS	6.9%	24.9%	3.61X	583,800	98,316
UTAH	3.6%	46.1%	12.70X	124,892	29,674
VERMONT	7.8%	23.5%	3.01X	7,093	722
VIRGINIA	3.6%	32.9%	9.04X	177,198	29,924
WASHINGTON	4.1%	36.5%	8.85X	339,660	86,641
WEST VIRGINIA	3.3%	42.6%	12.77X	107,889	10,637
WISCONSIN	2.1%	24.2%	11.66X	220,708	23,549
WYOMING	18.9%	62.4%	3.30X	7,608	718
WASHINGTON D.C.	3.0%	38.8%	13.13X	1,488	631

OUTPATIENT FACILITY NETWORK UTILIZATION RATES FOR 2017 PPO PLANS

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT- OF NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
OUTPATIENT FACILITY					
PARITY			1.00X		
ALL STATES	4.8%	27.6%	5.72X	8,675,824	1,778,084
ALABAMA	2.7%	29.3%	10.92X	46,966	9,491
ALASKA	9.8%	58.9%	5.99X	14,988	3,601
ARIZONA	5.8%	39.1%	6.69X	60,259	30,269
ARKANSAS	4.9%	40.1%	8.10X	36,540	3,441
CALIFORNIA	9.8%	41.5%	4.22X	206,797	81,462
COLORADO	3.7%	28.2%	7.55X	91,502	20,103
CONNECTICUT	2.4%	22.6%	9.39X	90,340	27,584
DELAWARE	2.0%	25.8%	13.14X	55,740	18,440
FLORIDA	4.0%	51.0%	12.70X	299,287	53,174
GEORGIA	3.9%	37.8%	9.70X	201,747	30,866
HAWAII	20.9%	23.7%	1.13X	1,175	97
IDAHO	7.3%	37.5%	5.13X	82,450	8,006
ILLINOIS	3.9%	18.2%	4.69X	264,137	59,035
INDIANA	8.1%	35.0%	4.30X	202,729	27,181
IOWA	3.0%	7.1%	2.36X	268,216	45,438
KANSAS	6.5%	22.7%	3.50X	66,629	5,954
KENTUCKY	6.6%	25.9%	3.92X	87,246	15,566
LOUISIANA	2.2%	28.4%	13.20X	79,626	17,143
MAINE	2.2%	38.8%	17.98X	44,106	4,995
MARYLAND	7.7%	28.2%	3.66X	48,922	28,256
MASSACHUSETTS	3.3%	25.1%	7.64X	88,462	20,957
MICHIGAN	3.1%	20.7%	6.75X	258,280	28,222
MINNESOTA	3.0%	9.3%	3.14X	232,153	63,339
MISSISSIPPI	4.2%	39.6%	9.41X	34,826	6,501
MISSOURI	2.0%	24.2%	11.88X	299,709	38,772
MONTANA	4.2%	38.6%	9.21X	13,935	798
NEBRASKA	42.0%	30.3%	0.72X	154,977	10,772
NEVADA	4.5%	55.7%	12.45X	14,311	6,535
NEW HAMPSHIRE	2.6%	48.8%	18.69X	28,613	3,666
NEW JERSEY	4.0%	33.9%	8.43X	154,914	59,180
NEW MEXICO	3.8%	28.8%	7.51X	16,641	2,335
NEW YORK	6.1%	17.1%	2.80X	430,395	211,812
NORTH CAROLINA	5.4%	37.0%	6.85X	153,437	31,014
NORTH DAKOTA	2.9%	16.0%	5.46X	18,392	1,885
OHIO	5.5%	29.4%	5.29X	1,118,827	102,306

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION		HIGHER PROPORTION OF BEHAVIORAL OUT- OF NETWORK USE	SAMPLE SIZE (NUMBER OF CLAIMS)	
	MEDICAL/SURGICAL	BEHAVIORAL		MEDICAL/SURGICAL	BEHAVIORAL
OKLAHOMA	5.0%	44.6%	8.96X	42,576	5,095
OREGON	4.1%	32.9%	8.03X	172,699	28,467
PENNSYLVANIA	2.3%	23.4%	9.97X	1,277,253	291,209
RHODE ISLAND	3.8%	12.5%	3.28X	10,103	3,193
SOUTH CAROLINA	12.4%	38.1%	3.07X	96,874	15,418
SOUTH DAKOTA	1.9%	9.6%	5.04X	54,363	8,397
TENNESSEE	2.7%	36.2%	13.59X	430,218	75,038
TEXAS	3.3%	26.3%	8.03X	436,814	91,025
UTAH	5.5%	37.6%	6.84X	122,532	30,348
VERMONT	9.3%	24.6%	2.65X	7,094	788
VIRGINIA	5.1%	33.4%	6.55X	195,173	37,249
WASHINGTON	1.3%	35.5%	26.39X	290,812	85,508
WEST VIRGINIA	3.2%	33.0%	10.27X	100,173	12,820
WISCONSIN	3.3%	19.5%	6.00X	164,081	13,804
WYOMING	25.6%	63.8%	2.49X	6,379	838
WASHINGTON D.C.	3.8%	38.9%	10.14X	1,406	691

APPENDIX C-3: OFFICE VISIT NETWORK UTILIZATION

OFFICE VISIT NETWORK UTILIZATION RATES FOR 2013 PPO PLANS

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION			HIGHER PROPORTION OF BEHAVIORAL OUT-OF-NETWORK USE COMPARED TO		SAMPLE SIZES (NUMBER OF CLAIMS)		
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL	PRIMARY CARE	SPECIALISTS	PRIMARY CARE	SPECIALISTS	BEHAVIORAL
OFFICE VISITS								
PARITY				1.00X	1.00X			
ALL STATES	3.8%	5.1%	19.0%	5.04X	3.71X	76,050,544	60,865,692	20,197,801
ALABAMA	2.5%	2.7%	11.5%	4.67X	4.17X	1,034,944	727,874	112,037
ALASKA	28.8%	44.9%	57.4%	2.00X	1.28X	85,218	52,348	25,150
ARIZONA	3.6%	5.9%	13.1%	3.62X	2.20X	967,509	776,968	189,940
ARKANSAS	3.7%	4.9%	12.7%	3.47X	2.62X	523,290	281,843	60,235
CALIFORNIA	4.9%	8.0%	31.7%	6.52X	3.97X	5,163,749	4,739,537	2,105,051
COLORADO	2.7%	3.9%	19.4%	7.33X	4.98X	780,281	602,266	220,794
CONNECTICUT	13.0%	3.4%	30.4%	2.33X	8.83X	1,403,329	932,485	379,466
DELAWARE	1.3%	1.4%	8.5%	6.39X	6.10X	422,602	430,481	162,096
FLORIDA	3.9%	4.7%	16.7%	4.26X	3.55X	2,439,646	2,444,001	493,106
GEORGIA	3.2%	3.7%	17.7%	5.49X	4.73X	2,254,494	2,088,398	442,477
HAWAII	10.6%	13.5%	27.1%	2.55X	2.00X	15,650	12,429	3,320
IDAHO	1.8%	3.1%	7.8%	4.39X	2.50X	647,614	458,391	156,596
ILLINOIS	5.0%	5.6%	17.7%	3.55X	3.14X	1,692,314	1,660,503	559,069
INDIANA	2.6%	3.1%	10.5%	4.06X	3.41X	2,533,005	1,761,279	531,023
IOWA	0.6%	2.0%	2.8%	4.39X	1.40X	1,595,528	847,928	268,602
KANSAS	2.8%	4.4%	15.4%	5.60X	3.53X	571,968	314,708	88,358
KENTUCKY	2.4%	2.7%	9.0%	3.74X	3.33X	1,518,294	844,831	169,555
LOUISIANA	2.0%	1.6%	10.7%	5.37X	6.62X	1,338,897	1,259,142	230,144
MAINE	5.8%	4.0%	14.1%	2.42X	3.52X	360,529	190,283	96,294
MARYLAND	4.3%	4.3%	34.1%	7.95X	7.91X	742,616	686,205	235,568
MASSACHUSETTS	6.5%	5.8%	18.2%	2.79X	3.17X	801,926	558,116	368,956
MICHIGAN	3.8%	4.1%	13.1%	3.42X	3.19X	2,065,600	1,172,342	617,422
MINNESOTA	1.0%	1.5%	3.7%	3.76X	2.39X	1,050,429	681,416	415,497
MISSISSIPPI	3.6%	4.5%	11.9%	3.34X	2.64X	450,712	259,626	33,938
MISSOURI	3.2%	4.4%	12.9%	4.05X	2.94X	1,864,246	1,395,557	317,934
MONTANA	2.7%	4.4%	4.9%	1.80X	1.11X	263,927	154,016	114,676
NEBRASKA	16.5%	24.8%	10.3%	0.62X	0.42X	1,291,120	883,754	169,301
NEVADA	4.8%	5.4%	21.2%	4.42X	3.94X	419,231	363,527	57,166
NEW HAMPSHIRE	7.1%	3.8%	10.8%	1.51X	2.87X	204,346	144,120	72,536
NEW JERSEY	5.8%	8.8%	45.5%	7.79X	5.14X	1,283,460	1,298,892	535,960
NEW MEXICO	5.4%	5.2%	7.2%	1.33X	1.39X	228,249	168,418	86,801
NEW YORK	4.4%	7.3%	30.7%	6.95X	4.19X	6,181,653	5,803,194	2,986,349

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION			HIGHER PROPORTION OF BEHAVIORAL OUT-OF-NETWORK USE COMPARED TO		SAMPLE SIZES (NUMBER OF CLAIMS)		
	PRIMARY	SPECIALISTS	BEHAVIORAL	PRIMARY	SPECIALISTS	PRIMARY	SPECIALISTS	BEHAVIORAL
	CARE			CARE		CARE		
NORTH CAROLINA	3.2%	3.9%	16.5%	5.12X	4.28X	1,622,734	1,236,549	340,828
NORTH DAKOTA	2.5%	4.7%	10.9%	4.30X	2.34X	84,497	46,328	13,319
OHIO	2.2%	2.5%	10.1%	4.66X	4.05X	5,554,472	4,736,904	1,404,500
OKLAHOMA	5.3%	5.2%	15.4%	2.92X	2.95X	468,300	316,792	62,300
OREGON	3.5%	5.1%	19.4%	5.51X	3.78X	1,292,271	985,051	464,632
PENNSYLVANIA	3.7%	5.9%	10.1%	2.76X	1.72X	6,469,007	6,046,476	1,895,275
RHODE ISLAND	3.4%	3.4%	7.7%	2.28X	2.26X	142,755	97,341	74,813
SOUTH CAROLINA	2.8%	4.1%	13.6%	4.80X	3.32X	1,998,846	1,927,480	276,915
SOUTH DAKOTA	2.5%	3.2%	2.6%	1.03X	0.82X	328,893	179,181	62,748
TENNESSEE	1.3%	1.4%	5.1%	4.07X	3.63X	4,232,628	2,760,245	563,593
TEXAS	4.7%	5.4%	16.9%	3.56X	3.16X	3,911,551	3,160,529	646,132
UTAH	2.7%	3.3%	14.6%	5.40X	4.42X	873,394	635,830	208,664
VERMONT	13.9%	9.1%	24.7%	1.77X	2.71X	58,283	30,586	16,884
VIRGINIA	3.4%	4.1%	24.8%	7.32X	6.00X	1,862,640	1,349,103	439,868
WASHINGTON	2.0%	6.8%	17.2%	8.77X	2.51X	2,896,195	1,927,259	932,108
WEST VIRGINIA	2.6%	3.1%	5.9%	2.23X	1.88X	798,404	539,070	125,652
WISCONSIN	2.5%	3.7%	13.4%	5.34X	3.62X	1,177,580	835,941	334,284
WYOMING	14.1%	16.8%	41.4%	2.94X	2.47X	60,290	38,617	13,865
WASHINGTON D.C.	14.0%	8.1%	62.9%	4.51X	7.77X	21,428	21,532	16,004

OFFICE VISIT NETWORK UTILIZATION RATES FOR 2014 PPO PLANS

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION			HIGHER PROPORTION OF BEHAVIORAL OUT-OF-NETWORK USE COMPARED TO		SAMPLE SIZES (NUMBER OF CLAIMS)		
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL	PRIMARY CARE	SPECIALISTS	PRIMARY CARE	SPECIALISTS	BEHAVIORAL
OFFICE VISITS								
PARITY				1.00X	1.00X			
ALL STATES	4.0%	5.1%	19.1%	4.79X	3.74X	79,138,308	63,583,588	21,161,514
ALABAMA	2.6%	2.6%	12.3%	4.71X	4.76X	1,038,510	709,957	111,966
ALASKA	31.9%	53.7%	68.0%	2.13X	1.27X	159,166	111,954	52,886
ARIZONA	4.1%	6.4%	13.6%	3.30X	2.12X	953,442	769,461	183,381
ARKANSAS	4.0%	5.4%	13.9%	3.47X	2.59X	502,250	280,341	60,210
CALIFORNIA	4.8%	7.2%	30.8%	6.36X	4.25X	5,024,719	4,960,112	2,377,972
COLORADO	3.0%	3.8%	18.3%	6.19X	4.84X	831,247	664,529	246,081
CONNECTICUT	15.4%	3.3%	27.6%	1.79X	8.48X	1,343,933	908,191	443,103
DELAWARE	1.2%	1.2%	7.7%	6.33X	6.61X	508,468	521,462	192,174
FLORIDA	4.5%	5.2%	17.3%	3.84X	3.35X	2,587,262	2,546,325	521,580
GEORGIA	4.0%	3.7%	14.6%	3.67X	3.93X	2,599,630	2,393,202	524,274
HAWAII	10.6%	14.0%	25.3%	2.38X	1.81X	16,402	12,265	4,129
IDAHO	2.4%	3.7%	7.0%	2.90X	1.92X	701,280	515,020	191,984
ILLINOIS	4.8%	5.6%	17.9%	3.72X	3.18X	1,708,427	1,630,591	570,922
INDIANA	2.2%	2.4%	9.4%	4.17X	3.89X	2,496,282	1,721,788	563,246
IOWA	0.7%	2.1%	3.0%	4.41X	1.41X	1,747,914	892,197	297,301
KANSAS	2.9%	4.4%	16.9%	5.94X	3.87X	611,536	332,595	83,121
KENTUCKY	1.9%	2.8%	8.6%	4.53X	3.10X	2,260,845	1,162,819	277,721
LOUISIANA	2.1%	1.6%	9.8%	4.73X	5.99X	1,426,754	1,306,996	280,790
MAINE	6.3%	3.0%	14.0%	2.21X	4.60X	347,554	184,563	96,479
MARYLAND	3.9%	3.7%	33.2%	8.48X	8.89X	724,604	668,829	237,576
MASSACHUSETTS	8.1%	6.1%	17.7%	2.18X	2.88X	792,958	563,756	364,396
MICHIGAN	3.1%	3.2%	11.4%	3.73X	3.59X	1,956,251	1,226,986	613,224
MINNESOTA	1.0%	1.5%	3.8%	3.80X	2.46X	973,237	616,418	387,352
MISSISSIPPI	3.3%	4.2%	12.3%	3.77X	2.93X	476,679	274,532	38,843
MISSOURI	3.6%	4.8%	13.7%	3.77X	2.82X	2,096,343	1,536,266	308,796
MONTANA	5.9%	9.9%	18.9%	3.20X	1.92X	95,969	57,989	23,947
NEBRASKA	17.9%	25.7%	11.4%	0.64X	0.45X	1,248,454	877,248	170,769
NEVADA	7.3%	6.4%	18.9%	2.60X	2.96X	402,639	355,674	55,667
NEW HAMPSHIRE	7.0%	3.2%	11.1%	1.60X	3.45X	217,255	158,709	79,840
NEW JERSEY	5.8%	8.3%	45.2%	7.82X	5.47X	1,281,723	1,319,856	542,196
NEW MEXICO	5.6%	5.2%	8.5%	1.51X	1.62X	235,885	169,717	78,731
NEW YORK	4.6%	7.1%	33.1%	7.14X	4.69X	6,078,147	5,631,779	2,717,912
NORTH CAROLINA	2.2%	2.9%	14.0%	6.46X	4.82X	2,822,972	2,000,777	644,511
NORTH DAKOTA	2.3%	4.1%	8.7%	3.81X	2.14X	82,613	43,608	14,231

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION			HIGHER PROPORTION OF BEHAVIORAL OUT-OF-NETWORK USE COMPARED TO		SAMPLE SIZES (NUMBER OF CLAIMS)		
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL	PRIMARY CARE	SPECIALISTS	PRIMARY CARE	SPECIALISTS	BEHAVIORAL
OHIO	2.0%	2.2%	9.9%	4.85X	4.56X	5,516,772	5,050,984	1,398,144
OKLAHOMA	4.4%	4.5%	11.1%	2.51X	2.47X	740,652	485,672	111,097
OREGON	4.0%	5.5%	20.1%	5.03X	3.66X	1,215,620	940,481	459,379
PENNSYLVANIA	3.7%	5.9%	10.4%	2.82X	1.78X	6,452,969	5,991,755	1,996,468
RHODE ISLAND	3.5%	3.6%	7.3%	2.10X	2.02X	145,470	95,533	75,728
SOUTH CAROLINA	3.1%	4.0%	13.7%	4.36X	3.45X	2,046,292	1,979,985	287,019
SOUTH DAKOTA	2.0%	2.8%	2.7%	1.36X	0.95X	378,806	194,619	71,790
TENNESSEE	2.3%	2.7%	9.5%	4.08X	3.53X	4,289,331	2,765,101	530,516
TEXAS	5.2%	5.5%	16.3%	3.17X	2.98X	4,255,721	3,434,345	690,763
UTAH	2.8%	3.1%	13.5%	4.87X	4.30X	903,707	676,000	240,878
VERMONT	14.8%	9.1%	25.1%	1.69X	2.76X	52,846	29,375	17,287
VIRGINIA	4.0%	4.8%	25.0%	6.31X	5.23X	1,991,376	1,371,561	463,800
WASHINGTON	2.4%	7.6%	18.0%	7.60X	2.37X	2,650,222	1,943,664	933,398
WEST VIRGINIA	3.0%	3.5%	5.5%	1.86X	1.56X	832,261	565,925	131,716
WISCONSIN	2.7%	3.7%	12.8%	4.80X	3.50X	1,223,762	866,484	361,841
WYOMING	9.9%	12.6%	31.3%	3.17X	2.48X	67,686	41,044	15,532
WASHINGTON D.C.	13.7%	7.8%	64.2%	4.69X	8.23X	23,465	24,548	18,847

OFFICE VISIT NETWORK UTILIZATION RATES FOR 2015 PPO PLANS

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION			HIGHER PROPORTION OF BEHAVIORAL OUT-OF-NETWORK USE COMPARED TO		SAMPLE SIZES (NUMBER OF CLAIMS)		
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL	PRIMARY CARE	SPECIALISTS	PRIMARY CARE	SPECIALISTS	BEHAVIORAL
OFFICE VISITS								
PARITY				1.00X	1.00X			
ALL STATES	3.7%	5.2%	18.9%	5.09X	3.65X	60,508,643	51,814,739	17,033,662
ALABAMA	2.4%	2.2%	11.6%	4.88X	5.30X	895,759	635,250	98,435
ALASKA	31.1%	47.3%	68.3%	2.20X	1.45X	150,760	98,934	49,082
ARIZONA	3.9%	5.8%	13.1%	3.33X	2.24X	815,008	679,603	182,911
ARKANSAS	3.7%	5.3%	13.5%	3.63X	2.56X	430,971	239,313	59,691
CALIFORNIA	5.7%	9.1%	31.7%	5.61X	3.48X	1,939,048	2,254,023	1,037,029
COLORADO	2.7%	4.0%	18.3%	6.89X	4.64X	553,549	480,186	183,333
CONNECTICUT	3.3%	4.1%	34.1%	10.35X	8.32X	485,660	494,882	255,613
DELAWARE	1.0%	1.0%	6.8%	6.68X	6.85X	502,895	530,188	201,634
FLORIDA	4.0%	4.9%	17.5%	4.38X	3.60X	2,162,755	2,347,593	522,479
GEORGIA	3.7%	3.7%	14.9%	4.04X	4.06X	1,925,049	1,871,486	426,261
HAWAII	14.4%	15.6%	36.3%	2.52X	2.32X	10,737	8,376	2,855
IDAHO	2.4%	3.5%	6.7%	2.82X	1.91X	692,850	518,298	224,876
ILLINOIS	5.1%	5.1%	17.9%	3.52X	3.51X	1,263,384	1,401,398	487,362
INDIANA	3.5%	4.2%	10.9%	3.09X	2.59X	1,026,041	798,425	254,481
IOWA	0.8%	2.3%	2.6%	3.51X	1.17X	1,702,165	869,151	313,400
KANSAS	2.9%	4.0%	18.9%	6.48X	4.78X	489,137	297,619	67,201
KENTUCKY	2.3%	2.4%	8.1%	3.59X	3.33X	1,309,810	763,867	164,987
LOUISIANA	2.1%	1.5%	8.5%	4.12X	5.77X	1,410,991	1,286,341	319,396
MAINE	4.0%	2.9%	16.0%	4.04X	5.49X	193,337	124,316	65,395
MARYLAND	3.9%	3.8%	35.1%	9.02X	9.35X	619,003	602,027	230,228
MASSACHUSETTS	3.4%	3.7%	17.0%	4.94X	4.60X	487,603	405,366	320,107
MICHIGAN	2.9%	2.9%	14.0%	4.82X	4.86X	1,321,732	903,184	410,147
MINNESOTA	1.4%	2.4%	10.8%	7.90X	4.56X	799,557	541,220	353,418
MISSISSIPPI	3.2%	3.8%	12.5%	3.97X	3.26X	372,282	227,185	33,233
MISSOURI	2.9%	4.1%	14.6%	5.04X	3.51X	1,742,456	1,302,614	231,485
MONTANA	6.0%	9.7%	24.3%	4.02X	2.50X	74,777	47,771	20,702
NEBRASKA	19.1%	26.6%	12.4%	0.65X	0.47X	1,191,463	862,572	167,480
NEVADA	6.2%	5.3%	20.1%	3.27X	3.81X	269,575	248,856	40,067
NEW HAMPSHIRE	3.6%	3.9%	12.5%	3.45X	3.25X	112,251	105,124	57,168
NEW JERSEY	4.7%	8.1%	45.2%	9.56X	5.62X	957,574	1,066,510	454,800
NEW MEXICO	5.1%	4.5%	15.0%	2.94X	3.34X	200,480	146,490	27,638
NEW YORK	4.2%	7.6%	34.1%	8.15X	4.49X	4,583,866	4,526,556	2,173,082
NORTH CAROLINA	3.1%	3.7%	17.6%	5.71X	4.77X	1,425,284	1,105,891	318,222
NORTH DAKOTA	2.5%	3.9%	18.4%	7.34X	4.66X	76,024	41,685	14,435

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION			HIGHER PROPORTION OF BEHAVIORAL OUT-OF- NETWORK USE COMPARED TO		SAMPLE SIZES (NUMBER OF CLAIMS)		
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL	PRIMARY CARE	SPECIALISTS	PRIMARY CARE	SPECIALISTS	BEHAVIORAL
OHIO	2.2%	2.4%	9.8%	4.36X	4.03X	3,892,949	4,122,429	1,128,087
OKLAHOMA	4.0%	4.1%	11.7%	2.88X	2.88X	669,835	429,572	110,565
OREGON	3.3%	4.6%	16.5%	4.98X	3.62X	1,142,541	902,549	477,407
PENNSYLVANIA	3.8%	5.7%	10.7%	2.84X	1.86X	5,825,589	5,517,667	1,809,999
RHODE ISLAND	2.5%	3.4%	9.8%	3.94X	2.91X	82,718	67,451	45,931
SOUTH CAROLINA	3.0%	3.5%	13.8%	4.59X	3.97X	1,912,837	1,918,398	294,092
SOUTH DAKOTA	1.8%	2.3%	2.4%	1.38X	1.07X	359,729	184,332	74,070
TENNESSEE	1.9%	2.4%	9.8%	5.29X	4.07X	4,114,049	2,660,059	528,824
TEXAS	5.3%	5.1%	16.9%	3.22X	3.31X	3,798,855	3,215,904	663,697
UTAH	3.1%	3.0%	12.7%	4.16X	4.24X	844,881	641,465	262,604
VERMONT	9.3%	14.0%	23.0%	2.47X	1.65X	37,932	24,790	14,548
VIRGINIA	4.1%	4.6%	30.0%	7.22X	6.58X	1,453,039	1,160,477	427,050
WASHINGTON	2.5%	9.0%	17.2%	6.87X	1.90X	2,495,518	1,902,873	972,721
WEST VIRGINIA	2.9%	3.4%	5.6%	1.92X	1.66X	693,218	488,744	122,615
WISCONSIN	2.8%	3.7%	14.3%	5.12X	3.84X	930,674	698,128	307,111
WYOMING	13.6%	15.1%	46.4%	3.42X	3.07X	46,183	31,370	12,425
WASHINGTON D.C.	9.2%	6.7%	66.5%	7.23X	9.91X	14,263	16,231	13,283

OFFICE VISIT NETWORK UTILIZATION RATES FOR 2016 PPO PLANS

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION			HIGHER PROPORTION OF BEHAVIORAL OUT-OF-NETWORK USE COMPARED TO		SAMPLE SIZES (NUMBER OF CLAIMS)		
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL	PRIMARY CARE	SPECIALISTS	PRIMARY CARE	SPECIALISTS	BEHAVIORAL
OFFICE VISITS								
PARITY				1.00X	1.00X			
ALL STATES	3.1%	4.3%	17.9%	5.86X	4.19X	60,468,917	51,426,023	17,761,564
ALABAMA	2.5%	2.5%	11.3%	4.43X	4.59X	877,487	603,098	101,047
ALASKA	29.3%	41.5%	65.7%	2.24X	1.59X	150,327	93,639	50,564
ARIZONA	3.9%	4.8%	13.2%	3.37X	2.76X	840,861	712,548	199,233
ARKANSAS	2.6%	3.8%	11.2%	4.25X	2.98X	416,214	229,858	61,142
CALIFORNIA	4.2%	7.6%	31.3%	7.38X	4.13X	1,949,975	2,143,099	1,035,437
COLORADO	2.5%	4.0%	20.8%	8.47X	5.22X	575,583	446,661	191,067
CONNECTICUT	3.1%	3.7%	31.9%	10.32X	8.55X	482,338	480,285	255,023
DELAWARE	0.9%	0.9%	5.9%	6.67X	6.58X	515,223	550,588	230,230
FLORIDA	3.2%	3.7%	17.3%	5.47X	4.70X	2,260,429	2,342,306	490,322
GEORGIA	3.2%	2.8%	14.7%	4.54X	5.28X	1,861,495	1,799,719	413,129
HAWAII	18.2%	17.9%	28.1%	1.54X	1.57X	7,994	6,249	3,165
IDAHO	2.8%	3.7%	7.0%	2.51X	1.90X	694,673	521,825	262,014
ILLINOIS	3.8%	4.1%	17.1%	4.54X	4.18X	1,331,884	1,426,490	517,263
INDIANA	3.0%	3.9%	10.3%	3.43X	2.63X	1,038,796	757,707	283,881
IOWA	0.5%	1.3%	2.7%	5.09X	2.03X	1,713,995	890,042	346,670
KANSAS	1.3%	2.5%	18.3%	14.44X	7.39X	378,562	227,985	69,960
KENTUCKY	2.0%	2.2%	7.6%	3.76X	3.50X	1,352,239	773,633	182,449
LOUISIANA	1.6%	1.1%	7.3%	4.55X	6.77X	1,354,164	1,226,504	326,979
MAINE	2.0%	2.4%	16.8%	8.44X	7.03X	175,110	123,367	59,935
MARYLAND	3.4%	3.1%	32.9%	9.80X	10.65X	615,146	600,943	232,073
MASSACHUSETTS	3.0%	3.4%	16.9%	5.64X	4.96X	509,815	424,038	344,861
MICHIGAN	2.5%	2.4%	13.7%	5.52X	5.64X	1,270,595	874,509	416,657
MINNESOTA	1.5%	2.3%	8.9%	5.85X	3.85X	838,112	567,123	419,106
MISSISSIPPI	2.4%	2.9%	11.7%	4.88X	4.01X	336,311	221,430	32,321
MISSOURI	1.3%	1.7%	13.0%	9.98X	7.82X	1,593,124	1,231,900	251,955
MONTANA	3.5%	5.7%	24.9%	7.20X	4.38X	89,002	55,032	20,172
NEBRASKA	18.1%	24.1%	10.5%	0.58X	0.44X	1,201,474	908,021	186,368
NEVADA	4.8%	4.9%	18.0%	3.76X	3.65X	271,104	248,530	43,899
NEW HAMPSHIRE	3.2%	3.3%	11.6%	3.60X	3.53X	107,367	99,209	58,585
NEW JERSEY	4.1%	7.2%	42.6%	10.31X	5.91X	1,006,087	1,112,218	472,600
NEW MEXICO	5.6%	4.9%	15.6%	2.79X	3.15X	123,419	80,809	31,217
NEW YORK	3.8%	7.1%	34.0%	9.01X	4.76X	4,543,990	4,490,953	2,196,360
NORTH CAROLINA	2.2%	2.7%	16.7%	7.73X	6.13X	1,557,889	1,204,794	340,474
NORTH DAKOTA	1.7%	3.1%	16.0%	9.65X	5.18X	72,616	38,954	15,151

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION			HIGHER PROPORTION OF BEHAVIORAL OUT-OF-NETWORK USE COMPARED TO		SAMPLE SIZES (NUMBER OF CLAIMS)		
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL	PRIMARY CARE	SPECIALISTS	PRIMARY CARE	SPECIALISTS	BEHAVIORAL
OHIO	2.0%	2.4%	9.4%	4.60X	3.95X	4,208,339	4,132,276	1,261,027
OKLAHOMA	3.4%	3.6%	11.7%	3.48X	3.22X	684,484	441,373	125,427
OREGON	3.3%	4.2%	13.6%	4.08X	3.26X	1,097,238	845,723	486,432
PENNSYLVANIA	0.9%	1.2%	5.8%	6.13X	4.69X	5,547,114	5,299,793	1,858,686
RHODE ISLAND	2.8%	3.1%	9.9%	3.59X	3.20X	100,425	83,079	67,539
SOUTH CAROLINA	2.0%	2.7%	10.3%	5.24X	3.76X	2,058,410	2,078,746	322,771
SOUTH DAKOTA	1.3%	1.6%	2.6%	1.96X	1.64X	350,727	192,705	77,037
TENNESSEE	2.0%	2.4%	10.7%	5.40X	4.53X	4,206,427	2,619,431	522,125
TEXAS	4.9%	4.5%	18.4%	3.71X	4.10X	3,815,544	3,316,278	686,877
UTAH	3.5%	3.4%	12.6%	3.55X	3.72X	894,744	677,720	285,204
VERMONT	5.3%	6.7%	21.1%	3.94X	3.13X	38,817	22,705	15,114
VIRGINIA	3.2%	3.5%	26.8%	8.30X	7.54X	1,414,320	1,163,970	440,410
WASHINGTON	3.2%	12.6%	21.3%	6.61X	1.69X	2,398,014	1,922,456	1,051,980
WEST VIRGINIA	2.1%	2.3%	5.9%	2.76X	2.55X	650,355	468,549	126,772
WISCONSIN	2.6%	3.3%	15.0%	5.70X	4.49X	814,459	589,197	260,089
WYOMING	17.1%	18.8%	51.4%	3.01X	2.74X	60,869	40,809	19,237
WASHINGTON D.C.	9.3%	7.1%	60.9%	6.56X	8.63X	15,231	17,147	13,528

OFFICE VISIT NETWORK UTILIZATION RATES FOR 2017 PPO PLANS

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION			HIGHER PROPORTION OF BEHAVIORAL OUT-OF-NETWORK USE COMPARED TO		SAMPLE SIZES (NUMBER OF CLAIMS)		
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL	PRIMARY CARE	SPECIALISTS	PRIMARY CARE	SPECIALISTS	BEHAVIORAL
OFFICE VISITS								
PARITY				1.00X	1.00X			
ALL STATES	3.2%	4.3%	17.2%	5.41X	4.04X	54,310,609	44,177,851	16,735,694
ALABAMA	2.8%	2.9%	10.7%	3.87X	3.69X	863,957	592,617	109,607
ALASKA	21.5%	36.7%	64.0%	2.98X	1.74X	131,298	86,972	45,021
ARIZONA	4.3%	4.9%	13.4%	3.10X	2.71X	762,371	645,996	194,983
ARKANSAS	2.6%	4.0%	9.8%	3.82X	2.47X	315,000	168,249	40,275
CALIFORNIA	5.7%	8.6%	31.7%	5.60X	3.70X	1,762,280	2,066,122	1,038,009
COLORADO	2.1%	4.0%	19.3%	9.25X	4.87X	514,254	400,897	185,596
CONNECTICUT	2.5%	3.4%	29.1%	11.50X	8.49X	459,893	447,821	250,877
DELAWARE	1.7%	0.9%	5.8%	3.47X	6.40X	435,816	457,502	215,211
FLORIDA	2.9%	3.3%	17.2%	5.88X	5.14X	2,329,486	2,315,336	508,765
GEORGIA	3.0%	2.6%	12.7%	4.22X	4.92X	1,852,857	1,760,819	407,917
HAWAII	13.8%	17.1%	20.9%	1.52X	1.22X	7,097	6,371	2,961
IDAHO	4.5%	5.6%	8.5%	1.88X	1.52X	506,107	328,784	143,287
ILLINOIS	3.8%	5.4%	13.6%	3.58X	2.55X	1,465,911	1,279,591	628,800
INDIANA	3.6%	6.3%	8.3%	2.27X	1.32X	935,967	675,677	279,369
IOWA	1.8%	2.6%	3.9%	2.14X	1.51X	1,676,387	859,643	374,200
KANSAS	4.9%	4.6%	17.8%	3.62X	3.91X	377,146	233,659	76,859
KENTUCKY	2.0%	2.5%	6.7%	3.41X	2.66X	953,643	545,189	145,881
LOUISIANA	1.8%	1.2%	8.2%	4.59X	7.03X	947,460	887,249	267,042
MAINE	1.4%	1.6%	15.8%	11.46X	9.70X	175,690	118,804	56,330
MARYLAND	3.2%	3.2%	31.7%	10.00X	9.99X	564,823	566,720	228,392
MASSACHUSETTS	3.2%	3.2%	17.3%	5.48X	5.39X	448,598	357,859	331,709
MICHIGAN	2.4%	3.0%	14.0%	5.73X	4.70X	1,088,758	736,776	372,348
MINNESOTA	2.0%	2.6%	8.2%	4.16X	3.10X	848,070	549,695	475,089
MISSISSIPPI	2.7%	3.1%	10.5%	3.95X	3.37X	333,579	207,536	35,620
MISSOURI	1.7%	2.2%	13.7%	8.23X	6.34X	1,259,043	992,433	256,059
MONTANA	2.4%	3.8%	17.7%	7.27X	4.68X	87,276	55,258	19,427
NEBRASKA	22.8%	26.3%	19.4%	0.85X	0.74X	1,233,701	937,537	203,450
NEVADA	4.0%	5.7%	16.7%	4.14X	2.94X	231,401	207,918	40,410
NEW HAMPSHIRE	2.8%	3.1%	10.5%	3.68X	3.37X	109,776	99,079	60,629
NEW JERSEY	4.2%	6.8%	41.2%	9.73X	6.07X	1,019,892	1,129,733	494,202
NEW MEXICO	8.0%	5.1%	14.1%	1.76X	2.76X	126,909	75,535	34,061
NEW YORK	3.6%	7.4%	39.1%	10.99X	5.28X	3,381,494	2,931,318	1,576,596
NORTH CAROLINA	2.0%	2.6%	14.9%	7.56X	5.67X	1,688,153	1,286,122	377,983
NORTH DAKOTA	2.2%	3.6%	11.5%	5.16X	3.23X	78,332	39,249	20,397

CARE SETTING AND STATE	OUT-OF-NETWORK UTILIZATION			HIGHER PROPORTION OF BEHAVIORAL OUT-OF- NETWORK USE COMPARED TO		SAMPLE SIZES (NUMBER OF CLAIMS)		
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL	PRIMARY CARE	SPECIALISTS	PRIMARY CARE	SPECIALISTS	BEHAVIORAL
OHIO	2.6%	2.5%	9.5%	3.65X	3.82X	4,254,314	3,480,516	1,181,283
OKLAHOMA	3.9%	3.9%	16.5%	4.21X	4.21X	325,036	261,486	58,006
OREGON	2.8%	4.5%	11.8%	4.22X	2.60X	1,094,034	843,629	508,159
PENNSYLVANIA	1.0%	1.5%	5.7%	5.73X	3.93X	5,603,934	5,236,906	1,916,679
RHODE ISLAND	2.2%	2.8%	9.5%	4.28X	3.38X	99,947	79,337	64,064
SOUTH CAROLINA	3.8%	5.6%	19.7%	5.12X	3.54X	792,148	565,551	138,550
SOUTH DAKOTA	1.0%	1.5%	2.0%	2.05X	1.35X	348,982	195,292	80,932
TENNESSEE	1.7%	2.1%	11.2%	6.74X	5.23X	3,748,295	2,190,945	462,034
TEXAS	2.8%	2.7%	14.5%	5.20X	5.31X	3,371,952	2,771,727	713,958
UTAH	5.6%	5.5%	13.3%	2.37X	2.42X	741,661	573,700	225,144
VERMONT	4.1%	6.3%	18.0%	4.42X	2.88X	36,001	20,449	13,586
VIRGINIA	3.6%	4.9%	26.1%	7.23X	5.34X	1,426,199	1,215,331	487,718
WASHINGTON	1.6%	4.9%	14.4%	9.05X	2.94X	2,244,623	1,800,019	1,052,301
WEST VIRGINIA	2.0%	2.2%	4.8%	2.32X	2.20X	630,377	432,909	128,778
WISCONSIN	2.6%	3.4%	11.2%	4.31X	3.25X	553,949	410,059	179,821
WYOMING	21.5%	21.3%	45.7%	2.13X	2.15X	52,936	34,704	14,688
WASHINGTON D.C.	8.6%	6.7%	56.5%	6.54X	8.42X	13,796	15,225	12,631

APPENDIX C-4: PROVIDER PAYMENT LEVELS FOR OFFICE VISITS

IN-NETWORK PROVIDER PAYMENT LEVELS RELATIVE TO MEDICARE FOR OFFICE VISITS IN 2013 PPO PLANS

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
OFFICE VISITS					
ALL STATES - ALL OFFICE VISITS	112.1%	110.1%	92.8%	20.7%	18.5%
LOW COMPLEXITY E&M VISITS	112.6%	106.0%	95.1%	18.3%	11.4%
MODERATE COMPLEXITY E&M VISITS	110.9%	107.8%	92.2%	20.4%	16.9%
ALABAMA - ALL OFFICE VISITS	92.1%	90.1%	90.3%	2.0%	-0.2%
LOW COMPLEXITY E&M VISITS	93.9%	92.8%	71.6%	31.2%	29.6%
MODERATE COMPLEXITY E&M VISITS	95.4%	95.3%	61.1%	56.1%	55.9%
ALASKA - ALL OFFICE VISITS	169.2%	173.0%	117.1%	44.4%	47.7%
LOW COMPLEXITY E&M VISITS	166.6%	166.3%	163.8%	1.7%	1.5%
MODERATE COMPLEXITY E&M VISITS	163.0%	161.3%	142.0%	14.8%	13.6%
ARIZONA - ALL OFFICE VISITS	91.4%	98.1%	78.5%	16.4%	24.9%
LOW COMPLEXITY E&M VISITS	90.6%	93.8%	82.0%	10.5%	14.4%
MODERATE COMPLEXITY E&M VISITS	90.4%	96.9%	77.4%	16.9%	25.2%
ARKANSAS - ALL OFFICE VISITS	114.7%	114.8%	98.4%	16.6%	16.7%
LOW COMPLEXITY E&M VISITS	113.8%	113.0%	95.3%	19.4%	18.6%
MODERATE COMPLEXITY E&M VISITS	114.6%	113.1%	97.4%	17.7%	16.1%
CALIFORNIA - ALL OFFICE VISITS	110.0%	109.7%	99.5%	10.5%	10.2%
LOW COMPLEXITY E&M VISITS	113.7%	107.7%	114.5%	-0.8%	-5.9%
MODERATE COMPLEXITY E&M VISITS	105.8%	104.5%	100.7%	5.1%	3.7%
COLORADO - ALL OFFICE VISITS	117.8%	119.7%	87.3%	34.9%	37.1%
LOW COMPLEXITY E&M VISITS	117.4%	114.2%	91.6%	28.2%	24.7%
MODERATE COMPLEXITY E&M VISITS	117.6%	118.4%	91.1%	29.0%	29.9%
CONNECTICUT - ALL OFFICE VISITS	103.6%	111.8%	81.4%	27.4%	37.4%
LOW COMPLEXITY E&M VISITS	106.3%	106.6%	89.1%	19.3%	19.7%
MODERATE COMPLEXITY E&M VISITS	107.9%	110.7%	73.9%	46.0%	49.8%
DELAWARE - ALL OFFICE VISITS	94.8%	94.9%	87.3%	8.6%	8.7%
LOW COMPLEXITY E&M VISITS	94.3%	89.6%	83.6%	12.7%	7.2%
MODERATE COMPLEXITY E&M VISITS	93.7%	92.6%	84.3%	11.1%	9.8%
FLORIDA - ALL OFFICE VISITS	95.9%	103.7%	76.3%	25.6%	35.9%
LOW COMPLEXITY E&M VISITS	95.6%	99.5%	72.2%	32.4%	37.7%
MODERATE COMPLEXITY E&M VISITS	95.2%	103.7%	73.7%	29.3%	40.8%
GEORGIA - ALL OFFICE VISITS	107.7%	112.7%	77.7%	38.6%	45.0%
LOW COMPLEXITY E&M VISITS	106.8%	106.6%	77.1%	38.5%	38.3%
MODERATE COMPLEXITY E&M VISITS	108.2%	111.6%	77.2%	40.2%	44.6%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
HAWAII - ALL OFFICE VISITS	99.5%	107.4%	120.0%	-17.1%	-10.6%
LOW COMPLEXITY E&M VISITS	98.0%	104.9%	100.9%	-2.9%	4.0%
MODERATE COMPLEXITY E&M VISITS	98.2%	104.5%	108.2%	-9.2%	-3.4%
IDAHO - ALL OFFICE VISITS	154.0%	147.8%	104.0%	48.1%	42.1%
LOW COMPLEXITY E&M VISITS	155.9%	147.1%	152.8%	2.0%	-3.7%
MODERATE COMPLEXITY E&M VISITS	153.3%	147.5%	147.2%	4.1%	0.2%
ILLINOIS - ALL OFFICE VISITS	115.5%	118.8%	99.5%	16.1%	19.4%
LOW COMPLEXITY E&M VISITS	114.6%	113.0%	97.1%	18.0%	16.4%
MODERATE COMPLEXITY E&M VISITS	114.7%	116.4%	96.9%	18.3%	20.1%
INDIANA - ALL OFFICE VISITS	105.2%	107.0%	91.5%	14.9%	16.9%
LOW COMPLEXITY E&M VISITS	104.3%	103.7%	96.9%	7.6%	7.1%
MODERATE COMPLEXITY E&M VISITS	105.6%	105.4%	96.1%	9.9%	9.7%
IOWA - ALL OFFICE VISITS	144.6%	138.7%	103.3%	39.9%	34.2%
LOW COMPLEXITY E&M VISITS	144.1%	136.2%	108.5%	32.8%	25.5%
MODERATE COMPLEXITY E&M VISITS	144.8%	142.3%	115.2%	25.7%	23.5%
KANSAS - ALL OFFICE VISITS	108.5%	111.6%	96.7%	12.3%	15.4%
LOW COMPLEXITY E&M VISITS	107.5%	104.3%	90.0%	19.4%	15.9%
MODERATE COMPLEXITY E&M VISITS	106.9%	107.9%	88.3%	21.1%	22.2%
KENTUCKY - ALL OFFICE VISITS	102.0%	99.5%	75.5%	35.1%	31.8%
LOW COMPLEXITY E&M VISITS	101.8%	93.1%	86.1%	18.3%	8.1%
MODERATE COMPLEXITY E&M VISITS	101.9%	99.1%	85.4%	19.4%	16.0%
LOUISIANA - ALL OFFICE VISITS	100.4%	98.9%	103.8%	-3.3%	-4.7%
LOW COMPLEXITY E&M VISITS	99.5%	96.5%	85.0%	17.1%	13.6%
MODERATE COMPLEXITY E&M VISITS	100.4%	97.7%	89.3%	12.5%	9.4%
MAINE - ALL OFFICE VISITS	117.1%	131.6%	85.8%	36.5%	53.4%
LOW COMPLEXITY E&M VISITS	121.0%	121.7%	103.4%	17.1%	17.7%
MODERATE COMPLEXITY E&M VISITS	125.2%	130.8%	102.9%	21.6%	27.1%
MARYLAND - ALL OFFICE VISITS	97.9%	94.9%	79.5%	23.2%	19.5%
LOW COMPLEXITY E&M VISITS	97.0%	92.0%	77.1%	25.8%	19.3%
MODERATE COMPLEXITY E&M VISITS	98.0%	94.7%	83.3%	17.7%	13.7%
MASSACHUSETTS - ALL OFFICE VISITS	141.0%	145.9%	93.4%	51.0%	56.2%
LOW COMPLEXITY E&M VISITS	140.1%	140.7%	103.8%	35.0%	35.5%
MODERATE COMPLEXITY E&M VISITS	142.8%	145.6%	104.9%	36.2%	38.8%
MICHIGAN - ALL OFFICE VISITS	113.8%	109.4%	104.0%	9.4%	5.2%
LOW COMPLEXITY E&M VISITS	113.9%	108.8%	99.0%	15.1%	9.9%
MODERATE COMPLEXITY E&M VISITS	113.4%	108.9%	99.0%	14.5%	10.0%
MINNESOTA - ALL OFFICE VISITS	174.1%	168.5%	124.1%	40.2%	35.7%
LOW COMPLEXITY E&M VISITS	170.8%	164.0%	127.9%	33.6%	28.2%
MODERATE COMPLEXITY E&M VISITS	176.1%	172.5%	119.8%	47.0%	44.0%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
MISSISSIPPI - ALL OFFICE VISITS	112.4%	111.0%	106.0%	6.0%	4.7%
LOW COMPLEXITY E&M VISITS	111.2%	108.4%	104.5%	6.5%	3.7%
MODERATE COMPLEXITY E&M VISITS	111.5%	109.8%	97.3%	14.6%	12.9%
MISSOURI - ALL OFFICE VISITS	103.3%	104.3%	79.2%	30.4%	31.7%
LOW COMPLEXITY E&M VISITS	101.7%	98.9%	79.7%	27.7%	24.1%
MODERATE COMPLEXITY E&M VISITS	102.6%	102.9%	80.3%	27.8%	28.3%
MONTANA - ALL OFFICE VISITS	151.4%	146.4%	98.6%	53.5%	48.5%
LOW COMPLEXITY E&M VISITS	153.5%	146.6%	151.0%	1.6%	-2.9%
MODERATE COMPLEXITY E&M VISITS	150.5%	148.2%	147.9%	1.8%	0.2%
NEBRASKA - ALL OFFICE VISITS	154.9%	153.2%	108.8%	42.3%	40.8%
LOW COMPLEXITY E&M VISITS	157.0%	156.3%	128.0%	22.7%	22.2%
MODERATE COMPLEXITY E&M VISITS	156.8%	157.3%	133.0%	17.9%	18.3%
NEVADA - ALL OFFICE VISITS	89.1%	93.2%	83.1%	7.2%	12.2%
LOW COMPLEXITY E&M VISITS	93.8%	87.6%	79.4%	18.0%	10.3%
MODERATE COMPLEXITY E&M VISITS	81.5%	91.1%	77.8%	4.8%	17.1%
NEW HAMPSHIRE - ALL OFFICE VISITS	143.9%	146.7%	87.5%	64.6%	67.8%
LOW COMPLEXITY E&M VISITS	146.5%	143.9%	113.2%	29.4%	27.1%
MODERATE COMPLEXITY E&M VISITS	147.2%	149.2%	109.6%	34.3%	36.1%
NEW JERSEY - ALL OFFICE VISITS	85.7%	92.4%	84.9%	1.0%	8.9%
LOW COMPLEXITY E&M VISITS	89.3%	89.3%	79.9%	11.8%	11.8%
MODERATE COMPLEXITY E&M VISITS	80.8%	87.2%	67.9%	19.1%	28.5%
NEW MEXICO - ALL OFFICE VISITS	117.4%	117.1%	84.0%	39.8%	39.4%
LOW COMPLEXITY E&M VISITS	116.3%	112.2%	96.2%	20.9%	16.6%
MODERATE COMPLEXITY E&M VISITS	118.8%	117.9%	98.3%	20.8%	19.9%
NEW YORK - ALL OFFICE VISITS	92.0%	89.2%	85.1%	8.1%	4.8%
LOW COMPLEXITY E&M VISITS	91.9%	85.8%	80.7%	13.9%	6.4%
MODERATE COMPLEXITY E&M VISITS	89.9%	84.4%	78.1%	15.2%	8.1%
NORTH CAROLINA - ALL OFFICE VISITS	127.6%	123.7%	84.5%	50.9%	46.4%
LOW COMPLEXITY E&M VISITS	127.7%	115.1%	84.5%	51.2%	36.3%
MODERATE COMPLEXITY E&M VISITS	127.7%	123.0%	83.1%	53.7%	48.1%
NORTH DAKOTA - ALL OFFICE VISITS	164.0%	161.4%	125.7%	30.5%	28.4%
LOW COMPLEXITY E&M VISITS	167.1%	163.7%	138.0%	21.2%	18.6%
MODERATE COMPLEXITY E&M VISITS	164.6%	164.9%	143.8%	14.5%	14.7%
OHIO - ALL OFFICE VISITS	102.1%	104.2%	82.7%	23.4%	25.9%
LOW COMPLEXITY E&M VISITS	102.4%	99.1%	91.7%	11.6%	8.0%
MODERATE COMPLEXITY E&M VISITS	98.4%	99.4%	87.6%	12.4%	13.5%
OKLAHOMA - ALL OFFICE VISITS	112.3%	112.6%	85.1%	32.1%	32.4%
LOW COMPLEXITY E&M VISITS	112.3%	111.0%	98.0%	14.6%	13.3%
MODERATE COMPLEXITY E&M VISITS	113.1%	114.2%	93.9%	20.5%	21.6%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
OREGON - ALL OFFICE VISITS	163.1%	157.5%	119.5%	36.6%	31.8%
LOW COMPLEXITY E&M VISITS	167.9%	154.2%	154.4%	8.8%	-0.1%
MODERATE COMPLEXITY E&M VISITS	160.0%	155.3%	151.1%	5.9%	2.8%
PENNSYLVANIA - ALL OFFICE VISITS	107.1%	102.1%	96.6%	10.8%	5.6%
LOW COMPLEXITY E&M VISITS	107.2%	98.8%	95.1%	12.8%	3.9%
MODERATE COMPLEXITY E&M VISITS	106.3%	100.6%	97.5%	9.0%	3.1%
RHODE ISLAND - ALL OFFICE VISITS	105.1%	103.3%	85.0%	23.7%	21.5%
LOW COMPLEXITY E&M VISITS	105.3%	100.0%	85.5%	23.1%	16.9%
MODERATE COMPLEXITY E&M VISITS	107.2%	104.5%	86.6%	23.7%	20.6%
SOUTH CAROLINA - ALL OFFICE VISITS	98.7%	97.1%	71.7%	37.6%	35.4%
LOW COMPLEXITY E&M VISITS	99.0%	93.2%	79.1%	25.1%	17.8%
MODERATE COMPLEXITY E&M VISITS	97.9%	96.1%	75.9%	29.0%	26.6%
SOUTH DAKOTA - ALL OFFICE VISITS	159.7%	141.1%	141.0%	13.2%	0.1%
LOW COMPLEXITY E&M VISITS	158.4%	144.1%	130.7%	21.2%	10.3%
MODERATE COMPLEXITY E&M VISITS	153.5%	148.9%	130.4%	17.7%	14.2%
TENNESSEE - ALL OFFICE VISITS	114.7%	119.8%	74.7%	53.5%	60.4%
LOW COMPLEXITY E&M VISITS	113.0%	115.9%	78.1%	44.7%	48.5%
MODERATE COMPLEXITY E&M VISITS	115.2%	119.4%	66.5%	73.3%	79.7%
TEXAS - ALL OFFICE VISITS	107.5%	109.1%	80.3%	33.8%	35.8%
LOW COMPLEXITY E&M VISITS	109.6%	108.1%	90.3%	21.4%	19.7%
MODERATE COMPLEXITY E&M VISITS	108.7%	110.3%	83.2%	30.6%	32.5%
UTAH - ALL OFFICE VISITS	113.1%	115.7%	98.1%	15.3%	17.9%
LOW COMPLEXITY E&M VISITS	112.2%	111.7%	106.3%	5.6%	5.1%
MODERATE COMPLEXITY E&M VISITS	112.5%	113.6%	108.1%	4.1%	5.2%
VERMONT - ALL OFFICE VISITS	128.1%	148.4%	85.1%	50.5%	74.3%
LOW COMPLEXITY E&M VISITS	124.2%	140.1%	91.1%	36.4%	53.8%
MODERATE COMPLEXITY E&M VISITS	131.5%	150.1%	106.6%	23.3%	40.8%
VIRGINIA - ALL OFFICE VISITS	112.8%	112.4%	79.1%	42.6%	42.2%
LOW COMPLEXITY E&M VISITS	111.2%	108.9%	77.3%	43.7%	40.8%
MODERATE COMPLEXITY E&M VISITS	114.1%	111.3%	69.5%	64.1%	60.1%
WASHINGTON - ALL OFFICE VISITS	136.5%	134.8%	102.3%	33.4%	31.8%
LOW COMPLEXITY E&M VISITS	137.0%	130.6%	118.4%	15.7%	10.3%
MODERATE COMPLEXITY E&M VISITS	137.7%	133.6%	116.2%	18.5%	15.1%
WEST VIRGINIA - ALL OFFICE VISITS	122.3%	121.0%	111.4%	9.7%	8.6%
LOW COMPLEXITY E&M VISITS	120.5%	117.3%	103.5%	16.4%	13.3%
MODERATE COMPLEXITY E&M VISITS	122.3%	120.9%	106.6%	14.7%	13.4%
WISCONSIN - ALL OFFICE VISITS	165.2%	160.1%	124.1%	33.1%	29.0%
LOW COMPLEXITY E&M VISITS	162.2%	151.1%	120.0%	35.2%	25.9%
MODERATE COMPLEXITY E&M VISITS	164.9%	154.5%	127.9%	28.9%	20.8%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
WYOMING - ALL OFFICE VISITS	135.8%	132.9%	105.7%	28.4%	25.7%
LOW COMPLEXITY E&M VISITS	134.5%	129.2%	112.7%	19.3%	14.6%
MODERATE COMPLEXITY E&M VISITS	132.5%	134.6%	103.6%	27.9%	29.9%
WASHINGTON D.C. - ALL OFFICE VISITS	95.2%	100.2%	81.9%	16.2%	22.4%
LOW COMPLEXITY E&M VISITS	98.6%	96.8%	80.1%	23.0%	20.8%
MODERATE COMPLEXITY E&M VISITS	93.1%	97.8%	78.7%	18.3%	24.2%

IN-NETWORK PROVIDER PAYMENT LEVELS RELATIVE TO MEDICARE FOR OFFICE VISITS IN 2014 PPO PLANS

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
OFFICE VISITS					
ALL STATES - ALL OFFICE VISITS	113.0%	112.0%	94.3%	19.8%	18.8%
LOW COMPLEXITY E&M VISITS	112.8%	107.6%	97.0%	16.3%	10.9%
MODERATE COMPLEXITY E&M VISITS	112.0%	110.3%	94.5%	18.5%	16.6%
ALABAMA - ALL OFFICE VISITS	87.5%	85.8%	88.3%	-0.9%	-2.8%
LOW COMPLEXITY E&M VISITS	88.8%	87.6%	66.1%	34.4%	32.6%
MODERATE COMPLEXITY E&M VISITS	91.4%	91.6%	60.2%	51.9%	52.2%
ALASKA - ALL OFFICE VISITS	216.0%	225.7%	161.9%	33.4%	39.4%
LOW COMPLEXITY E&M VISITS	214.2%	214.7%	214.3%	0.0%	0.2%
MODERATE COMPLEXITY E&M VISITS	208.2%	217.5%	188.0%	10.8%	15.7%
ARIZONA - ALL OFFICE VISITS	91.1%	97.8%	81.6%	11.6%	19.9%
LOW COMPLEXITY E&M VISITS	90.0%	93.5%	85.3%	5.5%	9.6%
MODERATE COMPLEXITY E&M VISITS	90.0%	96.7%	78.6%	14.6%	23.0%
ARKANSAS - ALL OFFICE VISITS	107.6%	108.9%	98.5%	9.2%	10.5%
LOW COMPLEXITY E&M VISITS	106.2%	107.0%	89.9%	18.1%	19.0%
MODERATE COMPLEXITY E&M VISITS	108.5%	108.0%	89.3%	21.5%	20.9%
CALIFORNIA - ALL OFFICE VISITS	119.9%	118.9%	101.9%	17.6%	16.6%
LOW COMPLEXITY E&M VISITS	123.8%	116.2%	118.9%	4.1%	-2.3%
MODERATE COMPLEXITY E&M VISITS	115.5%	113.8%	108.8%	6.2%	4.6%
COLORADO - ALL OFFICE VISITS	119.1%	122.4%	86.1%	38.3%	42.2%
LOW COMPLEXITY E&M VISITS	117.4%	115.9%	93.7%	25.3%	23.6%
MODERATE COMPLEXITY E&M VISITS	119.2%	121.0%	94.1%	26.6%	28.6%
CONNECTICUT - ALL OFFICE VISITS	111.2%	120.5%	84.0%	32.3%	43.4%
LOW COMPLEXITY E&M VISITS	113.2%	115.6%	95.8%	18.1%	20.6%
MODERATE COMPLEXITY E&M VISITS	115.6%	121.4%	73.9%	56.4%	64.2%
DELAWARE - ALL OFFICE VISITS	97.1%	97.4%	88.4%	9.8%	10.2%
LOW COMPLEXITY E&M VISITS	96.9%	91.7%	85.2%	13.7%	7.6%
MODERATE COMPLEXITY E&M VISITS	96.2%	95.2%	86.2%	11.6%	10.5%
FLORIDA - ALL OFFICE VISITS	97.6%	105.5%	79.0%	23.6%	33.6%
LOW COMPLEXITY E&M VISITS	96.4%	100.3%	73.3%	31.4%	36.8%
MODERATE COMPLEXITY E&M VISITS	97.4%	105.7%	75.7%	28.6%	39.6%
GEORGIA - ALL OFFICE VISITS	106.3%	111.1%	78.3%	35.8%	42.0%
LOW COMPLEXITY E&M VISITS	105.2%	106.1%	75.6%	39.1%	40.3%
MODERATE COMPLEXITY E&M VISITS	106.8%	111.0%	79.6%	34.2%	39.5%
HAWAII - ALL OFFICE VISITS	105.1%	110.7%	110.3%	-4.7%	0.4%
LOW COMPLEXITY E&M VISITS	103.8%	107.6%	102.5%	1.3%	5.0%
MODERATE COMPLEXITY E&M VISITS	103.2%	110.3%	104.8%	-1.5%	5.3%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
IDAHO - ALL OFFICE VISITS	147.6%	140.9%	103.9%	42.0%	35.6%
LOW COMPLEXITY E&M VISITS	148.9%	140.6%	143.7%	3.6%	-2.1%
MODERATE COMPLEXITY E&M VISITS	146.8%	141.7%	143.1%	2.6%	-1.0%
ILLINOIS - ALL OFFICE VISITS	114.2%	118.4%	100.3%	13.8%	18.0%
LOW COMPLEXITY E&M VISITS	112.7%	112.0%	95.8%	17.7%	17.0%
MODERATE COMPLEXITY E&M VISITS	114.0%	116.6%	96.5%	18.2%	20.9%
INDIANA - ALL OFFICE VISITS	104.8%	103.3%	104.1%	0.7%	-0.8%
LOW COMPLEXITY E&M VISITS	96.9%	100.0%	94.2%	2.9%	6.2%
MODERATE COMPLEXITY E&M VISITS	99.4%	102.3%	93.1%	6.8%	9.9%
IOWA - ALL OFFICE VISITS	132.9%	131.8%	99.0%	34.3%	33.2%
LOW COMPLEXITY E&M VISITS	132.0%	128.8%	103.6%	27.4%	24.3%
MODERATE COMPLEXITY E&M VISITS	134.5%	136.2%	105.1%	28.0%	29.7%
KANSAS - ALL OFFICE VISITS	105.8%	110.0%	92.5%	14.3%	18.9%
LOW COMPLEXITY E&M VISITS	104.1%	102.6%	86.7%	20.1%	18.4%
MODERATE COMPLEXITY E&M VISITS	105.3%	108.9%	83.2%	26.6%	30.8%
KENTUCKY - ALL OFFICE VISITS	92.2%	95.2%	79.6%	15.7%	19.5%
LOW COMPLEXITY E&M VISITS	89.5%	88.8%	86.1%	4.0%	3.2%
MODERATE COMPLEXITY E&M VISITS	93.4%	94.4%	88.6%	5.4%	6.5%
LOUISIANA - ALL OFFICE VISITS	96.2%	97.0%	113.2%	-15.1%	-14.3%
LOW COMPLEXITY E&M VISITS	94.7%	93.7%	93.1%	1.7%	0.6%
MODERATE COMPLEXITY E&M VISITS	96.5%	96.3%	91.0%	6.0%	5.8%
MAINE - ALL OFFICE VISITS	117.0%	130.9%	84.9%	37.8%	54.2%
LOW COMPLEXITY E&M VISITS	119.8%	121.5%	101.1%	18.5%	20.2%
MODERATE COMPLEXITY E&M VISITS	125.2%	131.3%	102.0%	22.7%	28.7%
MARYLAND - ALL OFFICE VISITS	103.9%	99.7%	81.6%	27.3%	22.2%
LOW COMPLEXITY E&M VISITS	102.3%	97.2%	79.7%	28.3%	22.0%
MODERATE COMPLEXITY E&M VISITS	104.0%	99.2%	85.6%	21.5%	15.9%
MASSACHUSETTS - ALL OFFICE VISITS	148.8%	154.2%	97.5%	52.6%	58.1%
LOW COMPLEXITY E&M VISITS	146.7%	148.0%	108.9%	34.7%	35.9%
MODERATE COMPLEXITY E&M VISITS	151.9%	154.7%	113.1%	34.3%	36.8%
MICHIGAN - ALL OFFICE VISITS	111.5%	107.0%	101.8%	9.6%	5.1%
LOW COMPLEXITY E&M VISITS	110.4%	105.8%	96.6%	14.3%	9.6%
MODERATE COMPLEXITY E&M VISITS	110.8%	106.7%	97.8%	13.3%	9.1%
MINNESOTA - ALL OFFICE VISITS	177.0%	171.9%	121.9%	45.2%	41.0%
LOW COMPLEXITY E&M VISITS	172.8%	166.4%	129.5%	33.4%	28.5%
MODERATE COMPLEXITY E&M VISITS	181.1%	175.2%	122.2%	48.2%	43.4%
MISSISSIPPI - ALL OFFICE VISITS	102.8%	104.7%	101.0%	1.7%	3.6%
LOW COMPLEXITY E&M VISITS	101.1%	101.7%	95.6%	5.8%	6.3%
MODERATE COMPLEXITY E&M VISITS	102.4%	103.7%	90.8%	12.7%	14.2%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
MISSOURI - ALL OFFICE VISITS	102.8%	104.9%	79.4%	29.5%	32.1%
LOW COMPLEXITY E&M VISITS	101.0%	98.6%	78.2%	29.2%	26.1%
MODERATE COMPLEXITY E&M VISITS	102.8%	103.9%	79.5%	29.2%	30.6%
MONTANA - ALL OFFICE VISITS	143.3%	139.9%	97.4%	47.2%	43.7%
LOW COMPLEXITY E&M VISITS	146.5%	143.6%	146.0%	0.3%	-1.6%
MODERATE COMPLEXITY E&M VISITS	144.6%	144.1%	144.9%	-0.2%	-0.5%
NEBRASKA - ALL OFFICE VISITS	142.7%	146.6%	105.7%	35.0%	38.8%
LOW COMPLEXITY E&M VISITS	144.0%	150.7%	122.7%	17.4%	22.8%
MODERATE COMPLEXITY E&M VISITS	146.3%	150.9%	126.2%	15.9%	19.6%
NEVADA - ALL OFFICE VISITS	91.7%	97.1%	86.1%	6.5%	12.8%
LOW COMPLEXITY E&M VISITS	94.1%	91.0%	84.0%	12.0%	8.3%
MODERATE COMPLEXITY E&M VISITS	85.6%	95.5%	85.6%	0.0%	11.6%
NEW HAMPSHIRE - ALL OFFICE VISITS	146.5%	153.3%	89.8%	63.2%	70.7%
LOW COMPLEXITY E&M VISITS	149.7%	151.2%	118.8%	26.0%	27.3%
MODERATE COMPLEXITY E&M VISITS	150.8%	156.4%	118.2%	27.7%	32.3%
NEW JERSEY - ALL OFFICE VISITS	96.7%	103.4%	90.3%	7.1%	14.6%
LOW COMPLEXITY E&M VISITS	99.5%	99.9%	87.6%	13.6%	14.1%
MODERATE COMPLEXITY E&M VISITS	92.1%	98.4%	75.1%	22.6%	31.0%
NEW MEXICO - ALL OFFICE VISITS	112.9%	114.6%	85.3%	32.4%	34.3%
LOW COMPLEXITY E&M VISITS	110.6%	108.4%	92.4%	19.7%	17.2%
MODERATE COMPLEXITY E&M VISITS	115.3%	116.5%	93.9%	22.8%	24.1%
NEW YORK - ALL OFFICE VISITS	102.1%	100.6%	91.5%	11.6%	10.0%
LOW COMPLEXITY E&M VISITS	100.7%	95.8%	91.9%	9.7%	4.3%
MODERATE COMPLEXITY E&M VISITS	99.7%	96.5%	87.4%	14.1%	10.4%
NORTH CAROLINA - ALL OFFICE VISITS	123.1%	121.6%	86.0%	43.2%	41.5%
LOW COMPLEXITY E&M VISITS	122.2%	112.6%	86.6%	41.1%	30.0%
MODERATE COMPLEXITY E&M VISITS	123.3%	120.9%	85.7%	43.9%	41.1%
NORTH DAKOTA - ALL OFFICE VISITS	160.6%	163.6%	124.3%	29.2%	31.6%
LOW COMPLEXITY E&M VISITS	162.0%	165.2%	149.4%	8.4%	10.6%
MODERATE COMPLEXITY E&M VISITS	163.1%	167.0%	146.0%	11.7%	14.3%
OHIO - ALL OFFICE VISITS	101.3%	103.3%	83.4%	21.5%	23.9%
LOW COMPLEXITY E&M VISITS	101.6%	98.3%	91.5%	11.1%	7.5%
MODERATE COMPLEXITY E&M VISITS	98.4%	99.5%	87.8%	12.0%	13.3%
OKLAHOMA - ALL OFFICE VISITS	108.6%	110.9%	90.6%	19.9%	22.4%
LOW COMPLEXITY E&M VISITS	108.3%	109.5%	99.3%	9.0%	10.2%
MODERATE COMPLEXITY E&M VISITS	109.7%	112.3%	101.3%	8.3%	10.9%
OREGON - ALL OFFICE VISITS	164.2%	160.3%	119.9%	37.0%	33.8%
LOW COMPLEXITY E&M VISITS	169.3%	157.4%	156.7%	8.1%	0.4%
MODERATE COMPLEXITY E&M VISITS	161.9%	157.6%	154.0%	5.2%	2.3%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
PENNSYLVANIA - ALL OFFICE VISITS	109.3%	103.8%	95.8%	14.0%	8.3%
LOW COMPLEXITY E&M VISITS	109.3%	100.1%	96.5%	13.3%	3.8%
MODERATE COMPLEXITY E&M VISITS	108.4%	102.4%	98.8%	9.7%	3.6%
RHODE ISLAND - ALL OFFICE VISITS	106.8%	108.3%	88.2%	21.1%	22.7%
LOW COMPLEXITY E&M VISITS	106.6%	103.8%	86.5%	23.2%	19.9%
MODERATE COMPLEXITY E&M VISITS	109.1%	110.6%	88.1%	23.8%	25.5%
SOUTH CAROLINA - ALL OFFICE VISITS	96.5%	95.2%	70.2%	37.5%	35.6%
LOW COMPLEXITY E&M VISITS	95.9%	90.9%	78.0%	23.0%	16.6%
MODERATE COMPLEXITY E&M VISITS	96.5%	95.2%	76.4%	26.3%	24.7%
SOUTH DAKOTA - ALL OFFICE VISITS	162.3%	143.2%	130.6%	24.3%	9.7%
LOW COMPLEXITY E&M VISITS	153.5%	146.7%	127.2%	20.6%	15.3%
MODERATE COMPLEXITY E&M VISITS	152.1%	151.7%	131.7%	15.4%	15.1%
TENNESSEE - ALL OFFICE VISITS	110.3%	116.0%	73.8%	49.6%	57.3%
LOW COMPLEXITY E&M VISITS	103.4%	107.3%	71.8%	44.1%	49.5%
MODERATE COMPLEXITY E&M VISITS	105.5%	111.6%	61.5%	71.4%	81.3%
TEXAS - ALL OFFICE VISITS	105.0%	105.7%	80.1%	31.2%	32.0%
LOW COMPLEXITY E&M VISITS	105.6%	104.2%	88.1%	19.9%	18.4%
MODERATE COMPLEXITY E&M VISITS	105.8%	106.9%	81.9%	29.2%	30.6%
UTAH - ALL OFFICE VISITS	113.2%	116.4%	97.3%	16.4%	19.6%
LOW COMPLEXITY E&M VISITS	111.8%	112.2%	105.2%	6.3%	6.7%
MODERATE COMPLEXITY E&M VISITS	113.3%	114.6%	109.3%	3.7%	4.9%
VERMONT - ALL OFFICE VISITS	125.0%	154.8%	81.3%	53.7%	90.3%
LOW COMPLEXITY E&M VISITS	121.2%	147.1%	87.9%	37.8%	67.3%
MODERATE COMPLEXITY E&M VISITS	130.8%	155.8%	104.9%	24.7%	48.5%
VIRGINIA - ALL OFFICE VISITS	113.5%	113.3%	79.2%	43.3%	43.1%
LOW COMPLEXITY E&M VISITS	111.7%	110.3%	79.2%	41.0%	39.2%
MODERATE COMPLEXITY E&M VISITS	114.6%	113.0%	71.1%	61.2%	59.0%
WASHINGTON - ALL OFFICE VISITS	139.8%	136.3%	102.3%	36.7%	33.3%
LOW COMPLEXITY E&M VISITS	140.2%	133.0%	120.8%	16.0%	10.1%
MODERATE COMPLEXITY E&M VISITS	140.9%	136.4%	119.4%	18.0%	14.2%
WEST VIRGINIA - ALL OFFICE VISITS	115.2%	114.7%	110.3%	4.5%	4.0%
LOW COMPLEXITY E&M VISITS	112.5%	109.7%	99.9%	12.7%	9.8%
MODERATE COMPLEXITY E&M VISITS	115.4%	116.1%	100.4%	15.0%	15.6%
WISCONSIN - ALL OFFICE VISITS	159.2%	156.0%	120.1%	32.5%	29.9%
LOW COMPLEXITY E&M VISITS	157.1%	147.0%	115.5%	36.0%	27.2%
MODERATE COMPLEXITY E&M VISITS	159.0%	150.7%	125.8%	26.5%	19.8%
WYOMING - ALL OFFICE VISITS	136.5%	136.2%	110.6%	23.4%	23.1%
LOW COMPLEXITY E&M VISITS	136.6%	133.6%	118.5%	15.2%	12.7%
MODERATE COMPLEXITY E&M VISITS	135.1%	140.1%	119.5%	13.0%	17.2%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
WASHINGTON D.C. - ALL OFFICE VISITS	109.0%	113.9%	86.1%	26.6%	32.3%
LOW COMPLEXITY E&M VISITS	111.5%	110.1%	92.6%	20.4%	19.0%
MODERATE COMPLEXITY E&M VISITS	108.1%	111.8%	91.5%	18.2%	22.2%

IN-NETWORK PROVIDER PAYMENT LEVELS RELATIVE TO MEDICARE FOR OFFICE VISITS IN 2015 PPO PLANS

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL SPECIALISTS
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
OFFICE VISITS					
ALL STATES - ALL OFFICE VISITS	114.7%	111.1%	95.0%	20.8%	17.0%
LOW COMPLEXITY E&M VISITS	114.9%	108.7%	95.3%	20.5%	14.1%
MODERATE COMPLEXITY E&M VISITS	113.7%	112.3%	94.9%	19.8%	18.3%
ALABAMA - ALL OFFICE VISITS	87.2%	84.7%	88.4%	-1.4%	-4.1%
LOW COMPLEXITY E&M VISITS	88.5%	87.4%	67.6%	30.9%	29.3%
MODERATE COMPLEXITY E&M VISITS	90.9%	91.2%	59.2%	53.7%	54.1%
ALASKA - ALL OFFICE VISITS	226.5%	233.5%	151.1%	49.9%	54.6%
LOW COMPLEXITY E&M VISITS	221.6%	223.5%	200.8%	10.3%	11.3%
MODERATE COMPLEXITY E&M VISITS	217.0%	230.8%	199.7%	8.7%	15.5%
ARIZONA - ALL OFFICE VISITS	92.2%	98.8%	81.8%	12.7%	20.8%
LOW COMPLEXITY E&M VISITS	91.1%	94.1%	85.0%	7.2%	10.7%
MODERATE COMPLEXITY E&M VISITS	90.9%	97.5%	77.8%	16.9%	25.4%
ARKANSAS - ALL OFFICE VISITS	107.1%	107.9%	106.1%	0.9%	1.7%
LOW COMPLEXITY E&M VISITS	105.1%	105.6%	86.9%	20.9%	21.5%
MODERATE COMPLEXITY E&M VISITS	107.5%	107.0%	84.8%	26.8%	26.2%
CALIFORNIA - ALL OFFICE VISITS	127.1%	129.3%	99.9%	27.2%	29.4%
LOW COMPLEXITY E&M VISITS	131.0%	126.9%	111.8%	17.1%	13.5%
MODERATE COMPLEXITY E&M VISITS	124.6%	126.6%	110.3%	13.0%	14.8%
COLORADO - ALL OFFICE VISITS	120.8%	125.4%	86.0%	40.4%	45.8%
LOW COMPLEXITY E&M VISITS	118.7%	118.8%	91.0%	30.5%	30.6%
MODERATE COMPLEXITY E&M VISITS	121.0%	124.9%	91.7%	31.9%	36.2%
CONNECTICUT - ALL OFFICE VISITS	117.5%	123.4%	85.5%	37.5%	44.4%
LOW COMPLEXITY E&M VISITS	115.8%	118.6%	84.3%	37.3%	40.7%
MODERATE COMPLEXITY E&M VISITS	119.8%	128.1%	72.7%	64.7%	76.1%
DELAWARE - ALL OFFICE VISITS	99.6%	99.9%	91.0%	9.5%	9.9%
LOW COMPLEXITY E&M VISITS	99.8%	94.2%	84.4%	18.2%	11.5%
MODERATE COMPLEXITY E&M VISITS	98.4%	98.0%	85.9%	14.5%	14.0%
FLORIDA - ALL OFFICE VISITS	97.8%	106.4%	82.4%	18.6%	29.1%
LOW COMPLEXITY E&M VISITS	96.2%	100.8%	74.2%	29.7%	36.0%
MODERATE COMPLEXITY E&M VISITS	96.9%	106.2%	76.0%	27.4%	39.6%
GEORGIA - ALL OFFICE VISITS	109.3%	106.1%	80.1%	36.4%	32.4%
LOW COMPLEXITY E&M VISITS	108.5%	108.4%	76.0%	42.7%	42.6%
MODERATE COMPLEXITY E&M VISITS	109.8%	113.4%	79.4%	38.3%	42.8%
HAWAII - ALL OFFICE VISITS	106.0%	111.3%	98.5%	7.6%	12.9%
LOW COMPLEXITY E&M VISITS	105.6%	107.8%	96.1%	9.9%	12.2%
MODERATE COMPLEXITY E&M VISITS	104.2%	110.6%	107.7%	-3.3%	2.6%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL SPECIALISTS
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
IDAHO - ALL OFFICE VISITS	149.8%	142.2%	103.8%	44.4%	36.9%
LOW COMPLEXITY E&M VISITS	151.2%	142.1%	144.4%	4.6%	-1.6%
MODERATE COMPLEXITY E&M VISITS	148.8%	143.2%	144.5%	3.0%	-0.9%
ILLINOIS - ALL OFFICE VISITS	116.9%	119.3%	103.0%	13.5%	15.8%
LOW COMPLEXITY E&M VISITS	115.5%	112.8%	95.3%	21.2%	18.3%
MODERATE COMPLEXITY E&M VISITS	116.3%	117.3%	95.9%	21.3%	22.3%
INDIANA - ALL OFFICE VISITS	101.3%	104.2%	100.3%	1.0%	3.9%
LOW COMPLEXITY E&M VISITS	97.7%	100.6%	93.6%	4.4%	7.5%
MODERATE COMPLEXITY E&M VISITS	100.2%	103.2%	86.7%	15.6%	19.1%
IOWA - ALL OFFICE VISITS	134.6%	132.2%	97.7%	37.8%	35.4%
LOW COMPLEXITY E&M VISITS	132.7%	128.2%	94.3%	40.7%	35.9%
MODERATE COMPLEXITY E&M VISITS	135.9%	136.9%	87.9%	54.7%	55.8%
KANSAS - ALL OFFICE VISITS	103.9%	82.0%	91.6%	13.3%	-10.6%
LOW COMPLEXITY E&M VISITS	105.3%	101.6%	85.4%	23.3%	18.9%
MODERATE COMPLEXITY E&M VISITS	105.1%	104.7%	82.1%	28.1%	27.6%
KENTUCKY - ALL OFFICE VISITS	93.6%	95.6%	72.1%	29.7%	32.5%
LOW COMPLEXITY E&M VISITS	92.6%	91.6%	81.9%	13.1%	11.9%
MODERATE COMPLEXITY E&M VISITS	94.7%	96.2%	78.6%	20.6%	22.4%
LOUISIANA - ALL OFFICE VISITS	97.4%	97.8%	125.9%	-22.7%	-22.4%
LOW COMPLEXITY E&M VISITS	95.7%	94.6%	93.5%	2.4%	1.2%
MODERATE COMPLEXITY E&M VISITS	97.5%	97.2%	90.6%	7.6%	7.4%
MAINE - ALL OFFICE VISITS	123.1%	127.6%	77.3%	59.4%	65.1%
LOW COMPLEXITY E&M VISITS	119.9%	122.4%	94.7%	26.5%	29.2%
MODERATE COMPLEXITY E&M VISITS	124.7%	129.4%	96.1%	29.8%	34.8%
MARYLAND - ALL OFFICE VISITS	107.3%	102.0%	84.4%	27.2%	20.9%
LOW COMPLEXITY E&M VISITS	106.2%	99.5%	80.4%	32.2%	23.8%
MODERATE COMPLEXITY E&M VISITS	106.5%	101.5%	86.6%	22.9%	17.1%
MASSACHUSETTS - ALL OFFICE VISITS	156.1%	156.5%	99.9%	56.2%	56.6%
LOW COMPLEXITY E&M VISITS	151.9%	151.5%	105.1%	44.5%	44.1%
MODERATE COMPLEXITY E&M VISITS	155.1%	155.5%	111.0%	39.7%	40.1%
MICHIGAN - ALL OFFICE VISITS	110.8%	106.9%	98.5%	12.5%	8.5%
LOW COMPLEXITY E&M VISITS	109.8%	105.6%	92.0%	19.3%	14.7%
MODERATE COMPLEXITY E&M VISITS	109.9%	106.0%	96.5%	13.9%	9.9%
MINNESOTA - ALL OFFICE VISITS	183.3%	183.8%	115.6%	58.6%	59.0%
LOW COMPLEXITY E&M VISITS	178.3%	179.0%	125.4%	42.2%	42.8%
MODERATE COMPLEXITY E&M VISITS	188.6%	189.6%	116.3%	62.2%	63.0%
MISSISSIPPI - ALL OFFICE VISITS	103.3%	105.1%	101.0%	2.3%	4.1%
LOW COMPLEXITY E&M VISITS	102.0%	101.7%	105.3%	-3.1%	-3.4%
MODERATE COMPLEXITY E&M VISITS	102.5%	104.5%	89.8%	14.2%	16.3%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL SPECIALISTS
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
MISSOURI - ALL OFFICE VISITS	103.4%	99.4%	79.2%	30.5%	25.4%
LOW COMPLEXITY E&M VISITS	102.8%	99.2%	77.2%	33.1%	28.5%
MODERATE COMPLEXITY E&M VISITS	103.8%	104.5%	78.4%	32.4%	33.4%
MONTANA - ALL OFFICE VISITS	147.7%	144.4%	103.3%	43.0%	39.8%
LOW COMPLEXITY E&M VISITS	147.4%	144.6%	143.8%	2.5%	0.6%
MODERATE COMPLEXITY E&M VISITS	148.5%	149.0%	142.9%	3.9%	4.2%
NEBRASKA - ALL OFFICE VISITS	145.8%	148.0%	105.1%	38.8%	40.8%
LOW COMPLEXITY E&M VISITS	144.7%	151.9%	101.0%	43.3%	50.5%
MODERATE COMPLEXITY E&M VISITS	148.8%	153.9%	112.5%	32.2%	36.7%
NEVADA - ALL OFFICE VISITS	92.1%	95.4%	87.0%	5.9%	9.7%
LOW COMPLEXITY E&M VISITS	94.2%	90.0%	85.9%	9.6%	4.7%
MODERATE COMPLEXITY E&M VISITS	85.8%	94.1%	83.0%	3.4%	13.3%
NEW HAMPSHIRE - ALL OFFICE VISITS	151.6%	154.1%	89.6%	69.1%	71.9%
LOW COMPLEXITY E&M VISITS	150.2%	152.9%	113.3%	32.6%	35.0%
MODERATE COMPLEXITY E&M VISITS	152.8%	159.5%	113.7%	34.4%	40.3%
NEW JERSEY - ALL OFFICE VISITS	100.1%	106.4%	91.2%	9.8%	16.7%
LOW COMPLEXITY E&M VISITS	102.2%	101.9%	86.1%	18.7%	18.4%
MODERATE COMPLEXITY E&M VISITS	97.1%	102.5%	76.2%	27.5%	34.5%
NEW MEXICO - ALL OFFICE VISITS	112.9%	115.0%	85.6%	32.0%	34.4%
LOW COMPLEXITY E&M VISITS	110.1%	108.7%	95.5%	15.2%	13.8%
MODERATE COMPLEXITY E&M VISITS	115.0%	117.4%	93.9%	22.5%	25.0%
NEW YORK - ALL OFFICE VISITS	101.7%	100.4%	89.0%	14.3%	12.8%
LOW COMPLEXITY E&M VISITS	100.7%	95.4%	85.4%	18.0%	11.8%
MODERATE COMPLEXITY E&M VISITS	100.8%	97.6%	84.9%	18.8%	14.9%
NORTH CAROLINA - ALL OFFICE VISITS	127.3%	123.6%	83.8%	52.0%	47.6%
LOW COMPLEXITY E&M VISITS	127.0%	115.8%	86.3%	47.2%	34.2%
MODERATE COMPLEXITY E&M VISITS	126.5%	123.6%	86.7%	45.9%	42.6%
NORTH DAKOTA - ALL OFFICE VISITS	166.5%	167.5%	118.9%	40.0%	40.8%
LOW COMPLEXITY E&M VISITS	167.9%	170.7%	138.6%	21.1%	23.1%
MODERATE COMPLEXITY E&M VISITS	166.7%	172.4%	130.9%	27.3%	31.7%
OHIO - ALL OFFICE VISITS	103.6%	104.6%	86.6%	19.6%	20.7%
LOW COMPLEXITY E&M VISITS	103.7%	100.0%	92.1%	12.5%	8.6%
MODERATE COMPLEXITY E&M VISITS	101.8%	101.1%	90.1%	13.0%	12.1%
OKLAHOMA - ALL OFFICE VISITS	109.1%	111.9%	92.0%	18.5%	21.7%
LOW COMPLEXITY E&M VISITS	108.9%	110.4%	100.5%	8.3%	9.8%
MODERATE COMPLEXITY E&M VISITS	109.7%	113.4%	101.4%	8.1%	11.8%
OREGON - ALL OFFICE VISITS	166.0%	160.8%	118.8%	39.7%	35.3%
LOW COMPLEXITY E&M VISITS	171.9%	157.7%	156.7%	9.7%	0.6%
MODERATE COMPLEXITY E&M VISITS	162.9%	157.2%	157.0%	3.8%	0.1%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL SPECIALISTS
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
PENNSYLVANIA - ALL OFFICE VISITS	111.4%	105.8%	95.2%	17.1%	11.1%
LOW COMPLEXITY E&M VISITS	111.7%	101.2%	96.8%	15.4%	4.6%
MODERATE COMPLEXITY E&M VISITS	110.3%	108.2%	99.9%	10.4%	8.3%
RHODE ISLAND - ALL OFFICE VISITS	107.1%	107.4%	89.7%	19.4%	19.6%
LOW COMPLEXITY E&M VISITS	105.4%	101.7%	77.6%	35.8%	31.1%
MODERATE COMPLEXITY E&M VISITS	107.9%	108.8%	81.4%	32.5%	33.7%
SOUTH CAROLINA - ALL OFFICE VISITS	99.1%	96.1%	70.7%	40.2%	36.0%
LOW COMPLEXITY E&M VISITS	98.1%	92.5%	79.8%	22.9%	15.9%
MODERATE COMPLEXITY E&M VISITS	98.8%	97.0%	79.0%	25.0%	22.7%
SOUTH DAKOTA - ALL OFFICE VISITS	167.1%	146.0%	135.2%	23.6%	7.9%
LOW COMPLEXITY E&M VISITS	157.3%	150.7%	128.5%	22.4%	17.3%
MODERATE COMPLEXITY E&M VISITS	156.4%	156.9%	126.3%	23.8%	24.2%
TENNESSEE - ALL OFFICE VISITS	110.7%	116.6%	73.6%	50.4%	58.5%
LOW COMPLEXITY E&M VISITS	102.3%	107.3%	70.0%	46.2%	53.3%
MODERATE COMPLEXITY E&M VISITS	103.6%	112.1%	62.6%	65.5%	79.0%
TEXAS - ALL OFFICE VISITS	103.7%	91.9%	84.3%	23.0%	9.0%
LOW COMPLEXITY E&M VISITS	105.0%	102.9%	88.0%	19.4%	17.0%
MODERATE COMPLEXITY E&M VISITS	105.0%	105.9%	80.0%	31.3%	32.3%
UTAH - ALL OFFICE VISITS	114.5%	118.5%	96.6%	18.6%	22.7%
LOW COMPLEXITY E&M VISITS	113.1%	113.4%	105.4%	7.3%	7.6%
MODERATE COMPLEXITY E&M VISITS	114.9%	116.6%	109.7%	4.8%	6.2%
VERMONT - ALL OFFICE VISITS	128.3%	155.1%	81.6%	57.3%	90.1%
LOW COMPLEXITY E&M VISITS	121.0%	149.8%	90.3%	34.0%	65.8%
MODERATE COMPLEXITY E&M VISITS	132.3%	154.4%	107.4%	23.2%	43.8%
VIRGINIA - ALL OFFICE VISITS	110.7%	94.2%	83.7%	32.2%	12.5%
LOW COMPLEXITY E&M VISITS	110.6%	108.8%	83.9%	31.9%	29.7%
MODERATE COMPLEXITY E&M VISITS	112.6%	111.9%	76.2%	47.8%	46.9%
WASHINGTON - ALL OFFICE VISITS	141.2%	137.0%	101.6%	38.9%	34.8%
LOW COMPLEXITY E&M VISITS	141.6%	132.9%	119.1%	18.9%	11.6%
MODERATE COMPLEXITY E&M VISITS	142.1%	136.4%	120.4%	18.0%	13.3%
WEST VIRGINIA - ALL OFFICE VISITS	113.5%	113.5%	105.6%	7.5%	7.5%
LOW COMPLEXITY E&M VISITS	111.2%	110.2%	93.0%	19.6%	18.5%
MODERATE COMPLEXITY E&M VISITS	114.5%	117.2%	99.7%	14.9%	17.5%
WISCONSIN - ALL OFFICE VISITS	156.3%	155.5%	119.6%	30.6%	30.0%
LOW COMPLEXITY E&M VISITS	154.9%	146.3%	114.7%	35.1%	27.5%
MODERATE COMPLEXITY E&M VISITS	153.3%	148.1%	125.0%	22.7%	18.5%
WYOMING - ALL OFFICE VISITS	140.3%	139.6%	102.2%	37.3%	36.6%
LOW COMPLEXITY E&M VISITS	138.4%	138.5%	107.0%	29.4%	29.5%
MODERATE COMPLEXITY E&M VISITS	139.1%	143.7%	119.0%	16.9%	20.7%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL SPECIALISTS
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
WASHINGTON D.C. - ALL OFFICE VISITS	115.5%	117.9%	85.8%	34.6%	37.5%
LOW COMPLEXITY E&M VISITS	121.0%	115.0%	97.2%	24.5%	18.3%
MODERATE COMPLEXITY E&M VISITS	112.6%	115.8%	92.4%	21.9%	25.3%

IN-NETWORK PROVIDER PAYMENT LEVELS RELATIVE TO MEDICARE FOR OFFICE VISITS IN 2016 PPO PLANS

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
OFFICE VISITS					
ALL STATES - ALL OFFICE VISITS	117.6%	112.3%	95.9%	22.6%	17.2%
LOW COMPLEXITY E&M VISITS	117.7%	109.9%	96.3%	22.3%	14.1%
MODERATE COMPLEXITY E&M VISITS	116.4%	113.3%	97.3%	19.7%	16.5%
ALABAMA - ALL OFFICE VISITS	100.3%	90.8%	92.5%	8.4%	-1.9%
LOW COMPLEXITY E&M VISITS	102.7%	93.5%	72.7%	41.4%	28.7%
MODERATE COMPLEXITY E&M VISITS	101.9%	97.1%	62.7%	62.5%	54.8%
ALASKA - ALL OFFICE VISITS	186.3%	188.5%	118.4%	57.3%	59.1%
LOW COMPLEXITY E&M VISITS	183.4%	184.0%	164.9%	11.2%	11.6%
MODERATE COMPLEXITY E&M VISITS	179.9%	186.5%	157.4%	14.3%	18.5%
ARIZONA - ALL OFFICE VISITS	94.2%	99.6%	84.8%	11.2%	17.5%
LOW COMPLEXITY E&M VISITS	92.0%	94.9%	87.9%	4.7%	7.9%
MODERATE COMPLEXITY E&M VISITS	93.0%	97.9%	78.6%	18.2%	24.5%
ARKANSAS - ALL OFFICE VISITS	115.2%	114.1%	107.1%	7.6%	6.6%
LOW COMPLEXITY E&M VISITS	113.1%	112.1%	93.7%	20.6%	19.7%
MODERATE COMPLEXITY E&M VISITS	114.9%	113.1%	96.1%	19.6%	17.8%
CALIFORNIA - ALL OFFICE VISITS	123.2%	125.5%	103.2%	19.4%	21.6%
LOW COMPLEXITY E&M VISITS	126.2%	122.0%	103.4%	22.0%	17.9%
MODERATE COMPLEXITY E&M VISITS	121.6%	123.9%	118.2%	2.8%	4.8%
COLORADO - ALL OFFICE VISITS	121.0%	122.5%	87.3%	38.6%	40.3%
LOW COMPLEXITY E&M VISITS	119.9%	117.3%	90.5%	32.5%	29.6%
MODERATE COMPLEXITY E&M VISITS	120.2%	123.5%	92.0%	30.7%	34.3%
CONNECTICUT - ALL OFFICE VISITS	114.8%	120.7%	84.3%	36.3%	43.2%
LOW COMPLEXITY E&M VISITS	109.5%	111.7%	78.5%	39.5%	42.3%
MODERATE COMPLEXITY E&M VISITS	114.6%	121.4%	67.6%	69.4%	79.5%
DELAWARE - ALL OFFICE VISITS	99.3%	98.9%	92.6%	7.2%	6.8%
LOW COMPLEXITY E&M VISITS	99.5%	93.6%	83.9%	18.6%	11.5%
MODERATE COMPLEXITY E&M VISITS	97.7%	96.8%	85.5%	14.3%	13.2%
FLORIDA - ALL OFFICE VISITS	99.9%	107.8%	82.8%	20.8%	30.2%
LOW COMPLEXITY E&M VISITS	97.9%	101.9%	75.9%	28.9%	34.2%
MODERATE COMPLEXITY E&M VISITS	98.2%	107.2%	76.5%	28.5%	40.2%
GEORGIA - ALL OFFICE VISITS	112.8%	108.9%	83.0%	35.9%	31.2%
LOW COMPLEXITY E&M VISITS	111.7%	111.8%	80.1%	39.4%	39.5%
MODERATE COMPLEXITY E&M VISITS	113.0%	116.7%	81.6%	38.4%	42.9%
HAWAII - ALL OFFICE VISITS	102.0%	112.1%	100.0%	2.0%	12.1%
LOW COMPLEXITY E&M VISITS	100.0%	103.3%	100.3%	-0.4%	3.0%
MODERATE COMPLEXITY E&M VISITS	100.8%	111.0%	111.0%	-9.2%	0.0%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
IDAHO - ALL OFFICE VISITS	159.6%	151.6%	104.0%	53.4%	45.8%
LOW COMPLEXITY E&M VISITS	160.4%	151.7%	152.6%	5.1%	-0.6%
MODERATE COMPLEXITY E&M VISITS	158.6%	153.9%	152.9%	3.7%	0.7%
ILLINOIS - ALL OFFICE VISITS	120.6%	121.9%	106.7%	13.0%	14.3%
LOW COMPLEXITY E&M VISITS	119.5%	116.3%	98.4%	21.4%	18.2%
MODERATE COMPLEXITY E&M VISITS	119.1%	120.7%	98.2%	21.2%	22.9%
INDIANA - ALL OFFICE VISITS	105.0%	108.1%	119.1%	-11.8%	-9.2%
LOW COMPLEXITY E&M VISITS	103.5%	104.2%	94.8%	9.2%	10.0%
MODERATE COMPLEXITY E&M VISITS	105.3%	106.6%	89.5%	17.7%	19.1%
IOWA - ALL OFFICE VISITS	151.7%	141.4%	98.7%	53.7%	43.3%
LOW COMPLEXITY E&M VISITS	150.2%	137.2%	102.5%	46.6%	33.8%
MODERATE COMPLEXITY E&M VISITS	152.1%	146.9%	91.1%	66.9%	61.2%
KANSAS - ALL OFFICE VISITS	107.8%	71.5%	94.2%	14.4%	-24.1%
LOW COMPLEXITY E&M VISITS	109.2%	104.4%	93.9%	16.2%	11.1%
MODERATE COMPLEXITY E&M VISITS	108.6%	107.4%	91.0%	19.3%	18.0%
KENTUCKY - ALL OFFICE VISITS	104.7%	101.9%	75.5%	38.6%	34.9%
LOW COMPLEXITY E&M VISITS	103.3%	97.2%	87.4%	18.2%	11.2%
MODERATE COMPLEXITY E&M VISITS	104.9%	102.3%	85.3%	22.9%	19.9%
LOUISIANA - ALL OFFICE VISITS	102.5%	102.2%	121.5%	-15.6%	-15.9%
LOW COMPLEXITY E&M VISITS	101.2%	98.8%	96.0%	5.4%	2.8%
MODERATE COMPLEXITY E&M VISITS	102.6%	101.8%	92.6%	10.7%	9.9%
MAINE - ALL OFFICE VISITS	132.1%	134.4%	79.3%	66.6%	69.4%
LOW COMPLEXITY E&M VISITS	128.7%	128.5%	99.9%	28.8%	28.6%
MODERATE COMPLEXITY E&M VISITS	134.1%	135.7%	99.5%	34.8%	36.4%
MARYLAND - ALL OFFICE VISITS	107.7%	100.3%	87.8%	22.6%	14.2%
LOW COMPLEXITY E&M VISITS	106.8%	97.7%	85.1%	25.6%	14.8%
MODERATE COMPLEXITY E&M VISITS	106.9%	99.8%	89.3%	19.7%	11.7%
MASSACHUSETTS - ALL OFFICE VISITS	155.4%	155.9%	98.0%	58.6%	59.2%
LOW COMPLEXITY E&M VISITS	150.4%	151.4%	104.3%	44.2%	45.2%
MODERATE COMPLEXITY E&M VISITS	152.4%	154.6%	106.3%	43.4%	45.5%
MICHIGAN - ALL OFFICE VISITS	114.9%	109.8%	101.3%	13.4%	8.4%
LOW COMPLEXITY E&M VISITS	114.0%	108.4%	95.3%	19.6%	13.7%
MODERATE COMPLEXITY E&M VISITS	113.5%	108.6%	99.8%	13.6%	8.8%
MINNESOTA - ALL OFFICE VISITS	193.2%	192.7%	119.8%	61.3%	60.9%
LOW COMPLEXITY E&M VISITS	187.7%	186.0%	126.7%	48.1%	46.8%
MODERATE COMPLEXITY E&M VISITS	198.5%	197.8%	119.8%	65.7%	65.1%
MISSISSIPPI - ALL OFFICE VISITS	111.4%	111.3%	108.8%	2.4%	2.3%
LOW COMPLEXITY E&M VISITS	109.6%	108.2%	109.5%	0.0%	-1.2%
MODERATE COMPLEXITY E&M VISITS	110.7%	110.6%	94.9%	16.7%	16.6%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
MISSOURI - ALL OFFICE VISITS	109.0%	101.0%	83.6%	30.4%	20.9%
LOW COMPLEXITY E&M VISITS	107.8%	102.2%	84.4%	27.7%	21.0%
MODERATE COMPLEXITY E&M VISITS	107.5%	108.6%	83.9%	28.0%	29.4%
MONTANA - ALL OFFICE VISITS	150.5%	143.0%	102.9%	46.3%	39.0%
LOW COMPLEXITY E&M VISITS	149.6%	143.7%	133.0%	12.5%	8.1%
MODERATE COMPLEXITY E&M VISITS	151.1%	148.6%	143.0%	5.7%	4.0%
NEBRASKA - ALL OFFICE VISITS	166.2%	157.2%	114.9%	44.6%	36.8%
LOW COMPLEXITY E&M VISITS	165.0%	166.8%	124.1%	33.0%	34.4%
MODERATE COMPLEXITY E&M VISITS	168.1%	168.7%	131.5%	27.8%	28.3%
NEVADA - ALL OFFICE VISITS	92.6%	94.8%	96.6%	-4.2%	-1.8%
LOW COMPLEXITY E&M VISITS	93.5%	88.9%	85.3%	9.6%	4.2%
MODERATE COMPLEXITY E&M VISITS	87.4%	93.9%	83.5%	4.7%	12.5%
NEW HAMPSHIRE - ALL OFFICE VISITS	159.2%	159.0%	90.1%	76.6%	76.4%
LOW COMPLEXITY E&M VISITS	157.0%	156.5%	110.1%	42.6%	42.1%
MODERATE COMPLEXITY E&M VISITS	161.0%	162.2%	103.7%	55.3%	56.4%
NEW JERSEY - ALL OFFICE VISITS	96.0%	99.1%	87.6%	9.6%	13.1%
LOW COMPLEXITY E&M VISITS	96.5%	96.7%	78.9%	22.2%	22.5%
MODERATE COMPLEXITY E&M VISITS	95.1%	98.5%	69.9%	35.9%	40.8%
NEW MEXICO - ALL OFFICE VISITS	123.0%	119.8%	89.3%	37.8%	34.3%
LOW COMPLEXITY E&M VISITS	118.8%	118.4%	102.0%	16.5%	16.1%
MODERATE COMPLEXITY E&M VISITS	121.2%	122.7%	99.2%	22.3%	23.8%
NEW YORK - ALL OFFICE VISITS	99.3%	95.9%	86.7%	14.5%	10.6%
LOW COMPLEXITY E&M VISITS	97.5%	91.7%	81.0%	20.4%	13.3%
MODERATE COMPLEXITY E&M VISITS	99.8%	95.1%	81.3%	22.8%	17.0%
NORTH CAROLINA - ALL OFFICE VISITS	134.6%	127.5%	88.4%	52.2%	44.1%
LOW COMPLEXITY E&M VISITS	134.3%	120.1%	90.3%	48.8%	33.0%
MODERATE COMPLEXITY E&M VISITS	133.1%	127.7%	92.2%	44.3%	38.4%
NORTH DAKOTA - ALL OFFICE VISITS	181.4%	172.3%	121.5%	49.4%	41.9%
LOW COMPLEXITY E&M VISITS	182.5%	172.8%	130.6%	39.7%	32.2%
MODERATE COMPLEXITY E&M VISITS	179.4%	175.6%	129.8%	38.2%	35.3%
OHIO - ALL OFFICE VISITS	107.3%	107.7%	89.4%	20.0%	20.5%
LOW COMPLEXITY E&M VISITS	107.6%	101.6%	92.9%	15.8%	9.3%
MODERATE COMPLEXITY E&M VISITS	104.5%	103.2%	92.6%	12.9%	11.5%
OKLAHOMA - ALL OFFICE VISITS	119.4%	118.7%	98.6%	21.1%	20.4%
LOW COMPLEXITY E&M VISITS	119.9%	117.4%	104.3%	15.0%	12.6%
MODERATE COMPLEXITY E&M VISITS	119.0%	120.2%	106.2%	12.1%	13.2%
OREGON - ALL OFFICE VISITS	169.2%	161.9%	113.9%	48.5%	42.1%
LOW COMPLEXITY E&M VISITS	174.9%	158.0%	155.2%	12.7%	1.8%
MODERATE COMPLEXITY E&M VISITS	166.7%	159.5%	156.8%	6.3%	1.7%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
PENNSYLVANIA - ALL OFFICE VISITS	111.8%	105.1%	94.5%	18.3%	11.2%
LOW COMPLEXITY E&M VISITS	112.2%	102.1%	97.4%	15.2%	4.8%
MODERATE COMPLEXITY E&M VISITS	110.9%	103.8%	99.7%	11.3%	4.2%
RHODE ISLAND - ALL OFFICE VISITS	107.9%	107.3%	89.8%	20.1%	19.4%
LOW COMPLEXITY E&M VISITS	105.5%	102.1%	84.8%	24.4%	20.4%
MODERATE COMPLEXITY E&M VISITS	108.2%	108.6%	86.7%	24.8%	25.2%
SOUTH CAROLINA - ALL OFFICE VISITS	104.5%	100.9%	73.8%	41.7%	36.7%
LOW COMPLEXITY E&M VISITS	103.5%	97.2%	84.6%	22.4%	14.9%
MODERATE COMPLEXITY E&M VISITS	104.1%	102.4%	82.1%	26.8%	24.8%
SOUTH DAKOTA - ALL OFFICE VISITS	169.8%	148.5%	133.4%	27.4%	11.3%
LOW COMPLEXITY E&M VISITS	167.9%	153.7%	136.8%	22.8%	12.4%
MODERATE COMPLEXITY E&M VISITS	163.6%	158.1%	139.6%	17.2%	13.2%
TENNESSEE - ALL OFFICE VISITS	116.2%	121.0%	75.4%	53.9%	60.4%
LOW COMPLEXITY E&M VISITS	113.4%	116.5%	74.7%	51.9%	56.0%
MODERATE COMPLEXITY E&M VISITS	115.3%	121.8%	65.6%	75.6%	85.6%
TEXAS - ALL OFFICE VISITS	106.7%	94.6%	91.9%	16.2%	3.0%
LOW COMPLEXITY E&M VISITS	110.4%	106.6%	91.8%	20.3%	16.2%
MODERATE COMPLEXITY E&M VISITS	110.7%	110.2%	84.4%	31.1%	30.5%
UTAH - ALL OFFICE VISITS	116.9%	121.7%	93.6%	24.9%	30.1%
LOW COMPLEXITY E&M VISITS	115.6%	116.0%	107.4%	7.6%	8.1%
MODERATE COMPLEXITY E&M VISITS	117.2%	119.1%	113.8%	2.9%	4.6%
VERMONT - ALL OFFICE VISITS	136.7%	151.7%	83.4%	63.9%	81.9%
LOW COMPLEXITY E&M VISITS	129.4%	146.1%	94.8%	36.5%	54.1%
MODERATE COMPLEXITY E&M VISITS	141.1%	150.8%	108.9%	29.6%	38.4%
VIRGINIA - ALL OFFICE VISITS	113.4%	96.7%	89.6%	26.6%	7.9%
LOW COMPLEXITY E&M VISITS	112.8%	110.3%	89.8%	25.6%	22.9%
MODERATE COMPLEXITY E&M VISITS	114.8%	114.0%	82.4%	39.3%	38.3%
WASHINGTON - ALL OFFICE VISITS	141.3%	136.9%	92.0%	53.5%	48.8%
LOW COMPLEXITY E&M VISITS	141.6%	131.8%	120.4%	17.5%	9.4%
MODERATE COMPLEXITY E&M VISITS	142.1%	136.5%	122.9%	15.7%	11.1%
WEST VIRGINIA - ALL OFFICE VISITS	126.2%	122.0%	107.4%	17.5%	13.5%
LOW COMPLEXITY E&M VISITS	122.5%	118.0%	99.3%	23.3%	18.8%
MODERATE COMPLEXITY E&M VISITS	128.4%	126.4%	102.7%	25.0%	23.0%
WISCONSIN - ALL OFFICE VISITS	167.7%	166.4%	120.4%	39.2%	38.2%
LOW COMPLEXITY E&M VISITS	167.9%	158.5%	116.0%	44.8%	36.7%
MODERATE COMPLEXITY E&M VISITS	164.2%	158.4%	121.1%	35.6%	30.8%
WYOMING - ALL OFFICE VISITS	146.9%	140.5%	101.6%	44.6%	38.3%
LOW COMPLEXITY E&M VISITS	145.9%	137.7%	119.6%	22.0%	15.2%
MODERATE COMPLEXITY E&M VISITS	145.5%	144.3%	121.1%	20.1%	19.2%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
WASHINGTON D.C. - ALL OFFICE VISITS	111.0%	108.3%	89.8%	23.5%	20.6%
LOW COMPLEXITY E&M VISITS	114.5%	105.7%	95.4%	20.0%	10.8%
MODERATE COMPLEXITY E&M VISITS	106.0%	107.8%	90.3%	17.4%	19.4%

IN-NETWORK PROVIDER PAYMENT LEVELS RELATIVE TO MEDICARE FOR OFFICE VISITS IN 2017 PPO PLANS

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
OFFICE VISITS					
ALL STATES - ALL OFFICE VISITS	120.4%	115.6%	97.2%	23.8%	18.9%
LOW COMPLEXITY E&M VISITS	120.9%	113.7%	98.9%	22.3%	15.0%
MODERATE COMPLEXITY E&M VISITS	118.7%	116.9%	99.2%	19.7%	17.8%
ALABAMA - ALL OFFICE VISITS	103.2%	90.7%	92.9%	11.1%	-2.4%
LOW COMPLEXITY E&M VISITS	105.4%	94.6%	71.9%	46.6%	31.6%
MODERATE COMPLEXITY E&M VISITS	104.4%	97.1%	61.7%	69.0%	57.2%
ALASKA - ALL OFFICE VISITS	168.7%	114.1%	121.9%	38.4%	-6.4%
LOW COMPLEXITY E&M VISITS	178.5%	178.8%	165.3%	8.0%	8.2%
MODERATE COMPLEXITY E&M VISITS	173.1%	183.6%	161.4%	7.3%	13.7%
ARIZONA - ALL OFFICE VISITS	95.5%	100.5%	90.8%	5.1%	10.6%
LOW COMPLEXITY E&M VISITS	93.0%	95.8%	90.9%	2.4%	5.4%
MODERATE COMPLEXITY E&M VISITS	94.6%	98.9%	81.7%	15.8%	21.0%
ARKANSAS - ALL OFFICE VISITS	116.4%	116.1%	114.6%	1.6%	1.3%
LOW COMPLEXITY E&M VISITS	115.4%	113.7%	105.3%	9.6%	8.0%
MODERATE COMPLEXITY E&M VISITS	115.8%	114.9%	110.8%	4.5%	3.7%
CALIFORNIA - ALL OFFICE VISITS	125.2%	127.4%	109.0%	14.9%	16.9%
LOW COMPLEXITY E&M VISITS	128.4%	121.1%	103.4%	24.2%	17.1%
MODERATE COMPLEXITY E&M VISITS	122.9%	126.6%	114.0%	7.8%	11.0%
COLORADO - ALL OFFICE VISITS	123.9%	123.9%	90.2%	37.3%	37.3%
LOW COMPLEXITY E&M VISITS	122.0%	118.9%	94.1%	29.6%	26.3%
MODERATE COMPLEXITY E&M VISITS	122.5%	123.7%	95.8%	27.9%	29.2%
CONNECTICUT - ALL OFFICE VISITS	116.9%	122.7%	82.4%	41.9%	49.0%
LOW COMPLEXITY E&M VISITS	112.2%	115.0%	81.1%	38.4%	41.9%
MODERATE COMPLEXITY E&M VISITS	117.1%	125.3%	67.6%	73.1%	85.3%
DELAWARE - ALL OFFICE VISITS	98.4%	100.6%	90.8%	8.3%	10.8%
LOW COMPLEXITY E&M VISITS	97.9%	95.8%	85.7%	14.3%	11.8%
MODERATE COMPLEXITY E&M VISITS	95.3%	98.0%	87.6%	8.8%	11.9%
FLORIDA - ALL OFFICE VISITS	100.9%	106.5%	85.0%	18.8%	25.3%
LOW COMPLEXITY E&M VISITS	98.8%	101.2%	76.5%	29.1%	32.2%
MODERATE COMPLEXITY E&M VISITS	98.8%	105.8%	77.4%	27.7%	36.8%
GEORGIA - ALL OFFICE VISITS	113.5%	108.0%	82.3%	38.0%	31.2%
LOW COMPLEXITY E&M VISITS	112.4%	111.2%	81.7%	37.7%	36.2%
MODERATE COMPLEXITY E&M VISITS	113.6%	115.4%	83.5%	36.0%	38.3%
HAWAII - ALL OFFICE VISITS	101.7%	108.9%	102.2%	-0.5%	6.5%
LOW COMPLEXITY E&M VISITS	100.7%	104.2%	89.4%	12.7%	16.5%
MODERATE COMPLEXITY E&M VISITS	99.4%	105.2%	105.2%	-5.5%	0.0%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
IDAHO - ALL OFFICE VISITS	141.6%	134.1%	91.5%	54.8%	46.6%
LOW COMPLEXITY E&M VISITS	143.2%	132.1%	134.5%	6.5%	-1.8%
MODERATE COMPLEXITY E&M VISITS	138.7%	133.6%	131.4%	5.6%	1.7%
ILLINOIS - ALL OFFICE VISITS	115.7%	114.8%	105.6%	9.6%	8.8%
LOW COMPLEXITY E&M VISITS	115.0%	111.8%	96.6%	19.0%	15.6%
MODERATE COMPLEXITY E&M VISITS	113.6%	114.9%	96.7%	17.5%	18.9%
INDIANA - ALL OFFICE VISITS	105.8%	108.0%	115.7%	-8.6%	-6.7%
LOW COMPLEXITY E&M VISITS	103.9%	104.5%	97.6%	6.5%	7.0%
MODERATE COMPLEXITY E&M VISITS	105.2%	106.0%	95.3%	10.4%	11.1%
IOWA - ALL OFFICE VISITS	155.2%	145.5%	100.9%	53.9%	44.2%
LOW COMPLEXITY E&M VISITS	154.5%	142.2%	106.2%	45.5%	33.9%
MODERATE COMPLEXITY E&M VISITS	155.1%	150.2%	98.0%	58.1%	53.2%
KANSAS - ALL OFFICE VISITS	107.4%	71.4%	97.2%	10.5%	-26.5%
LOW COMPLEXITY E&M VISITS	109.3%	104.6%	96.8%	12.9%	8.0%
MODERATE COMPLEXITY E&M VISITS	108.5%	107.0%	93.8%	15.7%	14.1%
KENTUCKY - ALL OFFICE VISITS	105.7%	102.2%	75.3%	40.4%	35.7%
LOW COMPLEXITY E&M VISITS	104.3%	97.0%	88.6%	17.8%	9.5%
MODERATE COMPLEXITY E&M VISITS	105.7%	102.3%	86.8%	21.8%	17.9%
LOUISIANA - ALL OFFICE VISITS	199.3%	196.7%	186.8%	6.7%	5.3%
LOW COMPLEXITY E&M VISITS	201.3%	186.3%	181.9%	10.7%	2.5%
MODERATE COMPLEXITY E&M VISITS	199.5%	201.1%	144.9%	37.7%	38.8%
MAINE - ALL OFFICE VISITS	134.4%	136.8%	77.2%	74.2%	77.2%
LOW COMPLEXITY E&M VISITS	130.2%	131.8%	106.0%	22.8%	24.3%
MODERATE COMPLEXITY E&M VISITS	137.0%	140.3%	97.3%	40.8%	44.2%
MARYLAND - ALL OFFICE VISITS	106.6%	100.4%	90.2%	18.2%	11.3%
LOW COMPLEXITY E&M VISITS	106.4%	97.2%	90.4%	17.6%	7.5%
MODERATE COMPLEXITY E&M VISITS	106.4%	99.7%	93.4%	13.9%	6.7%
MASSACHUSETTS - ALL OFFICE VISITS	157.0%	163.2%	98.4%	59.6%	65.9%
LOW COMPLEXITY E&M VISITS	153.8%	159.0%	102.0%	50.8%	55.9%
MODERATE COMPLEXITY E&M VISITS	157.5%	166.4%	103.8%	51.7%	60.3%
MICHIGAN - ALL OFFICE VISITS	111.9%	106.2%	99.7%	12.2%	6.5%
LOW COMPLEXITY E&M VISITS	112.8%	105.4%	93.4%	20.7%	12.8%
MODERATE COMPLEXITY E&M VISITS	110.8%	104.7%	99.3%	11.6%	5.5%
MINNESOTA - ALL OFFICE VISITS	199.3%	200.4%	118.7%	67.9%	68.8%
LOW COMPLEXITY E&M VISITS	193.3%	193.7%	123.8%	56.2%	56.4%
MODERATE COMPLEXITY E&M VISITS	204.2%	206.3%	122.0%	67.4%	69.2%
MISSISSIPPI - ALL OFFICE VISITS	114.9%	117.7%	121.1%	-5.1%	-2.8%
LOW COMPLEXITY E&M VISITS	112.7%	113.9%	115.9%	-2.8%	-1.8%
MODERATE COMPLEXITY E&M VISITS	113.9%	117.2%	100.3%	13.5%	16.8%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
MISSOURI - ALL OFFICE VISITS	107.6%	94.9%	82.3%	30.7%	15.3%
LOW COMPLEXITY E&M VISITS	106.7%	99.3%	83.7%	27.4%	18.6%
MODERATE COMPLEXITY E&M VISITS	104.3%	103.5%	85.6%	21.8%	20.9%
MONTANA - ALL OFFICE VISITS	152.5%	142.7%	108.9%	40.1%	31.1%
LOW COMPLEXITY E&M VISITS	152.1%	144.5%	140.5%	8.3%	2.9%
MODERATE COMPLEXITY E&M VISITS	152.2%	150.6%	149.6%	1.8%	0.7%
NEBRASKA - ALL OFFICE VISITS	174.4%	165.9%	120.6%	44.6%	37.6%
LOW COMPLEXITY E&M VISITS	174.3%	174.3%	141.4%	23.2%	23.3%
MODERATE COMPLEXITY E&M VISITS	175.6%	176.3%	141.1%	24.5%	25.0%
NEVADA - ALL OFFICE VISITS	95.1%	97.3%	100.4%	-5.3%	-3.1%
LOW COMPLEXITY E&M VISITS	94.6%	91.1%	87.4%	8.3%	4.3%
MODERATE COMPLEXITY E&M VISITS	91.0%	96.0%	83.9%	8.5%	14.5%
NEW HAMPSHIRE - ALL OFFICE VISITS	162.4%	162.9%	90.0%	80.4%	81.1%
LOW COMPLEXITY E&M VISITS	159.6%	159.6%	114.1%	39.9%	39.9%
MODERATE COMPLEXITY E&M VISITS	165.0%	167.0%	101.9%	62.0%	63.9%
NEW JERSEY - ALL OFFICE VISITS	101.1%	103.9%	91.1%	11.0%	14.1%
LOW COMPLEXITY E&M VISITS	100.6%	98.6%	80.6%	24.9%	22.4%
MODERATE COMPLEXITY E&M VISITS	99.7%	101.7%	71.7%	39.1%	42.0%
NEW MEXICO - ALL OFFICE VISITS	122.6%	121.2%	93.0%	31.9%	30.4%
LOW COMPLEXITY E&M VISITS	120.2%	117.8%	99.0%	21.4%	19.0%
MODERATE COMPLEXITY E&M VISITS	123.0%	120.8%	97.3%	26.4%	24.1%
NEW YORK - ALL OFFICE VISITS	112.6%	113.2%	95.6%	17.7%	18.5%
LOW COMPLEXITY E&M VISITS	111.6%	108.0%	93.4%	19.6%	15.6%
MODERATE COMPLEXITY E&M VISITS	111.7%	110.9%	95.1%	17.5%	16.6%
NORTH CAROLINA - ALL OFFICE VISITS	132.0%	125.0%	87.7%	50.6%	42.5%
LOW COMPLEXITY E&M VISITS	131.7%	118.3%	93.9%	40.3%	25.9%
MODERATE COMPLEXITY E&M VISITS	130.2%	123.7%	93.9%	38.7%	31.8%
NORTH DAKOTA - ALL OFFICE VISITS	188.3%	178.4%	130.7%	44.1%	36.6%
LOW COMPLEXITY E&M VISITS	187.8%	181.4%	161.3%	16.5%	12.5%
MODERATE COMPLEXITY E&M VISITS	189.0%	183.2%	154.6%	22.2%	18.5%
OHIO - ALL OFFICE VISITS	107.6%	108.1%	86.9%	23.9%	24.5%
LOW COMPLEXITY E&M VISITS	108.0%	102.3%	90.3%	19.5%	13.2%
MODERATE COMPLEXITY E&M VISITS	104.5%	103.9%	92.0%	13.6%	12.9%
OKLAHOMA - ALL OFFICE VISITS	115.3%	114.0%	90.6%	27.3%	25.9%
LOW COMPLEXITY E&M VISITS	115.4%	112.3%	96.1%	20.0%	16.8%
MODERATE COMPLEXITY E&M VISITS	114.9%	115.0%	94.9%	21.1%	21.3%
OREGON - ALL OFFICE VISITS	172.1%	165.8%	109.7%	56.8%	51.1%
LOW COMPLEXITY E&M VISITS	177.7%	160.3%	157.6%	12.8%	1.8%
MODERATE COMPLEXITY E&M VISITS	170.6%	163.1%	162.0%	5.3%	0.7%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
PENNSYLVANIA - ALL OFFICE VISITS	109.0%	106.0%	92.4%	17.9%	14.7%
LOW COMPLEXITY E&M VISITS	107.6%	103.8%	99.2%	8.5%	4.6%
MODERATE COMPLEXITY E&M VISITS	107.6%	104.8%	100.4%	7.2%	4.5%
RHODE ISLAND - ALL OFFICE VISITS	107.7%	109.3%	88.6%	21.6%	23.4%
LOW COMPLEXITY E&M VISITS	105.1%	103.4%	87.5%	20.1%	18.1%
MODERATE COMPLEXITY E&M VISITS	107.8%	110.6%	88.5%	21.8%	25.0%
SOUTH CAROLINA - ALL OFFICE VISITS	108.8%	104.0%	90.5%	20.2%	14.8%
LOW COMPLEXITY E&M VISITS	106.8%	98.9%	82.5%	29.4%	19.9%
MODERATE COMPLEXITY E&M VISITS	107.8%	104.3%	81.7%	32.0%	27.7%
SOUTH DAKOTA - ALL OFFICE VISITS	173.9%	151.4%	130.9%	32.9%	15.6%
LOW COMPLEXITY E&M VISITS	170.8%	154.1%	149.6%	14.2%	3.0%
MODERATE COMPLEXITY E&M VISITS	164.5%	158.6%	148.5%	10.8%	6.8%
TENNESSEE - ALL OFFICE VISITS	119.4%	123.5%	75.4%	58.4%	63.8%
LOW COMPLEXITY E&M VISITS	121.8%	125.6%	74.3%	63.8%	68.9%
MODERATE COMPLEXITY E&M VISITS	122.6%	128.9%	67.8%	80.7%	90.0%
TEXAS - ALL OFFICE VISITS	105.1%	90.3%	95.8%	9.7%	-5.7%
LOW COMPLEXITY E&M VISITS	106.7%	102.5%	91.6%	16.5%	11.9%
MODERATE COMPLEXITY E&M VISITS	106.5%	105.4%	84.3%	26.3%	25.0%
UTAH - ALL OFFICE VISITS	118.3%	123.6%	91.4%	29.4%	35.2%
LOW COMPLEXITY E&M VISITS	118.0%	118.1%	110.2%	7.1%	7.2%
MODERATE COMPLEXITY E&M VISITS	117.7%	120.0%	114.0%	3.2%	5.2%
VERMONT - ALL OFFICE VISITS	142.0%	150.3%	83.2%	70.7%	80.6%
LOW COMPLEXITY E&M VISITS	135.9%	144.9%	103.7%	31.1%	39.8%
MODERATE COMPLEXITY E&M VISITS	145.6%	153.6%	123.1%	18.2%	24.8%
VIRGINIA - ALL OFFICE VISITS	111.7%	99.5%	90.8%	23.0%	9.5%
LOW COMPLEXITY E&M VISITS	111.9%	110.5%	91.5%	22.3%	20.7%
MODERATE COMPLEXITY E&M VISITS	111.7%	112.9%	85.2%	31.2%	32.6%
WASHINGTON - ALL OFFICE VISITS	142.0%	136.4%	88.3%	60.7%	54.4%
LOW COMPLEXITY E&M VISITS	142.7%	132.1%	121.2%	17.7%	8.9%
MODERATE COMPLEXITY E&M VISITS	142.7%	136.3%	121.9%	17.0%	11.8%
WEST VIRGINIA - ALL OFFICE VISITS	123.1%	122.2%	108.3%	13.6%	12.8%
LOW COMPLEXITY E&M VISITS	120.2%	116.7%	107.3%	12.0%	8.8%
MODERATE COMPLEXITY E&M VISITS	124.3%	126.9%	107.1%	16.1%	18.5%
WISCONSIN - ALL OFFICE VISITS	175.0%	170.3%	120.8%	44.9%	41.0%
LOW COMPLEXITY E&M VISITS	178.3%	162.8%	113.6%	57.0%	43.3%
MODERATE COMPLEXITY E&M VISITS	168.8%	160.5%	120.7%	39.9%	33.0%
WYOMING - ALL OFFICE VISITS	146.6%	139.9%	109.9%	33.4%	27.3%
LOW COMPLEXITY E&M VISITS	146.3%	137.5%	133.1%	9.9%	3.3%
MODERATE COMPLEXITY E&M VISITS	146.1%	144.2%	127.4%	14.7%	13.2%

CARE SETTING AND STATE	ALLOWED CHARGES RELATIVE TO MEDICARE			HIGHER PRIMARY CARE PAYMENT LEVELS COMPARED TO BEHAVIORAL	HIGHER SPECIALIST PAYMENT LEVELS COMPARED TO BEHAVIORAL
	PRIMARY CARE	SPECIALISTS	BEHAVIORAL		
WASHINGTON D.C. - ALL OFFICE VISITS	107.7%	107.0%	96.2%	12.0%	11.3%
LOW COMPLEXITY E&M VISITS	108.9%	101.4%	95.7%	13.8%	5.9%
MODERATE COMPLEXITY E&M VISITS	103.3%	105.6%	90.6%	13.9%	16.5%



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