



International Federation of Health Plans

**2009 Comparative Price Report
Medical and Hospital Fees by Country**

COMPARATIVE COST REPORT



The International Federation of Health Plans was founded in 1968 by a group of health plan industry leaders from a dozen countries. It is now the leading global network of the industry, with one hundred member companies in 31 countries.

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

The attached comparative health care provider report was developed for the Federation council meeting, September 2-4 2009, in Preignac, France, as part of a discussion of total health care cost differences between major countries.

FOR ILLUSTRATIVE PURPOSES ONLY

INTERNATIONAL FEDERATION OF HEALTH PLANS: FEE REPORT- Europe, Canada, South America, Turkey and USA														
FEE TYPE	PROCEDURE	Argentina	Australia	Canada	Chile	France	Germany	Netherlands	Spain	Turkey	UK	USA Average / Low-end	USA High-end	USA Medicare
1. Scans and imaging	CT Scan Abdomen	\$137	\$732	\$83 / \$530	\$214	\$248	\$319	\$258	\$161	\$467	\$179	\$750*	\$1,600	\$400
	CT Scan Head	\$96	\$382	\$41 / \$530	\$345	\$212	\$319	\$258	\$161	\$267	\$179	\$950*	\$1,800	\$300
	CT Scan Pelvis	\$68	\$656	\$83 / 530	\$148	\$248	\$319	\$258	\$161	\$267	\$179	\$950*	\$1,700	\$300
	MRI Scan	\$125	\$1,316	\$824	\$421	\$436	\$839	\$567	\$235	\$295	\$179	\$1,200*	\$1,500	\$500
2. Physician Fees	Well-Baby Office Visit	\$11	\$111	\$30	\$14	\$38	\$15	TBD	\$22			\$88	\$148	N/A
	Routine Office Visit	\$11	\$75	\$30	\$40	\$31	\$22	\$32	\$15	\$66		\$59	\$151	\$72
	Normal Delivery	\$221	\$1,237	\$498	\$800	\$1,023	TBD	\$622	\$1,041	\$1,080		\$2,384	\$4,847	\$1601**
	C-Section	\$444	\$2,569	\$915	\$1,600	\$1,478	TBD	\$1,051	\$1,139	\$2,160		\$2,618	\$6,094	\$1812**
	Appendectomy	\$185	\$596	\$313	\$722	\$114	\$376	\$494	\$285			\$285	\$629	\$1,803
	Cataract Surgery	\$195	\$1,299	\$392	\$961	\$573	\$302	\$496	\$653			\$530	\$1,731	\$600
	Hip Replacement	\$703	\$2,410	\$727	\$1,681	\$126	\$587	TBD	\$1,554			\$1,269	\$3,935	\$1,400
3. Hospital Charges	Ave Cost Per Hospital Day	\$493	\$1,132	\$837	\$1,170	\$1,050	\$550	\$502	\$579			\$3181*	\$12,708	\$2,200
	Ave Cost Per Hospital Stay	\$1,975	\$2,792	\$9,043	\$3,767	\$9,840	TBD	\$3,535	\$2,261		\$3,388	\$12549*	\$40,680	\$12,000
4. Total Hospital and Physician Costs	Appendectomy	\$1,426	\$3,783	\$2,436	\$3,543	\$2,700	\$2,500	\$2,700	\$2,959	\$2,487	\$2,634	\$11,997*	\$26,373	\$10,400
	Bypass Surgery	\$9,531	\$37,295	\$14,111	\$8,523	\$11,916	TBD	TBD	\$15,761	\$5,334	\$12,868	\$56,472*	\$116,798	\$22,092**
	Hip Replacement	\$3,135	\$23,584	\$8,483	\$11,024	\$8,200	\$8,500	\$7,600	\$9,152	\$10,000	\$8,347	\$32,093*	\$67,983	\$17,500
	Normal Delivery	\$1,518	\$7,237	\$1,957	\$2,602	\$2,800	\$3,400	\$1,000	\$2,555	\$2,077	\$1,924	\$7,473*	\$12,226	\$7,259**
5. Tests and Cultures	Pap Smear	\$8	\$34	\$27	\$40	\$14	\$26	\$16	\$20	\$44	See note	\$24	\$64	\$17**
	Throat Culture	\$8	\$46	\$17	\$13	Included	\$9	Included	\$10	\$26	above	\$9	\$32	\$17**
6. Drug prices	Lipitor	\$26	\$33	\$33	\$69	\$53	\$48	\$63	\$32	\$23	\$40	\$125	\$334	No Medicare Rx fees
	Nexium	\$27	\$38	\$65	\$43	\$67	\$37	\$102	\$36	\$30	\$41	\$154	\$424	
	Plavix	\$68	\$38	\$85	\$62	\$77	\$85	\$77	\$58	\$27	\$59	\$133	\$540	

Non-US fees shown above came from both government sources and data files of IFHP member plans. For countries with multiple health plans or multiple regions with different payment systems, the fees reflect a representative sample of estimated average prices.

For Turkey and the South American countries, the fees are from upscale modern hospitals that meet international standards. Those fees are not representative of the entire local care system and may be higher than most fees in those countries in other care sites.

Canadian scans include the government "reading" fee and the charges used by private scanning facilities for patients who pay their own expenses. There are no government fees associated with MRIs because this equipment is typically purchased by local health authorities and is included with fees for facility-level use.

U.S. medical and hospital figures are from Medicare, independent databases tracking payment levels by third party payers, and publicly reported sources. Non-Medicare US data on imaging costs are based on publicly available online price comparison sites.

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** Representative Medicare fees from Portland, Oregon market or CMS Medicare average for tests and cultures; all other Medicare fees are averages provided by a global consulting and actuarial firm.

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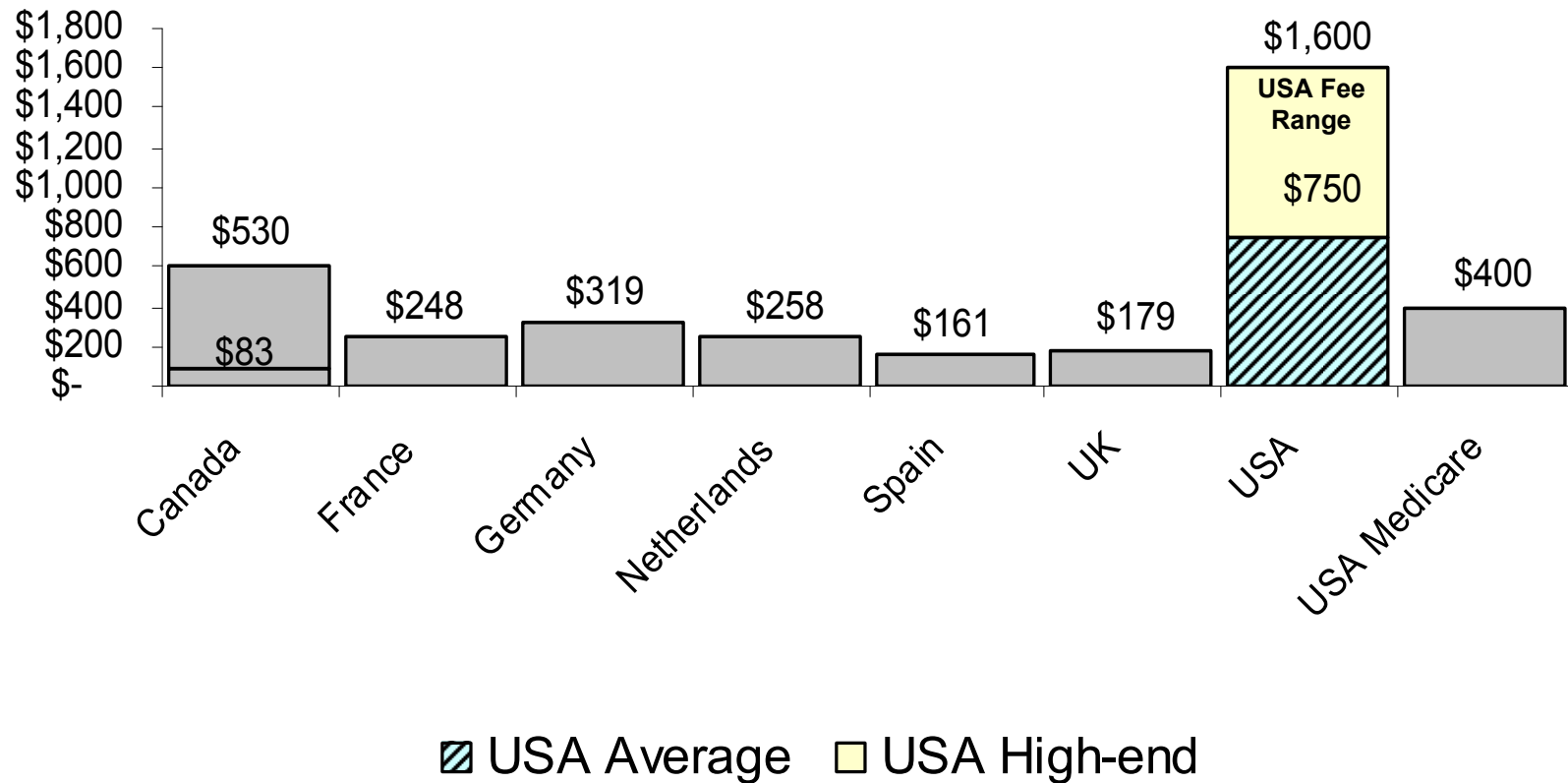
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Scans and Imaging Fees:

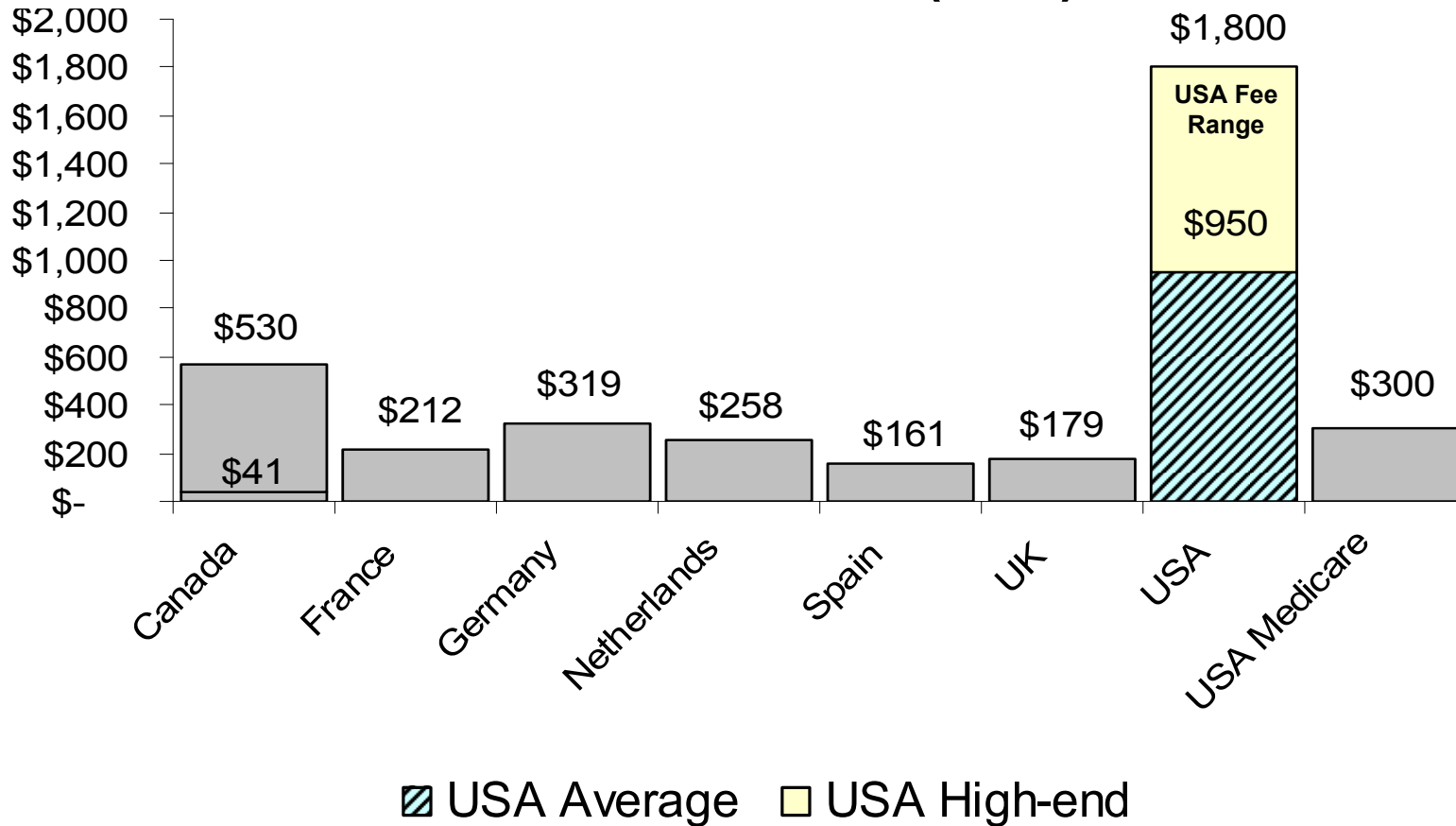
CT Scan: Abdomen (US\$)



Note: Canadian scan prices include the government “reading” fee and the charges used by private scanning facilities for patients who pay their own

Scans and Imaging Fees:

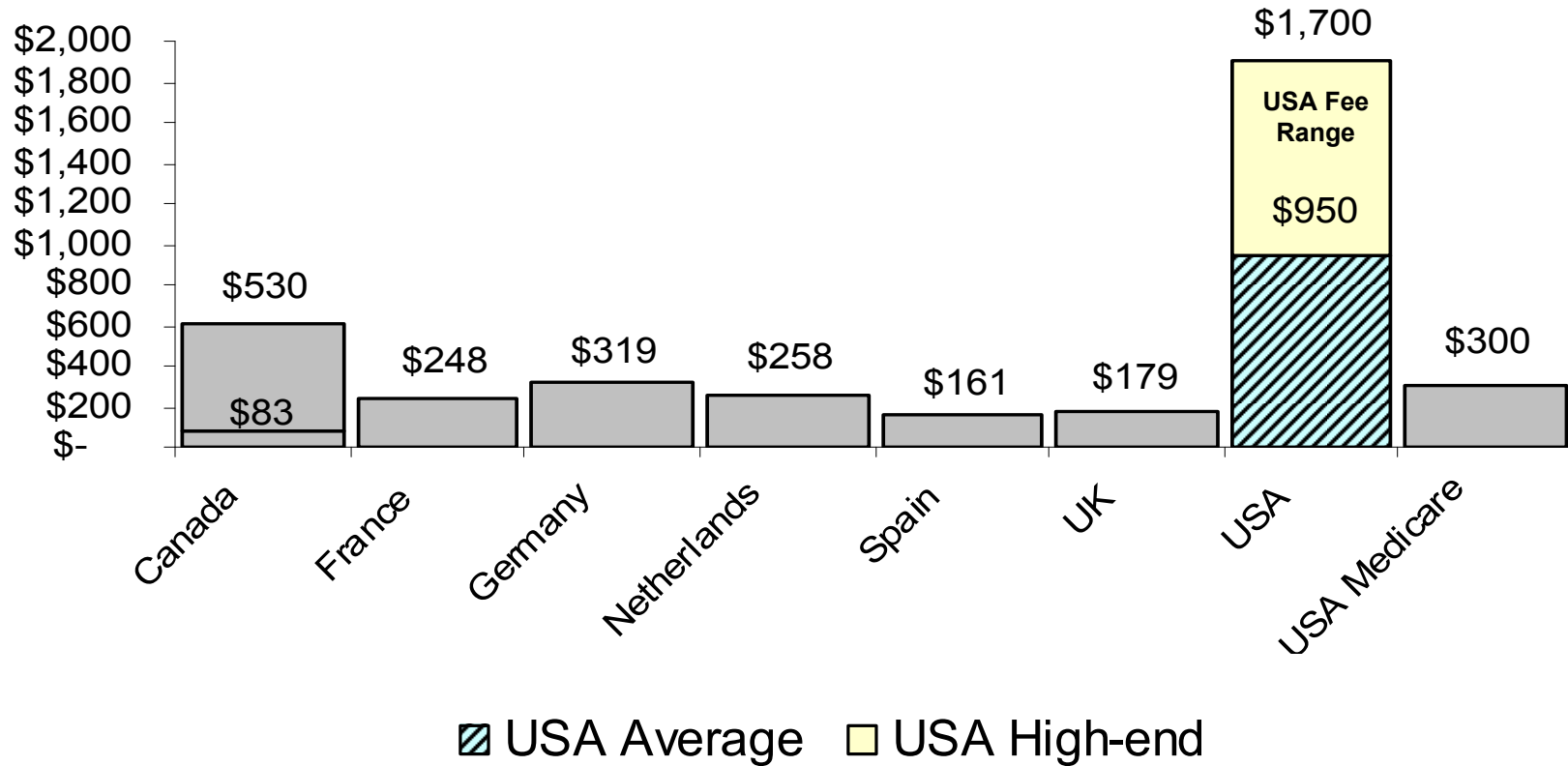
CT Scan: Head (US\$)



Note: Canadian scan prices include the government “reading” fee and the charges used by private scanning facilities for patients who pay their own

Scans and Imaging Fees:

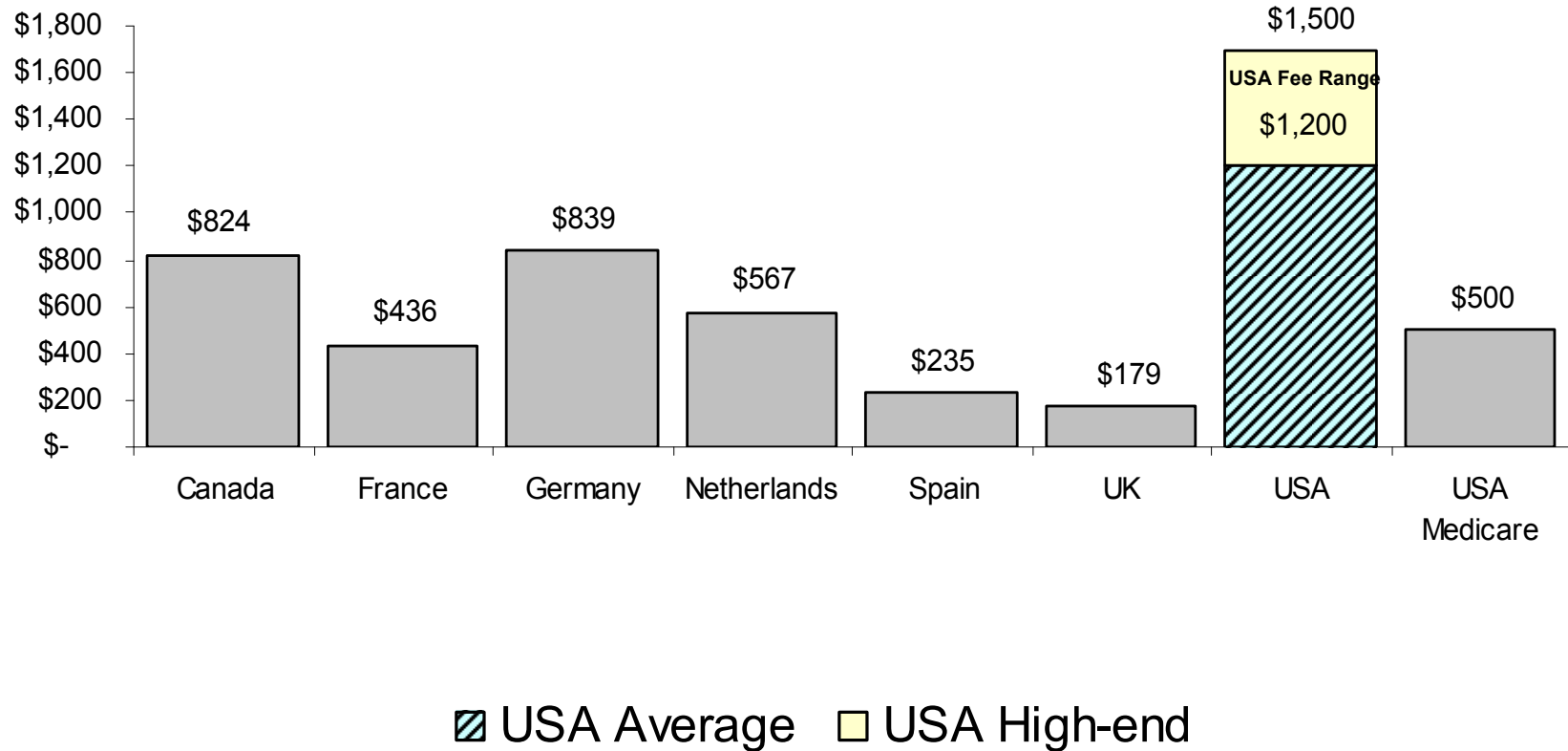
CT Scans: Pelvis (US\$)



Note: Canadian scan prices include the government “reading” fee and the charges used by private scanning facilities for patients who pay their own

Scans and Imaging Fees:

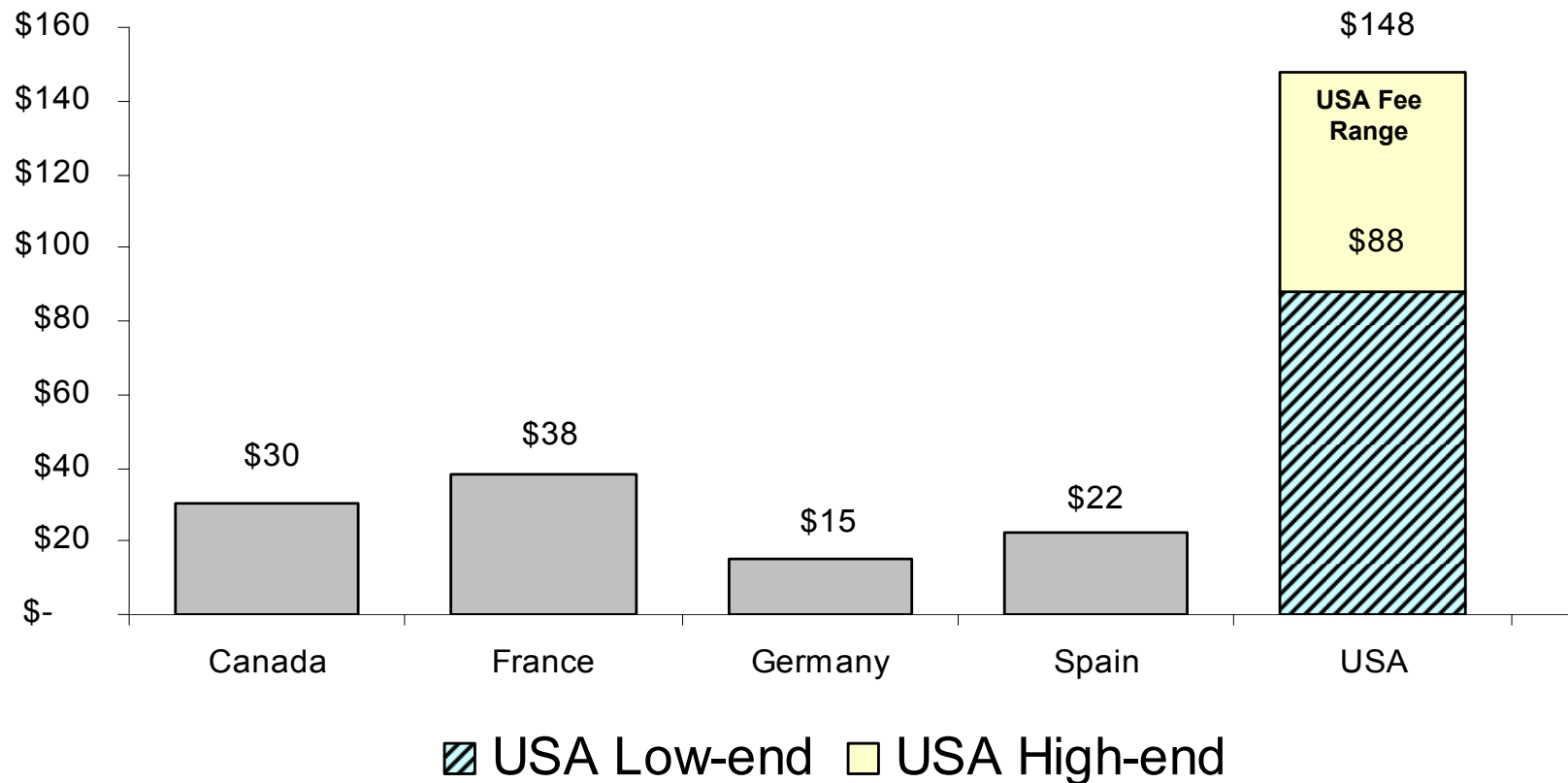
MRI Scan (US\$)



Note: There are no Canadian government fees associated with MRIs because this equipment is typically purchased by local health authorities and is included with fees for facility-level use.

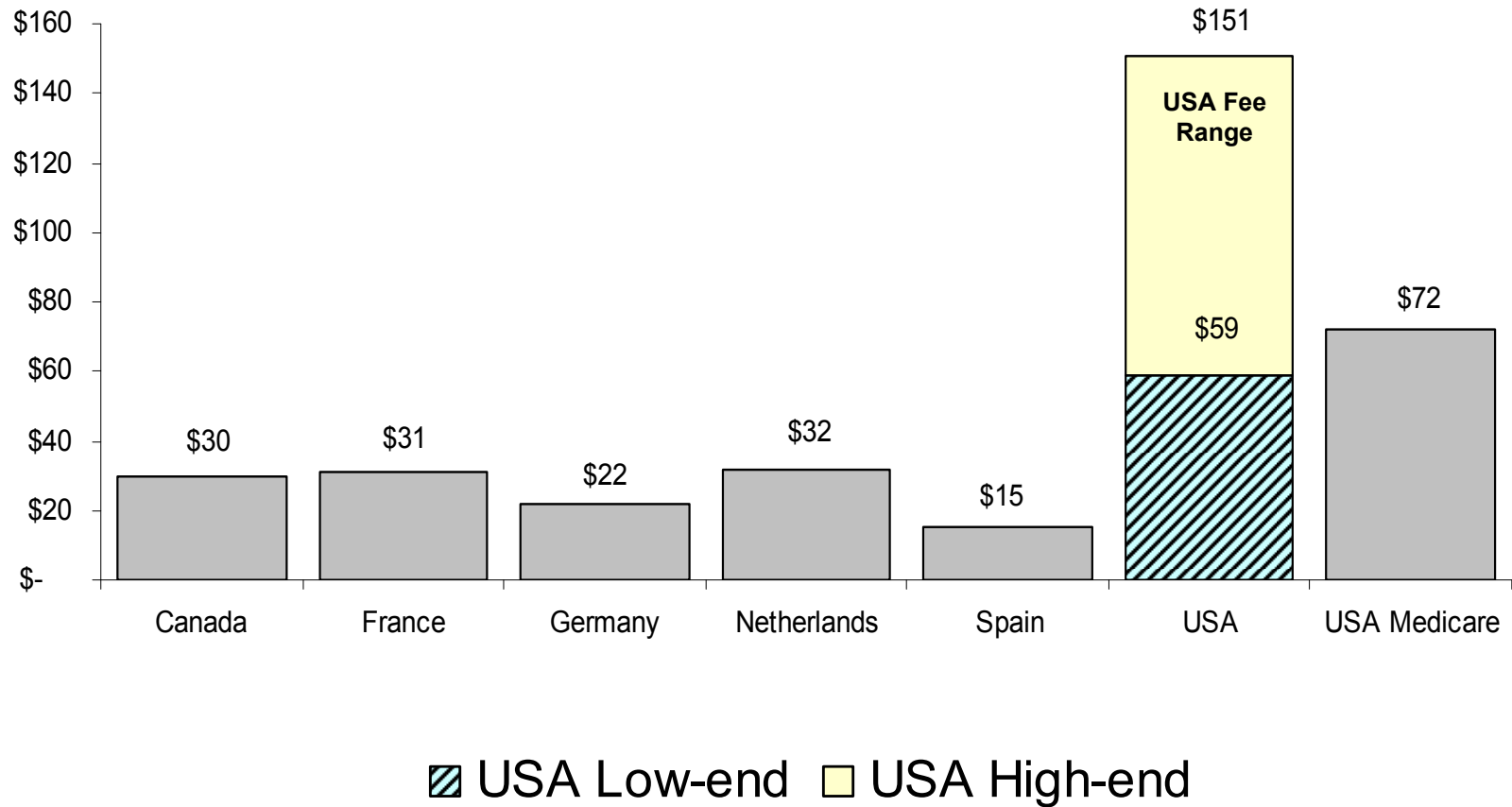
Physician Fees:

Well-Baby Office Visit (US\$)

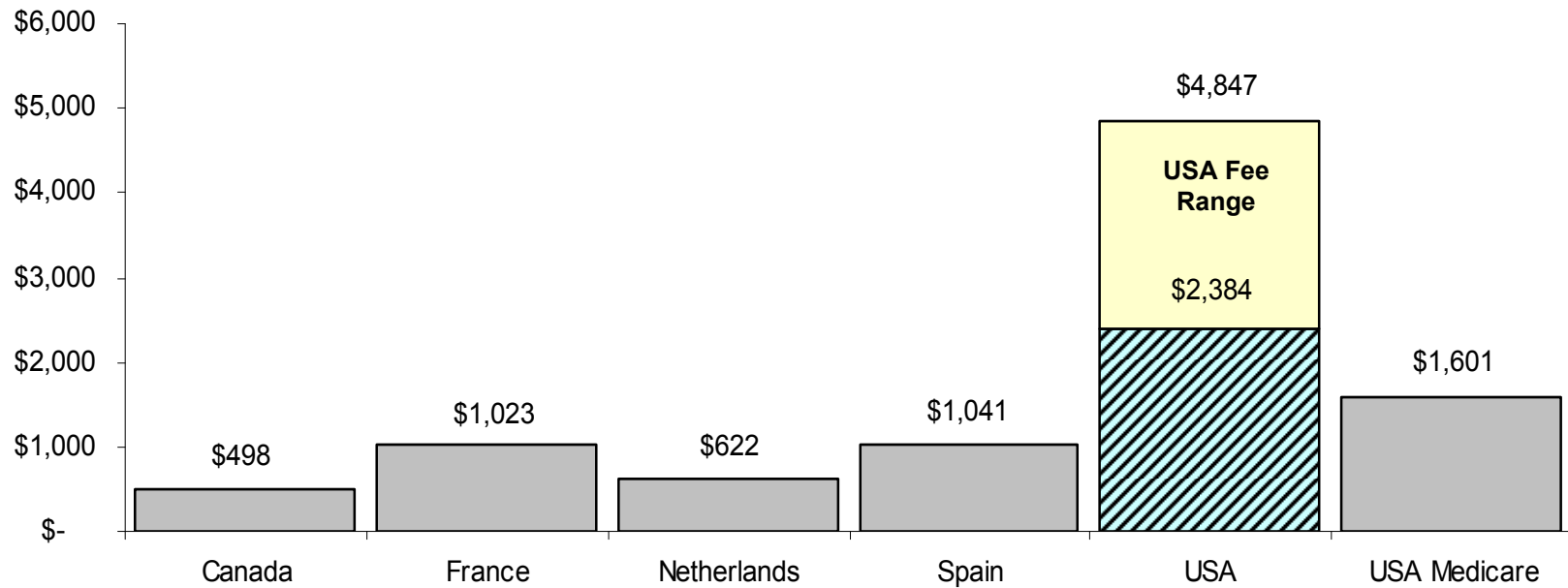


Physician Fees:

Routine Office Visit (US\$)

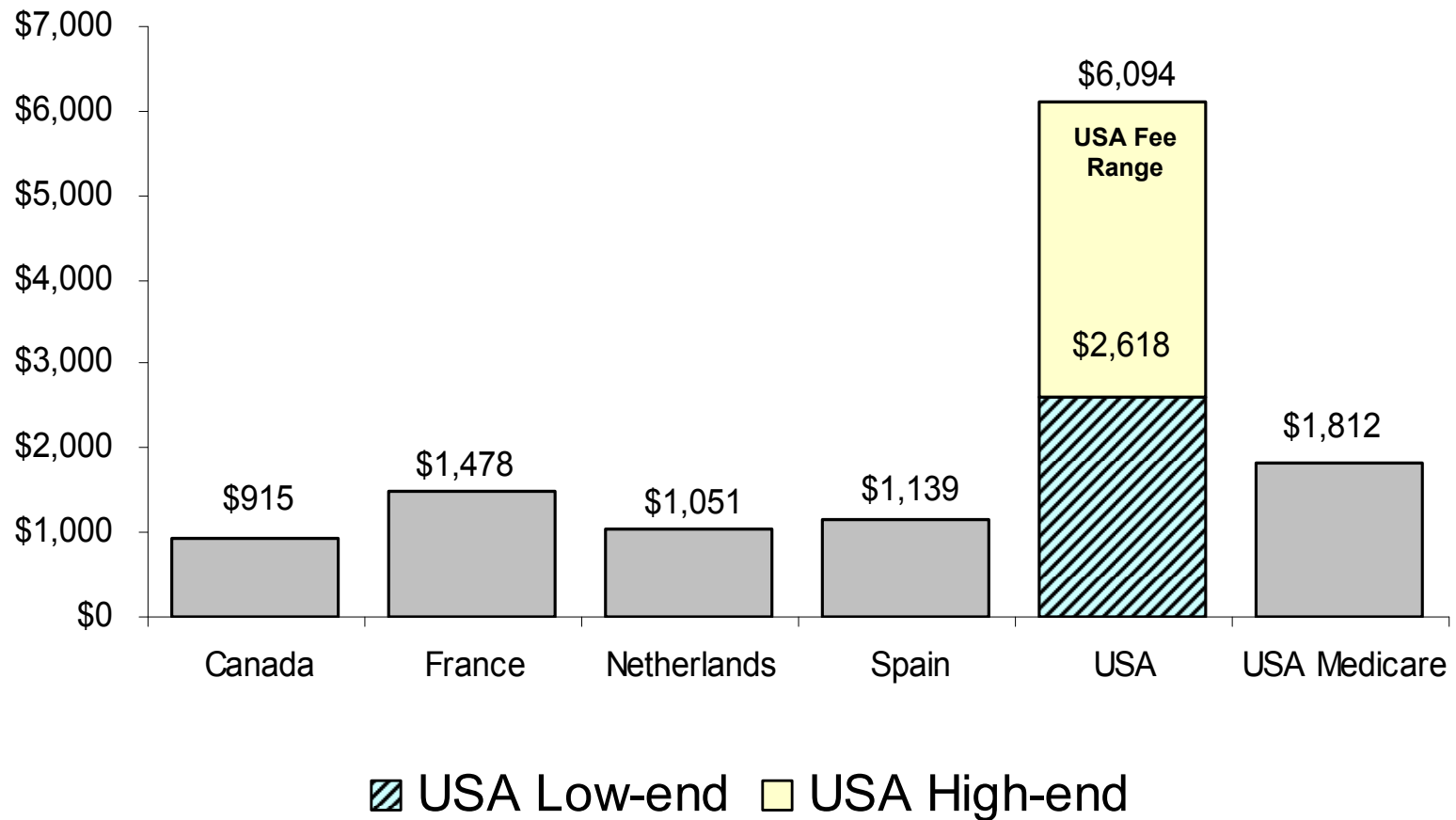


Physician Fees: Normal Delivery (US\$)

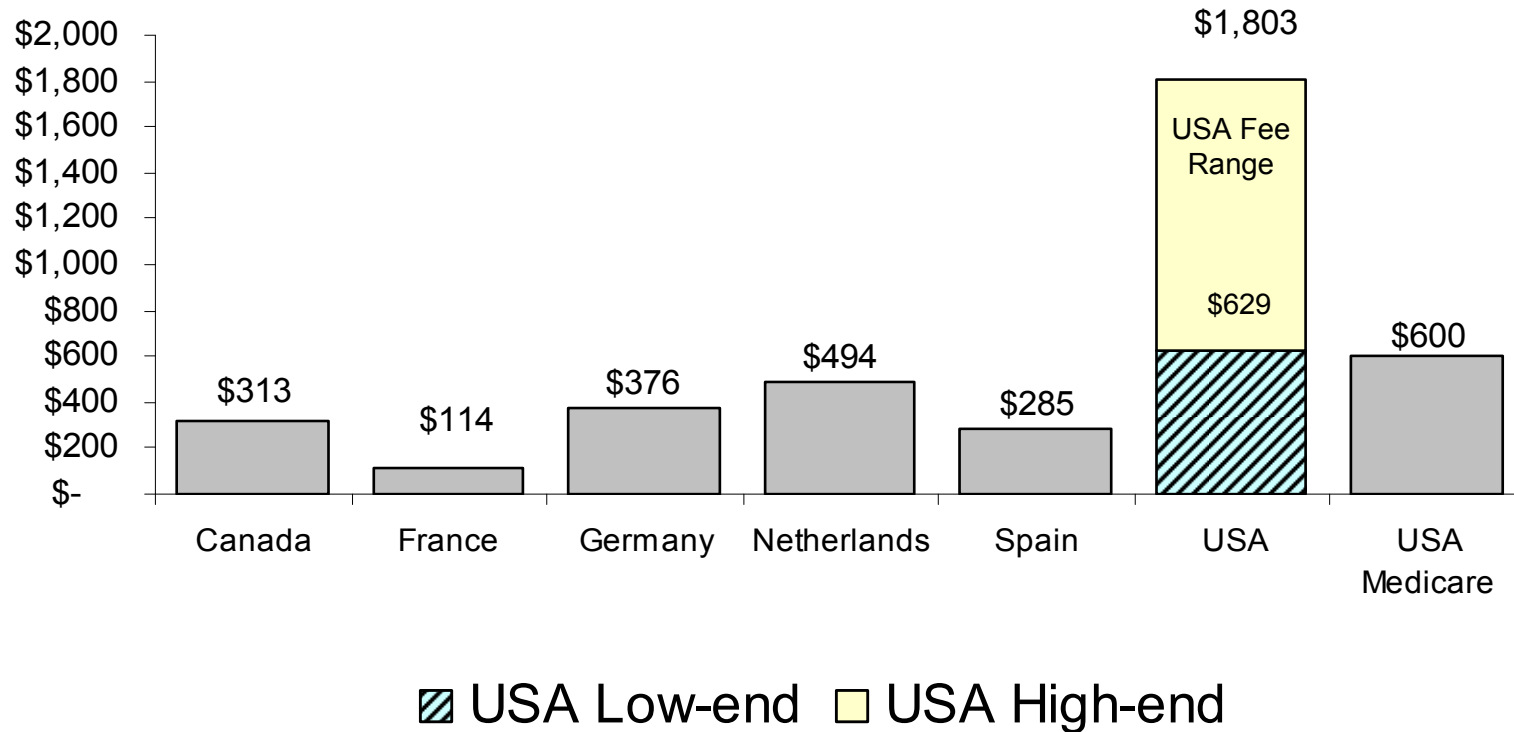


▨ USA Low-end □ USA High-end

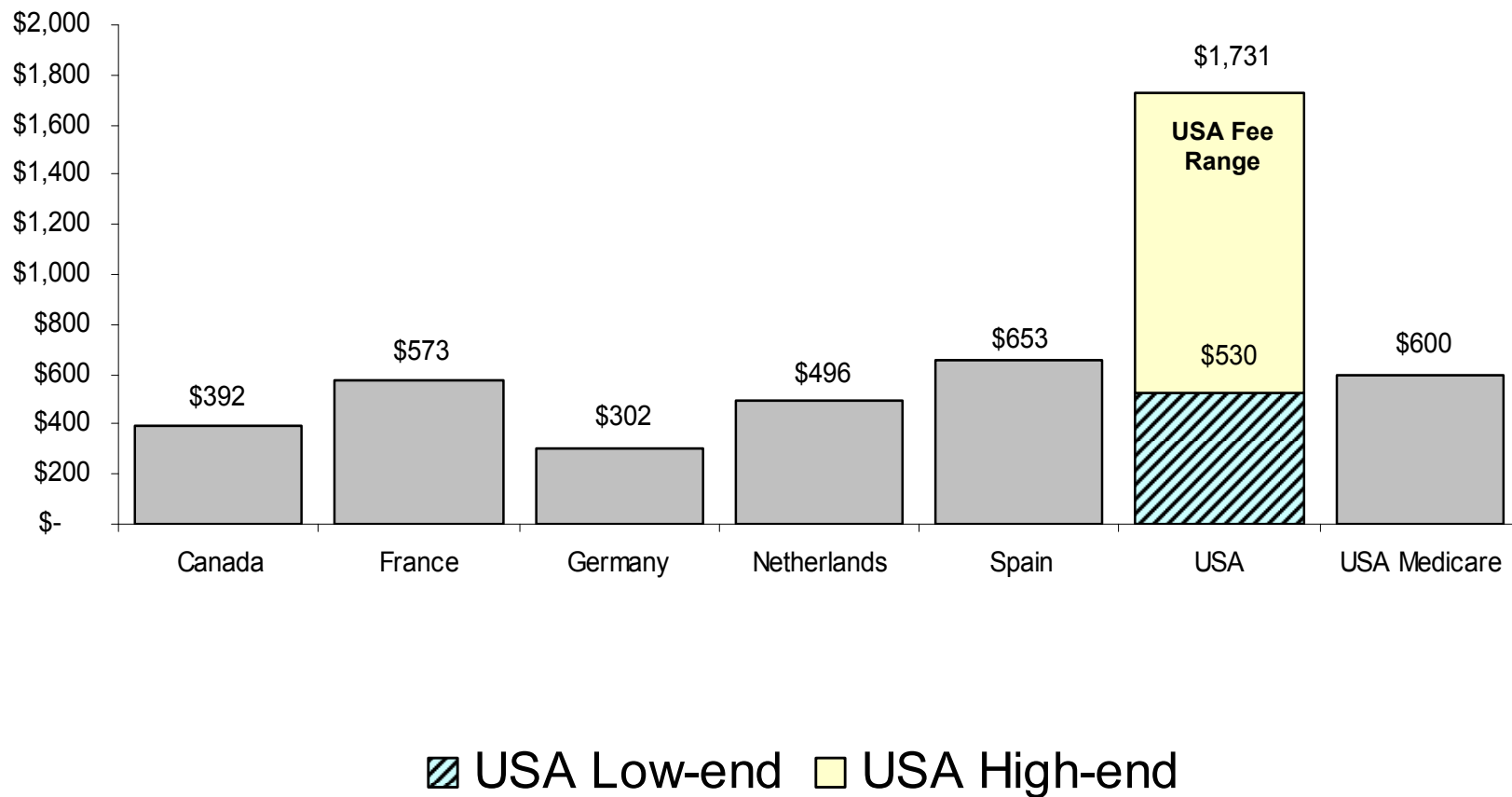
Physician Fees: C-Section (US\$)



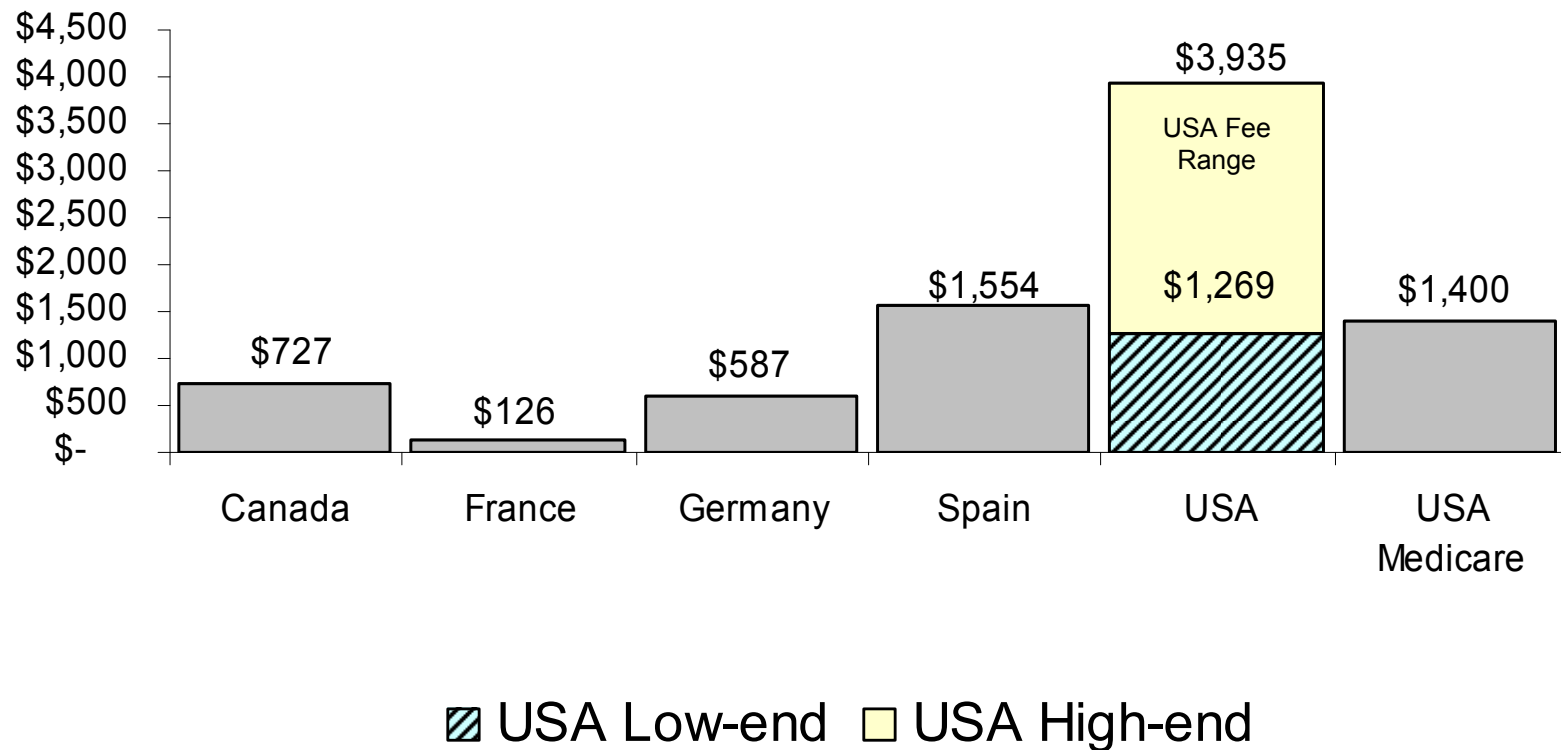
Physician Fees: Appendectomy (US\$)



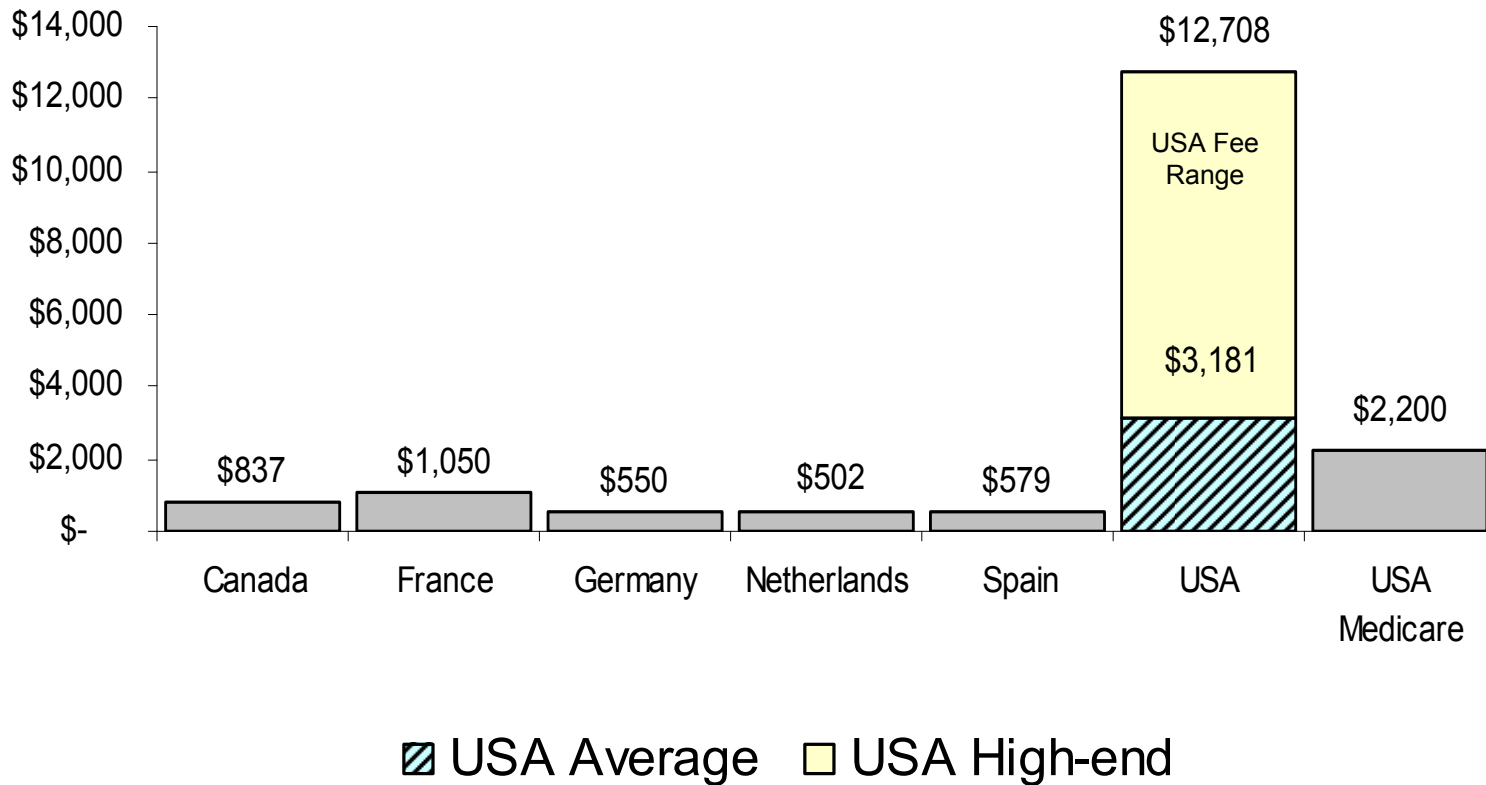
Physician Fees: Cataract Surgery (US\$)



Physician Fees: Hip Replacement (US\$)

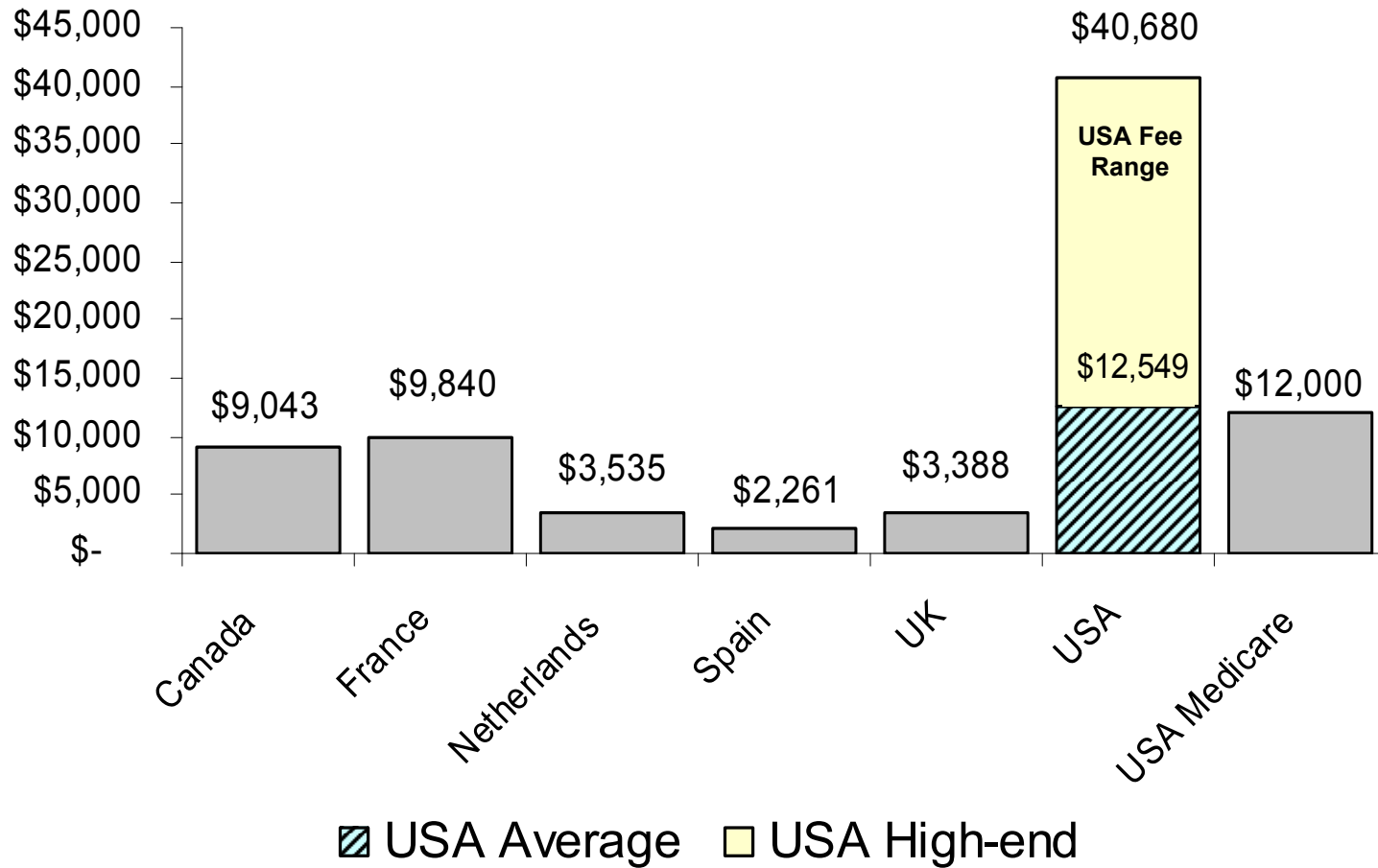


Hospital Charges: Average Cost Per Hospital Day (US\$)



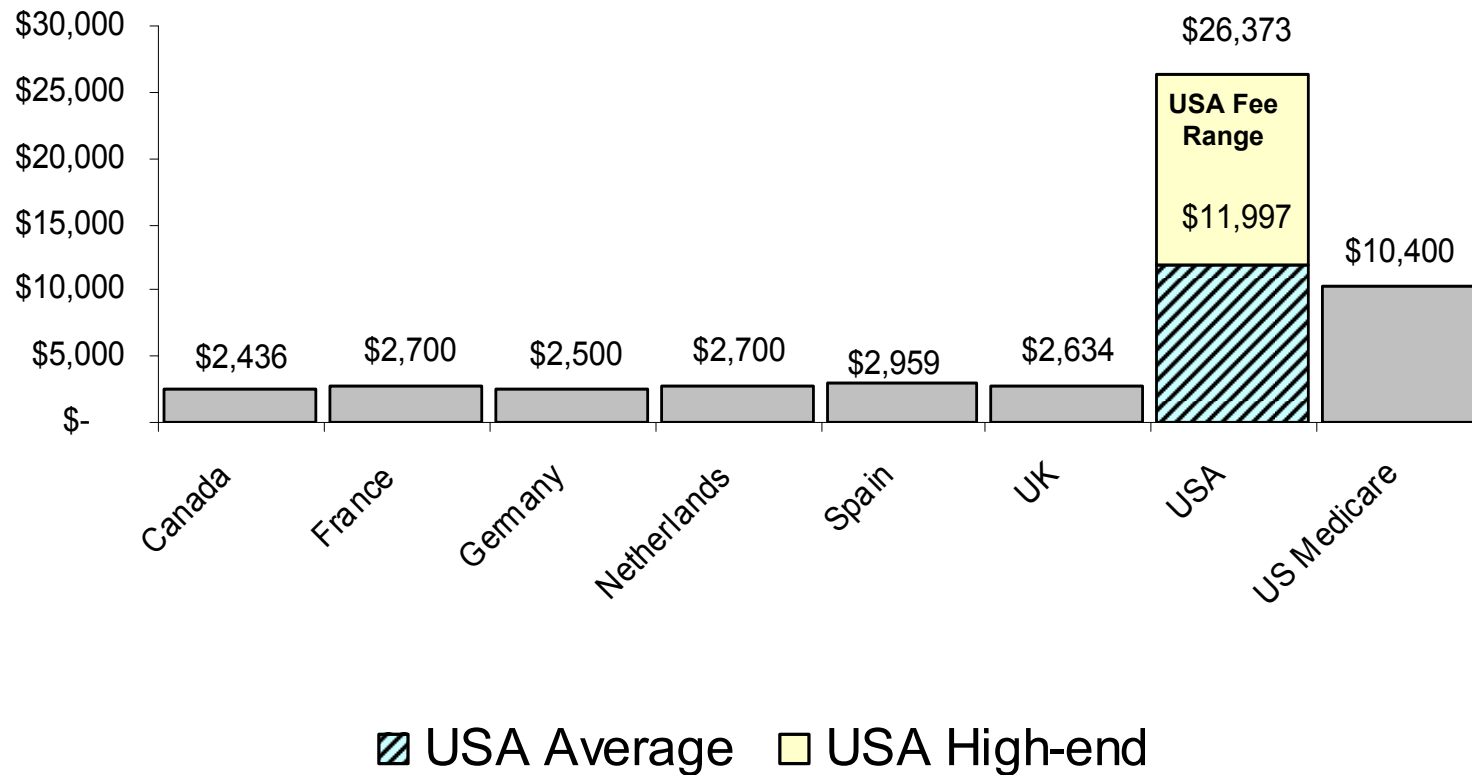
Hospital Charges:

Average Cost Per Hospital Stay (US\$)

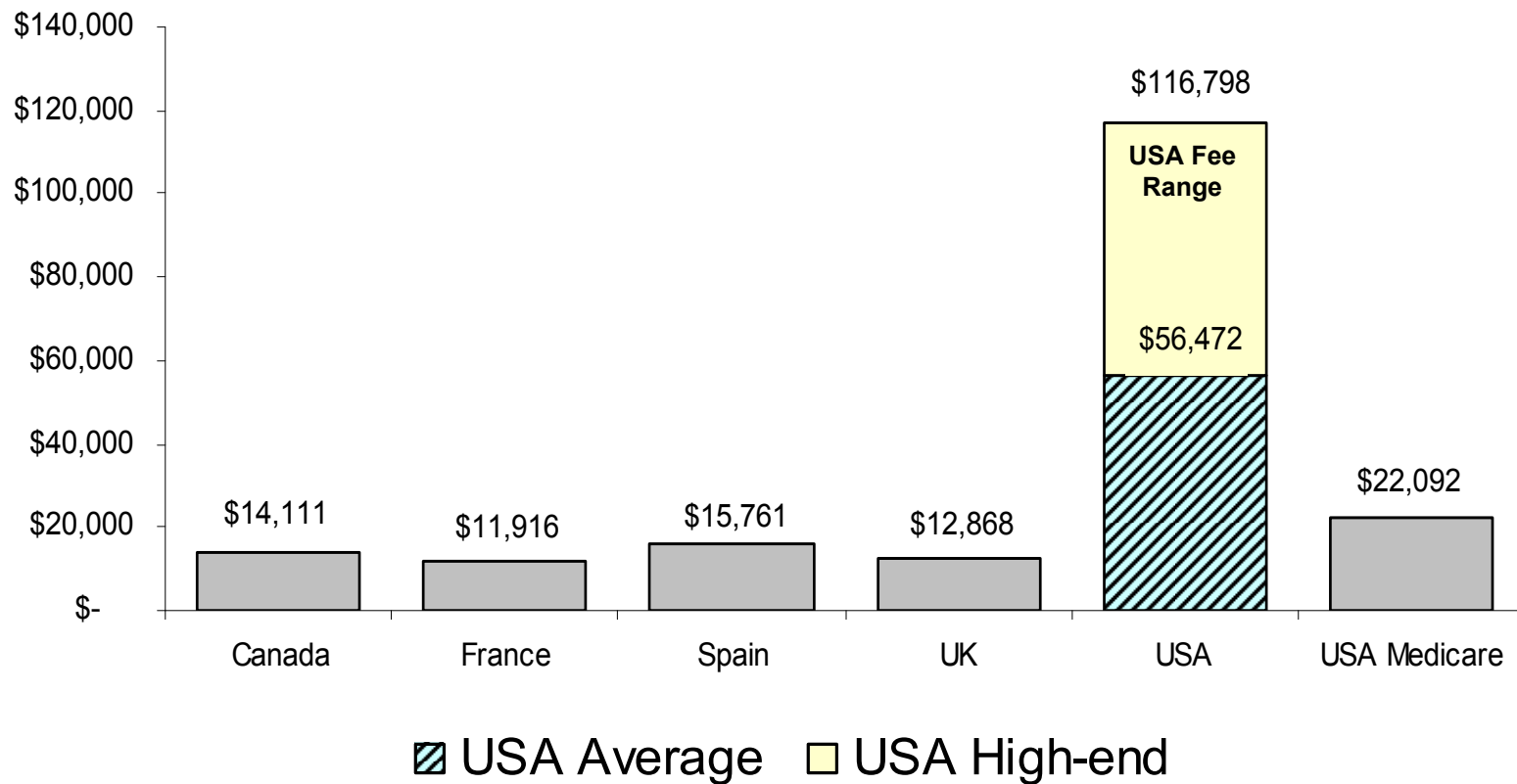


Total Hospital and Physician Costs:

Appendectomy (US\$)

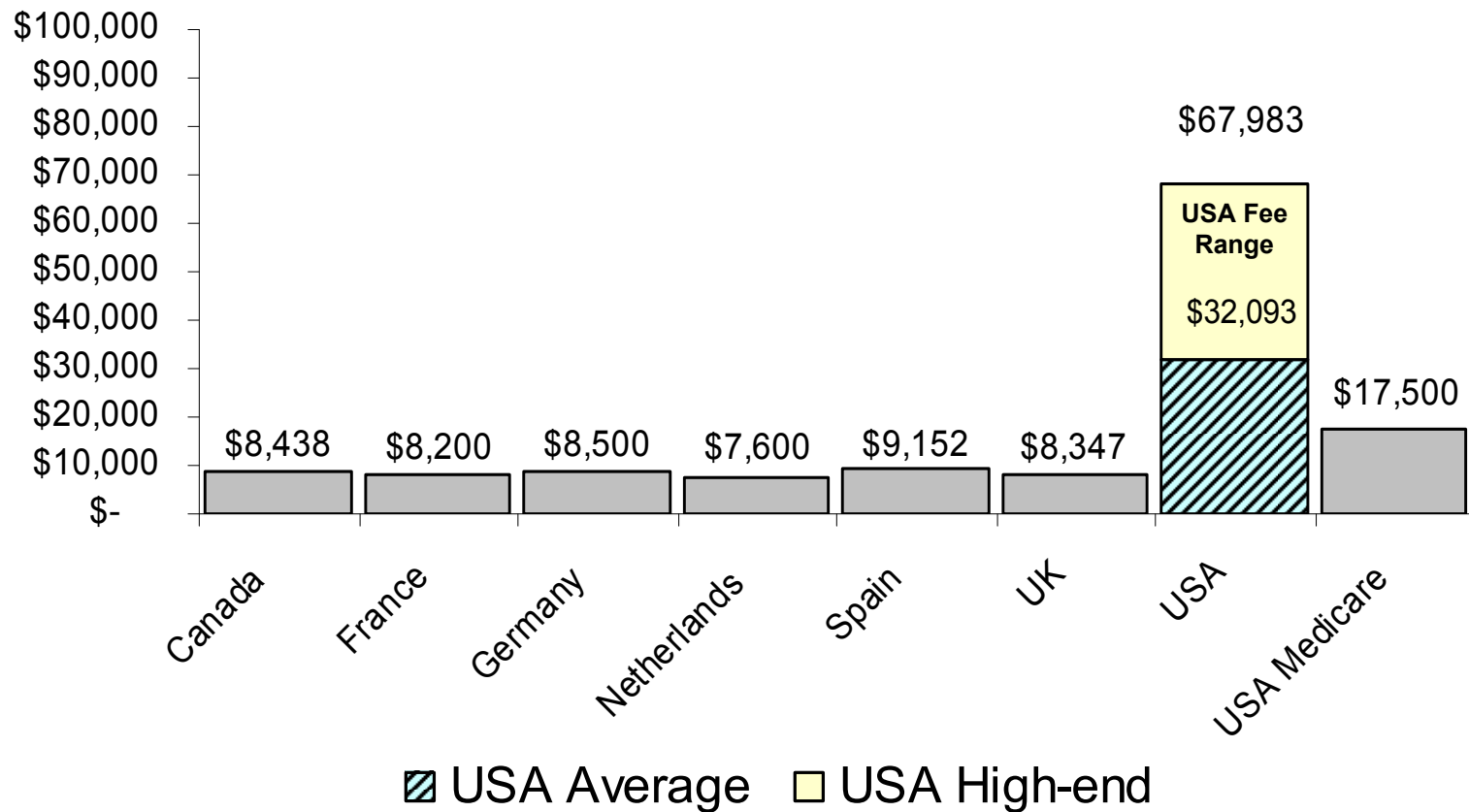


Total Hospital and Physician Costs: Bypass Surgery (US\$)

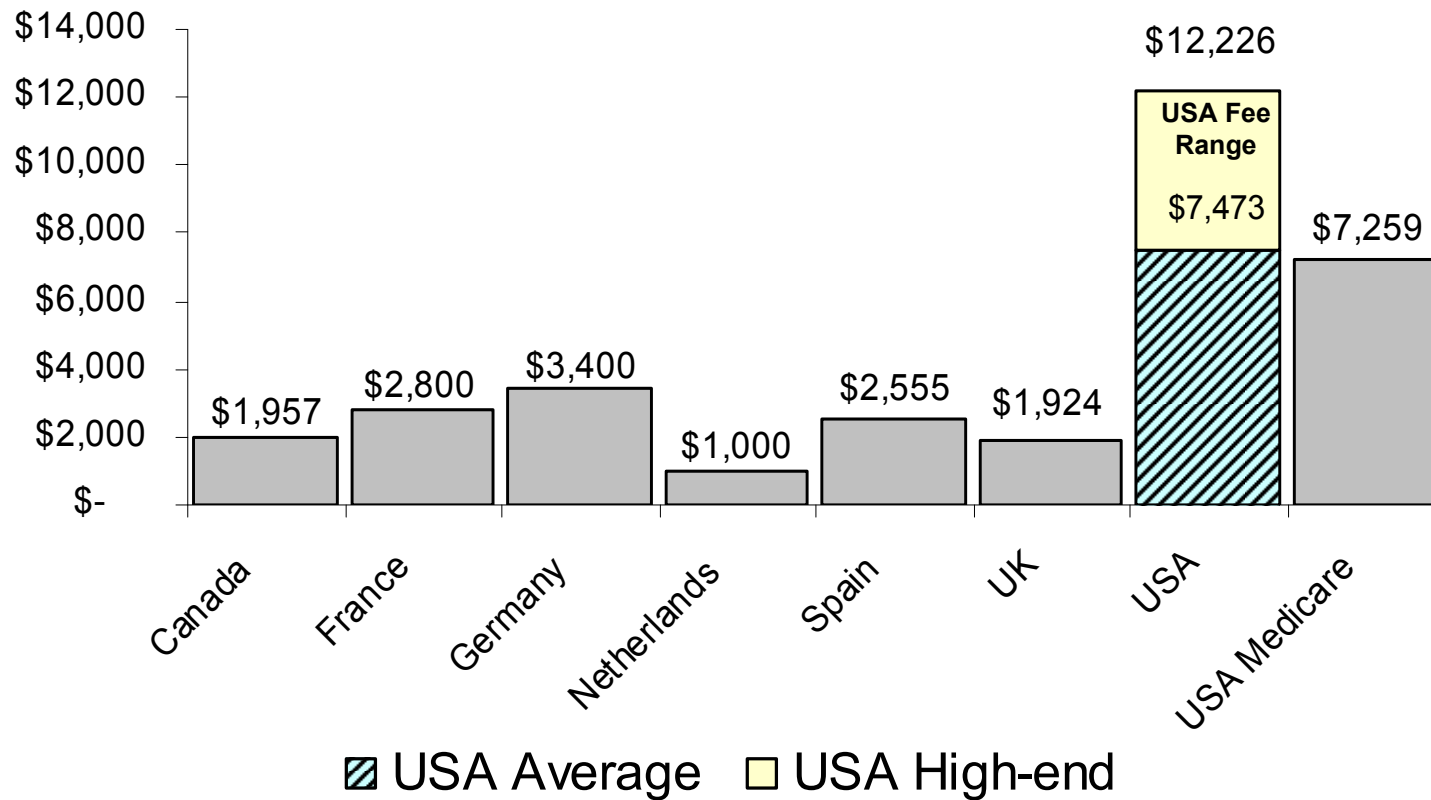


Total Hospital and Physician Costs:

Hip Replacement (US\$)

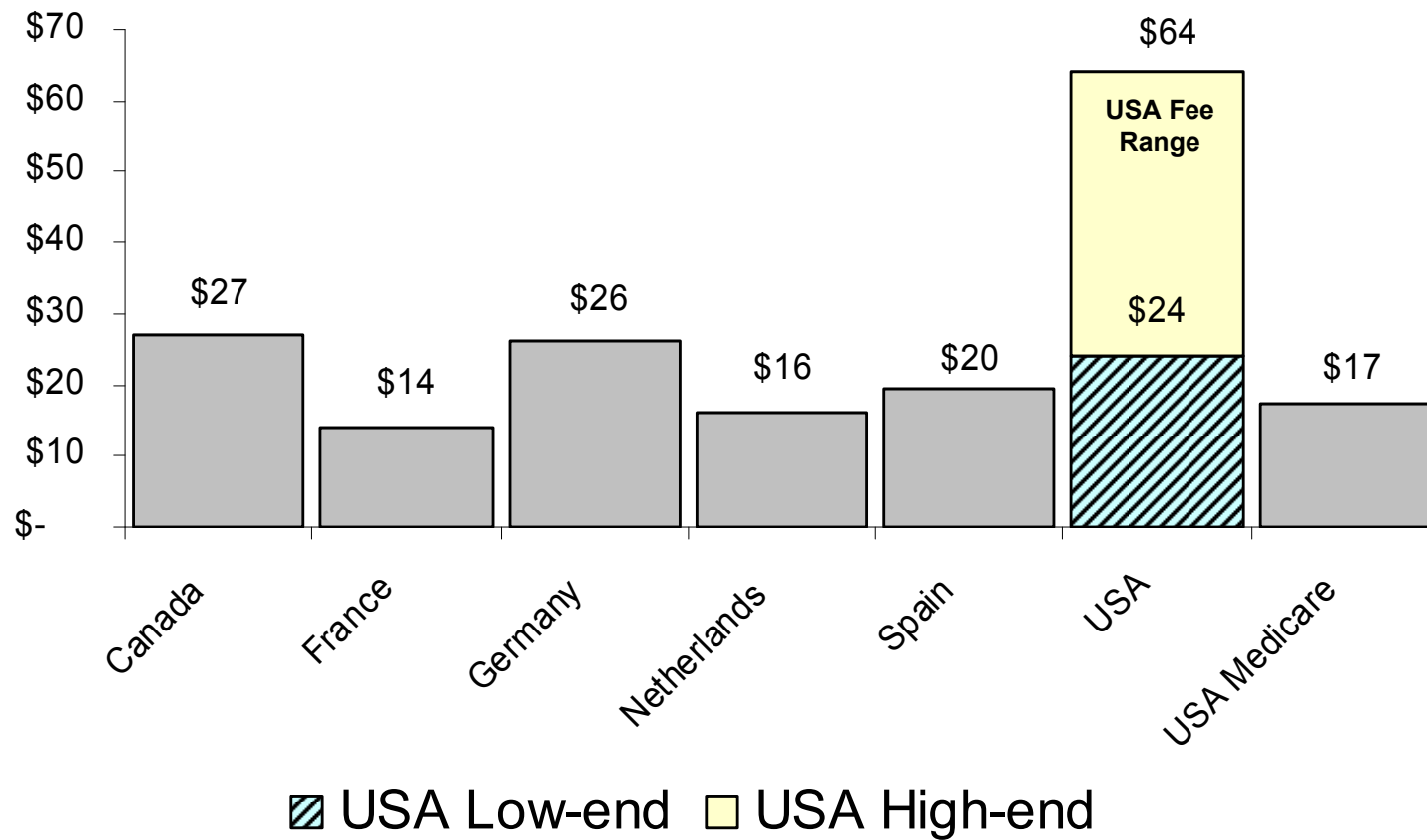


Total Hospital and Physician Costs: Normal Delivery (US\$)



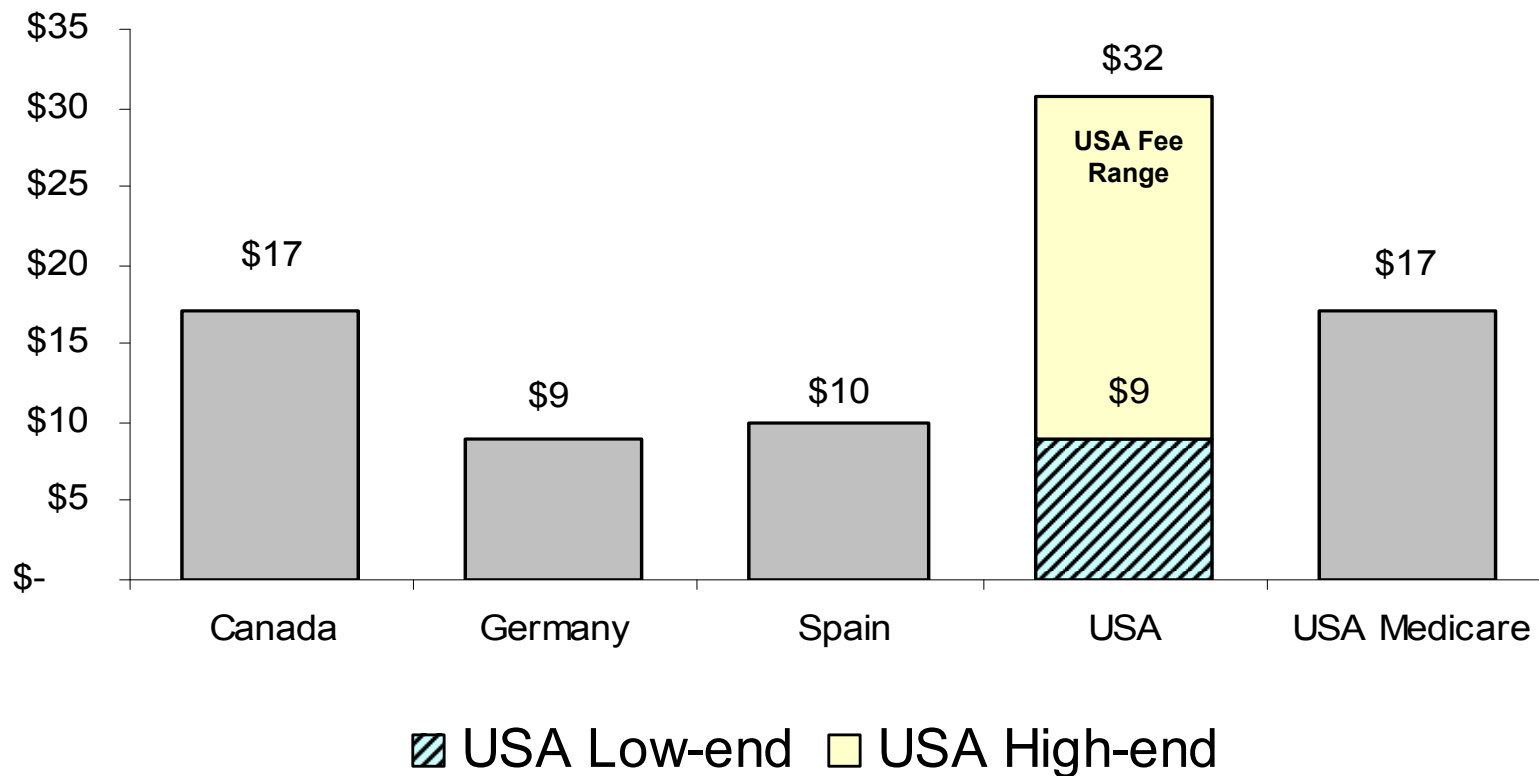
Tests and Cultures:

Pap Smear (US\$)



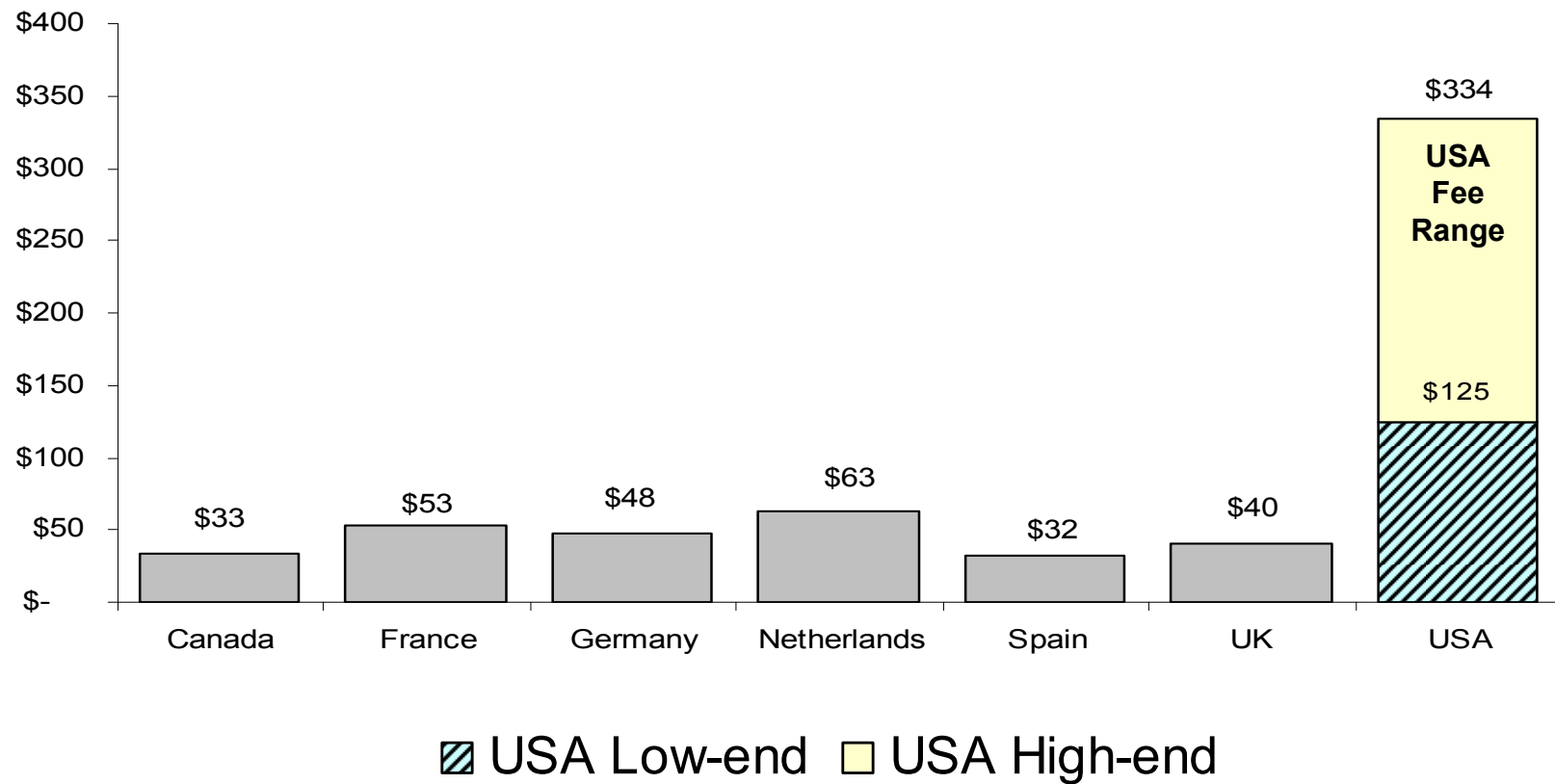
Tests and Cultures:

Throat Culture (US\$)

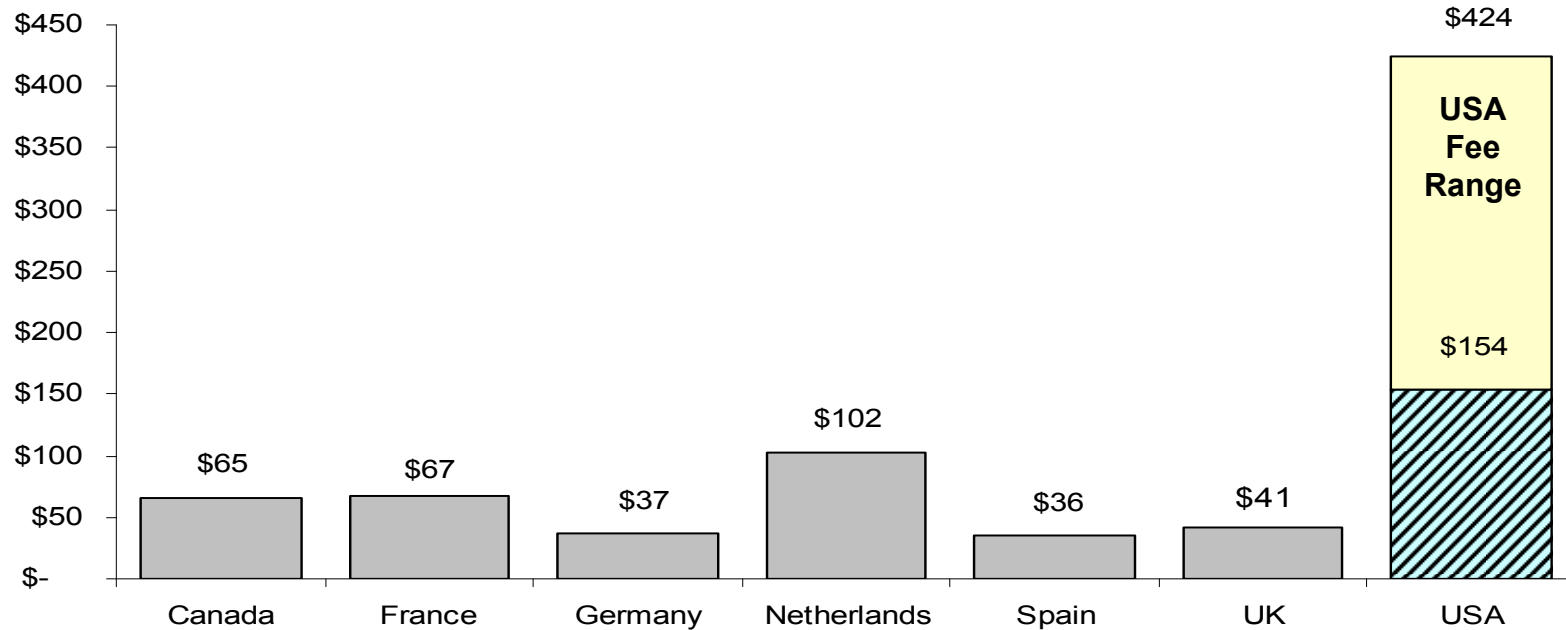


Drug Prices:

Lipitor (US\$)



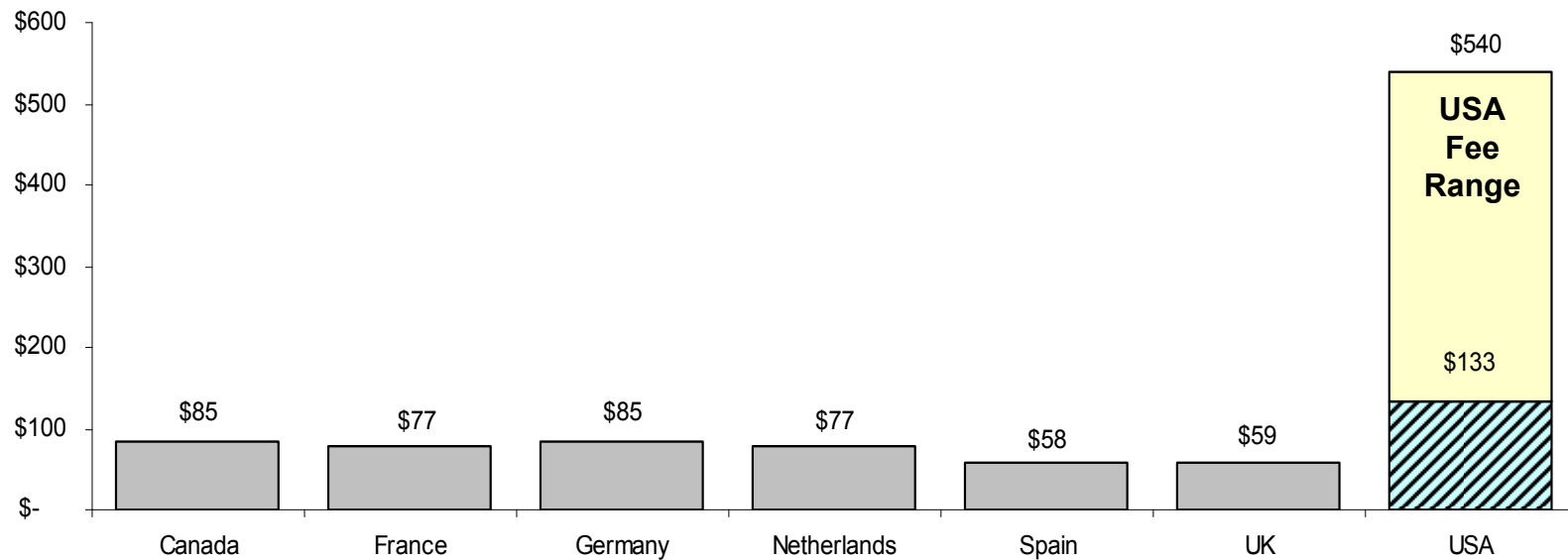
Drug Prices: Nexium (US\$)



▨ USA Low-end □ USA High-end

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Plavix (US\$)



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Contact information

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

Tom was born in London in 1950. He gained a degree in Modern History and Spanish Literature from Oxford University, and began his working life in financial services in New York specializing in European and Latin American debt.

In 1983 he was elected to the British Parliament. He served as a Government Whip in the Thatcher administration and later as a Minister in the Department of Health and the Home Office.

Since 1998 he has been Chief Executive of the International Federation of Health Plans, a global network of leading health insurers with members in 30 countries dedicated to the maintenance of high professional and ethical standards across the industry.

Contact information continued

Tom Sackville

Tom is an advisor to various healthcare enterprises, including a hospital IT service provider. He is Chairman of Renal Services plc, a provider of kidney dialysis in the UK and Italy, and of the board of trustees of The Family Survival Trust, a charitable foundation supporting victims of cults and their families.

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List of Federation Member Plans

Argentina

Omint Sa De Servicios

Australia

Australian Health Insurance Association

Australian Unity Health Limited

BUPA Australia Limited

GMHBA Limited

HBF Health Funds Inc

The Hospitals Contribution Fund of

Australia Limited

Health Partners

Medibank Private

Navy Health Limited

NIB Health Funds Limited

Teachers' Federation Health Limited

Teachers' Union Health

Belgium

Association Internationale de la Mutualite

Nationaal Verbond van Socialistische Mutualiteiten

Union Nationale des Mutualities Libres (MLOZ)

Botswana

Botswana Public Medical Aid Scheme

PULA Medical Aid Fund

Brazil

Amil Participacoes LTDA

Canada

Alberta Blue Cross Plan

Canadian Life & Health Insurance Association

Canassurance Hospital Service Association

Group Medical Services

Manitoba Blue Cross

Medavie Blue Cross

Pacific Blue Cross

Saskatchewan Blue Cross

Chile

Banmedica

Colombia

Asociacion Colombiana de Empresas de Medicina Integral

Colsanitas SA

EPS Sanitas SA

Medisanitas SA

Denmark

Danmark Sygeforsikring

Dominican Republic

Ars Humano

France

Malakoff Mederic

Greece

Interamerican Life Insurance Company

Hong Kong

BUPA (Asia) Limited

HSBC Medical Insurance Limited

Ireland

VHI Healthcare Limited

Italy

Unisalute

Mauritius

Administrators & Consultants Limited

Netherlands

Achmea Health

Zorgverzkerars Nederland

New Zealand

Southern Cross Healthcare

Health Fund Association of New Zealand

Unimed

Nigeria

Total Health Trust Limited

People's Republic of China

BUPA China Representative Office

Saudi Arabia

BUPA Middle East

South Africa

Allcare Administration Limited

Bathobile Holdings Limited

Board of Healthcare Funders of Southern Africa

Bonitas Medical Fund

Chartered Accountant (SA) Medical Aid Fund

Discovery Health

La-Health Medical Scheme

Medihelp

Medscheme Holdings

Metropolitan Health Group

Neil Harvey & Associates

Polmed

Resolution Health

Sizwe Medical Fund

Transmed

University of Natal



Spain

Compañia de Seguros Adeslas SA

Sanitas SA

Switzerland

Helsana Versicherungen AG

Tanzania

Strategis Insurance (Tanzania) Limited

Thailand

BUPA Health Insurance (Thailand) Limited

Turkey

Acibadem Saglik ve Hayat Sigorta S.A.

United Kingdom

AXA PPP Healthcare

BUPA

Europe Assistance Holdings

Simplyhealth Group

Western Provident Association

Westfield Contributory Health Scheme

USA

Aetna Inc

America's Health Insurance Plans

Blue Cross & Blue Shield Association

Blue Cross & Blue Shield of Massachusetts

Blue Cross & Blue Shield of Wyoming

HIP Health Plan of New York

Kaiser Foundation Health Plan Inc

Venezuela

Sanitas Venezuela SA

Zimbabwe

CIMAS Medical Aid Society

The Medical Aid Society of Central Africa

Resources For Health Care Unit Price Comparisons

1. Pricelist for Dutch Hospitals:

http://www.umcutrecht.nl/subsite/Prijslijsten_DBC-zorg/Prijslijsten_DBC-zorg/

(For a description of how Dutch DBCs compare to DRGs, please see:

<http://www.dbconderhoud.nl/Over-de-DBC-systematiek/Information-in-english>)

2. The Canadian Institute for Health Information Health Spending Databases (hospital costs):

http://secure.cihi.ca/cihiweb/dispPage.jsp?cw_page=spend_e

3. Canada Diagnostic Centres:

<http://www.canadadiagnostic.com/fee-schedule.php>

Resources For Health Care Unit Price Comparisons – cont.

4. Selected Canadian Fee Schedules:

Alberta:

<http://www.health.alberta.ca/professionals/SOMB.html>

British Columbia:

<http://www.health.gov.bc.ca/msp/infoprac/physbilling/payschedule/index.html>

Manitoba:

www.manitoba.ca/health/documents/physmanual.pdf

Newfoundland:

<http://www.health.gov.nl.ca/mcp/html/schedule/toc.htm>

Saskatchewan:

<http://www.health.gov.sk.ca/payment-schedules>

Resources For Health Care Unit Price Comparisons – cont.

5. French Diagnosis-Related Groups (DRGs):

<http://arimpl.free.fr/uploads/d96da9ec-081f-106f.pdf>

6. German Diagnosis-Related Groups (DRGs):

<http://www.g-drg.de/cms/>

7. USA Medicare Physician Fee Schedules:

http://www.cms.hhs.gov/pfslookup/02_PFSsearch.asp?agree=yes&next=Accept

8. Wiley InterScience Special Issue: Analysing the variation of health care treatment costs in Europe, Volume 17 Issue S1 , Pages S1 - S103 (January/February 2008):

<http://www3.interscience.wiley.com/journal/117882416/issue?CRETRY=1&SRETRY=0>

9. New Choice Health (medical cost comparison resource):

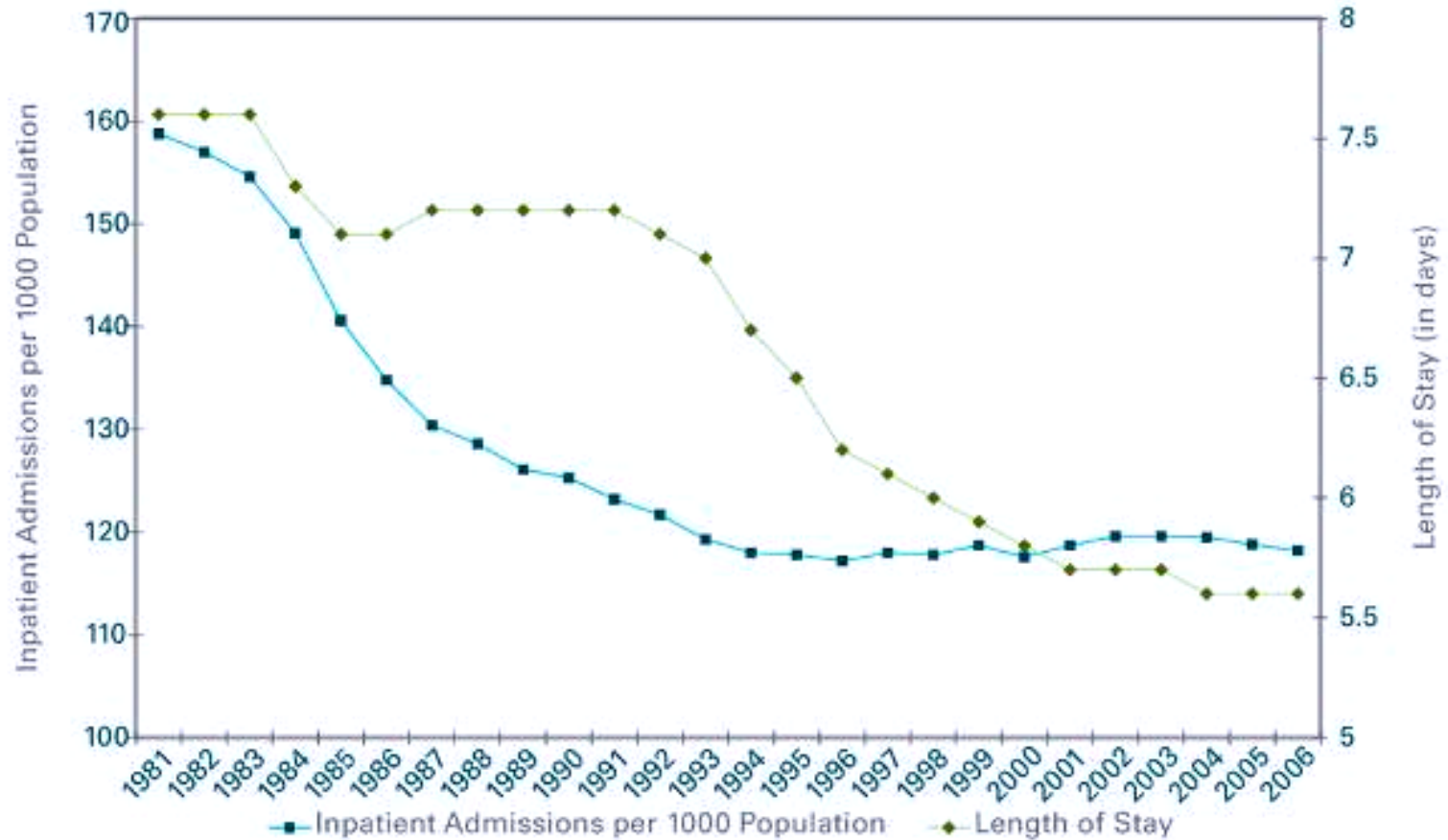
<http://newchoicehealth.com/home>

Resources For Health Care Unit Price Comparisons – cont.

10. United States Prices and Fee Sources:

- **Scans and Imaging** : USA charges include physician and facility fees. Non-Medicare US data reflect the average and maximum quotes provided by an online price comparison site
- **Physician Fees** : Non-Medicare US low- and high-end charges reflect an estimate of the 25th and 95th percentile of charges
- **Hospital Charges / Total Hospital and Physician Costs** : Non-Medicare US average to high-end range reflect an estimate of the average and 95th percentile of charges
- **Tests and Cultures** : Non-Medicare US charges low- and high-end reflect an estimate of 25th and 95th percentile of charges. Medicare US charges reflect the nation wide average
- **Drug Prices** : Non-Medicare charges, the low-end reflects the lowest prices based on a sample of several online US-based internet retail sites while the high-end reflects the maximum price across 61 counties based on a state-wide survey of New York retail pharmacies

Inpatient Utilization (American Hospitals)



Sources: American Hospital Association, "AHA Trendwatch Chartbook 2008," 2008.

Hospital Revenue and Expenses per Admission (American Hospitals)

