

# **International Federation of Health Plans**

**2010 Comparative Price Report**

**Medical and Hospital Fees by Country**

# COMPARATIVE COST REPORT



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

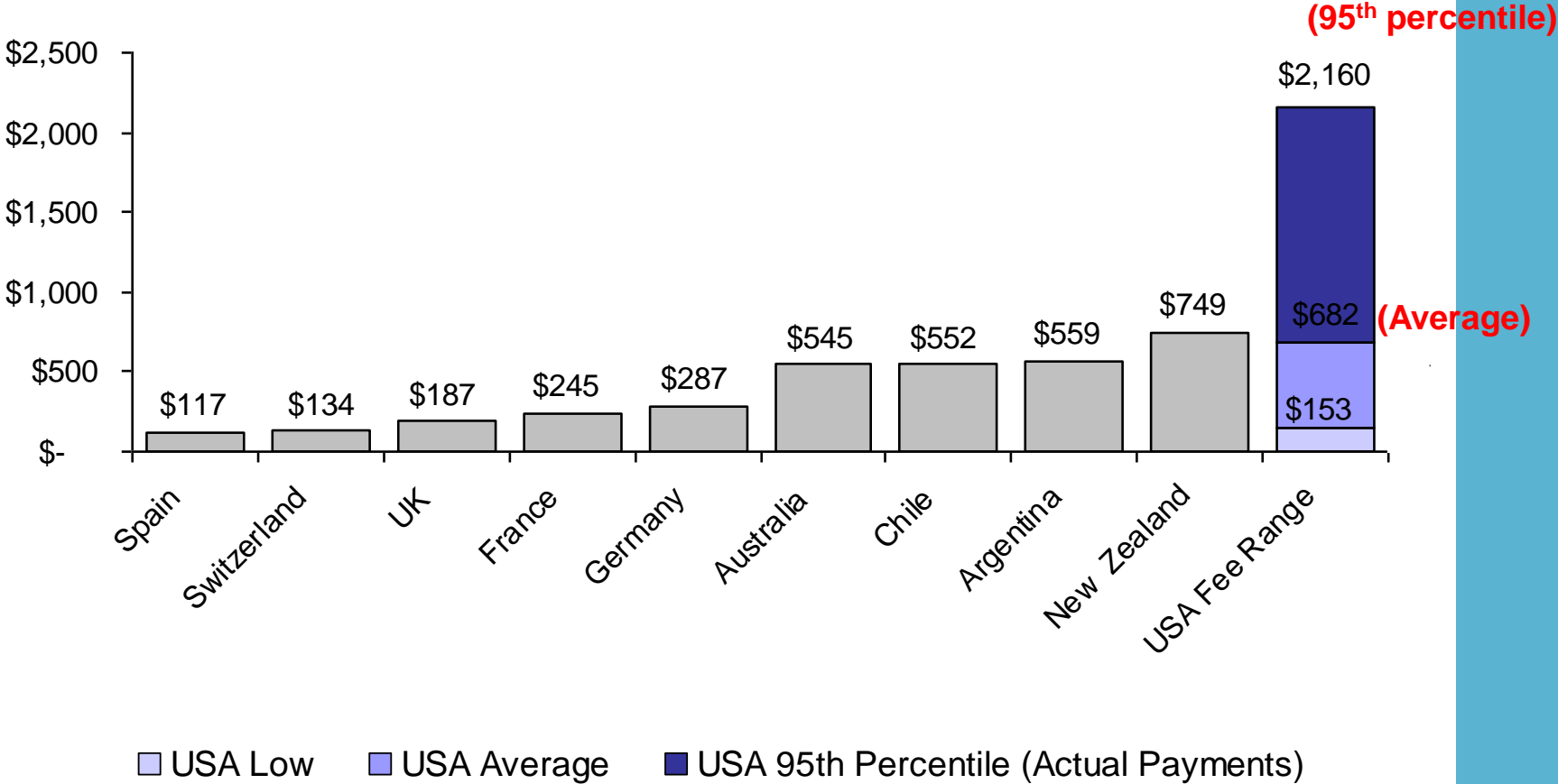
Federation member plans meet regularly to share information about health care financing and health care delivery in their home countries.

# COMPARATIVE COST REPORT



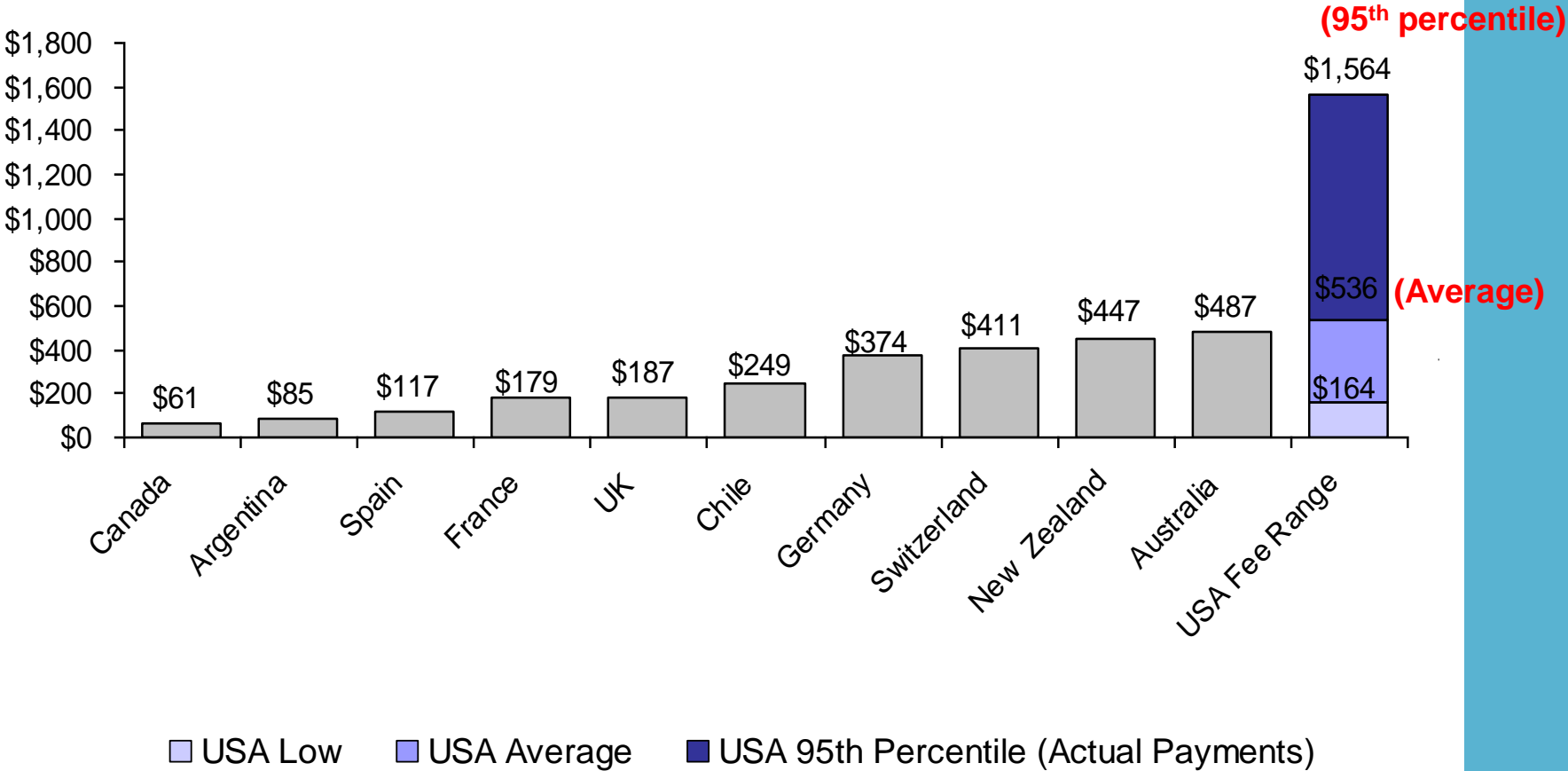
The attached comparative healthcare price report was presented at the iFHP Council meeting in November 2010 held in San Francisco, California, as part of a discussion of total health care cost differences between major countries.

# Scans and Imaging Fees: Angiogram (US\$)



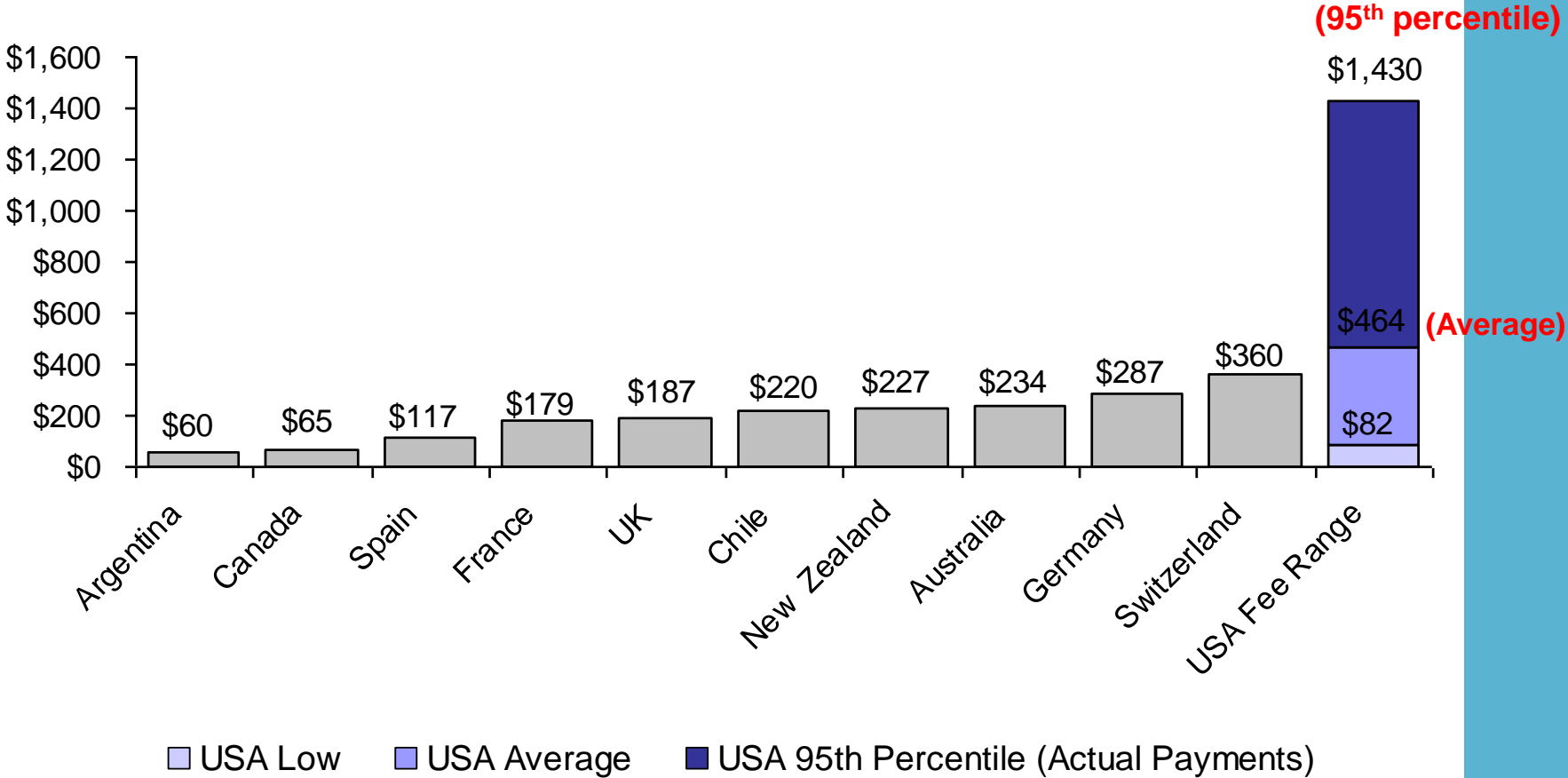
# Scans and Imaging Fees:

## CT Scan: Abdomen (US\$)



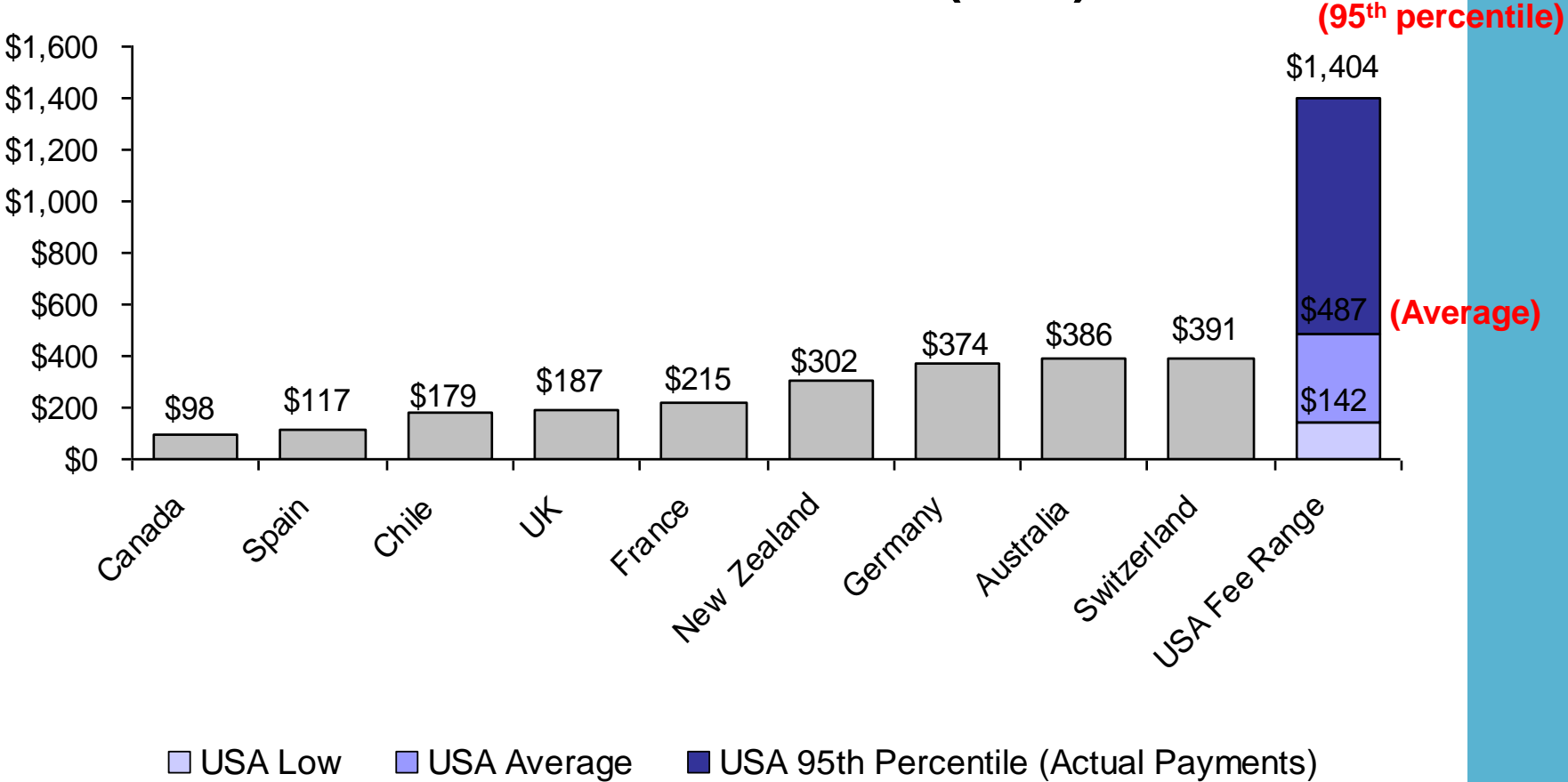
# Scans and Imaging Fees:

## CT Scan: Head (US\$)



# Scans and Imaging Fees:

## CT Scans: Pelvis (US\$)

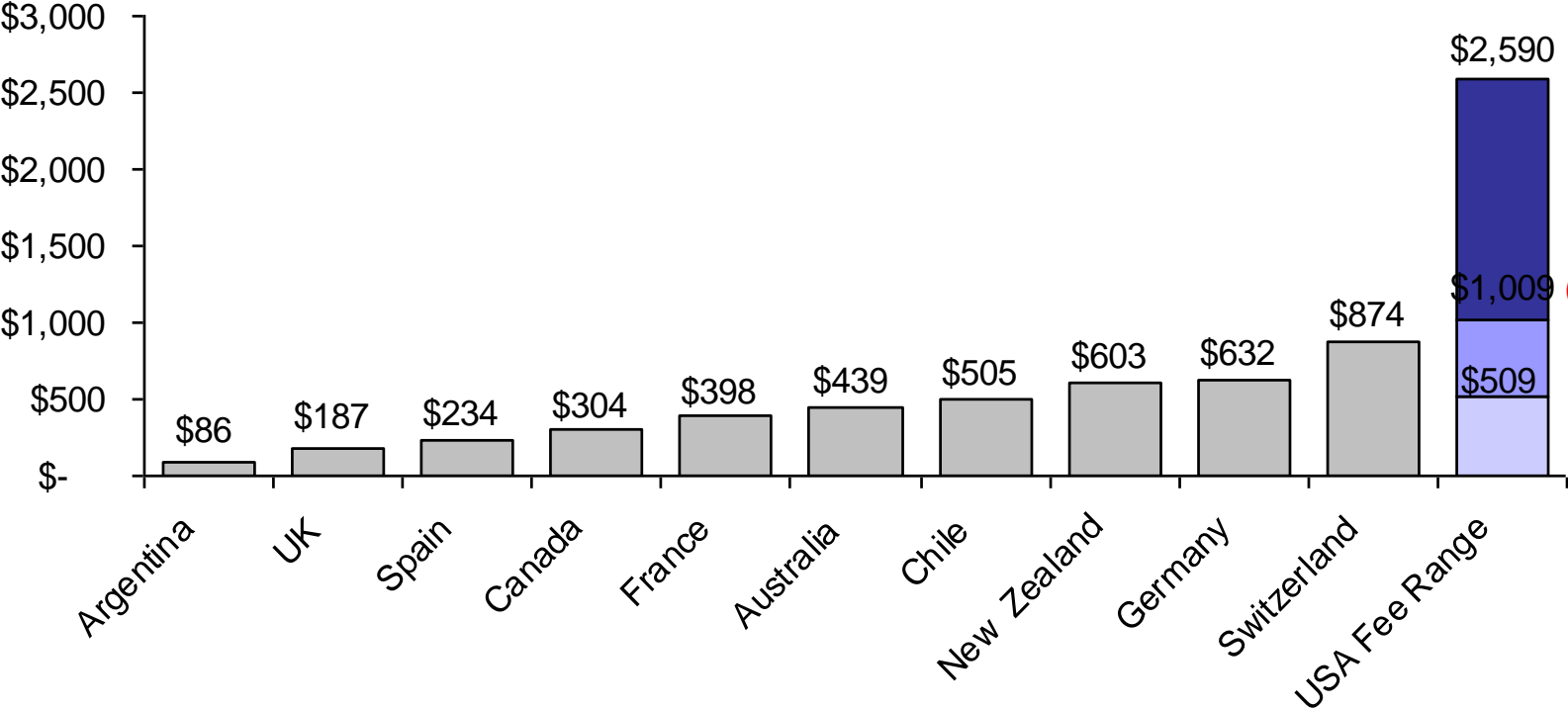


# Scans and Imaging Fees:

## MRI Scan (US\$)

(95<sup>th</sup> percentile)

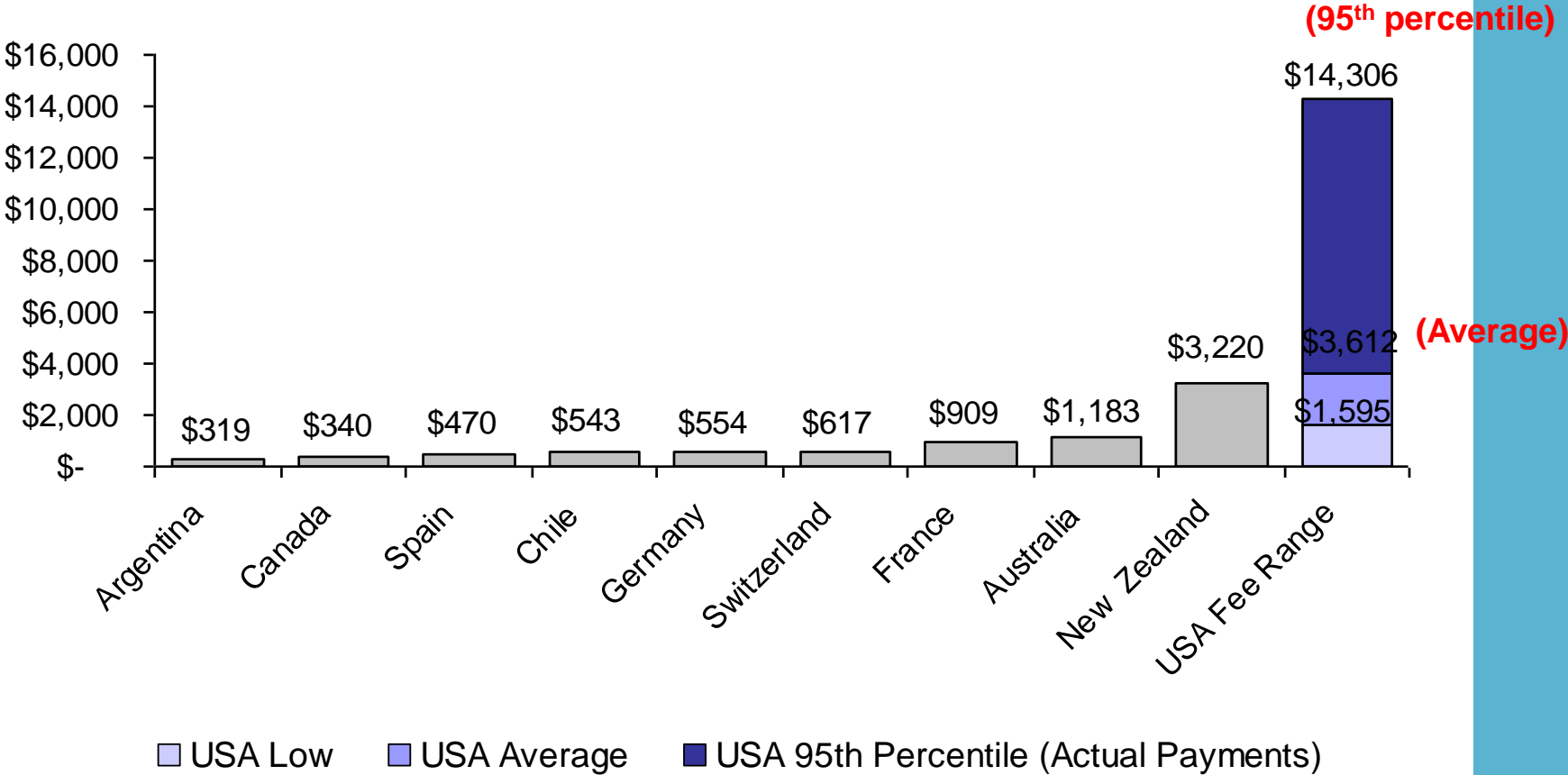
(Average)



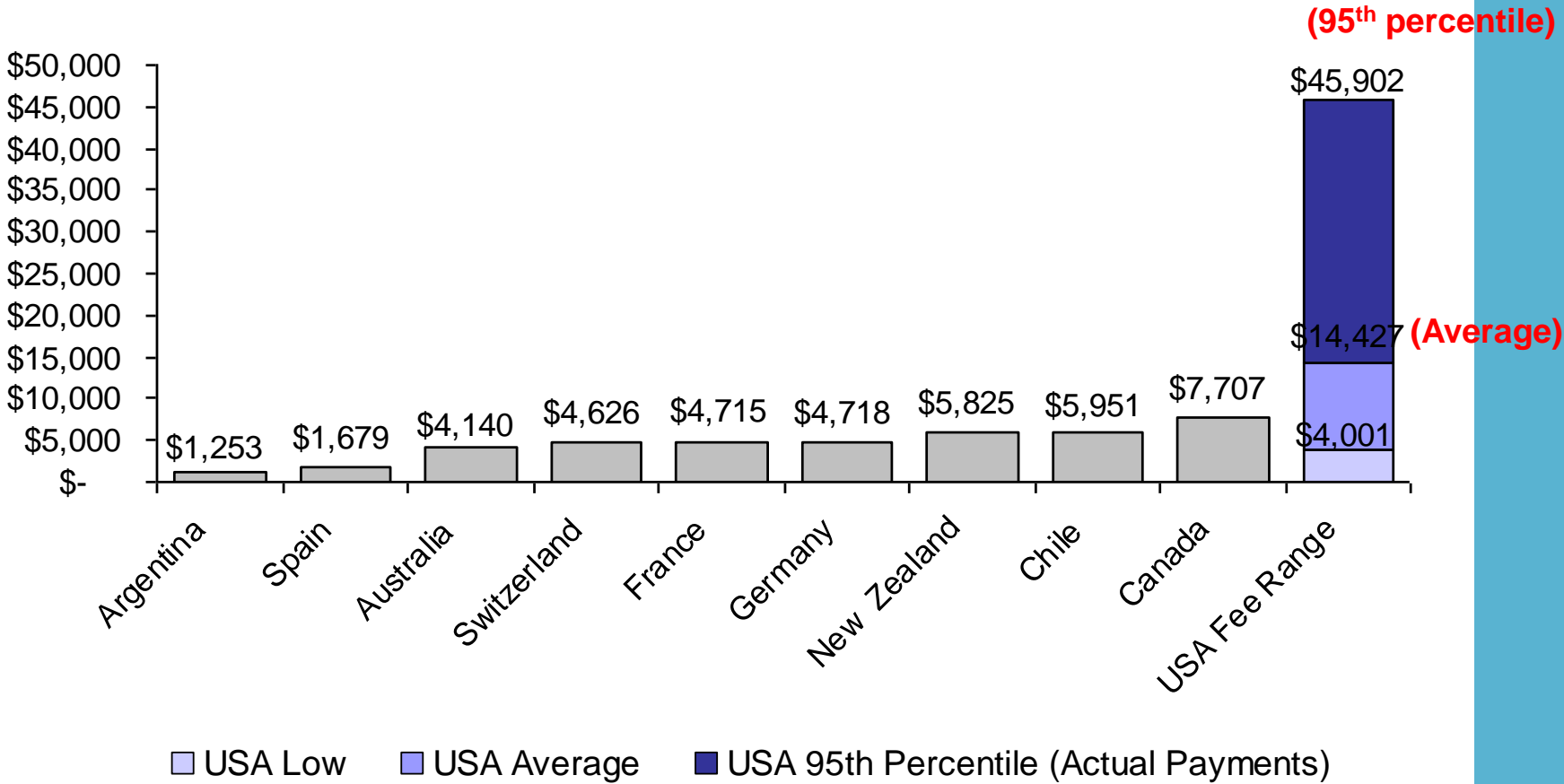
USA Low    USA Average    USA 95th Percentile (Actual Payments)



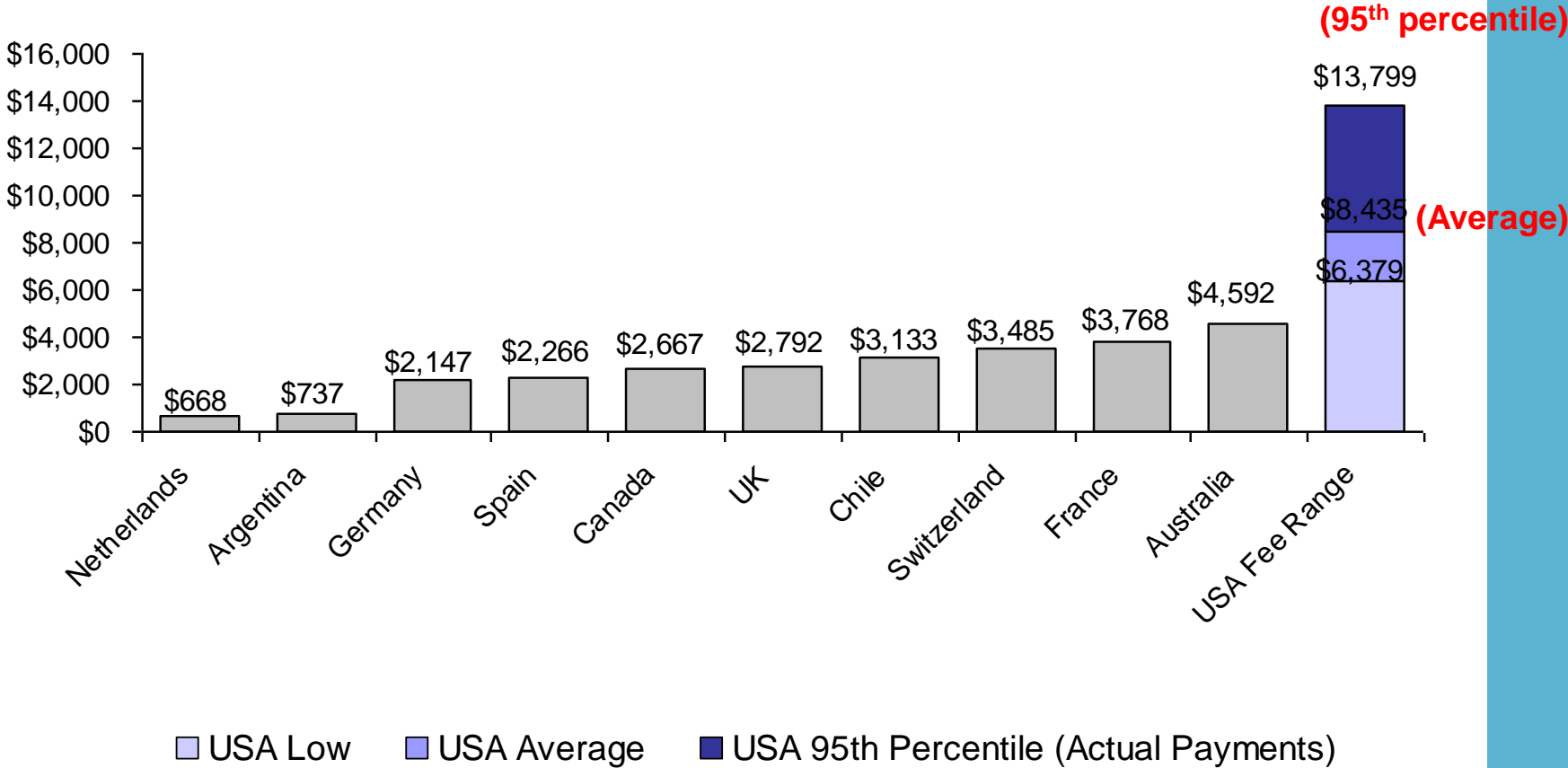
# Hospital Charges: Average Cost Per Hospital Day (US\$)



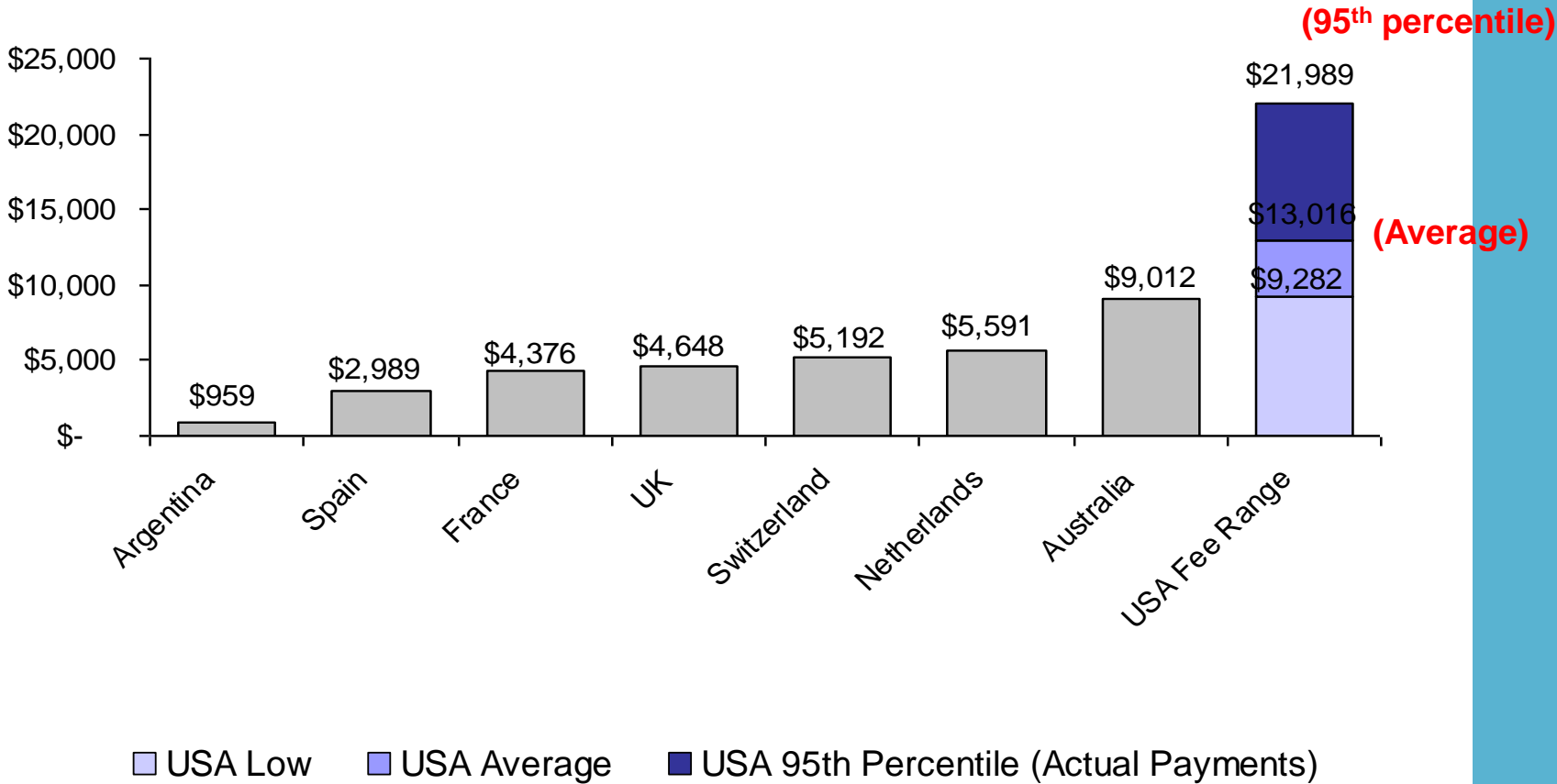
# Hospital Charges: Average Cost Per Hospital Stay (US\$)



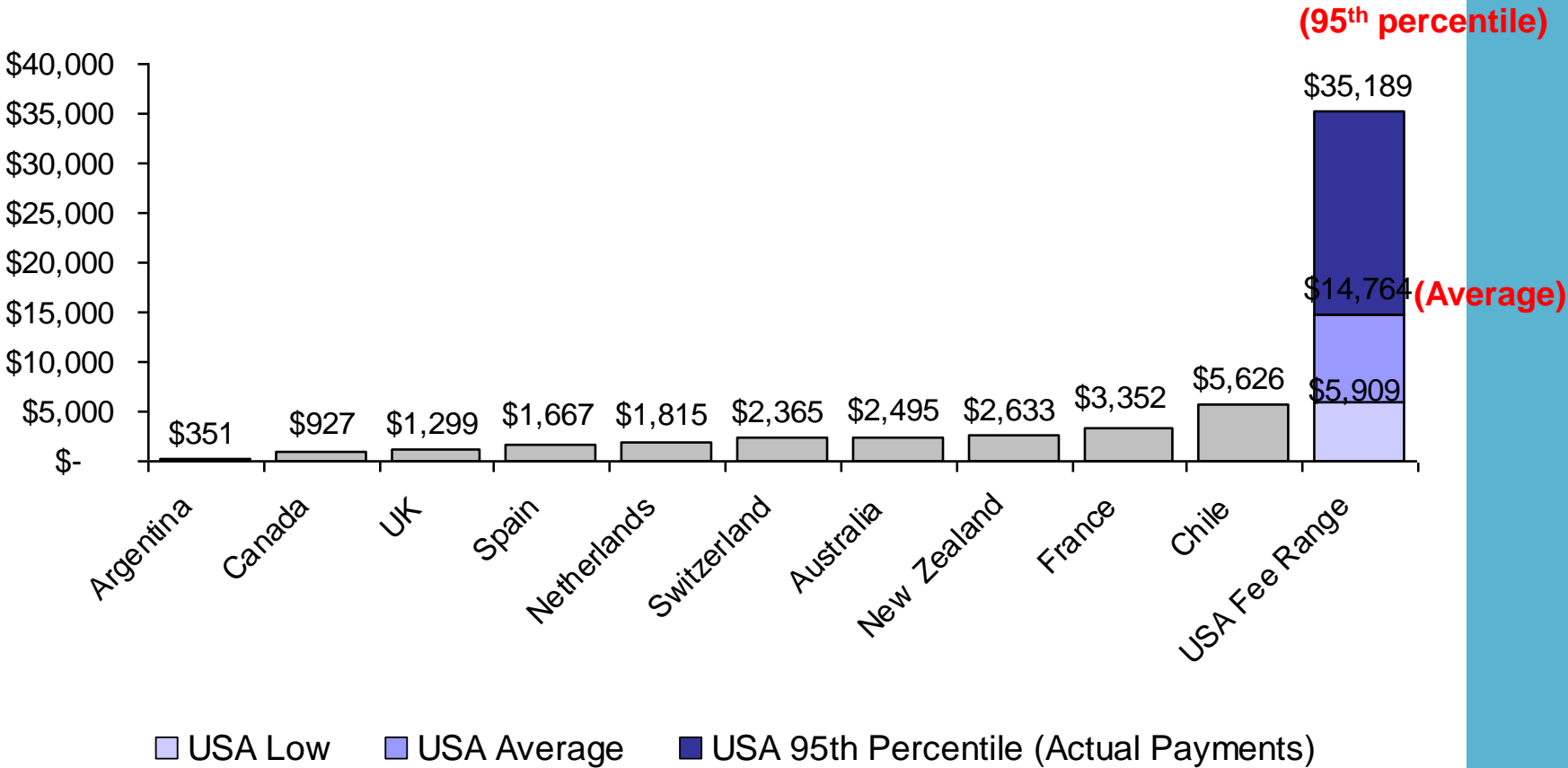
# Total Hospital and Physician Costs: Normal Delivery (US\$)



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

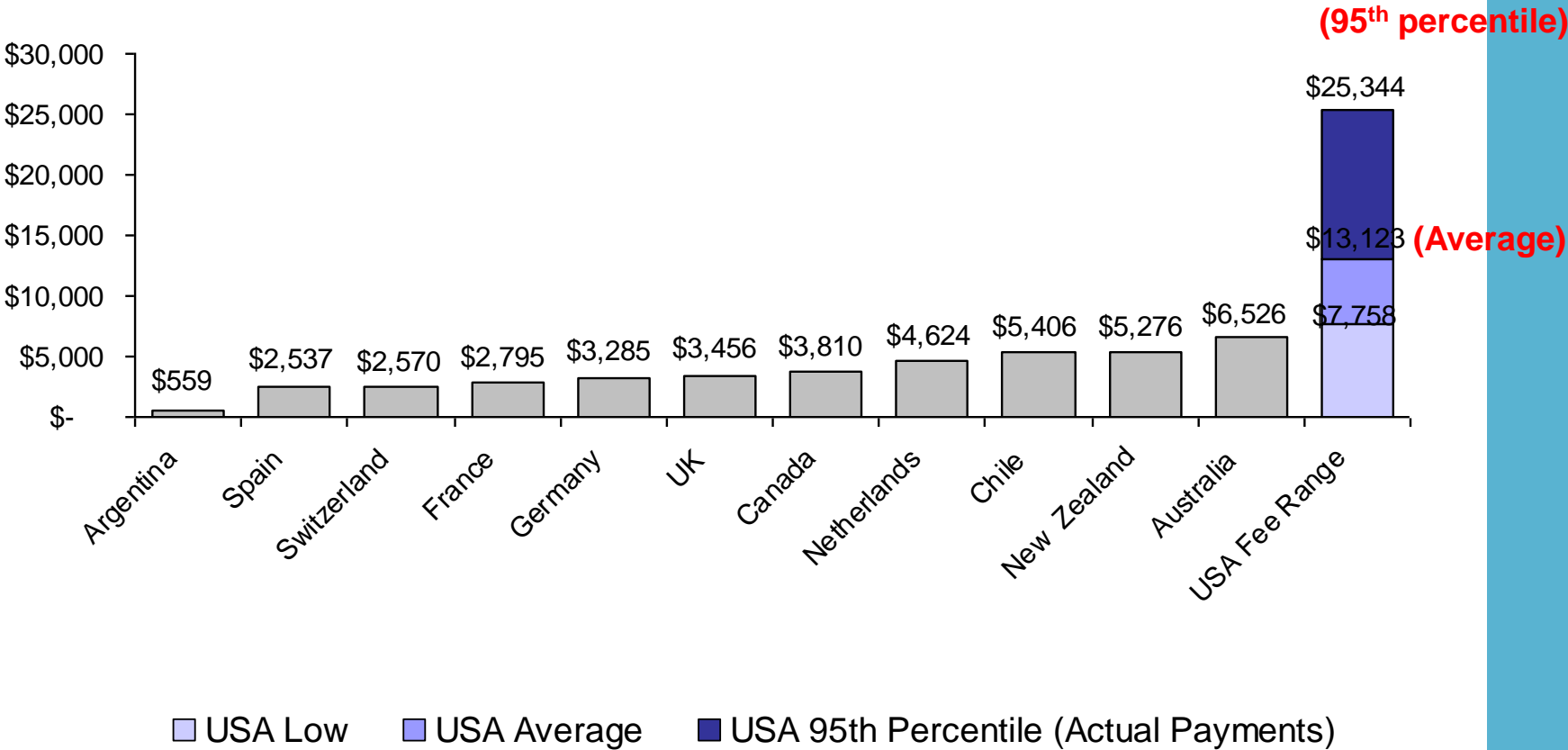


# Total Hospital and Physician Costs: Cataract Surgery (US\$)



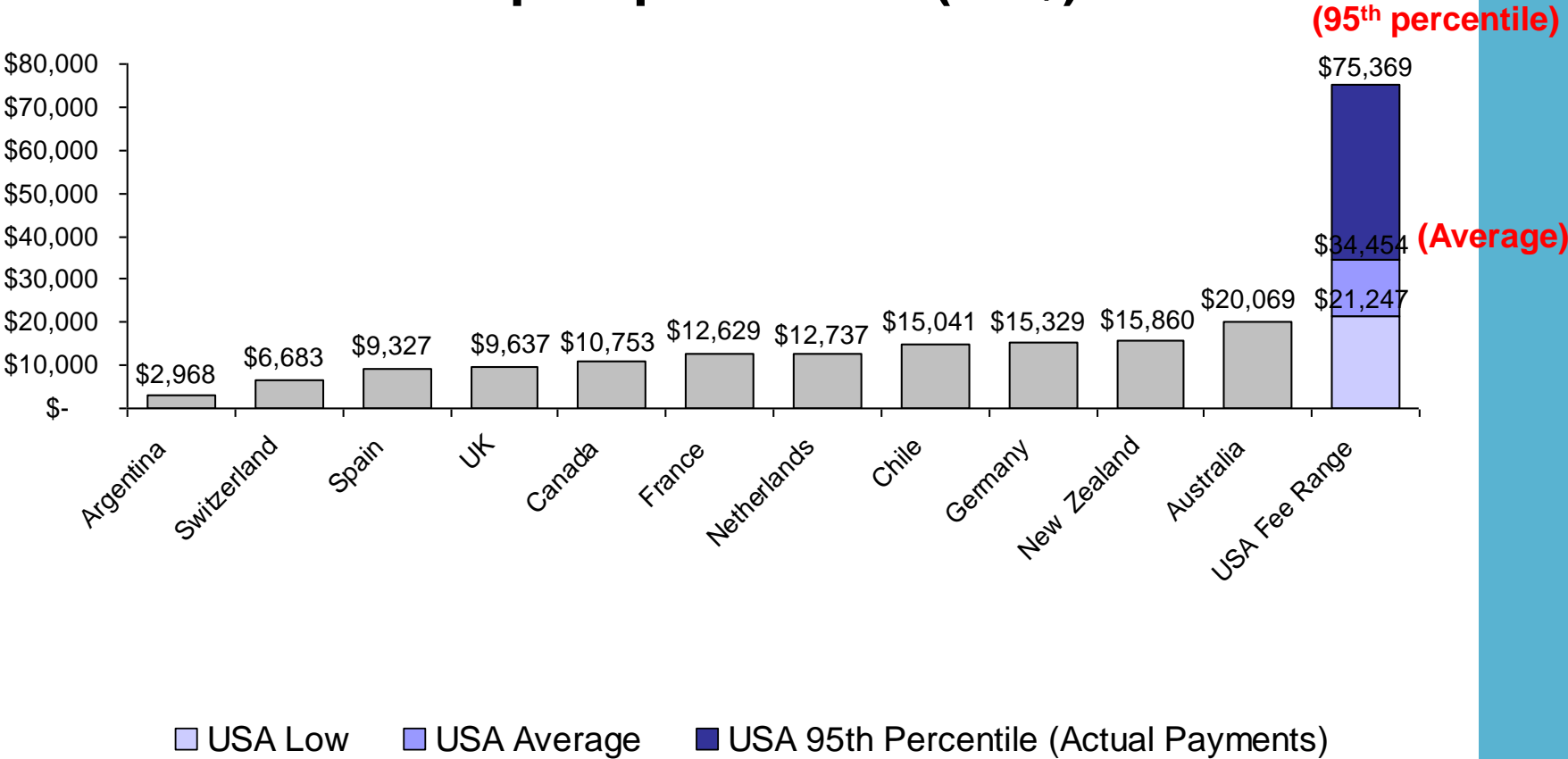
# Total Hospital and Physician Costs:

## Appendectomy (US\$)

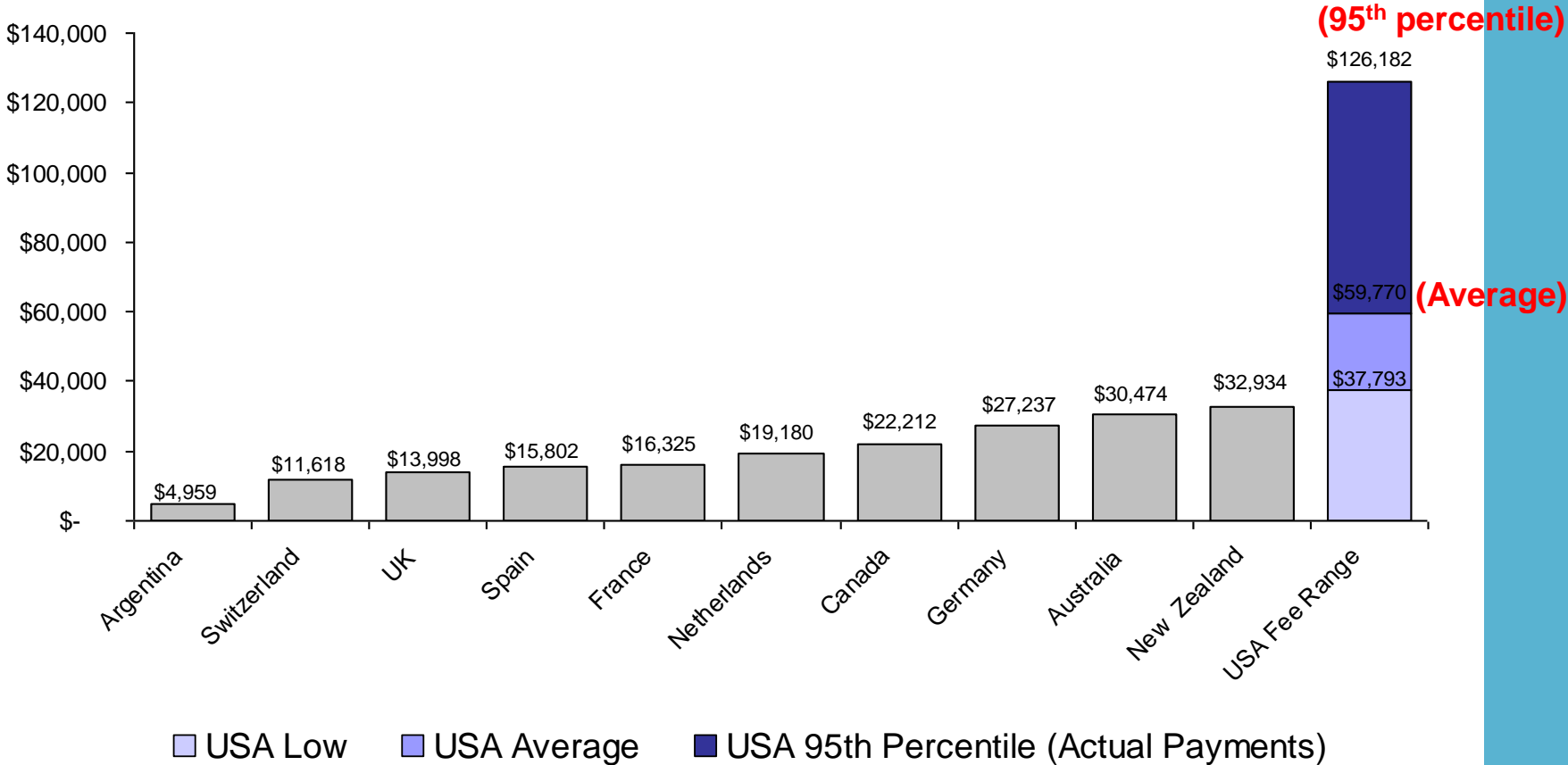


# Total Hospital and Physician Costs:

## Hip Replacement (US\$)



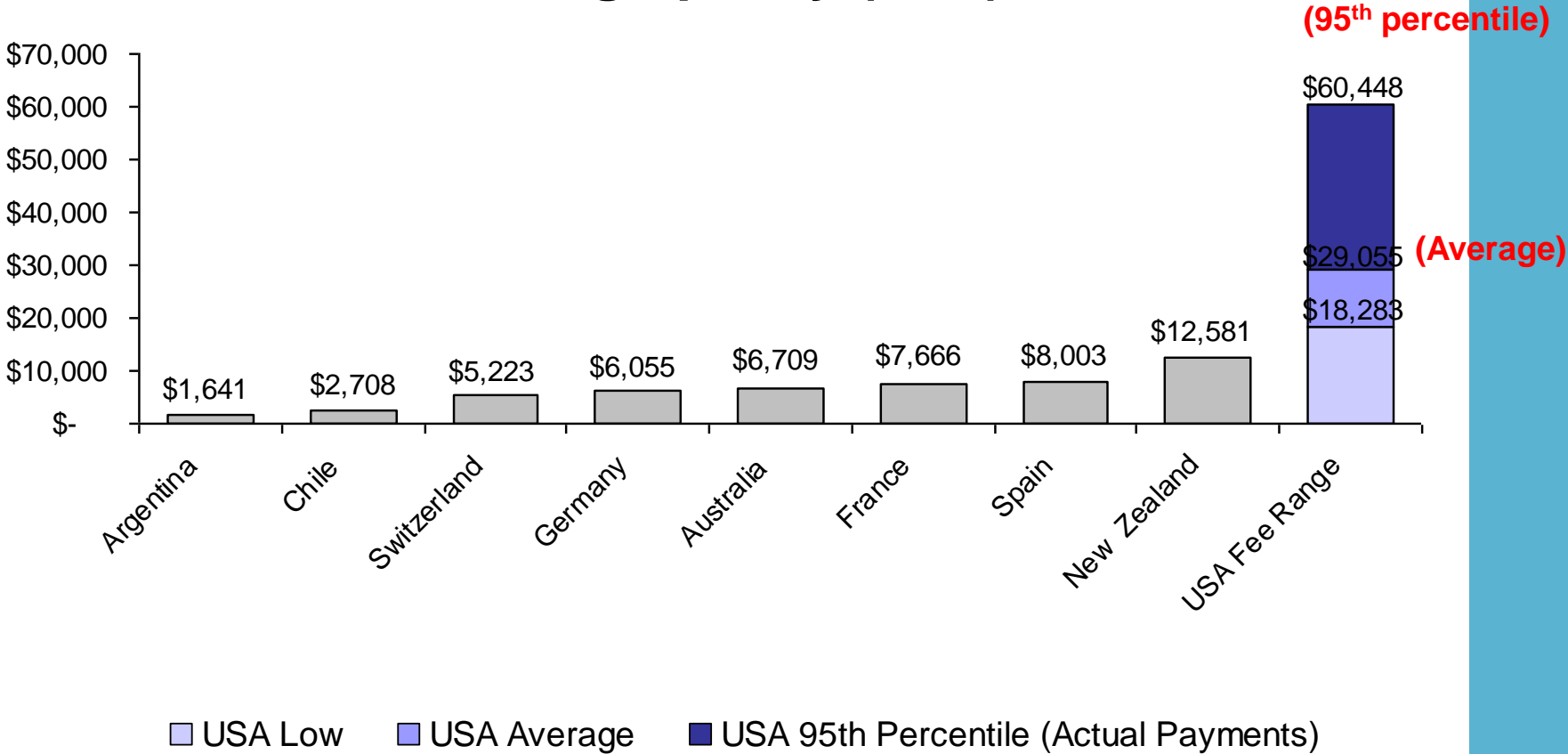
# Total Hospital and Physician Costs: Bypass Surgery (US\$)



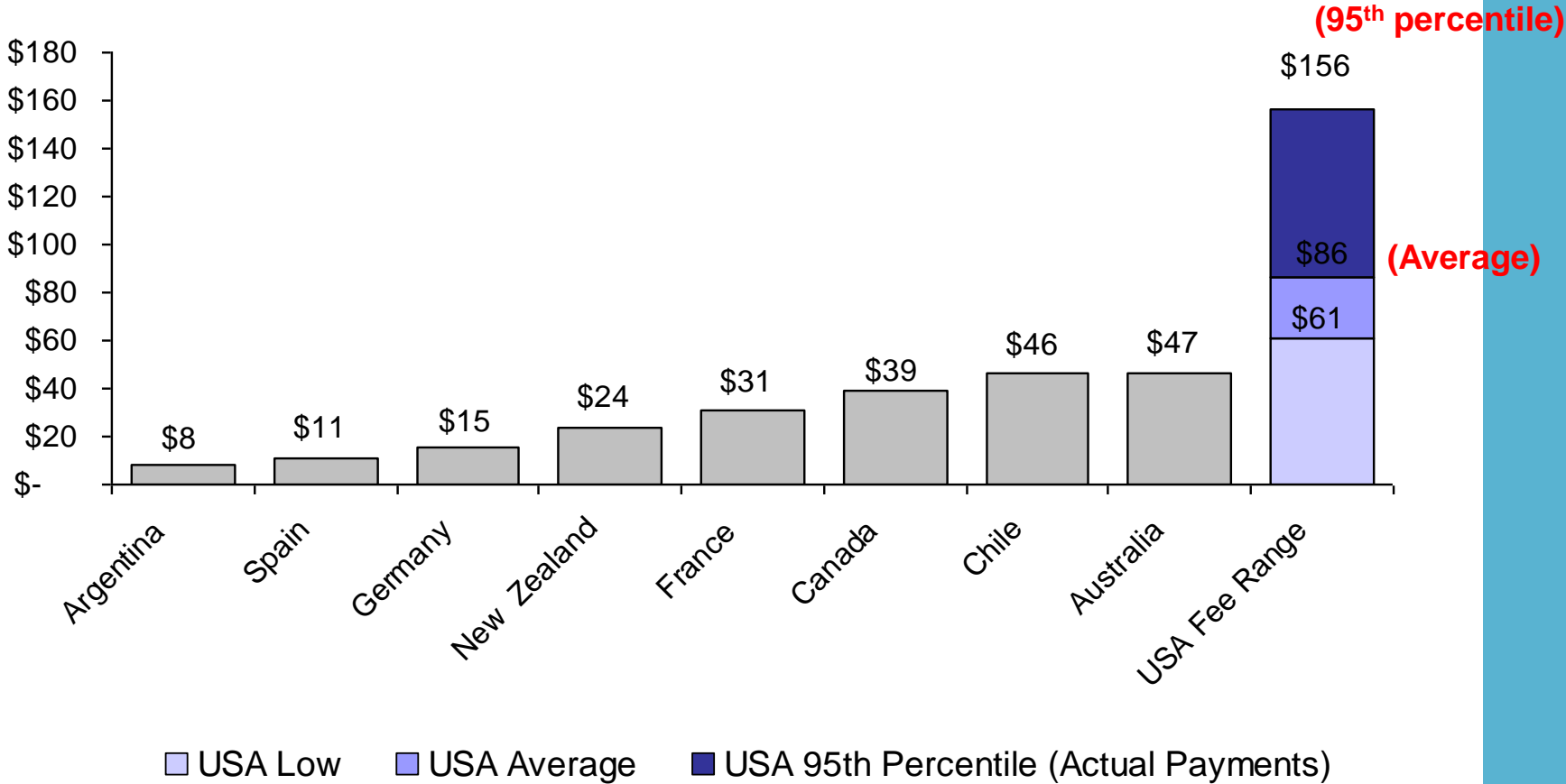


# Total Hospital and Physician Costs:

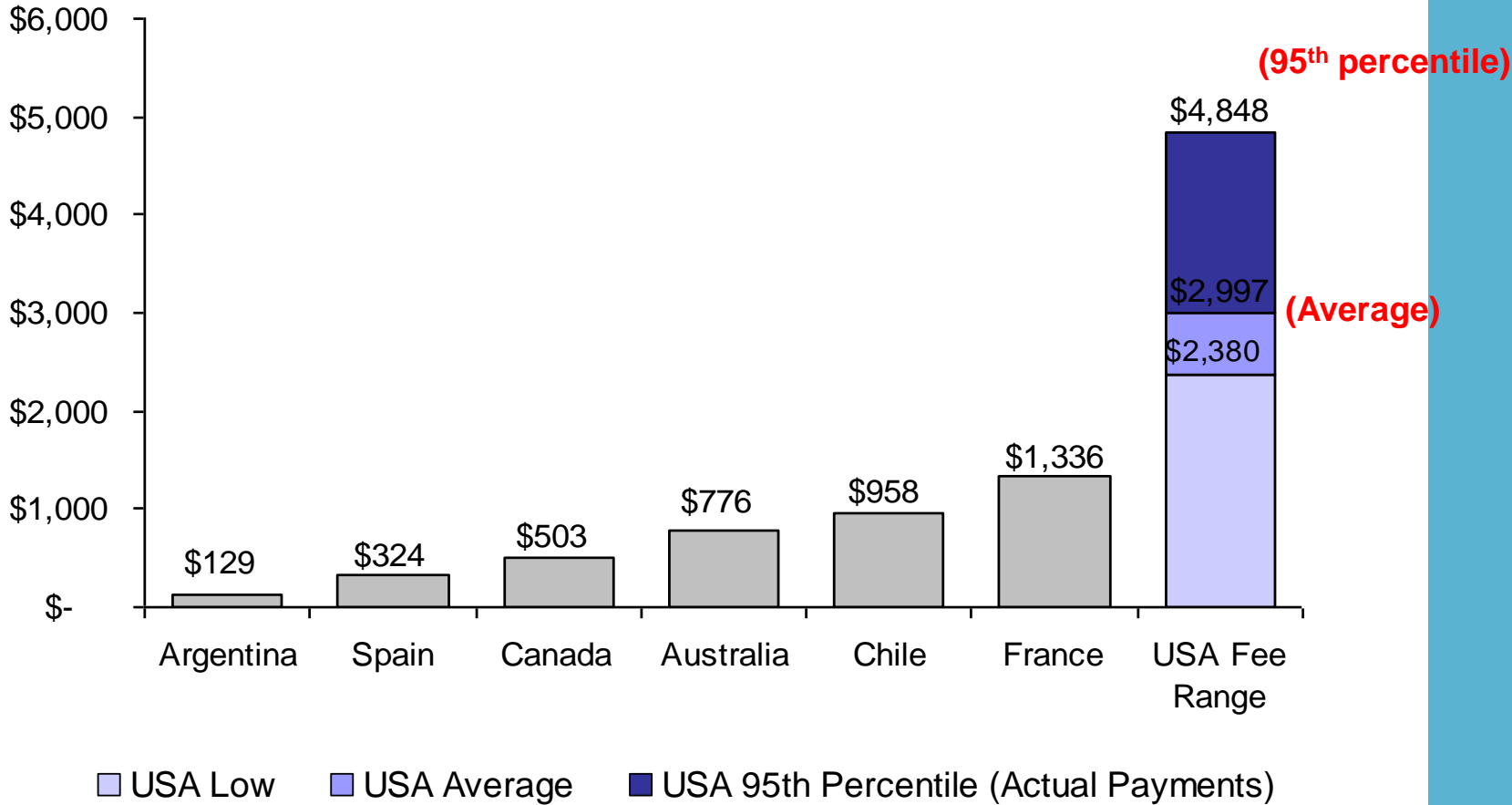
## Angioplasty (US\$)



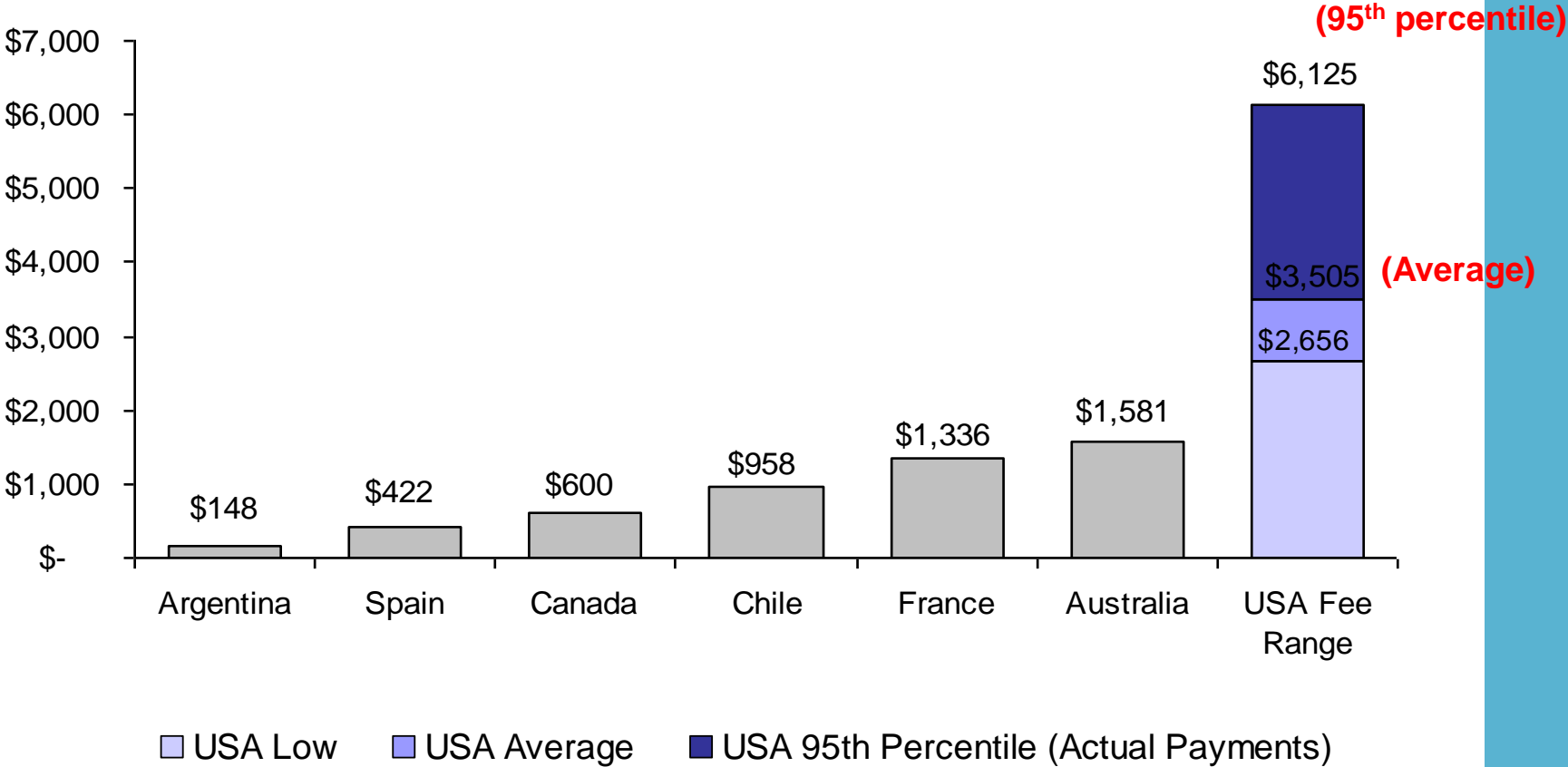
# Physician Fees: Routine Office Visit (US\$)



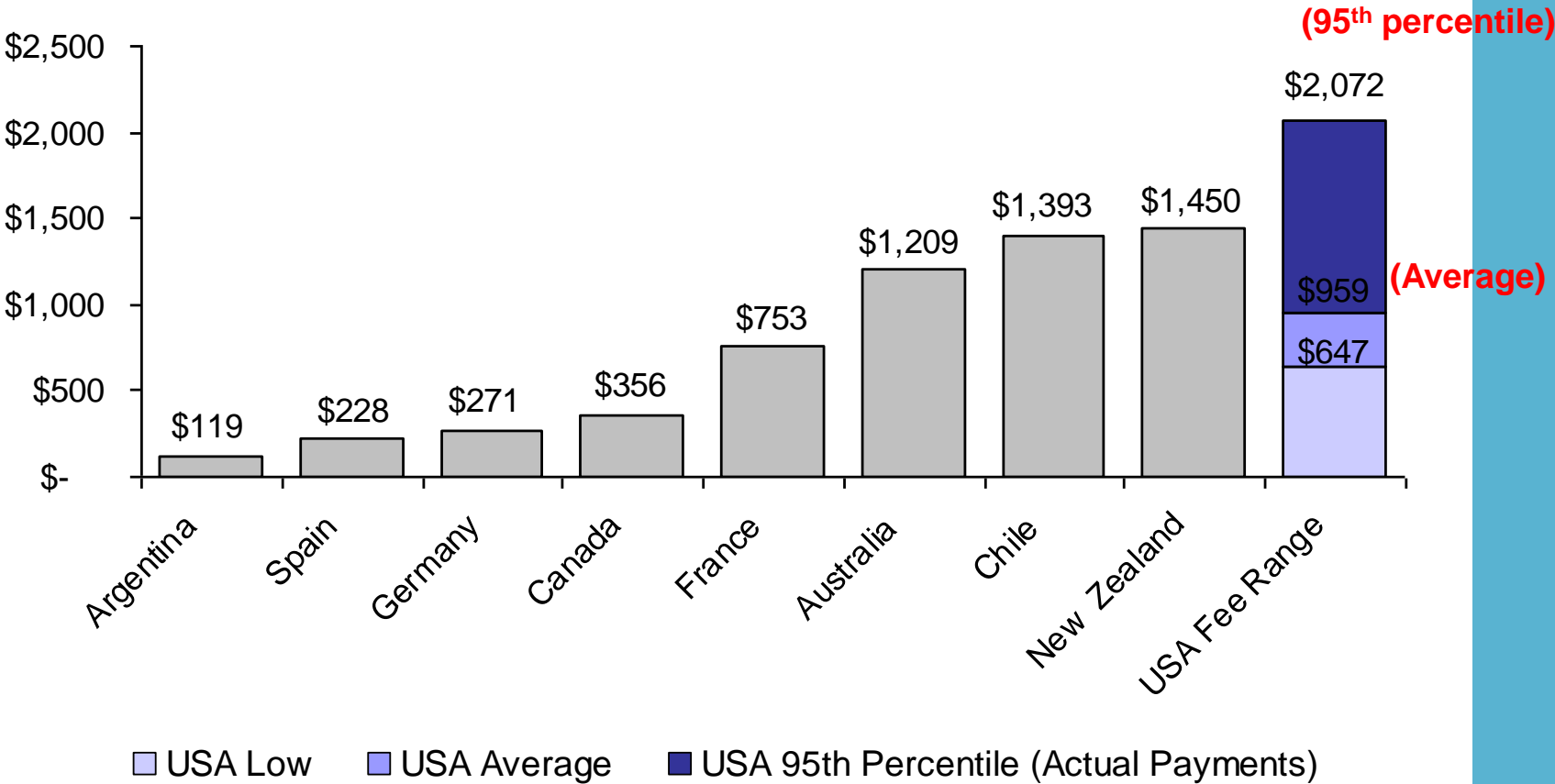
# Physician Fees: Normal Delivery (US\$)



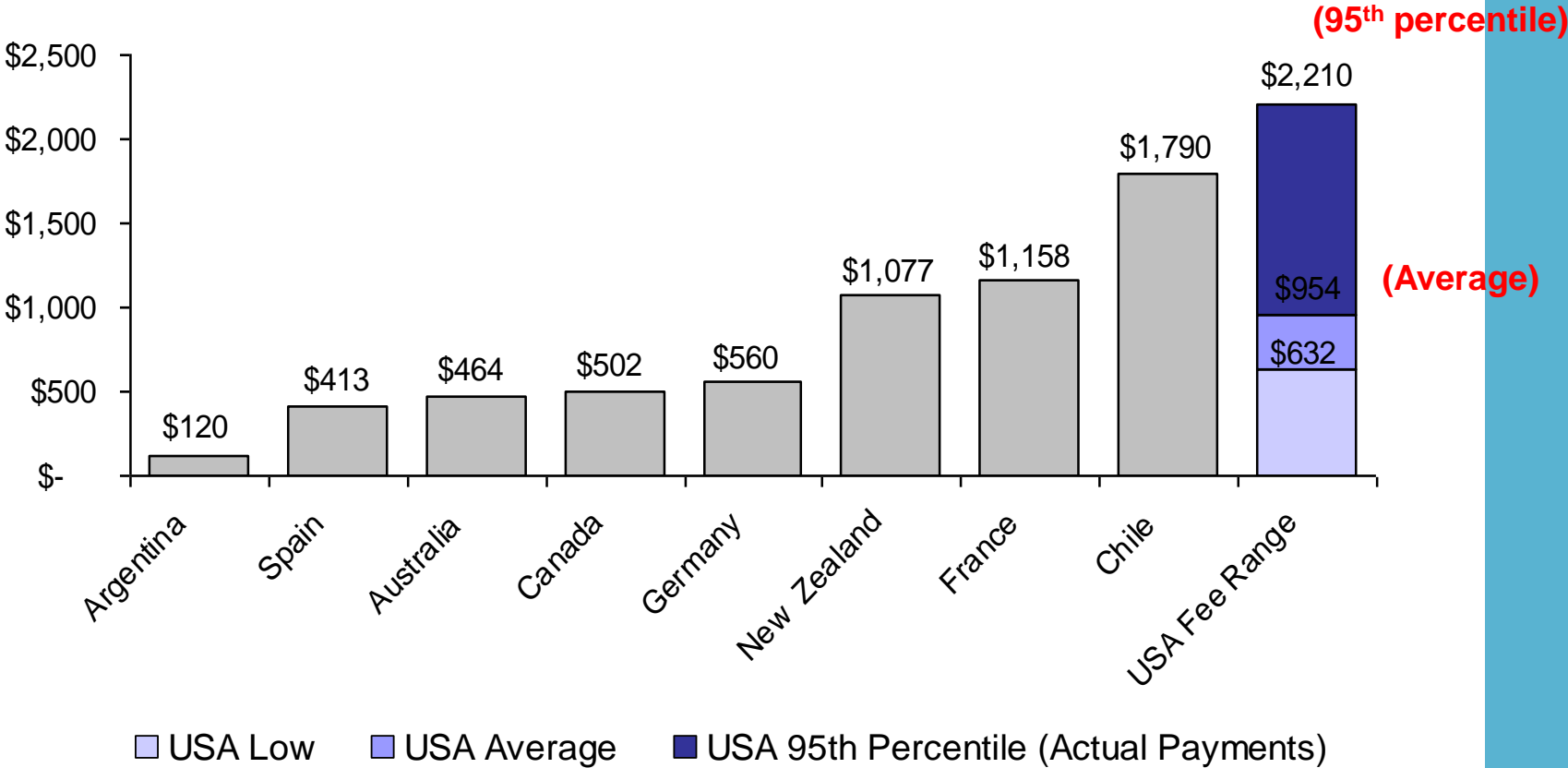
# Physician Fees: C-Section (US\$)



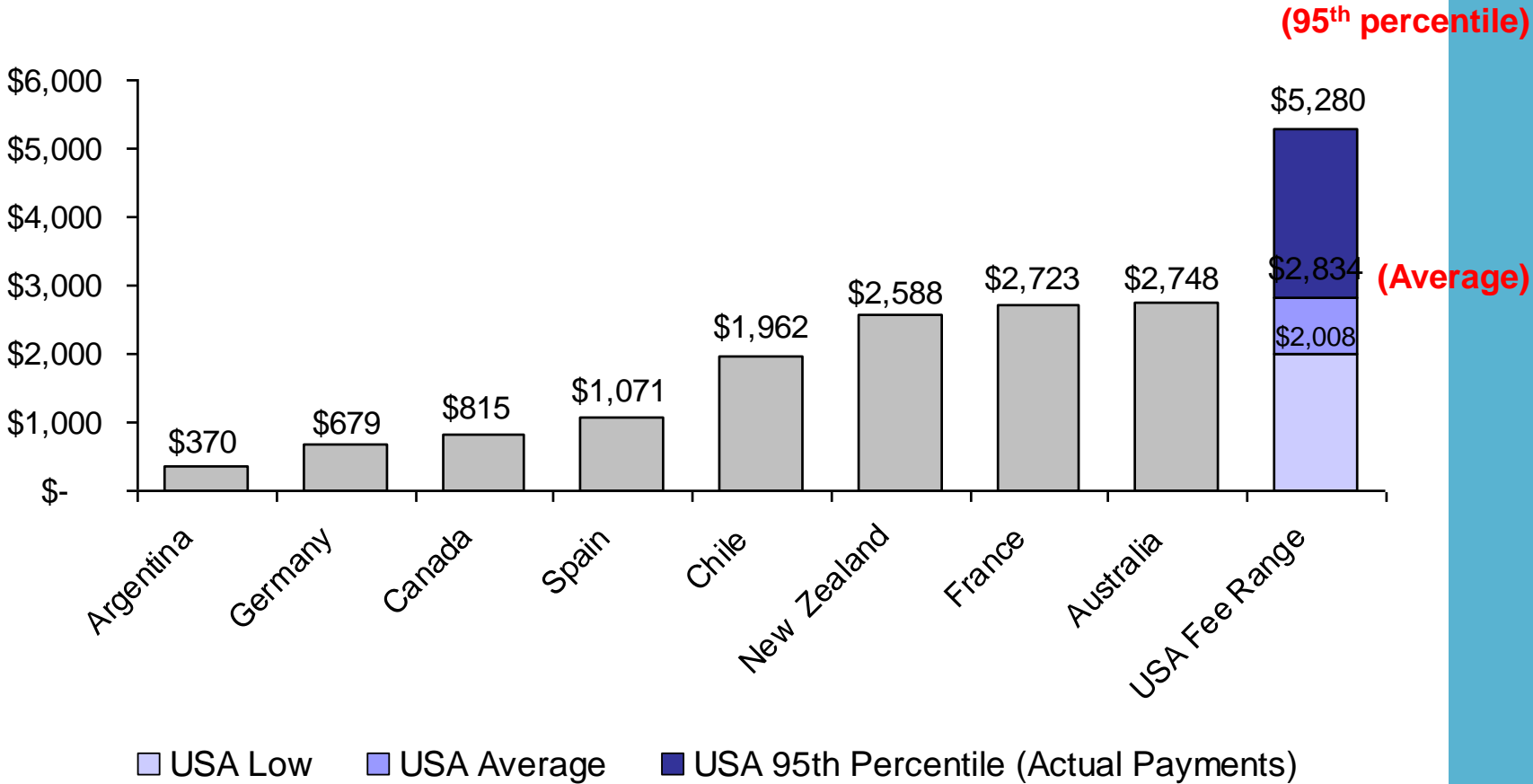
# Physician Fees: Appendectomy (US\$)



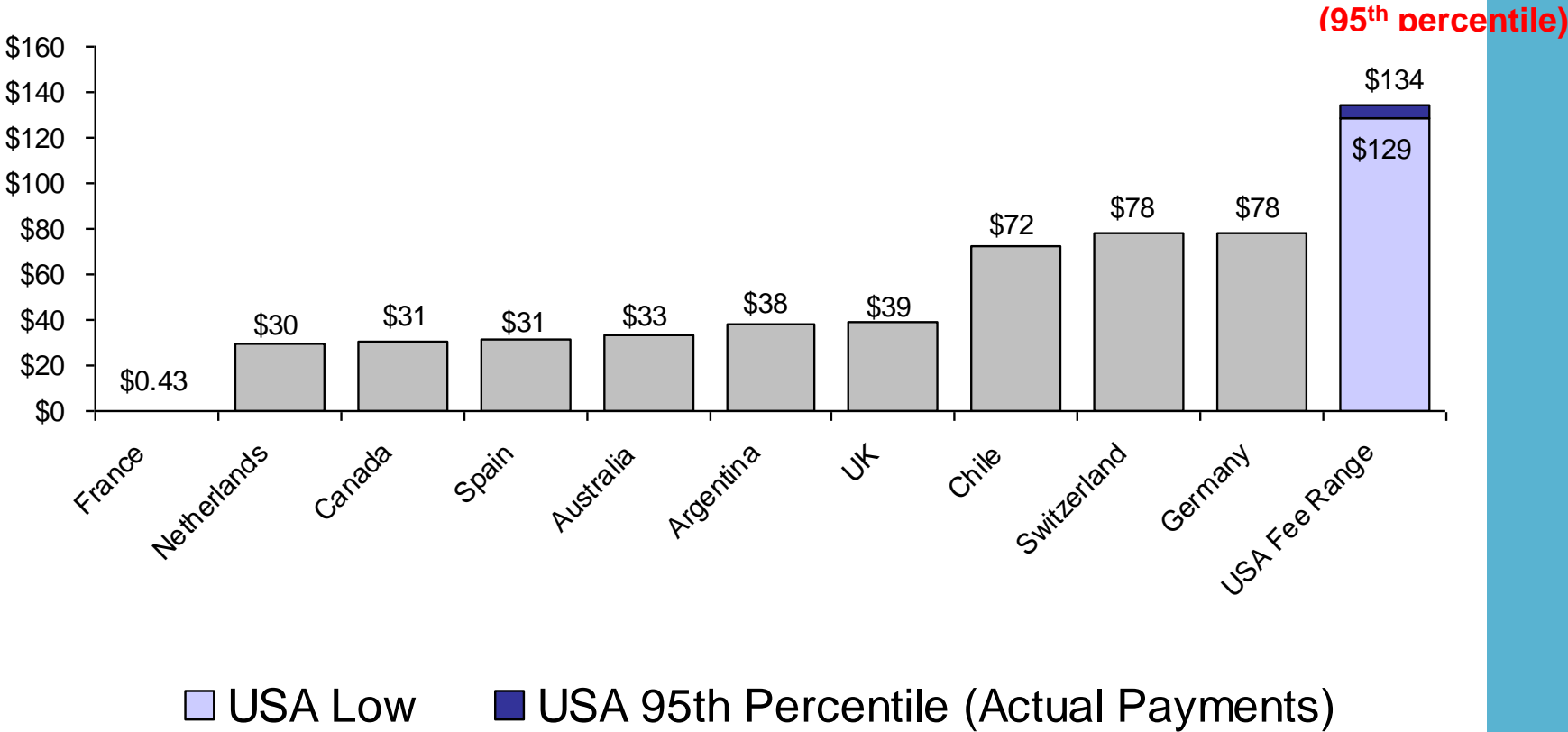
# Physician Fees: Cataract Surgery (US\$)



# Physician Fees: Hip Replacement (US\$)

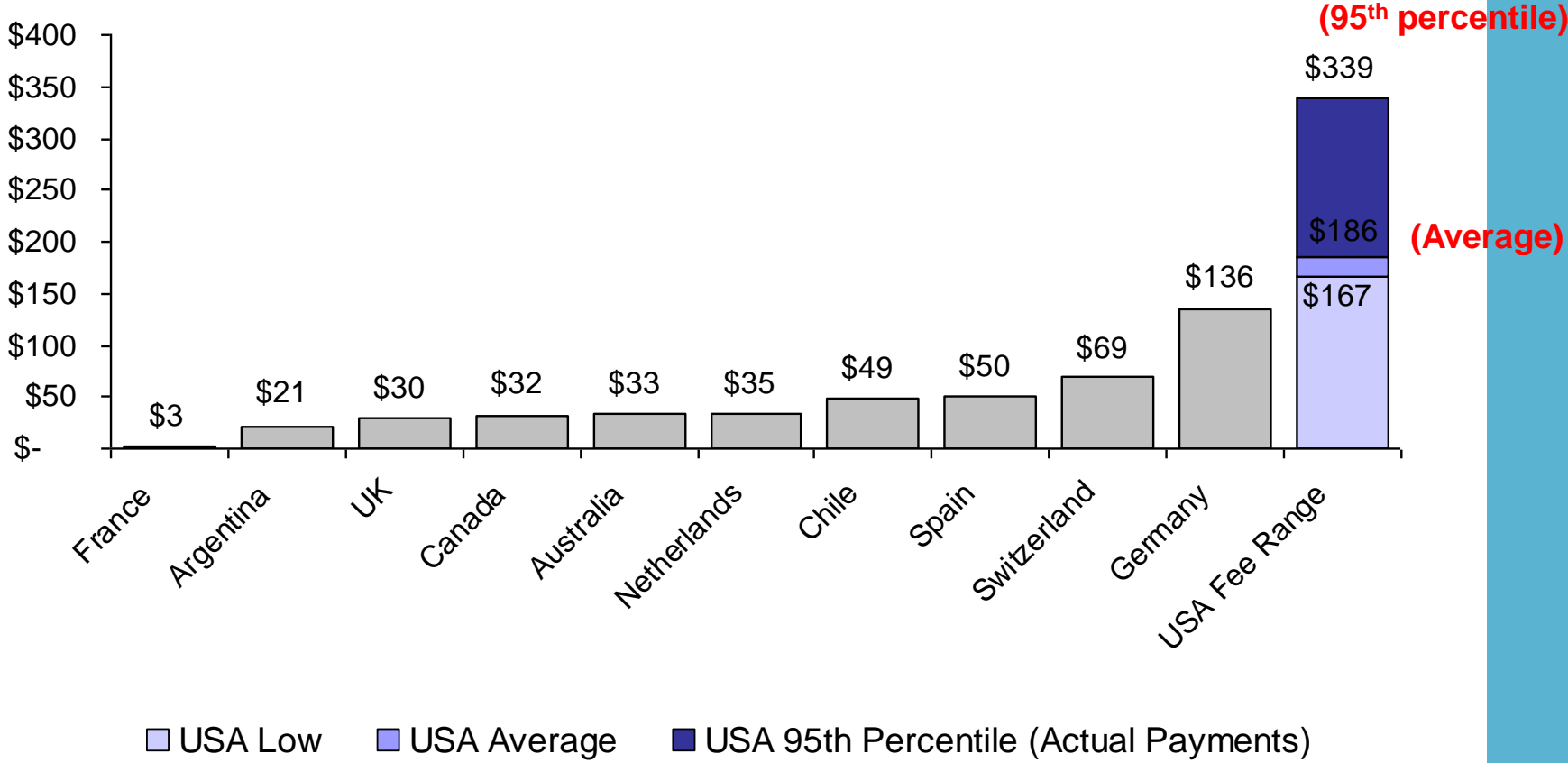


# Drug Prices: Lipitor (US\$)

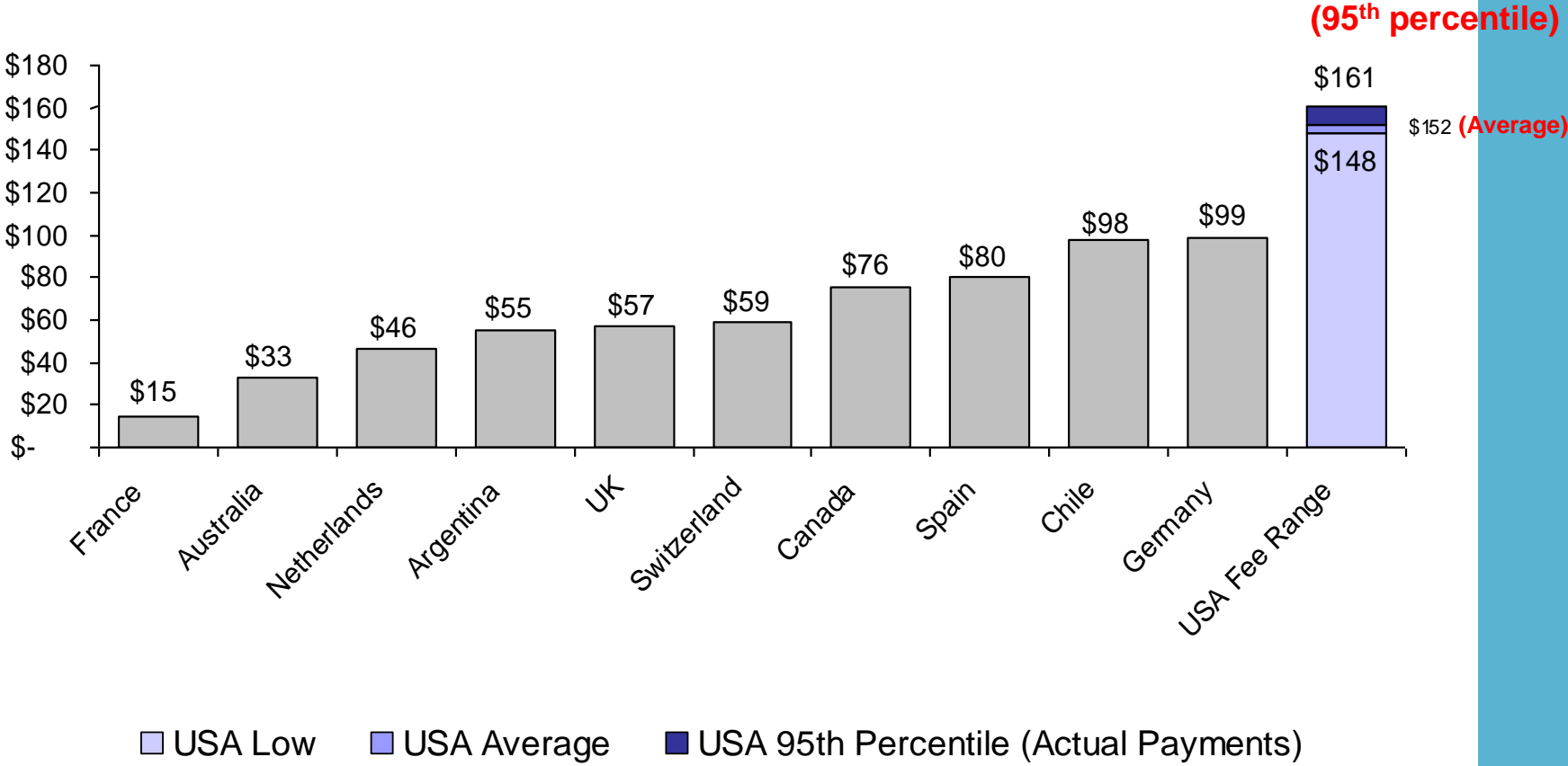




# Drug Prices: Nexium (US\$)



# Drug Prices: Plavix (US\$)



## Contact information

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

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

Email: [tom@ifhp.com](mailto:tom@ifhp.com)

UK cell: +44 7710 787 673

# List of Federation Member Plans

## Argentina

Omint Sa De Servicios

## Australia

Australian Health Insurance Association

Australian Unity Health Limited

BUPA Australia Limited

GMHBA Limited

HBF Health Funds Inc

The Hospitals Contribution Fund of

Australia Limited

Health Partners

Medibank Private

Navy Health Limited

NIB Health Funds Limited

RT Health Fund

Teachers' Federation Health Limited

Teachers' Union Health

## Belgium

Medicover

Association Internationale de la Mutualite

Nationaal Verbond van Socialistische Mutualiteiten

Union Nationale des Mutualities Libres (MLOZ)

## Botswana

Botswana Public Medical Aid Scheme

PULA Medical Aid Fund

## Canada

Alberta Blue Cross Plan

Canassurance Hospital Service Association

Group Medical Services

Manitoba Blue Cross

Medavie Blue Cross

Pacific Blue Cross

Saskatchewan Blue Cross

## Chile

Banmedica

## Colombia

Asociacion Colombiana de Empresas de Medicina Integral

## Denmark

Danmark Sygeforsikring

## Dominican Republic

Ars Humano

## France

Malakoff Mederic

## Germany

Munich Health

## Greece

Interamerican Life Insurance Company

## Hong Kong

BUPA (Asia) Limited

HSBC Medical Insurance Limited

## India

MAX BUPA Health Insurance Limited

## Ireland

VHI Healthcare Limited

## Italy

Unisalute

Mauritius

Administrators & Consultants Limited

Netherlands

Achmea Health

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

## Romania

Medihelp International Broker De Asigurare SRL

## Saudi Arabia

BUPA Middle East

## South Africa

Agility Global Health Scheme

Board of Healthcare Funders of Southern Africa

Bonitas Medical Fund

Chartered Accountant (SA) Medical Aid Fund

Discovery Health

La-Health Medical Scheme

Medihelp

Medscheme Holdings

Metropolitan Health Group

Neil Harvey & Associates

Polmed

Sizwe Medical Fund

Transmed

University of Natal



## Spain

Compañia de Seguros Adeslas SA

Sanitas SA

## Switzerland

Helsana Versicherungen AG

Sanitas

## Thailand

BUPA Health Insurance (Thailand) Limited

## Turkey

Acibadem Saglik ve Hayat Sigorta S.A.

## United Kingdom

AXA PPP Healthcare

BUPA

Europe Assistance Holdings

Healthways International Limited

Simplyhealth Group

Western Provident Association

Westfield Contributory Health Scheme

## USA

Aetna Inc

America's Health Insurance Plans

Blue Cross & Blue Shield Association

HIP Health Plan of New York

Kaiser Foundation Health Plan Inc

The Trizetto Group

## Zimbabwe

CIMAS Medical Aid Society

The Medical Aid Society of Central Africa

# Source and Notes For Health Care Unit Price Comparisons

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

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

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

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

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

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

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

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

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

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

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

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



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

## **Canada (Cont'd)**

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

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

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

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