What Are Healthcare Utilization Reports?

Understanding and managing healthcare costs can be challenging.

As an added service, you receive a set of comprehensive healthcare utilization reports at multiple intervals throughout the year. These HIPAA-compliant reports provide great transparency of how your healthcare dollars are being used. Plus, these reports can help you educate your employees on ways to reduce costs by using in-network providers or choosing lower cost alternative prescription drugs.

Claim activity reporting provides an instant view of your covered employees’ claim utilization for the first six, nine, 12 and 18 months of your plan.
The reports include:

- Medical Enrollment by Month
- Summary by Patient Type
- Summary by Service
- Summary by Diagnostic Category
- Prescription Drug Utilization Report

Medical Enrollment by Month

The Medical Enrollment by Month report highlights the current enrollment and census experience on a month-to-month basis. Tiers include employee, spouse, children and family.

This report helps you monitor and understand any dramatic fluctuations in the health plan’s enrollment, which have a financial impact causing fund balances to shift up or down. As a result, these kinds of adjustments affect your liability (pre-fund) dollars.

Summary by Patient Type

<table>
<thead>
<tr>
<th>Patient Type</th>
<th>Billed</th>
<th>Allowed</th>
<th>PPO Discount</th>
<th>Coinsurance</th>
<th>Paid</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$193,565.16</td>
<td>$106,321.51</td>
<td>$81,363.89</td>
<td>$18,449.99</td>
<td>$6,507.63</td>
<td>86.23%</td>
</tr>
<tr>
<td>Spouse</td>
<td>$27,441.82</td>
<td>$11,215.87</td>
<td>$8,174.58</td>
<td>$5,172.97</td>
<td>$891.32</td>
<td>5.46%</td>
</tr>
<tr>
<td>Children</td>
<td>$58,536.86</td>
<td>$16,232.11</td>
<td>$34,130.82</td>
<td>$7,405.65</td>
<td>$989.18</td>
<td>8.31%</td>
</tr>
<tr>
<td>Totals</td>
<td>$279,543.84</td>
<td>$133,769.49</td>
<td>$90,342.66</td>
<td>$31,028.61</td>
<td>$8,388.13</td>
<td>100%</td>
</tr>
</tbody>
</table>

Summary by Patient Type

The Summary by Patient Type report shows how your claim dollars are distributed.

This report can help you plan for future employee benefits and contribution levels.
Summary by Service

The Summary by Service report captures claim payments by the type of service, such as physician fees, prescription drugs, x-ray/radiology, etc., and whether PPO networks are used to their full potential. This report allows you to identify and educate your employees on how to help contain costs with the proper usage of health plan benefits. It also helps in determining Health Reimbursement Arrangement (HRA) benefit adjustments, if applicable, or whether an HRA would be beneficial.

Summary by Diagnostic Category

The Summary by Diagnostic Category report shows the amount and percentages of total claims paid, distributed by diagnostic category, such as infections, preventive/routine care, etc. The data in this report helps you identify conditions or claims that are contributing to your fund utilization.

Prescription Drug Utilization Report

The Prescription Drug Utilization report indicates prescription drug claims by generic and brand name drugs, and identifies mail order versus pharmacy usage. This report can help educate employees on how to cover out-of-pocket expenses through greater use of generic drugs and mail order service.
Additional reports may be available upon request. Please contact your broker or Account Management at 800.522.1246, ext. 35382 for more information.