

***HealthyStart
Disruption Benchmark Report***

Fly-by-Night Industries

| | |
|------------------------|---|
| Analysis Date: | 4/30/2012 |
| Consultant: | None Provided |
| Project: | Sample - Medical |
| Geography: | All |
| Par Value: | All |
| Incumbent Plan: | Acme Health HMO |
| Proposed Plans: | HealthyStart PPO Acme Health HMO PrimeHealth PPO |

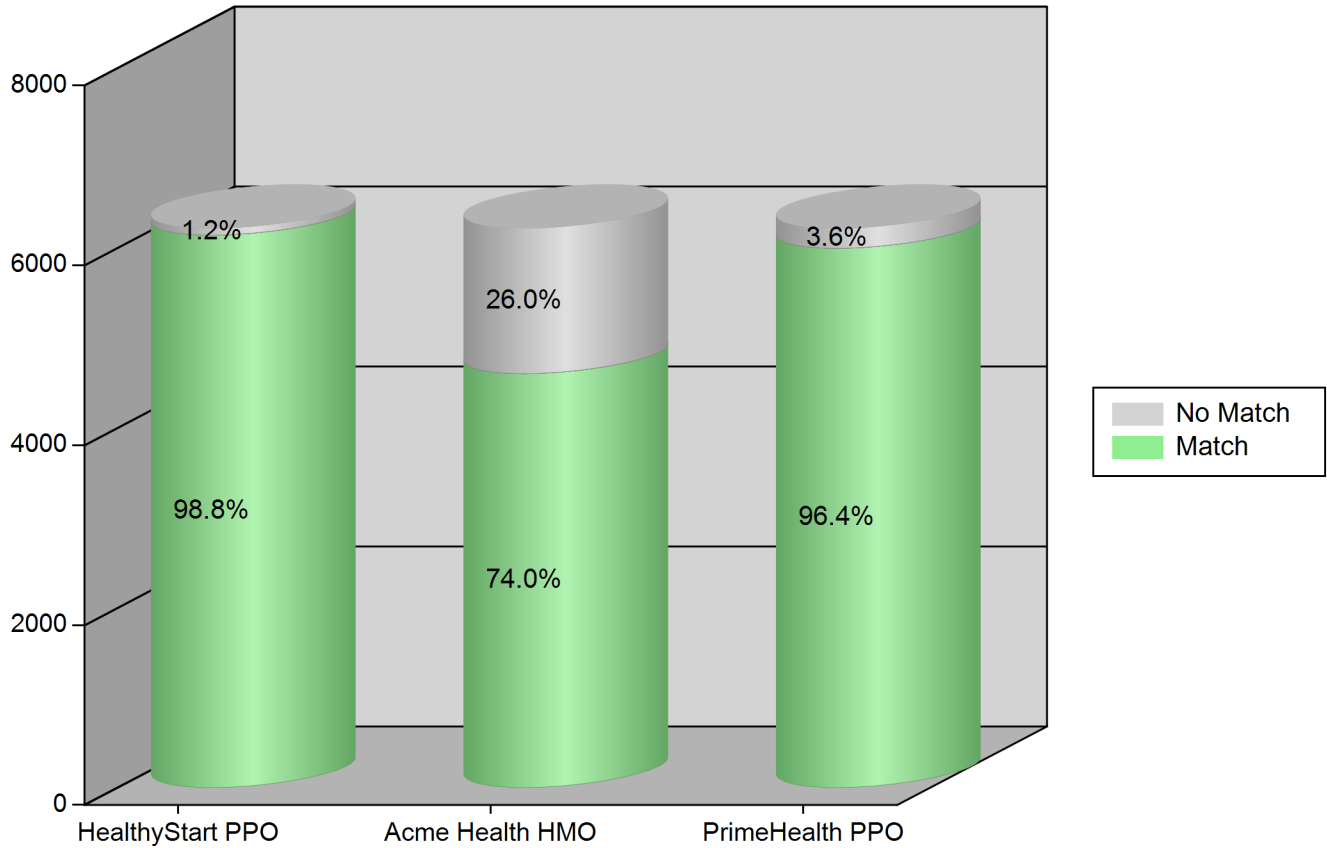
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Disruption Benchmark Report

Match Summary

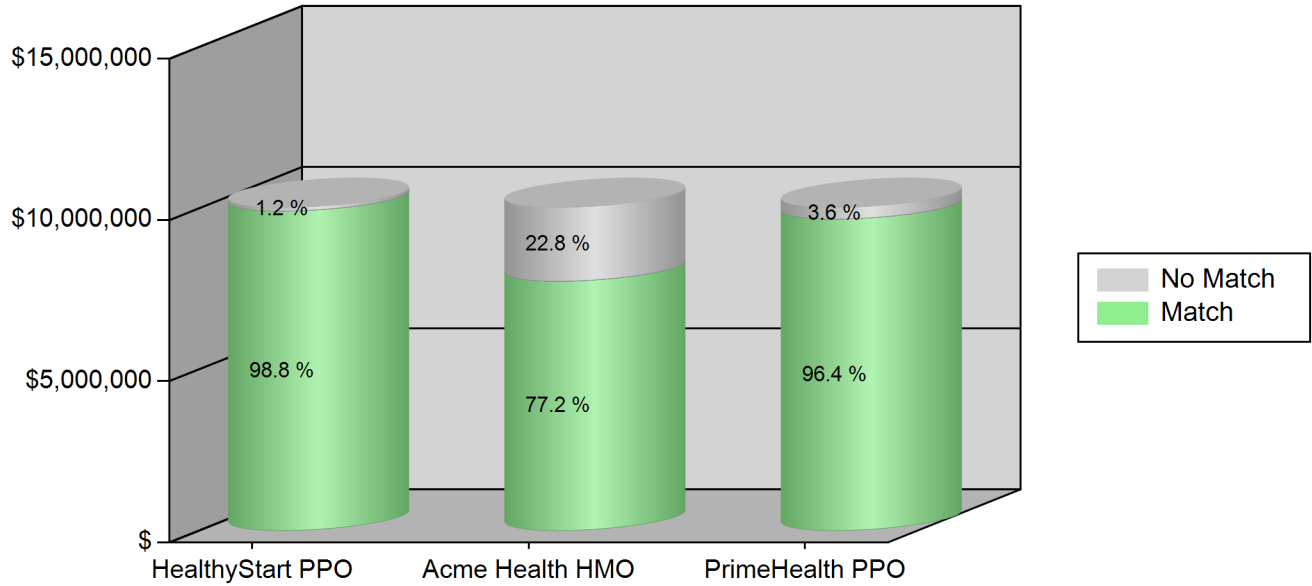


| Health Plan | Match Type | Match | Percent |
|------------------|------------|--------------|---------|
| HealthyStart PPO | Match | 6,142 | 98.8% |
| HealthyStart PPO | No Match | 77 | 1.2% |
| Total | | 6,219 | |
| Acme Health HMO | Match | 4,602 | 74.0% |
| Acme Health HMO | No Match | 1,617 | 26.0% |
| Total | | 6,219 | |
| PrimeHealth PPO | Match | 5,995 | 96.4% |
| PrimeHealth PPO | No Match | 224 | 3.6% |
| Total | | 6,219 | |

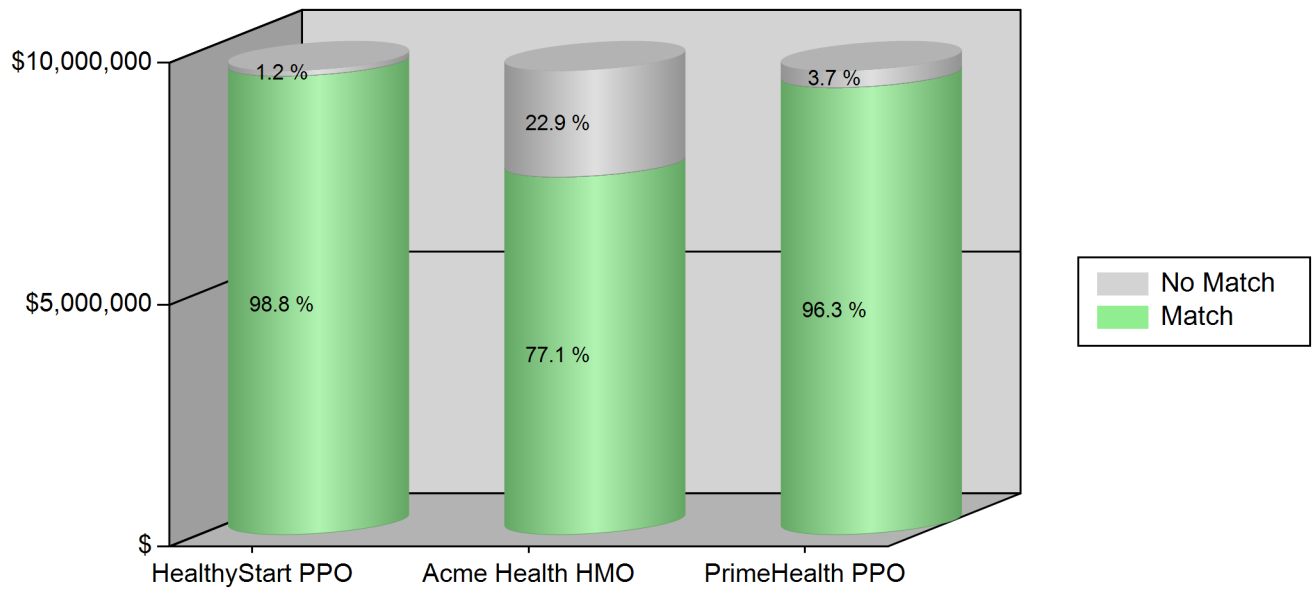
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Match by Claim Dollar Volume

Billed Charges



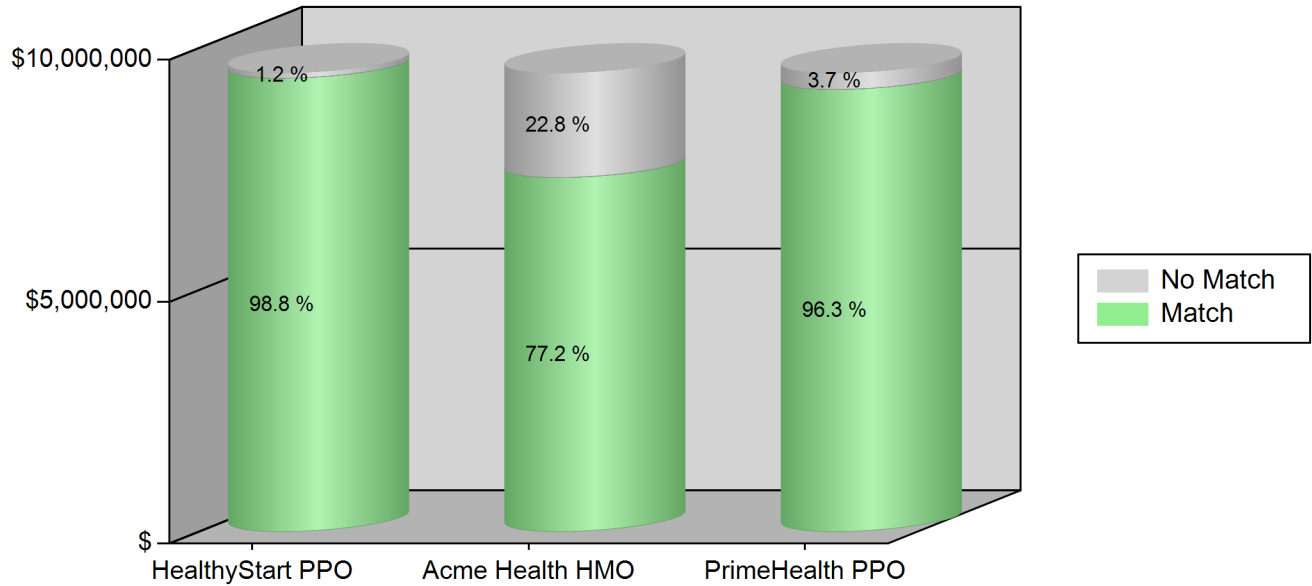
Allowed Charges



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Paid Charges

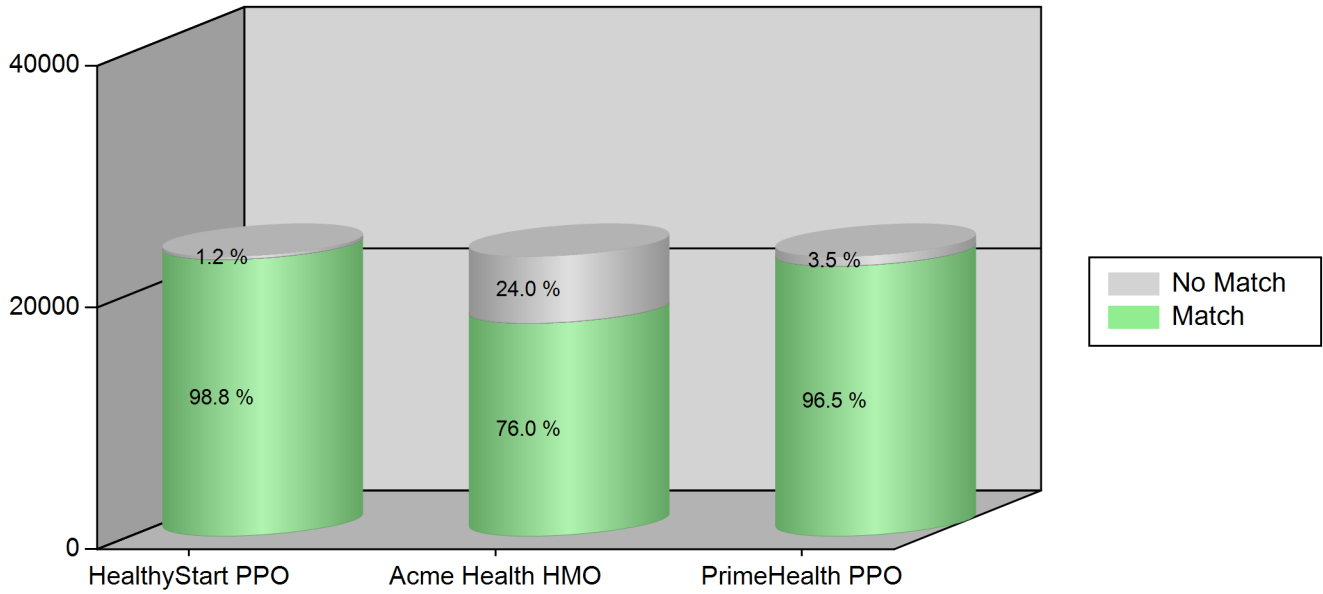


| Health Plan | Match Type | Billed | Allowed | Paid |
|------------------|------------|---------------------|--------------------|--------------------|
| HealthyStart PPO | Match | \$9,909,903 | \$9,481,314 | \$9,377,013 |
| HealthyStart PPO | No Match | \$117,649 | \$114,591 | \$113,255 |
| Total | | \$10,027,552 | \$9,595,905 | \$9,490,268 |
| Acme Health HMO | Match | \$7,736,531 | \$7,394,261 | \$7,323,626 |
| Acme Health HMO | No Match | \$2,291,021 | \$2,201,644 | \$2,166,642 |
| Total | | \$10,027,552 | \$9,595,905 | \$9,490,268 |
| PrimeHealth PPO | Match | \$9,663,559 | \$9,243,007 | \$9,142,800 |
| PrimeHealth PPO | No Match | \$363,993 | \$352,898 | \$347,468 |
| Total | | \$10,027,552 | \$9,595,905 | \$9,490,268 |

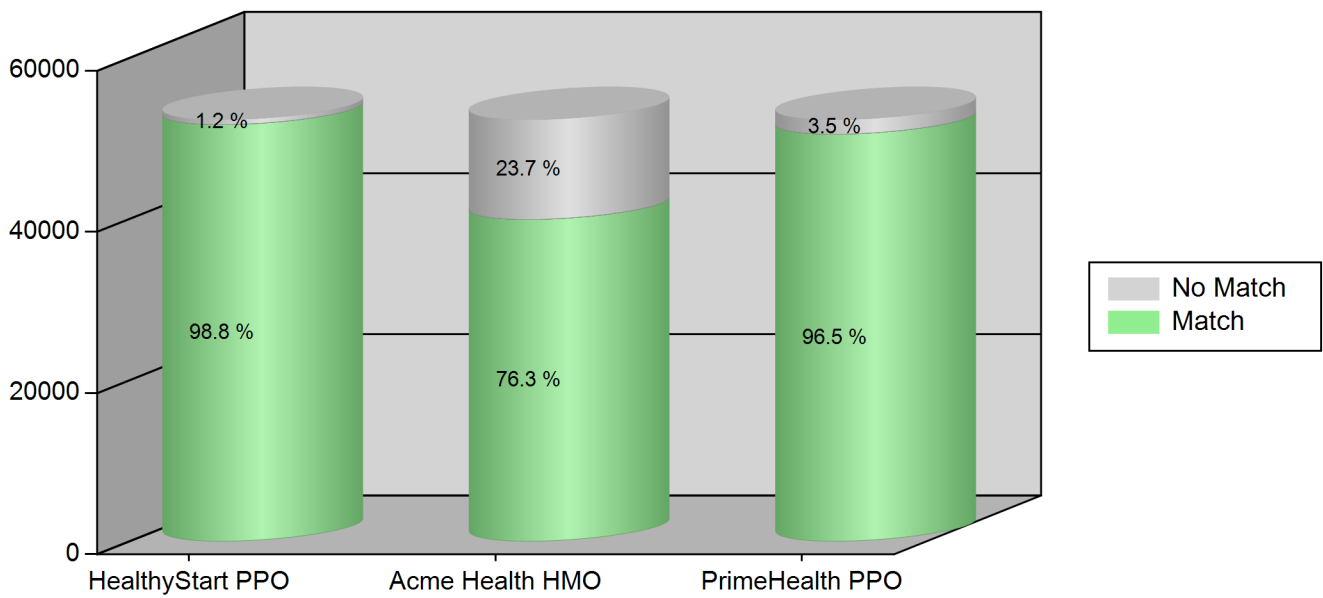
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Match by Claims Volume

Claimants



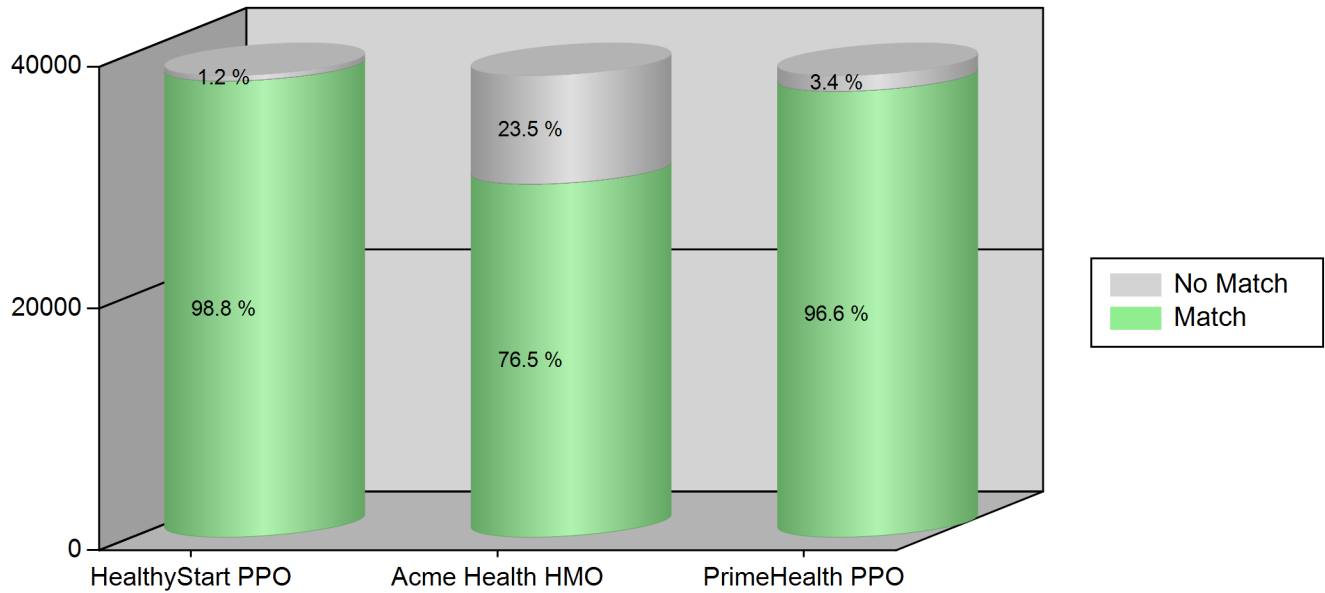
Procedures



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Disruption Benchmark Report

Visits



| Health Plan | Match Type | Claimants | Procedures | Visits |
|------------------|------------|---------------|---------------|---------------|
| HealthyStart PPO | Match | 22,880 | 51,700 | 37,732 |
| HealthyStart PPO | No Match | 272 | 629 | 463 |
| Total | | 23,152 | 52,329 | 38,195 |
| Acme Health HMO | Match | 17,604 | 39,924 | 29,201 |
| Acme Health HMO | No Match | 5,548 | 12,405 | 8,994 |
| Total | | 23,152 | 52,329 | 38,195 |
| PrimeHealth PPO | Match | 22,340 | 50,508 | 36,881 |
| PrimeHealth PPO | No Match | 812 | 1,821 | 1,314 |
| Total | | 23,152 | 52,329 | 38,195 |

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Disruption Benchmark Report

Specialty Mapping Appendix

Below are the provider types and corresponding specialty mapping combinations used to generate this report. Please keep in mind that this is a comprehensive list of all available specialty and provider type combinations. Final results of the analysis will include only the data that applies to the base plan, comparison plan and geography selections that were made during report setup. Therefore not all specialties listed below will have providers associated with them.

Note: In addition to 'Other Provider' and 'Other Facility', providers who could not be confirmed against any independent source are also excluded from the analysis.

| Hospital | | |
|---------------|-----------------|-------------------------------|
| Provider Type | Specialty Group | Specialty |
| Hospital | Hospital | Hospital - Children's |
| Hospital | Hospital | Hospital - General Acute Care |
| Hospital | Hospital | Hospital - Women's |

| Primary Care | | |
|---------------|-------------------------|-------------------------|
| Provider Type | Specialty Group | Specialty |
| Primary Care | Family Medicine | Family Practice |
| Primary Care | Family Medicine | General Practice |
| Primary Care | Family Medicine | Geriatrics |
| Primary Care | Internal Medicine | Internal Medicine |
| Primary Care | Internal Medicine | Geriatric Medicine/IM |
| Primary Care | Obstetrics & Gynecology | Obstetrics & Gynecology |
| Primary Care | Obstetrics & Gynecology | Gynecology |
| Primary Care | Obstetrics & Gynecology | Obstetrics |
| Primary Care | Pediatrics | Pediatrics |
| Primary Care | Pediatrics | Adolescent Medicine |

| Specialist | | |
|---------------|----------------------|--------------------------------|
| Provider Type | Specialty Group | Specialty |
| Specialist | Allergy & Immunology | Allergy & Immunology |
| Specialist | Allergy & Immunology | Allergy |
| Specialist | Allergy & Immunology | Immunology |
| Specialist | Allergy & Immunology | Immunopathology |
| Specialist | Allergy & Immunology | Pediatric Allergy & Immunology |

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Disruption Benchmark Report

| Specialist | | |
|---------------|-----------------------------|------------------------------------|
| Provider Type | Specialty Group | Specialty |
| Specialist | Allergy & Immunology | Pediatric Immunology |
| Specialist | Cardiology | Cardiology |
| Specialist | Cardiology | Cardiovascular Disease |
| Specialist | Cardiology | Clinical Cardiac Electrophysiology |
| Specialist | Cardiology | Interventional Cardiology |
| Specialist | Cardiology | Pediatric Cardiology |
| Specialist | Dermatology | Dermatology |
| Specialist | Dermatology | Dermatological Immunology |
| Specialist | Dermatology | Dermatopathology |
| Specialist | Dermatology | Micrographic Surgery |
| Specialist | Dermatology | Pediatric Dermatology |
| Specialist | Endocrinology | Endocrinology |
| Specialist | Endocrinology | Diabetes Medicine |
| Specialist | Endocrinology | Pediatric Endocrinology |
| Specialist | Endocrinology | Reproductive Endocrinology |
| Specialist | Gastroenterology | Gastroenterology |
| Specialist | Gastroenterology | Pediatric Gastroenterology |
| Specialist | Genetics | Clinical Molecular Genetics |
| Specialist | Genetics | Medical Genetics |
| Specialist | Genetics | Pediatric Genetics |
| Specialist | Genetics | Pediatric Medical Genetics |
| Specialist | Hematology & Oncology | Hematology |
| Specialist | Hematology & Oncology | Hematology/Oncology |
| Specialist | Hematology & Oncology | Hematopathology |
| Specialist | Hematology & Oncology | Oncology |
| Specialist | Hematology & Oncology | Oncology - Gynecologic |
| Specialist | Hematology & Oncology | Oncology - Medical |
| Specialist | Hematology & Oncology | Oncology - Orthopaedic |
| Specialist | Hematology & Oncology | Pediatric Hematology/Oncology |
| Specialist | Hematology & Oncology | Surgery - Oncological |
| Specialist | Infectious Disease Medicine | Infectious Disease Medicine |
| Specialist | Infectious Disease Medicine | HIV Specialist |

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| Specialist | | |
|---------------|------------------------------------|---|
| Provider Type | Specialty Group | Specialty |
| Specialist | Infectious Disease Medicine | Pediatric Infectious Disease Medicine |
| Specialist | Infectious Disease Medicine | Tropical Health |
| Specialist | Neonatal-Perinatal Medicine | Maternal and Fetal Medicine |
| Specialist | Neonatal-Perinatal Medicine | Neonatal/Perinatal Medicine |
| Specialist | Neonatal-Perinatal Medicine | Perinatology |
| Specialist | Nephrology | Nephrology |
| Specialist | Nephrology | Pediatric Nephrology |
| Specialist | Neurology | Neurology |
| Specialist | Neurology | Pediatric Neurology |
| Specialist | Ophthalmology | Ophthalmology |
| Specialist | Ophthalmology | Pediatric Ophthalmology |
| Specialist | Ophthalmology | Retinal Specialist |
| Specialist | Orthopaedics | Orthopedics |
| Specialist | Orthopaedics | Pediatric Orthopaedic Medicine |
| Specialist | Orthopaedics | Pediatric Orthopaedic Surgery |
| Specialist | Orthopaedics | Surgery - Orthopaedic |
| Specialist | Otolaryngology | Otolaryngology |
| Specialist | Otolaryngology | Otology/Neurotology |
| Specialist | Otolaryngology | Otorhinolaryngology |
| Specialist | Otolaryngology | Pediatric Otolaryngology |
| Specialist | Physical Medicine & Rehabilitation | Physical Medicine & Rehabilitation |
| Specialist | Physical Medicine & Rehabilitation | Pediatric Rehabilitation |
| Specialist | Physical Medicine & Rehabilitation | Physiatry |
| Specialist | Physical Medicine & Rehabilitation | Rehabilitation Medicine |
| Specialist | Pulmonary Medicine | Pulmonary Medicine |
| Specialist | Pulmonary Medicine | Pediatric Pulmonology |
| Specialist | Rheumatology | Rheumatology |
| Specialist | Rheumatology | Pediatric Rheumatology |
| Specialist | Surgery | Pediatric Plastic Surgery |
| Specialist | Surgery | Pediatric Surgery |
| Specialist | Surgery | Pediatric Thoracic & Cardiovascular Surgery |

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| Specialist | | |
|---------------|-----------------|--------------------------------|
| Provider Type | Specialty Group | Specialty |
| Specialist | Surgery | Proctology |
| Specialist | Surgery | Surgery - Breast |
| Specialist | Surgery | Surgery - Cardiothoracic |
| Specialist | Surgery | Surgery - Cardiovascular |
| Specialist | Surgery | Surgery - Colon & Rectal |
| Specialist | Surgery | Surgery - Critical Care |
| Specialist | Surgery | Surgery - General |
| Specialist | Surgery | Surgery - Gynecologic |
| Specialist | Surgery | Surgery - Hand |
| Specialist | Surgery | Surgery - Head & Neck |
| Specialist | Surgery | Surgery - Neurological |
| Specialist | Surgery | Surgery - Oculoplastic |
| Specialist | Surgery | Surgery - Oral & Maxillofacial |
| Specialist | Surgery | Surgery - Plastic |
| Specialist | Surgery | Surgery - Podiatric |
| Specialist | Surgery | Surgery - Thoracic |
| Specialist | Surgery | Surgery - Transplant |
| Specialist | Surgery | Surgery - Vascular |
| Specialist | Urology | Urology |
| Specialist | Urology | Andrology |
| Specialist | Urology | Gynecology - Urologic |
| Specialist | Urology | Oncology - Urologic |
| Specialist | Urology | Pediatric Urology |
| Specialist | Urology | Surgery - Urological |

| Other Provider (Excluded from analysis) | | |
|---|-----------------|----------------------------|
| Provider Type | Specialty Group | Specialty |
| Other Provider | Other Facility | Ambulatory Surgical Center |
| Other Provider | Other Facility | Birthing Center |
| Other Provider | Other Facility | Cancer Center |
| Other Provider | Other Facility | Diagnostic Imaging Center |
| Other Provider | Other Facility | Dialysis Center |

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Other Provider (Excluded from analysis)

| Provider Type | Specialty Group | Specialty |
|----------------|-----------------|--------------------------------|
| Other Provider | Other Facility | Fertility Center |
| Other Provider | Other Facility | Hearing Aid Center |
| Other Provider | Other Facility | Hospice |
| Other Provider | Other Facility | Hospital - Psychiatric |
| Other Provider | Other Facility | Hospital - Rehabilitation |
| Other Provider | Other Facility | Hospital - Urgent Care |
| Other Provider | Other Facility | Lithotripsy Center |
| Other Provider | Other Facility | Mammography Center |
| Other Provider | Other Facility | Medical Clinic |
| Other Provider | Other Facility | Mental Health - Outpatient |
| Other Provider | Other Facility | Mental Health - Rehabilitation |
| Other Provider | Other Facility | Mental Health - Residential |
| Other Provider | Other Facility | Optical Center |
| Other Provider | Other Facility | Radiology Center |
| Other Provider | Other Facility | Skilled Nursing Facility |
| Other Provider | Other Facility | Substance Abuse Facility |
| Other Provider | Other Facility | Surgery Center |
| Other Provider | Other Facility | Wound Care Center |
| Other Provider | Other Provider | Acupuncture |
| Other Provider | Other Provider | Addiction Medicine |
| Other Provider | Other Provider | Addiction Psychiatry |
| Other Provider | Other Provider | Adolescent Psychiatry |
| Other Provider | Other Provider | Aerospace Medicine |
| Other Provider | Other Provider | Anatomic Pathology |
| Other Provider | Other Provider | Anesthesiology |
| Other Provider | Other Provider | Audiology |
| Other Provider | Other Provider | Bariatrics |
| Other Provider | Other Provider | Behavioral Medicine |
| Other Provider | Other Provider | Blood Banking |
| Other Provider | Other Provider | Burn Specialist |
| Other Provider | Other Provider | Chemical Pathology |
| Other Provider | Other Provider | Child Birth Education |

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Other Provider (Excluded from analysis)

| Provider Type | Specialty Group | Specialty |
|----------------|-----------------|----------------------------|
| Other Provider | Other Provider | Child Education |
| Other Provider | Other Provider | Chiropractic Medicine |
| Other Provider | Other Provider | Clinical Neurophysiology |
| Other Provider | Other Provider | Community Health |
| Other Provider | Other Provider | Counseling/Social Work |
| Other Provider | Other Provider | Critical Care Medicine |
| Other Provider | Other Provider | Custom Medical Group |
| Other Provider | Other Provider | Cytopathology |
| Other Provider | Other Provider | Dentistry - Endodontics |
| Other Provider | Other Provider | Dentistry - General |
| Other Provider | Other Provider | Dentistry - Orthodontics |
| Other Provider | Other Provider | Dentistry - Pediatric |
| Other Provider | Other Provider | Dentistry - Pedodontics |
| Other Provider | Other Provider | Dentistry - Periodontics |
| Other Provider | Other Provider | Dentistry - Prosthodontics |
| Other Provider | Other Provider | Dentistry - TMJ |
| Other Provider | Other Provider | Doula |
| Other Provider | Other Provider | Doula - Birth |
| Other Provider | Other Provider | Doula - Postpartum |
| Other Provider | Other Provider | Eating Disorder Specialist |
| Other Provider | Other Provider | Emergency Medicine |
| Other Provider | Other Provider | Endoscopy |
| Other Provider | Other Provider | Enterostomal Therapy |
| Other Provider | Other Provider | Epidemiology |
| Other Provider | Other Provider | Forensic Pathology |
| Other Provider | Other Provider | Forensic Psychiatry |
| Other Provider | Other Provider | Forensic Science |
| Other Provider | Other Provider | Geriatric Psychiatry |
| Other Provider | Other Provider | Health Education |
| Other Provider | Other Provider | Hepatology |
| Other Provider | Other Provider | Homeopathy |
| Other Provider | Other Provider | Hospitalist |

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Other Provider (Excluded from analysis)

| Provider Type | Specialty Group | Specialty |
|----------------|-----------------|---------------------------------|
| Other Provider | Other Provider | Hypnosis |
| Other Provider | Other Provider | Lactation Consultant |
| Other Provider | Other Provider | Lactation Specialist |
| Other Provider | Other Provider | Legal Medicine |
| Other Provider | Other Provider | Manipulative Therapy |
| Other Provider | Other Provider | Marriage/Family Therapy |
| Other Provider | Other Provider | Massage Therapy |
| Other Provider | Other Provider | Medical Microbiology |
| Other Provider | Other Provider | Medical Toxicology |
| Other Provider | Other Provider | Mental Health - Counselor |
| Other Provider | Other Provider | Mental Health - Inpatient |
| Other Provider | Other Provider | Microbiology |
| Other Provider | Other Provider | Midwifery |
| Other Provider | Other Provider | Naprapathy |
| Other Provider | Other Provider | Naturopathic Medicine |
| Other Provider | Other Provider | Neck Specialist |
| Other Provider | Other Provider | Neuropathology |
| Other Provider | Other Provider | Neuropsychology |
| Other Provider | Other Provider | Neuroradiology |
| Other Provider | Other Provider | Nuclear Medicine |
| Other Provider | Other Provider | Nurse |
| Other Provider | Other Provider | Nurse - PCP |
| Other Provider | Other Provider | Nurse Anesthetist |
| Other Provider | Other Provider | Nurse Practioner |
| Other Provider | Other Provider | Nurse Practioner - Neonatal |
| Other Provider | Other Provider | Nurse Practioner - Ob/Gyn |
| Other Provider | Other Provider | Nurse Practioner - Obstetric |
| Other Provider | Other Provider | Nurse Practioner - Pediatrics |
| Other Provider | Other Provider | Nurse Practioner - Perinatology |
| Other Provider | Other Provider | Nurse Practioner - Surgical |
| Other Provider | Other Provider | Nurse, Psychiatric |
| Other Provider | Other Provider | Nutritional Medicine |

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Other Provider (Excluded from analysis)

| Provider Type | Specialty Group | Specialty |
|----------------|-----------------|---|
| Other Provider | Other Provider | Occupational Medicine |
| Other Provider | Other Provider | Occupational Therapy |
| Other Provider | Other Provider | Optician |
| Other Provider | Other Provider | Optometry |
| Other Provider | Other Provider | Orthotics/Prosthetics |
| Other Provider | Other Provider | Osteopathic Medicine |
| Other Provider | Other Provider | Other |
| Other Provider | Other Provider | Pain Management |
| Other Provider | Other Provider | Palliative Care |
| Other Provider | Other Provider | Parenteral & Enteral Nutrition Supplier |
| Other Provider | Other Provider | Pathology |
| Other Provider | Other Provider | Pathology - Clinical |
| Other Provider | Other Provider | Pediatric Critical Care |
| Other Provider | Other Provider | Pediatric Developmental & Behavioral Health |
| Other Provider | Other Provider | Pediatric Emergency Medicine |
| Other Provider | Other Provider | Pediatric Medical Toxicology |
| Other Provider | Other Provider | Pediatric Nutrition |
| Other Provider | Other Provider | Pediatric Other |
| Other Provider | Other Provider | Pediatric Pathology |
| Other Provider | Other Provider | Pediatric Psychiatry |
| Other Provider | Other Provider | Pediatric Radiology |
| Other Provider | Other Provider | Pediatric Sports Medicine |
| Other Provider | Other Provider | Perfusion |
| Other Provider | Other Provider | Pharmacology |
| Other Provider | Other Provider | Pharmacy |
| Other Provider | Other Provider | Phlebotomy |
| Other Provider | Other Provider | Physical Therapy |
| Other Provider | Other Provider | Physician Assistant |
| Other Provider | Other Provider | Physician Other |
| Other Provider | Other Provider | Podiatry |
| Other Provider | Other Provider | Preventive Medicine |

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Other Provider (Excluded from analysis)

| Provider Type | Specialty Group | Specialty |
|----------------|-----------------|--|
| Other Provider | Other Provider | Psychiatric Neurology |
| Other Provider | Other Provider | Psychiatry |
| Other Provider | Other Provider | Psychiatry - Geriatric |
| Other Provider | Other Provider | Psychology |
| Other Provider | Other Provider | Public Health |
| Other Provider | Other Provider | Radiation Oncology |
| Other Provider | Other Provider | Radioisotopic Pathology |
| Other Provider | Other Provider | Radiological Physics |
| Other Provider | Other Provider | Radiology |
| Other Provider | Other Provider | Radiology - Diagnostic |
| Other Provider | Other Provider | Radiology, Nuclear |
| Other Provider | Other Provider | Radiology, Vascular and Interventional |
| Other Provider | Other Provider | Radiotherapy |
| Other Provider | Other Provider | Registered Dietician |
| Other Provider | Other Provider | Respiratory Therapy |
| Other Provider | Other Provider | Sleep Medicine |
| Other Provider | Other Provider | Speech Pathology |
| Other Provider | Other Provider | Speech Therapist |
| Other Provider | Other Provider | Sports Medicine |
| Other Provider | Other Provider | Surgery - Dental |
| Other Provider | Other Provider | Surgical Assistant |
| Other Provider | Other Provider | Toxicology |
| Other Provider | Other Provider | Transfusion Medicine |
| Other Provider | Other Provider | Undersea & Hyperbaric Medicine |
| Other Provider | Other Provider | Urgent Care |
| Other Provider | Other Provider | Vascular Medicine |
| Other Provider | Other Provider | Women's Health |
| Other Provider | Other Provider | Wound Care Specialist |
| Other Provider | Other Service | Ambulance Services |
| Other Provider | Other Service | Durable Medical Equipment |
| Other Provider | Other Service | Home Health |
| Other Provider | Other Service | Infusion / IV Services |

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| Other Provider (Excluded from analysis) | | |
|---|-----------------|------------------|
| Provider Type | Specialty Group | Specialty |
| Other Provider | Other Service | Lab |
| Other Provider | Other Service | Lab - Clinical |
| Other Provider | Other Service | Lab - Diagnostic |
| Other Provider | Other Service | Medical Supplies |

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