

## MEDICAL INSURANCE

### Cost containment measures utilized (Benefits #41)

Measure	% Reporting
Coordination of Benefits	78.6
Disease Management	55.2
Network of Healthcare Professionals	77.9
Pharmacy Benefit Management (PBM)	46.9
Pre-admission Testing	23.4
Pre-existing Condition Clause	44.1
Second Surgical Opinion Requirement	8.3
Utilization Review	52.4

### Measures taken to reduce healthcare costs (Benefits #42)

Measure	% Reporting
Became Self-Insured	6.7
Increased Deductible Levels	52.1
Increased Employee Co-Insurance Level	25.2
Increased Employee Portion of Premium (as a % total cost)	52.9
Initiated Internal Claims Analysis	4.2
Introduced a Managed Care Program	7.6
Offered a Choice of Deductible Levels	26.9
Reduced Benefits	12.6
Required Mail Order for Maintenance Prescriptions	9.2
Switched Carriers	23.5

- **6.9% of organizations reported assessing a surcharge if employees enroll their spouse on their benefits even though the spouse is eligible for benefits through his/her own employer.** (Benefits #43)