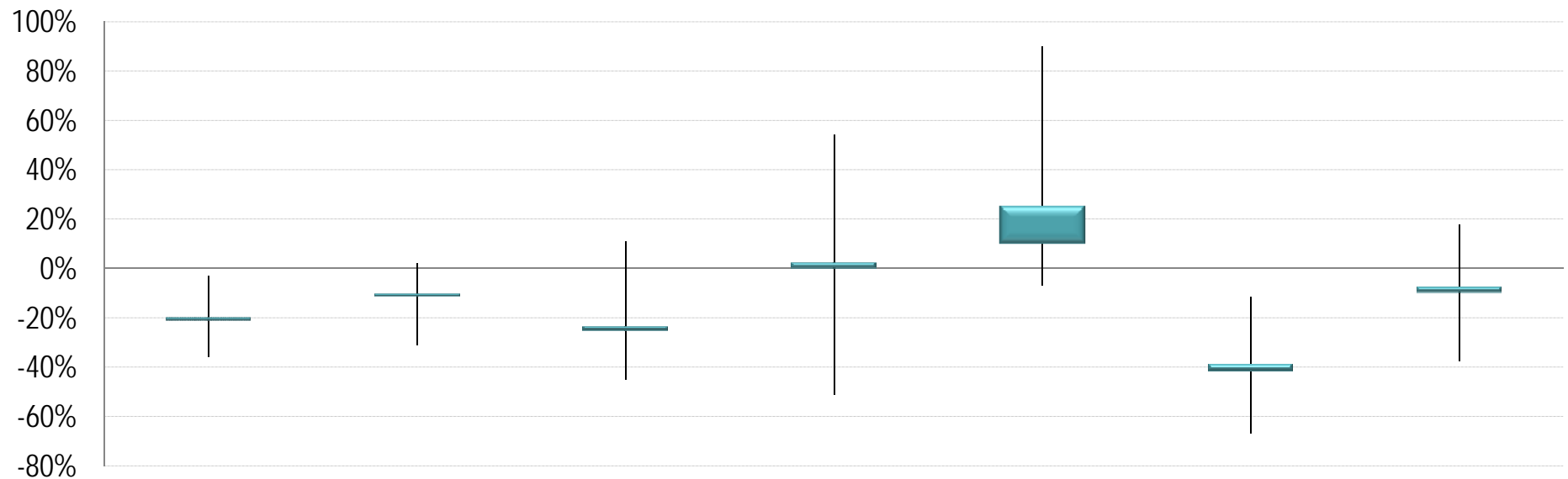


MA vs. FFS Comparisons Based on MA Data and FFS 5% File (Up to 18 Comparison Areas)



10-Company Results: Percentage Difference in Utilization Rates, MA Rate vs. FFS Rate (per risk score value)



	Inpatient Days	Inpatient Admissions	ER Visits	Outpatient Visits	Office Visits	Same-DRG Re-Admissions	Avoidable Admissions
Mean	-20%	-11%	-24%	2%	25%	-39%	-10%
High	-3%	2%	11%	54%	90%	-12%	18%
Low	-36%	-31%	-45%	-51%	-7%	-67%	-37%
Median	-21%	-12%	-25%	0%	9%	-42%	-8%
Areas	18	18	18	11	11	18	18

Source: Working Paper: Comparisons of Utilization in Two Large Multi-State Medicare Advantage HMOs and Medicare Fee-for-Service in the Same Service Areas (December 11, 2009) <http://www.ahipresearch.org/pdfs/MAvsFFS-CO9and10.pdf>