

**March 2024**

For Plan Years 2021 and 2022

# **Florida All Payer Claims Database Report on State and Regional Price Variation**

Prepared for  
Agency for Health Care Administration  
2727 Mahan Drive  
Tallahassee, FL 32308



**HEALTH CARE  
COST INSTITUTE**

## Contents

<b>Purpose</b>	5
<b>Background</b>	5
<b>Methodology</b>	5
Data and Population	5
A Patient Toolkit for Health Care Price Transparency: Services & Bundles	5
A Patient Toolkit for Health Care Price Transparency: Price Calculations	6
Measure of Price Variation	6
Inflation Adjustment	7
Imputation	7
Limitations	7
<b>Variation in Statewide Prices</b>	8
<b>Figure 1.</b> Emergency Services	8
<b>Figure 2a.</b> Imaging: CT Scans	8
<b>Figure 2b.</b> Imaging: MRIs	9
<b>Figure 2c.</b> Imaging: Nuclear Imaging	9
<b>Figure 2d.</b> Imaging: Pregnancy Ultrasounds	9
<b>Figure 2e.</b> Imaging: Ultrasounds	10
<b>Figure 2f.</b> Imaging: X-Rays	10
<b>Figure 3a.</b> Labs & Tests: Endocrine/Metabolic	11
<b>Figure 3b.</b> Labs & Tests: General	11
<b>Figure 3c.</b> Labs & Tests: Infections	12
<b>Figure 3d.</b> Labs & Tests: Screenings	12
<b>Figure 3e.</b> Labs & Tests: Other	12
<b>Figure 4a.</b> Office Visits: Acute Care Visits	13
<b>Figure 4b.</b> Office Visits: Chronic Care Visits	13
<b>Figure 4c.</b> Office Visits: Primary Care Visits	14
<b>Figure 4d.</b> Office Visits: Specialist Visits	14
<b>Figure 4e.</b> Office Visits: Wellness Visits	15
<b>Figure 5a.</b> Pain Management & Physical Medicine: Non-Surgical	15
<b>Figure 5b.</b> Pain Management & Physical Medicine: Surgical	15
<b>Figure 6a.</b> Procedures: Inpatient Surgery	16
<b>Figure 6b.</b> Procedures: Outpatient Surgery	16

<b>Figure 6c.</b> Procedures: Treatments	17
<b>Figure 7.</b> Reproductive Health & Childbirth	17
<b>Figure 8a.</b> Screenings & Preventative Medicine: Biopsies	17
<b>Figure 8b.</b> Screenings & Preventative Medicine: Other	18
<b>Figure 9.</b> Vaccinations	18
<b>Figure 10.</b> Durable Medical Equipment	18
<b>Variation in Prices by Region</b>	19
<b>Figure A.</b> Emergency Services: Simple Sutures, Body	19
<b>Figure B.</b> Imaging: Pregnancy Ultrasound, Single Fetus	20
<b>Figure C.</b> Labs & Tests: LH/FSH/Estradiol Test	21
<b>Figure D.</b> Office Visits: Established Patient, Moderate Complexity	22
<b>Figure E.</b> Pain Management & Physical Medicine: Nerve Conduction Studies	23
<b>Figure F.</b> Procedures: Mole Removal	24
<b>Figure G.</b> Reproductive Health & Childbirth: C-Section Delivery	25
<b>Figure H.</b> Screenings & Preventative Medicine: Skin Biopsy	26
<b>Figure I.</b> Vaccinations: Meningitis Vaccine	27
<b>Figure J.</b> Durable Medical Equipment: Stationary Oxygen	28

**This Page Intentionally Left Blank**

## Purpose

This report was prepared for Florida's Agency for Health Care Administration (AHCA). The report highlights areas of health care price variation both statewide and regionally as required by F.S. 408.05.

## Background

### Florida's All Payer Claims Database (APCD)

This report uses data from the All-Payer Claims Database (APCD) legislation enacted by the state of Florida. APCDs are large-scale databases that systematically collect health care claims data from a variety of health care payers and contain data about health care services delivered by most health care providers in the state. They are often used for trend analyses in order to provide meaningful information for policymakers, consumers, employers, providers, researchers, and other stakeholders to better understand the state's health care market.

### Florida Health Price Finder (FHPF)

As part of the APCD effort, we developed a consumer-focused website, Florida Health Price Finder (FHPF) which provides national, state, county, and facility price information for a set of common health conditions and services. The goal of the FHPF is to produce consumer-facing prices for a set of common medical services. More information about the data in this report is available on the FHPF website at <https://price.healthfinder.fl.gov>.

## Methodology

### Data and Population

This report reflects data from health care claims with effective service dates in the 2021 and 2022 calendar years from seven payers, including Aetna CVS Health, AvMed, Capital Health Plan, Florida Blue, Health First, Humana, and United HealthCare. The figures for this report were derived from over 81.6 million claims, including over 7.3 million institutional claims and 74.3 million professional claims. The claims in this data focus on employer sponsored group and individual market plans; these data do not contain information from Medicare Fee-For-Service (FFS) claims, Medicare Advantage claims, Medicaid claims, services delivered by the Veterans Administration (VA), TRICARE, or claims from other commercial issuers not listed above. This report does not contain data from dental or pharmacy claims.

### A Patient Toolkit for Health Care Price Transparency: Services & Bundles

We measure variation in health spending using a patient toolkit consisting of a set of discrete care events and conditions, referred to here as bundles. We report on 387 bundles for which a consumer may seek care from a qualified health professional. Examples of these services range from a simple condition, such as a sore throat, to a more complicated care event, such as a hip replacement.

Each bundle is designed to include one or more health care services, which are derived from services billed on health care claims. The majority of services submitted on a health care claim come in the form of a 5-digit numeric Healthcare Common Procedural Coding System (HCPCS) code which defines the service or product that was delivered to the patient during the health care encounter. Additionally, claims for an inpatient facility payment are identified using Diagnosis Related Groups (DRGs) which classifies hospital stays into discrete categories based on diagnosis and adjusts the group based on treatment patterns, technology, and any other factors that may change the relative use of hospital resources. All services for a single hospital stay are aggregated into a single DRG and the payment for the entire claim is used for that service.

Note that while every bundle contains a likely set of billed services for a given event, this may vary for individuals based on the patient's acuity, other underlying conditions, or the rendering provider's practice patterns.

We divide bundles into ten main categories:

- Emergency Services
- Imaging
- Labs & Tests
- Office Visits
- Pain Management & Physical Medicine
- Procedures
- Reproductive Health & Childbirth
- Screenings & Preventative Medicine
- Vaccinations
- Durable Medical Equipment

The bundles in this report contain the majority of services detailed in the federal Hospital Price Transparency and Transparency in Coverage regulations outlined by the Centers for Medicare and Medicaid Services (CMS).

### [A Patient Toolkit for Health Care Price Transparency: Price Calculations](#)

Prices are derived from total payments made to providers and suppliers for a specific service and consist of the sum of the insurer payment as well as the copayment and/or cost-sharing amount for which the insured person is responsible. All bundles contain payments to professionals (e.g., physicians and physical therapists), fees paid to hospitals and other surgical facilities (where appropriate), and/or certain kinds of medical equipment (where appropriate). Premium information is not used to compute prices.

### [Measure of Price Variation](#)

This report uses the interquartile range (IQR) of the select services to measure variation in price. The IQR is taken as the difference between the 75<sup>th</sup> and 25<sup>th</sup> percentiles of the price for a service in a particular geographic region. Some estimates may have wider ranges for a variety of reasons. Namely, the services for typical care may differ from payer to payer, particularly if a payer pays for services in a bundled manner that is different than the way these bundles were designed. The difference in cost estimates could also be because providers may use alternate codes for the

services than defined in the bundle or because there are inherent differences in price and service volume in any given market.

## Inflation Adjustment

Data from claims in 2021 were inflated to 2022 prices. To adjust for inflation, we utilize the Personal Health Care (PHC) deflator developed by the Centers for Medicare & Medicaid Service (CMS). The PHC is adjusted annually and based on a combination of multiple indices to create a more complete picture of price changes for personal health care services. Additionally, the PHC is chain-weighted, meaning it can approximate yearly changes that reflect an evolving mix of services. We consider the average total price per capita for four different health care sectors: Hospital Care Expenditures, Physician and Clinical Service Expenditures, Other Professional Services Expenditures, and Durable Medical Equipment (DME).

- Hospital Care Expenditures covers all services provided by hospitals and outpatient facilities. This list includes room and board, ancillary charges, and any other services billed by facilities.
- Physician and Clinical Services are categorized by any services provided by Doctors of Medicine (M.D.) and Doctors of Osteopathy (D.O.), plus the portion of medical laboratories services that are billed independently by the laboratories.
- Other professional services are defined as services by health practitioners other than physicians. These professional services include those provided by chiropractors, physical, occupational and speech therapists, among others.
- Durable Medical Equipment (DME) covers sales of items like ophthalmic products, surgical and orthopedic products, hearing aids, wheelchairs, and medical equipment rentals.

## Imputation

In some circumstances, there is not enough data to support calculating prices for specific services at a granular level (i.e., county-level estimates). When this occurs, we generally do not impute prices with the state-level average for that service. Exceptions are sometimes made with common ancillary services (e.g., a lab or test) in order to complete a bundle.

## Limitations

There are several limitations to consider when interpreting the data in this report. First, this methodology does not adjust or account for the quality of care provided, nor does it account for patient complexity; health needs will vary based on whether a patient is in good health or has chronic or multiple health conditions. As such, this report cannot project costs for any given individual in any given geography. However, the data pooled for this report does represent actual inflation-adjusted spending taken from claims paid for services rendered in 2021 and 2022. Additionally, we do not account for differences in provider practice or billing patterns; some providers will provide more, fewer, or different services based on their clinical practice. The prices represented in these bundles represent customary and usual-care practices for a narrowly defined set of services.

## Variation in Statewide Prices

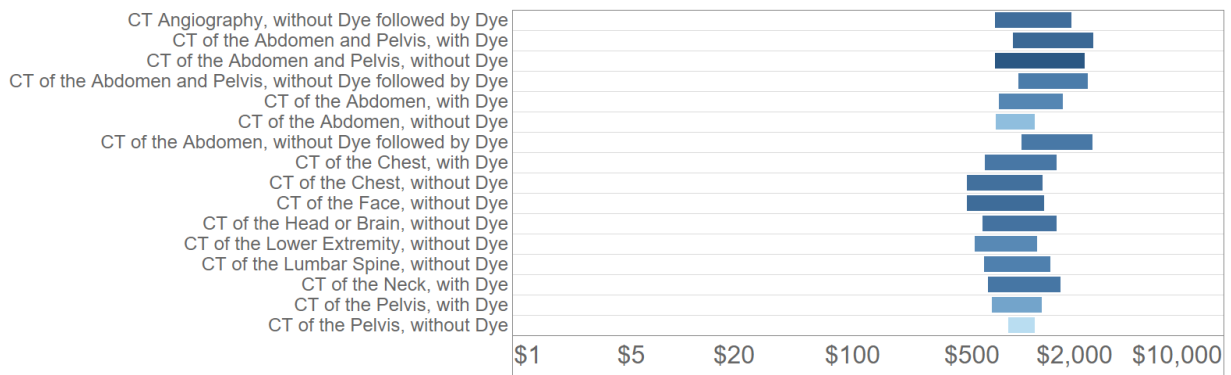
This section provides data on the variation in prices, at the state level, for 387 common bundles. The left side of the bar represents the 25<sup>th</sup> percentile of the prices for that bundle and the right side of the bar represents the 75<sup>th</sup> percentile of prices; each bar represents the variation in price, measured as the IQR, for the services delivered in the state for that bundle. The price axis is scaled logarithmically in order to compare relative price variation between the 25<sup>th</sup> and 75<sup>th</sup> percentile prices more easily across services. A service with a wider bar will have a greater percent difference between the 25<sup>th</sup> and 75<sup>th</sup> percentile prices than a service with a narrower bar, even if the magnitudes of each service price are very different. The shading of the bars is also based on the percent difference between the 25<sup>th</sup> and 75<sup>th</sup> percentile prices: darker shading indicates greater variation in prices. For example, Biopsy of the Skin and Biopsy of the Kidney have similar interquartile ranges as a percent of the prices (42% for both) and therefore have similar bar widths and color shading, even though the absolute IQRs (\$109 and \$2,587) are very different.

**Figure 1. Emergency Services**



Simple Sutures of the Head and Face and Simple Sutures of the Body both had a similar IQR, with Simple Sutures of the Body having a slightly higher median price (\$1,472) and a higher IQR (\$1,122) compared to Simple Sutures of the Head and Face (\$1,340 and \$990, respectively).

**Figure 2a. Imaging: CT Scans**



Among CT scans the imaging service with the highest absolute variation was a CT of the Abdomen and Pelvis, with Dye; the bundle had an IQR of \$1,707, ranging in price from \$872 to \$2,579. The CT scan with the lowest IQR at \$345 was a CT of the Pelvis, without Dye.



**Figure 2b. Imaging: MRIs**



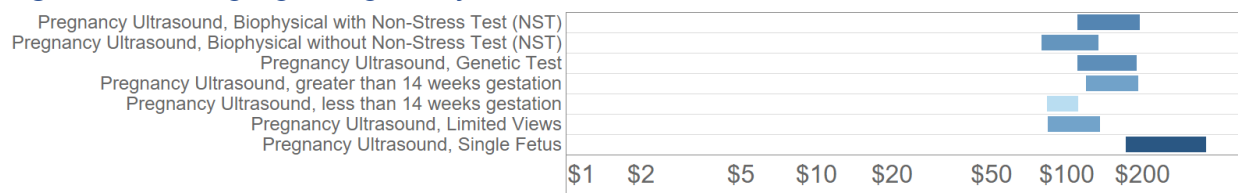
The MRI with the highest variation was an MRI of the Lumbar Spine, with and without Dye, at an IRQ of \$1,482. Among MRIs with the lowest variation were MRIs of the Lower Extremities, however, these were generally more expensive with the median price for an MRI of the Lower Extremity with and without Dye calculated at \$2,187.

**Figure 2c. Imaging: Nuclear Imaging**



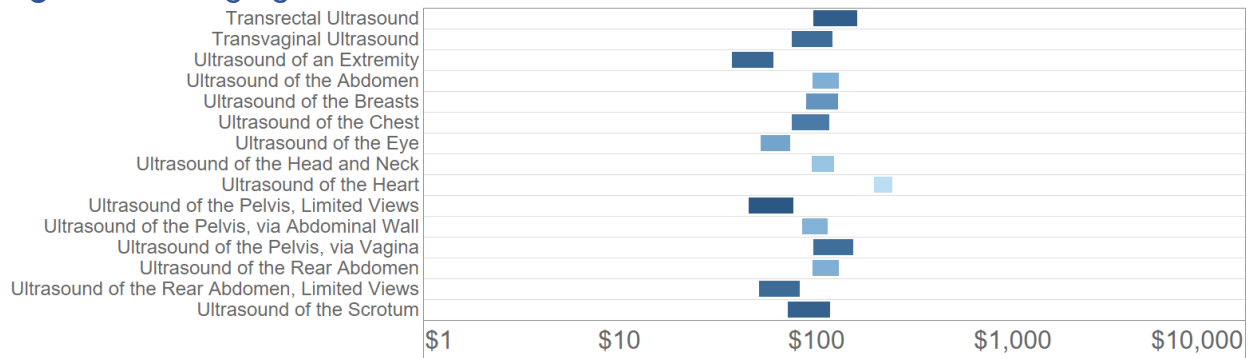
The PET Scan had the highest median price (\$4,478) and highest IQR (\$2,406) among the nuclear imaging bundles; most prices in the state ranged from \$3,283 to \$5,689.

**Figure 2d. Imaging: Pregnancy Ultrasounds**



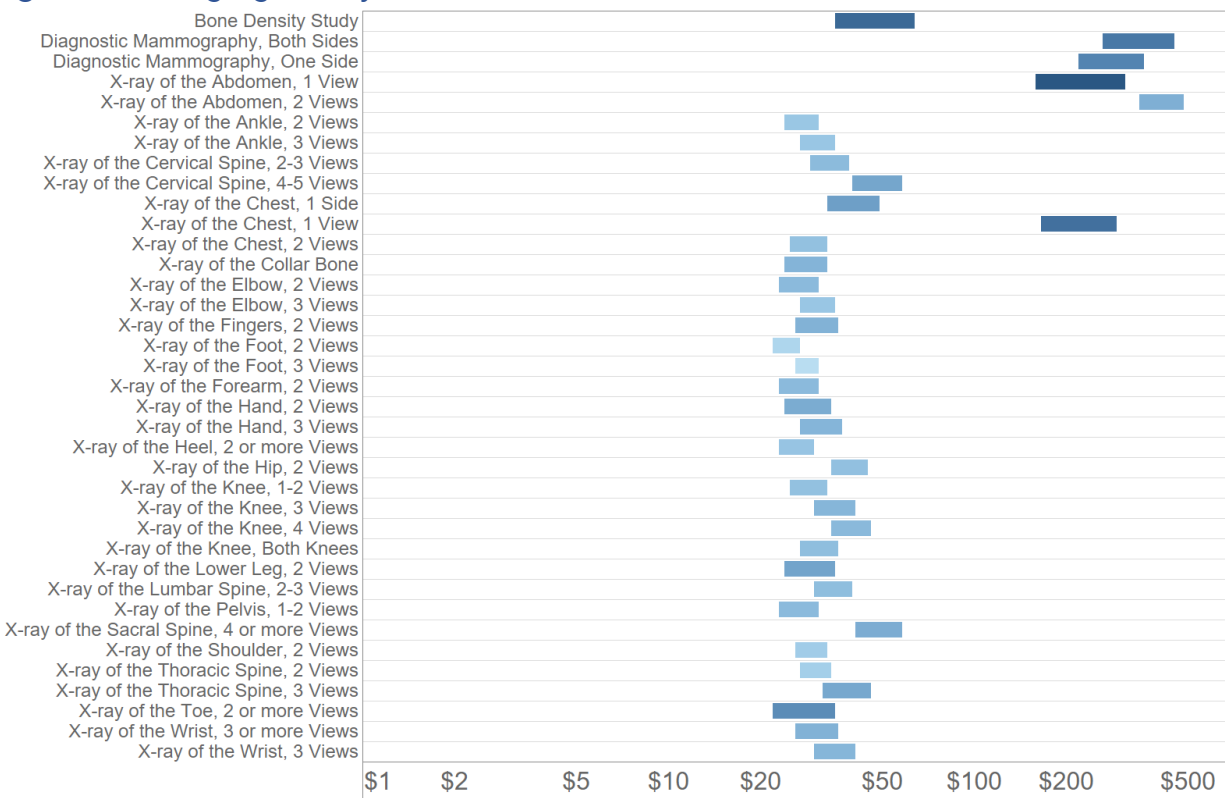
A standard Pregnancy Ultrasound for a Single Fetus had a price range of \$171 to \$358, an IQR of \$187, making it the pregnancy ultrasound with the highest variation in price.

**Figure 2e. Imaging: Ultrasounds**



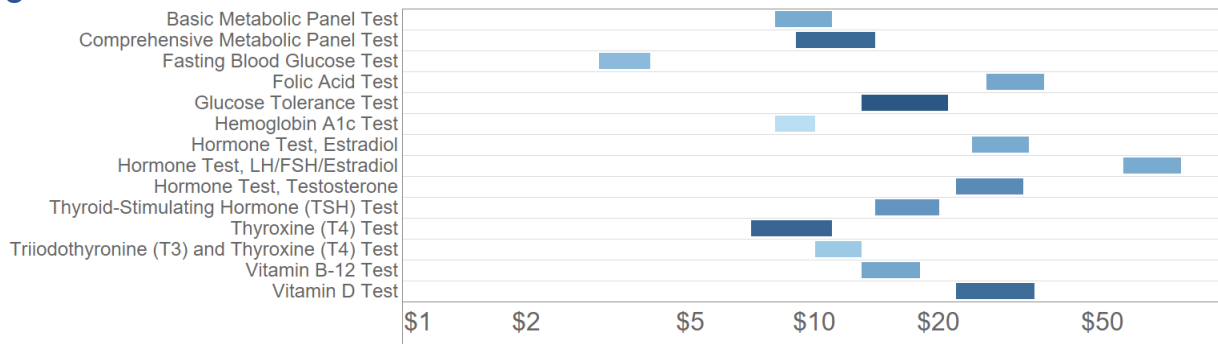
The ultrasound with the highest absolute price was Ultrasound of the Heart (median price \$219), however, this ultrasound had an IQR of only \$46. The ultrasound with the highest absolute IQR was the Transrectal Ultrasound, at \$64.

**Figure 2f. Imaging: X-Rays**



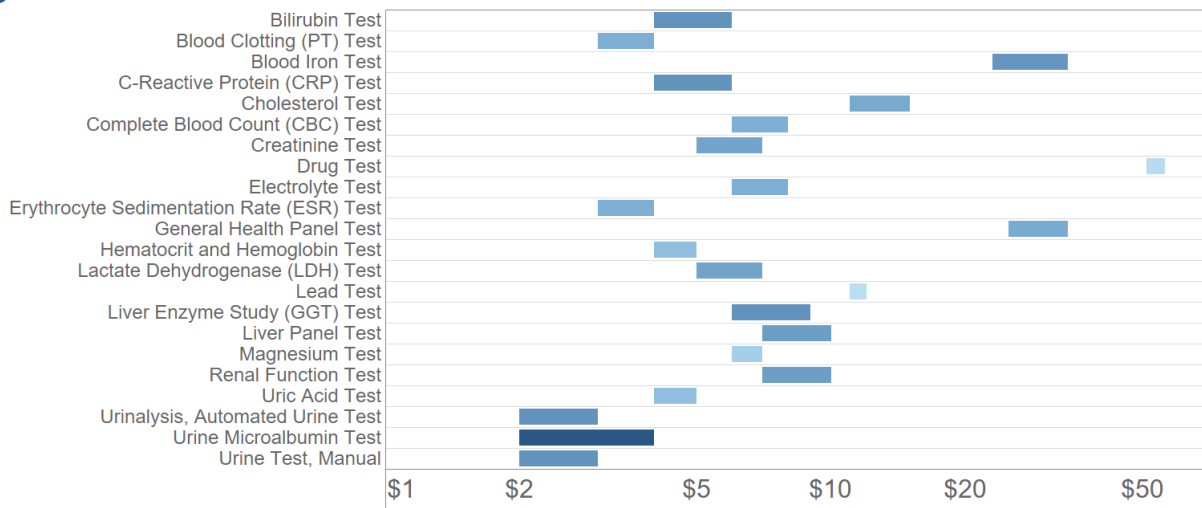
Among the x-rays with the highest relative variation were X-rays of the Abdomen, which ranged in price from \$159 to \$312, an IQR of \$153. However, Diagnostic Mammography was among the most expensive x-rays overall, with Diagnostic Mammography of Both Sides having a median price of \$334.

**Figure 3a. Labs & Tests: Endocrine/Metabolic**



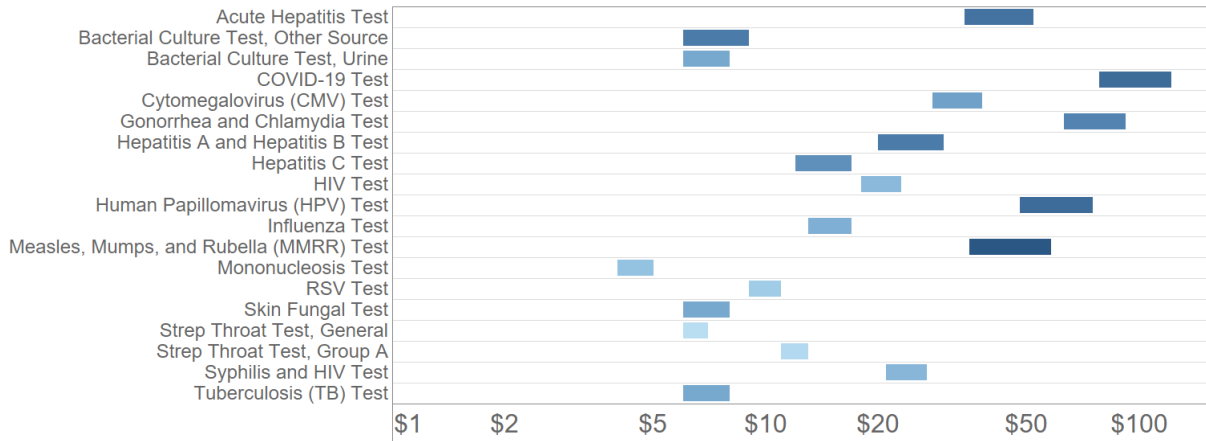
Generally, most tests have low variation in price and low relative cost. Among the lowest cost endocrine and metabolic tests were fasting blood glucose tests (approximately \$3 to \$4). The test with the highest price and highest absolute variation was a combination hormone test for LH/FSH/Estradiol; this bundle had a range in price between \$56 and \$77, an IQR of \$21.

**Figure 3b. Labs & Tests: General**



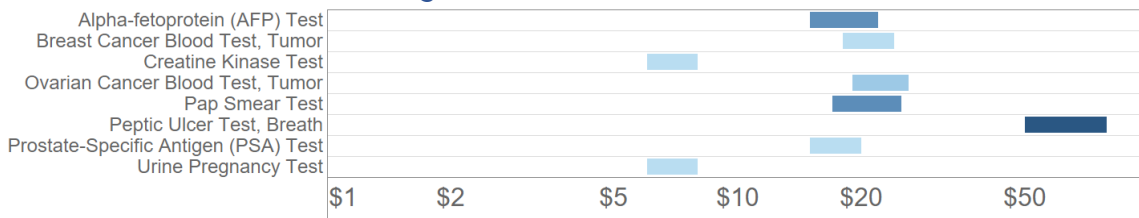
The highest cost test from among the General Lab and Test category are Drug Tests, which range from \$51 to \$56. Among the lowest cost tests are urine tests which range from \$2 to \$4.

**Figure 3c. Labs & Tests: Infections**



Among tests for infections, the highest price test was the COVID-19 test, with a median price of \$98. Additionally, the test with the highest variation relative to the price was the Measles, Mumps, and Rubella test, which ranged from \$35 to \$58, and IQR of \$23.

**Figure 3d. Labs & Tests: Screenings**



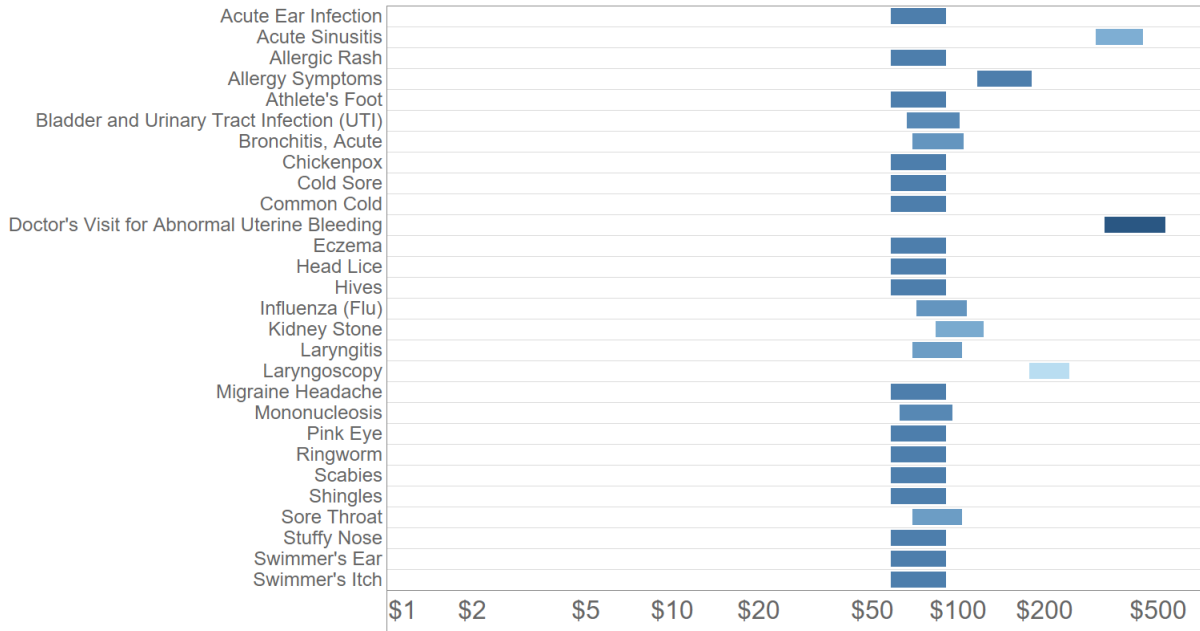
The Screening Test with the highest variation was the Peptic Ulcer Breath Test, with a range of prices between \$50 and \$79, and an IQR of \$29.

**Figure 3e. Labs & Tests: Other**



Allergy Tests have the highest relative variation in price, ranging from \$671 to \$1,079, and IQR of \$408. The Heart Stress Test with Heart Ultrasound had the highest absolute IQR at \$457, but a higher overall price, ranging from \$986 to \$1,443.

**Figure 4a. Office Visits: Acute Care Visits**



The acute care office visit with the highest price and highest variation in price was a visit for Abnormal Uterine Bleeding. The range in price for this bundle was \$323 to \$528, an IQR of \$205.

**Figure 4b. Office Visits: Chronic Care Visits**



Chronic care visits typically consist of multiple visits to a professional or the need for other ancillary services. The chronic care condition with the highest absolute value of variation was Coronary Artery Heart Disease with an IQR of \$375. This bundle also had the highest overall price among chronic care condition bundles with prices ranging from \$1,128 to \$1,503.

**Figure 4c. Office Visits: Primary Care Visits**



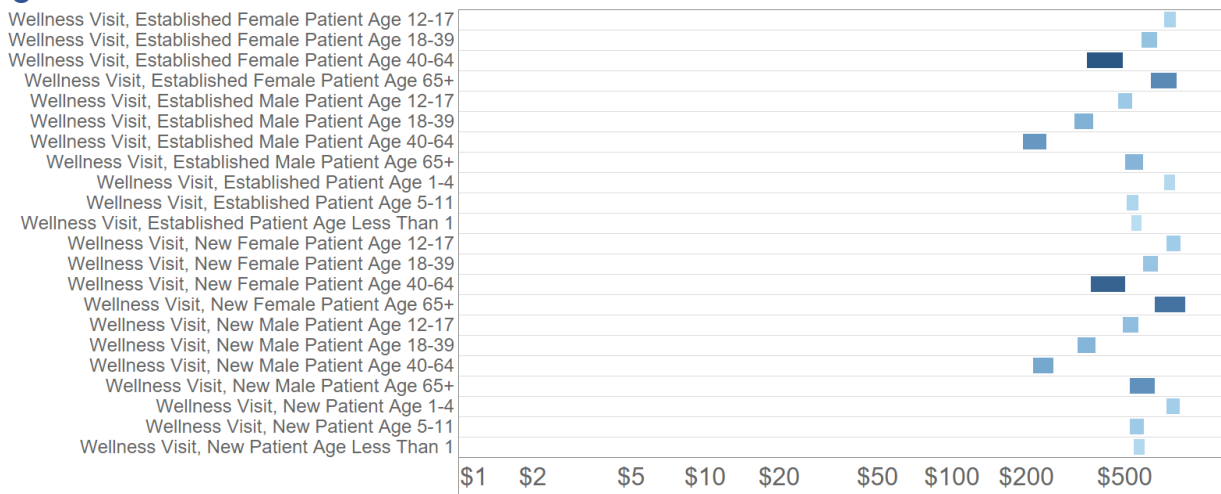
Prices for primary care visits vary based on time in the office (defined as “complexity”) and whether the patient is a new or established patient. The highest cost primary care office visit is one for a New Patient with High Complexity, with prices ranging from \$191 to \$251 (IQR \$60). Conversely the lowest cost primary care office visit is one for an Established Patient with Minimal Complexity, with prices ranging from \$21 to \$28 (IQR \$7).

**Figure 4d. Office Visits: Specialist Visits**



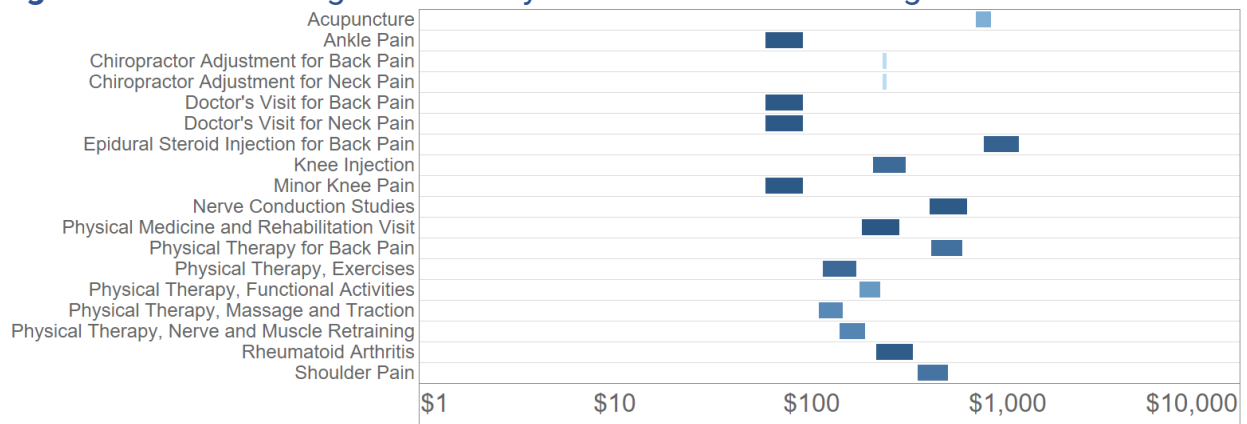
A Specialist Visit with High Complexity is among the services with the highest absolute variation as well as being the highest cost. The IQR for this service is \$110 with prices ranging from \$252 to \$362.

**Figure 4e. Office Visits: Wellness Visits**



Wellness visits include a primary care office visit along with relevant tests, screenings, and vaccines for the specific sex and age of the patient. Among the wellness visit bundles with the highest absolute variation is for a New Female Patient Age 65+; the price ranges from \$663 to \$883, an IQR of \$220.

**Figure 5a. Pain Management & Physical Medicine: Non-Surgical**



Among non-surgical pain management and physical medicine bundles, the highest absolute variation in price was the Epidural Steroid Injection for Back Pain, and IQR of \$383 with prices ranging from \$751 to \$1,134. Chiropractor Adjustments had the lowest variation, with prices ranging from \$228 to \$240.

**Figure 5b. Pain Management & Physical Medicine: Surgical**



Among the three surgical pain management and physical medicine bundles, the service with the highest variation in price was the Lumbar Laminectomy for Back Pain, which ranged in price from \$49,923 to \$80,051 (IQR \$30,128).

**Figure 6a. Procedures: Inpatient Surgery**



Inpatient surgeries are among the highest cost bundles and include overnight stays at a hospital. Of the inpatient surgeries on this list, the procedure with the highest absolute variation in cost is a Laparoscopic Upper Intestine Removal with a price that ranges from \$27,455 to \$40,874 (IQR \$13,419).

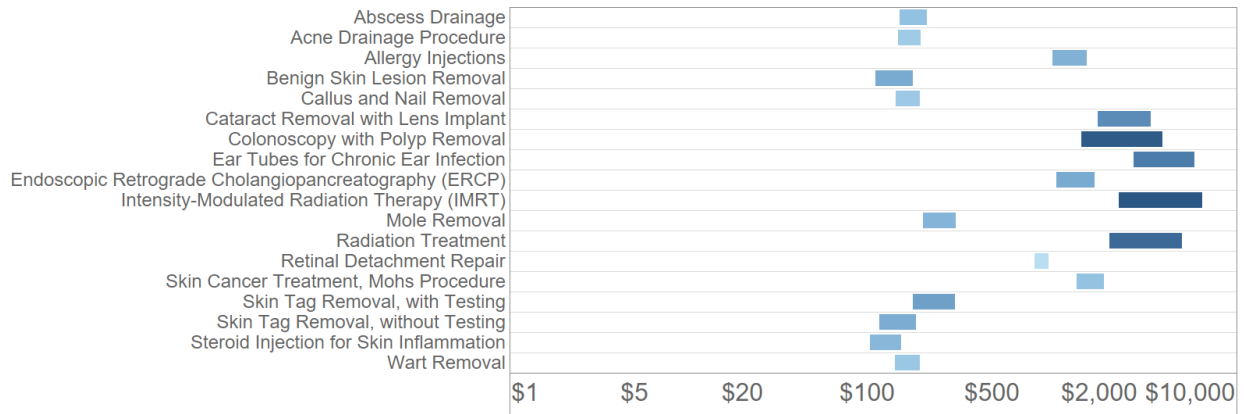
**Figure 6b. Procedures: Outpatient Surgery**



Outpatient surgeries do not require an overnight stay at a hospital and are generally less expensive than inpatient surgeries. Of the outpatient surgeries on this list, the procedure with the highest absolute variation in cost is a Knee Replacement with a price that ranges from \$22,183 to \$39,041 (IQR \$16,858).



**Figure 6c. Procedures: Treatments**



This list of treatments can generally be performed safely in an office with a few that may require a trip to an outpatient or other similar facility. The treatment with the highest price and highest variation in price is Intensity-Modulated Radiation Therapy (IMRT). The price ranges from \$2,560 to \$7,492 with an IQR of \$4,932. The lowest cost bundle on this list is a Steroid Injection for Skin Inflammation with a price that ranges from \$104 to \$156.

**Figure 7. Reproductive Health & Childbirth**



Among bundles in the Reproductive Health & Childbirth category, the service with the highest absolute price and variation is C-Section Delivery; the prices range from \$18,047 to \$26,043, with an IQR of \$7,996. The bundle with the lowest price in this category is an Obstetrics/Gynecology Visit with a price range of \$179 to \$279.

**Figure 8a. Screenings & Preventative Medicine: Biopsies**



The biopsy with the highest relative variation is an Upper Endoscopy with Biopsy, ranging from \$1,441 to \$4,935 (\$3,494 IQR). However, the highest price biopsy, the Diagnostic Bone Marrow Biopsy has an IQR of \$4,430 with the overall price ranging from \$5,205 to \$9,635.

**Figure 8b. Screenings & Preventative Medicine: Other**



Among preventative medicine bundles in this category with the highest prices are endoscopies and colonoscopies. The bundle with the highest range in prices is the Upper Endoscopy with Dilation; with an IQR of \$2,804, prices range from \$1,770 to \$4,574.

**Figure 9. Vaccinations**



The vaccine with the highest overall price was the HPV Vaccine, which ranged from \$268 to \$292. However, the vaccine with the highest relative variation was the Hib Vaccine, which ranged in price between \$31 and \$37 and an IQR of \$6.

**Figure 10. Durable Medical Equipment**

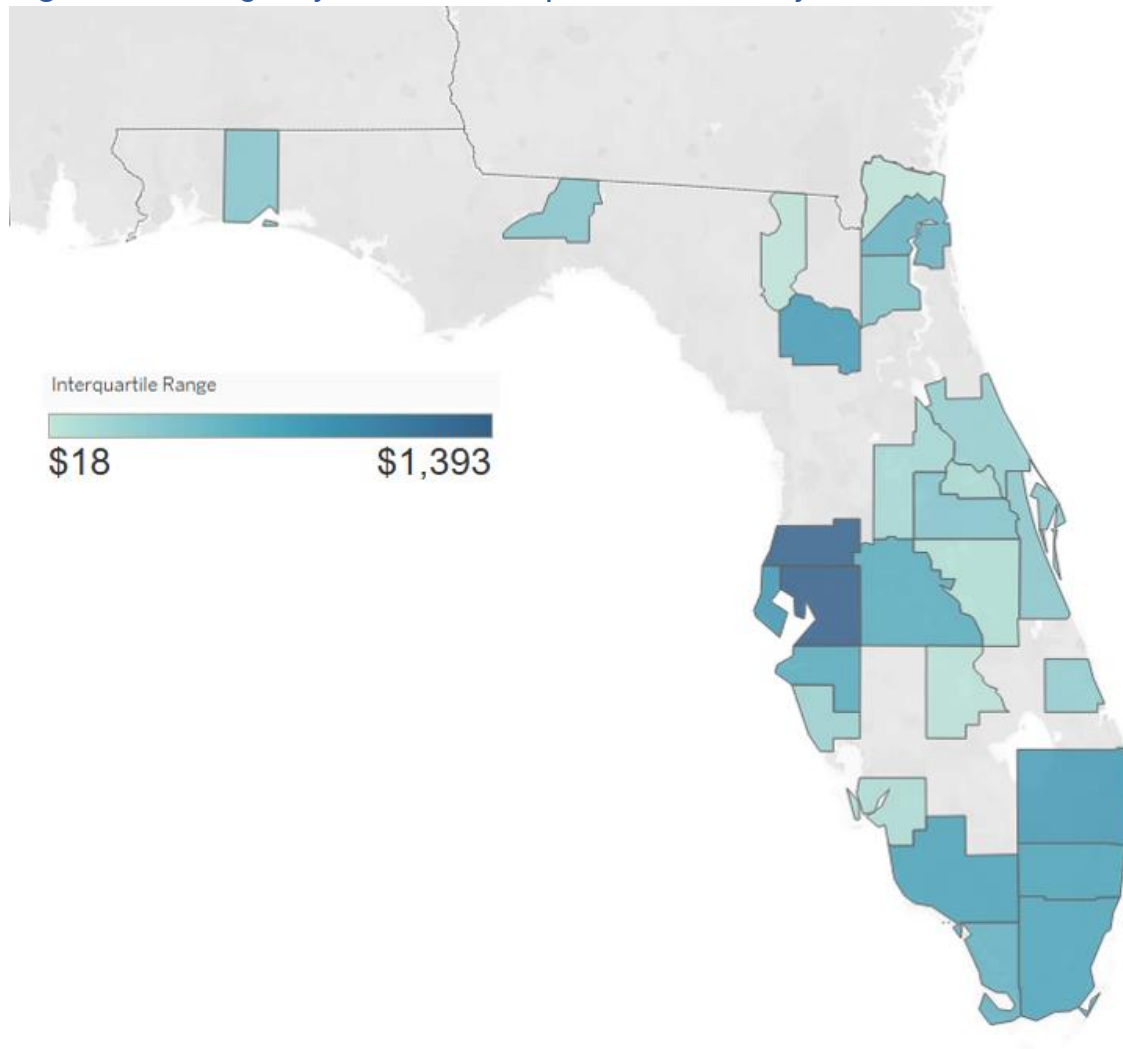


The medical equipment bundle with the highest price is an Insulin Pump, ranging from \$4,958 to \$5,119. The medical equipment with the highest absolute variation with an IQR of \$420 is a Continuous Glucose Monitor.

## Variation in Prices by Region

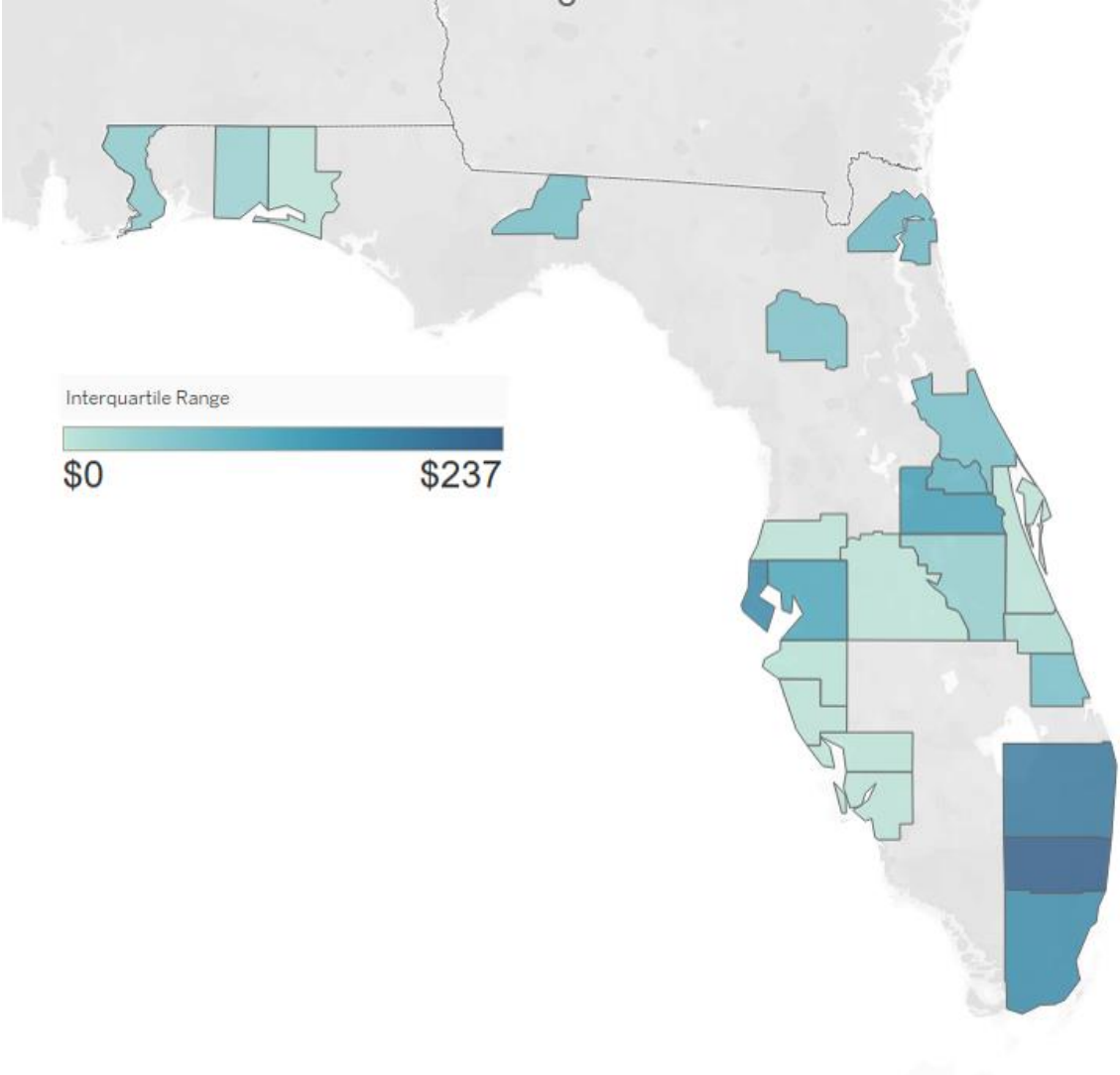
The following section provides data on the variation in prices at the county level for ten common bundles. The heat map represents the IQR, or the difference between the 75<sup>th</sup> and 25<sup>th</sup> percentiles, for the services delivered in each county for that bundle when there is a sufficient amount of data to calculate prices.

**Figure A. Emergency Services: Simple Sutures, Body**



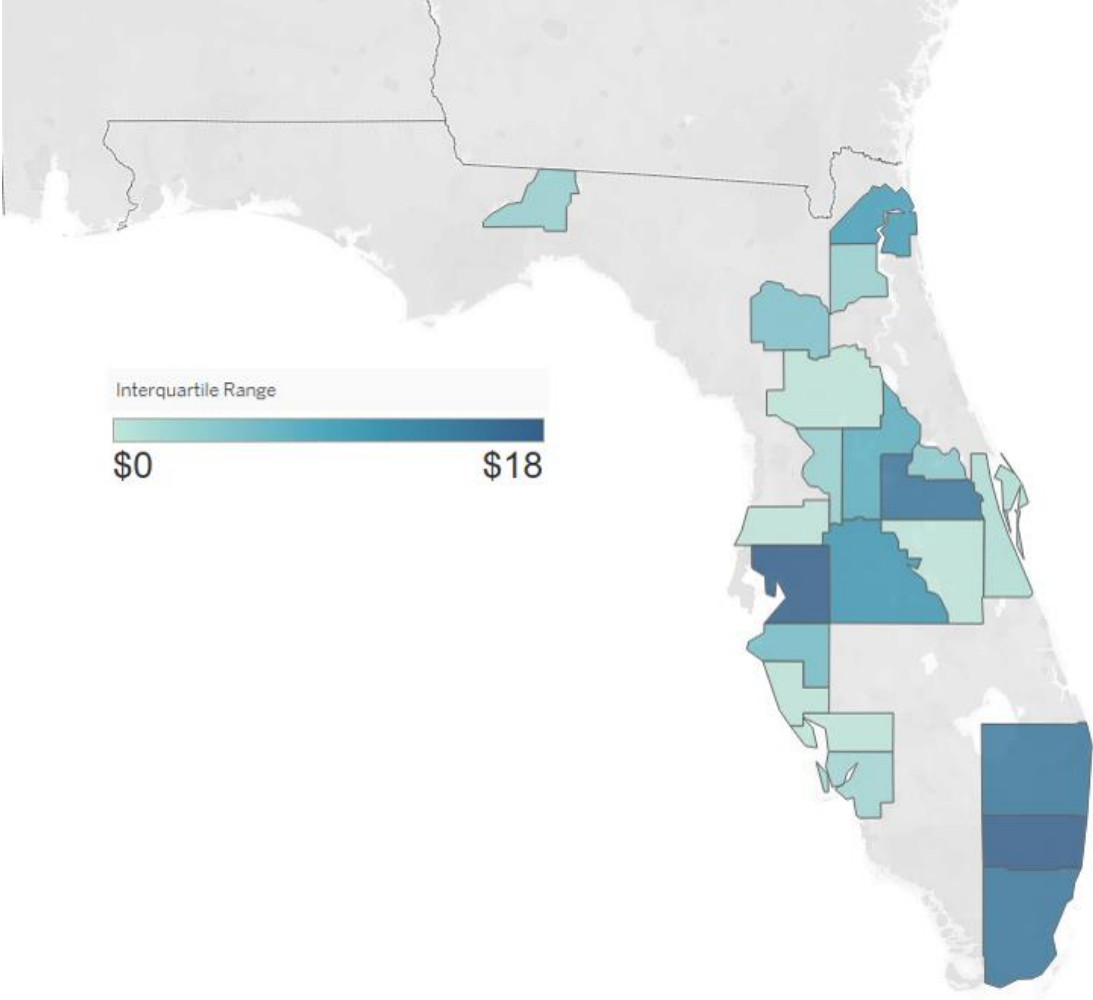
The variation for Simple Sutures of the Body was lowest in Columbia County, which had an IQR of \$18. Variation in prices was highest in Hillsborough County, which had an IQR of \$1,393. The state-level IQR was \$1,122.

**Figure B. Imaging: Pregnancy Ultrasound, Single Fetus**



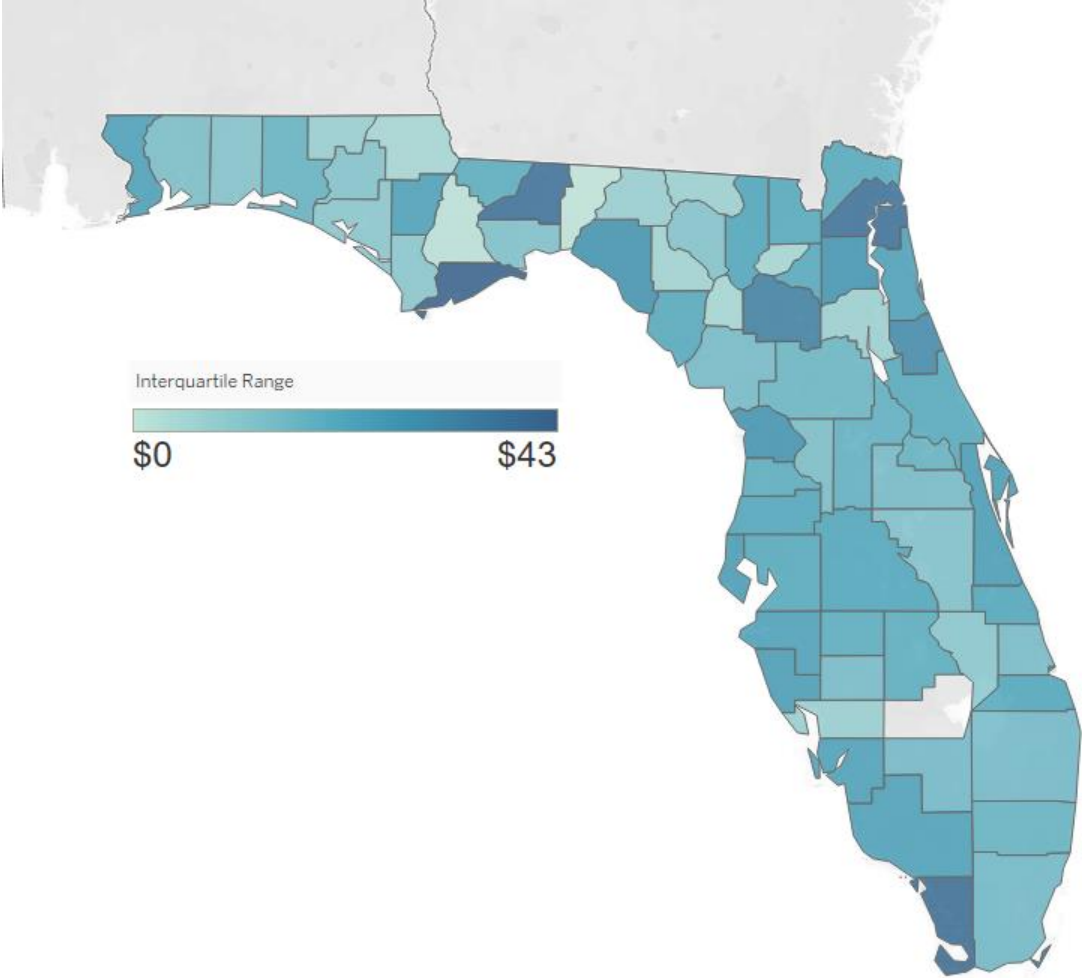
The variation for Pregnancy Ultrasounds was low in several counties, including Walton, Pasco, Polk, Sarasota, Charlotte, Lee, and Brevard. Variation in prices was highest in Broward County, which had an IQR of \$237. The state-level IQR was \$187.

**Figure C. Labs & Tests: LH/FSH/Estradiol Test**



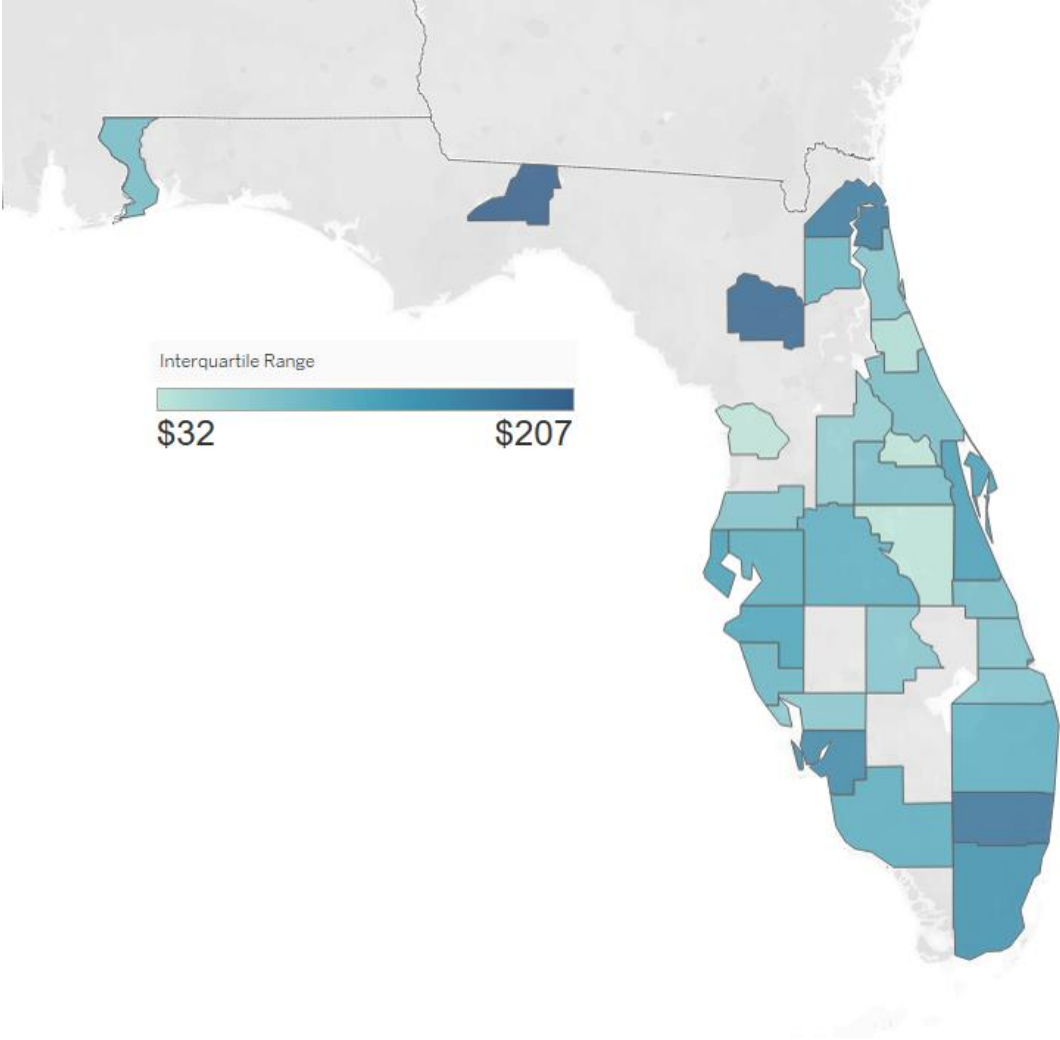
The variation for the LH, FSH, Estradiol bundle of tests was lowest in Marion, Pasco, Sarasota, Charlotte, and Osceola counties. Variation in prices was highest in Broward and Hillsborough counties, which had an IQR of \$18. The state-level IQR was \$21.

**Figure D. Office Visits: Established Patient, Moderate Complexity**



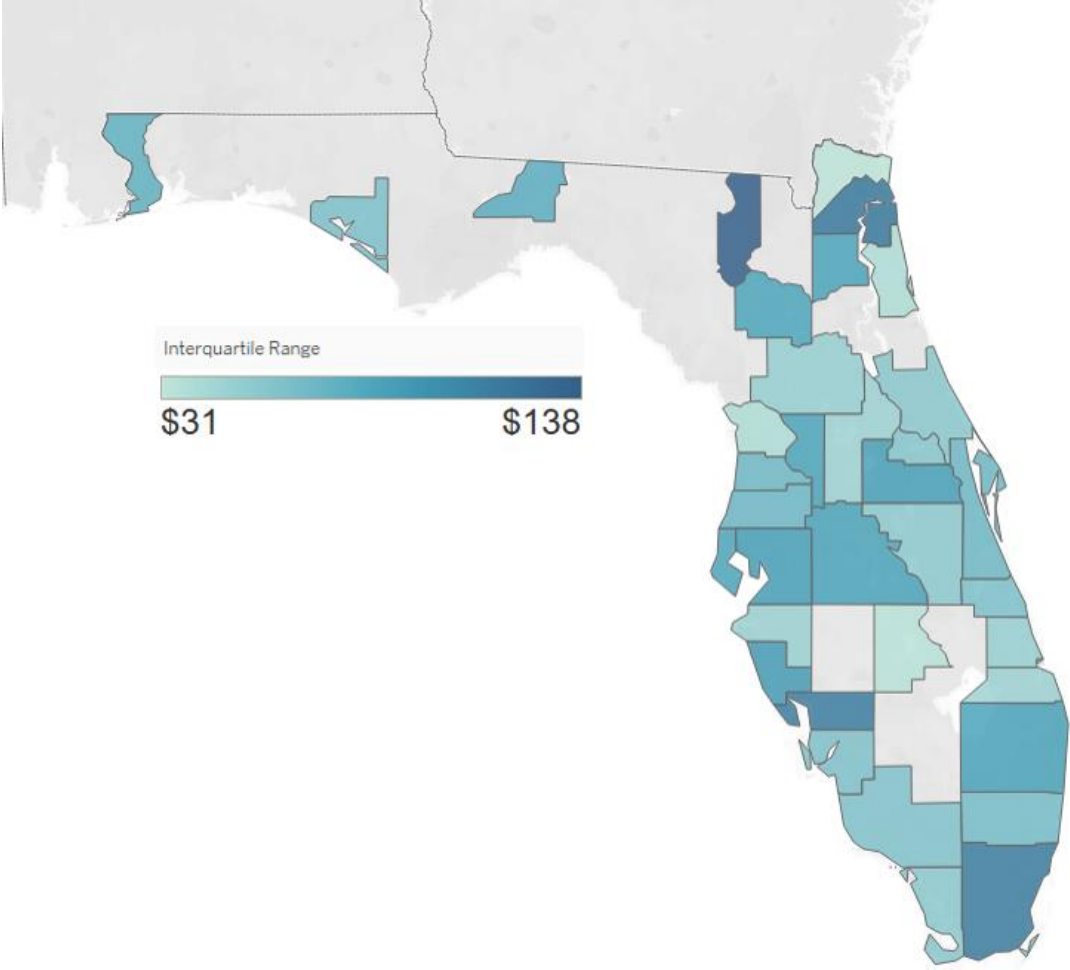
The variation for an Office Visit for an Established Patient with Moderate Complexity was lowest in Jefferson County. Variation in prices was highest in Franklin County, which had an IQR of \$43. The state-level IQR was \$32.

**Figure E. Pain Management & Physical Medicine: Nerve Conduction Studies**



The variation for nerve conduction studies was lowest in Citrus County, which had an IQR of \$32. Variation in prices was highest in Leon County, which had an IQR of \$207. The state-level IQR was \$217.

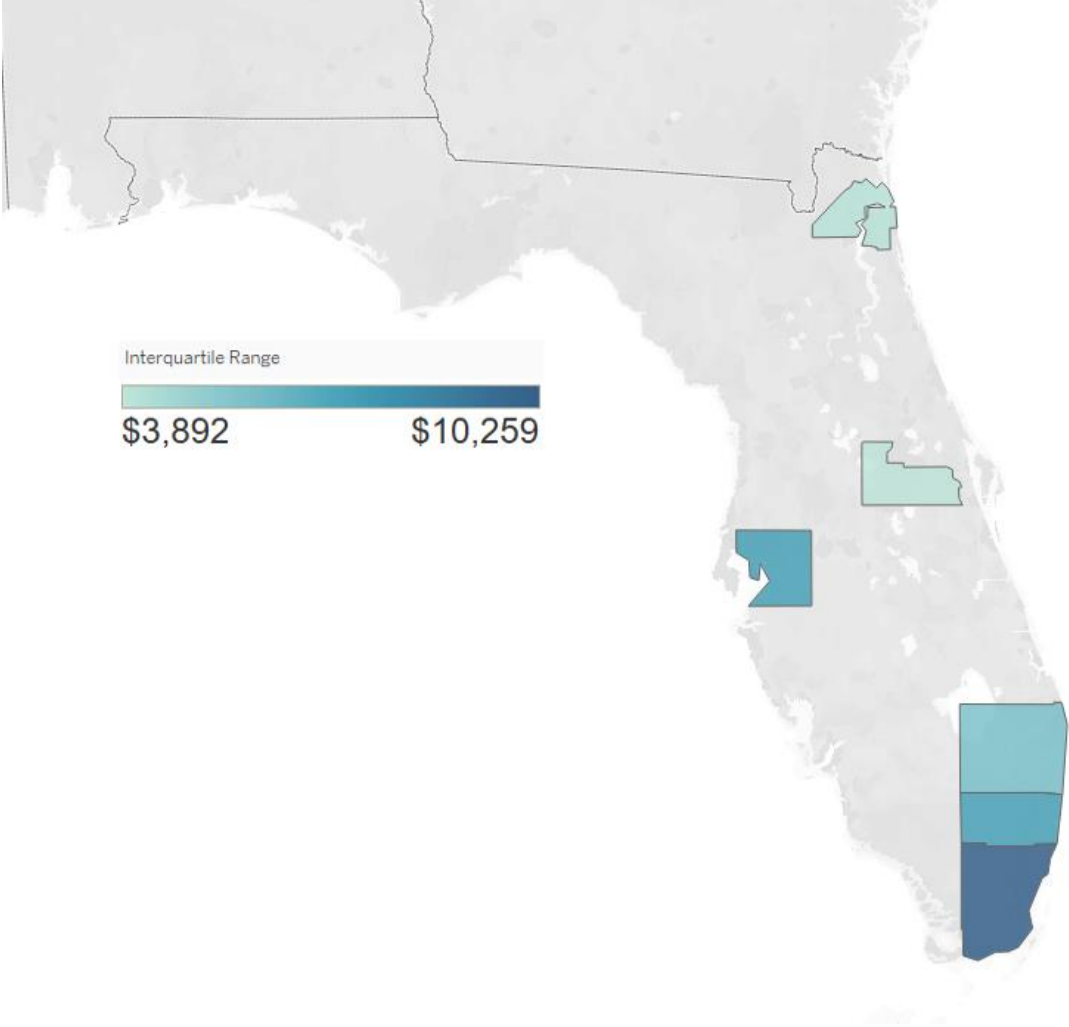
**Figure F. Procedures: Mole Removal**



The variation for a Mole Removal was lowest Nassau County which had an IQR of \$31. Variation in prices was highest in Columbia County, which had an IQR of \$138. The state-level IQR was \$109.

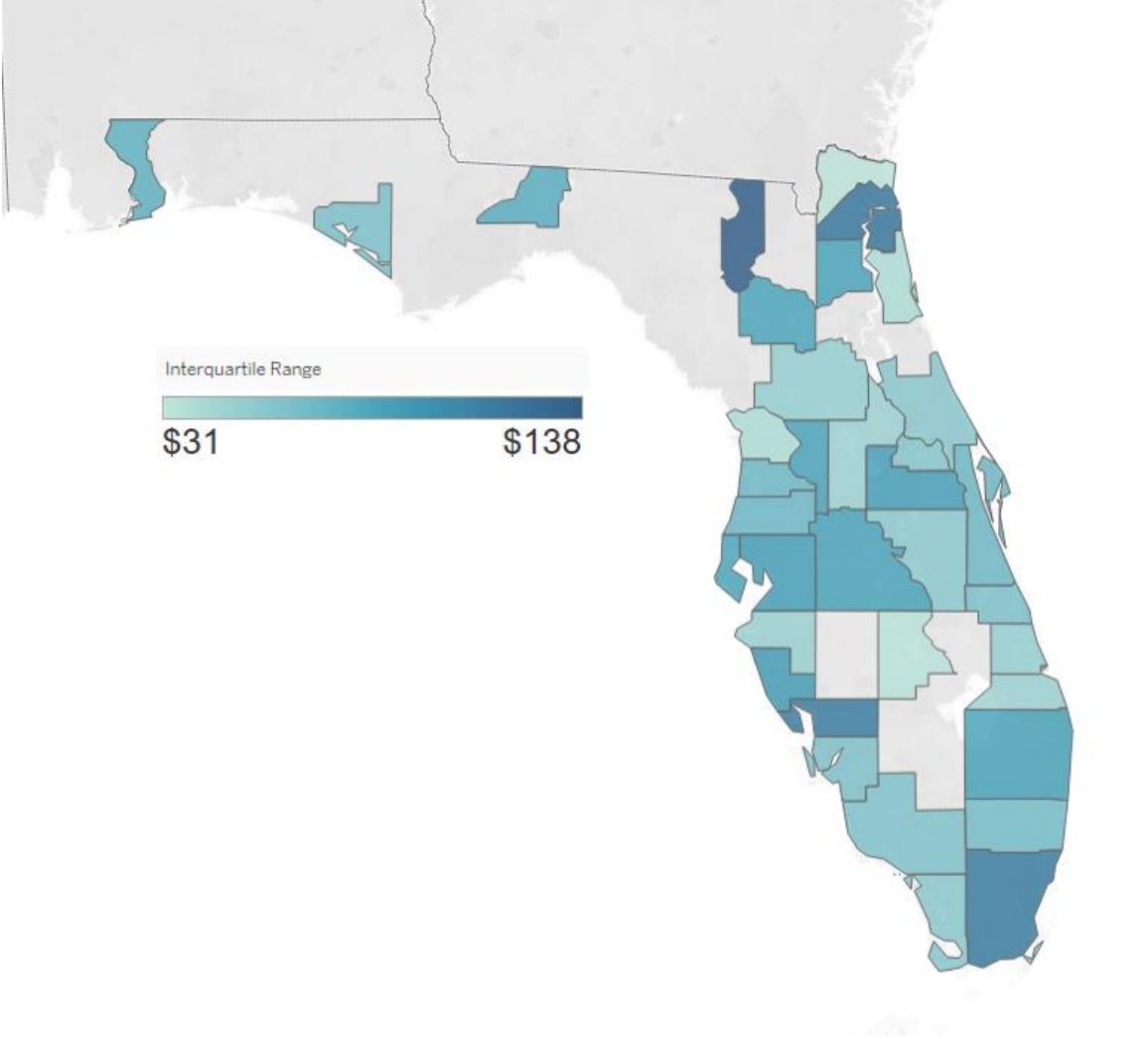


**Figure G. Reproductive Health & Childbirth: C-Section Delivery**



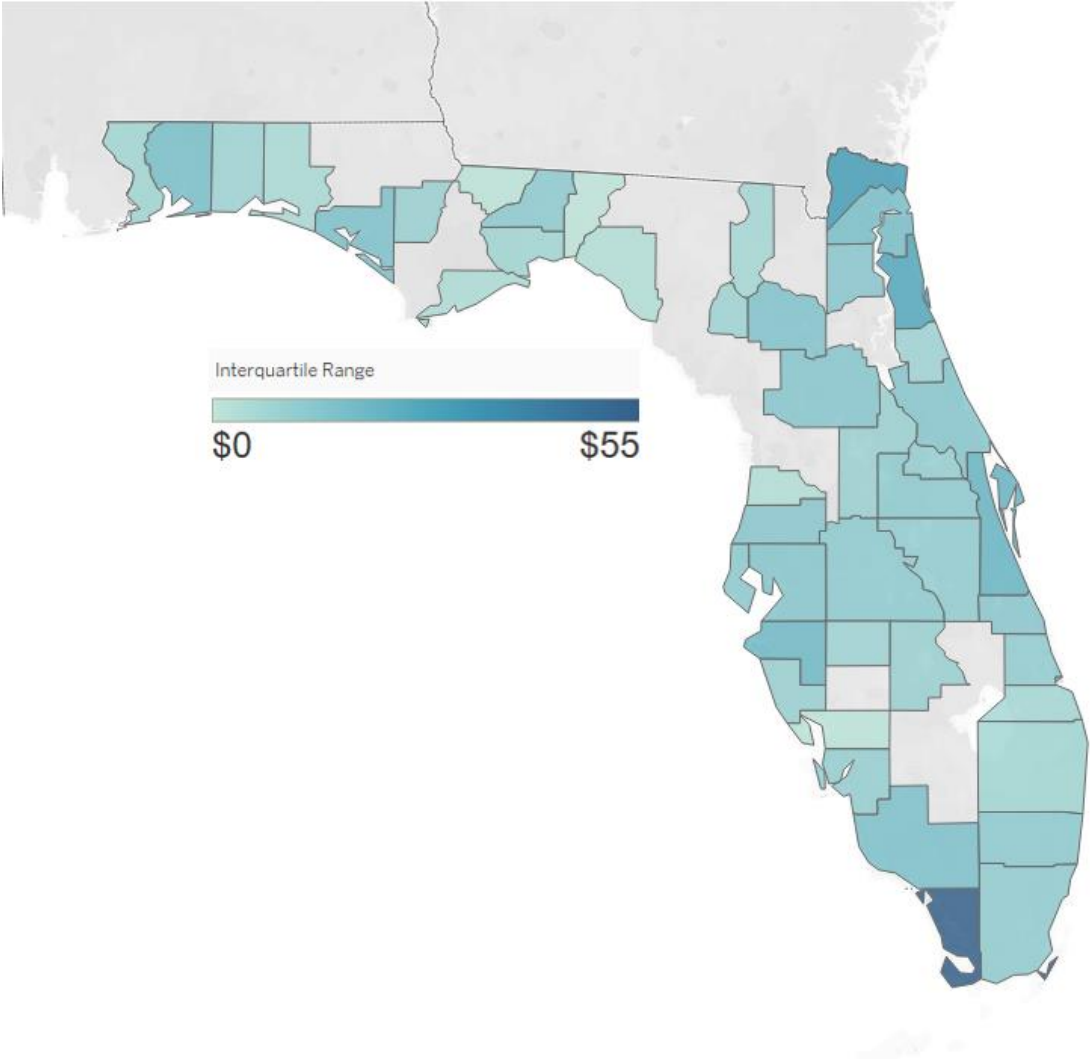
The variation for a C-Section Delivery was lowest in Duval County, which had an IQR of \$3,892. Variation in prices was highest in Miami-Dade County, which had an IQR of \$10,259. The state-level IQR was \$7,996.

**Figure H. Screenings & Preventative Medicine: Skin Biopsy**



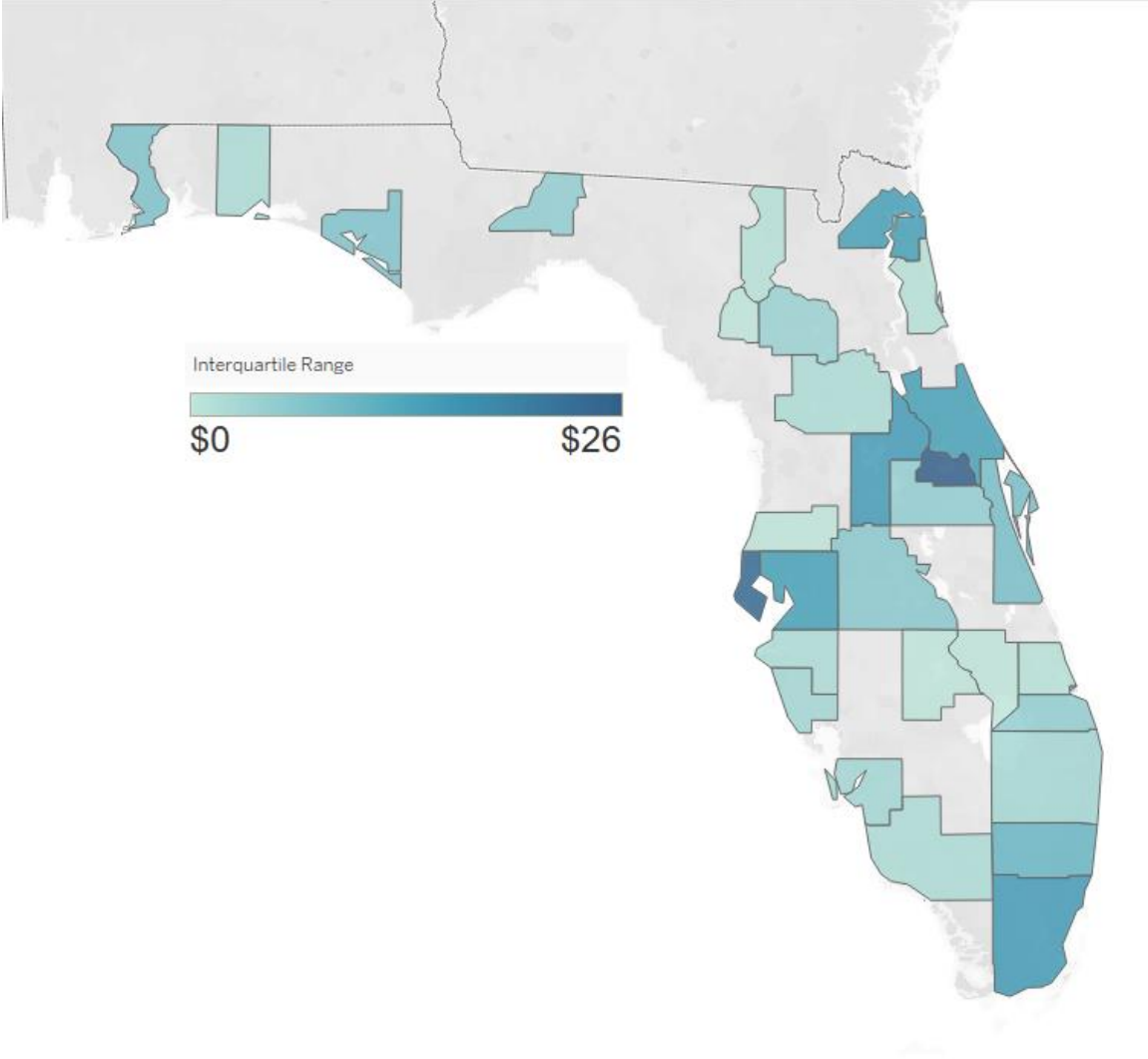
The variation for a Skin Biopsy was lowest in Nassau County, which had an IQR of \$31. Variation in prices was highest in Columbia County, which had an IQR of \$138. The state-level IQR was \$109.

**Figure I. Vaccinations: Meningitis Vaccine**



The variation for a Meningitis Vaccine was lowest in Jefferson County. Variation in prices was highest in Monroe County, which had an IQR of \$55. The state-level IQR was \$11.

**Figure J. Durable Medical Equipment: Stationary Oxygen**



The variation for stationary Oxygen was lowest in Highlands, Okeechobee, Pasco, and Gilchrist counties. Variation in prices was highest in Seminole County, which had an IQR of \$26. The state-level IQR was \$27.