

STATISTICAL BRIEF



March 2014

Florida Health Care Expenditures in 2012

Introduction

Since 1992, the Florida Agency for Health Care Administration (Agency) has published the *Florida Health Care Expenditures* report. This *Statistical Brief* updates the *Expenditures* report with trends in health care expenditures for: (1) health care services, (2) health care payers, and (3) health maintenance organizations (HMOs) in calendar year 2012. Personal health care expenditures equal total revenues received by health care providers as compensation for services for consumers, insurers, and government agencies. Health care providers include practitioners and facilities that offer health care services and medical supplies to individual patients.

Data and Methodology

Most health care services are categorized according to the definitions of the North American Industry Classification System (NAICS).¹ For categories where wage data is an inappropriate estimator, data were estimated using Florida/U.S. ratios for drug store and optical goods store sales, with data from the 2007 Economic Census.^{2,3,4} This Census, which is used to calculate a ratio of wages to total spending, was conducted by the U.S. Census using the NAICS.

Health care payers are categorized according to definitions used by the U.S. Centers for Medicare & Medicaid Services (CMS). Health care payers include all governmental programs and subsidies, insurance plans, out-of-pocket payments, and other private sources such as investments, donors, or various enterprises.

Health care expenditures for health services were estimated using reports from government agencies, mainly data on employee wages that constitute approximately 40 percent of total personal health care expenditures. Florida wage data were obtained from the Florida Department of Economic Opportunity,⁵ for all health services except Medicinal Drugs, Durable Medical Equipment, and Other Personal Health Care services.

¹. U.S. Census Bureau. (2002). North American Industry Classification System-United States, 2002. (NTIS No. PB2002-101430).

². U.S. Census Bureau. (September 2010). 2007 Economic Census--Health Care and Social Assistance-Florida.

³. U.S. Census Bureau. (September 2010). 2007 Economic Census--Retail Trade--Florida.

⁴. U.S. Census Bureau. (September 2010). 2007 Economic Census--Retail Trade--United States.

⁵. Labor Market Statistics Center. (2012). Annual Employment and Wages, 1992-2012. Florida Department of Economic Opportunity. (Annual ES-202).

Data for most categories, e.g., Hospitals and Physicians, were estimated starting with aggregated 2007 Florida wages for the category, adjusted by the 2007 Florida-specific ratio of: “total receipts / wages” reported in the 2007 Economic Census of the U.S. That figure is then inflated or deflated by the ratio of the estimated year (e.g., 2012) Florida wages, divided by 2007 Florida wages.

National and state data from the 2007 Economic Census were used to estimate Medicinal Drugs and Durable Medical Equipment expenditures and population data were used to estimate spending for Other Personal Health Care services. For example, for Medicinal Drugs, the expenditures are estimated by taking the national expenditures for drugs, multiplied by the ratio of Florida / U.S. sales in drug stores.

National health care expenditure figures obtained from CMS are a major data source for this report. When CMS releases the latest data in the annual report, National Health Expenditures,⁶ the data from many previous years are revised. Therefore, figures for Florida expenditures in the years 1992-2012 shown in this *Brief* may be different from figures for the same years as displayed in previous editions of the Agency’s *Florida Health Care Expenditures* report.

Payer expenditures were estimated using national data and the total of Florida health care expenditures. Florida-specific data were obtained for Medicaid expenditures from the Agency’s Division of Medicaid. Data for Florida-specific Medicare expenditures are no longer available from CMS. The last year that Florida-specific Medicare data were available was 2004. Therefore, Florida Medicare expenditures were estimated by multiplying total national Medicare expenditures in 2012 times the ratio of Florida/U.S. Medicare expenditures in 2004.

Expenditures for the other payer categories (Private Insurance, Out-Of-Pocket, Other Public Sources, and Other Private Sources) were estimated by applying the ratio of each payer’s proportion of the total *U.S.* expenditures in 2012 to the total *Florida* expenditures in 2012. Finally, data on HMO expenditures and premium revenue were obtained from annual financial statements collected by the Florida Department of Financial Services.

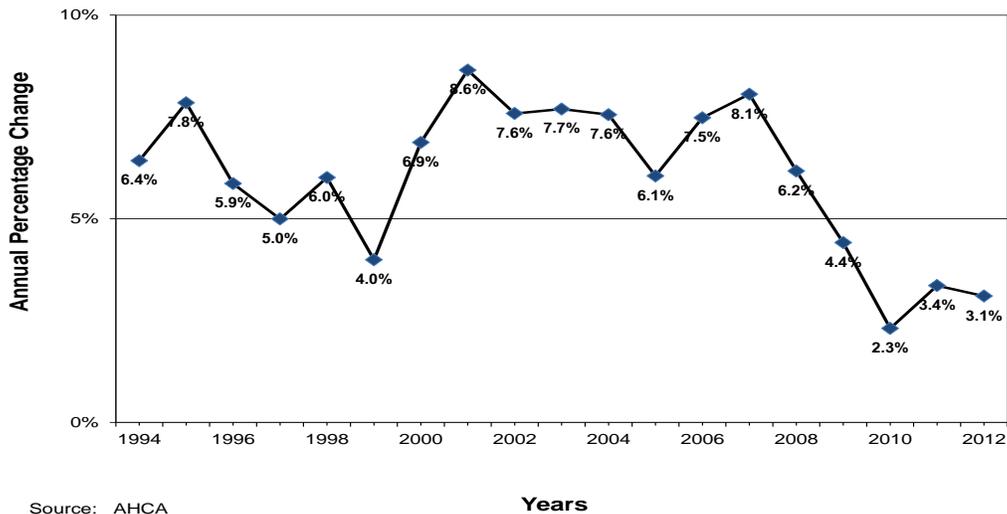
⁶ Centers for Medicare and Medicaid Services. (January 2014). [2012 National Health Expenditures](#).

Findings

Overall Trend

In 2012, personal health care expenditures in Florida reached \$155.1 billion, up from \$150.5 billion in 2011 and \$145.6 billion in 2010 (Appendix A). That represents an increase of 3.1 percent in health costs from 2011 to 2012, down from a 3.4 percent increase from 2010 to 2011, and is the second smallest annual increase since the inception of this report (1993), and is the fourth year in a row where the annual increase was below five percent.

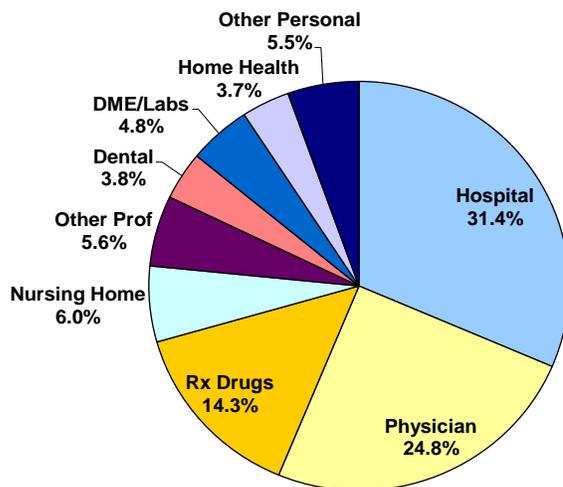
Figure 1. Annual Percentage Change in Florida Expenditures, 1993-2012



Expenditures by Health Service

Figure 2 displays the proportion of total health care expenditures among health services in 2012. Three service categories (Hospitals, Physicians, and Medicinal Drugs) accounted for 70.6 percent of total personal health care expenditures in 2012. Comparing the category proportions in 1992 against 2012, Hospitals decreased by 7.2 percentage points (38.6 percent to 31.4 percent), Physicians decreased by 1.8 points (26.6 percent to 24.8 percent), while Medicinal Drugs *increased* by 4.9 points (9.5 percent to 14.3 percent).

Figure 2. Florida Expenditures by Health Service, Percent of Total Expenditures, 2012



Source: AHCA

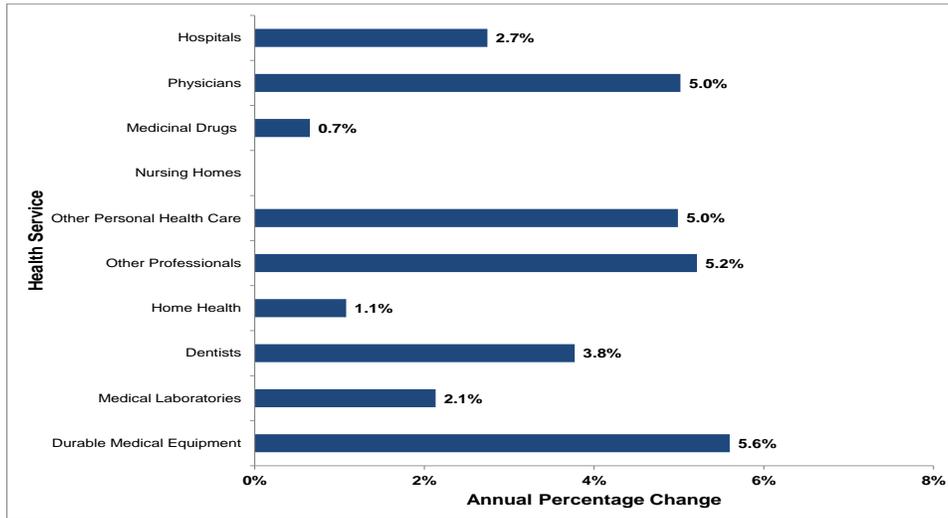
Comparing expenditures for health services in the U.S. and Florida in 2012 indicate that Florida had a lower percentage of expenditures for Hospital services than the nation (a 5.9 percentage point difference) and Dental expenditures (0.9 percentage point difference). Conversely, the percentage in Florida exceeded that in the U.S. for Physicians by 0.9 percentage points, Other Professionals (2.3 points), and Medicinal Drugs (0.9 points).

Excluding expenditures for services delivered to nonresidents, personal health care spending for Florida residents was \$154.3 billion or \$7,985 per capita in 2012. Health care spending was 19.5 percent of the total personal income of Florida residents. In the same year, U.S. personal health care expenditures were \$7,519 per capita, accounting for 17.2 percent of personal income.⁷

Unlike most previous years, between 2011 and 2012 no health care service area had an annual increase greater than 6.0 percent (Figure 3). Health services that had an annual increase in expenditures of more than five percent were Other Professional Services (5.2 percent) and Durable Medical Equipment (5.6 percent). Nursing Home (0.0 percent) and Medicinal Drugs (0.7 percent) had the smallest annual increases. The increase for Medicinal Drugs was considerably less than the double-digit increases seen in years 1995 - 2003.

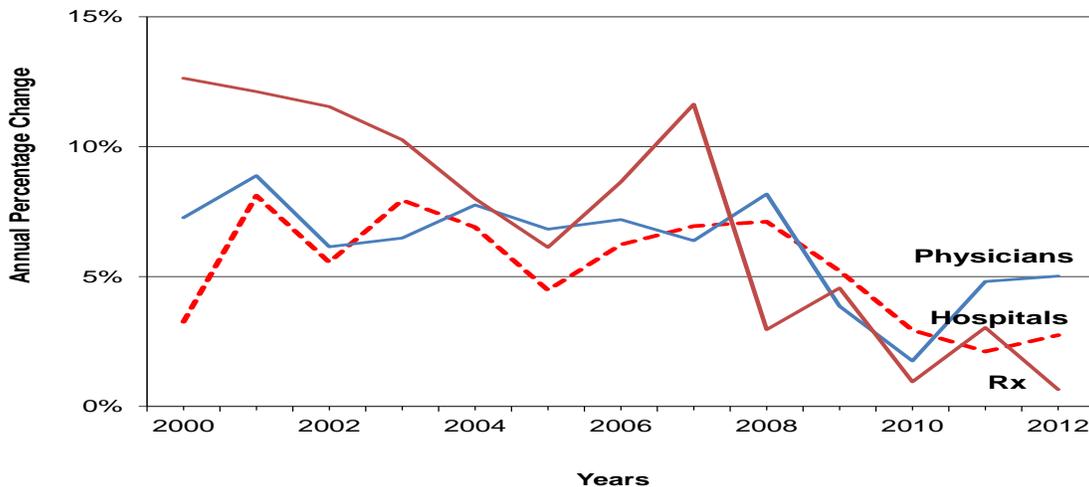
⁷ U.S. Department of Commerce; Bureau of Economic Analysis; Regional Economic Information System. (January 2014). State Personal Income.

Figure 3. Percentage Change in Expenditures by Health Service, 2011-2012



The top two cost drivers for health expenditures (Hospitals and Physicians) had small annual increases, 2011-2012 (Figure 4). For Hospitals, the 2.7 percent increase was the second smallest seen since 1998-99 and the third year in a row where the increase was less than three percent. The 5.0 percent increase for Physicians was higher than the previous three years, but below most annual increases since 2000 (Appendix B). Between 1998 and 1999, the growth rate for Medicinal Drugs peaked at 15.7 percent, but growth has remained under 5.0 percent over the past five years. The increase from 2011 to 2012 (0.7 percent) was the smallest annual increase seen.

Figure 4. Florida Expenditures for Hospitals, Physicians, and Medicinal Drugs Annual Percentage Change, 1999-2012



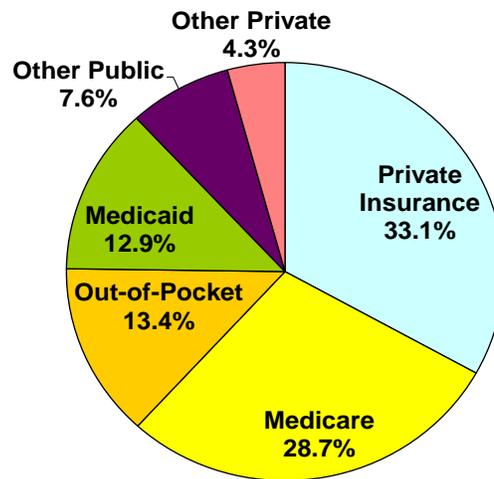
Source: AHCA

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Hospitals	1.9%	3.3%	8.1%	5.6%	7.9%	6.9%	4.5%	6.2%	6.9%	7.1%	5.2%	2.9%	2.1%	2.7%
Physicians	3.5%	7.3%	8.9%	6.1%	6.5%	7.8%	6.8%	7.2%	6.4%	8.2%	3.9%	1.8%	4.8%	5.0%
Medicinal Drugs	15.7%	12.6%	12.1%	11.5%	10.3%	8.0%	6.1%	8.6%	11.6%	3.0%	4.6%	0.9%	3.0%	0.7%

Expenditures by Payer

Figure 5 shows the proportion of total expenditures in 2012 by payer category. The payer categories with the highest proportion of expenditures were Private Insurance (33.1 percent of total expenditures), Medicare (28.7 percent), and Out-of-Pocket (13.4 percent).

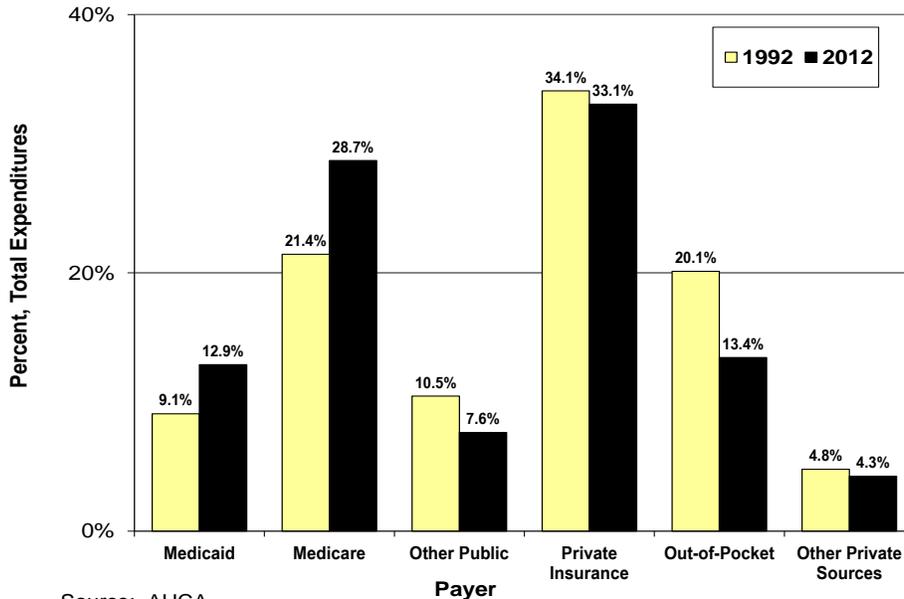
Figure 5. Florida Expenditures by Payer, Percent of Total Expenditures, 2012



Source: AHCA

Figure 6 displays the proportion of total personal health care expenditures among principal payers in 1992 and 2012. Comparing the proportion of expenditures in 2012 against that in 1992, reveals that two payers showed increases, led by Medicare (7.3 percentage points) and Medicaid (3.8 points), while the proportion of total expenditures decreased for Out-of-Pocket (down 6.7 points).

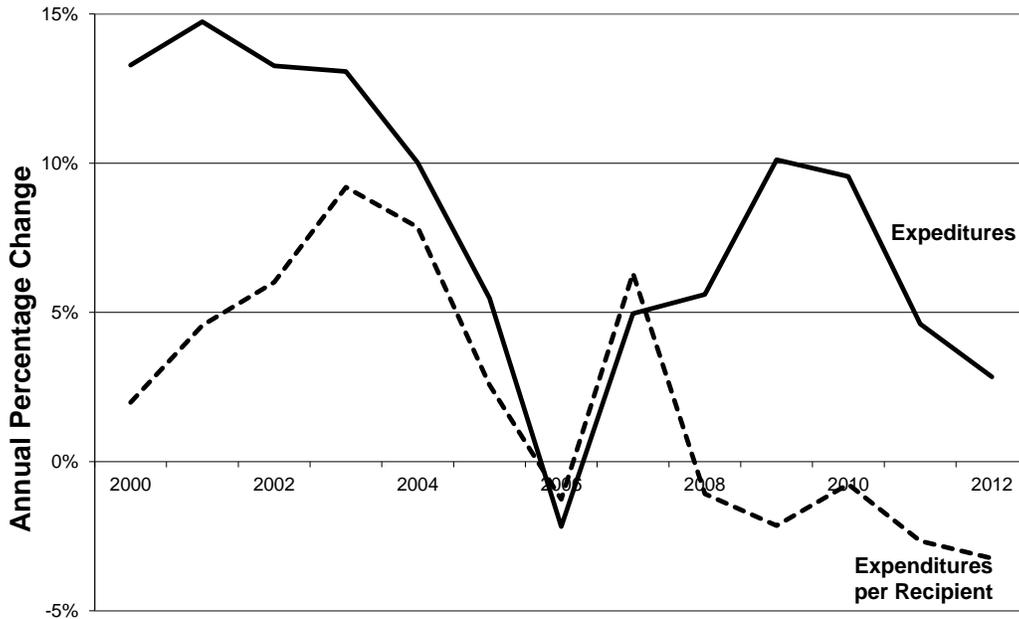
Figure 6. Florida Expenditures by Payer, Percent of Total Expenditures, 1992 and 2012



For payers, the annual percentage change (2011-2012) in expenditures was led by Medicare (4.9 percent increase) and Medicaid (2.8 percent increase) (Appendix D). The increase in Medicaid expenditures was down from a 4.6 percent increase in the previous period, and was the third year in a row where the expenditure increase for Medicaid was smaller than the year before. This 2.8 percent annual increase is less than the 6.3 percent increase in the caseload (Appendix E).

For Medicaid enrollees, spending per enrollee decreased by 3.2 percent, the fifth consecutive annual decrease for this rate (Figure 7 and Appendix D). The increase in total Medicaid caseload, 2010-11 (6.3 percent), was larger than the increase in overall expenditures (2.8 percent). The caseload increase was the fifth annual increase in a row of more than five percent.

Figure 7. Annual Percentage Change in Expenditures and Expenditures per Recipient, Florida Medicaid, 2000-2012



Source: AHCA

Years

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Expenditures	13.3%	14.7%	13.3%	13.1%	10.0%	5.5%	-2.2%	5.0%	5.6%	10.1%	9.6%	4.6%	2.8%
Expenditures/Eligible	2.0%	4.6%	6.0%	9.2%	7.9%	2.6%	-1.3%	6.3%	-1.1%	-2.1%	-0.8%	-2.7%	-3.2%

The growth rate in Medicare expenditures increased by 4.9 percent, 2011-12, up slightly from 4.8 percent in 2010-11, but down from the peak increase of 17.2 percent from 2005 to 2006 (Appendix D). The number of Medicare beneficiaries has grown steadily, e.g., up 4.3 percent from 2011 to 2012, compared to increases of 4.1 percent and 2.6 percent over the previous two annual periods (Appendix E). Spending per beneficiary *decreased* by 1.0 percent between 2011 and 2012, down from a 1.1 percent and 1.9 percent increase over the previous two annual periods. The 1.1 percent decrease was the smallest observed since the 1998-99 period.

Florida HMO Expenditures

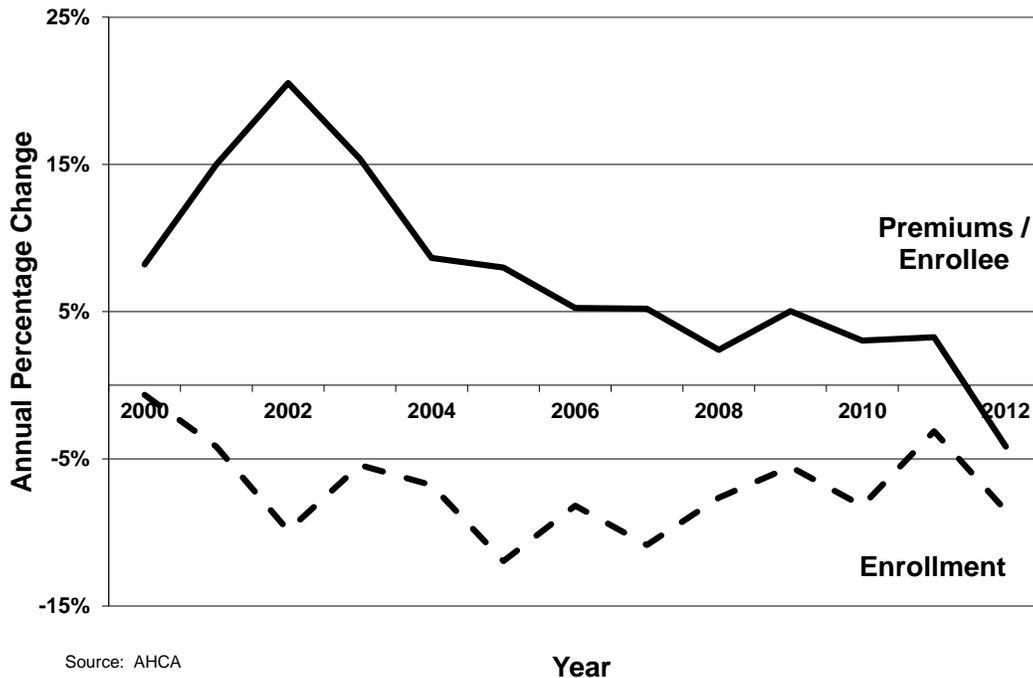
HMO expenditures totaled \$17.5 billion in 2012, up 4.2 percent from \$16.8 billion in 2011, which was up 3.3 percent from 2010 (Appendix F). HMO expenditures include Medicare, Medicaid, and private HMO expenditures. The 2011-12 growth rate of HMO expenditures (4.2 percent) was the third year in a row where the expenditures increased by a higher percentage than the year before. However, the 4.2 percent increase was substantially below the double-digit annual increases seen in the years 1992-2001

Appendix G shows that, for all payers, the increase in HMO premium revenue from 2011 to 2012 (4.7 percent) was associated with a 1.0 percent increase in overall enrollment, one of the few annual increases over the past ten years. That overall enrolment increase came mainly from Medicare (10.0 percent increase) and Medicaid (7.6 percent increase). That yielded an overall

3.7 percent increase in premium revenue per enrollee over that period, the second smallest annual increase since the initiation of data collection.

Appendix G and Figure 8 show an 8.5 percent decrease in enrollment for commercial HMO plans (2010-11), the 13th consecutive annual decrease observed since 1999-2000. Combined with a 12.3 percent *decrease* in premium revenue, 2011-12, there was a 4.2 percent decrease in premium revenue per enrollee, the only annual decrease in this measure seen in the history of this report.

**Figure 8. Florida HMO Enrollment and Premiums per Enrollee, 2000-2012
Commercial HMO Plans**

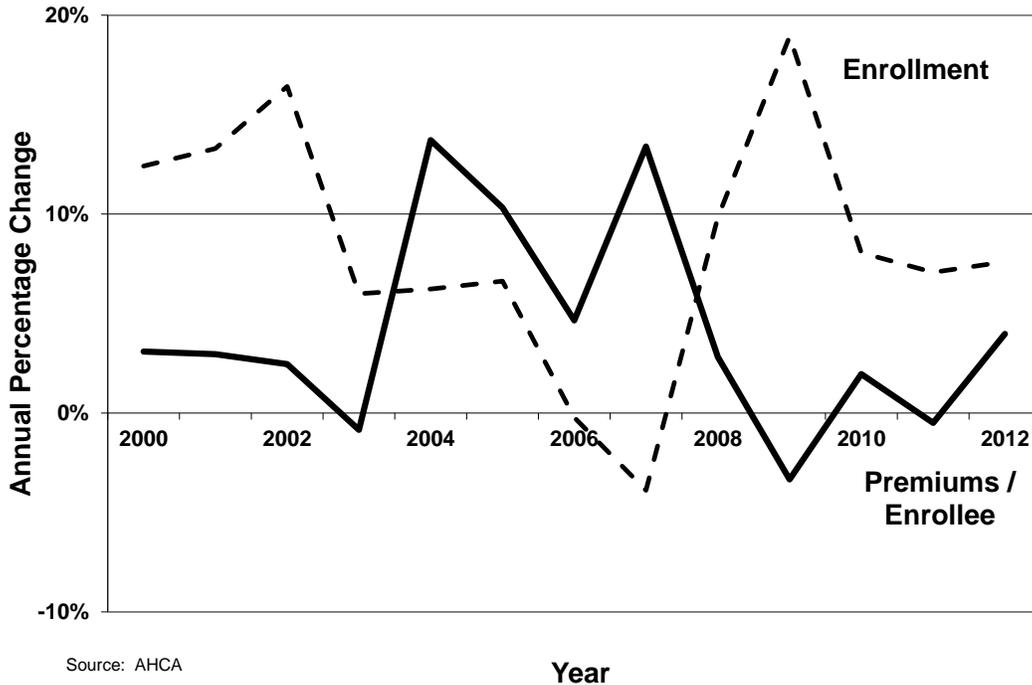


Source: AHCA

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Enrollment	-0.7%	-4.2%	-9.9%	-5.4%	-6.8%	-11.9%	-8.2%	-10.9%	-7.6%	-5.5%	-8.2%	-3.1%	-8.5%
Premiums / Enrollee	8.2%	15.0%	20.5%	15.4%	8.6%	8.0%	5.2%	5.2%	2.4%	5.0%	3.0%	3.3%	-4.2%

Figure 9 shows that Medicaid HMOs had a 7.6 percent increase in enrollment, 2011-12, and an increase of 11.9 percent in premium revenue (Appendix G), yielding an increase of 4.0 percent in premium revenue per enrollee, continuing a five-year trend where the annual increase in premiums per enrollee was under five percent.

**Figure 9. Florida HMO Enrollment and Premiums per Enrollee, 2000-2012
Medicaid HMO Plans**



Source: AHCA

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Enrollment	12.4%	13.3%	16.4%	6.0%	6.2%	6.6%	-0.2%	-3.9%	9.8%	18.9%	8.1%	7.1%	7.6%
Premiums / Enrollee	3.1%	3.0%	2.5%	-0.8%	13.7%	10.3%	4.7%	13.4%	2.8%	-3.3%	2.0%	-0.5%	4.0%

Appendix A

Florida Health Care Expenditures by Service, 1992-2012

Health Care Expenditures by Service

Health Services	1992	1993	1994	1995	1996	1997	1998
Hospitals	\$18,763	\$19,546	\$20,557	\$21,690	\$22,428	\$23,185	\$24,363
Physicians	\$12,918	\$13,163	\$13,644	\$15,063	\$15,725	\$16,294	\$17,060
Dentists	\$2,073	\$2,225	\$2,374	\$2,549	\$2,772	\$2,938	\$3,139
Medical Laboratories	\$1,101	\$1,160	\$1,227	\$1,257	\$1,333	\$1,324	\$1,387
Other Professionals	\$2,730	\$3,091	\$3,455	\$3,623	\$3,994	\$4,317	\$4,473
Home Health	\$1,505	\$1,824	\$2,105	\$2,279	\$2,313	\$2,286	\$2,216
Medicinal Drugs	\$4,603	\$4,808	\$5,072	\$5,567	\$6,172	\$6,995	\$7,780
DME	\$1,040	\$1,089	\$1,180	\$1,222	\$1,343	\$1,436	\$1,596
Nursing Homes	\$2,288	\$2,481	\$2,830	\$3,237	\$3,578	\$3,743	\$4,090
Other Pers Health Care	\$1,601	\$1,824	\$2,054	\$2,289	\$2,563	\$2,810	\$3,151
TOTAL	\$48,622	\$51,210	\$54,499	\$58,775	\$62,221	\$65,328	\$69,254

Health Services	1999	2000	2001	2002	2003	2004	2005
Hospitals	\$24,825	\$25,634	\$27,714	\$29,252	\$31,576	\$33,755	\$35,266
Physicians	\$17,652	\$18,934	\$20,616	\$21,884	\$23,302	\$25,110	\$26,823
Dentists	\$3,315	\$3,612	\$3,850	\$4,081	\$4,372	\$4,667	\$4,952
Medical Laboratories	\$1,652	\$2,031	\$2,310	\$2,449	\$2,604	\$2,801	\$2,903
Other Professionals	\$4,183	\$4,237	\$4,495	\$4,619	\$4,825	\$5,101	\$5,802
Home Health	\$2,096	\$2,344	\$2,502	\$2,759	\$2,958	\$3,393	\$3,693
Medicinal Drugs	\$9,001	\$10,138	\$11,366	\$12,678	\$14,118	\$15,300	\$16,298
DME	\$1,720	\$1,880	\$1,878	\$1,972	\$2,039	\$2,142	\$2,245
Nursing Homes	\$4,204	\$4,489	\$4,847	\$5,778	\$6,203	\$6,568	\$6,728
Other Pers Health Care	\$3,372	\$3,670	\$4,047	\$4,495	\$4,891	\$5,372	\$5,804
TOTAL	\$72,019	\$76,969	\$83,626	\$89,967	\$96,889	\$104,209	\$110,514

Health Services	2006	2007	2008	2009	2010	2011	2012
Hospitals	\$37,464	\$40,065	\$42,913	\$45,153	\$46,478	\$47,460	\$48,762
Physicians	\$28,753	\$30,587	\$33,088	\$34,365	\$34,967	\$36,648	\$38,488
Dentists	\$5,266	\$5,600	\$5,709	\$5,573	\$5,551	\$5,695	\$5,910
Medical Laboratories	\$3,316	\$3,643	\$3,703	\$3,686	\$3,671	\$3,795	\$3,876
Other Professionals	\$6,204	\$6,490	\$7,145	\$7,623	\$7,748	\$8,228	\$8,657
Home Health	\$4,136	\$4,431	\$4,836	\$5,279	\$5,588	\$5,704	\$5,766
Medicinal Drugs	\$17,761	\$19,910	\$20,494	\$21,395	\$21,538	\$22,105	\$22,249
DME	\$2,351	\$3,018	\$3,068	\$3,079	\$3,251	\$3,434	\$3,627
Nursing Homes	\$7,371	\$8,082	\$8,444	\$8,737	\$8,975	\$9,284	\$9,283
Other Pers Health Care	\$6,158	\$6,525	\$6,872	\$7,394	\$7,801	\$8,103	\$8,507
TOTAL	\$118,779	\$128,351	\$136,271	\$142,284	\$145,568	\$150,457	\$155,123

Note: Figures in \$ millions. Numbers may not add to totals due to rounding.

Source: AHCA

Appendix B

Annual Percentage Change, Florida Health Care Expenditures by Service, 1992-2012

Annual Percentage Change, Health Care Expenditures by Service

Health Services	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99
Hospitals	4.2%	5.2%	5.5%	3.4%	3.4%	5.1%	1.9%
Physicians	1.9%	3.7%	10.4%	4.4%	3.6%	4.7%	3.5%
Dentists	7.3%	6.7%	7.4%	8.7%	6.0%	6.8%	5.6%
Medical Laboratories	5.3%	5.8%	2.4%	6.1%	-0.7%	4.7%	19.1%
Other Professionals	13.2%	11.8%	4.9%	10.2%	8.1%	3.6%	-6.5%
Home Health	21.2%	15.4%	8.3%	1.5%	-1.2%	-3.1%	-5.4%
Medicinal Drugs	4.4%	5.5%	9.7%	10.9%	13.3%	11.2%	15.7%
DME	4.7%	8.3%	3.5%	9.9%	6.9%	11.1%	7.8%
Nursing Homes	8.4%	14.1%	14.4%	10.5%	4.6%	9.3%	2.8%
Other Pers Health Care	13.9%	12.6%	11.4%	12.0%	9.6%	12.2%	7.0%
TOTAL	5.3%	6.4%	7.8%	5.9%	5.0%	6.0%	4.0%

Health Services	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
Hospitals	3.3%	8.1%	5.6%	7.9%	6.9%	4.5%	6.2%
Physicians	7.3%	8.9%	6.1%	6.5%	7.8%	6.8%	7.2%
Dentists	9.0%	6.6%	6.0%	7.1%	6.7%	6.1%	6.4%
Medical Laboratories	22.9%	13.8%	6.0%	6.3%	7.6%	3.7%	14.2%
Other Professionals	1.3%	6.1%	2.8%	4.5%	5.7%	13.7%	6.9%
Home Health	11.8%	6.7%	10.3%	7.2%	14.7%	8.8%	12.0%
Medicinal Drugs	12.6%	12.1%	11.5%	11.4%	8.4%	6.5%	9.0%
DME	9.3%	-0.1%	5.0%	3.4%	5.1%	4.8%	4.7%
Nursing Homes	6.8%	8.0%	19.2%	7.4%	5.9%	2.4%	9.6%
Other Pers Health Care	8.8%	10.3%	11.1%	8.8%	9.8%	8.0%	6.1%
TOTAL	6.9%	8.6%	7.6%	7.7%	7.6%	6.1%	7.5%

Health Services	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Hospitals	6.9%	7.1%	5.2%	2.9%	2.1%	2.7%
Physicians	6.4%	8.2%	3.9%	1.8%	4.8%	5.0%
Dentists	6.3%	1.9%	-2.4%	-0.4%	2.6%	3.8%
Medical Laboratories	9.9%	1.6%	-0.4%	-0.4%	3.4%	2.1%
Other Professionals	4.6%	10.1%	6.7%	1.6%	6.2%	5.2%
Home Health	7.1%	9.1%	9.2%	5.9%	2.1%	1.1%
Medicinal Drugs	12.1%	2.9%	4.4%	0.7%	2.6%	0.7%
DME	28.4%	1.6%	0.4%	5.6%	5.7%	5.6%
Nursing Homes	9.7%	4.5%	3.5%	2.7%	3.4%	0.0%
Other Pers Health Care	6.0%	5.3%	7.6%	5.5%	3.9%	5.0%
TOTAL	8.1%	6.2%	4.4%	2.3%	3.4%	3.1%

Note: Percent change values may differ due to rounding of reported expenditures values.

Source: AHCA

Appendix C

Florida Health Care Expenditures by Payer, 1992-2012

Health Care Expenditures by Payer

Health Care Payer	1992	1993	1994	1995	1996	1997	1998
Medicaid	\$4,419	\$5,092	\$5,631	\$6,035	\$6,210	\$6,446	\$6,779
Medicare	\$10,427	\$11,755	\$13,490	\$14,700	\$15,787	\$16,534	\$16,135
Other Public Funds	\$5,087	\$5,174	\$5,299	\$5,437	\$5,538	\$5,580	\$5,909
Private Insurance	\$16,575	\$17,114	\$17,984	\$19,677	\$20,995	\$22,066	\$24,089
Out-of-Pocket	\$9,784	\$9,630	\$9,525	\$10,000	\$10,487	\$11,206	\$12,446
Other Private Sources	\$2,330	\$2,445	\$2,571	\$2,927	\$3,204	\$3,496	\$3,895
TOTAL	\$48,622	\$51,210	\$54,499	\$58,775	\$62,221	\$65,328	\$69,254

Health Care Payer	1999	2000	2001	2002	2003	2004	2005
Medicaid	\$7,355	\$8,332	\$9,560	\$10,828	\$12,243	\$13,470	\$14,207
Medicare	\$16,518	\$17,452	\$19,254	\$20,770	\$22,415	\$24,979	\$27,068
Other Public Funds	\$6,011	\$6,312	\$6,970	\$7,428	\$8,082	\$8,475	\$8,732
Private Insurance	\$25,294	\$27,408	\$29,977	\$32,347	\$34,411	\$36,689	\$38,864
Out-of-Pocket	\$12,897	\$13,593	\$14,068	\$14,705	\$15,550	\$16,304	\$17,126
Other Private Sources	\$3,945	\$3,871	\$3,797	\$3,889	\$4,186	\$4,292	\$4,516
TOTAL	\$72,019	\$76,969	\$83,626	\$89,967	\$96,889	\$104,209	\$110,514

Health Care Payer	2006	2007	2008	2009	2010	2011	2012
Medicaid	\$13,897	\$14,586	\$15,404	\$16,962	\$18,583	\$19,440	\$19,991
Medicare	\$31,713	\$33,900	\$36,760	\$39,100	\$40,490	\$42,450	\$44,526
Other Public Funds	\$9,169	\$9,931	\$10,752	\$11,154	\$11,376	\$11,756	\$11,853
Private Insurance	\$41,148	\$44,693	\$47,601	\$49,208	\$49,088	\$50,240	\$51,298
Out-of-Pocket	\$17,859	\$19,500	\$20,276	\$20,101	\$19,914	\$20,390	\$20,859
Other Private Sources	\$4,994	\$5,740	\$5,479	\$5,759	\$6,117	\$6,180	\$6,597
TOTAL	\$118,779	\$128,351	\$136,271	\$142,284	\$145,568	\$150,457	\$155,123

Note: Figures in \$ millions. Numbers may not add to totals due to rounding.

Source: AHCA

Appendix D

Annual Percentage Change, Health Care Expenditures by Payer, 1992-2012

Annual Percentage Change, Health Care Expenditures by Payer

Health Care Payer	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99
Medicaid	15.2%	10.6%	7.2%	2.9%	3.8%	5.2%	8.5%
Medicare	12.7%	14.8%	9.0%	7.4%	4.7%	-2.4%	2.4%
Other Public Funds	1.7%	2.4%	2.6%	1.9%	0.8%	5.9%	1.7%
Private Insurance	3.2%	5.1%	9.4%	6.7%	5.1%	9.2%	5.0%
Out-of-Pocket	-1.6%	-1.1%	5.0%	4.9%	6.9%	11.1%	3.6%
Other Private Sources	4.9%	5.2%	13.8%	9.5%	9.1%	11.4%	1.3%
TOTAL	5.3%	6.4%	7.8%	5.9%	5.0%	6.0%	4.0%

Health Care Payer	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
Medicaid	13.3%	14.7%	13.3%	13.1%	10.0%	5.5%	-2.2%
Medicare	5.7%	10.3%	7.9%	7.9%	11.4%	8.4%	17.2%
Other Public Funds	5.0%	10.4%	6.6%	8.8%	4.9%	3.0%	5.0%
Private Insurance	8.4%	9.4%	7.9%	6.4%	6.6%	5.9%	5.9%
Out-of-Pocket	5.4%	3.5%	4.5%	5.7%	4.9%	5.0%	4.3%
Other Private Sources	-1.9%	-1.9%	2.4%	7.7%	2.5%	5.2%	10.6%
TOTAL	6.9%	8.6%	7.6%	7.7%	7.6%	6.1%	7.5%

Health Care Payer	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Medicaid	5.0%	5.6%	10.1%	9.6%	4.6%	2.8%
Medicare	6.9%	8.4%	6.4%	3.6%	4.8%	4.9%
Other Public Funds	8.3%	8.3%	3.7%	2.0%	3.3%	0.8%
Private Insurance	8.6%	6.5%	3.4%	-0.2%	2.3%	2.1%
Out-of-Pocket	9.2%	4.0%	-0.9%	-0.9%	2.4%	2.3%
Other Private Sources	15.0%	-4.6%	5.1%	6.2%	1.0%	6.7%
TOTAL	8.1%	6.2%	4.4%	2.3%	3.4%	3.1%

Note: Percent change values may differ due to rounding of reported expenditures values.

Source: AHCA

Appendix E

Florida Health Plan Enrollment, Expenditures, and Expenditures per Enrollee by Payer, 2003-2012

Medicaid										
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Enrollment	2,076,560	2,118,145	2,178,100	2,157,953	2,130,507	2,274,389	2,559,298	2,825,346	3,036,503	3,227,268
Percent Change	3.6%	2.0%	2.8%	-0.9%	-1.3%	6.8%	12.5%	10.4%	7.5%	6.3%
Expenditures (\$millions)	\$12,243	\$13,470	\$14,207	\$13,897	\$14,586	\$15,404	\$16,962	\$18,583	\$19,440	\$19,991
Percent Change	13.1%	10.0%	5.5%	-2.2%	5.0%	5.6%	10.1%	9.6%	4.6%	2.8%
Expenditures / Enrollee	\$5,896	\$6,359	\$6,523	\$6,440	\$6,846	\$6,773	\$6,628	\$6,577	\$6,402	\$6,194
Percent Change	9.2%	7.9%	2.6%	-1.3%	6.3%	-1.1%	-2.1%	-0.8%	-2.7%	-3.2%

Medicare										
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Enrollment	2,920,971	2,980,279	3,008,193	3,059,283	3,112,872	3,203,015	3,249,354	3,334,266	3,471,895	3,621,057
Percent Change	1.6%	2.0%	0.9%	1.7%	1.8%	2.9%	1.4%	2.6%	4.1%	4.3%
Expenditures (\$millions)	\$22,415	\$24,979	\$27,044	\$31,735	\$33,932	\$36,765	\$39,181	\$40,961	\$43,138	\$44,526
Percent Change	7.9%	11.4%	8.3%	17.3%	6.9%	8.3%	6.6%	4.5%	5.3%	3.2%
Expenditures / Enrollee	\$7,674	\$8,381	\$8,990	\$10,373	\$10,901	\$11,478	\$12,058	\$12,285	\$12,425	\$12,296
Percent Change	6.3%	9.2%	7.3%	15.4%	5.1%	5.3%	5.1%	1.9%	1.1%	-1.0%

Source: AHCA; CMS

Appendix F

Florida HMO Expenditures and Premium Revenue, 1992-2012

Total HMO Expenditures

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Total Expenditures	\$2,835	\$3,398	\$4,095	\$5,306	\$6,391	\$7,640	\$9,125	\$10,275	\$10,346	\$11,484	\$11,259
Percent Change		19.9%	20.5%	29.6%	20.4%	19.6%	19.4%	12.6%	0.7%	11.0%	-2.0%

	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Total Expenditures	\$11,279	\$11,674	\$12,316	\$13,425	\$14,008	\$14,536	\$16,227	\$16,247	\$16,786	\$17,495
Percent Change	0.2%	3.5%	5.5%	9.0%	4.3%	3.8%	11.6%	0.1%	3.3%	4.2%

Note: Figures in \$ millions. Numbers may not add to totals due to rounding.

Percent change values may differ due to rounding of reported expenditures values.

Source: Florida Department of Financial Services

HMO Premium Revenue and Percentage Change

Revenue Source	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Commercial	\$1,972	\$2,207	\$2,605	\$3,245	\$3,824	\$4,338	\$5,114	\$5,751	\$6,182	\$6,812	\$7,399
Percent Change		11.9%	18.1%	24.5%	17.9%	13.4%	17.9%	12.4%	7.5%	10.2%	8.6%
Medicare	\$1,192	\$1,562	\$1,810	\$2,269	\$2,973	\$3,808	\$4,569	\$4,901	\$4,876	\$4,942	\$4,424
Percent Change		31.0%	15.9%	25.3%	31.0%	28.1%	20.0%	7.3%	-0.5%	1.4%	-10.5%
Medicaid	\$191	\$399	\$576	\$719	\$542	\$572	\$640	\$716	\$830	\$968	\$1,154
Percent Change		108.4%	44.4%	24.8%	-24.6%	5.5%	11.9%	11.9%	15.9%	16.6%	19.3%
Total	\$3,355	\$4,168	\$4,992	\$6,233	\$7,339	\$8,718	\$10,323	\$11,368	\$11,887	\$12,721	\$12,978
Percent Change		24.2%	19.8%	24.9%	17.8%	18.8%	18.4%	10.1%	4.6%	7.0%	2.0%

Revenue Source	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Commercial	\$8,074	\$8,177	\$7,776	\$7,515	\$7,048	\$6,666	\$6,613	\$6,256	\$6,258	\$5,486
Percent Change	9.1%	1.3%	-4.9%	-3.4%	-6.2%	-5.4%	-0.8%	-5.4%	0.0%	-12.3%
Medicare	\$4,352	\$4,813	\$5,628	\$6,746	\$7,682	\$8,240	\$9,841	\$10,315	\$11,295	\$12,675
Percent Change	-1.6%	10.6%	16.9%	19.9%	13.9%	7.3%	19.4%	4.8%	9.5%	12.2%
Medicaid	\$1,213	\$1,465	\$1,724	\$1,800	\$1,962	\$2,215	\$2,547	\$2,805	\$2,989	\$3,344
Percent Change	5.1%	20.8%	17.6%	4.4%	9.0%	12.9%	15.0%	10.2%	6.5%	11.9%
Total	\$13,639	\$14,456	\$15,128	\$16,061	\$16,691	\$17,121	\$19,001	\$19,377	\$20,543	\$21,505
Percent Change	5.1%	6.0%	4.7%	6.2%	3.9%	2.6%	11.0%	2.0%	6.0%	4.7%

Note: Figures in \$ millions. Numbers may not add to totals due to rounding.

Percent change values may differ due to rounding of reported revenue values.

Source: Florida Department of Financial Services

Appendix G

Florida HMO Enrollment, Premiums, and Premiums per Enrollee by Payer, 2003-2012

Commercial Insurance

	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Enrollment	3,005,760	2,801,868	2,467,263	2,265,448	2,019,514	1,865,223	1,761,822	1,617,537	1,567,055	1,433,467
Percent Change	-5.4%	-6.8%	-11.9%	-8.2%	-10.9%	-7.6%	-5.5%	-8.2%	-3.1%	-8.5%
Premiums (\$millions)	\$8,074	\$8,177	\$7,776	\$7,515	\$7,048	\$6,666	\$6,613	\$6,256	\$6,258	\$5,486
Percent Change	9.1%	1.3%	-4.9%	-3.4%	-6.2%	-5.4%	-0.8%	-5.4%	0.0%	-12.3%
Premiums / Enrollee	\$2,686	\$2,919	\$3,152	\$3,317	\$3,490	\$3,574	\$3,754	\$3,868	\$3,994	\$3,827
Percent Change	15.4%	8.6%	8.0%	5.2%	5.2%	2.4%	5.0%	3.0%	3.3%	-4.2%

Medicare

	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Enrollment	548,478	550,502	590,143	677,766	661,355	690,479	750,176	763,314	811,837	893,286
Percent Change	-4.5%	0.4%	7.2%	14.8%	-2.4%	4.4%	8.6%	1.8%	6.4%	10.0%
Premiums (\$millions)	\$4,352	\$4,813	\$5,628	\$6,746	\$7,682	\$8,240	\$9,841	\$10,315	\$11,295	\$12,675
Percent Change	-1.6%	10.6%	16.9%	19.9%	13.9%	7.3%	19.4%	4.8%	9.5%	12.2%
Premiums / Enrollee	\$7,935	\$8,743	\$9,537	\$9,953	\$11,616	\$11,934	\$13,118	\$13,513	\$13,913	\$14,190
Percent Change	3.1%	10.2%	9.1%	4.4%	16.7%	2.7%	9.9%	3.0%	3.0%	2.0%

Medicaid

	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Enrollment	694,273	737,519	786,410	784,677	754,181	828,351	985,117	1,064,441	1,139,730	1,226,330
Percent Change	6.0%	6.2%	6.6%	-0.2%	-3.9%	9.8%	18.9%	8.1%	7.1%	7.6%
Premiums (\$millions)	\$1,213	\$1,465	\$1,724	\$1,800	\$1,962	\$2,215	\$2,547	\$2,805	\$2,989	\$3,344
Percent Change	5.1%	20.8%	17.6%	4.4%	9.0%	12.9%	15.0%	10.2%	6.5%	11.9%
Premiums / Enrollee	\$1,747	\$1,987	\$2,192	\$2,294	\$2,601	\$2,674	\$2,585	\$2,636	\$2,622	\$2,727
Percent Change	-0.8%	13.7%	10.3%	4.7%	13.4%	2.8%	-3.3%	2.0%	-0.5%	4.0%

All Payers

	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Enrollment	4,248,511	4,089,889	3,843,816	3,727,892	3,435,050	3,384,052	3,497,114	3,445,292	3,518,623	3,553,083
Percent Change	-3.6%	-3.7%	-6.0%	-3.0%	-7.9%	-1.5%	3.3%	-1.5%	2.1%	1.0%
Premiums (\$millions)	\$13,639	\$14,456	\$15,128	\$16,061	\$16,691	\$17,121	\$19,001	\$19,377	\$20,543	\$21,505
Percent Change	5.1%	6.0%	4.7%	6.2%	3.9%	2.6%	11.0%	2.0%	6.0%	4.7%
Premiums / Enrollee	\$3,210	\$3,535	\$3,936	\$4,308	\$4,859	\$5,059	\$5,433	\$5,624	\$5,838	\$6,053
Percent Change	9.0%	10.1%	11.3%	9.5%	12.8%	4.1%	7.4%	3.5%	3.8%	3.7%

Source: Office of Insurance Regulation, Department of Financial Services