

STATISTICAL BRIEF



April 2013

Florida Health Care Expenditures in 2011

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 2011. 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. (2011). Annual Employment and Wages, 1992-2011. 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., 2011) 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 1992-2010 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 2011 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 2011 to the total *Florida* expenditures in 2011. Finally, data on HMO expenditures and premium revenue were obtained from annual financial statements collected by the Florida Department of Financial Services.

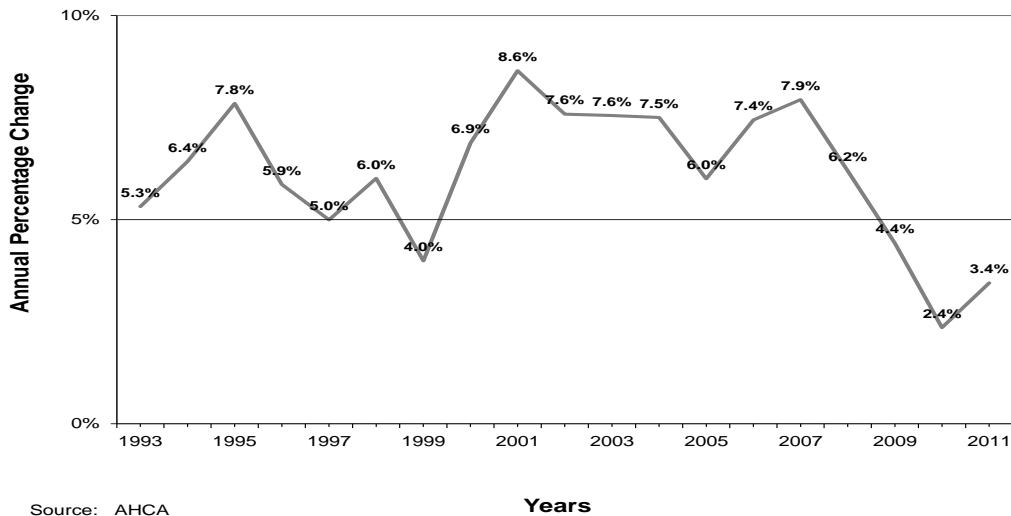
⁶ Centers for Medicare and Medicaid Services. (January 2013). [2011 National Health Expenditures](#).

Findings

Overall Trend

In 2011, personal health care expenditures in Florida reached \$150.1 billion, up from \$145.1 billion in 2010 and \$141.8 billion in 2009 (Appendix A). That represents an increase of 3.4 percent in health costs from 2010 to 2011, up from a 2.4 percent increase from 2009 to 2010, but is the second smallest annual increase since the inception of this Report (1993), and is the third year in a row where the annual increase was below five percent.

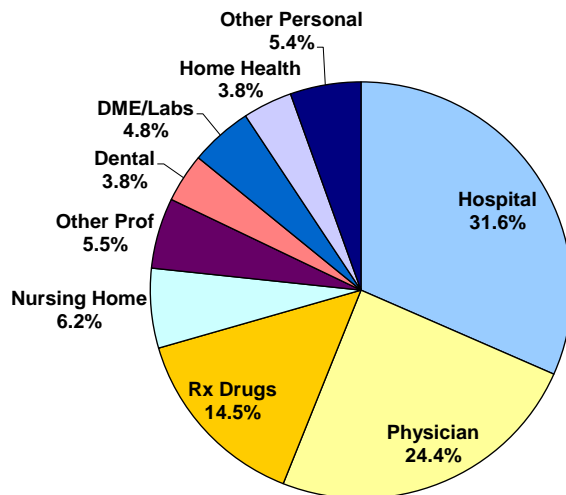
Figure 1. Annual Percentage Change in Florida Expenditures, 1992-2011



Expenditures by Health Service

Figure 2 displays the proportion of total health care expenditures among health services in 2011. Three service categories (Hospitals, Physicians, and Medicinal Drugs) accounted for 70.5 percent of total personal health care expenditures in 2011. Comparing the category proportions in 1992 against 2011, Hospitals decreased by 7.0 percentage points (38.6 percent to 31.6 percent), Physicians decreased by 2.2 points (26.6 percent to 24.4 percent), while Medicinal Drugs *increased* by 5.0 points (9.5 percent to 14.5 percent).

Figure 2. Florida Expenditures by Health Service, Percent of Total Expenditures, 2011



Source: AHCA

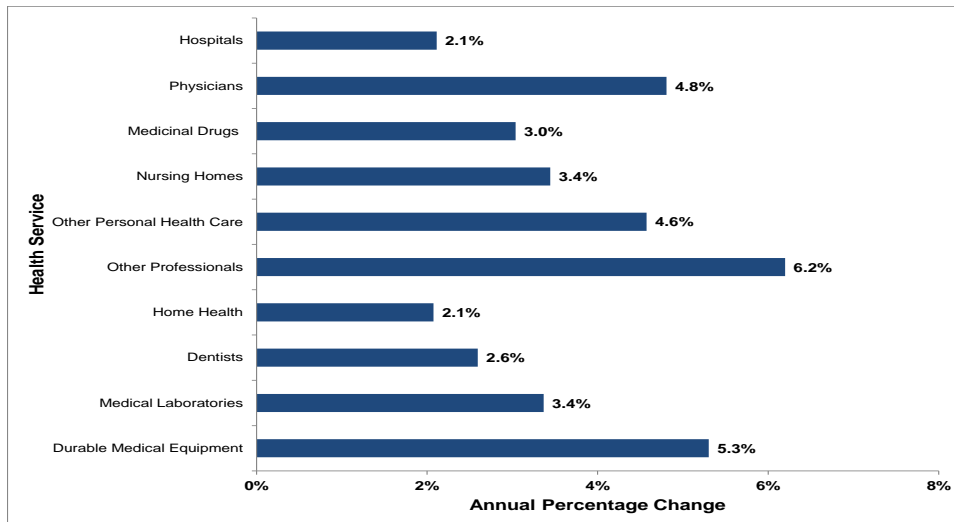
Comparing expenditures for health services in the U.S. and Florida in 2011 indicate that Florida had a lower percentage of expenditures for Hospital services than the nation (a 5.7 percentage point difference) and Dental expenditures (1.0 percentage point difference). Conversely, the percentage in Florida exceeded that in the U.S. for Physicians by 3.2 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 \$149.3 billion or \$7,824 per capita in 2011. Health care spending was 19.8 percent of the total personal income of Florida residents. In the same year, U.S. personal health care expenditures were \$7,315 per capita, accounting for 17.6 percent of personal income.⁷

Unlike most previous years, between 2010 and 2011 no health care service area had an annual increase greater than 8.0 percent (Figure 3). Health services that had an annual increase in expenditures of more than five percent were Other Professional Services (6.2 percent) and Durable Medical Equipment (5.3 percent). Home Health had the smallest annual increase (2.1 percent) since 1998-99.

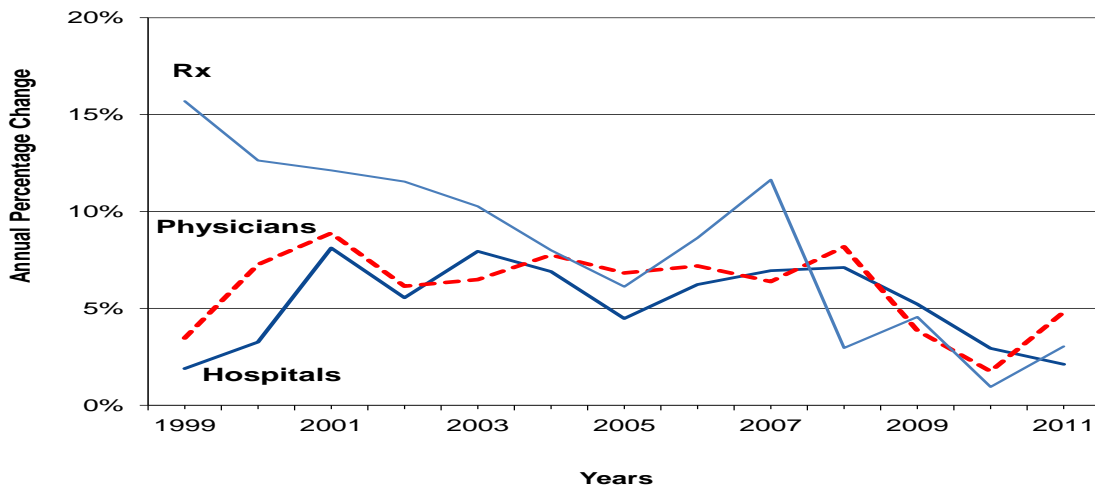
⁷ U.S. Department of Commerce; Bureau of Economic Analysis; Regional Economic Information System. (March 2011). State Personal Income.

Figure 3. Percentage Change in Expenditures by Health Service, 2010-2011



The top two cost drivers for health expenditures (Hospitals and Physicians) had small annual increases, 2010-2011 (Figure 4). For Hospitals, the 2.1 percent increase was the smallest seen since 1998-99, while the 4.8 percent increase for Physicians was slightly higher than the previous two 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 four years. The increase from 2010 to 2011 (3.0 percent) was the second smallest annual increase seen (Appendix B).

Figure 4. Florida Expenditures for Hospitals, Physicians, and Medicinal Drugs Annual Percentage Change, 1999-2011



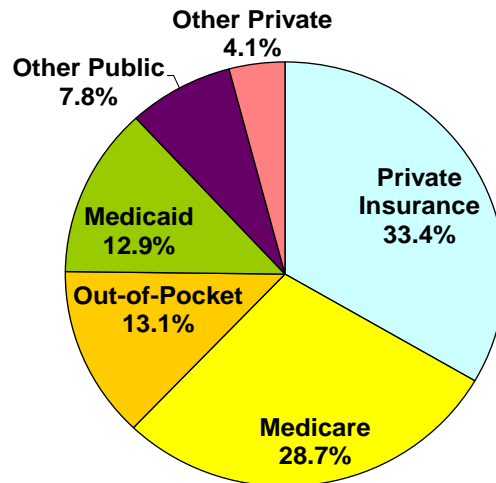
Source: AHCA

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
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%
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%
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%

Expenditures by Payer

Figure 5 shows the proportion of total expenditures in 2011 by payer category. The payer categories with the highest proportion of expenditures were Private Insurance (33.4 percent of total expenditures), Medicare (28.7 percent), and Out-of-Pocket (13.1 percent).

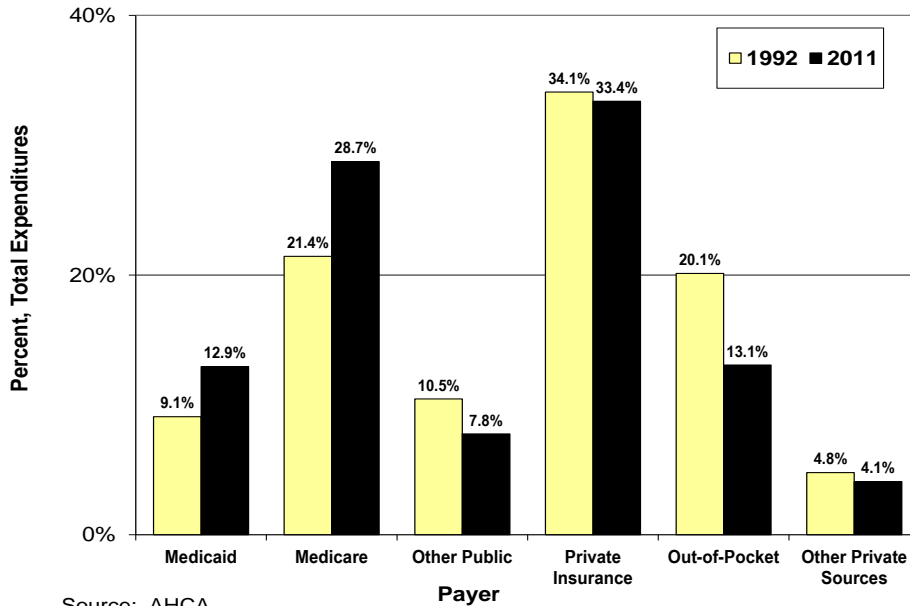
Figure 5. Florida Expenditures by Payer, Percent of Total Expenditures, 2011



Source: AHCA

Figure 6 displays the proportion of total personal health care expenditures among principal payers in 1992 and 2011. Comparing the proportion of expenditures in 2011 against that in 1992, reveals that two payers showed increases, led by Medicare (7.3 points) and Medicaid (3.8 points), while the proportion of total expenditures decreased for Out-of-Pocket (down 7.0 points).

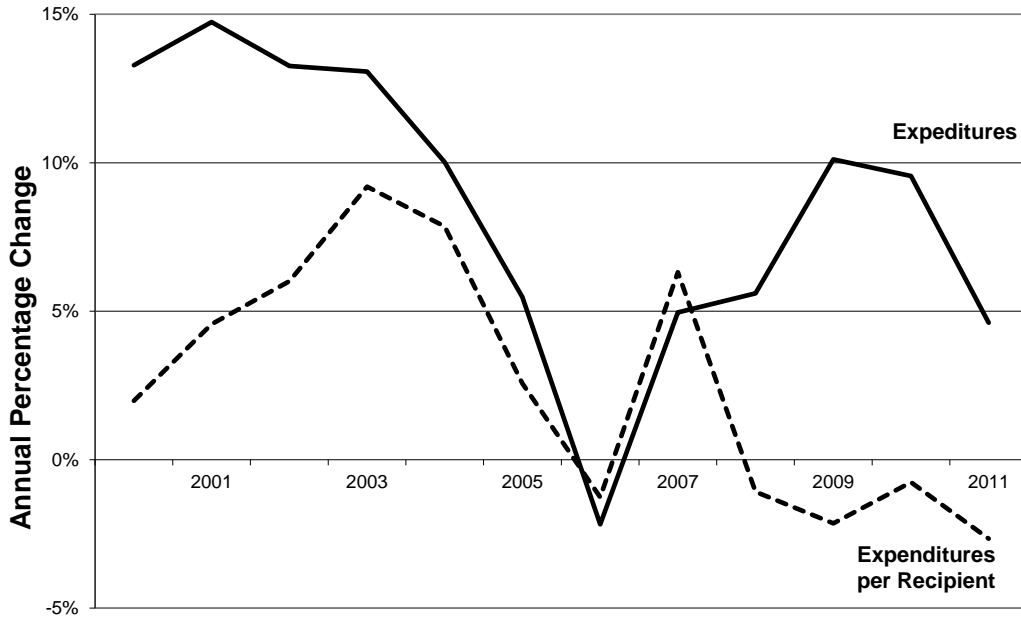
Figure 6. Florida Expenditures by Payer, Percent of Total Expenditures, 1992 and 2011



For payers, the annual percentage change (2010-2011) in expenditures was led by Medicare (6.1 percent increase) and Medicaid (4.6 percent increase) (Appendix C). The increase in Medicaid expenditures was down from a 9.6 percent increase in the previous period, and was the second smallest increase since 1997-98. This annual increase parallels a 7.5 percent increase in the caseload (Appendix D).

For Medicaid enrollees, spending per enrollee decreased by 2.7 percent, the fourth consecutive annual decrease for this rate (Figure 7 and Appendix D). This per capita decrease is due mainly to the continued increase in total Medicaid caseload, 2010-11 (7.5 percent), which was larger than the increase in overall expenditures (4.6 percent). The caseload increase was the fourth annual increase in a row of more than five percent.

Figure 7. Annual Percentage Change in Expenditures and Expenditures per Recipient, Florida Medicaid, 2000-2011



Source: AHCA

Years

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
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%
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%

The growth rate in Medicare expenditures increased by 6.1 percent, 2010-11, up from 3.8 percent in 2009-10, but down from the peak increase of 17.2 percent from 2005 to 2006 (Appendix C). The number of Medicare beneficiaries has grown steadily, e.g., up 4.1 percent from 2010 to 2011, compared to increases of 1.4 percent and 2.6 percent over the previous two annual periods (Appendix D). Spending per beneficiary increased by only 1.1 percent between 2010 and 2011, down from a 5.1 percent and 1.9 percent over the previous two annual periods. The 1.1 percent increase was the smallest observed since the 1998-99 period.

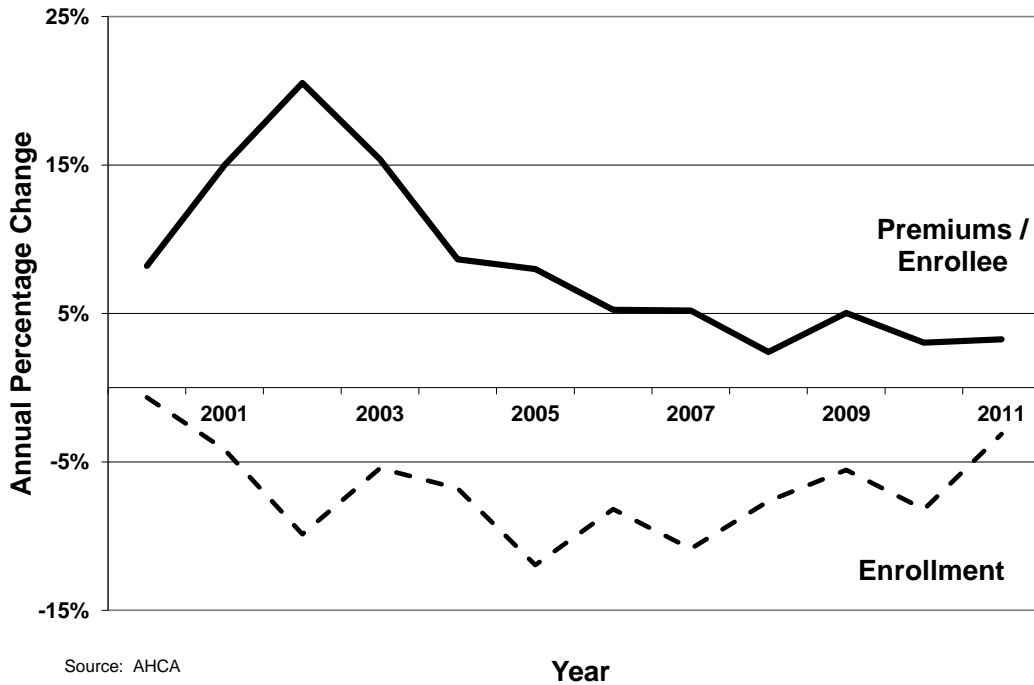
Florida HMO Expenditures

HMO expenditures totaled \$16.8 billion in 2011, up 3.3 percent from \$16.2 billion in 2010, which was up 11.6 percent from 2009 (Appendix E). HMO expenditures include Medicare, Medicaid, and private HMO expenditures. The 2010-11 growth rate of HMO expenditures (3.3 percent) was the fourth smallest annual increase over the past ten years.

Appendix F shows that, for all payers, the increase in HMO premium revenue from 2010 to 2011 (6.0 percent) was associated with a 2.1 percent increase in overall enrollment, the only annual increase over the past ten years. That yielded a 3.8 percent increase in premium revenue per enrollee over that period, the second smallest annual increase since the initiation of data collection.

Appendix F and Figure 8 show a 3.1 percent decrease in enrollment for commercial HMO plans (2010-11), the 12th consecutive annual decrease observed since 1999-2000, although the smallest decrease observed over that period. Combined with no change in premium revenue, 2010-11, there was a 3.3 percent increase in premium revenue per enrollee, roughly in-line with revenue per enrollee increases over the past six years.

**Figure 8. Florida HMO Enrollment and Premiums per Enrollee, 2000-2011
Commercial HMO Plans**

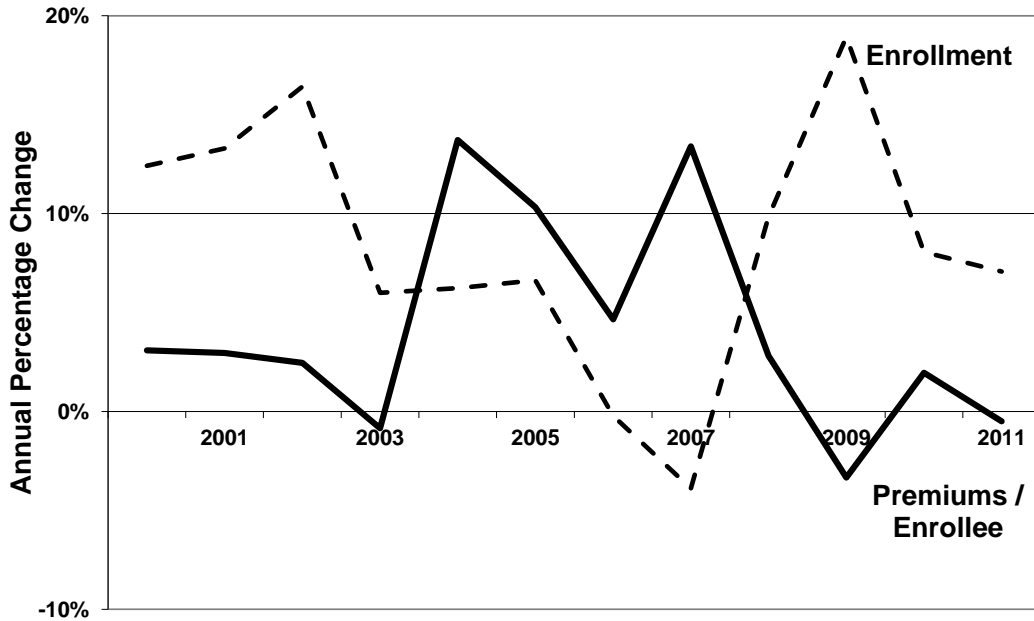


Source: AHCA

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
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%
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%

Figure 9 shows that Medicaid HMOs had a 7.1 percent increase in enrollment, 2010-11, and an increase of 6.5 percent in premium revenue (Appendix F), yielding a decrease of 0.5 percent in premium revenue per enrollee, the third annual decrease seen since 1999-2000.

**Figure 9. Florida HMO Enrollment and Premiums per Enrollee, 2000-2011
Medicaid HMO Plans**



Source: AHCA

Year

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
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%
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%

Appendix A

Florida Health Care Expenditures by Service, 1992-2011

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	\$13,979	\$15,097	\$16,022
DME	\$1,720	\$1,880	\$1,878	\$1,972	\$2,050	\$2,156	\$2,271
Nursing Homes	\$4,204	\$4,489	\$4,847	\$5,778	\$6,203	\$6,568	\$6,728
Other Pers Health Care	\$3,372	\$3,671	\$4,047	\$4,495	\$4,890	\$5,371	\$5,801
TOTAL	\$72,019	\$76,969	\$83,626	\$89,967	\$96,760	\$104,019	\$110,262

Health Services	2006	2007	2008	2009	2010	2011
Hospitals	\$37,464	\$40,065	\$42,913	\$45,153	\$46,478	\$47,460
Physicians	\$28,753	\$30,587	\$33,088	\$34,365	\$34,967	\$36,648
Dentists	\$5,266	\$5,600	\$5,709	\$5,573	\$5,551	\$5,695
Medical Laboratories	\$3,316	\$3,643	\$3,703	\$3,686	\$3,671	\$3,795
Other Professionals	\$6,204	\$6,490	\$7,145	\$7,623	\$7,748	\$8,228
Home Health	\$4,136	\$4,431	\$4,836	\$5,279	\$5,588	\$5,704
Medicinal Drugs	\$17,406	\$19,431	\$20,006	\$20,918	\$21,116	\$21,757
DME	\$2,393	\$3,018	\$3,069	\$3,066	\$3,243	\$3,415
Nursing Homes	\$7,371	\$8,082	\$8,444	\$8,737	\$8,975	\$9,284
Other Pers Health Care	\$6,158	\$6,523	\$6,875	\$7,393	\$7,796	\$8,152
TOTAL	\$118,466	\$127,871	\$135,787	\$141,793	\$145,133	\$150,140

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, 1992-2011

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%	10.3%	8.0%	6.1%	8.6%
DME	9.3%	-0.1%	5.0%	4.0%	5.2%	5.3%	5.3%
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%	7.6%	7.5%	6.0%	7.4%

Health Services	2006-07	2007-08	2008-09	2009-10	2010-11
Hospitals	6.9%	7.1%	5.2%	2.9%	2.1%
Physicians	6.4%	8.2%	3.9%	1.8%	4.8%
Dentists	6.3%	1.9%	-2.4%	-0.4%	2.6%
Medical Laboratories	9.9%	1.6%	-0.4%	-0.4%	3.4%
Other Professionals	4.6%	10.1%	6.7%	1.6%	6.2%
Home Health	7.1%	9.1%	9.2%	5.9%	2.1%
Medicinal Drugs	11.6%	3.0%	4.6%	0.9%	3.0%
DME	26.2%	1.7%	-0.1%	5.8%	5.3%
Nursing Homes	9.7%	4.5%	3.5%	2.7%	3.4%
Other Pers Health Care	5.9%	5.4%	7.5%	5.4%	4.6%
TOTAL	7.9%	6.2%	4.4%	2.4%	3.4%

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

Source: AHCA

Appendix C

Florida Health Care Expenditures by Payer, 1992-2011

Health Care Expenditures by Payer

Health Care Payer	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
Medicaid	\$4,419	\$5,092	\$5,631	\$6,035	\$6,210	\$6,446	\$6,779	\$7,355	\$8,332	\$9,560
Medicare	\$10,427	\$11,755	\$13,490	\$14,700	\$15,787	\$16,534	\$16,135	\$16,518	\$17,452	\$19,254
Other Public Funds	\$5,087	\$5,174	\$5,299	\$5,437	\$5,538	\$5,580	\$5,909	\$6,011	\$6,313	\$6,970
Private Insurance	\$16,575	\$17,114	\$17,984	\$19,677	\$20,995	\$22,066	\$24,089	\$25,292	\$27,406	\$29,975
Out-of-Pocket	\$9,784	\$9,630	\$9,525	\$10,000	\$10,487	\$11,206	\$12,446	\$12,898	\$13,594	\$14,069
Other Private Sources	\$2,330	\$2,445	\$2,571	\$2,927	\$3,204	\$3,496	\$3,895	\$3,945	\$3,871	\$3,797
TOTAL	\$48,622	\$51,210	\$54,499	\$58,775	\$62,221	\$65,328	\$69,254	\$72,019	\$76,969	\$83,626

Health Care Payer	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Medicaid	\$10,828	\$12,243	\$13,470	\$14,207	\$13,897	\$14,586	\$15,404	\$16,962	\$18,583	\$19,440
Medicare	\$20,770	\$22,415	\$24,979	\$27,068	\$31,713	\$33,961	\$36,789	\$39,143	\$40,645	\$43,138
Other Public Funds	\$7,429	\$8,081	\$8,473	\$8,729	\$9,162	\$9,901	\$10,730	\$11,135	\$11,265	\$11,652
Private Insurance	\$32,346	\$34,410	\$36,718	\$38,906	\$41,224	\$44,743	\$47,677	\$49,257	\$49,201	\$50,130
Out-of-Pocket	\$14,704	\$15,429	\$16,095	\$16,846	\$17,490	\$18,986	\$19,747	\$19,585	\$19,448	\$19,621
Other Private Sources	\$3,889	\$4,181	\$4,284	\$4,506	\$4,979	\$5,694	\$5,440	\$5,712	\$5,992	\$6,159
TOTAL	\$89,967	\$96,760	\$104,019	\$110,262	\$118,466	\$127,871	\$135,787	\$141,793	\$145,133	\$150,140

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

Source: AHCA

Annual Percentage Change, Health Care Expenditures by Payer, 1992-2011

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	1999-00	2000-01	2001-02
Medicaid	15.2%	10.6%	7.2%	2.9%	3.8%	5.2%	8.5%	13.3%	14.7%	13.3%
Medicare	12.7%	14.8%	9.0%	7.4%	4.7%	-2.4%	2.4%	5.7%	10.3%	7.9%
Other Public Funds	1.7%	2.4%	2.6%	1.9%	0.8%	5.9%	1.7%	5.0%	10.4%	6.6%
Private Insurance	3.2%	5.1%	9.4%	6.7%	5.1%	9.2%	5.0%	8.4%	9.4%	7.9%
Out-of-Pocket	-1.6%	-1.1%	5.0%	4.9%	6.9%	11.1%	3.6%	5.4%	3.5%	4.5%
Other Private Sources	4.9%	5.2%	13.8%	9.5%	9.1%	11.4%	1.3%	-1.9%	-1.9%	2.4%
TOTAL	5.3%	6.4%	7.8%	5.9%	5.0%	6.0%	4.0%	6.9%	8.6%	7.6%

Health Care Payer	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
Medicaid	13.1%	10.0%	5.5%	-2.2%	5.0%	5.6%	10.1%	9.6%	4.6%
Medicare	7.9%	11.4%	8.4%	17.2%	7.1%	8.3%	6.4%	3.8%	6.1%
Other Public Funds	8.8%	4.9%	3.0%	5.0%	8.1%	8.4%	3.8%	1.2%	3.4%
Private Insurance	6.4%	6.7%	6.0%	6.0%	8.5%	6.6%	3.3%	-0.1%	1.9%
Out-of-Pocket	4.9%	4.3%	4.7%	3.8%	8.6%	4.0%	-0.8%	-0.7%	0.9%
Other Private Sources	7.5%	2.5%	5.2%	10.5%	14.3%	-4.5%	5.0%	4.9%	2.8%
TOTAL	7.6%	7.5%	6.0%	7.4%	7.9%	6.2%	4.4%	2.4%	3.4%

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

Source: AHCA

Appendix D

Florida Health Plan Enrollment, Expenditures, and Expenditures per Enrollee by Payer, 2002-2011

Medicaid										
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Enrollment	2,005,354	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
Percent Change	6.8%	3.6%	2.0%	2.8%	-0.9%	-1.3%	6.8%	12.5%	10.4%	7.5%
Expenditures (\$millions)	\$10,828	\$12,243	\$13,470	\$14,207	\$13,897	\$14,586	\$15,404	\$16,962	\$18,583	\$19,440
Percent Change	13.3%	13.1%	10.0%	5.5%	-2.2%	5.0%	5.6%	10.1%	9.6%	4.6%
Expenditures / Enrollee	\$5,400	\$5,896	\$6,359	\$6,523	\$6,440	\$6,846	\$6,773	\$6,628	\$6,577	\$6,402
Percent Change	6.0%	9.2%	7.9%	2.6%	-1.3%	6.3%	-1.1%	-2.1%	-0.8%	-2.7%
Medicare										
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Enrollment	2,876,168	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
Percent Change	1.3%	1.6%	2.0%	0.9%	1.7%	1.8%	2.9%	1.4%	2.6%	4.1%
Expenditures (\$millions)	\$20,770	\$22,415	\$24,979	\$27,044	\$31,735	\$33,932	\$36,765	\$39,181	\$40,961	\$43,138
Percent Change	7.9%	7.9%	11.4%	8.3%	17.3%	6.9%	8.3%	6.6%	4.5%	5.3%
Expenditures / Enrollee	\$7,222	\$7,674	\$8,381	\$8,990	\$10,373	\$10,901	\$11,478	\$12,058	\$12,285	\$12,425
Percent Change	6.5%	6.3%	9.2%	7.3%	15.4%	5.1%	5.3%	5.1%	1.9%	1.1%

Source: AHCA; CMS

Appendix E

Florida HMO Expenditures and Premium Revenue, 1992-2011

Total HMO Expenditures

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

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Total Expenditures	\$11,259	\$11,279	\$11,674	\$12,316	\$13,425	\$14,008	\$14,536	\$16,227	\$16,247	\$16,790
Percent Change	-2.0%	0.2%	3.5%	5.5%	9.0%	4.3%	3.8%	11.6%	0.1%	3.3%

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

Revenue Source	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Commercial	\$7,399	\$8,074	\$8,177	\$7,776	\$7,515	\$7,048	\$6,666	\$6,613	\$6,256	\$6,258
Percent Change	8.6%	9.1%	1.3%	-4.9%	-3.4%	-6.2%	-5.4%	-0.8%	-5.4%	0.0%
Medicare	\$4,424	\$4,352	\$4,813	\$5,628	\$6,746	\$7,682	\$8,240	\$9,841	\$10,315	\$11,295
Percent Change	-10.5%	-1.6%	10.6%	16.9%	19.9%	13.9%	7.3%	19.4%	4.8%	9.5%
Medicaid	\$1,154	\$1,213	\$1,465	\$1,724	\$1,800	\$1,962	\$2,215	\$2,547	\$2,805	\$2,989
Percent Change	19.3%	5.1%	20.8%	17.6%	4.4%	9.0%	12.9%	15.0%	10.2%	6.5%
Total	\$12,978	\$13,639	\$14,456	\$15,128	\$16,061	\$16,691	\$17,121	\$19,001	\$19,377	\$20,543
Percent Change	2.0%	5.1%	6.0%	4.7%	6.2%	3.9%	2.6%	11.0%	2.0%	6.0%

*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 F

Florida HMO Enrollment, Premiums, and Premiums per Enrollee by Payer, 2000-2011

Commercial Insurance										
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Enrollment	3,178,263	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
Percent Change	-9.9%	-5.4%	-6.8%	-11.9%	-8.2%	-10.9%	-7.6%	-5.5%	-8.2%	-3.1%
Premiums (\$millions)	\$7,399	\$8,074	\$8,177	\$7,776	\$7,515	\$7,048	\$6,666	\$6,613	\$6,256	\$6,258
Percent Change	8.6%	9.1%	1.3%	-4.9%	-3.4%	-6.2%	-5.4%	-0.8%	-5.4%	0.0%
Premiums / Enrollee	\$2,328	\$2,686	\$2,919	\$3,152	\$3,317	\$3,490	\$3,574	\$3,754	\$3,868	\$3,994
Percent Change	20.5%	15.4%	8.6%	8.0%	5.2%	5.2%	2.4%	5.0%	3.0%	3.3%
Medicare										
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Enrollment	574,622	548,478	550,502	590,143	677,766	661,355	690,479	750,176	763,314	811,837
Percent Change	-14.0%	-4.5%	0.4%	7.2%	14.8%	-2.4%	4.4%	8.6%	1.8%	6.4%
Premiums (\$millions)	\$4,424	\$4,352	\$4,813	\$5,628	\$6,746	\$7,682	\$8,240	\$9,841	\$10,315	\$11,295
Percent Change	-10.5%	-1.6%	10.6%	16.9%	19.9%	13.9%	7.3%	19.4%	4.8%	9.5%
Premiums / Enrollee	\$7,700	\$7,935	\$8,743	\$9,537	\$9,953	\$11,616	\$11,934	\$13,118	\$13,513	\$13,913
Percent Change	4.1%	3.1%	10.2%	9.1%	4.4%	16.7%	2.7%	9.9%	3.0%	3.0%
Medicaid										
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Enrollment	654,985	694,273	737,519	786,410	784,677	754,181	828,351	985,117	1,064,441	1,139,730
Percent Change	16.4%	6.0%	6.2%	6.6%	-0.2%	-3.9%	9.8%	18.9%	8.1%	7.1%
Premiums (\$millions)	\$1,154	\$1,213	\$1,465	\$1,724	\$1,800	\$1,962	\$2,215	\$2,547	\$2,805	\$2,989
Percent Change	19.2%	5.1%	20.8%	17.6%	4.4%	9.0%	12.9%	15.0%	10.2%	6.5%
Premiums / Enrollee	\$1,762	\$1,747	\$1,987	\$2,192	\$2,294	\$2,601	\$2,674	\$2,585	\$2,636	\$2,622
Percent Change	2.5%	-0.8%	13.7%	10.3%	4.7%	13.4%	2.8%	-3.3%	2.0%	-0.5%
All Payers										
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Enrollment	4,407,869	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
Percent Change	-7.3%	-3.6%	-3.7%	-6.0%	-3.0%	-7.9%	-1.5%	3.3%	-1.5%	2.1%
Premiums (\$millions)	\$12,978	\$13,639	\$14,456	\$15,128	\$16,061	\$16,691	\$17,121	\$19,001	\$19,377	\$20,543
Percent Change	2.0%	5.1%	6.0%	4.7%	6.2%	3.9%	2.6%	11.0%	2.0%	6.0%
Premiums / Enrollee	\$2,944	\$3,210	\$3,535	\$3,936	\$4,308	\$4,859	\$5,059	\$5,433	\$5,624	\$5,838
Percent Change	10.1%	9.0%	10.1%	11.3%	9.5%	12.8%	4.1%	7.4%	3.5%	3.8%

Source: Office of Insurance Regulation, Department of Financial Services