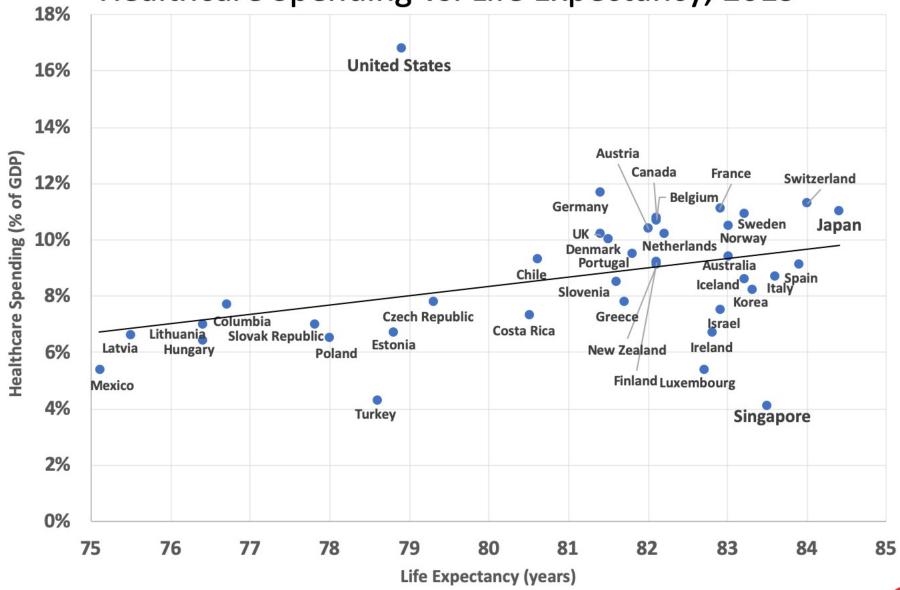
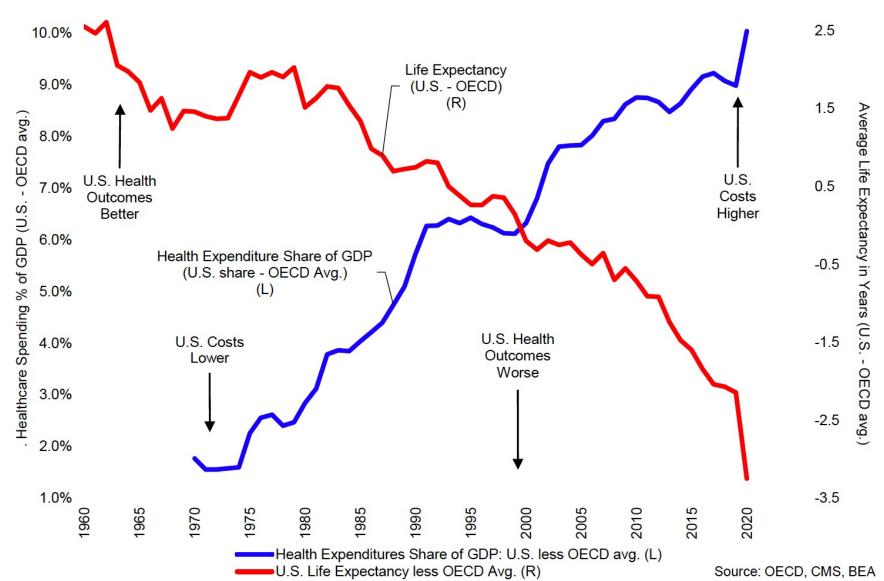
## Healthcare Spending vs. Life Expectancy, 2019



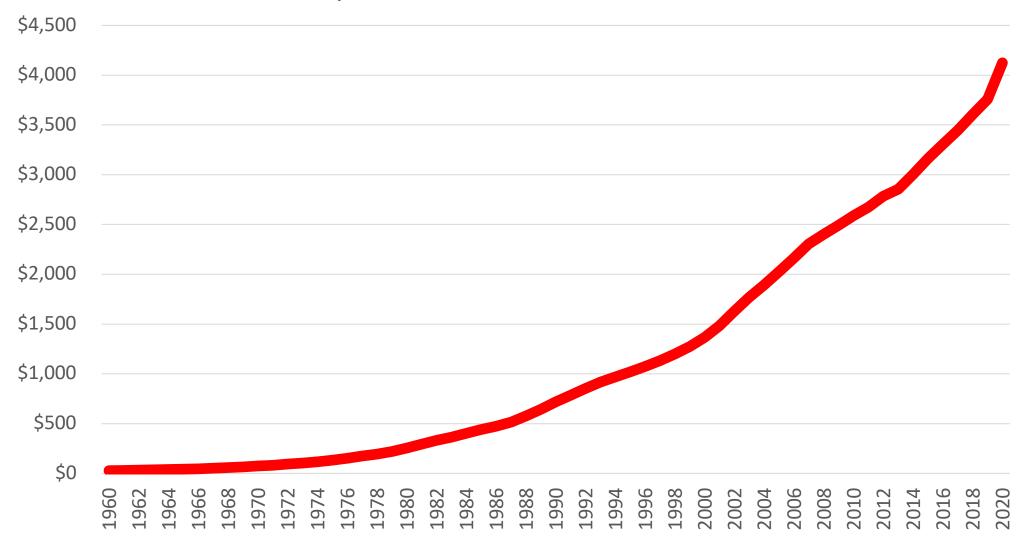


## U.S. Average Life Expectancy less OECD Average (ex. U.S.) vs. U.S. Health Expenditures as a Share of GDP less OECD (ex. U.S.) Average

(annual, Life Expectancy:1960 through 2020, Health Expenditures: 1970 through 2020)



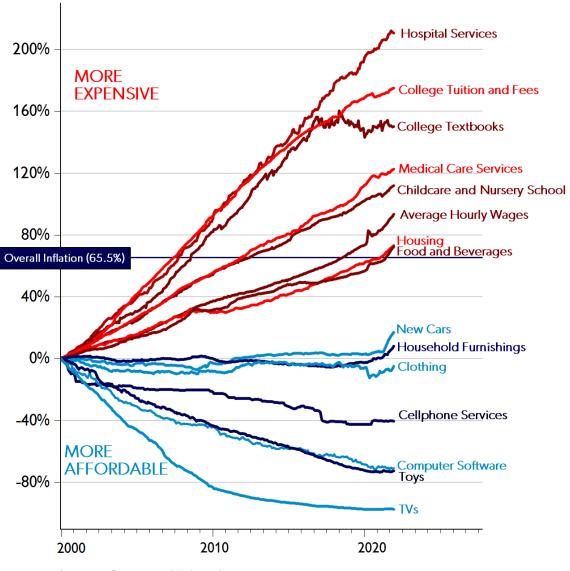
### Health Expenditures, 1960-2020, U.S. \$ Billions



Source: National Health Spending Explorer, Kaiser Family Foundation

#### **Price Changes:** January 2000 to December 2021

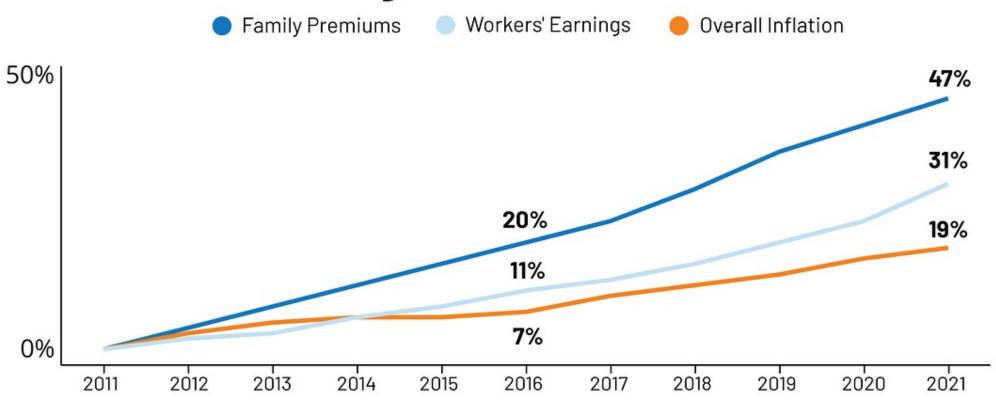
Selected US Consumer Goods and Services, Wages







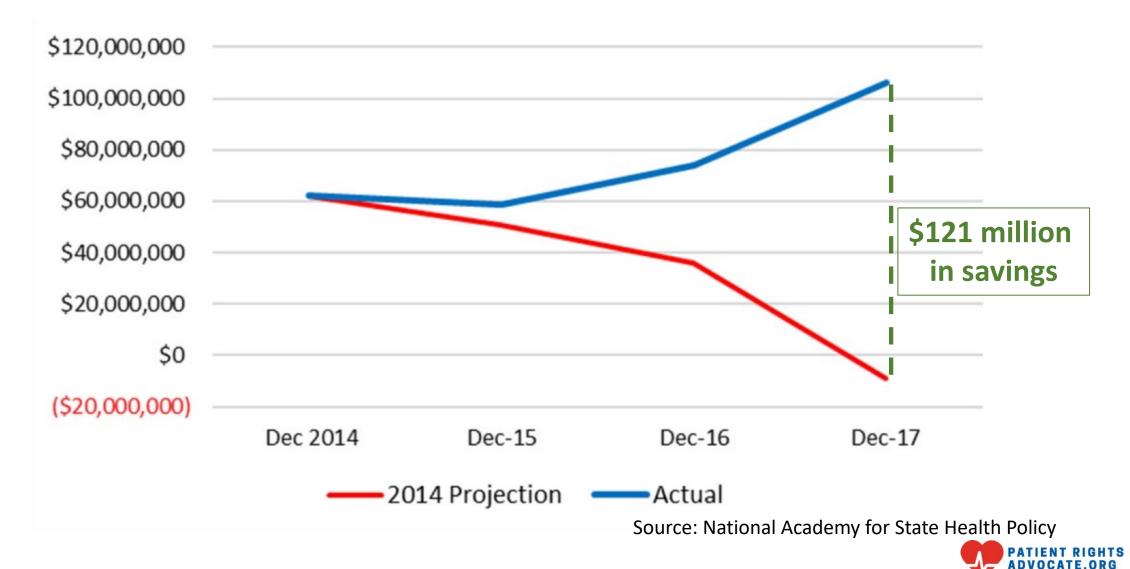
# Over Time, Family Premiums Have Risen Faster than Wages and Inflation



SOURCE: KFF Employer Health Benefits Survey, 2018-2021; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2011-2017. Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation, 2011-2021; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey, 2011-2021.



## Montana State Employee Health Plan Reserves



### Compliant Hospital: University of Wisconsin Health Hospital, Madison, WI

С	D	F	G	Н	1	J	К	L	М	N	0	P	Q	R
Billing Code	Procedure Description	Gross Charge	Discounted Cash Price	Minimum Payer Reimbursement	Maximum Payer Reimbursement	Aetna W	Aetna nonW PPO	Alliance	Anthem PPO	Anthem Blue Priority	Anthem HMO POS	Beloit Health System Employee Plan	Cigna OAP PPO EPO	Dean Health Plan HMO POS
HCPCS C1751	CATH CV DBL LUMEN 6FR 60CM	\$ 356.04	\$ 238.55	\$ 138.86	\$ 327.56	\$ 256.35	\$ 288.39	\$ 222.53	\$ 238.55	\$ 138.86	\$ 153.10	\$ 231.43	\$ 245.67	\$ 245.67
HCPCS C1768	PATCH PERICARDIAL 5 X 10CM	\$ 871.00	\$ 583.57	\$ 339.69	\$ 801.32	\$ 627.12	\$ 705.51	\$ 544.38	\$ 583.57	\$ 339.69	\$ 374.53	\$ 566.15	\$ 600.99	\$ 600.99
HCPCS C1763	PATCH PERICARDIAL 9MM X 14MM	\$ 1,236.15	\$ 828.22			\$ 890.03	\$ 1,001.28	\$ 772.59	\$ 828.22		\$ 531.54			\$ 852.94
HCPCS C1751	CATHETER SWAN-GANZ CONTROLCATH TD 7FR X 110CM LATEX-FREE	\$ 1,842.50	\$ 1,234.48	\$ 718.58	\$ 1,695.10	\$ 1,326.60	\$ 1,492.43	\$ 1,151.56	\$ 1,234.48	\$ 718.58	\$ 792.28	\$ 1,197.63	\$ 1,271.33	\$ 1,271.33
		\$ 1,340.00		\$ 522.60			\$ 1,085.40		\$ 897.80	\$ 522.60	\$ 576.20			
		+ -,	¥ =,	\$ 1,045.20		\$ 1,929.60								
		+ -,	7 -,	\$ 1,045.20										
		¥ 2,000.00	\$ 1,795.60	\$ 1,045.20			\$ 2,170.80		\$ 1,795.60	\$ 1,045.20				
		\$ 1,171.00	\$ 987.58			\$ 1,061.28			\$ 987.58	\$ 574.86				
		\$ 1,474.00	\$ 987.58						\$ 987.58		•			
		\$ 1,474.00	\$ 987.58			\$ 1,061.28		\$ 921.25	\$ 987.58	¥ 57 1.00	\$ 633.82			
		\$ 1,171.00	\$ 987.58			\$ 1,061.28			\$ 987.58		\$ 633.82			
		\$ 1,474.00	\$ 987.58						\$ 987.58					
		\$ 1,474.00	\$ 987.58			\$ 1,061.28		\$ 921.25	\$ 987.58	\$ 574.86				
		\$ 1,474.00	\$ 987.58						\$ 987.58	\$ 574.86	•			
		ψ L,010.71	\$ 1,352.54	1,000,000,000					\$ 1,352.54	\$ 787.30				
		+ =,=	\$ 1,458.93			\$ 1,567.80			\$ 1,458.93	\$ 849.23				
			\$ 5,025.00	\$ 2,925.00					\$ 5,025.00	\$ 2,925.00				
		¥ 7,500.00	\$ 5,025.00	\$ 2,925.00	2.65		\$ 6,075.00		\$ 5,025.00	\$ 2,925.00				
		+ .,	¥ 0,000.00	\$ 2,925.00										
		Ψ 1,155.17	\$ 803.44				\$ 971.33		\$ 803.44	\$ 467.68				
		\$ 25,500.00		\$ 9,945.00		\$ 18,360.00					-			
		+ .,	7 0,000	\$ 2,925.00										
		\$ 7,500.00	\$ 5,025.00	\$ 2,925.00		\$ 5,400.00	\$ 6,075.00							\$ 5,175.00
			,	\$ 2,925.00							· ·			
		, ,,	\$ 5,025.00	\$ 2,925.00										
		\$ 3,350.00	\$ 2,244.50	\$ 1,306.50		\$ 2,412.00	\$ 2,713.50				·			\$ 2,311.50
		+ 0,000.00	+ -/	\$ 1,306.50										
		\$ 87.70	\$ 58.76			•			\$ 58.76					
	,	\$ 2,592.90	\$ 1,737.24				\$ 2,100.25		\$ 1,737.24					
		, -,	.,	\$ 2,409.19					\$ 4,138.86	\$ 2,409.19				
		\$ 240.00	\$ 160.80						\$ 160.80	\$ 93.60				
		\$ 527.79	\$ 353.62					\$ 329.87	\$ 353.62		\$ 226.95			
		+ .,	\$ 5,025.00	\$ 2,925.00			\$ 6,075.00		\$ 5,025.00					
		\$ 7,500.00	\$ 5,025.00	\$ 2,925.00 \$ 2,925.00		\$ 5,400.00 \$ 5,400.00	\$ 6,075.00		\$ 5,025.00 \$ 5,025.00	\$ 2,925.00				\$ 5,175.00 \$ 5,175.00
		\$ 7,500.00	\$ 5,025.00 \$ 5,025.00	+ =,5=5.00			\$ 6,075.00 \$ 6,075.00							
		\$ 7,500.00 \$ 971.50	\$ 5,025.00	\$ 2,925.00 \$ 378.89		\$ 5,400.00 \$ 699.48		\$ 4,687.50 \$ 607.19	\$ 5,025.00 \$ 650.91	\$ 2,925.00 \$ 378.89				
	• 1000000000000000000000000000000000000	\$ 971.50	\$ 650.91					110000000000000000000000000000000000000		18/////8/		1.00		
		\$ 971.50								\$ 378.89				
	,	\$ 971.50	\$ 650.91 \$ 650.91			\$ 699.48 \$ 699.48		\$ 607.19	\$ 650.91 \$ 650.91	\$ 378.89				
		\$ 690.10	\$ 650.91									1.0		
		\$ 4,284.65	\$ 462.37						\$ 462.37	\$ 269.14	•			
				\$ 1,671.01					\$ 2,870.72					
		\$ 4,917.80	\$ 3,294.93						\$ 3,294.93					
		\$ 1,336.65	\$ 351.76				\$ 1,082.69		\$ 351.76					
	ADAPTER FEEDING DUAL PORT ENTAKE	\$ 14.14	\$ 9.47			\$ 10.18				\$ 5.51	1/2	1.0000000000000000000000000000000000000		
			\$ 995.84							\$ 579.67				
	AGILE PATENCY CAPSULE	\$ 1,486.33	\$ 995.84				\$ 1,203.93	•	\$ 995.84	\$ 28.08	•			
			\$ 48.24			\$ 1,123.99					\$ 671.27			
		\$ 971.50	\$ 650.91					•						
	COLUMN TO THE STATE OF THE STAT	1/1.30	0.30.31	3/0.09	. 073./6	077.40	700.77		0.10.41	3/0.09	. 417.73	031.46	070.34	. 070.54



### Noncompliant Hospital: HCA St. David's North Austin Medical Center, Austin, TX

Other Outpatient		99% of WC	99% of WC
Other Outpatient	MS-DRG OPPS	97% of TRCR	97% of TRCR
Other Outpatient	CPT/HCPC G0257	\$350.62	\$1,765.00
Other Surgical Services	CPT/HCPC 10000-69999, G0269, G0278, G	\$285.40	\$12,760.50
Other Surgical Services		105% of MCD	125% of MCD
Other Surgical Services		66% of FS	139% of FS
Other Surgical Services		35% of BC	90% of BC
Other Surgical Services	CPT/HCPC 10010-31719, 31726-35999, 360	95.8% of MCR	110% of MCR
Other Vascular	CPT/HCPC 36555-36861, 36902, 36904-369	\$5,482.00	\$22,388.25
Pacemaker	CPT/HCPC 33202-33249, 33262-33264, 332	\$7,242.00	\$66,624.00
Pacemaker	CPT/HCPC 33206-33208, 33210-33218,332	110% of MCR	110% of MCR
Pain Management	CPT/HCPC 36260, 61215, 62360-62362, 63	\$35.53	\$39,347.00
PCU/Stepdown		\$4,990.00	\$4,990.00
Pediatric	MS-DRG 385-391, 789-795	\$479.00	\$12,392.00
Pet Scan		\$1,598.00	\$3,784.00
Pet Scan		100% of FS	100% of FS
Physical Therapy		\$261.00	\$273.67
PT/OT		\$80.00	\$80.00
PT/OT/ST	CPT/HCPC 92507-92508, 92521, 92522, 92	682.98% of FS	682.98% of FS
PT/OT/ST/RT		\$164.00	\$164.00
Radiation		6% of BC	6% of BC
Radiation Therapy	CPT/HCPC 77261-77799	131% of FS	400% of FS
Radiation Therapy		19% of BC	19% of BC
Radiology		102% of MCD	105% of MCD
Radiology	CPT/HCPC 70010-79999	113% of FS	425% of FS
Radiology		25% of BC	25% of BC
Radiology Services	CPT/HCPC 70000-79999, 93880, 93882, 93	143.33% of FS	143.33% of FS

