

SHERLOCK BENCHMARKS

Larger Plans Edition



Volume II
Operational Metrics

Confidential & Trade Secrets
Copyright © 2021 Sherlock Company. All Rights Reserved.

This Page Intentionally Left Blank.

SHERLOCK BENCHMARKS

Larger Plans Edition - 2021

Volume II: Operational Metrics



SHERLOCK COMPANY

August 2021

The use of this Report and its content (including data values, survey instruments, definitions, and calculation methodologies) form and layout collectively, the Report) is governed by a non-exclusive license agreement or a mutual confidentiality agreement between Sherlock Company and its client that restricts the use of the Report to the client's internal purposes. Any distribution or reproduction, intentional or unintentional, of any materials contained herein without the express written permission of Sherlock Company is prohibited except as specified in the license or mutual confidentiality agreement. The agreement between the client and Sherlock Company does not convey any right of commercial use, nor effect any transfer of the Report or any portion thereof. This Report and its contents are also protected under one or more copyrights.

Copyright © 2021 Sherlock Company. All Rights Reserved. Photograph by Jay Fleming. Copyright © Jay Fleming.

This Page Intentionally Left Blank.

TABLE OF CONTENTS

Tab 1. Introduction and Background

Organization, conventions, applicability, and process of the *Sherlock Benchmarks*.

Tab 2. Operational Metrics Overview

Summary Analysis – This section presents summary analyses of factors of costs in each functional area.

Tab 3. Sales and Marketing

Includes analyses related to those functions of Rating and Underwriting, Marketing, Sales, Commissions (external) and Advertising and Promotion.

Tab 4. Provider Network Management and Services

Provider Network Management and Services includes analyses of activities such as Provider Relations Services (the initial point of contact (telephonic and written) for provider inquiries), Provider Contracting, Provider Audit / Billing Validation and Other Provider Network Management and Services (including the maintenance of the provider network, orientation, on-going education, and in-services with new and existing providers).

Tab 5. Enrollment / Membership / Billing

This section analyzes Enrollment / Membership / Billing. Enrollment is the processing of installation, recording and maintenance of the relationship between the plan and its members. Membership is the recording of and changes in demographic information. Billing is the process and the execution of the submission of invoices.

Tab 6. Customer Services

This section analyzes Customer Services. Customer Services responds to, processes, resolves or provides information for transactions or inquiries of customers based on eligibility, contract language, benefit interpretation, medical management activities, regulatory interpretation, claims process accuracy and historical member communications used to provide and authorize service or payment.

Tab 7. Claim and Encounter Capture and Adjudication

This section analyzes the Claims function. This function compares claim application and/or provider statement with policy file and other records to evaluate completeness and validity of claim and settles claims with claimants in accordance with policy provisions and performs COB functions.

Tab 8. Information Systems

This section analyzes the Information Systems function. Information Systems extends and supports the activities of other functional areas. Its own activities are divided into costs to keep it running, costs of software and support, costs to grow the business and the costs to maintain security.

This Page Intentionally Left Blank.

TABLE OF CONTENTS, CONTINUED

Tab 9. Corporate Services Cluster

This section includes metrics relating to Finance and Accounting, Corporate Services function and the subfunctions. Corporate Services subfunctions include Human Resources, Legal and Facilities.

Tab 10. Risk Adjustment

This section includes metrics relating to Risk Adjustment. Risk Adjustment is the analysis of clinical data in order to match government compensation with the risk factors of members. This includes adjustment for the “three Rs”: permanent risk adjustment, transitional reinsurance and transitional risk corridors.

This Page Intentionally Left Blank.

Tab 2

Summary of Operational Metrics

This section summarizes analyses of key functional areas. If a quantifiable output is identifiable, per member per month (PMPM) costs are segmented into factors of primary demand, productivity, unit cost, cost per FTE and staffing ratios. In all cases of these functional areas, PMPM costs are segmented into staffing ratios and costs per FTE, which are divided into labor and non-labor components.

Metric	Page
Summary of Medians.....	3
Sales and Marketing.....	5
Provider Network Management & Services.....	6
Enrollment / Membership / Billing.....	7
Customer Services.....	8
Claim and Encounter Capture and Adjudication.....	9
Information Systems.....	10
Corporate Services.....	11
Human Resources.....	11
Legal.....	12
Facilities.....	12

Tab 3

Sales and Marketing

Metric	Page	Definition	Calculation
Product Mix			
Percentage Point Change in Mix of Membership.....	19		
Sum of Absolute Values of Percentage Point Changes in Product Mix.....	19		
Group and Membership Growth			
<u>Sources of Membership Growth</u>			
Total Membership Growth.....	20		
+ Membership Increase Due to Group Members.....	20		
= Membership Increase Due to Individual Members.....	21		
Note: Group Member Persistency Rate.....	21		
<u>Sources of Membership Growth</u>			
Percent Change in Number of Groups.....	22		
x Percent Change in Average Group Size.....	22		
= Change in Group Membership.....	23		
+ Percent Change in Number of Individual Members.....	23		
= Growth in Total Membership.....	24		
Note: Individual Membership Increase as Percent of Total Increase or Decrease.....	24		
<u>Sources of Group Membership Growth</u>			
Membership Increase due to New Groups.....	25		
+ Membership Decrease due to Lost Groups.....	25		
+ Net Membership Growth Within Retained Groups.....	26		
= Total Growth in Group Membership.....	26		
Note: Group Member Persistency Rate.....	27		
Note: Average Duration of Group Membership, Years.....	27		
Note: Growth Within Retained Groups.....	28		
<u>Sources of Group Growth</u>			
Percent Change due to New Groups.....	28		
Percent Change due to Groups Lost.....	29		
Percent Change in Groups.....	29		
+ Note: Group Persistency Rate.....	30		
= Note: Average Duration of Groups, Years.....	30		

Sales and Marketing

Metric	Page	Definition	Calculation
Quote Activity			
<u>All Distribution Systems</u>			
Internal and Broker Final Quotes, Per Group			
Small Group.....	31		
Middle Market Group.....	31		
Large Group.....	32		
Total.....	32		
Broker and Internal Quotes per 10,000 Members per Year.....	33		
Internal and Broker Final Quotes, Percent of Total, by Segment			
Small Group.....	33		
Middle Market Group.....	34		
Large Group.....	34		
<u>Broker Distribution System</u>			
Percent of Final Quotes that are Made by Brokers, by Segment			
Small Group.....	35		
Middle Market Group.....	35		
Large Group.....	36		
Total.....	36		
Broker Final Quotes, Per Broker Group			
Small Group.....	37		
Middle Market Group.....	37		
Large Group.....	38		
Total.....	38		
Broker Quotes per 10,000 Members Sold Through Brokers per Year.....	39		
Close to Quote Ratio, All Broker Business.....	39		
<u>Internal Distribution System</u>			
Percent of Final Quotes that Made by Internal Sales Reps, by Segment			
Small Group.....	40		
Middle Market Group.....	40		
Large Group.....	41		
Total.....	41		
Internal Final Quotes, Per Internal Group			
Small Group.....	42		
Middle Market Group.....	42		
Large Group.....	43		
Total.....	43		
Internal Quotes per 10,000 Internally Sold Members per Year.....	44		
Close to Quote Ratio, All Internal Business.....	44		
Internal Final Quotes per Sales FTE.....	45		

Sales and Marketing

Metric	Page	Definition	Calculation
Importance and Characteristics			
<u>All Distribution Systems</u>			
Percent of Total Membership by Segment			
Individual.....	46		
Small Group.....	46		
Middle Market Group.....	47		
Large Group.....	47		
Percent of Total Groups by Segment			
Individual Contracts.....	48		
Small Group.....	48		
Middle Market Group.....	49		
Large Group.....	49		
Average Group Size			
Individual Contracts.....	50		
Small Group.....	50		
Middle Market Group.....	51		
Large Group.....	51		
Total, Including Individual.....	52		
Note: Average Group Size This Year, Unsegmented, Excluding Individuals.....	52		
Note: Average Size Last Year, Unsegmented, Excluding Individuals.....	53		
<u>Broker Distribution System</u>			
Percent of Members Sold Through Brokers			
Individual.....	53		
Small Group.....	54		
Middle Market Group.....	54		
Large Group.....	55		
Total, Including Individual.....	55		
Percent of Groups Sold Through Brokers			
Individual.....	56		
Small Group.....	56		
Middle Market Group.....	57		
Large Group.....	57		
Total, Including Individual.....	58		
Average Size of Broker Groups			
Individual.....	58		
Small Group.....	59		
Middle Market Group.....	59		
Large Group.....	60		
Total, Including Individual.....	60		

Sales and Marketing

Metric	Page	Definition	Calculation
Importance and Characteristics			
<u>Broker Distribution System (continued)</u>			
Percent of Members Sold Through Brokers that are New			
Individual.....	61		
Small Group.....	61		
Middle Market Group.....	62		
Large Group.....	62		
Total, Including Individual.....	63		
Percent of Groups Sold Through Brokers that are New			
Individual.....	63		
Small Group.....	64		
Middle Market Group.....	64		
Large Group.....	65		
Total, Including Individual.....	65		
Average Duration of Broker Members, by Segment, in Years			
Individual.....	66		
Small Group.....	66		
Middle Market Group.....	67		
Large Group.....	67		
Total, Including Individual.....	68		
Average Size of New Broker Groups			
Individual.....	68		
Small Group.....	69		
Middle Market Group.....	69		
Large Group.....	70		
Total, Including Individual.....	70		
Percent of Broker Members, by Category of Group			
Individual.....	71		
Small Group.....	71		
Middle Market Group.....	72		
Large Group.....	72		
Total, Including Individual.....	73		
<u>Internal Distribution System</u>			
Percent of Members Sold Internally			
Individual.....	73		
Small Group.....	74		
Middle Market Group.....	74		
Large Group.....	75		
Total, Including Individual.....	75		

Sales and Marketing

Metric	Page	Definition	Calculation
Importance and Characteristics			
<u>Internal Distribution System (continued)</u>			
Percent of Groups Sold Internally			
Individual Contracts.....	76		
Small Group.....	76		
Middle Market Group.....	77		
Large Group.....	77		
Total, Including Individual.....	78		
Average Size of Groups Sold Internally			
Individual Contracts.....	78		
Small Group.....	79		
Middle Market Group.....	79		
Large Group.....	80		
Total, Including Individual.....	80		
Compensation			
<u>All Distribution Systems</u>			
Sales and Marketing Costs PMPM.....	81		
Sales and Marketing Costs per Quote.....	81		
<u>Broker Distribution System</u>			
Broker Commission Costs			
Broker Commissions per Broker Member per Month.....	81		
Broker Commissions as a Percent of Broker Premium Equivalents.....	82		
Broker Commissions Excluding Overrides and Bonuses as a Percent of Broker Premium Equivalents*.....	82		
Broker Commissions Excluding Overrides and Bonuses per Broker Member per Month*.....	83		
Broker Commissions per Broker Quote.....	83		
Broker Overrides and Bonuses			
Broker Overrides and Bonuses per Broker Member per Month.....	84		
Broker Overrides and Bonuses as a Percent of Total Commissions.....	84		
<u>Internal Distribution System</u>			
Sales and Marketing Costs, Excluding Commissions, per FTE.....	85		
Sales and Marketing FTEs per 10,000 Internally Sold Members.....	85		
Sales and Marketing Costs, Excluding Commissions, Per Internally Sold Member Per Month.....	85		
Internal Commissions per Member Sold by Internal Sales Rep per Month.....	85		
Internal Commissions per Quote Made by Internal Sales Rep.....	85		

Sales and Marketing

Metric	Page	Definition	Calculation
Sales and Marketing Cost Summary			
<u>Total Distribution System</u>			
		Final Quotes per Sales and Marketing FTE.....	85
x		Groups per Final Quote.....	85
=		Groups Sold Per Sales and Marketing FTE.....	85
x		Average Group Size.....	85
=		Group Members Sold per Total Sales FTE.....	85
x		Sales and Marketing Costs per Total Sales FTE.....	85
=		Sales and Marketing Costs per Group Member per Month.....	85
<u>Internal Sales Force</u>			
		Internally Sold Groups Per Sales FTE.....	86
x		Average Internally Sold Group Size.....	86
=		Internally Sold Group Members per Sales FTE.....	86
x		Sales Costs per Sales FTE.....	86
=		Sales Costs per Internally Sold Group Member per Month.....	86
<u>Rating and Underwriting</u>			
		Final Quotes per FTE	86
x		Groups per Final Quote.....	86
=		Groups per FTE	86
x		Cost per Group.....	86
=		Cost per FTE.....	86
x		FTEs per 10,000 Group Members.....	86
=		Cost per Group Member per Month.....	86
		Acquisition Cost per New Enrollment.....	87
<u>Staffing vs. Non-Labor</u>			
		Sales and Marketing Total Non-Staffing Costs per Total FTE.....	87
+		Sales and Marketing Total Staffing Costs per Total FTE.....	87
=		Sales and Marketing Total Costs per Total FTE.....	87
x		Sales and Marketing Total FTEs per 10,000 Members.....	87
=		Sales and Marketing Cost per Member per Month.....	87
		Percent of Sales and Marketing Costs that are Staffing.....	87
		Percent of Sales and Marketing Costs that are Non-Staffing.....	87
		Percent of Sales and Marketing Costs that are Outsourced.....	87
		Percent of Sales and Marketing Staffing that is Outsourced.....	87

Tab 4

Provider Network Management and Services

Provider Network Management & Services responds to inquiries from providers, contracts with providers for care delivered to members, is the liaison for provider appeals (whose coordinating responsibility resets with customer services), credentials providers for eligibility for contracts, issues report cards to provider and audits and validates provider activity.

Metric	Page	Definition	Calculation
--------	------	------------	-------------

Provider Relations Service Metrics:

This sub-function responds to inquiries from providers.

Provider Relations Services Cost Summary

Per Member

Manual Inquiries

	Manual Inquiries per Member.....	96
x	Members per FTE.....	96
=	Manual Inquiries per FTE per Year.....	96
x	Provider Relations Services Cost per Manual Inquiry.....	96
=	Provider Relations Services Cost per FTE.....	96
x	FTEs per 10,000 Members.....	96
=	Provider Relations Services Costs PMPM.....	96

Total Inquiries

	Total Inquiries per Member.....	96
x	Members per FTE.....	96
=	Total Inquiries per FTE per Year.....	96
x	Provider Relations Services Cost per Total Inquiry.....	96
=	Provider Relations Services Cost per FTE.....	96
x	FTEs per 10,000 Members.....	96
=	Provider Relations Services Costs PMPM.....	96

Per Provider

Manual Inquiries

	Manual Inquiries per Provider.....	97
x	Providers per FTE.....	97
=	Manual Inquiries per FTE per Year.....	97
x	Provider Relations Services Cost per Manual Inquiry.....	97
=	Provider Relations Services Cost per FTE.....	97
x	FTEs per 10,000 Providers.....	97
=	Provider Relations Services Costs per Provider per Year.....	97

Total Inquiries

	Total Inquiries per Provider.....	97
	Providers per FTE.....	97
	Total Inquiries per FTE per Year.....	97
	Provider Relations Services Cost per Total Inquiry.....	97
	Provider Relations Services Cost per FTE.....	97
	FTEs per 10,000 Members.....	97
	Provider Relations Services Costs per Provider per Year.....	97

Provider Network Management and Services

Metric	Page	Definition	Calculation
Provider Relations Services Cost Summary (continued)			
<u>Staffing vs. Non-Labor</u>			
	97		
+ Provider Relations Services Total Non-Staffing Costs per Total FTE.....	97		
+ Provider Relations Services Total Staffing Costs per Total FTE.....	97		
= Provider Relations Services Total Costs per Total FTE.....	97		
x Provider Relations Services Total FTEs per 10,000 Members.....	97		
= Provider Relations Services Cost per Member per Month.....	97		
Percent of Provider Relations Services Costs that are Staffing.....	97		
Percent of Provider Relations Services Costs that are Non-Staffing.....	97		
Percent of Provider Relations Services Costs that are Outsourced.....	97		
Percent of Provider Relations Services Staffing that is Outsourced.....	97		
Inquiries			
<u>Inquiries per Member per Year, by Mode and Product</u>			
Manual			
Manual Calls.....	98		
Paper/Written Inquiries	98		
Manual Electronic Inquiries.....	99		
Total Manual Inquiries.....	99		
Automated Calls.....	100		
Total Provider Inquiries	100		
Provider Services Inquiries per 100 Claims.....	101		
<u>Inquiries per Provider per Year, by Mode</u>			
Manual			
Manual Calls.....	102		
Paper/Written Inquiries	102		
Manual Electronic Inquiries.....	102		
Total Manual Inquiries.....	102		
Automated Calls.....	102		
Total Provider Inquiries	102		
<u>Percent of Total Inquiries, by Mode and Product</u>			
Manual			
Manual Calls.....	103		
Paper/Written Inquiries	103		
Manual Electronic Inquiries.....	104		
Total Manual Inquiries.....	104		
Automated Calls.....	105		
Total Provider Inquiries	105		
Percent of Total Calls Received that are Manual.....	106		

Provider Network Management and Services

Metric	Page	Definition	Calculation
Inquiries (continued)			
<u>Product Mix of Inquiries</u>			
Manual			
Manual Calls.....	107		
Paper/Written Inquiries	107		
Manual Electronic Inquiries.....	108		
Total Manual Inquiries.....	108		
Automated Calls.....	109		
Total Provider Inquiries	109		
<u>Reasons for Inquiries Per Member Per Year, by Product</u>			
Benefits.....	110		
Eligibility.....	110		
Claims Status.....	111		
Provider Check.....	111		
Billing & ID Cards.....	112		
Complaints / Grievances.....	112		
Other.....	113		
Total Inquiries.....	113		
<u>Reasons for Inquiries as a Percent of Total Inquiries</u>			
Benefits.....	114		
Eligibility.....	114		
Claims Status.....	115		
Provider Check.....	115		
Billing & ID Cards.....	116		
Complaints / Grievances.....	116		
Other.....	117		
Total Inquiries.....	117		
Provider Portal			
Number of Portal Sessions / Logins per Provider Per Month.....	118		
Name and Vendor of Portal Used.....	118		
Accessibility of Provider Services			
Average Speed of Answer (ASA), in Seconds.....	119		
ASA Service Level, at 30 seconds.....	119		
Abandonment Rate.....	120		
Handle Time, in Seconds.....	120		
Provider Appeals			
Percent of Appeals Adverse Decisions Overturned.....	121		
Percent of Appeals Adverse Decisions Upheld.....	121		
Appeals per 10,000 Members.....	122		

Provider Network Management and Services

Provider Contracting Metrics:

This sub-function recruits and credentials providers such as physicians and hospitals.

Metric	Page	Definition	Calculation
Provider Contracting Summary			
Providers per 1,000 Members.....	123		
x Members per Contracting FTE.....	123		
= Providers per Contracting FTE.....	123		
x Provider Contracting Cost per Provider.....	123		
= Provider Contracting Cost per Contracting FTE.....	123		
x Contracting FTE per 10,000 Members.....	123		
= Provider Contracting Costs PMPM.....	123		
Staffing vs. Non-Labor			
Provider Contracting Total Non-Staffing Costs per Total FTE.....	123		
+ Provider Contracting Total Staffing Costs per Total FTE.....	123		
= Provider Contracting Total Costs per Total FTE.....	123		
x Provider Contracting Total FTEs per 10,000 Members.....	123		
= Provider Contracting Cost per Member per Month.....	123		
Percent of Provider Contracting Costs that are Staffing.....	123		
Percent of Provider Contracting Costs that are Non-Staffing.....	123		
Percent of Provider Contracting Costs that are Outsourced.....	123		
Percent of Provider Contracting Staffing that is Outsourced.....	123		
Number of Provider Contracts			
<u>Providers Contracts per 1,000 Members</u>			
Primary Care Physicians.....	124		
Professional Specialists.....	124		
Facility.....	124		
Ancillary.....	124		
Total.....	124		
<u>Provider Contracts per Provider</u>			
Primary Care Physicians.....	124		
Professional Specialists.....	124		
Facility.....	124		
Ancillary.....	124		
Total.....	124		
<u>Provider Contracts by Type</u>			
Primary Care Physicians.....	124		
Professional Specialists.....	124		
Facility.....	124		
Ancillary.....	124		
Total.....	124		
Percentage Change in Provider Contracts from Prior Year.....	124		

Provider Network Management and Services

Metric	Page	Definition	Calculation
Number of Providers			
<u>Providers per 1,000 Members</u>			
Primary Care Physicians.....	125		
Professional Specialists.....	125		
Facility.....	125		
Ancillary.....	125		
Total.....	125		
<u>Provider per Contract</u>			
Primary Care Physicians.....	125		
Professional Specialists.....	125		
Facility.....	125		
Ancillary.....	125		
Total.....	125		
<u>Total Providers by Type</u>			
Primary Care Physicians.....	125		
Professional Specialists.....	125		
Facility.....	125		
Ancillary.....	125		
Total.....	125		
Percentage Change in Number of Providers from Prior Year.....	125		
Provider Credentialing Time			
Initial Credentialing			
Application Received to Start of Credentialing.....	126		
Start of Credentialing to Active Provider.....	126		
Total Credentialing Time.....	126		
Recredentialing			
Application Received to Start of Recredentialing.....	126		
Start of Recredentialing to Active Provider.....	126		
Total Recredentialing Time.....	126		

Provider Network Management and Services

Provider Audit / Billing Validation Metrics:

This sub-function recruits and credentials providers such as physicians and hospitals.

Metric	Page	Definition	Calculation
Provider Audit / Billing Validation Metrics			
PA/BV Costs as Percent of Health Benefit Costs.....	127		
x Health Benefit Costs per PA/BV FTE (Millions).....	127		
= PA/BV Costs per PA/BV FTE.....	127		
x PA/BV FTEs per 10,000 Members.....	127		
= PA/BV Costs PMPM.....	127		
Staffing vs. Non-Labor			
PA/BV Total Non-Staffing Costs per Total FTE.....	127		
+ PA/BV Total Staffing Costs per Total FTE.....	127		
= PA/BV Total Costs per Total FTE.....	127		
x PA/BV Total FTEs per 10,000 Members.....	127		
= PA/BV Cost per Member per Month.....	127		
Percent of Provider Audit and Billing Validation that are Staffing.....	127		
Percent of Provider Audit and Billing Validation that are Non-Labor.....	127		
Percent of Provider Audit and Billing Validation Costs that are Outsourced.....	127		
Percent of Provider Audit and Billing Validation Staffing that is Outsourced.....	127		

Tab 5

Enrollment / Membership / Billing

Enrollment / Membership / Billing processes group and membership transactions, processes invoices and maintains population demographics.

Metric	Page	Definition	Calculation
Enrollment Cost Summary			
<u>Manual Transactions</u>			
		Manual Member Transactions per Member.....	133
x		Members per FTE.....	133
=		Manual Member Transactions per FTE per Year.....	133
x		Enrollment Cost per Manual Member Transaction.....	133
=		Costs per FTE.....	133
x		FTEs per 10,000 Members.....	133
=		Costs per Member per Month.....	133
<u>Total Transactions</u>			
		Total Transactions per Member.....	133
x		Members per FTE.....	133
=		Total Transactions per FTE per Year.....	133
x		Enrollment Cost per Total Transaction.....	133
=		Costs per FTE.....	133
x		FTEs per 10,000 Members.....	133
=		Costs per Member per Month.....	133
<u>Staffing vs. Non-Labor</u>			
		Enrollment Total Non-Staffing Costs per Total FTE.....	133
+		Enrollment Total Staffing Costs per Total FTE.....	133
=		Enrollment Total Costs per Total FTE.....	133
x		Enrollment Total FTEs per 10,000 Members.....	133
=		Enrollment Cost per Member per Month.....	133
		Percent of Enrollment Costs that are Staffing.....	133
		Percent of Enrollment Costs that are Non-Staffing.....	133
		Percent of Enrollment Costs that are Outsourced.....	133
		Percent of Enrollment Staffing that is Outsourced.....	133

Enrollment / Membership / Billing

Metric	Page	Definition	Calculation
Transaction Processing			
<u>Group Transactions per Member</u>			
Total Group.....	134		
<u>Member Transactions per Member</u>			
Manual			
Electronic Transactions Requiring Manual Intervention.....	135		
All Other Manual.....	135		
Total Manual Transactions.....	136		
Automated			
Direct to System.....	136		
Other.....	137		
Total Automated Electronic.....	137		
Total Member Transactions.....	138		
Note: Total Enrollment Transactions per Member per Year.....	138		
<u>Composition of Total Member Transactions</u>			
Manual			
Electronic Transactions Requiring Manual Intervention.....	139		
All Other Manual.....	139		
Total Manual Transactions.....	140		
Automated			
Direct to System.....	140		
Other.....	141		
Total Automated Electronic.....	141		
Total Member Transactions.....	142		
Note: Percent of Member Transactions Submitted Electronically that Require Manual Intervention.....	142		
Average Enrollment Processing Days			
Groups.....	143		
Enrollment Accuracy			
Members.....	143		
ID Cards			
Percent of Members that Received Card Within 30 Days of Plan Receiving Paperwork.....	144		
Number of Cards Issued per Member.....	144		

Enrollment / Membership / Billing

Metric	Page	Definition	Calculation
Demographics			
Percent of Membership in the Following Age Categories			
< 21.....	145		
21 - 29.....	145		
30 - 34.....	145		
35 - 39.....	145		
40 - 44.....	145		
< 45 (sum of above).....	145		
45 - 49.....	145		
50 - 54.....	145		
55 - 59.....	145		
60 - 65.....	145		
> 65.....	145		
Total.....	145		
Average Age of Membership.....	145		
Group and Membership Characteristics Affecting Total Transactions			
Percent Change in Number of Groups.....	145		
Net Membership Growth Within Retained Groups.....	146		
Percent Change in Number of Individual Members.....	146		
Average Size of Group, Including Individuals.....	147		

Tab 6

Customer Services

The Customer Services function responds to customer inquiries and coordinates appeals.

Metric	Page	Definition	Calculation
Customer Services Cost Summary			
Manual Inquiries per Member.....	153		
x Members per FTE.....	153		
= Manual Inquiries per FTE per Year.....	153		
x Customer Service Cost per Manual Inquiry.....	153		
= Costs per FTE.....	153		
x FTEs per 10,000 Members.....	153		
= Costs per Member per Month.....	153		
<u>Staffing vs. Non-Labor</u>			
Customer Services Total Non-Staffing Costs per Total FTE.....	153		
+ Customer Services Total Staffing Costs per Total FTE.....	153		
= Customer Services Total Costs per Total FTE.....	153		
x Customer Services Total FTEs per 10,000 Members.....	153		
= Customer Services Cost per Member per Month.....	153		
Percent of Customer Services Costs that are Staffing.....	153		
Percent of Customer Services Costs that are Non-Staffing.....	153		
Percent of Customer Services Costs that are Outsourced.....	153		
Percent of Customer Services Staffing that is Outsourced.....	153		
Inquiries			
<u>Inquiries per Member per Year, by Mode and Product</u>			
Manual			
Manual Calls.....	154		
Paper/Written Inquiries.....	154		
Manual Electronic Inquiries.....	155		
Total Manual Inquiries.....	155		
Automated Calls.....	156		
Total Member Inquiries.....	156		
Customer Services Inquiries per 100 Claims.....	157		

Customer Services

Metric	Page	Definition	Calculation
Inquiries (continued)			
<u>Percent of Total Inquiries, by Mode and Product</u>			
Manual			
Manual Calls.....	158		
Paper/Written Inquiries	158		
Manual Electronic Inquiries.....	159		
Total Manual Inquiries.....	159		
Automated Calls.....	160		
Total Member Inquiries	160		
Percent of Total Calls Received that are Manual.....	161		
<u>Product Mix of Inquiries</u>			
Manual			
Manual Calls.....	162		
Paper/Written Inquiries	162		
Manual Electronic Inquiries.....	163		
Total Manual Inquiries.....	163		
Automated Calls.....	164		
Total Member Inquiries	164		
<u>Reasons for Inquiries Per Member Per Year, by Product</u>			
Benefits.....	165		
Eligibility.....	165		
Claims Status.....	166		
Provider Check.....	166		
Billing & ID Cards.....	167		
Complaints / Grievances.....	167		
Other.....	168		
Total Inquiries.....	168		
<u>Reasons for Inquiries as a Percent of Total Inquiries</u>			
Benefits.....	169		
Eligibility.....	169		
Claims Status.....	170		
Provider Check.....	170		
Billing & ID Cards.....	171		
Complaints / Grievances.....	171		
Other.....	172		
Total Inquiries.....	172		

Customer Services

Metric	Page	Definition	Calculation
Call Center			
Average Speed of Answer (ASA).....	173		
ASA Service Level, at 30 Seconds.....	173		
Abandonment Rate.....	174		
Handle Time in Seconds.....	174		
Percent of Calls Blocked.....	175		
Quality			
Customer Service Inquiry Accuracy.....	175		
Percent of Members Satisfied.....	176		
Timeliness of Customer Services Response			
Percent of Total Inquiries Resolved in Seven Days.....	177		
First Call Resolution Rate.....	177		
Member Appeals			
Percent of Appeals Adverse Decisions Overturned.....	178		
Percent of Appeals Adverse Decisions Upheld.....	178		
Appeals per 10,000 Members.....	179		
Appealed Claims			
Number of Appeals as a Percent of Total Claims.....	179		
Number of Appeals as a Percent of Denied Claims.....	180		

Tab 7

Claim and Encounter Capture and Adjudication

Metric	Page	Definition	Calculation
Claims Cost Summary			
<u>Suspended Claims</u>			
	185		
x	185		
=	185		
x	185		
=	185		
x	185		
=	185		
<u>Total Claims</u>			
x	185		
=	185		
x	185		
=	185		
x	185		
=	185		
<u>Staffing vs. Non-Labor</u>			
	185		
+	185		
=	185		
x	185		
=	185		
	185		
	185		
	185		
	185		
Volume of Claims			
<u>Claims Received</u>			
	186		
	186		
	187		

Claim and Encounter Capture and Adjudication (continued)

Metric	Page	Definition Calculation
Volume of Claims (continued)		
<u>Processed Claims</u>		
Paper Claims Processed Per Member Per Year.....	188	
Paper Claims Processed as a Percent of Total Claims.....	188	
Electronic Claims Processed Per Member Per Year.....	189	
Electronic Claims Processed as a Percent of Total Claims.....	189	
Total Claims Processed Per Member Per Year.....	190	
Total Claims Processed as a Percent of Total Receipts.....	190	
Cost per Processed Claim.....	191	
<u>Autoadjudicated Claims</u>		
Paper Claims Autoadjudicated Per Member Per Year.....	192	
Paper Auto-Adjudication Rate.....	192	
Paper Claims Autoadjudicated as Percent of Total Claims Autoadjudicated.....	193	
Electronic Claims Autoadjudicated Per Member Per Year.....	193	
Electronic Autoadjudication Rate.....	194	
Electronic Claims Autoadjudicated as Percent of Total Claims Autoadjudicated.....	194	
Total Claims Autoadjudicated Per Member Per Year.....	195	
Total Claims Auto-Adjudication Rate.....	195	
<u>Suspended Claims (Claims Requiring Manual Intervention)</u>		
Paper Claims Suspended Per Member Per Year.....	196	
Paper Suspension Rate.....	196	
Electronic Claims Suspended Per Member Per Year.....	197	
Electronic Suspension Rate.....	197	
Total Claims Suspended Per Member Per Year.....	198	
Total Suspension Rate.....	198	
Cost per Suspended Claim.....	199	
<u>Adjusted Claims</u>		
Total Claims Adjusted Per Member Per Year.....	200	
Total Adjustment Rate.....	200	
<u>Denials</u>		
Denied Claims Per Member Per Year.....	201	
Denied Claims Rate.....	201	
Paid Claims Per Member Per Year.....	202	
Paid Claims Rate.....	202	

Claim and Encounter Capture and Adjudication (continued)

Metric	Page	Definition	Calculation
Volume of Claims (continued)			
<u>Percent of Claims by Business Line</u>			
Local.....	203		
BlueCard Host.....	203		
NASCO.....	204		
FEP.....	204		
Government / Public.....	205		
Total Claims Processed.....	205		
Speed of Processing			
Average Payment Period in Days.....	206		
Average Inventory in Days.....	206		
Average Claims Inventory as a Percent of Total Claims Processed.....	207		
Percent of Claims Processed Within the Following Days of Receipt:			
0 - 14 days.....	207		
15 - 30 days.....	207		
31 - 60 days.....	207		
> 60 days.....	207		
Total.....	207		
Timing of Claims Payment			
Average Days Incurred to Receipt of Claim.....	208		
Average Days Receipt of Claim to Payment Approved.....	208		
Average Days Payment Approved to Payment.....	208		
Average Days Incurred to Payment.....	208		
Claims Turn Around Time (TAT).....	208		
Quality			
Dollar Accuracy Percent.....	208		
Frequency Accuracy Percent.....	208		
Interest Paid per Claim Processed.....	209		
Interest Paid as a Percent of Total Health Benefits.....	209		
COB and Subrogation			
COB and Subrogation Recoveries Per Dollar of COB Cost.....	210		
COB and Subrogation Recoveries as a Percent of Health Benefits, Plus Recoveries.....	210		
Net Recoveries as a Percent of Health Benefits, Plus Recoveries.....	211		

Tab 8
Information Systems

Metric	Page	Definition	Calculation
Information Systems Cost Summary			
Total FTEs per IS FTE.....	217		
x IS Costs per Total FTE.....	217		
= IS Costs per IS FTE.....	217		
x IS FTEs per 10,000 Members.....	217		
= Cost per Member per Month.....	217		
Effect of IS Allocated by Supported Functional Area			
IS After Allocation as a Percent of Total IS.....	217		
x Total IS PMPM.....	217		
= IS Costs PMPM, After Allocation.....	217		
x Non-IS Costs PMPM, After Allocation.....	217		
= Total Administrative Cost PMPM.....	217		
Internal vs. Outsourced FTE Costs			
Internal IS Expenses per Internal FTE.....	218		
Outsourced IS Expenses per Outsourced FTE.....	218		
Staffing vs. Non-Labor			
Information Systems Total Non-Staffing Costs per Total FTE.....	218		
+ Information Systems Total Staffing Costs per Total FTE.....	218		
= Information Systems Total Costs per Total FTE.....	218		
x Information Systems Total FTEs per 10,000 Members.....	218		
= Information Systems Cost per Member per Month.....	218		
Percent of Information Systems Costs that are Staffing.....	218		
Percent of Information Systems Costs that are Non-Staffing.....	218		
Percent of Information Systems Costs that are Outsourced.....	218		
Percent of Information Systems Staffing that is Outsourced.....	218		
Total Information Systems Costs, Natural Accounting Categories			
<u>Per Member Per Month</u>			
(a) Internal Employees, Including Travel and Training.....	219		
(b) Outsourced Employees and Contractors.....	219		
(c) Consultants.....	219		
(d) Hardware Depreciation and Maintenance.....	219		
(e) Software Amortization and Maintenance.....	219		
(f) Other Information Systems.....	219		
Total Information Systems Expenses.....	219		
<u>Percent of Premium Equivalents</u>			
(a) Internal Employees, Including Travel and Training.....	219		
(b) Outsourced Employees and Contractors.....	219		
(c) Consultants.....	219		
(d) Hardware Depreciation and Maintenance.....	219		
(e) Software Amortization and Maintenance.....	219		
(f) Other Information Systems.....	219		
Total Information Systems Expenses.....	219		

Information Systems

Metric	Page	Definition	Calculation
Total Information Systems Costs, Natural Accounting Categories (continued)			
<u>Percent of Total Information Systems Costs</u>			
(a) Internal Employees, Including Travel and Training.....	219		
(b) Outsourced Employees and Contractors.....	219		
(c) Consultants.....	219		
(d) Hardware Depreciation and Maintenance.....	219		
(e) Software Amortization and Maintenance.....	219		
(f) Other Information Systems.....	219		
Total Information Systems Expenses.....	219		
Total Information Systems Costs, Functional Areas			
<u>Per Member Per Month</u>			
11 (a) Operations and Support.....	220		
(1) Voice and Data Network.....	220		
(2) Data Center.....	220		
(3) Engineering.....	220		
(4) Desktop Services.....	220		
(5) Help Desk.....	220		
(6) Storage and Capacity Management.....	220		
(7) Business Continuity Planning (BCP) and Disaster Recovery (DR).....	220		
(8) Other.....	220		
11 (b) Applications Maintenance.....	220		
11 (c) Applications Acquisition and Development.....	220		
(1) Project Management Office and Support (PMO).....	220		
(2) Other.....	220		
11 (d) Security Administration and Enforcement.....	220		
Total Information Systems Expenses.....	220		
<u>Percent of Premium Equivalents</u>			
11 (a) Operations and Support.....	220		
(1) Voice and Data Network.....	220		
(2) Data Center.....	220		
(3) Engineering.....	220		
(4) Desktop Services.....	220		
(5) Help Desk.....	220		
(6) Storage and Capacity Management.....	220		
(7) Business Continuity Planning (BCP) and Disaster Recovery (DR).....	220		
(8) Other.....	220		
11 (b) Applications Maintenance.....	220		
11 (c) Applications Acquisition and Development.....	220		
(1) Project Management Office and Support (PMO).....	220		
(2) Other.....	220		
11 (d) Security Administration and Enforcement.....	220		
Total Information Systems Expenses.....	220		

Information Systems

Metric	Page	Definition	Calculation
Total Information Systems Costs, Functional Areas (continued)			
<u>Percent of Total Information Systems Costs</u>			
11 (a) Operations and Support.....	221		
(1) Voice and Data Network.....	221		
(2) Data Center.....	221		
(3) Engineering.....	221		
(4) Desktop Services.....	221		
(5) Help Desk.....	221		
(6) Storage and Capacity Management.....	221		
(7) Business Continuity Planning (BCP) and Disaster Recovery (DR).....	221		
(8) Other.....	221		
11 (b) Applications Maintenance.....	221		
11 (c) Applications Acquisition and Development.....	221		
(1) Project Management Office and Support (PMO).....	221		
(2) Other.....	221		
11 (d) Security Administration and Enforcement.....	221		
Total Information Systems Expenses.....	221		
Capabilities of Hardware			
<u>Utilization</u>			
Average Utilization for Processors, 24/7 Capacity.....	222		
Average Utilization for Processors, Prime Shift.....	222		
Peak Utilization for Processors, Prime Shift.....	222		
<u>Data Center Storage Capacity</u>			
Total Terabytes.....	222		
Terabytes per 10,000 Members.....	222		
Internal Help Desk			
Average Speed to Answer, Seconds.....	222		
Call Abandonment Rate.....	222		
Average Handle Time, Seconds.....	222		
First Call Resolution Rate.....	222		
Satisfaction, Scale of 1 to 10.....	222		
<u>Inquiries per Helpdesk FTE per Year, by Type</u>			
Phone.....	222		
Online.....	222		
Total Inquiries.....	222		
<u>Inquiries per Total FTE per Year, by Type</u>			
Phone.....	222		
Online.....	222		
Total Inquiries.....	222		
<u>Percent of Total Help Desk Inquiries by Type</u>			
Phone.....	222		
Online.....	222		
Total Inquiries.....	222		

Information Systems

Metric	Page	Definition Calculation
Internal Help Desk, continued		
Percent of Total Inquiries Requiring Escalation.....	222	
Total FTEs per Helpdesk FTE.....	222	
Helpdesk FTEs per 10,000 Members.....	222	
Desktop Management Software and Vendors.....	223	
IT Project and Development Costs		
<u>Projects per 10,000 Members</u>		
Total Projects Worked On, but not Completed.....	224	
Total Projects Completed.....	224	
Total Projects.....	224	
<u>Projects per Information Systems FTE</u>		
Total Projects Worked On, but not Completed.....	224	
Total Projects Completed.....	224	
Total Projects.....	224	
Average Development Hours per Project.....	224	
Average Development Hours per IS FTE.....	224	
<u>Project Spend</u>		
Capitalized Spend per Total Project.....	224	
Expensed Spend per Total Project.....	224	
Total Spend per Total Project.....	224	
Core Systems		
Number of Core Insurance Operating Systems Being Used.....	225	
Core Systems Migration.....	225	

Tab 9

Corporate Services Cluster

The Corporate Services Cluster is comprised of the functions of Finance and Accounting, Actuarial, Corporate Executive and Governance and the Corporate Services function. The Corporate Services function includes subfunctions like Facilities, Mailroom, Legal and Human Resources. This tab includes metrics of these subfunctions plus those of Finance and Accounting.

Metric	Page	Definition	Calculation
Corporate Services Function			
<u>Corporate Services Cost Summary</u>			
		Total FTEs per Corporate Service FTEs.....	235
x		Corporate Services Costs per Total FTE.....	235
=		Cost of Corporate Services per FTE.....	235
x		Corporate Services FTEs per 10,000 Members.....	235
=		Corporate Services Cost per Member per Month.....	235
<u>Staffing vs. Non-Labor</u>			
		Corporate Services Function Total Non-Labor Cost per Total FTE.....	235
+		Corporate Services Function Total Staffing Costs per Total FTE.....	235
=		Corporate Services Function Total Costs per Total FTE.....	235
x		Corporate Services Function Total FTEs per 10,000 Members.....	235
=		Corporate Services Function Cost per Member per Month.....	235
		Percent of Corporate Services Function Costs that are Staffing.....	235
		Percent of Corporate Services Function Costs that are Non-Labor.....	235
		Percent of Corporate Services Function Costs that are Outsourced.....	235
		Percent of Corporate Services Function Staffing that is Outsourced.....	235
Human Resources			
<u>Span of Control</u>			
		Middle Management to Top Management.....	236
		Managers to Middle Management.....	236
		Supervisors to Managers.....	236
		Staff to Supervisors.....	236
		Total Employees to Top Management.....	236
		Employees Other than Top Management to Top Management.....	236
		Middle Management, Managers and Supervisors to Top.....	236
		Staff to Middle Management, Managers and Supervisors.....	236

Corporate Services Cluster

Metric	Page	Definition	Calculation
Human Resources, continued			
<u>EEO-1 Job Categories as a Percent of Total Employees</u>			
Managerial.....	236		
Professional.....	236		
Clerical.....	236		
Technical.....	236		
Sales Worker.....	236		
Service Worker.....	236		
Laborer.....	236		
Craft Worker.....	236		
Operatives Worker.....	236		
Total Employees.....	236		
<u>Turnover</u>			
Recruitment Costs and Frequencies			
Hires per 1,000 FTEs.....	237		
External Hires / 1,000 FTEs.....	237		
Internal Hires/1,000 FTEs.....	237		
External Hires Percent Total Hires.....	237		
Internal Hires Percent Total Hires.....	237		
Average Cost per Hire.....	237		
Cost per External Hire.....	237		
Cost per Internal Hire.....	237		
Days to Fill, External Hires.....	237		
Days to Fill, Internal Hires.....	237		
Employee Separations			
Total Separations per 1,000 FTEs.....	237		
Voluntary Separations per 1,000 FTEs.....	237		
Involuntary Separations per 1,000 FTEs.....	237		
Retirements per 1,000 FTEs.....	237		
Other Separations per 1,000 FTEs.....	237		
Voluntary Separations Percent of Total.....	237		
Involuntary Separations Percent of Total.....	237		
Retirements Percent of Total.....	237		
Other Separations Percent of Total.....	237		
Total Turnover.....	237		
Retention.....	237		

Corporate Services Cluster

Metric	Page	Definition	Calculation
Human Resources, continued			
<u>Work Time and Reasons for Missed Days</u>			
Percent			
Days Worked as a Percent of Work Days.....	238		
Missed Days as a Percent of Work Days.....	238		
FMLA Days as a Percent of Missed Days.....	238		
Short Term Disability as a Percent of Missed Days.....	238		
Workers Comp Days as a Percent of Missed Days.....	238		
Other Days Missed as a Percent of Missed Days.....	238		
Total Missed Days as a Percent of Missed Days.....	238		
Per FTE			
Days Available to Work per FTE.....	238		
Days Worked per FTE.....	238		
FMLA days per FTE.....	238		
Short Term Disability Days per FTE.....	238		
Workers Comp days per FTE.....	238		
Other days Missed per FTE.....	238		
Total Days Missed per FTE.....	238		
<u>PTO</u>			
PTO Days Based on Years of Employment			
1 year.....	239		
3 years.....	239		
5 years.....	239		
10 years.....	239		
15 years.....	239		
20 years.....	239		
25 years.....	239		
Total.....	239		
Percent of Employees Based on Years of Employment			
1 year.....	239		
3 years.....	239		
5 years.....	239		
10 years.....	239		
15 years.....	239		
20 years.....	239		
25 years.....	239		
Total.....	239		
Does your plan offer a PTO system?.....	239		

Corporate Services Cluster

Metric	Page	Definition	Calculation
Human Resources, continued			
<u>Teleworking</u>			
Percent of FTEs			
That Always Work at Home.....	240		
That "Hotel".....	240		
Eligible to Telework.....	240		
Eligible to Telework that Always Work from Home.....	240		
Eligible to Telework that "Hotel".....	240		
<u>Human Resources Cost Summary</u>			
HR Costs per Total FTE.....	241		
x Total FTEs per HR FTE.....	241		
= HR Costs per HR FTE.....	241		
x HR FTEs per 10,000 Members.....	241		
= HR Cost per Member per Month.....	241		
<u>Staffing vs. Non-Labor</u>			
Human Resources Non-Labor Costs per Human Resources FTE.....	241		
+ Human Resources Staffing Costs per Human Resources FTE.....	241		
= Human Resources Costs per Human Resources FTE.....	241		
x Human Resources FTEs per 10,000 Members.....	241		
= Cost per Member per Month.....	241		
Percent of Human Resources Costs that are Non-Labor.....	241		
Percent of Human Resources Costs that are Staffing.....	241		
Percent of Human Resources Costs that are Outsourced.....	241		
Percent of Staff that is Outsourced.....	241		
<u>Employee Tenure</u>			
Percent of Employees With Less Than One Year of Tenure.....	242		
Percent of Employees With One to Five Years of Tenure.....	244		
Percent of Employees With Six to Ten Years of Tenure.....	246		
Percent of Employees With More Than Ten Years of Tenure.....	248		
Average Employee Duration in Years.....	250		

Corporate Services Cluster

Metric	Page	Definition	Calculation
Legal			
<u>Staffing vs. Non-Labor</u>			
	252		
	252		
+	252		
=	252		
x	252		
=	252		
	252		
	252		
	252		
	252		
Facilities			
<u>Facilities Cost Summary</u>			
	253		
x	253		
=	253		
x	253		
=	253		
	253		
x	253		
=	253		
x	253		
=	253		
x	253		
=	253		
	253		
+	253		
=	253		
x	253		
=	253		
	253		
	253		
	253		
	253		

Corporate Services Cluster

Metric	Page	Definition	Calculation
Facilities, continued			
<u>Square Footage of Facilities</u>			
Square Feet per Total FTE.....	254		
Gross.....	254		
Usable.....	254		
Square Feet per On-Site FTE			
Gross.....	254		
Usable.....	254		
Usable Square Footage by Type			
Percent Owned.....	254		
Percent Leased.....	254		
Usable Square Feet as a Percent of Gross Square Feet.....	254		
Gross Square Footage by Type			
Percent Owned.....	254		
Percent Leased.....	254		
Total Facilities Costs per Square Foot			
Gross.....	254		
Usable.....	254		
<u>Facilities Costs by Type</u>			
<i>Per Member Per Month</i>			
Total.....	254		
(a) Rent.....	254		
(b) Depreciation.....	254		
(c) Heat, Light and Taxes.....	254		
(d) Security.....	254		
(e) Maintenance.....	254		
(f) Leasehold Improvements.....	254		
(g) All Other.....	254		
<i>Percent of Premiums and Equivalent</i>			
Total.....	254		
(a) Rent.....	254		
(b) Depreciation.....	254		
(c) Heat, Light and Taxes.....	254		
(d) Security.....	254		
(e) Maintenance.....	254		
(f) Leasehold Improvements.....	254		
(g) All Other.....	254		

Corporate Services Cluster

Metric	Page	Definition	Calculation
Printing and Mailroom			
<u>Mail Volume</u>			
Incoming Mail Volume per Member.....	255		
Outgoing Mail Volume per Member.....	255		
Total Mail Volume per Member.....	255		

Tab 10

Risk Adjustment

Risk Adjustment is the analysis of clinical data in order to match government compensation with the risk factors of members. This includes adjustment for the “three Rs”: permanent risk adjustment, transitional reinsurance and transitional risk corridors.

Metric	Page	Definition	Calculation
Risk Adjustment Cost Summary			
Chart Reviews per 1,000 Members.....	259		
x Members per FTE.....	259		
= Chart Reviews per FTE per Year.....	259		
x Cost per Chart Review.....	259		
= Costs per FTE.....	259		
FTEs per 10,000 Members.....	259		
Costs per Member per Month.....	259		
Staffing vs. Non-Labor - Risk Adjustment			
Risk Adjustment Non-Labor Cost per Total FTE.....	259		
+ Risk Adjustment Total Staffing Costs per Total FTE.....	259		
= Risk Adjustment Total Costs per Total FTE.....	259		
x Risk Adjustment Total FTEs per 10,000 Members.....	259		
= Risk Adjustment Cost per Member per Month.....	259		
Percent of Risk Adjustment Costs that are Staffing.....	259		
Percent of Risk Adjustment Costs that are Non-Labor.....	259		
Percent of Risk Adjustment Costs that are Outsourced.....	259		
Percent of Risk Adjustment Staffing that is Outsourced.....	259		
Number of Chart Reviews			
Per 1,000 Members			
Internal.....	260		
Outsourced.....	260		
Total.....	261		
Percent of Charts Subject to Multiple Passes			
Internal.....	261		
Outsourced.....	262		
Total.....	262		
Percent of Charts Reviews: Internal vs. Outsourced			
Internal.....	263		
Outsourced.....	263		
Total.....	264		
Internal Charts Reviewed per Risk Adjustment FTE Reviewing Charts.....	264		

Risk Adjustment

Metric	Page	Definition	Calculation
Risk Adjustment Staffing			
Risk Adjustment Staffing FTEs per 10,000 Members			
Employees Reviewing Charts.....	265		
Other Risk Adjustment Employees.....	265		
Total.....	266		
Percent of Risk Adjustment Staffing			
Employees Reviewing Charts.....	266		
Other Risk Adjustment Employees.....	267		
Total.....	267		
Revenue Yields and Returns			
Risk Score Improvement Percentage			
Internal.....	268		
Outsourced.....	268		
2020 Average Risk Score.....			
	269		
Dollar Reimbursement Yield			
PMPY			
Internal.....	270		
Outsourced.....	270		
Total.....	271		
Per Chart Review			
Internal.....	271		
Outsourced.....	272		
Total.....	272		
As a Percent of Health Care Costs			
Internal.....	273		
Outsourced.....	273		
Total.....	274		

SHERLOCK BENCHMARKS

Larger Plans Edition - 2021

Volume II – Operational Metrics

