

醫療索償數據知多少？

2005年醫療索償數據調查

Medical Claims Statistics 2005

買足保險，你唔幾好呢！

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1 EXECUTIVE SUMMARY

This booklet contains the compilation of medical claims statistics of private group medical insurance policies for the period from January to December 2005. The statistics were provided by 15 of the largest medical insurance underwriters in Hong Kong, which represent a combined market share of 85% in 2005.

This booklet includes:

- An overview of private medical expenses of group insurance policies.
- An appendix listing out Surgeons' Fees of 50 most frequently performed procedures.

1.1 Summary of Findings

Overview of Private Medical Expenses

TABLE 1.1
Summary of Total Billed Amount and Average Cost

Description	Total Billed		Number of Cases		Average Cost
	Amount (HK\$000s)	%	Number	%	Per Case (HK\$)
In-patient	1,038,032	43%	93,581	2%	11,092
Out-patient	1,400,659	57%	5,682,991	98%	246
Total	2,438,691	100%	5,776,572	100%	422

The figures in Table 1.1 indicate that 43% of the total cost of medical treatments billed is for in-patient services and the remaining 57% for out-patient services in 2005. However, the in-patient treatments account for only 2% of all treatment cases surveyed.

Survey of Surgeons' Fees Per Case

The Surgeons' Fees were categorised into more than 2,000 surgical procedures. Table 1.2 summarises that the billed amounts of Surgeons' Fees, which vary by levels of accommodation received. The billed amount increases as the level of accommodation received changes from Ward to Semi-private to Private.

TABLE 1.2
Summary of Surgeons' Fees - Billed

Level of Accommodation	Surgeons' Fee (HK\$)		Number of Cases
	Median	Mean	
Private	20,000	29,695	1,433
Semi-private	10,000	15,569	5,466
Ward	6,500	9,992	14,598
Clinical Surgery	1,100	2,313	34,958

Note: The above analysis excludes those cases with zero billed Surgeons' Fee

2 ANALYSIS

2.1 In-patient Cases

2.1.1 Distribution by Type of Service

The cost of each in-patient claim is split into:

- Room & Board Costs.
- Hospital Expenses.
- Surgeons' Fees.
- Anesthetists' Fees.
- Operating Theatre Costs.
- Physicians' Fees.
- Specialists' Fees.

2.1.2 Average Cost Per Case

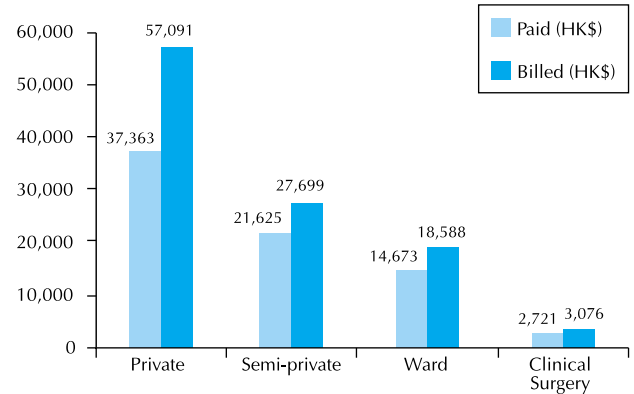
The average paid and billed amounts per case for each level of accommodation, and the relativity factors are displayed in Table 2.1 based on the 2005 study. The relativity factors are expressed as a percentage of the average amount for a Ward case. For example, the 307% billed relativity factor for the private accommodation means that a Private in-patient case is on average 307% of a Ward case.

TABLE 2.1
Average Paid and Billed Amounts Per Case by Level of Accommodation

Level of Accommodation	Billed (HK\$)	Relativity	Paid (HK\$)	Relativity	Reimbursement %
Private	57,091	307%	37,363	255%	65%
Semi-private	27,699	149%	21,625	147%	78%
Ward	18,588	100%	14,673	100%	79%
Clinical Surgery	3,076	17%	2,721	19%	88%

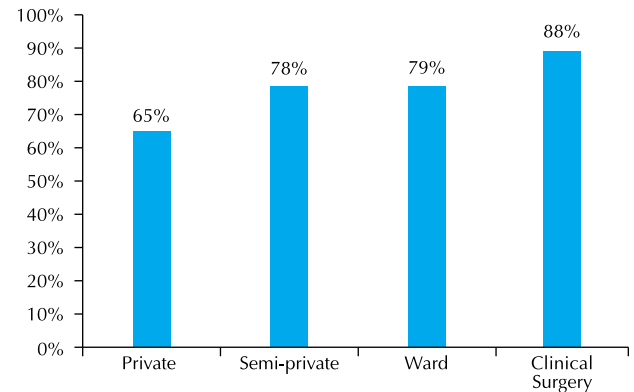
Note: Relativity – Ward = 100%

GRAPH 2.1
Average Paid and Billed Amounts Per Case (HK\$) in 2005



Graph 2.2 and the last column in Table 2.1 contain the reimbursement ratio for each level of accommodation. It can be seen that the reimbursement ratio is the lowest for the private cases, which is probably due to the fact that the benefit limits specified in the insurance policy are lower than the actual cost incurred. Clinical Surgery cases have the highest reimbursement ratio of 88%.

GRAPH 2.2
Reimbursement Ratios in 2005



2.1.3 Survey of Surgeons' Fees

2,023 surgical procedures were categorised with different description into 425 groupings and four different levels of accommodation. Since the focus of this survey is on the Private Surgical Fees, treatments performed in Government Ward are not included in this analysis. The results are summarised in Table 2.2.

TABLE 2.2
Summary of Surgical Fees by Level of Accommodation

Level of Accommodation	Billed Amount (HK\$000s)	Number of Cases	Mean	Billed Amount (HK\$)		
				Median	Low	High
Private	42,553	1,433	29,695	20,000	12,492	31,400
Semi-private	85,101	5,466	15,569	10,000	6,100	16,800
Ward	145,860	14,598	9,992	6,500	4,500	10,500
Clinical Surgery	80,864	34,958	2,313	1,100	600	2,000

*Note: The above analysis excludes those cases with zero billed surgeons' fee
Low = 30 Percentile, High = 70 Percentile*

The average number of confinement days by level of accommodation is displayed in Table 2.3. It can be seen that the average confinement days are broadly similar for different levels of accommodations.

TABLE 2.3
Summary of Hospital Days by Level of Accommodation

Level of Accommodation	Average Number of Days of Hospital Confinement
Private	2.7
Semi-private	2.9
Ward	2.8
Clinical Surgery	N/A

2.1.4 Seventy Percentile Level of Billed Medical Fees

The seventy percentile level of billed medical fees of in-patient claims by level of accommodation and type of medical fees has been calculated and displayed in Table 2.4. It is expected that the amounts displayed in Table 2.4 will cover the actual billed costs of treatments for 70% of all in-patient claims.

TABLE 2.4
Seventy Percentile Level of In-patient Billed Medical Fees (HK\$)

Category of Medical Fees	Private	Semi-private	Ward
Room & Board Cost Per Day	3,292	1,101	524
Surgeons' Fees	31,400	16,800	10,500
Physicians' Fees Per Day	4,000	1,500	800
Anesthetists' Fees	10,500	6,600	4,600
Operating Theatre Expenses	9,018	5,640	3,684
Hospital Expenses	16,893	10,780	7,871
Specialists' Fees	5,586	2,385	1,500

2.2 Out-patient Cases

2.2.1 Distribution of Treatment

The out-patient cases are separated into the following categories of treatment:

- Chinese Medicine Practitioners' Fees.
- General Practitioners' Fees.
- Specialists' Fees.
- Physiotherapists' Fees.
- Chiropractors' Fees.
- X-ray/Laboratory Expenses.
- Dentists' Fees.

2.2.2 Average Cost Per Case

The average paid and billed amounts per case and their relativities are summarised in Table 2.5 and Graph 2.3.

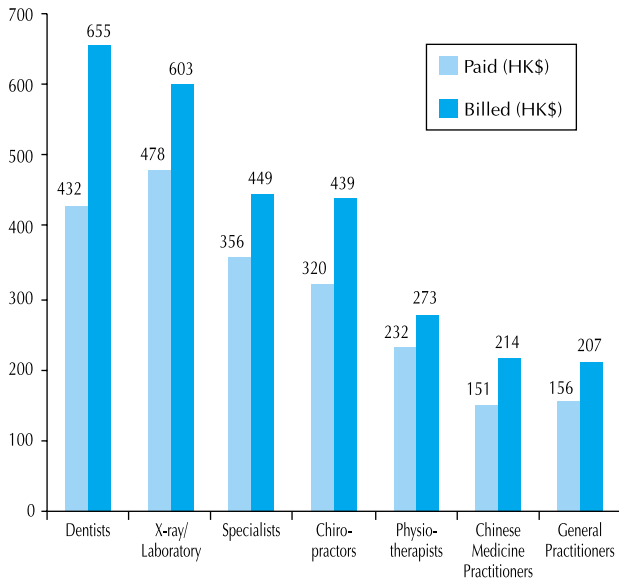
TABLE 2.5
Average Paid and Billed Amounts Per Case

Category of Treatments	Billed		Paid	
	Amount (HK\$)	Relativity	Amount (HK\$)	Relativity
Chinese Medicine Practitioners	214	104%	151	97%
General Practitioners	207	100%	156	100%
Specialists	449	217%	356	229%
Physiotherapists	273	132%	232	149%
Chiropractors	439	212%	320	205%
X-ray/Laboratory	603	291%	478	307%
Dentists	655	316%	432	277%
Out-patient Total	246	119%	186	119%

Note: Relativity of General Practitioners = 100%

GRAPH 2.3

Average Paid and Billed Amounts Per Case (HK\$) in 2005

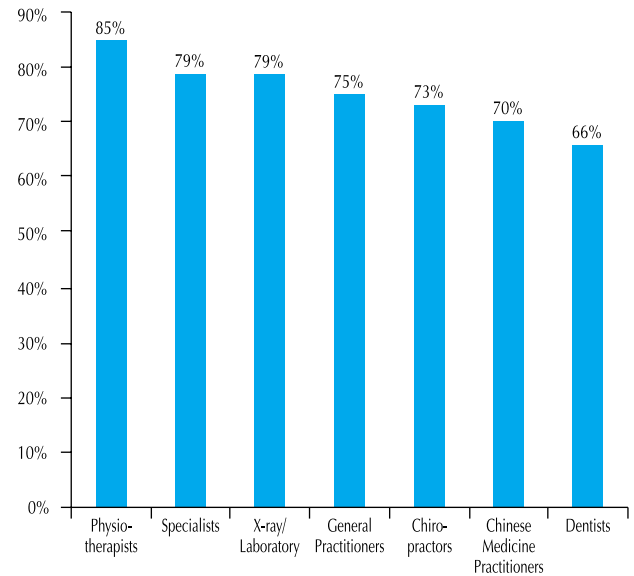


It can be seen that the average billed amount of Dentists' Fees is the highest, and of the General Practitioners' Fees the lowest among all out-patient cases. The average paid amount of X-ray/Laboratory Fees is the highest and Chinese Medicine Practitioners the lowest. Chinese Medicine Practitioners appear to charge on average 4% more than General Practitioners do.

The reimbursement ratios for all out-patient cases is approximately 75% in 2005. Physiotherapists have the highest reimbursement ratio of 85% while Dentists have the lowest reimbursement ratio of 66%. The ratio for General Practitioners is approximately 75% and for Chinese Medicine Practitioners 70%. The reimbursement ratios are displayed in Graph 2.4.

GRAPH 2.4

Reimbursement ratios in 2005



2.2.3 Seventy Percentile Level of Billed Medical Fees

The seventy percentile level of billed medical fees represents the amount of benefits which is sufficient to cover the actual billed medical costs of treatments for 70% of all out-patient claims. The level of medical fees calculated for each category fee is summarised in Table 2.6.

TABLE 2.6

Seventy Percentile Level of Out-patient Billed Medical Fees

Category of Medical Fees	HK\$
Chinese Medicine Practitioners' Fees	233
General Practitioners' Fees	200
Specialists' Fees	480
Physiotherapists' Fees	300
Chiropractors' Fees	500
X-ray/Laboratory Expenses	590
Dentists' Fees	520

APPENDIX 附表

Results by Operation 各類手術費

Region of Body / Detailed Anatomy / Type of Procedure 人體系統 / 詳細部位 / 手術名稱	Number of Cases Surveyed 調查個案數目	Average No of Days in Hospital 平均住院日數	Median of Surgeons' Fees 手術費中位數		
			Private 頭等房	Semi-private 二等房	Ward 三等房
AUDITORY SYSTEM 聽覺系統					
Middle Ear 中耳					
Repair 修復	81	2.1	26,100	15,240	10,800
Incision 切割	58	1.4	11,500	11,800	6,608
CARDIOVASCULAR SYSTEM 心血管系統					
Lymph Nodes and Lymphatic Channels 淋巴結及淋巴管道					
Excision 切除	61	2.3	11,500	7,160	4,725
DIGESTIVE SYSTEM 消化系統					
Esophagus 食道					
Endoscopy 內窺鏡檢法	2,721	2.0	7,000	5,000	4,000
Rectum 直腸					
Endoscopy 內窺鏡檢法	2,210	1.9	10,000	6,775	5,000
Anus 肛門					
Excision 切除	844	3.3	18,433	12,500	9,000
Destruction 破除	91	2.1	18,500	10,000	8,536
Incision 切割	58	4.1	9,958	7,770	5,100
Appendix 盲腸					
Excision 切除	257	4.6	20,000	15,000	12,000
Repair 修復					
Hernioplasty, Herniorrhaphy, Herniotomy 疝整復術、疝縫合術、疝切開術	219	2.4	22,500	14,035	11,000
Biliary Tract 膽道疾病					
Excision 切除	140	4.0	32,500	24,000	20,000
Endoscopy 內窺鏡檢法	109	3.6	53,400	25,950	17,500
Pharynx, Adenoids, and Tonsils 咽部、腺樣增殖(體)及扁桃腺					
Excision, Destruction 切除、破除	138	2.8	14,750	15,320	9,550
Abdomen, Peritoneum, and Omentum 腹、腹膜及網膜					
Introduction, Revision, and/or Removal 導藥法、二度置換及/或割除	136	2.4	32,580	16,376	10,198
ENDOCRINE SYSTEM 分泌系統					
Thyroid Gland 甲狀腺					
Excision 切除	375	3.9	29,475	25,400	18,000

Region of Body / Detailed Anatomy / Type of Procedure 人體系統 / 詳細部位 / 手術名稱	Number of Cases Surveyed 調查個案數目	Average No of Days in Hospital 平均住院日數	Median of Surgeons' Fees 手術費中位數		
			Private 頭等房	Semi-private 二等房	Ward 三等房
EYE AND OCULAR ADNEXA 眼球及眼副體					
Lens 晶體					
Removal Cataract 割除白內障	234	1.4	26,500	15,000	14,000
Retina or Choroid 視網膜或脈絡膜					
Repair 修復	199	2.0	31,470	12,850	5,700
Destruction 破除	74	1.4	12,000	10,000	6,000
FEMALE GENITAL SYSTEM 女性生殖系統					
Corpus Uteri 子宮體					
Excision 切除	1,186	3.8	22,000	20,900	15,450
Repair 修復	196	2.5	16,110	20,520	8,435
Uterine 子宮					
Laparoscopy / Hysteroscopy 腹腔鏡檢查 / 子宮鏡檢查	436	2.9	41,798	20,000	12,555
Oviduct 輸卵管					
Incision 切割	276	3.2	37,530	23,000	16,900
Ovary 卵巢					
Excision 切除	201	9.9	35,249	22,000	17,400
Cervix Uteri 子宮頸					
Manipulation 推拿法	177	1.3	9,000	6,000	5,000
Excision 切除	143	1.5	9,000	6,425	6,000
Vagina 陰道					
Endoscopy 內窺鏡檢法	129	1.4	14,910	9,000	5,000
Vulva, Perineu and Introitus 外陰、會陰及陰道入口					
Incision 切割	73	1.7	9,000	6,440	5,200
INTEGUMENTARY SYSTEM 皮膚系統					
Skin, Subcutaneous and Accessory Structures					
皮膚、皮下組織及皮膚副體					
Excision - Benign Lesions 切除 - 良性病變	738	1.6	6,480	6,000	4,600
Repair - Complex 修復 - 綜合	206	1.5	8,000	6,000	5,000
Incision and Drainage 切開及排液	116	3.0	16,500	5,975	4,800
Destruction, Benign or Premalignant Lesions 破除、良性或惡化前病變	57	2.3	13,300	5,275	4,790
Breast 乳房					
Excision 切除	691	2.9	30,000	11,000	9,000
MALE GENITAL SYSTEM 男性生殖系統					
Penis 陰莖					
Excision 切除	392	1.4	16,500	6,450	5,395

Region of Body / Detailed Anatomy / Type of Procedure 人體系統 / 詳細部位 / 手術名稱	Number of Cases Surveyed 調查個案數目	Average No of Days in Hospital 平均住院日數	Median of Surgeons' Fees 手術費中位數		
			Private 頭等房	Semi-private 二等房	Ward 三等房
MATERNITY CARE AND DELIVERY 婦產科					
Cesarean Delivery 剖腹取兒術	80	6.5	45,000	15,520	15,183
MEDIASTINUM AND DIAPHRAGM 縱隔及橫膈					
Diaphragm 橫膈膜					
Repair 修復	220	2.7	14,000	8,000	4,290
MUSCULOSKELETAL SYSTEM 肌肉骨骼系統					
Lower Extremity 下肢					
Endoscopy / Arthroscopy 內窺鏡 / 關節鏡檢法	278	2.7	36,170	23,734	19,050
General 全身					
Introduction or Removal 導藥法或切除	72	3.2	10,222	7,250	6,000
Forearm and Wrist 前臂及手腕					
Excision 切除	69	1.7	15,625	7,000	5,015
Femur (Thigh Region) and Knee Joint 股骨(股)及膝關節					
Excision 切除	58	2.5	15,960	18,900	14,355
RESPIRATORY SYSTEM 呼吸系統					
Larynx 喉					
Endoscopy 內窺鏡檢法	205	2.1	12,300	9,650	7,075
Nose 鼻					
Endoscopy 內窺鏡檢法	128	2.9	36,750	20,625	14,950
Repair 修復	90	3.1	23,300	16,593	10,000
Trachea and Bronchi 氣管及支氣管					
Endoscopy 內窺鏡檢法	102	3.7	8,750	7,290	5,000
URINARY SYSTEM 泌尿系統					
Kidney 腎臟					
Endoscopy 內窺鏡檢法	254	2.5	19,875	10,240	8,600
Excision 切除	62	5.2	33,004	11,550	4,800
Ureter 尿管					
Repair 修復	163	2.0	6,000	6,000	4,995
Endoscopy - Cystoscopy, Urethroscopy, Cystourethroscopy 內窺鏡檢法 - 膀胱鏡檢法、尿道鏡檢法、膀胱尿道檢法	131	2.0	9,750	6,500	5,000
Incision 切割	71	2.0	9,900	10,000	8,000
Ureter and Pelvis 尿管及股盆					
Introduction 導藥法	113	2.3	30,000	13,800	9,000
Urethra and Bladder 尿道及膀胱					
Transurethral Surgery 經由尿道進行之手術	89	3.0	23,965	12,000	8,000