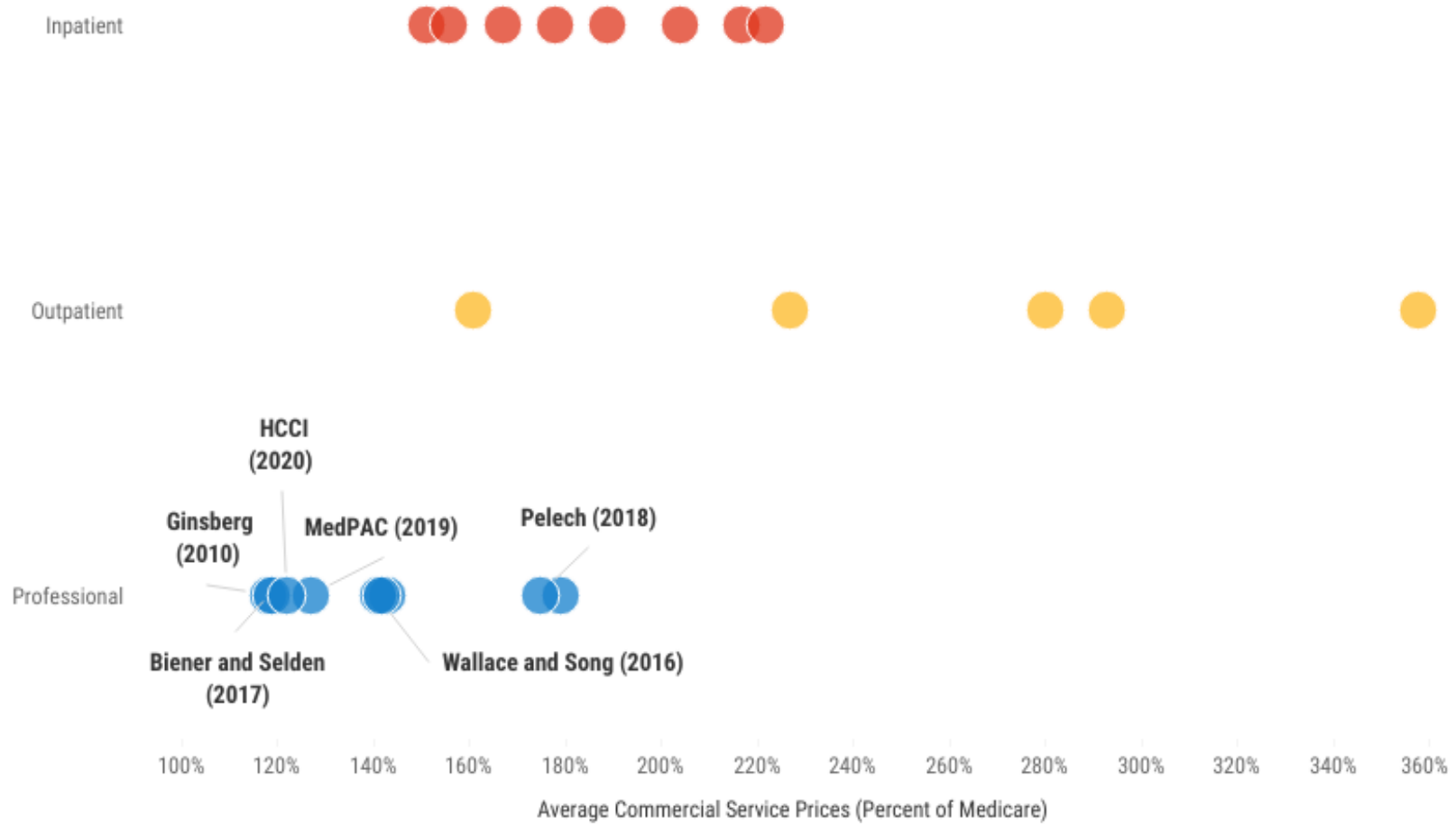


Figure 1: Comparison of Commercial and Medicare Prices by Service Category

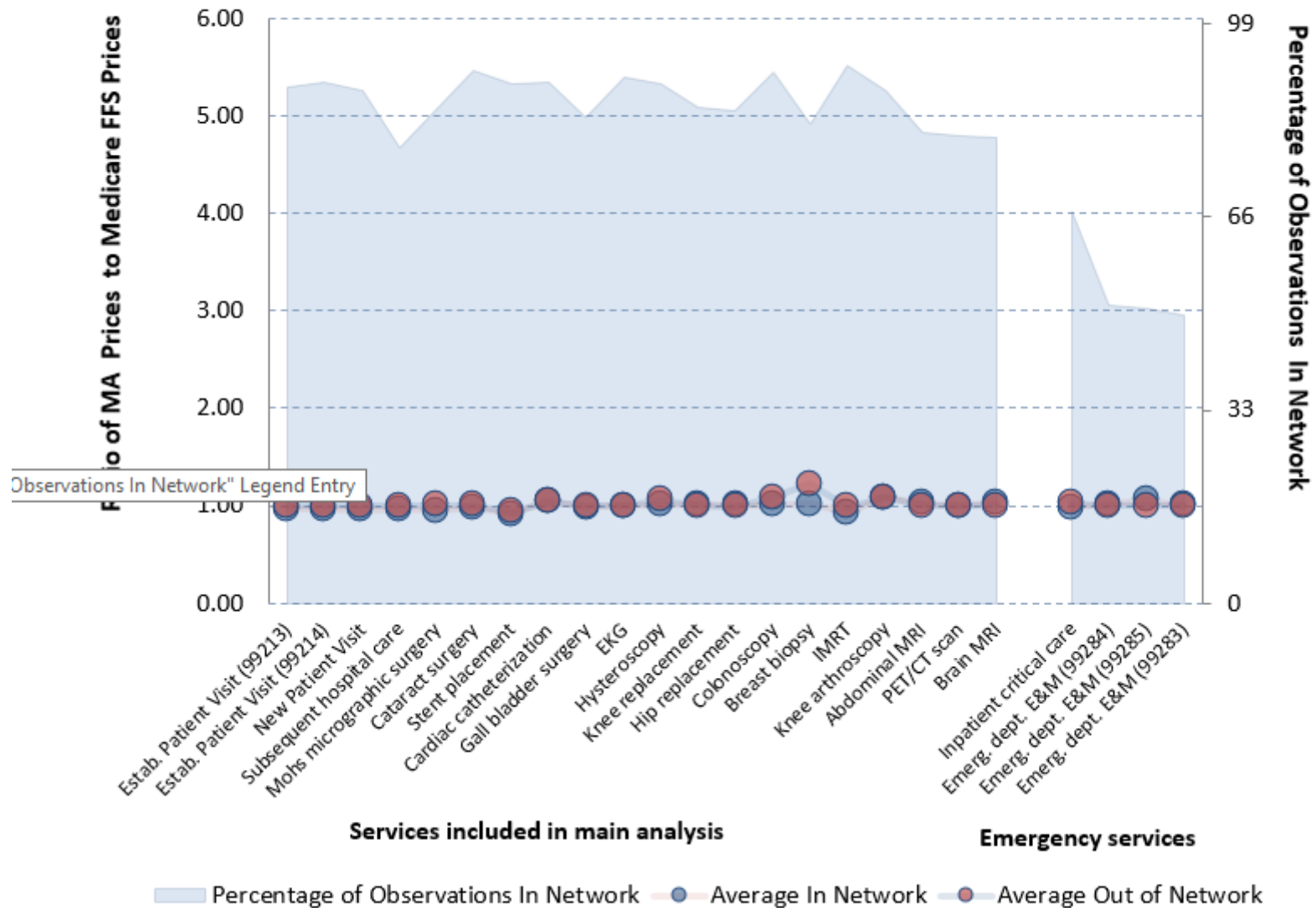


Overview of studies comparing average commercial and Medicare prices for *inpatient*, *outpatient*, and *professional* services, as a percentage of Medicare prices.



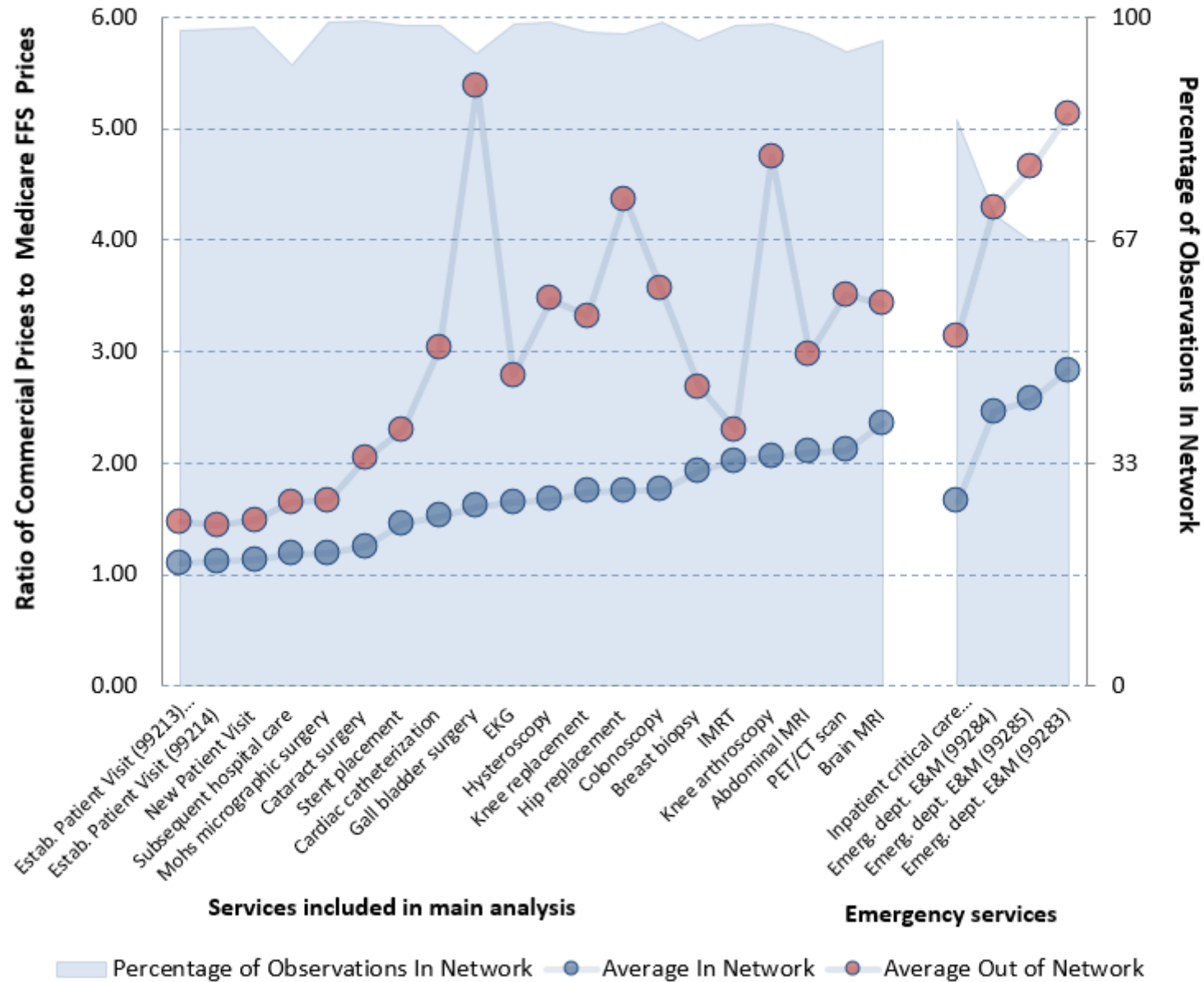
Source: Kaiser Family Foundation, 2020, *How Much More Than Medicare Do Private Insurers Pay? A Review of the Literature*

Ratios of Medicare Advantage to Medicare FFS Prices In and Out of Network



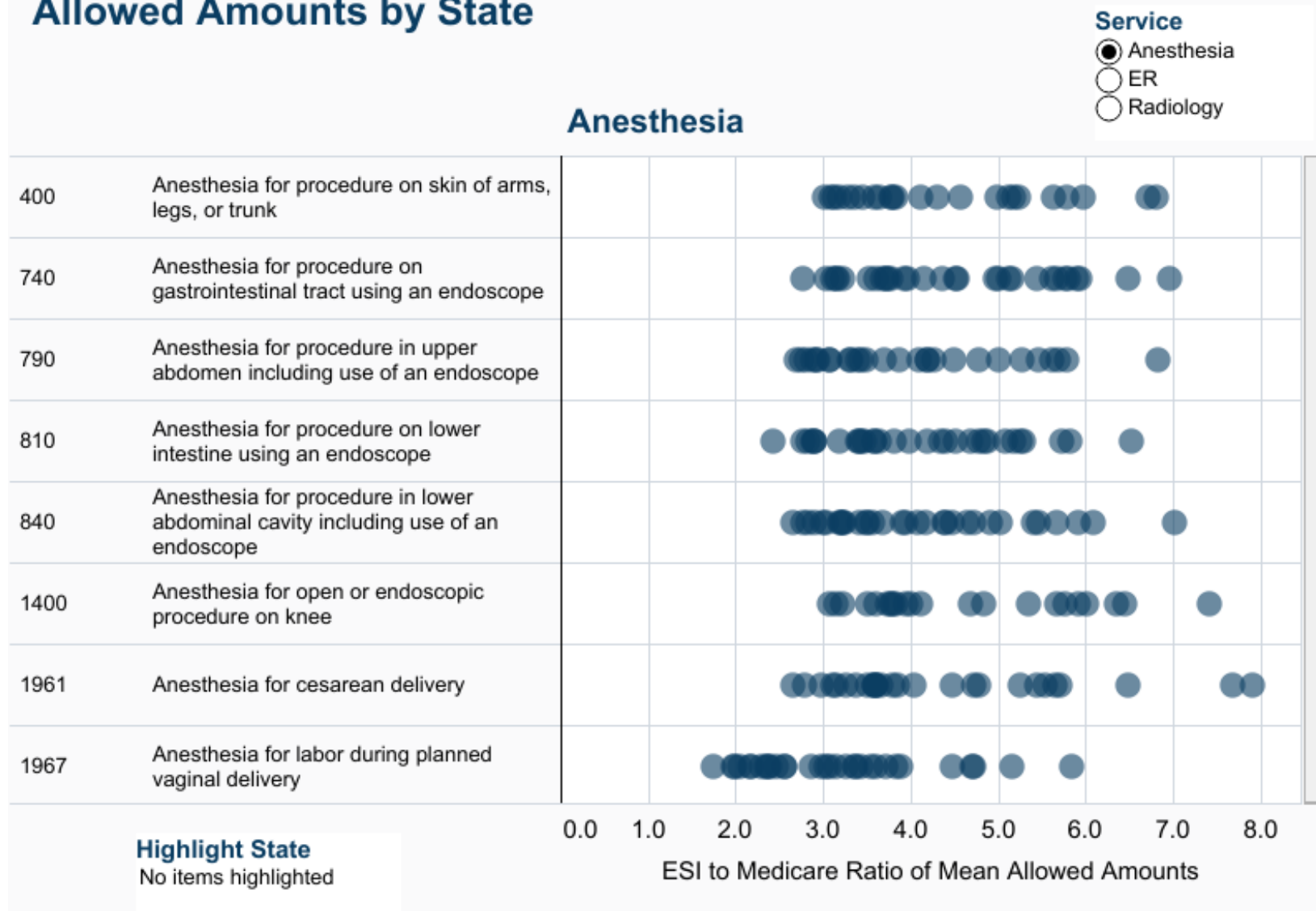
Source, Pelech 2018. Prices for Physicians' Services in Medicare Advantage and Commercial Plans. Medical Care Research and Review.

Figure 4. Ratios of Commercial to Medicare FFS Prices In and Out of Network



Source, Pelech 2018. Prices for Physicians' Services in Medicare Advantage and Commercial Plans. Medical Care Research and Review.

Figure 2: 2017 ESI to Medicare Ratios of Mean Allowed Amounts by State

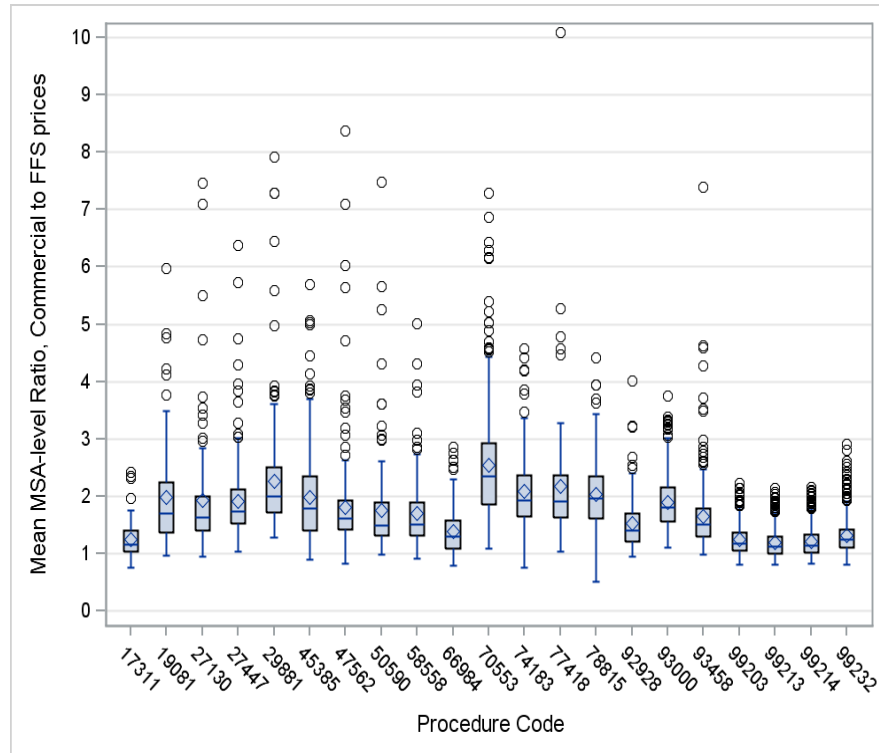


Source; Hargraves and Biniek. Comparing Commercial and Medicare Rates for Select Anesthesia, Emergency Room, and Radiology Services by State.

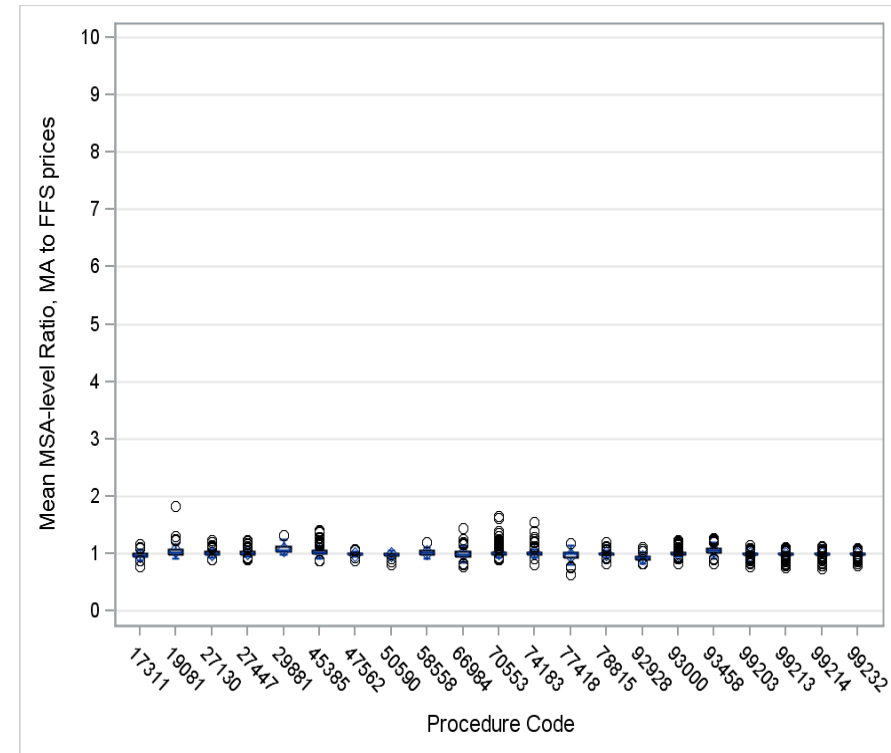
<https://healthcostinstitute.org/out-of-network-billing/median-allowed-amounts-esi-2017>

Variation in Average Prices Across MSAs, Relative to Medicare FFS

Commercial



Medicare Advantage

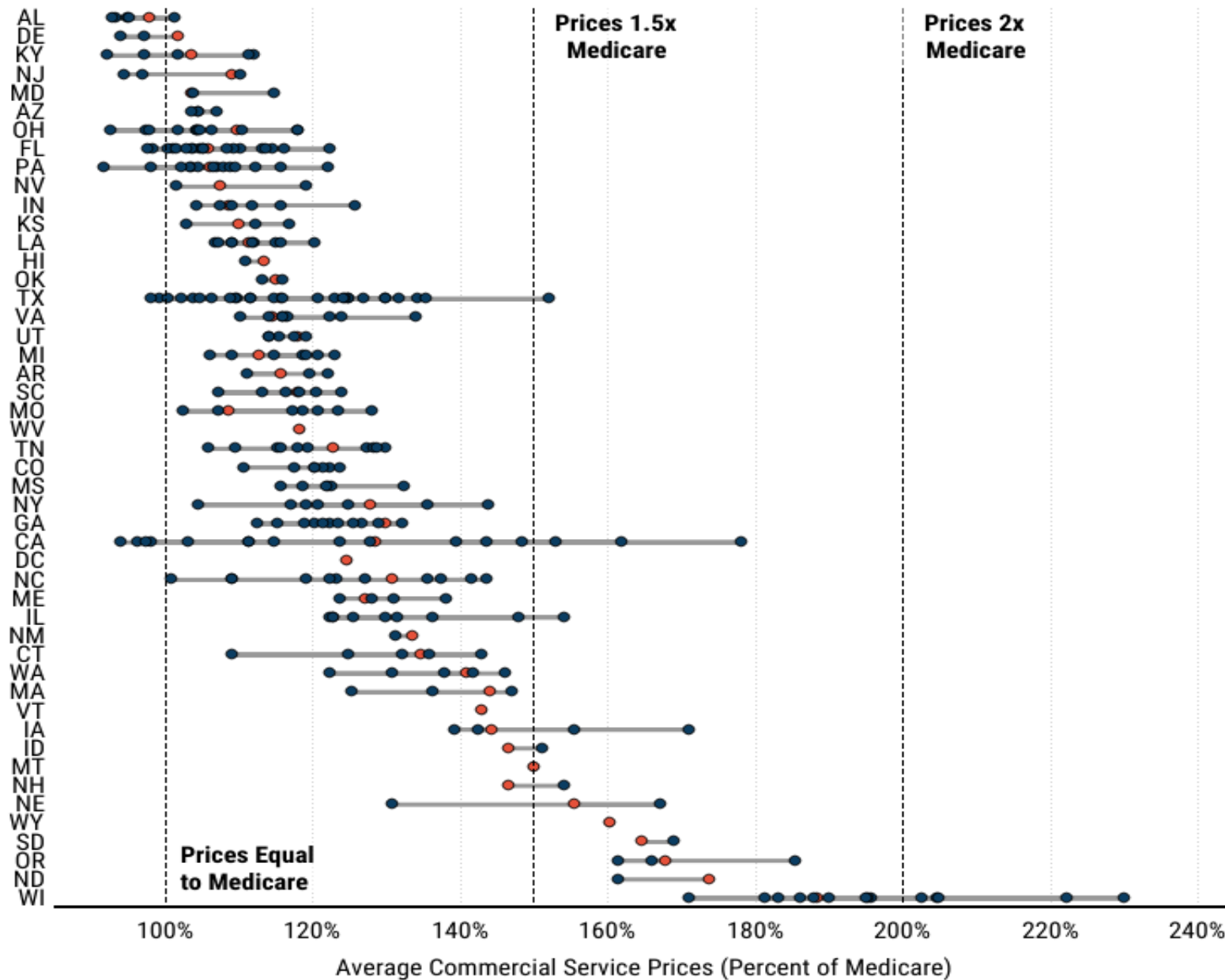


Procedure codes			
17311=Mohs Micrographic Surgery	45385=Colonoscopy	70553=Brain MRI	93458=Cardiac Catheterization
19081=Breast Biopsy	47562=Gall Bladder Surgery	74183=Abdominal MRI	99203=New Patient Office Visit
27130=Hip Replacement	50590=Lithotripsy	77418=IMRT	99213=Established Patient Office Visit
27447=Knee Replacement	58558=Hysteroscopy	78815=PET/CT scan	99214=Established Patient Office Visit (High Complexity)
29881=Knee Arthroscopy	66984=Cataract Surgery	92928=Stent Placement	99232=Subsequent Hospital Care

Source: CBO 2018.

Figure 4: Variation in Commercial Service Prices within States

Average commercial professional service prices as a percent of Medicare for *metro areas* within state compared to the *state average*, 2017



Source; Johnson, Kennedy, et al.
 Comparing Commercial and
 Medicare Professional Service Prices.
 August 2020

<https://healthcostinstitute.org/out-of-network-billing/median-allowed-amounts-esi-2017>