

2019 Vermont Health Care Expenditure Analysis

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with

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2019 Vermont Health Care Expenditure Analysis-Intro



The *Vermont Health Care Expenditure Analysis (VHCEA)* is required under 18 V.S.A. §9375a § 9383.

Since 1991, the Board has been tasked with developing an annual expenditure analysis, as well as estimates of future health care spending.

The report is a consistent model:

- ✔ Examines trends in spending and sources of funds, analyzes broad sectors including hospitals, physician services, mental health, home health, and pharmacy. It also analyzes payers including Medicare, Medicaid, commercial plans, self-insured employers, and health maintenance organizations;
- ✔ Quantifies total spending for all health care services provided in Vermont for residents and non-residents, and for services provided to Vermonters regardless of site of service;
- ✔ Relies on the integrity of the information collected directly from the payers and providers. In cases where limited data are available, estimates are used, such as independent physician revenues and out of pocket spending;
- ✔ Compares Vermont data to national data reflected in the National Health Accounts published by the Centers for Medicare & Medicaid Services (CMS). Vermont compares itself to the Health Consumption Expenditures (HCE) because we don't have information on the spending for investments, research, structures and equipment like the federal government.

Vermont Resident Health Care Expenditures- Interactive Report Example

Expenditure Analysis - Resident Perspective

Resident Analysis Perspective:

- Examines trends in spending and sources of funds, analyzes broad sectors including hospitals, physician services, mental health, home health, and pharmacy. It also analyzes payers including Medicare, Medicaid, commercial plans, self-insured employers, and health maintenance organizations;
- Quantifies total spending for all health care services provided in Vermont for residents:
- Relies on the integrity of the information collected directly from the payers and providers. In cases where limited data are available, estimates are used, such as out of pocket spending;

The following interactive report contains GMCB's Resident Expenditure Analysis visualizations.

[Launch Resident Expenditure Analysis Interactive Window](#)

Data For Download

- [2012-2019 Expenditure Analysis Data](#)

Additional Resources

- 2019 Expenditure Analysis Report (*Coming Soon*)
- [Expenditure Analysis Manual](#)
- [Historic Reports](#)

[Webpage Link to Interactive Report](#)



Vermont Resident Health Care Expenditures- Interactive Report Example



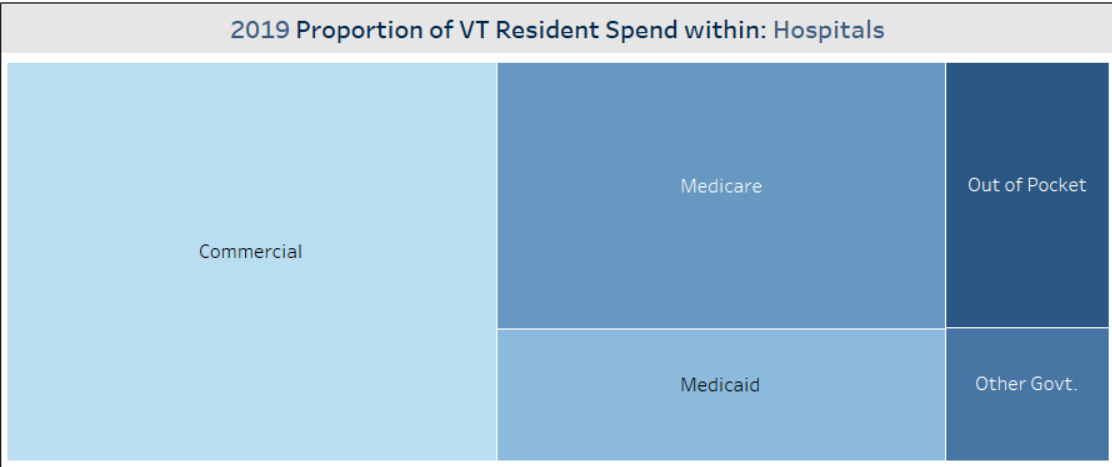
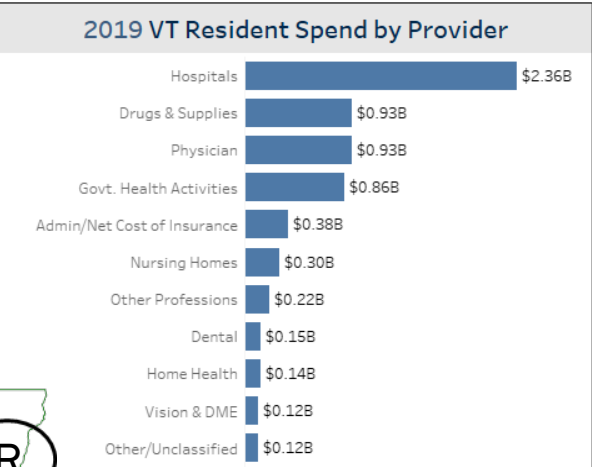
How to Use this Dashboard

Use the **YEAR FILTER** to update values on the bar chart and tree table (bottom two tables) for a particular year of interest. **Clicking** on the Provider name or its associated bar in the bar chart will update the tree map to view the spend distribution by Provider. **Hover** over tree chart for additional information.

Commercial contains: Commercial Insurers, Self-Insured & Workers' Compensation;
Other Sources contains: Other Federal, State & Local

Select Year
2019

Proportion of VT Resident Spend by Provider and Year					
	2015	2016	2017	2018	2019
Hospitals	37.8%	35.0%	36.4%	36.3%	36.2%
Physician	13.4%	14.9%	15.0%	15.0%	14.2%
Govt. Health Activities	13.1%	12.9%	13.0%	13.2%	13.2%
Drugs & Supplies	13.8%	13.0%	12.3%	12.8%	14.3%
Admin/Net Cost of Insurance	3.6%	6.2%	6.8%	6.4%	5.8%
Nursing Homes	4.8%	4.9%	4.9%	5.0%	4.6%
Dental	4.1%	4.1%	2.4%	2.4%	2.2%
Vision & DME	2.1%	2.0%	2.6%	1.8%	1.9%
Home Health	2.1%	2.4%	1.6%	2.0%	2.2%
Other/Unclassified	1.4%	1.2%	1.3%	1.4%	1.9%
Other Professions	3.7%	3.3%	3.8%	3.8%	3.4%



2019 Vermont Health Care Expenditure Analysis-Summary



Vermont resident health care spending:

- † Total spending for Vermont residents receiving health care services both in and out-of-state **increased 4.1% in 2019**. This was higher than the 1.9% increase in 2018. The average annual increase for the period 2014 through 2019 was 3.3%.
- † Commercial insurance spending increased 3.7%, mainly due to increases in Hospitals, Drugs & Supplies, Physicians and Other Unclassified with decreases in Admin. & Net Cost of Health Insurance and Other Professionals.
- † Medicare spending increased 6.3% as a result of increases in Drugs & Supplies, Home Health, Other Unclassified and Physicians with decreases in Nursing Homes and Hospitals.
- † Medicaid spending increased 2.9%, mainly due to increases in Mental Health & Other Government Activities, Hospitals and Nursing Homes with decreases in Physicians and Admin. & Net Cost of Health Insurance.

This symbol is used when a slide is prepared from Vermont resident analysis data.



2019 Vermont Health Care Expenditure Analysis-Summary



Vermont compared to United States:

- † Vermont expenditures are compared to U.S. health consumption spending.
- † For 2019, Vermont increased 4.1% from 2018, U.S. health consumption spending increased 4.5%. Vermont was higher than the 1.9% increase in 2018 while U.S. spending was lower than the 4.7% increase in 2018.
- † Per capita spending (per person) in Vermont was \$10,442 an increase of 4.5% over 2018. This is lower than the U.S. per capita amount of \$10,967.
- † Vermont's health share of Gross Domestic Product is 19.2% compared to the U.S. of 16.8%.

Vermont providers health care revenues received:

- † Health care service revenues received by Vermont providers for in- and out-of-state patients increased 5.6% in 2019 and an average annual increase of 4.2% for the period 2014 through 2019.
- † Growth reported in revenues for Hospitals increased 4.2%; this category includes revenues for hospital-employed physicians.
- † Revenues increased 25.2% for Vision & DME, 11.8% for Drugs & Supplies, 6.7% for Other Licensed Professionals, 5.8% for Nursing Homes, 4.6% for Dentists, 3.4% for Home Health Care and 1.7% for Physicians.

This symbol is used when a slide is prepared from Vermont provider analysis data.



VHCEA vs APM TCOC

- The All-Payer Model Total Cost of Care (APM TCOC) is a subset of the VHCEA Resident expenditures.

VHCEA – Resident side	APM TCOC
100% Vermont residents	~75% Vermont residents (excludes people without insurance and payers without data in APCD)
All of health consumption expenditures (HCE)	~ 46% of HCE (limited to medical claims for services like those covered by Medicare Parts A and B and nonclaims payments supporting primary care)
Medicare Advantage included with Medicare	Medicare Advantage included with commercial

VHCEA vs Hospital Budgets



- Hospital budgets regulated by the GMCB are a subset of the VHCEA Provider expenditures.

VHCEA – Provider side	Hospital Budgets
All Vermont facilities (e.g. Veteran’s administration, Brattleboro Retreat, Vermont Psychiatric Care Hospital)	14 community hospitals subject to GMCB regulation
Actual expenditures in calendar year 2019	Actual and budgeted expenditures based on federal fiscal years
Includes all financial information associated with facilities	Regulation based on estimated prospective growth in net patient revenue which includes commercial charges (a subset of total hospital revenue)

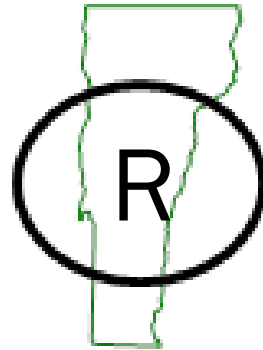
VHCEA vs Insurance Rate Review



- Expenditures associated with commercial rates regulated by the GMCB are a subset of the VHCEA Resident (and Provider) expenditures.

VHCEA	Insurance Rate Review
Includes all commercial plans	Limited to qualified health plans and fully insured products based in Vermont
Actual commercial expenditures in calendar year 2019	2019 medical expenditures were used to estimate premium for the 2021 plan year
Includes expenditures for Vermont residents (resident VHCEA) and services delivered by Vermont providers (provider VHCEA)	Members covered by these plans may not necessarily be Vermont residents (usually based on employer's location)

2019 Vermont Resident Analysis



Vermont Resident Health Care Expenditures 2014-2019



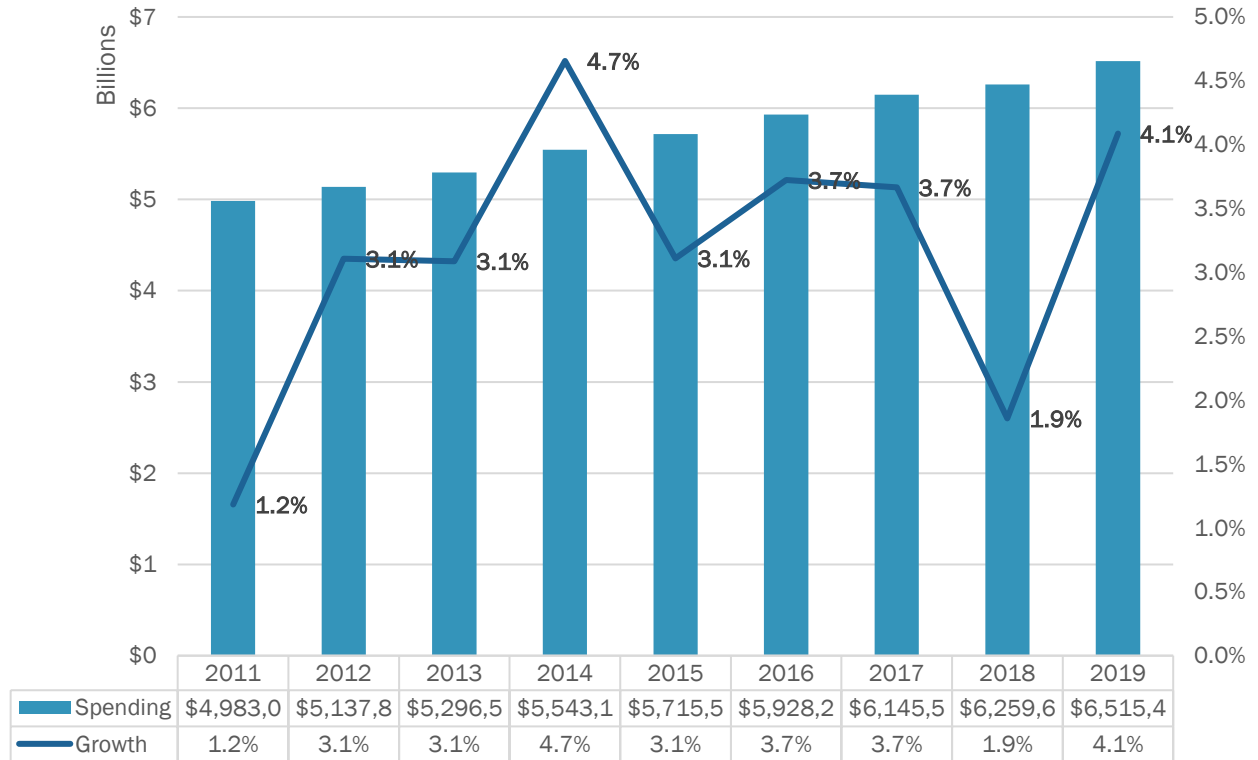
Payers	2014	2015	2016	2017	2018	2019	2018-2019 Annual Change	2014-2019 Average Annual Change
Out-of-Pocket	\$722	\$735	\$762	\$761	\$784	\$822	4.9%	2.6%
Commercial	\$1,920	\$1,846	\$1,971	\$2,021	\$2,054	\$2,129	3.7%	2.1%
Medicare	\$1,195	\$1,280	\$1,301	\$1,443	\$1,516	\$1,611	6.3%	6.2%
Medicaid	\$1,490	\$1,631	\$1,661	\$1,657	\$1,676	\$1,725	2.9%	3.0%
Other Government	\$216	\$223	\$233	\$264	\$230	\$228	-0.9%	1.1%
Total Resident Expenditures	\$5,543	\$5,716	\$5,928	\$6,146	\$6,260	\$6,515	4.1%	3.3%
Annual Percent Change	4.7%	3.1%	3.7%	3.7%	1.9%	4.1%		

Providers & Facilities	2014	2015	2016	2017	2018	2019	2018-2019 Annual Change	2014-2019 Average Annual Change
Hospitals	\$2,050	\$2,161	\$2,075	\$2,235	\$2,270	\$2,361	4.0%	2.9%
Physicians	\$739	\$765	\$882	\$924	\$938	\$928	-1.1%	4.7%
Dentists	\$233	\$237	\$244	\$146	\$148	\$145	-1.7%	-9.1%
Other Professionals	\$195	\$210	\$196	\$234	\$237	\$221	-6.8%	2.6%
Home Health Care	\$111	\$122	\$142	\$101	\$127	\$144	13.1%	5.3%
Drugs & Supplies	\$683	\$788	\$773	\$758	\$799	\$934	16.9%	6.4%
Vision & DME	\$121	\$123	\$119	\$157	\$113	\$121	7.3%	0.0%
Nursing Homes	\$283	\$276	\$292	\$302	\$314	\$300	-4.5%	1.2%
Other Unclassified	\$67	\$78	\$72	\$77	\$86	\$121	41.9%	12.8%
Admin & Net Cost of Health Insurance	\$356	\$206	\$366	\$416	\$402	\$378	-6.1%	1.2%
Mental Health & Other Govt Activities	\$705	\$751	\$766	\$797	\$825	\$862	4.4%	4.1%
Total Resident Expenditures	\$5,543	\$5,716	\$5,928	\$6,146	\$6,260	\$6,515	4.1%	3.3%
Annual Percent Change	4.7%	3.1%	3.7%	3.7%	1.9%	4.1%		

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Vermont Resident Health Care Spending 2011-2019

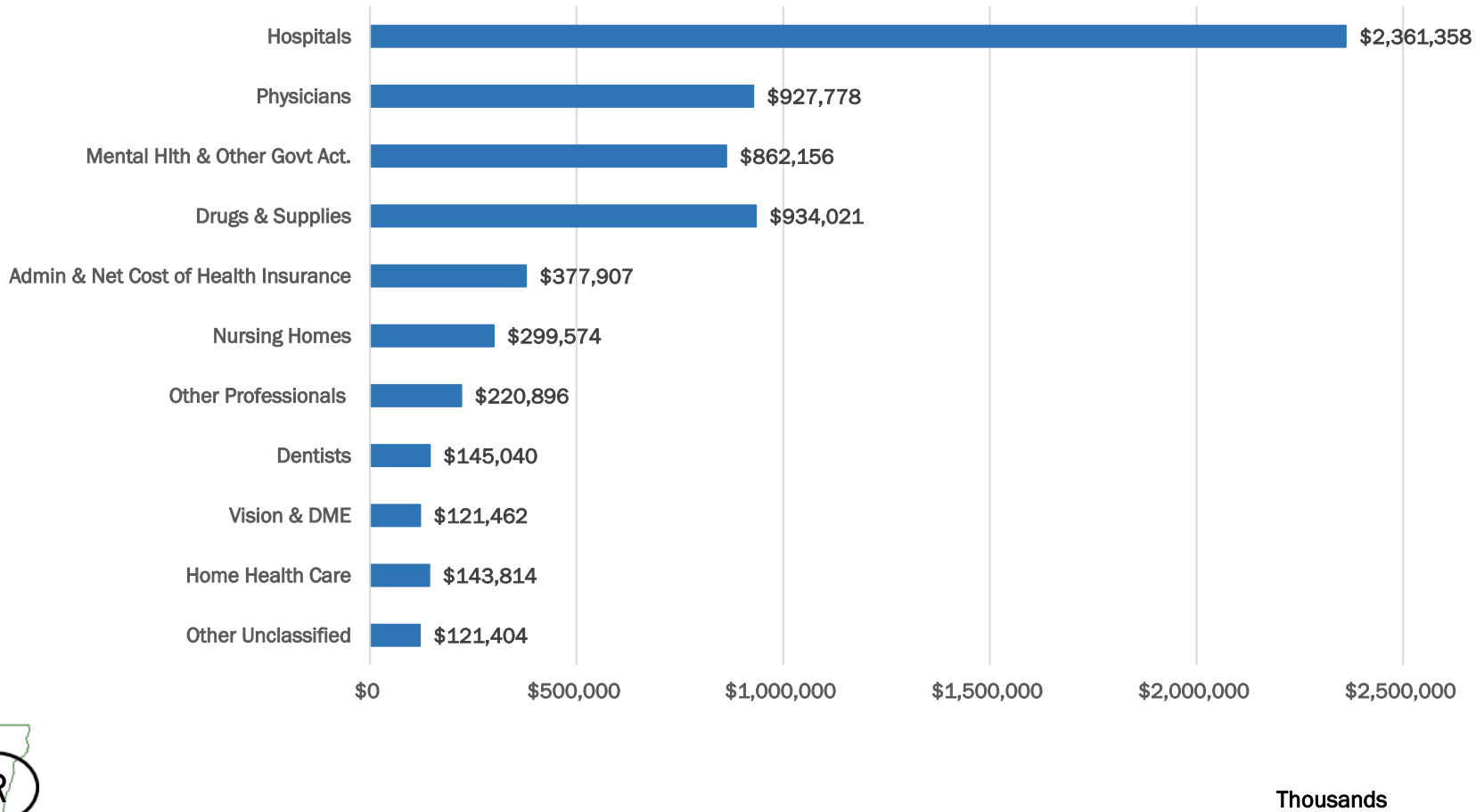
Spending increased from \$5.0 billion in 2011 to \$6.5 billion in 2019, an average annual increase of 3.4%. The increase from 2018 to 2019 was 4.1%.



Vermont Resident Health Care Spending for 2019



In- and Out-of-State Spending on Services by Provider Category: (\$6.5 billion)

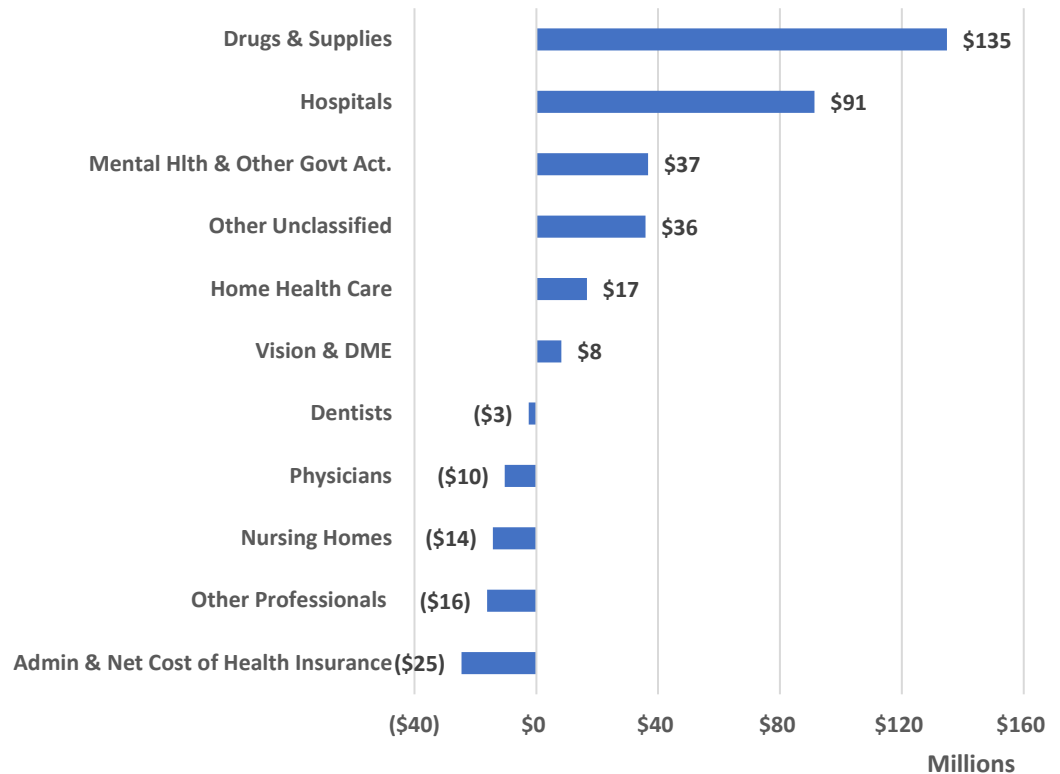


Vermont Resident Health Care Spending Increased \$255.7 million from 2018 to 2019



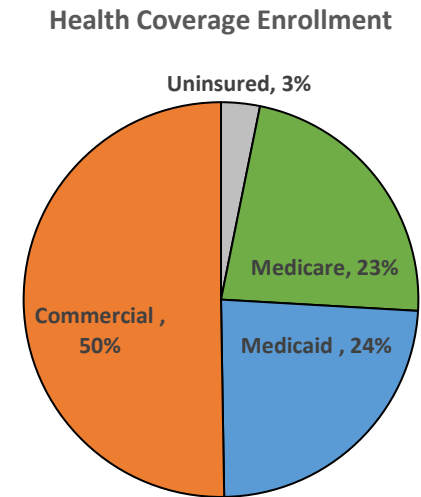
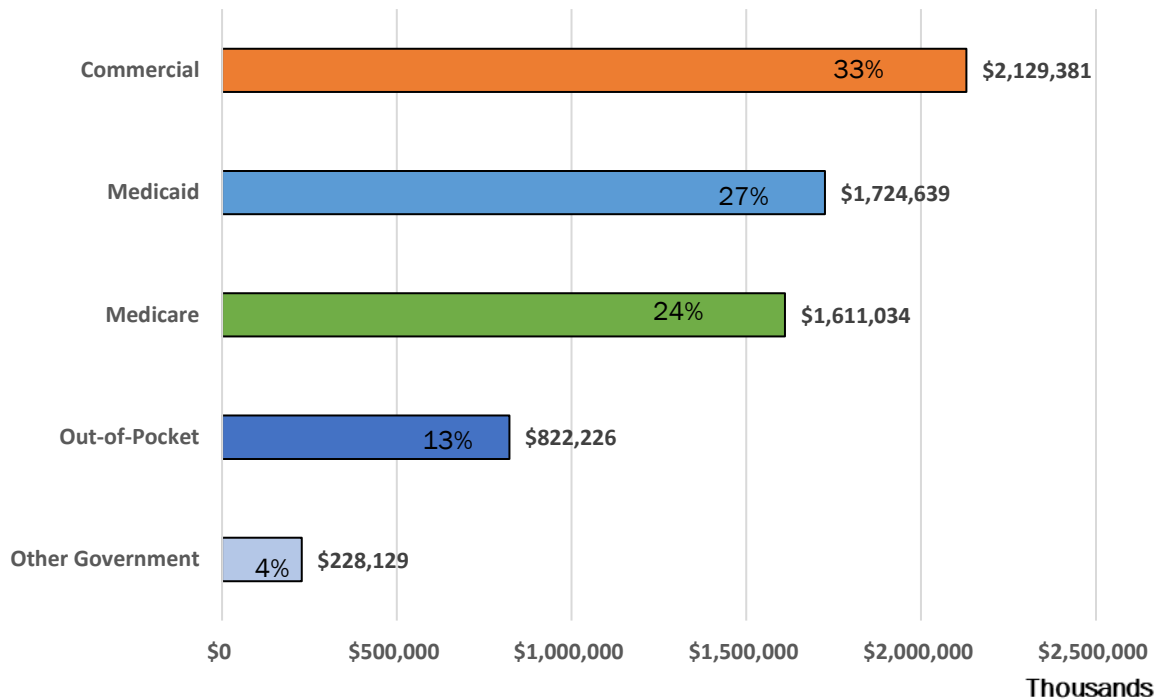
Provider categories and payer types with the largest increases included:

- Drugs and Supplies reported in Medicare, Commercial Insurance and Out-of-Pocket.
- Hospitals showed increases in Commercial Insurance, Out-of-Pocket and Medicaid.
- Mental Health & Other Government Activities (such as Mental Health Clinics, Home & Community Based Services) reported increases in Medicaid
- Other Unclassified increased in Commercial and Medicare.
- Home Health increased in Medicare and Out-of-Pocket.



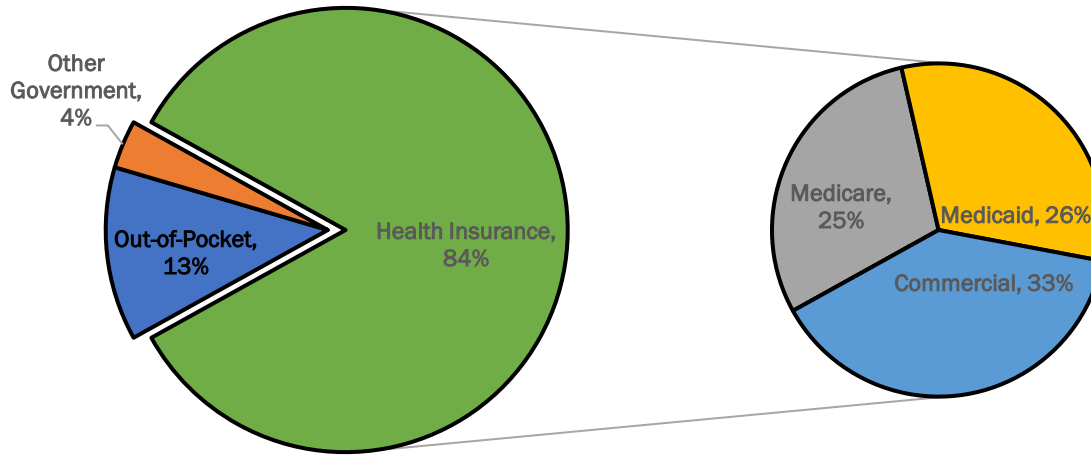
Vermont Resident Health Care Spending for 2019

In- and Out-of-State Spending on Services by Payer:
(\$6.5 billion) an increase of 4.1% from 2018

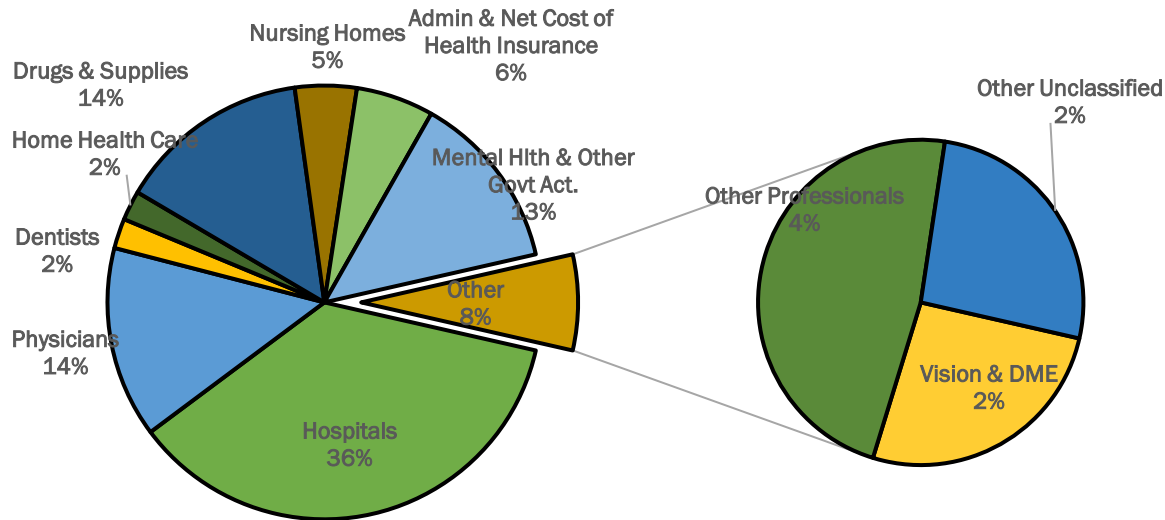


Vermont Resident Health Care Spending for 2019 - \$6.5 Billion


Where It Came From




Where It Went

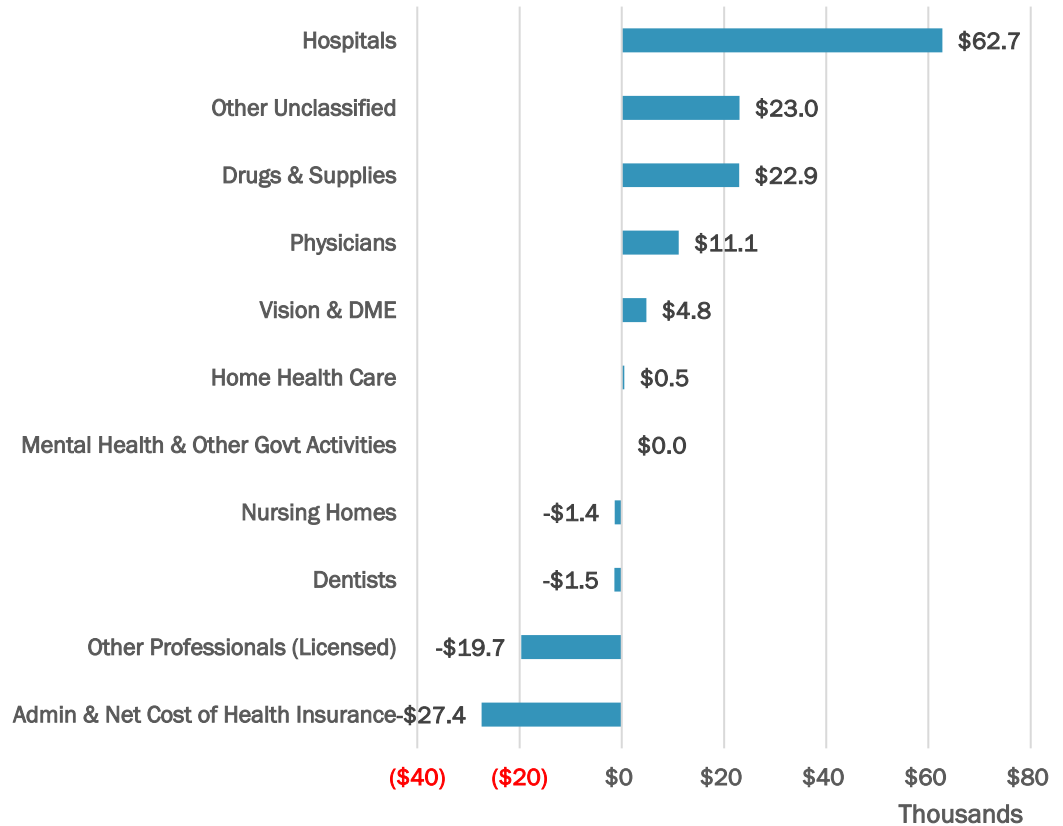
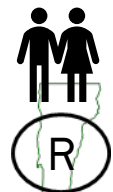


Vermont Resident Health Care Spending - Commercial Insurance


 Commercial Insurance spending increased by \$75.2 million, 3.7% to a total of \$2.1 billion, mainly caused by increases in Hospitals, Drugs & Supplies and Other Unclassified, Physicians.


 Decreases were reported in Admin. & Net Cost of Health Insurance, and Other Professionals.

- In-state spending for commercially-insured residents decreased from 75% to 72%.
- Commercial insurance enrollment decreased to 313,605, or -0.4%, from 2018




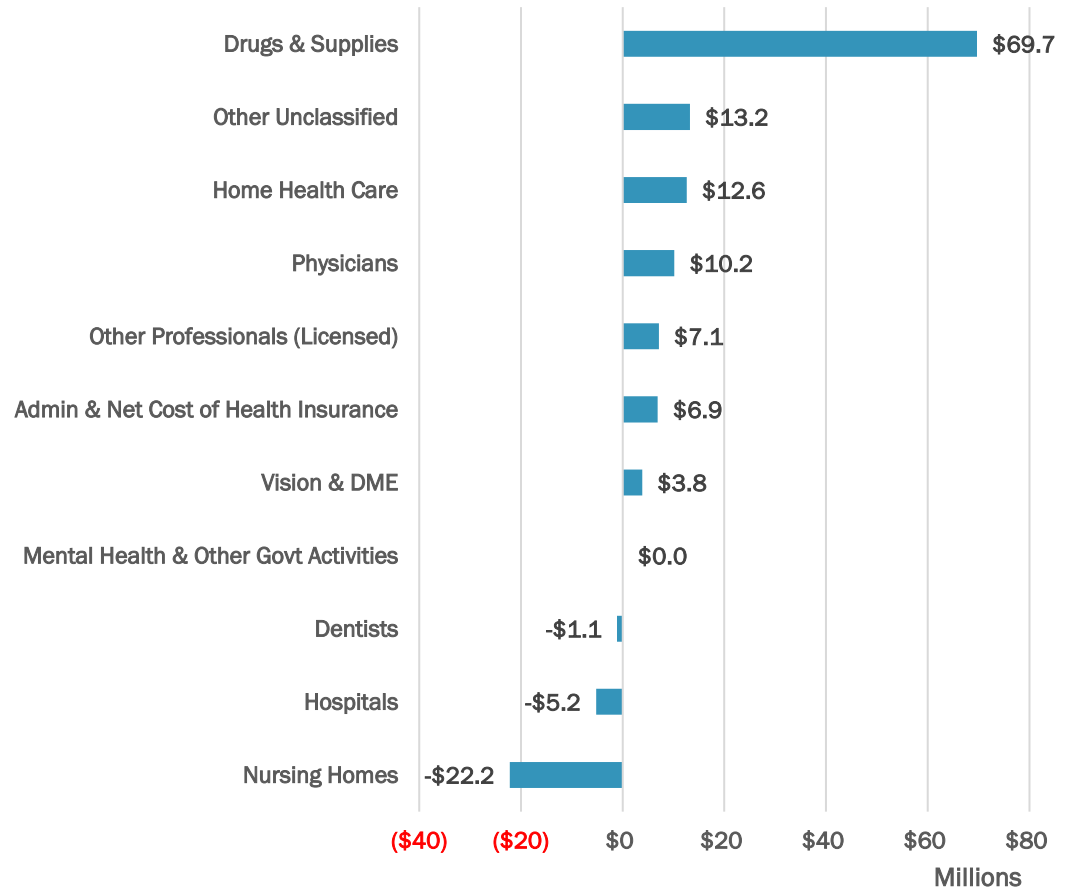
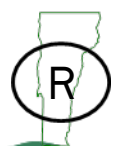
Vermont Resident Health Care Spending - Medicare

 Medicare increased by \$95.1 million, 6.3% to a total of \$1.6 billion, mainly caused by increases in Drugs & Supplies, Other Unclassified, Home Health, Physicians, Other Professionals and Admin. & Net Cost of Health Insurance.

 Decreases were reported in, Nursing Homes, Hospitals, Dentists,.

- In-state spending for Medicare beneficiaries stayed the same at 73% in 2019.

 Medicare enrollment increased to 141.895, or 3.9%, from 2018.



Vermont Resident Health Care Spending - Medicaid



- Medicaid increased by \$49.1 million, 2.9% to a total of \$1.7 billion, mainly caused by increases in the categories of: Mental Health & Other Government Activities, Hospitals, and Nursing Homes. Other Professionals Home Health.



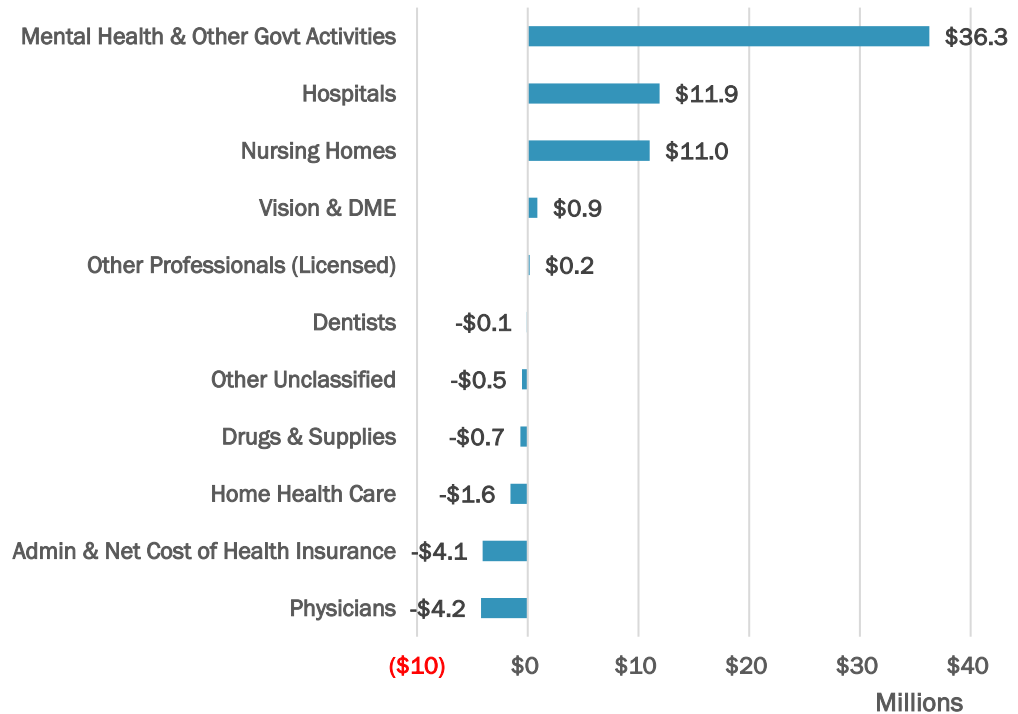
Spending decreased the most in Physicians, Admin. & Net Cost of Health Insurance, Home Health, and Drugs & Supplies (net of rebates).



- In-state spending for Medicaid beneficiaries remains around 86%.



- Medicaid enrollment decreased to 148,689 or -4.0% from 2018.



Vermont Resident

Health Care Spending – Mental Health & Other Government Activities

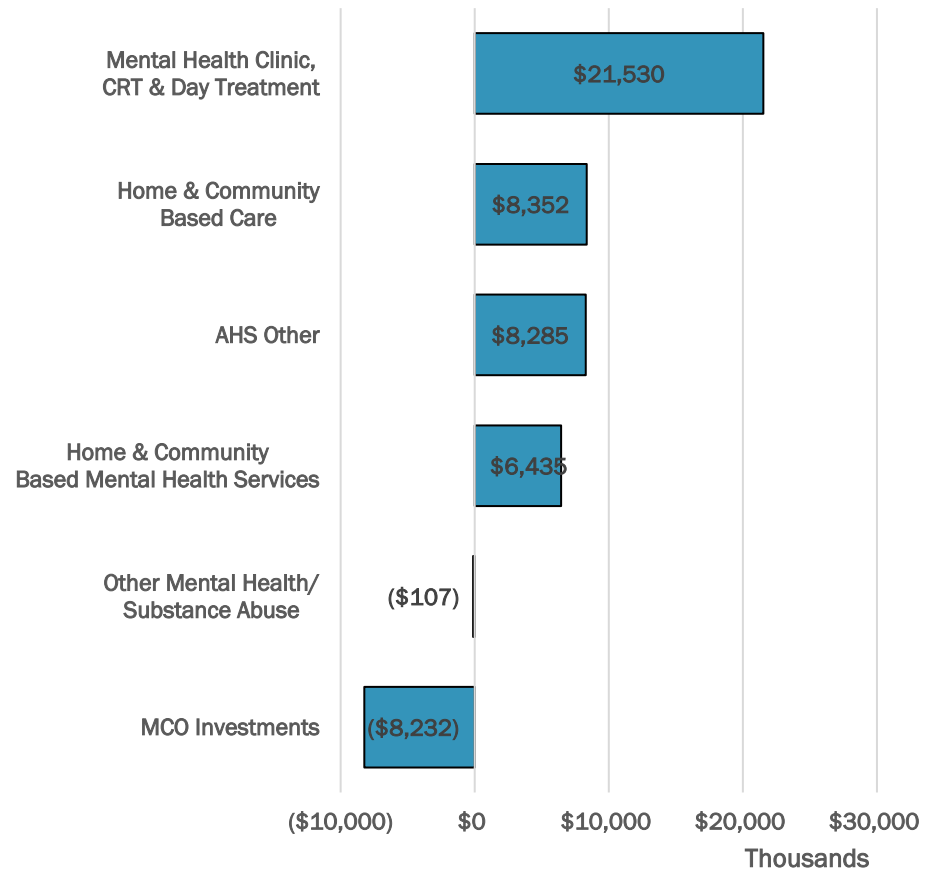
Medicaid reported the following spending in Mental Health & Other Government Activities

Increases:

- Mental Health Clinics, Community Rehab Treatment, Day Treatment,
- Home & Community Based Care such as Aged and Disabled, Enhanced Residential Care, Assistive Community Care,
- Miscellaneous Other AHS services,
- And Home & Community Based Mental Health and Development Services,

Decreases:

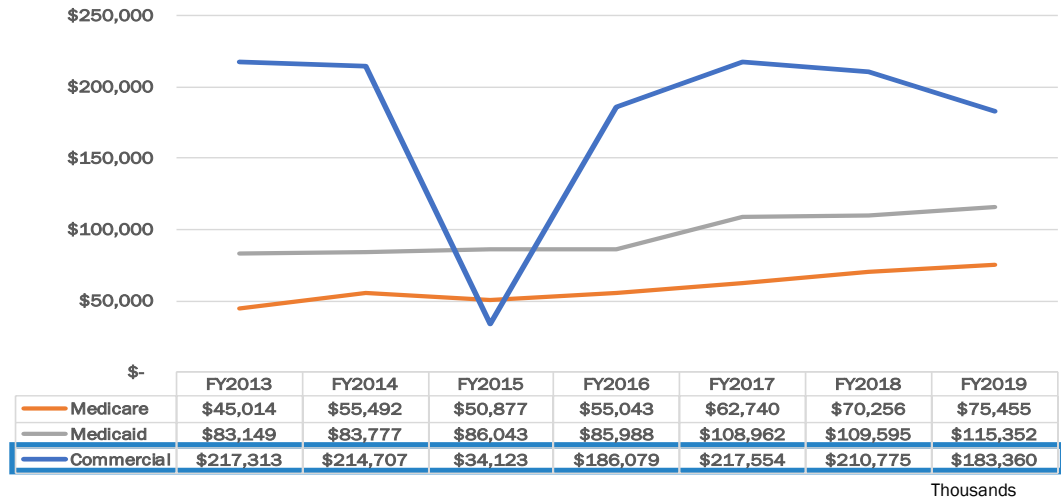
- Managed Care Organization Investments
- Other Mental Health and Substance Abuse Services



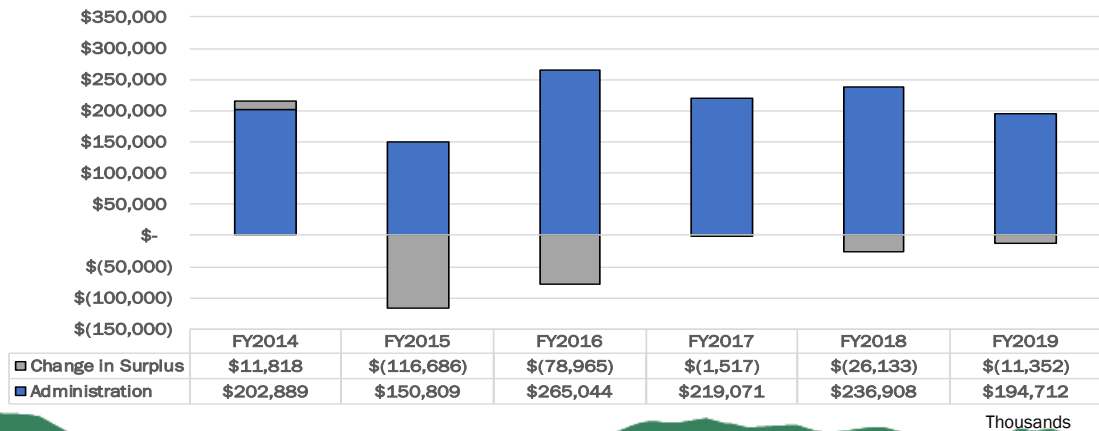
Vermont Resident Health Care Analysis

- **Net Cost of Health Insurance** is the difference between premiums earned and benefits incurred. It consists of items such as premium taxes, administrative costs, net additions to reserves, and profits or losses.
- The change in spending for Administration & Net Cost of Health Insurance is **one of the major factors in growth swings in total spending by payer**, particularly for Commercial Insurance, due to the ACA fees payable to the federal government every other year.
- Commercial Insurance has **two components** in this category: Administration and Change in Surplus. Medicare and Medicaid have the Administration component only.

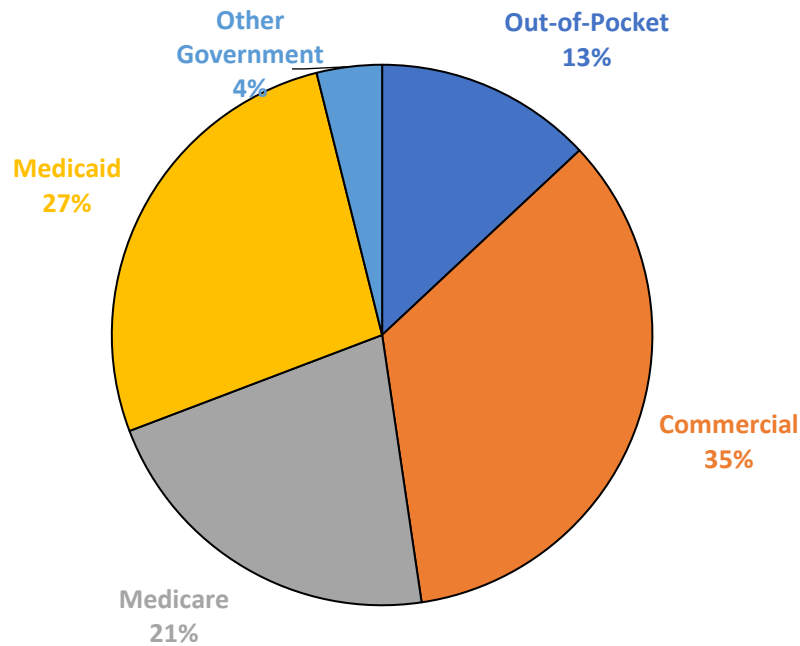
Administration & Net Cost of Health Insurance Trend



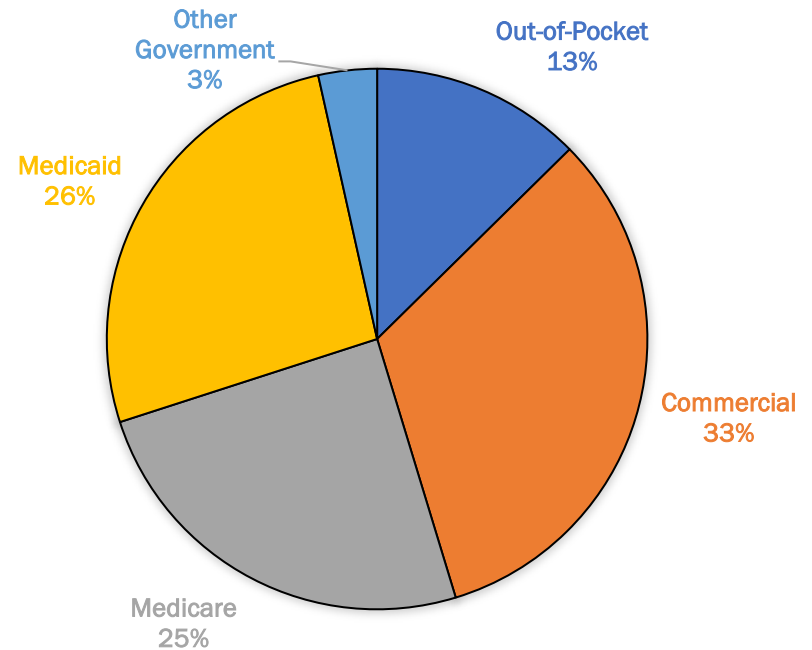
Commercial Trend Components of Administration & Net Cost of Health Insurance



Vermont Resident Health Care Analysis



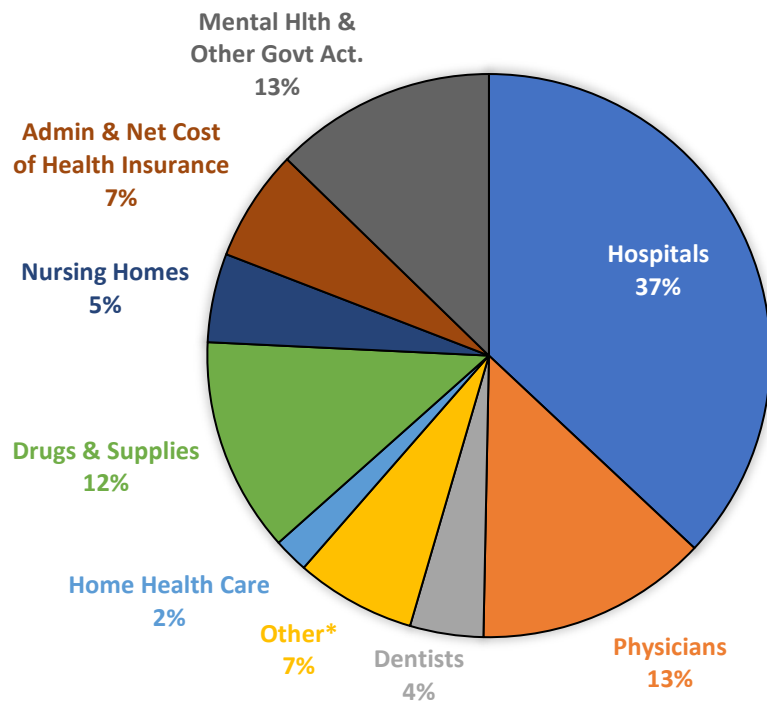
2014 Total Spending was \$5.5 Billion



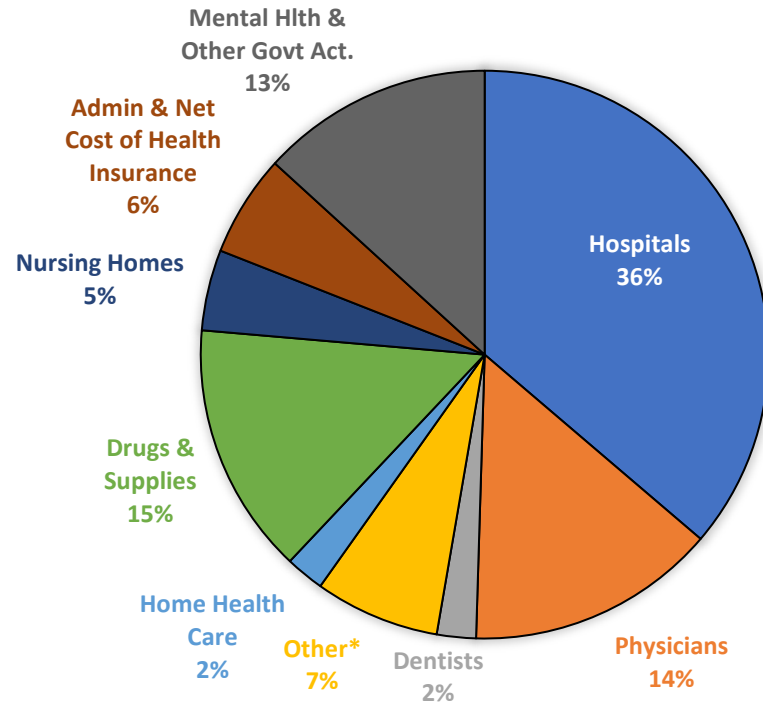
2019 Total Spending was \$6.5 Billion

**Other* includes services rendered by other professionals, durable medical equipment suppliers, vision providers, and other miscellaneous providers.

Vermont Resident Health Care Analysis

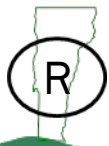


2014 Total Spending was \$5.5 Billion



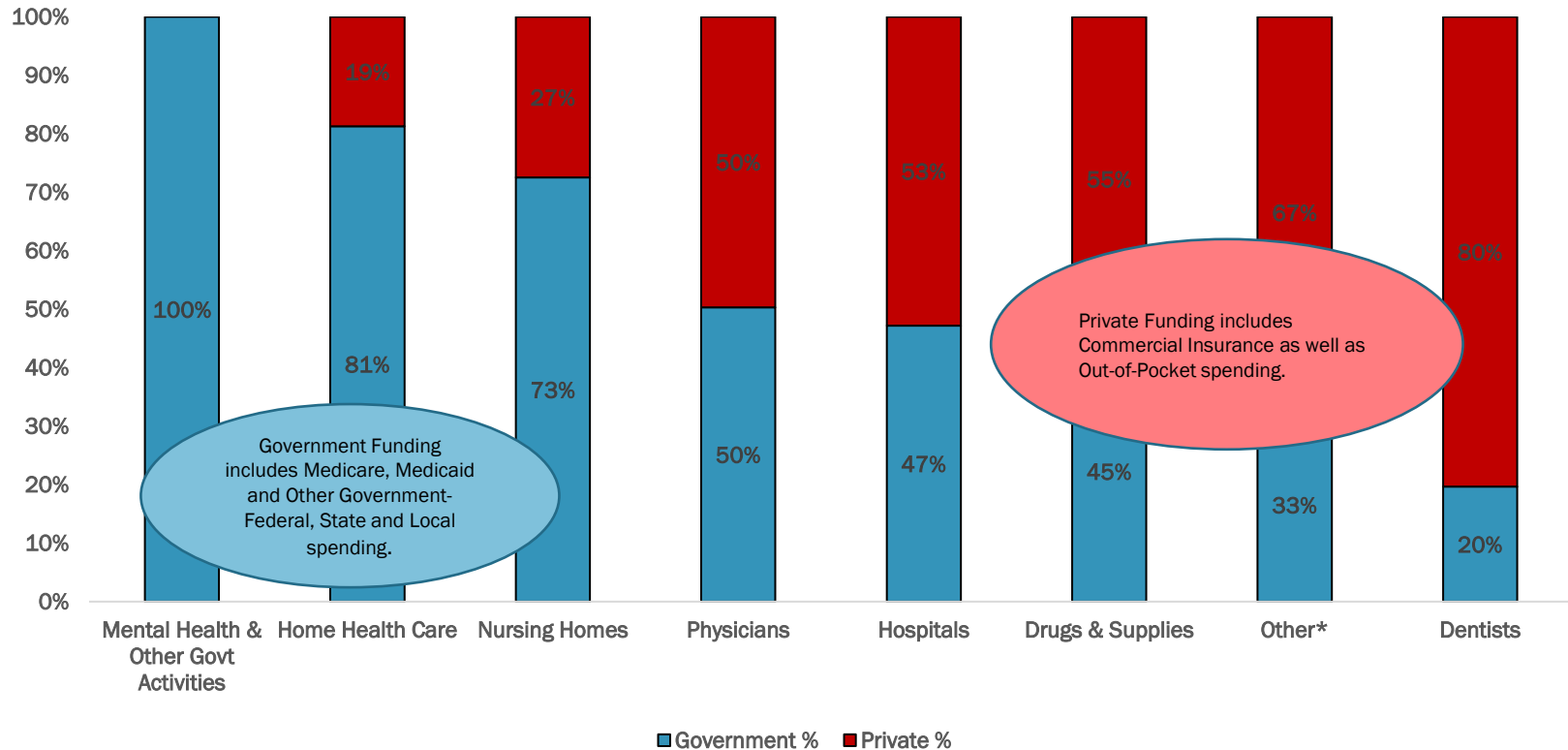
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*"Other" includes services rendered by other professionals, durable medical equipment suppliers, vision providers, and other miscellaneous providers.

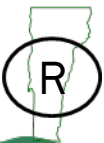


Vermont Resident Health Care Analysis

Government vs. Private Funding by Provider Category



*"Other" includes services rendered by other professionals, durable medical equipment suppliers, vision providers, and other miscellaneous providers.



Vermont Resident National Health Expenditures Accounts – comprehensive revision as of 2019



Every five years the NHEA undergoes a comprehensive revision that opens the entire time series and includes the incorporation of new sources, methodological and definitional changes, and benchmarking estimates from the U.S. Census Bureau’s quinquennial Economic Census.

Caution must be taken into consideration if you were to try and tie NHEA estimates from this report to past presentations, as you will notice for instance per capita spending decreased for the years 2014-2018 reported in the 2019 NHEA compared to the 2018 NHEA.

	FY2014	FY2015	FY2016	FY2017	FY2018
U.S. Per Capita - 2019 NHEA	9,466	9,930	10,312	10,681	11,131
U.S. Per Capita - 2018 NHEA	9,534	10,015	10,375	10,734	11,174
Variance	(68)	(85)	(63)	(53)	(43)



Vermont Resident Health Care Analysis National Health Expenditures

Measures annual expenditures

Health care and services
Public health activities
Government
administrations
Net cost of health
insurance
Health Care Investments

Data

Type of expenditure
Source of Funding
Sponsor (private,
governments or
household)

State Health Expenditures

Every 5 years
Primary source is the
Economic Census
Estimates provider and
resident expenditures



Vermont Resident Health Care Analysis

National Health Expenditures (NHE)

Health Consumption Expenditures (HCE)*

Investments
in Research,
Structures &
Equipment

Person Health Care (PHC)

Administration
& Net cost of
insurance

Public Health
Activity

Hospitals

Professional
Services

Home Health

Nursing Care
Facilities

Rx, DME,
Supplies

Physicians
Other
Professionals
Dental

*Note: HCE-comparable to Vermont Expenditure Analysis



Vermont Resident Health Care Analysis



VHCEA Results Compared to CMS NHC Results

	NHE	HCE	PHC
Total Spend CMS (millions)	\$3,795,387	\$3,593,725	\$3,207,032
Total Spend Annual % Change 2018-2019 (CMS)	4.6%	4.5%	5.2%
Total Spend Vermont Exp. Analysis (millions)		\$6,515	
Total Spend Annual % Change 2018-2019 (VT)		4.1%	
Per Capita Spend CMS	\$11,582	\$10,967	\$9,786
Per Capita Spend Annual % Change 2018- 2019 (CMS)	4.1%	4.0%	4.7%
Per Capita Spend Vermont Exp. Analysis		\$10,442	
Per Capita Spend Annual % Change 2018 - 2019 (VT)		4.5%	
Share of Gross State/Domestic Product (CMS)	17.7%	16.8%	15.0%
Share of Gross State/Domestic Product (VT)		19.2%	

National Health Expenditures (**NHE**) includes categories of spending that Vermont does not record. These include Research, Structures and Equipment.

Health Consumption Expenditures (**HCE**) is a *subset* of the NHE and has the array of categories of service most comparable to Vermont Expenditure Analysis.

Personal Health Care (PHC) is a subset of the HCE spending as it does not include Government Administration, Net Cost of Health Insurance and Government Public Health Activities.



Vermont Resident Health Care Analysis



History of VHCEA Results Compared to CMS NHC* Results

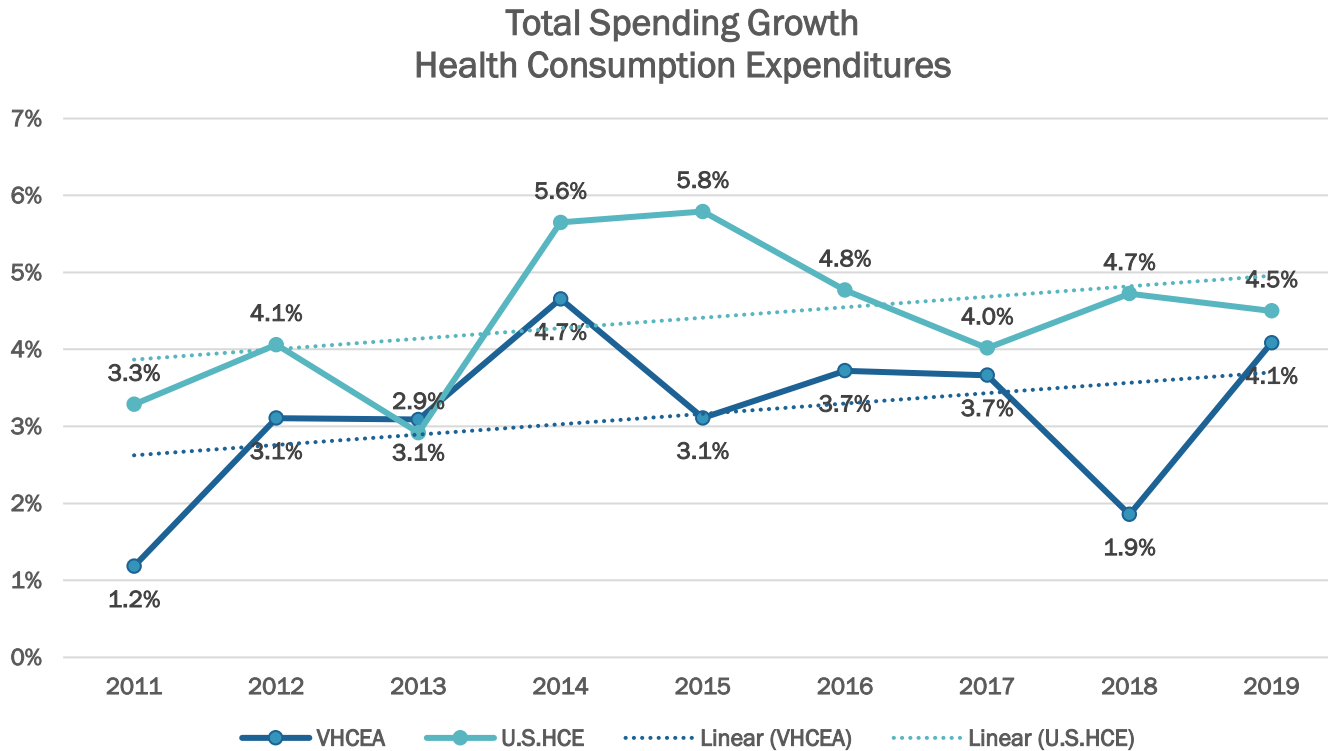
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Vermont Population	625,741	626,431	626,011	626,630	626,562	626,042	624,594	623,657	626,299	623,989
Vt Per Capita - Health Expenditures										
Vt Per Capita - Health Consumption Expenditures	\$7,870	\$7,955	\$8,207	\$8,452	\$8,847	\$9,130	\$9,491	\$9,854	\$9,995	\$10,442
Vt Per Capita - Personal Health Care	\$6,338	\$6,513	\$6,714	\$6,865	\$7,154	\$7,602	\$7,679	\$7,910	\$8,034	\$8,454
U.S. Population (in millions)	308.9	311.0	313.0	315.4	317.8	320.0	322.4	324.5	326.1	327.7
U.S. Per Capita	\$8,384	\$8,606	\$8,892	\$9,066	\$9,466	\$9,930	\$10,312	\$10,681	\$11,131	\$11,582
U.S. Per Capita - Health Consumption Expenditure	\$7,891	\$8,095	\$8,370	\$8,549	\$8,964	\$9,418	\$9,794	\$10,121	\$10,547	\$10,967
U.S. Per Capita - Personal Health Care	\$7,062	\$7,250	\$7,499	\$7,638	\$7,972	\$8,394	\$8,727	\$9,024	\$9,348	\$9,786



*Note: Health Consumption Expenditures (HCE) is a subset of the NHE and has the array of categories of service most comparable to Vermont Expenditure Analysis.

Vermont Resident Health Care Analysis - Spending Growth

VHCEA Results Compared to CMS NHC* Results



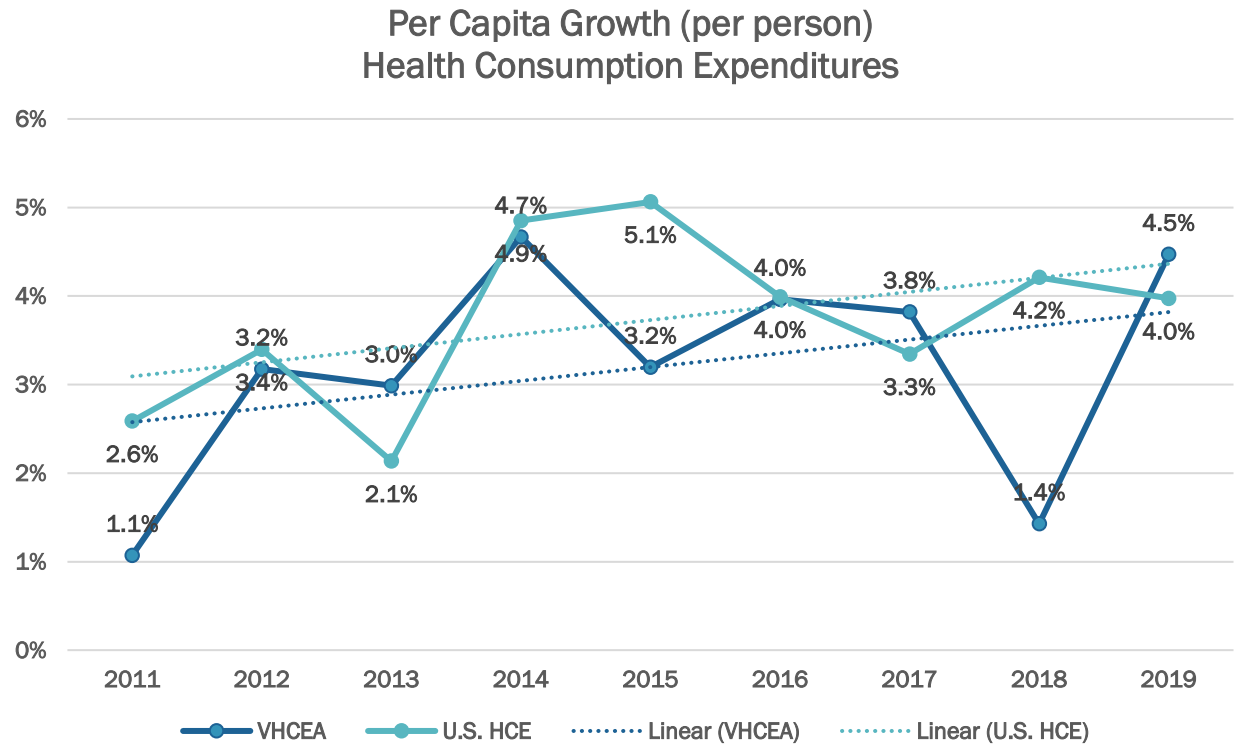
*Note: Health Consumption Expenditures (HCE) is a subset of the NHE and has the array of categories of service most comparable to Vermont Expenditure Analysis.



Vermont Resident Health Care Analysis - per Capita

VHCEA Results Compared to CMS NHC* Results

As of 2019, Vermont's per Capita growth of 4.5% was more than the 3.5% average annual increase for the period 2011-2019. The U.S. per Capita growth of 4.0% was 0.1% more than the 3.9% average annual increase for the same period.



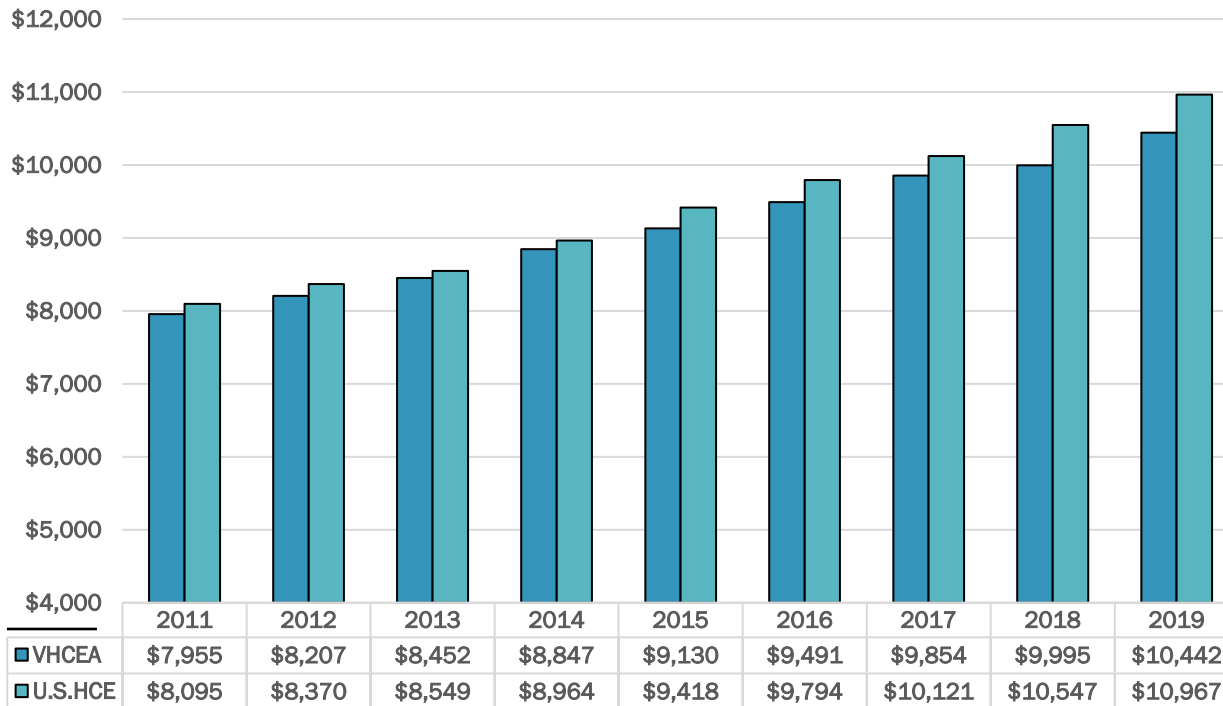
*Note: Health Consumption Expenditures (HCE) is a subset of the NHE and has the array of categories of service most comparable to Vermont Expenditure Analysis.

Vermont Resident Health Care Analysis – per Capita



VHCEA Results Compared to CMS NHC* Results

Per Capita (per person)
Health Consumption Expenditures



*Note: Health Consumption Expenditures (HCE) is a subset of the NHE and has the array of categories of service most comparable to Vermont Expenditure Analysis.



Vermont Resident Health Care Analysis - % of GSP**



VHCEA Results Compared to CMS NHC* Results

Vermont Resident Health Care Share of GSP-Annual Growth



*Note: Health Consumption Expenditures (HCE) is a subset of the NHE and has the array of categories of service most comparable to Vermont Expenditure Analysis.

**Note: Gross State Product (GSP) is a measurement of the economic output of a state. It is the sum of all value added by industries within the state and serves as a counterpart to the Gross Domestic Product (GDP), which measures national economic output.



2019 Vermont Provider Analysis



Vermont Provider Health Care Revenues 2014-2019



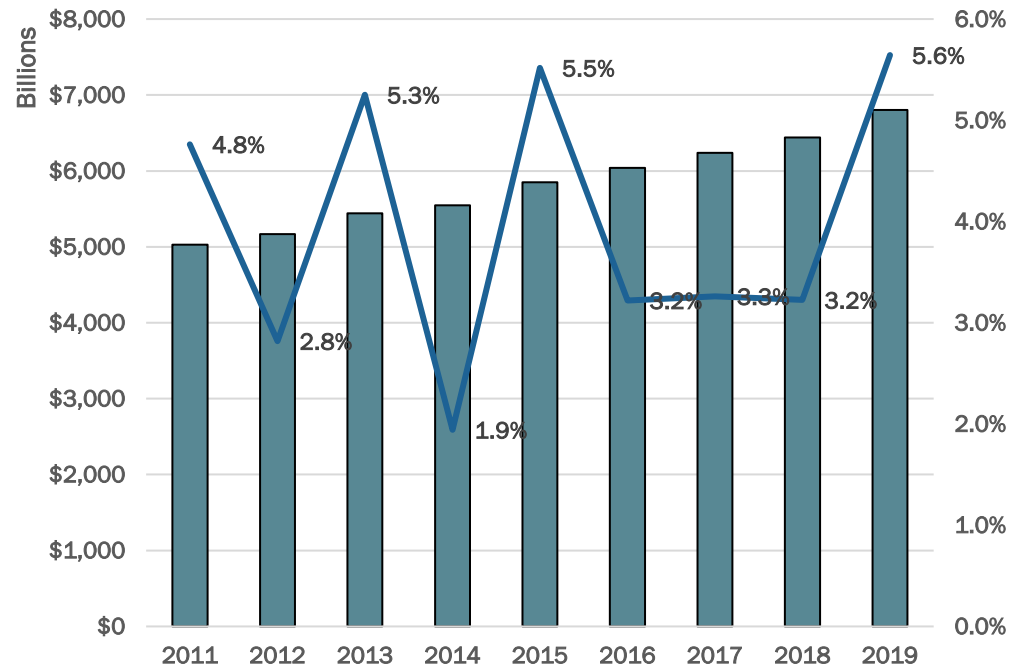
Payers	2014	2015	2016	2017	2018	2019	2018-2019 Annual Change	2014-2019 Average Annual Change
Out-of-Pocket	\$734	\$731	\$768	\$718	\$755	\$827	9.5%	2.4%
Commercial	\$1,819	\$1,979	\$2,001	\$2,134	\$2,162	\$2,282	5.6%	4.6%
Medicare	\$1,324	\$1,384	\$1,454	\$1,536	\$1,626	\$1,746	7.4%	5.7%
Medicaid	\$1,389	\$1,462	\$1,508	\$1,505	\$1,558	\$1,609	3.3%	3.0%
Other Government	\$281	\$297	\$309	\$345	\$338	\$339	0.1%	3.8%
Total Provider Revenues	\$5,546	\$5,853	\$6,041	\$6,238	\$6,439	\$6,803	5.6%	4.2%
Annual Percent Change	1.9%	5.5%	3.2%	3.3%	3.2%	5.6%		

Providers & Facilities	2014	2015	2016	2017	2018	2019	2018-2019 Annual Change	2014-2019 Average Annual Change
Hospitals	\$2,547	\$2,698	\$2,819	\$2,909	\$3,010	\$3,136	4.2%	4.2%
Physicians	\$414	\$434	\$422	\$446	\$460	\$468	1.7%	2.5%
Dentists	\$262	\$272	\$285	\$296	\$297	\$310	4.6%	3.5%
Other Professionals	\$251	\$305	\$319	\$331	\$367	\$392	6.7%	9.3%
Home Health Care	\$128	\$135	\$141	\$152	\$166	\$172	3.4%	6.1%
Drugs & Supplies	\$817	\$880	\$896	\$888	\$897	\$1,003	11.8%	4.2%
Vision & DME	\$117	\$85	\$88	\$110	\$112	\$140	25.2%	3.8%
Nursing Homes	\$271	\$259	\$270	\$277	\$271	\$287	5.8%	1.1%
Other Unclassified	\$34	\$34	\$34	\$34	\$34	\$34	0.0%	-0.3%
Admin & Net Cost of Health Insurance	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0.0%
Mental Health & Other Govt Activities	\$705	\$751	\$766	\$797	\$825	\$862	4.4%	4.1%
Total Provider Revenues	\$5,546	\$5,853	\$6,041	\$6,238	\$6,439	\$6,803	5.6%	4.2%
Annual Percent Change	1.9%	5.5%	3.2%	3.3%	3.2%	5.6%		



Vermont Provider Health Care Revenues 2011-2019

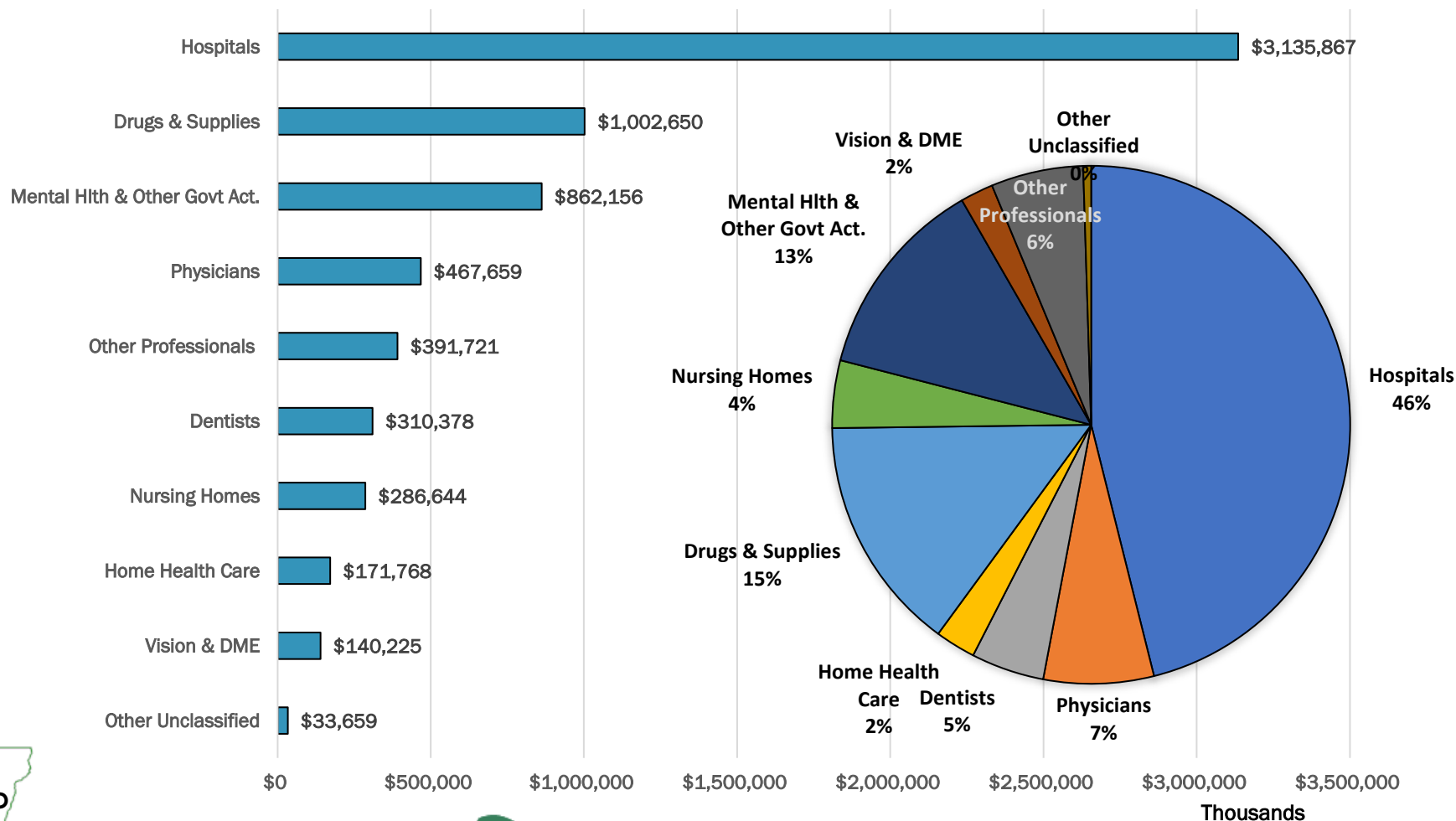
VT Total Annual Revenues



Revenues increased from \$5.0 billion in 2010 to \$6.8 billion in 2019, an average annual increase of 3.9%. The increase from 2018 to 2019 was 5.6%.

Vermont Provider Health Care Revenues

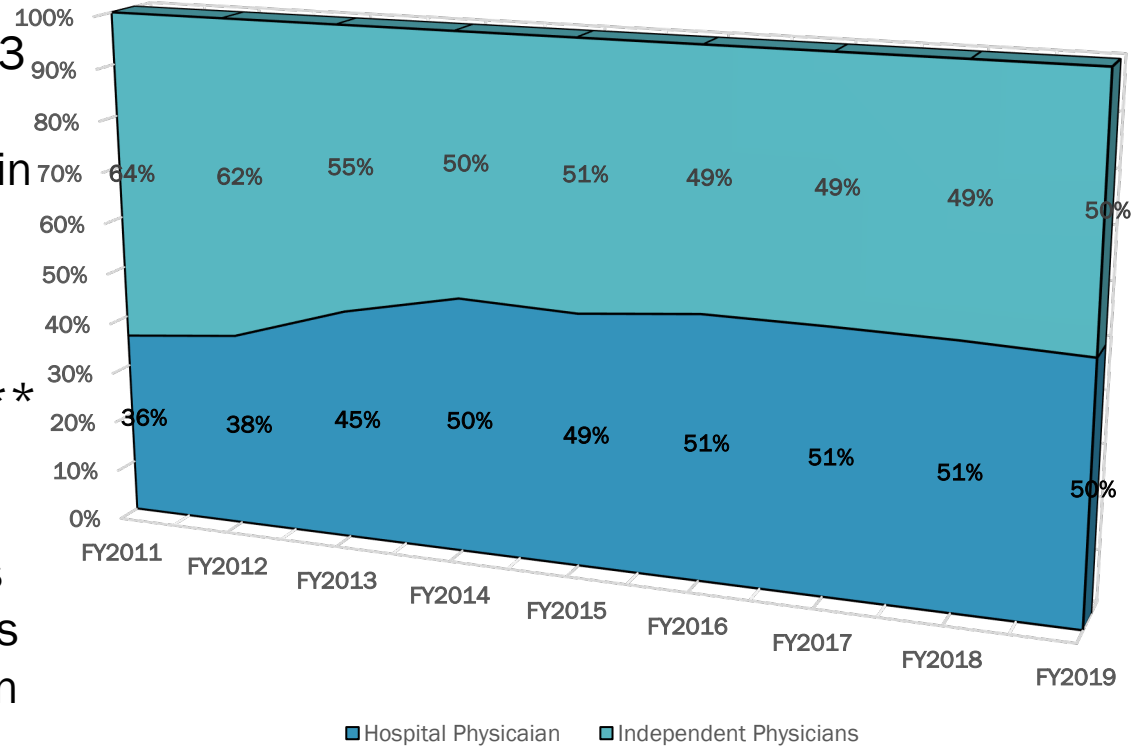
2019 In- and Out-of-State Revenues for Patients Receiving Services by Provider Category: (\$6.8 billion)



Vermont Provider Health Care Revenues

The 2018 Physician census reported 2,473 or 1,368 FTE physicians practicing in Vermont* of which 1,135 FTEs or 83% were employed by community hospitals** excluding locum tenens.

Community Hospital's Physician** Revenues increased from 36% in 2011 to 50% in 2014 through the present 2019.



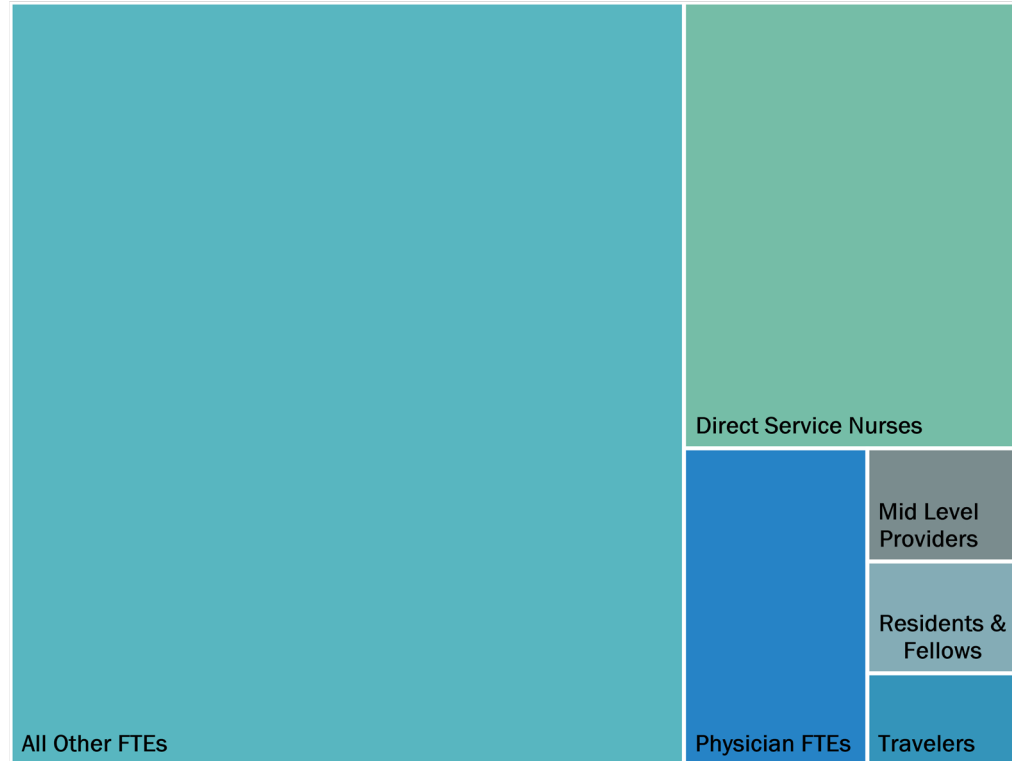
Notes: *Per the VT Dept. of Health's 2018 Physician Census report
 ** These counts and revenues are under review.



Vermont Provider Health Care Revenues

2019 - Community Hospitals' Staffing

As of 2019, FTE Staff of Vermont's 14 Community Hospitals total 15,030 which includes 282 Travelers or 2% of their staff. In comparison, in 2015, the hospitals staff totaled 13,638 of which 141 were Travelers or 1% of their staff.



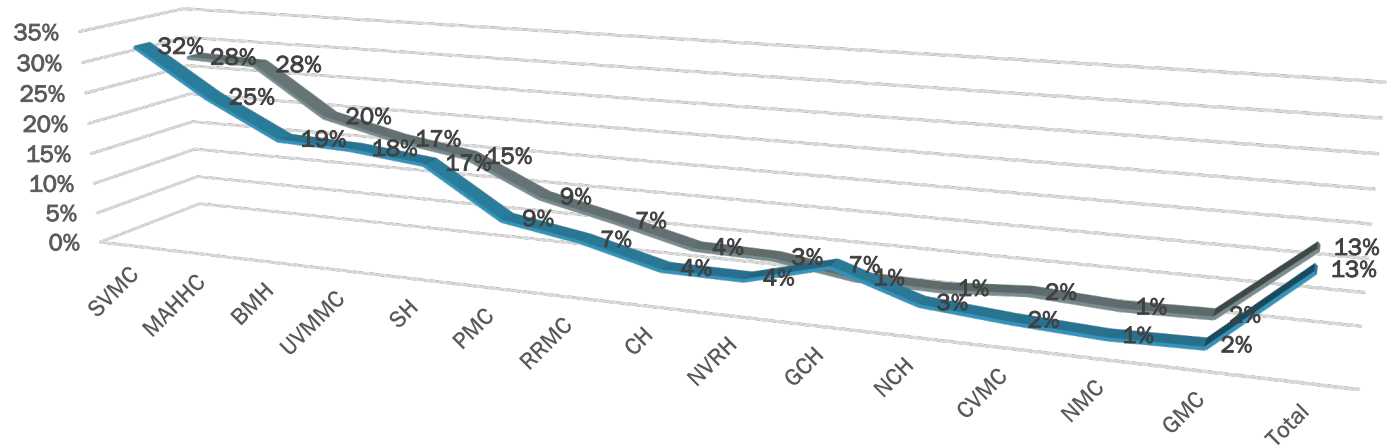
Sources: Community Hospital Budgets

Vermont Provider Health Care Revenues



Total Percent of Out of State Residents to Total Inpatient Discharges is 13%

Compare 2017 & 2019



	SVMC	MAHHC	BMH	UVMHC	SH	PMC	RPMC	CH	NVRH	GCH	NCH	CVMC	NMC	GMC	Total
■ 2017	32%	25%	19%	18%	17%	9%	7%	4%	4%	7%	3%	2%	1%	2%	13%
■ 2019	28%	28%	20%	17%	15%	9%	7%	4%	3%	1%	1%	2%	1%	2%	13%

Source: 2019 Vermont Uniform Hospital Discharge Data Set. Does not include newborns.

Notes: All figures exclude discharges from the VA hospital and records with missing charges.

Vermont residents use hospitals in other states but reporting on those discharges is currently unavailable.



Comparative Summary of 2019 Expenditure Analyses

Resident and Provider Analyses by Payer Type and Provider Category

All dollar amounts are reported in thousands

Payers	(Reported by Payers)	(Reported by Providers)
Out of Pocket	\$822,226	\$827,315
Commercial	\$2,129,381	\$2,281,630
Medicare	\$1,611,034	\$1,745,655
Medicaid	\$1,724,639	\$1,609,364
Other Government - Federal	\$228,129	\$338,764
Total	\$6,515,409	\$6,802,727

Provider Services	(Reported by Payers)	(Reported by Providers)
Hospitals	\$2,361,358	\$3,135,867
Hospitals-Only	\$2,361,358	\$2,671,118
Hospital-Physicians	\$0	\$464,749
Physicians	\$927,778	\$467,659
Dentists	\$145,040	\$310,378
Other Professionals	\$220,896	\$391,721
Home Health Care	\$143,814	\$171,768
Drugs & Supplies	\$934,021	\$1,002,650
Vision & DME	\$121,462	\$140,225
Nursing Home	\$299,574	\$286,644
Other Unclassified	\$121,404	\$33,659
Admin and Net Cost Ins	\$377,907	\$0
Mental Health & Other Government Activities	\$862,156	\$862,156
Total	\$6,515,409	\$6,802,727

Annual percent change 2019-2020

4.1%

3.2%



Note: n.a. means Not available
 Note: *In/Out migration-Resident includes out of state care by residents. **Provider includes out of state patients treated.

Vermont Resident Analysis Projections



Vermont Health Care Expenditure Analysis Projection Projection

All dollar amounts are reported in thousands

Payers ²				2019-2020	2020-2021
	2019	2020	2021	% change	% change
Out of Pocket	\$822,226	\$843,378	\$872,816	2.6%	3.5%
Commercial	\$2,129,381	\$2,184,883	\$2,242,470	2.6%	2.6%
Medicare	\$1,611,034	\$1,631,364	\$1,686,694	1.3%	3.4%
Medicaid	\$1,724,639	\$1,708,622	\$1,754,744	-0.9%	2.7%
Other Government	\$228,129	\$227,093	\$216,647	-0.5%	-4.6%
Total	\$6,515,409	\$6,595,340	\$6,773,371	1.2%	2.7%
Providers & Facilities ¹				2019-2020	2020-2021
	2019	2020	2021	% change	% change
Hospitals	\$2,361,358	\$2,427,361	\$2,510,091	2.8%	3.4%
Physicians	\$927,778	\$929,822	\$925,699	0.2%	-0.4%
Dentists	\$145,040	\$144,772	\$143,397	-0.2%	-0.9%
Other Professionals	\$220,896	\$214,438	\$203,951	-2.9%	-4.9%
Home Health Care	\$143,814	\$153,881	\$169,256	7.0%	10.0%
Drugs & Supplies	\$934,021	\$1,018,083	\$1,130,072	9.0%	11.0%
Vision & DME	\$121,462	\$106,832	\$103,789	-12.0%	-2.8%
Nursing Homes	\$299,574	\$298,607	\$291,280	-0.3%	-2.5%
Other Unclassified	\$121,404	\$139,614	\$165,443	15.0%	18.5%
Admin & Net Cost of Health Insurance	\$377,907	\$370,747	\$355,826	-1.9%	-4.0%
Mental Health & Other Govt Activities	\$862,156	\$791,182	\$774,567	-8.2%	-2.1%
Total	\$6,515,409	\$6,595,340	\$6,773,371	1.2%	2.7%

Notes:

1. Expenditures represent the amount of spending and expected spending by each Provider sector.
2. Projections are primarily based on Vermont Payer trends when available.



Vermont Provider Analysis Projections



Vermont
Health Care
Expenditure
Analysis Projection Projection

All dollar amounts are reported in thousands

Payers	2019	2020 ²	2021 ²	2019-2020	2020-2021
				% change ²	% change ²
Out of Pocket	\$827,315	\$847,581	\$895,066	2.4%	5.6%
Commercial	\$2,281,630	\$2,336,395	\$2,479,406	2.4%	6.1%
Medicare	\$1,745,655	\$1,787,555	\$1,896,971	2.4%	6.1%
Medicaid	\$1,609,364	\$1,633,831	\$1,599,979	1.5%	-2.1%
Other Government	\$338,764	\$333,800	\$333,564	-1.5%	-0.1%
Total	\$6,802,727	\$6,939,162	\$7,204,986	2.0%	3.8%

Providers & Facilities ¹	2019	2020 ²	2021 ²	2019-2020	2020-2021
				% change ²	% change ²
Hospitals^{3,4}	\$3,135,867	\$3,212,683	\$3,392,672	2.4%	5.6%
Physicians⁴	\$467,659	\$476,077	\$482,028	1.8%	1.3%
Dentists	\$310,378	\$317,792	\$320,970	2.4%	1.0%
Other Professionals	\$391,721	\$419,141	\$425,009	7.0%	1.4%
Home Health Care	\$171,768	\$180,357	\$187,571	5.0%	4.0%
Drugs & Supplies	\$1,002,650	\$1,065,405	\$1,129,329	6.3%	6.0%
Vision & DME	\$140,225	\$151,443	\$159,016	8.0%	5.0%
Nursing Homes	\$286,644	\$291,423	\$300,166	1.7%	3.0%
Other Unclassified	\$33,659	\$33,659	\$33,659	0.0%	0.0%
Mental Health & Other Govt Activities	\$862,156	\$791,182	\$774,567	-8.2%	-2.1%
Total	\$6,802,727	\$6,939,162	\$7,204,986	2.0%	3.8%

Notes:

1. The amount of revenues earned and expected to be collected by each Provider sector.
2. Except for community hospitals, projections are primarily based on National Health Expenditure (NHE), and Vermont trends when available.
3. Actual 2020 and approved 2021 community hospital budgets are included in the forecast.
4. The community hospital amounts include physician practice expenditures reflective of any hospital's physician practice acquisitions.



Next Steps

- ✔ Efforts are underway to extend and enhance the VHCEA to better account for changes in the payment delivery system.
- ✔ Staff are consulting with partners and subject matter experts to identify current needs and determine the most meaningful ways to address existing limitations.
- ✔ New methods will be piloted with the 2019 VHCEA to be finalized for the release of the 2020 VHCEA.

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2019 Vermont Resident Analysis



All dollar amounts are reported in thousands

PROVIDERS & FACILITIES	Percent of Total	Total	Out-of-Pocket	Commercial	Medicare	Medicaid	Other Government - Federal	Other Government - State & Local
Hospitals	36.2%	\$2,361,358	\$232,954	\$1,048,870	\$643,745	\$318,631	\$115,876	\$1,283
Community Hospital	34.1%	\$2,222,622	\$231,608	\$1,033,484	\$637,590	\$318,631	\$26	\$1,283
Inpatient	15.0%	\$980,303	\$96,530	\$341,364	\$354,414	\$186,759	\$0	\$1,237
Inpatient-Physician	19.1%	\$1,242,319	\$135,079	\$692,120	\$283,176	\$131,872	\$26	\$46
Outpatient-Physician	0.0%	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Outpatient & ER	0.0%	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Veterans Hosp	1.9%	\$121,653	\$0	\$5,803	\$0	\$0	\$115,850	\$0
Psych Hosp - State	0.1%	\$3,638	\$104	\$1,948	\$1,585	\$0	\$0	\$0
Psych Hosp - Private	0.2%	\$13,446	\$1,241	\$7,635	\$4,570	\$0	\$0	\$0
Physicians	14.2%	\$927,778	\$134,762	\$315,788	\$266,435	\$185,526	\$25,077	\$190
Office of Physicians	10.2%	\$663,719	\$96,235	\$211,921	\$192,908	\$137,387	\$25,077	\$190
Ambulatory Clinics	3.8%	\$245,572	\$38,035	\$103,379	\$66,607	\$37,551	\$0	\$0
CMHCs	0.0%	\$441	\$81	\$360	\$0	\$0	\$0	\$0
Other Ambulatory Clinics	3.8%	\$245,131	\$37,954	\$103,019	\$66,607	\$37,551	\$0	\$0
Labs	0.3%	\$18,487	\$493	\$488	\$6,919	\$10,587	\$0	\$0
Dentists	2.2%	\$145,040	\$34,713	\$82,486	\$139	\$27,478	\$0	\$224
Other Professionals (Licensed)	3.4%	\$220,896	\$37,406	\$94,542	\$45,737	\$42,916	\$286	\$9
Chiropractic	0.3%	\$16,331	\$4,535	\$8,473	\$1,993	\$1,331	\$0	\$0
Physical Therapy	0.5%	\$31,455	\$4,770	\$6,132	\$10,123	\$10,135	\$286	\$8
Podiatrist	1.1%	\$68,871	\$8,791	\$27,025	\$7,828	\$25,226	\$0	\$1
Psychological	0.1%	\$3,519	\$806	\$1,018	\$1,501	\$194	\$0	\$0
Optometrists	0.2%	\$11,629	\$2,503	\$3,120	\$3,620	\$2,386	\$0	\$0
Other (Professional)	1.4%	\$89,092	\$16,001	\$48,774	\$20,672	\$3,645	\$0	\$0
Home Health Care	2.2%	\$143,814	\$21,784	\$6,877	\$79,862	\$30,340	\$1,954	\$2,997
Drugs & Supplies	14.3%	\$934,021	\$201,578	\$306,360	\$365,518	\$60,223	(\$2,538)	\$2,880
Rx	12.2%	\$794,156	\$136,240	\$305,738	\$299,003	\$52,834	(\$2,538)	\$2,880
Other Supplies	2.1%	\$139,864	\$65,338	\$622	\$66,515	\$7,389	\$0	\$0
Vision & DME	1.9%	\$121,462	\$66,436	\$27,015	\$20,110	\$7,901	\$0	\$0
Nursing Homes	4.6%	\$299,574	\$79,469	\$8,092	\$70,013	\$134,619	\$0	\$7,381
Other Unclassified	1.9%	\$121,404	\$13,124	\$55,991	\$29,592	\$6,748	\$1	\$15,948
Mental Health & Other Govt Activities	13.2%	\$862,156	\$0	\$0	\$0	\$805,594	\$16,155	\$40,407
Admin & Net Cost of Health Insurance	5.8%	\$377,907	\$0	\$183,360	\$89,883	\$104,664	\$0	\$0
Administration	6.0%	\$389,259	\$0	\$194,712	\$89,883	\$104,664	\$0	\$0
Change in Surplus	-0.2%	(\$11,352)	\$0	(\$11,352)	\$0	\$0	\$0	\$0
TOTAL VERMONT EXPENDITURES	100.0%	\$6,515,409	\$822,226	\$2,129,381	\$1,611,034	\$1,724,639	\$156,811	\$71,318
Percent of total expenditures		100.0%	12.6%	32.7%	24.7%	26.5%	2.4%	1.1%

Note: All physician spending including hospital physicians in the Resident Analysis are shown in the physician service category



	Payer reported data
	Allocations estimated from VT specific data
	Amounts imputed from National Health Expenditures or other indirect sources

2019 Vermont Resident Analysis Commercial Insurance



All dollar amounts are reported in thousands

PROVIDERS & FACILITIES	Percent of Total	Total	Self-Insured	BCBSVT	TVHP	MVP	Workers Comp	Other Private
Hospitals	49.3%	\$1,048,870	\$586,115	\$211,295	\$17,748	\$91,569	\$15,541	\$126,601
Community Hospital	48.5%	\$1,033,484	\$576,280	\$209,944	\$17,638	\$88,920	\$15,541	\$125,160
Inpatient	16.0%	\$341,364	\$182,506	\$74,970	\$5,313	\$28,940	\$5,549	\$44,086
Inpatient-Physician	32.5%	\$692,120	\$393,774	\$134,974	\$12,325	\$59,980	\$9,992	\$81,074
Outpatient-Physician	0.0%	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Outpatient & ER	0.0%	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Veterans Hosp	0.3%	\$5,803	\$4,889	\$607	\$37	\$0	\$0	\$270
Psych Hosp - State	0.1%	\$1,948	\$1,739	\$31	\$1	\$0	\$0	\$177
Psych Hosp - Private	0.4%	\$7,635	\$3,207	\$713	\$72	\$2,649	\$0	\$993
Physicians	14.8%	\$315,788	\$154,227	\$51,772	\$4,471	\$32,574	\$40,174	\$32,569
Office of Physicians	10.0%	\$211,921	\$93,148	\$24,920	\$1,793	\$32,574	\$38,741	\$20,744
Ambulatory Clinics	4.9%	\$103,379	\$60,994	\$26,787	\$2,675	\$0	\$1,126	\$11,797
CMHCs	0.0%	\$360	\$262	\$65	\$4	\$0	\$0	\$29
Other Ambulatory Clinics	4.8%	\$103,019	\$60,732	\$26,723	\$2,671	\$0	\$1,126	\$11,767
Labs	0.0%	\$488	\$84	\$65	\$4	\$0	\$307	\$28
Dentists	3.9%	\$82,486	\$49,037	\$820	\$18	\$299	\$246	\$32,066
Other Professionals (Licensed)	4.4%	\$94,542	\$64,339	\$13,102	\$1,252	\$2,292	\$4,996	\$8,562
Chiropractic	0.4%	\$8,473	\$5,289	\$1,388	\$132	\$203	\$696	\$763
Physical Therapy	0.3%	\$6,132	\$4,734	\$258	\$48	\$618	\$0	\$474
Podiatrist	1.3%	\$27,025	\$17,412	\$5,924	\$530	\$326	\$0	\$2,833
Psychological	0.0%	\$1,018	\$635	\$136	\$20	\$125	\$0	\$103
Optometrists	0.1%	\$3,120	\$2,165	\$520	\$192	\$0	\$0	\$243
Other (Professional)	2.3%	\$48,774	\$34,104	\$4,875	\$330	\$1,020	\$4,300	\$4,145
Home Health Care	0.3%	\$6,877	\$3,844	\$1,264	\$62	\$457	\$532	\$717
Drugs & Supplies	14.4%	\$306,360	\$159,915	\$74,001	\$2,367	\$26,155	\$2,314	\$41,608
Rx	14.4%	\$305,738	\$159,733	\$73,712	\$2,337	\$26,155	\$2,314	\$41,487
Other Supplies	0.0%	\$622	\$182	\$289	\$30	\$0	\$0	\$121
Vision & DME	1.3%	\$27,015	\$17,339	\$3,527	\$624	\$608	\$2,109	\$2,808
Nursing Home	0.4%	\$6,092	\$6,580	\$420	\$103	\$79	\$471	\$440
Other Unclassified	2.6%	\$55,991	\$43,462	\$6,468	\$951	\$0	\$0	\$5,109
Mental Health & Other Govt Activities	0.0%	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Admin and Net Cost of Health Insurance	8.6%	\$183,360	\$81,603	\$30,061	\$4,338	(\$21,604)	\$46,389	\$42,573
Administration	-0.5%	(\$11,352)	\$37,570	(\$8,813)	(\$1,584)	(\$41,746)	\$0	\$3,221
Change in Surplus	9.1%	\$194,712	\$44,033	\$38,874	\$5,922	\$20,142	\$46,389	\$39,352
TOTAL VERMONT EXPENDITURES	100.0%	\$2,129,381	\$1,166,461	\$392,730	\$31,934	\$132,429	\$112,773	\$293,054
Percent of total expenditures		100.0%	54.8%	18.4%	1.5%	6.2%	5.3%	13.8%

Note: All physician spending including hospital physicians in the Resident Analysis are shown in the physician service category

	Payer reported data
	Allocations estimated from VT specific data



2019 Vermont Provider Analysis



All dollar amounts are reported in thousands

PROVIDERS & FACILITIES	Percent of Total	Total	Out-of-Pocket	Commercial	Medicare	Medicaid	Other Government - Federal	Other Government - State & Local
Hospitals	46.1%	\$3,135,867	\$275,554	\$1,383,352	\$912,574	\$348,281	\$211,300	\$4,806
Community Hospital	41.4%	\$2,816,549	\$269,809	\$1,353,289	\$897,074	\$296,377	\$0	\$0
Inpatient	14.8%	\$1,005,396	\$78,695	\$402,463	\$417,466	\$106,772	\$0	\$0
Inpatient-Physician	19.8%	\$1,346,403	\$142,685	\$751,039	\$334,920	\$117,760	\$0	\$0
Outpatient-Physician	2.1%	\$146,223	\$17,215	\$70,993	\$39,749	\$18,265	\$0	\$0
Outpatient & ER	4.7%	\$318,526	\$31,214	\$128,794	\$104,938	\$53,580	\$0	\$0
Veterans Hosp	3.3%	\$226,908	\$3,020	\$13,252	\$0	\$0	\$210,635	\$0
Psych Hosp - State	0.3%	\$22,716	\$0	\$0	\$1,967	\$20,670	\$80	\$0
Psych Hosp - Private	1.0%	\$69,694	\$2,725	\$16,811	\$13,533	\$31,234	\$585	\$4,806
Physicians	6.9%	\$467,659	\$61,576	\$174,252	\$145,593	\$72,295	\$13,837	\$105
Office of Physicians	6.6%	\$446,349	\$59,121	\$166,866	\$139,876	\$66,618	\$13,763	\$105
Ambulatory Clinics	0.2%	\$15,670	\$2,124	\$5,908	\$4,937	\$2,700	\$0	\$0
CMHCs	0.0%	\$275	\$37	\$103	\$0	\$135	\$0	\$0
Other Ambulatory Clinics	0.2%	\$15,395	\$2,088	\$5,805	\$4,937	\$2,566	\$0	\$0
Labs	0.1%	\$5,640	\$330	\$1,478	\$780	\$2,977	\$74	\$1
Dentists	4.6%	\$310,378	\$74,284	\$176,517	\$297	\$58,801	\$0	\$478
Other Professionals (Licensed)	5.8%	\$391,721	\$69,942	\$162,411	\$91,091	\$67,549	\$707	\$21
Chiropractic	0.5%	\$32,751	\$9,094	\$16,991	\$3,997	\$2,668	\$0	\$0
Physical Therapy	1.1%	\$77,710	\$11,785	\$15,149	\$25,010	\$25,039	\$707	\$21
Podiatrist	0.9%	\$63,031	\$8,045	\$24,734	\$7,164	\$23,087	\$0	\$1
Psychological	0.0%	\$2,701	\$782	\$782	\$1,152	\$149	\$0	\$0
Optometrists	0.7%	\$47,421	\$10,206	\$12,724	\$14,762	\$9,728	\$0	\$0
Other (Professional)	2.5%	\$168,107	\$30,192	\$92,031	\$39,006	\$6,877	\$0	\$0
Home Health Care	2.5%	\$171,768	\$2,488	\$18,817	\$100,992	\$44,600	\$1,873	\$2,997
Drugs & Supplies	14.7%	\$1,002,650	\$216,389	\$328,871	\$392,375	\$64,648	(\$2,725)	\$3,092
Rx	13.3%	\$904,270	\$195,157	\$296,602	\$353,876	\$58,305	(\$2,458)	\$2,788
Other Supplies	1.4%	\$98,380	\$21,232	\$32,269	\$38,500	\$6,343	(\$267)	\$303
Vision & DME	2.1%	\$140,225	\$76,700	\$31,188	\$23,217	\$9,121	\$0	\$0
Nursing Homes	4.2%	\$286,644	\$35,828	\$3,566	\$79,515	\$137,974	\$21,587	\$8,175
Other Unclassified	0.5%	\$33,659	\$14,555	\$2,656	\$0	\$500	\$0	\$15,948
Mental Health & Other Govt Activities	12.7%	\$862,156	\$0	\$0	\$0	\$805,594	\$16,155	\$40,407
Admin & Net Cost of Health Insurance	0.0%	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Administration	0.0%	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Change in Surplus	0.0%	\$0	\$0	\$0	\$0	\$0	\$0	\$0
TOTAL VERMONT EXPENDITURES	100.0%	\$6,802,727	\$827,315	\$2,281,630	\$1,745,655	\$1,609,364	\$262,735	\$76,029
Percent of total expenditures		100.0%	12.2%	33.5%	25.7%	23.7%	3.9%	1.1%

Note: All physician spending including hospital physicians in the Resident Analysis are shown in the physician service category



	Provider reported data
	Allocations estimated from VT specific data
	Amounts imputed from National Health Expenditures or other indirect sources

Health Insurance Coverage Vermont Residents**



	2013	2014	2015	2016*	2017	2018	2019	Change, 2013-2019
Total Insured Market	151,752	156,430	145,803	95,131	92,920	94,415	92,321	▼39.2%
Individual & Small Group*	35,509	69,272	66,203	75,659	74,680	73,064	68,390	▲92.6%
Large Group	116,243	87,158	79,600	19,472	17,610	21,351	23,931	▼79.4%
Total Self-Insured Market	157,047	170,440	159,812	202,101	214,476	208,439	209,347	▲33.3%
Total Other	41,191	25,143	20,077	18,276	15,540	12,135	11,937	▼71.0%
TOTAL COMMERCIAL MARKET	349,990	352,013	325,692	315,508	322,306	314,989	313,605	▼10.4%
Medicaid	127,342	146,273	161,097	157,112	150,375	154,943	148,689	▲16.8%
Medicare	111,954	115,649	119,477	131,344	133,915	136,567	141,895	▲26.7%
TOTAL GOVERNMENT COVERAGE	239,296	261,922	280,574	288,456	284,290	291,510	290,584	▲21.4%

* **Note:** As of 2016 the Definition of Small Employer Group Changed from 50 to 100 lives

****Resources:**

Annual Statement Supplement Report (ASSR)

Vermont Household Health Insurance Survey (VHHIS)

Vermont Healthcare Claims Uniform Reporting and Evaluation System (VHCURES)

Department of Vermont Health Access (DVHA)

The Dartmouth Institute for Health Policy and Clinical Practice (TDI)

Methodologies, Technical Notes, and Sources*

- ‡ [Expenditure Analysis Manual](#)
- ‡ [NHE, Health Consumption Expenditures](#)
- ‡ [US Comparisons: National Health Expenditure Data \(NHE\), the Centers for Medicare and Medicaid Services](#)
- ‡ [US Dept. of Labor, Bureau of Labor Statistics](#)
- ‡ [VT Dept. of Labor](#)
- ‡ [GSP](#) refers to the [US Bureau of Economic Analysis](#)-Gross State Product (GSP), or Gross Regional Product (GRP), and is a measurement of the economic output of a state. The sum of all value added by industries within the state and serves as a counterpart to the Gross Domestic Product (GDP).
- ‡ [VT Household Health Insurance Survey](#) aids in enrollment calculations and out-of-pocket calculations.
- ‡ [Vermont Healthcare Claims Uniform Reporting and Evaluation System \(VHCURES\)](#) payer data is used to supplement source data and is also used to test for reasonableness and trends in payers' aggregate reports.
- ‡ [Rural Health Services Task Force](#)

*Click on the source to follow the link to the website.

Methodologies, Technical Notes, and Sources

- ✔ Commercial payers' "Spending" is defined as earned premiums.
- ✔ The Out-of-Pocket (OOP) methodology primarily uses Vermont data, with allocations using Medicare claims expenditures from VHCURES, The Vermont Household Health Insurance Survey, 2018 U.S. Census data (latest available), and the NHE are used to help estimate out-of-pocket costs for unique provider populations and services.
- ✔ Physician FTEs and Revenues are a known topic for improvement.

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- If you have questions about this report, please contact Lori Perry at (802) 828-2177.