


# The Future of Healthcare

The Past Does Not Predict the Future







If the plan doesn't work, change  
the plan but never the goal.

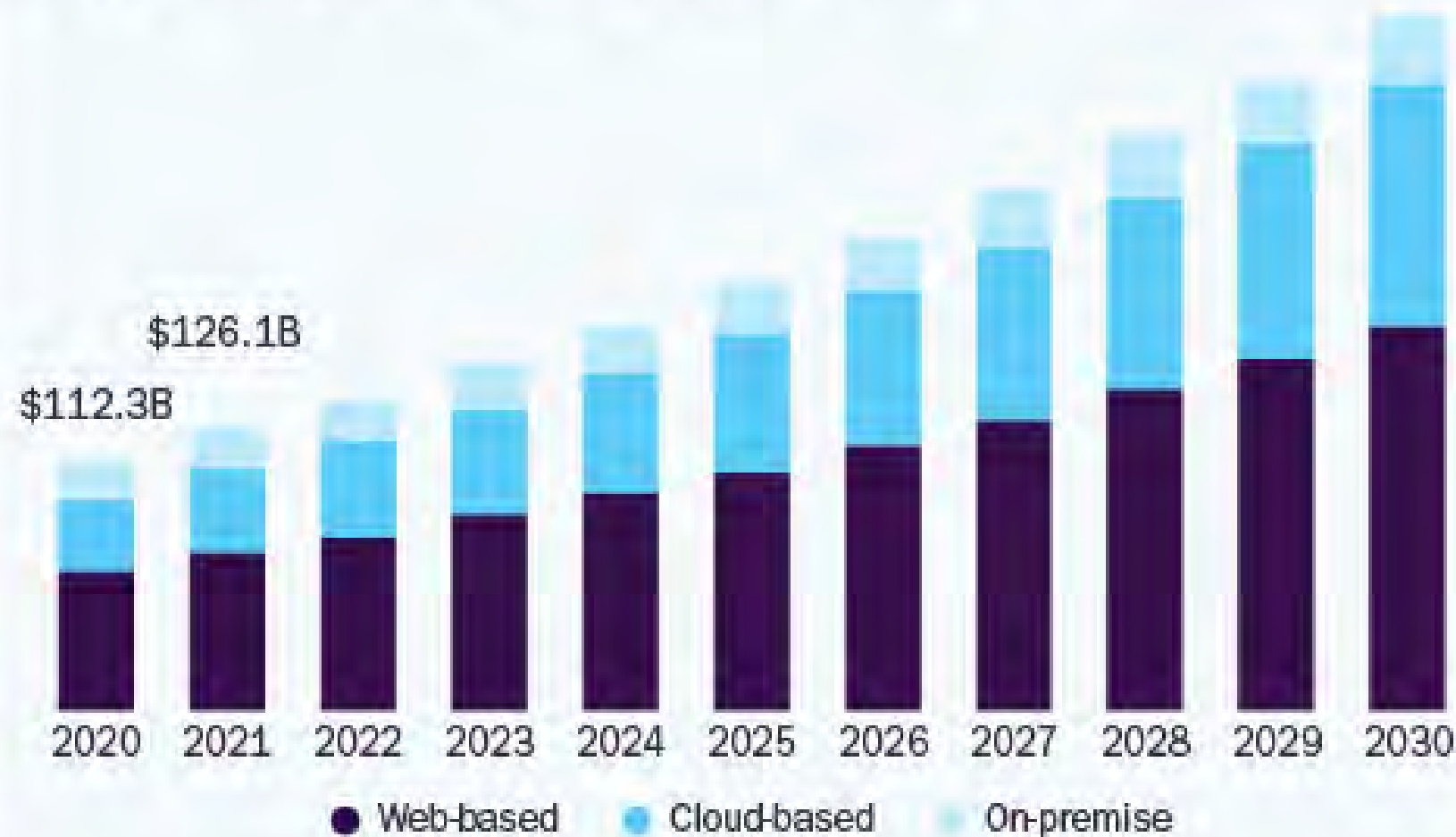
Daniel Hurst

quote fancy



# U.S. Revenue Cycle Management Market

Size, by Delivery Mode, 2020 - 2030 (USD Billion)



GRAND VIEW RESEARCH

**10.3%**

U.S. Market CAGR,  
2023 - 2030

Source:  
[www.grandviewresearch.com](http://www.grandviewresearch.com)

**Quality**

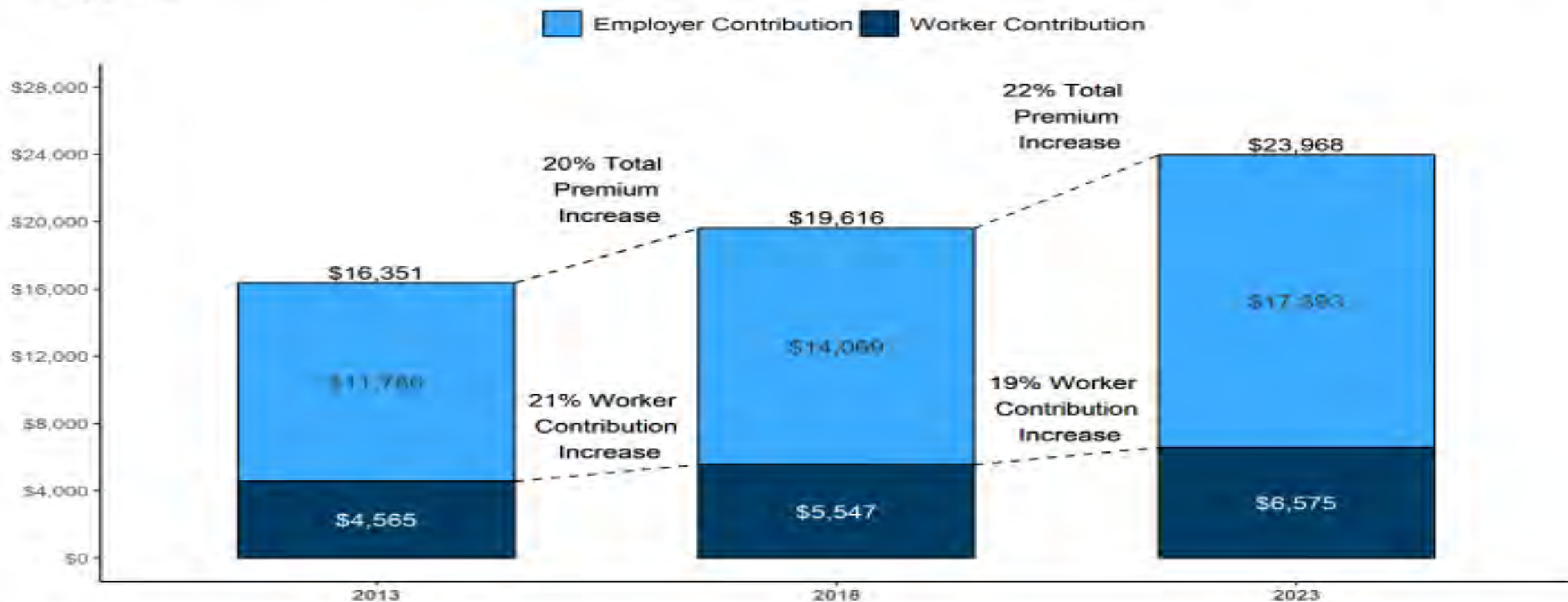


**Cost**

**Access**



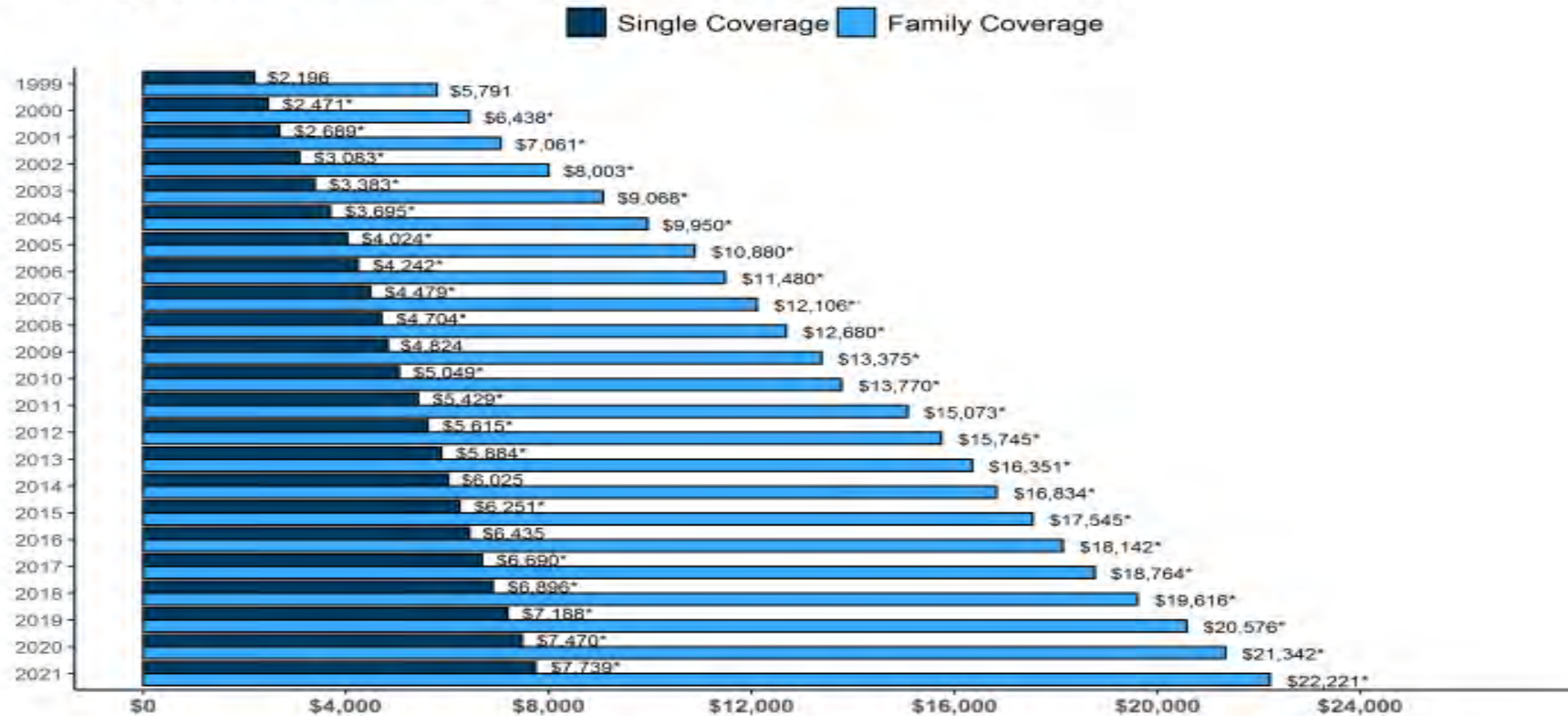
**Figure A**  
**Average Annual Worker and Employer Premium Contributions for Family Coverage, 2013, 2018, and 2023**



SOURCE: KFF Employer Health Benefits Survey, 2018 and 2023; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

**Figure 1.12**

**Average Annual Premiums for Single and Family Coverage, 1999-2021**



\* Estimate is statistically different from estimate for the previous year shown (p < .05).

SOURCE: KFF Employer Health Benefits Survey, 2018-2021; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2017

**Figure 1.12: Average Annual Premiums for Single and Family Coverage, 1999-2021**



**Figure 1.13**

**Average Annual Premiums for Covered Workers with Family Coverage, by Firm Size, 1999-2021**



\* Estimate is statistically different from estimate for the previous year shown ( $p < .05$ ).

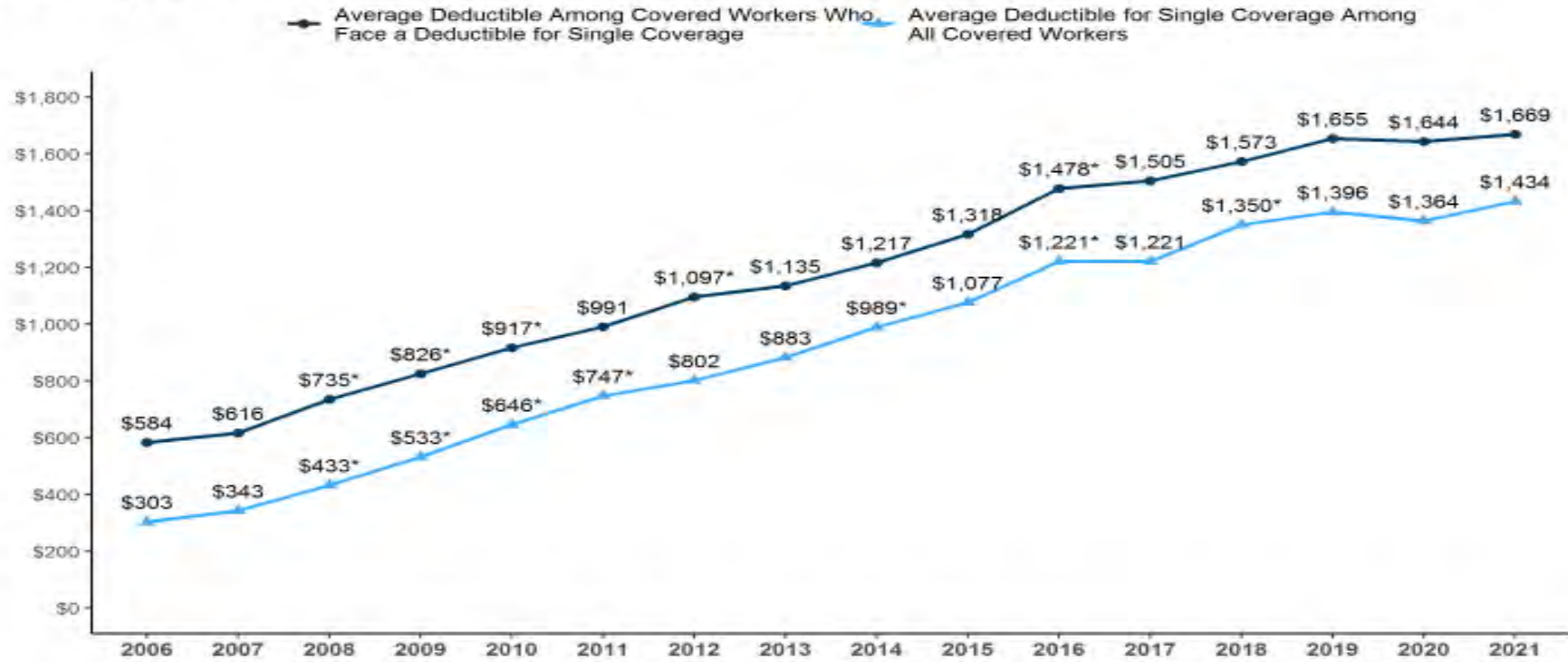
NOTE: Small Firms have 3-199 workers and Large Firms have 200 or more workers.

SOURCE: KFF Employer Health Benefits Survey, 2018-2021; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2017

**Figure 1.13: Average Annual Premiums for Covered Workers With Family Coverage, by Firm Size, 1999-2021**

**Figure 7.10**

**Average General Annual Deductibles for Single Coverage, 2006-2021**



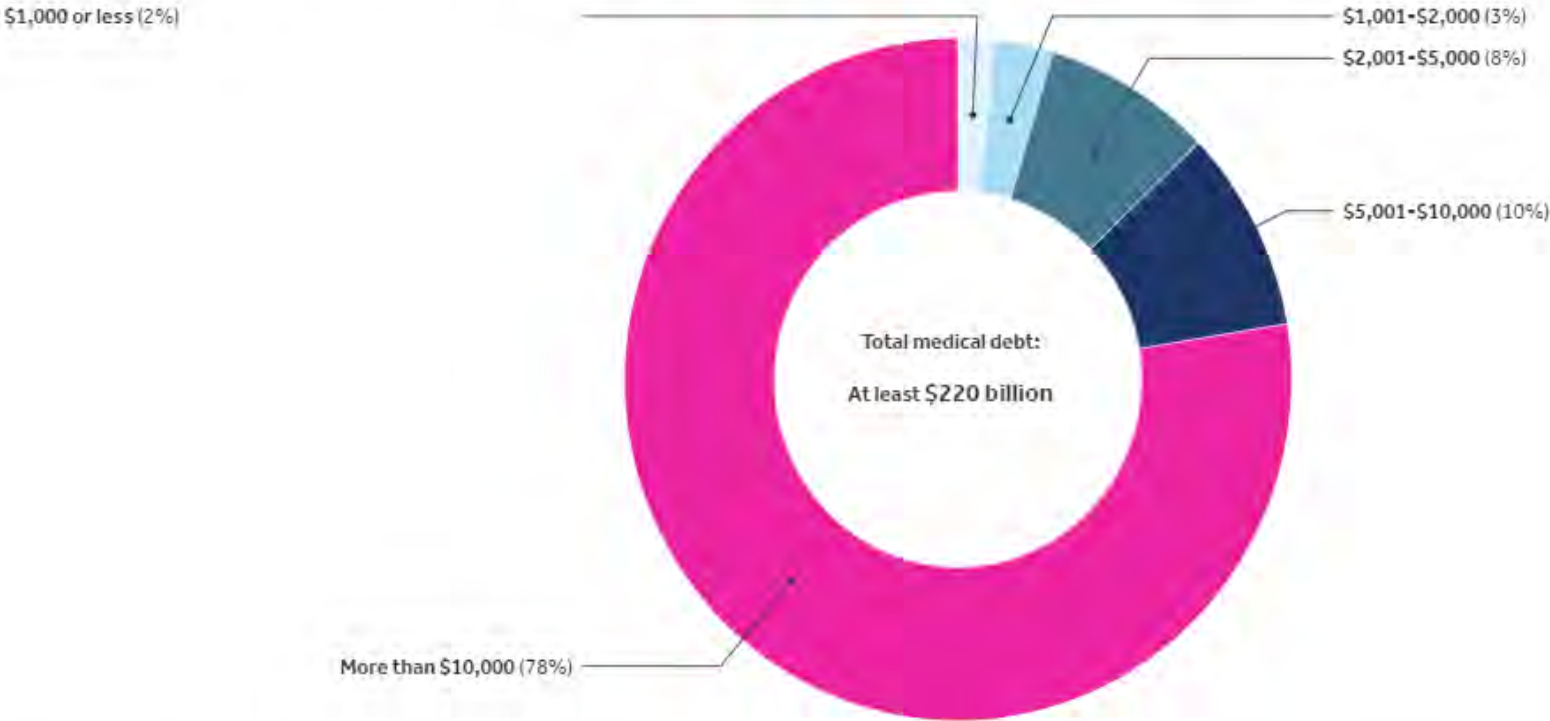
\* Estimate is statistically different from estimate for the previous year shown ( $p < .05$ ).

NOTE: Average general annual deductibles are among all covered workers. Workers in plans without a general annual deductible for in-network services are assigned a value of zero.

SOURCE: KFF Employer Health Benefits Survey, 2018-2021; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2006-2017

**Figure 7.10: Average General Annual Deductibles for Single Coverage, 2006-2021**

Share of aggregate total medical debt in the U.S., by the amount of debt individuals owe, 2021



Note: To reduce the influence of the highest debt holders on the total, KFF used a conservative method to calculate medical debt for respondents with extremely high debt amounts. This approach removes the highest debt values from the calculation. This analysis is limited to those owing over \$250 in medical debt.



# The Economics of MA

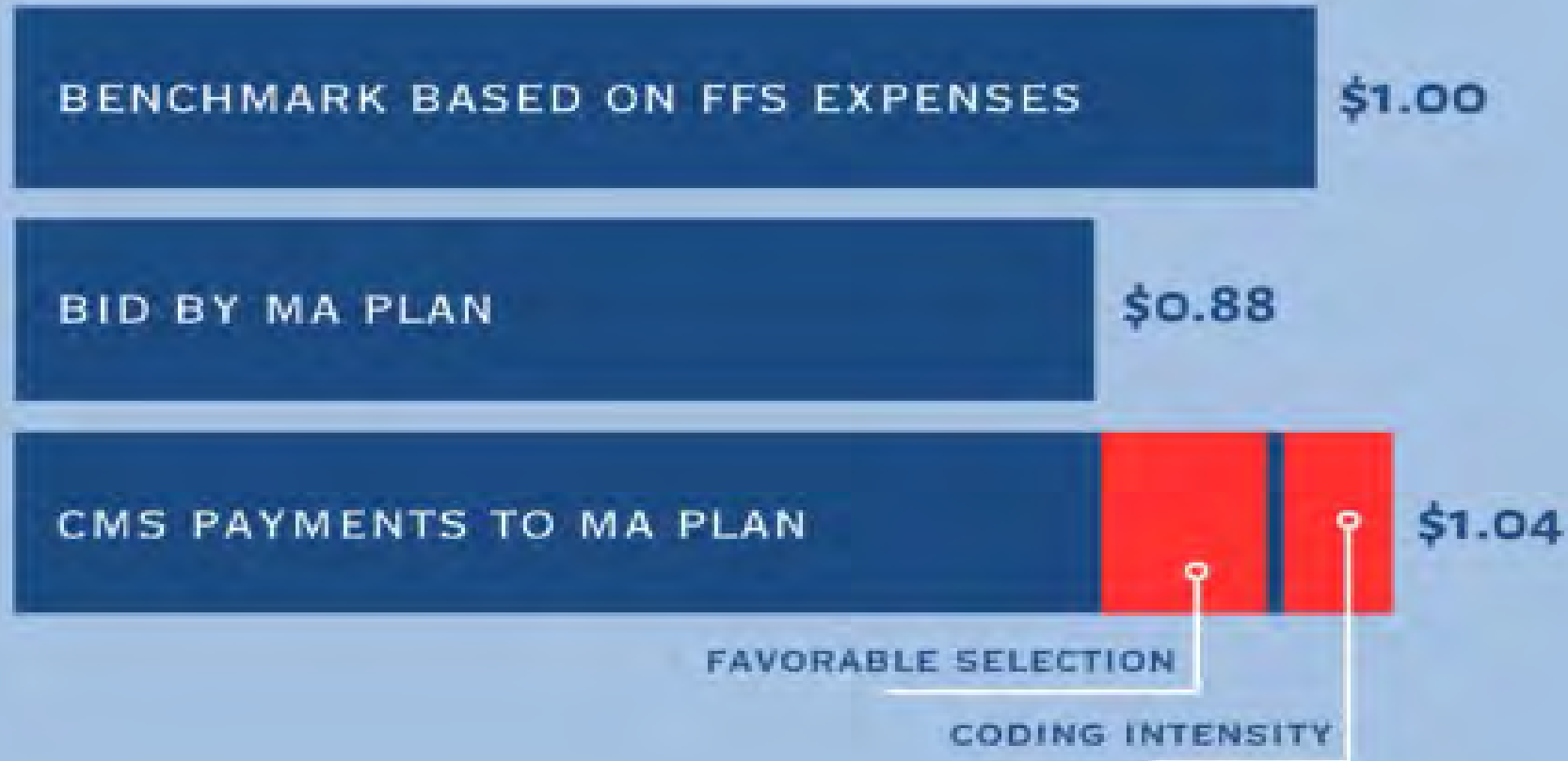


Figure 6

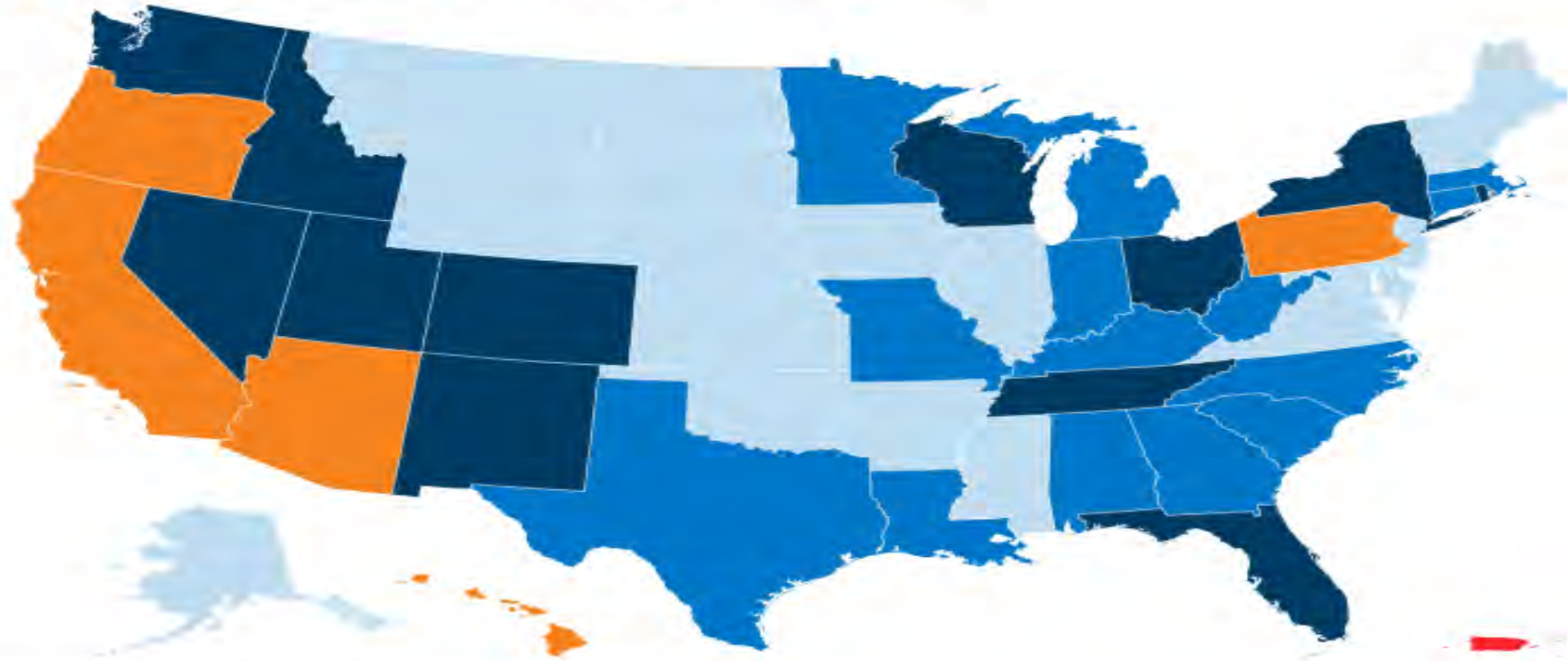
## Share of Beneficiaries Enrolled in Medicare Advantage in 2013, by State

Click on the buttons below to see enrollment data for 2013 and 2023:

**2013**

2023

< 20%   20%–30%   30%–40%   40%–50%   50%–60%   ≥ 60%



NOTE: Includes only Medicare beneficiaries with Part A and B coverage.

SOURCE: KFF analysis of CMS Medicare Advantage Enrollment Files and March Medicare Enrollment Dashboard, 2013 and 2023. • [PNG](#)



Figure 6

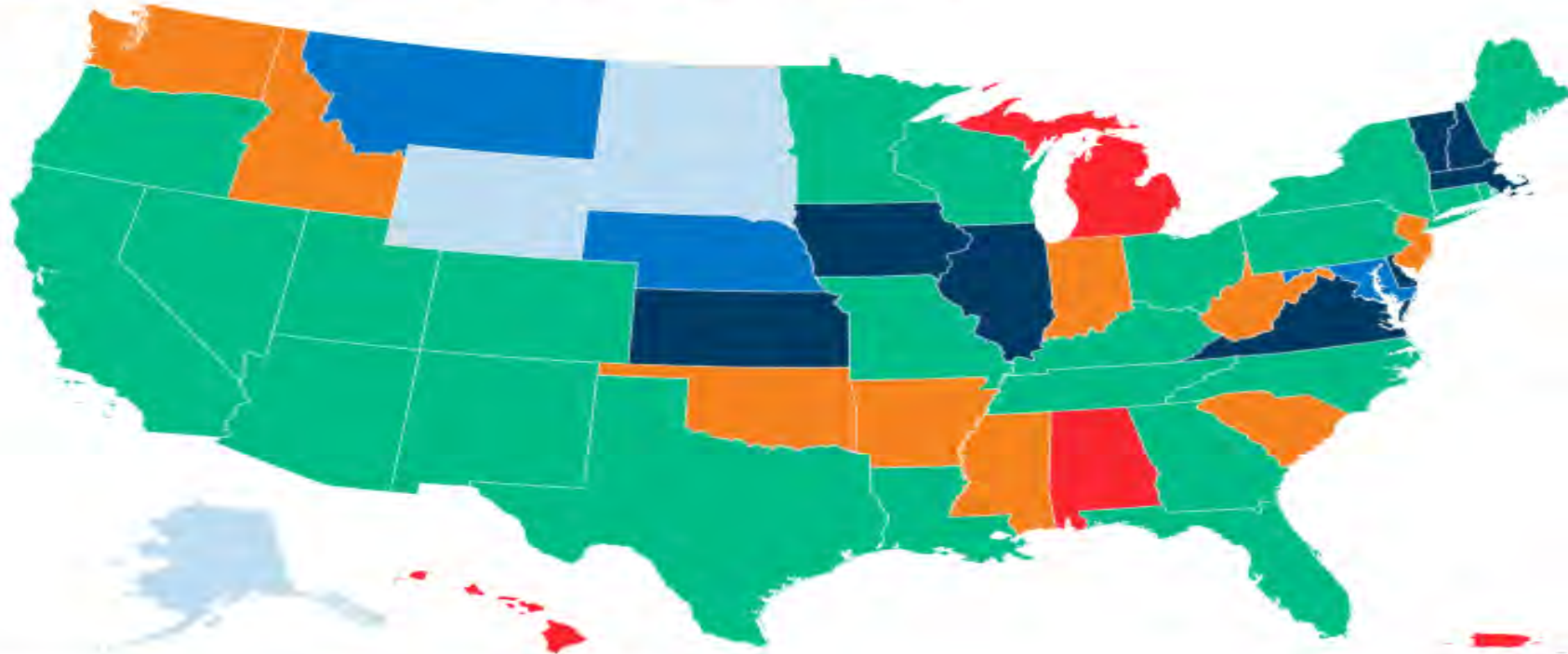
## Share of Beneficiaries Enrolled in Medicare Advantage in 2023, by State

Click on the buttons below to see enrollment data for 2013 and 2023:

2013

**2023**

< 20%  20%–30%  30%–40%  40%–50%  50%–60%  ≥ 60%



NOTE: Includes only Medicare beneficiaries with Part A and B coverage.

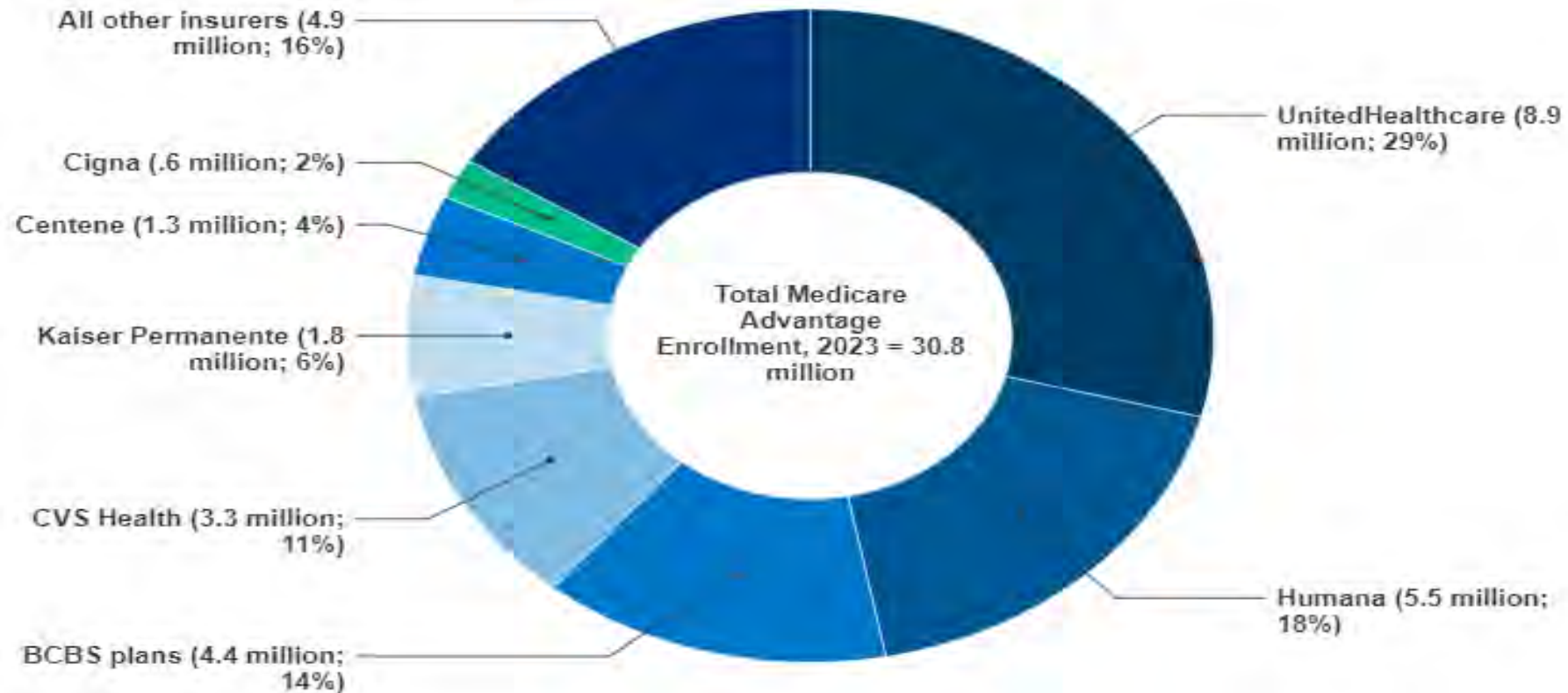
SOURCE: KFF analysis of CMS Medicare Advantage Enrollment Files and March Medicare Enrollment Dashboard, 2013 and 2023. • [PNG](#)

**KFF**



Figure 8

## Medicare Advantage Enrollment by Firm or Affiliate, 2023



NOTE: All other insurers includes firms with less than 2% of total enrollment. BCBS are BlueCross and BlueShield affiliates and includes Anthem BCBS plans (Elevance). Non-BCBS Elevance plans are 2% of total enrollment.

SOURCE: KFF analysis of CMS Medicare Advantage Enrollment Files, 2023. • PNG

**KFF**

Figure 10

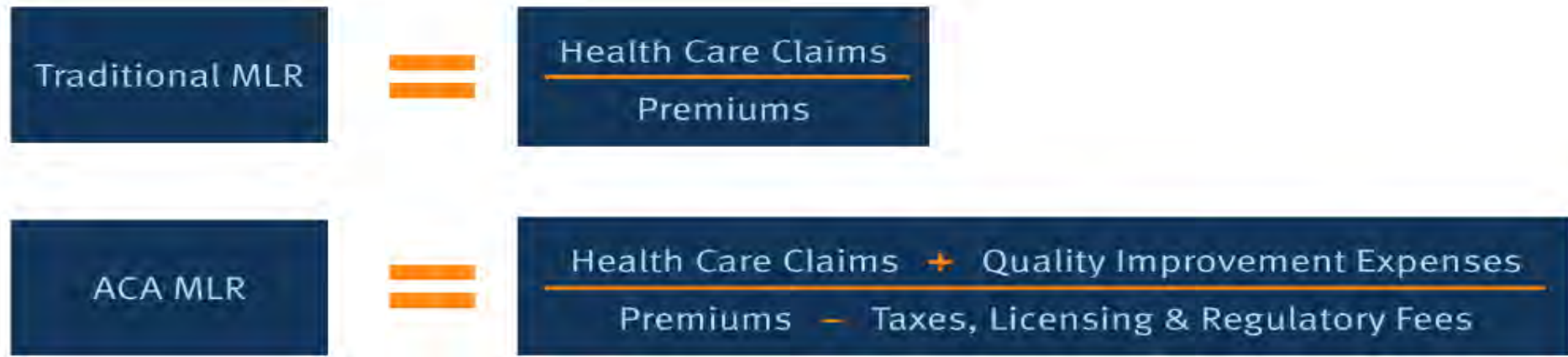
## Medicare Advantage Enrollment by Firm or Affiliate, 2010-2023

	March 2010 Enrollment	March 2022 Enrollment	March 2023 Enrollment	Change in Number of Enrollees from 2022 to 2023
UnitedHealthcare	2,149,961	7,903,784	8,942,883	1,039,099
Humana	1,750,602	5,033,104	5,545,949	512,845
BCBS plans	1,648,307	4,053,286	4,350,123	296,837
CVS Health	624,208	3,105,056	3,322,716	217,660
Kaiser Permanente	953,300	1,796,616	1,847,966	51,350
Cigna	322,979	550,136	573,058	22,922
Centene	683,848	1,373,712	1,282,631	-91,081
All other insurers	2,621,701	4,597,203	4,887,976	290,773

NOTE: All other insurers includes firms with less than 2% of total enrollment. BCBS are BlueCross and BlueShield affiliates and includes Anthem BCBS plans (Elevance). Non-BCBS Elevance plans are 2% of total enrollment.

SOURCE: KFF analysis of CMS Medicare Advantage Enrollment Files, 2010-2023. • PNG

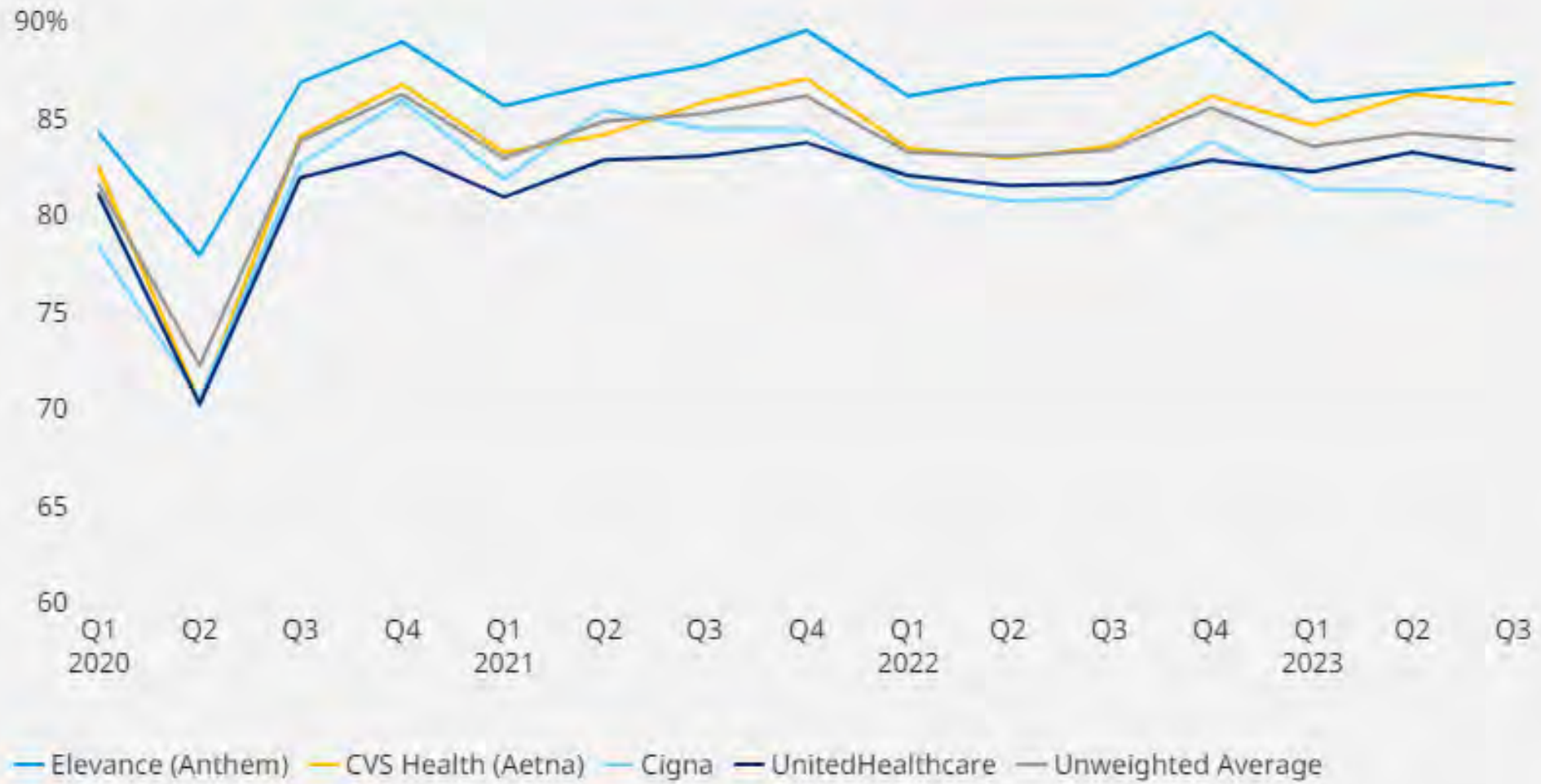
# Medical Loss Ratio (MLR) Formulas: Traditional MLR and Affordable Care Act (ACA) MLR



Source: Kaiser Family Foundation

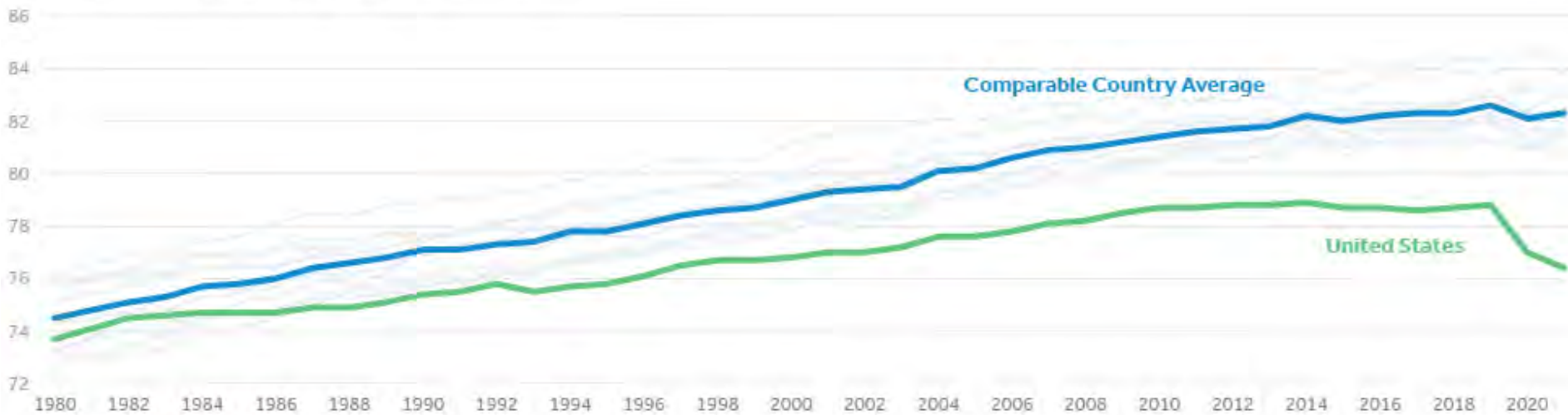


**Exhibit 2: Medical loss ratios**



## Life expectancy continued to drop in the U.S. in 2021 while rebounding in most peer countries

Life expectancy at birth, in years, 1980-2021

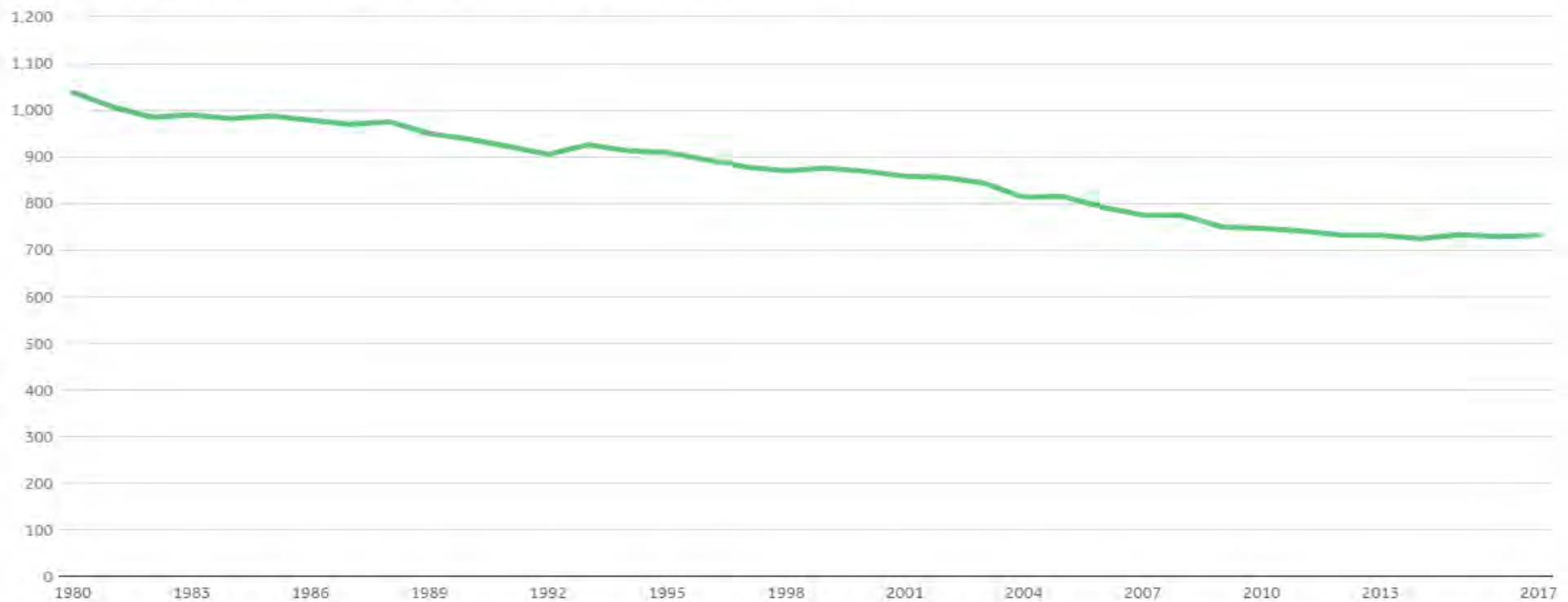


Notes: Comparable countries include Australia, Austria, Belgium, Canada, France, Germany, Japan, the Netherlands, Sweden, Switzerland, and the U.K. See [Methods section](#) of "How does U.S. life expectancy compare to other countries?"

Source: KFF analysis of [OECD](#) and [U.K. Office for Health Improvement and Disparities](#) data • [Get the data](#) • [PNG](#)

## Mortality rates in the U.S. have generally declined over time

Overall age-adjusted mortality rate per 100,000 population, 1980-2017

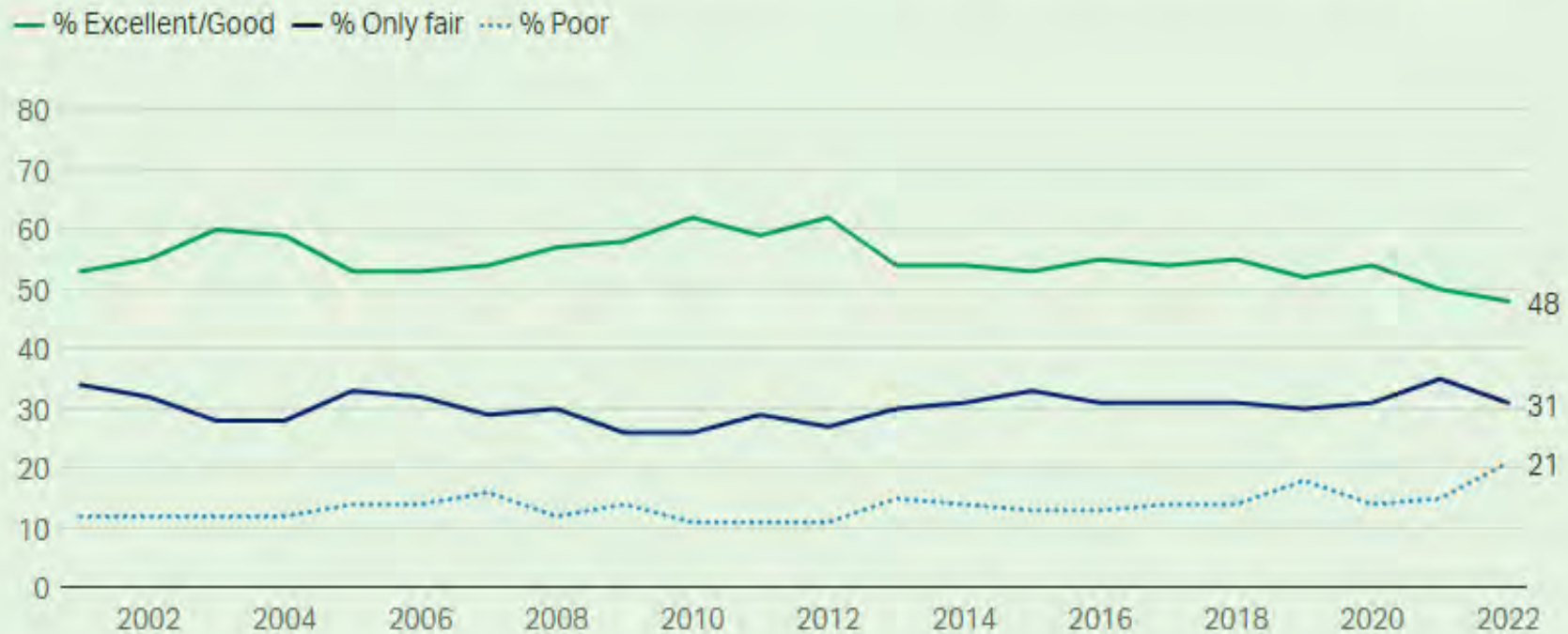


Notes: Break in series in 1999 due to changes in ICD coding.

Source: [CDC WONDER](#) • [Get the data](#) • [PNG](#)

## Americans' Views of U.S. Healthcare Quality

Overall, how would you rate the quality of healthcare in this country -- as excellent, good, only fair or poor?



Figures based on Gallup Health and Healthcare poll conducted each November

[Get the data](#) • [Download image](#)

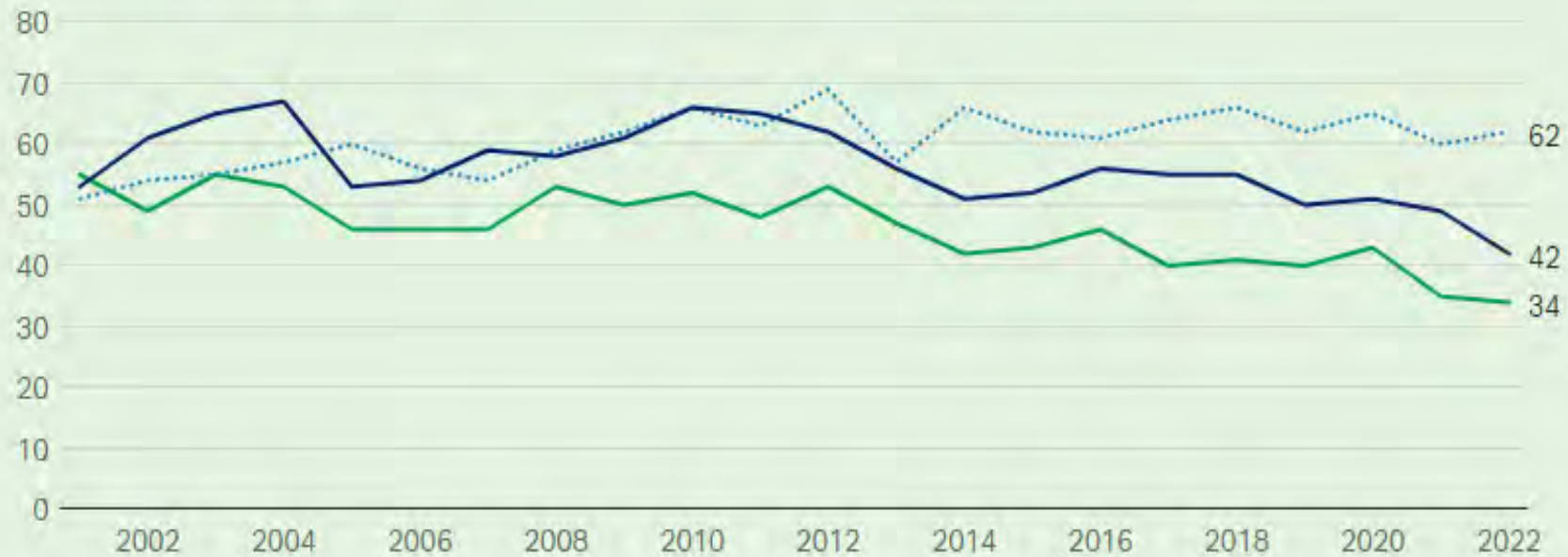
GALLUP



## Positive Views of U.S. Healthcare Quality, by Age

% Rating quality of healthcare in the country "excellent" or "good"

— 18 to 34 — 35 to 54 ··· 55+



Figures based on Gallup Health and Healthcare poll conducted each November

[Get the data](#) • [Download image](#)

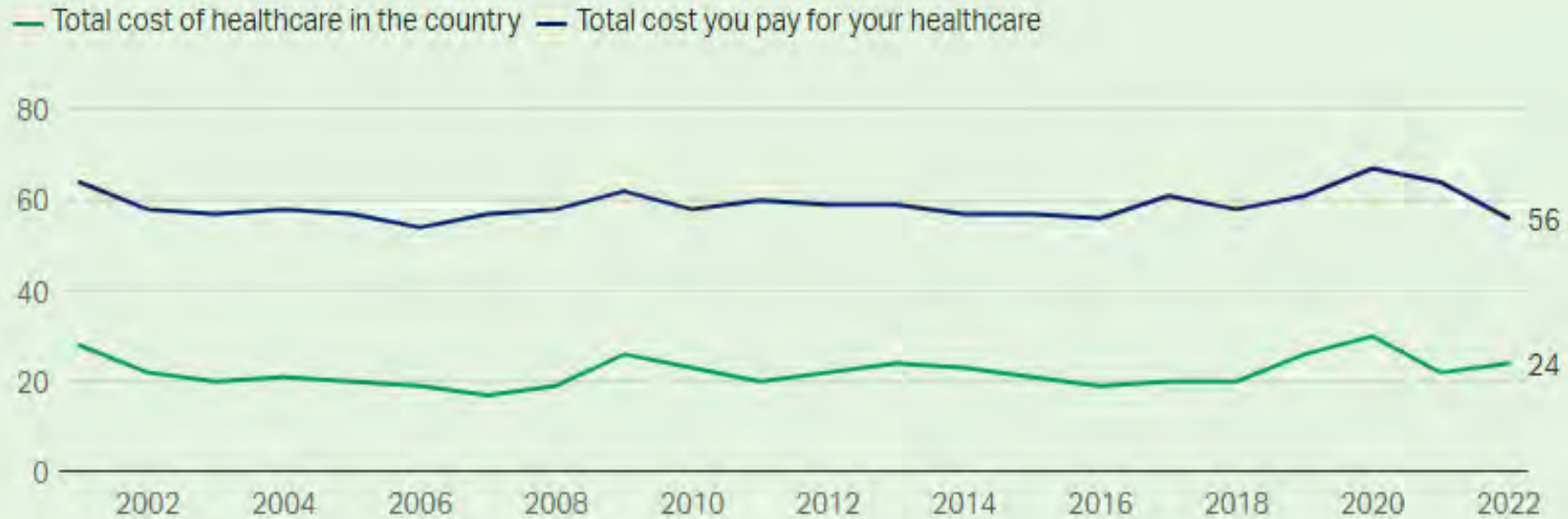
GALLUP

## Americans' Satisfaction With Healthcare Costs

Are you generally satisfied or dissatisfied with the total cost of healthcare in this country?

Are you generally satisfied or dissatisfied with the total cost you pay for your healthcare?

**% Satisfied**



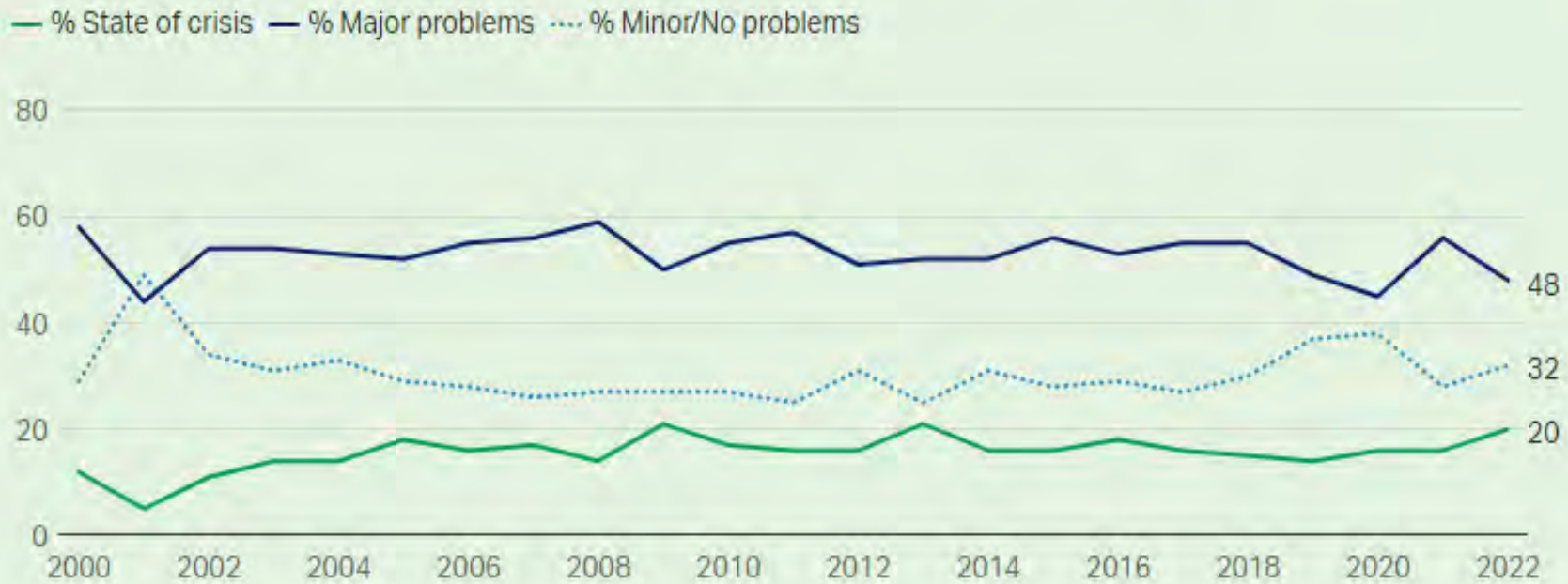
Figures based on Gallup Health and Healthcare poll conducted each November

[Get the data](#) • [Download image](#)

GALLUP

## Condition of U.S. Healthcare System

Which of these statements do you think best describes the U.S. healthcare system today -- [it is in a state of crisis, it has major problems, it has minor problems (or) it does not have any problems]?



Figures based on Gallup Health and Healthcare poll conducted each November

[Get the data](#) • [Download image](#)

GALLUP

Press Ganey Assoc: 139,380 former patients from 225 hospitals:

**NONE of THE top 15 factors  
determining Patient  
Satisfaction referred to  
patient's health outcome**

Source: *Putting Patients First*, Susan Frampton, Laura Gilpin, Patrick Charmel



Figure 5: Percentage of state rural hospitals determined to be vulnerable

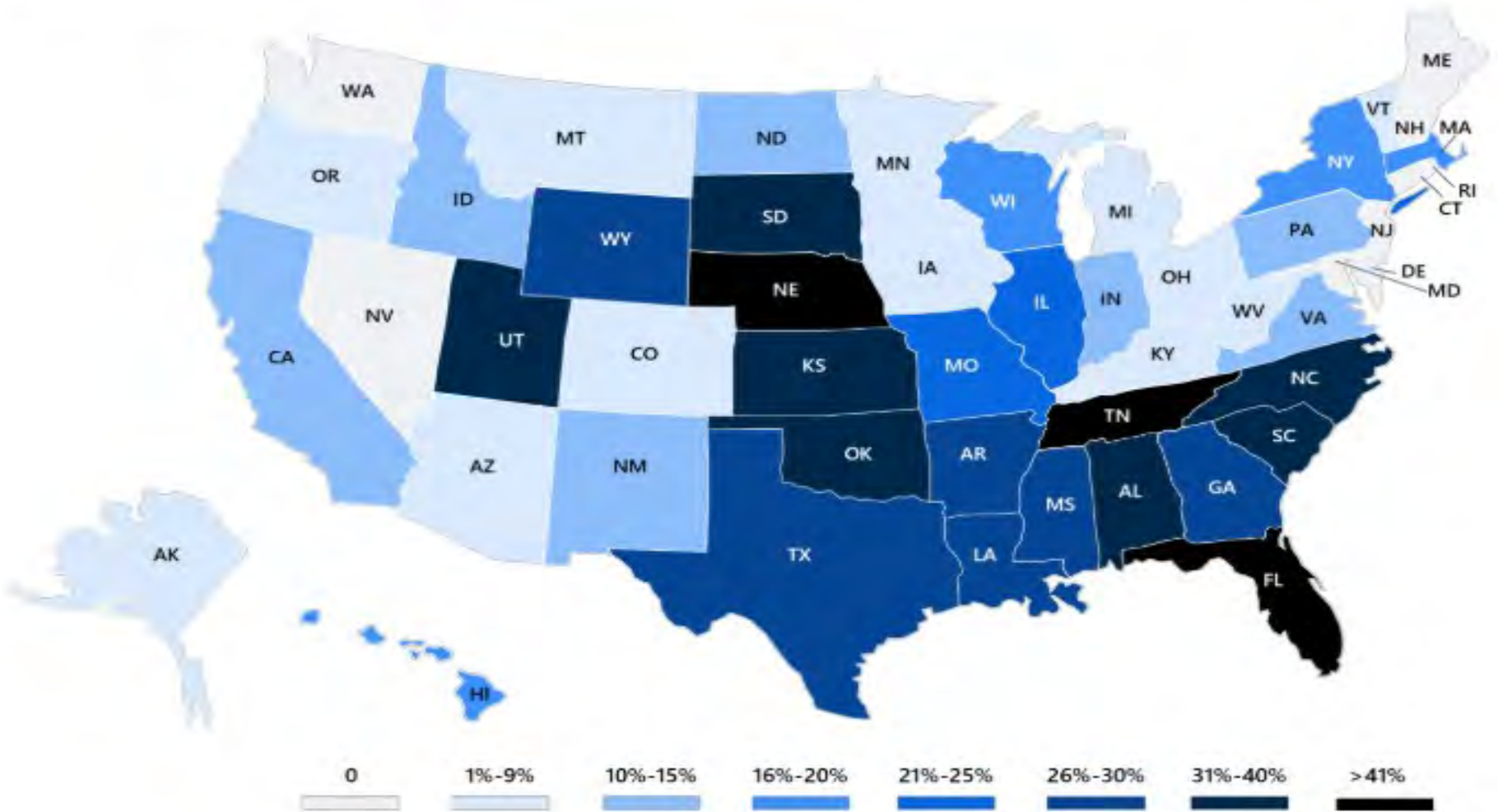


Figure 6: Percentage of rural hospitals that stopped offering OB between 2011 and 2021

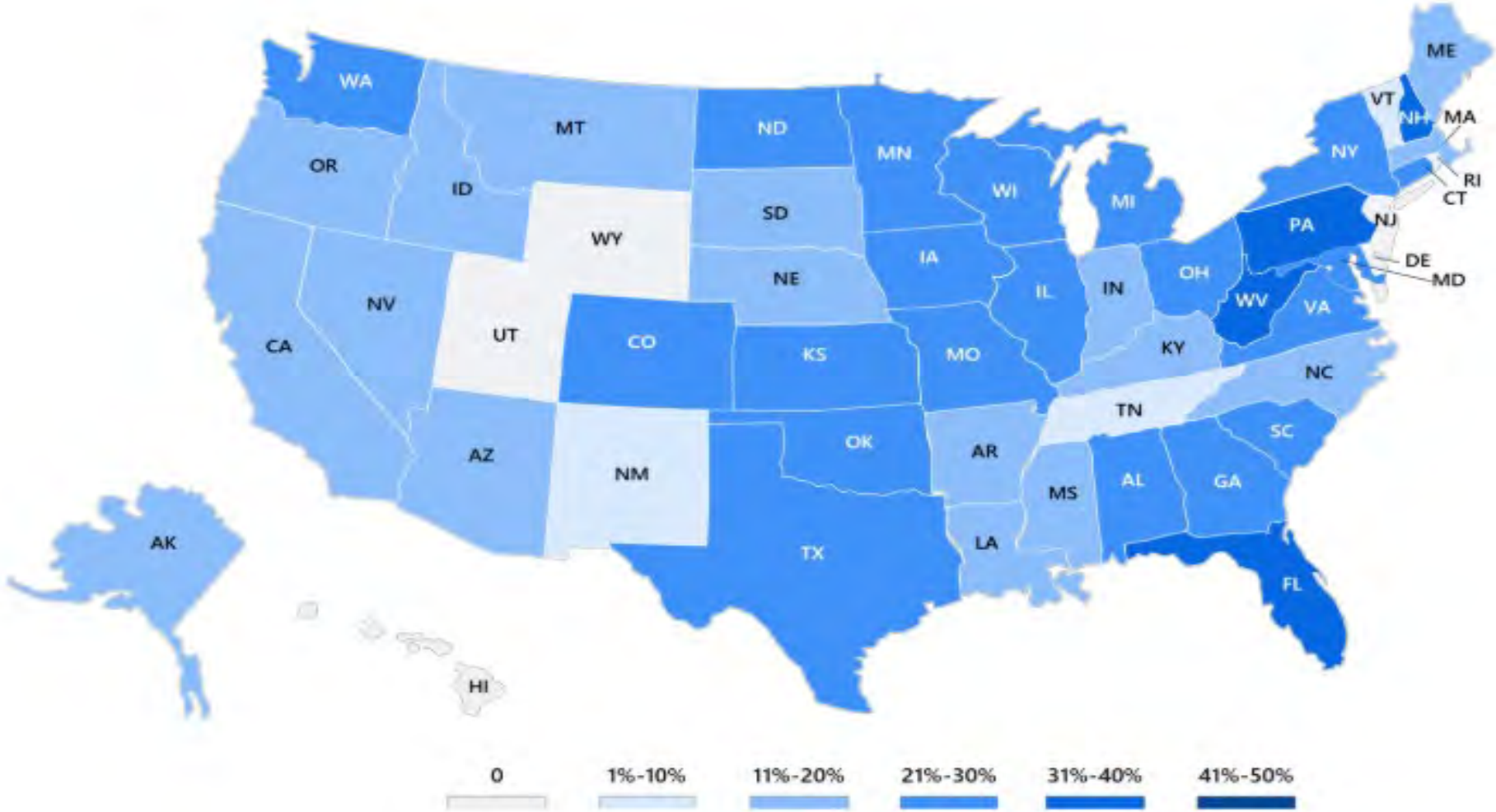
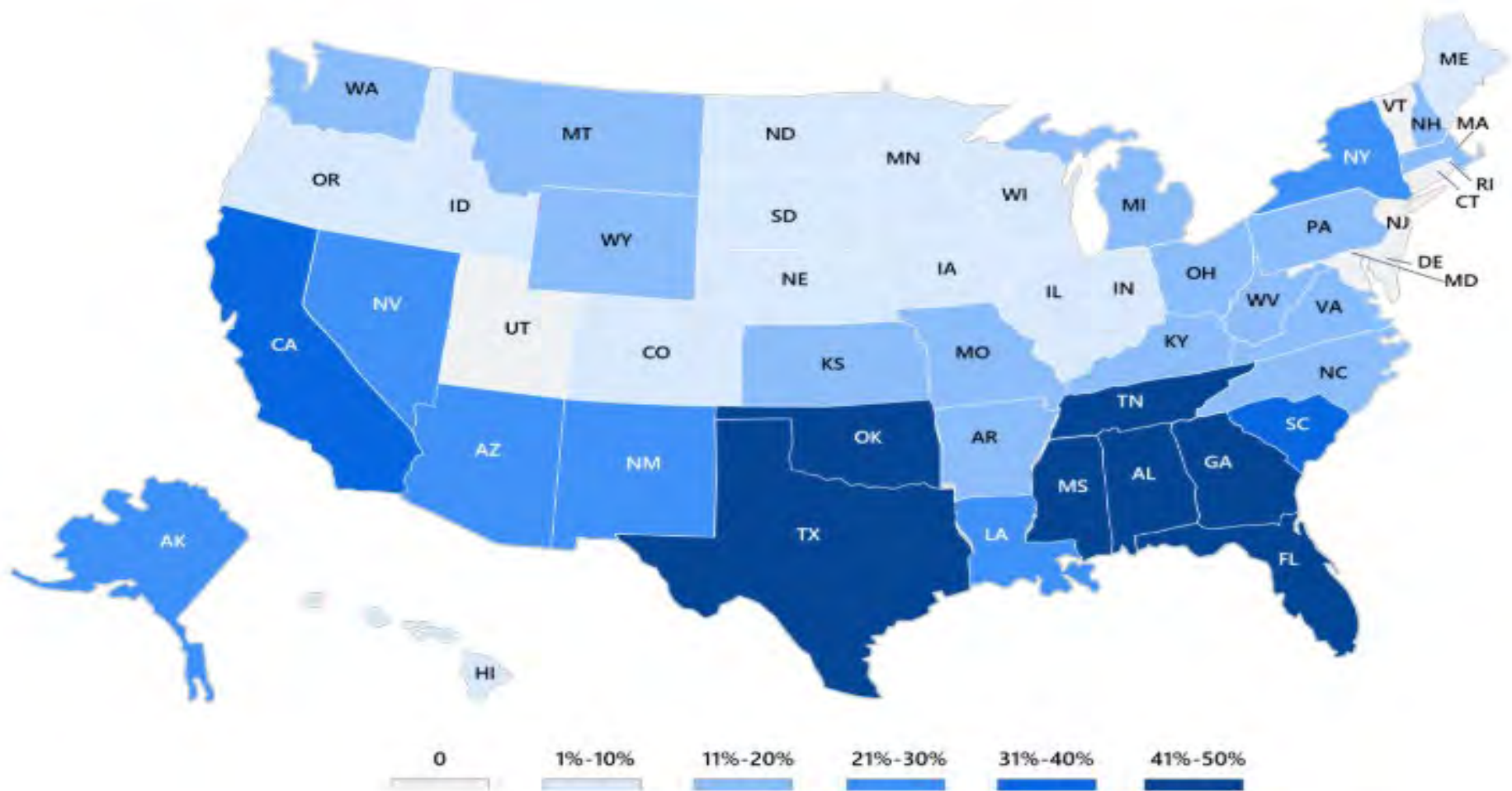


Figure 7: Percentage of rural hospitals that stopped offering chemo between 2014 and 2022



# The Value of Convenience

- 70% of customers would pay more if they knew the experience would be convenient
- 75% would switch companies if they found out a competitor was more convenient to do business with
- 68% say a convenient customer experience alone will make them return to a brand or company
- 80% are likely to recommend a brand or company to friends and family if it provides a convenient customer service experience



# Revenue Chart

Annual

Quarterly

Trailing

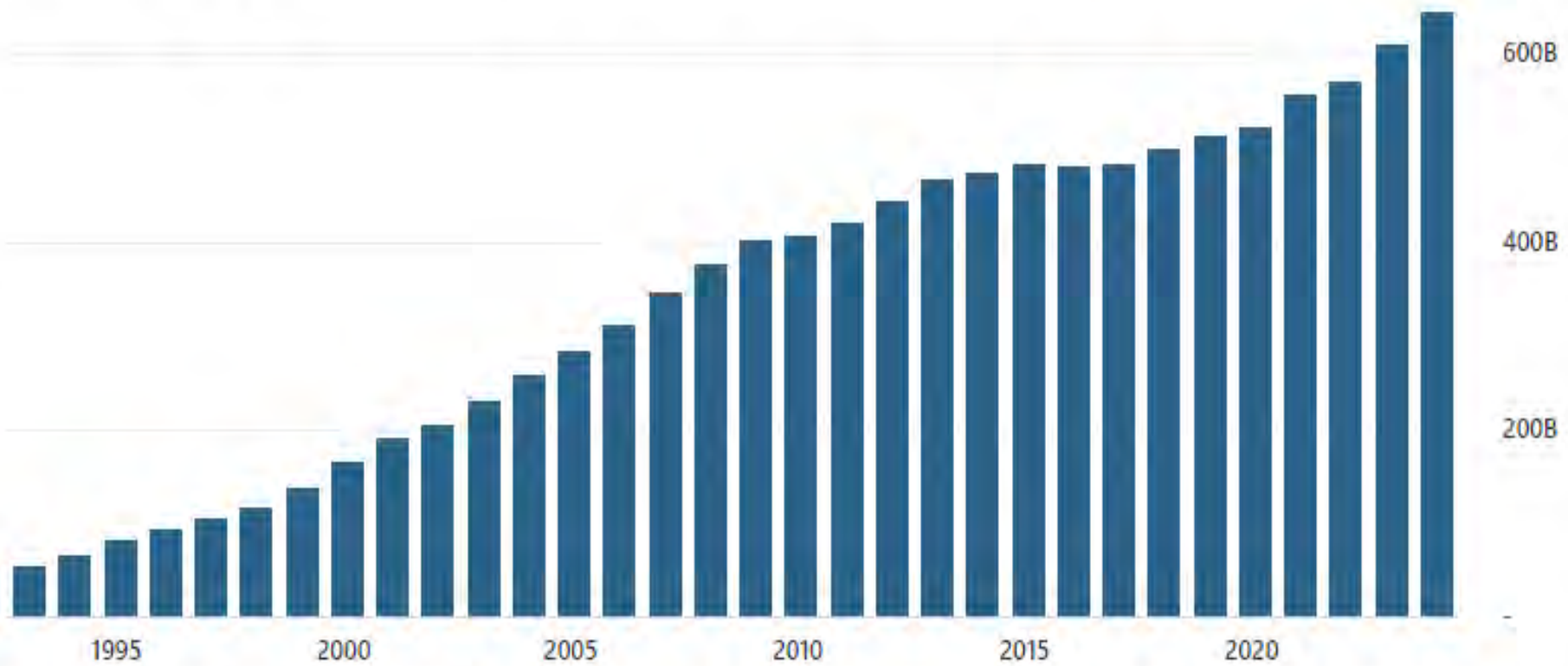


5Y

10Y

Max

## Walmart Revenue - Annual

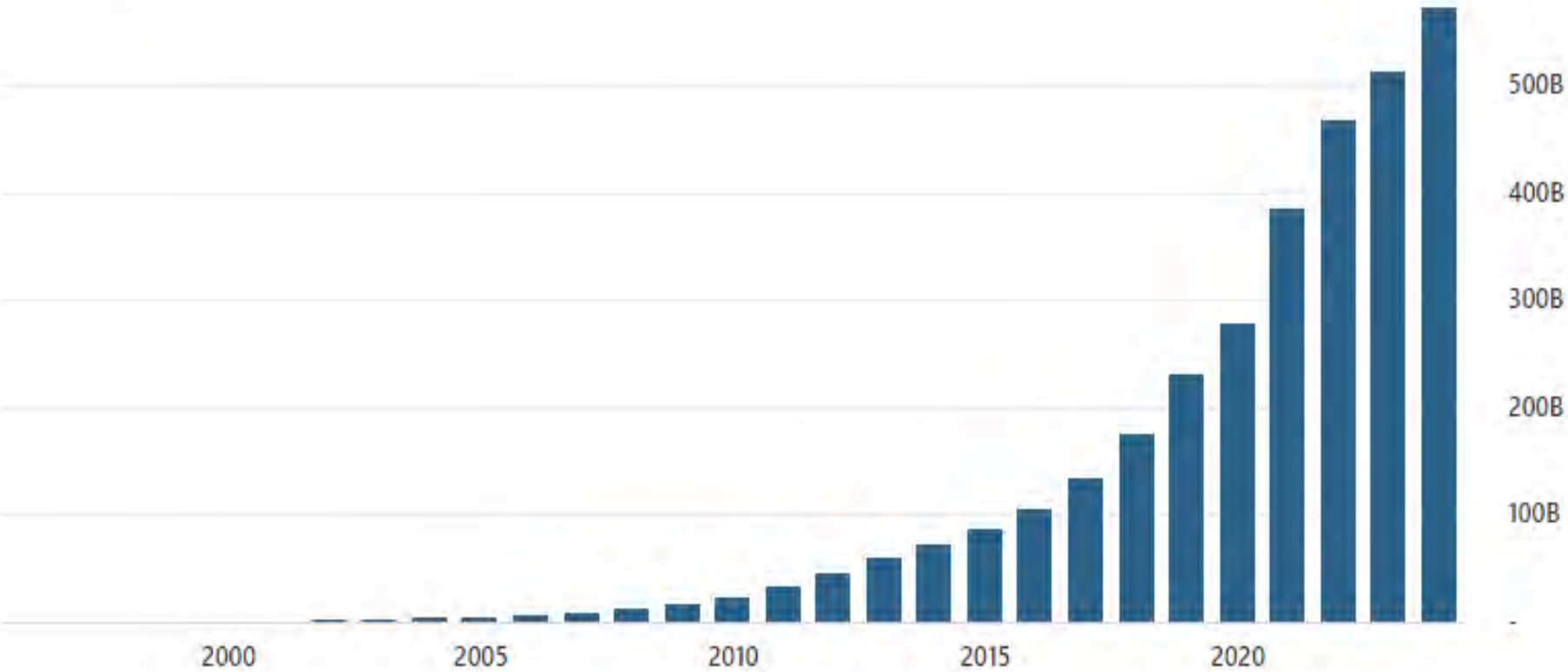


# Revenue Chart

Annual Quarterly Trailing ⋮

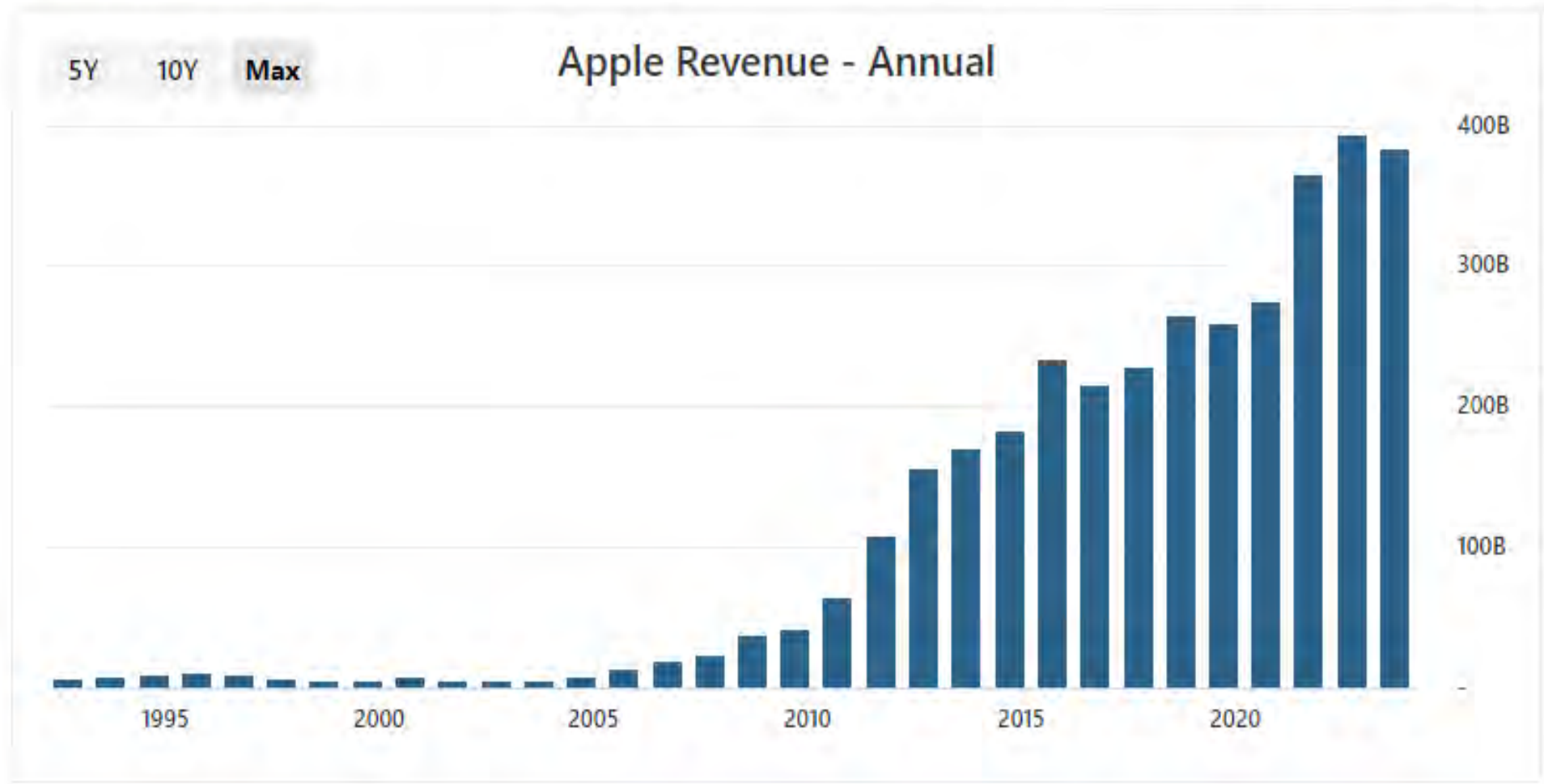
5Y 10Y Max

## Amazon Revenue - Annual



# Revenue Chart

Annual Quarterly Trailing ⋮



“We use no sales agency or middlemen, but prefer to deal directly with each group so that all group hospitalization fees paid may be used only for hospital care of members and not for any personal profit.”

-Justin Ford Kimball



# Closing Video

- <https://www.youtube.com/watch?v=oZcyOrNLlho>

Thank You!