



CENTER FOR IMPROVING  
VALUE IN HEALTH CARE

## Glossary of Terms

### Interactive CO APCD Statewide Reports ([www.civhc.org](http://www.civhc.org))

GENERAL TERMS	
Data Vintage	The <a href="#">Data Vintage</a> refers to the specific payers and associated number of members included in the CO APCD by year. The Data Vintage also includes any special conditions or caveats related to the data that users should keep in mind when reviewing and utilizing the data.
Statewide	CO APCD population residing in Colorado.
Urban	CO APCD population residing in Colorado counties that are part of a Metropolitan Statistical Area. <sup>1</sup>
Rural	CO APCD population residing in Colorado counties that are not part of a Metropolitan Statistical Area. This includes residents of counties referred to as “frontier” counties. <sup>2</sup>
Geographic Profile	Profiles refer to measures displayed for distinct geographical areas. Profiles are available for Colorado counties and Health Statistics Regions.
County	Counties are the primary legal divisions of most states. Colorado has 64 counties in total.
Health Statistics Regions (HSR)	Geographic areas representing a group of adjacent counties in Colorado, or, less frequently, a single county. HSRs were derived by the Colorado Department of Public Health and Environment in partnership with state and local public health officials. <sup>3</sup>
All Payers	All Payers represents all health insurance plans included in the CO APCD (See <a href="#">Data Vintage</a> ). As of September 1st, 2017, this includes Commercial (large group, small group, individual, non-ERISA self-insured and some ERISA self-insured plans), Medicaid (both managed and fee-for-service), and Medicare Advantage. <b>Although the CO APCD does contain Medicare Fee-for-Service claims, it is NOT currently reflected in the statewide public interactive reports. Plans are underway to include Medicare Fee-for-Service results in future updates.</b>
Commercial	Commercial insurers are health insurance companies that cover individuals (either through their employer or individually, or on behalf of an employer) outside of the state Medicaid and federal Medicare programs.
Medicaid	Medicaid, also known as Health First Colorado, is a state run health insurance program that provides free or low-cost health insurance to eligible individuals. Medicaid data on this website includes both fee-for-service and managed Medicaid claims from private insurers. For more information on CO APCD Medicaid data vs. Medicaid data made available through the Colorado Department of Health Care Policy and Financing, <a href="#">click here</a> .

<sup>1</sup> Colorado Rural Health Center (2016). *Colorado: County Designations, 2016*. Retrieved from <http://coruralhealth.wpengine.netdna-cdn.com/wp-content/uploads/2016/03/2016.CountyDesignations.pdf> on July 13, 2017.

<sup>2</sup> Colorado Rural Health Center (2016). *Colorado: County Designations, 2016*. Retrieved from <http://coruralhealth.wpengine.netdna-cdn.com/wp-content/uploads/2016/03/2016.CountyDesignations.pdf> on July 13, 2017.

<sup>3</sup> <http://www.chd.dphe.state.co.us/HealthDisparitiesProfiles/dispHealthProfiles.aspx>

Medicare Advantage	Medicare is the federal health insurance program for people who are 65 or older, people entitled to Social Security disability payments for two years or more, and people with End-Stage Renal disease, regardless of income. Some Medicare members choose to receive coverage through a private entity or Medicare Advantage insurance carrier. Medicare Advantage (also known as Part C) offers an expanded set of options for receiving health care compared to the original Fee-For-Service (FFS) Medicare program, and may include additional benefits.
Per Member Per Year (PPPY)	Per Member Per Year is a standard measure of average health care spending during a particular year among members with at least one month of insurance coverage, weighted by the number of months of coverage.
Per 1,000 Members	Per 1,000 Members is a standard way to measure the utilization of health care services during a particular year among members with at least one month of insurance coverage, weighted by the number of months of coverage.
Percent Change from Previous Year	Percent Change from Previous Year measures the percent difference between the value of a measure in one reporting year and the value in the previous year. A negative value indicates a decrease, a positive value indicates an increase, and 0% indicates there was virtually no change from one year to the next.
Average Annual Percent Change Across Multiple Years	Average annual percent change measures the percent difference in the value of a measure from one year to the next observed over multiple years. For example, the average percent change from 2012 to 2015 would be determined by averaging the observed percent changes from 2012-2013, 2013-2014, and 2014-2015.
Ratio to State Median	Ratio to State Median is constructed by dividing a county or HSR median value by the overall state median value. A ratio below 1.0 means that the county or HSR value is lower than the state median, and a ratio above 1.0 means that the county or HSR value is higher. For example, 0.85 reflects a value that is 15% below the state median whereas 1.15 reflects a value that is 15% above. A value of 1.0 means that the county or HSR value is not different from the state median.

## COST OF CARE REPORT

Cost	Cost, or Cost of Care, represents the amount (in dollars) that patients and health insurance plans paid (allowed amounts) to providers for health care services utilized during a particular year. The patient portion includes the amount of copays, deductibles and coinsurance due for the services used. However, the patient portion does not reflect what the individual actually paid, nor does it include any health insurance premiums paid by the patient or employer. Cost of Care is a measure of average spending Per Person Per Year and is displayed based on where a patient lives, not where they received care.
Who's Paying	Refers to a set of three standard cost measures reflecting who is paying what portion of the bill: Health Plan Cost, Patient Cost, and Health Plan and Patient Cost.
Health Plan Cost	The amount of dollars paid solely by the payer or health insurance plan, calculated Per Person Per Year (PPPY).
Patient Cost	The amount of dollars for which the patient is responsible, also known as "out-of-pocket" cost, calculated Per Member Per Year (PPPY). This includes all copay, deductible and coinsurance amounts identified as the patient's responsibility by the health insurance plan. It reflects what the patient owes, but may not always reflect the actual amounts paid by the patient.
Health Plan and Patient Cost	The combined dollar amount of Health Plan Cost and Patient Cost, calculated Per Member Per Year (PPPY).
Inpatient Services	Inpatient services refer to health care services received while admitted to a hospital, skilled nursing facility or another institution offering inpatient services.
Outpatient Services	Outpatient services are health care services received in a facility setting such as a hospital or clinic without being admitted.

Professional Services	Professional services are services delivered by a physician or other health care professional, such as a nurse practitioner, chiropractor, psychiatrist, or oncologist, received either in an inpatient (hospital) or outpatient (non-hospital) setting.
Pharmacy Services	Pharmacy services refer to prescriptions for generic or brand name medications that were filled by a pharmacy and paid for through a health insurance plan. CO APCD reported costs for Pharmacy Services do not include any rebates, discounts or other payments made by pharmaceutical companies to payers after prescription fulfillment.