

PROPOSAL FOR BLUE CROSS AND BLUE SHIELD COVERAGE FOR
OKLAHOMA INDIANS

Computations are shown below for projected costs of the following services:

1. Hospitalization, In-Patient and Out-Patient
2. Physicians charges at 100% UCR, including Well Baby Care
3. Dentists charges at 100% UCR
4. Prescription Drugs
5. Ambulance
6. Eye-Glasses
7. Immunizations

1. Hospitalization

Cost computations are based on actuarial data from published sources pertaining to Oklahoma Indians, supplemented by information from the Blue Cross data base, where necessary, with an attempt to accommodate it to be applicable to Indians.

A. In-Patient Cost

(1) Data Base

In-Patient Admission Rate - .1485/person from the recent IHS proposal - it is very near that for Blue Cross members (.1443/person).

Average Length of Stay - 6.7 Days. Also from the IHS report. Blue Cross patients stay 5.75 days. It is thought that the Indians may generally have poorer health than the average Blue Cross member therefore the 6.7 days are used in this proposal.

Average In-Patient Charge Per Day - \$160.00 for average semi-private accommodations and intensive care costs paid in full. The average charge presently is near \$130/day. For an anticipated coverage period of 7/1/76 - 6/30/77, \$160/day would be reasonable.

(2) Computations

$$.1485 \times 6.7 \text{ days/case} \times \$160/\text{day} = \underline{\$159.19}$$