

Table 4 Ranking by Medical Cost per Claim Using Rating Bureau Information, Average of Policy Years 2010–2012

State	Average Incurred Medical Cost per Claim, 3-Year Average (developed)	% Difference from National Median	
Rhode Island	\$3,755	-49%	
Michigan	\$4,177	-43%	
Maine	\$4,382	-40%	
Massachusetts	\$4,932	-33%	
Nevada	\$4,958	-32%	
Arkansas	\$5,601	-23%	
Kentucky	\$5,659	-23%	
Oregon	\$5,676	-22%	
Arizona	\$5,717	-22%	
South Dakota	\$5,747	-21%	
Indiana	\$5,884	-20%	
Hawaii	\$6,105	-17%	
Colorado	\$6,159	-16%	
Kansas	\$6,358	-13%	
Pennsylvania	\$6,553	-10%	
Texas	\$6,558	-10%	
Idaho	\$6,634	-9%	
District of Columbia	\$6,697	-8%	
Utah	\$6,782	-7%	
Nebraska	\$6,978	-5%	
Iowa	\$7,062	-4%	
Florida	\$7,272	-1%	
Montana	\$7,316	0%	
Minnesota	\$7,321	0%	
Wisconsin	\$7,323	0%	
Tennessee	\$7,382	1%	
Vermont	\$7,470	2%	
Georgia	\$7,481	2%	
Mississippi	\$7,620	4%	
South Carolina	\$7,863	7%	
North Carolina	\$7,917	8%	
New Hampshire	\$7,949	9%	
Missouri	\$8,287	13%	
Virginia	\$8,324	14%	
Alabama	\$8,661	18%	
Maryland	\$8,702	19%	
Oklahoma	\$8,767	20%	
Connecticut	\$8,968	23%	
New Mexico	\$9,100	24%	
Illinois	\$10,483	43%	
New Jersey	\$11,372	55%	
New York	\$11,751	61%	
Louisiana	\$12,976	77%	
Alaska	\$13,293	82%	
California	\$17,607	141%	
Delaware	\$21,302	191%	
	46 States	34 States Included in Hospital Outpatient Payment Index, 6th Edition^a	% Difference
Median medical cost per claim	\$7,319	\$7,322	0.0%
Average medical cost per claim	\$7,932	\$7,794	-1.7%

Note: States included in this study, *Hospital Outpatient Payment Index: Interstate Variations and Policy Analysis, 6th Edition*, are shown in bold font.

^a The 35th study state, West Virginia, was not one of the 46 states included in the NCCI *Annual Statistical Bulletin*.

Source: *Annual Statistical Bulletin* (2014–2016, Exhibit XI), published by the National Council on Compensation Insurance, Inc. (NCCI).