

SJVIA 25% Increase in Professional/Other Usage Study	HMO to EPO		PPO Usage	
	Annual Cost	PEPM Cost	Annual Cost	PEPM Cost
Expected Professional/Other Usage	\$ 9,911,663	\$ 247.82	\$ 7,099,443	\$ 177.50
+25% Expected Professional/Other Usage	\$ 12,389,579	\$ 309.77	PPO Usage based on HMO Enrollment and HMO Member Subscriber Ratio	
Capitation Cost	\$ 12,038,796	\$ 301.00		
Cost Difference	\$ 350,783	\$ 8.77		