

Payment Differences in Reimbursement to
Ophthalmologists and Optometrists
New Hampshire Insurance Department
September 10, 2013



BACKGROUND

During the 2012/2013 New Hampshire legislative session, House Bill 585 was considered as a method of addressing perceived payment differences between ophthalmologists and optometrists for the same services, based on commercial insurance provider contract rates. The bill was retained for further consideration, and a request was made by members of the legislature to the Insurance Department to analyze the New Hampshire Comprehensive Health Information System (NHCHIS) and quantify any differences in reimbursement levels between the specialties. This report is in response to that request.

Professional reimbursement is based on services provided. The services and reimbursement rates are identifiable using the current procedural terminology (CPT) codes methodology. This report shows data at the CPT code level, so that payment rates for the same service between specialties can be analyzed.

These data are from calendar year 2011.

FINDINGS

The following chart shows the number of procedures performed by each specialty, and the number performed by both specialties. Caution must be exercised in reviewing these data, because in several cases, relatively few claims included the use of a specific procedure code. Payments include the amount paid by the carrier as well as any patient liabilities due to the provider (e.g. deductible, coinsurance, or copays).

Services Performed by	Distinct Procedures	Total Ophthalmologist		Total Optometrist	
		Charges	Payments	Charges	Payments
Both Ophthalmologist and Optometrist	109	\$12,291,849	\$7,915,933	\$12,881,121	\$8,656,504
Ophthalmologist only	208	\$2,989,903	\$1,458,636		
Optometrist only	60			\$50,019	\$34,369
Totals	377	\$15,281,752	\$9,374,569	\$12,931,140	\$8,690,874

The data show that for the majority of services billed by and paid to each specialty, both specialties are providing the service. There are a large number of procedures that are performed by ophthalmologists only, but these services are performed relatively infrequently, representing less than 16 percent of the dollars paid to ophthalmologists.

The following tables show the total amounts paid and differences in average payment levels by product line and carrier. The actual reimbursement rate used by each carrier cannot be derived from the data below. The percentages shown represent the amount above the optometrist payment that is made to the ophthalmologist for the same service. For example, if the optometrist is paid \$100, and the ophthalmologist \$150, the percent shown is 50%. In some cases, the average amount for the ophthalmologist is less than that for the optometrists, and in those cases the percentage is negative. The greater total payments to the providers the more likely the percent difference is an accurate

representation of the situation. In some cases, the amounts paid are quite small, and may not reflect general differences in reimbursement levels due to erroneous payments or adjustments that are inconsistent with the contract terms. For this reason, only procedures with at least \$500 paid (in aggregate) to both the optometrists and the ophthalmologists are included in the table. A carrier is not shown in the results unless they offer the specific product line. When the percent is blank, the data are unavailable.

HMO Products

CPT	Procedure Description	Total Amount Paid		Percent Ophthalmologist Payment Exceeds Optometrist Payment on Average by	
		To	To	Anthem	HPHC
		Optometrists	Ophthalmologist		
92014	OPH MEDICAL XM&EVAL COMPRE EST PT 1+ VST	\$1,740,488	\$701,712	26%	83%
92004	OPH MEDICAL XM&EVAL COMPRE NEW PT 1+ VST	\$1,087,928	\$279,025	39%	102%
92015	DETER REFRACTIVE STATE	\$669,054	\$209,048	5%	68%
99213	OFFICE OUTPT EST15 MIN	\$224,822	\$317,341	9%	82%
92250	FUNDUS PHTGRPHY I&R	\$161,965	\$105,207	9%	85%
92012	OPH MEDICAL XM&EVAL INTRM EST PT	\$141,127	\$198,766	8%	45%
99214	OFFICE OUTPT EST 25 MIN	\$121,871	\$358,399	3%	72%
92083	VIS FLD XM UNI/BI I&R EXTND XM	\$102,007	\$145,065	4%	85%
99212	OFFICE OUTPT EST 10 MIN	\$95,650	\$96,702	11%	76%
92133	COMPUTERIZED OPHTHALMIC IMAGING OPTIC NERVE	\$55,067	\$90,979	2%	72%
V2020	Frames, purchases	\$53,192	\$2,185	-13%	
92002	OPH MEDICAL XM&EVAL INTRM NEW PT	\$46,844	\$28,365	9%	69%
99203	OFFICE OUTPT NEW 30 MIN	\$30,048	\$50,513	15%	81%
68761	CLSR LACRIMAL PUNCTUM PLUG EA	\$21,711	\$23,137	17%	95%
99204	OFFICE OUTPT NEW 45 MIN	\$19,319	\$92,321	1%	86%
99202	OFFICE OUTPT NEW 20 MINUTES	\$12,372	\$17,783	9%	71%
V2100	Sphere, single vision, plano to plus or minus 4.	\$10,297	\$601	-53%	
65222	RMVL FB XTRNL EYE CRNL W/SLIT LAMP	\$7,518	\$11,290	23%	81%
92134	COMPUTERIZED OPHTHALMIC IMAGING RETINA	\$6,473	\$47,782	-5%	56%
92020	GONIOSCOPY SPX	\$5,921	\$10,220	12%	84%
V2025	Deluxe frame	\$5,661	\$1,826	1%	
65205	RMVL FB XTRNL EYE CJNCL SUPFC	\$4,761	\$3,871	24%	97%
V2781	Progressive lens, per lens	\$4,311	\$1,878	72%	
76514	OPH US DX CRNL PACHYMETRY UNI/BI	\$4,219	\$4,878	8%	67%
99205	OFFICE OUTPT NEW 60 MIN	\$3,815	\$3,921	10%	68%
99215	OFFICE OUTPT EST 40 MIN	\$3,148	\$4,606	22%	68%

92082	VIS FLD XM UNI/BI I&R INTRM XM	\$3,023	\$6,893	13%	80%
V2303	Spherocylinder, trifocal, plano to plus or minus	\$2,495	\$1,191	19%	
92081	VIS FLD XM UNI/BI I&R LMTD XM	\$2,490	\$2,548	61%	129%
67820	CORRJ TRICHIASIS EPILATION FORCEPS ONLY	\$2,423	\$3,970	4%	94%
92070	FITG C-LENS TX DISEASE SUPPLY LENS	\$2,282	\$1,112	5%	
92225	OPSCPY EXTND RTA DRAWING I&R 1ST	\$2,212	\$9,768	10%	80%
92060	SENSIMOTR XM W/MLT MEAS OC DEVIJ W/I&R SPX	\$1,987	\$43,158	2%	97%
V2203	Spherocylinder, bifocal, plano to plus or minus	\$1,661	\$882	201%	
92025	COMPUTERIZED CORNEAL TOPOGRAPHY UNI/BI	\$1,294	\$2,458	4%	25%
V2750	Anti-reflective coating, per lens	\$1,174	\$1,391	293%	
65435	RMVL CRNL EPITHE +-CHEMOCAUT	\$1,143	\$1,174	24%	70%
99244	OFFICE CONSLTJ 60 MIN	\$1,139	\$113,292	-2%	95%
99211	OFFICE O/P EST 5 MIN	\$894	\$2,769	1%	51%
92226	OPSCPY EXTND RTA DRAWING I&R SBSQ	\$821	\$17,138	-4%	34%
65210	RMVL FB XTRNL EYE EMBEDDED SCJNCL/SCLL NONPRF8	\$735	\$2,654	19%	110%
99243	OFFICE CONSLTJ 40 MIN	\$617	\$57,140	15%	79%

POS Products

CPT	Procedure Description	Total Amount Paid		Percent Ophthalmologist Payment Exceeds Optometrist Payment on Average by			
		To	To	Anthem	Cigna	HPHC	Other
		Optometrists	Ophthalmologist				
92014	OPH MEDICAL XM&EVAL COMPRE EST PT 1+ VST	\$412,961	\$185,727	29%	36%	67%	35%
92004	OPH MEDICAL XM&EVAL COMPRE NEW PT 1+ VST	\$206,363	\$65,652	49%	34%	96%	61%
92015	DETER REFRACTIVE STATE	\$173,346	\$67,014	7%	9%	77%	51%
99213	OFFICE OUTPT EST15 MIN	\$81,149	\$113,444	7%	2%	89%	48%
92012	OPH MEDICAL XM&EVAL INTRM EST PT	\$47,995	\$50,796	-5%	42%	34%	5%
99214	OFFICE OUTPT EST 25 MIN	\$47,370	\$135,001	4%	1%	70%	19%
92250	FUNDUS PHTGRPHY I&R	\$46,215	\$33,100	10%	55%	87%	96%
99212	OFFICE OUTPT EST 10 MIN	\$33,412	\$32,145	5%	20%	57%	30%
92083	VIS FLD XM UNI/BI I&R EXTND XM	\$31,775	\$48,191	8%	15%	89%	38%
92133	COMPUTERIZED OPHTHALMIC IMAGING OPTIC NERVE	\$18,566	\$31,440	4%	24%	64%	53%
92002	OPH MEDICAL XM&EVAL INTRM NEW PT	\$12,923	\$7,993	10%	41%	86%	42%
99203	OFFICE OUTPT NEW 30 MIN	\$8,937	\$13,042	13%	-12%	101%	25%
V2020	Frames, purchases	\$7,182	\$1,222	12%			
68761	CLSR LACRIMAL PUNCTUM PLUG EA	\$5,089	\$6,174	18%	48%		
99204	OFFICE OUTPT NEW 45 MIN	\$5,050	\$27,567	12%		84%	41%
99202	OFFICE OUTPT NEW 20 MINUTES	\$3,057	\$5,013	23%	-29%	129%	
92020	GONIOSCOPY SPX	\$2,334	\$2,955	10%	-7%	46%	141%
65222	RMVL FB XTRNL EYE CRNL W/SLIT LAMP	\$1,979	\$1,833	19%	0%		
92134	COMPUTERIZED OPHTHALMIC IMAGING RETINA	\$1,905	\$15,317	-2%	45%	39%	-2%

76514	OPH US DX CRNL PACHYMETRY UNI/BI	\$1,486	\$1,475	-4%	-14%	7%	16%
66761	IRIDOTOMY/IRDEC LASER SURG PER SESSION	\$1,112	\$1,262		13%		
67820	CORRJ TRICHIASIS EPILATION FORCEPS ONLY	\$1,019	\$968	-1%	7%		
65205	RMVL FB XTRNL EYE CJNCL SUPFC	\$976	\$551	13%			
V2303	Spherocylinder, trifocal, plano to plus or minus	\$973	\$784	92%			
92082	VIS FLD XM UNI/BI I&R INTRM XM	\$849	\$1,761	22%	86%		
99211	OFFICE O/P EST 5 MIN	\$751	\$724	-4%			-2%
92225	OPSCPY EXTND RTA DRAWING I&R 1ST	\$649	\$3,373	-9%	-1%	81%	8%
99205	OFFICE OUTPT NEW 60 MIN	\$560	\$757	35%			
92081	VIS FLD XM UNI/BI I&R LMTD XM	\$553	\$1,082	96%			

PPO Products

CPT	Procedure Description	Total Amount Paid		Percent Ophthalmologist Payment Exceeds Optometrist Payment on Average by			
		To	To	Anthem	Cigna	HPHC	Other
		Optometrists	Ophthalmologists				
92014	OPH MEDICAL XM&EVAL COMPRE EST PT 1+ VST	\$929,662	\$475,720	43%	22%	64%	19%
92004	OPH MEDICAL XM&EVAL COMPRE NEW PT 1+ VST	\$479,150	\$201,799	71%	27%	99%	45%
92015	DETER REFRACTIVE STATE	\$289,750	\$107,040	10%	12%	62%	13%
99213	OFFICE OUTPT EST15 MIN	\$205,709	\$192,261	23%	23%	62%	25%
92250	FUNDUS PHTGRPHY I&R	\$135,826	\$73,150	16%	26%	67%	16%
92012	OPH MEDICAL XM&EVAL INTRM EST PT	\$122,607	\$155,567	12%	30%	24%	24%
99214	OFFICE OUTPT EST 25 MIN	\$96,495	\$208,707	6%	19%	52%	-2%
99212	OFFICE OUTPT EST 10 MIN	\$89,764	\$59,924	9%	41%	45%	0%
92083	VIS FLD XM UNI/BI I&R EXTND XM	\$88,172	\$103,326	25%	20%	75%	60%
92133	COMPUTERIZED OPHTHALMIC IMAGING OPTIC NERVE	\$45,658	\$66,680	16%	41%	17%	40%
99203	OFFICE OUTPT NEW 30 MIN	\$36,202	\$37,509	15%	22%	48%	-55%
92002	OPH MEDICAL XM&EVAL INTRM NEW PT	\$32,692	\$23,017	45%	38%	20%	27%
99204	OFFICE OUTPT NEW 45 MIN	\$19,310	\$65,341	8%	27%	103%	-18%
68761	CLSR LACRIMAL PUNCTUM PLUG EA	\$13,259	\$17,940	21%	34%	45%	
99202	OFFICE OUTPT NEW 20 MINUTES	\$12,997	\$12,084	16%	42%	43%	-14%
66984	CATARACT REMOVAL INSERTION OF LENS	\$12,602	\$216,760		14%	677%	20%
65222	RMVL FB XTRNL EYE CRNL W/SLIT LAMP	\$6,735	\$8,509	27%	64%	48%	
92020	GONIOSCOPY SPX	\$6,288	\$9,834	27%	34%	207%	59%
92134	COMPUTERIZED OPHTHALMIC IMAGING RETINA	\$5,210	\$31,569	6%	23%	24%	240%
67145	PROPH RTA DTCHMNT W/O DRG 1+ SESS	\$4,169	\$27,021	-2%	-14%		
76514	OPH US DX CRNL PACHYMETRY UNI/BI	\$4,107	\$3,770	10%	32%	147%	135%
92082	VIS FLD XM UNI/BI I&R INTRM XM	\$3,931	\$5,554	36%	26%	65%	
65855	TRABECULOPLASTY LASER SURG 1+ SESS	\$3,471	\$11,201		91%		-86%
65205	RMVL FB XTRNL EYE CJNCL SUPFC	\$3,019	\$1,767	55%	62%	110%	
66821	POST-CATARACT LASER SURGERY	\$2,662	\$10,941		-12%		
92070	FITG C-LENS TX DISEASE SUPPLY LENS	\$2,413	\$691	-12%	25%	16%	
99205	OFFICE OUTPT NEW 60 MIN	\$2,366	\$2,103	32%	35%	85%	
66761	IRIDOTOMY/IRDEC LASER SURG PER SESSION	\$2,120	\$10,436		-26%		

92060	SENSIMOTR XM W/MLT MEAS OC DEVIJ W/I&R SPX	\$1,889	\$25,789	15%	-40%	129%
92225	OPSCPY EXTND RTA DRAWING I&R 1ST	\$1,781	\$7,110	23%	10%	103%
67820	CORRJ TRICHIASIS EPILATION FORCEPS ONLY	\$1,716	\$3,627	29%	42%	58%
99215	OFFICE OUTPT EST 40 MIN	\$1,345	\$3,007	68%	32%	77%
92025	COMPUTERIZED CORNEAL TOPOGRAPHY UNI/BI	\$1,159	\$1,746	12%	-8%	127%
65210	RMVL FB XTRNL EYE EMBEDDED SCJNCL/SCLL NONPRF8	\$1,111	\$1,834	27%	39%	156%
99211	OFFICE O/P EST 5 MIN	\$1,109	\$1,418	10%	15%	64%
92081	VIS FLD XM UNI/BI I&R LMTD XM	\$955	\$2,427	132%	162%	140%
92235	FLUORESCEIN ANGRPH I&R	\$952	\$9,199		-40%	171%
99244	OFFICE CONSLTJ 60 MIN	\$880	\$18,613		-20%	
92285	XTRNL OC PHTGRPHY I&R PROGRESS	\$855	\$2,410		5%	164%
92136	OPH BMTRY PRTL COHER INTRFRMTRY IO LENS PWR CAL	\$774	\$9,939		-14%	
99243	OFFICE CONSLTJ 40 MIN	\$629	\$18,131		24%	107%
99201	OFFICE OUTPT NEW 10 MIN	\$591	\$711	-3%	9%	39%

Indemnity Products

CPT	Procedure Description	Total Amount Paid		Percent Ophthalmologist Payment Exceeds Optometrist Payment on Average by	
		To	To	Anthem	Other
		Optometrists	Ophthalmologists		
92014	OPH MEDICAL XM&EVAL COMPRE EST PT 1+ VST	\$21,795	\$20,345	30%	56%
99213	OFFICE OUTPT EST15 MIN	\$10,743	\$8,678	5%	10%
92015	DETER REFRACTIVE STATE	\$7,265	\$5,158	5%	35%
92004	OPH MEDICAL XM&EVAL COMPRE NEW PT 1+ VST	\$7,015	\$7,422	48%	38%
99214	OFFICE OUTPT EST 25 MIN	\$4,448	\$10,902	12%	
92250	FUNDUS PHTGRPHY I&R	\$3,420	\$3,487	6%	
92083	VIS FLD XM UNI/BI I&R EXTND XM	\$2,879	\$4,552	11%	29%
99212	OFFICE OUTPT EST 10 MIN	\$2,716	\$2,776	6%	
92012	OPH MEDICAL XM&EVAL INTRM EST PT	\$2,143	\$8,964	-6%	
92133	COMPUTERIZED OPHTHALMIC IMAGING OPTIC NERVE	\$1,863	\$3,103	18%	-10%
99203	OFFICE OUTPT NEW 30 MIN	\$1,635	\$2,053	-4%	
68761	CLSR LACRIMAL PUNCTUM PLUG EA	\$563	\$1,516	15%	

NOTES

The NHCHIS is a database of commercial claims data, and include the limitations associated with claims data, including incomplete, adjusted, or erroneous payments that do not reflect the provider contract rates.

Provider specialty is carrier specific, based on descriptions provided by each carrier, and subspecialties were consolidated by the Insurance Department into the larger optometry or ophthalmology specialties.

Only providers with a New Hampshire address were included in the study.

Average rates are used to generalize about the payment levels between the specialties. One limitation with this approach is that provider contracts may differ for specific large physician practices, and those practices may include a disproportionate number of ophthalmologists when compared to other group practices. For example, there may be one contract determining the reimbursement rates for Dartmouth Hitchcock physicians, and Dartmouth Hitchcock may have more ophthalmologists than optometrists. If Dartmouth Hitchcock physicians are paid twenty percent more than physicians outside of Dartmouth Hitchcock, the average rate paid to ophthalmologists, as calculated in this study, will be greater based on this contract arrangement alone. Therefore, differences in the average reimbursement rates may have more to do with the underlying contract differences with specific physician groups than they do a carrier's specialty specific reimbursement strategy.

Please direct any comments or questions to tyler.brannen@ins.nh.gov.