

ATLAS 2012

ECONÔMICO-FINANCEIRO DA SAÚDE SUPLEMENTAR

 **ANS** Agência Nacional de
Saúde Suplementar



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Agência Nacional de Saúde Suplementar

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1. Saúde Suplementar. I. Agência Nacional de Saúde Suplementar (Brasil).

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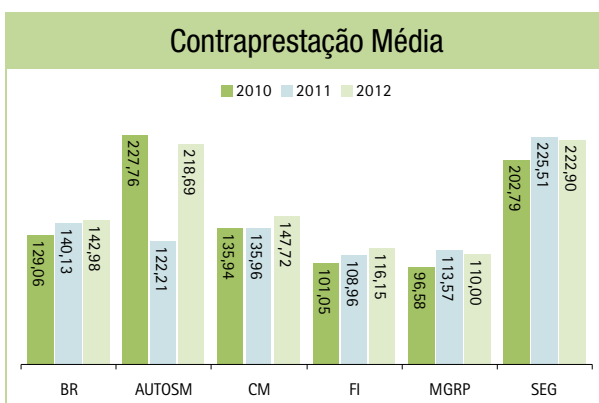
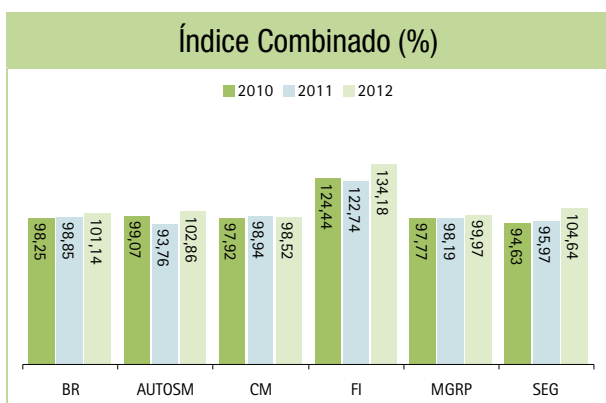
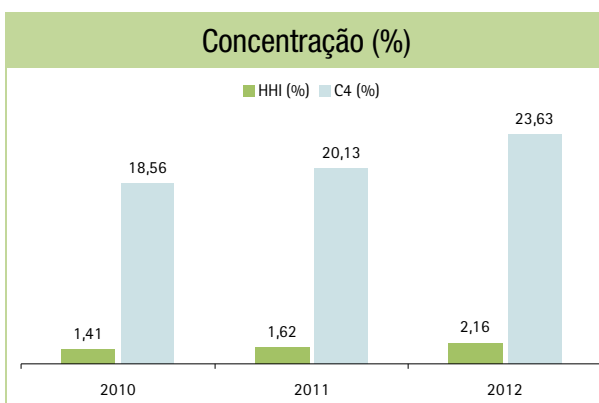
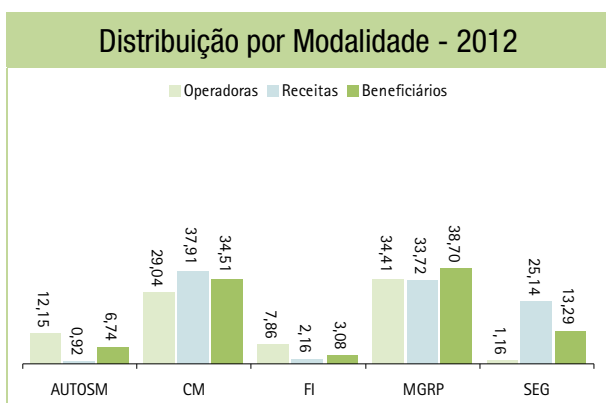
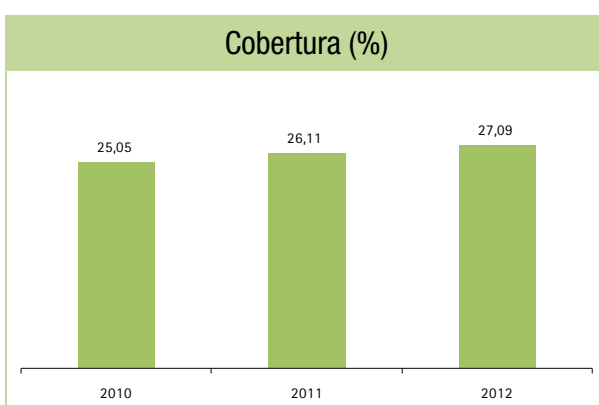
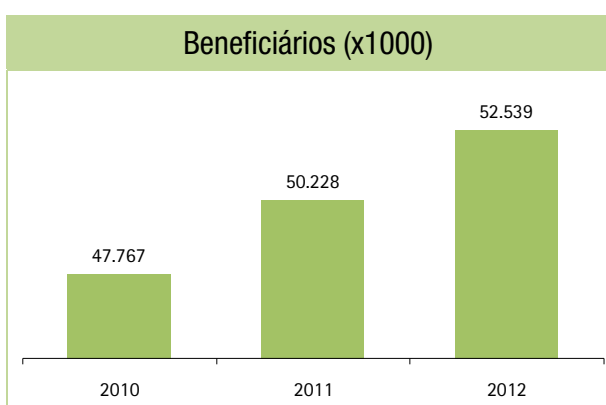
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MERCADO MÉDICO-HOSPITALAR

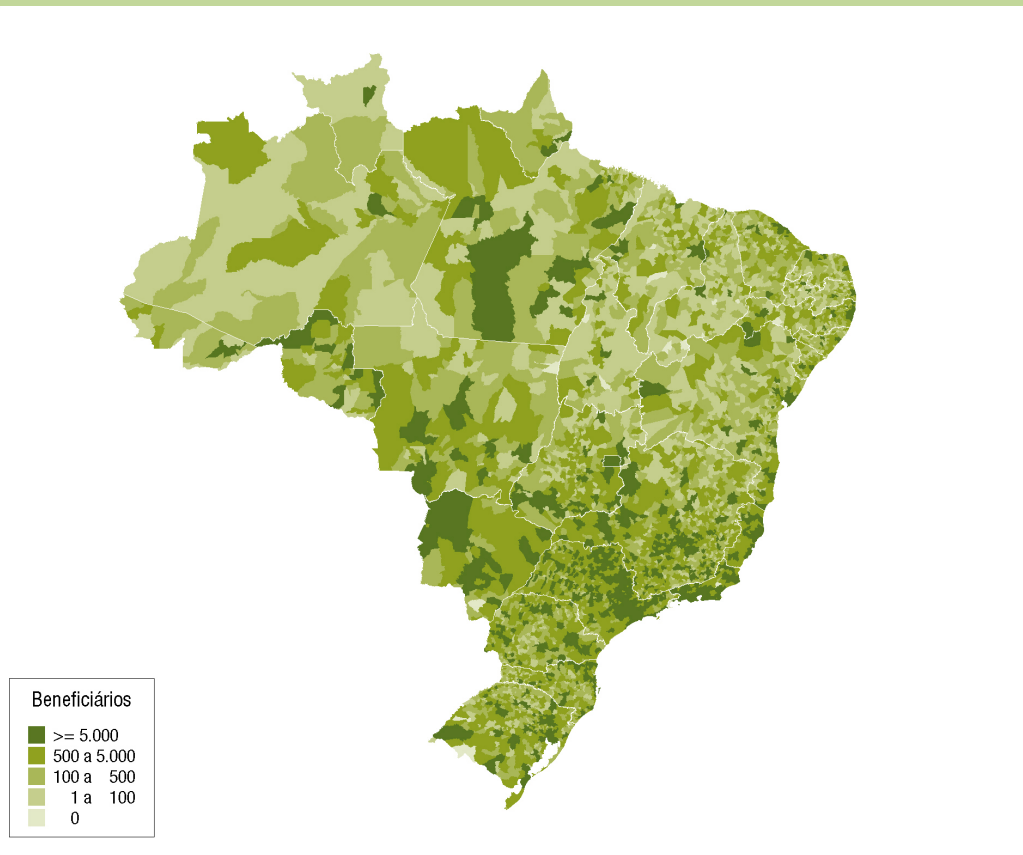
Mercado Médico-Hospitalar

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	1.183	1.176	1.119	-5,41
Beneficiários (x1000)	47.767	50.228	52.539	9,99
População (x1000)	190.725	192.379	193.947	1,69
Cobertura (%)	25,05	26,11	27,09	8,16
Contraprestação Média (R\$)	129,06	140,13	142,98	10,79
DM (%)	79,66	80,74	83,01	4,20
DC (%)	3,40	3,15	3,30	-3,02
DA (%)	15,19	14,96	14,83	-2,35
Combinado (%)	98,25	98,85	101,14	2,94
HHI (%)	1,41	1,62	2,16	53,45
C4 (%)	18,56	20,13	23,63	27,30

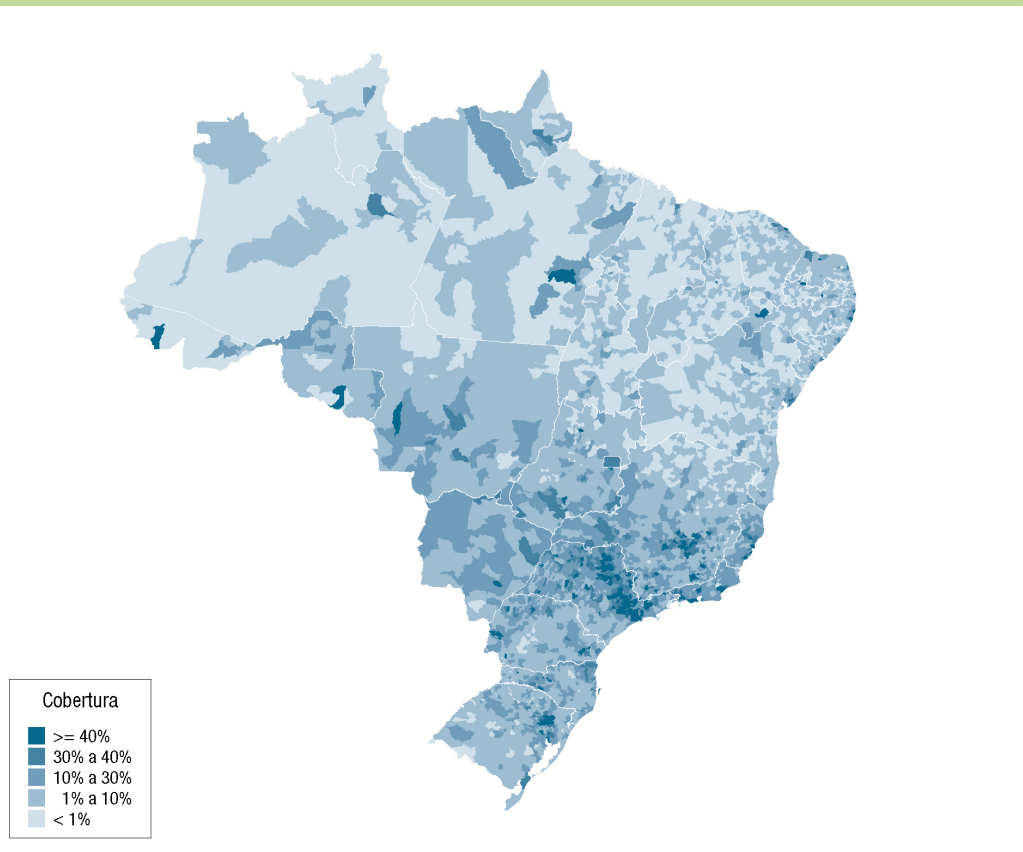


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Mapa de Beneficiários - 2012

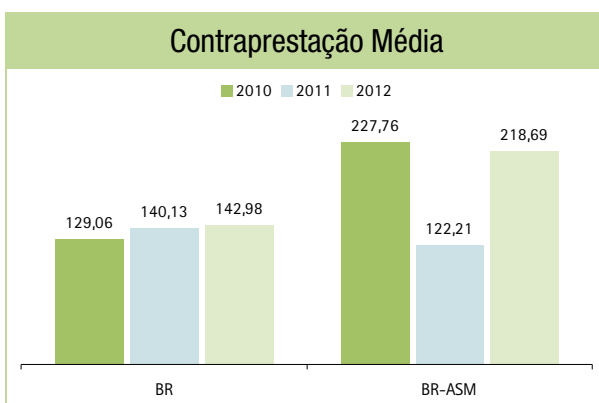
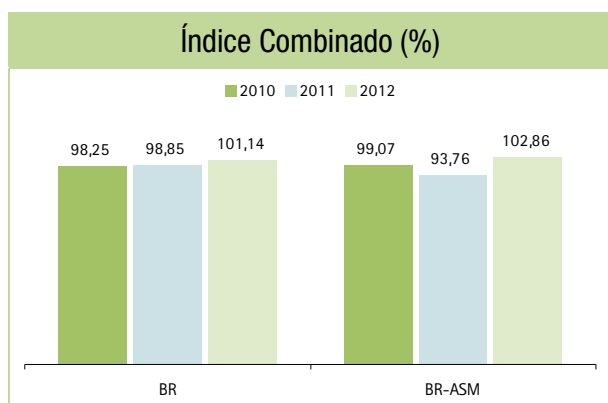
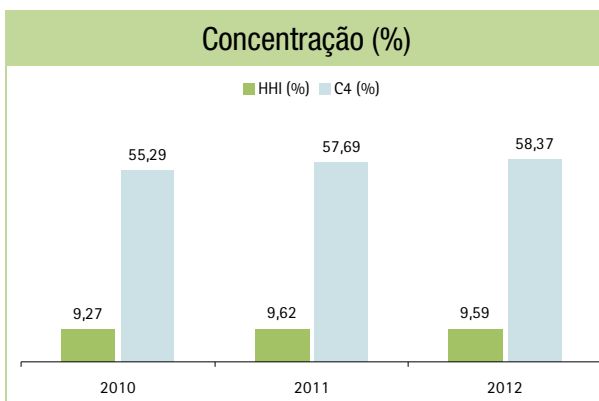
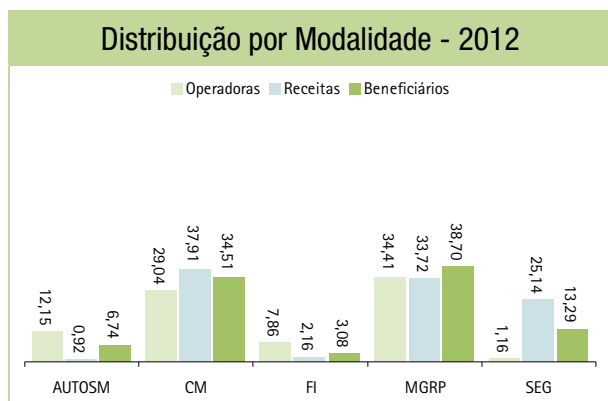
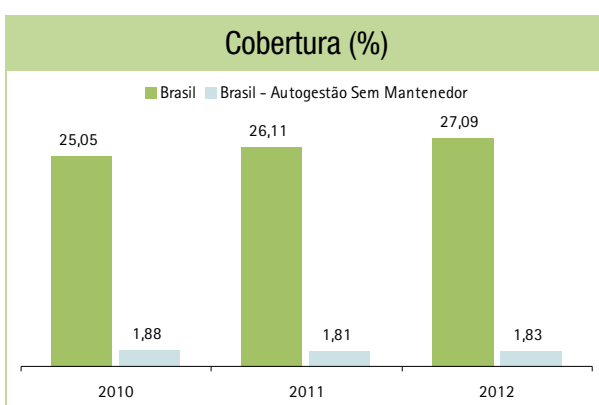
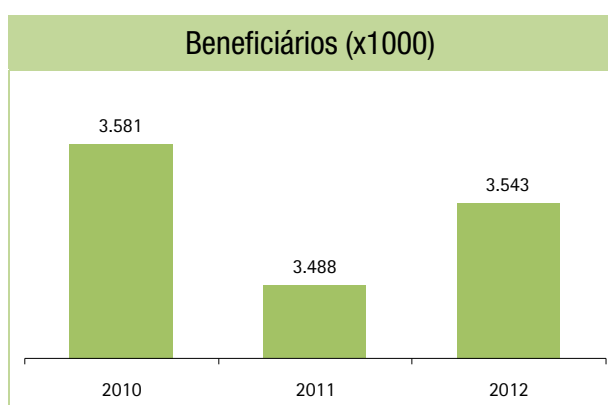


Mapa de Cobertura - 2012



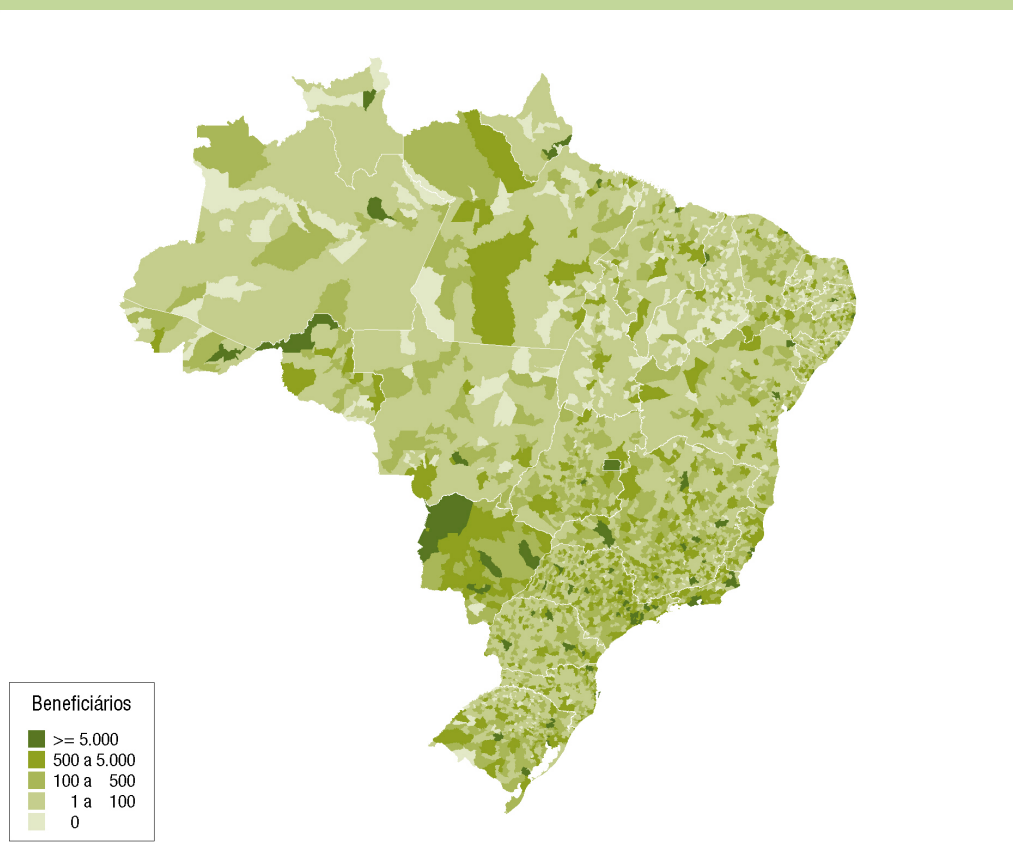
Brasil - Autogestão Sem Mantenedor

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	148	143	136	-8,11
Beneficiários (x1000)	3.581	3.488	3.543	-1,08
População (x1000)	190.725	192.379	193.947	1,69
Cobertura (%)	1,88	1,81	1,83	-2,72
Contraprestação Média (R\$)	227,76	122,21	218,69	-3,98
DM (%)	86,55	85,11	83,73	-3,25
DC (%)	0,02	0,00	0,10	541,57
DA (%)	12,51	8,65	19,02	52,09
Combinado (%)	99,07	93,76	102,86	3,82
HHI (%)	9,27	9,62	9,59	3,42
C4 (%)	55,29	57,69	58,37	5,58

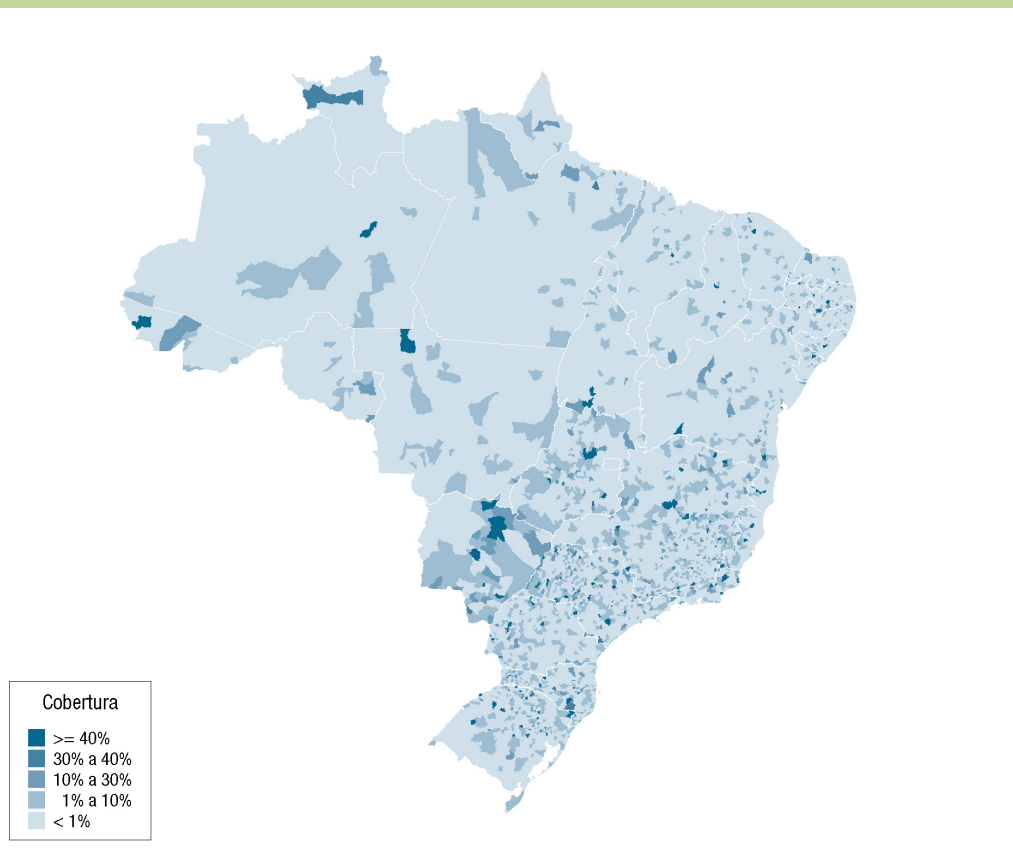


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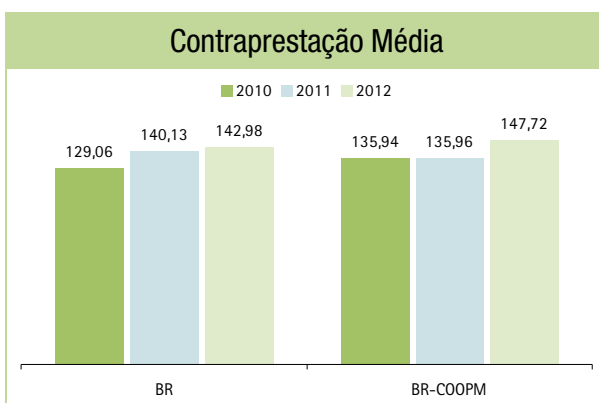
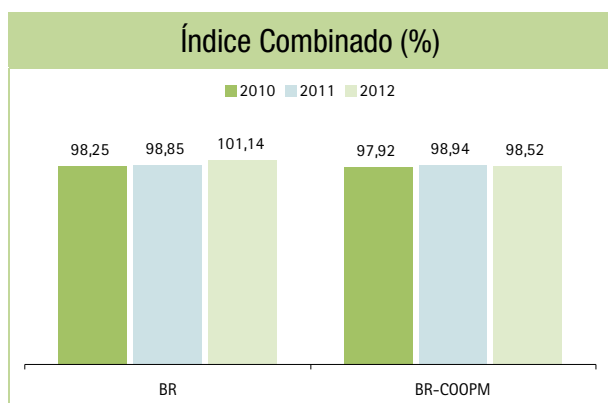
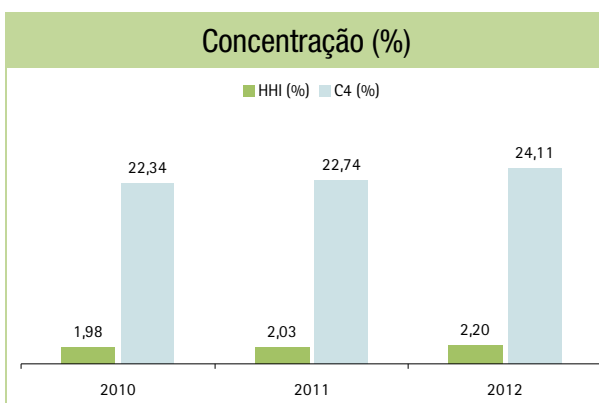
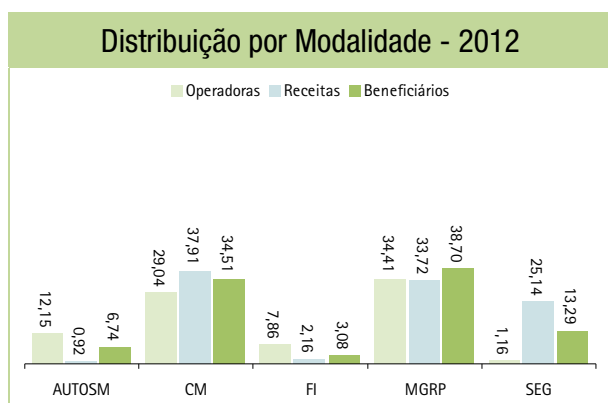
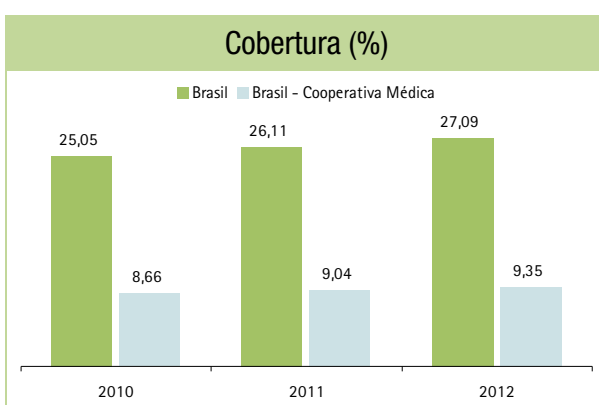
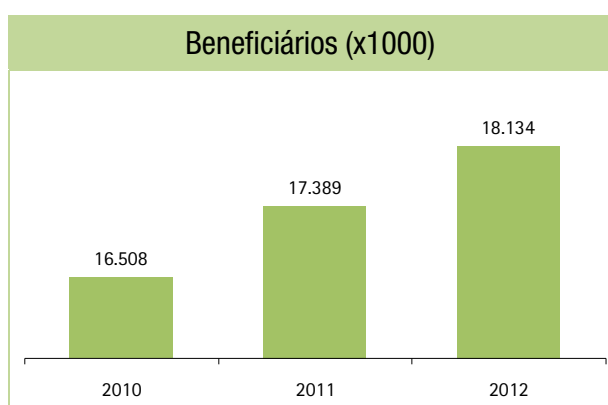
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

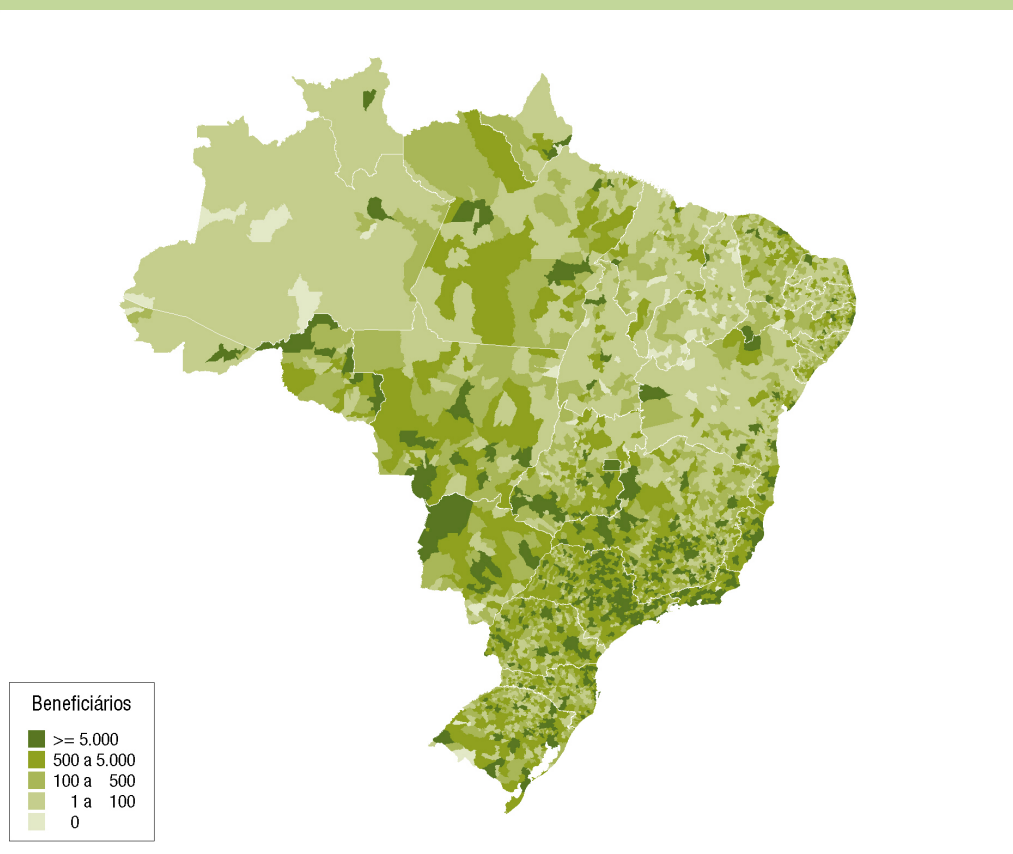


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	335	331	325	-2,99
Beneficiários (x1000)	16.508	17.389	18.134	9,85
População (x1000)	190.725	192.379	193.947	1,69
Cobertura (%)	8,66	9,04	9,35	8,02
Contraprestação Média (R\$)	135,94	135,96	147,72	8,66
DM (%)	81,24	82,90	83,43	2,69
DC (%)	1,93	1,22	1,24	-35,77
DA (%)	14,75	14,82	13,85	-6,05
Combinado (%)	97,92	98,94	98,52	0,61
HHI (%)	1,98	2,03	2,20	11,24
C4 (%)	22,34	22,74	24,11	7,96

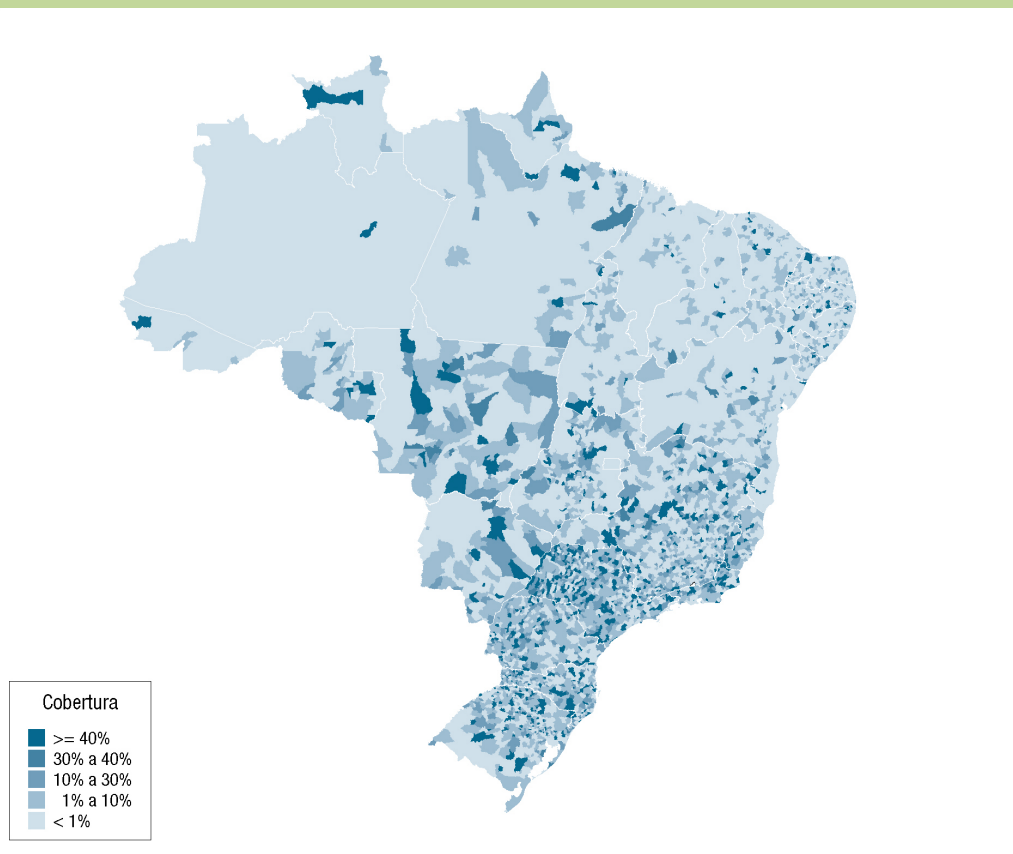


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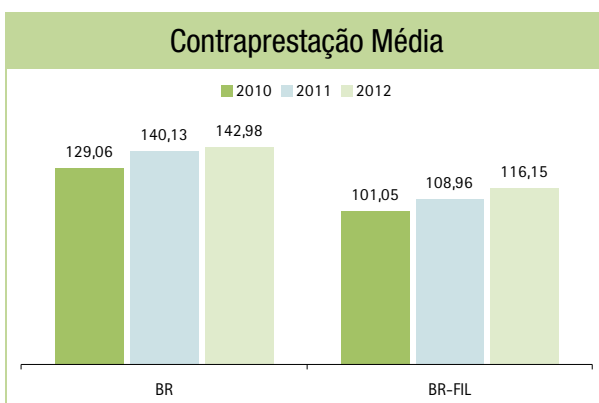
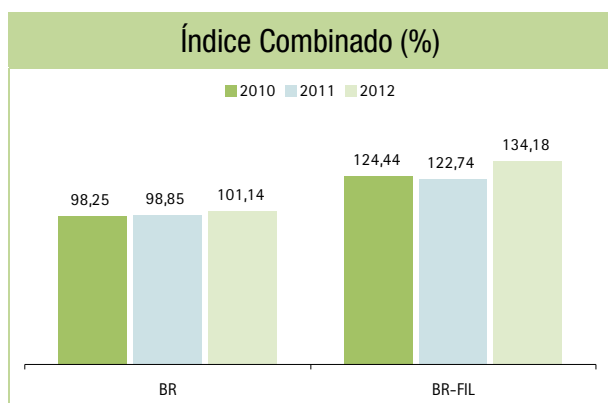
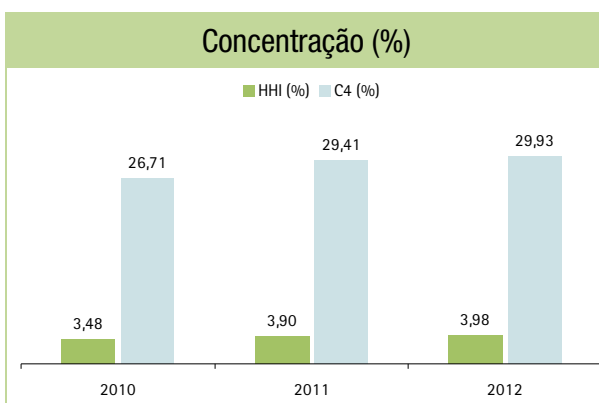
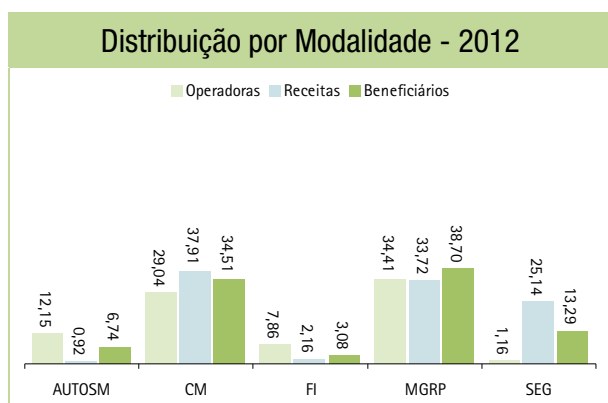
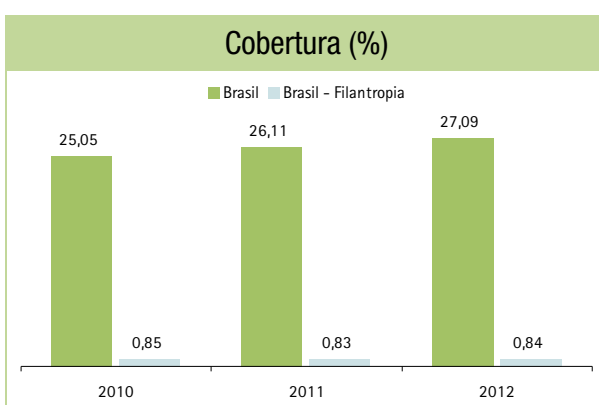
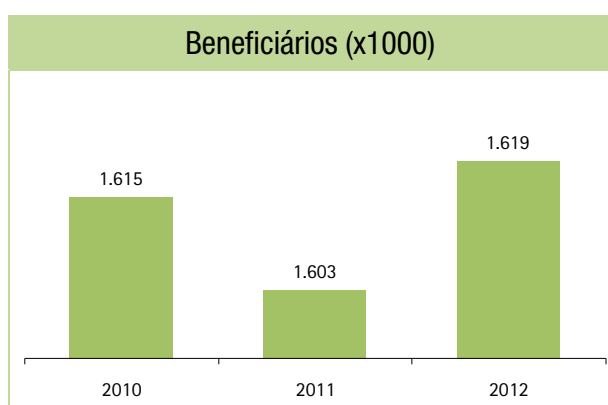
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

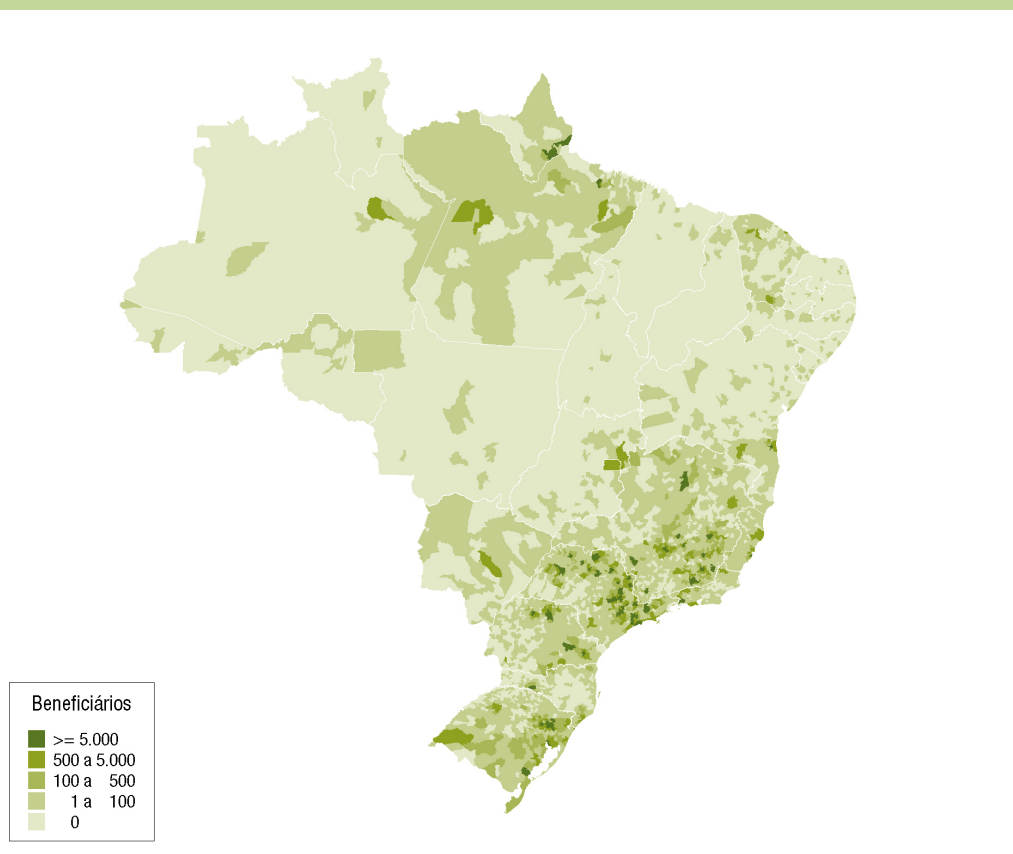


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	93	94	88	-5,38
Beneficiários (x1000)	1.615	1.603	1.619	0,28
População (x1000)	190.725	192.379	193.947	1,69
Cobertura (%)	0,85	0,83	0,84	-1,39
Contraprestação Média (R\$)	101,05	108,96	116,15	14,94
DM (%)	80,05	82,91	85,09	6,29
DC (%)	1,39	1,46	1,40	0,82
DA (%)	43,01	38,37	47,69	10,90
Combinado (%)	124,44	122,74	134,18	7,82
HHI (%)	3,48	3,90	3,98	14,33
C4 (%)	26,71	29,41	29,93	12,06

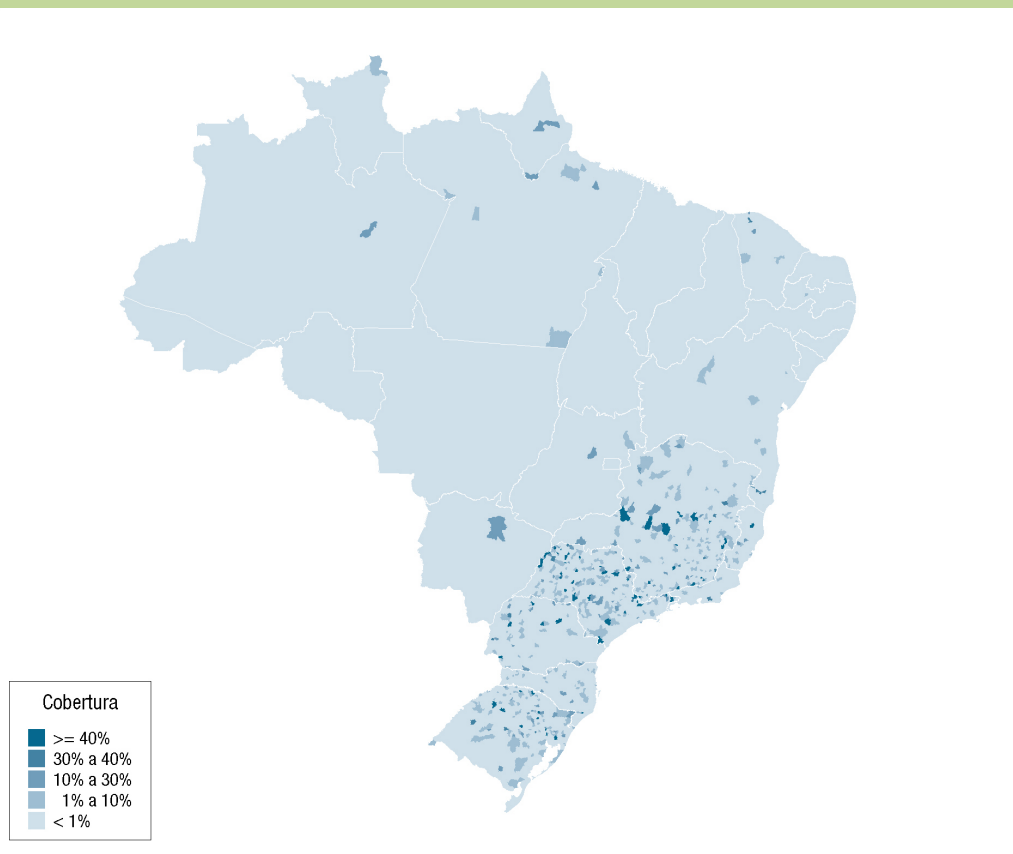


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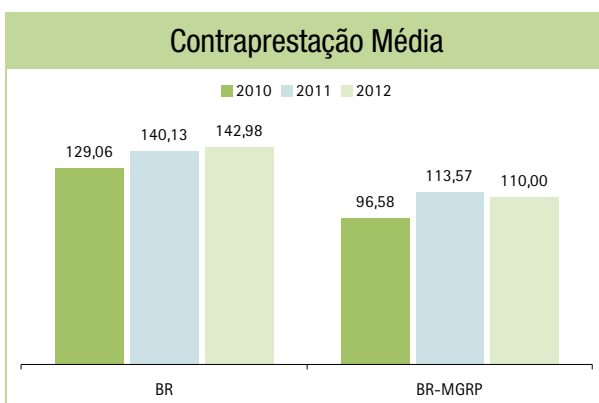
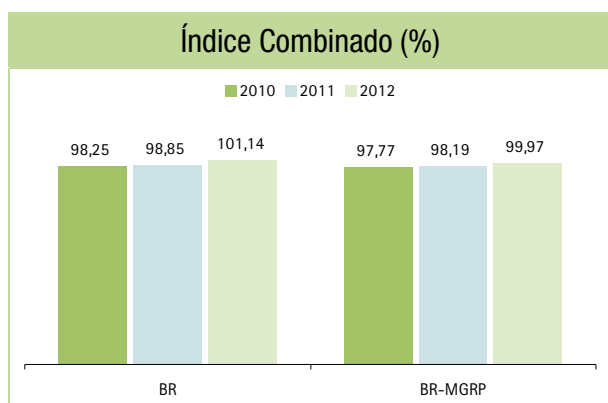
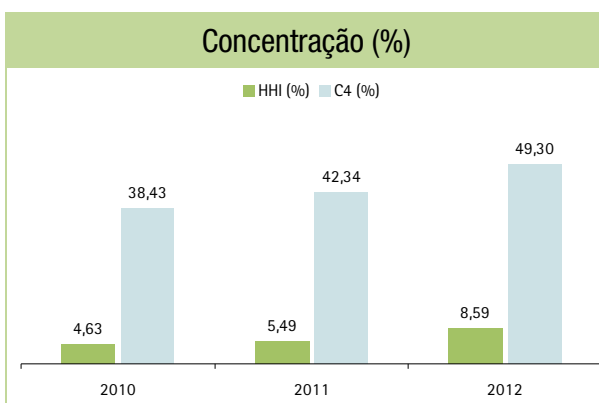
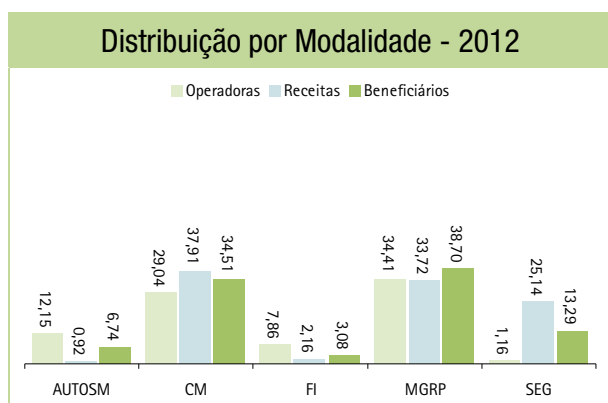
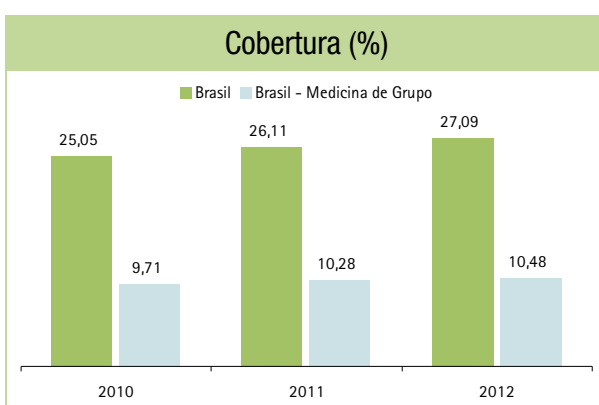
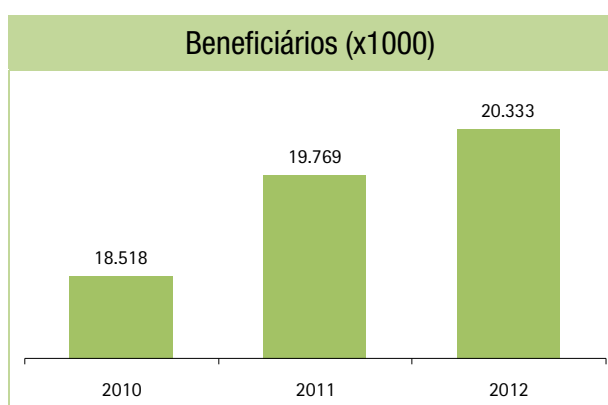
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

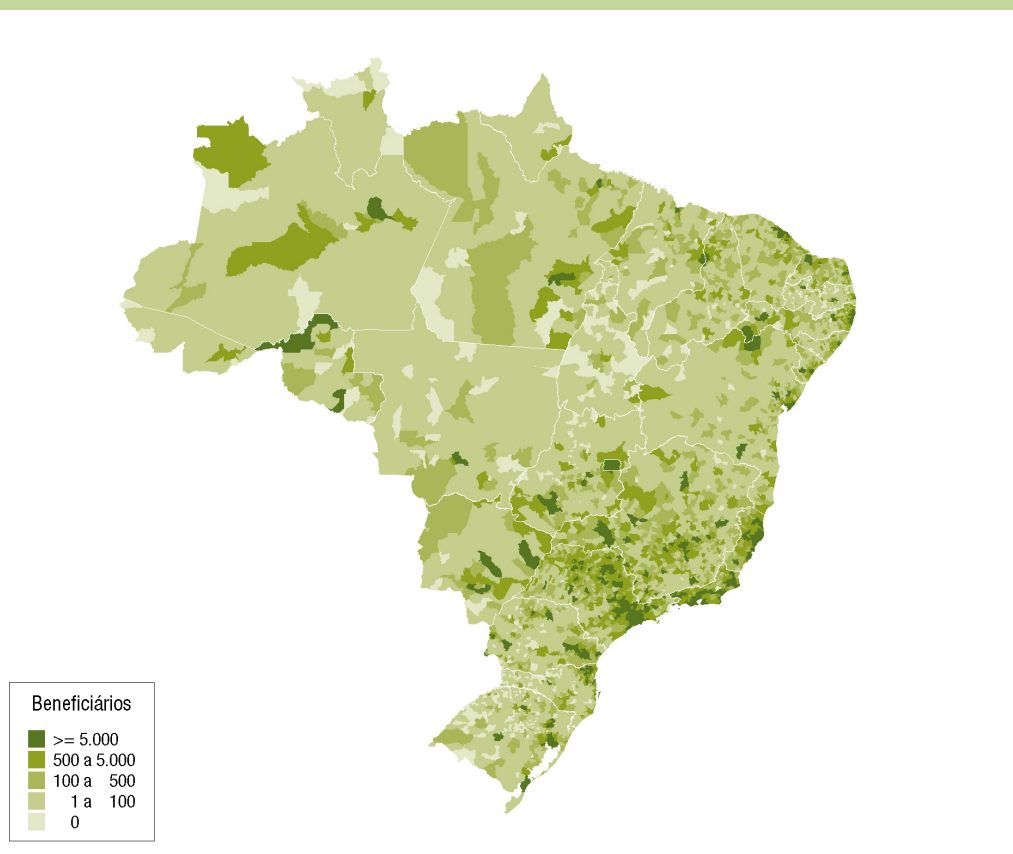


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	451	429	385	-14,63
Beneficiários (x1000)	18.518	19.769	20.333	9,80
População (x1000)	190.725	192.379	193.947	1,69
Cobertura (%)	9,71	10,28	10,48	7,98
Contraprestação Média (R\$)	96,58	113,57	110,00	13,90
DM (%)	77,57	77,86	79,63	2,66
DC (%)	3,95	3,89	3,94	-0,09
DA (%)	16,25	16,44	16,40	0,89
Combinado (%)	97,77	98,19	99,97	2,25
HHI (%)	4,63	5,49	8,59	85,45
C4 (%)	38,43	42,34	49,30	28,26

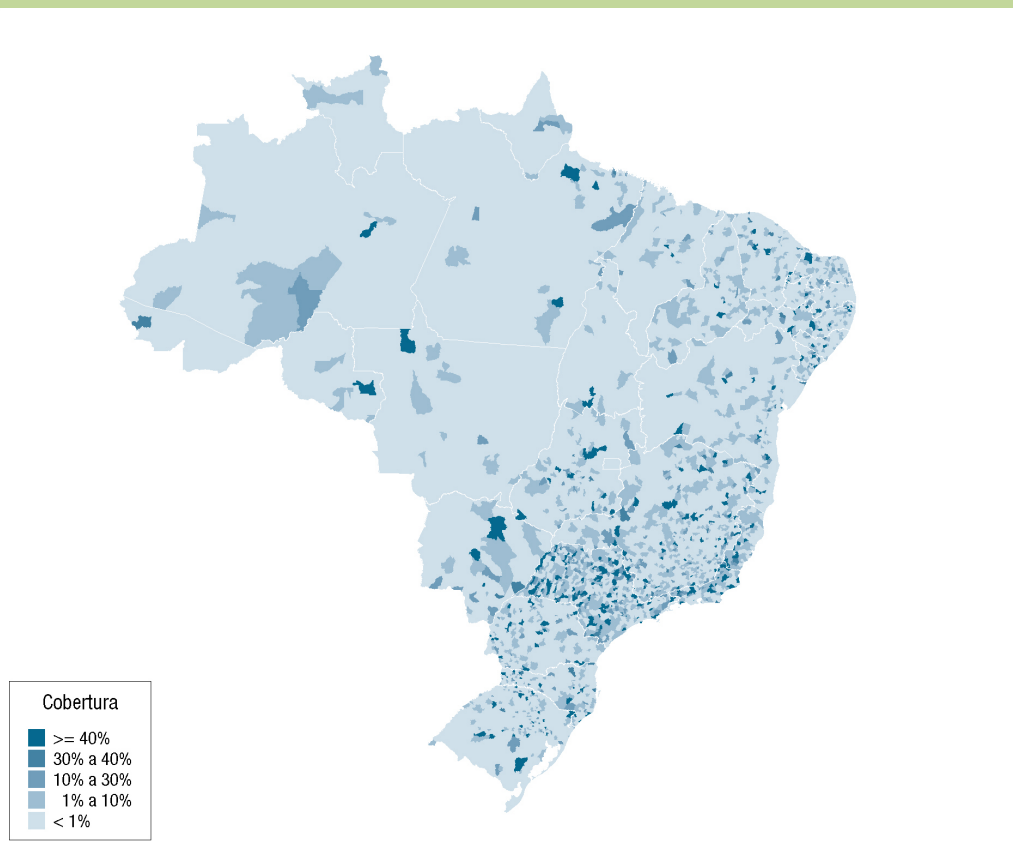


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Mapa de Beneficiários - 2012

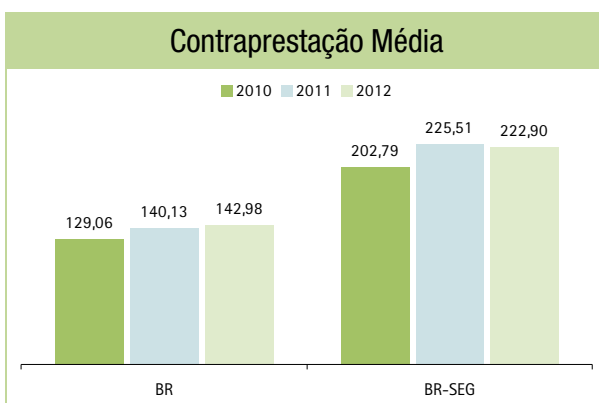
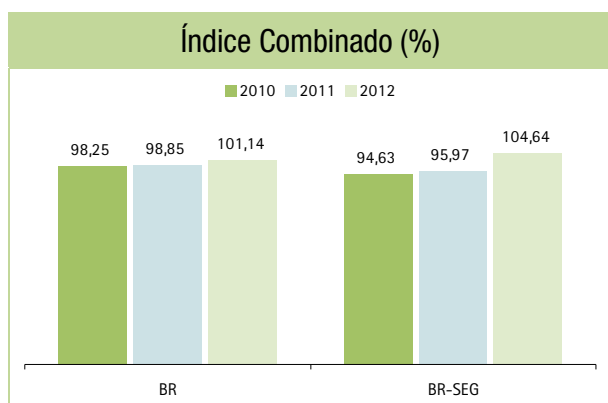
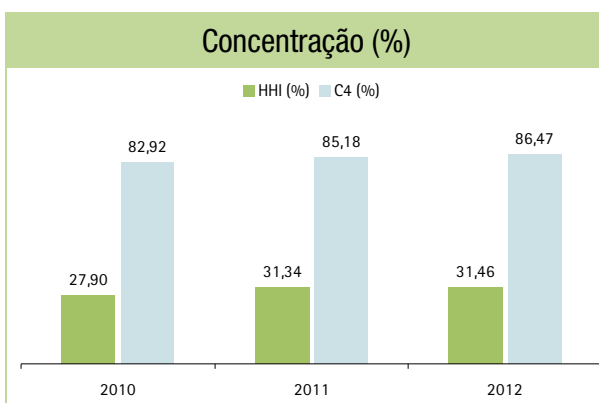
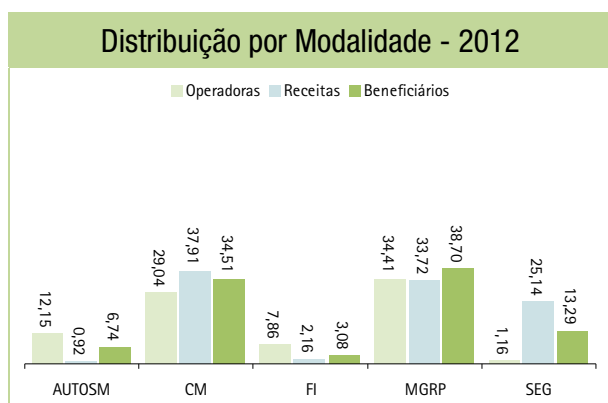
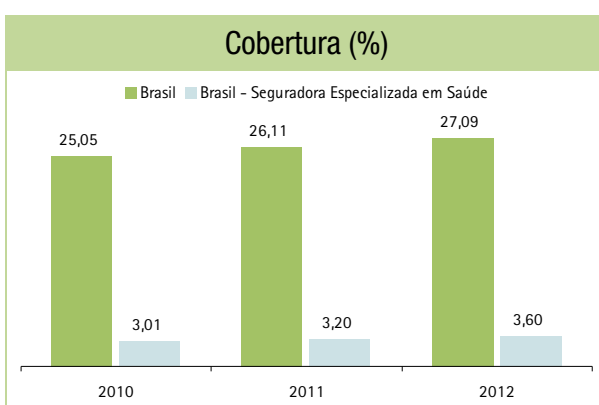
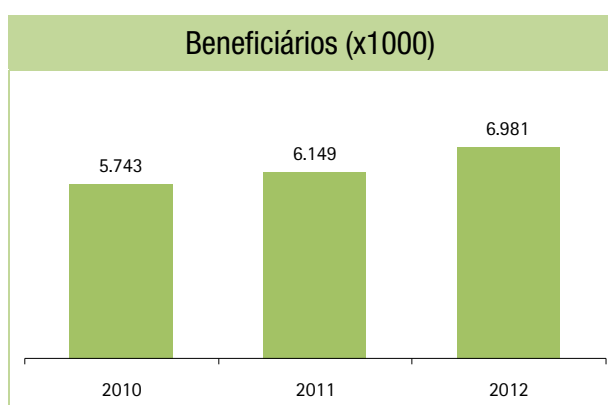


Mapa de Cobertura - 2012



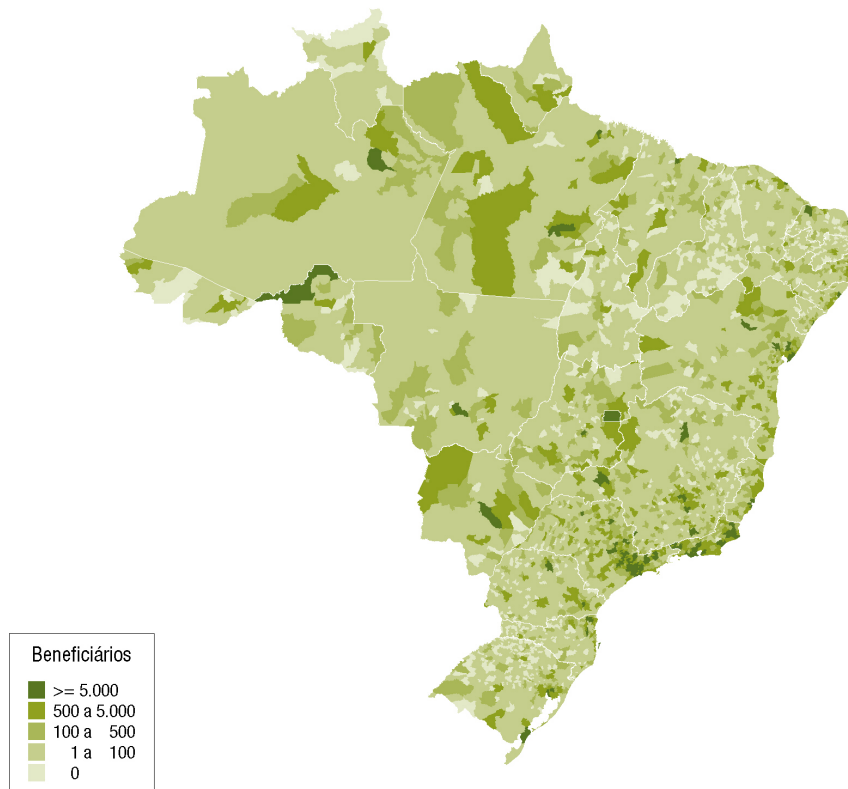
Brasil - Seguradora Especializada em Saúde

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	13	13	13	0,00
Beneficiários (x1000)	5.743	6.149	6.981	21,56
População (x1000)	190.725	192.379	193.947	1,69
Cobertura (%)	3,01	3,20	3,60	19,54
Contraprestação Média (R\$)	202,79	225,51	222,90	9,92
DM (%)	80,97	82,61	90,81	12,15
DC (%)	6,20	6,19	6,70	8,03
DA (%)	7,46	7,16	7,14	-4,37
Combinado (%)	94,63	95,97	104,64	10,58
HHI (%)	27,90	31,34	31,46	12,74
C4 (%)	82,92	85,18	86,47	4,27

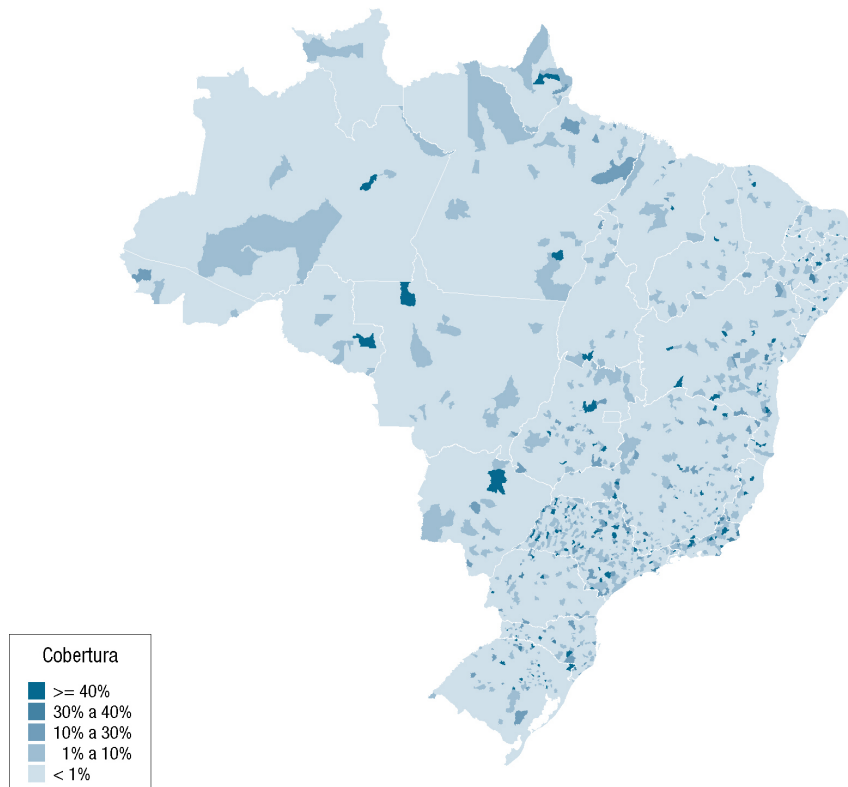


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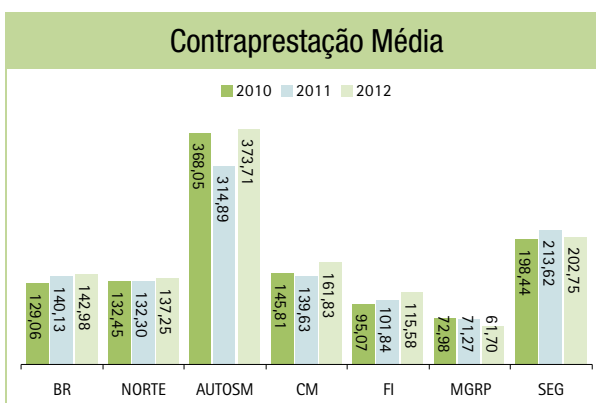
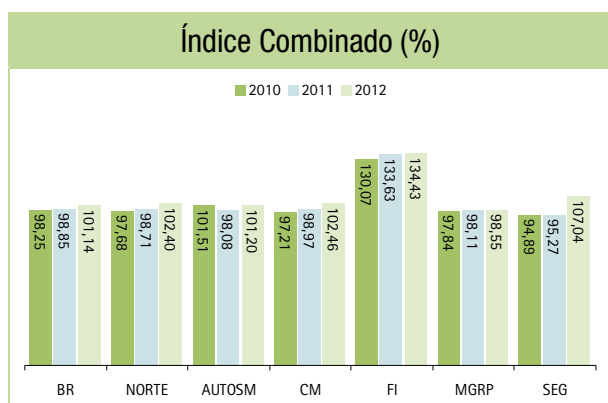
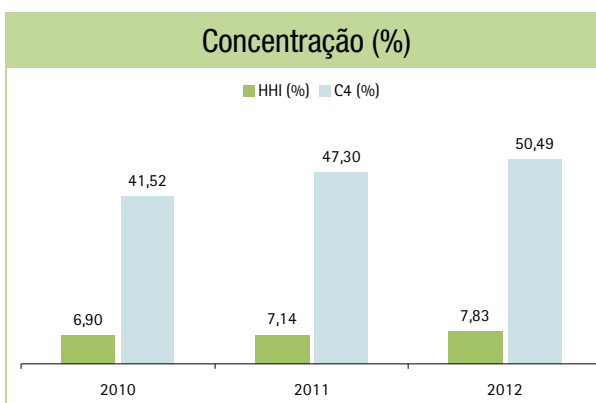
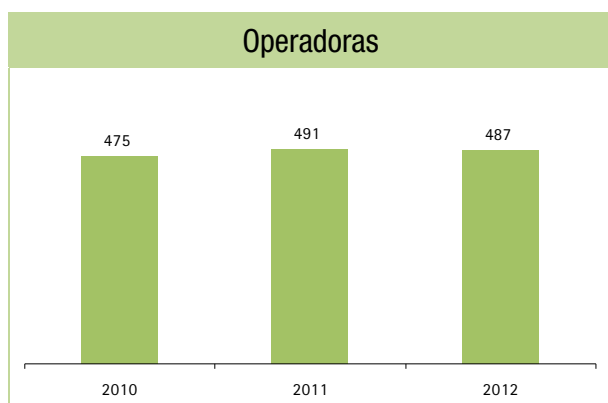
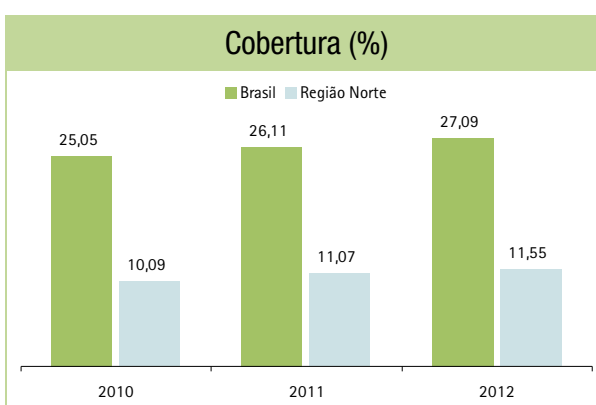
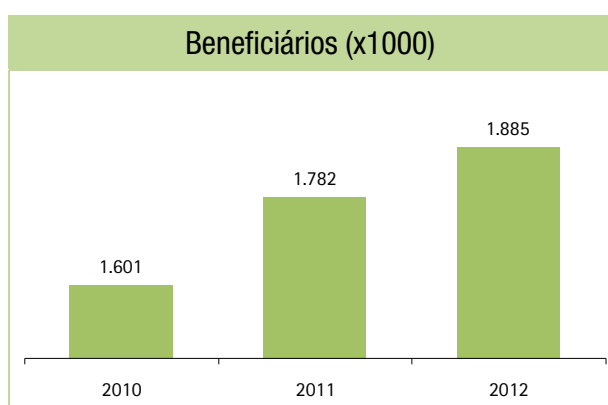
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

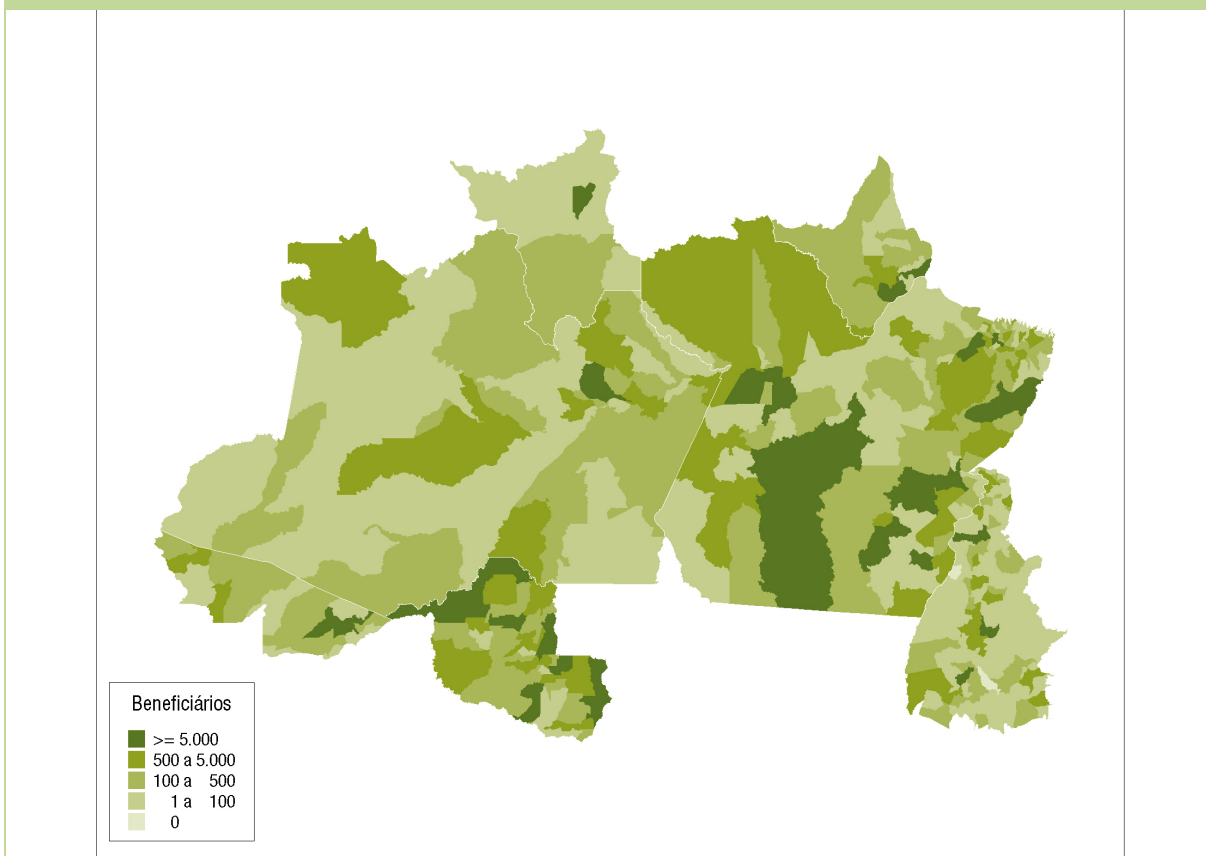


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	475	491	487	2,53
Beneficiários (x1000)	1.601	1.782	1.885	17,76
População (x1000)	15.866	16.095	16.318	2,85
Cobertura (%)	10,09	11,07	11,55	14,49
Contraprestação Média (R\$)	132,45	132,30	137,25	3,62
DM (%)	81,66	80,11	84,34	3,28
DC (%)	2,21	2,43	2,79	26,25
DA (%)	13,81	16,17	15,28	10,61
Combinado (%)	97,68	98,71	102,40	4,84
HHI (%)	6,90	7,14	7,83	13,41
C4 (%)	41,52	47,30	50,49	21,61

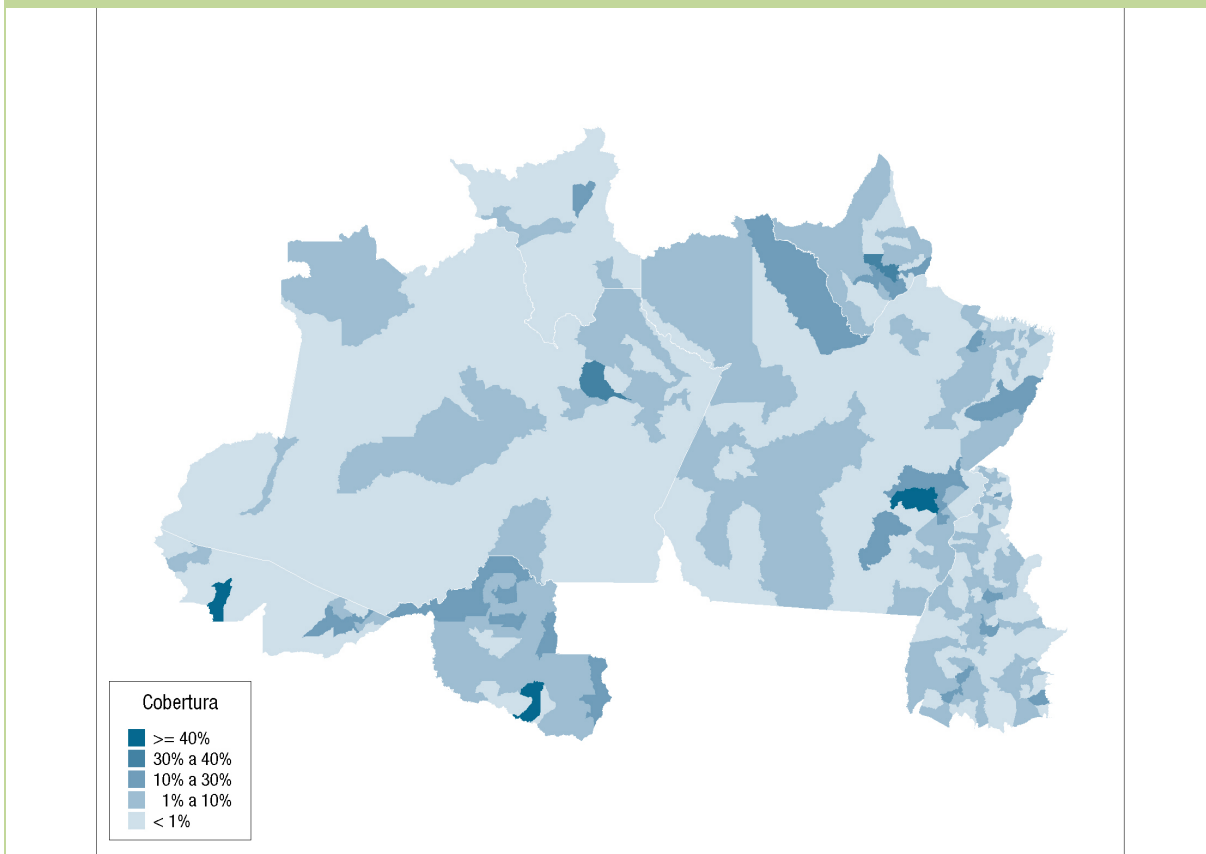


Fontes: IBGE

Mapa de Beneficiários - 2012

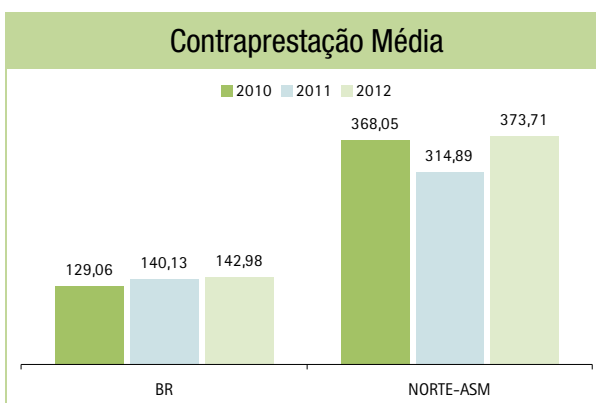
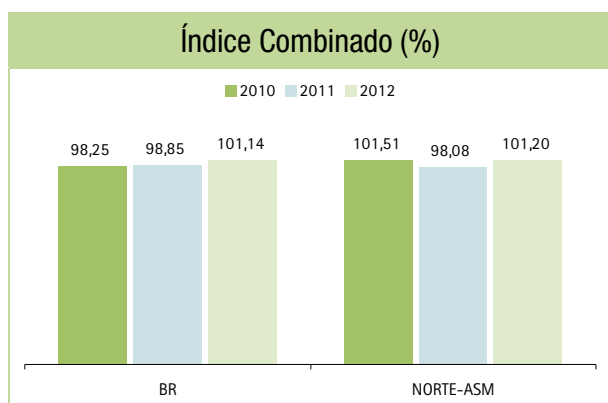
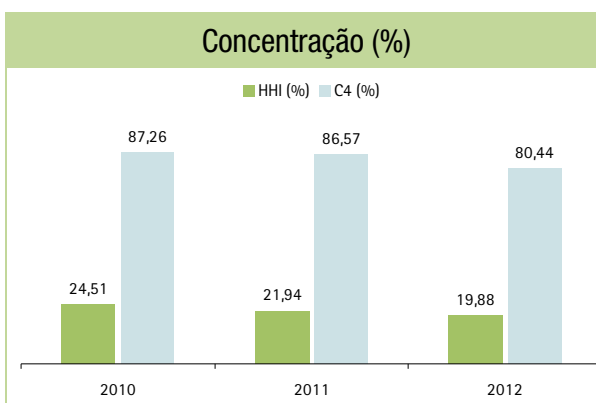
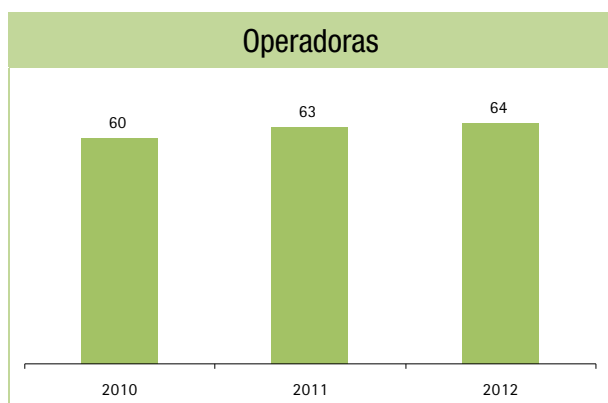
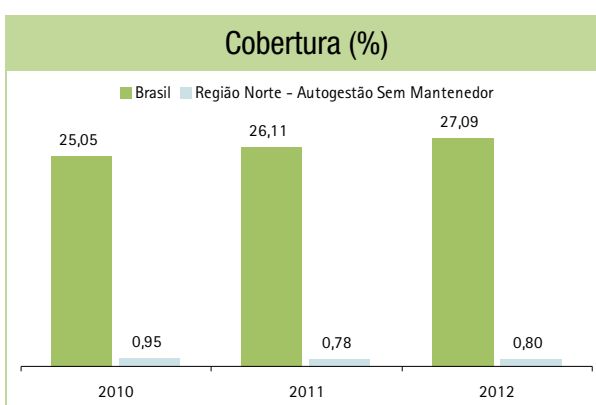
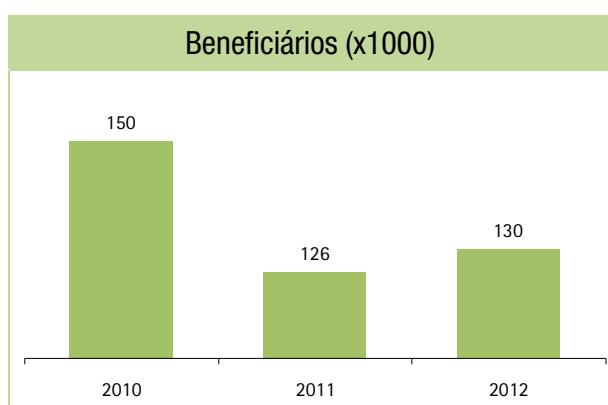


Mapa de Cobertura - 2012



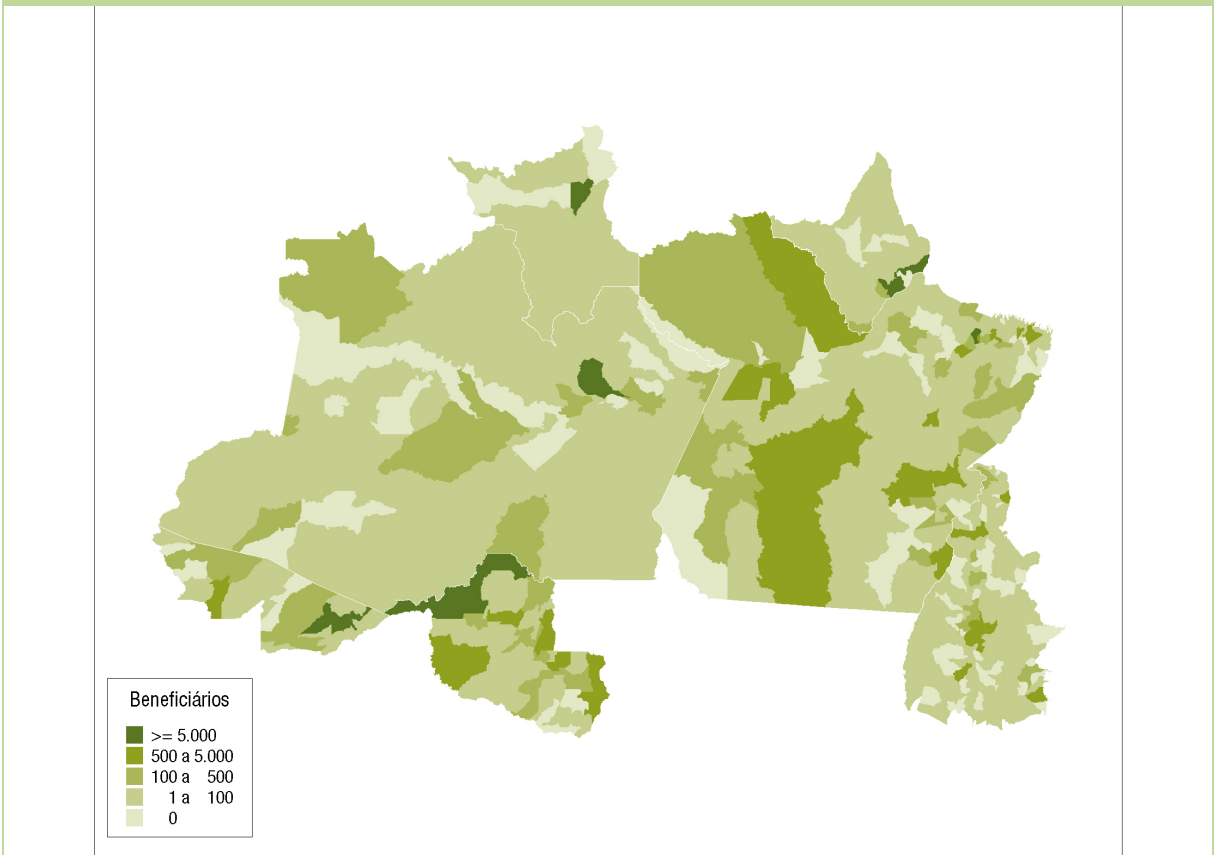
Região Norte - Autogestão Sem Mantenedor

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	60	63	64	6,67
Beneficiários (x1000)	150	126	130	-13,38
População (x1000)	15.866	16.095	16.318	2,85
Cobertura (%)	0,95	0,78	0,80	-15,78
Contraprestação Média (R\$)	368,05	314,89	373,71	1,54
DM (%)	84,45	88,84	88,09	4,31
DC (%)	0,04	0,00	0,02	-40,80
DA (%)	17,03	9,23	13,09	-23,11
Combinado (%)	101,51	98,08	101,20	-0,30
HHI (%)	24,51	21,94	19,88	-18,89
C4 (%)	87,26	86,57	80,44	-7,82

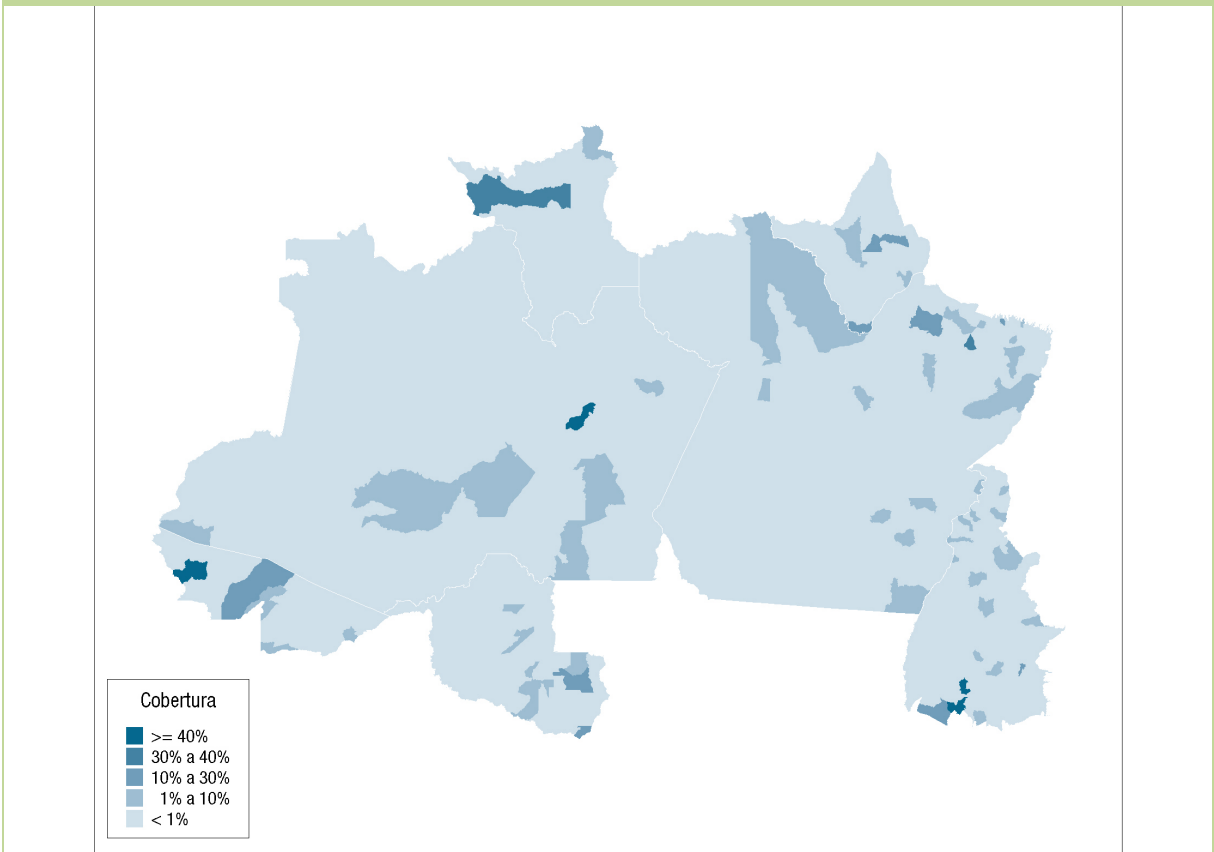


Fontes: IBGE

Mapa de Beneficiários - 2012

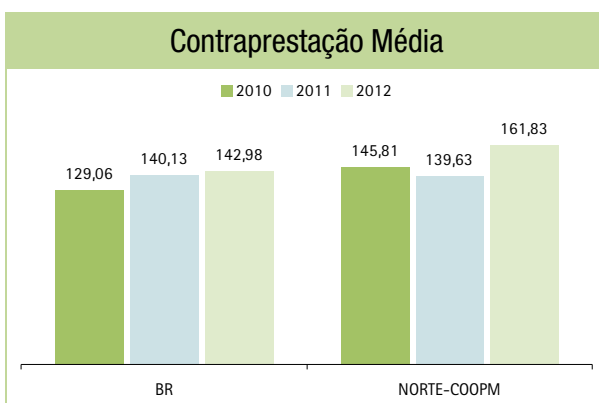
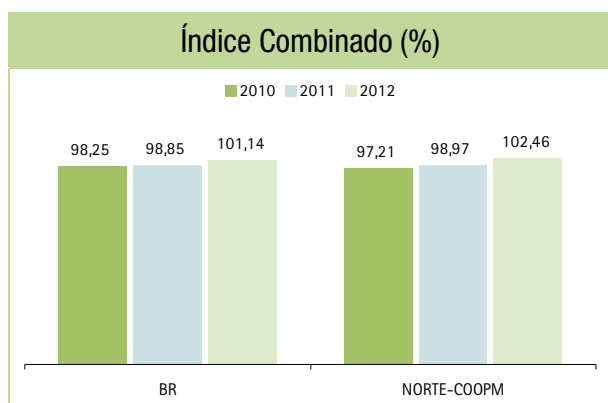
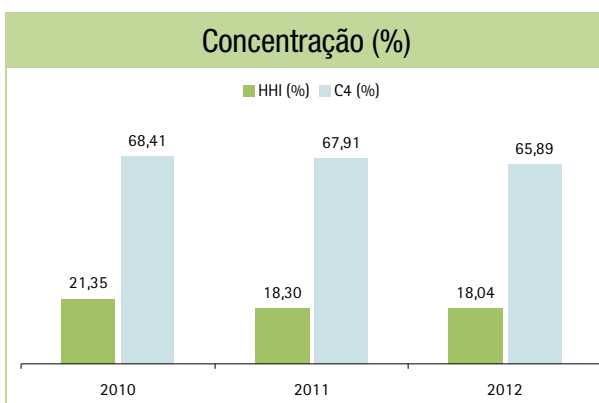
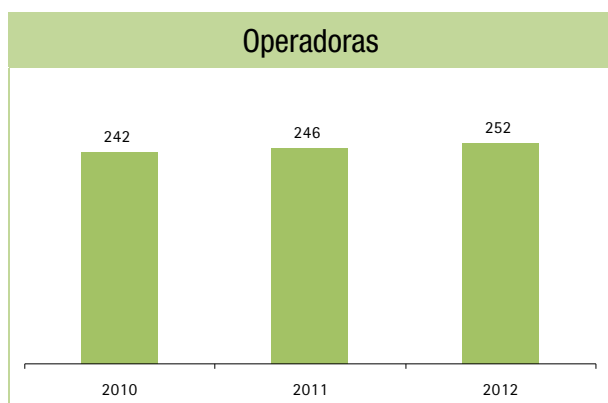
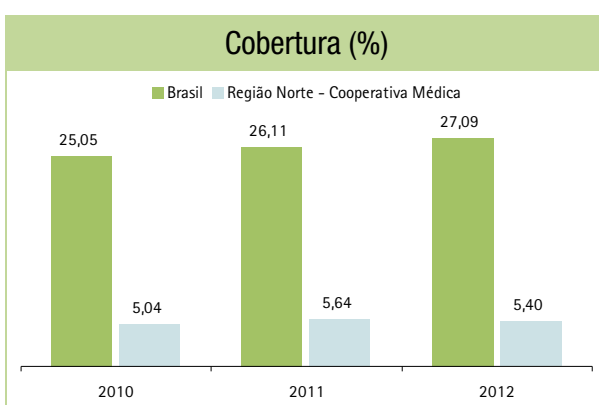
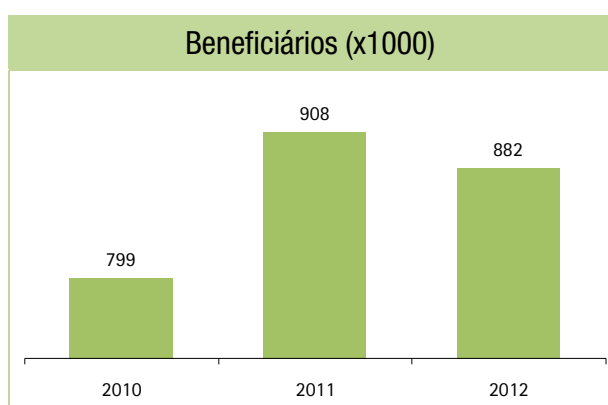


Mapa de Cobertura - 2012



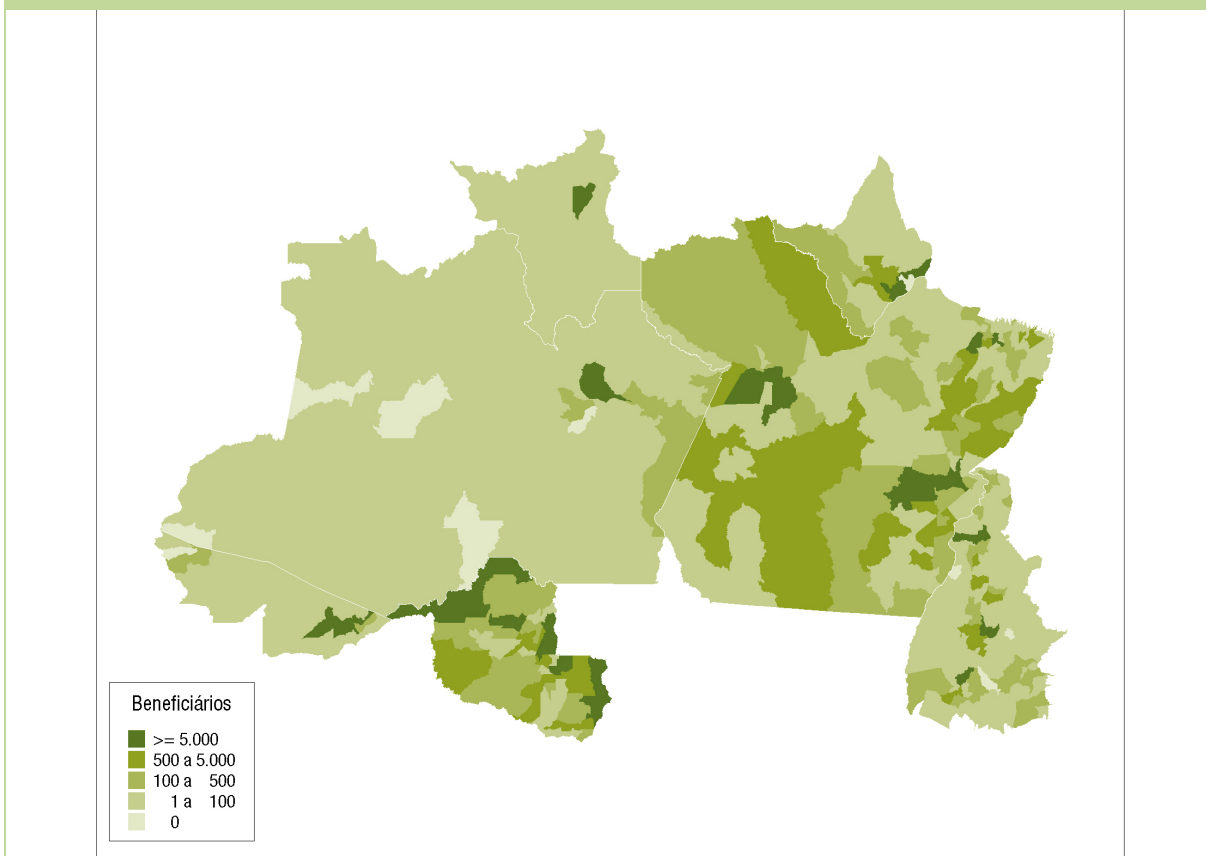
Região Norte - Cooperativa Médica

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	242	246	252	4,13
Beneficiários (x1000)	799	908	882	10,30
População (x1000)	15.866	16.095	16.318	2,85
Cobertura (%)	5,04	5,64	5,40	7,24
Contraprestação Média (R\$)	145,81	139,63	161,83	10,99
DM (%)	82,55	81,31	85,73	3,85
DC (%)	1,12	1,06	0,92	-17,83
DA (%)	13,54	16,59	15,81	16,75
Combinado (%)	97,21	98,97	102,46	5,40
HHI (%)	21,35	18,30	18,04	-15,51
C4 (%)	68,41	67,91	65,89	-3,69

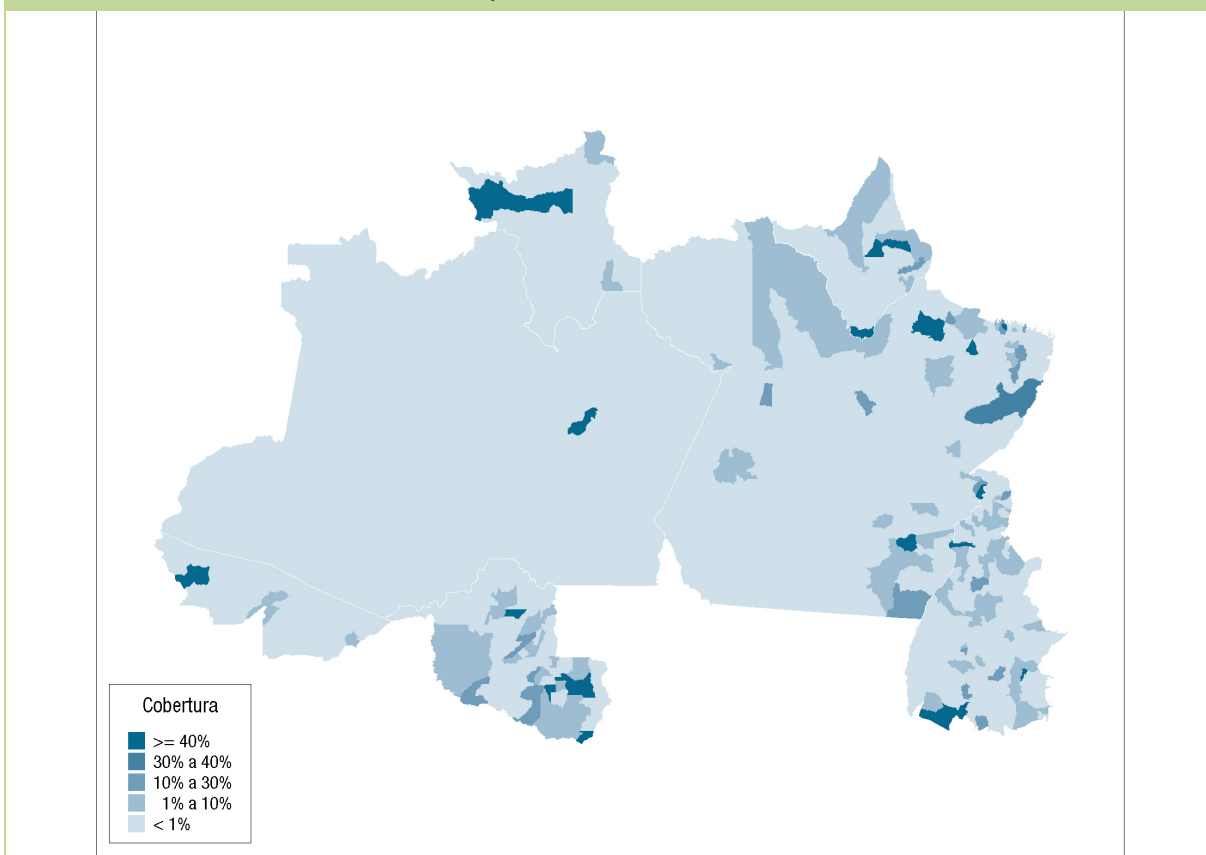


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Mapa de Beneficiários - 2012

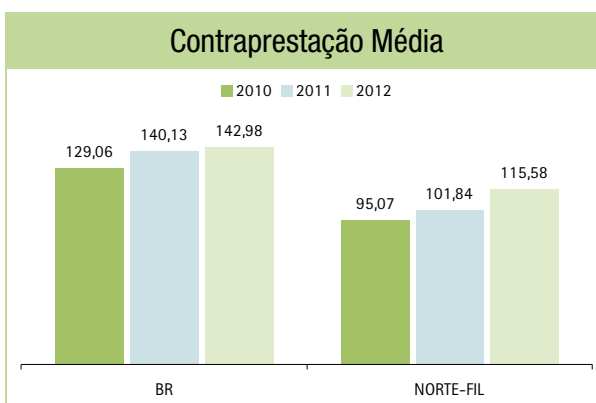
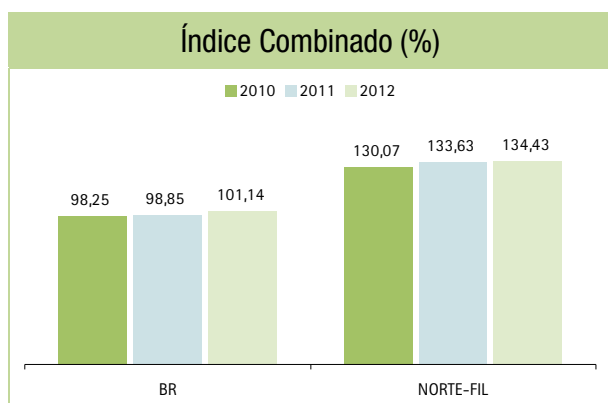
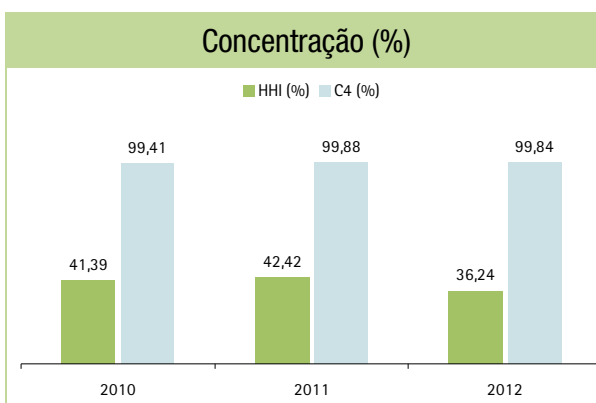
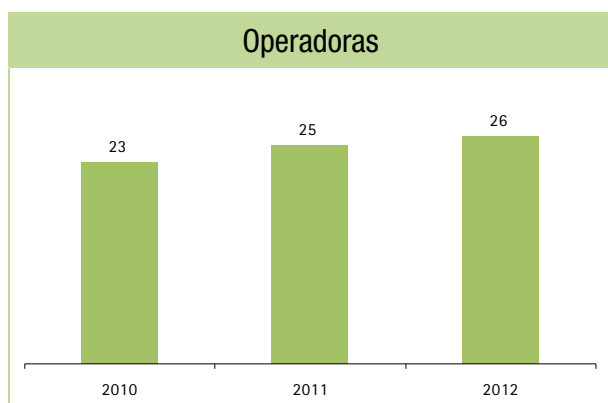
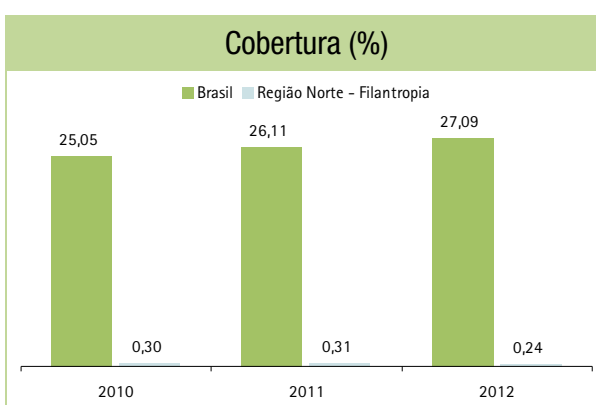
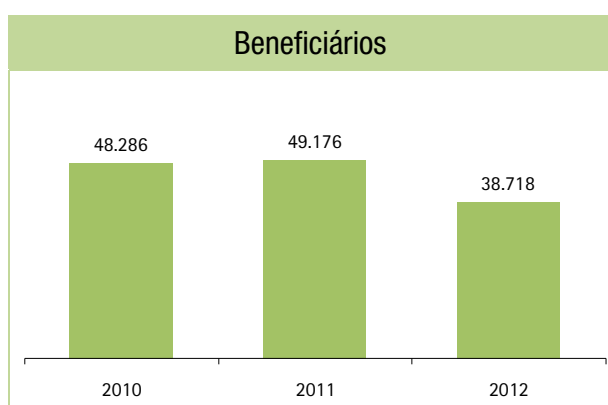


Mapa de Cobertura - 2012



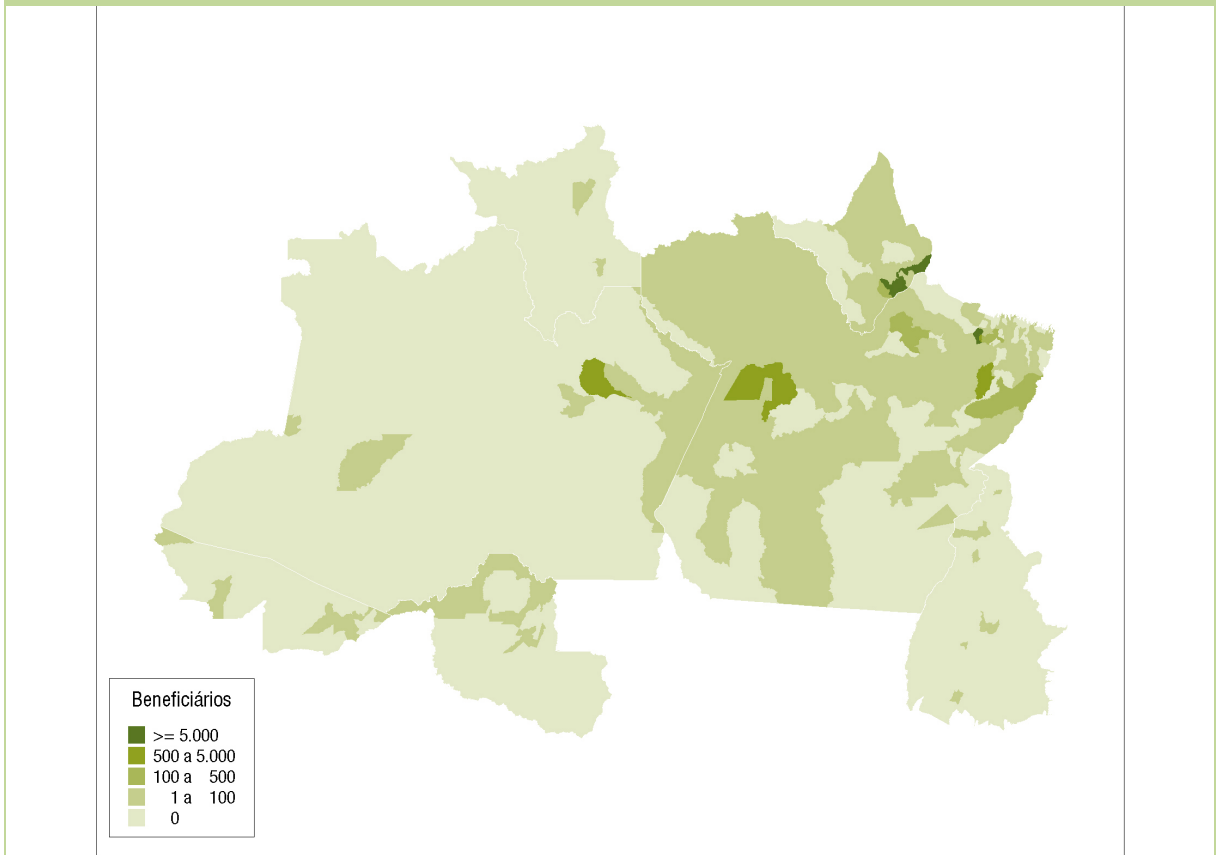
Região Norte - Filantropia

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	23	25	26	13,04
Beneficiários	48.286	49.176	38.718	-19,82
População (x1000)	15.866	16.095	16.318	2,85
Cobertura (%)	0,30	0,31	0,24	-22,04
Contraprestação Média (R\$)	95,07	101,84	115,58	21,57
DM (%)	75,61	78,90	72,53	-4,07
DC (%)	0,39	0,48	0,36	-8,38
DA (%)	54,06	54,26	61,54	13,83
Combinado (%)	130,07	133,63	134,43	3,36
HHI (%)	41,39	42,42	36,24	-12,43
C4 (%)	99,41	99,88	99,84	0,43

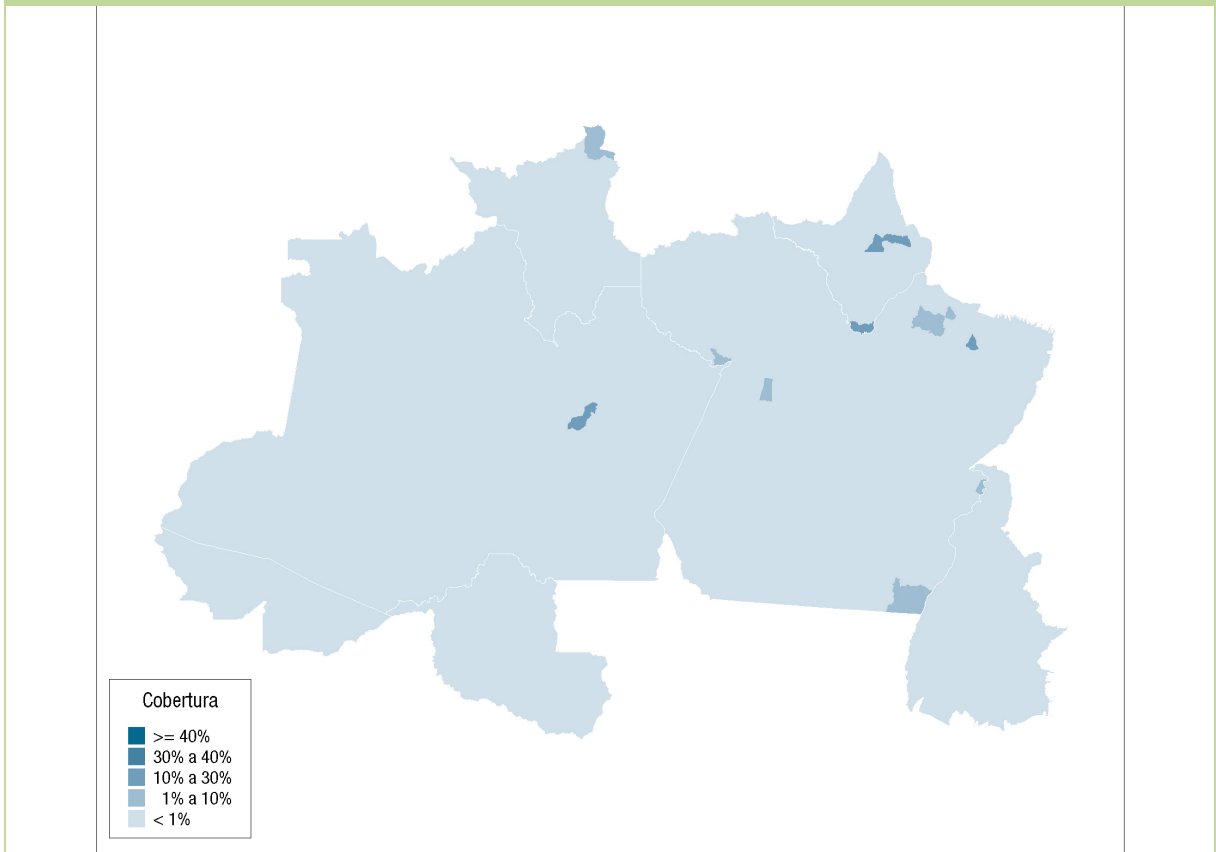


Fontes: IBGE

Mapa de Beneficiários - 2012

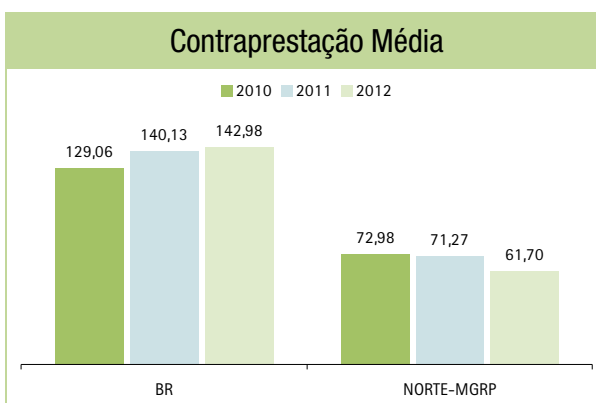
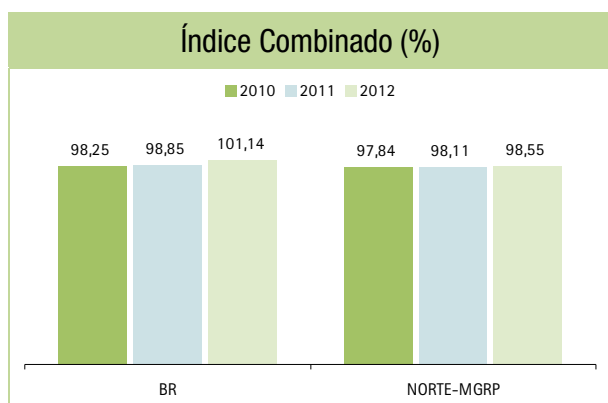
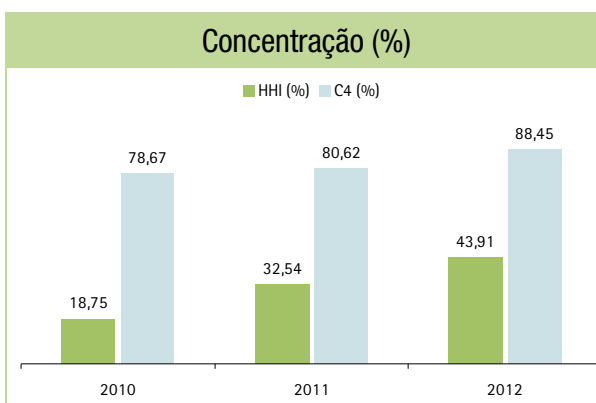
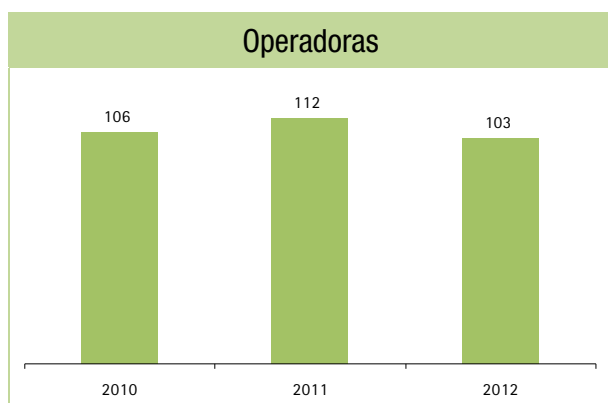
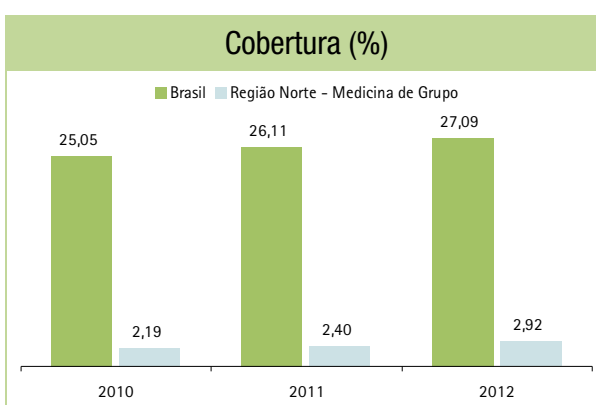
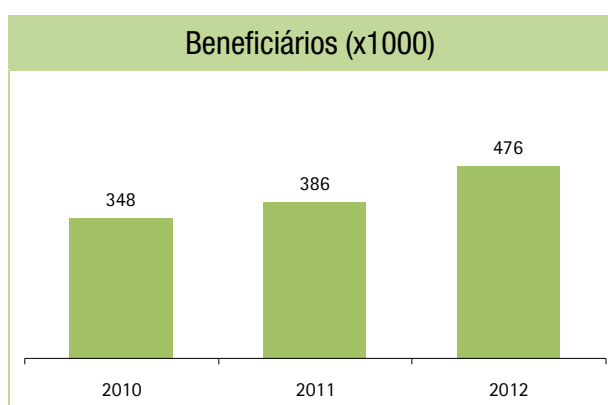


Mapa de Cobertura - 2012



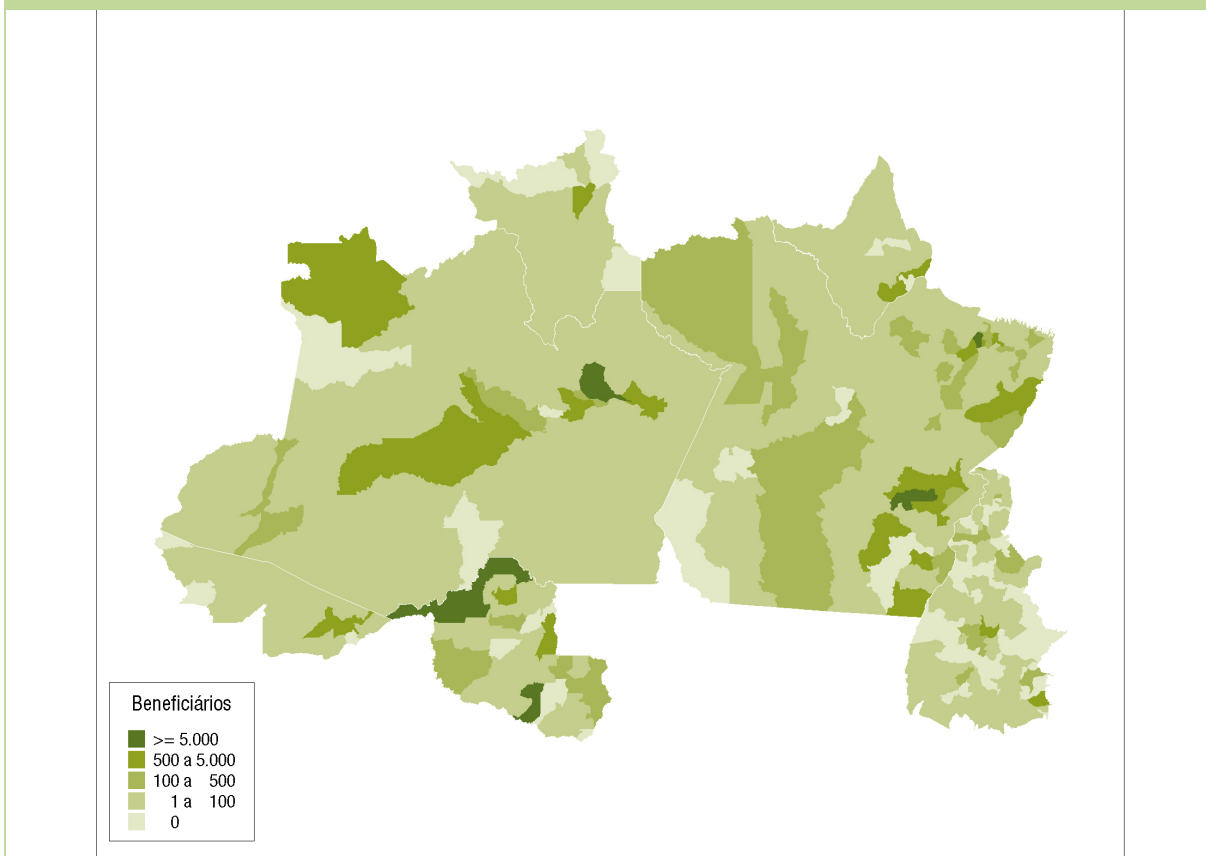
Região Norte - Medicina de Grupo

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	106	112	103	-2,83
Beneficiários (x1000)	348	386	476	36,94
População (x1000)	15.866	16.095	16.318	2,85
Cobertura (%)	2,19	2,40	2,92	33,14
Contraprestação Média (R\$)	72,98	71,27	61,70	-15,45
DM (%)	80,04	76,05	77,60	-3,06
DC (%)	2,86	3,57	4,06	41,88
DA (%)	14,93	18,48	16,89	13,13
Combinado (%)	97,84	98,11	98,55	0,73
HHI (%)	18,75	32,54	43,91	134,21
C4 (%)	78,67	80,62	88,45	12,43

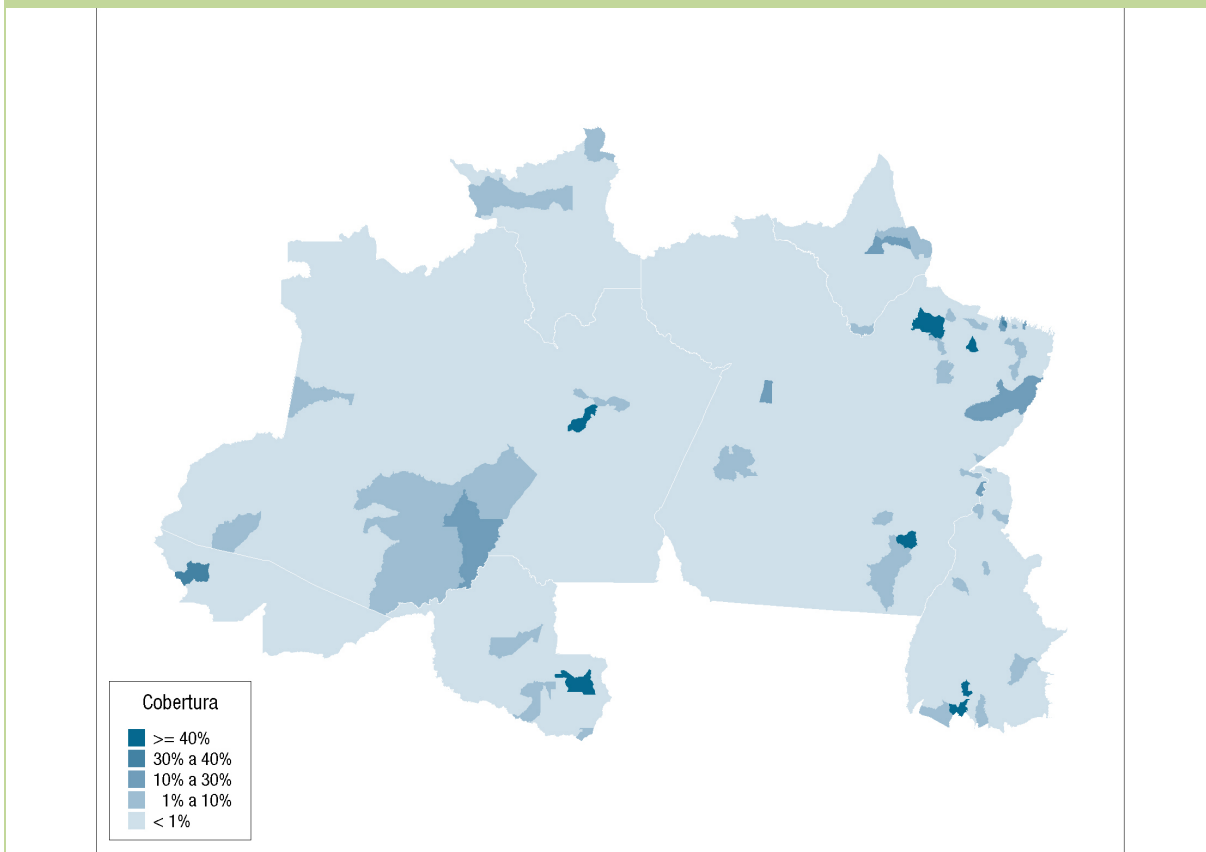


Fontes: IBGE

Mapa de Beneficiários - 2012

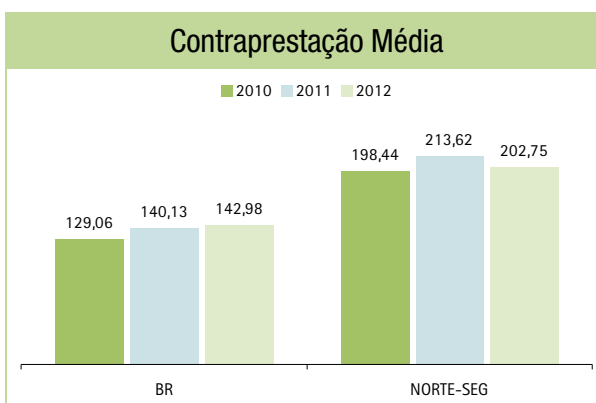
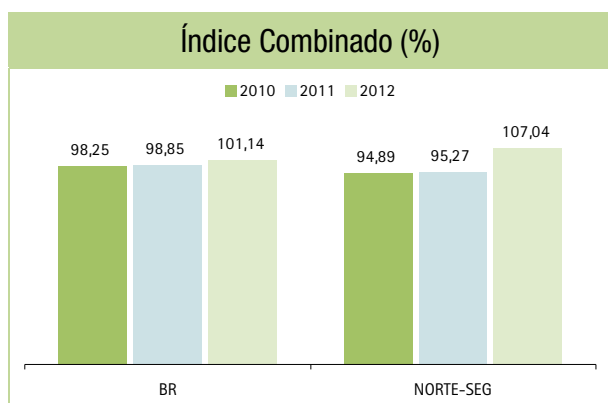
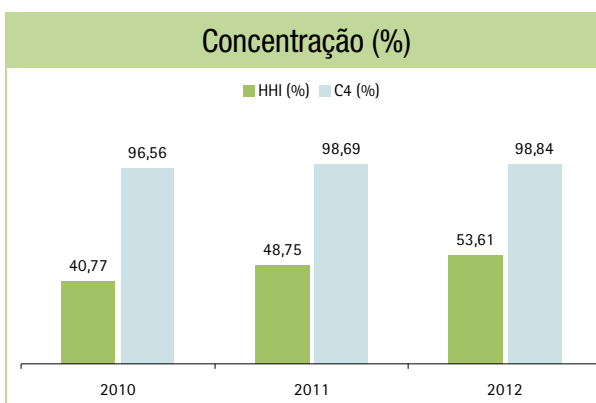
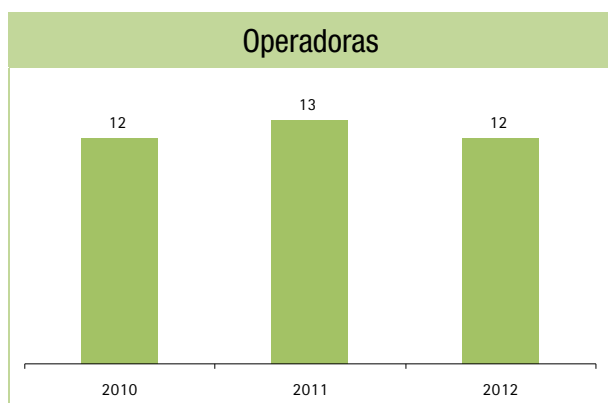
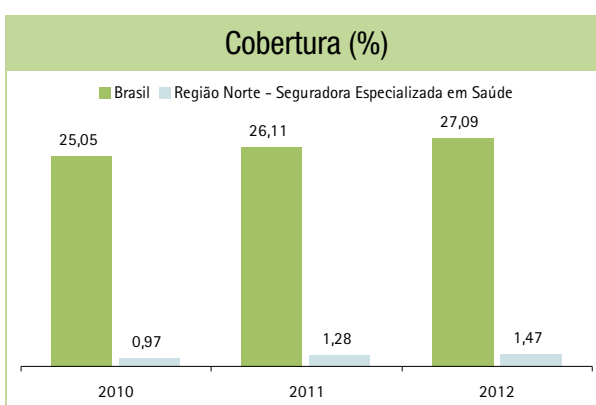
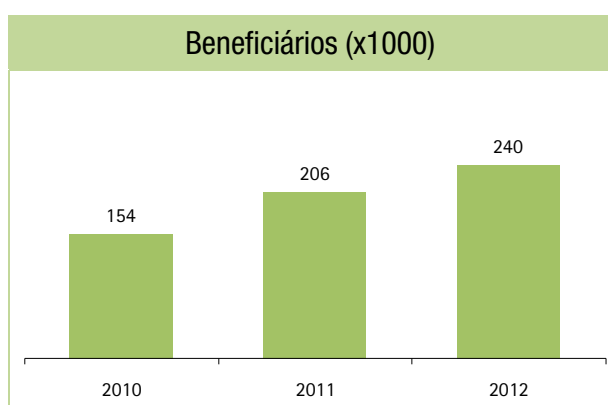


Mapa de Cobertura - 2012



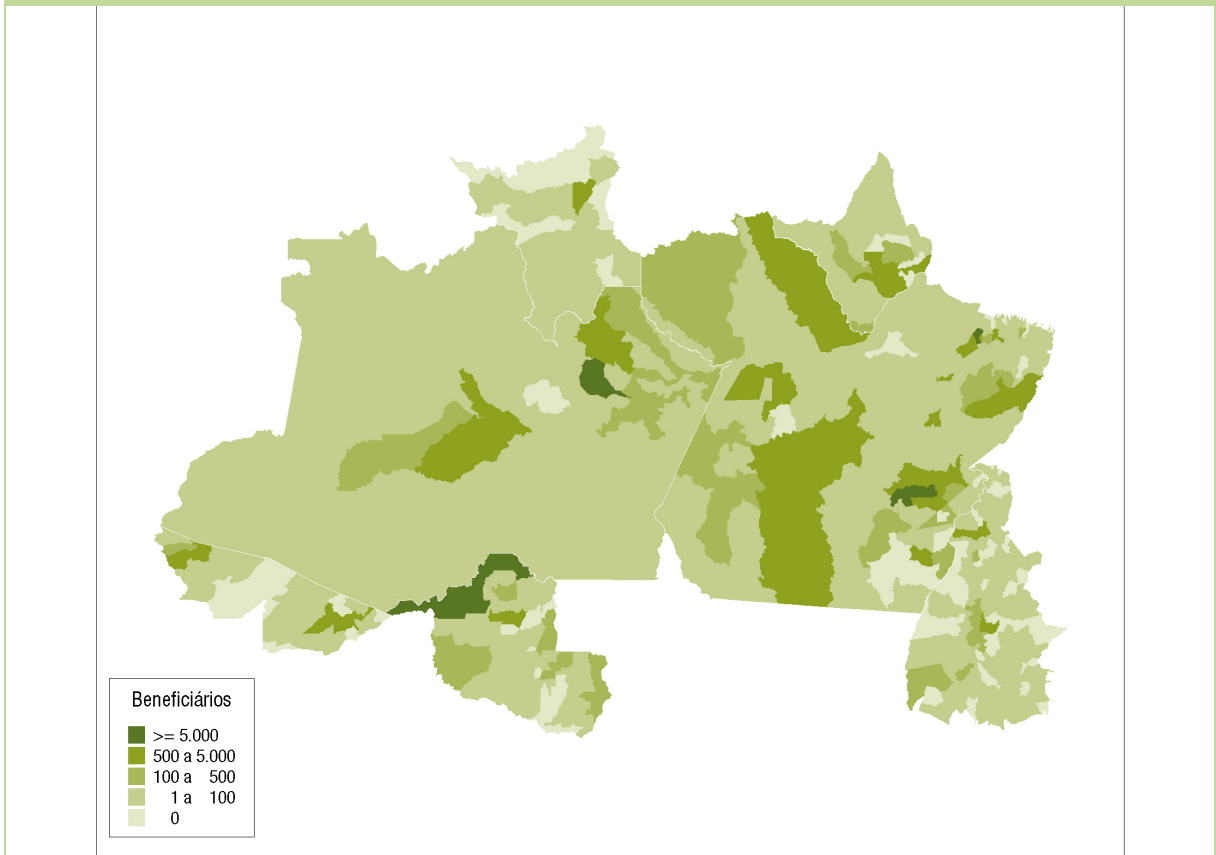
Região Norte - Seguradora Especializada em Saúde

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	12	13	12	0,00
Beneficiários (x1000)	154	206	240	55,85
População (x1000)	15.866	16.095	16.318	2,85
Cobertura (%)	0,97	1,28	1,47	51,52
Contraprestação Média (R\$)	198,44	213,62	202,75	2,17
DM (%)	81,82	82,73	94,02	14,91
DC (%)	6,05	5,88	6,52	7,80
DA (%)	7,03	6,66	6,51	-7,42
Combinado (%)	94,89	95,27	107,04	12,80
HHI (%)	40,77	48,75	53,61	31,48
C4 (%)	96,56	98,69	98,84	2,36

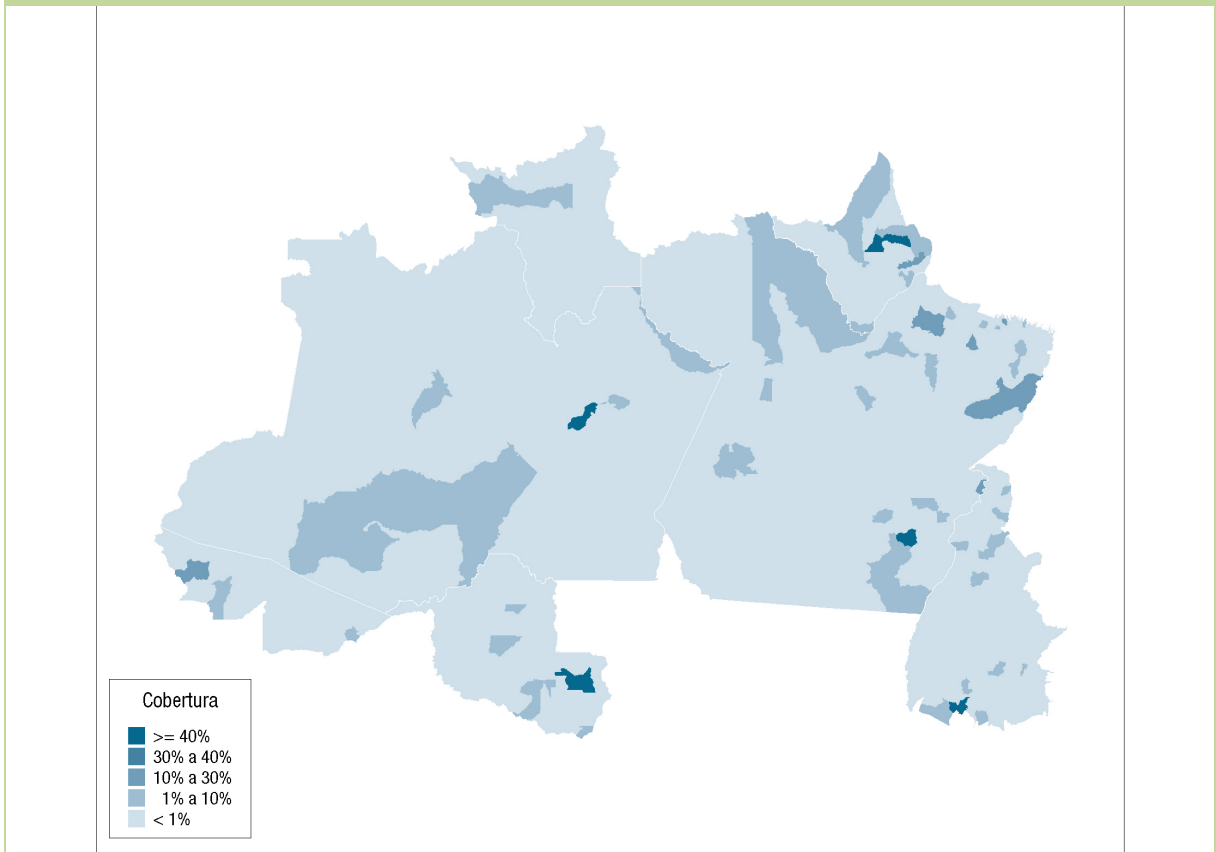


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Mapa de Beneficiários - 2012

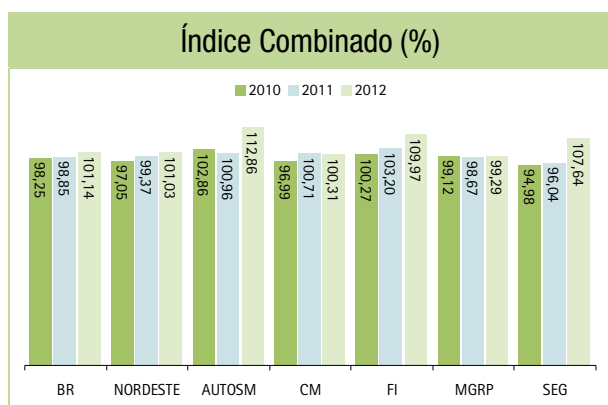
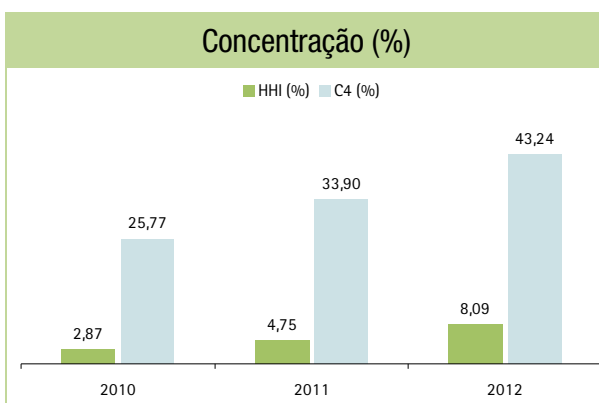
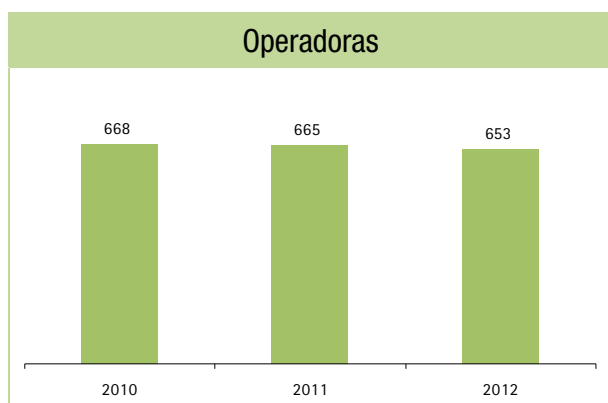
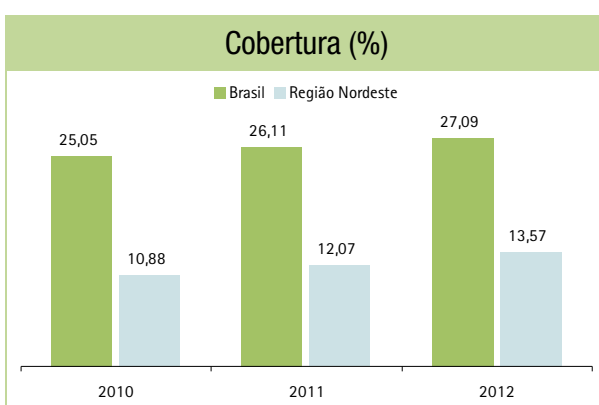
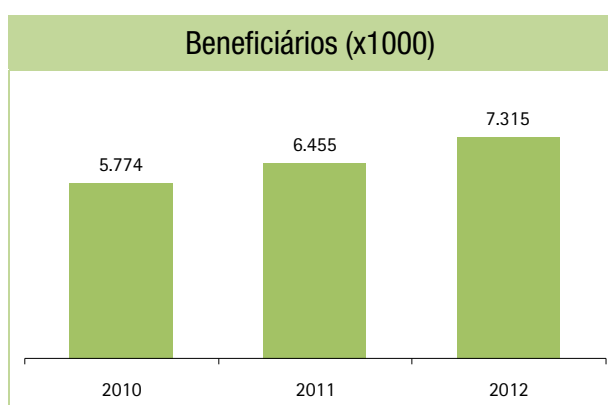


Mapa de Cobertura - 2012



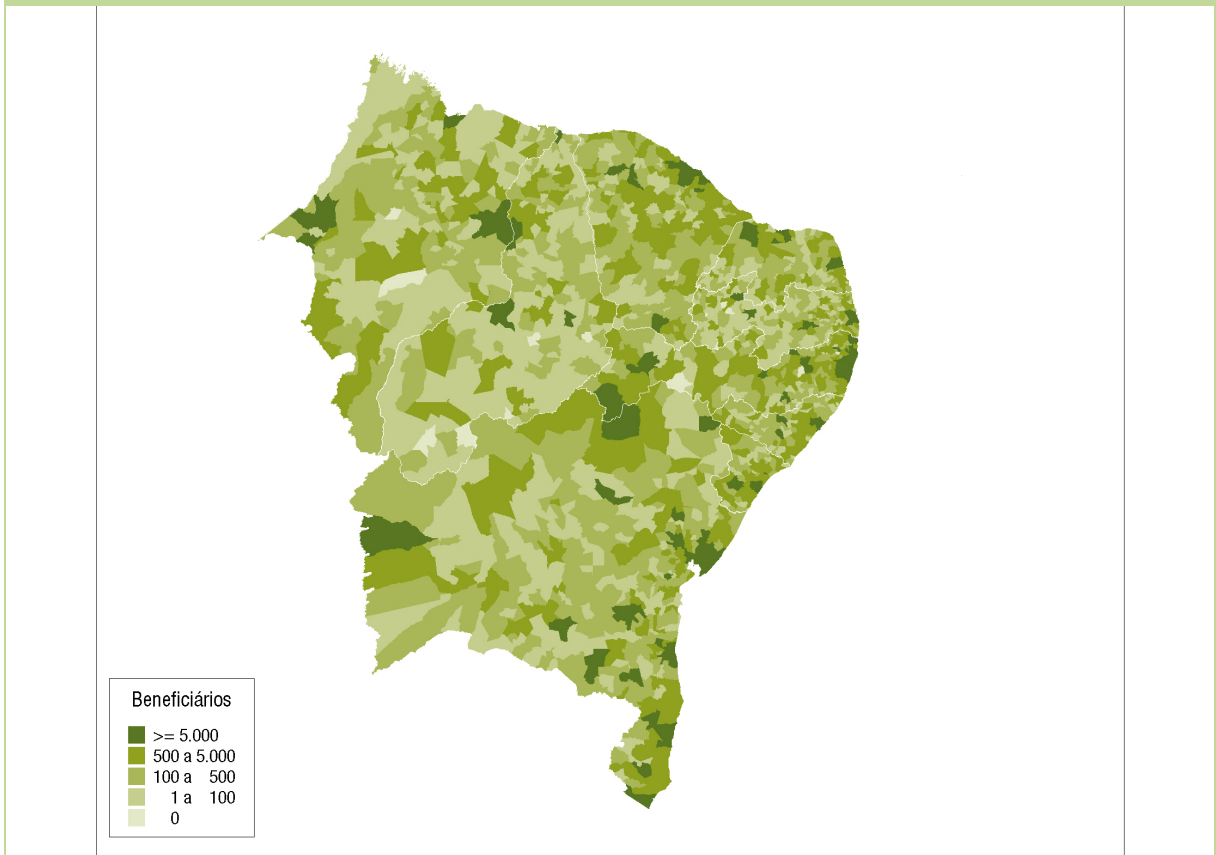
Região Nordeste

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	668	665	653	-2,25
Beneficiários (x1000)	5.774	6.455	7.315	26,68
População (x1000)	53.070	53.502	53.907	1,58
Cobertura (%)	10,88	12,07	13,57	24,72
Contraprestação Média (R\$)	139,57	137,86	135,83	-2,68
DM (%)	81,03	80,77	82,97	2,40
DC (%)	2,21	2,43	2,79	26,25
DA (%)	13,81	16,17	15,28	10,61
Combinado (%)	97,05	99,37	101,03	4,11
HHI (%)	2,87	4,75	8,09	182,23
C4 (%)	25,77	33,90	43,24	67,82

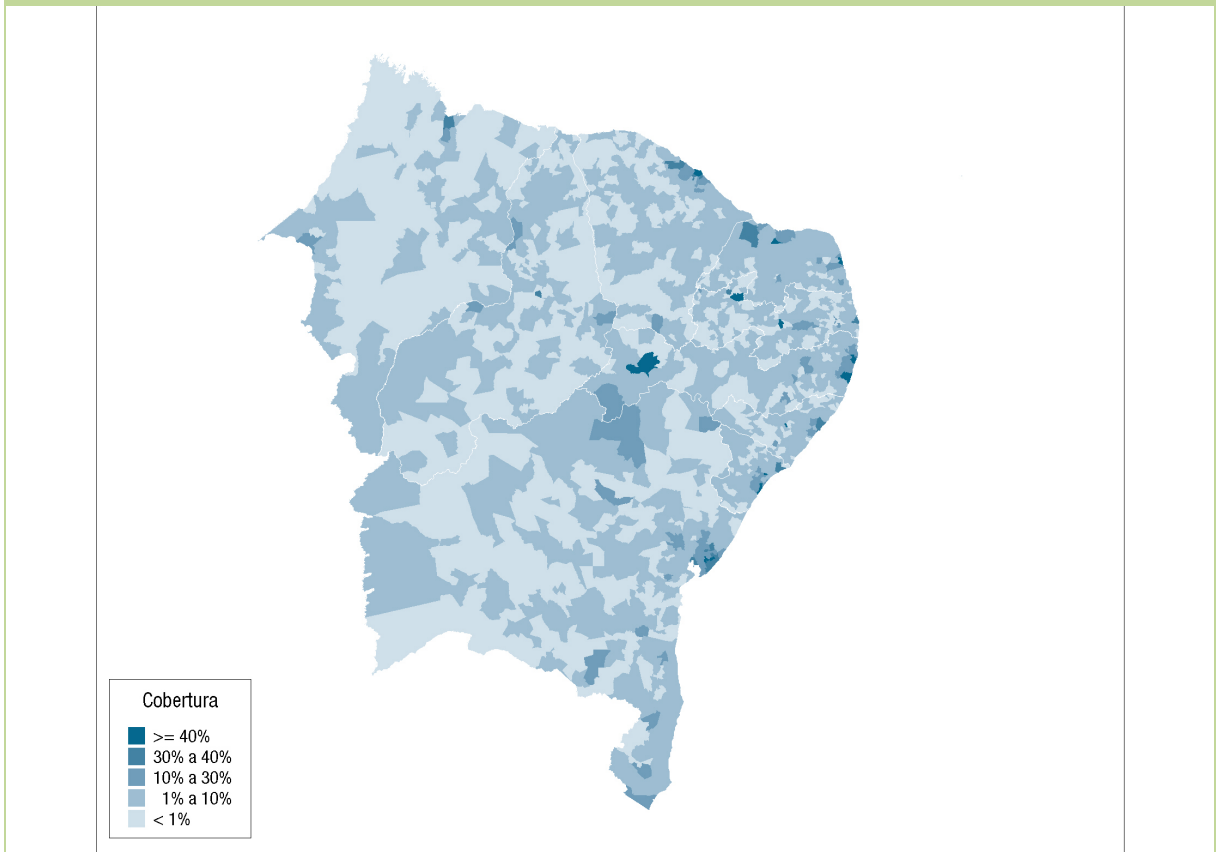


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Mapa de Beneficiários - 2012

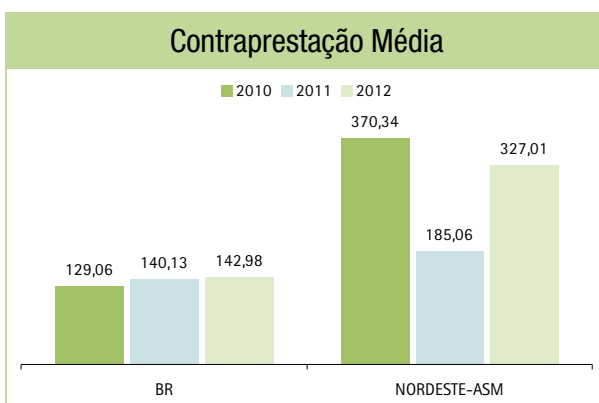
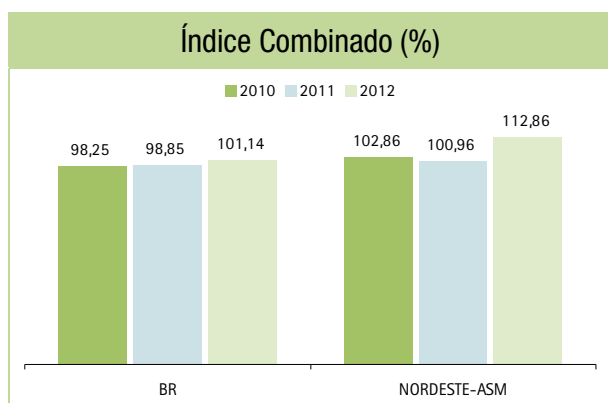
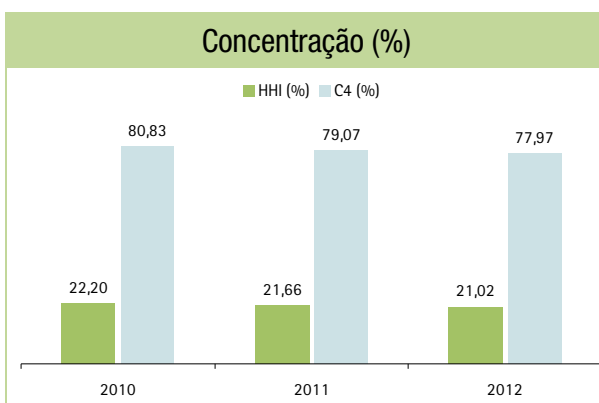
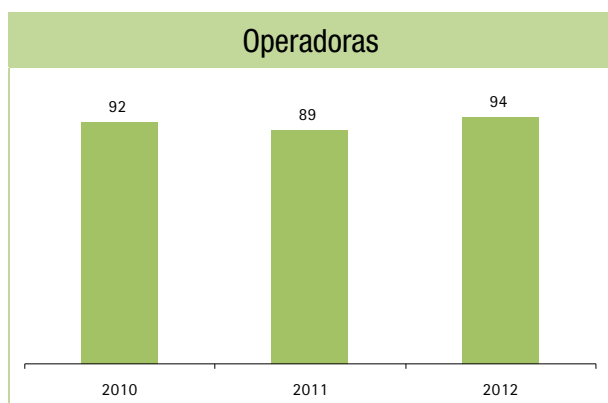
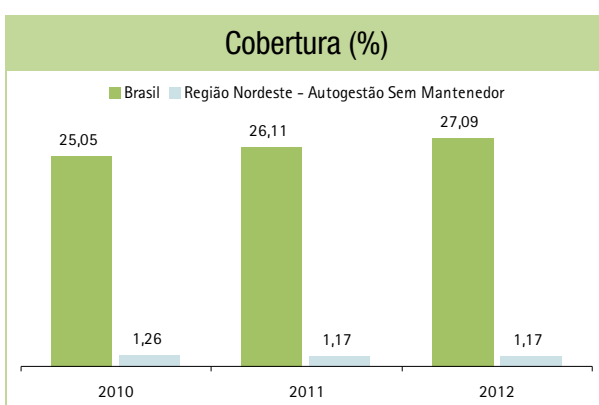
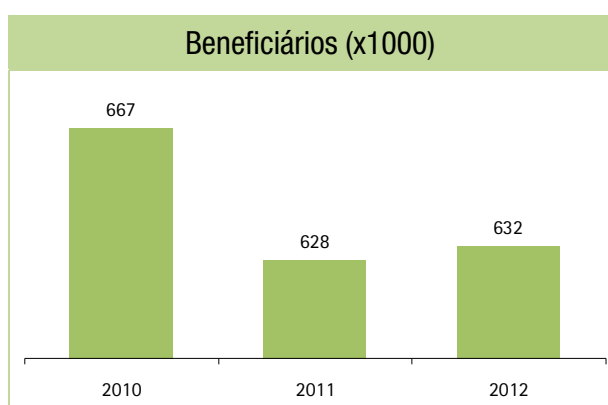


Mapa de Cobertura - 2012



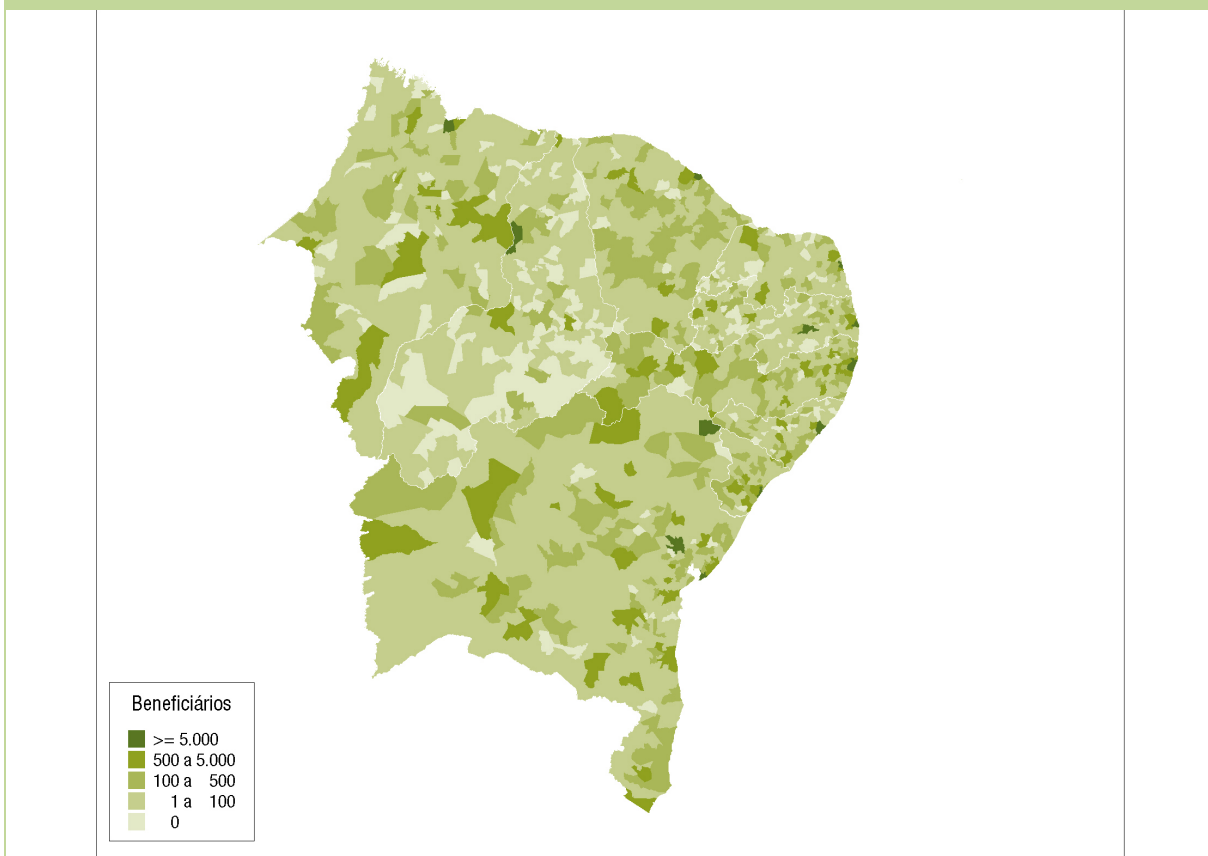
Região Nordeste - Autogestão Sem Mantenedor

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	92	89	94	2,17
Beneficiários (x1000)	667	628	632	-5,13
População (x1000)	53.070	53.502	53.907	1,58
Cobertura (%)	1,26	1,17	1,17	-6,60
Contraprestação Média (R\$)	370,34	185,06	327,01	-11,70
DM (%)	85,20	87,33	94,14	10,49
DC (%)	0,04	0,00	0,04	19,33
DA (%)	17,62	13,63	18,67	5,97
Combinado (%)	102,86	100,96	112,86	9,72
HHI (%)	22,20	21,66	21,02	-5,32
C4 (%)	80,83	79,07	77,97	-3,53

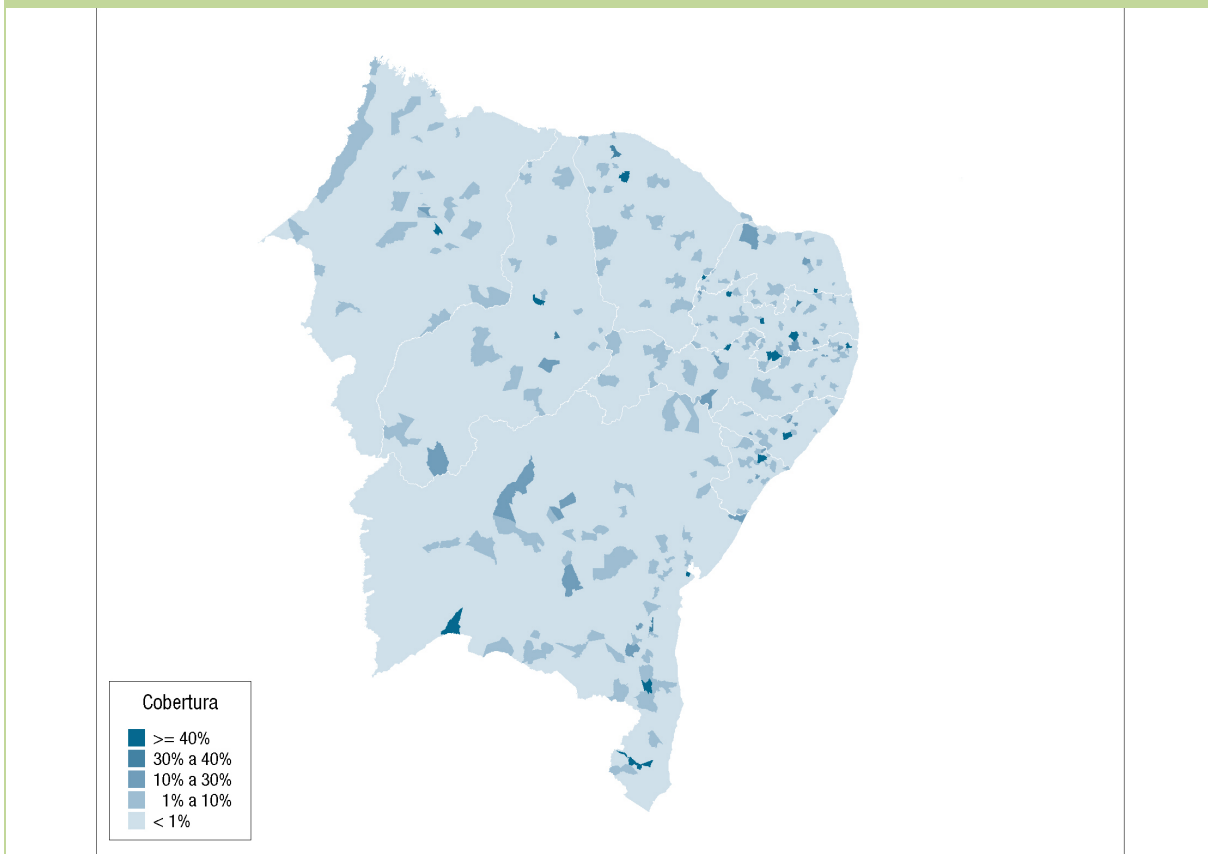


Fontes: IBGE

Mapa de Beneficiários - 2012

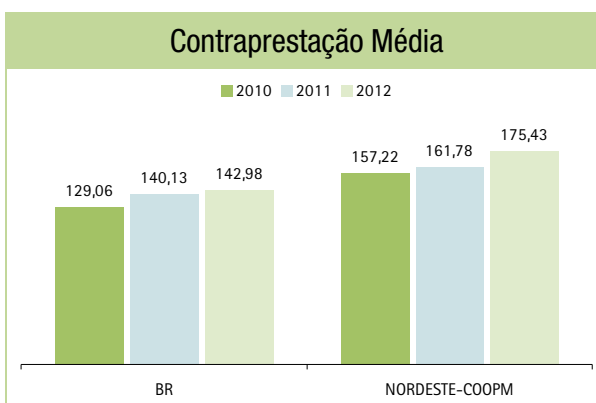
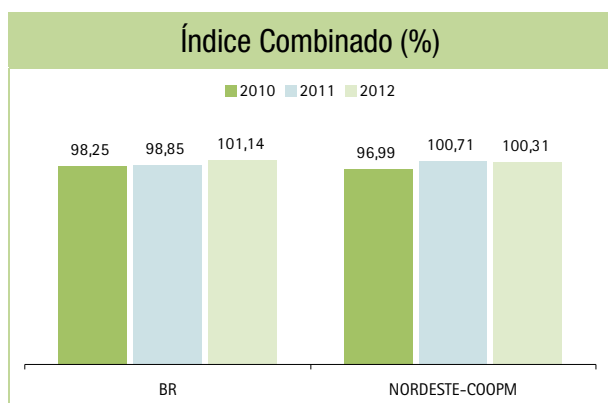
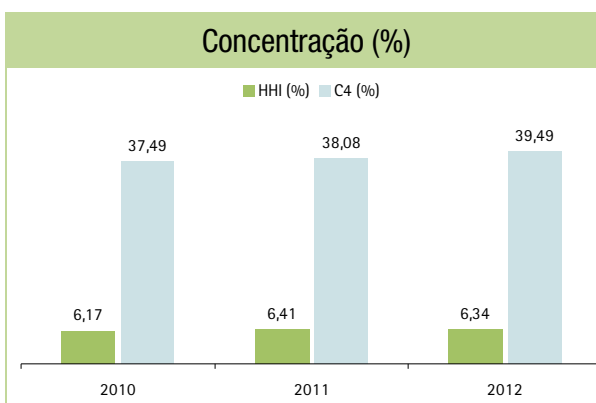
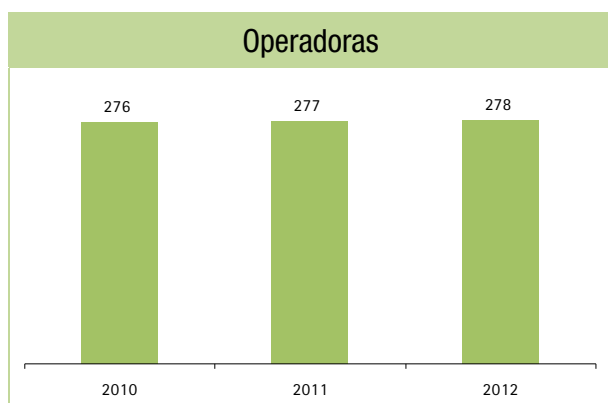
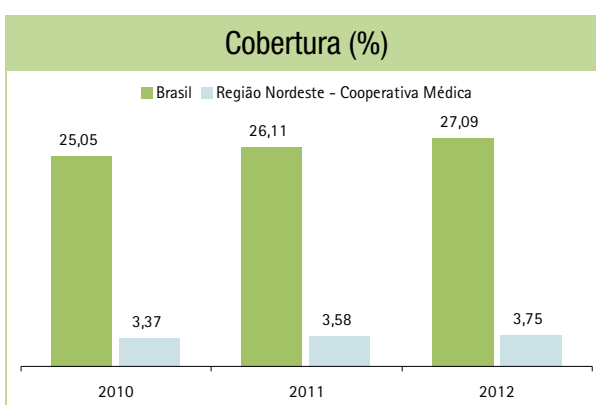
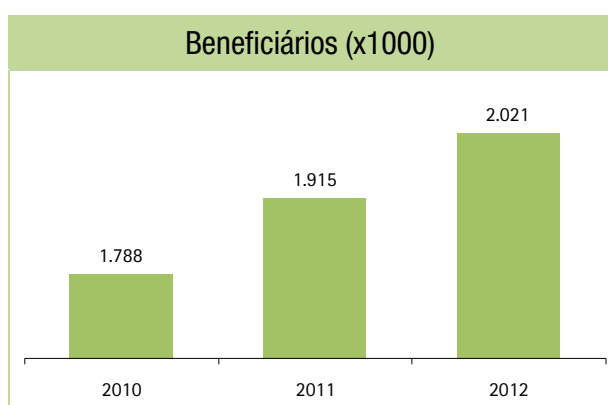


Mapa de Cobertura - 2012



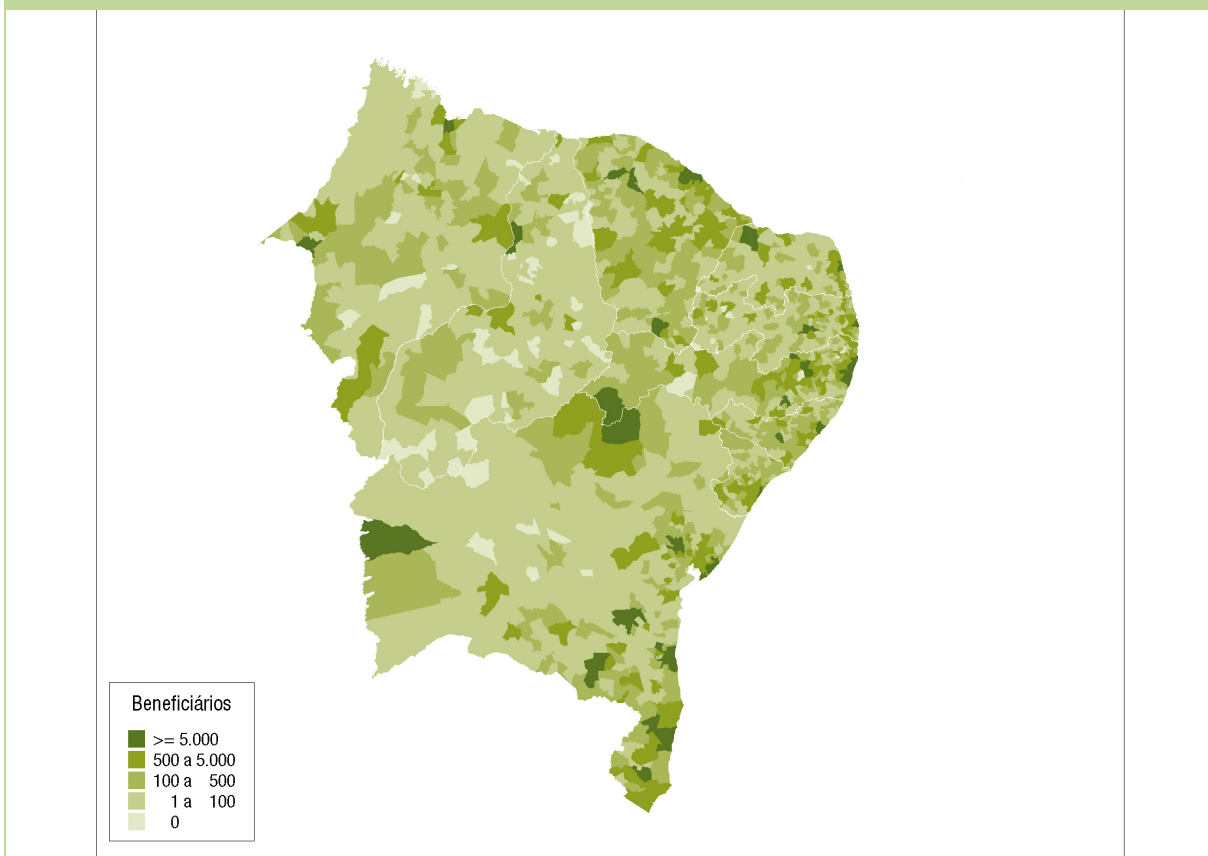
Região Nordeste - Cooperativa Médica

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	276	277	278	0,72
Beneficiários (x1000)	1.788	1.915	2.021	13,03
População (x1000)	53.070	53.502	53.907	1,58
Cobertura (%)	3,37	3,58	3,75	11,27
Contraprestação Média (R\$)	157,22	161,78	175,43	11,58
DM (%)	81,32	84,45	84,63	4,07
DC (%)	1,23	1,15	1,14	-7,61
DA (%)	14,43	15,11	14,53	0,71
Combinado (%)	96,99	100,71	100,31	3,42
HHI (%)	6,17	6,41	6,34	2,64
C4 (%)	37,49	38,08	39,49	5,33

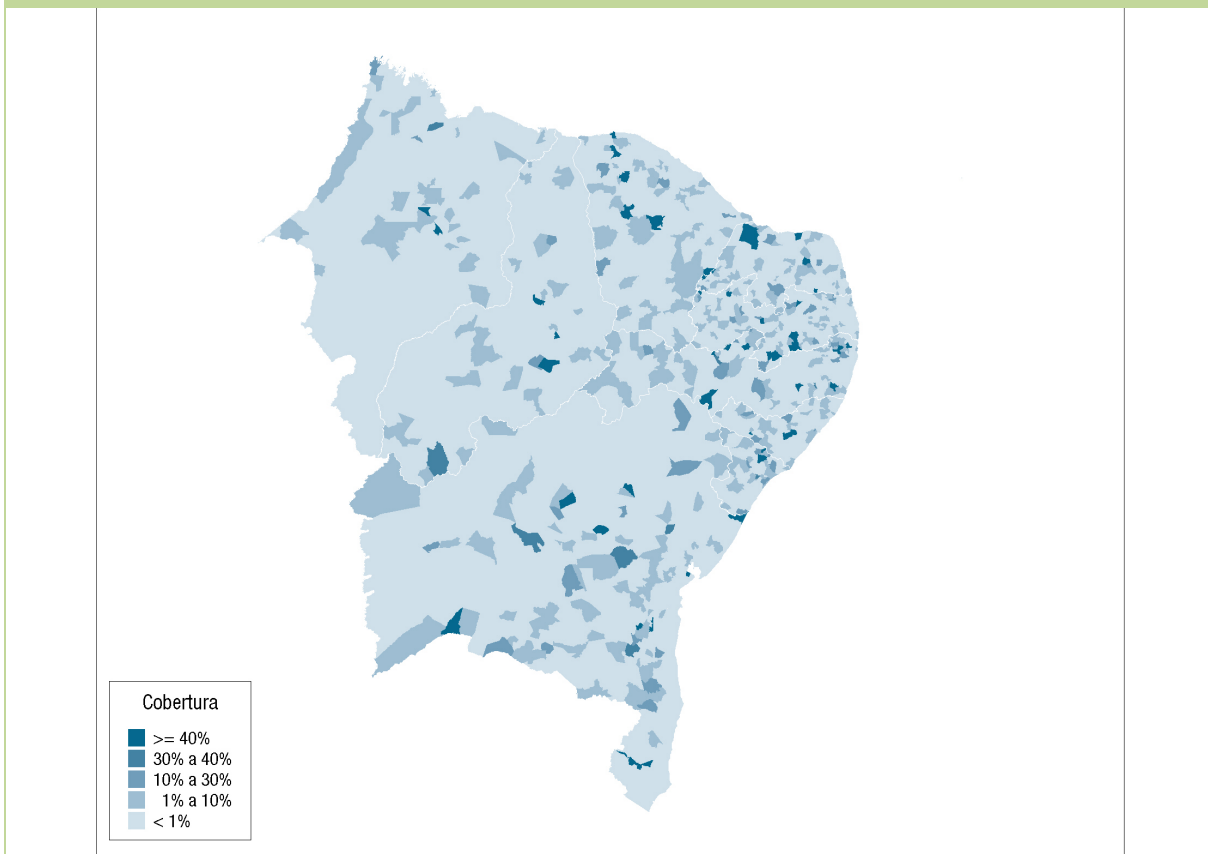


Fontes: IBGE

Mapa de Beneficiários - 2012

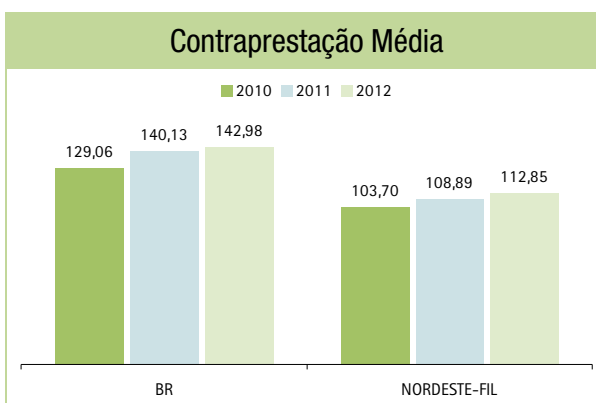
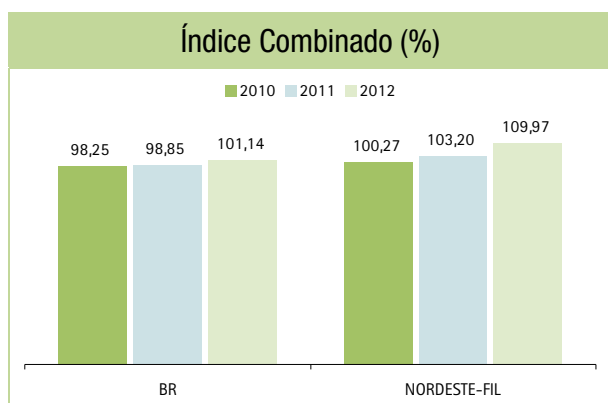
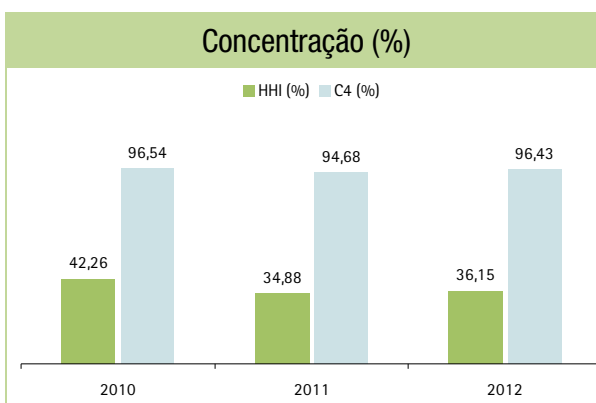
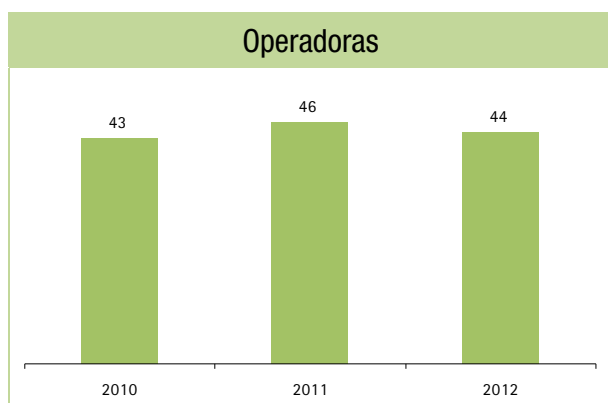
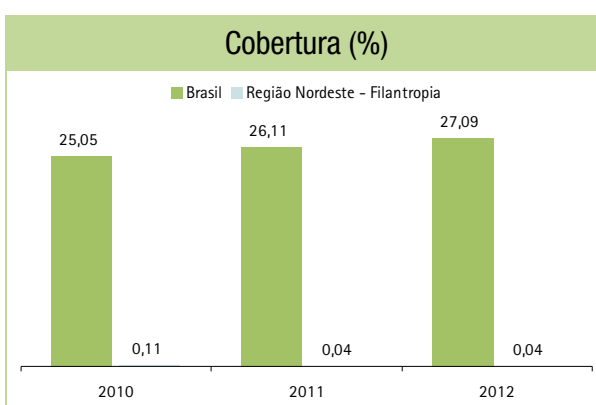
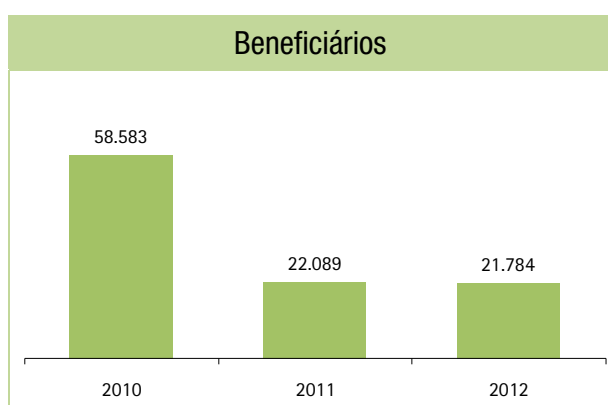


Mapa de Cobertura - 2012



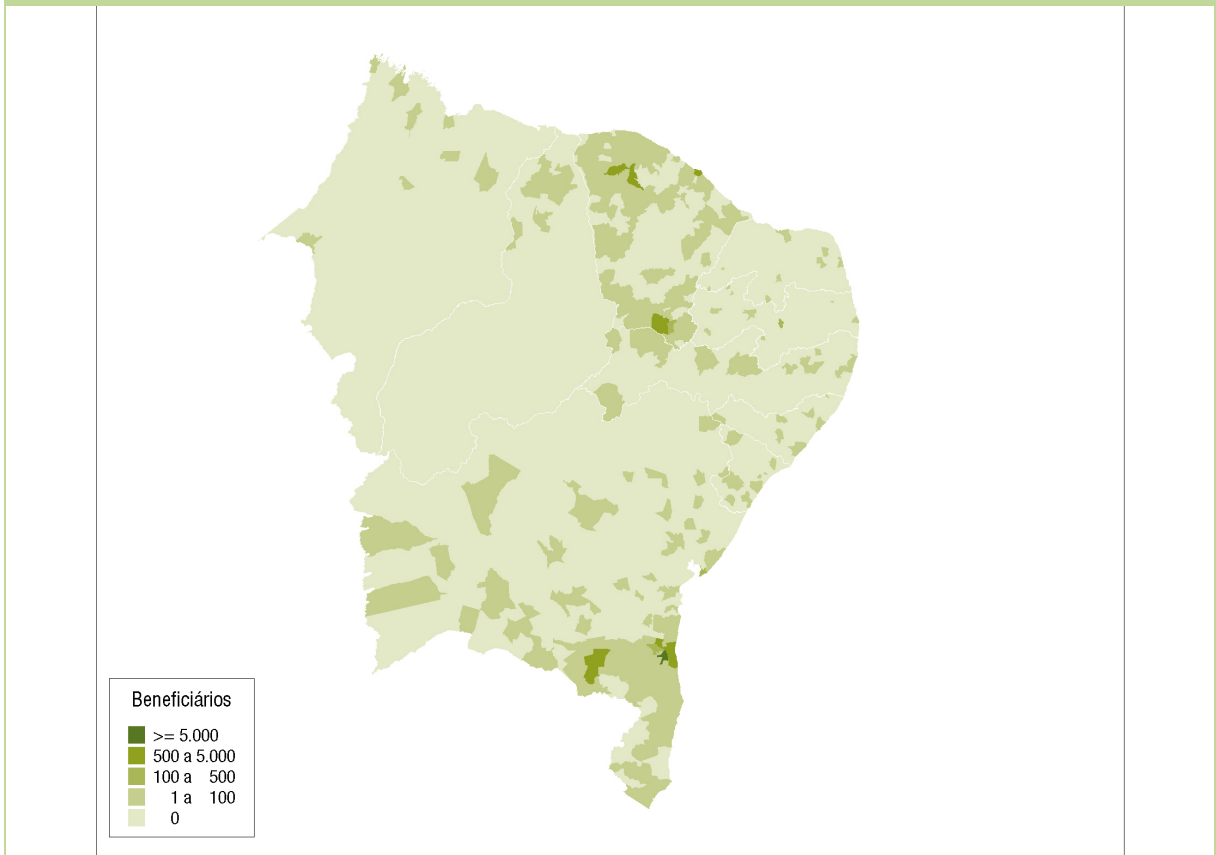
Região Nordeste - Filantropia

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	43	46	44	2,33
Beneficiários	58.583	22.089	21.784	-62,82
População (x1000)	53.070	53.502	53.907	1,58
Cobertura (%)	0,11	0,04	0,04	-63,39
Contraprestação Média (R\$)	103,70	108,89	112,85	8,83
DM (%)	78,82	81,36	91,94	16,65
DC (%)	0,56	0,45	0,46	-18,09
DA (%)	20,90	21,40	17,57	-15,94
Combinado (%)	100,27	103,20	109,97	9,66
HHI (%)	42,26	34,88	36,15	-14,46
C4 (%)	96,54	94,68	96,43	-0,11

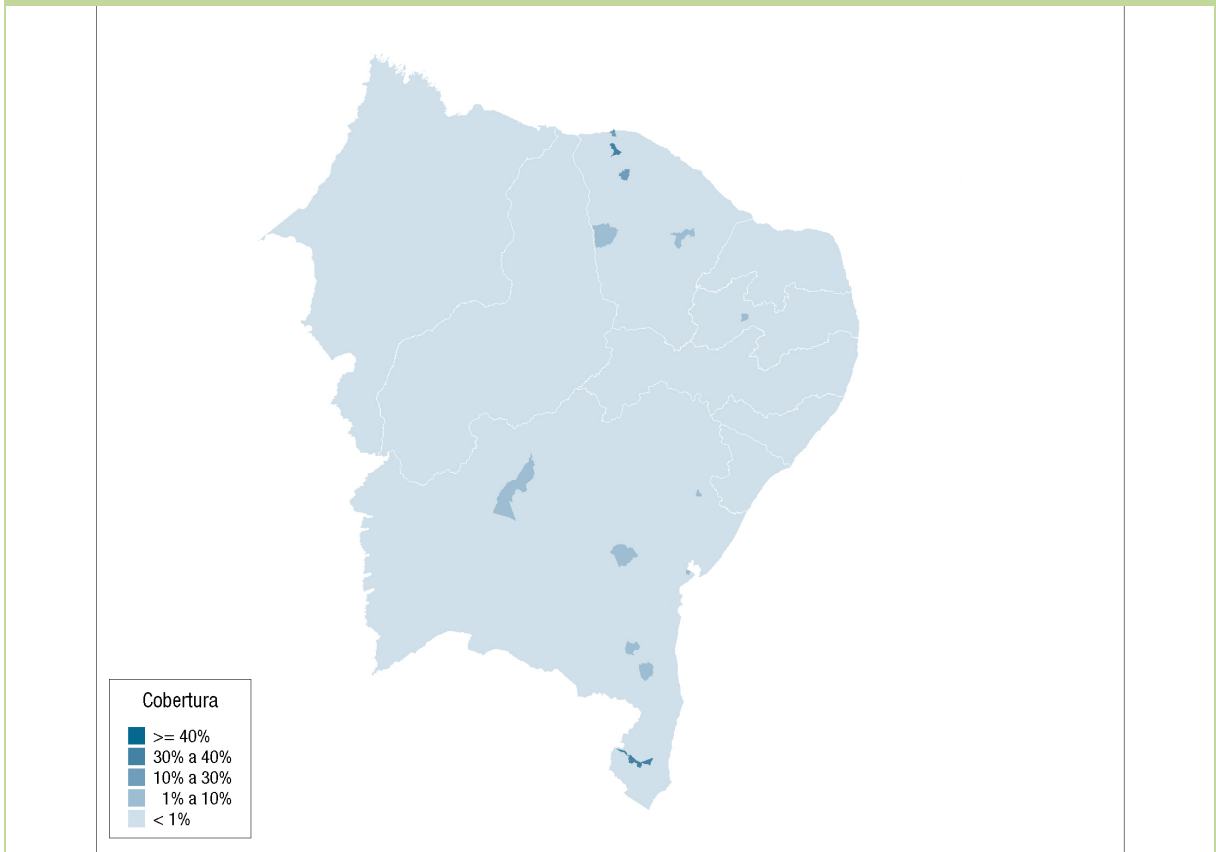


Fontes: IBGE

Mapa de Beneficiários - 2012

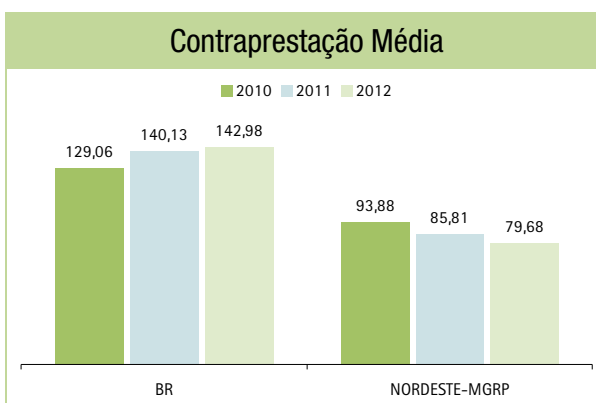
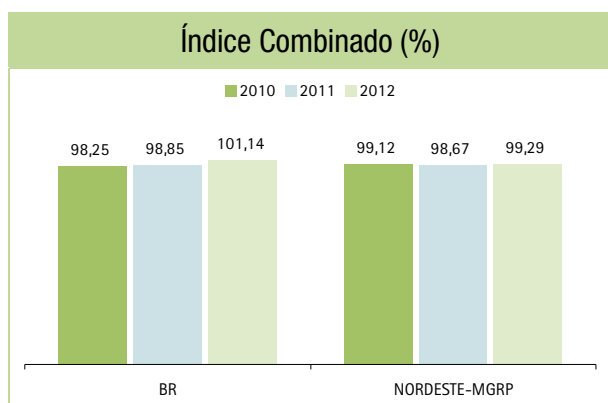
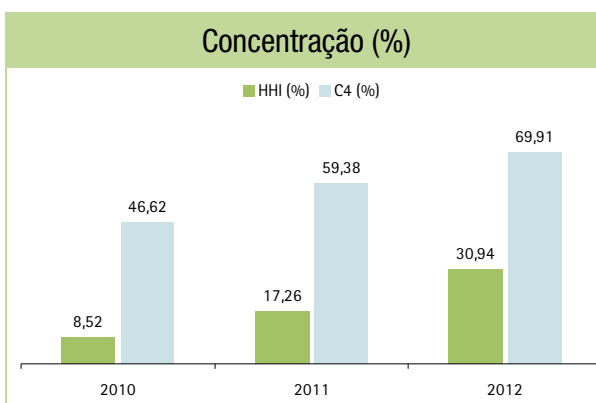
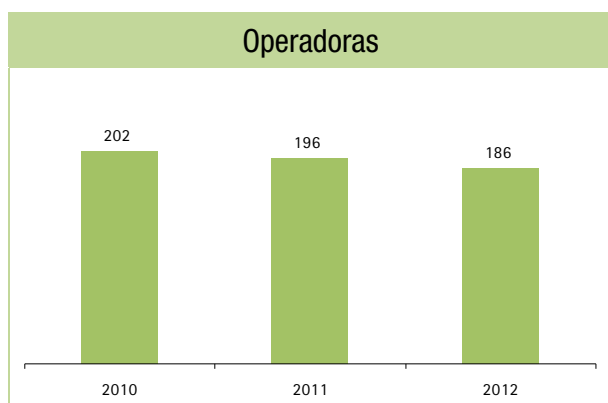
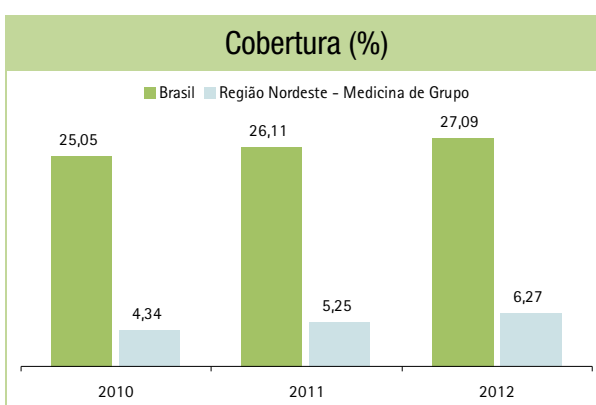
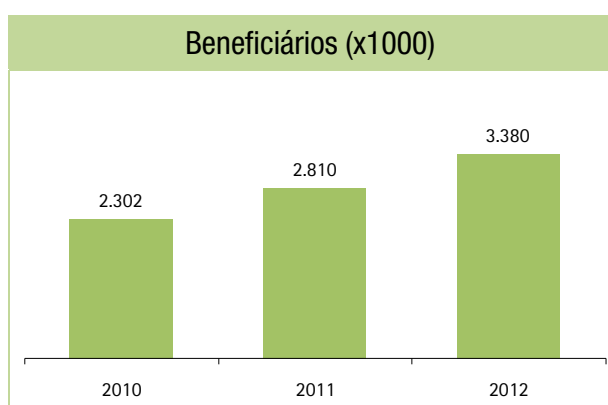


Mapa de Cobertura - 2012



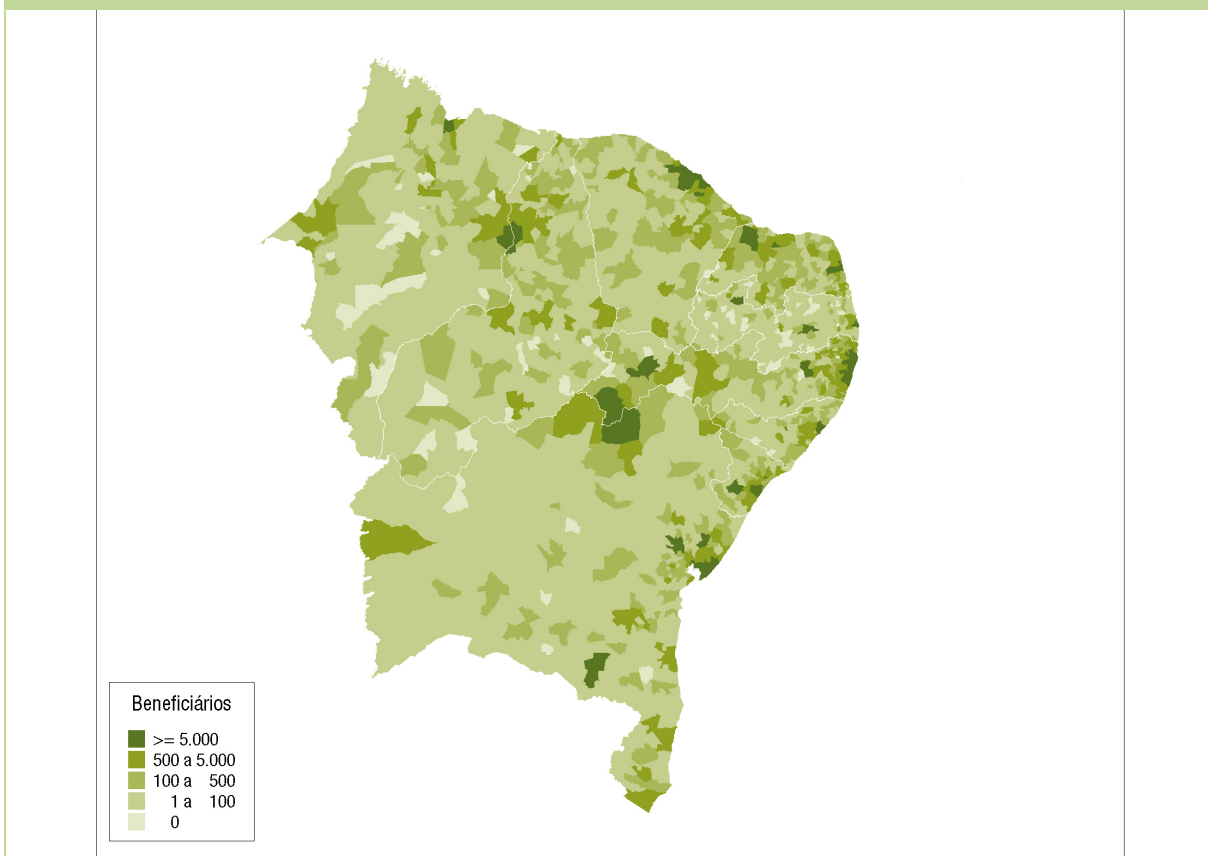
Região Nordeste - Medicina de Grupo

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	202	196	186	-7,92
Beneficiários (x1000)	2.302	2.810	3.380	46,80
População (x1000)	53.070	53.502	53.907	1,58
Cobertura (%)	4,34	5,25	6,27	44,52
Contraprestação Média (R\$)	93,88	85,81	79,68	-15,13
DM (%)	79,78	76,90	78,06	-2,16
DC (%)	3,88	3,94	4,58	18,00
DA (%)	15,46	17,83	16,65	7,71
Combinado (%)	99,12	98,67	99,29	0,17
HHI (%)	8,52	17,26	30,94	263,27
C4 (%)	46,62	59,38	69,91	49,96

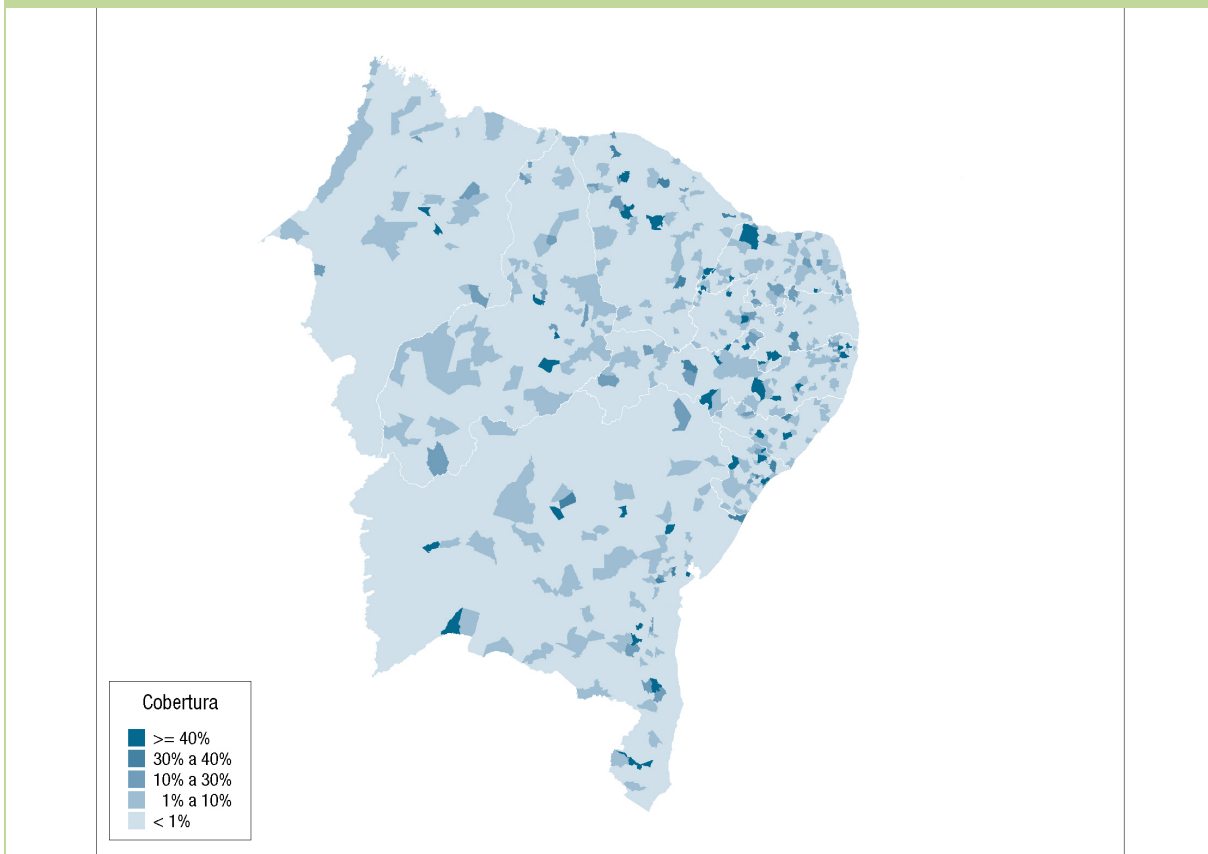


Fontes: IBGE

Mapa de Beneficiários - 2012

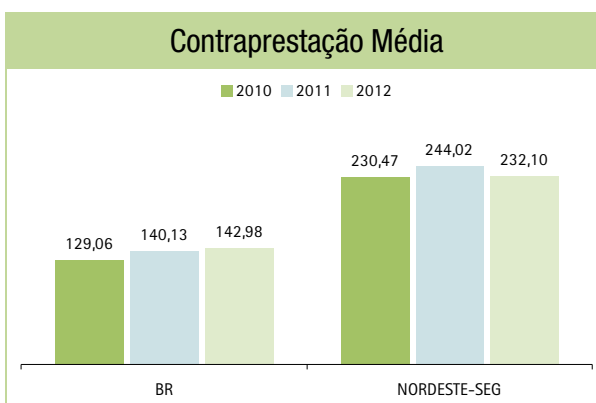
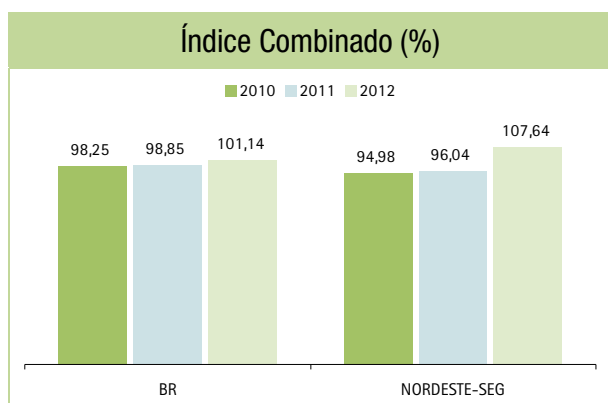
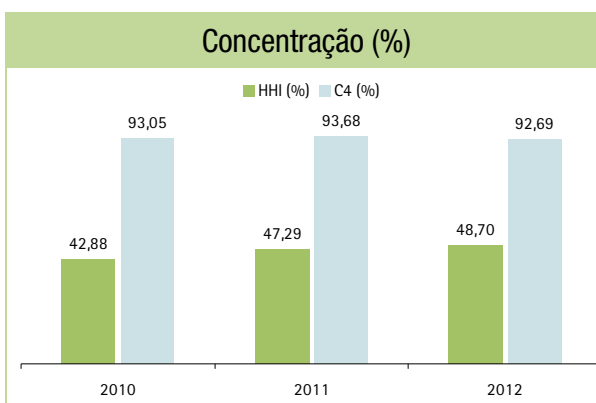
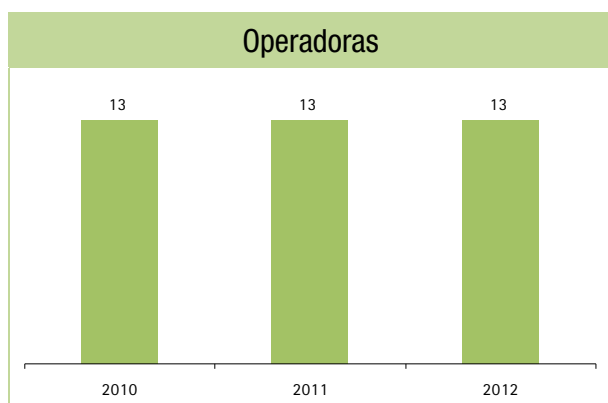
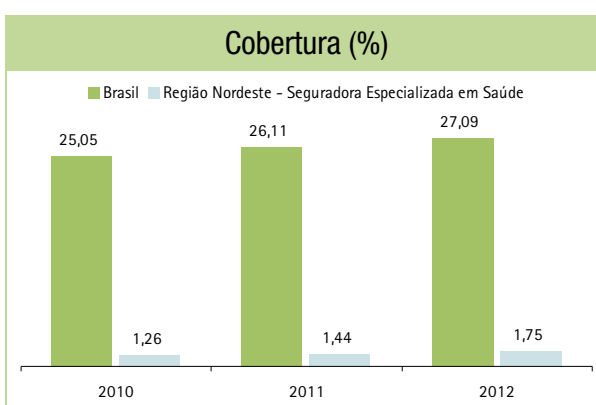
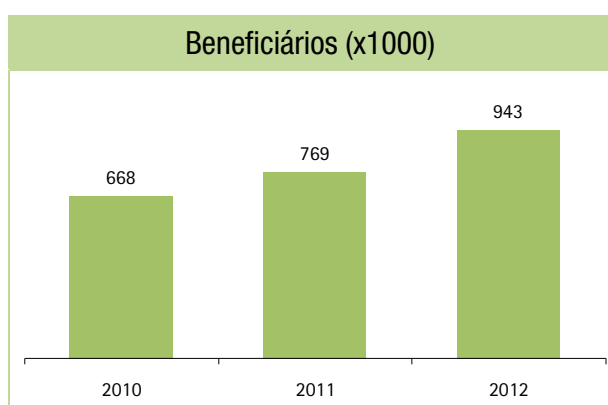


Mapa de Cobertura - 2012



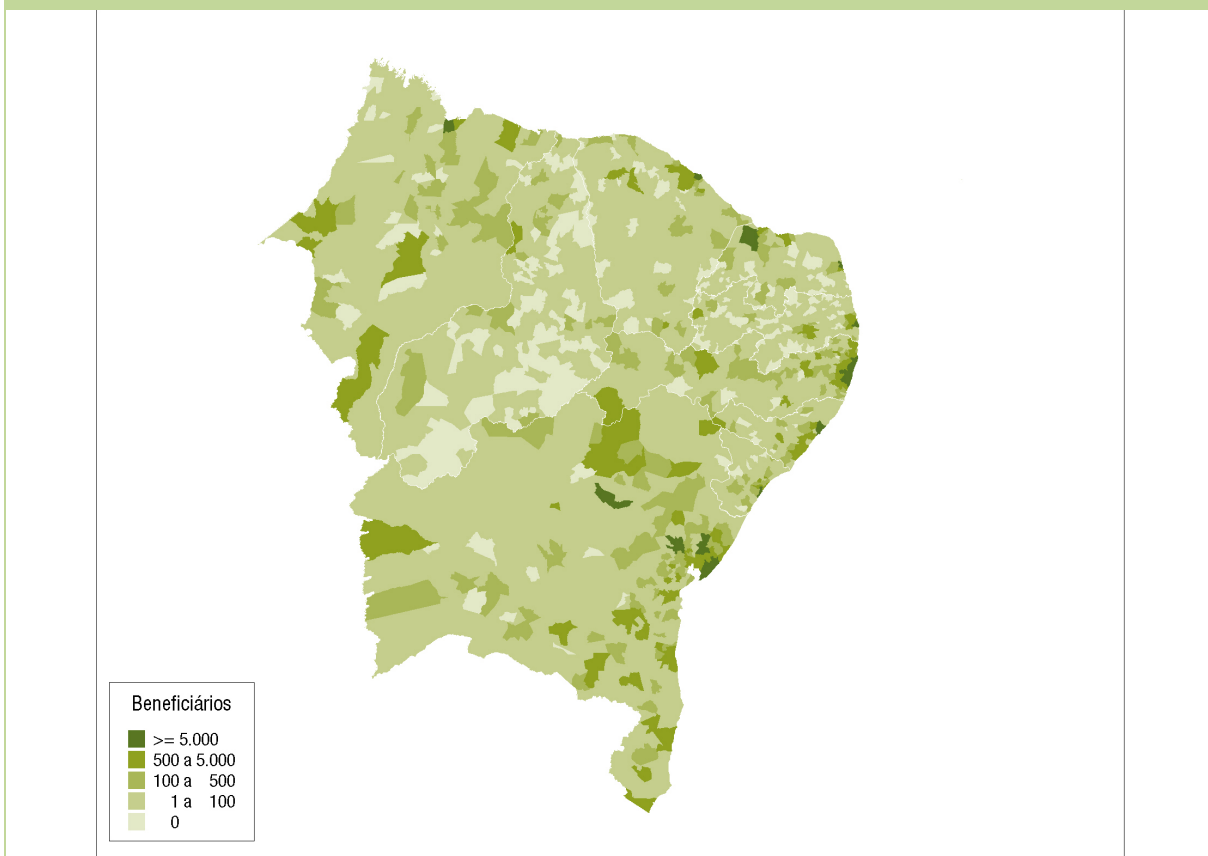
Região Nordeste - Seguradora Especializada em Saúde

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	13	13	13	0,00
Beneficiários (x1000)	668	769	943	41,06
População (x1000)	53.070	53.502	53.907	1,58
Cobertura (%)	1,26	1,44	1,75	38,87
Contraprestação Média (R\$)	230,47	244,02	232,10	0,71
DM (%)	83,19	84,25	95,03	14,22
DC (%)	4,94	5,12	6,06	22,75
DA (%)	6,84	6,66	6,55	-4,19
Combinado (%)	94,98	96,04	107,64	13,34
HHI (%)	42,88	47,29	48,70	13,58
C4 (%)	93,05	93,68	92,69	-0,38

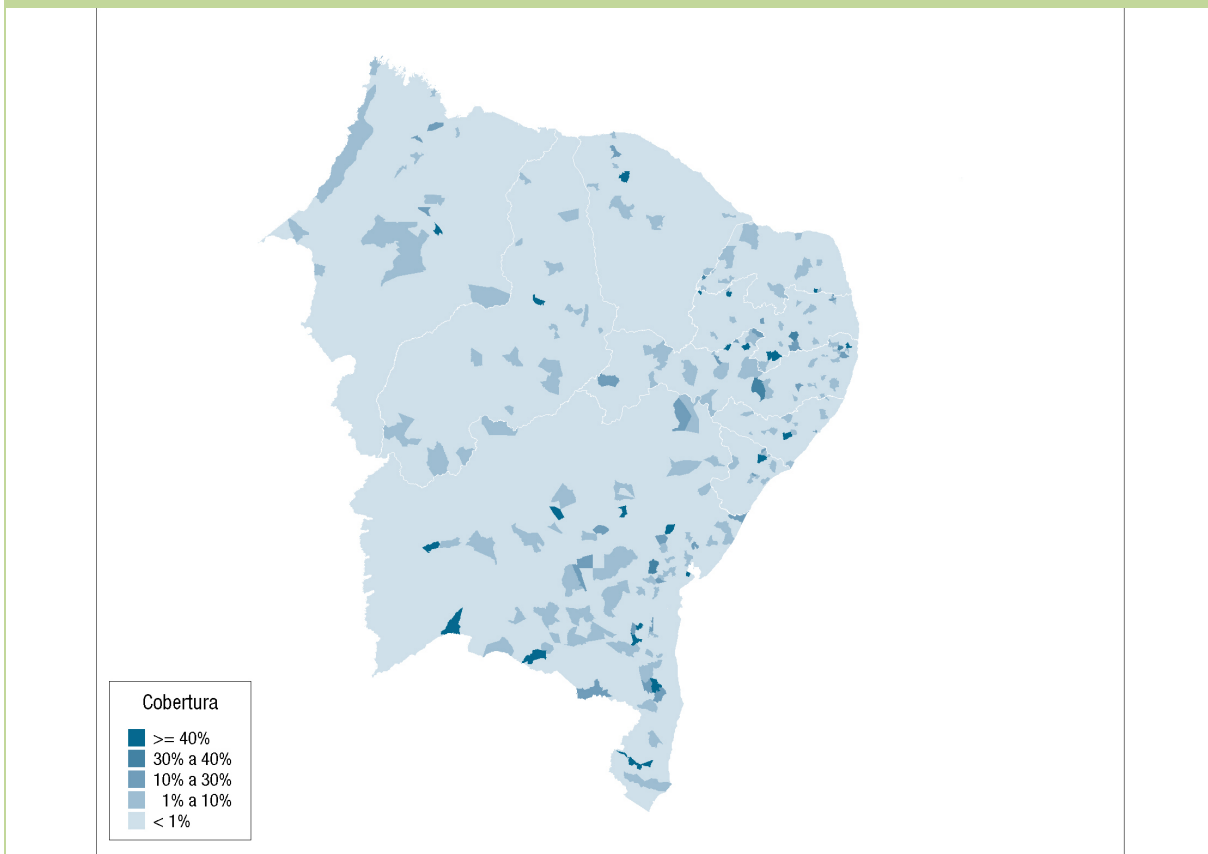


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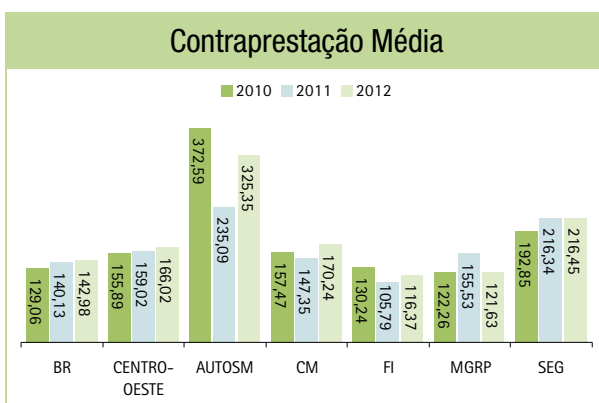
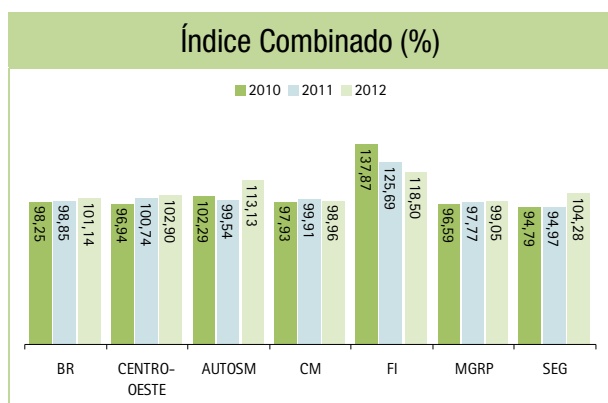
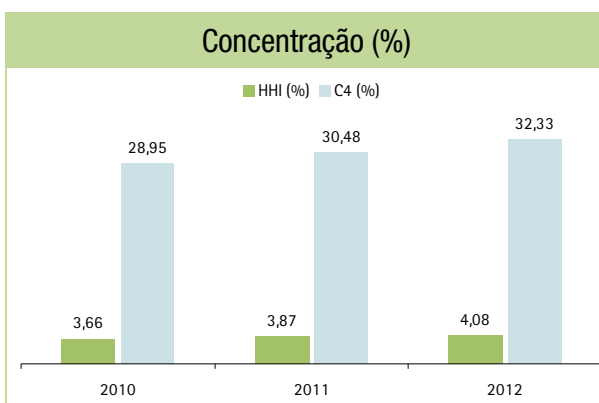
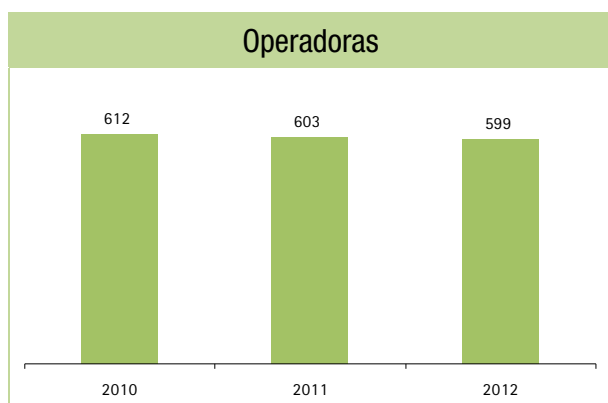
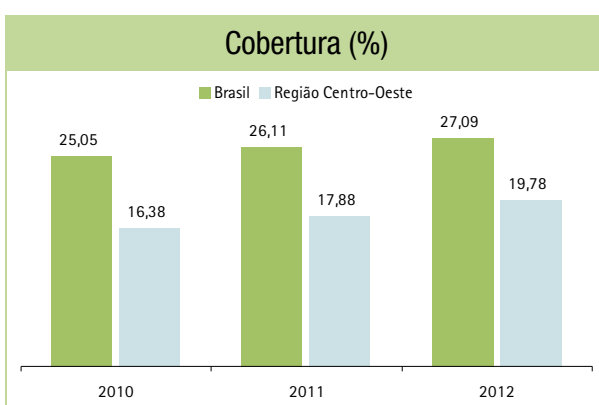
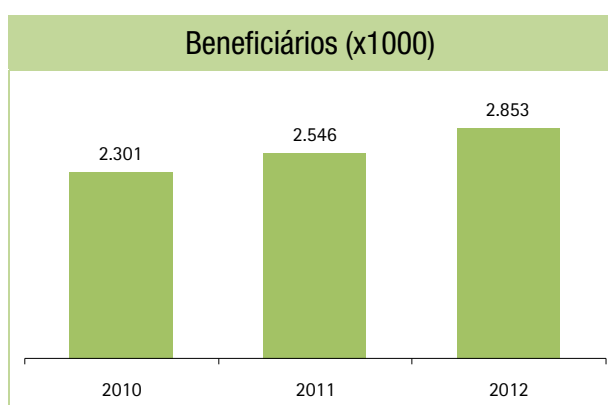
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

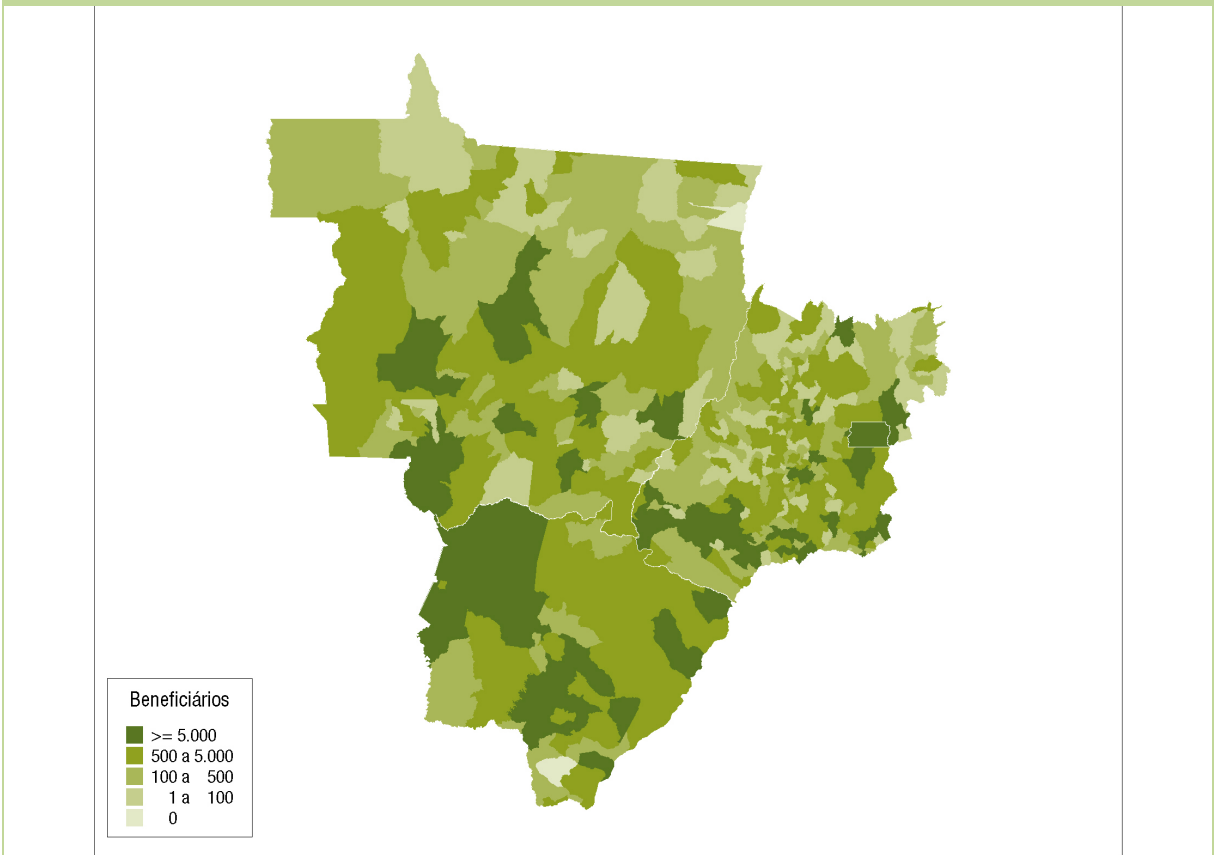


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	612	603	599	-2,12
Beneficiários (x1000)	2.301	2.546	2.853	23,97
População (x1000)	14.050	14.244	14.424	2,66
Cobertura (%)	16,38	17,88	19,78	20,76
Contraprestação Média (R\$)	155,89	159,02	166,02	6,49
DM (%)	80,92	82,14	84,84	4,85
DC (%)	2,21	2,43	2,79	26,25
DA (%)	13,81	16,17	15,28	10,61
Combinado (%)	96,94	100,74	102,90	6,15
HHI (%)	3,66	3,87	4,08	11,44
C4 (%)	28,95	30,48	32,33	11,65

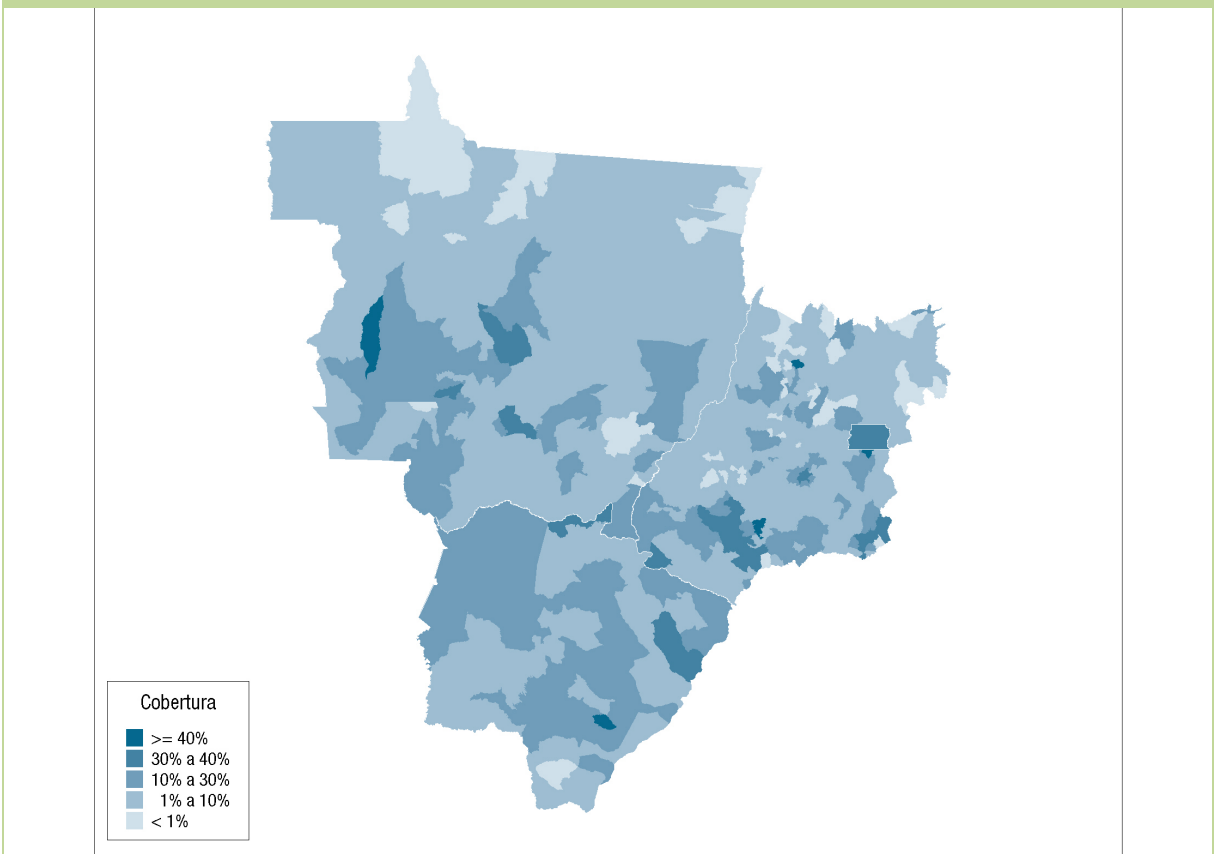


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Mapa de Beneficiários - 2012

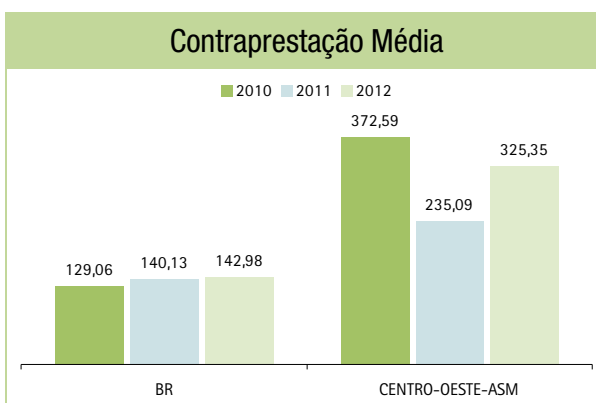
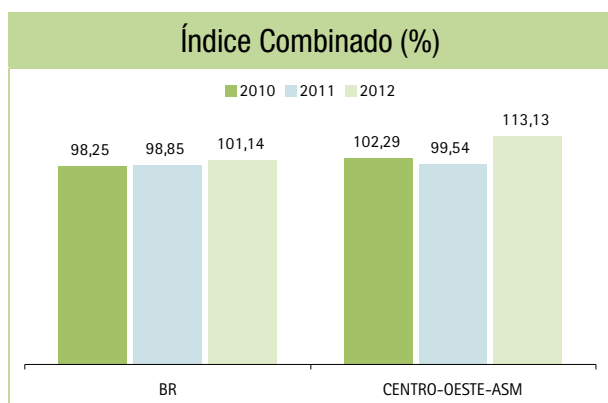
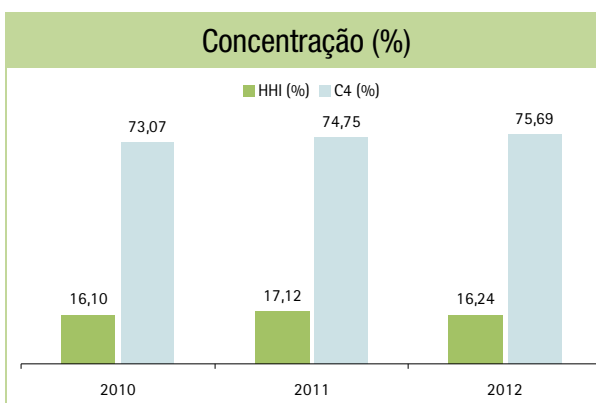
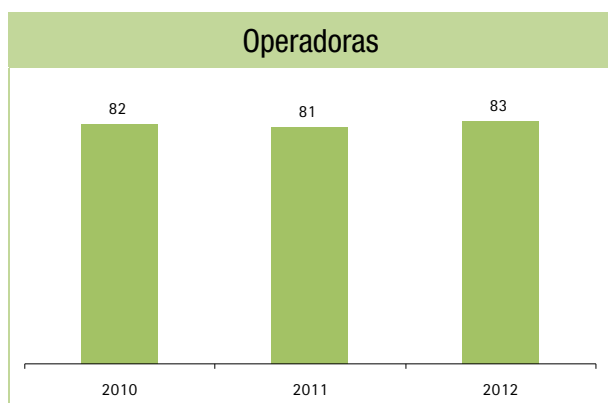
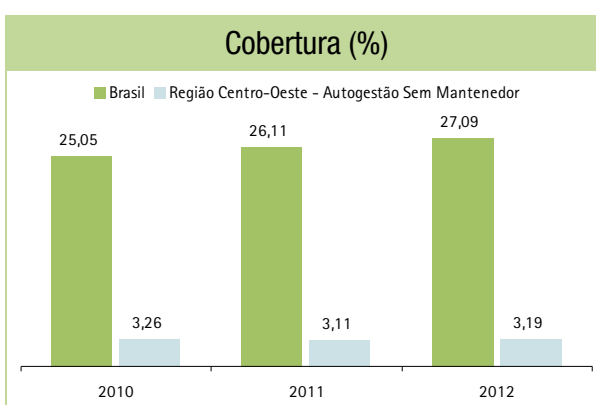
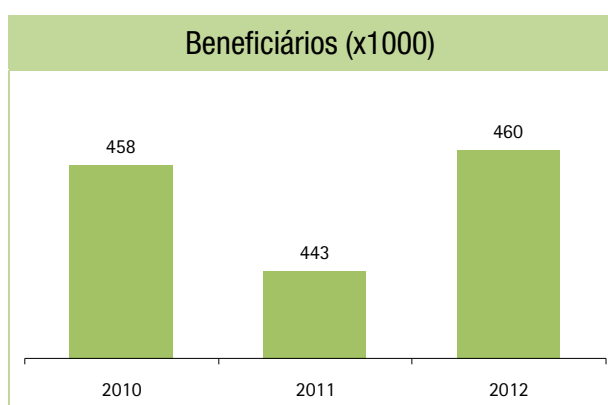


Mapa de Cobertura - 2012



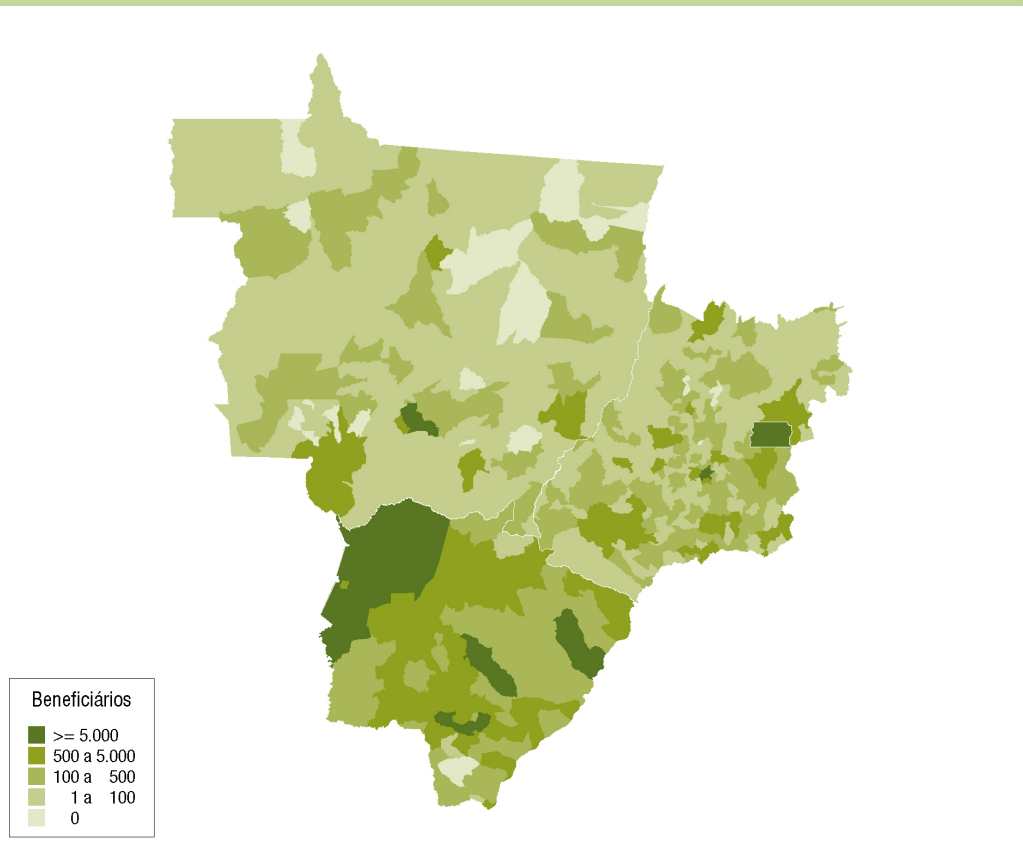
Região Centro-Oeste - Autogestão Sem Mantenedor

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	82	81	83	1,22
Beneficiários (x1000)	458	443	460	0,48
População (x1000)	14.050	14.244	14.424	2,66
Cobertura (%)	3,26	3,11	3,19	-2,13
Contraprestação Média (R\$)	372,59	235,09	325,35	-12,68
DM (%)	84,48	88,00	94,21	11,51
DC (%)	0,04	0,00	0,04	18,97
DA (%)	17,77	11,54	18,88	6,21
Combinado (%)	102,29	99,54	113,13	10,60
HHI (%)	16,10	17,12	16,24	0,87
C4 (%)	73,07	74,75	75,69	3,59

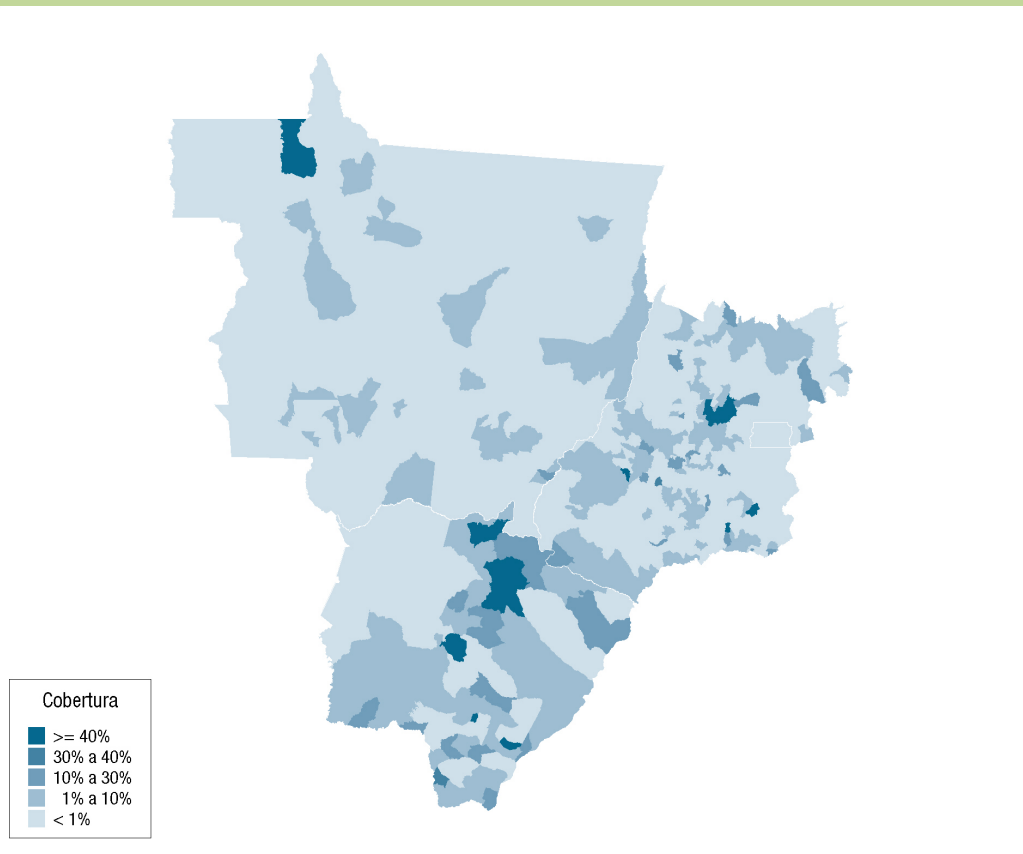


Fontes: IBGE

Mapa de Beneficiários - 2012

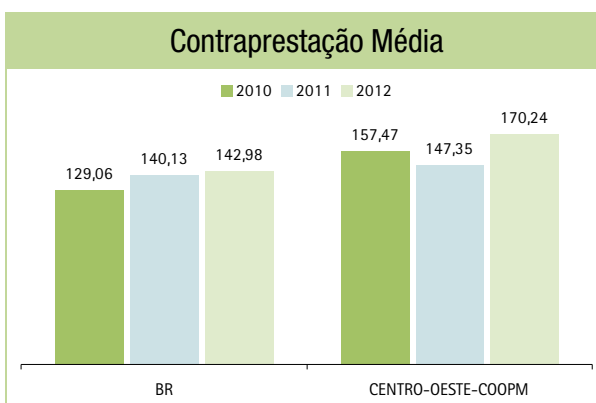
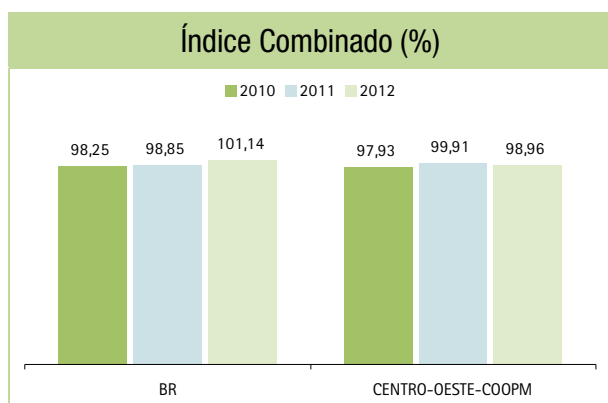
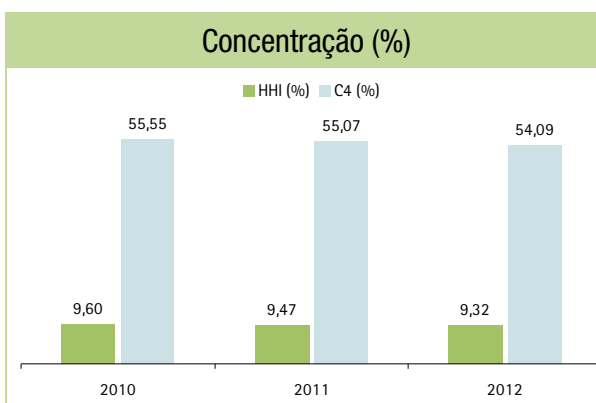
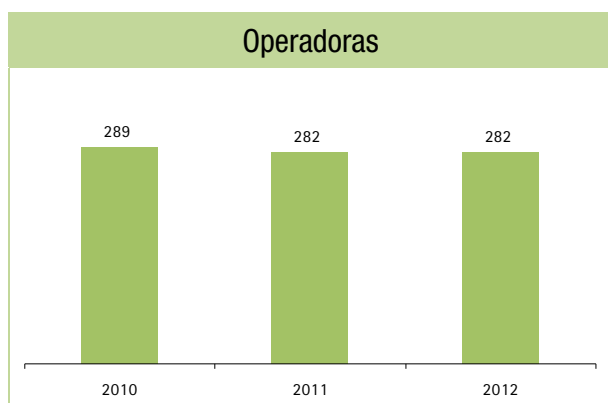
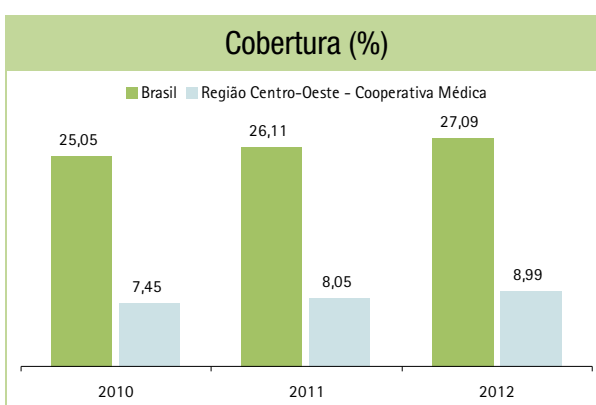
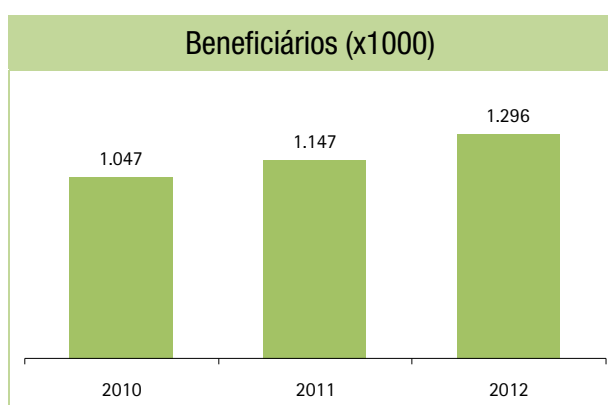


Mapa de Cobertura - 2012



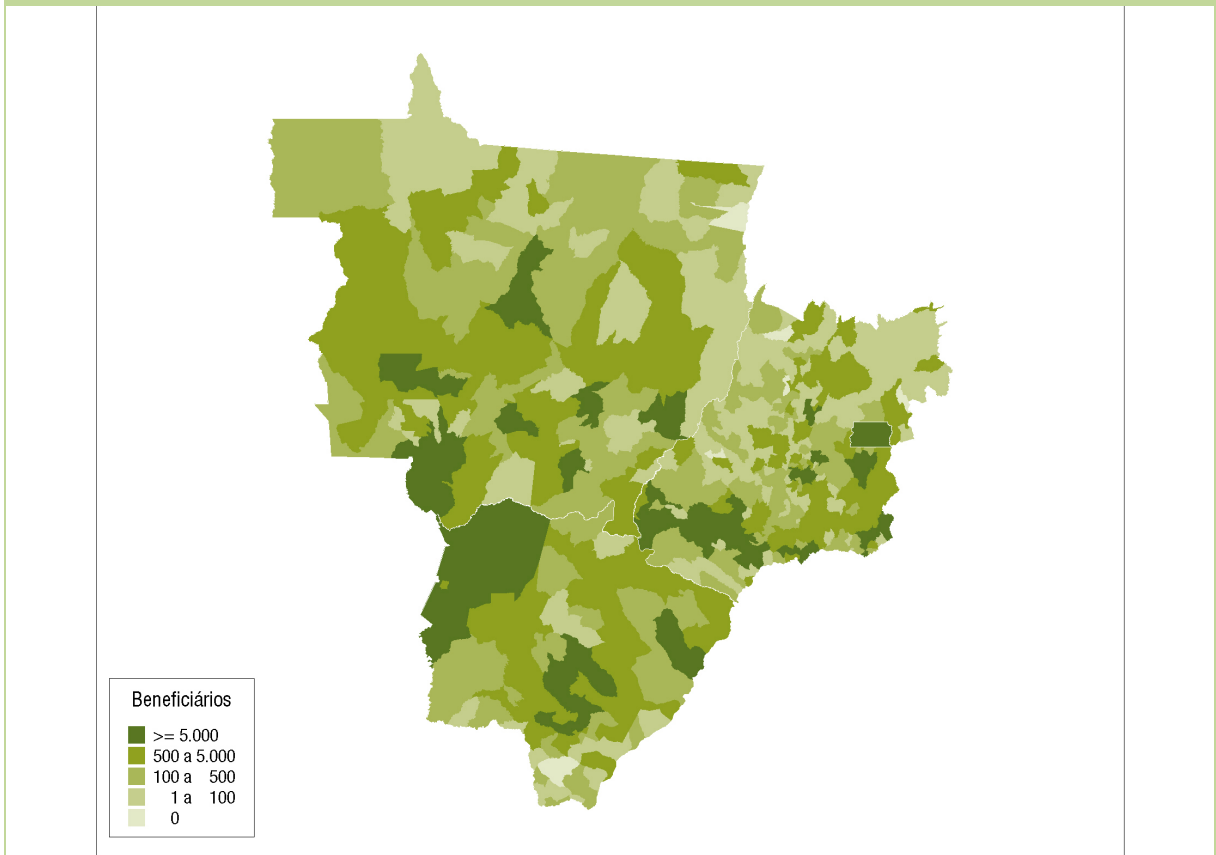
Região Centro-Oeste - Cooperativa Médica

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	289	282	282	-2,42
Beneficiários (x1000)	1.047	1.147	1.296	23,83
População (x1000)	14.050	14.244	14.424	2,66
Cobertura (%)	7,45	8,05	8,99	20,63
Contraprestação Média (R\$)	157,47	147,35	170,24	8,11
DM (%)	82,27	83,99	85,25	3,62
DC (%)	1,60	1,61	1,66	3,83
DA (%)	14,06	14,31	12,05	-14,29
Combinado (%)	97,93	99,91	98,96	1,05
HHI (%)	9,60	9,47	9,32	-2,82
C4 (%)	55,55	55,07	54,09	-2,62

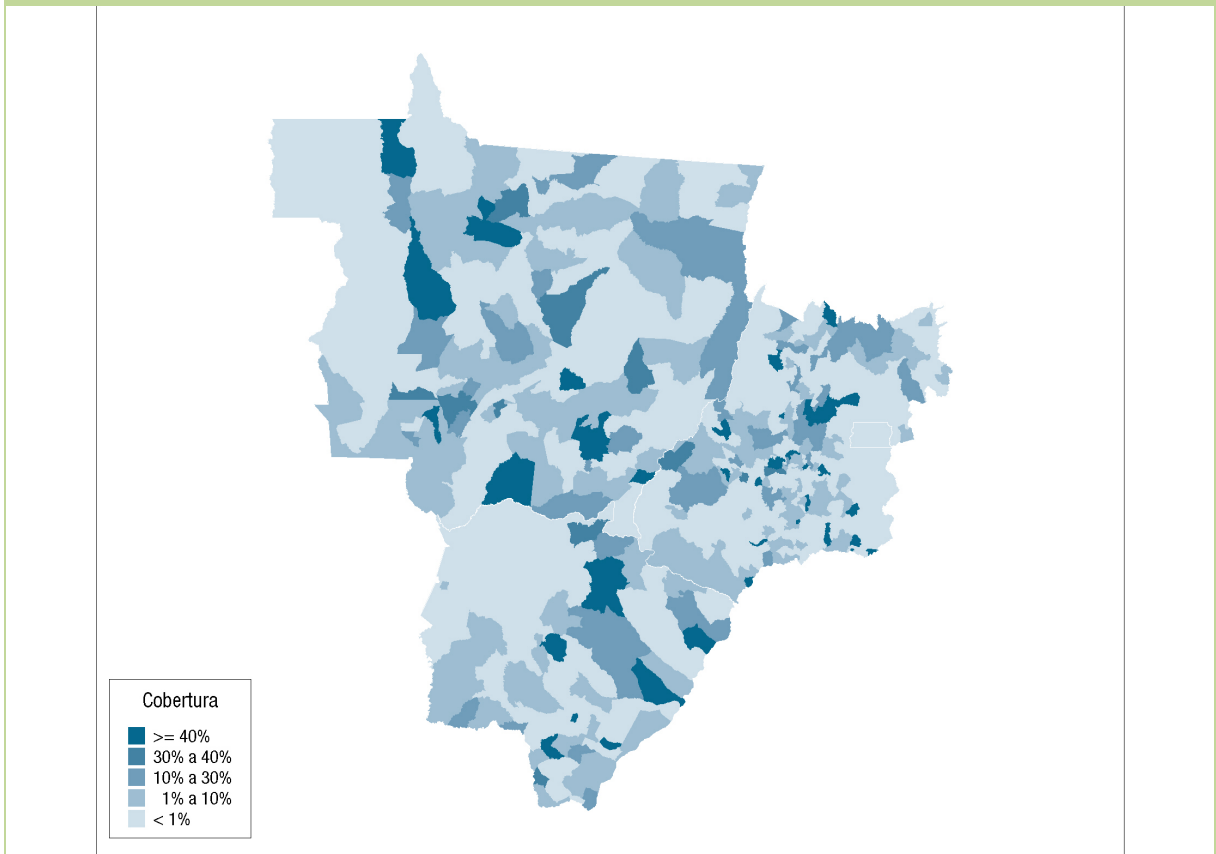


Fontes: IBGE

Mapa de Beneficiários - 2012

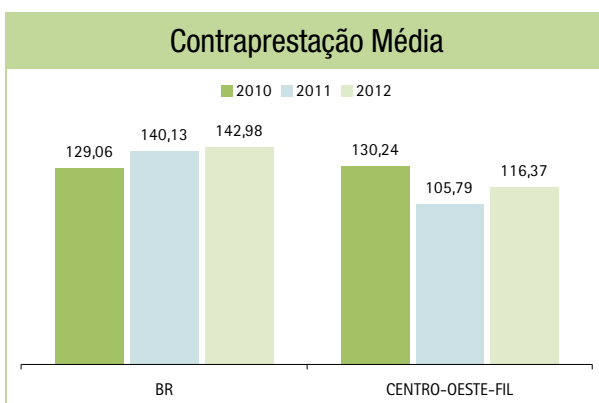
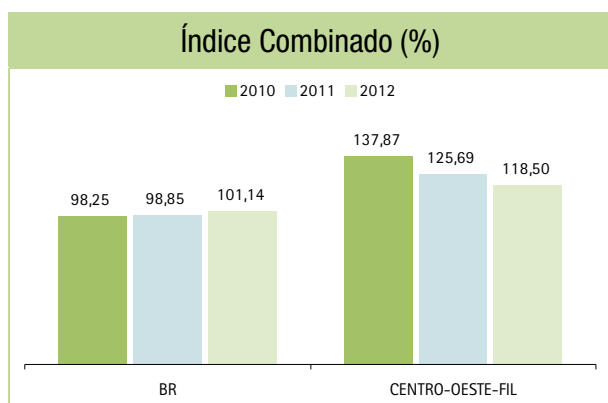
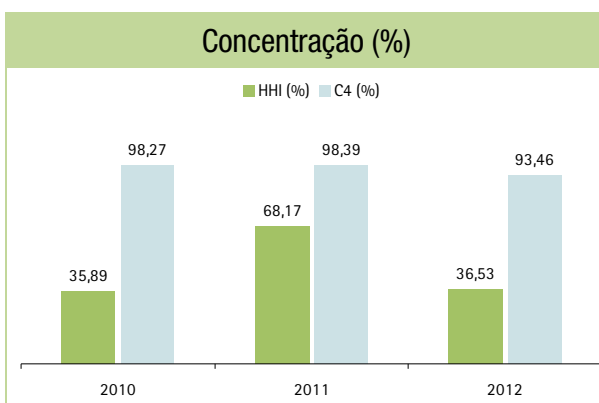
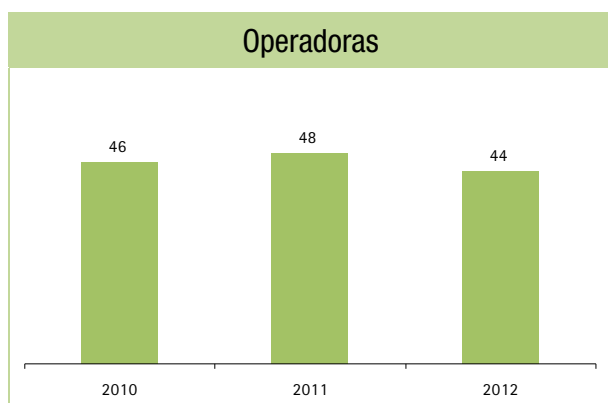
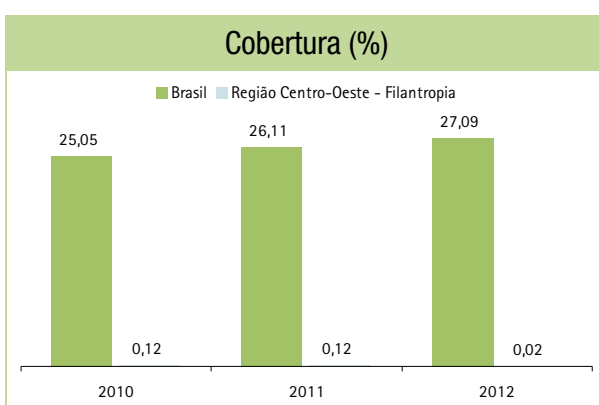
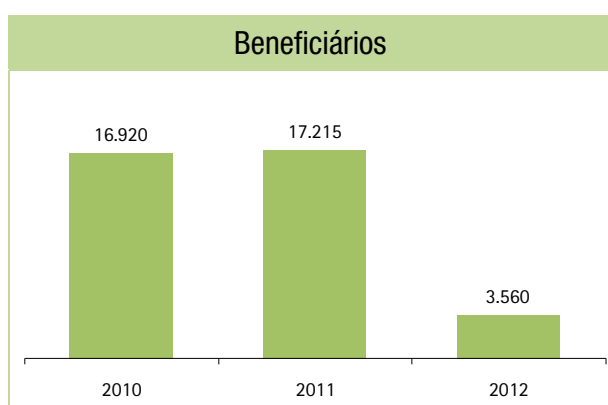


Mapa de Cobertura - 2012



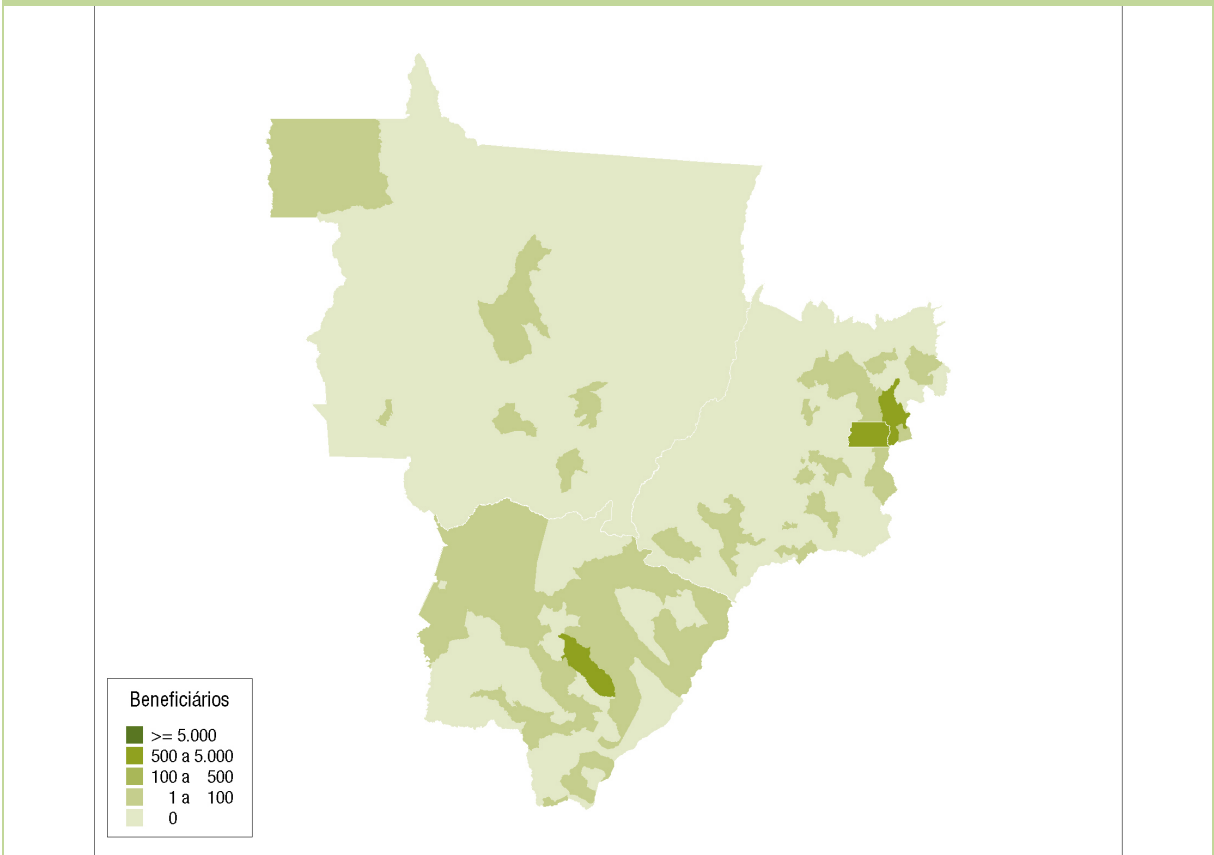
Região Centro-Oeste - Filantropia

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	46	48	44	-4,35
Beneficiários	16.920	17.215	3.560	-78,96
População (x1000)	14.050	14.244	14.424	2,66
Cobertura (%)	0,12	0,12	0,02	-79,50
Contraprestação Média (R\$)	130,24	105,79	116,37	-10,65
DM (%)	79,75	81,99	84,11	5,48
DC (%)	2,08	1,58	0,72	-65,46
DA (%)	56,05	42,12	33,67	-39,92
Combinado (%)	137,87	125,69	118,50	-14,05
HHI (%)	35,89	68,17	36,53	1,79
C4 (%)	98,27	98,39	93,46	-4,90

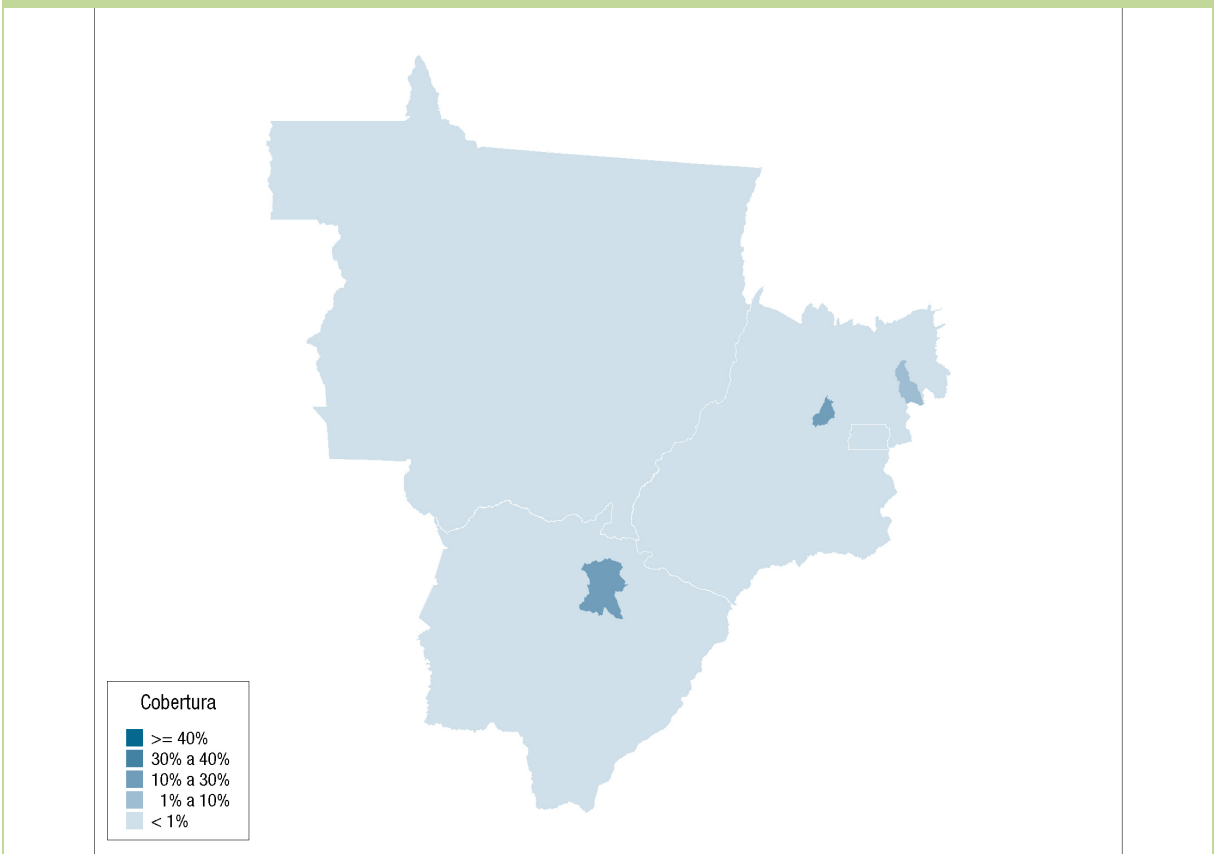


Fontes: IBGE

Mapa de Beneficiários - 2012

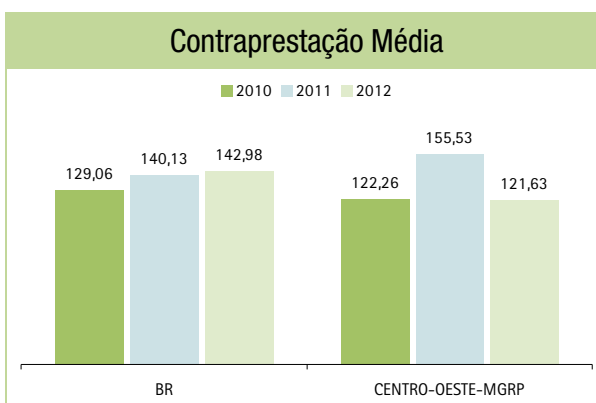
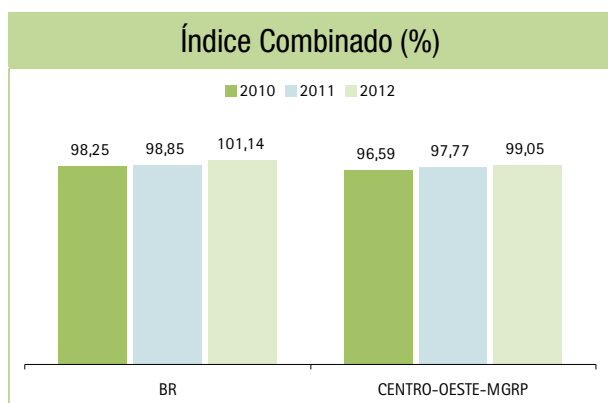
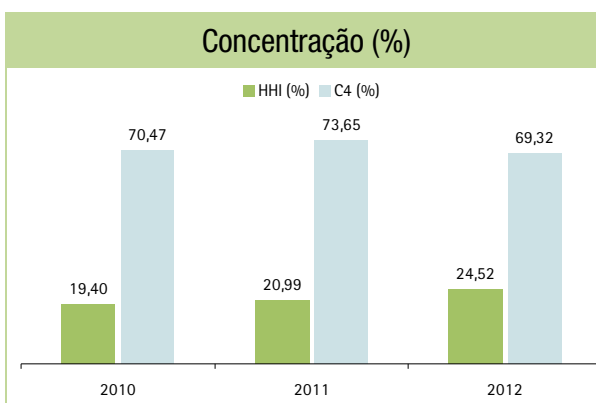
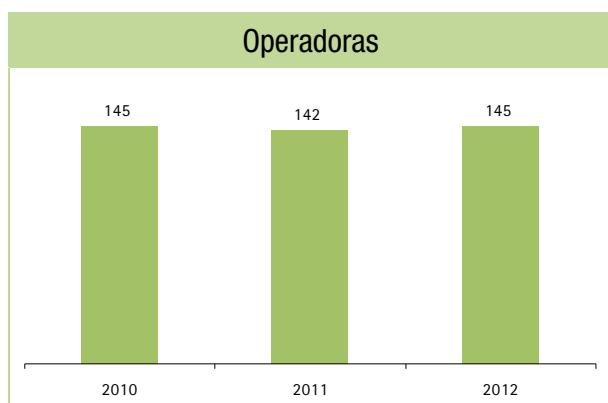
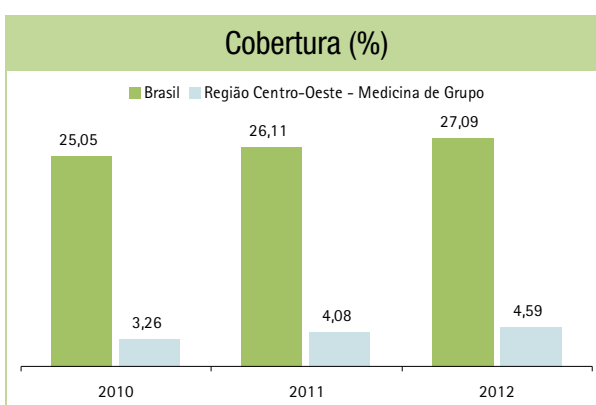
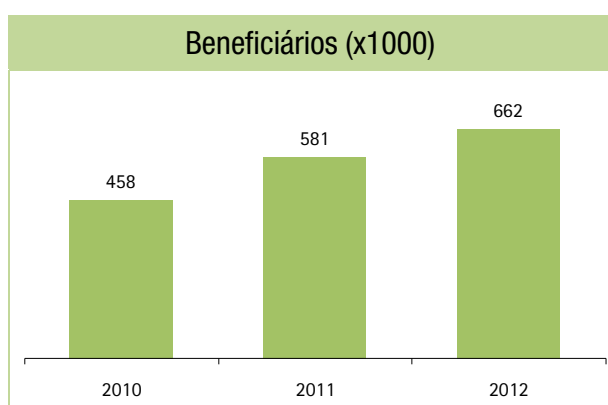


Mapa de Cobertura - 2012



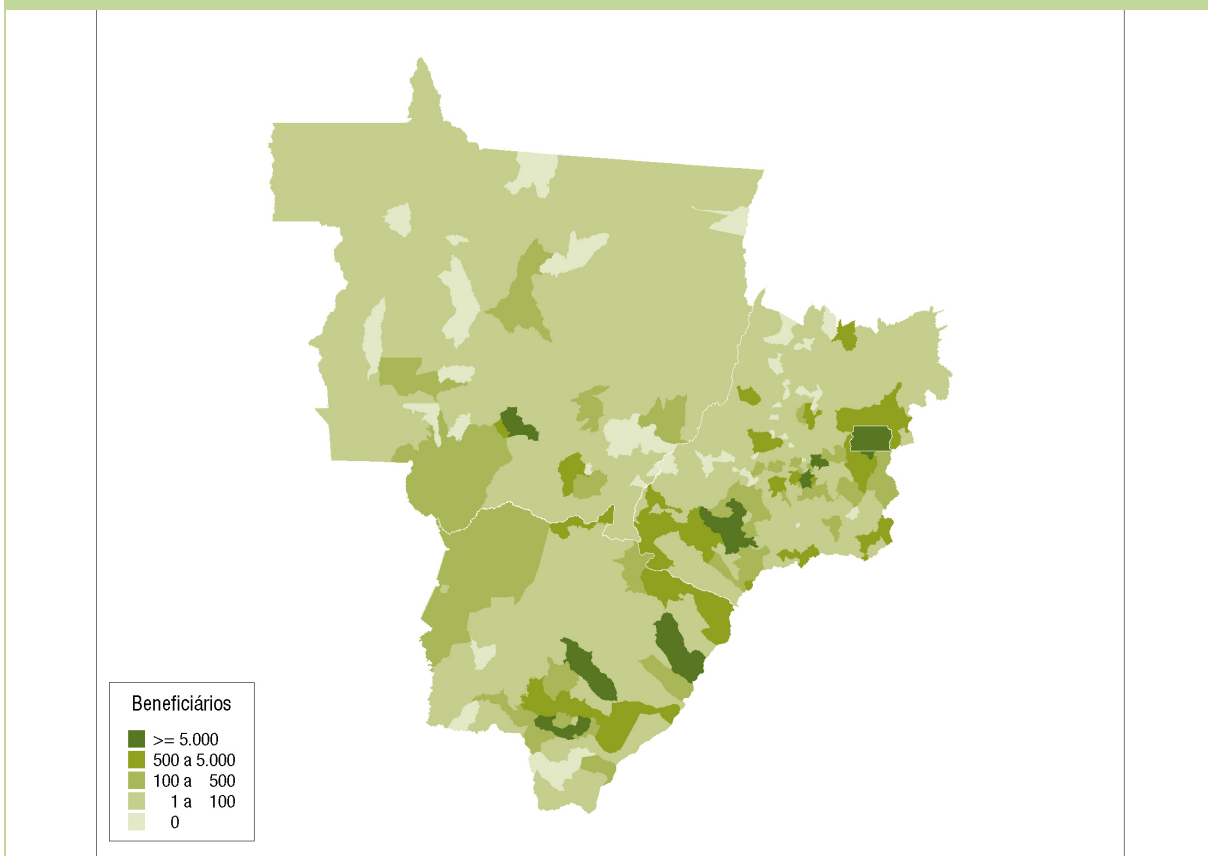
Região Centro-Oeste - Medicina de Grupo

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	145	142	145	0,00
Beneficiários (x1000)	458	581	662	44,43
População (x1000)	14.050	14.244	14.424	2,66
Cobertura (%)	3,26	4,08	4,59	40,69
Contraprestação Média (R\$)	122,26	155,53	121,63	-0,52
DM (%)	77,33	78,36	80,46	4,04
DC (%)	4,14	4,40	4,16	0,66
DA (%)	15,12	15,01	14,43	-4,55
Combinado (%)	96,59	97,77	99,05	2,55
HHI (%)	19,40	20,99	24,52	26,40
C4 (%)	70,47	73,65	69,32	-1,63

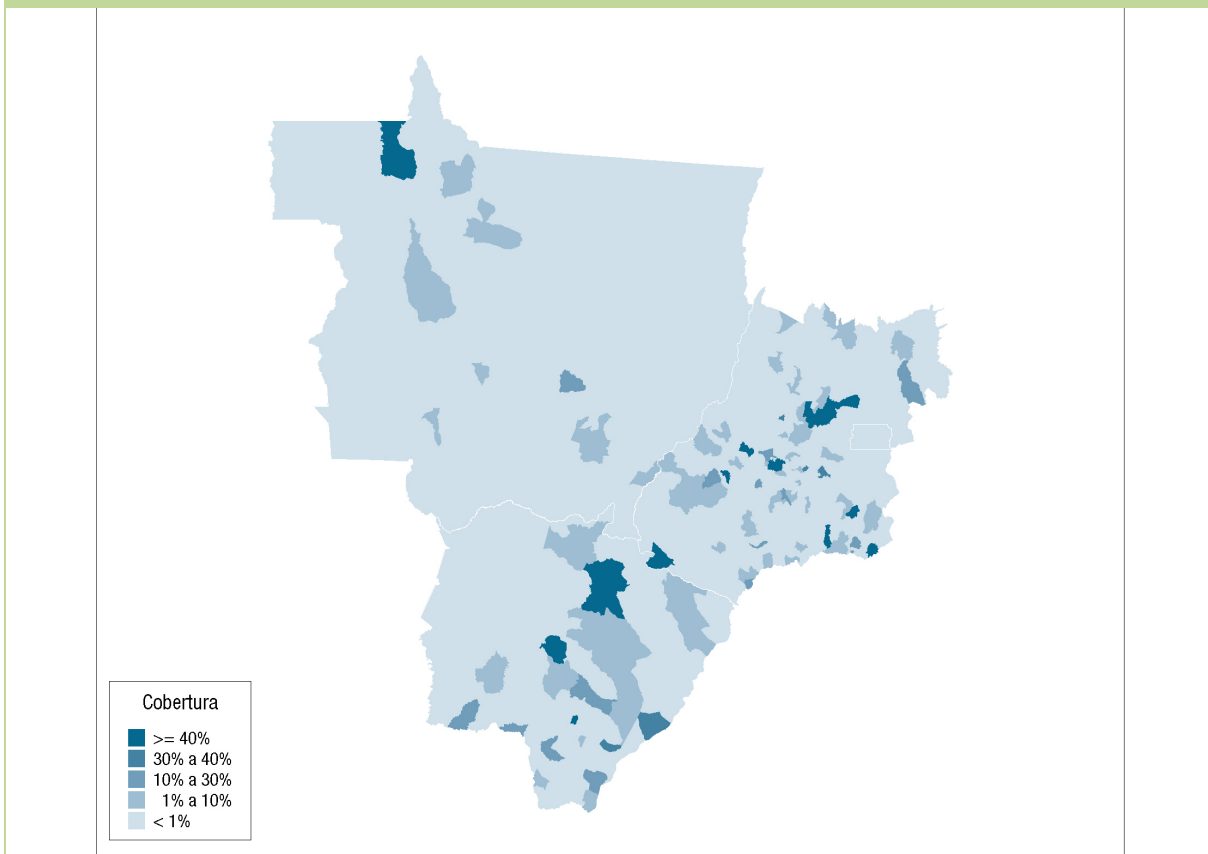


Fontes: IBGE

Mapa de Beneficiários - 2012

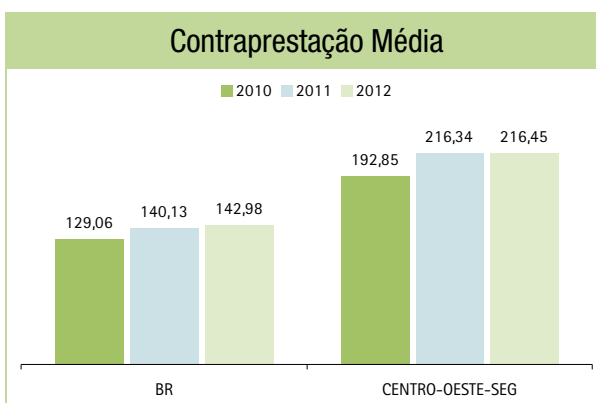
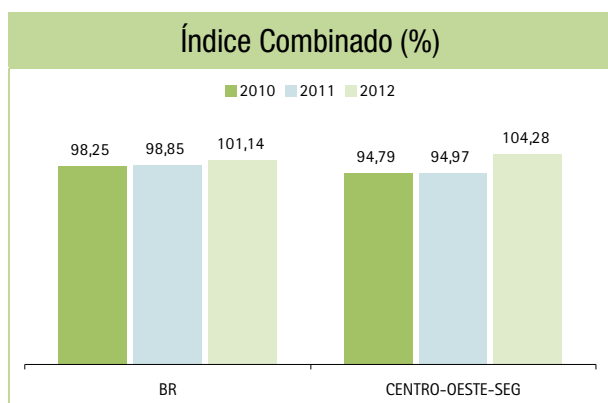
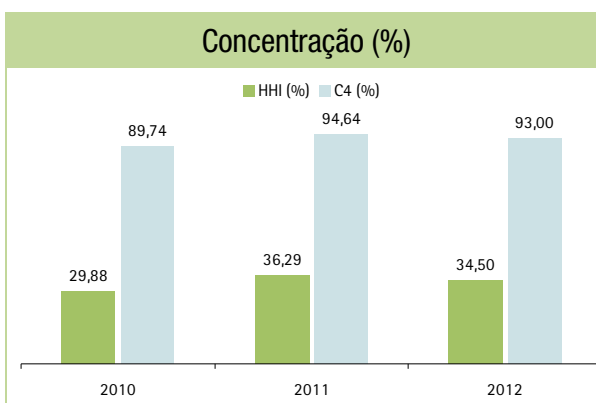
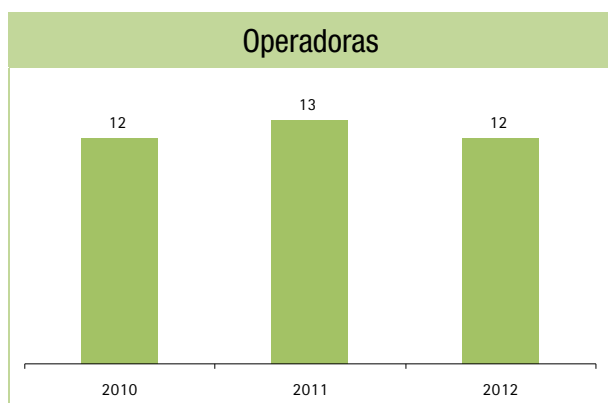
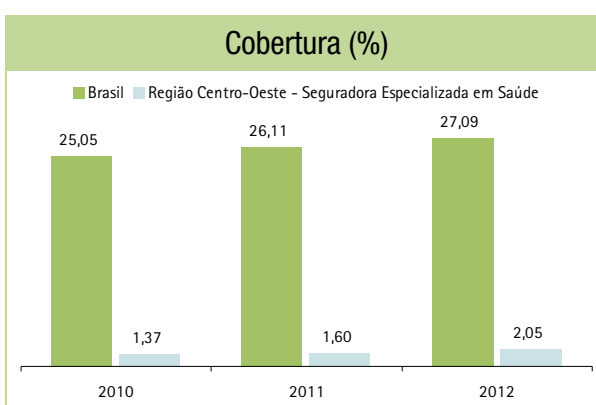
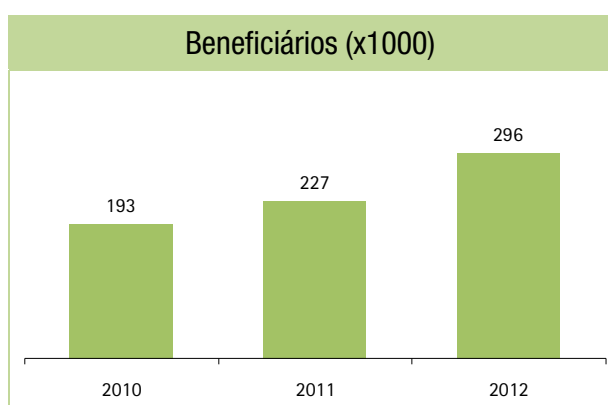


Mapa de Cobertura - 2012



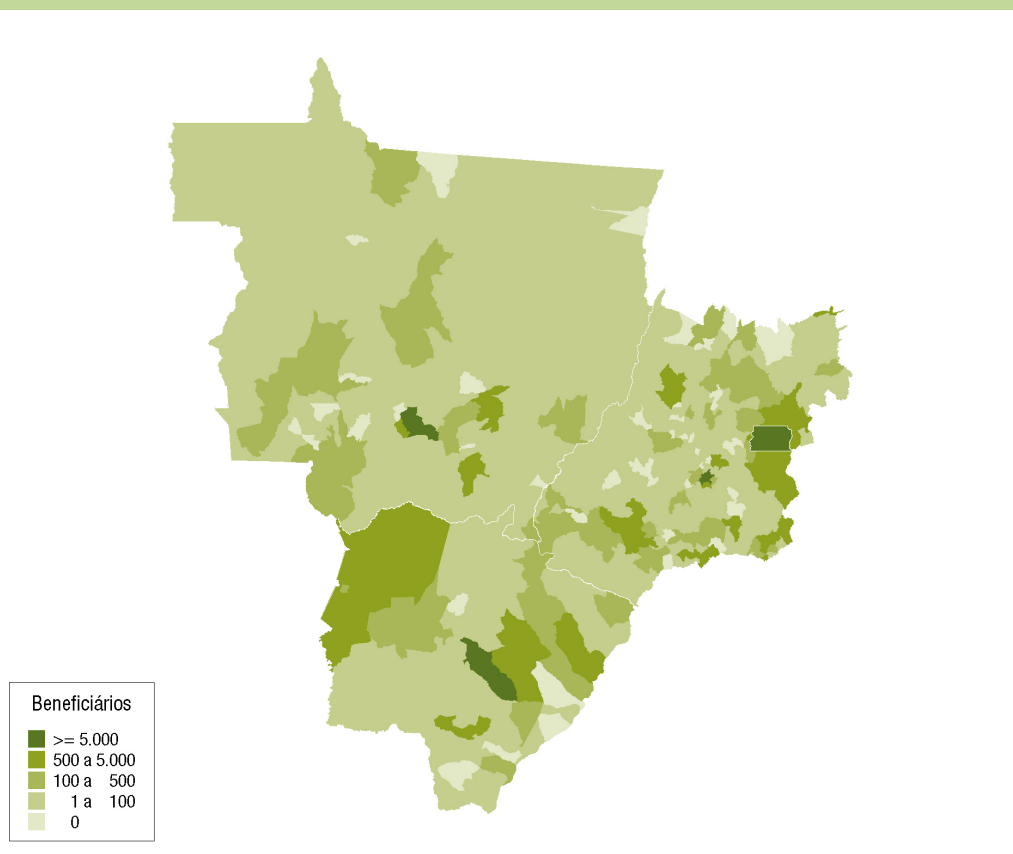
Região Centro-Oeste - Seguradora Especializada em Saúde

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	12	13	12	0,00
Beneficiários (x1000)	193	227	296	53,32
População (x1000)	14.050	14.244	14.424	2,66
Cobertura (%)	1,37	1,60	2,05	49,35
Contraprestação Média (R\$)	192,85	216,34	216,45	12,24
DM (%)	81,67	82,55	90,76	11,14
DC (%)	5,94	5,94	6,86	15,62
DA (%)	7,19	6,49	6,65	-7,51
Combinado (%)	94,79	94,97	104,28	10,01
HHI (%)	29,88	36,29	34,50	15,46
C4 (%)	89,74	94,64	93,00	3,63

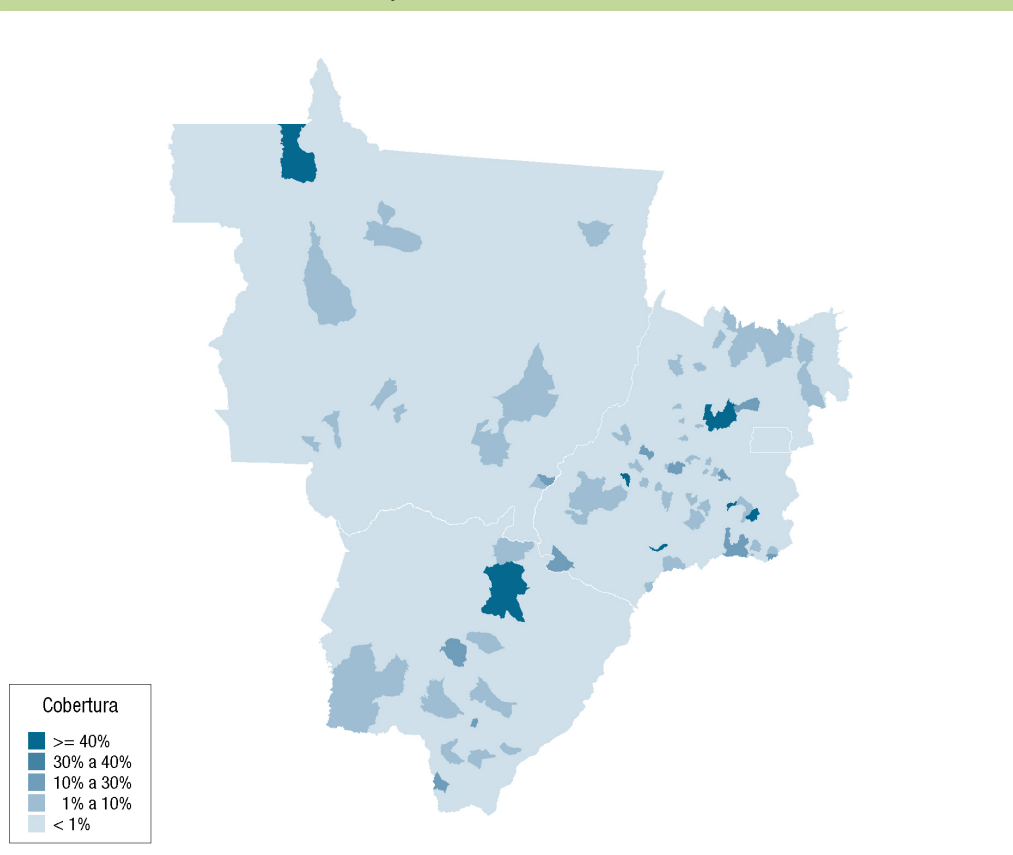


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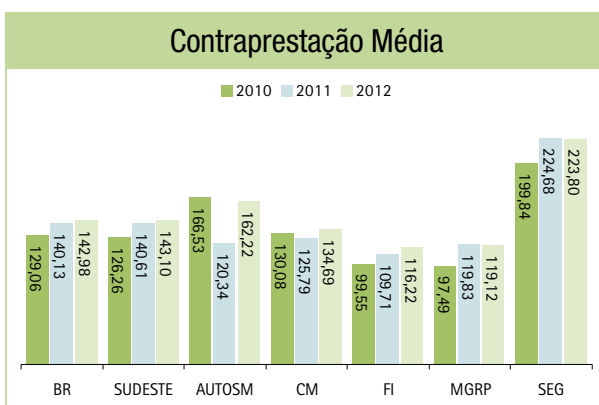
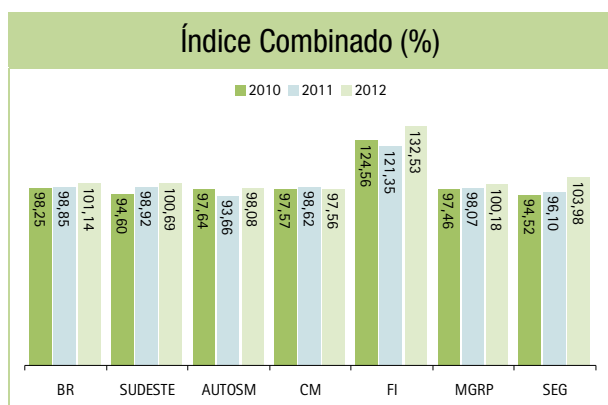
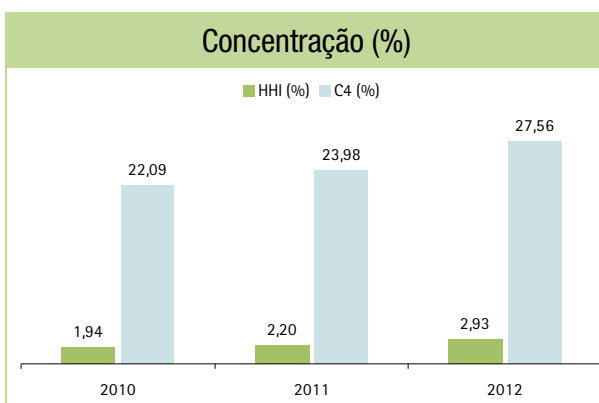
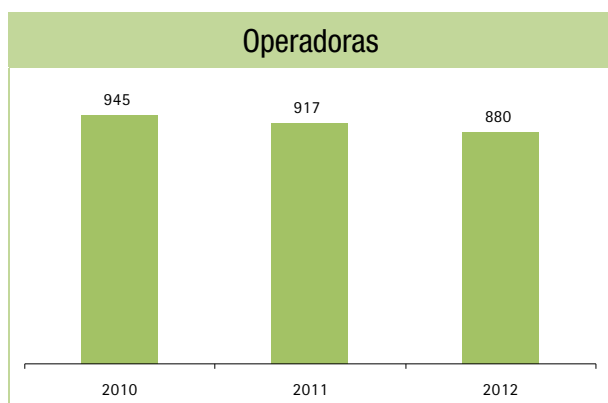
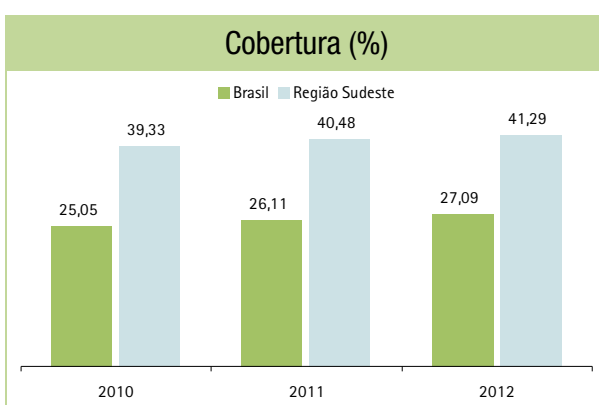
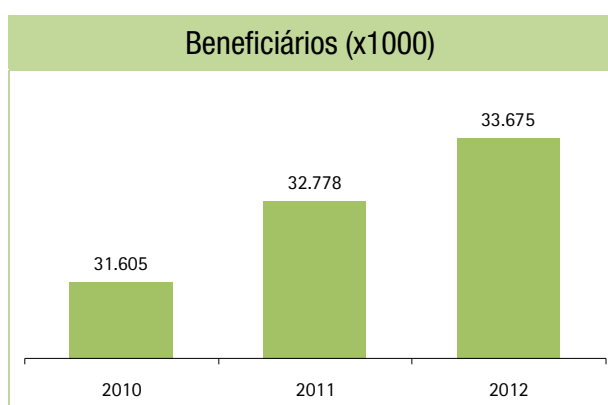
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

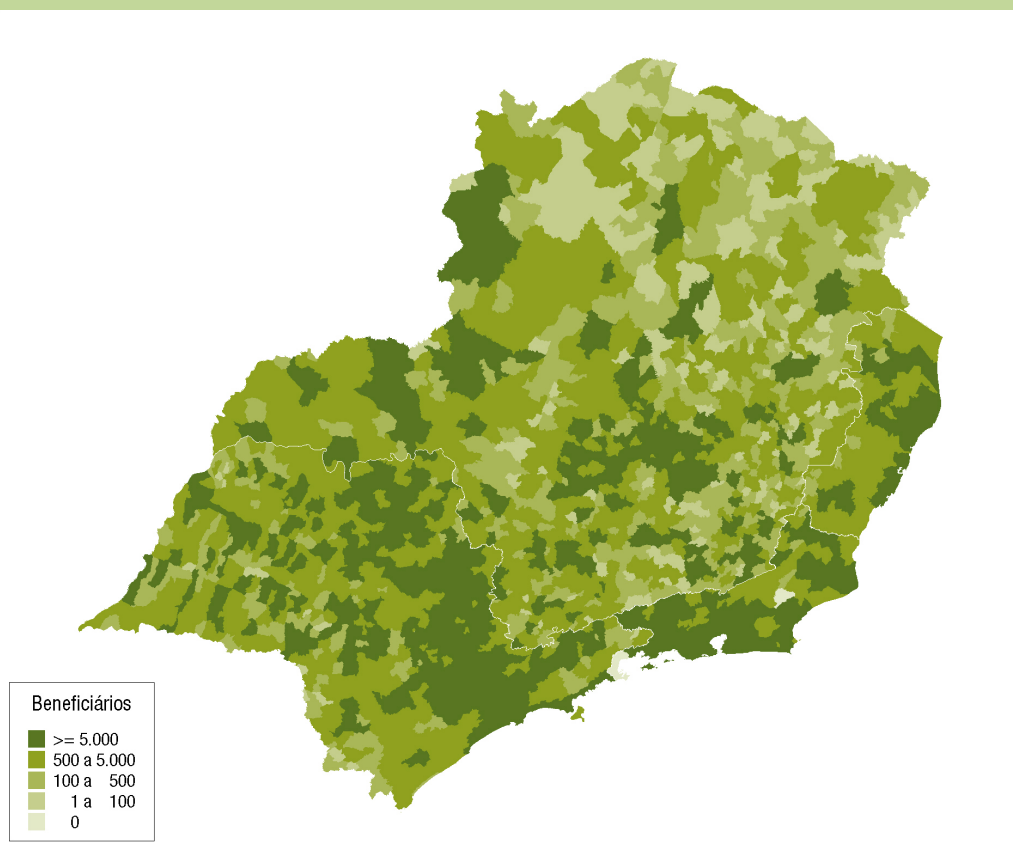


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	945	917	880	-6,88
Beneficiários (x1000)	31.605	32.778	33.675	6,55
População (x1000)	80.354	80.976	81.566	1,51
Cobertura (%)	39,33	40,48	41,29	4,97
Contraprestação Média (R\$)	126,26	140,61	143,10	13,34
DM (%)	78,58	80,32	82,62	5,15
DC (%)	2,21	2,43	2,79	26,25
DA (%)	13,81	16,17	15,28	10,61
Combinado (%)	94,60	98,92	100,69	6,44
HHI (%)	1,94	2,20	2,93	51,35
C4 (%)	22,09	23,98	27,56	24,79

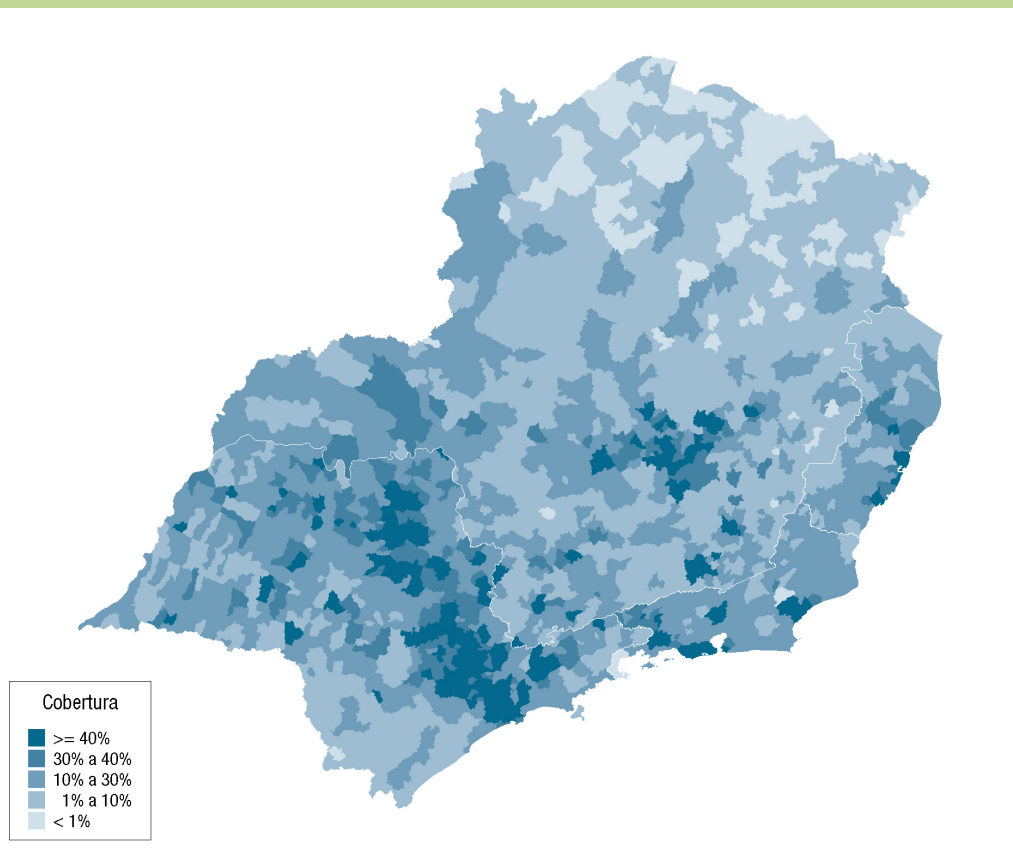


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Mapa de Beneficiários - 2012

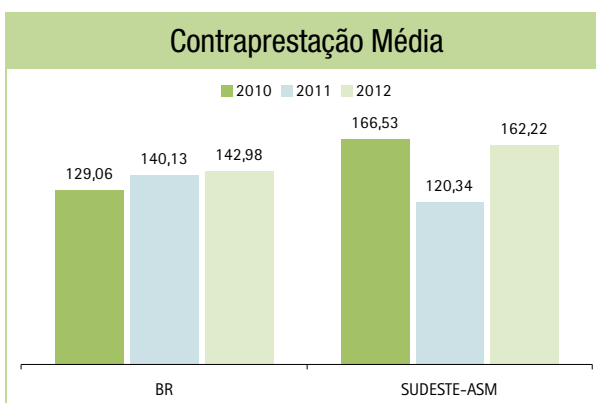
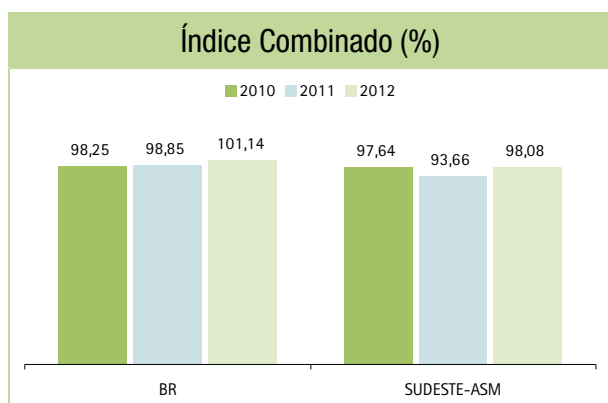
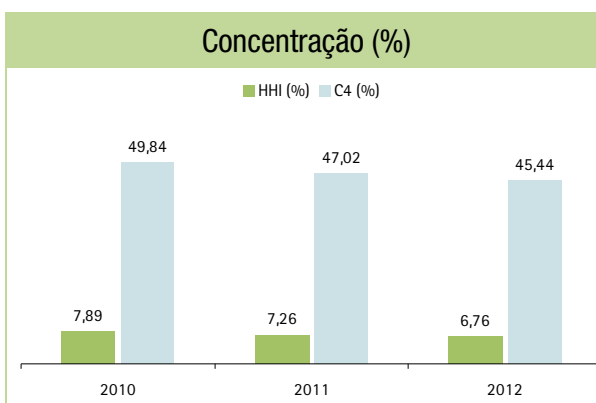
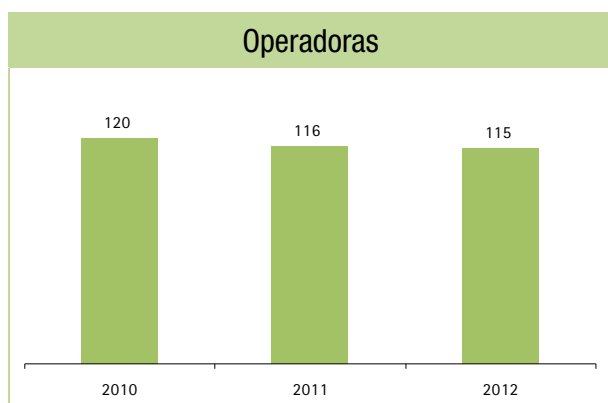
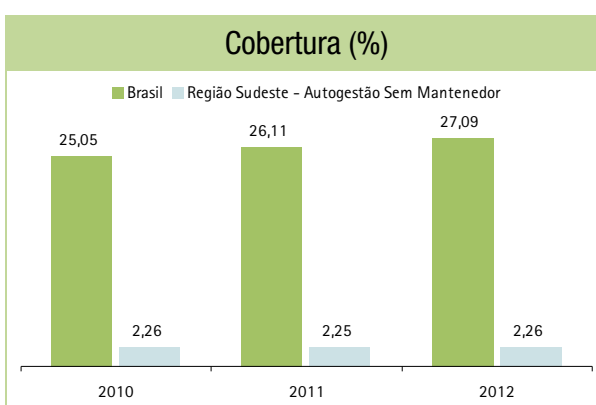
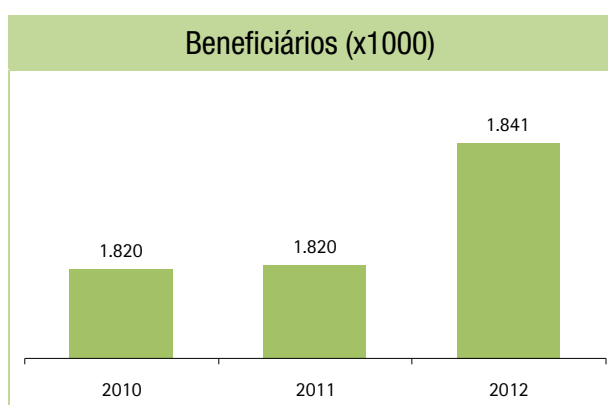


Mapa de Cobertura - 2012



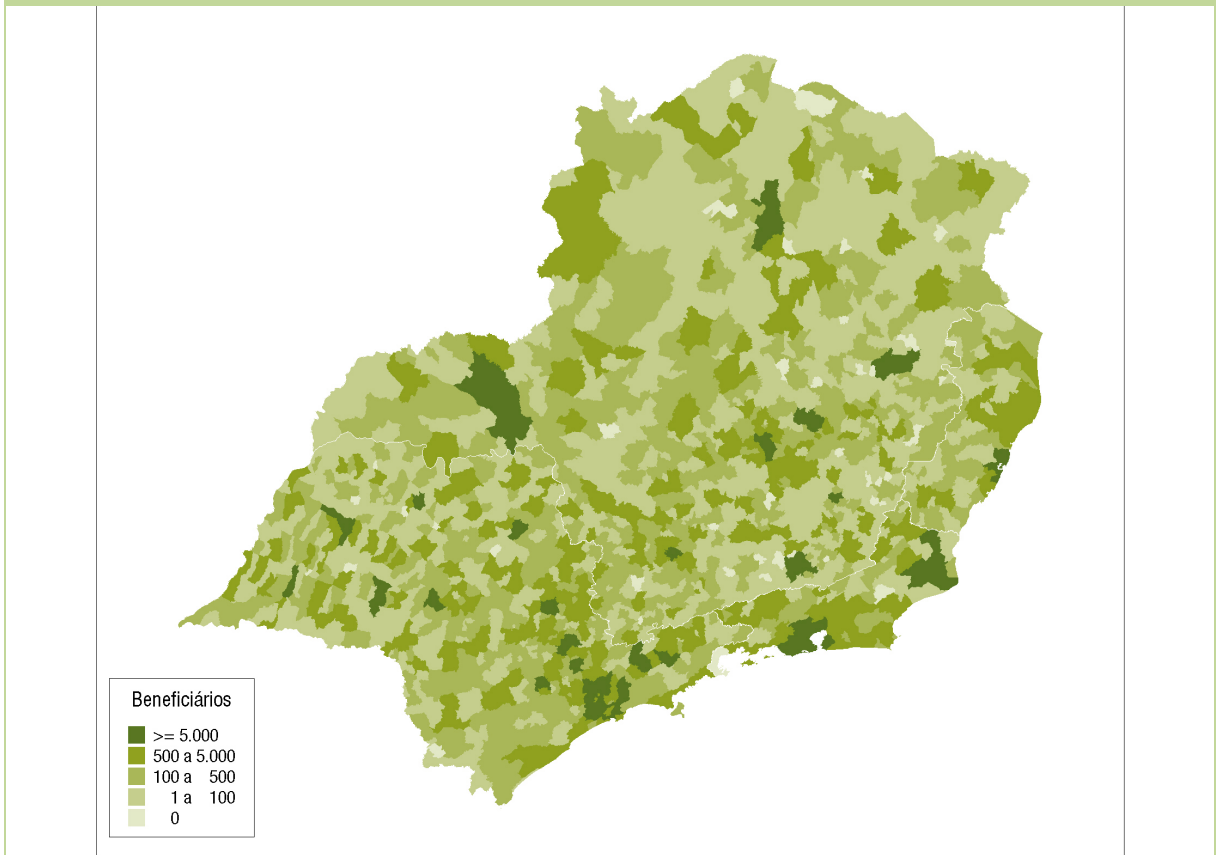
Região Sudeste - Autogestão Sem Mantenedor

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	120	116	115	-4,17
Beneficiários (x1000)	1.820	1.820	1.841	1,15
População (x1000)	80.354	80.976	81.566	1,51
Cobertura (%)	2,26	2,25	2,26	-0,36
Contraprestação Média (R\$)	166,53	120,34	162,22	-2,59
DM (%)	87,33	85,06	78,61	-9,98
DC (%)	0,01	0,00	0,13	1.851,63
DA (%)	10,30	8,60	19,34	87,66
Combinado (%)	97,64	93,66	98,08	0,45
HHI (%)	7,89	7,26	6,76	-14,42
C4 (%)	49,84	47,02	45,44	-8,82

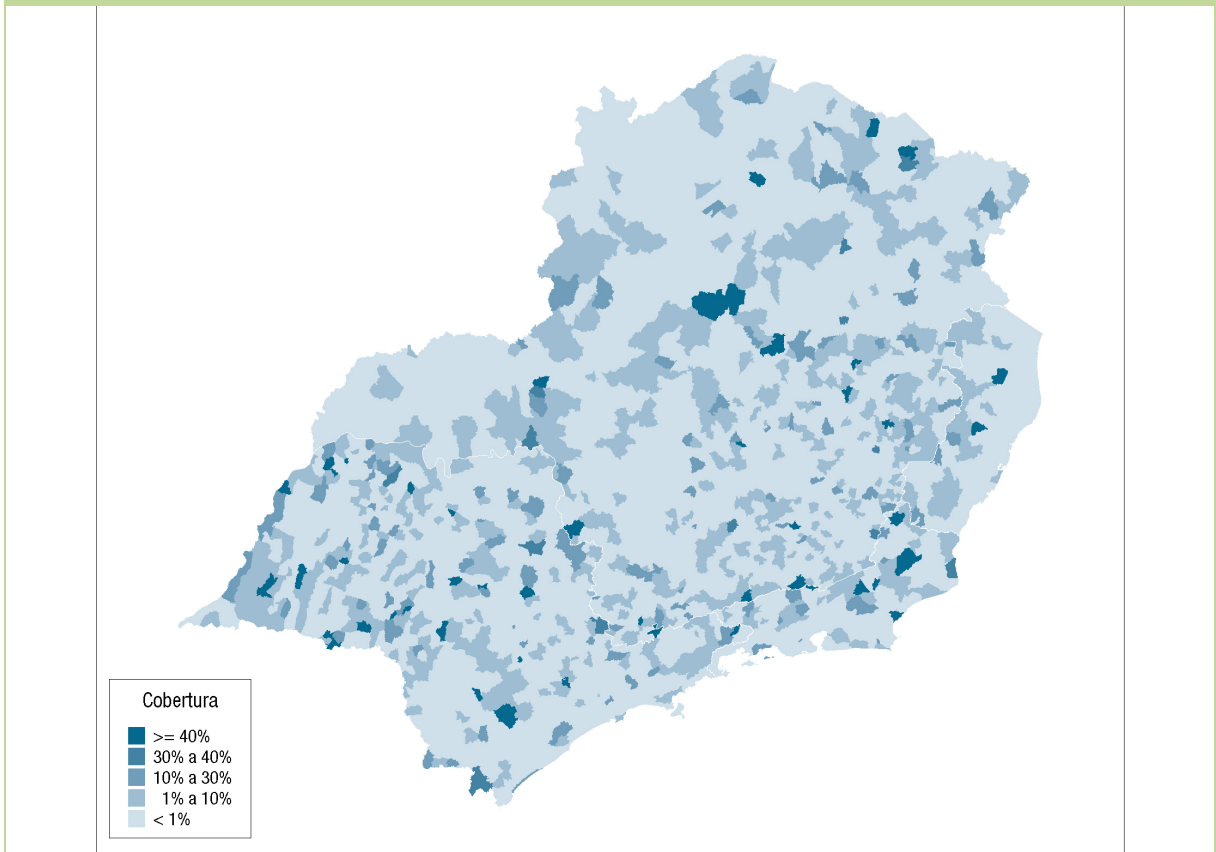


Fontes: IBGE

Mapa de Beneficiários - 2012

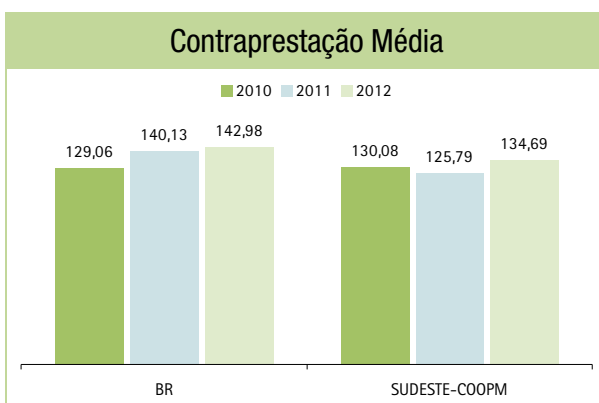
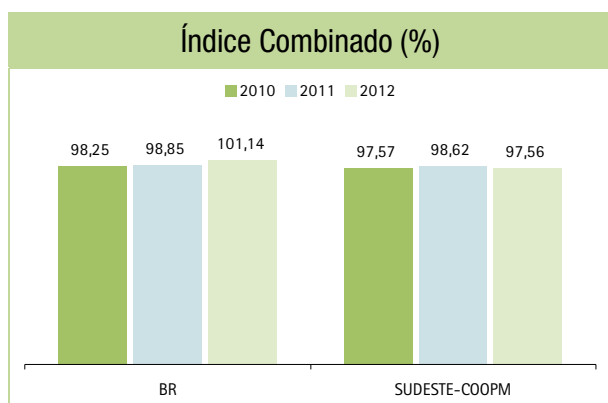
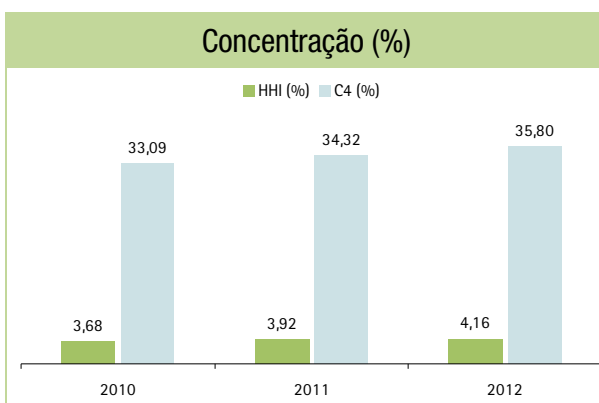
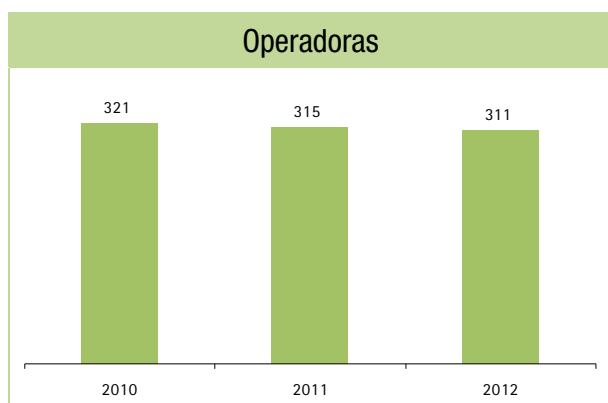
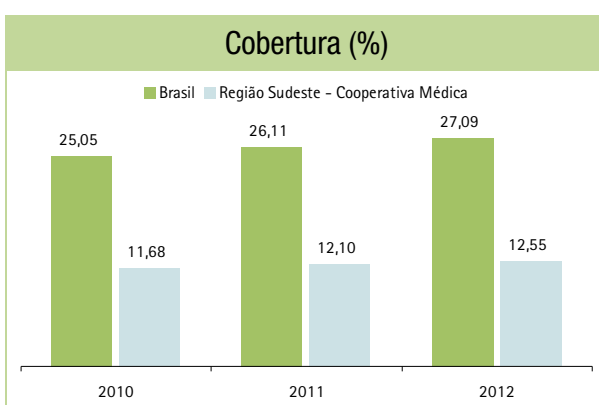
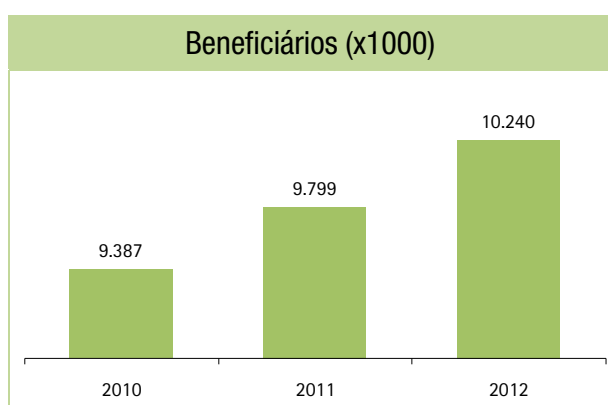


Mapa de Cobertura - 2012



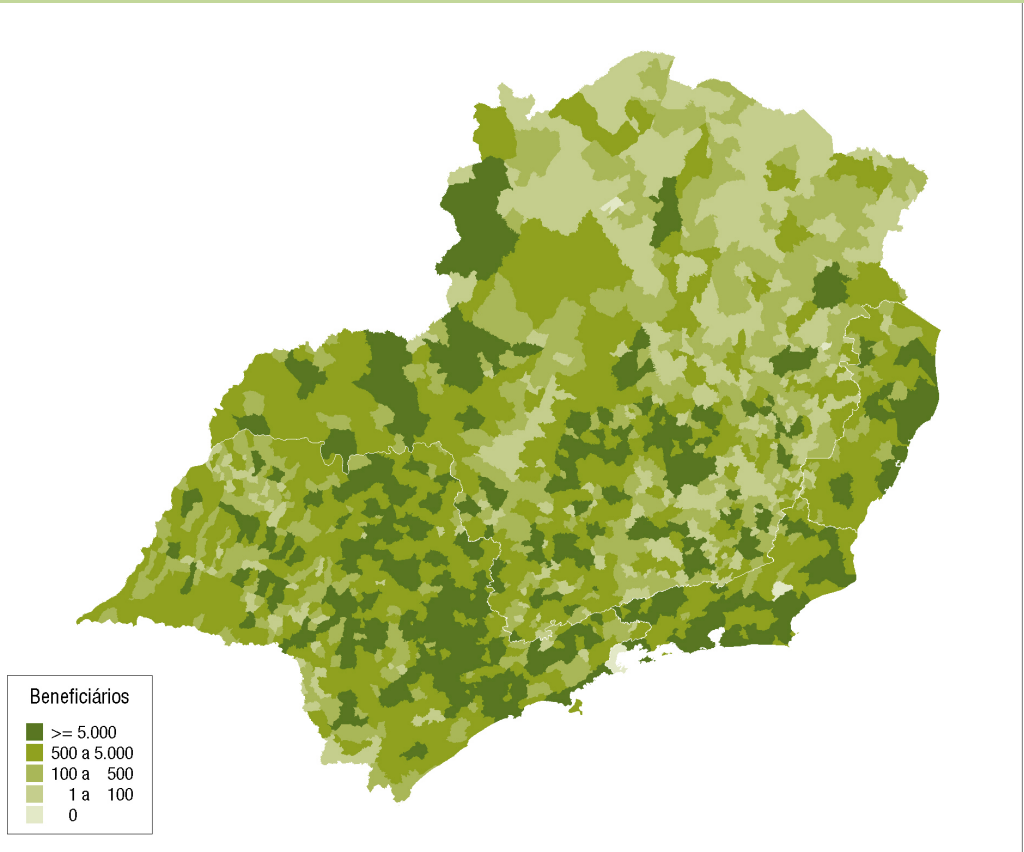
Região Sudeste - Cooperativa Médica

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	321	315	311	-3,12
Beneficiários (x1000)	9.387	9.799	10.240	9,09
População (x1000)	80.354	80.976	81.566	1,51
Cobertura (%)	11,68	12,10	12,55	7,47
Contraprestação Média (R\$)	130,08	125,79	134,69	3,54
DM (%)	79,59	82,17	82,37	3,50
DC (%)	2,53	1,26	1,26	-50,20
DA (%)	15,45	15,19	13,92	-9,88
Combinado (%)	97,57	98,62	97,56	-0,01
HHI (%)	3,68	3,92	4,16	13,24
C4 (%)	33,09	34,32	35,80	8,20

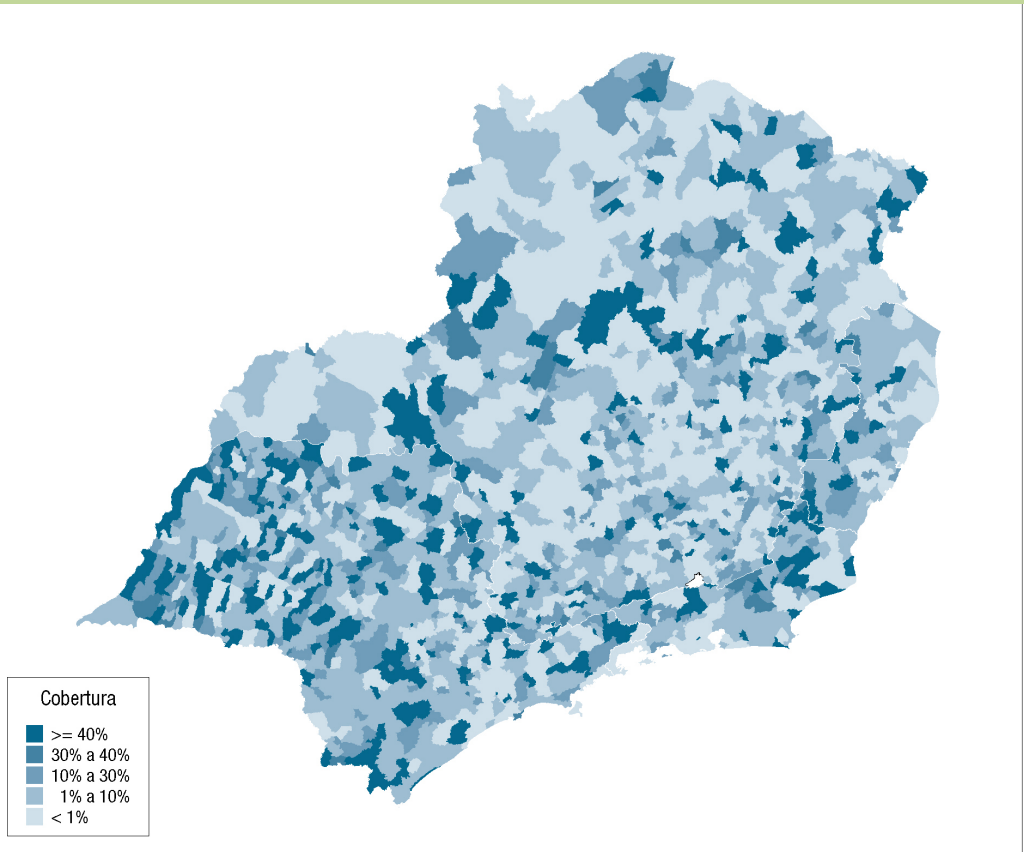


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Mapa de Beneficiários - 2012

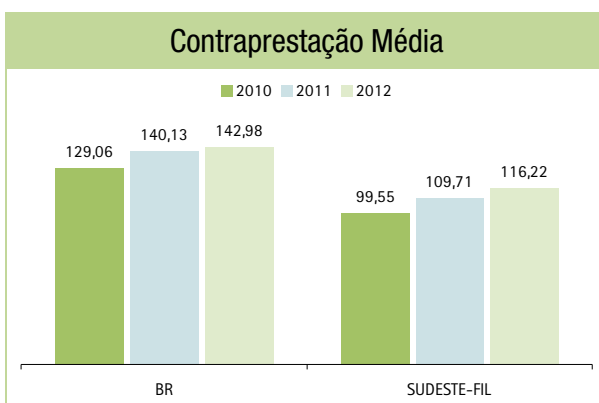
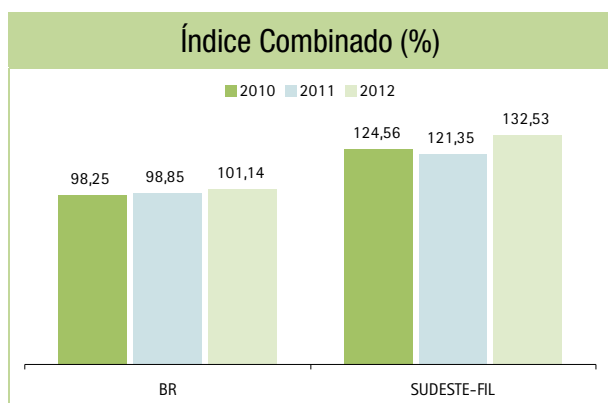
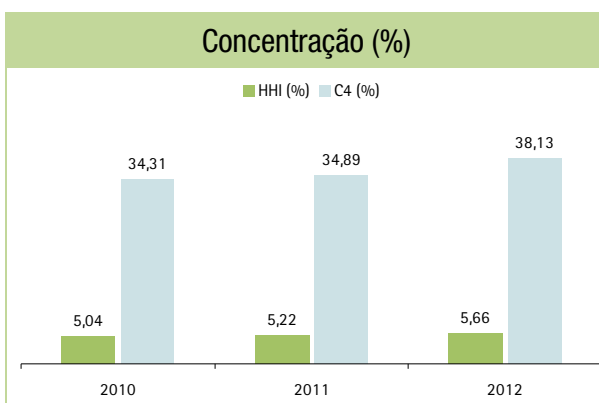
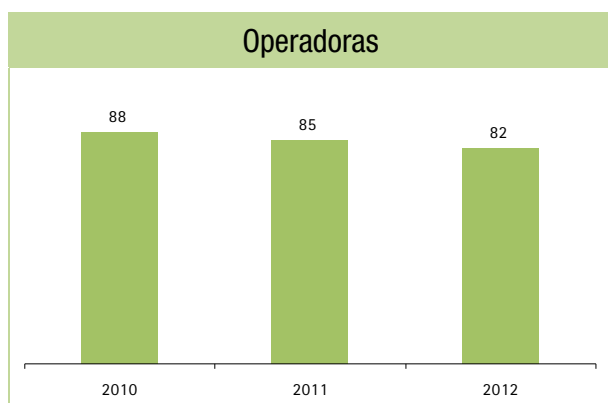
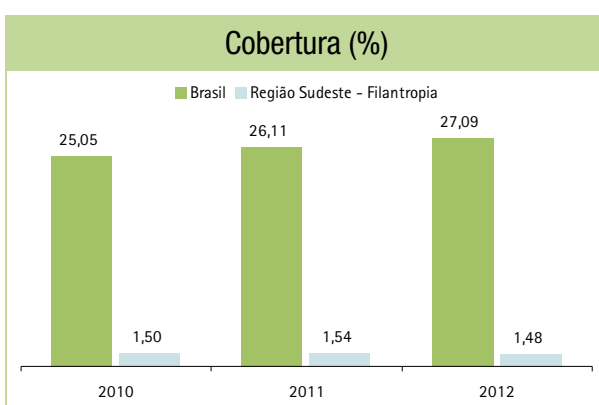
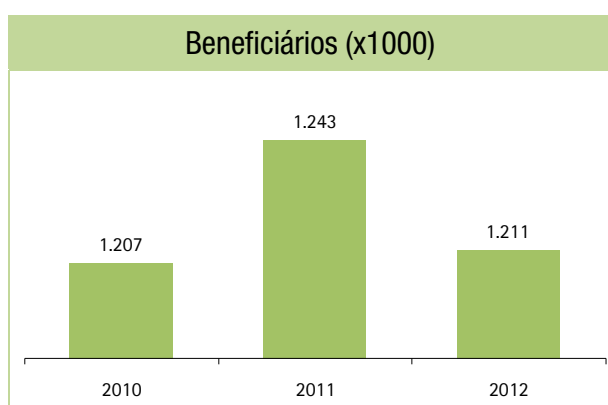


Mapa de Cobertura - 2012



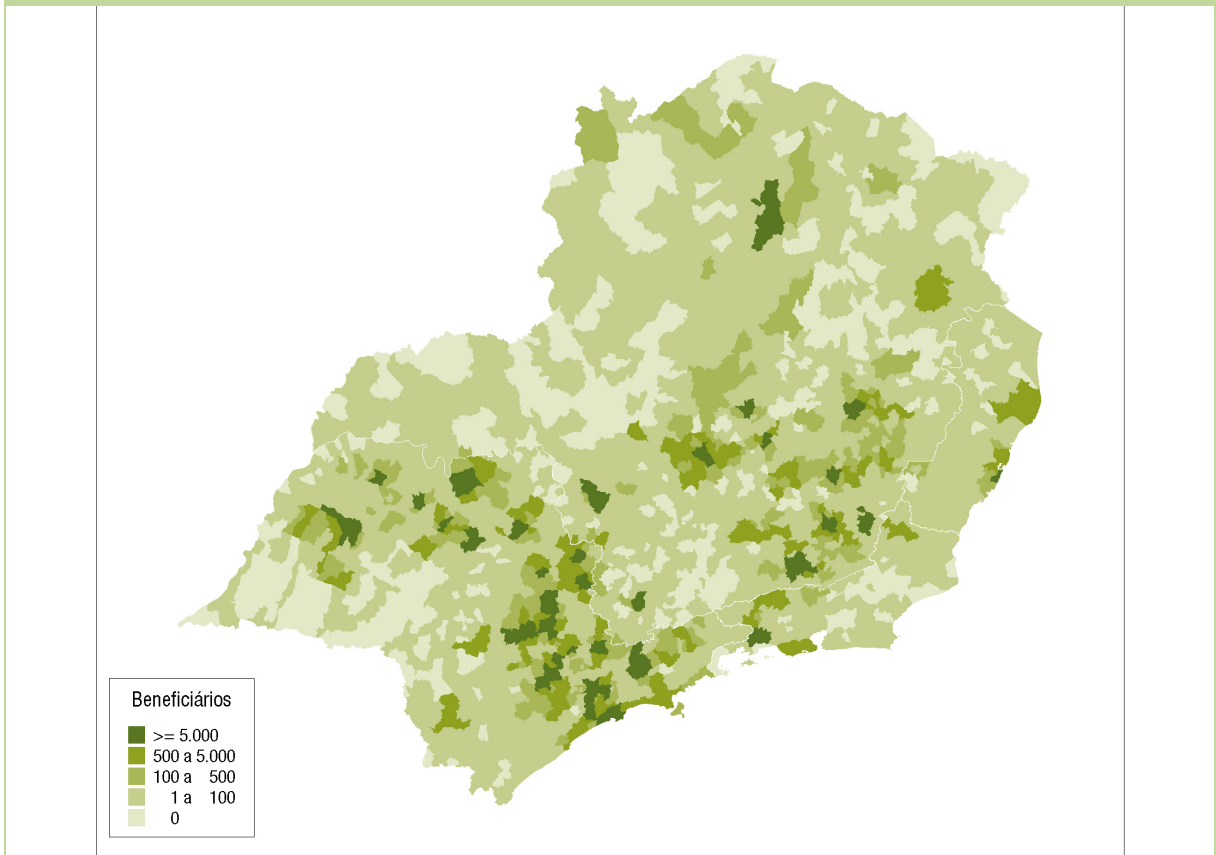
Região Sudeste - Filantropia

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	88	85	82	-6,82
Beneficiários (x1000)	1.207	1.243	1.211	0,31
População (x1000)	80.354	80.976	81.566	1,51
Cobertura (%)	1,50	1,54	1,48	-1,18
Contraprestação Média (R\$)	99,55	109,71	116,22	16,74
DM (%)	78,55	81,42	83,31	6,06
DC (%)	1,56	1,60	1,58	1,49
DA (%)	44,46	38,33	47,64	7,15
Combinado (%)	124,56	121,35	132,53	6,39
HHI (%)	5,04	5,22	5,66	12,16
C4 (%)	34,31	34,89	38,13	11,14

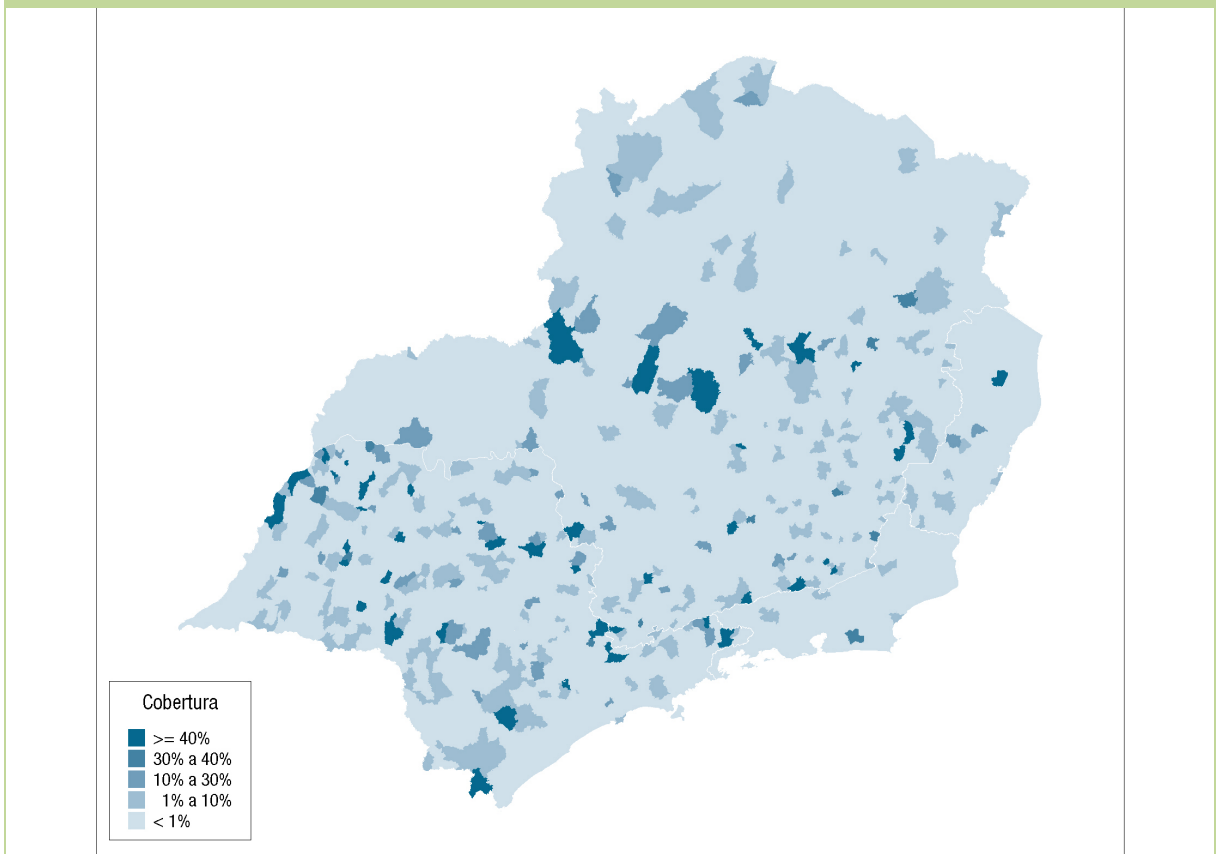


Fontes: IBGE

Mapa de Beneficiários - 2012

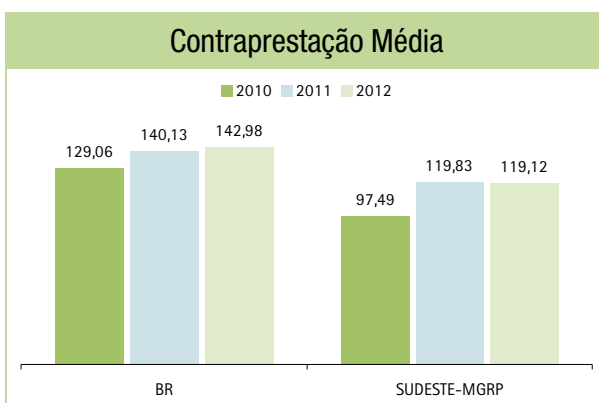
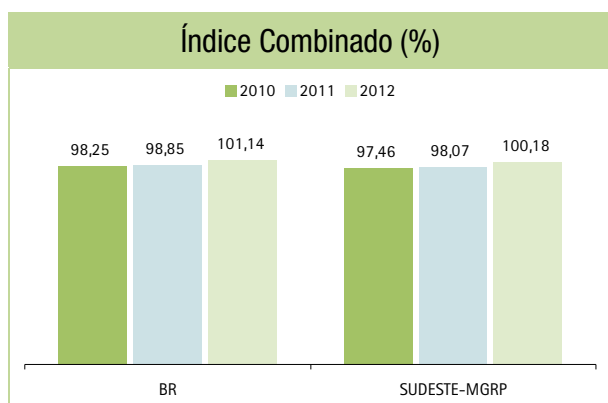
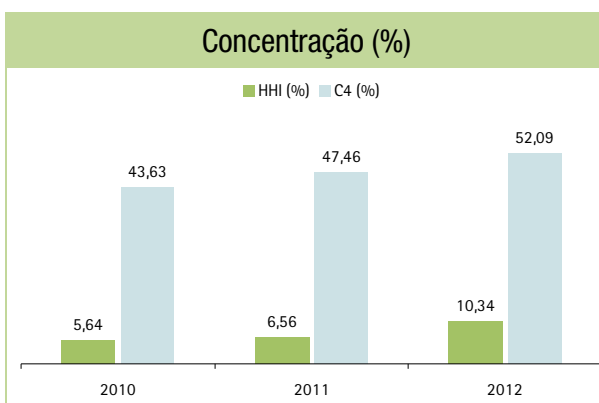
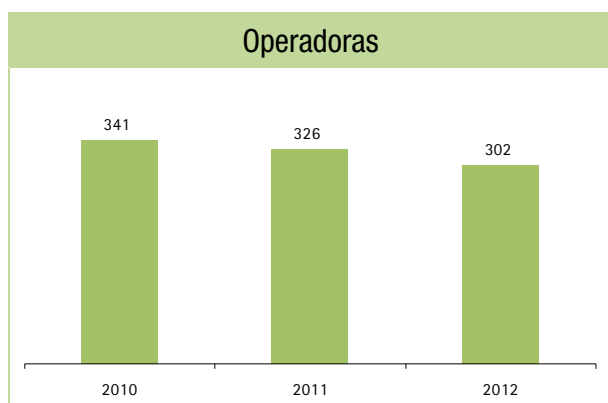
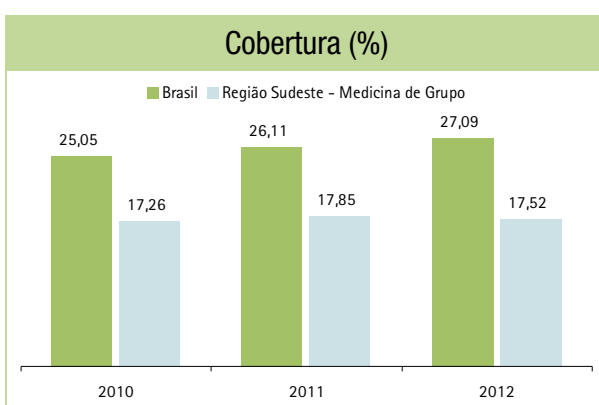
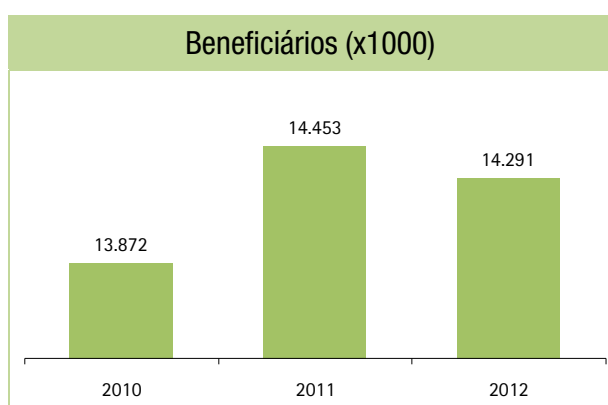


Mapa de Cobertura - 2012



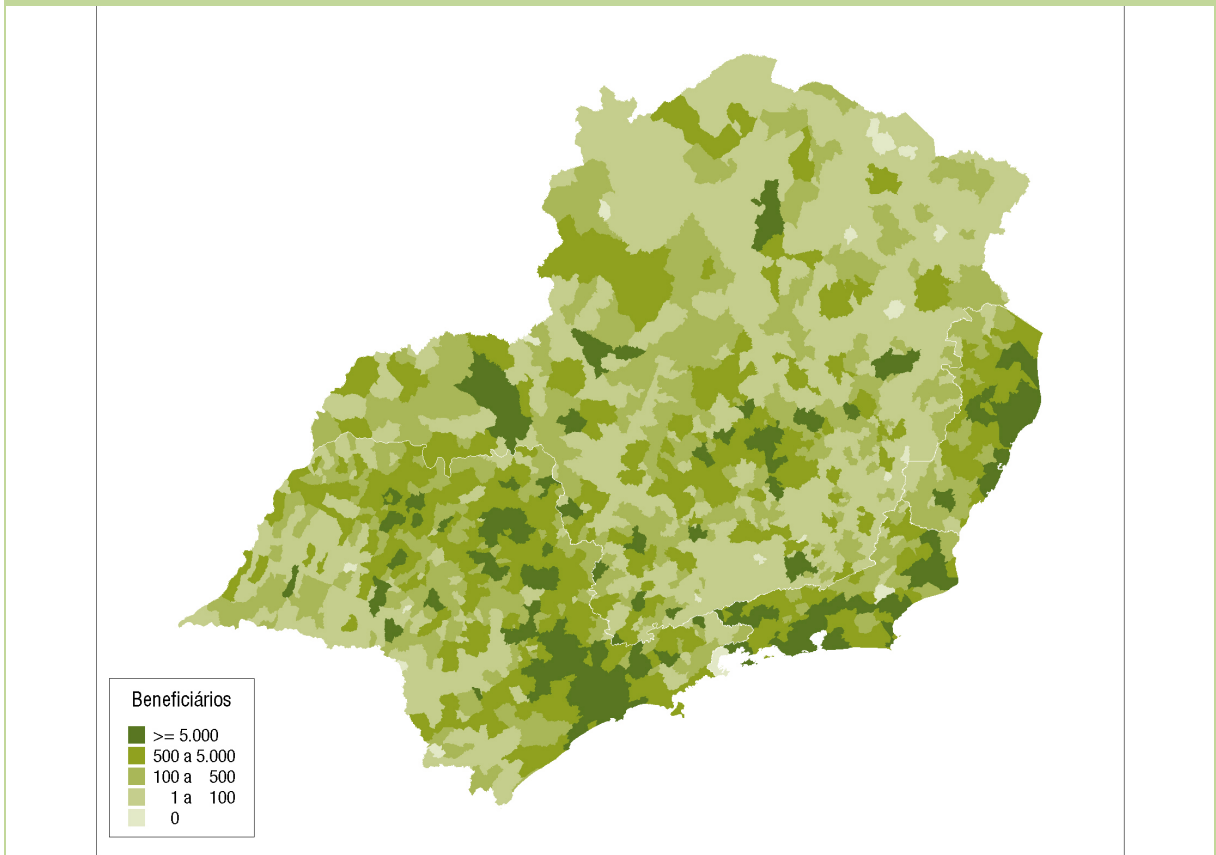
Região Sudeste - Medicina de Grupo

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	341	326	302	-11,44
Beneficiários (x1000)	13.872	14.453	14.291	3,02
População (x1000)	80.354	80.976	81.566	1,51
Cobertura (%)	17,26	17,85	17,52	1,49
Contraprestação Média (R\$)	97,49	119,83	119,12	22,18
DM (%)	77,09	78,17	80,05	3,85
DC (%)	4,12	4,02	3,92	-4,93
DA (%)	16,25	15,88	16,21	-0,25
Combinado (%)	97,46	98,07	100,18	2,79
HHI (%)	5,64	6,56	10,34	83,35
C4 (%)	43,63	47,46	52,09	19,38

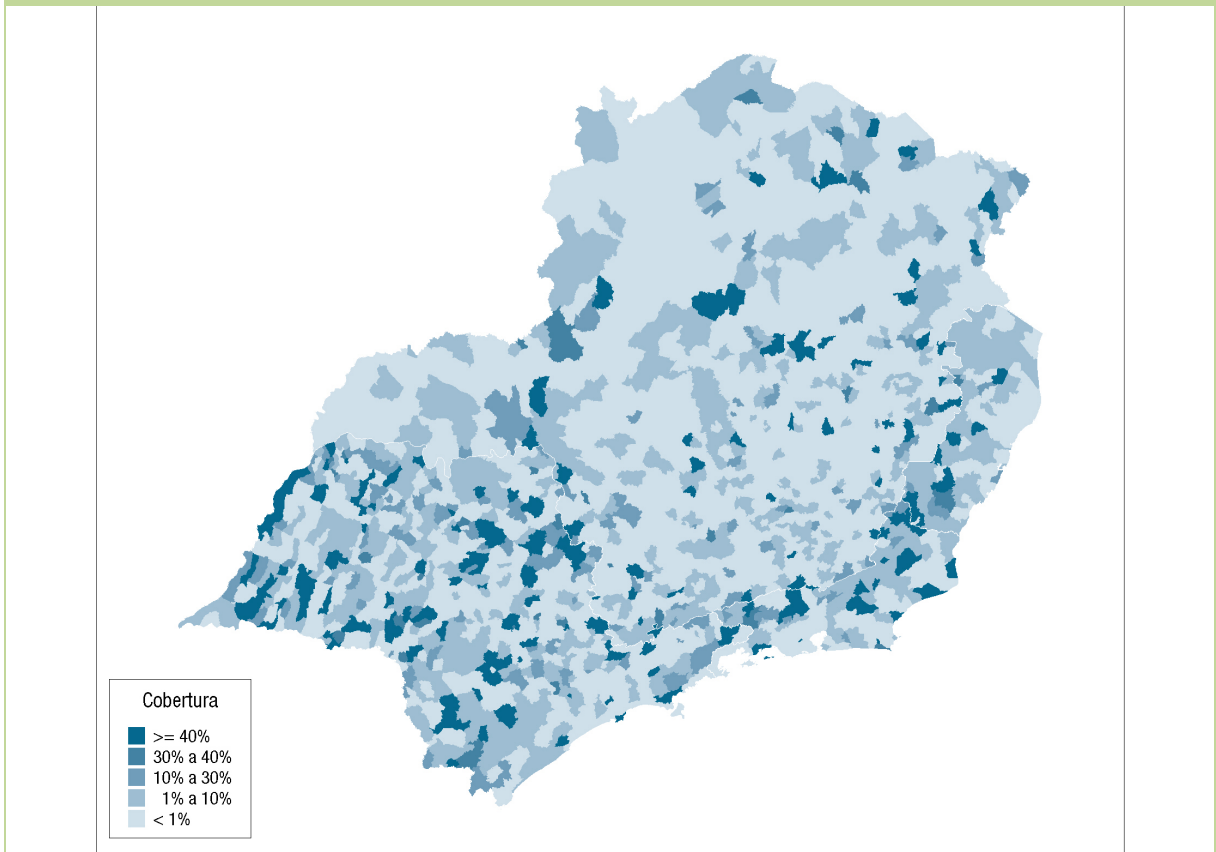


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Mapa de Beneficiários - 2012

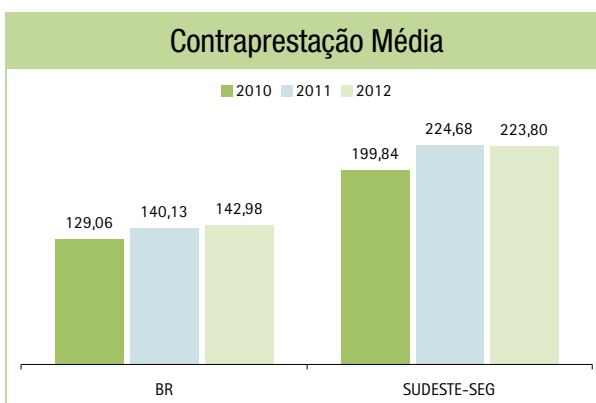
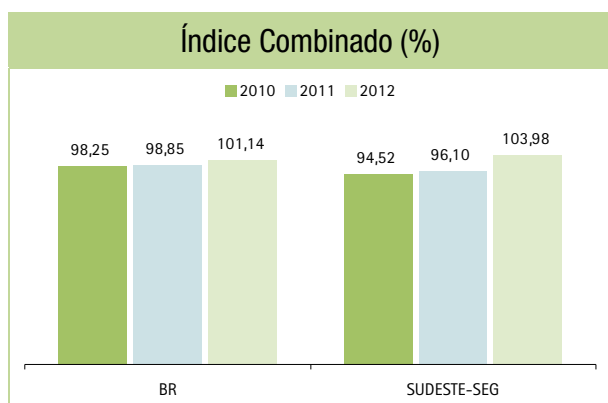
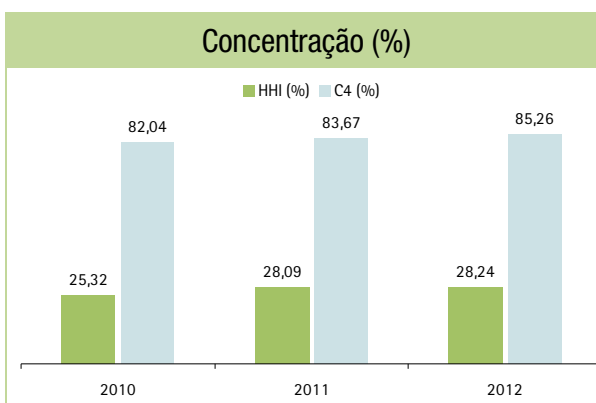
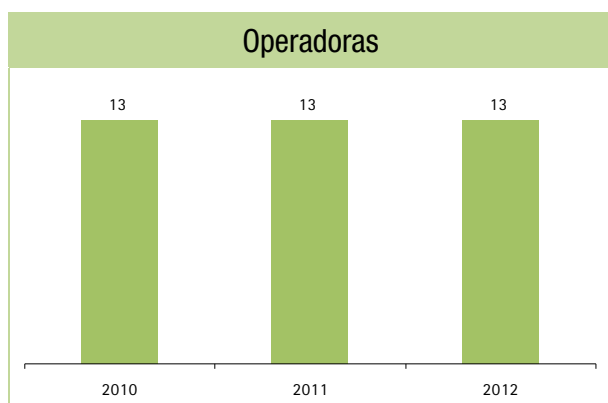
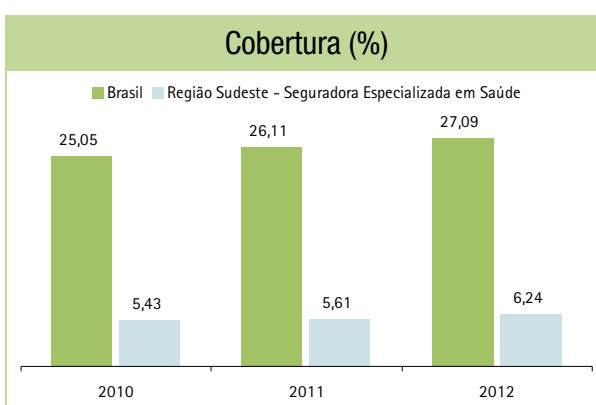
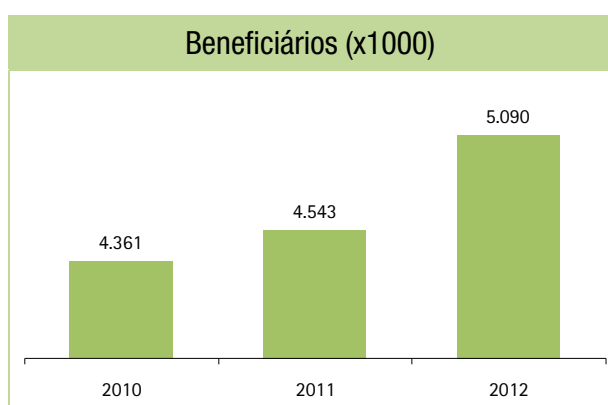


Mapa de Cobertura - 2012



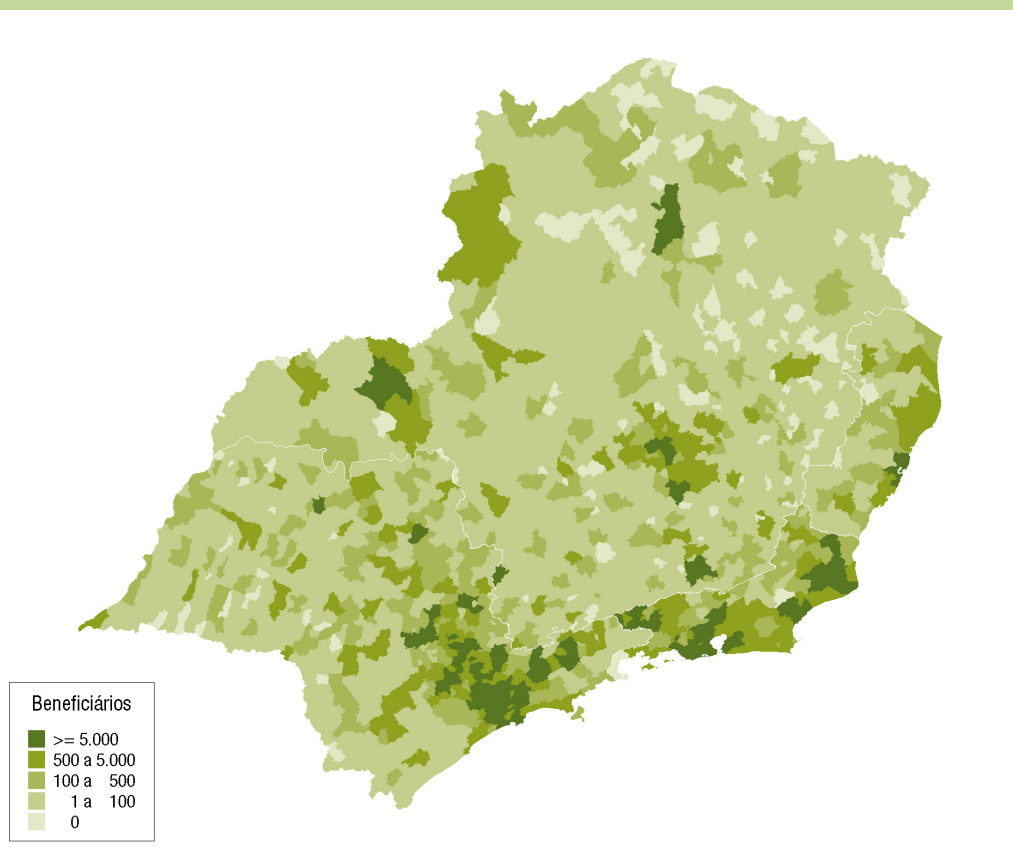
Região Sudeste - Seguradora Especializada em Saúde

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	13	13	13	0,00
Beneficiários (x1000)	4.361	4.543	5.090	16,71
População (x1000)	80.354	80.976	81.566	1,51
Cobertura (%)	5,43	5,61	6,24	14,98
Contraprestação Média (R\$)	199,84	224,68	223,80	11,99
DM (%)	80,44	82,32	89,80	11,64
DC (%)	6,46	6,45	6,83	5,77
DA (%)	7,62	7,33	7,34	-3,58
Combinado (%)	94,52	96,10	103,98	10,01
HHI (%)	25,32	28,09	28,24	11,54
C4 (%)	82,04	83,67	85,26	3,93

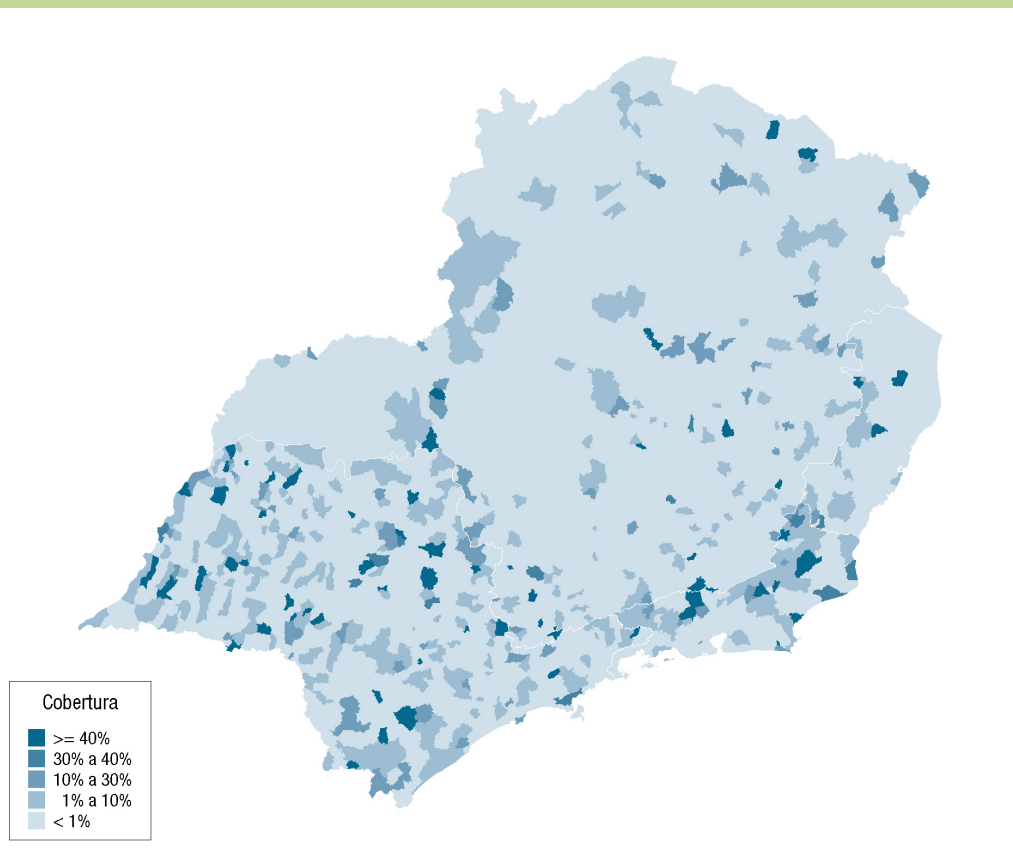


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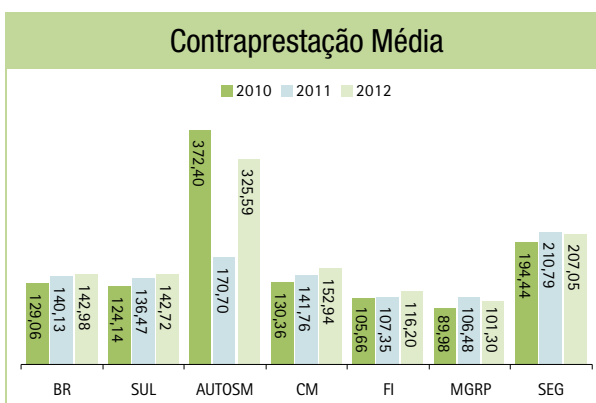
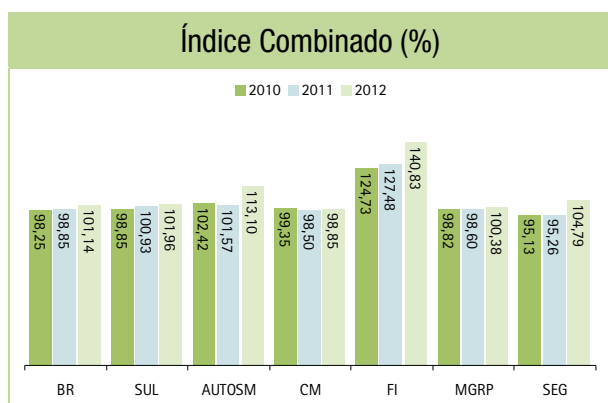
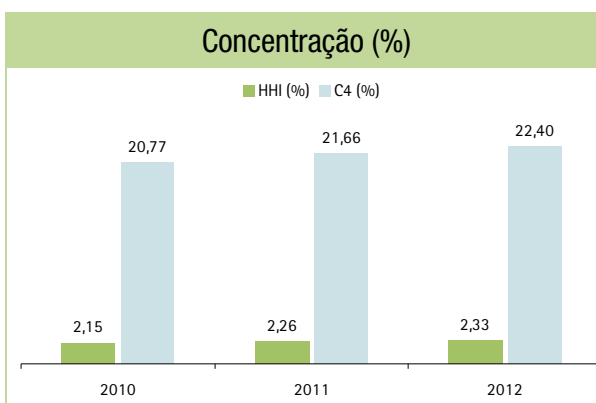
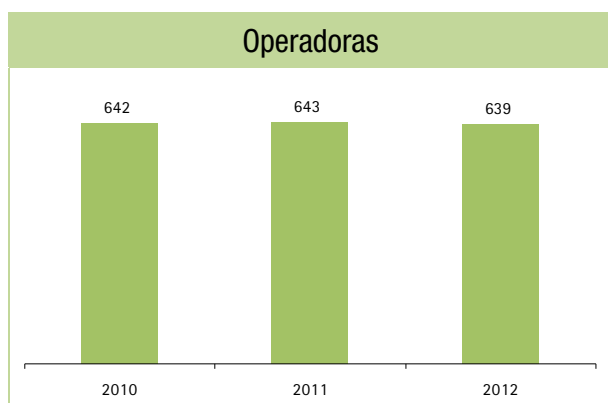
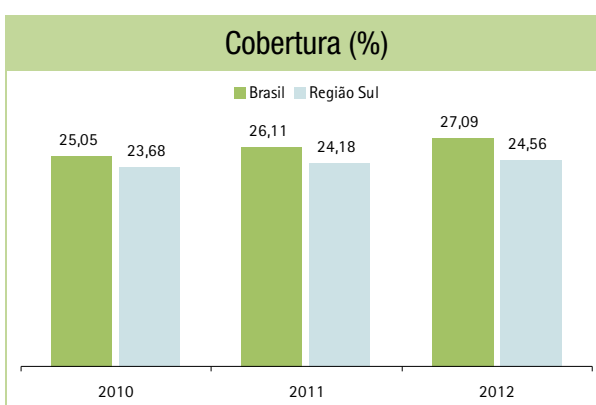
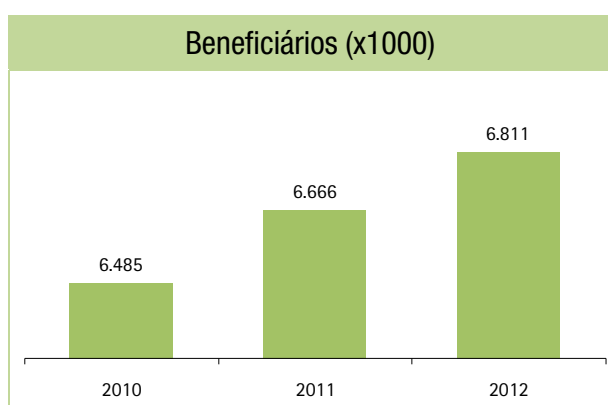
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

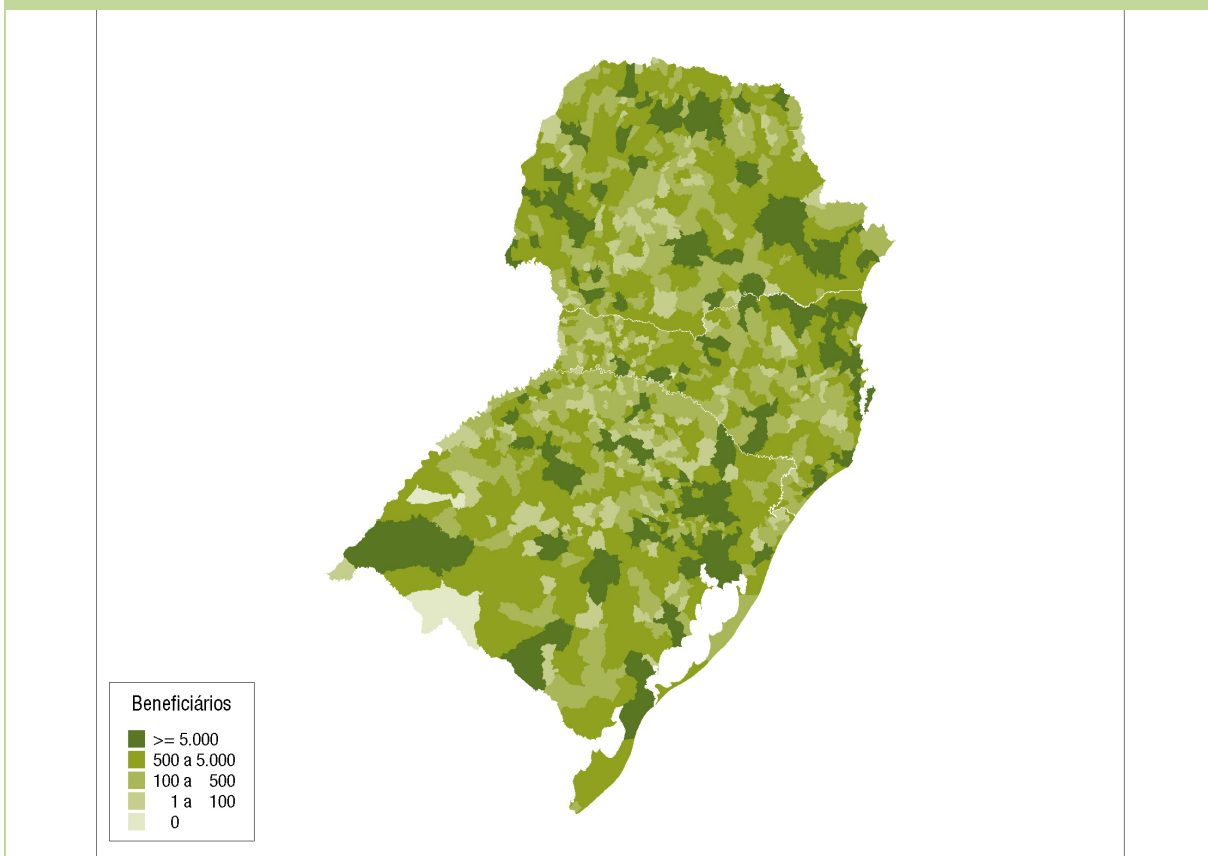


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	642	643	639	-0,47
Beneficiários (x1000)	6.485	6.666	6.811	5,02
População (x1000)	27.385	27.562	27.732	1,27
Cobertura (%)	23,68	24,18	24,56	3,70
Contraprestação Média (R\$)	124,14	136,47	142,72	14,97
DM (%)	82,83	82,33	83,89	1,29
DC (%)	2,21	2,43	2,79	26,25
DA (%)	13,81	16,17	15,28	10,61
Combinado (%)	98,85	100,93	101,96	3,15
HHI (%)	2,15	2,26	2,33	8,40
C4 (%)	20,77	21,66	22,40	7,83

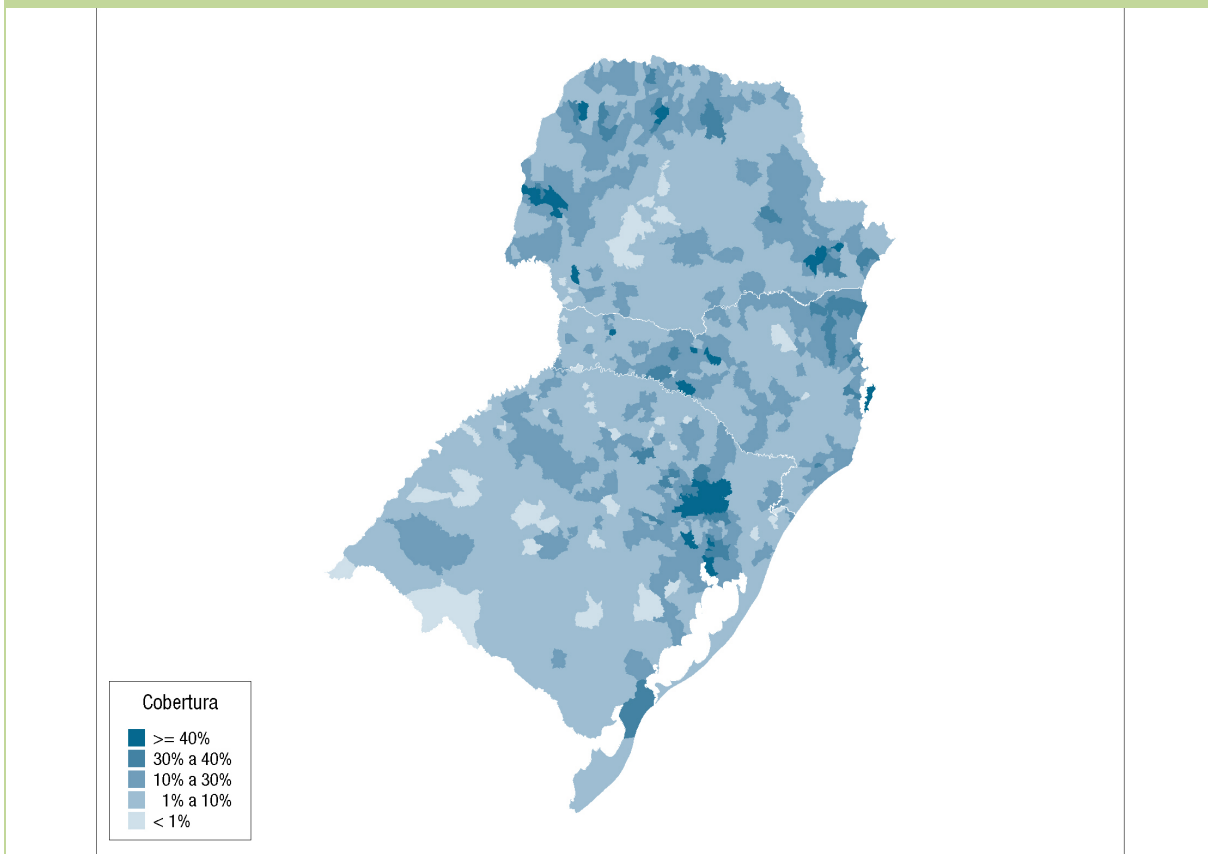


Fontes: IBGE

Mapa de Beneficiários - 2012

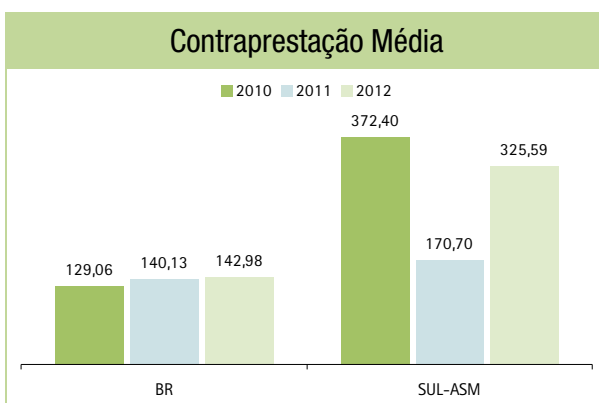
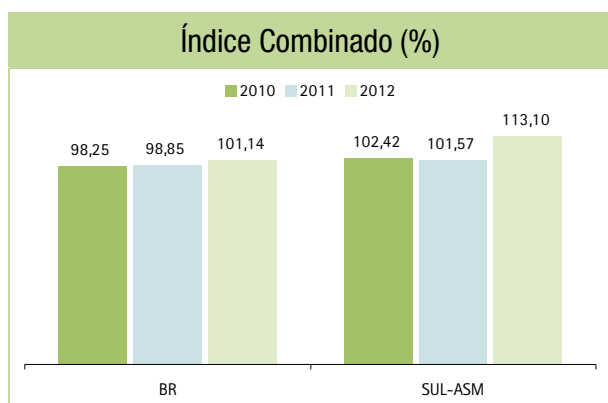
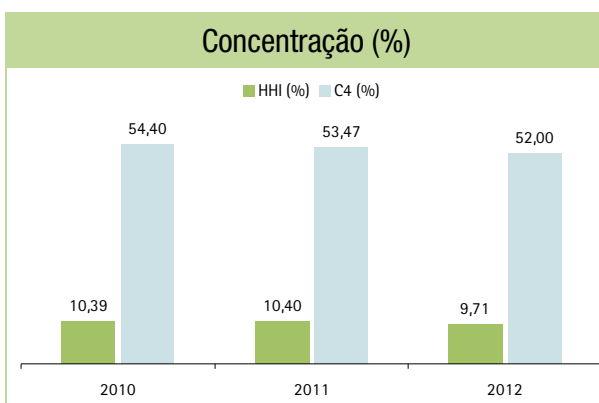
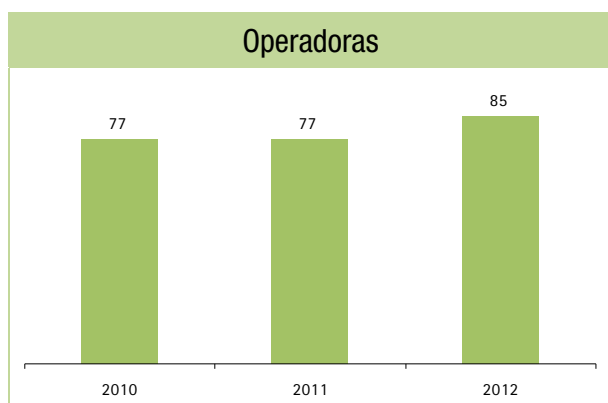
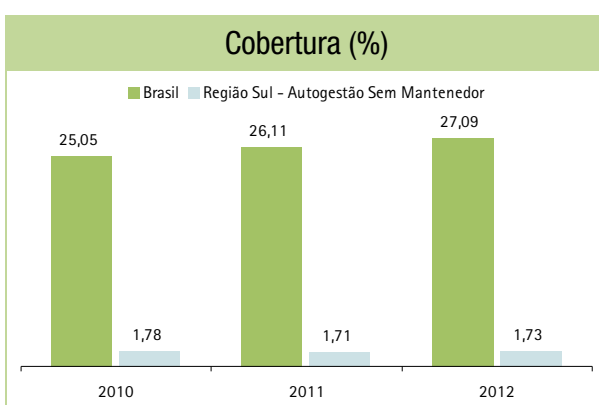
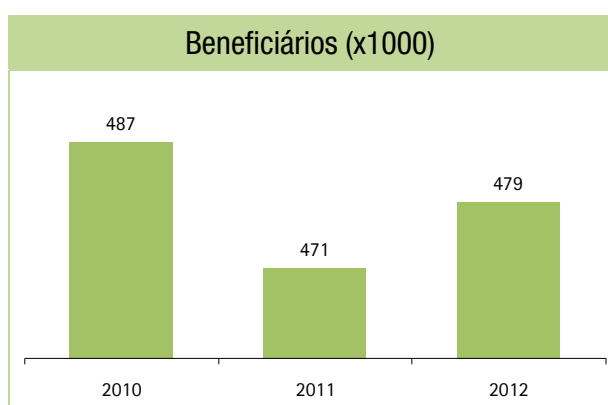


Mapa de Cobertura - 2012



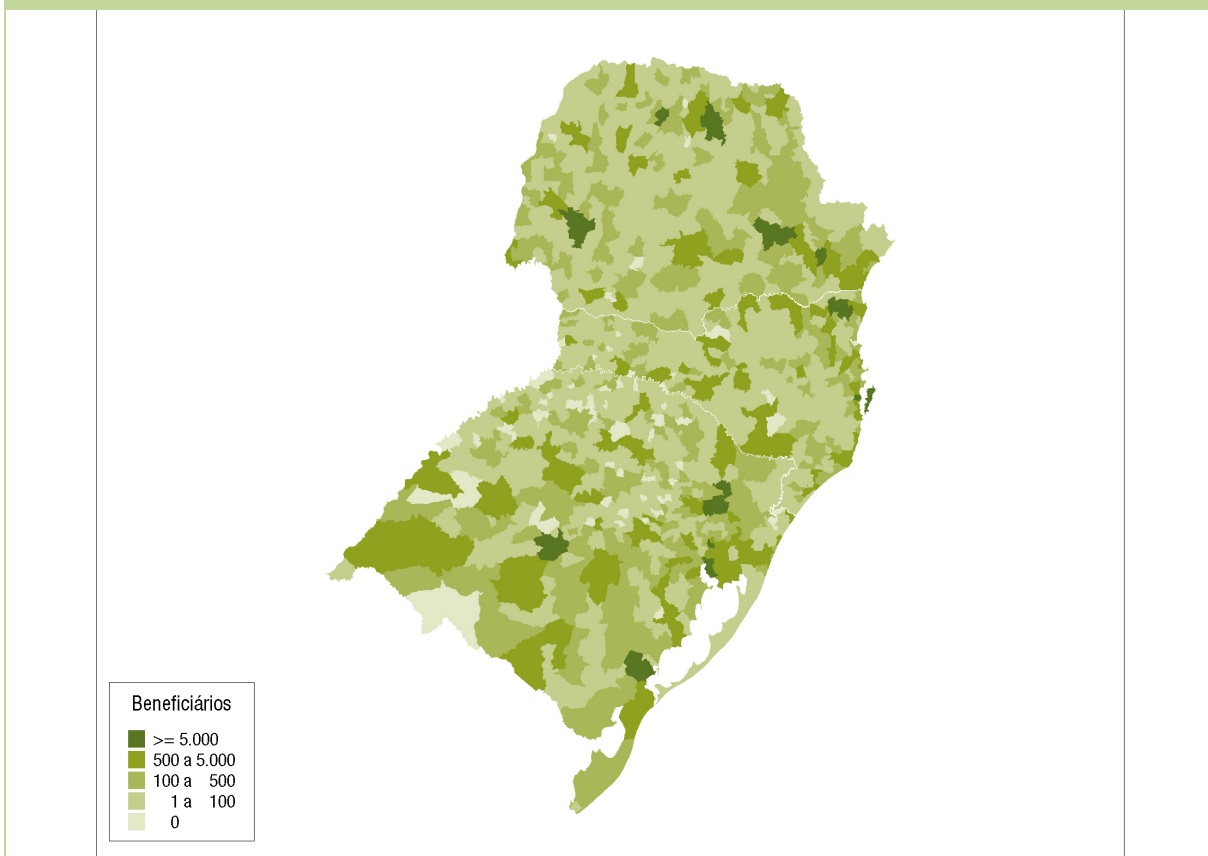
Região Sul - Autogestão Sem Mantenedor

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	77	77	85	10,39
Beneficiários (x1000)	487	471	479	-1,53
População (x1000)	27.385	27.562	27.732	1,27
Cobertura (%)	1,78	1,71	1,73	-2,76
Contraprestação Média (R\$)	372,40	170,70	325,59	-12,57
DM (%)	84,60	87,96	94,22	11,37
DC (%)	0,04	0,00	0,04	18,59
DA (%)	17,78	13,61	18,84	5,99
Combinado (%)	102,42	101,57	113,10	10,44
HHI (%)	10,39	10,40	9,71	-6,56
C4 (%)	54,40	53,47	52,00	-4,42

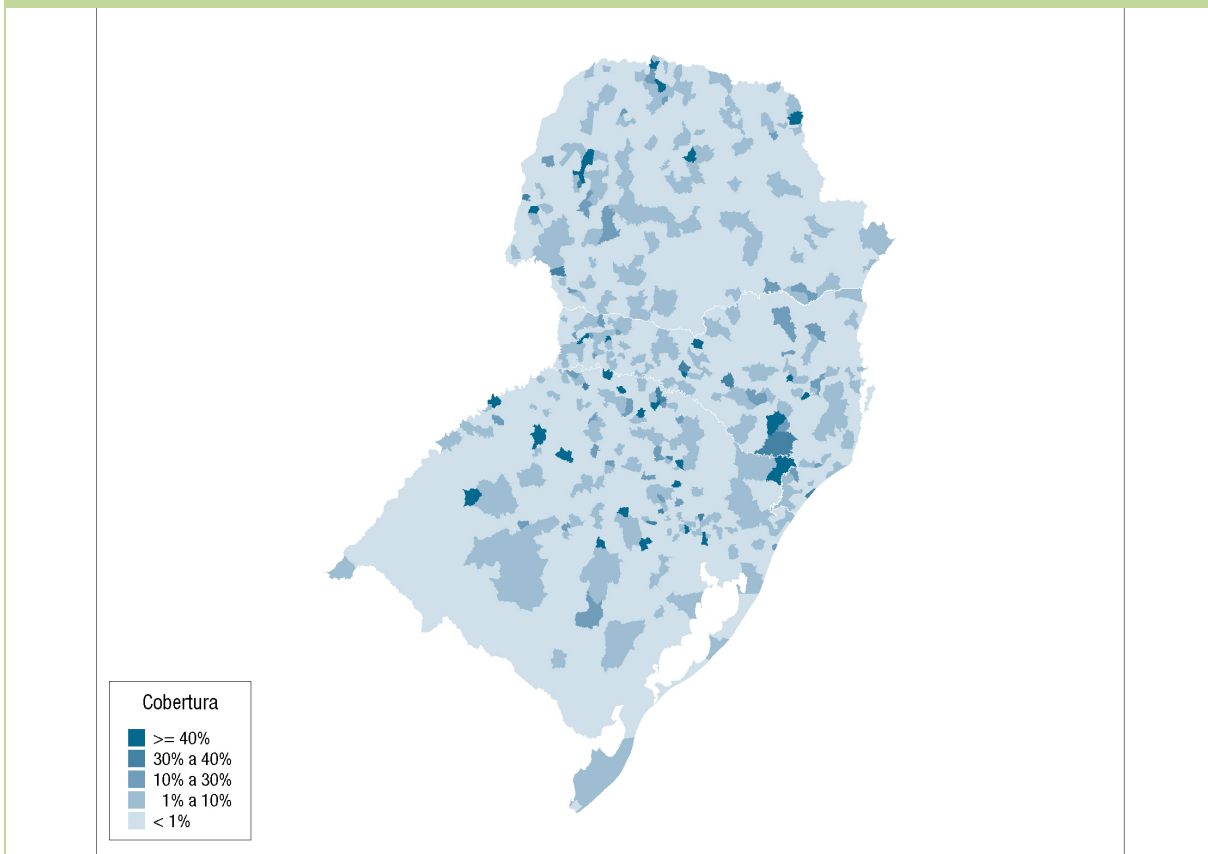


Fontes: IBGE

Mapa de Beneficiários - 2012

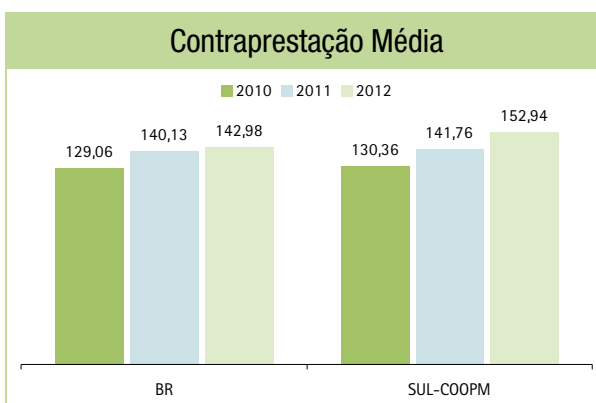
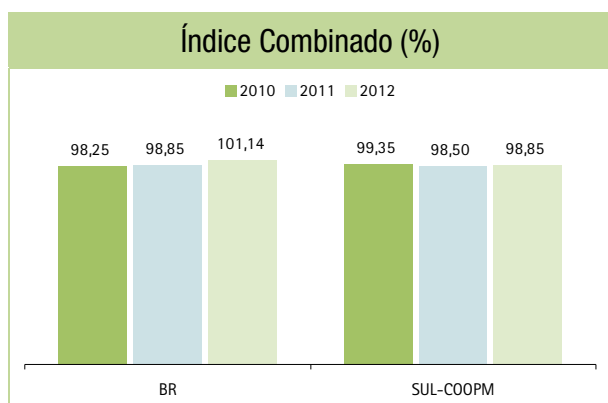
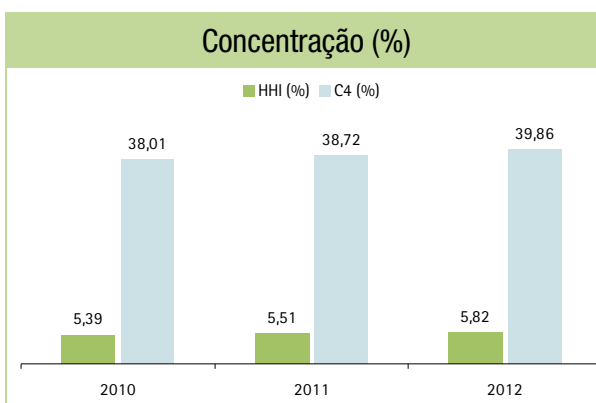
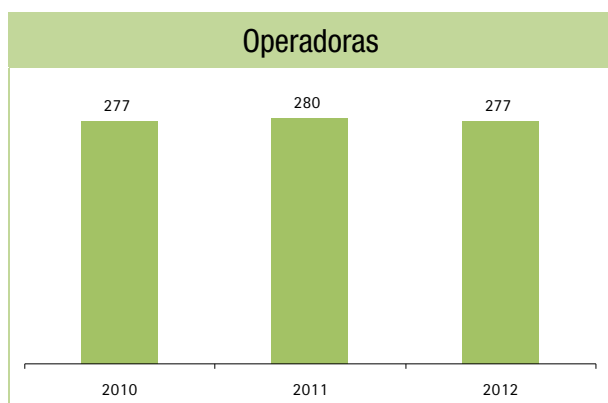
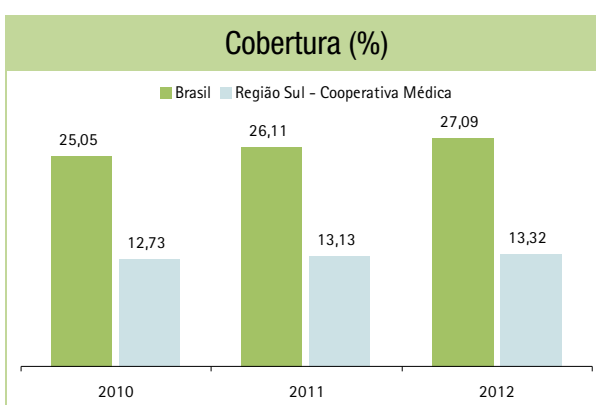
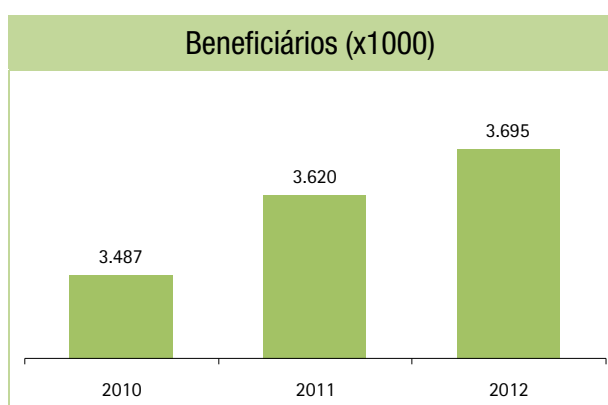


Mapa de Cobertura - 2012



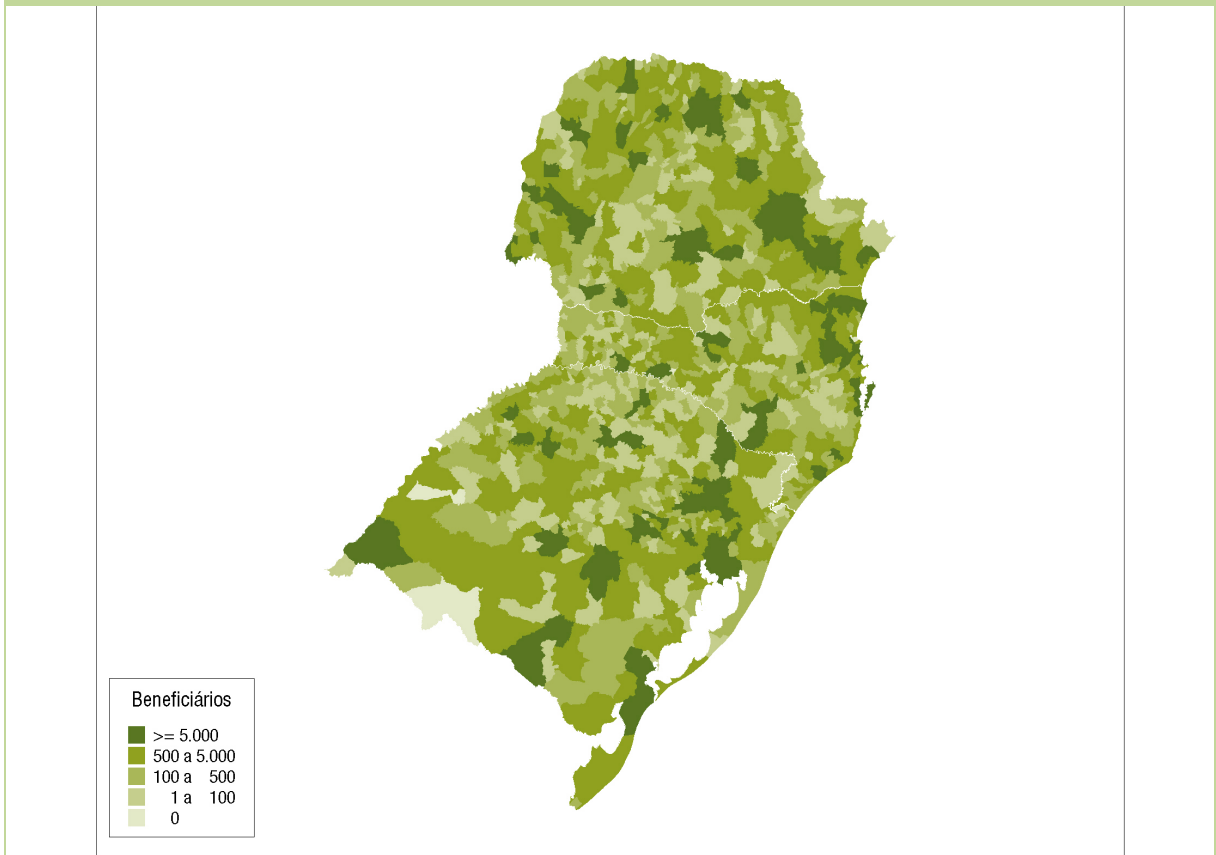
Região Sul - Cooperativa Médica

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	277	280	277	0,00
Beneficiários (x1000)	3.487	3.620	3.695	5,95
População (x1000)	27.385	27.562	27.732	1,27
Cobertura (%)	12,73	13,13	13,32	4,62
Contraprestação Média (R\$)	130,36	141,76	152,94	17,32
DM (%)	84,44	83,81	84,16	-0,34
DC (%)	1,16	1,11	1,17	0,72
DA (%)	13,75	13,58	13,53	-1,59
Combinado (%)	99,35	98,50	98,85	-0,50
HHI (%)	5,39	5,51	5,82	7,95
C4 (%)	38,01	38,72	39,86	4,87

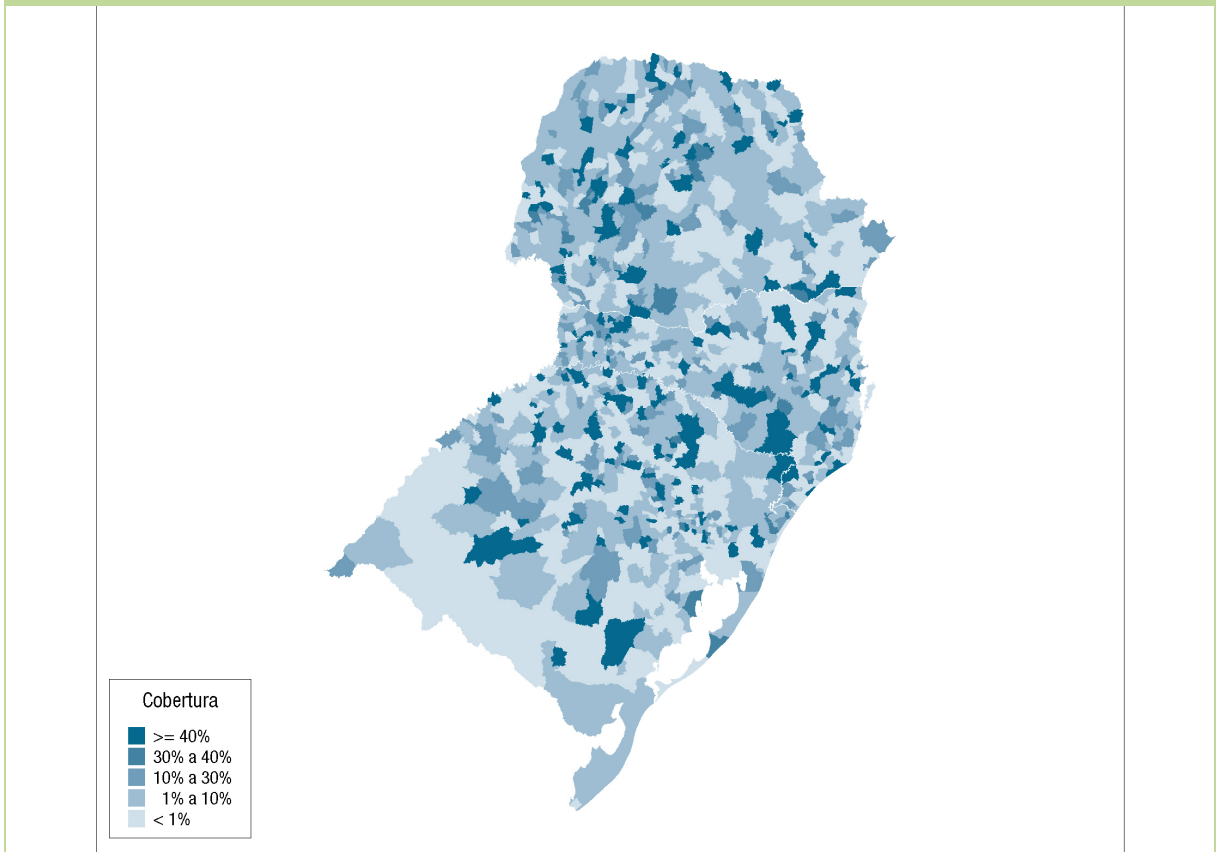


Fontes: IBGE

Mapa de Beneficiários - 2012

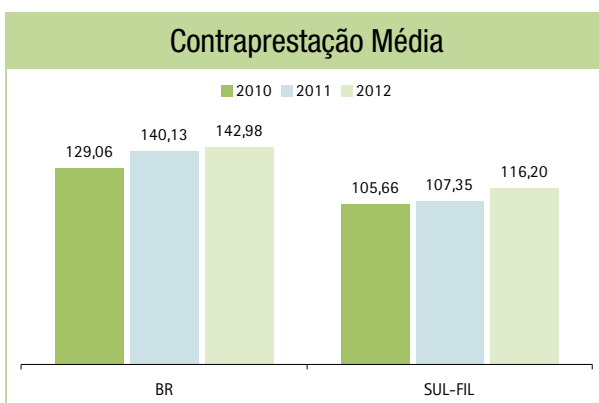
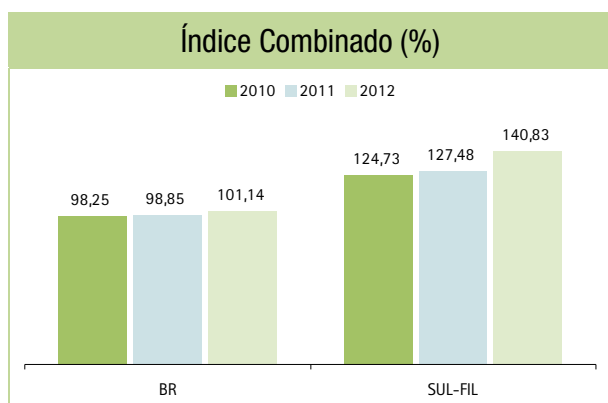
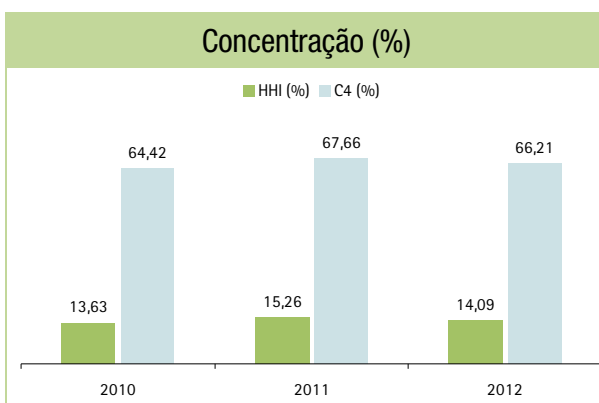
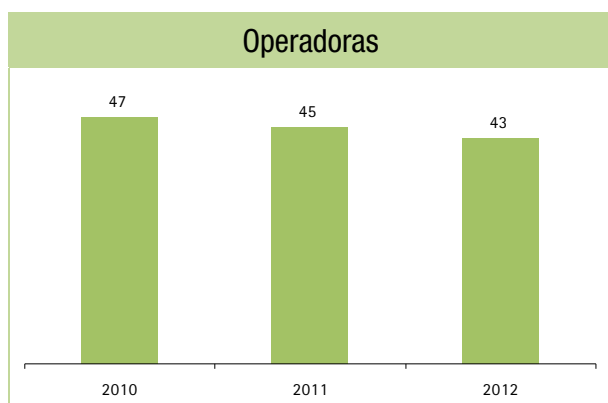
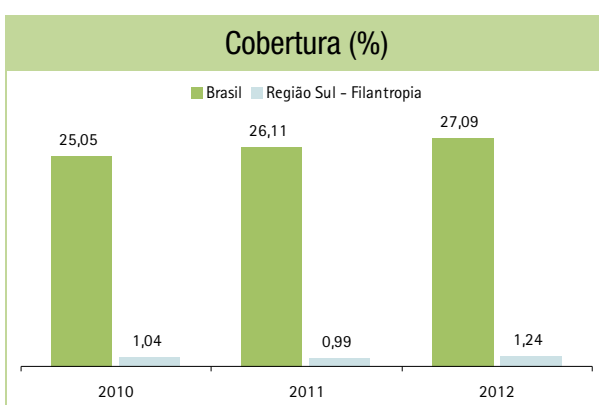
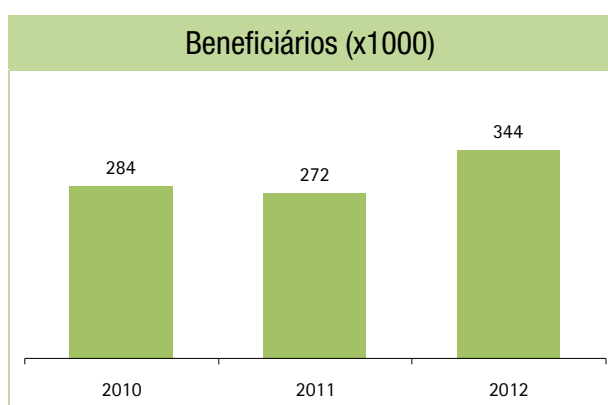


Mapa de Cobertura - 2012



Região Sul - Filantropia

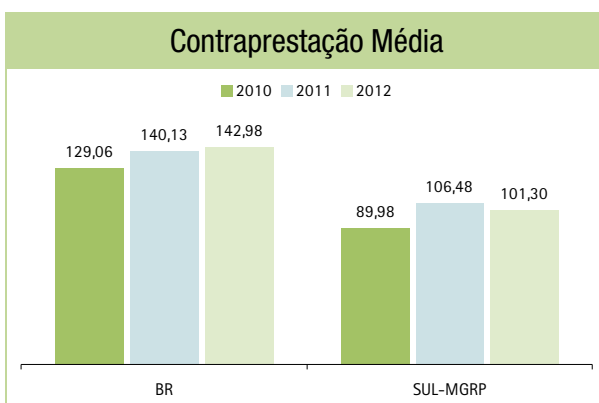
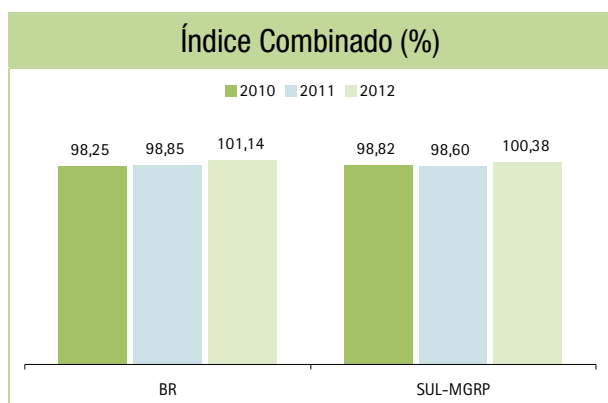
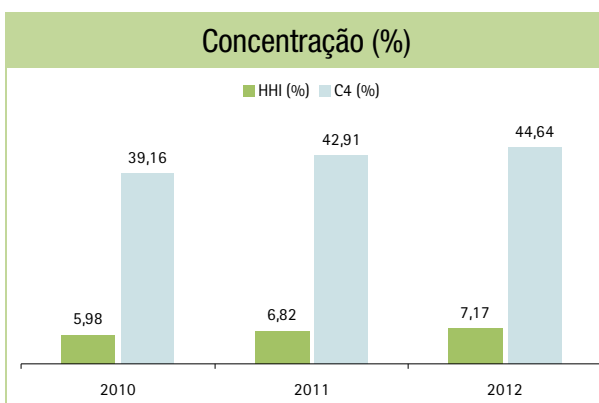
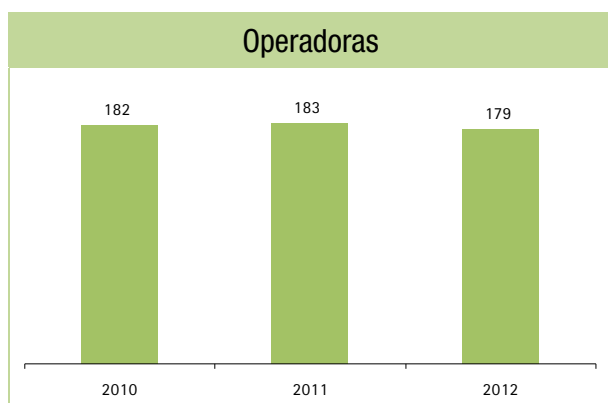
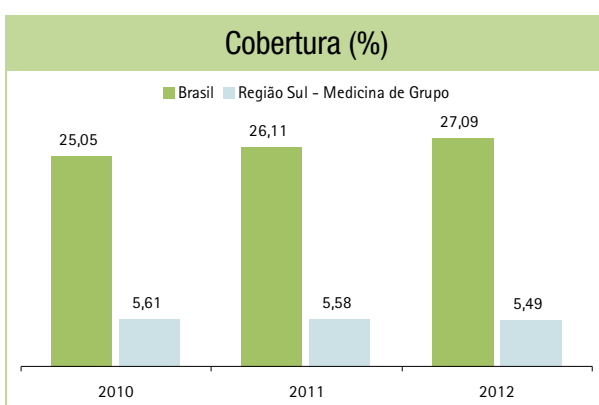
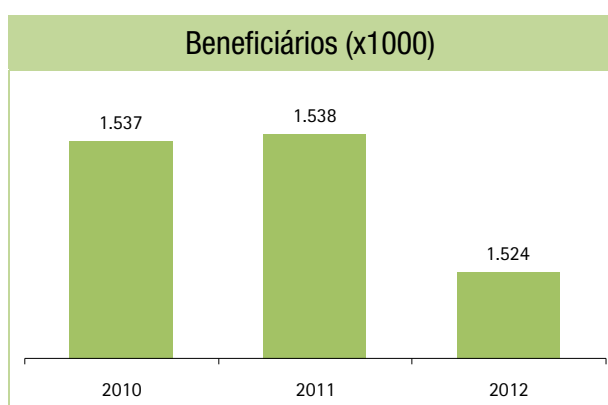
	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	47	45	43	-8,51
Beneficiários (x1000)	284	272	344	21,32
População (x1000)	27.385	27.562	27.732	1,27
Cobertura (%)	1,04	0,99	1,24	19,80
Contraprestação Média (R\$)	105,66	107,35	116,20	9,98
DM (%)	87,03	88,14	90,95	4,50
DC (%)	0,80	1,14	0,99	23,53
DA (%)	36,90	38,20	48,89	32,51
Combinado (%)	124,73	127,48	140,83	12,91
HHI (%)	13,63	15,26	14,09	3,39
C4 (%)	64,42	67,66	66,21	2,78



Fontes: IBGE

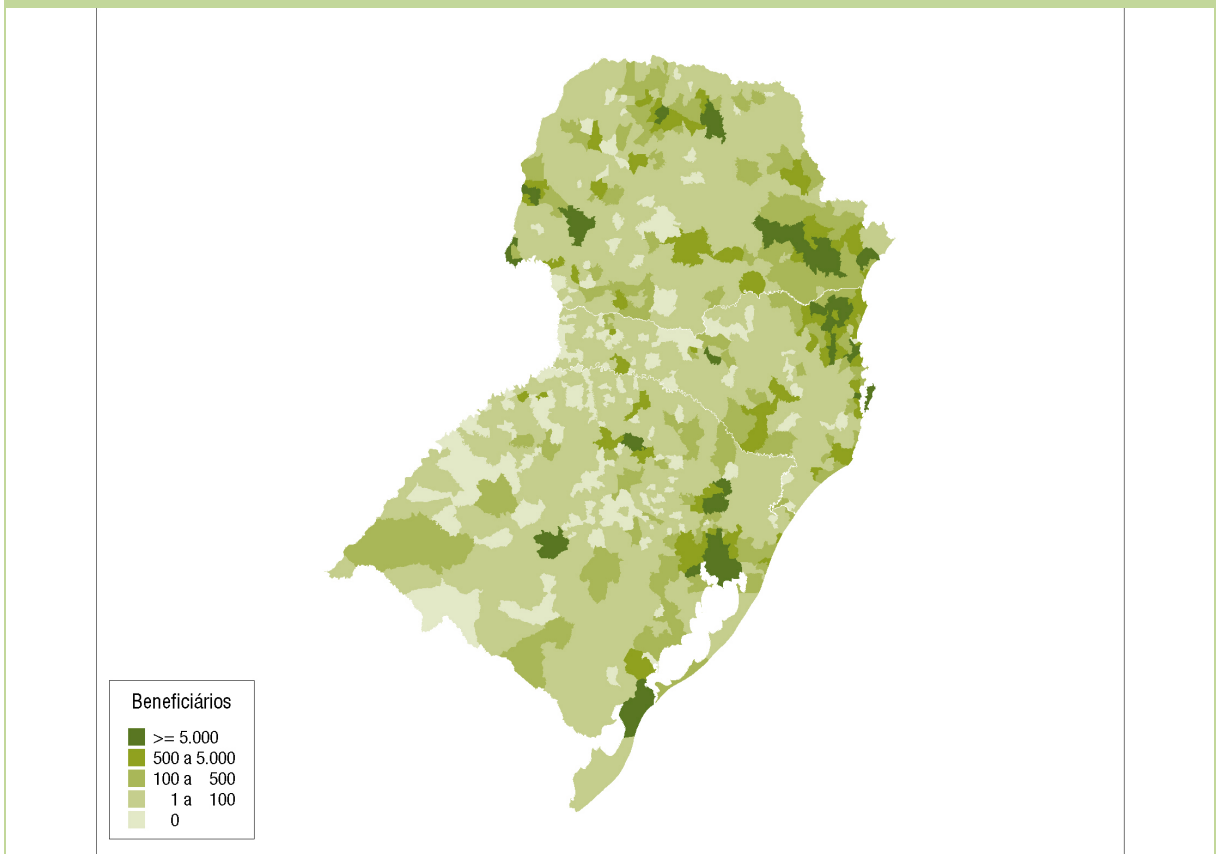
Região Sul - Medicina de Grupo

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	182	183	179	-1,65
Beneficiários (x1000)	1.537	1.538	1.524	-0,88
População (x1000)	27.385	27.562	27.732	1,27
Cobertura (%)	5,61	5,58	5,49	-2,12
Contraprestação Média (R\$)	89,98	106,48	101,30	12,57
DM (%)	77,90	77,33	79,43	1,96
DC (%)	2,64	2,65	2,61	-1,37
DA (%)	18,28	18,62	18,34	0,35
Combinado (%)	98,82	98,60	100,38	1,57
HHI (%)	5,98	6,82	7,17	19,91
C4 (%)	39,16	42,91	44,64	14,00

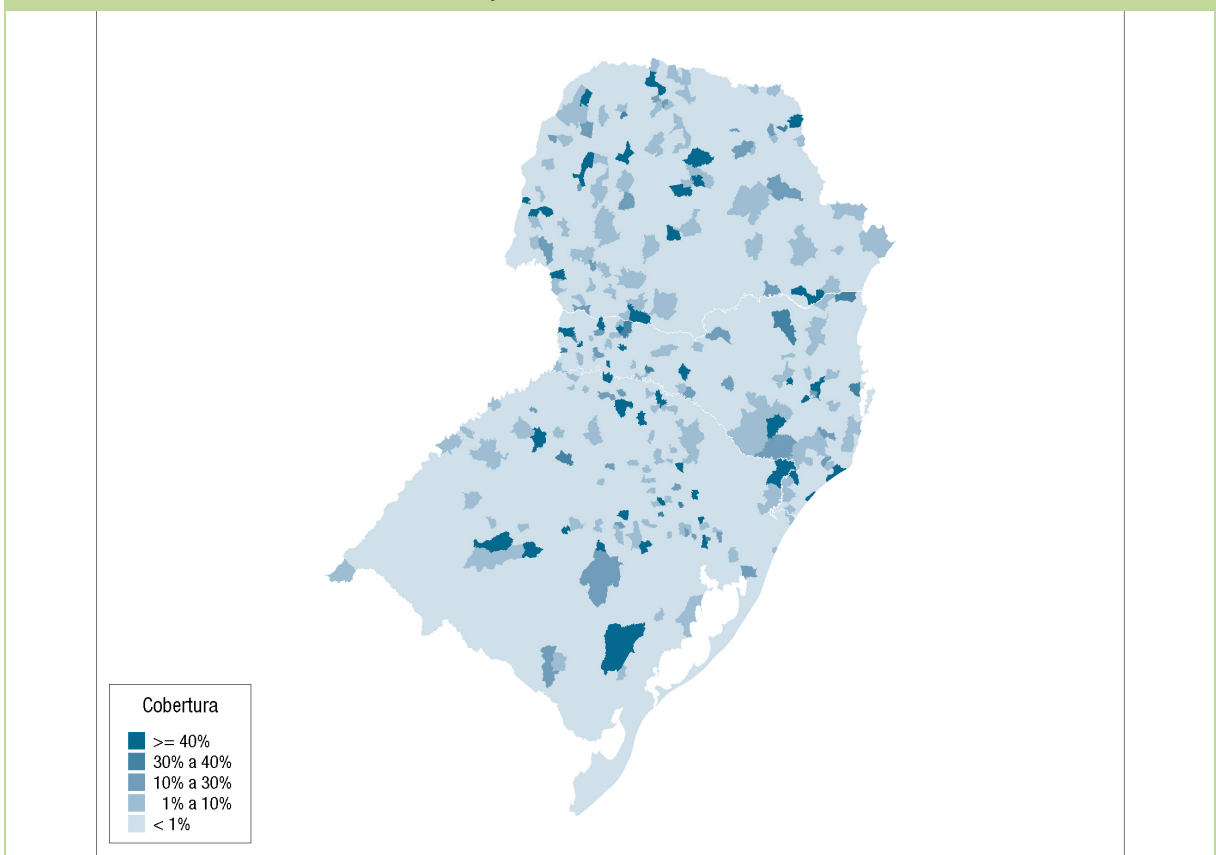


Fontes: IBGE

Mapa de Beneficiários - 2012

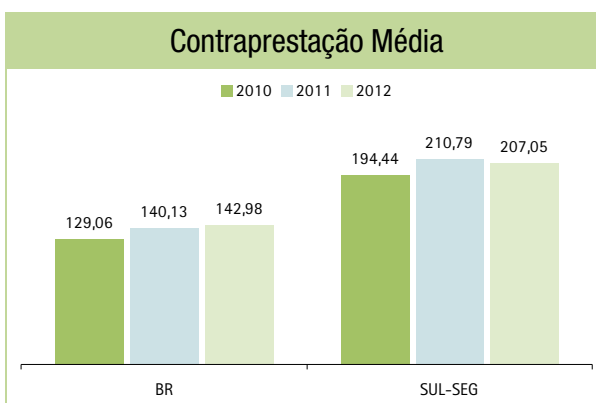
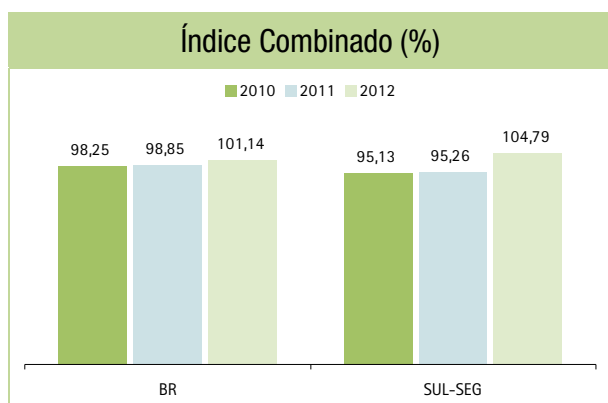
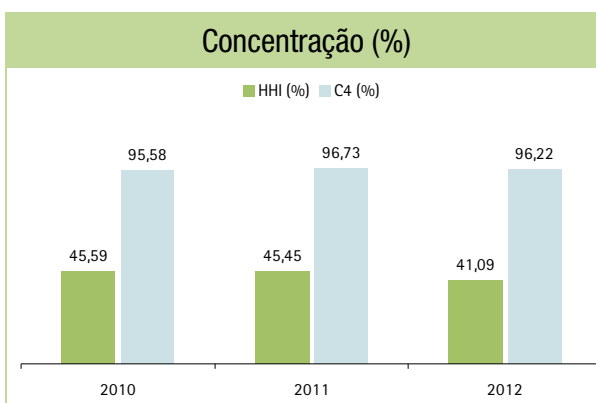
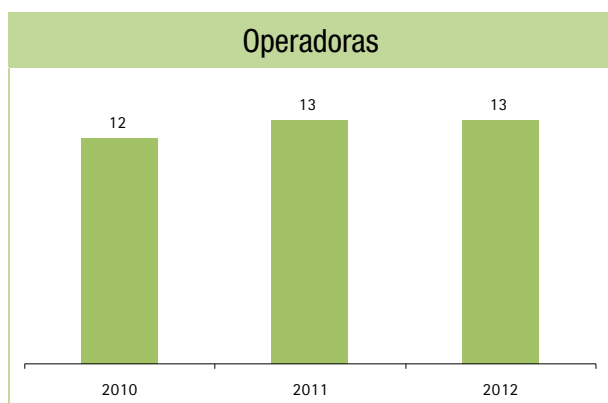
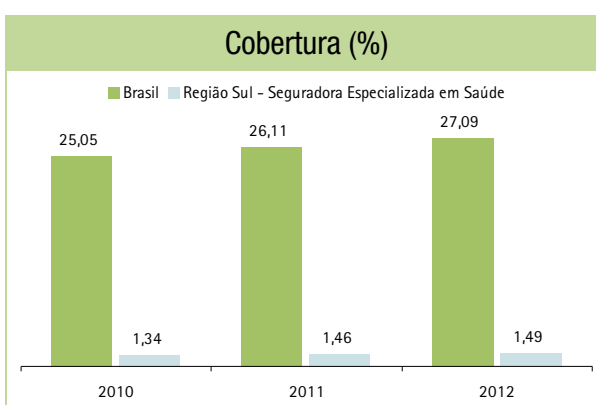
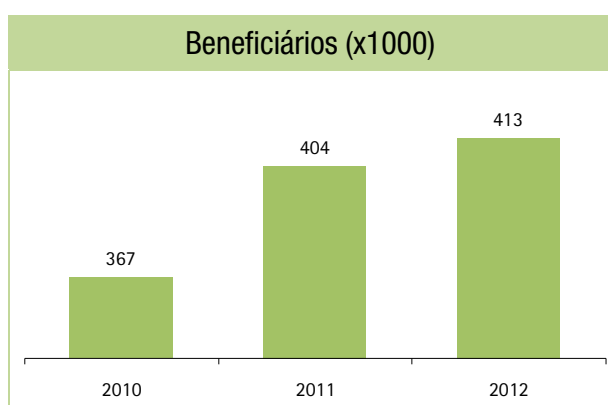


Mapa de Cobertura - 2012



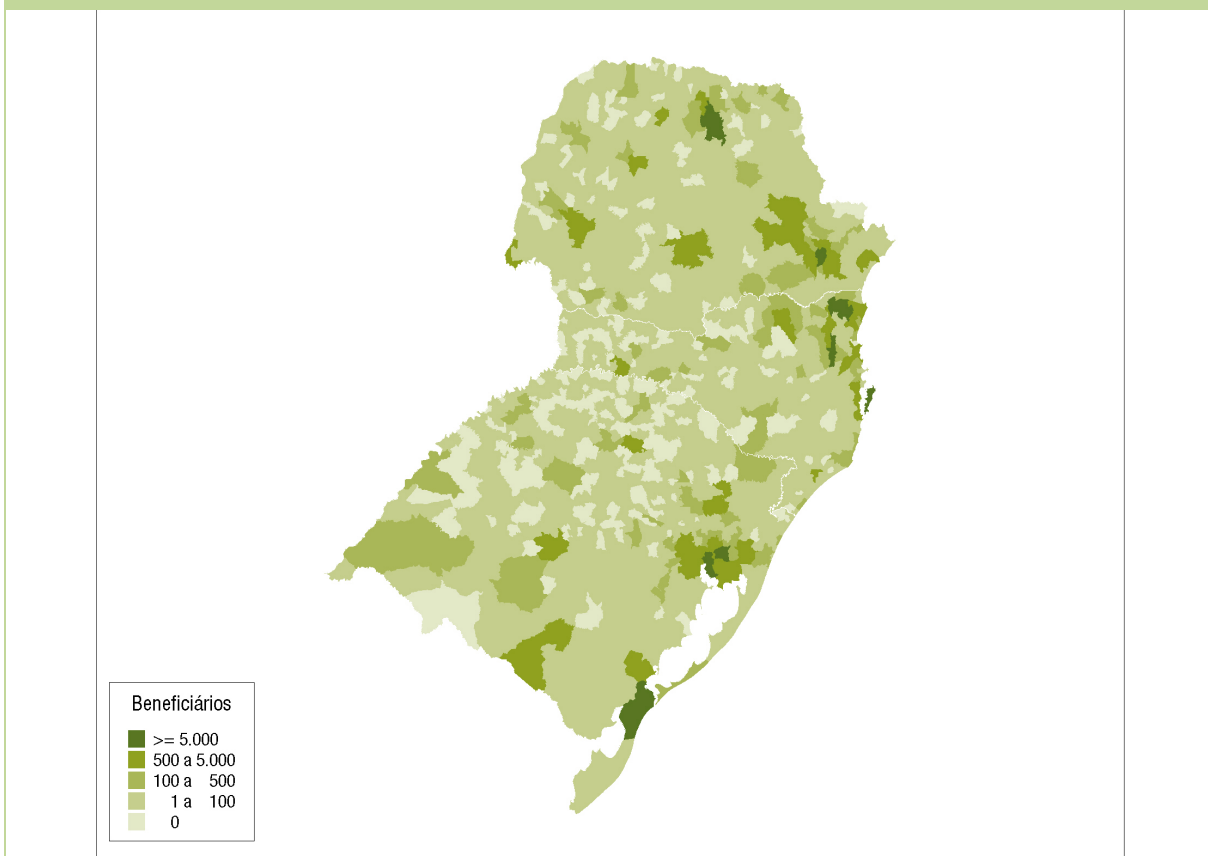
Região Sul - Seguradora Especializada em Saúde

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	12	13	13	8,33
Beneficiários (x1000)	367	404	413	12,56
População (x1000)	27.385	27.562	27.732	1,27
Cobertura (%)	1,34	1,46	1,49	11,16
Contraprestação Média (R\$)	194,44	210,79	207,05	6,49
DM (%)	82,50	82,72	91,76	11,22
DC (%)	5,58	5,69	6,44	15,46
DA (%)	7,06	6,85	6,60	-6,62
Combinado (%)	95,13	95,26	104,79	10,15
HHI (%)	45,59	45,45	41,09	-9,86
C4 (%)	95,58	96,73	96,22	0,67

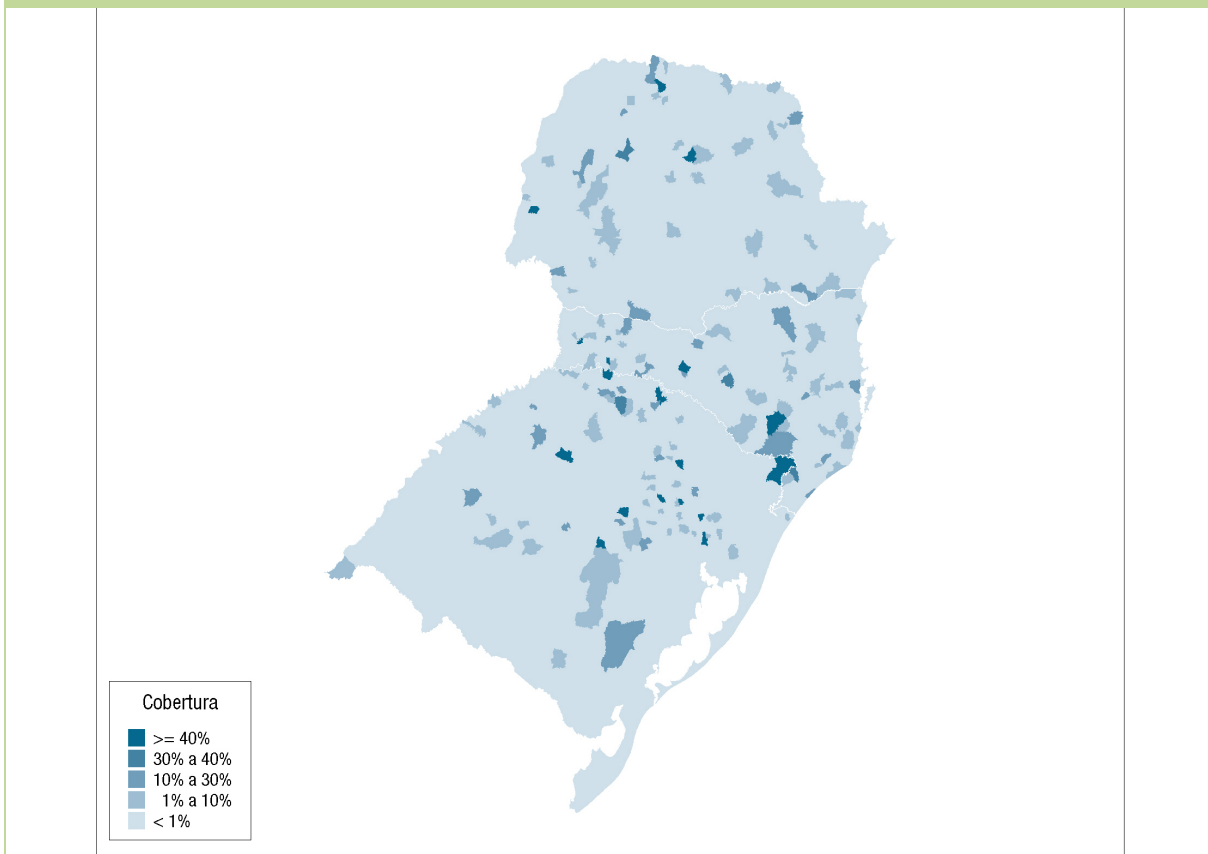


Fontes: IBGE

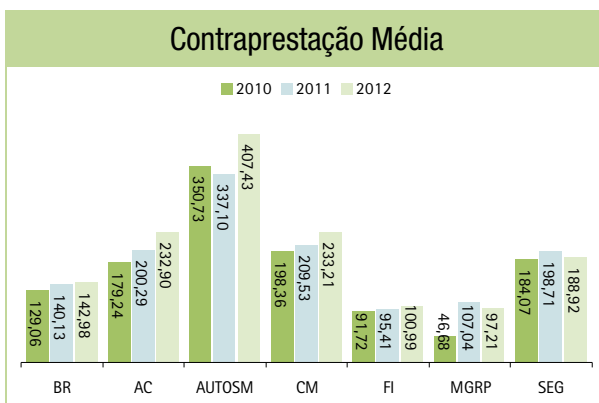
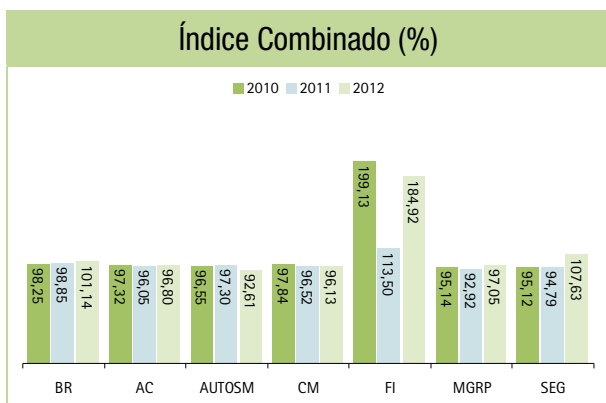
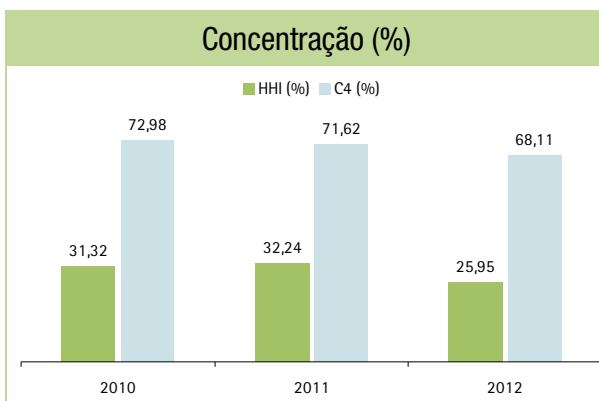
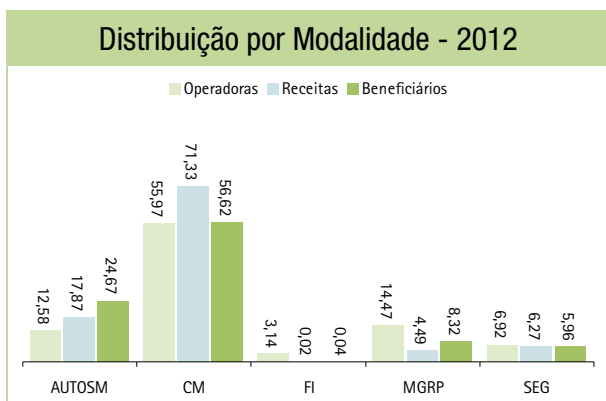
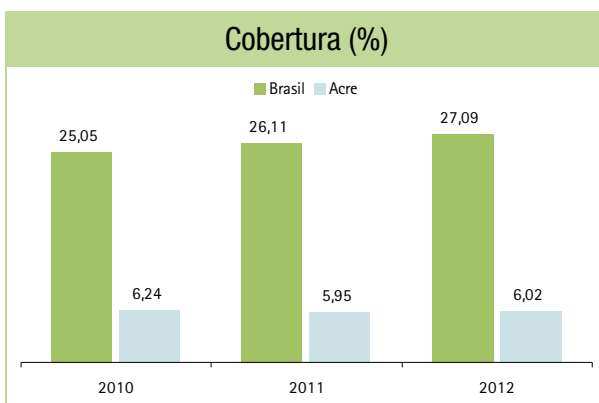
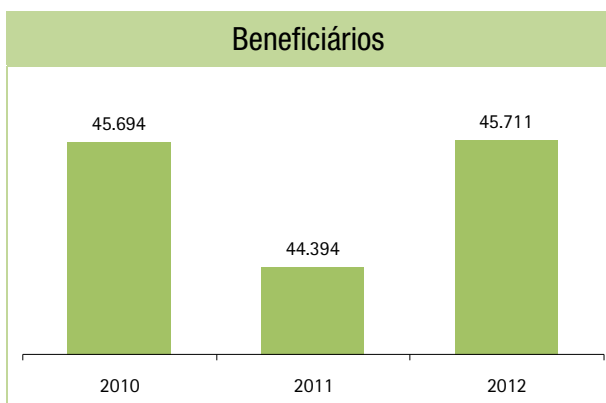
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

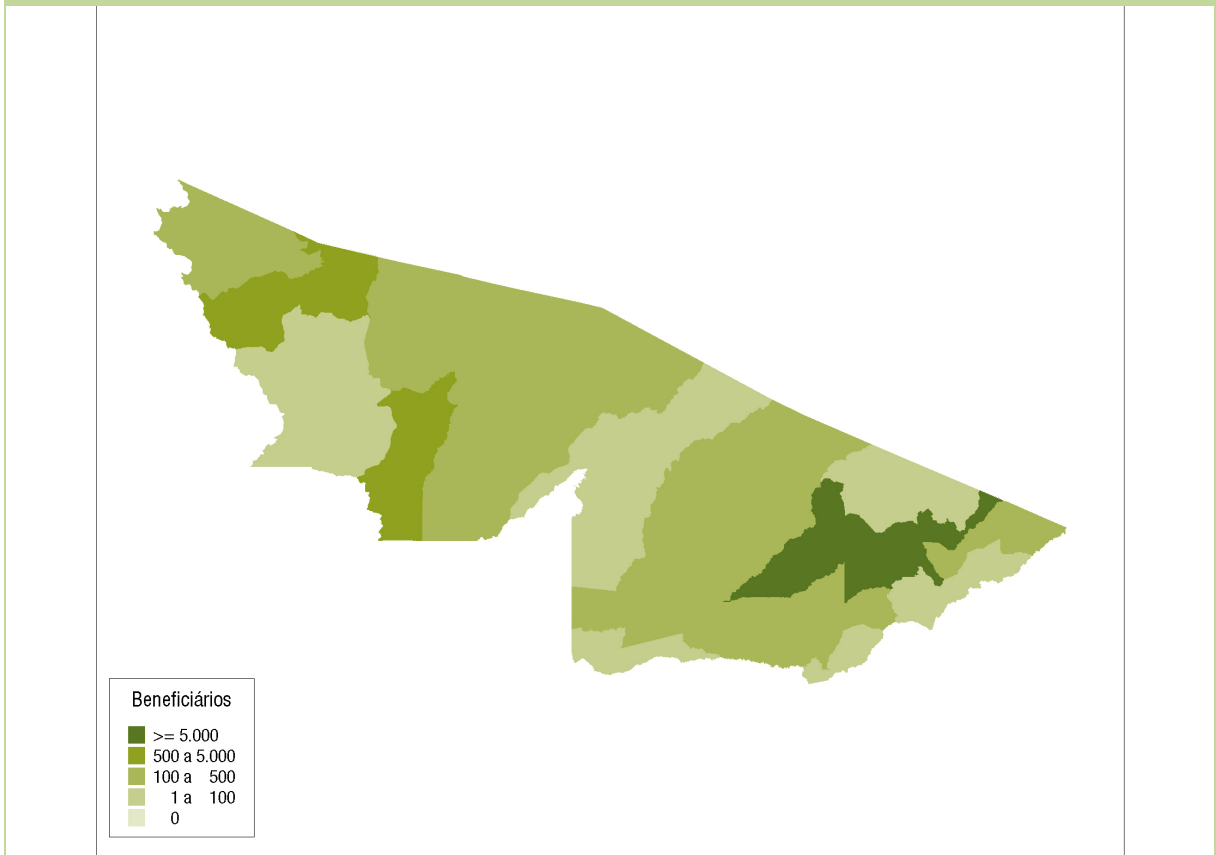


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	152	162	159	4,61
Beneficiários	45.694	44.394	45.711	0,04
População (x1000)	733	746	759	3,55
Cobertura (%)	6,24	5,95	6,02	-3,39
Contraprestação Média (R\$)	179,24	200,29	232,90	29,93
DM (%)	81,94	82,26	84,23	2,79
DC (%)	0,87	0,84	0,86	-0,92
DA (%)	14,52	12,94	11,71	-19,30
Combinado (%)	97,32	96,05	96,80	-0,53
HHI (%)	31,32	32,24	25,95	-17,12
C4 (%)	72,98	71,62	68,11	-6,68

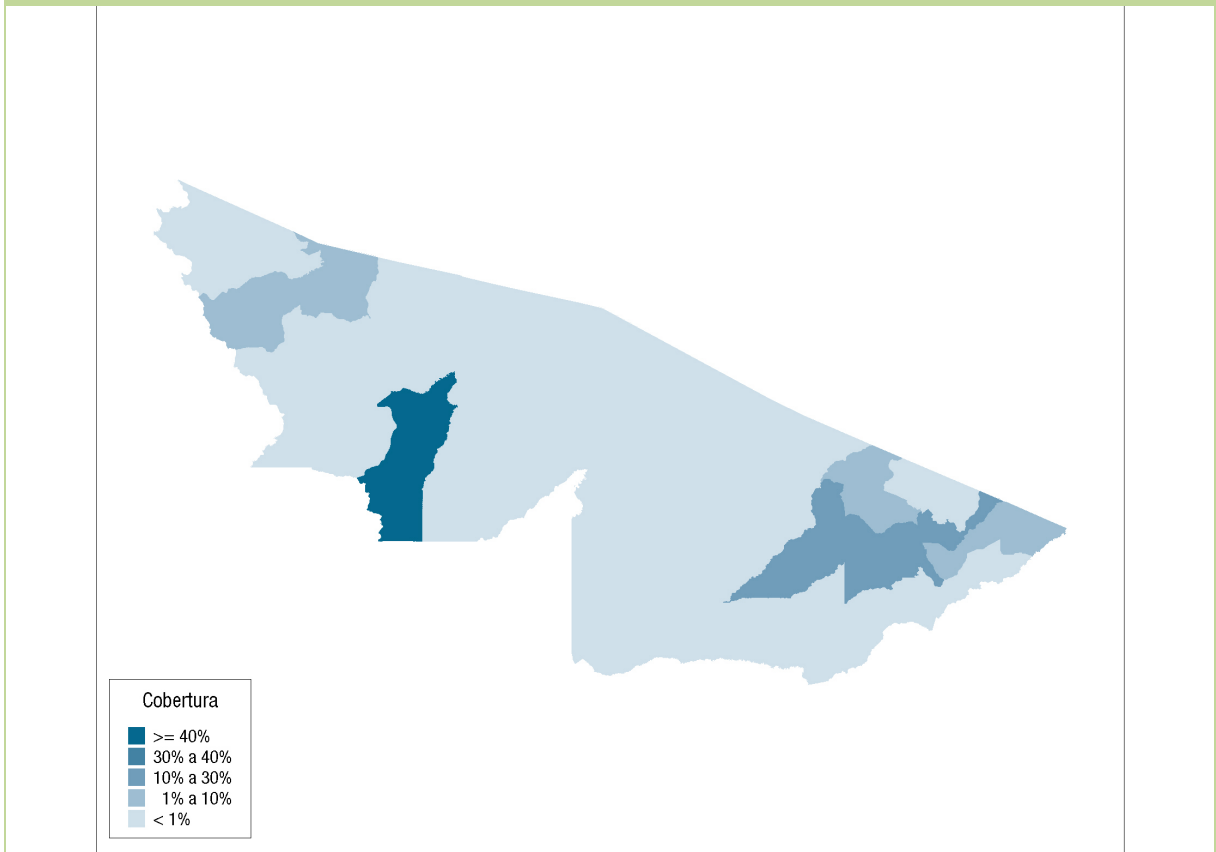


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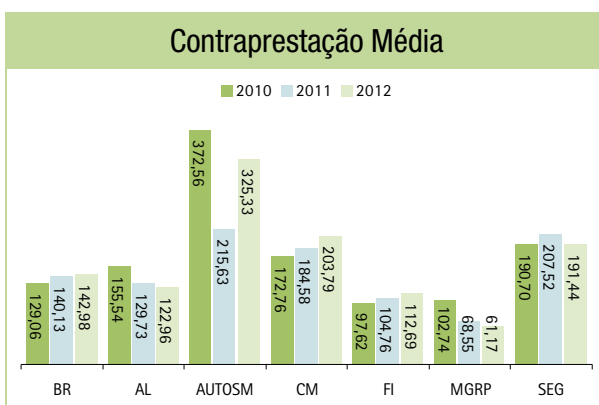
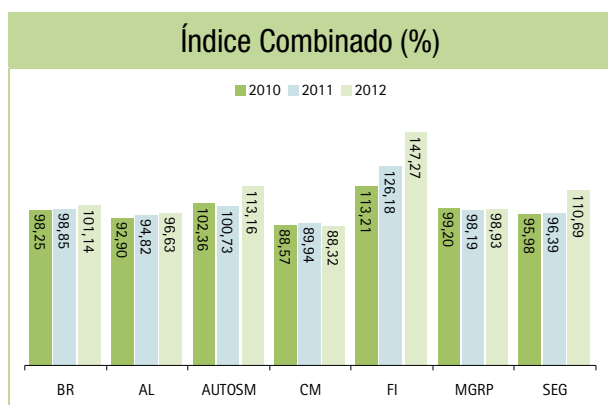
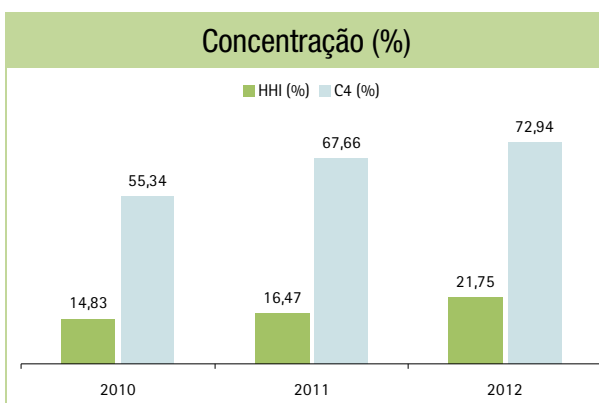
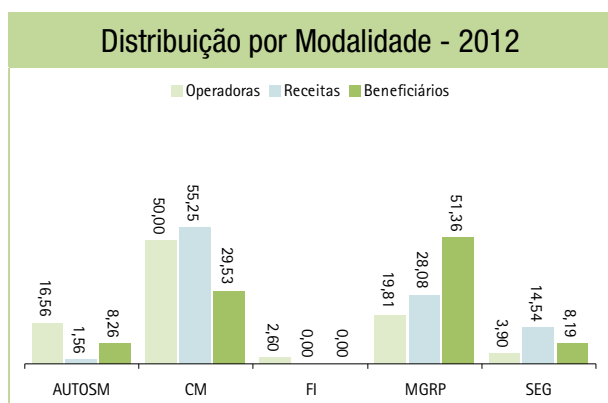
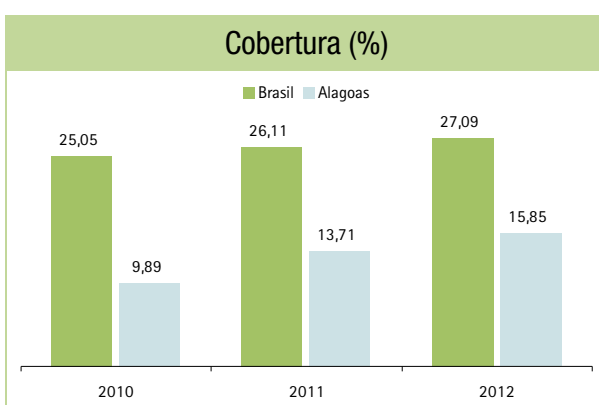
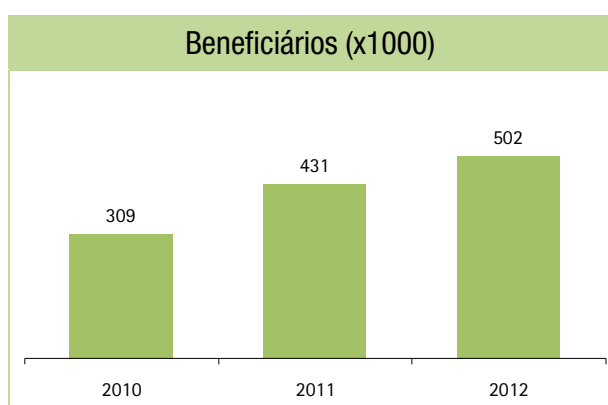
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

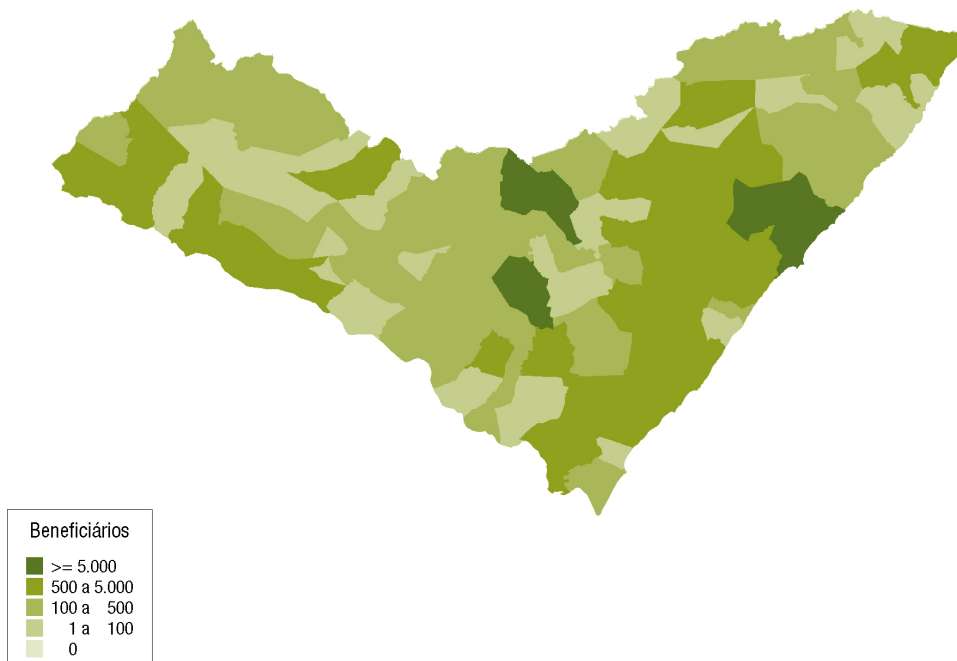


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	291	301	308	5,84
Beneficiários (x1000)	309	431	502	62,62
População (x1000)	3.121	3.143	3.165	1,43
Cobertura (%)	9,89	13,71	15,85	60,34
Contraprestação Média (R\$)	155,54	129,73	122,96	-20,95
DM (%)	75,07	74,11	76,99	2,56
DC (%)	2,46	3,02	3,40	38,06
DA (%)	15,37	17,69	16,24	5,66
Combinado (%)	92,90	94,82	96,63	4,02
HHI (%)	14,83	16,47	21,75	46,68
C4 (%)	55,34	67,66	72,94	31,81

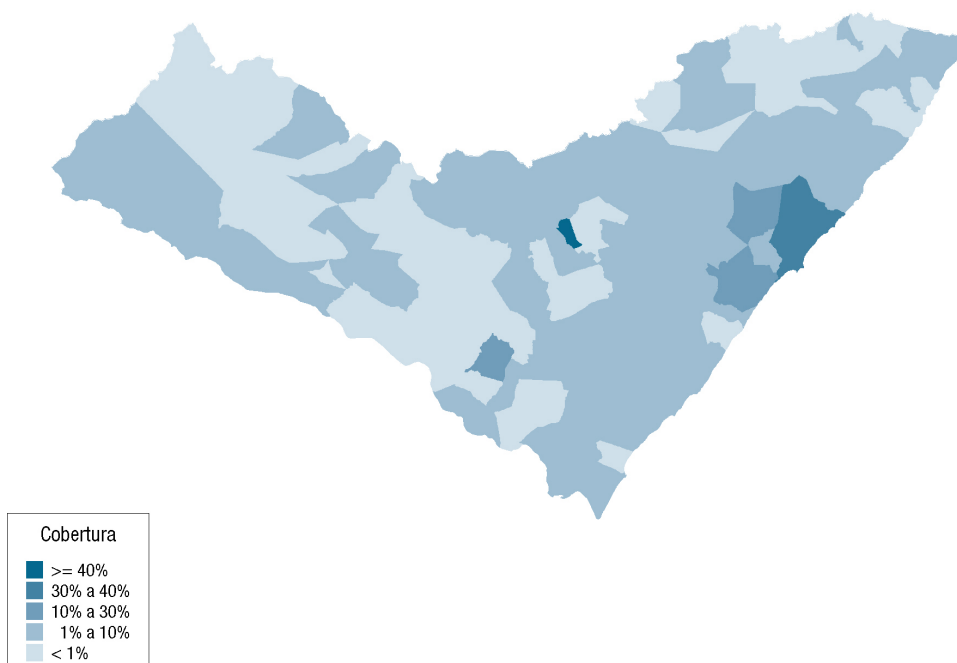


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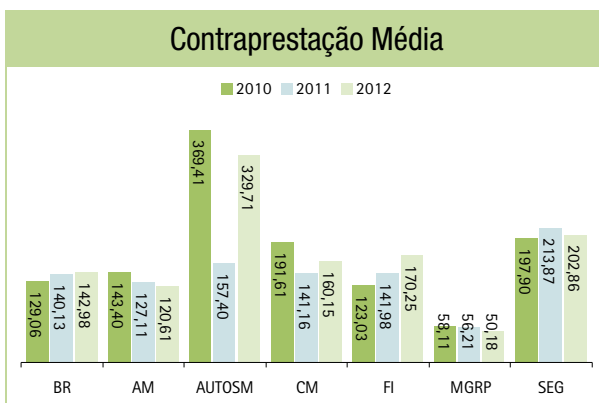
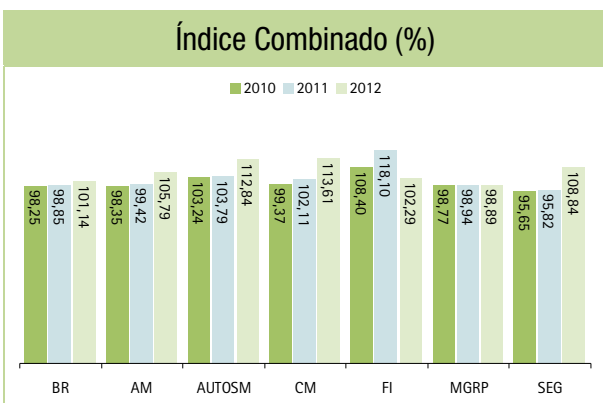
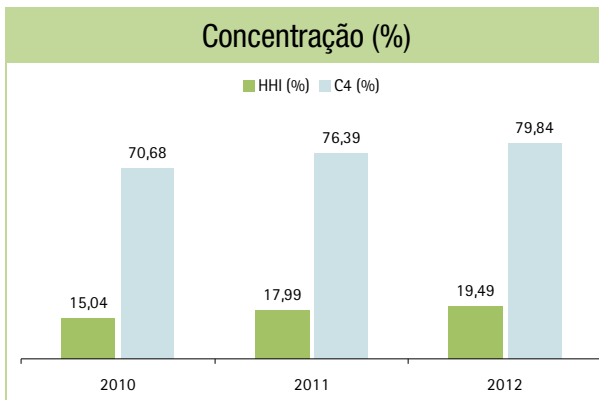
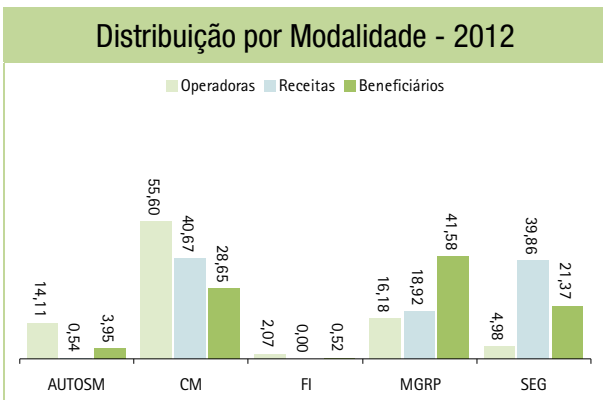
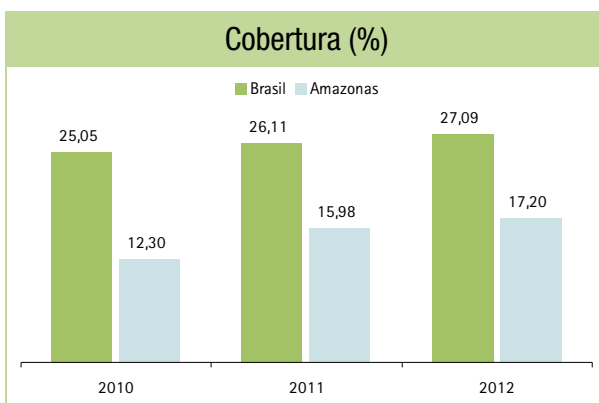
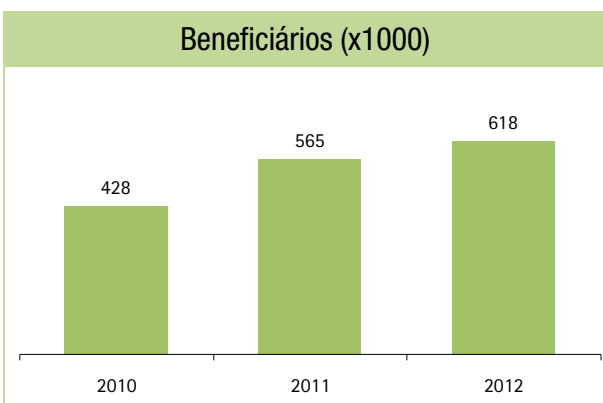
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

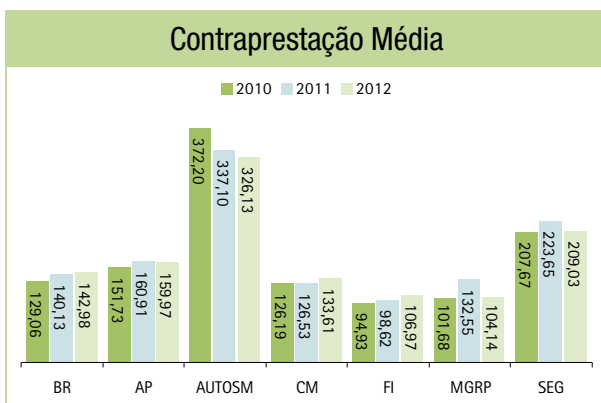
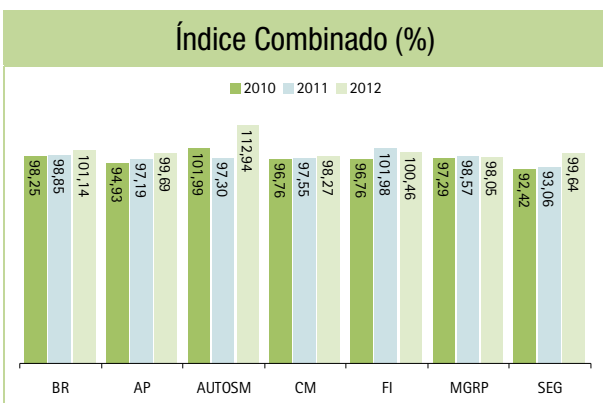
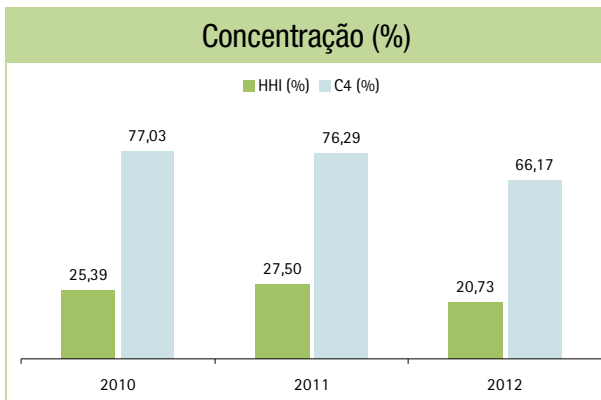
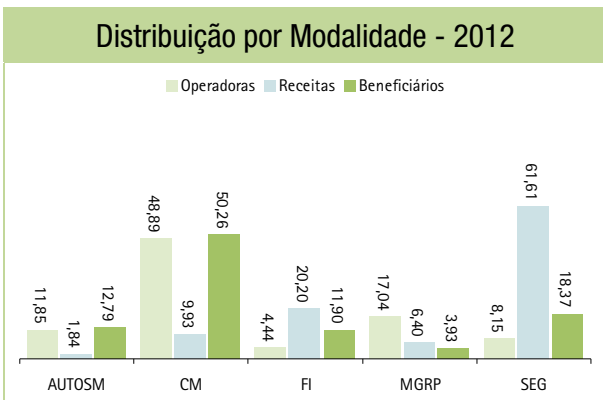
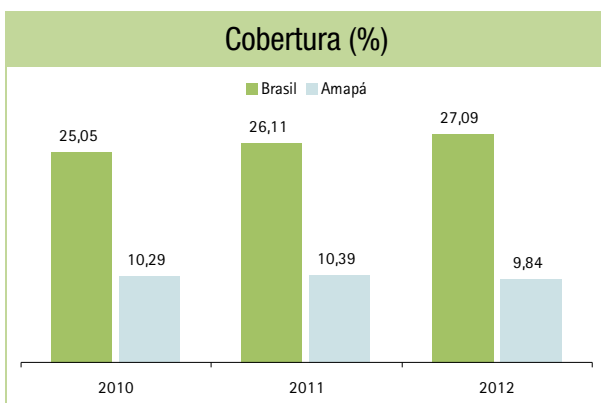
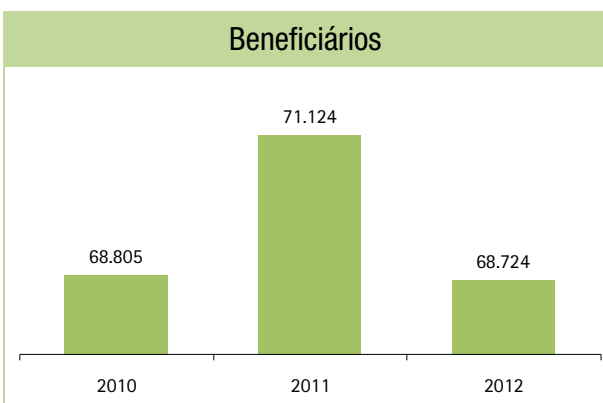


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	235	248	241	2,55
Beneficiários (x1000)	428	565	618	44,19
População (x1000)	3.481	3.538	3.591	3,16
Cobertura (%)	12,30	15,98	17,20	39,77
Contraprestação Média (R\$)	143,40	127,11	120,61	-15,90
DM (%)	83,37	77,01	84,38	1,21
DC (%)	2,63	3,02	3,66	39,13
DA (%)	12,34	19,39	17,75	43,79
Combinado (%)	98,35	99,42	105,79	7,56
HHI (%)	15,04	17,99	19,49	29,61
C4 (%)	70,68	76,39	79,84	12,95



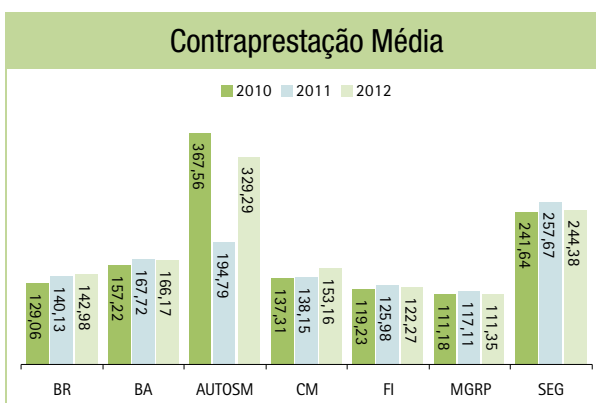
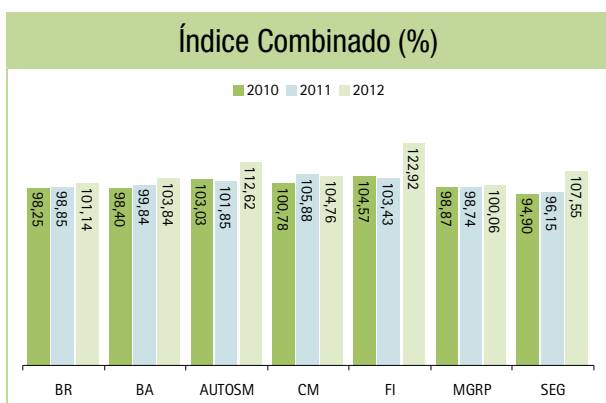
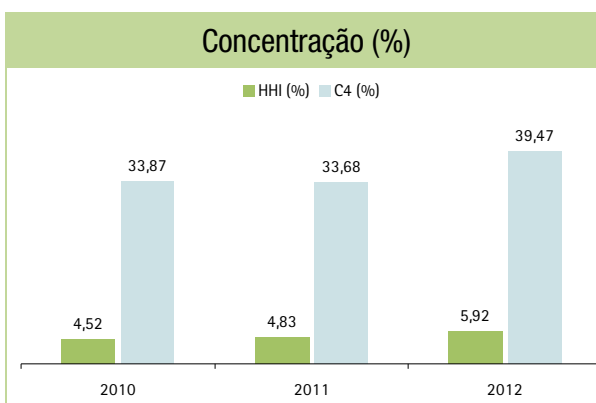
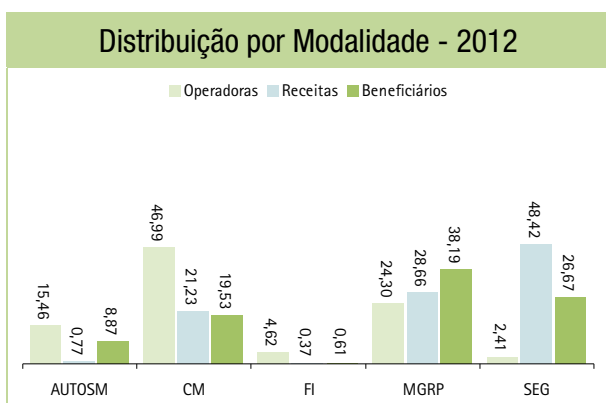
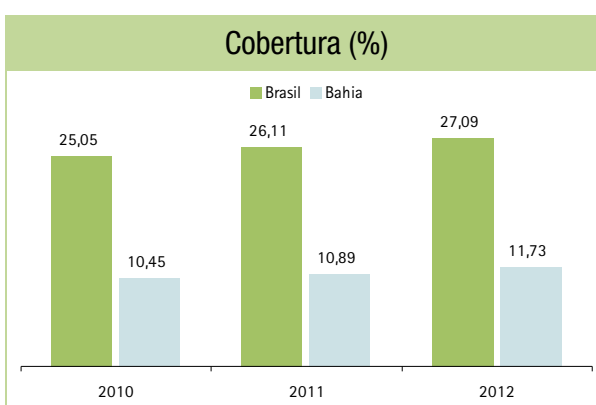
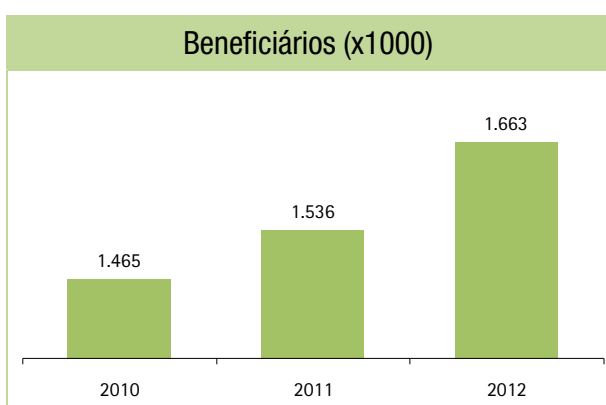
Fontes: IBGE

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	129	140	135	4,65
Beneficiários	68.805	71.124	68.724	-0,12
População (x1000)	669	684	699	4,47
Cobertura (%)	10,29	10,39	9,84	-4,39
Contraprestação Média (R\$)	151,73	160,91	159,97	5,43
DM (%)	77,90	80,98	83,73	7,49
DC (%)	3,98	3,84	3,93	-1,35
DA (%)	13,04	12,37	12,03	-7,77
Combinado (%)	94,93	97,19	99,69	5,02
HHI (%)	25,39	27,50	20,73	-18,36
C4 (%)	77,03	76,29	66,17	-14,09



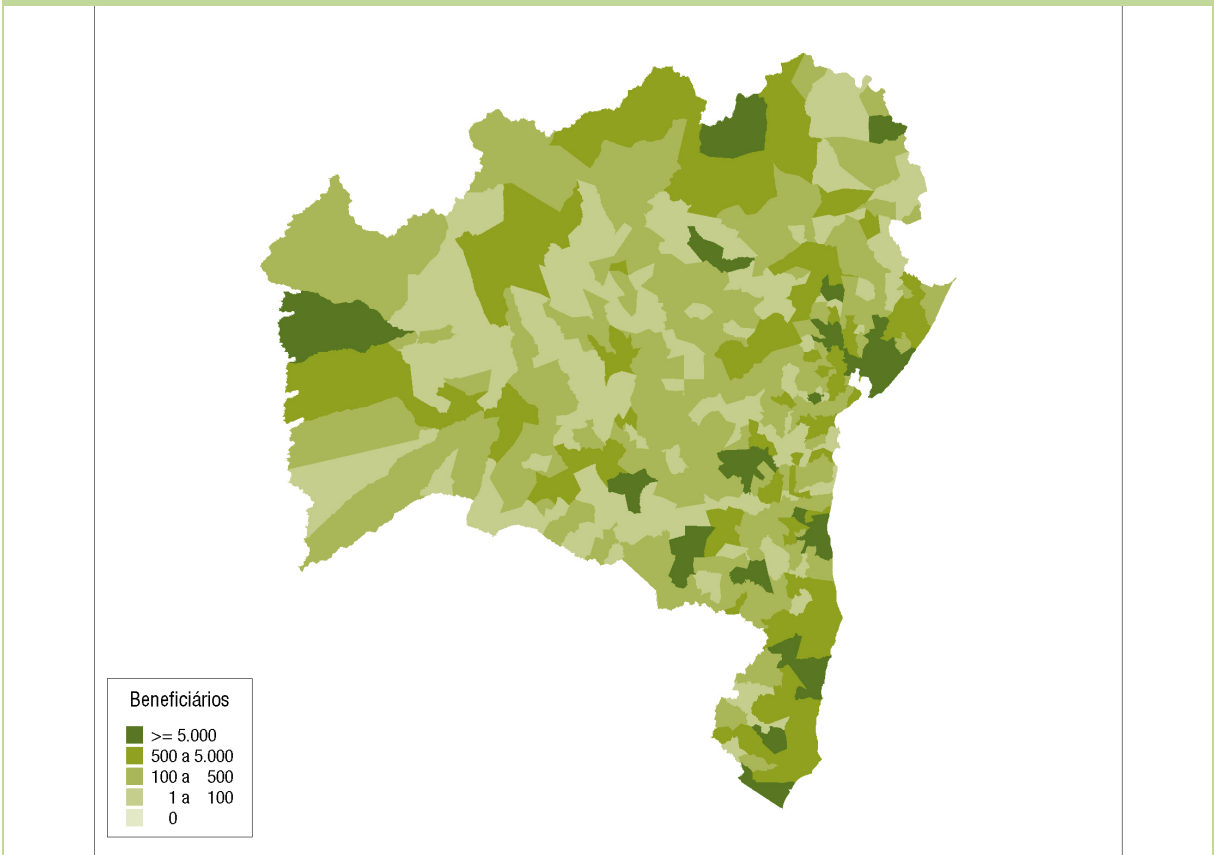
Fontes: IBGE

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	501	503	498	-0,60
Beneficiários (x1000)	1.465	1.536	1.663	13,53
População (x1000)	14.021	14.098	14.175	1,10
Cobertura (%)	10,45	10,89	11,73	12,30
Contraprestação Média (R\$)	157,22	167,72	166,17	5,69
DM (%)	82,52	82,69	86,23	4,50
DC (%)	3,28	3,44	4,10	25,08
DA (%)	12,59	13,72	13,50	7,19
Combinado (%)	98,40	99,84	103,84	5,53
HHI (%)	4,52	4,83	5,92	31,00
C4 (%)	33,87	33,68	39,47	16,52

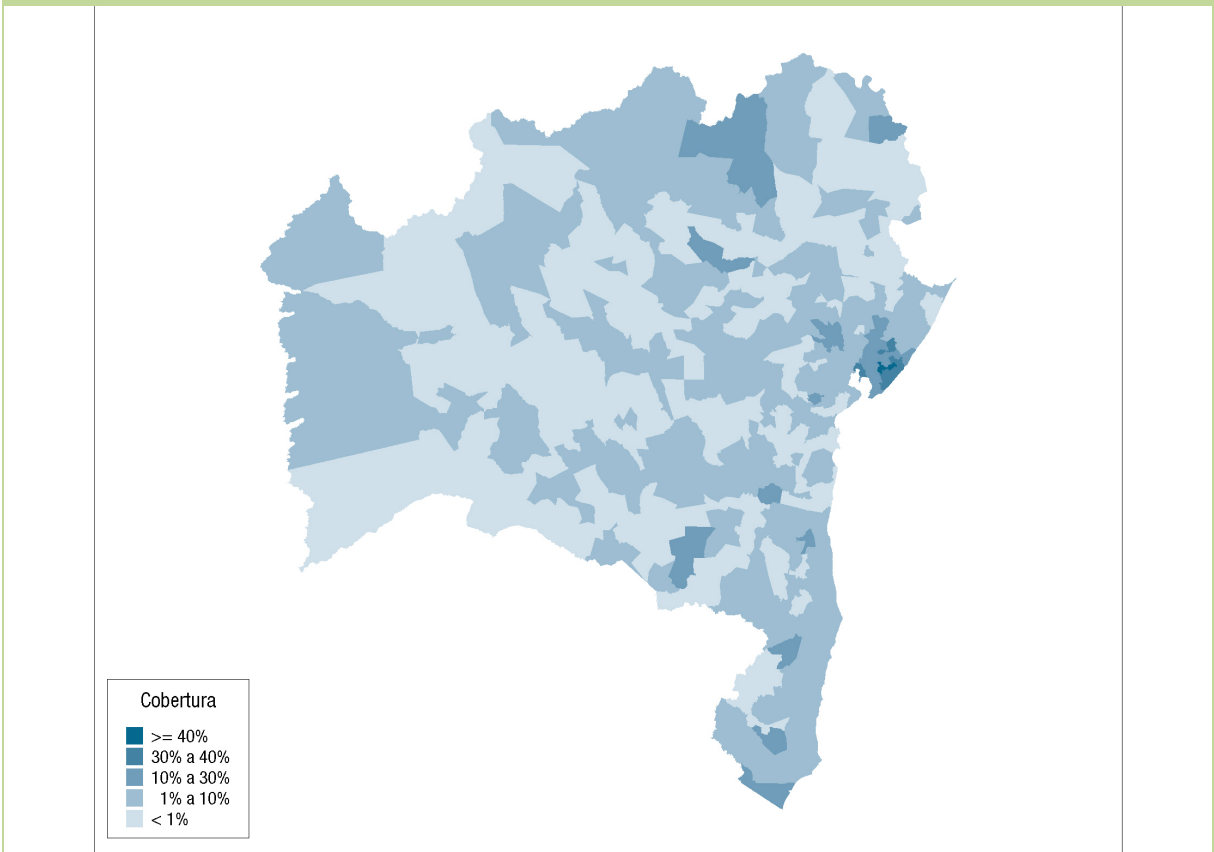


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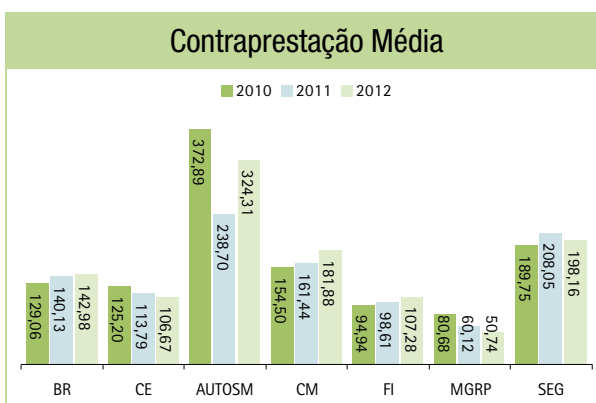
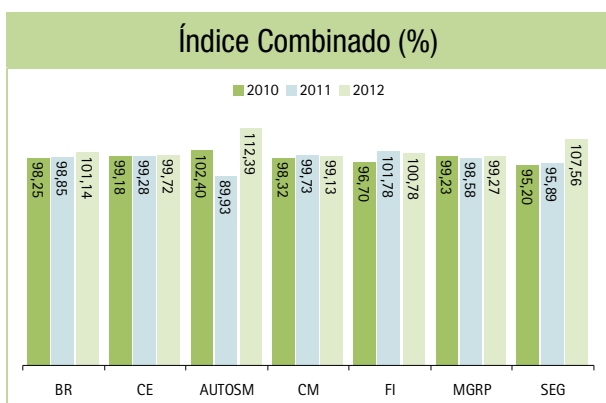
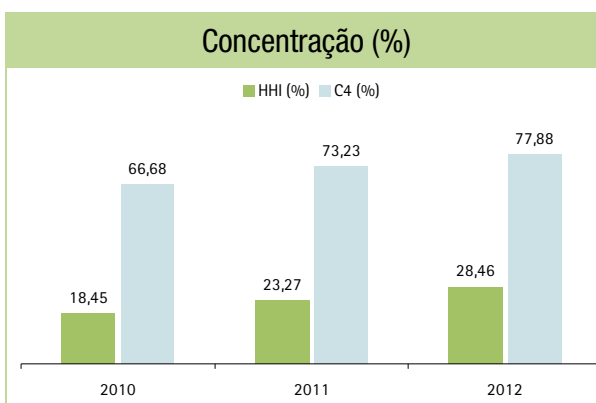
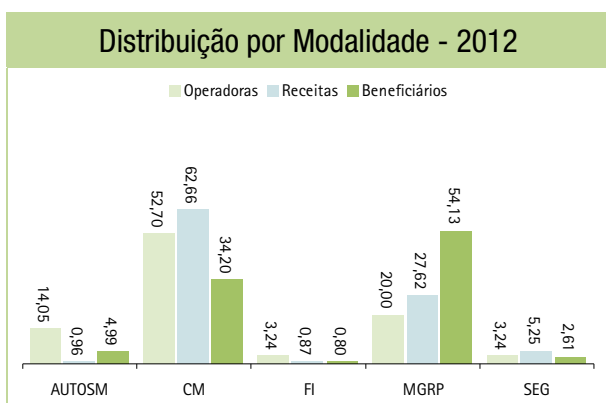
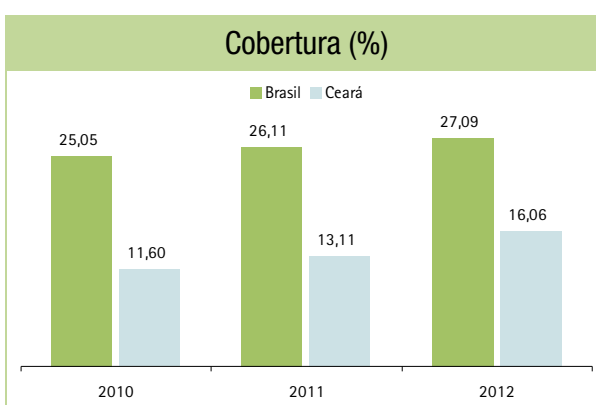
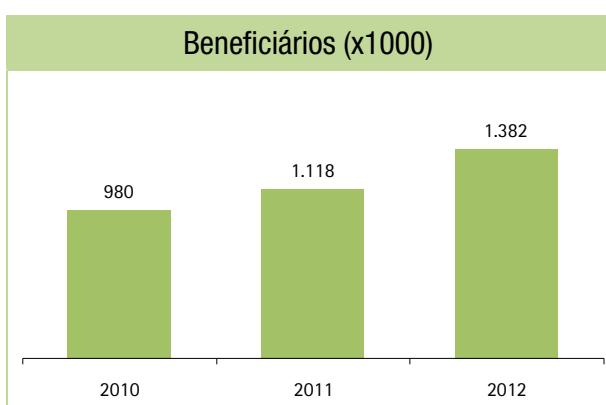
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

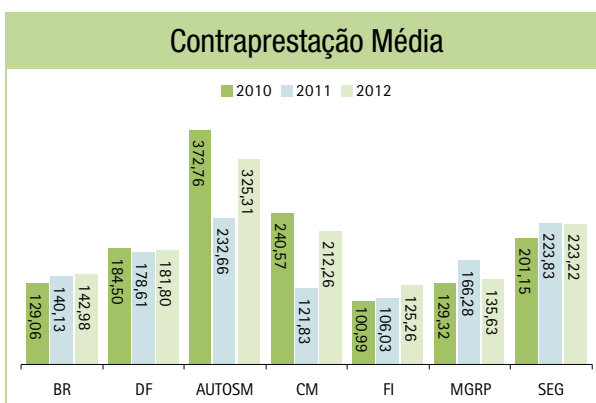
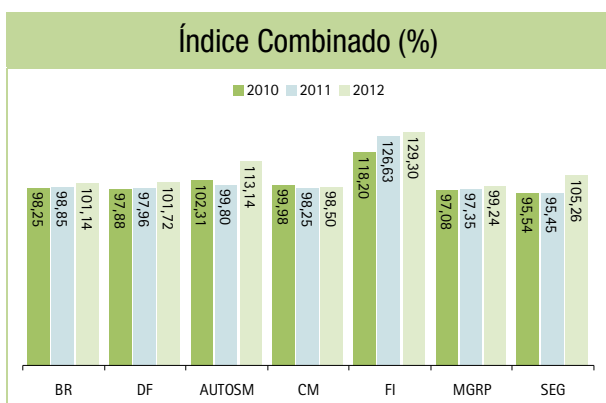
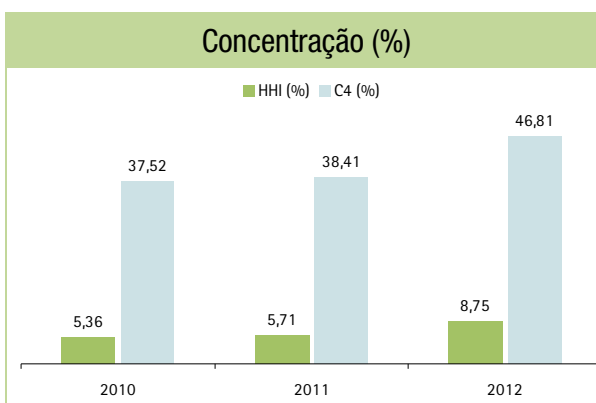
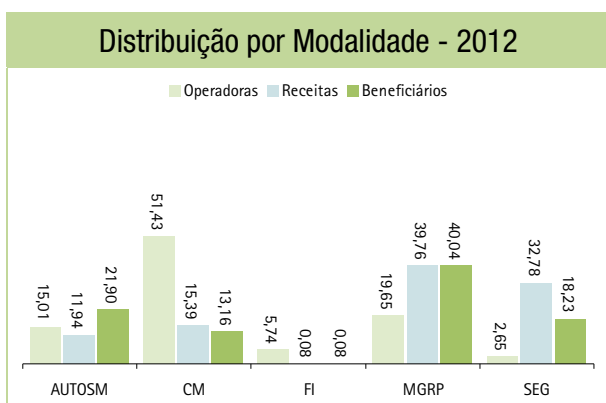
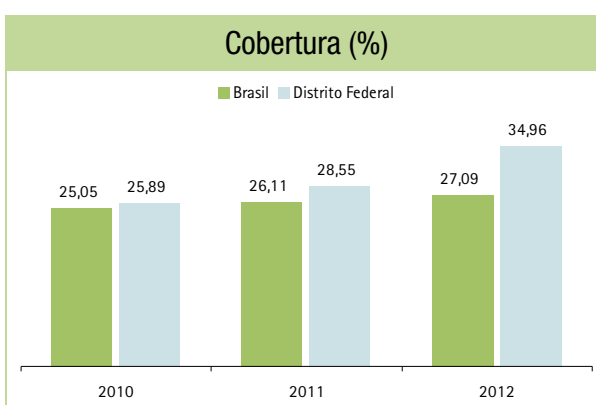
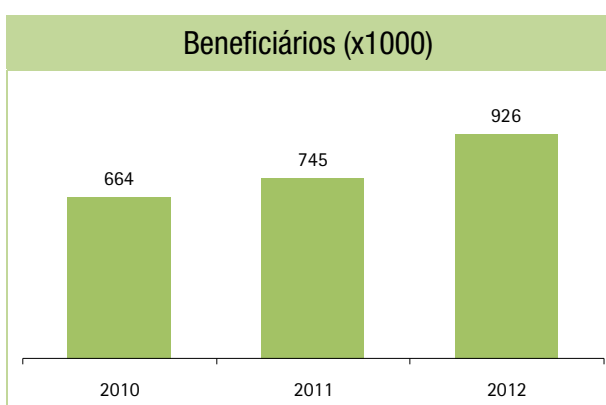


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	354	364	370	4,52
Beneficiários (x1000)	980	1.118	1.382	41,06
População (x1000)	8.448	8.530	8.606	1,87
Cobertura (%)	11,60	13,11	16,06	38,47
Contraprestação Média (R\$)	125,20	113,79	106,67	-14,80
DM (%)	82,05	79,55	80,44	-1,95
DC (%)	2,38	2,69	3,16	33,01
DA (%)	14,76	17,04	16,11	9,20
Combinado (%)	99,18	99,28	99,72	0,54
HHI (%)	18,45	23,27	28,46	54,24
C4 (%)	66,68	73,23	77,88	16,80



Fontes: IBGE

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	452	462	453	0,22
Beneficiários (x1000)	664	745	926	39,55
População (x1000)	2.563	2.610	2.649	3,34
Cobertura (%)	25,89	28,55	34,96	35,04
Contraprestação Média (R\$)	184,50	178,61	181,80	-1,46
DM (%)	81,62	81,48	84,58	3,62
DC (%)	4,38	4,73	4,89	11,51
DA (%)	11,88	11,75	12,25	3,17
Combinado (%)	97,88	97,96	101,72	3,92
HHI (%)	5,36	5,71	8,75	63,23
C4 (%)	37,52	38,41	46,81	24,77



Fontes: IBGE

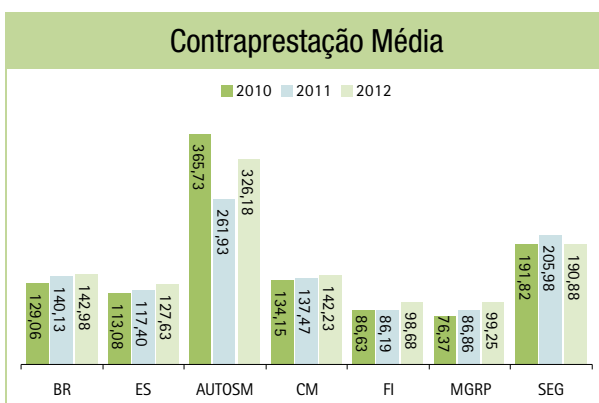
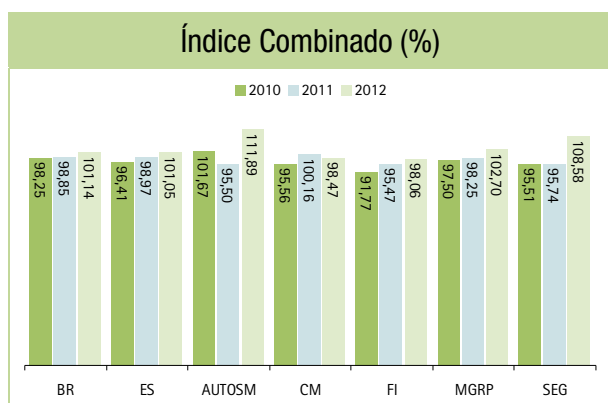
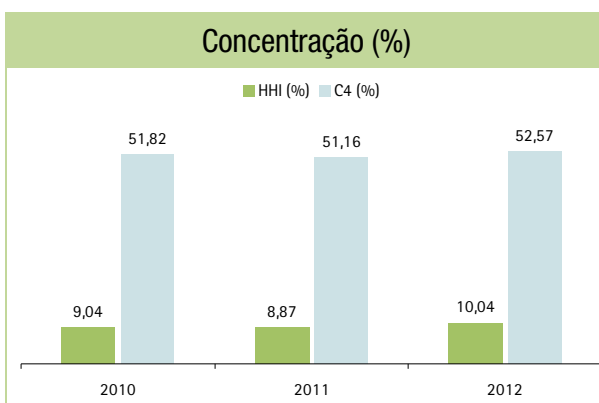
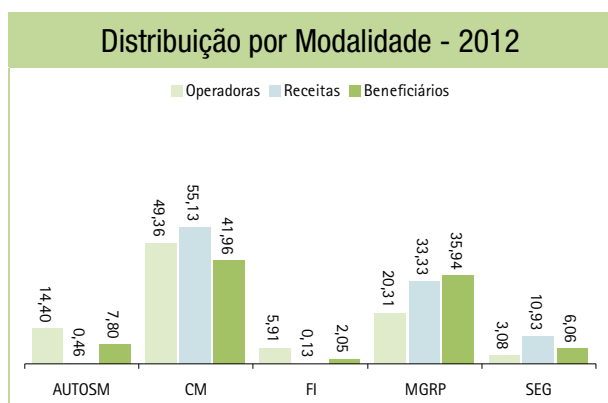
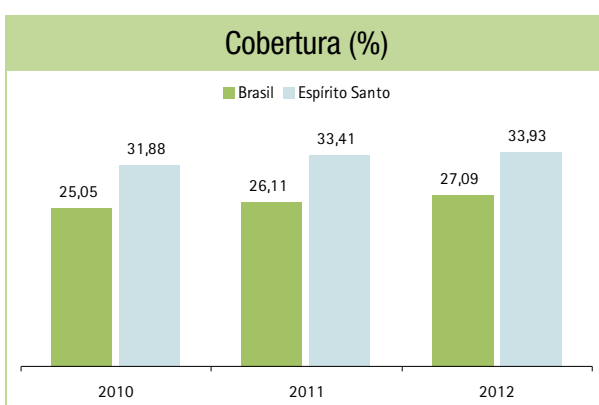
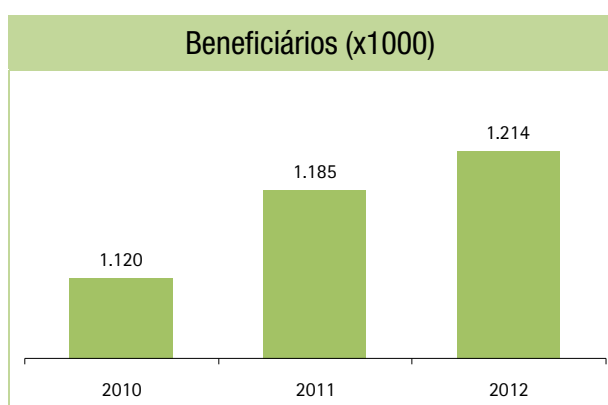
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

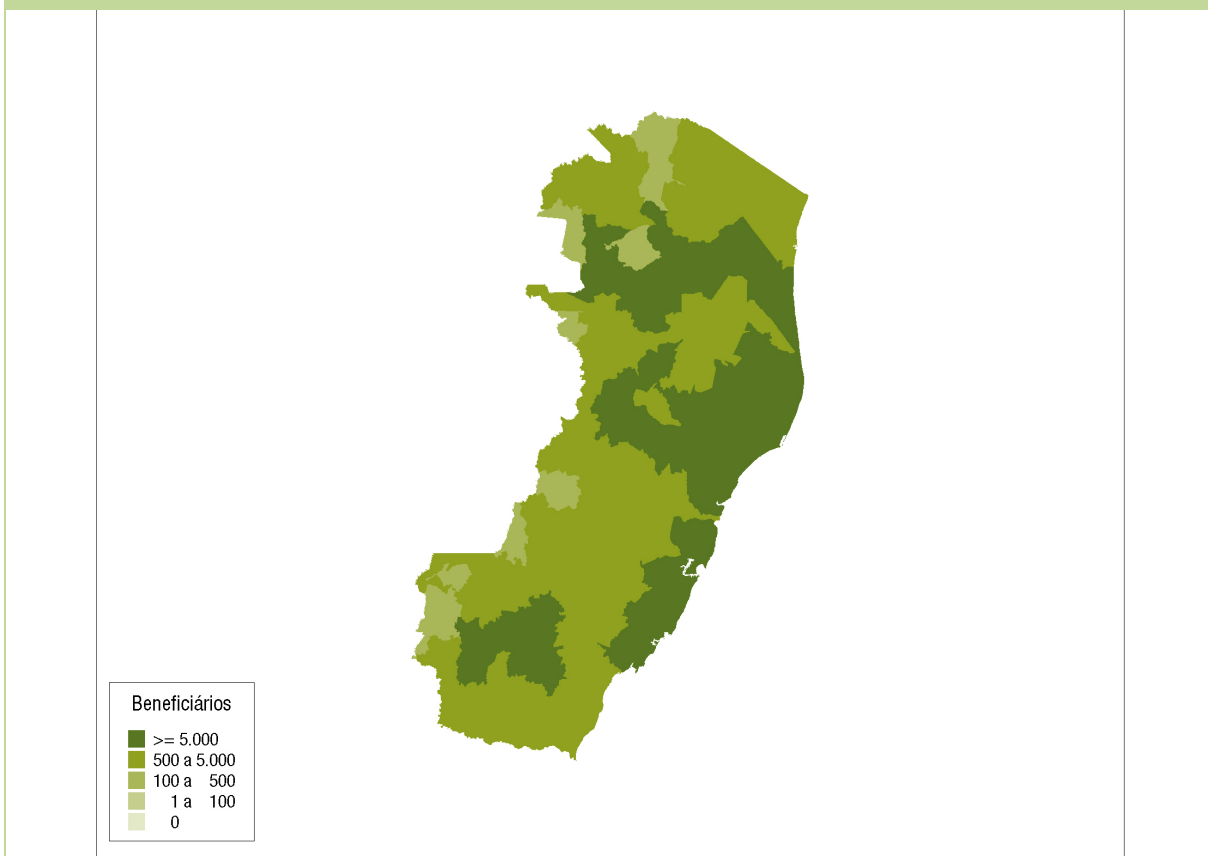


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	382	383	389	1,83
Beneficiários (x1000)	1.120	1.185	1.214	8,41
População (x1000)	3.513	3.547	3.578	1,86
Cobertura (%)	31,88	33,41	33,93	6,43
Contraprestação Média (R\$)	113,08	117,40	127,63	12,87
DM (%)	78,54	81,08	83,93	6,87
DC (%)	4,06	3,90	4,45	9,69
DA (%)	13,82	13,99	12,67	-8,32
Combinado (%)	96,41	98,97	101,05	4,81
HHI (%)	9,04	8,87	10,04	11,09
C4 (%)	51,82	51,16	52,57	1,45

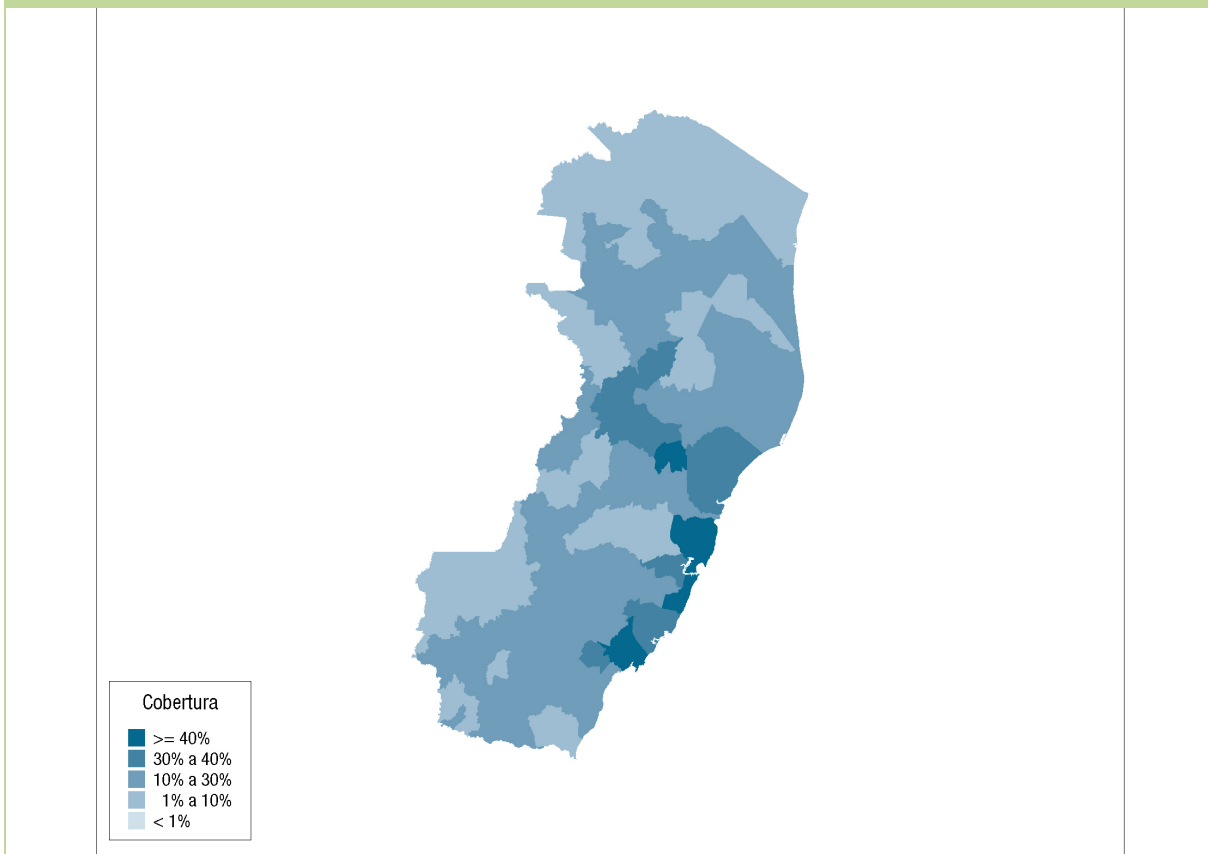


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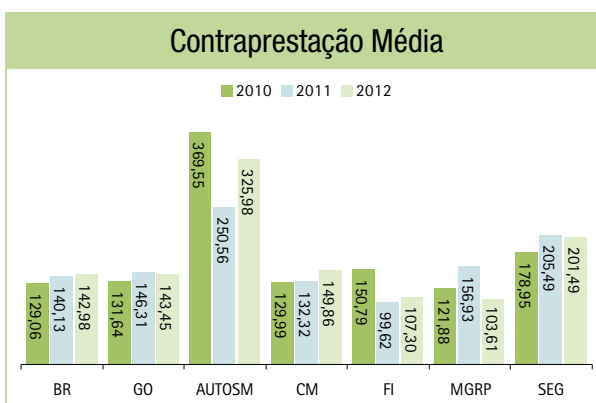
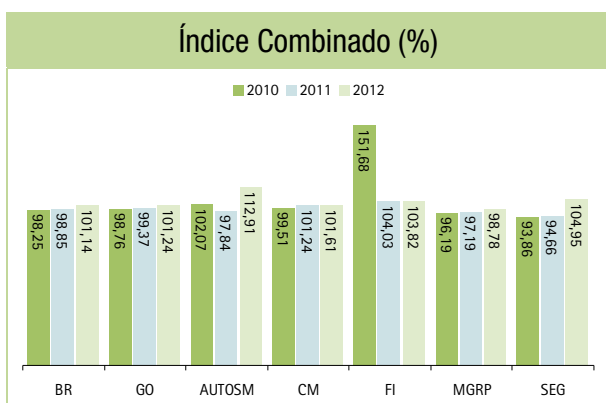
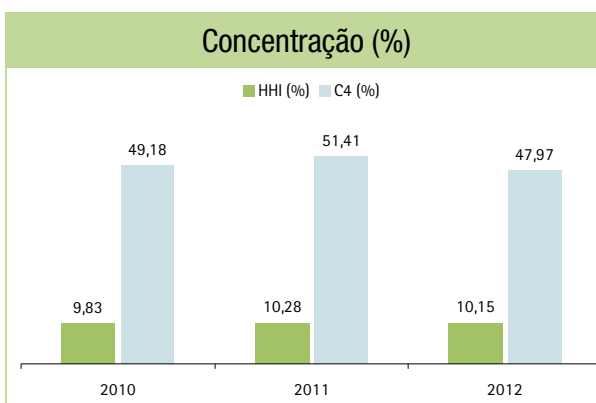
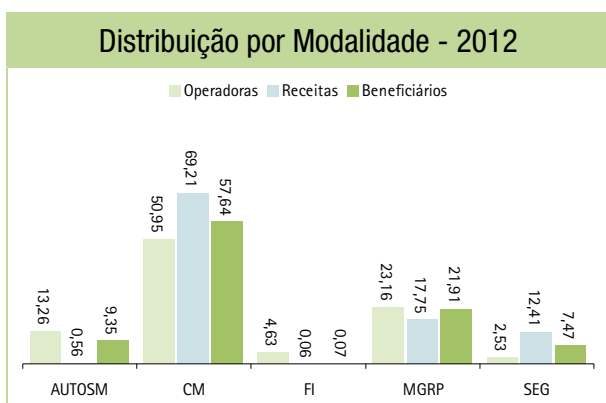
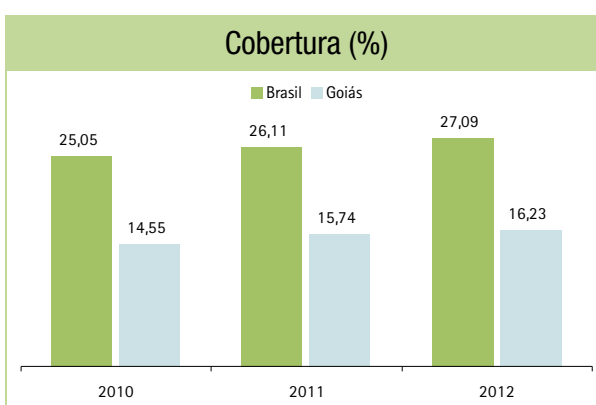
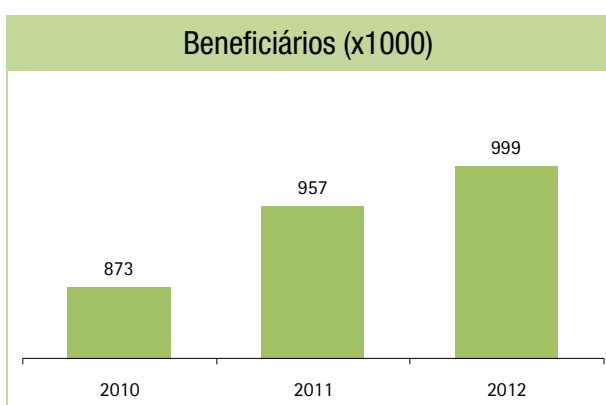
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

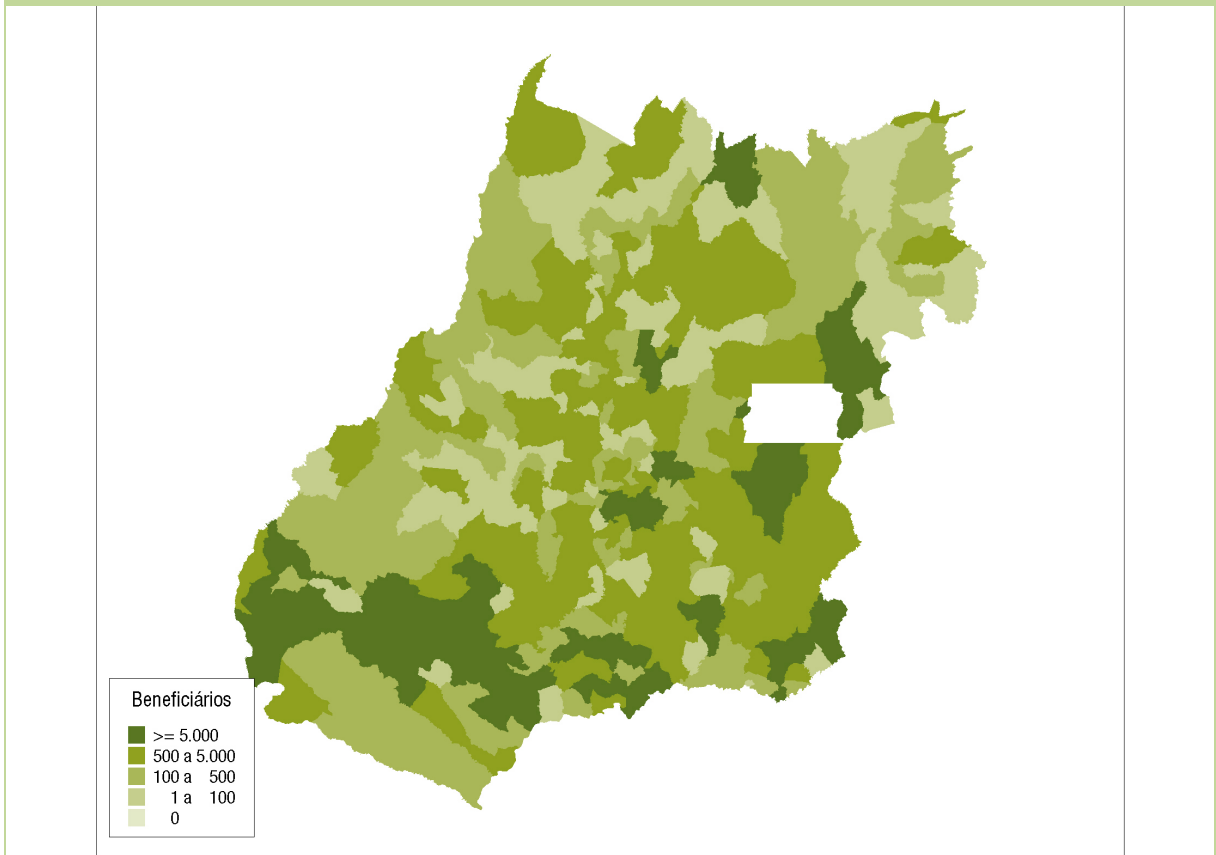


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	466	474	475	1,93
Beneficiários (x1000)	873	957	999	14,33
População (x1000)	6.004	6.081	6.155	2,51
Cobertura (%)	14,55	15,74	16,23	11,53
Contraprestação Média (R\$)	131,64	146,31	143,45	8,97
DM (%)	81,51	82,88	86,40	6,00
DC (%)	2,63	3,03	2,64	0,35
DA (%)	14,62	13,47	12,20	-16,58
Combinado (%)	98,76	99,37	101,24	2,50
HHI (%)	9,83	10,28	10,15	3,30
C4 (%)	49,18	51,41	47,97	-2,46

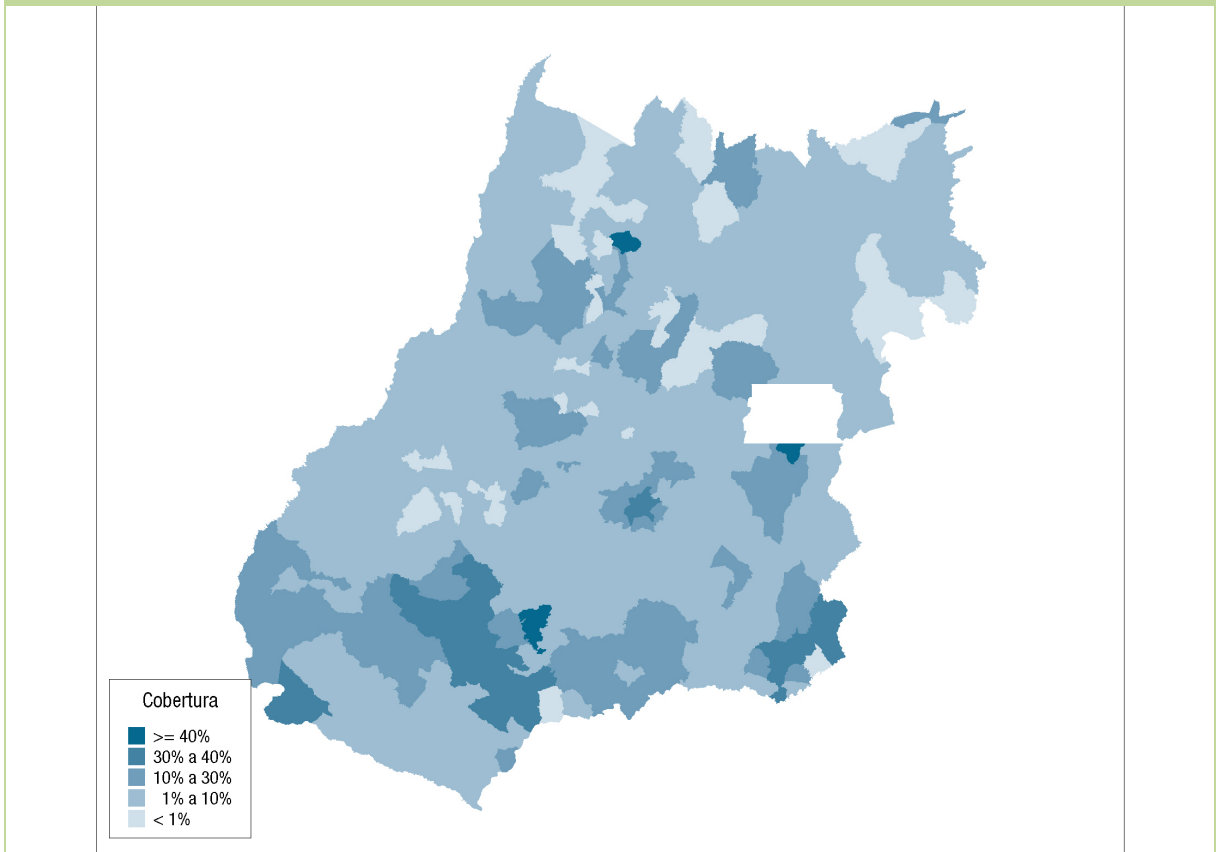


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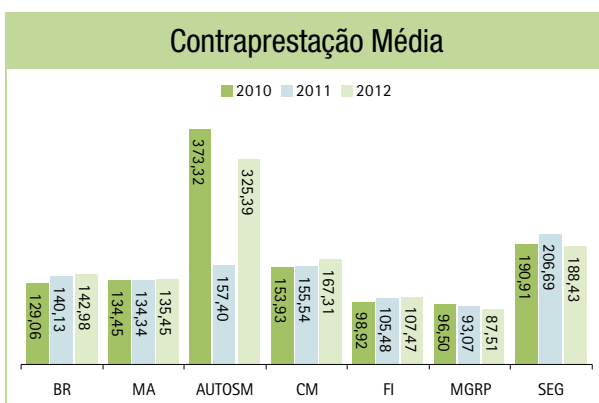
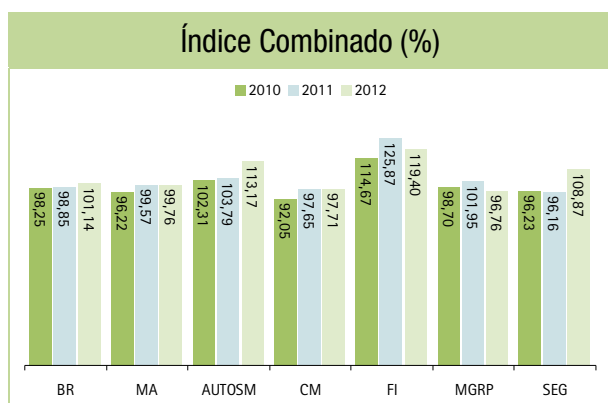
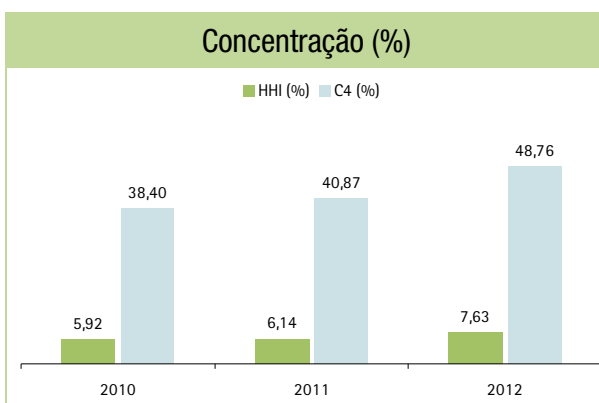
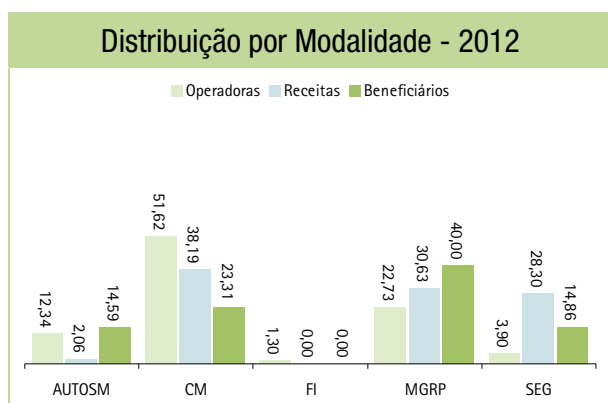
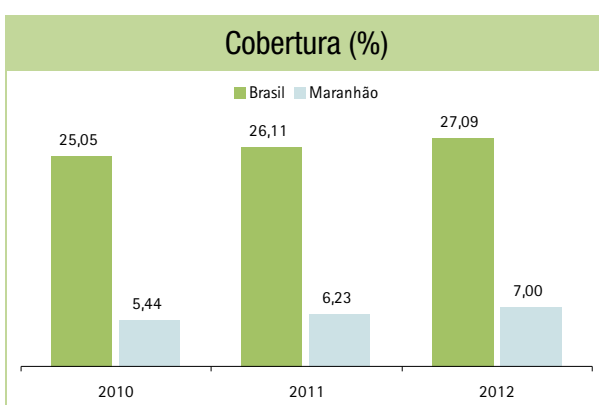
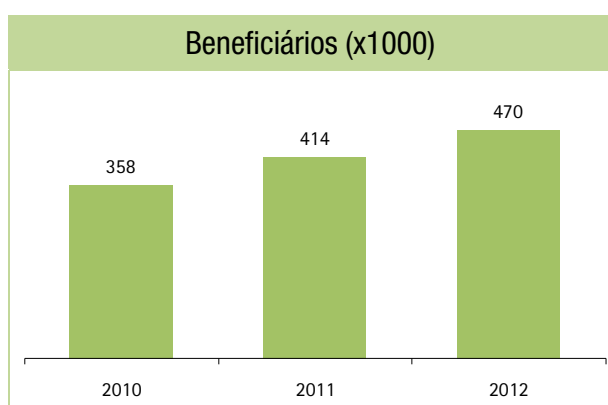
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

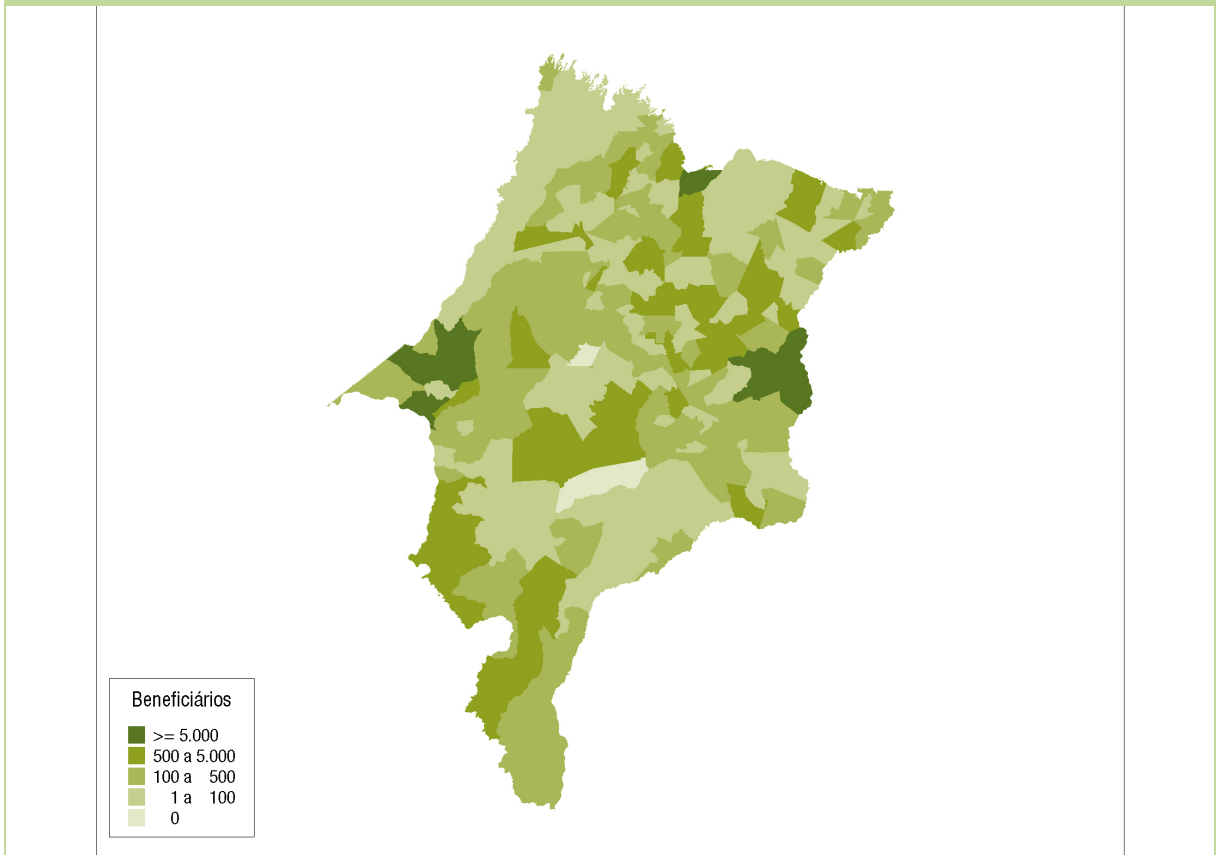


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	311	310	308	-0,96
Beneficiários (x1000)	358	414	470	31,50
População (x1000)	6.570	6.646	6.714	2,20
Cobertura (%)	5,44	6,23	7,00	28,67
Contraprestação Média (R\$)	134,45	134,34	135,45	0,74
DM (%)	80,63	83,15	81,94	1,62
DC (%)	2,85	2,95	3,98	39,76
DA (%)	12,74	13,47	13,84	8,62
Combinado (%)	96,22	99,57	99,76	3,68
HHI (%)	5,92	6,14	7,63	28,85
C4 (%)	38,40	40,87	48,76	26,96

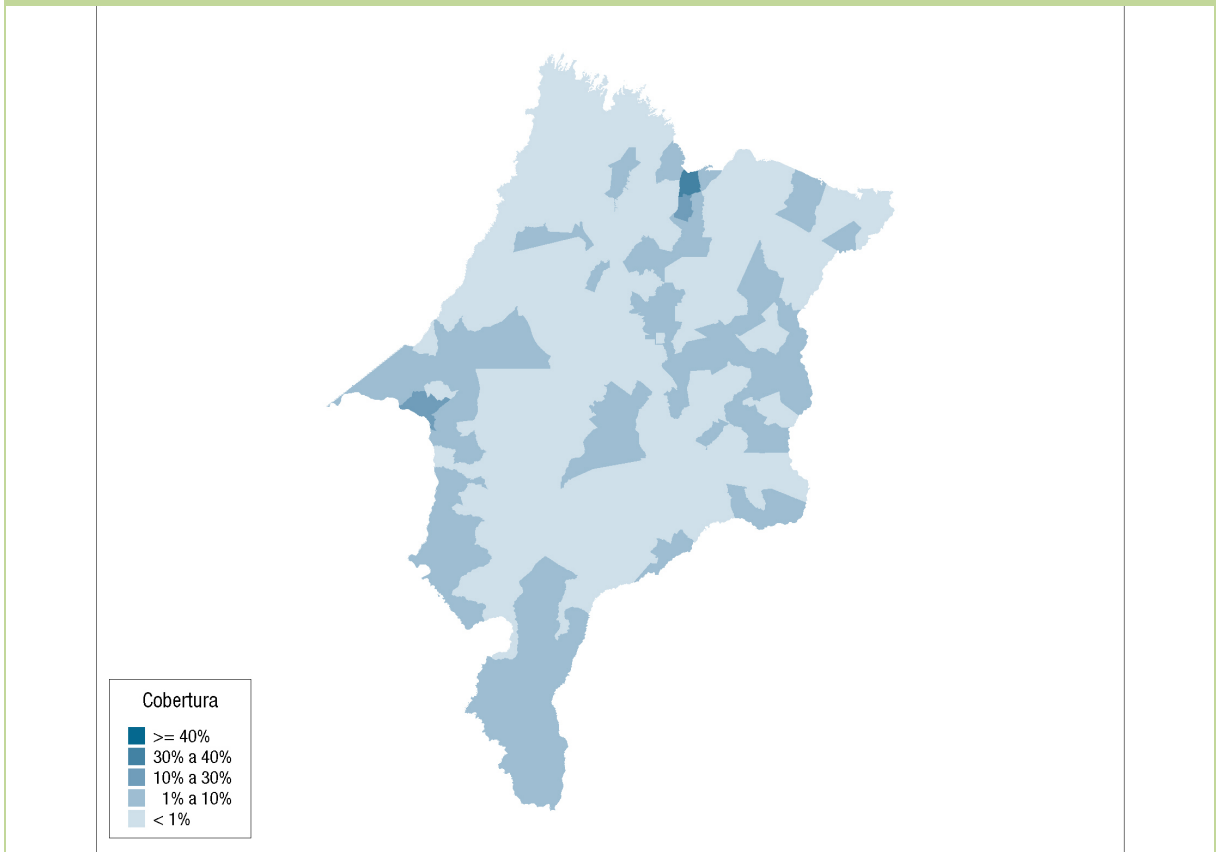


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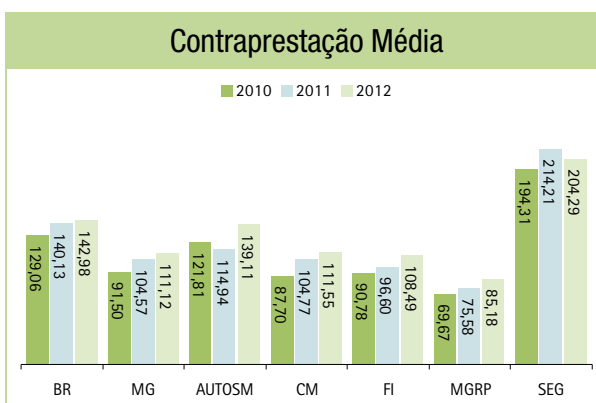
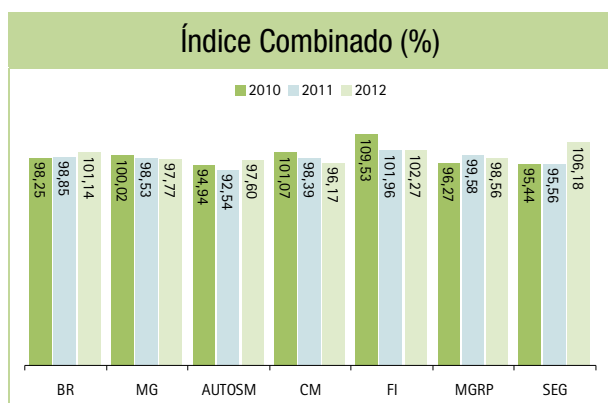
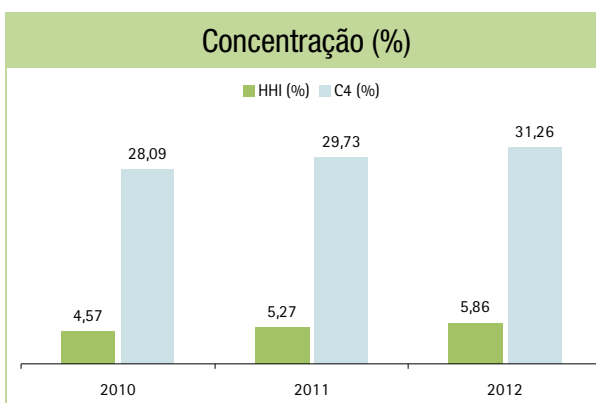
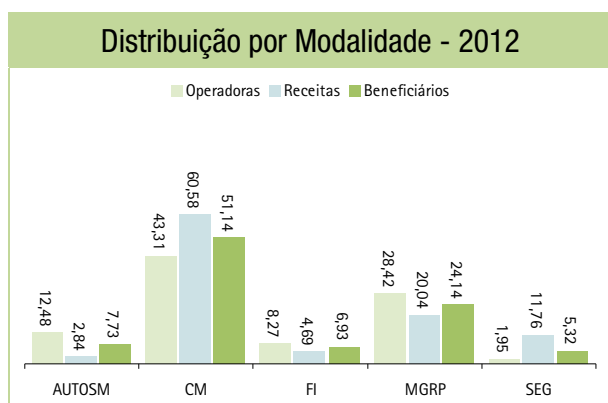
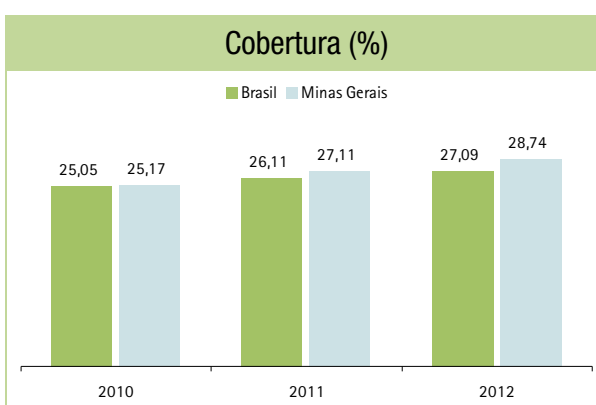
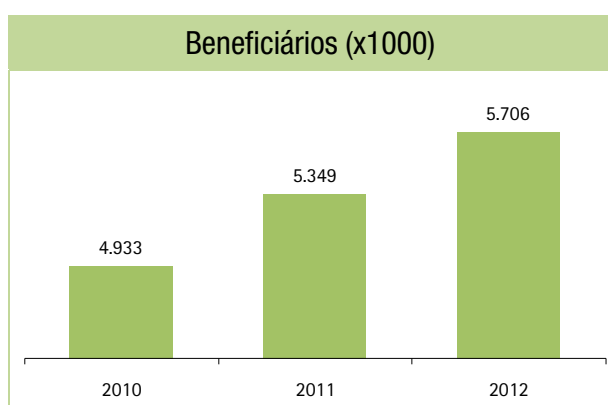
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

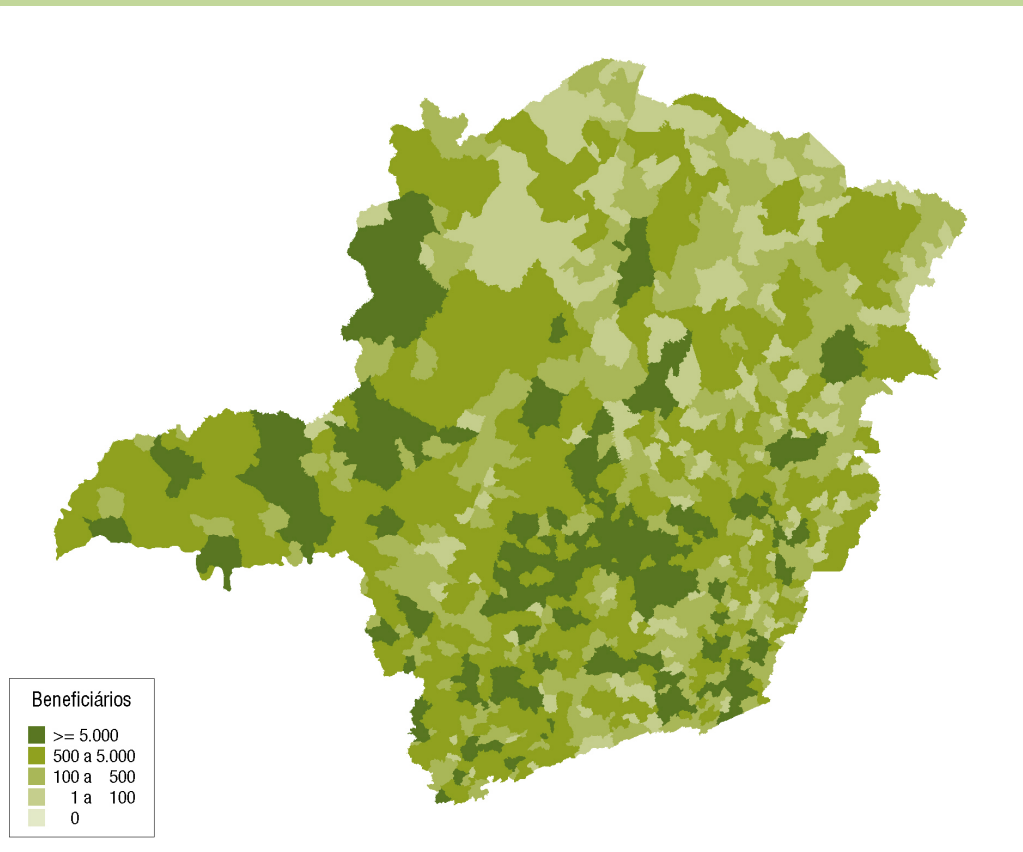


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	684	687	665	-2,78
Beneficiários (x1000)	4.933	5.349	5.706	15,69
População (x1000)	19.595	19.729	19.855	1,33
Cobertura (%)	25,17	27,11	28,74	14,18
Contraprestação Média (R\$)	91,50	104,57	111,12	21,44
DM (%)	79,21	81,30	81,59	3,01
DC (%)	1,70	1,59	1,82	6,96
DA (%)	19,11	15,65	14,37	-24,82
Combinado (%)	100,02	98,53	97,77	-2,24
HHI (%)	4,57	5,27	5,86	28,40
C4 (%)	28,09	29,73	31,26	11,29

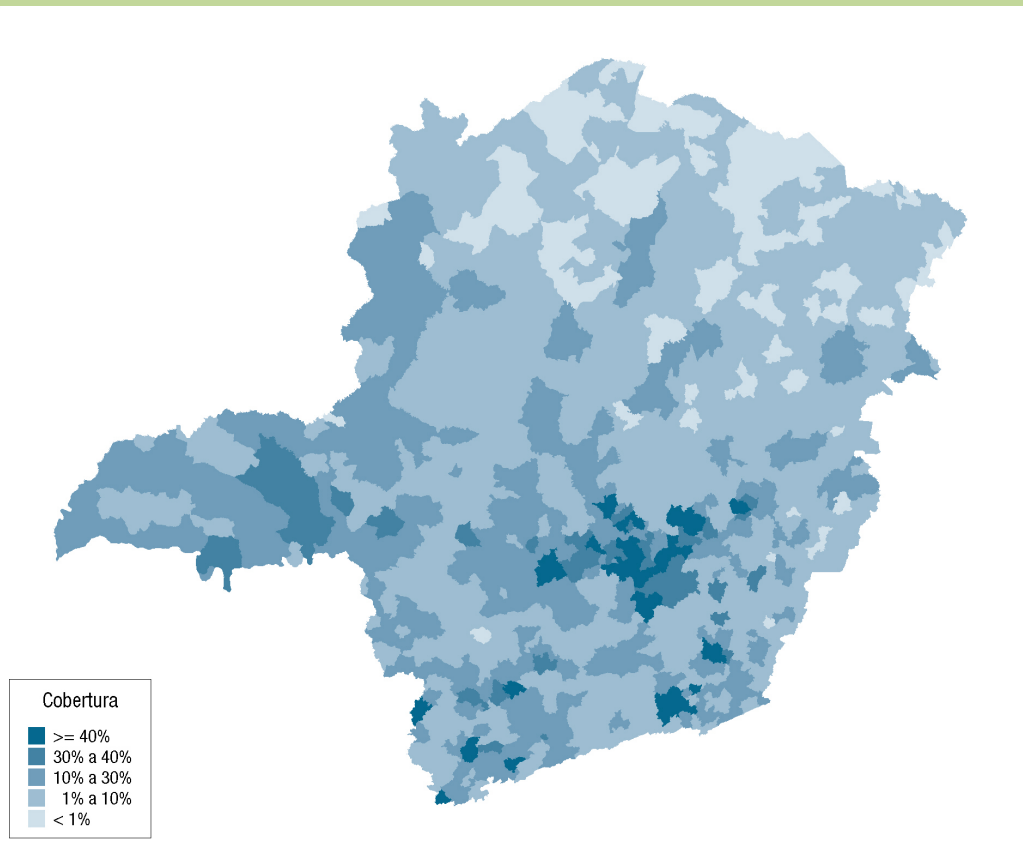


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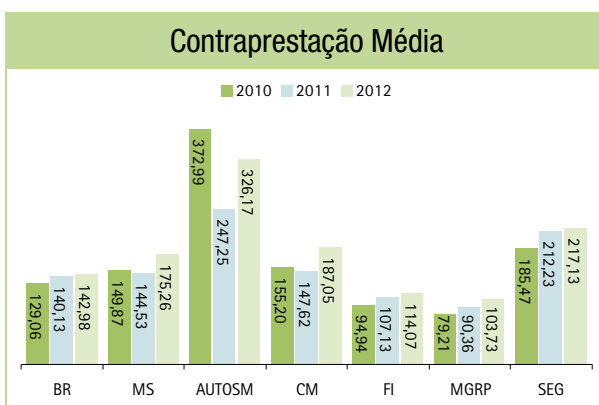
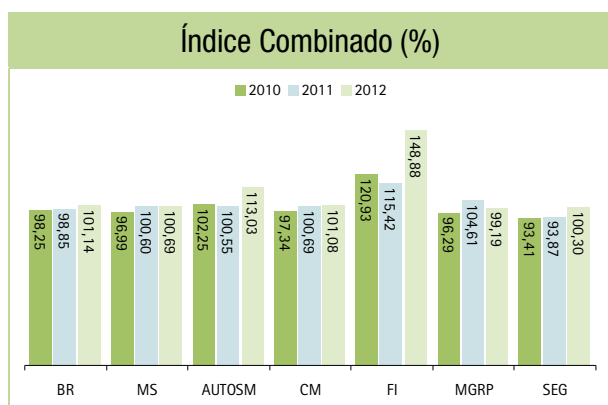
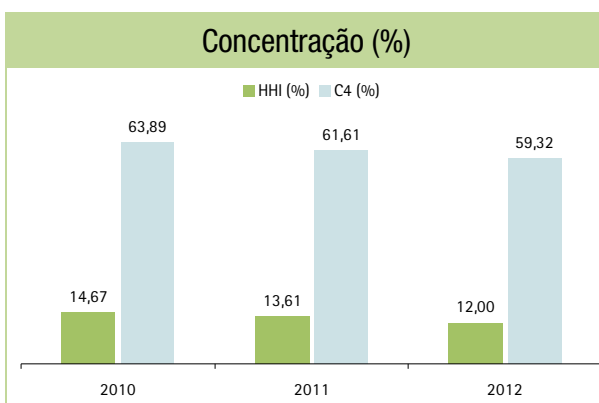
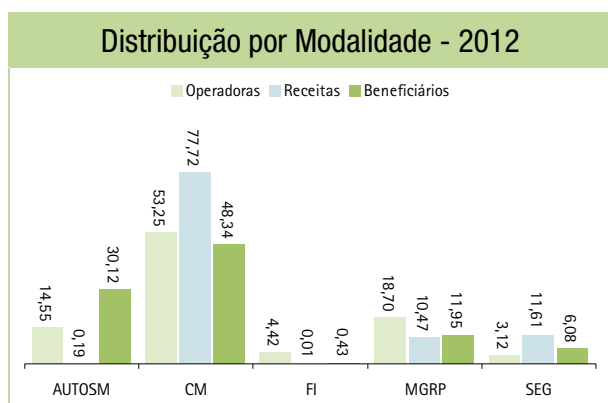
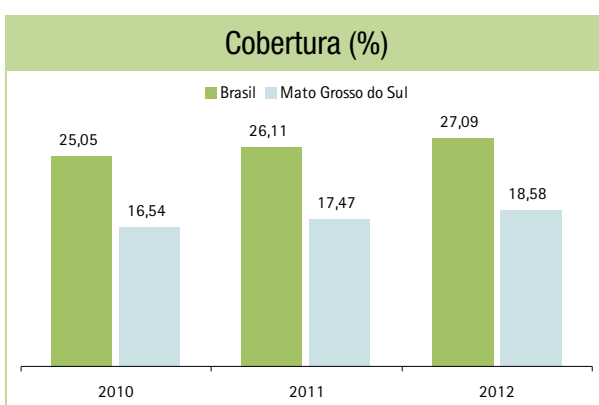
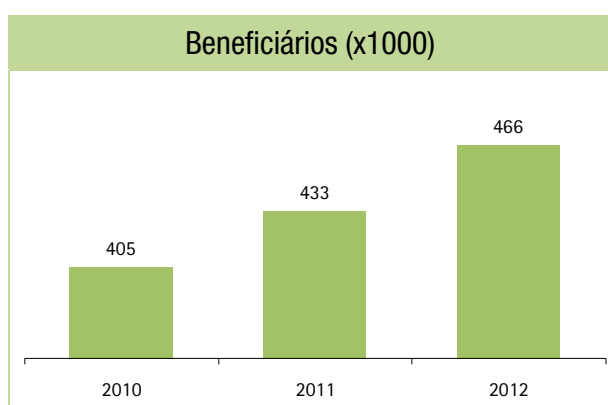
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

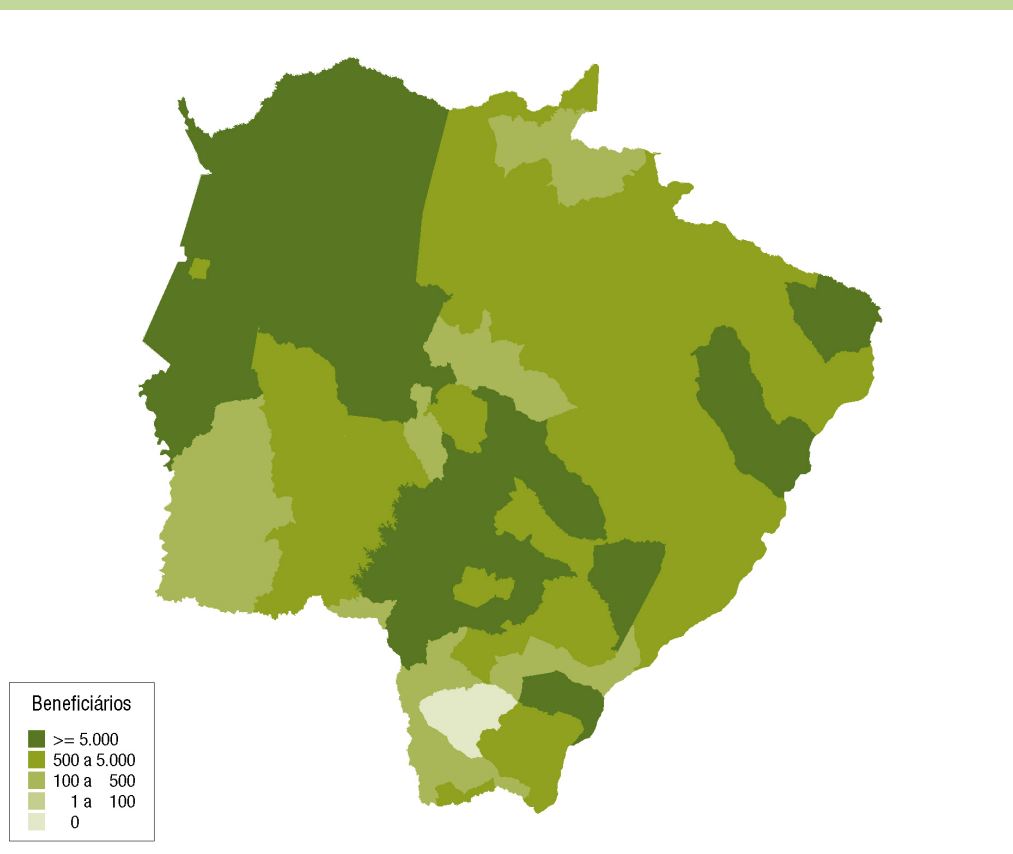


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	366	377	385	5,19
Beneficiários (x1000)	405	433	466	14,89
População (x1000)	2.449	2.478	2.505	2,28
Cobertura (%)	16,54	17,47	18,58	12,33
Contraprestação Média (R\$)	149,87	144,53	175,26	16,94
DM (%)	80,30	83,67	86,58	7,82
DC (%)	1,70	2,18	1,75	2,98
DA (%)	14,98	14,75	12,36	-17,50
Combinado (%)	96,99	100,60	100,69	3,82
HHI (%)	14,67	13,61	12,00	-18,19
C4 (%)	63,89	61,61	59,32	-7,15

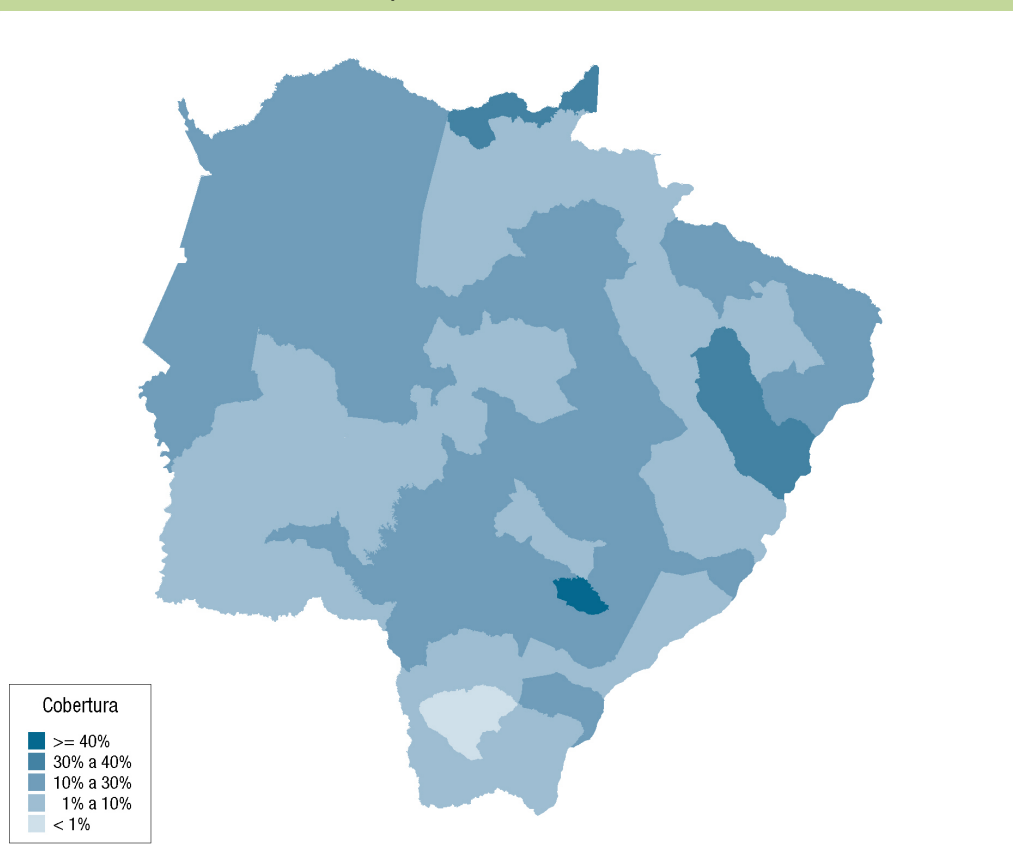


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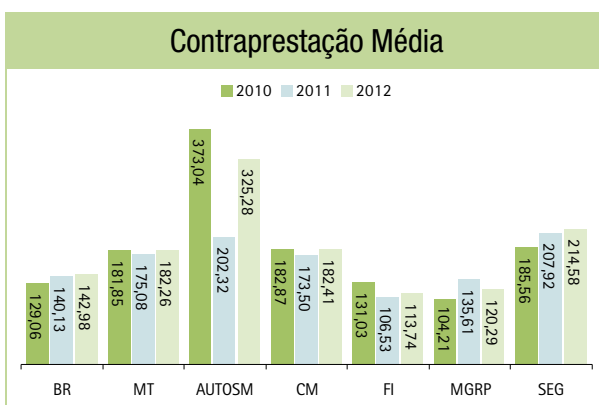
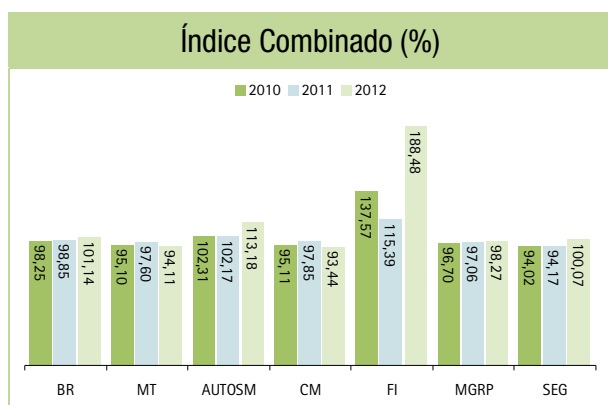
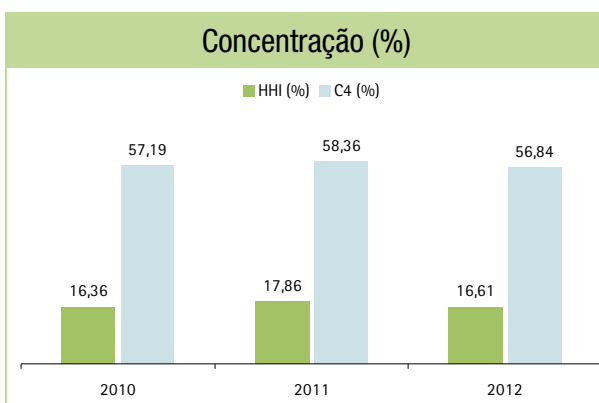
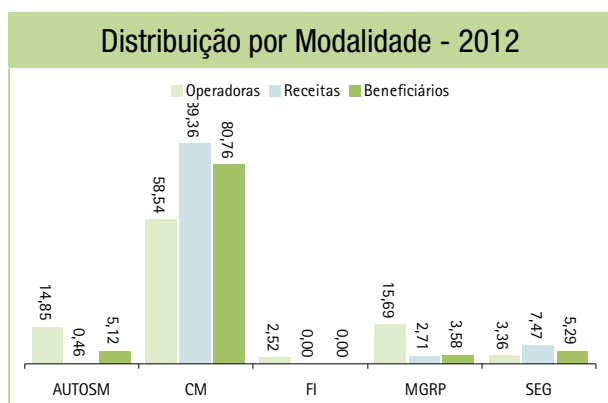
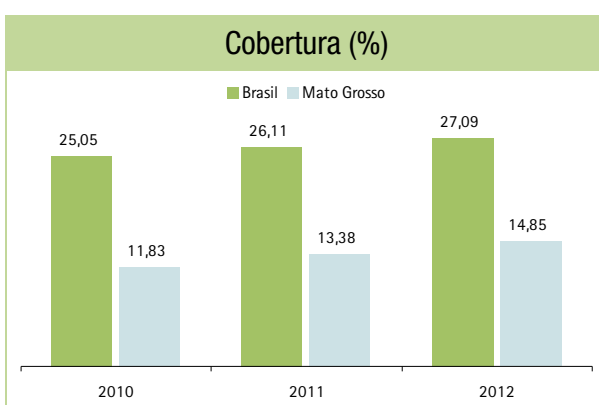
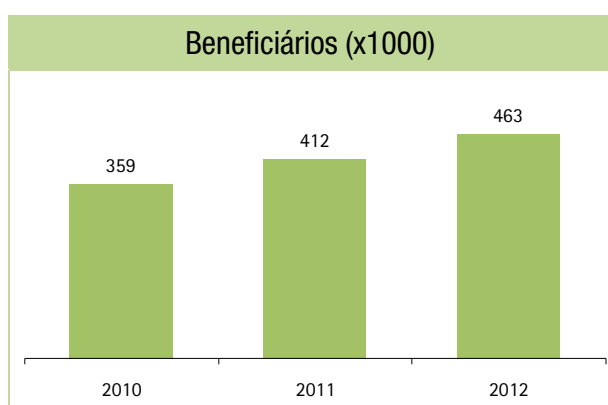
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

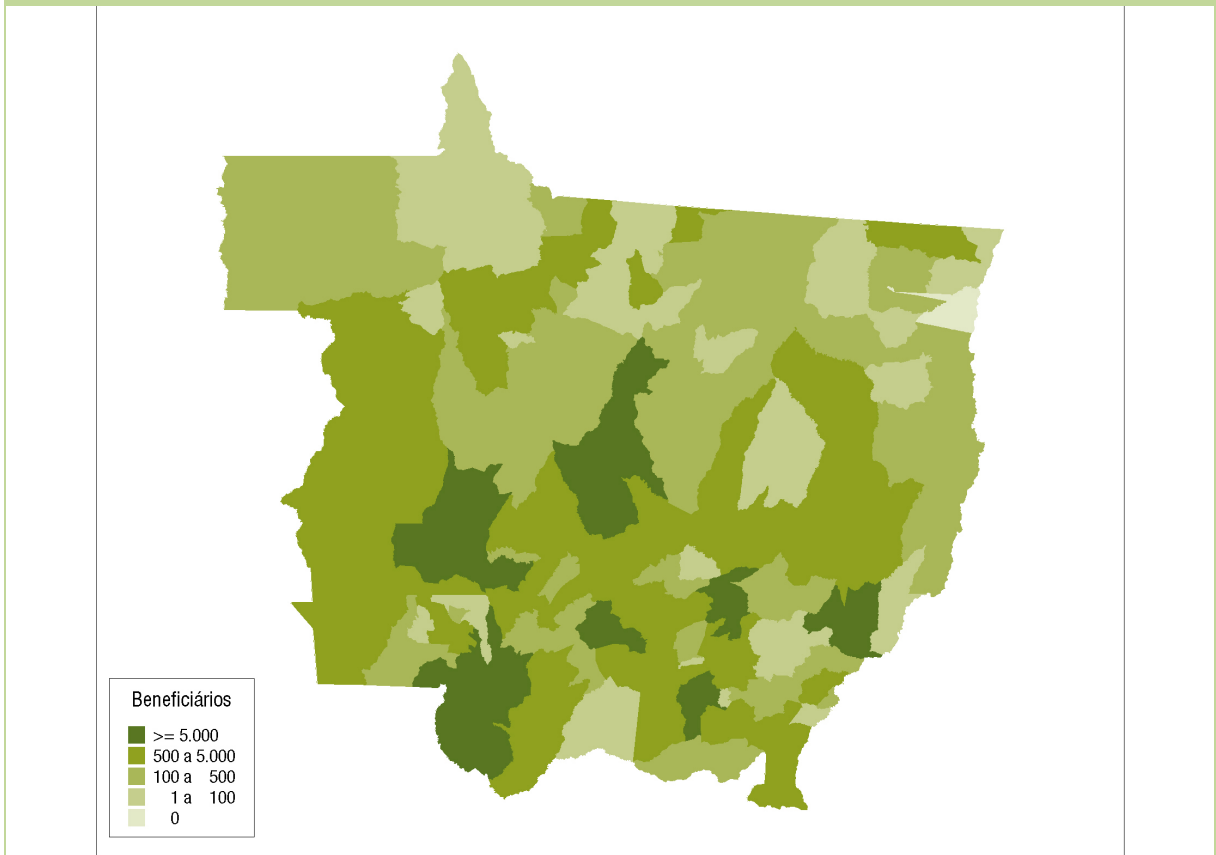


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	337	349	357	5,93
Beneficiários (x1000)	359	412	463	28,90
População (x1000)	3.034	3.076	3.115	2,68
Cobertura (%)	11,83	13,38	14,85	25,53
Contraprestação Média (R\$)	181,85	175,08	182,26	0,23
DM (%)	78,93	80,31	80,48	1,97
DC (%)	1,66	1,59	1,94	16,48
DA (%)	14,51	15,70	11,70	-19,39
Combinado (%)	95,10	97,60	94,11	-1,04
HHI (%)	16,36	17,86	16,61	1,58
C4 (%)	57,19	58,36	56,84	-0,62

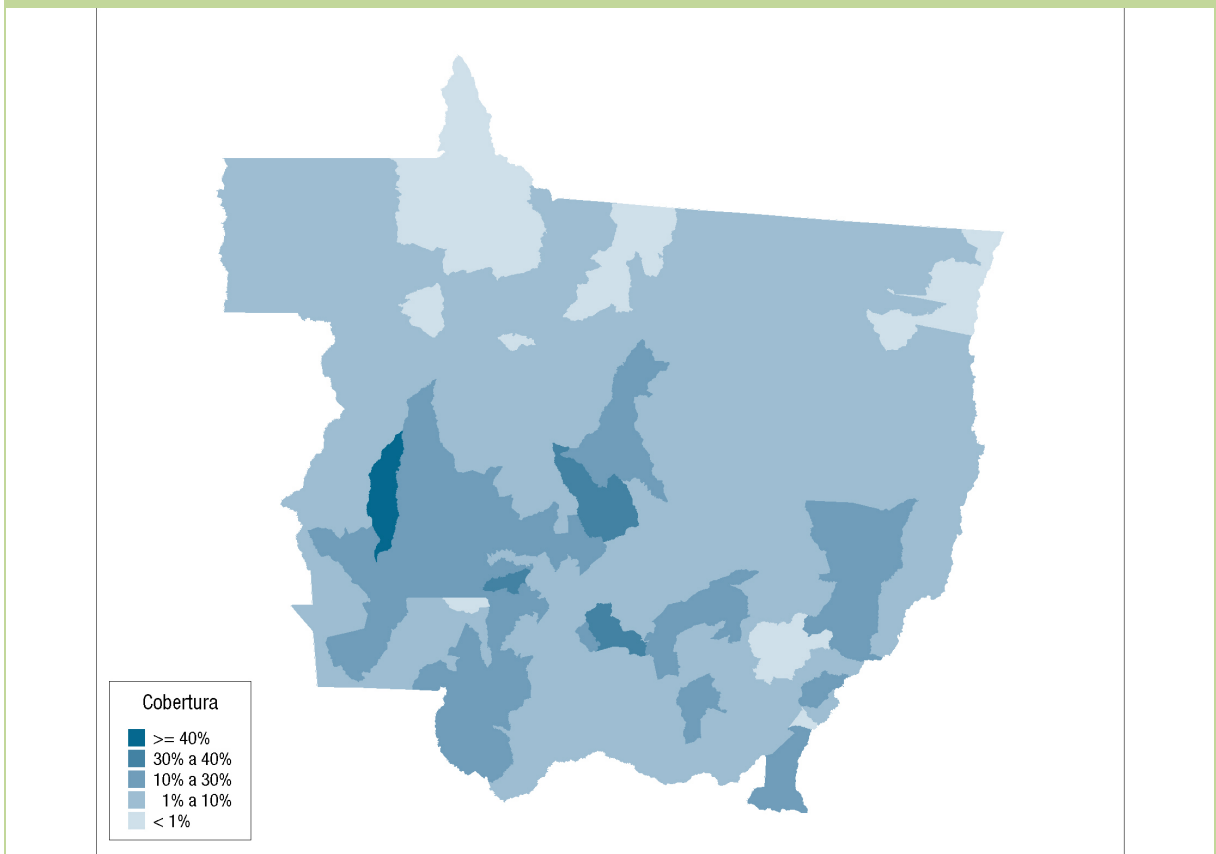


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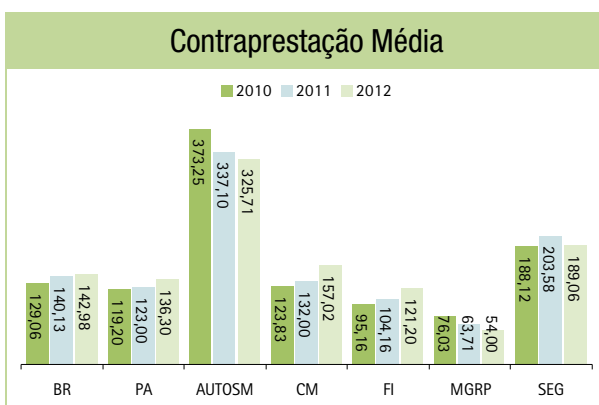
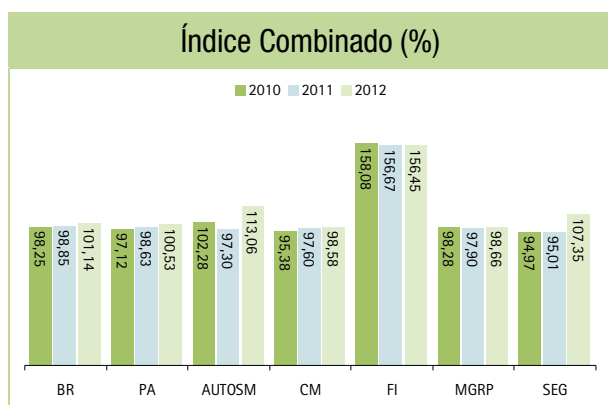
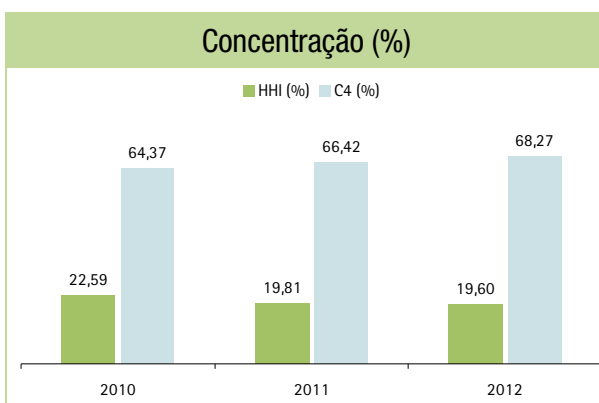
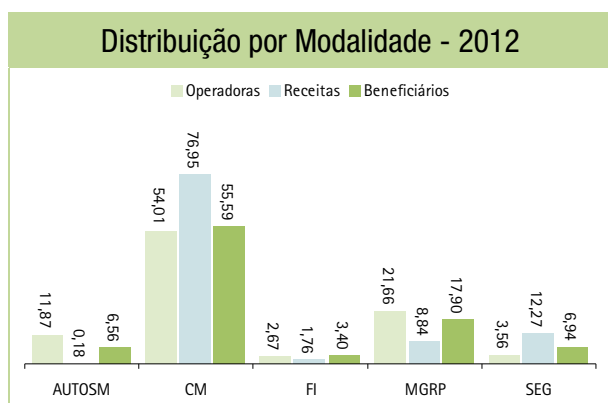
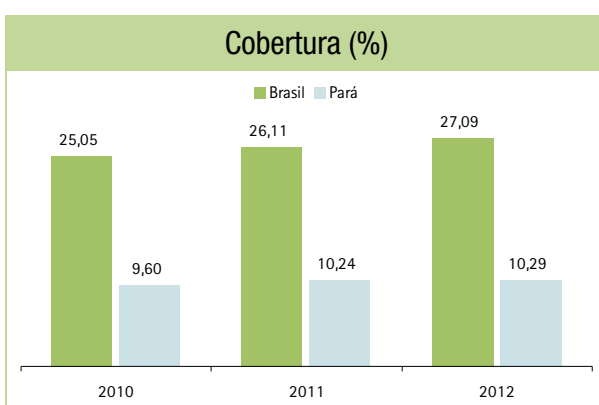
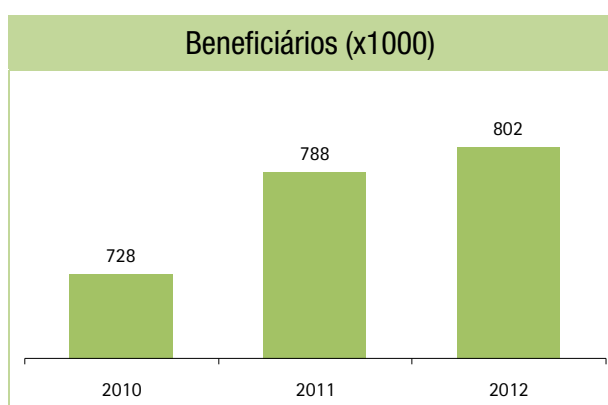
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

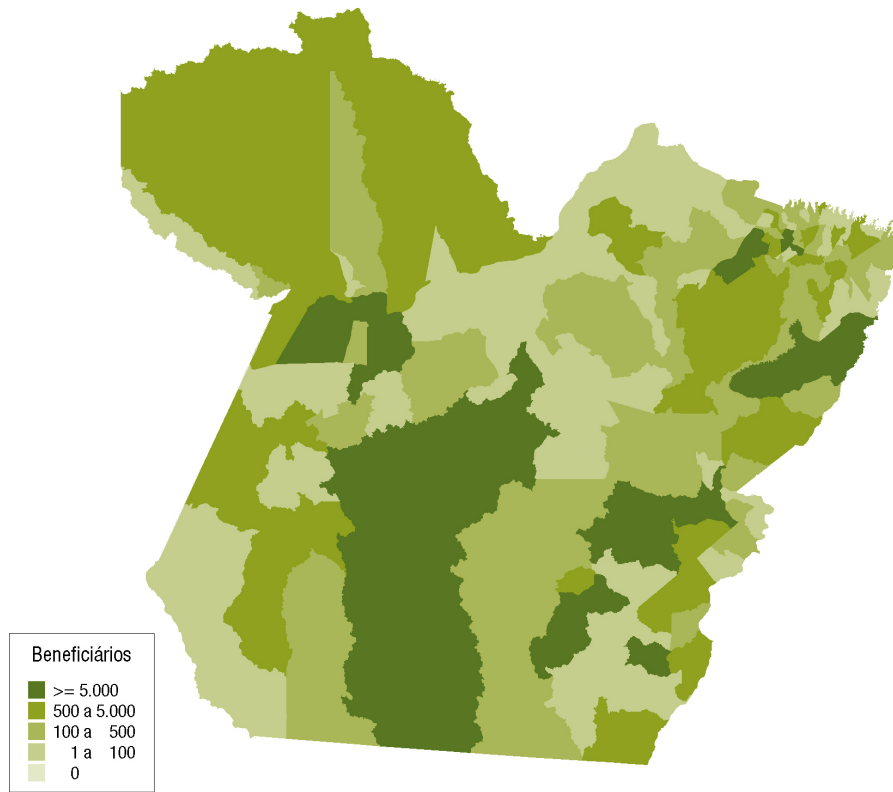


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	316	328	337	6,65
Beneficiários (x1000)	728	788	802	10,12
População (x1000)	7.588	7.689	7.793	2,69
Cobertura (%)	9,60	10,24	10,29	7,23
Contraprestação Média (R\$)	119,20	123,00	136,30	14,35
DM (%)	81,39	82,58	85,28	4,78
DC (%)	1,86	1,90	2,19	17,93
DA (%)	13,87	14,15	13,06	-5,86
Combinado (%)	97,12	98,63	100,53	3,51
HHI (%)	22,59	19,81	19,60	-13,20
C4 (%)	64,37	66,42	68,27	6,06

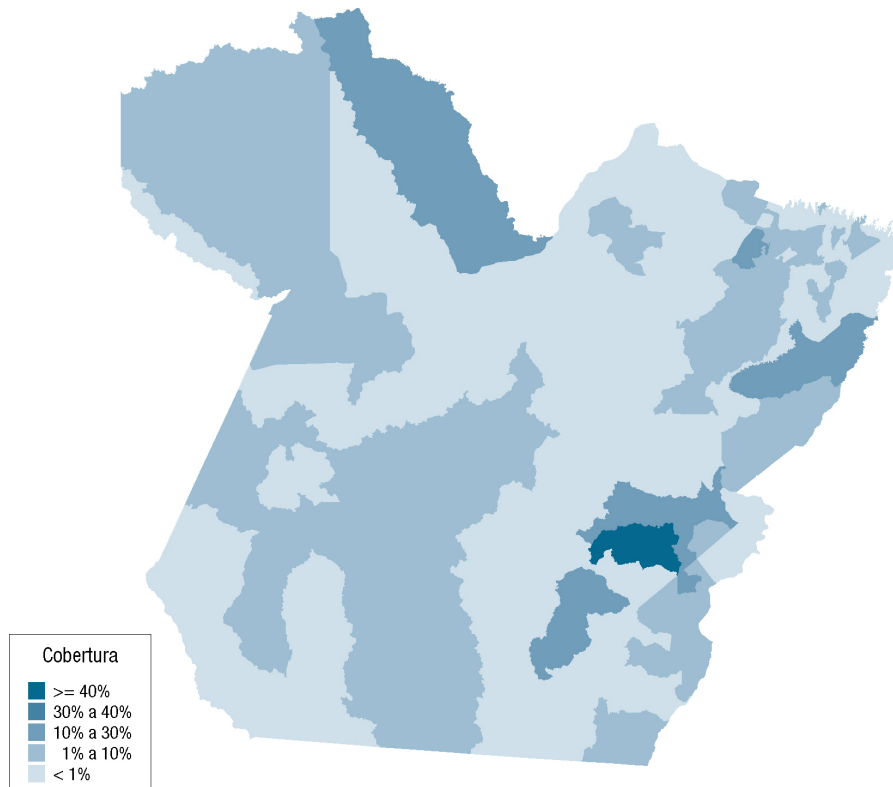


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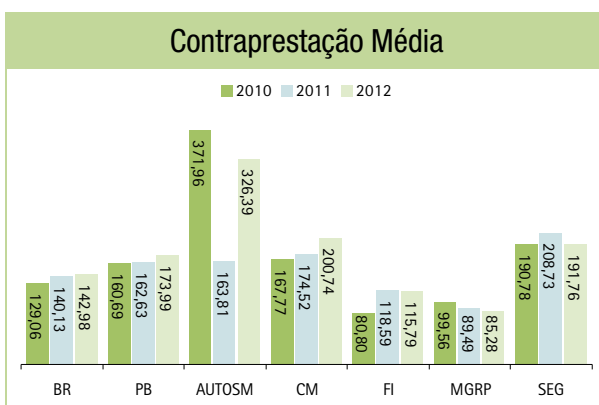
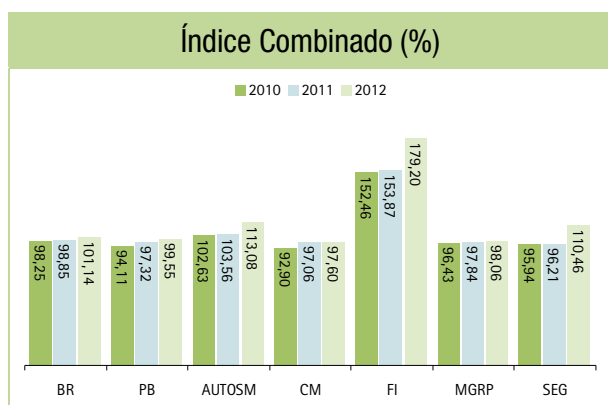
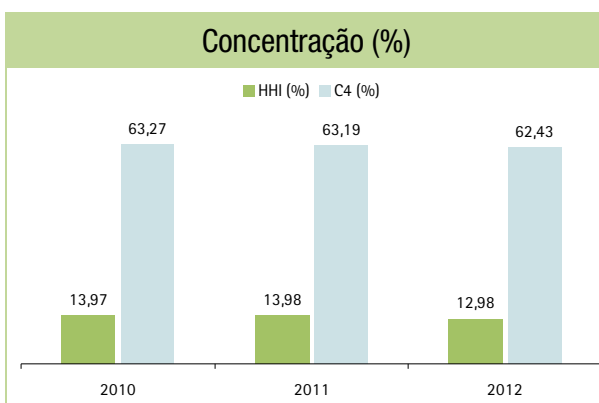
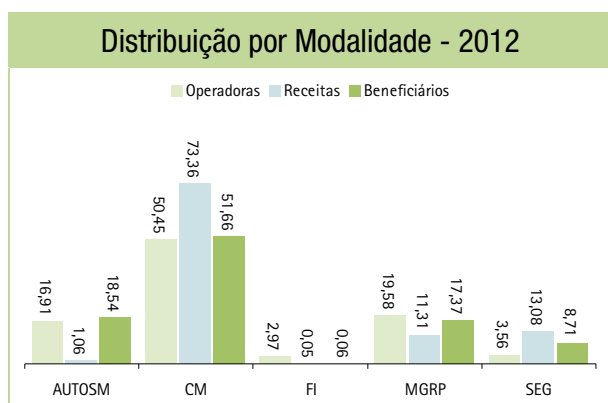
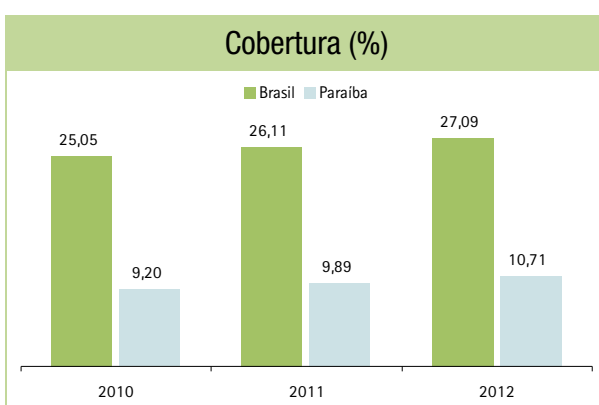
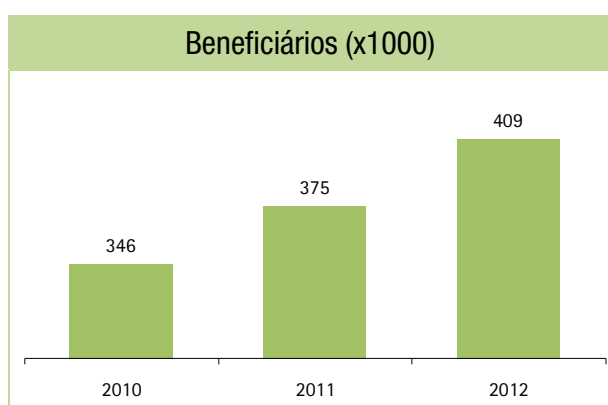
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

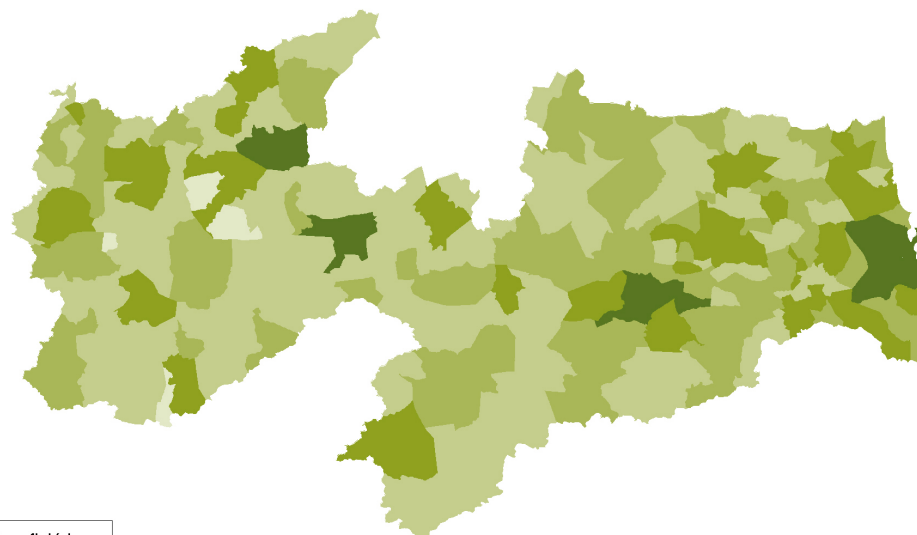


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	320	330	337	5,31
Beneficiários (x1000)	346	375	409	18,00
População (x1000)	3.767	3.791	3.815	1,28
Cobertura (%)	9,20	9,89	10,71	16,50
Contraprestação Média (R\$)	160,69	162,63	173,99	8,28
DM (%)	80,02	81,86	83,68	4,57
DC (%)	1,24	1,33	2,12	70,22
DA (%)	12,84	14,13	13,75	7,09
Combinado (%)	94,11	97,32	99,55	5,78
HHI (%)	13,97	13,98	12,98	-7,06
C4 (%)	63,27	63,19	62,43	-1,33

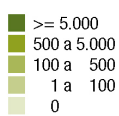


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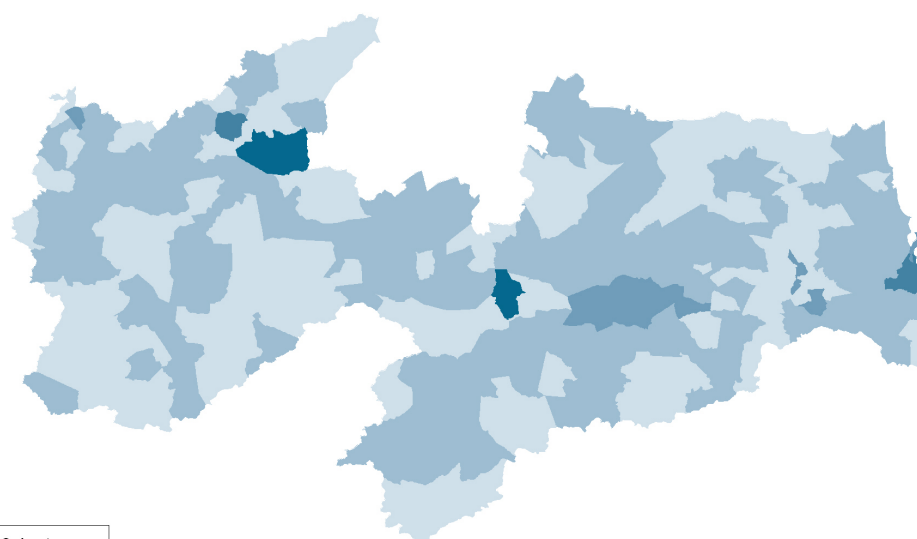
Mapa de Beneficiários - 2012



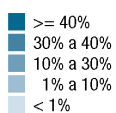
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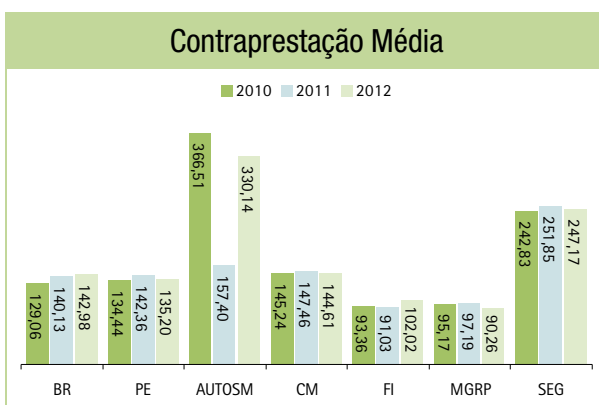
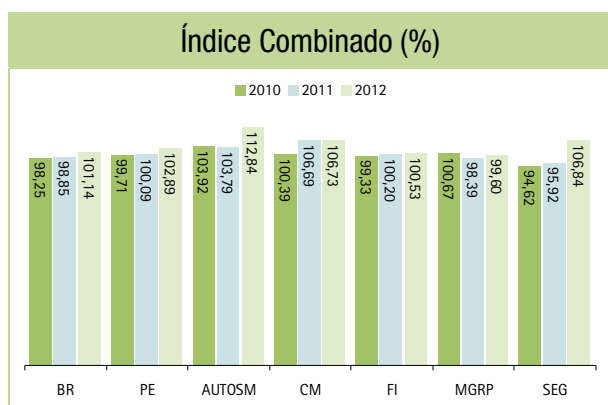
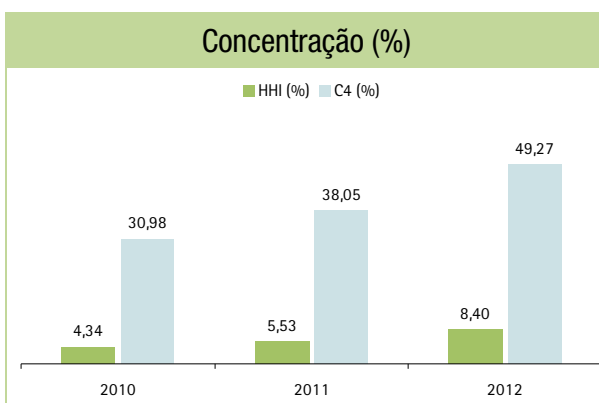
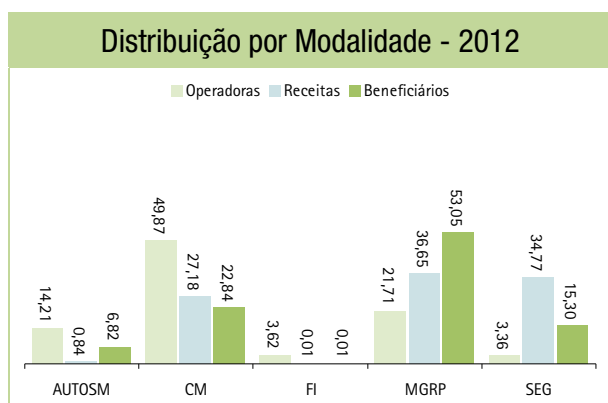
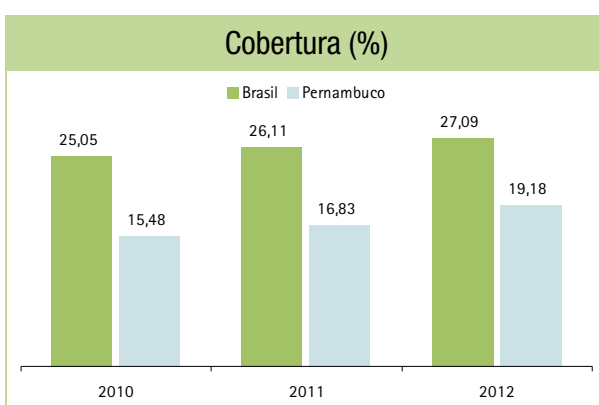
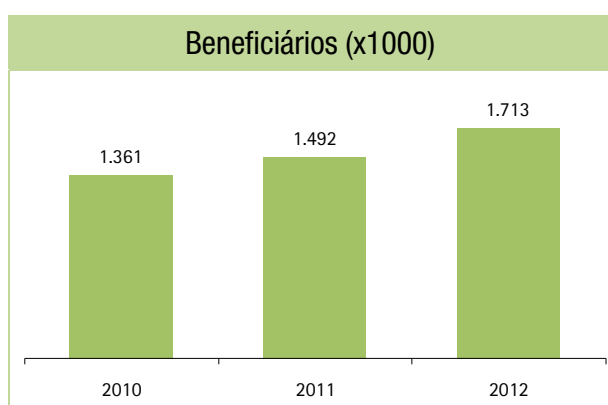
Mapa de Cobertura - 2012



Cobertura

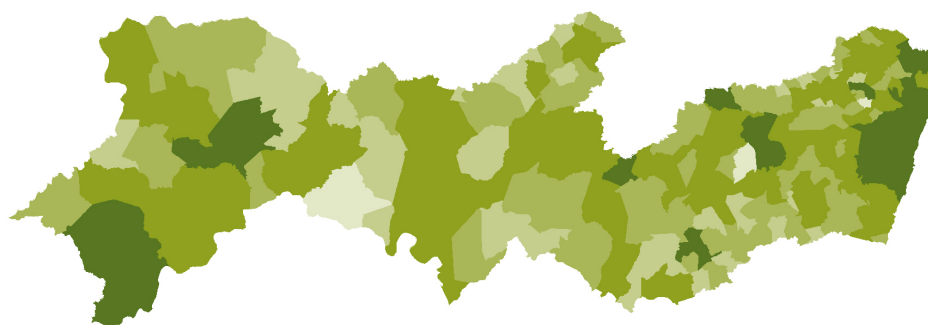


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	361	370	387	7,20
Beneficiários (x1000)	1.361	1.492	1.713	25,80
População (x1000)	8.796	8.865	8.931	1,53
Cobertura (%)	15,48	16,83	19,18	23,90
Contraprestação Média (R\$)	134,44	142,36	135,20	0,56
DM (%)	81,13	82,21	84,88	4,62
DC (%)	3,86	3,47	4,32	11,91
DA (%)	14,72	14,41	13,69	-6,98
Combinado (%)	99,71	100,09	102,89	3,19
HHI (%)	4,34	5,53	8,40	93,75
C4 (%)	30,98	38,05	49,27	59,05

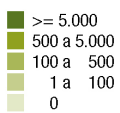


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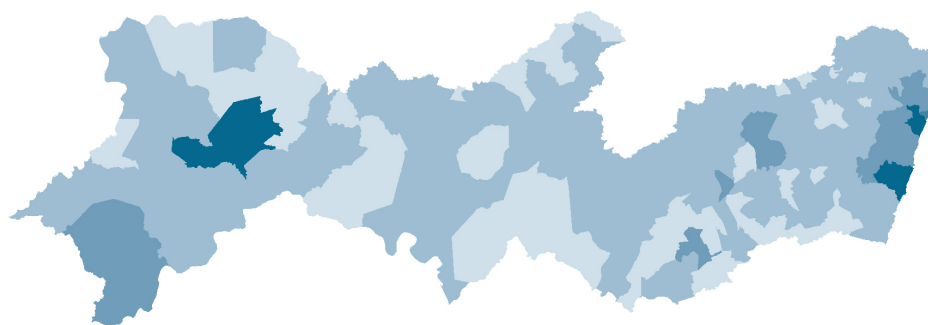
Mapa de Beneficiários - 2012



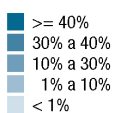
Beneficiários



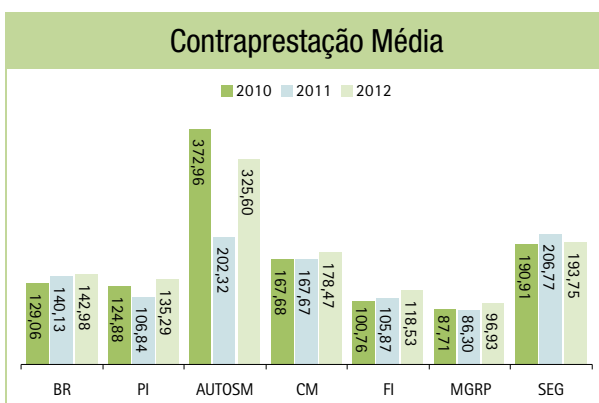
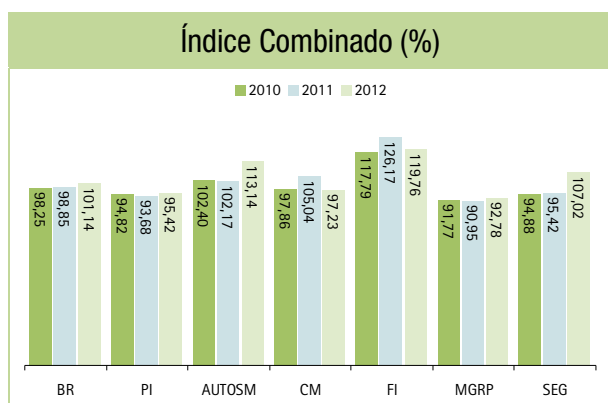
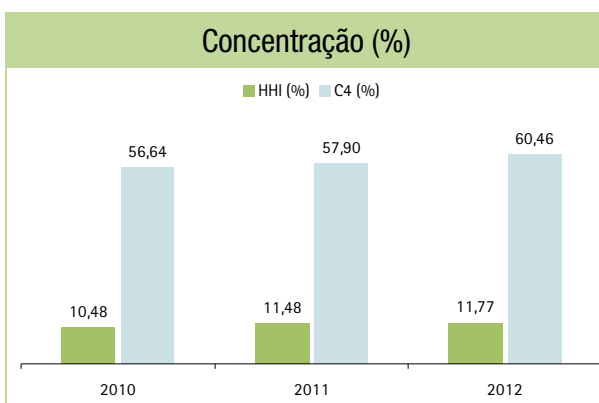
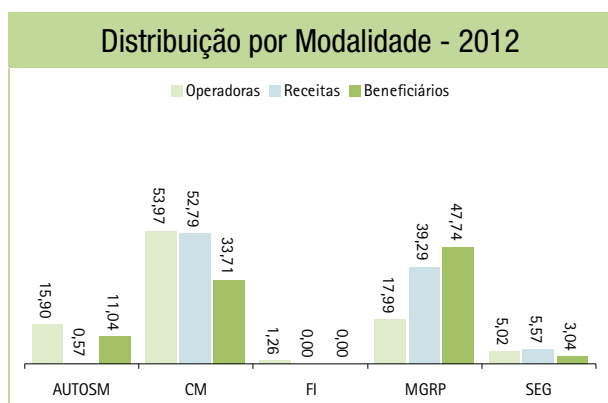
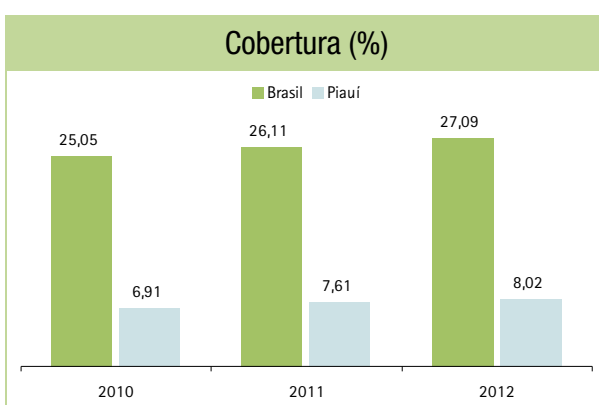
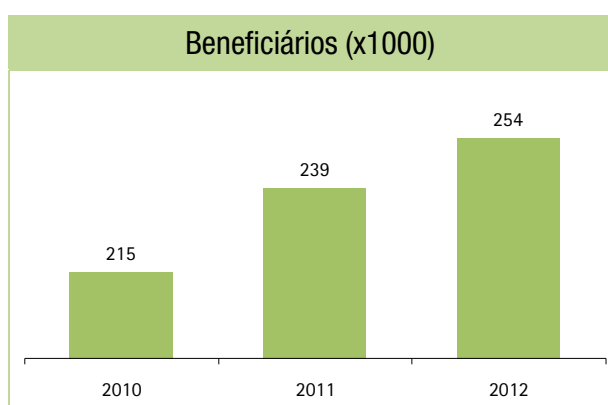
Mapa de Cobertura - 2012



Cobertura

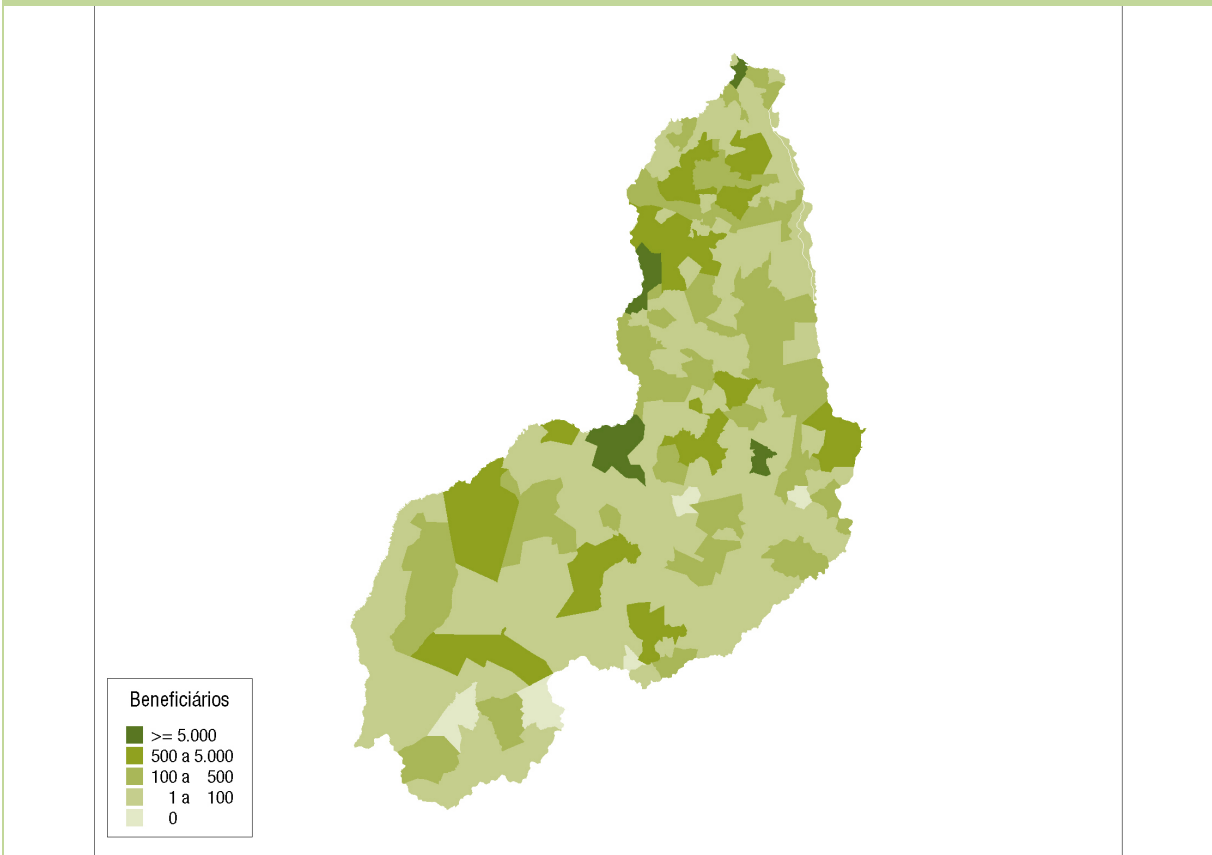


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	214	229	239	11,68
Beneficiários (x1000)	215	239	254	17,95
População (x1000)	3.111	3.140	3.161	1,60
Cobertura (%)	6,91	7,61	8,02	16,09
Contraprestação Média (R\$)	124,88	106,84	135,29	8,34
DM (%)	78,21	75,39	79,28	1,37
DC (%)	1,85	1,98	1,93	4,23
DA (%)	14,75	16,30	14,20	-3,74
Combinado (%)	94,82	93,68	95,42	0,63
HHI (%)	10,48	11,48	11,77	12,31
C4 (%)	56,64	57,90	60,46	6,74

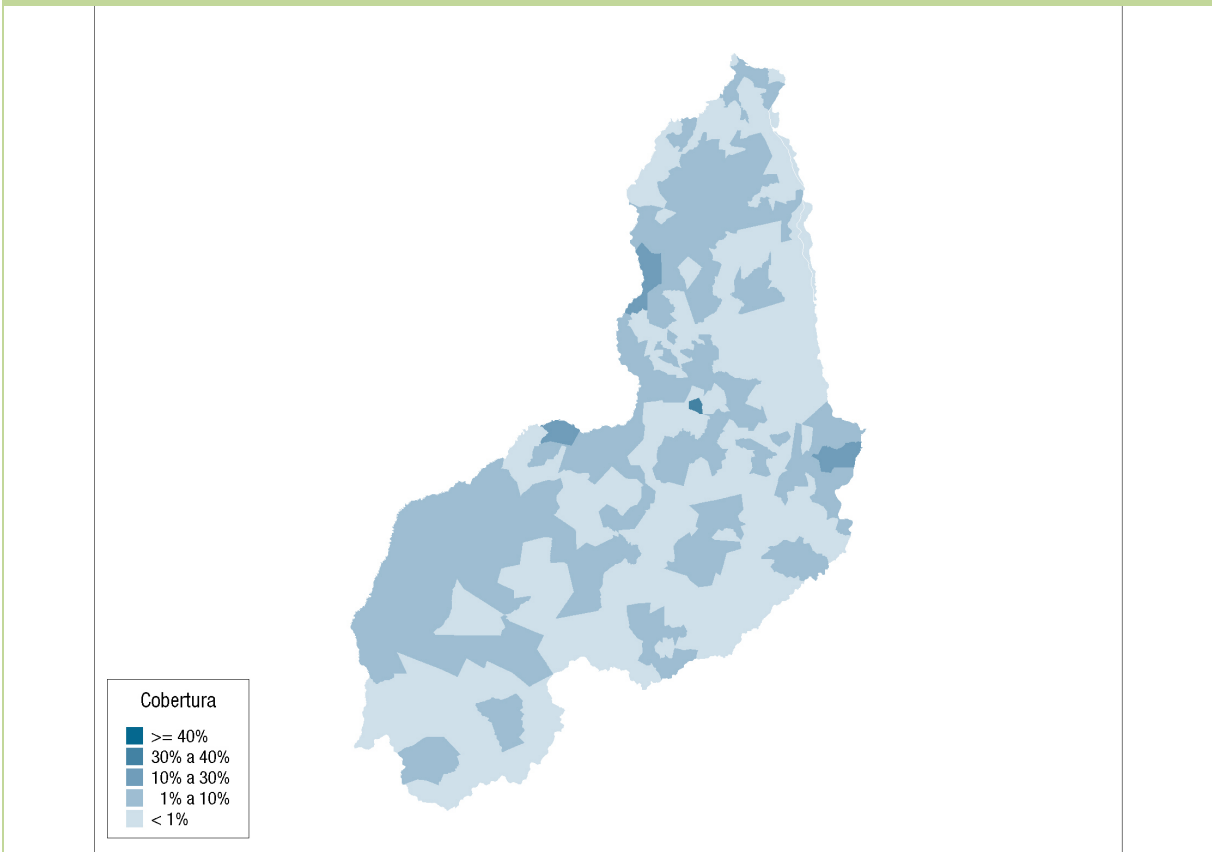


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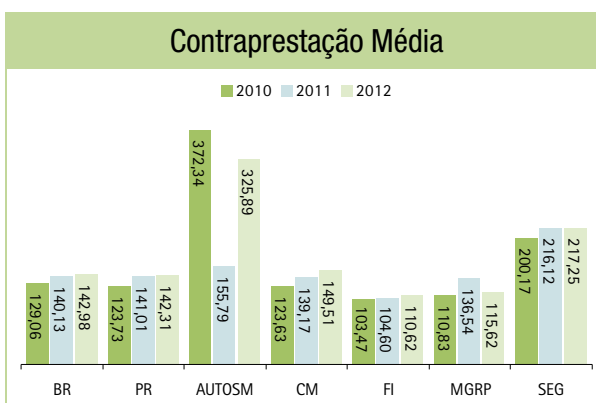
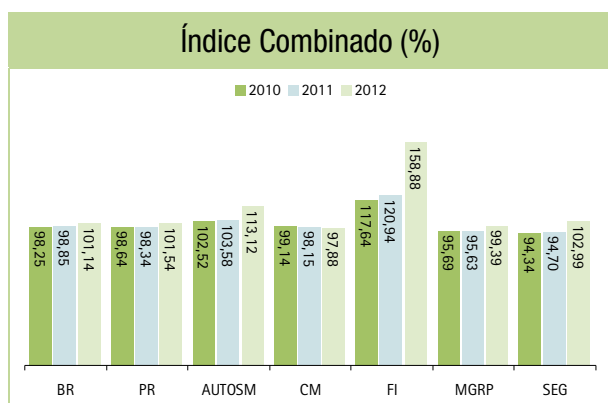
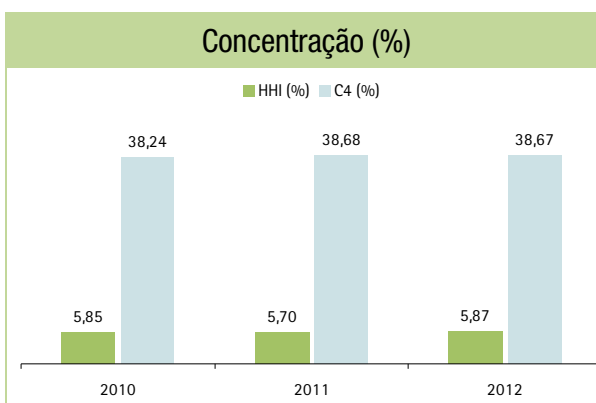
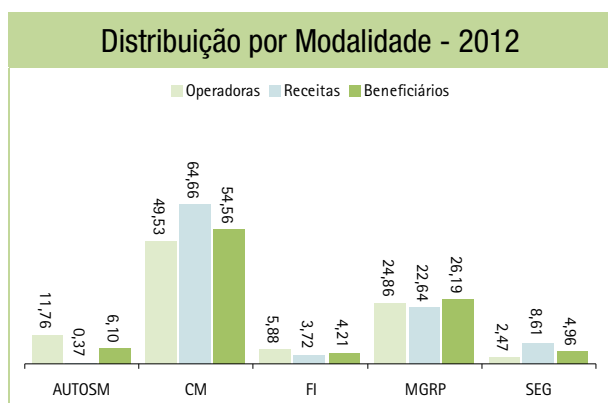
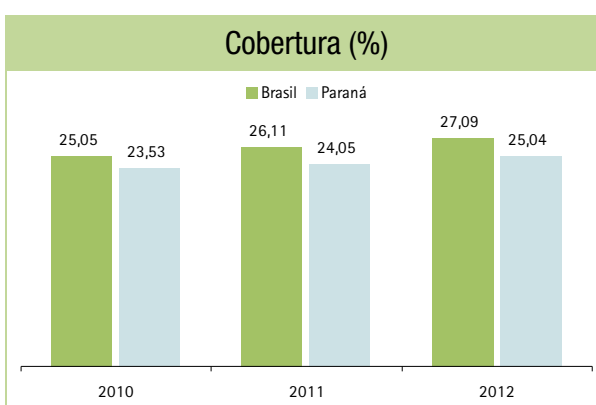
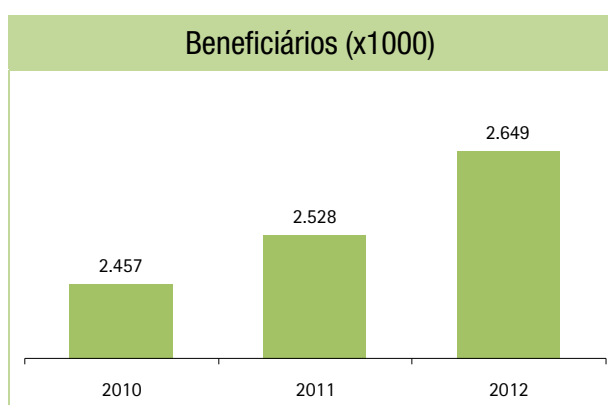
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

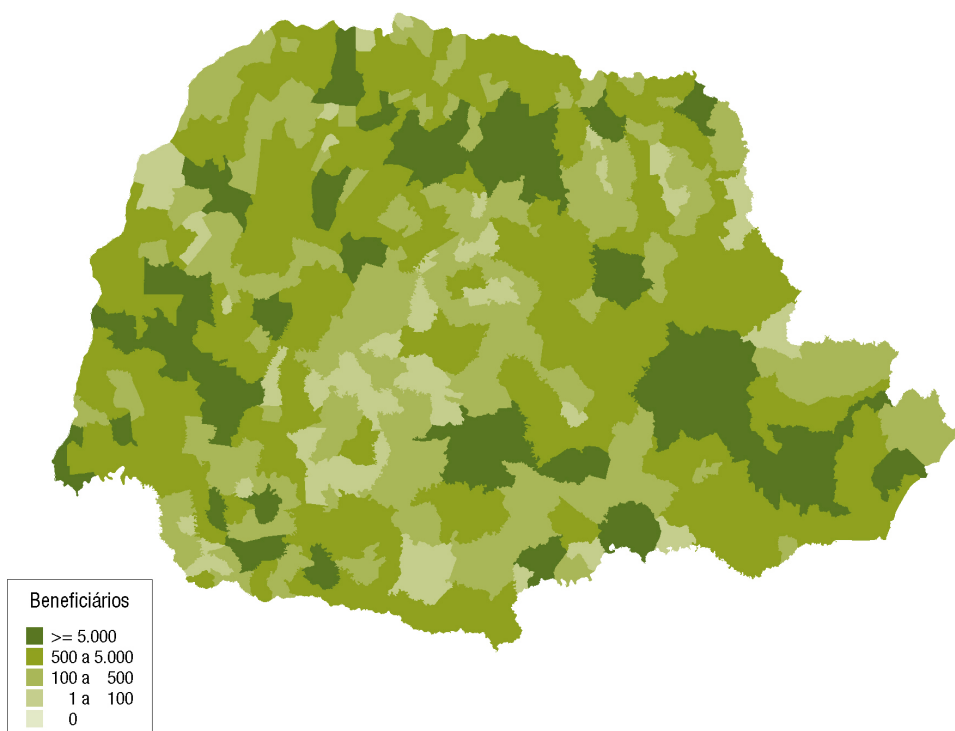


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	521	525	527	1,15
Beneficiários (x1000)	2.457	2.528	2.649	7,82
População (x1000)	10.440	10.512	10.578	1,32
Cobertura (%)	23,53	24,05	25,04	6,41
Contraprestação Média (R\$)	123,73	141,01	142,31	15,02
DM (%)	82,45	81,77	84,17	2,09
DC (%)	2,24	2,33	2,26	1,10
DA (%)	13,96	14,24	15,10	8,19
Combinado (%)	98,64	98,34	101,54	2,93
HHI (%)	5,85	5,70	5,87	0,40
C4 (%)	38,24	38,68	38,67	1,13

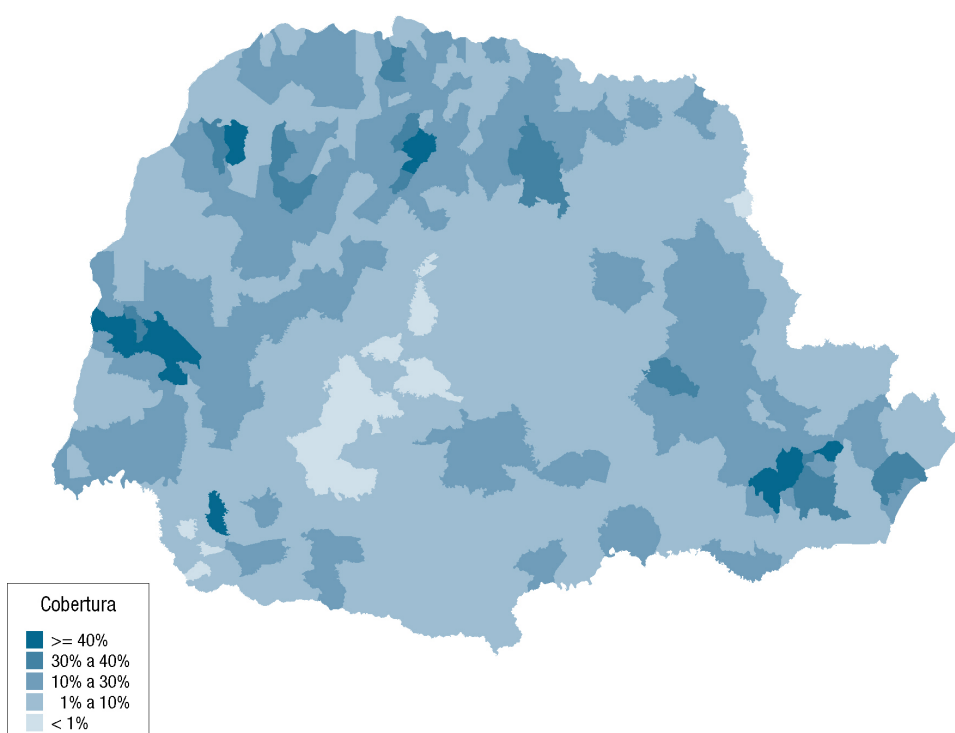


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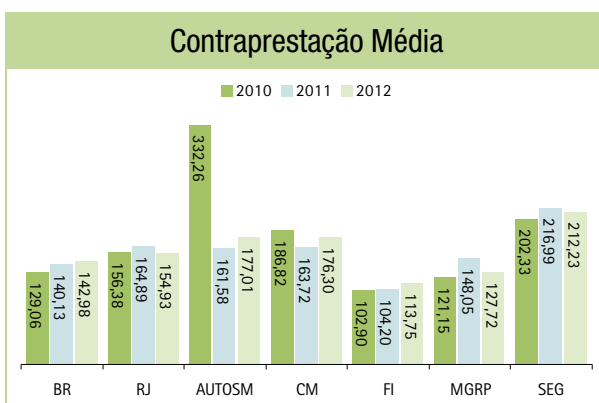
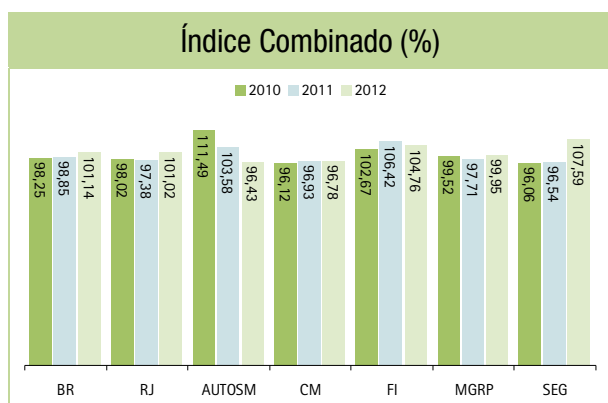
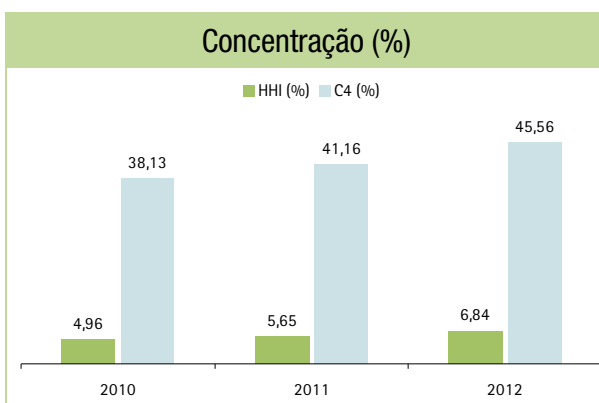
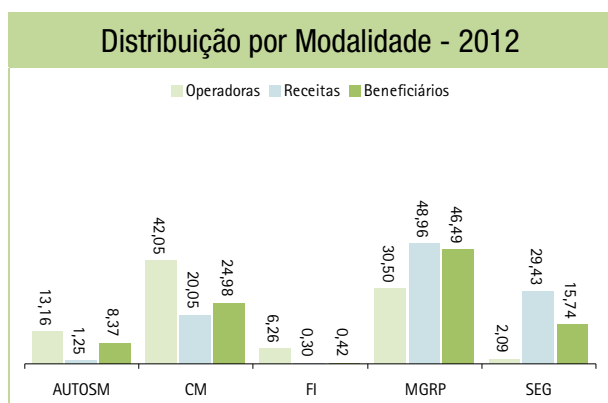
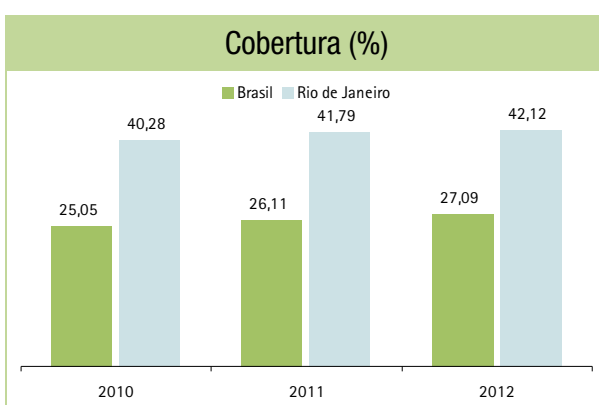
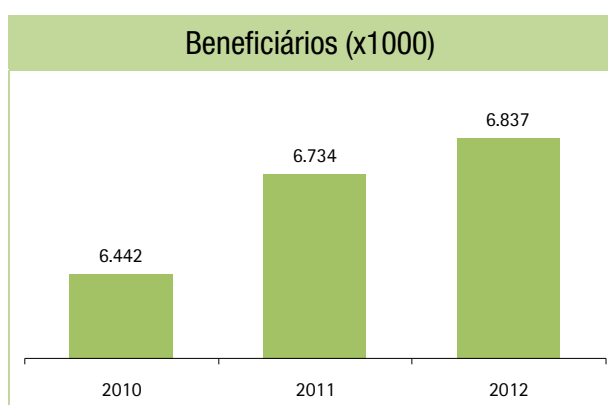
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

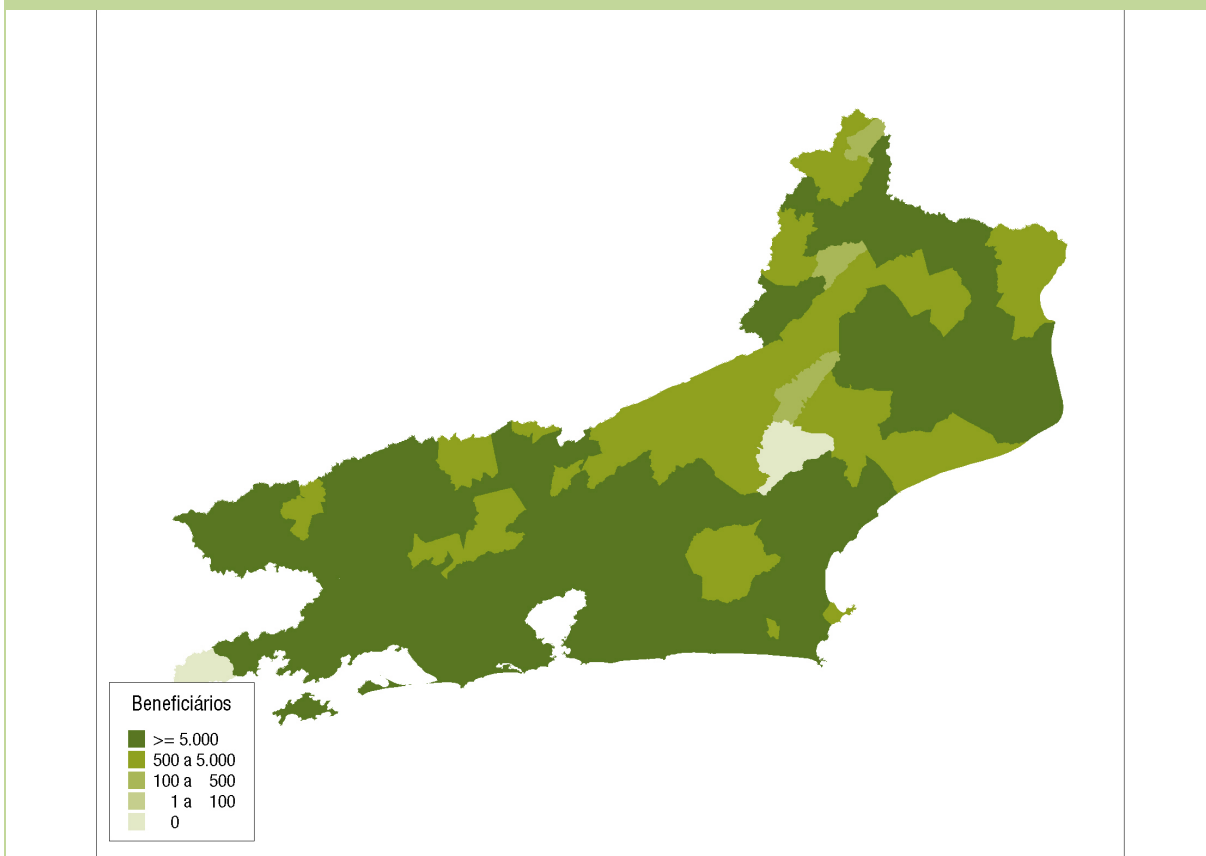


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	646	631	623	-3,56
Beneficiários (x1000)	6.442	6.734	6.837	6,12
População (x1000)	15.994	16.113	16.231	1,49
Cobertura (%)	40,28	41,79	42,12	4,57
Contraprestação Média (R\$)	156,38	164,89	154,93	-0,93
DM (%)	79,00	80,15	82,92	4,95
DC (%)	4,65	4,35	4,33	-6,96
DA (%)	14,37	12,88	13,77	-4,13
Combinado (%)	98,02	97,38	101,02	3,05
HHI (%)	4,96	5,65	6,84	37,79
C4 (%)	38,13	41,16	45,56	19,49

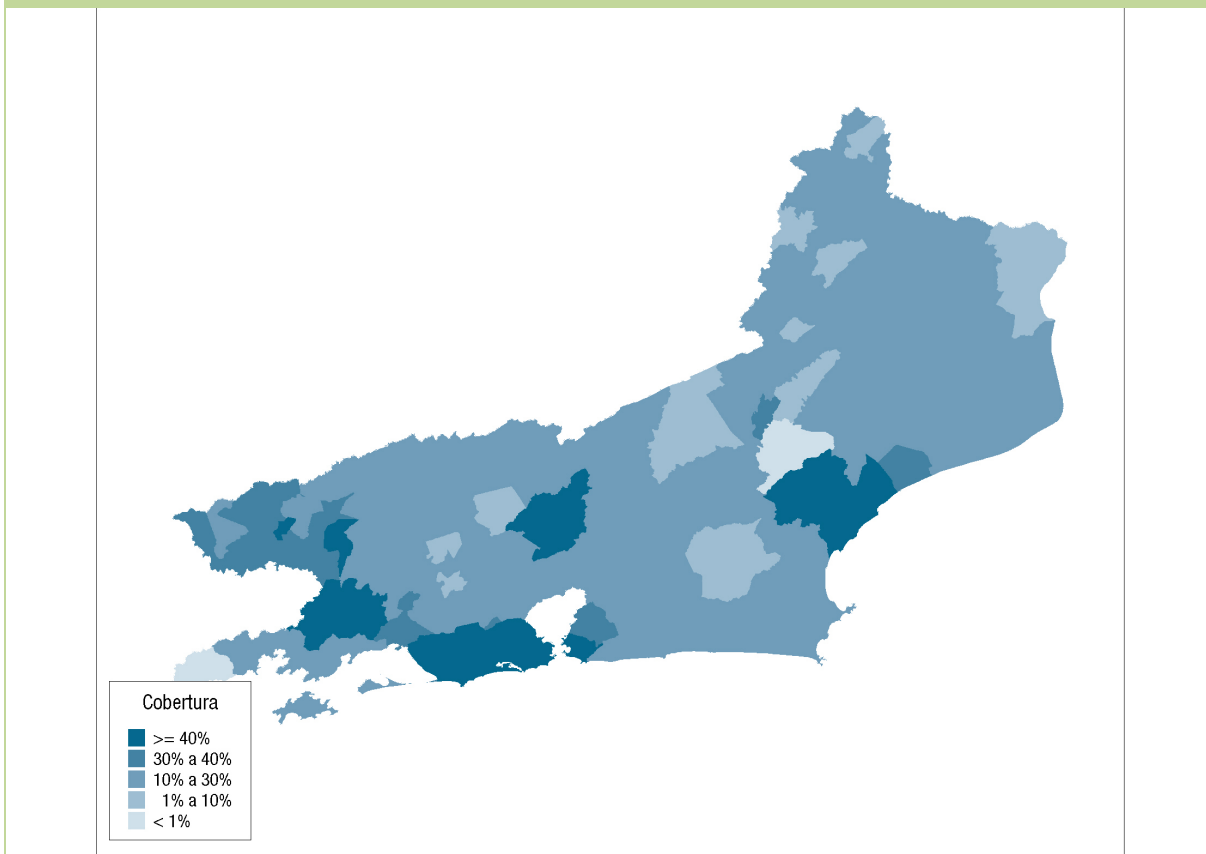


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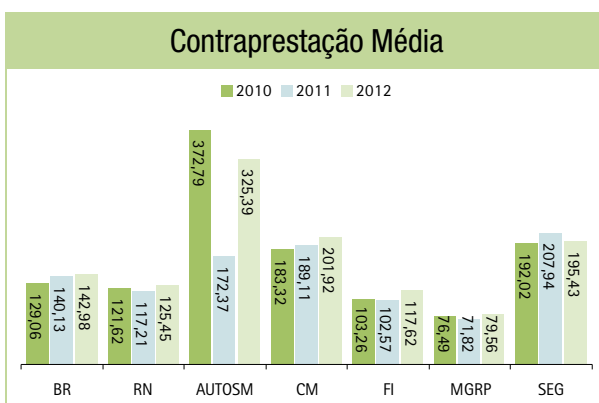
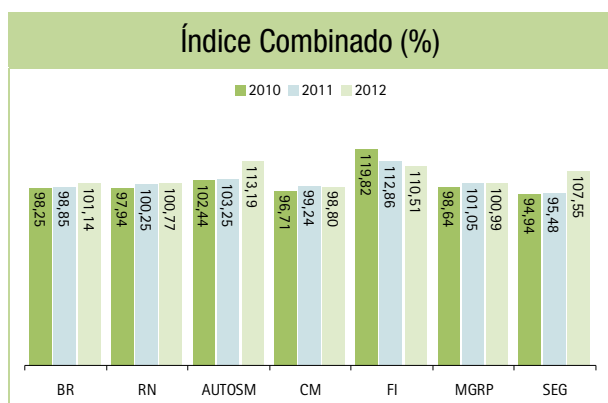
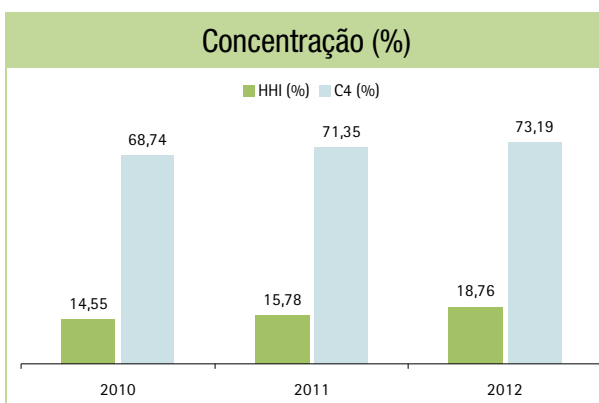
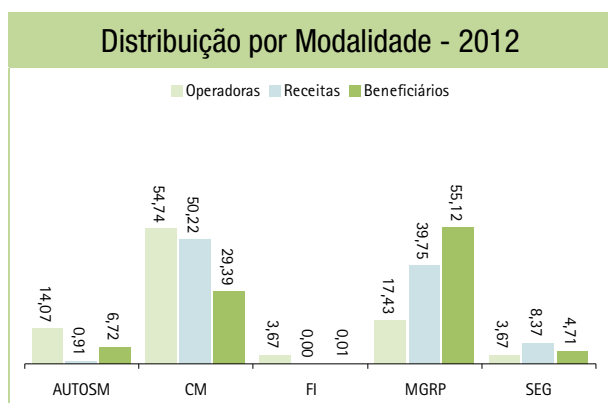
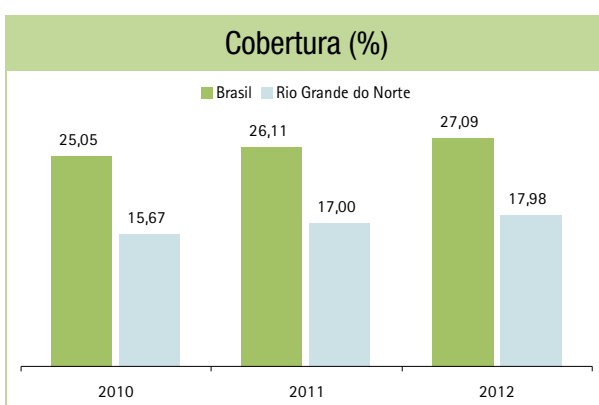
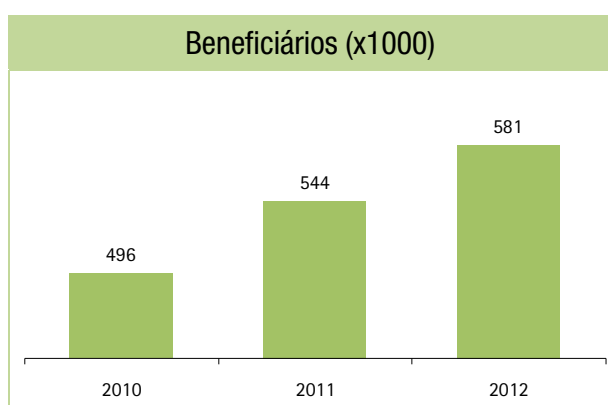
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

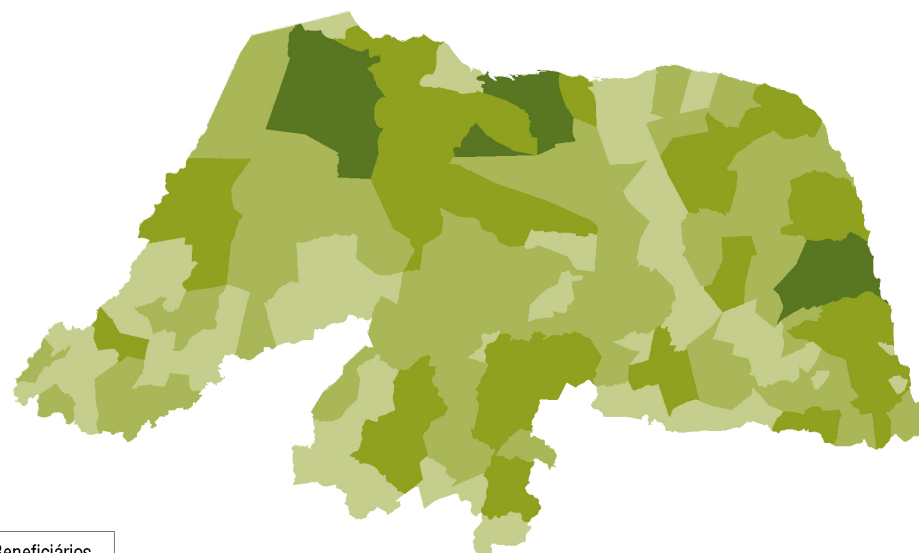


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	298	314	327	9,73
Beneficiários (x1000)	496	544	581	16,95
População (x1000)	3.168	3.199	3.228	1,90
Cobertura (%)	15,67	17,00	17,98	14,77
Contraprestação Média (R\$)	121,62	117,21	125,45	3,14
DM (%)	80,51	80,14	82,05	1,92
DC (%)	3,08	3,93	3,74	21,32
DA (%)	14,35	16,18	14,98	4,33
Combinado (%)	97,94	100,25	100,77	2,88
HHI (%)	14,55	15,78	18,76	28,89
C4 (%)	68,74	71,35	73,19	6,48

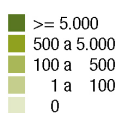


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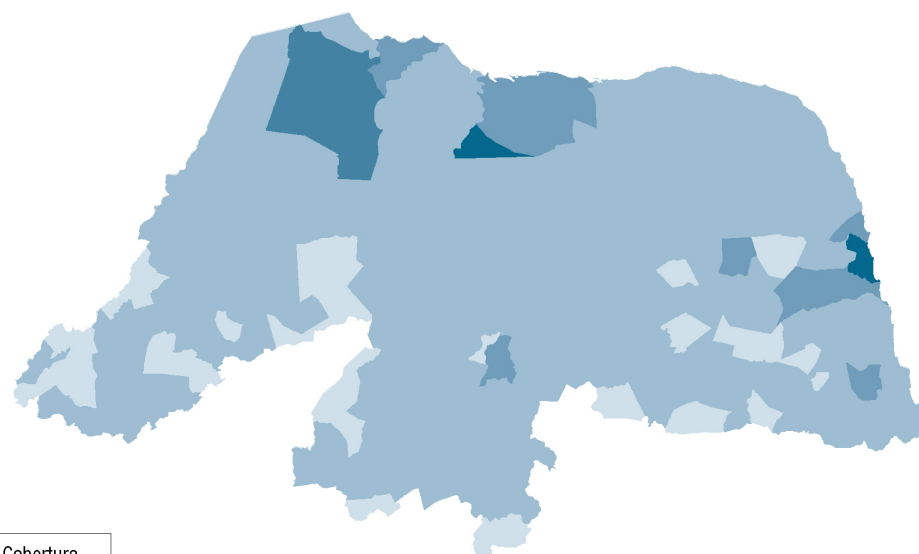
Mapa de Beneficiários - 2012



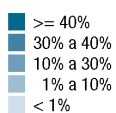
Beneficiários



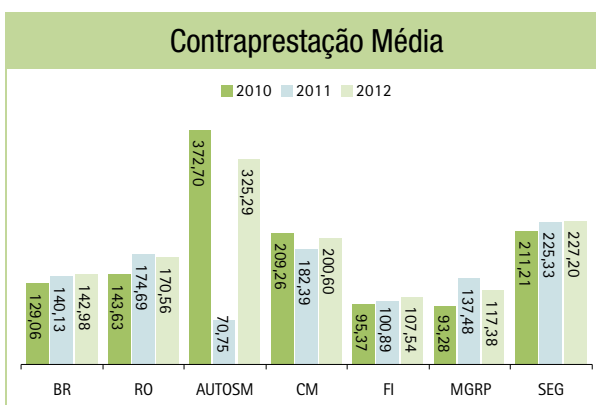
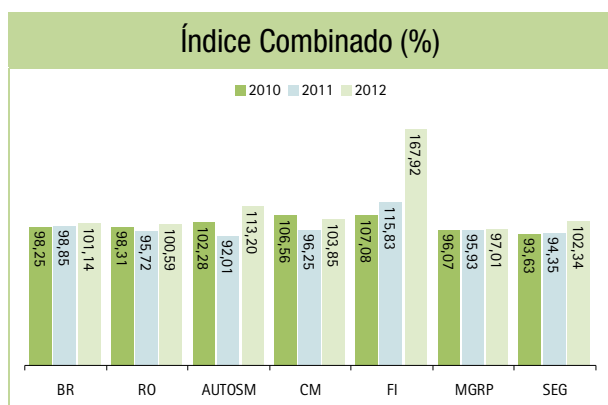
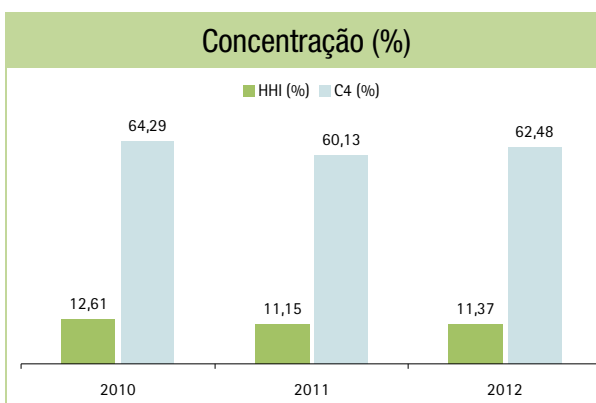
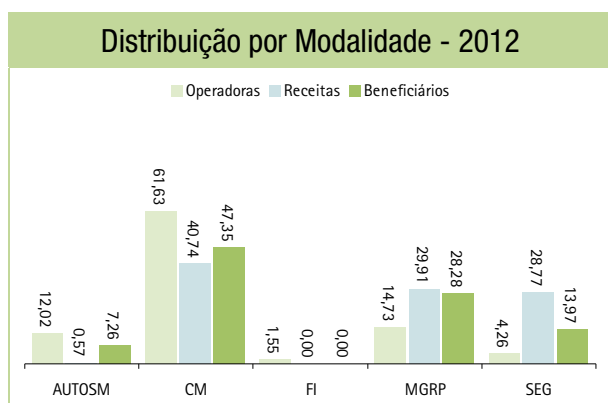
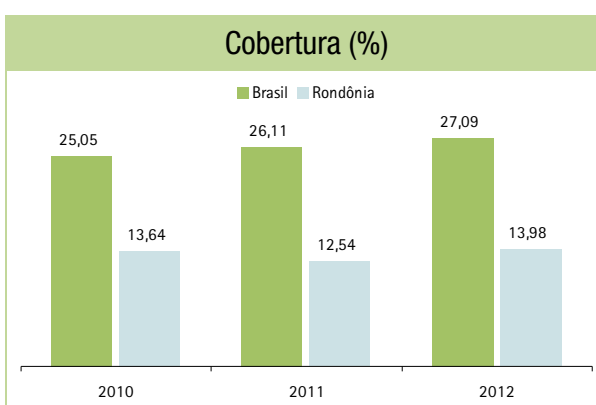
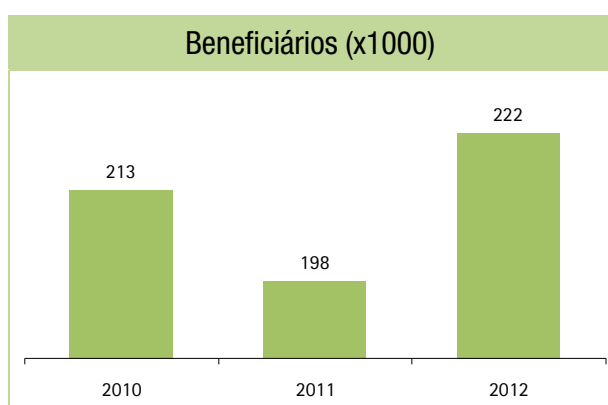
Mapa de Cobertura - 2012



Cobertura

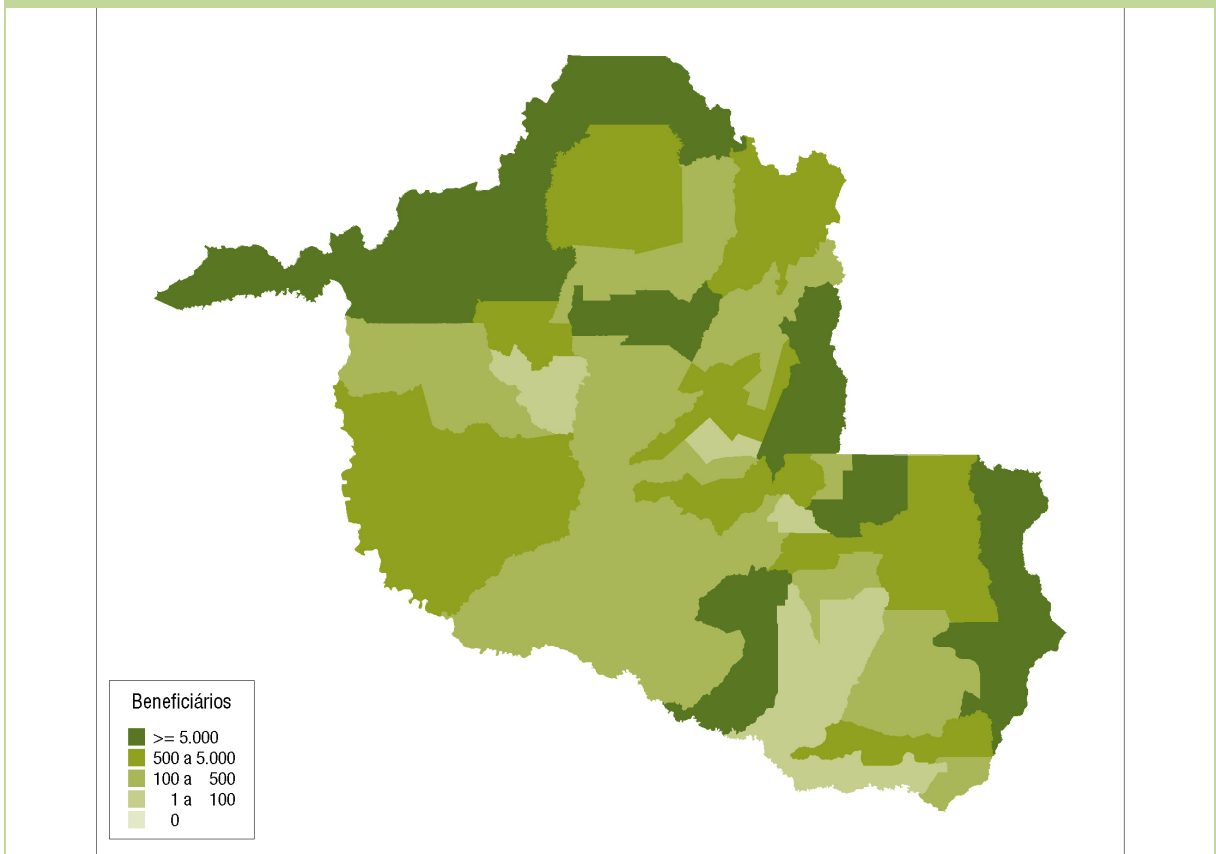


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	249	253	258	3,61
Beneficiários (x1000)	213	198	222	4,41
População (x1000)	1.561	1.576	1.590	1,89
Cobertura (%)	13,64	12,54	13,98	2,47
Contraprestação Média (R\$)	143,63	174,69	170,56	18,75
DM (%)	79,51	77,77	82,79	4,12
DC (%)	2,70	3,11	3,27	21,21
DA (%)	16,10	14,84	14,52	-9,78
Combinado (%)	98,31	95,72	100,59	2,31
HHI (%)	12,61	11,15	11,37	-9,87
C4 (%)	64,29	60,13	62,48	-2,81

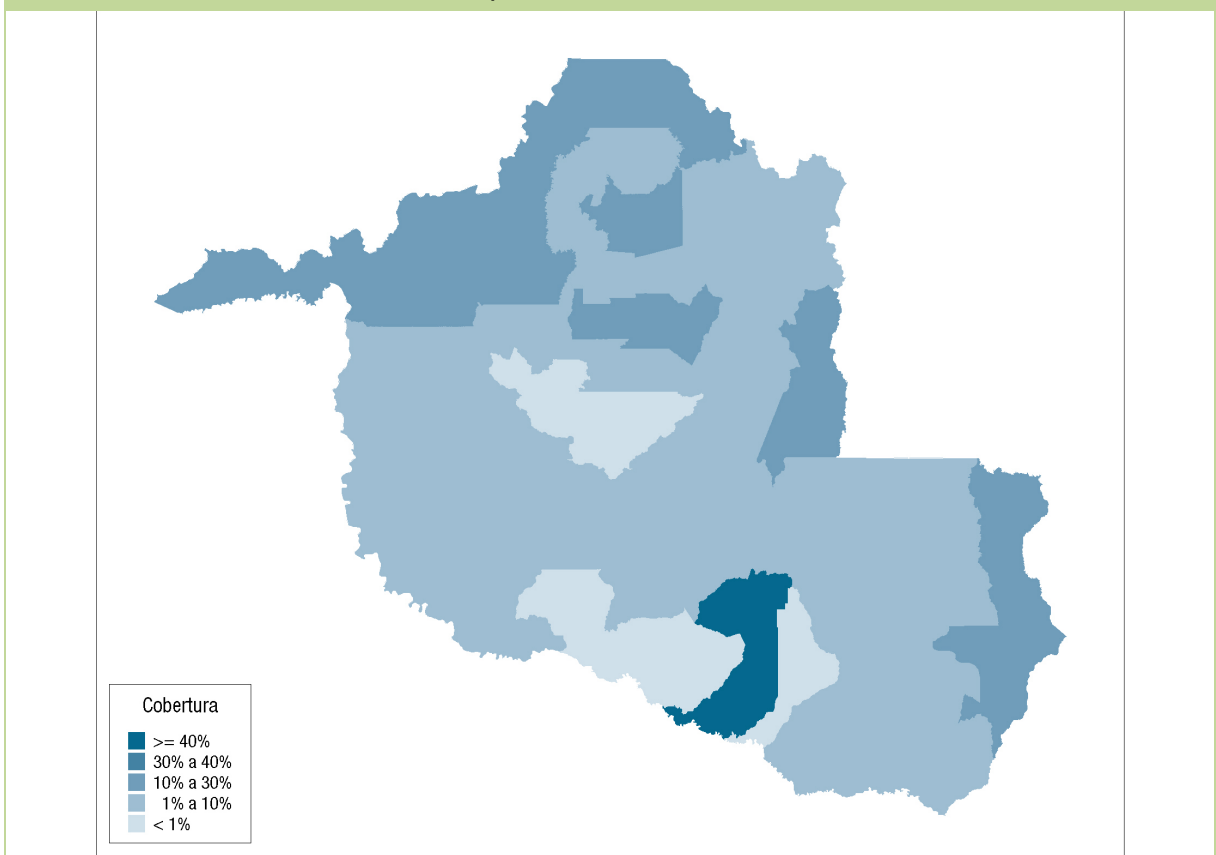


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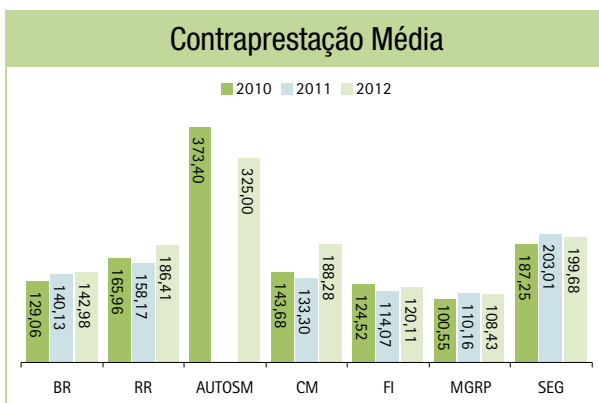
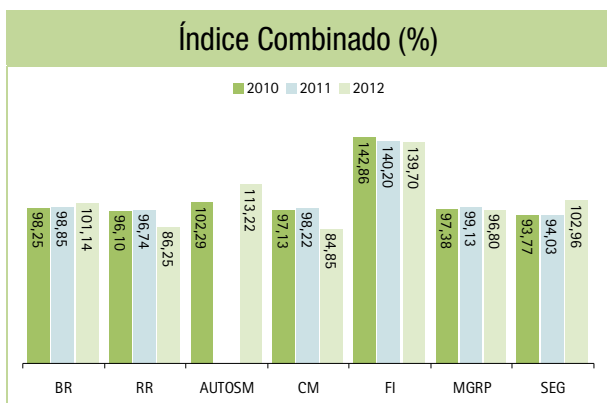
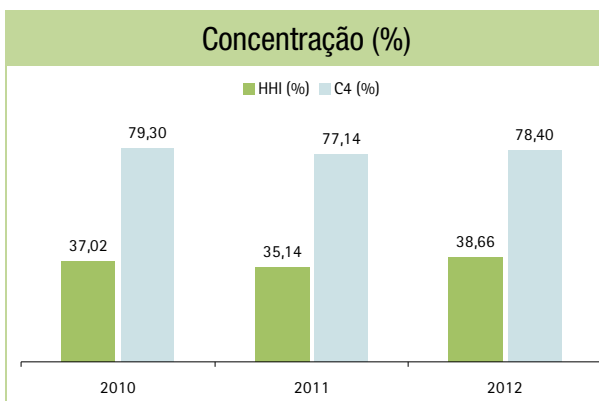
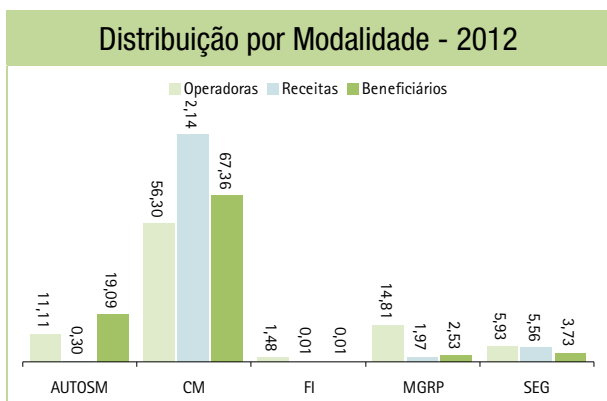
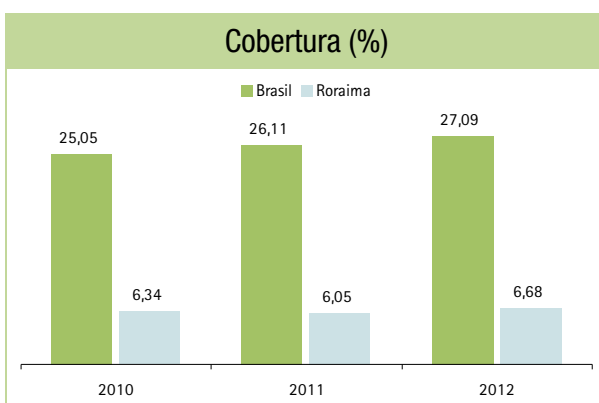
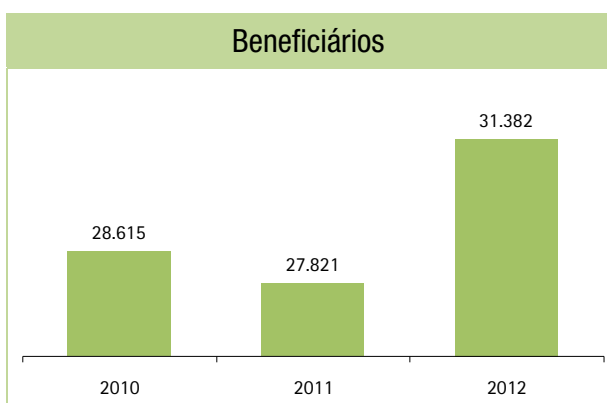
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

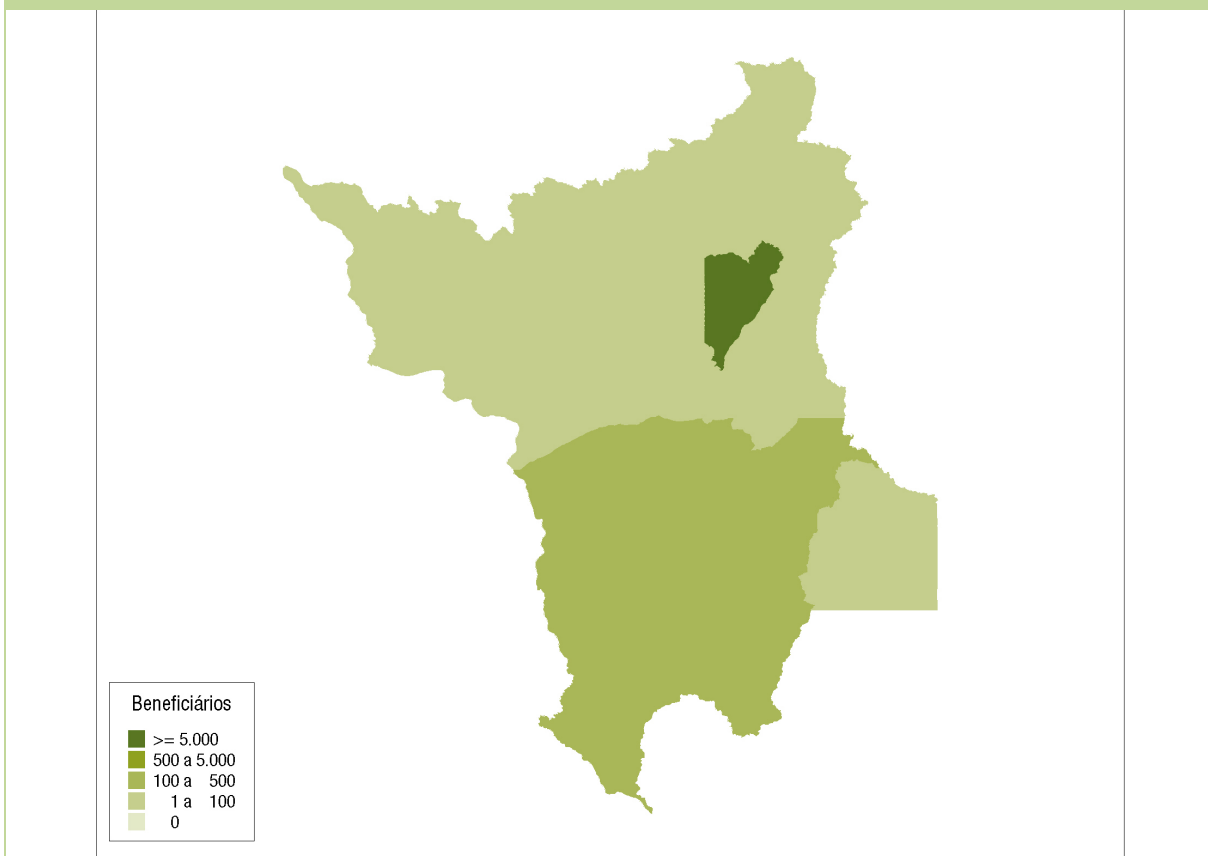


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	132	131	135	2,27
Beneficiários	28.615	27.821	31.382	9,67
População (x1000)	451	460	470	4,05
Cobertura (%)	6,34	6,05	6,68	5,40
Contraprestação Média (R\$)	165,96	158,17	186,41	12,32
DM (%)	82,13	82,65	58,00	-29,38
DC (%)	3,58	3,14	0,94	-73,60
DA (%)	10,40	10,95	27,31	162,65
Combinado (%)	96,10	96,74	86,25	-10,25
HHI (%)	37,02	35,14	38,66	4,44
C4 (%)	79,30	77,14	78,40	-1,14

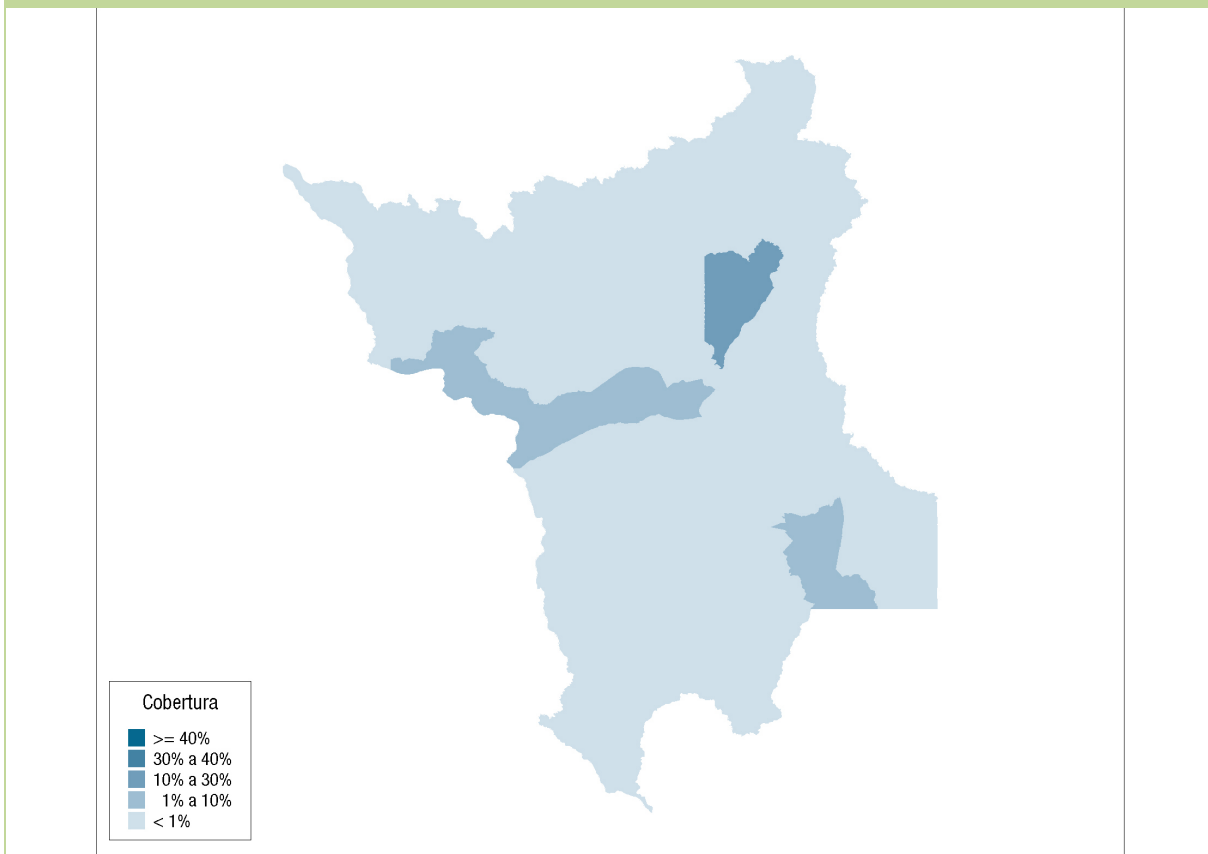


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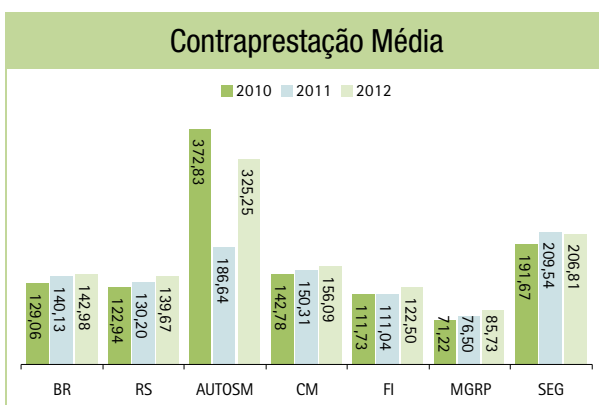
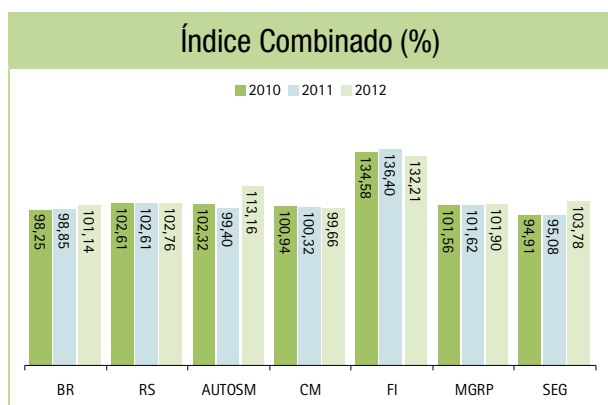
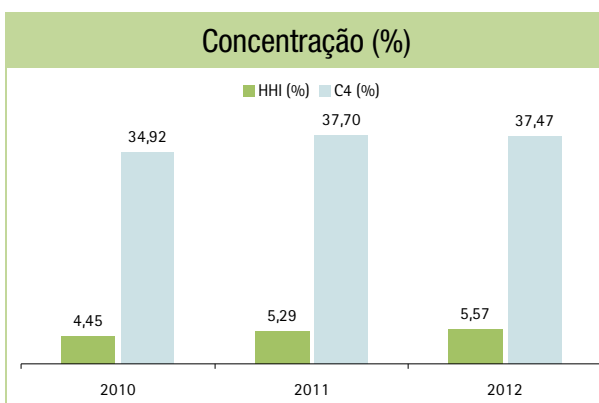
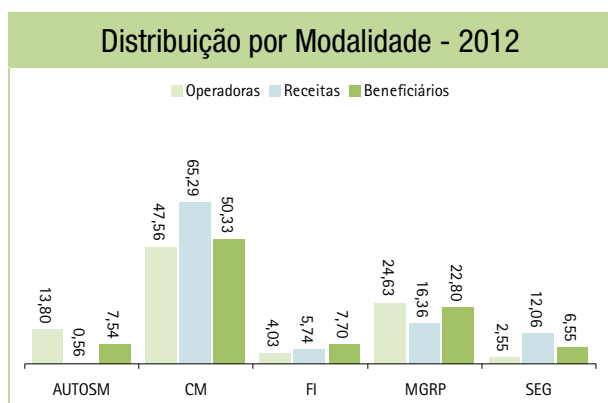
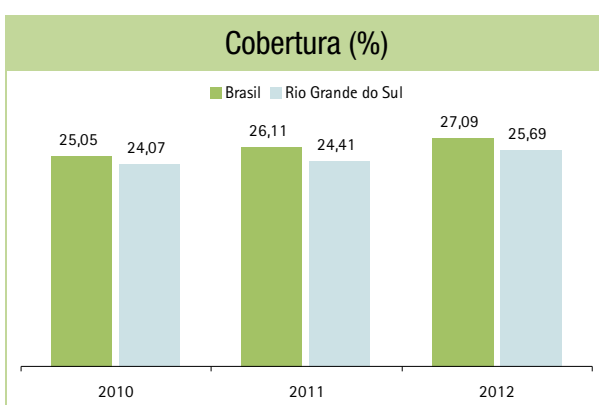
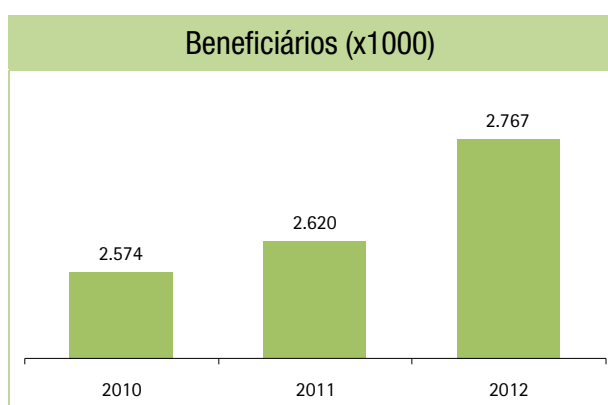
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

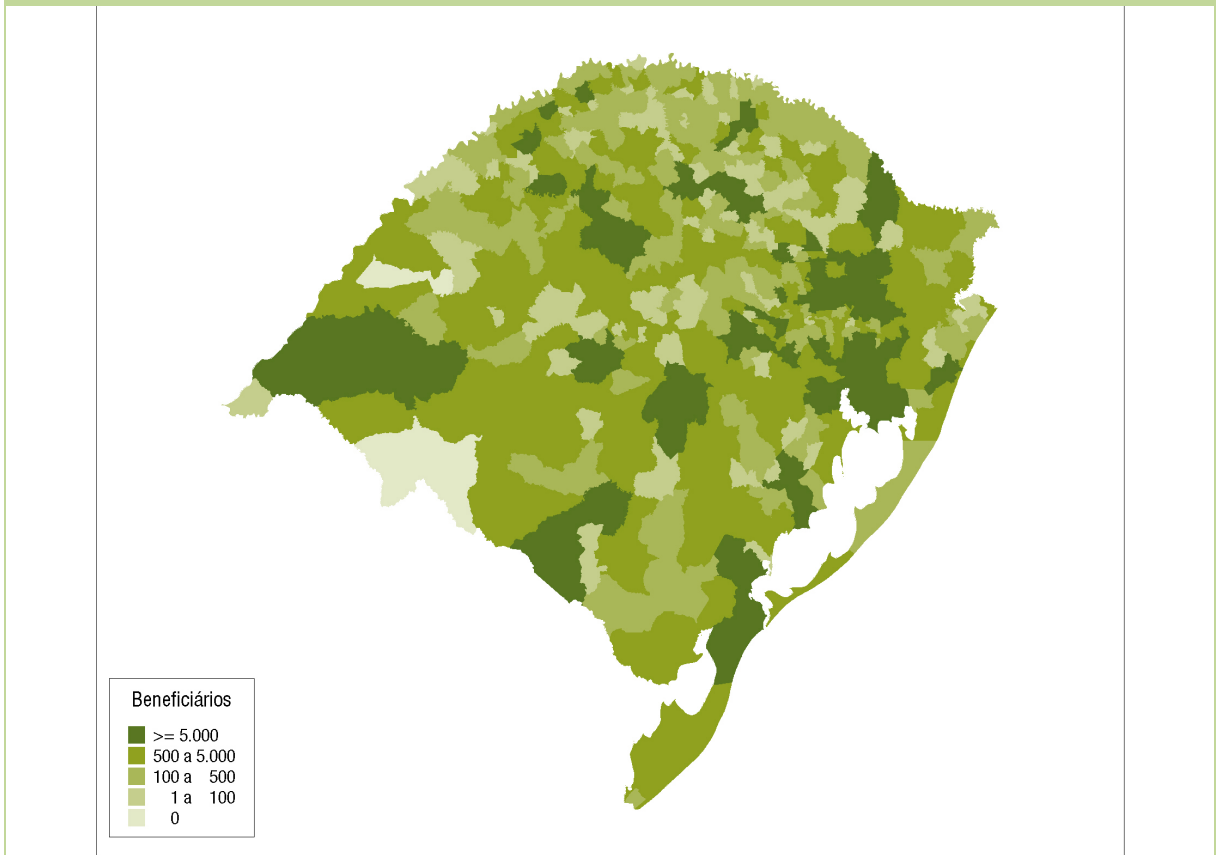


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	461	474	471	2,17
Beneficiários (x1000)	2.574	2.620	2.767	7,48
População (x1000)	10.696	10.733	10.771	0,70
Cobertura (%)	24,07	24,41	25,69	6,73
Contraprestação Média (R\$)	122,94	130,20	139,67	13,61
DM (%)	82,37	82,27	82,85	0,59
DC (%)	1,59	1,58	1,68	5,96
DA (%)	18,65	18,76	18,22	-2,32
Combinado (%)	102,61	102,61	102,76	0,14
HHI (%)	4,45	5,29	5,57	25,11
C4 (%)	34,92	37,70	37,47	7,30

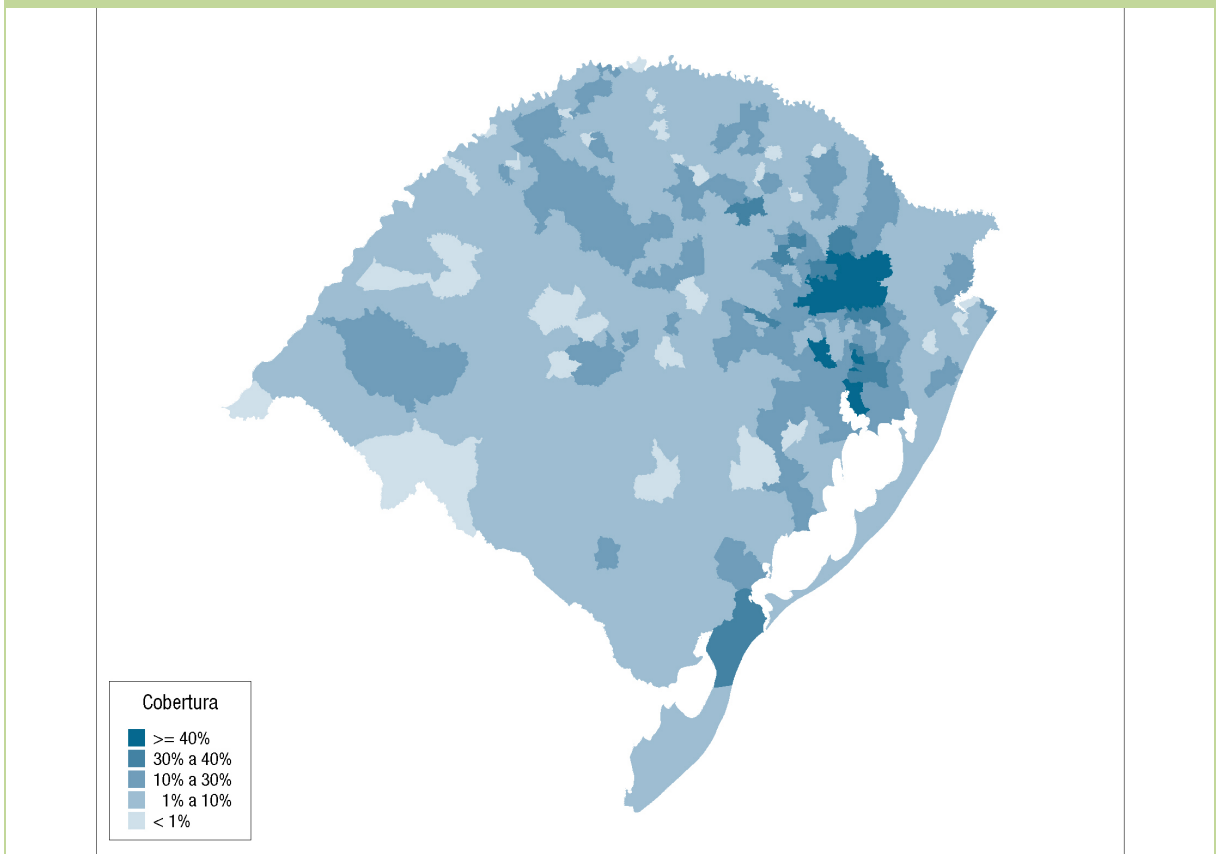


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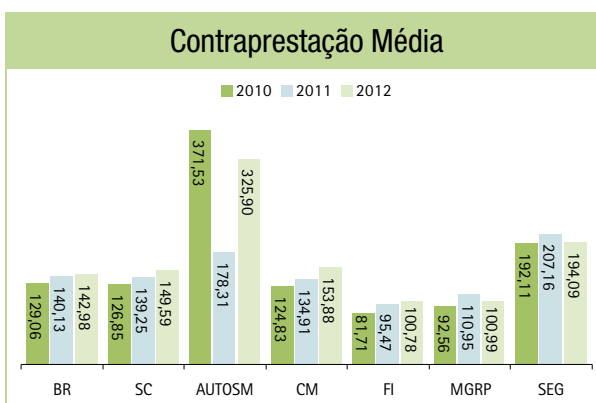
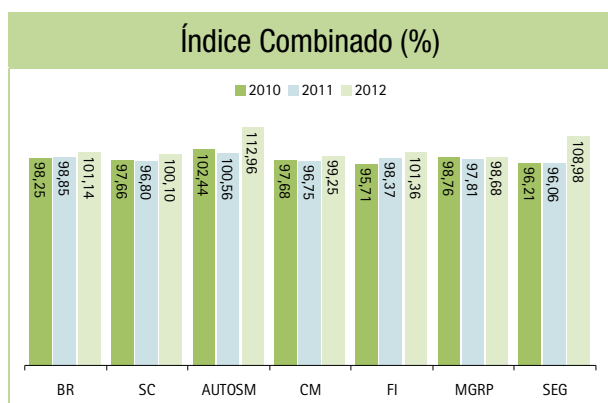
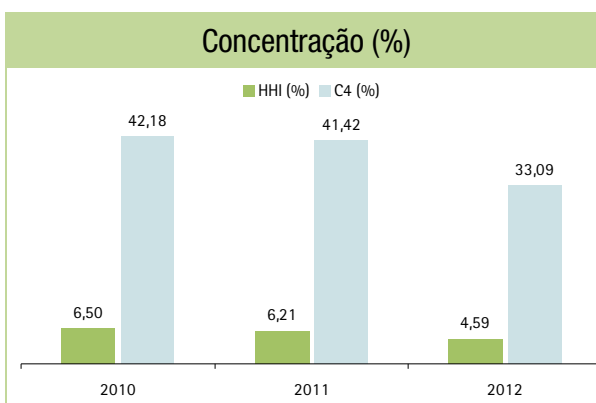
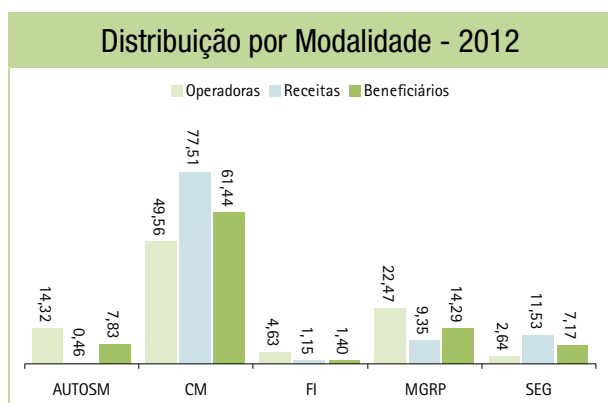
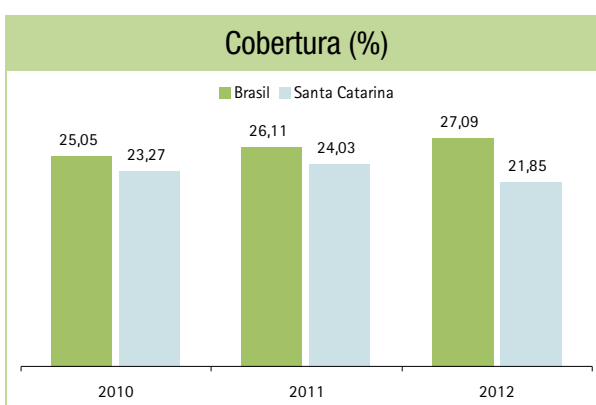
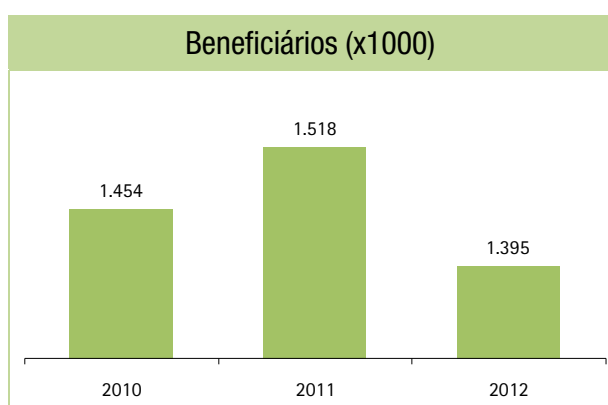
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

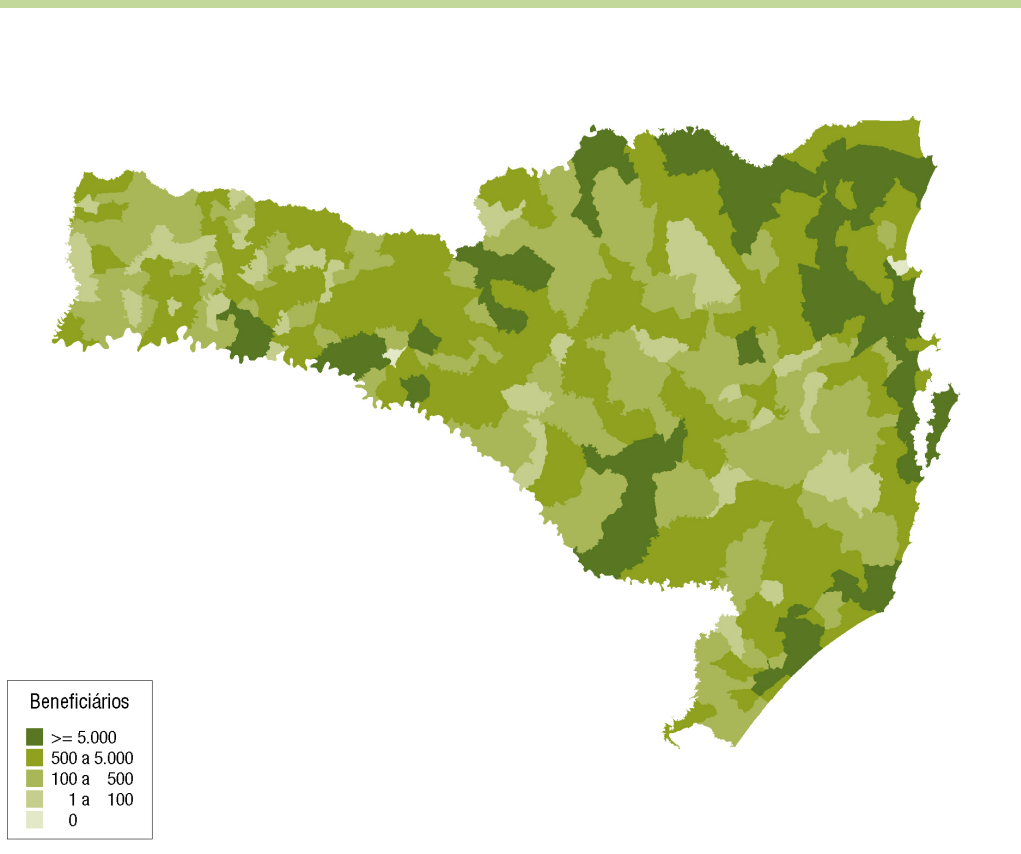


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	450	448	454	0,89
Beneficiários (x1000)	1.454	1.518	1.395	-4,09
População (x1000)	6.250	6.317	6.383	2,14
Cobertura (%)	23,27	24,03	21,85	-6,10
Contraprestação Média (R\$)	126,85	139,25	149,59	17,93
DM (%)	84,26	83,43	85,38	1,33
DC (%)	1,48	1,35	1,55	4,86
DA (%)	11,92	12,02	13,17	10,56
Combinado (%)	97,66	96,80	100,10	2,51
HHI (%)	6,50	6,21	4,59	-29,38
C4 (%)	42,18	41,42	33,09	-21,55

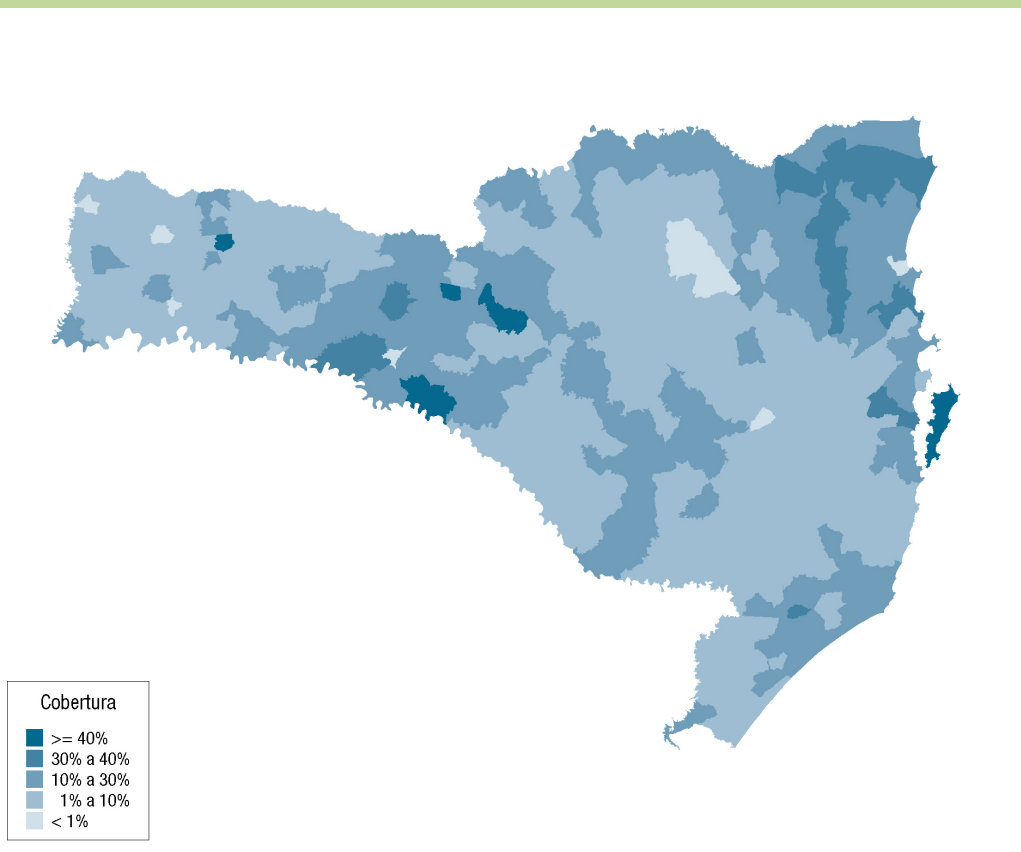


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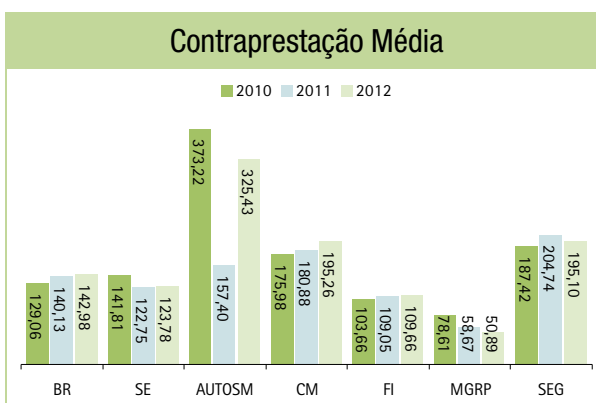
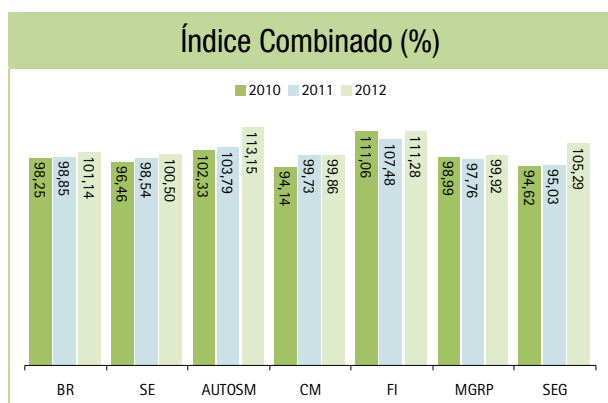
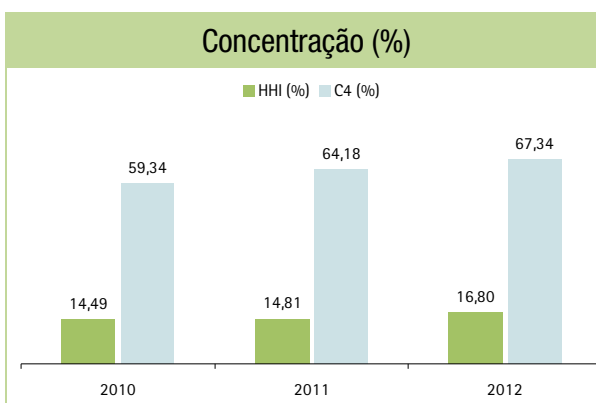
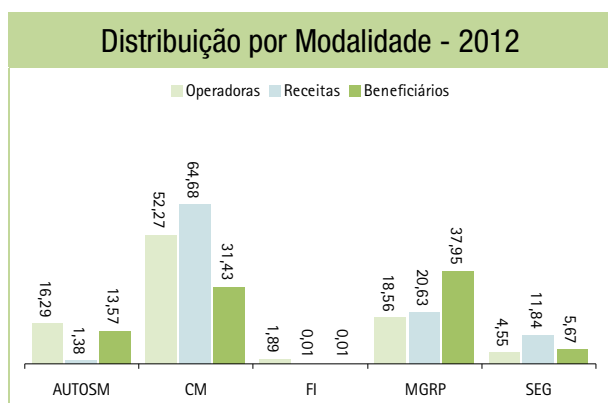
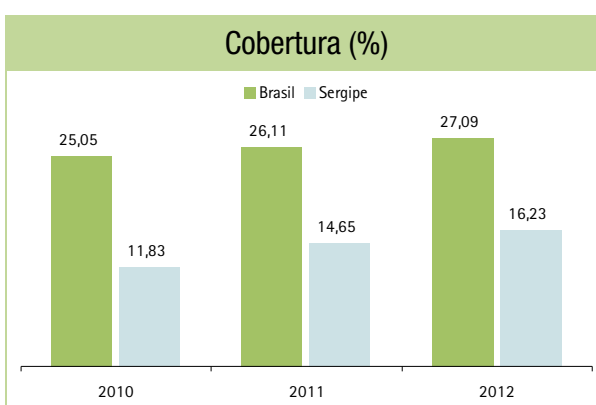
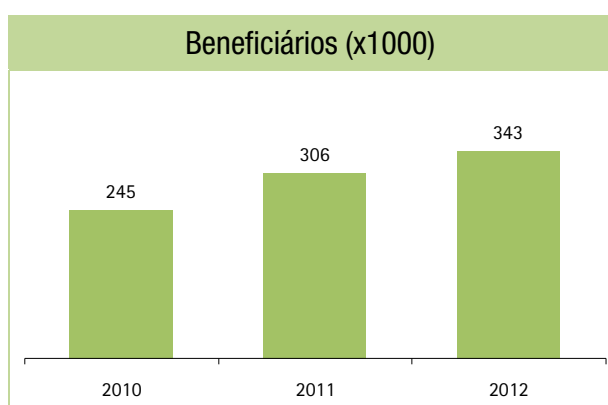
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

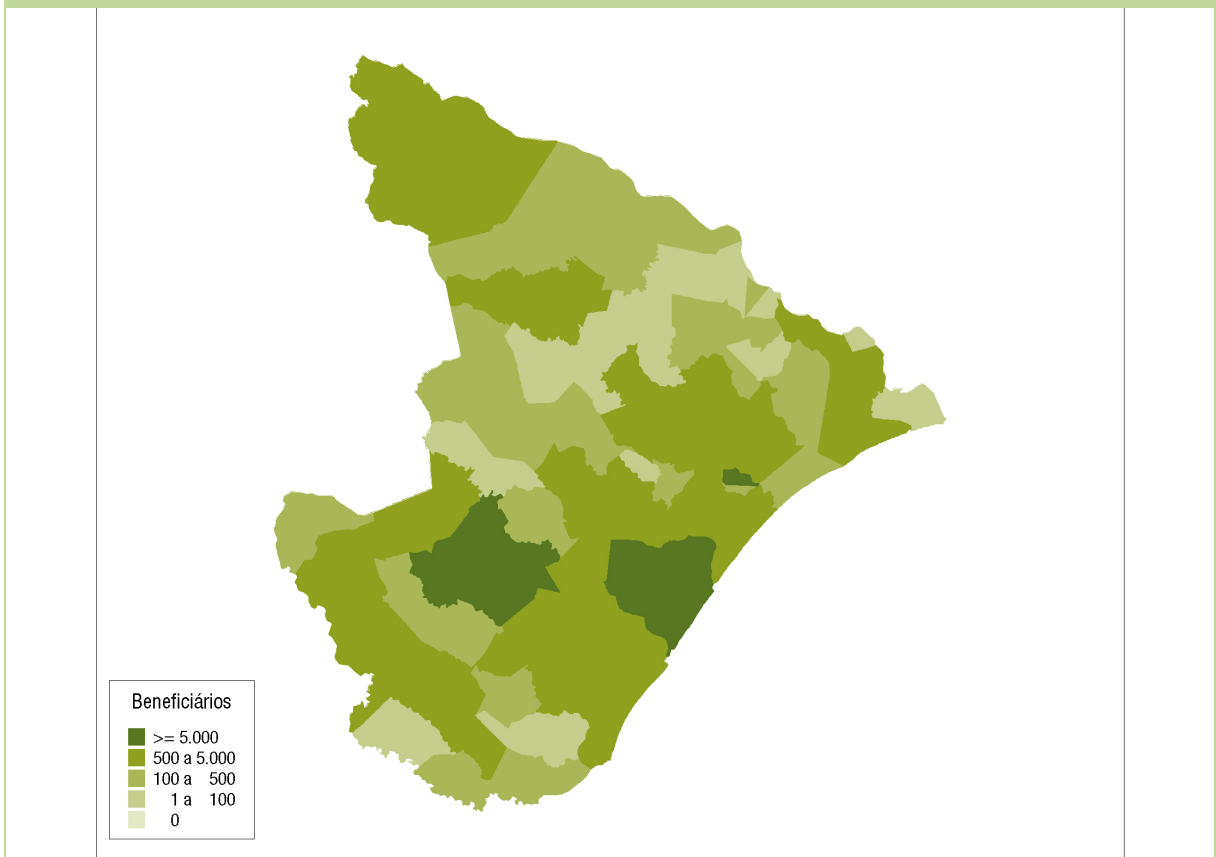


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	262	264	264	0,76
Beneficiários (x1000)	245	306	343	40,13
População (x1000)	2.068	2.090	2.111	2,07
Cobertura (%)	11,83	14,65	16,23	37,28
Contraprestação Média (R\$)	141,81	122,75	123,78	-12,71
DM (%)	79,76	80,19	83,60	4,81
DC (%)	2,44	2,71	3,27	33,96
DA (%)	14,25	15,64	13,63	-4,36
Combinado (%)	96,46	98,54	100,50	4,19
HHI (%)	14,49	14,81	16,80	15,91
C4 (%)	59,34	64,18	67,34	13,47

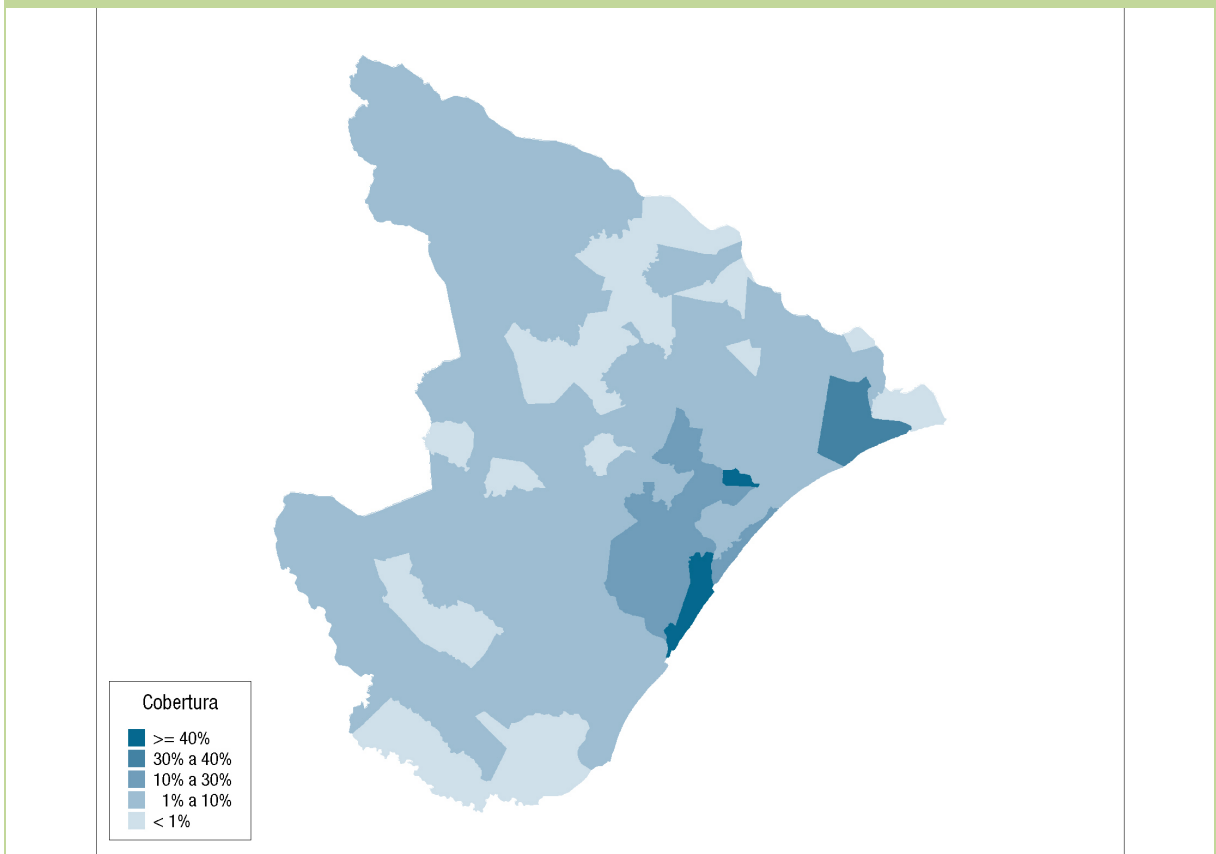


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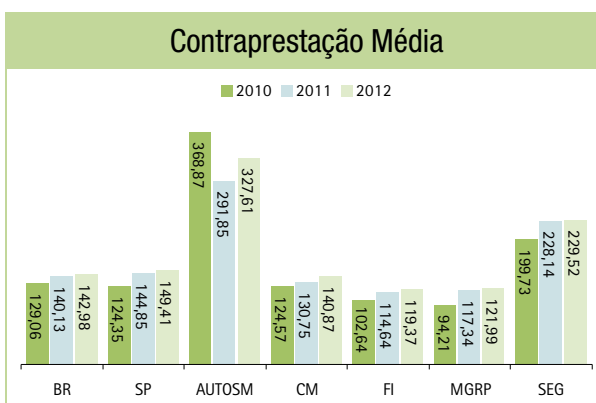
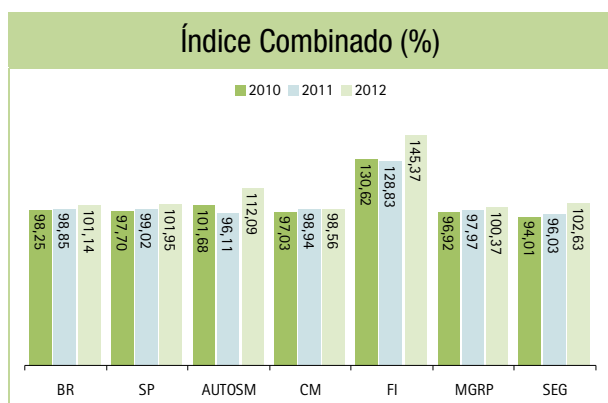
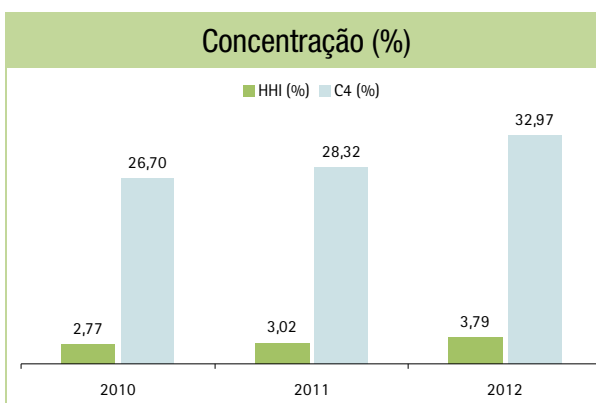
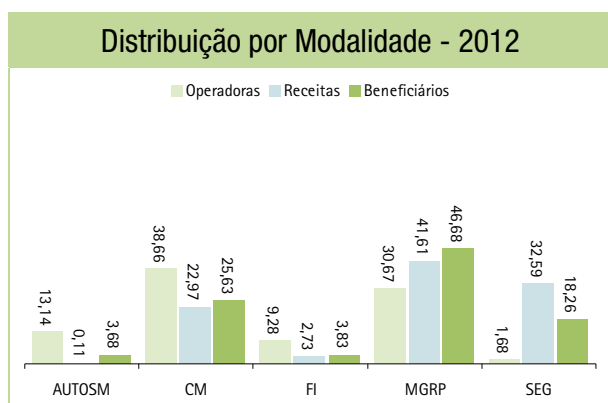
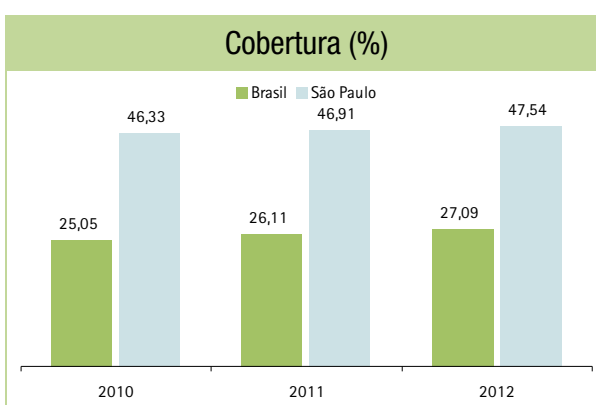
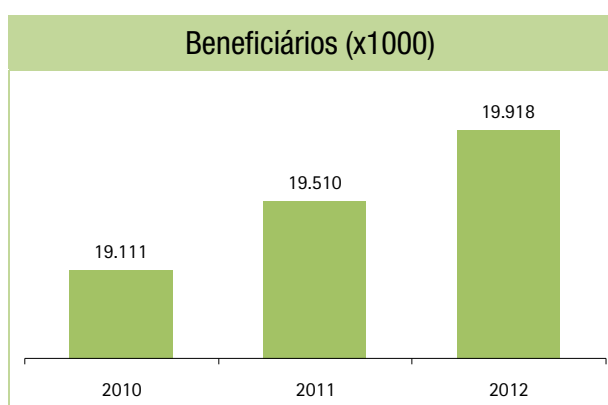
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

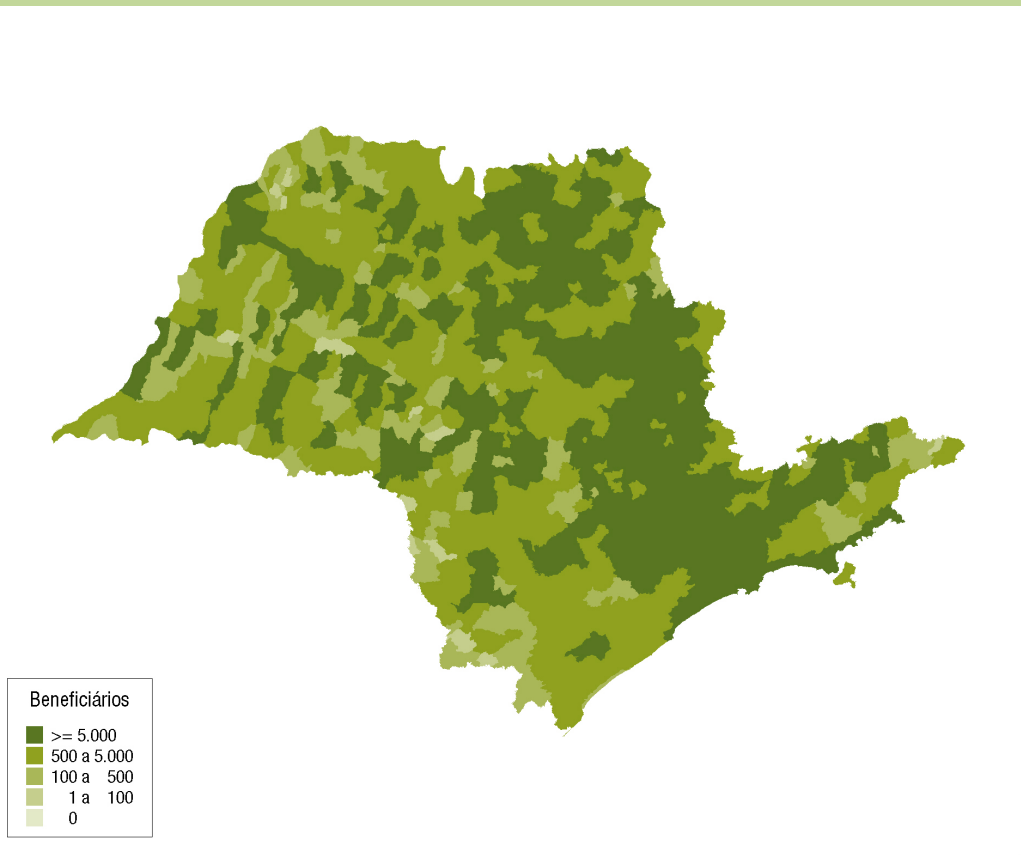


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	814	813	776	-4,67
Beneficiários (x1000)	19.111	19.510	19.918	4,22
População (x1000)	41.252	41.587	41.901	1,57
Cobertura (%)	46,33	46,91	47,54	2,61
Contraprestação Média (R\$)	124,35	144,85	149,41	20,16
DM (%)	78,32	80,05	82,75	5,66
DC (%)	4,11	3,76	3,76	-8,52
DA (%)	15,27	15,21	15,45	1,15
Combinado (%)	97,70	99,02	101,95	4,36
HHI (%)	2,77	3,02	3,79	36,94
C4 (%)	26,70	28,32	32,97	23,48

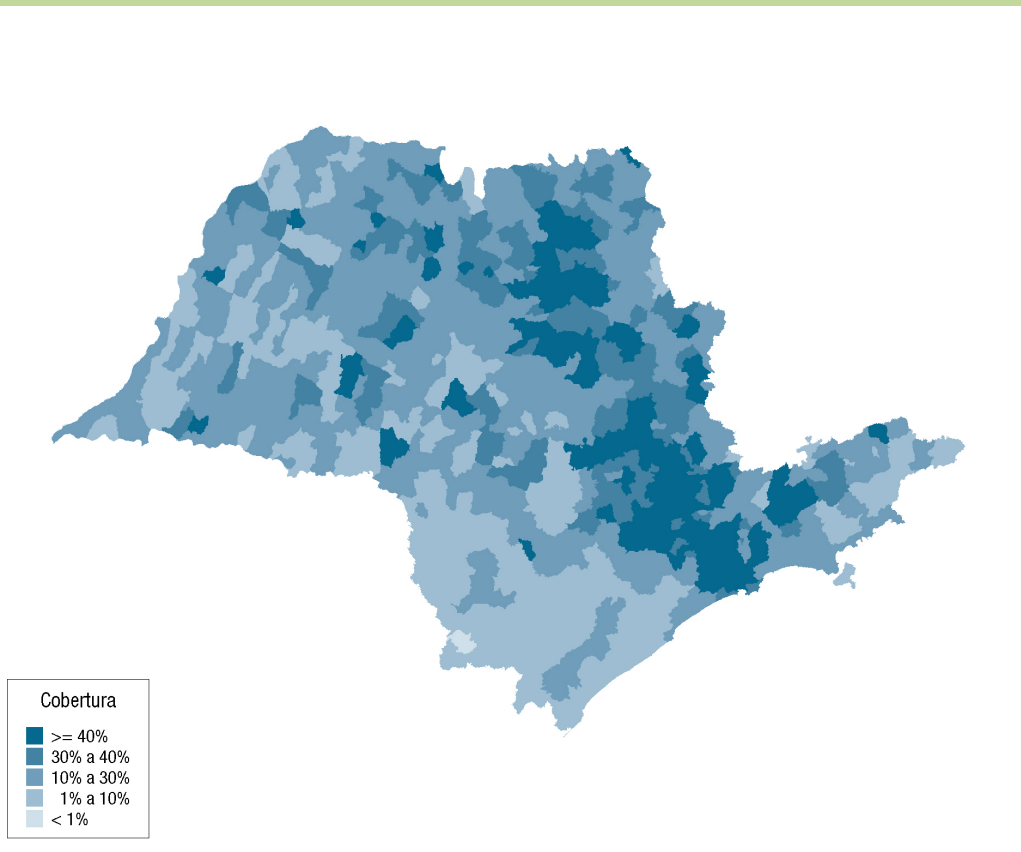


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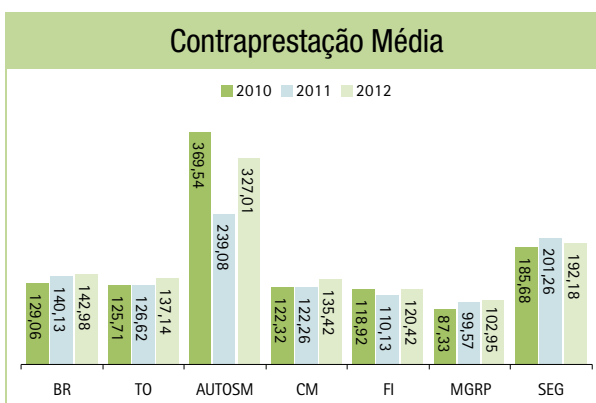
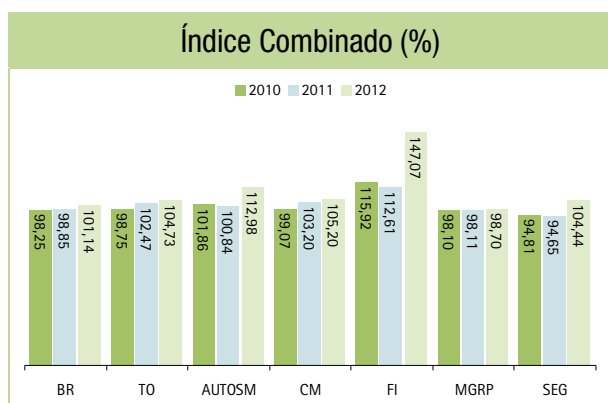
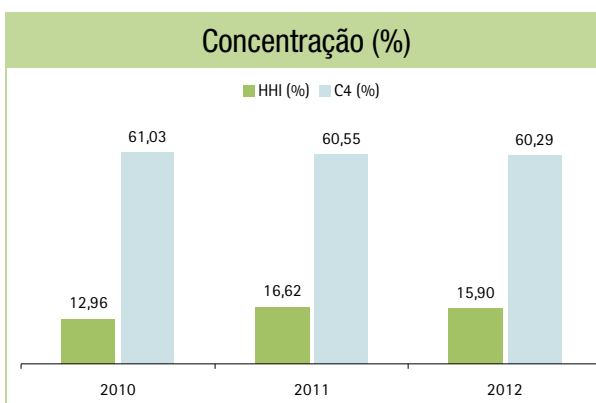
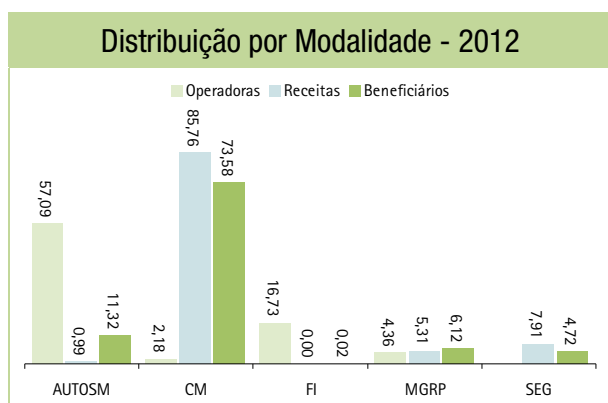
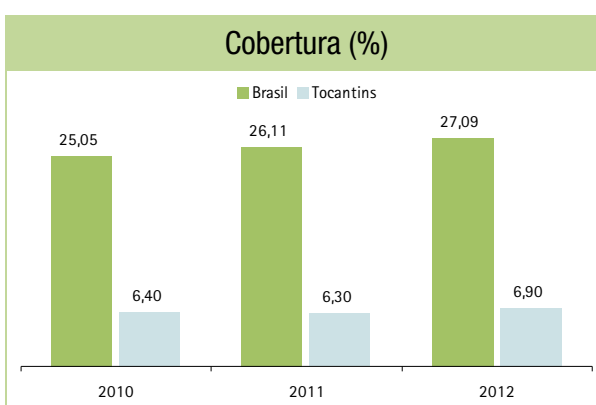
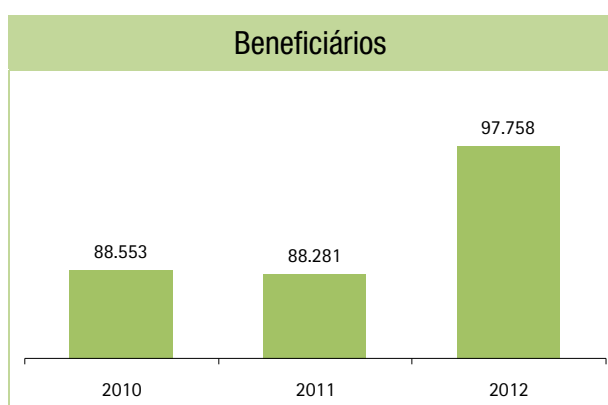
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

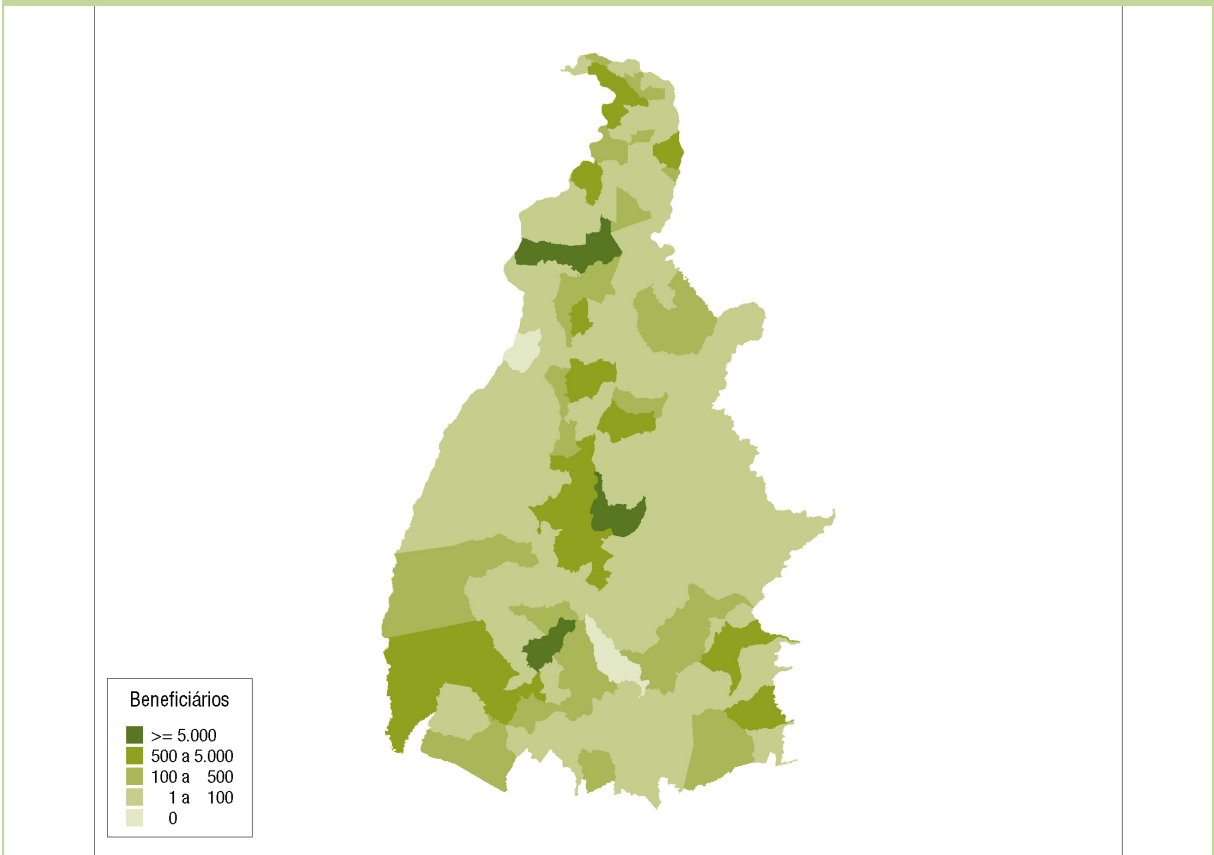


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	271	272	275	1,48
Beneficiários	88.553	88.281	97.758	10,39
População (x1000)	1.383	1.401	1.418	2,48
Cobertura (%)	6,40	6,30	6,90	7,73
Contraprestação Média (R\$)	125,71	126,62	137,14	9,09
DM (%)	80,43	83,63	87,03	8,20
DC (%)	1,68	1,87	1,61	-4,02
DA (%)	16,64	16,97	16,10	-3,29
Combinado (%)	98,75	102,47	104,73	6,05
HHI (%)	12,96	16,62	15,90	22,72
C4 (%)	61,03	60,55	60,29	-1,22

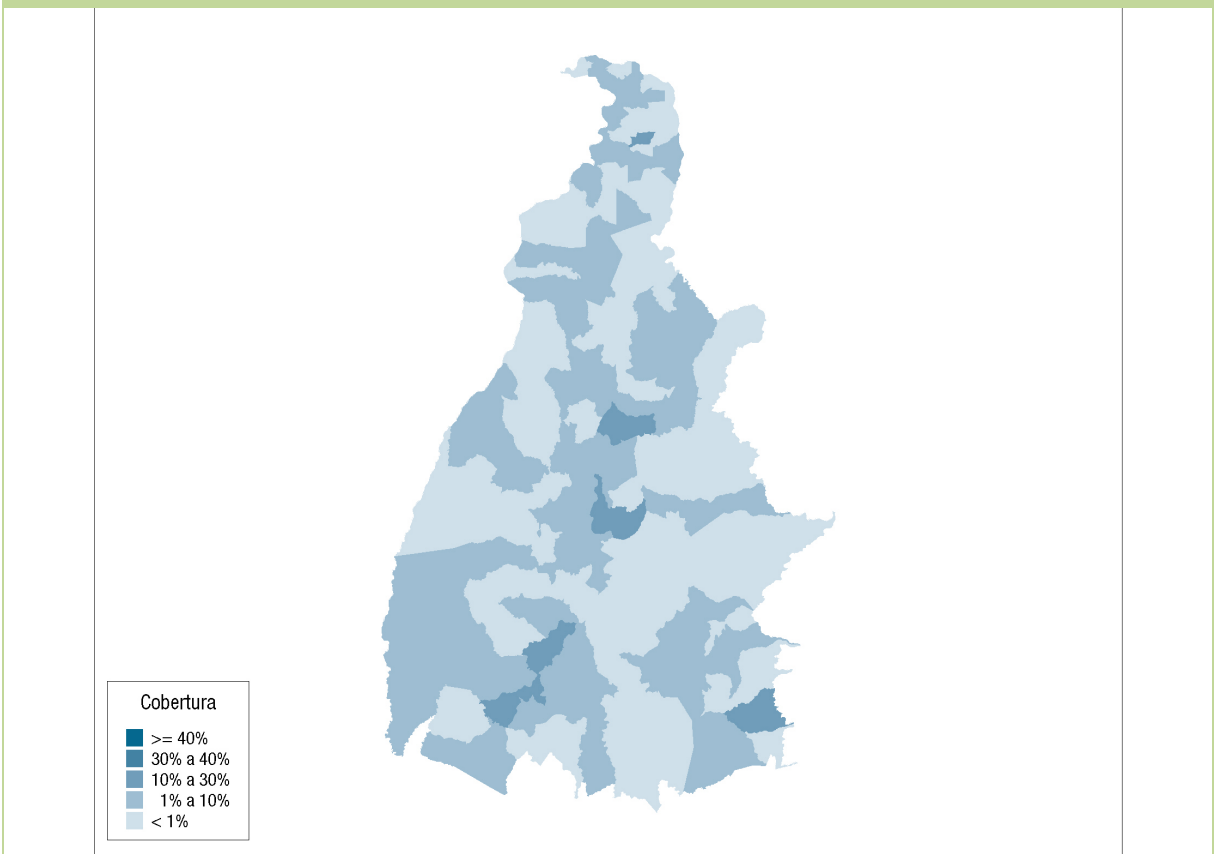


Fontes: IBGE

Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

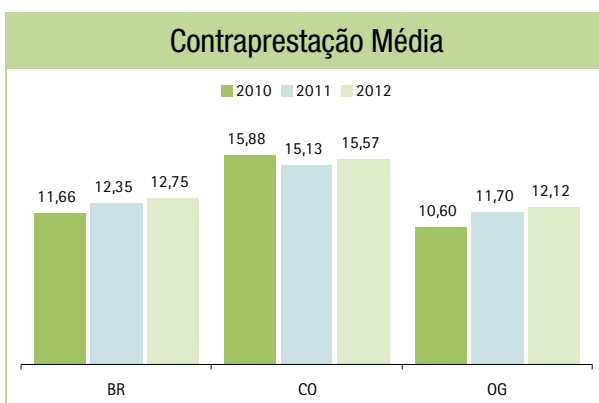
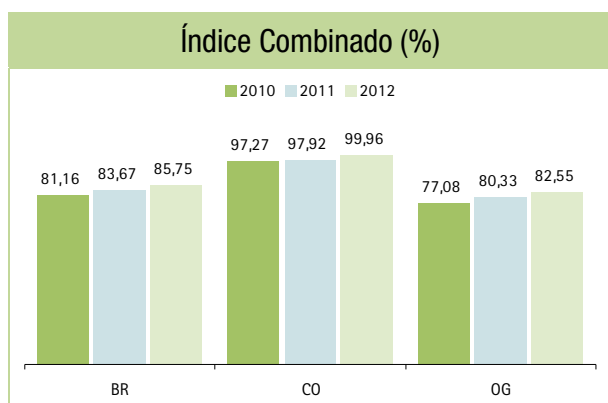
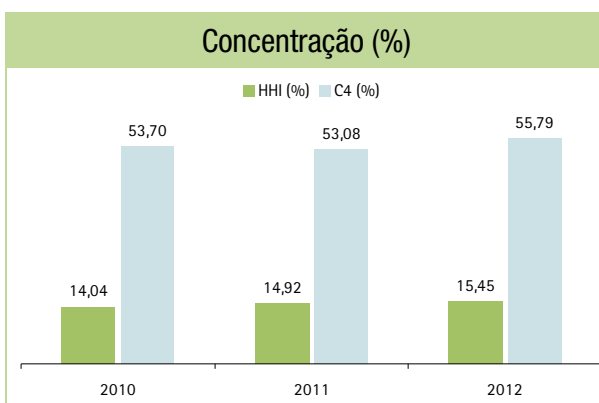
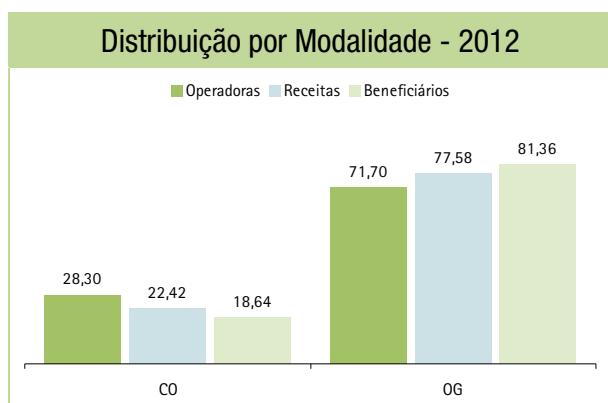
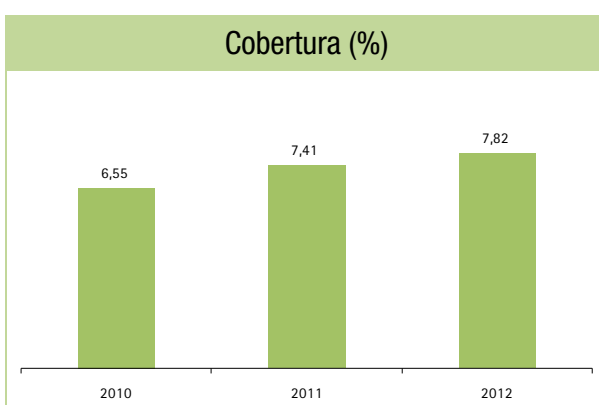
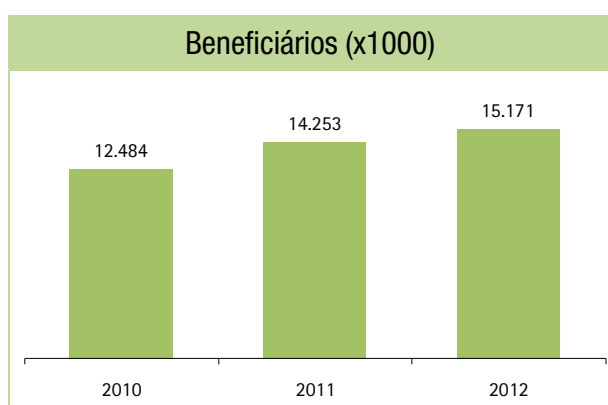




MERCADO ODONTOLÓGICO

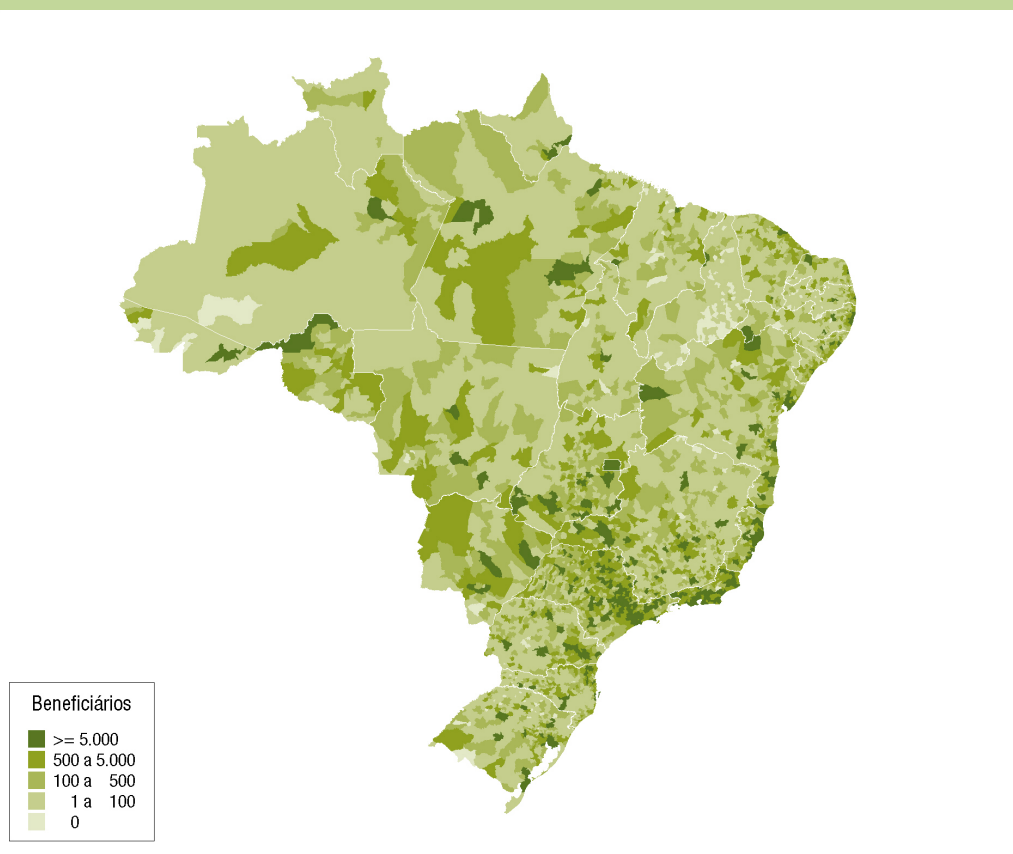
Mercado Odontológico

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	435	428	417	-4,14
Beneficiários (x1000)	12.484	14.253	15.171	21,52
População (x1000)	190.725	192.379	193.947	1,69
Cobertura (%)	6,55	7,41	7,82	19,50
Contraprestação Média (R\$)	11,66	12,35	12,75	9,35
DM (%)	44,32	47,68	47,22	6,56
DC (%)	7,91	7,48	9,99	26,31
DA (%)	28,94	28,52	28,54	-1,38
Combinado (%)	81,16	83,67	85,75	5,65
HHI (%)	14,04	14,92	15,45	10,01
C4 (%)	53,70	53,08	55,79	3,89

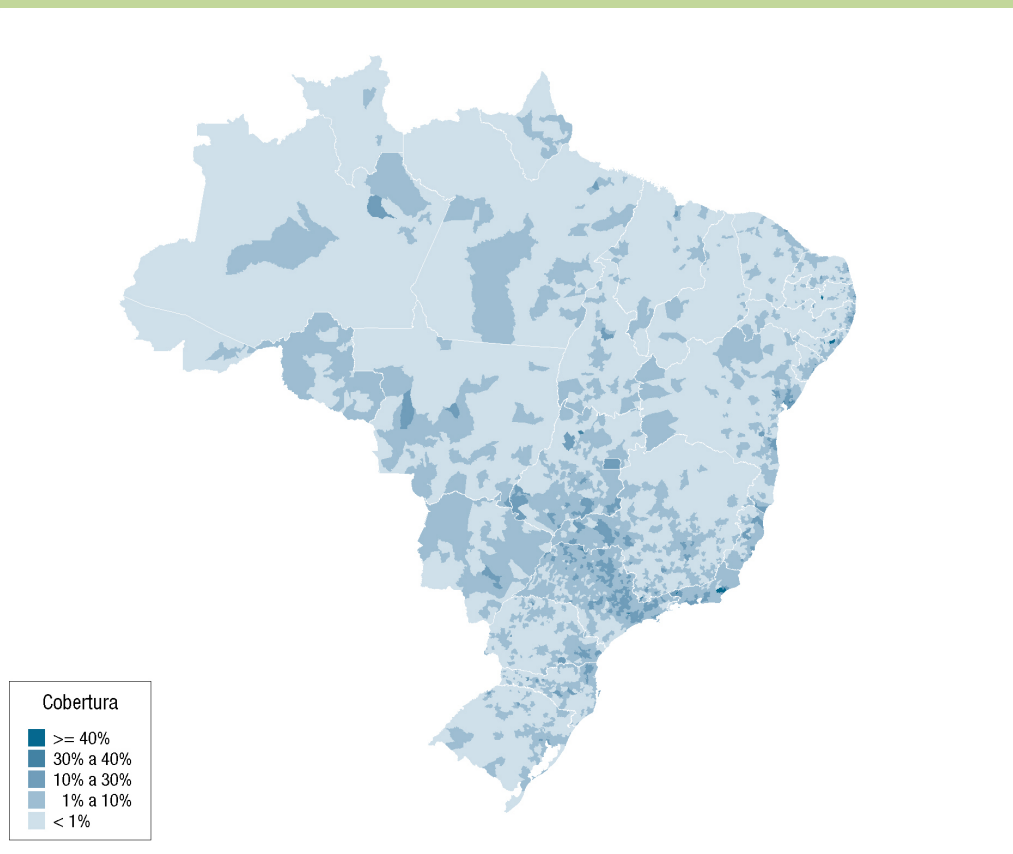


Fontes: IBGE

Mapa de Beneficiários - 2012

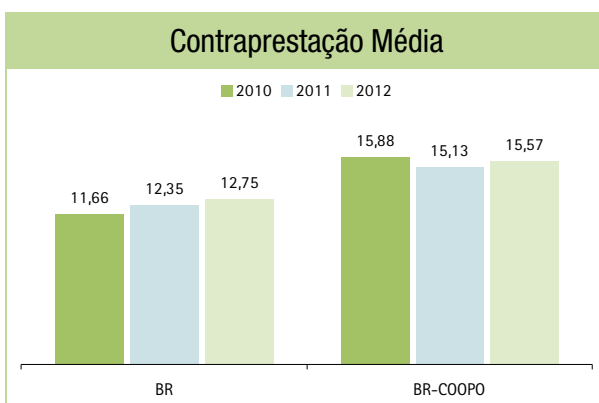
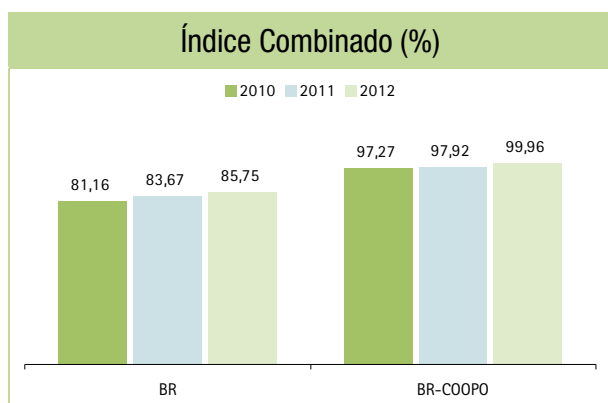
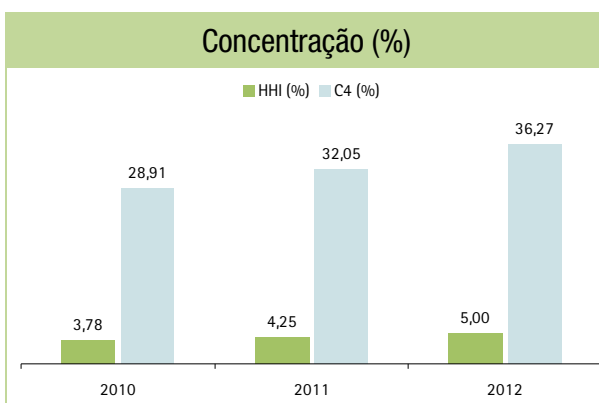
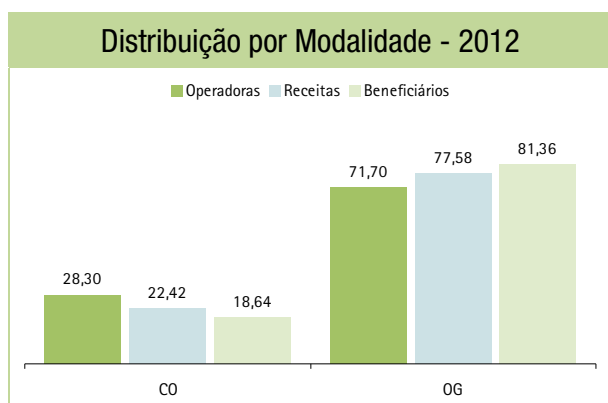
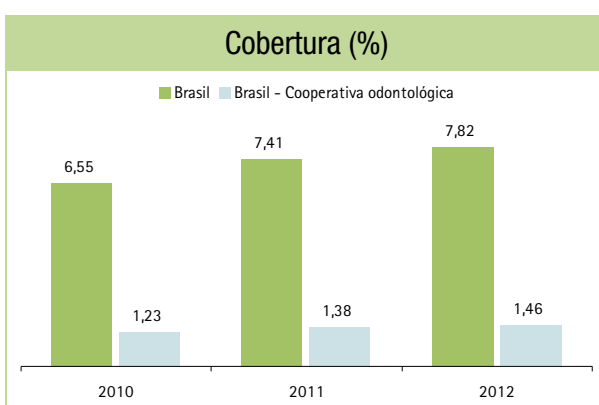
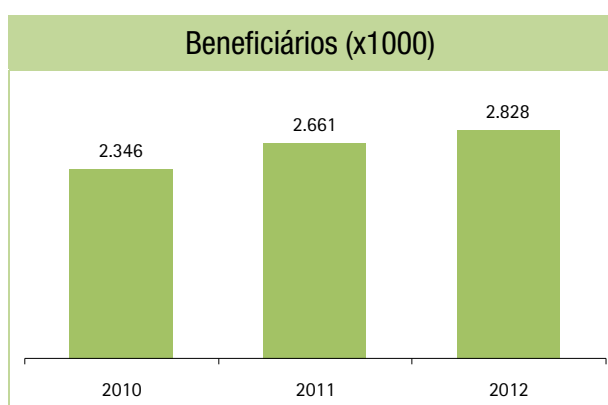


Mapa de Cobertura - 2012



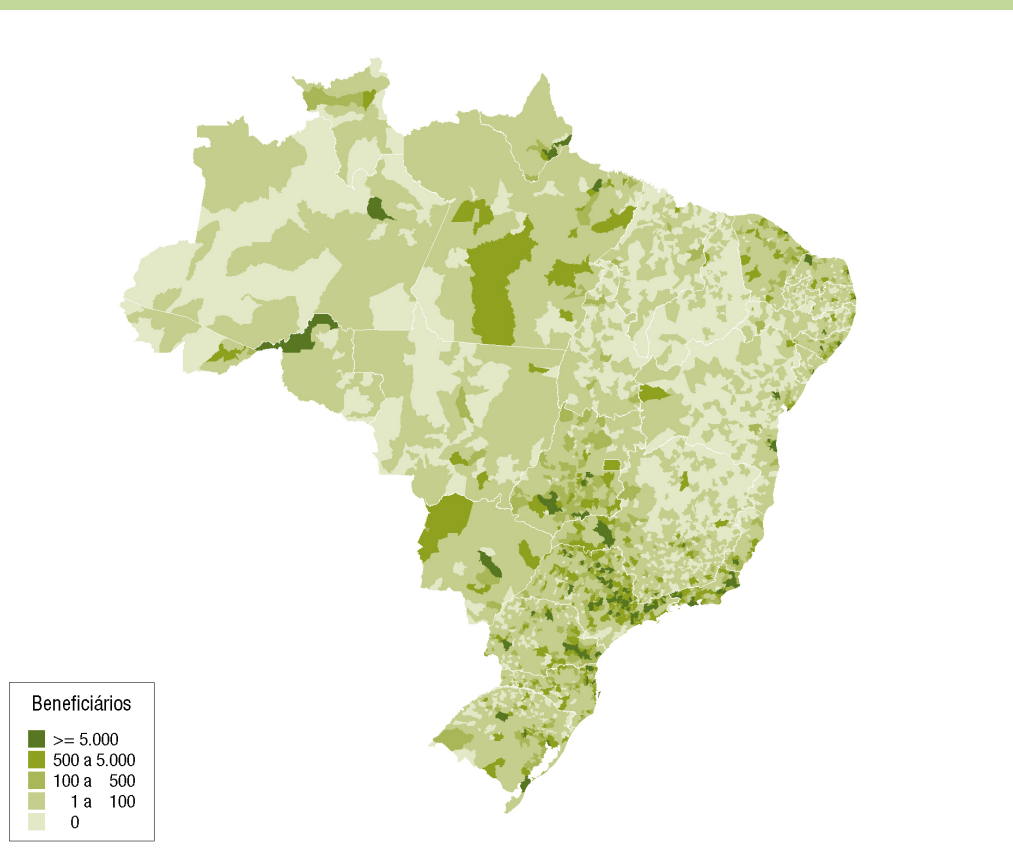
Brasil - Cooperativa odontológica

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	127	125	118	-7,09
Beneficiários (x1000)	2.346	2.661	2.828	20,54
População (x1000)	190.725	192.379	193.947	1,69
Cobertura (%)	1,23	1,38	1,46	18,53
Contraprestação Média (R\$)	15,88	15,13	15,57	-1,97
DM (%)	60,22	63,44	63,76	5,88
DC (%)	4,27	3,52	4,62	8,26
DA (%)	32,79	30,96	31,58	-3,68
Combinado (%)	97,27	97,92	99,96	2,76
HHI (%)	3,78	4,25	5,00	32,08
C4 (%)	28,91	32,05	36,27	25,44

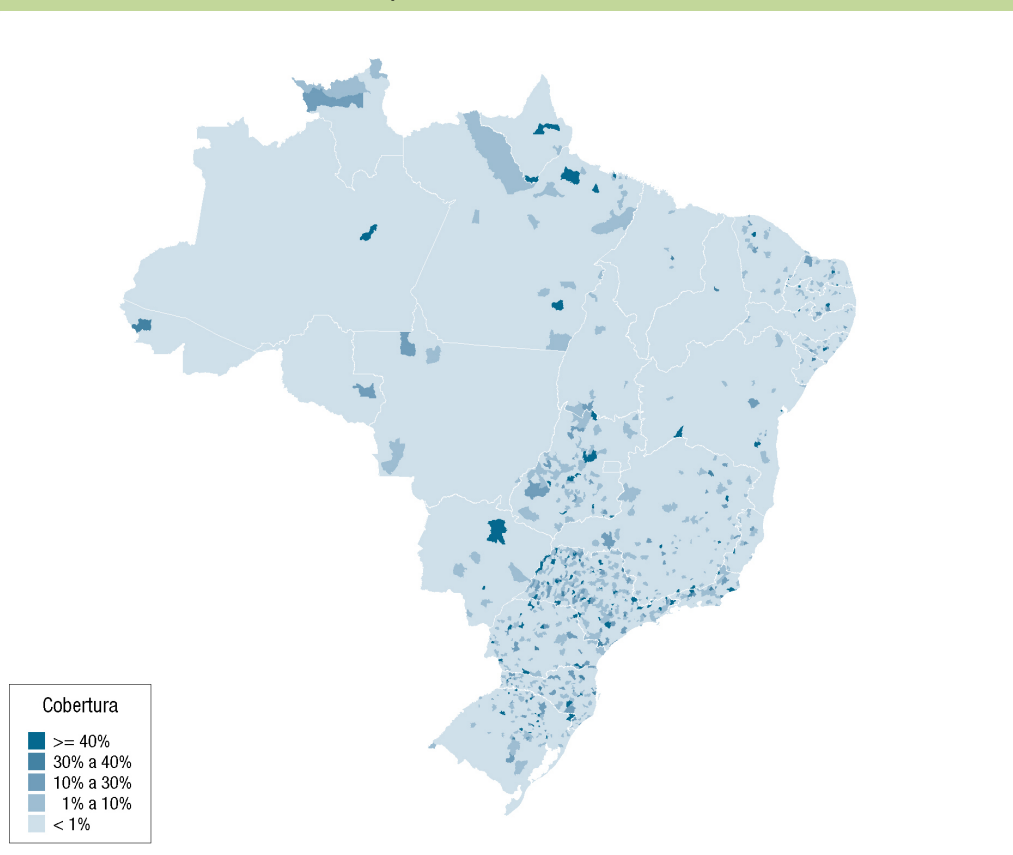


Fontes: IBGE

Mapa de Beneficiários - 2012

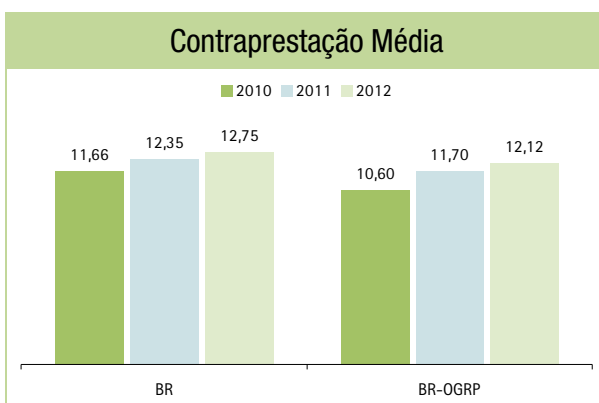
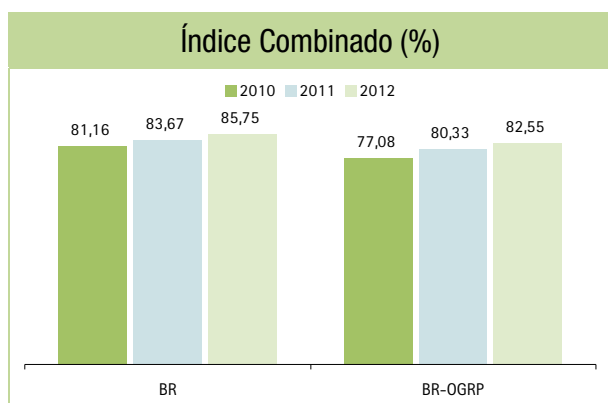
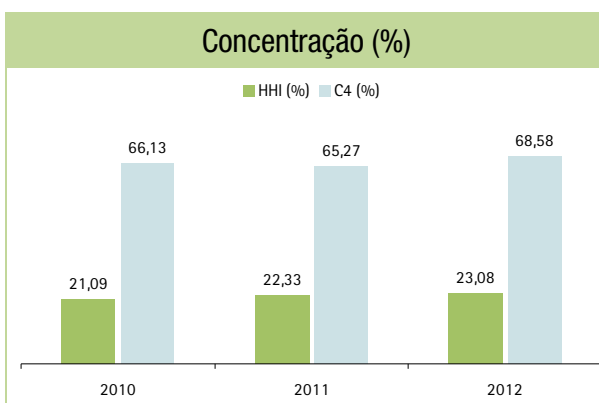
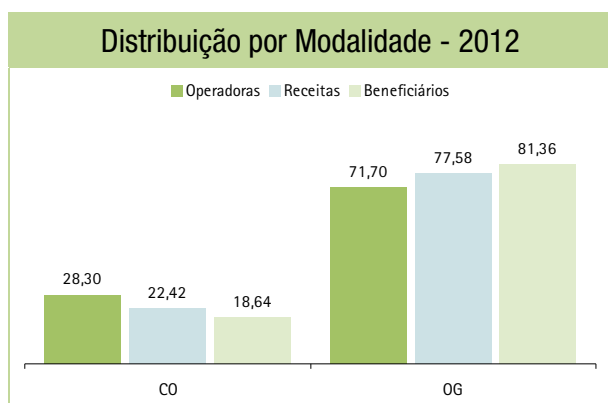
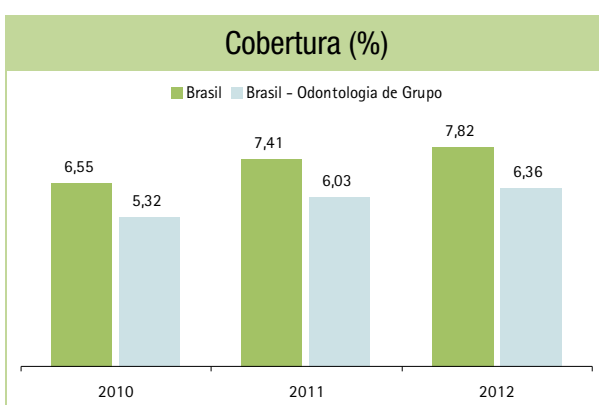
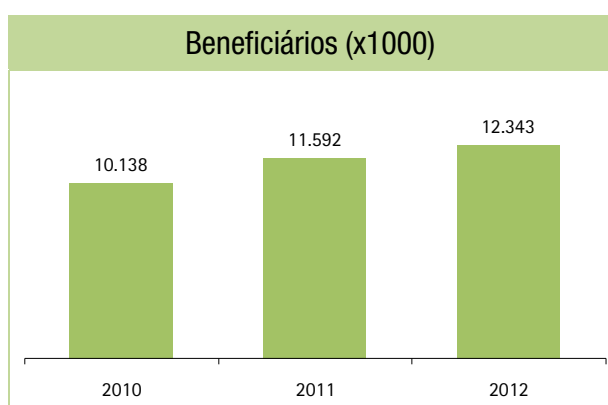


Mapa de Cobertura - 2012



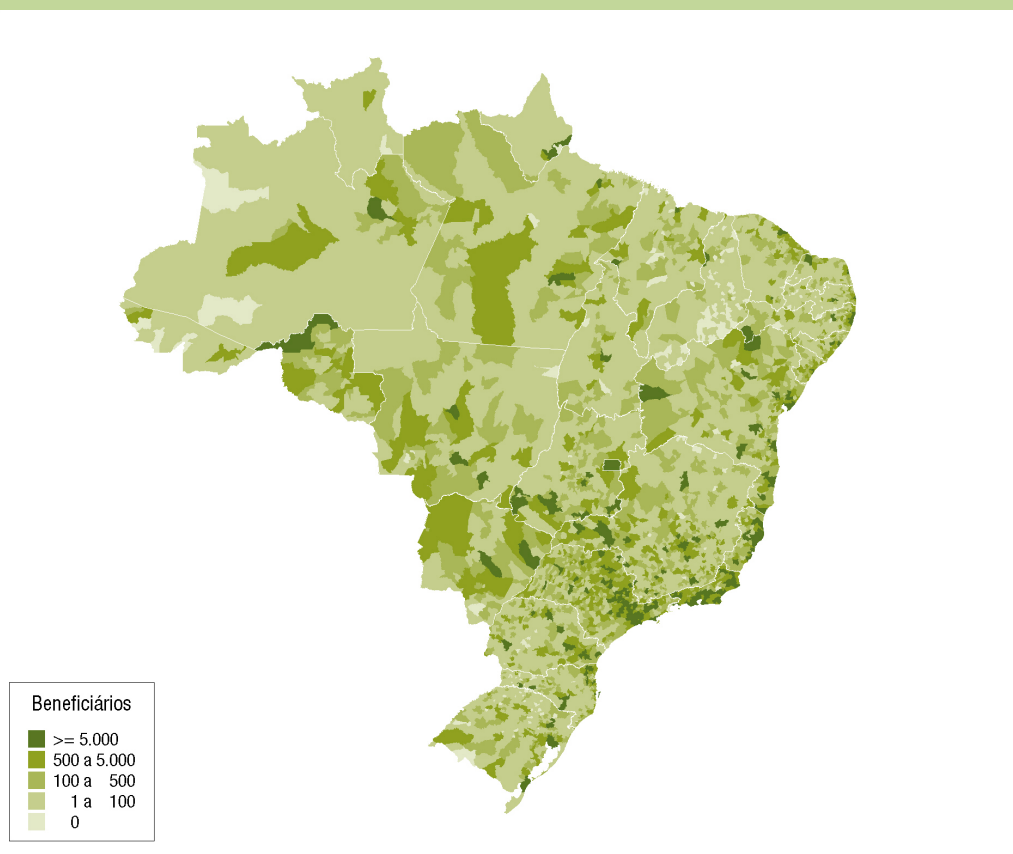
Brasil - Odontologia de Grupo

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	308	303	299	-2,92
Beneficiários (x1000)	10.138	11.592	12.343	21,75
População (x1000)	190.725	192.379	193.947	1,69
Cobertura (%)	5,32	6,03	6,36	19,72
Contraprestação Média (R\$)	10,60	11,70	12,12	14,41
DM (%)	40,28	43,98	43,50	7,99
DC (%)	8,83	8,41	11,20	26,79
DA (%)	27,96	27,94	27,85	-0,39
Combinado (%)	77,08	80,33	82,55	7,10
HHI (%)	21,09	22,33	23,08	9,41
C4 (%)	66,13	65,27	68,58	3,70

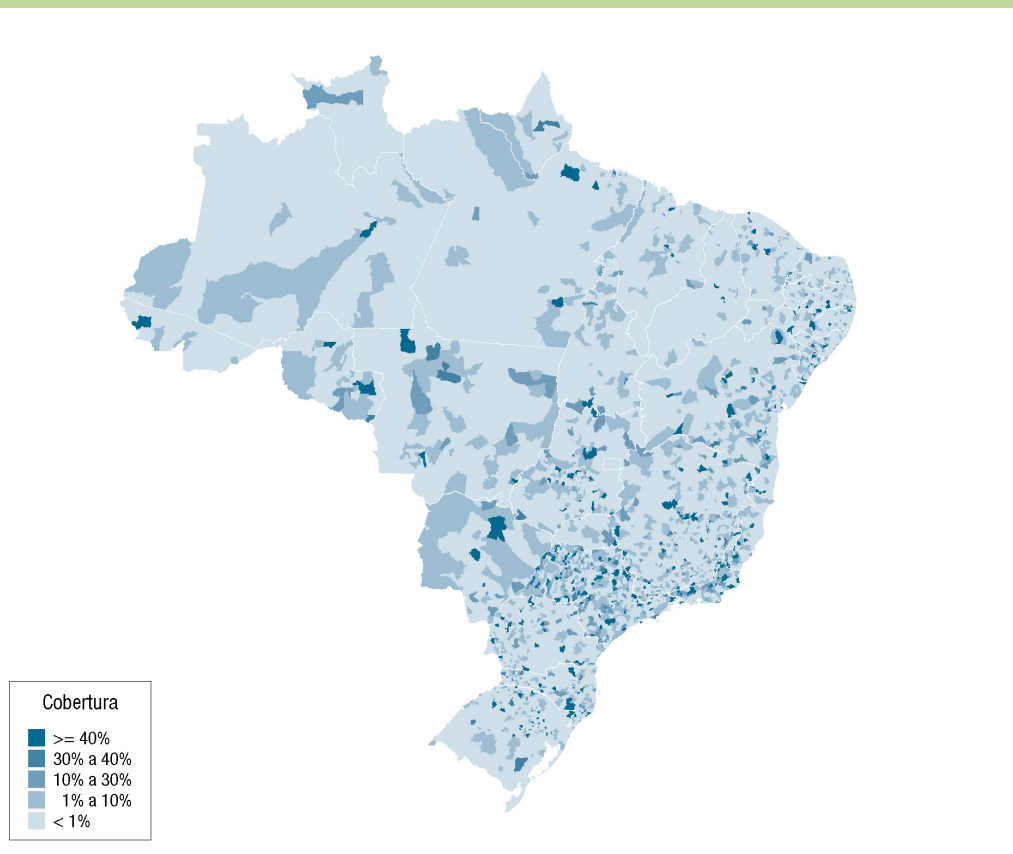


Fontes: IBGE

Mapa de Beneficiários - 2012

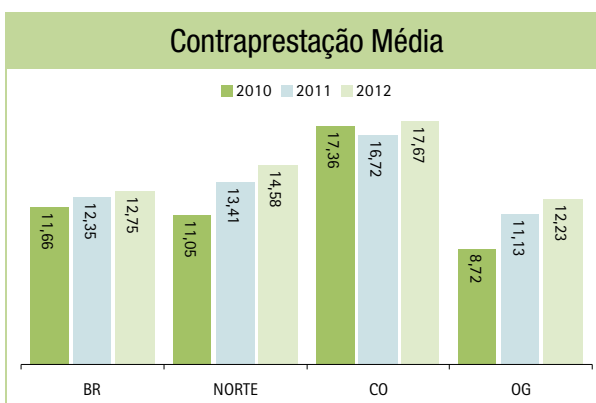
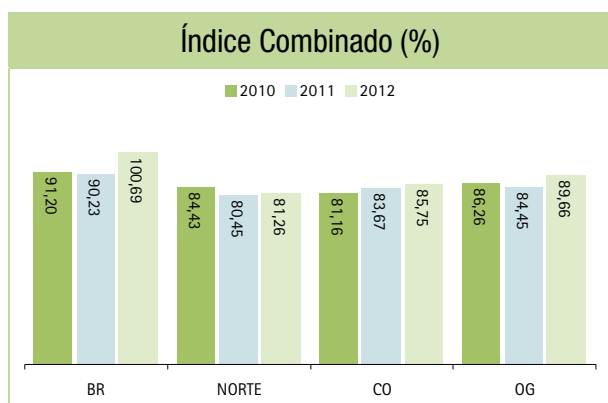
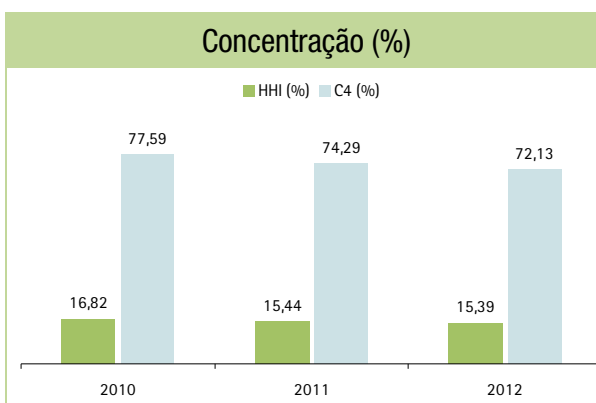
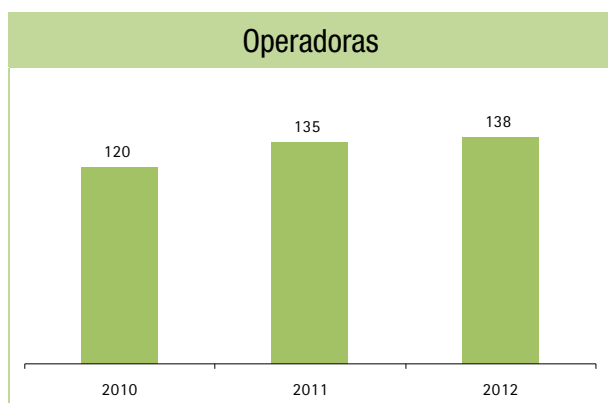
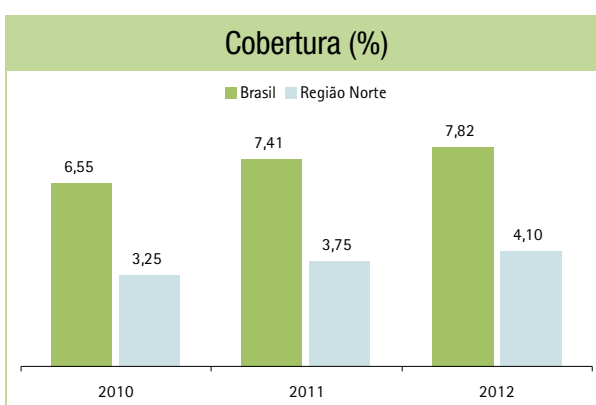
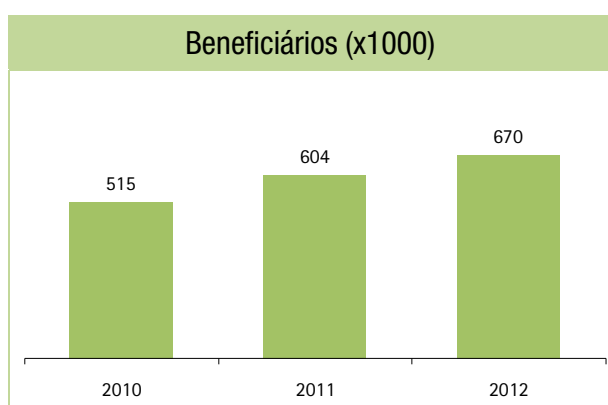


Mapa de Cobertura - 2012



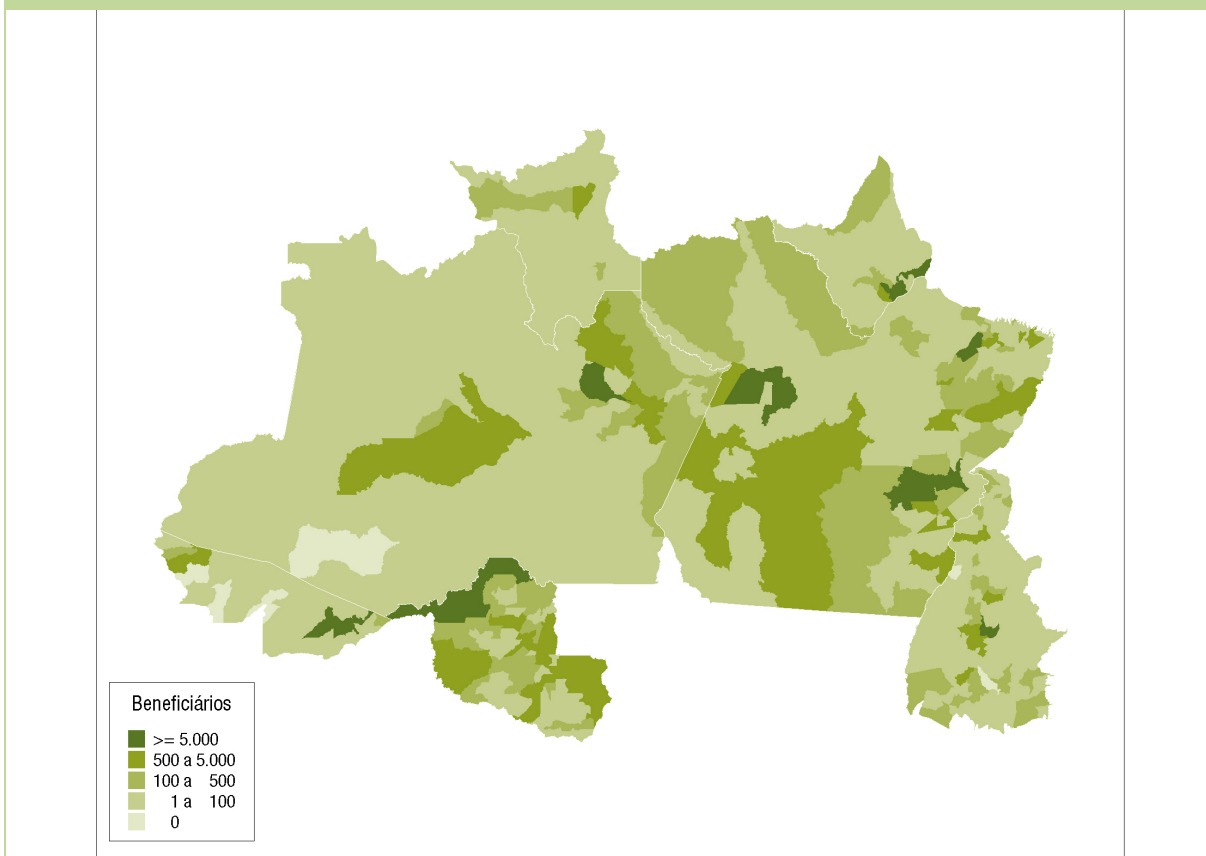
Região Norte

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	120	135	138	15,00
Beneficiários (x1000)	515	604	670	29,96
População (x1000)	15.866	16.095	16.318	2,85
Cobertura (%)	3,25	3,75	4,10	26,36
Contraprestação Média (R\$)	11,05	13,41	14,58	31,95
DM (%)	44,04	49,68	53,97	22,56
DC (%)	5,65	5,09	6,68	18,22
DA (%)	36,57	29,68	29,01	-20,68
Combinado (%)	86,26	84,45	89,66	3,94
HHI (%)	16,82	15,44	15,39	-8,49
C4 (%)	77,59	74,29	72,13	-7,04

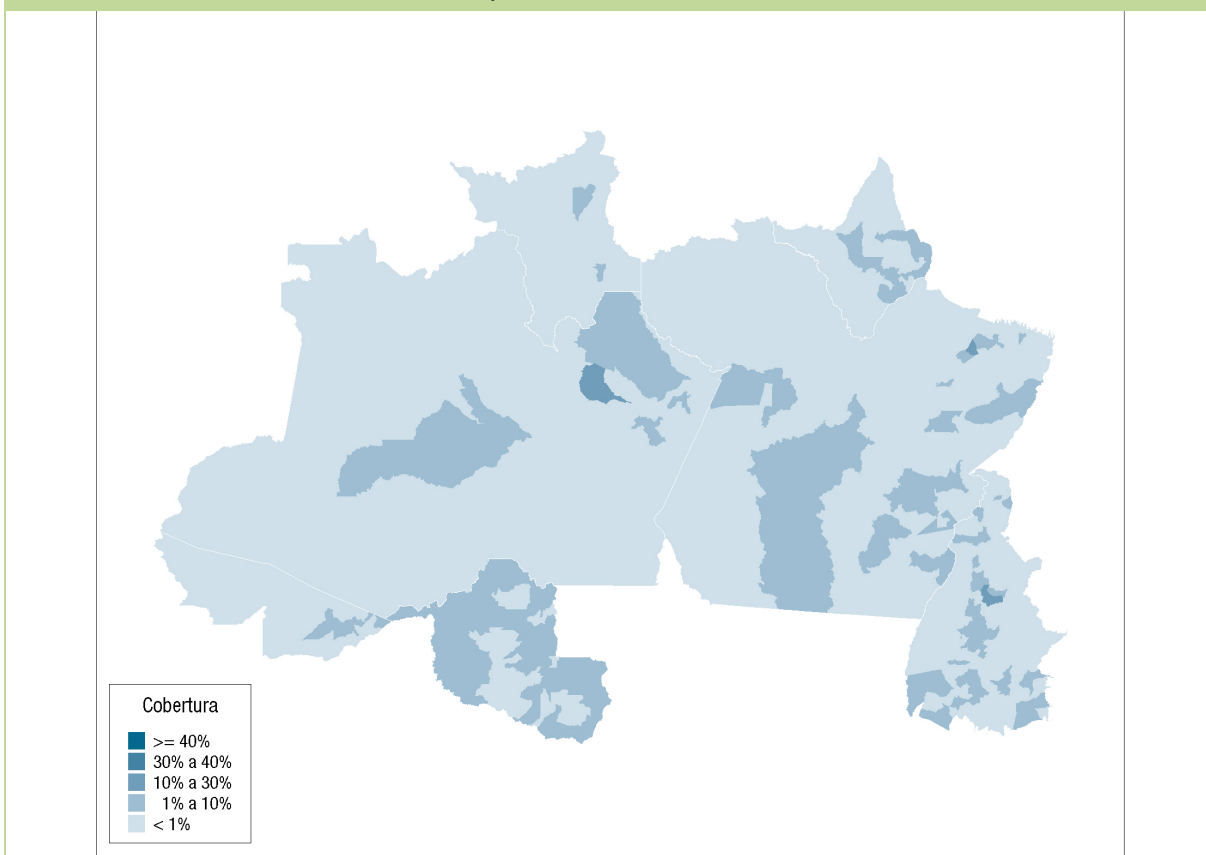


Fontes: IBGE

Mapa de Beneficiários - 2012

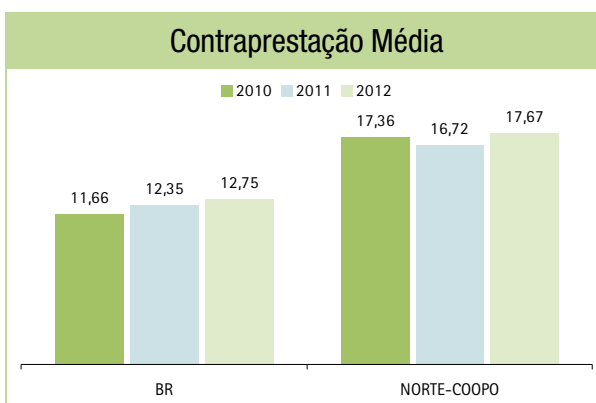
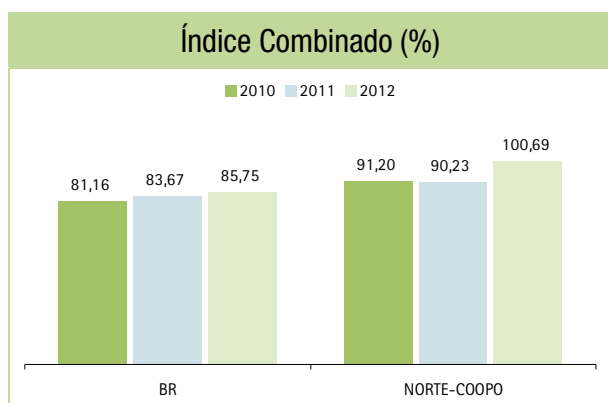
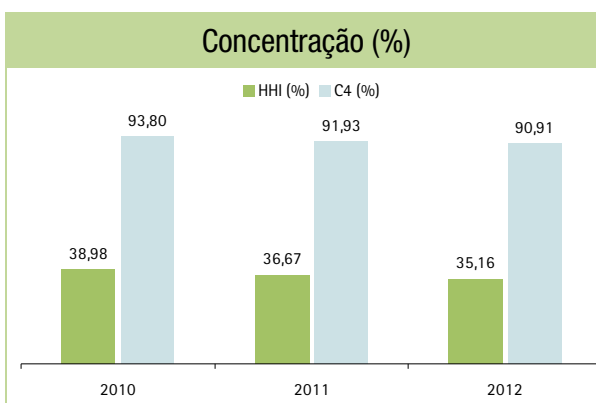
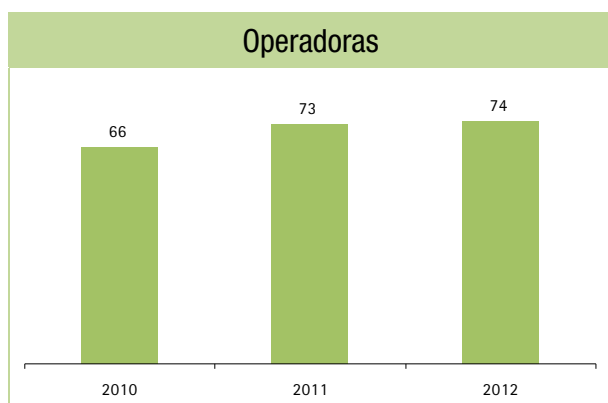
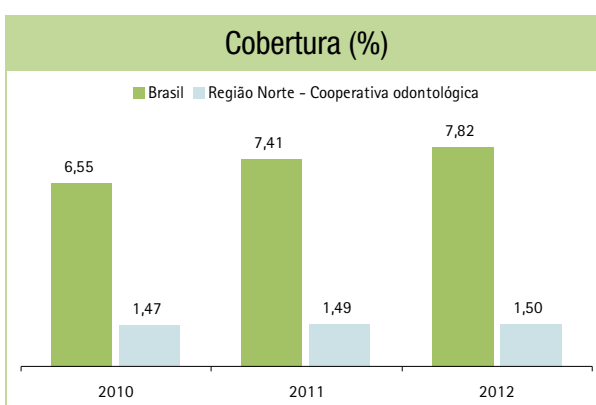
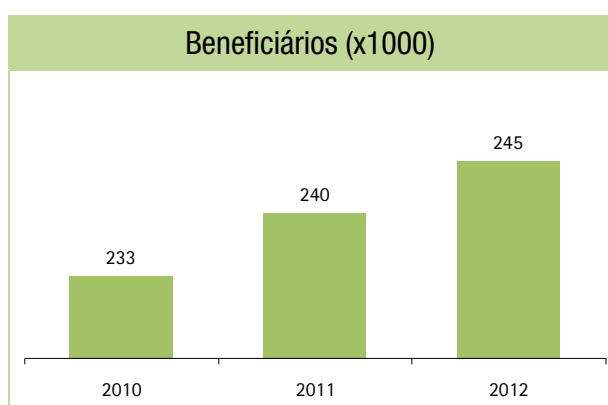


Mapa de Cobertura - 2012



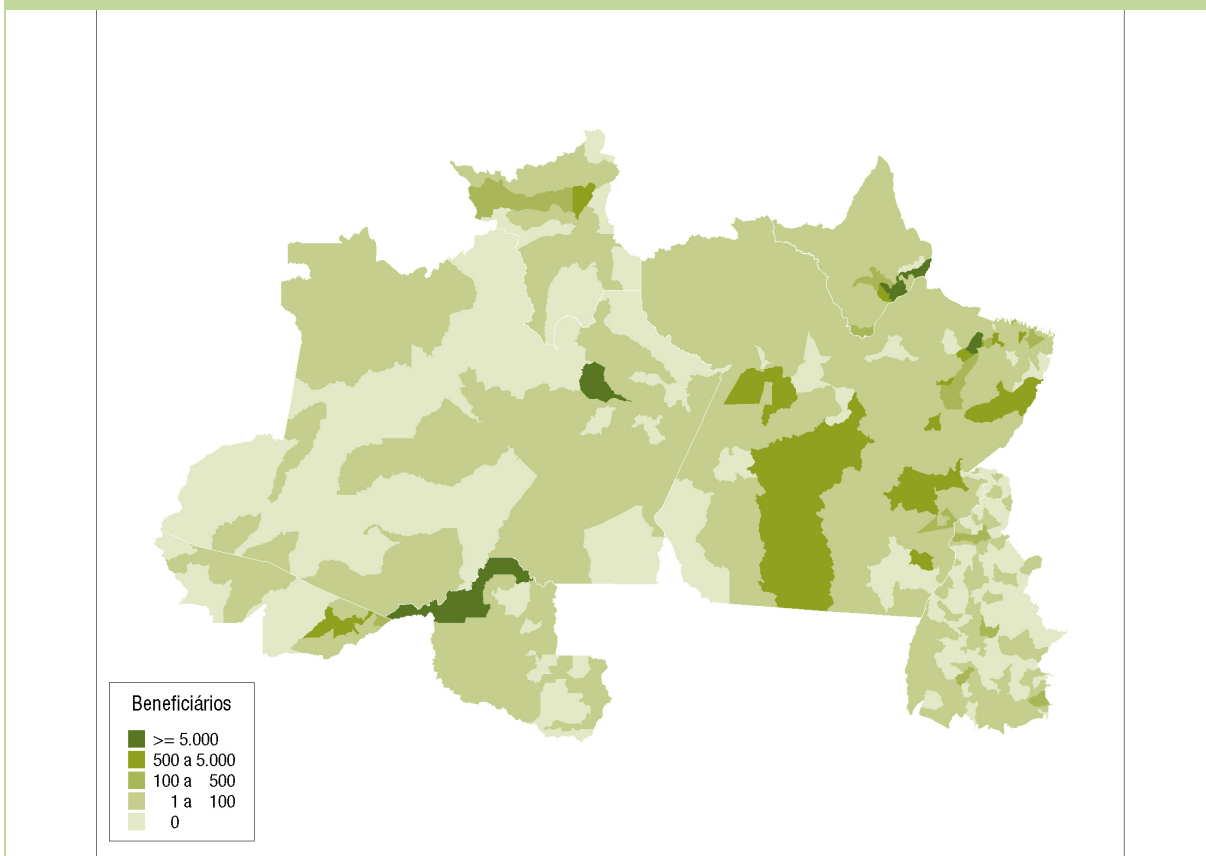
Região Norte - Cooperativa odontológica

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	66	73	74	12,12
Beneficiários (x1000)	233	240	245	5,09
População (x1000)	15.866	16.095	16.318	2,85
Cobertura (%)	1,47	1,49	1,50	2,17
Contraprestação Média (R\$)	17,36	16,72	17,67	1,81
DM (%)	50,58	59,85	70,89	40,16
DC (%)	3,05	2,26	1,94	-36,40
DA (%)	37,57	28,12	27,86	-25,85
Combinado (%)	91,20	90,23	100,69	10,41
HHI (%)	38,98	36,67	35,16	-9,78
C4 (%)	93,80	91,93	90,91	-3,08

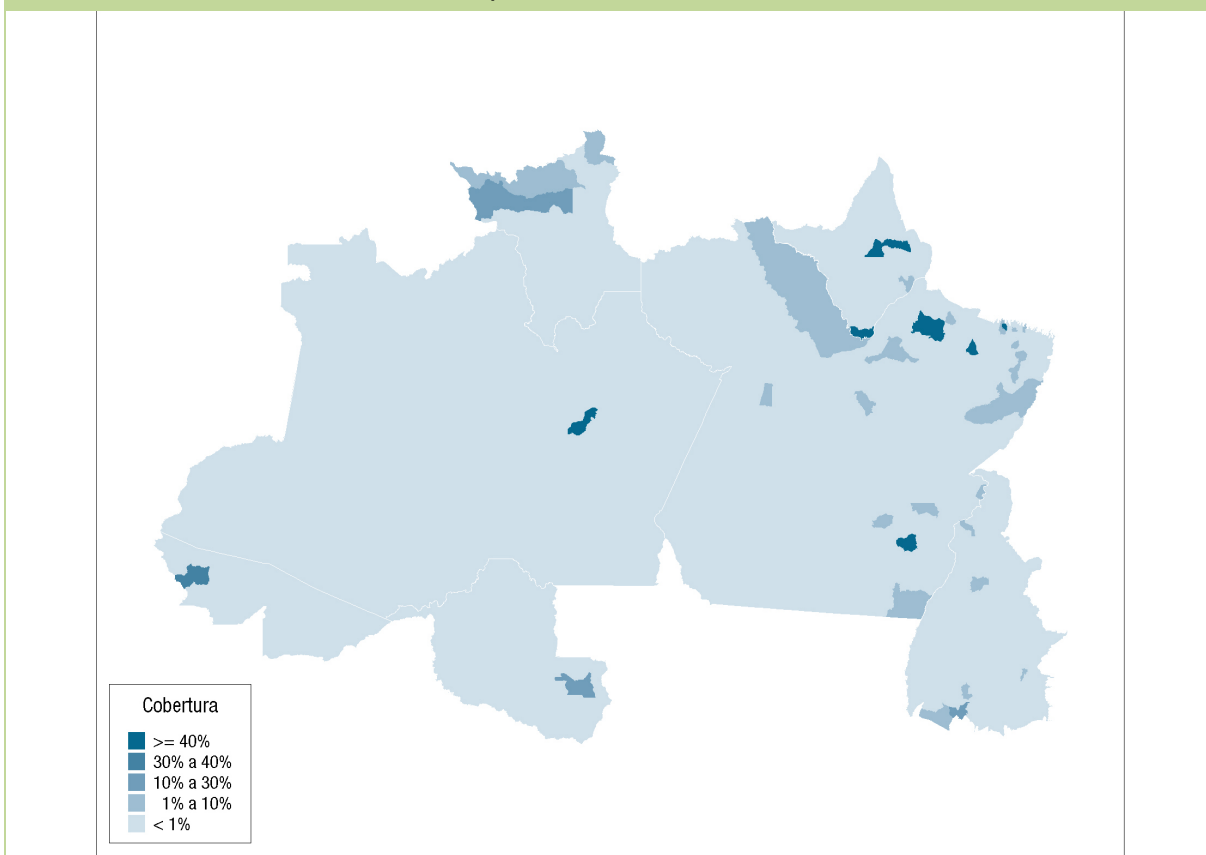


Fontes: IBGE

Mapa de Beneficiários - 2012

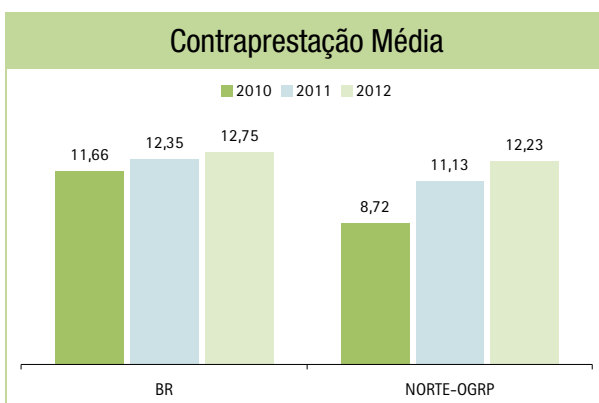
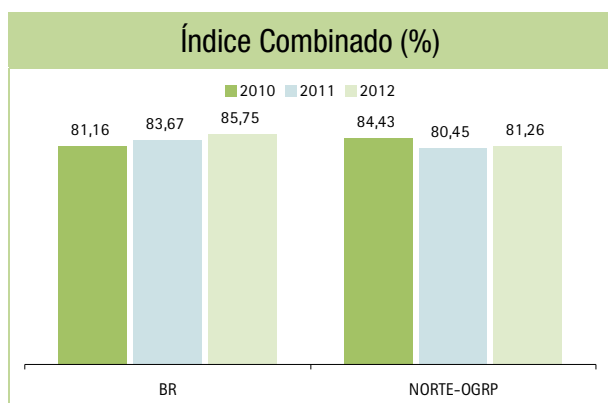
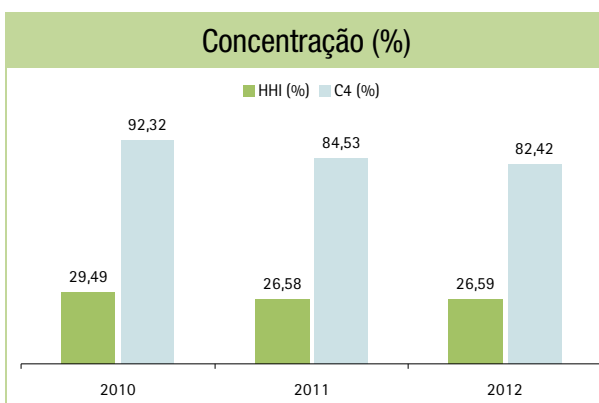
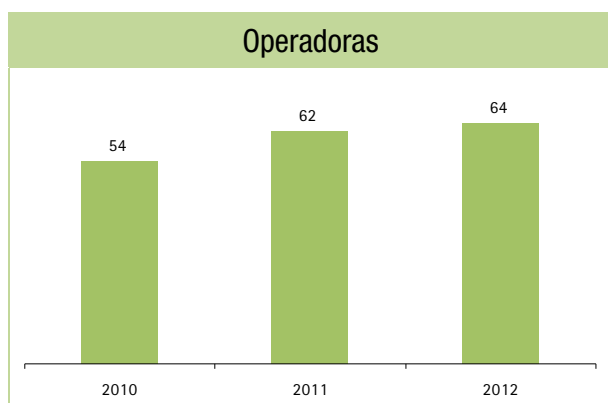
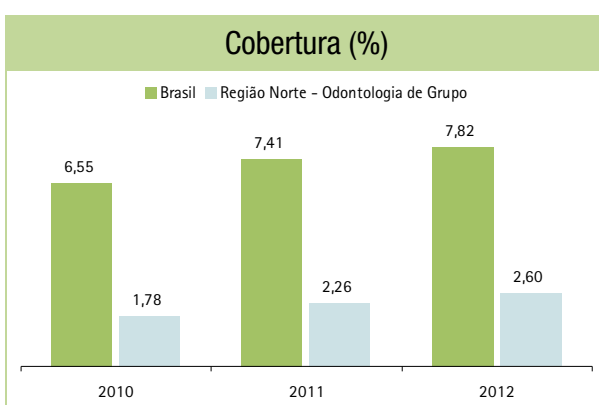
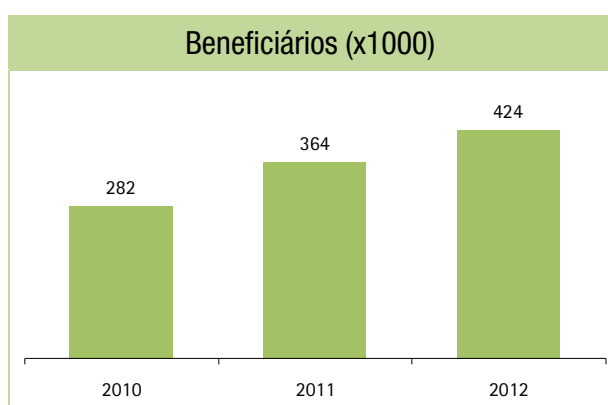


Mapa de Cobertura - 2012



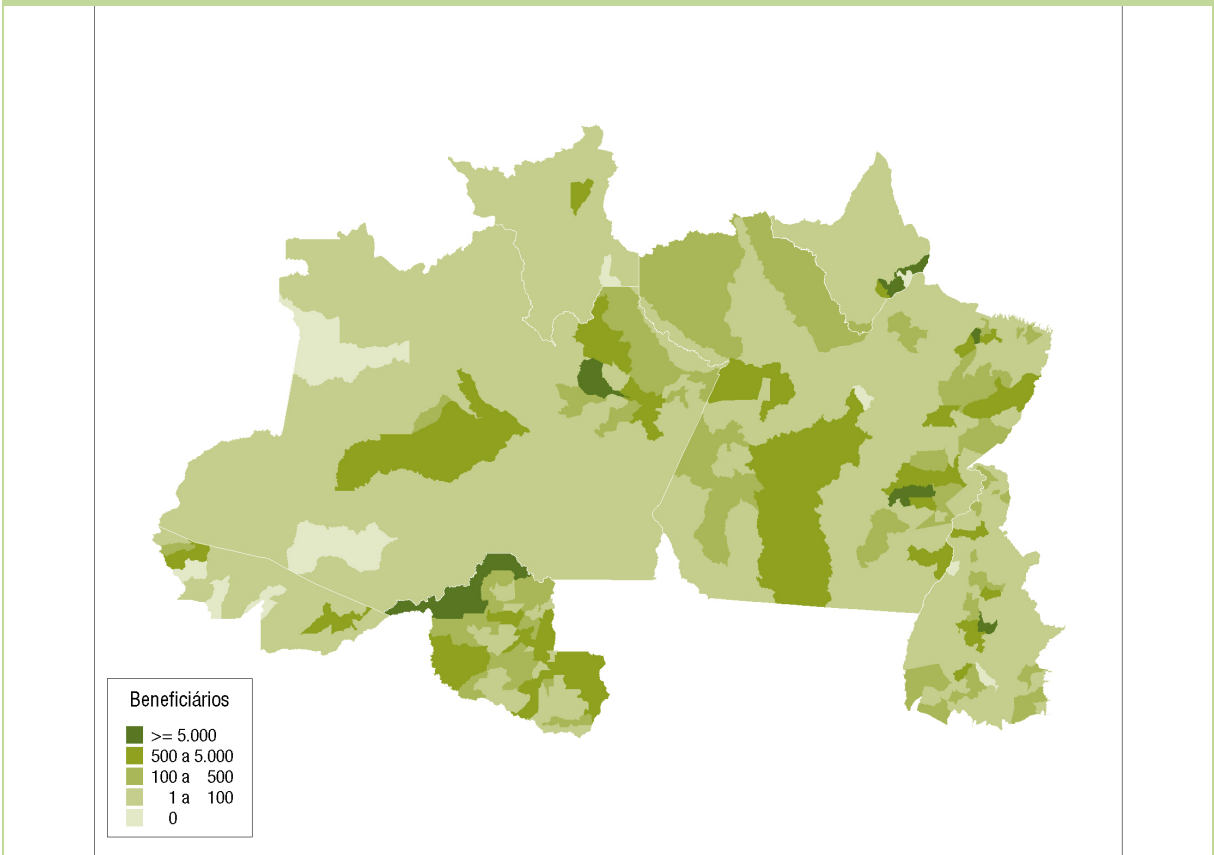
Região Norte - Odontologia de Grupo

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	54	62	64	18,52
Beneficiários (x1000)	282	364	424	50,56
População (x1000)	15.866	16.095	16.318	2,85
Cobertura (%)	1,78	2,26	2,60	46,38
Contraprestação Média (R\$)	8,72	11,13	12,23	40,24
DM (%)	41,62	42,65	41,08	-1,28
DC (%)	6,62	7,04	10,30	55,62
DA (%)	36,20	30,76	29,88	-17,46
Combinado (%)	84,43	80,45	81,26	-3,76
HHI (%)	29,49	26,58	26,59	-9,86
C4 (%)	92,32	84,53	82,42	-10,72

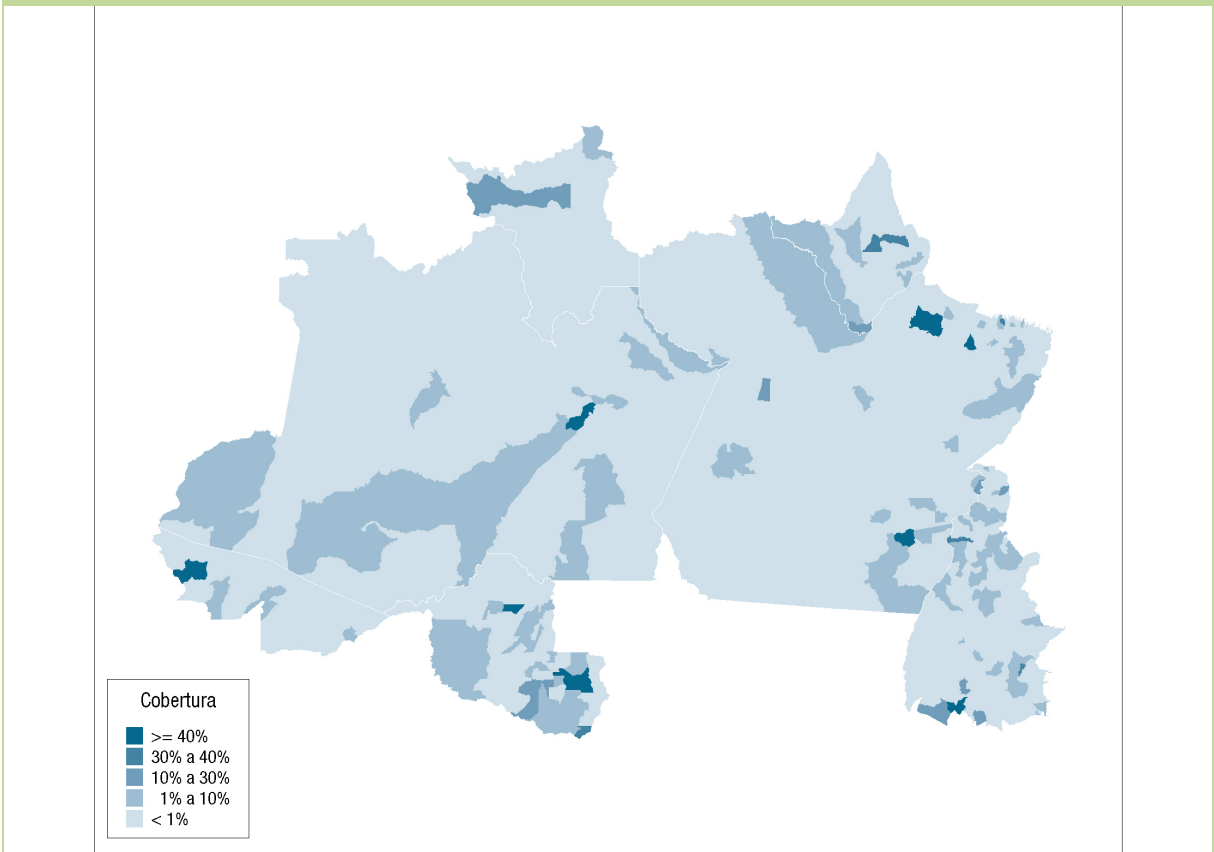


Fontes: IBGE

Mapa de Beneficiários - 2012

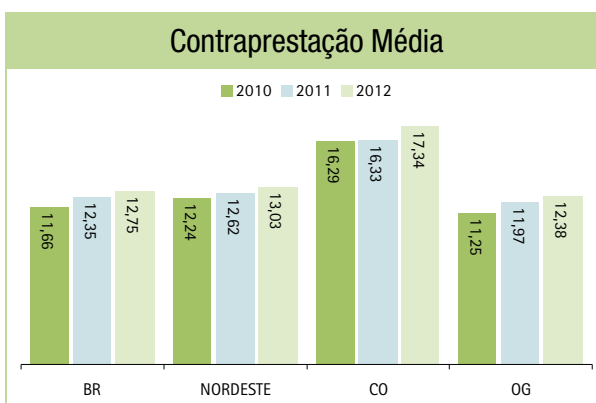
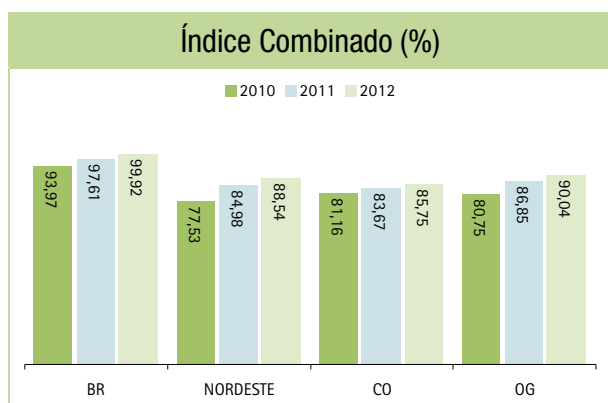
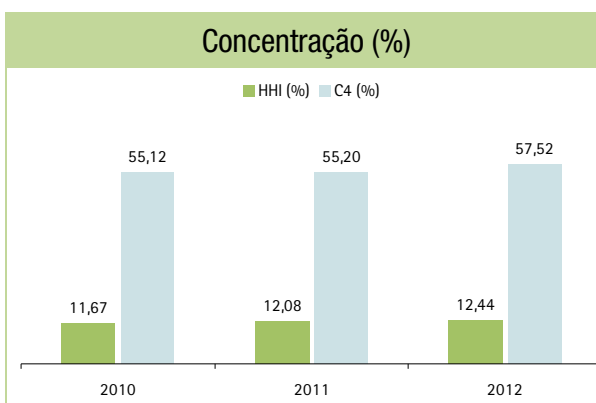
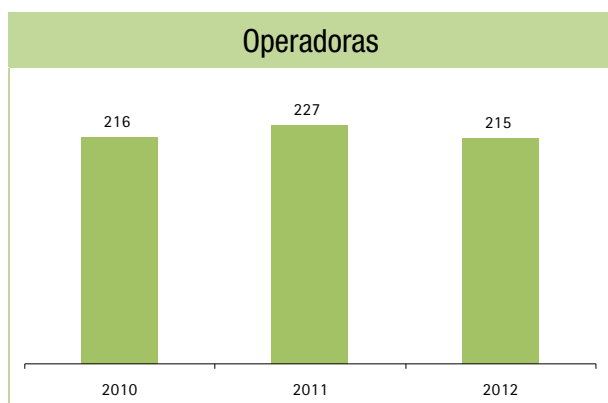
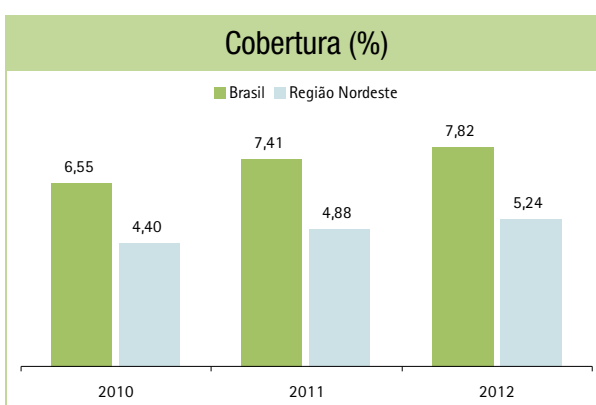
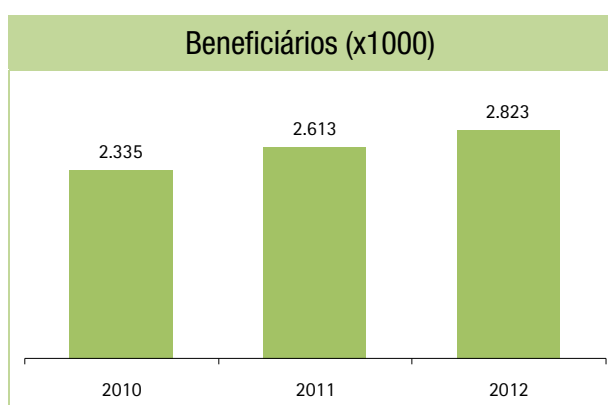


Mapa de Cobertura - 2012



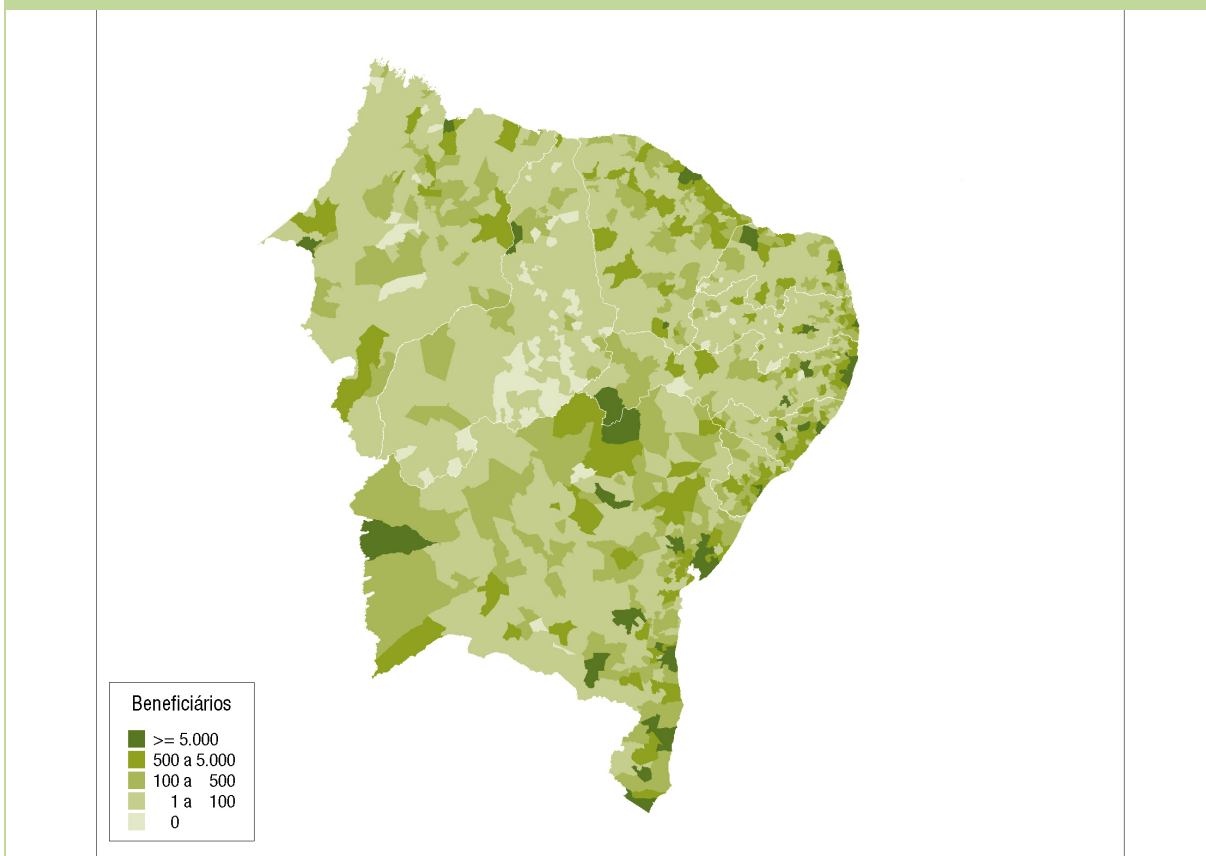
Região Nordeste

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	216	227	215	-0,46
Beneficiários (x1000)	2.335	2.613	2.823	20,88
População (x1000)	53.070	53.502	53.907	1,58
Cobertura (%)	4,40	4,88	5,24	19,01
Contraprestação Média (R\$)	12,24	12,62	13,03	6,50
DM (%)	44,88	46,68	44,26	-1,37
DC (%)	7,43	6,08	8,63	16,16
DA (%)	28,44	34,09	37,15	30,61
Combinado (%)	80,75	86,85	90,04	11,51
HHI (%)	11,67	12,08	12,44	6,58
C4 (%)	55,12	55,20	57,52	4,35

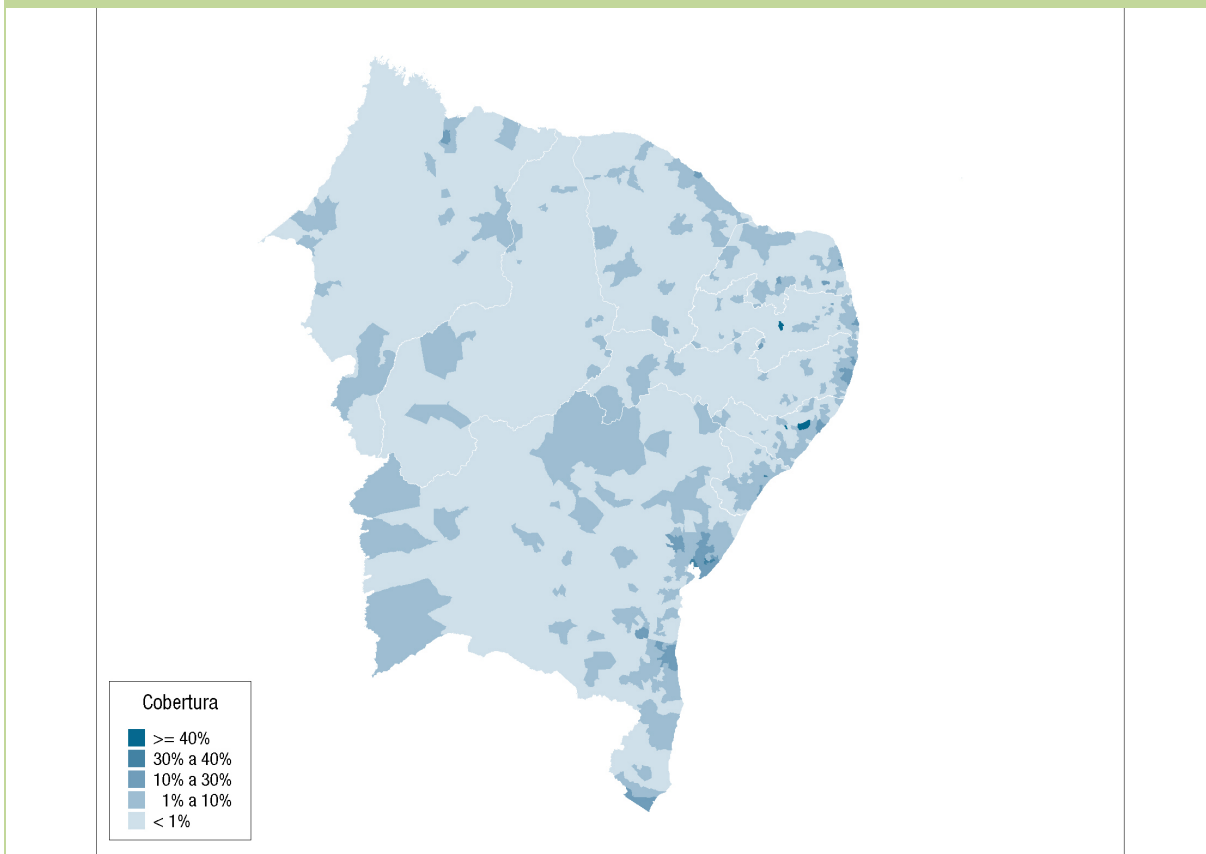


Fontes: IBGE

Mapa de Beneficiários - 2012

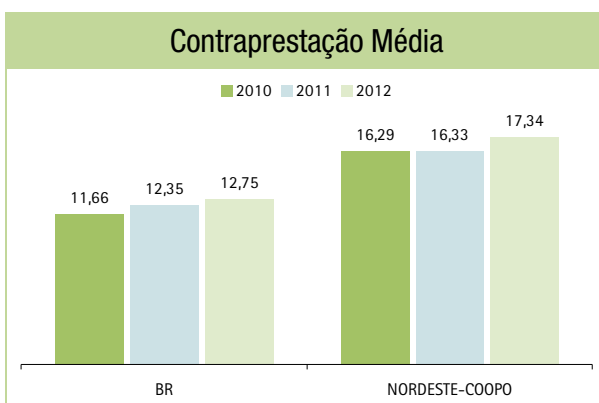
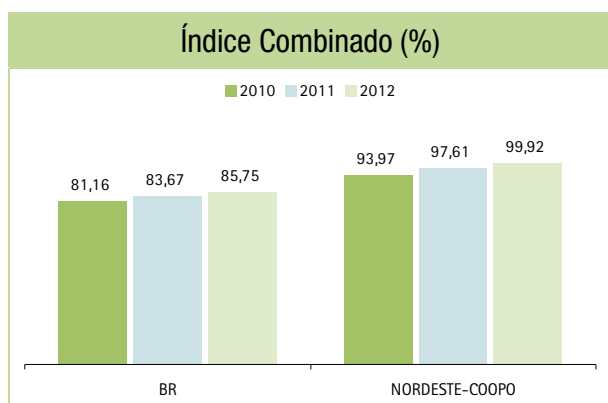
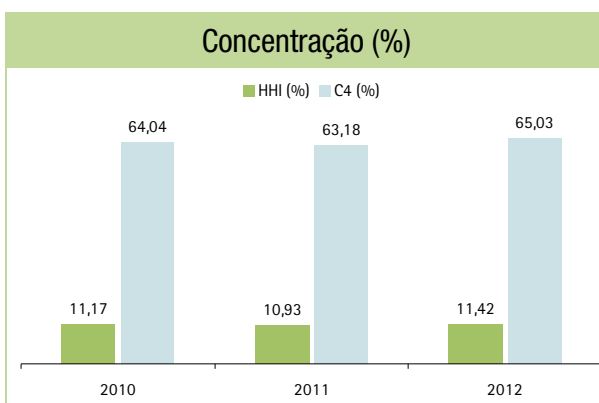
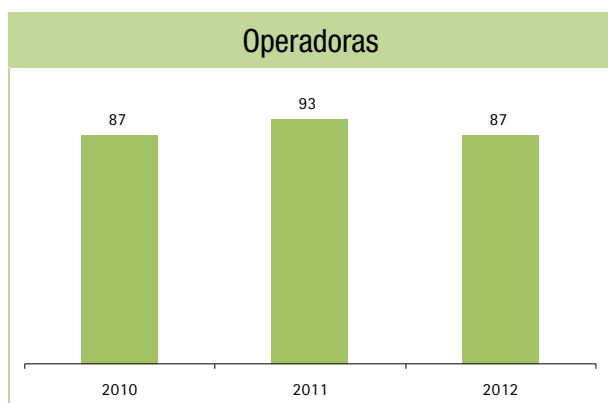
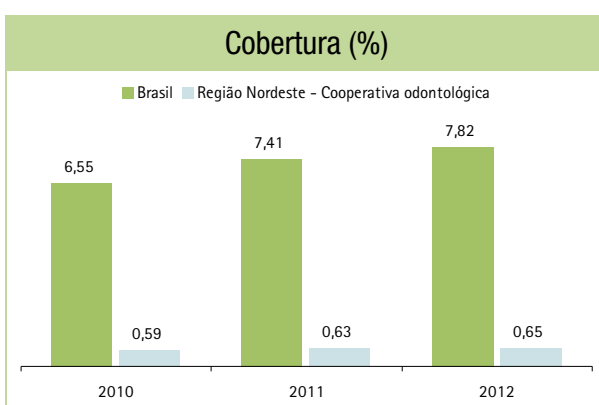
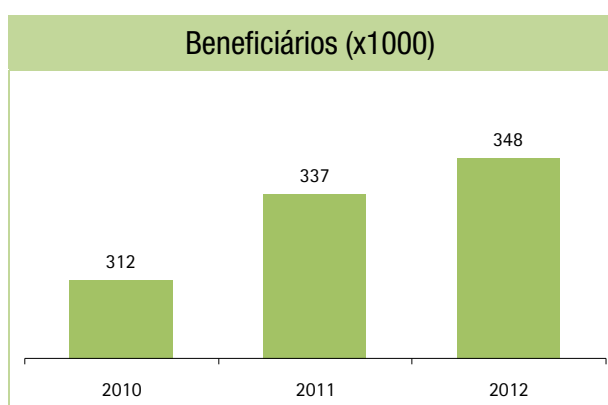


Mapa de Cobertura - 2012



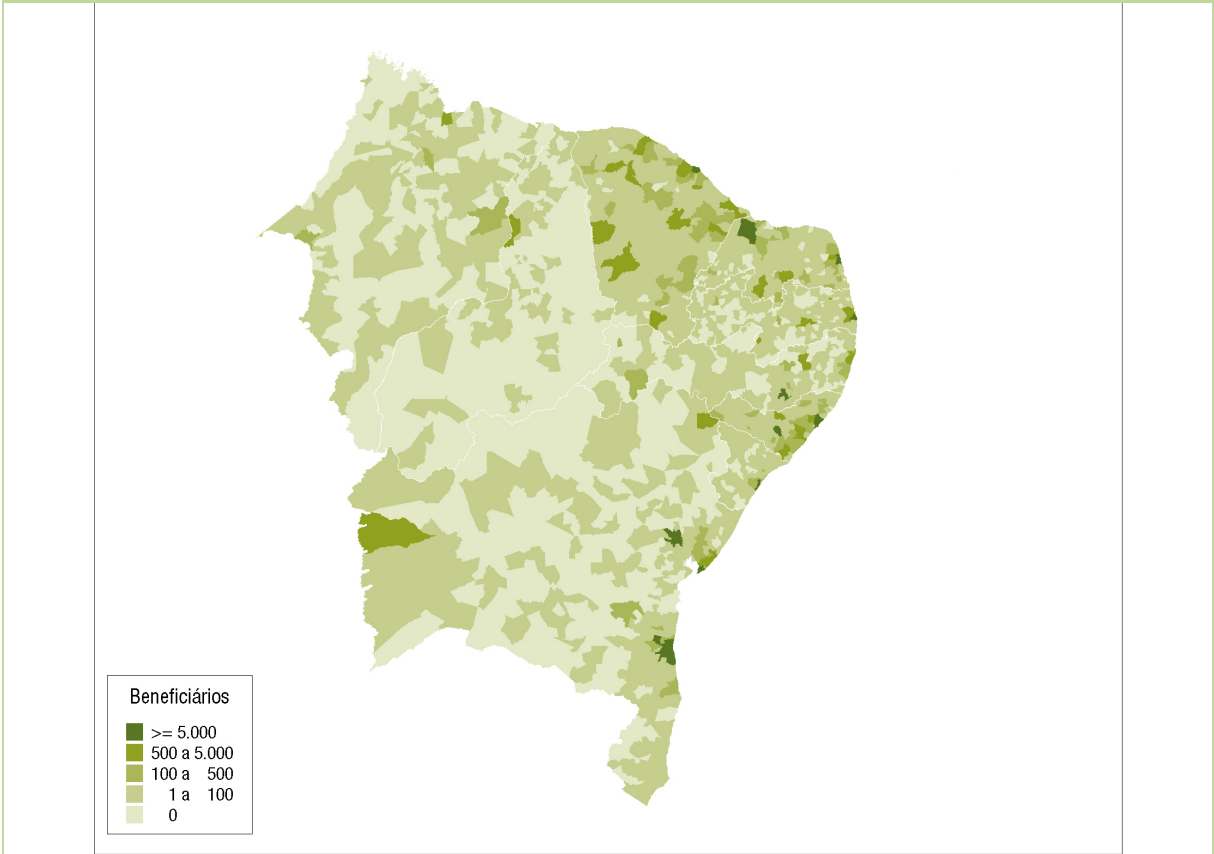
Região Nordeste - Cooperativa odontológica

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	87	93	87	0,00
Beneficiários (x1000)	312	337	348	11,36
População (x1000)	53.070	53.502	53.907	1,58
Cobertura (%)	0,59	0,63	0,65	9,63
Contraprestação Média (R\$)	16,29	16,33	17,34	6,43
DM (%)	60,05	61,70	62,21	3,59
DC (%)	2,28	2,11	2,39	4,64
DA (%)	31,64	33,79	35,32	11,64
Combinado (%)	93,97	97,61	99,92	6,33
HHI (%)	11,17	10,93	11,42	2,21
C4 (%)	64,04	63,18	65,03	1,54

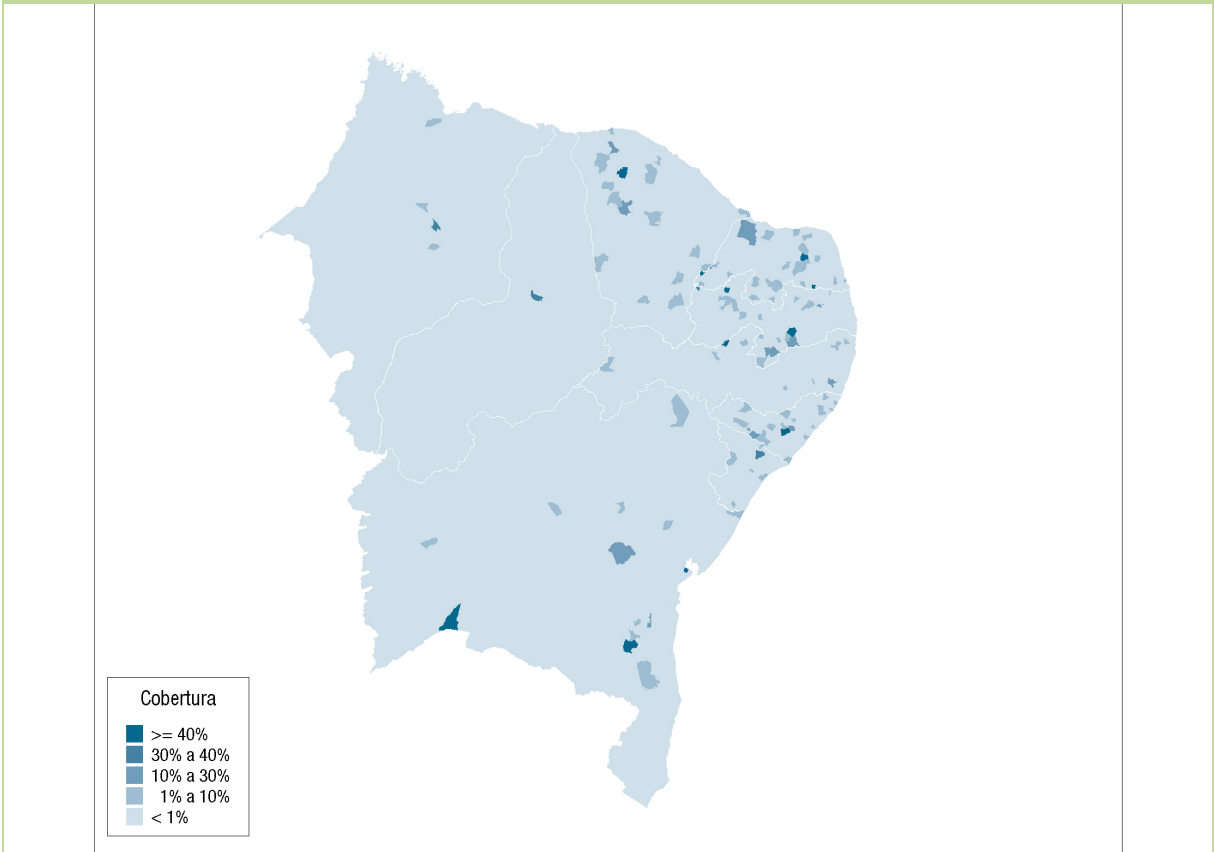


Fontes: IBGE

Mapa de Beneficiários - 2012

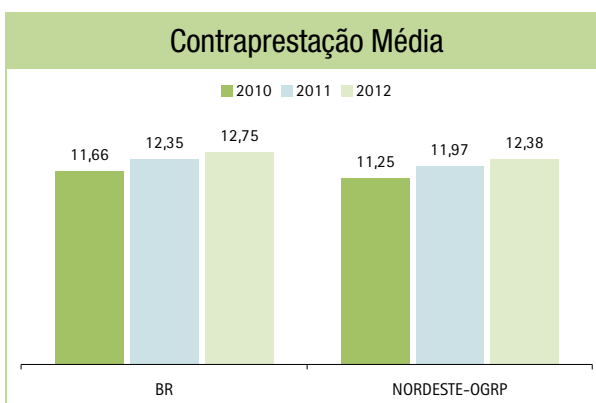
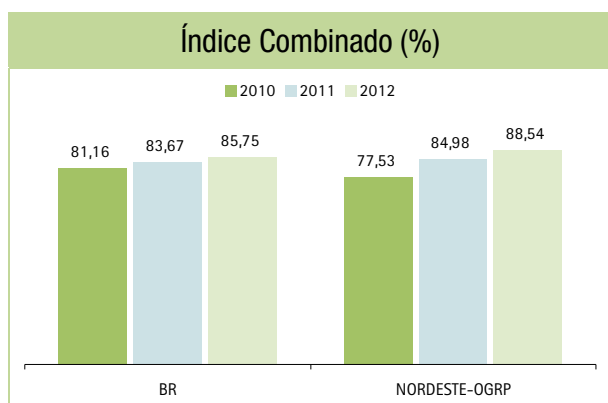
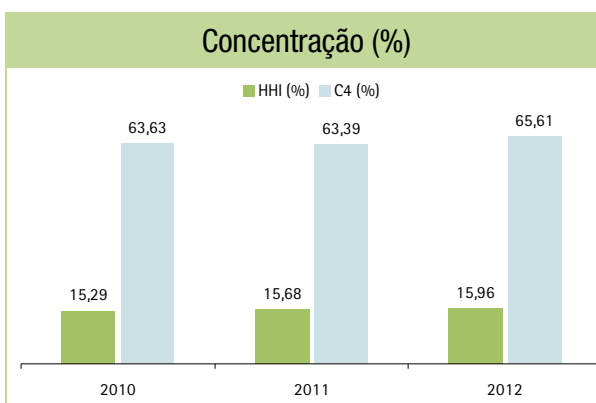
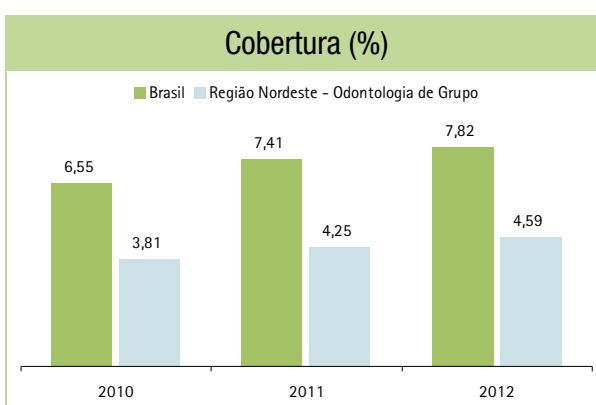
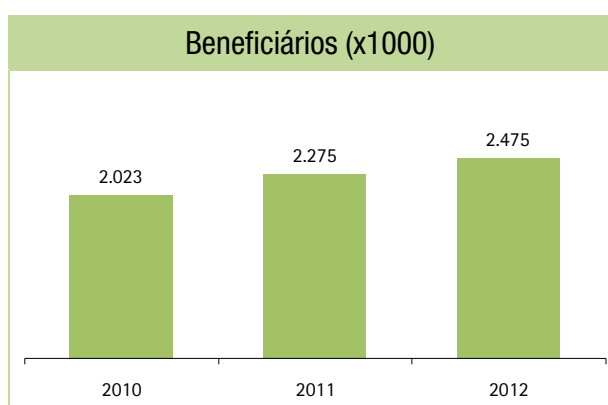


Mapa de Cobertura - 2012



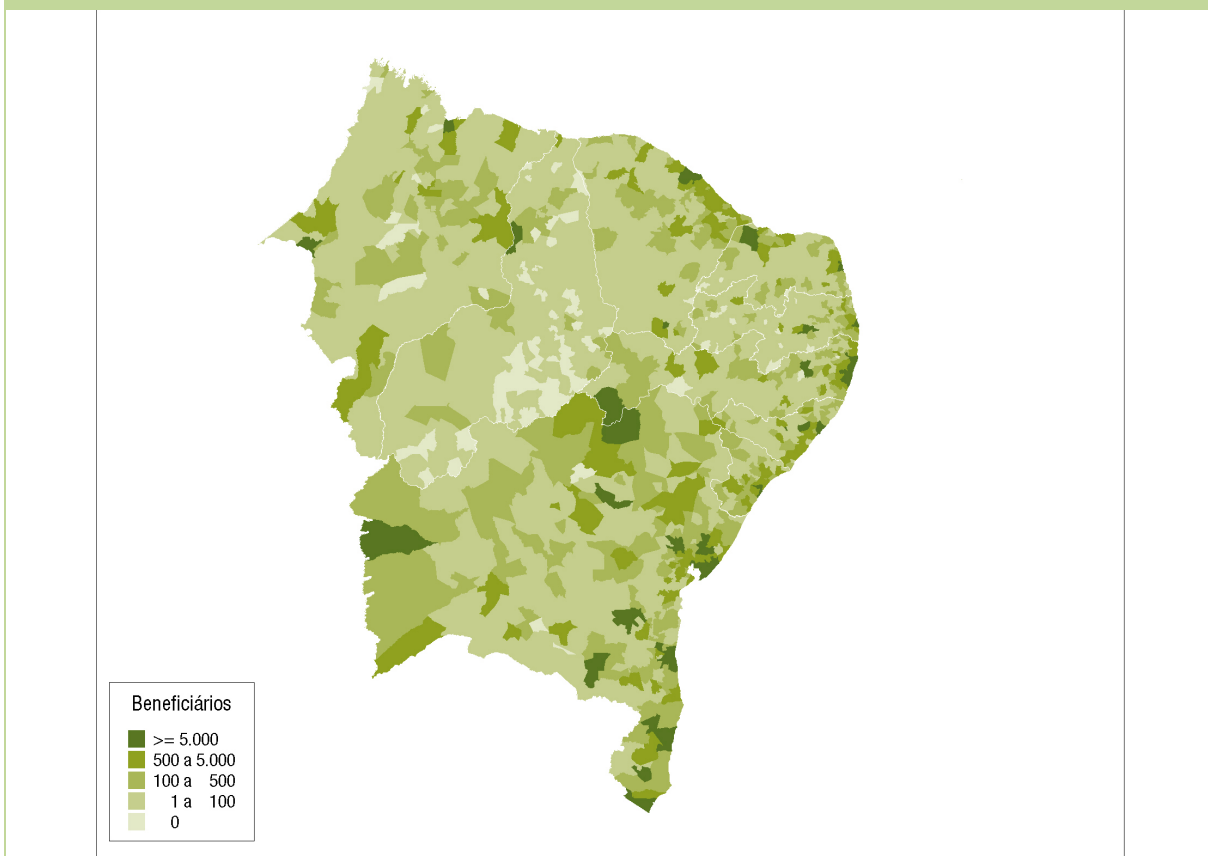
Região Nordeste - Odontologia de Grupo

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	129	134	128	-0,78
Beneficiários (x1000)	2.023	2.275	2.475	22,36
População (x1000)	53.070	53.502	53.907	1,58
Cobertura (%)	3,81	4,25	4,59	20,46
Contraprestação Média (R\$)	11,25	11,97	12,38	10,03
DM (%)	41,19	44,08	41,54	0,85
DC (%)	8,68	6,76	9,58	10,32
DA (%)	27,66	34,14	37,42	35,29
Combinado (%)	77,53	84,98	88,54	14,20
HHI (%)	15,29	15,68	15,96	4,36
C4 (%)	63,63	63,39	65,61	3,10

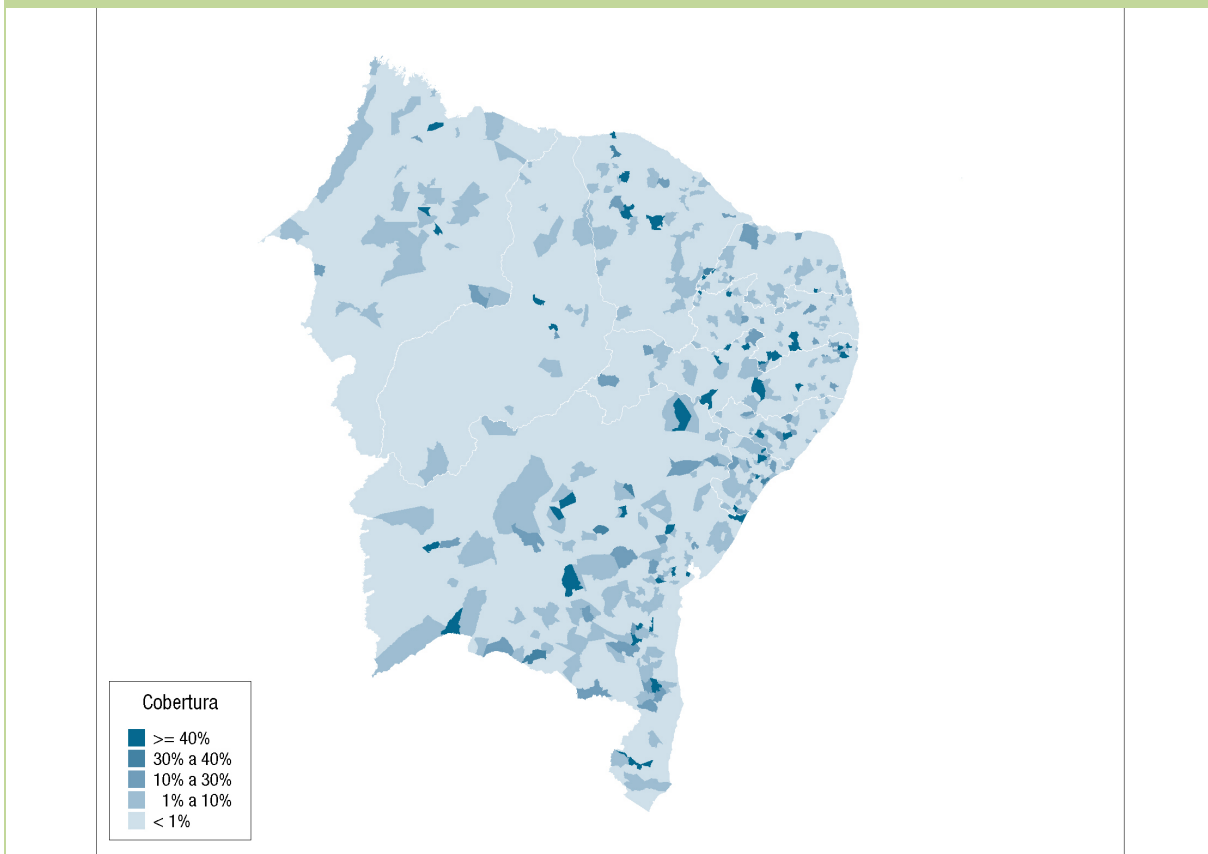


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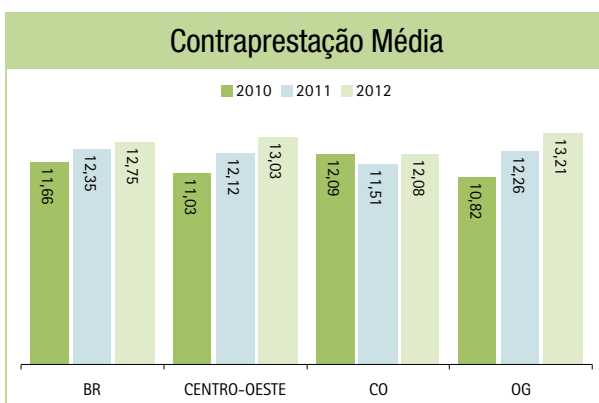
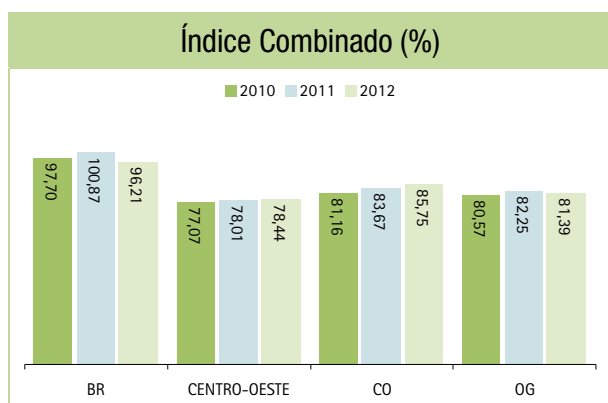
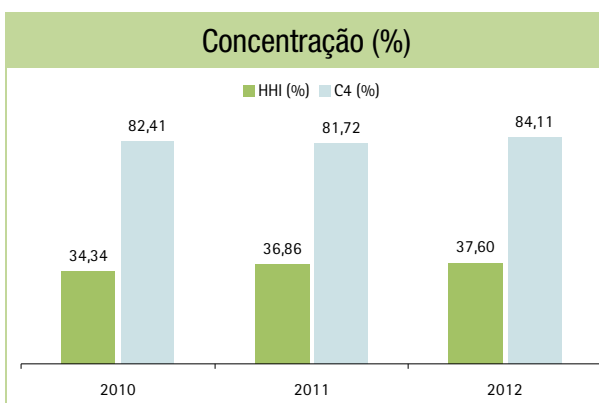
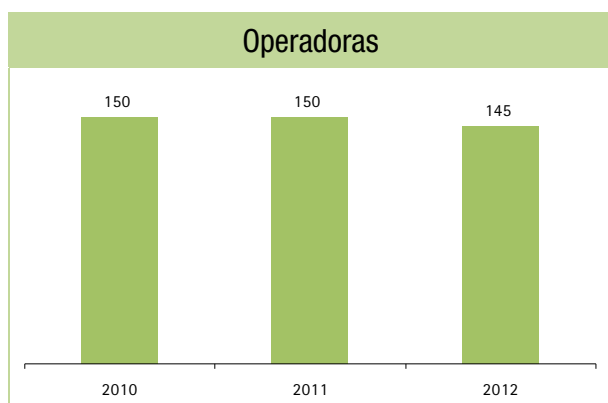
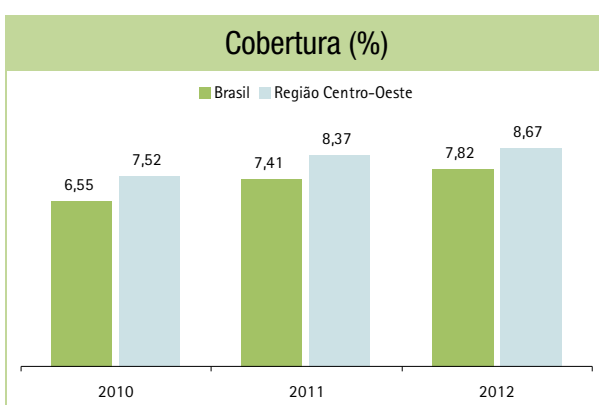
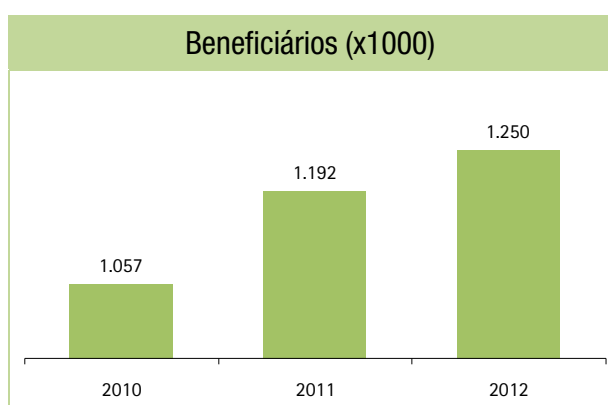
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

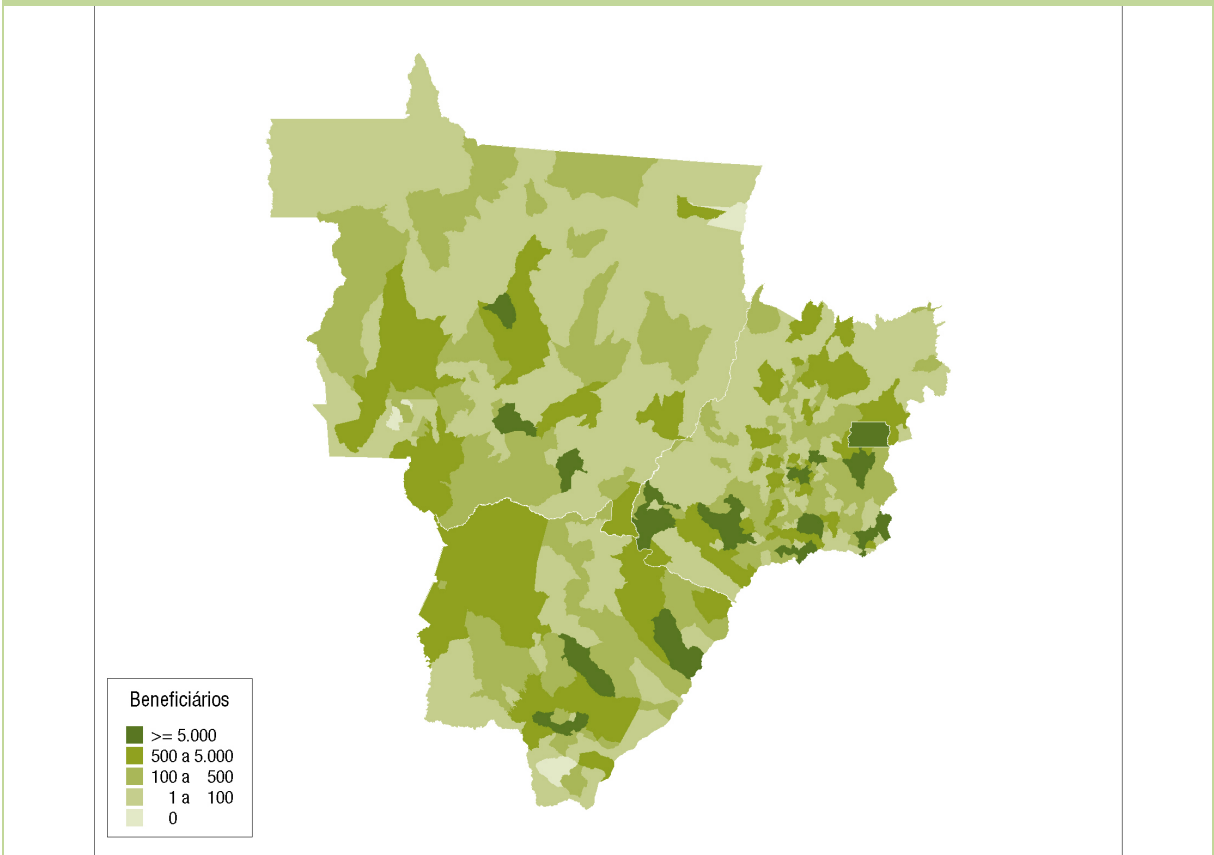


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	150	150	145	-3,33
Beneficiários (x1000)	1.057	1.192	1.250	18,35
População (x1000)	14.050	14.244	14.424	2,66
Cobertura (%)	7,52	8,37	8,67	15,28
Contraprestação Média (R\$)	11,03	12,12	13,03	18,08
DM (%)	42,58	47,91	48,36	13,58
DC (%)	9,37	8,21	9,77	4,28
DA (%)	28,62	26,13	23,25	-18,77
Combinado (%)	80,57	82,25	81,39	1,01
HHI (%)	34,34	36,86	37,60	9,48
C4 (%)	82,41	81,72	84,11	2,06

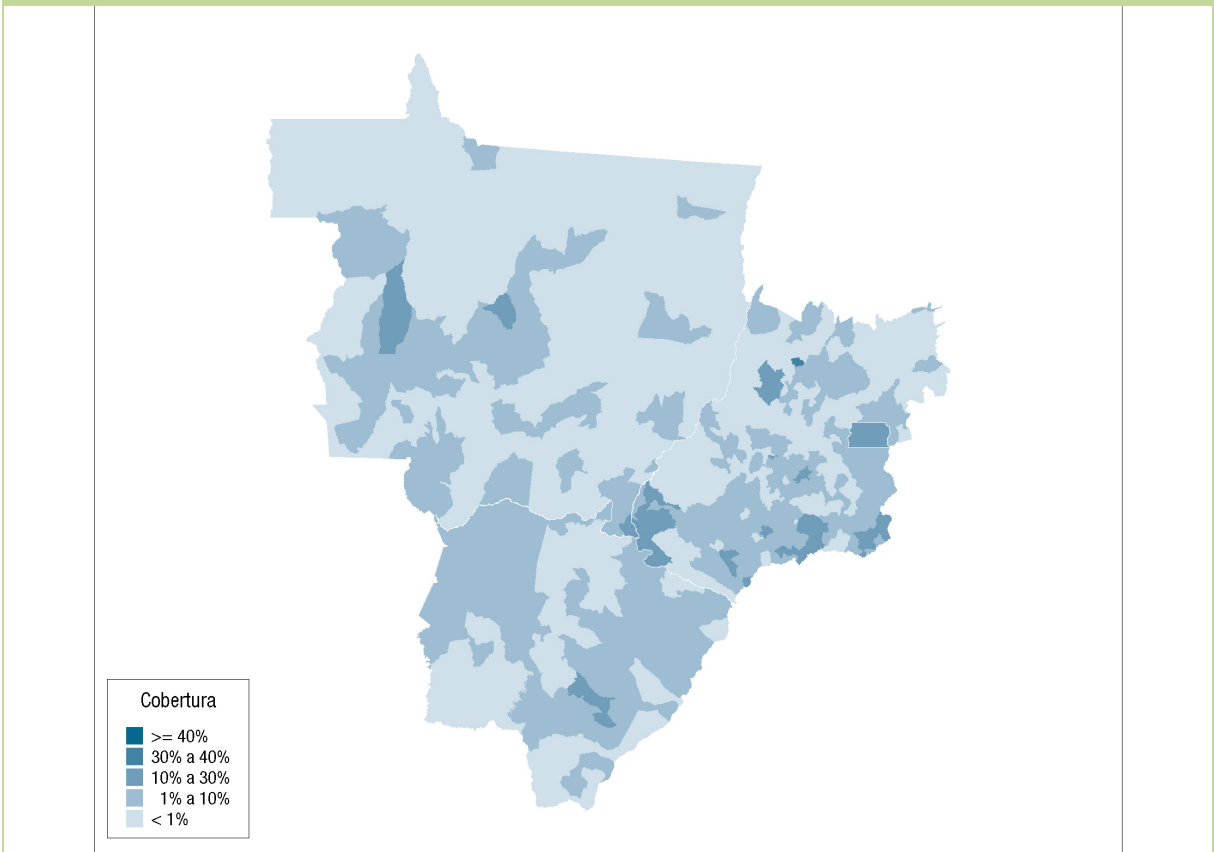


Fontes: IBGE

Mapa de Beneficiários - 2012

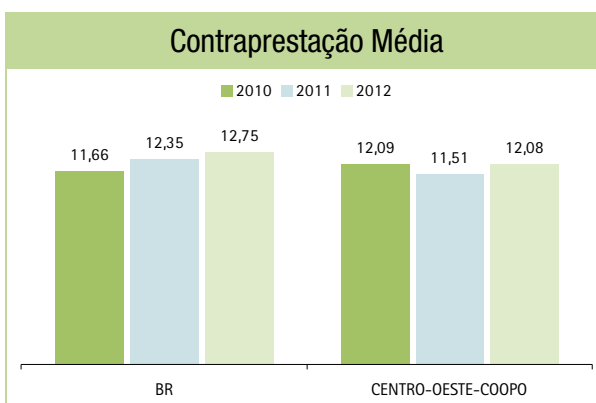
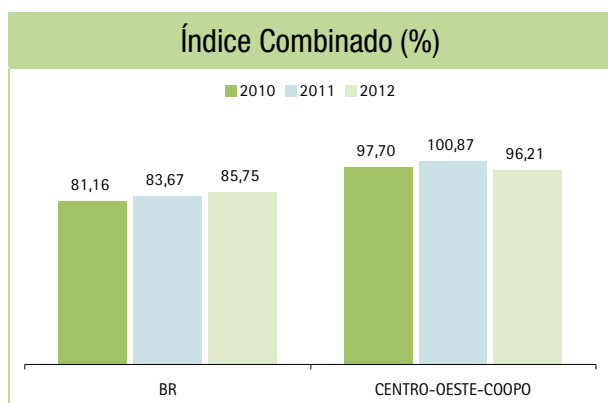
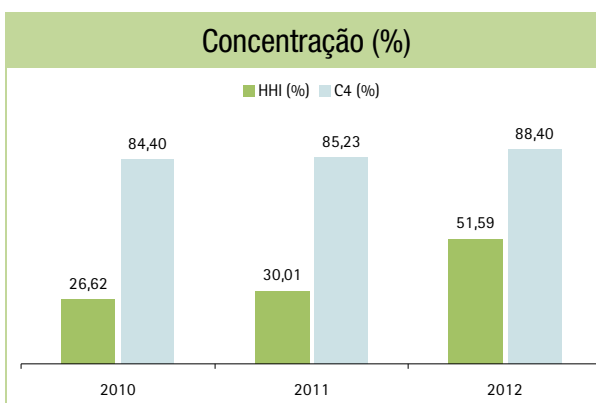
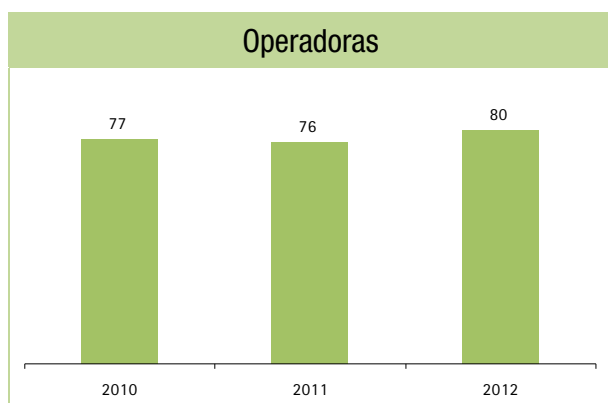
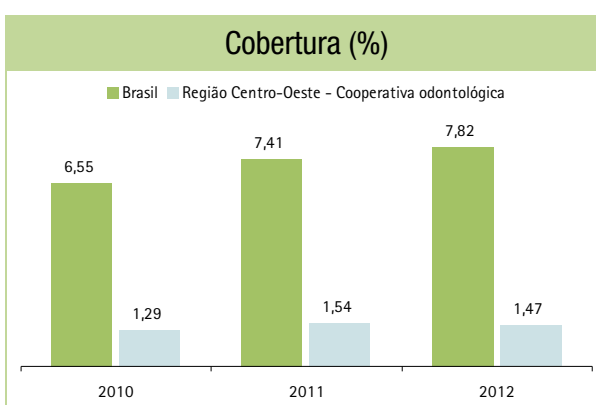
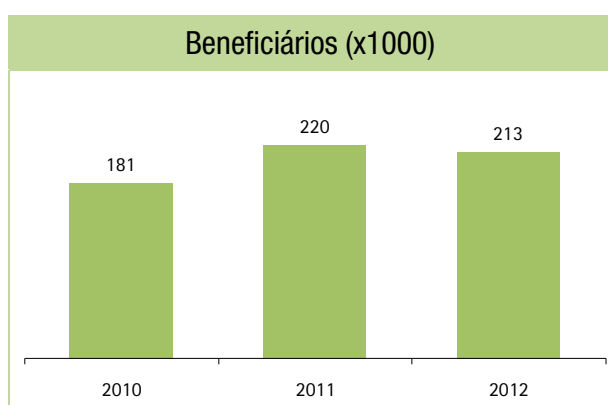


Mapa de Cobertura - 2012



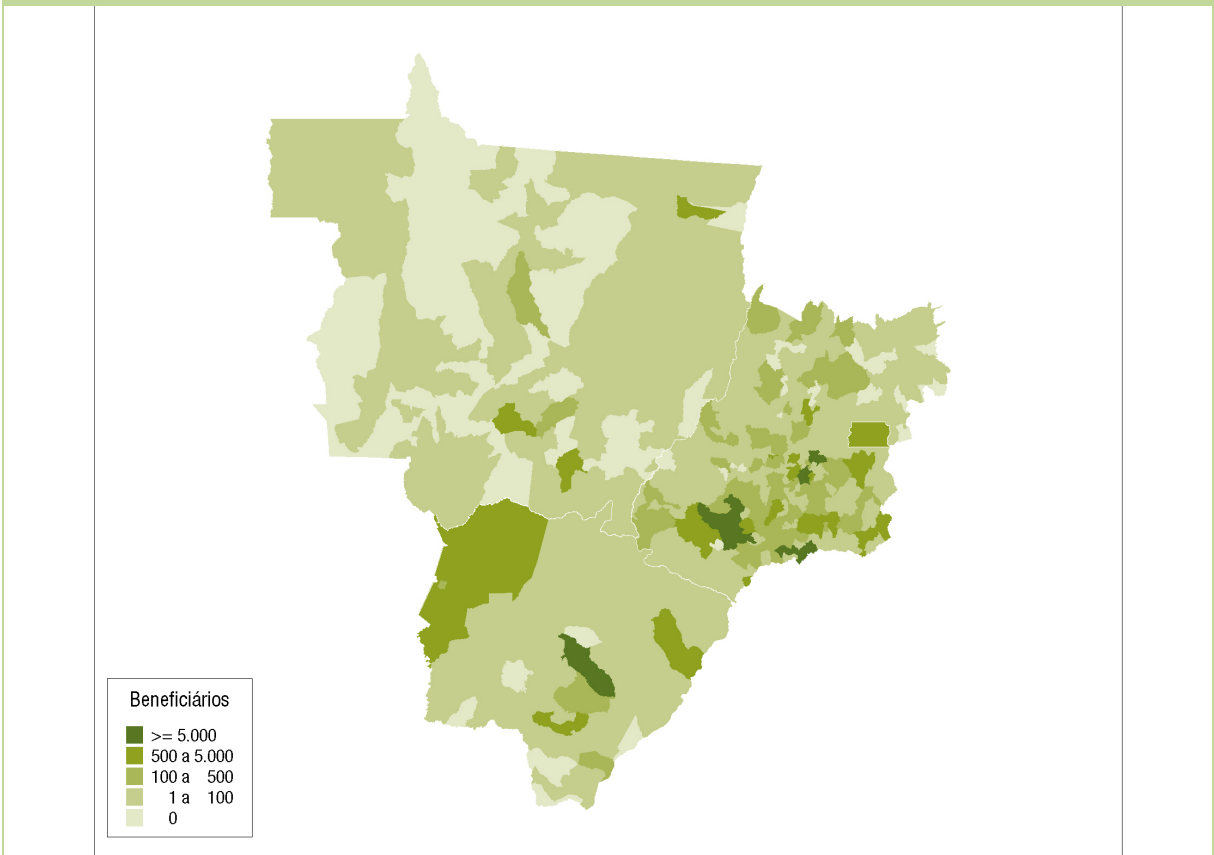
Região Centro-Oeste - Cooperativa odontológica

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	77	76	80	3,90
Beneficiários (x1000)	181	220	213	17,25
População (x1000)	14.050	14.244	14.424	2,66
Cobertura (%)	1,29	1,54	1,47	14,21
Contraprestação Média (R\$)	12,09	11,51	12,08	-0,06
DM (%)	61,25	66,07	66,24	8,14
DC (%)	3,17	2,22	2,67	-15,75
DA (%)	33,28	32,58	27,30	-17,97
Combinado (%)	97,70	100,87	96,21	-1,53
HHI (%)	26,62	30,01	51,59	93,79
C4 (%)	84,40	85,23	88,40	4,74

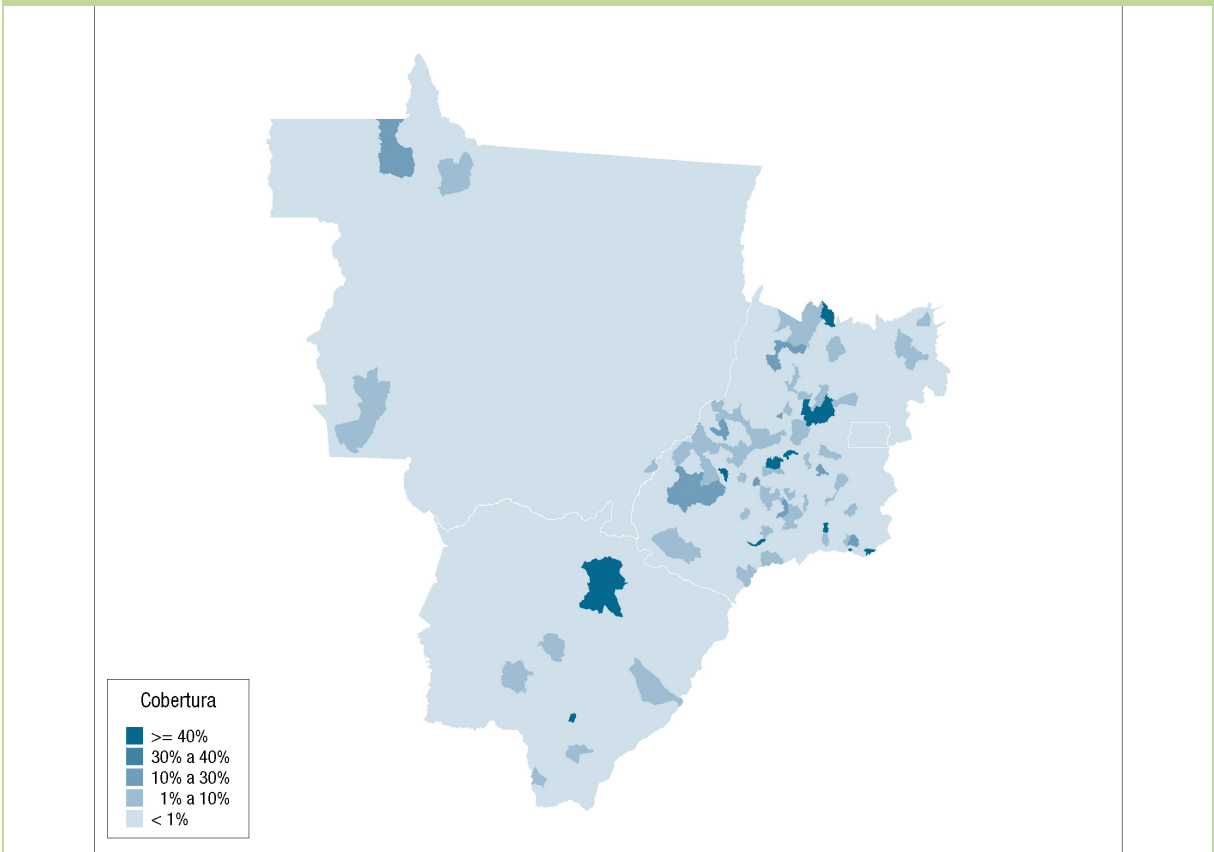


Fontes: IBGE

Mapa de Beneficiários - 2012

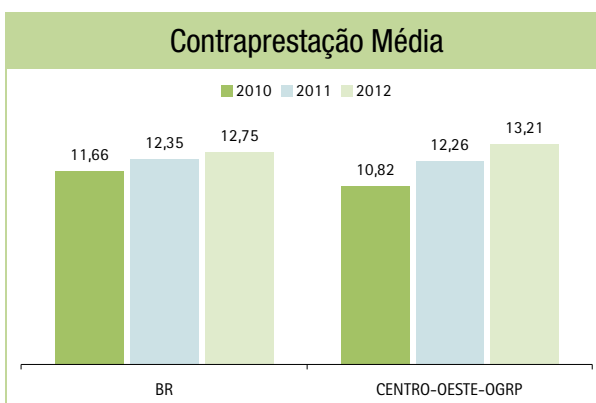
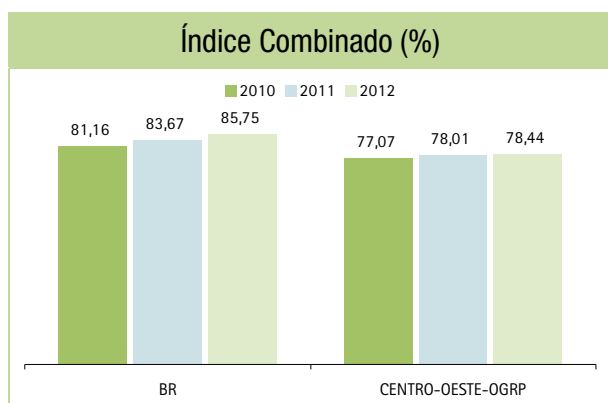
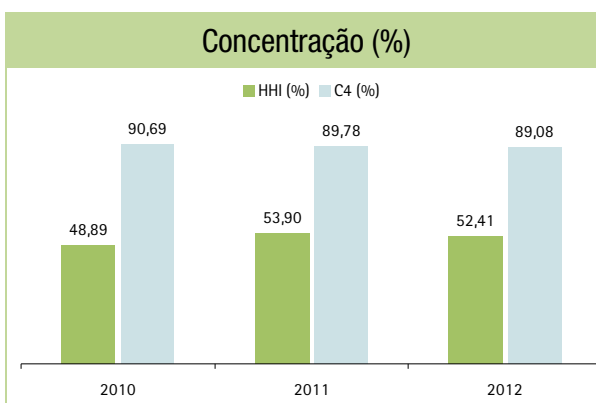
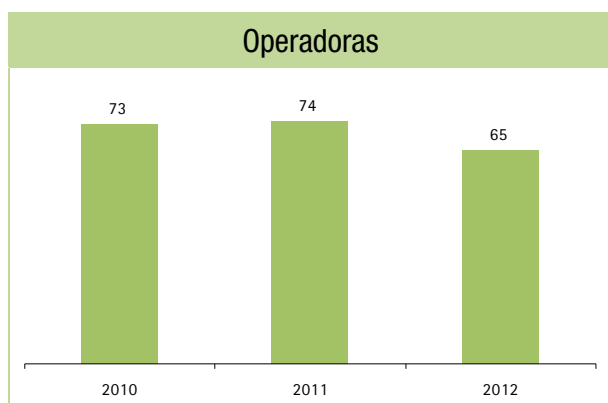
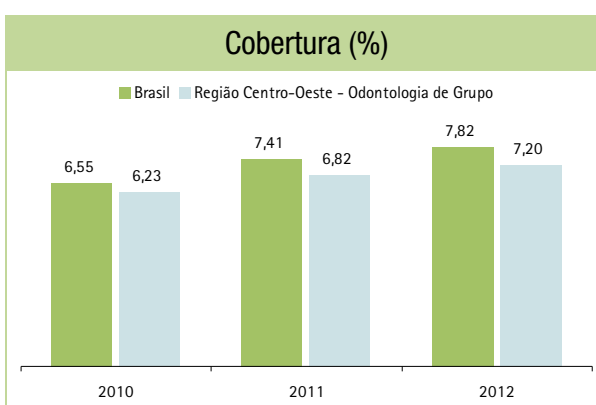
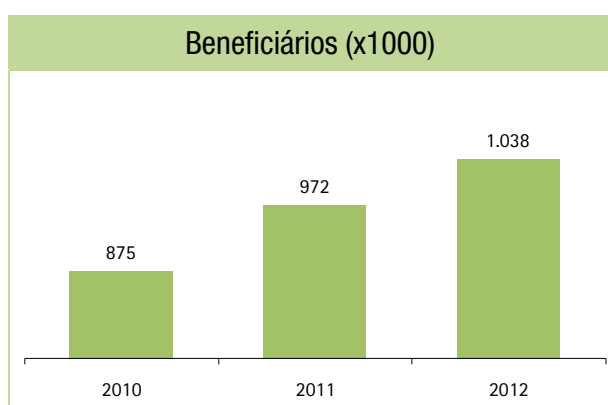


Mapa de Cobertura - 2012



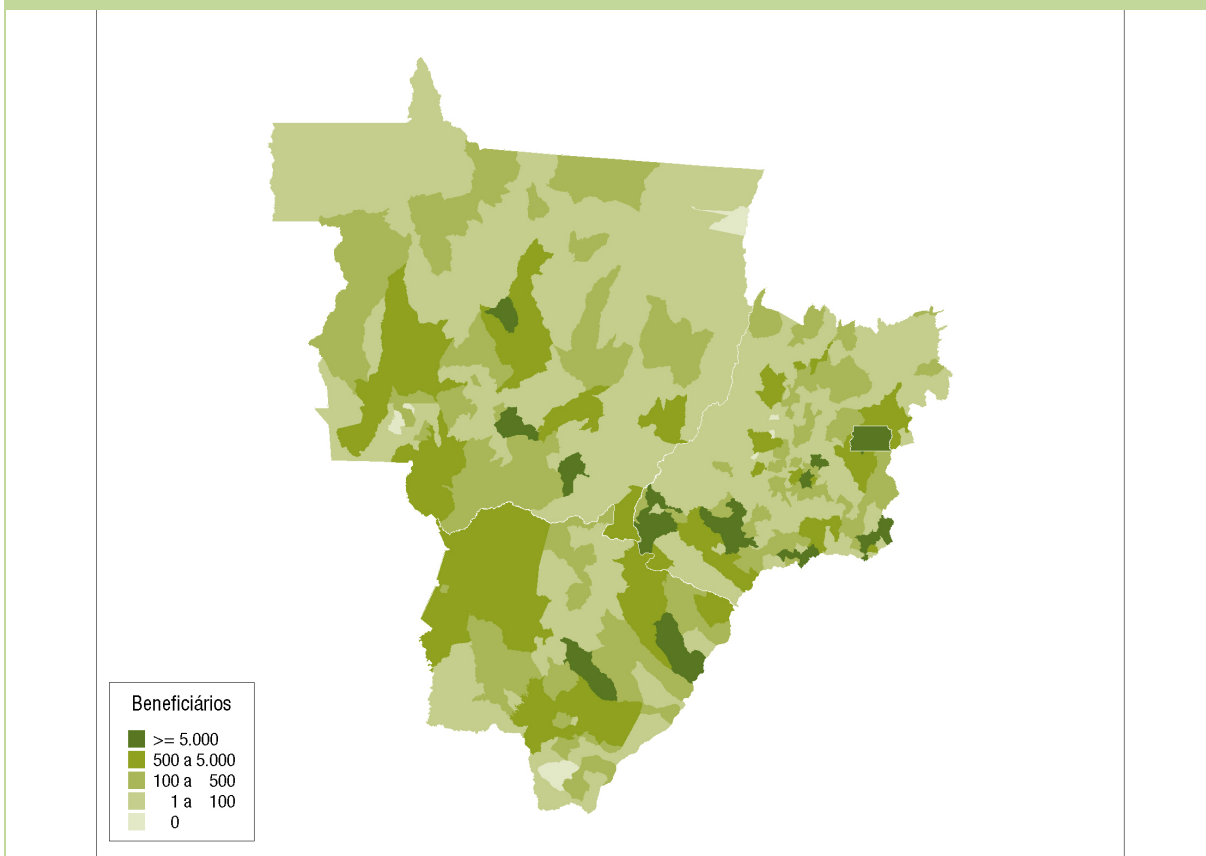
Região Centro-Oeste - Odontologia de Grupo

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	73	74	65	-10,96
Beneficiários (x1000)	875	972	1.038	18,58
População (x1000)	14.050	14.244	14.424	2,66
Cobertura (%)	6,23	6,82	7,20	15,50
Contraprestação Média (R\$)	10,82	12,26	13,21	22,17
DM (%)	38,76	43,78	44,81	15,61
DC (%)	10,64	9,58	11,18	5,11
DA (%)	27,67	24,66	22,45	-18,88
Combinado (%)	77,07	78,01	78,44	1,78
HHI (%)	48,89	53,90	52,41	7,19
C4 (%)	90,69	89,78	89,08	-1,77

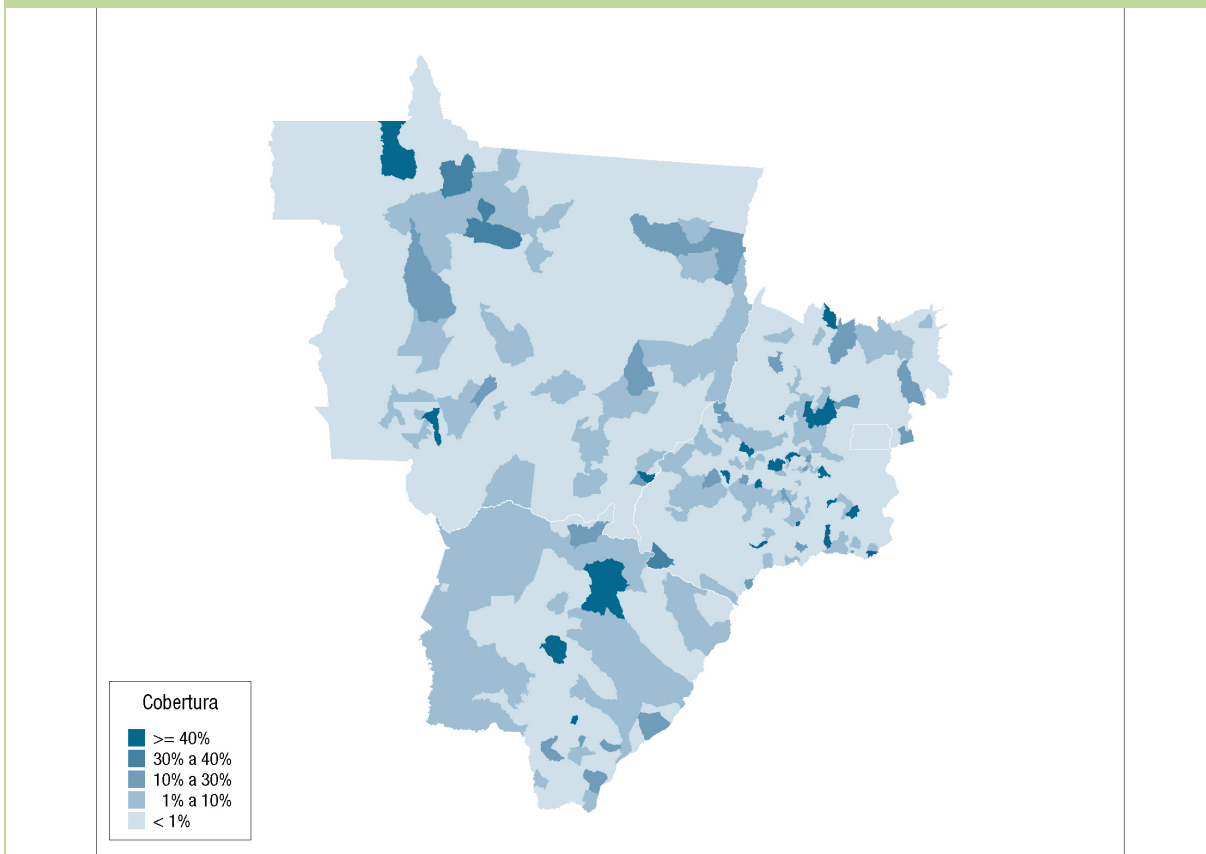


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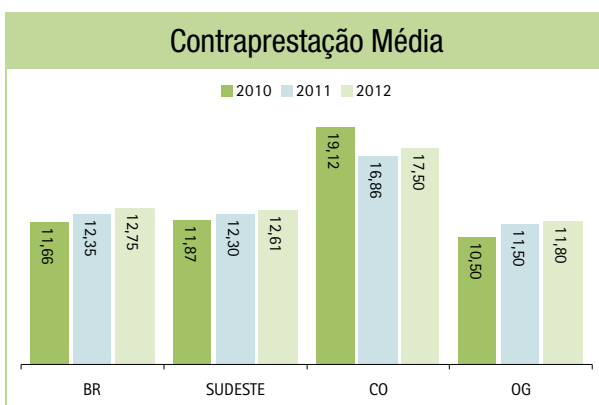
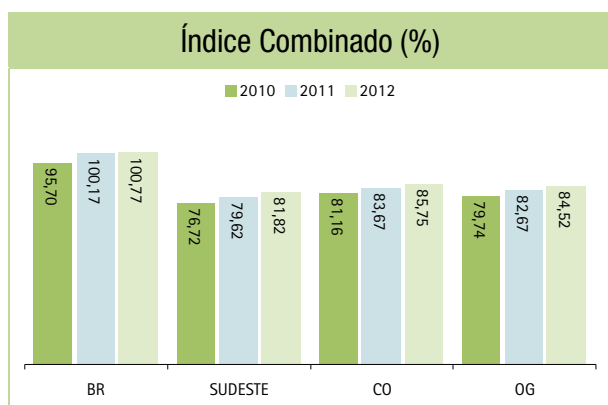
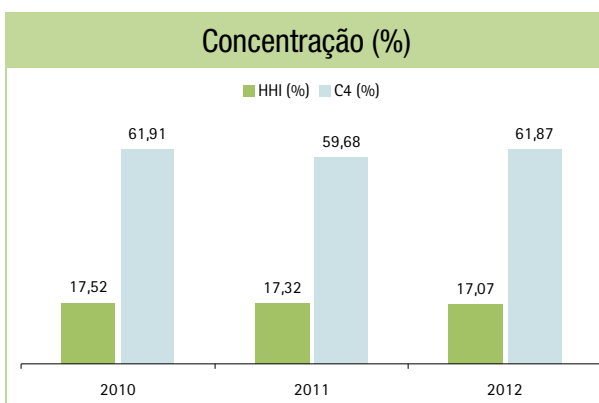
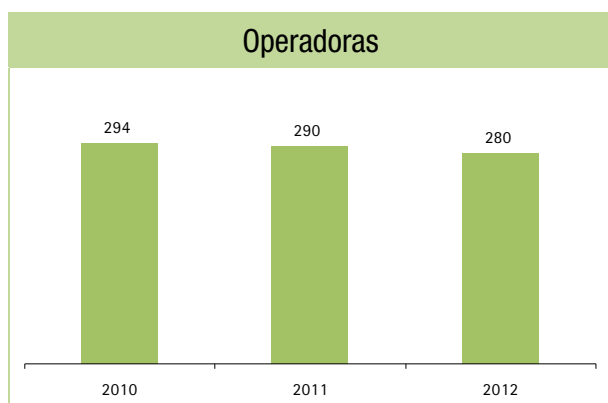
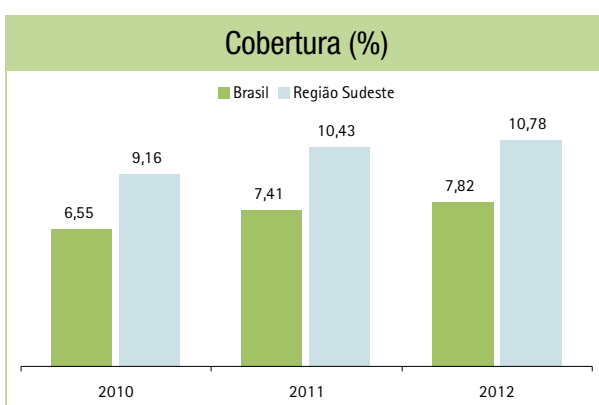
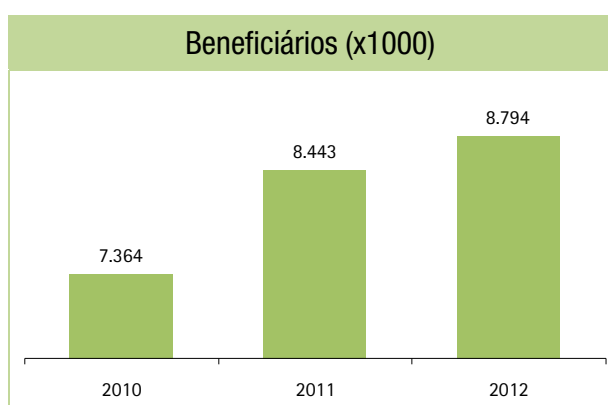
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

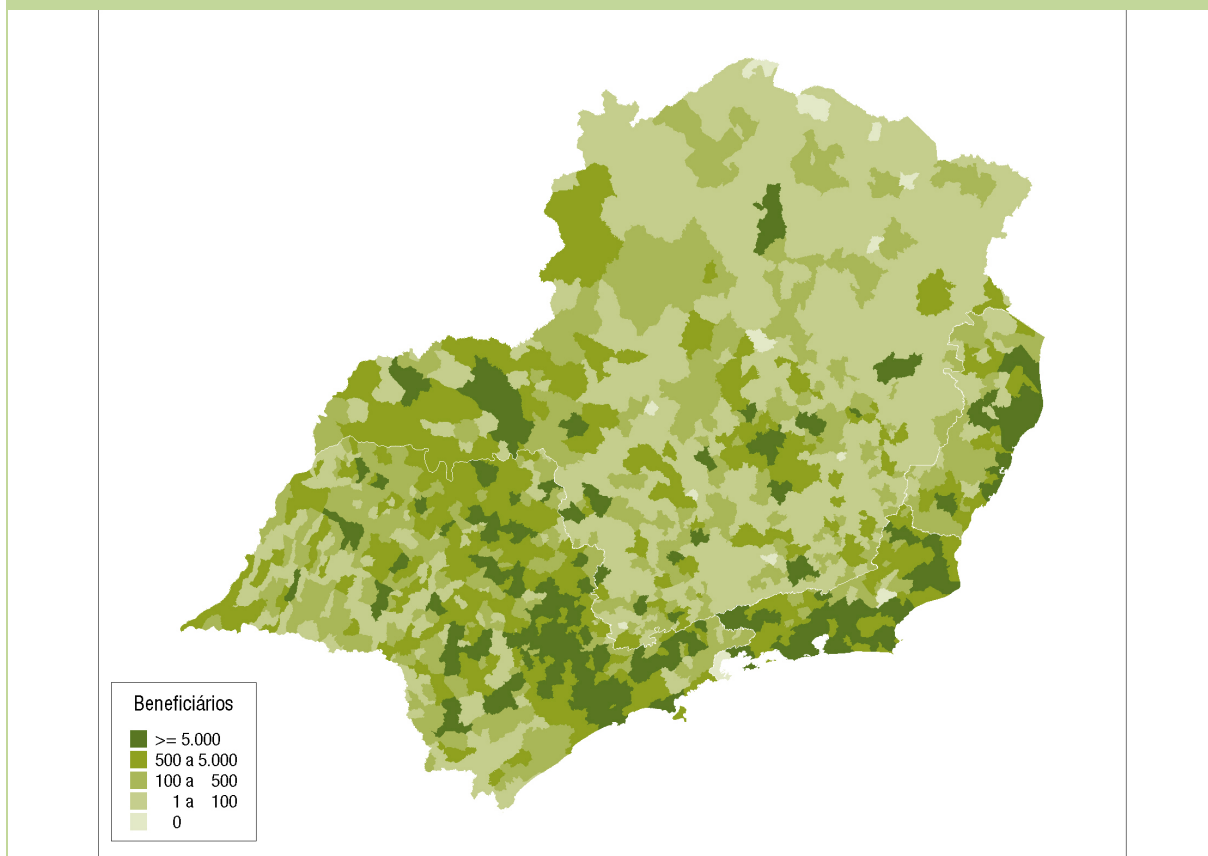


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	294	290	280	-4,76
Beneficiários (x1000)	7.364	8.443	8.794	19,43
População (x1000)	80.354	80.976	81.566	1,51
Cobertura (%)	9,16	10,43	10,78	17,65
Contraprestação Média (R\$)	11,87	12,30	12,61	6,22
DM (%)	43,82	47,47	47,40	8,15
DC (%)	7,80	7,92	10,57	35,48
DA (%)	28,11	27,29	26,56	-5,53
Combinado (%)	79,74	82,67	84,52	6,00
HHI (%)	17,52	17,32	17,07	-2,53
C4 (%)	61,91	59,68	61,87	-0,07

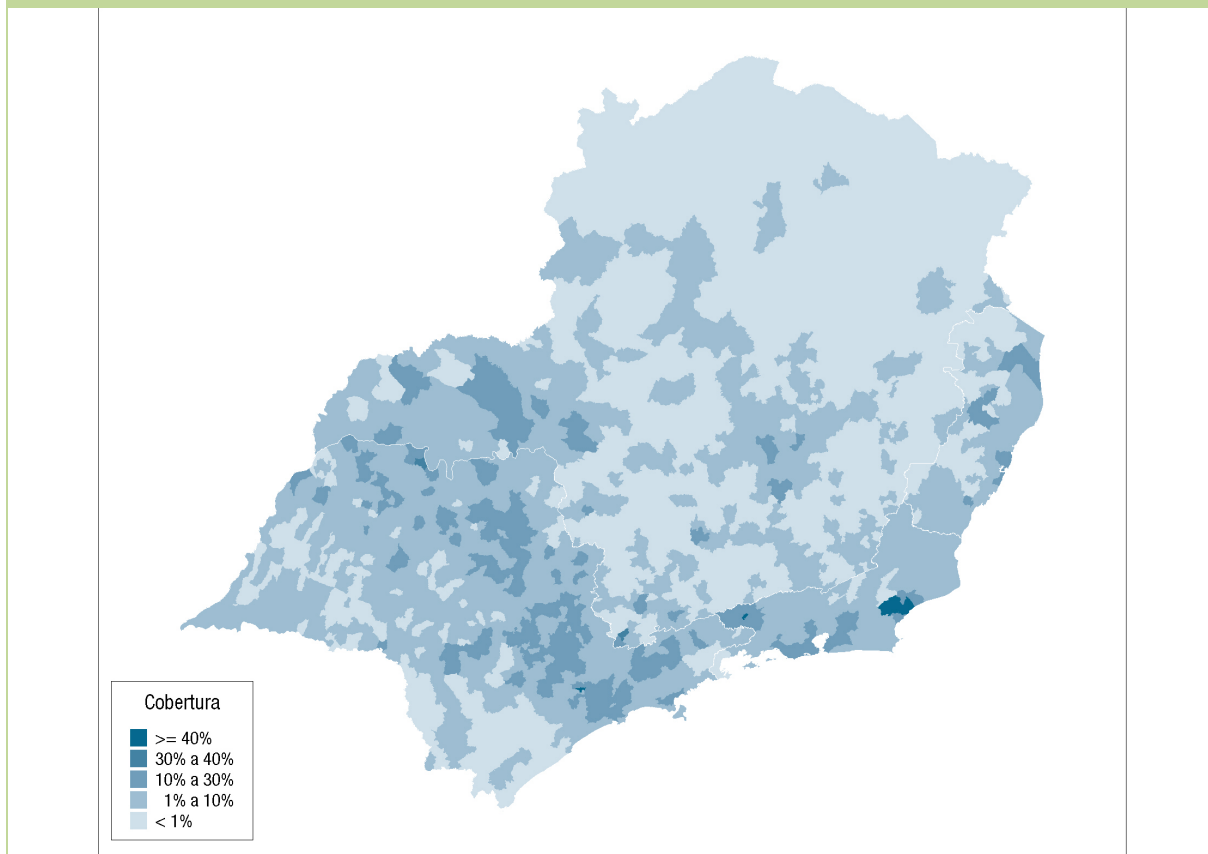


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Mapa de Beneficiários - 2012

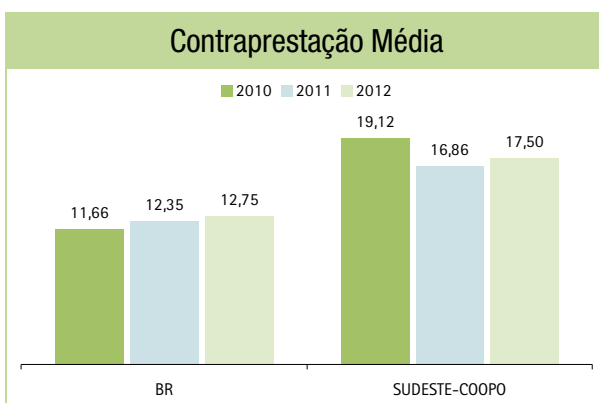
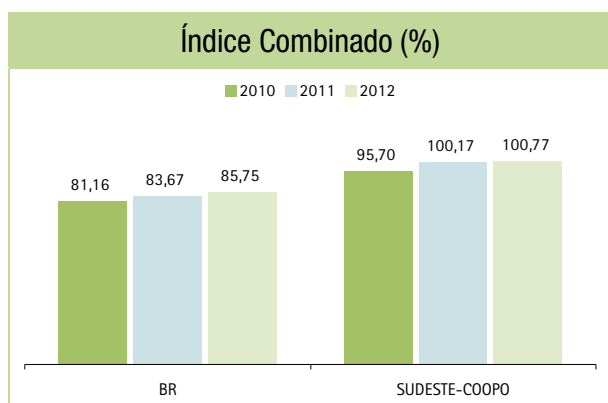
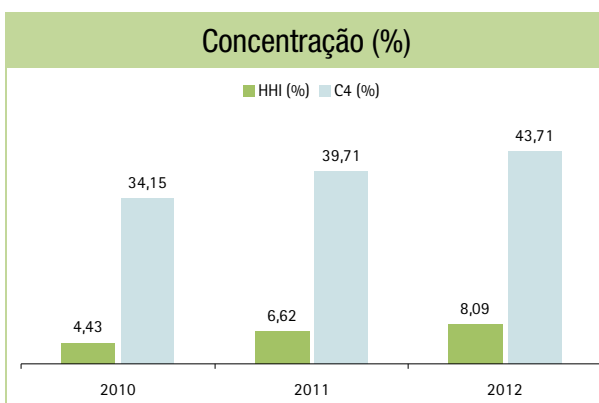
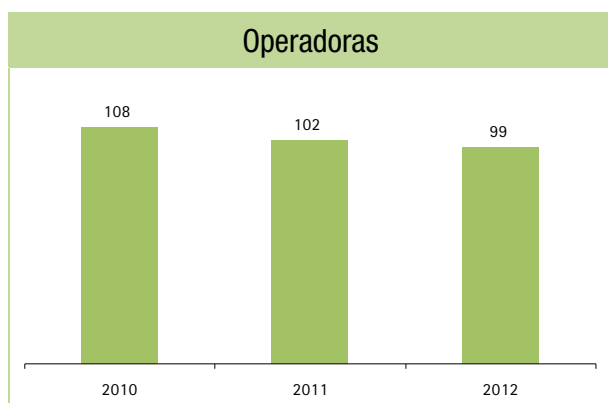
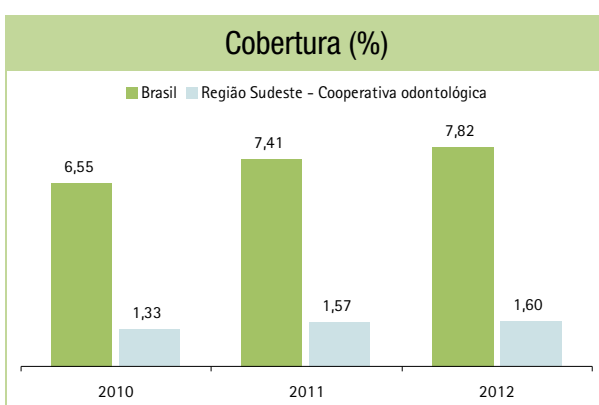
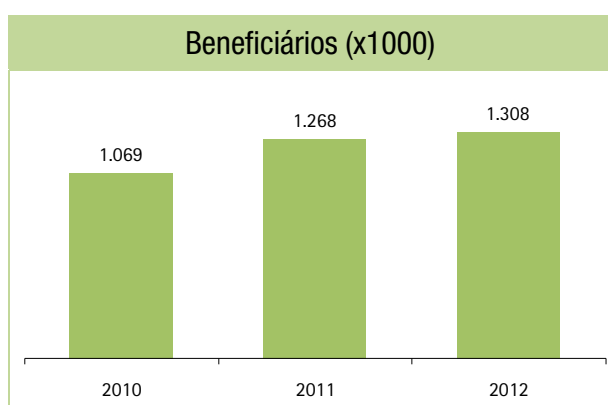


Mapa de Cobertura - 2012



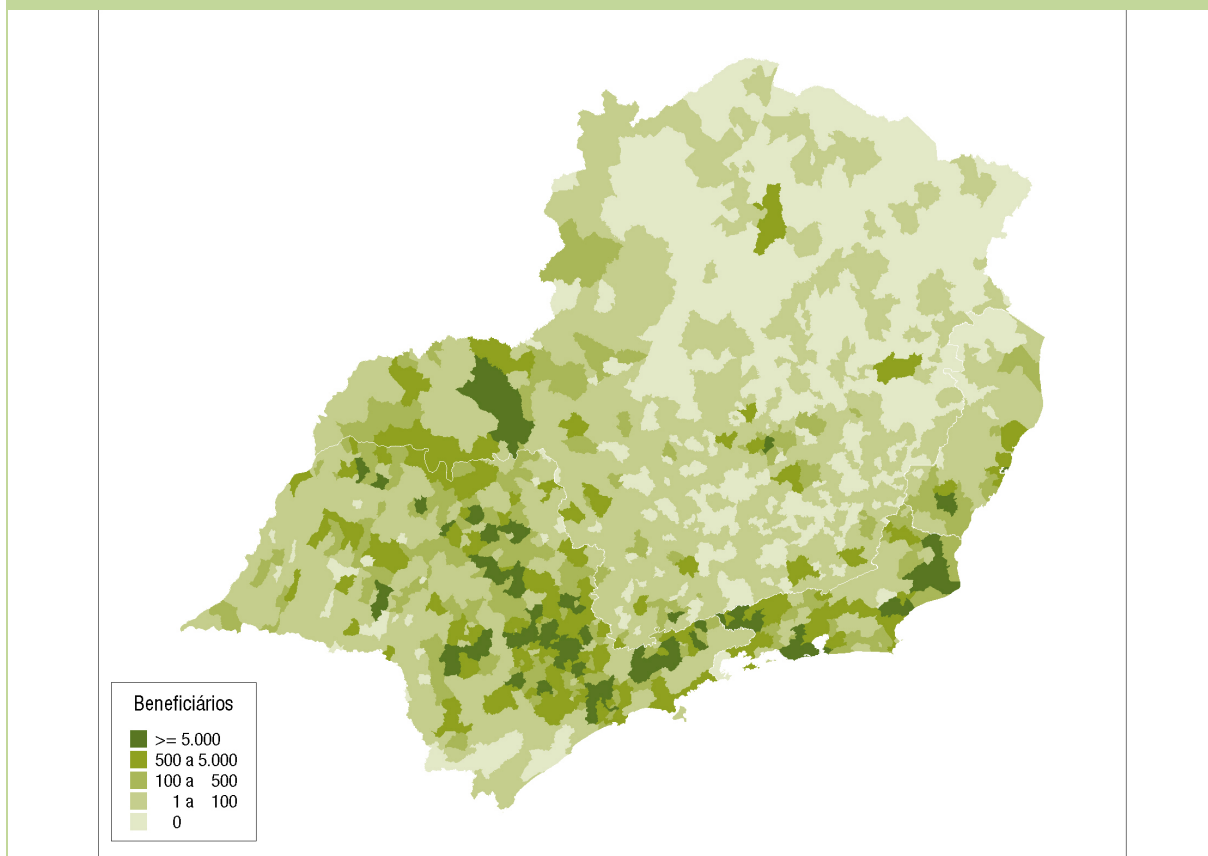
Região Sudeste - Cooperativa odontológica

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	108	102	99	-8,33
Beneficiários (x1000)	1.069	1.268	1.308	22,33
População (x1000)	80.354	80.976	81.566	1,51
Cobertura (%)	1,33	1,57	1,60	20,51
Contraprestação Média (R\$)	19,12	16,86	17,50	-8,45
DM (%)	63,11	68,05	68,83	9,07
DC (%)	3,25	3,14	3,23	-0,43
DA (%)	29,34	28,98	28,70	-2,17
Combinado (%)	95,70	100,17	100,77	5,30
HHI (%)	4,43	6,62	8,09	82,78
C4 (%)	34,15	39,71	43,71	27,99

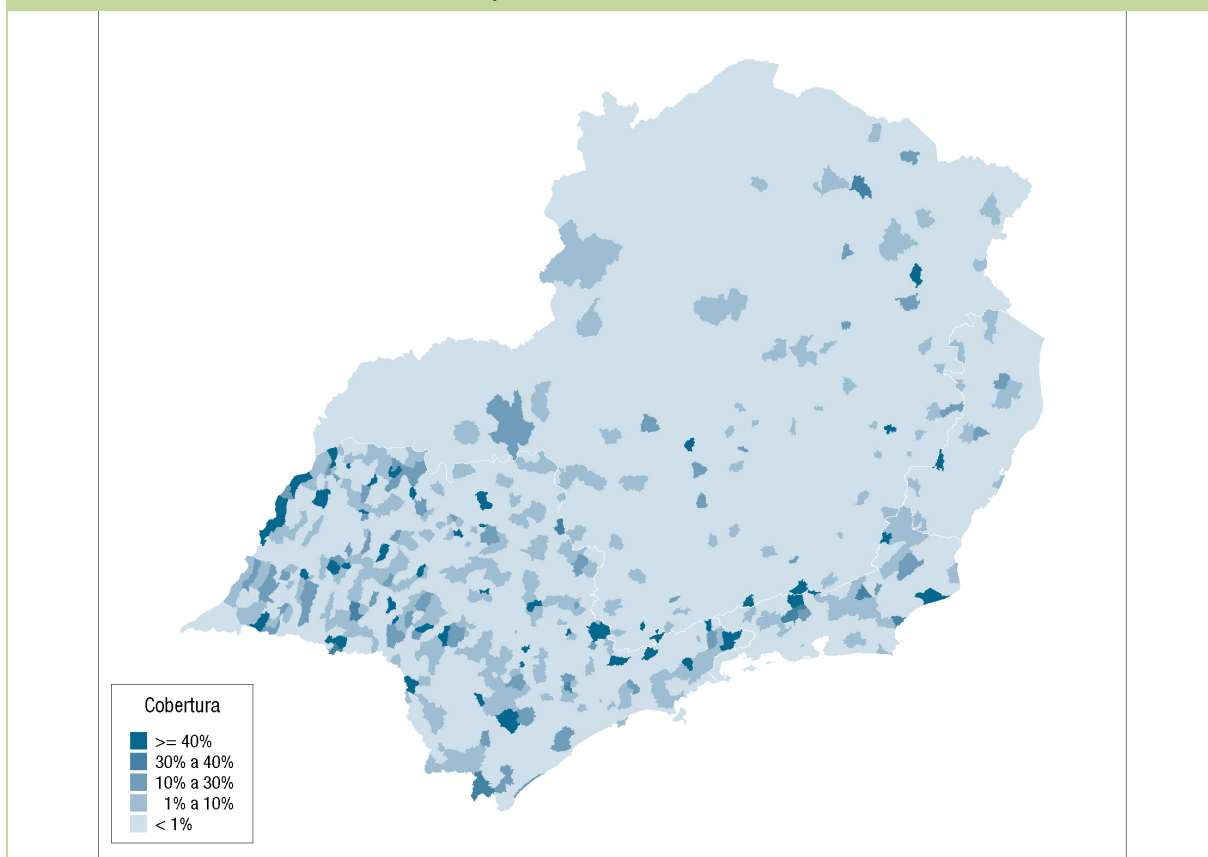


Fontes: IBGE

Mapa de Beneficiários - 2012

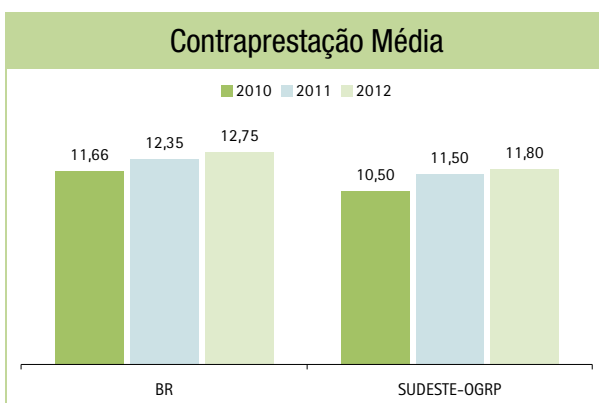
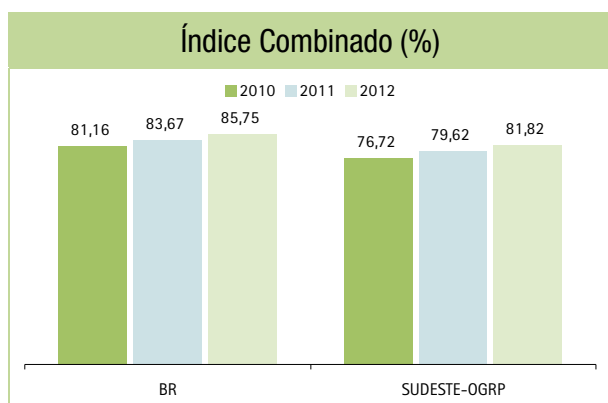
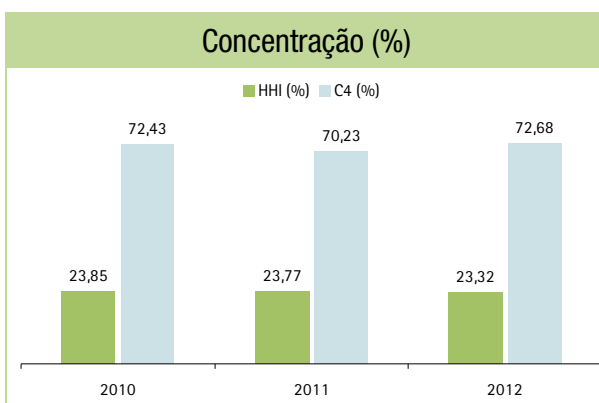
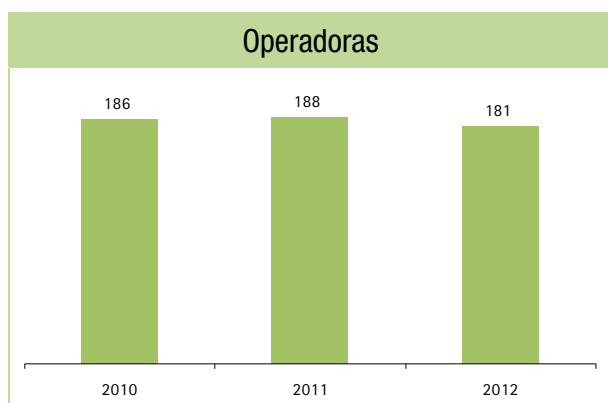
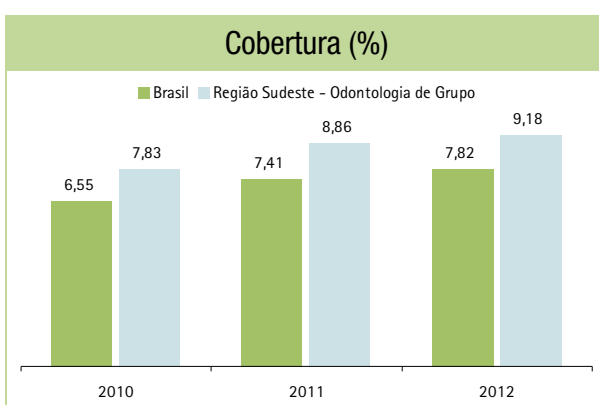
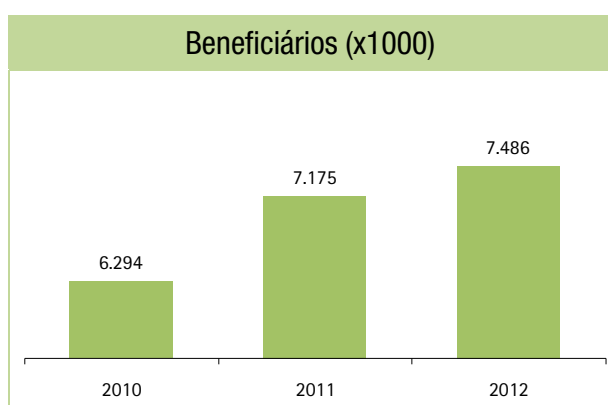


Mapa de Cobertura - 2012



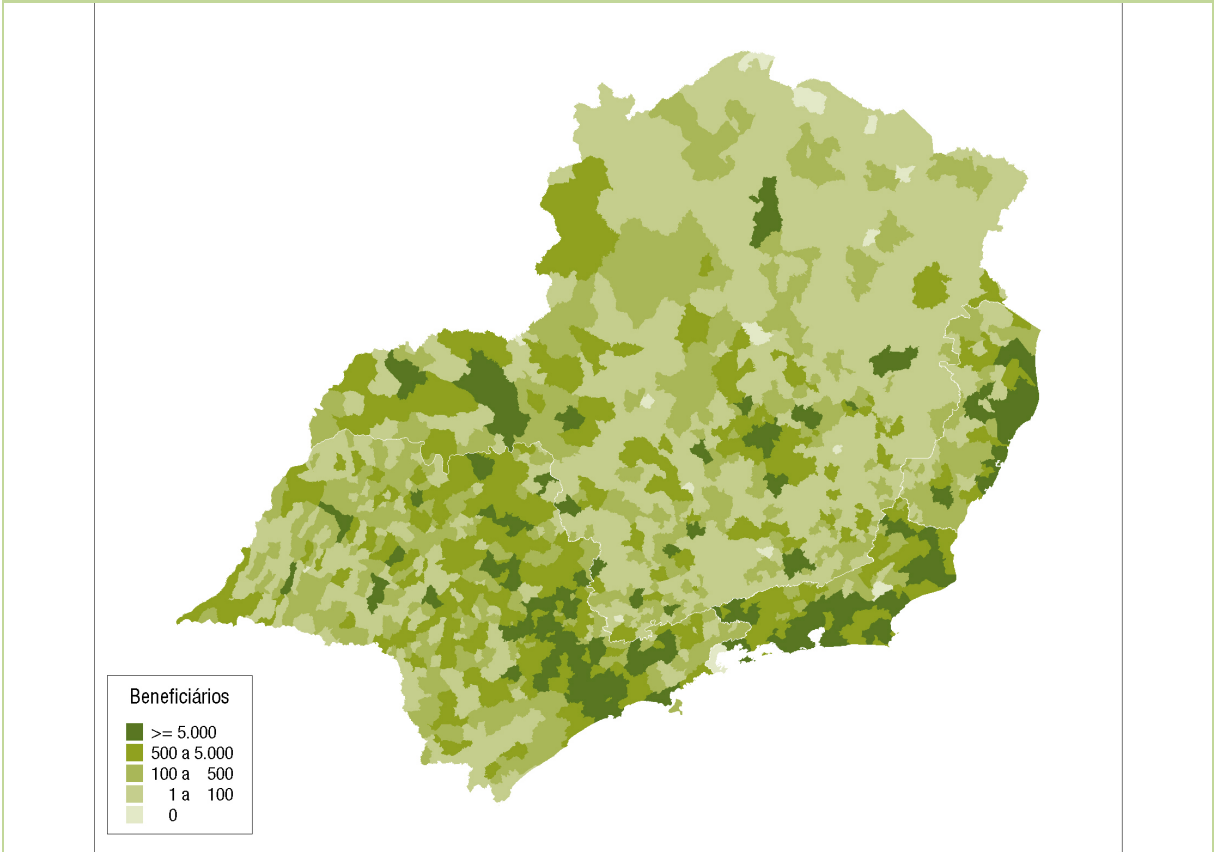
Região Sudeste - Odontologia de Grupo

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	186	188	181	-2,69
Beneficiários (x1000)	6.294	7.175	7.486	18,93
População (x1000)	80.354	80.976	81.566	1,51
Cobertura (%)	7,83	8,86	9,18	17,17
Contraprestação Média (R\$)	10,50	11,50	11,80	12,34
DM (%)	40,17	43,87	43,83	9,10
DC (%)	8,67	8,75	11,79	36,08
DA (%)	27,88	27,00	26,20	-6,02
Combinado (%)	76,72	79,62	81,82	6,66
HHI (%)	23,85	23,77	23,32	-2,23
C4 (%)	72,43	70,23	72,68	0,34

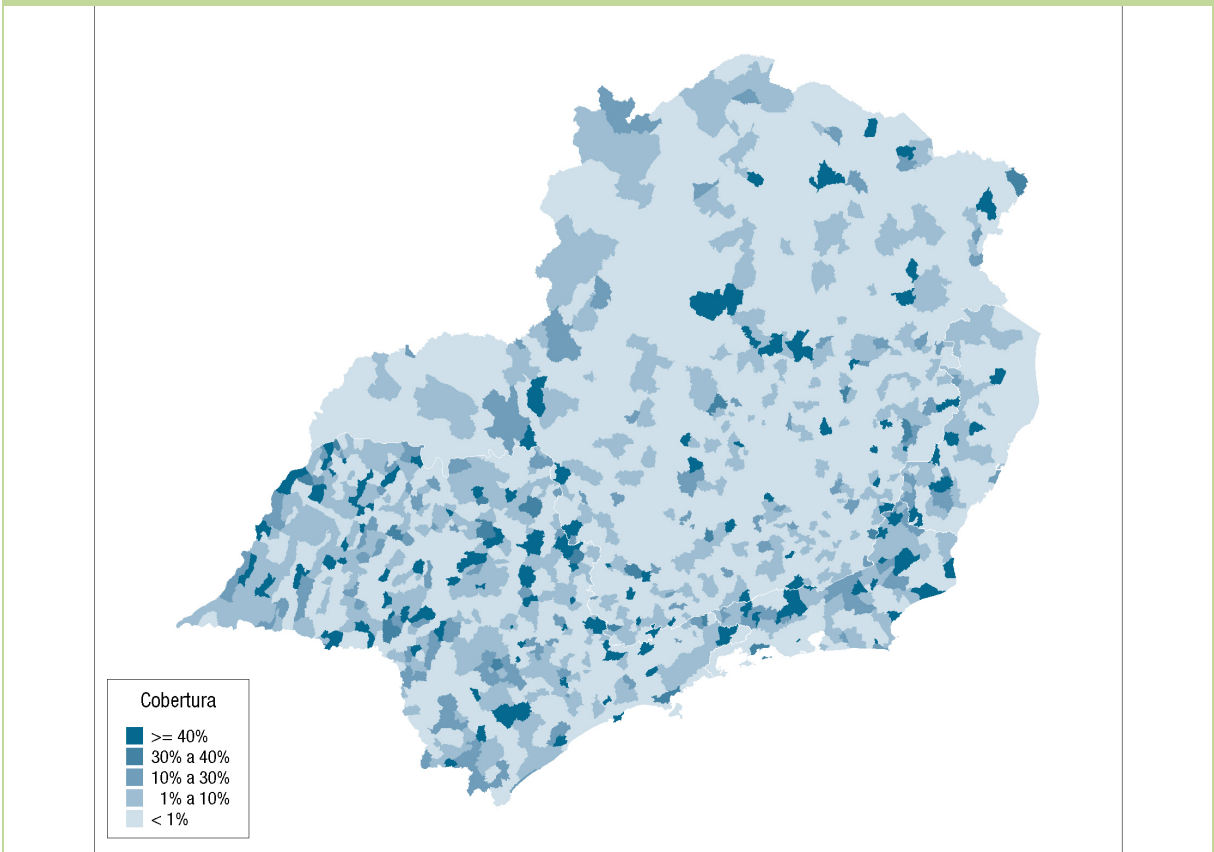


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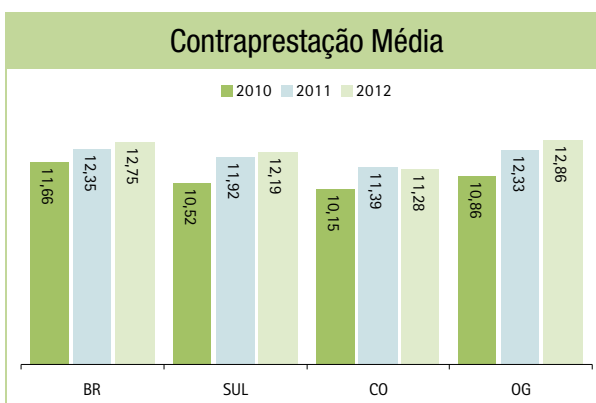
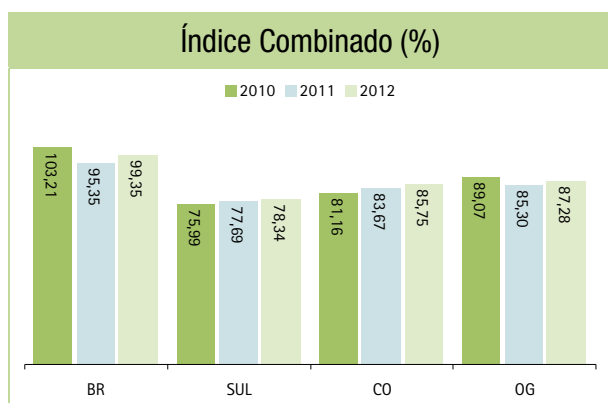
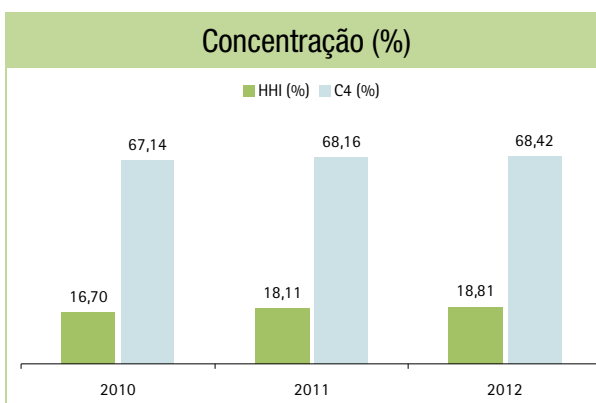
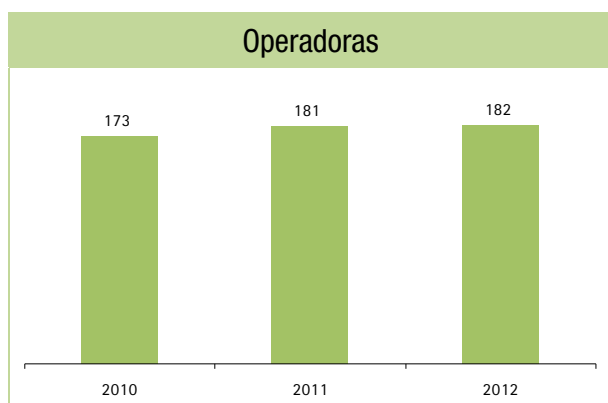
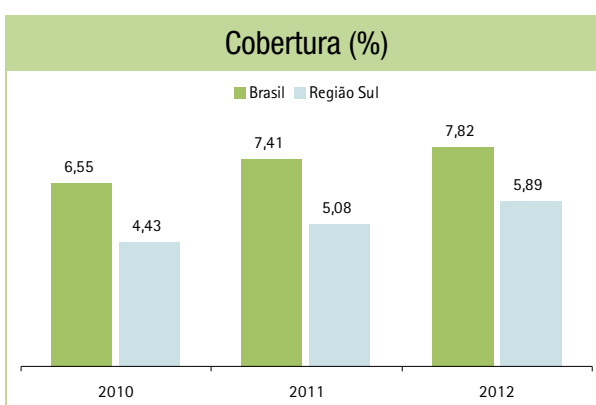
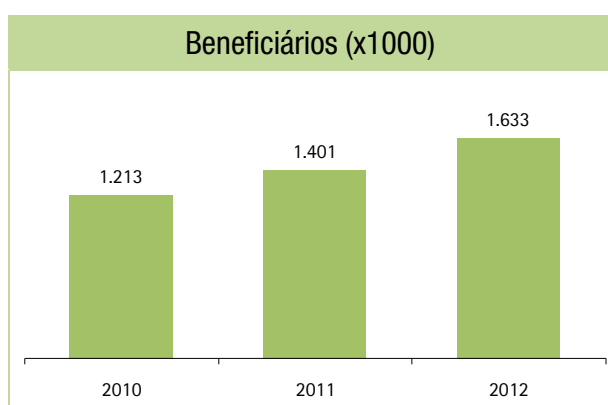
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

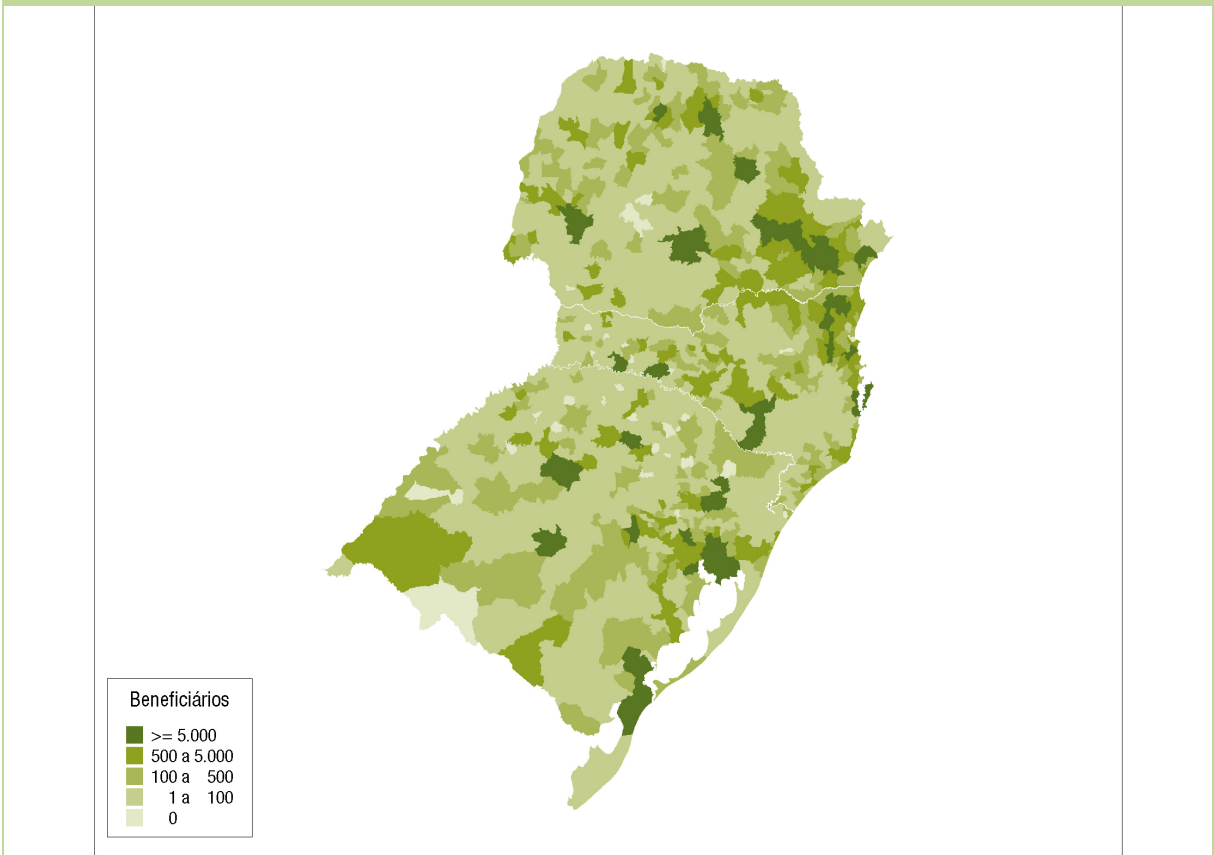


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	173	181	182	5,20
Beneficiários (x1000)	1.213	1.401	1.633	34,63
População (x1000)	27.385	27.562	27.732	1,27
Cobertura (%)	4,43	5,08	5,89	32,95
Contraprestação Média (R\$)	10,52	11,92	12,19	15,86
DM (%)	48,36	49,68	47,88	-0,99
DC (%)	8,55	7,60	10,48	22,66
DA (%)	32,16	28,01	28,91	-10,09
Combinado (%)	89,07	85,30	87,28	-2,01
HHI (%)	16,70	18,11	18,81	12,65
C4 (%)	67,14	68,16	68,42	1,91

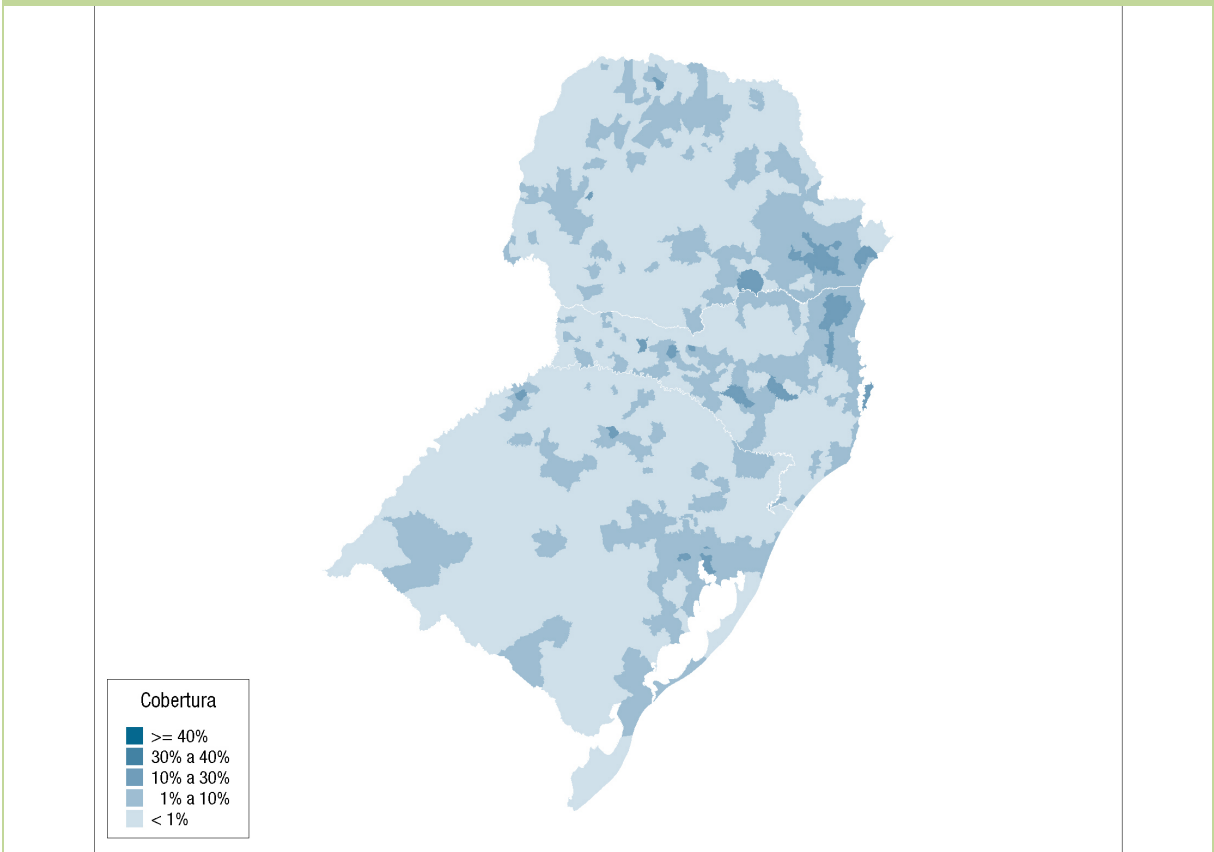


Fontes: IBGE

Mapa de Beneficiários - 2012

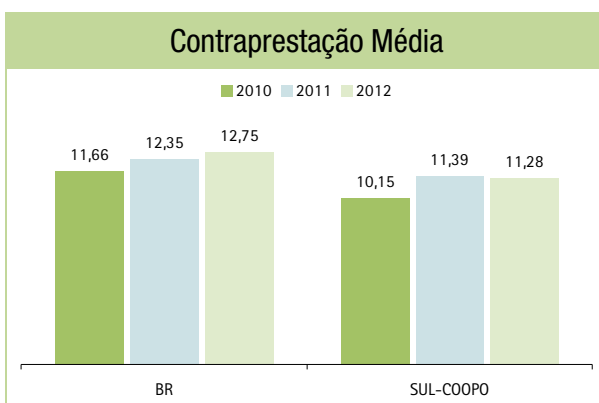
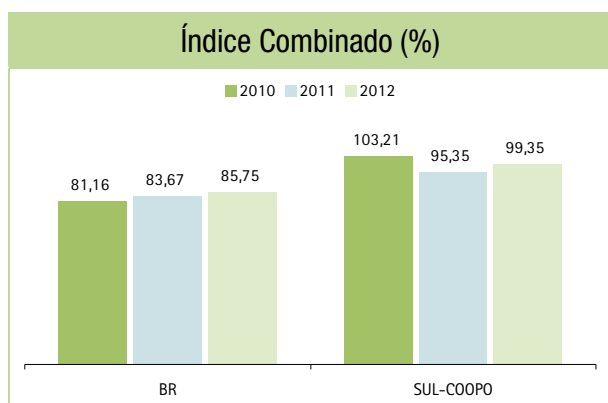
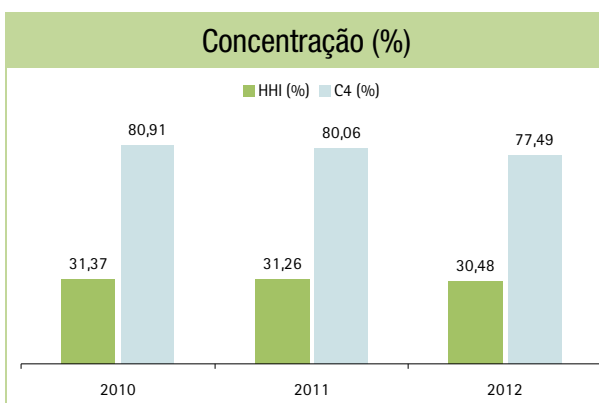
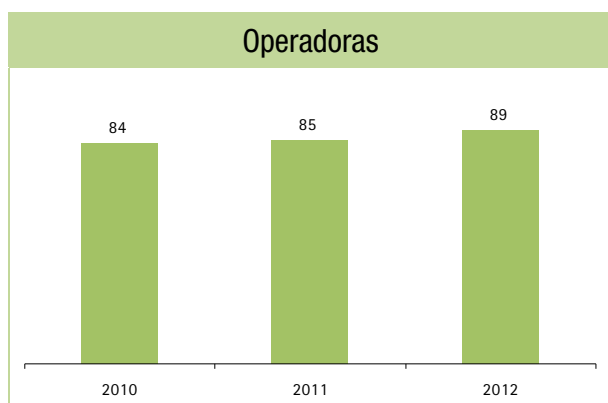
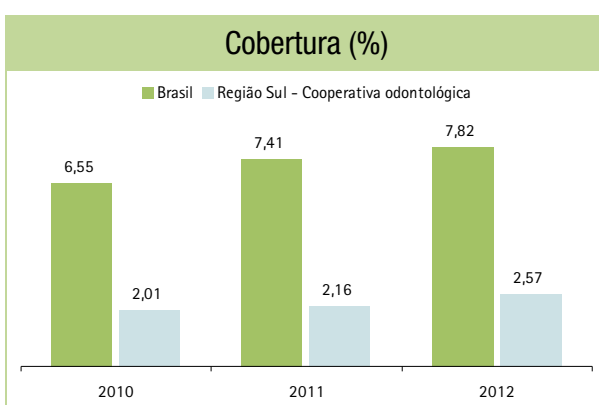
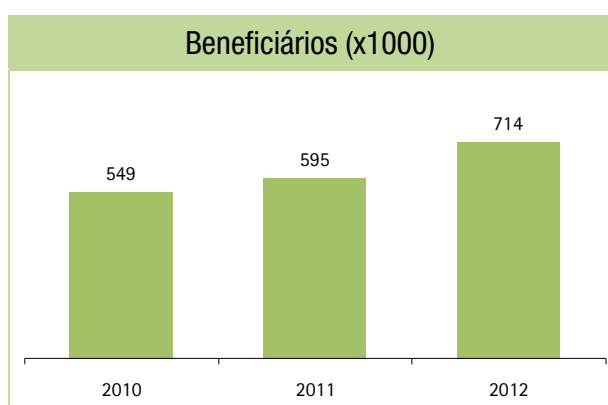


Mapa de Cobertura - 2012



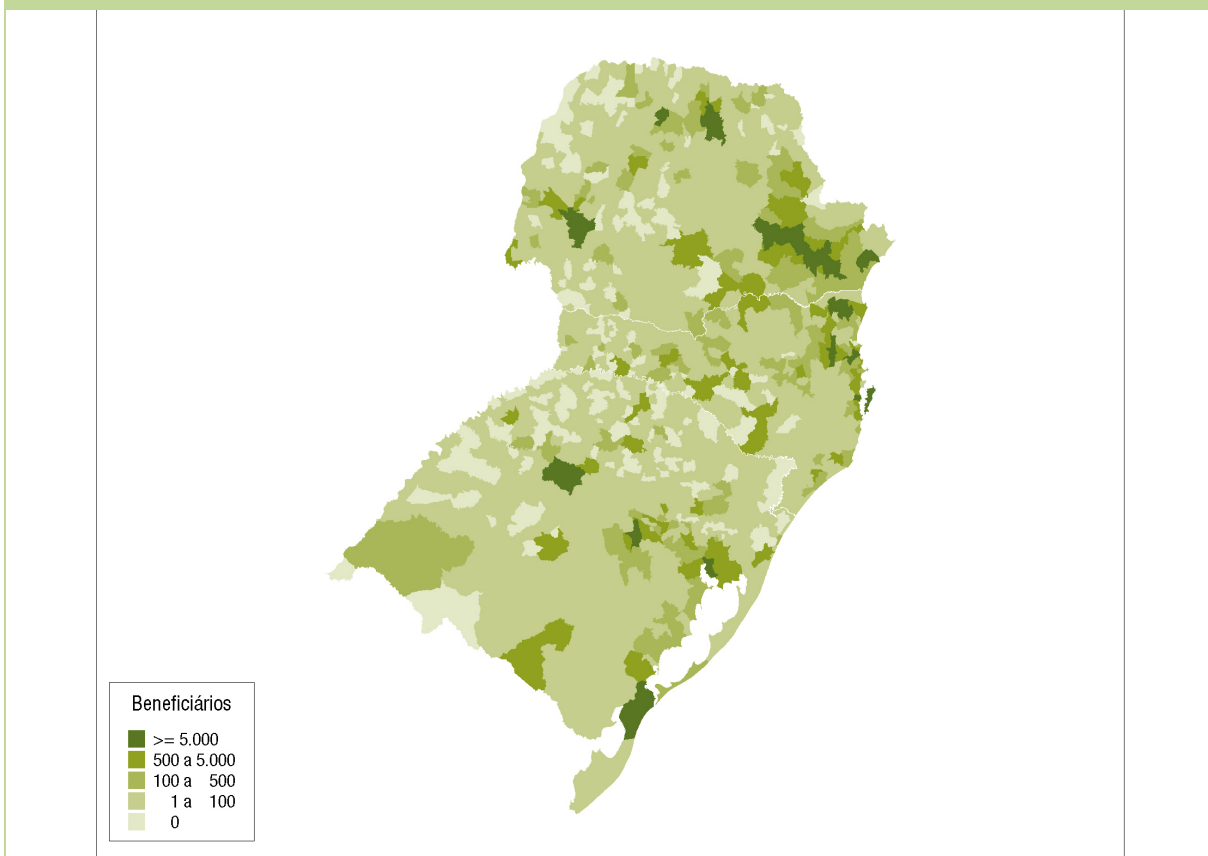
Região Sul - Cooperativa odontológica

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	84	85	89	5,95
Beneficiários (x1000)	549	595	714	29,92
População (x1000)	27.385	27.562	27.732	1,27
Cobertura (%)	2,01	2,16	2,57	28,30
Contraprestação Média (R\$)	10,15	11,39	11,28	11,19
DM (%)	56,10	54,94	51,56	-8,09
DC (%)	7,94	6,30	10,04	26,45
DA (%)	39,17	34,11	37,75	-3,62
Combinado (%)	103,21	95,35	99,35	-3,73
HHI (%)	31,37	31,26	30,48	-2,83
C4 (%)	80,91	80,06	77,49	-4,23

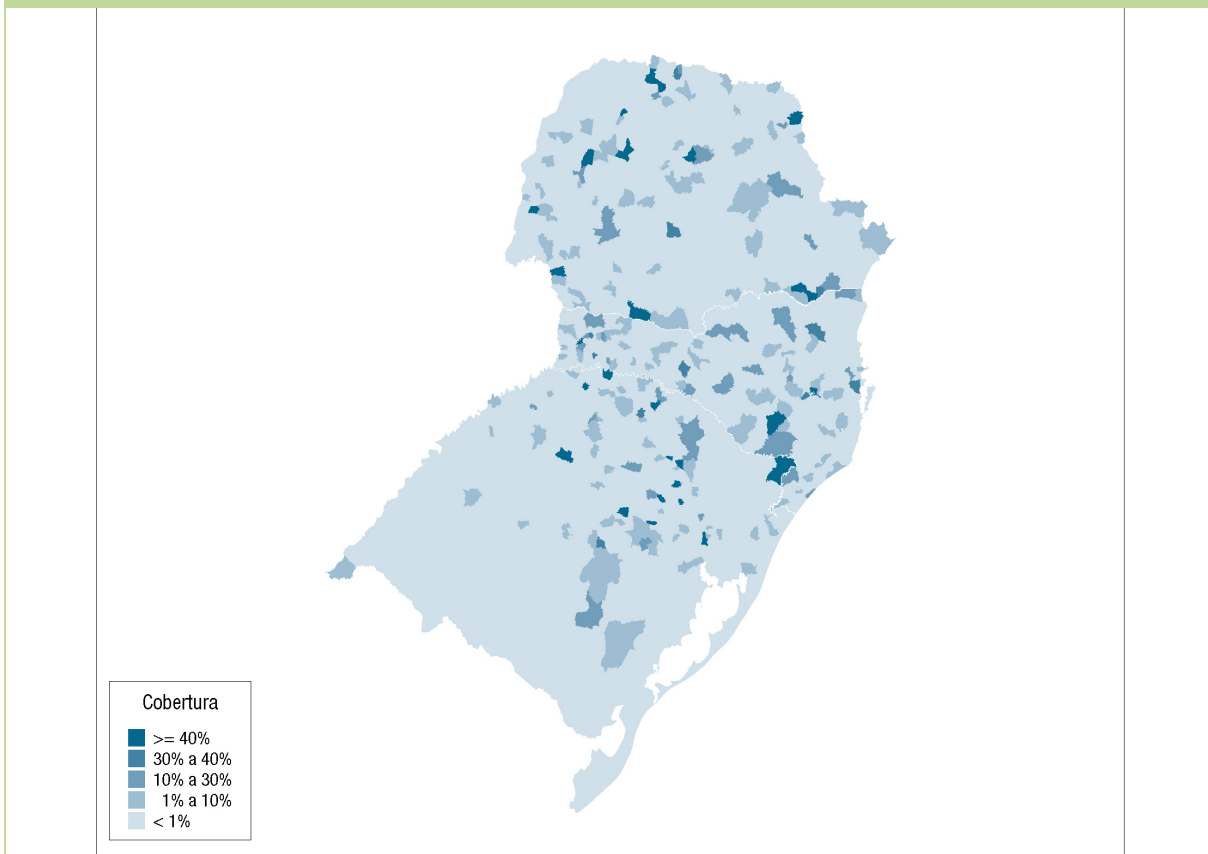


Fontes: IBGE

Mapa de Beneficiários - 2012

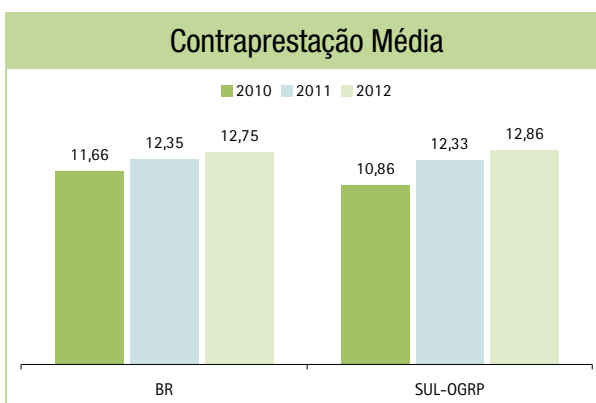
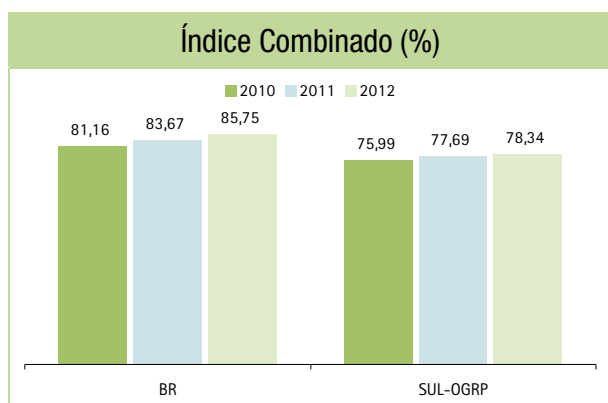
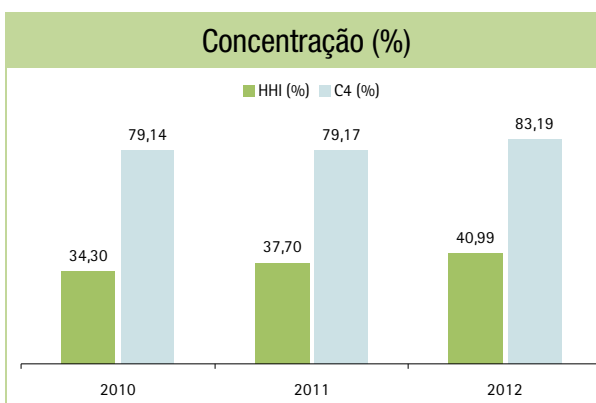
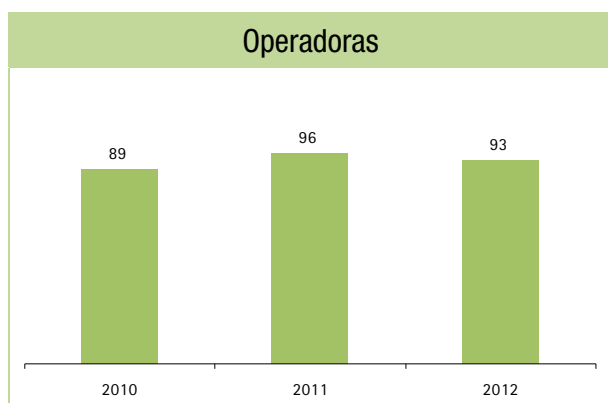
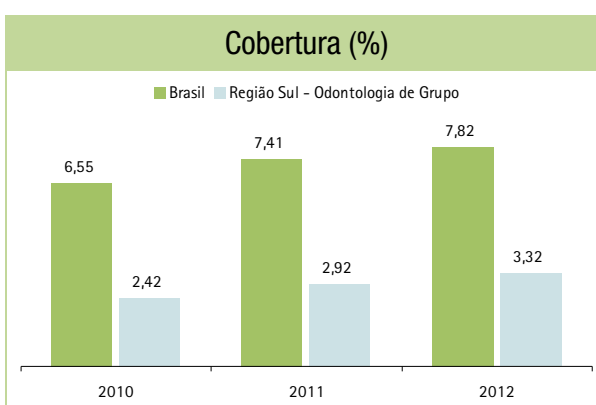
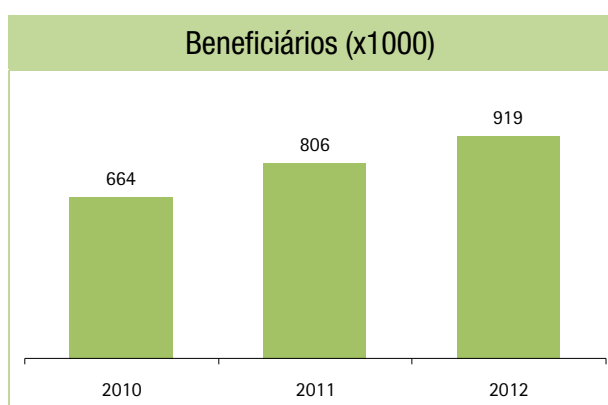


Mapa de Cobertura - 2012



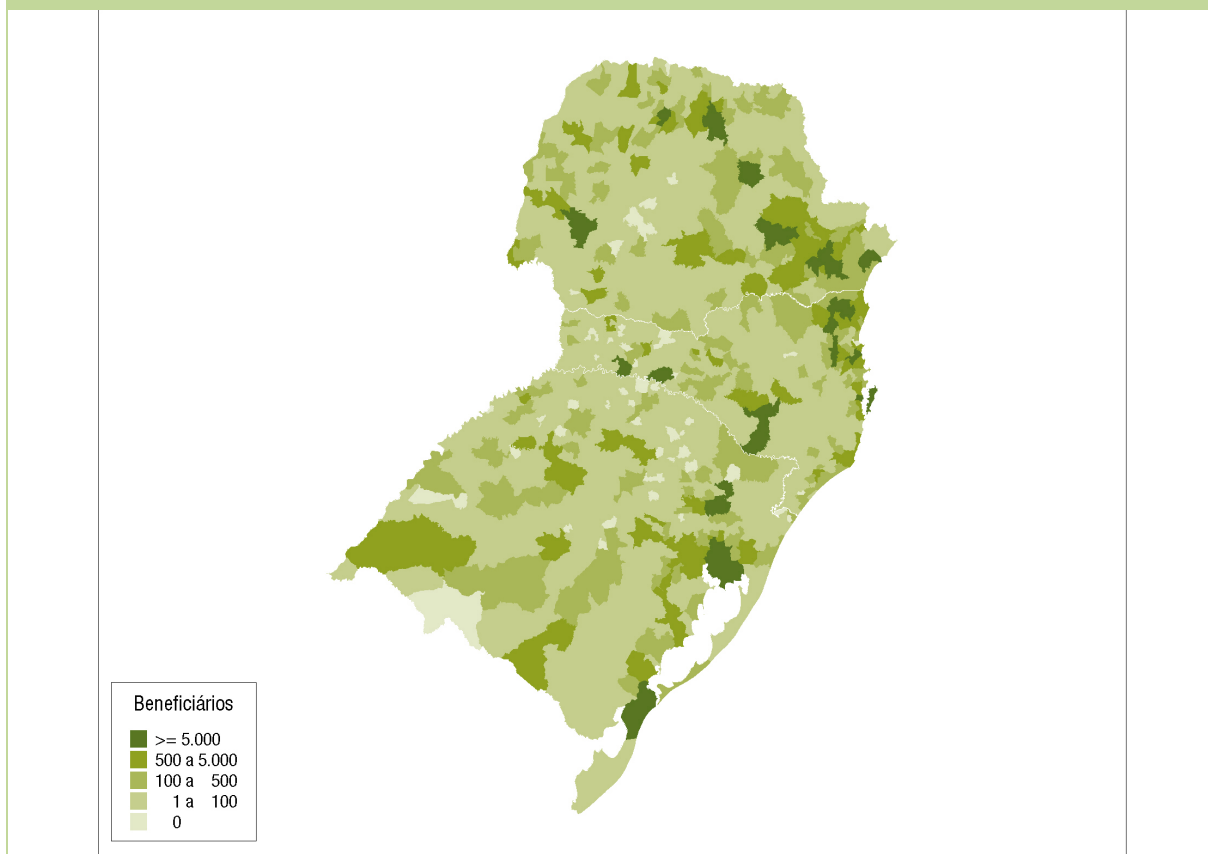
Região Sul - Odontologia de Grupo

	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	89	96	93	4,49
Beneficiários (x1000)	664	806	919	38,53
População (x1000)	27.385	27.562	27.732	1,27
Cobertura (%)	2,42	2,92	3,32	36,80
Contraprestação Média (R\$)	10,86	12,33	12,86	18,36
DM (%)	41,22	45,70	45,17	9,57
DC (%)	9,10	8,59	10,81	18,72
DA (%)	25,67	23,40	22,37	-12,87
Combinado (%)	75,99	77,69	78,34	3,09
HHI (%)	34,30	37,70	40,99	19,52
C4 (%)	79,14	79,17	83,19	5,11

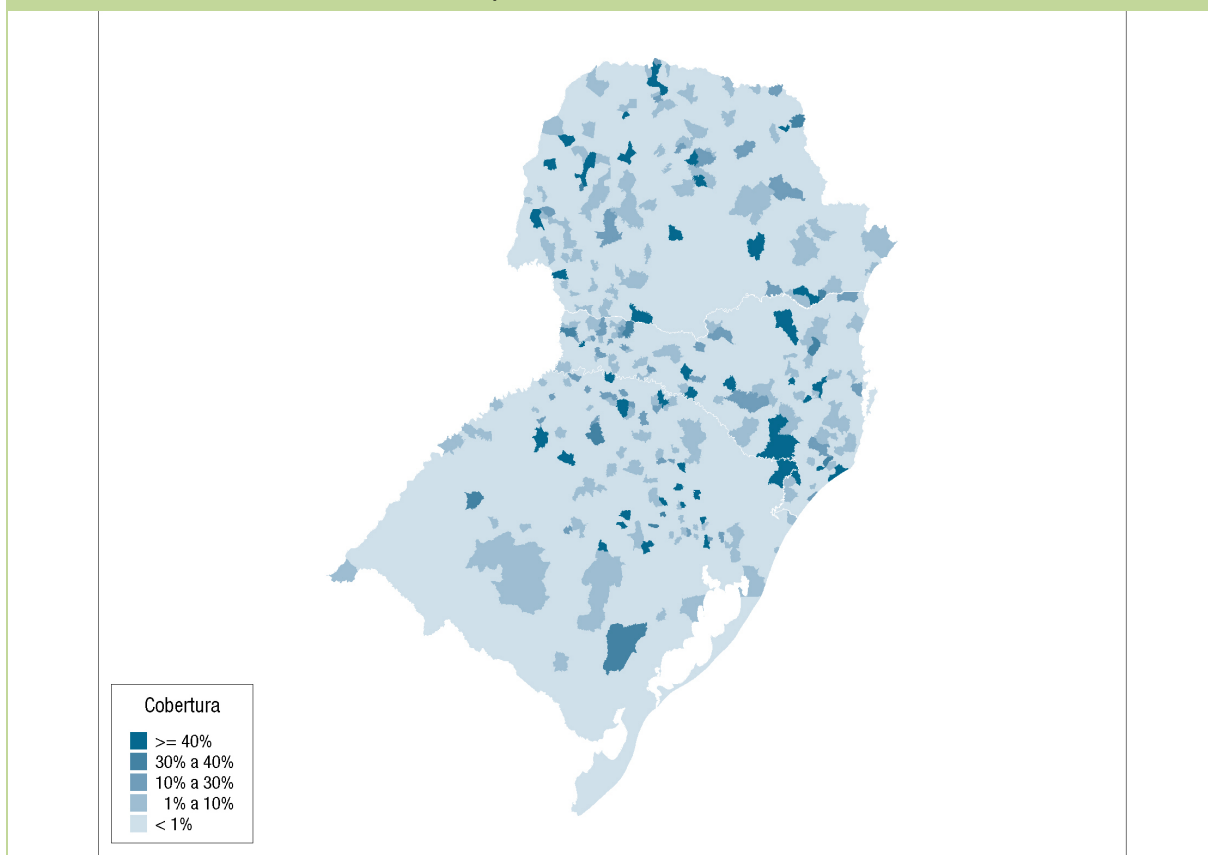


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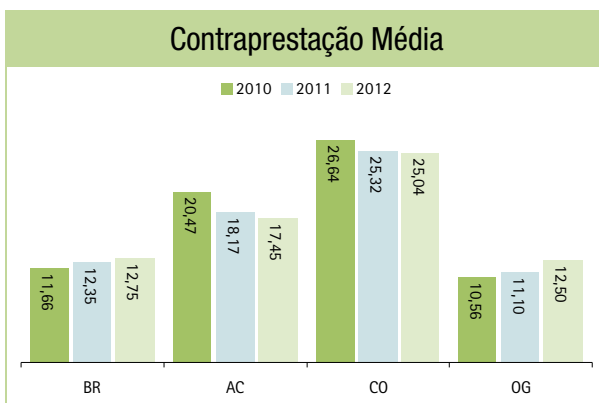
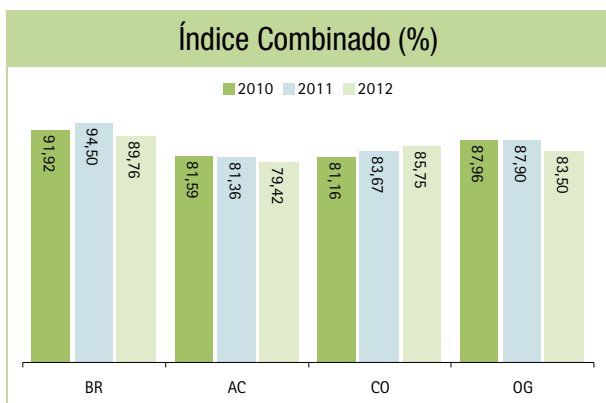
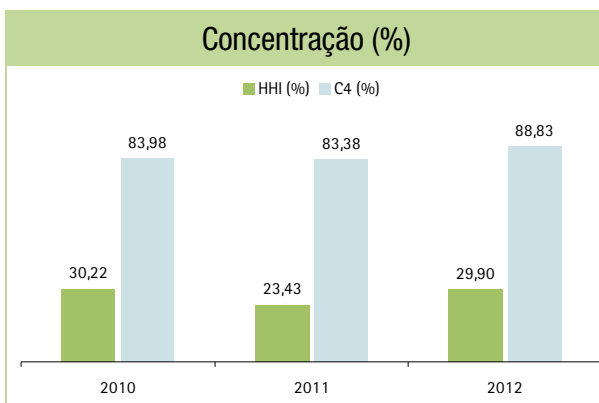
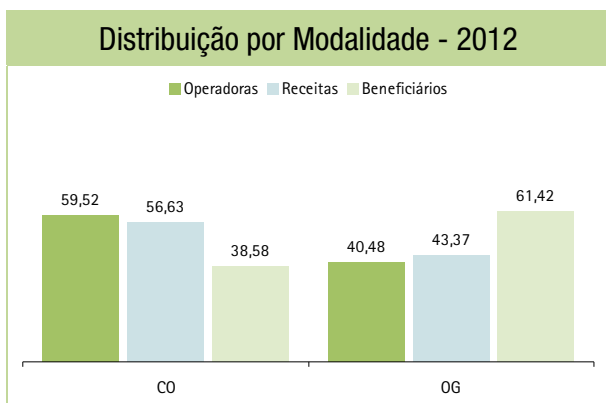
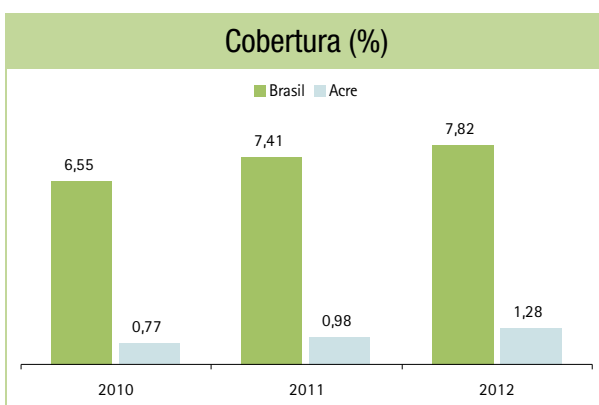
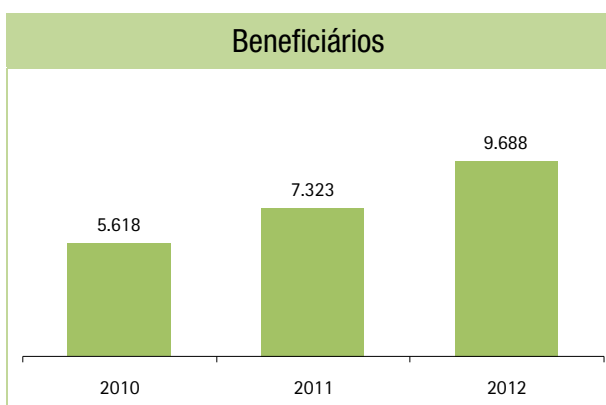
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

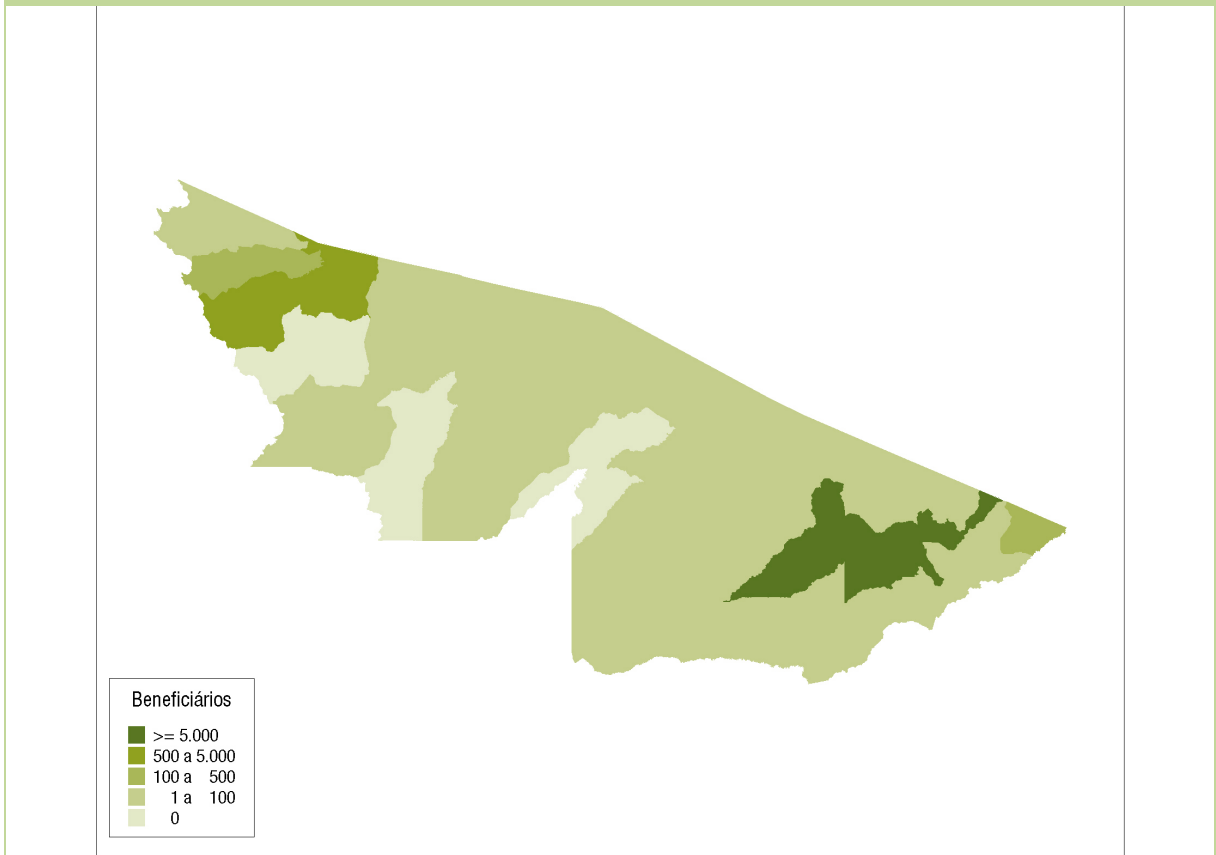


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	41	43	42	2,44
Beneficiários	5.618	7.323	9.688	72,45
População (x1000)	733	746	759	3,55
Cobertura (%)	0,77	0,98	1,28	66,54
Contraprestação Média (R\$)	20,47	18,17	17,45	-14,78
DM (%)	39,53	45,11	46,32	17,17
DC (%)	6,17	6,09	8,52	38,16
DA (%)	42,26	36,70	28,66	-32,19
Combinado (%)	87,96	87,90	83,50	-5,07
HHI (%)	30,22	23,43	29,90	-1,04
C4 (%)	83,98	83,38	88,83	5,78

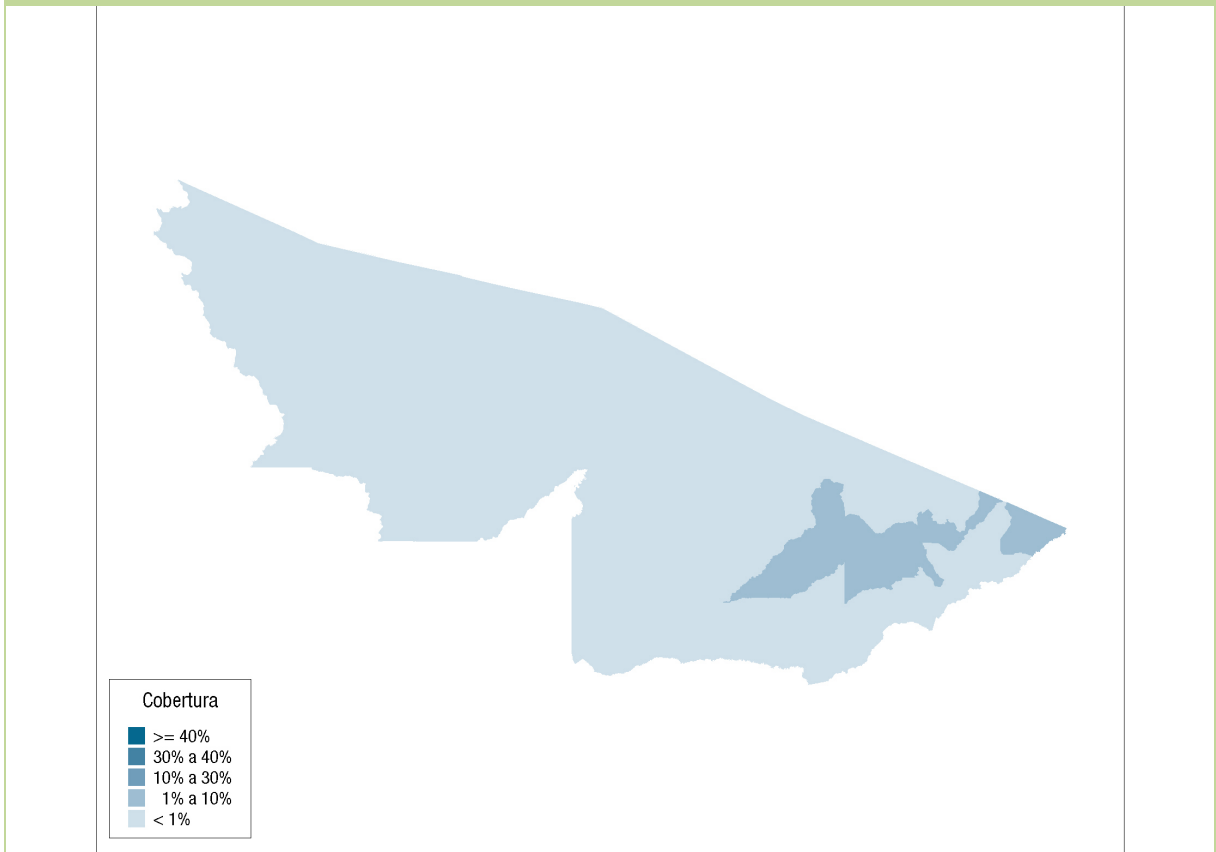


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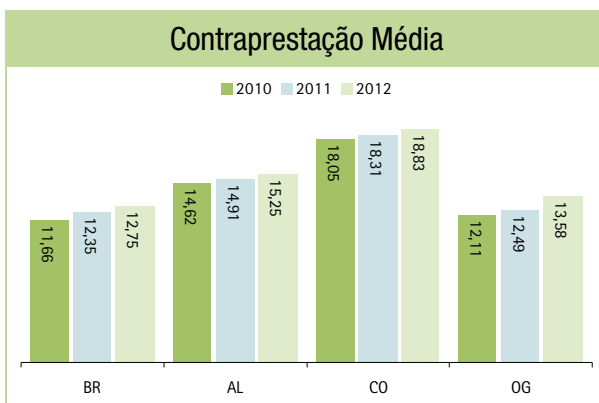
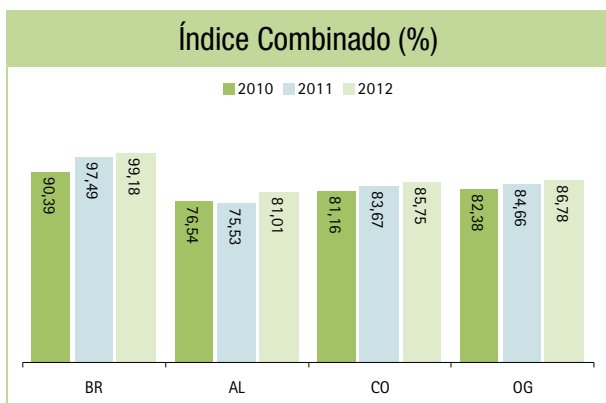
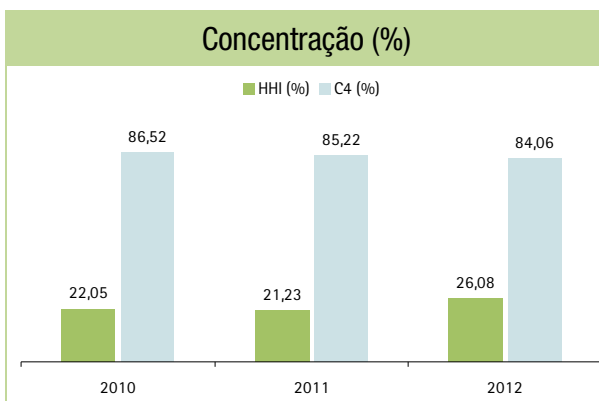
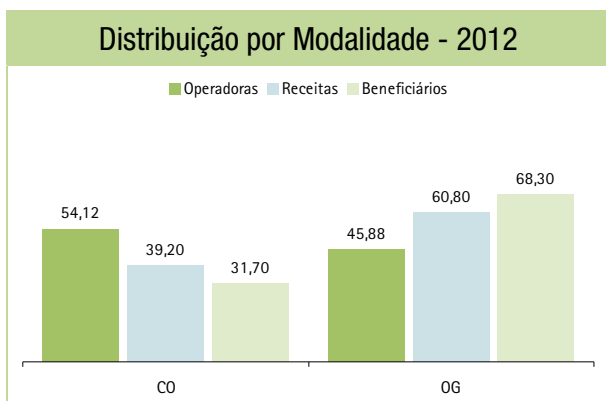
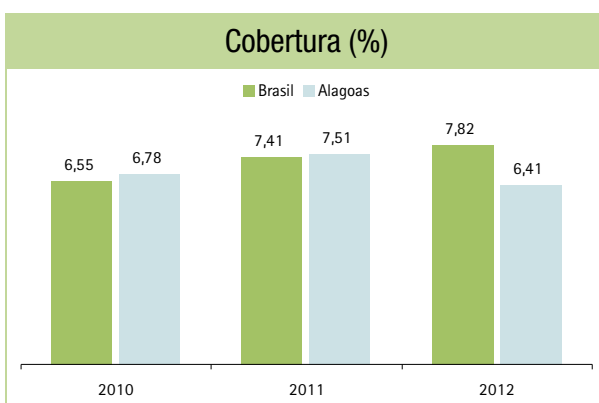
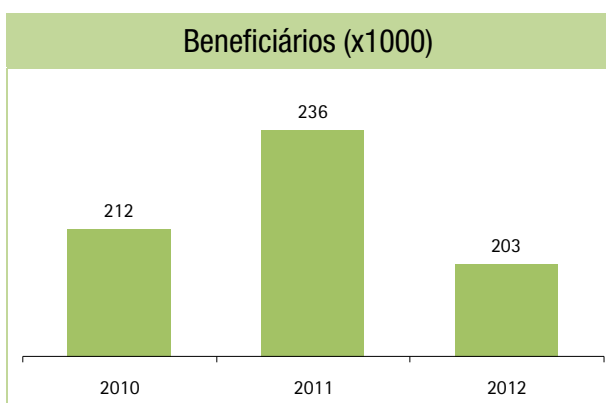
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

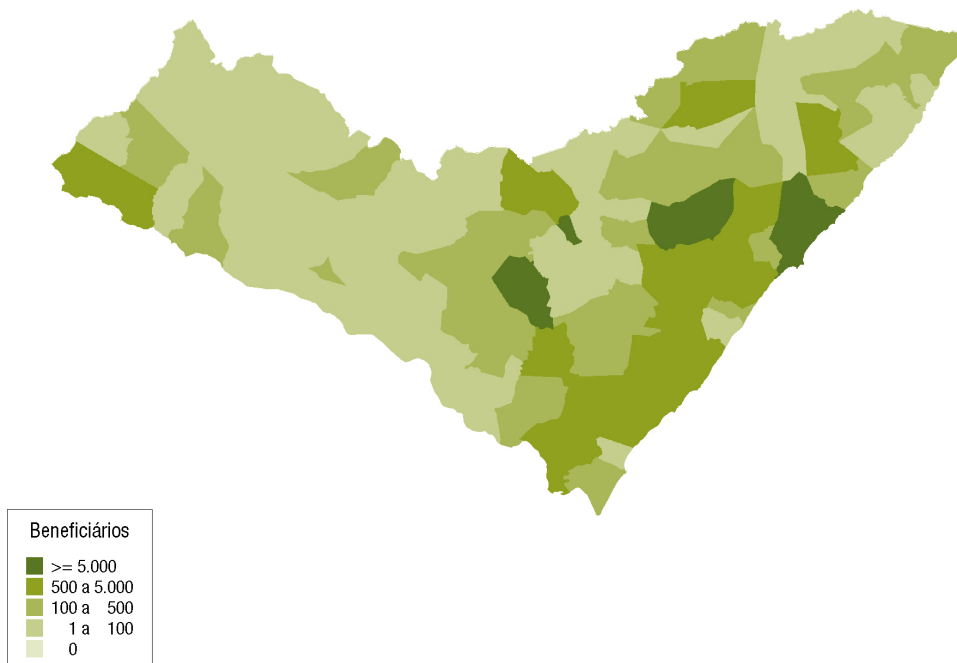


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	79	85	85	7,59
Beneficiários (x1000)	212	236	203	-4,12
População (x1000)	3.121	3.143	3.165	1,43
Cobertura (%)	6,78	7,51	6,41	-5,47
Contraprestação Média (R\$)	14,62	14,91	15,25	4,33
DM (%)	47,09	52,46	48,53	3,07
DC (%)	5,77	5,79	7,92	37,29
DA (%)	29,52	26,41	30,34	2,75
Combinado (%)	82,38	84,66	86,78	5,35
HHI (%)	22,05	21,23	26,08	18,31
C4 (%)	86,52	85,22	84,06	-2,85

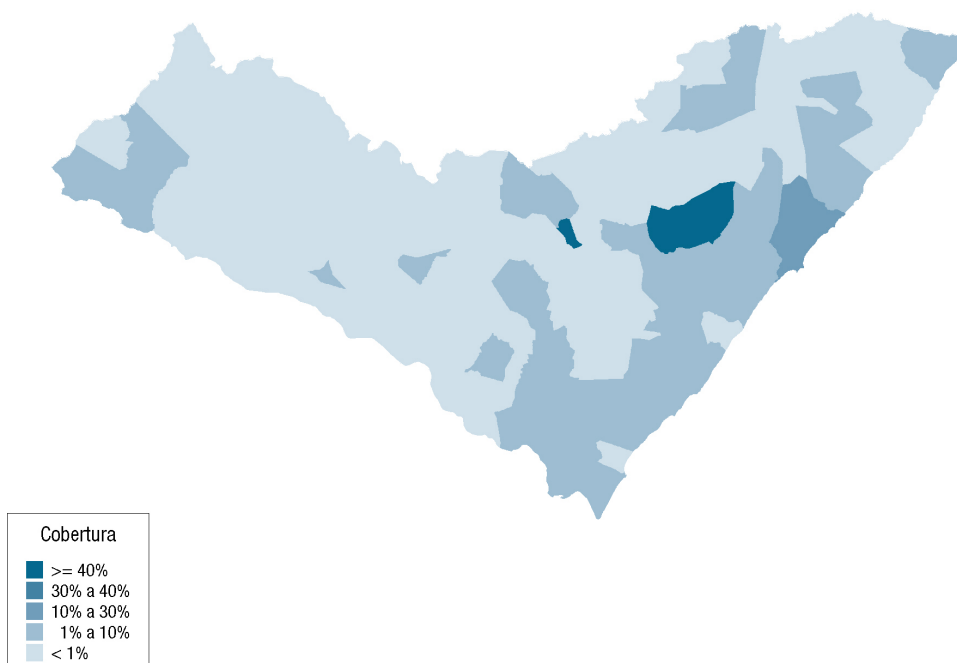


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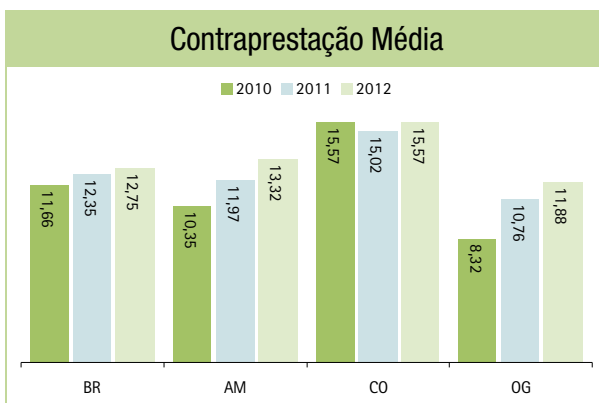
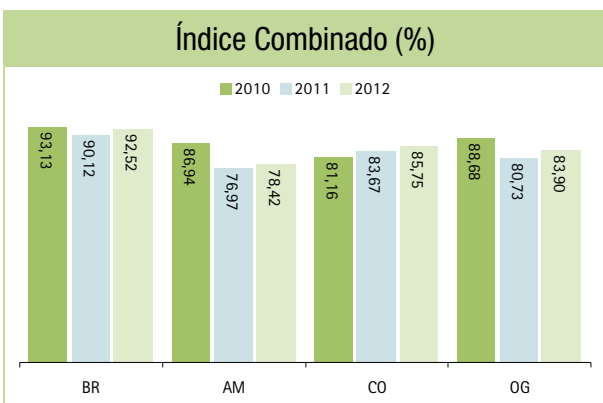
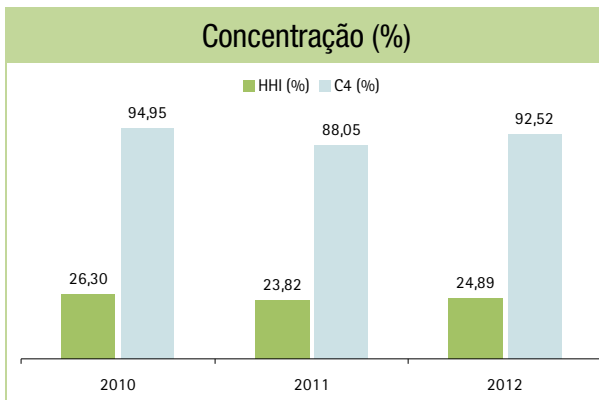
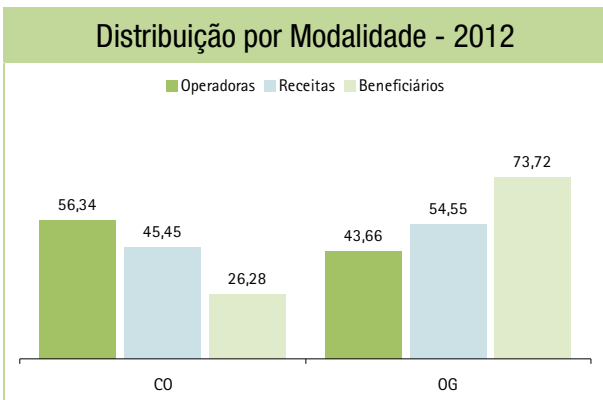
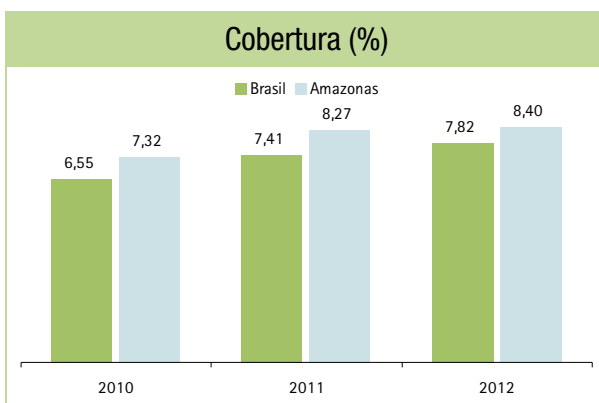
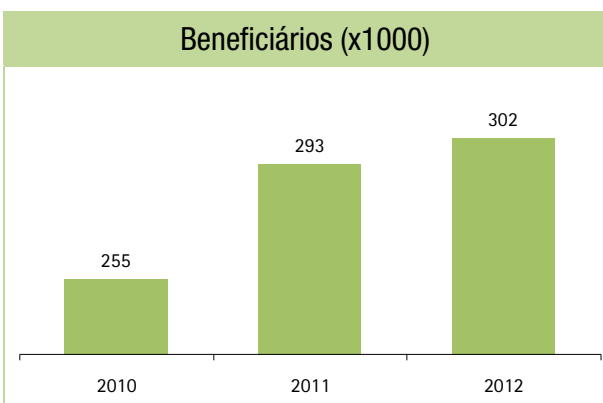
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

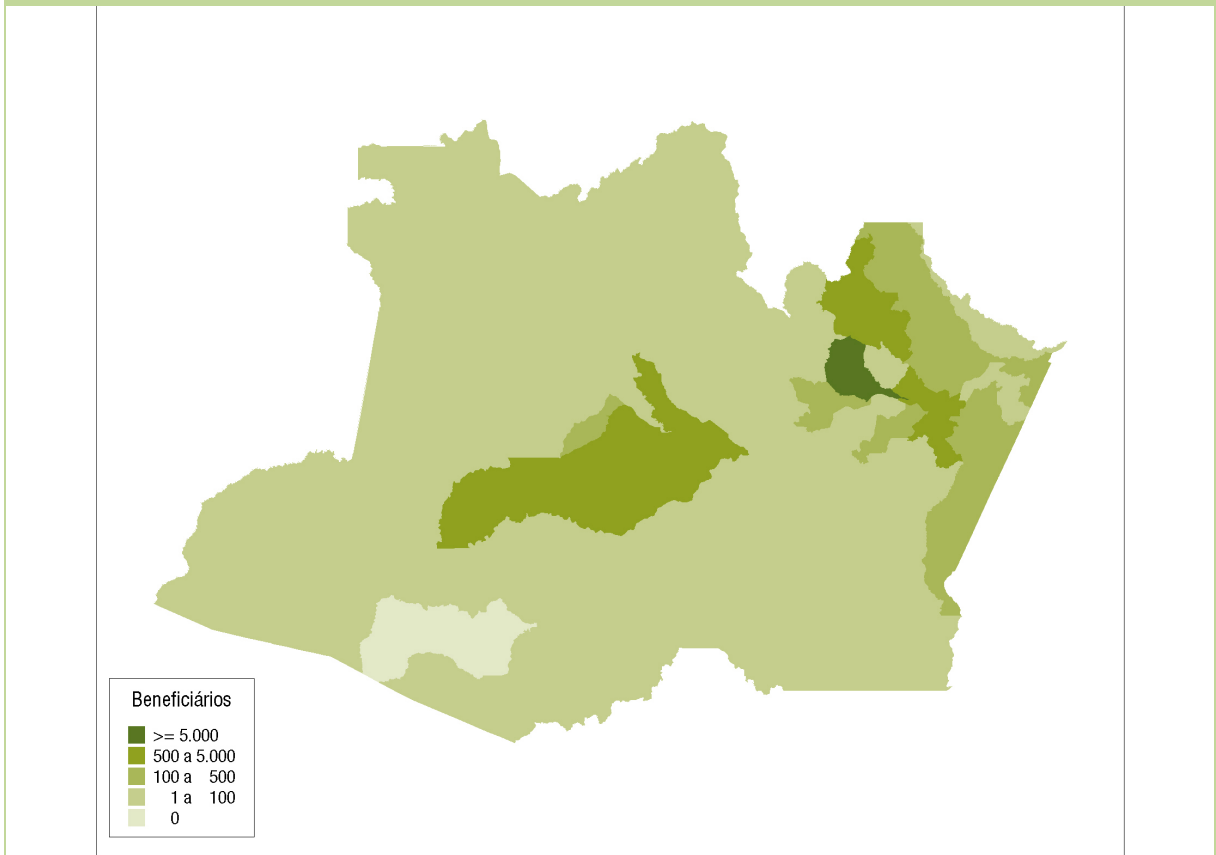


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	60	64	71	18,33
Beneficiários (x1000)	255	293	302	18,42
População (x1000)	3.481	3.538	3.591	3,16
Cobertura (%)	7,32	8,27	8,40	14,79
Contraprestação Média (R\$)	10,35	11,97	13,32	28,61
DM (%)	45,74	45,82	48,51	6,06
DC (%)	4,78	4,98	7,79	63,03
DA (%)	38,16	29,93	27,60	-27,67
Combinado (%)	88,68	80,73	83,90	-5,38
HHI (%)	26,30	23,82	24,89	-5,38
C4 (%)	94,95	88,05	92,52	-2,56

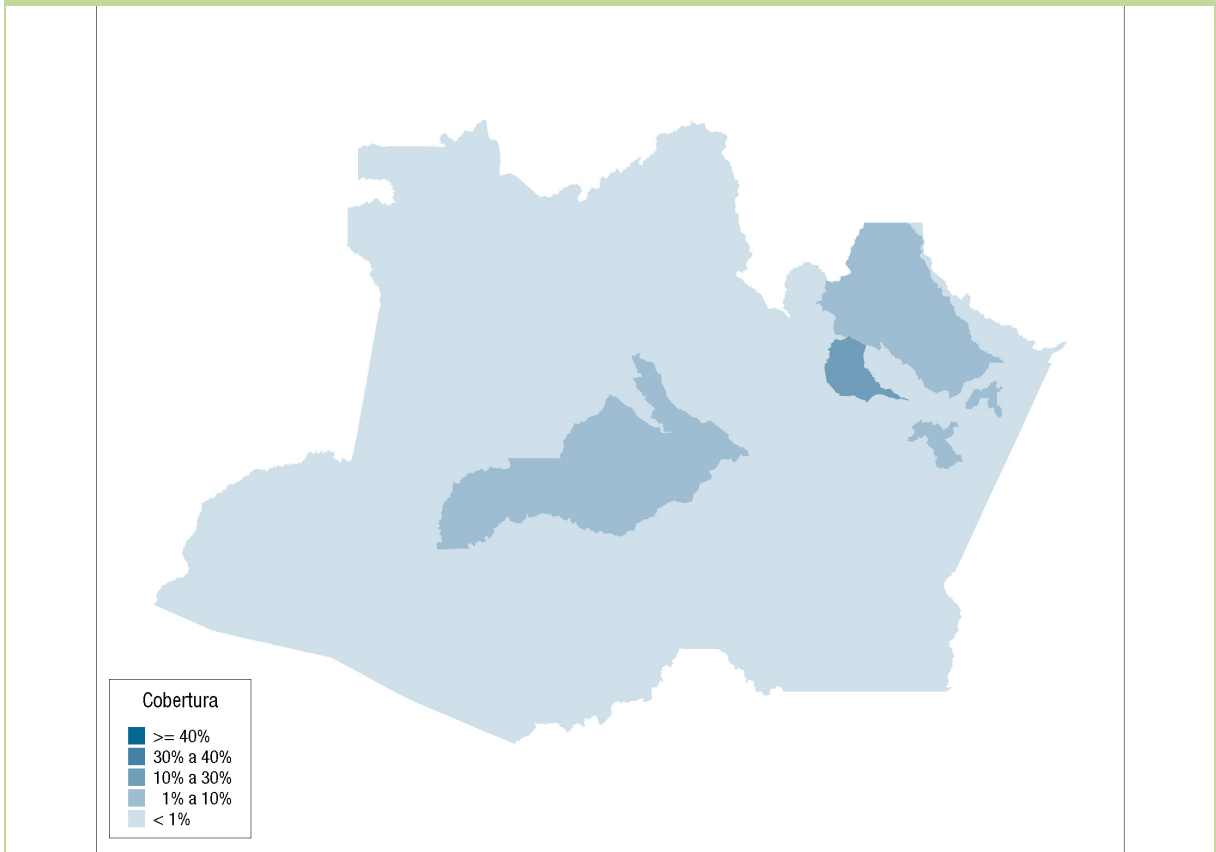


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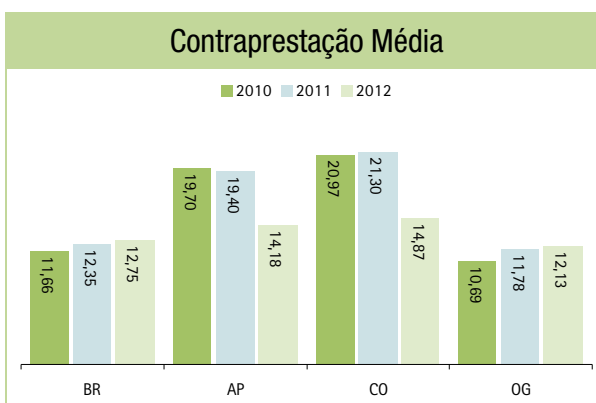
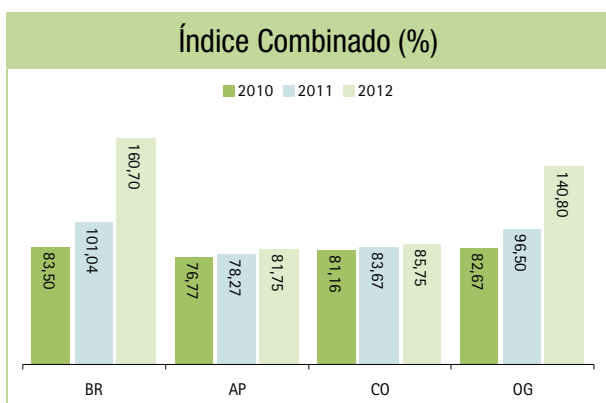
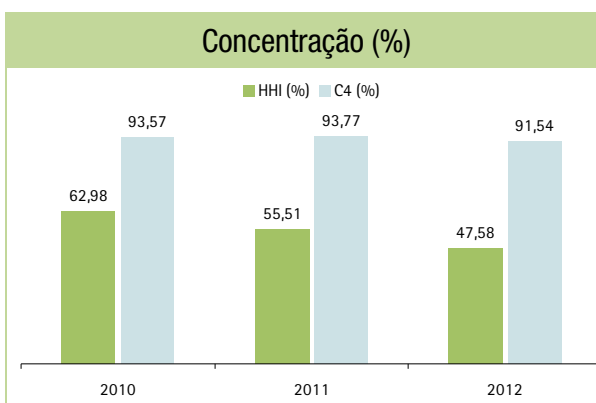
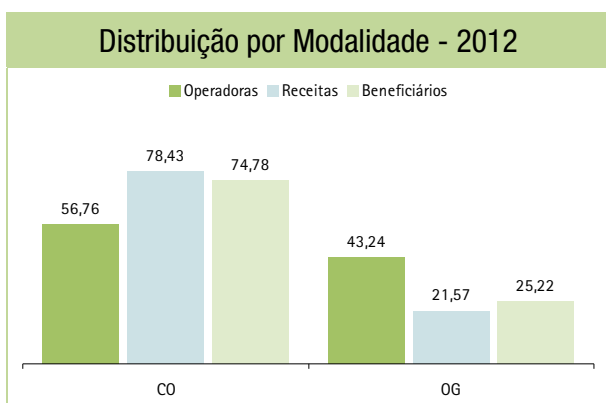
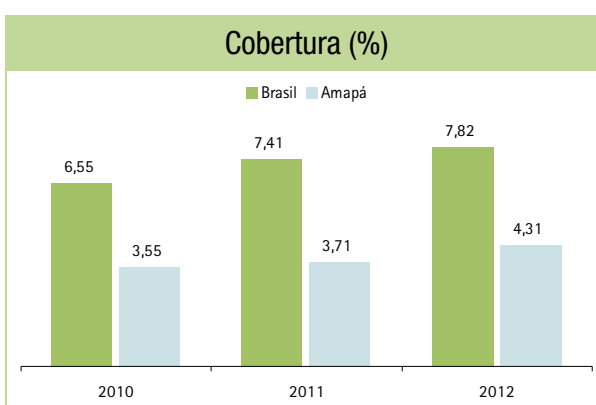
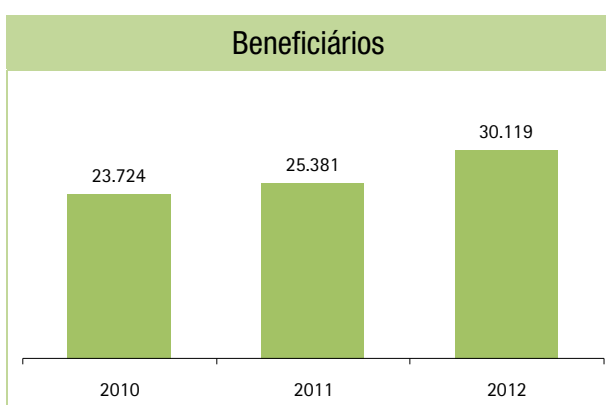
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

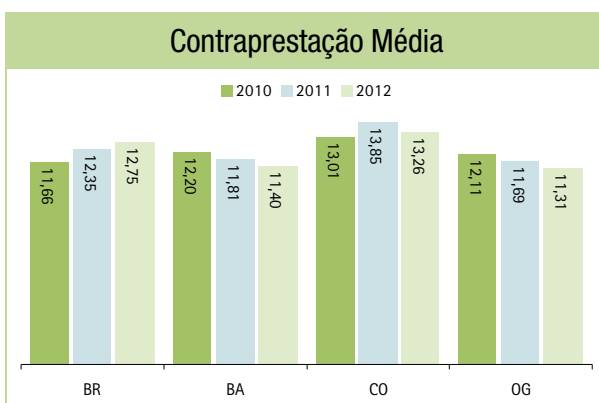
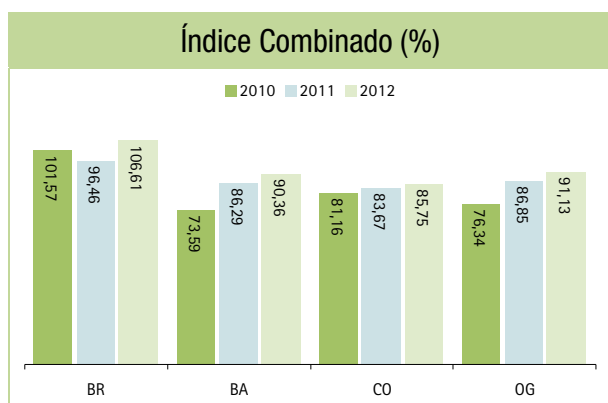
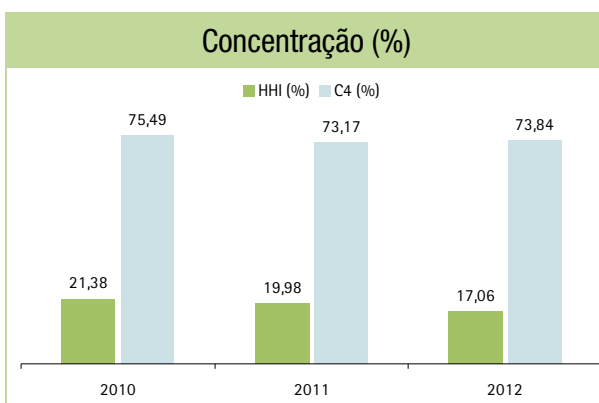
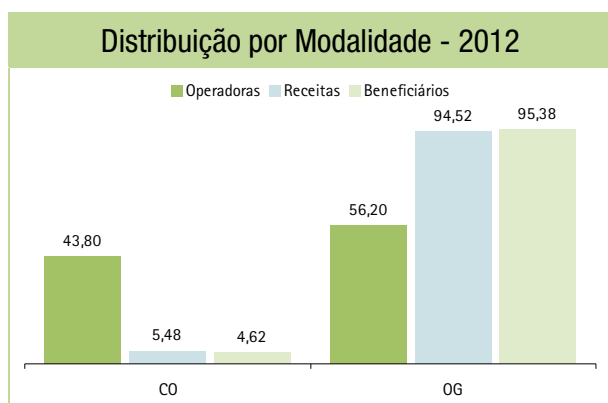
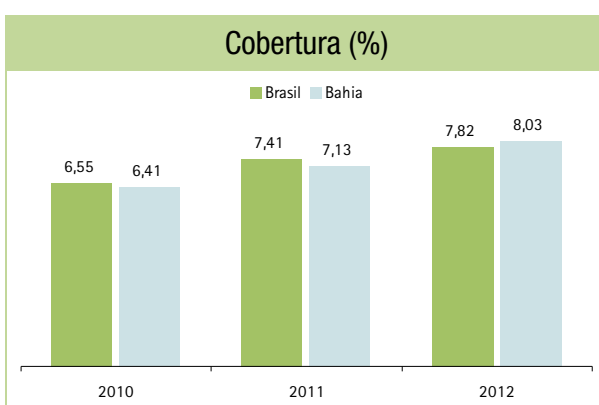
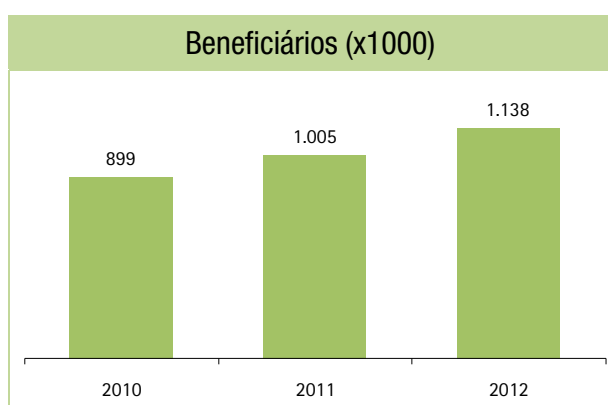


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	39	39	37	-5,13
Beneficiários	23.724	25.381	30.119	26,96
População (x1000)	669	684	699	4,47
Cobertura (%)	3,55	3,71	4,31	21,52
Contraprestação Média (R\$)	19,70	19,40	14,18	-28,02
DM (%)	50,35	60,37	86,70	72,20
DC (%)	2,54	2,92	4,93	94,17
DA (%)	29,78	33,21	49,17	65,07
Combinado (%)	82,67	96,50	140,80	70,31
HHI (%)	62,98	55,51	47,58	-24,45
C4 (%)	93,57	93,77	91,54	-2,16



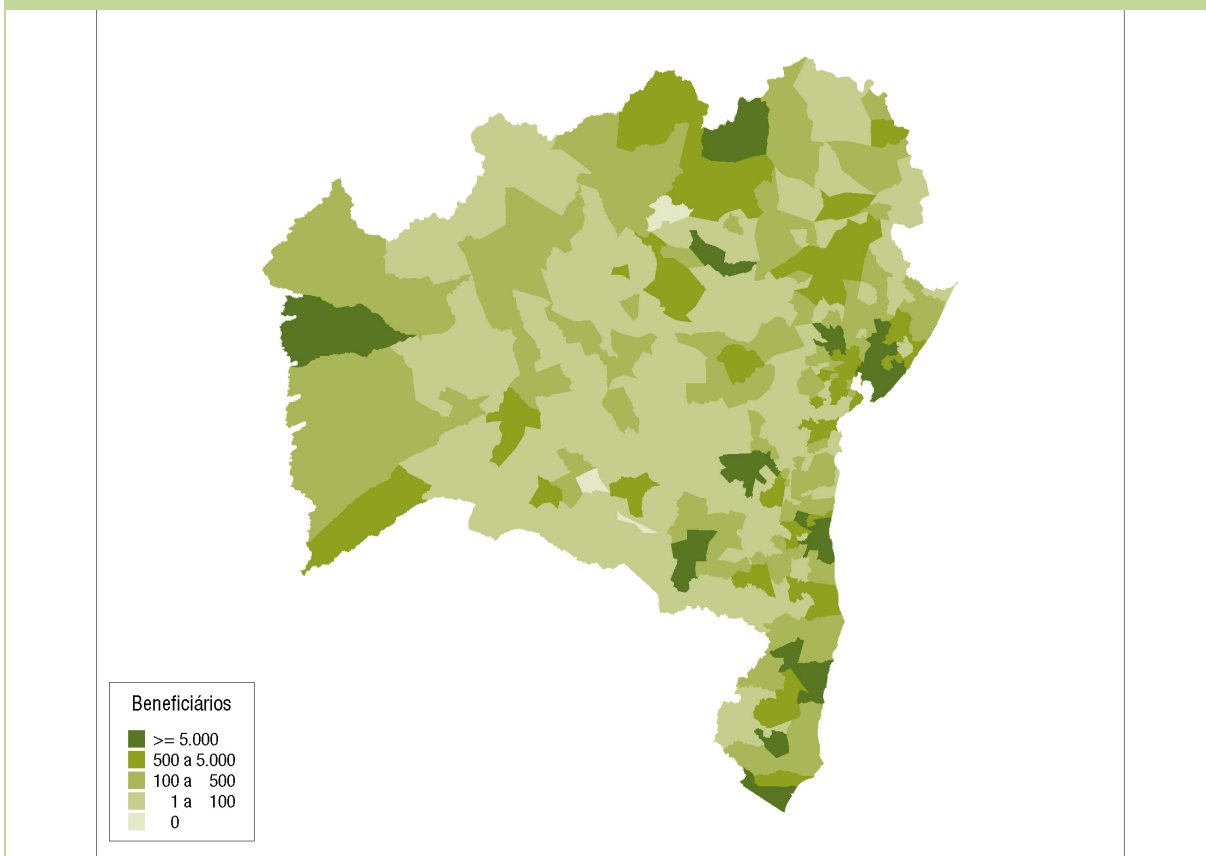
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	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	125	141	137	9,60
Beneficiários (x1000)	899	1.005	1.138	26,65
População (x1000)	14.021	14.098	14.175	1,10
Cobertura (%)	6,41	7,13	8,03	25,27
Contraprestação Média (R\$)	12,20	11,81	11,40	-6,50
DM (%)	43,05	45,84	42,19	-2,00
DC (%)	10,62	7,33	9,25	-12,92
DA (%)	22,67	33,68	39,69	75,08
Combinado (%)	76,34	86,85	91,13	19,37
HHI (%)	21,38	19,98	17,06	-20,20
C4 (%)	75,49	73,17	73,84	-2,18

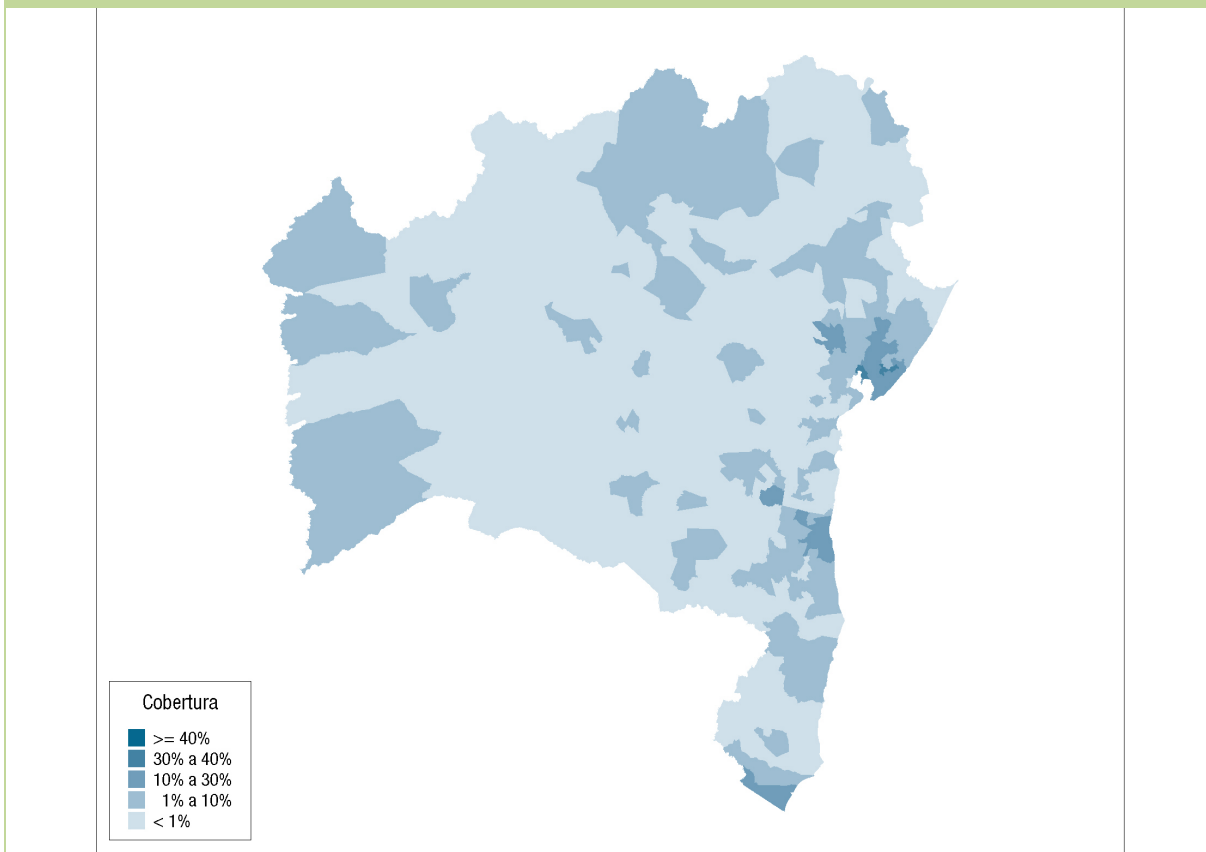


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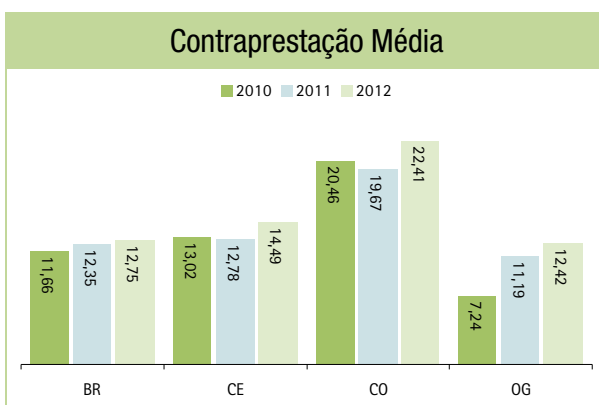
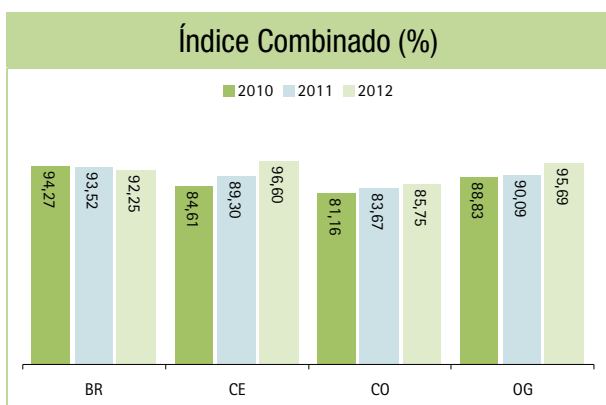
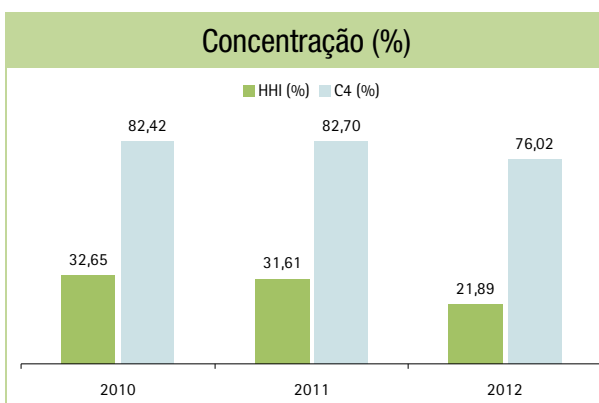
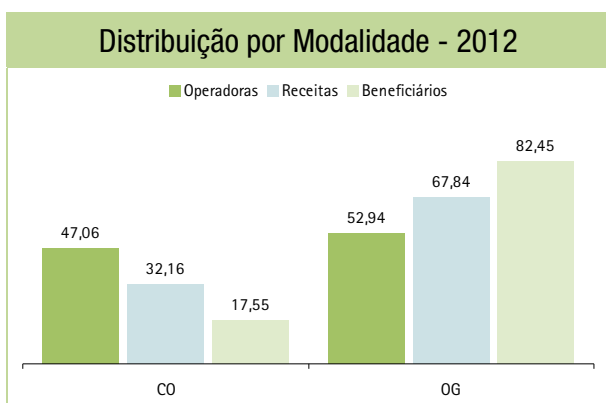
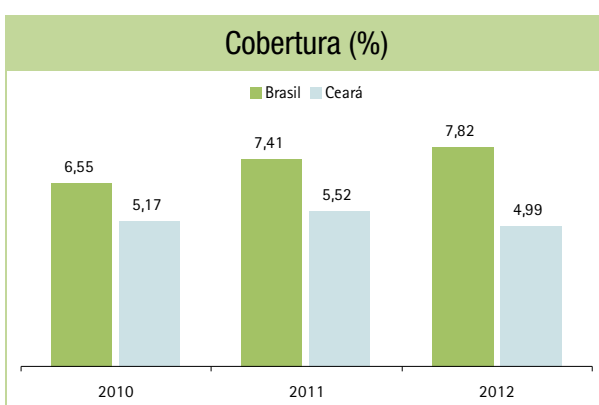
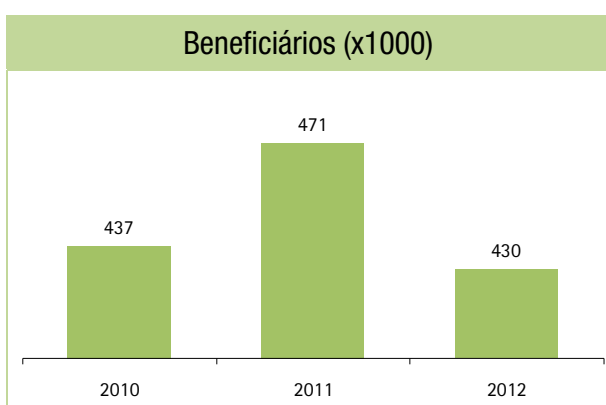
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

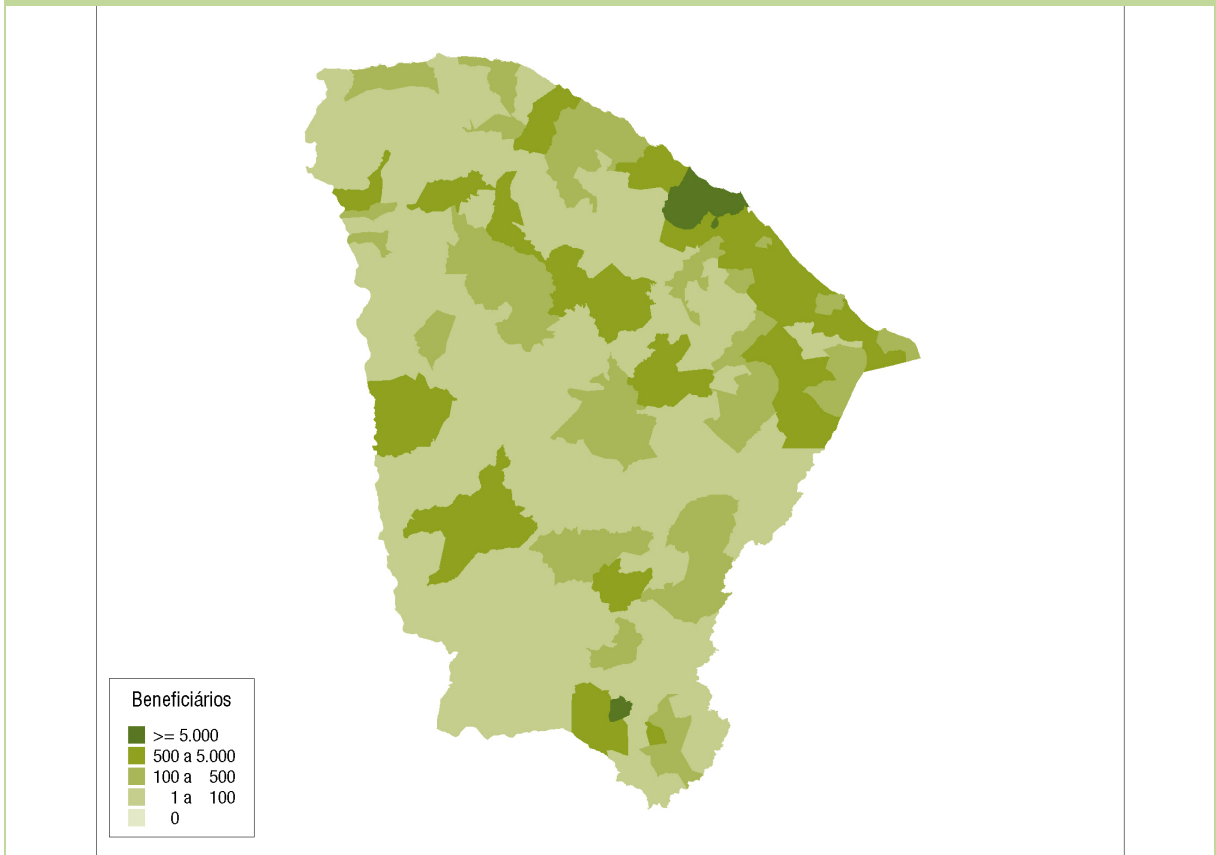


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	96	105	102	6,25
Beneficiários (x1000)	437	471	430	-1,69
População (x1000)	8.448	8.530	8.606	1,87
Cobertura (%)	5,17	5,52	4,99	-3,49
Contraprestação Média (R\$)	13,02	12,78	14,49	11,33
DM (%)	49,74	43,38	41,11	-17,35
DC (%)	3,80	3,93	7,66	101,89
DA (%)	35,30	42,79	46,92	32,91
Combinado (%)	88,83	90,09	95,69	7,72
HHI (%)	32,65	31,61	21,89	-32,94
C4 (%)	82,42	82,70	76,02	-7,77

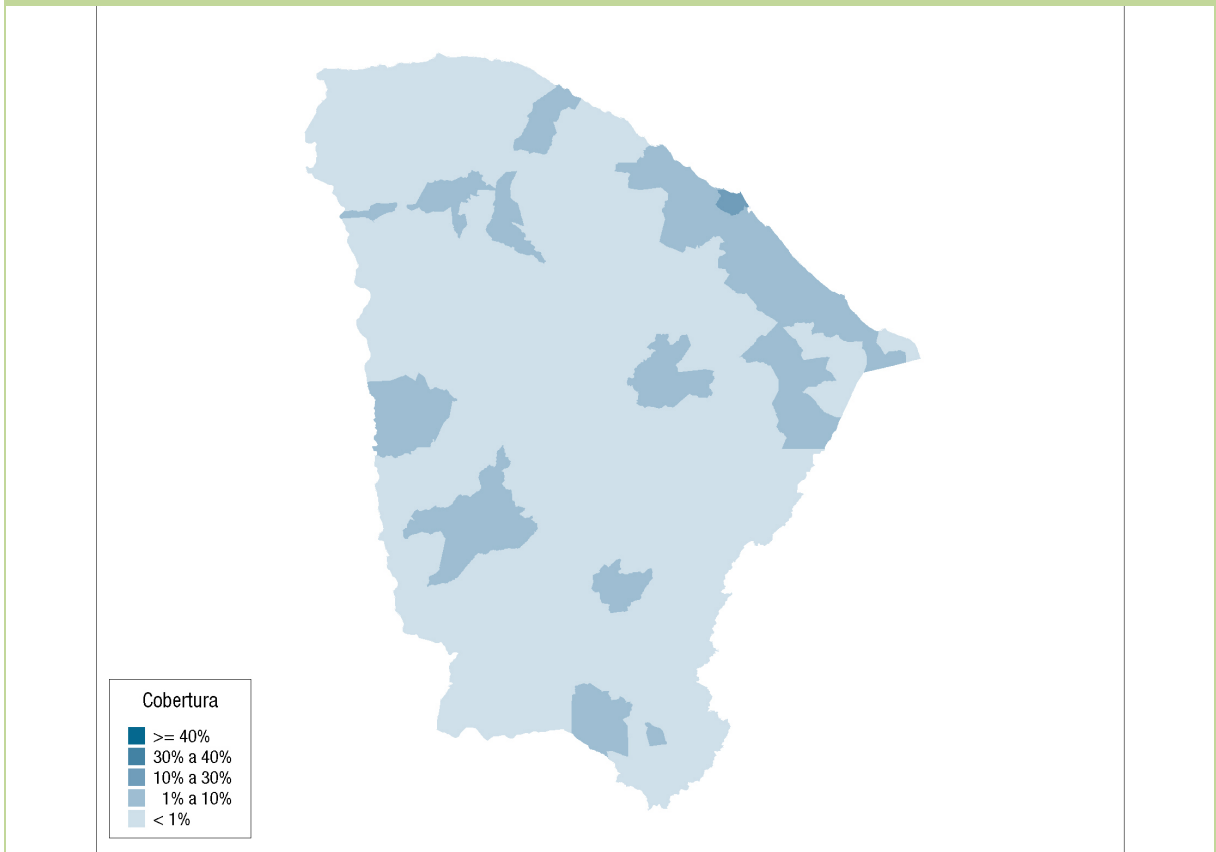


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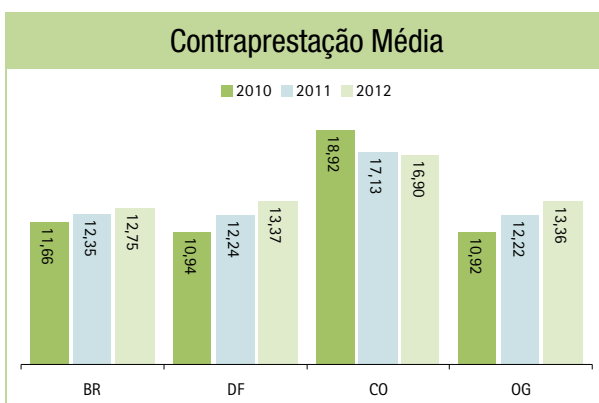
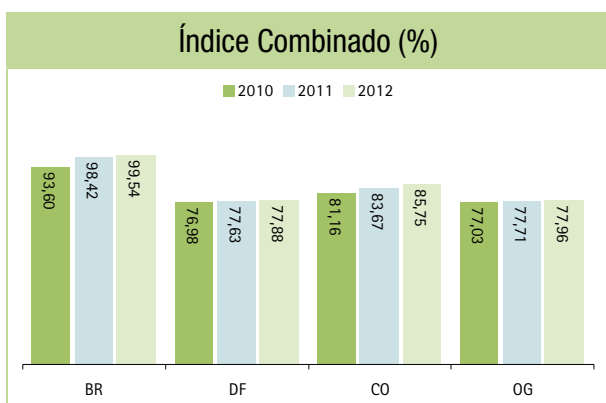
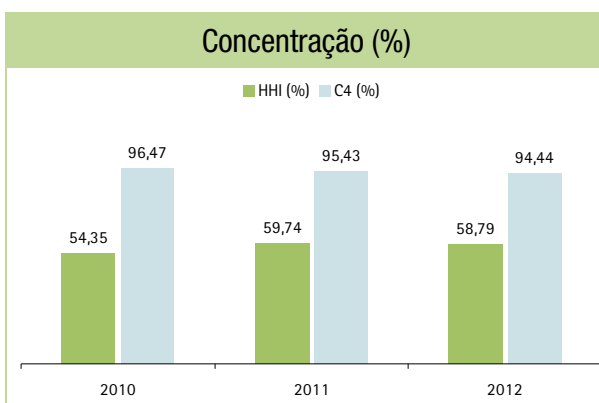
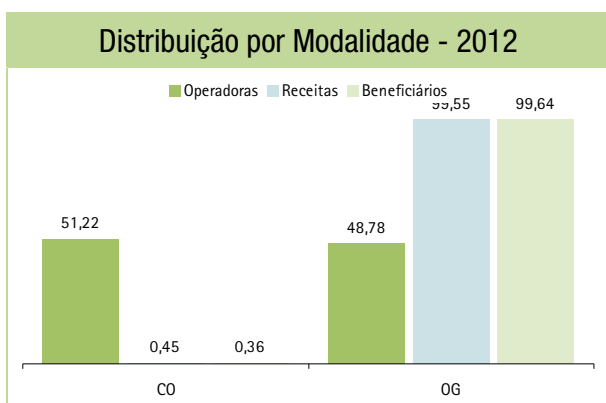
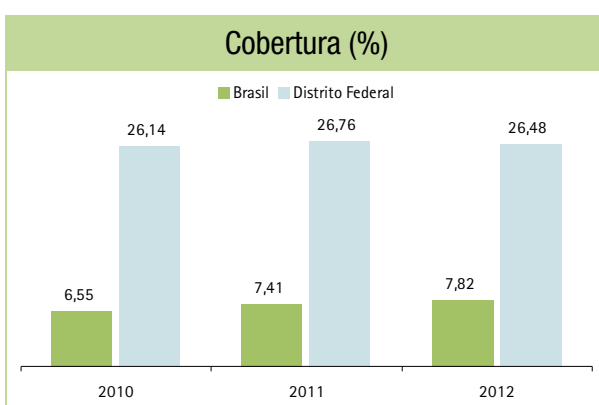
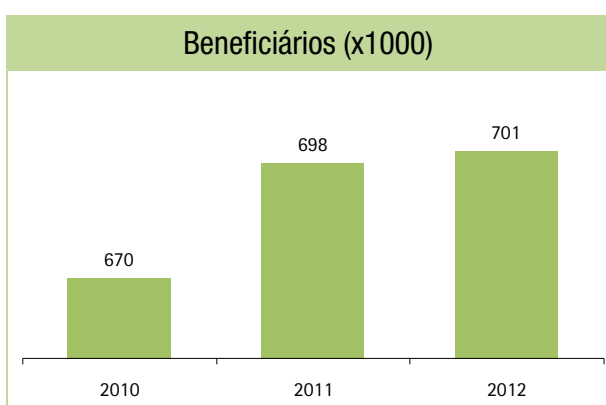
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

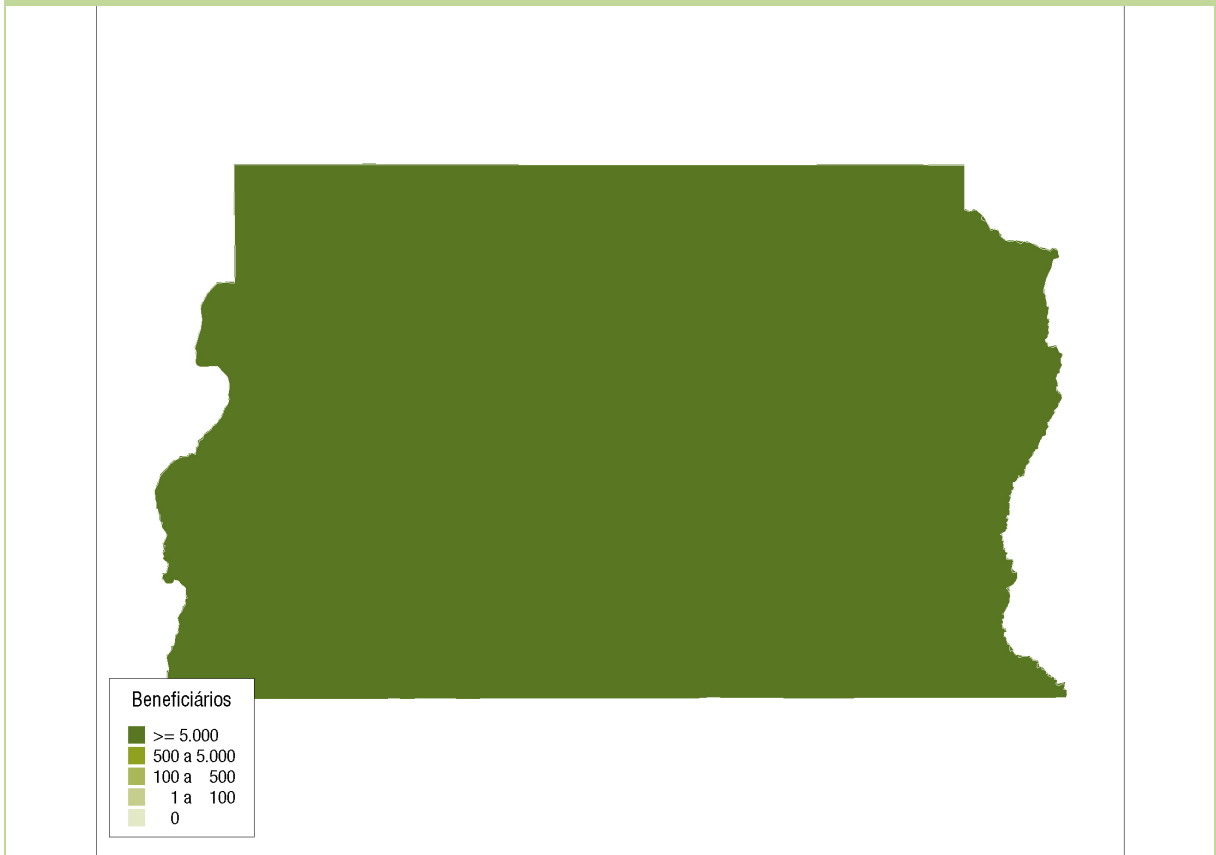


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	78	83	82	5,13
Beneficiários (x1000)	670	698	701	4,69
População (x1000)	2.563	2.610	2.649	3,34
Cobertura (%)	26,14	26,76	26,48	1,30
Contraprestação Média (R\$)	10,94	12,24	13,37	22,24
DM (%)	38,53	43,60	45,19	17,26
DC (%)	10,92	9,82	11,03	1,03
DA (%)	27,57	24,28	21,74	-21,17
Combinado (%)	77,03	77,71	77,96	1,21
HHI (%)	54,35	59,74	58,79	8,18
C4 (%)	96,47	95,43	94,44	-2,11

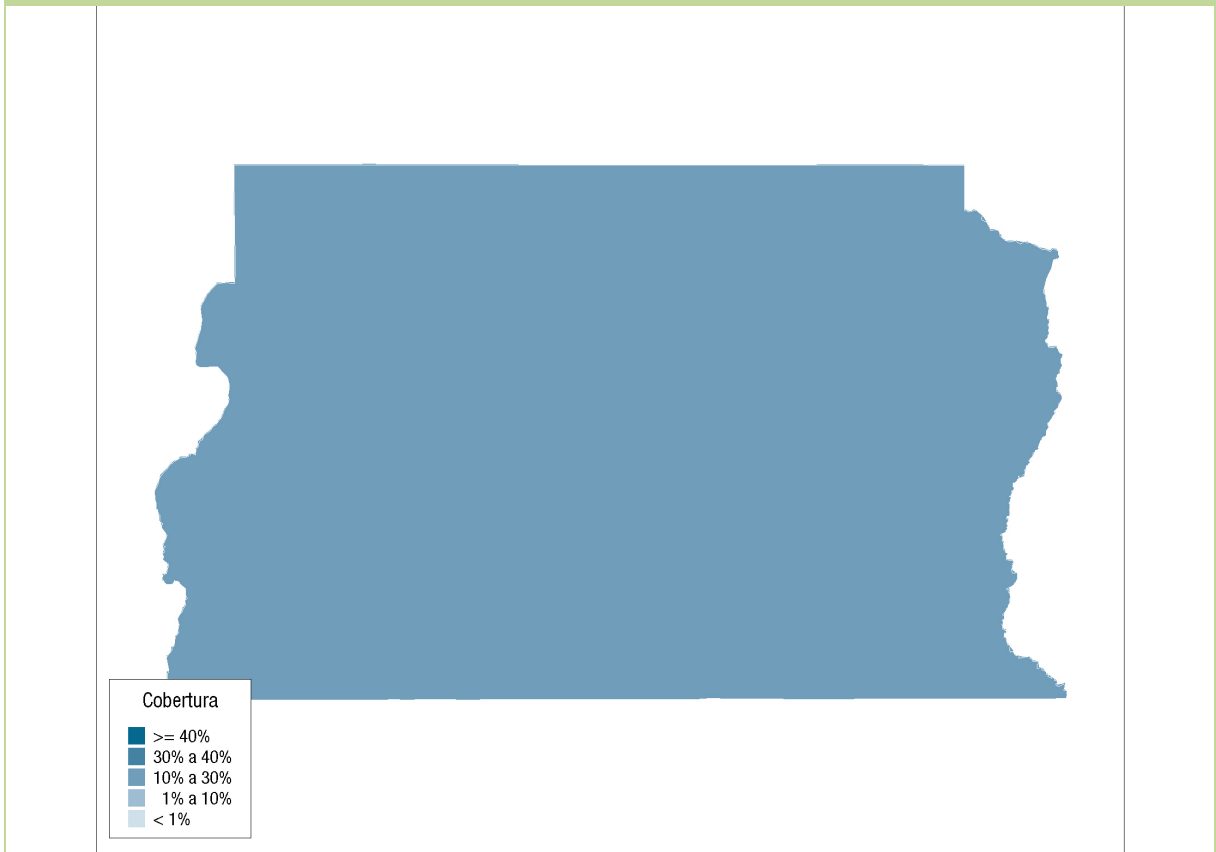


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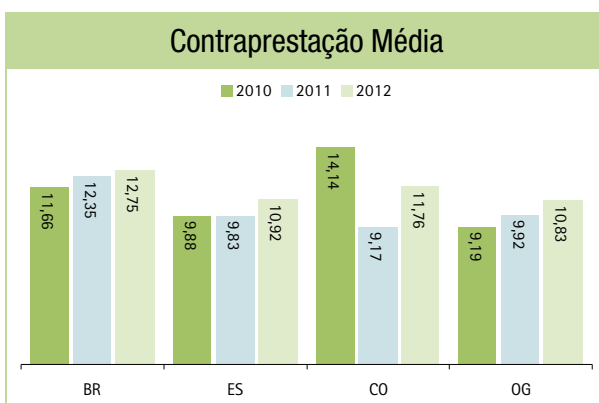
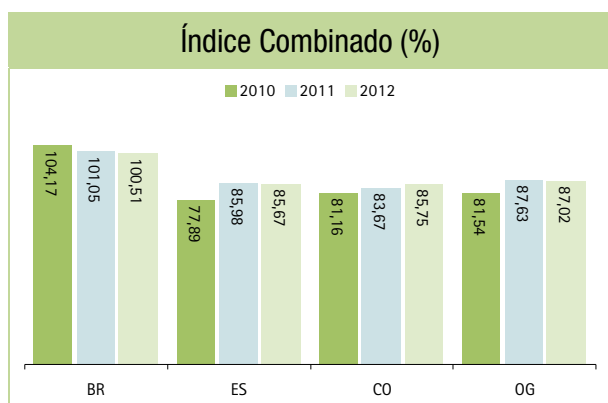
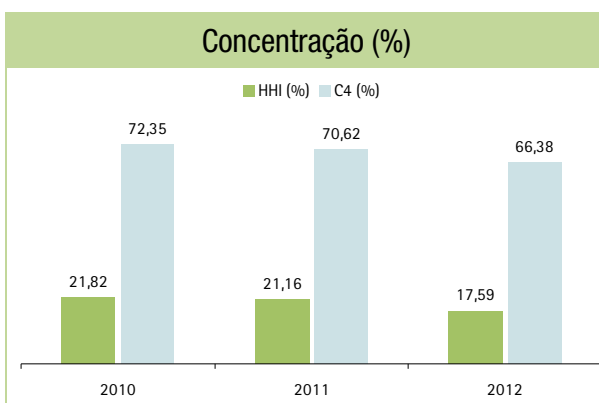
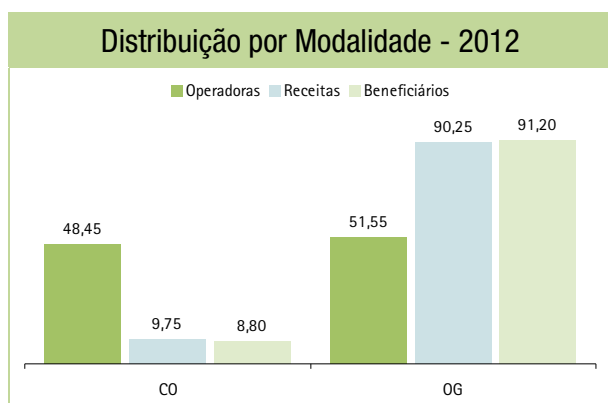
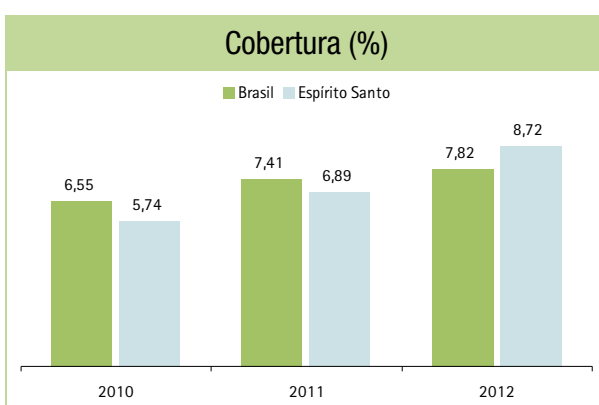
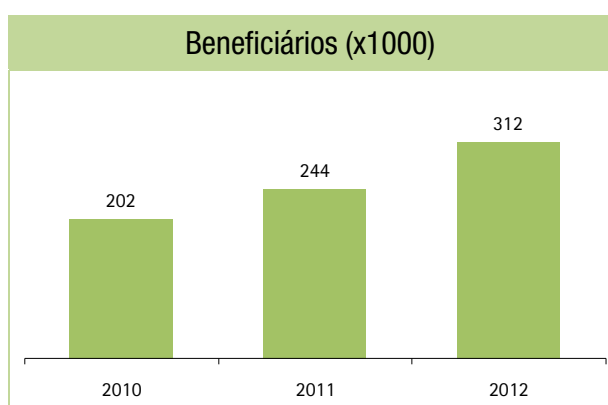
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

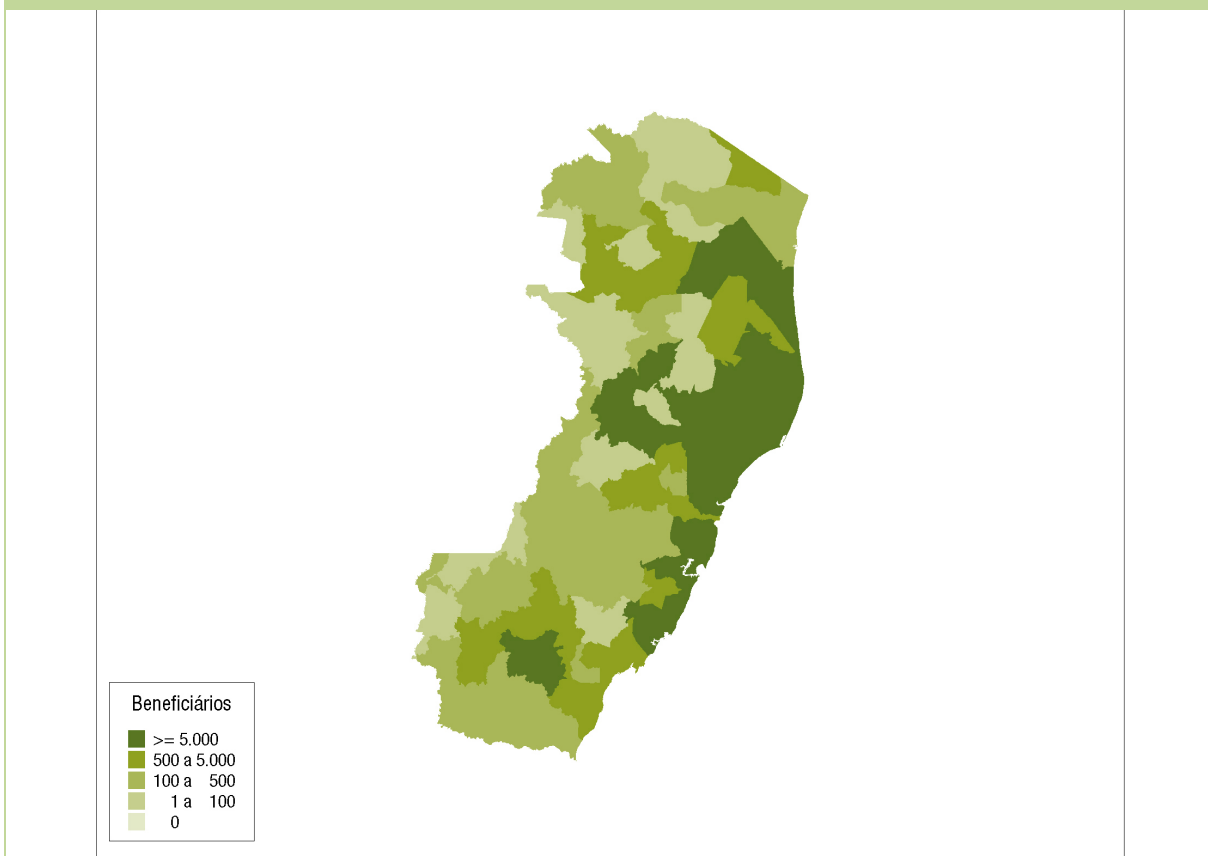


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	83	94	97	16,87
Beneficiários (x1000)	202	244	312	54,65
População (x1000)	3.513	3.547	3.578	1,86
Cobertura (%)	5,74	6,89	8,72	51,82
Contraprestação Média (R\$)	9,88	9,83	10,92	10,52
DM (%)	39,02	44,17	43,53	11,56
DC (%)	7,99	8,69	11,41	42,76
DA (%)	34,53	34,76	32,07	-7,11
Combinado (%)	81,54	87,63	87,02	6,71
HHI (%)	21,82	21,16	17,59	-19,40
C4 (%)	72,35	70,62	66,38	-8,25

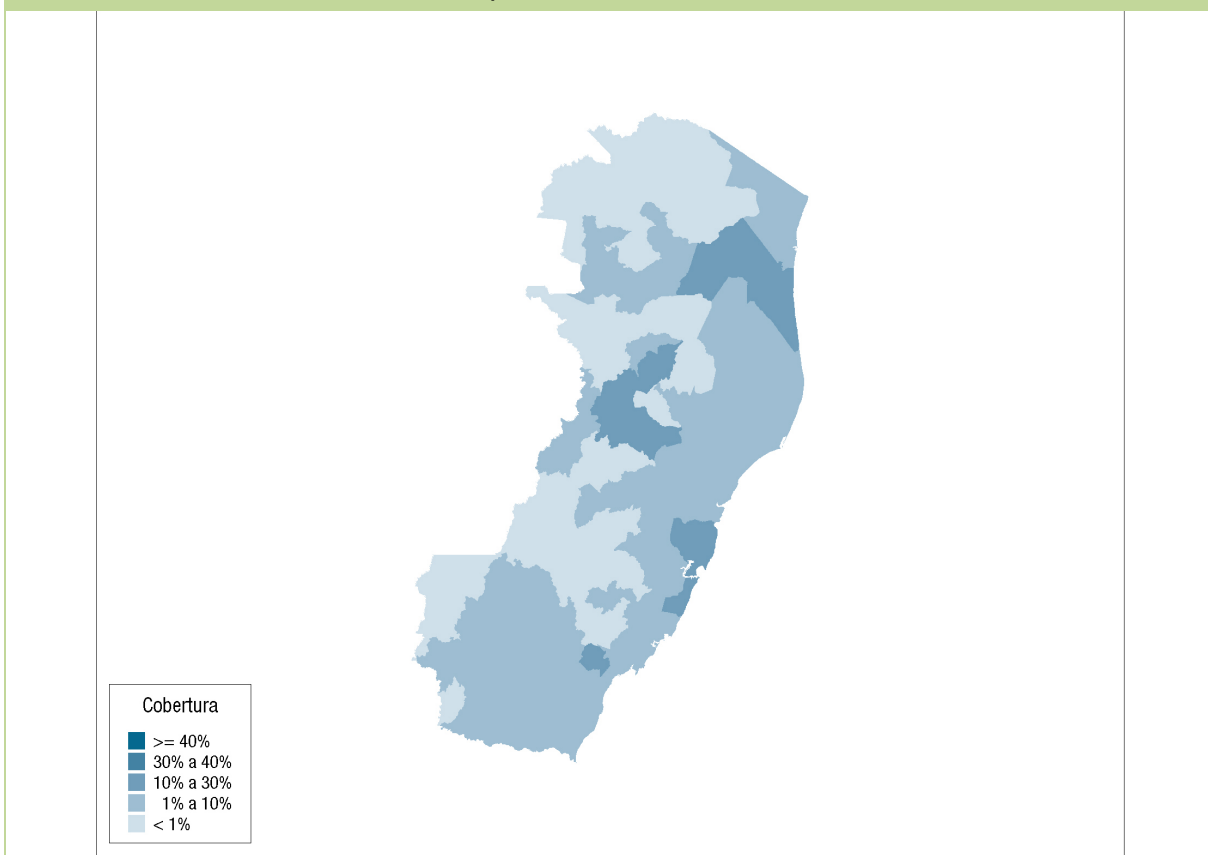


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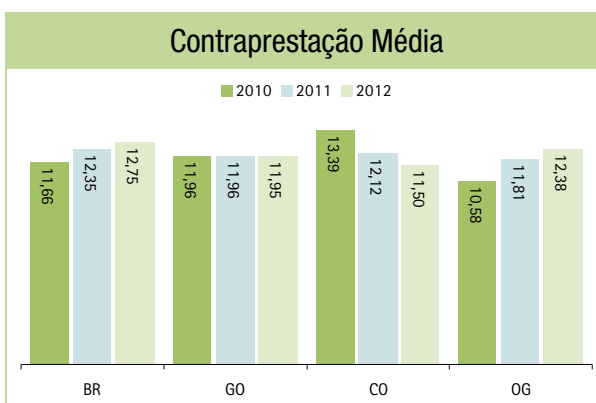
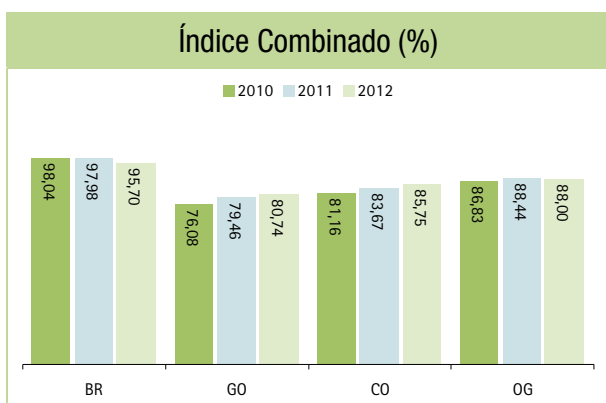
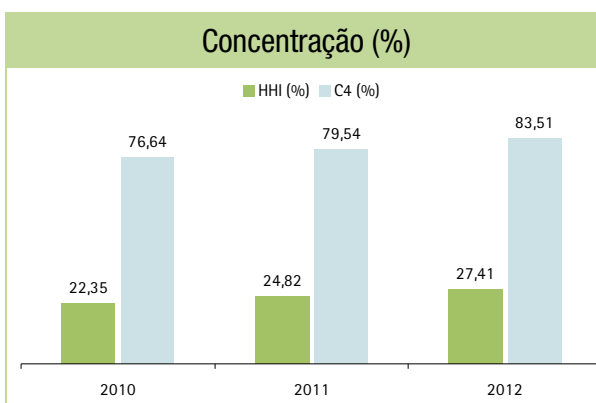
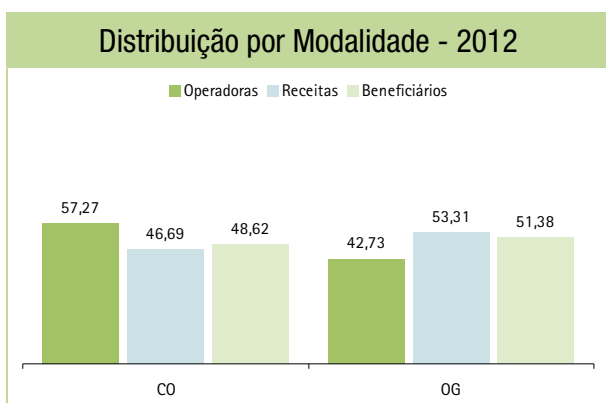
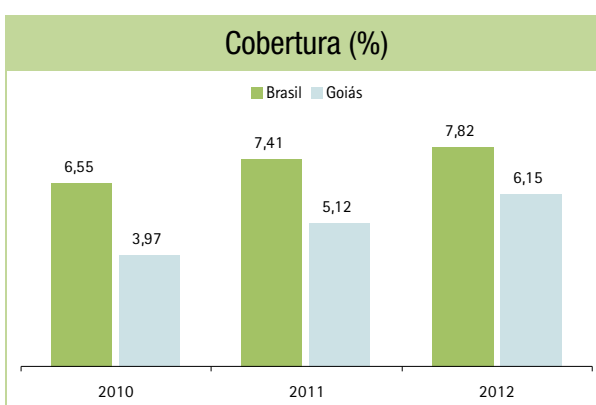
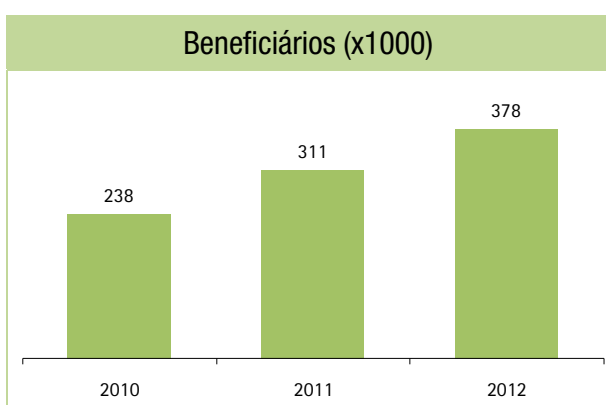
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

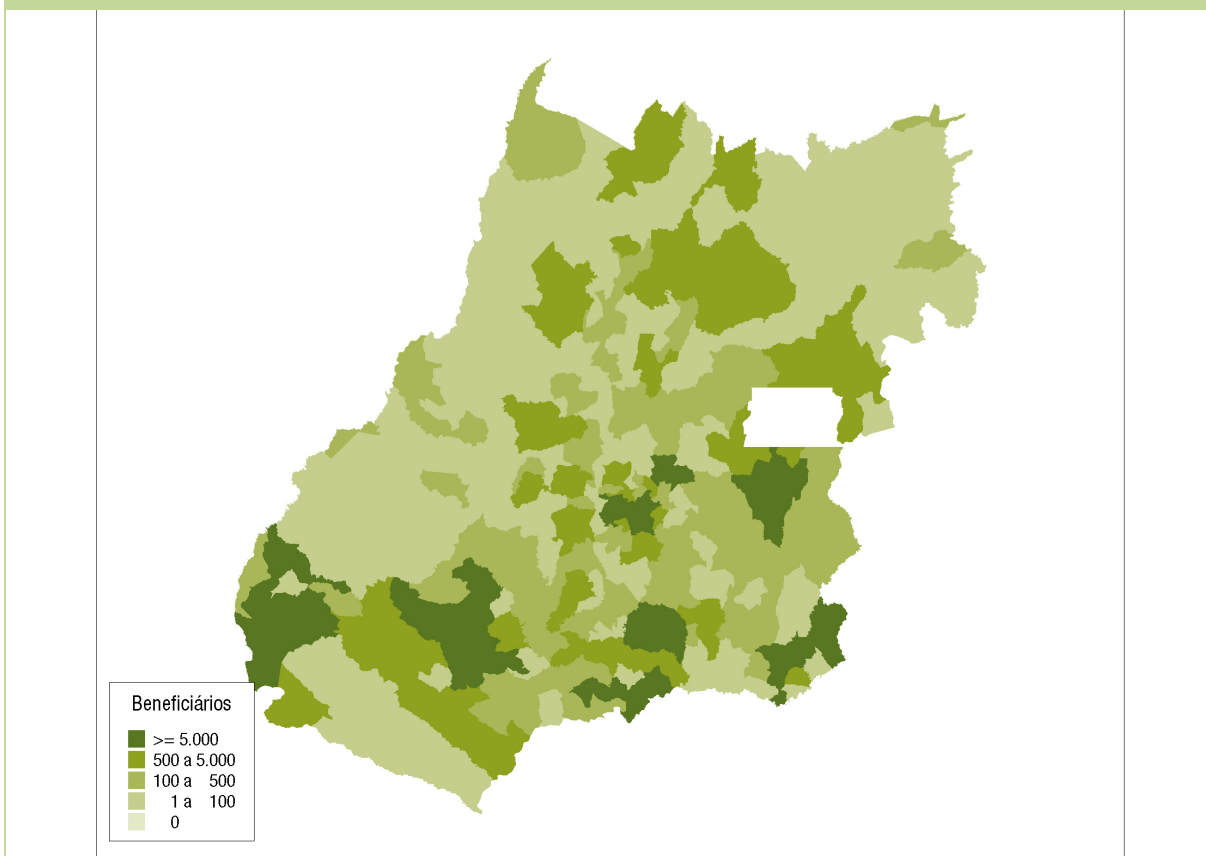


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	115	117	110	-4,35
Beneficiários (x1000)	238	311	378	58,90
População (x1000)	6.004	6.081	6.155	2,51
Cobertura (%)	3,97	5,12	6,15	55,00
Contraprestação Média (R\$)	11,96	11,96	11,95	-0,04
DM (%)	53,03	56,41	55,12	3,96
DC (%)	6,21	5,70	7,56	21,73
DA (%)	27,59	26,33	25,32	-8,23
Combinado (%)	86,83	88,44	88,00	1,36
HHI (%)	22,35	24,82	27,41	22,65
C4 (%)	76,64	79,54	83,51	8,97

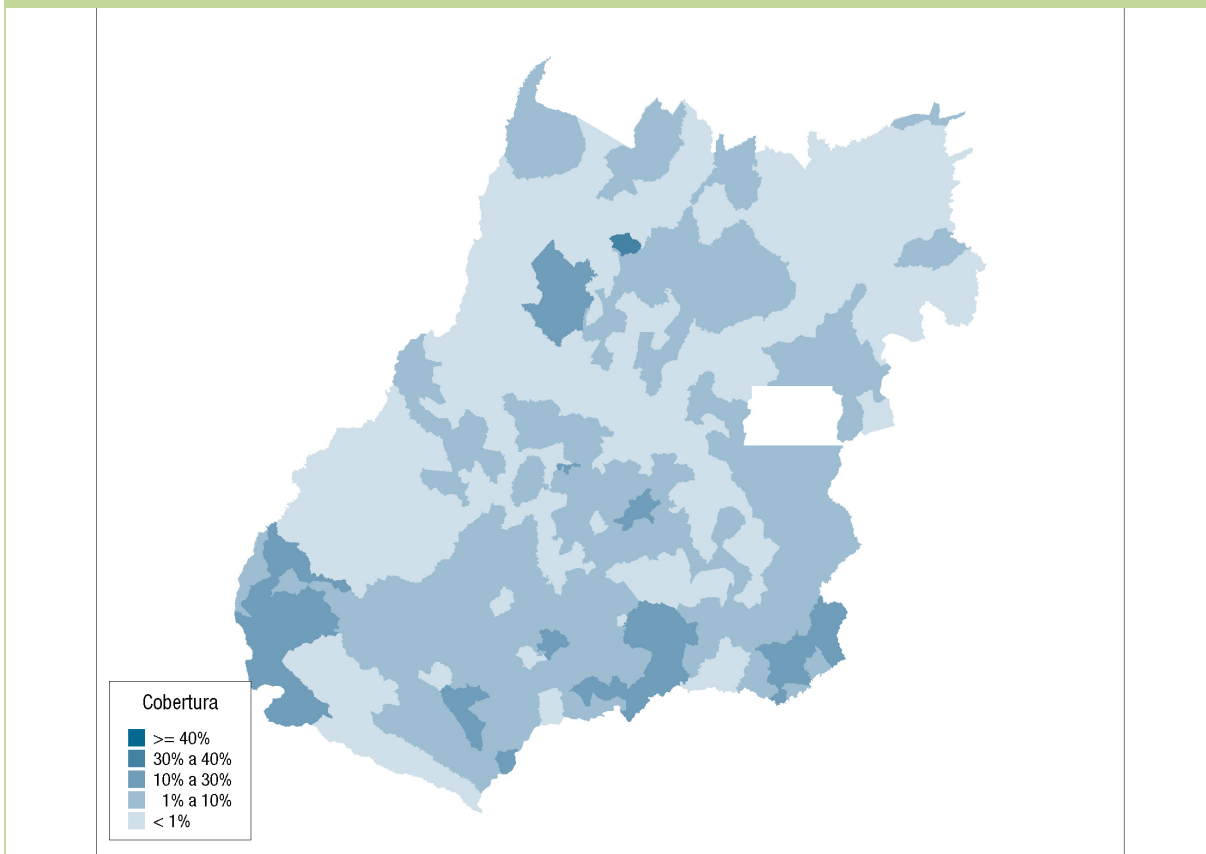


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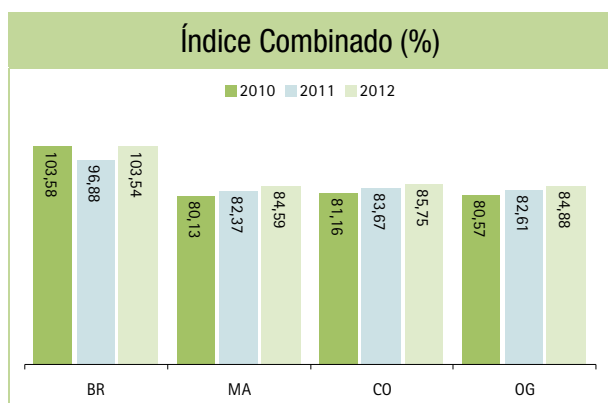
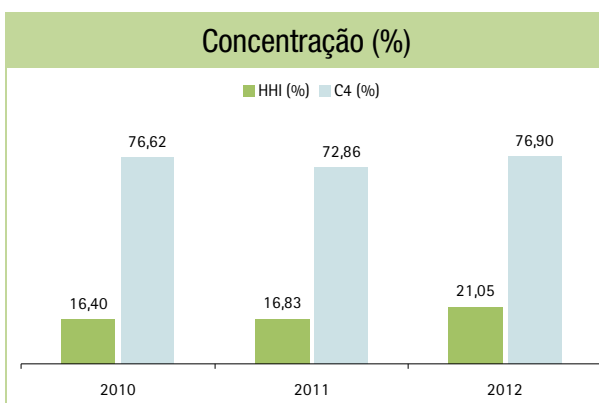
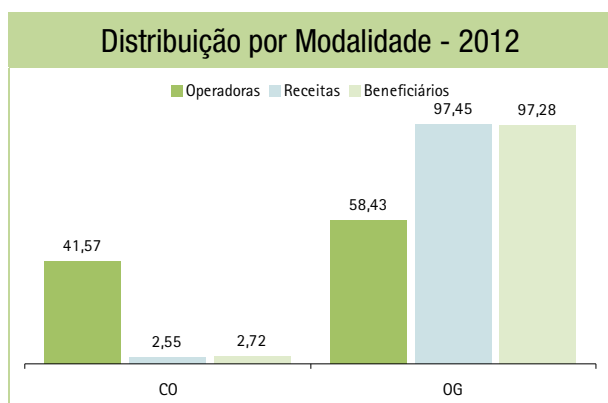
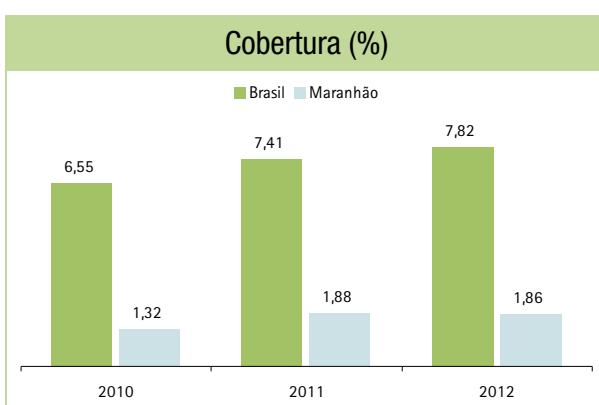
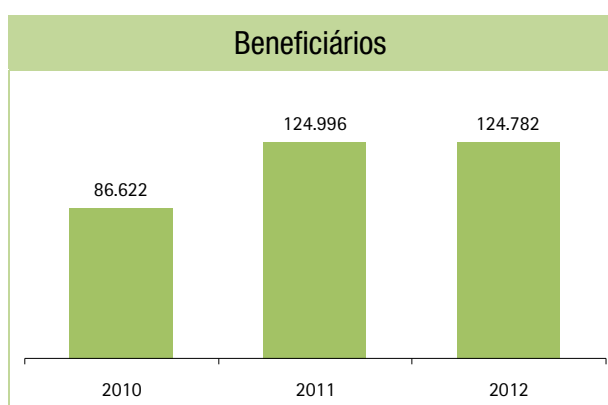
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

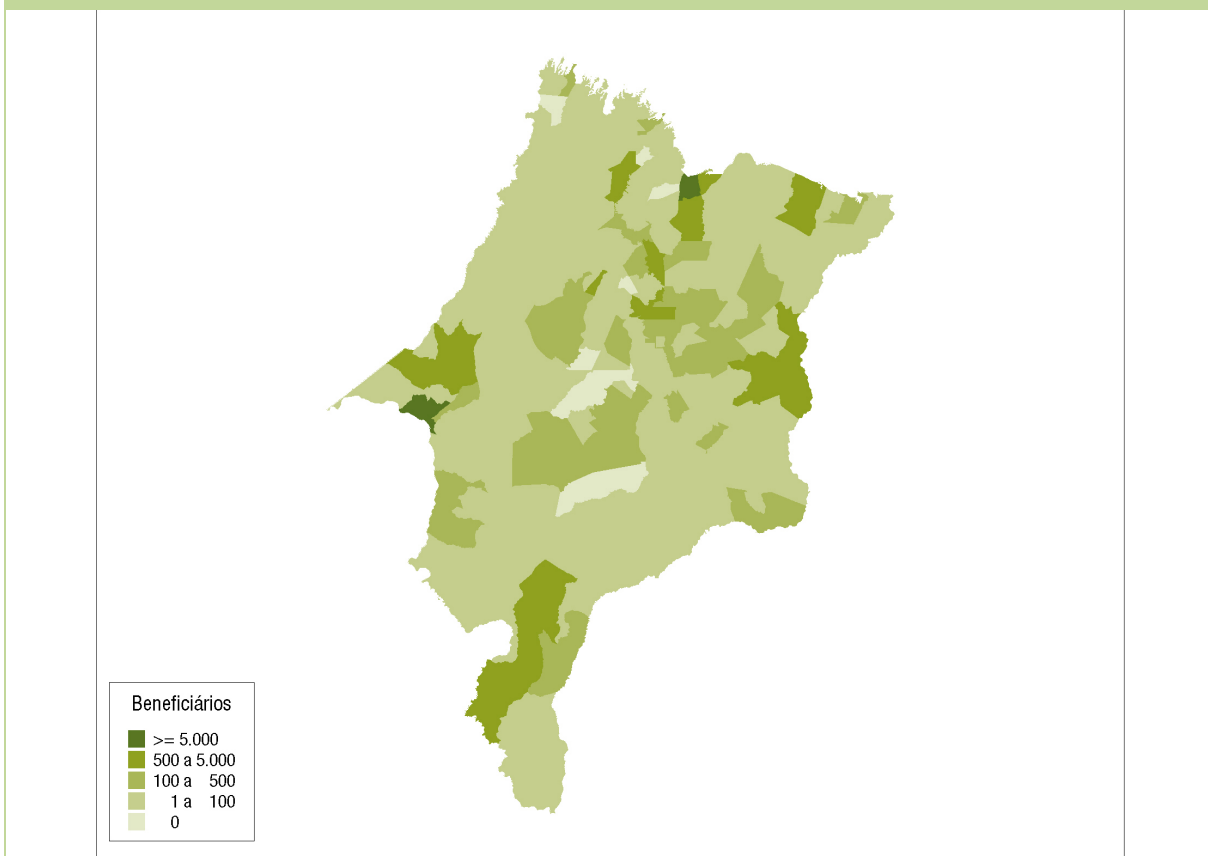


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	90	98	89	-1,11
Beneficiários	86.622	124.996	124.782	44,05
População (x1000)	6.570	6.646	6.714	2,20
Cobertura (%)	1,32	1,88	1,86	40,95
Contraprestação Média (R\$)	8,86	11,34	11,99	35,37
DM (%)	36,24	41,18	40,89	12,83
DC (%)	7,75	5,85	9,67	24,84
DA (%)	36,58	35,58	34,32	-6,19
Combinado (%)	80,57	82,61	84,88	5,35
HHI (%)	16,40	16,83	21,05	28,35
C4 (%)	76,62	72,86	76,90	0,38

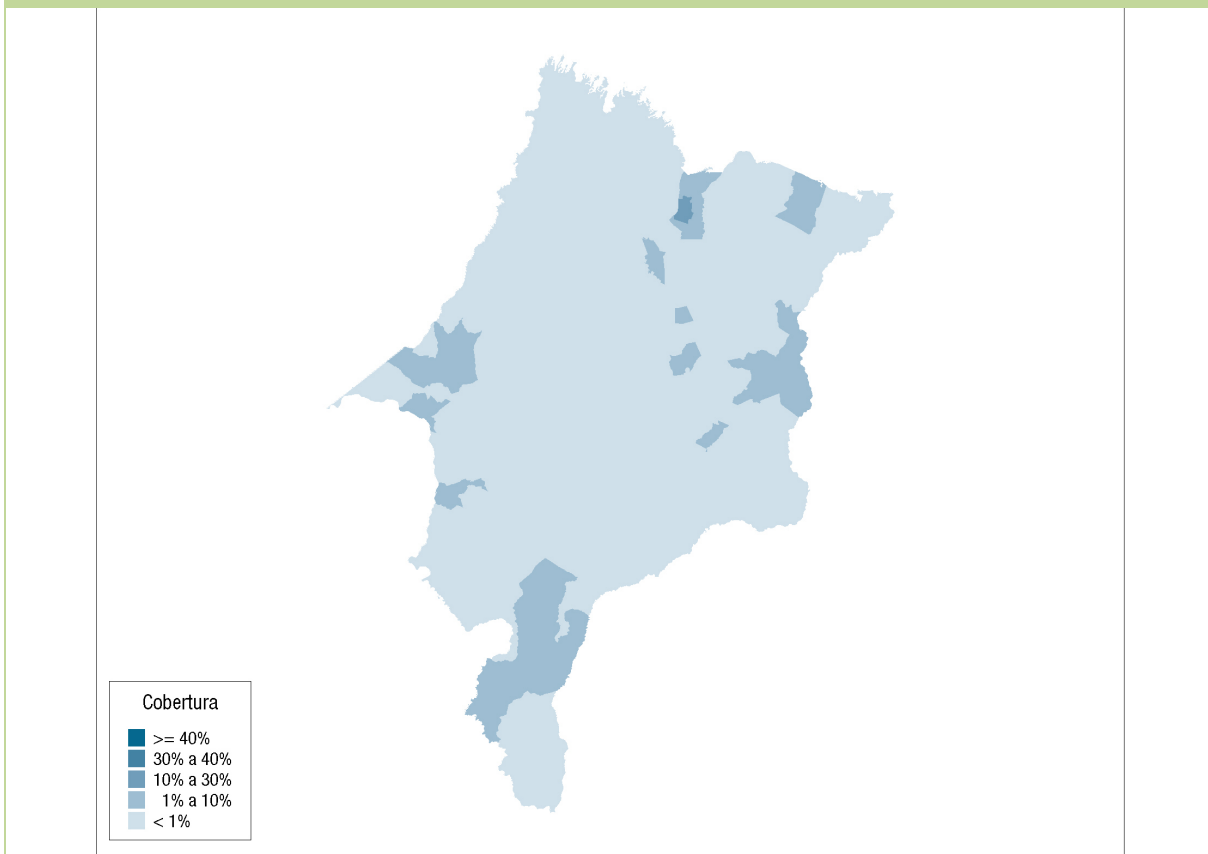


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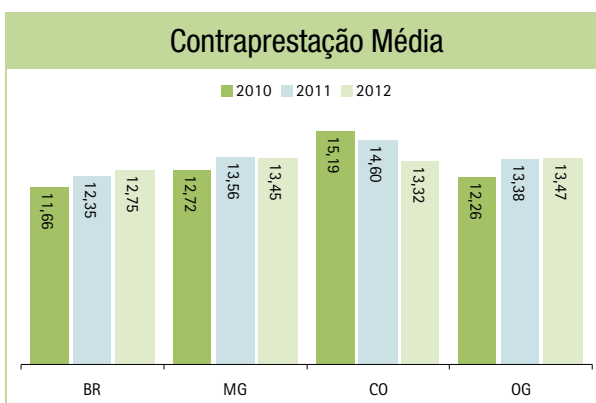
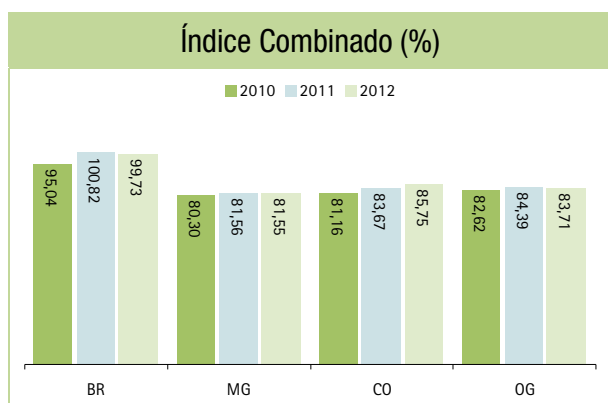
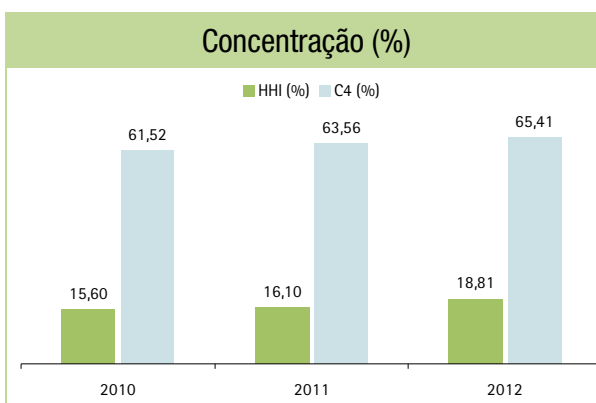
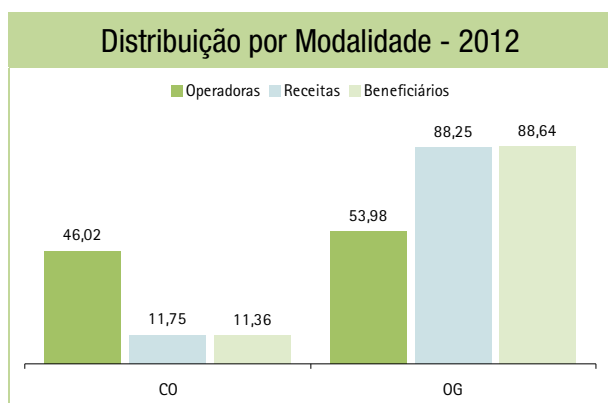
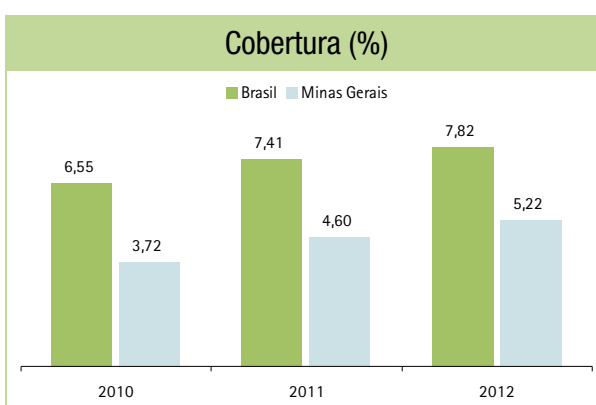
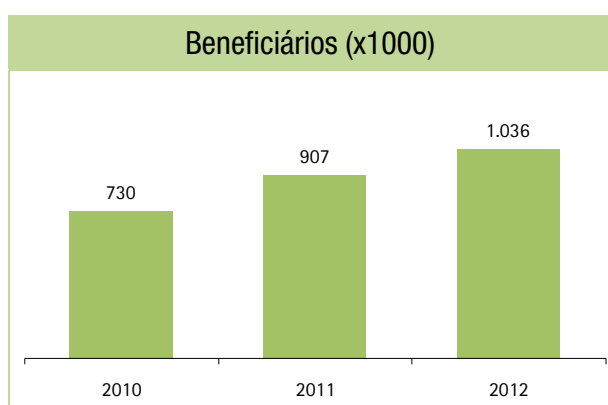
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

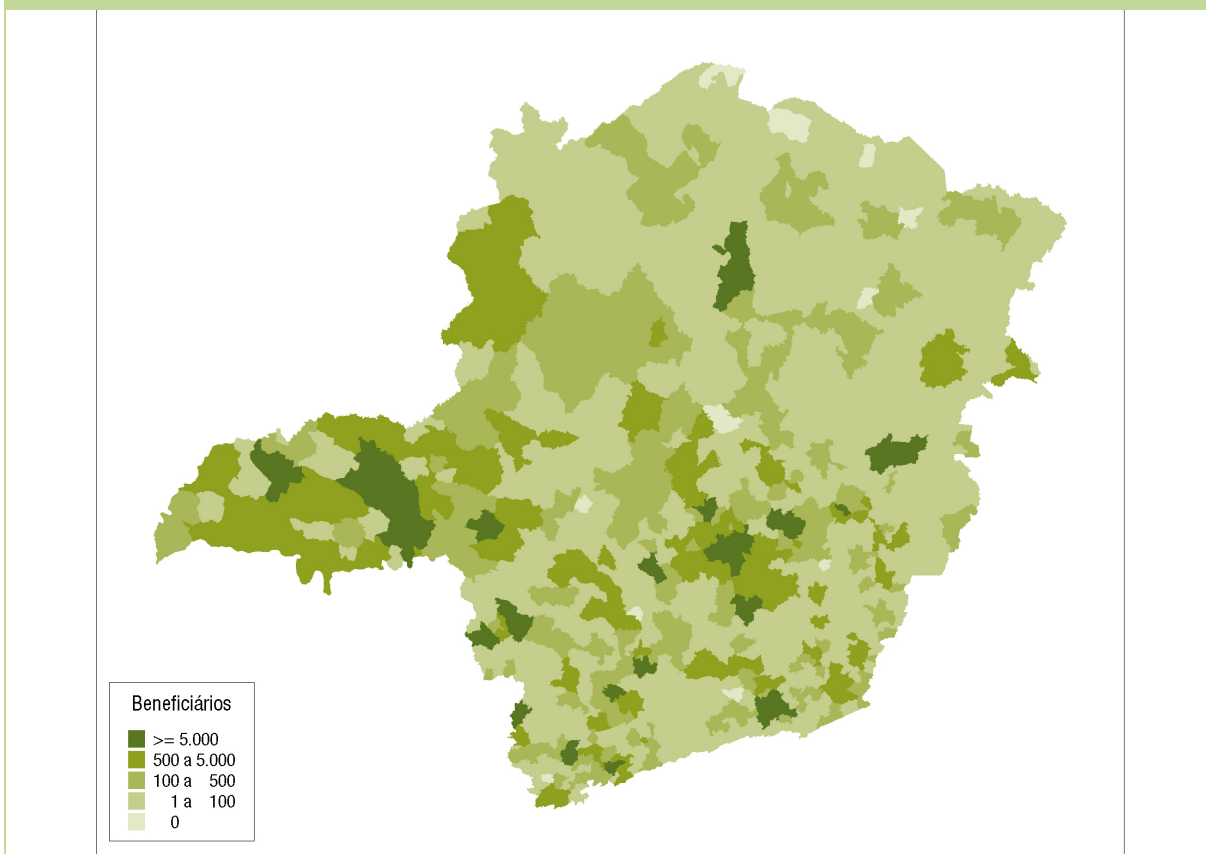


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	165	177	176	6,67
Beneficiários (x1000)	730	907	1.036	41,96
População (x1000)	19.595	19.729	19.855	1,33
Cobertura (%)	3,72	4,60	5,22	40,10
Contraprestação Média (R\$)	12,72	13,56	13,45	5,74
DM (%)	45,39	48,35	47,86	5,45
DC (%)	8,56	9,56	10,72	25,19
DA (%)	28,67	26,48	25,13	-12,35
Combinado (%)	82,62	84,39	83,71	1,32
HHI (%)	15,60	16,10	18,81	20,60
C4 (%)	61,52	63,56	65,41	6,33

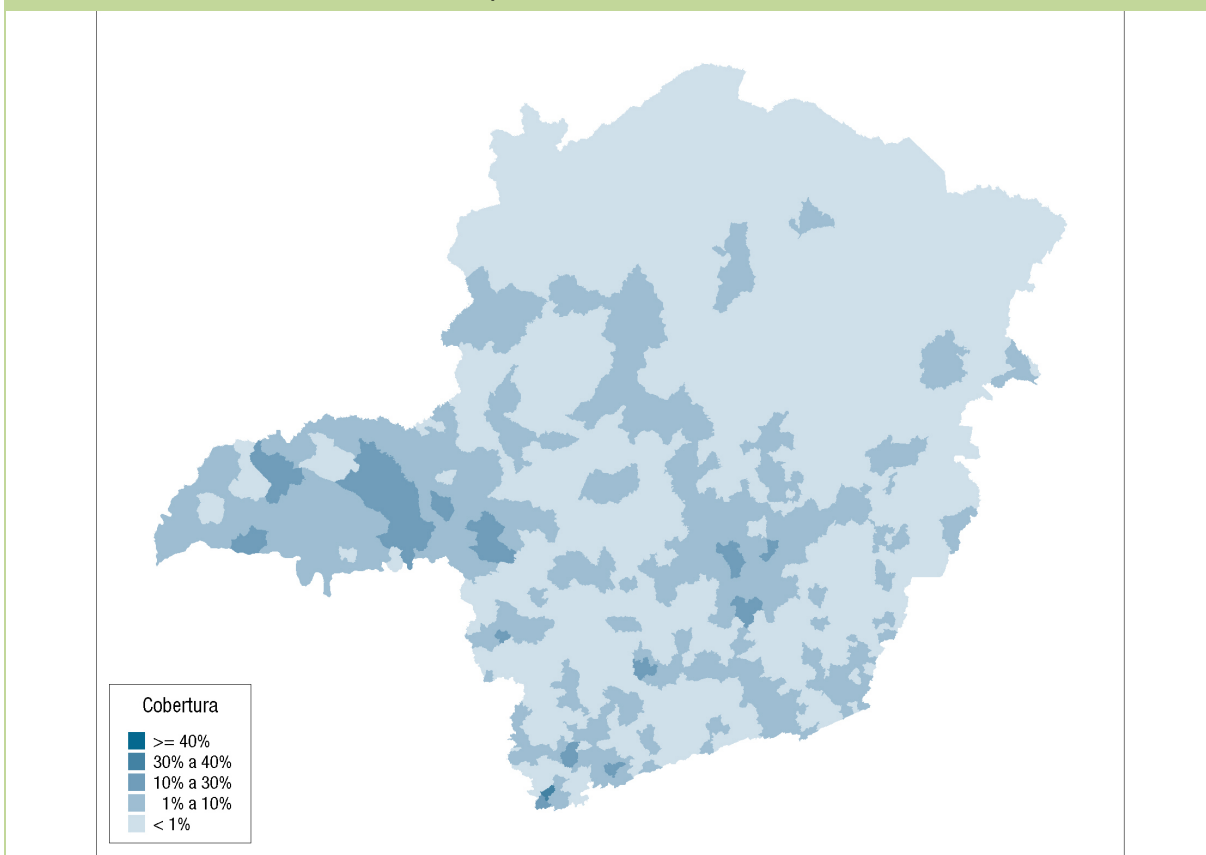


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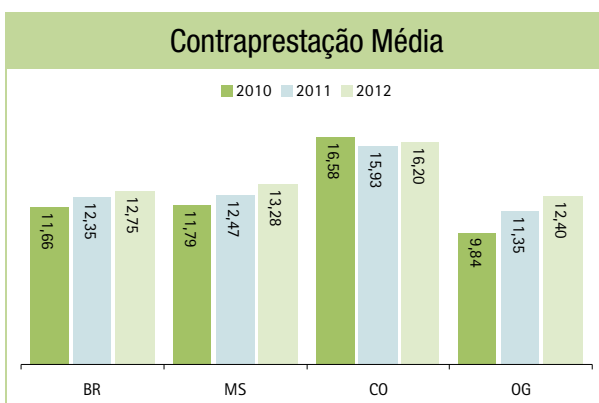
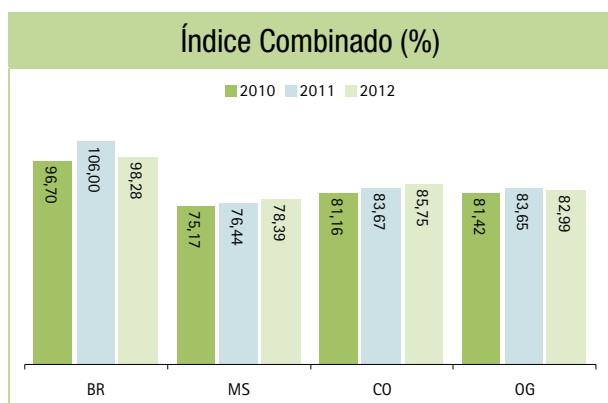
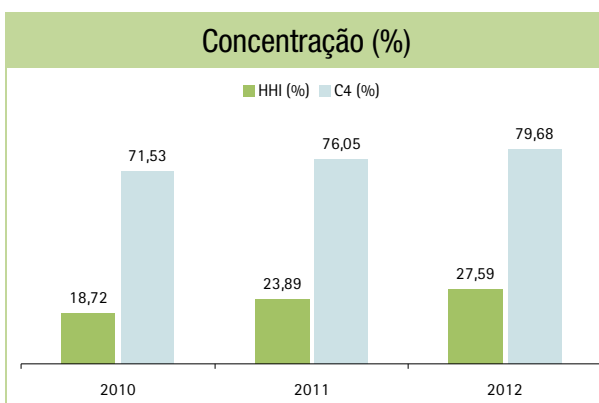
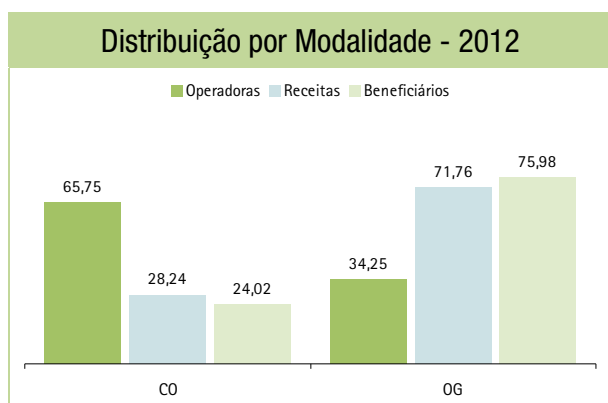
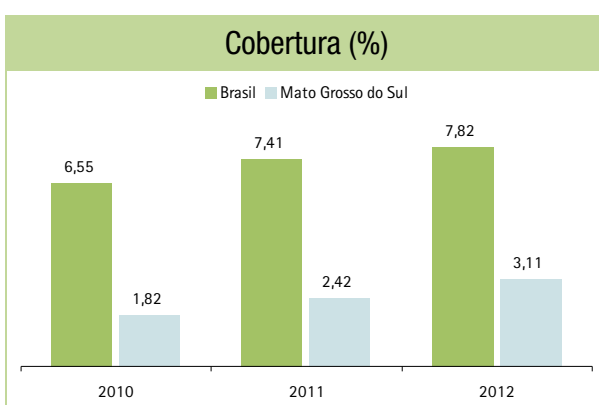
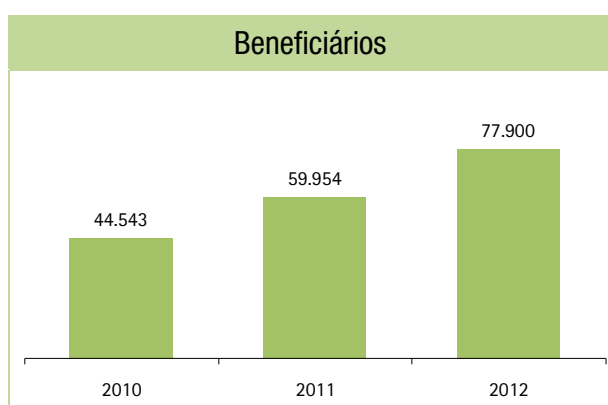
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

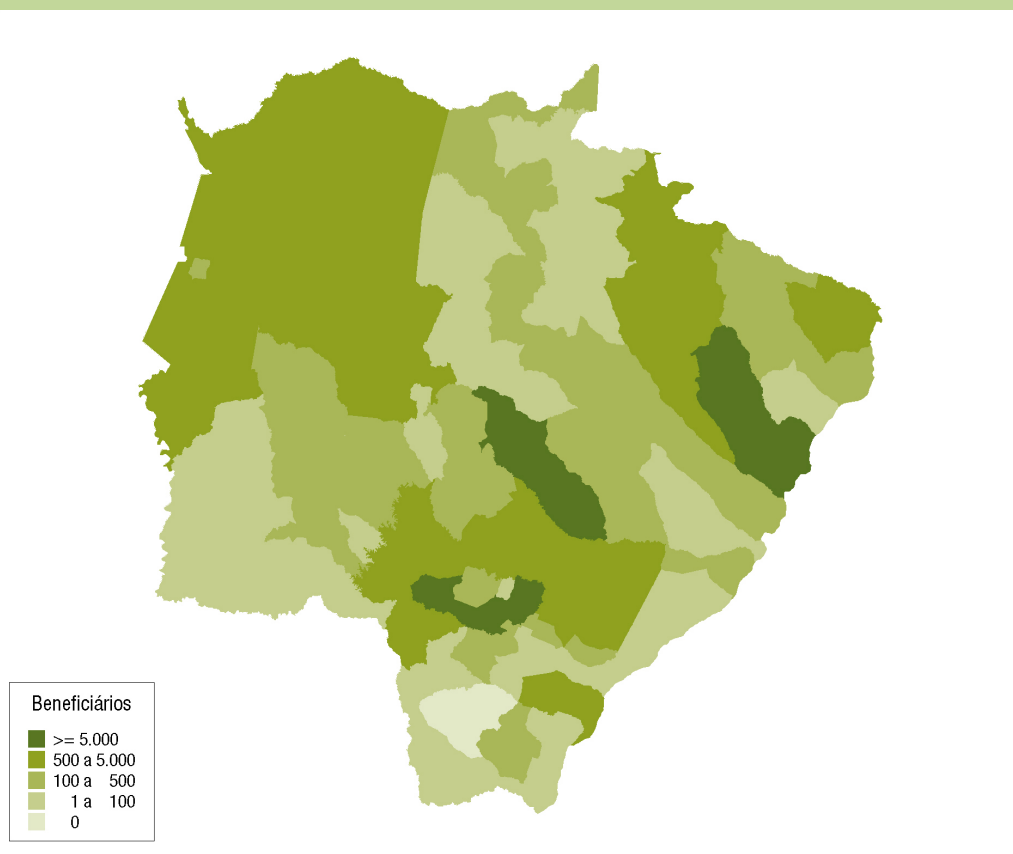


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	66	68	73	10,61
Beneficiários	44.543	59.954	77.900	74,89
População (x1000)	2.449	2.478	2.505	2,28
Cobertura (%)	1,82	2,42	3,11	71,00
Contraprestação Média (R\$)	11,79	12,47	13,28	12,57
DM (%)	45,08	49,37	49,09	8,88
DC (%)	6,57	7,24	9,75	48,44
DA (%)	29,76	27,04	24,16	-18,85
Combinado (%)	81,42	83,65	82,99	1,94
HHI (%)	18,72	23,89	27,59	47,41
C4 (%)	71,53	76,05	79,68	11,39

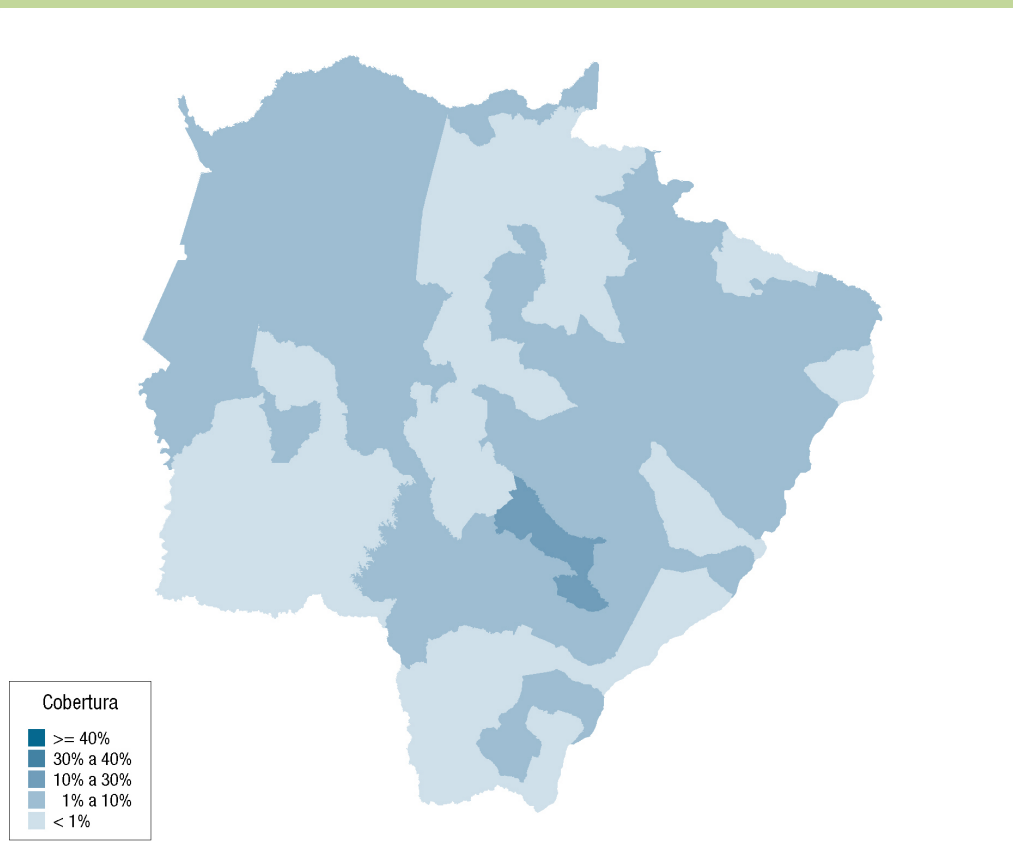


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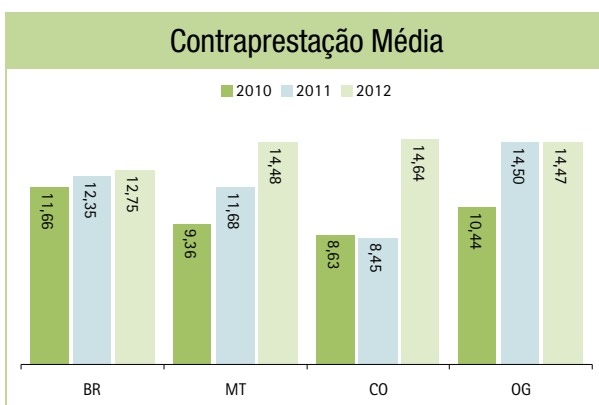
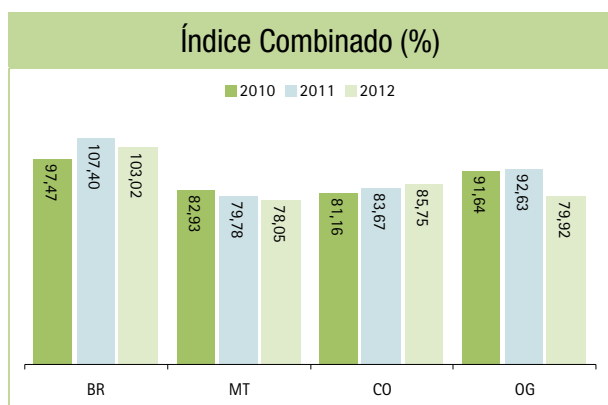
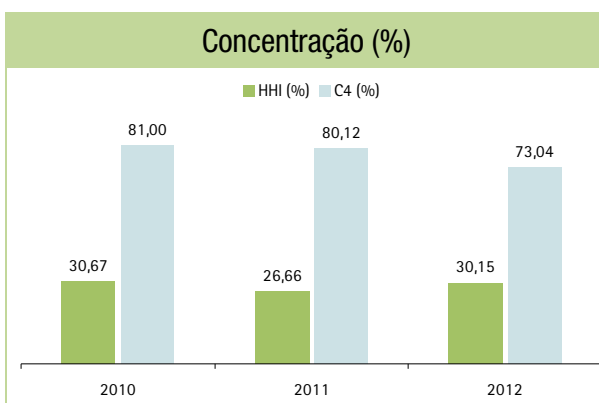
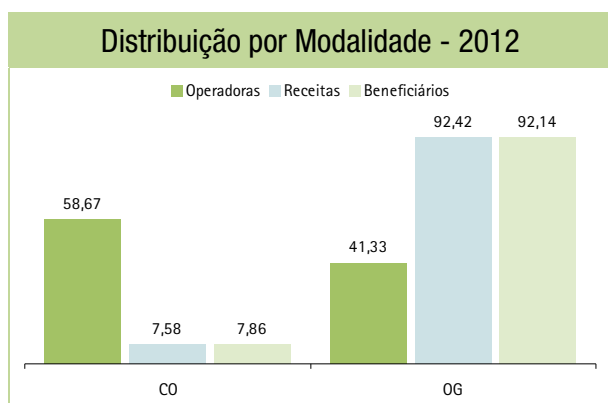
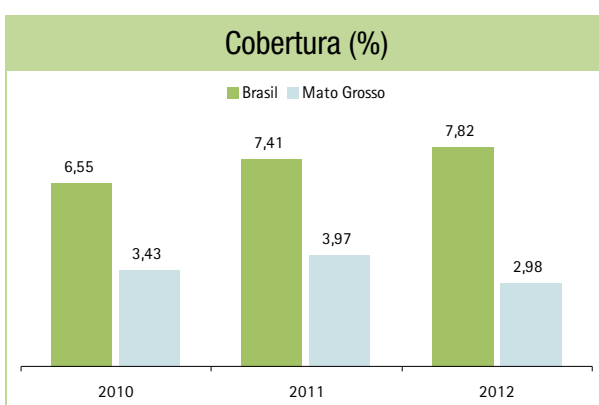
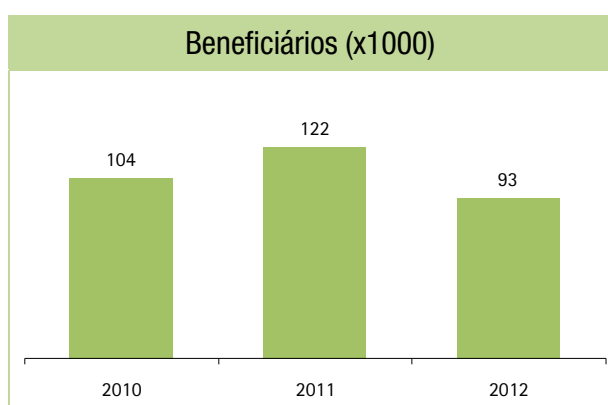
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

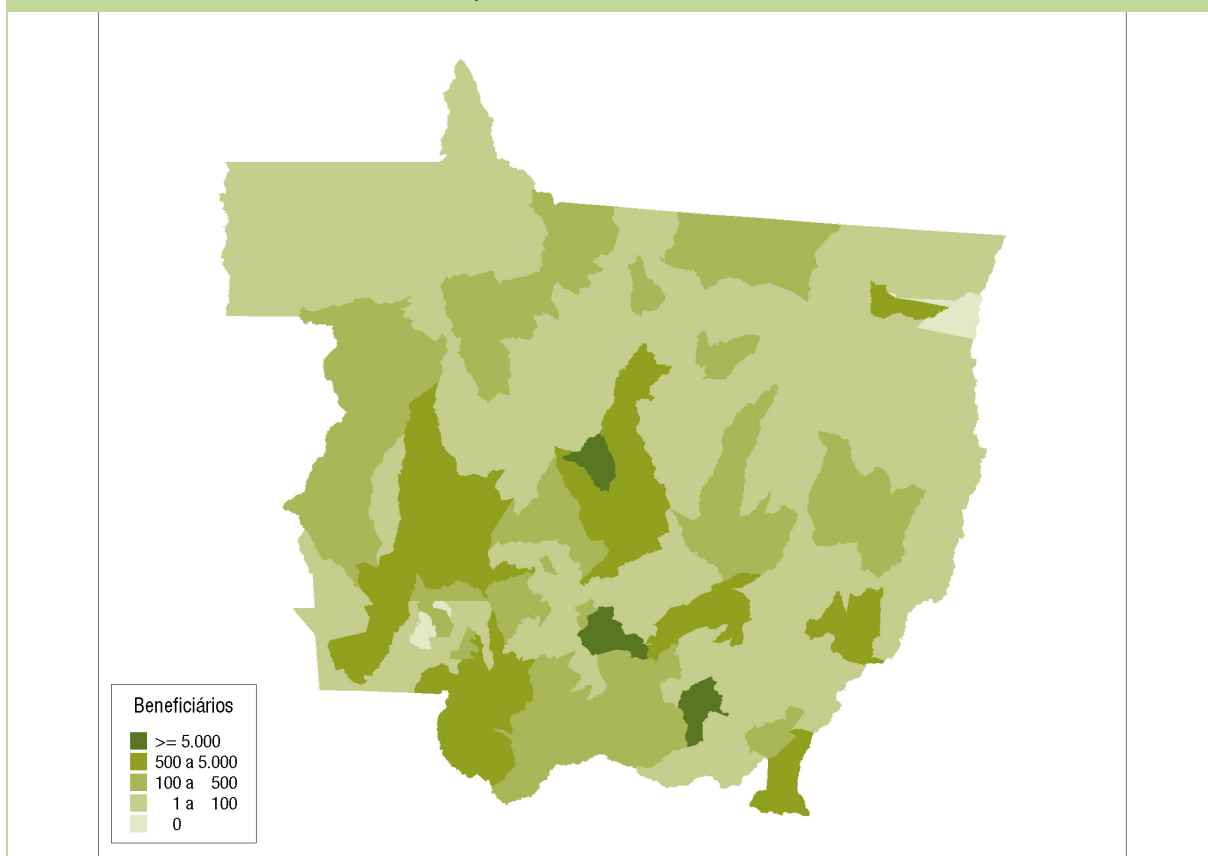


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	77	78	75	-2,60
Beneficiários (x1000)	104	122	93	-10,76
População (x1000)	3.034	3.076	3.115	2,68
Cobertura (%)	3,43	3,97	2,98	-13,09
Contraprestação Média (R\$)	9,36	11,68	14,48	54,74
DM (%)	47,38	50,91	44,98	-5,05
DC (%)	6,55	5,60	8,95	36,50
DA (%)	37,71	36,12	25,99	-31,08
Combinado (%)	91,64	92,63	79,92	-12,79
HHI (%)	30,67	26,66	30,15	-1,68
C4 (%)	81,00	80,12	73,04	-9,82

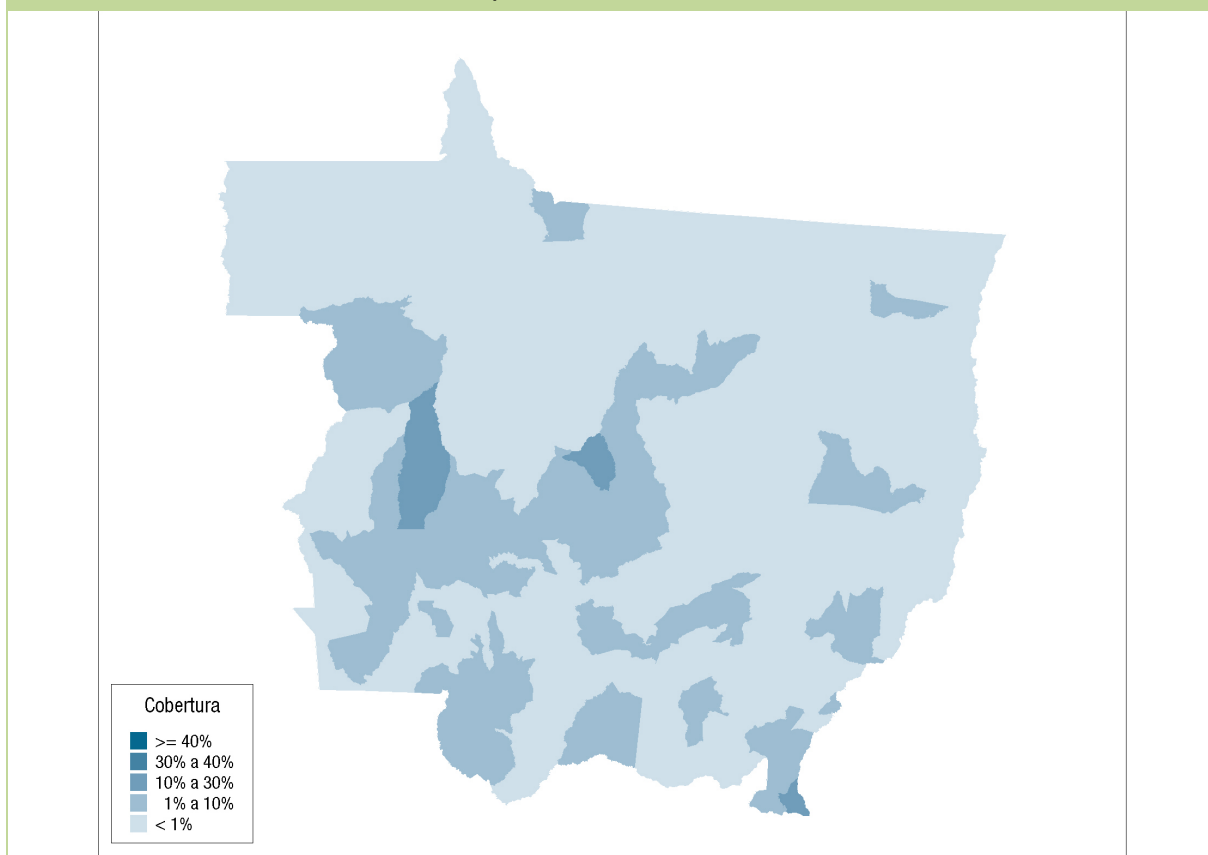


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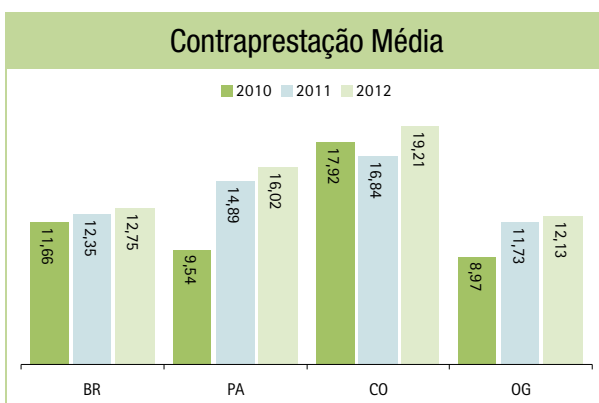
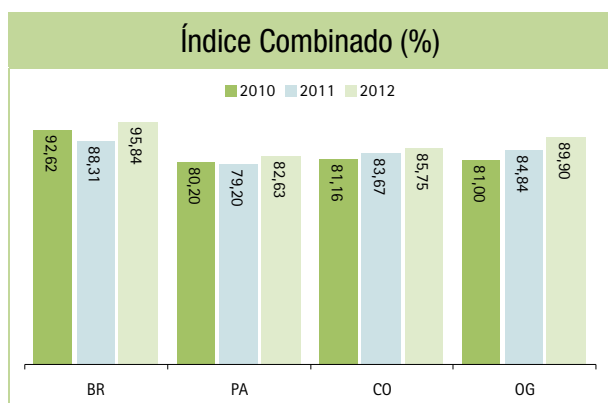
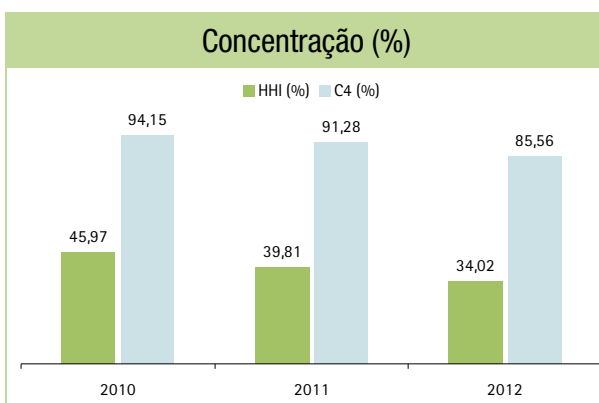
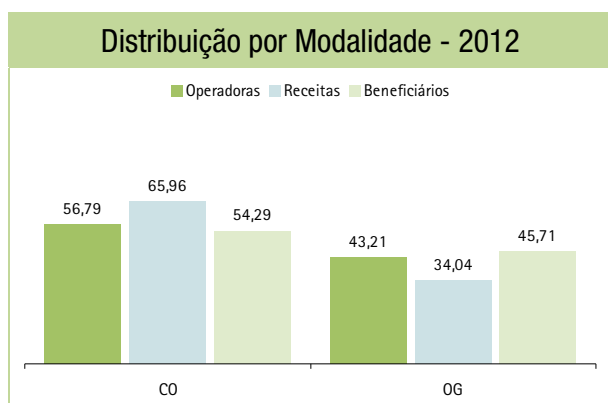
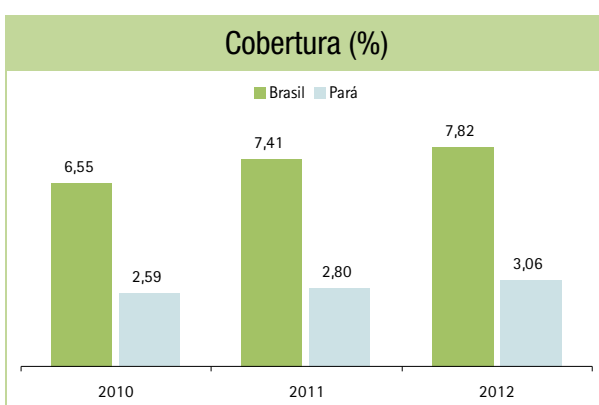
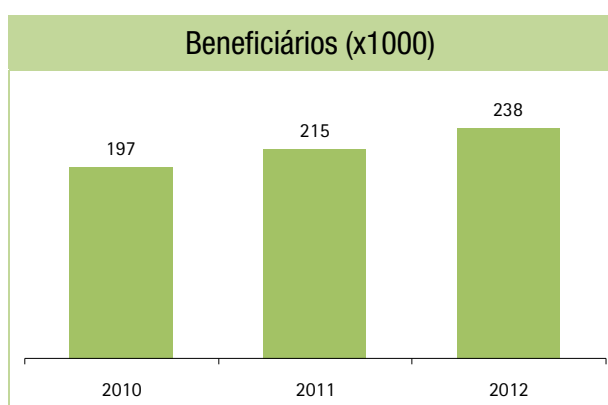
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

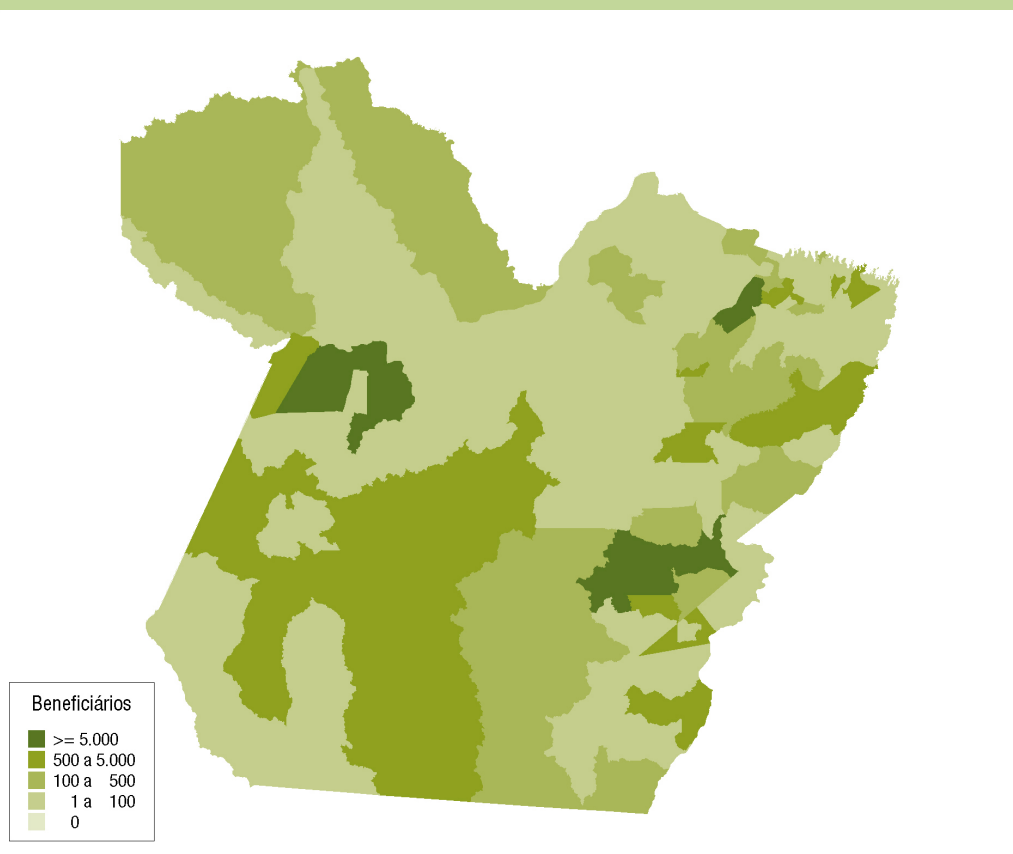


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	70	83	81	15,71
Beneficiários (x1000)	197	215	238	20,94
População (x1000)	7.588	7.689	7.793	2,69
Cobertura (%)	2,59	2,80	3,06	17,76
Contraprestação Média (R\$)	9,54	14,89	16,02	67,91
DM (%)	37,31	54,95	59,42	59,25
DC (%)	8,80	4,30	5,87	-33,27
DA (%)	34,89	25,58	24,60	-29,48
Combinado (%)	81,00	84,84	89,90	10,98
HHI (%)	45,97	39,81	34,02	-25,99
C4 (%)	94,15	91,28	85,56	-9,12

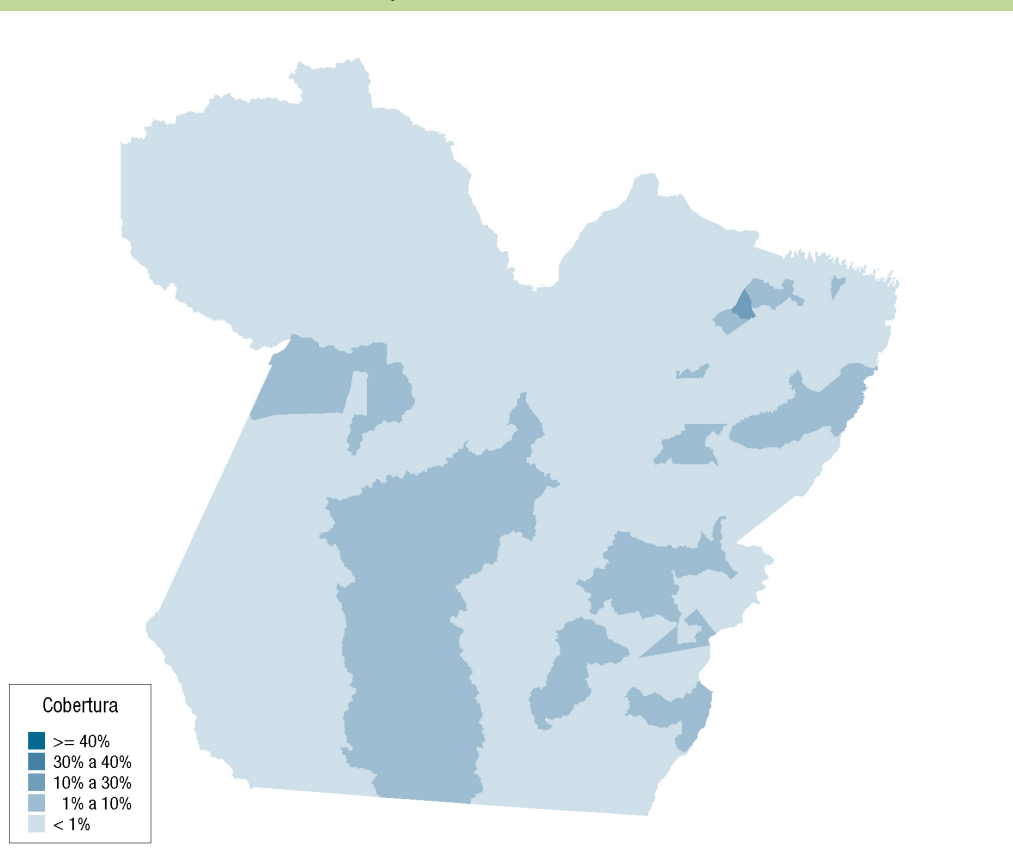


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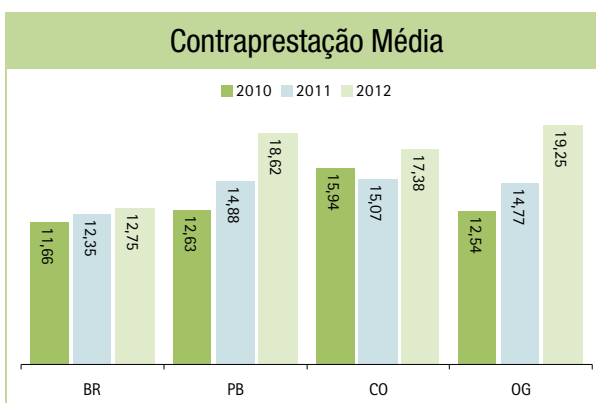
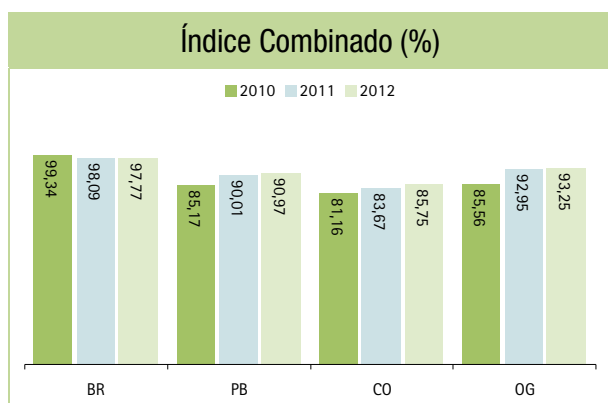
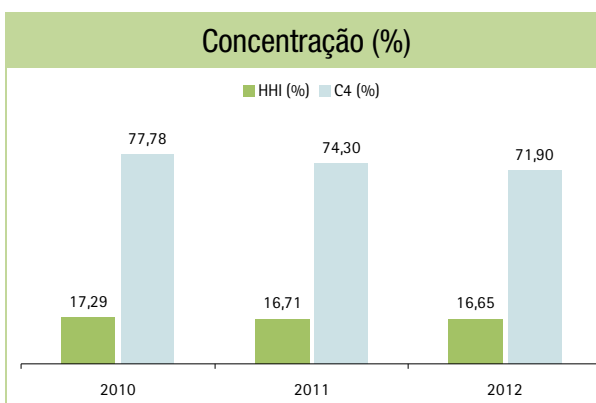
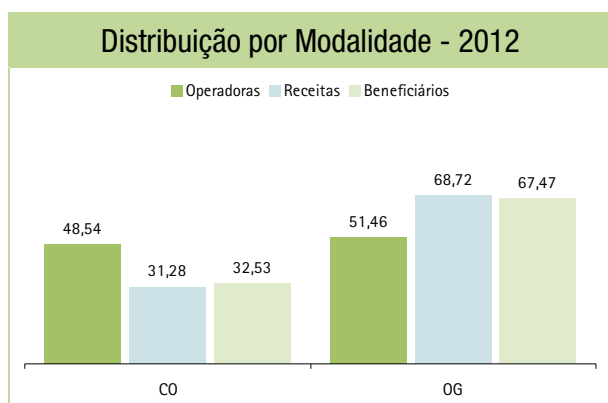
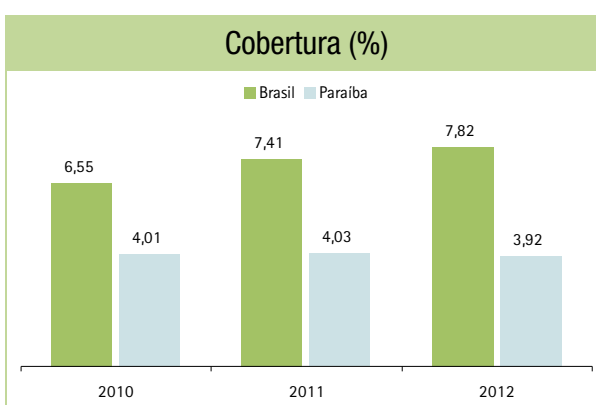
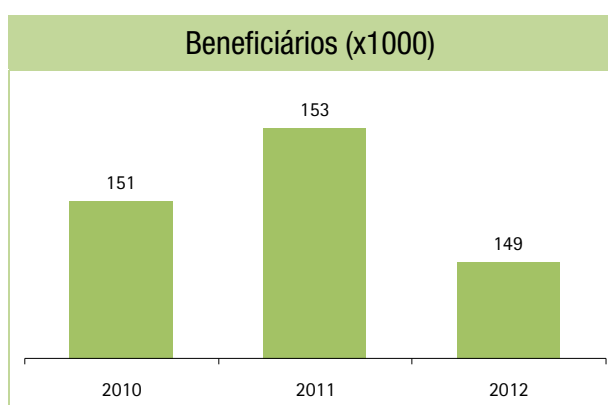
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

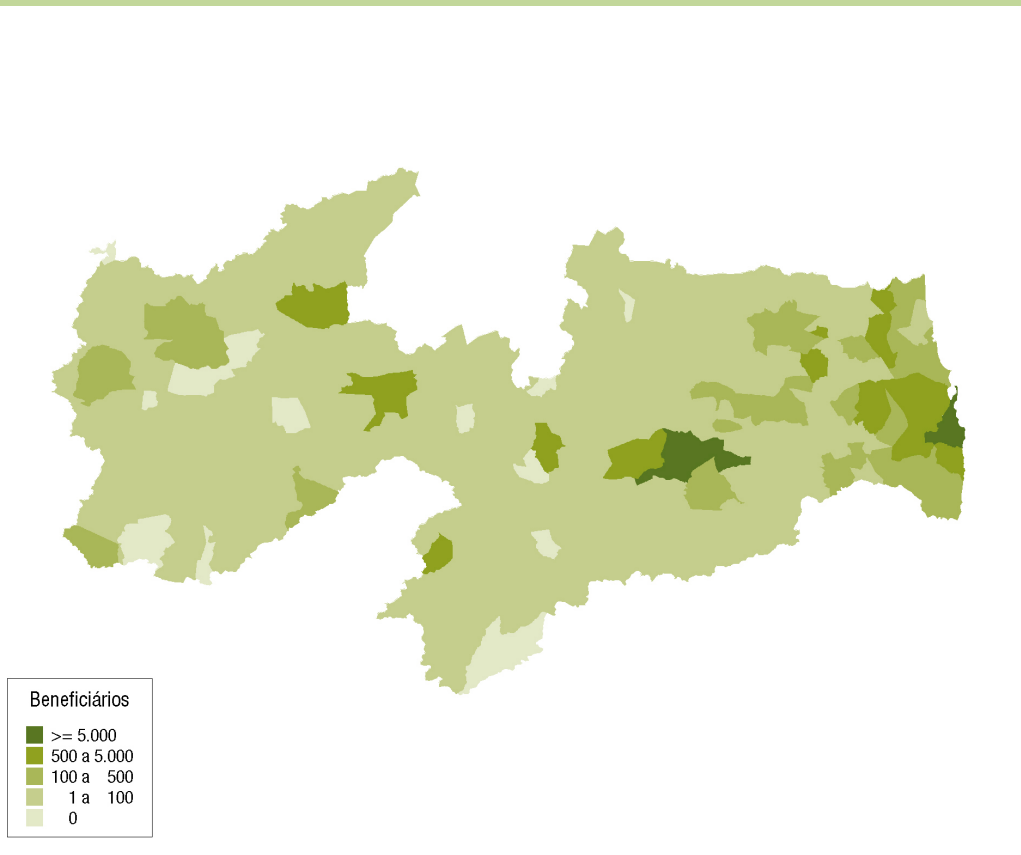


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	101	106	103	1,98
Beneficiários (x1000)	151	153	149	-1,00
População (x1000)	3.767	3.791	3.815	1,28
Cobertura (%)	4,01	4,03	3,92	-2,25
Contraprestação Média (R\$)	12,63	14,88	18,62	47,39
DM (%)	45,90	56,11	49,35	7,51
DC (%)	5,79	3,93	4,06	-29,82
DA (%)	33,87	32,91	39,83	17,60
Combinado (%)	85,56	92,95	93,25	8,98
HHI (%)	17,29	16,71	16,65	-3,68
C4 (%)	77,78	74,30	71,90	-7,56

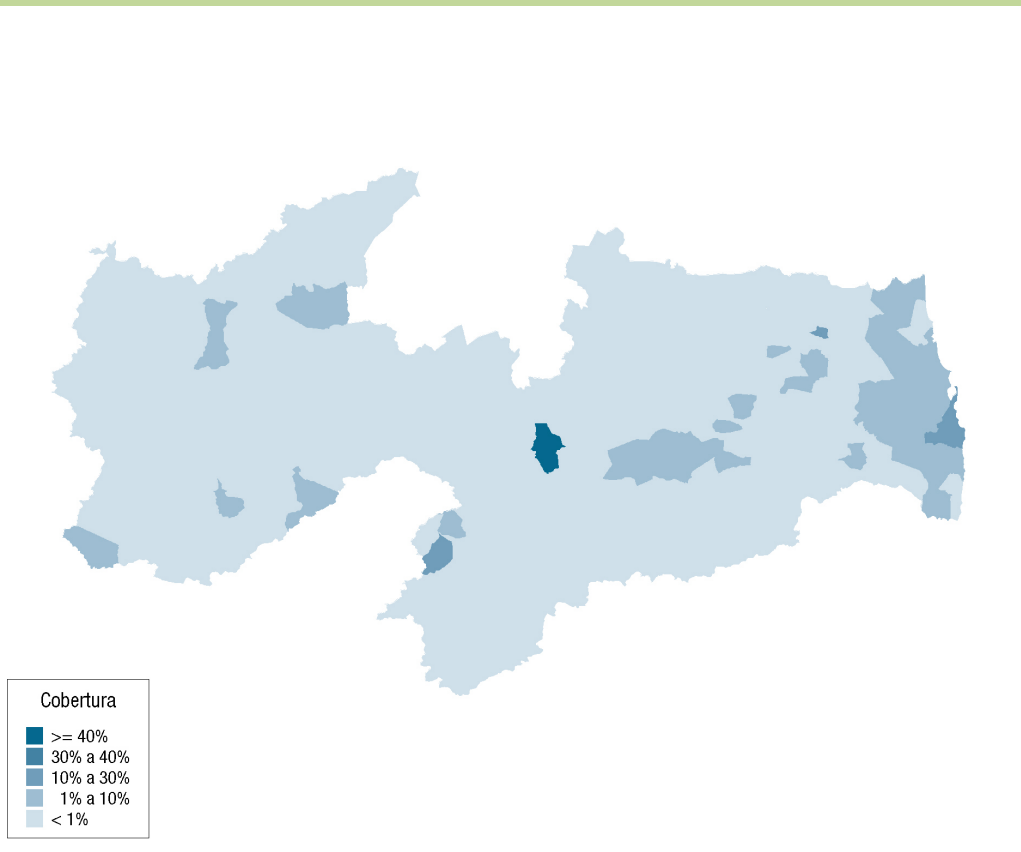


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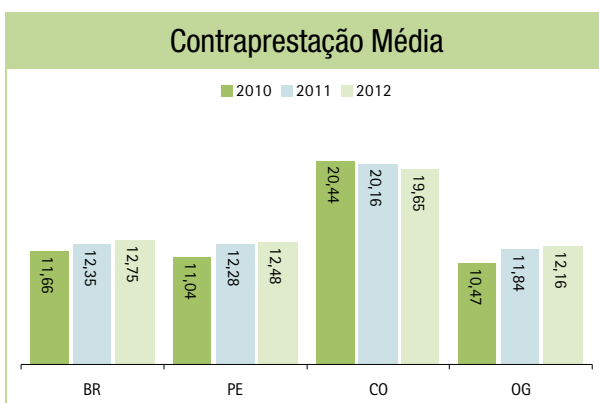
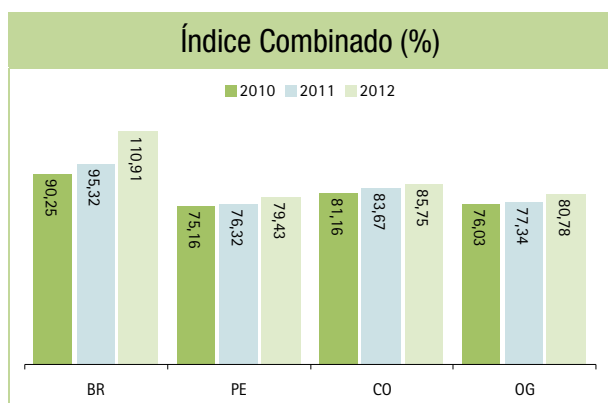
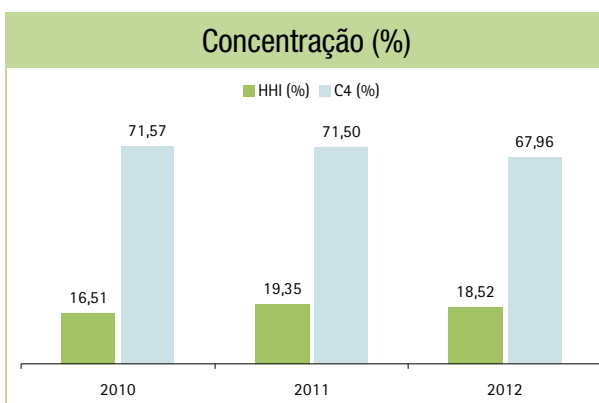
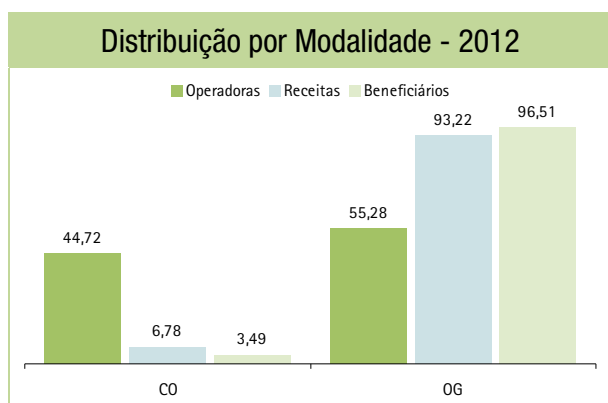
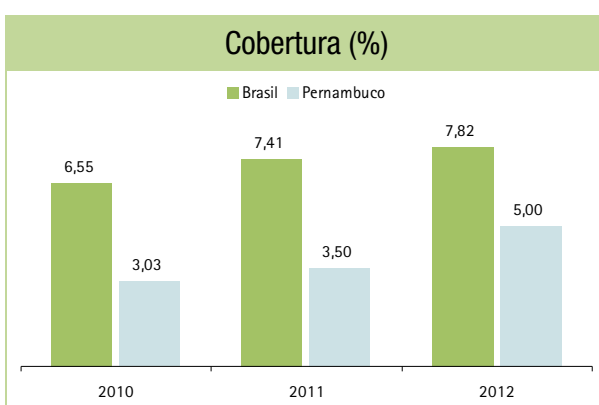
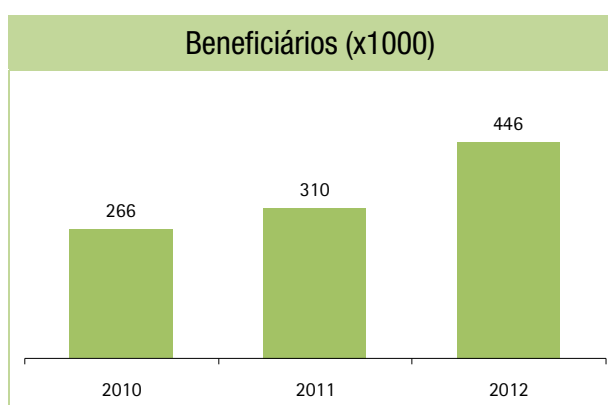
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

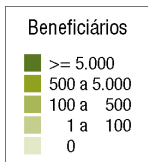
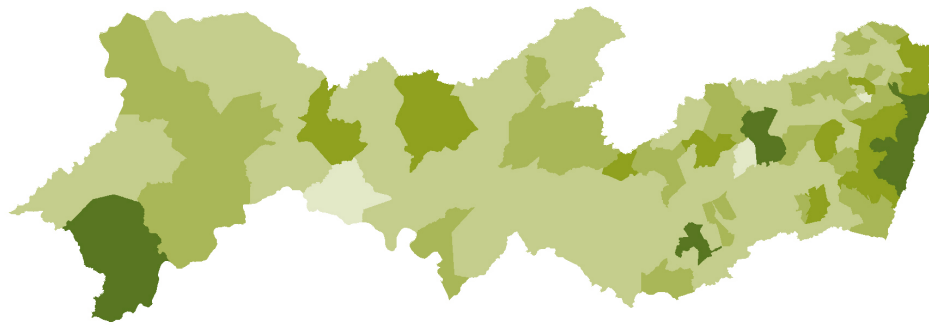


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	115	120	123	6,96
Beneficiários (x1000)	266	310	446	67,63
População (x1000)	8.796	8.865	8.931	1,53
Cobertura (%)	3,03	3,50	5,00	65,10
Contraprestação Média (R\$)	11,04	12,28	12,48	13,03
DM (%)	42,68	44,68	44,57	4,42
DC (%)	5,96	6,64	9,55	60,26
DA (%)	27,39	26,02	26,67	-2,66
Combinado (%)	76,03	77,34	80,78	6,25
HHI (%)	16,51	19,35	18,52	12,19
C4 (%)	71,57	71,50	67,96	-5,05

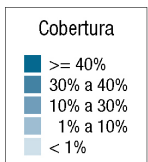


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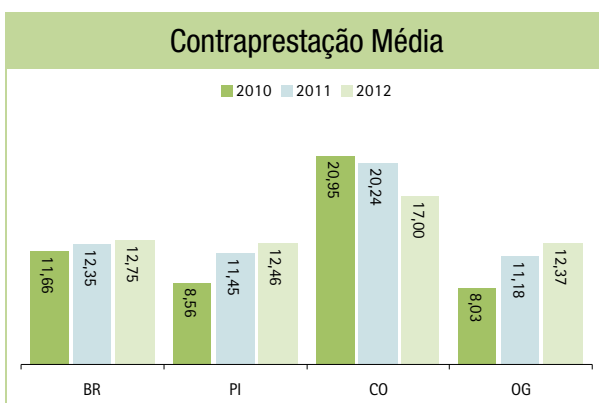
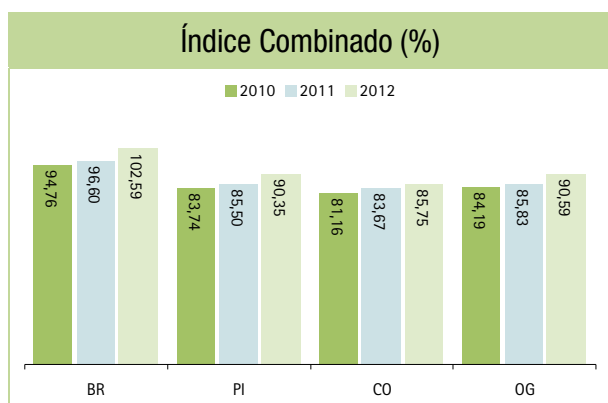
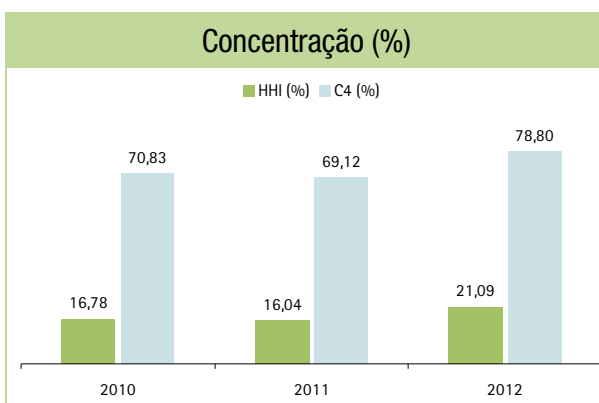
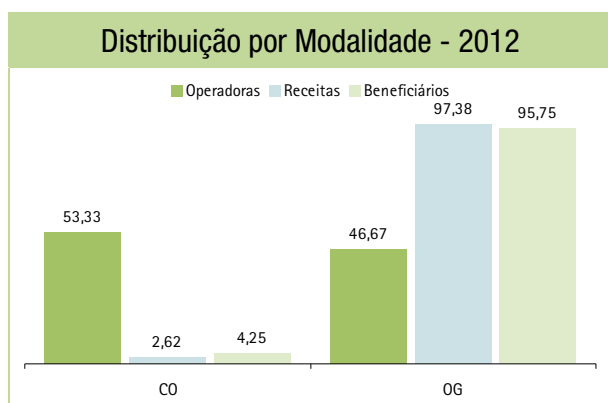
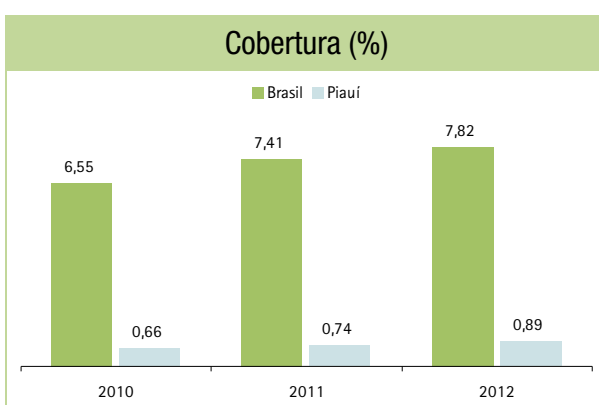
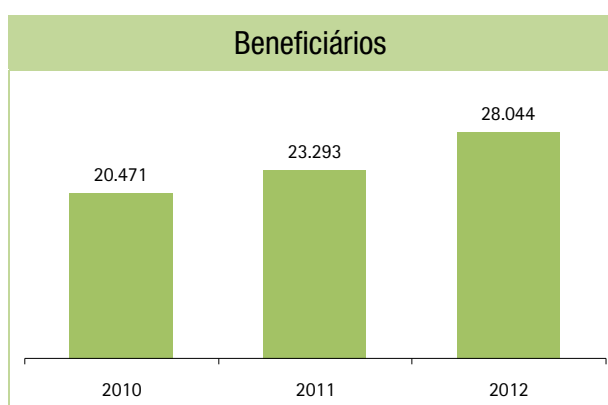
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

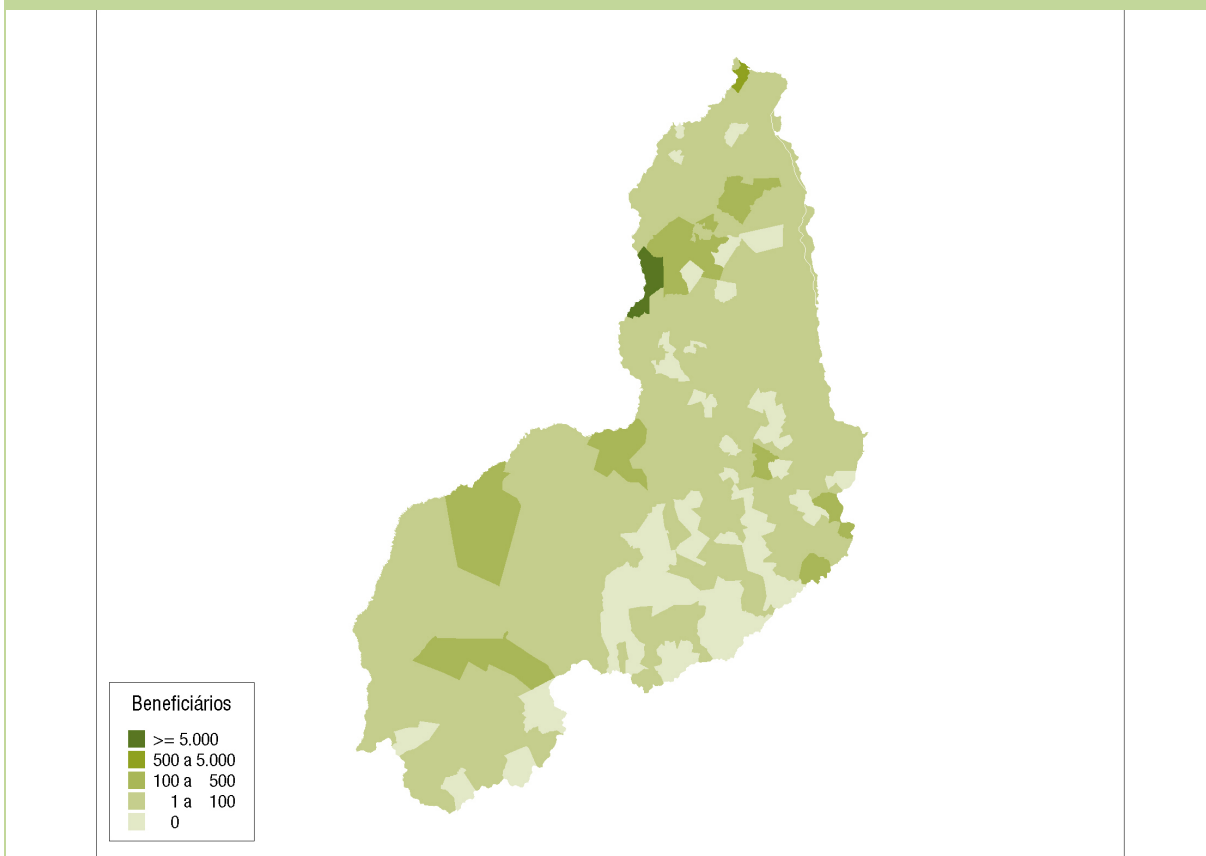


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	61	64	60	-1,64
Beneficiários	20.471	23.293	28.044	36,99
População (x1000)	3.111	3.140	3.161	1,60
Cobertura (%)	0,66	0,74	0,89	34,84
Contraprestação Média (R\$)	8,56	11,45	12,46	45,61
DM (%)	34,16	43,21	40,48	18,49
DC (%)	7,55	6,82	9,86	30,57
DA (%)	42,48	35,80	40,25	-5,25
Combinado (%)	84,19	85,83	90,59	7,60
HHI (%)	16,78	16,04	21,09	25,68
C4 (%)	70,83	69,12	78,80	11,26

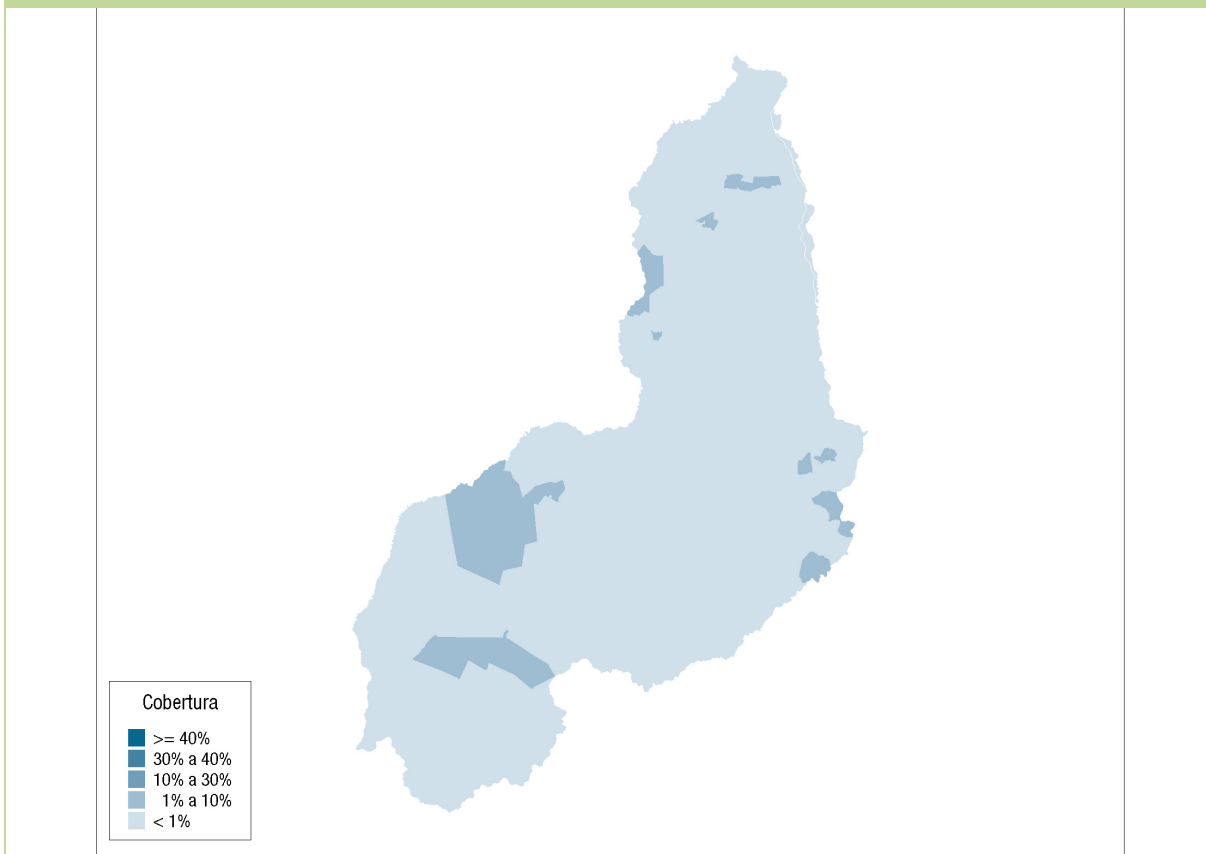


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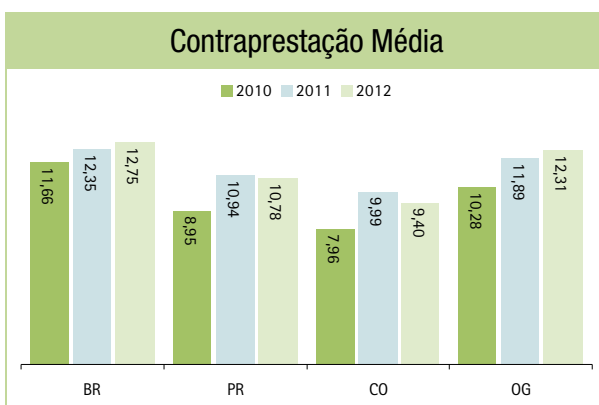
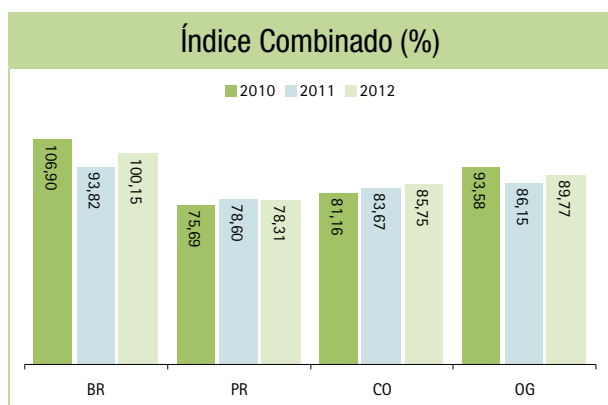
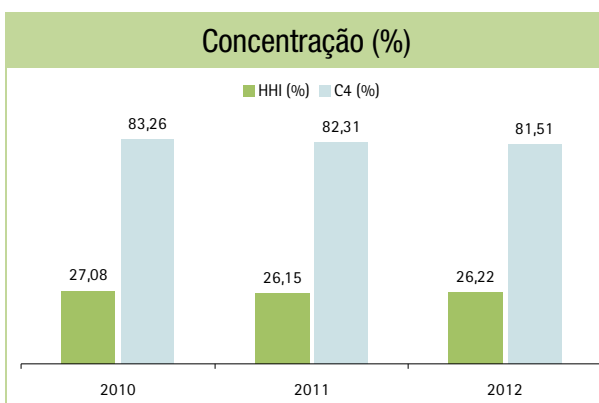
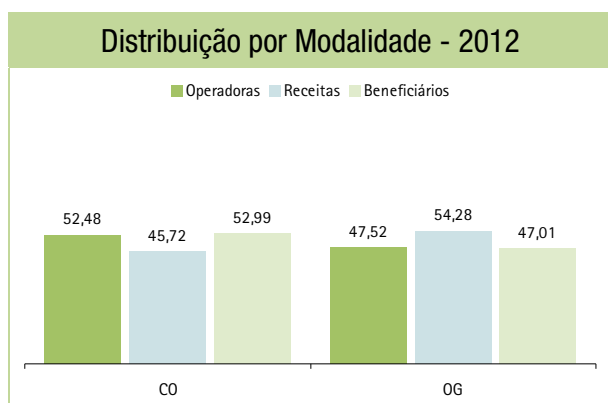
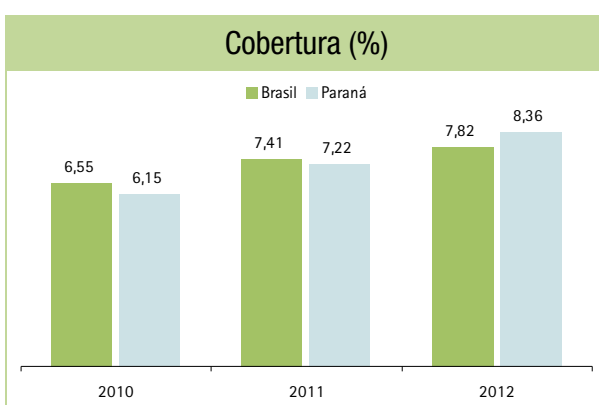
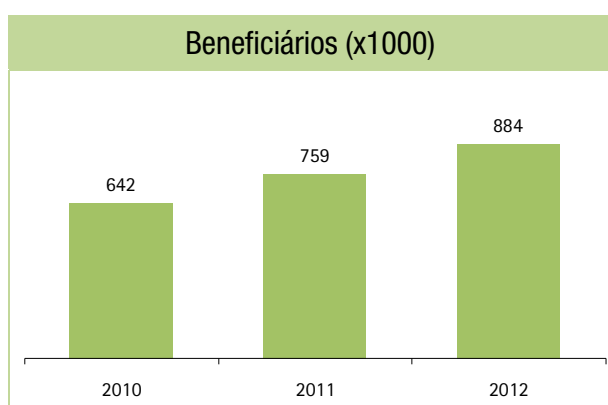
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

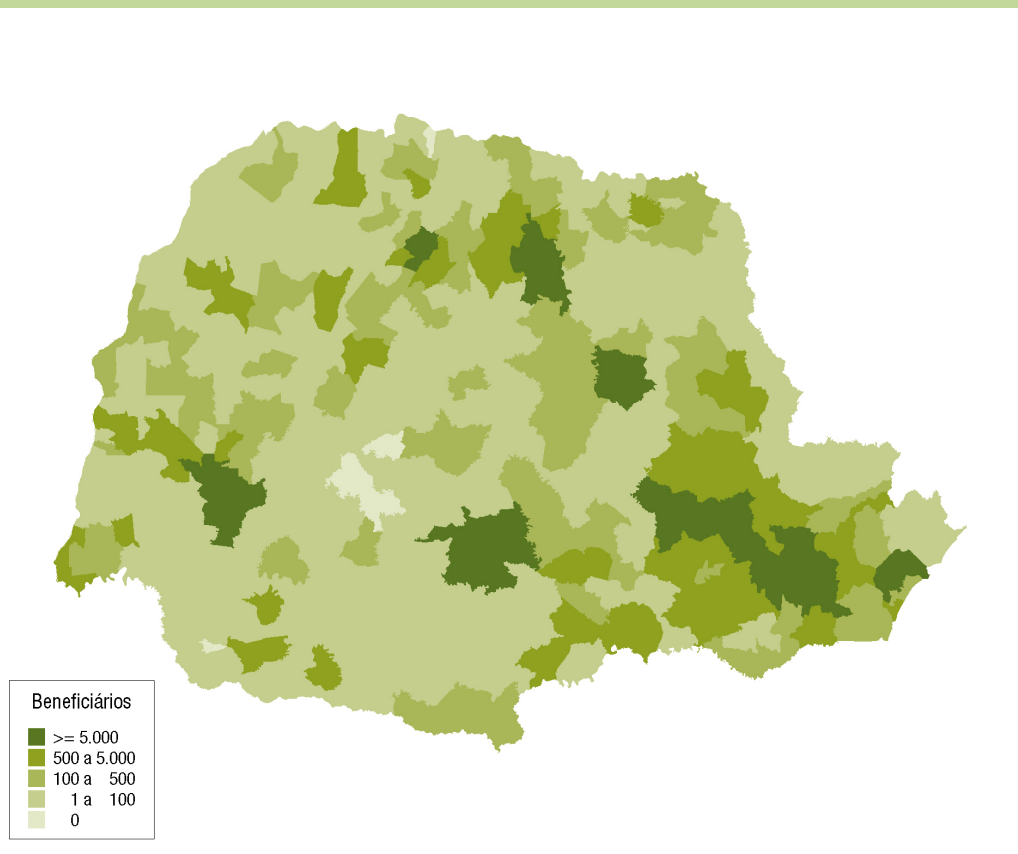


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	126	137	141	11,90
Beneficiários (x1000)	642	759	884	37,81
População (x1000)	10.440	10.512	10.578	1,32
Cobertura (%)	6,15	7,22	8,36	36,01
Contraprestação Média (R\$)	8,95	10,94	10,78	20,42
DM (%)	50,23	49,60	46,14	-8,13
DC (%)	10,00	8,47	12,18	21,76
DA (%)	33,36	28,08	31,45	-5,71
Combinado (%)	93,58	86,15	89,77	-4,08
HHI (%)	27,08	26,15	26,22	-3,16
C4 (%)	83,26	82,31	81,51	-2,10

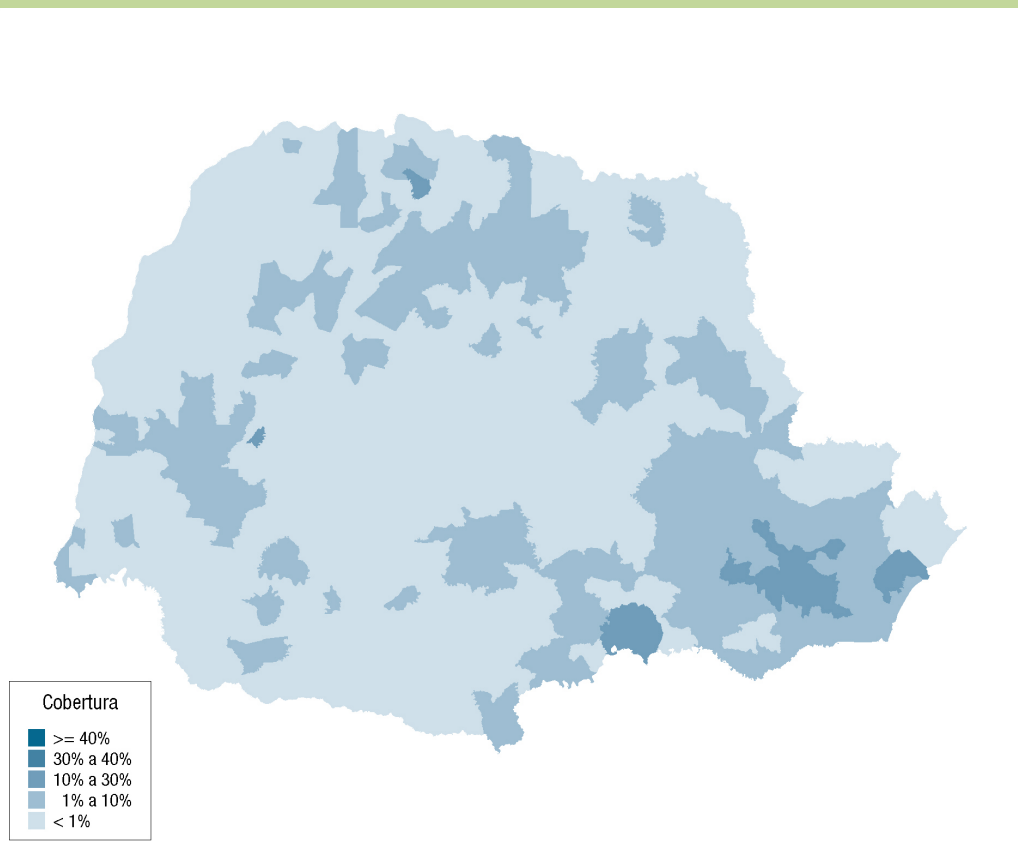


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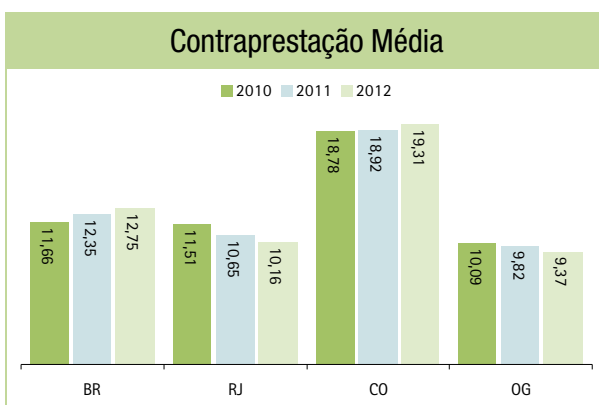
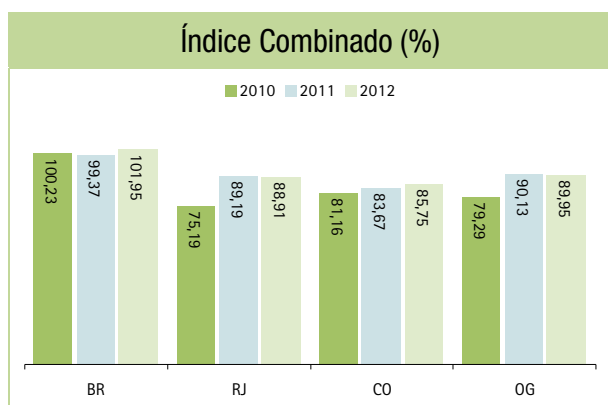
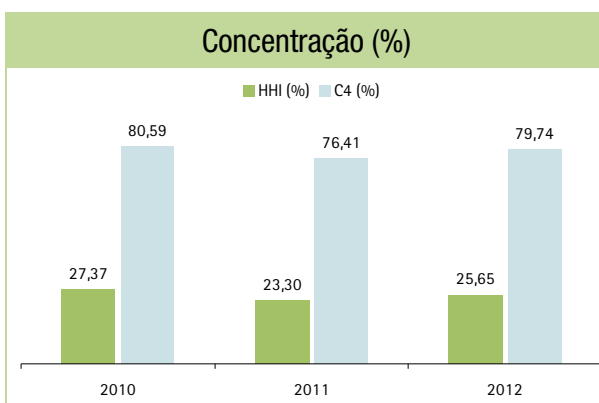
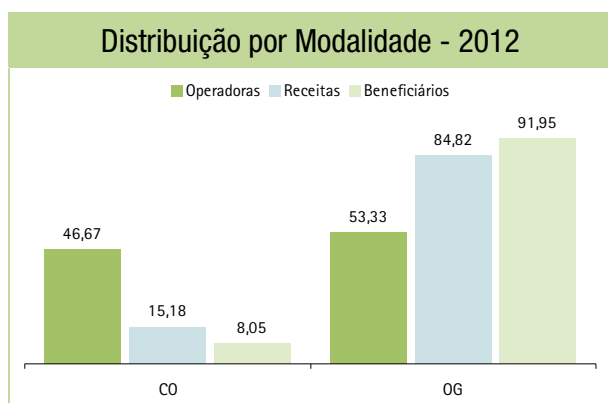
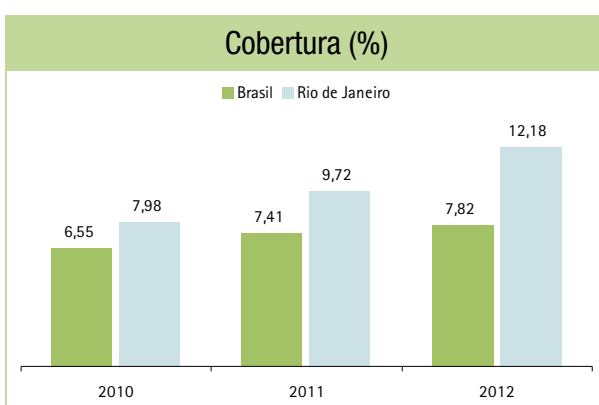
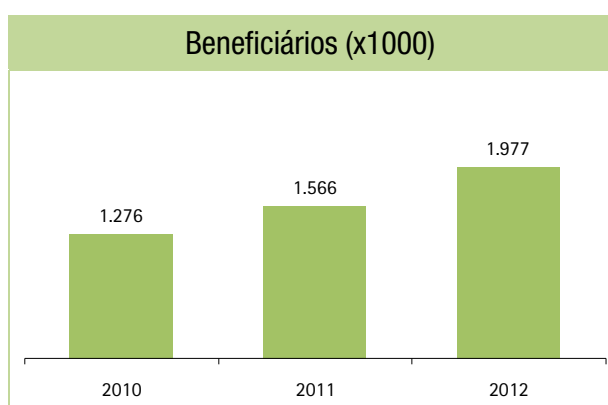
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

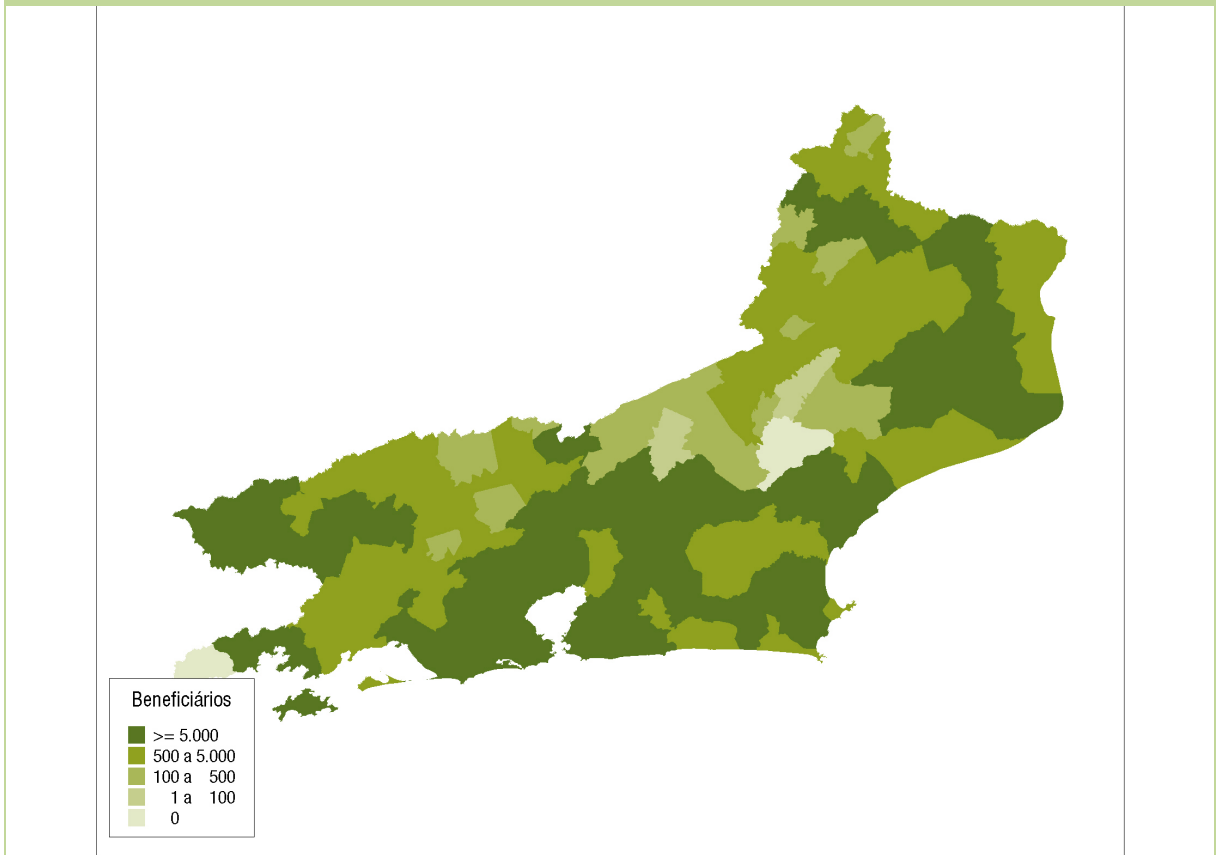


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	148	154	150	1,35
Beneficiários (x1000)	1.276	1.566	1.977	54,86
População (x1000)	15.994	16.113	16.231	1,49
Cobertura (%)	7,98	9,72	12,18	52,59
Contraprestação Média (R\$)	11,51	10,65	10,16	-11,70
DM (%)	42,21	47,11	43,86	3,90
DC (%)	9,06	9,41	17,18	89,68
DA (%)	28,02	33,61	28,91	3,19
Combinado (%)	79,29	90,13	89,95	13,45
HHI (%)	27,37	23,30	25,65	-6,30
C4 (%)	80,59	76,41	79,74	-1,05

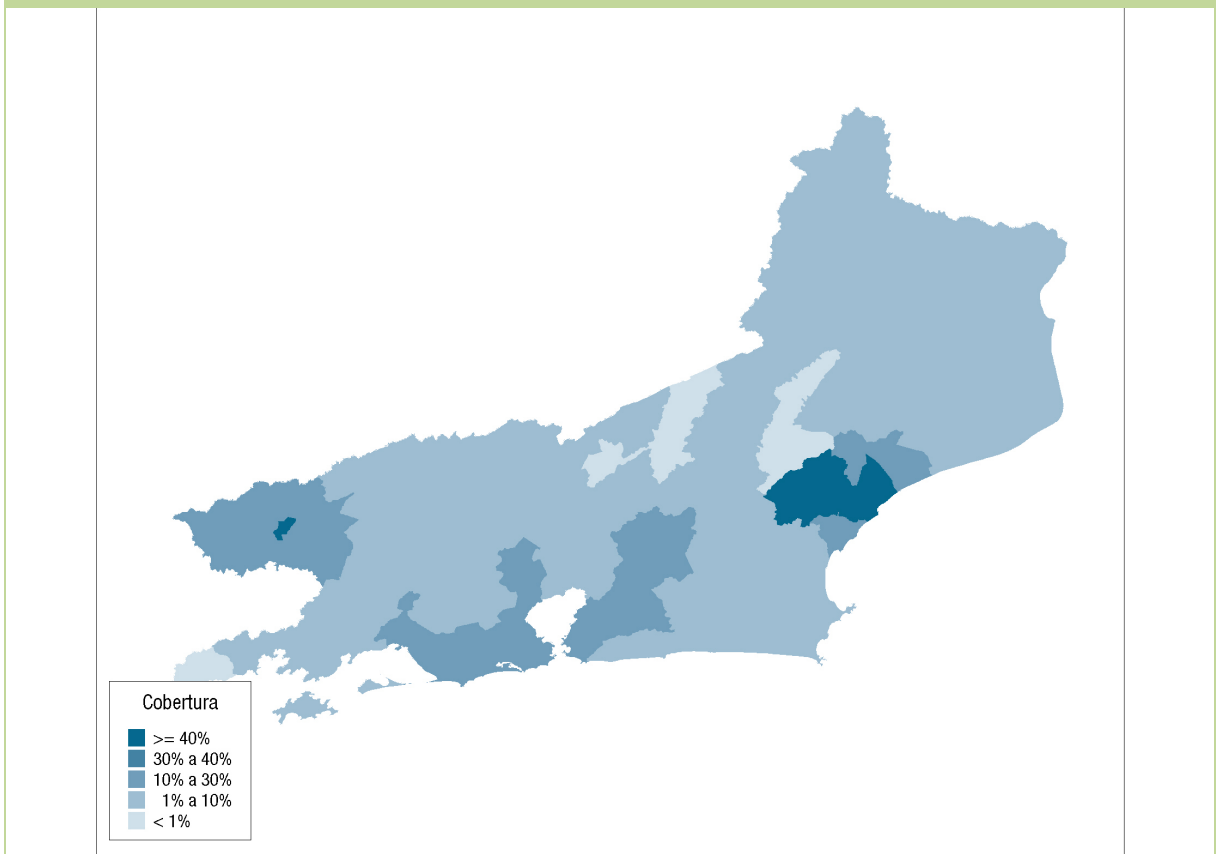


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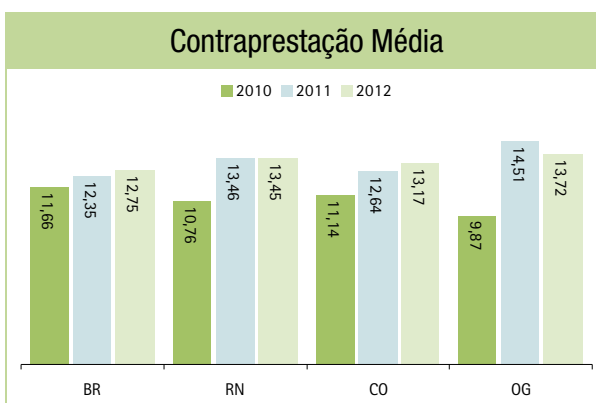
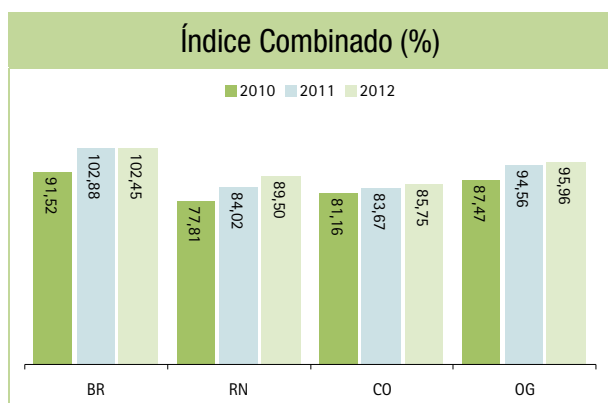
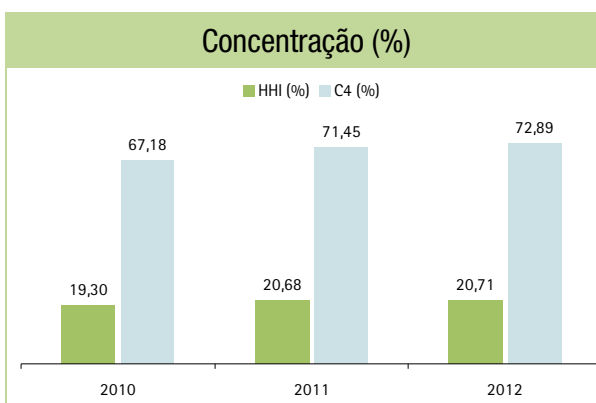
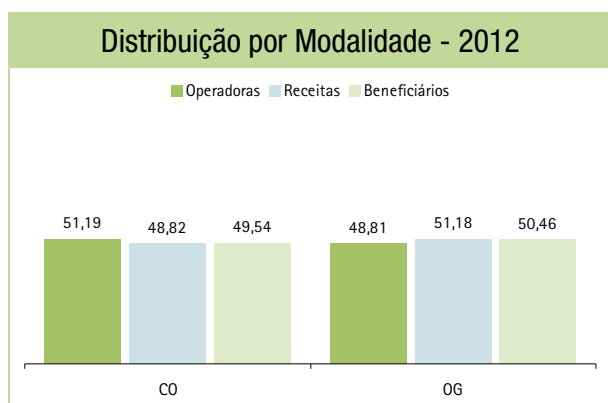
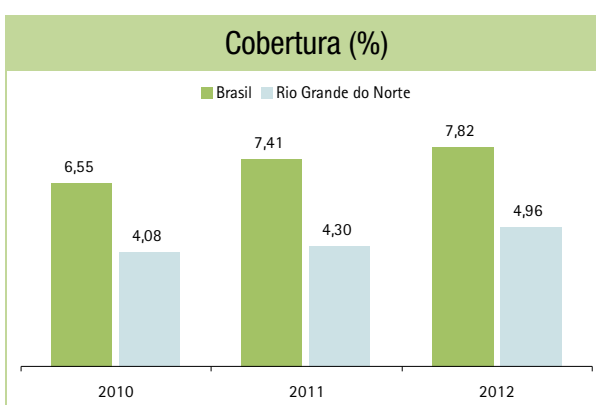
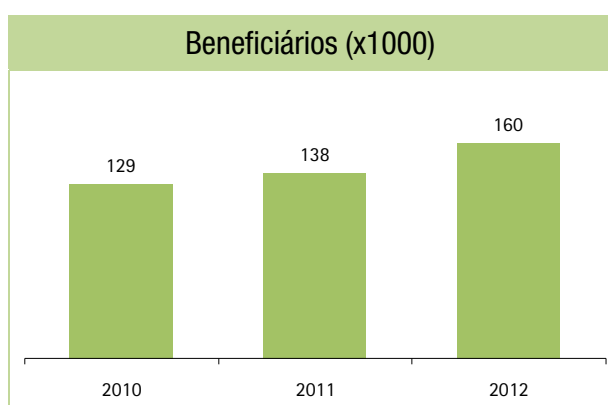
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

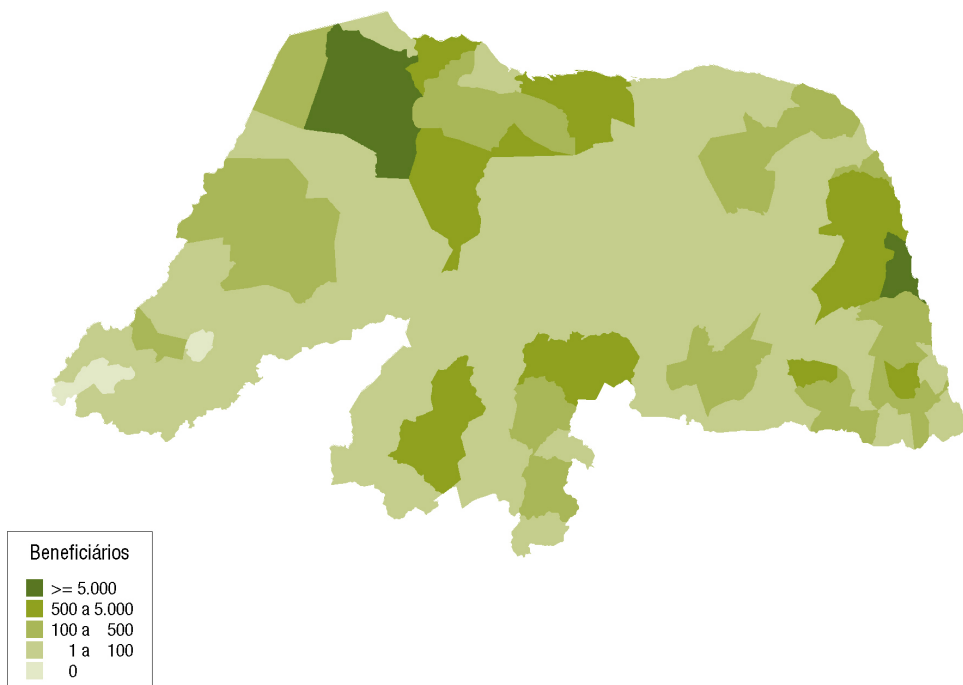


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	89	85	84	-5,62
Beneficiários (x1000)	129	138	160	24,06
População (x1000)	3.168	3.199	3.228	1,90
Cobertura (%)	4,08	4,30	4,96	21,75
Contraprestação Média (R\$)	10,76	13,46	13,45	24,96
DM (%)	53,10	54,62	55,50	4,51
DC (%)	3,90	3,38	7,15	83,49
DA (%)	30,47	36,57	33,31	9,31
Combinado (%)	87,47	94,56	95,96	9,70
HHI (%)	19,30	20,68	20,71	7,32
C4 (%)	67,18	71,45	72,89	8,50

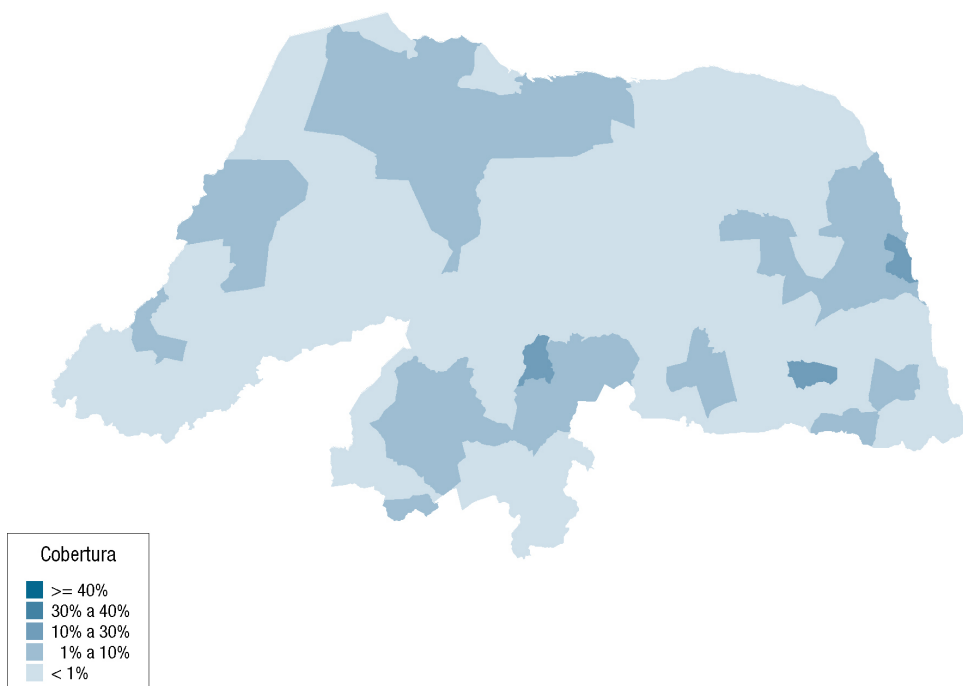


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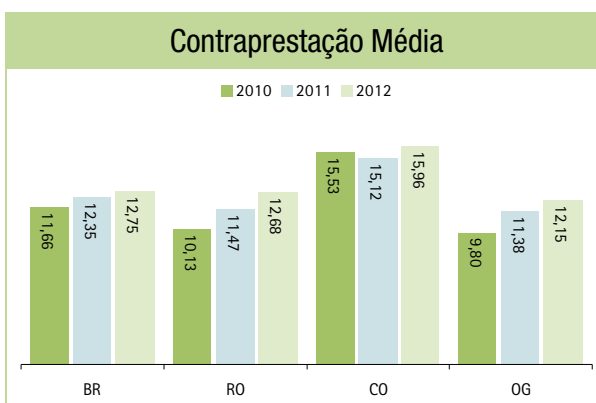
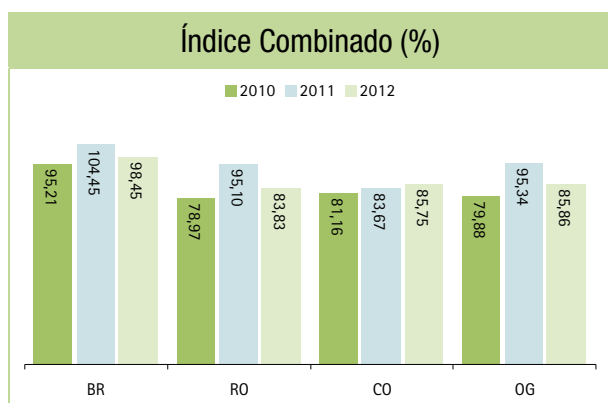
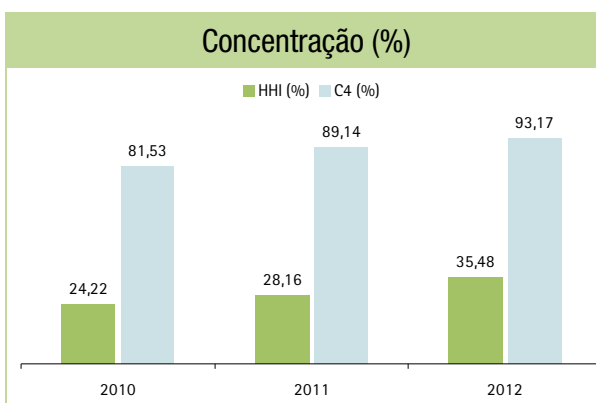
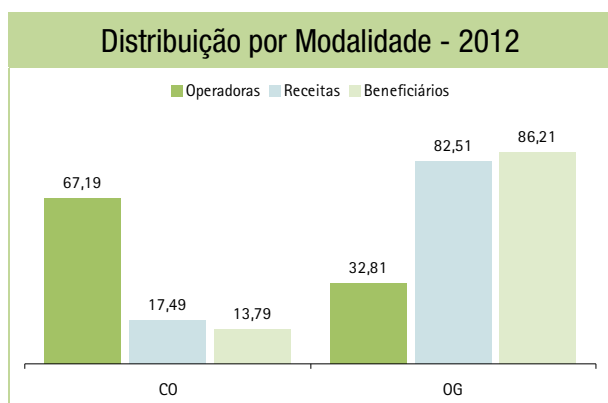
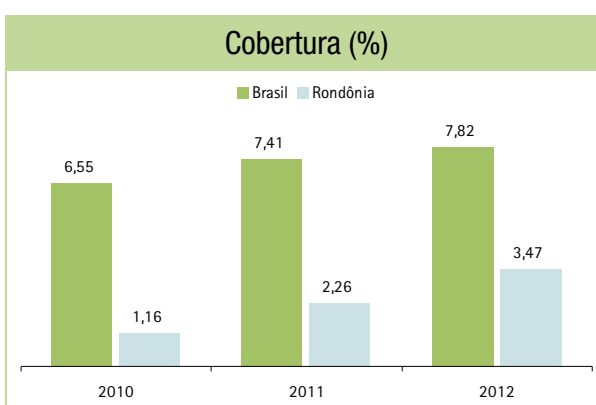
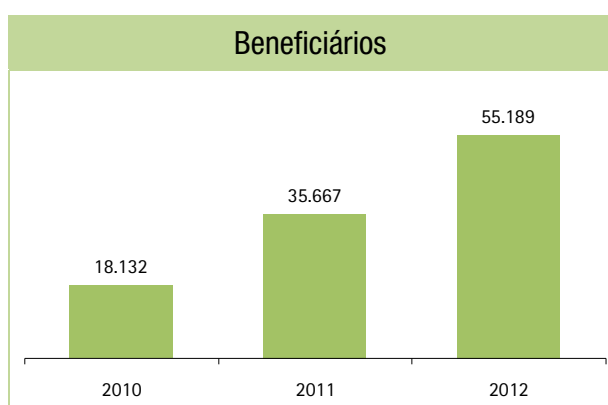
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

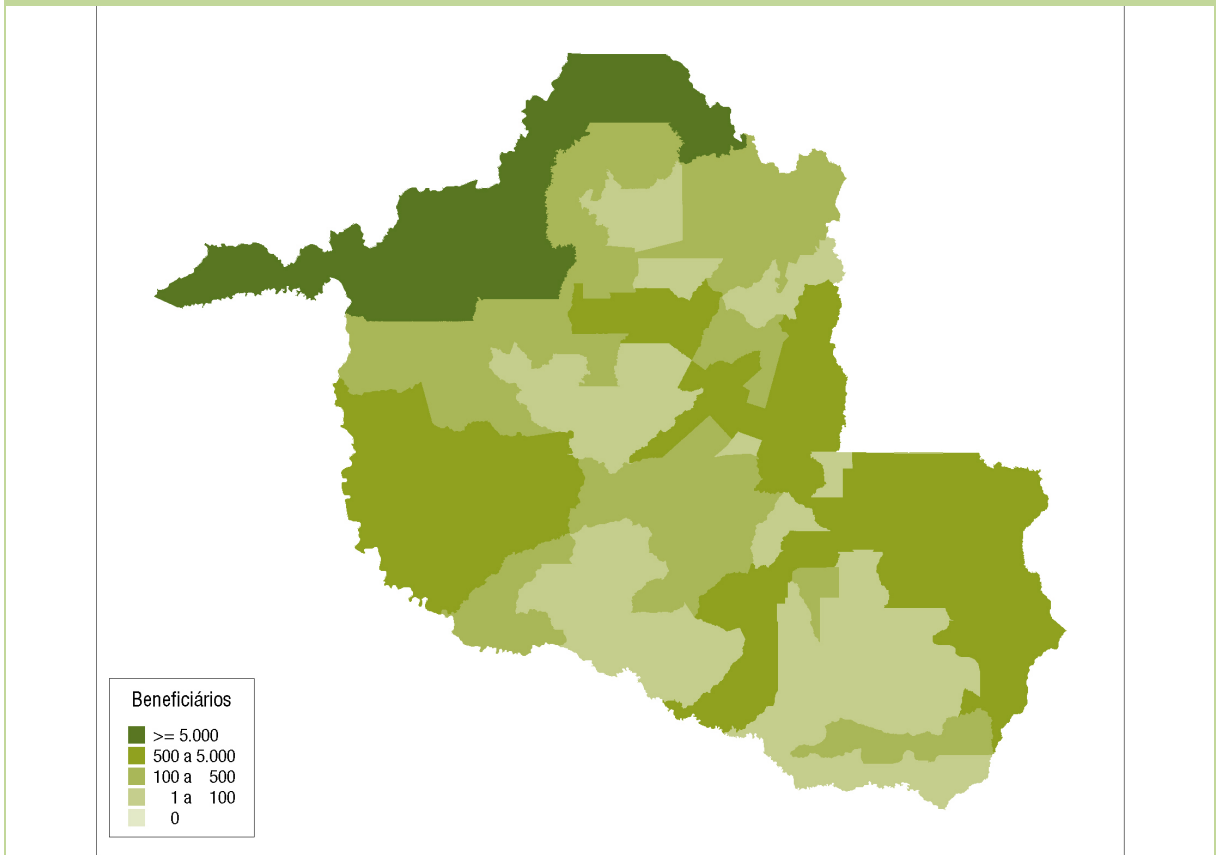


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	44	55	64	45,45
Beneficiários	18.132	35.667	55.189	204,37
População (x1000)	1.561	1.576	1.590	1,89
Cobertura (%)	1,16	2,26	3,47	198,72
Contraprestação Média (R\$)	10,13	11,47	12,68	25,19
DM (%)	40,71	46,14	41,33	1,53
DC (%)	9,39	9,38	4,56	-51,43
DA (%)	29,78	39,81	39,97	34,22
Combinado (%)	79,88	95,34	85,86	7,49
HHI (%)	24,22	28,16	35,48	46,50
C4 (%)	81,53	89,14	93,17	14,28

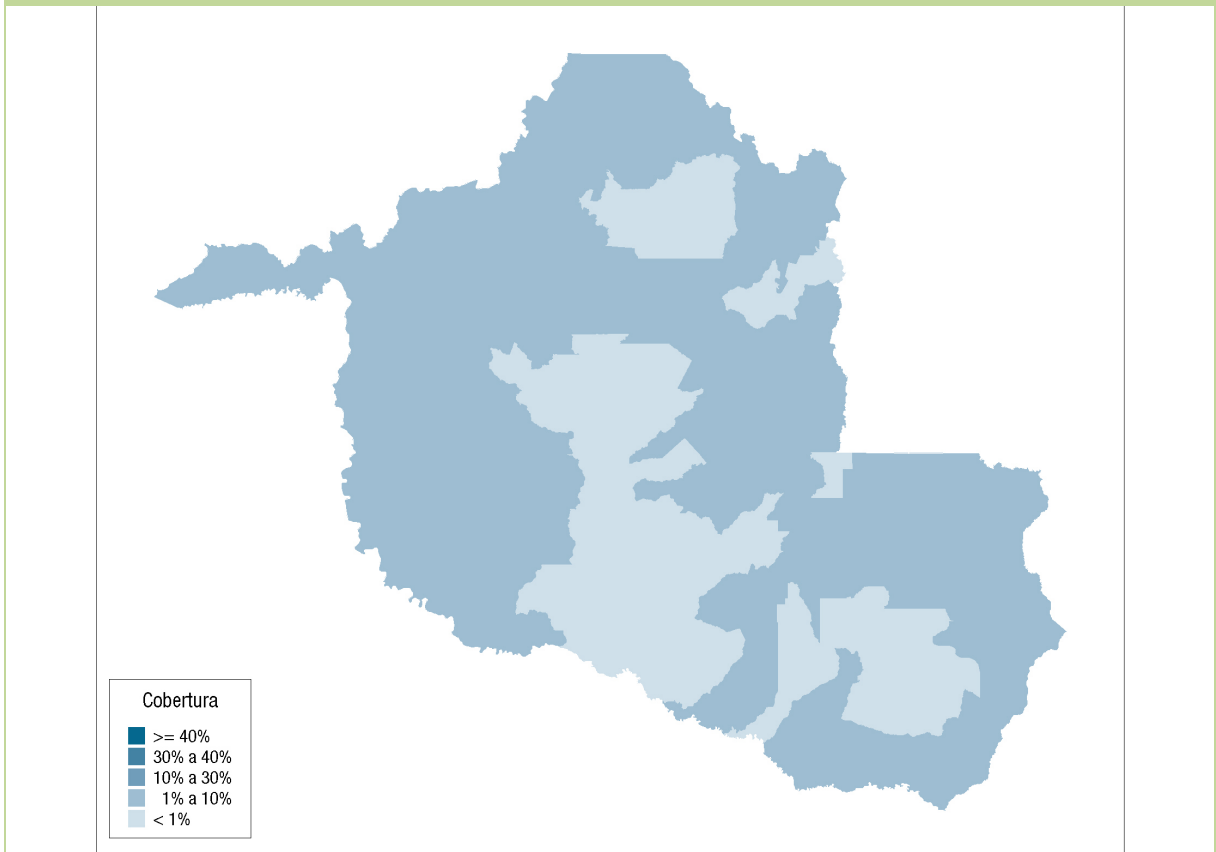


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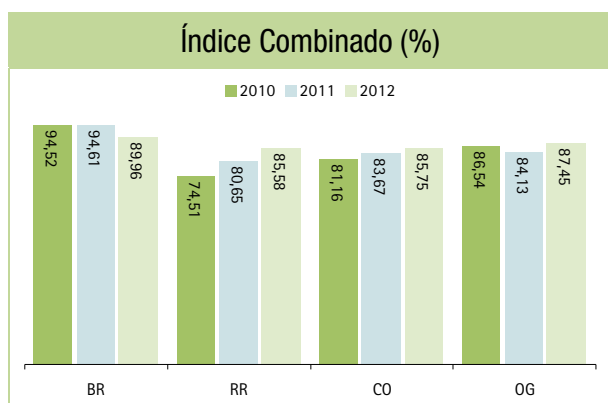
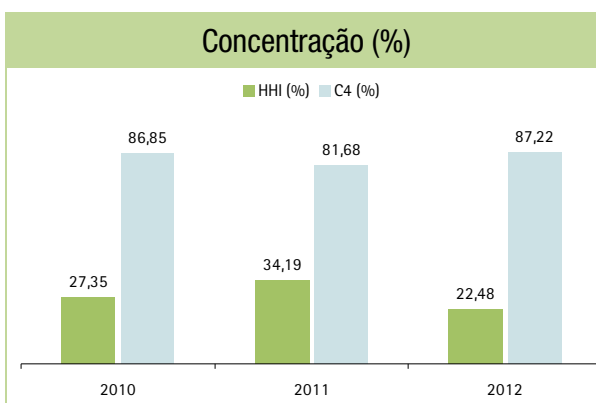
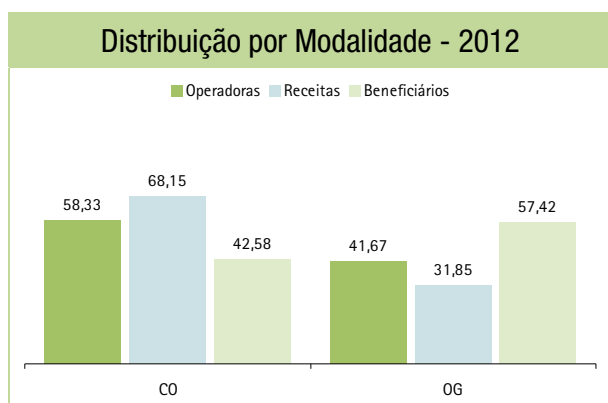
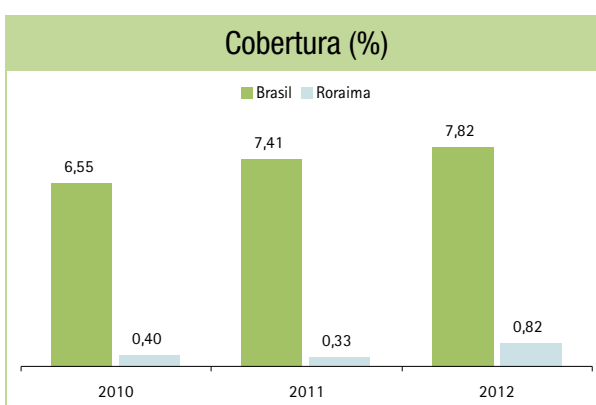
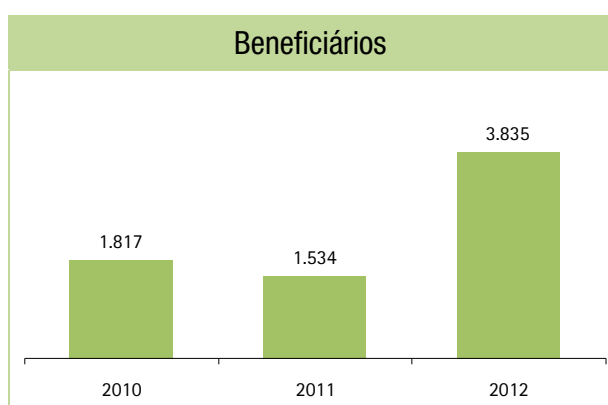
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

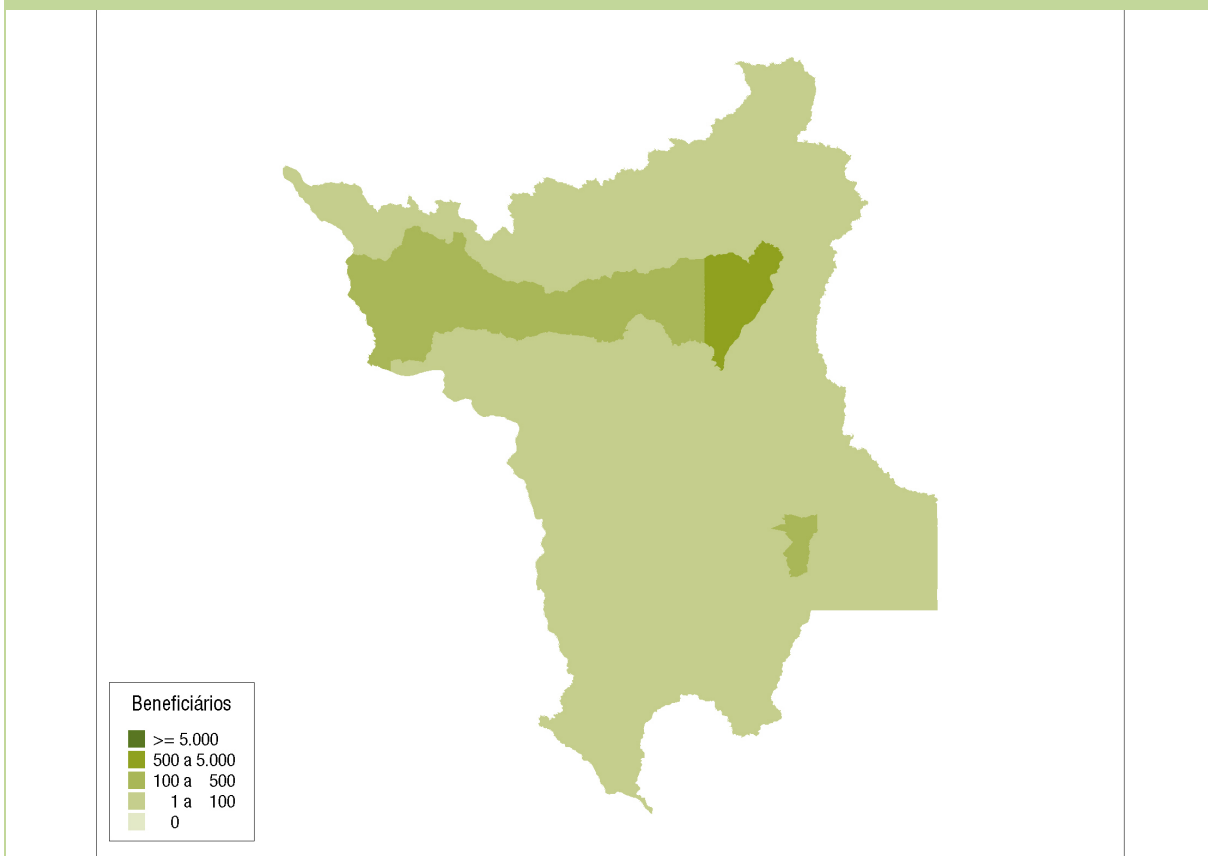


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	34	33	36	5,88
Beneficiários	1.817	1.534	3.835	111,06
População (x1000)	451	460	470	4,05
Cobertura (%)	0,40	0,33	0,82	102,84
Contraprestação Média (R\$)	30,65	12,75	19,97	-34,83
DM (%)	34,94	50,70	43,08	23,27
DC (%)	4,86	7,91	10,51	116,40
DA (%)	46,74	25,52	33,86	-27,54
Combinado (%)	86,54	84,13	87,45	1,06
HHI (%)	27,35	34,19	22,48	-17,79
C4 (%)	86,85	81,68	87,22	0,43

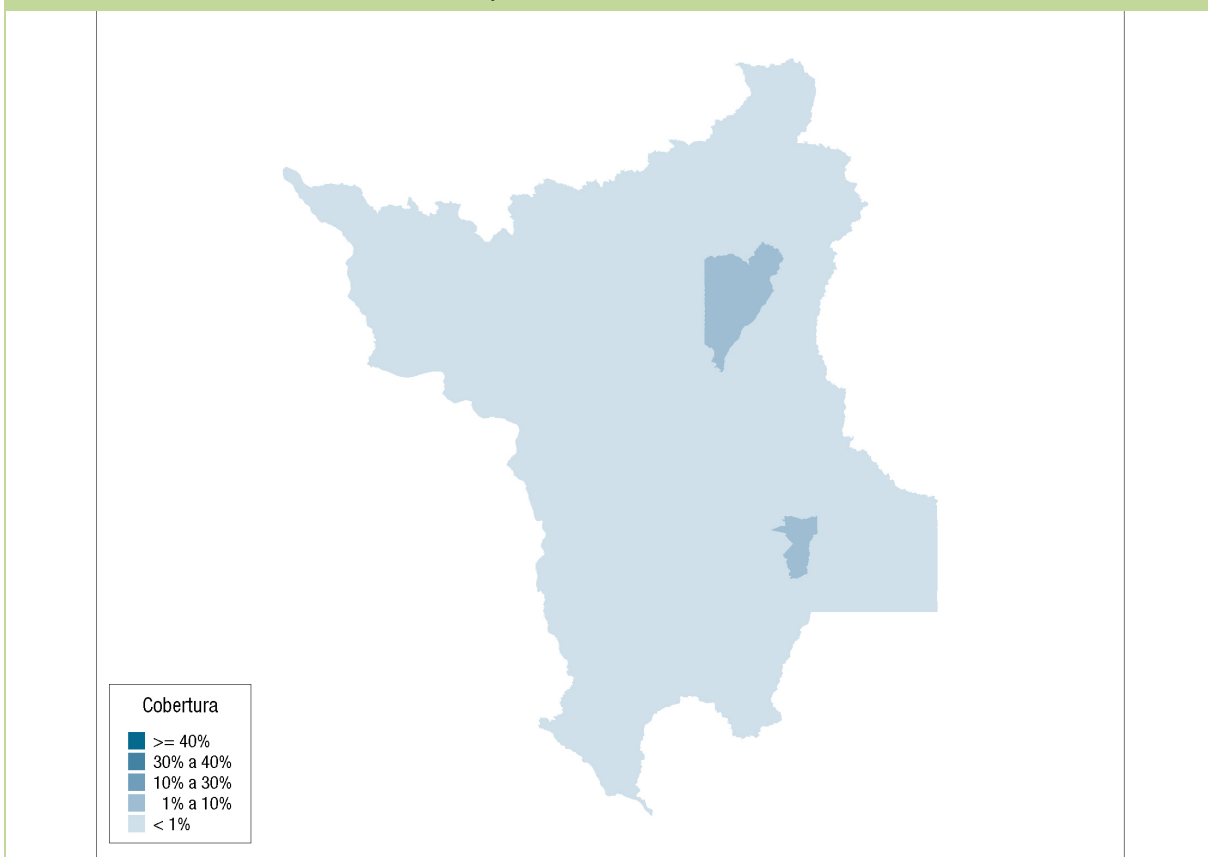


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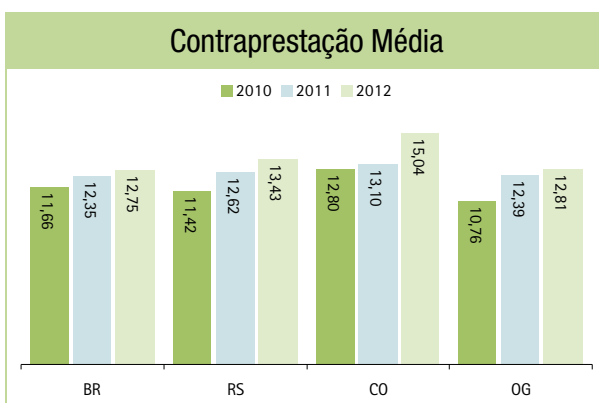
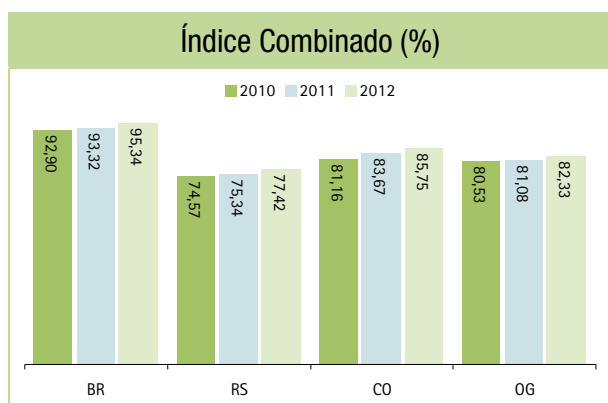
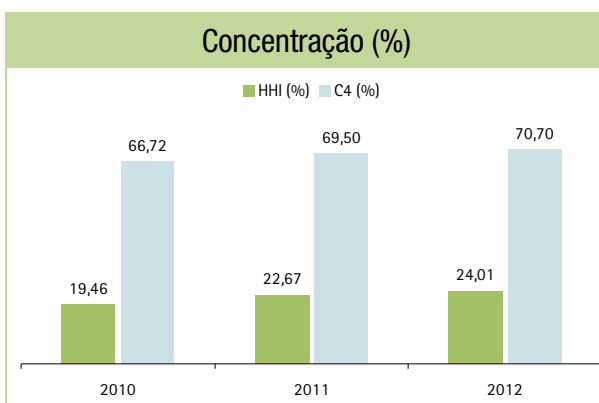
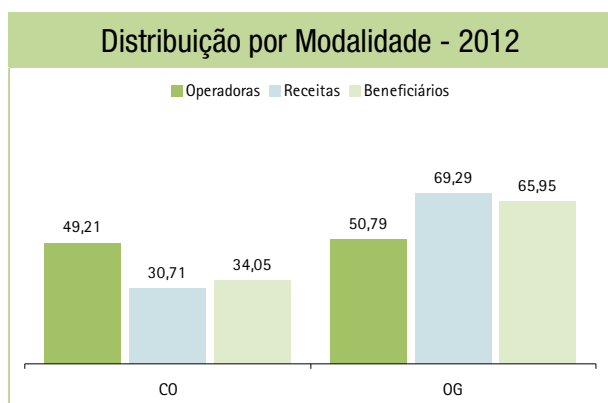
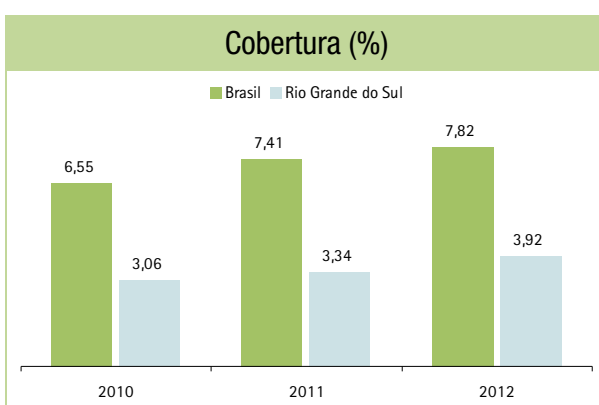
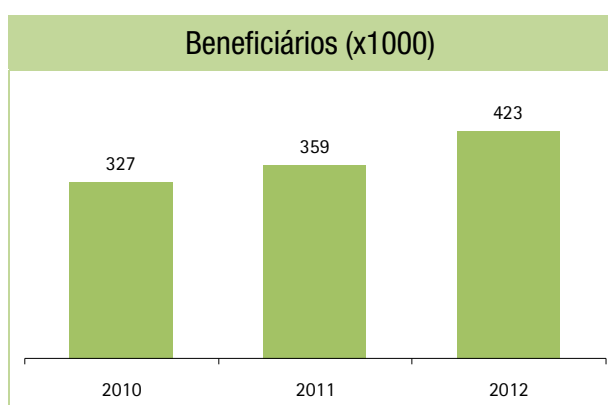
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

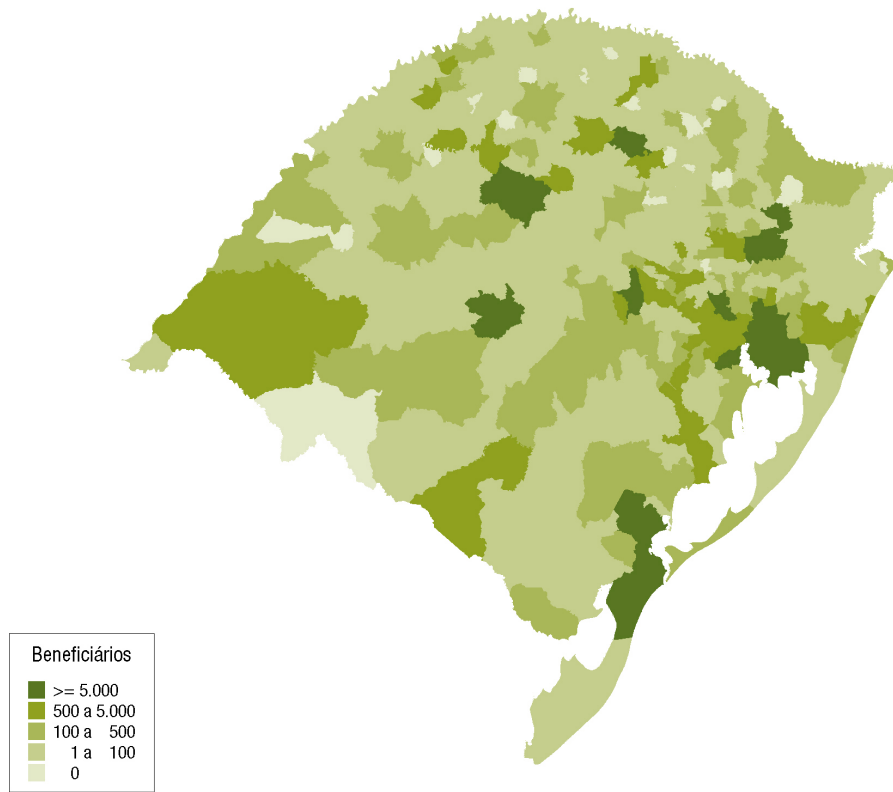


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	121	125	126	4,13
Beneficiários (x1000)	327	359	423	29,29
População (x1000)	10.696	10.733	10.771	0,70
Cobertura (%)	3,06	3,34	3,92	28,39
Contraprestação Média (R\$)	11,42	12,62	13,43	17,54
DM (%)	44,81	48,19	48,71	8,71
DC (%)	7,37	6,86	8,82	19,71
DA (%)	28,36	26,03	24,80	-12,54
Combinado (%)	80,53	81,08	82,33	2,23
HHI (%)	19,46	22,67	24,01	23,40
C4 (%)	66,72	69,50	70,70	5,96

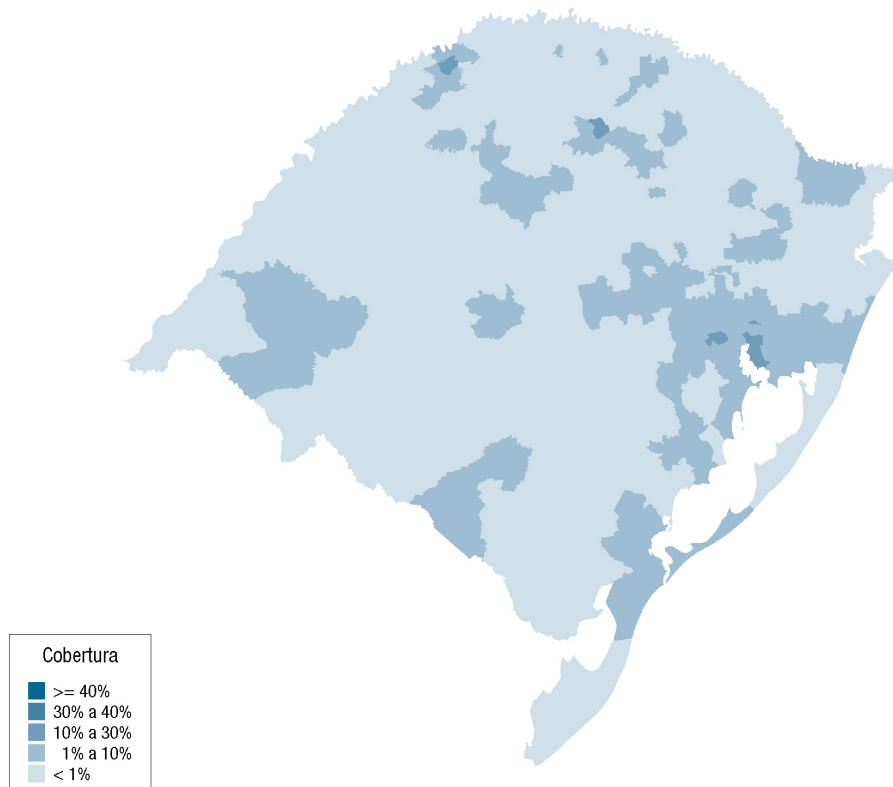


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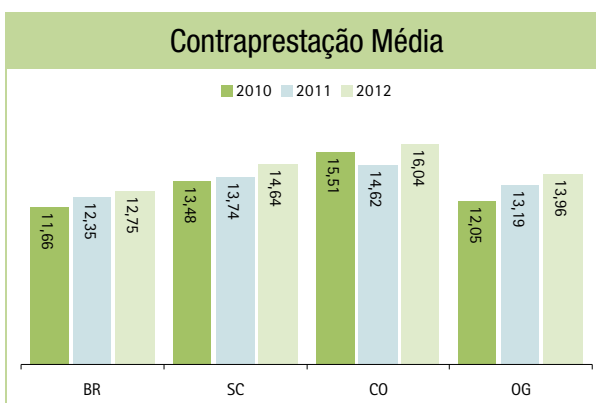
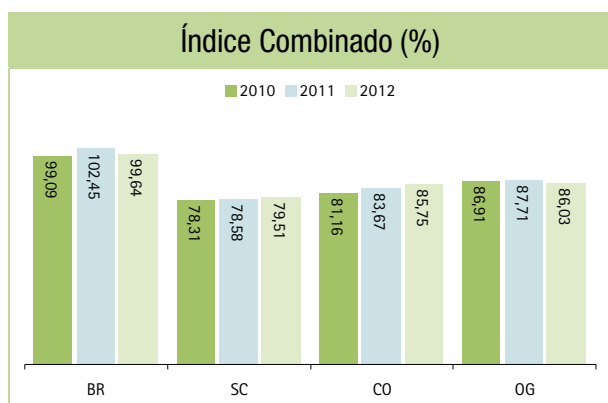
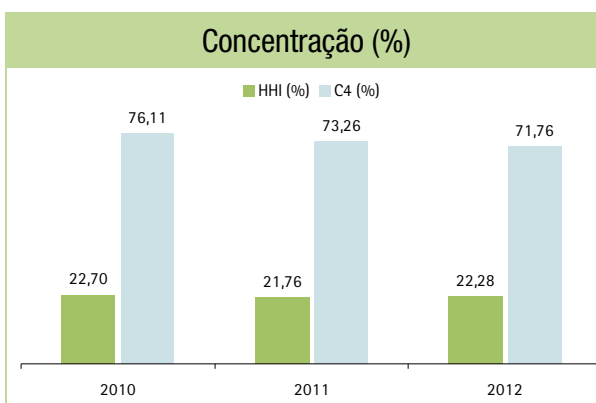
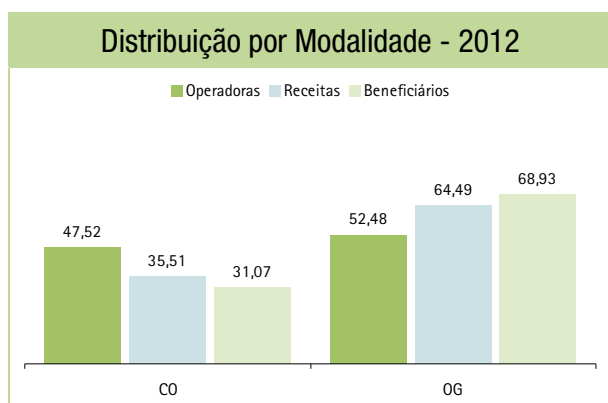
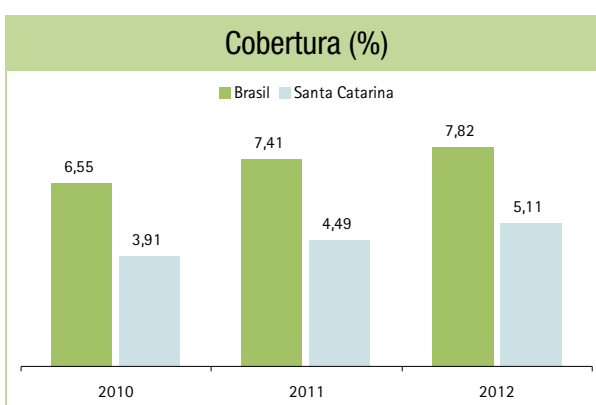
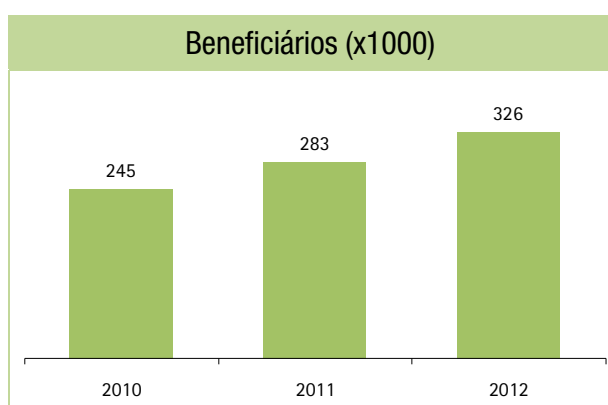
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

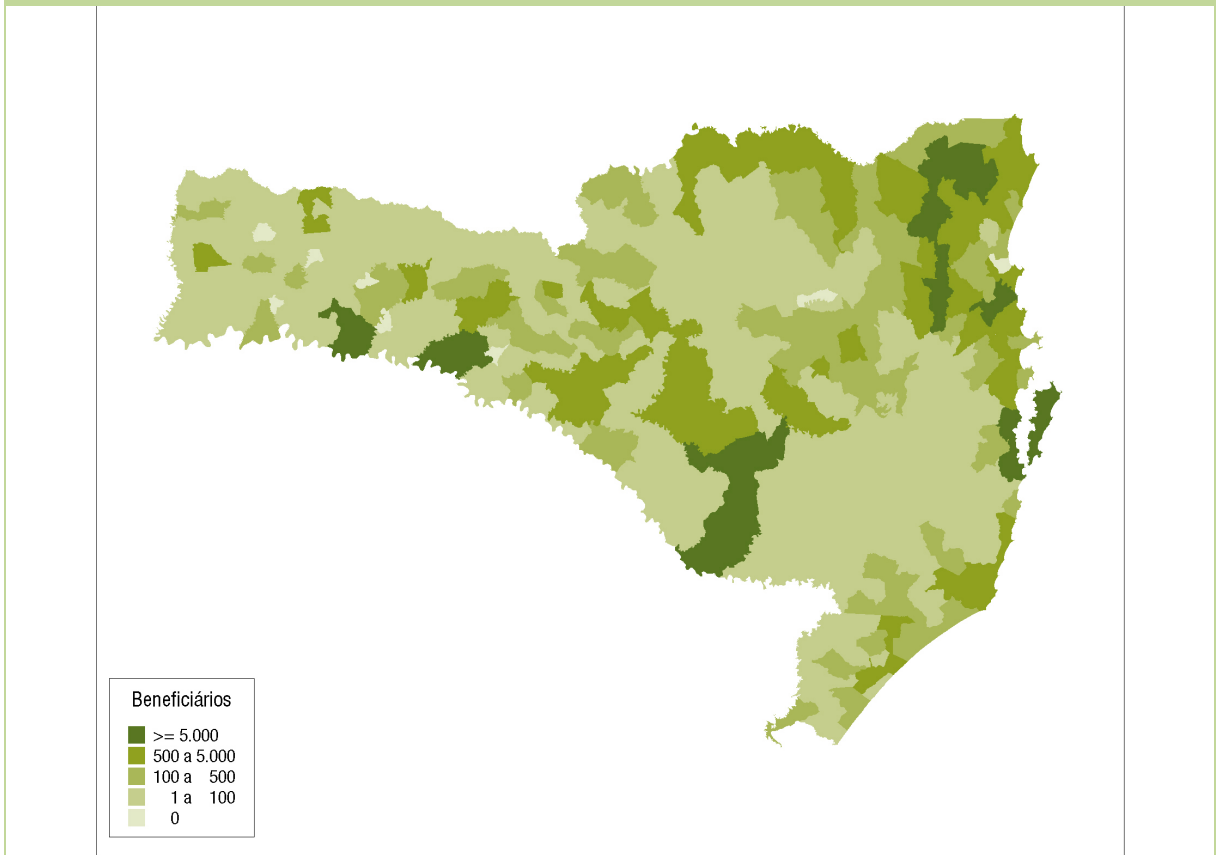


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	101	101	101	0,00
Beneficiários (x1000)	245	283	326	33,42
População (x1000)	6.250	6.317	6.383	2,14
Cobertura (%)	3,91	4,49	5,11	30,63
Contraprestação Média (R\$)	13,48	13,74	14,64	8,56
DM (%)	47,51	51,56	51,72	8,86
DC (%)	6,15	6,13	7,71	25,32
DA (%)	33,24	30,02	26,59	-19,99
Combinado (%)	86,91	87,71	86,03	-1,01
HHI (%)	22,70	21,76	22,28	-1,87
C4 (%)	76,11	73,26	71,76	-5,72

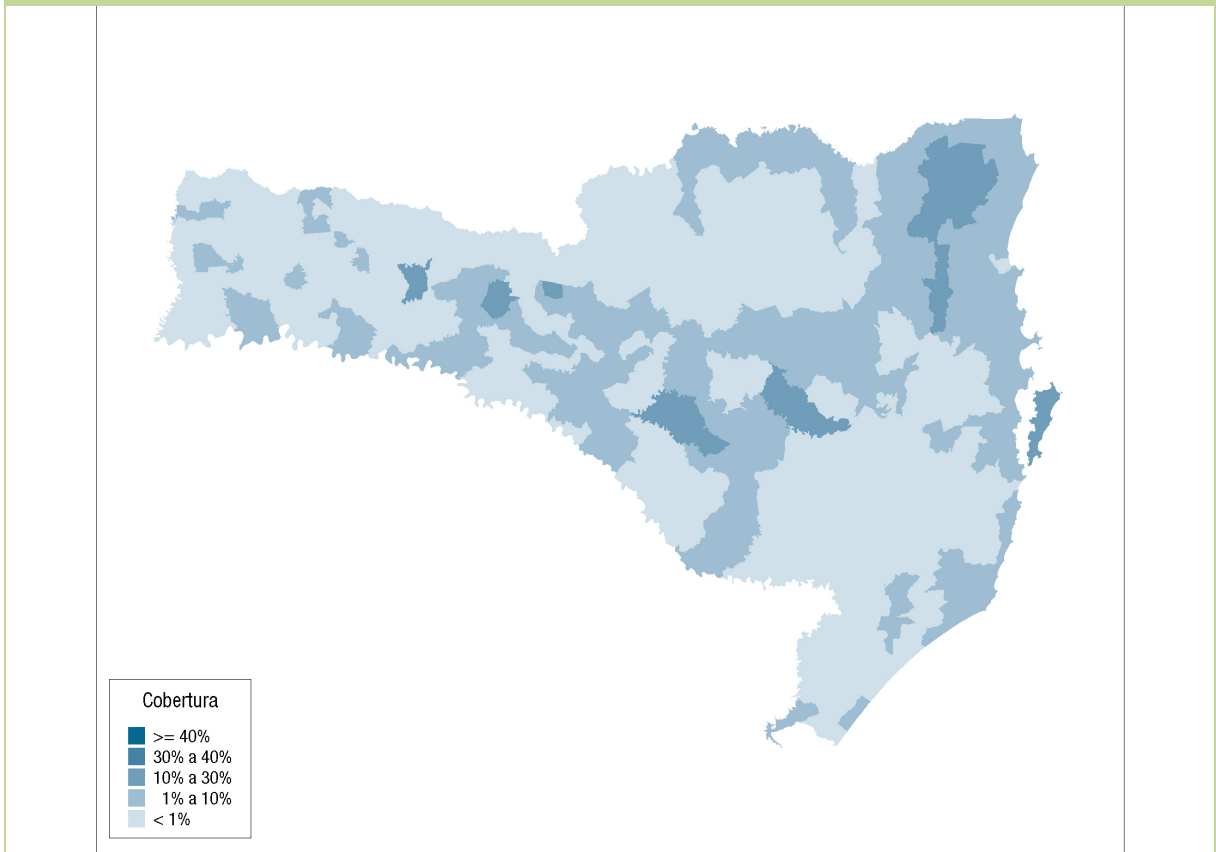


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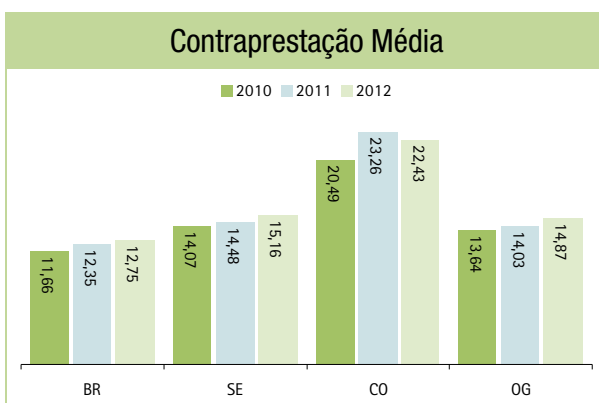
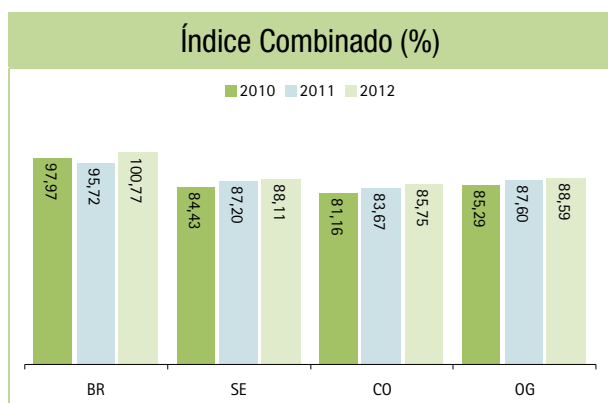
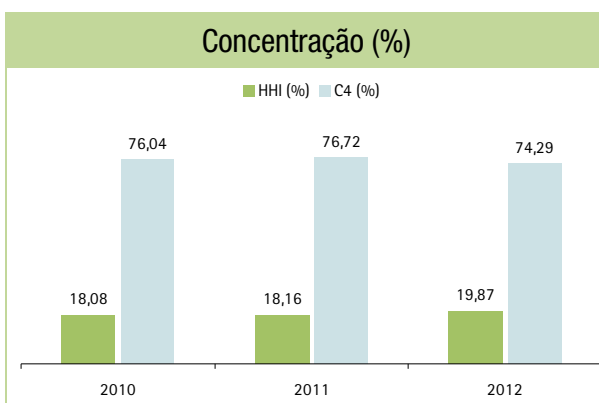
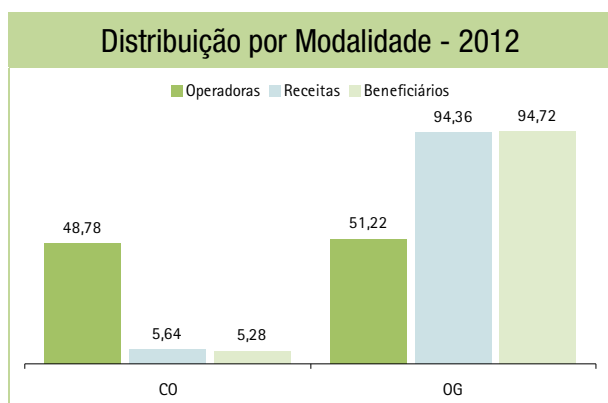
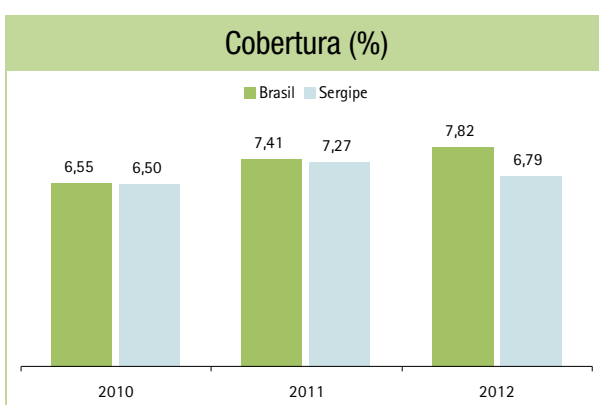
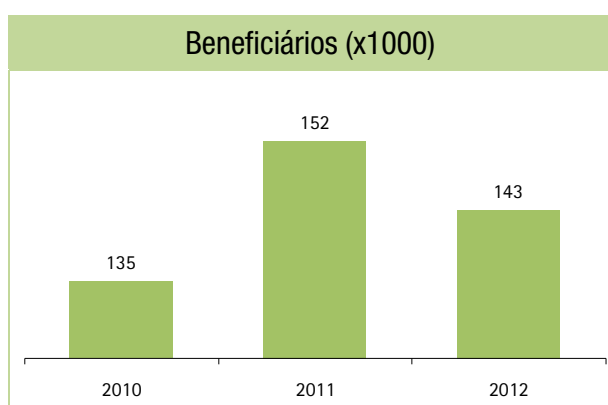
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

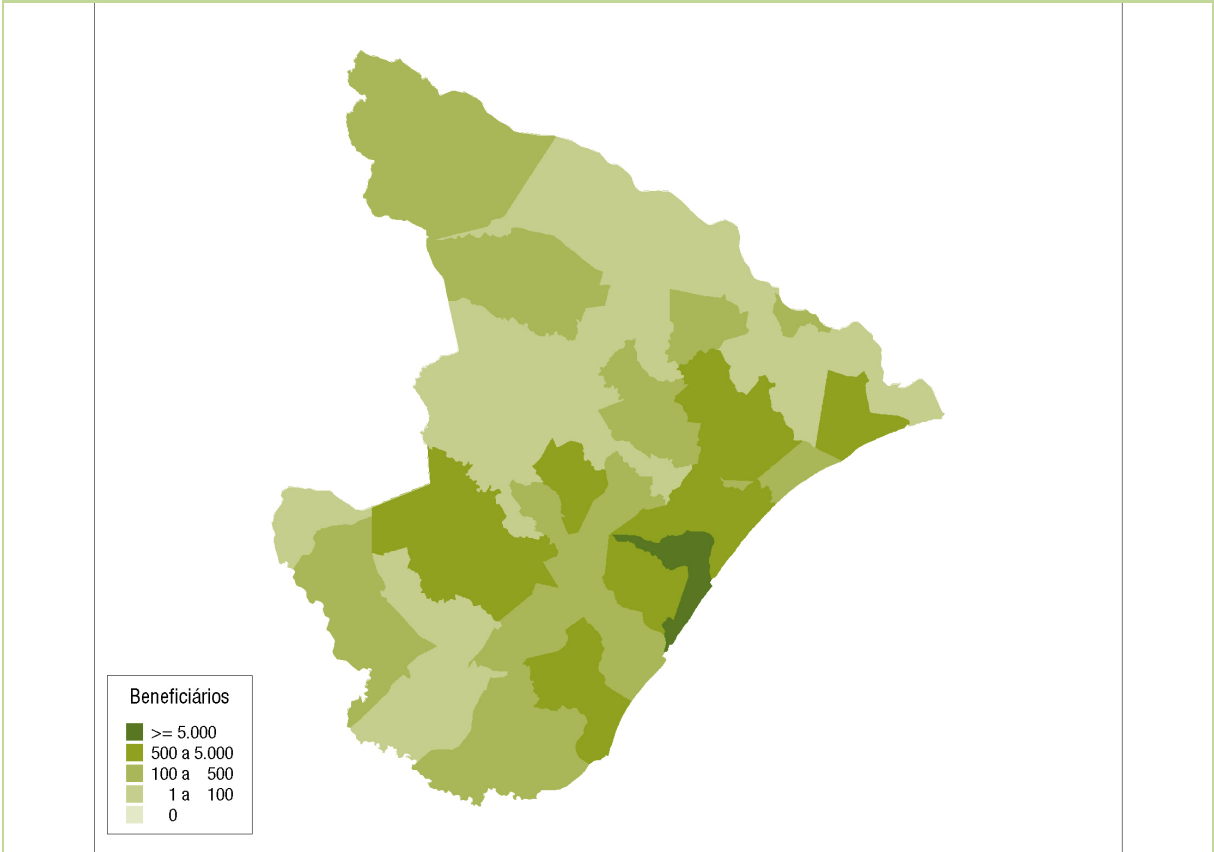


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	82	85	82	0,00
Beneficiários (x1000)	135	152	143	6,61
População (x1000)	2.068	2.090	2.111	2,07
Cobertura (%)	6,50	7,27	6,79	4,45
Contraprestação Média (R\$)	14,07	14,48	15,16	7,69
DM (%)	45,75	48,09	47,33	3,45
DC (%)	8,69	8,08	10,44	20,09
DA (%)	30,85	31,43	30,82	-0,08
Combinado (%)	85,29	87,60	88,59	3,87
HHI (%)	18,08	18,16	19,87	9,87
C4 (%)	76,04	76,72	74,29	-2,31

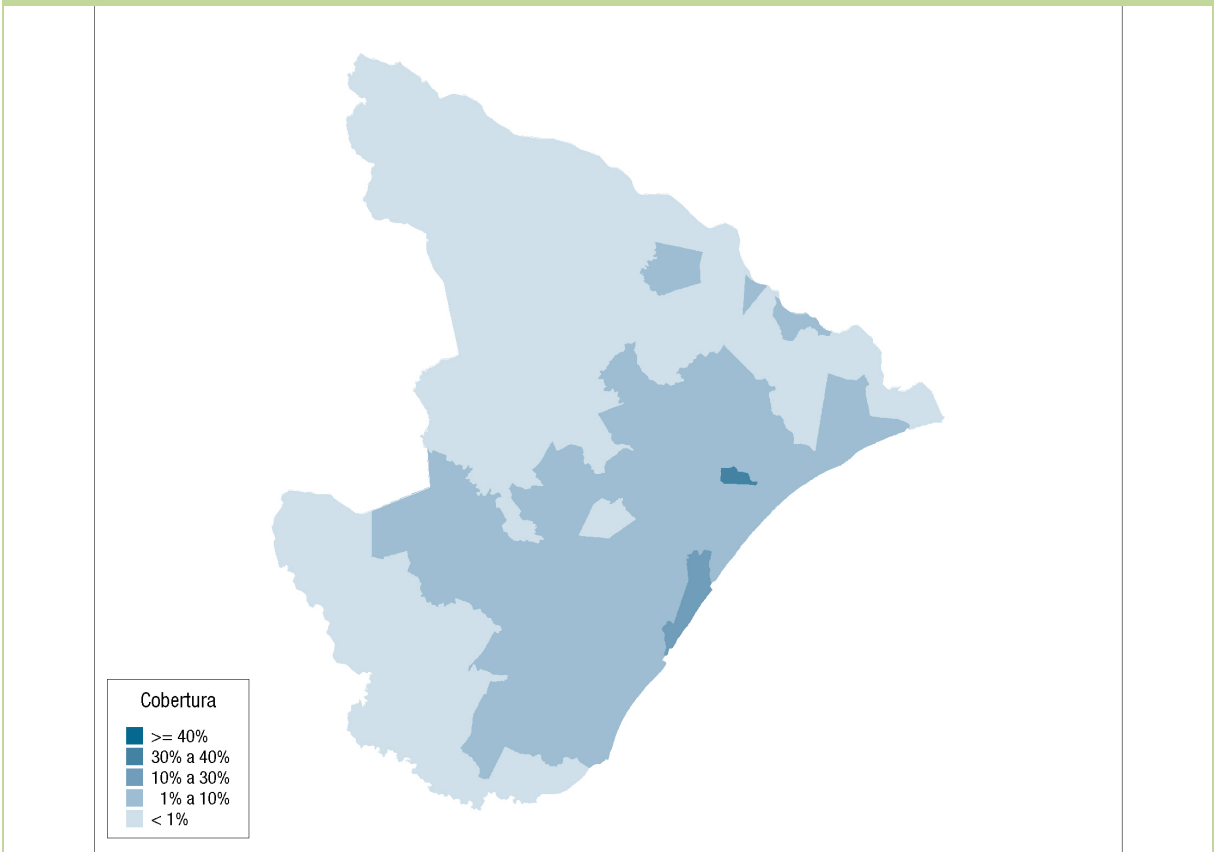


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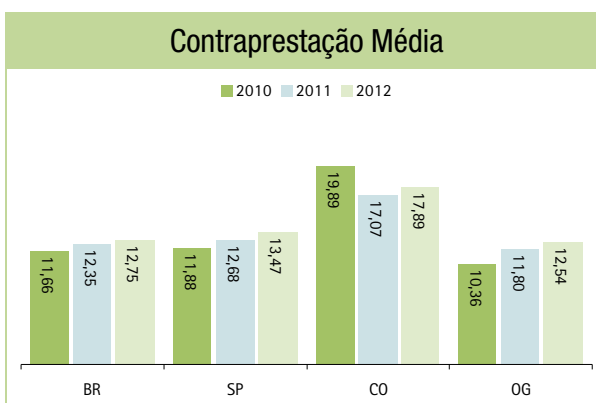
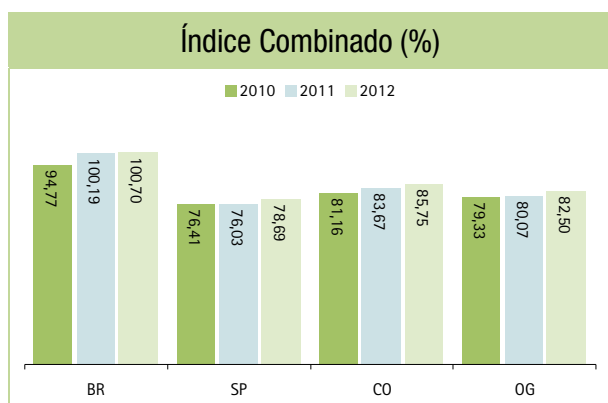
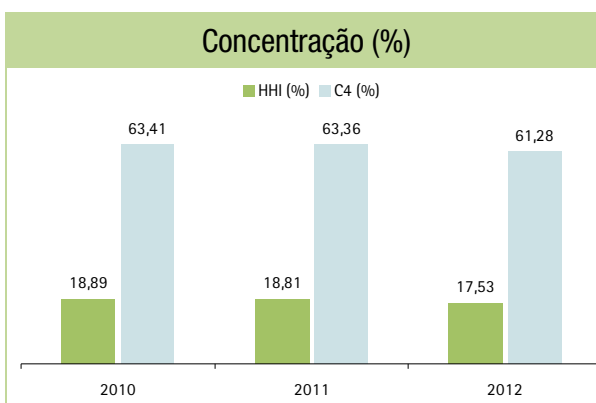
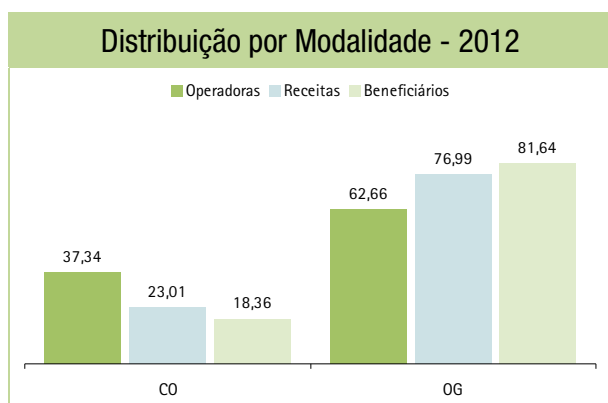
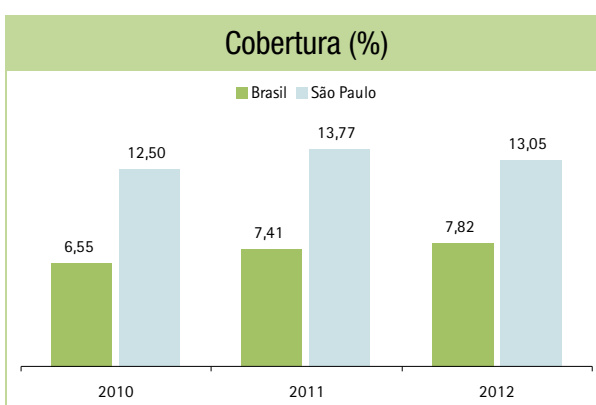
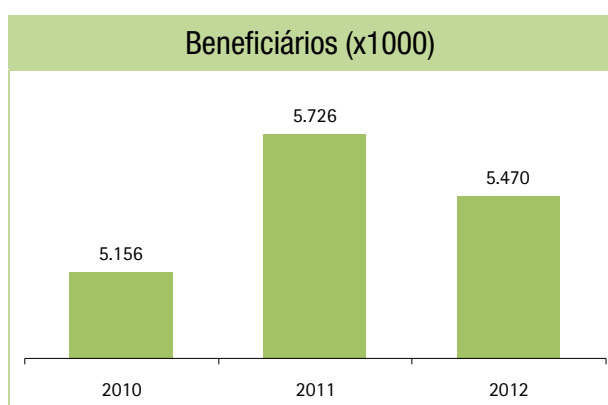
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

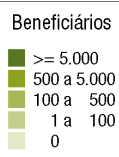
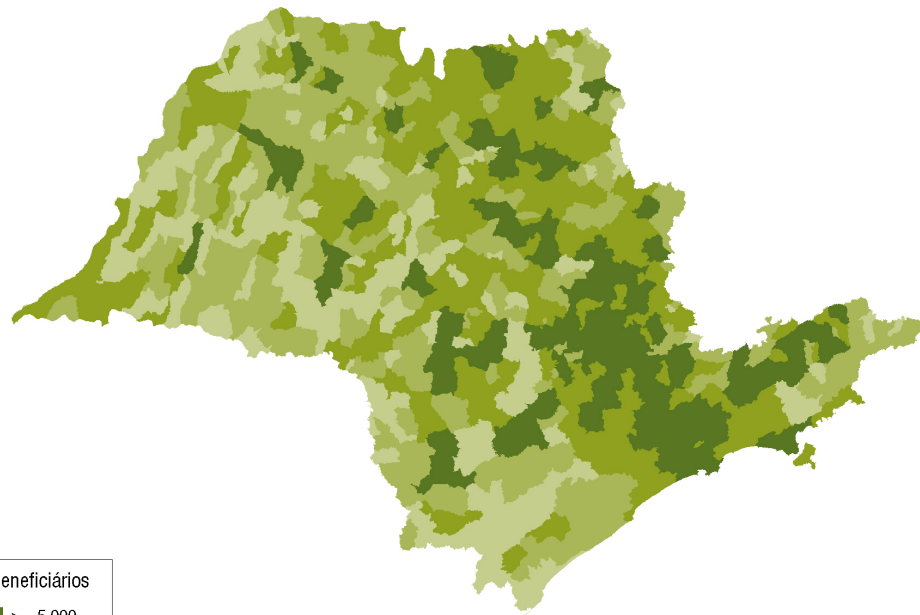


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	252	250	241	-4,37
Beneficiários (x1000)	5.156	5.726	5.470	6,09
População (x1000)	41.252	41.587	41.901	1,57
Cobertura (%)	12,50	13,77	13,05	4,44
Contraprestação Média (R\$)	11,88	12,68	13,47	13,36
DM (%)	44,03	47,58	48,86	10,95
DC (%)	7,49	7,21	8,03	7,21
DA (%)	27,81	25,28	25,62	-7,89
Combinado (%)	79,33	80,07	82,50	3,99
HHI (%)	18,89	18,81	17,53	-7,23
C4 (%)	63,41	63,36	61,28	-3,36

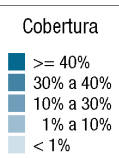
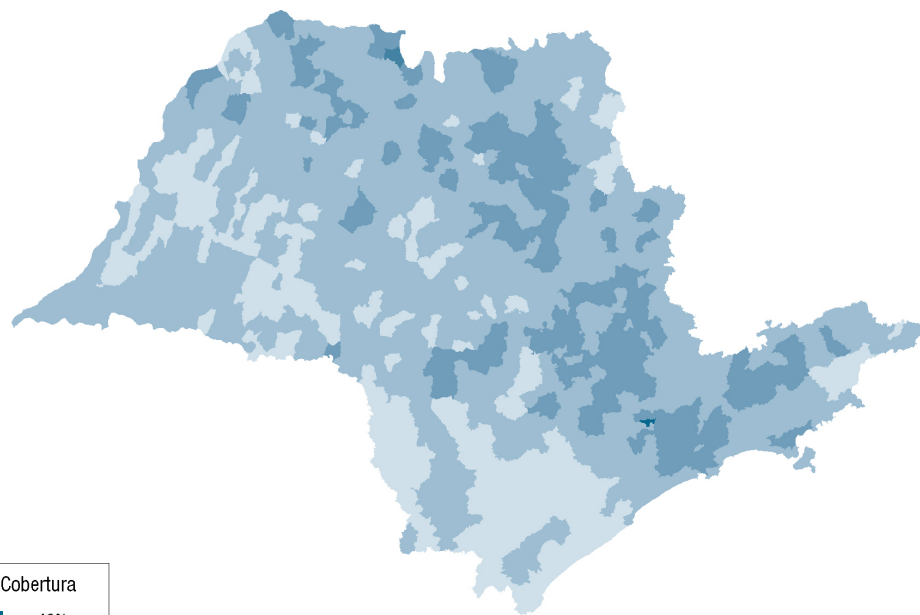


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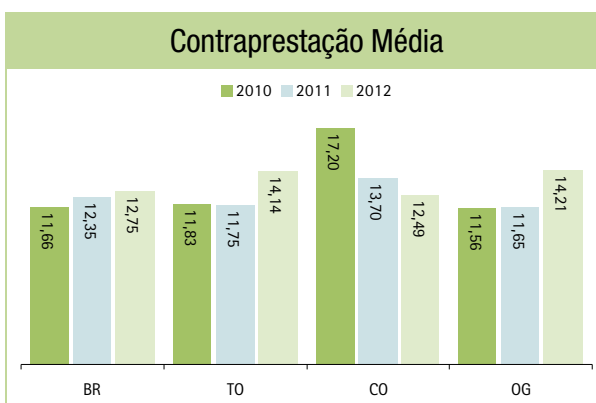
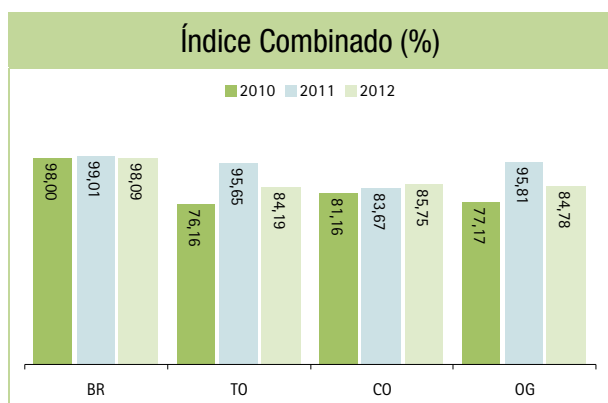
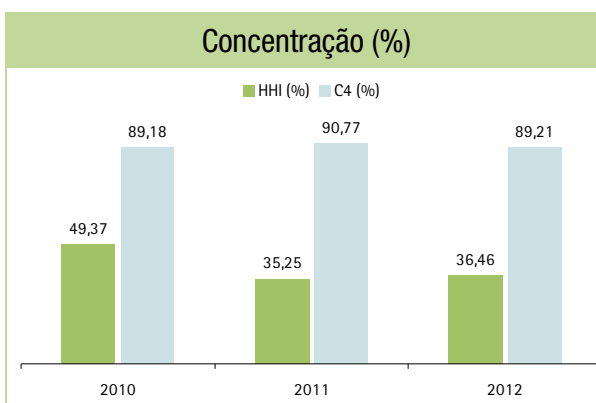
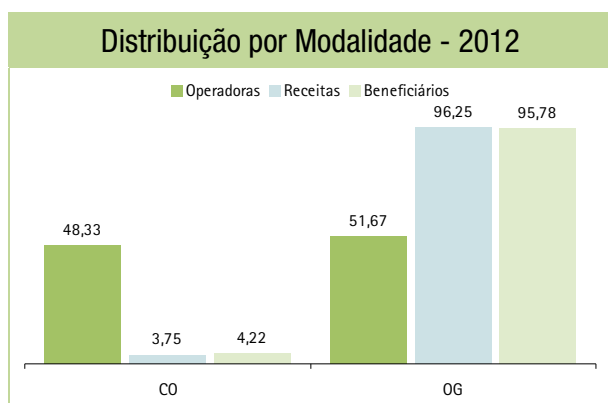
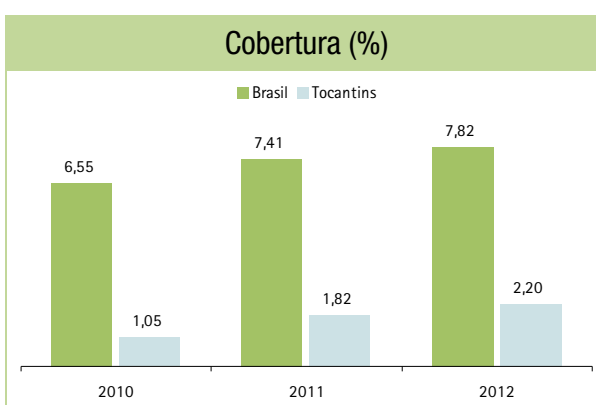
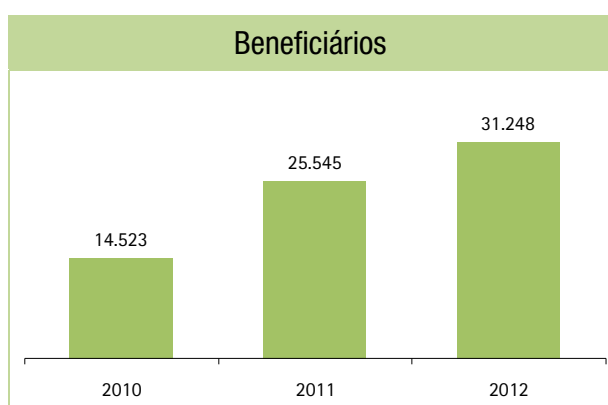
Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012

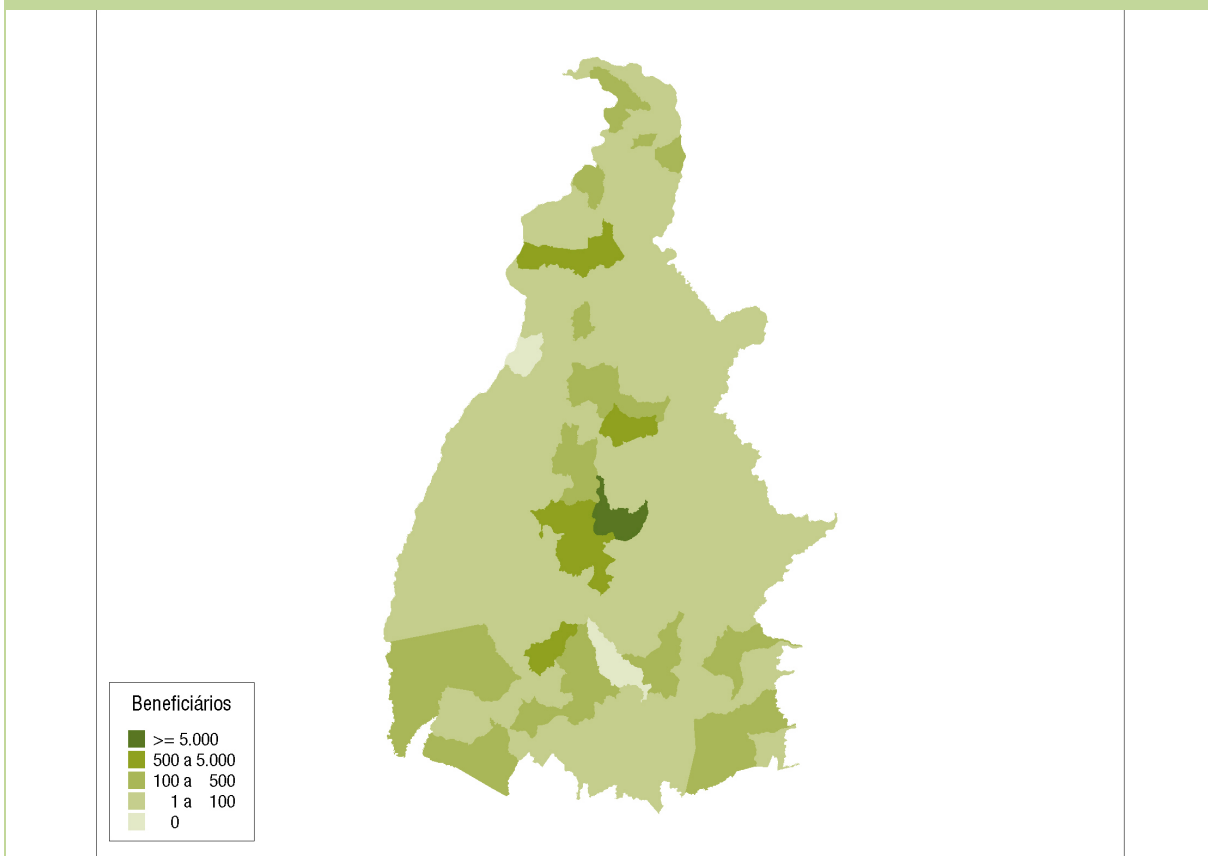


	2010	2011	2012	Var. % (2010-12)
Número de Operadoras	57	62	60	5,26
Beneficiários	14.523	25.545	31.248	115,16
População (x1000)	1.383	1.401	1.418	2,48
Cobertura (%)	1,05	1,82	2,20	109,97
Contraprestação Média (R\$)	11,83	11,75	14,14	19,54
DM (%)	39,76	42,65	42,43	6,73
DC (%)	8,88	9,44	9,92	11,70
DA (%)	28,53	43,73	32,43	13,66
Combinado (%)	77,17	95,81	84,78	9,86
HHI (%)	49,37	35,25	36,46	-26,15
C4 (%)	89,18	90,77	89,21	0,03

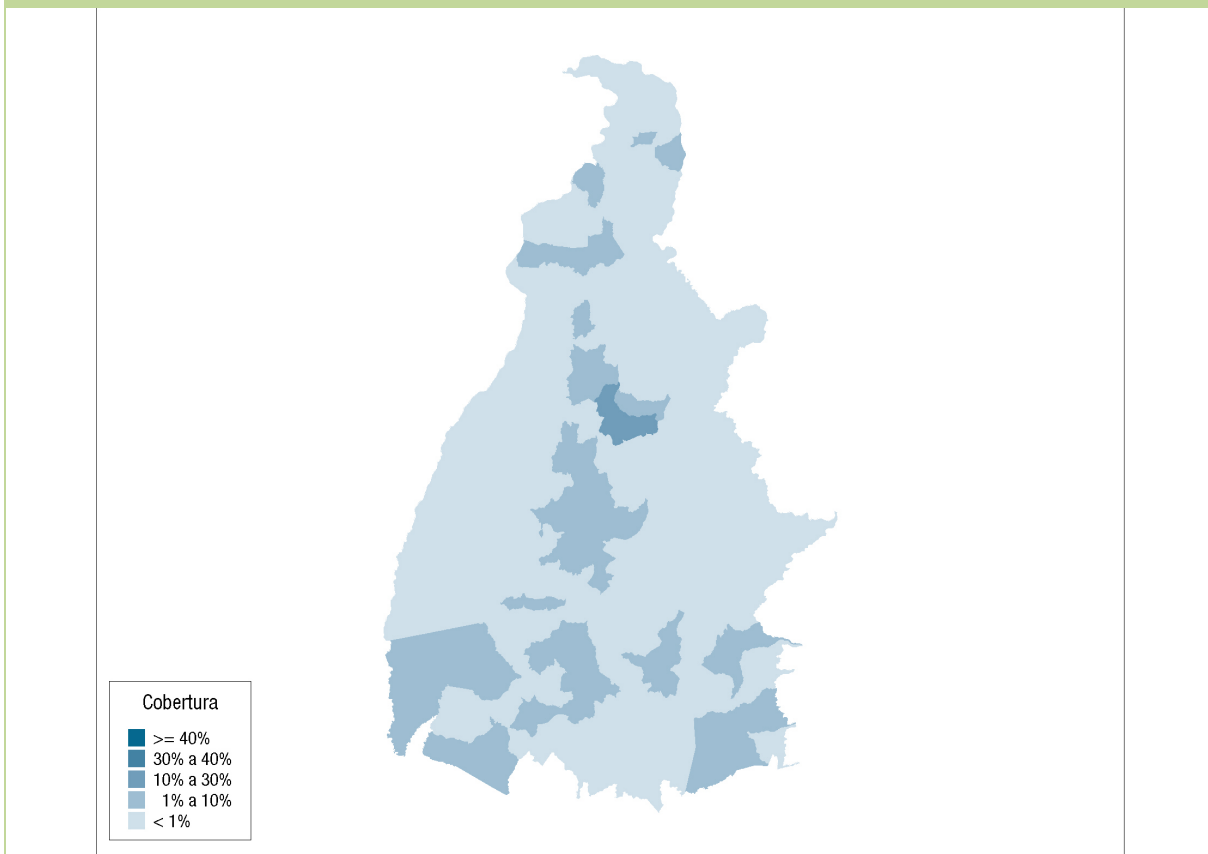


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Mapa de Beneficiários - 2012



Mapa de Cobertura - 2012





NOTAS METODOLÓGICAS

Origem dos dados

Os dados disponíveis são oriundos do Sistema de Informações de Beneficiários (SIB), Sistema de Cadastro de Operadoras (CADOP), Documento de Informações Periódicas das Operadoras de Planos de Assistência à Saúde (DIOPS) e IBGE.

Sistema de Informações de Beneficiários (SIB)

A fonte dos dados de beneficiários é o Sistema de Informações de Beneficiários - SIB, instrumento fundamental na regulação do setor de saúde suplementar. Nele constam mais de 120 milhões de registros, dos quais cerca de 65 milhões são de vínculos ativos, ou seja, vínculos cujos contratos estão vigentes. O sistema é constituído por dados fornecidos pelas operadoras registradas na ANS, que devem enviar mensalmente a movimentação de inclusão, alteração e cancelamento de beneficiários, a qual é processada, consolidada e analisada na ANS. No Sistema de Informações de Beneficiários (SIB) estão cadastrados os vínculos de beneficiários com planos de saúde. Um beneficiário pode possuir mais de um plano e assim constar no sistema tantas vezes quantos forem os vínculos que possuir com planos de saúde. Devido a isso a cobertura apresentada tem um valor aproximado.

Sistema de Cadastro de Operadoras (CADOP)

O Sistema de Cadastro de Operadoras é responsável pelo cadastramento e pelo controle dos registros das Operadoras. Mantém as informações sobre as operadoras de planos de saúde, incluindo dados de identificação, tais como nome, registro, CNPJ, endereço; controle dos registros; natureza, classificação; modalidade; representantes; administradores; composição de capital.

Documento de Informações Periódicas das Operadoras de Planos de Assistência à Saúde (DIOPS)

Aplicativo que contém formulários cadastrais e econômico-financeiros para serem preenchidos e enviados, trimestralmente, pelas operadoras para consolidação e análise pela ANS. É um extrato do plano de contas padrão que tem por objetivos padronizar e informatizar dados cadastrais e contábeis encaminhados à ANS, agilizar o acompanhamento individual de cada uma das operadoras do mercado de saúde suplementar e subsidiar a ANS com dados relevantes para melhor entendimento e avaliação do mercado de saúde suplementar como um todo. As operadoras da modalidade autogestão por RH não enviam este tipo de informação à ANS.

Dados contábeis

Os dados contábeis foram extraídos dos bancos de dados DIOPS para o quarto trimestre de cada ano.

Beneficiários

O número de beneficiários ativos é calculado utilizando as datas de adesão e cancelamento informados ao SIB. O termo beneficiário refere-se ao vínculo a planos de saúde, podendo existir mais de um vínculo para um mesmo indivíduo. Tendo em vista que uma mesma pessoa física pode estar vinculada a mais de um plano, o número de "beneficiários" cadastrados é superior ao número de indivíduos que possuem planos privados de assistência à saúde. Esse impacto é pequeno, embora essa limitação deva ser considerada na interpretação das informações aqui apresentadas.

Para a confecção dos mapas, utilizamos as informações do SIB referente ao mês de dezembro de 2012.

Ao passo que, para o cálculo das informações econômico-financeiras, utilizamos a média anual de beneficiários, por ser esta mais adequada.

Modalidade da operadora

As operadoras são classificadas, conforme seu estatuto jurídico, nas seguintes modalidades:

Autogestão: entidades que operam serviços de assistência à saúde destinados, exclusivamente, a empregados ativos, aposentados, pensionistas ou ex-empregados, de uma ou mais empresas ou, ainda, a participantes e dependentes de associações de pessoas físicas ou jurídicas, fundações, sindicatos, entidades de classes profissionais ou assemelhados e seus dependentes. As autogestões são divididas em três categorias:

Autogestão por RH: a pessoa jurídica de direito privado que, por intermédio de seu departamento de recursos humanos ou órgão assemelhado, opera plano privado de assistência à saúde, nos termos da Resolução Normativa - RN n.º 137/2006, alterada pela RN n.º 148/2007;

Autogestão com Mantenedor: a pessoa jurídica de direito privado de fins não econômicos que, possui entidade pública ou privada mantenedora que garantirá os riscos decorrentes da operação de planos privados de assistência à saúde através da apresentação de termo de garantia, nos termos da Resolução Normativa - RN n.º 137/2006, alterada pela RN n.º 148/2007 e Instrução Normativa - IN DIOPE n.º 10/2007;

Autogestão sem Mantenedor: a pessoa jurídica de direito privado de fins não econômicos que garantirá os riscos decorrentes da operação de planos privados de assistência à saúde por meio da constituição das garantias financeiras próprias exigidas pela regulamentação em vigor, nos termos da Resolução Normativa - RN n.º 137/2006, alterada pela RN n.º 148/2007.

Obs: Até 2006, as Autogestões eram classificadas em Patrocinadas e Não Patrocinadas.

Cooperativa médica: sociedades sem fins lucrativos, constituídas conforme o disposto na Lei n.º 5.764, de 16 de dezembro de 1971.

Cooperativa odontológica: sociedades sem fins lucrativos, constituídas conforme o disposto na Lei n.º 5.764, de 16 de dezembro de 1971, que operam exclusivamente Planos Odontológicos.

Filantropia: entidades sem fins lucrativos que operam Planos Privados de Assistência à Saúde, certificadas como entidade filantrópica junto ao Conselho Nacional de Assistência Social, CNAS, e declaradas de utilidade pública junto ao Ministério da Justiça ou junto aos Órgãos dos Governos Estaduais e Municipais.

Administradora: empresas que administram planos de assistência à saúde financiados por outra operadora, não assumem o risco decorrente da operação desses planos, não possuem rede própria, credenciada ou referenciada de serviços médico-hospitalares ou odontológicos e não possuem beneficiários. Por esta última condição, não constam dos consolidados aqui apresentados.

Seguradora especializada em saúde: sociedades seguradoras autorizadas a operar planos de saúde, desde que estejam constituídas como seguradoras especializadas nesse seguro, devendo seu estatuto social vedar a atuação em quaisquer outros ramos ou modalidades.

Medicina de grupo: demais empresas ou entidades que operam Planos Privados de Assistência à Saúde.

Odontologia de grupo: demais empresas ou entidades que operam, exclusivamente, Planos Odontológicos.

Segmentação assistencial

A segmentação assistencial é o enquadramento dos planos decorrente da combinação de coberturas do mesmo. De acordo com a legislação, uma operadora de planos de saúde pode oferecer diversos tipos de cobertura, sendo obrigatório o Plano Referência e facultada a oferta das segmentações apresentadas a seguir:

- Ambulatorial
- Hospitalar com obstetria
- Hospitalar sem obstetria
- Odontológico
- Referência
- Hospitalar com obstetria + Ambulatorial
- Hospitalar sem obstetria + Ambulatorial
- Ambulatorial + Odontológico

- Hospitalar com obstetria + Odontológico
- Hospitalar sem obstetria + Odontológico
- Hospitalar com obstetria + Ambulatorial + Odontológico
- Hospitalar sem obstetria + Ambulatorial + Odontológico

Desta forma, os planos de saúde também podem ser classificados, com relação à segmentação assistencial em:

Planos de assistência médico-hospitalar (que podem incluir assistência hospitalar, ambulatorial, obstétrica e odontológica);

Planos exclusivamente odontológicos (apenas assistência odontológica).

Número de Operadoras

As informações sobre o número de operadoras ativas foram extraídas do banco de dados do Cadastro de Operadoras (CADOP). A quantidade reportada refere-se ao número de operadoras ativas ao final do período.

Variáveis

Os valores por UF resultam da ponderação das receitas e despesas totais das operadoras pelo número de vínculos com beneficiários informados em cada UF. Esta metodologia, apesar de ser a mais adequada quando consideramos os dados econômico-financeiros disponíveis, apresenta um viés em direção à média nacional, sendo esta uma limitação importante deste estudo que deve ser levada em conta ao interpretar as informações regionais e estaduais.

Receita das operadoras

A receita das operadoras apresentadas nesta publicação corresponde à receita de prêmios (para as seguradoras) ou contraprestações pecuniárias (para as demais modalidades de operadoras), seja em contratos de pré-pagamento (quando o pagamento é efetuado por pessoa física ou jurídica antes da utilização das coberturas contratadas) ou pós-pagamento (quando é efetuado após a realização das despesas com as coberturas contratadas). Operadoras da modalidade autogestão patrocinada não estão obrigadas a enviar informações econômico-financeiras à ANS, não constando portanto dos consolidados aqui apresentados. As informações podem apresentar inconsistências, decorrentes do envio dos dados pelas operadoras e estão sujeitas a alteração.

Despesa das operadoras

A despesa das operadoras, apresentadas nesta publicação, corresponde às despesas administrativas, de comercialização e assistenciais (médico-hospitalares e odontológicas). No caso das seguradoras, o

formulário utilizado (FIP) não permite a discriminação das despesas assistenciais. As informações podem apresentar inconsistências, decorrentes do envio dos dados pelas operadoras e estão sujeitas a alteração.

Contraprestação Média (CM)

A contraprestação média é calculada pela seguinte fórmula:

$$CM = \frac{CP \div 12}{\text{média anual de beneficiários}}$$

Índice combinado (COMB)

O índice combinado é calculado através da seguinte fórmula:

$$COMB = \frac{DM + DC + DA}{CP}$$

Taxa de cobertura (TC)

Razão expressa em porcentagem, entre o número de beneficiários e a população em uma área específica (neste caso, foram calculadas para Municípios, Unidades da Federação, regiões e Brasil). Um indivíduo pode possuir mais de um vínculo a plano de saúde, estando presente no cadastro de beneficiários da ANS, tantas vezes quantas forem o número de vínculos que possuir. Utilizamos neste documento o termo cobertura, como um valor aproximado, dada esta característica do cadastro de beneficiário.

A taxa de cobertura é calculada de acordo com a fórmula abaixo:

$$TC = \frac{\text{número de beneficiários}}{\text{população}} \times 100$$

Índices de concentração

Os índices de concentração **C4** (Razão de Concentração) e **HHI** (Herfindahl-Hirschman Index) são calculados com base no total dos beneficiários. A tabela abaixo auxilia na interpretação do HHI.

HHI	Nível de Concentração
menor ou igual a 10%	Mercado Altamente Competitivo
de 10% a 18%	Mercado Moderadamente Concentrado
de 18% a 100%	Mercado Altamente Concentrado
igual a 100%	Monopólio Puro (Única Operadora)

Razões de Concentração (C4, C5, C7, ... CN):

Suponha M operadoras no mercado considerado, em que as N primeiras (1, 2, ..., N) são as que possuem as maiores parcelas de beneficiários. Define-se como razão de concentração a seguinte equação:

$$C_N = \sum_{i=1}^N \beta_i, \text{ onde: } \beta_i = \frac{Q_i}{\sum_{i=1}^M Q_i} \text{ é a parcela de beneficiários da operadora } i \text{ no mercado considerado.}$$

Classicamente utiliza-se a participação de mercado em receita para calcular as razões de concentração. Estamos utilizando a parcela de beneficiários como uma variável *proxy*. Assim sendo, a razão pode ser expressa como:

$$C_N = \sum_{i=1}^N \left[\frac{Q_i}{\sum_{i=1}^M Q_i} \right]$$

Esta é uma medida muito fácil de ser computada, principalmente se a finalidade é encontrar o C2, C3 ou C4, pois as informações sobre vendas das líderes, normalmente, são disponíveis.

Herfindahl-Hirshman Index (HHI):

Suponha M operadoras no mercado, define-se como HHI a seguinte equação:

$$HHI = \sum_{i=1}^M \beta_i^2, \text{ onde: } \beta_i = \frac{Q_i}{\sum_{i=1}^M Q_i} \text{ é a parcela de beneficiários da operadora } i \text{ no mercado considerado.}$$

Assim sendo, o índice pode ser expresso como:

$$HHI = \sum_{i=1}^M \left[\frac{Q_i}{\sum_{i=1}^M Q_i} \right]^2$$

Uma forma de expressar o HHI é considerar o valor em %, isto é, se houver monopólio e a empresa tem 100% do mercado, o $HHI = \sum_{i=1}^1 (100)^2 = 10.000$. Portanto, se existem N operadoras idênticas com parcelas de beneficiários iguais (concorrência perfeita), o HHI seria:

$$HHI = \sum_{i=1}^N \left(\frac{100}{N} \right)^2 = \frac{10.000}{N}$$

Assim, percebe-se que quanto maior o poder de mercado, maior será o HHI.

Validação

Valores com sinais opostos à natureza da conta (ex.: despesas com sinal positivo, receitas com sinal negativo) foram desconsiderados (substituídos por zero); e operadoras com totais de receitas ou despesas igual a zero foram excluídas deste estudo.

Despesas Administrativas Ajustadas (DA')

Em alguns casos, mais freqüentemente em filantropias, os dados contábeis incluem valores referentes a outras atividades que não a operação de planos de saúde. Além do esforço do regulador para sanar tais incorreções, é necessário efetuar o ajuste das despesas administrativas para que possamos retratar mais fielmente a realidade do mercado. Tal ajuste foi efetuado segundo a fórmula abaixo:

$$DA' = \frac{DA \times CP}{CP + \text{outras receitas}}$$

Assim, o valor das despesas administrativas reportadas nos demonstrativos contábeis foi substituído pelo valor das despesas administrativas ajustadas calculadas pela fórmula acima quando o módulo da diferença entre os dois valores for superior a 10%, ou mais claramente:

$$\left| \frac{DA}{DA'} - 1 \right| \geq 0,1$$

Remoção de *outliers*

A população alvo desse estudo consiste das operadoras que enviaram DIOPS/FIP. A análise foi construída a partir da estratificação das operadoras em dois grandes grupos: Médico Hospitalar e Exclusivamente Odontológico, por apresentarem características diversas. As operadoras consideradas no segundo grupo são aquelas que prestam assistência à saúde, única e exclusivamente, no campo odontológico (Cooperativas Odontológicas e Odontologias de Grupo). As demais foram consideradas no primeiro grupo, excluindo-se da análise as Autogestões Patrocinadas e Administradoras. As primeiras por serem isentas de envio de informações econômico-financeiras, e as últimas por não apresentarem beneficiários.

Os dados econômico-financeiros foram validados, e valores atípicos, também conhecidos como *outliers*, removidos. Para isso, calculamos as cinco estatísticas de ordem, 1º, 2º e 3º quartis, mínimo e máximo da distribuição, que permitem a definição dos limites inferior e superior e a partir destes a identificação de valores atípicos (*outliers*) à distribuição.

Em seguida, aplicou-se a técnica estatística para remoção de *outliers*, descrita por Morettin e Bussab (2002), às variáveis Índice Combinado (COMB) e Contraprestação Média (CM), garantindo assim que

valores extremos, mas passíveis de ocorrência, não fossem removidos da análise. A técnica citada acima define que:

d_q = a diferença entre o 3º e o 1º quartil;

L_i (limite inferior) = $q_1 - (1,5)d_q$;

L_s (limite superior) = $q_3 + (1,5)d_q$.

Valores da distribuição abaixo de L_i e acima de L_s são considerados como valores atípicos.

Abreviaturas

ASM / AUTOSM – AUTOGESTÕES SEM MANTENEDOR

CM / COOPM – COOPERATIVAS MÉDICAS

FI / FIL – FILANTROPIA

MGRP – MEDICINAS DE GRUPO

SEG – SEGURADORAS

CO / COOPO – COOPERATIVAS ODONTOLÓGICAS

OG / OGRP – ODONTOLOGIAS DE GRUPO

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