

ATLAS 2013

ECONÔMICO-FINANCEIRO DA SAÚDE SUPLEMENTAR

 **ANS** Agência Nacional de
Saúde Suplementar



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Agência Nacional de Saúde Suplementar

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Elaboração, distribuição e informações:
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Gerência de Comunicação – GCOMS/SEGER/PRESI
Impresso no Brasil

Ficha Catalográfica

Atlas econômico-financeiro da saúde suplementar – 2013 (2014: Rio de Janeiro, RJ).
/ Agência Nacional de Saúde Suplementar. – Ano 9 (abr. 2014) –Rio de Janeiro:ANS,
2014 –

240 p.

Anual.

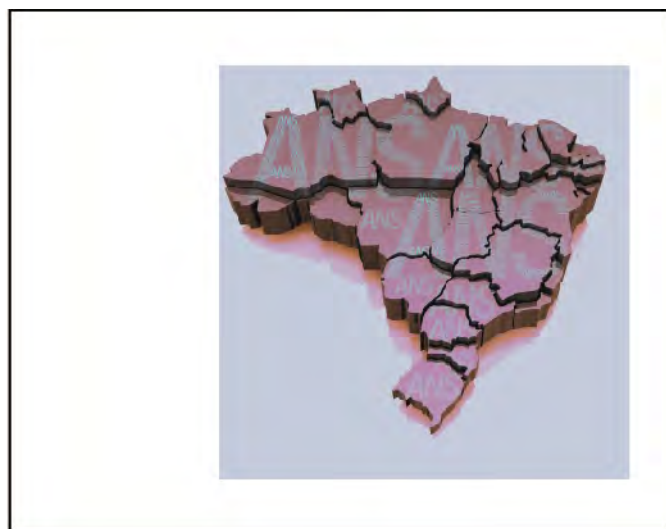
1. Saúde Suplementar. I. Agência Nacional de Saúde Suplementar (Brasil).

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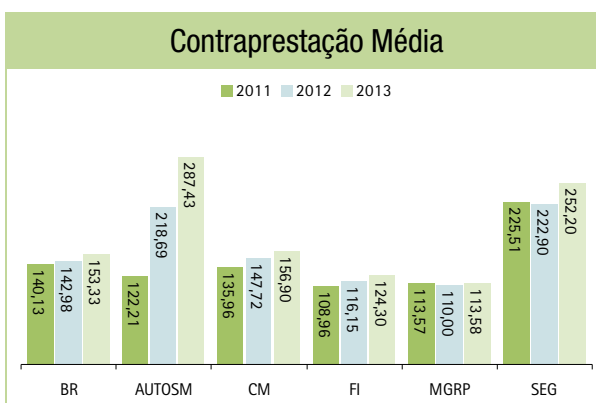
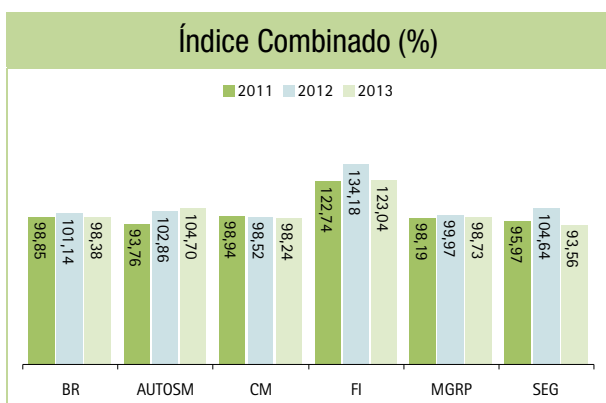
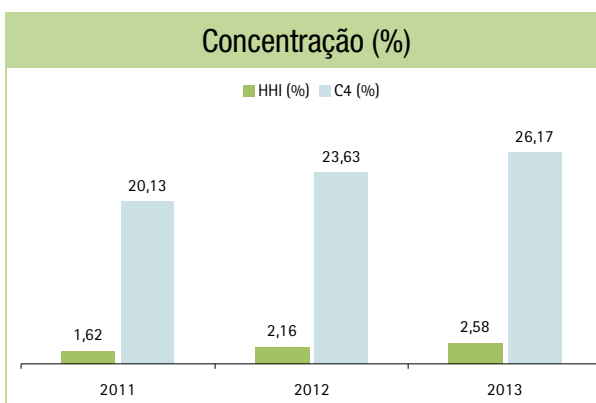
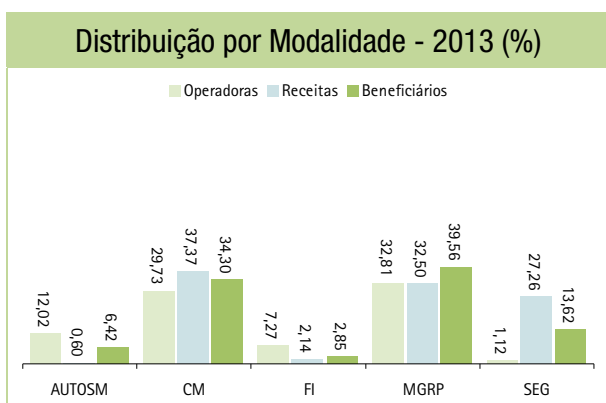
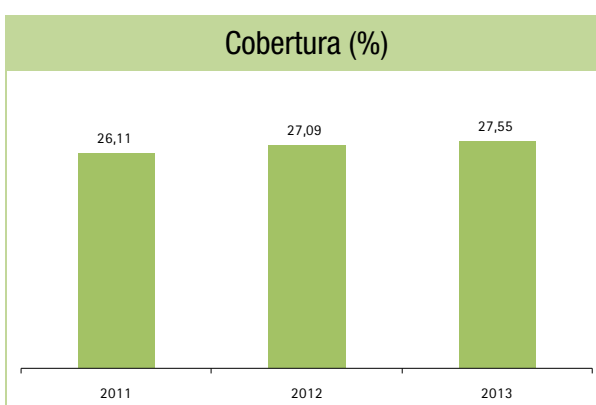
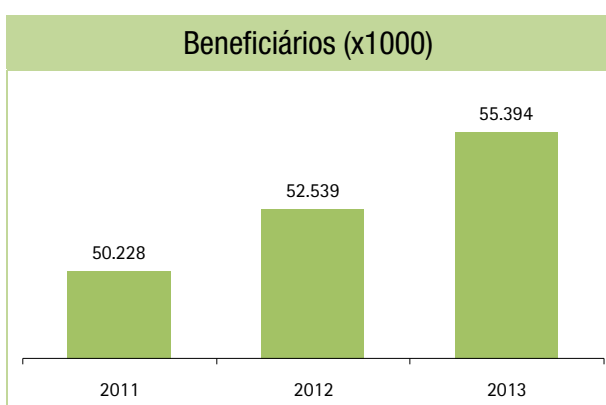
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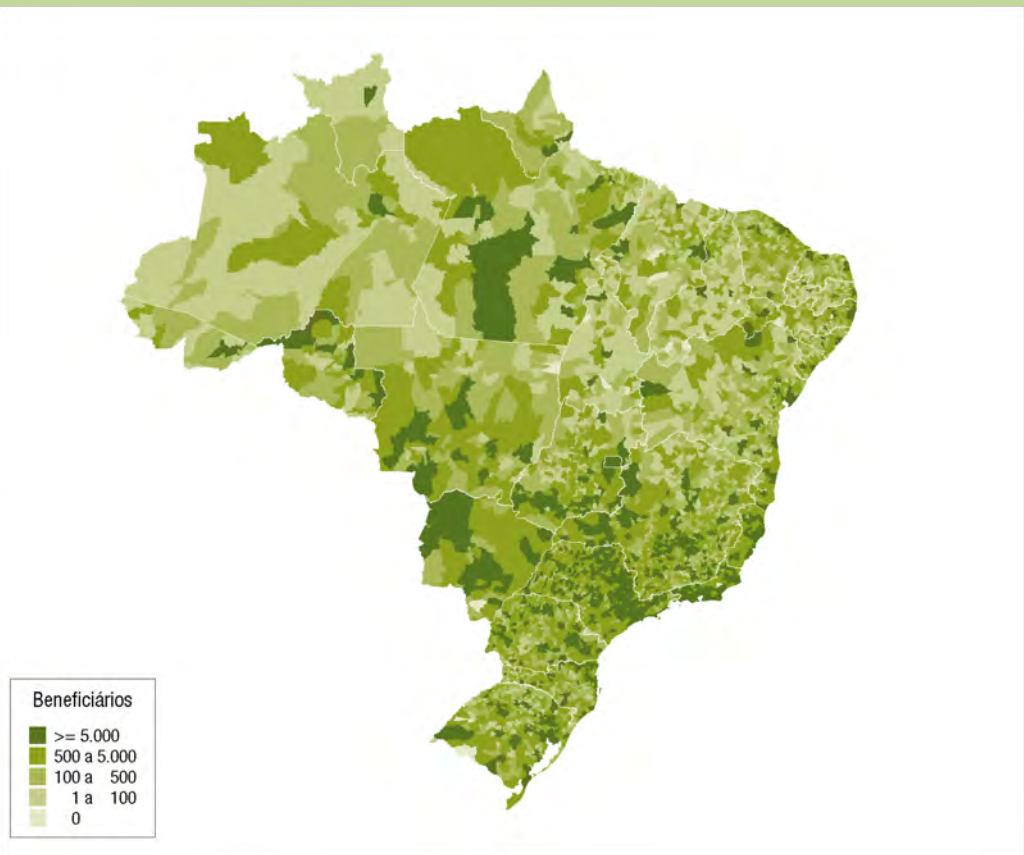
MERCADO MÉDICO-HOSPITALAR

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	1.176	1.119	1.073	-8,76
Beneficiários (x1000)	50.228	52.539	55.394	10,29
População (x1000)	192.379	193.947	201.033	4,50
Cobertura (%)	26,11	27,09	27,55	5,54
Contraprestação Média (R\$)	140,13	142,98	153,33	9,42
DM (%)	80,74	83,01	81,81	1,32
DC (%)	3,15	3,30	3,23	2,73
DA (%)	14,96	14,83	13,34	-10,86
Combinado (%)	98,85	101,14	98,38	-0,47
HHI (%)	1,62	2,16	2,58	58,91
C4 (%)	20,13	23,63	26,17	29,98

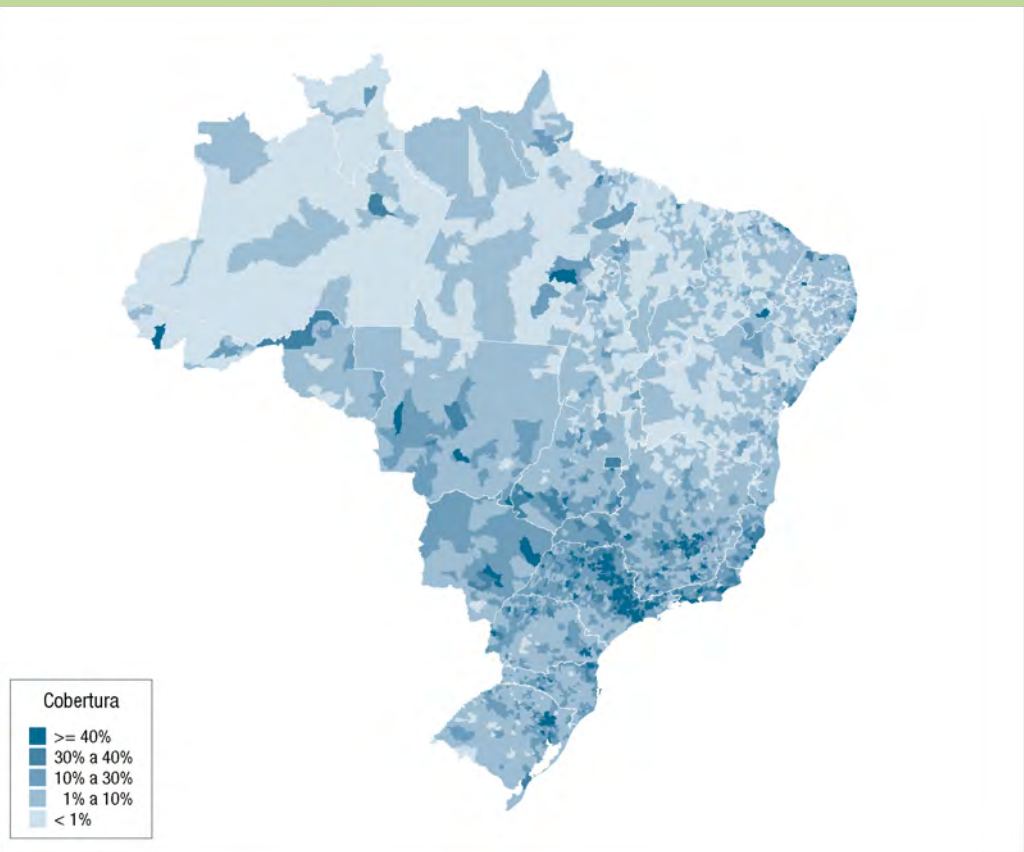


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

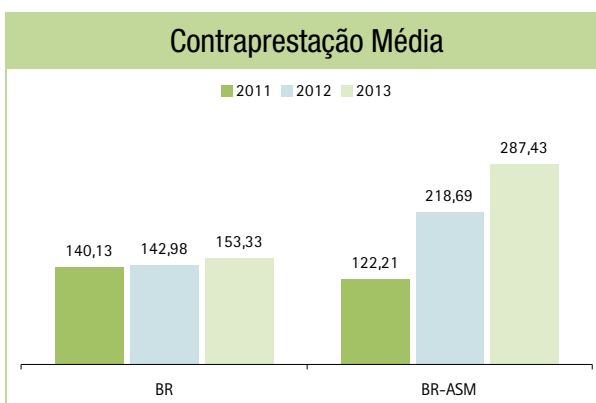
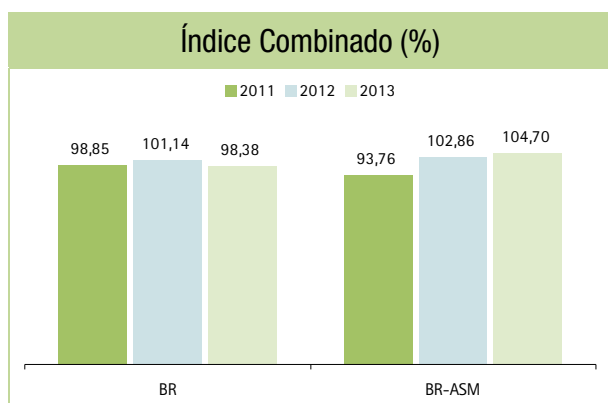
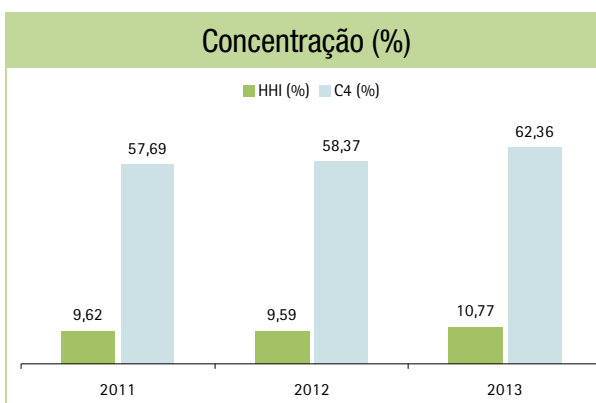
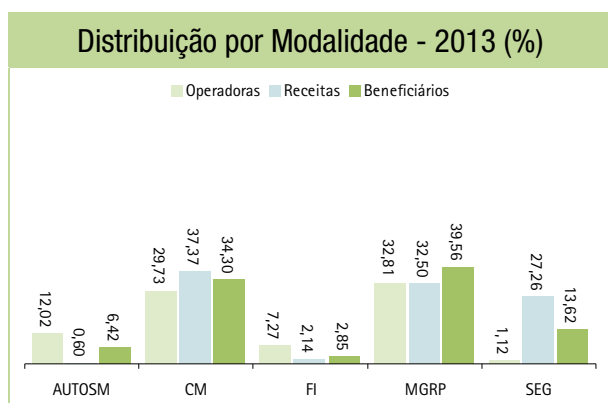
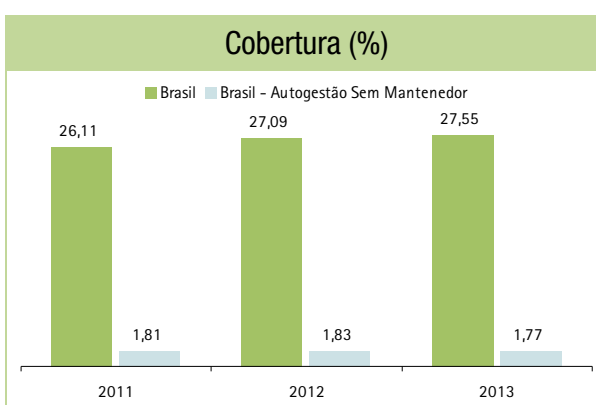
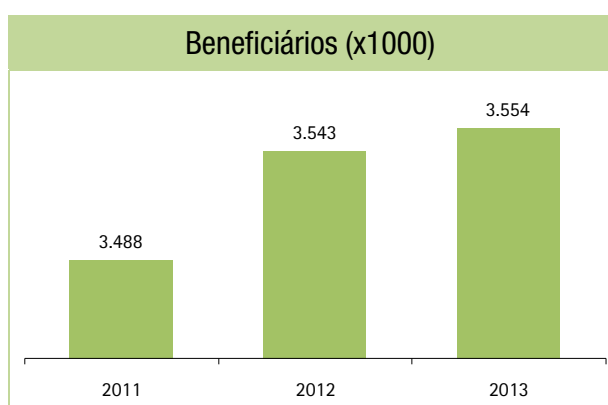


Mapa de Cobertura - 2013



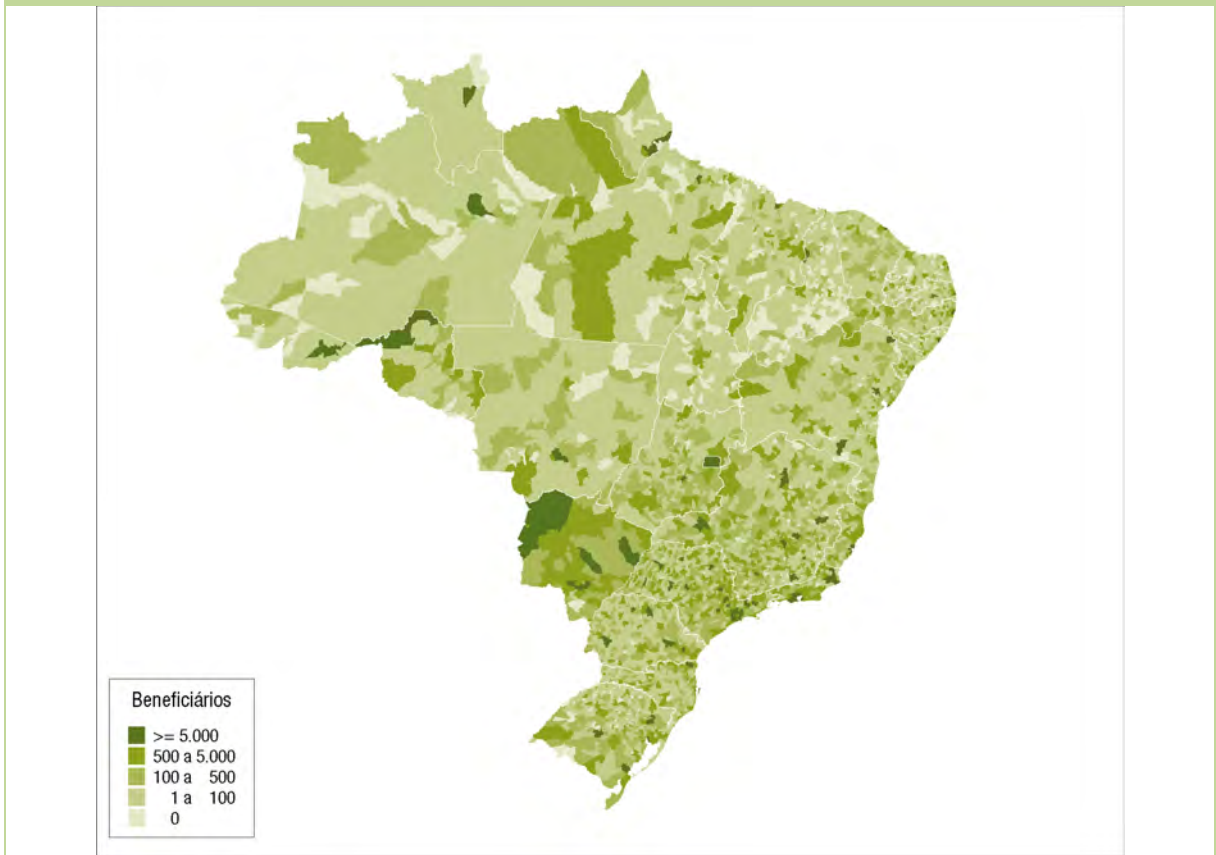
Brasil - Autogestão Sem Mantenedor

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	143	136	129	-9,79
Beneficiários (x1000)	3.488	3.543	3.554	1,89
População (x1000)	192.379	193.947	201.033	4,50
Cobertura (%)	1,81	1,83	1,77	-2,50
Contraprestação Média (R\$)	122,21	218,69	287,43	135,19
DM (%)	85,11	83,73	82,82	-2,69
DC (%)	0,00	0,10	0,19	29.850,84
DA (%)	8,65	19,02	21,70	150,74
Combinado (%)	93,76	102,86	104,70	11,67
HHI (%)	9,62	9,59	10,77	11,98
C4 (%)	57,69	58,37	62,36	8,11

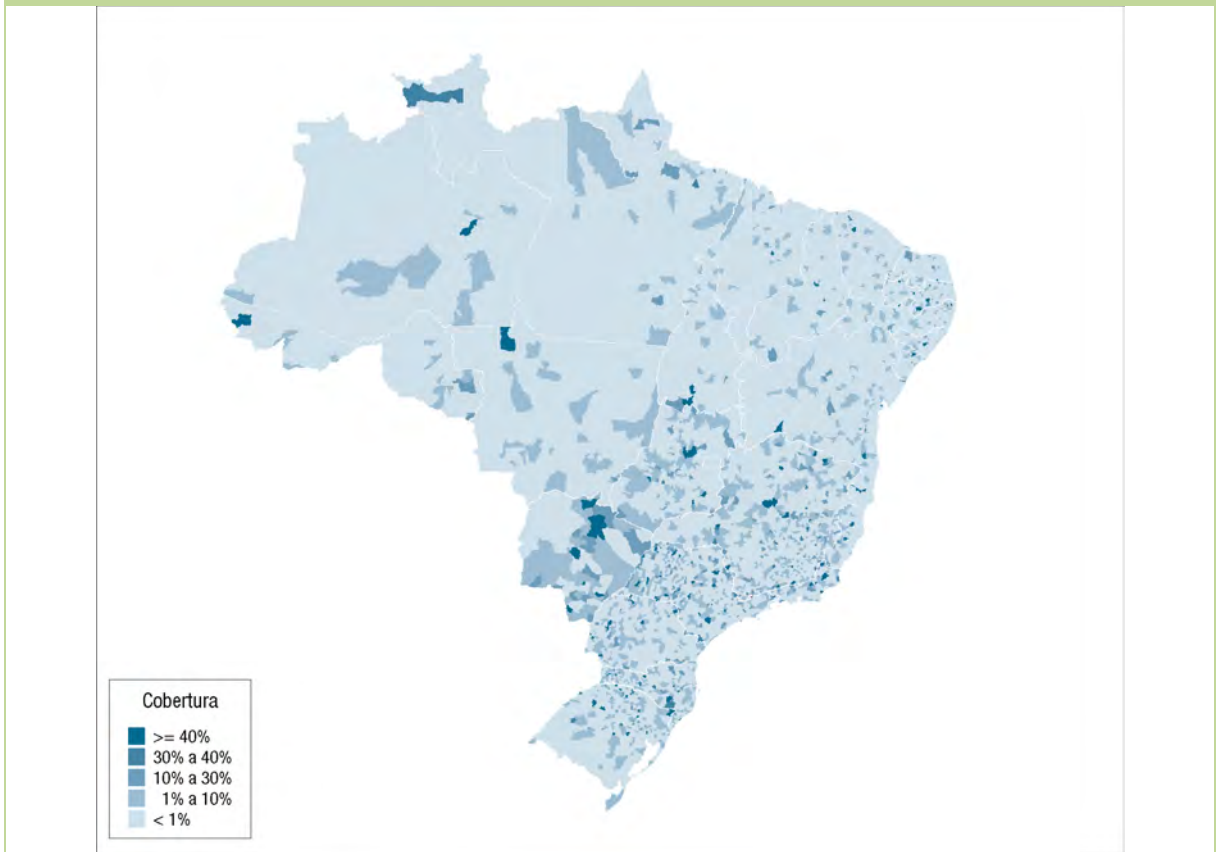


Fontes: ANS e IBGE (população)

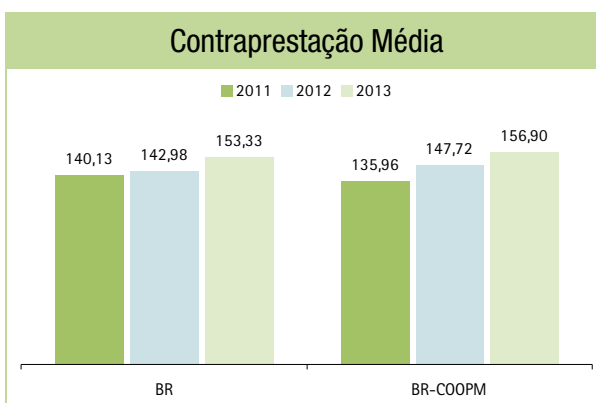
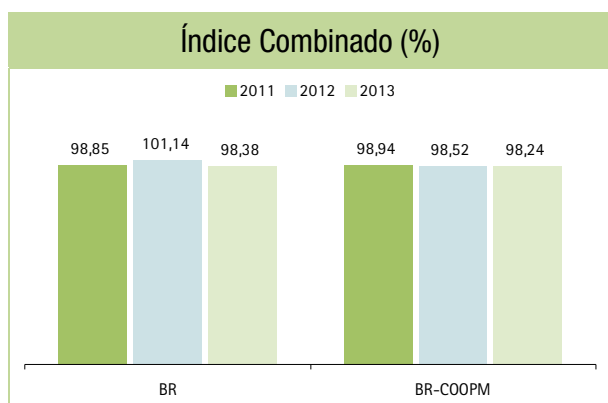
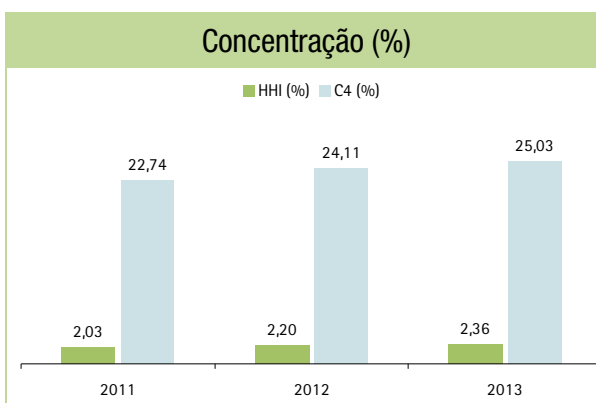
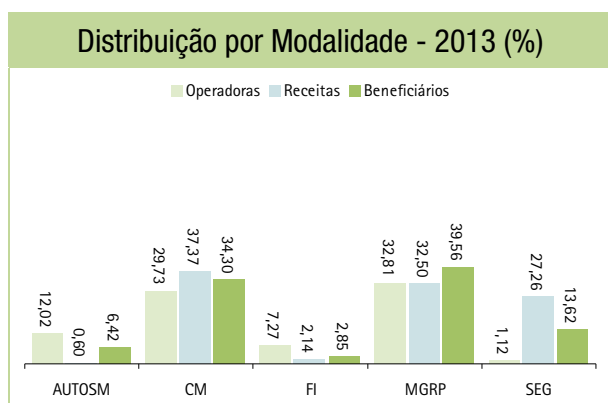
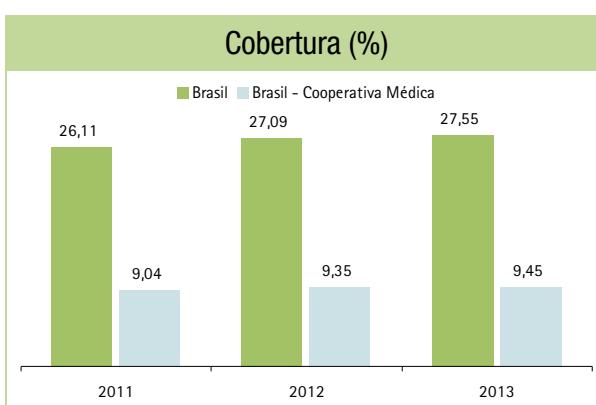
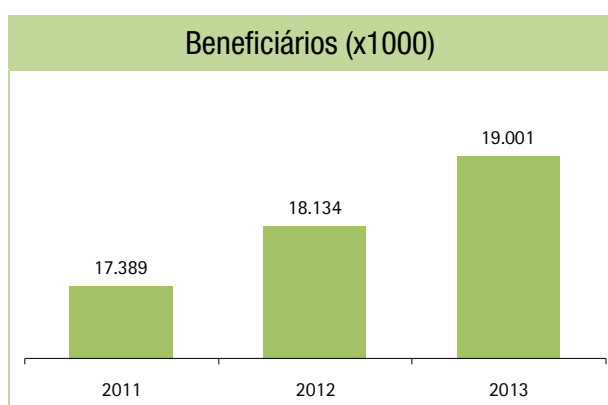
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

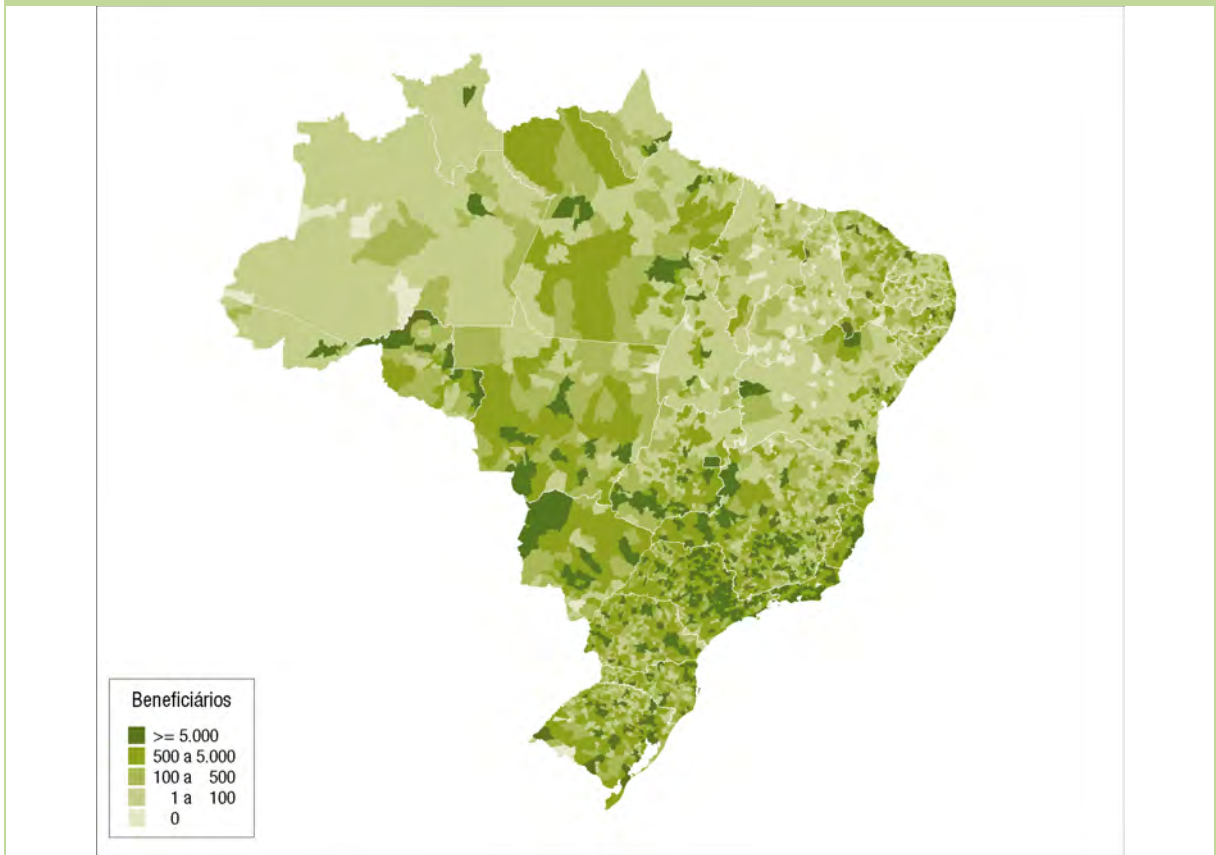


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	331	325	319	-3,63
Beneficiários (x1000)	17.389	18.134	19.001	9,27
População (x1000)	192.379	193.947	201.033	4,50
Cobertura (%)	9,04	9,35	9,45	4,57
Contraprestação Média (R\$)	135,96	147,72	156,90	15,40
DM (%)	82,90	83,43	83,69	0,96
DC (%)	1,22	1,24	1,27	3,91
DA (%)	14,82	13,85	13,28	-10,36
Combinado (%)	98,94	98,52	98,24	-0,70
HHI (%)	2,03	2,20	2,36	16,64
C4 (%)	22,74	24,11	25,03	10,09

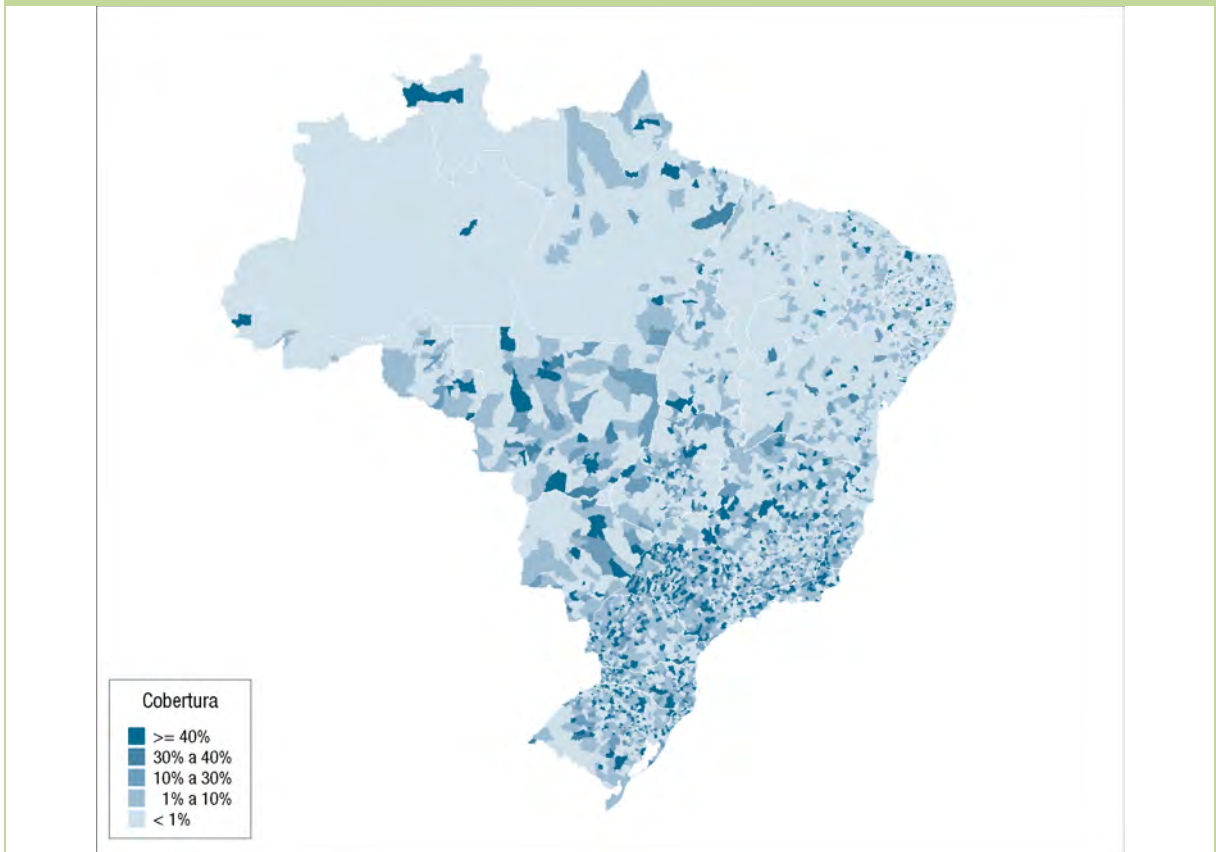


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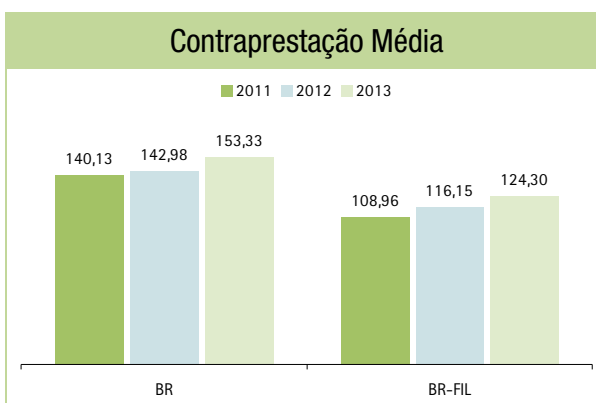
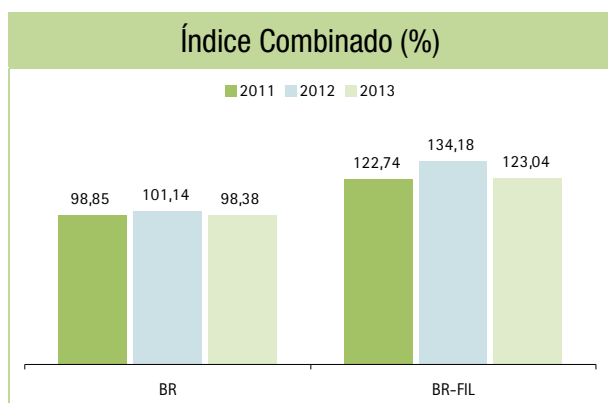
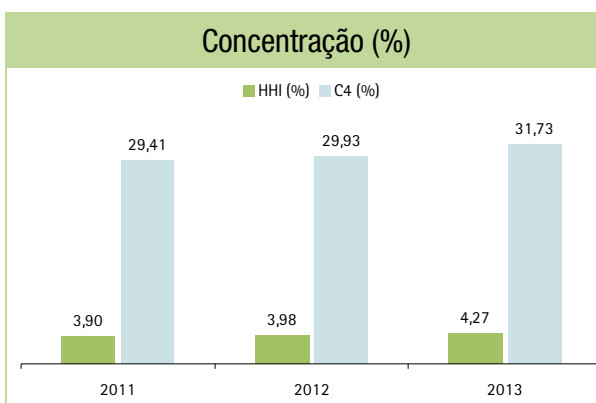
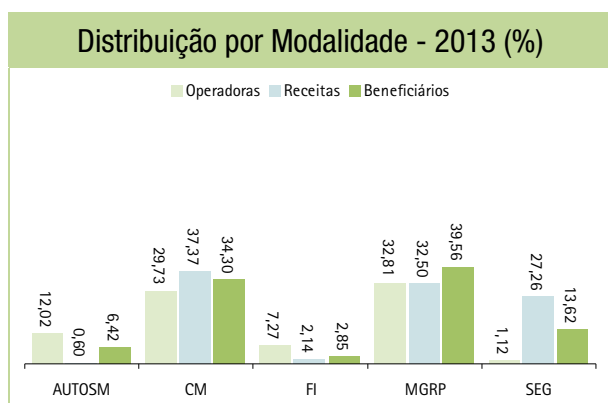
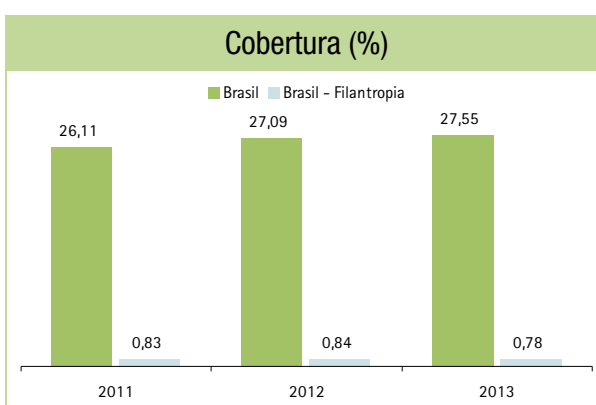
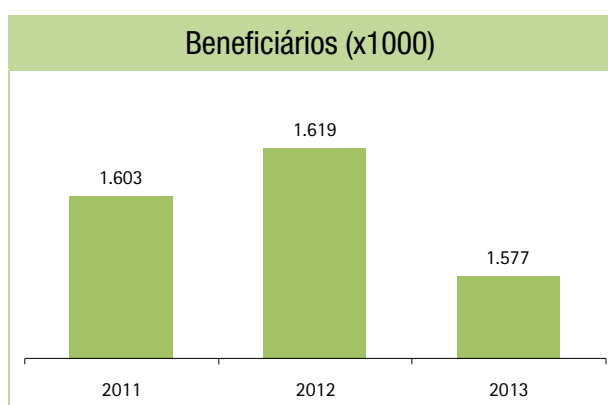
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

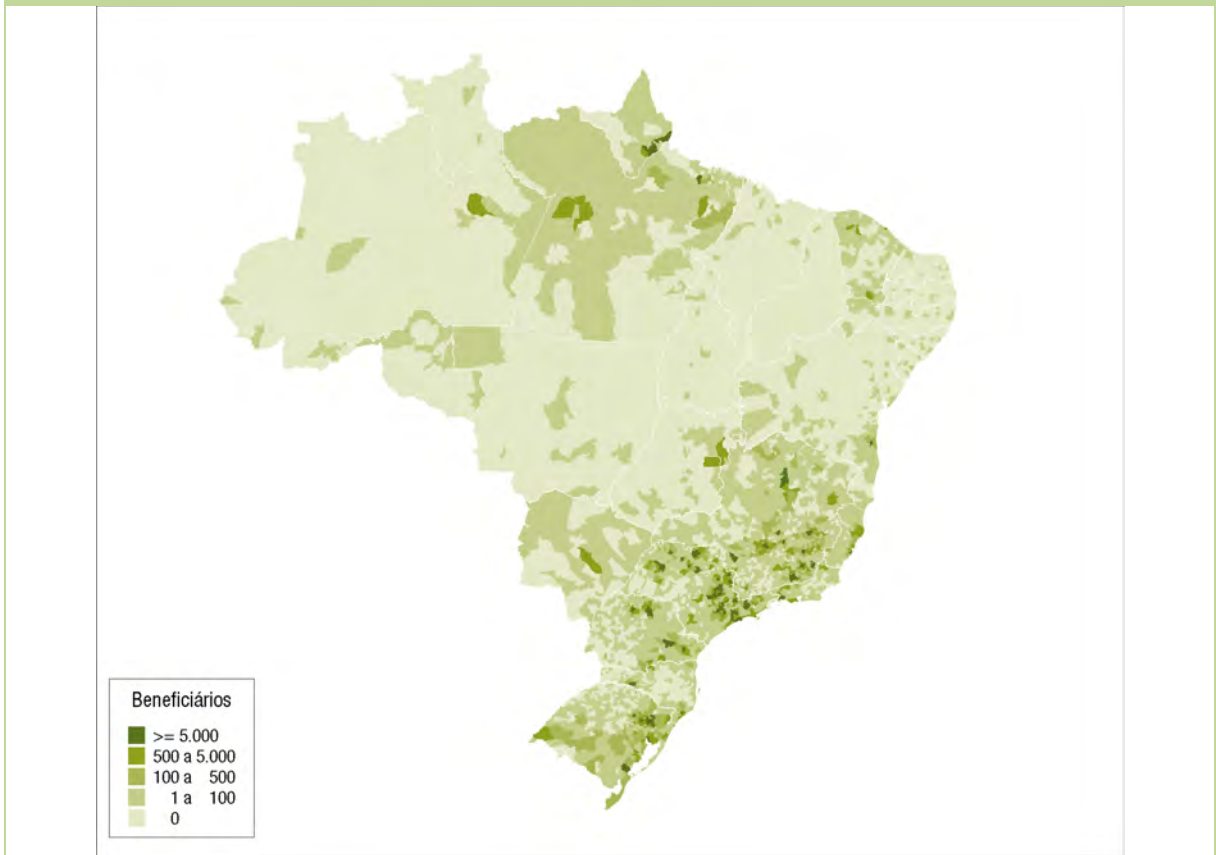


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	94	88	78	-17,02
Beneficiários (x1000)	1.603	1.619	1.577	-1,64
População (x1000)	192.379	193.947	201.033	4,50
Cobertura (%)	0,83	0,84	0,78	-5,87
Contraprestação Média (R\$)	108,96	116,15	124,30	14,08
DM (%)	82,91	85,09	84,31	1,69
DC (%)	1,46	1,40	1,51	3,45
DA (%)	38,37	47,69	37,22	-2,99
Combinado (%)	122,74	134,18	123,04	0,25
HHI (%)	3,90	3,98	4,27	9,64
C4 (%)	29,41	29,93	31,73	7,87

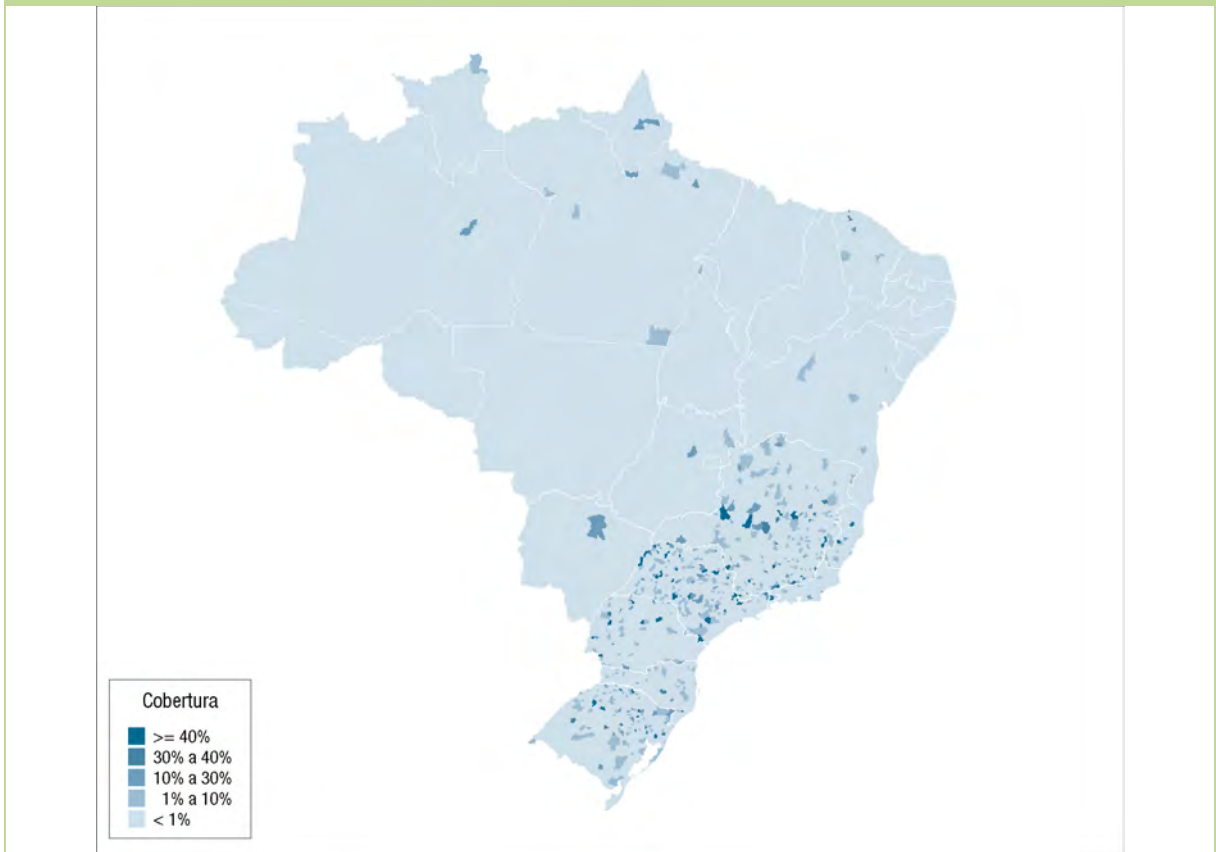


Fontes: ANS e IBGE (população)

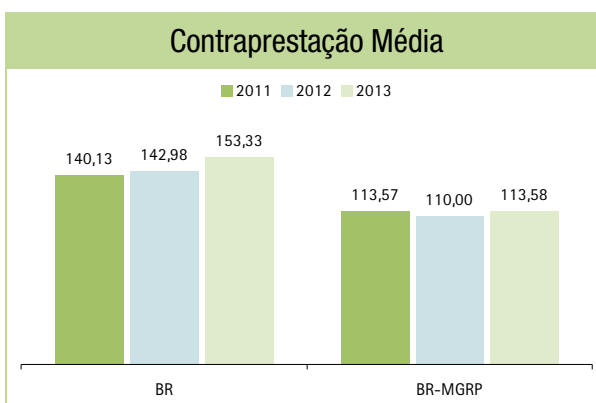
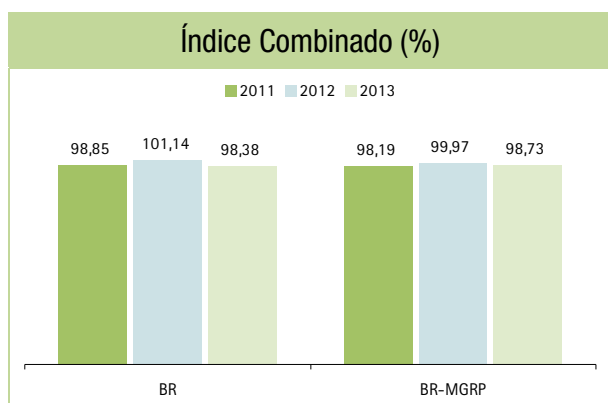
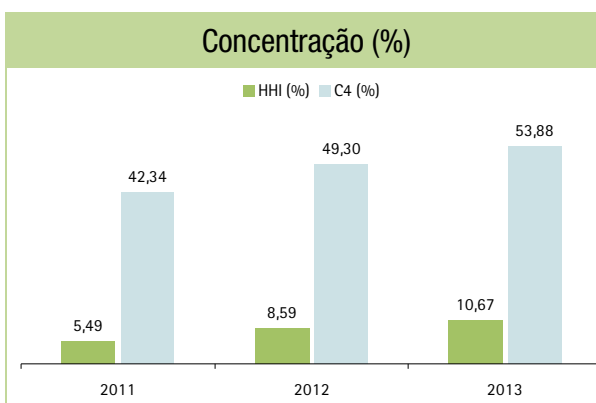
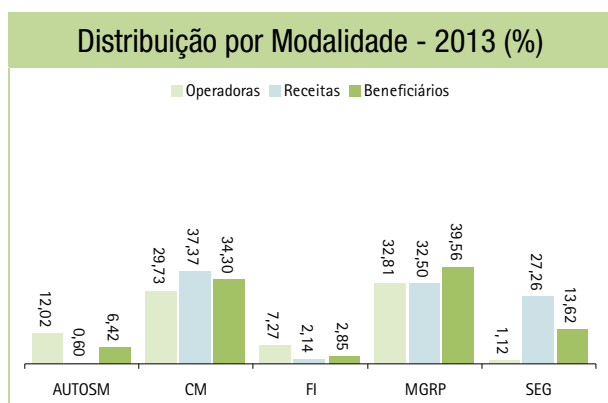
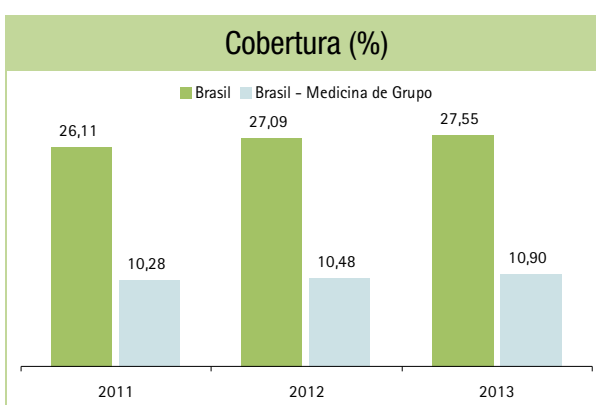
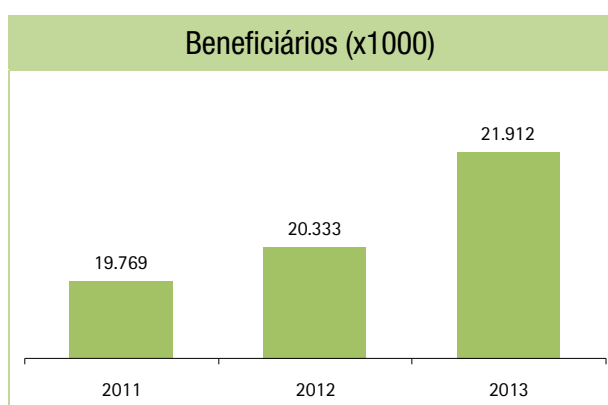
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

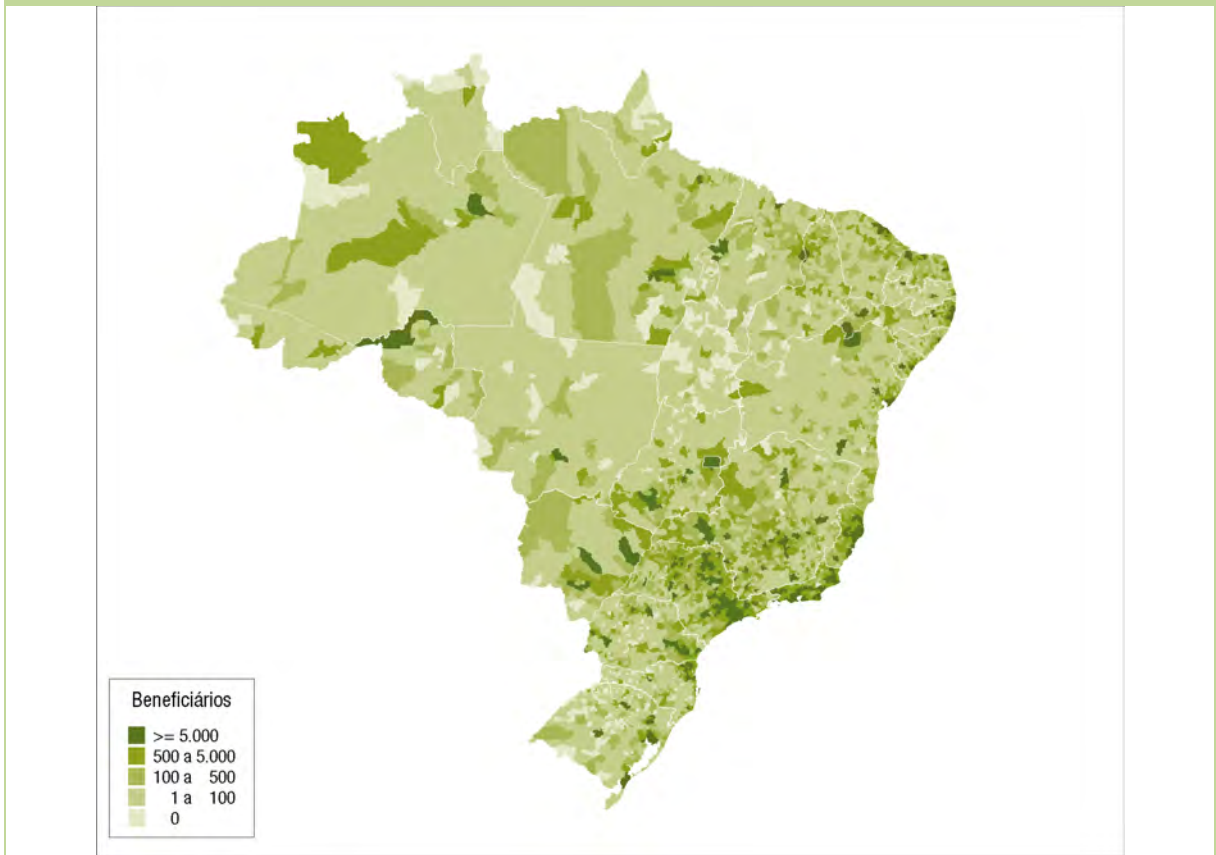


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	429	385	352	-17,95
Beneficiários (x1000)	19.769	20.333	21.912	10,84
População (x1000)	192.379	193.947	201.033	4,50
Cobertura (%)	10,28	10,48	10,90	6,07
Contraprestação Média (R\$)	113,57	110,00	113,58	0,01
DM (%)	77,86	79,63	80,27	3,09
DC (%)	3,89	3,94	4,12	5,70
DA (%)	16,44	16,40	14,34	-12,73
Combinado (%)	98,19	99,97	98,73	0,54
HHI (%)	5,49	8,59	10,67	94,20
C4 (%)	42,34	49,30	53,88	27,24

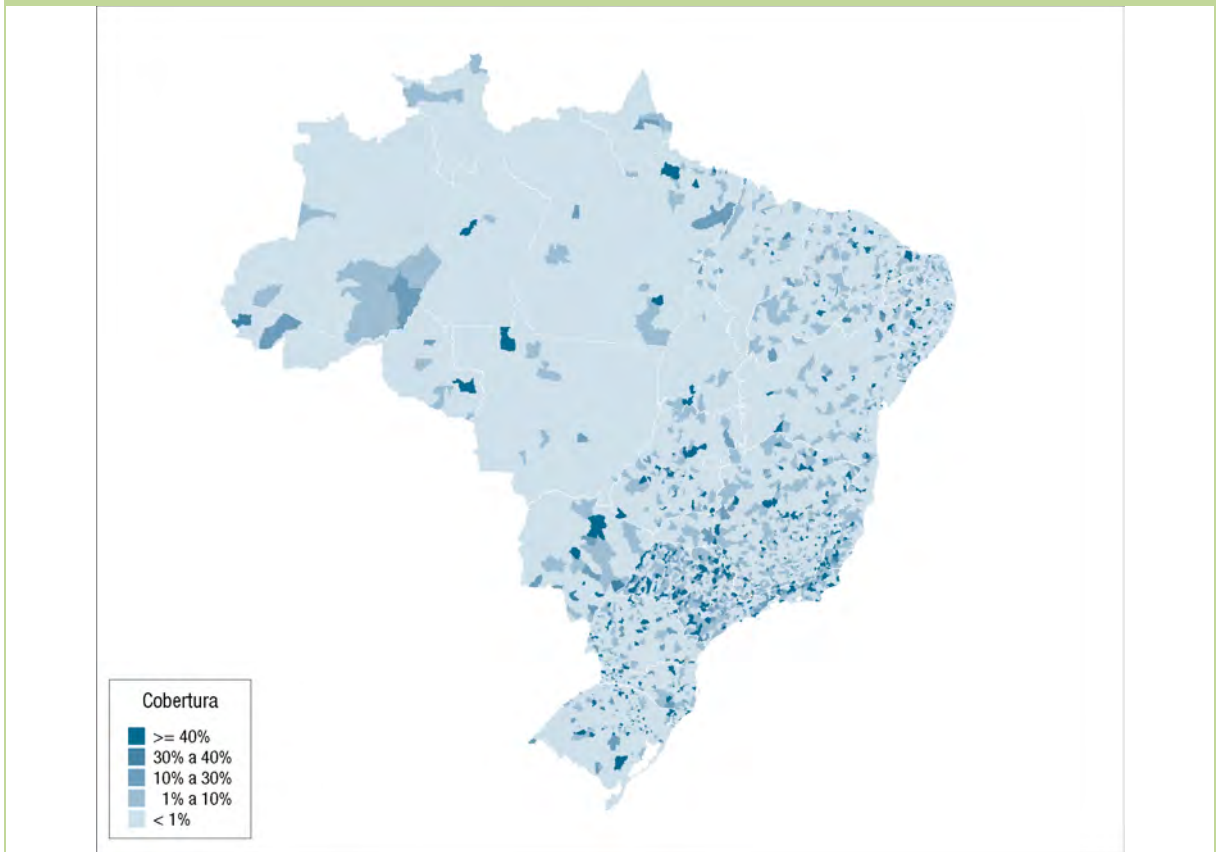


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

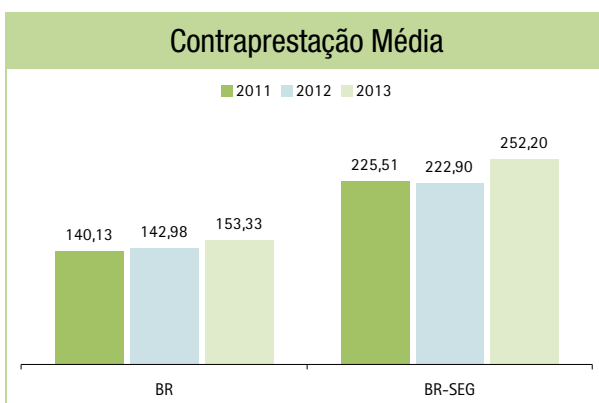
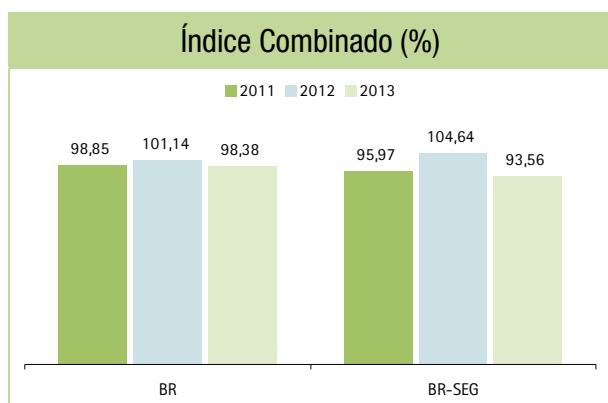
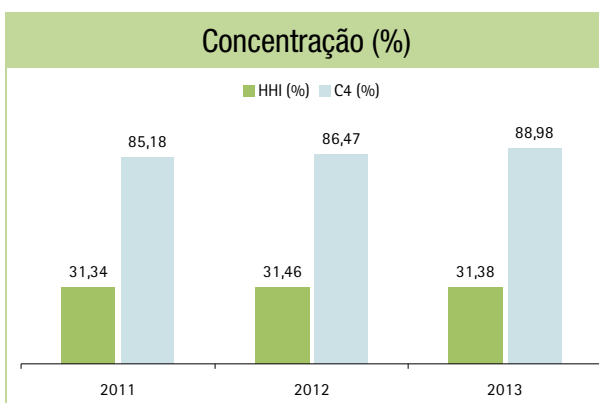
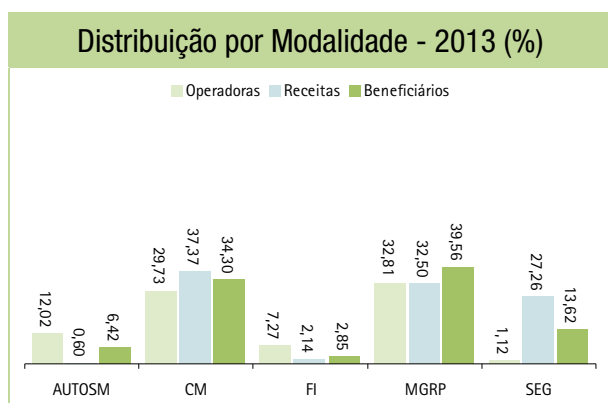
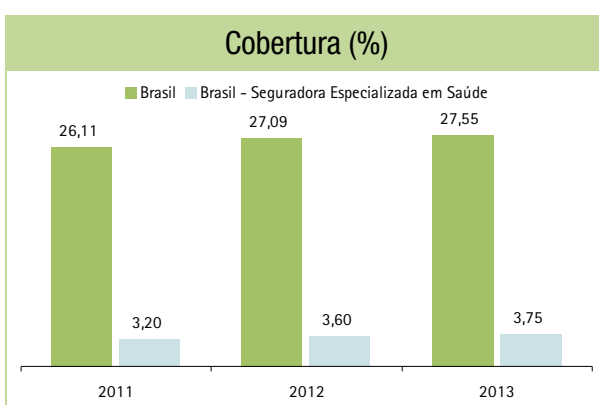
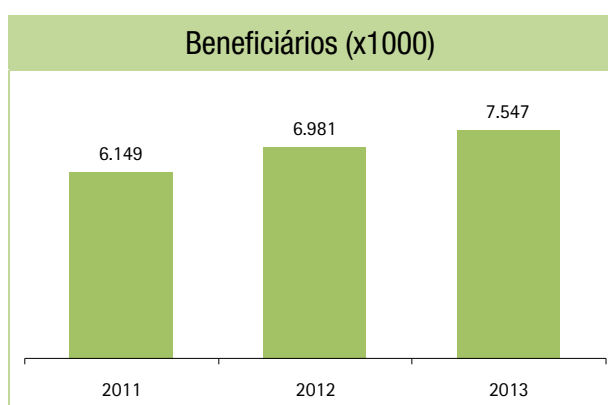


Mapa de Cobertura - 2013



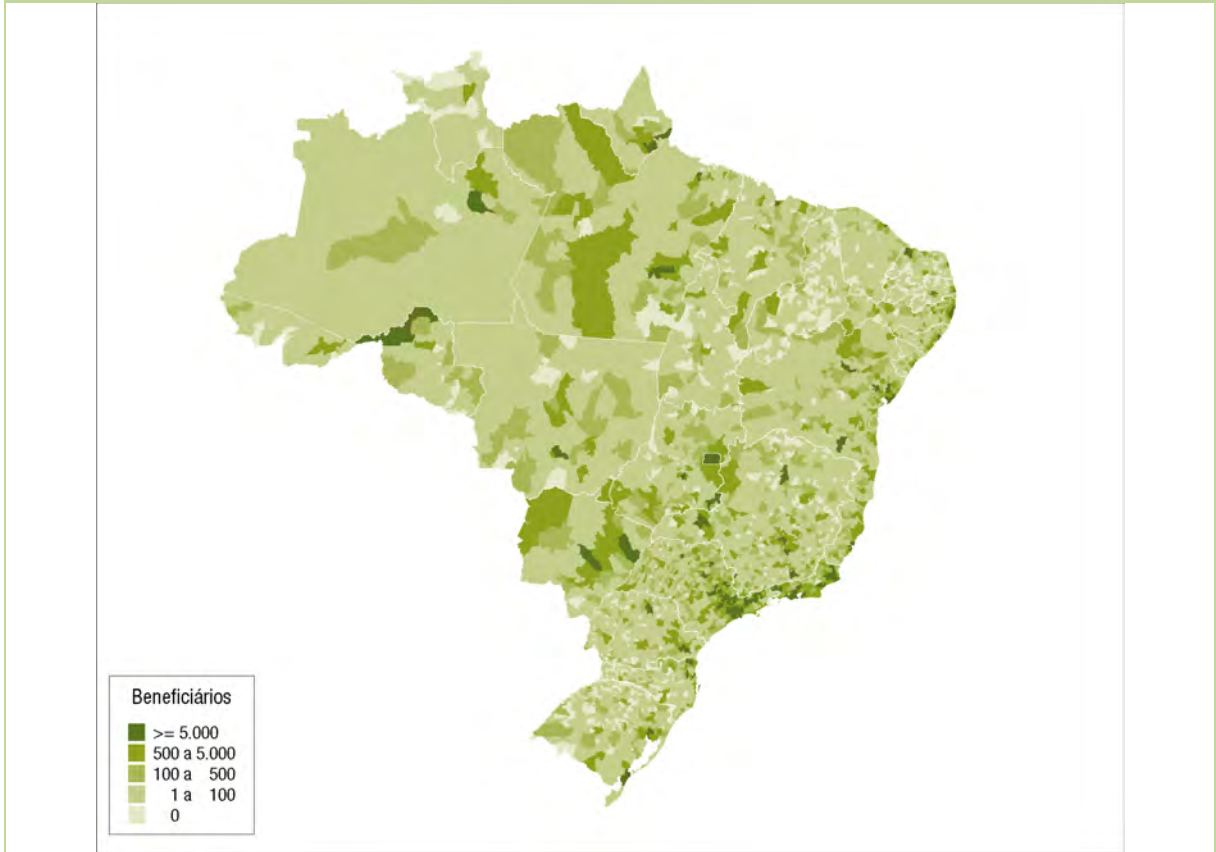
Brasil - Seguradora Especializada em Saúde

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	13	13	12	-7,69
Beneficiários (x1000)	6.149	6.981	7.547	22,74
População (x1000)	192.379	193.947	201.033	4,50
Cobertura (%)	3,20	3,60	3,75	17,46
Contraprestação Média (R\$)	225,51	222,90	252,20	11,84
DM (%)	82,61	90,81	81,21	-1,70
DC (%)	6,19	6,70	5,58	-9,93
DA (%)	7,16	7,14	6,77	-5,40
Combinado (%)	95,97	104,64	93,56	-2,51
HHI (%)	31,34	31,46	31,38	0,14
C4 (%)	85,18	86,47	88,98	4,46

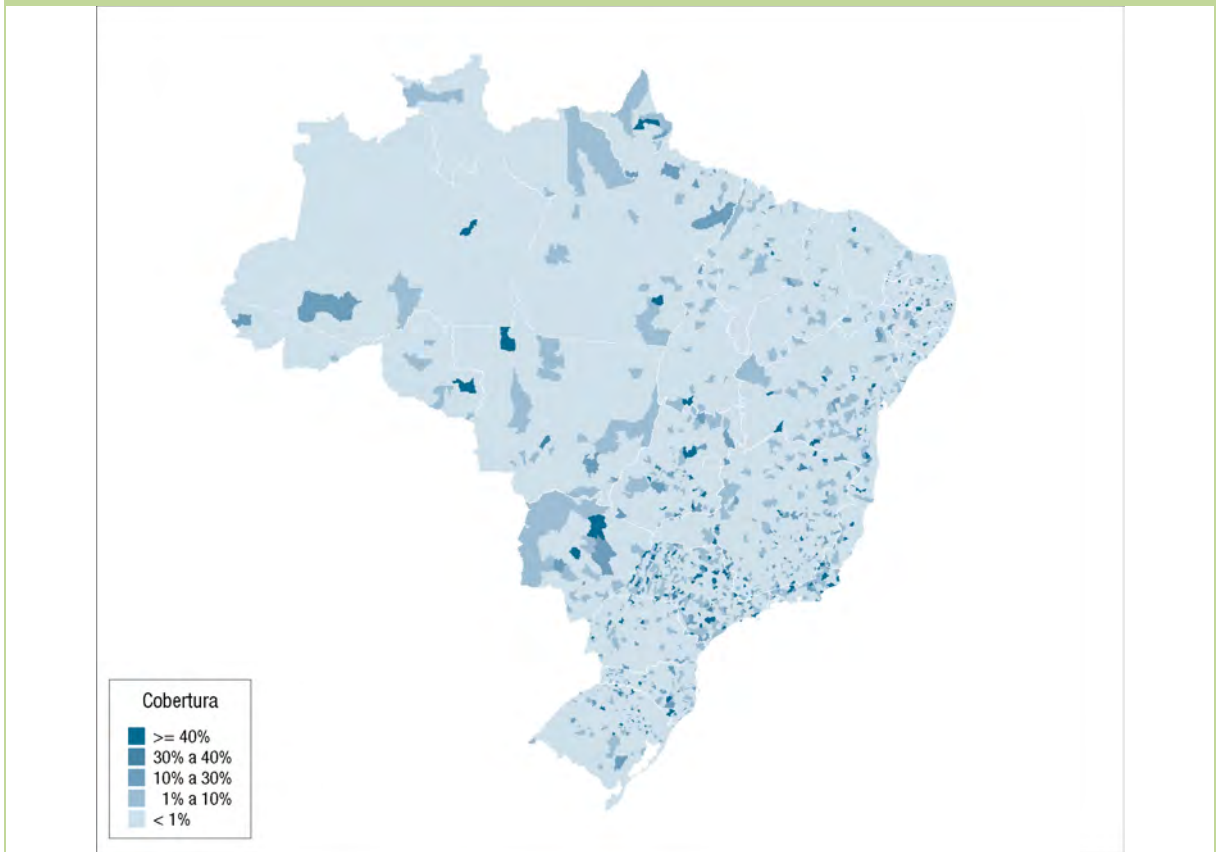


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

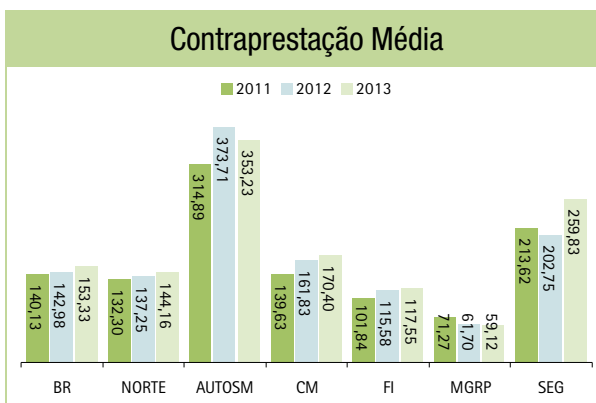
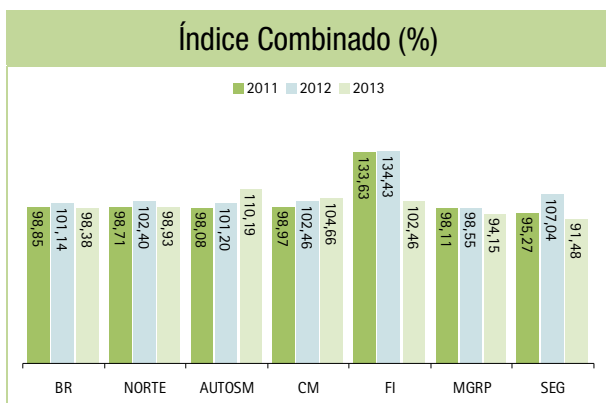
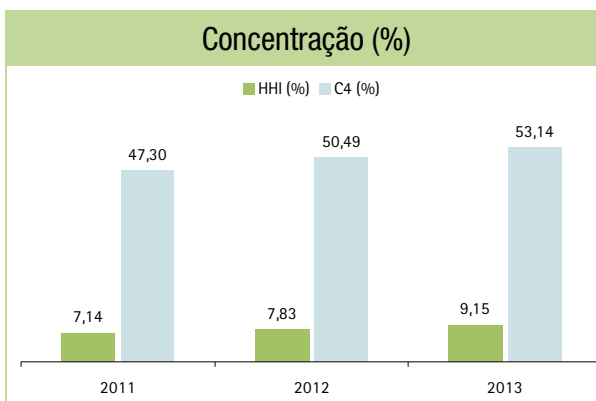
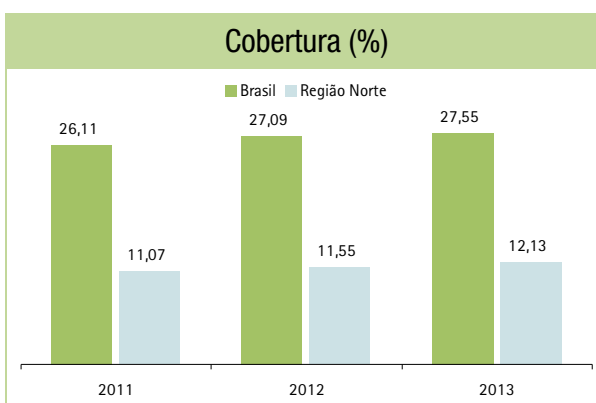
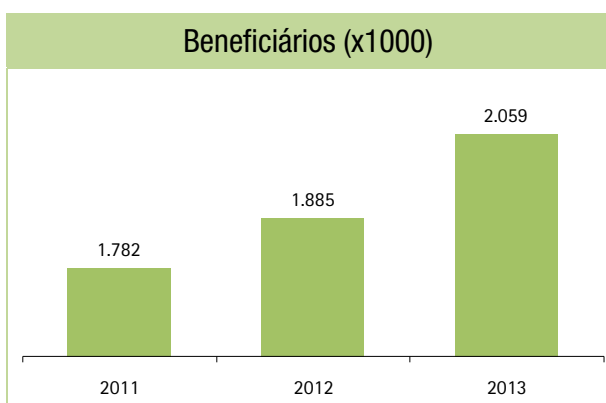


Mapa de Cobertura - 2013



Região Norte

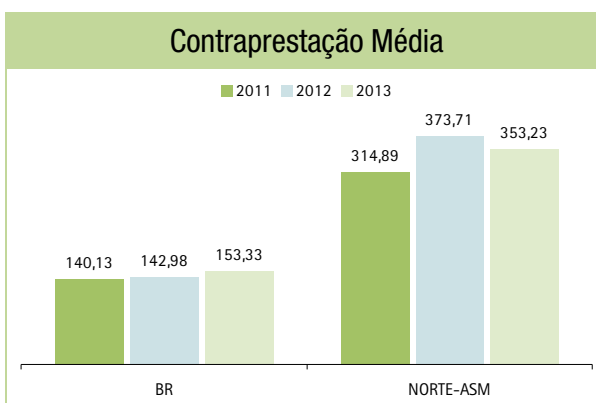
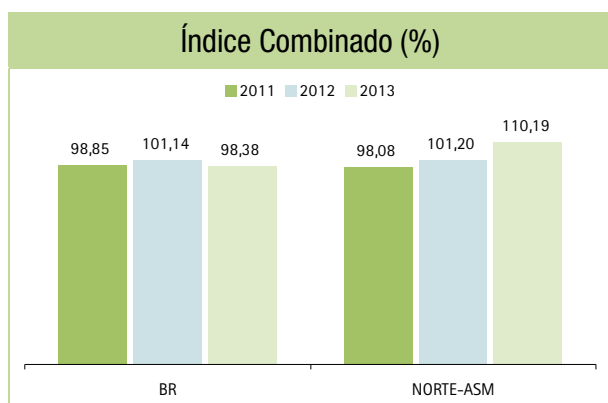
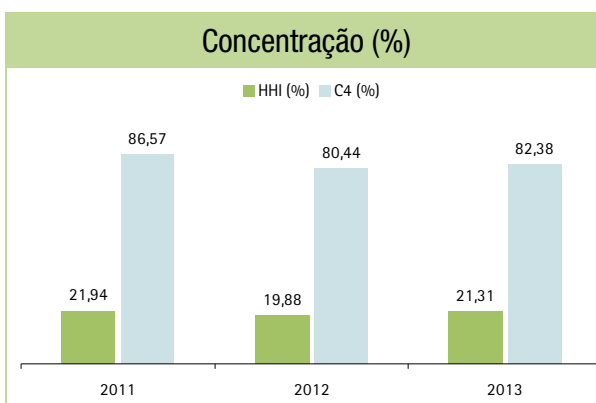
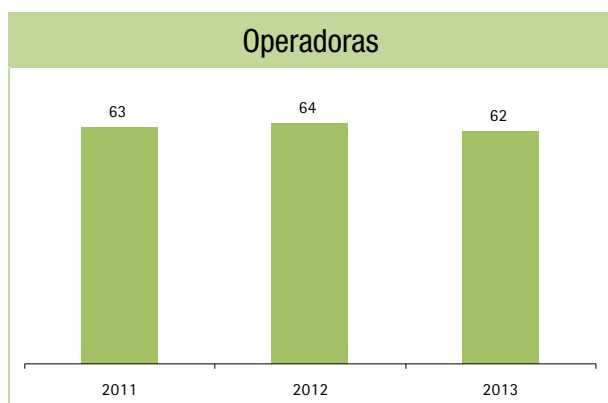
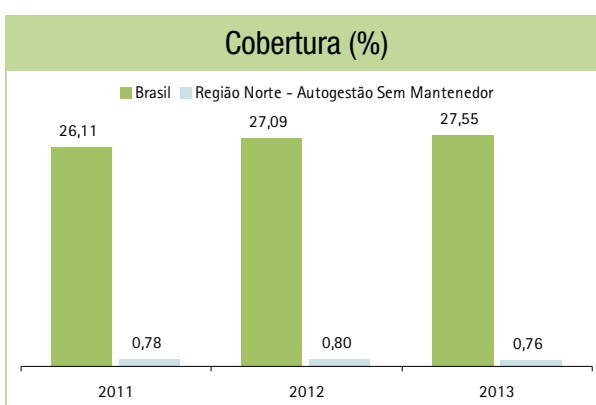
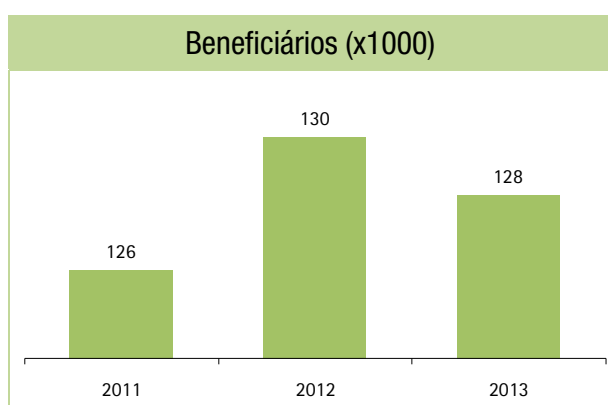
	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	491	487	480	-2,24
Beneficiários (x1000)	1.782	1.885	2.059	15,55
População (x1000)	16.095	16.318	16.983	5,52
Cobertura (%)	11,07	11,55	12,13	9,51
Contraprestação Média (R\$)	132,30	137,25	144,16	8,96
DM (%)	80,11	84,34	83,33	4,01
DC (%)	2,43	2,79	2,47	1,79
DA (%)	16,17	15,28	13,13	-18,80
Combinado (%)	98,71	102,40	98,93	0,22
HHI (%)	7,14	7,83	9,15	28,19
C4 (%)	47,30	50,49	53,14	12,36



Fontes: ANS e IBGE (população)

Região Norte - Autogestão Sem Mantenedor

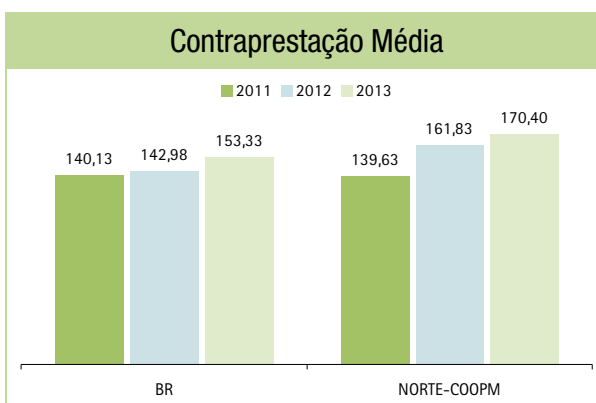
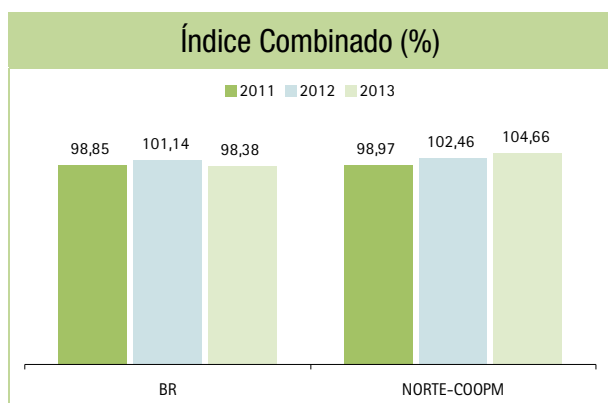
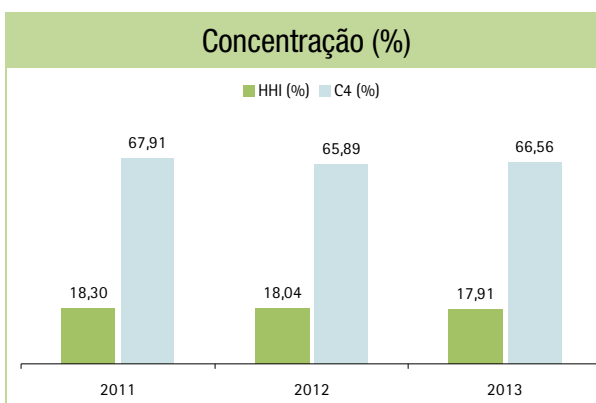
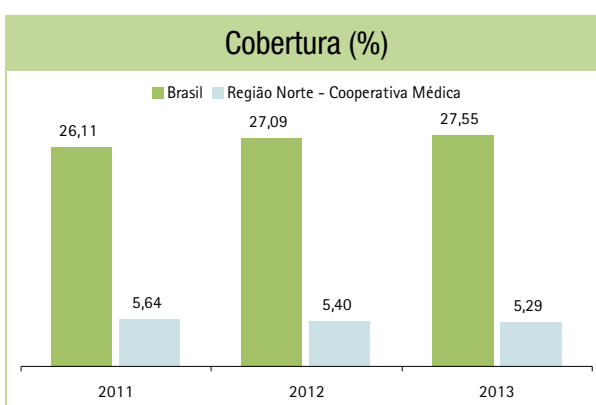
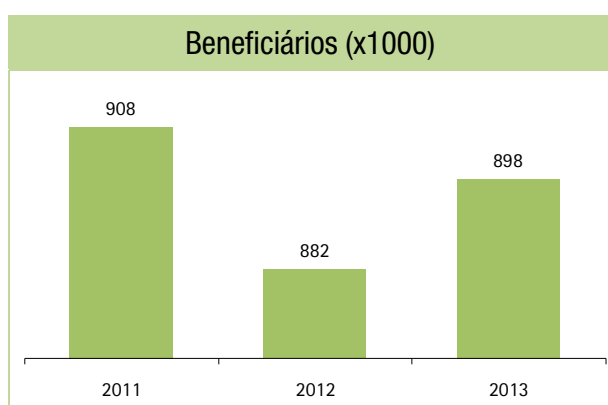
	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	63	64	62	-1,59
Beneficiários (x1000)	126	130	128	1,96
População (x1000)	16.095	16.318	16.983	5,52
Cobertura (%)	0,78	0,80	0,76	-3,37
Contraprestação Média (R\$)	314,89	373,71	353,23	12,18
DM (%)	88,84	88,09	96,34	8,44
DC (%)	0,00	0,02	0,01	127,99
DA (%)	9,23	13,09	13,84	49,83
Combinado (%)	98,08	101,20	110,19	12,34
HHI (%)	21,94	19,88	21,31	-2,86
C4 (%)	86,57	80,44	82,38	-4,84



Fontes: ANS e IBGE (população)

Região Norte - Cooperativa Médica

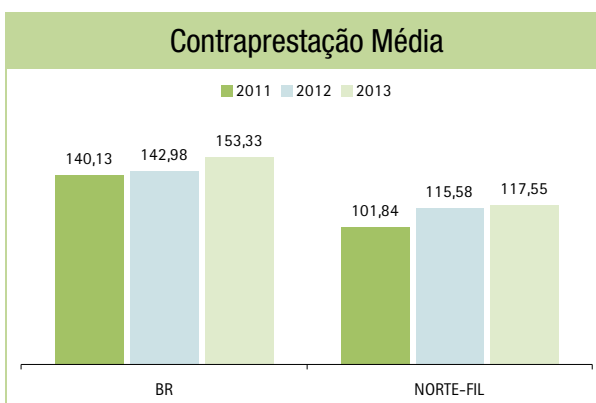
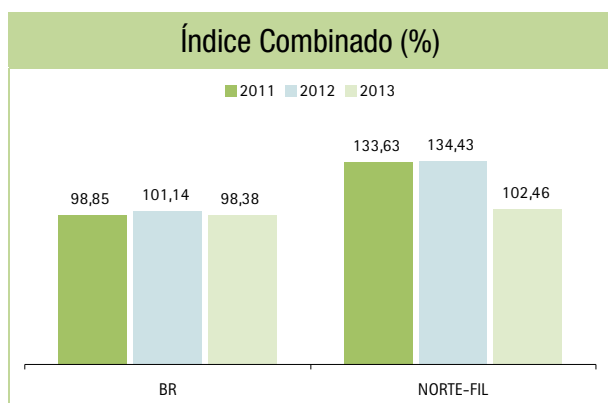
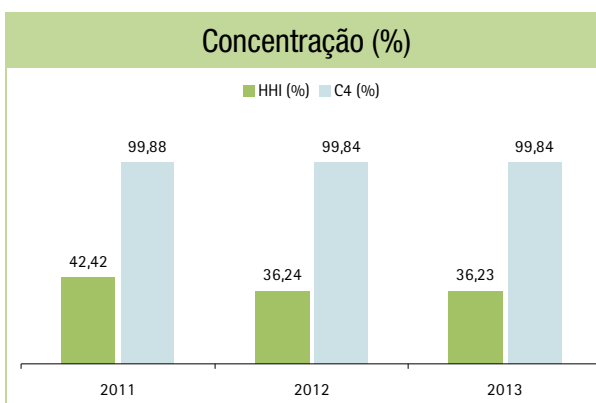
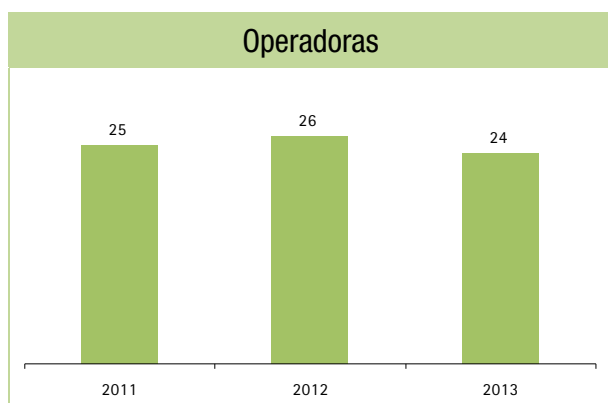
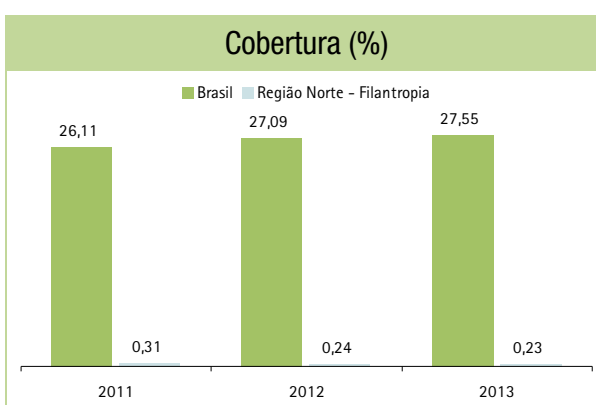
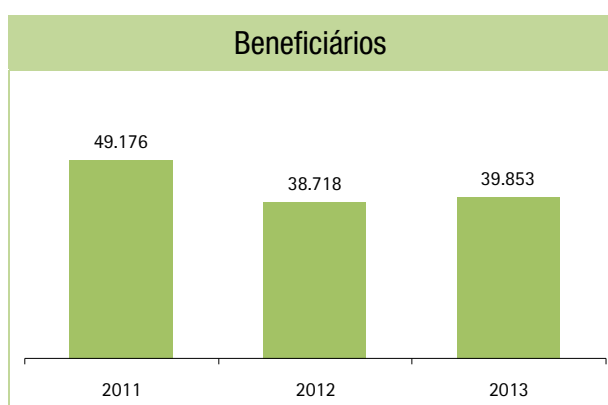
	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	246	252	253	2,85
Beneficiários (x1000)	908	882	898	-1,07
População (x1000)	16.095	16.318	16.983	5,52
Cobertura (%)	5,64	5,40	5,29	-6,24
Contraprestação Média (R\$)	139,63	161,83	170,40	22,03
DM (%)	81,31	85,73	89,61	10,20
DC (%)	1,06	0,92	0,73	-31,67
DA (%)	16,59	15,81	14,32	-13,67
Combinado (%)	98,97	102,46	104,66	5,75
HHI (%)	18,30	18,04	17,91	-2,14
C4 (%)	67,91	65,89	66,56	-1,99



Fontes: ANS e IBGE (população)

Região Norte - Filantropia

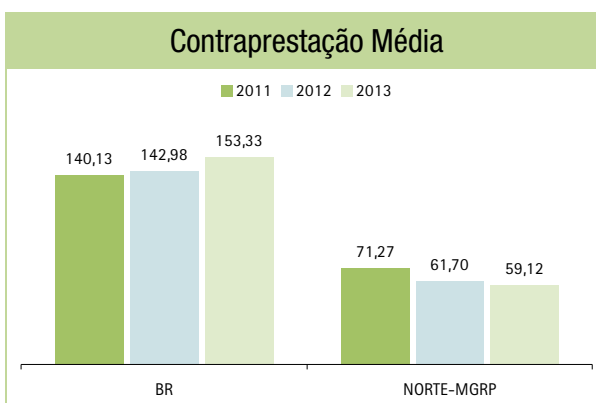
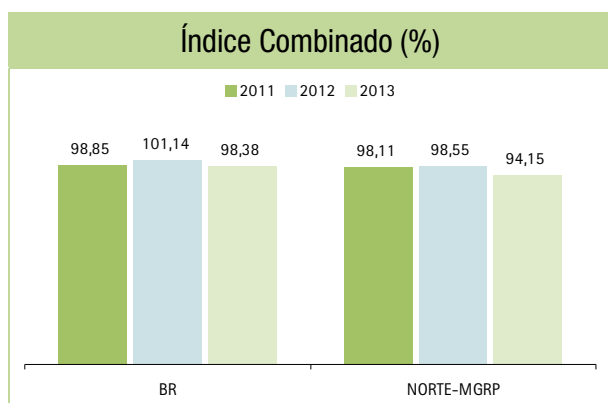
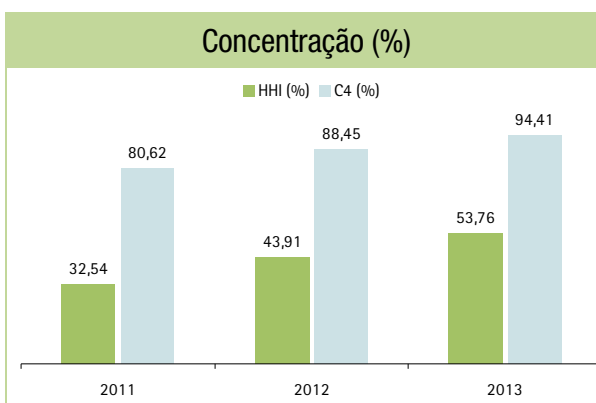
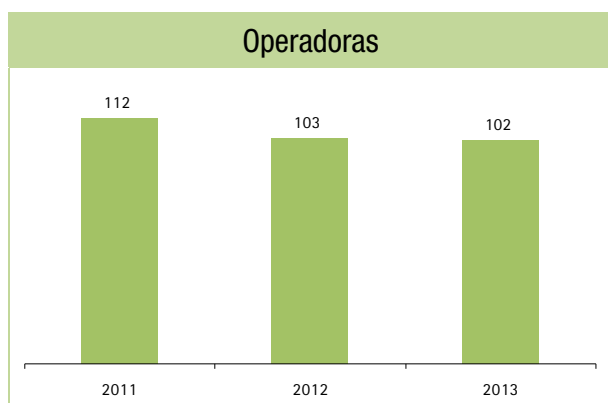
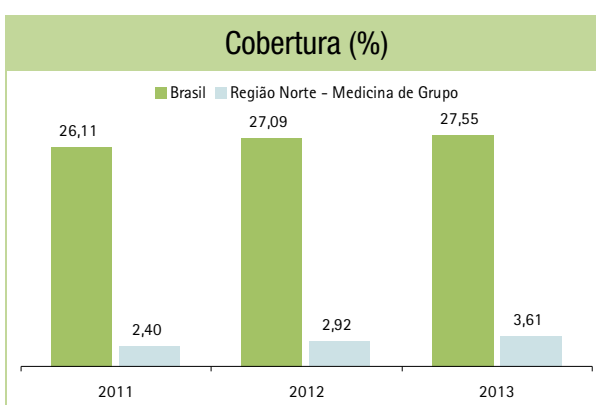
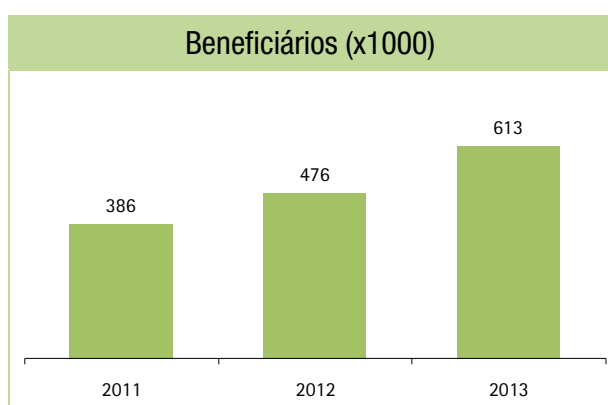
	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	25	26	24	-4,00
Beneficiários	49.176	38.718	39.853	-18,96
População (x1000)	16.095	16.318	16.983	5,52
Cobertura (%)	0,31	0,24	0,23	-23,20
Contraprestação Média (R\$)	101,84	115,58	117,55	15,43
DM (%)	78,90	72,53	84,92	7,63
DC (%)	0,48	0,36	0,22	-53,50
DA (%)	54,26	61,54	17,32	-68,09
Combinado (%)	133,63	134,43	102,46	-23,33
HHI (%)	42,42	36,24	36,23	-14,60
C4 (%)	99,88	99,84	99,84	-0,04



Fontes: ANS e IBGE (população)

Região Norte - Medicina de Grupo

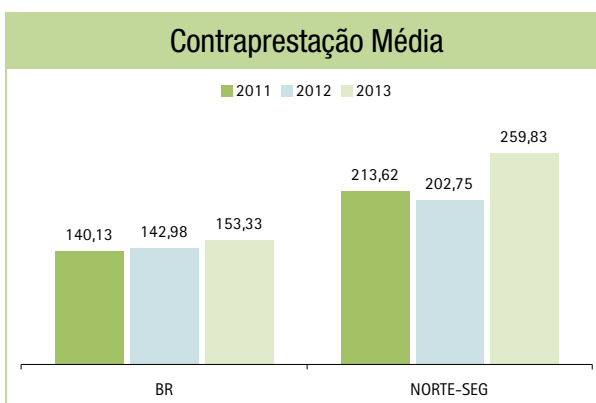
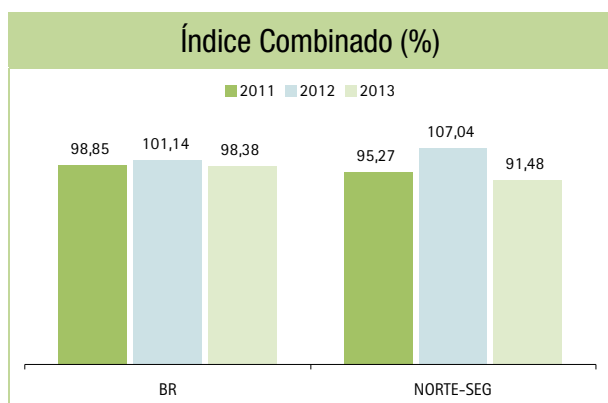
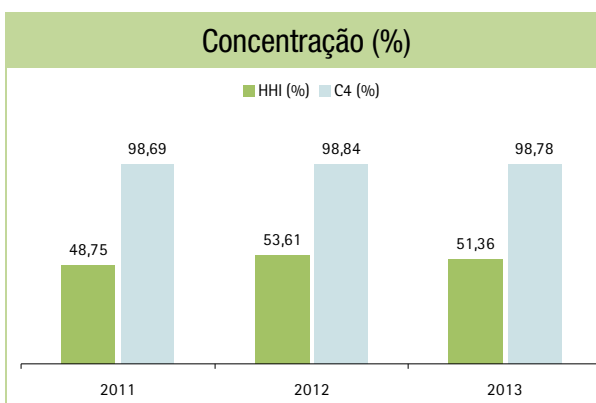
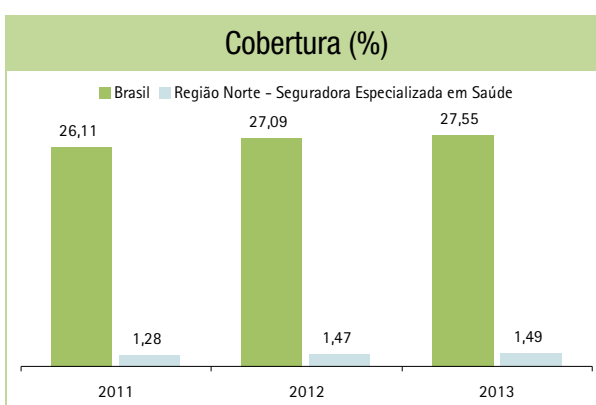
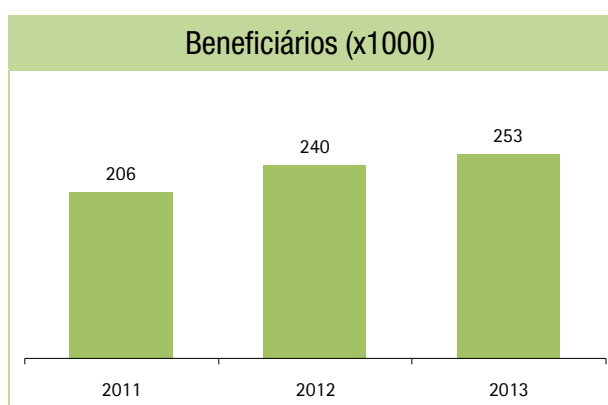
	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	112	103	102	-8,93
Beneficiários (x1000)	386	476	613	58,54
População (x1000)	16.095	16.318	16.983	5,52
Cobertura (%)	2,40	2,92	3,61	50,24
Contraprestação Média (R\$)	71,27	61,70	59,12	-17,05
DM (%)	76,05	77,60	75,86	-0,25
DC (%)	3,57	4,06	3,86	7,98
DA (%)	18,48	16,89	14,43	-21,93
Combinado (%)	98,11	98,55	94,15	-4,03
HHI (%)	32,54	43,91	53,76	65,19
C4 (%)	80,62	88,45	94,41	17,11



Fontes: ANS e IBGE (população)

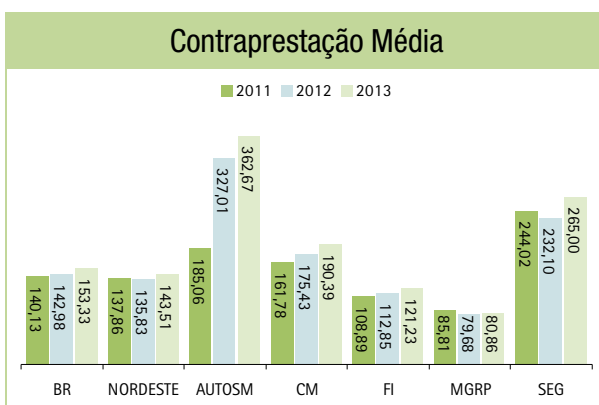
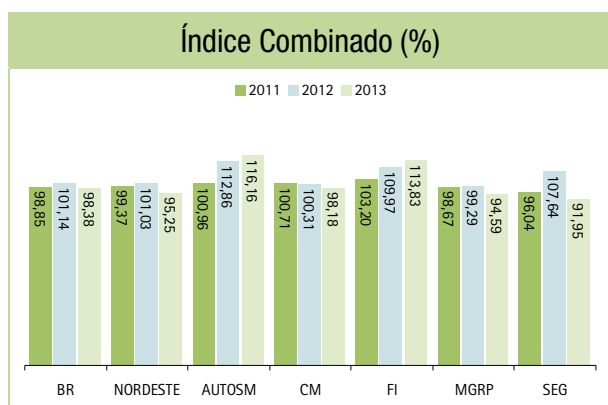
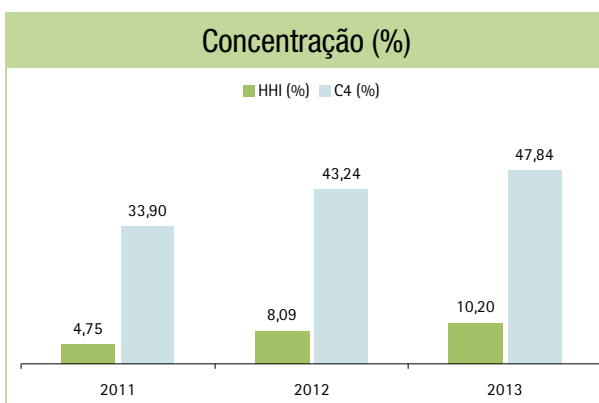
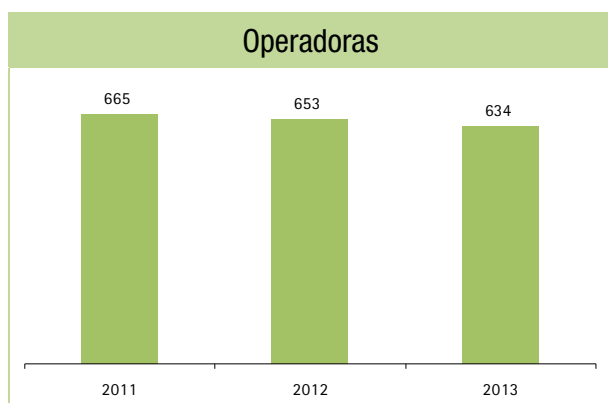
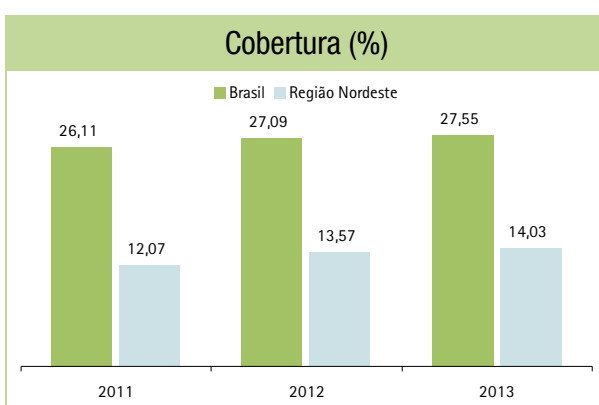
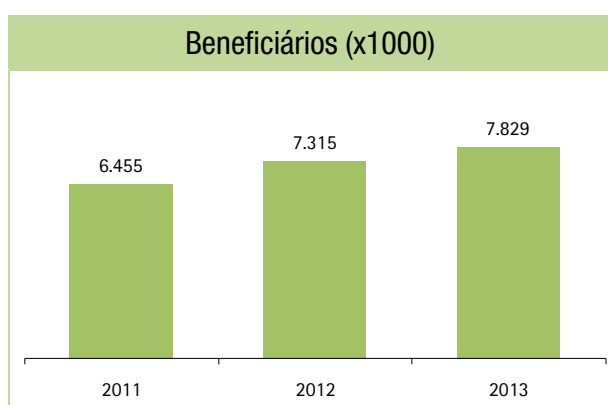
Região Norte - Seguradora Especializada em Saúde

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	13	12	11	-15,38
Beneficiários (x1000)	206	240	253	22,87
População (x1000)	16.095	16.318	16.983	5,52
Cobertura (%)	1,28	1,47	1,49	16,44
Contraprestação Média (R\$)	213,62	202,75	259,83	21,63
DM (%)	82,73	94,02	80,52	-2,66
DC (%)	5,88	6,52	4,97	-15,43
DA (%)	6,66	6,51	5,99	-10,13
Combinado (%)	95,27	107,04	91,48	-3,97
HHI (%)	48,75	53,61	51,36	5,34
C4 (%)	98,69	98,84	98,78	0,09



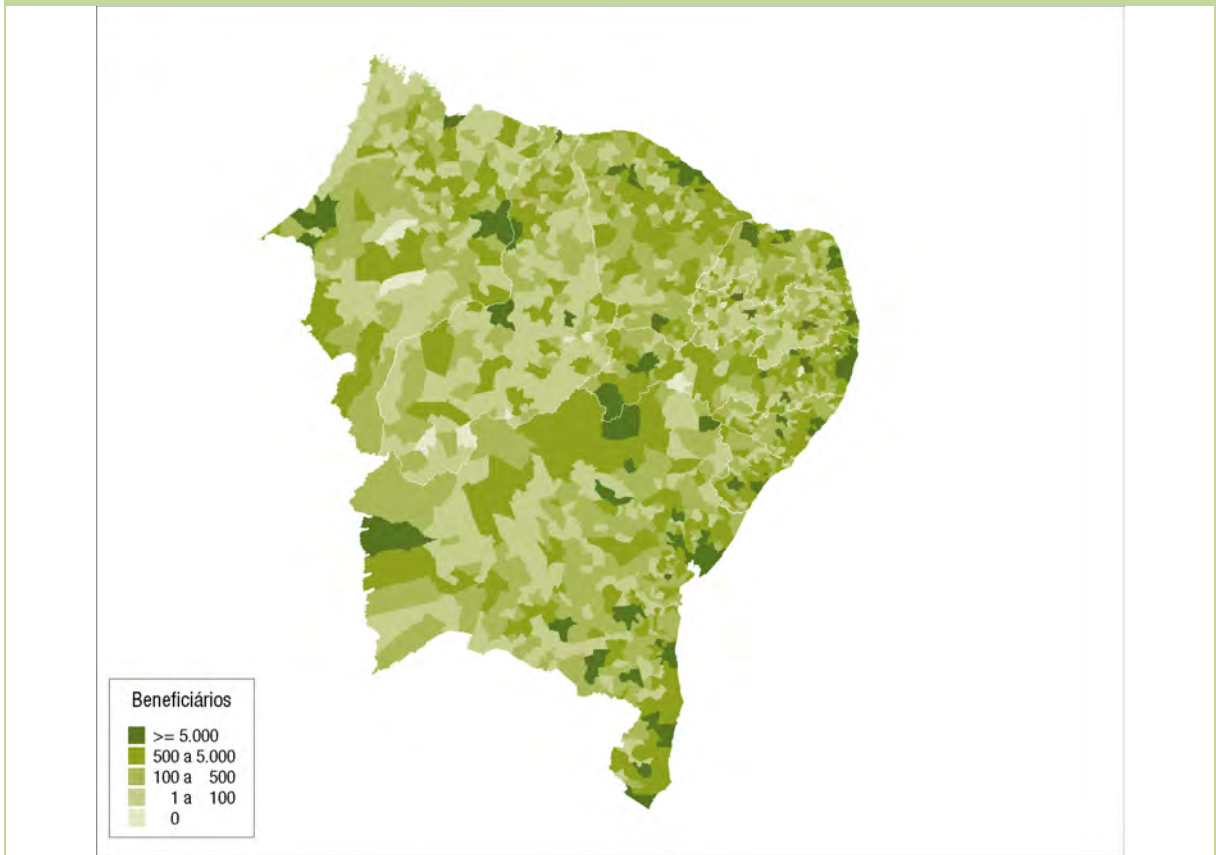
Fontes: ANS e IBGE (população)

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	665	653	634	-4,66
Beneficiários (x1000)	6.455	7.315	7.829	21,28
População (x1000)	53.502	53.907	55.795	4,29
Cobertura (%)	12,07	13,57	14,03	16,30
Contraprestação Média (R\$)	137,86	135,83	143,51	4,10
DM (%)	80,77	82,97	79,64	-1,40
DC (%)	2,43	2,79	2,47	1,79
DA (%)	16,17	15,28	13,13	-18,80
Combinado (%)	99,37	101,03	95,25	-4,15
HHI (%)	4,75	8,09	10,20	114,70
C4 (%)	33,90	43,24	47,84	41,10

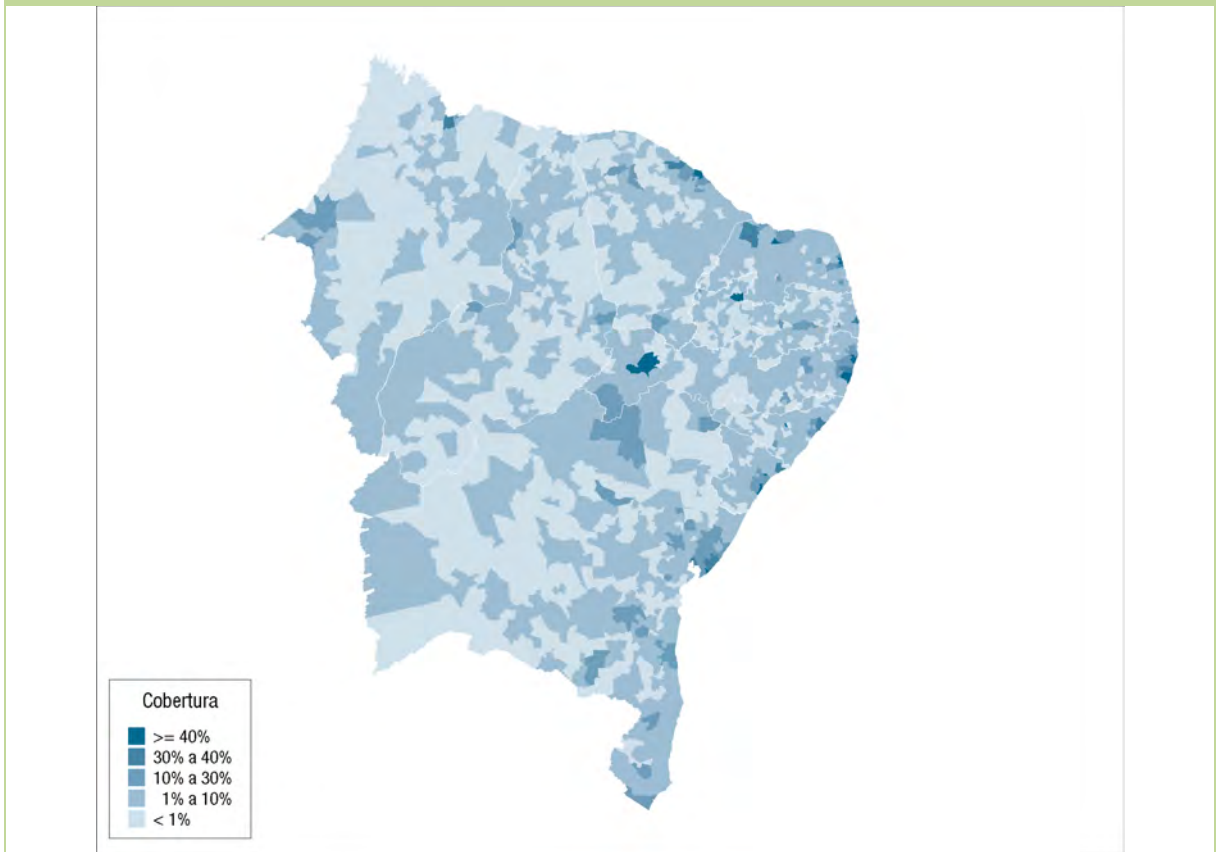


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

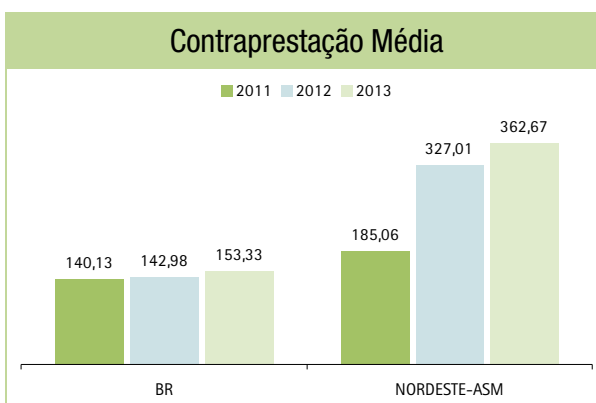
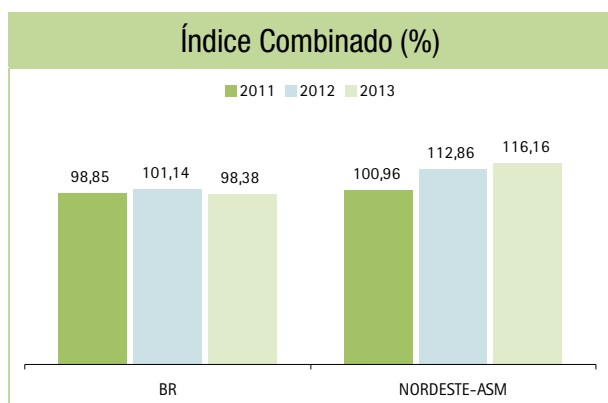
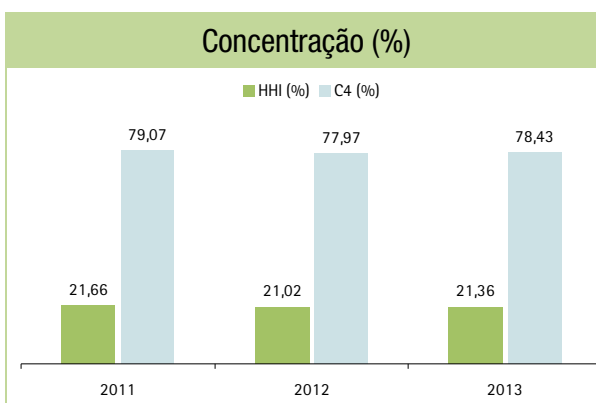
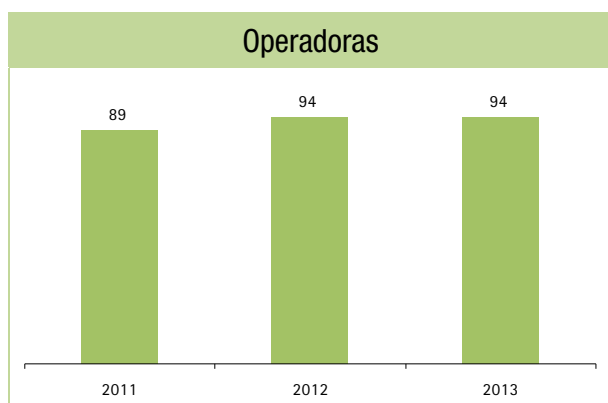
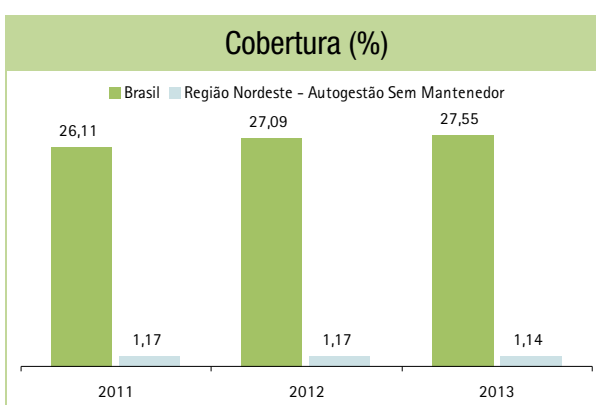
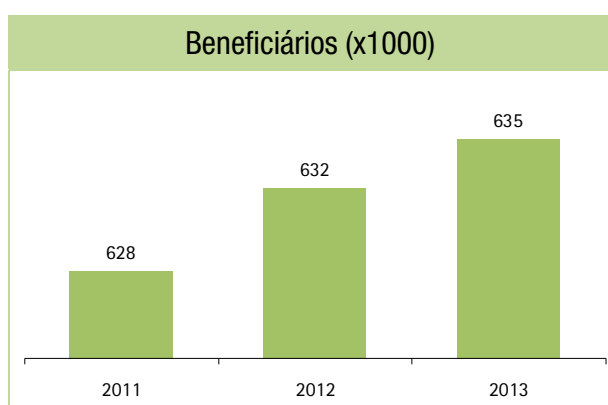


Mapa de Cobertura - 2013



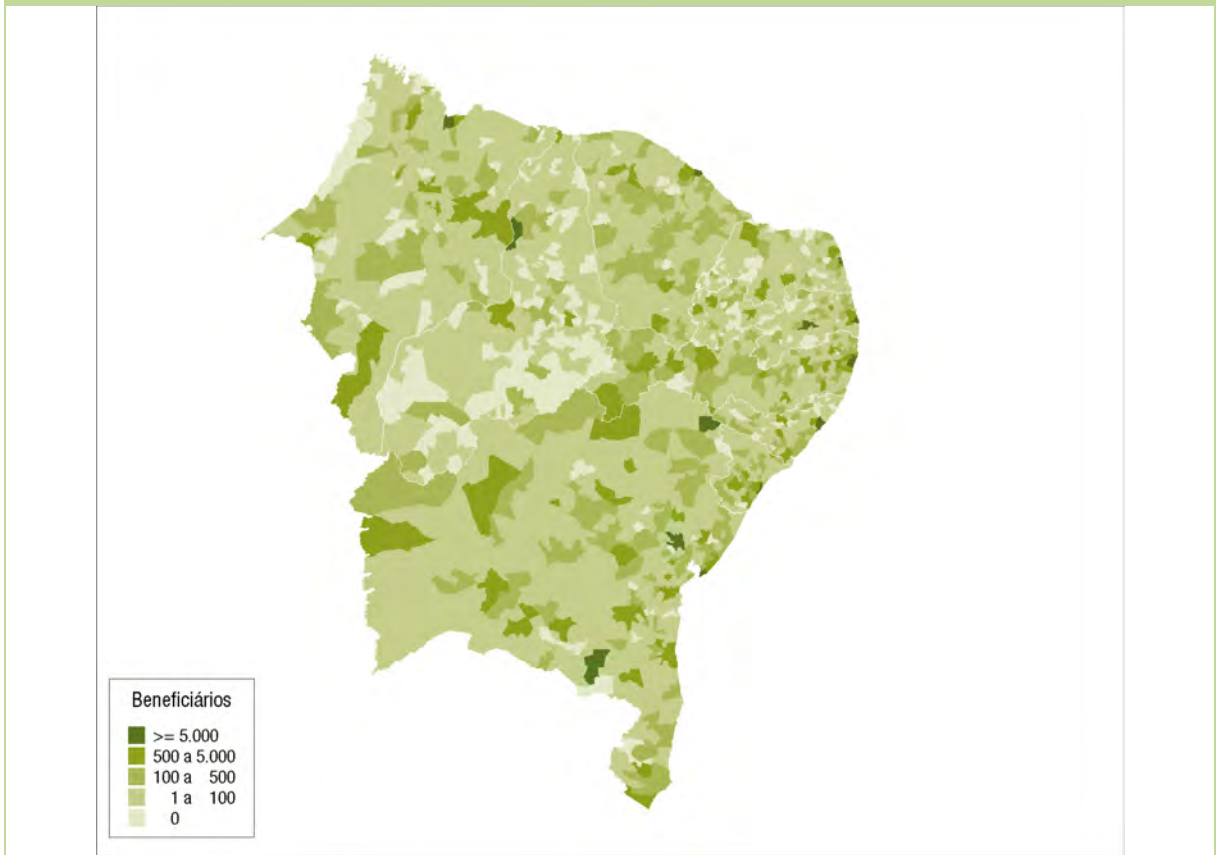
Região Nordeste - Autogestão Sem Mantenedor

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	89	94	94	5,62
Beneficiários (x1000)	628	632	635	1,04
População (x1000)	53.502	53.907	55.795	4,29
Cobertura (%)	1,17	1,17	1,14	-3,11
Contraprestação Média (R\$)	185,06	327,01	362,67	95,98
DM (%)	87,33	94,14	102,06	16,87
DC (%)	0,00	0,04	0,01	1.599,72
DA (%)	13,63	18,67	14,09	3,40
Combinado (%)	100,96	112,86	116,16	15,06
HHI (%)	21,66	21,02	21,36	-1,38
C4 (%)	79,07	77,97	78,43	-0,81

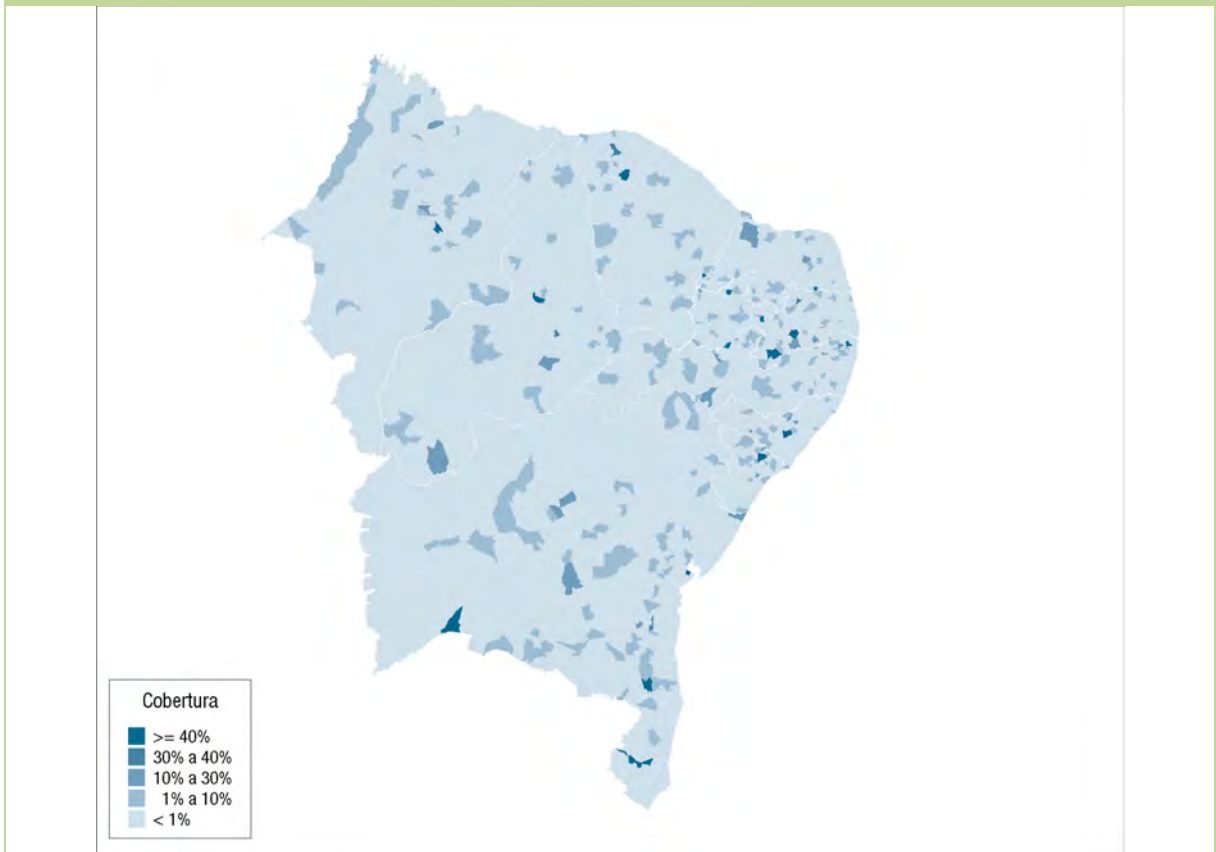


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

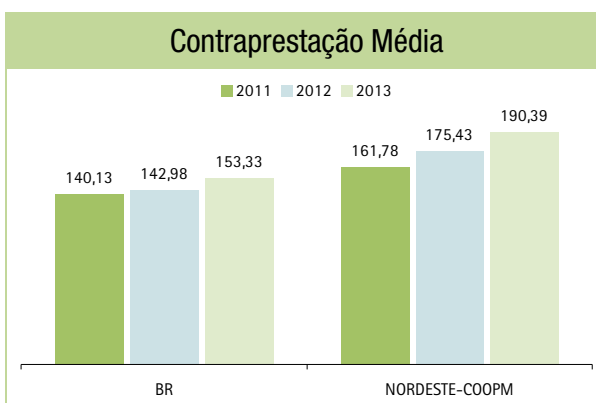
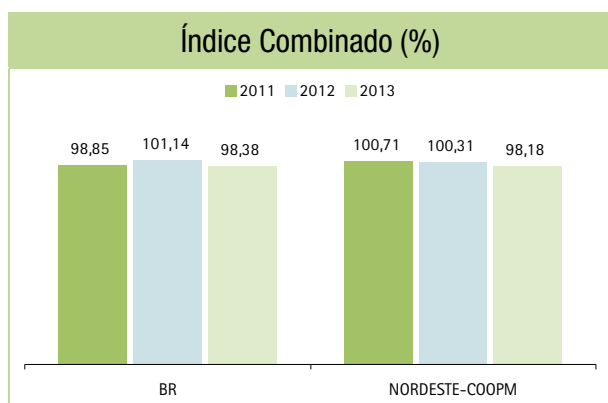
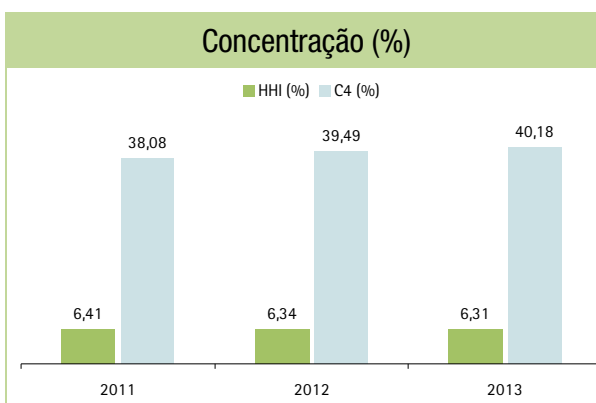
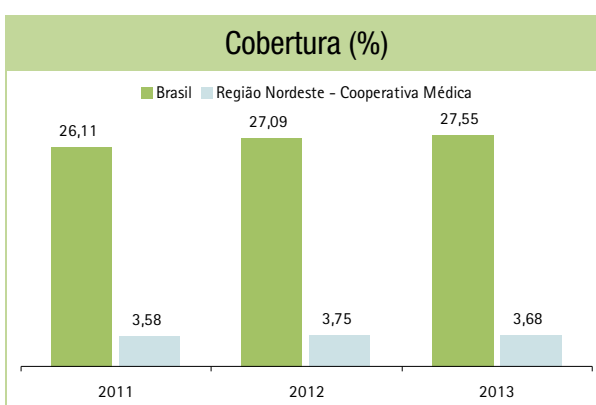
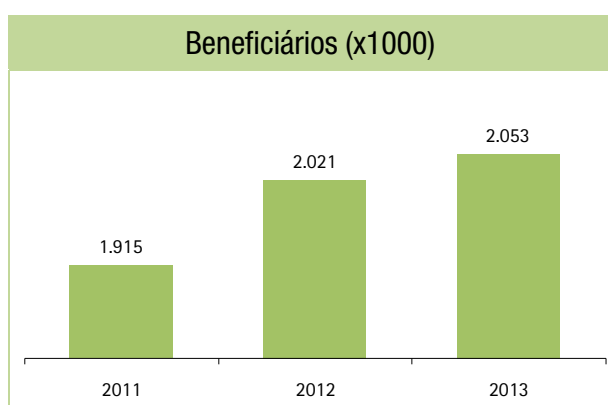


Mapa de Cobertura - 2013



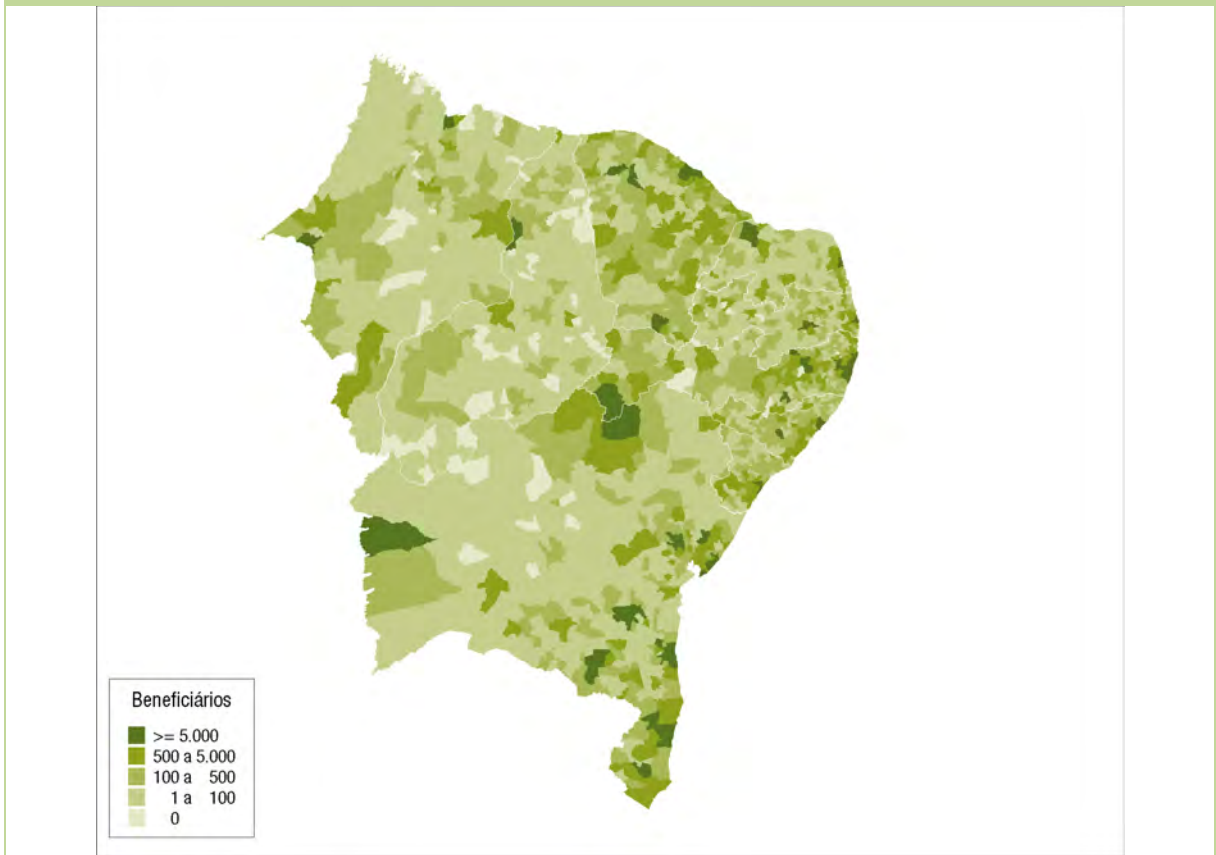
Região Nordeste - Cooperativa Médica

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	277	278	274	-1,08
Beneficiários (x1000)	1.915	2.021	2.053	7,20
População (x1000)	53.502	53.907	55.795	4,29
Cobertura (%)	3,58	3,75	3,68	2,79
Contraprestação Média (R\$)	161,78	175,43	190,39	17,69
DM (%)	84,45	84,63	84,21	-0,28
DC (%)	1,15	1,14	1,21	5,23
DA (%)	15,11	14,53	12,76	-15,57
Combinado (%)	100,71	100,31	98,18	-2,51
HHI (%)	6,41	6,34	6,31	-1,55
C4 (%)	38,08	39,49	40,18	5,51

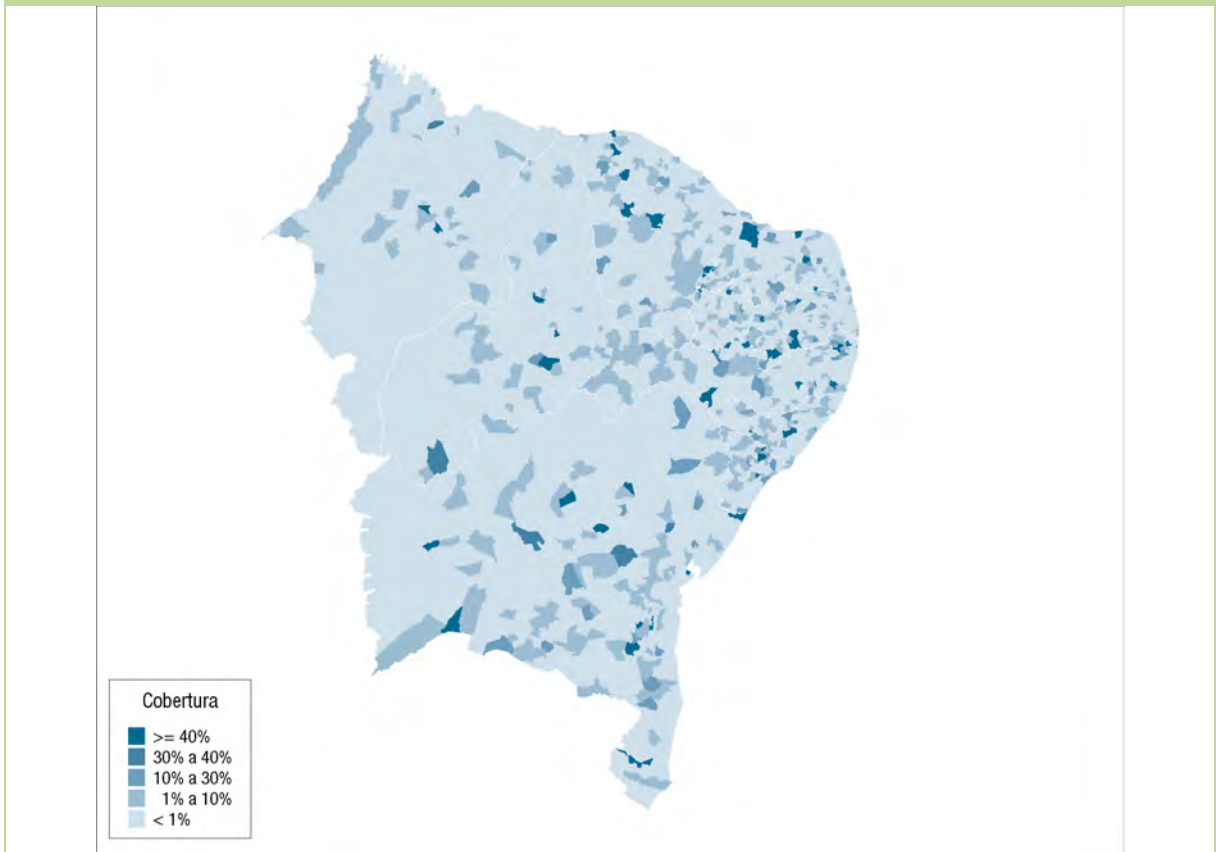


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

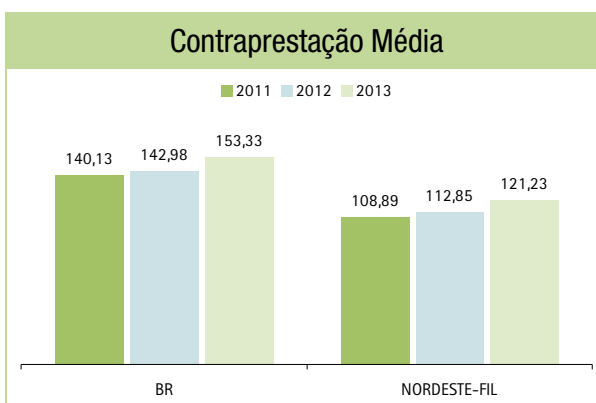
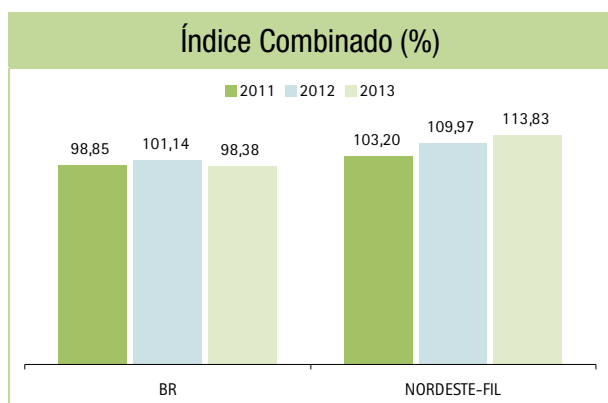
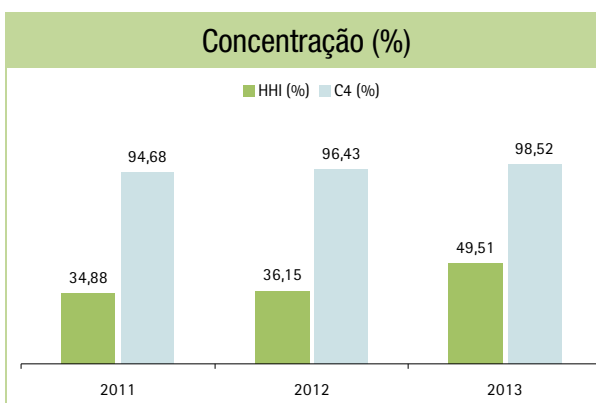
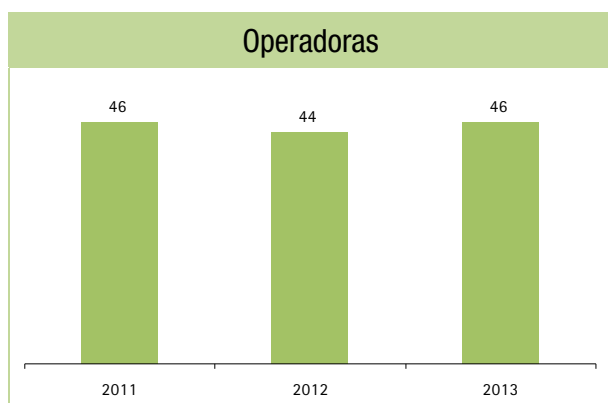
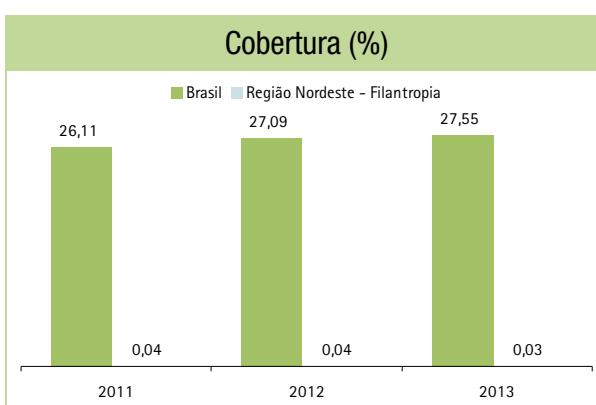
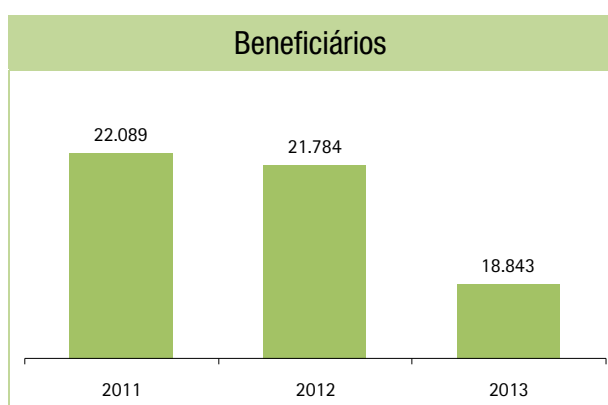


Mapa de Cobertura - 2013



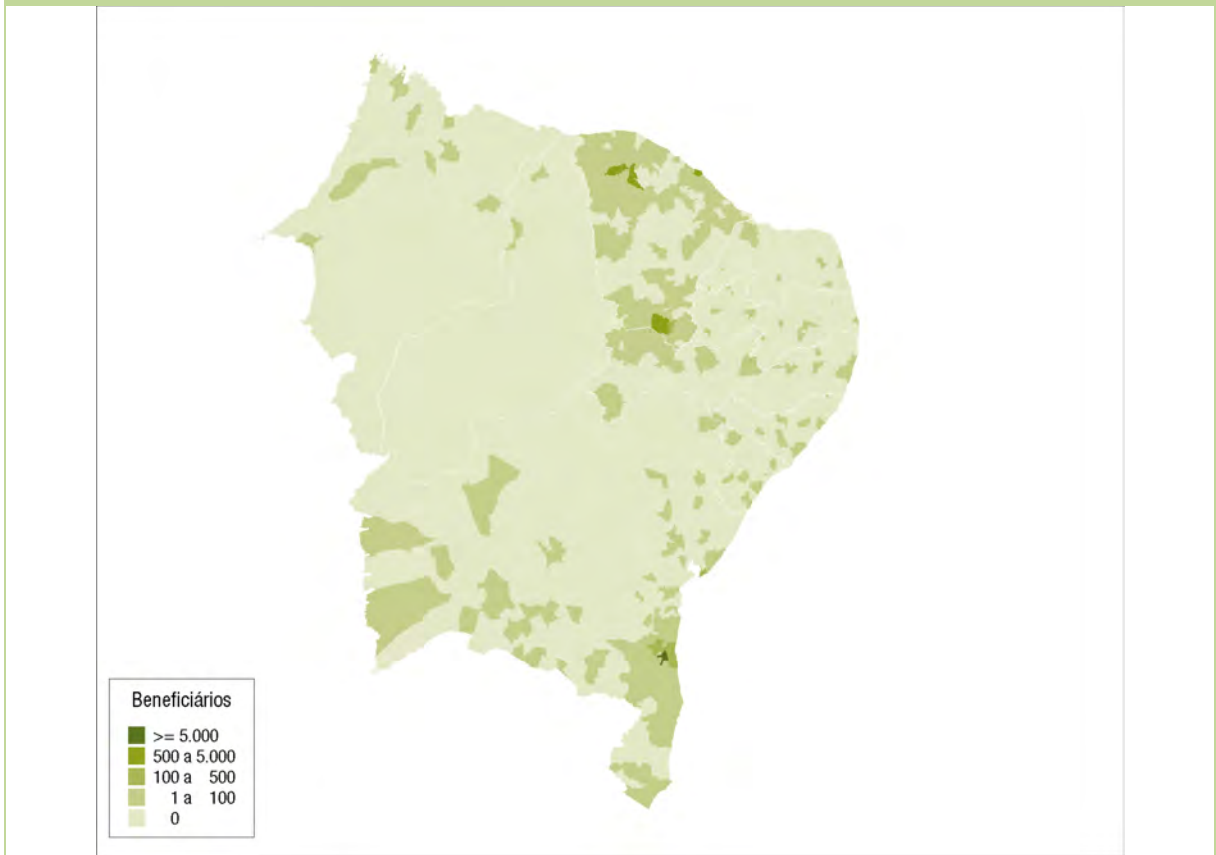
Região Nordeste - Filantropia

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	46	44	46	0,00
Beneficiários	22.089	21.784	18.843	-14,70
População (x1000)	53.502	53.907	55.795	4,29
Cobertura (%)	0,04	0,04	0,03	-18,20
Contraprestação Média (R\$)	108,89	112,85	121,23	11,34
DM (%)	81,36	91,94	92,93	14,23
DC (%)	0,45	0,46	0,62	36,77
DA (%)	21,40	17,57	20,28	-5,21
Combinado (%)	103,20	109,97	113,83	10,30
HHI (%)	34,88	36,15	49,51	41,94
C4 (%)	94,68	96,43	98,52	4,05

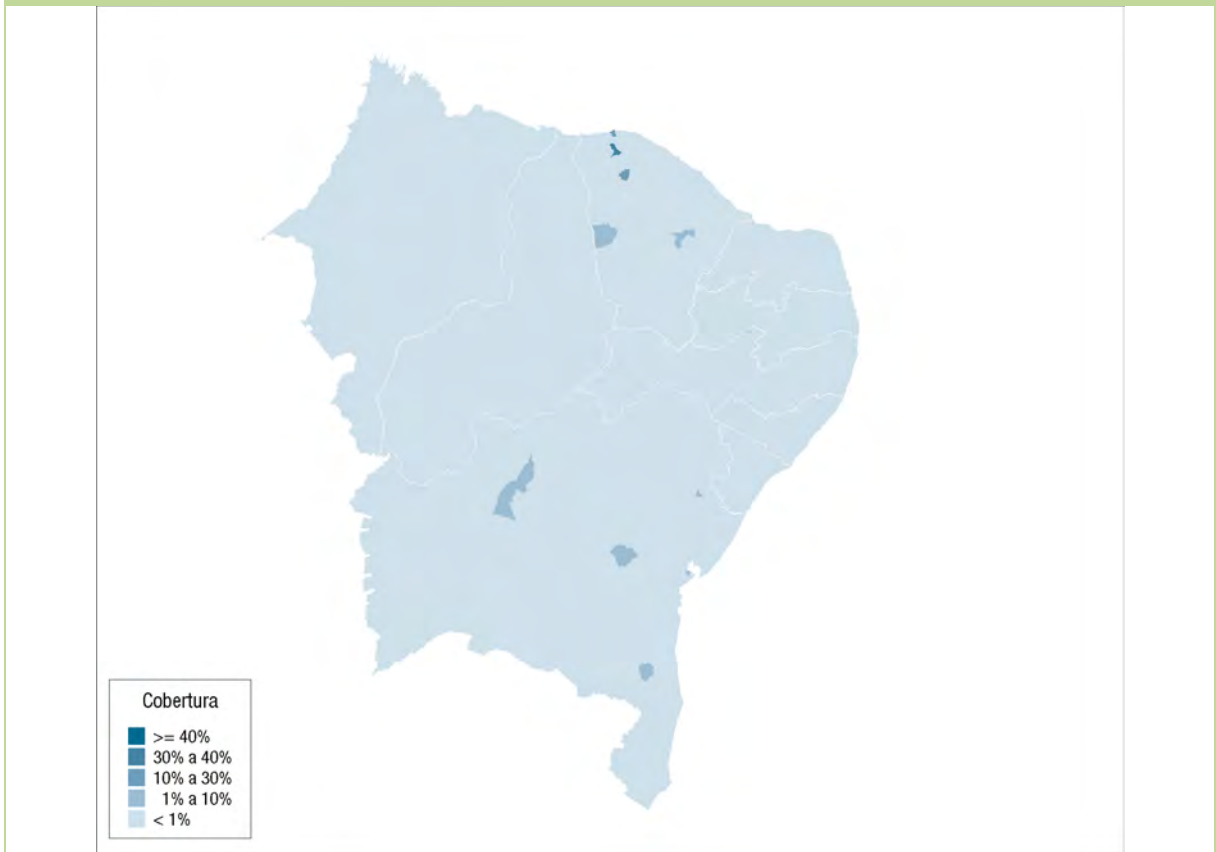


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

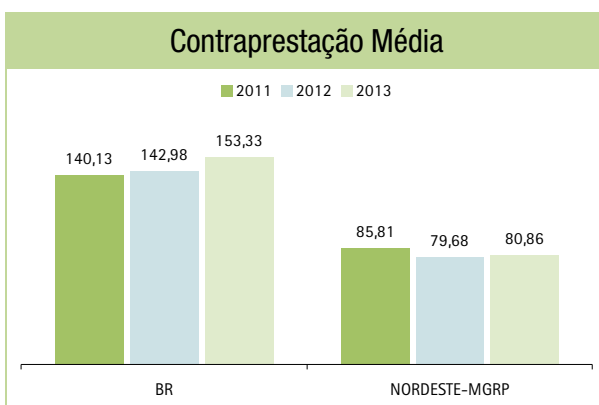
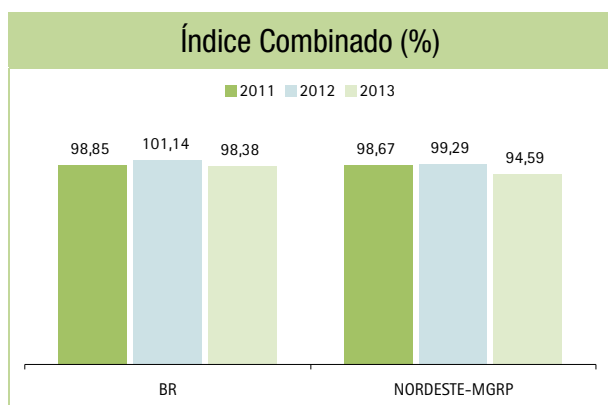
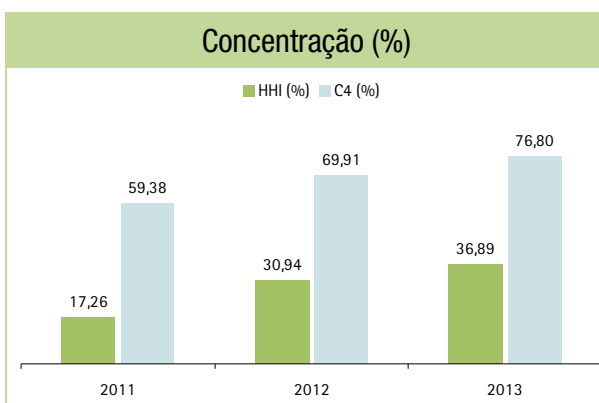
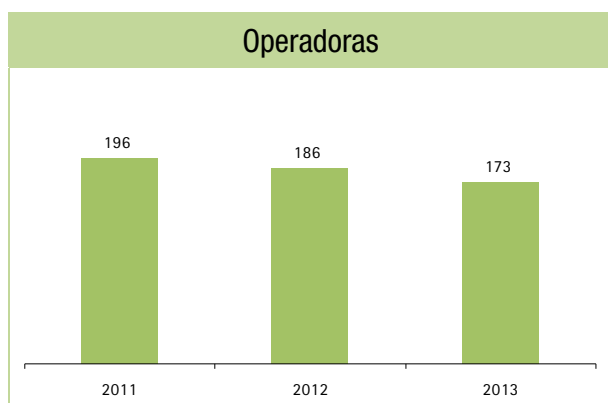
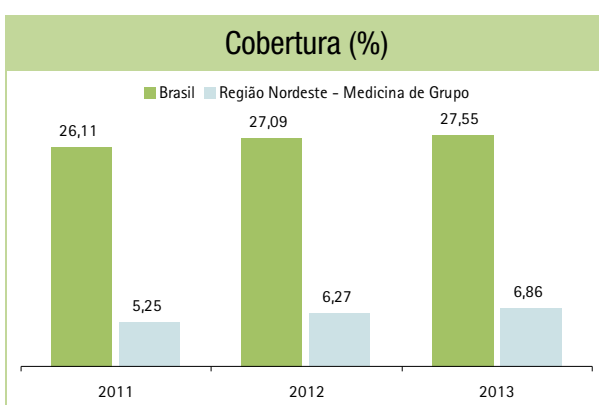
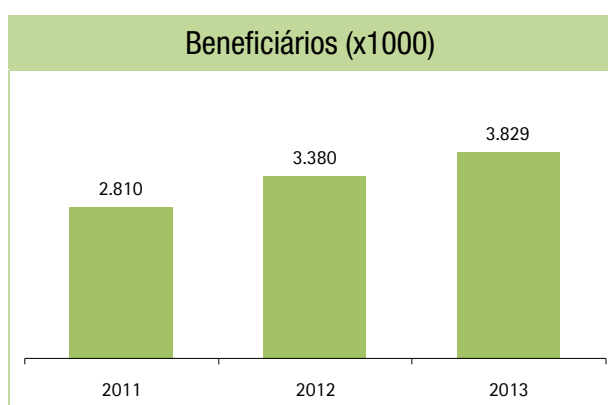


Mapa de Cobertura - 2013



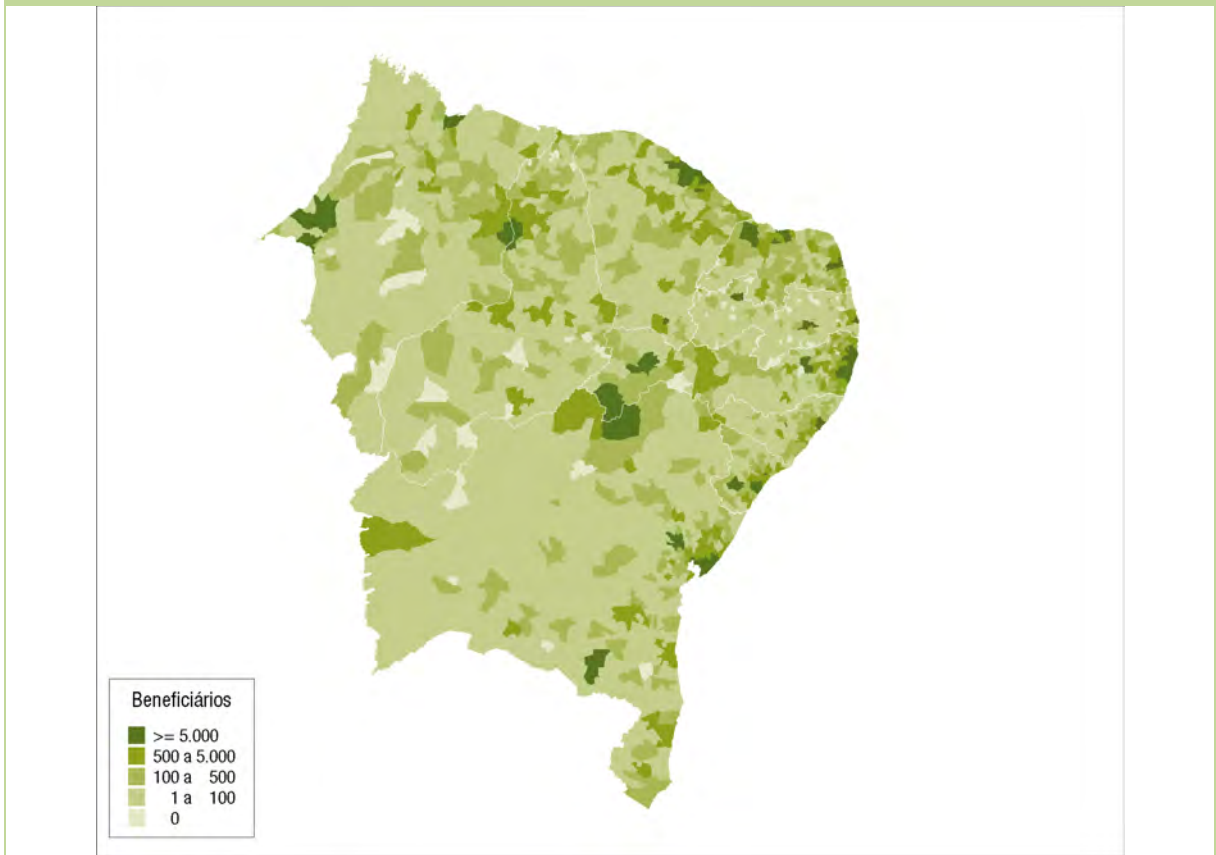
Região Nordeste - Medicina de Grupo

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	196	186	173	-11,73
Beneficiários (x1000)	2.810	3.380	3.829	36,27
População (x1000)	53.502	53.907	55.795	4,29
Cobertura (%)	5,25	6,27	6,86	30,67
Contraprestação Média (R\$)	85,81	79,68	80,86	-5,76
DM (%)	76,90	78,06	76,22	-0,88
DC (%)	3,94	4,58	4,34	10,06
DA (%)	17,83	16,65	14,03	-21,30
Combinado (%)	98,67	99,29	94,59	-4,13
HHI (%)	17,26	30,94	36,89	113,69
C4 (%)	59,38	69,91	76,80	29,34

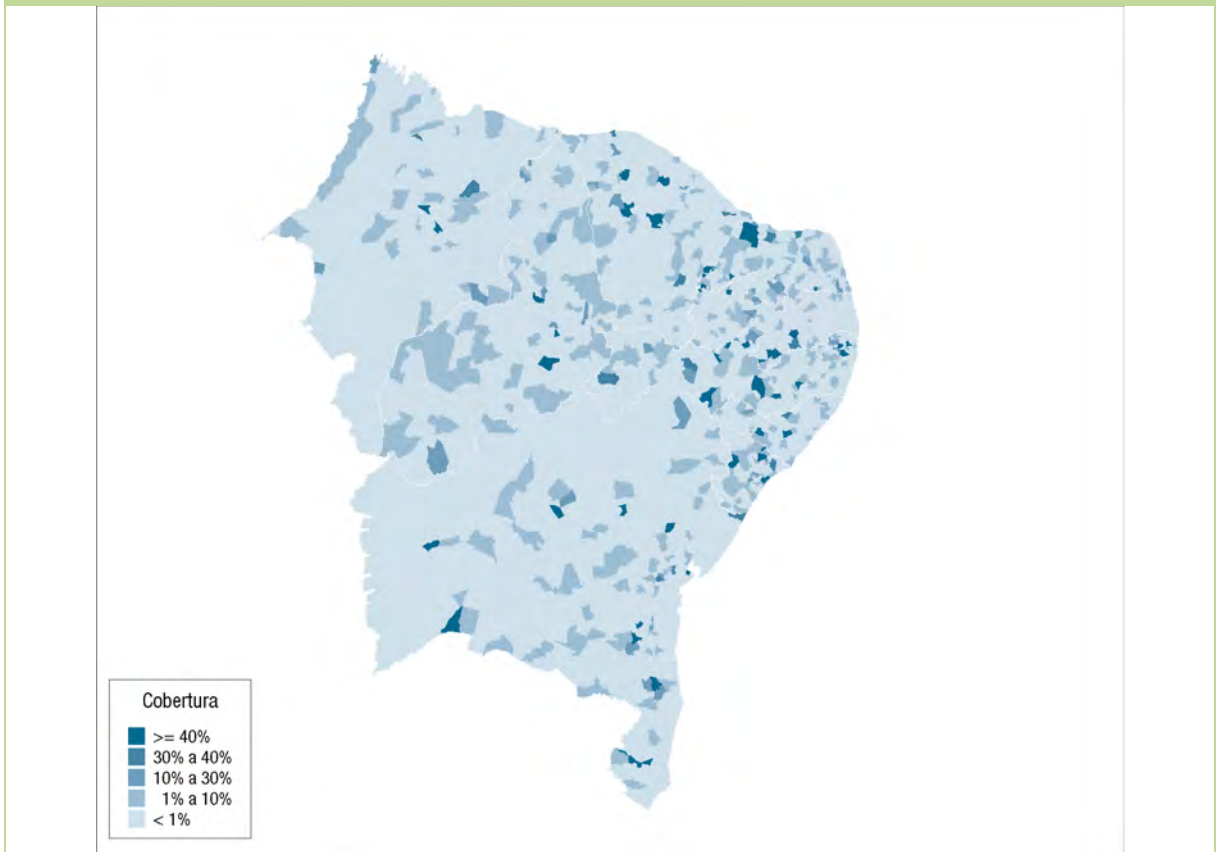


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

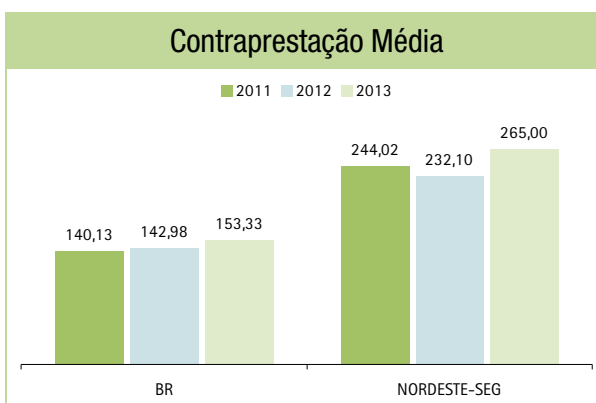
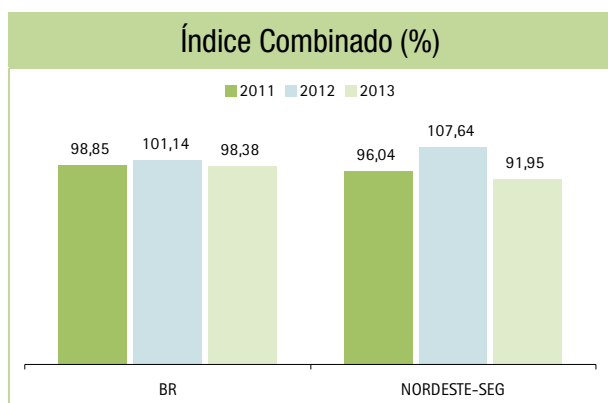
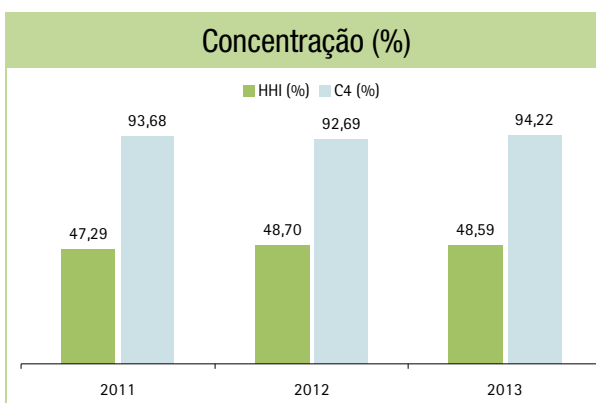
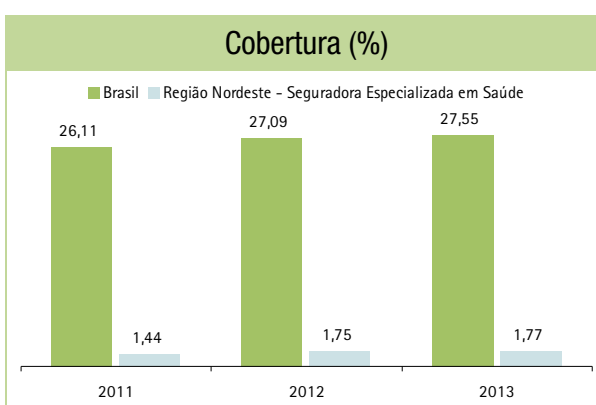
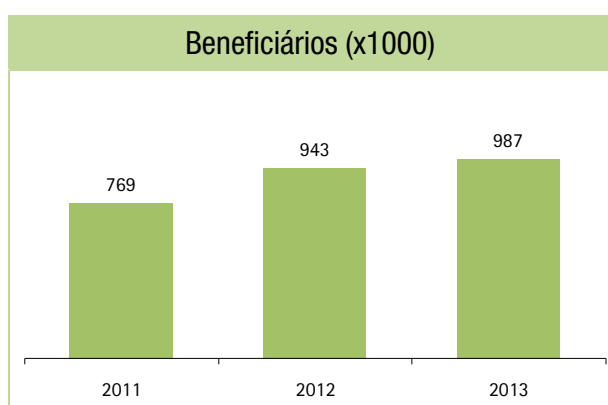


Mapa de Cobertura - 2013



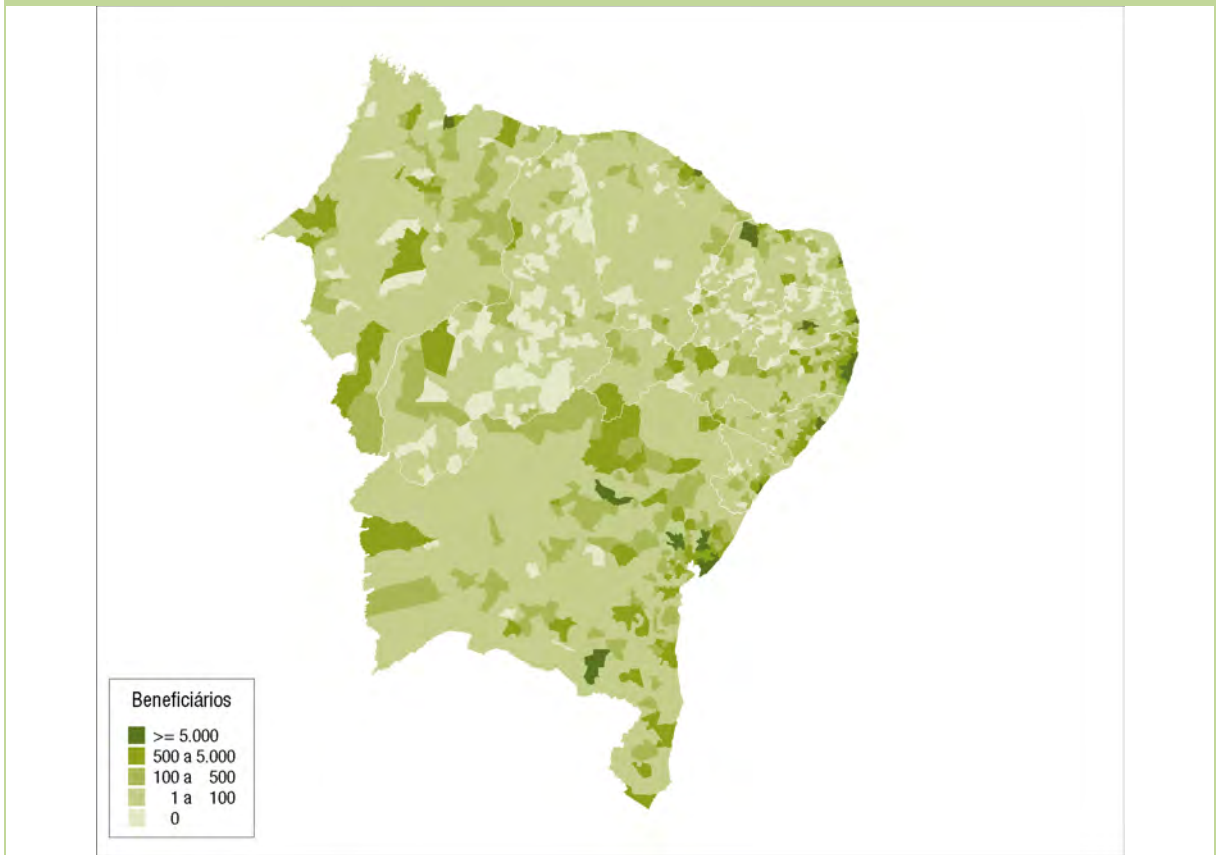
Região Nordeste - Seguradora Especializada em Saúde

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	13	13	12	-7,69
Beneficiários (x1000)	769	943	987	28,38
População (x1000)	53.502	53.907	55.795	4,29
Cobertura (%)	1,44	1,75	1,77	23,10
Contraprestação Média (R\$)	244,02	232,10	265,00	8,60
DM (%)	84,25	95,03	80,99	-3,87
DC (%)	5,12	6,06	5,01	-2,18
DA (%)	6,66	6,55	5,94	-10,80
Combinado (%)	96,04	107,64	91,95	-4,26
HHI (%)	47,29	48,70	48,59	2,76
C4 (%)	93,68	92,69	94,22	0,57

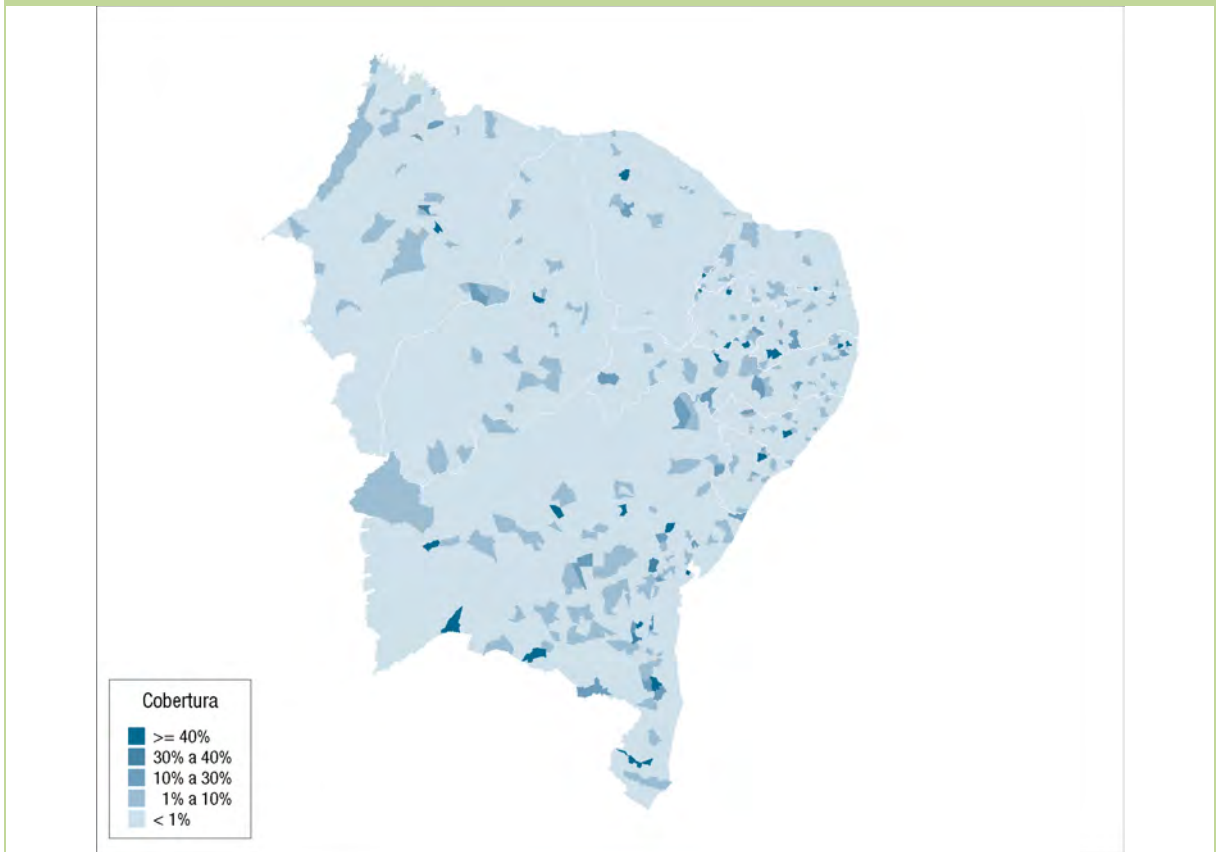


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

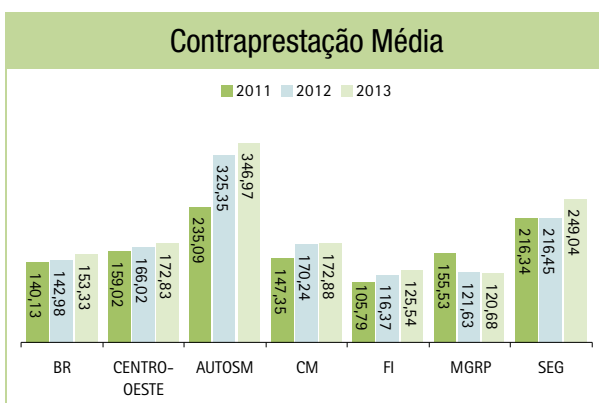
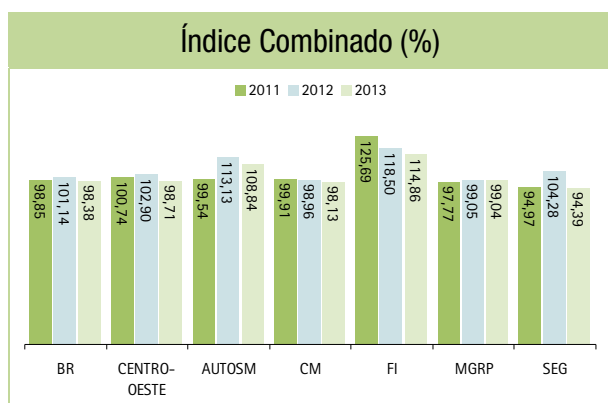
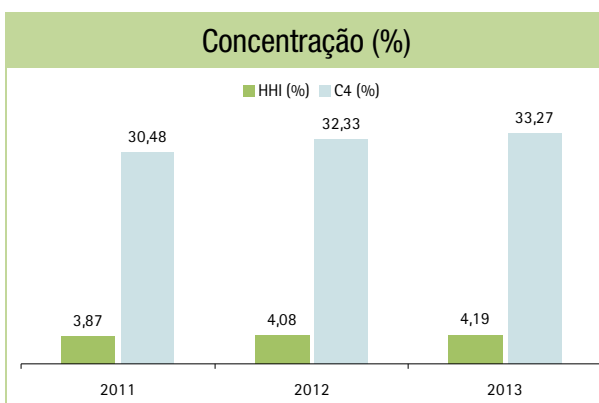
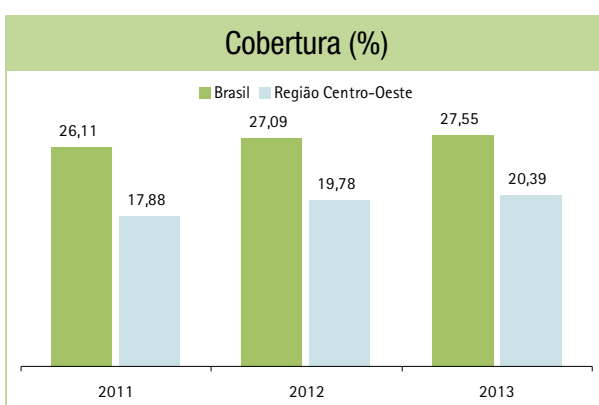
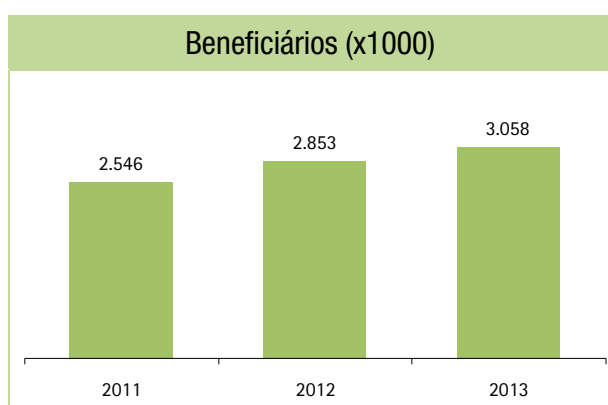


Mapa de Cobertura - 2013



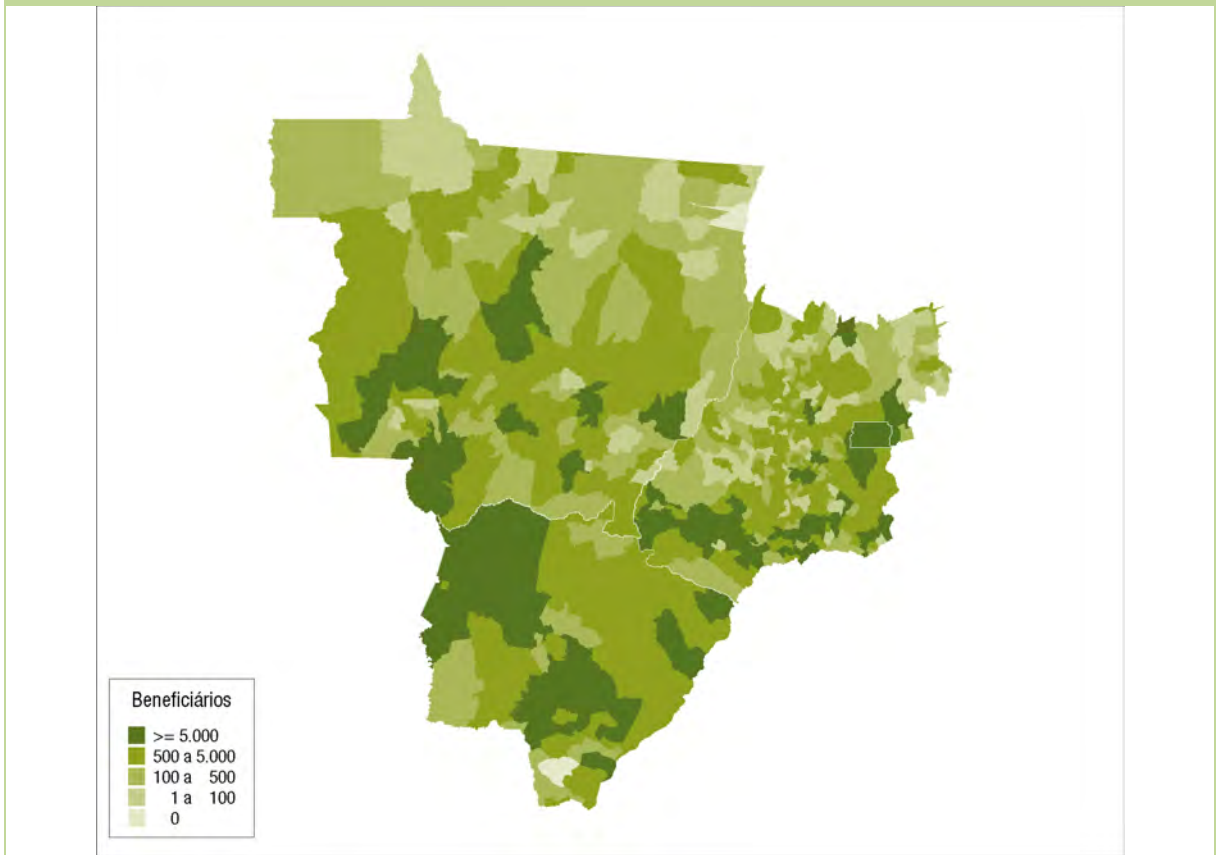
Região Centro-Oeste

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	603	599	592	-1,82
Beneficiários (x1000)	2.546	2.853	3.058	20,07
População (x1000)	14.244	14.424	14.993	5,26
Cobertura (%)	17,88	19,78	20,39	14,07
Contraprestação Média (R\$)	159,02	166,02	172,83	8,68
DM (%)	82,14	84,84	83,10	1,18
DC (%)	2,43	2,79	2,47	1,79
DA (%)	16,17	15,28	13,13	-18,80
Combinado (%)	100,74	102,90	98,71	-2,01
HHI (%)	3,87	4,08	4,19	8,25
C4 (%)	30,48	32,33	33,27	9,15

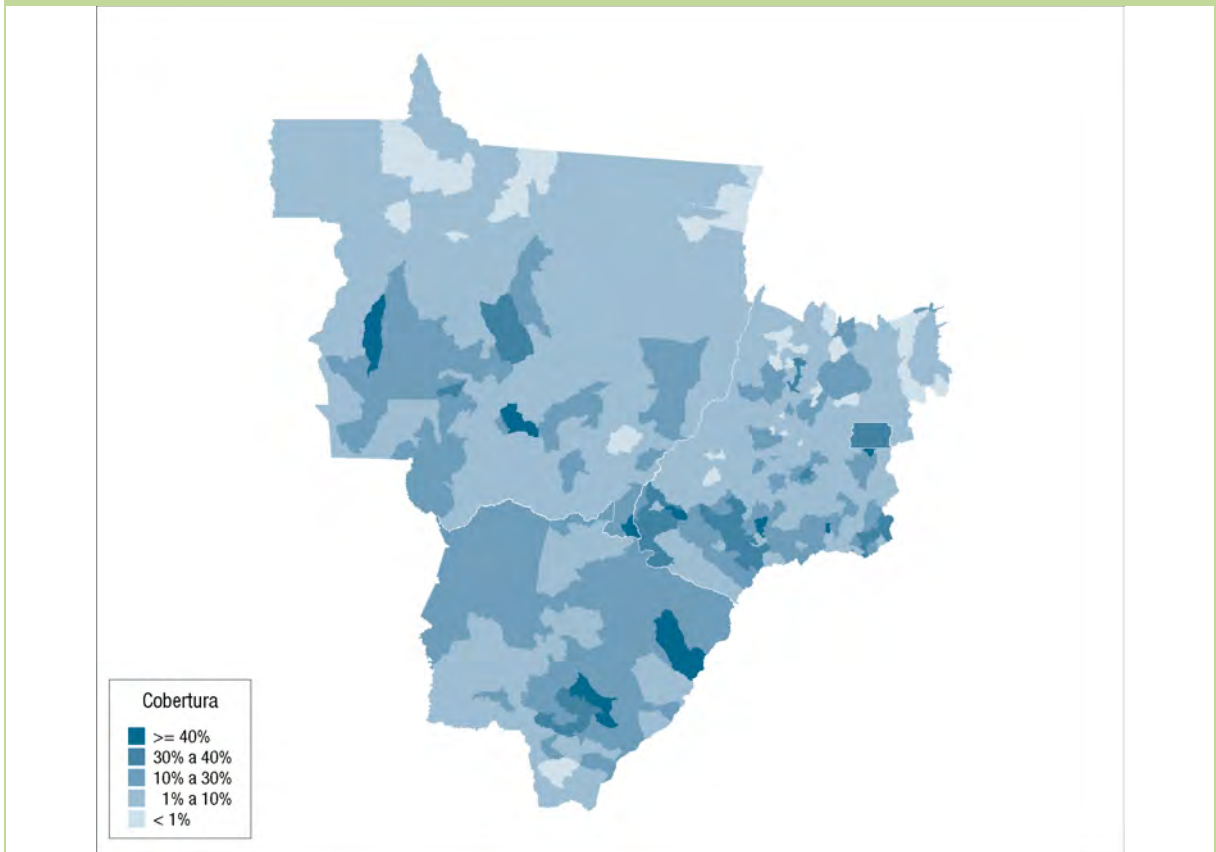


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

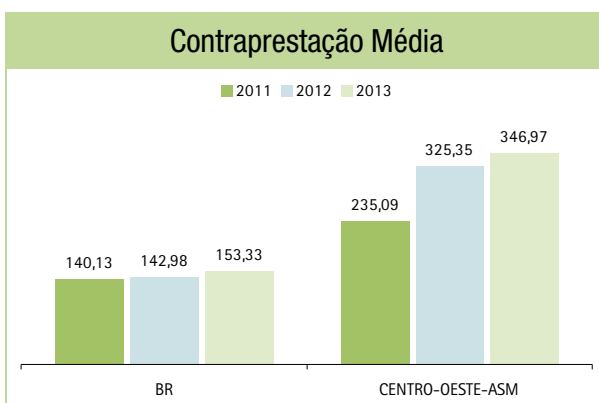
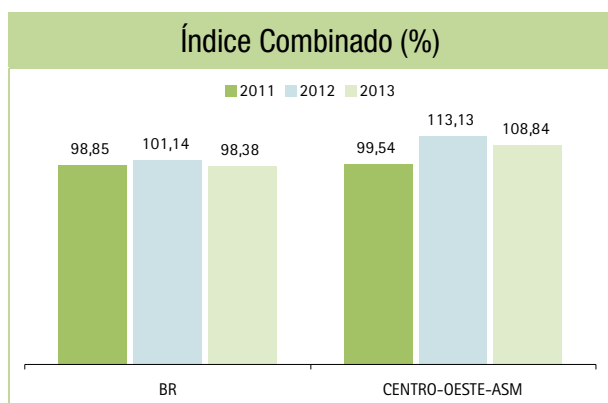
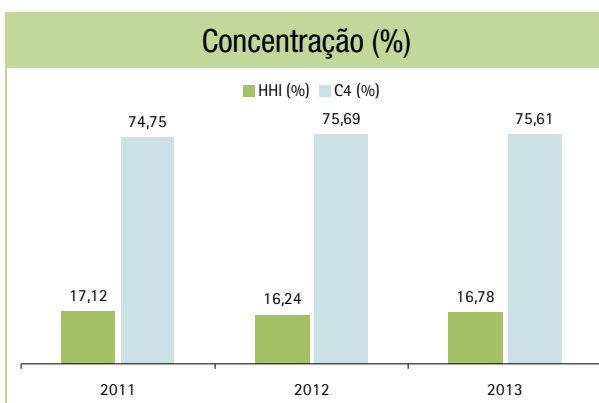
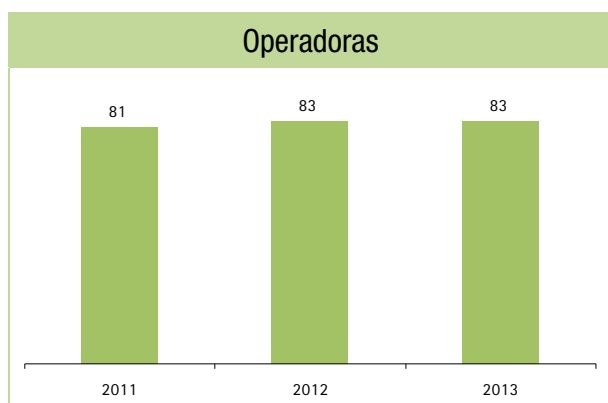
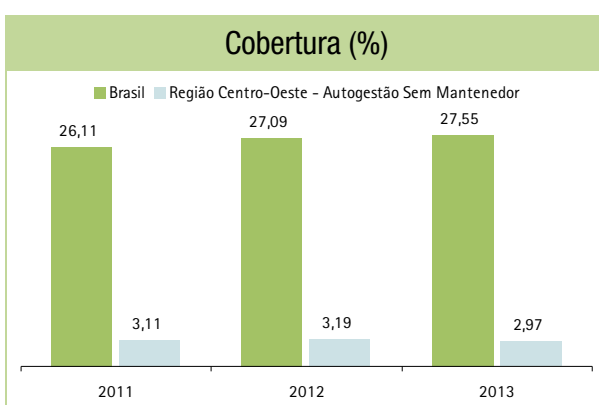
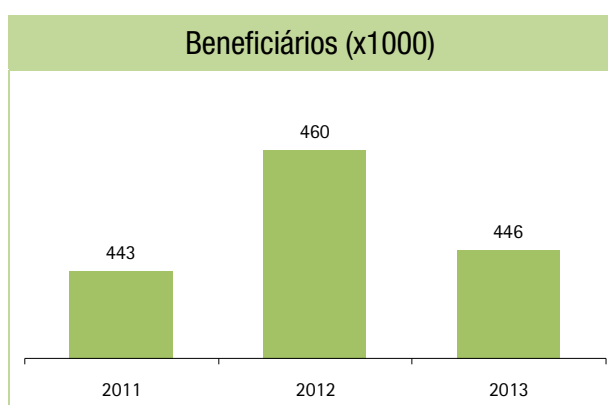


Mapa de Cobertura - 2013



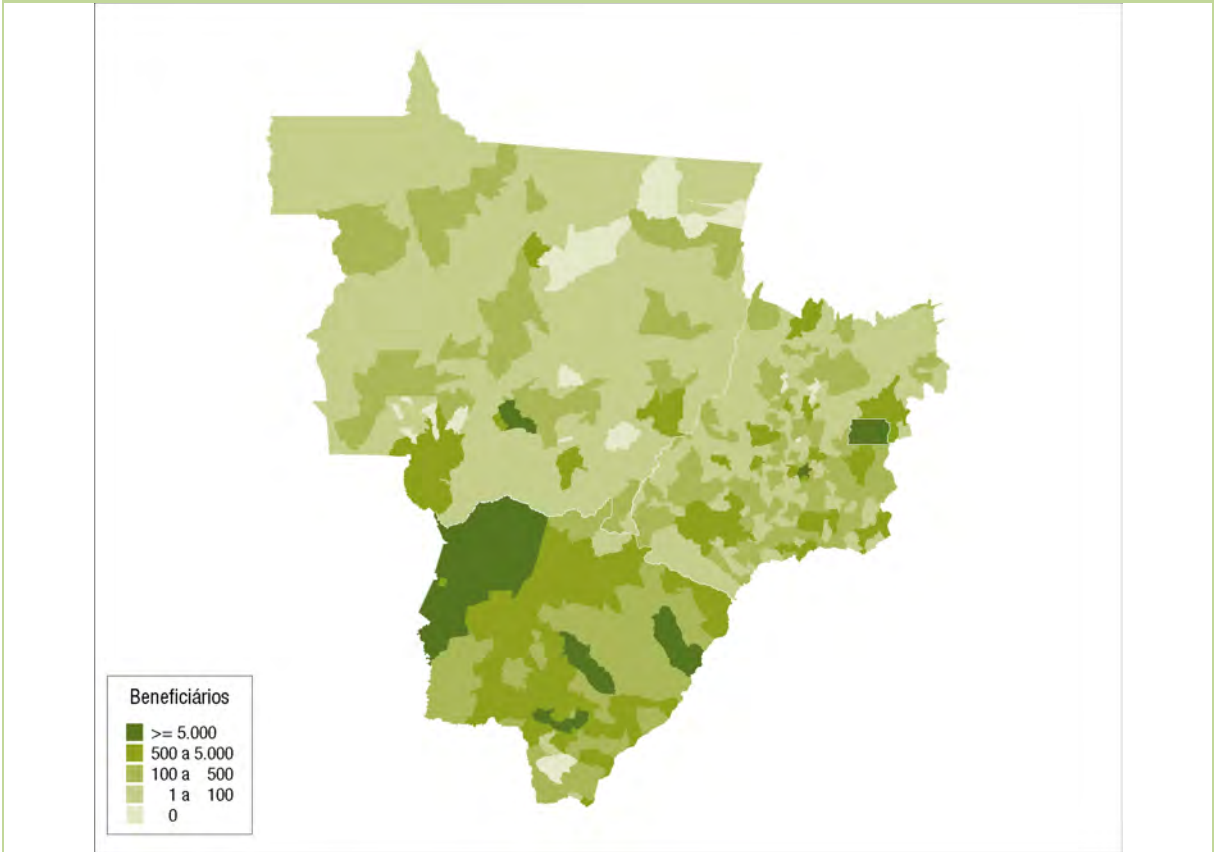
Região Centro-Oeste - Autogestão Sem Mantenedor

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	81	83	83	2,47
Beneficiários (x1000)	443	460	446	0,67
População (x1000)	14.244	14.424	14.993	5,26
Cobertura (%)	3,11	3,19	2,97	-4,36
Contraprestação Média (R\$)	235,09	325,35	346,97	47,59
DM (%)	88,00	94,21	94,83	7,76
DC (%)	0,00	0,04	0,02	568,06
DA (%)	11,54	18,88	13,99	21,29
Combinado (%)	99,54	113,13	108,84	9,34
HHI (%)	17,12	16,24	16,78	-1,99
C4 (%)	74,75	75,69	75,61	1,14

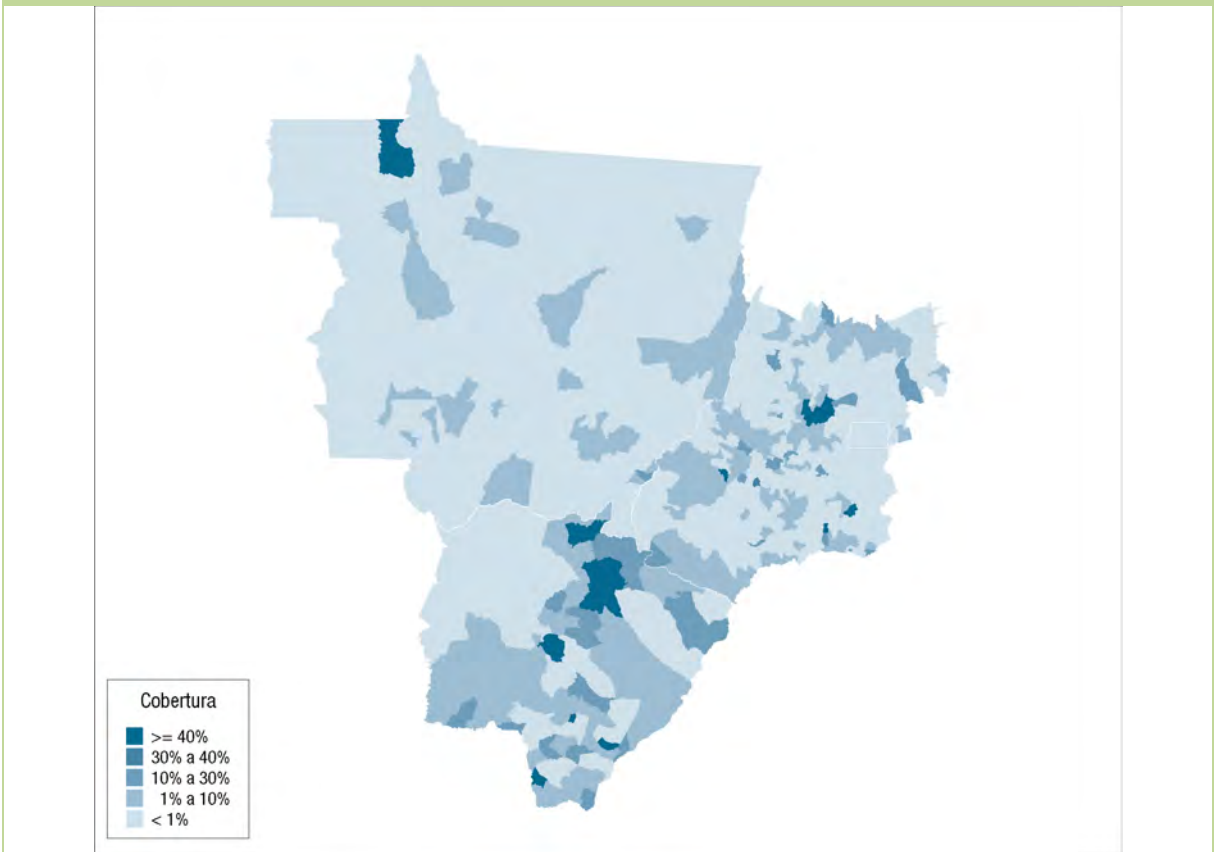


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

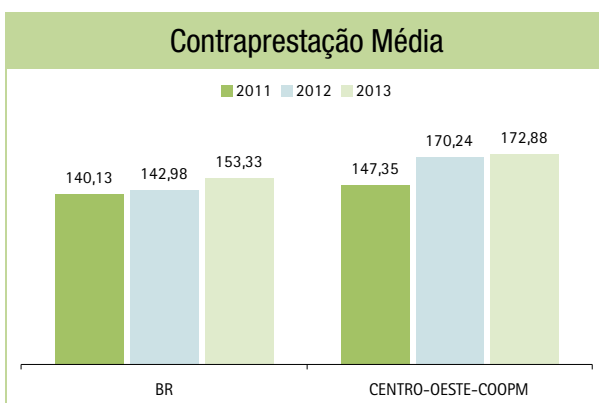
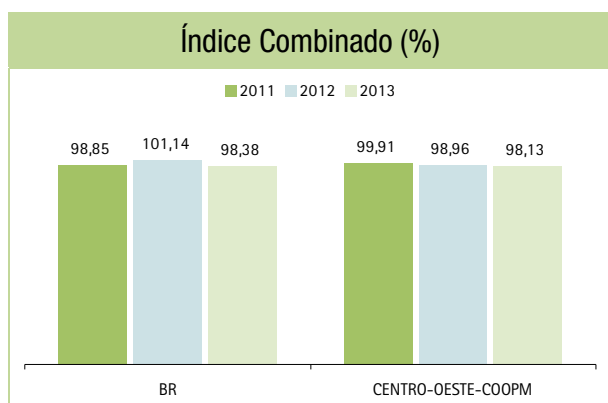
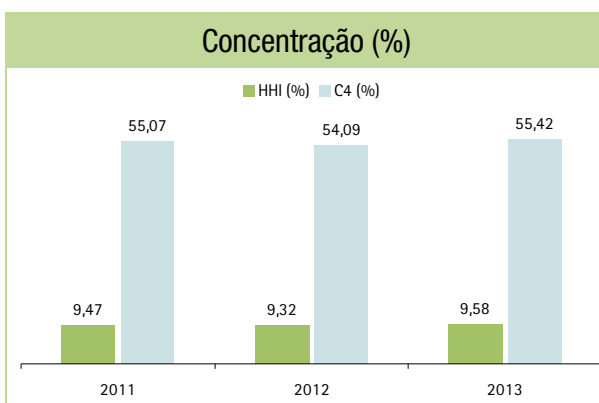
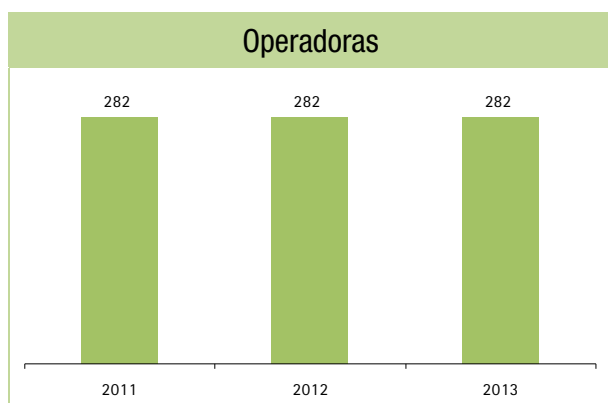
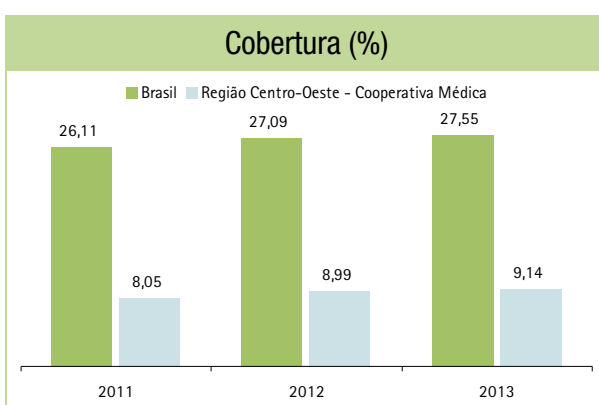
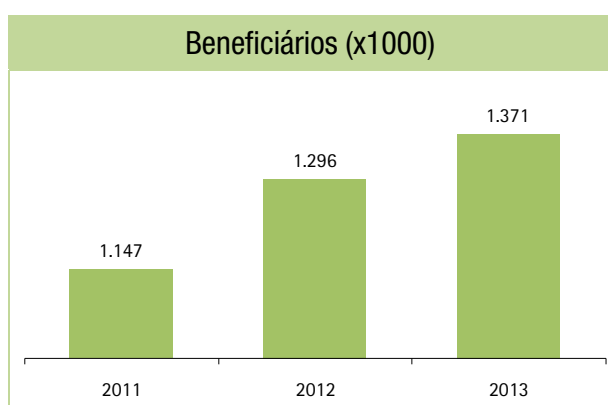


Mapa de Cobertura - 2013



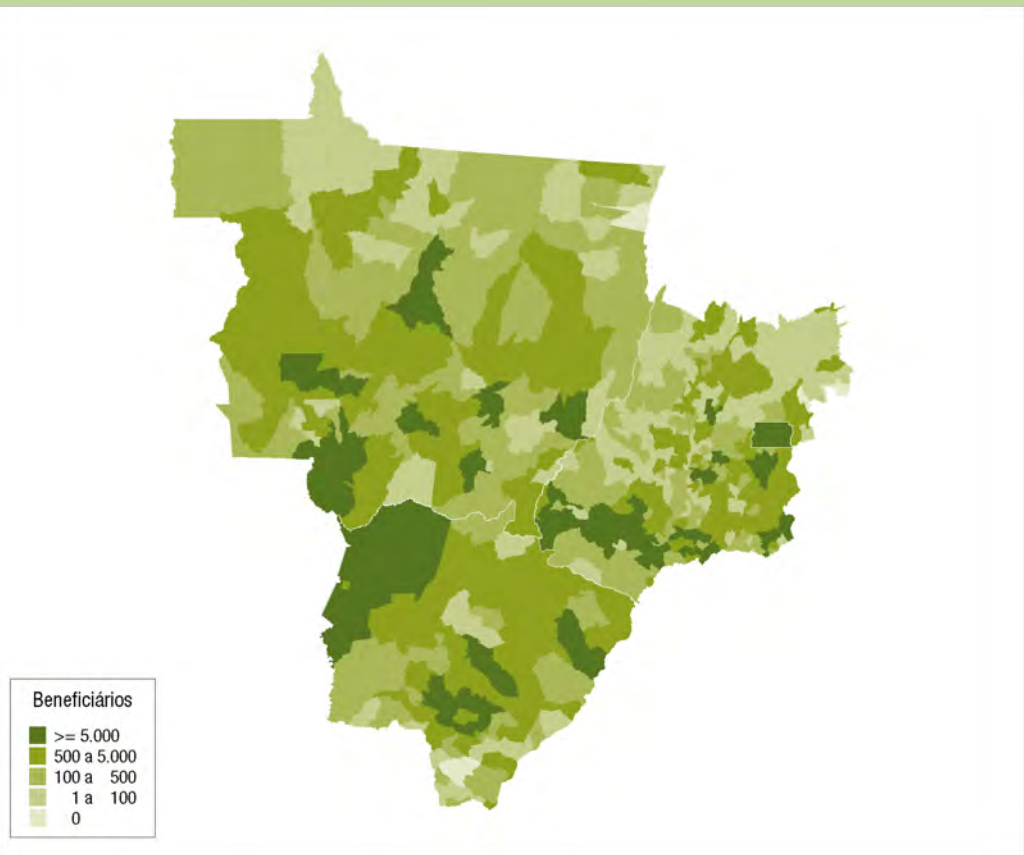
Região Centro-Oeste - Cooperativa Médica

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	282	282	282	0,00
Beneficiários (x1000)	1.147	1.296	1.371	19,49
População (x1000)	14.244	14.424	14.993	5,26
Cobertura (%)	8,05	8,99	9,14	13,52
Contraprestação Média (R\$)	147,35	170,24	172,88	17,33
DM (%)	83,99	85,25	84,07	0,09
DC (%)	1,61	1,66	1,59	-1,55
DA (%)	14,31	12,05	12,48	-12,80
Combinado (%)	99,91	98,96	98,13	-1,78
HHI (%)	9,47	9,32	9,58	1,18
C4 (%)	55,07	54,09	55,42	0,64

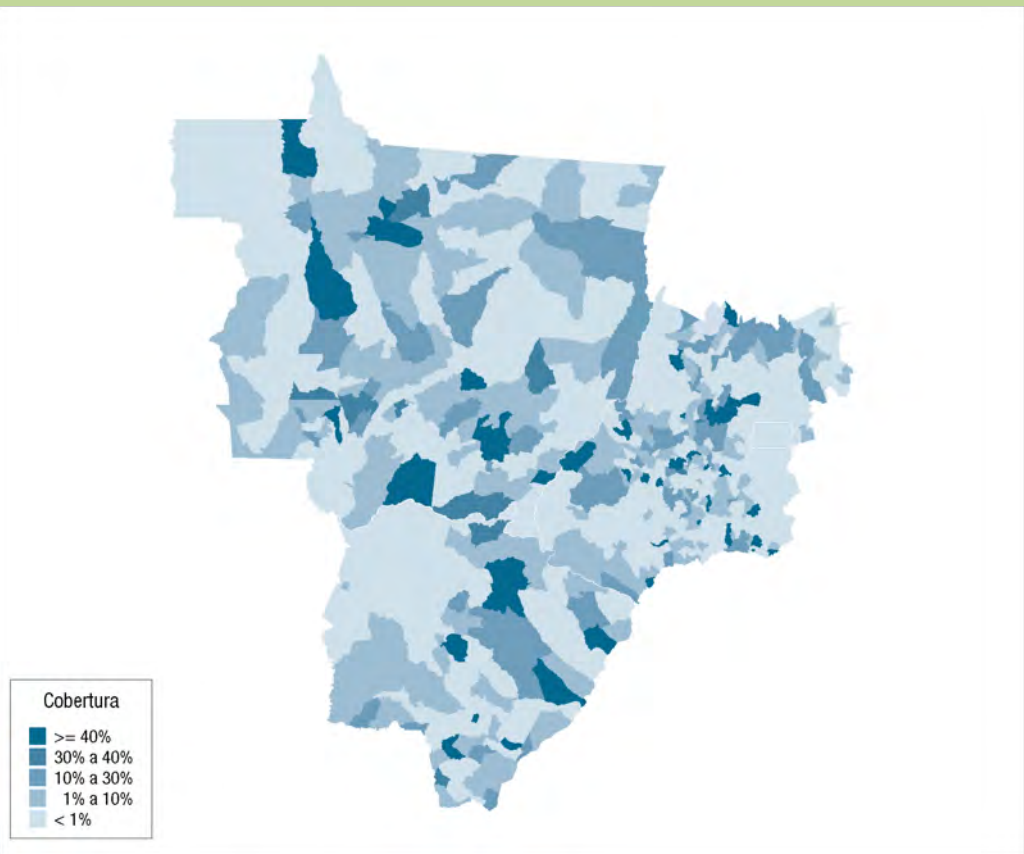


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

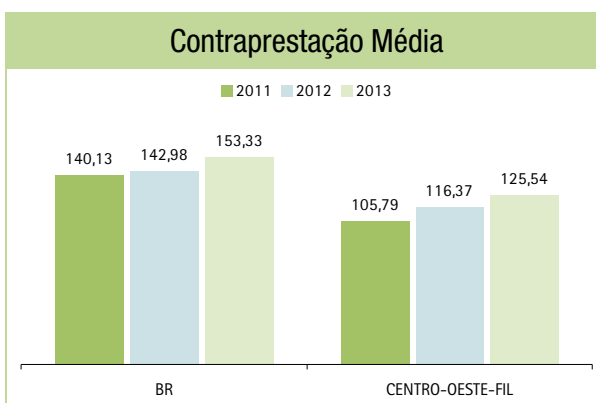
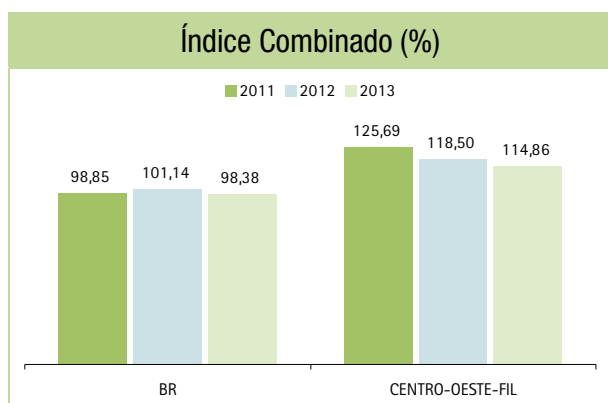
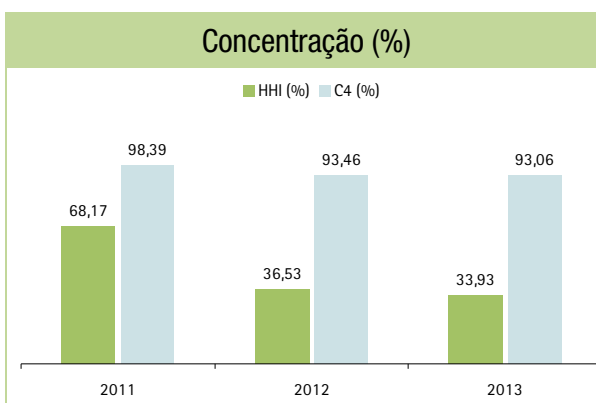
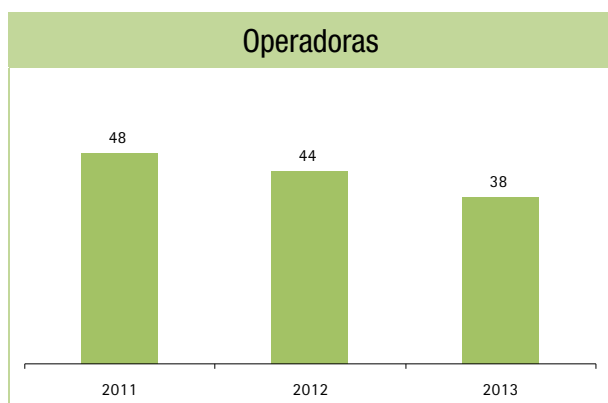
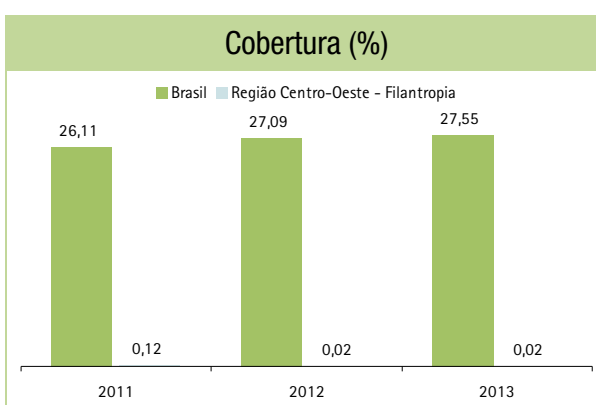
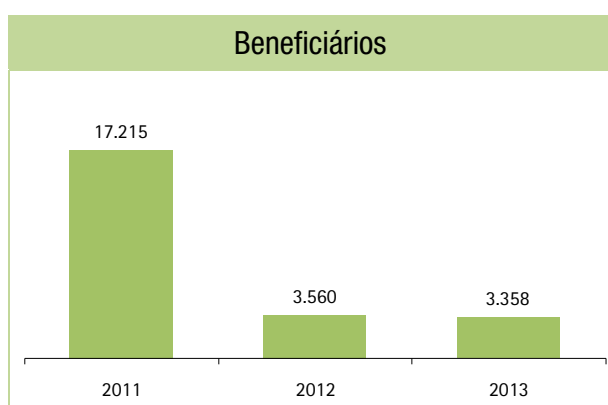


Mapa de Cobertura - 2013



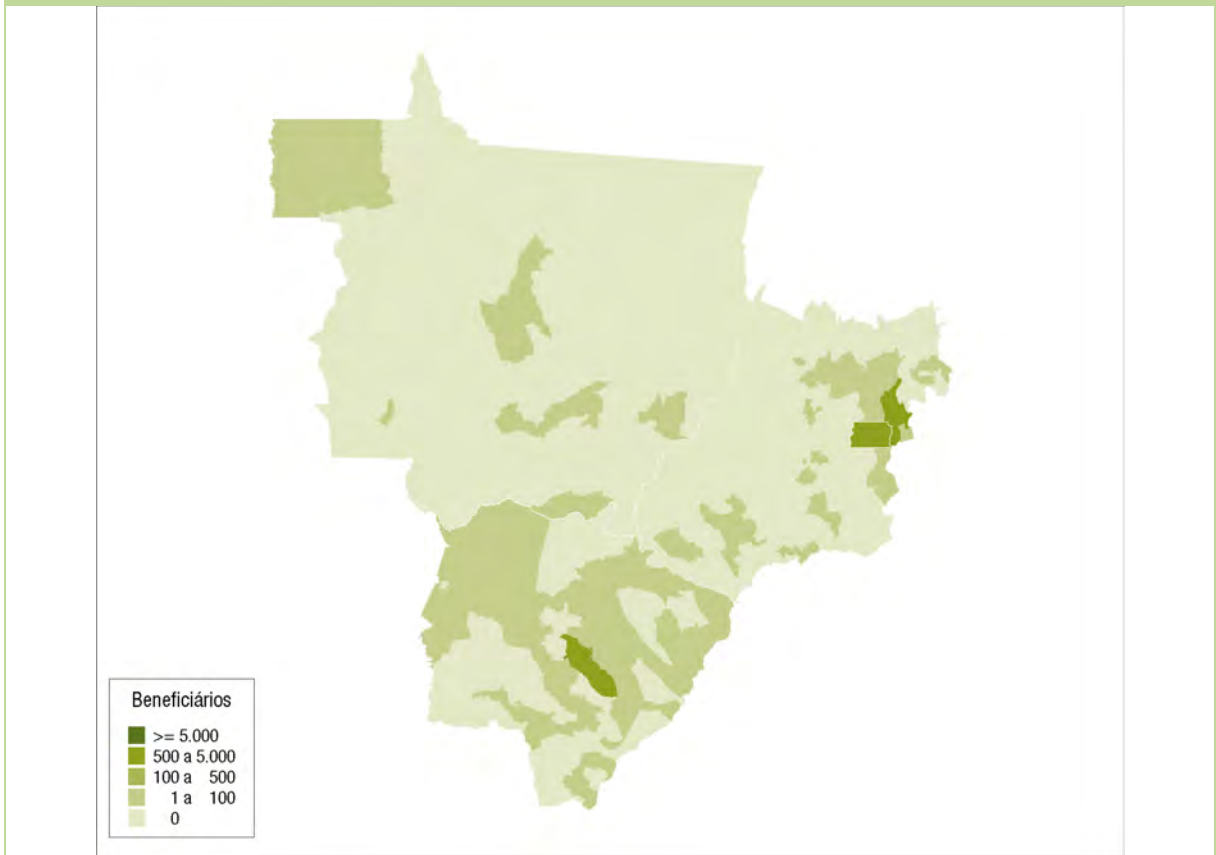
Região Centro-Oeste - Filantropia

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	48	44	38	-20,83
Beneficiários	17.215	3.560	3.358	-80,49
População (x1000)	14.244	14.424	14.993	5,26
Cobertura (%)	0,12	0,02	0,02	-81,47
Contraprestação Média (R\$)	105,79	116,37	125,54	18,67
DM (%)	81,99	84,11	85,02	3,69
DC (%)	1,58	0,72	0,73	-53,67
DA (%)	42,12	33,67	29,12	-30,88
Combinado (%)	125,69	118,50	114,86	-8,61
HHI (%)	68,17	36,53	33,93	-50,22
C4 (%)	98,39	93,46	93,06	-5,41

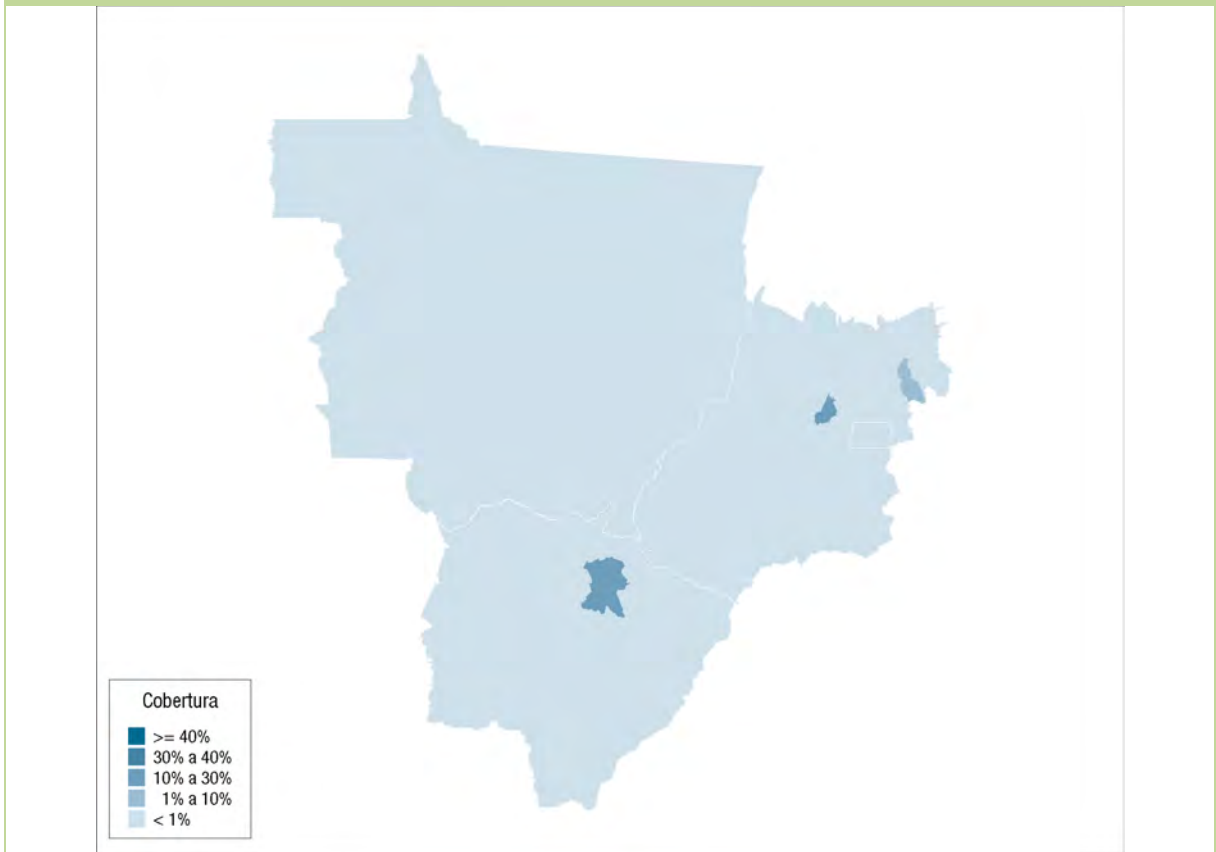


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

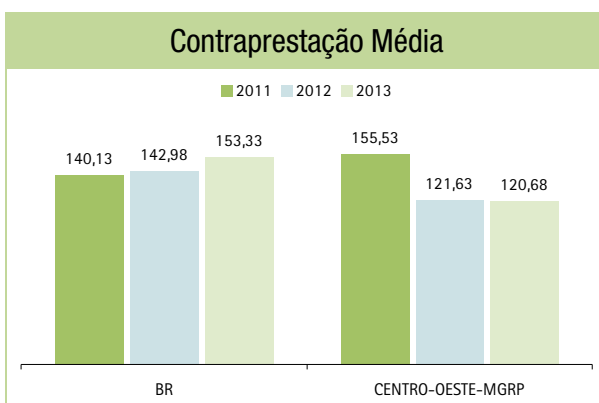
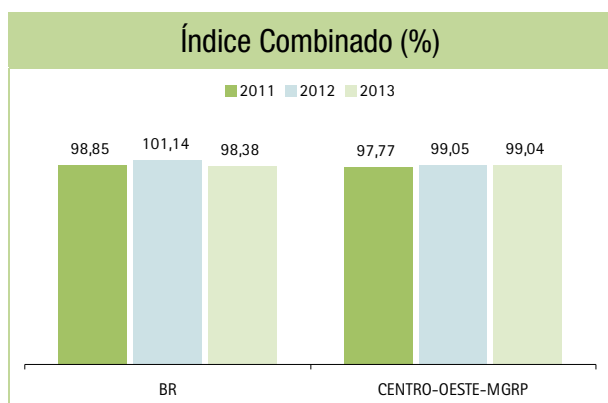
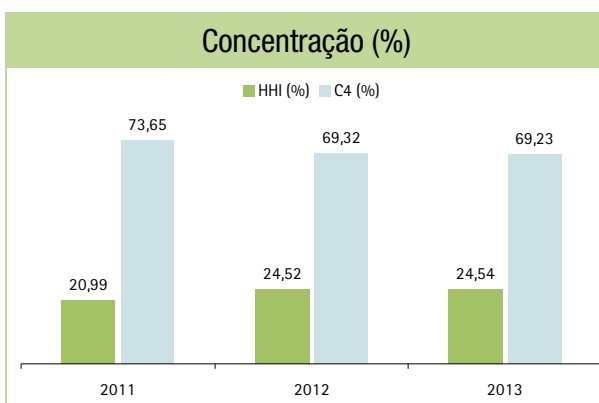
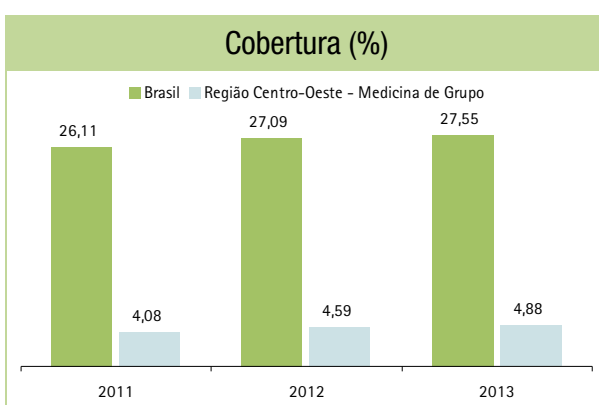
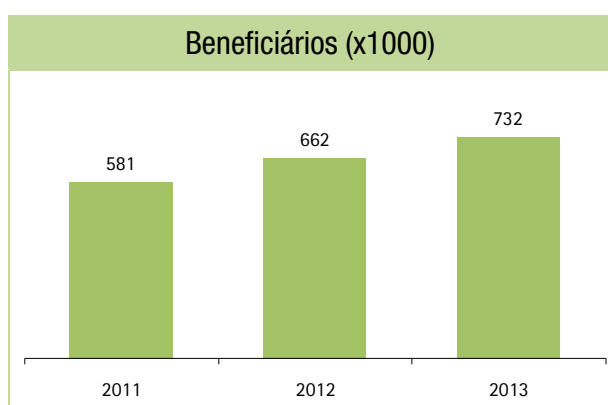


Mapa de Cobertura - 2013



Região Centro-Oeste - Medicina de Grupo

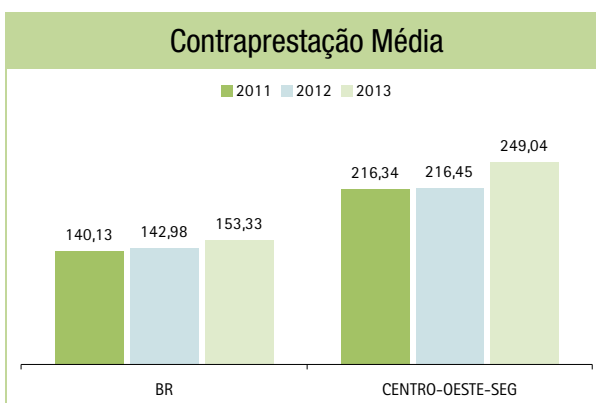
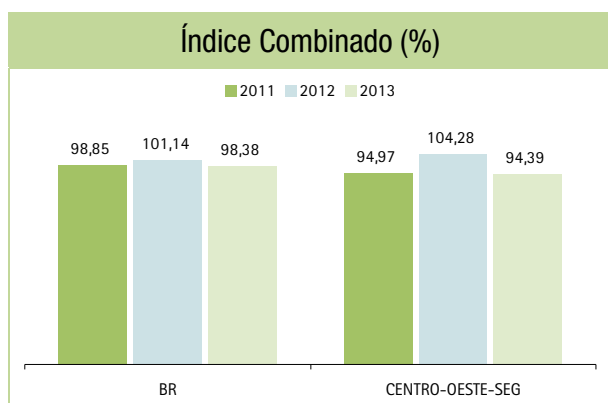
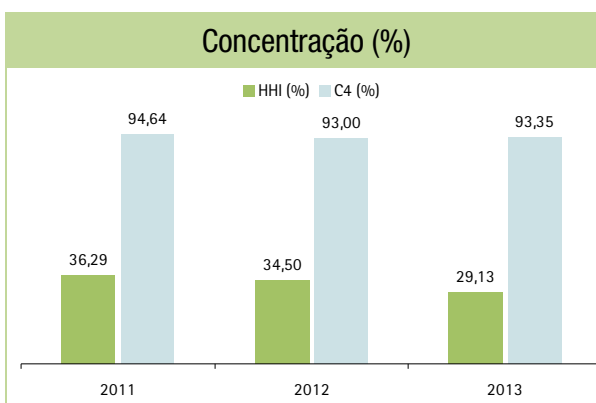
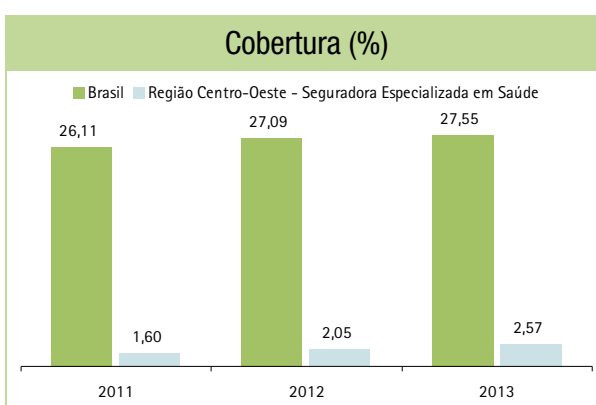
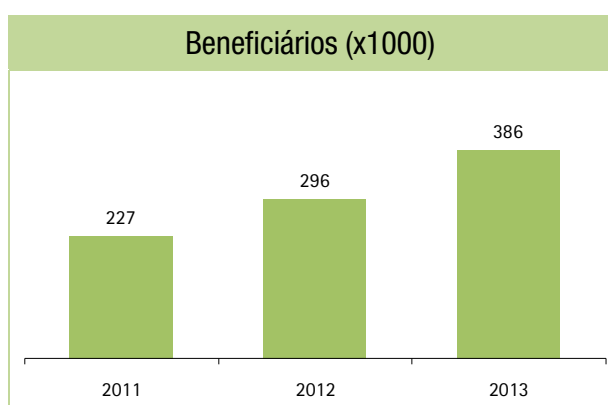
	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	142	145	147	3,52
Beneficiários (x1000)	581	662	732	25,99
População (x1000)	14.244	14.424	14.993	5,26
Cobertura (%)	4,08	4,59	4,88	19,70
Contraprestação Média (R\$)	155,53	121,63	120,68	-22,41
DM (%)	78,36	80,46	81,97	4,61
DC (%)	4,40	4,16	4,14	-5,93
DA (%)	15,01	14,43	12,93	-13,83
Combinado (%)	97,77	99,05	99,04	1,30
HHI (%)	20,99	24,52	24,54	16,94
C4 (%)	73,65	69,32	69,23	-5,99



Fontes: ANS e IBGE (população)

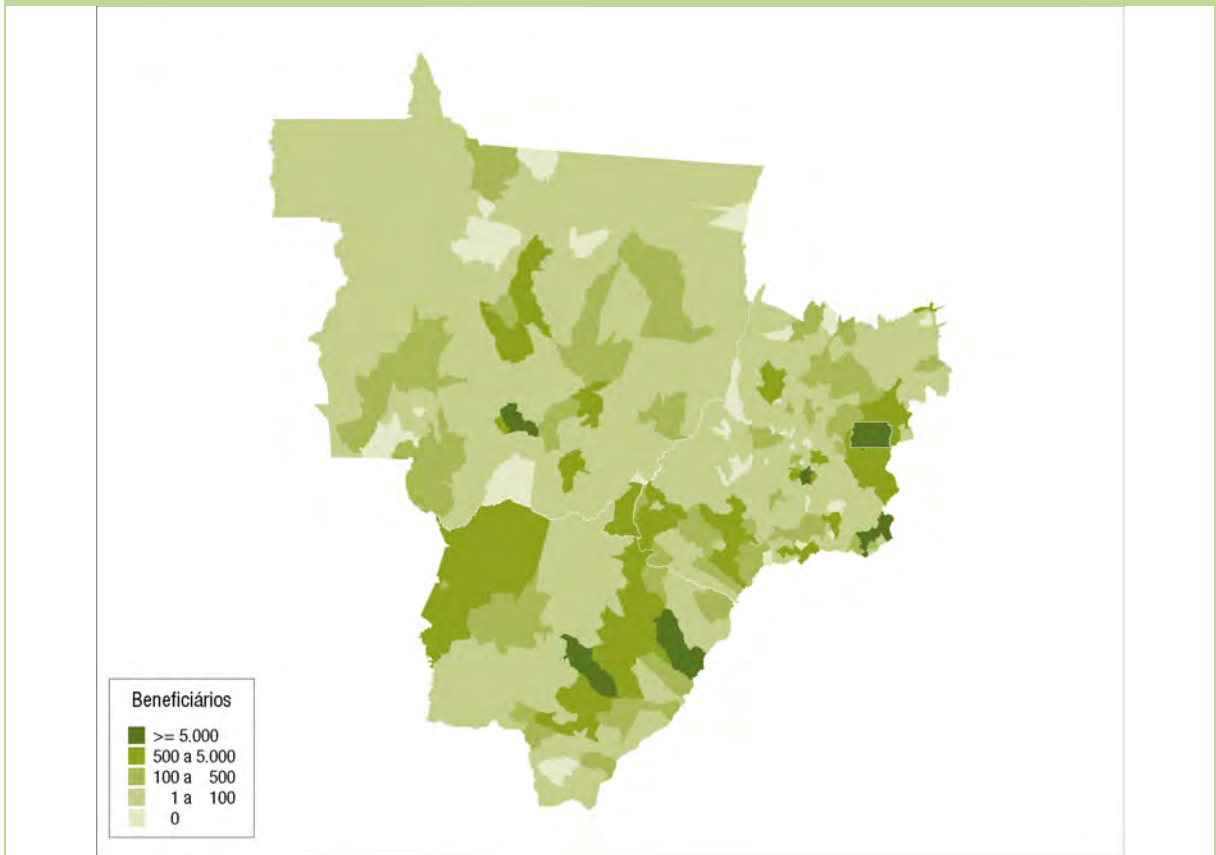
Região Centro-Oeste - Seguradora Especializada em Saúde

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	13	12	11	-15,38
Beneficiários (x1000)	227	296	386	69,76
População (x1000)	14.244	14.424	14.993	5,26
Cobertura (%)	1,60	2,05	2,57	61,28
Contraprestação Média (R\$)	216,34	216,45	249,04	15,12
DM (%)	82,55	90,76	80,67	-2,28
DC (%)	5,94	6,86	6,57	10,77
DA (%)	6,49	6,65	7,15	10,21
Combinado (%)	94,97	104,28	94,39	-0,61
HHI (%)	36,29	34,50	29,13	-19,72
C4 (%)	94,64	93,00	93,35	-1,36

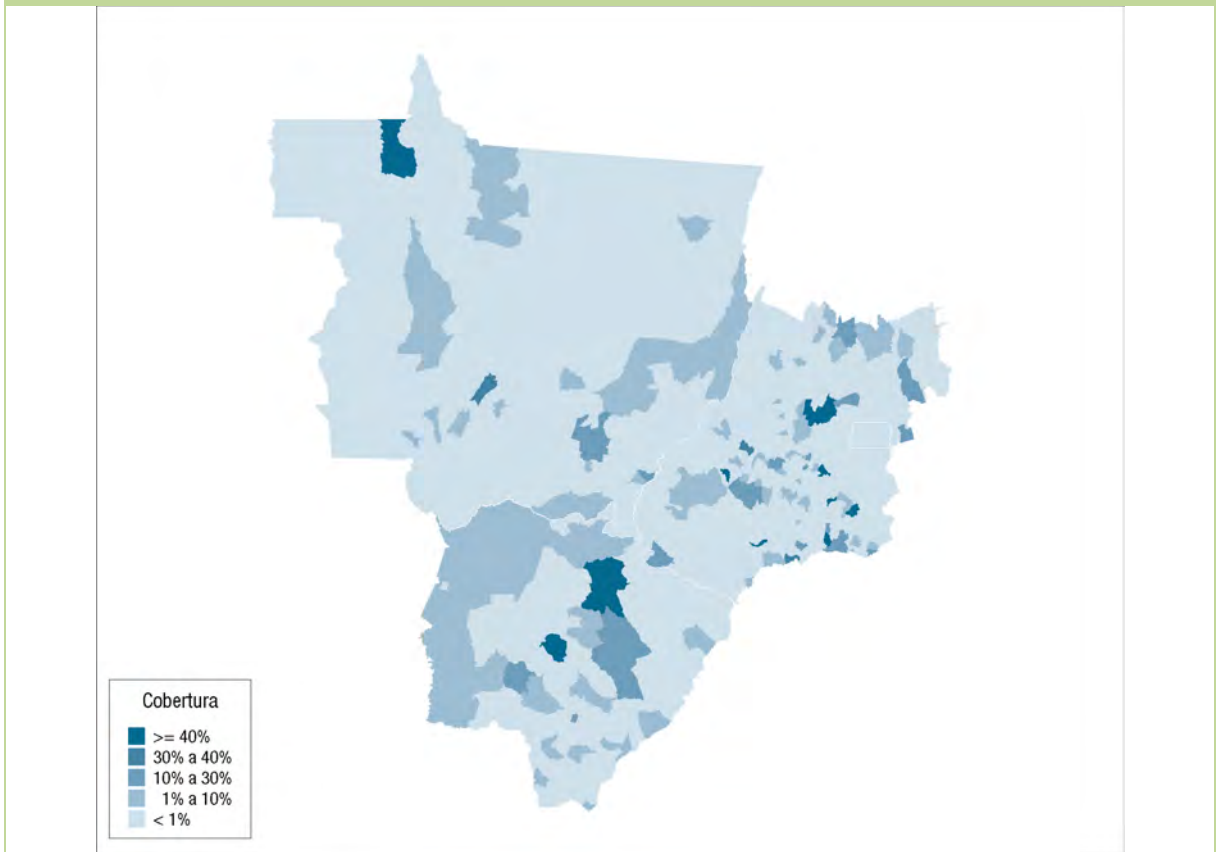


Fontes: ANS e IBGE (população)

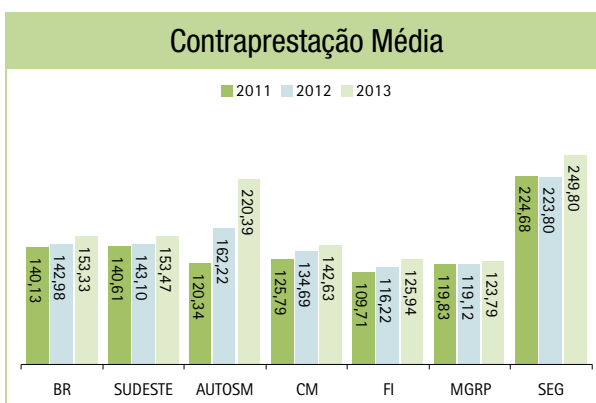
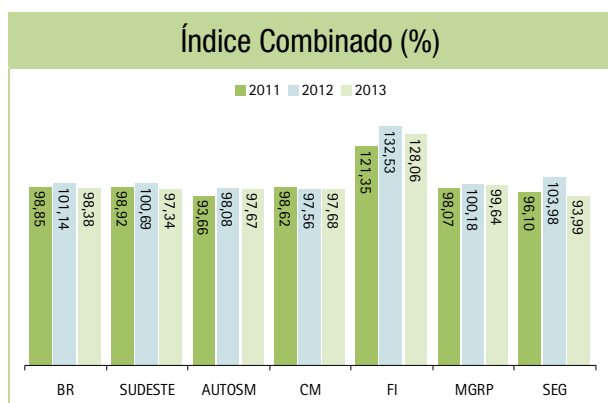
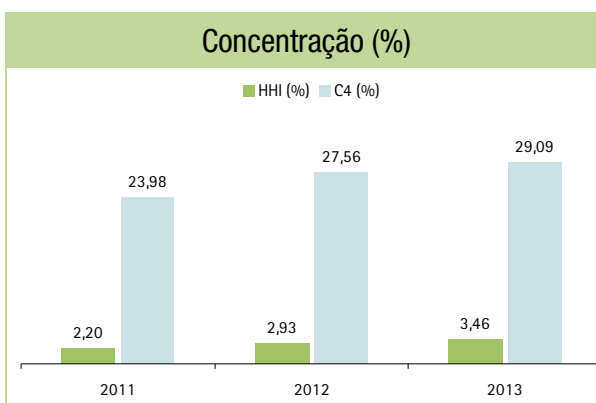
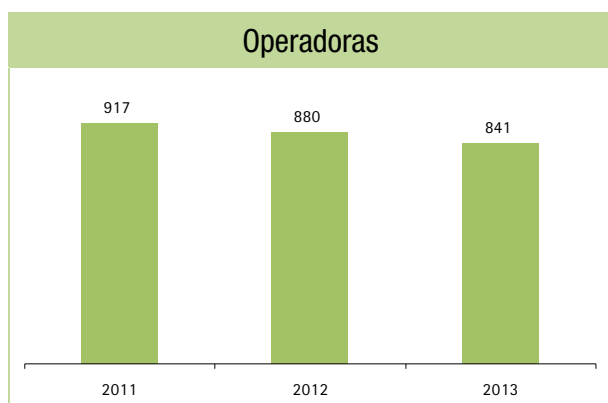
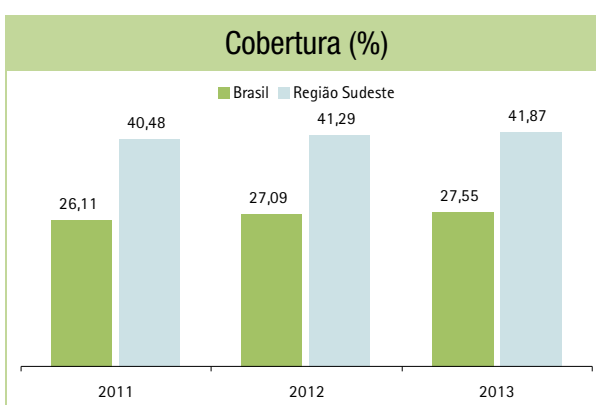
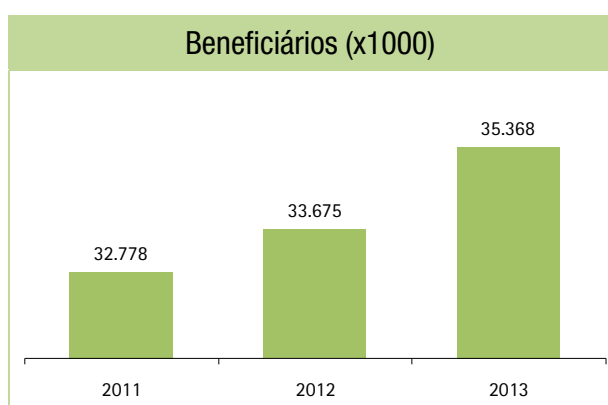
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

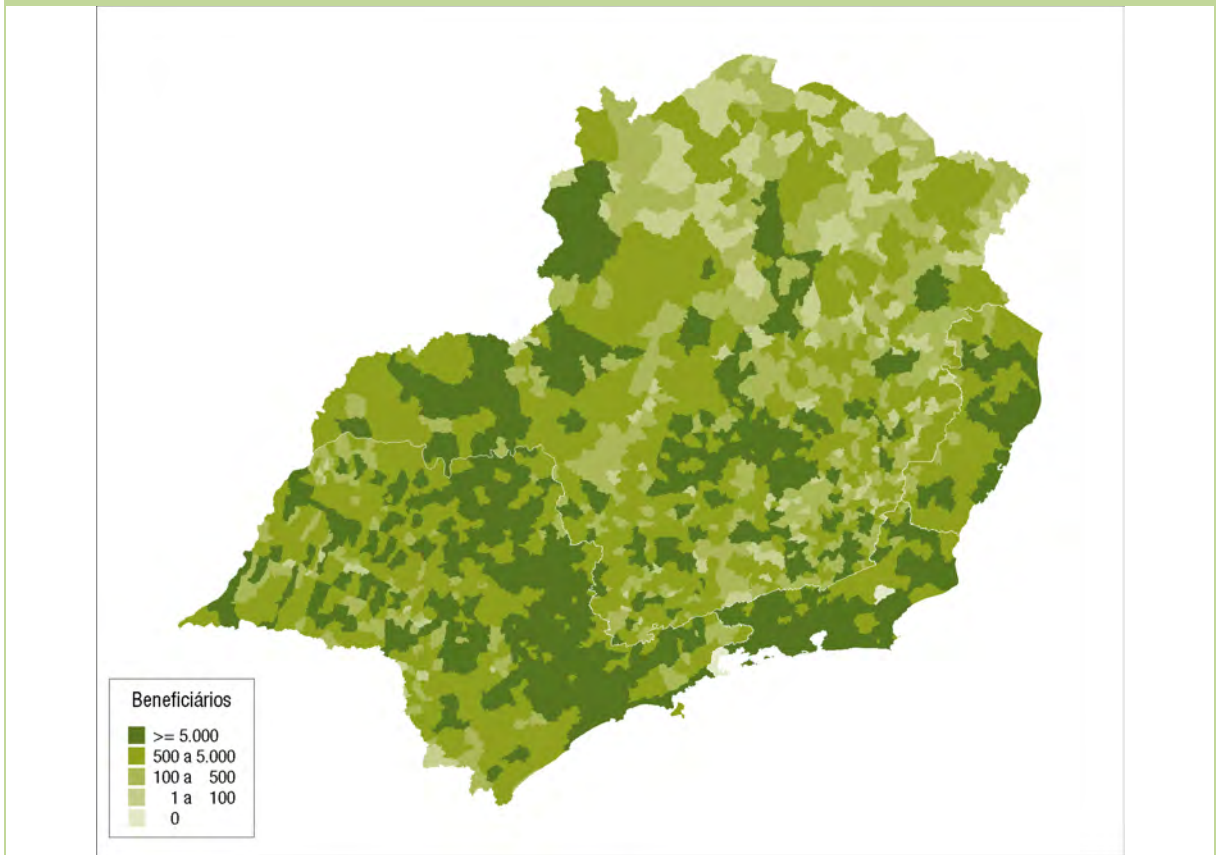


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	917	880	841	-8,29
Beneficiários (x1000)	32.778	33.675	35.368	7,90
População (x1000)	80.976	81.566	84.466	4,31
Cobertura (%)	40,48	41,29	41,87	3,45
Contraprestação Média (R\$)	140,61	143,10	153,47	9,15
DM (%)	80,32	82,62	81,74	1,76
DC (%)	2,43	2,79	2,47	1,79
DA (%)	16,17	15,28	13,13	-18,80
Combinado (%)	98,92	100,69	97,34	-1,60
HHI (%)	2,20	2,93	3,46	56,76
C4 (%)	23,98	27,56	29,09	21,32

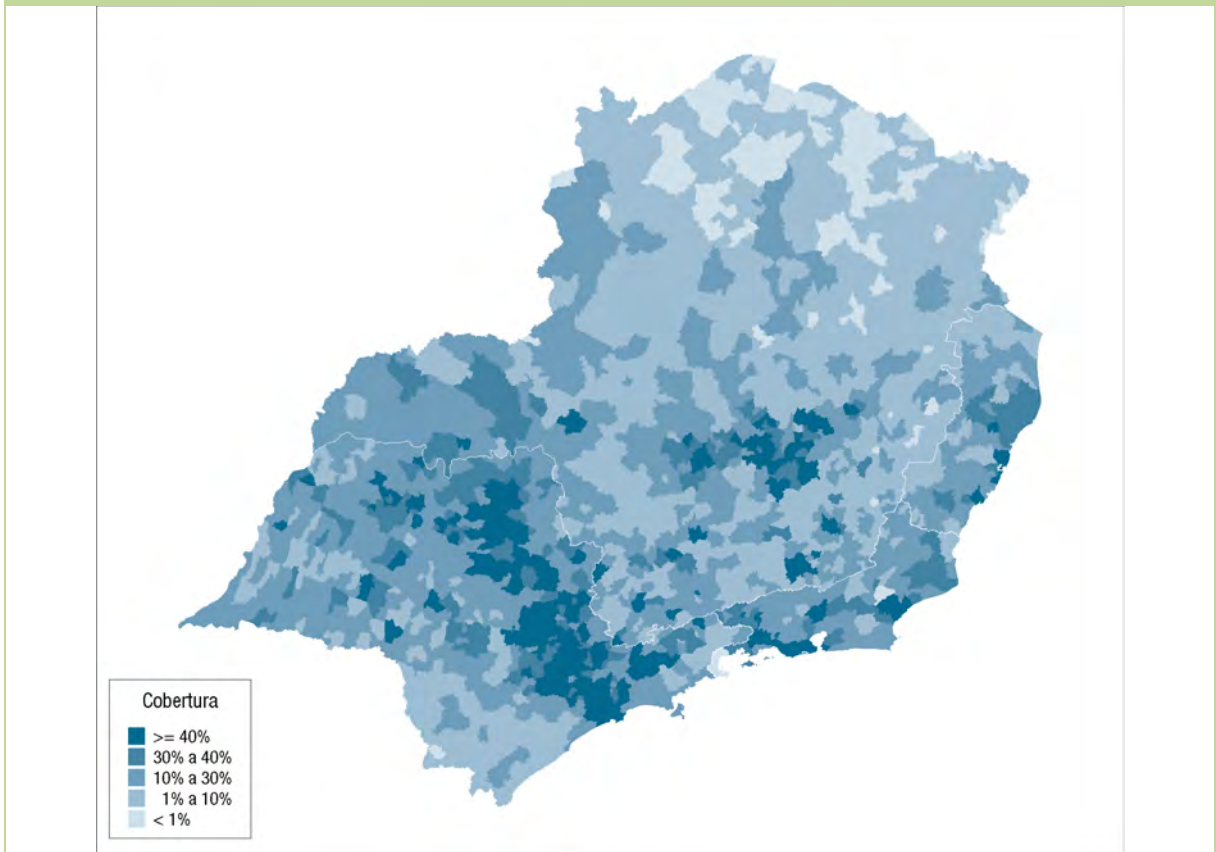


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

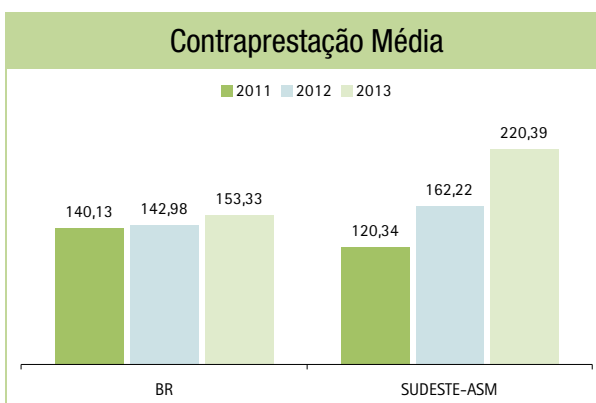
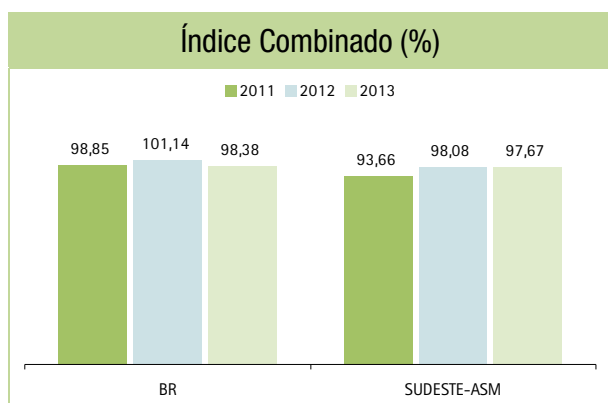
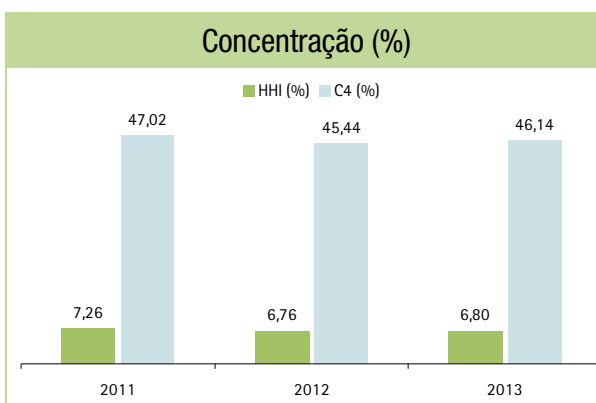
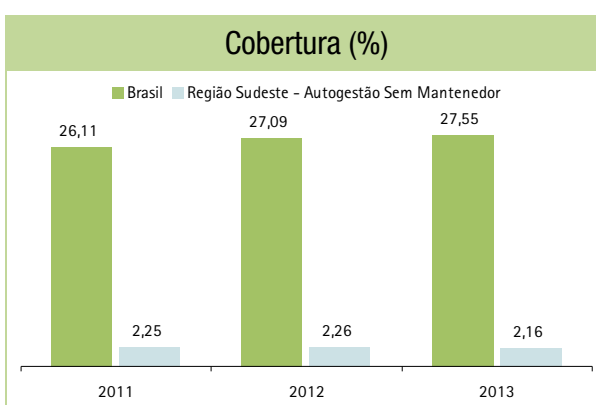
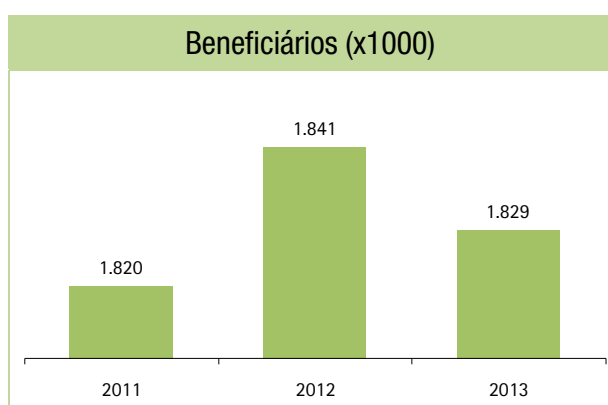


Mapa de Cobertura - 2013



Região Sudeste - Autogestão Sem Mantenedor

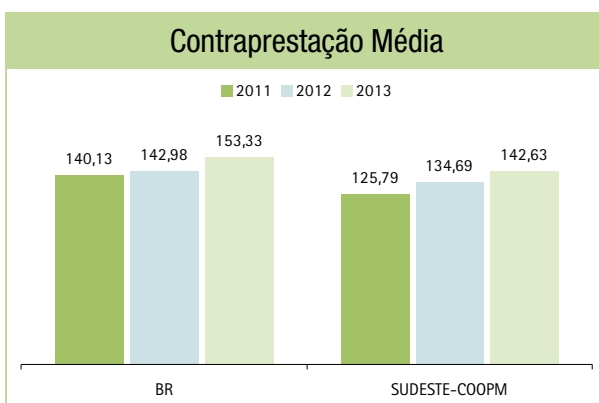
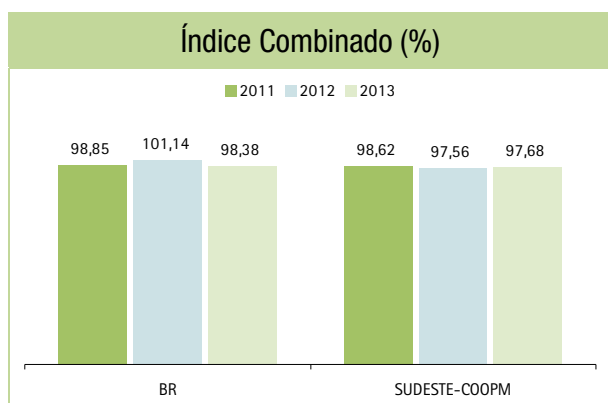
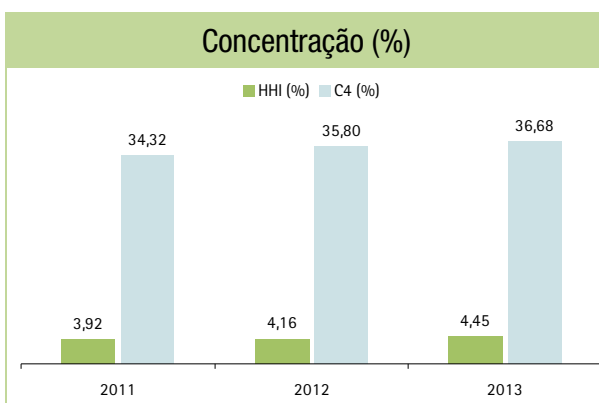
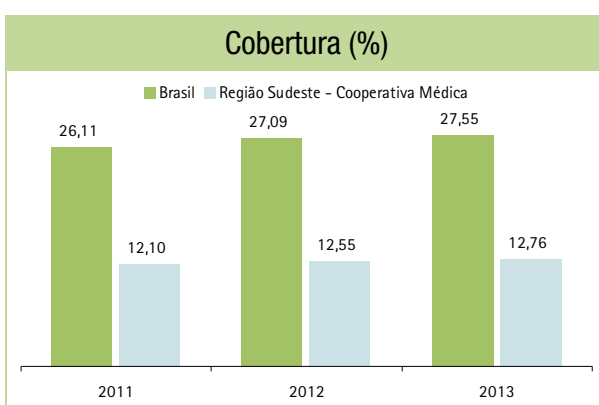
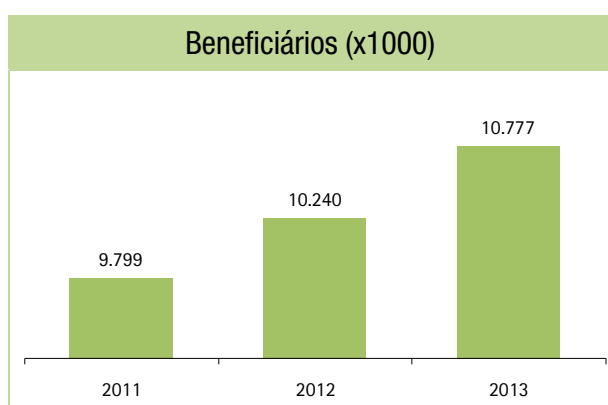
	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	116	115	112	-3,45
Beneficiários (x1000)	1.820	1.841	1.829	0,45
População (x1000)	80.976	81.566	84.466	4,31
Cobertura (%)	2,25	2,26	2,16	-3,70
Contraprestação Média (R\$)	120,34	162,22	220,39	83,14
DM (%)	85,06	78,61	67,79	-20,31
DC (%)	0,00	0,13	0,37	60.796,29
DA (%)	8,60	19,34	29,51	243,15
Combinado (%)	93,66	98,08	97,67	4,28
HHI (%)	7,26	6,76	6,80	-6,32
C4 (%)	47,02	45,44	46,14	-1,87



Fontes: ANS e IBGE (população)

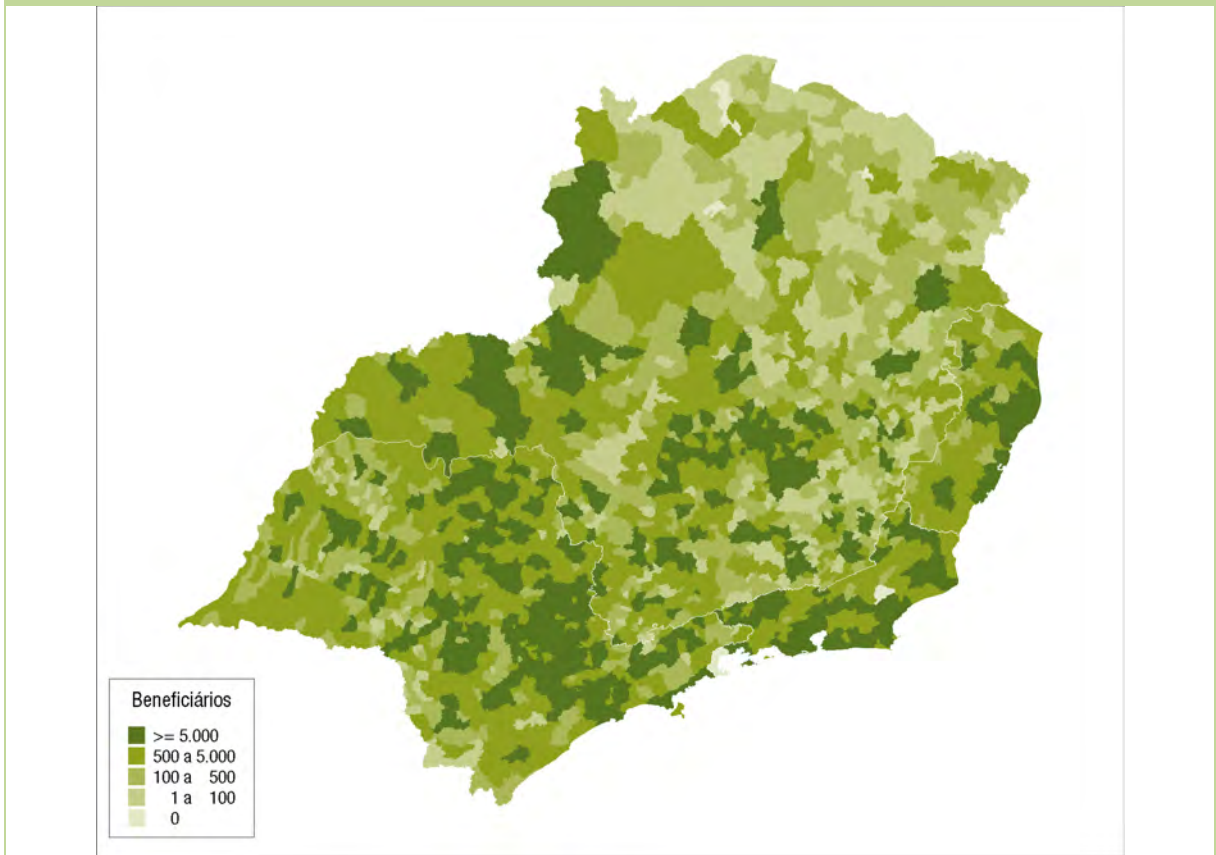
Região Sudeste - Cooperativa Médica

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	315	311	309	-1,90
Beneficiários (x1000)	9.799	10.240	10.777	9,99
População (x1000)	80.976	81.566	84.466	4,31
Cobertura (%)	12,10	12,55	12,76	5,45
Contraprestação Média (R\$)	125,79	134,69	142,63	13,38
DM (%)	82,17	82,37	82,54	0,45
DC (%)	1,26	1,26	1,30	3,57
DA (%)	15,19	13,92	13,84	-8,91
Combinado (%)	98,62	97,56	97,68	-0,95
HHI (%)	3,92	4,16	4,45	13,42
C4 (%)	34,32	35,80	36,68	6,86

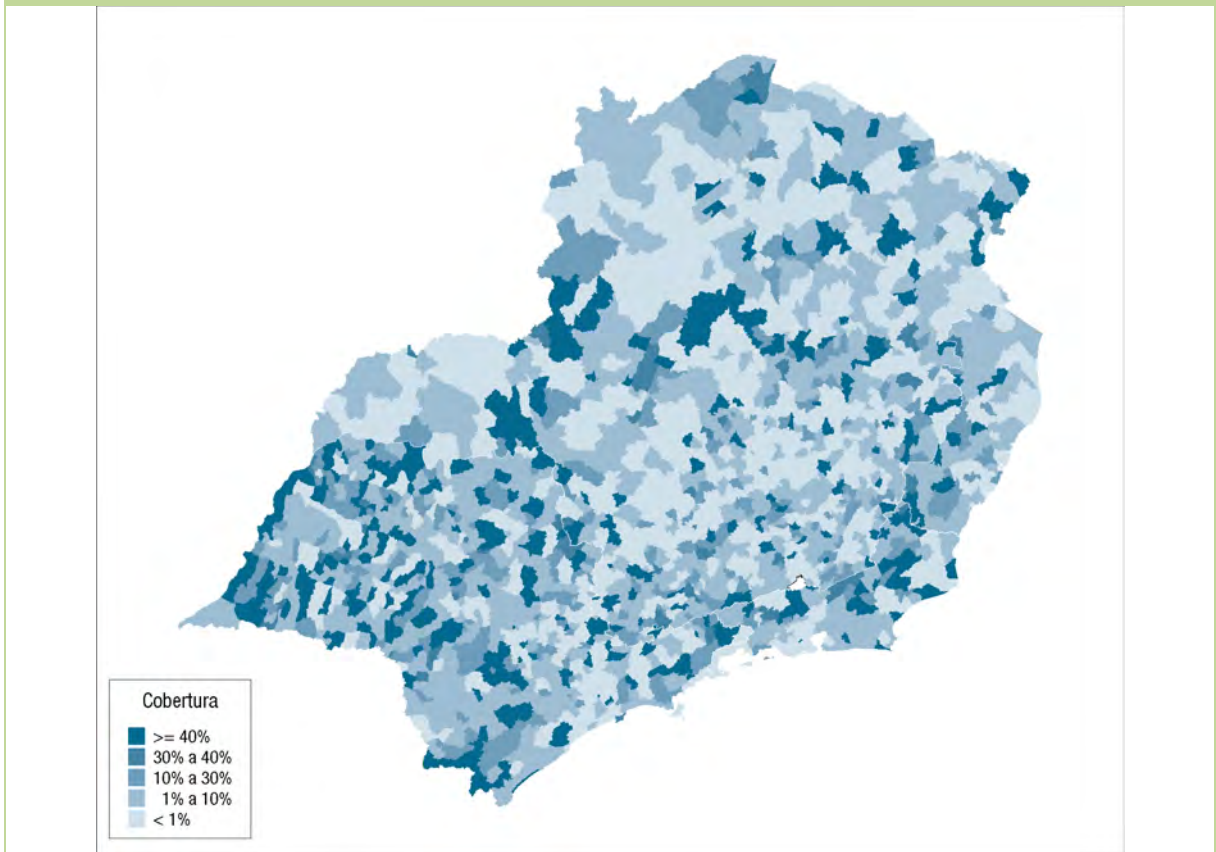


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

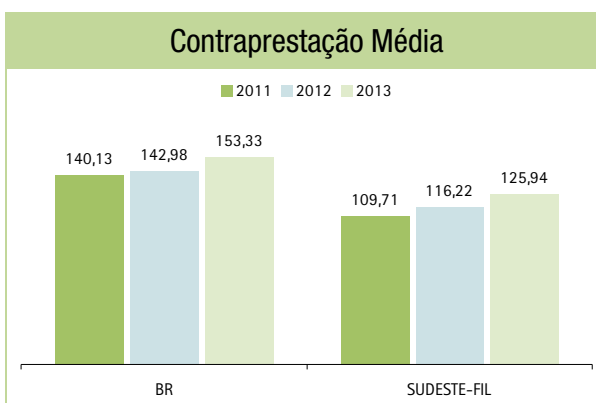
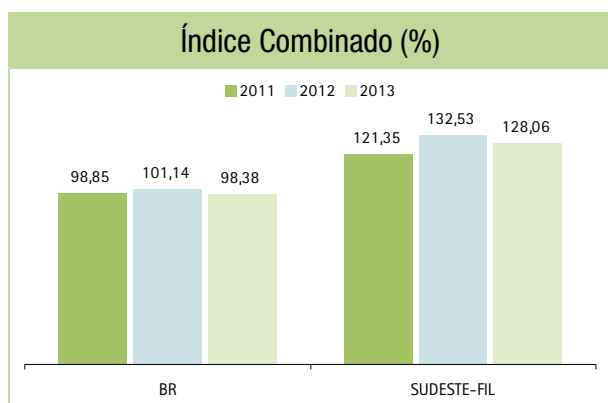
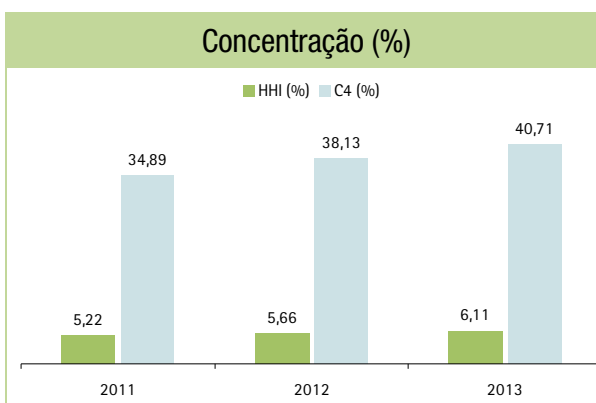
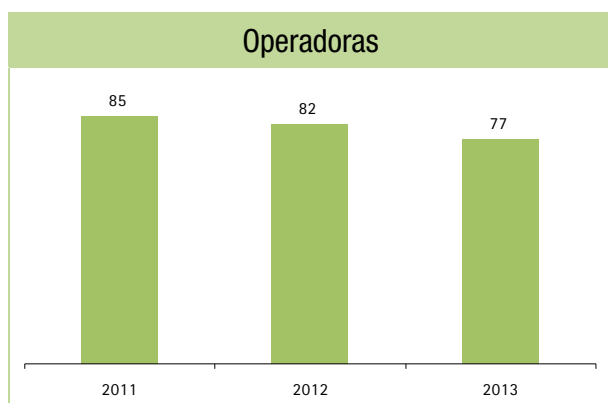
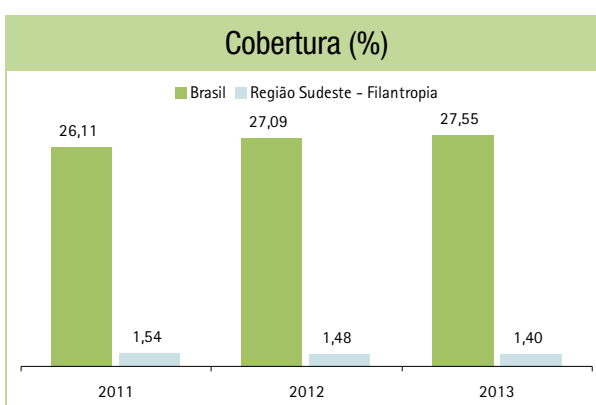
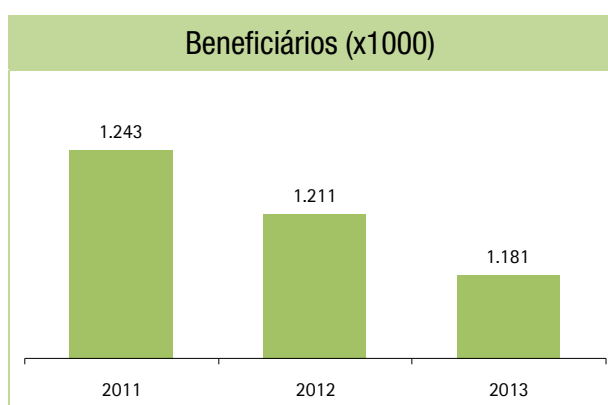


Mapa de Cobertura - 2013



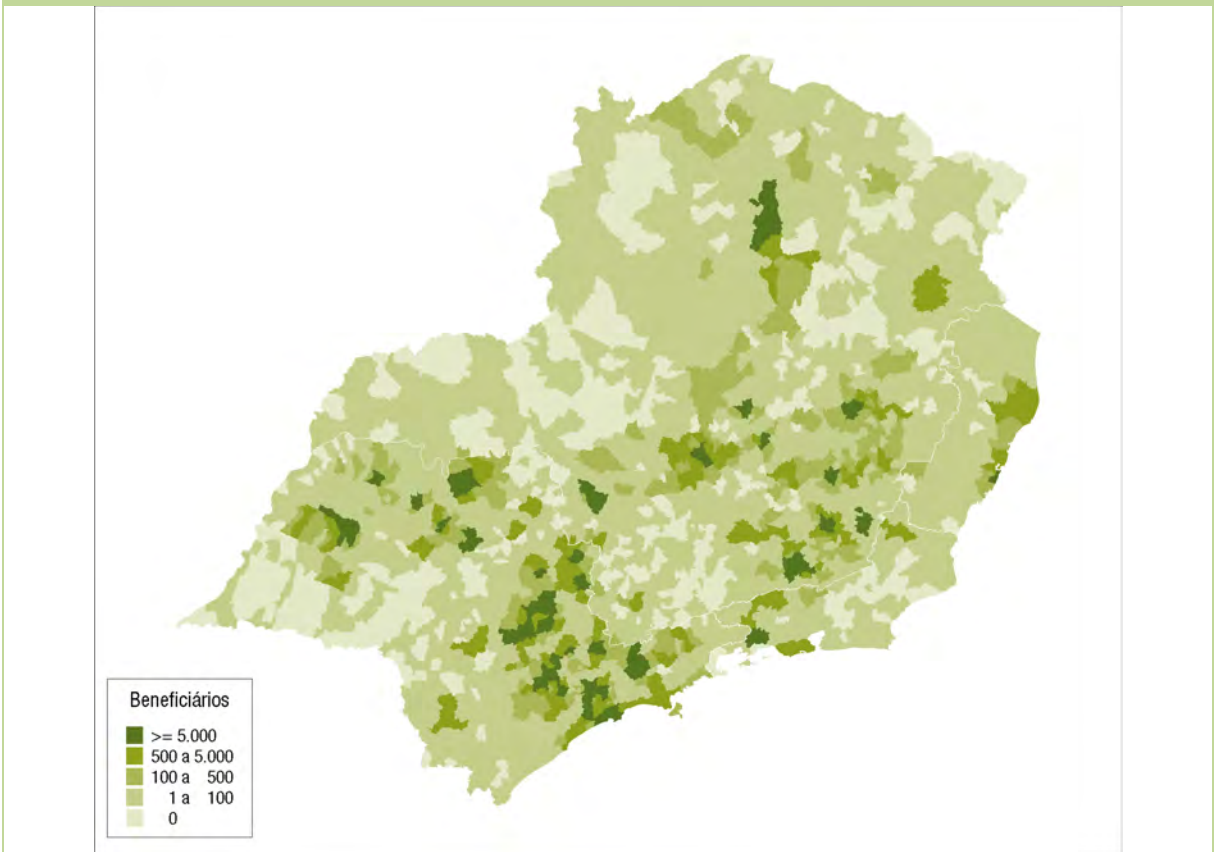
Região Sudeste - Filantropia

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	85	82	77	-9,41
Beneficiários (x1000)	1.243	1.211	1.181	-4,98
População (x1000)	80.976	81.566	84.466	4,31
Cobertura (%)	1,54	1,48	1,40	-8,90
Contraprestação Média (R\$)	109,71	116,22	125,94	14,80
DM (%)	81,42	83,31	83,74	2,85
DC (%)	1,60	1,58	1,72	7,47
DA (%)	38,33	47,64	42,60	11,15
Combinado (%)	121,35	132,53	128,06	5,53
HHI (%)	5,22	5,66	6,11	17,19
C4 (%)	34,89	38,13	40,71	16,68

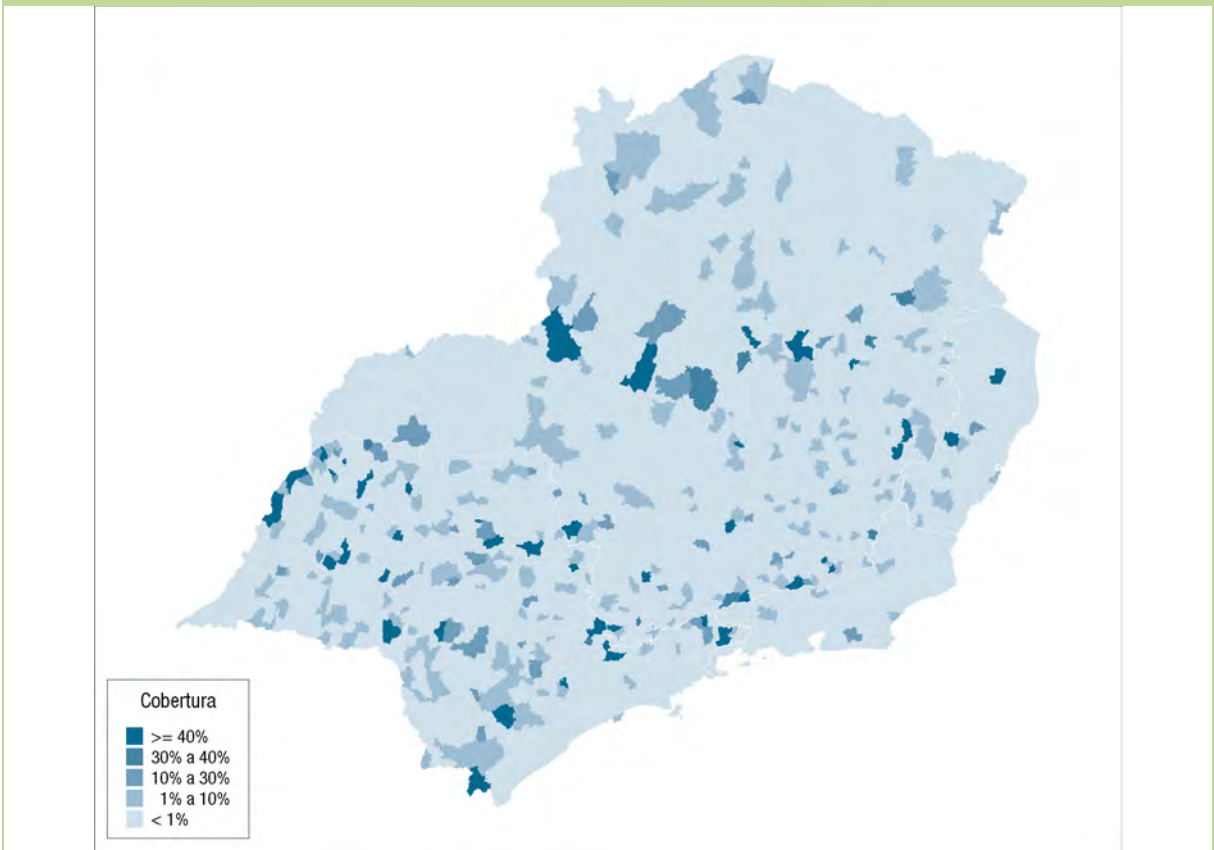


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

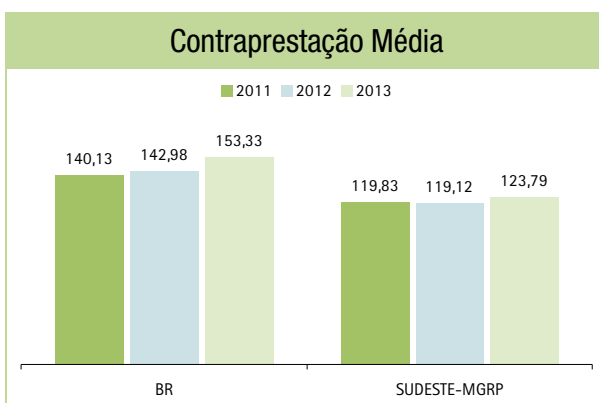
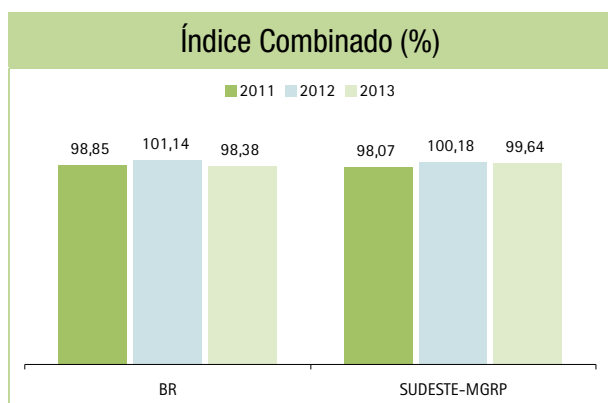
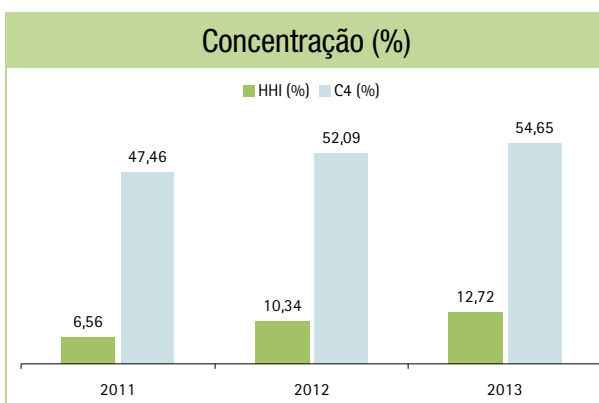
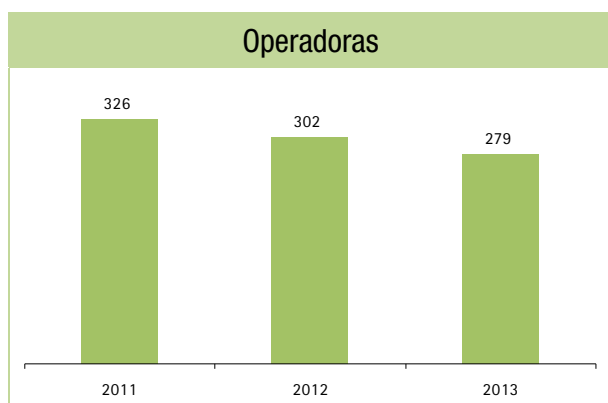
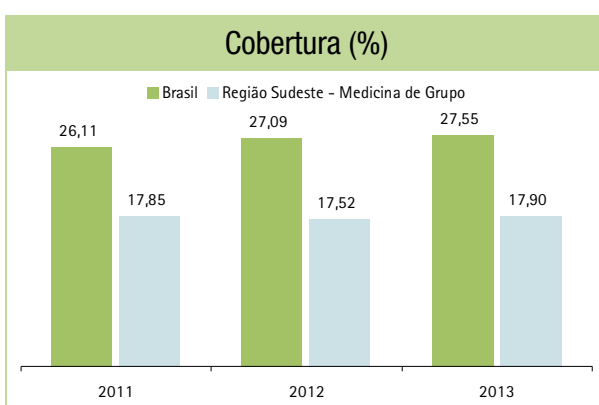
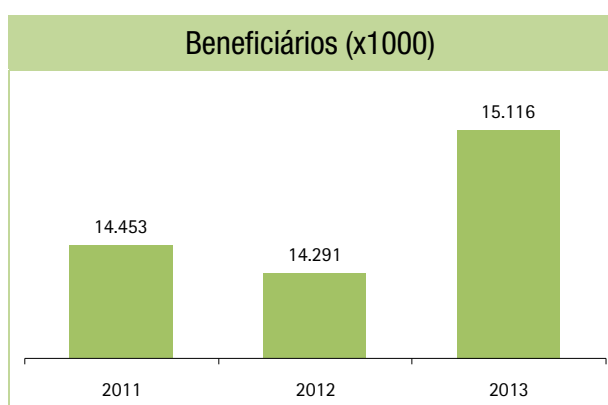


Mapa de Cobertura - 2013



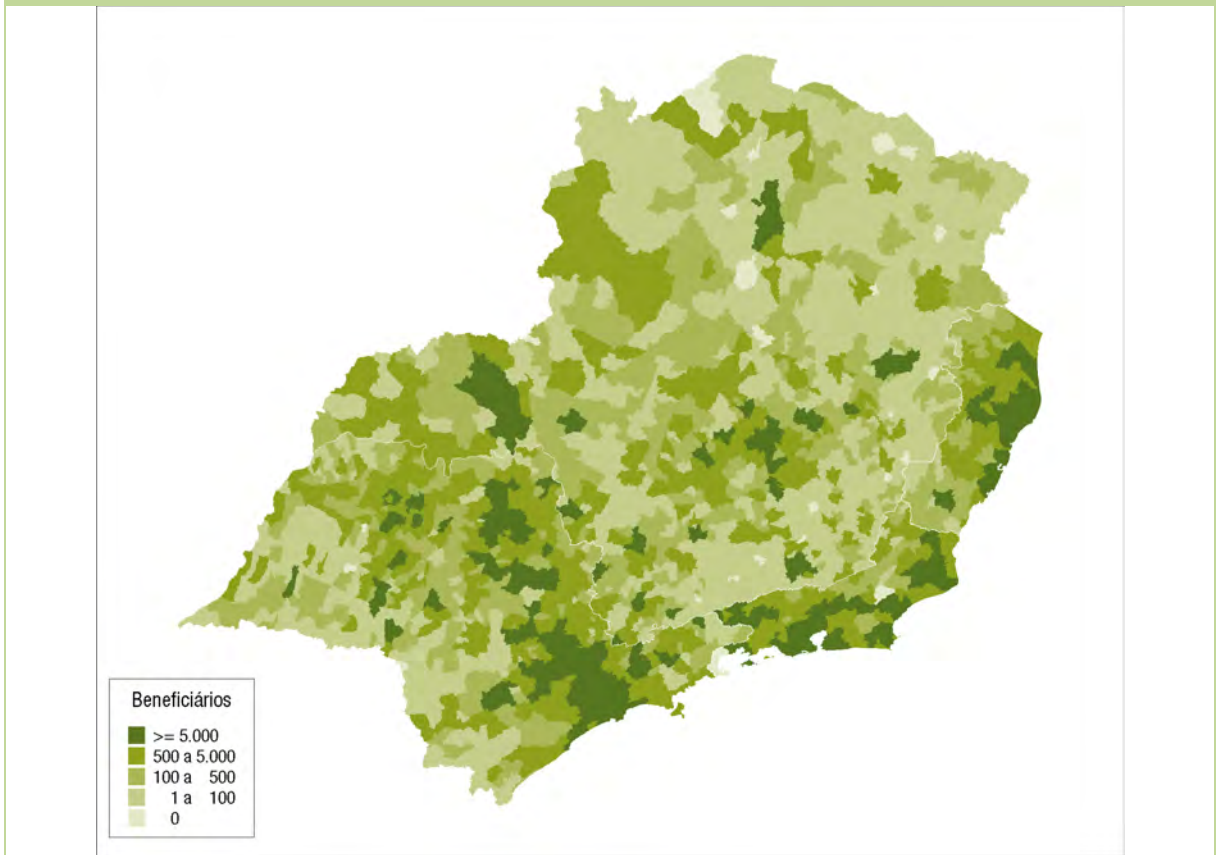
Região Sudeste - Medicina de Grupo

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	326	302	279	-14,42
Beneficiários (x1000)	14.453	14.291	15.116	4,59
População (x1000)	80.976	81.566	84.466	4,31
Cobertura (%)	17,85	17,52	17,90	0,27
Contraprestação Média (R\$)	119,83	119,12	123,79	3,31
DM (%)	78,17	80,05	81,35	4,07
DC (%)	4,02	3,92	4,16	3,40
DA (%)	15,88	16,21	14,13	-11,01
Combinado (%)	98,07	100,18	99,64	1,60
HHI (%)	6,56	10,34	12,72	93,89
C4 (%)	47,46	52,09	54,65	15,15

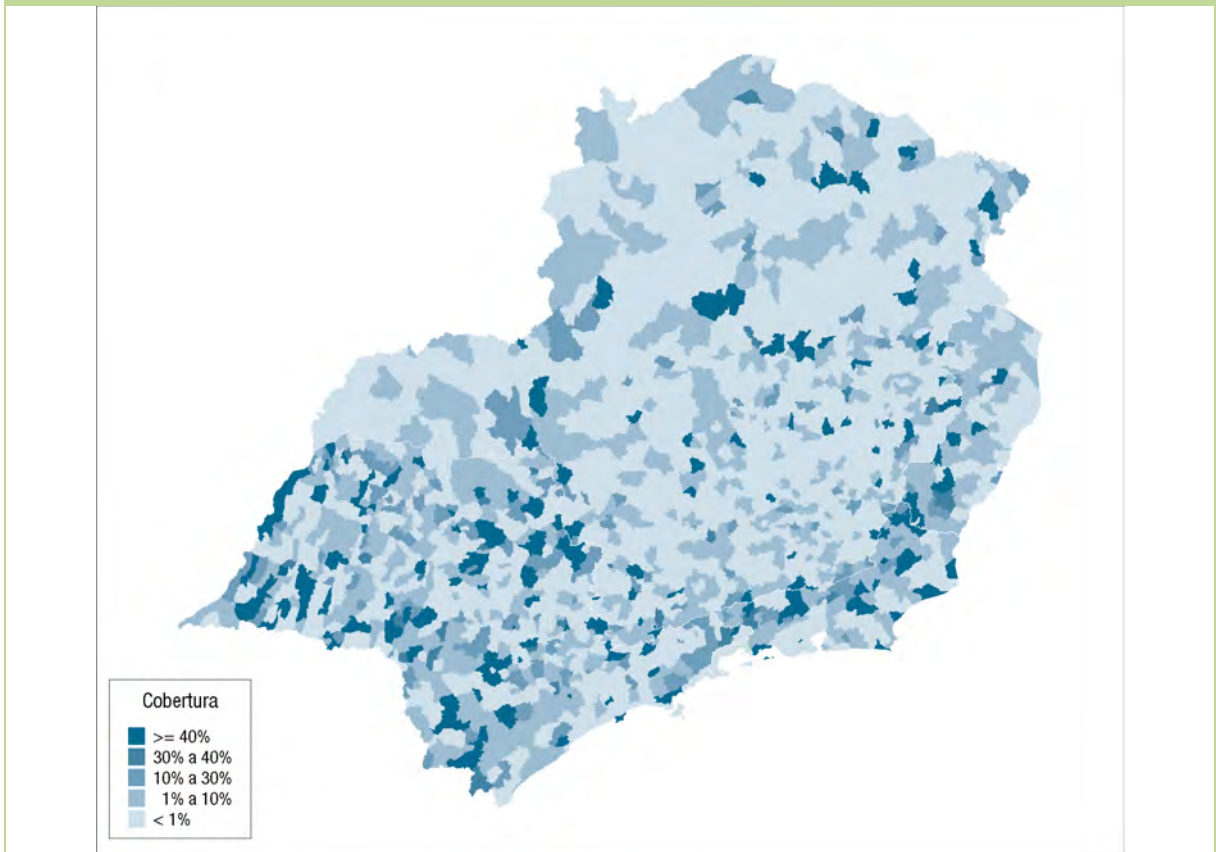


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

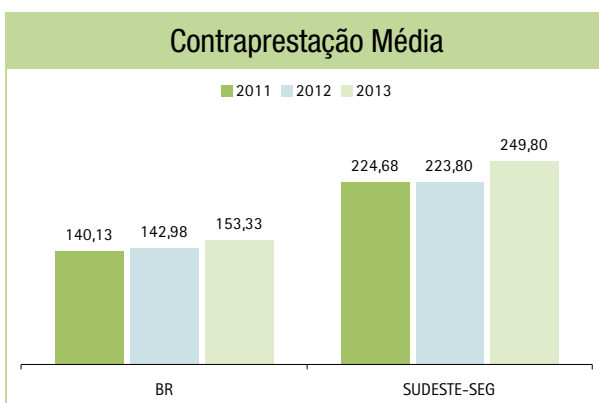
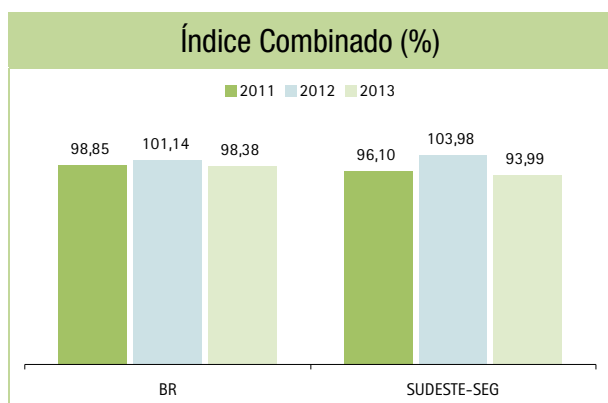
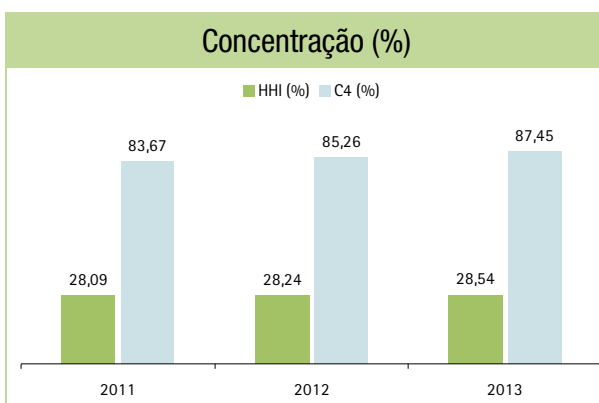
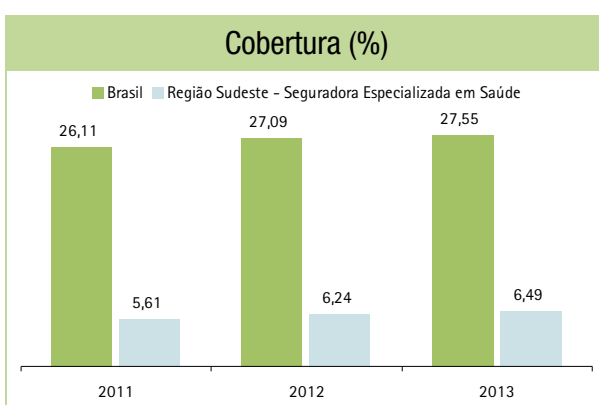
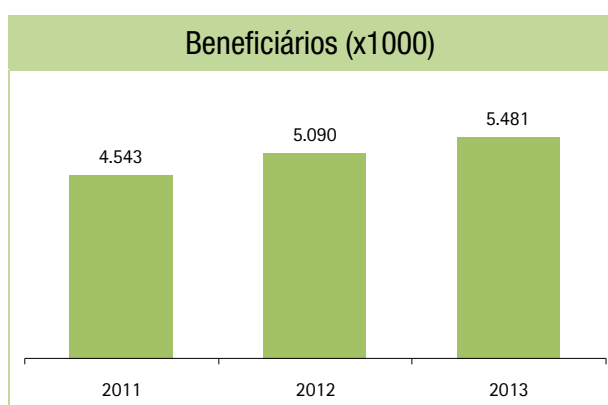


Mapa de Cobertura - 2013



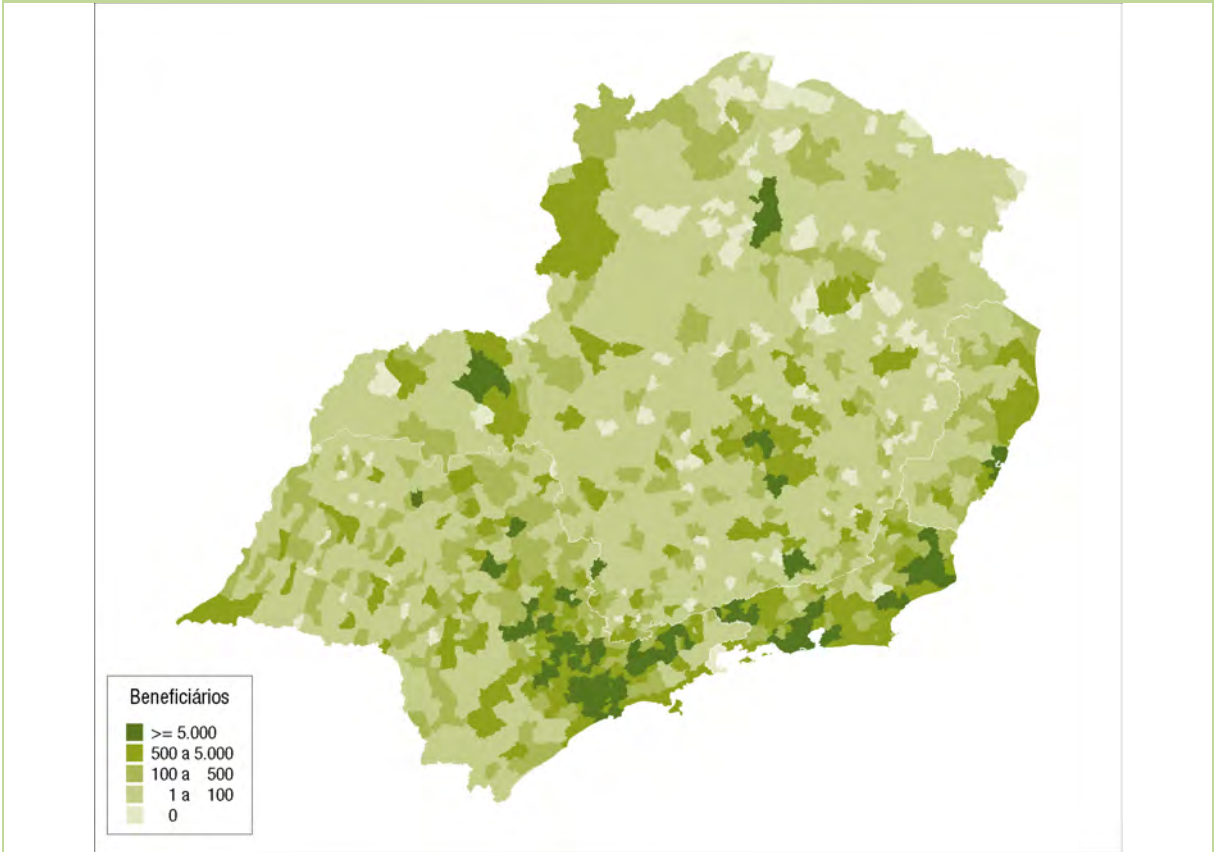
Região Sudeste - Seguradora Especializada em Saúde

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	13	13	12	-7,69
Beneficiários (x1000)	4.543	5.090	5.481	20,63
População (x1000)	80.976	81.566	84.466	4,31
Cobertura (%)	5,61	6,24	6,49	15,65
Contraprestação Média (R\$)	224,68	223,80	249,80	11,18
DM (%)	82,32	89,80	81,33	-1,20
DC (%)	6,45	6,83	5,68	-11,91
DA (%)	7,33	7,34	6,98	-4,82
Combinado (%)	96,10	103,98	93,99	-2,20
HHI (%)	28,09	28,24	28,54	1,59
C4 (%)	83,67	85,26	87,45	4,52

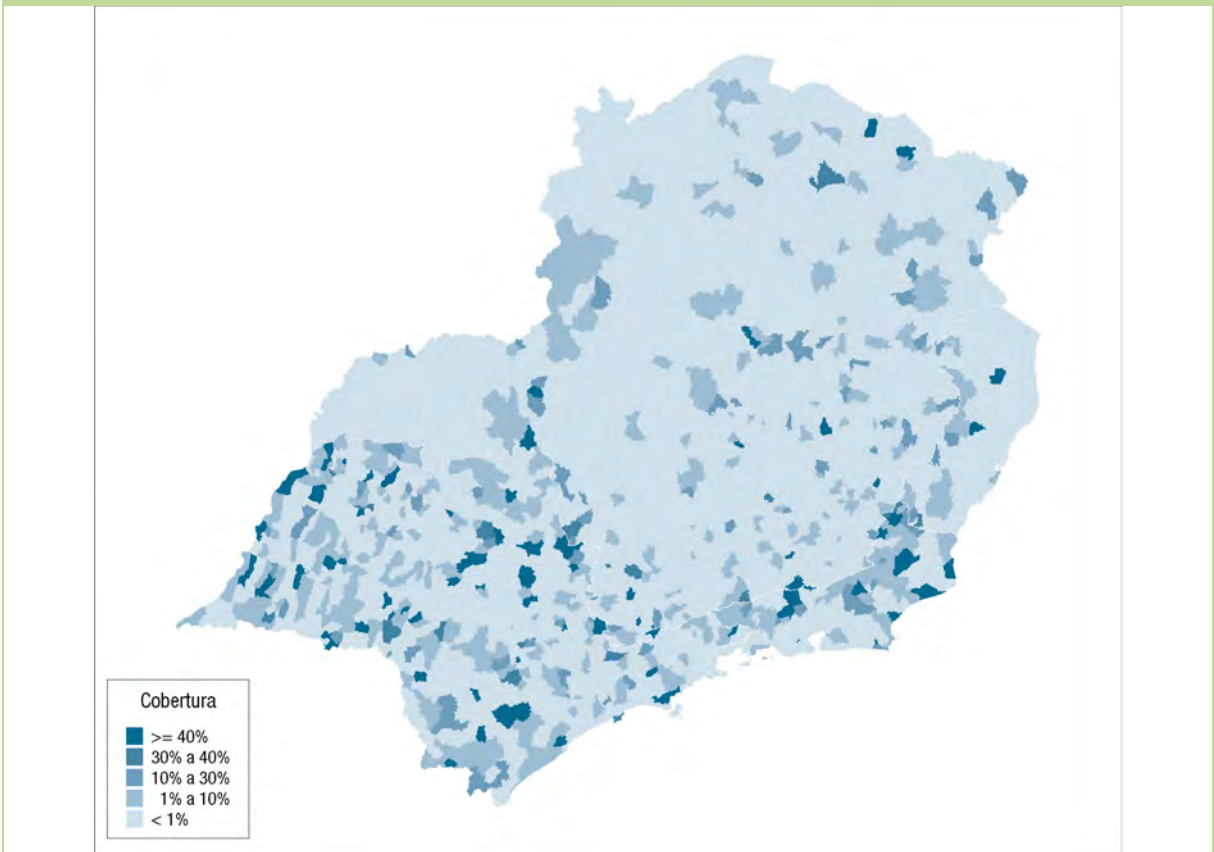


Fontes: ANS e IBGE (população)

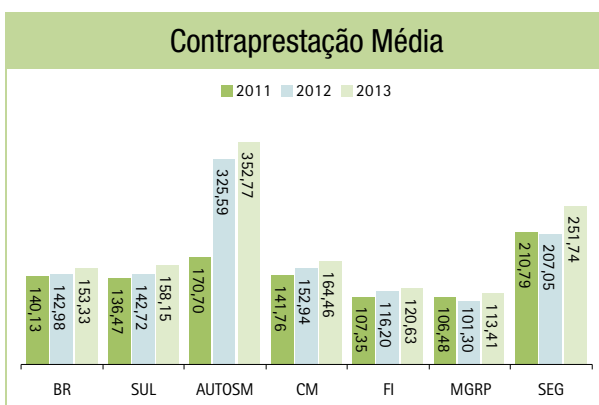
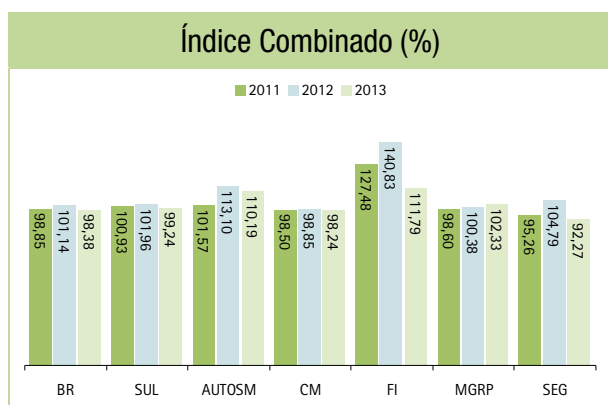
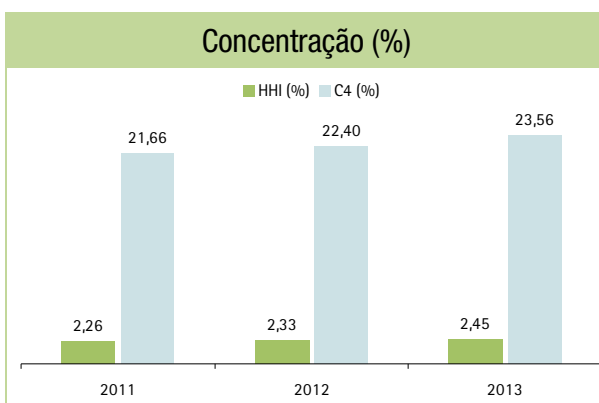
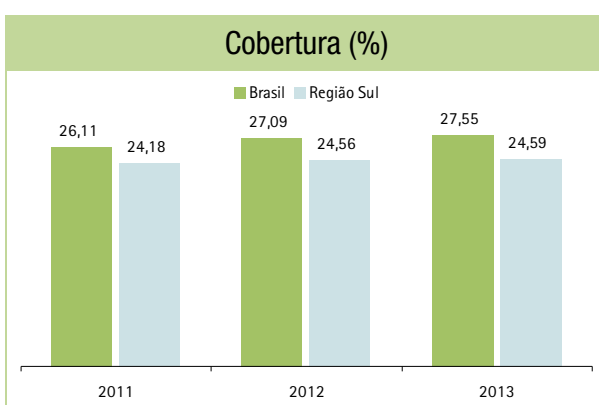
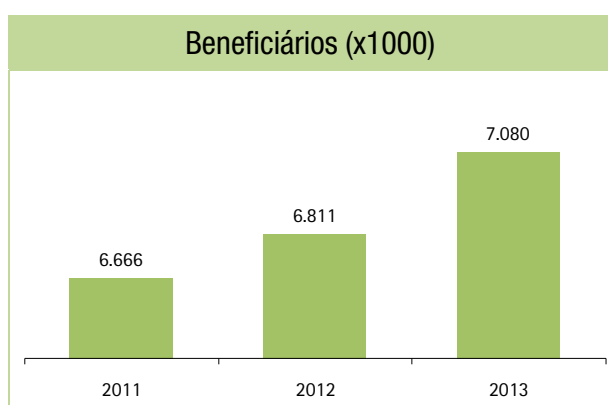
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

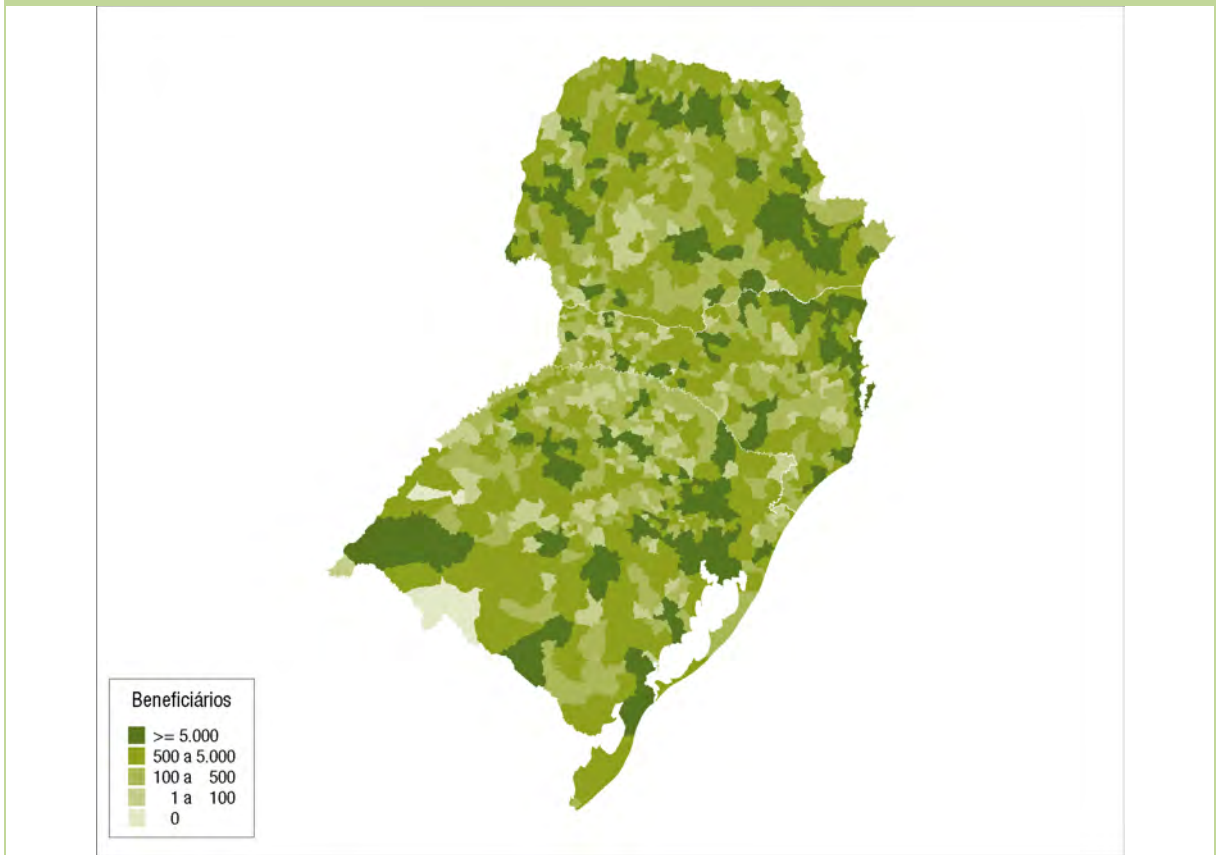


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	643	639	629	-2,18
Beneficiários (x1000)	6.666	6.811	7.080	6,21
População (x1000)	27.562	27.732	28.796	4,47
Cobertura (%)	24,18	24,56	24,59	1,66
Contraprestação Média (R\$)	136,47	142,72	158,15	15,89
DM (%)	82,33	83,89	83,64	1,59
DC (%)	2,43	2,79	2,47	1,79
DA (%)	16,17	15,28	13,13	-18,80
Combinado (%)	100,93	101,96	99,24	-1,67
HHI (%)	2,26	2,33	2,45	8,17
C4 (%)	21,66	22,40	23,56	8,76

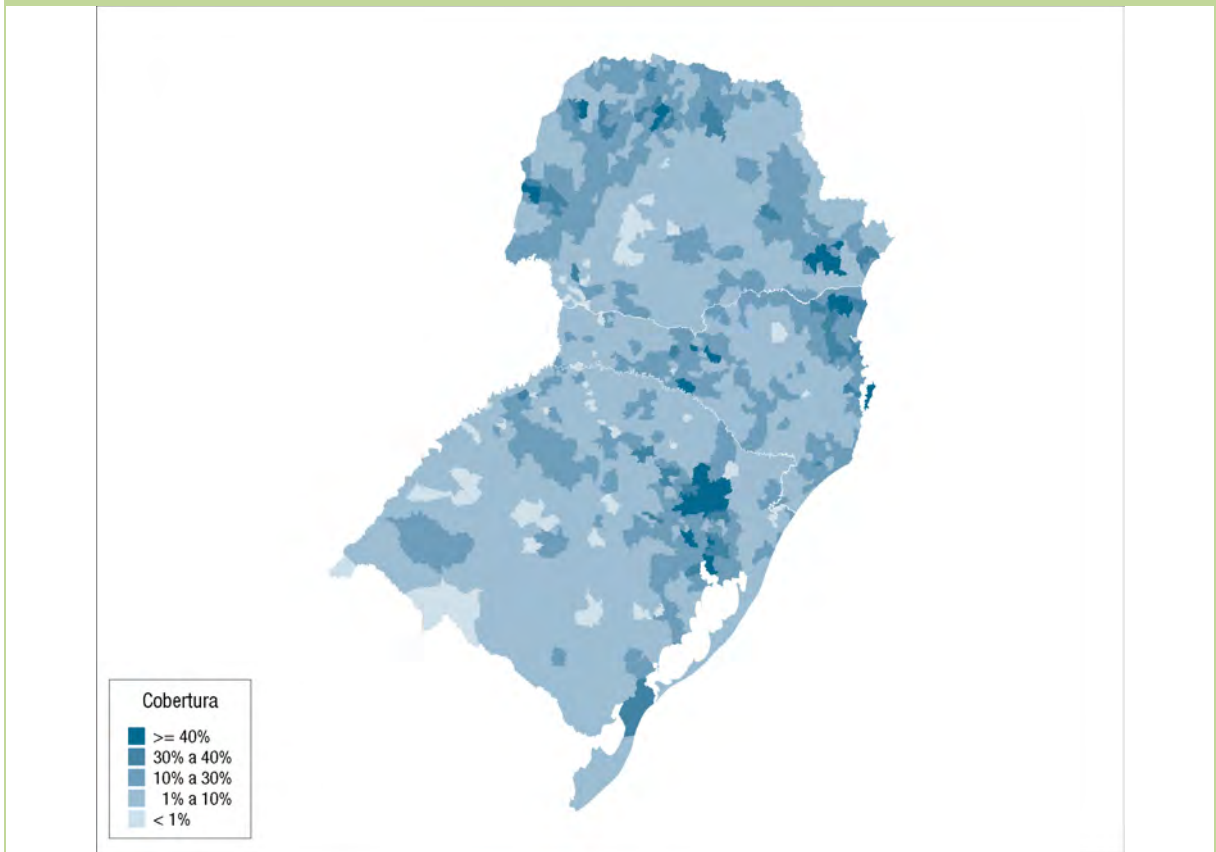


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

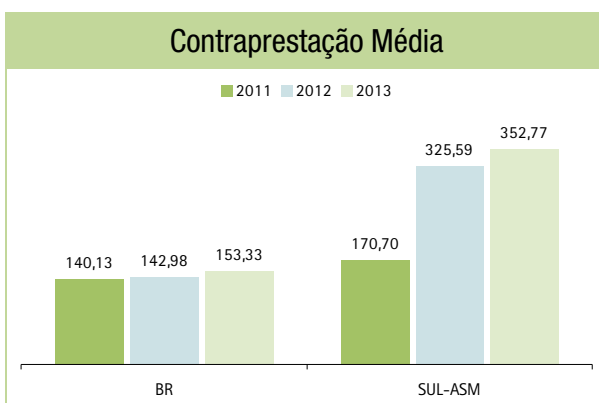
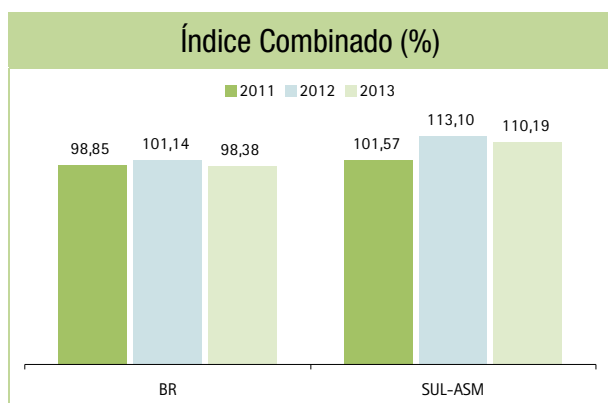
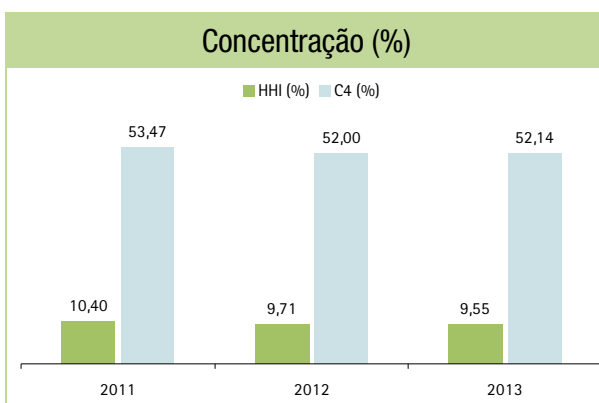
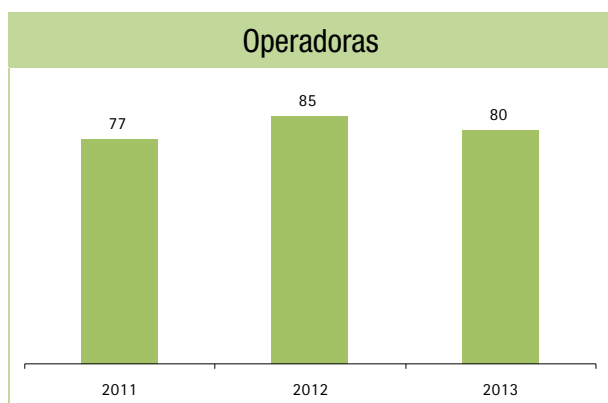
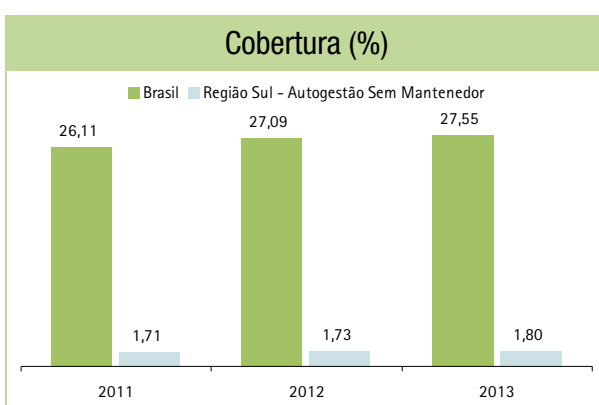
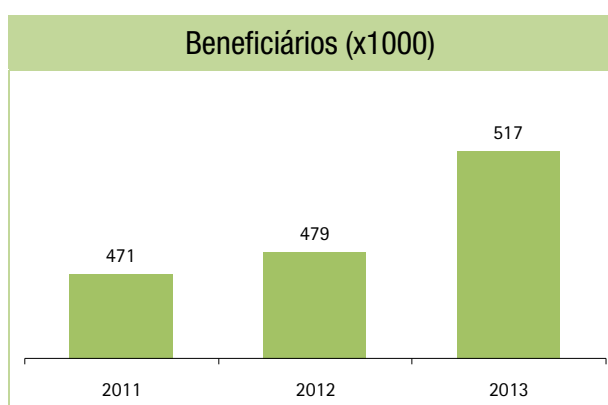


Mapa de Cobertura - 2013



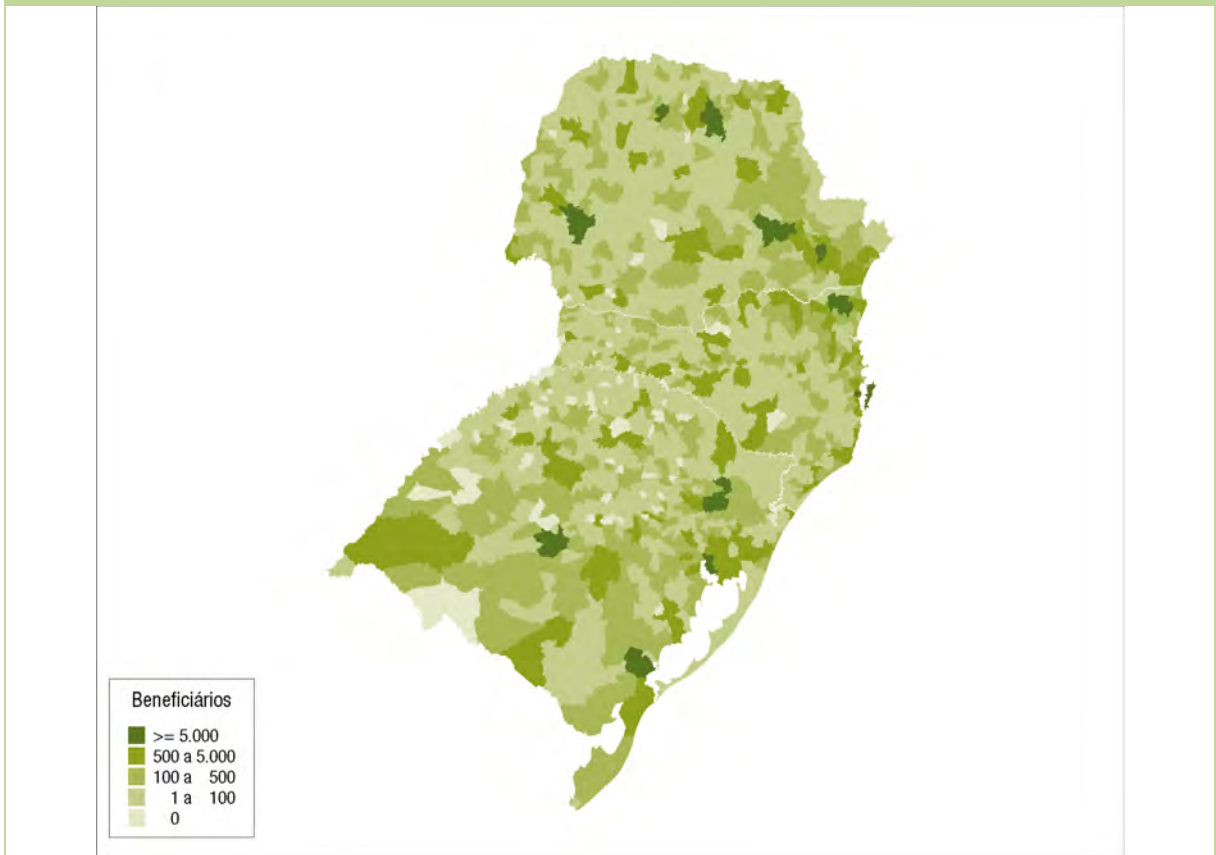
Região Sul - Autogestão Sem Mantenedor

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	77	85	80	3,90
Beneficiários (x1000)	471	479	517	9,70
População (x1000)	27.562	27.732	28.796	4,47
Cobertura (%)	1,71	1,73	1,80	5,00
Contraprestação Média (R\$)	170,70	325,59	352,77	106,67
DM (%)	87,96	94,22	96,35	9,54
DC (%)	0,00	0,04	0,01	3.581,91
DA (%)	13,61	18,84	13,83	1,65
Combinado (%)	101,57	113,10	110,19	8,49
HHI (%)	10,40	9,71	9,55	-8,22
C4 (%)	53,47	52,00	52,14	-2,48

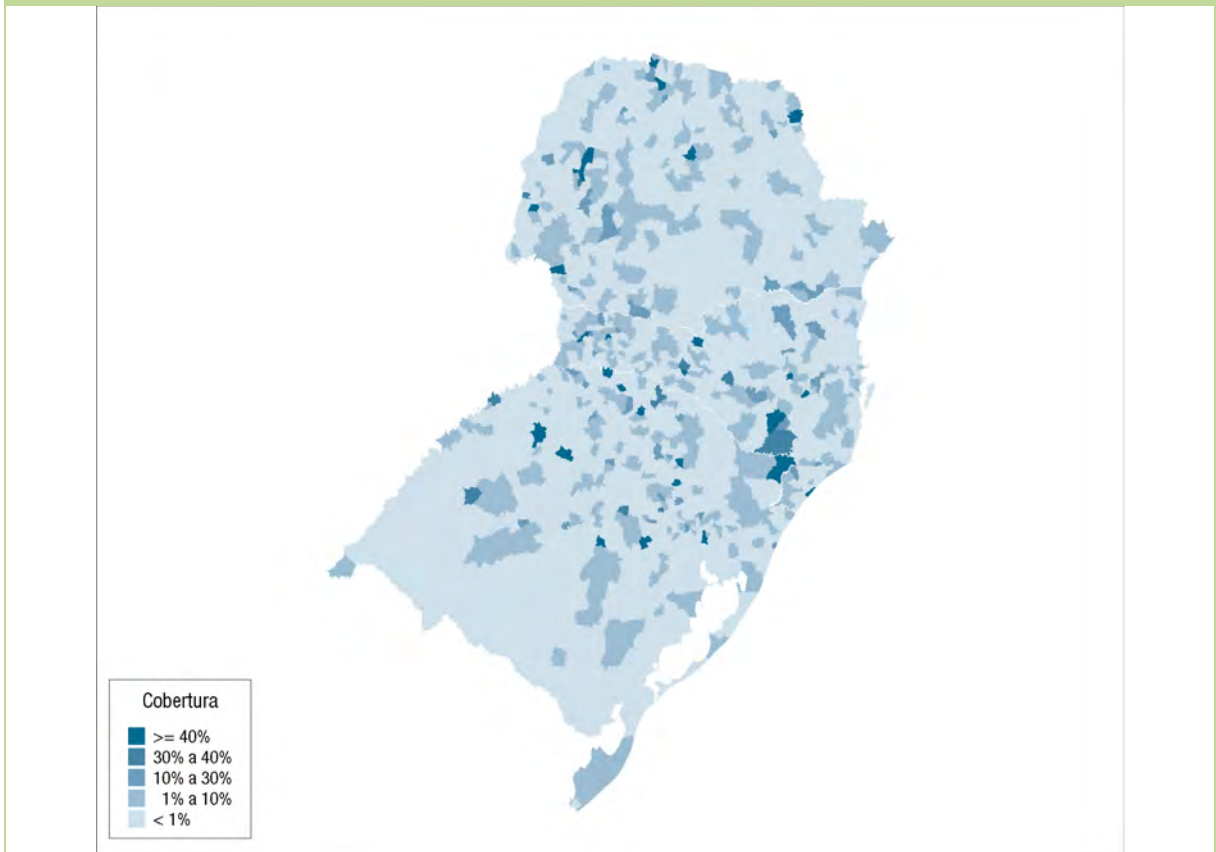


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

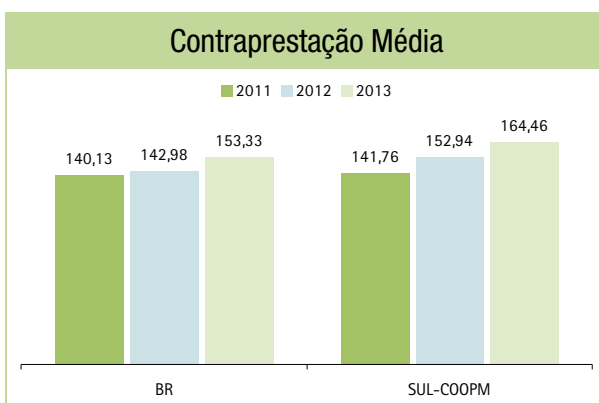
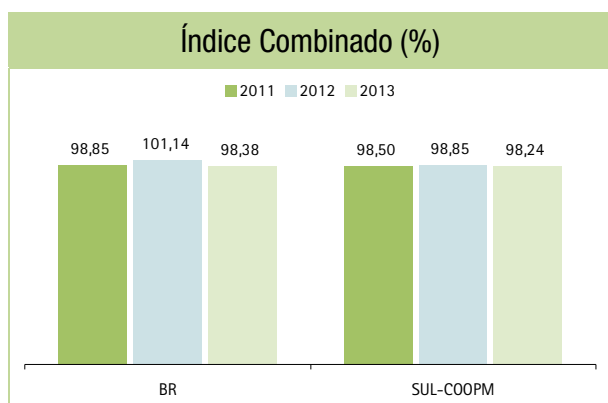
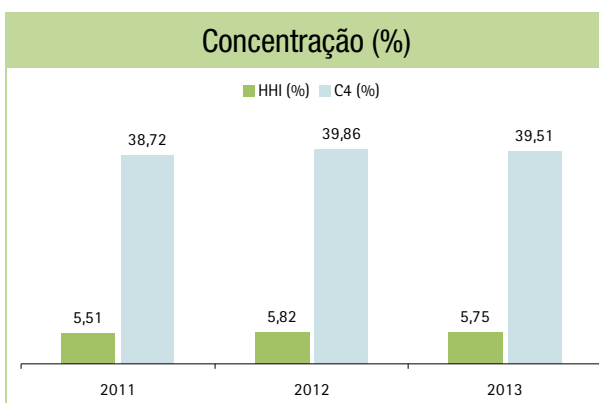
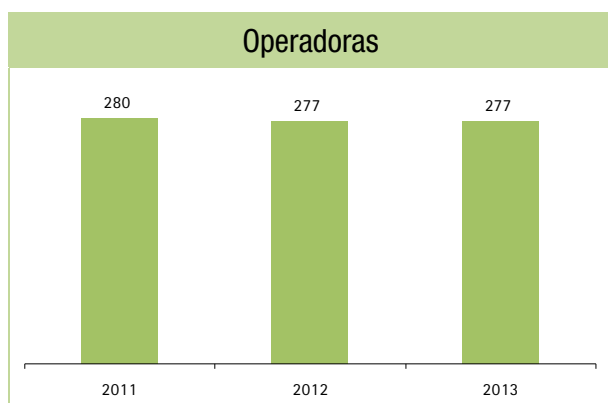
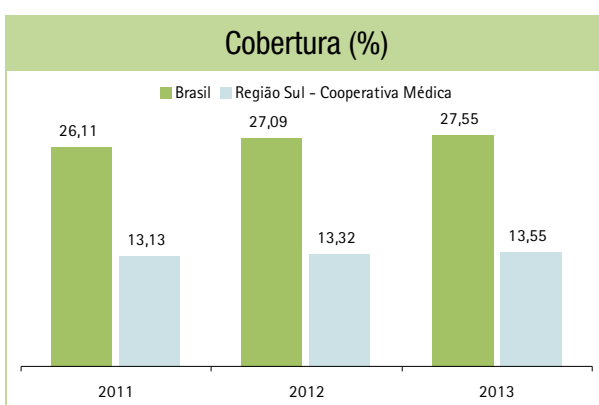
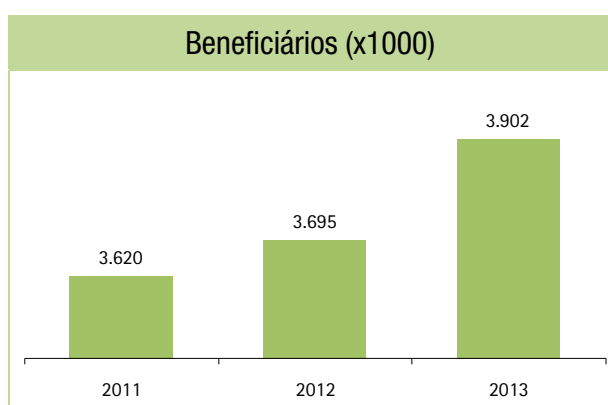


Mapa de Cobertura - 2013



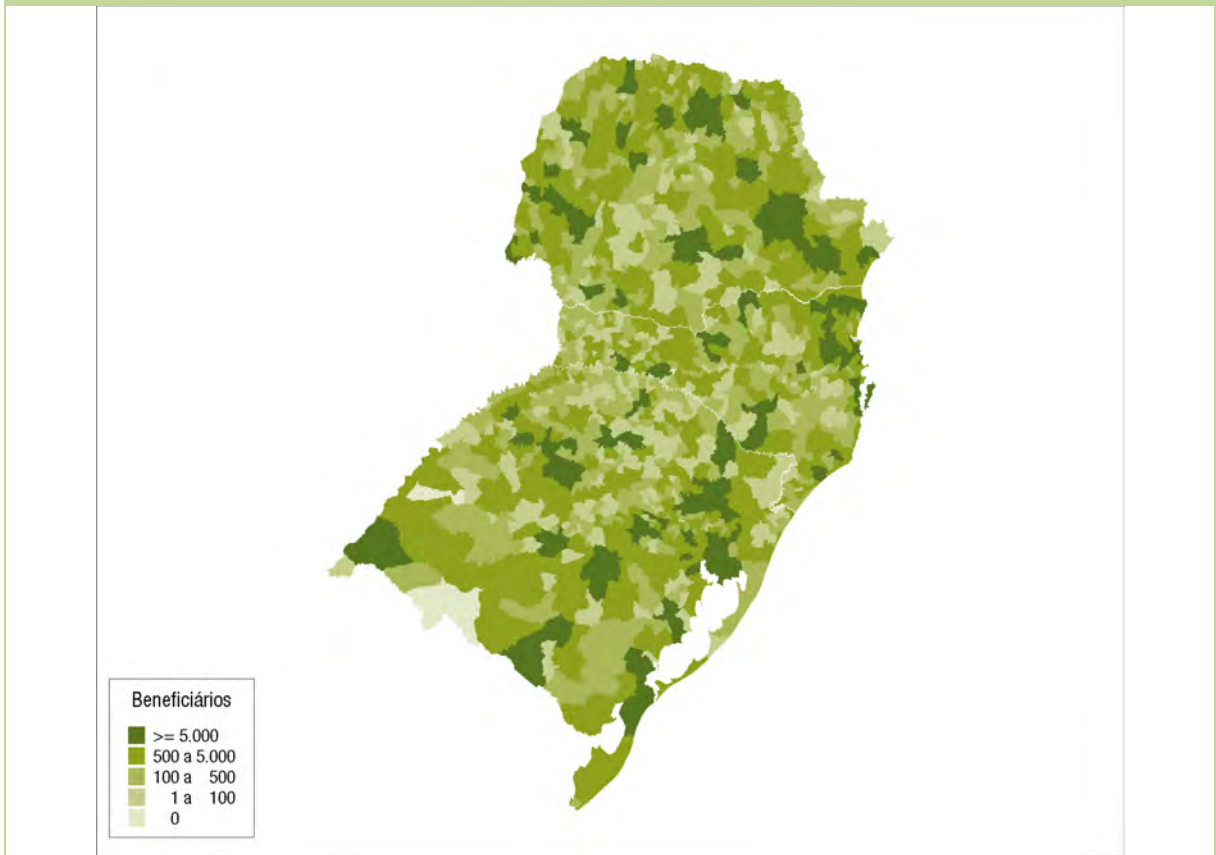
Região Sul - Cooperativa Médica

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	280	277	277	-1,07
Beneficiários (x1000)	3.620	3.695	3.902	7,79
População (x1000)	27.562	27.732	28.796	4,47
Cobertura (%)	13,13	13,32	13,55	3,17
Contraprestação Média (R\$)	141,76	152,94	164,46	16,01
DM (%)	83,81	84,16	84,71	1,07
DC (%)	1,11	1,17	1,22	10,41
DA (%)	13,58	13,53	12,31	-9,37
Combinado (%)	98,50	98,85	98,24	-0,26
HHI (%)	5,51	5,82	5,75	4,42
C4 (%)	38,72	39,86	39,51	2,04

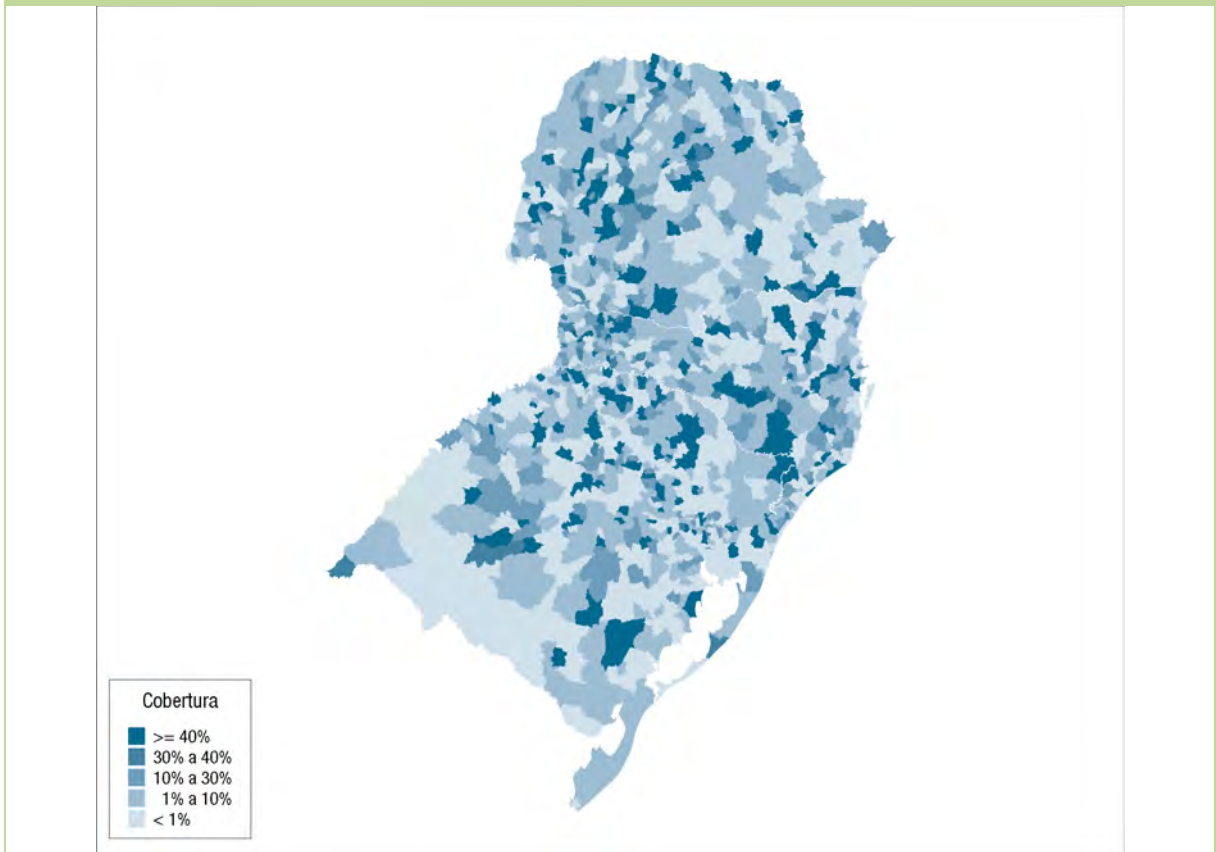


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

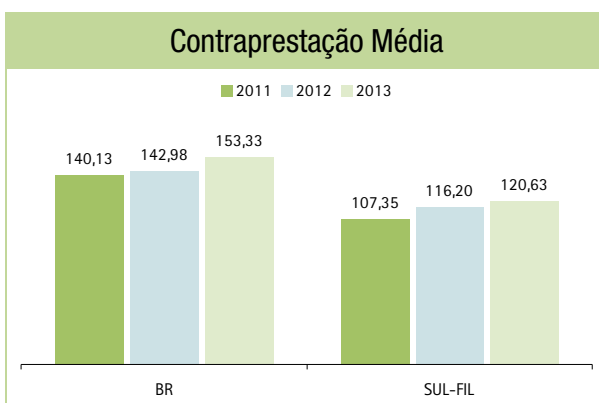
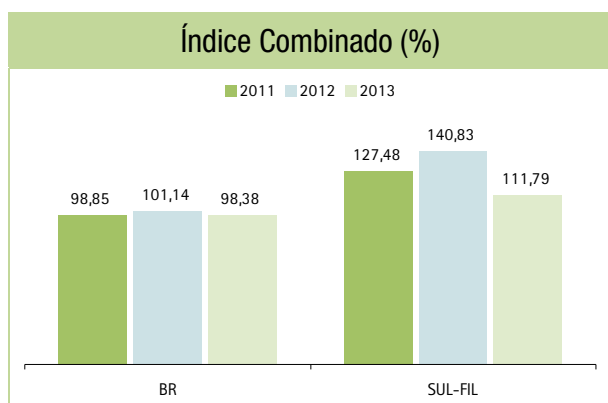
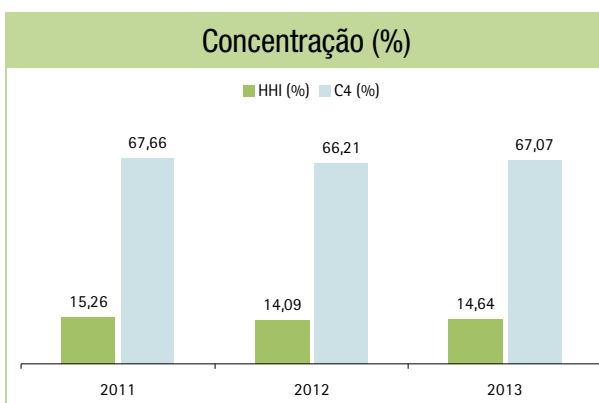
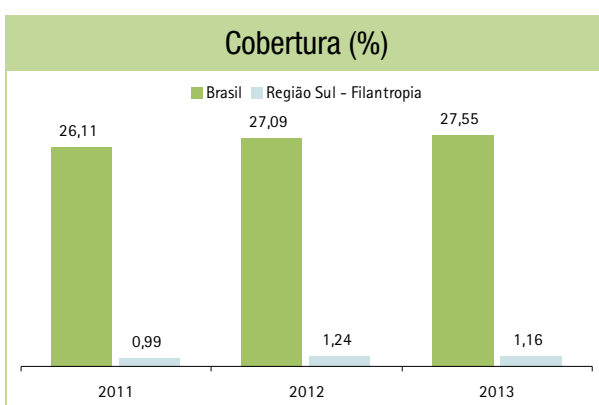
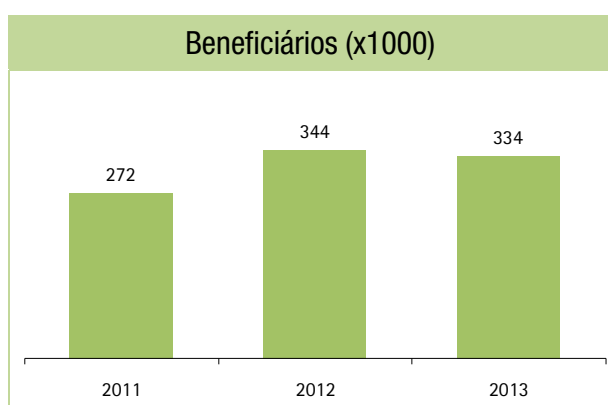


Mapa de Cobertura - 2013



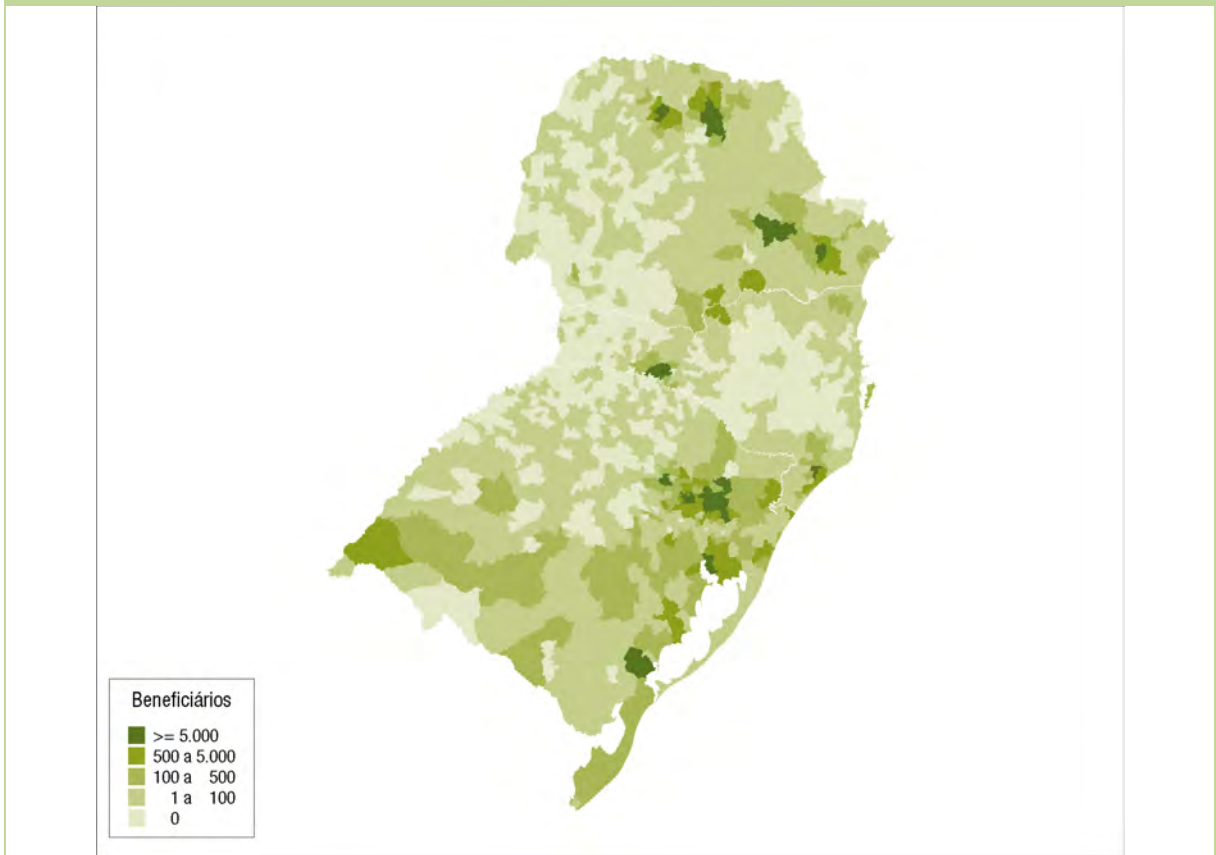
Região Sul - Filantropia

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	45	43	41	-8,89
Beneficiários (x1000)	272	344	334	22,81
População (x1000)	27.562	27.732	28.796	4,47
Cobertura (%)	0,99	1,24	1,16	17,55
Contraprestação Média (R\$)	107,35	116,20	120,63	12,37
DM (%)	88,14	90,95	85,22	-3,31
DC (%)	1,14	0,99	1,07	-5,93
DA (%)	38,20	48,89	25,50	-33,27
Combinado (%)	127,48	140,83	111,79	-12,31
HHI (%)	15,26	14,09	14,64	-4,08
C4 (%)	67,66	66,21	67,07	-0,87

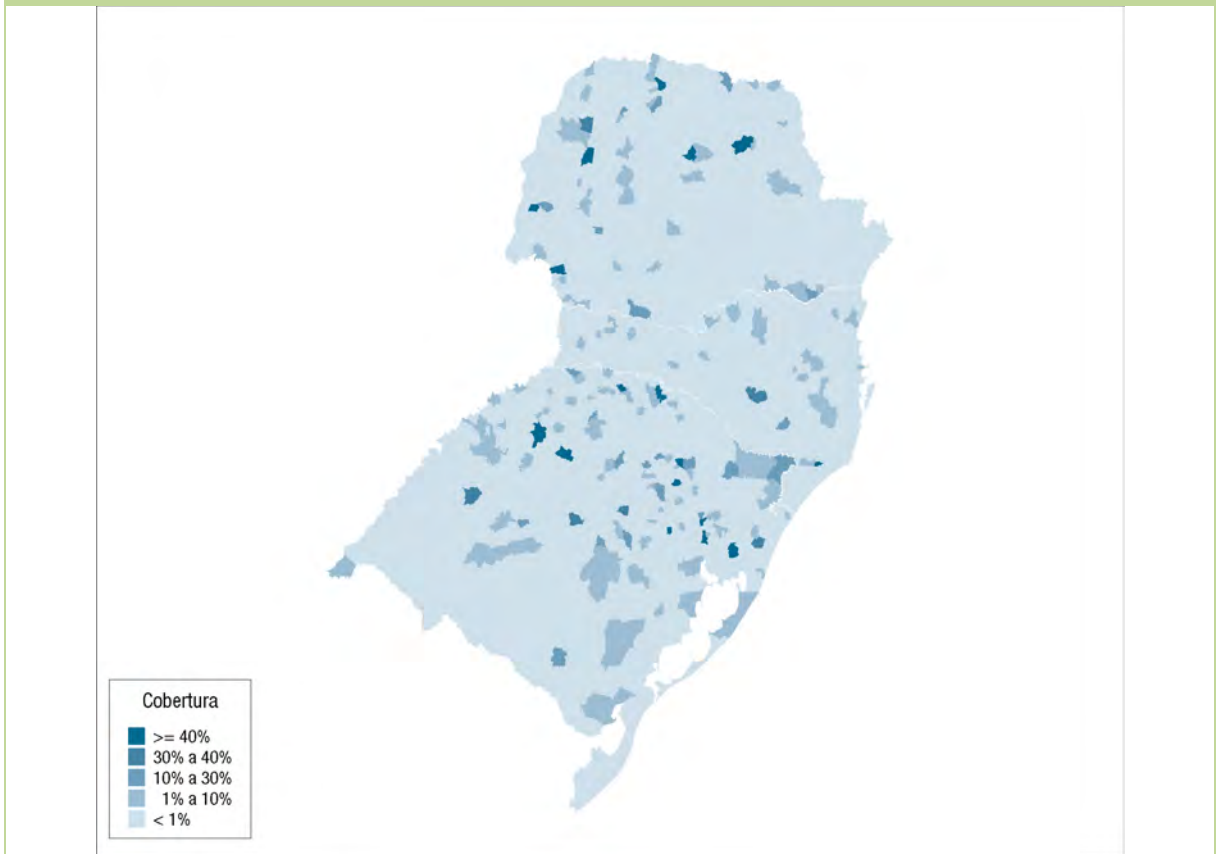


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

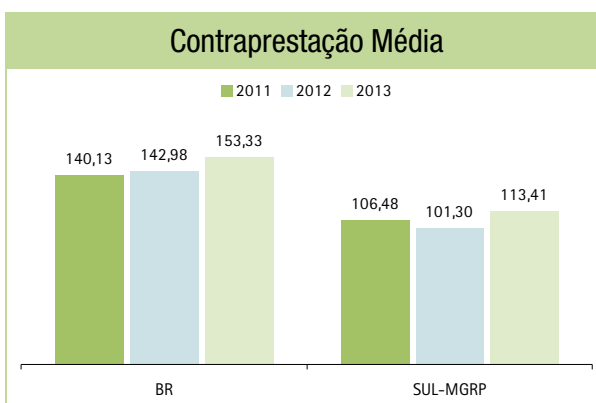
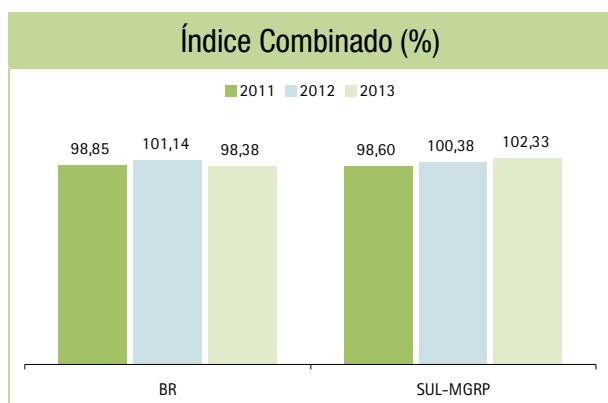
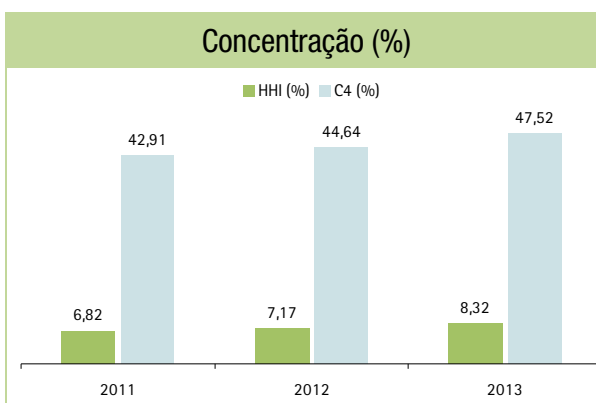
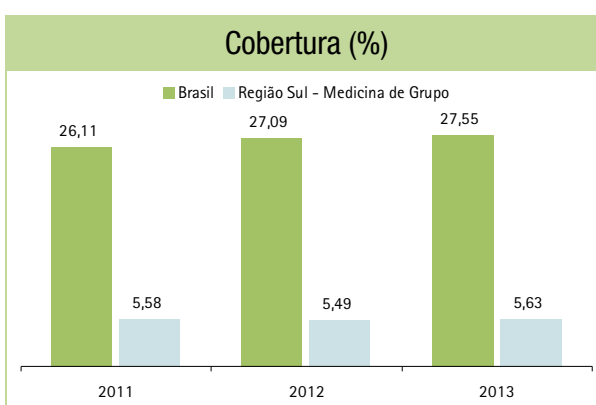
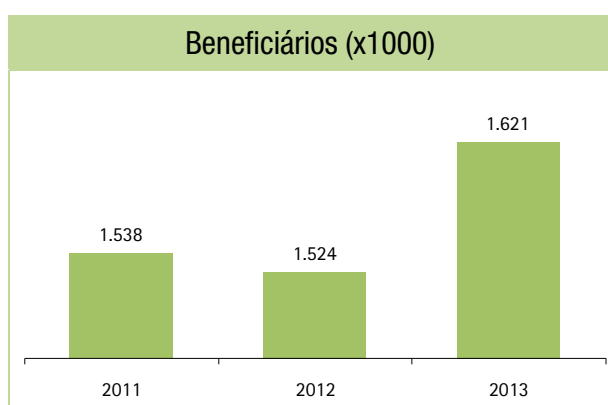


Mapa de Cobertura - 2013



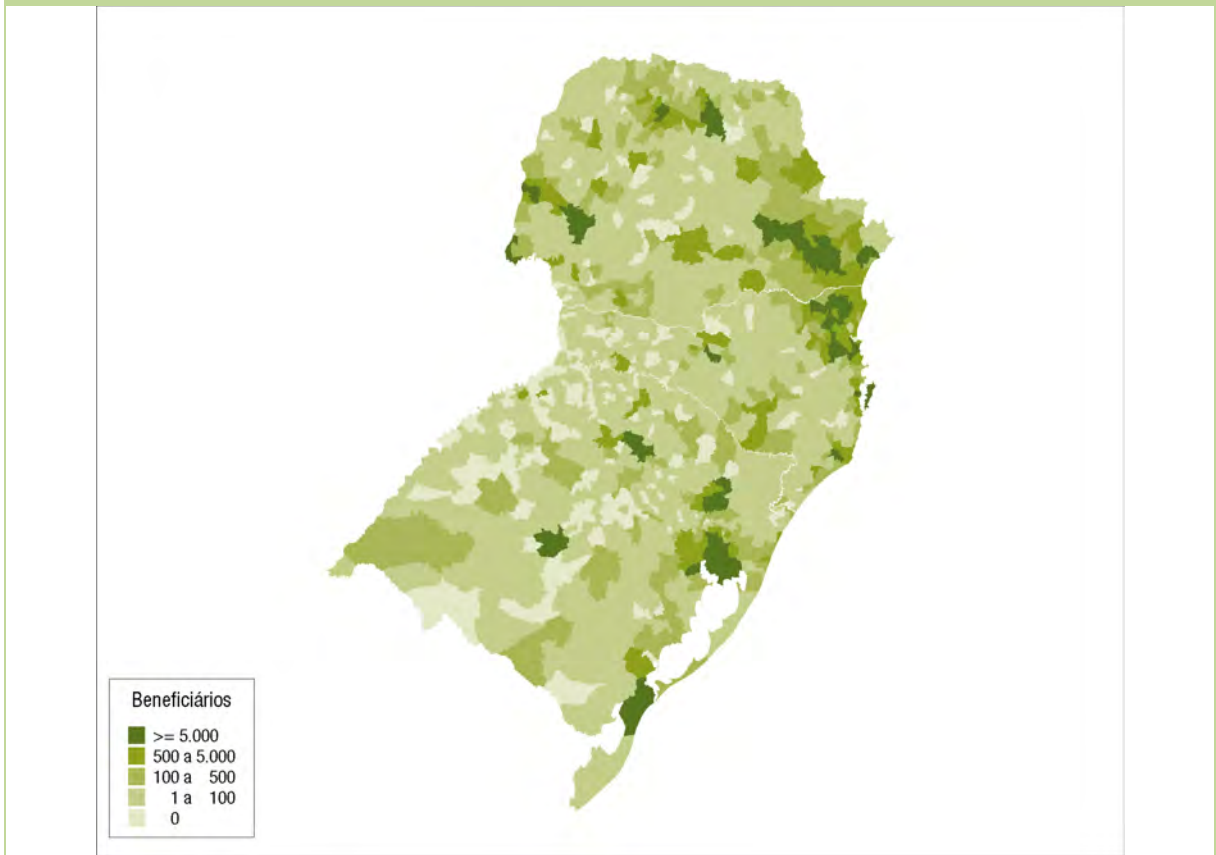
Região Sul - Medicina de Grupo

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	183	179	176	-3,83
Beneficiários (x1000)	1.538	1.524	1.621	5,39
População (x1000)	27.562	27.732	28.796	4,47
Cobertura (%)	5,58	5,49	5,63	0,88
Contraprestação Média (R\$)	106,48	101,30	113,41	6,51
DM (%)	77,33	79,43	80,76	4,44
DC (%)	2,65	2,61	3,10	17,03
DA (%)	18,62	18,34	18,46	-0,86
Combinado (%)	98,60	100,38	102,33	3,78
HHI (%)	6,82	7,17	8,32	22,05
C4 (%)	42,91	44,64	47,52	10,73

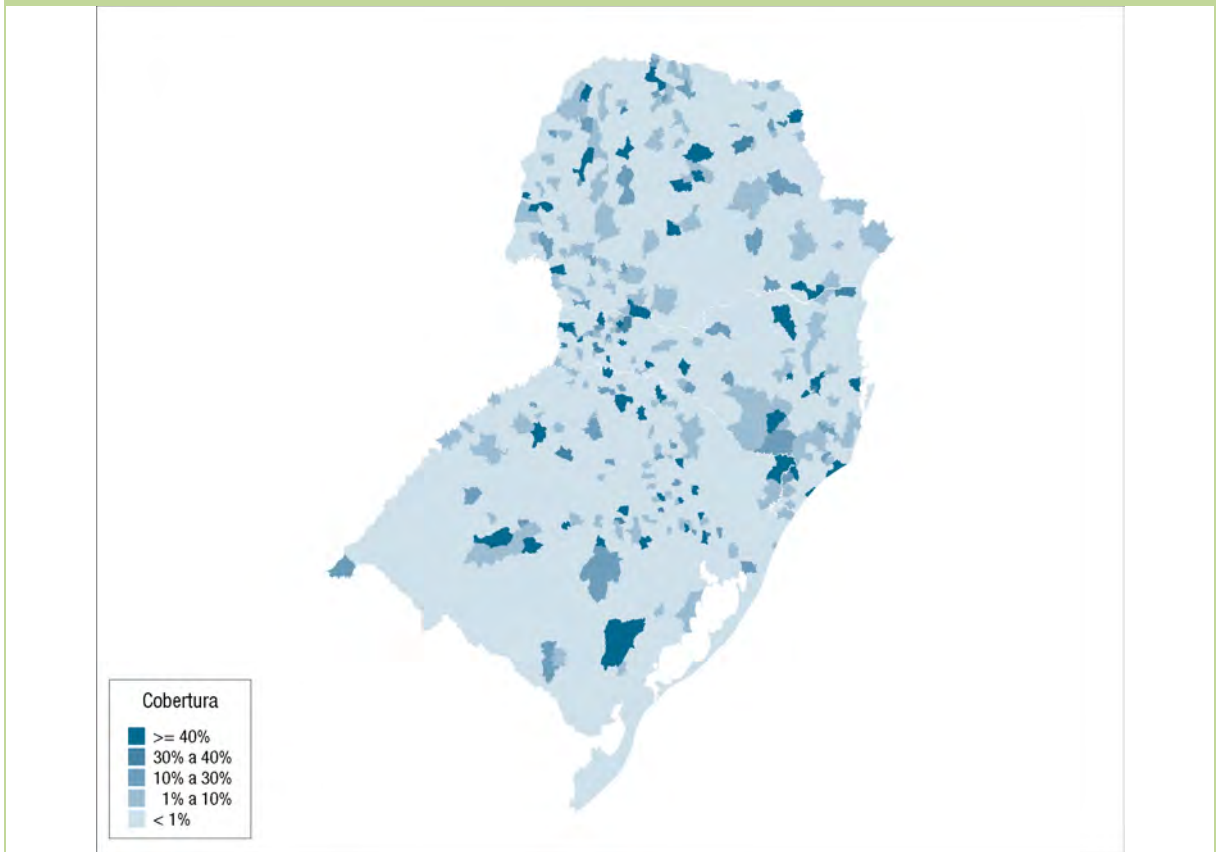


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

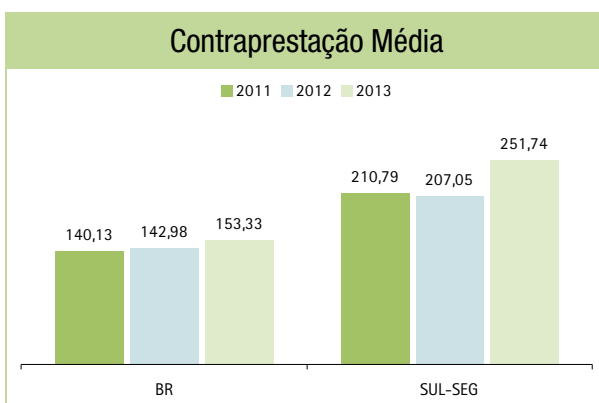
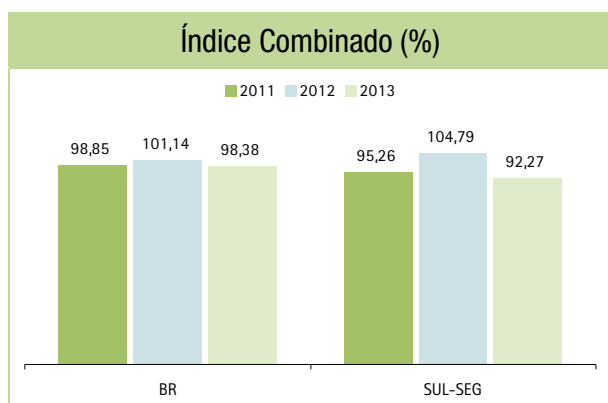
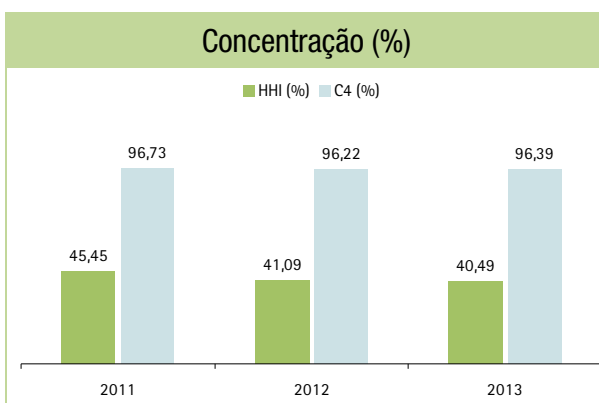
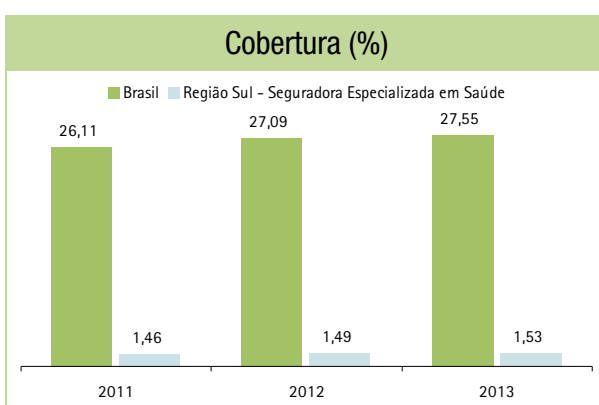
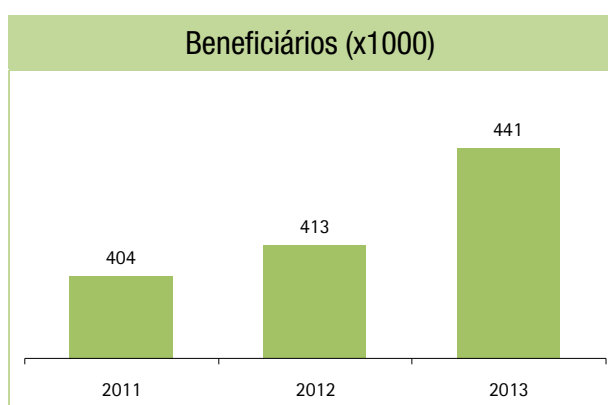


Mapa de Cobertura - 2013



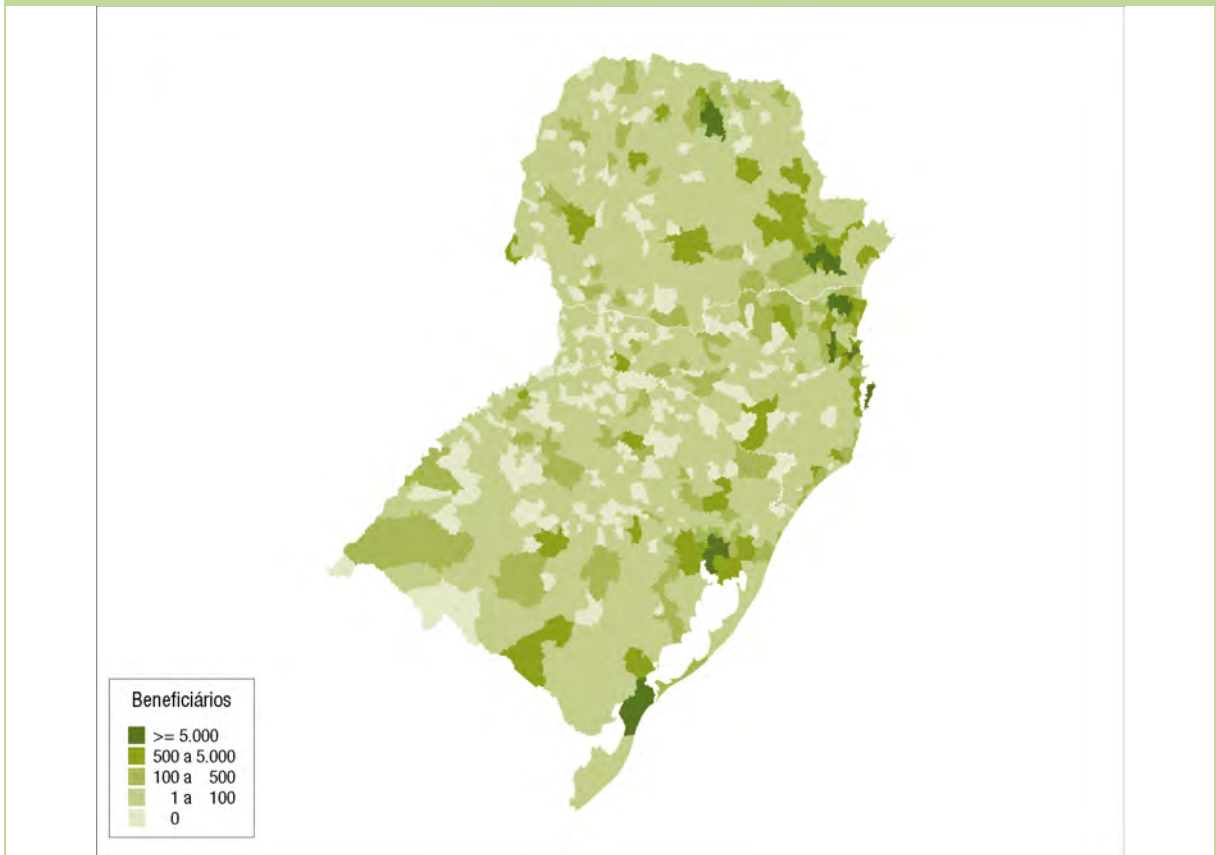
Região Sul - Seguradora Especializada em Saúde

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	13	13	12	-7,69
Beneficiários (x1000)	404	413	441	9,18
População (x1000)	27.562	27.732	28.796	4,47
Cobertura (%)	1,46	1,49	1,53	4,50
Contraprestação Média (R\$)	210,79	207,05	251,74	19,42
DM (%)	82,72	91,76	80,97	-2,12
DC (%)	5,69	6,44	5,07	-10,92
DA (%)	6,85	6,60	6,24	-8,93
Combinado (%)	95,26	104,79	92,27	-3,14
HHI (%)	45,45	41,09	40,49	-10,91
C4 (%)	96,73	96,22	96,39	-0,36

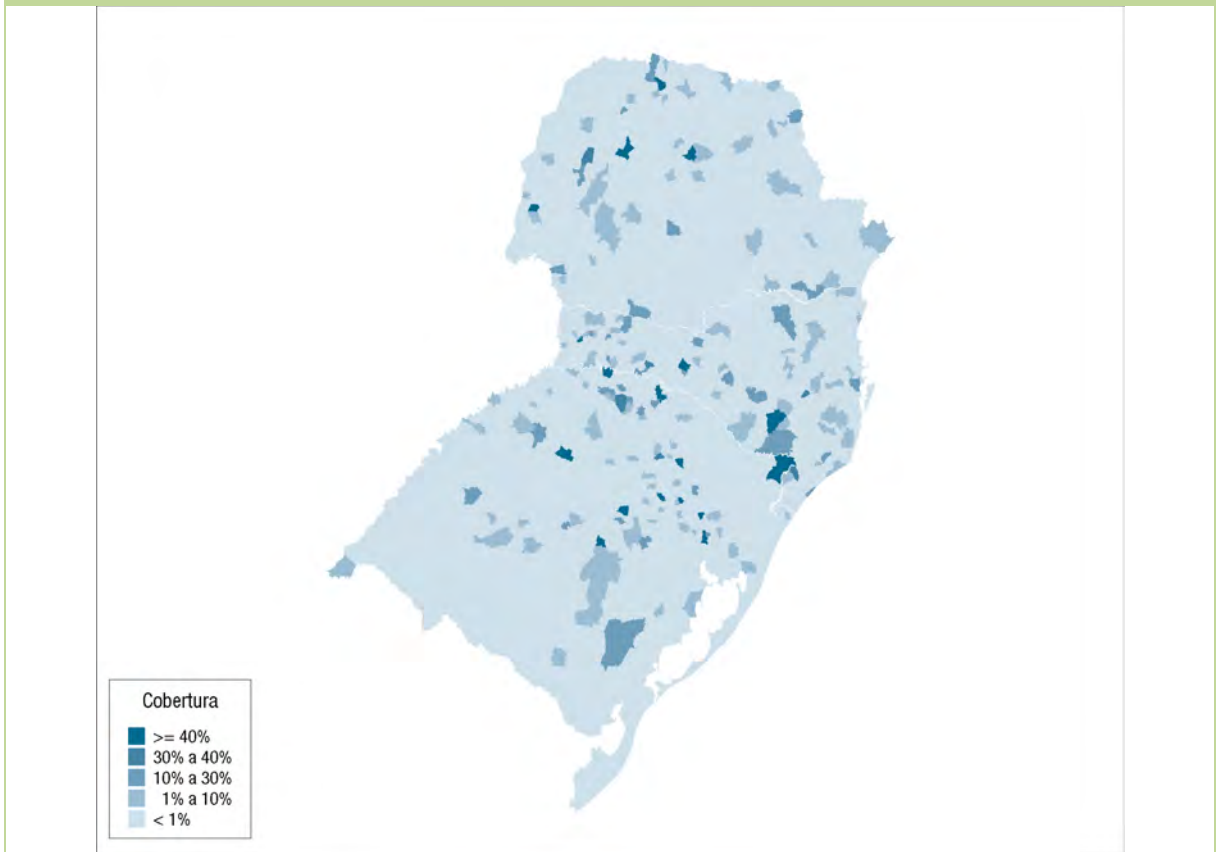


Fontes: ANS e IBGE (população)

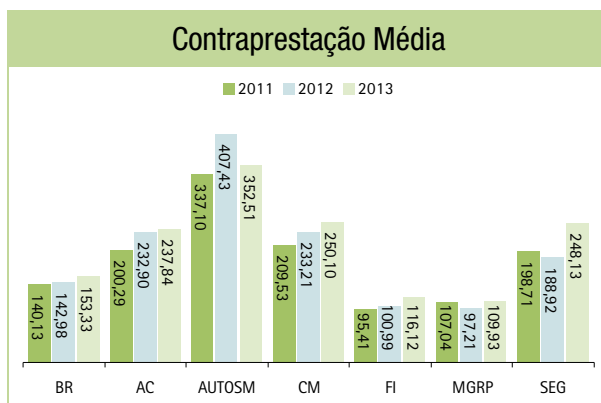
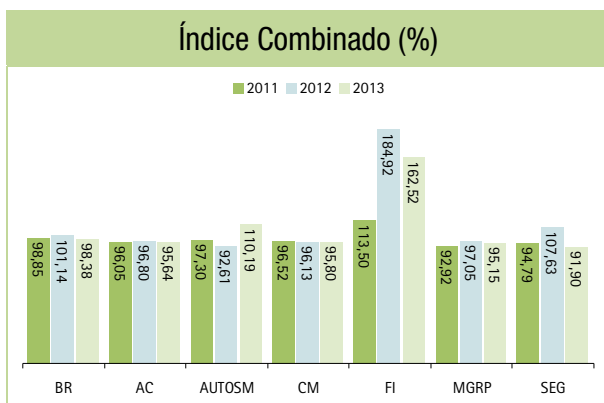
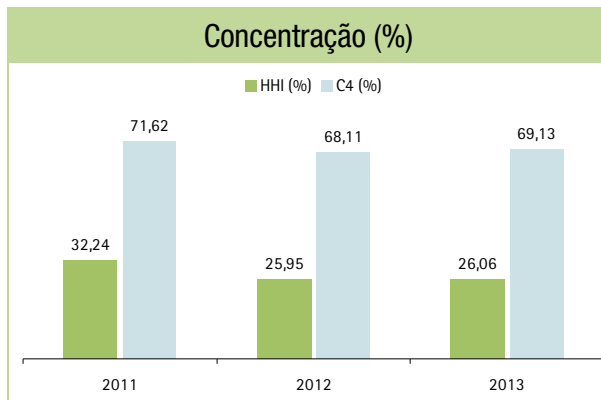
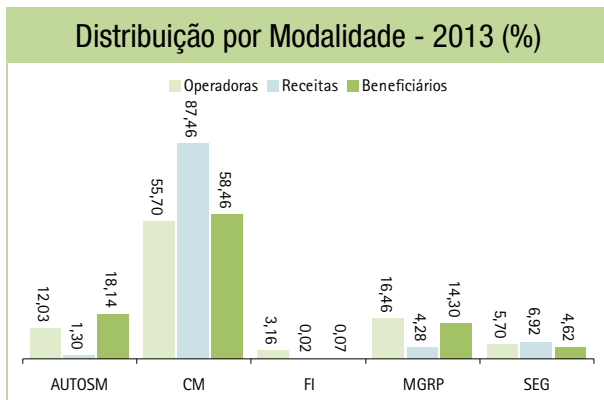
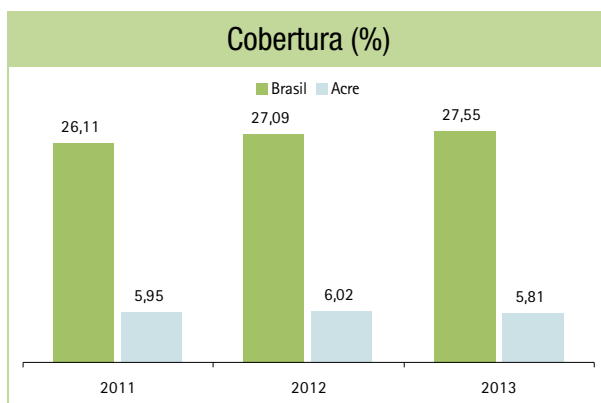
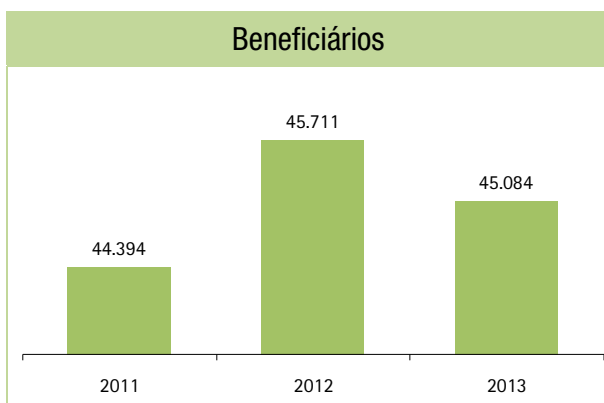
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

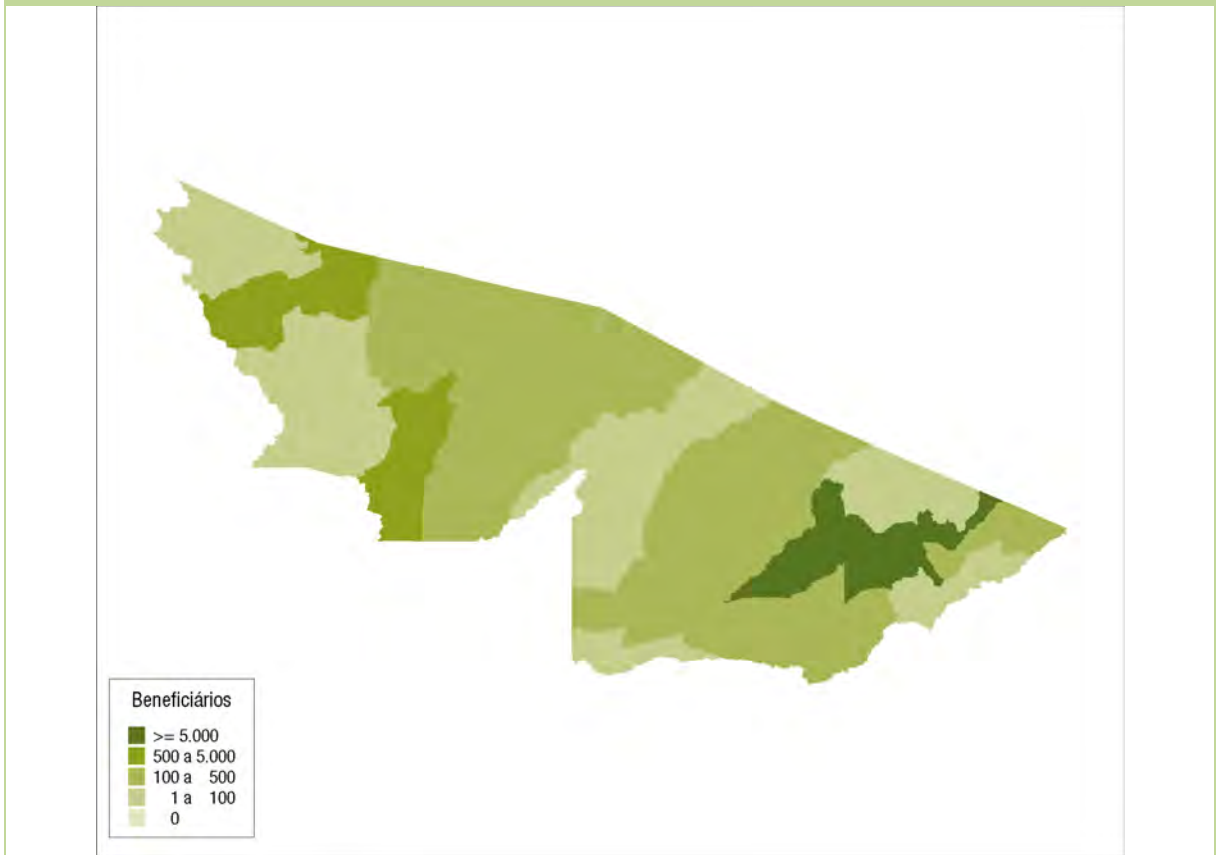


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	162	159	158	-2,47
Beneficiários	44.394	45.711	45.084	1,55
População (x1000)	746	759	776	4,03
Cobertura (%)	5,95	6,02	5,81	-2,38
Contraprestação Média (R\$)	200,29	232,90	237,84	18,75
DM (%)	82,26	84,23	83,36	1,33
DC (%)	0,84	0,86	0,86	2,72
DA (%)	12,94	11,71	11,41	-11,83
Combinado (%)	96,05	96,80	95,64	-0,43
HHI (%)	32,24	25,95	26,06	-19,15
C4 (%)	71,62	68,11	69,13	-3,47

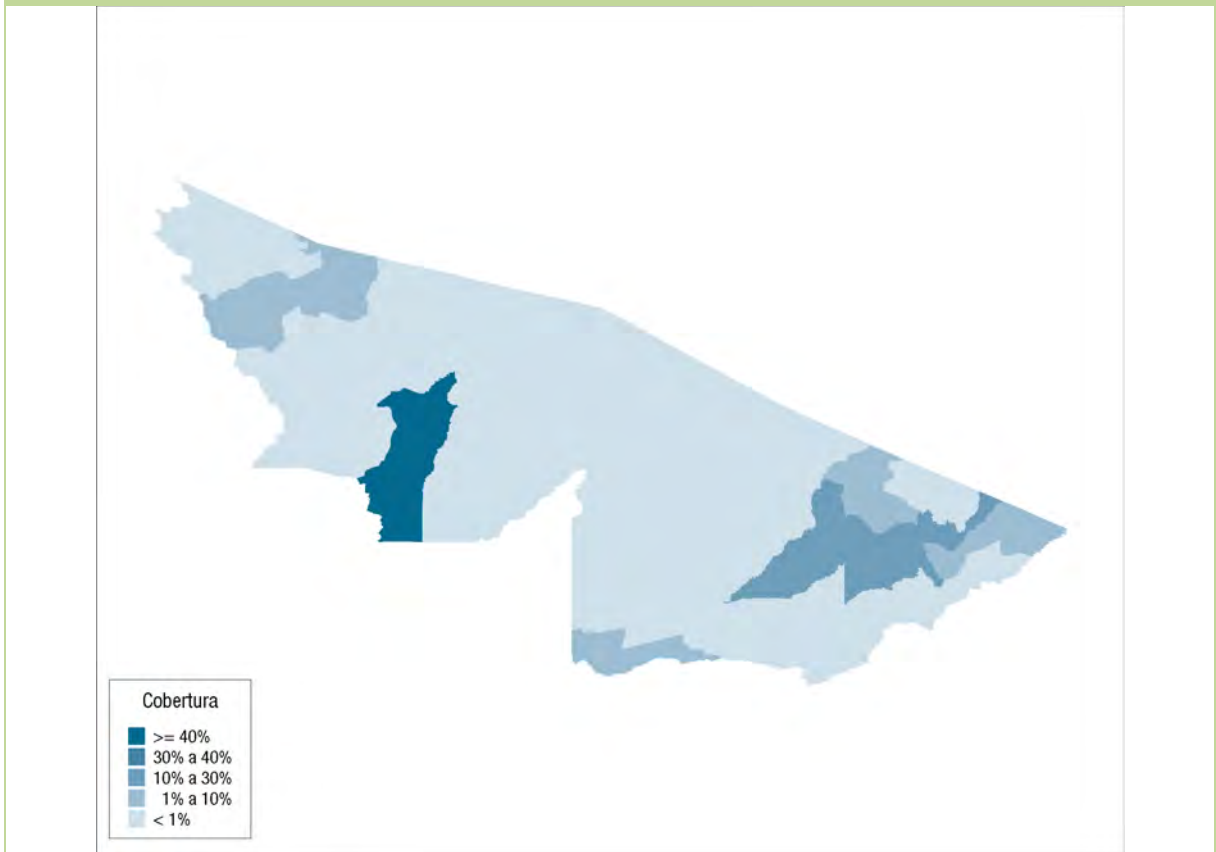


Fontes: ANS e IBGE (população)

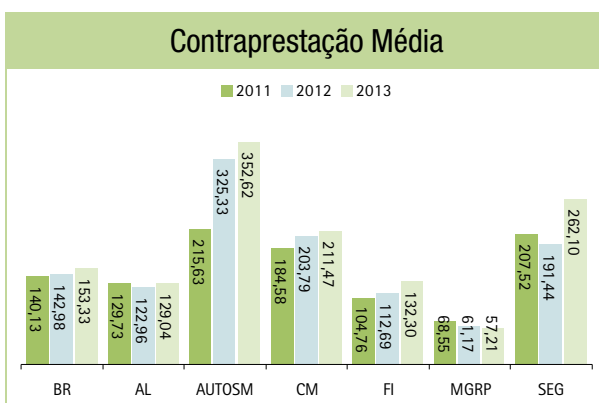
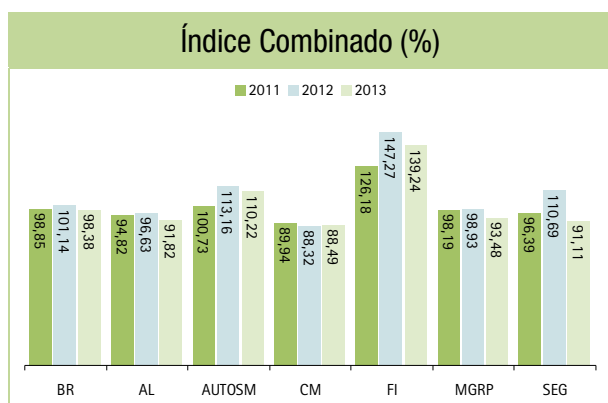
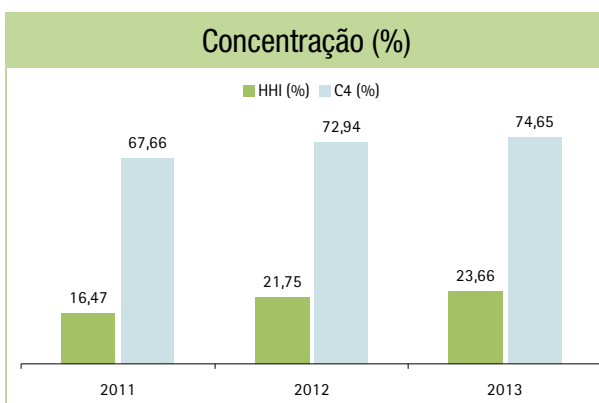
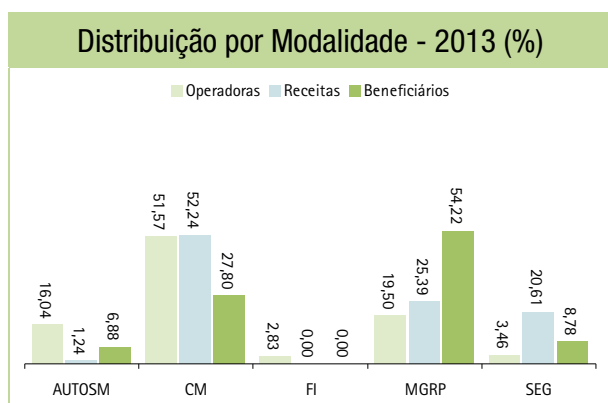
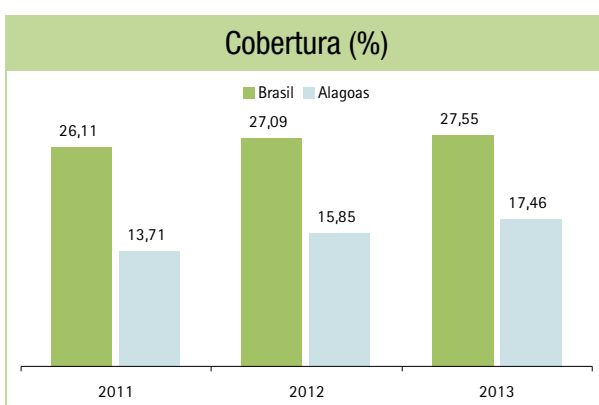
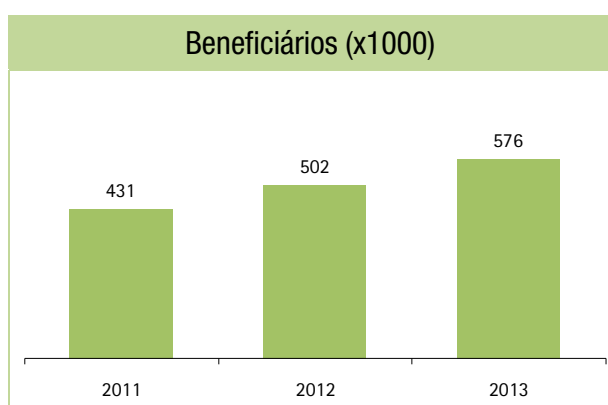
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

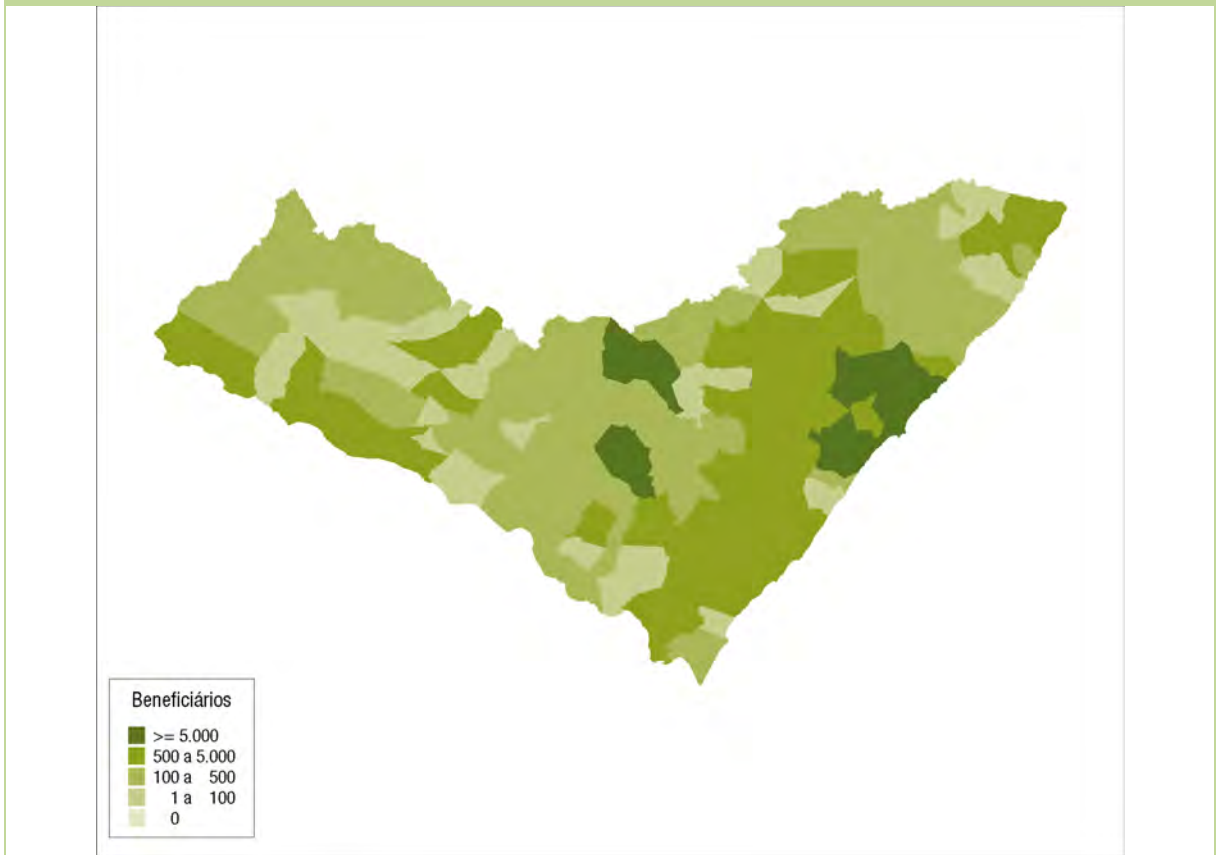


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	301	308	318	5,65
Beneficiários (x1000)	431	502	576	33,71
População (x1000)	3.143	3.165	3.301	5,01
Cobertura (%)	13,71	15,85	17,46	27,33
Contraprestação Média (R\$)	129,73	122,96	129,04	-0,53
DM (%)	74,11	76,99	74,52	0,55
DC (%)	3,02	3,40	3,32	9,93
DA (%)	17,69	16,24	13,98	-20,93
Combinado (%)	94,82	96,63	91,82	-3,16
HHI (%)	16,47	21,75	23,66	43,64
C4 (%)	67,66	72,94	74,65	10,33

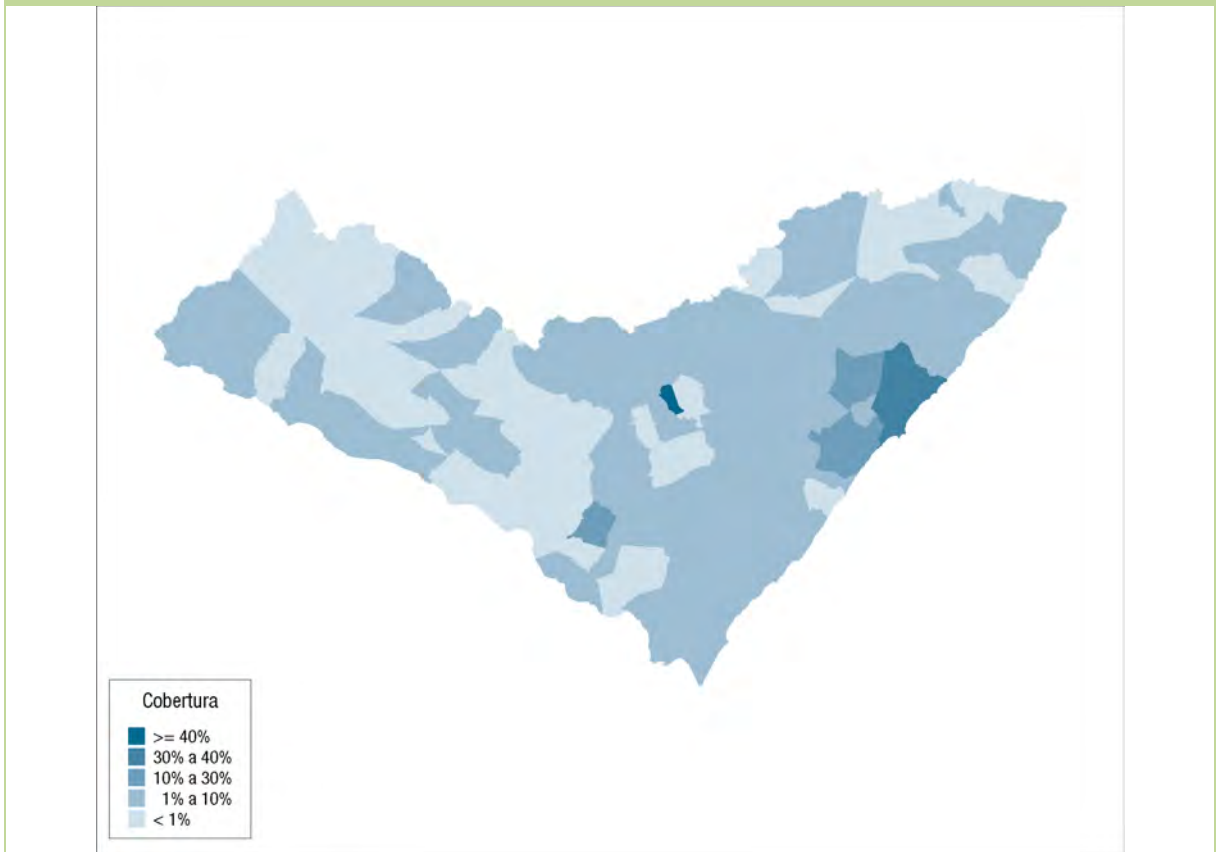


Fontes: ANS e IBGE (população)

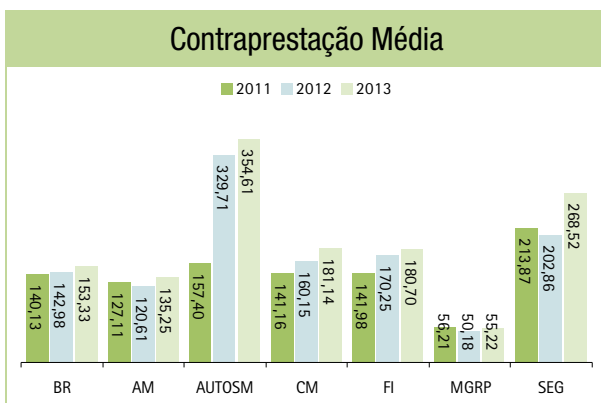
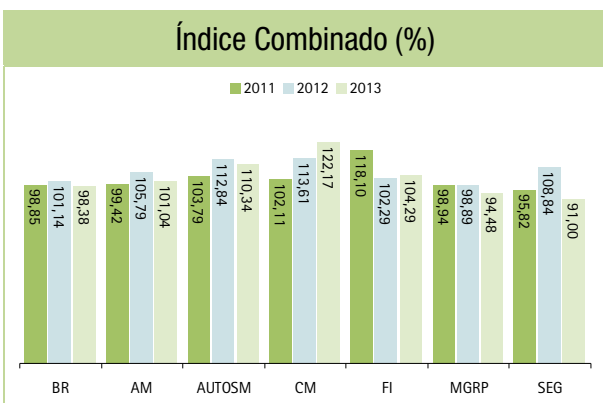
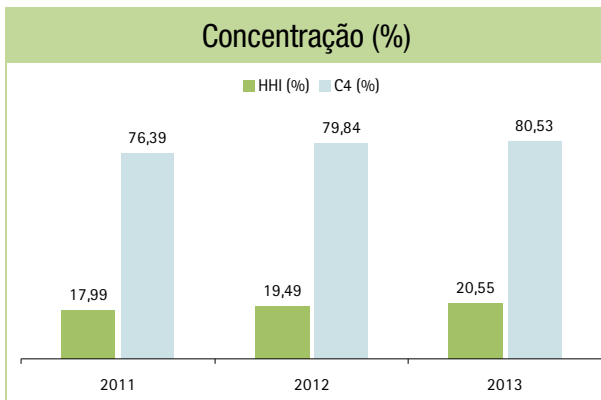
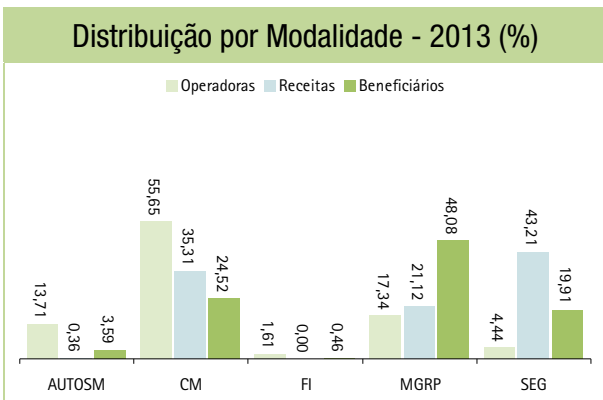
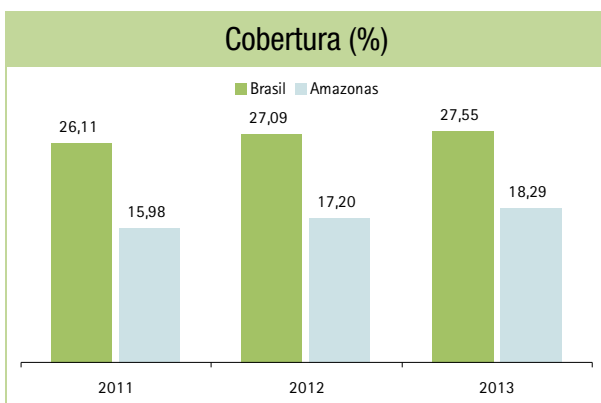
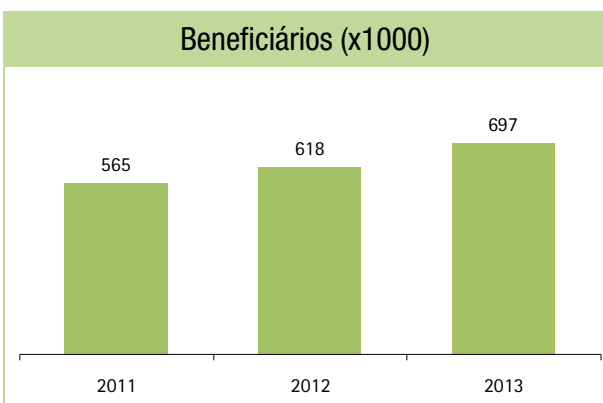
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

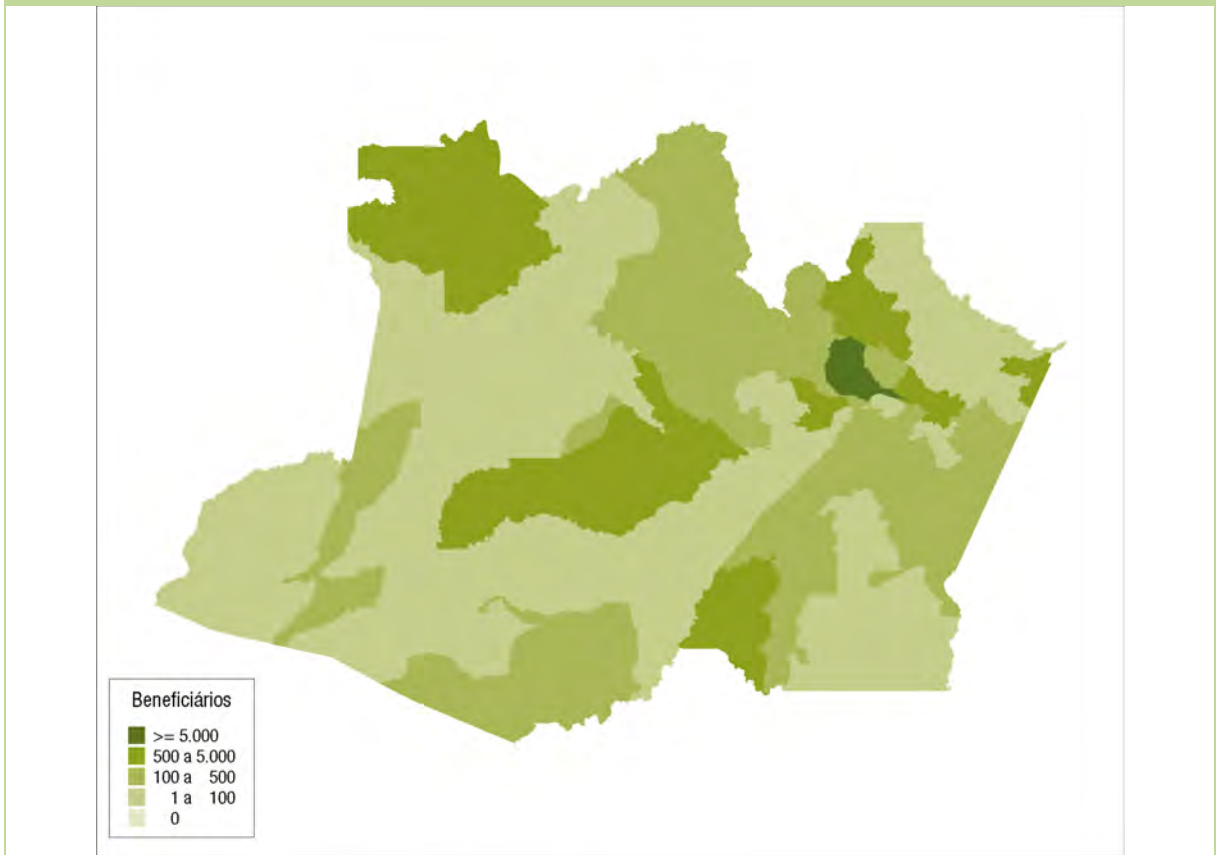


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	248	241	248	0,00
Beneficiários (x1000)	565	618	697	23,18
População (x1000)	3.538	3.591	3.808	7,62
Cobertura (%)	15,98	17,20	18,29	14,46
Contraprestação Média (R\$)	127,11	120,61	135,25	6,41
DM (%)	77,01	84,38	82,48	7,11
DC (%)	3,02	3,66	3,11	2,90
DA (%)	19,39	17,75	15,45	-20,29
Combinado (%)	99,42	105,79	101,04	1,64
HHI (%)	17,99	19,49	20,55	14,25
C4 (%)	76,39	79,84	80,53	5,42

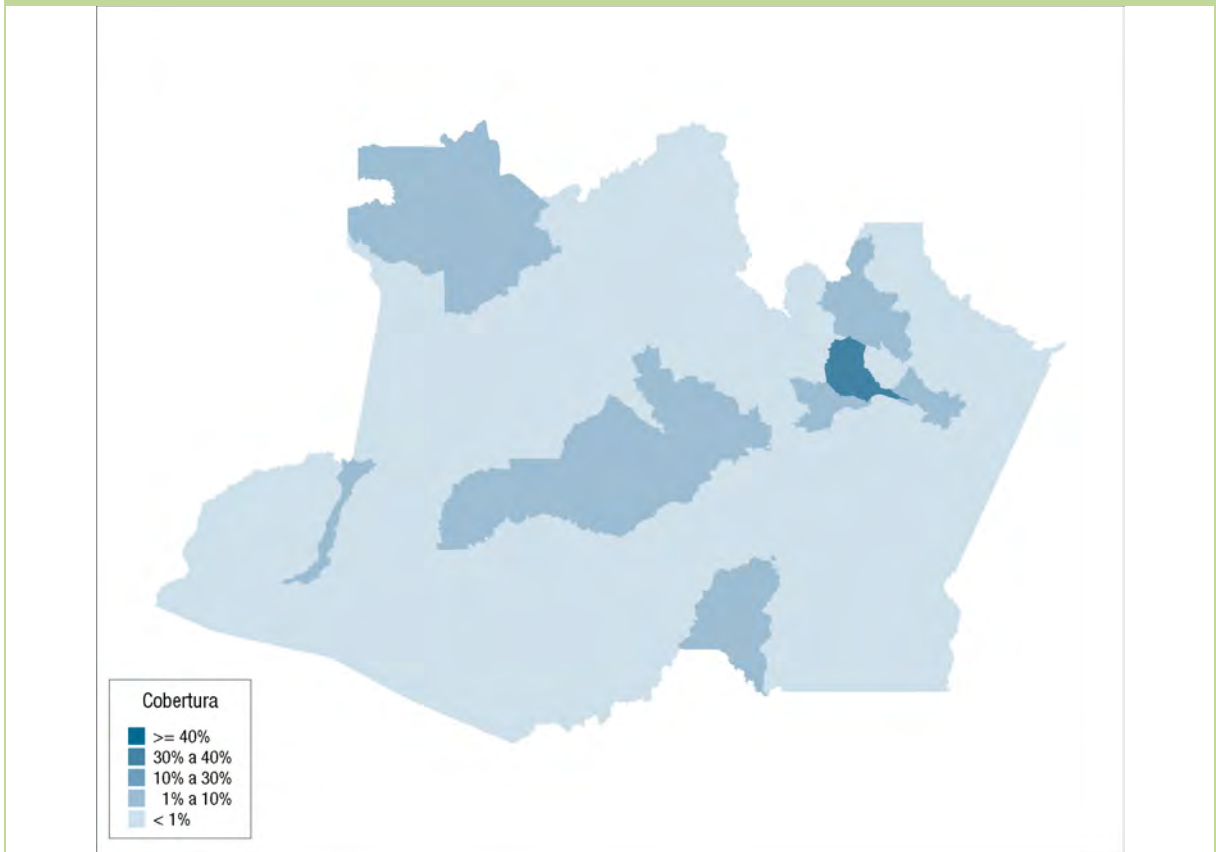


Fontes: ANS e IBGE (população)

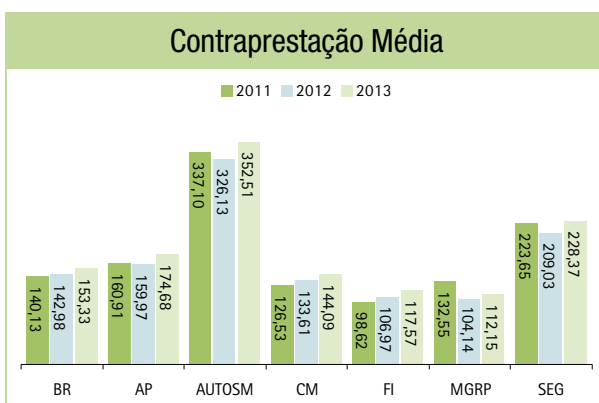
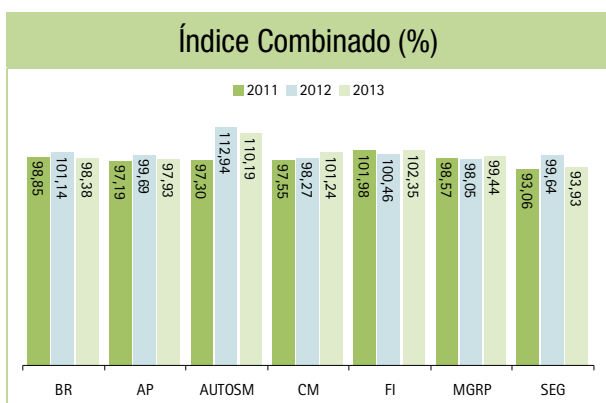
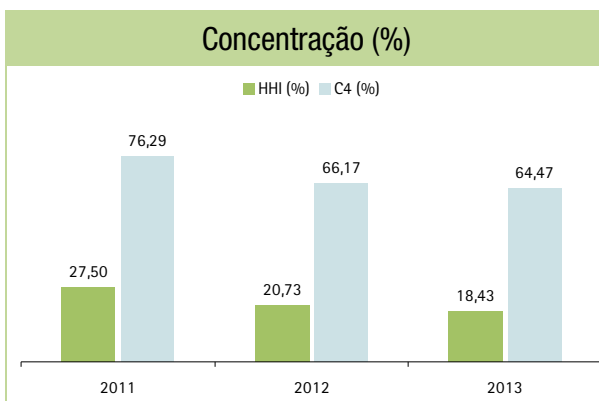
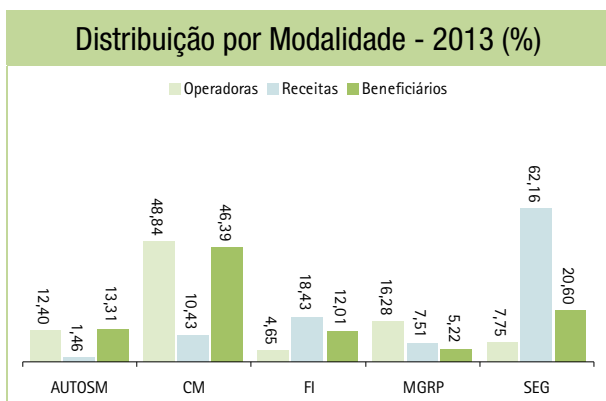
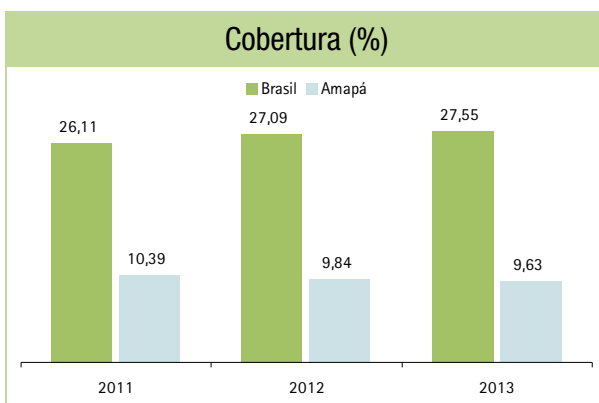
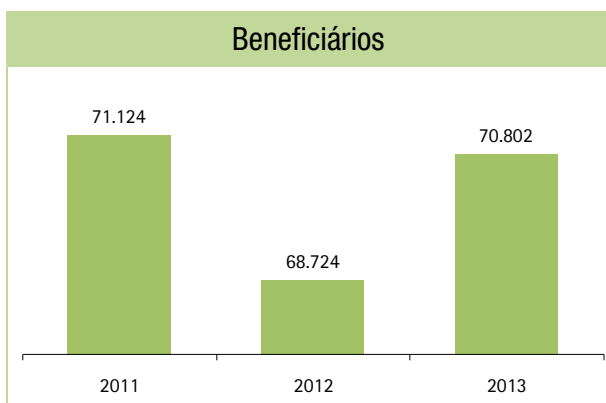
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

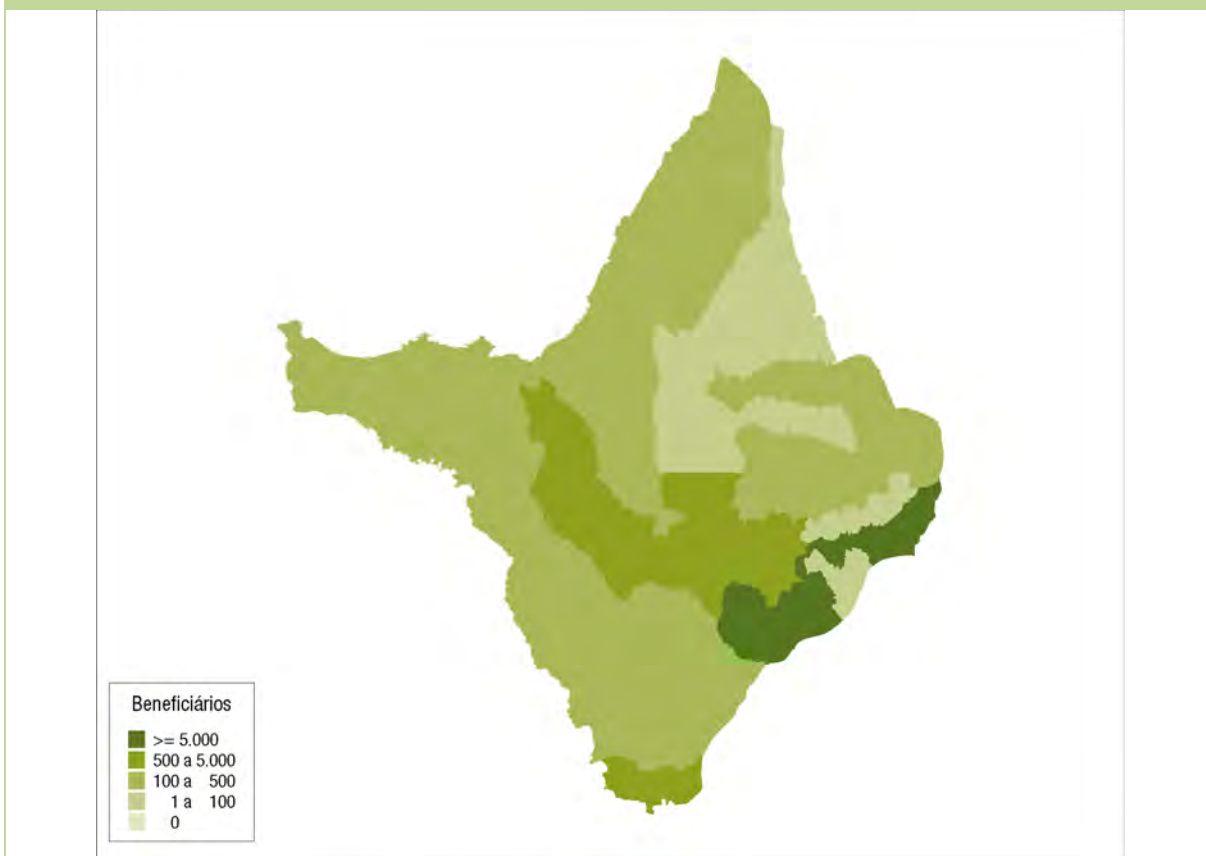


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	140	135	129	-7,86
Beneficiários	71.124	68.724	70.802	-0,45
População (x1000)	684	699	735	7,41
Cobertura (%)	10,39	9,84	9,63	-7,32
Contraprestação Média (R\$)	160,91	159,97	174,68	8,56
DM (%)	80,98	83,73	82,75	2,18
DC (%)	3,84	3,93	3,71	-3,35
DA (%)	12,37	12,03	11,47	-7,31
Combinado (%)	97,19	99,69	97,93	0,75
HHI (%)	27,50	20,73	18,43	-33,00
C4 (%)	76,29	66,17	64,47	-15,49

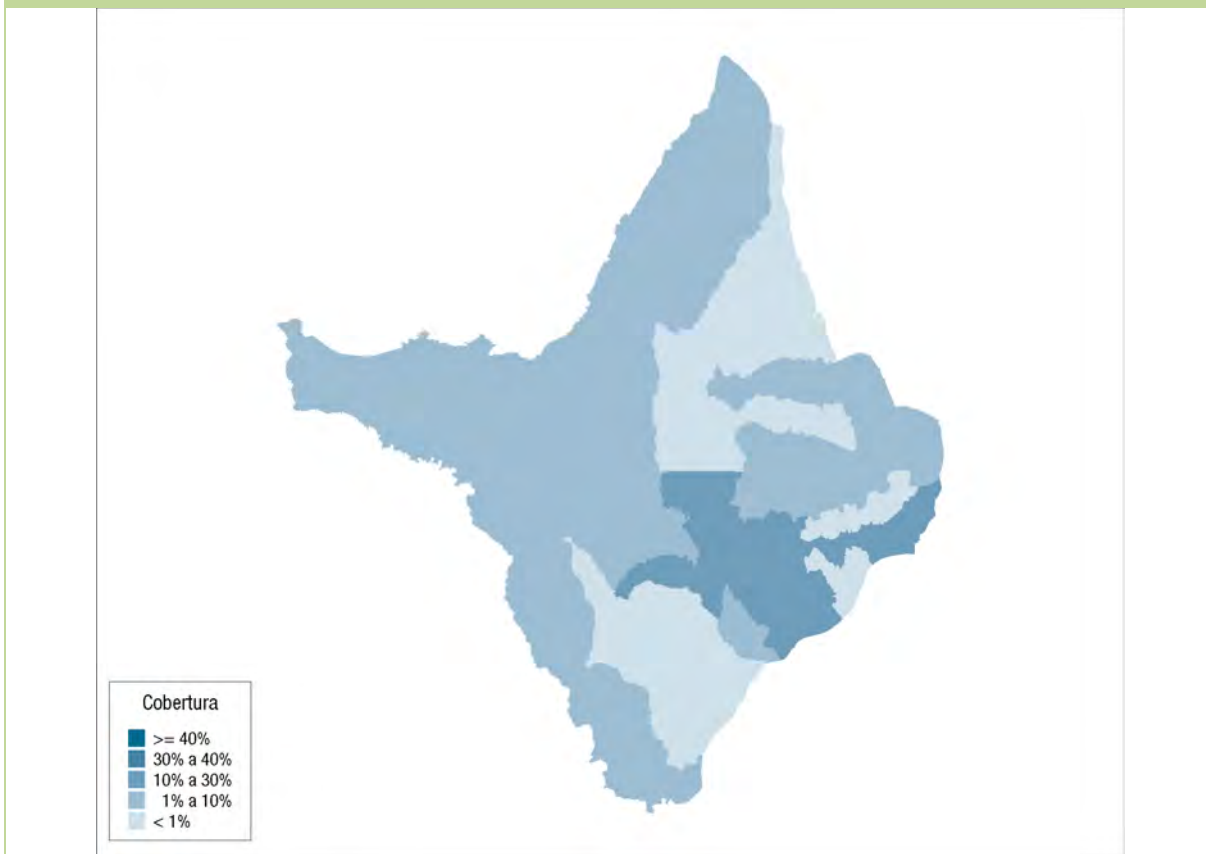


Fontes: ANS e IBGE (população)

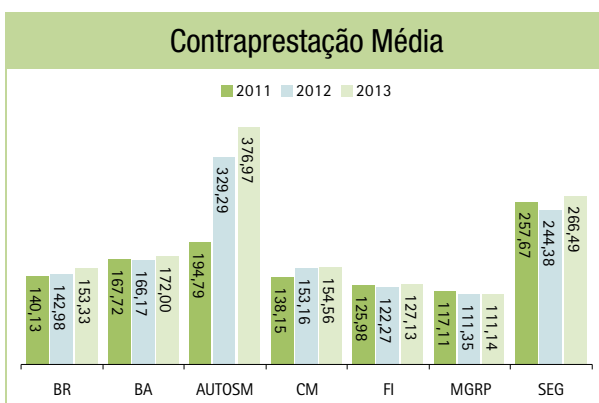
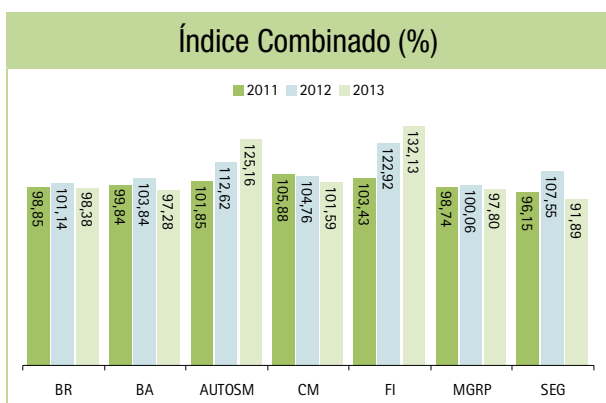
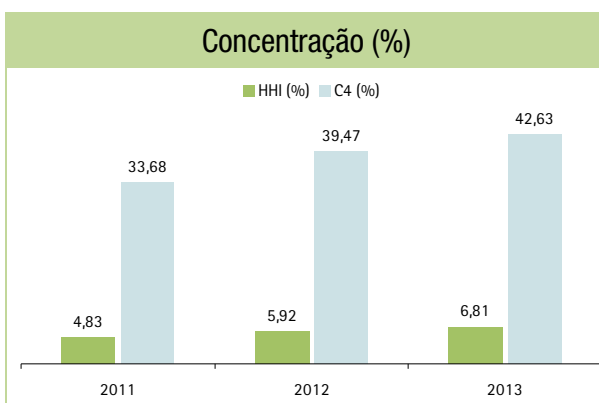
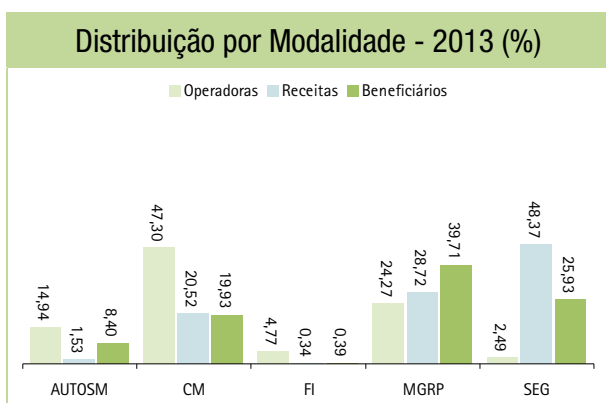
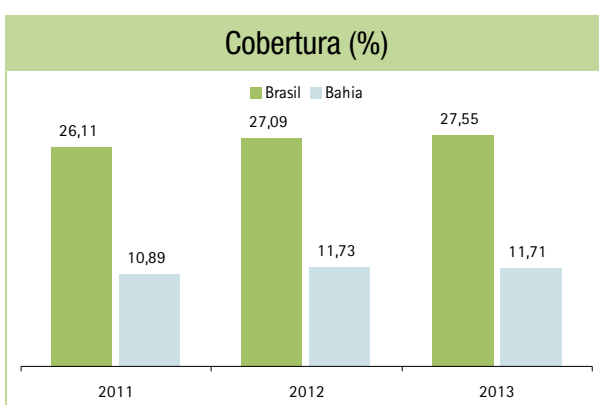
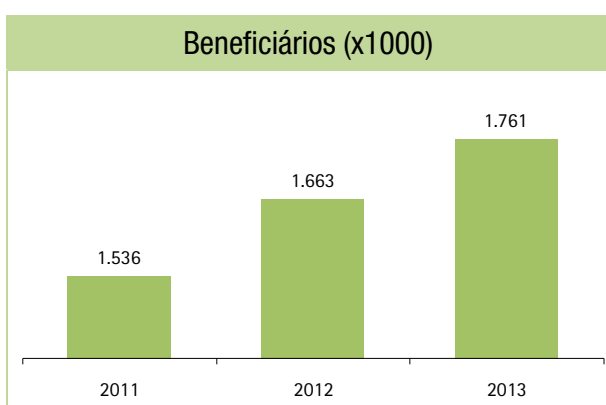
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

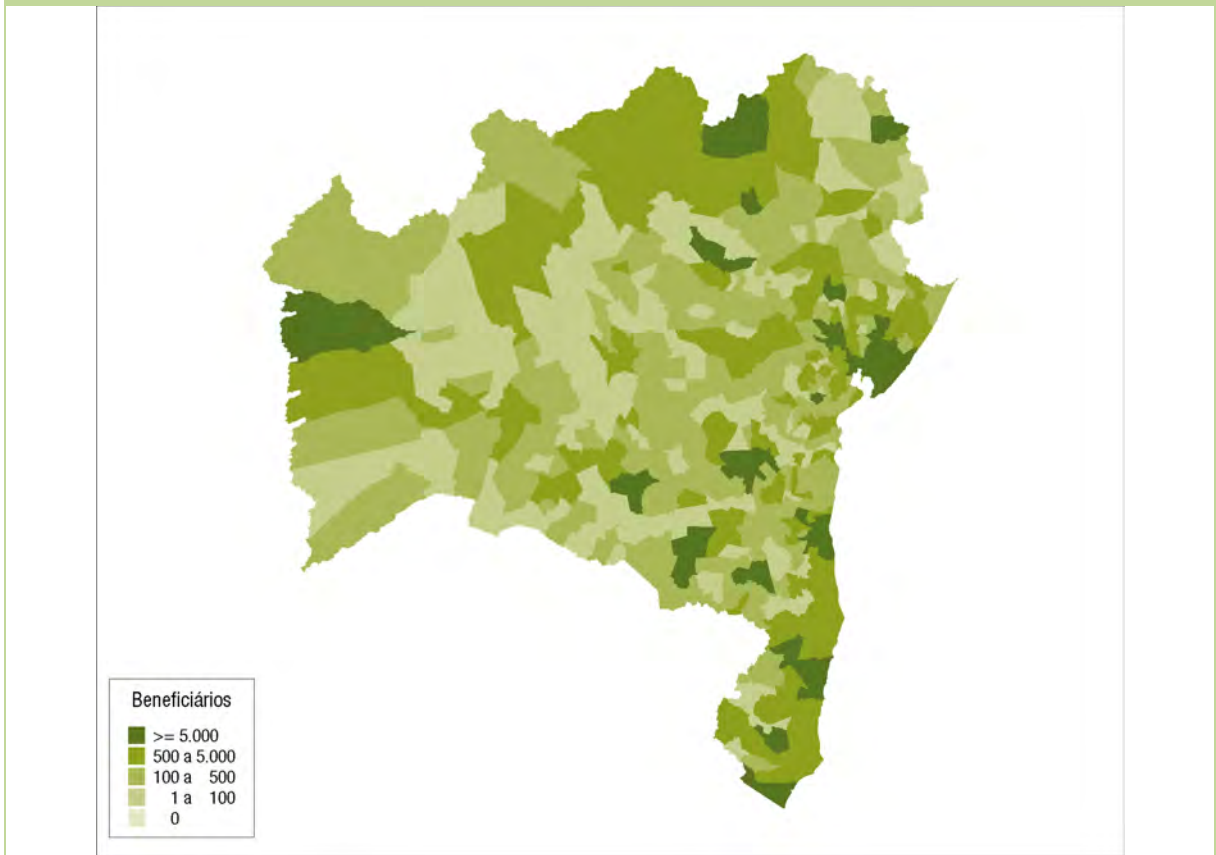


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	503	498	482	-4,17
Beneficiários (x1000)	1.536	1.663	1.761	14,70
População (x1000)	14.098	14.175	15.044	6,71
Cobertura (%)	10,89	11,73	11,71	7,48
Contraprestação Média (R\$)	167,72	166,17	172,00	2,55
DM (%)	82,69	86,23	81,94	-0,91
DC (%)	3,44	4,10	3,80	10,34
DA (%)	13,72	13,50	11,55	-15,79
Combinado (%)	99,84	103,84	97,28	-2,56
HHI (%)	4,83	5,92	6,81	41,14
C4 (%)	33,68	39,47	42,63	26,58

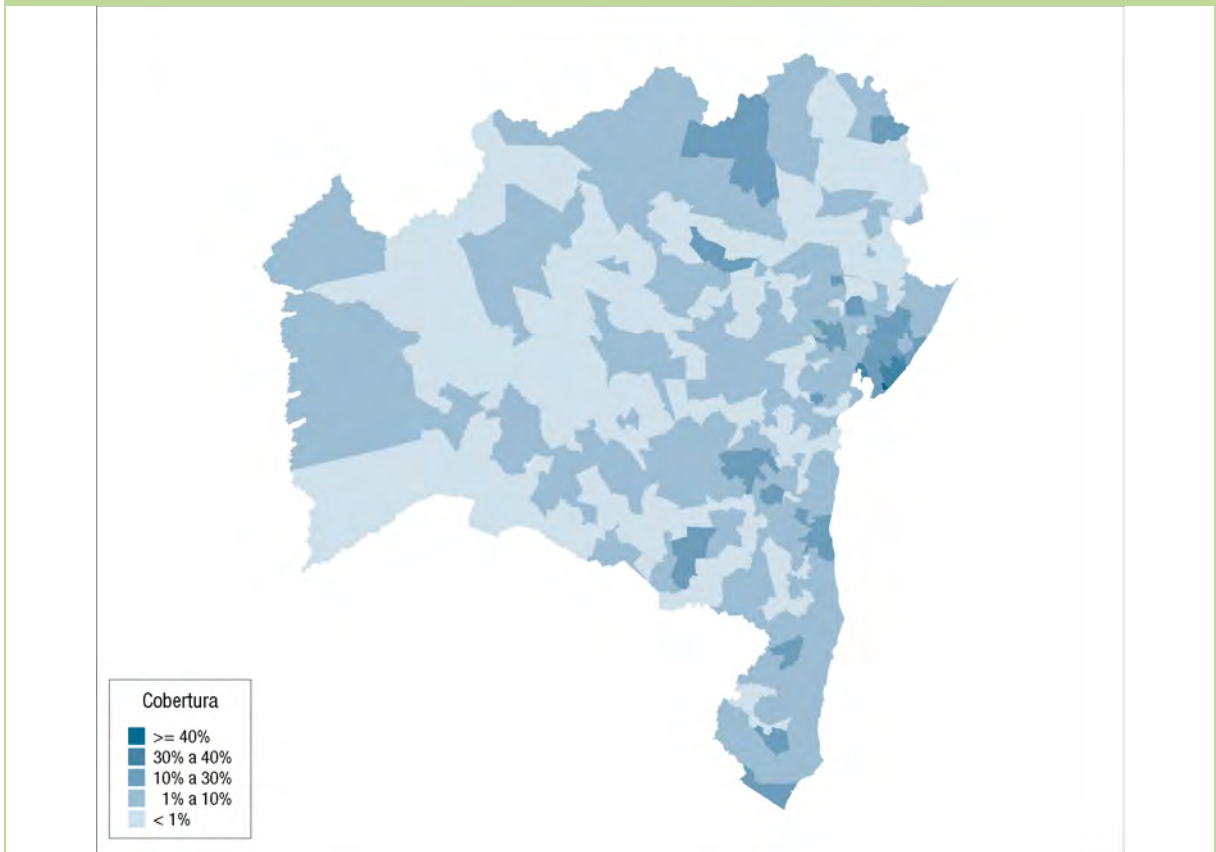


Fontes: ANS e IBGE (população)

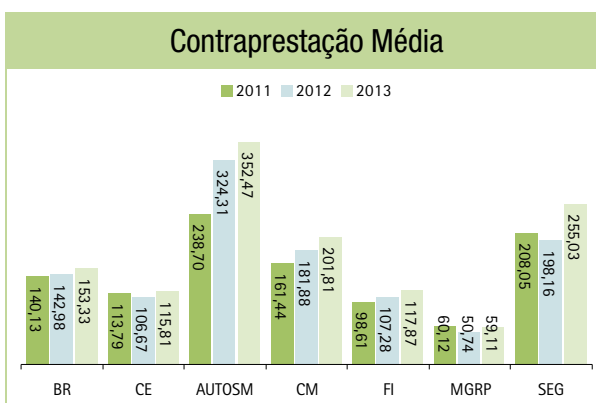
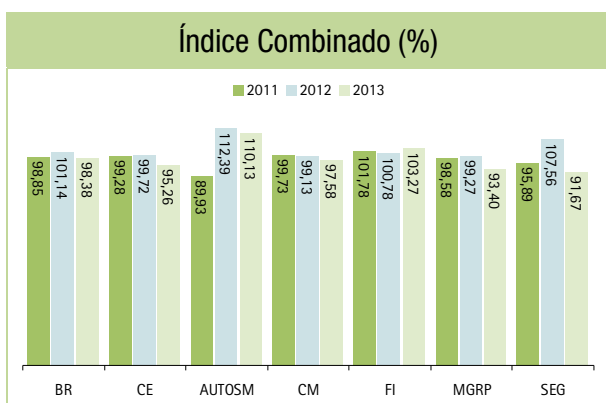
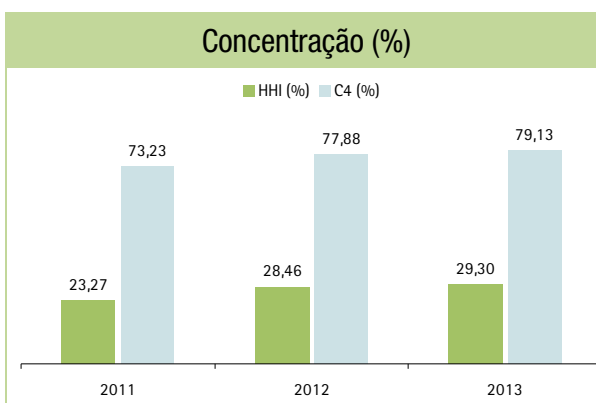
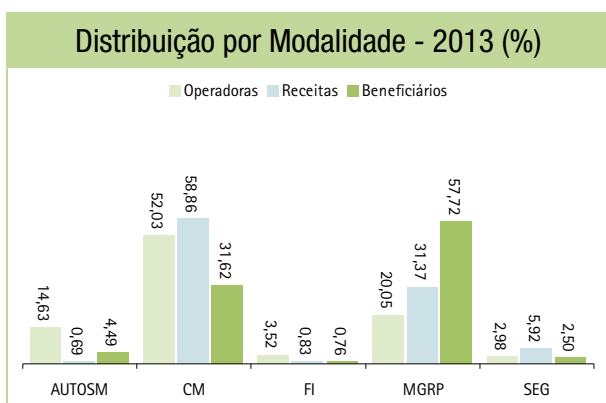
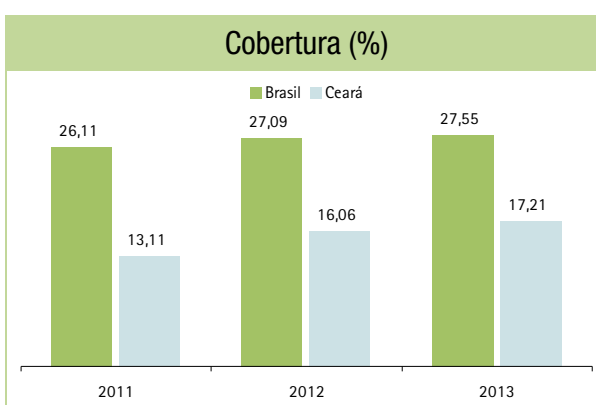
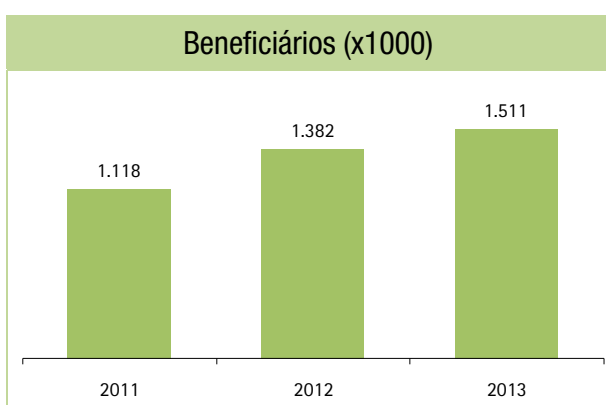
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

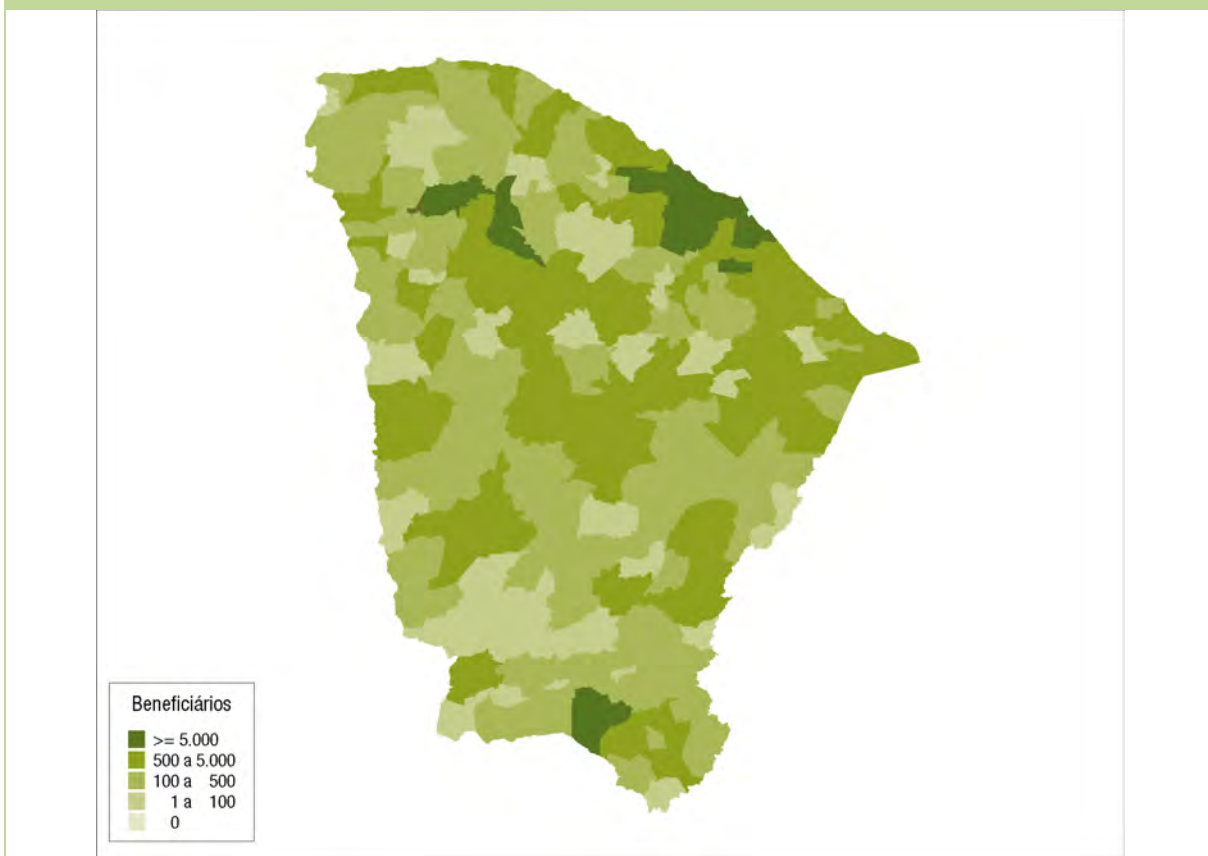


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	364	370	369	1,37
Beneficiários (x1000)	1.118	1.382	1.511	35,08
População (x1000)	8.530	8.606	8.779	2,91
Cobertura (%)	13,11	16,06	17,21	31,26
Contraprestação Média (R\$)	113,79	106,67	115,81	1,78
DM (%)	79,55	80,44	78,23	-1,66
DC (%)	2,69	3,16	3,03	12,57
DA (%)	17,04	16,11	14,00	-17,80
Combinado (%)	99,28	99,72	95,26	-4,05
HHI (%)	23,27	28,46	29,30	25,92
C4 (%)	73,23	77,88	79,13	8,06

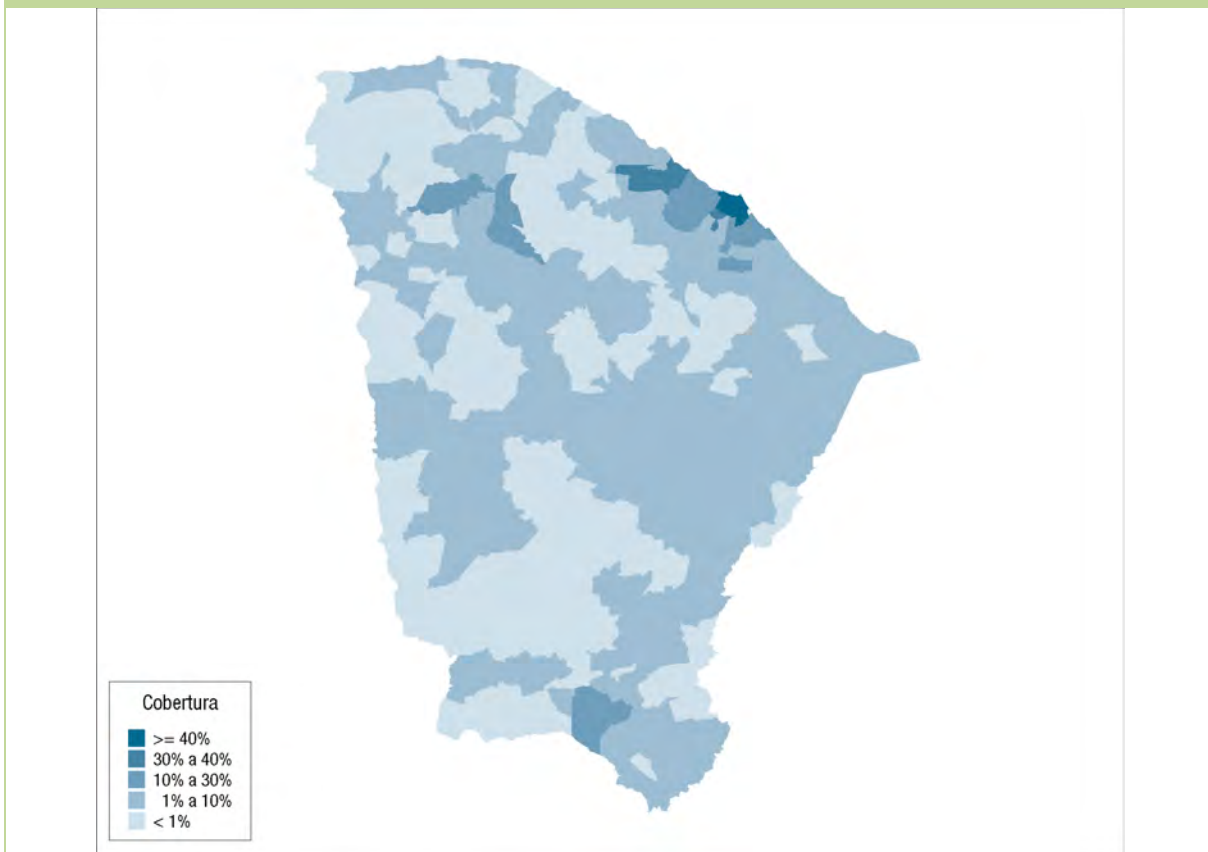


Fontes: ANS e IBGE (população)

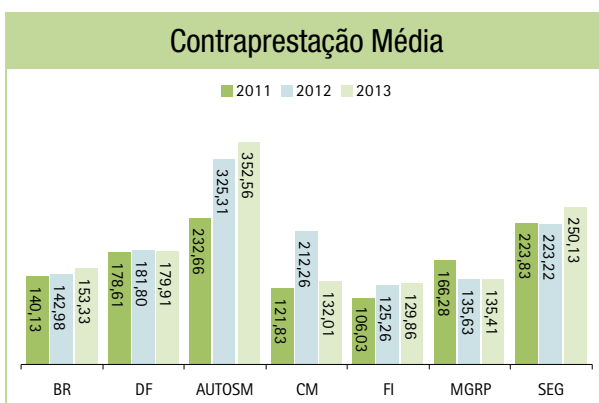
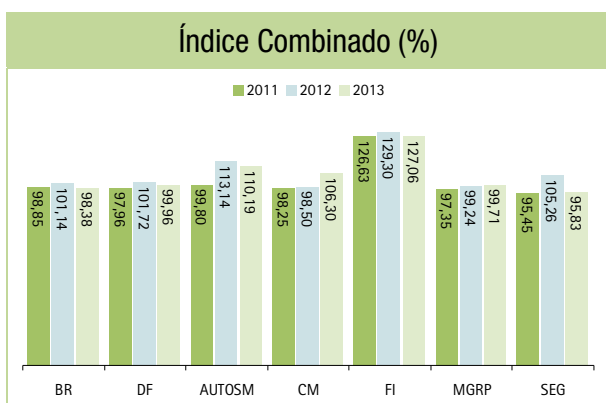
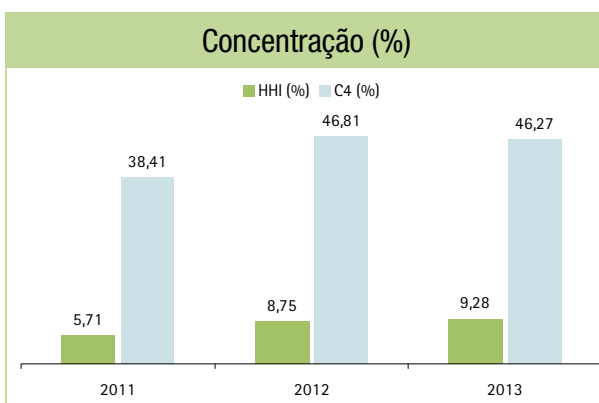
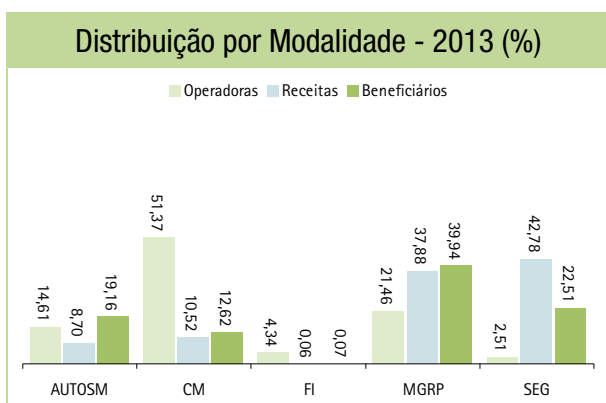
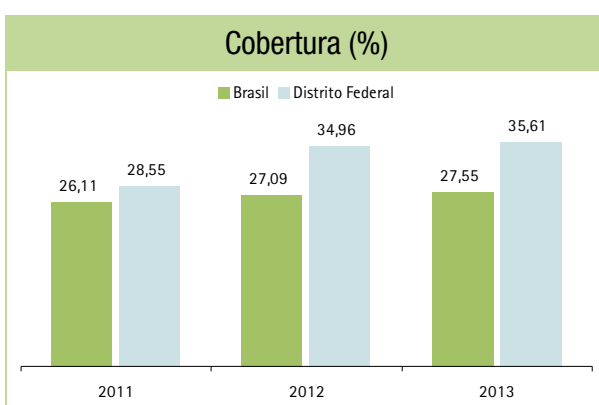
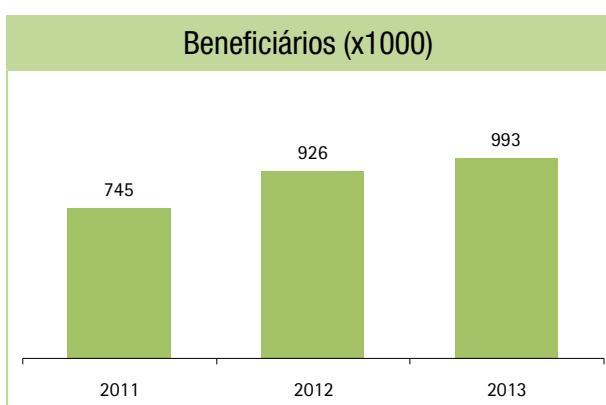
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

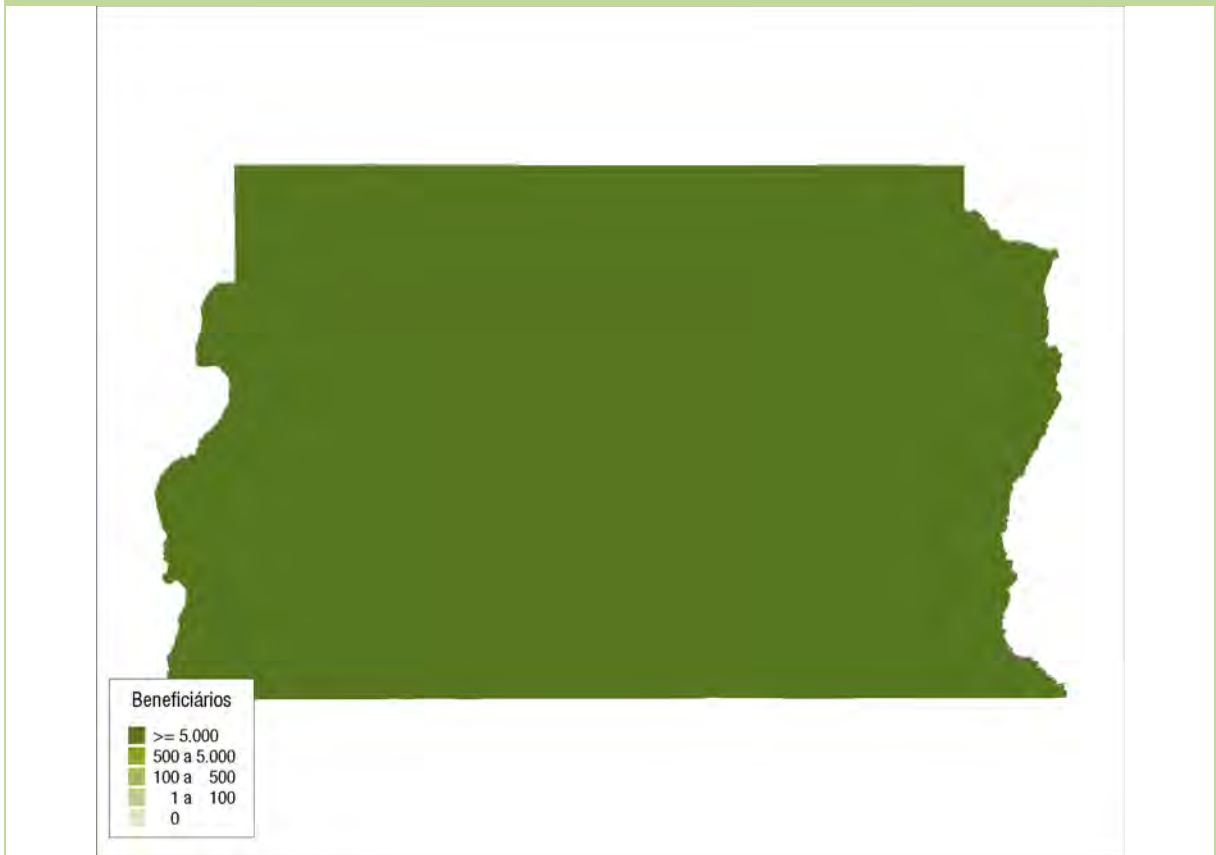


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	462	453	438	-5,19
Beneficiários (x1000)	745	926	993	33,34
População (x1000)	2.610	2.649	2.790	6,89
Cobertura (%)	28,55	34,96	35,61	24,75
Contraprestação Média (R\$)	178,61	181,80	179,91	0,73
DM (%)	81,48	84,58	83,49	2,47
DC (%)	4,73	4,89	5,27	11,43
DA (%)	11,75	12,25	11,20	-4,67
Combinado (%)	97,96	101,72	99,96	2,04
HHI (%)	5,71	8,75	9,28	62,72
C4 (%)	38,41	46,81	46,27	20,46

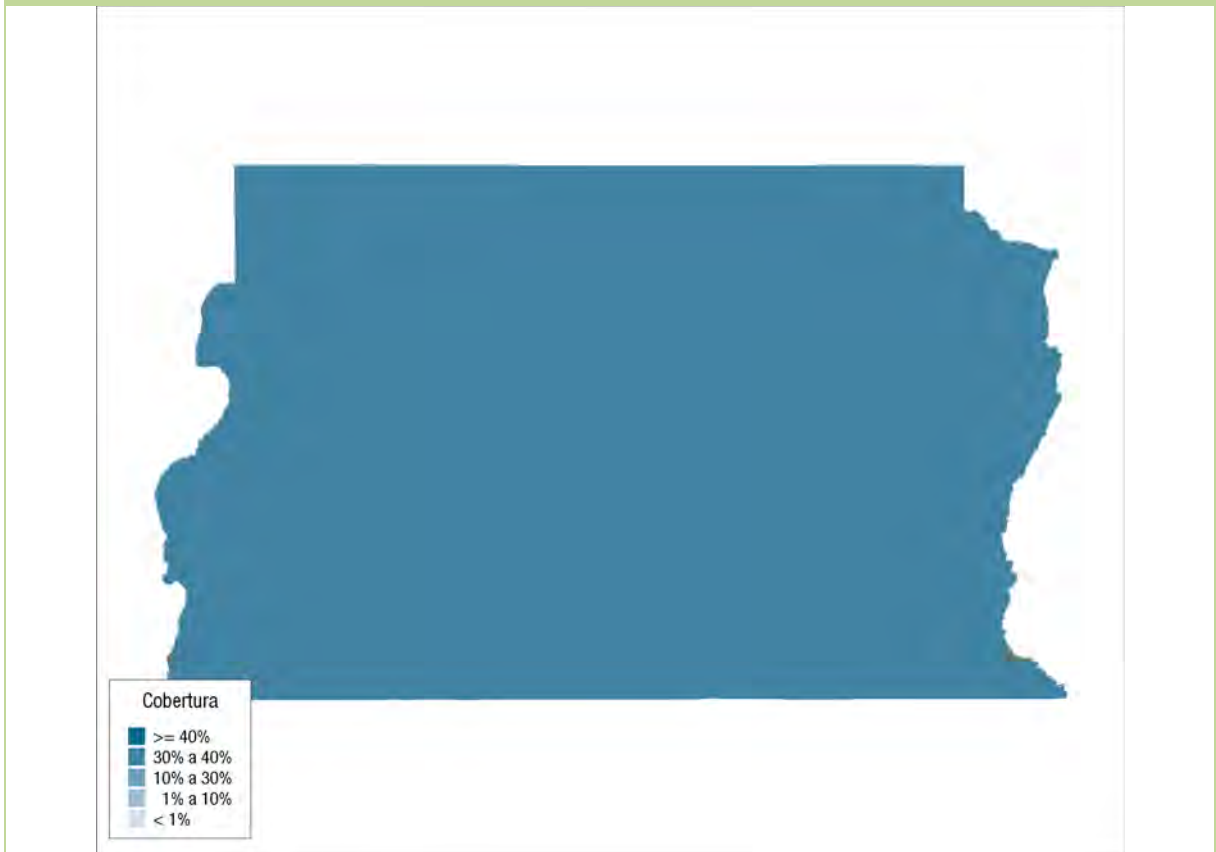


Fontes: ANS e IBGE (população)

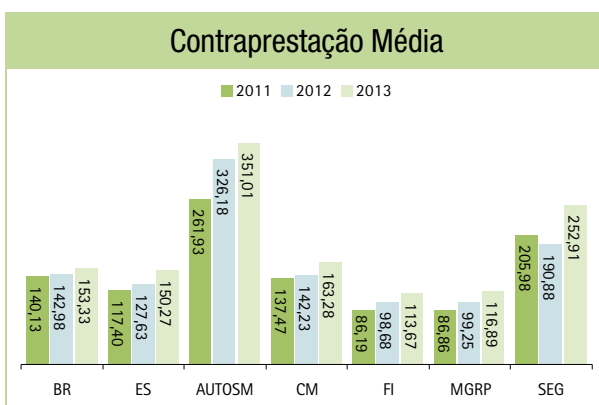
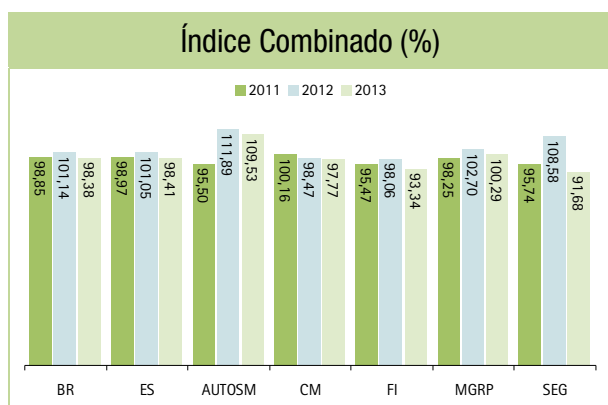
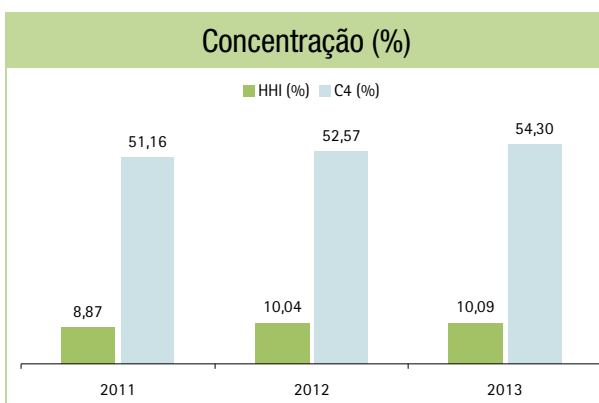
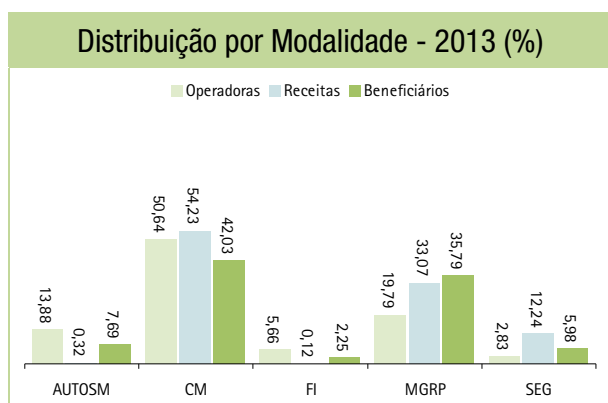
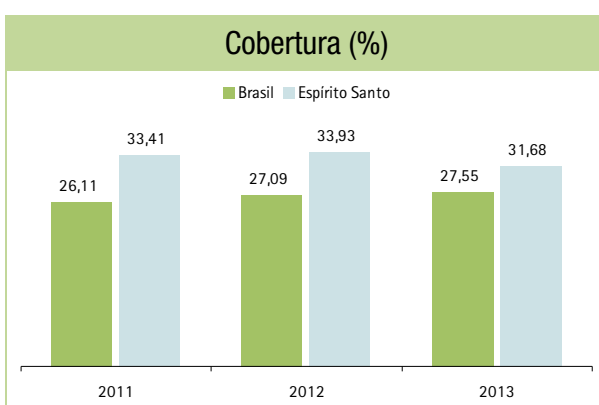
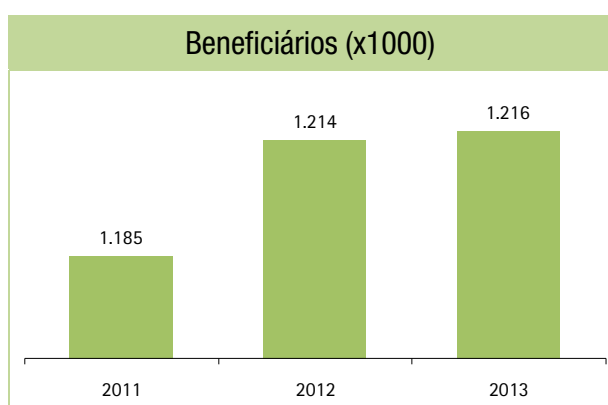
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

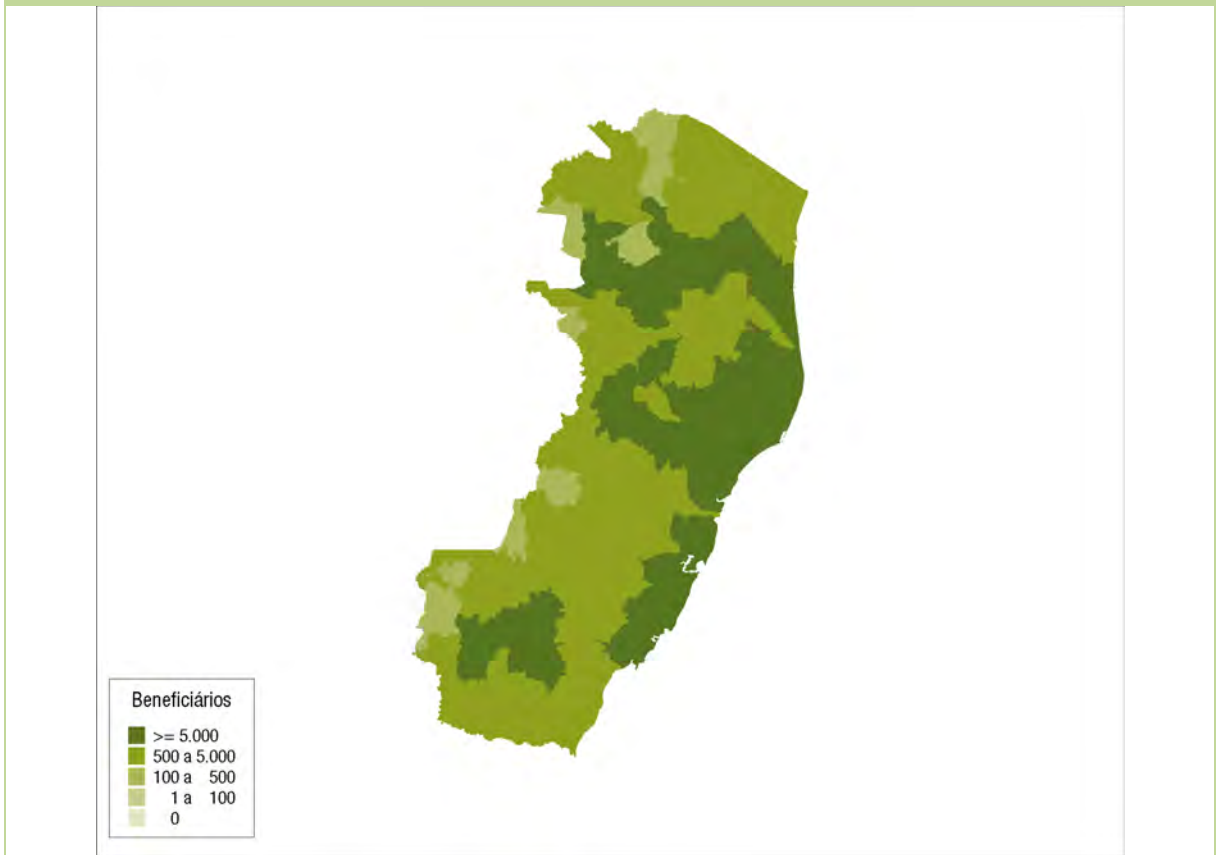


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	383	389	389	1,57
Beneficiários (x1000)	1.185	1.214	1.216	2,62
População (x1000)	3.547	3.578	3.839	8,24
Cobertura (%)	33,41	33,93	31,68	-5,19
Contraprestação Média (R\$)	117,40	127,63	150,27	28,00
DM (%)	81,08	83,93	81,50	0,52
DC (%)	3,90	4,45	4,65	19,06
DA (%)	13,99	12,67	12,26	-12,33
Combinado (%)	98,97	101,05	98,41	-0,57
HHI (%)	8,87	10,04	10,09	13,78
C4 (%)	51,16	52,57	54,30	6,15

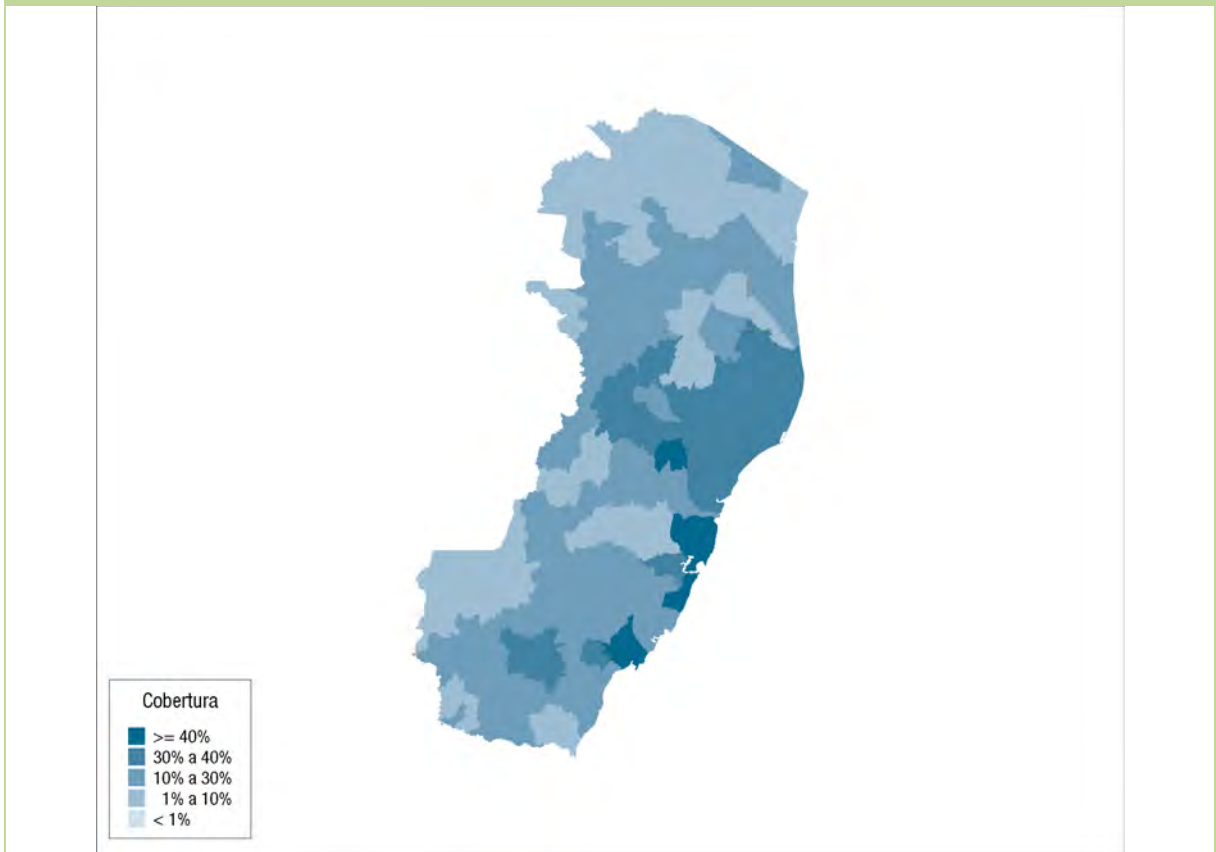


Fontes: ANS e IBGE (população)

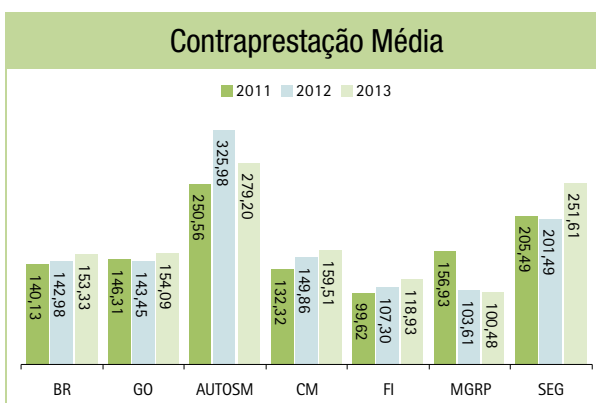
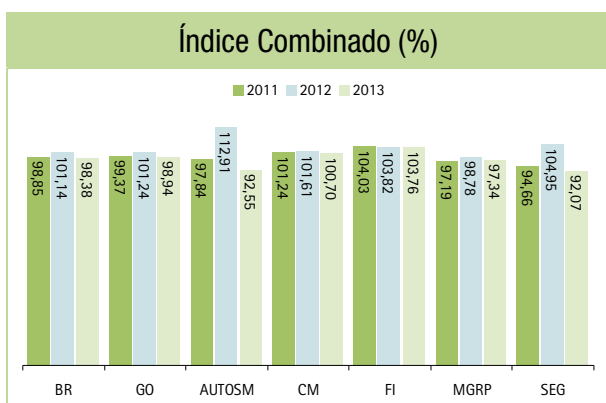
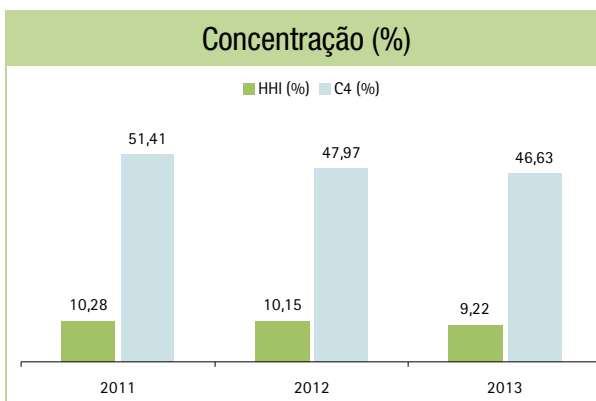
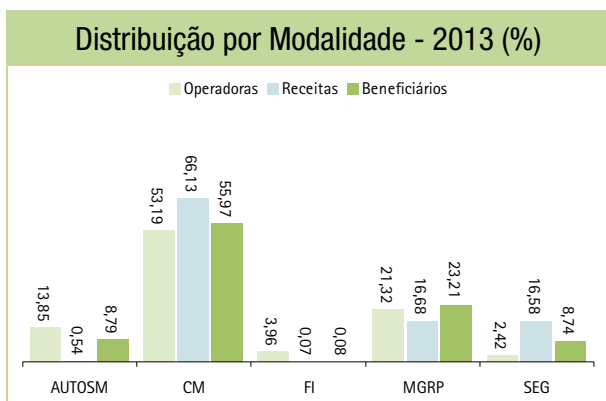
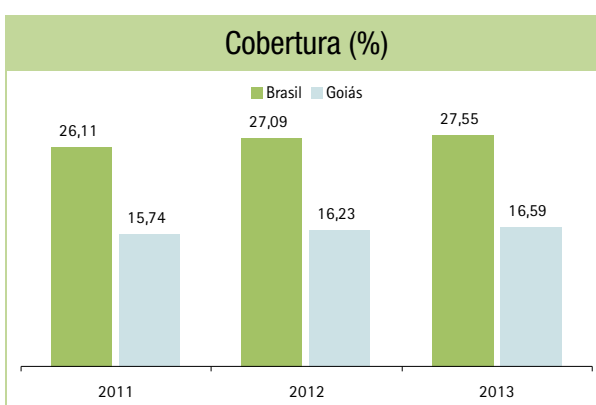
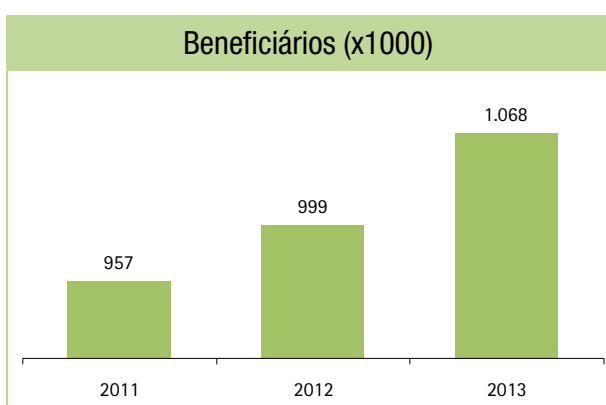
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

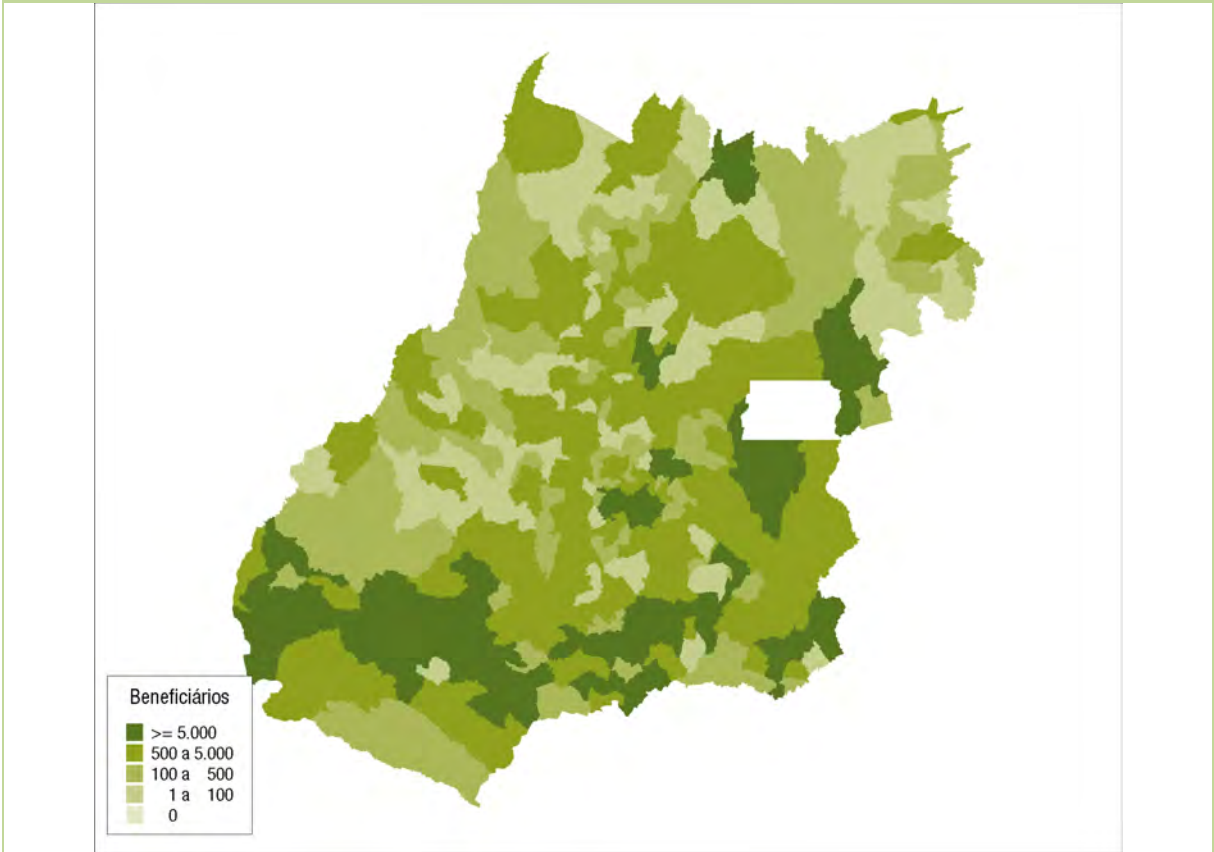


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	474	475	455	-4,01
Beneficiários (x1000)	957	999	1.068	11,57
População (x1000)	6.081	6.155	6.434	5,81
Cobertura (%)	15,74	16,23	16,59	5,44
Contraprestação Média (R\$)	146,31	143,45	154,09	5,31
DM (%)	82,88	86,40	84,04	1,40
DC (%)	3,03	2,64	2,47	-18,51
DA (%)	13,47	12,20	12,44	-7,62
Combinado (%)	99,37	101,24	98,94	-0,43
HHI (%)	10,28	10,15	9,22	-10,29
C4 (%)	51,41	47,97	46,63	-9,30

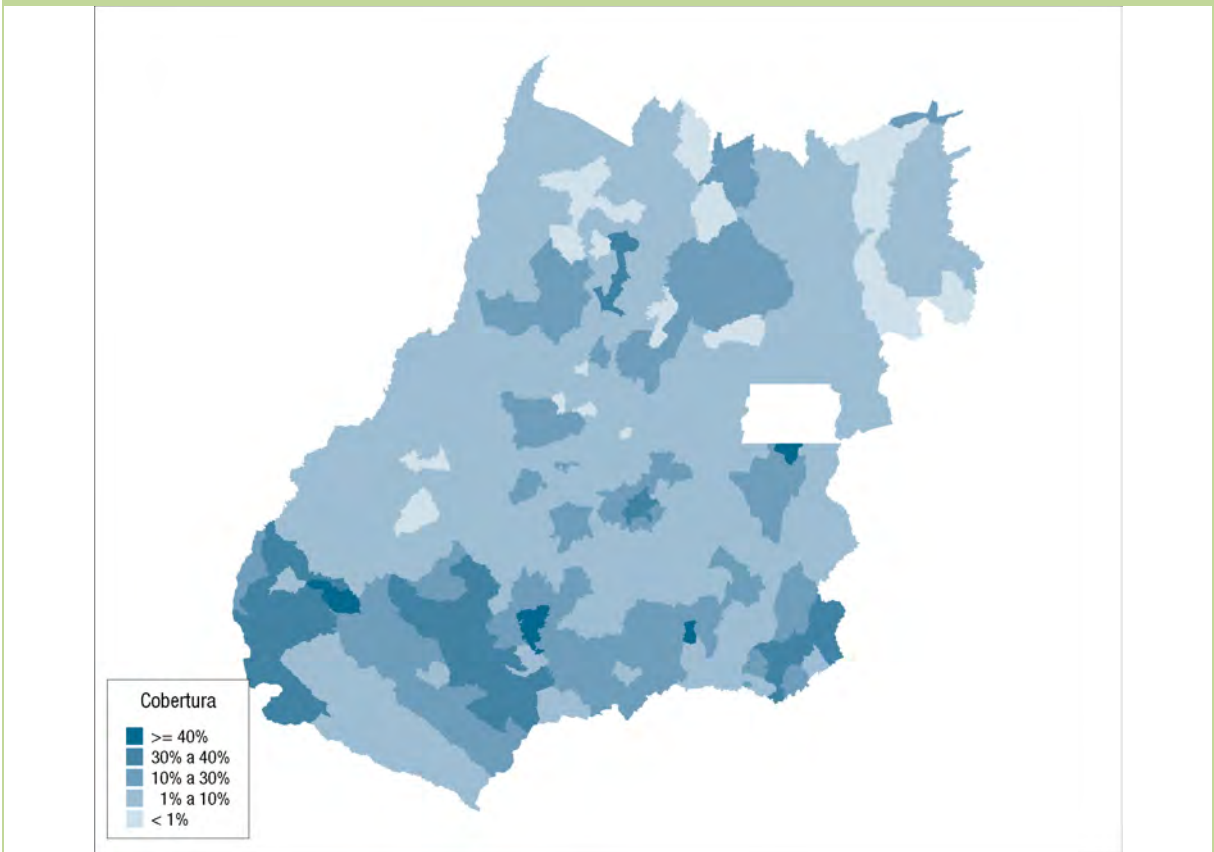


Fontes: ANS e IBGE (população)

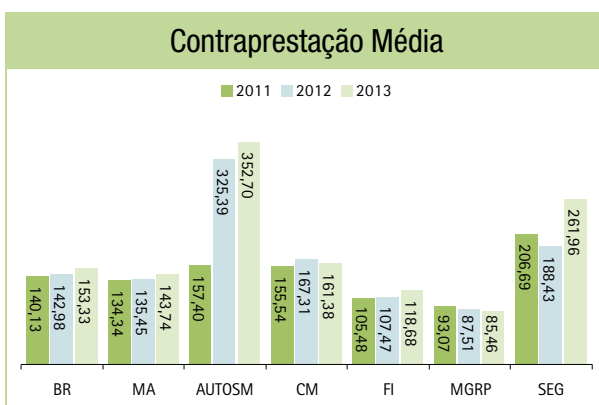
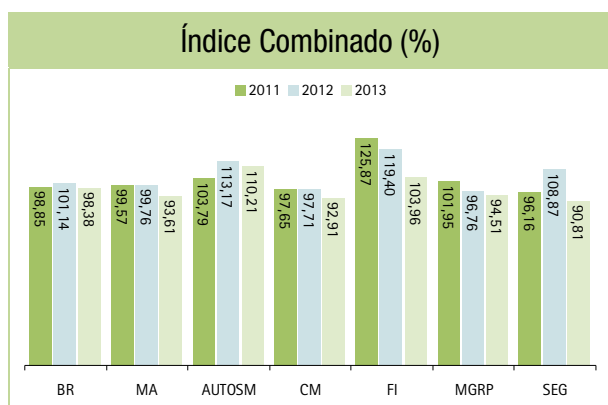
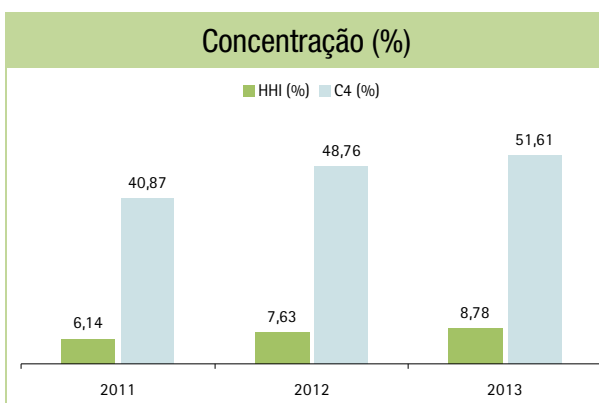
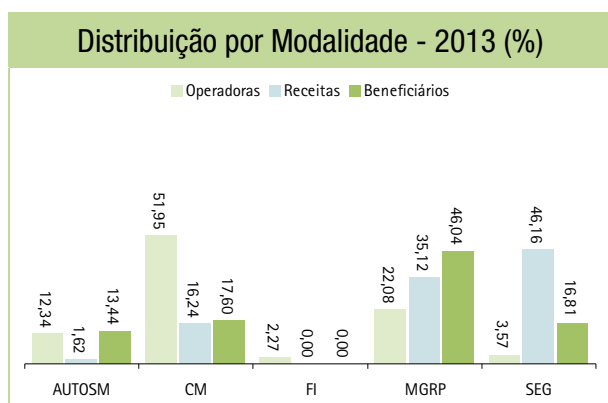
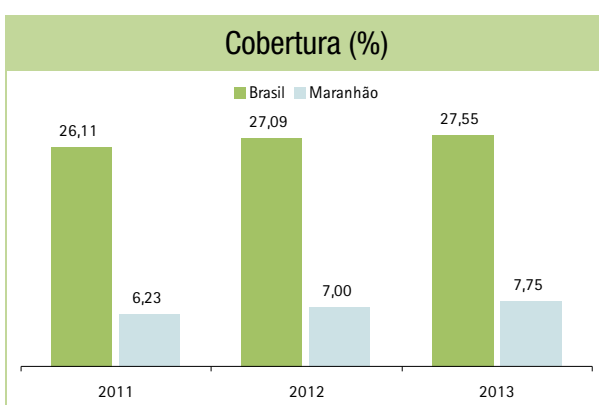
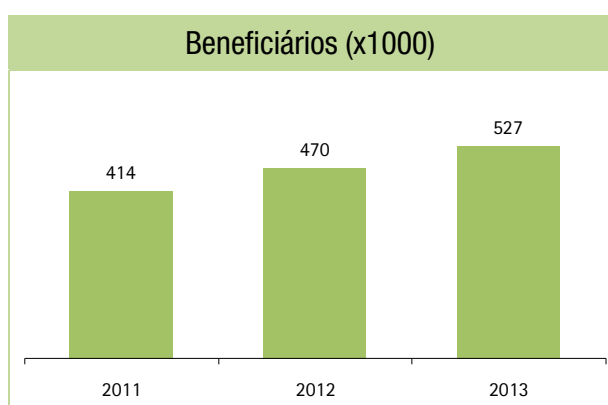
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

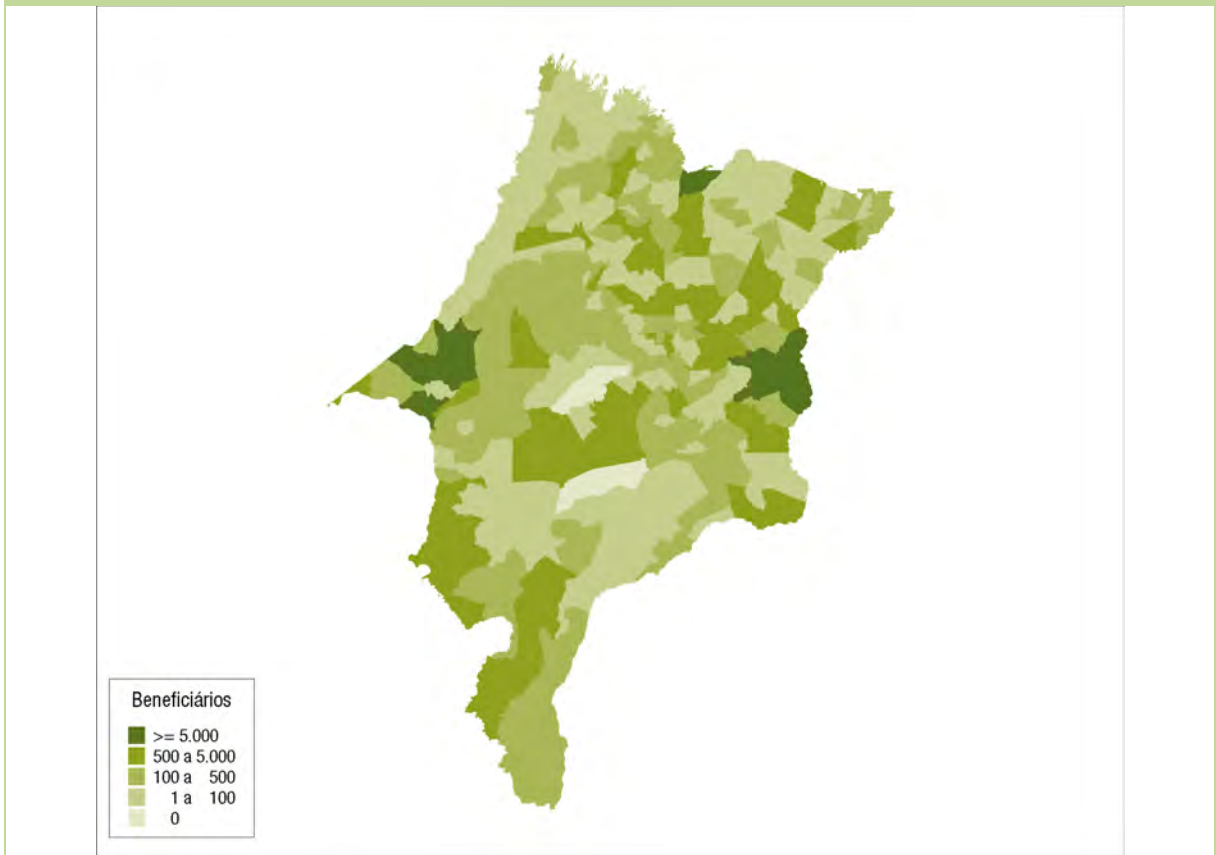


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	310	308	308	-0,65
Beneficiários (x1000)	414	470	527	27,09
População (x1000)	6.646	6.714	6.794	2,24
Cobertura (%)	6,23	7,00	7,75	24,31
Contraprestação Média (R\$)	134,34	135,45	143,74	7,00
DM (%)	83,15	81,94	78,02	-6,17
DC (%)	2,95	3,98	4,47	51,64
DA (%)	13,47	13,84	11,13	-17,40
Combinado (%)	99,57	99,76	93,61	-5,98
HHI (%)	6,14	7,63	8,78	42,93
C4 (%)	40,87	48,76	51,61	26,29

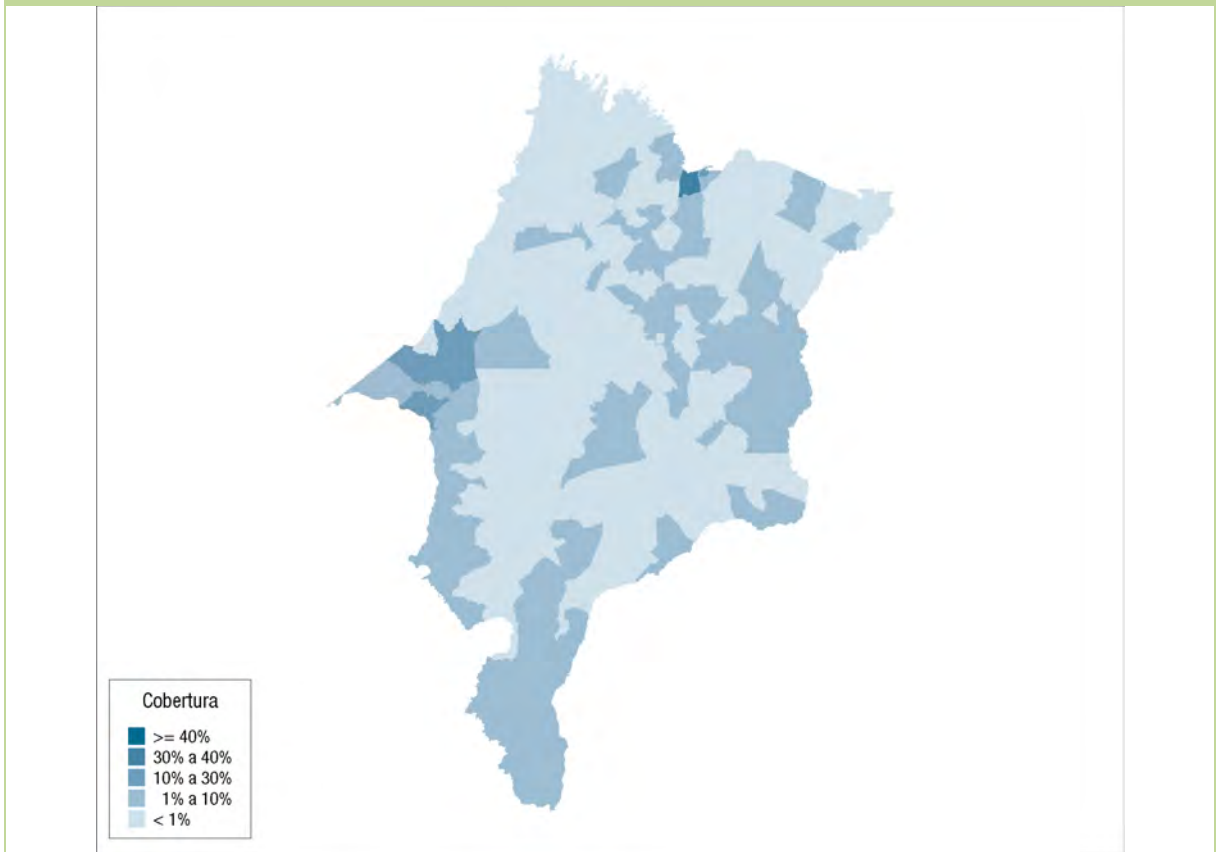


Fontes: ANS e IBGE (população)

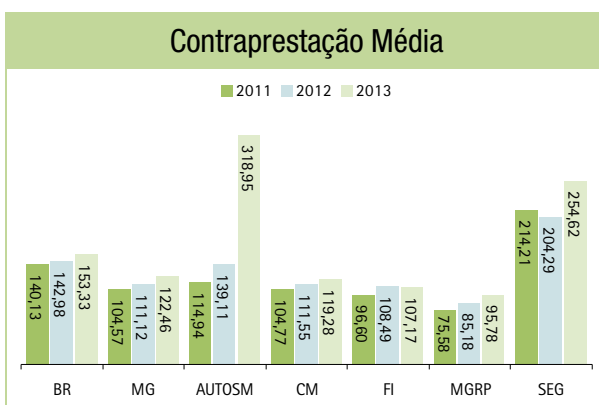
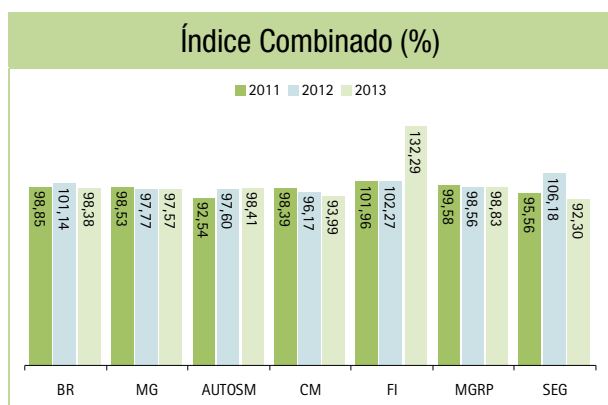
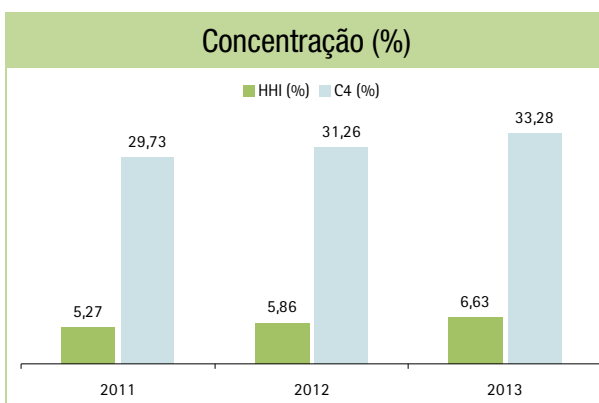
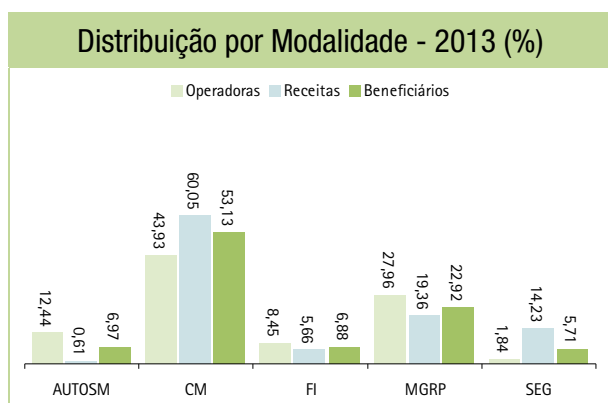
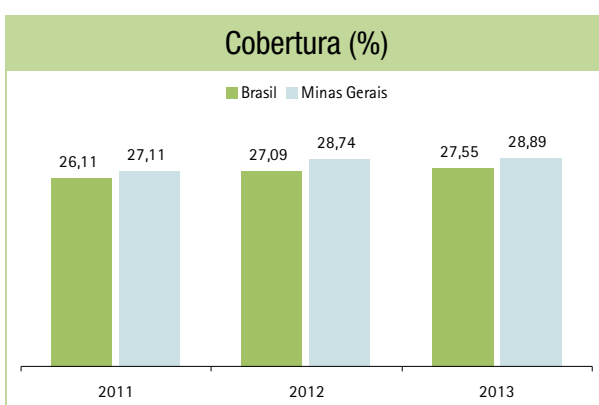
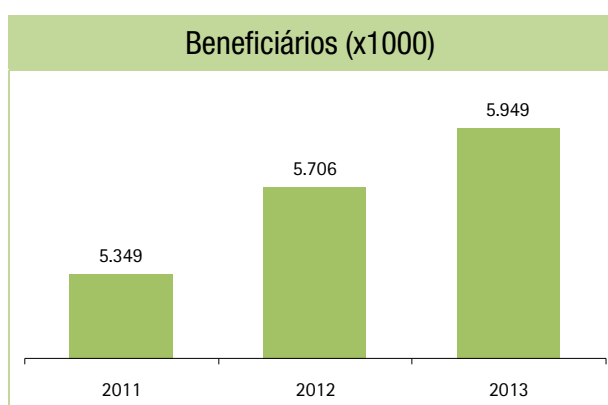
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

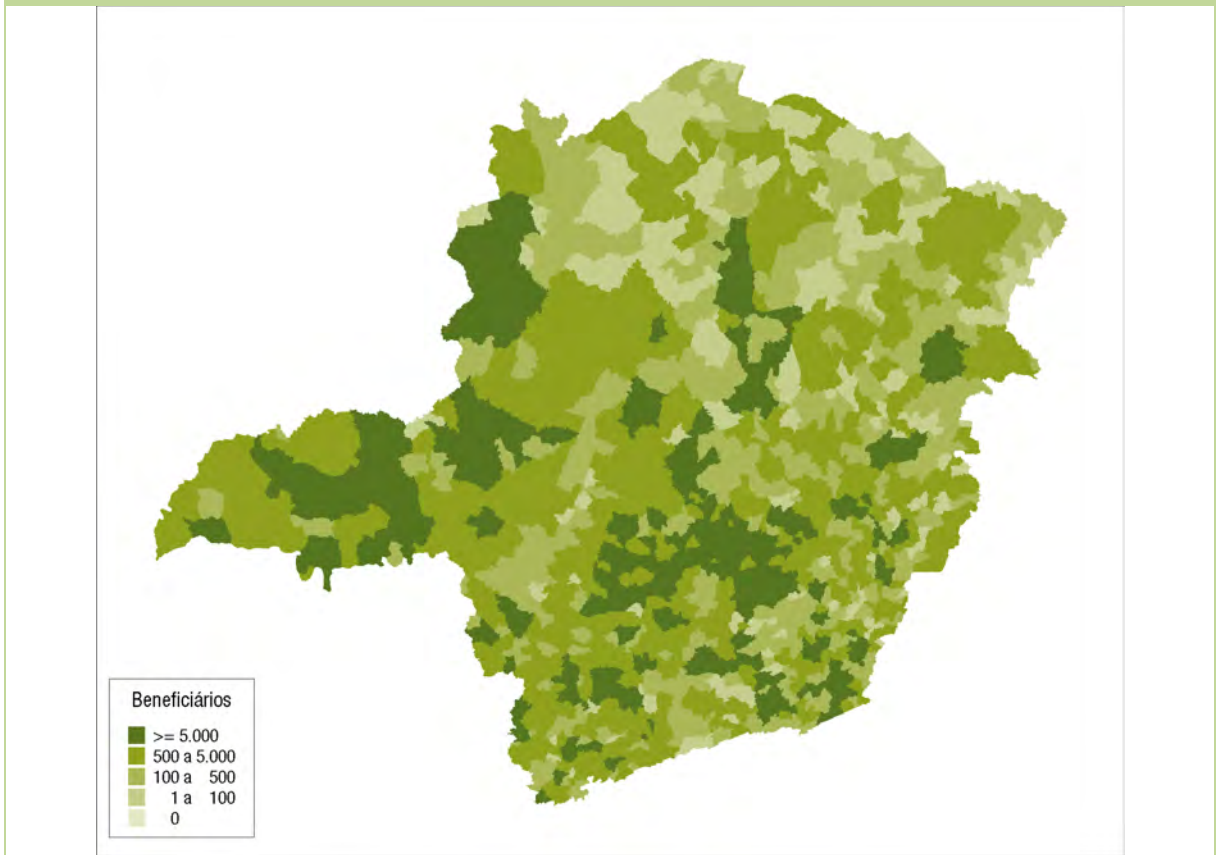


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	687	665	651	-5,24
Beneficiários (x1000)	5.349	5.706	5.949	11,22
População (x1000)	19.729	19.855	20.593	4,38
Cobertura (%)	27,11	28,74	28,89	6,55
Contraprestação Média (R\$)	104,57	111,12	122,46	17,11
DM (%)	81,30	81,59	79,86	-1,77
DC (%)	1,59	1,82	1,92	20,71
DA (%)	15,65	14,37	15,79	0,92
Combinado (%)	98,53	97,77	97,57	-0,98
HHI (%)	5,27	5,86	6,63	25,79
C4 (%)	29,73	31,26	33,28	11,94

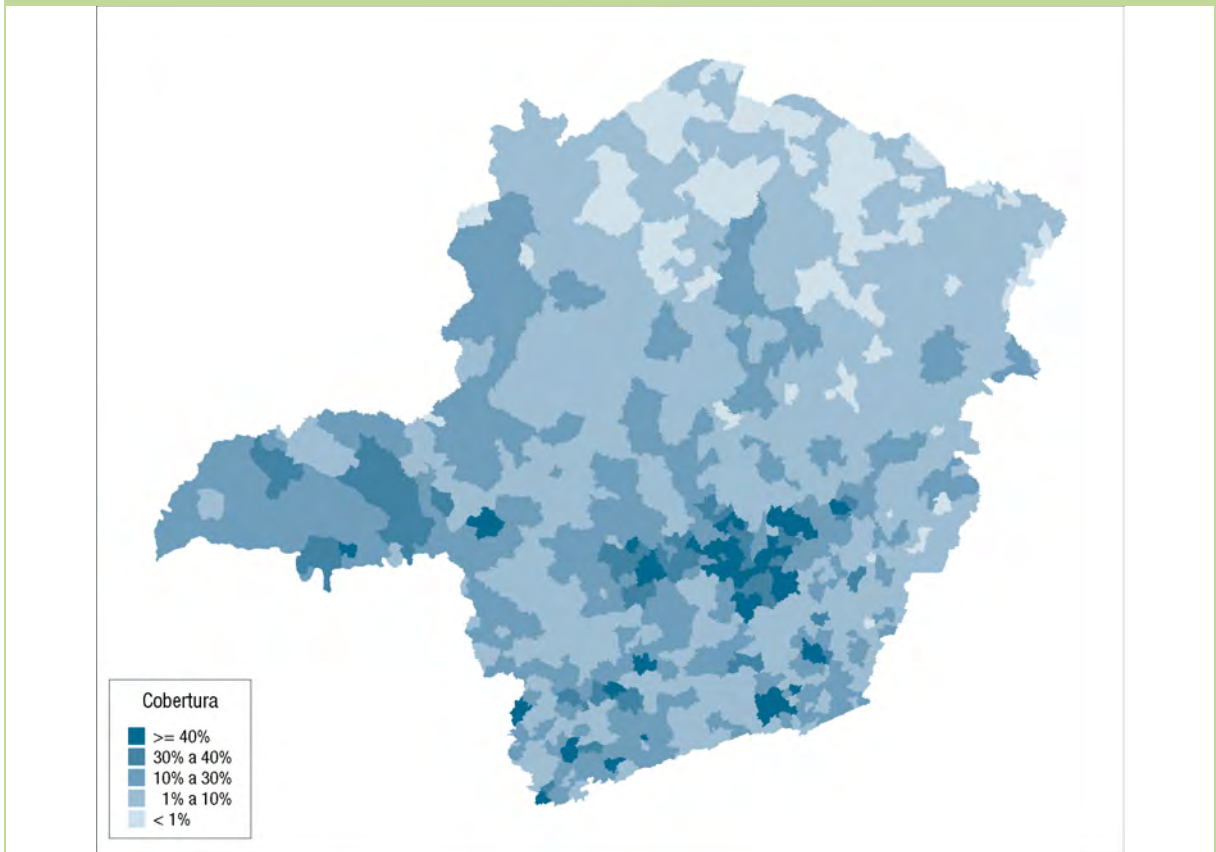


Fontes: ANS e IBGE (população)

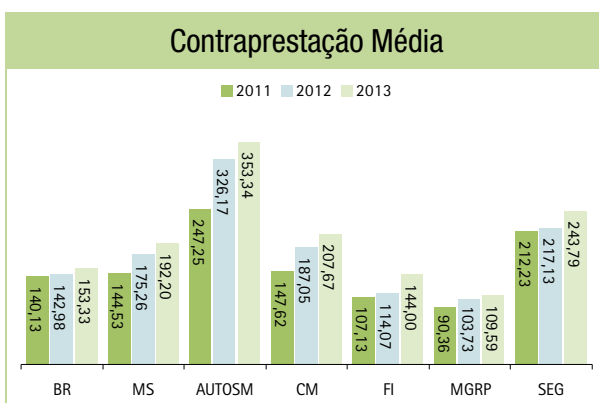
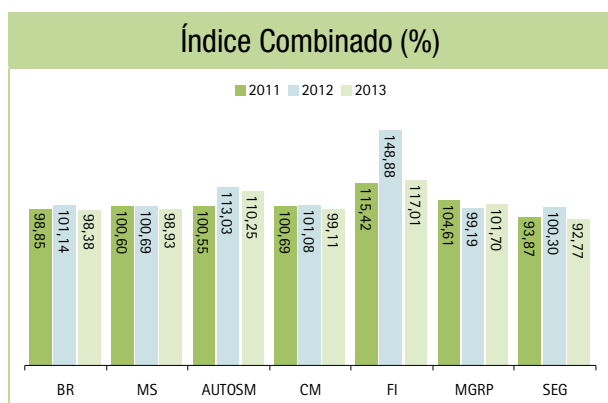
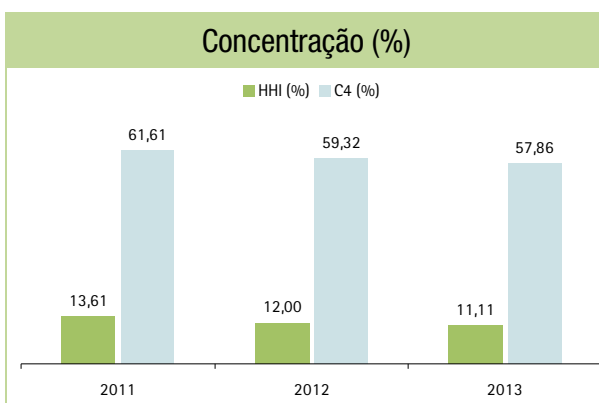
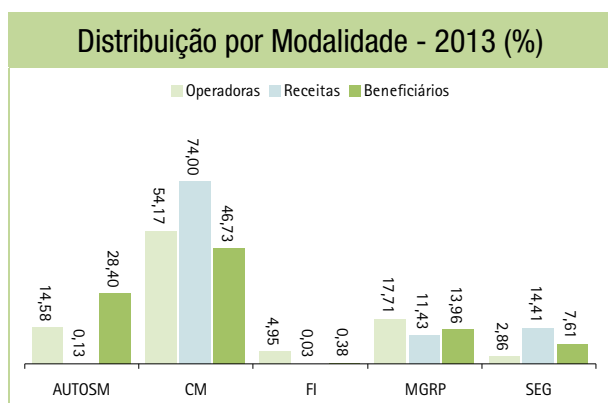
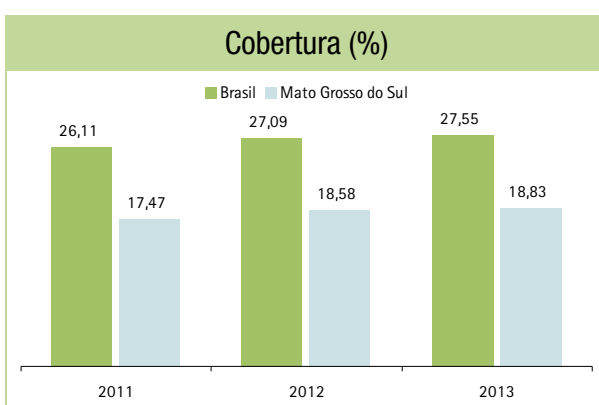
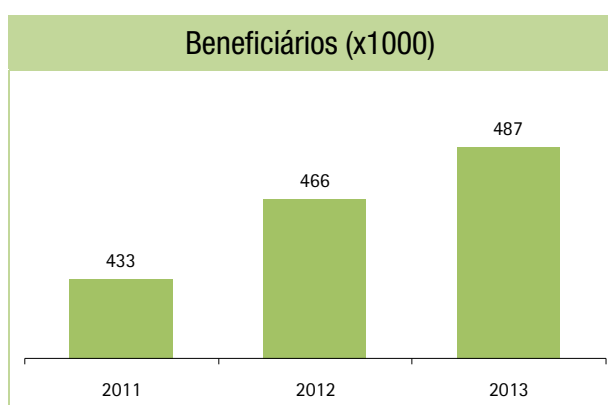
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

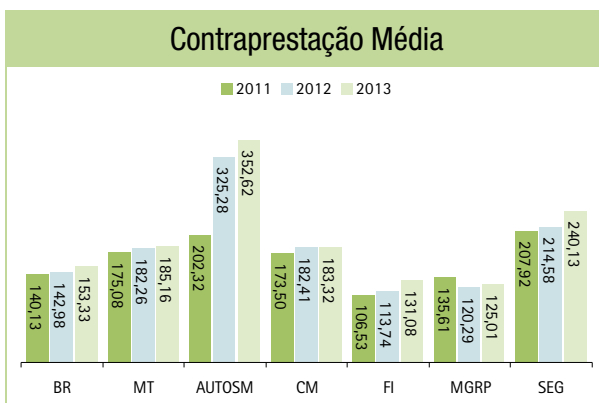
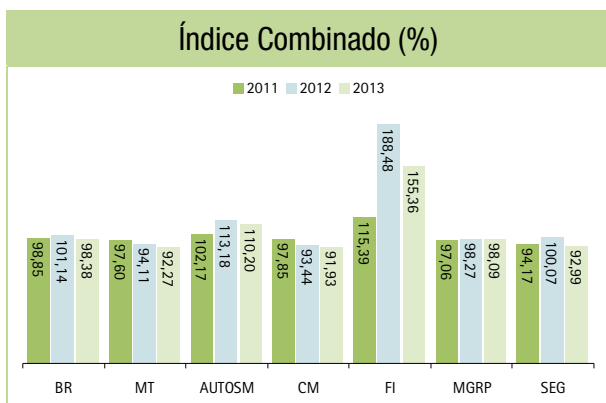
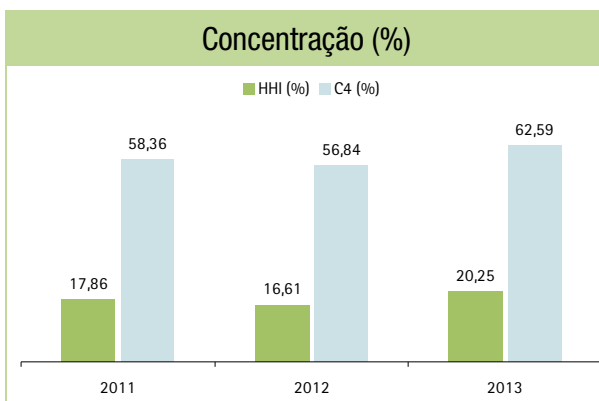
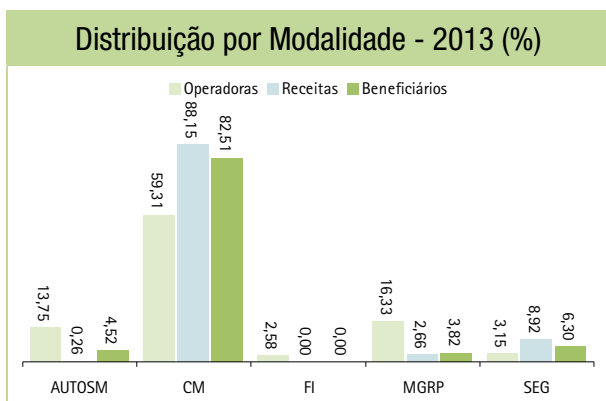
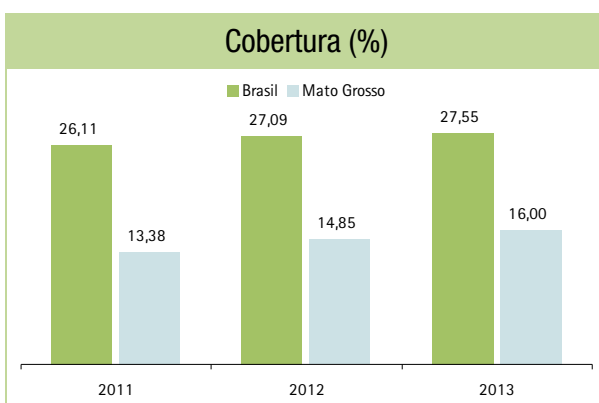
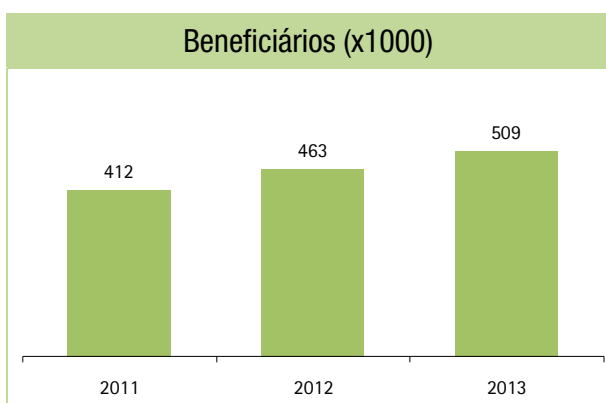


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	377	385	384	1,86
Beneficiários (x1000)	433	466	487	12,54
População (x1000)	2.478	2.505	2.587	4,43
Cobertura (%)	17,47	18,58	18,83	7,77
Contraprestação Média (R\$)	144,53	175,26	192,20	32,98
DM (%)	83,67	86,58	85,17	1,80
DC (%)	2,18	1,75	1,81	-17,31
DA (%)	14,75	12,36	11,95	-19,01
Combinado (%)	100,60	100,69	98,93	-1,67
HHI (%)	13,61	12,00	11,11	-18,40
C4 (%)	61,61	59,32	57,86	-6,09



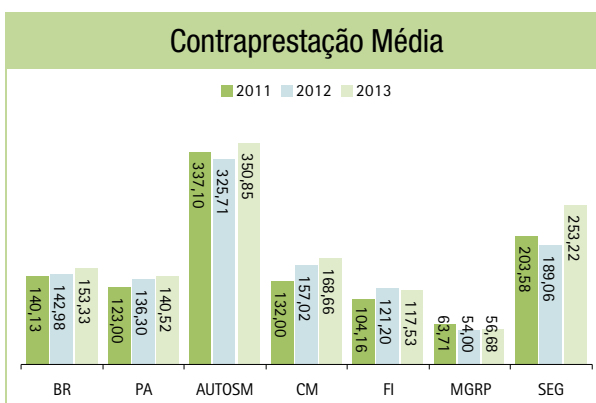
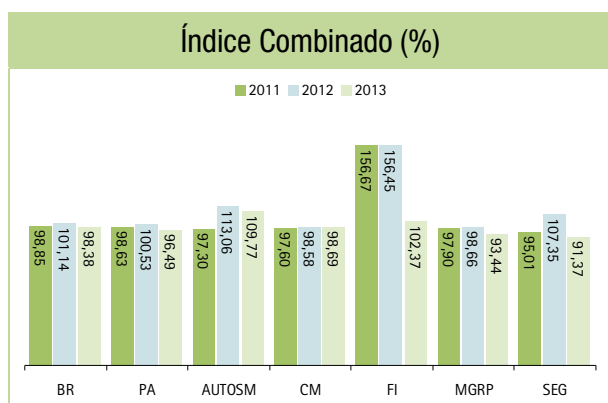
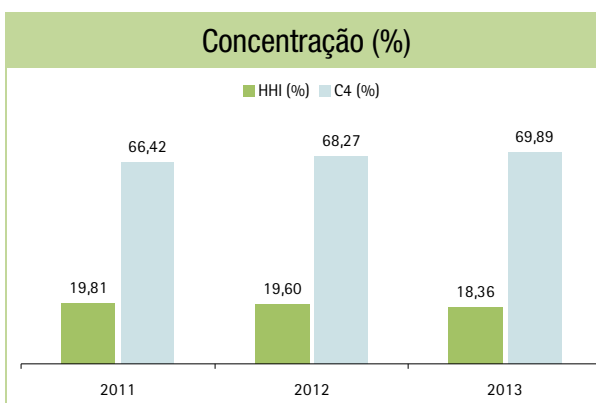
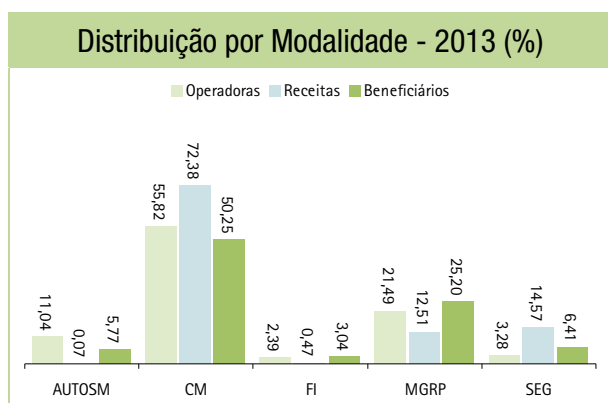
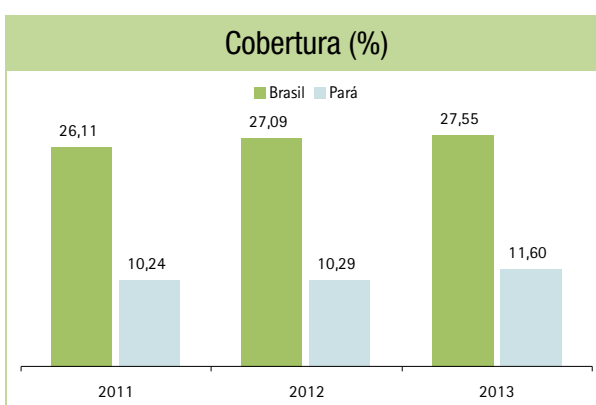
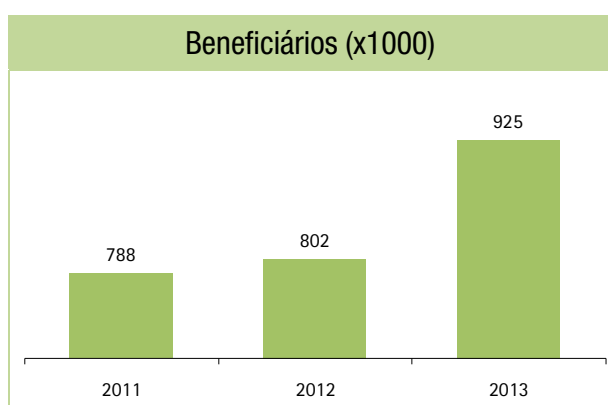
Fontes: ANS e IBGE (população)

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	349	357	349	0,00
Beneficiários (x1000)	412	463	509	23,72
População (x1000)	3.076	3.115	3.182	3,45
Cobertura (%)	13,38	14,85	16,00	19,60
Contraprestação Média (R\$)	175,08	182,26	185,16	5,76
DM (%)	80,31	80,48	79,21	-1,36
DC (%)	1,59	1,94	1,71	7,69
DA (%)	15,70	11,70	11,34	-27,78
Combinado (%)	97,60	94,11	92,27	-5,47
HHI (%)	17,86	16,61	20,25	13,39
C4 (%)	58,36	56,84	62,59	7,26



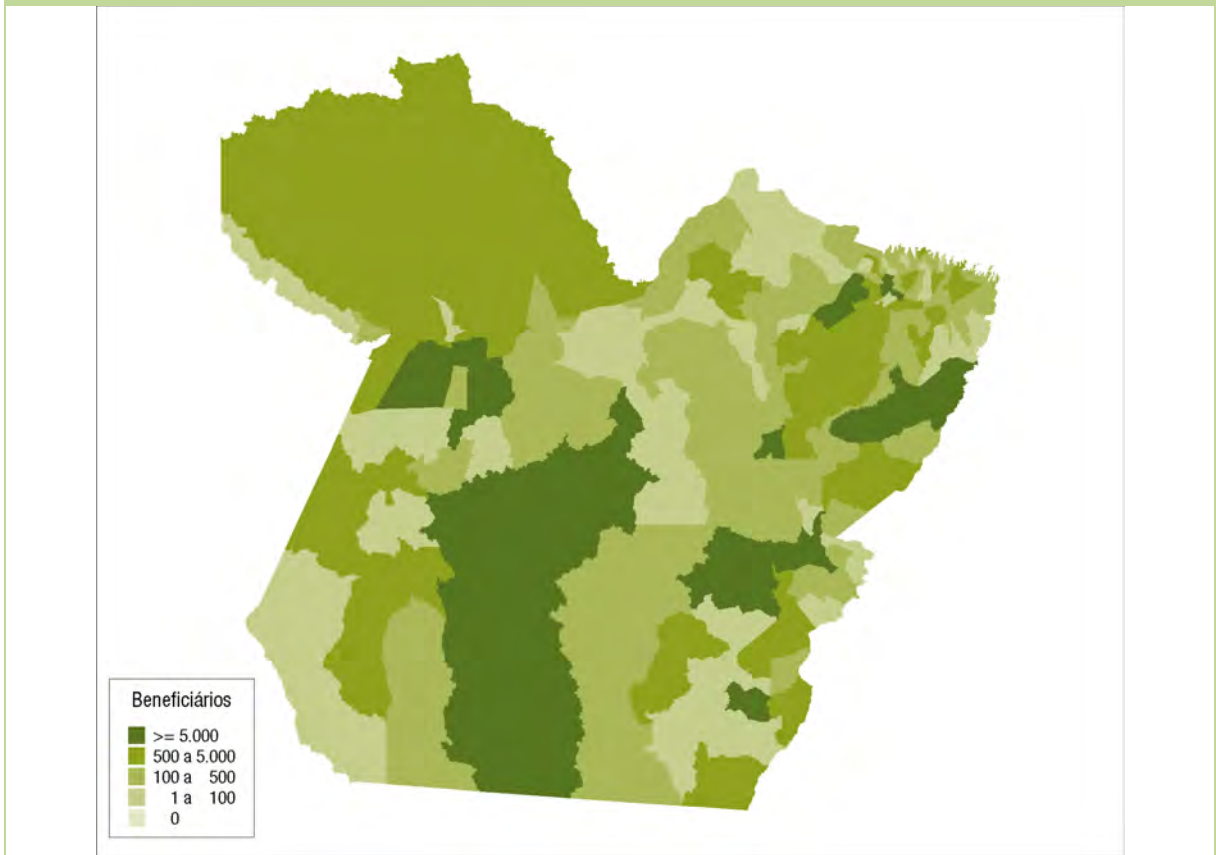
Fontes: ANS e IBGE (população)

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	328	337	335	2,13
Beneficiários (x1000)	788	802	925	17,44
População (x1000)	7.689	7.793	7.970	3,66
Cobertura (%)	10,24	10,29	11,60	13,29
Contraprestação Média (R\$)	123,00	136,30	140,52	14,24
DM (%)	82,58	85,28	84,10	1,84
DC (%)	1,90	2,19	2,13	12,09
DA (%)	14,15	13,06	10,26	-27,50
Combinado (%)	98,63	100,53	96,49	-2,17
HHI (%)	19,81	19,60	18,36	-7,29
C4 (%)	66,42	68,27	69,89	5,23

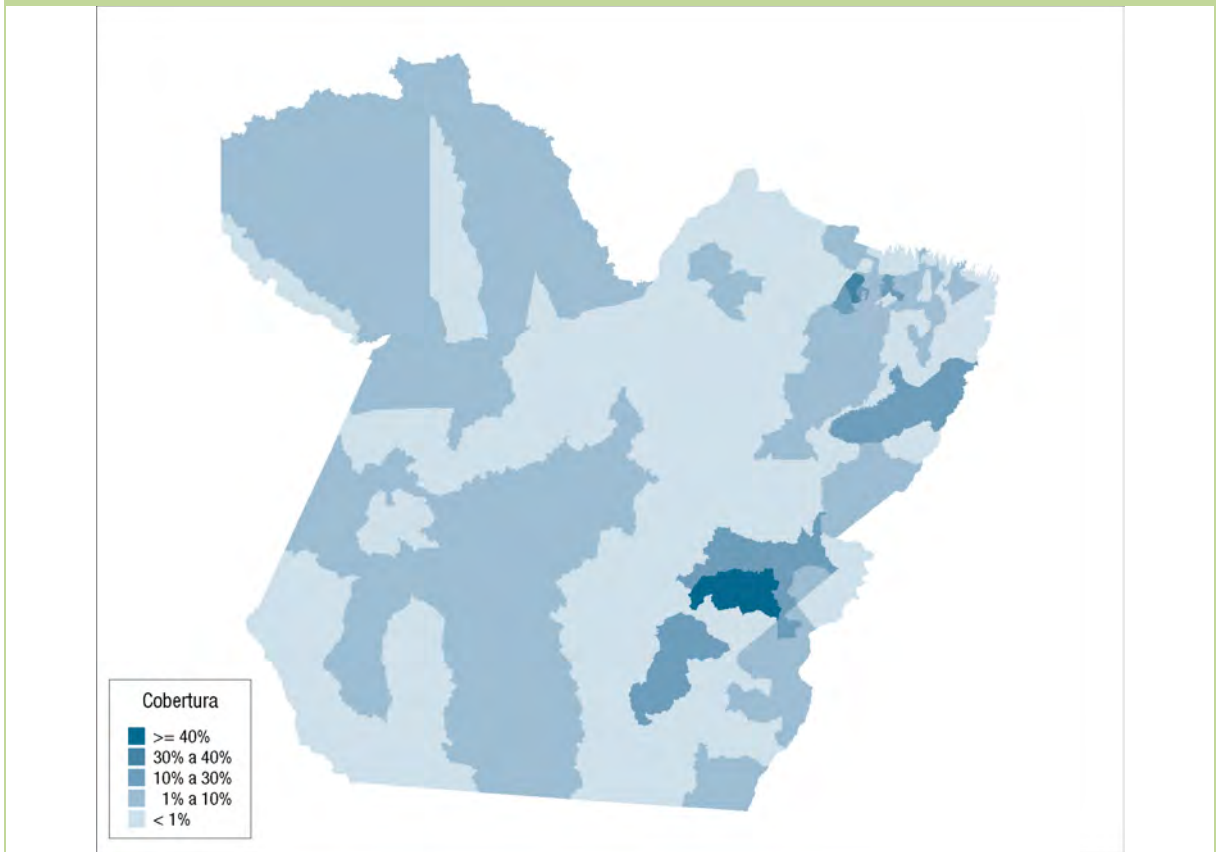


Fontes: ANS e IBGE (população)

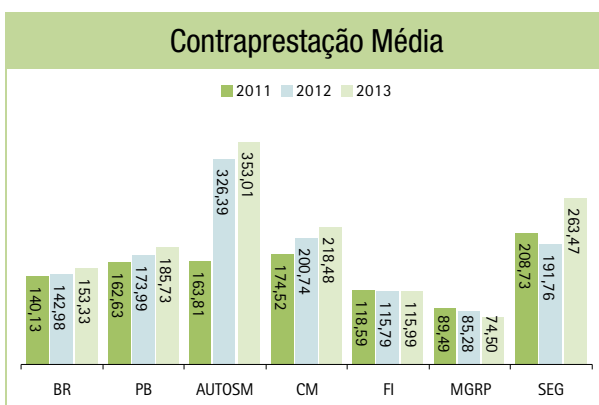
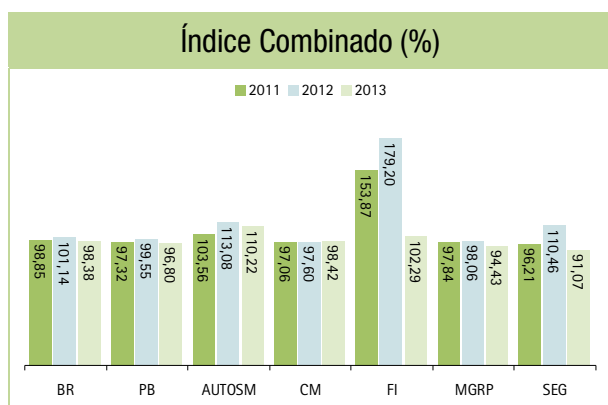
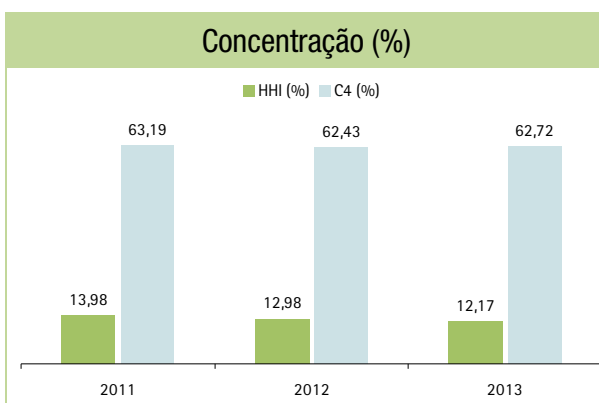
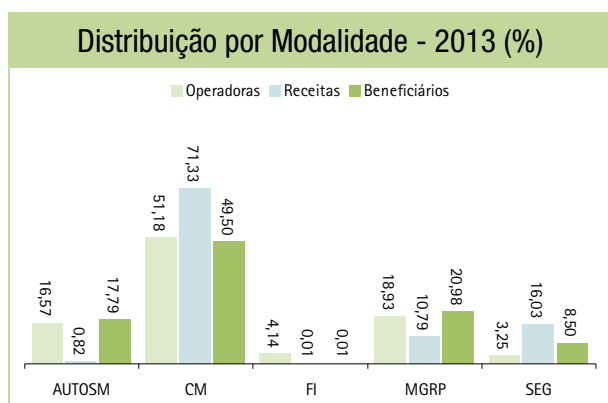
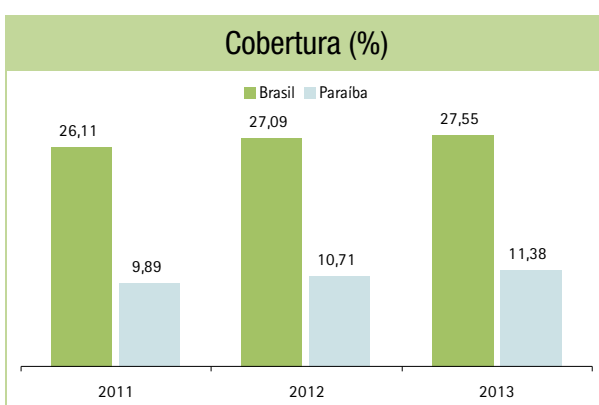
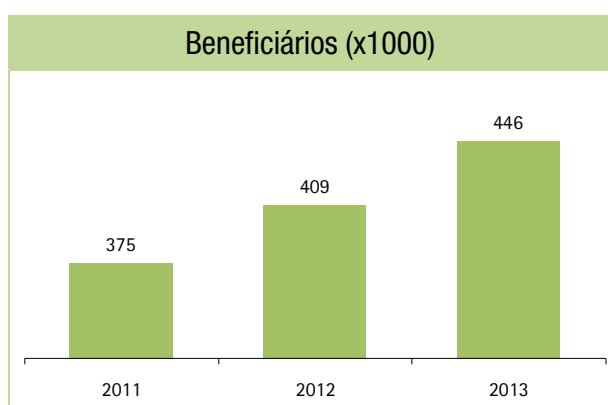
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

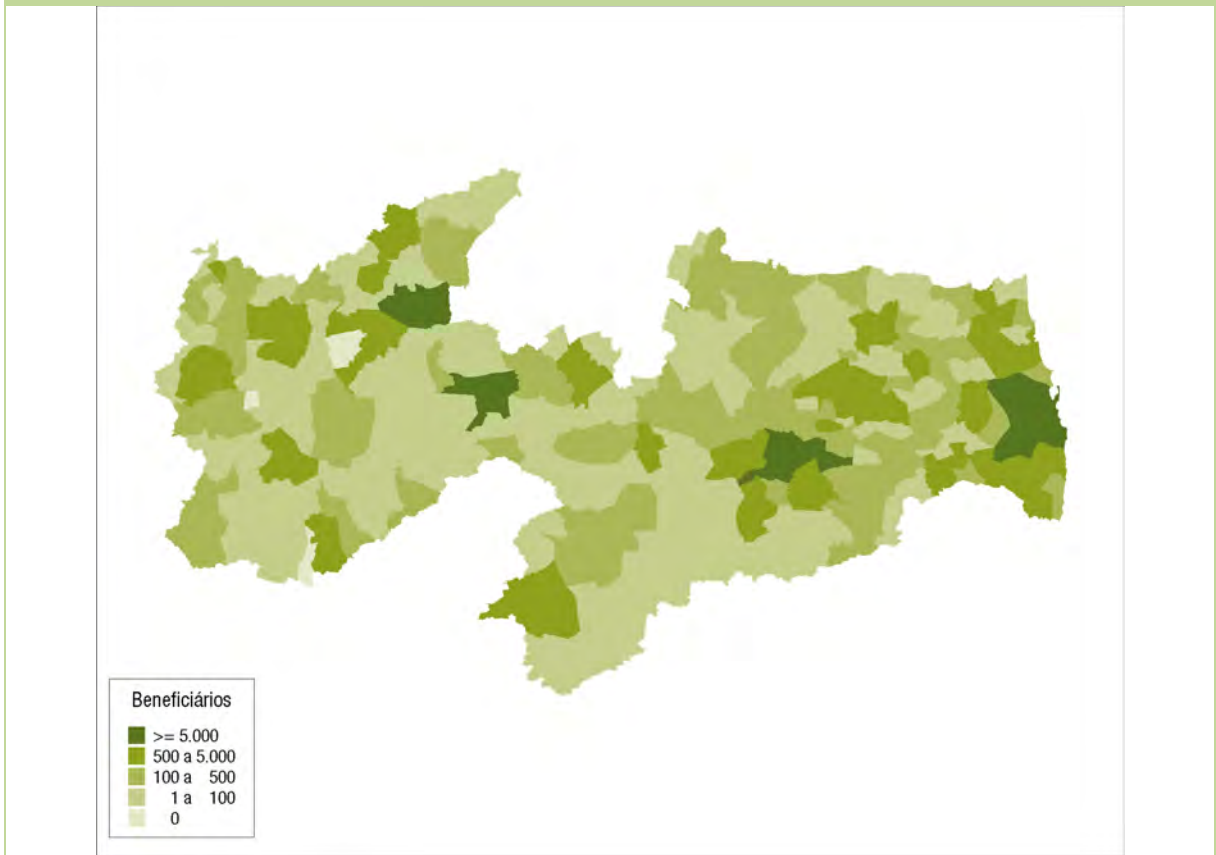


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	330	337	338	2,42
Beneficiários (x1000)	375	409	446	18,76
População (x1000)	3.791	3.815	3.914	3,25
Cobertura (%)	9,89	10,71	11,38	15,03
Contraprestação Média (R\$)	162,63	173,99	185,73	14,20
DM (%)	81,86	83,68	82,26	0,48
DC (%)	1,33	2,12	2,12	58,93
DA (%)	14,13	13,75	12,42	-12,05
Combinado (%)	97,32	99,55	96,80	-0,54
HHI (%)	13,98	12,98	12,17	-12,94
C4 (%)	63,19	62,43	62,72	-0,75

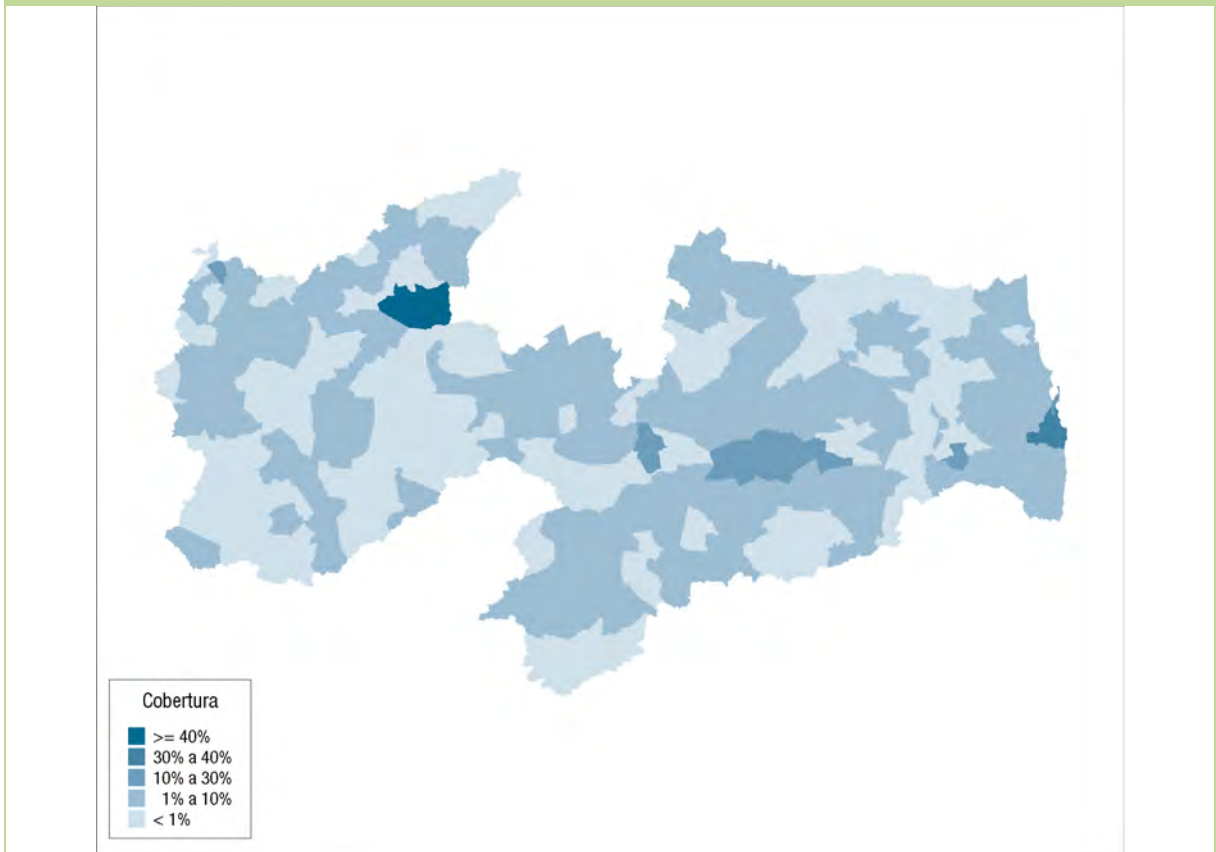


Fontes: ANS e IBGE (população)

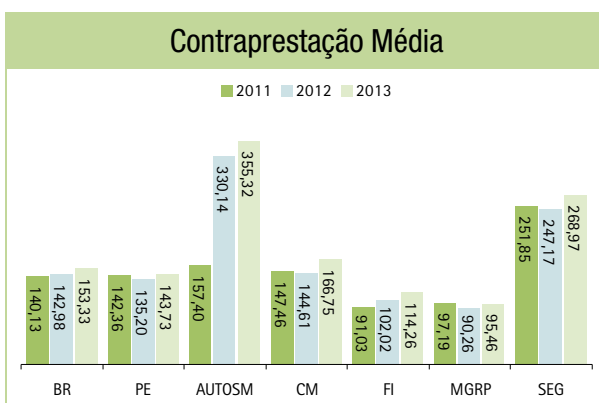
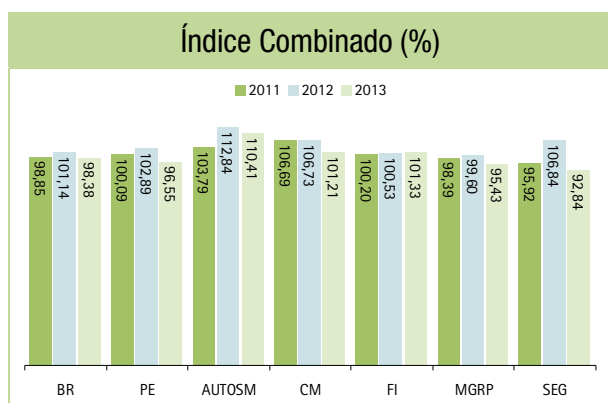
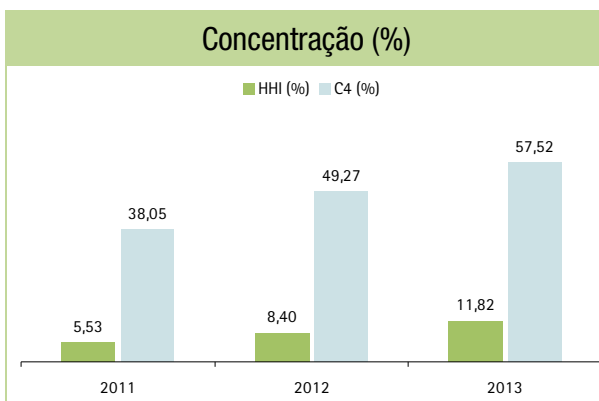
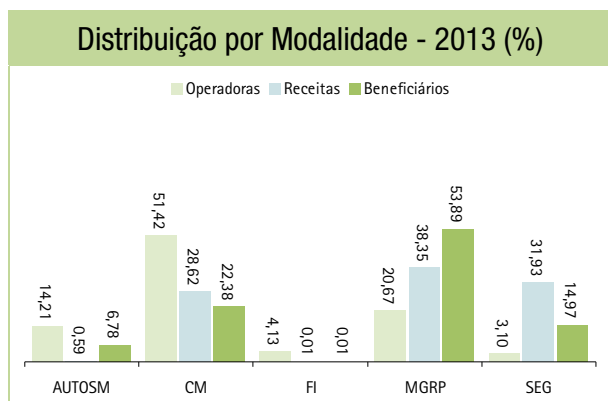
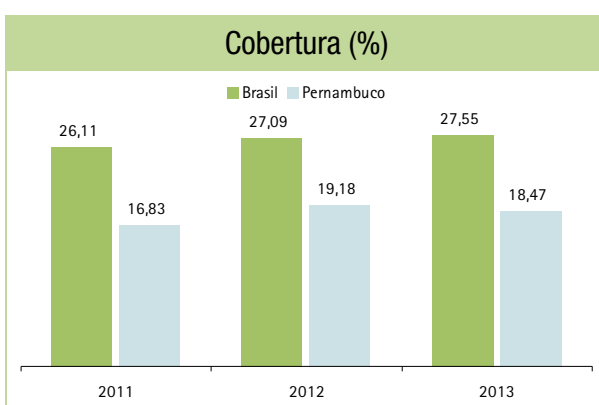
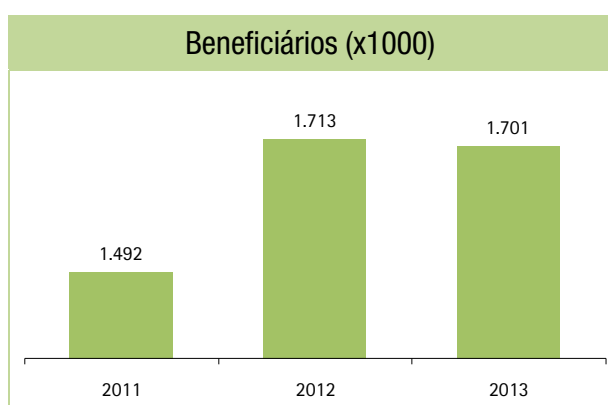
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

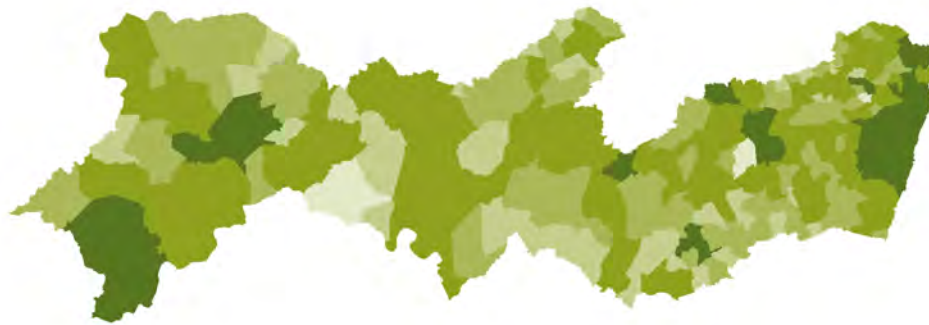


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	370	387	387	4,59
Beneficiários (x1000)	1.492	1.713	1.701	14,04
População (x1000)	8.865	8.931	9.209	3,88
Cobertura (%)	16,83	19,18	18,47	9,78
Contraprestação Média (R\$)	142,36	135,20	143,73	0,96
DM (%)	82,21	84,88	80,90	-1,59
DC (%)	3,47	4,32	4,06	16,88
DA (%)	14,41	13,69	11,59	-19,61
Combinado (%)	100,09	102,89	96,55	-3,54
HHI (%)	5,53	8,40	11,82	113,64
C4 (%)	38,05	49,27	57,52	51,15

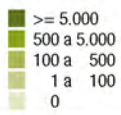


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013



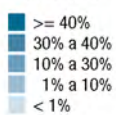
Beneficiários



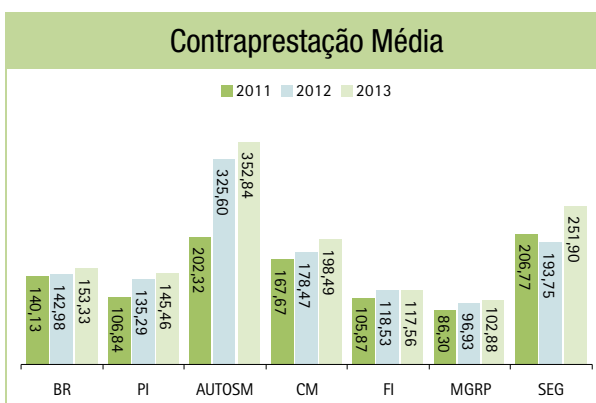
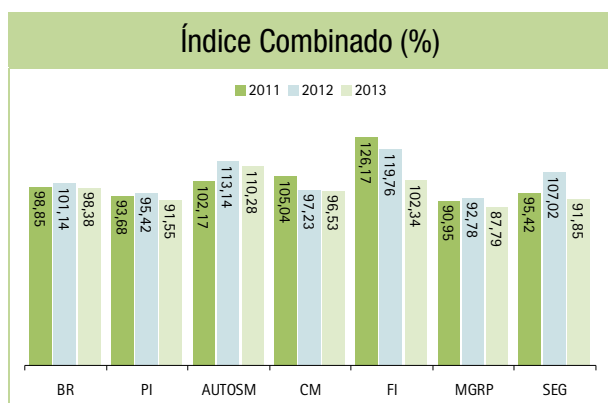
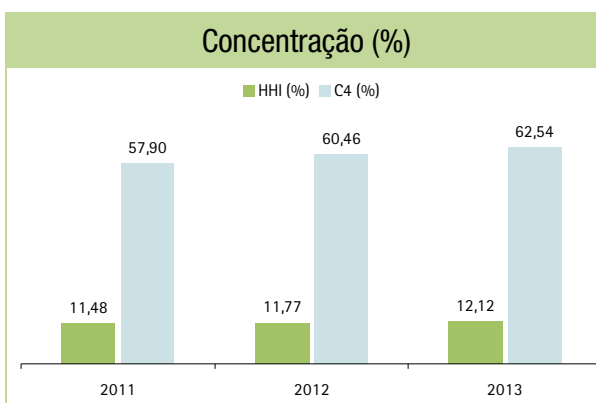
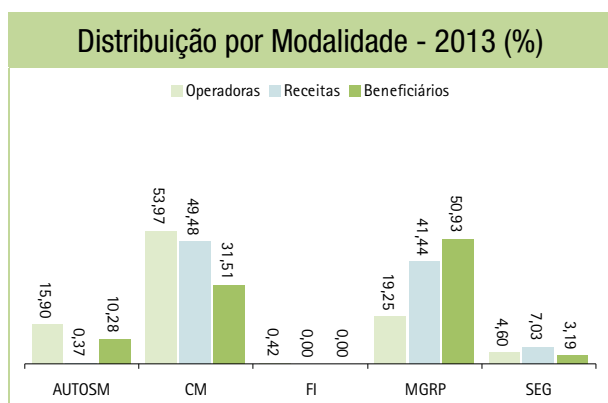
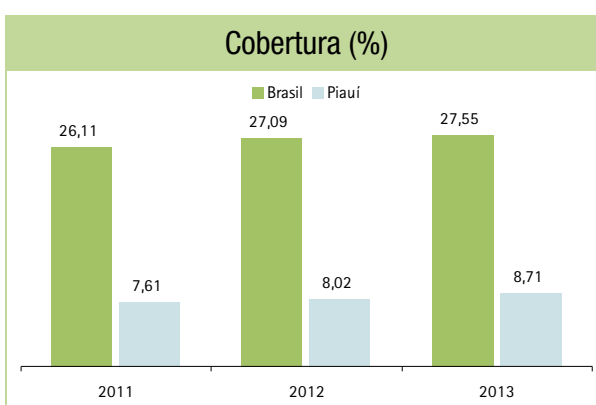
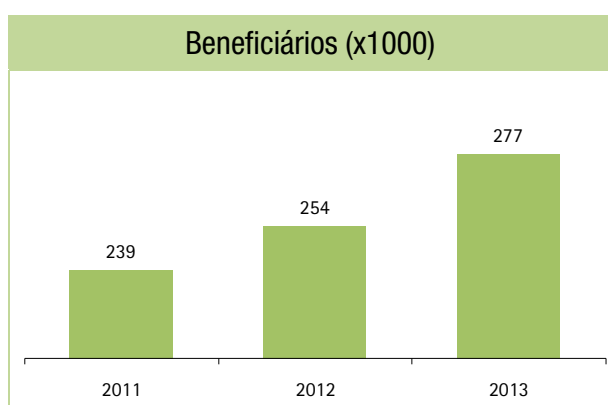
Mapa de Cobertura - 2013



Cobertura

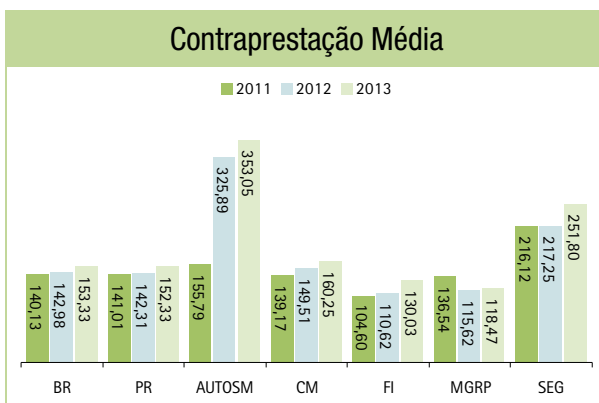
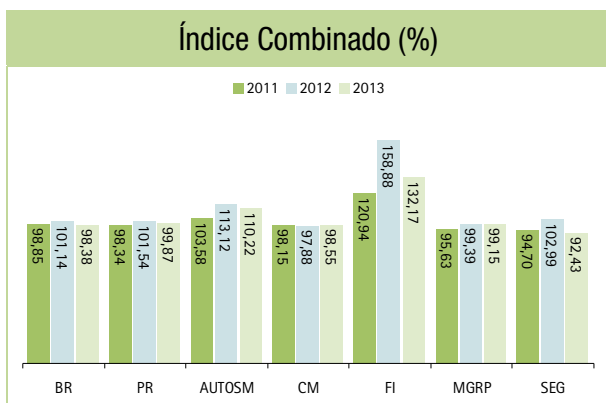
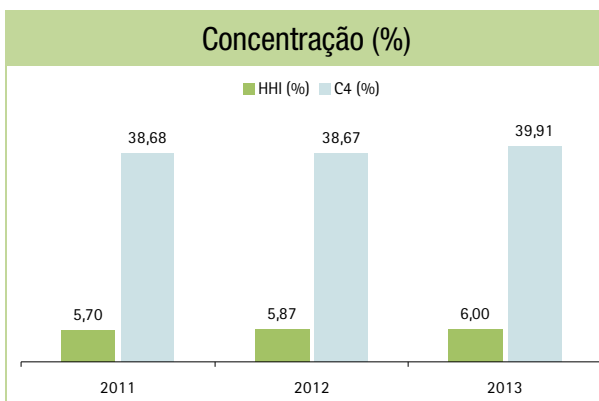
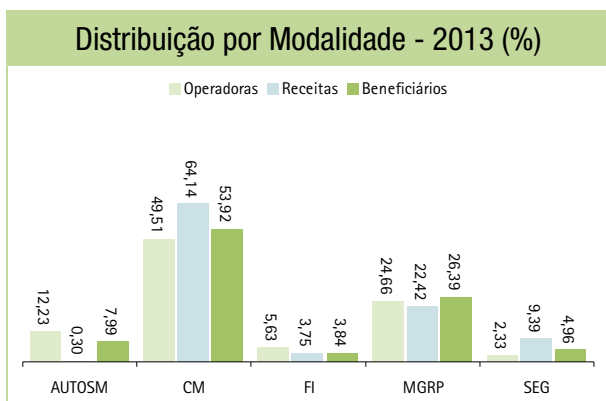
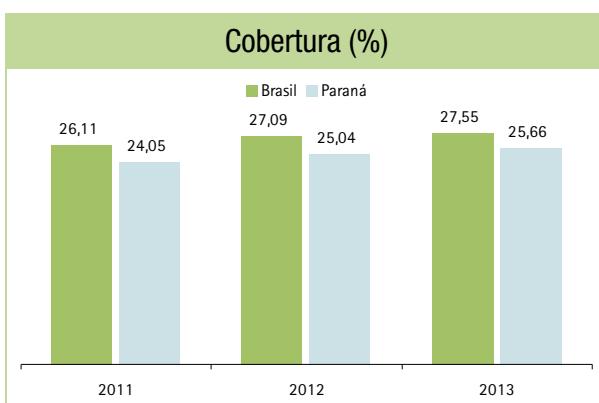
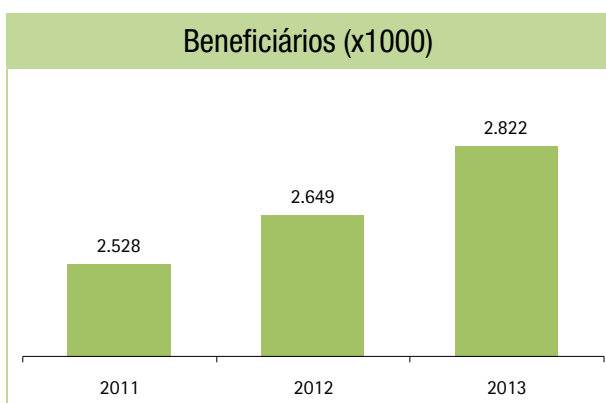


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	229	239	239	4,37
Beneficiários (x1000)	239	254	277	16,07
População (x1000)	3.140	3.161	3.184	1,40
Cobertura (%)	7,61	8,02	8,71	14,47
Contraprestação Média (R\$)	106,84	135,29	145,46	36,15
DM (%)	75,39	79,28	76,64	1,65
DC (%)	1,98	1,93	1,84	-7,29
DA (%)	16,30	14,20	13,08	-19,79
Combinado (%)	93,68	95,42	91,55	-2,27
HHI (%)	11,48	11,77	12,12	5,54
C4 (%)	57,90	60,46	62,54	8,01



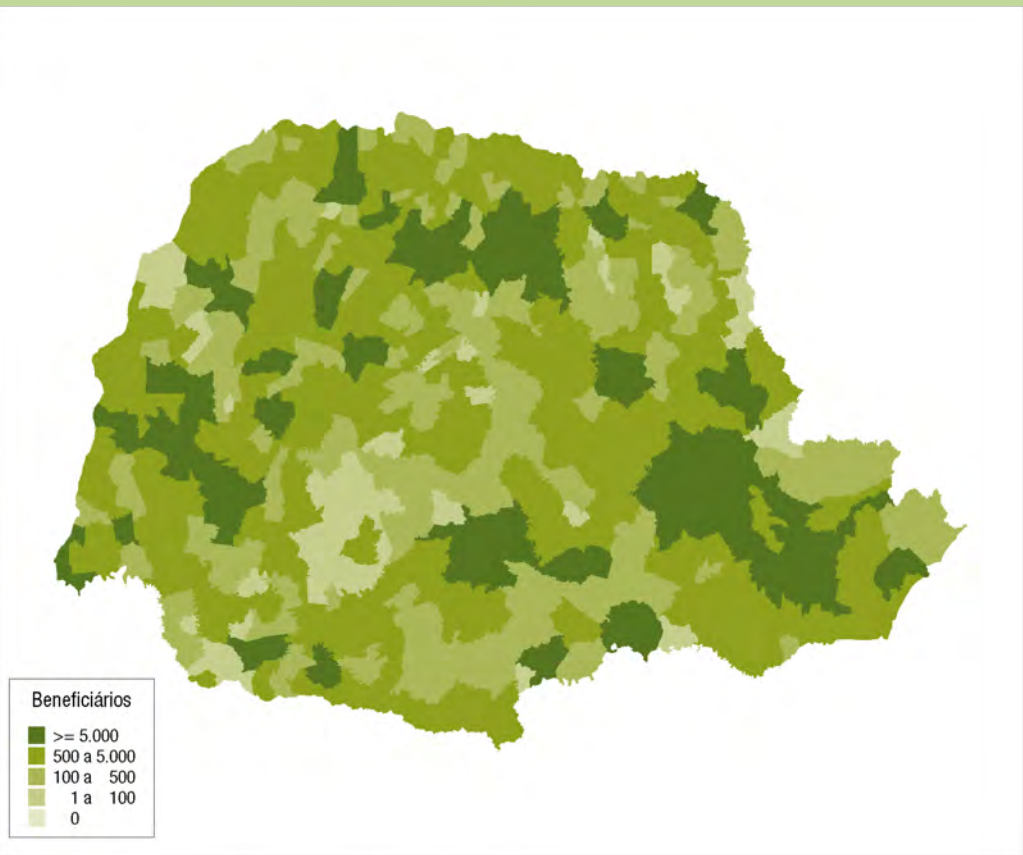
Fontes: ANS e IBGE (população)

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	525	527	515	-1,90
Beneficiários (x1000)	2.528	2.649	2.822	11,61
População (x1000)	10.512	10.578	10.997	4,61
Cobertura (%)	24,05	25,04	25,66	6,68
Contraprestação Média (R\$)	141,01	142,31	152,33	8,03
DM (%)	81,77	84,17	84,07	2,81
DC (%)	2,33	2,26	2,39	2,43
DA (%)	14,24	15,10	13,41	-5,84
Combinado (%)	98,34	101,54	99,87	1,55
HHI (%)	5,70	5,87	6,00	5,29
C4 (%)	38,68	38,67	39,91	3,18

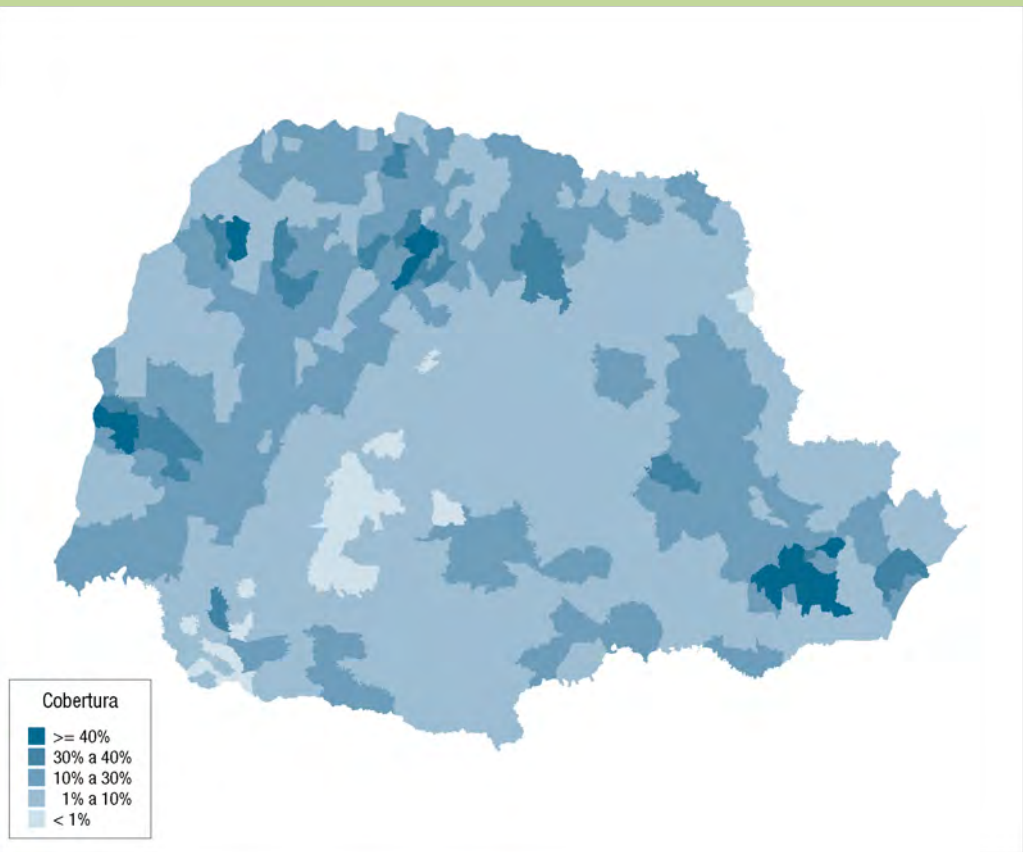


Fontes: ANS e IBGE (população)

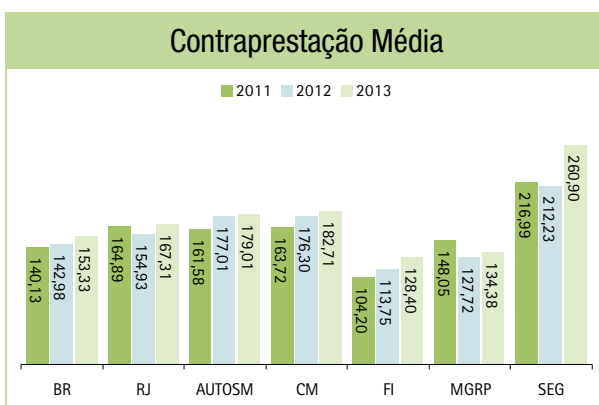
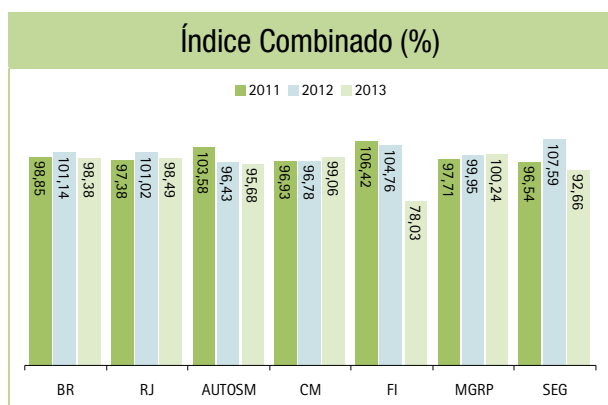
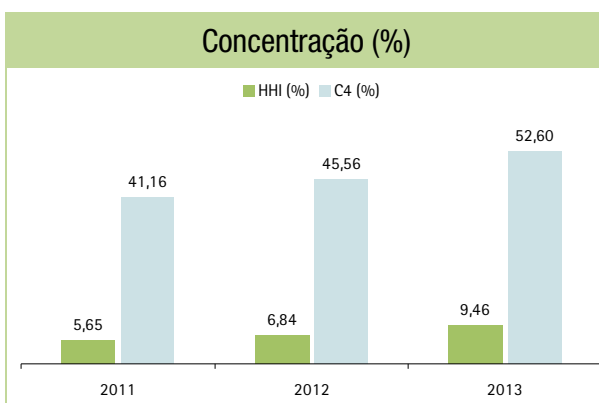
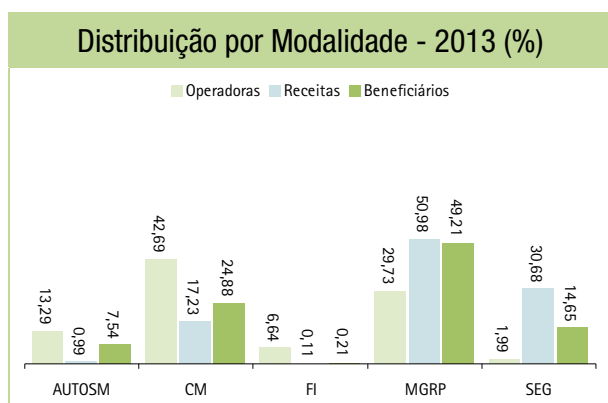
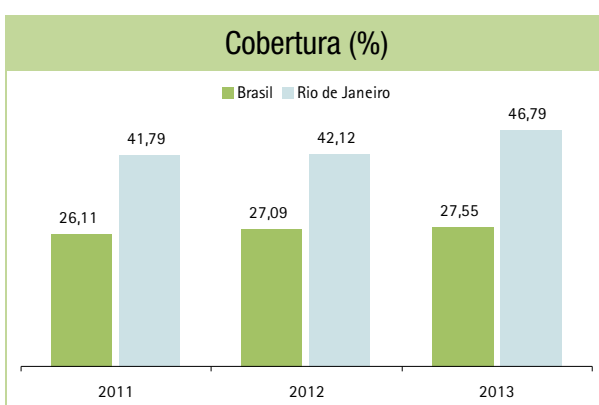
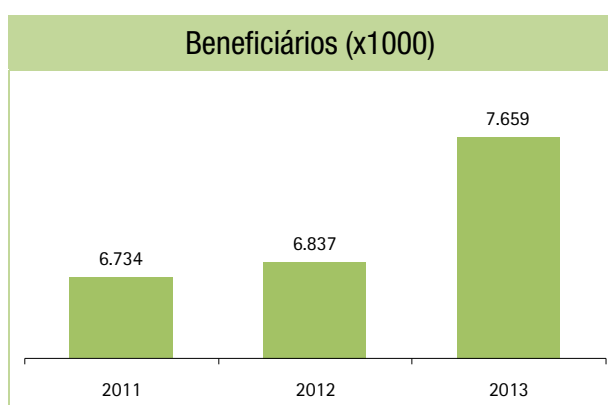
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

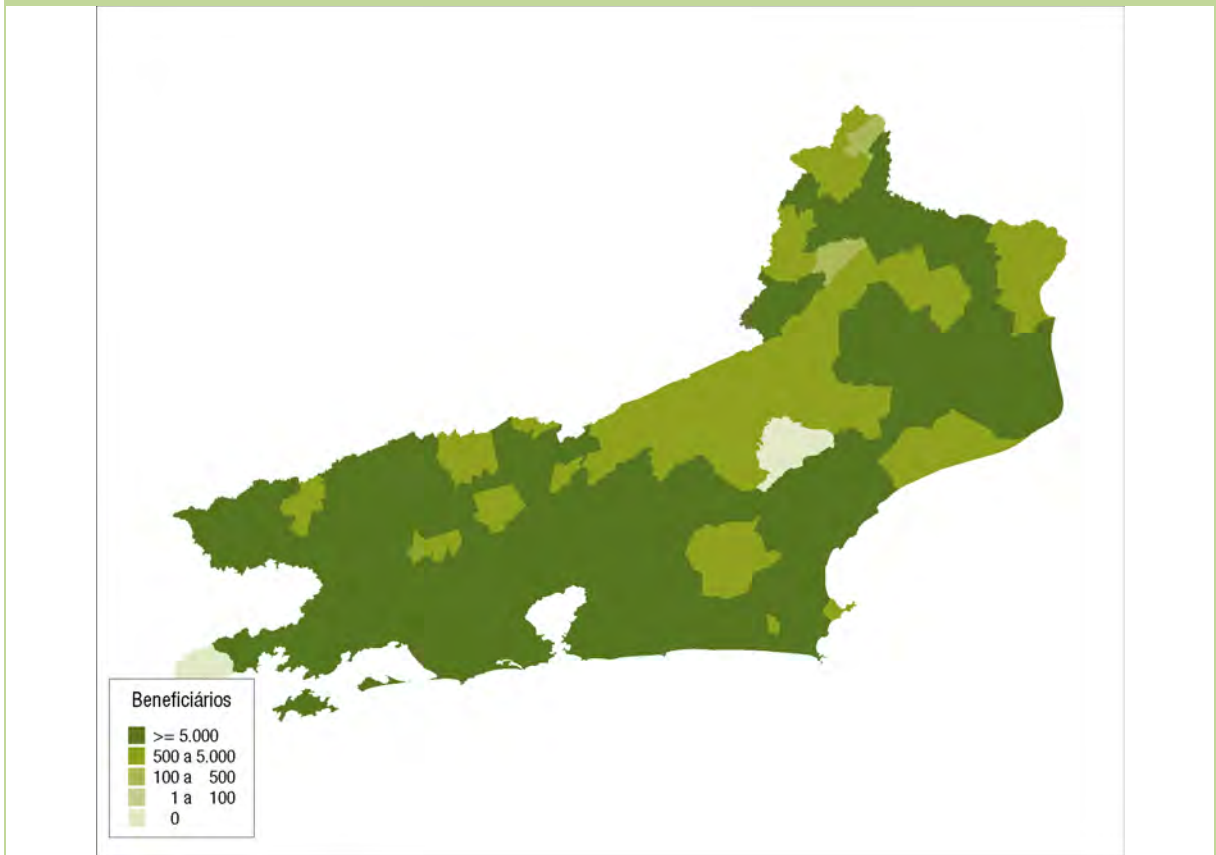


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	631	623	602	-4,60
Beneficiários (x1000)	6.734	6.837	7.659	13,75
População (x1000)	16.113	16.231	16.369	1,59
Cobertura (%)	41,79	42,12	46,79	11,96
Contraprestação Média (R\$)	164,89	154,93	167,31	1,46
DM (%)	80,15	82,92	82,06	2,38
DC (%)	4,35	4,33	4,05	-6,93
DA (%)	12,88	13,77	12,39	-3,86
Combinado (%)	97,38	101,02	98,49	1,14
HHI (%)	5,65	6,84	9,46	67,58
C4 (%)	41,16	45,56	52,60	27,79

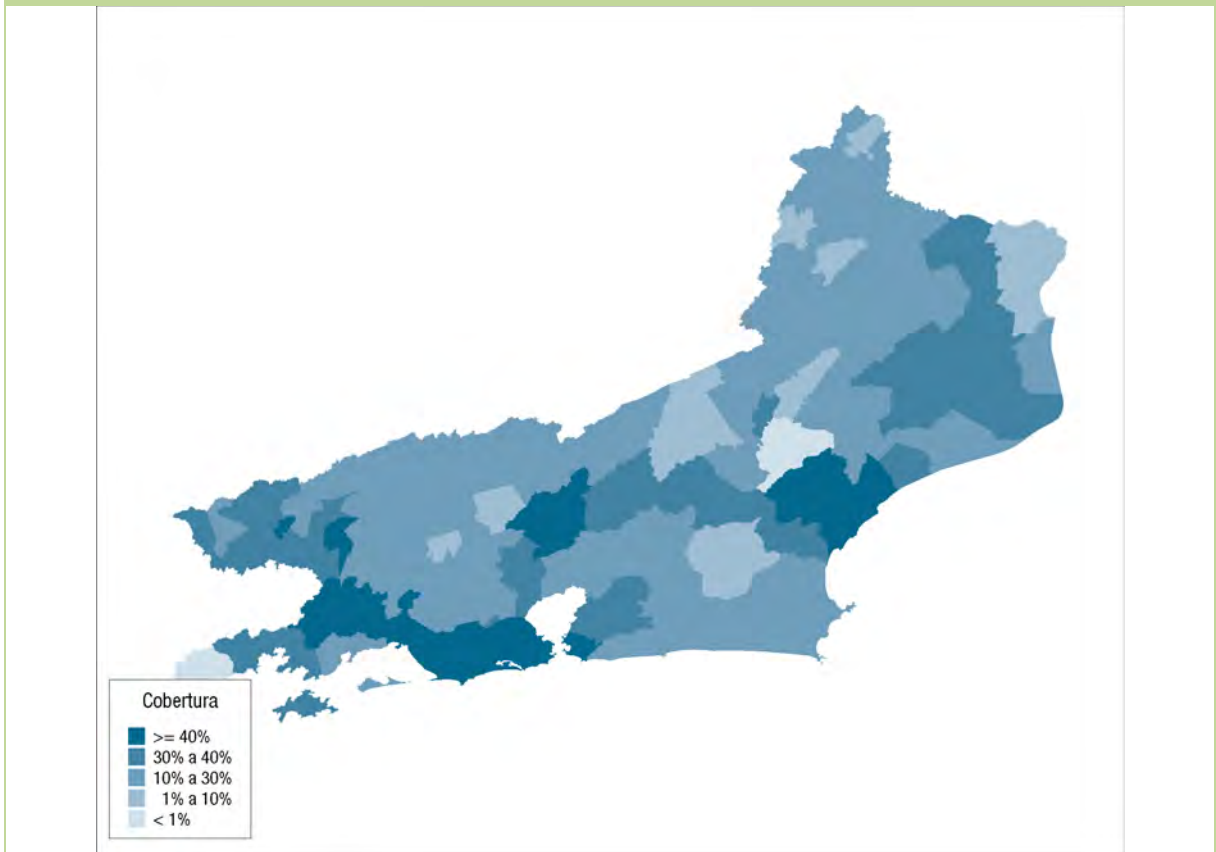


Fontes: ANS e IBGE (população)

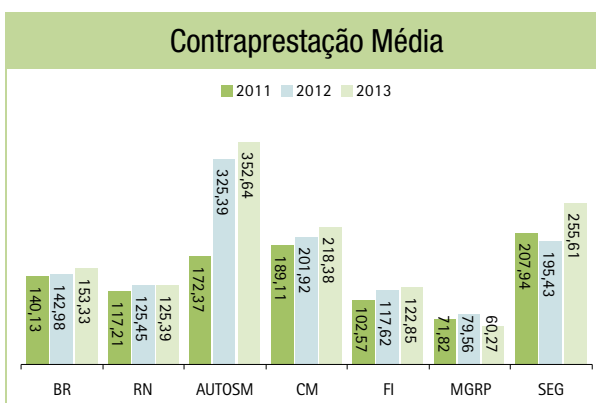
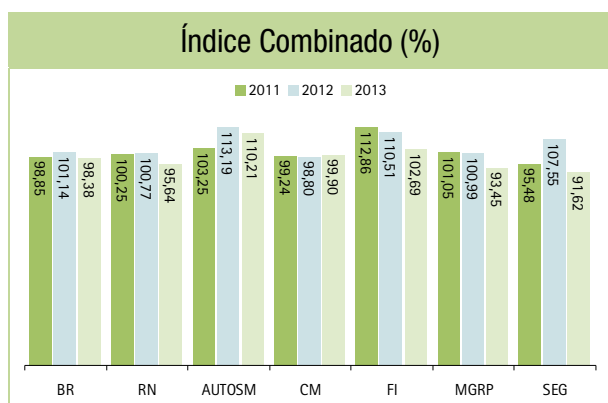
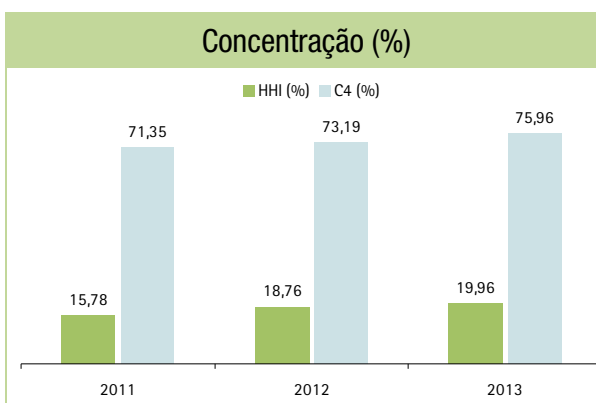
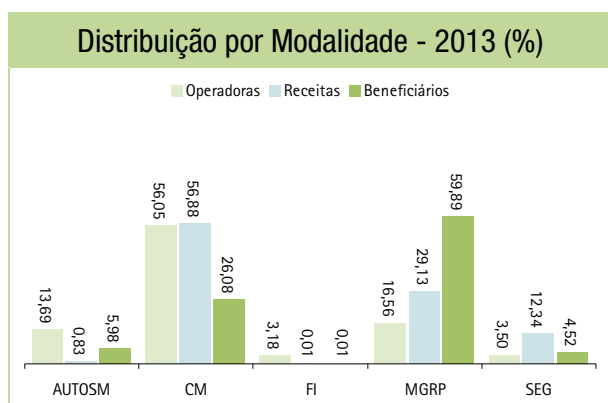
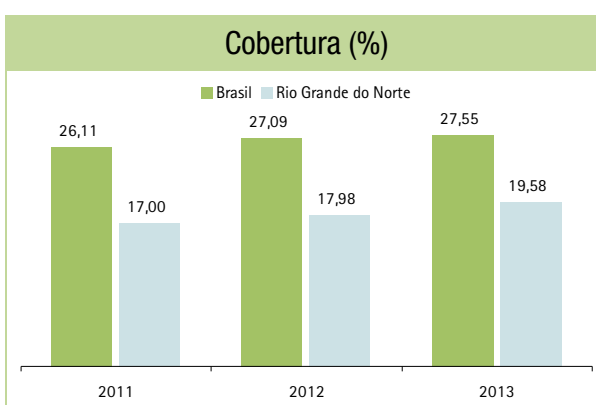
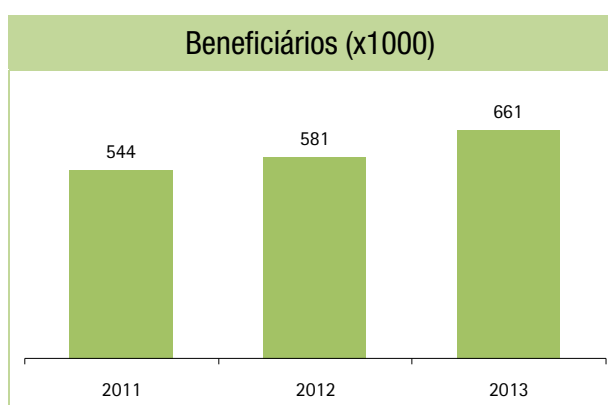
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

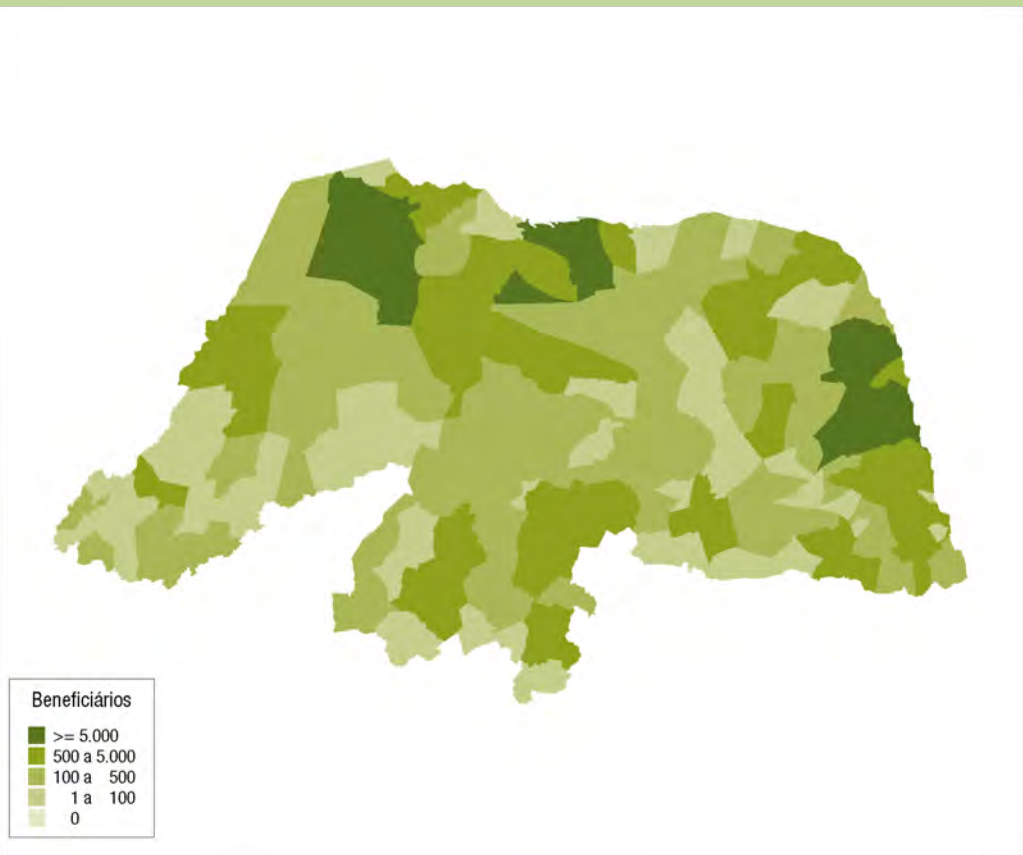


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	314	327	314	0,00
Beneficiários (x1000)	544	581	661	21,47
População (x1000)	3.199	3.228	3.374	5,48
Cobertura (%)	17,00	17,98	19,58	15,16
Contraprestação Média (R\$)	117,21	125,45	125,39	6,98
DM (%)	80,14	82,05	79,08	-1,33
DC (%)	3,93	3,74	3,21	-18,26
DA (%)	16,18	14,98	13,35	-17,45
Combinado (%)	100,25	100,77	95,64	-4,59
HHI (%)	15,78	18,76	19,96	26,52
C4 (%)	71,35	73,19	75,96	6,46

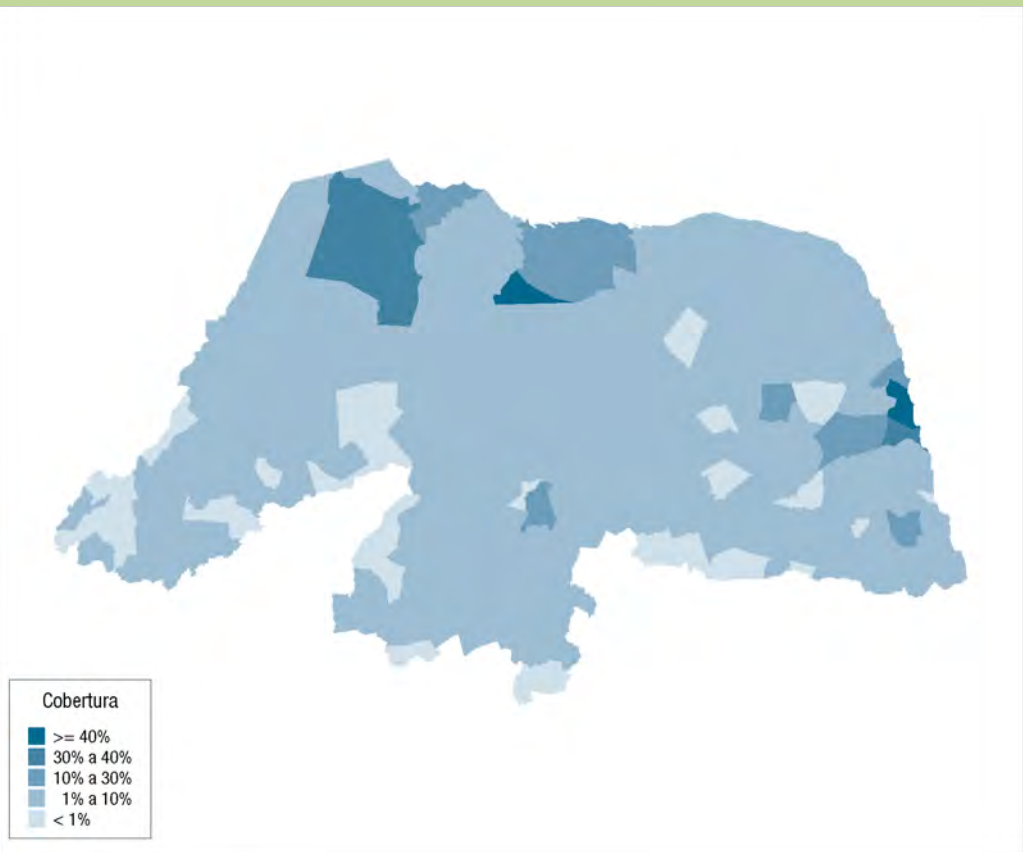


Fontes: ANS e IBGE (população)

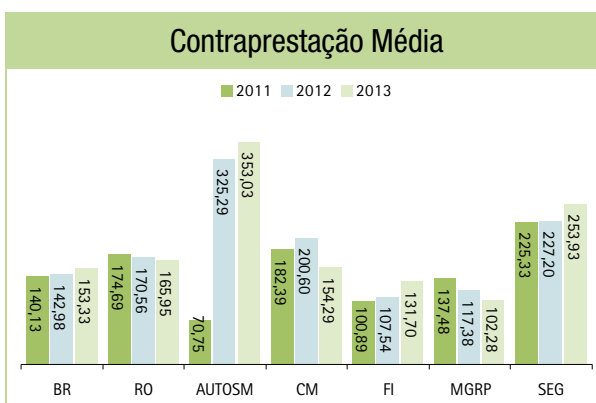
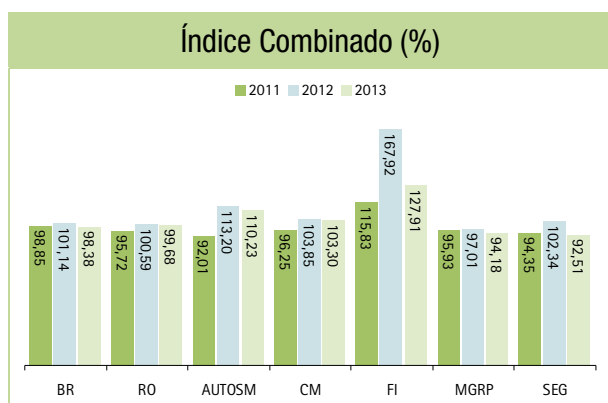
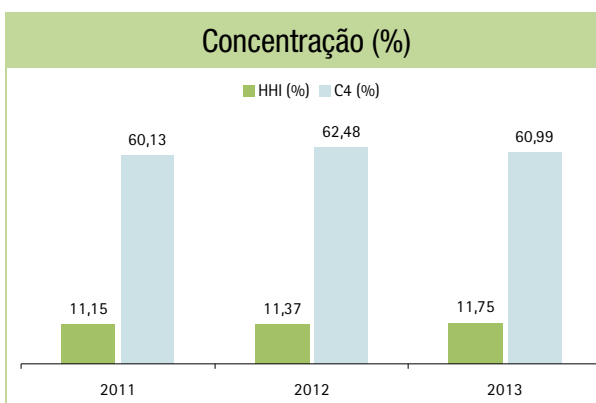
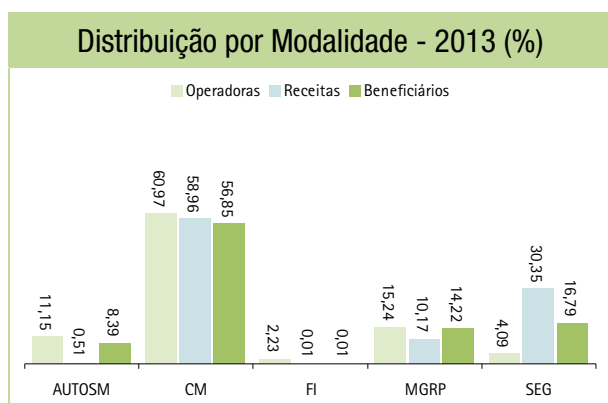
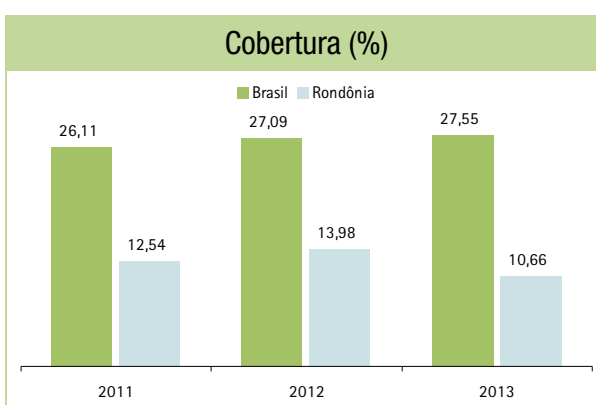
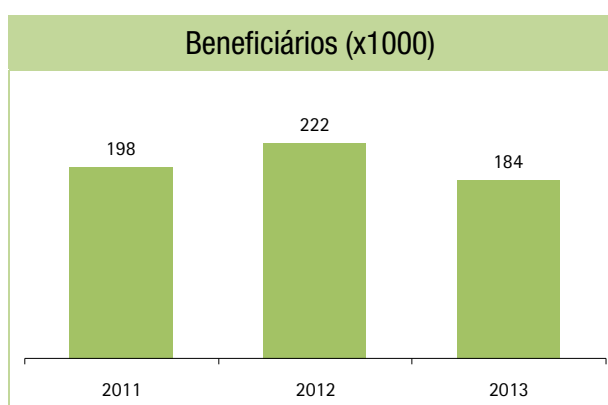
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

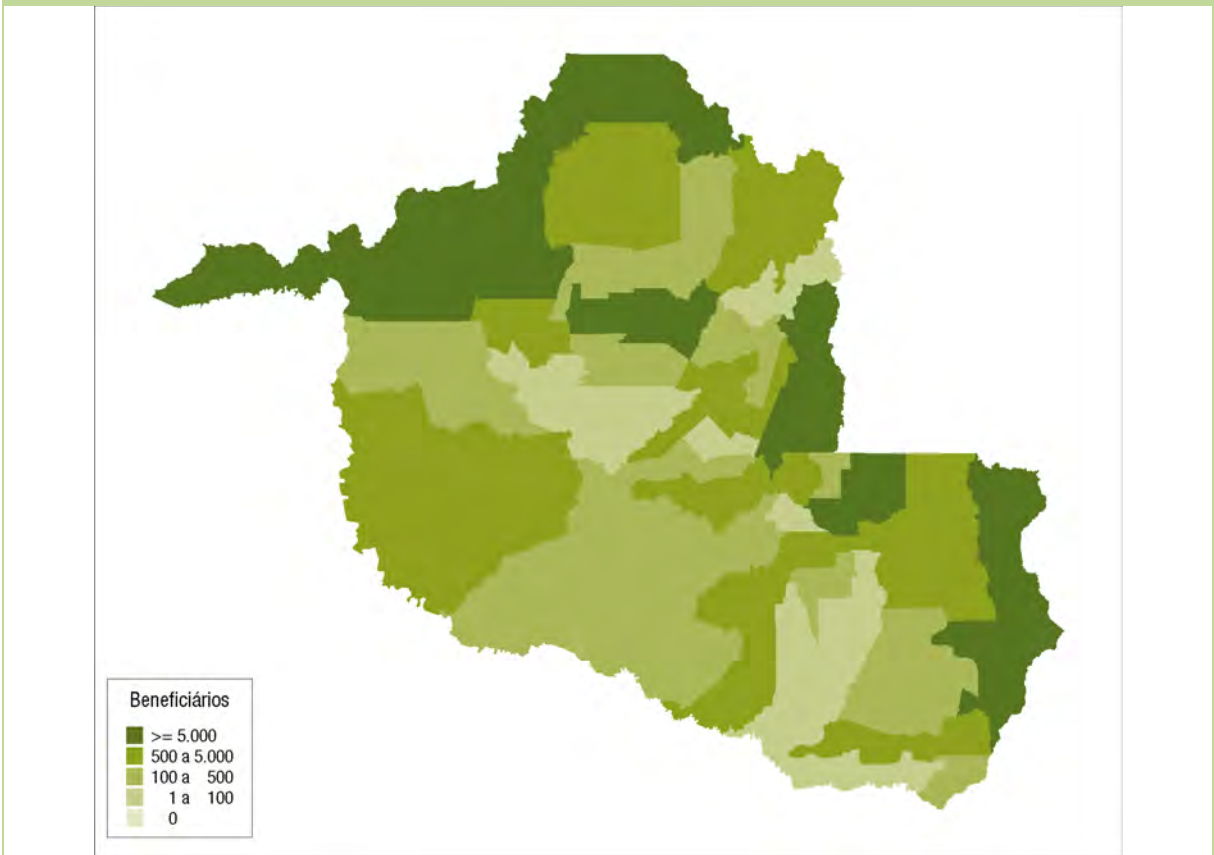


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	253	258	269	6,32
Beneficiários (x1000)	198	222	184	-6,82
População (x1000)	1.576	1.590	1.728	9,63
Cobertura (%)	12,54	13,98	10,66	-15,00
Contraprestação Média (R\$)	174,69	170,56	165,95	-5,00
DM (%)	77,77	82,79	79,68	2,45
DC (%)	3,11	3,27	2,05	-33,89
DA (%)	14,84	14,52	17,94	20,90
Combinado (%)	95,72	100,59	99,68	4,13
HHI (%)	11,15	11,37	11,75	5,41
C4 (%)	60,13	62,48	60,99	1,42

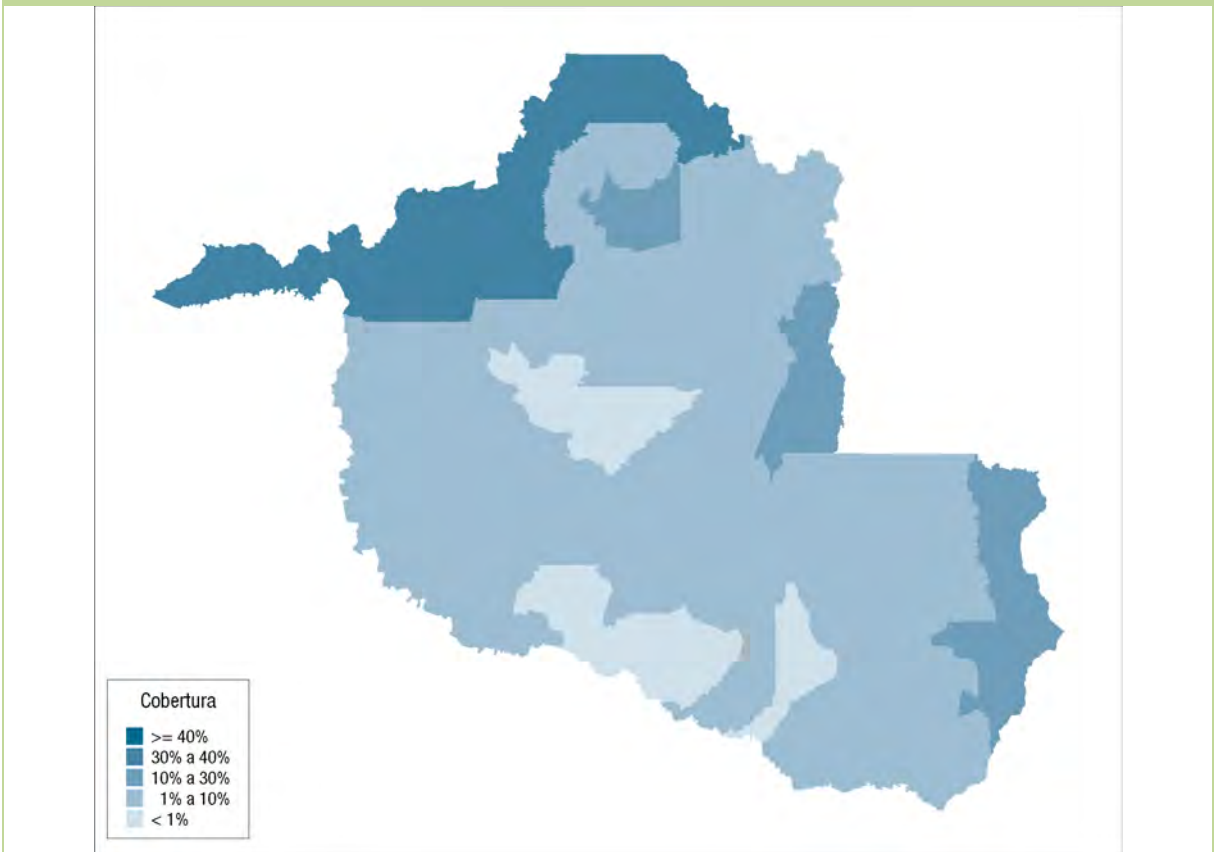


Fontes: ANS e IBGE (população)

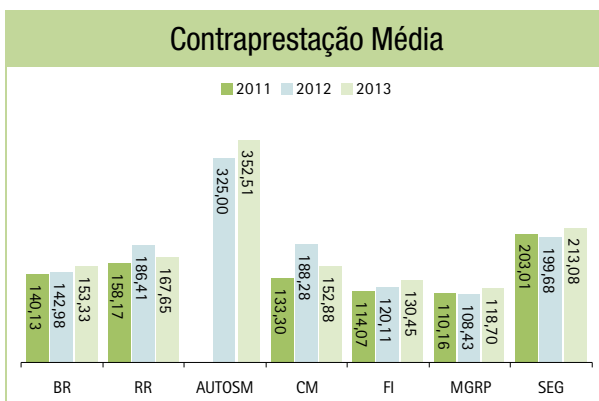
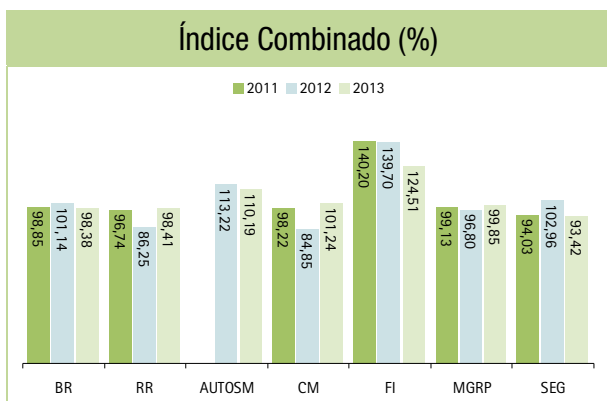
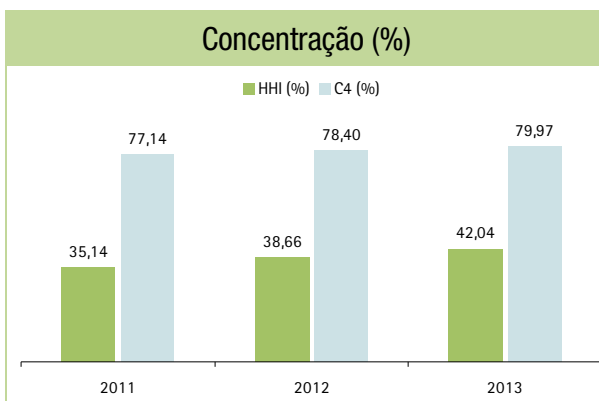
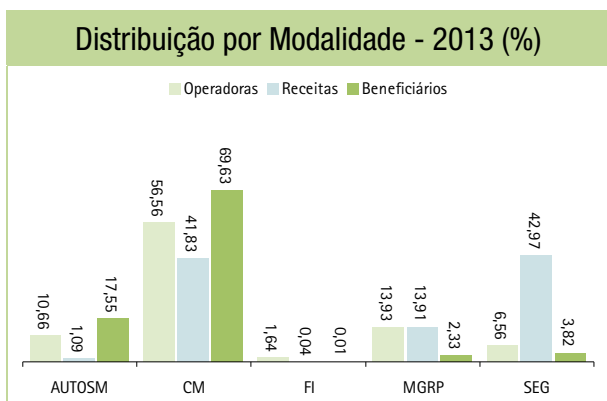
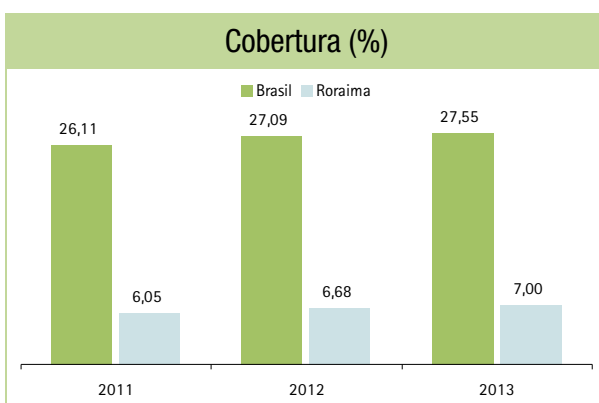
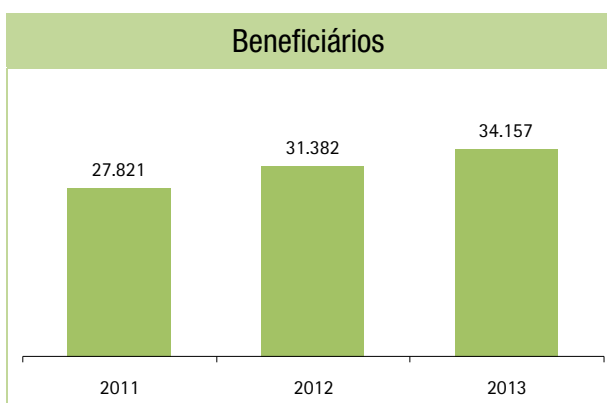
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

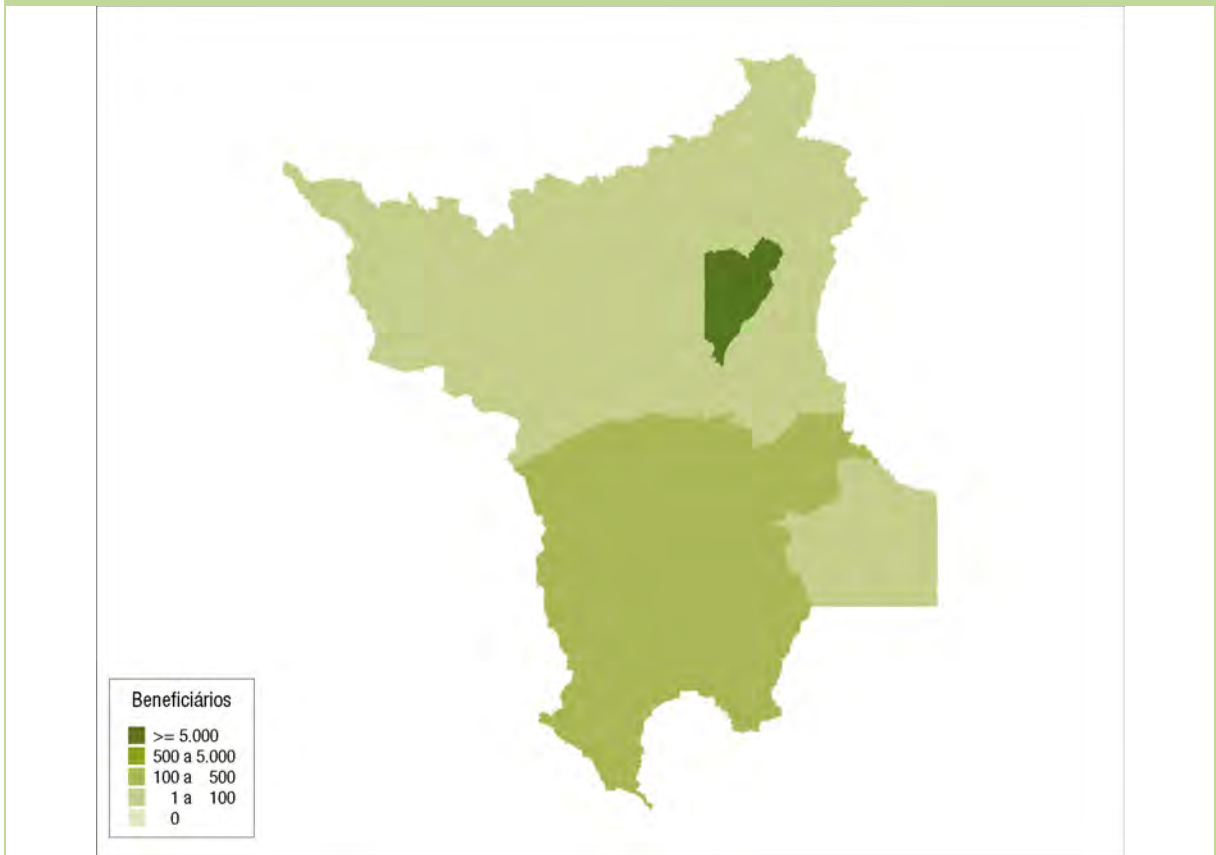


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	131	135	122	-6,87
Beneficiários	27.821	31.382	34.157	22,77
População (x1000)	460	470	488	6,06
Cobertura (%)	6,05	6,68	7,00	15,75
Contraprestação Média (R\$)	158,17	186,41	167,65	5,99
DM (%)	82,65	58,00	84,34	2,04
DC (%)	3,14	0,94	3,47	10,74
DA (%)	10,95	27,31	10,60	-3,18
Combinado (%)	96,74	86,25	98,41	1,73
HHI (%)	35,14	38,66	42,04	19,64
C4 (%)	77,14	78,40	79,97	3,67

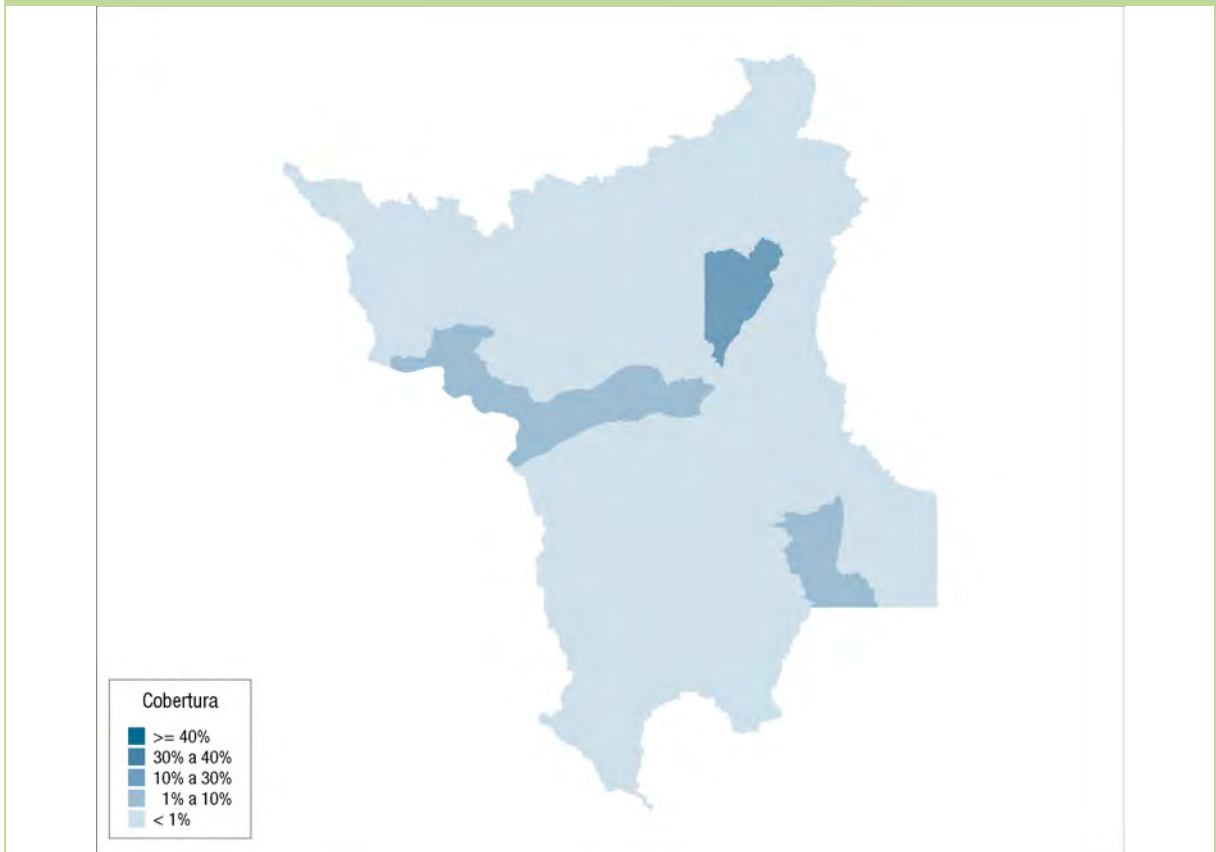


Fontes: ANS e IBGE (população)

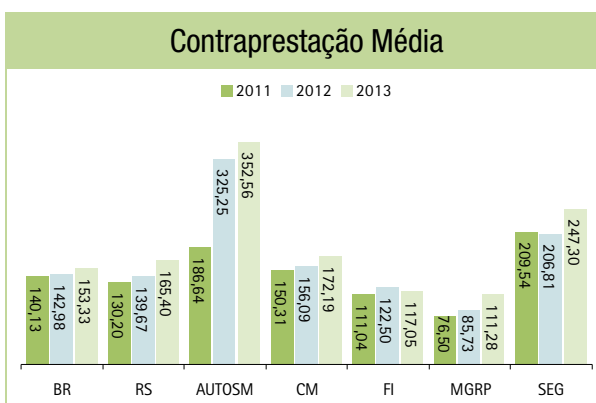
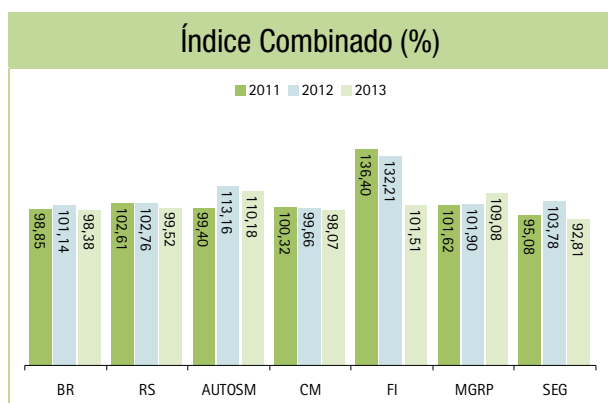
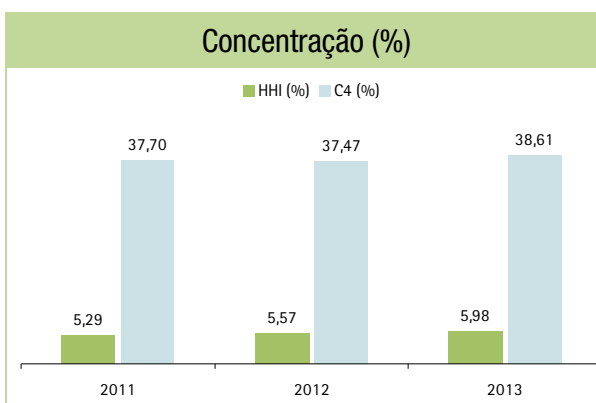
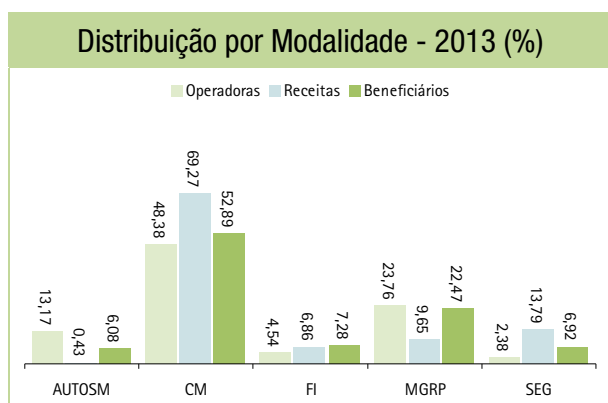
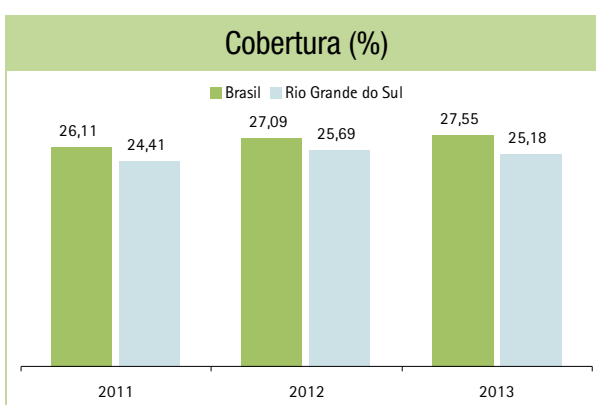
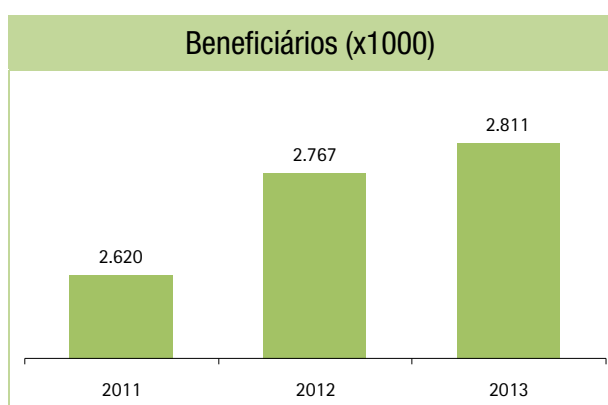
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

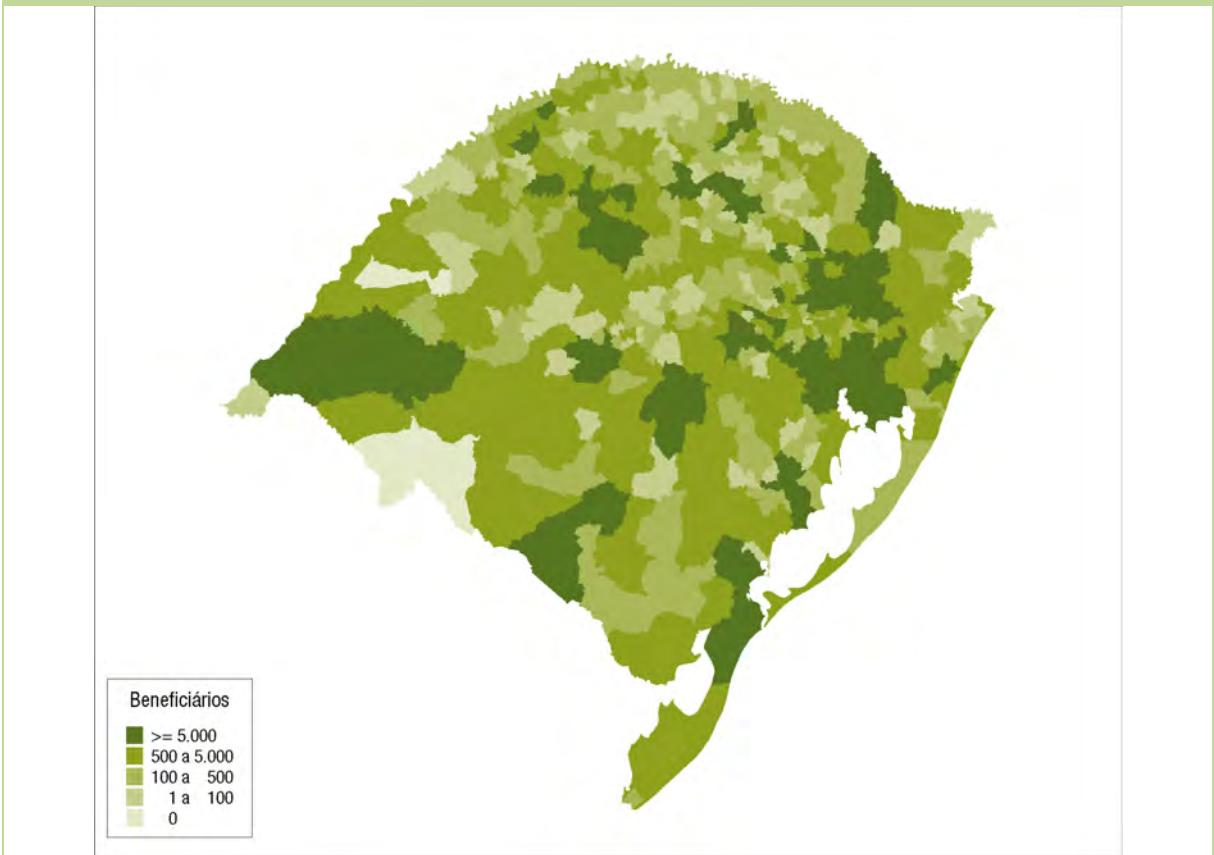


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	474	471	463	-2,32
Beneficiários (x1000)	2.620	2.767	2.811	7,31
População (x1000)	10.733	10.771	11.164	4,02
Cobertura (%)	24,41	25,69	25,18	3,16
Contraprestação Média (R\$)	130,20	139,67	165,40	27,03
DM (%)	82,27	82,85	82,81	0,66
DC (%)	1,58	1,68	1,44	-8,40
DA (%)	18,76	18,22	15,27	-18,63
Combinado (%)	102,61	102,76	99,52	-3,01
HHI (%)	5,29	5,57	5,98	13,03
C4 (%)	37,70	37,47	38,61	2,43

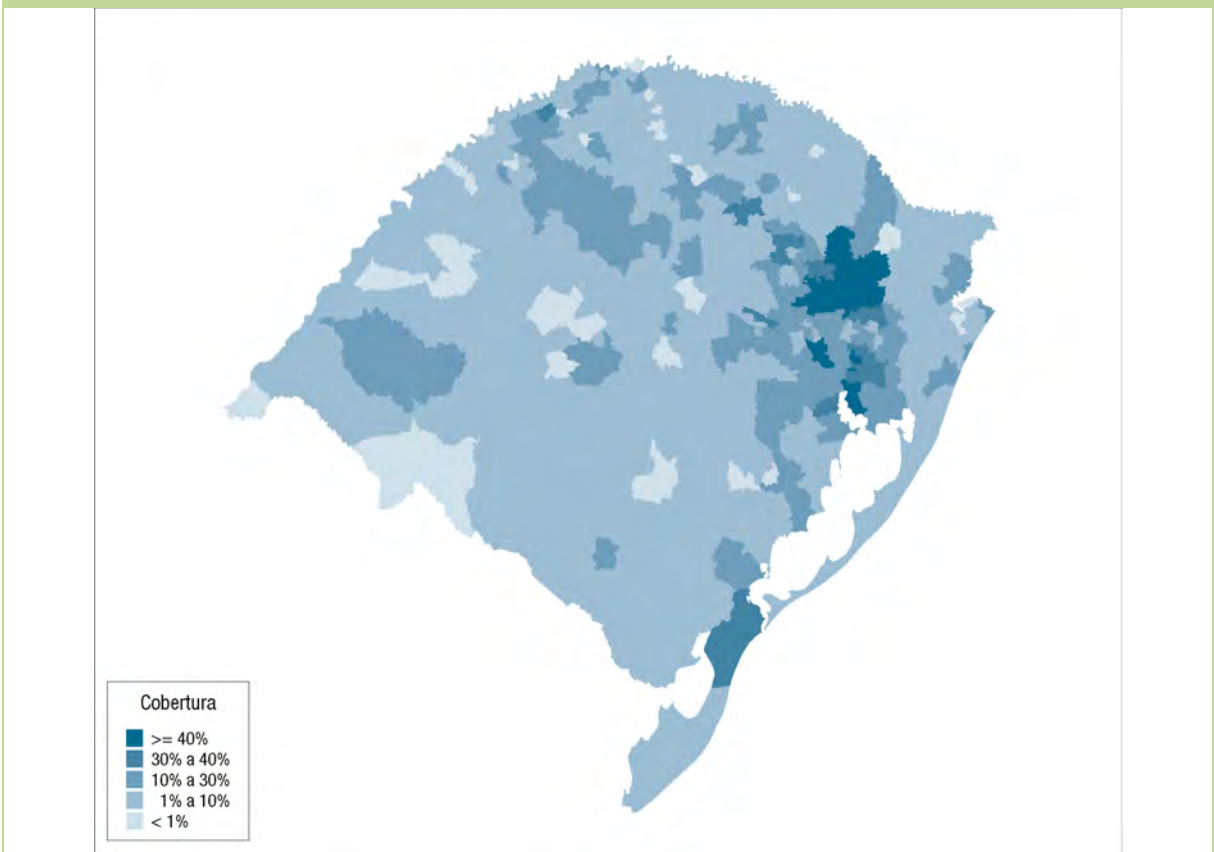


Fontes: ANS e IBGE (população)

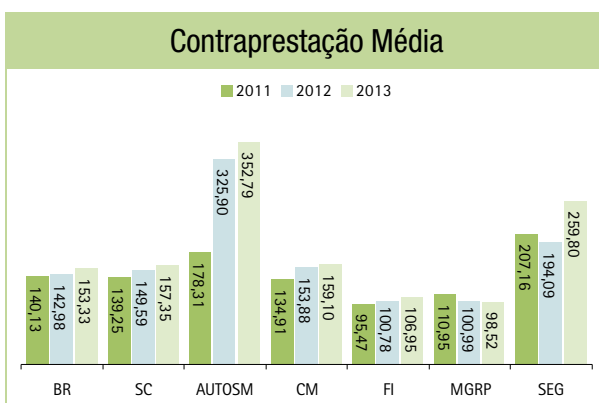
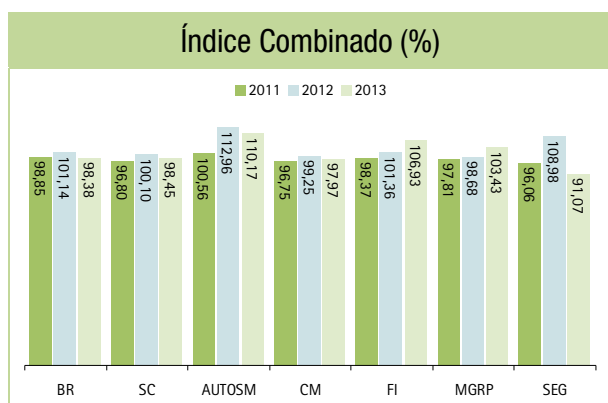
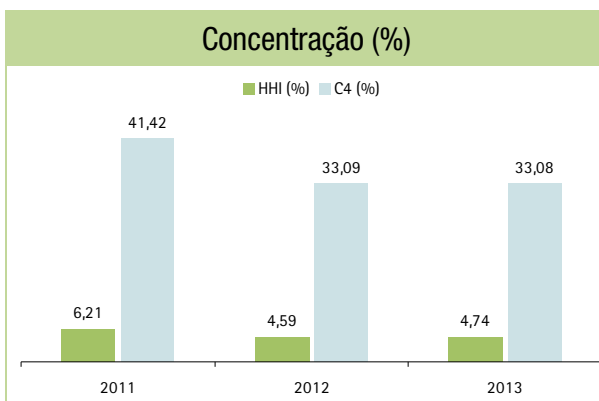
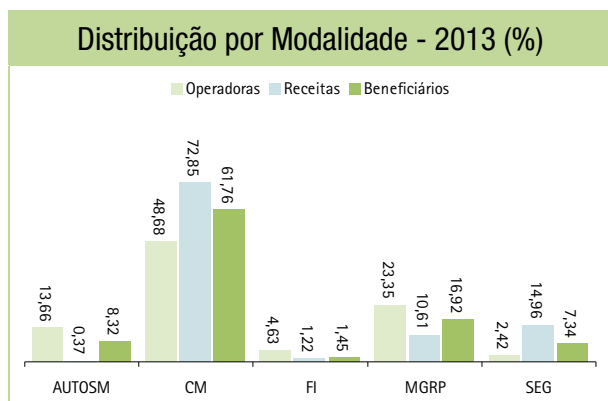
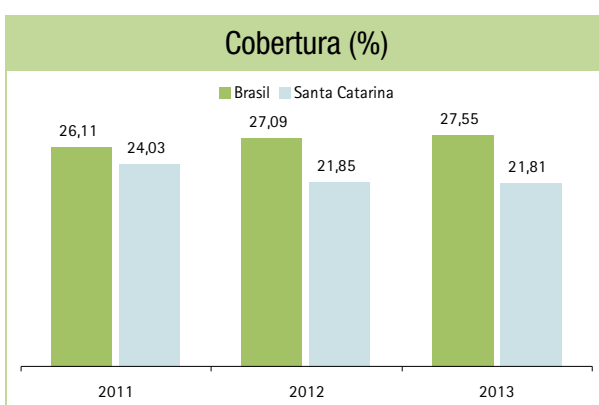
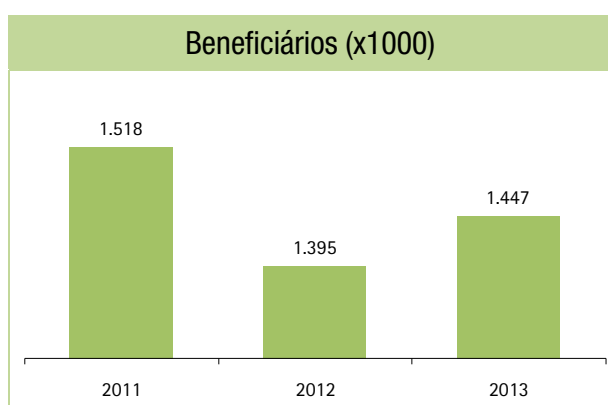
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

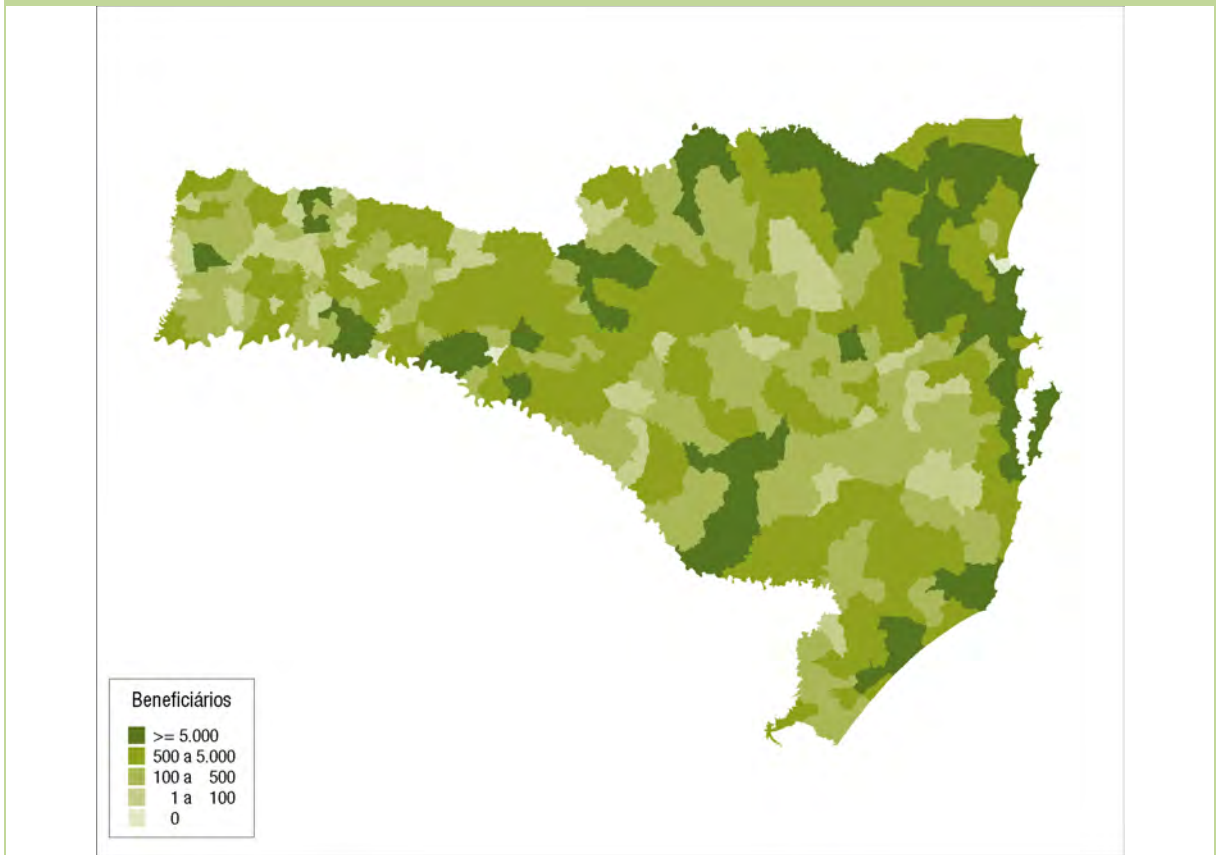


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	448	454	454	1,34
Beneficiários (x1000)	1.518	1.395	1.447	-4,69
População (x1000)	6.317	6.383	6.634	5,02
Cobertura (%)	24,03	21,85	21,81	-9,24
Contraprestação Média (R\$)	139,25	149,59	157,35	12,99
DM (%)	83,43	85,38	84,23	0,96
DC (%)	1,35	1,55	1,71	26,35
DA (%)	12,02	13,17	12,51	4,05
Combinado (%)	96,80	100,10	98,45	1,70
HHI (%)	6,21	4,59	4,74	-23,71
C4 (%)	41,42	33,09	33,08	-20,14

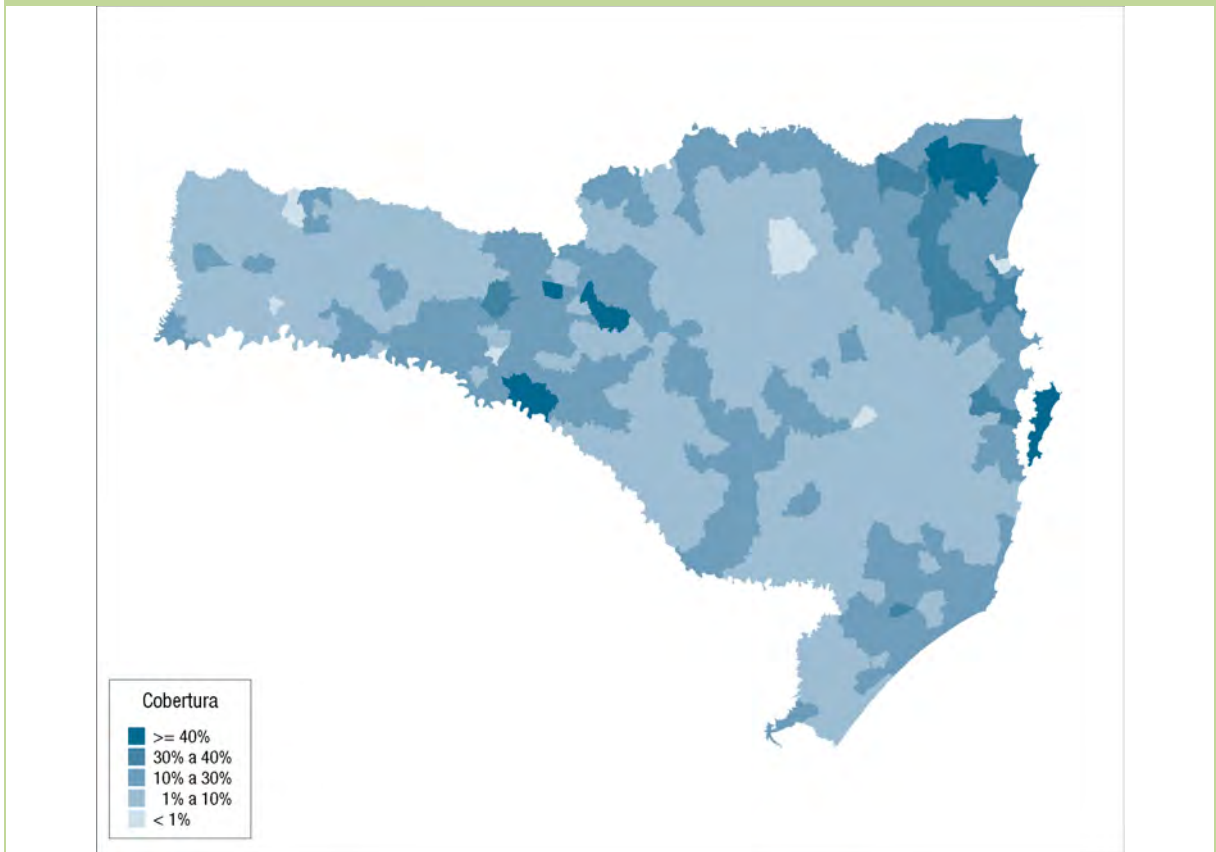


Fontes: ANS e IBGE (população)

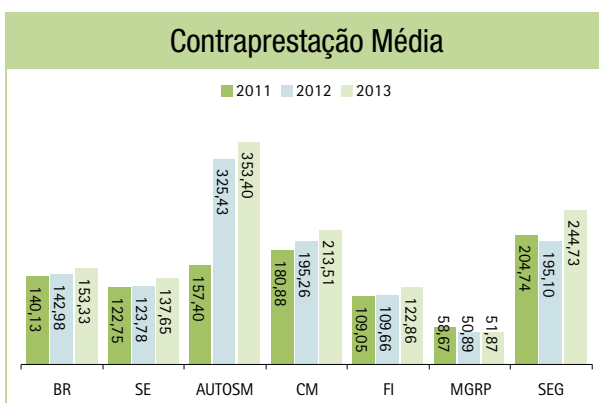
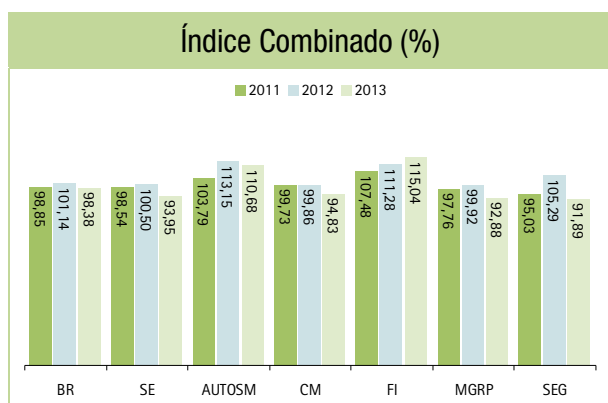
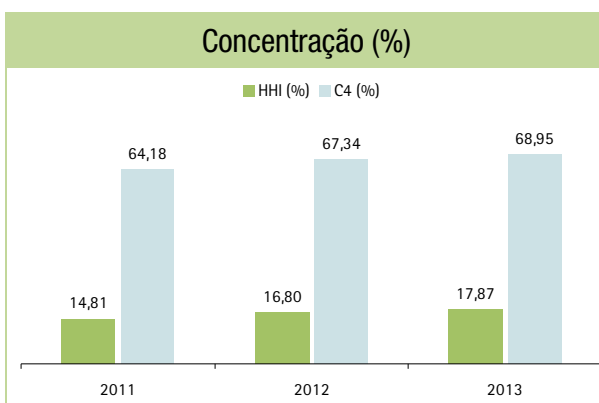
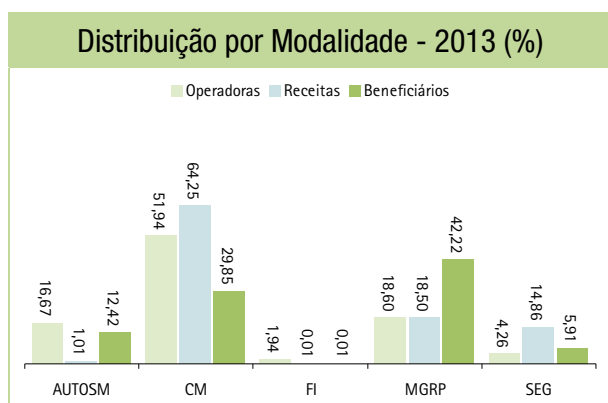
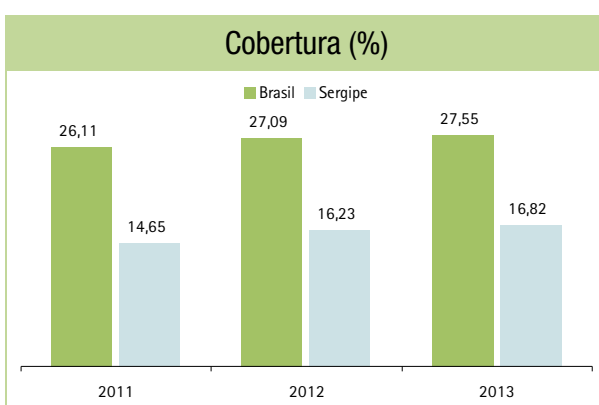
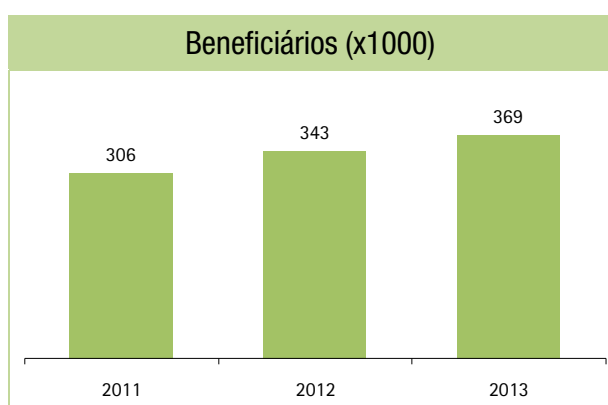
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

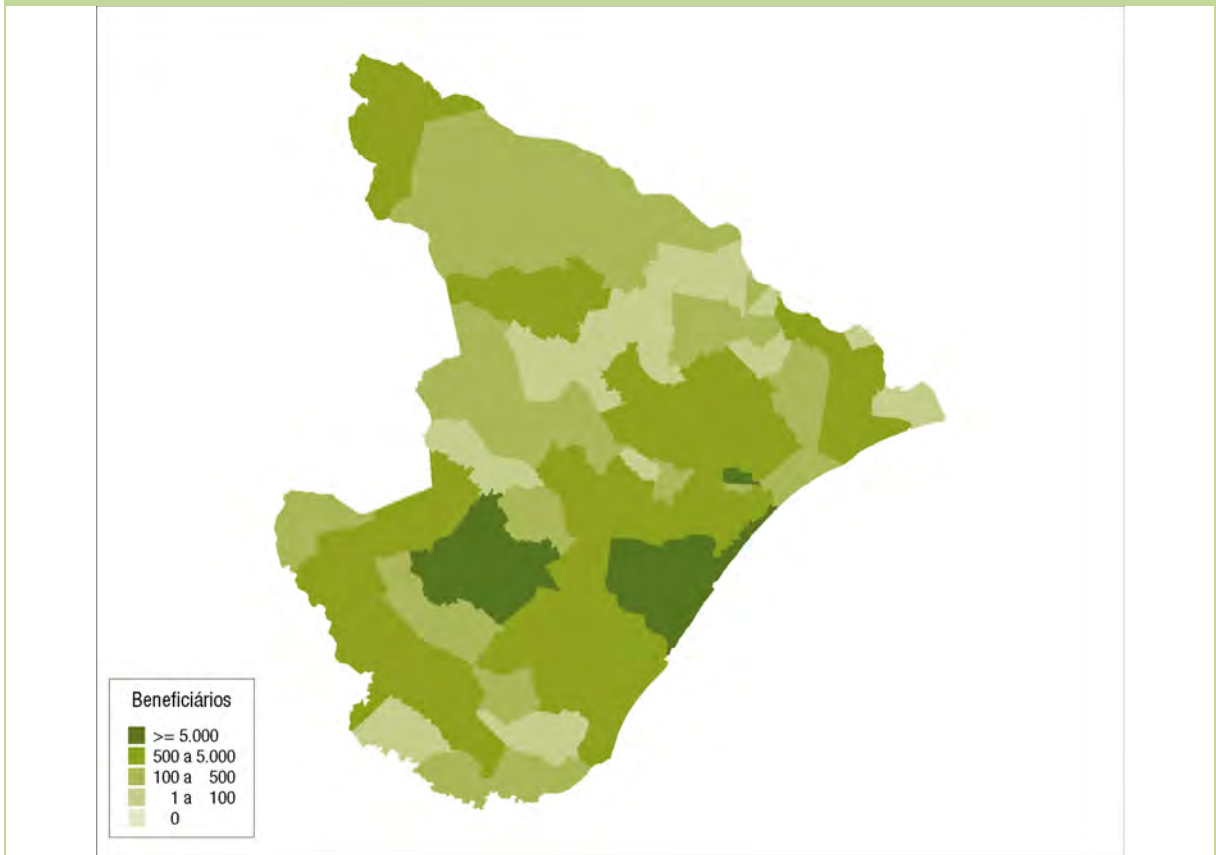


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	264	264	258	-2,27
Beneficiários (x1000)	306	343	369	20,62
População (x1000)	2.090	2.111	2.196	5,06
Cobertura (%)	14,65	16,23	16,82	14,81
Contraprestação Média (R\$)	122,75	123,78	137,65	12,14
DM (%)	80,19	83,60	79,46	-0,91
DC (%)	2,71	3,27	2,90	7,07
DA (%)	15,64	13,63	11,58	-25,94
Combinado (%)	98,54	100,50	93,95	-4,66
HHI (%)	14,81	16,80	17,87	20,66
C4 (%)	64,18	67,34	68,95	7,43

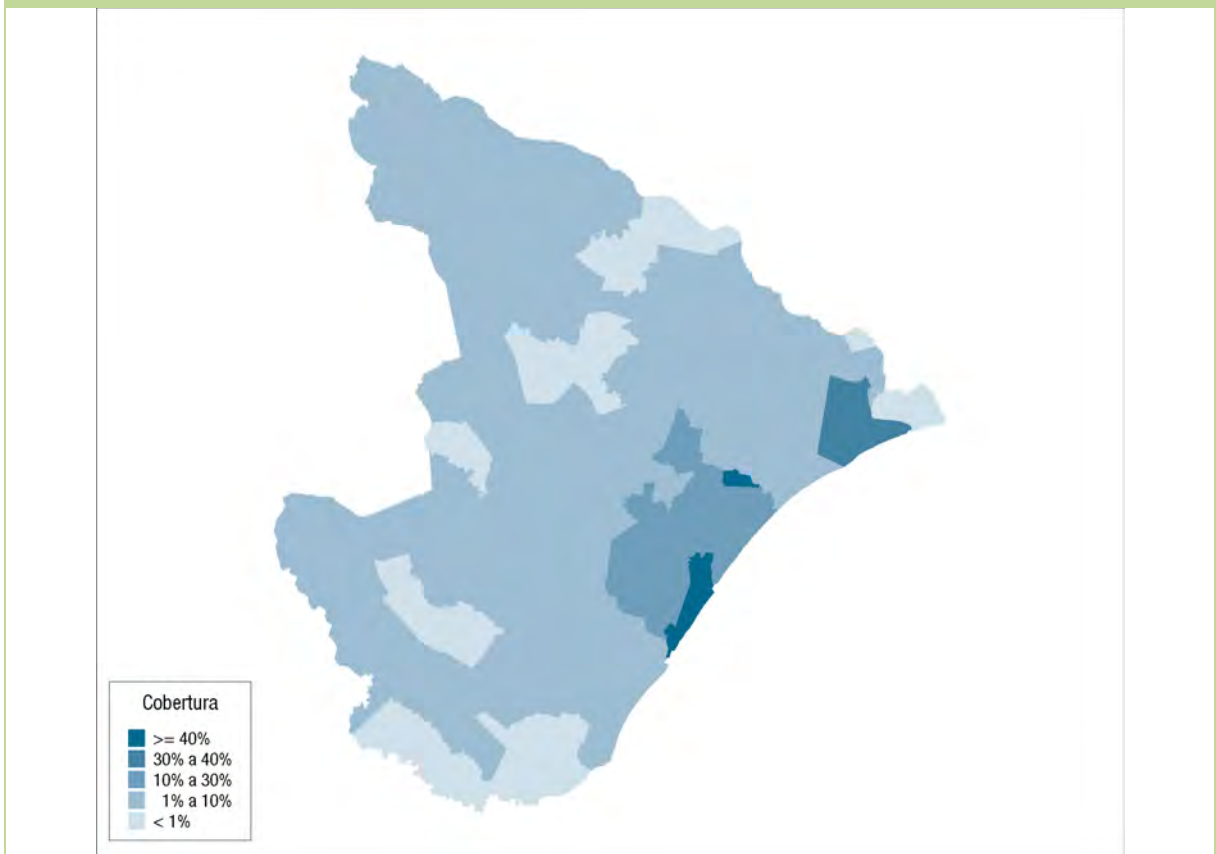


Fontes: ANS e IBGE (população)

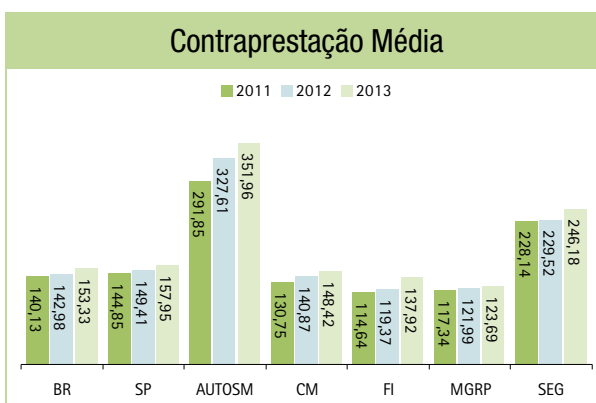
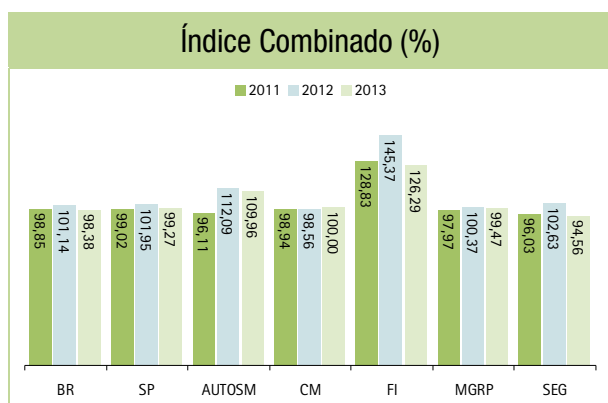
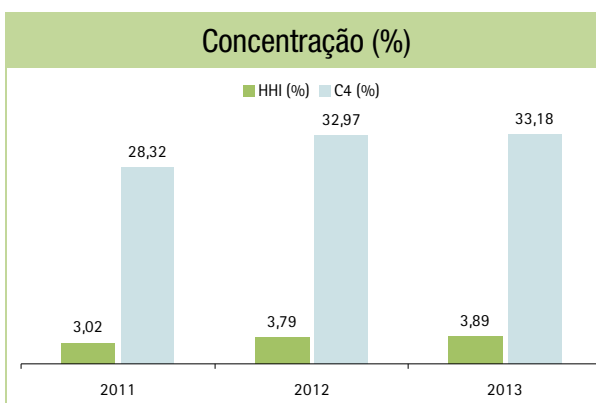
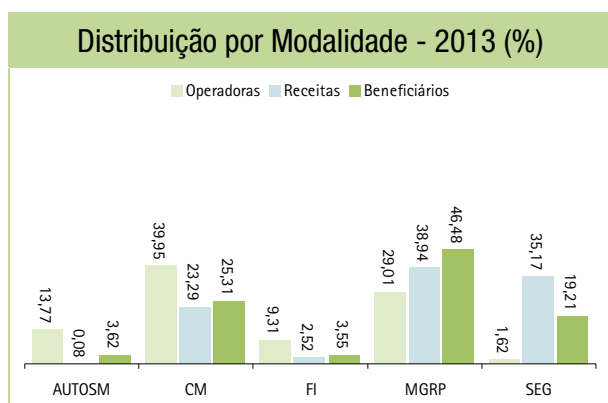
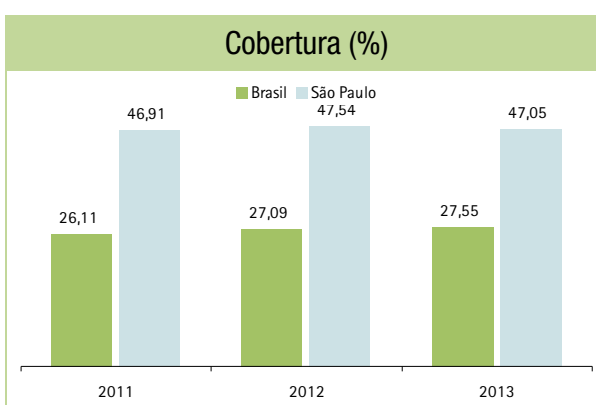
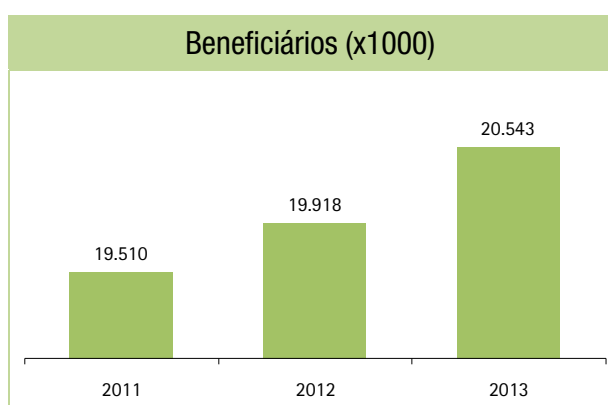
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

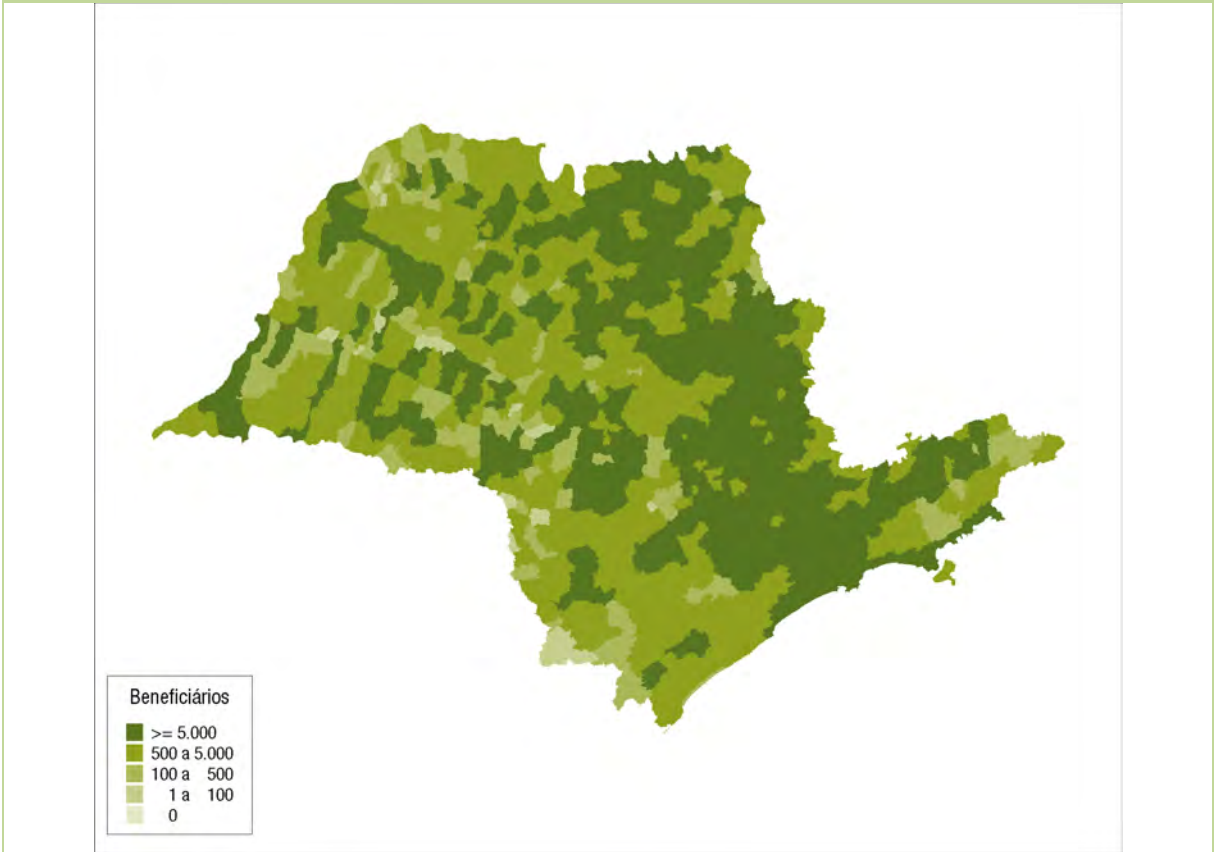


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	813	776	741	-8,86
Beneficiários (x1000)	19.510	19.918	20.543	5,30
População (x1000)	41.587	41.901	43.664	4,99
Cobertura (%)	46,91	47,54	47,05	0,29
Contraprestação Média (R\$)	144,85	149,41	157,95	9,04
DM (%)	80,05	82,75	82,19	2,66
DC (%)	3,76	3,76	3,71	-1,21
DA (%)	15,21	15,45	13,37	-12,08
Combinado (%)	99,02	101,95	99,27	0,25
HHI (%)	3,02	3,79	3,89	28,74
C4 (%)	28,32	32,97	33,18	17,19

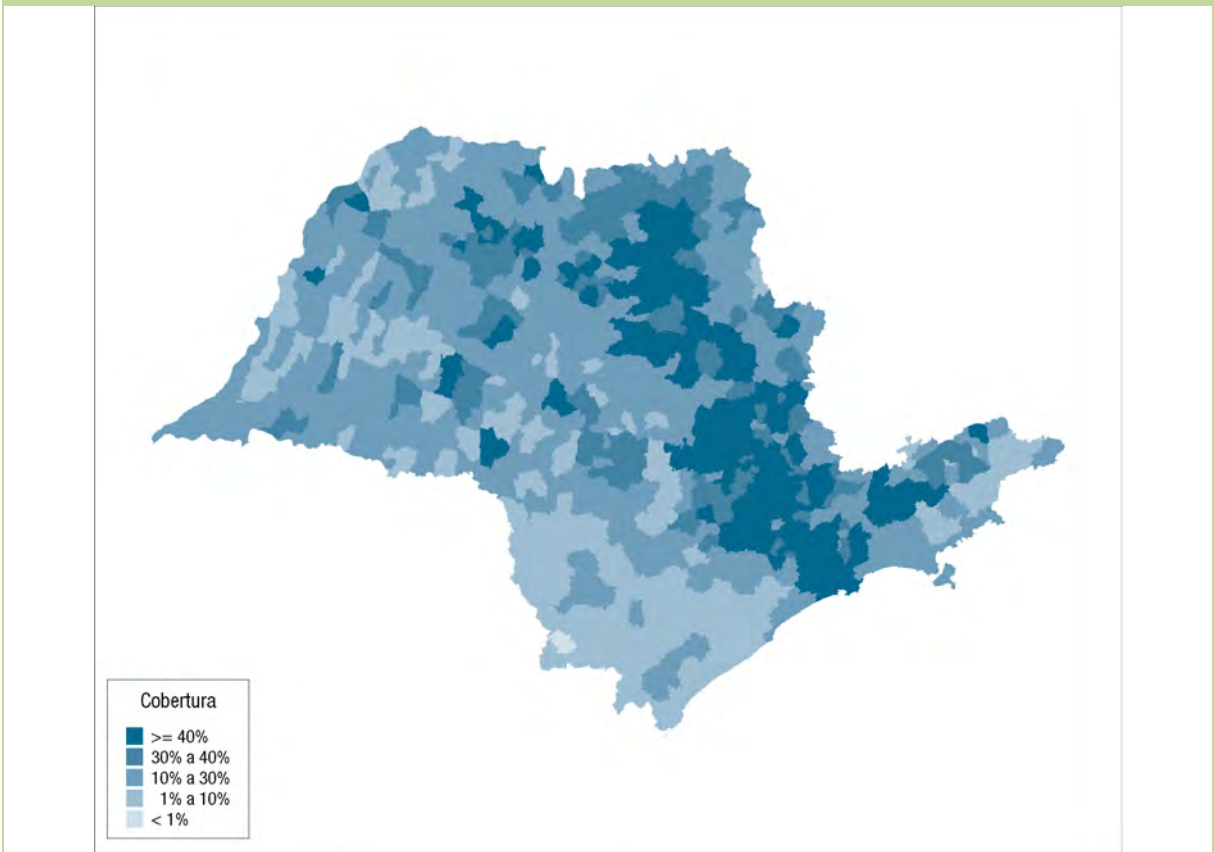


Fontes: ANS e IBGE (população)

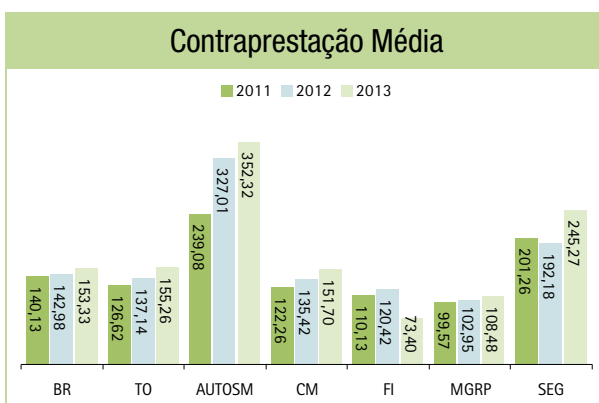
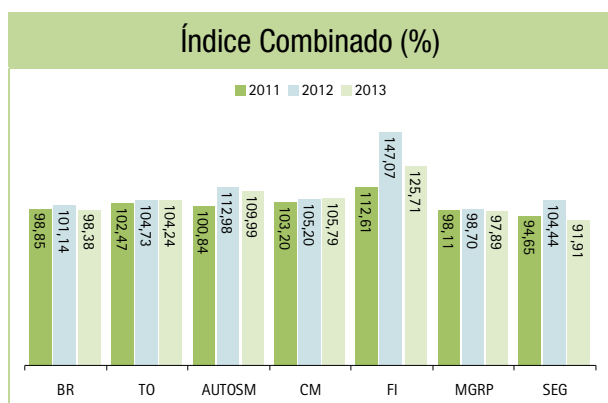
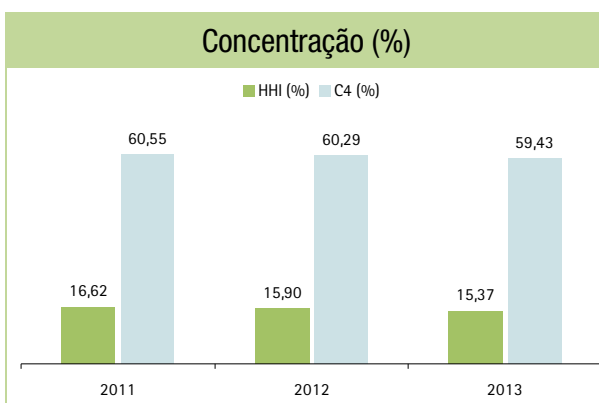
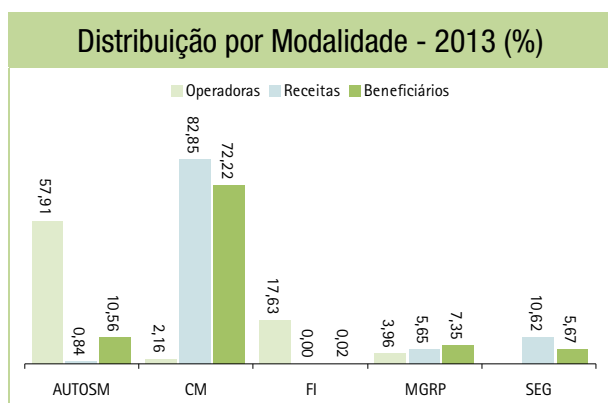
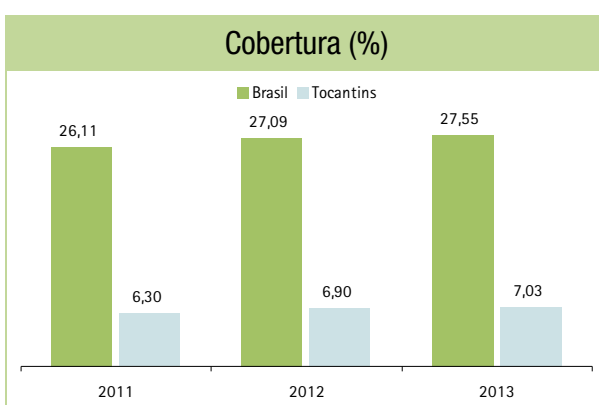
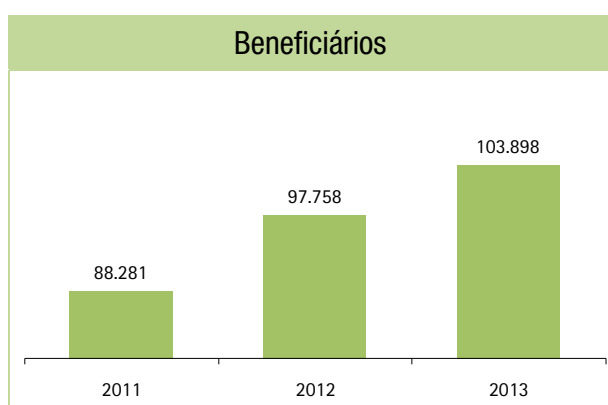
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

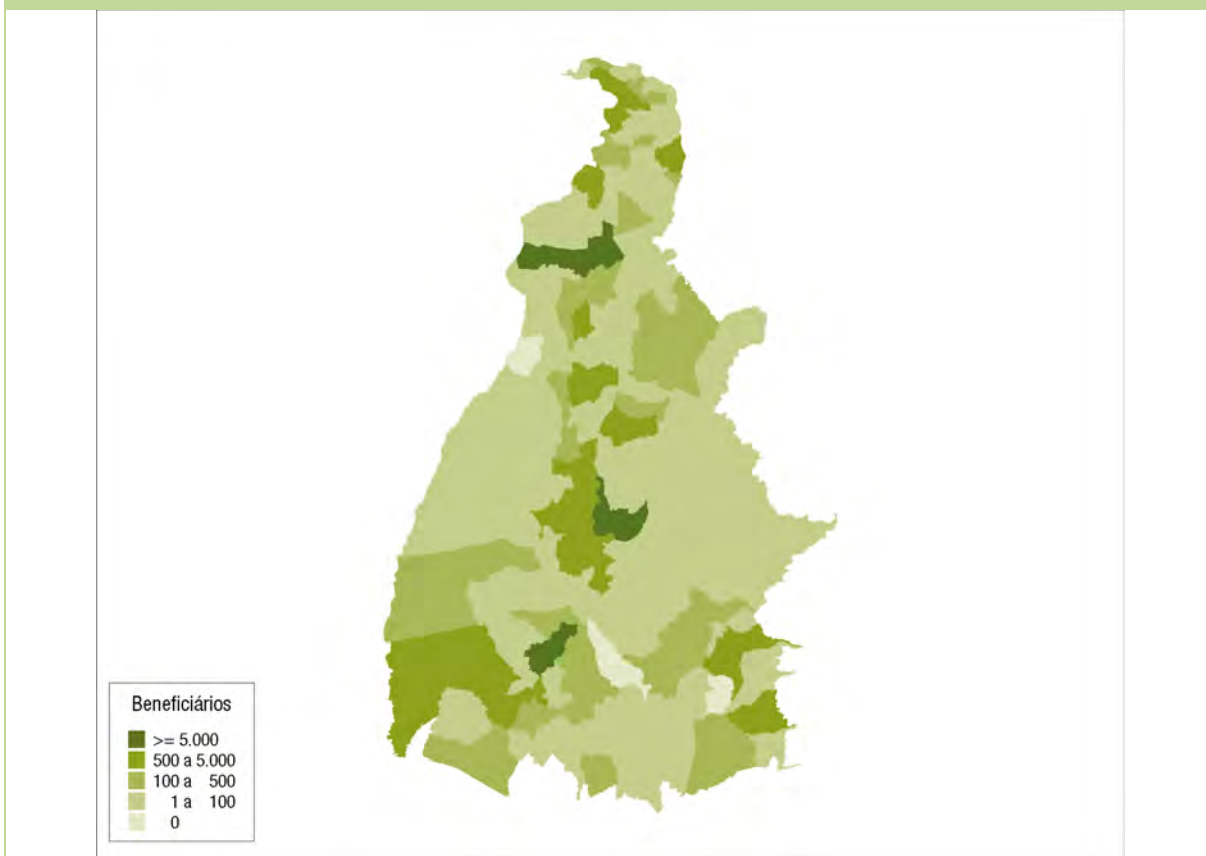


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	272	275	278	2,21
Beneficiários	88.281	97.758	103.898	17,69
População (x1000)	1.401	1.418	1.478	5,52
Cobertura (%)	6,30	6,90	7,03	11,54
Contraprestação Média (R\$)	126,62	137,14	155,26	22,61
DM (%)	83,63	87,03	89,66	7,21
DC (%)	1,87	1,61	1,60	-14,38
DA (%)	16,97	16,10	12,98	-23,54
Combinado (%)	102,47	104,73	104,24	1,72
HHI (%)	16,62	15,90	15,37	-7,49
C4 (%)	60,55	60,29	59,43	-1,86

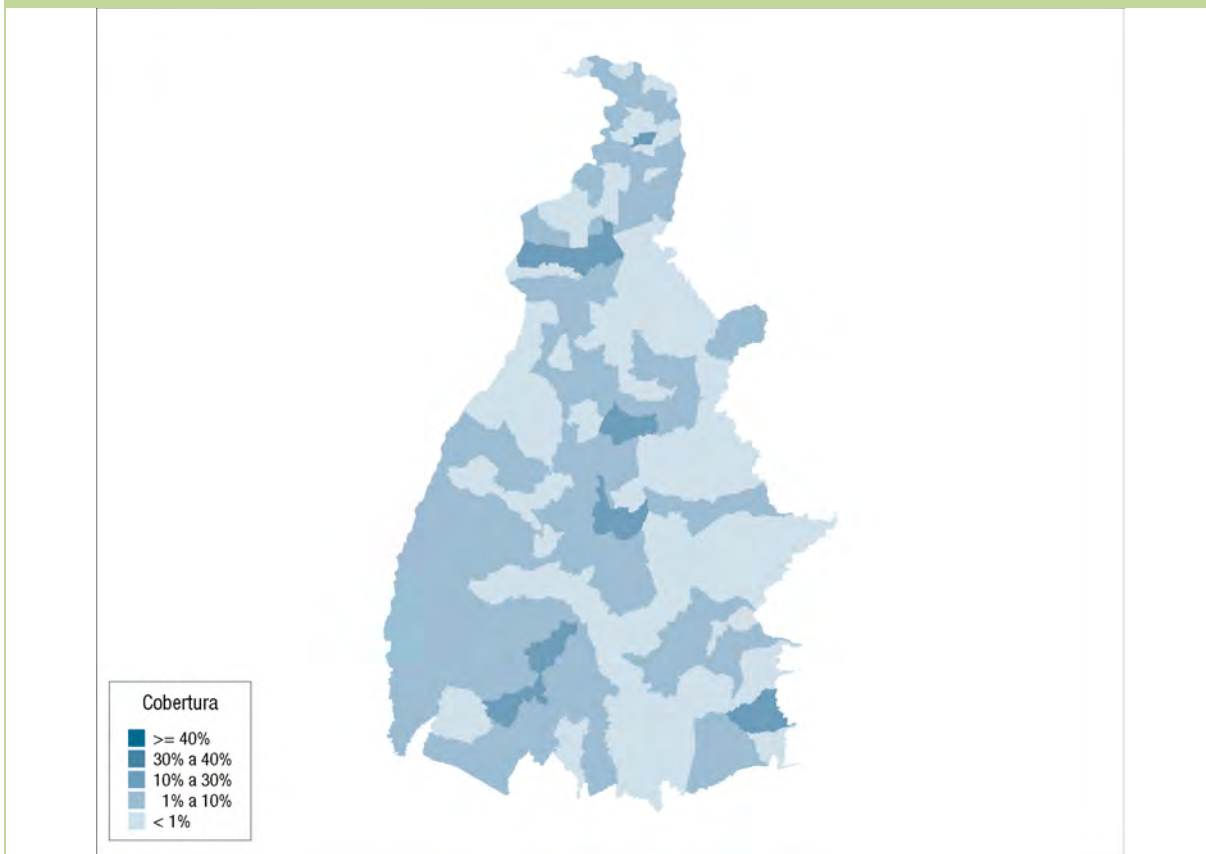


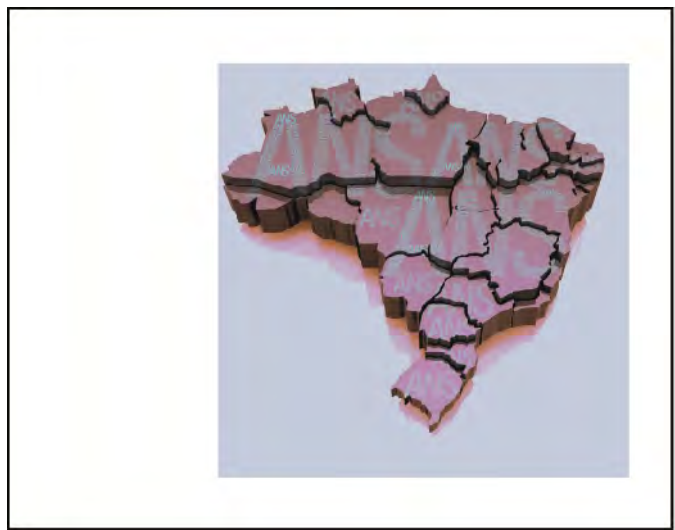
Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013



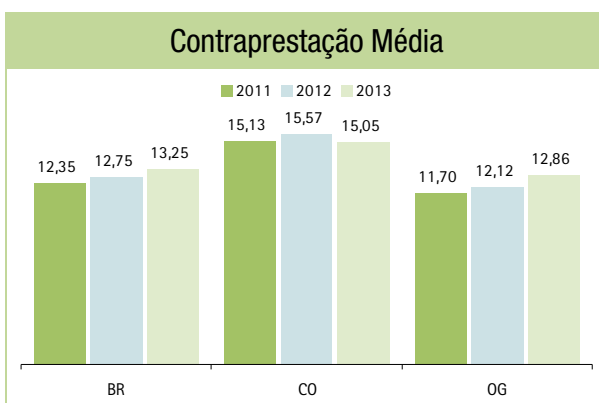
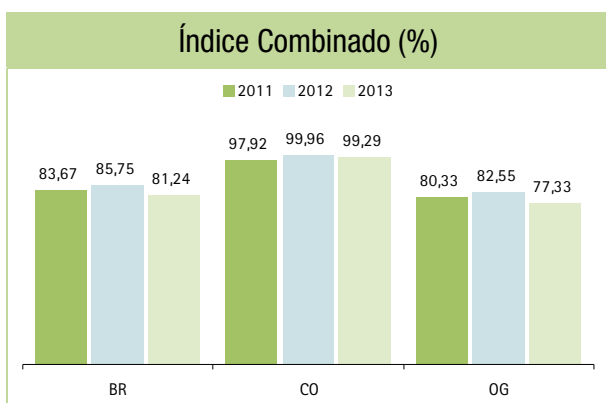
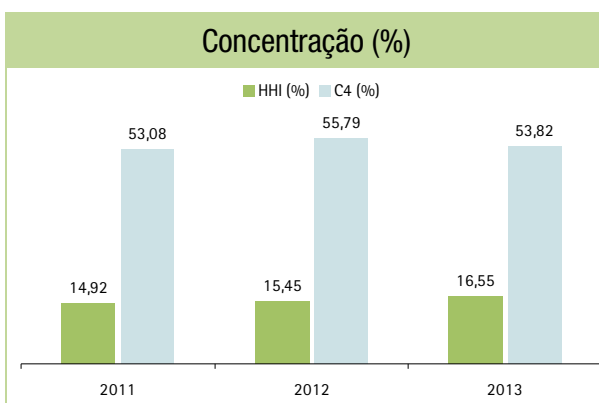
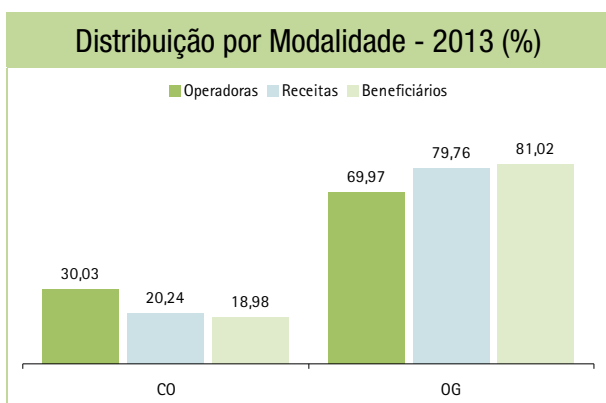
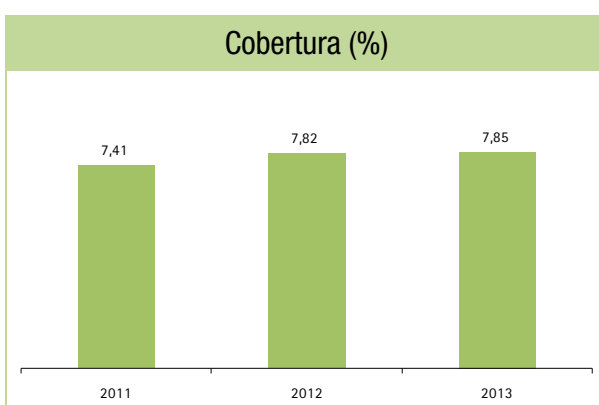
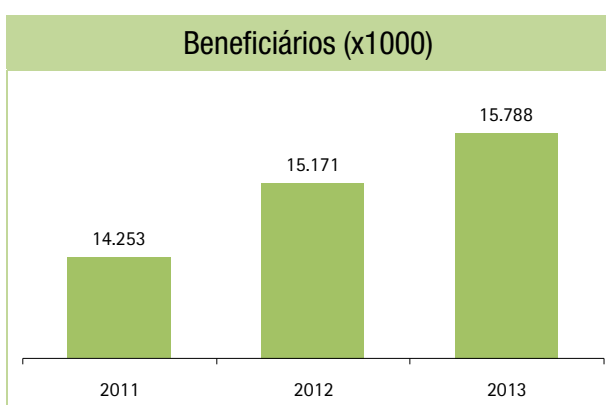
Mapa de Cobertura - 2013





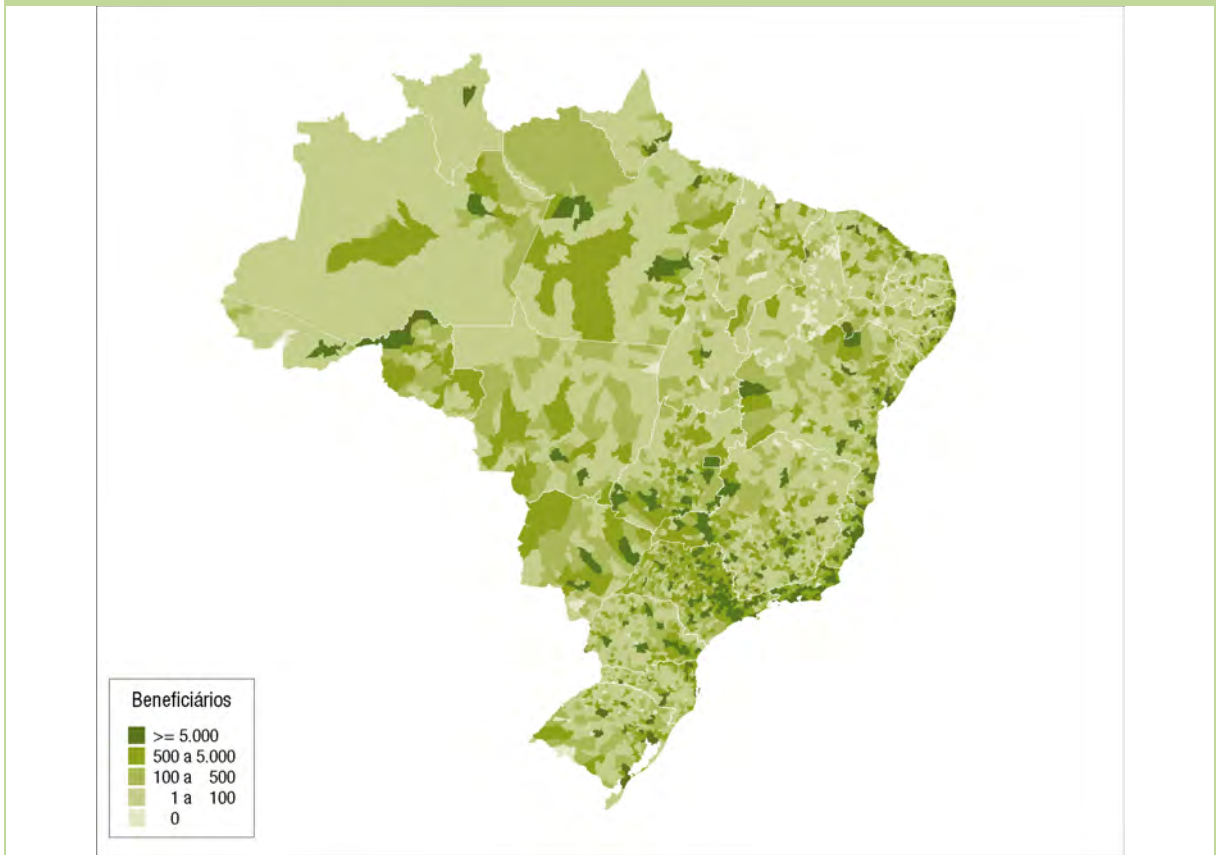
MERCADO ODONTOLÓGICO

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	428	417	393	-8,18
Beneficiários (x1000)	14.253	15.171	15.788	10,77
População (x1000)	192.379	193.947	201.033	4,50
Cobertura (%)	7,41	7,82	7,85	6,00
Contraprestação Média (R\$)	12,35	12,75	13,25	7,32
DM (%)	47,68	47,22	44,46	-6,75
DC (%)	7,48	9,99	9,83	31,48
DA (%)	28,52	28,54	26,95	-5,50
Combinado (%)	83,67	85,75	81,24	-2,91
HHI (%)	14,92	15,45	16,55	10,94
C4 (%)	53,08	55,79	53,82	1,39

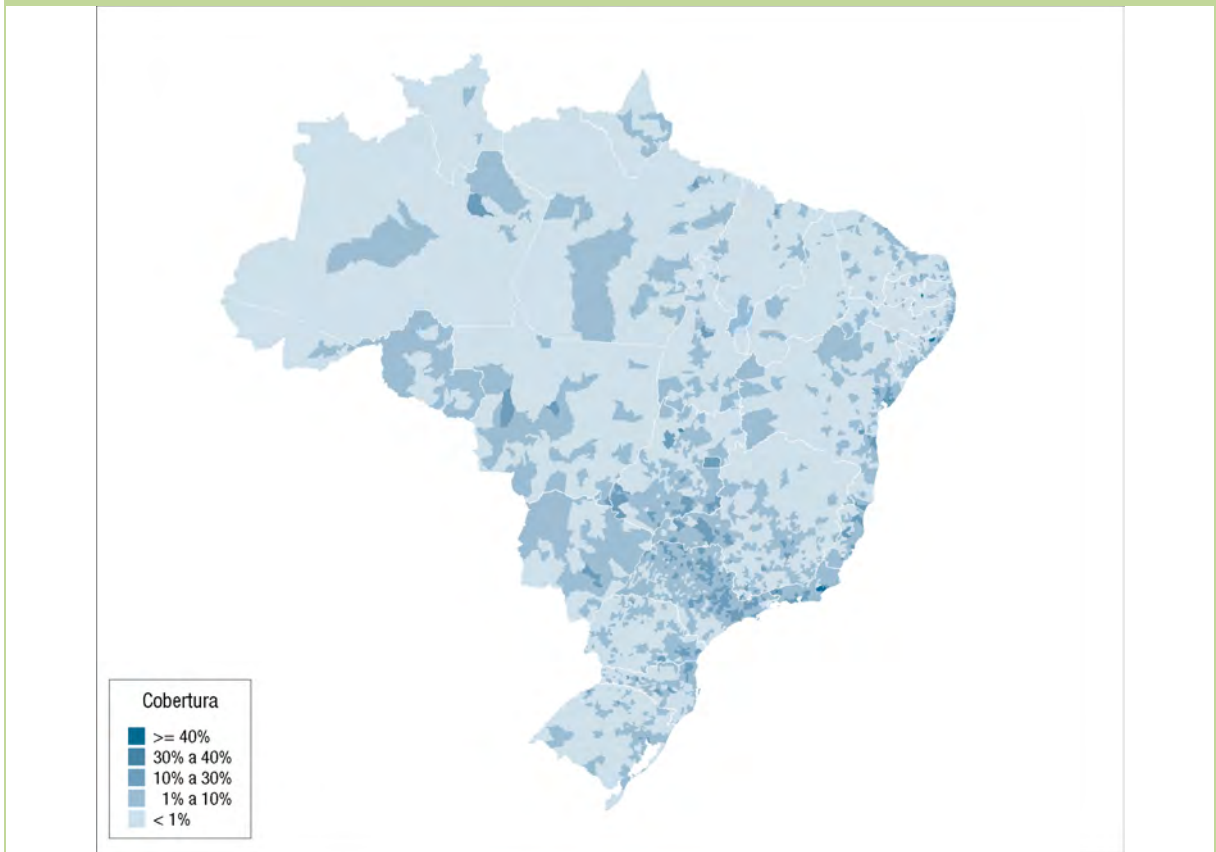


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

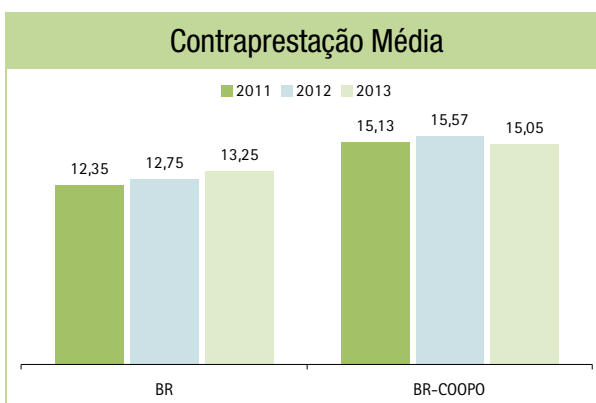
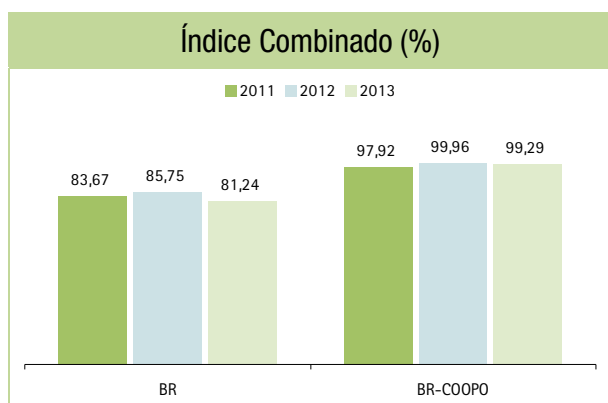
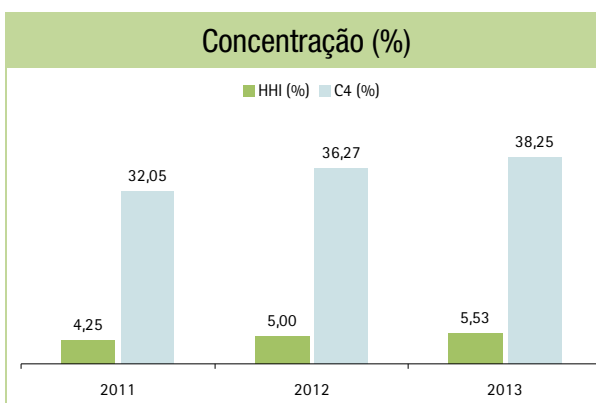
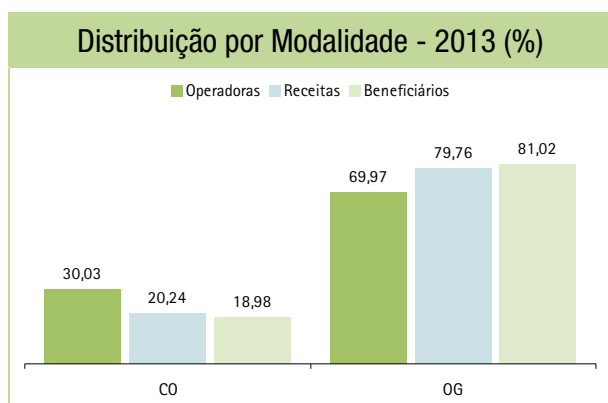
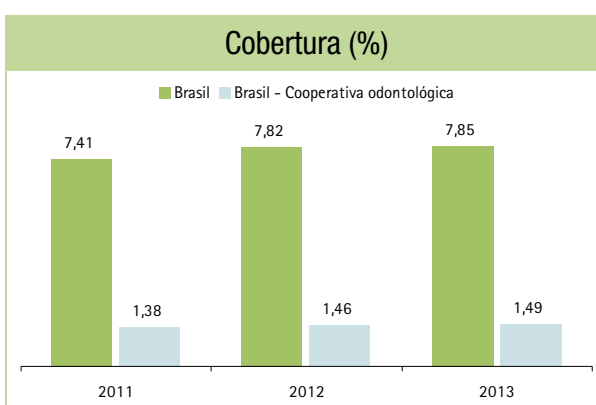
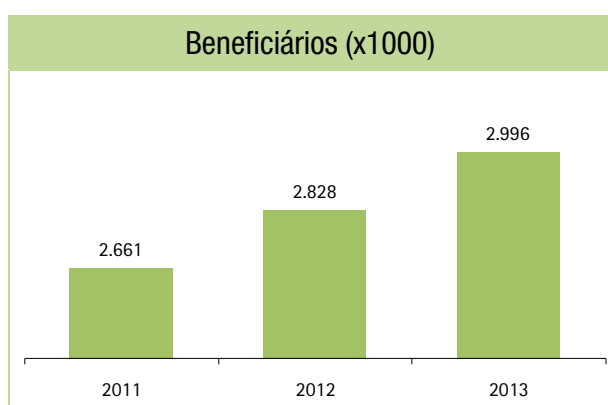


Mapa de Cobertura - 2013



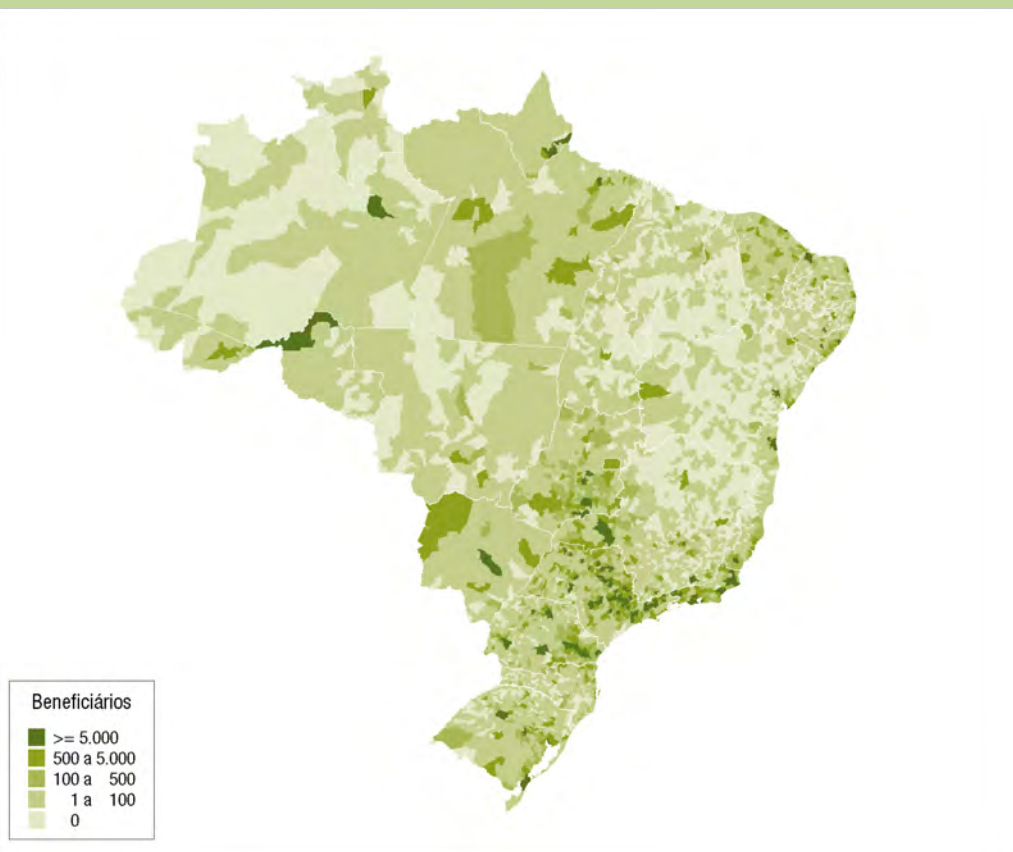
Brasil - Cooperativa odontológica

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	125	118	118	-5,60
Beneficiários (x1000)	2.661	2.828	2.996	12,57
População (x1000)	192.379	193.947	201.033	4,50
Cobertura (%)	1,38	1,46	1,49	7,73
Contraprestação Média (R\$)	15,13	15,57	15,05	-0,55
DM (%)	63,44	63,76	60,42	-4,76
DC (%)	3,52	4,62	4,38	24,34
DA (%)	30,96	31,58	34,49	11,40
Combinado (%)	97,92	99,96	99,29	1,40
HHI (%)	4,25	5,00	5,53	30,21
C4 (%)	32,05	36,27	38,25	19,34

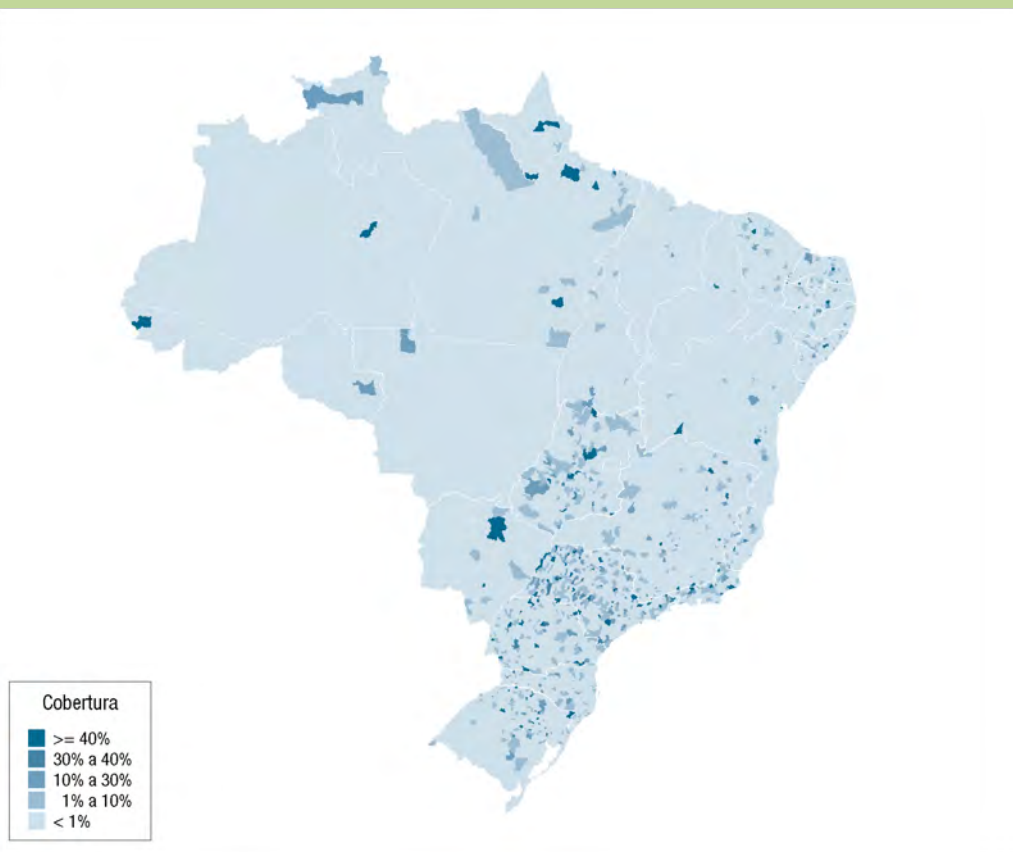


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

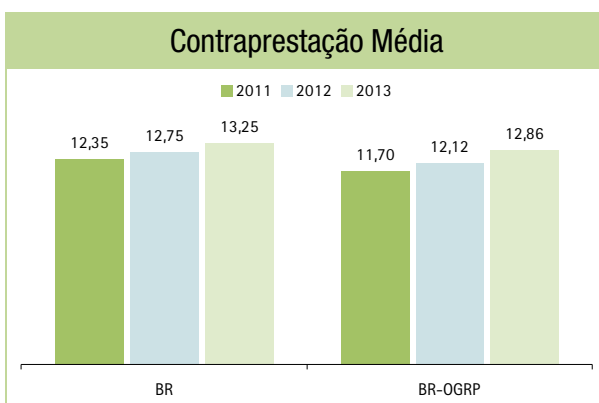
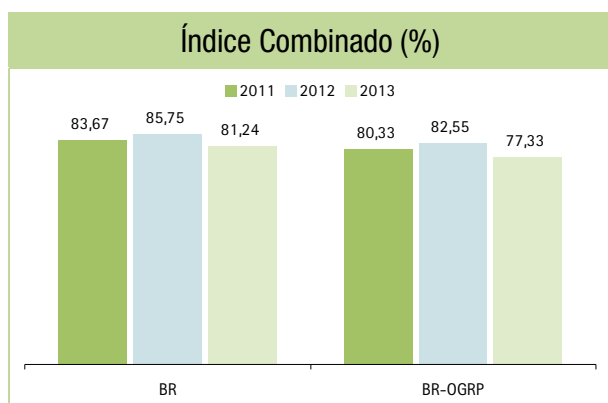
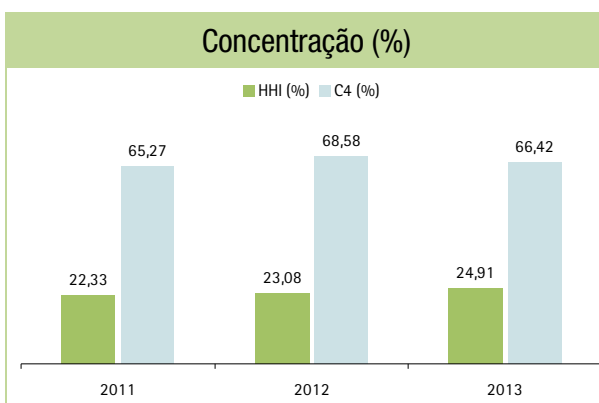
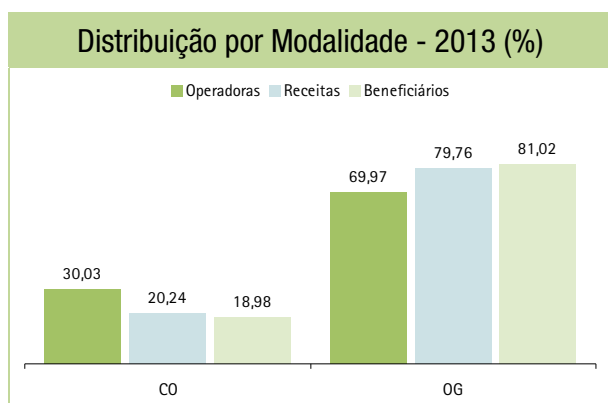
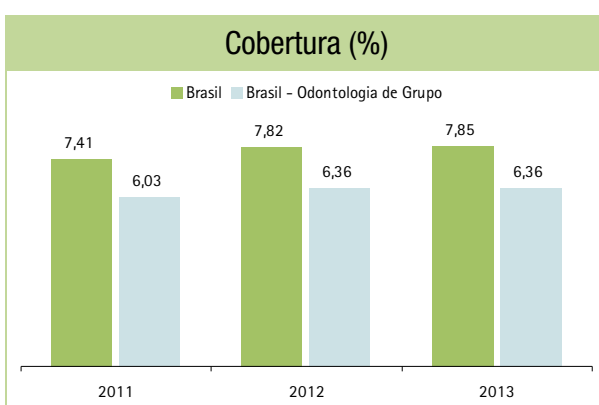
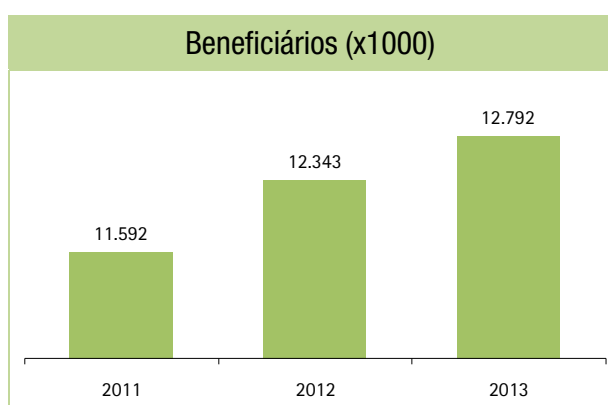


Mapa de Cobertura - 2013



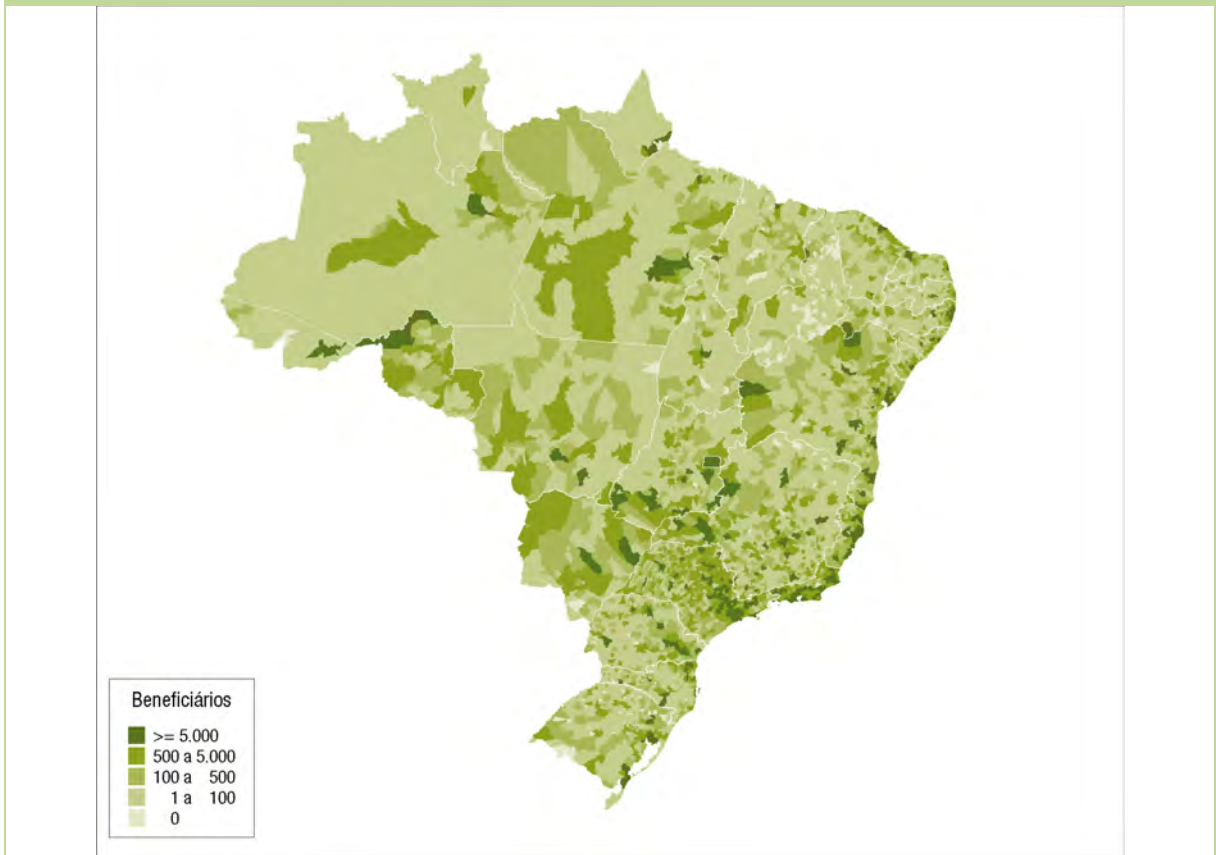
Brasil - Odontologia de Grupo

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	303	299	275	-9,24
Beneficiários (x1000)	11.592	12.343	12.792	10,35
População (x1000)	192.379	193.947	201.033	4,50
Cobertura (%)	6,03	6,36	6,36	5,60
Contraprestação Média (R\$)	11,70	12,12	12,86	9,98
DM (%)	43,98	43,50	41,00	-6,78
DC (%)	8,41	11,20	11,01	31,04
DA (%)	27,94	27,85	25,31	-9,42
Combinado (%)	80,33	82,55	77,33	-3,74
HHI (%)	22,33	23,08	24,91	11,54
C4 (%)	65,27	68,58	66,42	1,77

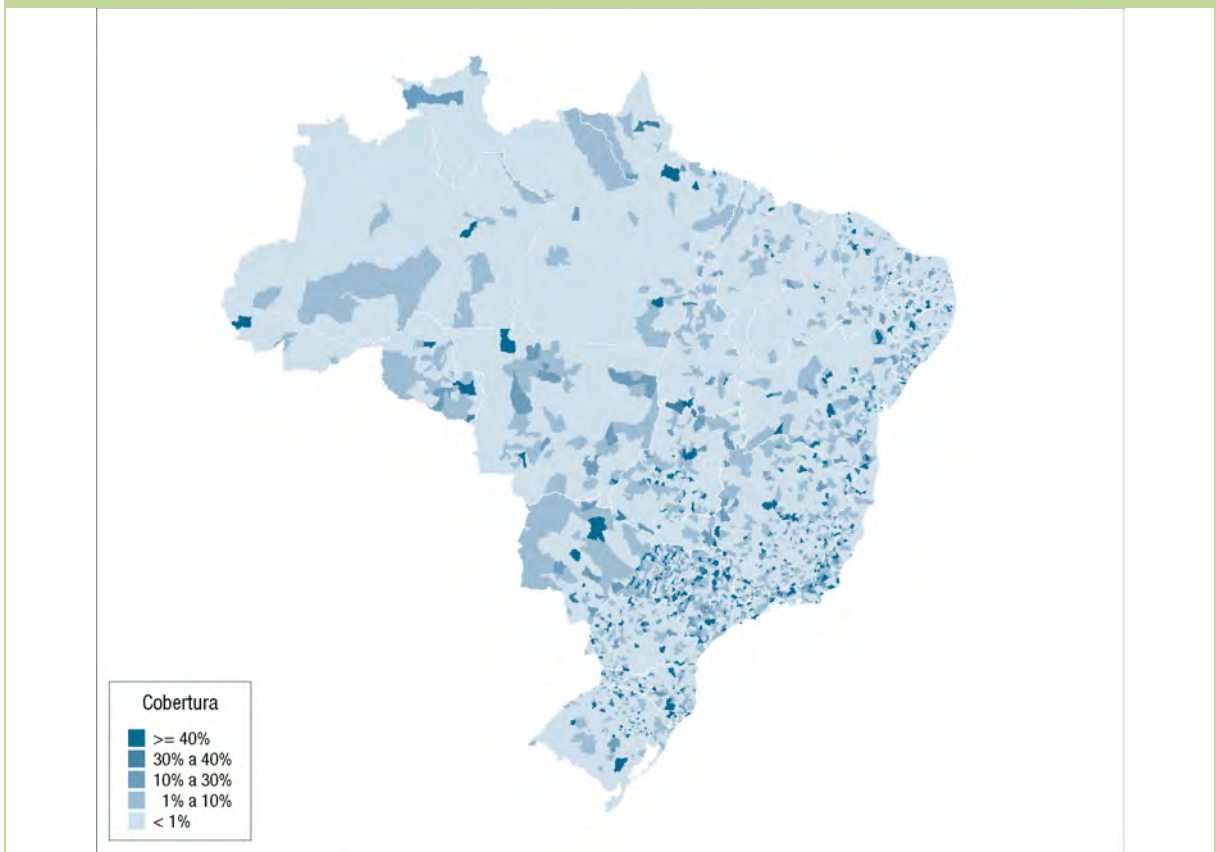


Fontes: ANS e IBGE (população)

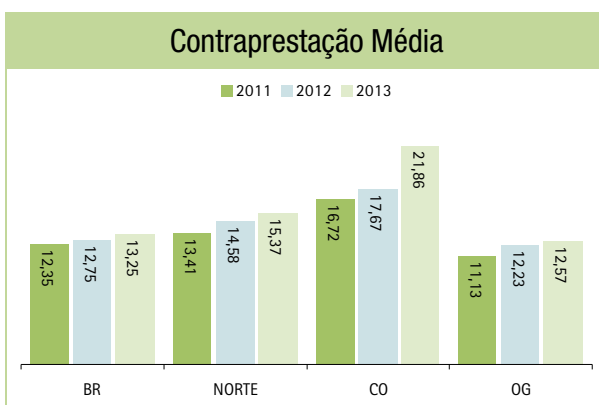
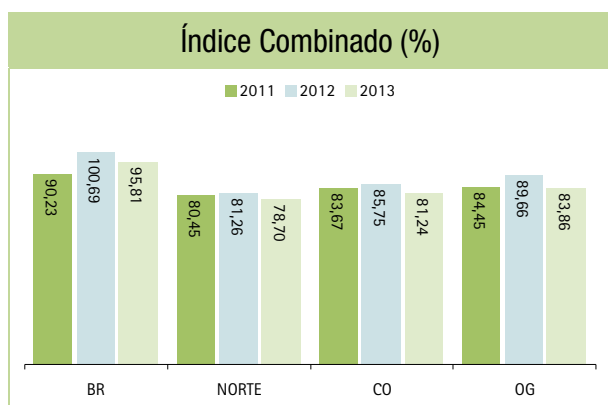
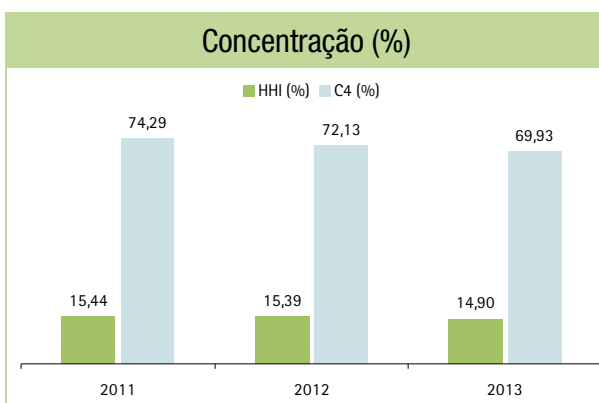
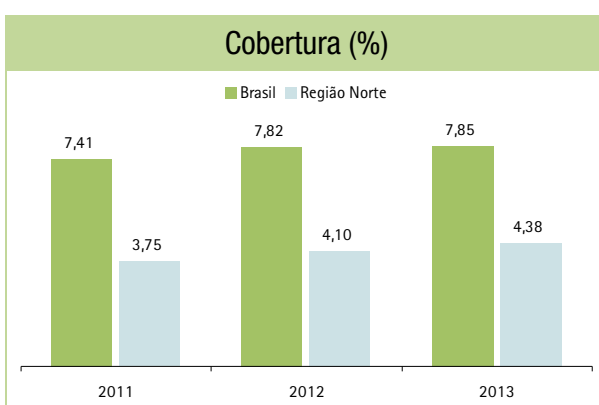
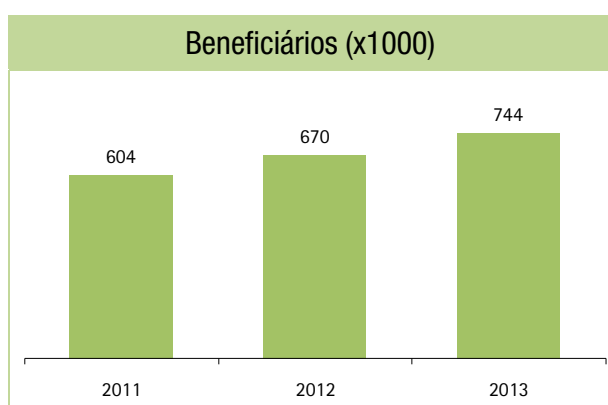
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

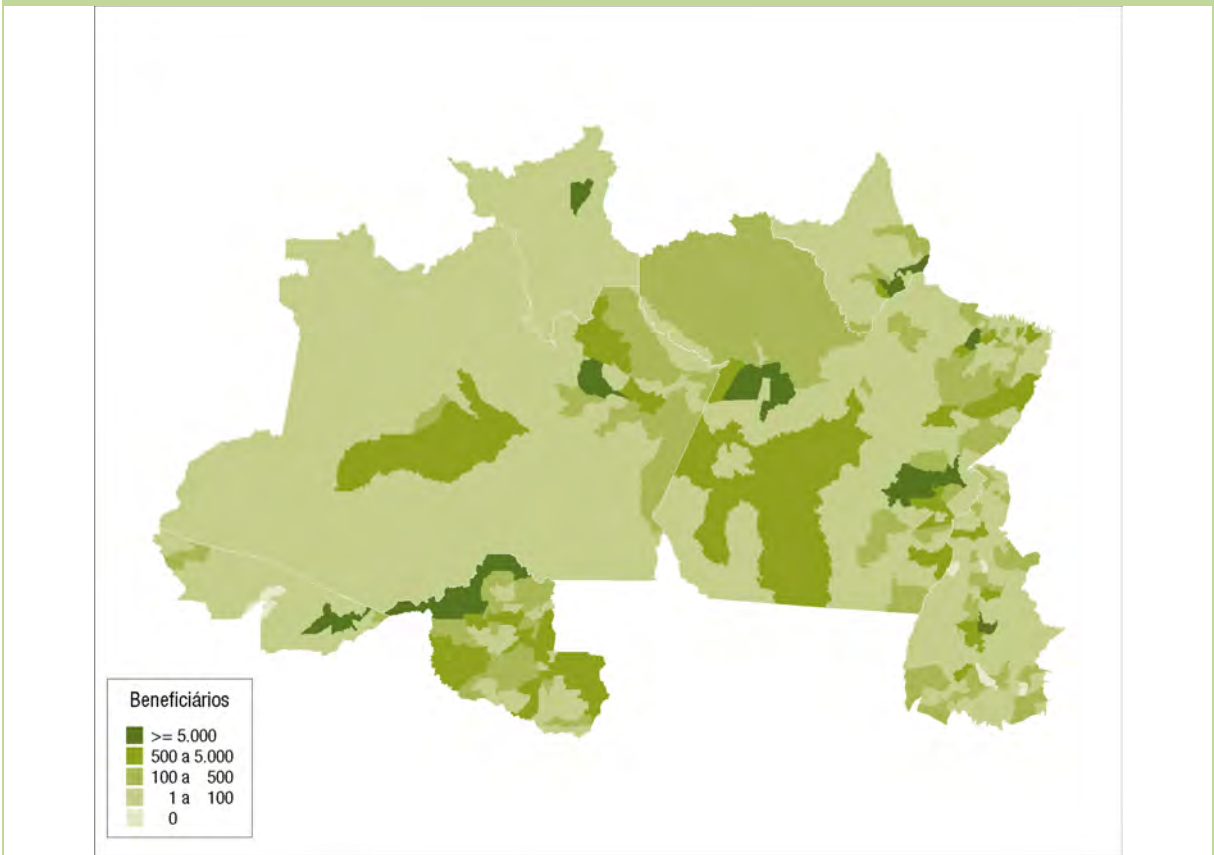


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	135	138	137	1,48
Beneficiários (x1000)	604	670	744	23,27
População (x1000)	16.095	16.318	16.983	5,52
Cobertura (%)	3,75	4,10	4,38	16,82
Contraprestação Média (R\$)	13,41	14,58	15,37	14,60
DM (%)	49,68	53,97	48,66	-2,05
DC (%)	5,09	6,68	7,25	42,52
DA (%)	29,68	29,01	27,94	-5,85
Combinado (%)	84,45	89,66	83,86	-0,70
HHI (%)	15,44	15,39	14,90	-3,48
C4 (%)	74,29	72,13	69,93	-5,87

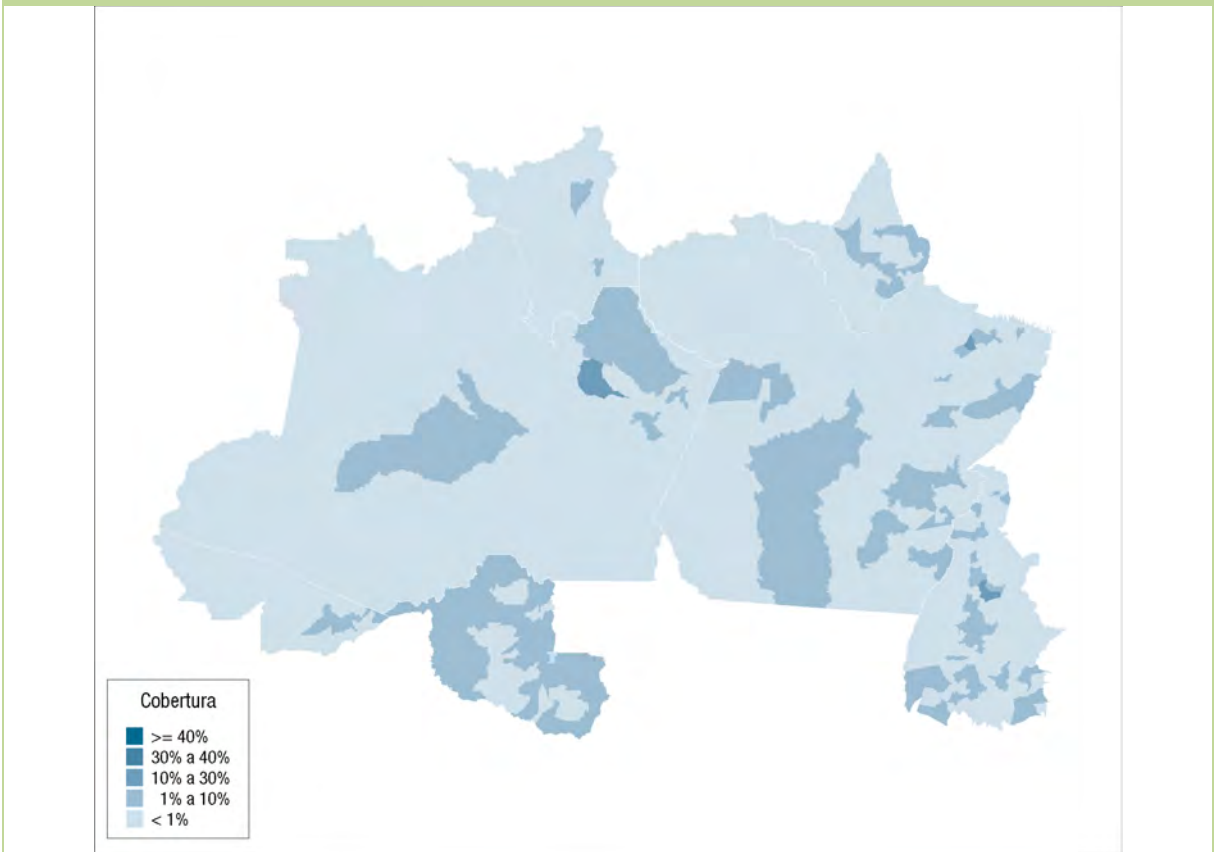


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

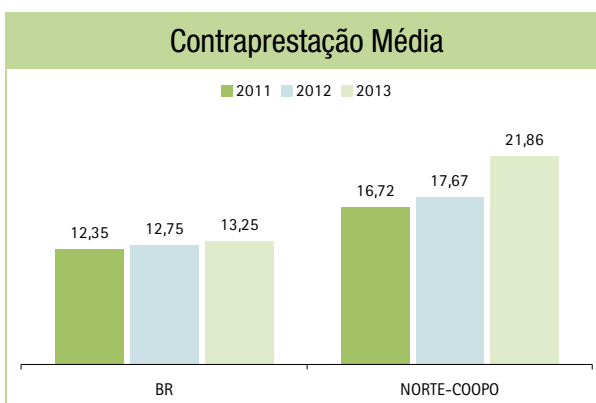
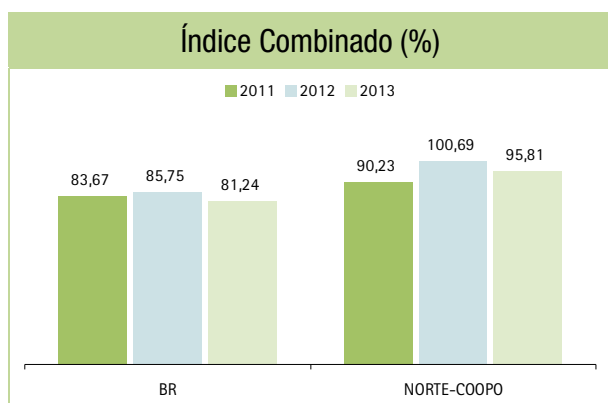
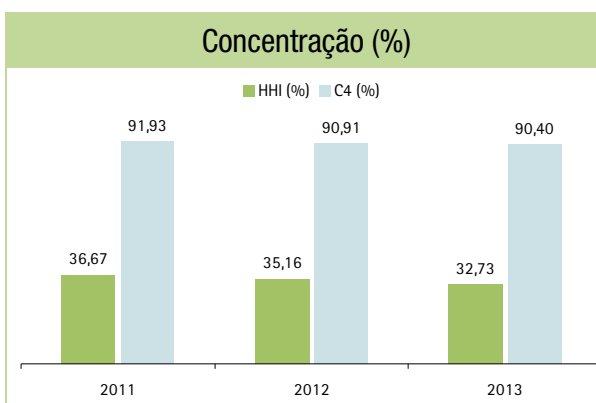
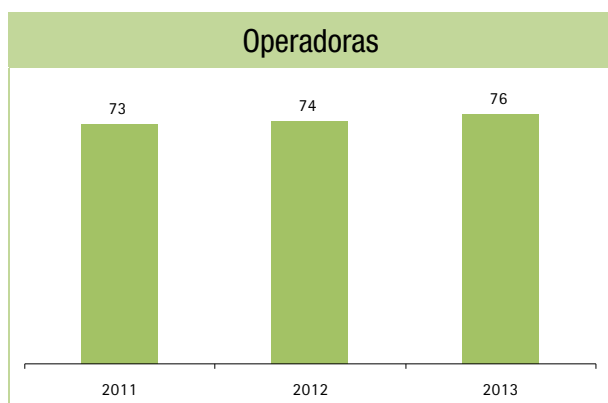
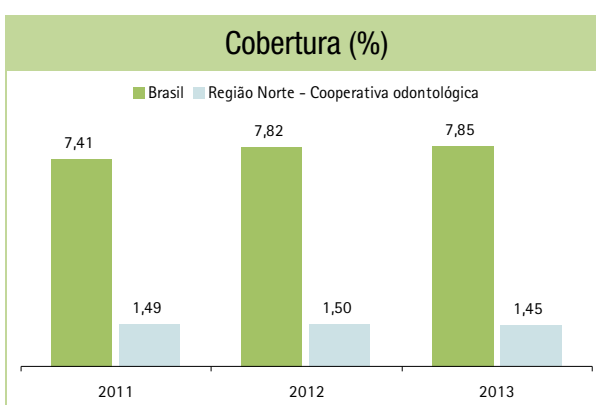
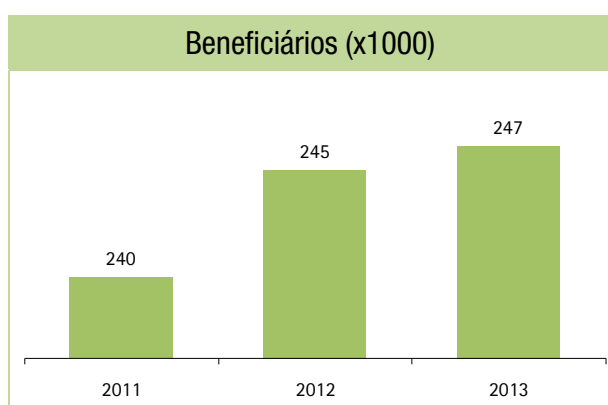


Mapa de Cobertura - 2013



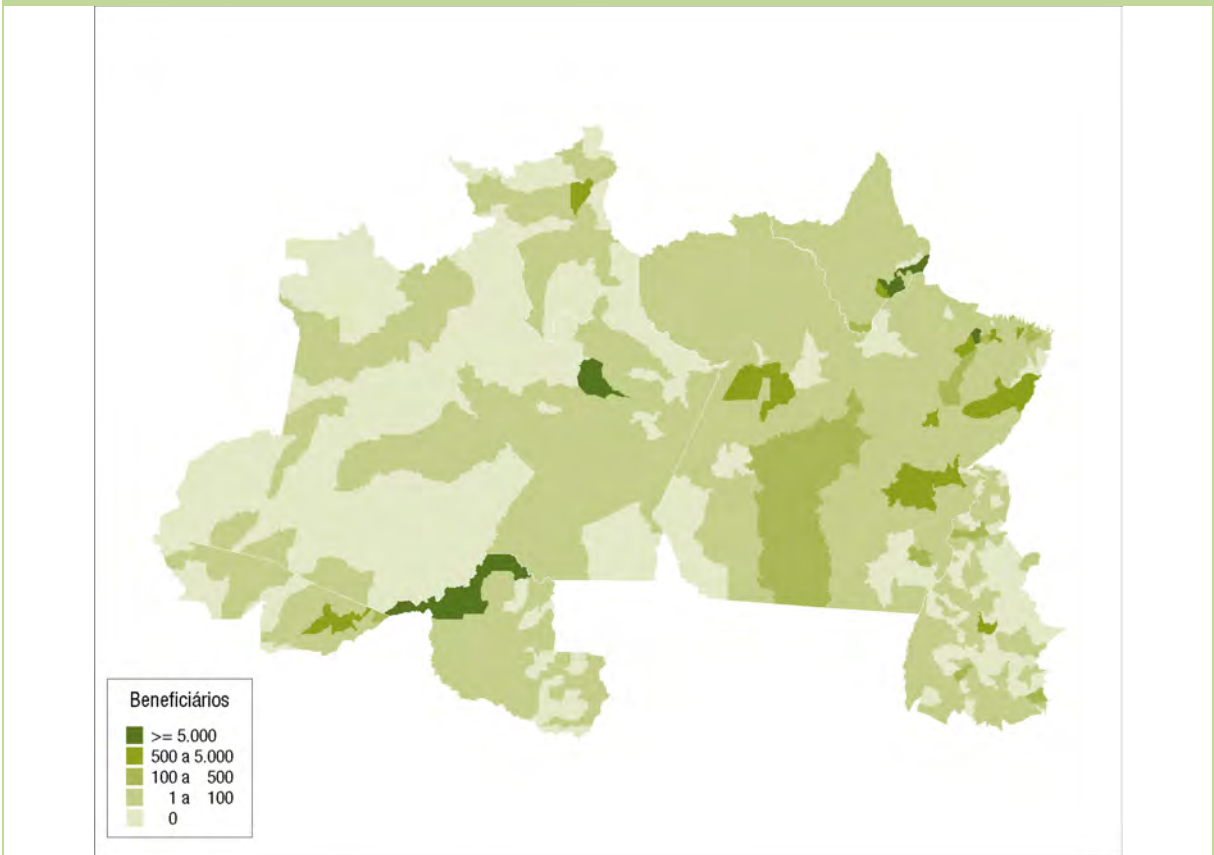
Região Norte - Cooperativa odontológica

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	73	74	76	4,11
Beneficiários (x1000)	240	245	247	2,70
População (x1000)	16.095	16.318	16.983	5,52
Cobertura (%)	1,49	1,50	1,45	-2,67
Contraprestação Média (R\$)	16,72	17,67	21,86	30,75
DM (%)	59,85	70,89	66,99	11,93
DC (%)	2,26	1,94	1,48	-34,78
DA (%)	28,12	27,86	27,34	-2,76
Combinado (%)	90,23	100,69	95,81	6,18
HHI (%)	36,67	35,16	32,73	-10,74
C4 (%)	91,93	90,91	90,40	-1,67

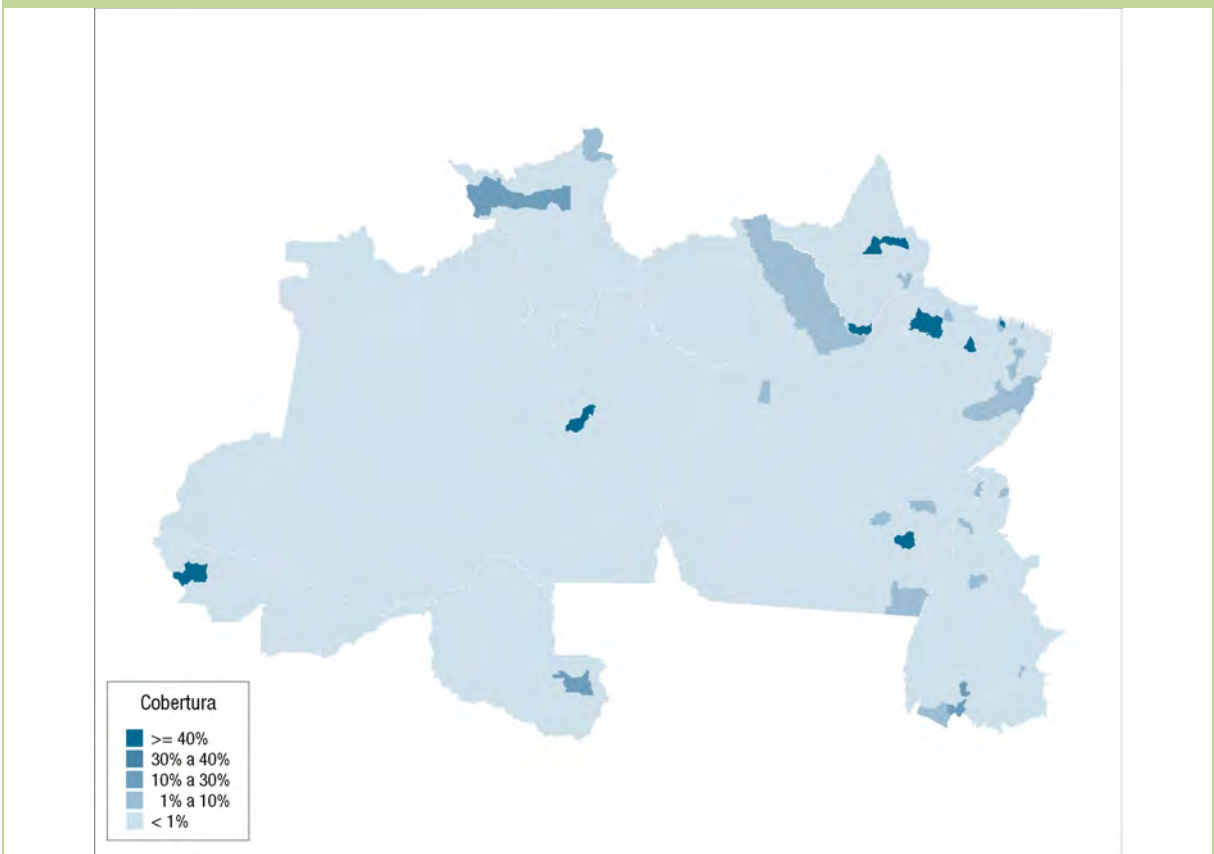


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

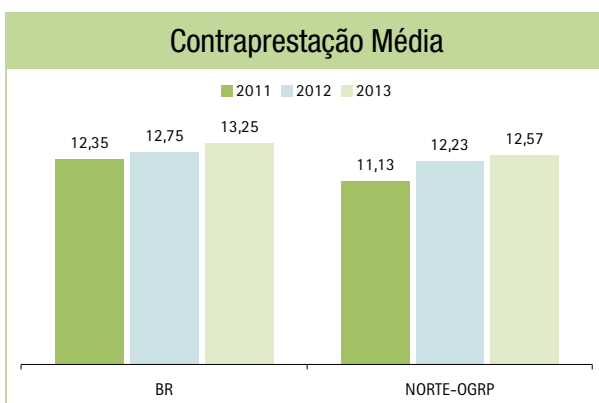
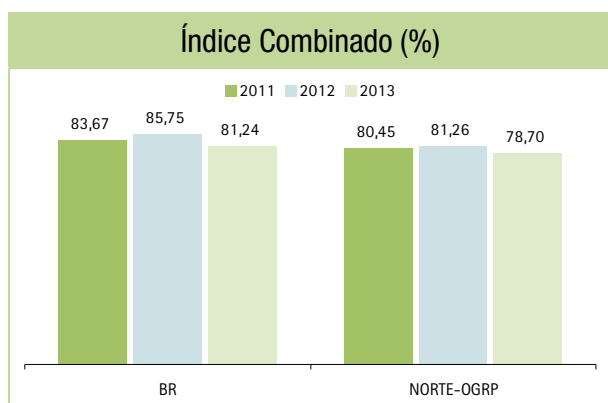
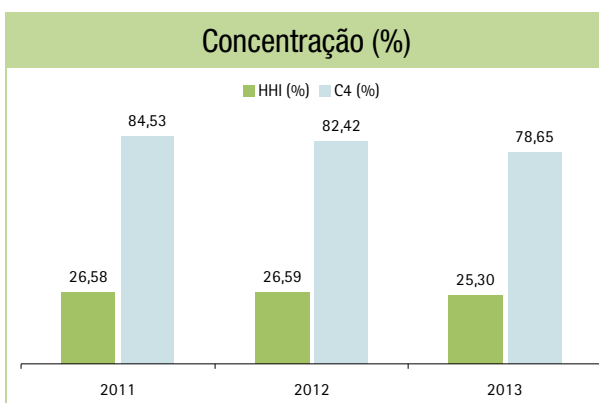
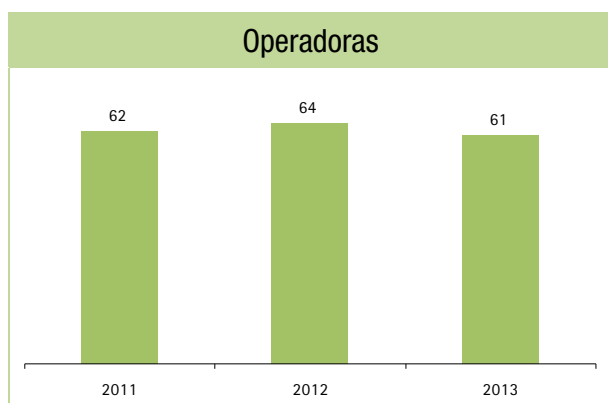
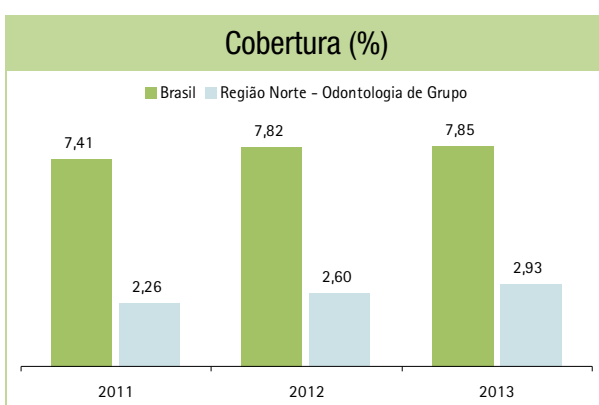
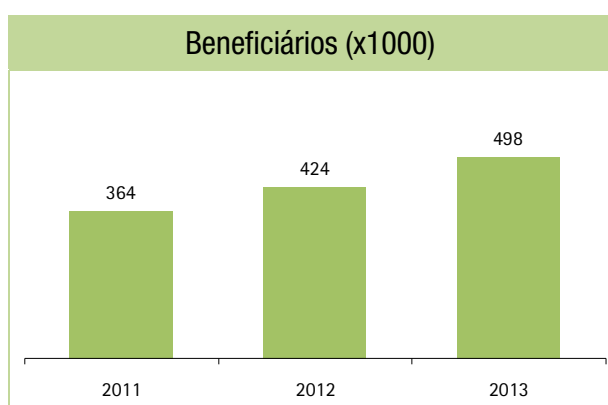


Mapa de Cobertura - 2013



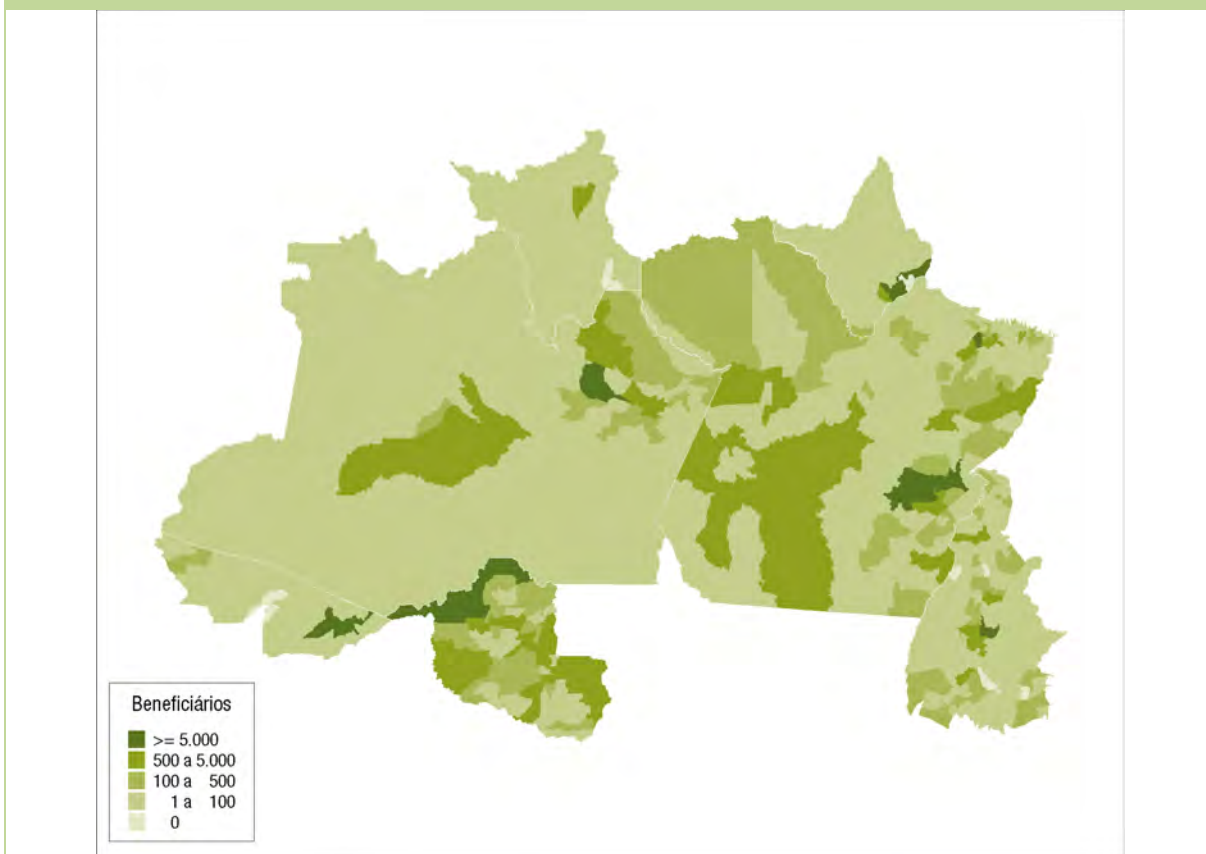
Região Norte - Odontologia de Grupo

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	62	64	61	-1,61
Beneficiários (x1000)	364	424	498	36,85
População (x1000)	16.095	16.318	16.983	5,52
Cobertura (%)	2,26	2,60	2,93	29,69
Contraprestação Média (R\$)	11,13	12,23	12,57	12,99
DM (%)	42,65	41,08	40,76	-4,43
DC (%)	7,04	10,30	9,74	38,38
DA (%)	30,76	29,88	28,20	-8,31
Combinado (%)	80,45	81,26	78,70	-2,17
HHI (%)	26,58	26,59	25,30	-4,82
C4 (%)	84,53	82,42	78,65	-6,95

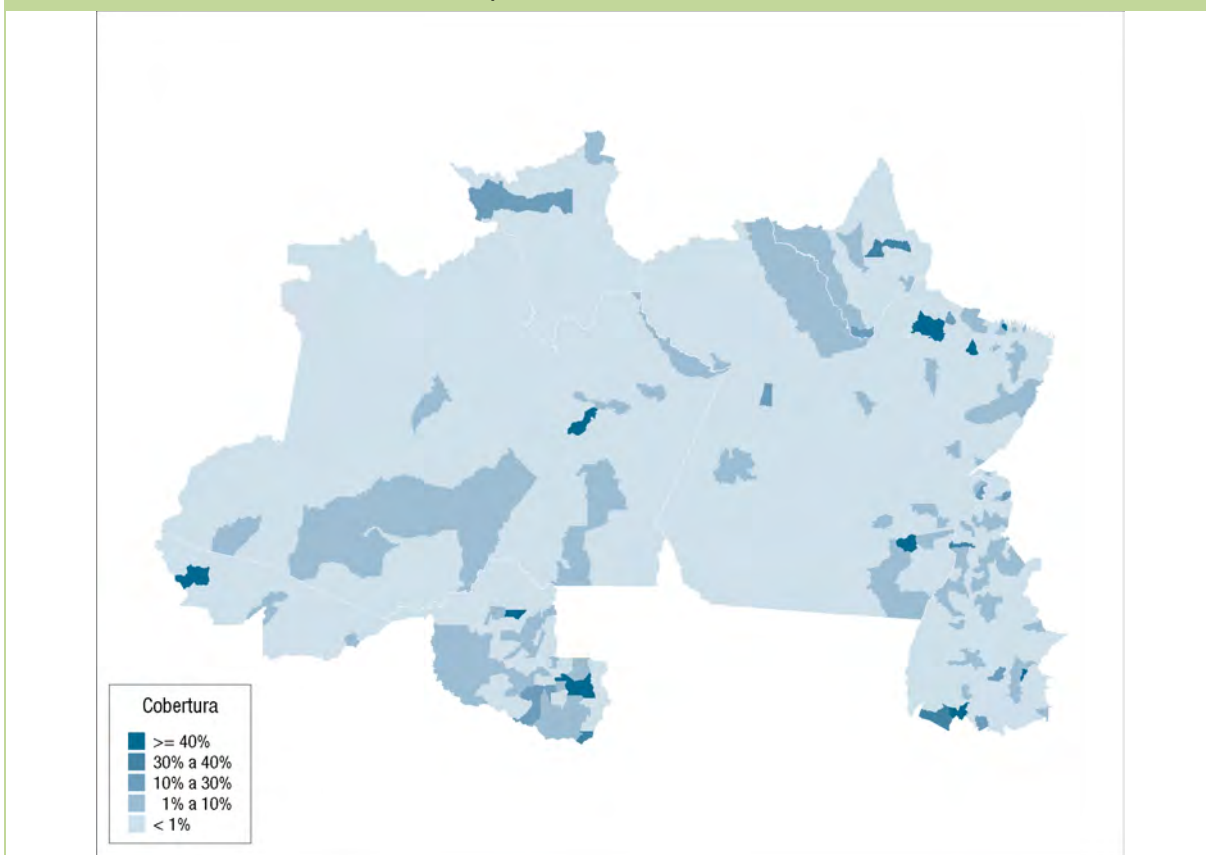


Fontes: ANS e IBGE (população)

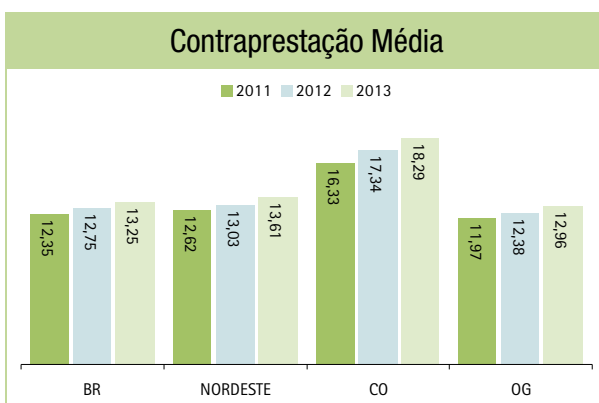
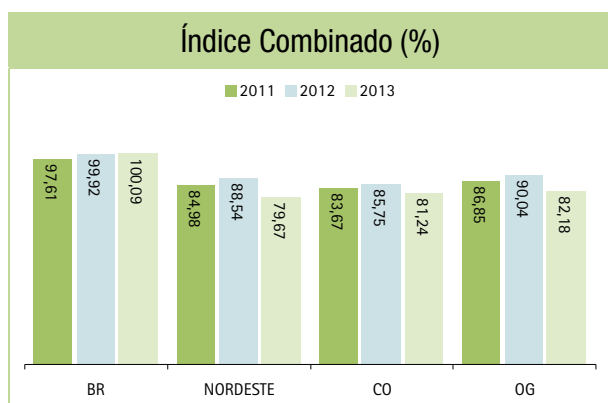
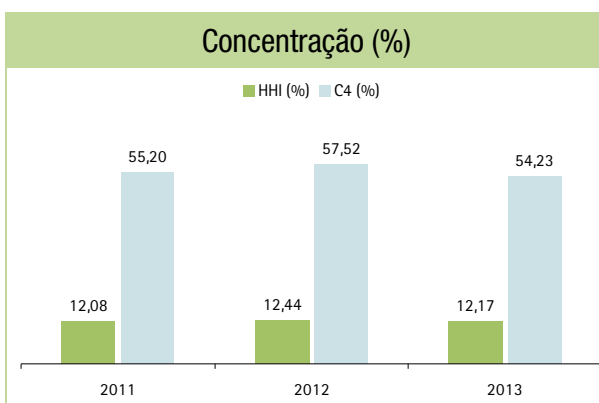
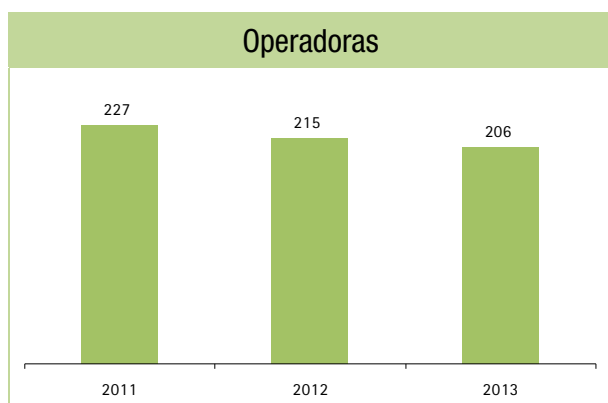
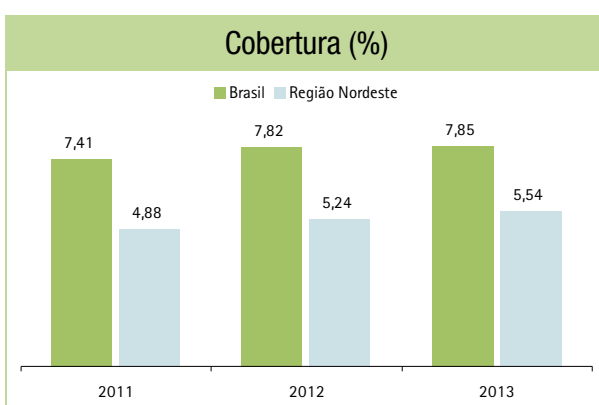
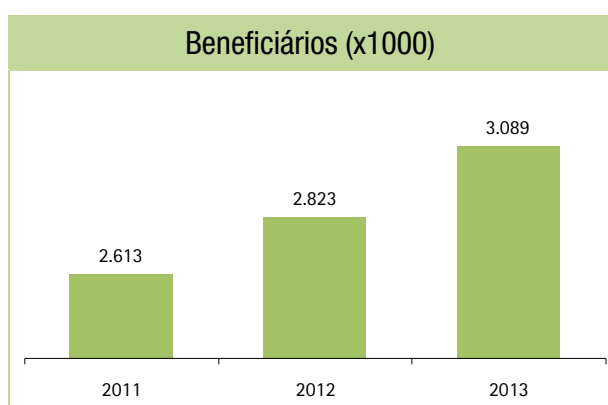
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

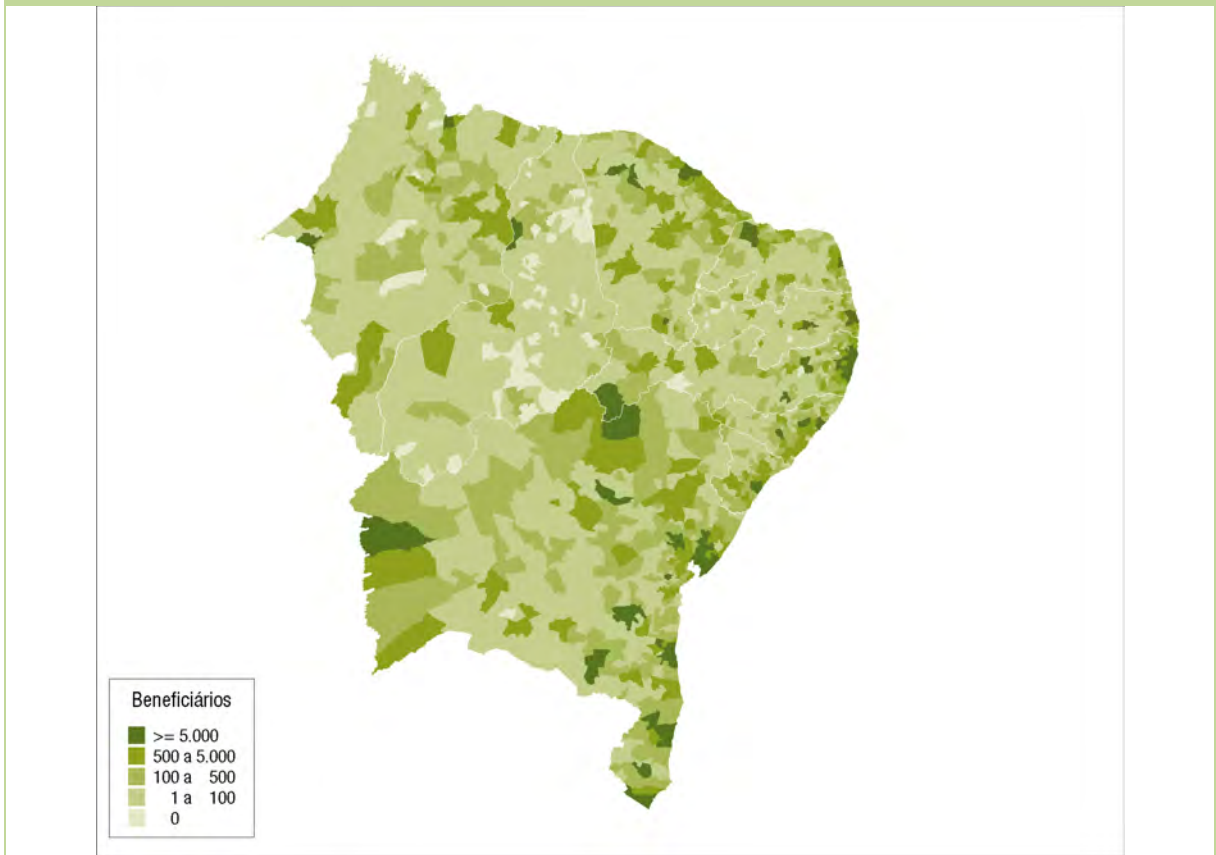


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	227	215	206	-9,25
Beneficiários (x1000)	2.613	2.823	3.089	18,23
População (x1000)	53.502	53.907	55.795	4,29
Cobertura (%)	4,88	5,24	5,54	13,37
Contraprestação Média (R\$)	12,62	13,03	13,61	7,90
DM (%)	46,68	44,26	41,81	-10,44
DC (%)	6,08	8,63	8,85	45,63
DA (%)	34,09	37,15	31,51	-7,54
Combinado (%)	86,85	90,04	82,18	-5,38
HHI (%)	12,08	12,44	12,17	0,74
C4 (%)	55,20	57,52	54,23	-1,76

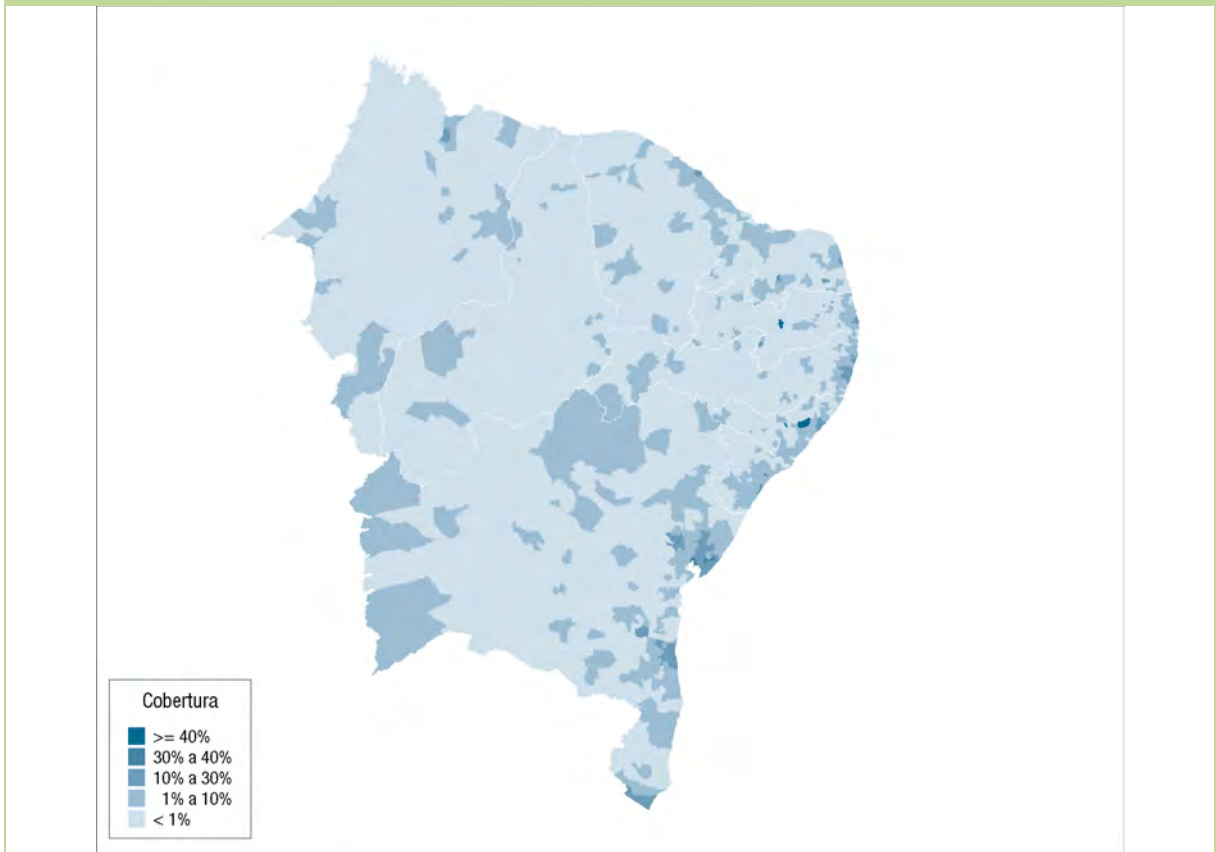


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

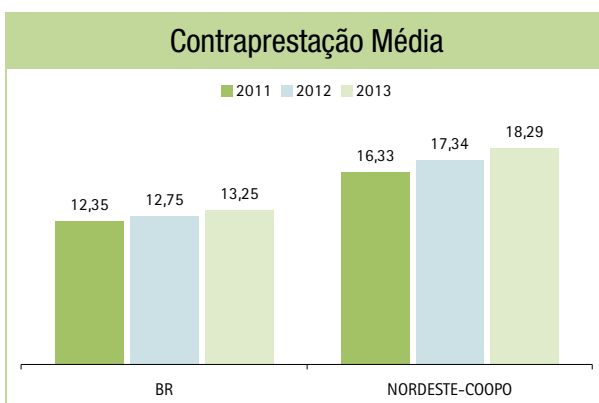
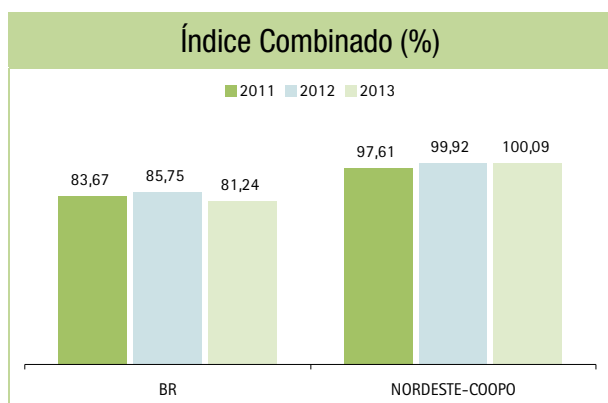
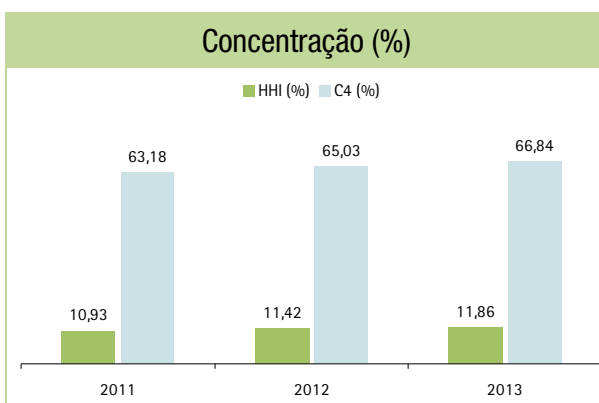
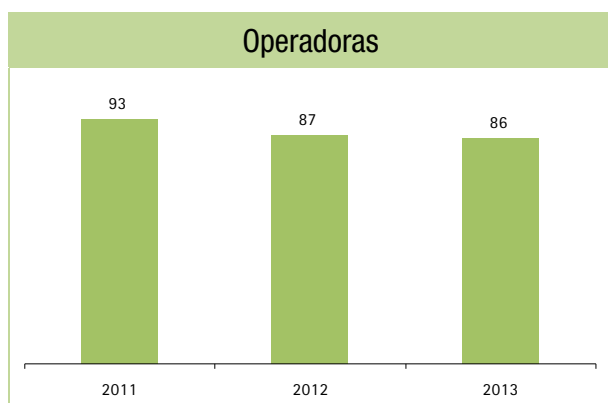
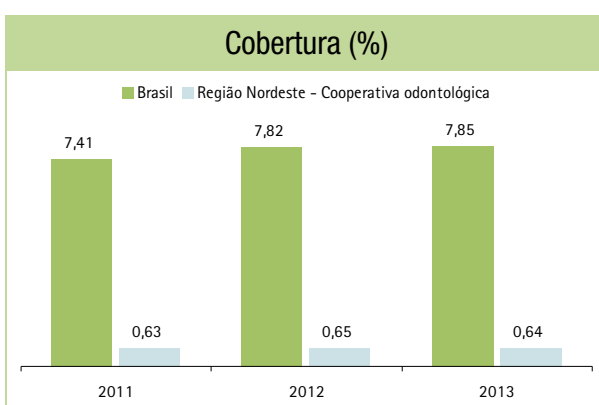
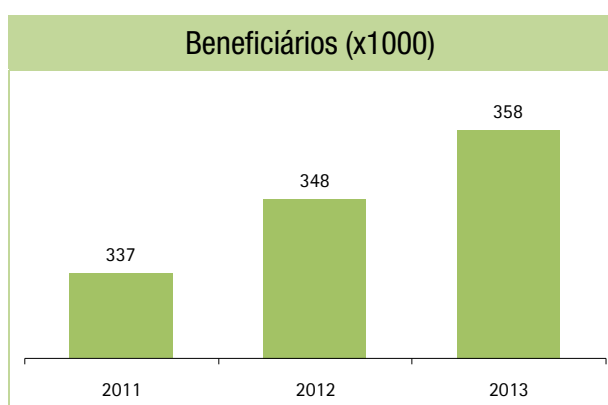


Mapa de Cobertura - 2013



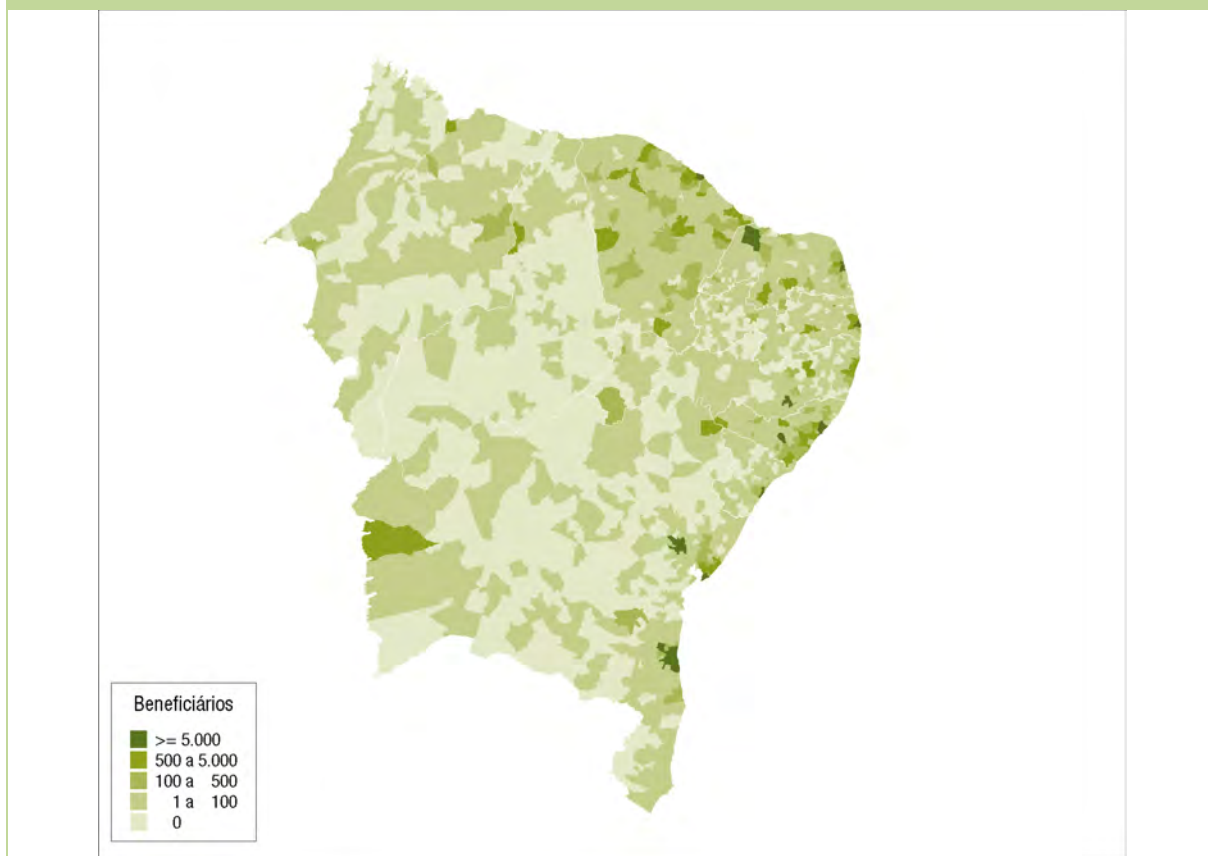
Região Nordeste - Cooperativa odontológica

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	93	87	86	-7,53
Beneficiários (x1000)	337	348	358	6,13
População (x1000)	53.502	53.907	55.795	4,29
Cobertura (%)	0,63	0,65	0,64	1,77
Contraprestação Média (R\$)	16,33	17,34	18,29	12,03
DM (%)	61,70	62,21	62,07	0,60
DC (%)	2,11	2,39	2,44	15,43
DA (%)	33,79	35,32	35,58	5,28
Combinado (%)	97,61	99,92	100,09	2,54
HHI (%)	10,93	11,42	11,86	8,47
C4 (%)	63,18	65,03	66,84	5,80

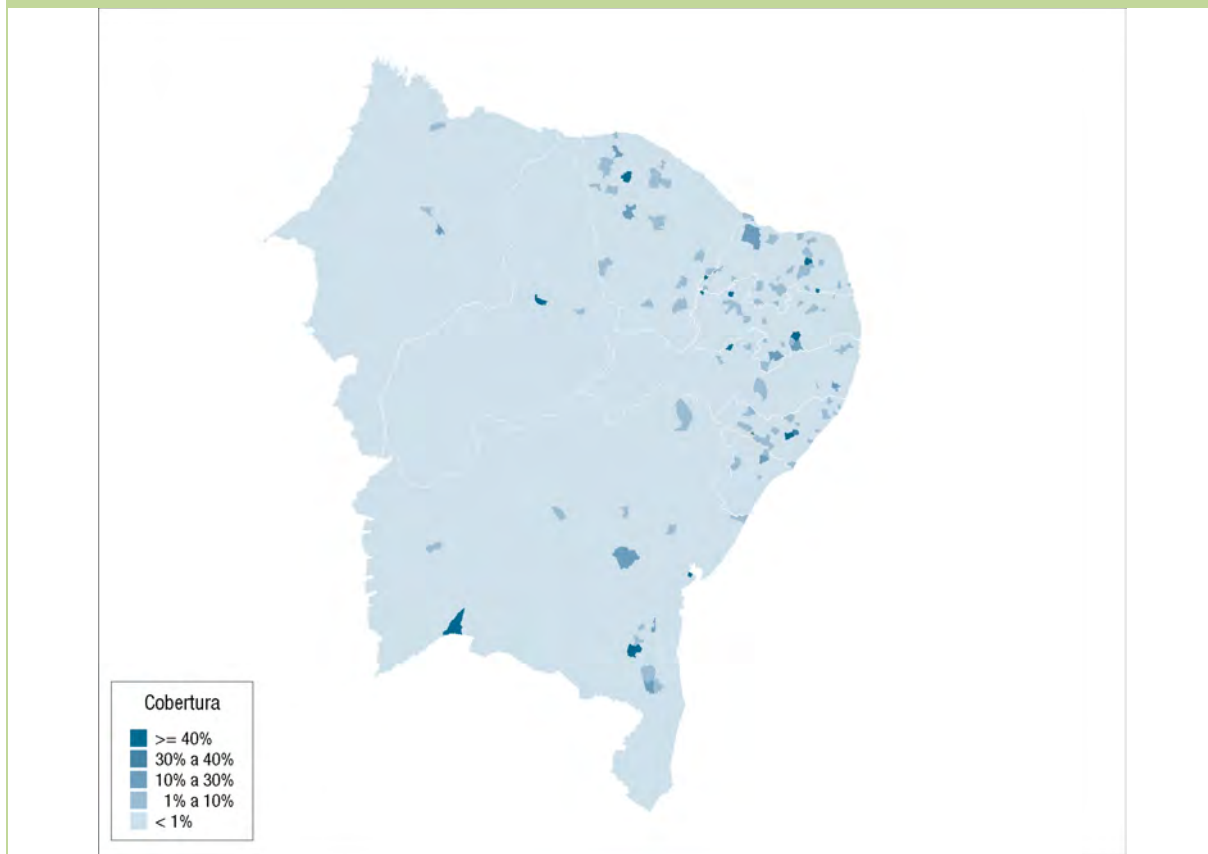


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

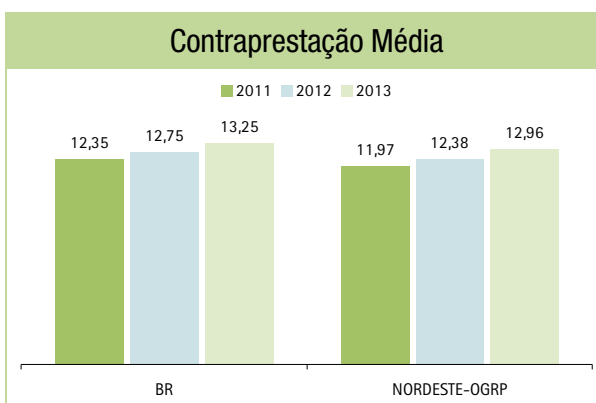
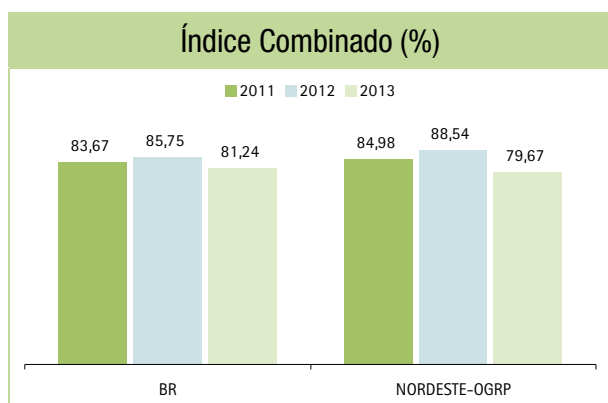
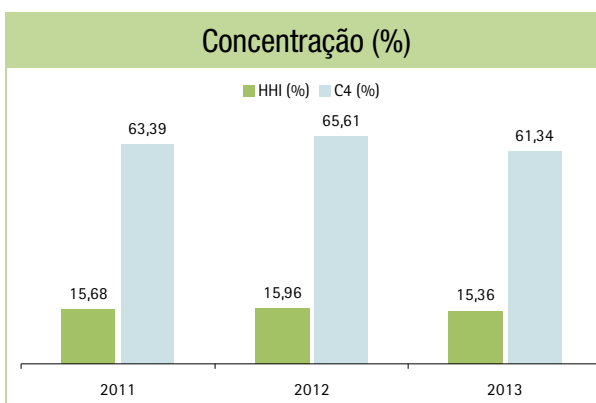
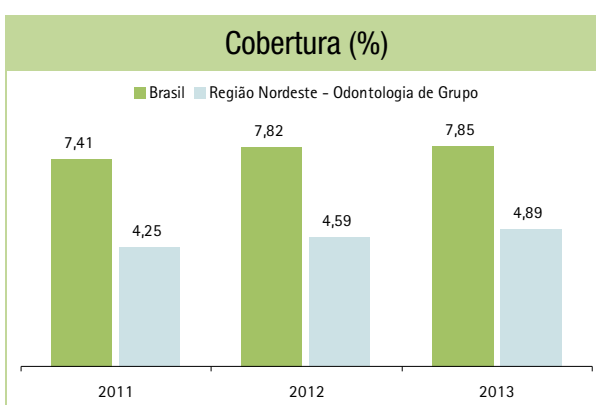
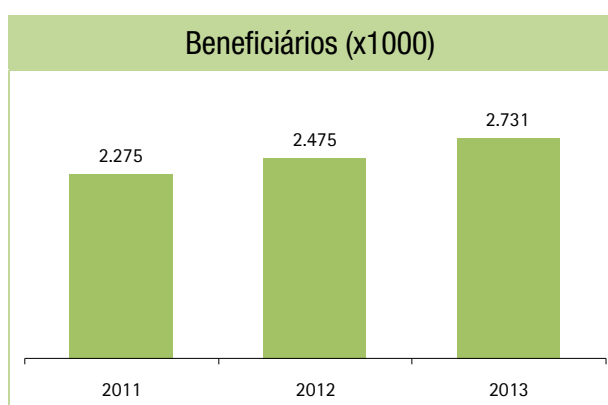


Mapa de Cobertura - 2013



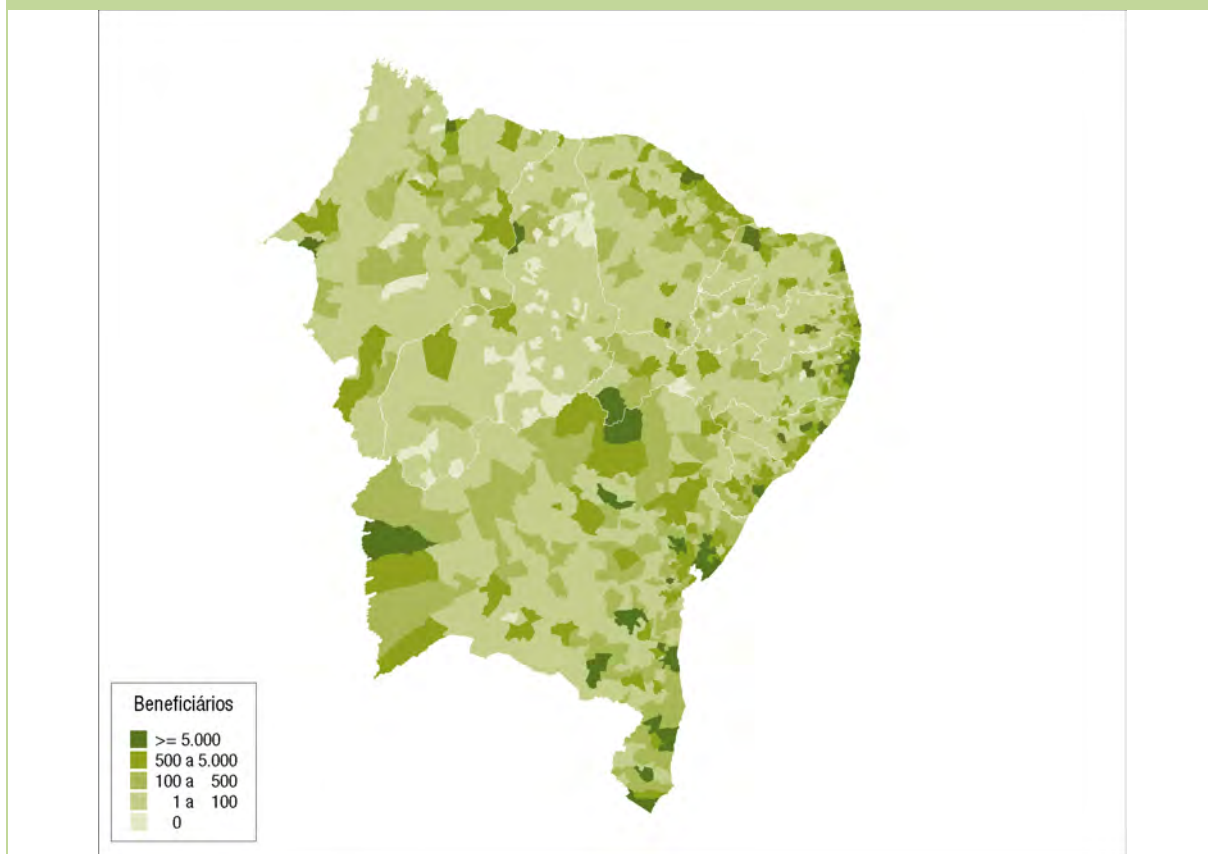
Região Nordeste - Odontologia de Grupo

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	134	128	120	-10,45
Beneficiários (x1000)	2.275	2.475	2.731	20,03
População (x1000)	53.502	53.907	55.795	4,29
Cobertura (%)	4,25	4,59	4,89	15,09
Contraprestação Média (R\$)	11,97	12,38	12,96	8,21
DM (%)	44,08	41,54	38,97	-11,60
DC (%)	6,76	9,58	9,75	44,15
DA (%)	34,14	37,42	30,95	-9,35
Combinado (%)	84,98	88,54	79,67	-6,26
HHI (%)	15,68	15,96	15,36	-2,05
C4 (%)	63,39	65,61	61,34	-3,23

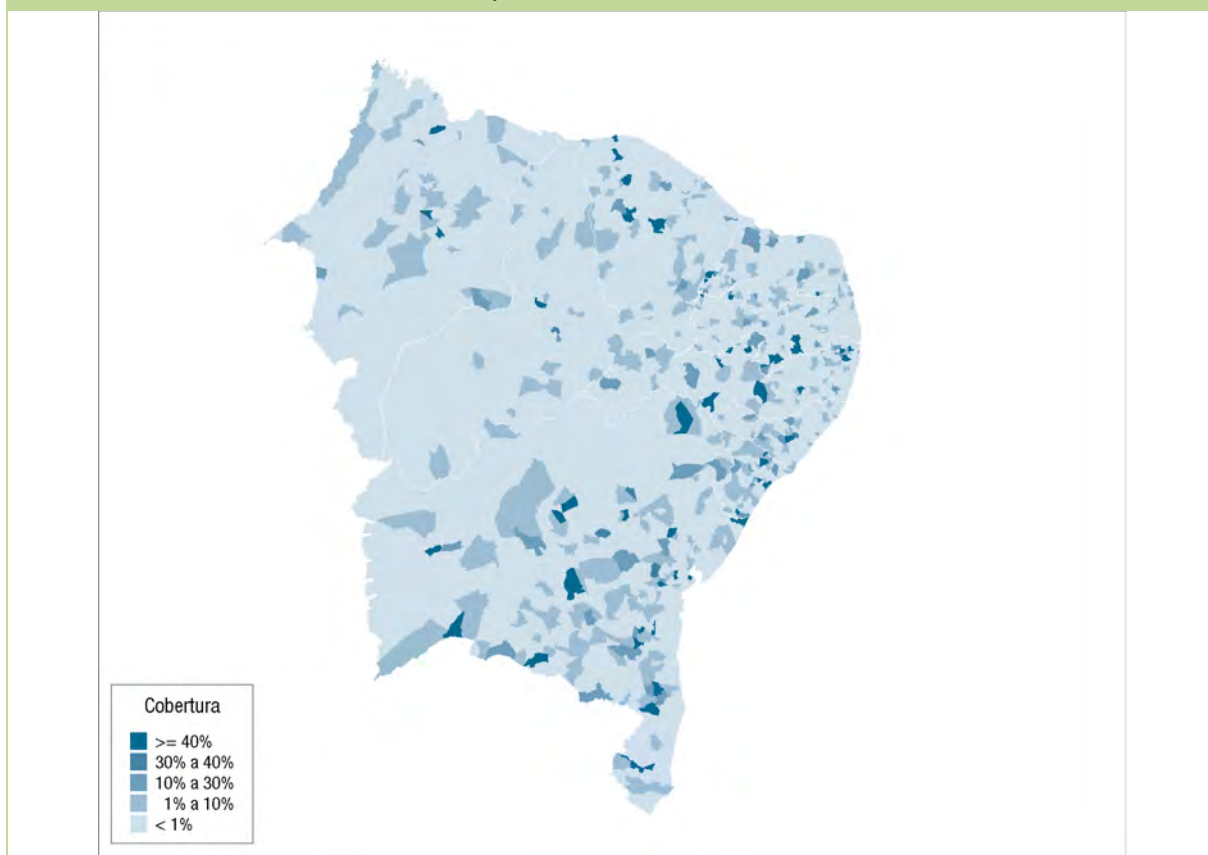


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

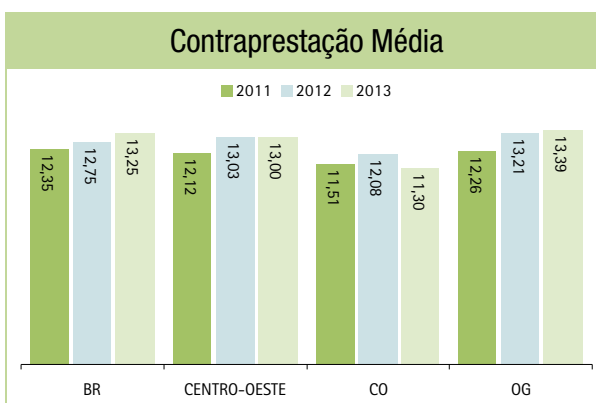
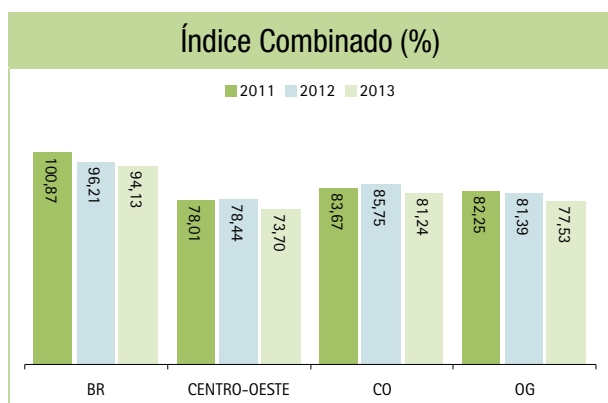
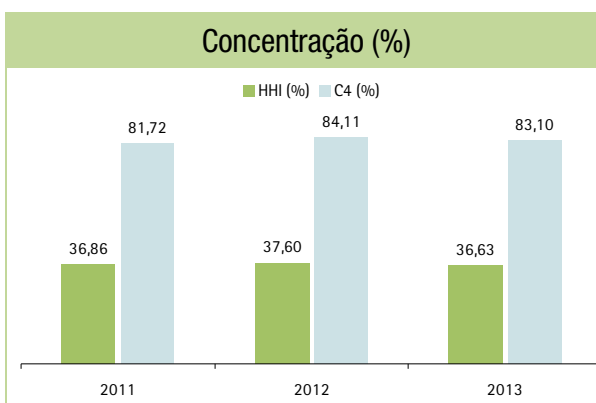
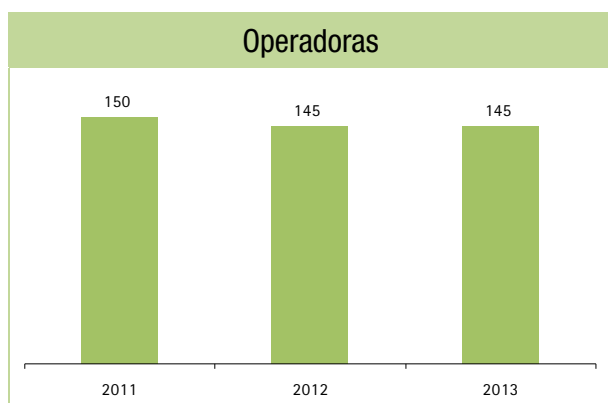
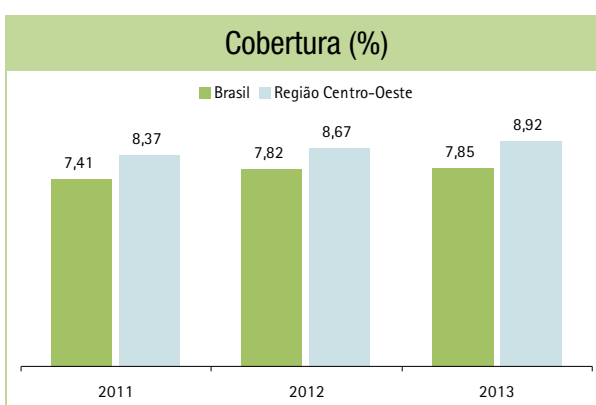
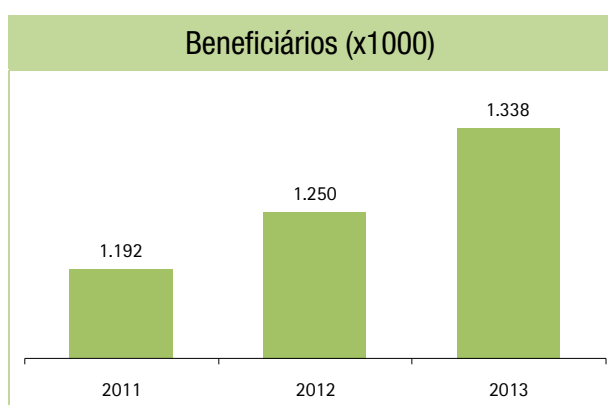


Mapa de Cobertura - 2013



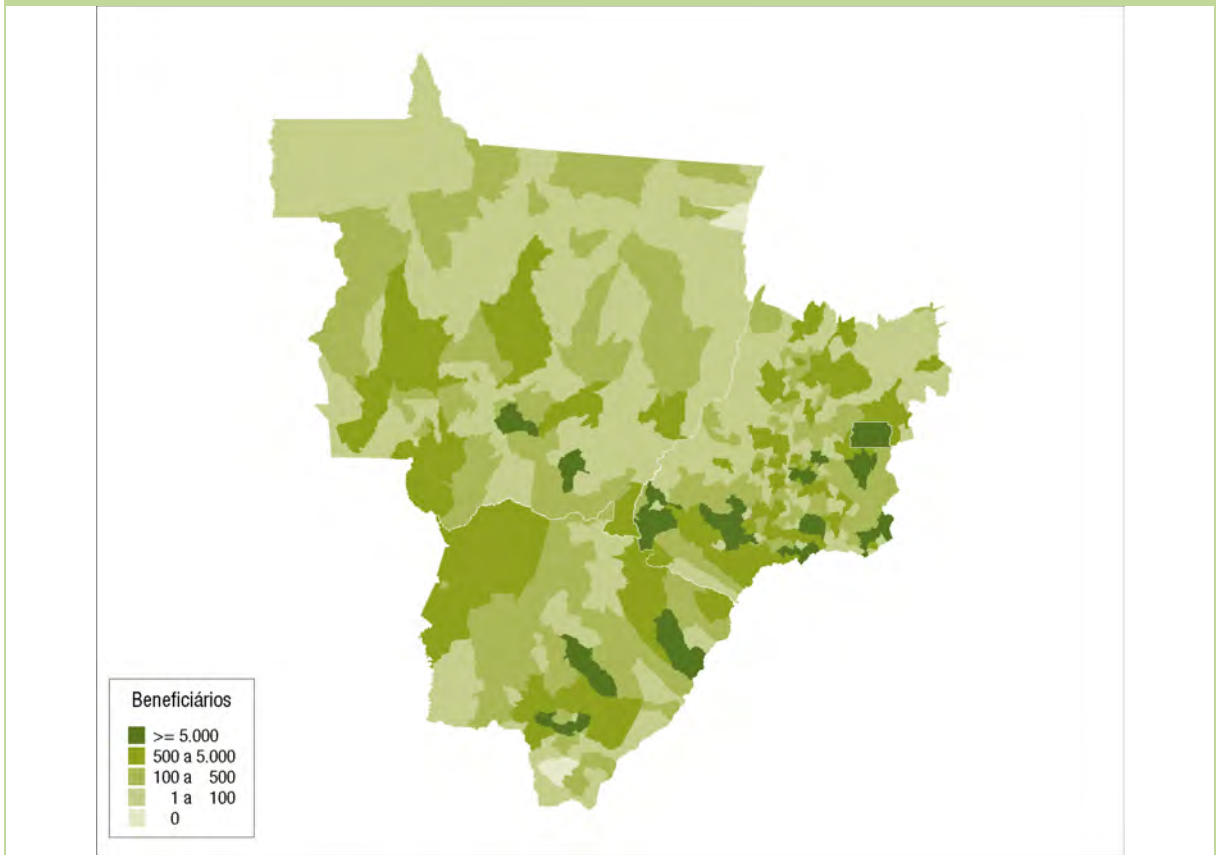
Região Centro-Oeste

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	150	145	145	-3,33
Beneficiários (x1000)	1.192	1.250	1.338	12,25
População (x1000)	14.244	14.424	14.993	5,26
Cobertura (%)	8,37	8,67	8,92	6,64
Contraprestação Média (R\$)	12,12	13,03	13,00	7,26
DM (%)	47,91	48,36	45,83	-4,35
DC (%)	8,21	9,77	9,41	14,55
DA (%)	26,13	23,25	22,29	-14,68
Combinado (%)	82,25	81,39	77,53	-5,74
HHI (%)	36,86	37,60	36,63	-0,63
C4 (%)	81,72	84,11	83,10	1,70

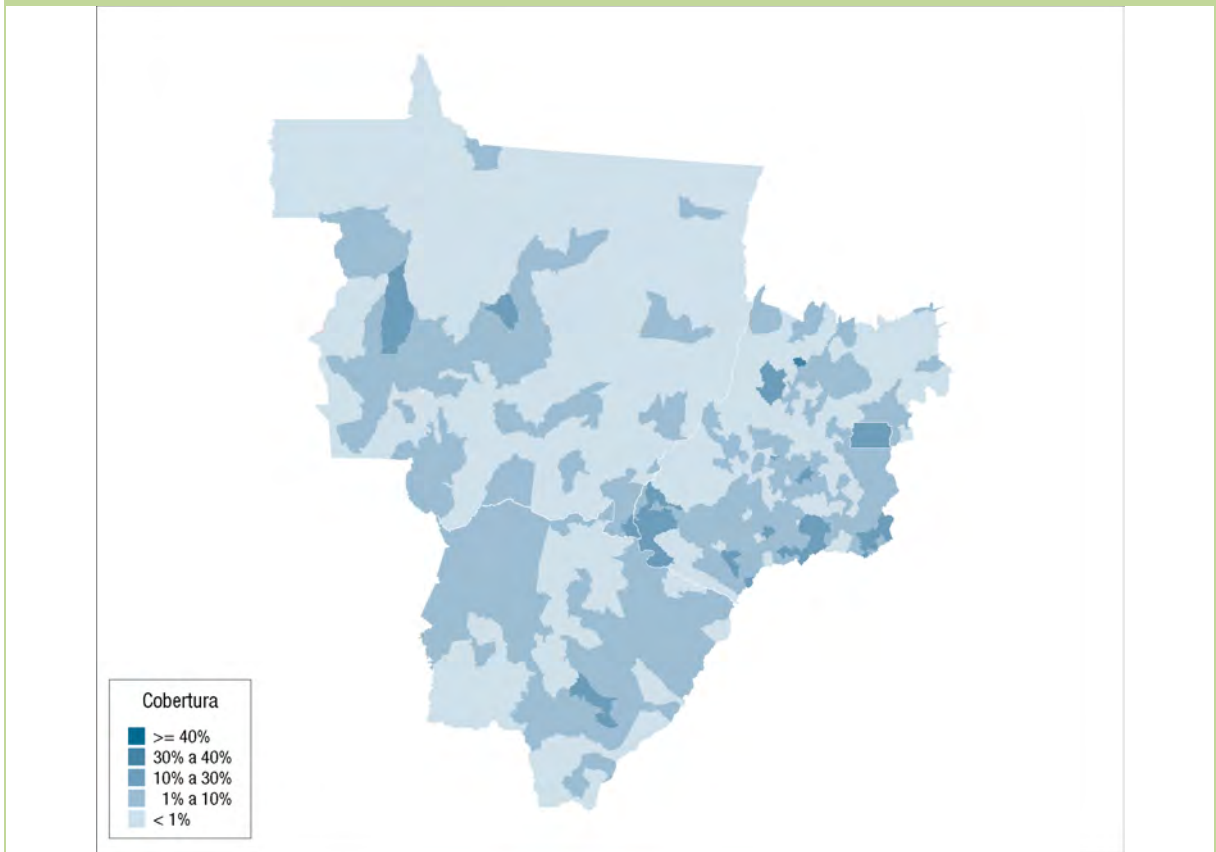


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

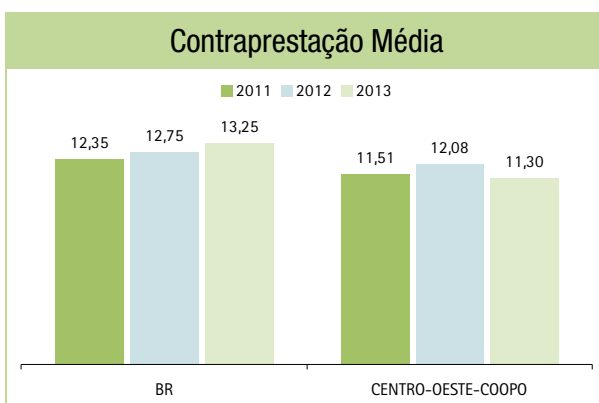
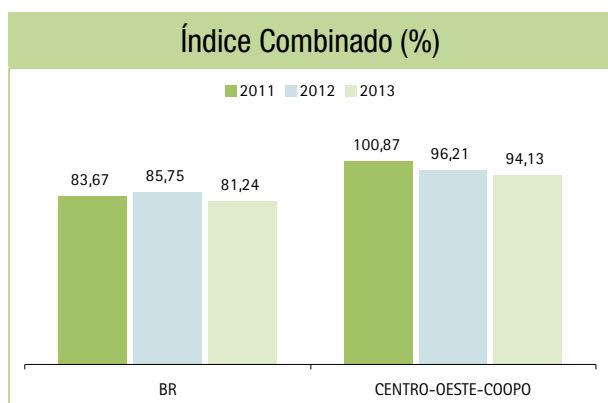
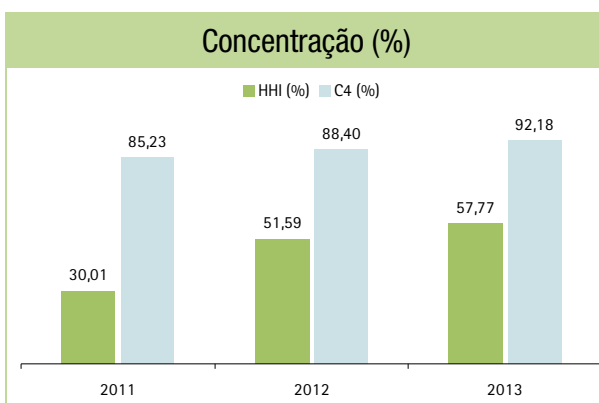
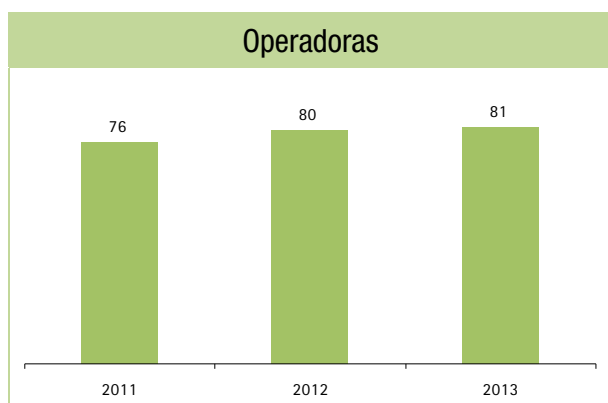
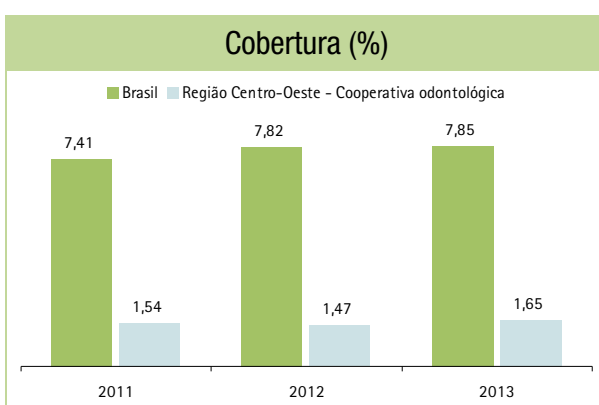
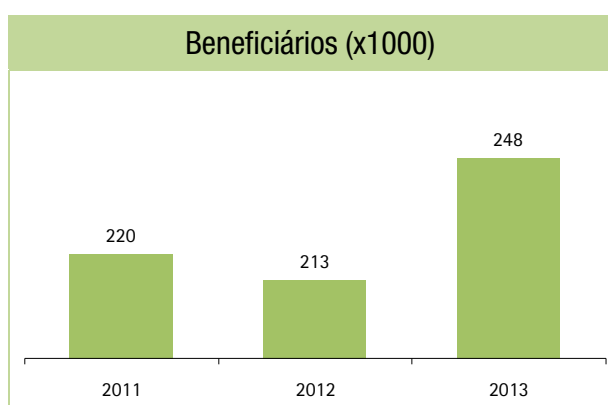


Mapa de Cobertura - 2013



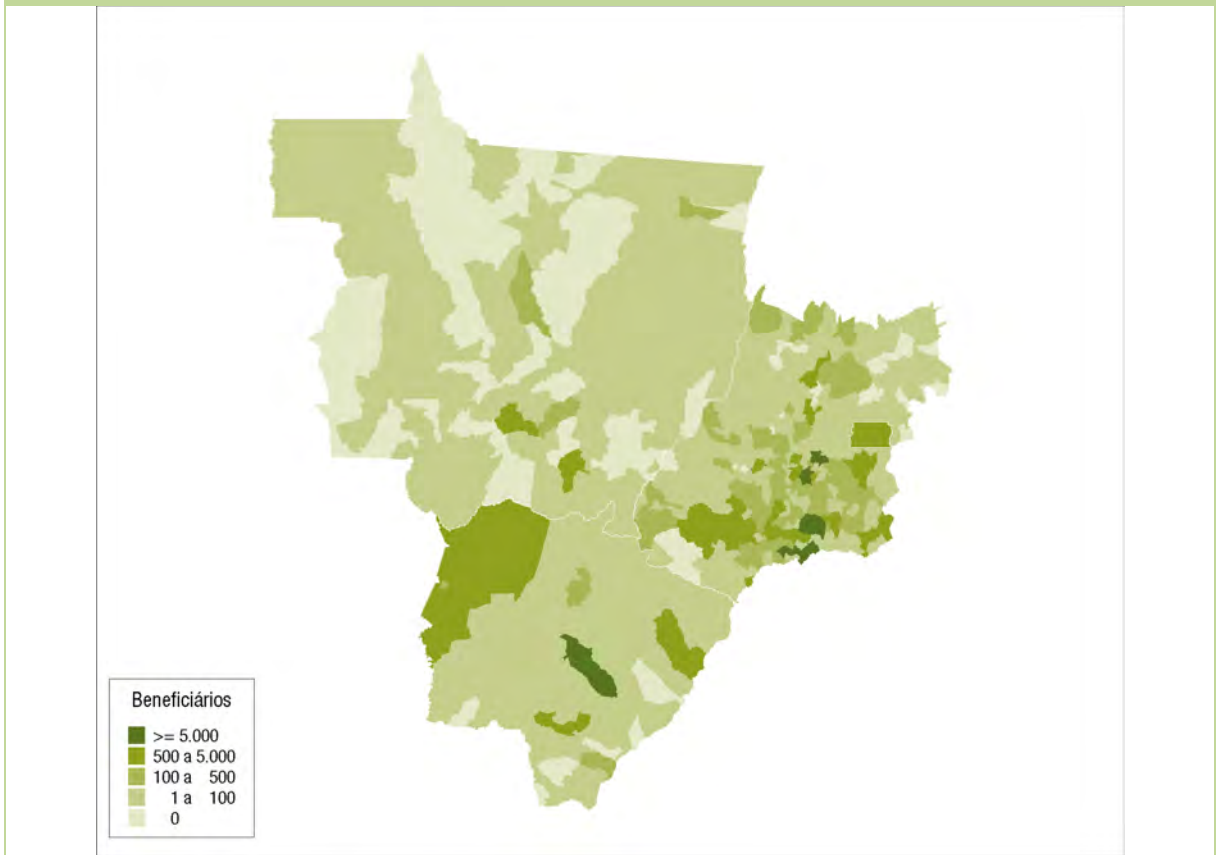
Região Centro-Oeste - Cooperativa odontológica

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	76	80	81	6,58
Beneficiários (x1000)	220	213	248	12,69
População (x1000)	14.244	14.424	14.993	5,26
Cobertura (%)	1,54	1,47	1,65	7,06
Contraprestação Média (R\$)	11,51	12,08	11,30	-1,87
DM (%)	66,07	66,24	63,84	-3,37
DC (%)	2,22	2,67	2,08	-6,15
DA (%)	32,58	27,30	28,21	-13,41
Combinado (%)	100,87	96,21	94,13	-6,68
HHI (%)	30,01	51,59	57,77	92,49
C4 (%)	85,23	88,40	92,18	8,15

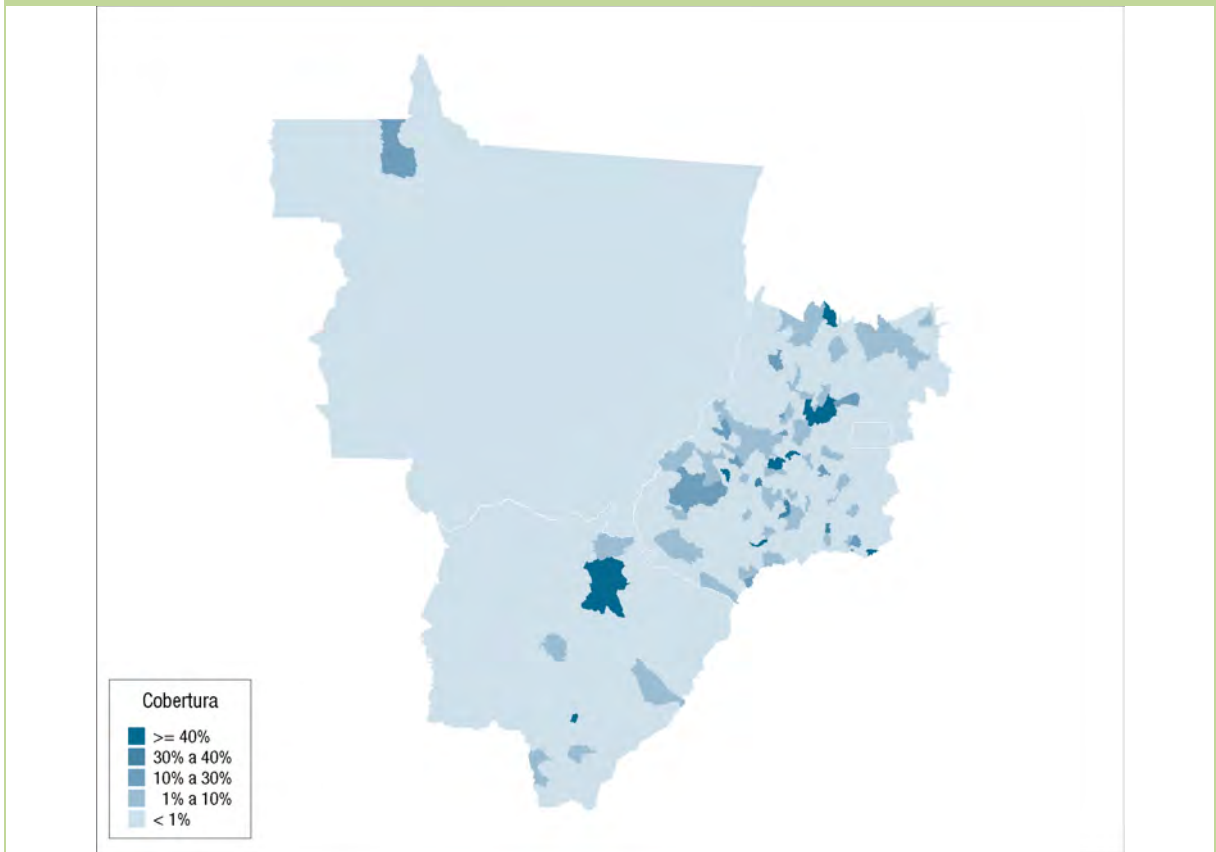


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

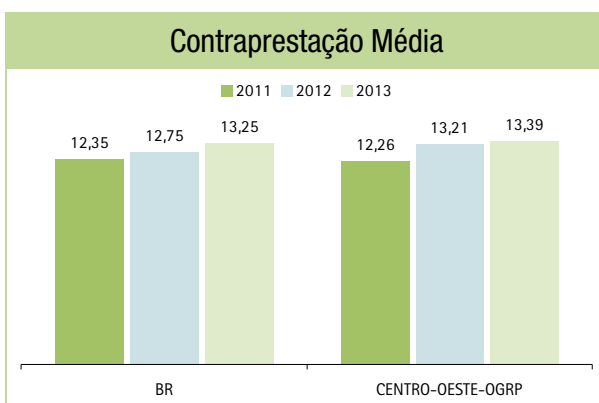
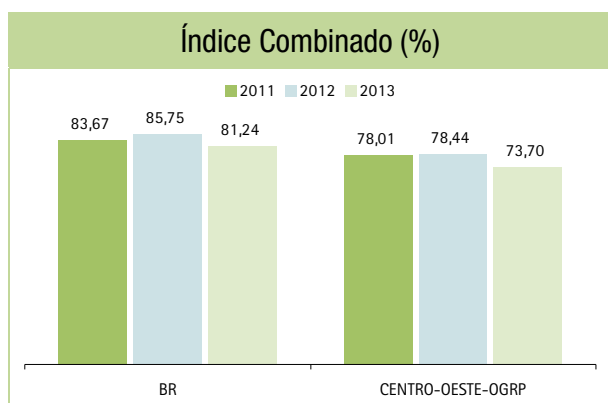
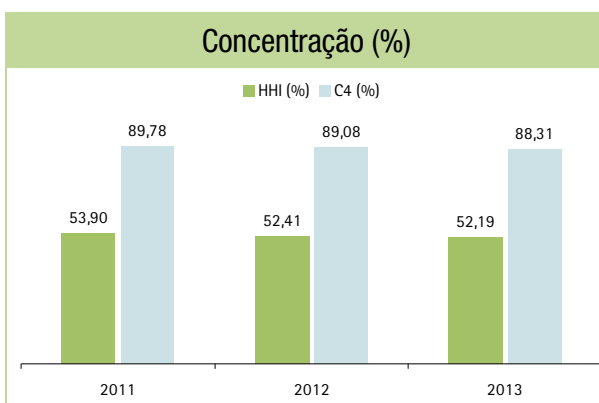
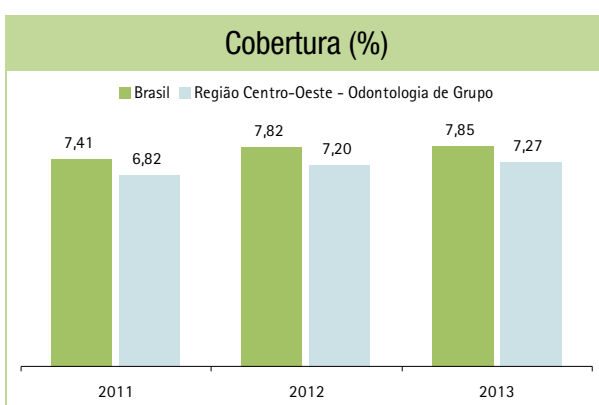
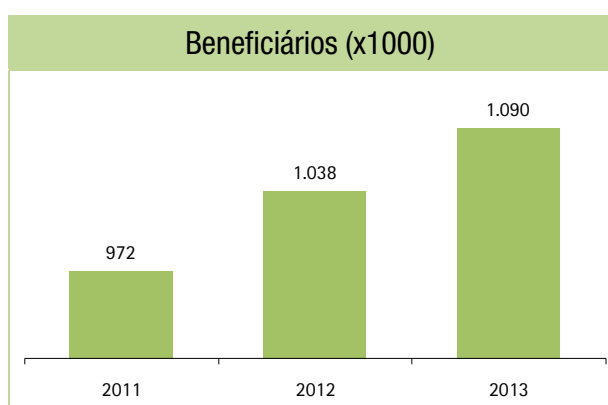


Mapa de Cobertura - 2013



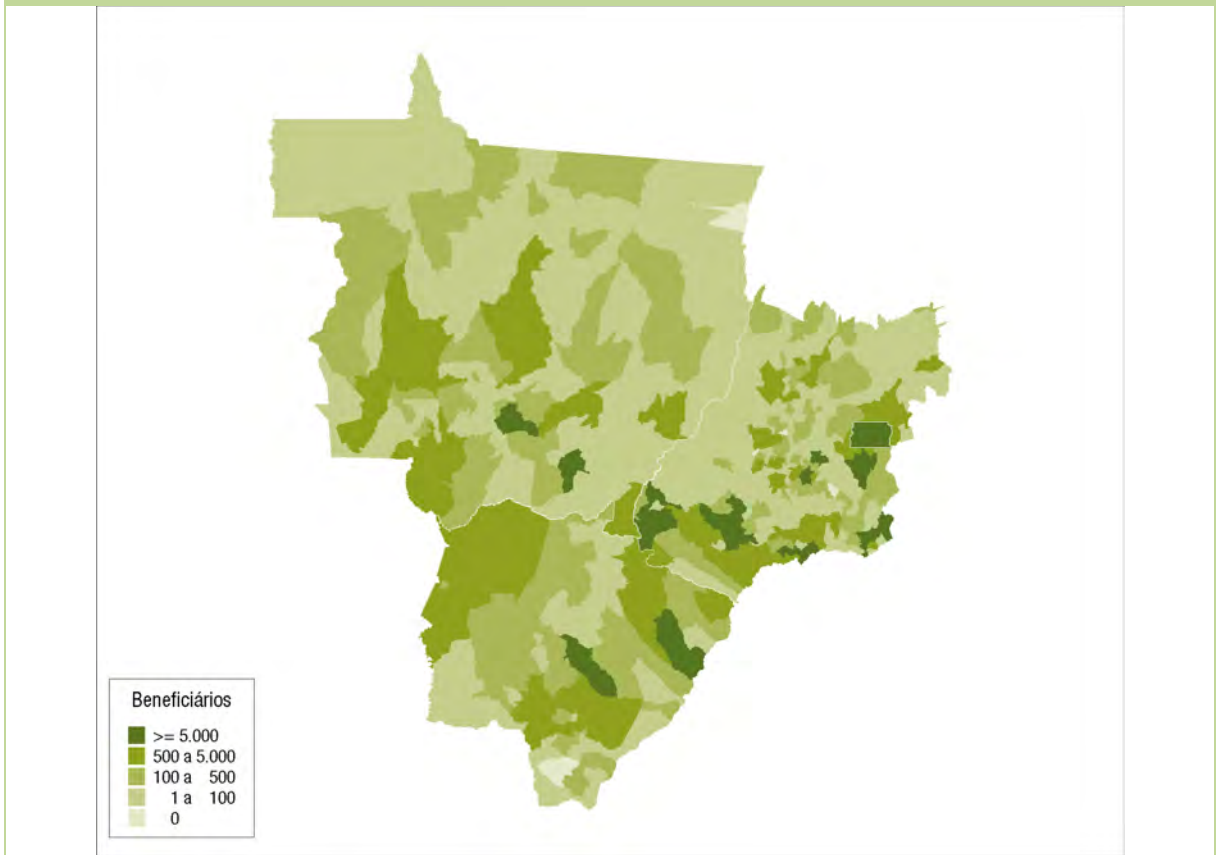
Região Centro-Oeste - Odontologia de Grupo

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	74	65	64	-13,51
Beneficiários (x1000)	972	1.038	1.090	12,15
População (x1000)	14.244	14.424	14.993	5,26
Cobertura (%)	6,82	7,20	7,27	6,55
Contraprestação Média (R\$)	12,26	13,21	13,39	9,26
DM (%)	43,78	44,81	41,68	-4,80
DC (%)	9,58	11,18	11,10	15,86
DA (%)	24,66	22,45	20,93	-15,13
Combinado (%)	78,01	78,44	73,70	-5,53
HHI (%)	53,90	52,41	52,19	-3,16
C4 (%)	89,78	89,08	88,31	-1,63

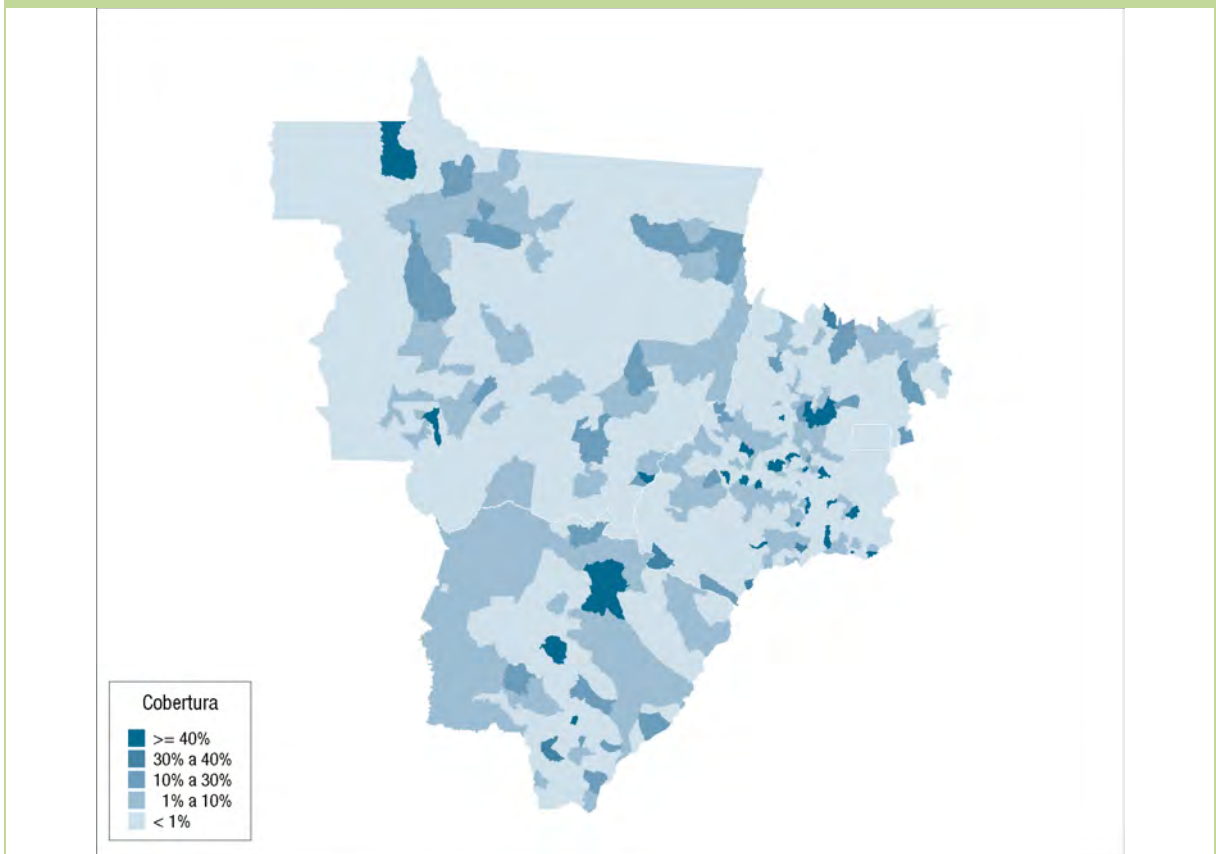


Fontes: ANS e IBGE (população)

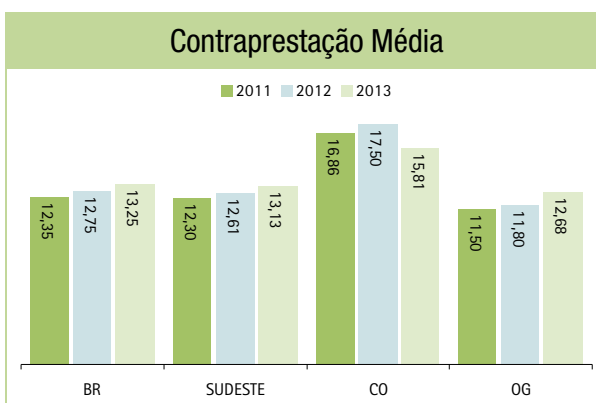
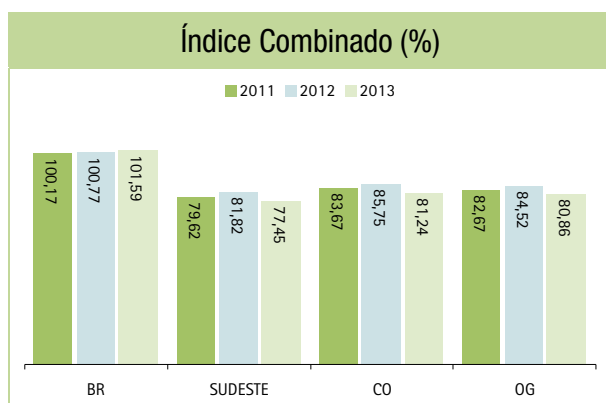
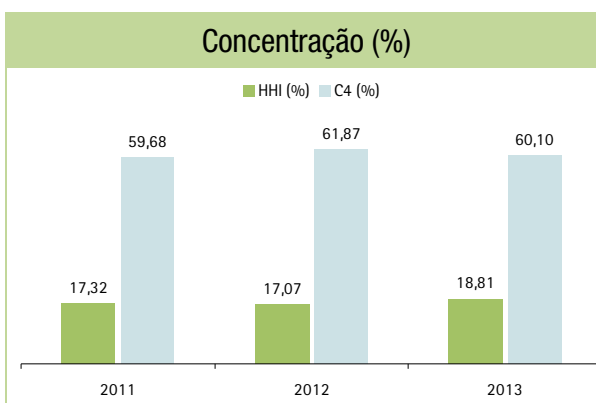
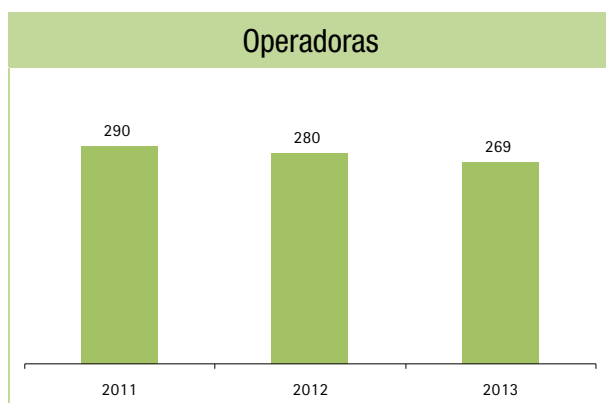
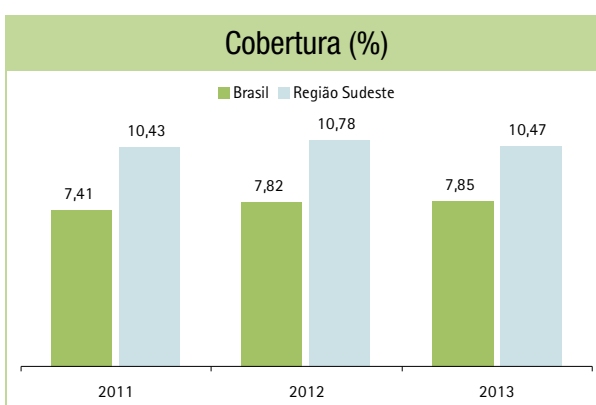
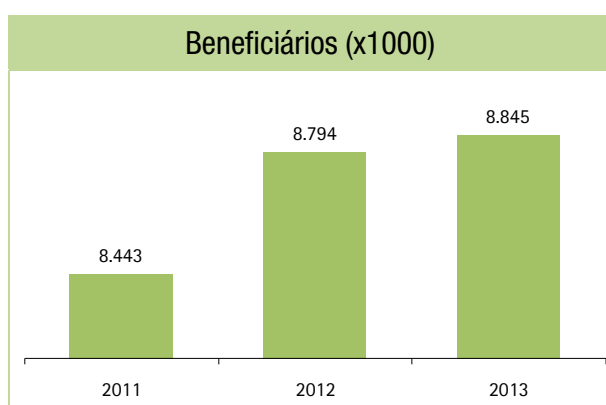
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013



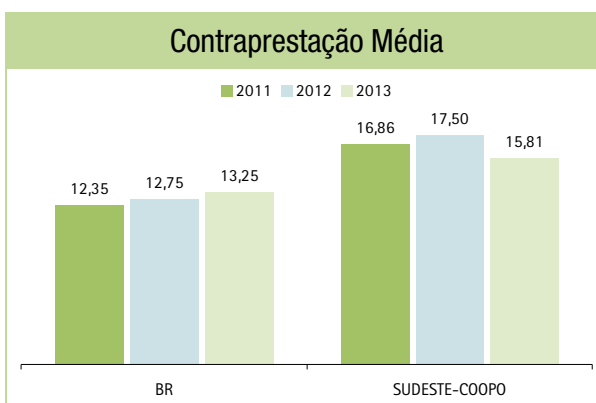
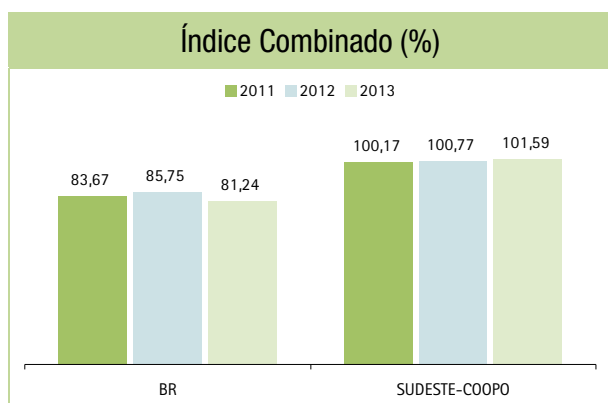
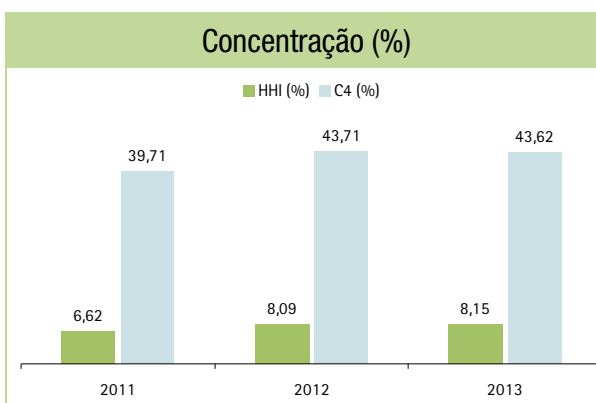
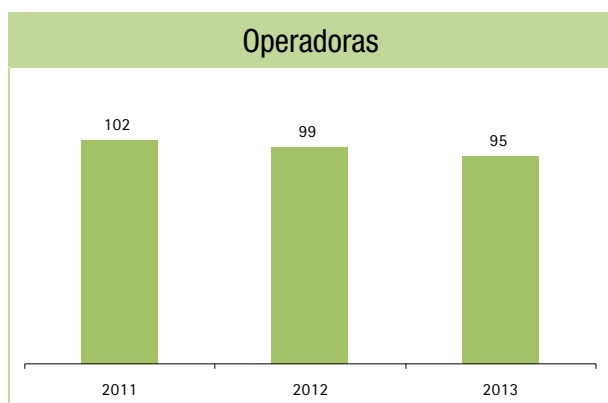
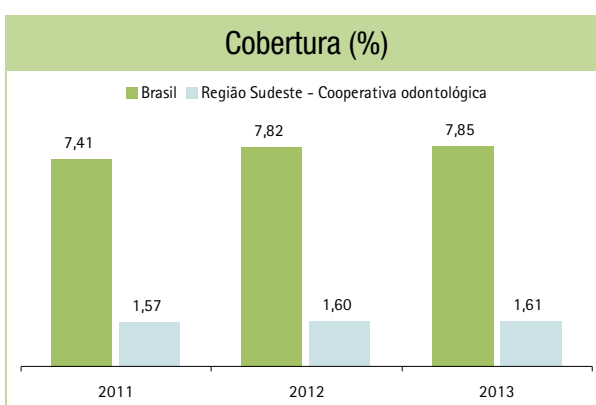
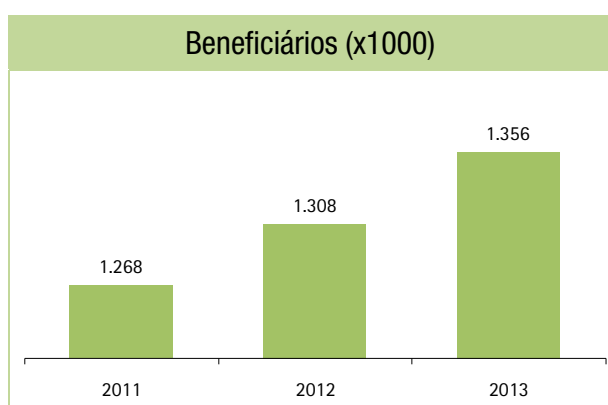
	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	290	280	269	-7,24
Beneficiários (x1000)	8.443	8.794	8.845	4,76
População (x1000)	80.976	81.566	84.466	4,31
Cobertura (%)	10,43	10,78	10,47	0,43
Contraprestação Média (R\$)	12,30	12,61	13,13	6,74
DM (%)	47,47	47,40	44,88	-5,44
DC (%)	7,92	10,57	10,44	31,91
DA (%)	27,29	26,56	25,53	-6,46
Combinado (%)	82,67	84,52	80,86	-2,20
HHI (%)	17,32	17,07	18,81	8,61
C4 (%)	59,68	61,87	60,10	0,70



Fontes: ANS e IBGE (população)

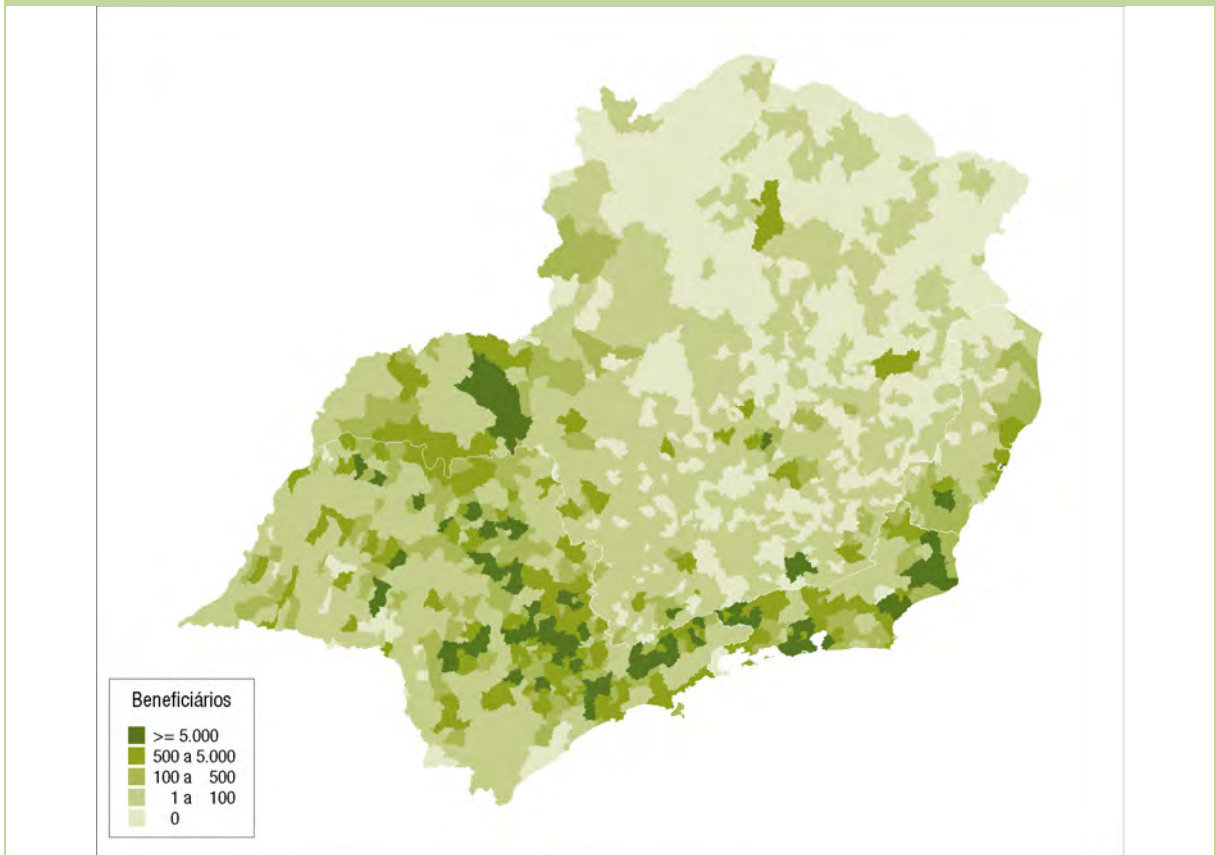
Região Sudeste - Cooperativa odontológica

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	102	99	95	-6,86
Beneficiários (x1000)	1.268	1.308	1.356	6,93
População (x1000)	80.976	81.566	84.466	4,31
Cobertura (%)	1,57	1,60	1,61	2,52
Contraprestação Média (R\$)	16,86	17,50	15,81	-6,23
DM (%)	68,05	68,83	65,70	-3,46
DC (%)	3,14	3,23	3,56	13,67
DA (%)	28,98	28,70	32,33	11,54
Combinado (%)	100,17	100,77	101,59	1,42
HHI (%)	6,62	8,09	8,15	23,17
C4 (%)	39,71	43,71	43,62	9,83

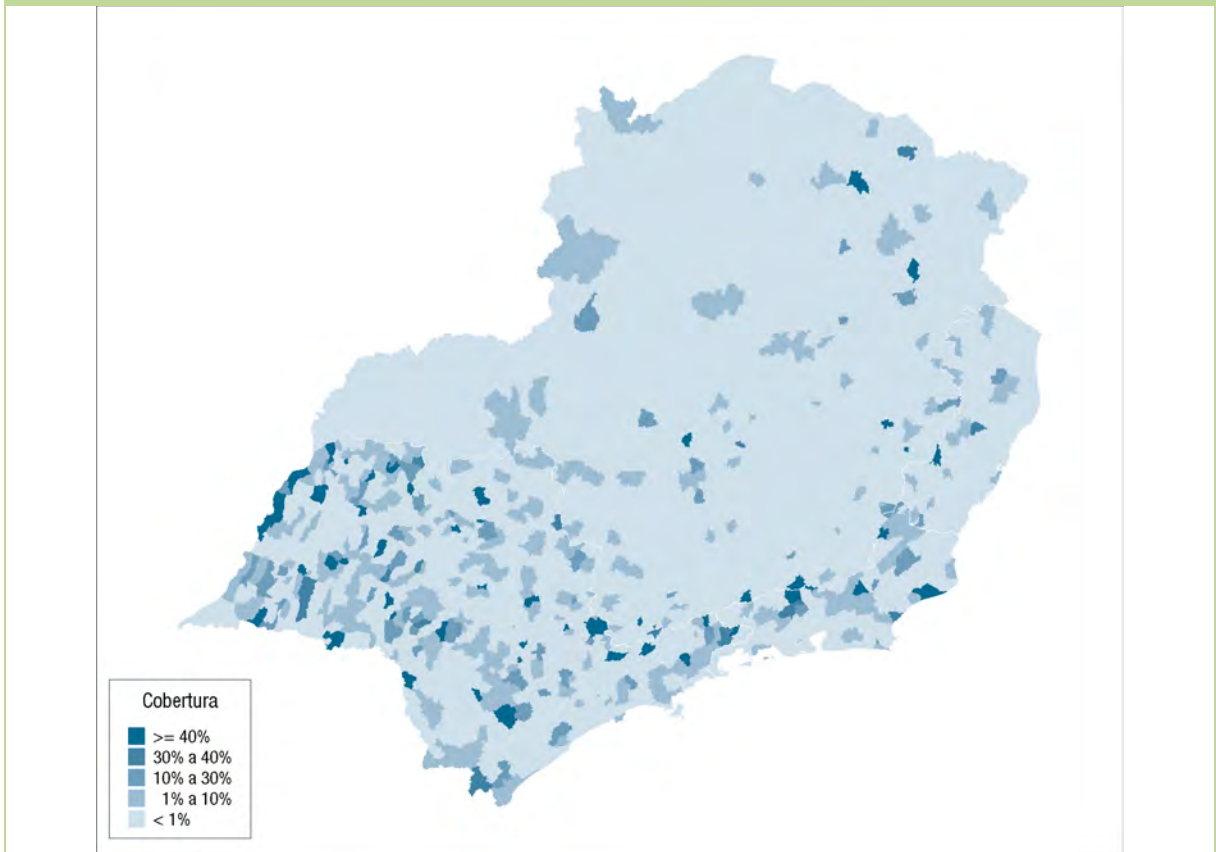


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

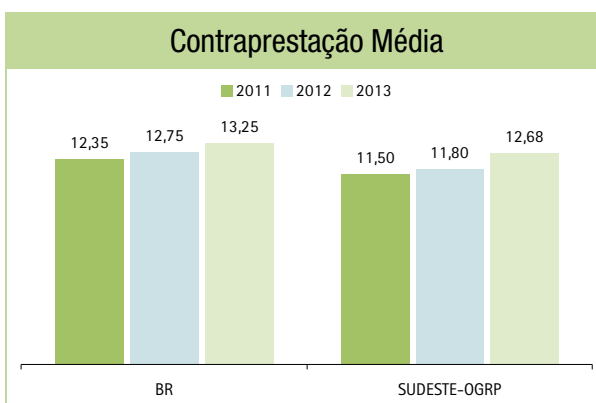
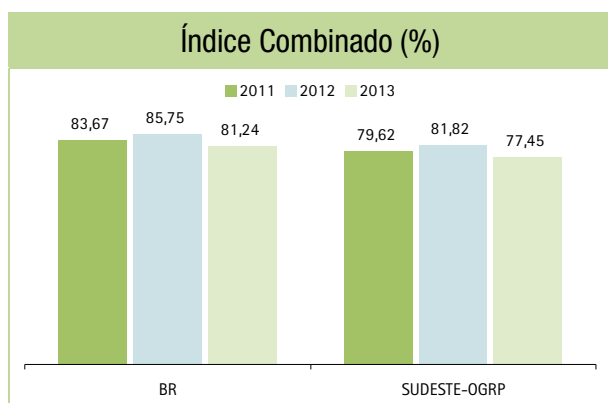
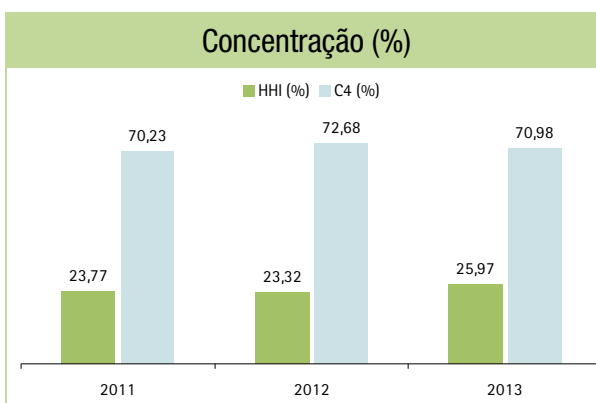
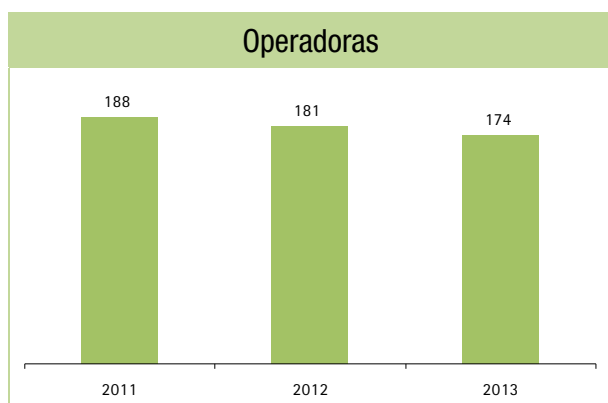
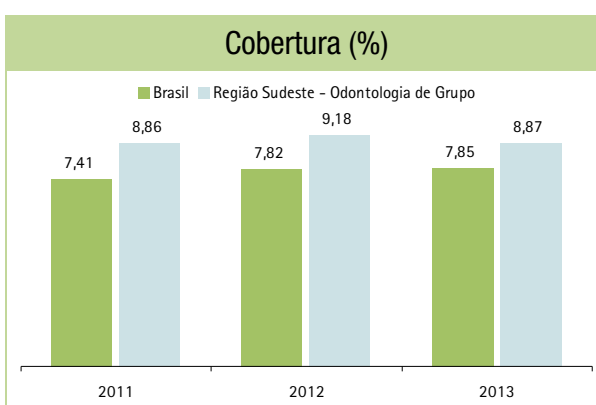
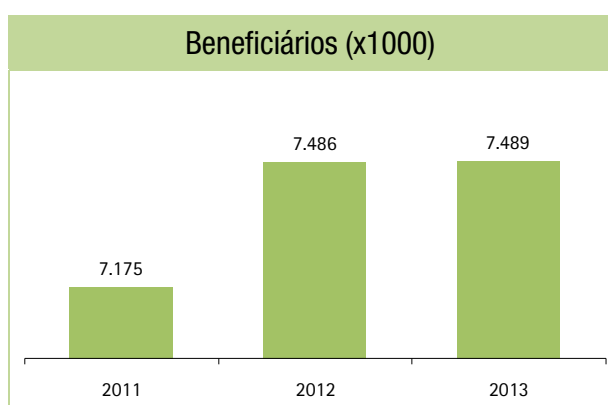


Mapa de Cobertura - 2013



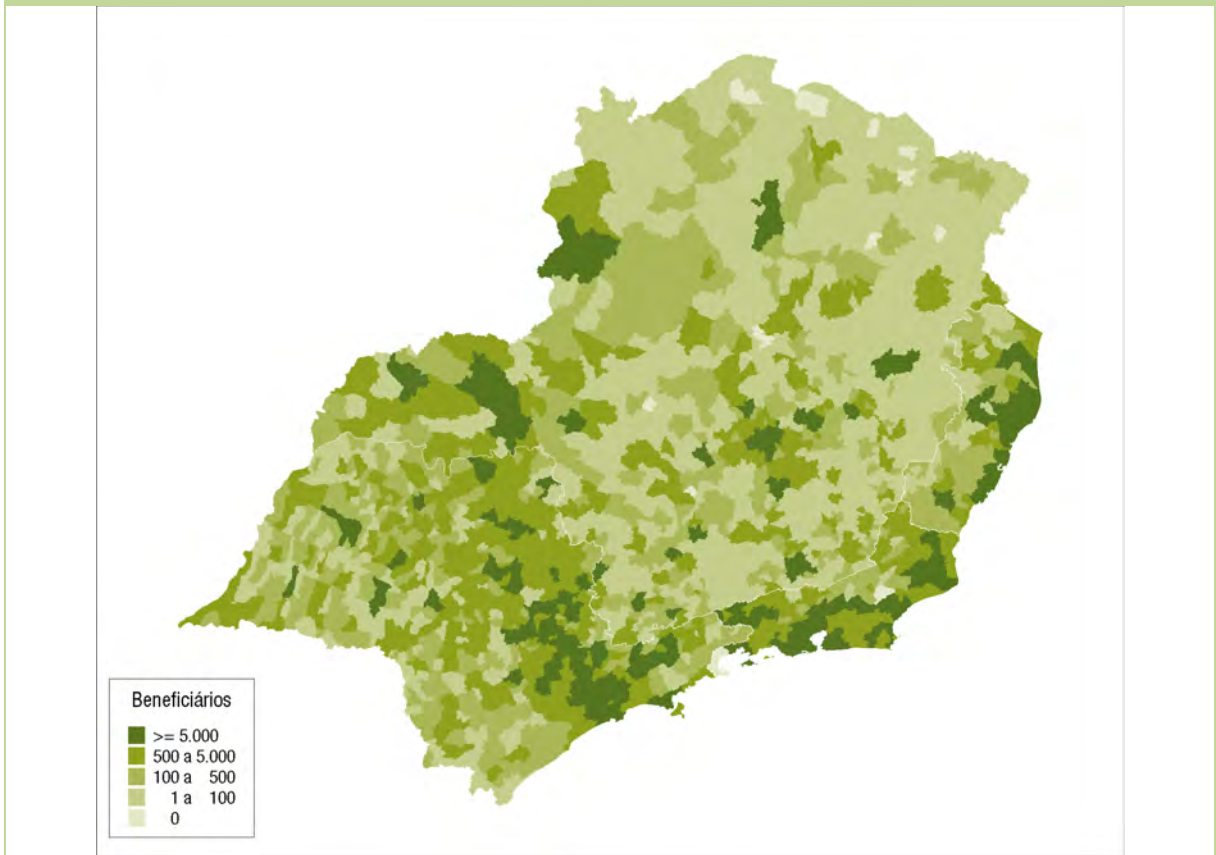
Região Sudeste - Odontologia de Grupo

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	188	181	174	-7,45
Beneficiários (x1000)	7.175	7.486	7.489	4,38
População (x1000)	80.976	81.566	84.466	4,31
Cobertura (%)	8,86	9,18	8,87	0,06
Contraprestação Média (R\$)	11,50	11,80	12,68	10,31
DM (%)	43,87	43,83	41,47	-5,47
DC (%)	8,75	11,79	11,57	32,22
DA (%)	27,00	26,20	24,41	-9,58
Combinado (%)	79,62	81,82	77,45	-2,72
HHI (%)	23,77	23,32	25,97	9,24
C4 (%)	70,23	72,68	70,98	1,07

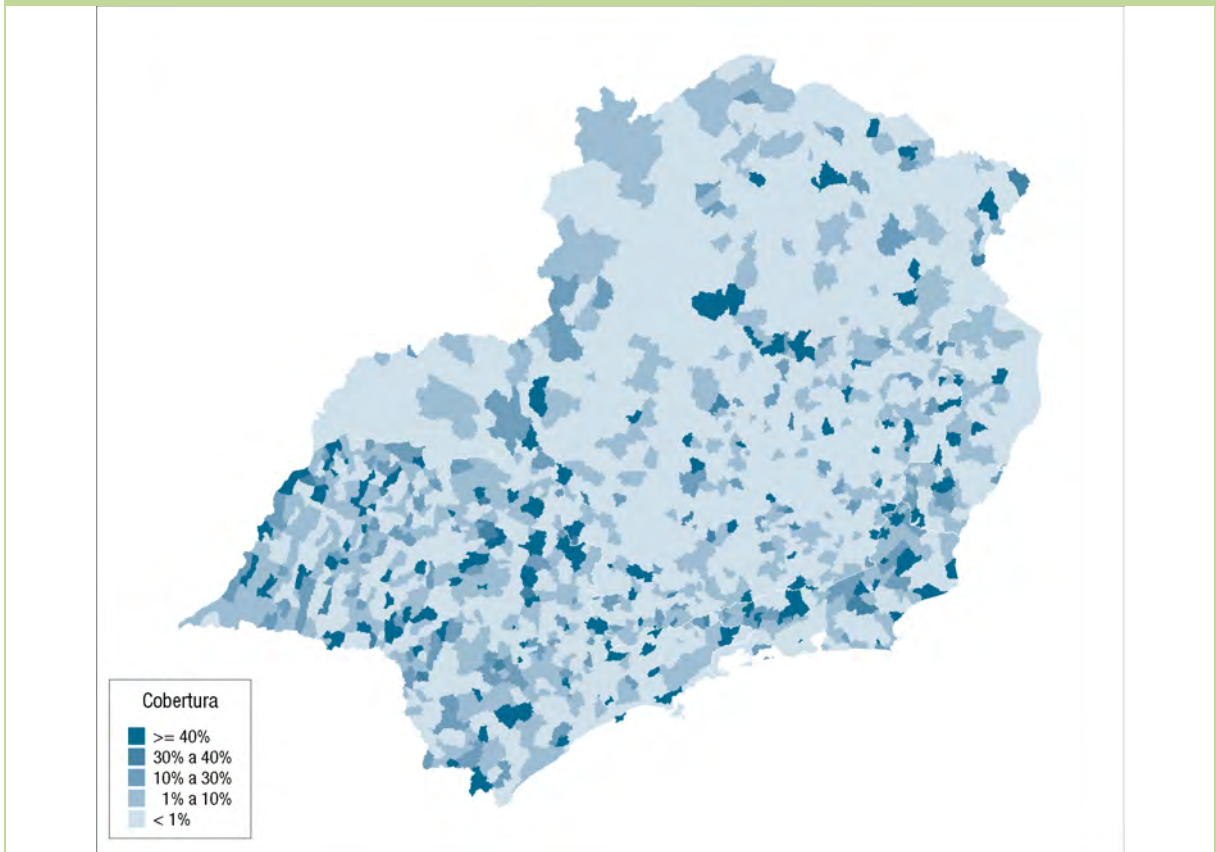


Fontes: ANS e IBGE (população)

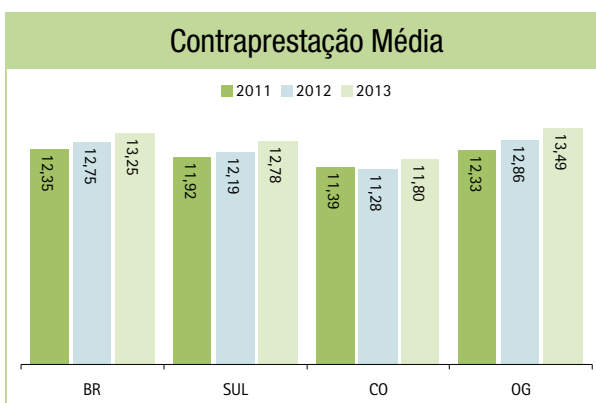
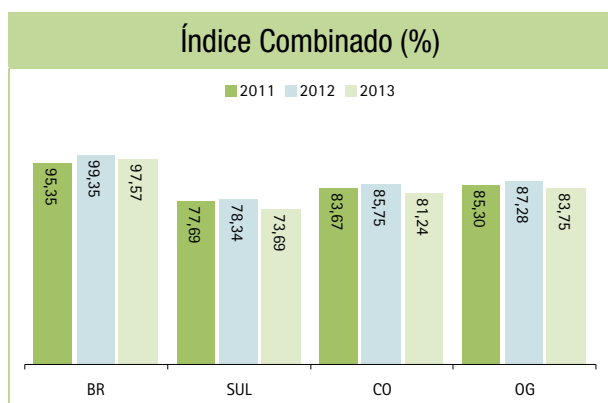
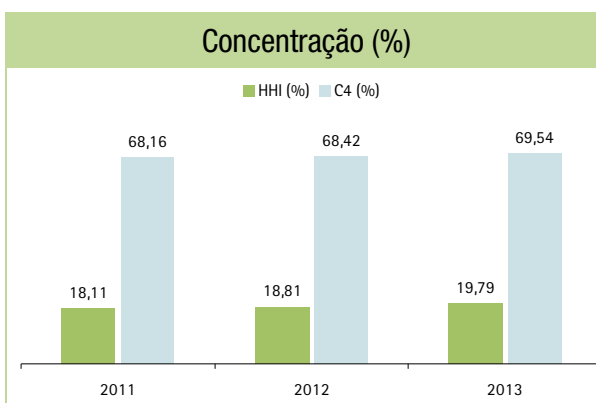
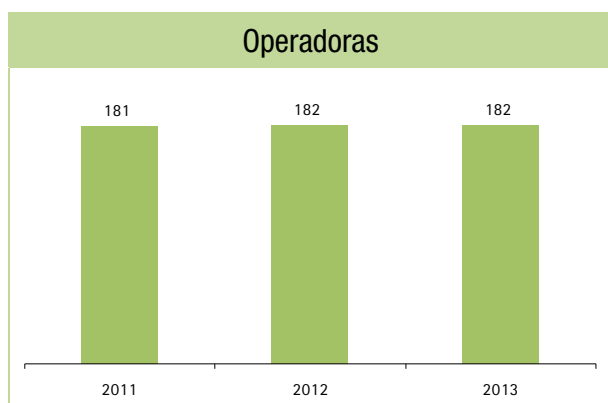
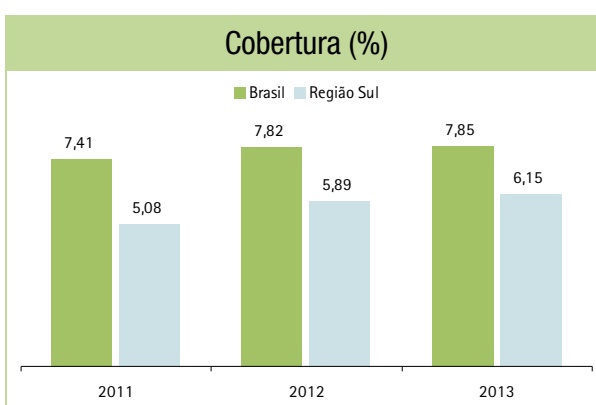
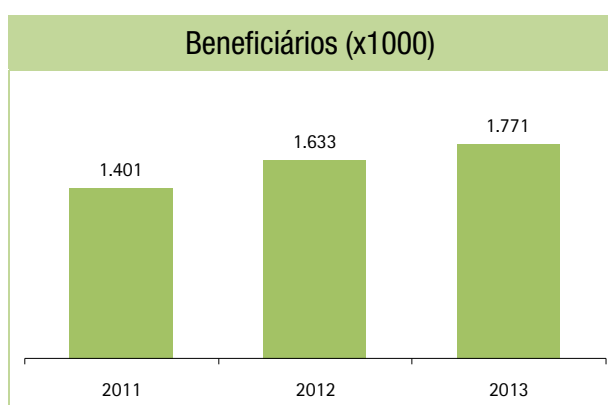
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

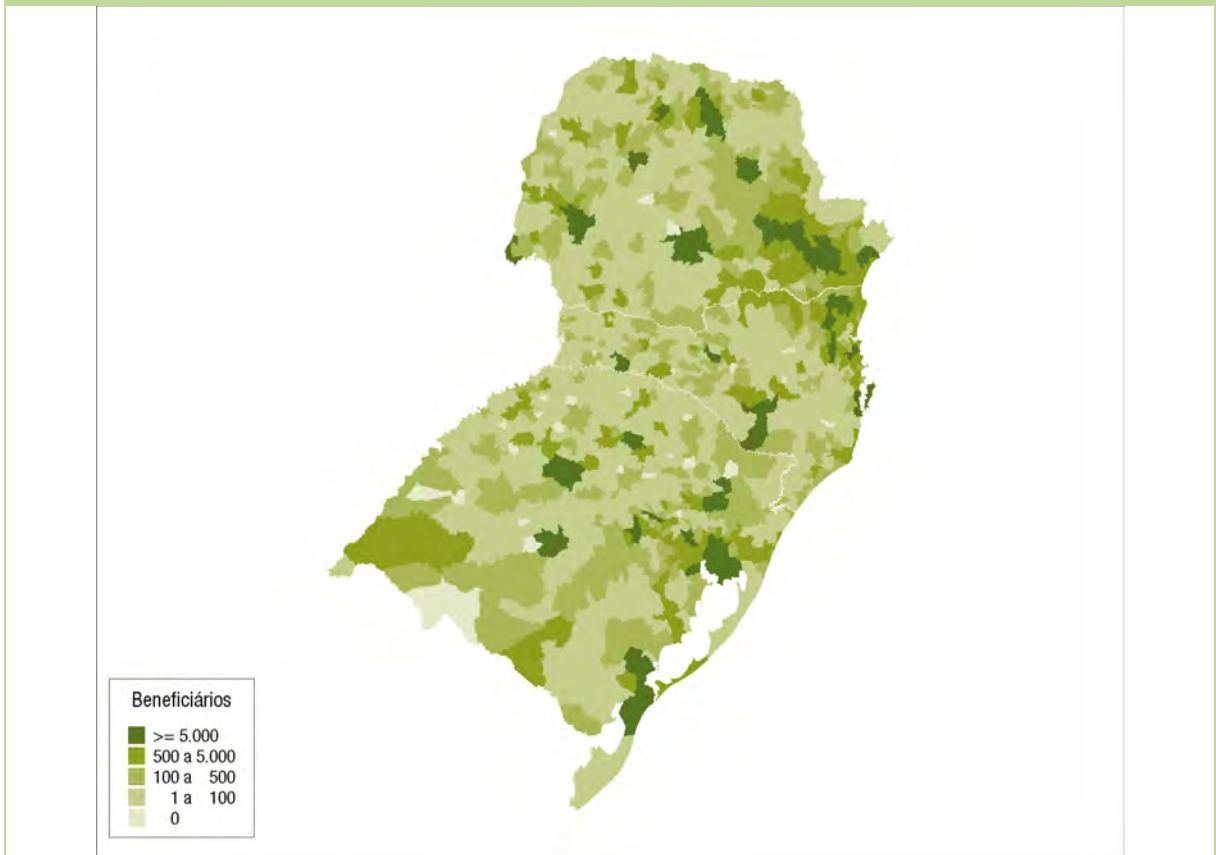


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	181	182	182	0,55
Beneficiários (x1000)	1.401	1.633	1.771	26,41
População (x1000)	27.562	27.732	28.796	4,47
Cobertura (%)	5,08	5,89	6,15	20,99
Contraprestação Média (R\$)	11,92	12,19	12,78	7,17
DM (%)	49,68	47,88	44,49	-10,45
DC (%)	7,60	10,48	9,59	26,21
DA (%)	28,01	28,91	29,67	5,90
Combinado (%)	85,30	87,28	83,75	-1,81
HHI (%)	18,11	18,81	19,79	9,28
C4 (%)	68,16	68,42	69,54	2,02

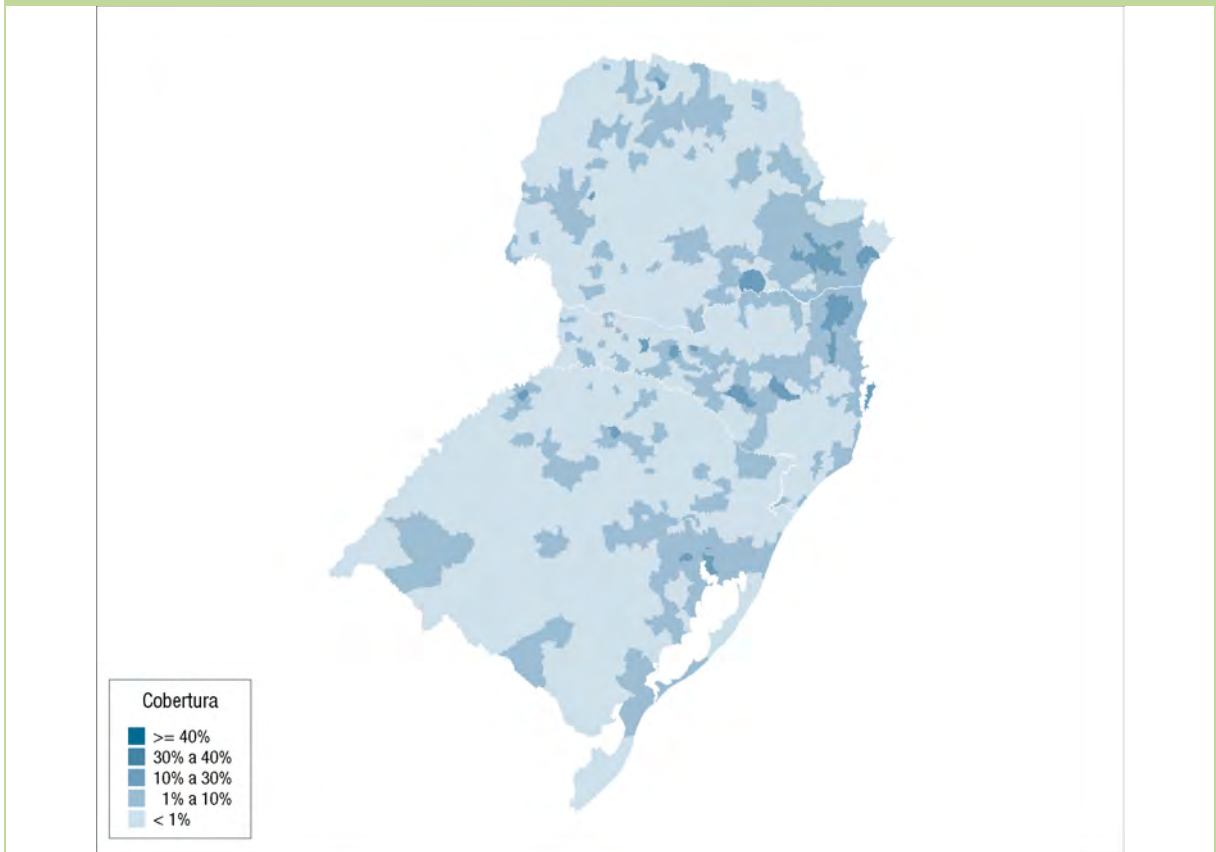


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

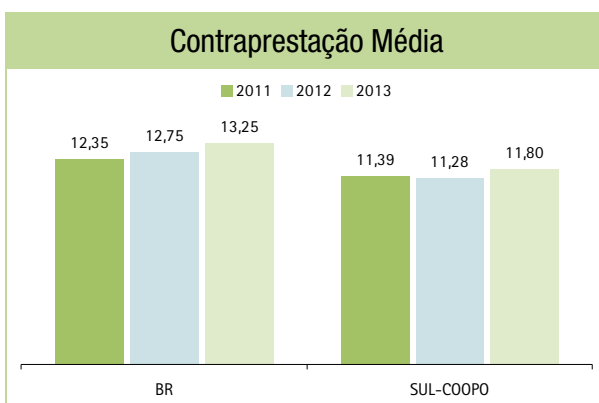
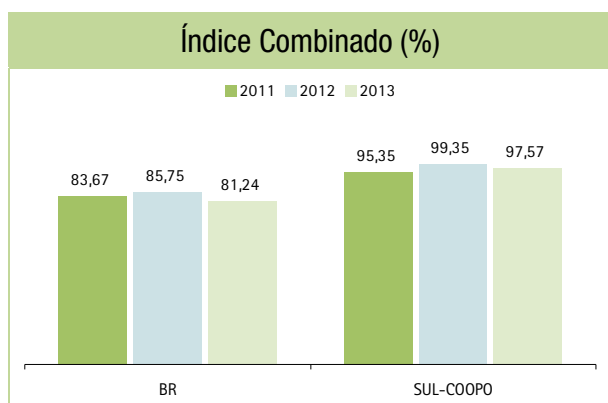
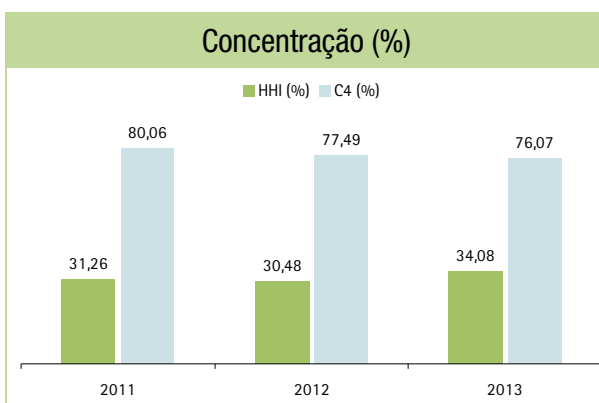
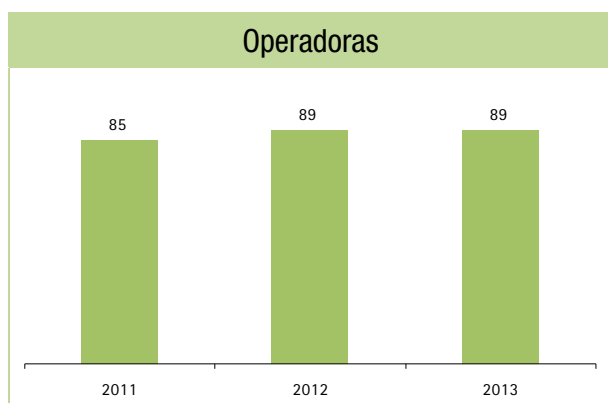
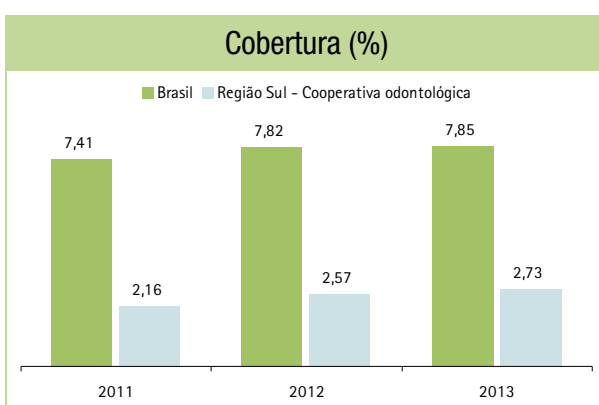
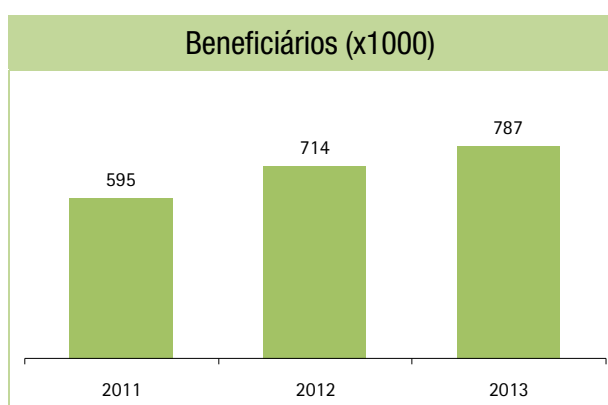


Mapa de Cobertura - 2013



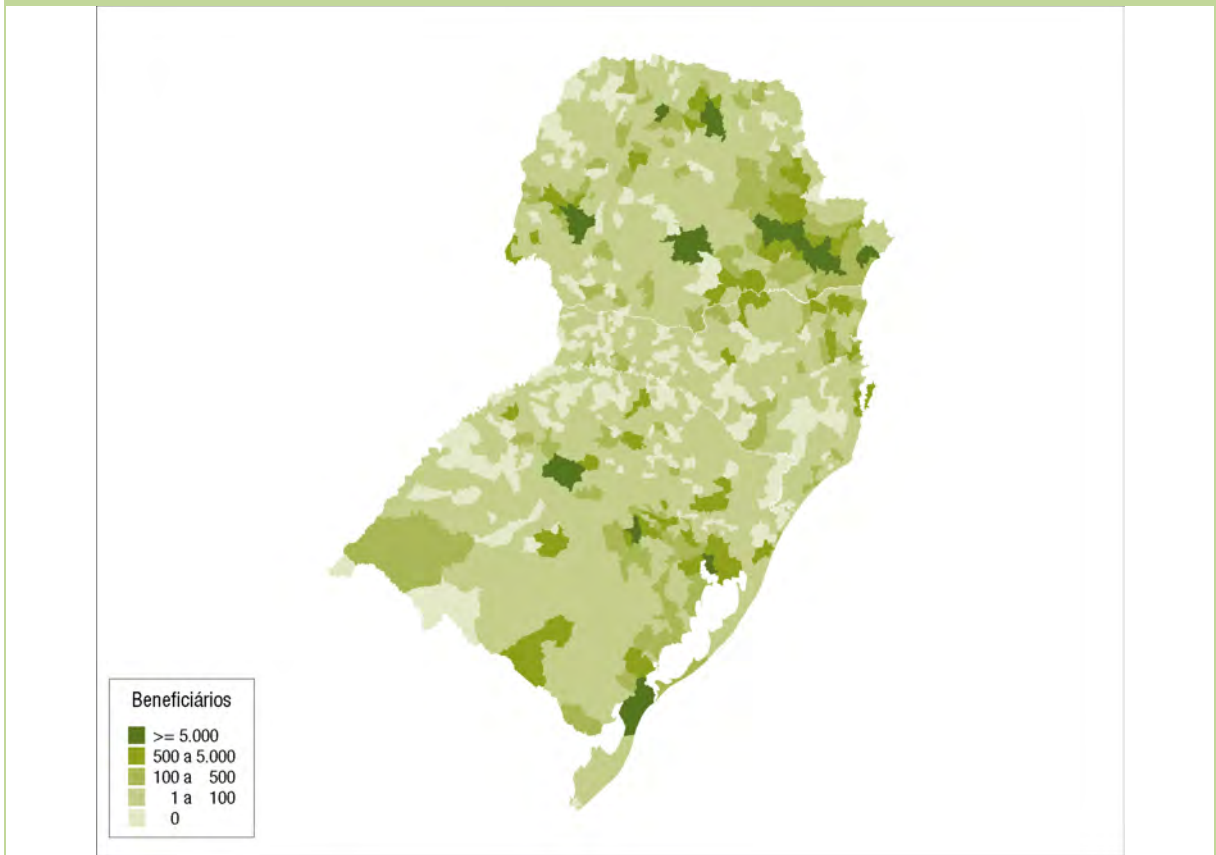
Região Sul - Cooperativa odontológica

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	85	89	89	4,71
Beneficiários (x1000)	595	714	787	32,18
População (x1000)	27.562	27.732	28.796	4,47
Cobertura (%)	2,16	2,57	2,73	26,52
Contraprestação Média (R\$)	11,39	11,28	11,80	3,62
DM (%)	54,94	51,56	47,62	-13,32
DC (%)	6,30	10,04	8,32	32,15
DA (%)	34,11	37,75	41,62	22,02
Combinado (%)	95,35	99,35	97,57	2,33
HHI (%)	31,26	30,48	34,08	9,02
C4 (%)	80,06	77,49	76,07	-4,99

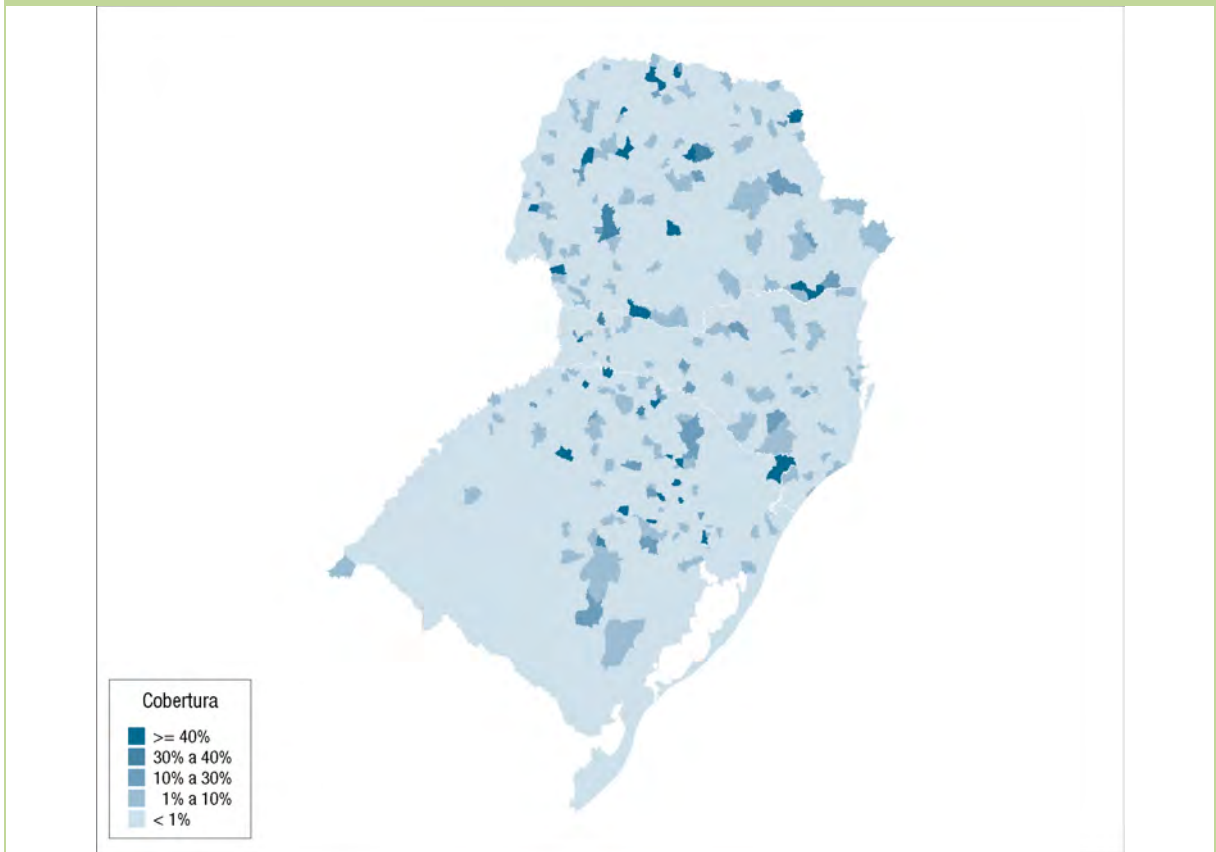


Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013

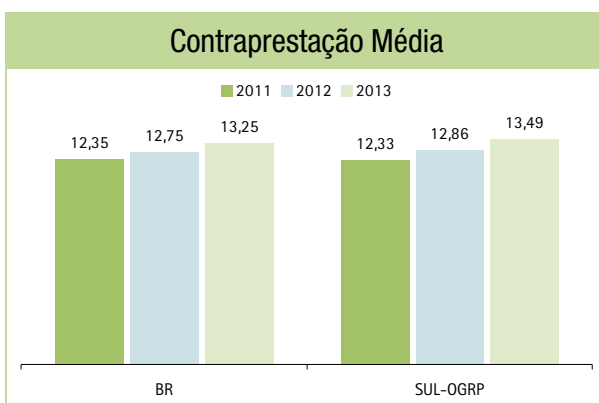
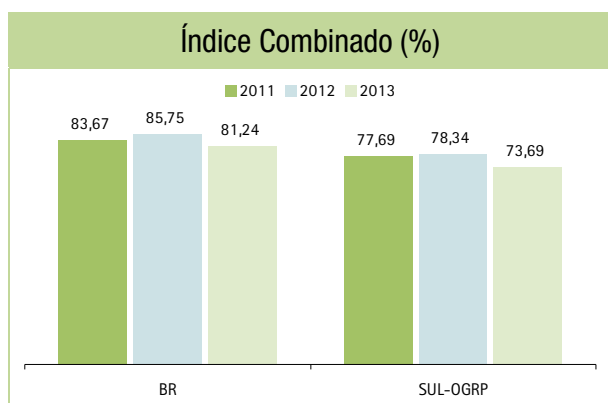
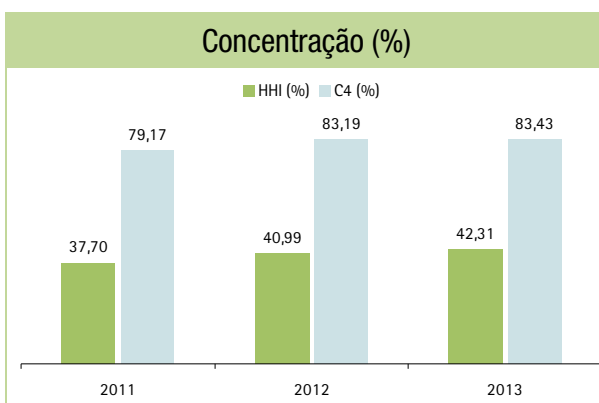
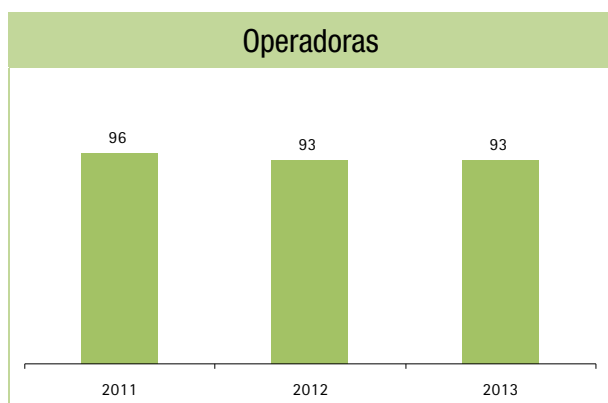
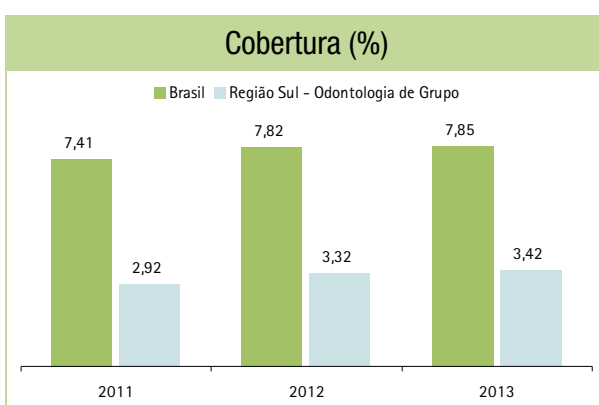
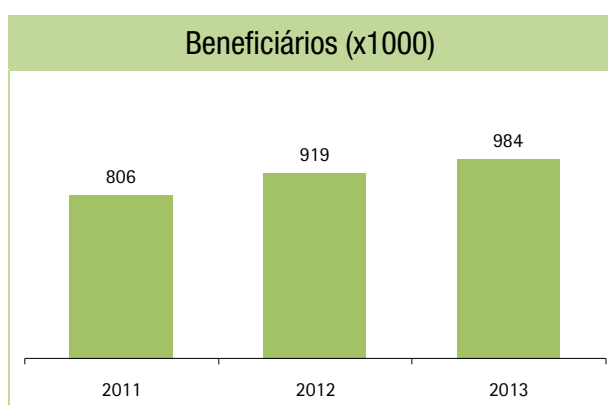


Mapa de Cobertura - 2013



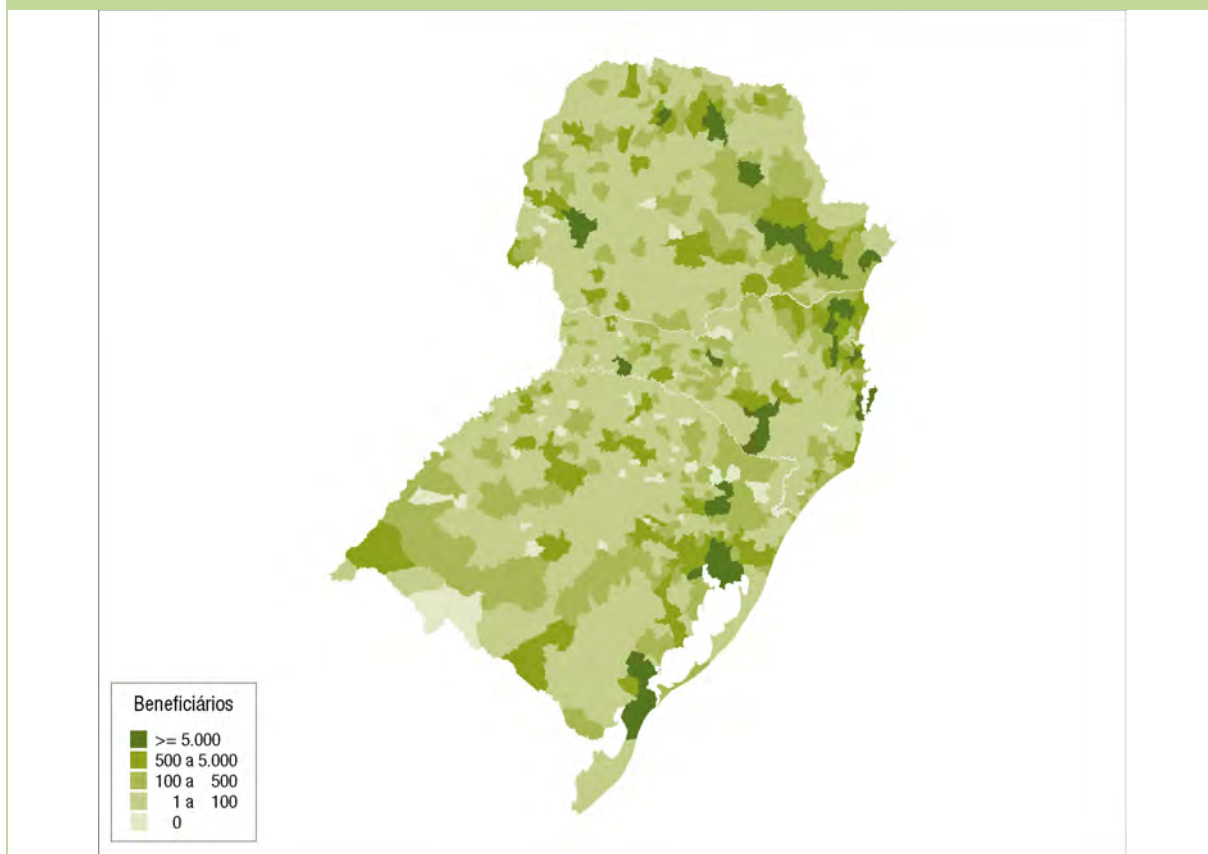
Região Sul - Odontologia de Grupo

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	96	93	93	-3,13
Beneficiários (x1000)	806	919	984	22,15
População (x1000)	27.562	27.732	28.796	4,47
Cobertura (%)	2,92	3,32	3,42	16,91
Contraprestação Média (R\$)	12,33	12,86	13,49	9,42
DM (%)	45,70	45,17	42,21	-7,64
DC (%)	8,59	10,81	10,52	22,48
DA (%)	23,40	22,37	20,95	-10,44
Combinado (%)	77,69	78,34	73,69	-5,15
HHI (%)	37,70	40,99	42,31	12,23
C4 (%)	79,17	83,19	83,43	5,38

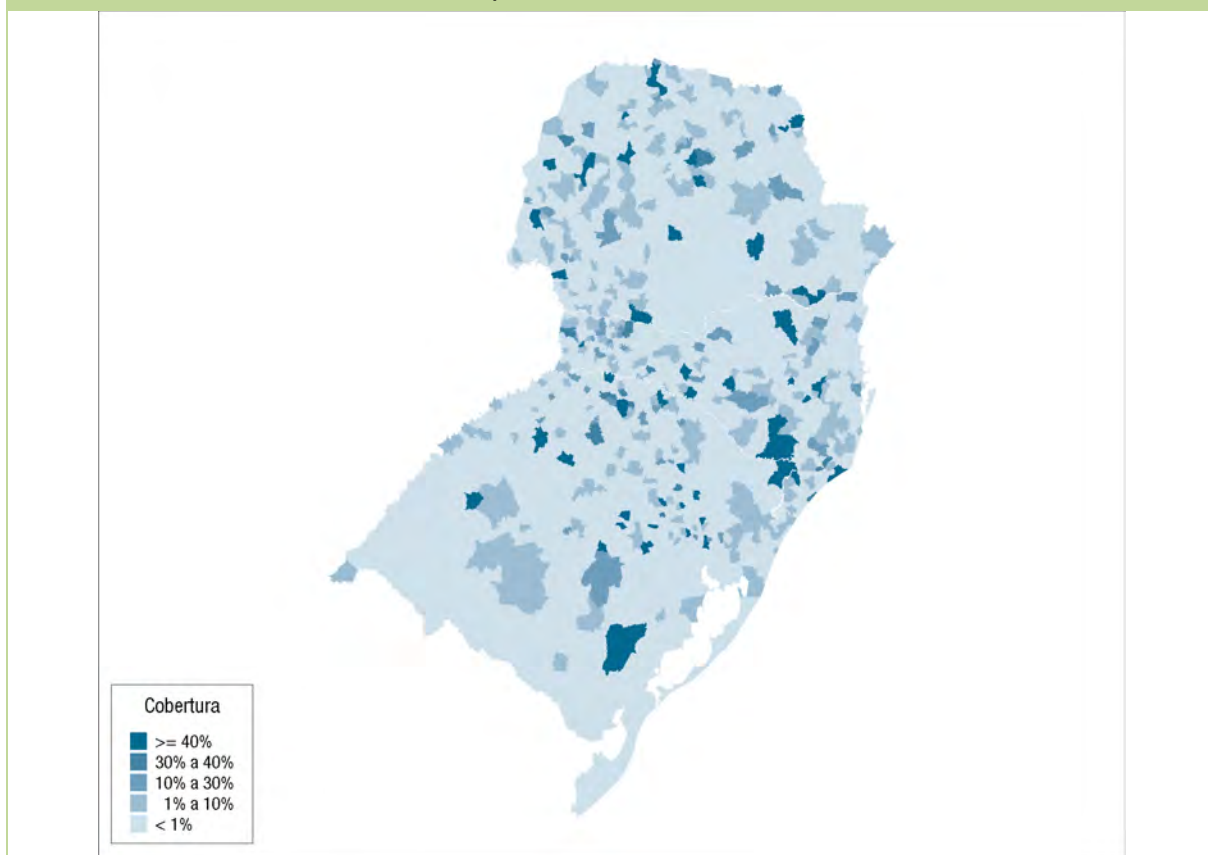


Fontes: ANS e IBGE (população)

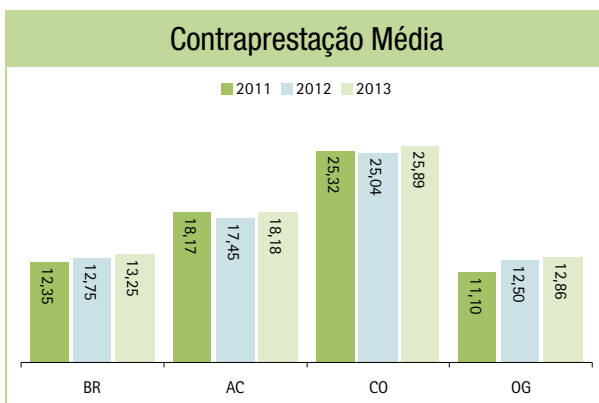
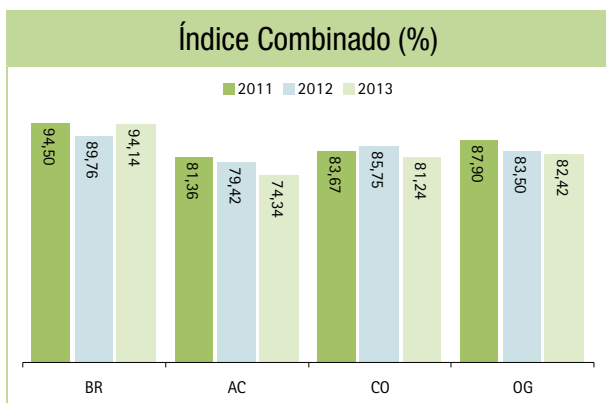
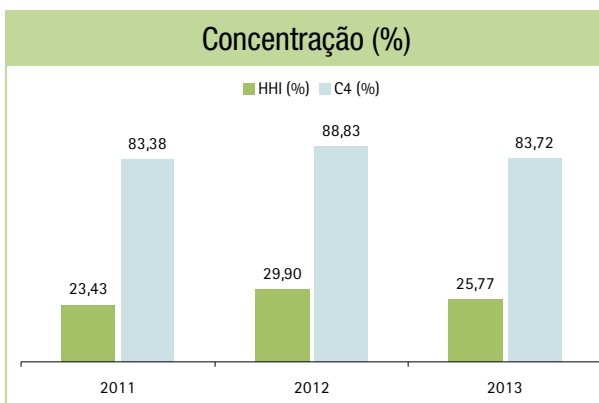
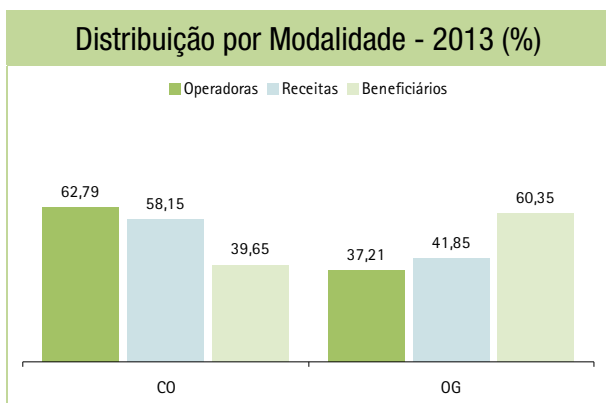
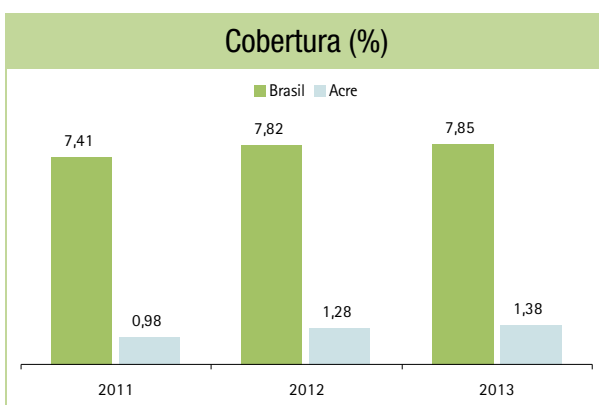
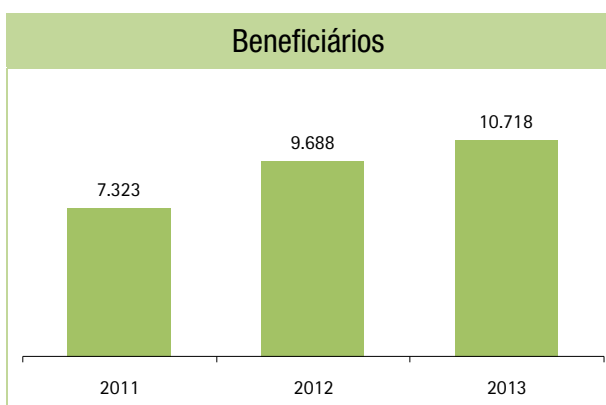
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

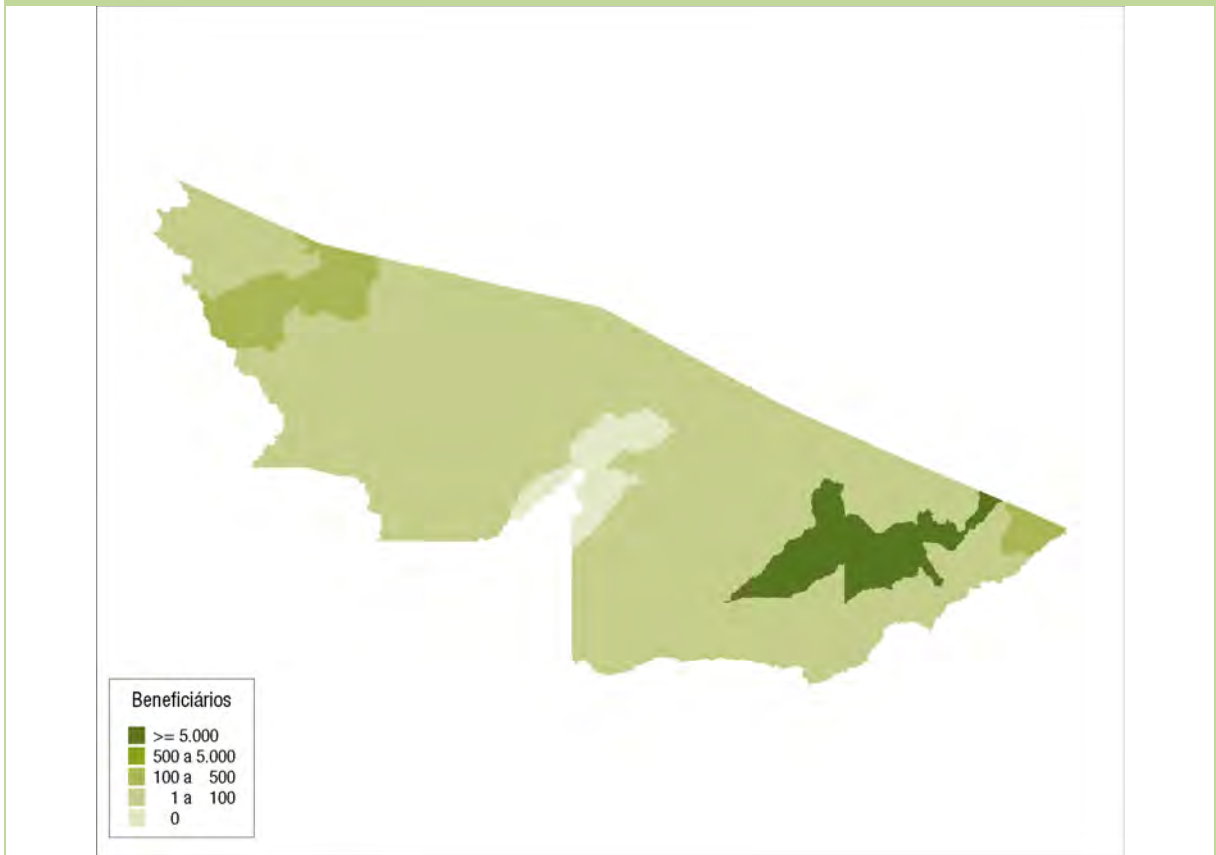


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	43	42	43	0,00
Beneficiários	7.323	9.688	10.718	46,36
População (x1000)	746	759	776	4,03
Cobertura (%)	0,98	1,28	1,38	40,69
Contraprestação Média (R\$)	18,17	17,45	18,18	0,06
DM (%)	45,11	46,32	44,97	-0,32
DC (%)	6,09	8,52	8,94	46,67
DA (%)	36,70	28,66	28,52	-22,28
Combinado (%)	87,90	83,50	82,42	-6,23
HHI (%)	23,43	29,90	25,77	9,97
C4 (%)	83,38	88,83	83,72	0,41

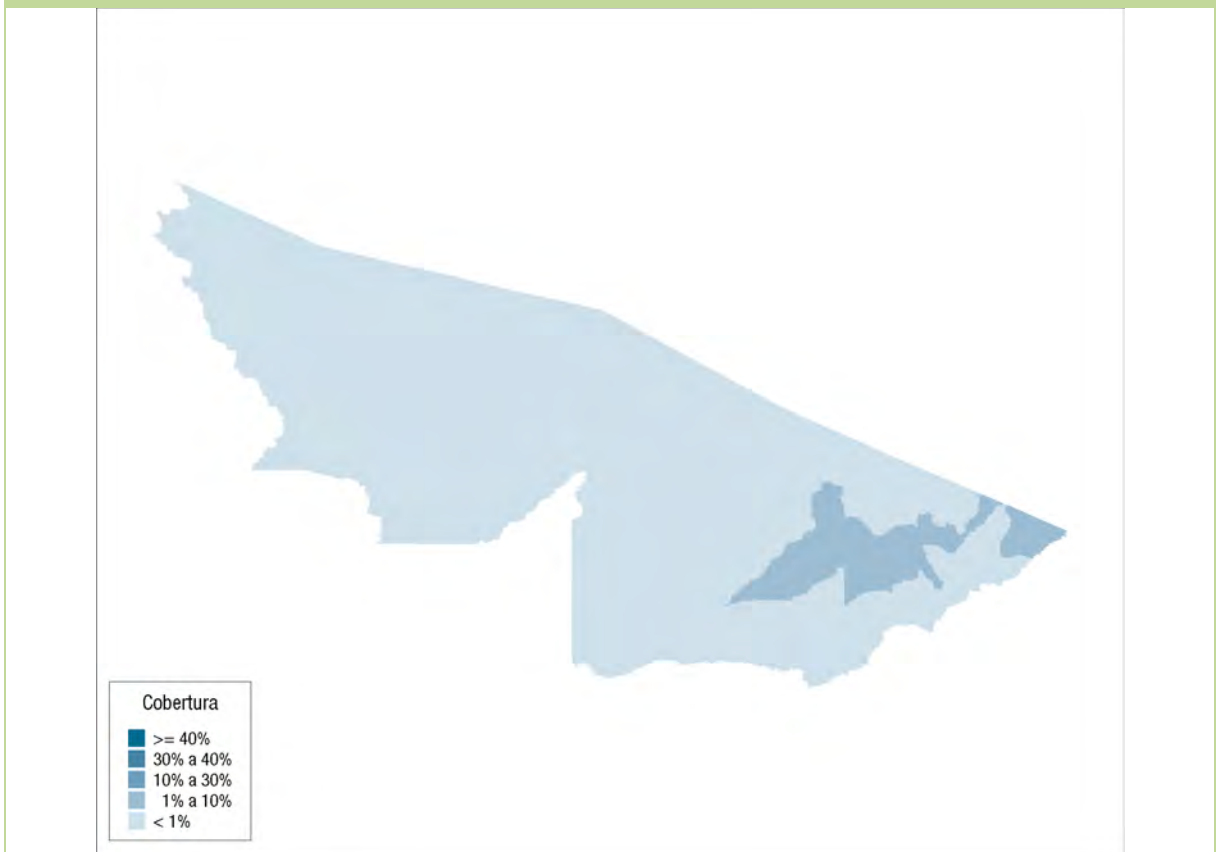


Fontes: ANS e IBGE (população)

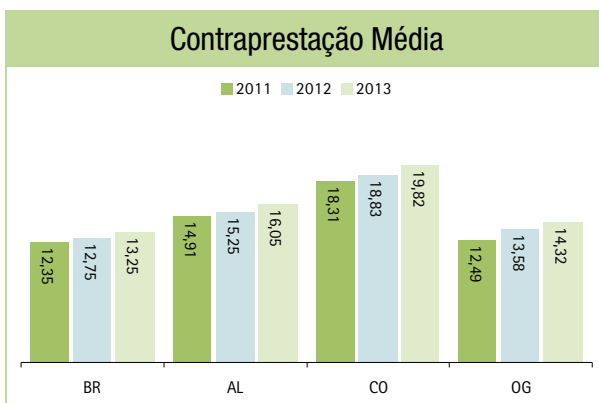
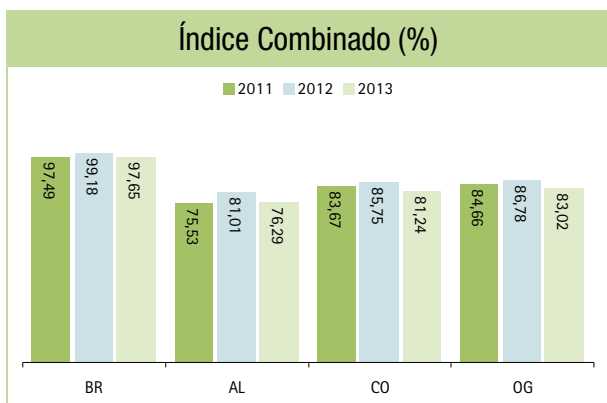
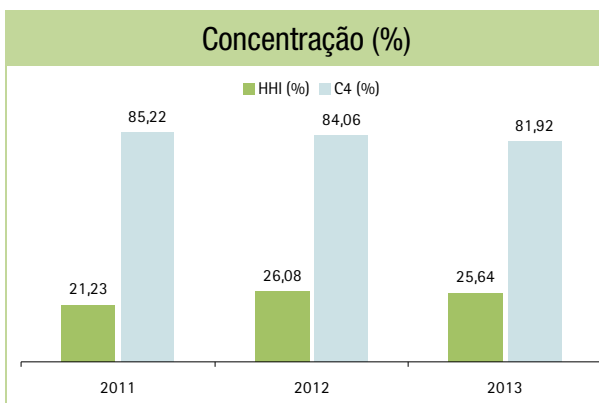
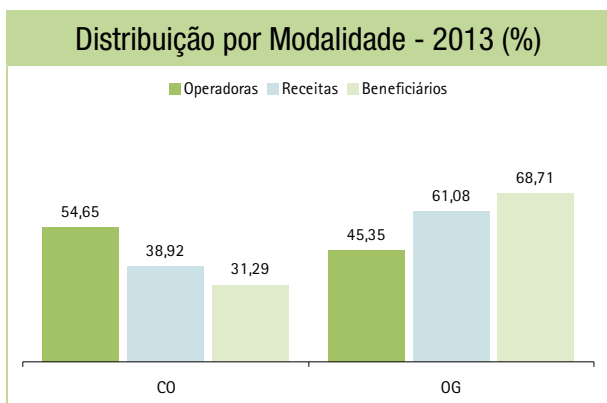
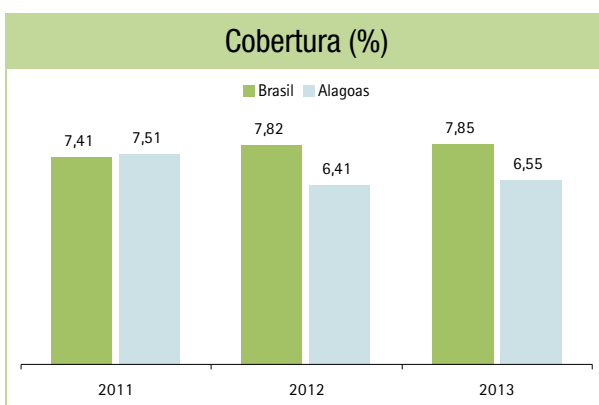
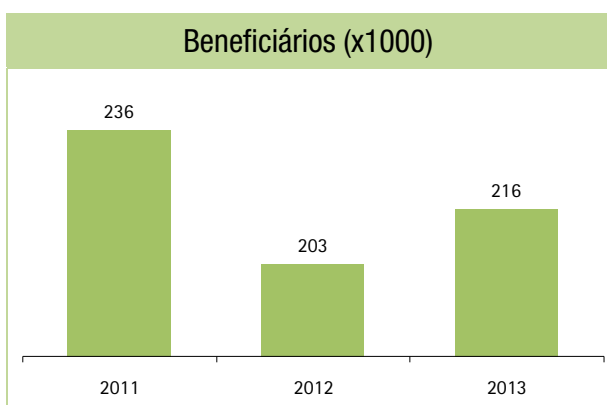
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

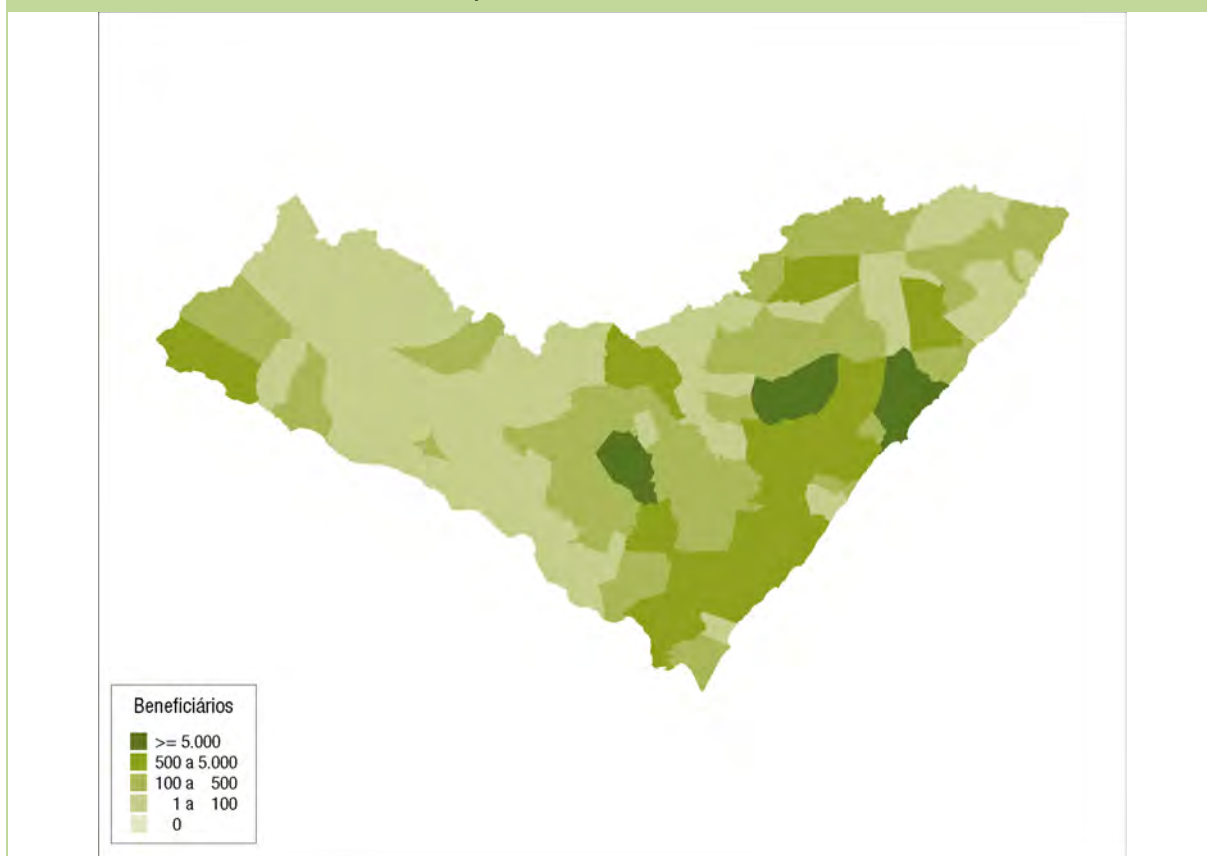


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	85	85	86	1,18
Beneficiários (x1000)	236	203	216	-8,32
População (x1000)	3.143	3.165	3.301	5,01
Cobertura (%)	7,51	6,41	6,55	-12,70
Contraprestação Média (R\$)	14,91	15,25	16,05	7,67
DM (%)	52,46	48,53	46,50	-11,36
DC (%)	5,79	7,92	7,23	24,83
DA (%)	26,41	30,34	29,30	10,93
Combinado (%)	84,66	86,78	83,02	-1,93
HHI (%)	21,23	26,08	25,64	20,77
C4 (%)	85,22	84,06	81,92	-3,88

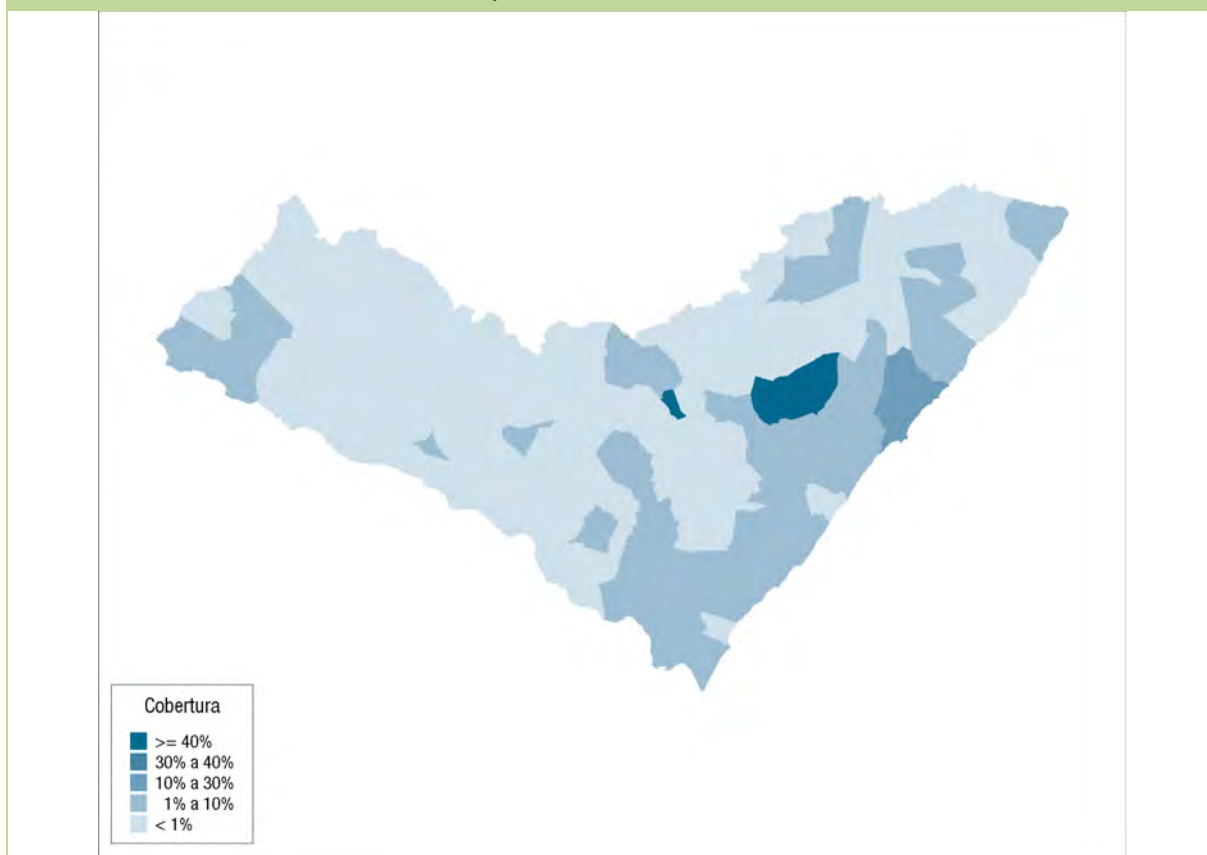


Fontes: ANS e IBGE (população)

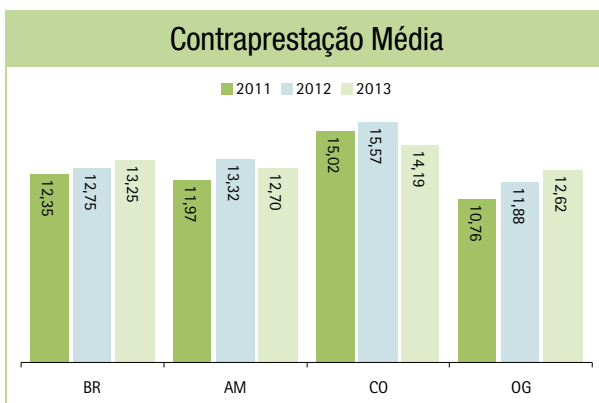
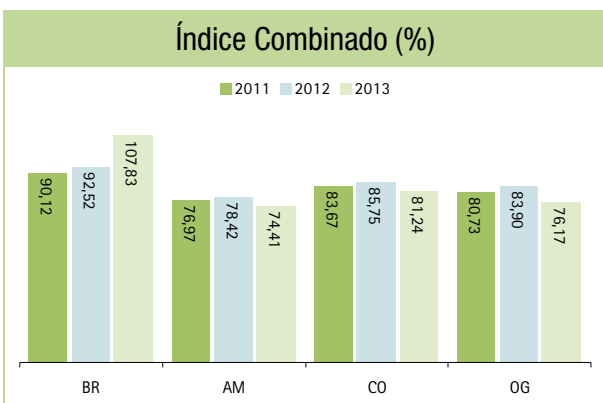
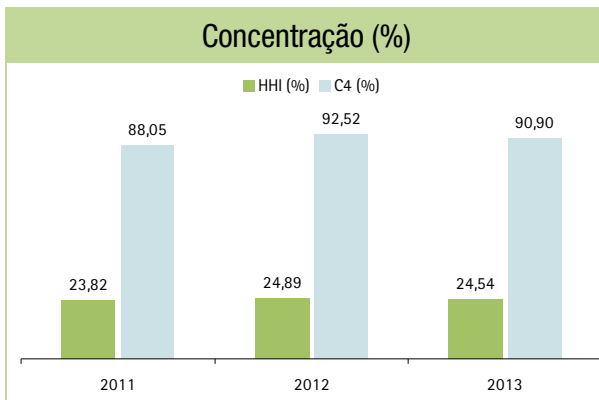
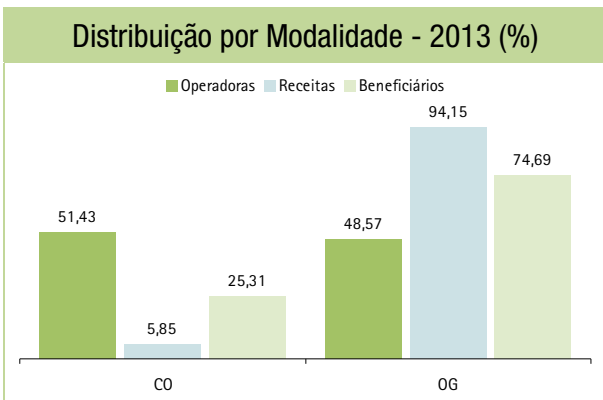
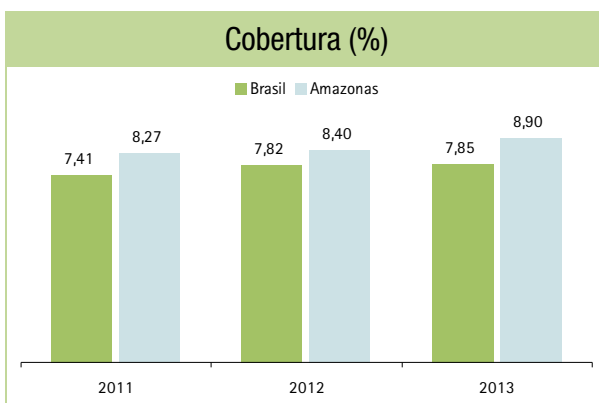
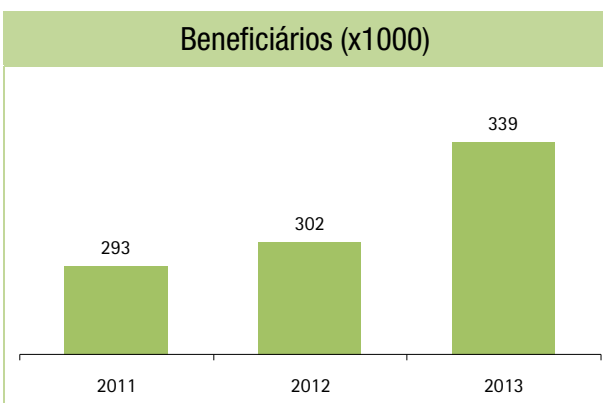
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

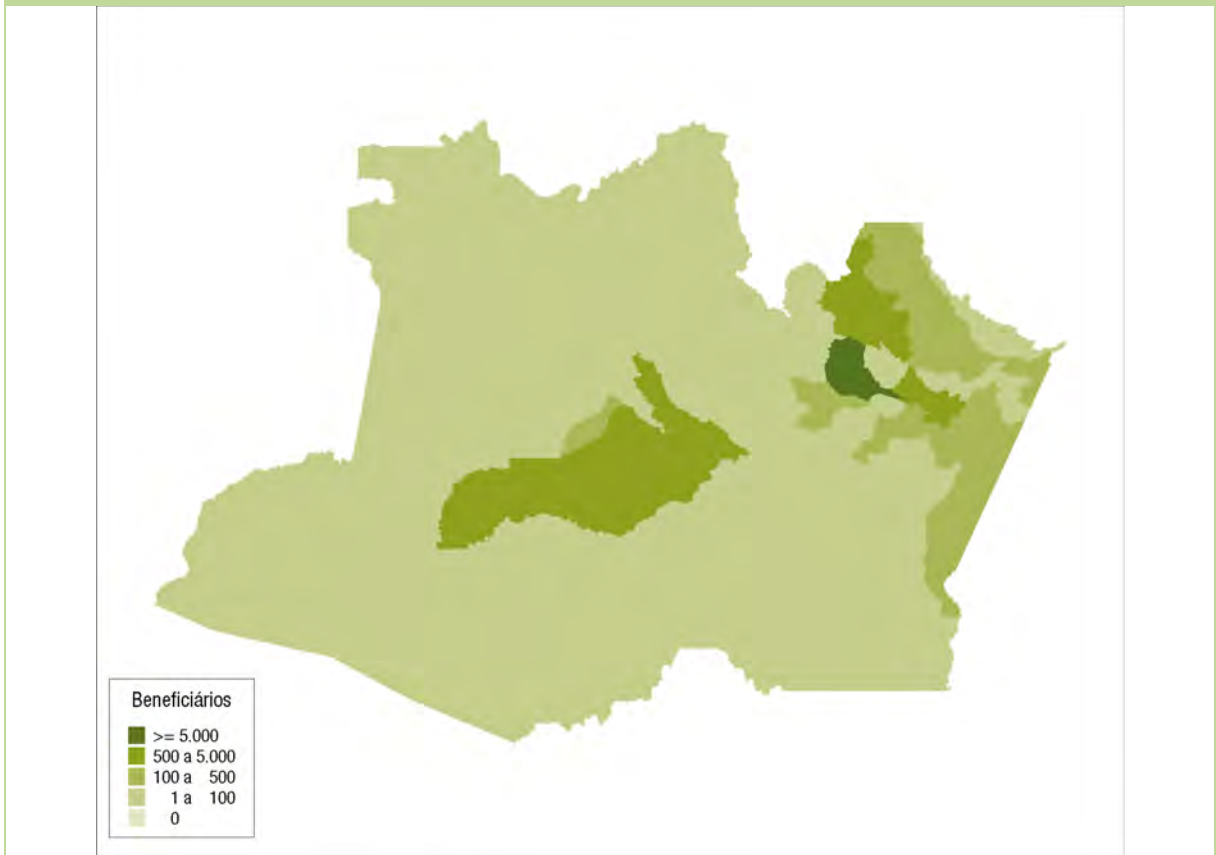


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	64	71	70	9,38
Beneficiários (x1000)	293	302	339	15,71
População (x1000)	3.538	3.591	3.808	7,62
Cobertura (%)	8,27	8,40	8,90	7,52
Contraprestação Média (R\$)	11,97	13,32	12,70	6,10
DM (%)	45,82	48,51	41,70	-8,98
DC (%)	4,98	7,79	9,66	93,94
DA (%)	29,93	27,60	24,81	-17,12
Combinado (%)	80,73	83,90	76,17	-5,65
HHI (%)	23,82	24,89	24,54	3,03
C4 (%)	88,05	92,52	90,90	3,24

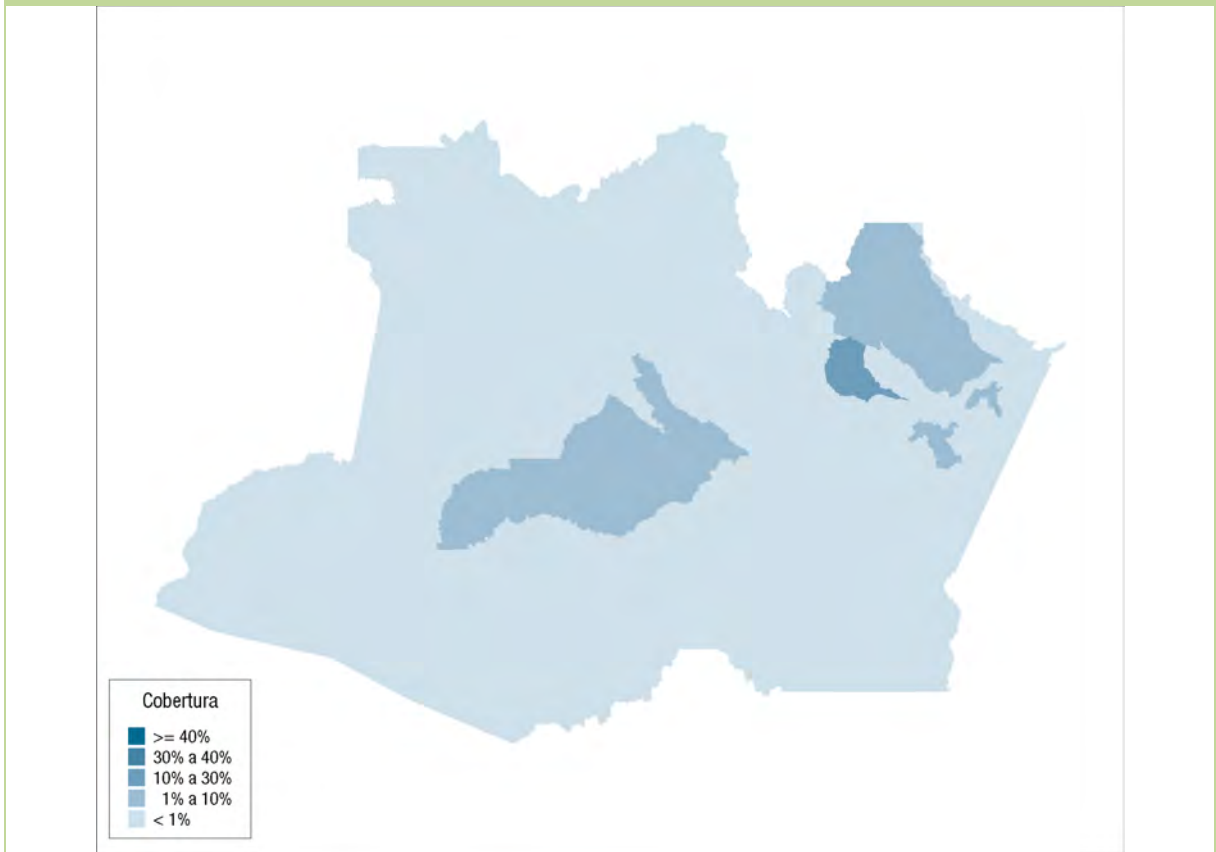


Fontes: ANS e IBGE (população)

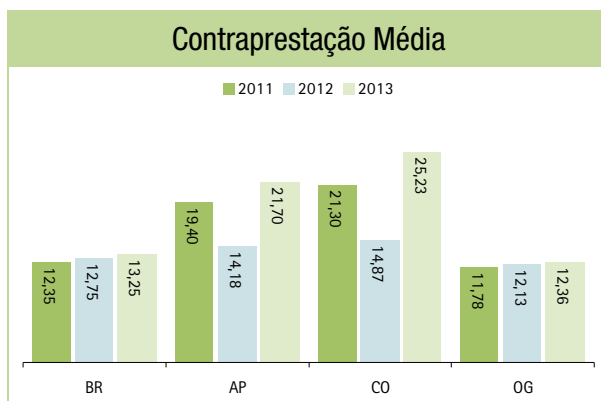
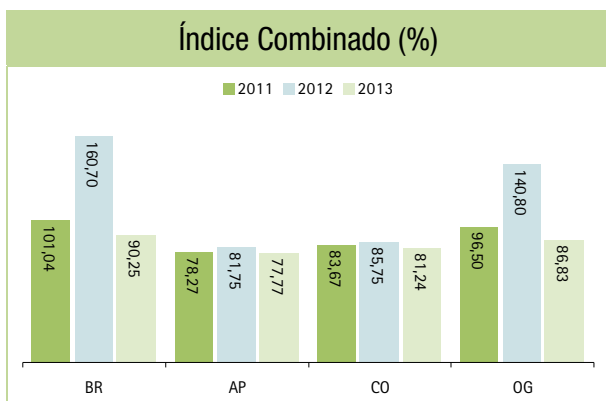
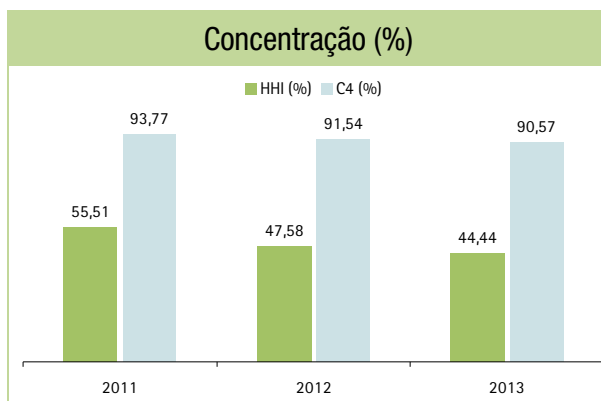
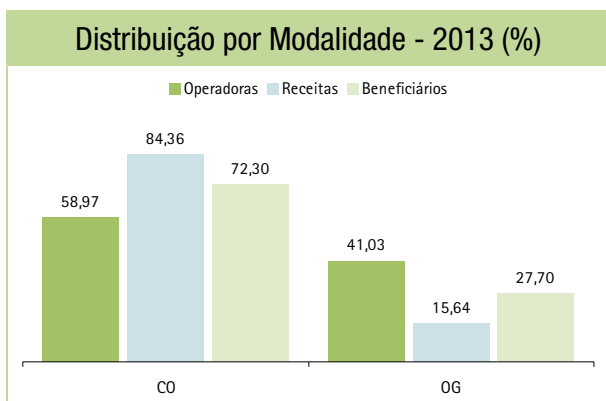
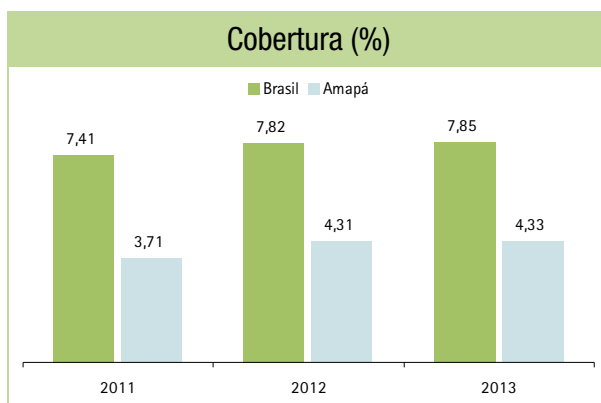
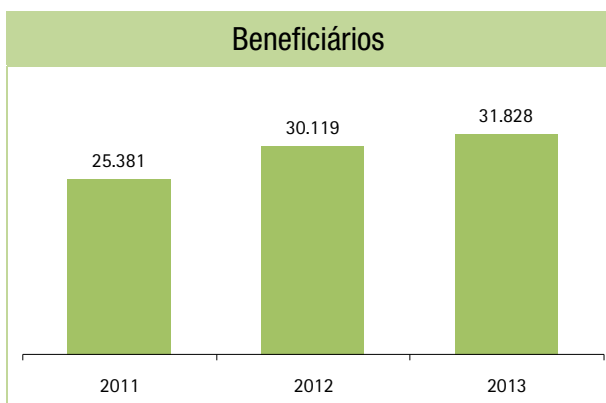
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

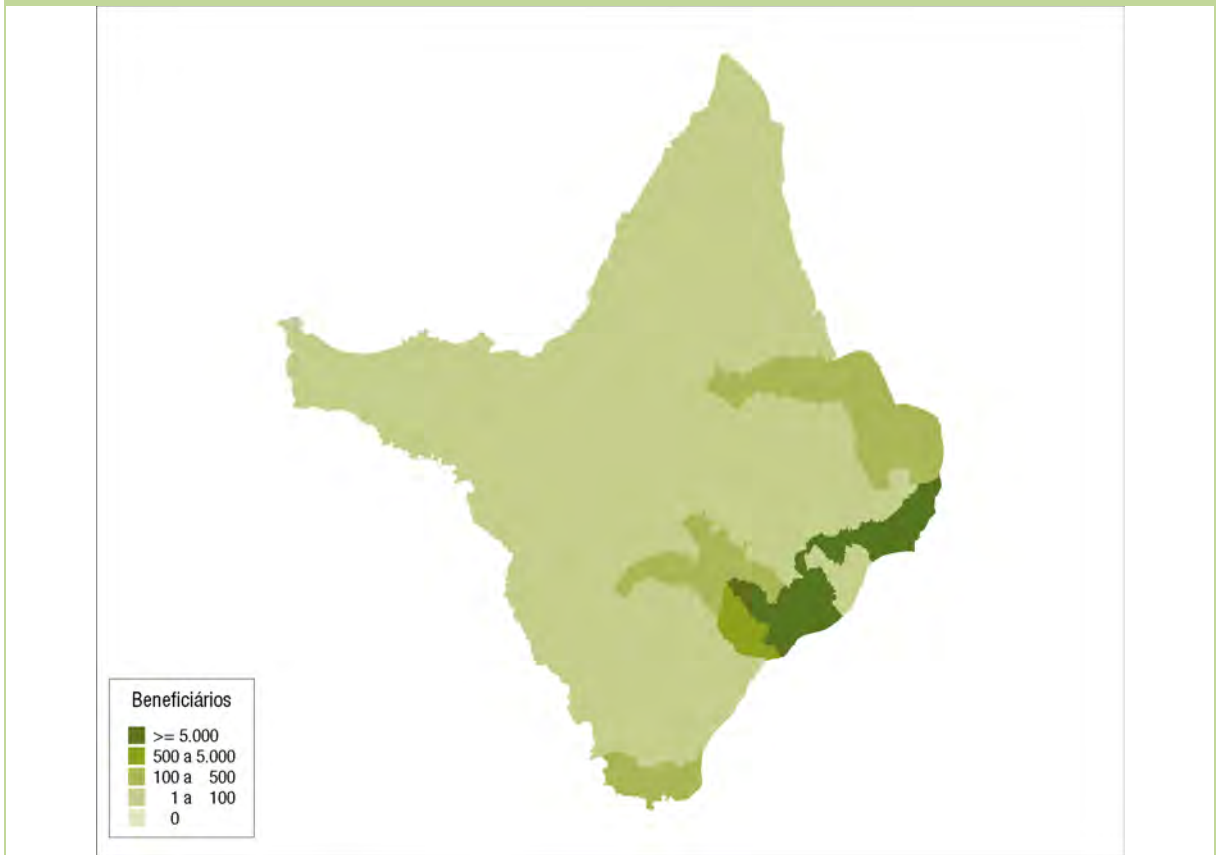


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	39	37	39	0,00
Beneficiários	25.381	30.119	31.828	25,40
População (x1000)	684	699	735	7,41
Cobertura (%)	3,71	4,31	4,33	16,75
Contraprestação Média (R\$)	19,40	14,18	21,70	11,83
DM (%)	60,37	86,70	50,38	-16,55
DC (%)	2,92	4,93	5,16	76,29
DA (%)	33,21	49,17	31,29	-5,78
Combinado (%)	96,50	140,80	86,83	-10,03
HHI (%)	55,51	47,58	44,44	-19,95
C4 (%)	93,77	91,54	90,57	-3,41

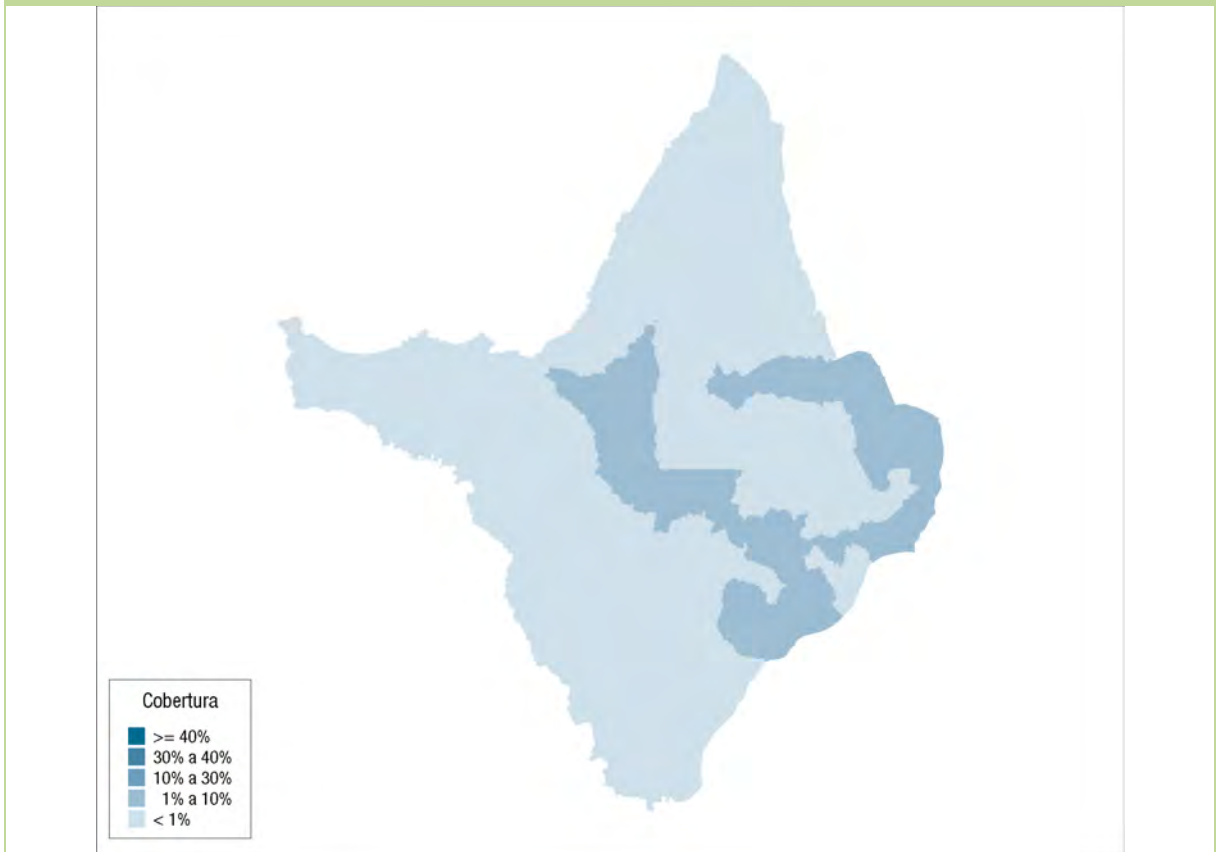


Fontes: ANS e IBGE (população)

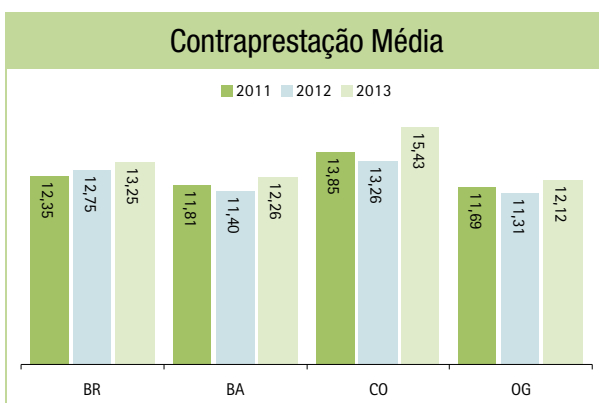
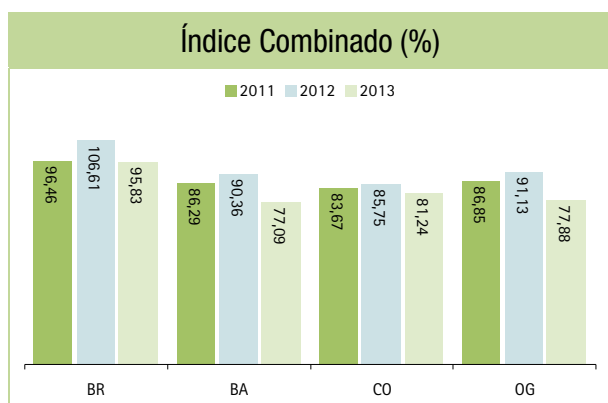
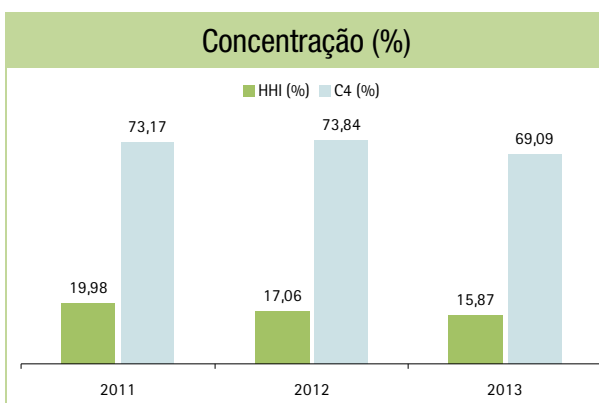
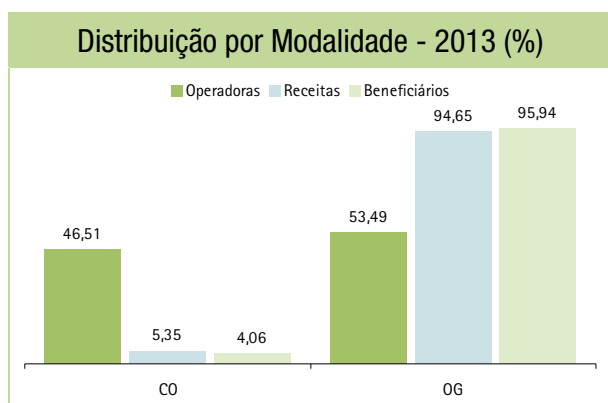
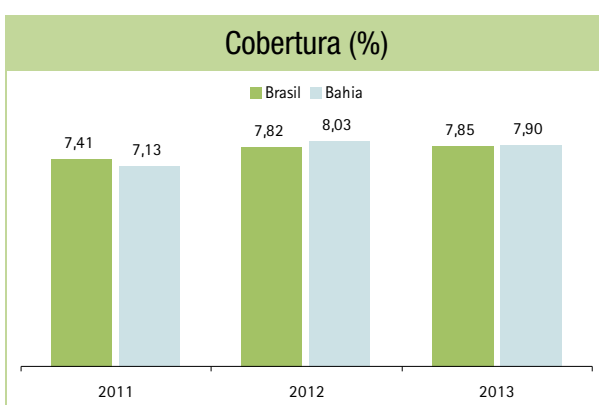
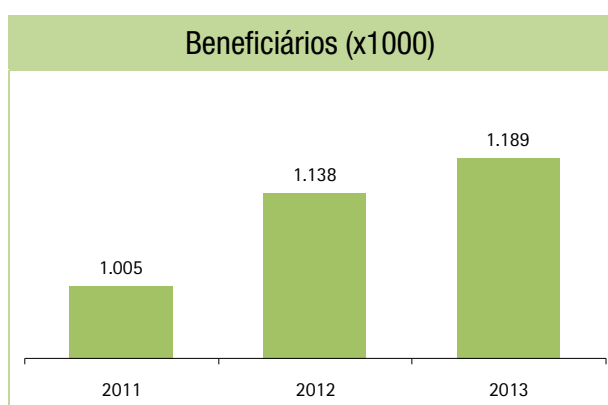
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

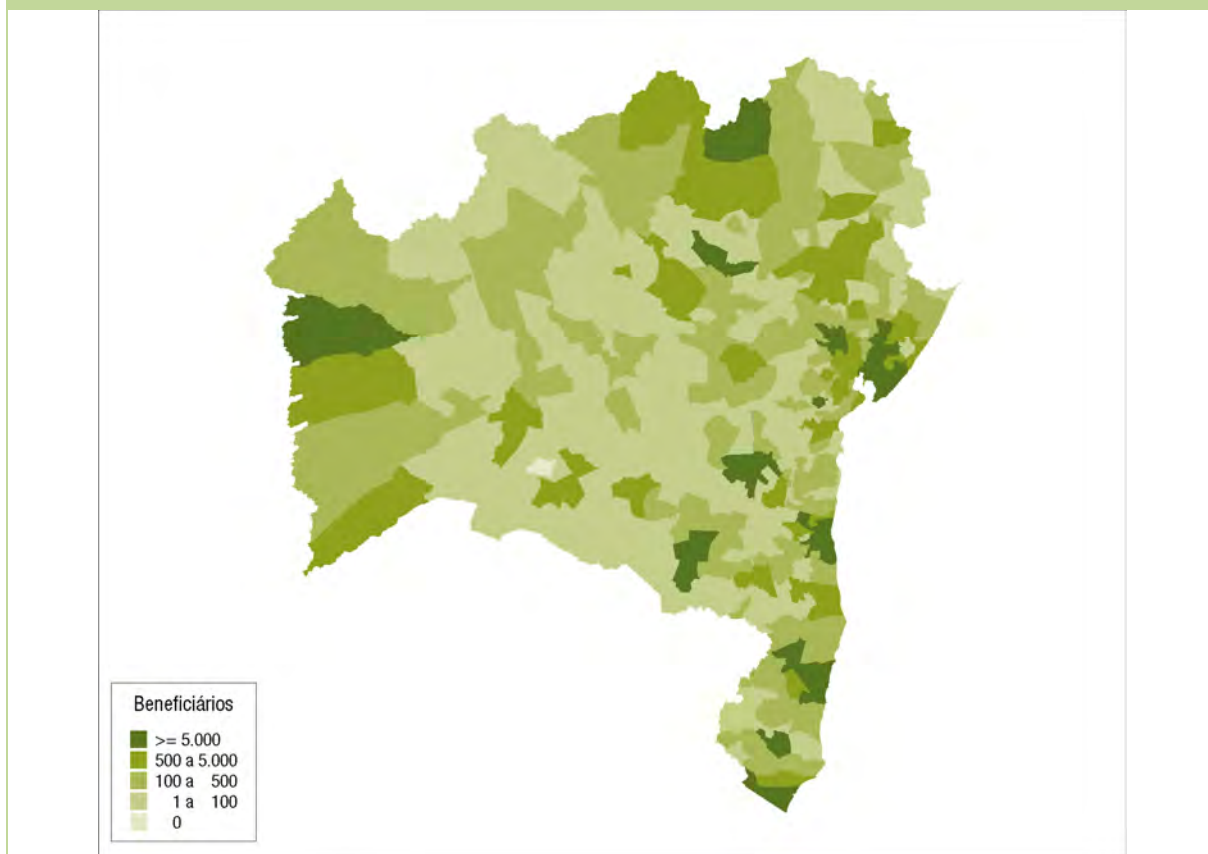


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	141	137	129	-8,51
Beneficiários (x1000)	1.005	1.138	1.189	18,33
População (x1000)	14.098	14.175	15.044	6,71
Cobertura (%)	7,13	8,03	7,90	10,89
Contraprestação Média (R\$)	11,81	11,40	12,26	3,81
DM (%)	45,84	42,19	38,68	-15,62
DC (%)	7,33	9,25	9,94	35,68
DA (%)	33,68	39,69	29,26	-13,12
Combinado (%)	86,85	91,13	77,88	-10,32
HHI (%)	19,98	17,06	15,87	-20,55
C4 (%)	73,17	73,84	69,09	-5,57

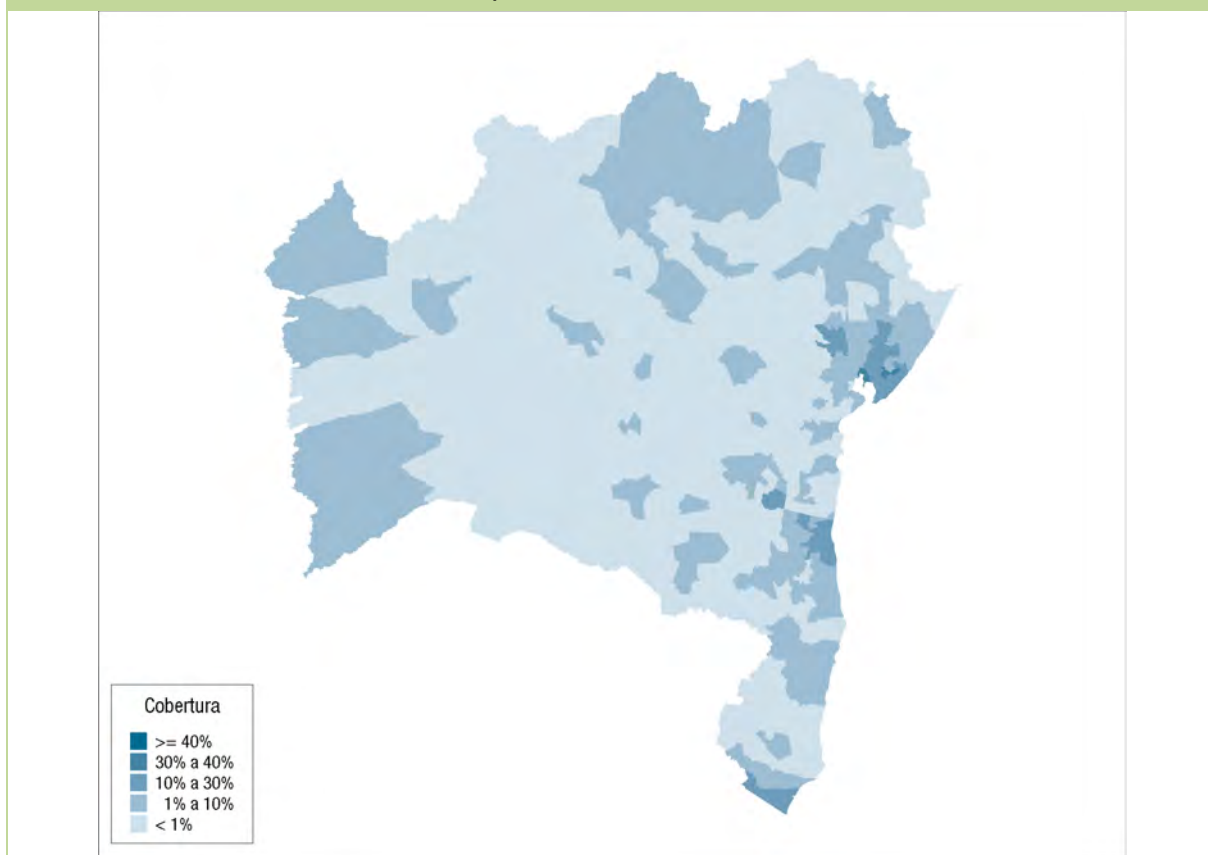


Fontes: ANS e IBGE (população)

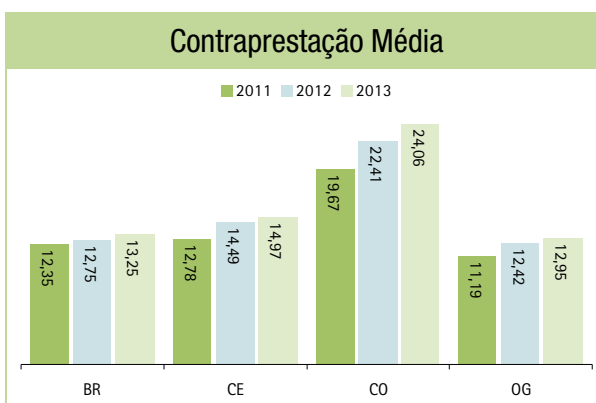
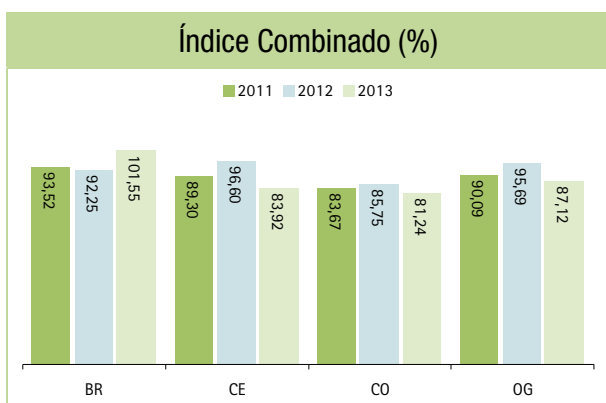
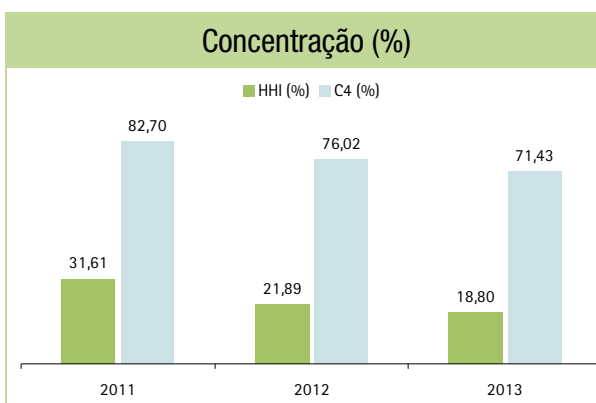
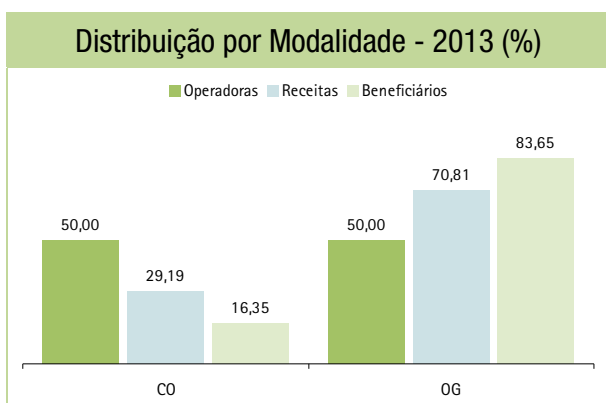
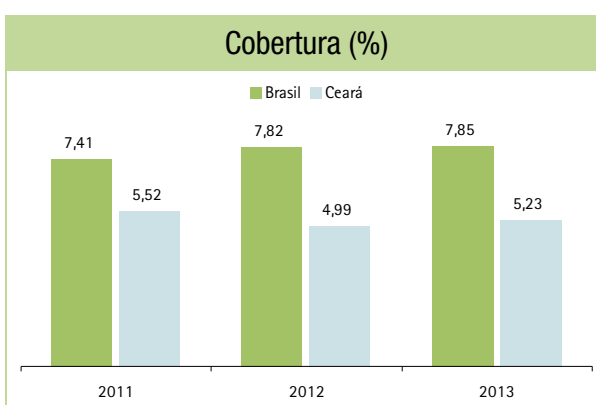
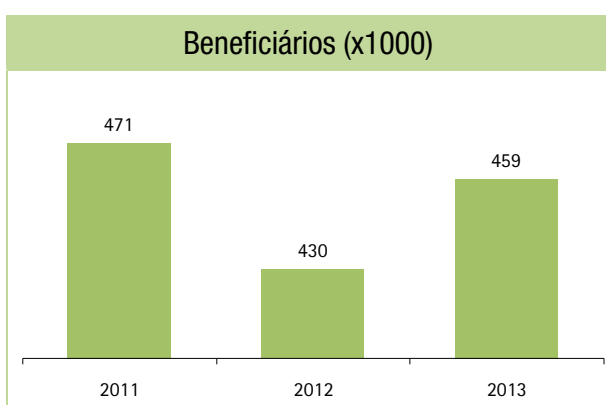
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

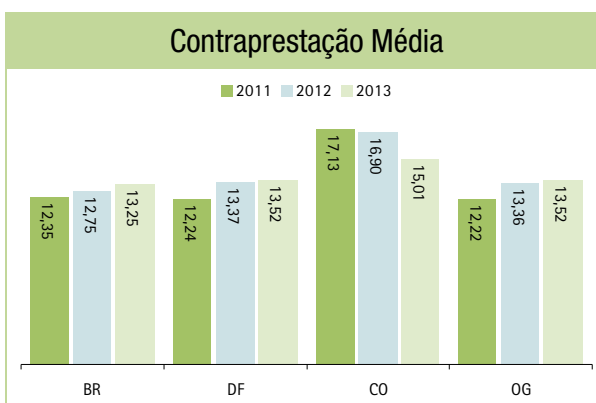
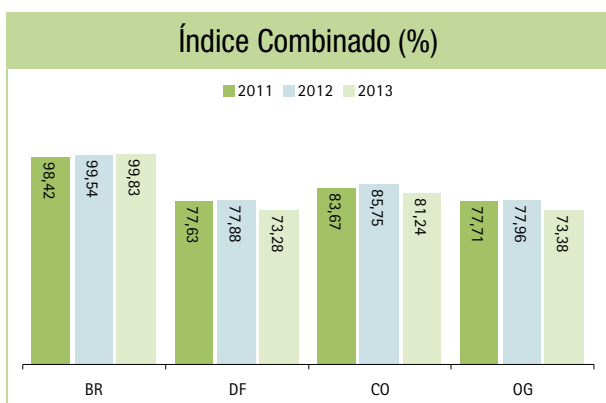
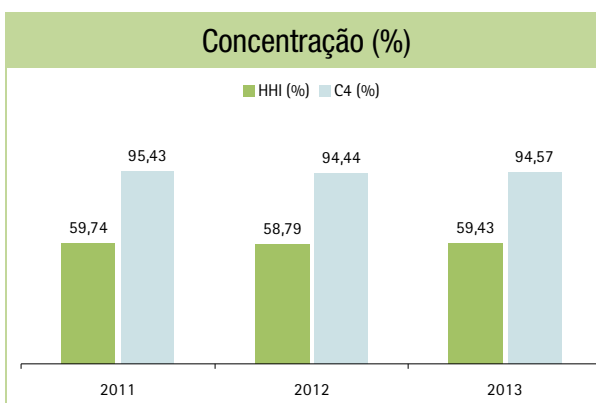
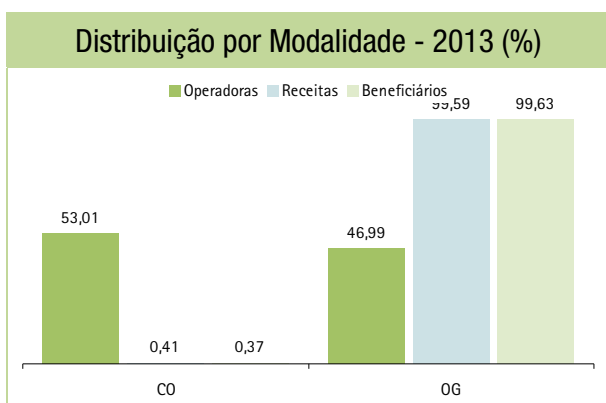
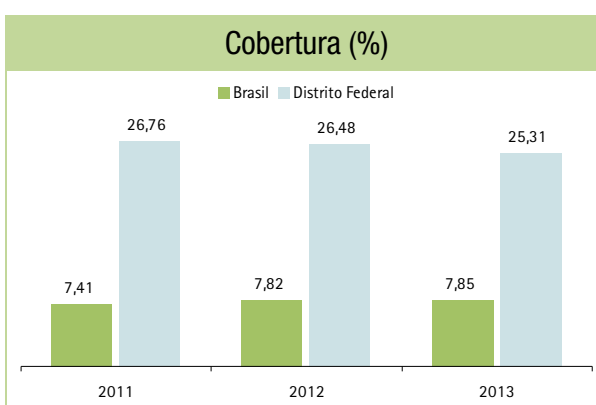
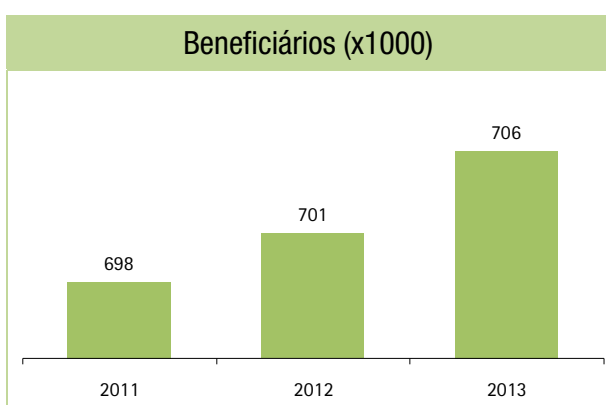


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	105	102	98	-6,67
Beneficiários (x1000)	471	430	459	-2,51
População (x1000)	8.530	8.606	8.779	2,91
Cobertura (%)	5,52	4,99	5,23	-5,27
Contraprestação Média (R\$)	12,78	14,49	14,97	17,08
DM (%)	43,38	41,11	39,52	-8,91
DC (%)	3,93	7,66	7,15	82,17
DA (%)	42,79	46,92	40,45	-5,45
Combinado (%)	90,09	95,69	87,12	-3,30
HHI (%)	31,61	21,89	18,80	-40,52
C4 (%)	82,70	76,02	71,43	-13,63



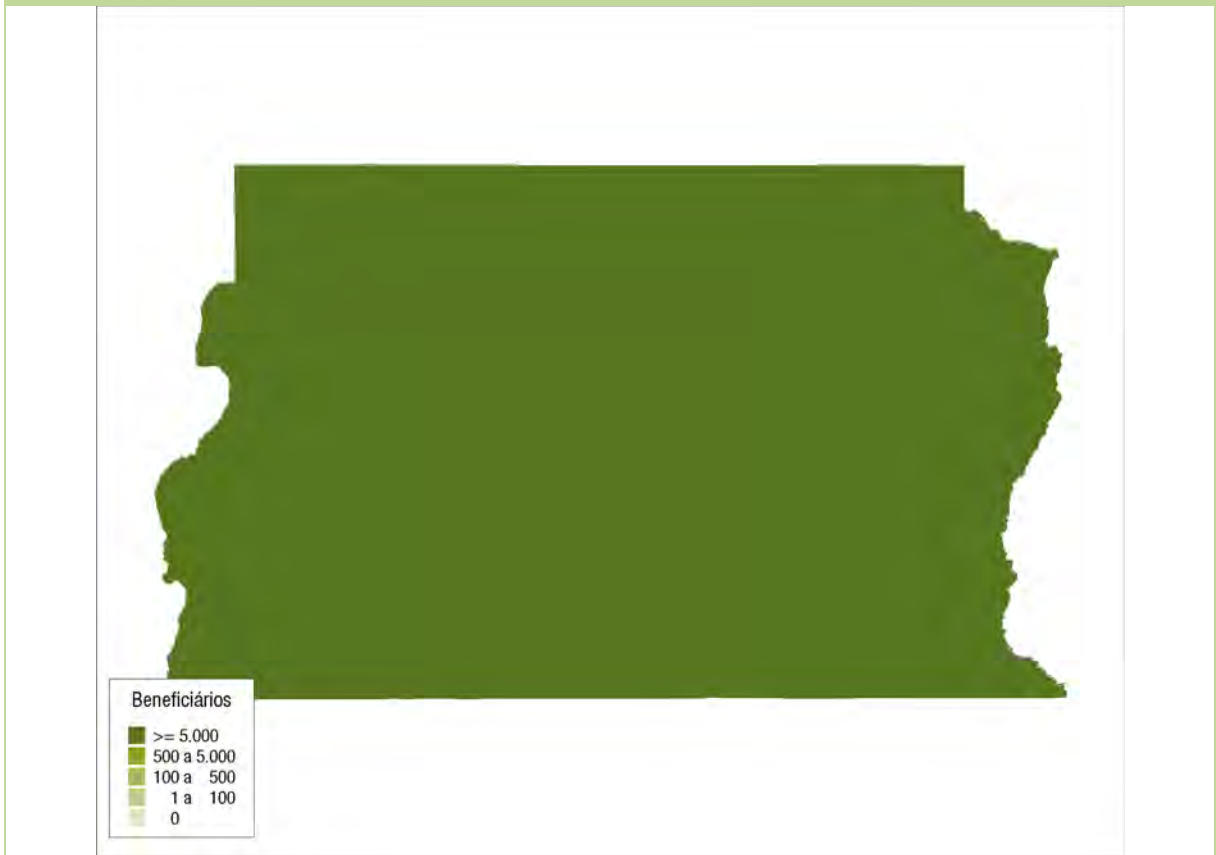
Fontes: ANS e IBGE (população)

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	83	82	83	0,00
Beneficiários (x1000)	698	701	706	1,08
População (x1000)	2.610	2.649	2.790	6,89
Cobertura (%)	26,76	26,48	25,31	-5,43
Contraprestação Média (R\$)	12,24	13,37	13,52	10,51
DM (%)	43,60	45,19	41,70	-4,36
DC (%)	9,82	11,03	11,29	14,99
DA (%)	24,28	21,74	20,38	-16,08
Combinado (%)	77,71	77,96	73,38	-5,58
HHI (%)	59,74	58,79	59,43	-0,52
C4 (%)	95,43	94,44	94,57	-0,89

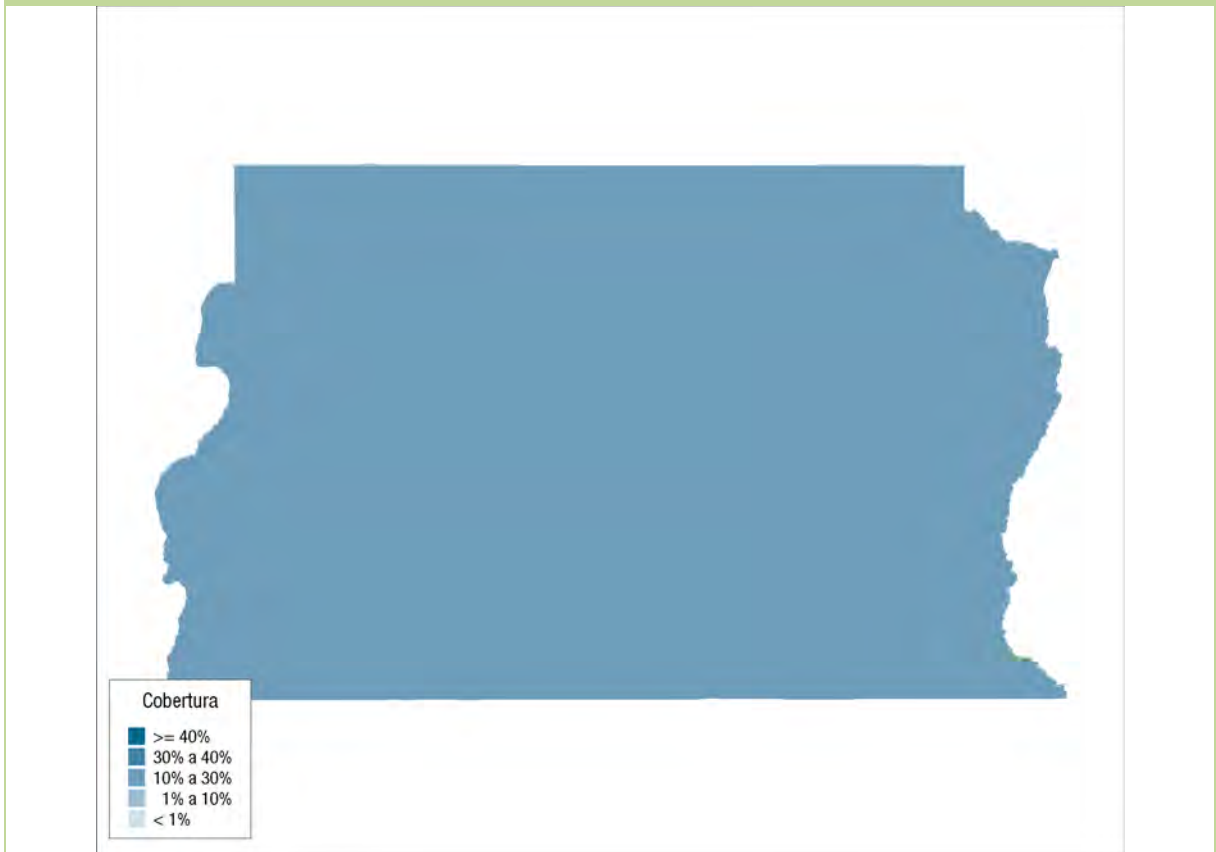


Fontes: ANS e IBGE (população)

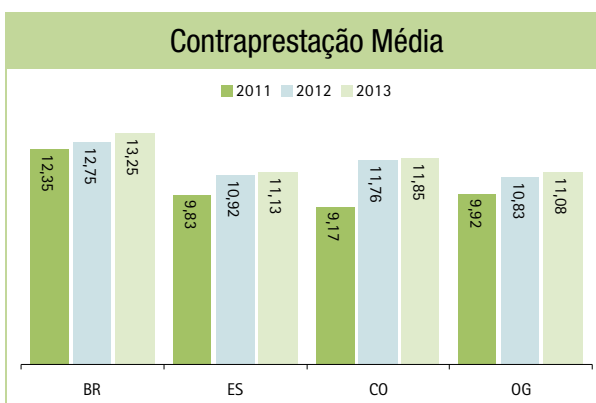
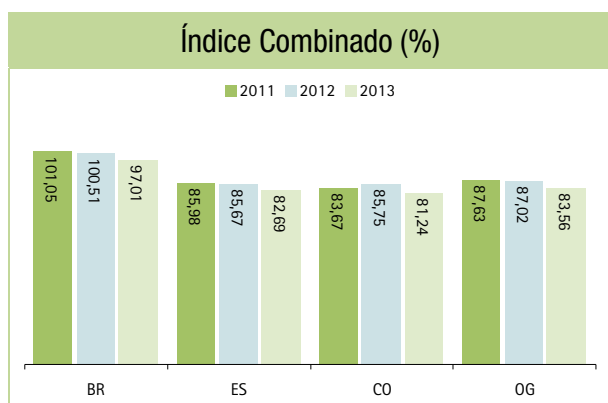
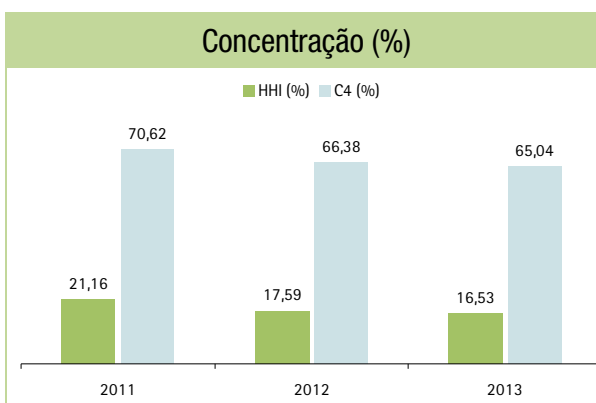
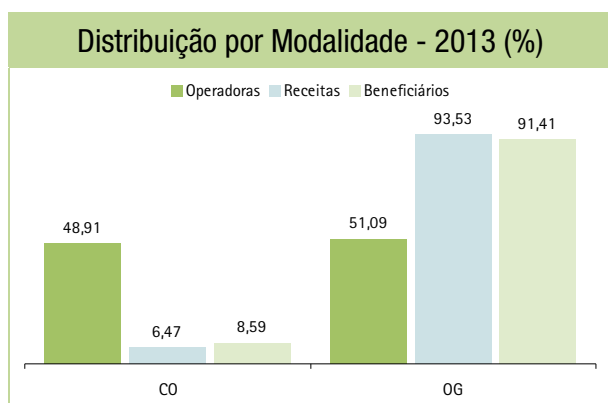
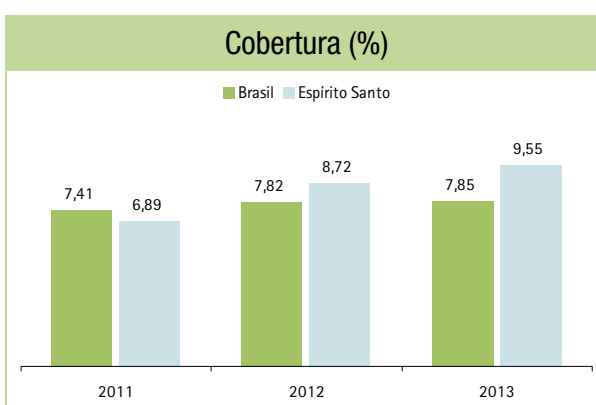
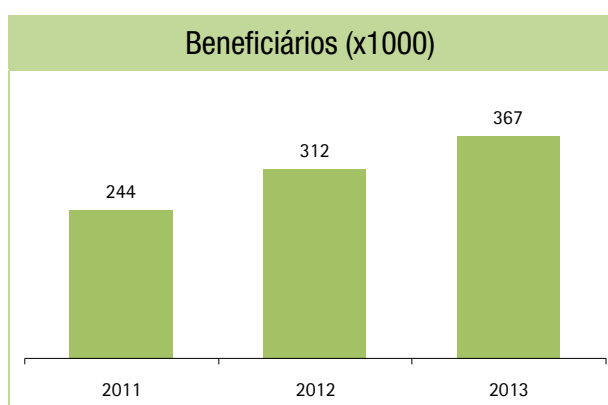
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

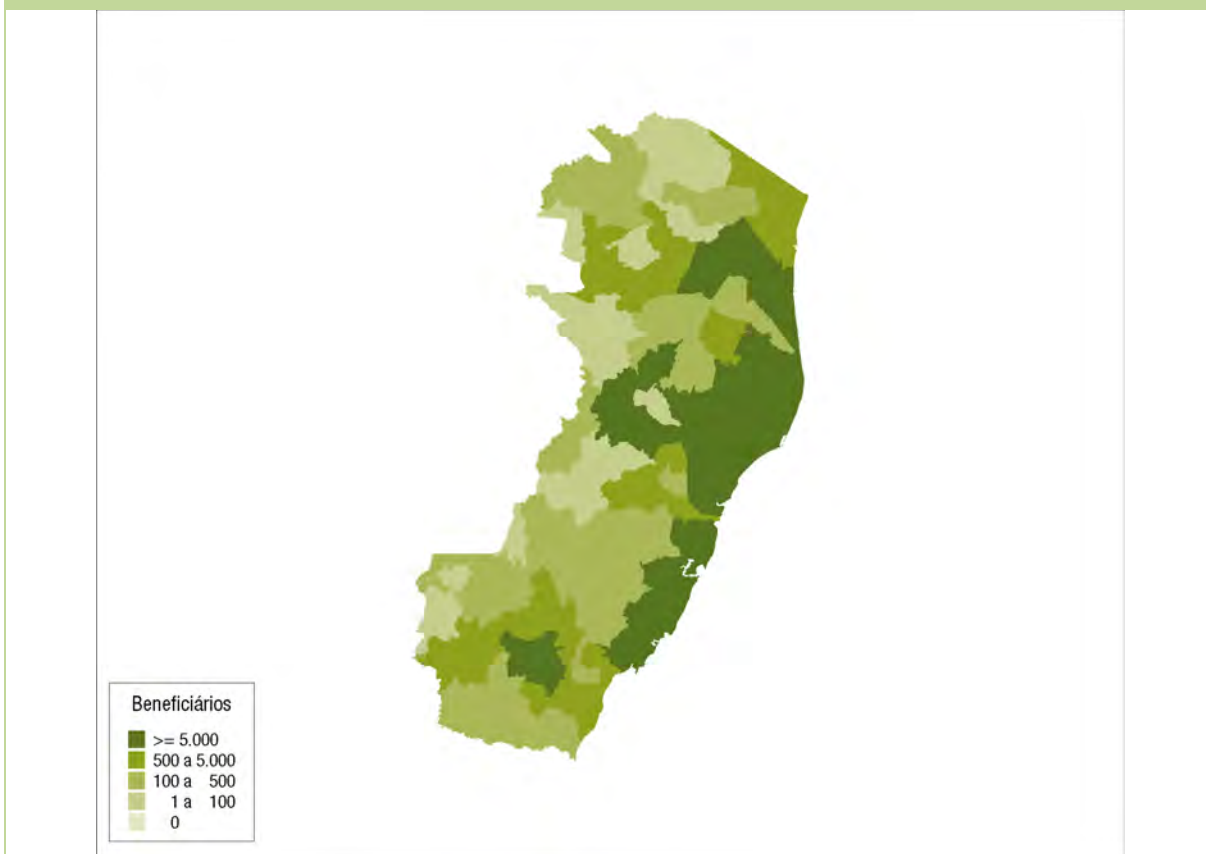


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	94	97	92	-2,13
Beneficiários (x1000)	244	312	367	50,10
População (x1000)	3.547	3.578	3.839	8,24
Cobertura (%)	6,89	8,72	9,55	38,67
Contraprestação Média (R\$)	9,83	10,92	11,13	13,14
DM (%)	44,17	43,53	41,81	-5,35
DC (%)	8,69	11,41	11,79	35,67
DA (%)	34,76	32,07	29,96	-13,81
Combinado (%)	87,63	87,02	83,56	-4,64
HHI (%)	21,16	17,59	16,53	-21,85
C4 (%)	70,62	66,38	65,04	-7,91

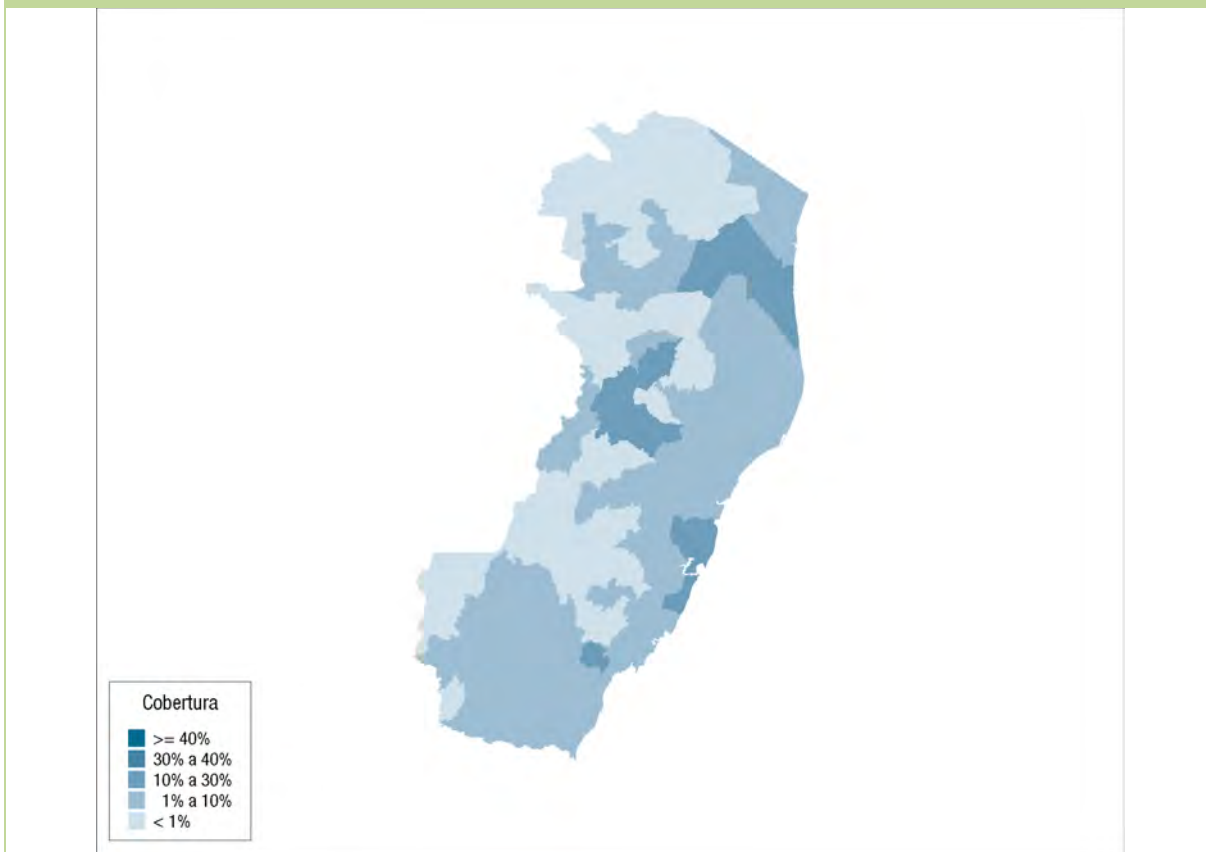


Fontes: ANS e IBGE (população)

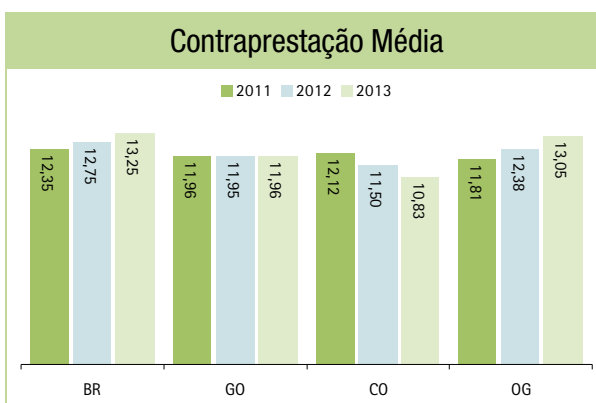
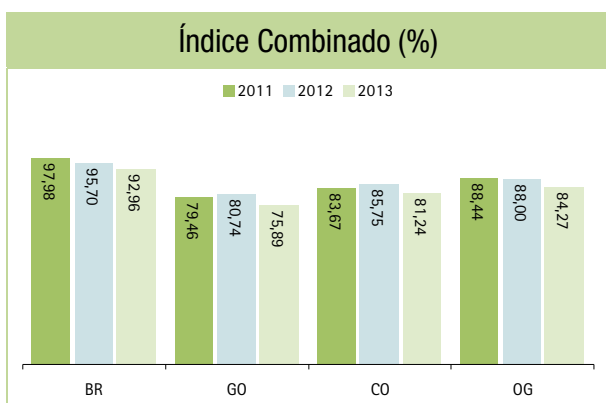
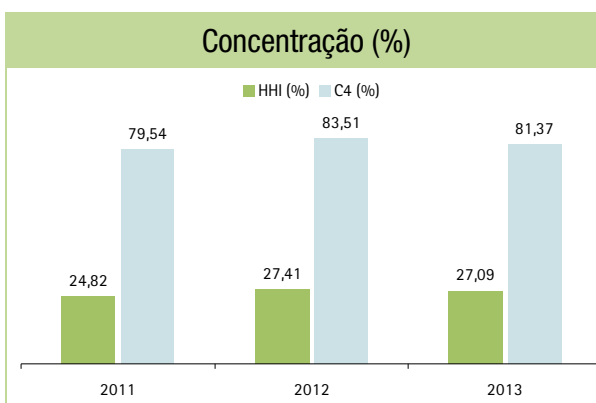
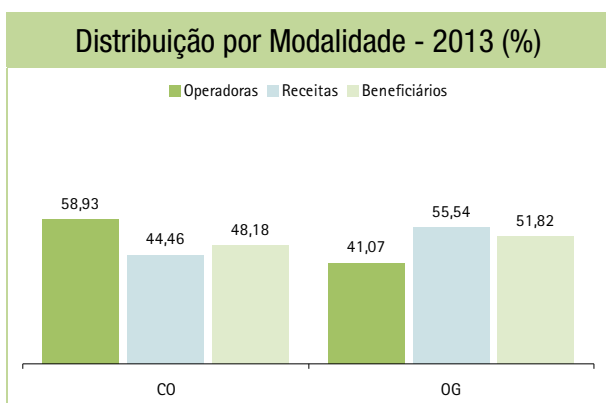
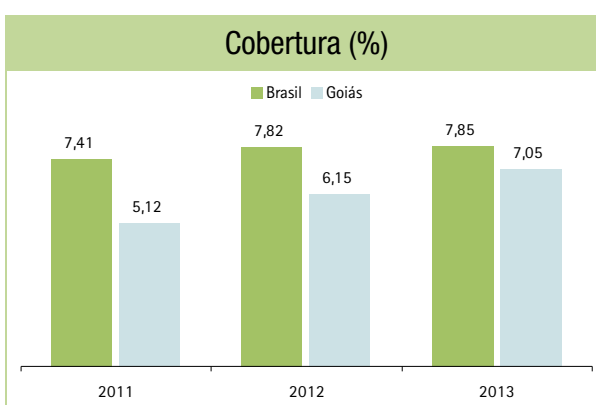
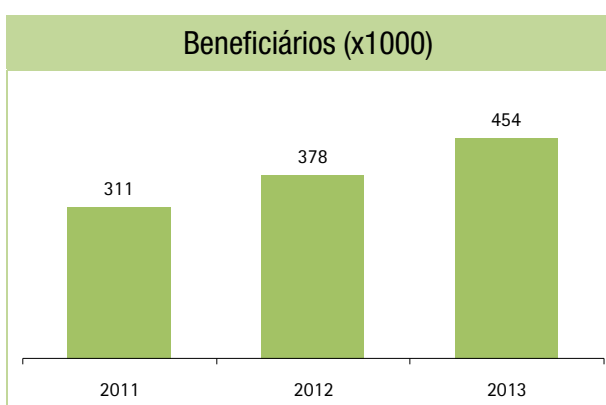
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

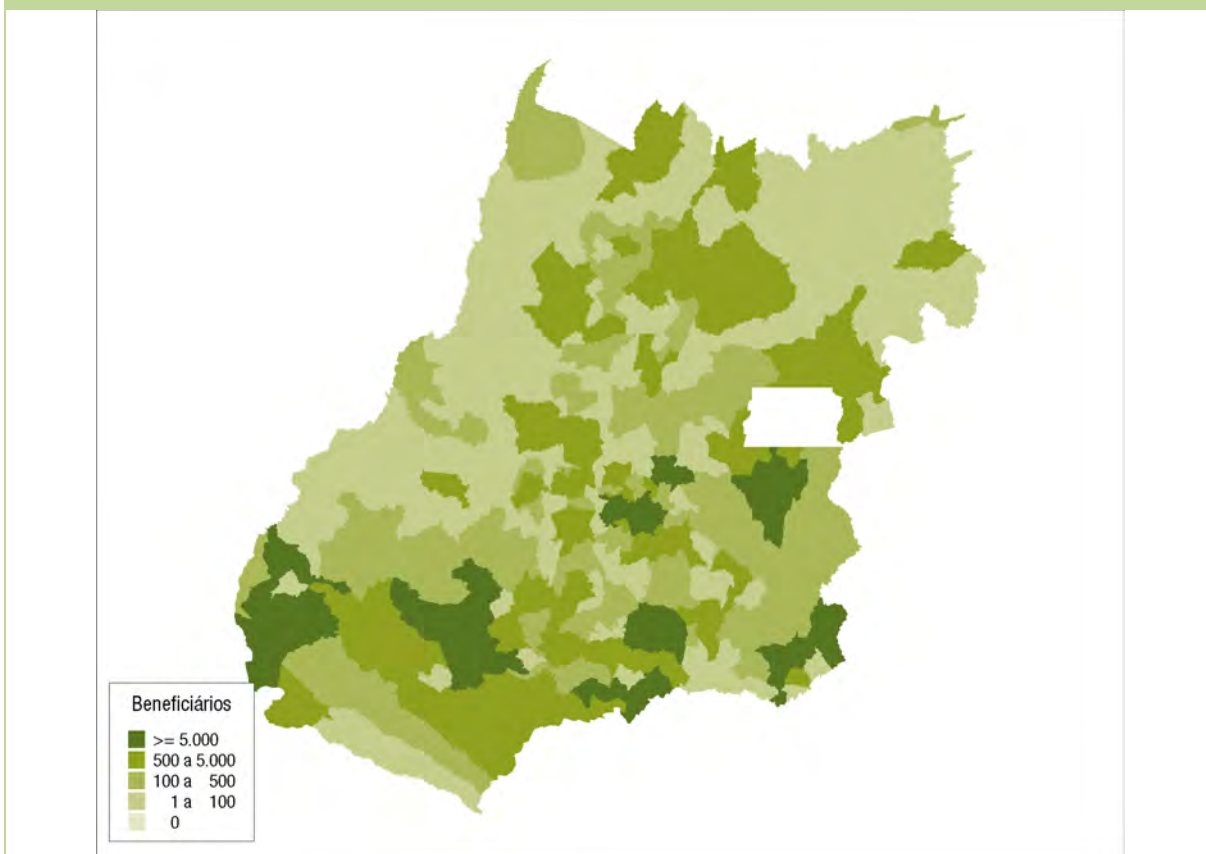


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	117	110	112	-4,27
Beneficiários (x1000)	311	378	454	45,75
População (x1000)	6.081	6.155	6.434	5,81
Cobertura (%)	5,12	6,15	7,05	37,75
Contraprestação Média (R\$)	11,96	11,95	11,96	0,01
DM (%)	56,41	55,12	52,71	-6,55
DC (%)	5,70	7,56	6,62	16,09
DA (%)	26,33	25,32	24,95	-5,26
Combinado (%)	88,44	88,00	84,27	-4,71
HHI (%)	24,82	27,41	27,09	9,16
C4 (%)	79,54	83,51	81,37	2,30

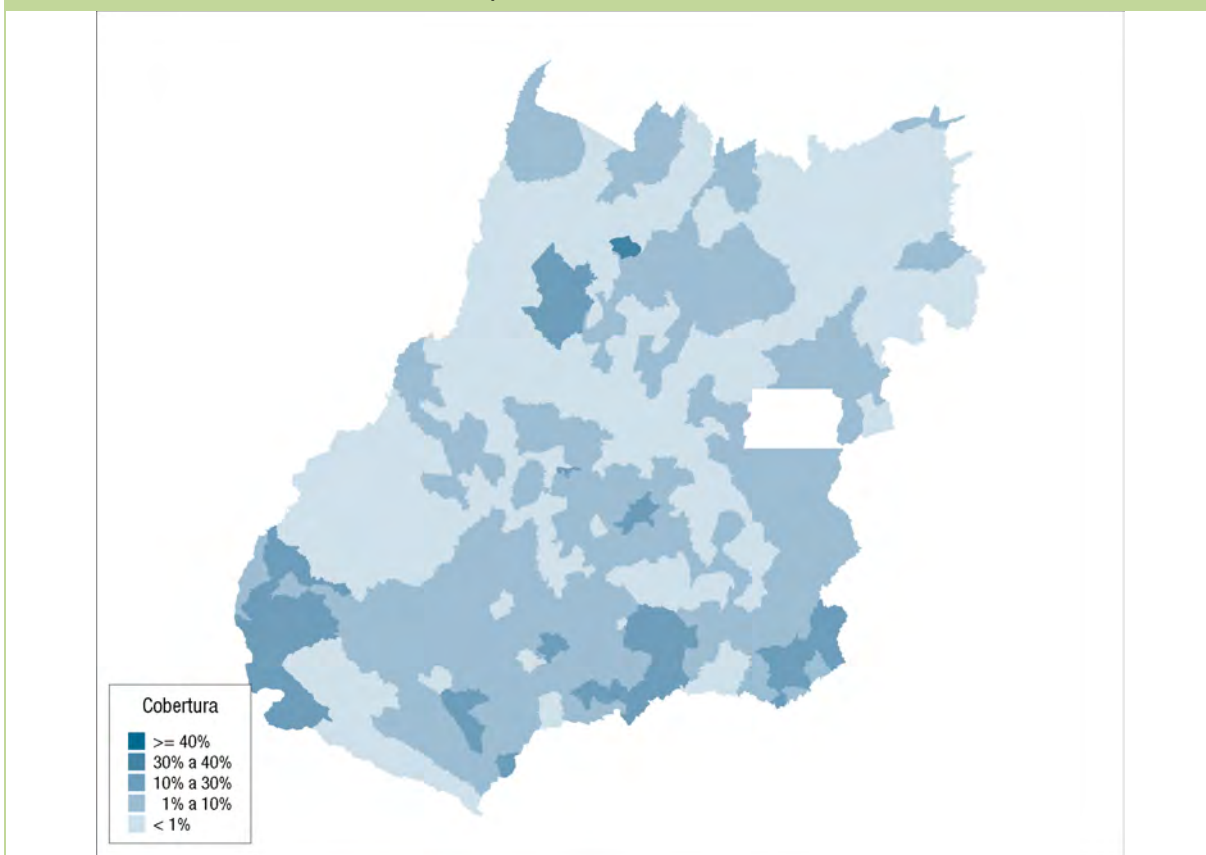


Fontes: ANS e IBGE (população)

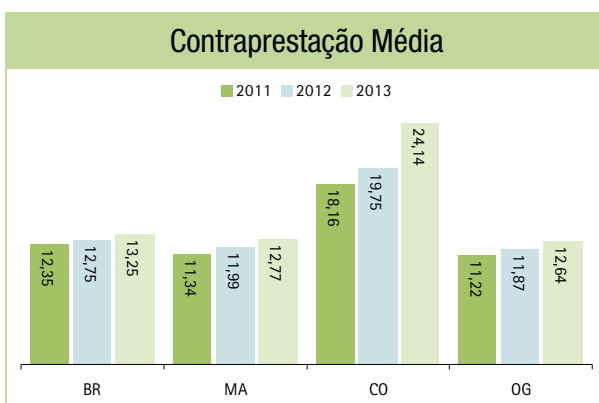
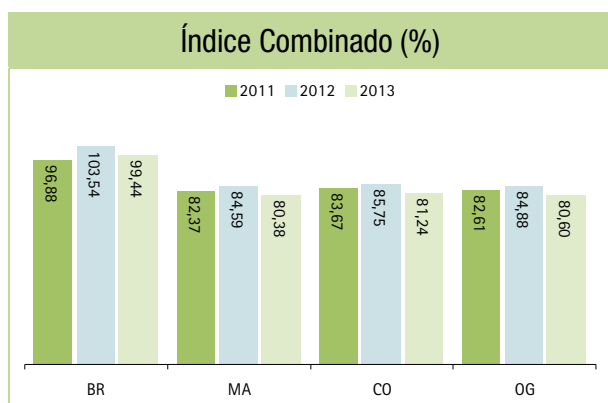
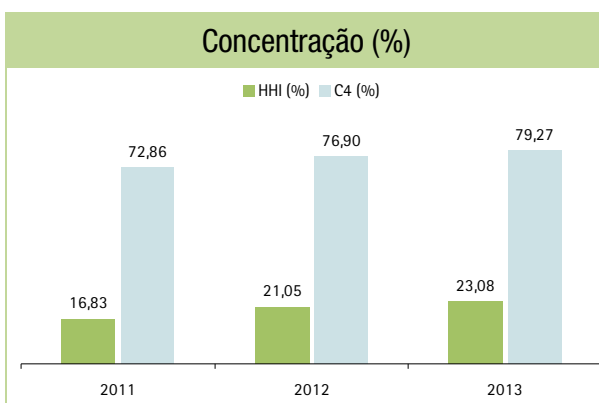
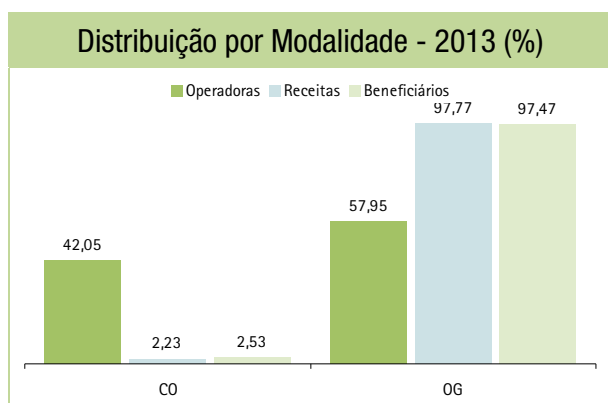
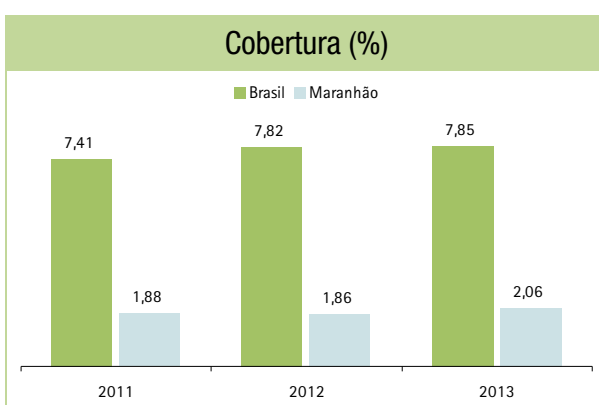
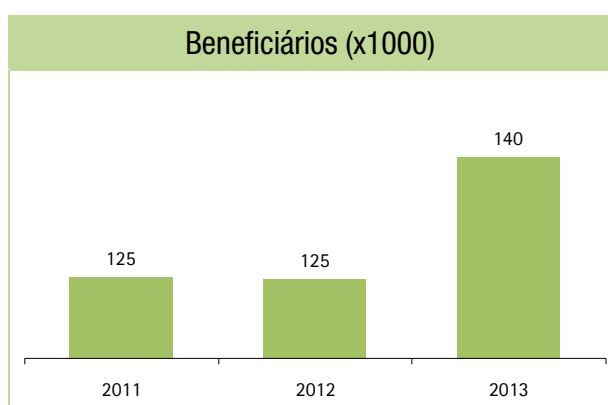
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

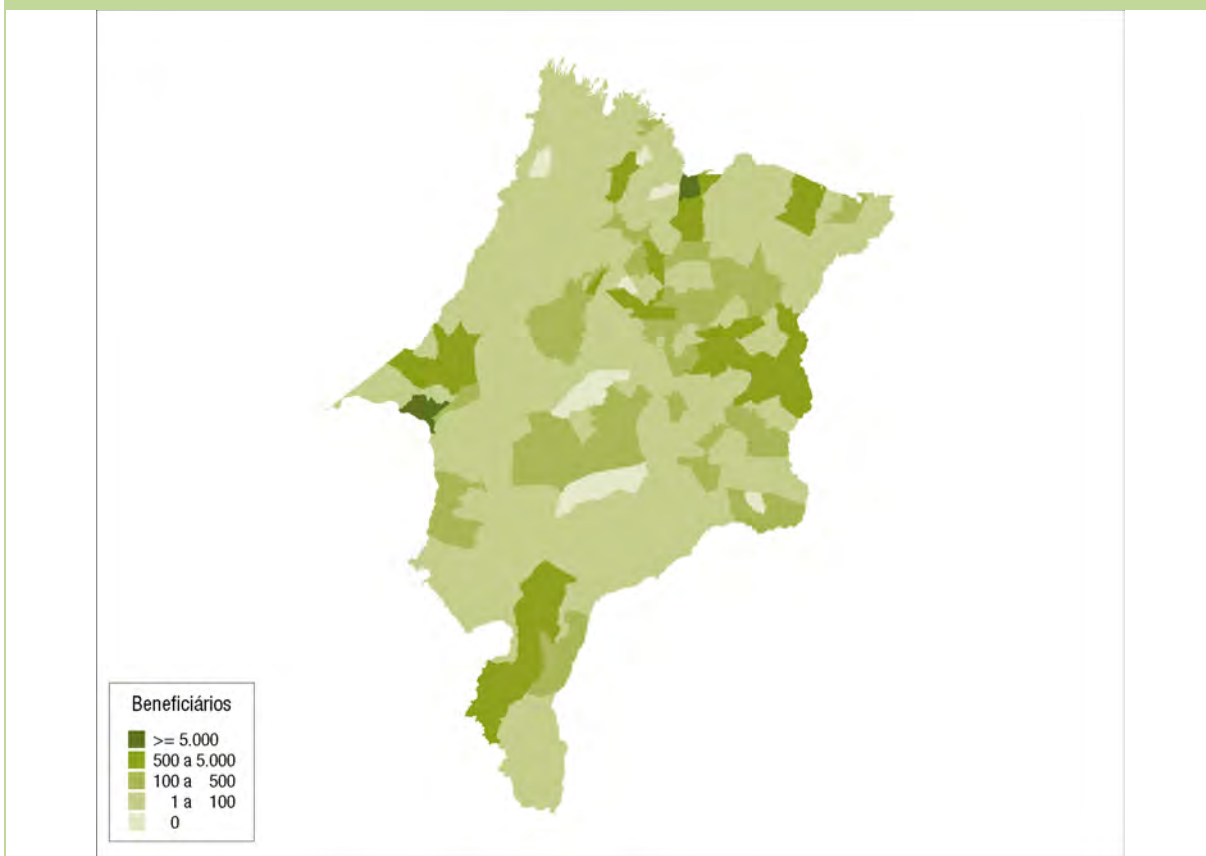


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	98	89	88	-10,20
Beneficiários (x1000)	125	125	140	11,97
População (x1000)	6.646	6.714	6.794	2,24
Cobertura (%)	1,88	1,86	2,06	9,52
Contraprestação Média (R\$)	11,34	11,99	12,77	12,65
DM (%)	41,18	40,89	41,19	0,03
DC (%)	5,85	9,67	7,41	26,78
DA (%)	35,58	34,32	32,00	-10,07
Combinado (%)	82,61	84,88	80,60	-2,43
HHI (%)	16,83	21,05	23,08	37,17
C4 (%)	72,86	76,90	79,27	8,80

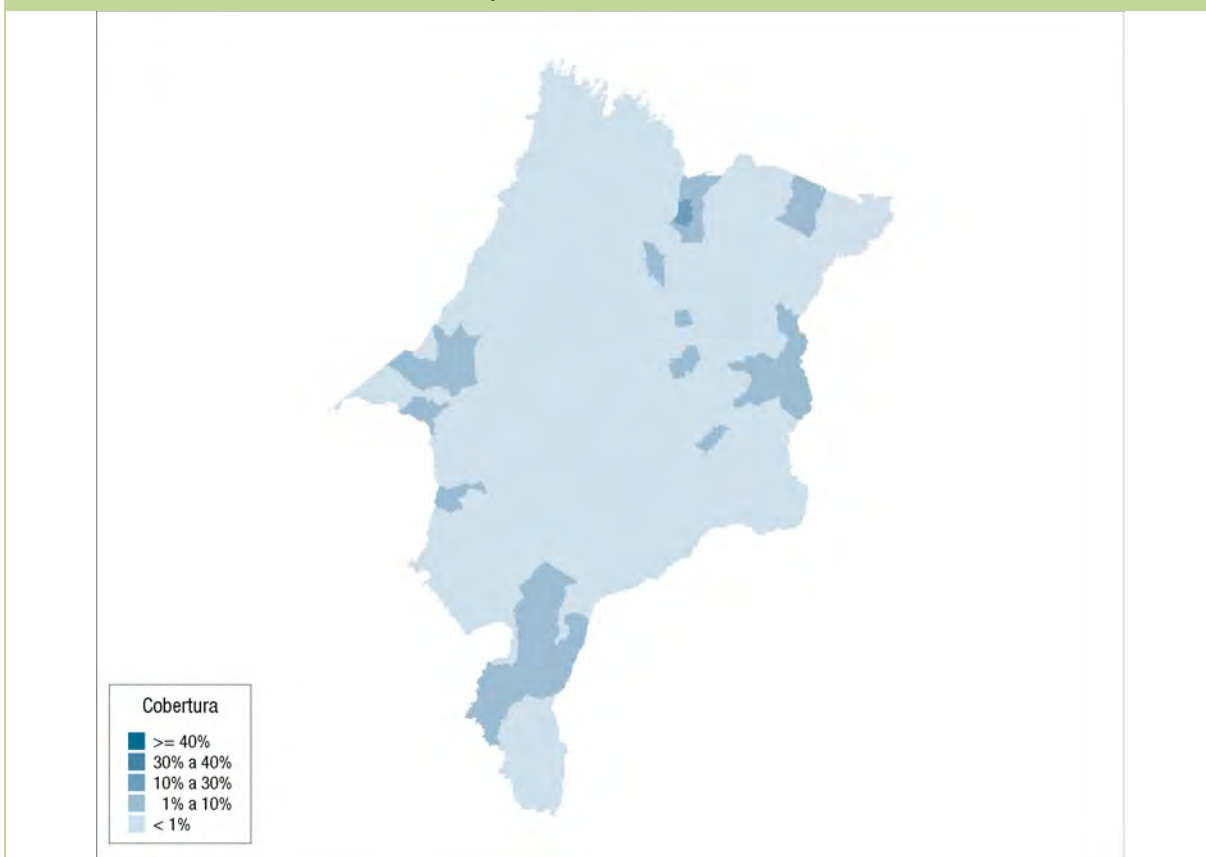


Fontes: ANS e IBGE (população)

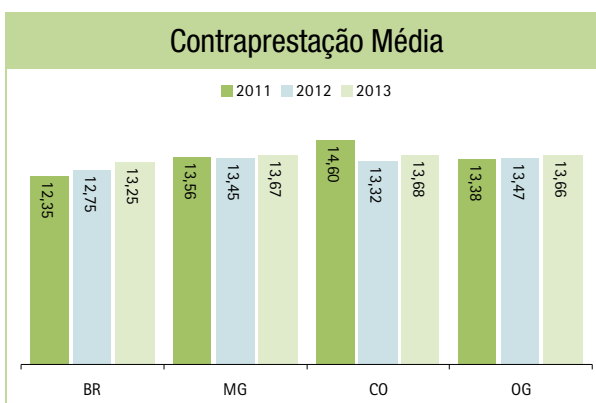
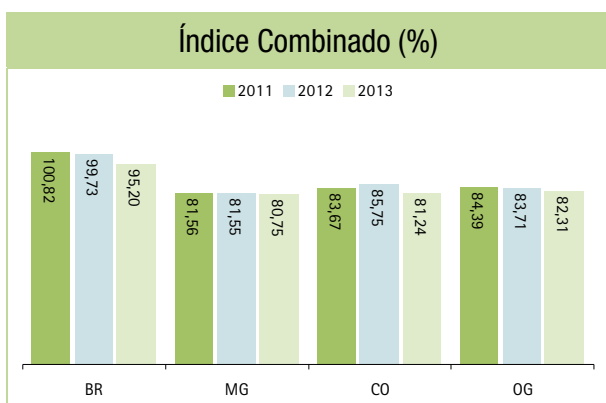
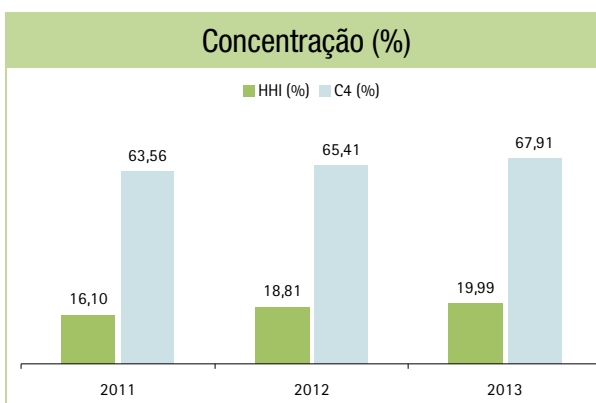
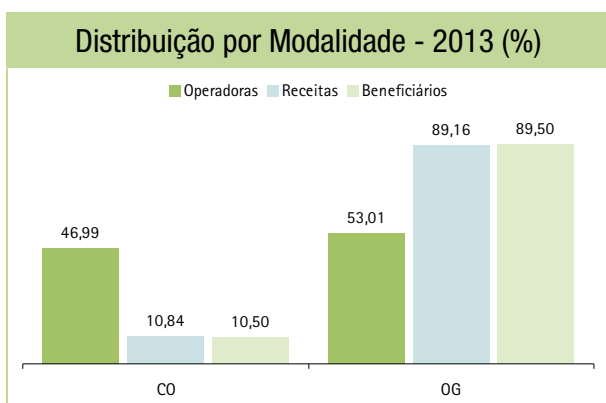
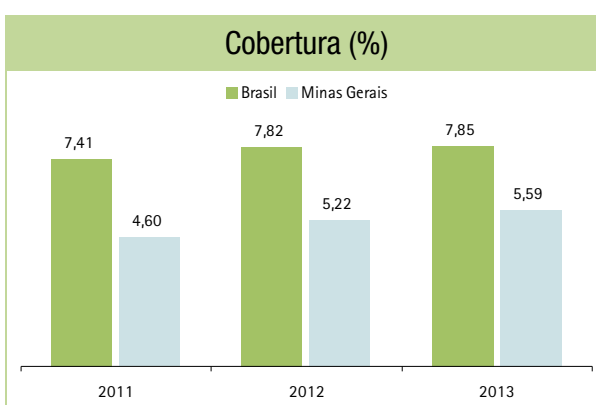
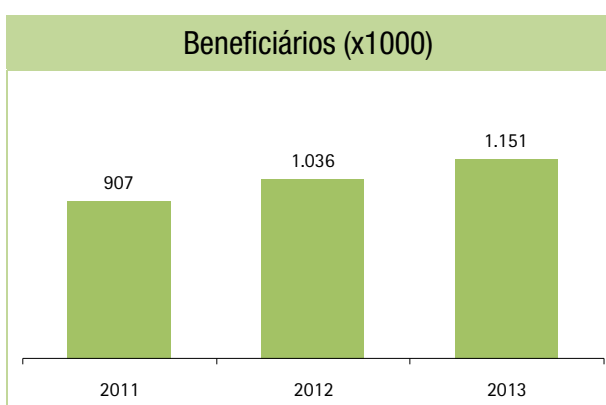
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

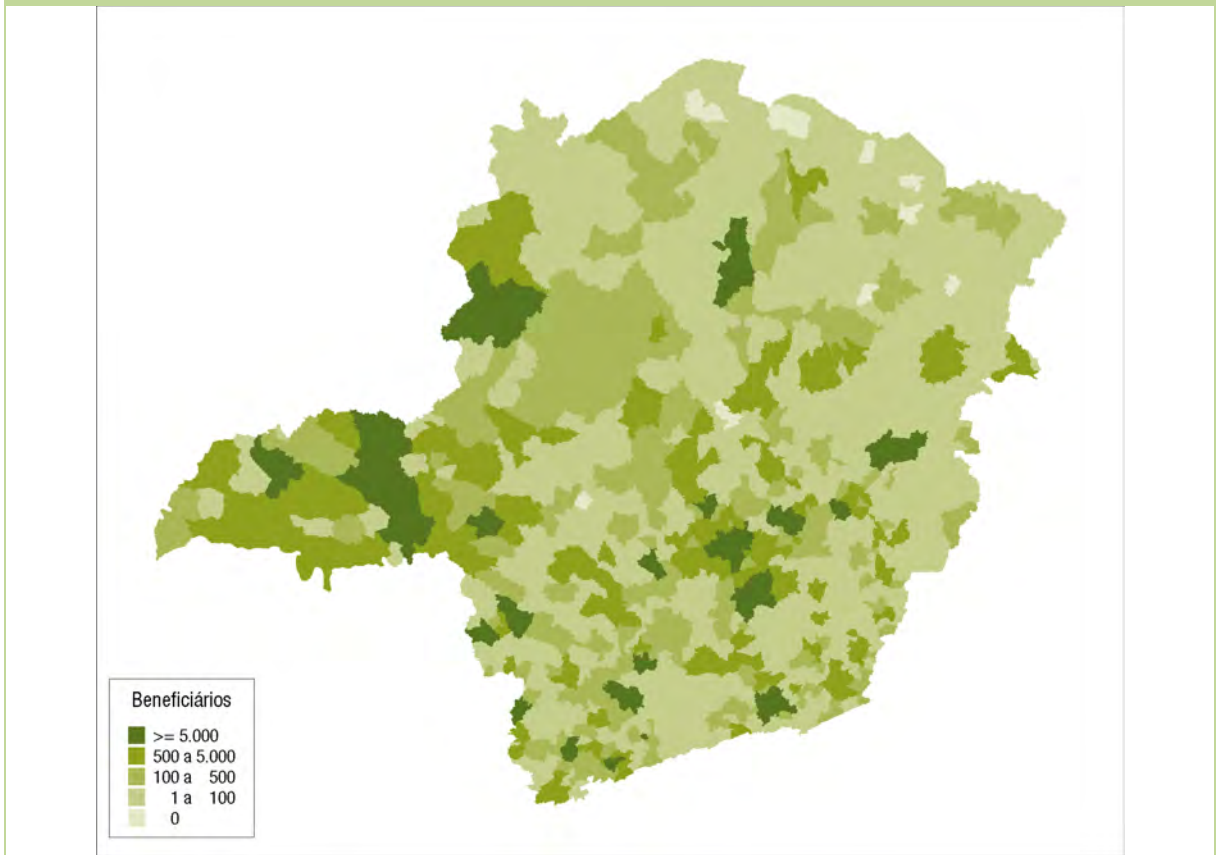


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	177	176	166	-6,21
Beneficiários (x1000)	907	1.036	1.151	26,86
População (x1000)	19.729	19.855	20.593	4,38
Cobertura (%)	4,60	5,22	5,59	21,54
Contraprestação Média (R\$)	13,56	13,45	13,67	0,77
DM (%)	48,35	47,86	46,08	-4,70
DC (%)	9,56	10,72	11,11	16,29
DA (%)	26,48	25,13	25,11	-5,15
Combinado (%)	84,39	83,71	82,31	-2,46
HHI (%)	16,10	18,81	19,99	24,16
C4 (%)	63,56	65,41	67,91	6,83

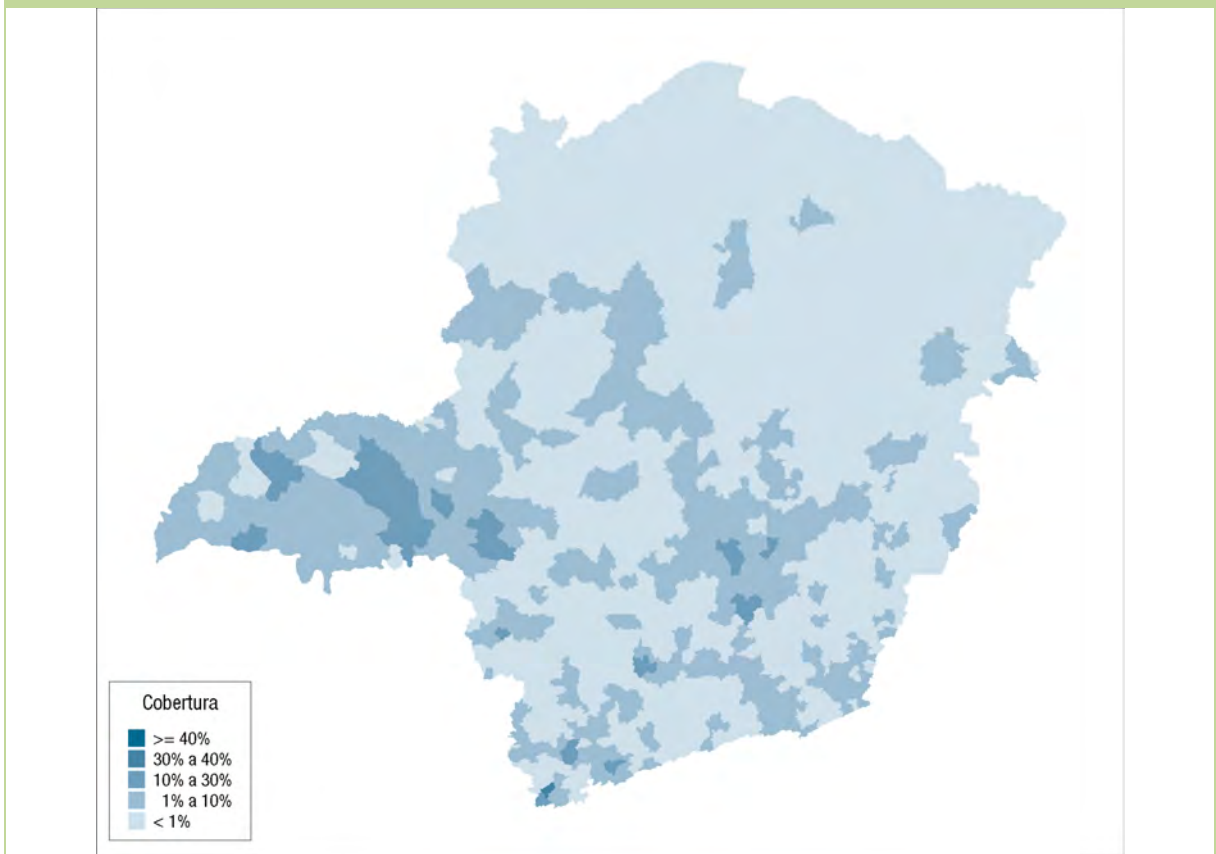


Fontes: ANS e IBGE (população)

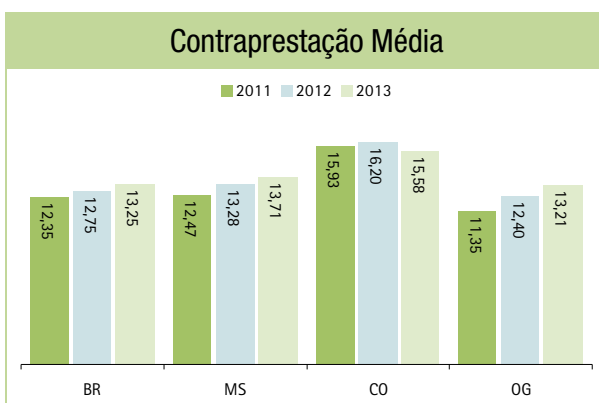
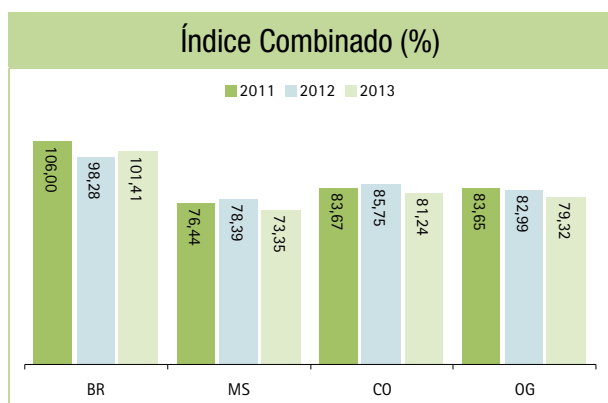
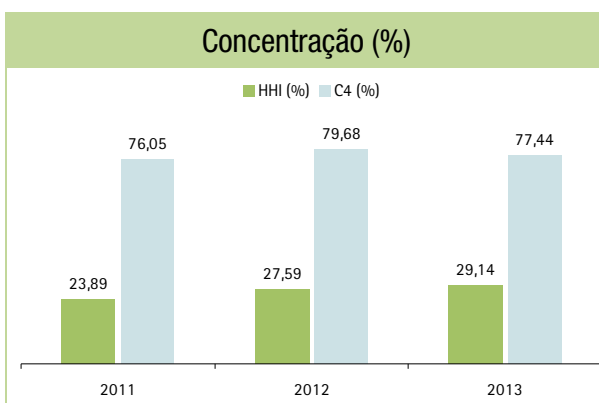
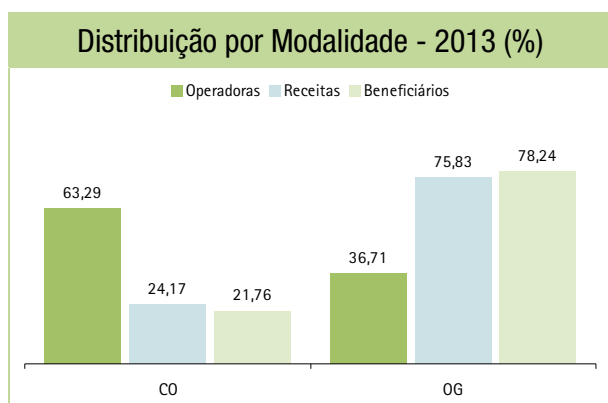
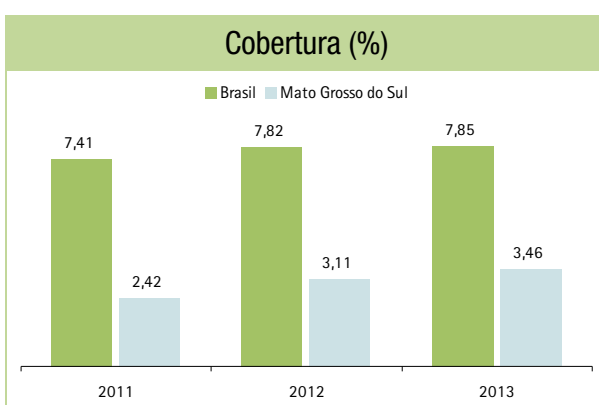
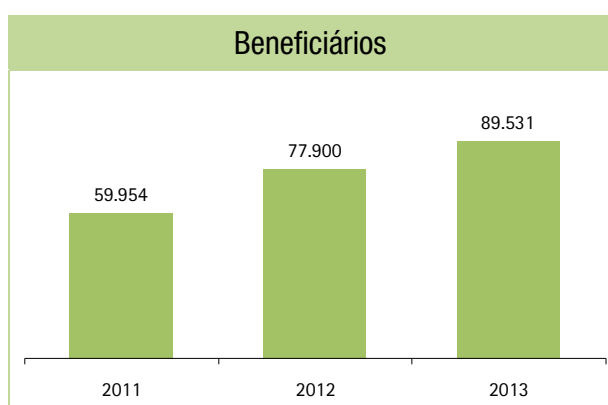
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

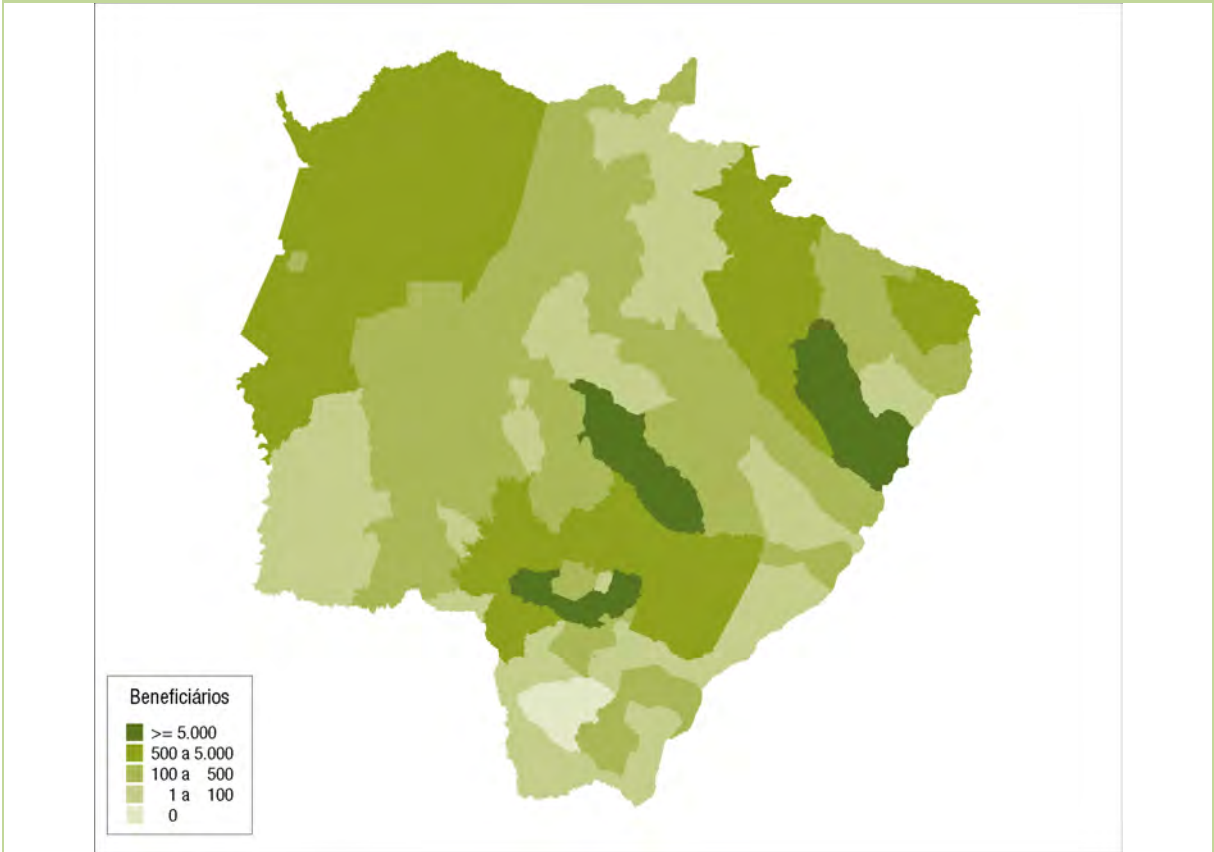


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	68	73	79	16,18
Beneficiários	59.954	77.900	89.531	49,33
População (x1000)	2.478	2.505	2.587	4,43
Cobertura (%)	2,42	3,11	3,46	43,00
Contraprestação Média (R\$)	12,47	13,28	13,71	9,99
DM (%)	49,37	49,09	46,39	-6,04
DC (%)	7,24	9,75	8,41	16,14
DA (%)	27,04	24,16	24,52	-9,34
Combinado (%)	83,65	82,99	79,32	-5,18
HHI (%)	23,89	27,59	29,14	22,00
C4 (%)	76,05	79,68	77,44	1,83

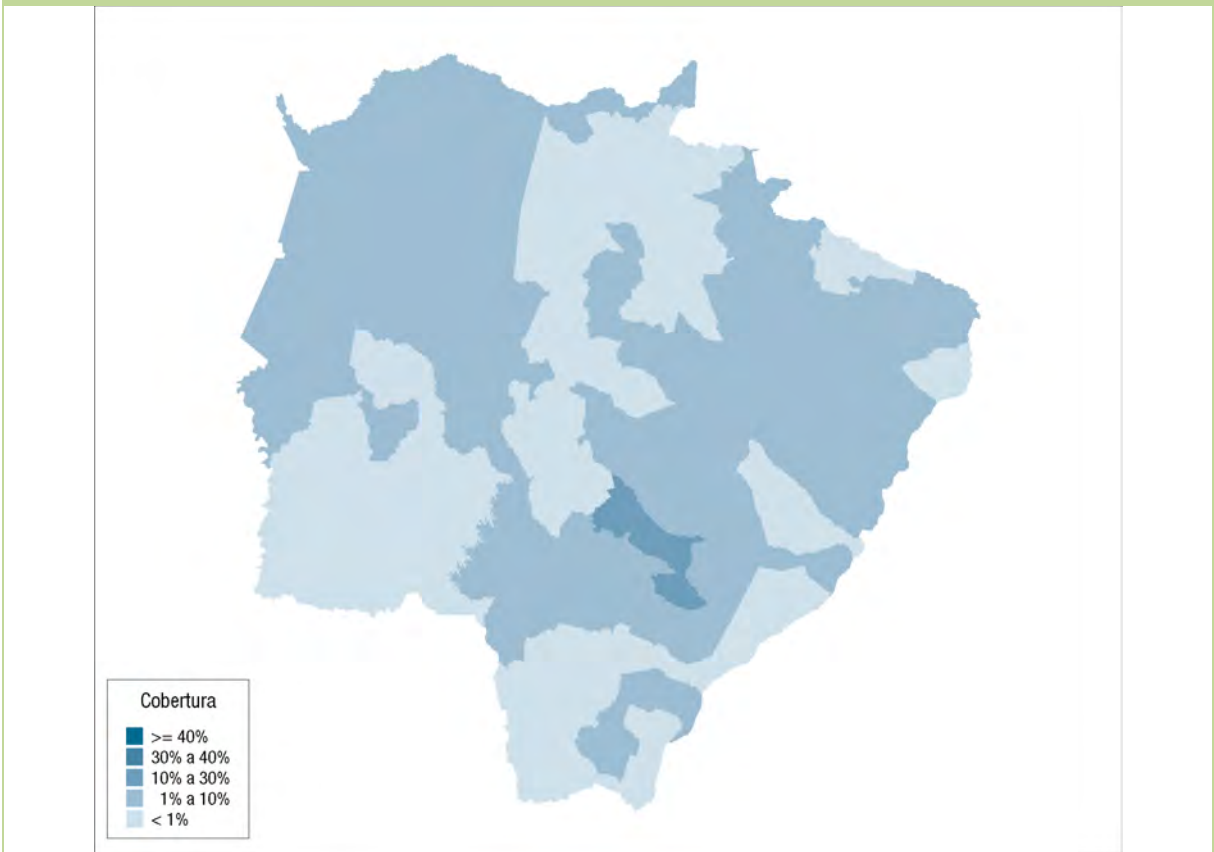


Fontes: ANS e IBGE (população)

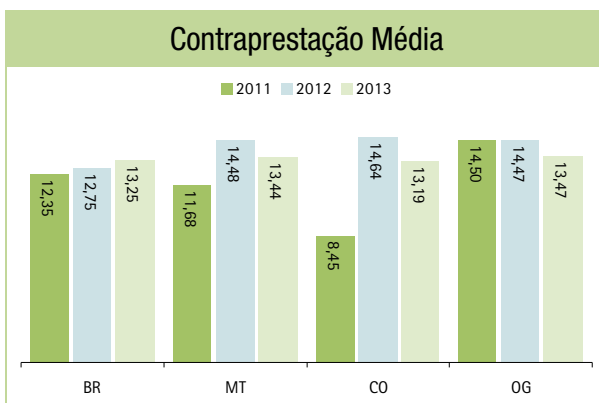
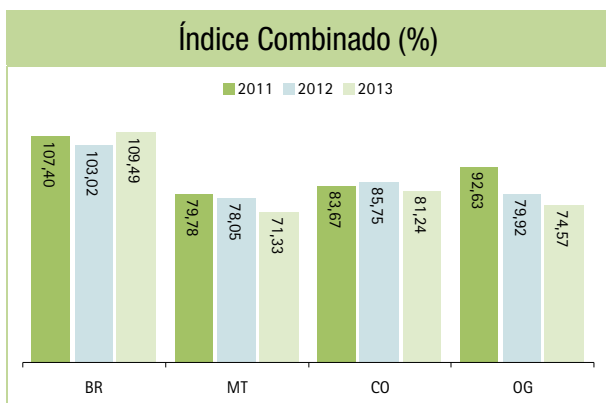
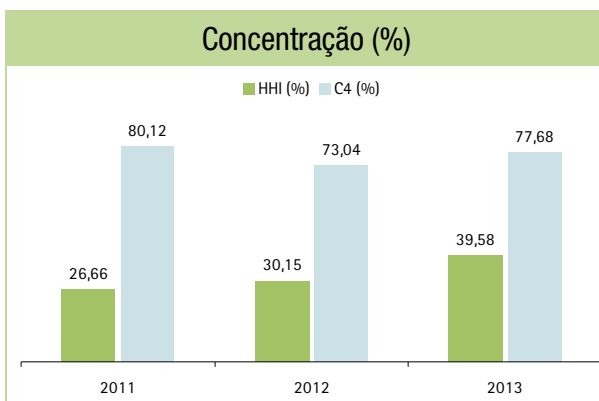
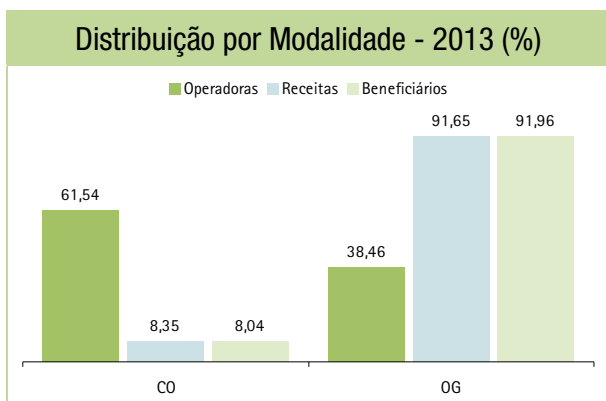
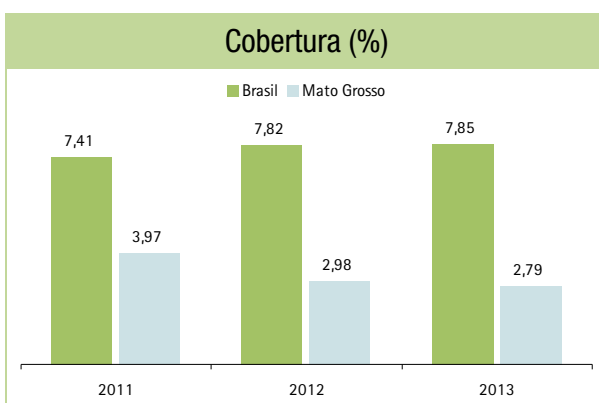
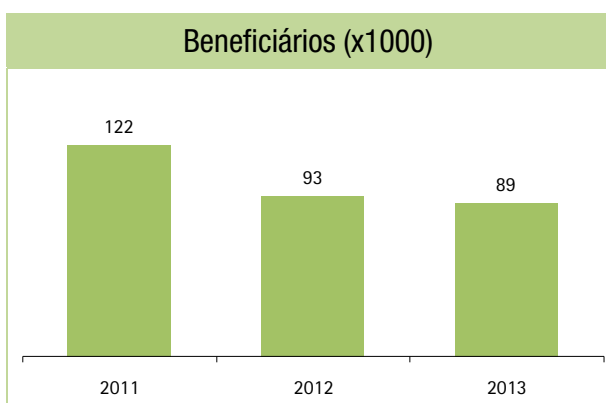
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

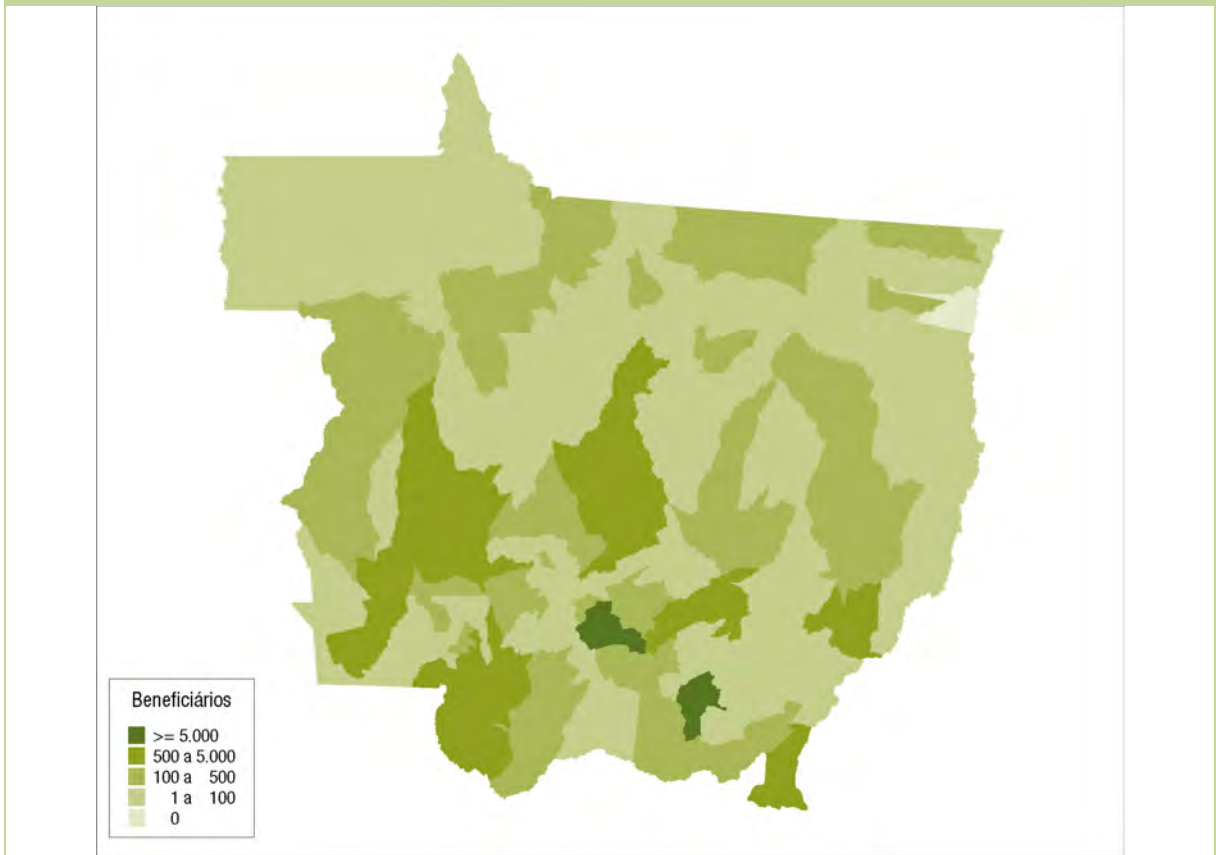


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	78	75	78	0,00
Beneficiários (x1000)	122	93	89	-27,46
População (x1000)	3.076	3.115	3.182	3,45
Cobertura (%)	3,97	2,98	2,79	-29,88
Contraprestação Média (R\$)	11,68	14,48	13,44	15,06
DM (%)	50,91	44,98	43,24	-15,07
DC (%)	5,60	8,95	9,43	68,46
DA (%)	36,12	25,99	21,90	-39,36
Combinado (%)	92,63	79,92	74,57	-19,49
HHI (%)	26,66	30,15	39,58	48,49
C4 (%)	80,12	73,04	77,68	-3,05

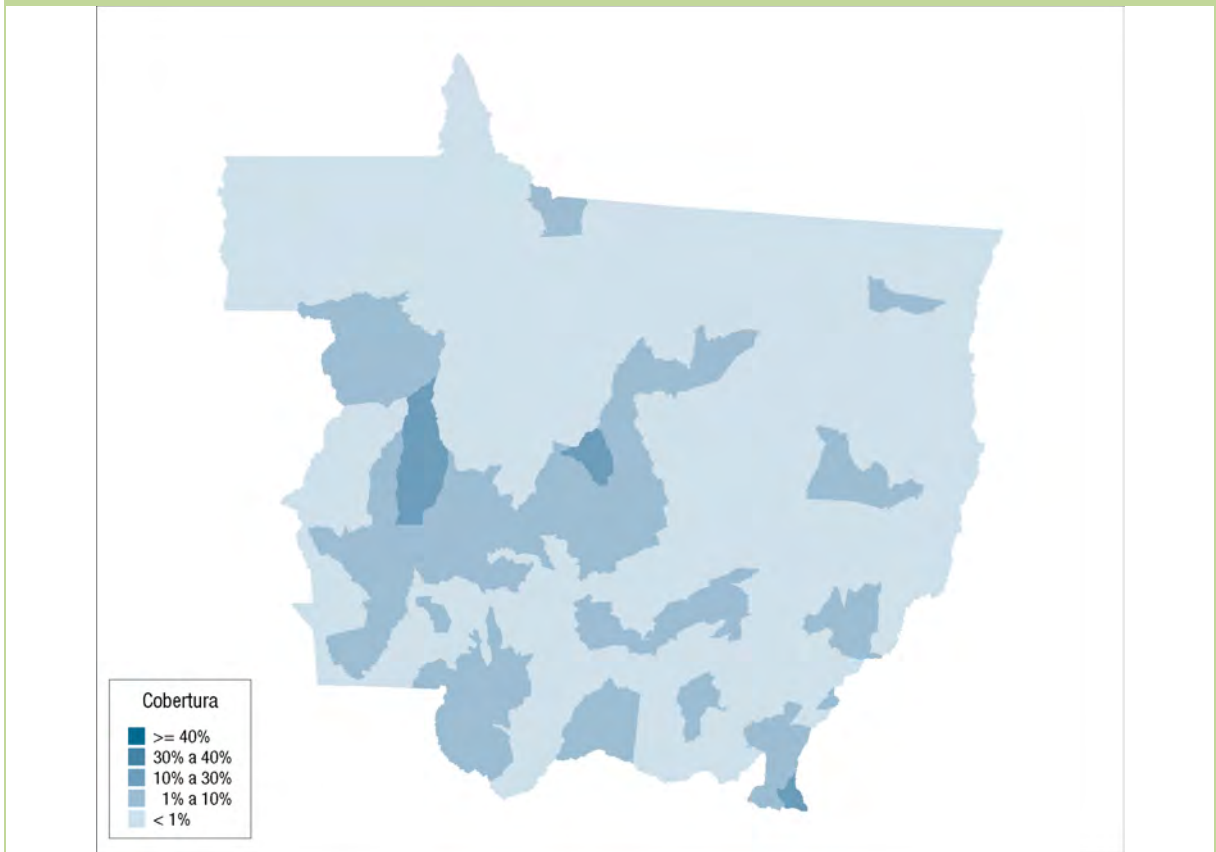


Fontes: ANS e IBGE (população)

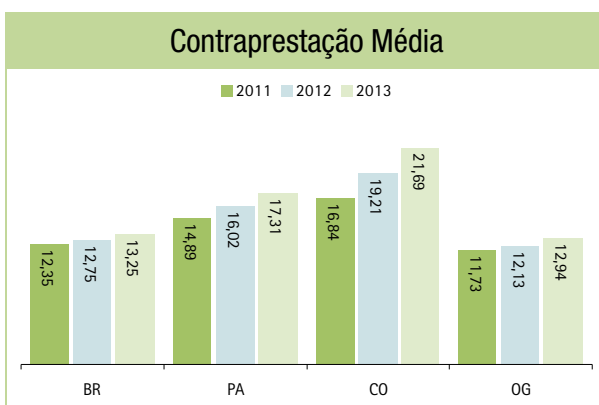
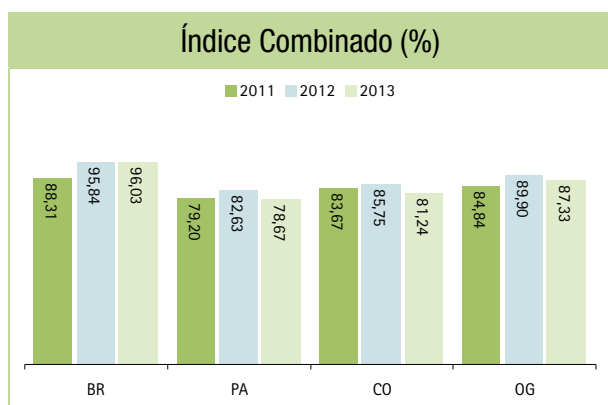
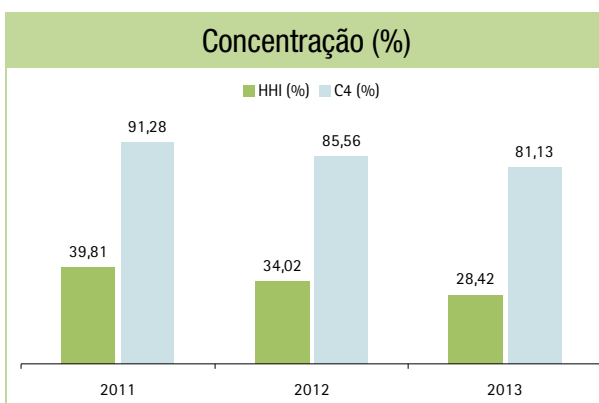
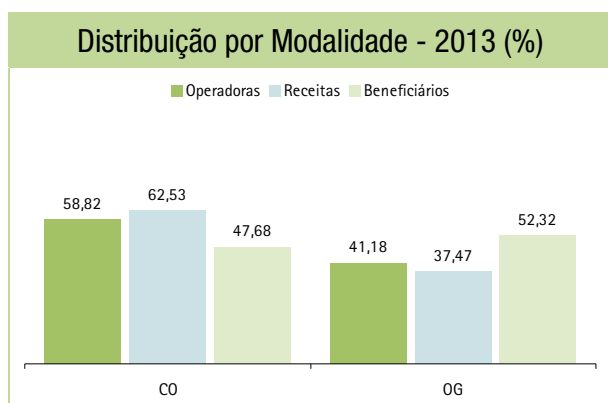
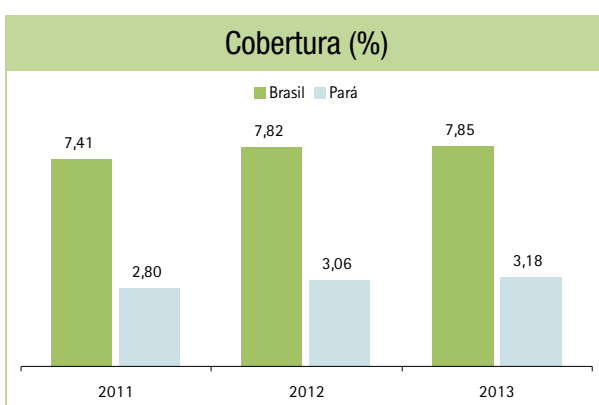
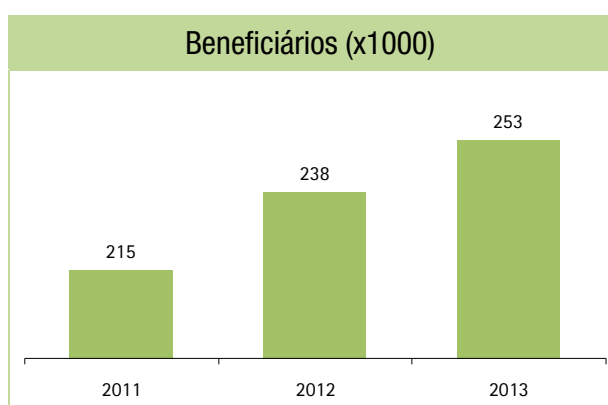
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

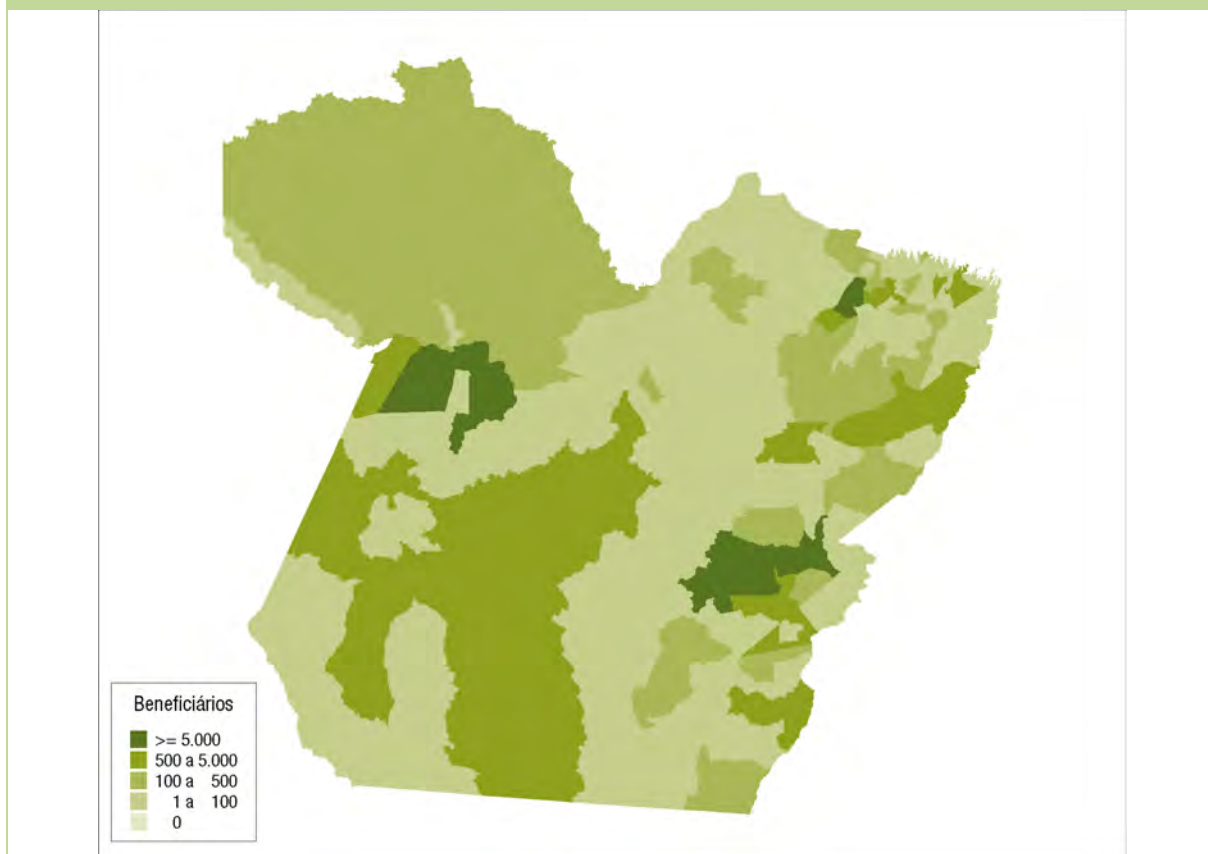


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	83	81	85	2,41
Beneficiários (x1000)	215	238	253	17,47
População (x1000)	7.689	7.793	7.970	3,66
Cobertura (%)	2,80	3,06	3,18	13,33
Contraprestação Média (R\$)	14,89	16,02	17,31	16,24
DM (%)	54,95	59,42	54,44	-0,94
DC (%)	4,30	5,87	6,10	41,79
DA (%)	25,58	24,60	26,79	4,73
Combinado (%)	84,84	89,90	87,33	2,94
HHI (%)	39,81	34,02	28,42	-28,62
C4 (%)	91,28	85,56	81,13	-11,12

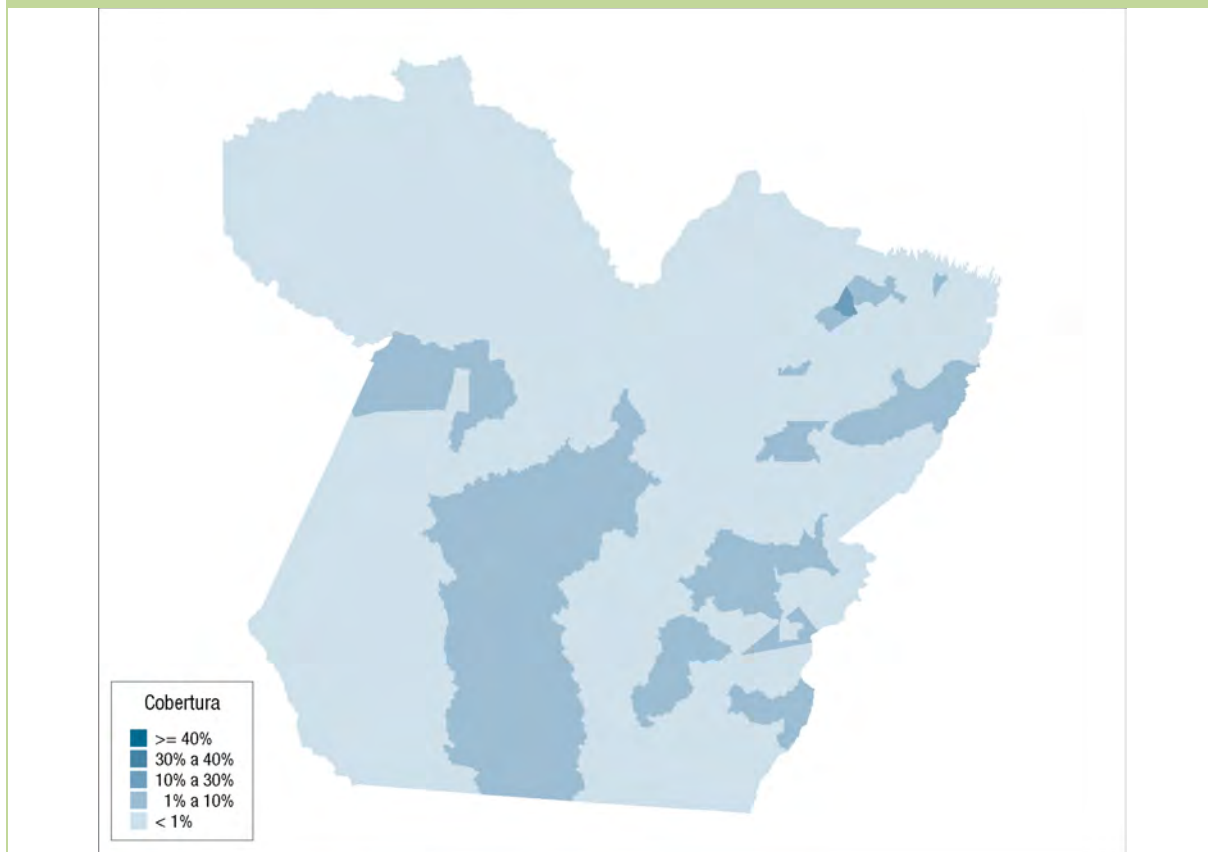


Fontes: ANS e IBGE (população)

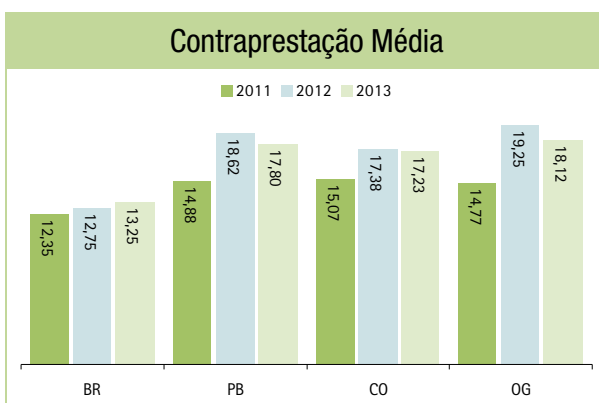
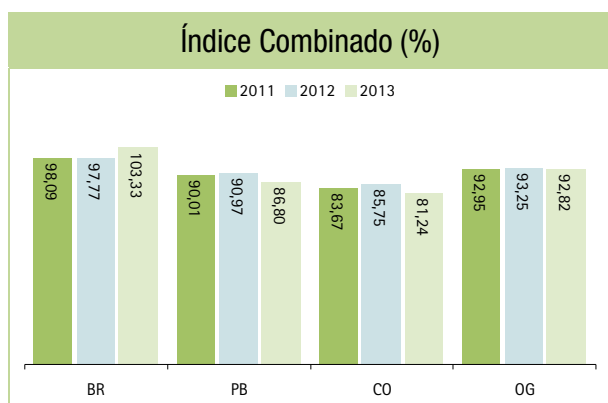
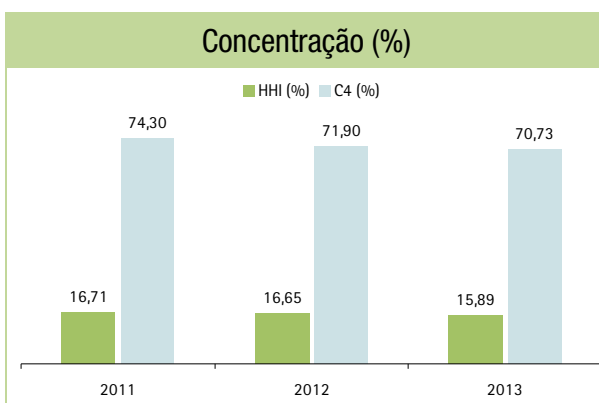
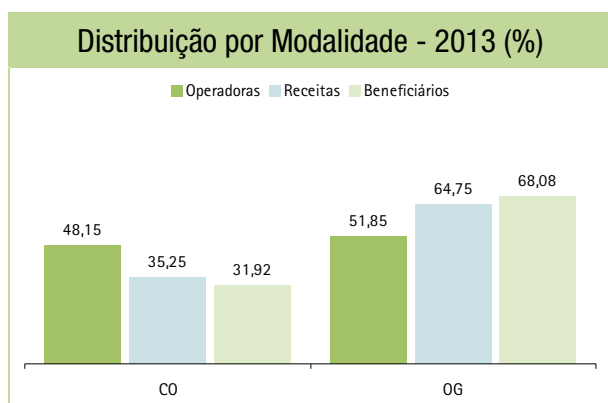
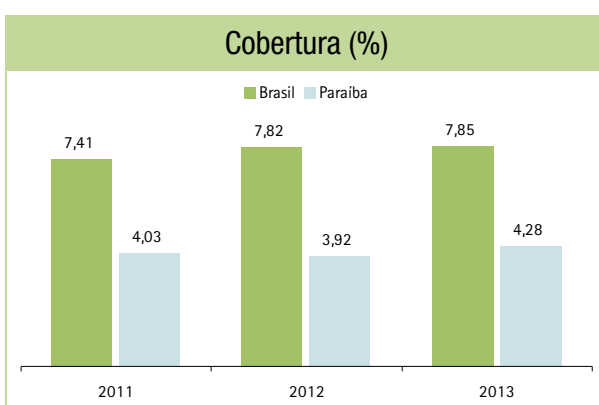
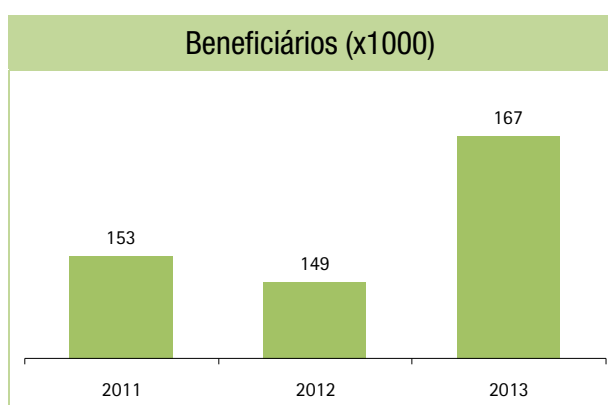
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

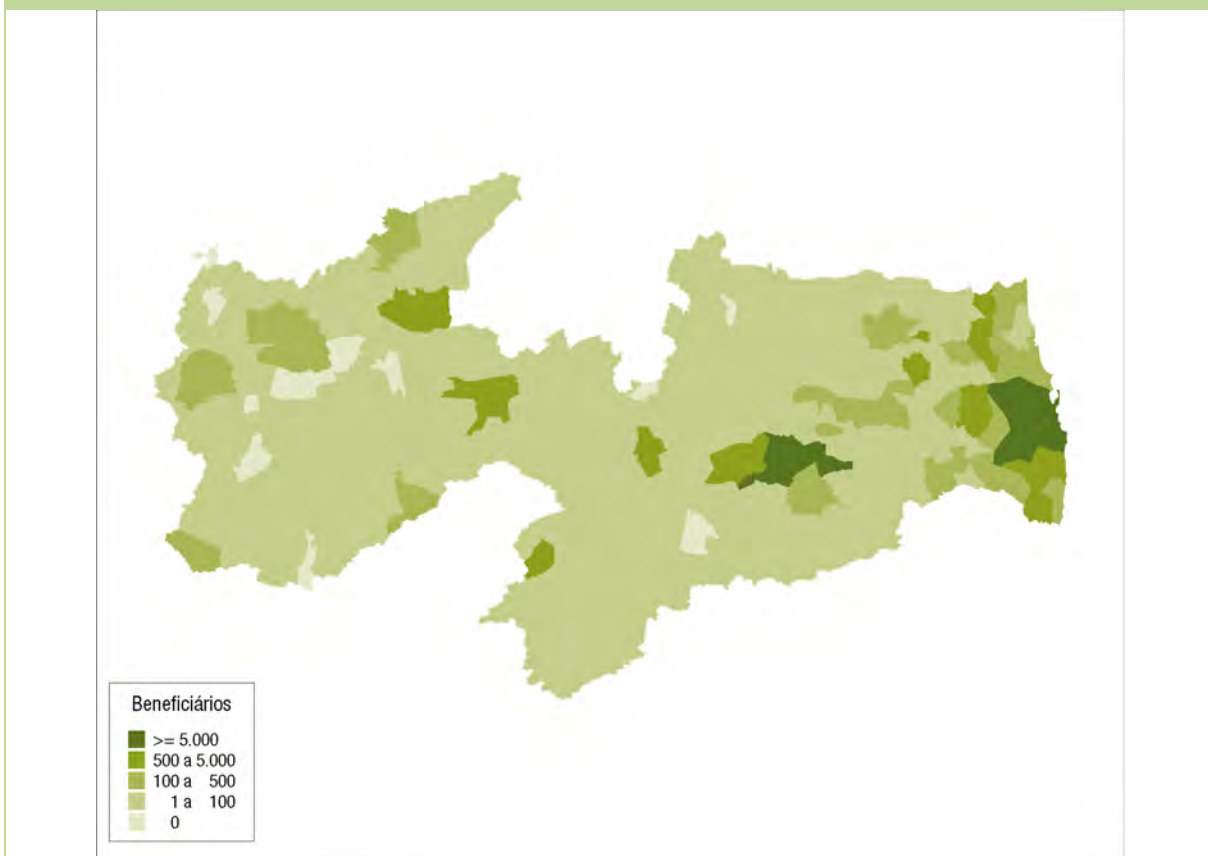


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	106	103	108	1,89
Beneficiários (x1000)	153	149	167	9,68
População (x1000)	3.791	3.815	3.914	3,25
Cobertura (%)	4,03	3,92	4,28	6,24
Contraprestação Média (R\$)	14,88	18,62	17,80	19,59
DM (%)	56,11	49,35	48,94	-12,78
DC (%)	3,93	4,06	5,11	30,09
DA (%)	32,91	39,83	38,77	17,80
Combinado (%)	92,95	93,25	92,82	-0,14
HHI (%)	16,71	16,65	15,89	-4,93
C4 (%)	74,30	71,90	70,73	-4,81

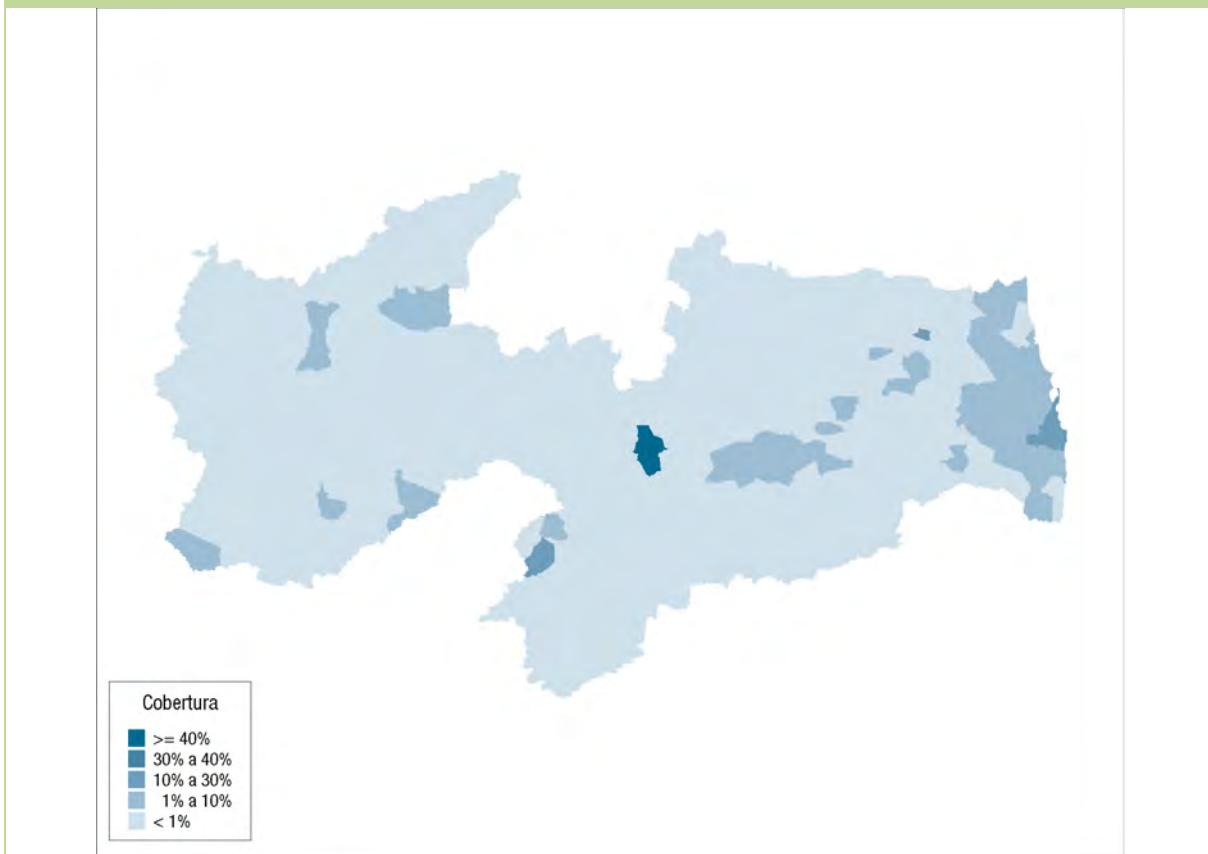


Fontes: ANS e IBGE (população)

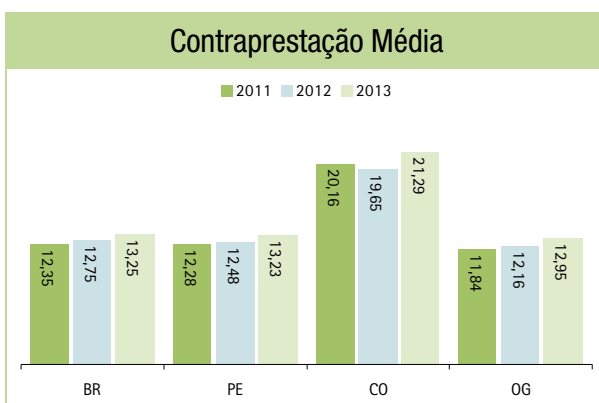
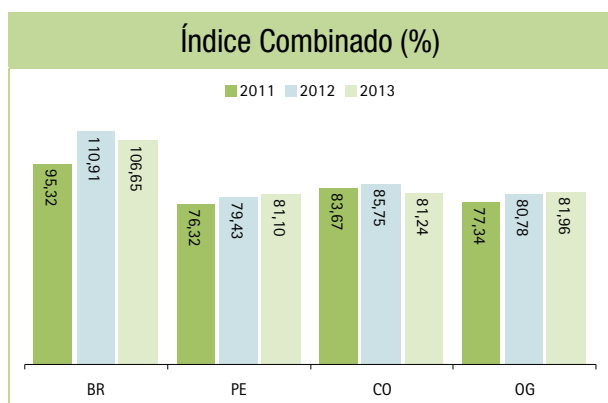
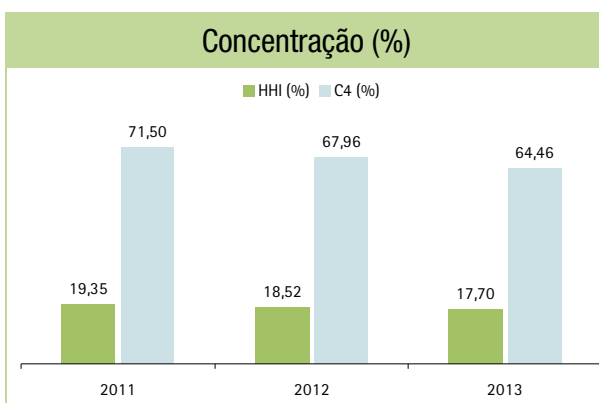
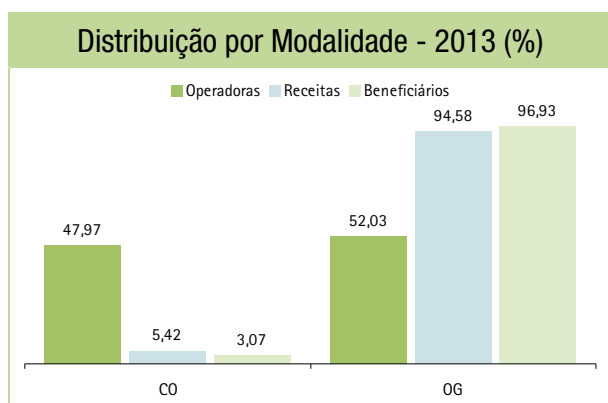
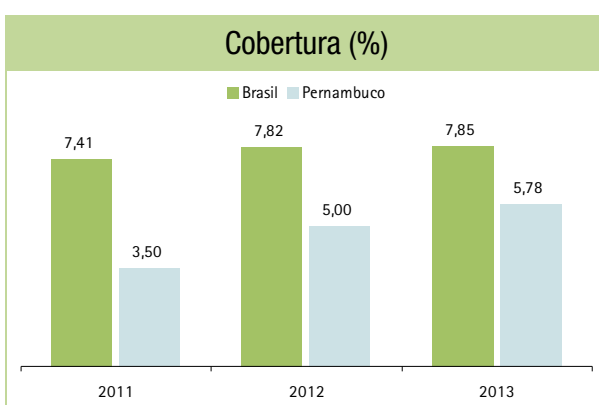
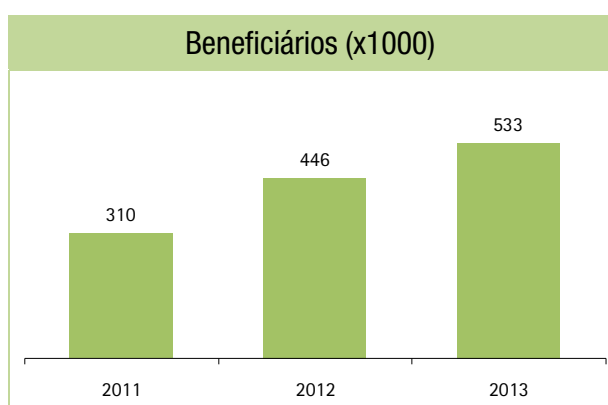
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

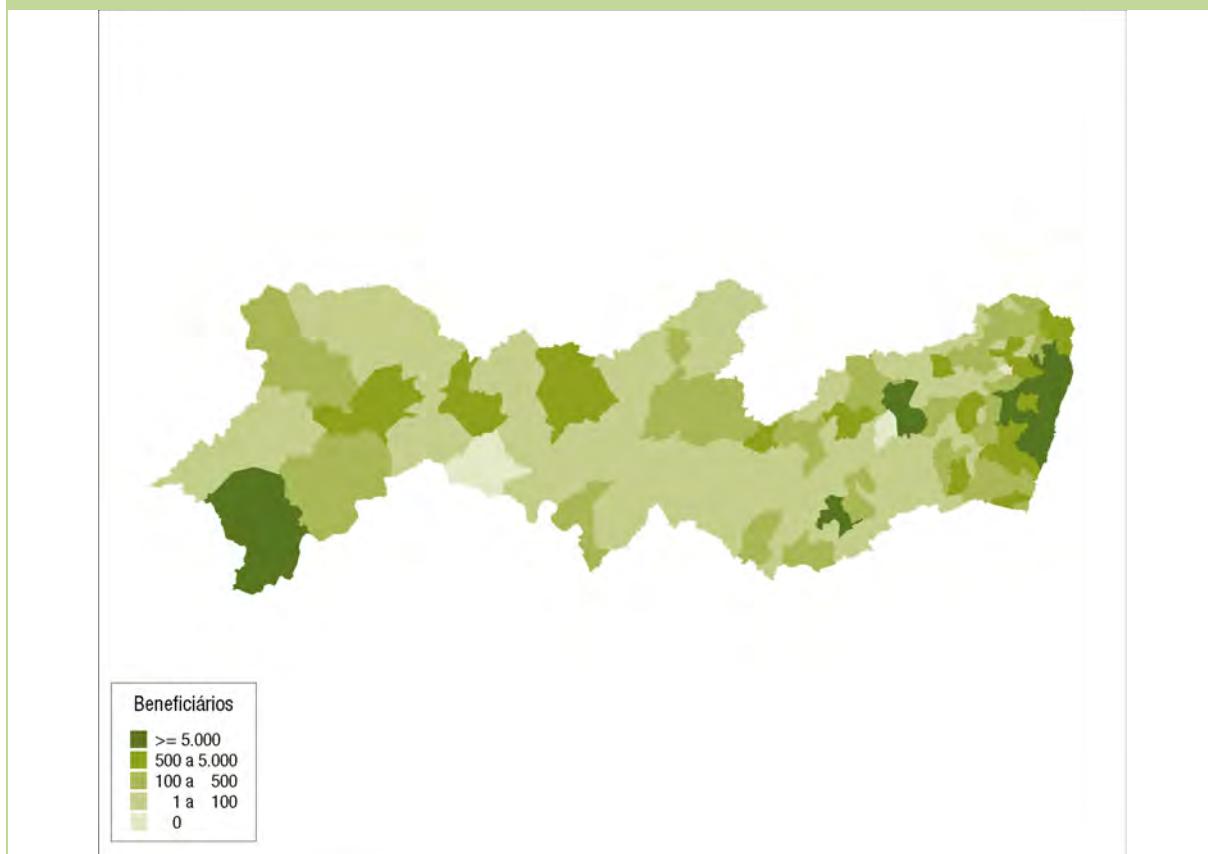


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	120	123	123	2,50
Beneficiários (x1000)	310	446	533	71,54
População (x1000)	8.865	8.931	9.209	3,88
Cobertura (%)	3,50	5,00	5,78	65,14
Contraprestação Média (R\$)	12,28	12,48	13,23	7,72
DM (%)	44,68	44,57	42,49	-4,90
DC (%)	6,64	9,55	10,49	58,04
DA (%)	26,02	26,67	28,98	11,37
Combinado (%)	77,34	80,78	81,96	5,98
HHI (%)	19,35	18,52	17,70	-8,53
C4 (%)	71,50	67,96	64,46	-9,84

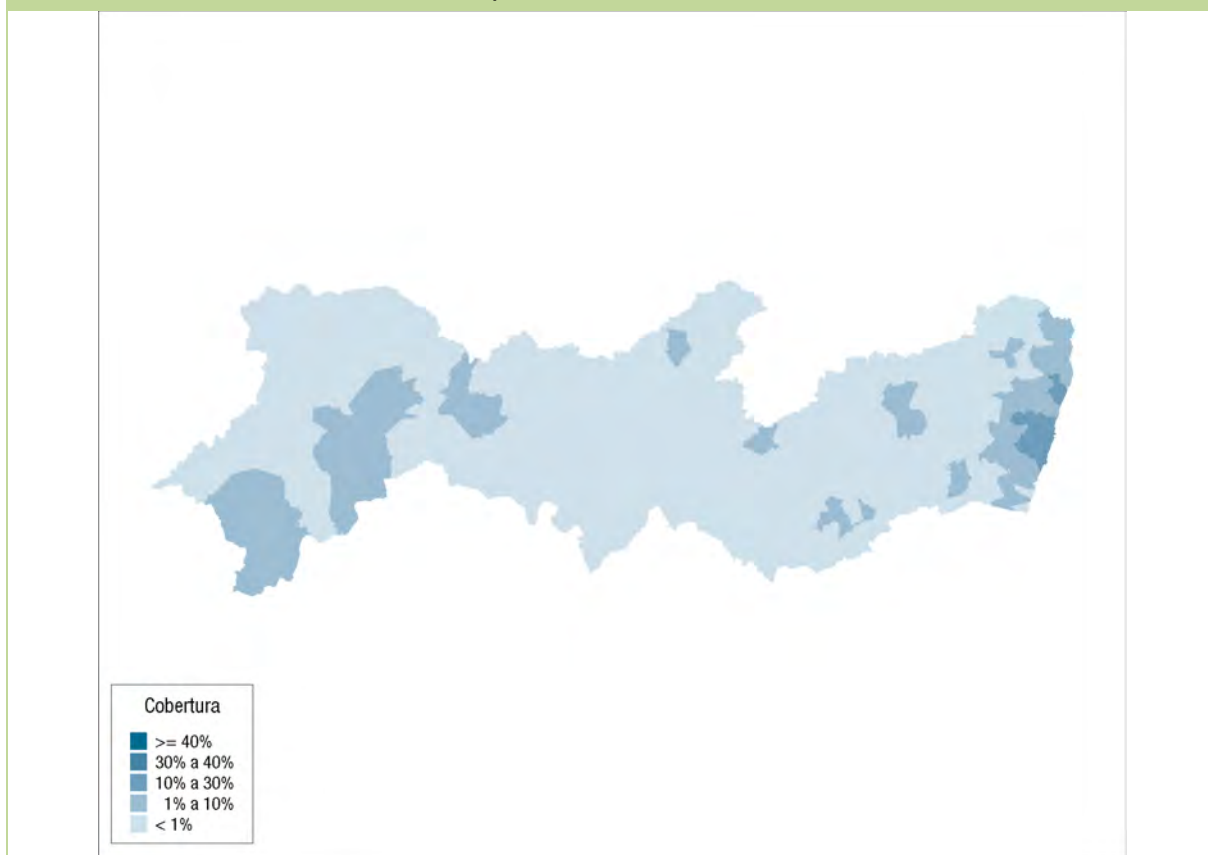


Fontes: ANS e IBGE (população)

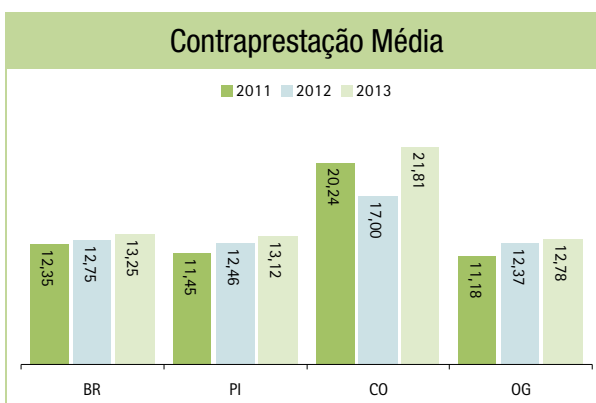
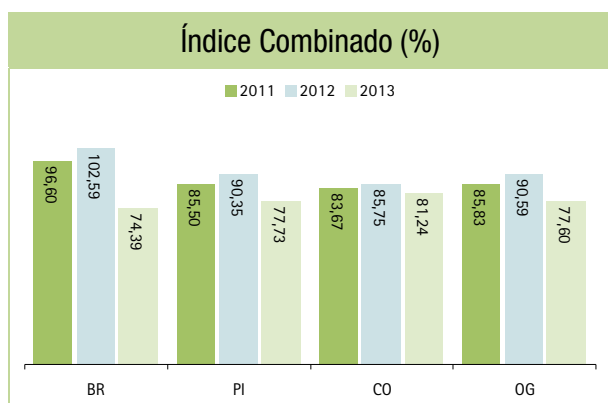
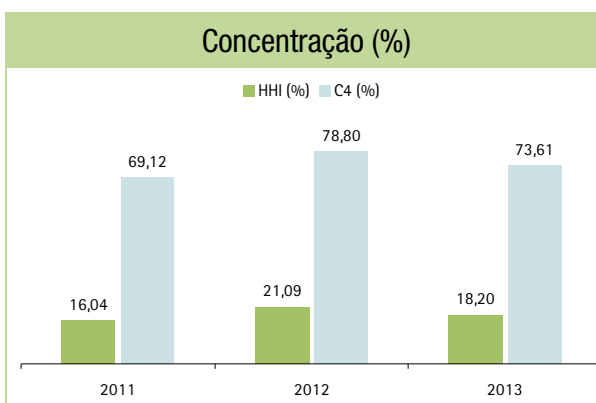
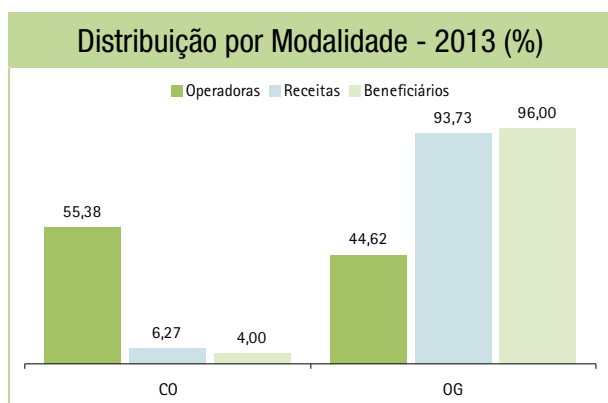
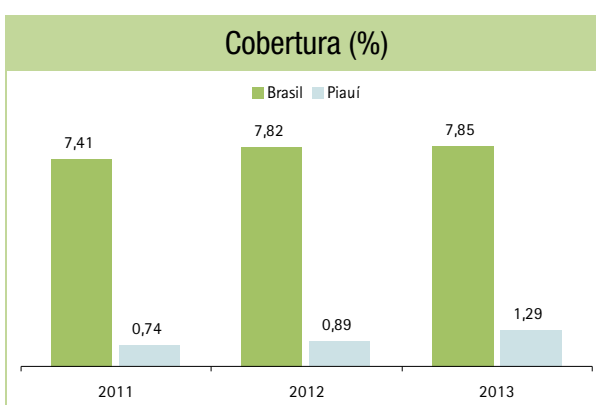
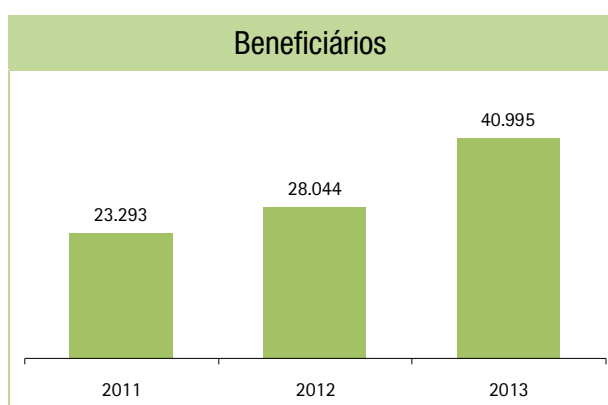
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

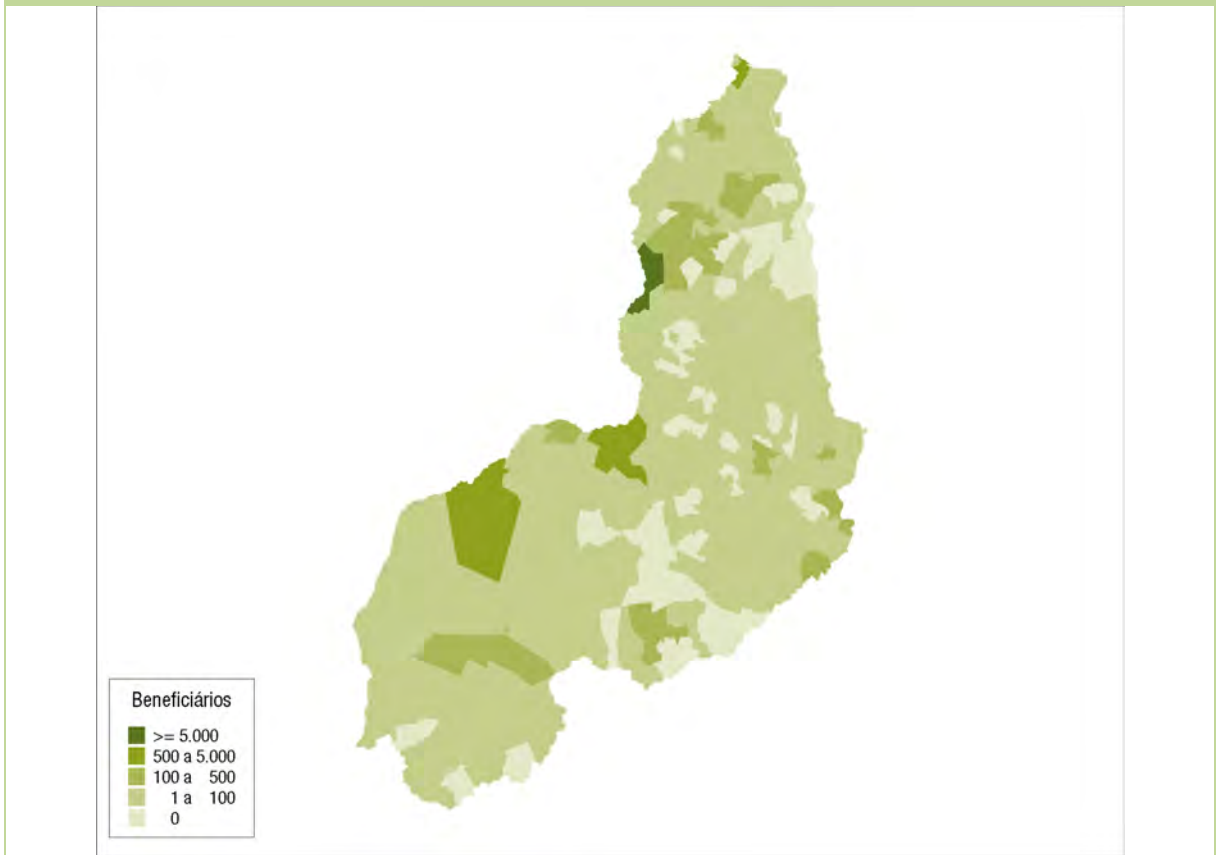


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	64	60	65	1,56
Beneficiários	23.293	28.044	40.995	76,00
População (x1000)	3.140	3.161	3.184	1,40
Cobertura (%)	0,74	0,89	1,29	73,57
Contraprestação Média (R\$)	11,45	12,46	13,12	14,61
DM (%)	43,21	40,48	36,49	-15,55
DC (%)	6,82	9,86	7,47	9,46
DA (%)	35,80	40,25	33,64	-6,03
Combinado (%)	85,83	90,59	77,60	-9,59
HHI (%)	16,04	21,09	18,20	13,42
C4 (%)	69,12	78,80	73,61	6,49

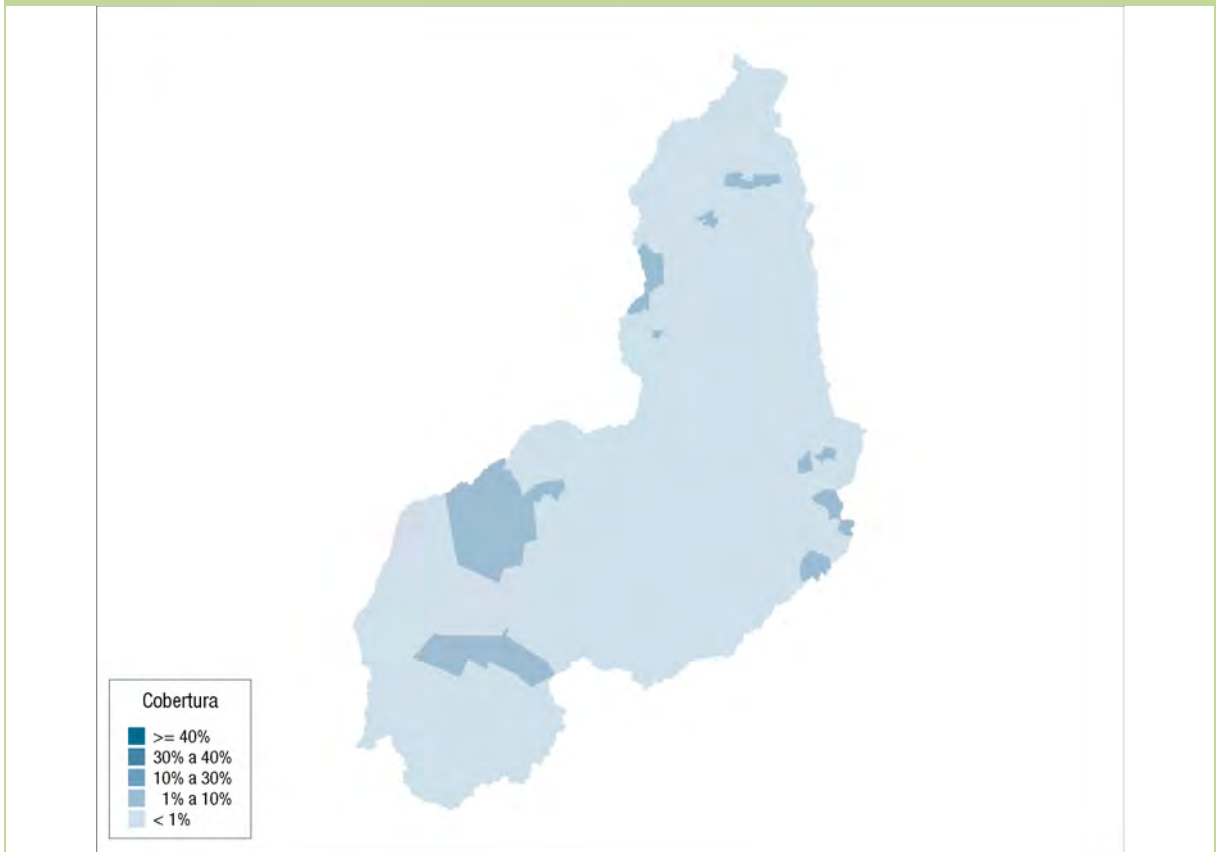


Fontes: ANS e IBGE (população)

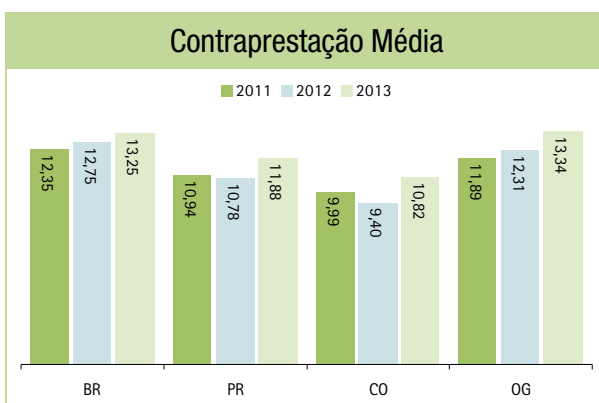
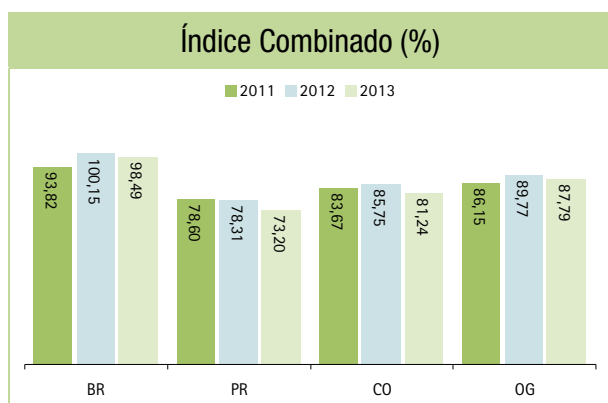
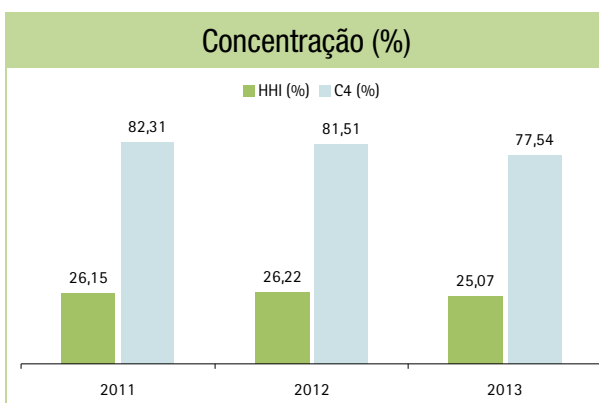
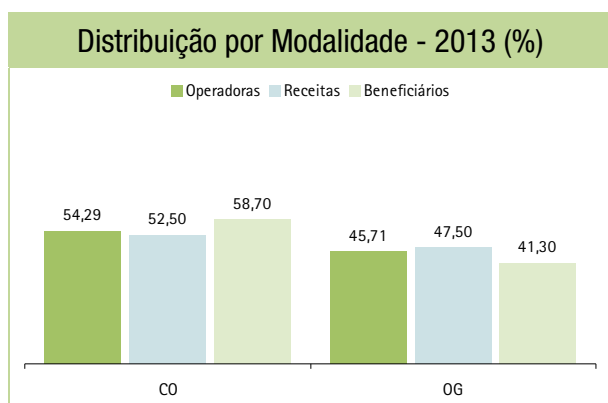
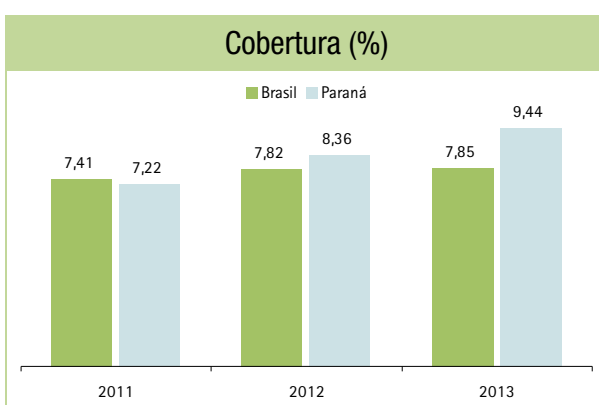
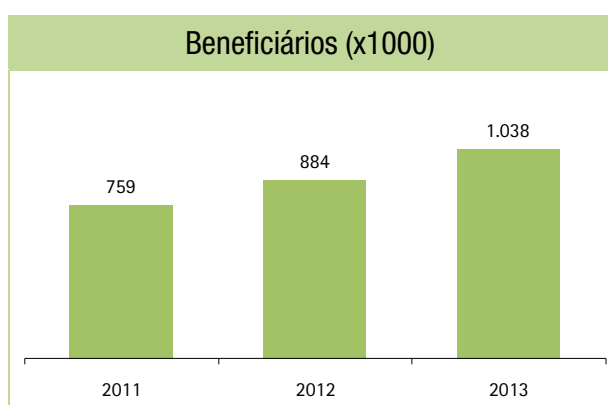
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

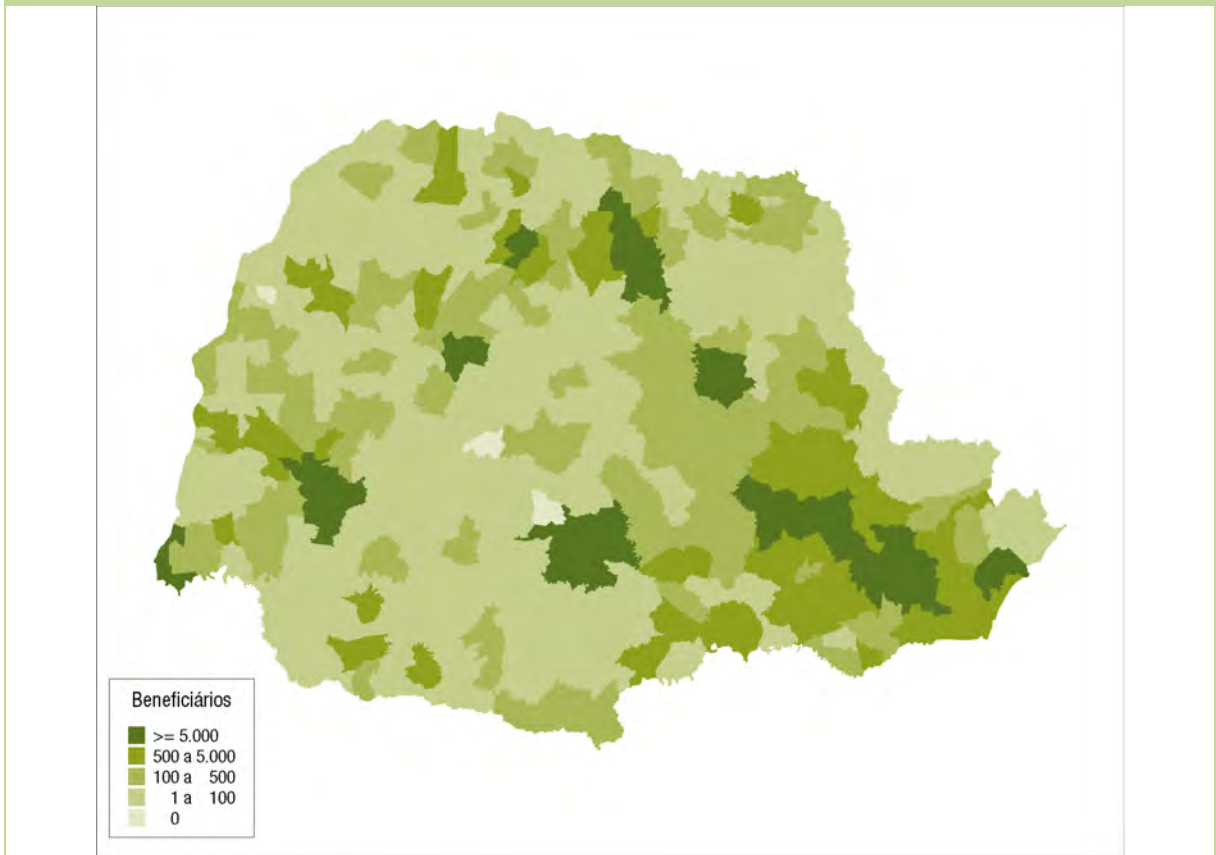


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	137	141	140	2,19
Beneficiários (x1000)	759	884	1.038	36,77
População (x1000)	10.512	10.578	10.997	4,61
Cobertura (%)	7,22	8,36	9,44	30,73
Contraprestação Média (R\$)	10,94	10,78	11,88	8,59
DM (%)	49,60	46,14	44,09	-11,10
DC (%)	8,47	12,18	9,64	13,81
DA (%)	28,08	31,45	34,06	21,28
Combinado (%)	86,15	89,77	87,79	1,90
HHI (%)	26,15	26,22	25,07	-4,12
C4 (%)	82,31	81,51	77,54	-5,80

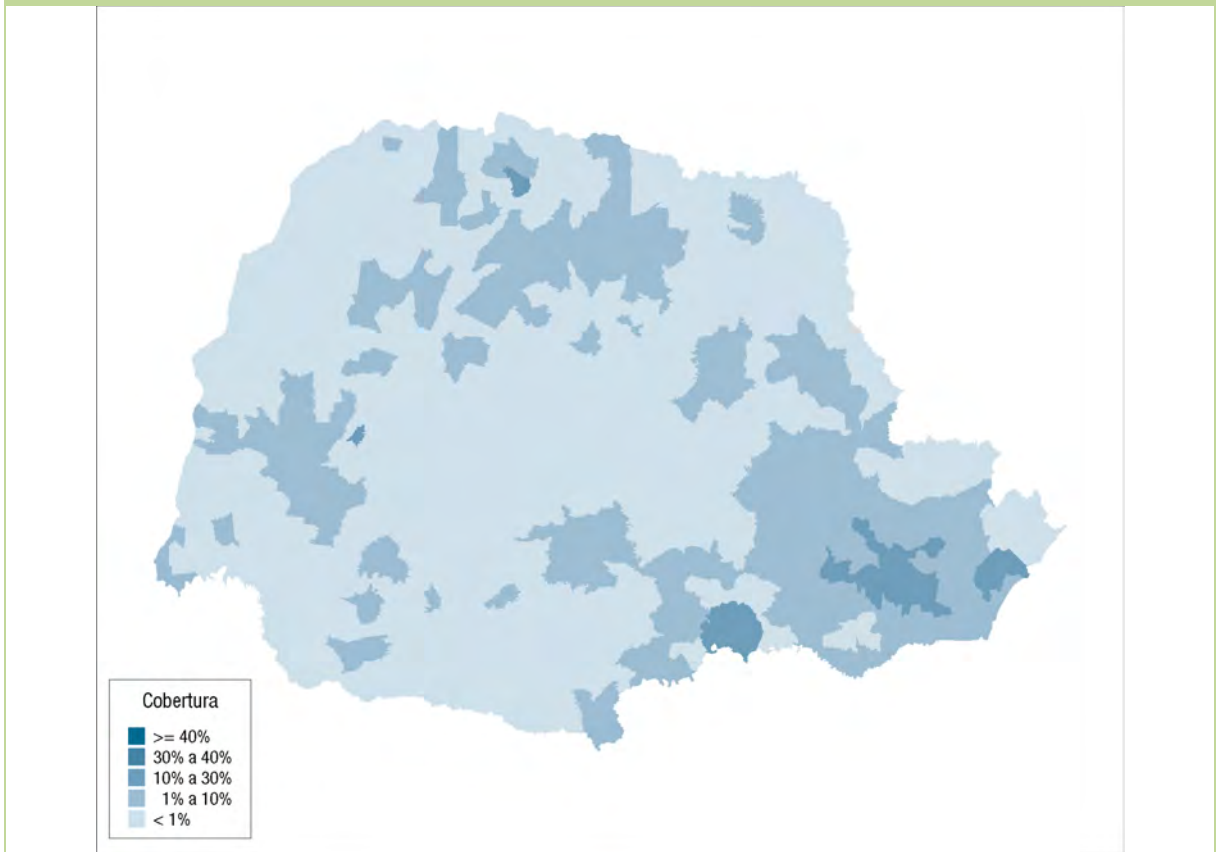


Fontes: ANS e IBGE (população)

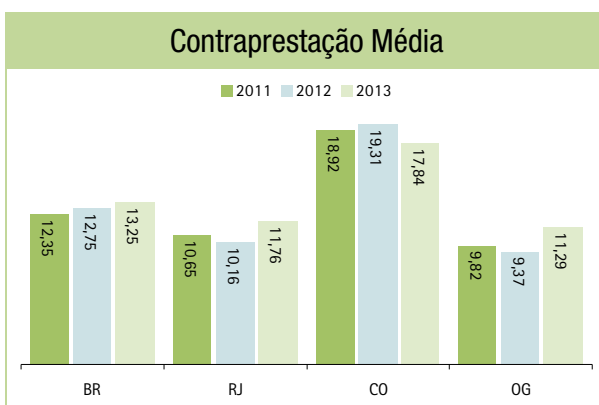
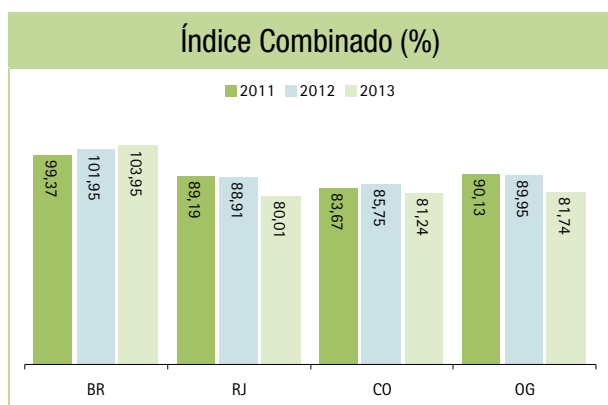
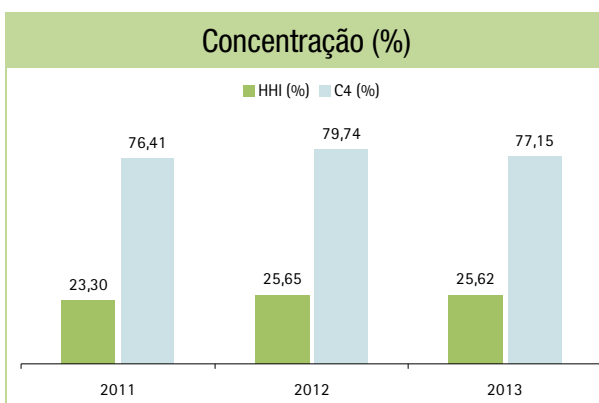
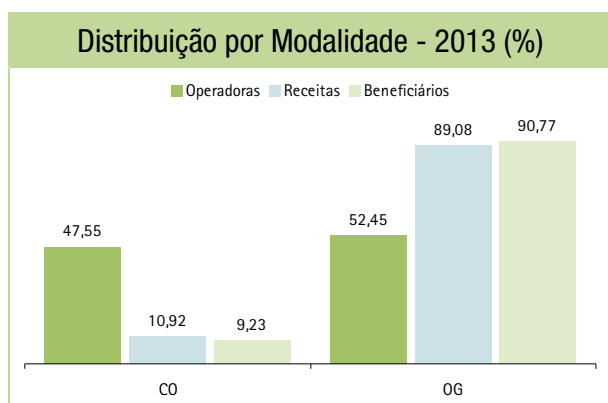
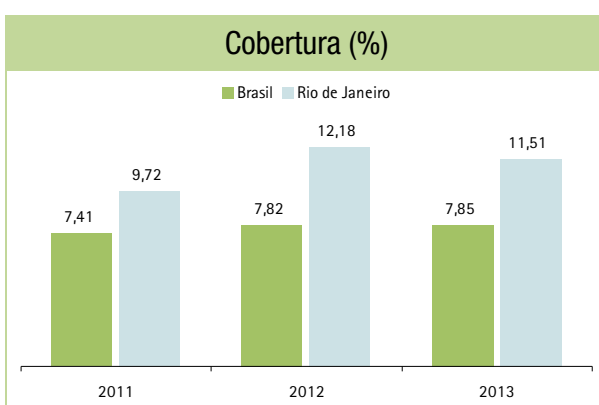
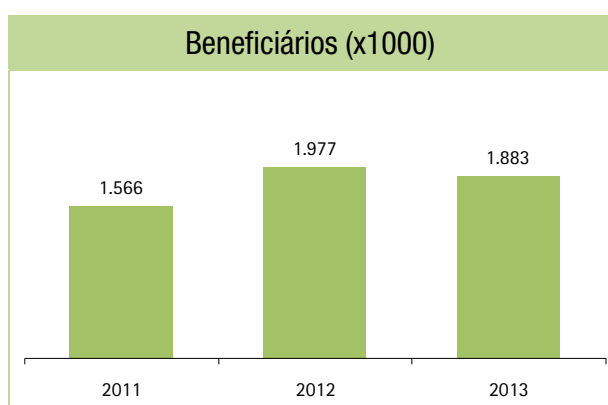
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

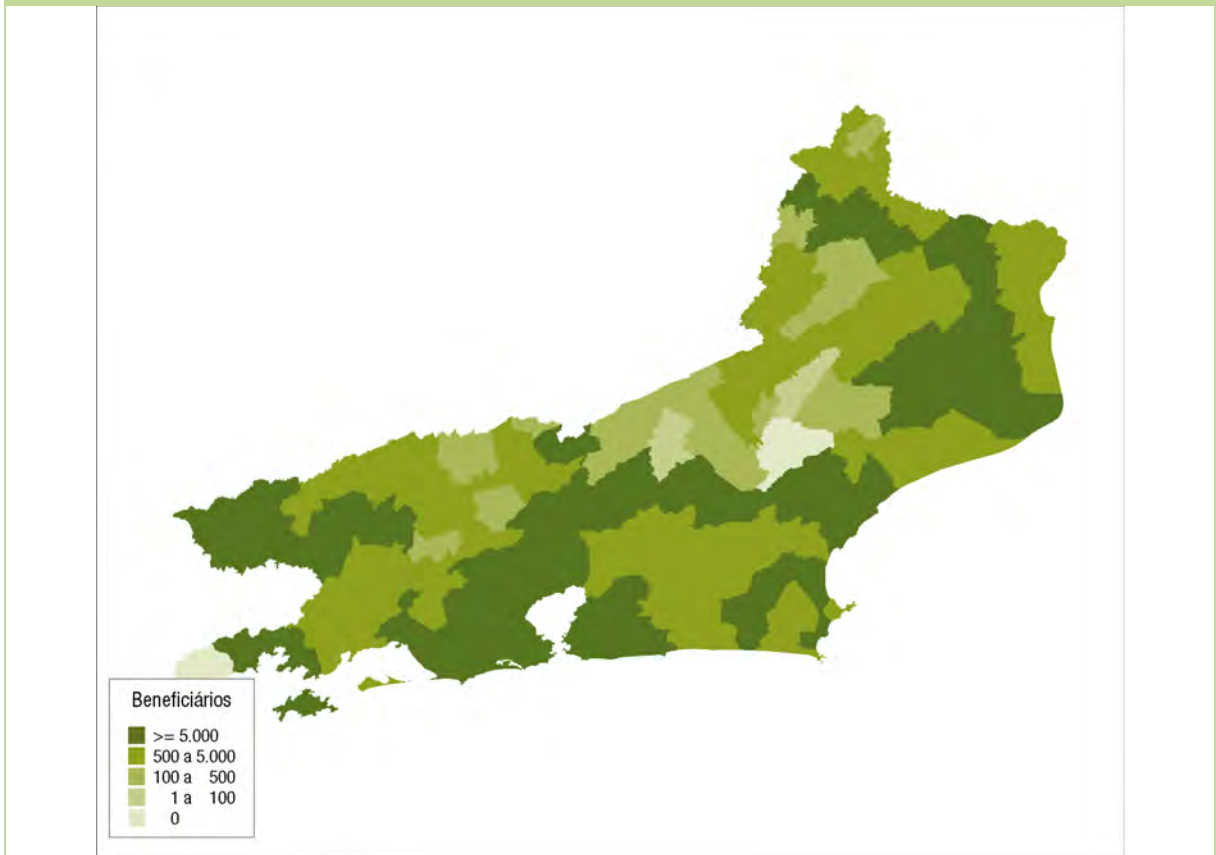


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	154	150	143	-7,14
Beneficiários (x1000)	1.566	1.977	1.883	20,28
População (x1000)	16.113	16.231	16.369	1,59
Cobertura (%)	9,72	12,18	11,51	18,40
Contraprestação Média (R\$)	10,65	10,16	11,76	10,42
DM (%)	47,11	43,86	40,14	-14,80
DC (%)	9,41	17,18	15,32	62,80
DA (%)	33,61	28,91	26,28	-21,81
Combinado (%)	90,13	89,95	81,74	-9,31
HHI (%)	23,30	25,65	25,62	9,94
C4 (%)	76,41	79,74	77,15	0,98

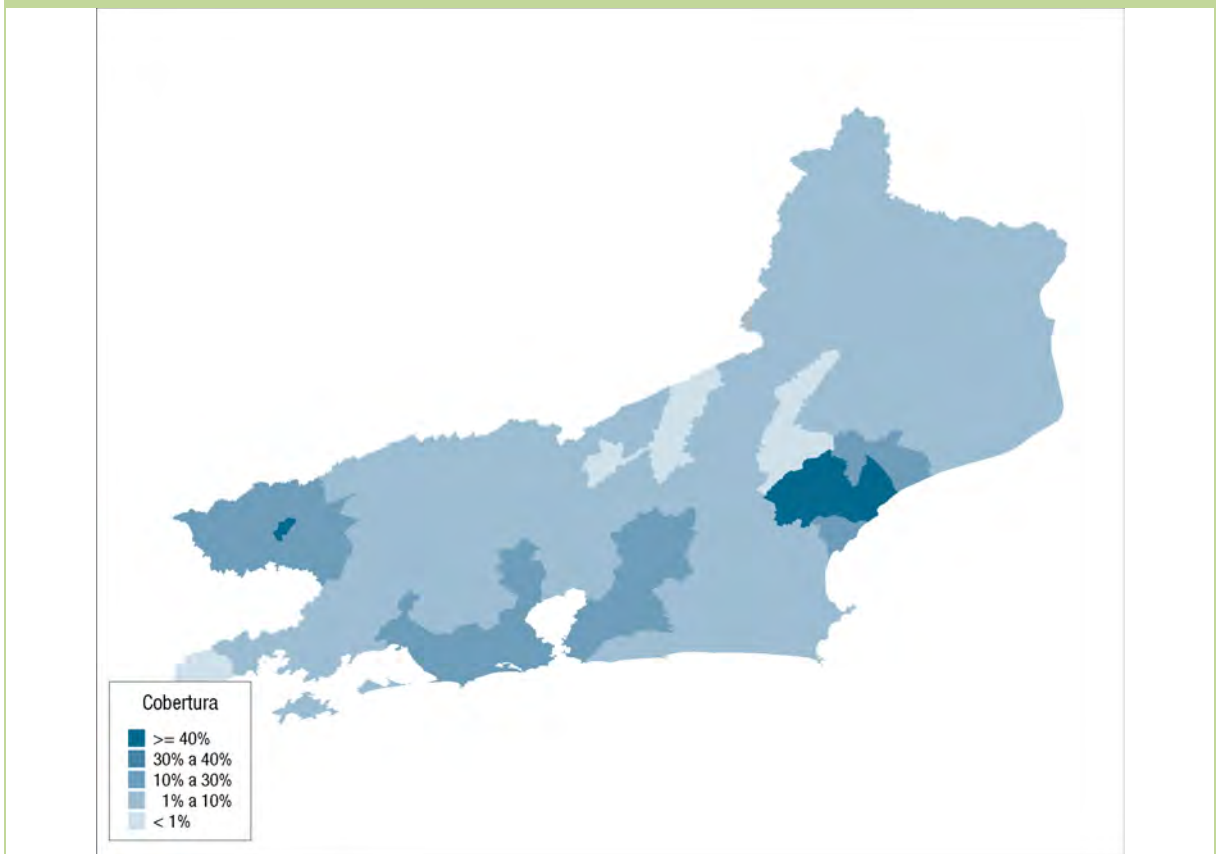


Fontes: ANS e IBGE (população)

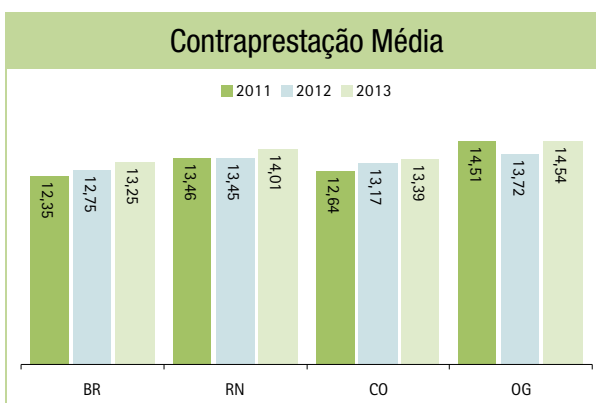
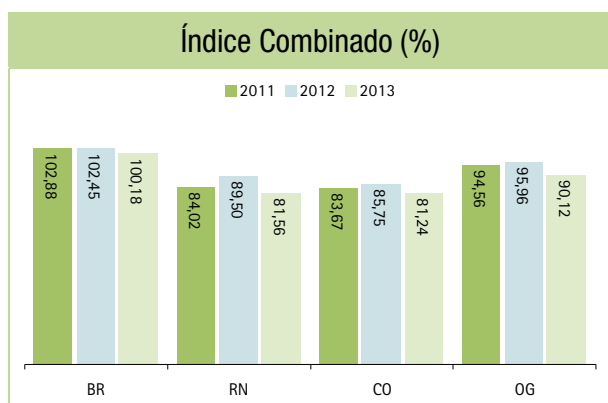
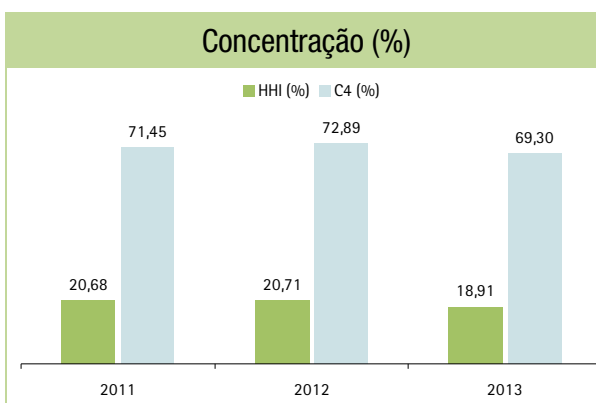
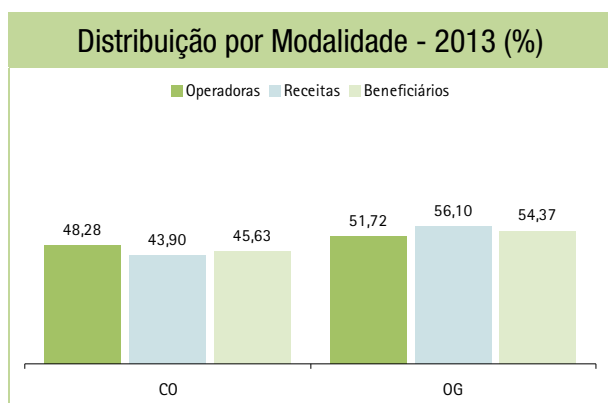
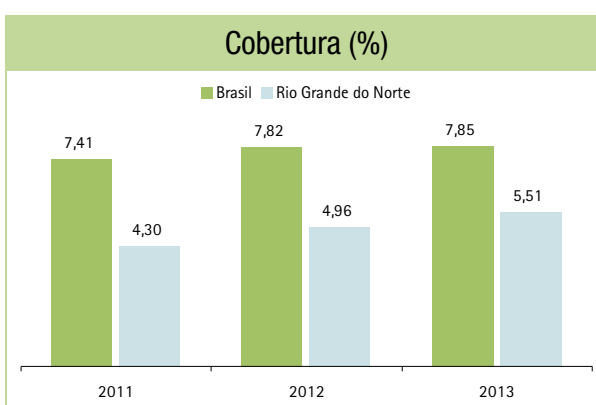
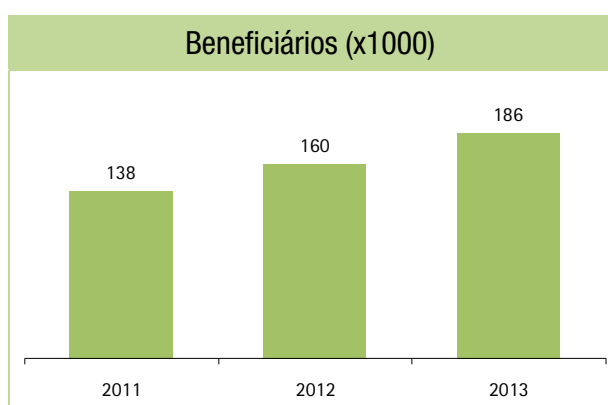
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

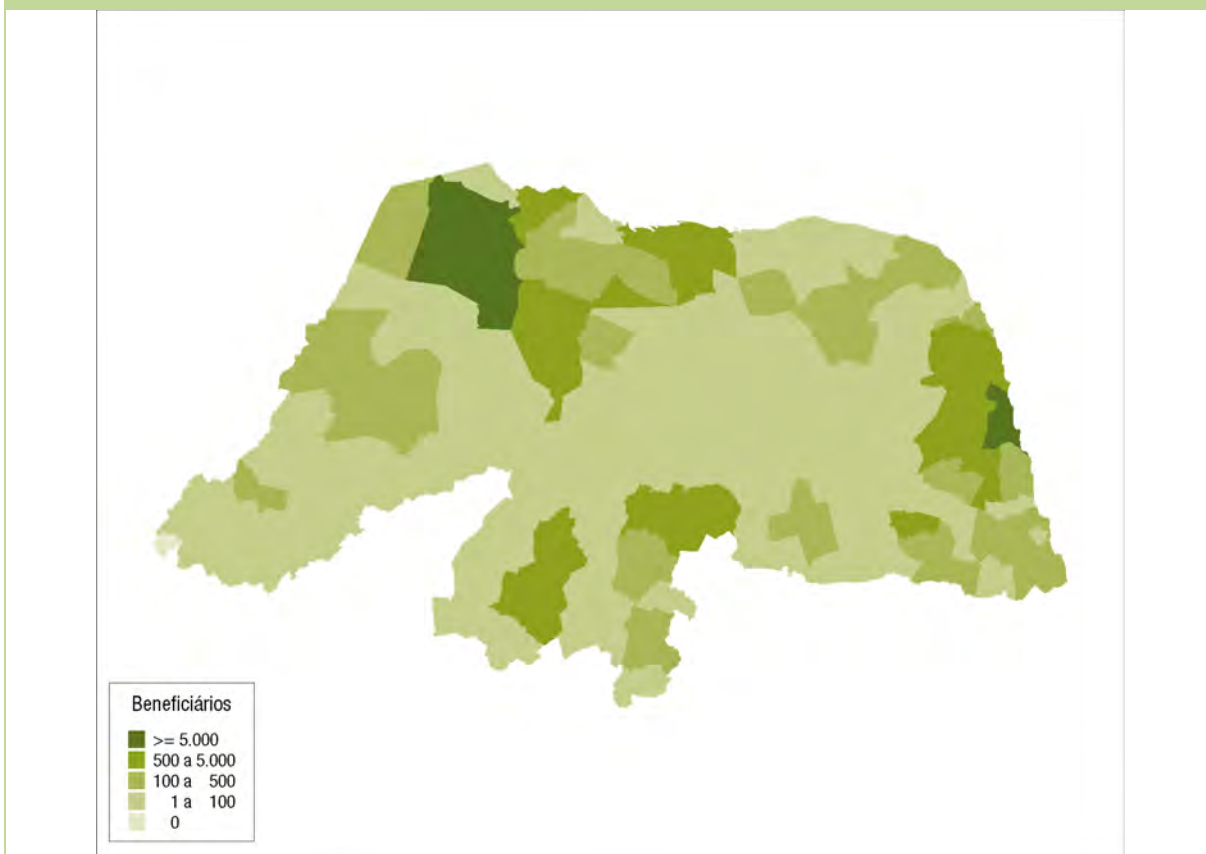


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	85	84	87	2,35
Beneficiários (x1000)	138	160	186	35,11
População (x1000)	3.199	3.228	3.374	5,48
Cobertura (%)	4,30	4,96	5,51	28,09
Contraprestação Média (R\$)	13,46	13,45	14,01	4,07
DM (%)	54,62	55,50	52,47	-3,92
DC (%)	3,38	7,15	7,17	112,22
DA (%)	36,57	33,31	30,47	-16,68
Combinado (%)	94,56	95,96	90,12	-4,70
HHI (%)	20,68	20,71	18,91	-8,56
C4 (%)	71,45	72,89	69,30	-3,01

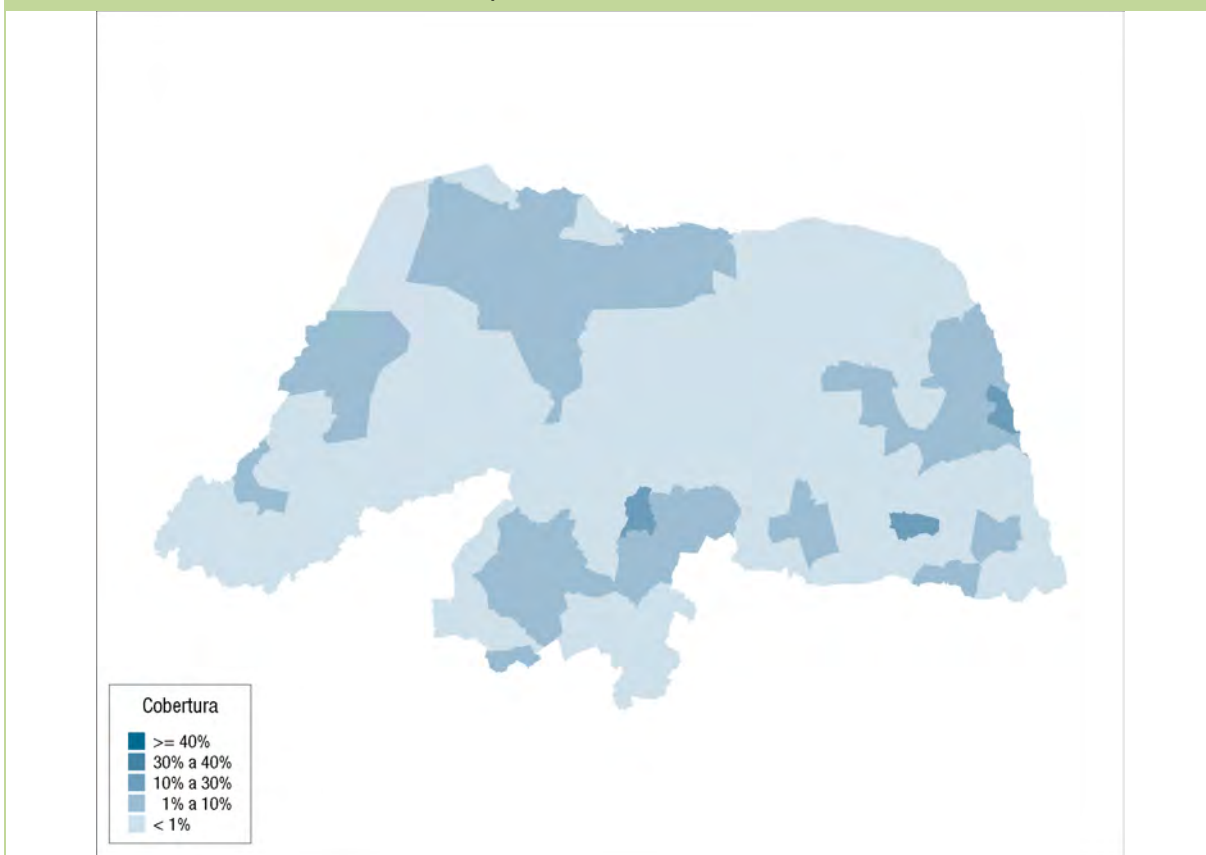


Fontes: ANS e IBGE (população)

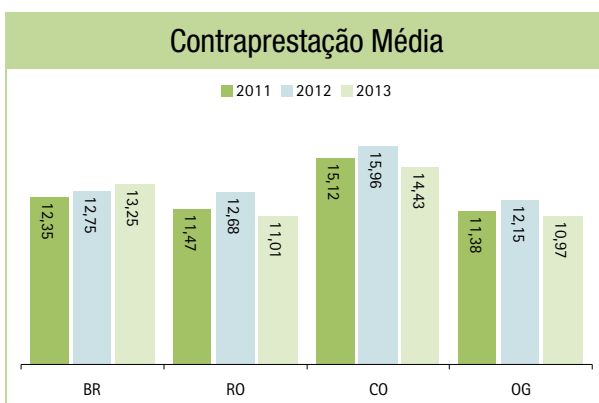
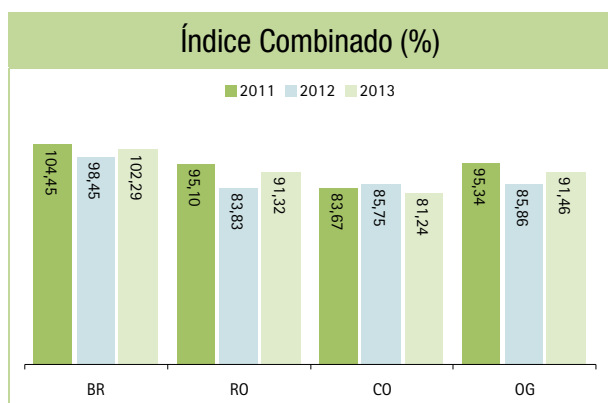
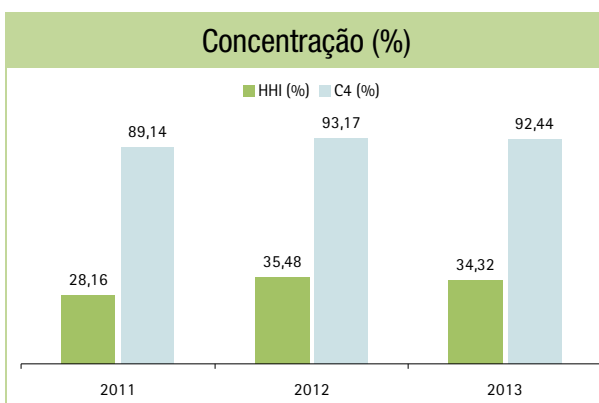
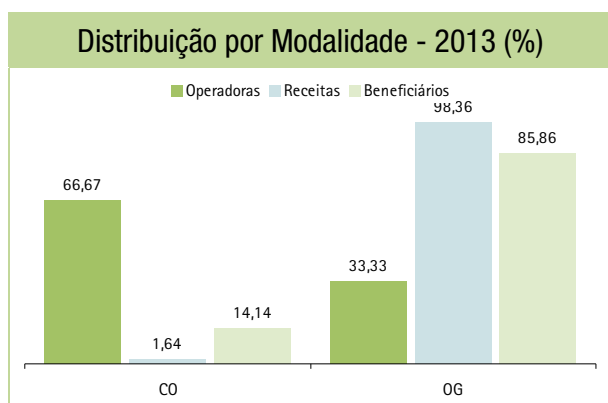
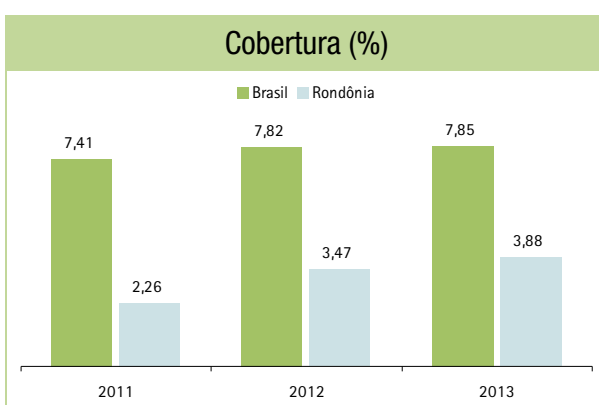
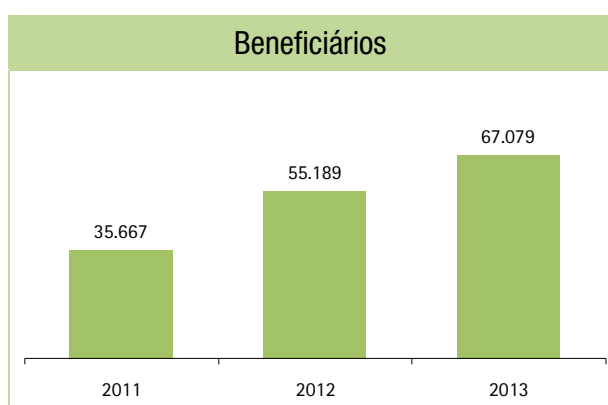
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

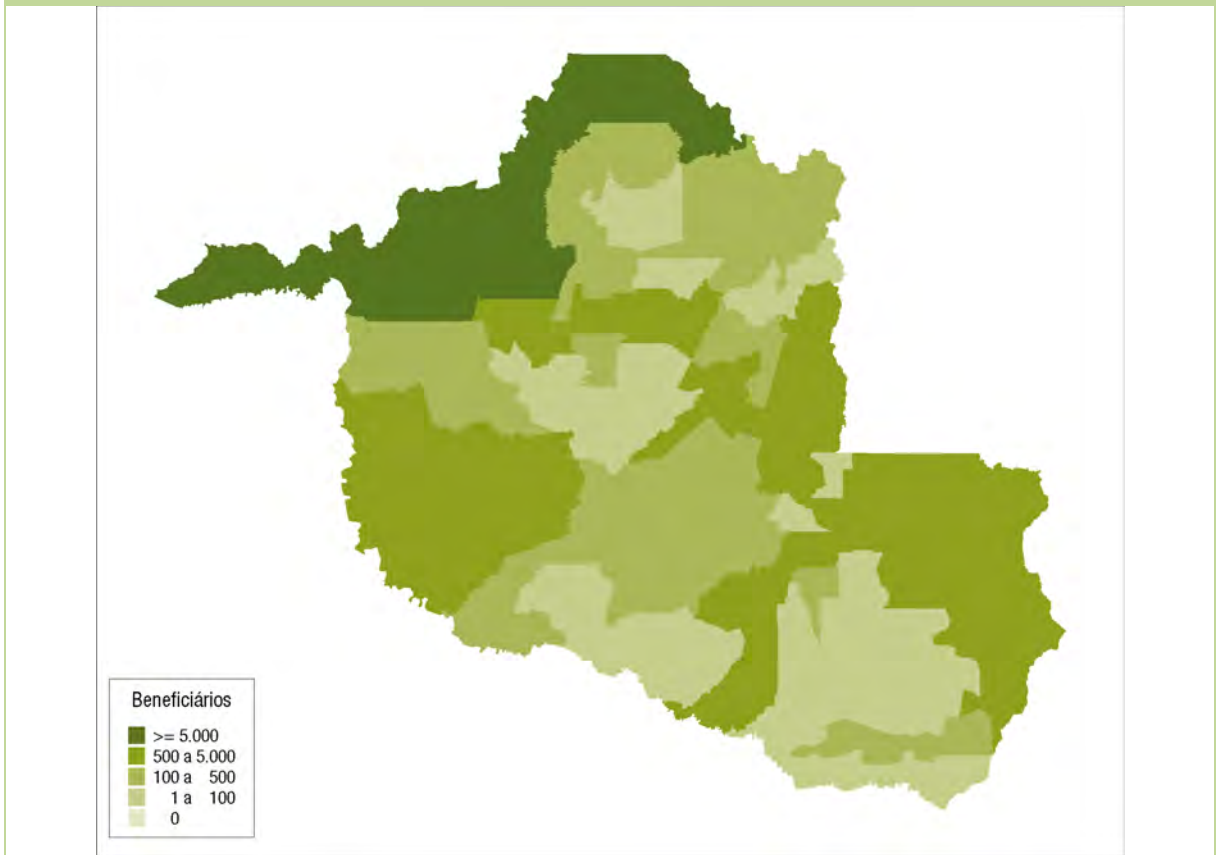


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	55	64	63	14,55
Beneficiários	35.667	55.189	67.079	88,07
População (x1000)	1.576	1.590	1.728	9,63
Cobertura (%)	2,26	3,47	3,88	71,56
Contraprestação Média (R\$)	11,47	12,68	11,01	-4,00
DM (%)	46,14	41,33	46,32	0,38
DC (%)	9,38	4,56	4,98	-46,94
DA (%)	39,81	39,97	40,16	0,88
Combinado (%)	95,34	85,86	91,46	-4,07
HHI (%)	28,16	35,48	34,32	21,90
C4 (%)	89,14	93,17	92,44	3,70

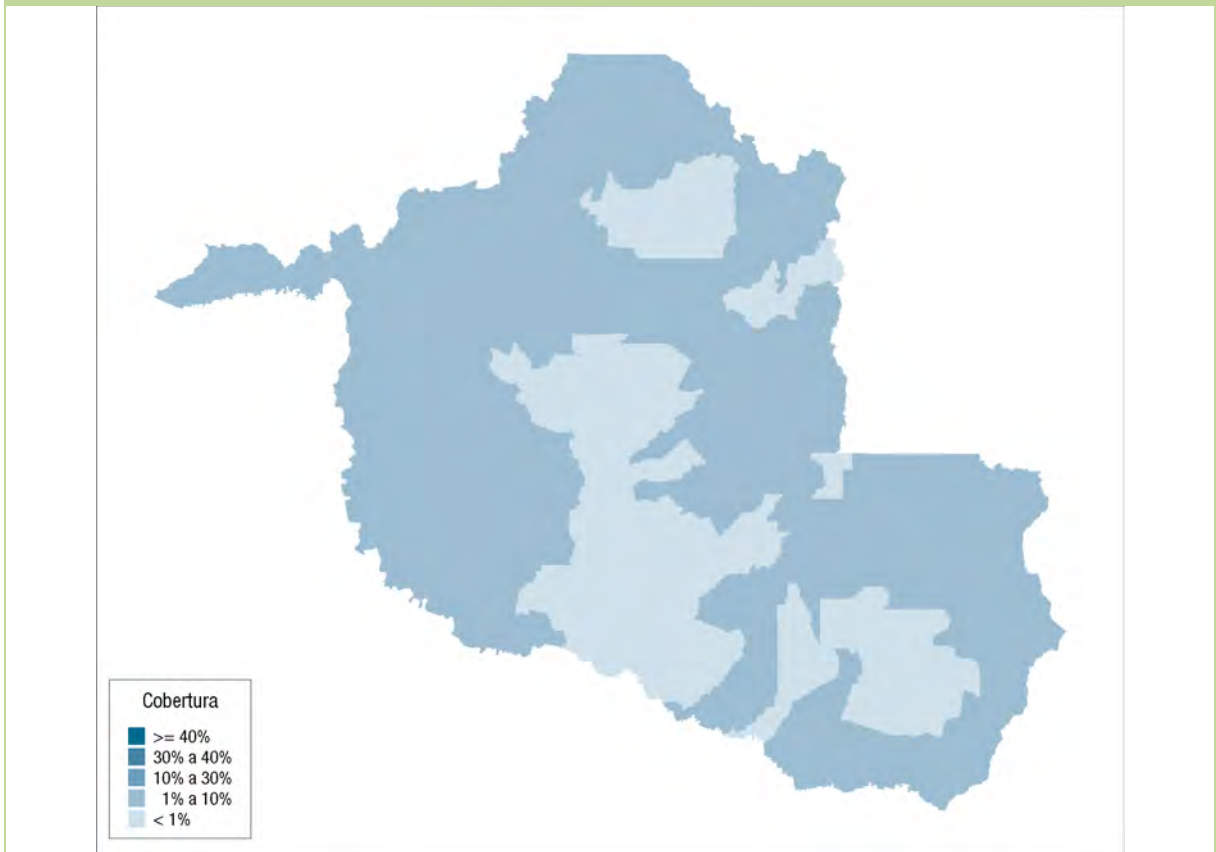


Fontes: ANS e IBGE (população)

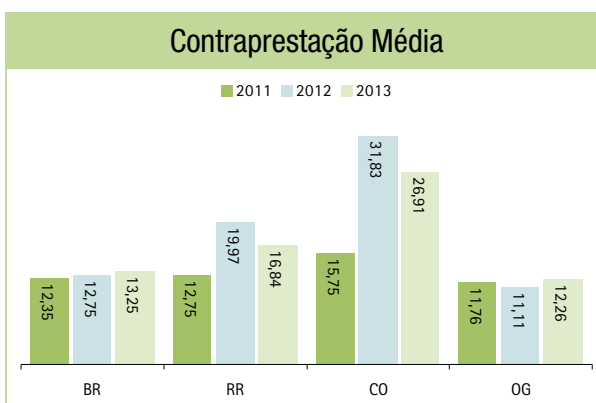
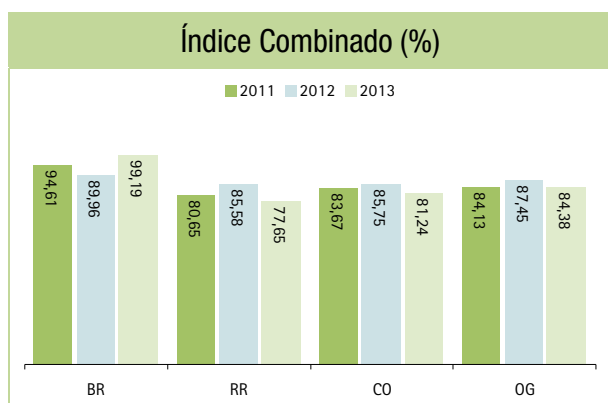
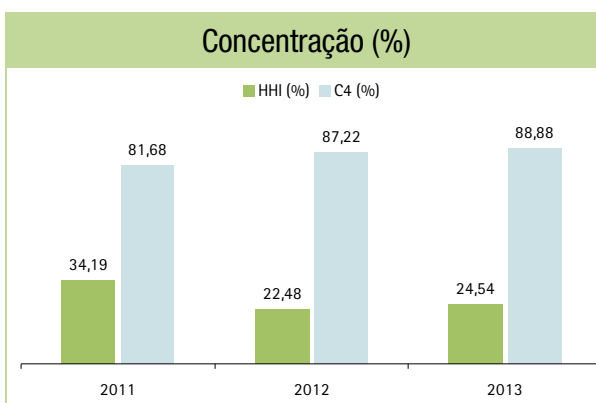
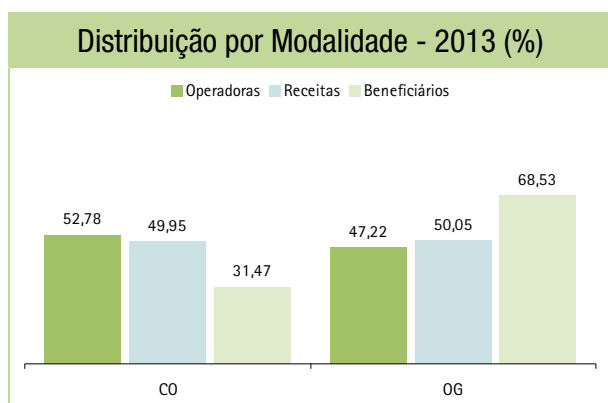
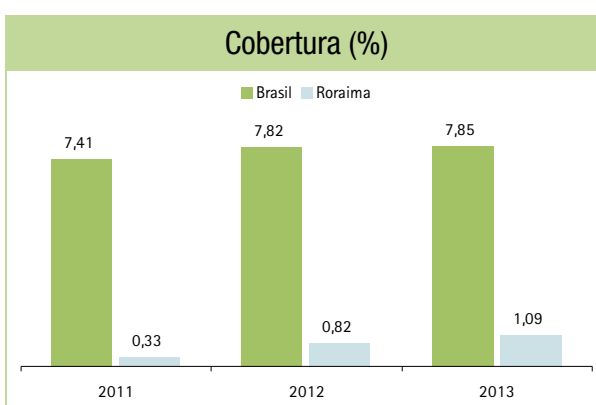
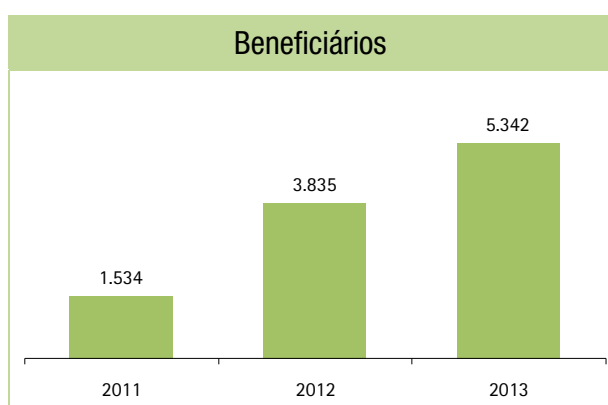
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

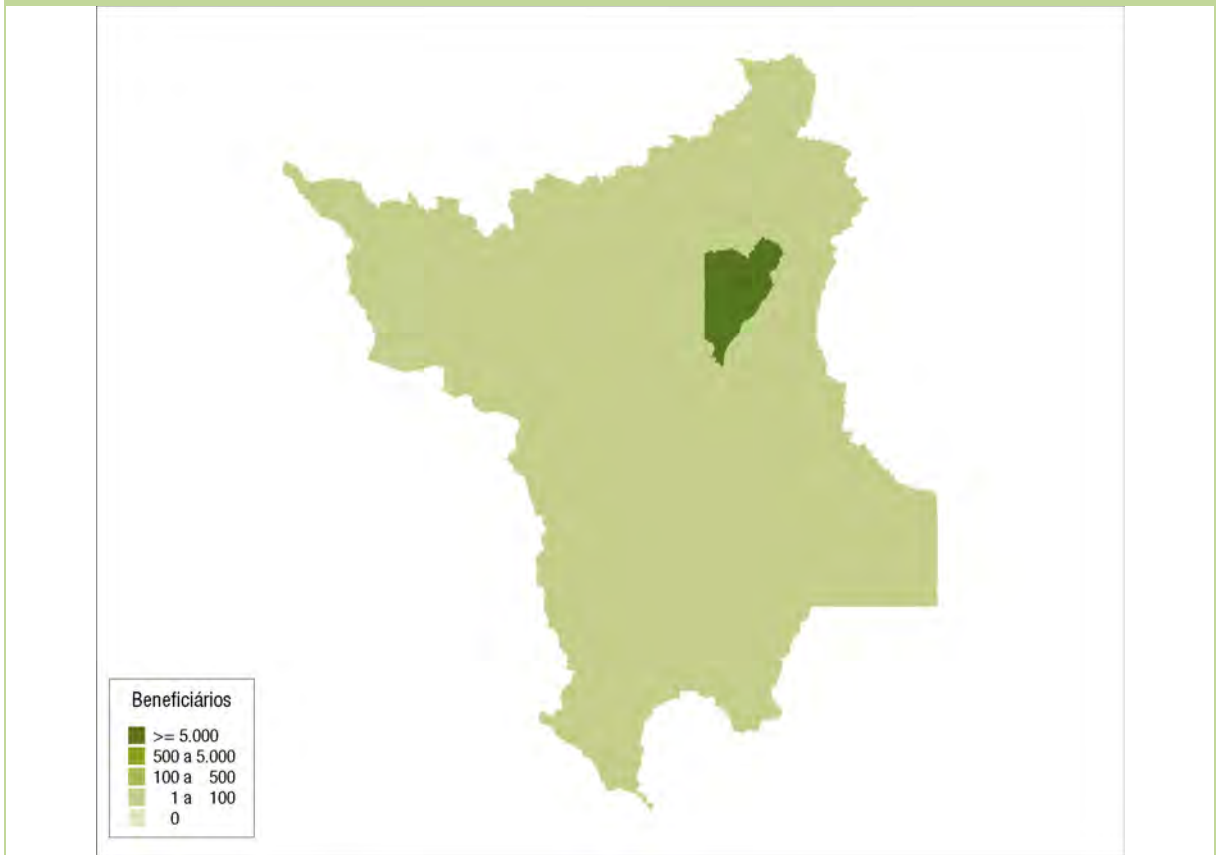


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	33	36	36	9,09
Beneficiários	1.534	3.835	5.342	248,24
População (x1000)	460	470	488	6,06
Cobertura (%)	0,33	0,82	1,09	228,33
Contraprestação Média (R\$)	12,75	19,97	16,84	32,01
DM (%)	50,70	43,08	42,13	-16,90
DC (%)	7,91	10,51	10,99	38,93
DA (%)	25,52	33,86	31,26	22,48
Combinado (%)	84,13	87,45	84,38	0,29
HHI (%)	34,19	22,48	24,54	-28,23
C4 (%)	81,68	87,22	88,88	8,81

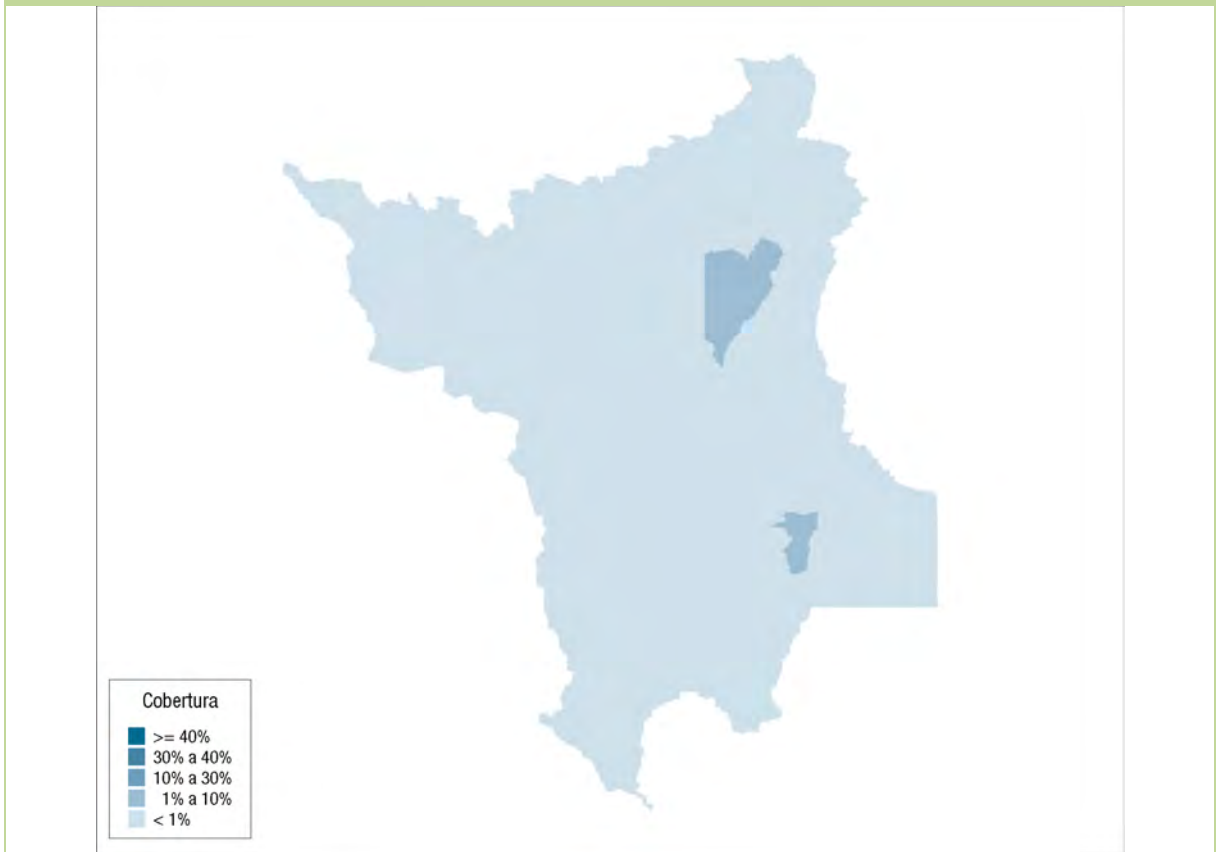


Fontes: ANS e IBGE (população)

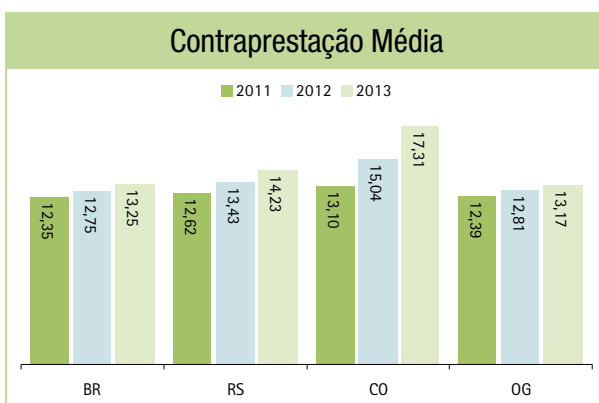
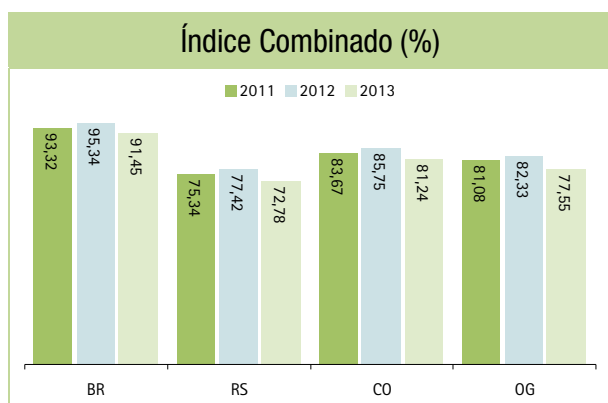
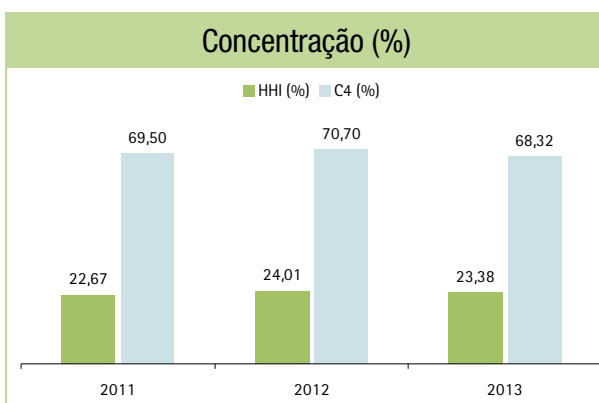
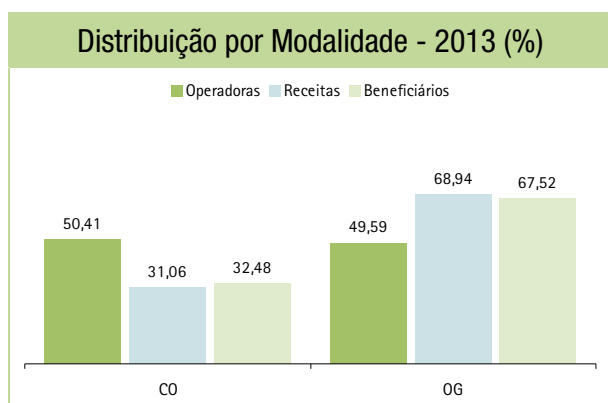
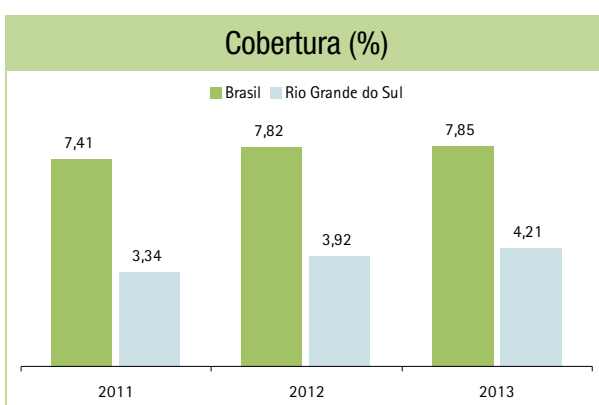
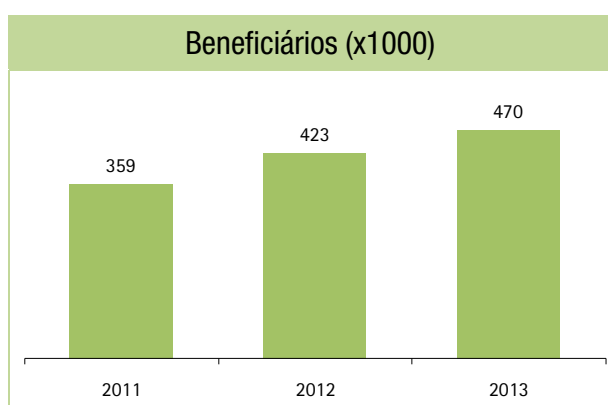
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

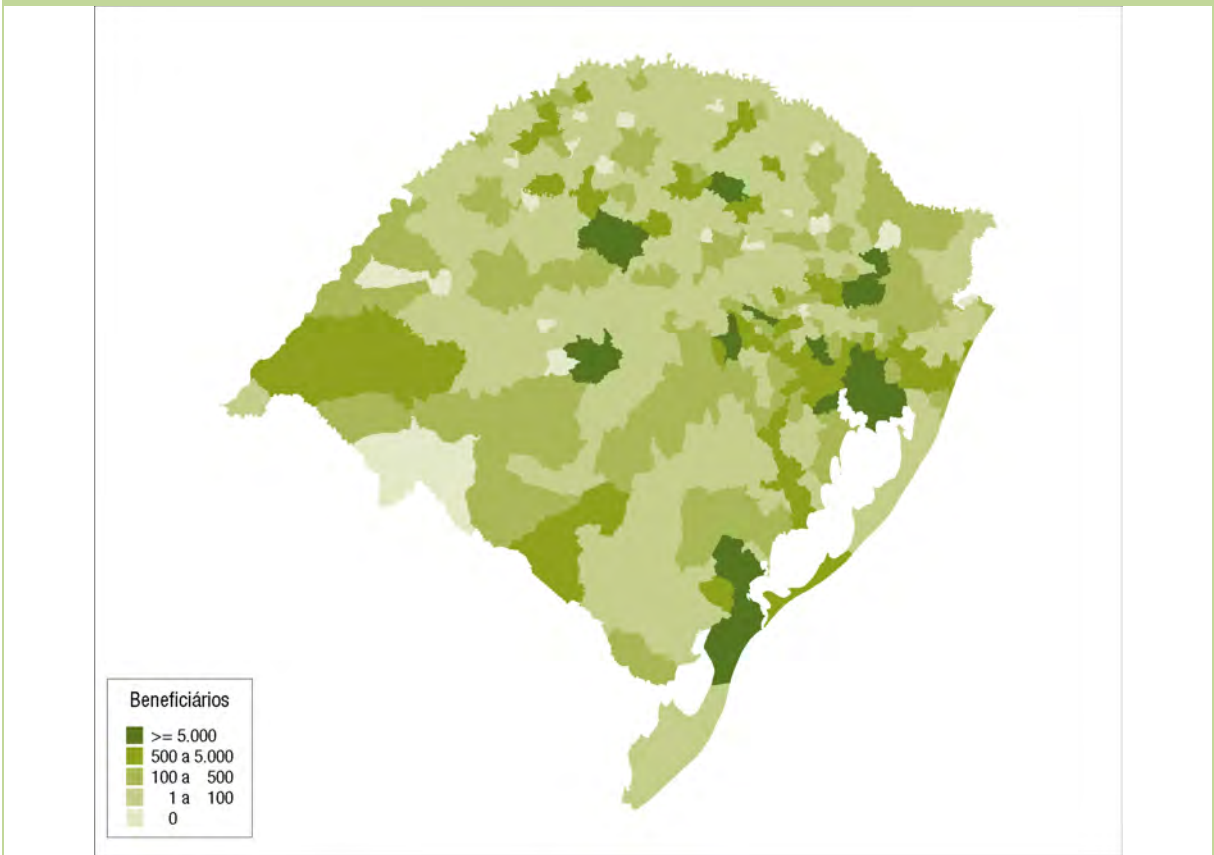


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	125	126	121	-3,20
Beneficiários (x1000)	359	423	470	31,09
População (x1000)	10.733	10.771	11.164	4,02
Cobertura (%)	3,34	3,92	4,21	26,03
Contraprestação Média (R\$)	12,62	13,43	14,23	12,74
DM (%)	48,19	48,71	44,74	-7,17
DC (%)	6,86	8,82	9,24	34,68
DA (%)	26,03	24,80	23,57	-9,45
Combinado (%)	81,08	82,33	77,55	-4,36
HHI (%)	22,67	24,01	23,38	3,15
C4 (%)	69,50	70,70	68,32	-1,69

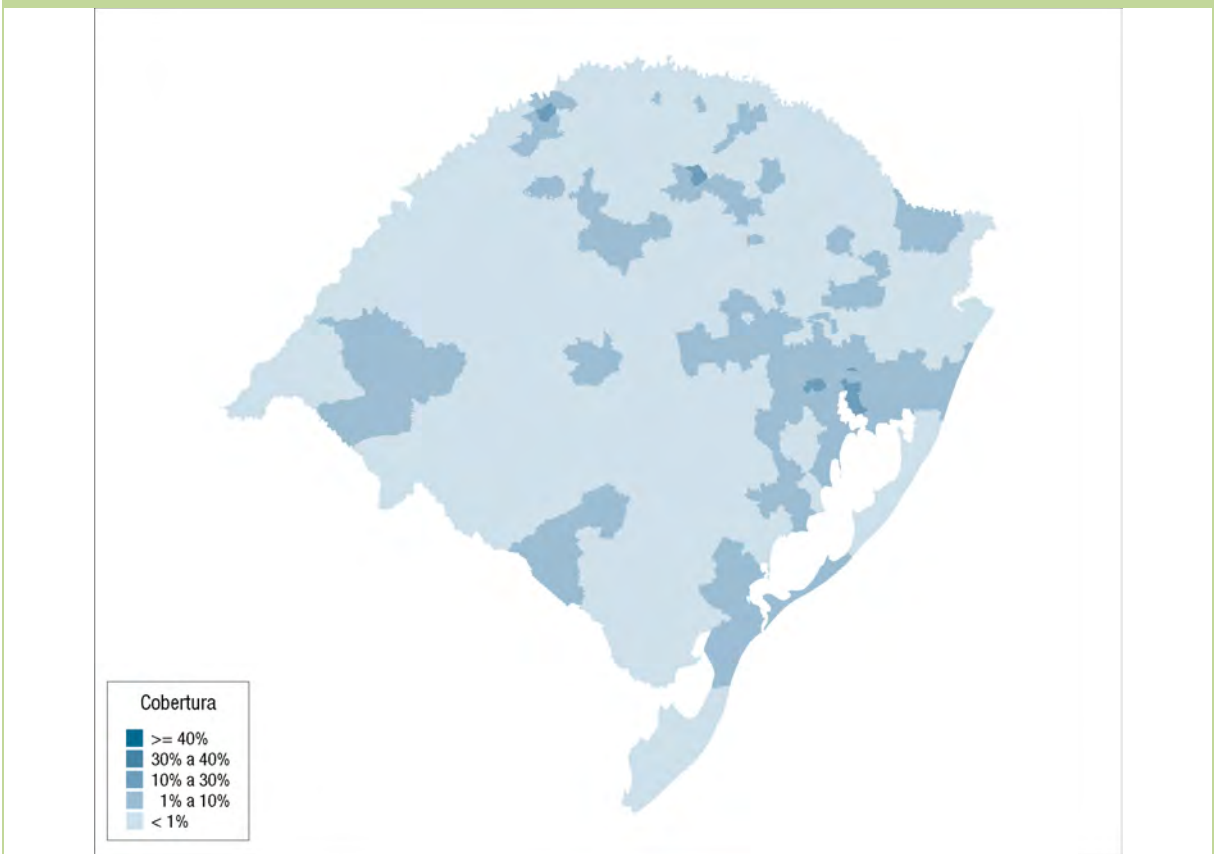


Fontes: ANS e IBGE (população)

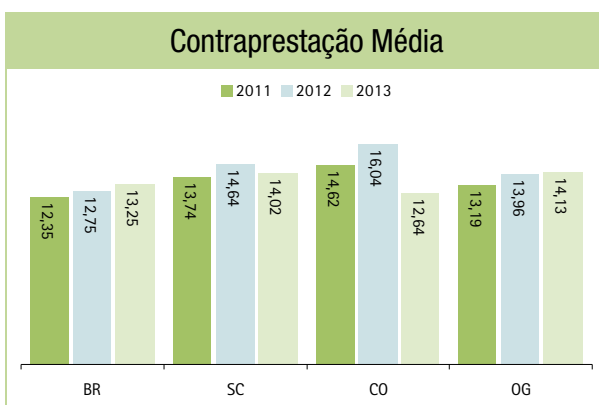
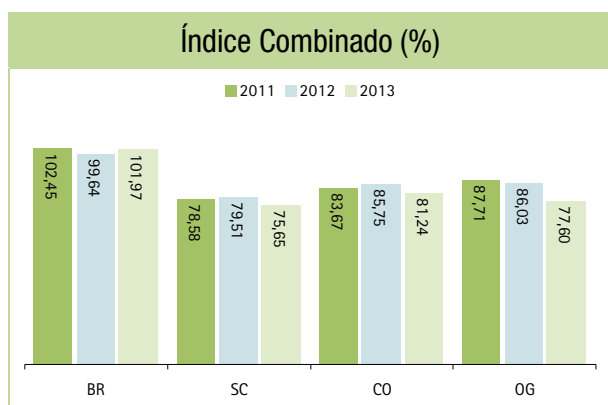
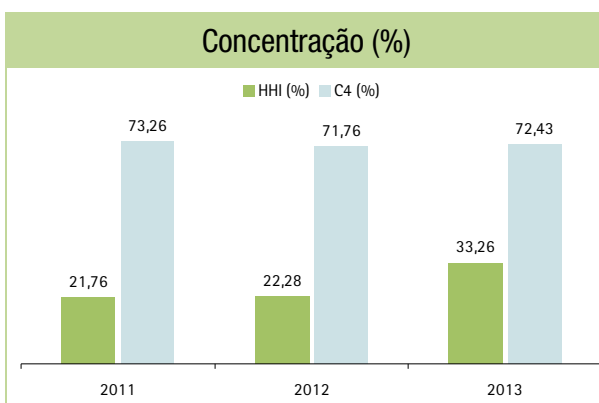
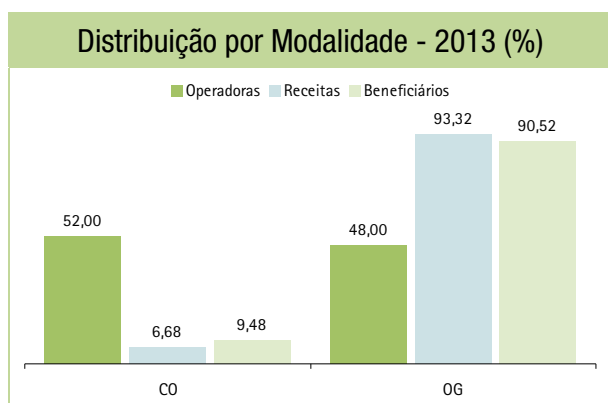
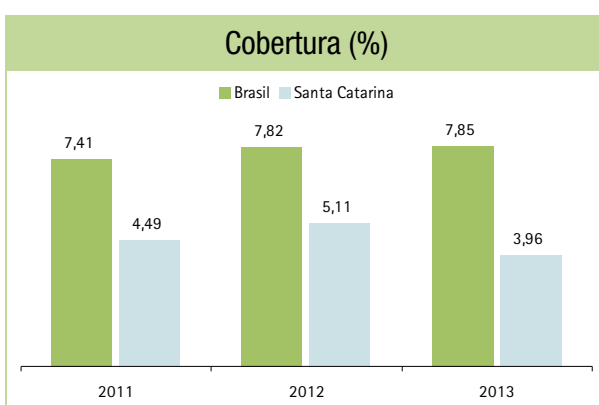
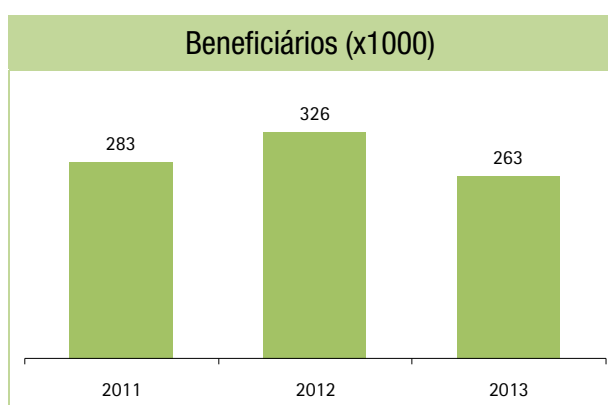
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

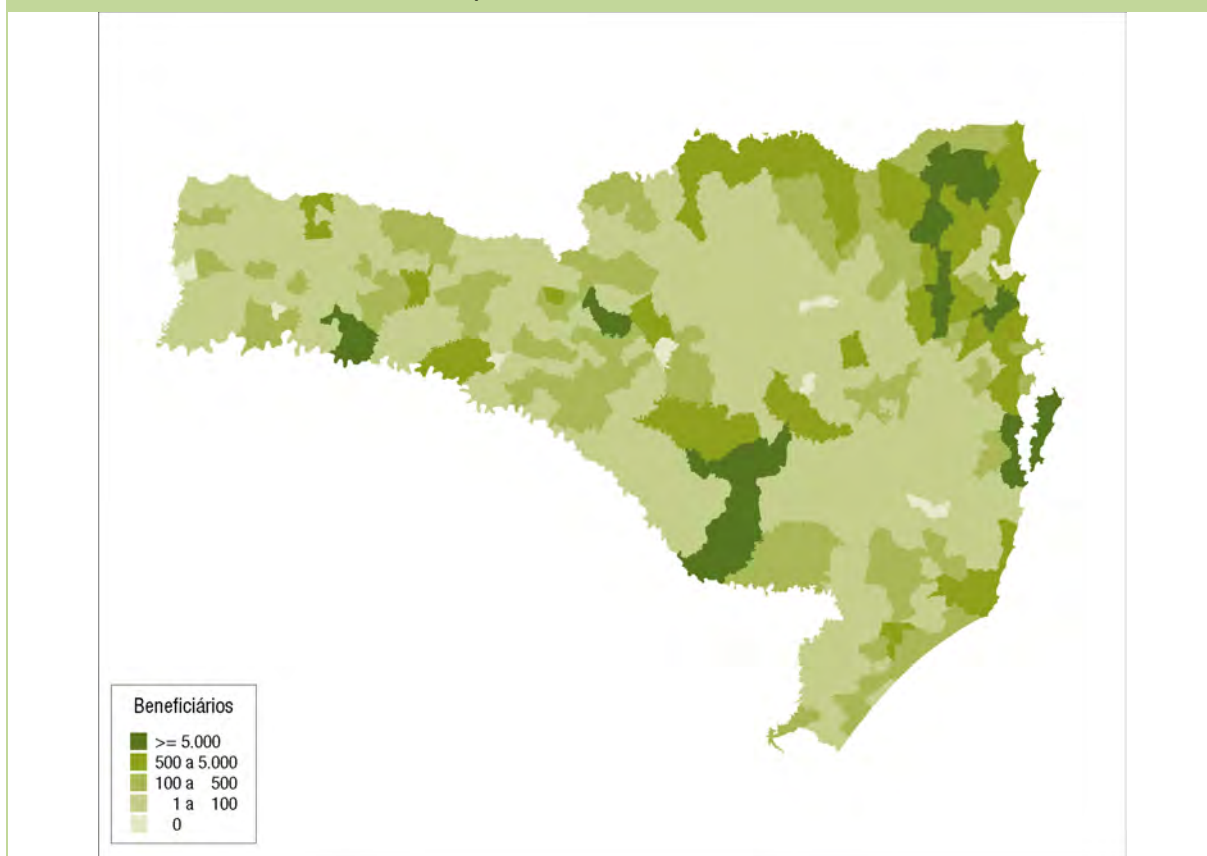


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	101	101	100	-0,99
Beneficiários (x1000)	283	326	263	-7,26
População (x1000)	6.317	6.383	6.634	5,02
Cobertura (%)	4,49	5,11	3,96	-11,69
Contraprestação Média (R\$)	13,74	14,64	14,02	2,06
DM (%)	51,56	51,72	45,67	-11,41
DC (%)	6,13	7,71	9,96	62,43
DA (%)	30,02	26,59	21,97	-26,84
Combinado (%)	87,71	86,03	77,60	-11,53
HHI (%)	21,76	22,28	33,26	52,82
C4 (%)	73,26	71,76	72,43	-1,12

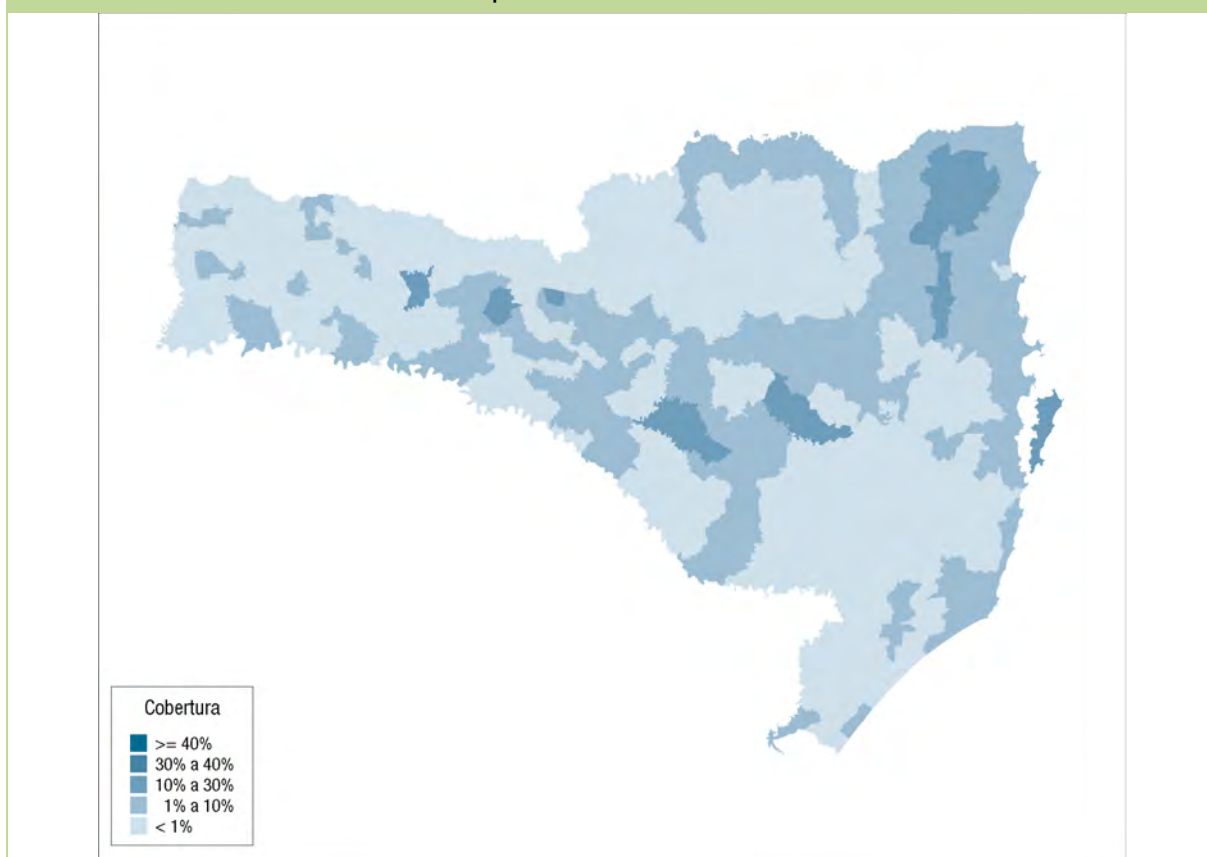


Fontes: ANS e IBGE (população)

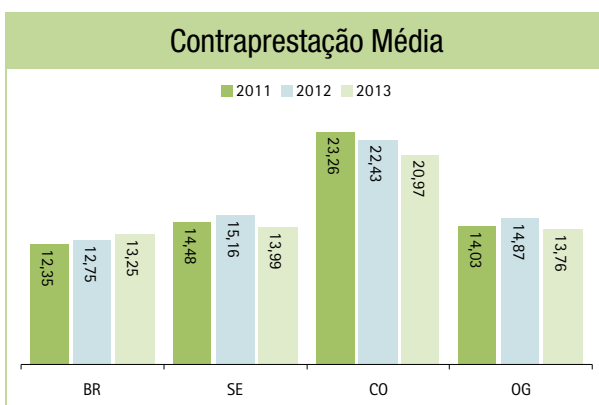
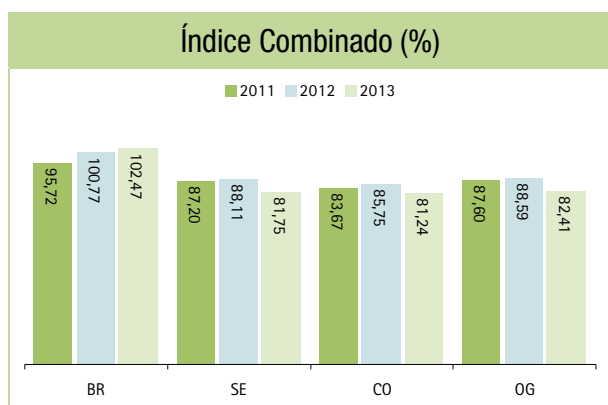
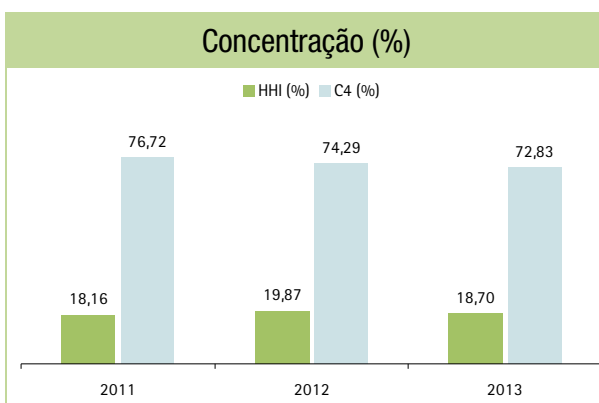
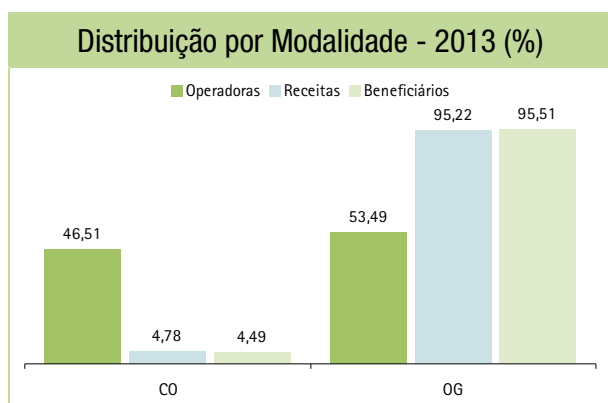
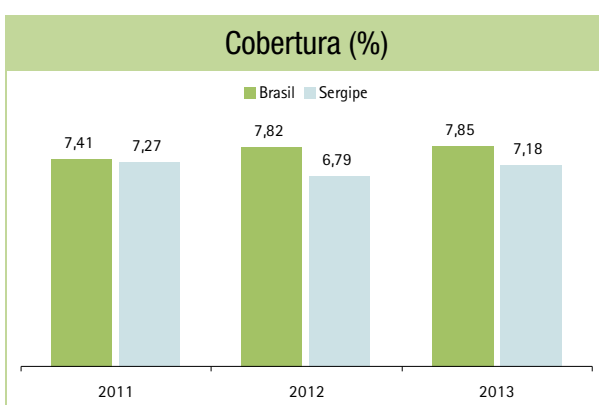
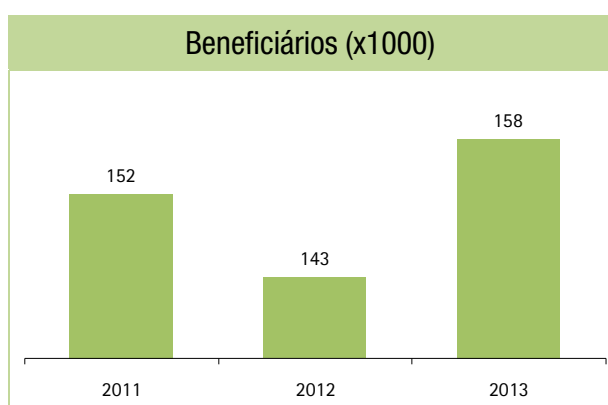
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

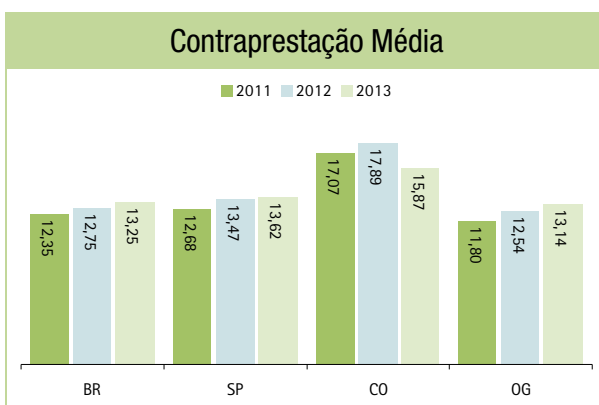
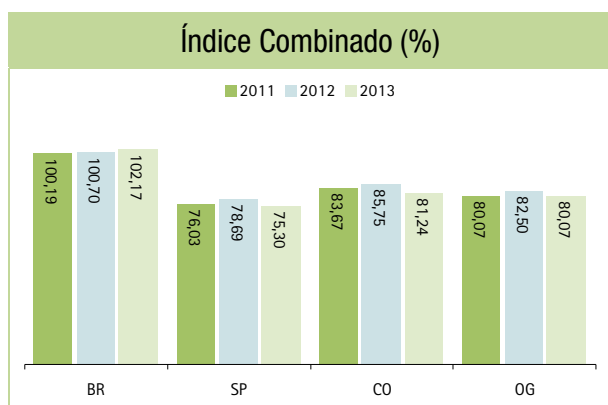
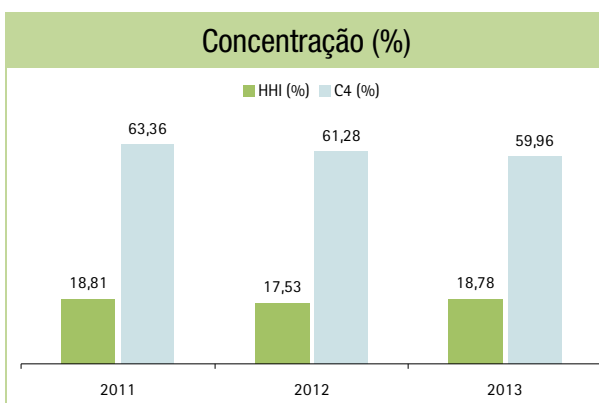
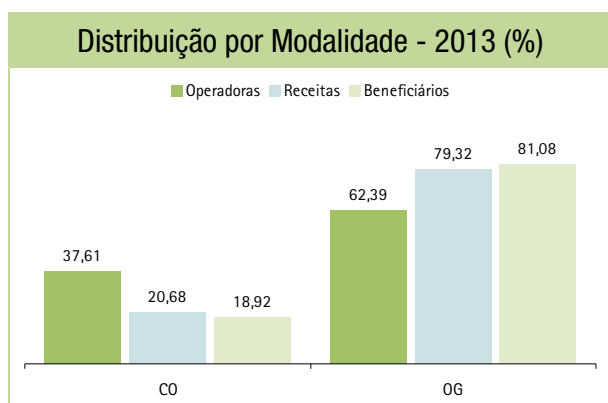
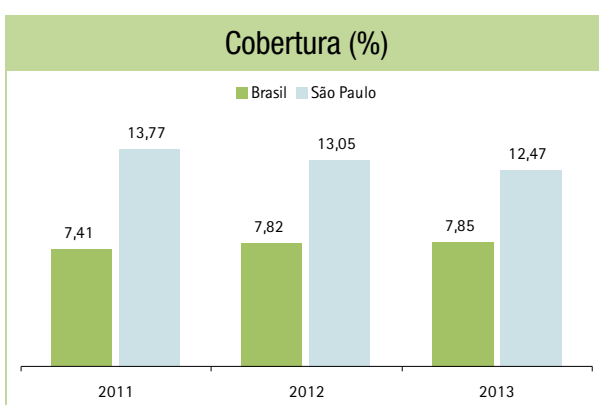
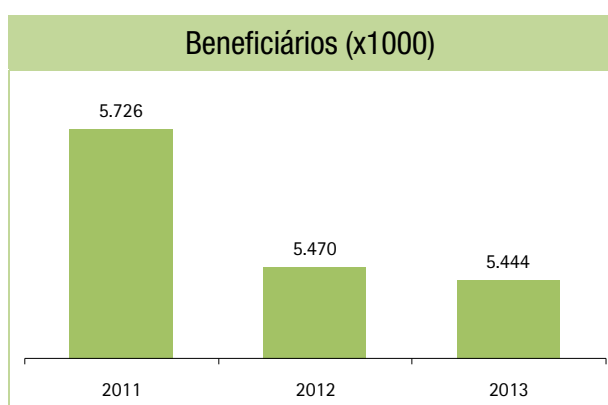


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	85	82	86	1,18
Beneficiários (x1000)	152	143	158	3,78
População (x1000)	2.090	2.111	2.196	5,06
Cobertura (%)	7,27	6,79	7,18	-1,22
Contraprestação Média (R\$)	14,48	15,16	13,99	-3,32
DM (%)	48,09	47,33	44,59	-7,28
DC (%)	8,08	10,44	9,98	23,60
DA (%)	31,43	30,82	27,83	-11,46
Combinado (%)	87,60	88,59	82,41	-5,93
HHI (%)	18,16	19,87	18,70	2,98
C4 (%)	76,72	74,29	72,83	-5,07



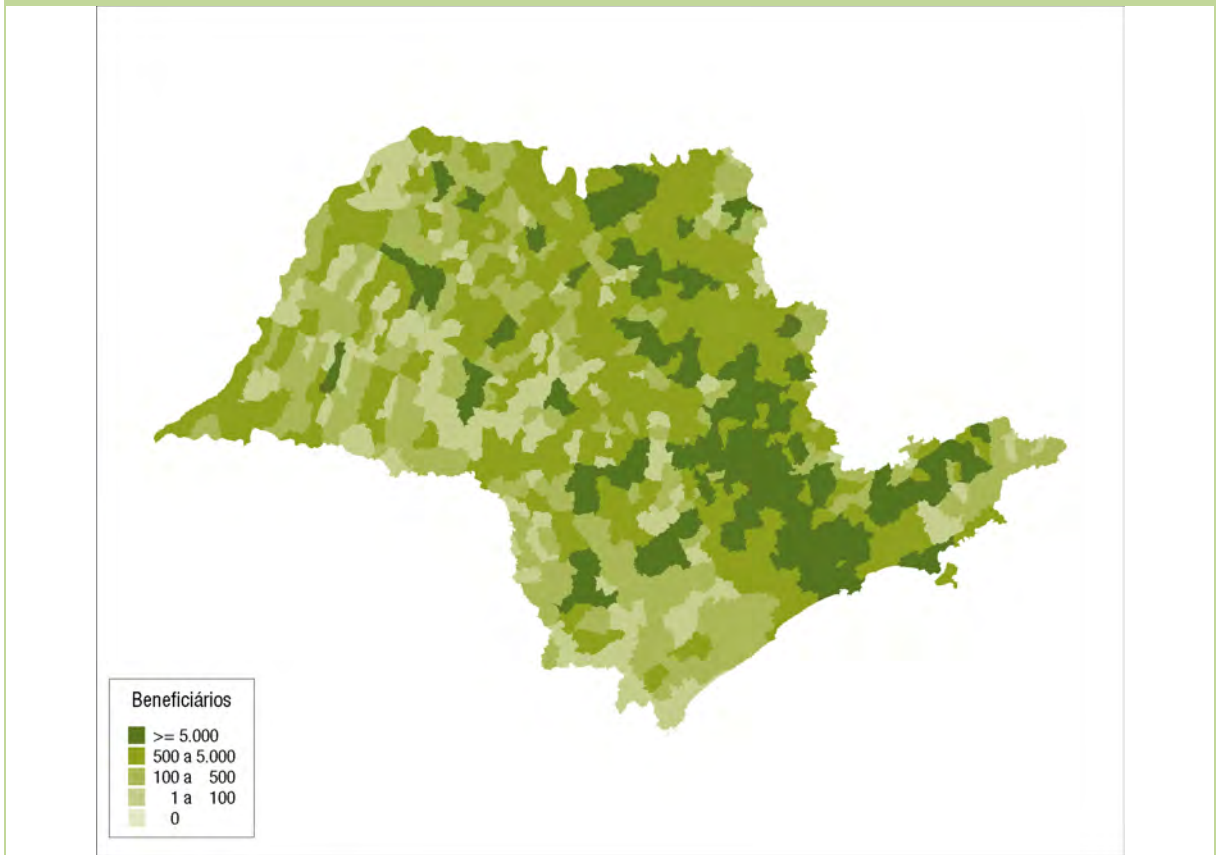
Fontes: ANS e IBGE (população)

	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	250	241	234	-6,40
Beneficiários (x1000)	5.726	5.470	5.444	-4,92
População (x1000)	41.587	41.901	43.664	4,99
Cobertura (%)	13,77	13,05	12,47	-9,44
Contraprestação Média (R\$)	12,68	13,47	13,62	7,42
DM (%)	47,58	48,86	46,51	-2,25
DC (%)	7,21	8,03	8,49	17,85
DA (%)	25,28	25,62	25,06	-0,87
Combinado (%)	80,07	82,50	80,07	0,00
HHI (%)	18,81	17,53	18,78	-0,16
C4 (%)	63,36	61,28	59,96	-5,37

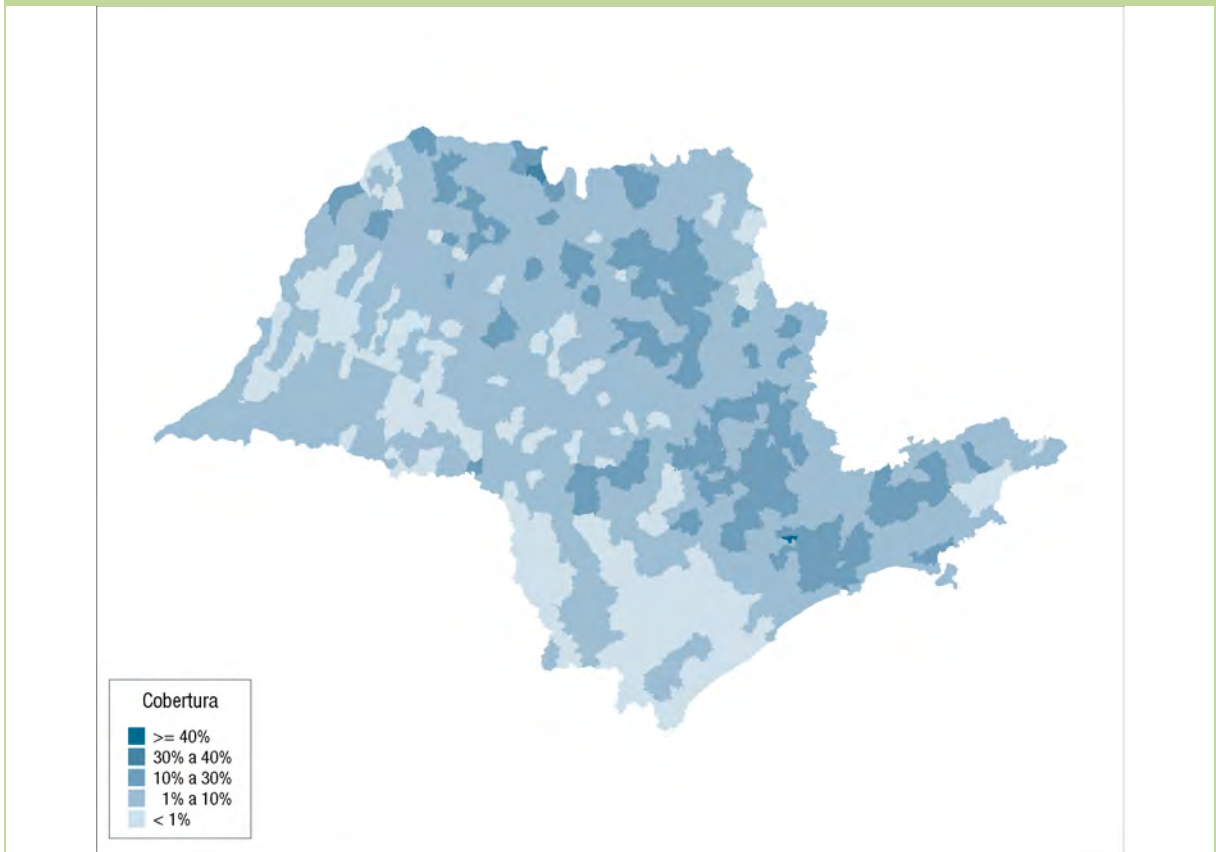


Fontes: ANS e IBGE (população)

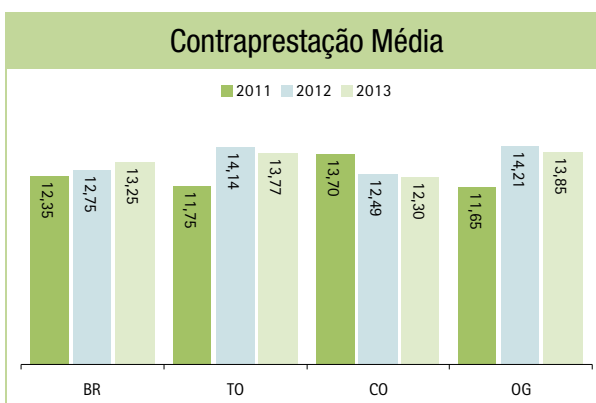
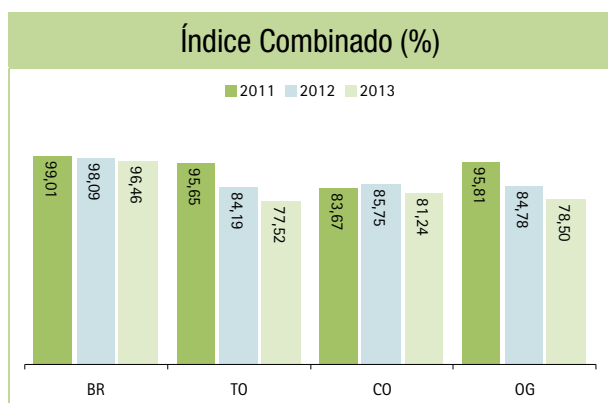
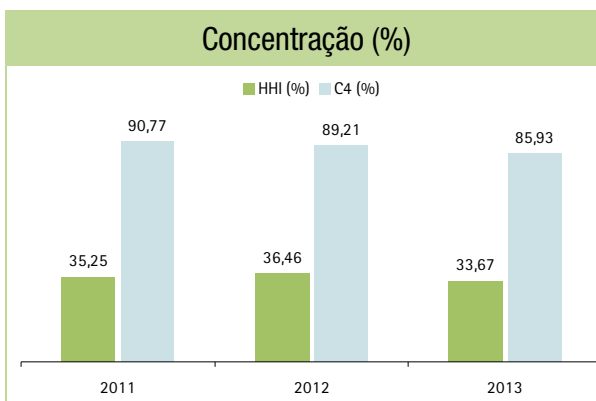
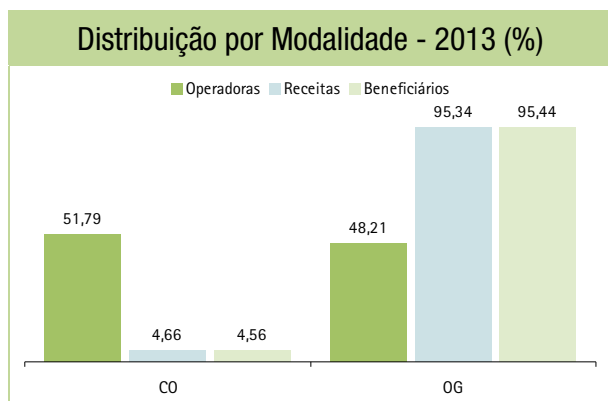
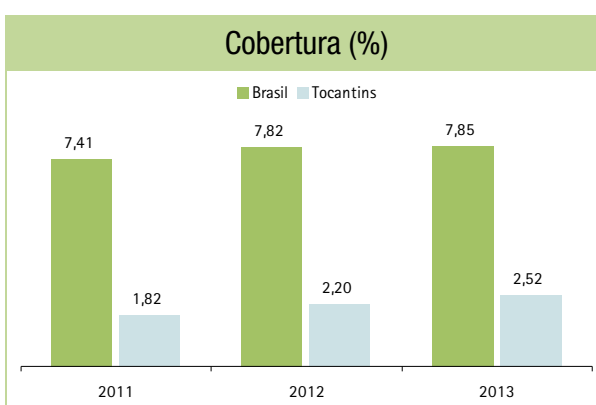
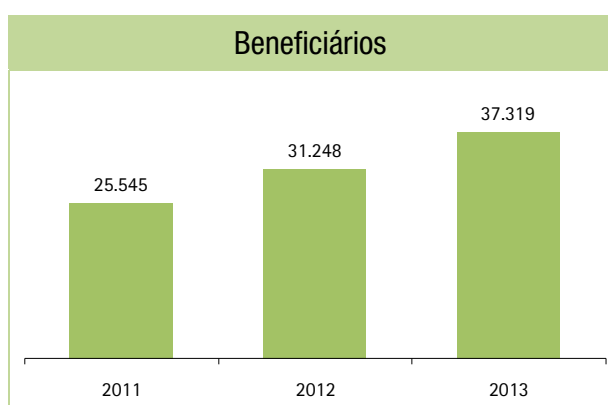
Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013

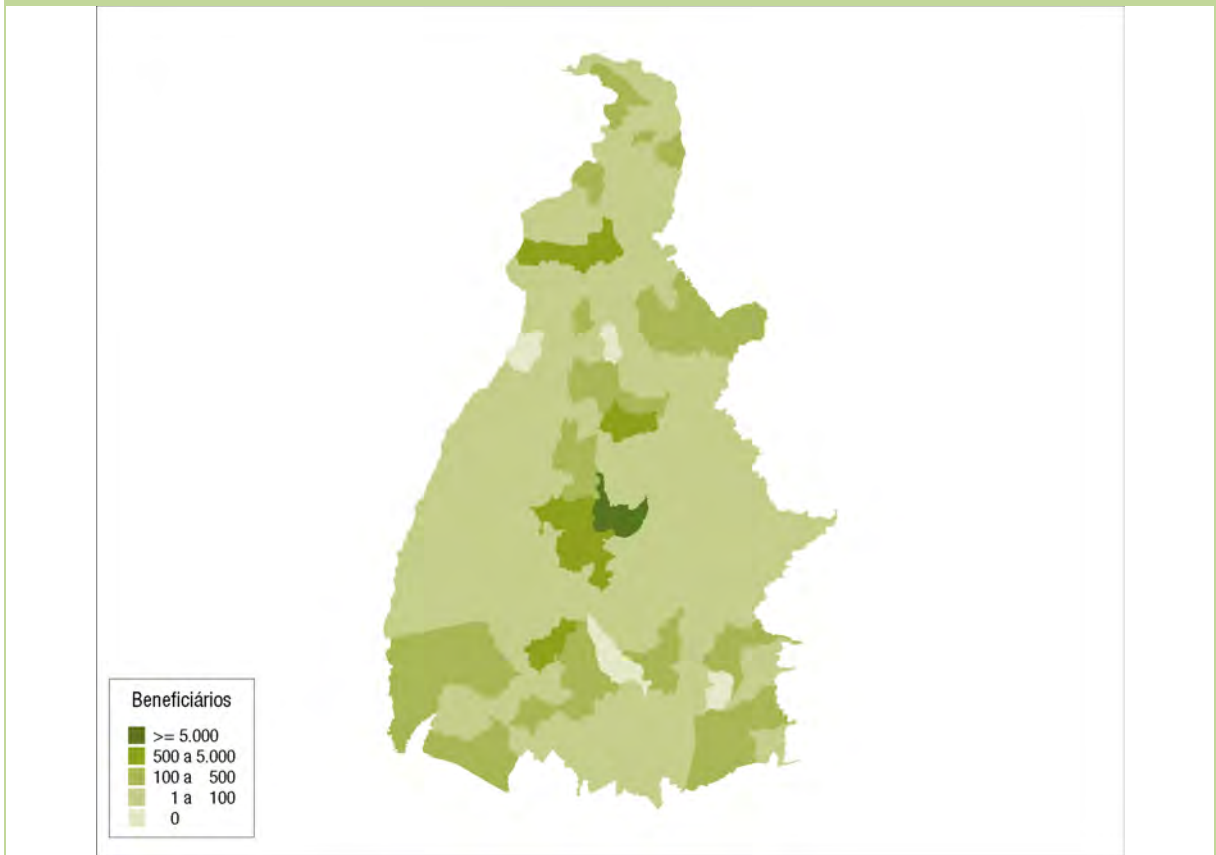


	2011	2012	2013	Var. % (2011-13)
Número de Operadoras	62	60	56	-9,68
Beneficiários	25.545	31.248	37.319	46,09
População (x1000)	1.401	1.418	1.478	5,52
Cobertura (%)	1,82	2,20	2,52	38,45
Contraprestação Média (R\$)	11,75	14,14	13,77	17,24
DM (%)	42,65	42,43	43,16	1,21
DC (%)	9,44	9,92	9,33	-1,15
DA (%)	43,73	32,43	26,01	-40,51
Combinado (%)	95,81	84,78	78,50	-18,06
HHI (%)	35,25	36,46	33,67	-4,49
C4 (%)	90,77	89,21	85,93	-5,33

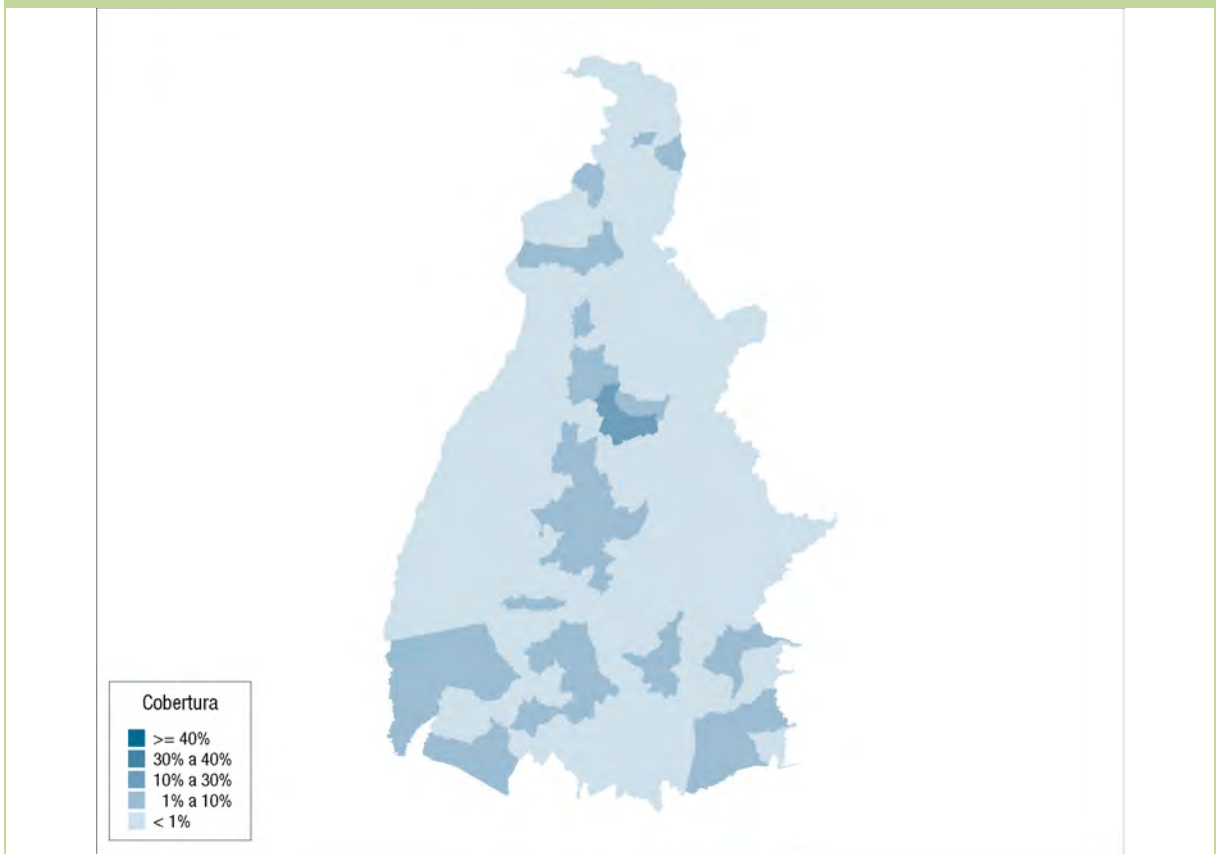


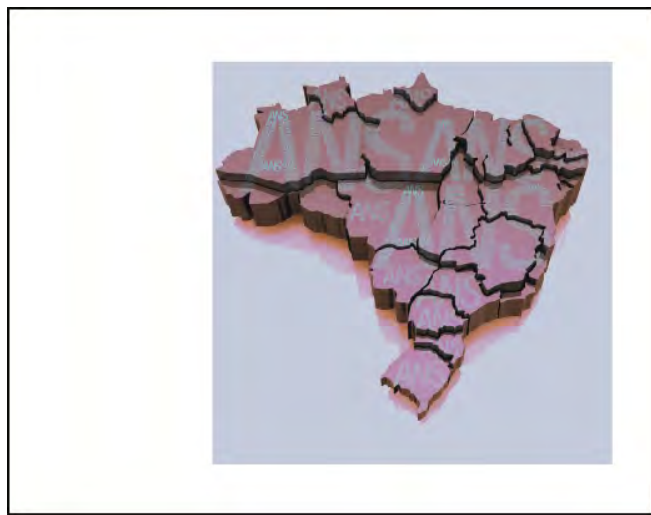
Fontes: ANS e IBGE (população)

Mapa de Beneficiários - 2013



Mapa de Cobertura - 2013





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 70 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 recebe informações cadastrais das operadoras de planos de saúde e seus representantes, incluindo dados como nome, registro, modalidade, endereço, entre outros.

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

Aplicativo que contém formulários cadastrais e econômico-financeiros para serem enviados, trimestralmente, pelas operadoras para consolidação e análise pela ANS. É um extrato do plano de contas padrão que tem por objetivo padronizar e informatizar dados cadastrais e contábeis encaminhados à ANS, além de 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.

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 2013.

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.

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 obstetrícia
- Hospitalar sem obstetrícia
- Odontológico
- Referência
- Hospitalar com obstetrícia + Ambulatorial
- Hospitalar sem obstetrícia + Ambulatorial
- Ambulatorial + Odontológico
- Hospitalar com obstetrícia + Odontológico
- Hospitalar sem obstetrícia + Odontológico
- Hospitalar com obstetrícia + Ambulatorial + Odontológico
- Hospitalar sem obstetrícia + 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:

$$CM = \frac{CP \div 12}{\text{m\u00e9dia anual de benefici\u00e1rios}}$$

\u00cdndice combinado (COMB)

O \u00cdndice combinado \u00e9 calculado atrav\u00e9s da seguinte f\u00f3rmula:

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

Taxa de cobertura (TC)

Raz\u00e3o expressa em porcentagem, entre o n\u00famero de benefici\u00e1rios e a popula\u00e7\u00e3o em uma \u00e1rea espec\u00edfica (neste caso, foram calculadas para Munic\u00edpios, Unidades da Federa\u00e7\u00e3o, regi\u00f5es e Brasil). Um indiv\u00edduo pode possuir mais de um v\u00ednculo a plano de sa\u00fade, estando presente no cadastro de benefici\u00e1rios da ANS, tantas vezes quantas forem o n\u00famero de v\u00ednculos que possuir. Utilizamos neste documento o termo cobertura, como um valor aproximado, dada esta caracter\u00edstica do cadastro de benefici\u00e1rio.

A taxa de cobertura \u00e9 calculada de acordo com a f\u00f3rmula abaixo:

$$TC = \frac{\text{n\u00famero de benefici\u00e1rios}}{\text{popula\u00e7\u00e3o}} \times 100$$

\u00cdndices de concentra\u00e7\u00e3o

Os \u00cdndices de concentra\u00e7\u00e3o **C4** (Raz\u00e3o de Concentra\u00e7\u00e3o) e **HHI** (Herfindahl-Hirschman Index) s\u00e3o calculados com base no total dos benefici\u00e1rios. A tabela abaixo aux\u00edlia na interpreta\u00e7\u00e3o do HHI.

HHI	N\u00edvel de Concentra\u00e7\u00e3o
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%	Monop\u00f3lio Puro (\u00danica 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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