



ATLAS

ECONÔMICO-FINANCEIRO DA SAÚDE SUPLEMENTAR

ANO BASE
2006

 **ANS** Agência Nacional de
Saúde Suplementar

ATLAS

ECONÔMICO-FINANCEIRO DA SAÚDE SUPLEMENTAR

2006



MINISTÉRIO DA SAÚDE

Agência Nacional de Saúde Suplementar

PRESIDÊNCIA

Diretor-Presidente: Fausto Pereira dos Santos

DIRETORIA DE NORMAS E HABILITAÇÃO DE OPERADORAS

Diretor: Alfredo Luiz de Almeida Cardoso (gestão, 2004-2007)

DIRETORIA DE NORMAS E HABILITAÇÃO DE PRODUTOS

Diretor: Fausto Pereira dos Santos

DIRETORIA DE DESENVOLVIMENTO SETORIAL

Diretor: Jose Leoncio de Andrade Feitosa

DIRETORIA DE GESTÃO

Diretor: Gilson Caleman (gestão, 2004-2007)

DIRETORIA DE FISCALIZAÇÃO

Diretor Interino: Fausto Pereira dos Santos



ECONÔMICO-FINANCEIRO DA SAÚDE SUPLEMENTAR

2006

 **ANS** Agência Nacional de
Saúde Suplementar

MINISTÉRIO DA SAÚDE
Agência Nacional de Saúde Suplementar

© 2007. Ministério da Saúde.

É permitida a reprodução total ou parcial desta obra, desde que citada a fonte.

Elaboração, distribuição e informações:

MINISTÉRIO DA SAÚDE

Agência Nacional de Saúde Suplementar (ANS)

Diretoria de Normas e Habilitação de Operadoras (DIOPE)

Av. Augusto Severo, 84, Glória

CEP: 20021-040, Rio de Janeiro – RJ

Tel.: (21) 2105 5000 Fax: (21) 2105 0473

Disque ANS: 0800 701 9656

Home page: www.ans.gov.br

COORDENAÇÃO

Alfredo Luiz de Almeida Cardoso

Walter de Oliveira Cesar

Fábio Dantas Fassini

ELABORAÇÃO

André Luiz de Souza Guimarães

Carlos Eduardo Porto da Costa Figueiredo

Oswaldo Gomes de Souza Junior

Fernanda Vergínio da Silva

COLABORAÇÃO

Washington Oliveira Alves

PROJETO GRÁFICO

Gerência de Comunicação – GCOMS/SEGER/PRESI

Impresso no Brasil

Ficha Catalográfica

Atlas econômico-financeiro da saúde suplementar – 2006 (2007: Rio de Janeiro, RJ).
/ Agência Nacional de Saúde Suplementar. – Ano 2 (jul. 2007) –Rio de Janeiro:ANS,
2007 –

244 p.

Anual.

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

Sumário

Carta do Presidente.....	9
Apresentação.....	11
Mercado Médico-Hospitalar.....	13
Brasil.....	14
Região Norte.....	26
Região Nordeste.....	38
Região Centro-Oeste.....	50
Região Sudeste.....	62
Região Sul.....	74
Acre.....	86
Alagoas.....	88
Amazonas.....	90
Amapá.....	92
Bahia.....	94
Ceará.....	96
Distrito Federal.....	98
Espírito Santo.....	100
Goiás.....	102
Maranhão.....	104
Minas Gerais.....	106
Mato Grosso do Sul.....	108
Mato Grosso.....	110
Pará.....	112
Paraíba.....	114
Pernambuco.....	116
Piauí.....	118
Paraná.....	120
Rio de Janeiro.....	122
Rio Grande do Norte.....	124
Rondônia.....	126
Roraima.....	128

Rio Grande do Sul	130
Santa Catarina	132
Sergipe	134
São Paulo.....	136
Tocantins	138
Mercado Odontológico	141
Brasil	142
Região Norte	148
Região Nordeste.....	154
Região Centro-Oeste	160
Região Sudeste	166
Região Sul.....	172
Acre	178
Alagoas.....	180
Amazonas	182
Amapá	184
Bahia	186
Ceará	188
Distrito Federal.....	190
Espírito Santo.....	192
Goiás	194
Maranhão	196
Minas Gerais.....	198
Mato Grosso do Sul.....	200
Mato Grosso.....	202
Pará	204
Paraíba	206
Pernambuco.....	208
Piauí	210
Paraná	212
Rio de Janeiro	214
Rio Grande do Norte.....	216
Rondônia.....	218
Roraima	220
Rio Grande do Sul	222

Santa Catarina	224
Sergipe	226
São Paulo.....	228
Tocantins	230
Notas Metodológicas	233
Origem dos dados	234
Variáveis	238
Validação	241
Abreviaturas.....	242
Referências bibliográficas	242

Carta do Presidente

Apresentamos o Anuário ANS – Aspectos Econômicos Financeiros/2006 e o Atlas Econômico-Financeiro da Saúde Suplementar – 2006, publicações que, em sua segunda edição, refletem parte do trabalho que vem sendo desenvolvido pela Agência Nacional de Saúde Suplementar (ANS).

Estas publicações retratam o comprometimento da atual gestão da ANS, em especial da Diretoria de Normas e Habilitação das Operadoras (DIOPE), em tornar os vários aspectos relacionados ao setor de saúde suplementar cada vez mais acessíveis e transparentes a toda a sociedade.

Por meio do Anuário ANS são disponibilizados dados econômico-financeiros das operadoras de planos privados de assistência à saúde, presentes em nosso sistema de informações. A apresentação de indicadores dos balanços patrimoniais das empresas de forma clara, acessível e organizada permite aos beneficiários ter acesso a dados fundamentais sobre o desempenho das operadoras às quais estão ligados.

Por sua vez, o Atlas da Saúde Suplementar permite a visualização espacial do perfil econômico-financeiro das operadoras que atuam no nosso país. E, mais ainda, possibilita uma visão geográfica do que ocorre no setor da saúde suplementar em todo o território brasileiro, constituindo assim um valioso instrumento para a regulação setorial, bem como para o planejamento das ações em saúde.

Se não bastassem tais publicações apresentarem tamanha relevância em termos de informação aos interessados no tema, a ANS pretende, fazendo uso do contido nas mesmas, incentivar o aperfeiçoamento do setor e, ao mesmo tempo, zelar pela presença de empresas cada vez mais sólidas e capazes de serem, não apenas operadoras de planos, mas gestoras de saúde a seus beneficiários. Para isso, é de suma importância que, não só a ANS, mas também toda a sociedade, parceira nessa empreitada, possam contar com dados como os consolidados em tais publicações.

Boa leitura!

Fausto Pereira dos Santos

Diretor-Presidente da ANS

Apresentação

Saudações!

Eis aqui a segunda edição do Atlas e do Anuário Econômico Financeiro da Saúde Suplementar. Após um grande esforço inicial nas primeiras edições fica sempre o temor de não haver continuidade do Projeto, seja pelo trabalho envolvido seja pela pouca aceitação das publicações não justificarem sua continuidade.

Nada disto aconteceu! A receptividade das primeiras edições foi além das nossas melhores expectativas e serviu como a melhor motivação para a continuidade deste Projeto. Esta segunda edição partindo da formatação anterior e com uma base de informações cada vez mais abrangente, consistente e analisada vai formando um cenário cada vez mais real dos aspectos econômico financeiros do Setor de Saúde Suplementar no Brasil.

Em momentos como ao atual, em que as mudanças ocorrem cada vez mais rápidas, e para alguns de forma surpreendente e inesperada, esperamos estar fornecendo a todos deste Setor informações claras e compreensíveis que possam auxiliá-los nas decisões que determinarão seu futuro e o futuro de suas empresas e entidades.

Esperamos também que estas informações cada vez mais disponíveis para os mais variados segmentos da Sociedade despertem cada vez mais interesse e contribuam para uma discussão qualificada, com mais dados do que posições dogmáticas, das questões pertinentes à Saúde Suplementar, possibilitando um contínuo aperfeiçoamento do processo regulatório na direção dos anseios da Sociedade e uma análise da atuação da ANS como responsável por este processo.

A todos uma boa leitura

Alfredo de Almeida Cardoso

Diretor de Normas e Habilitação de Operadoras

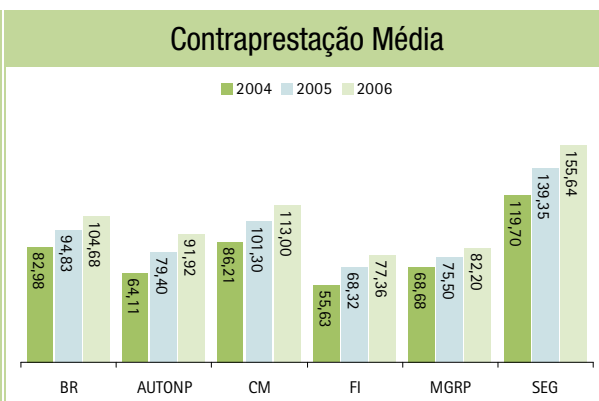
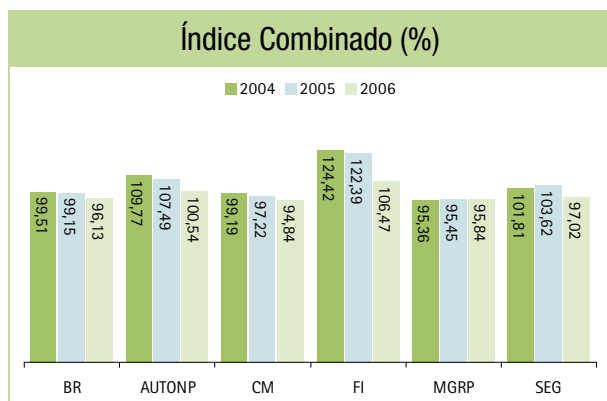
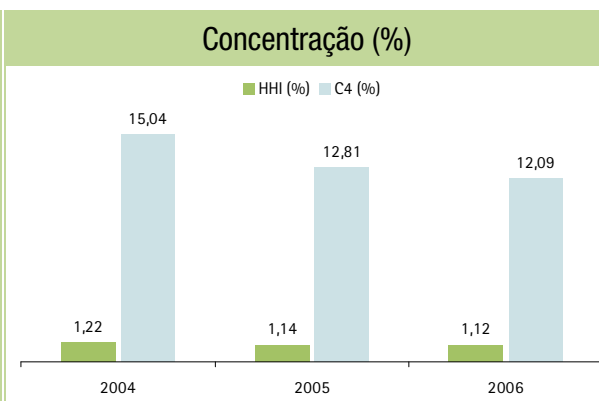
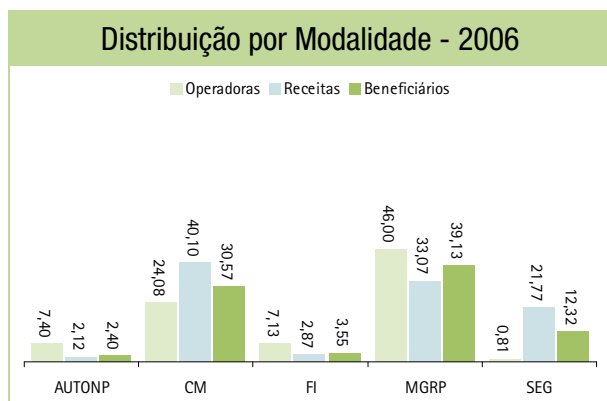
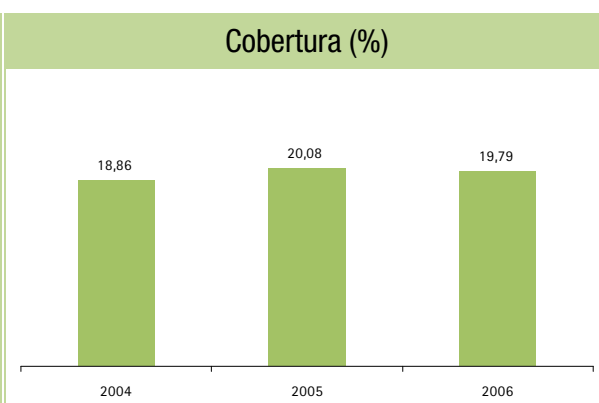
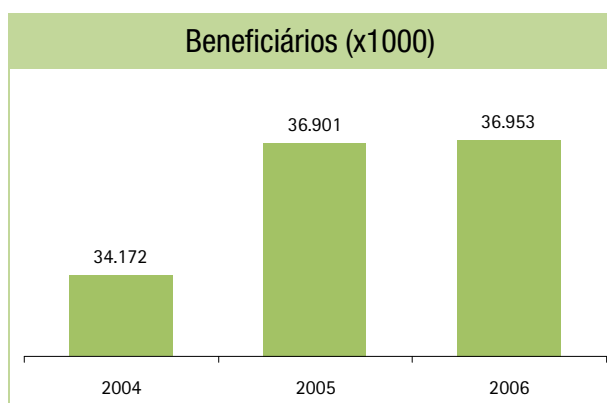


ATLAS

ECONÔMICO-FINANCEIRO DA SAÚDE SUPLEMENTAR

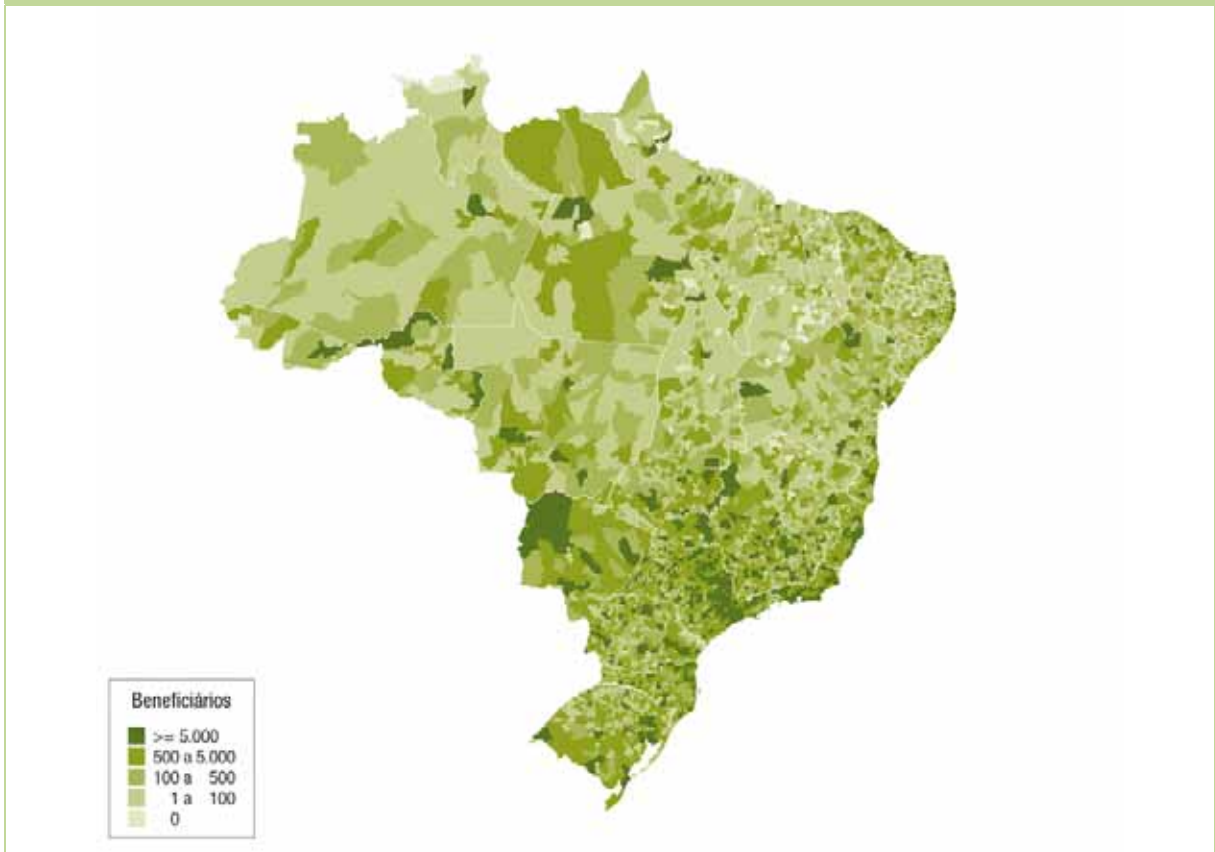
MERCADO MÉDICO-HOSPITALAR

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	1.574	1.522	1.487	-5,53
Beneficiários (x1000)	34.172	36.901	36.953	8,14
População (x1000)	181.201	183.798	186.771	3,07
Cobertura (%)	18,86	20,08	19,79	4,91
Contraprestação Média (R\$)	82,98	94,83	104,68	26,16
DM (%)	81,55	81,66	79,83	-2,10
DC (%)	2,87	2,97	2,95	2,98
DA (%)	15,10	14,51	13,35	-11,57
Combinado (%)	99,51	99,15	96,13	-3,39
HHI (%)	1,22	1,14	1,12	-8,07
C4 (%)	15,04	12,81	12,09	-19,62

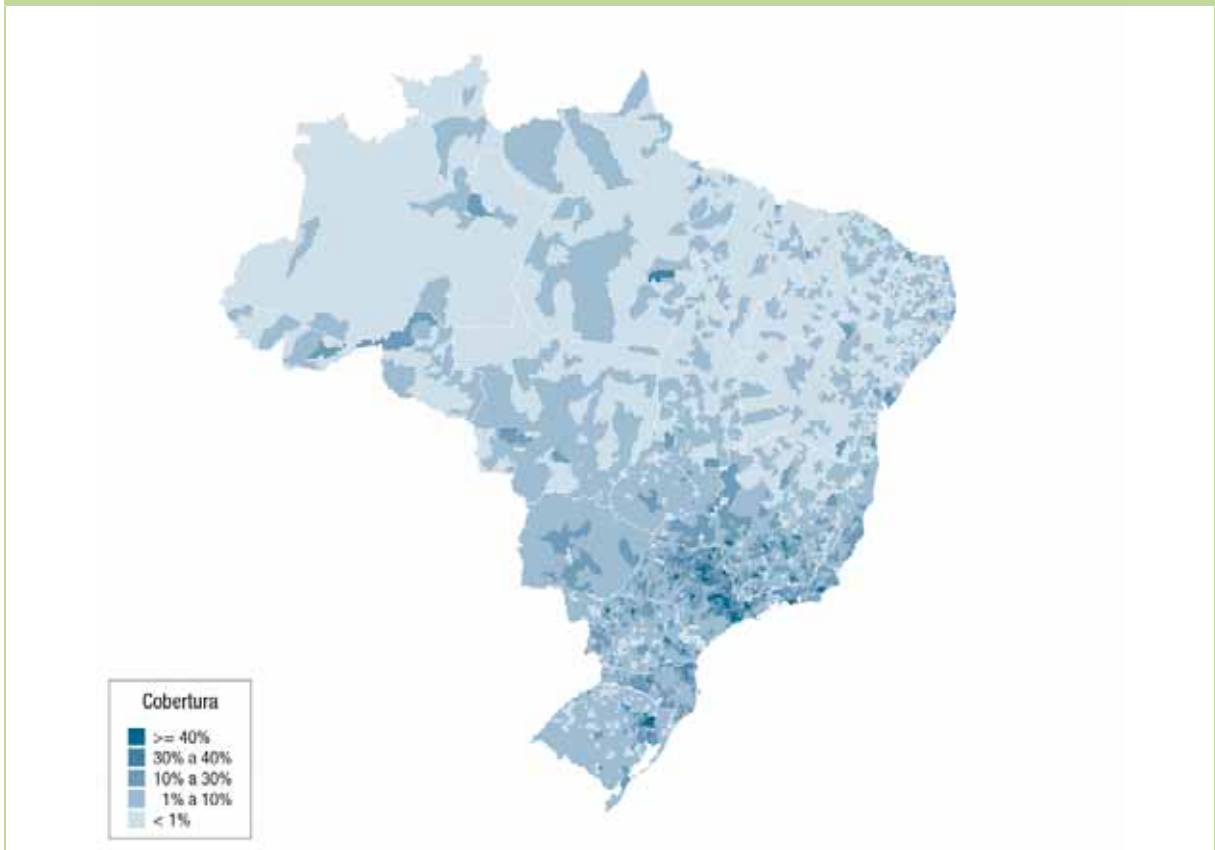


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

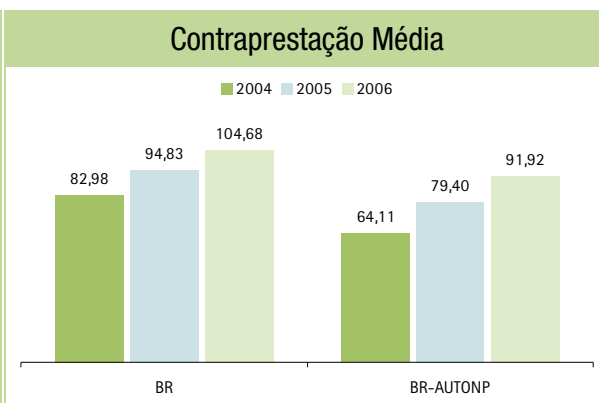
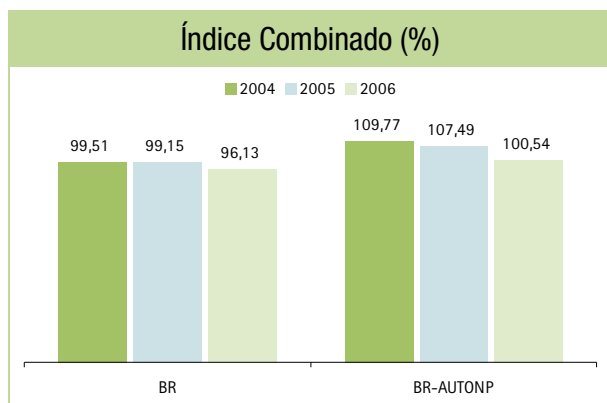
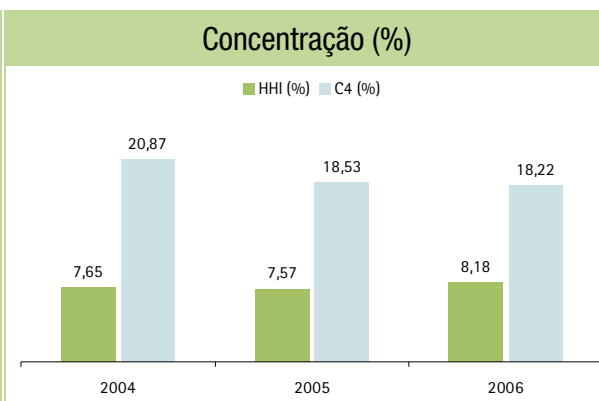
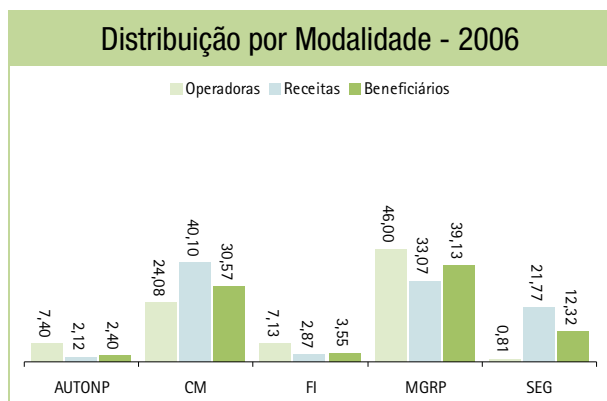
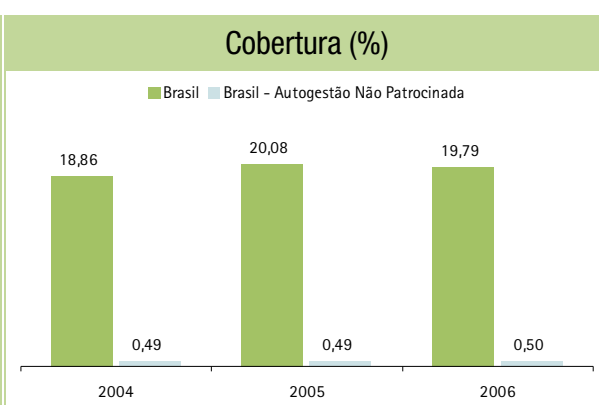
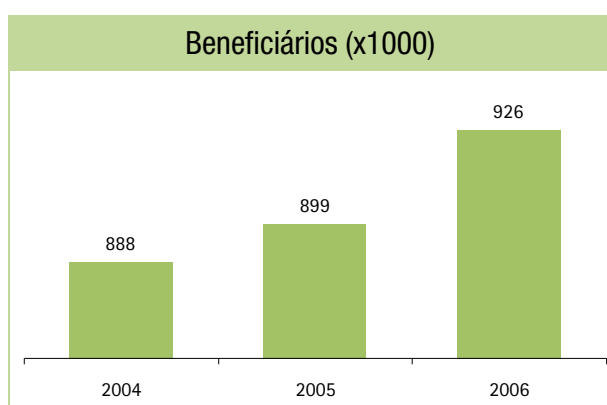


Mapa de Cobertura - 2006



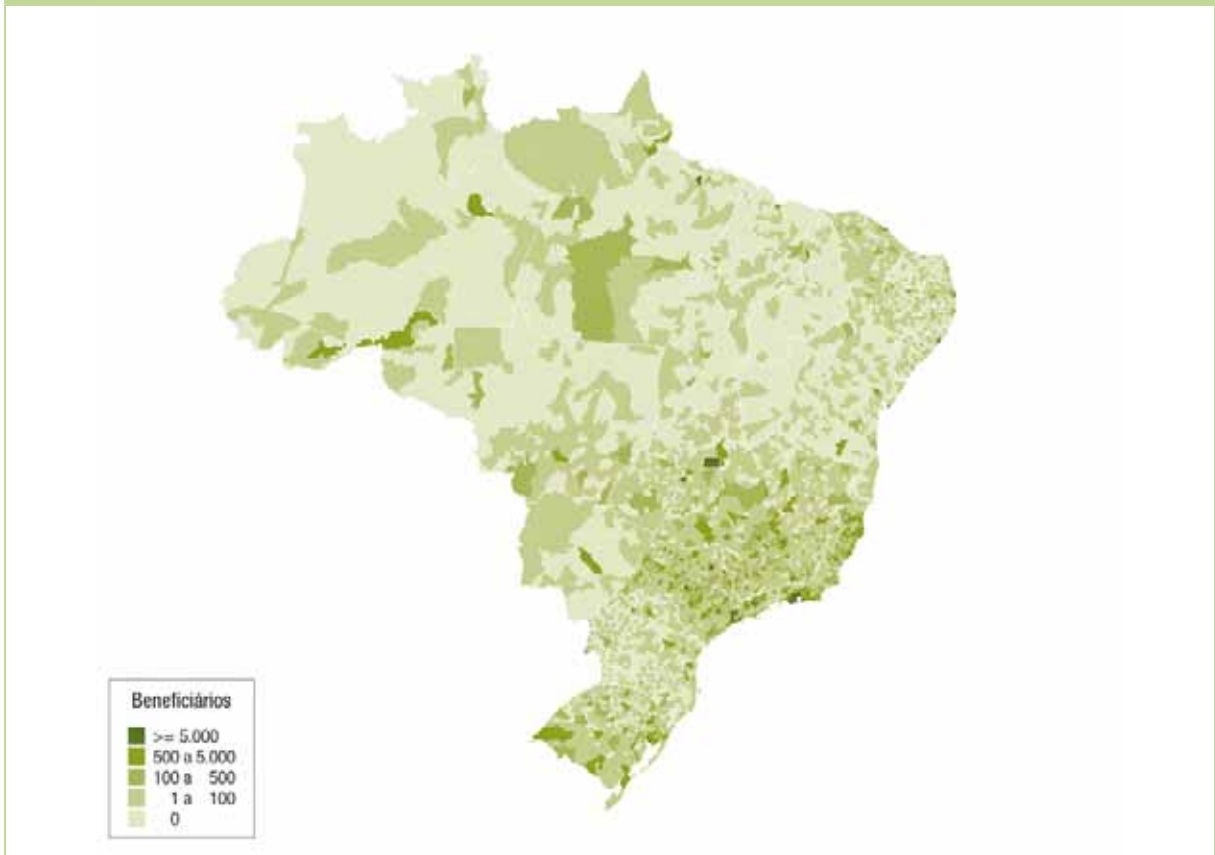
Brasil - Autogestão Não Patrocinada

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	113	109	110	-2,65
Beneficiários (x1000)	888	899	926	4,32
População (x1000)	181.201	183.798	186.771	3,07
Cobertura (%)	0,49	0,49	0,50	1,21
Contraprestação Média (R\$)	64,11	79,40	91,92	43,37
DM (%)	89,33	87,94	81,81	-8,42
DC (%)	0,18	0,16	0,17	-2,29
DA (%)	20,25	19,39	18,55	-8,41
Combinado (%)	109,77	107,49	100,54	-8,41
HHI (%)	7,65	7,57	8,18	6,87
C4 (%)	20,87	18,53	18,22	-12,69

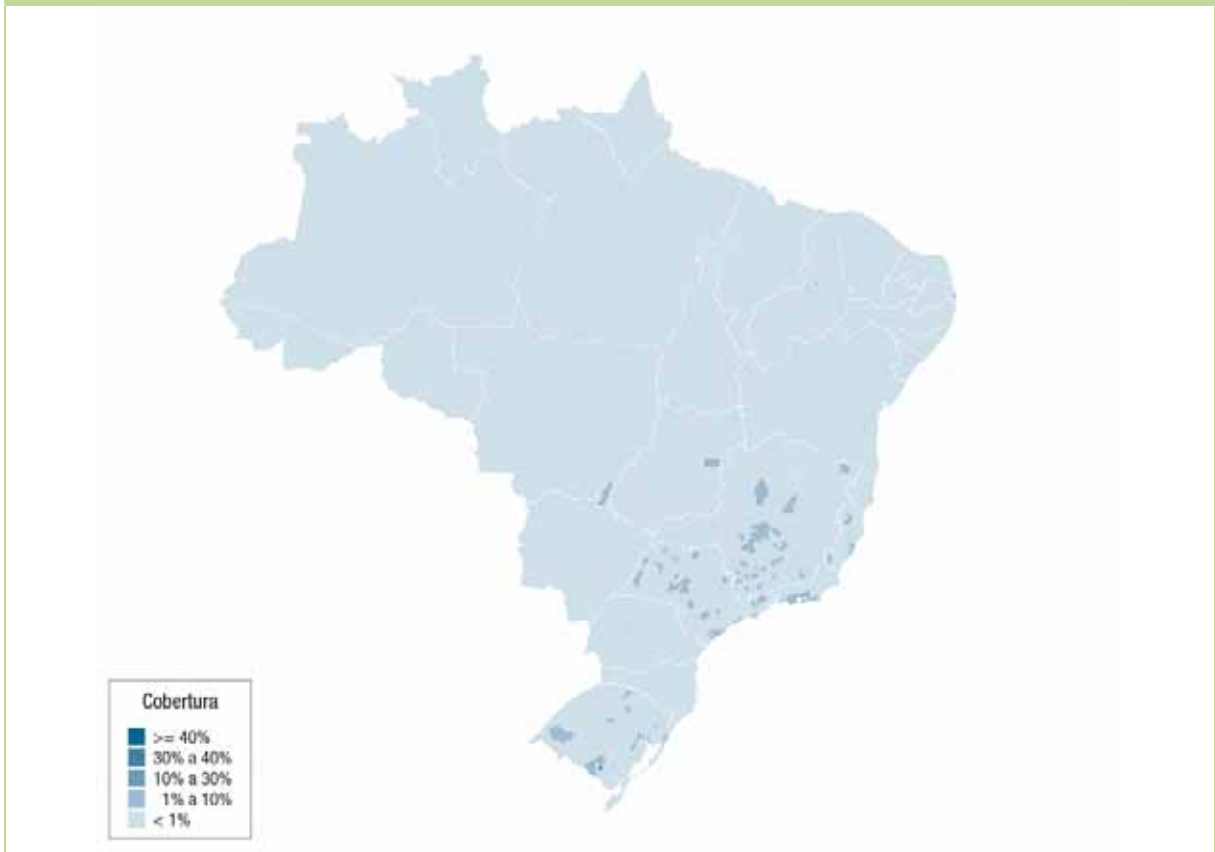


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

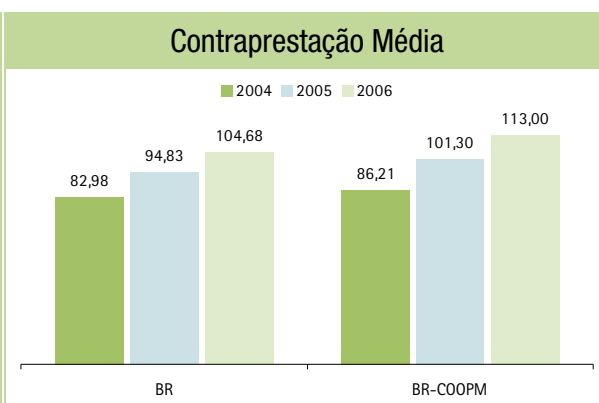
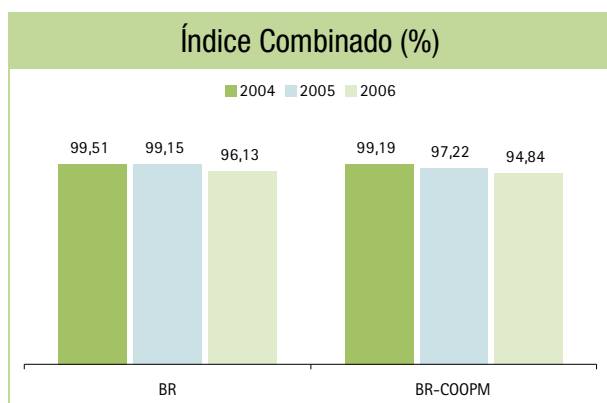
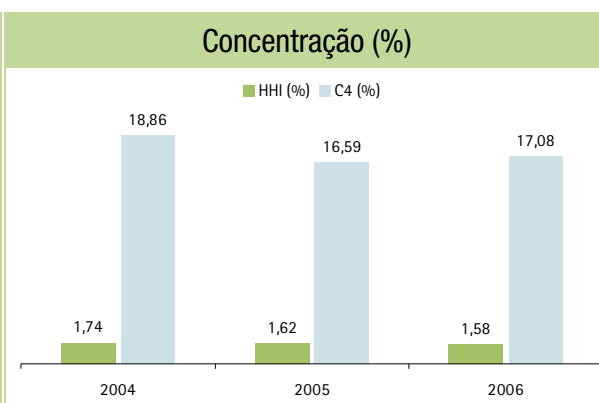
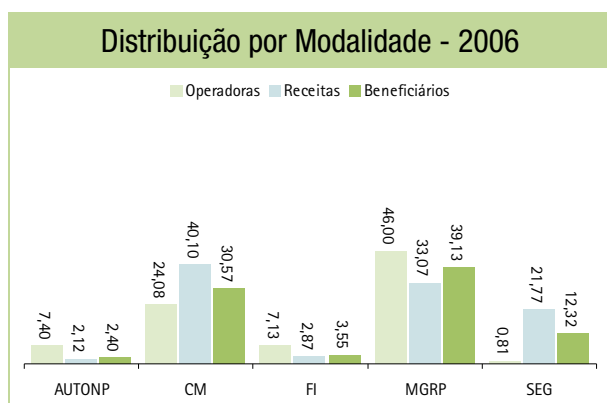
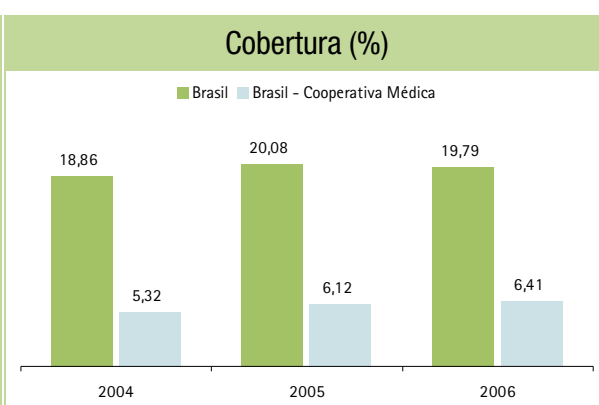
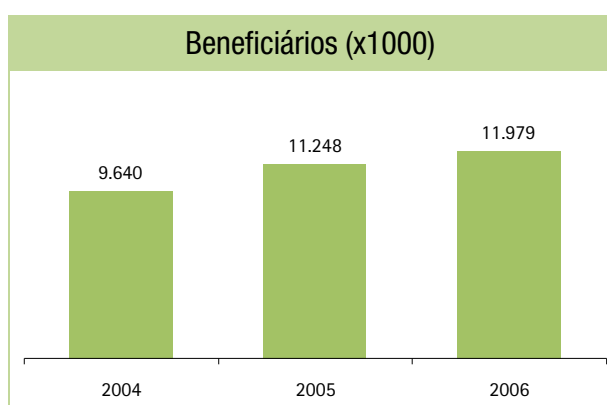


Mapa de Cobertura - 2006



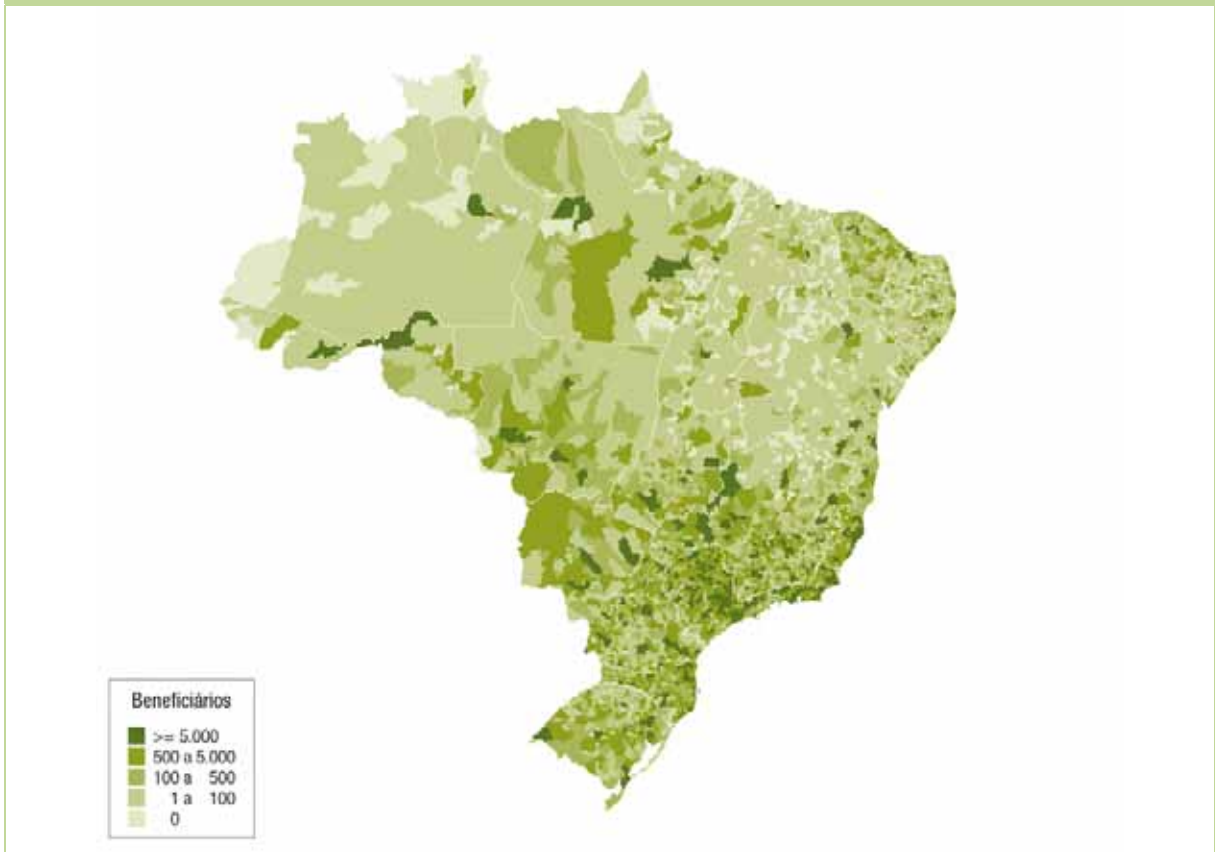
Brasil - Cooperativa Médica

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	370	367	358	-3,24
Beneficiários (x1000)	9.640	11.248	11.979	24,27
População (x1000)	181.201	183.798	186.771	3,07
Cobertura (%)	5,32	6,12	6,41	20,56
Contraprestação Média (R\$)	86,21	101,30	113,00	31,08
DM (%)	83,55	81,69	80,82	-3,27
DC (%)	1,65	1,81	1,99	20,29
DA (%)	13,99	13,72	12,03	-14,03
Combinado (%)	99,19	97,22	94,84	-4,39
HHI (%)	1,74	1,62	1,58	-9,08
C4 (%)	18,86	16,59	17,08	-9,46

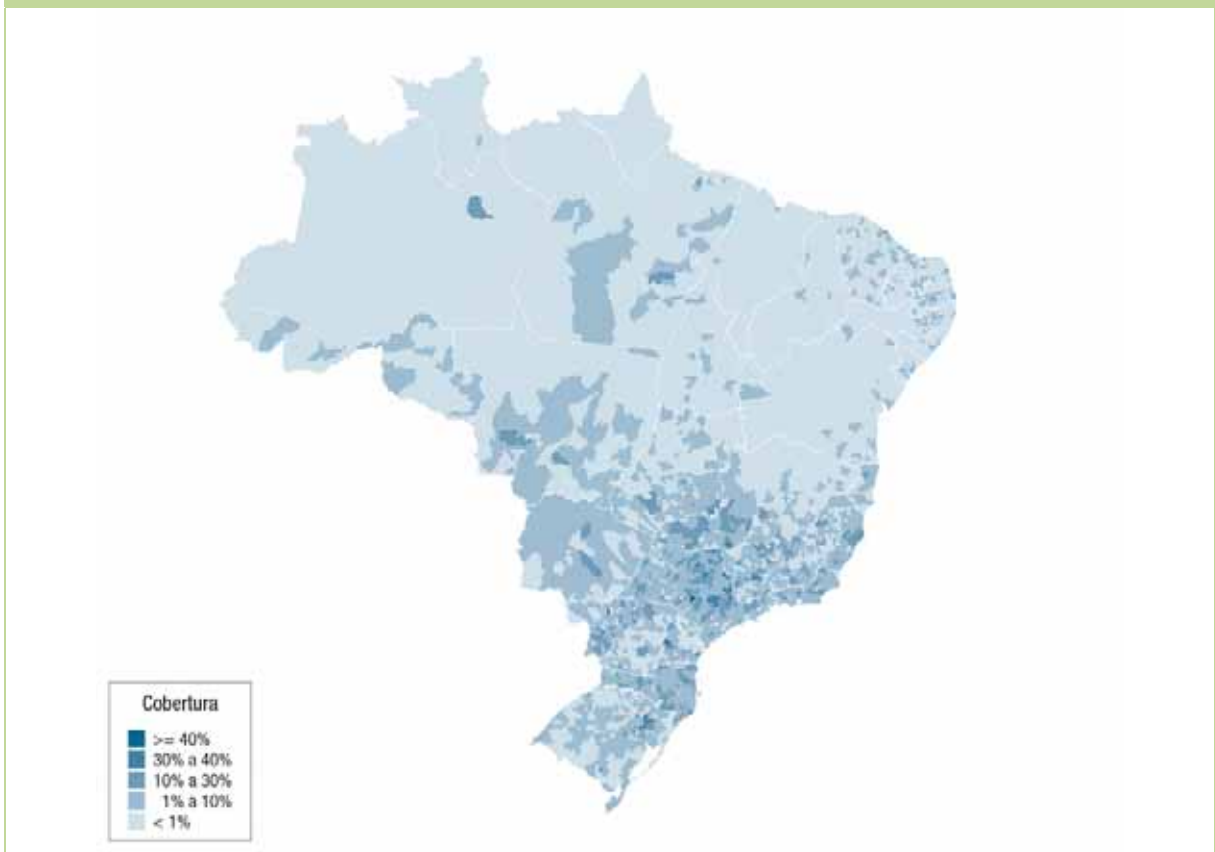


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

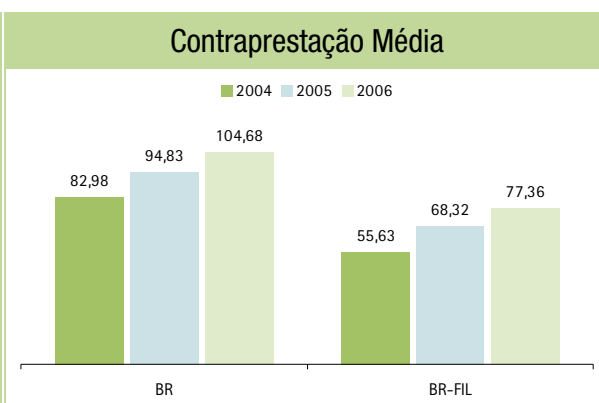
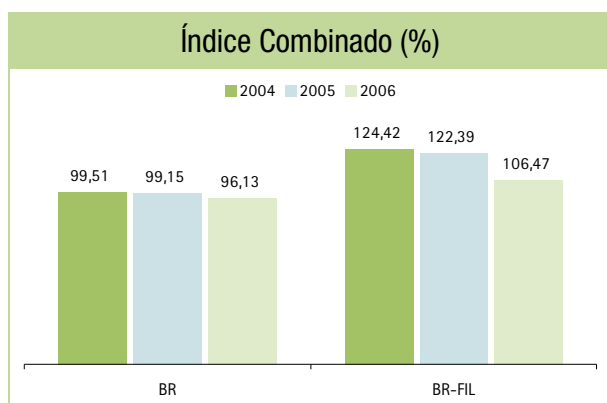
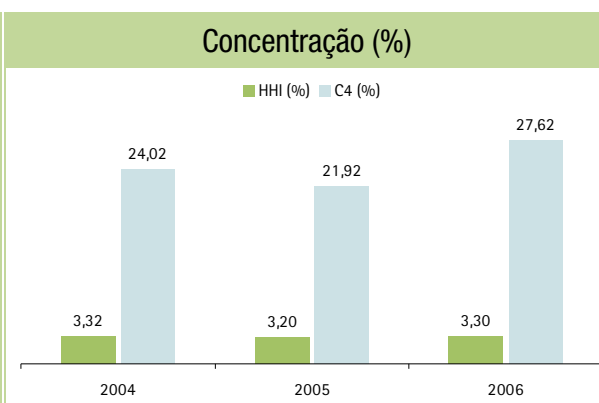
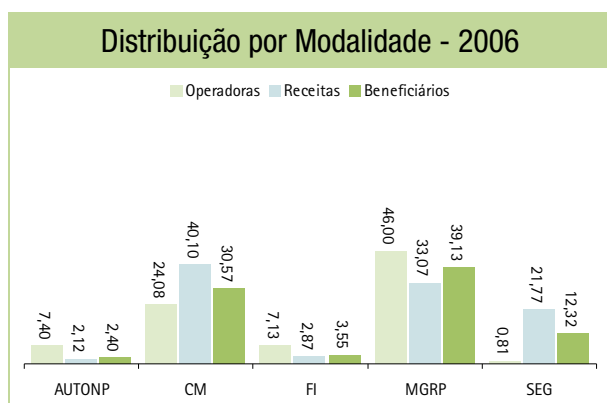
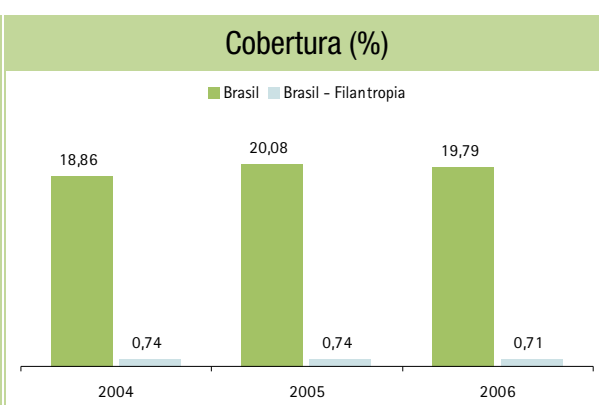
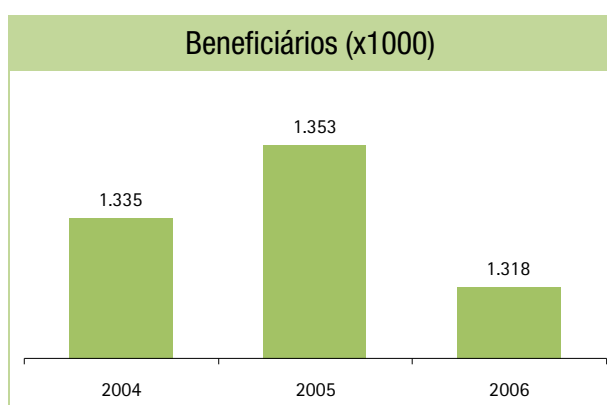
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006



	2004	2005	2006	Var.% 2006/04
Número de Operadoras	109	108	106	-2,75
Beneficiários (x1000)	1.335	1.353	1.318	-1,28
População (x1000)	181.201	183.798	186.771	3,07
Cobertura (%)	0,74	0,74	0,71	-4,22
Contraprestação Média (R\$)	55,63	68,32	77,36	39,07
DM (%)	78,86	76,04	76,65	-2,80
DC (%)	1,76	1,59	1,37	-22,48
DA (%)	43,79	44,76	28,45	-35,04
Combinado (%)	124,42	122,39	106,47	-14,43
HHI (%)	3,32	3,20	3,30	-0,67
C4 (%)	24,02	21,92	27,62	15,00

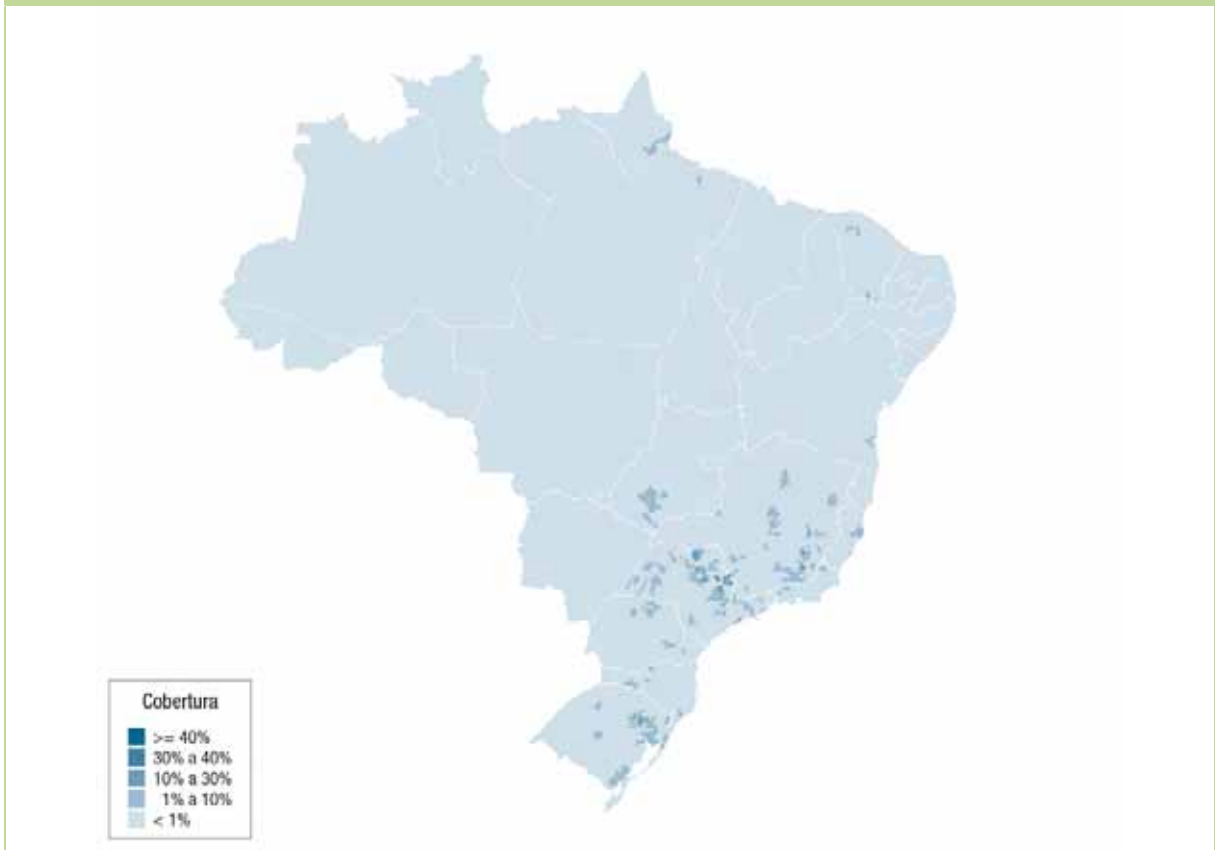


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

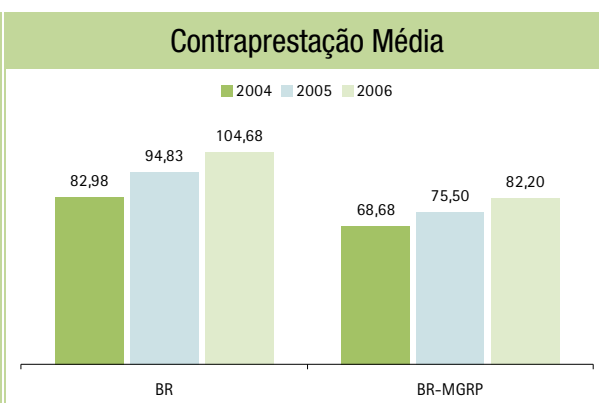
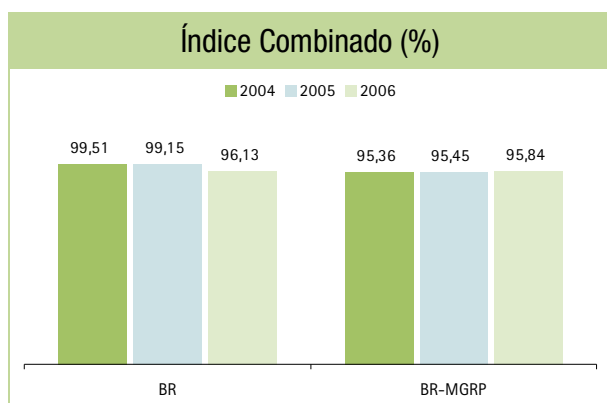
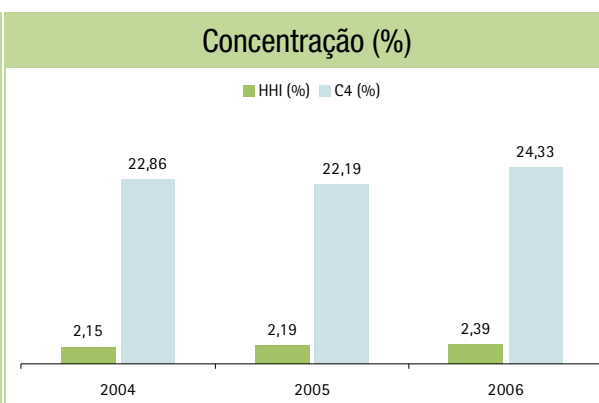
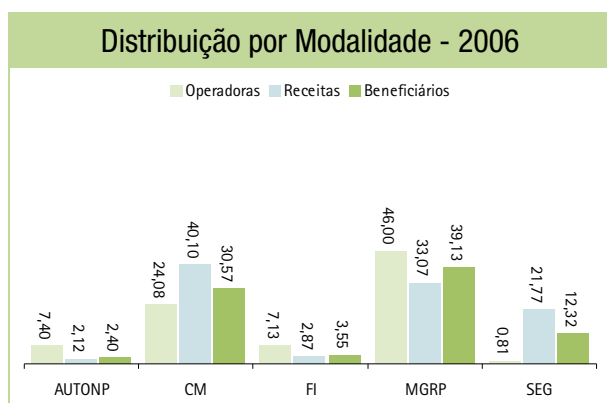
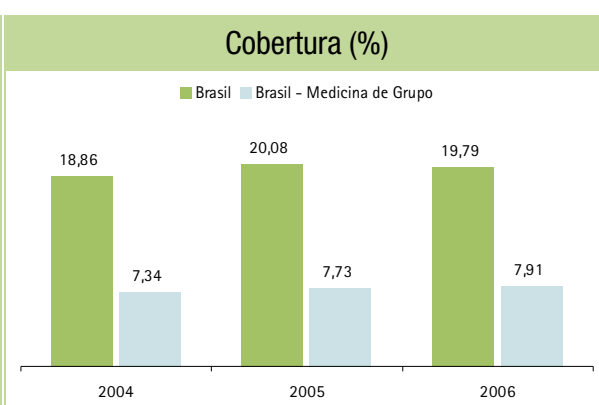
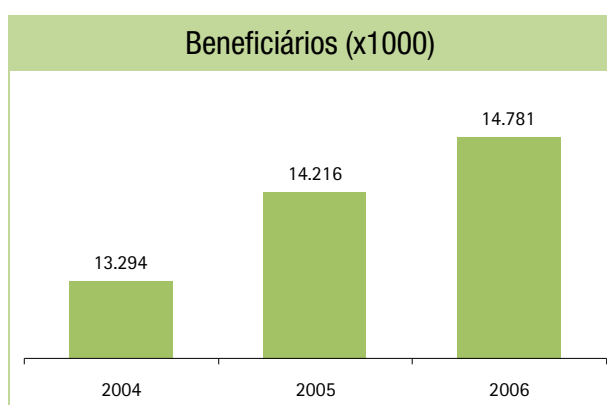


Mapa de Cobertura - 2006



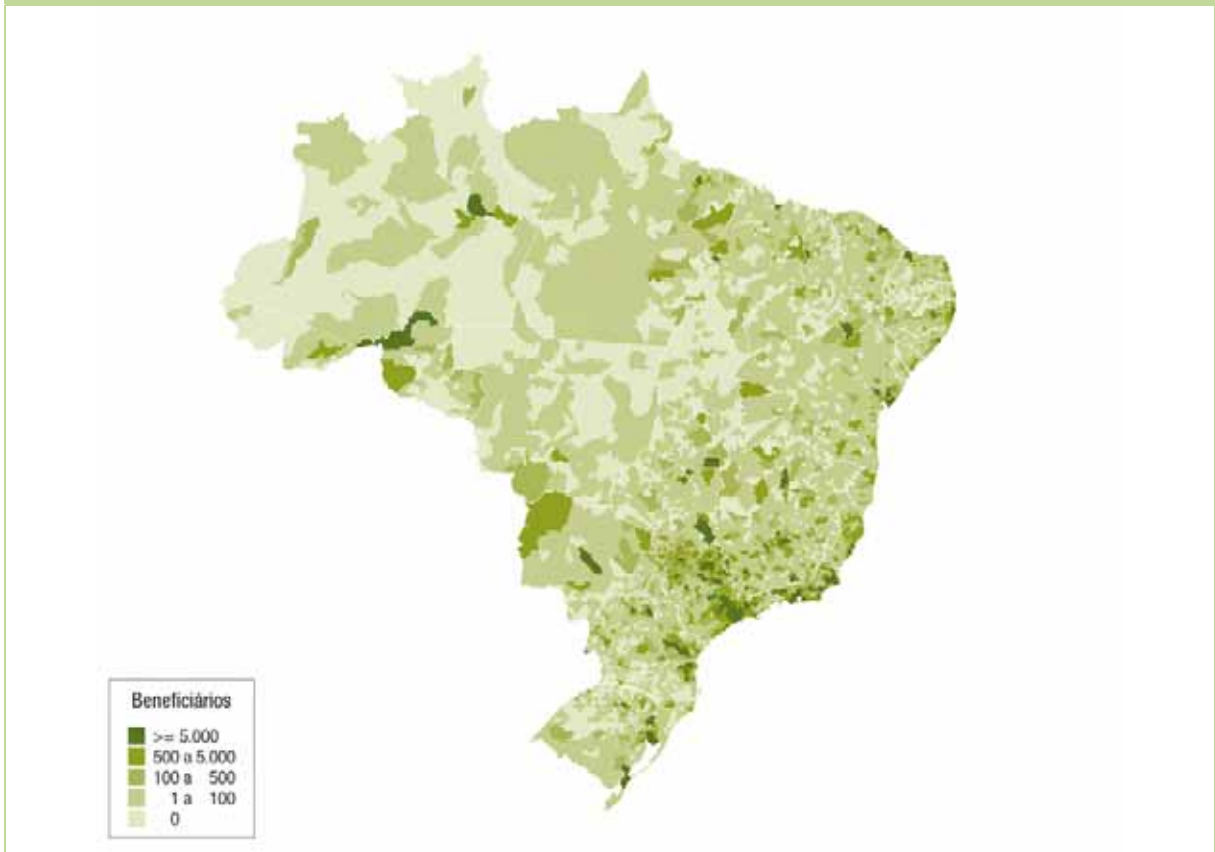
Brasil - Medicina de Grupo

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	747	709	684	-8,43
Beneficiários (x1000)	13.294	14.216	14.781	11,19
População (x1000)	181.201	183.798	186.771	3,07
Cobertura (%)	7,34	7,73	7,91	7,87
Contraprestação Média (R\$)	68,68	75,50	82,20	19,70
DM (%)	75,11	75,81	75,97	1,15
DC (%)	3,48	3,55	3,37	-3,42
DA (%)	16,77	16,08	16,51	-1,59
Combinado (%)	95,36	95,45	95,84	0,50
HHI (%)	2,15	2,19	2,39	11,43
C4 (%)	22,86	22,19	24,33	6,42

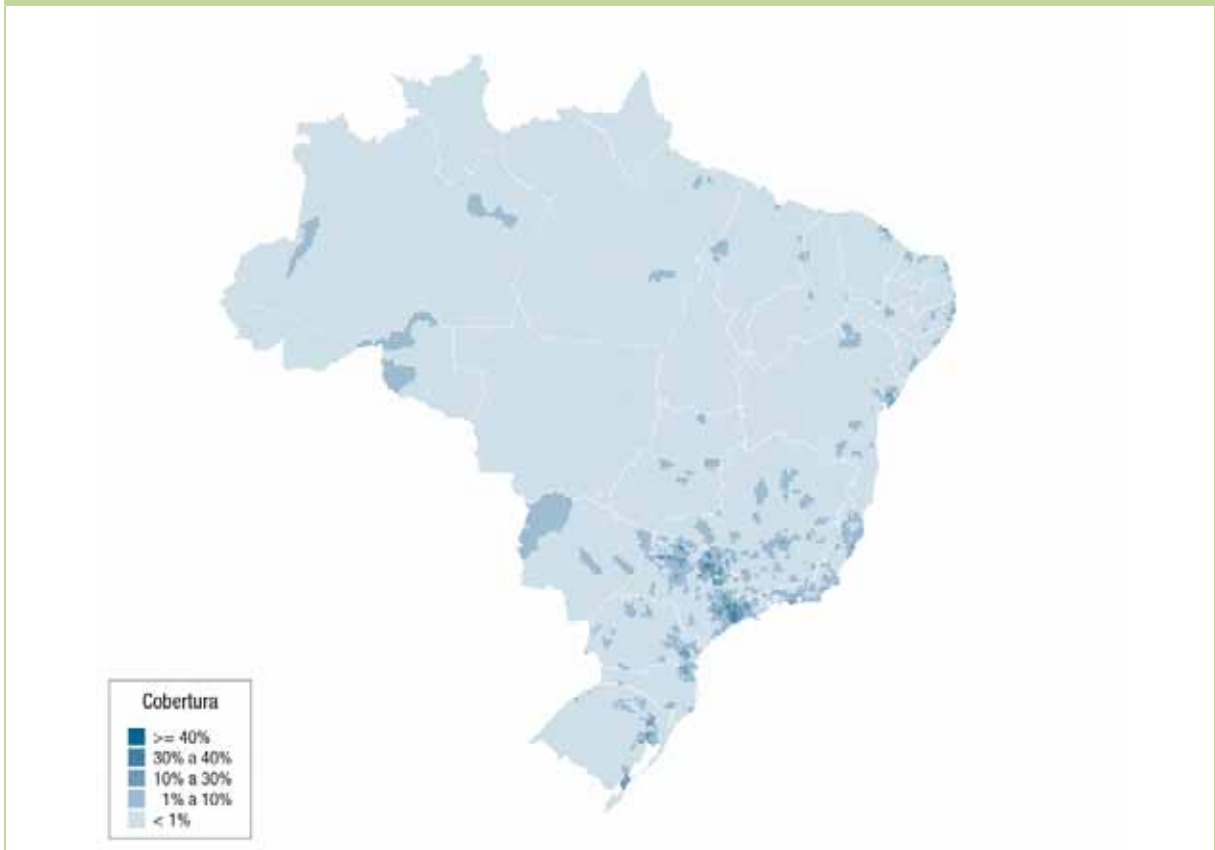


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

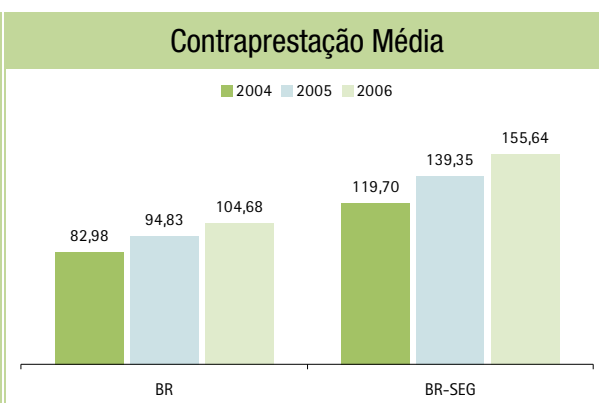
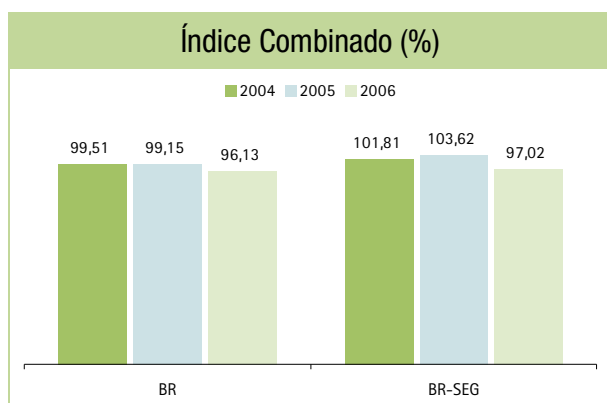
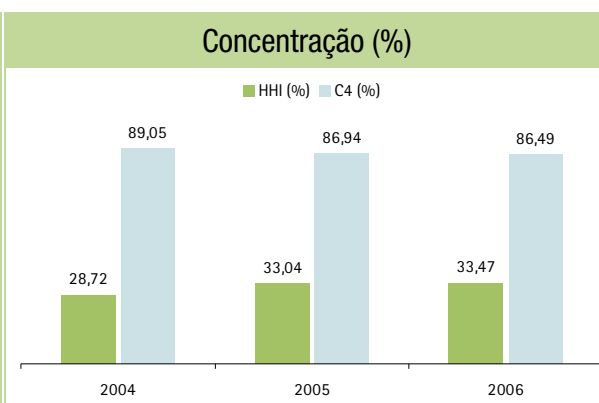
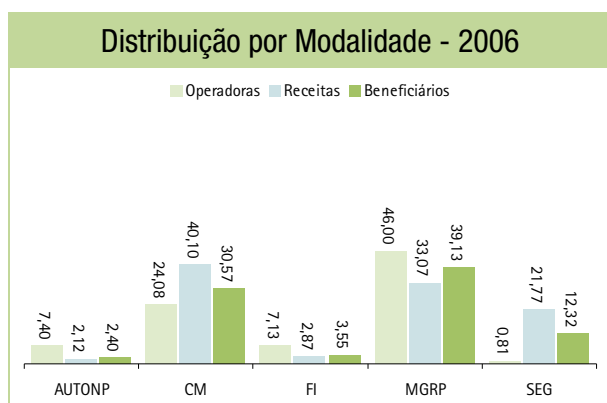
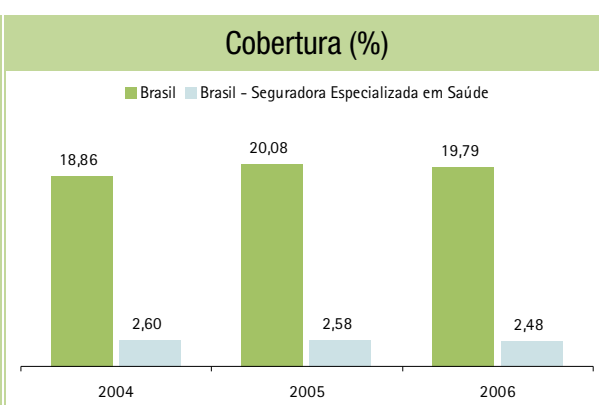
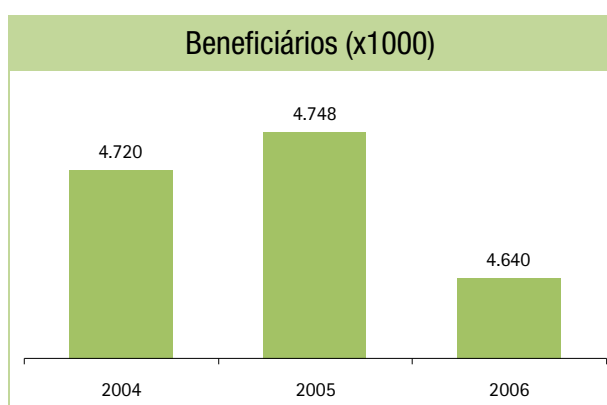


Mapa de Cobertura - 2006



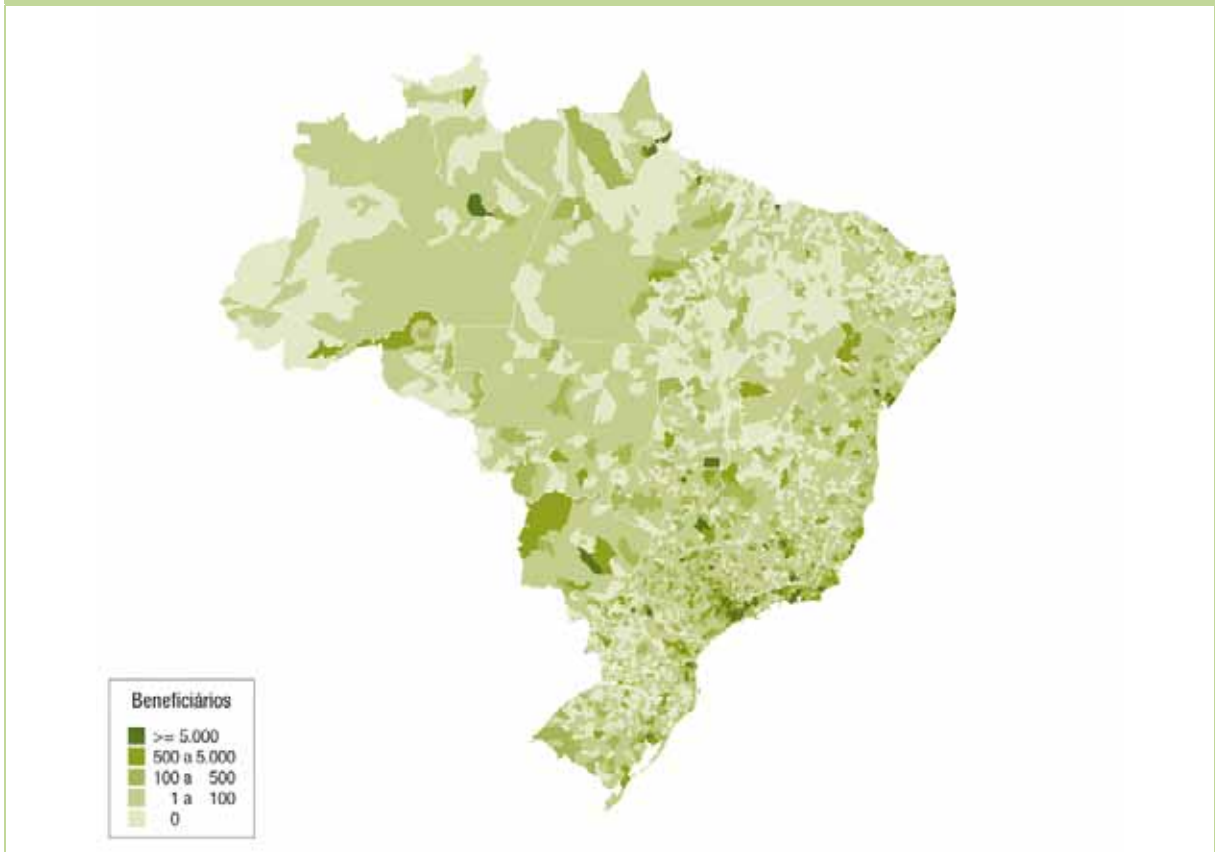
Brasil - Seguradora Especializada em Saúde

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	14	12	12	-14,29
Beneficiários (x1000)	4.720	4.748	4.640	-1,70
População (x1000)	181.201	183.798	186.771	3,07
Cobertura (%)	2,60	2,58	2,48	-4,63
Contraprestação Média (R\$)	119,70	139,35	155,64	30,03
DM (%)	87,43	89,98	83,97	-3,96
DC (%)	3,80	4,39	4,41	16,01
DA (%)	10,58	9,25	8,63	-18,35
Combinado (%)	101,81	103,62	97,02	-4,71
HHI (%)	28,72	33,04	33,47	16,54
C4 (%)	89,05	86,94	86,49	-2,87

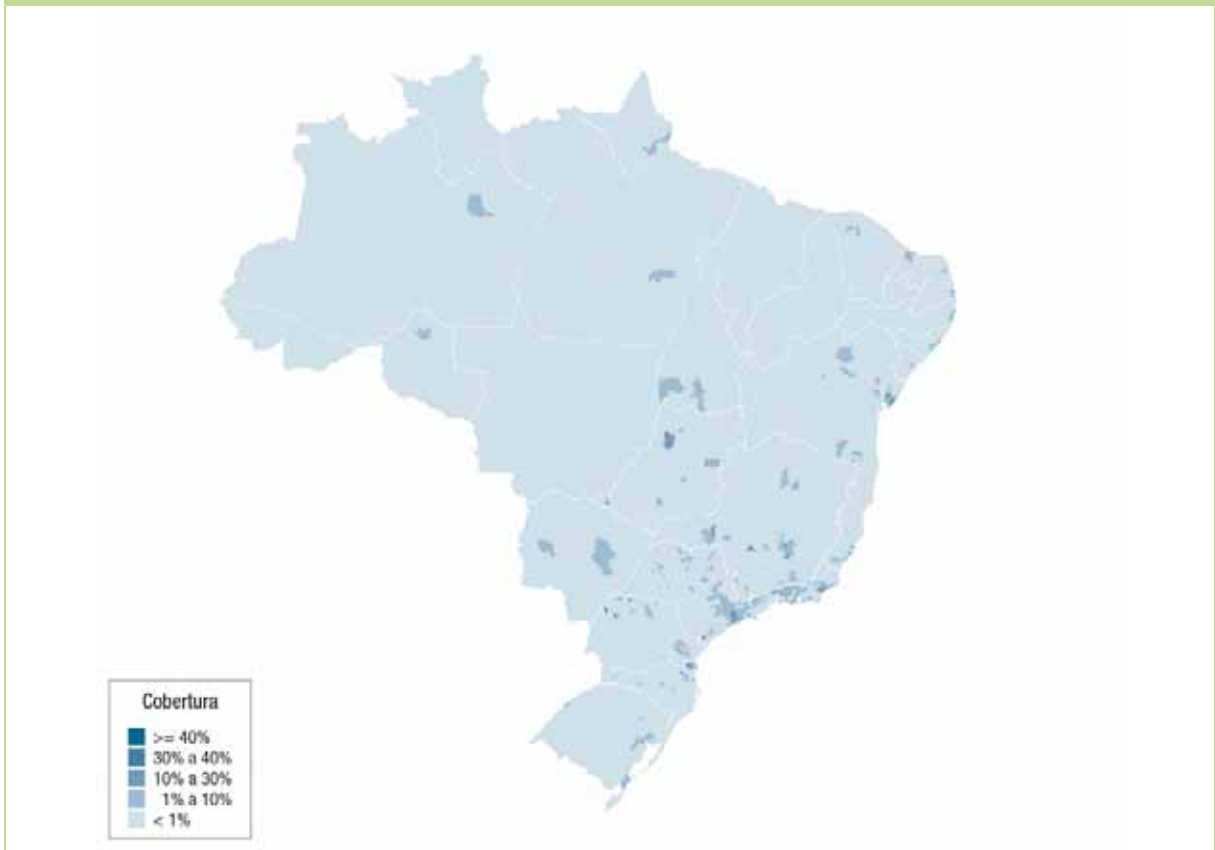


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

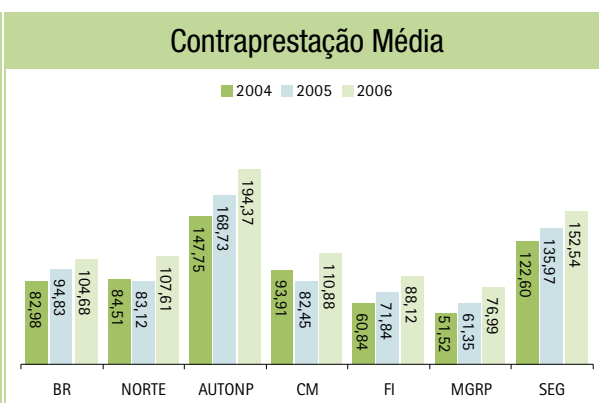
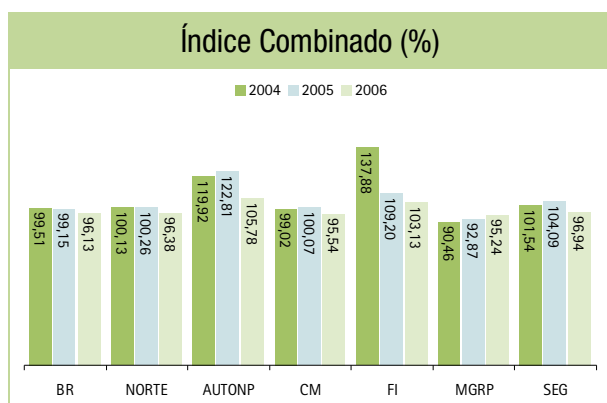
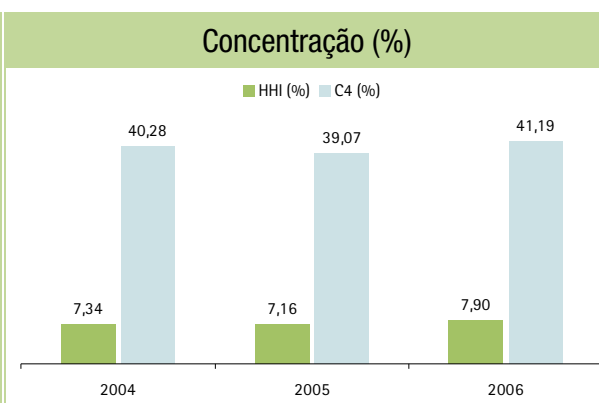
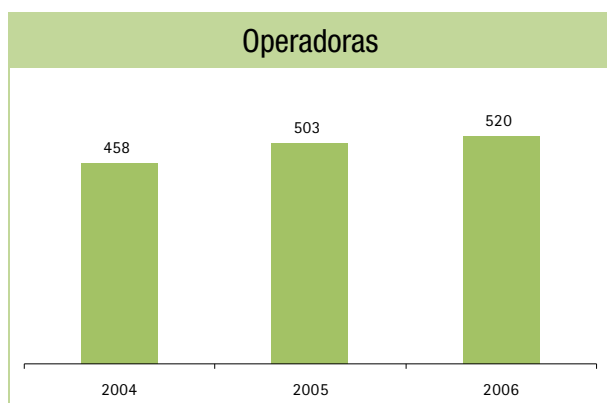
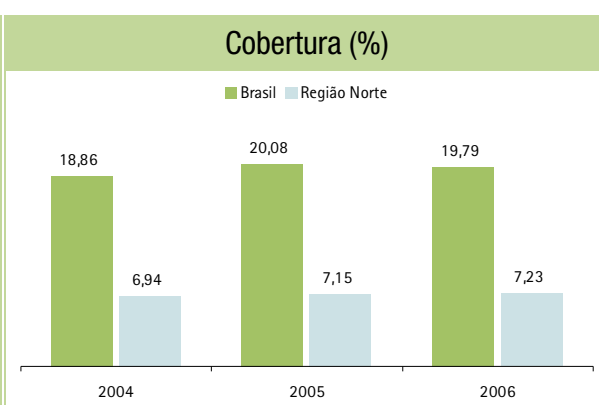
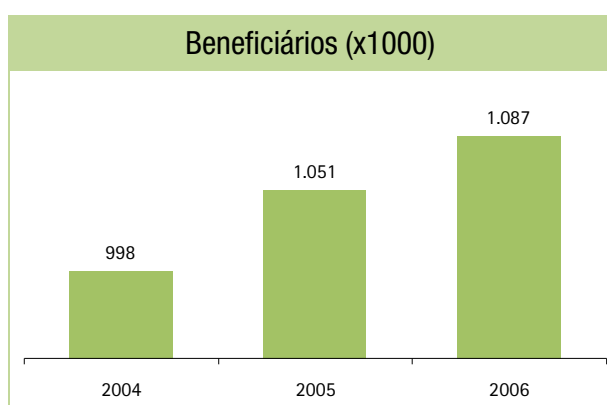


Mapa de Cobertura - 2006



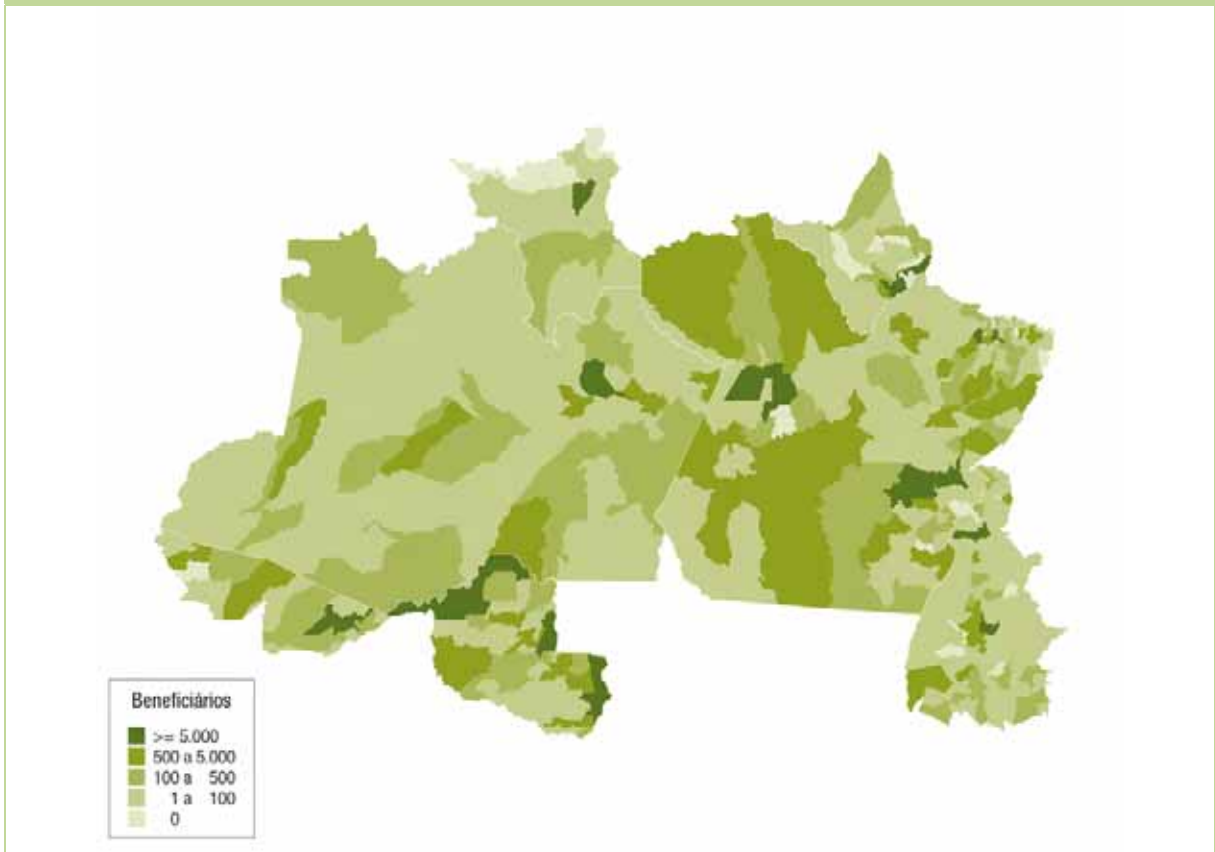
Região Norte

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	458	503	520	13,54
Beneficiários (x1000)	998	1.051	1.087	8,93
População (x1000)	14.373	14.699	15.022	4,51
Cobertura (%)	6,94	7,15	7,23	4,22
Contraprestação Média (R\$)	84,51	83,12	107,61	27,34
DM (%)	82,46	82,37	80,32	-2,59
DC (%)	2,16	2,20	2,04	-5,34
DA (%)	15,52	15,69	14,02	-9,67
Combinado (%)	100,13	100,26	96,38	-3,75
HHI (%)	7,34	7,16	7,90	7,72
C4 (%)	40,28	39,07	41,19	2,27

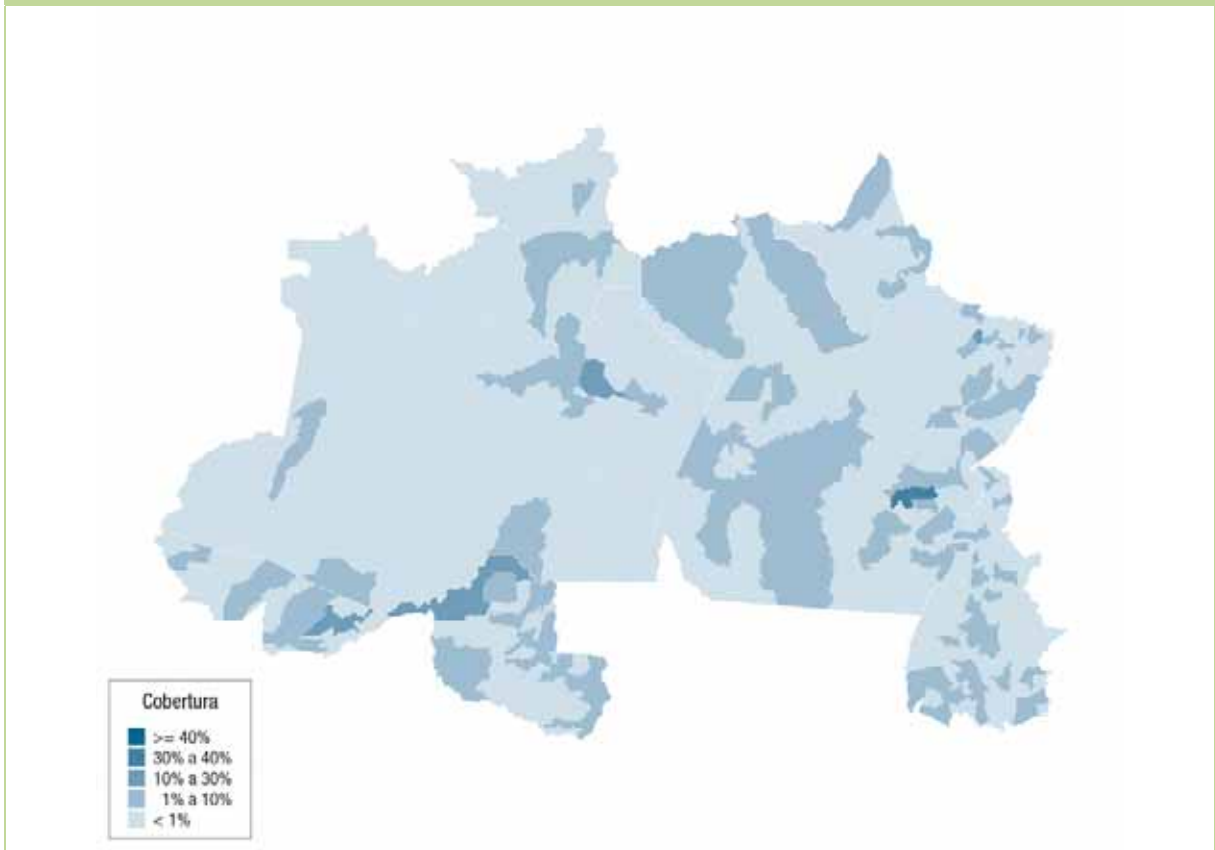


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

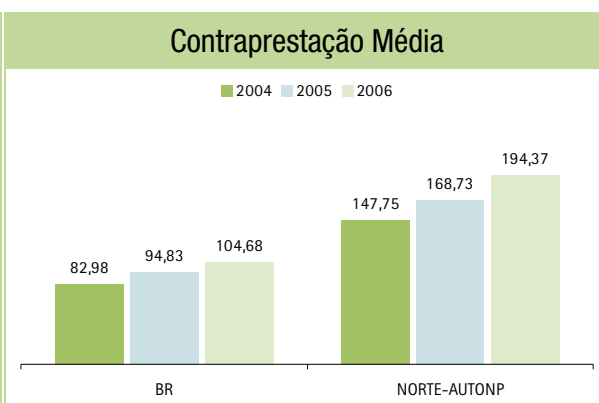
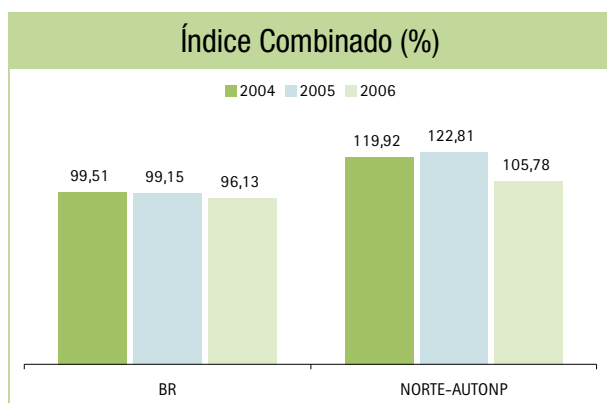
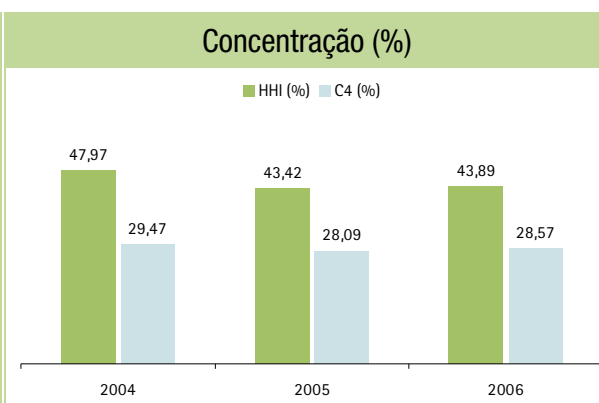
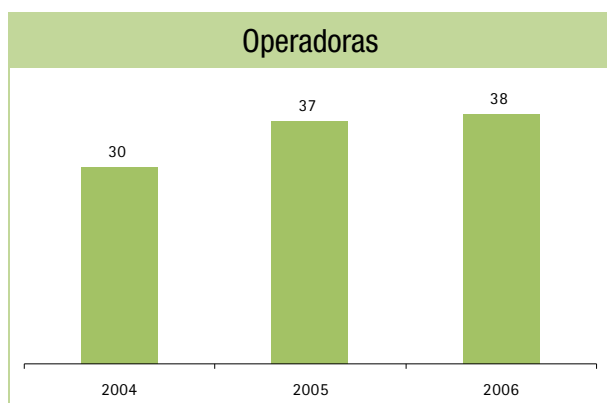
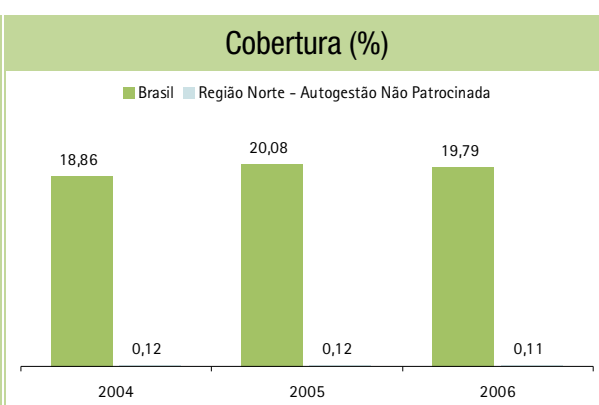
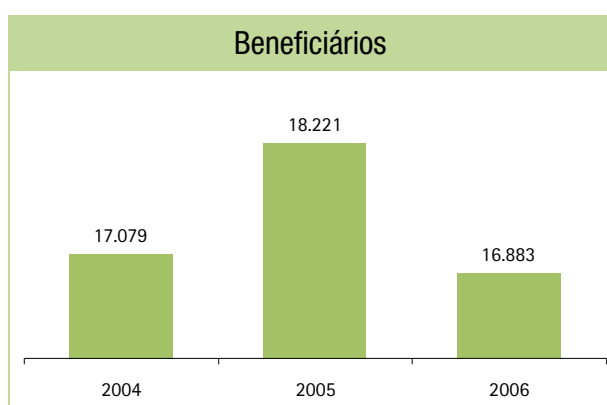


Mapa de Cobertura - 2006



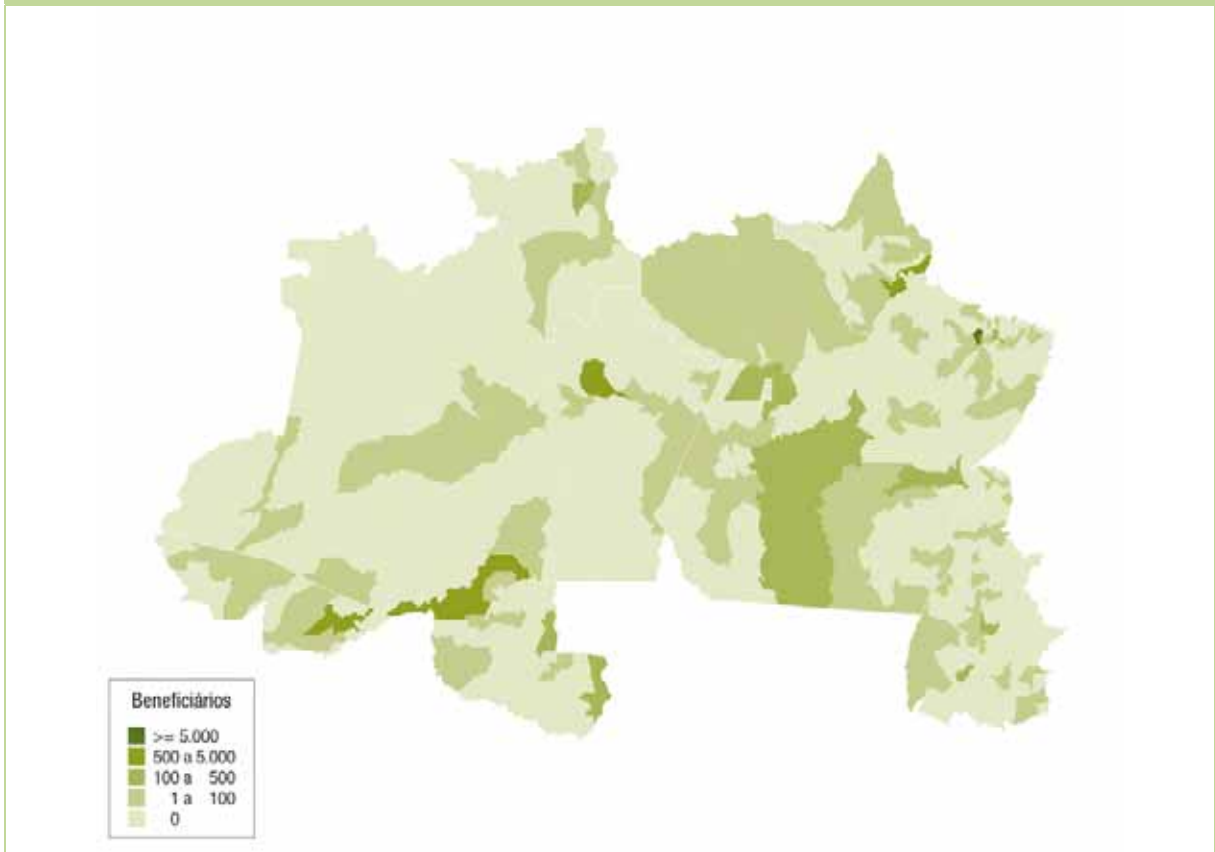
Região Norte - Autogestão Não Patrocinada

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	30	37	38	26,67
Beneficiários	17.079	18.221	16.883	-1,15
População (x1000)	14.373	14.699	15.022	4,51
Cobertura (%)	0,12	0,12	0,11	-5,42
Contraprestação Média (R\$)	147,75	168,73	194,37	31,55
DM (%)	94,29	98,45	86,37	-8,40
DC (%)	0,00	0,00	0,01	108,42
DA (%)	25,63	24,35	19,41	-24,28
Combinado (%)	119,92	122,81	105,78	-11,79
HHI (%)	47,97	43,42	43,89	-8,52
C4 (%)	29,47	28,09	28,57	-3,08

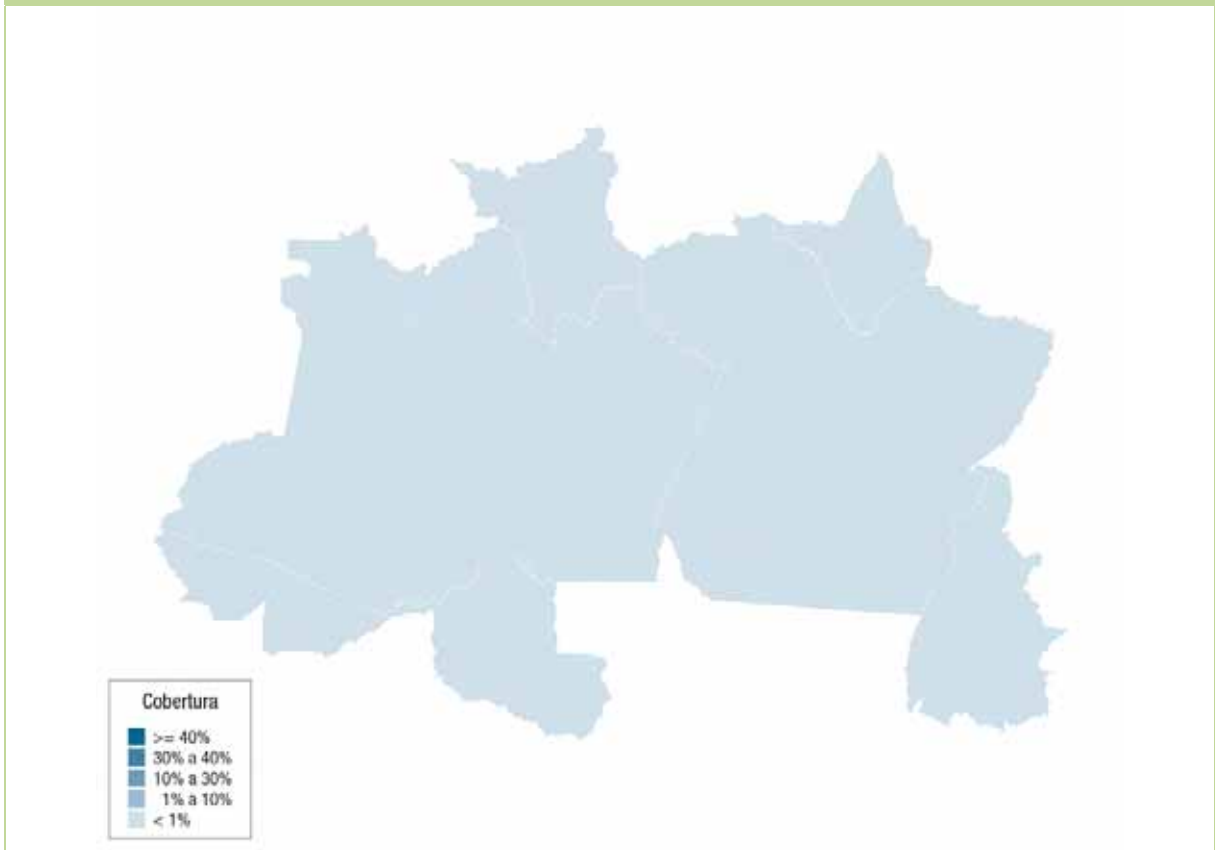


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

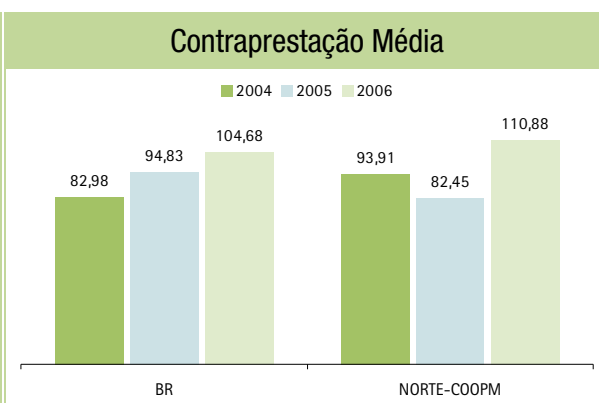
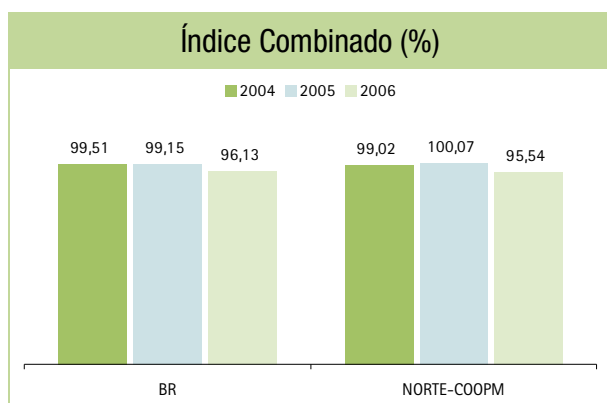
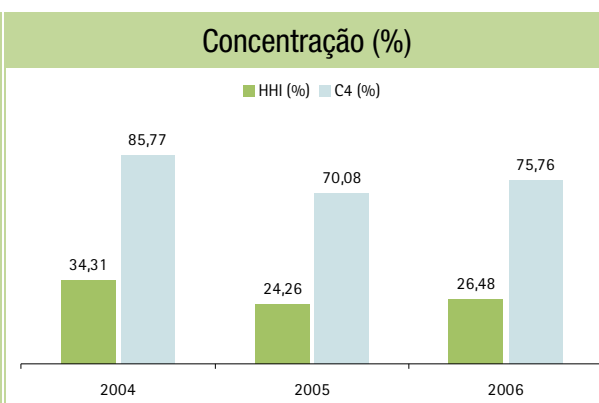
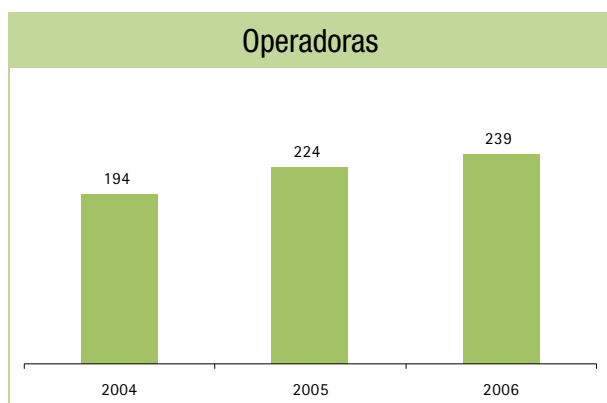
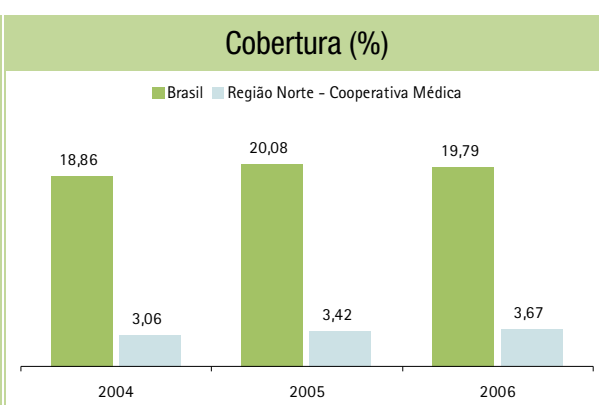
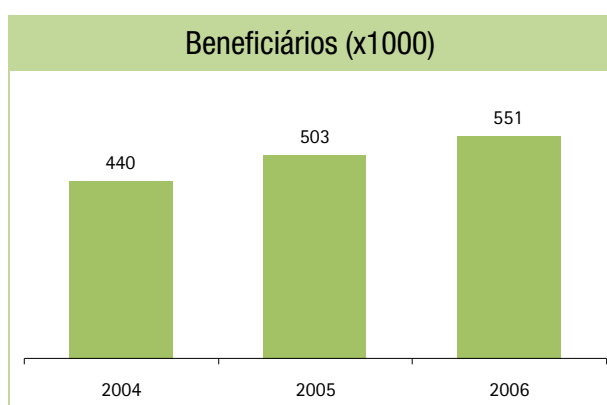


Mapa de Cobertura - 2006



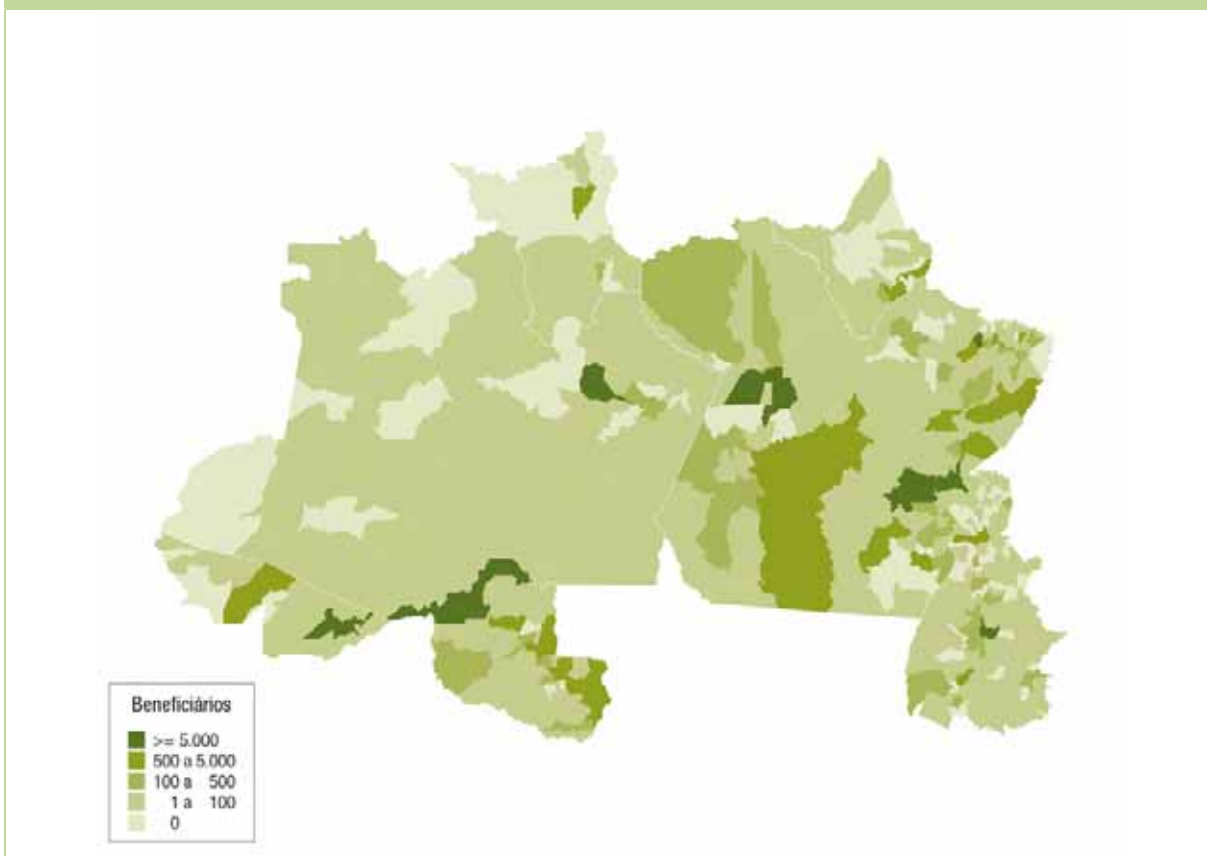
Região Norte - Cooperativa Médica

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	194	224	239	23,20
Beneficiários (x1000)	440	503	551	25,32
População (x1000)	14.373	14.699	15.022	4,51
Cobertura (%)	3,06	3,42	3,67	19,90
Contraprestação Média (R\$)	93,91	82,45	110,88	18,07
DM (%)	83,21	82,28	82,29	-1,10
DC (%)	1,53	1,27	1,14	-25,63
DA (%)	14,29	16,52	12,11	-15,22
Combinado (%)	99,02	100,07	95,54	-3,52
HHI (%)	34,31	24,26	26,48	-22,83
C4 (%)	85,77	70,08	75,76	-11,67

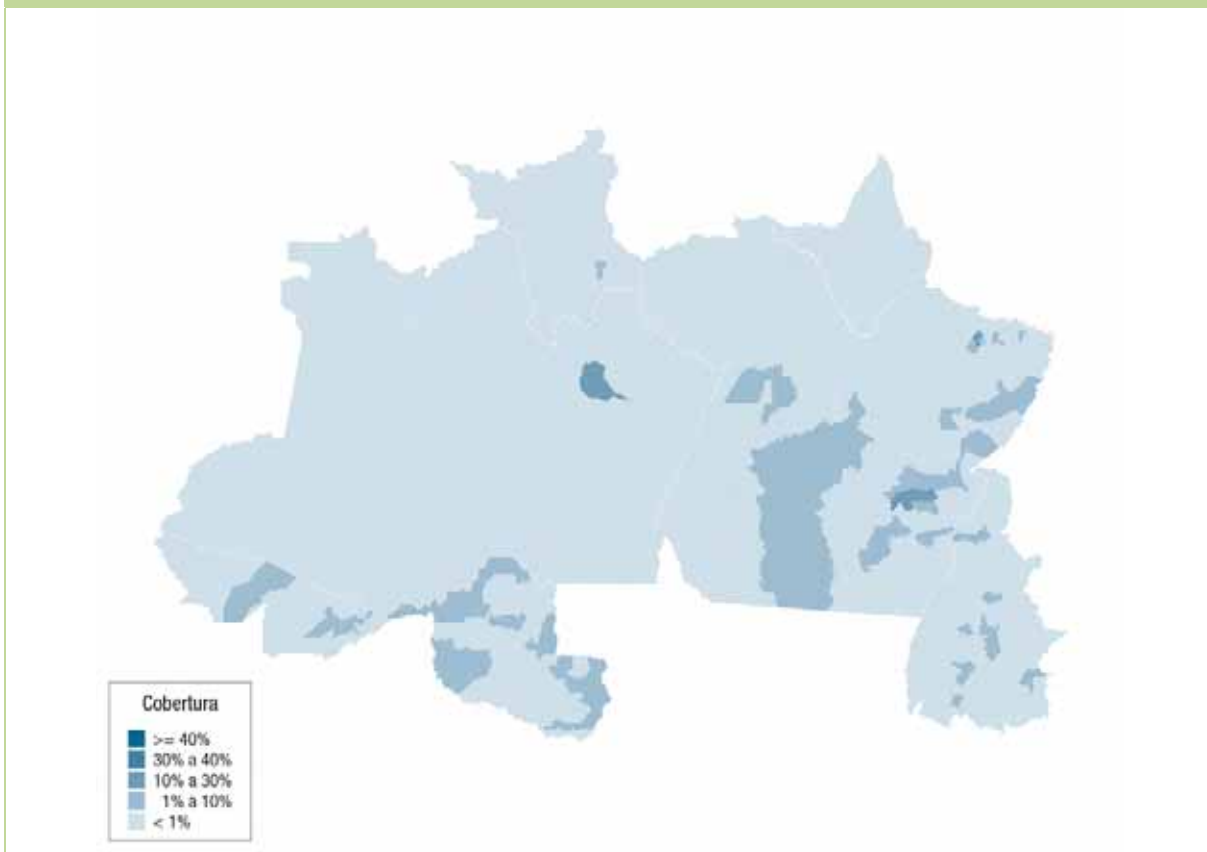


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

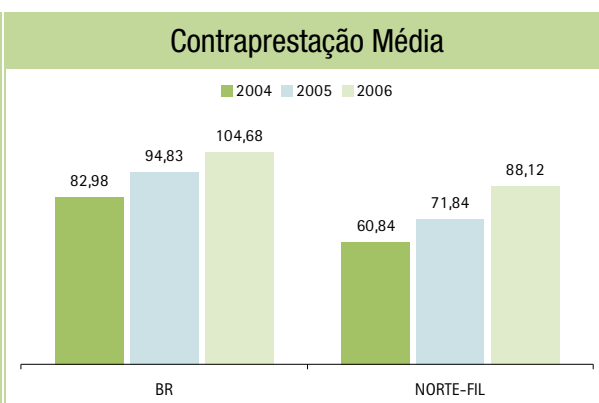
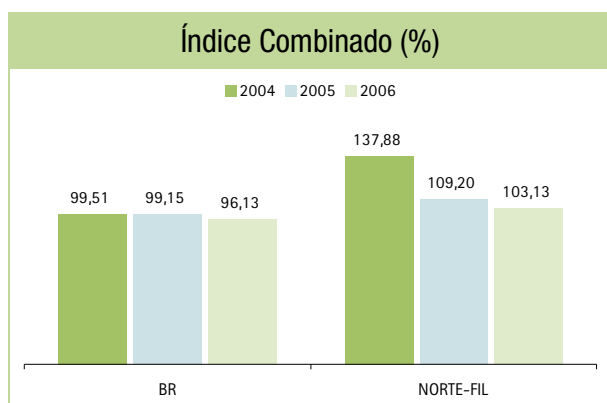
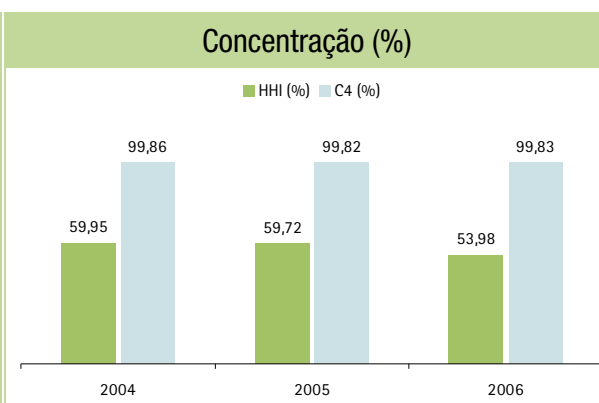
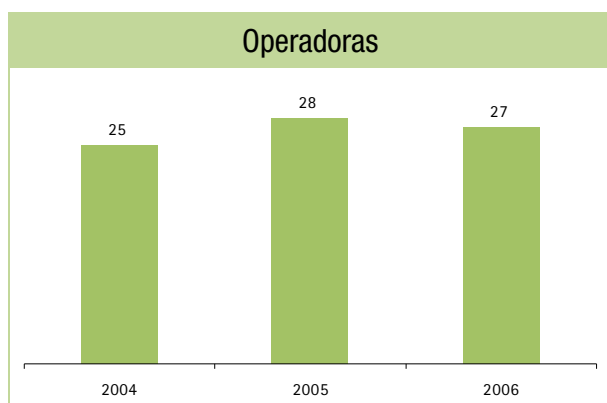
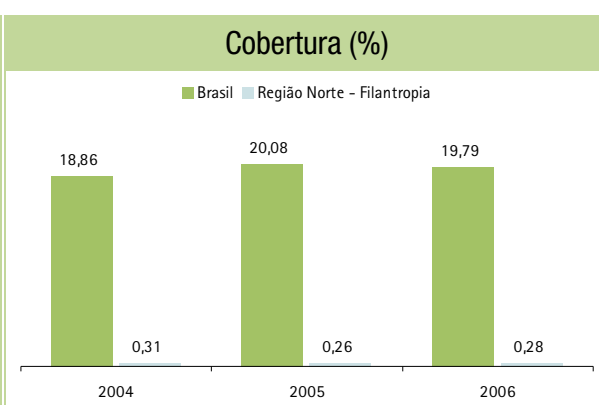
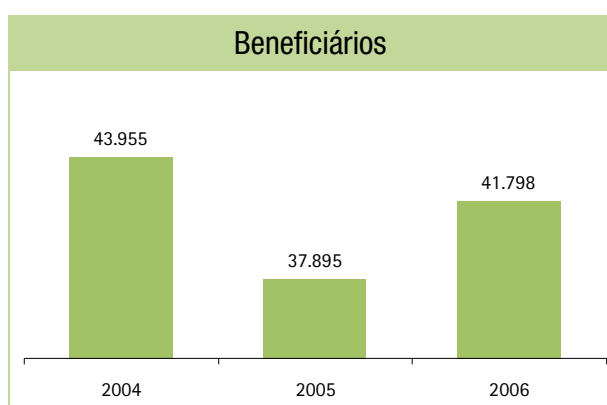


Mapa de Cobertura - 2006



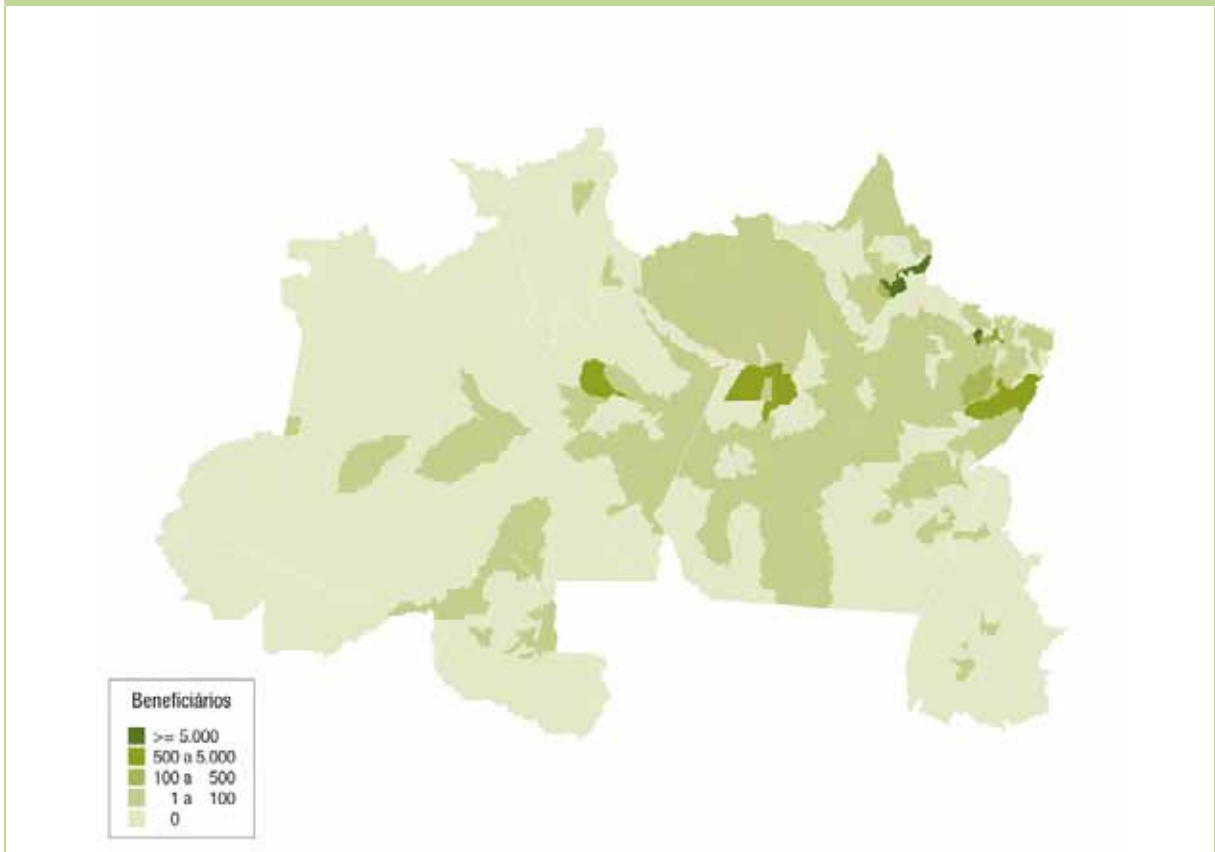
Região Norte - Filantropia

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	25	28	27	8,00
Beneficiários	43.955	37.895	41.798	-4,91
População (x1000)	14.373	14.699	15.022	4,51
Cobertura (%)	0,31	0,26	0,28	-9,01
Contraprestação Média (R\$)	60,84	71,84	88,12	44,85
DM (%)	89,84	74,09	65,87	-26,68
DC (%)	0,73	0,04	0,06	-91,10
DA (%)	47,31	35,06	37,20	-21,38
Combinado (%)	137,88	109,20	103,13	-25,20
HHI (%)	59,95	59,72	53,98	-9,96
C4 (%)	99,86	99,82	99,83	-0,02

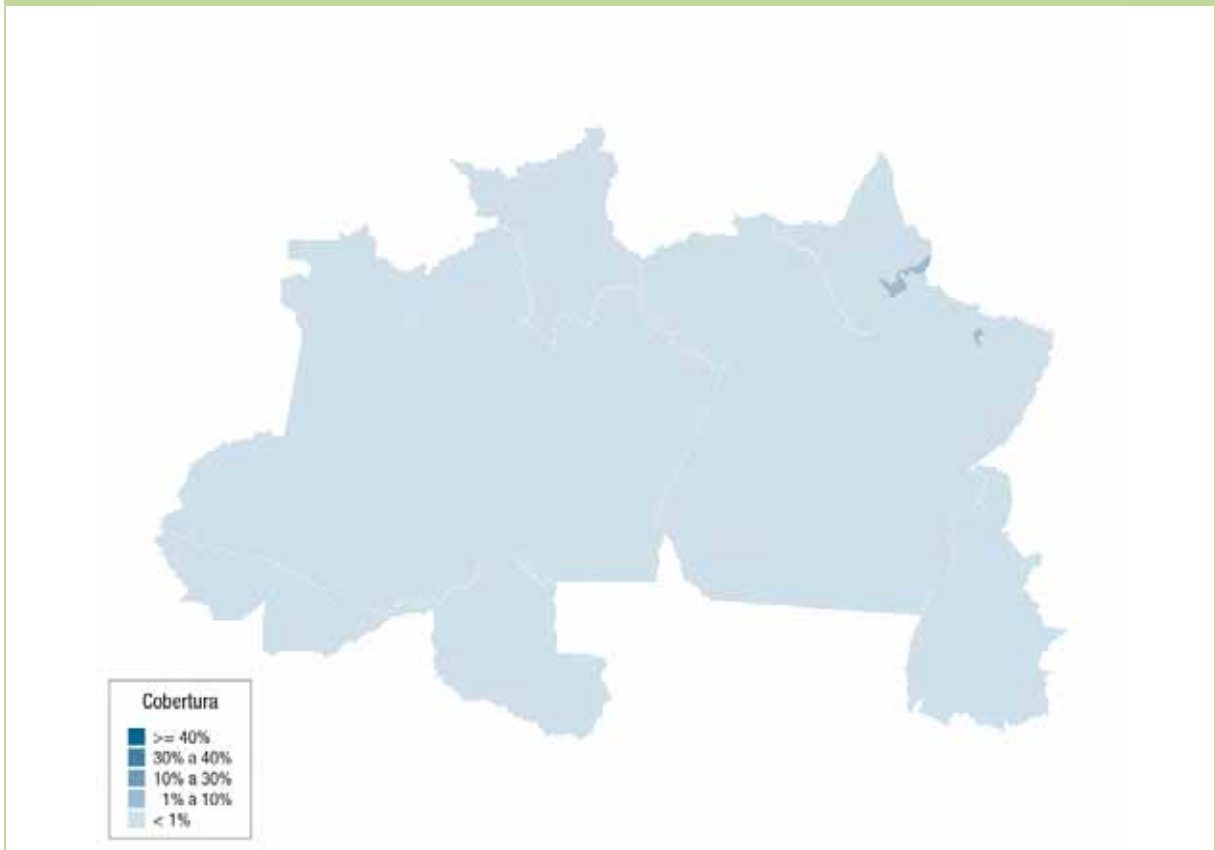


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

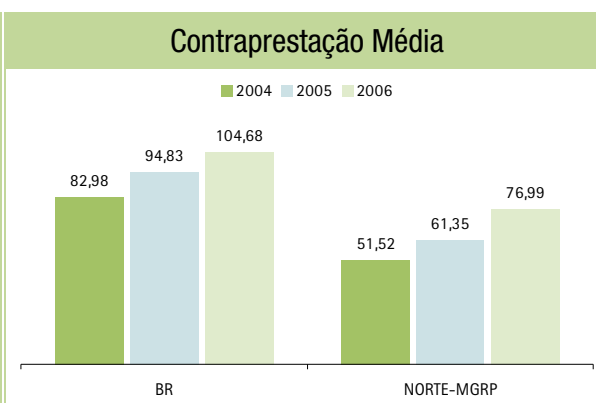
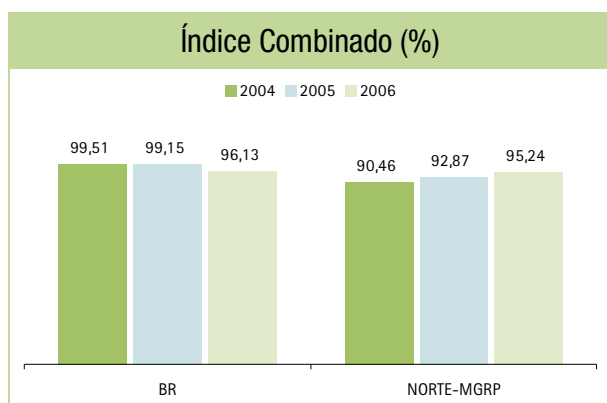
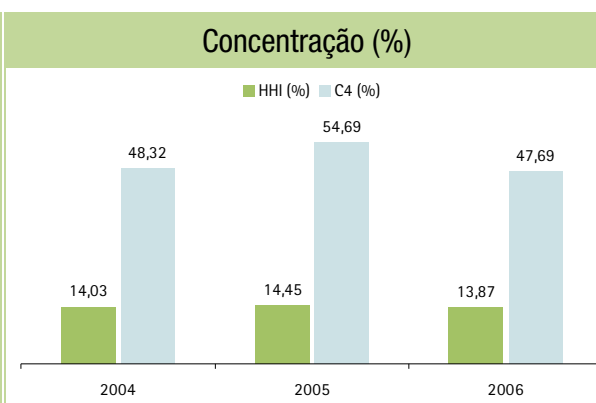
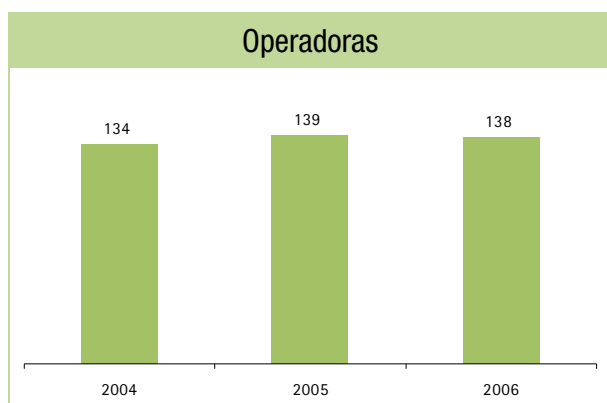
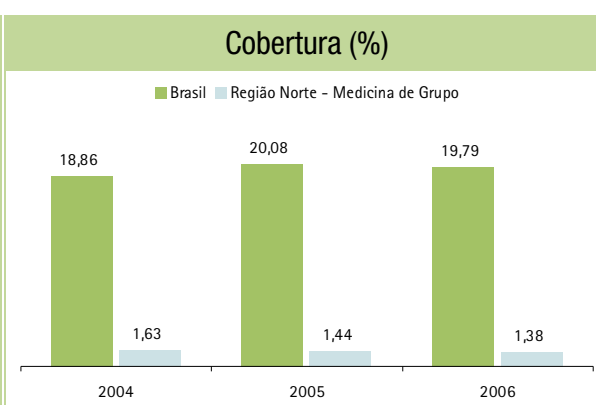
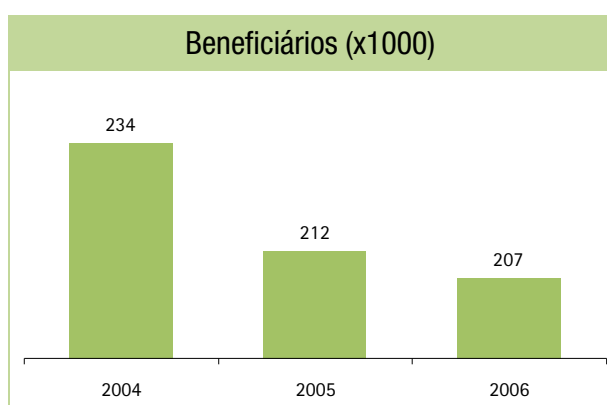


Mapa de Cobertura - 2006



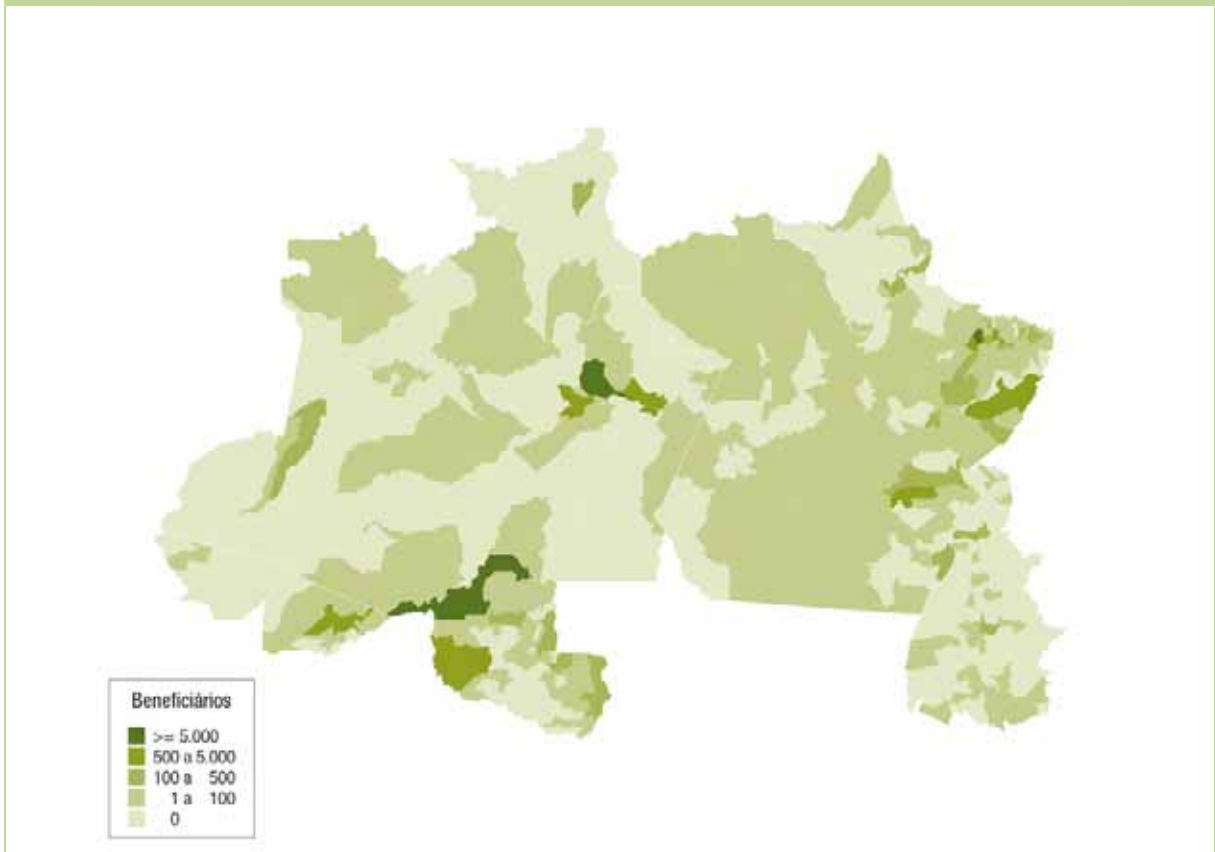
Região Norte - Medicina de Grupo

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	134	139	138	2,99
Beneficiários (x1000)	234	212	207	-11,90
População (x1000)	14.373	14.699	15.022	4,51
Cobertura (%)	1,63	1,44	1,38	-15,70
Contraprestação Média (R\$)	51,52	61,35	76,99	49,42
DM (%)	70,45	75,70	74,99	6,45
DC (%)	3,24	3,88	2,09	-35,40
DA (%)	16,76	13,29	18,15	8,29
Combinado (%)	90,46	92,87	95,24	5,29
HHI (%)	14,03	14,45	13,87	-1,13
C4 (%)	48,32	54,69	47,69	-1,31

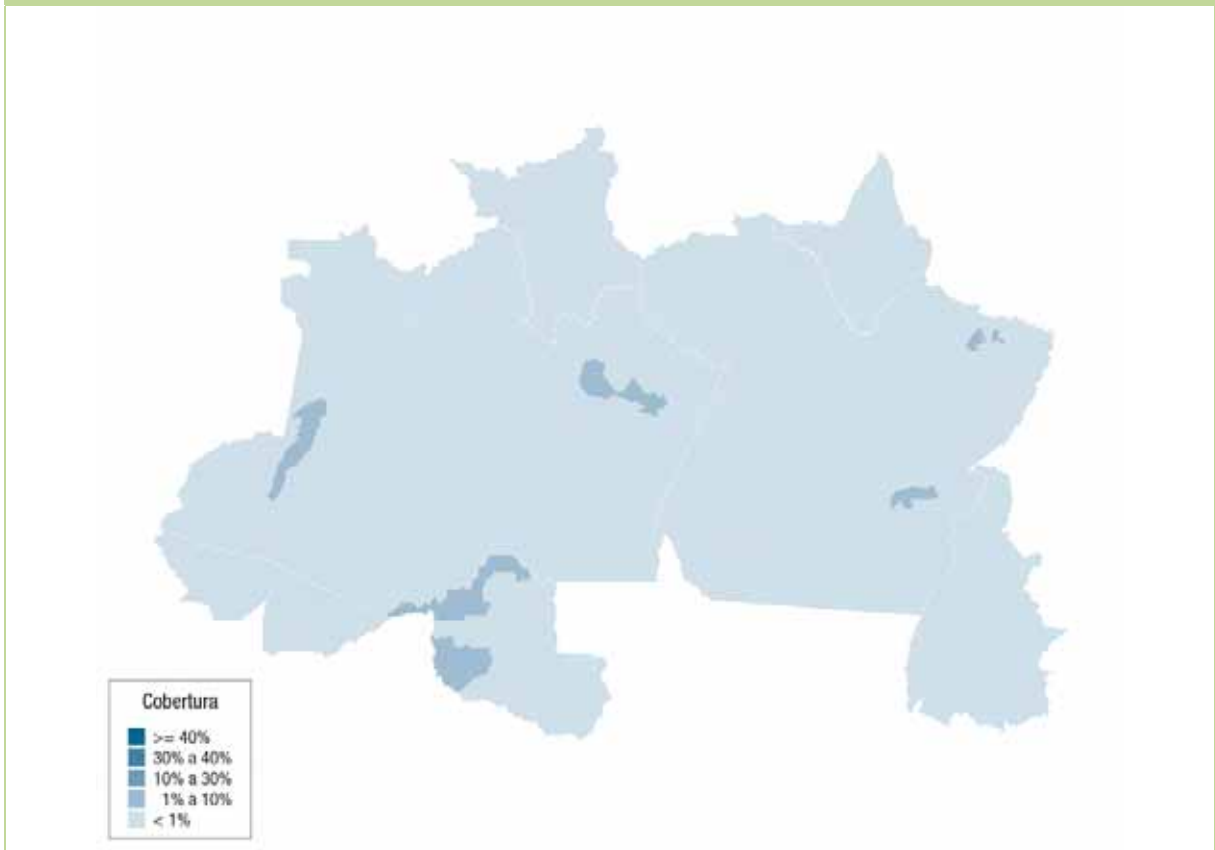


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

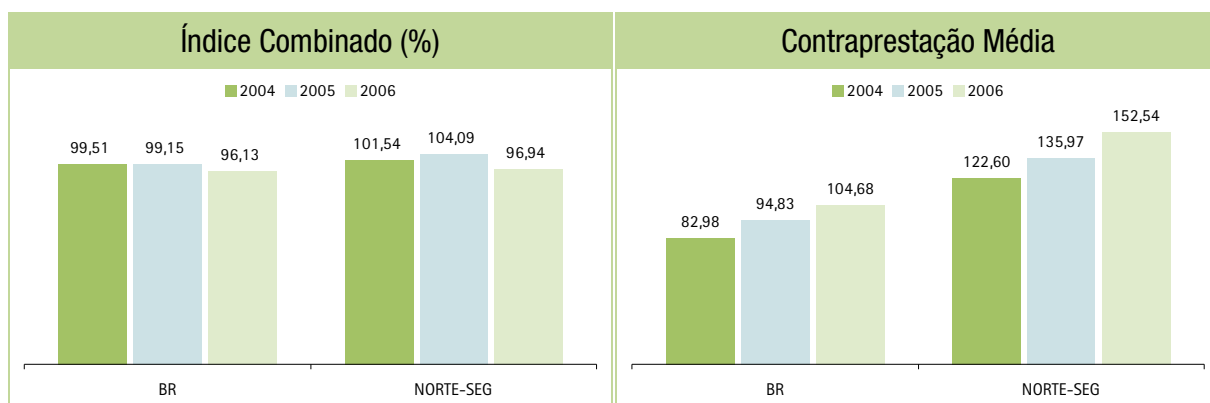
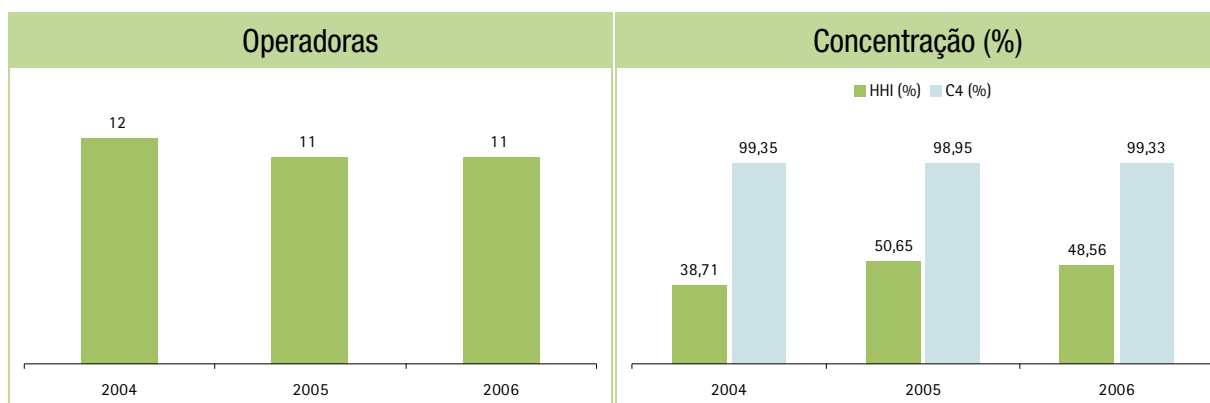
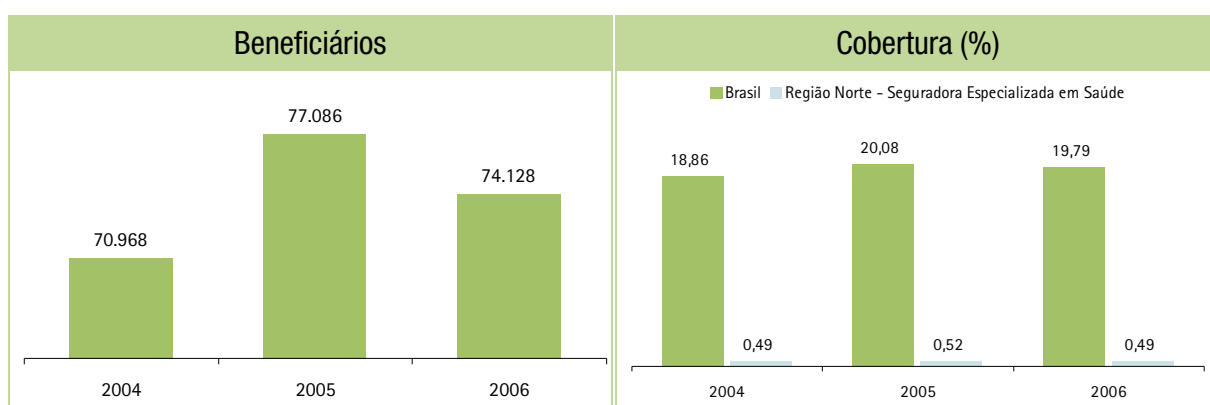


Mapa de Cobertura - 2006



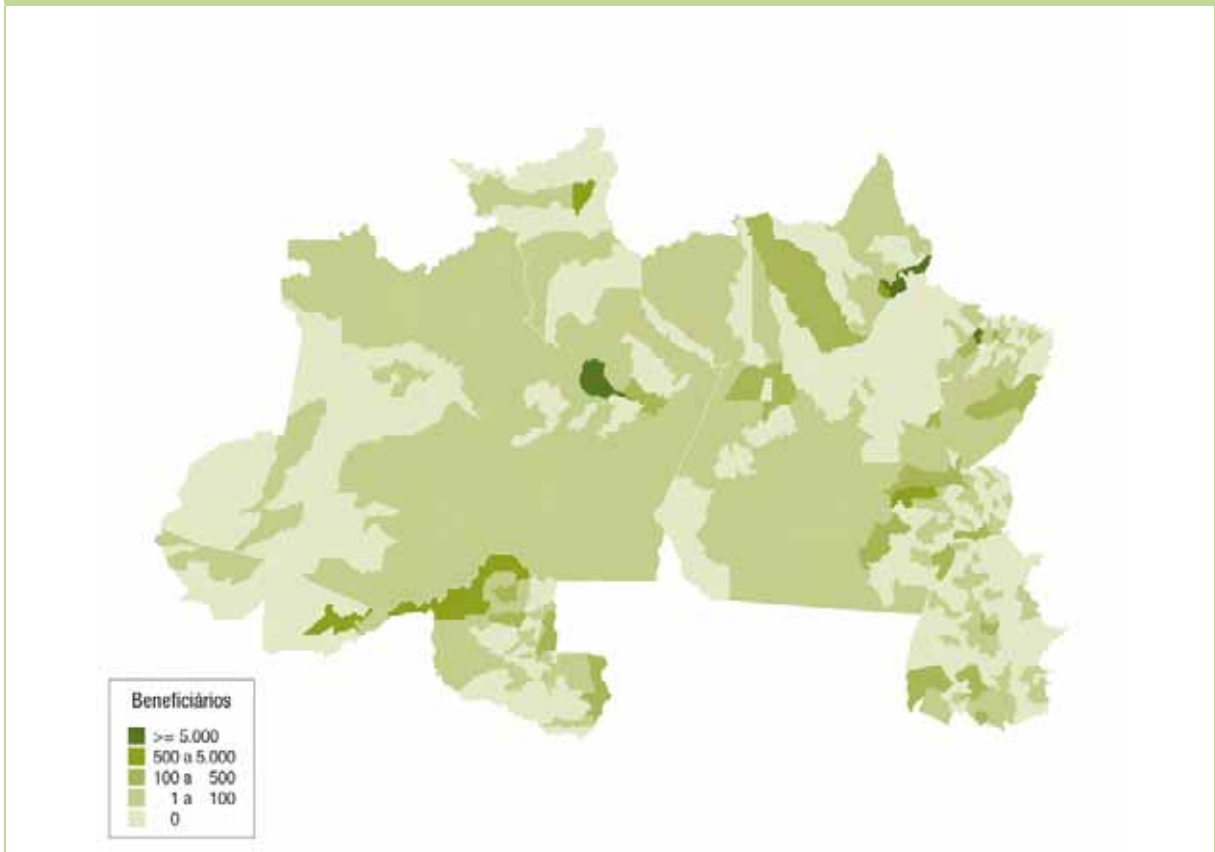
Região Norte - Seguradora Especializada em Saúde

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	12	11	11	-8,33
Beneficiários	70.968	77.086	74.128	4,45
População (x1000)	14.373	14.699	15.022	4,51
Cobertura (%)	0,49	0,52	0,49	-0,06
Contraprestação Média (R\$)	122,60	135,97	152,54	24,42
DM (%)	88,04	90,37	83,23	-5,46
DC (%)	3,79	5,14	5,22	37,66
DA (%)	9,71	8,58	8,49	-12,61
Combinado (%)	101,54	104,09	96,94	-4,53
HHI (%)	38,71	50,65	48,56	25,44
C4 (%)	99,35	98,95	99,33	-0,03

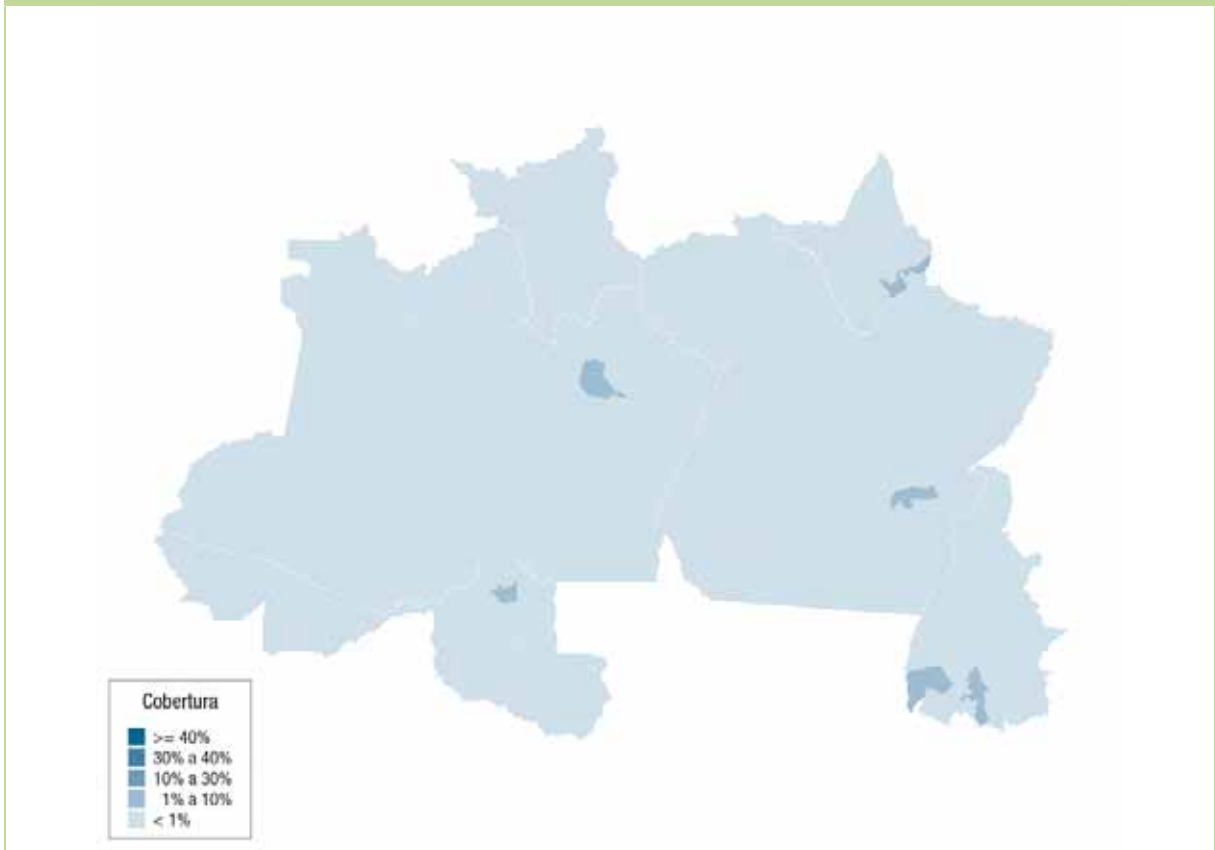


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

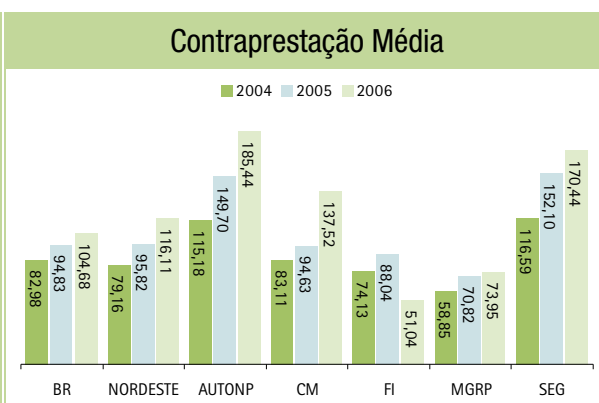
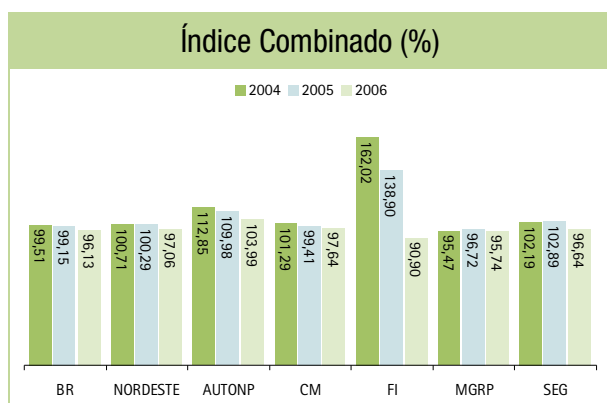
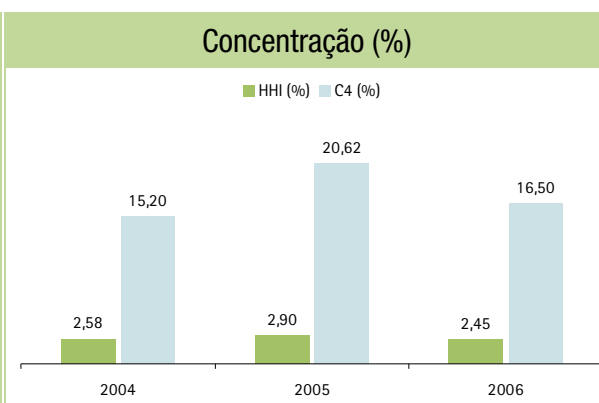
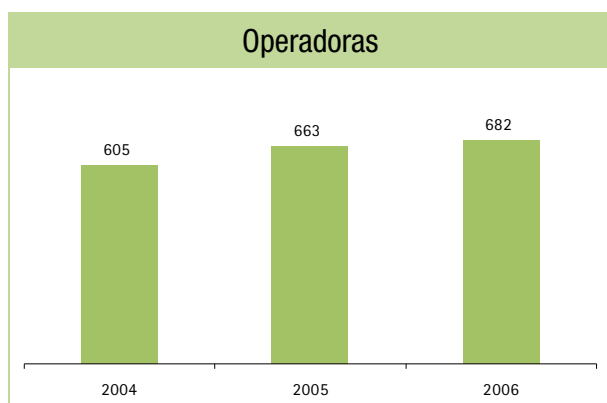
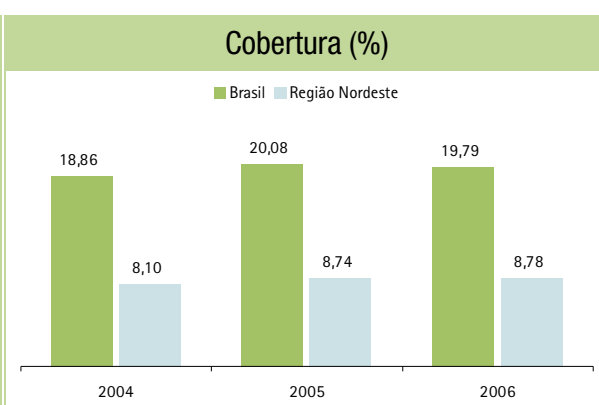
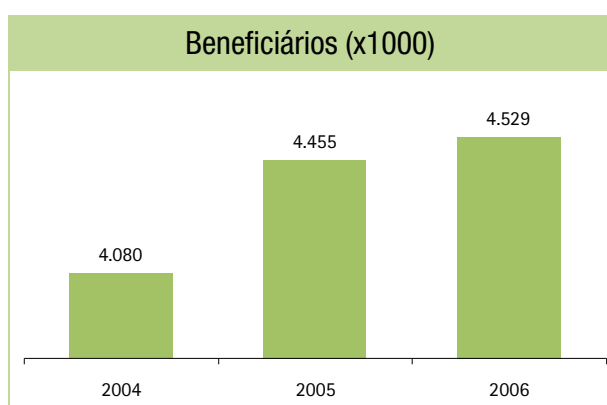


Mapa de Cobertura - 2006



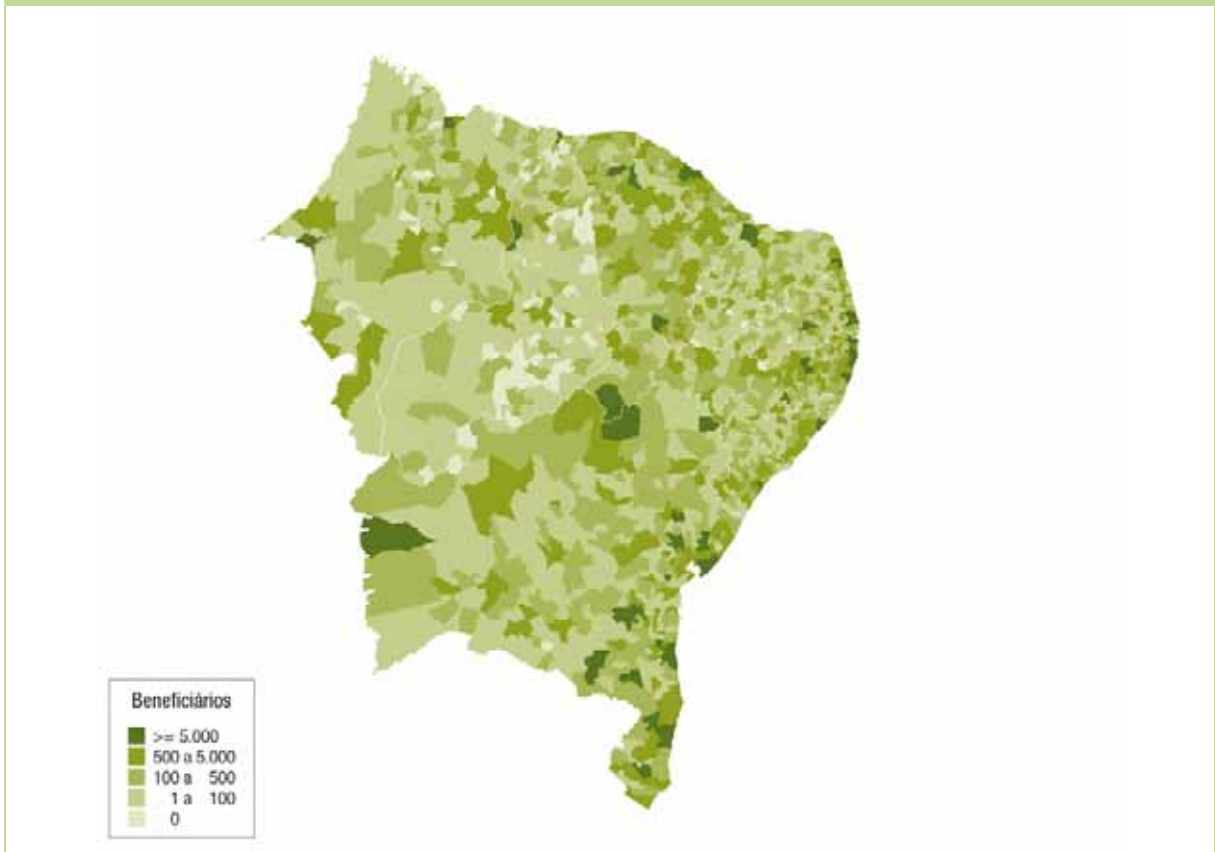
Região Nordeste

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	605	663	682	12,73
Beneficiários (x1000)	4.080	4.455	4.529	11,00
População (x1000)	50.371	50.962	51.609	2,46
Cobertura (%)	8,10	8,74	8,78	8,34
Contraprestação Média (R\$)	79,16	95,82	116,11	46,68
DM (%)	83,69	85,21	83,62	-0,08
DC (%)	2,77	2,53	2,31	-16,59
DA (%)	14,25	12,54	11,13	-21,86
Combinado (%)	100,71	100,29	97,06	-3,62
HHI (%)	2,58	2,90	2,45	-4,87
C4 (%)	15,20	20,62	16,50	8,60

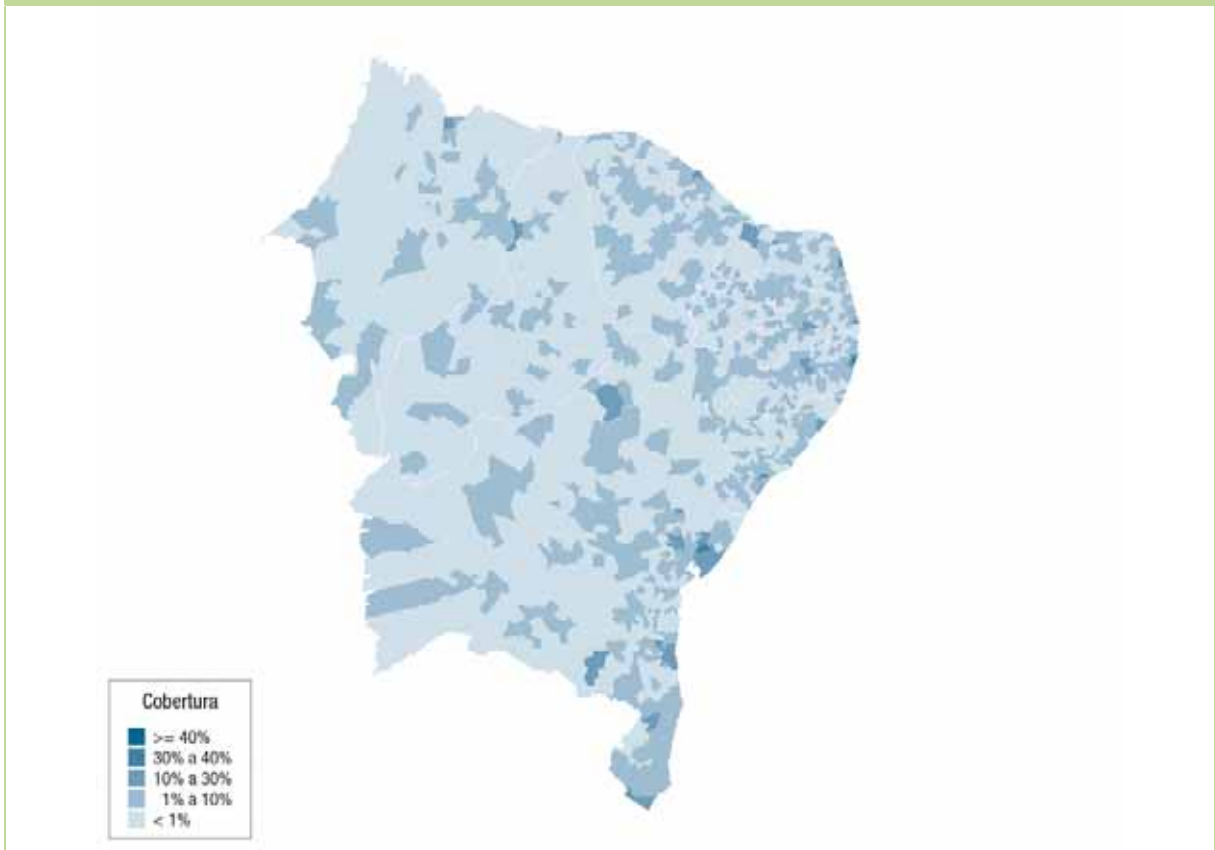


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

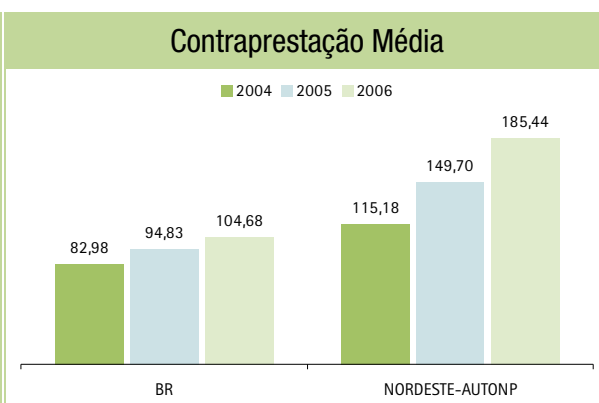
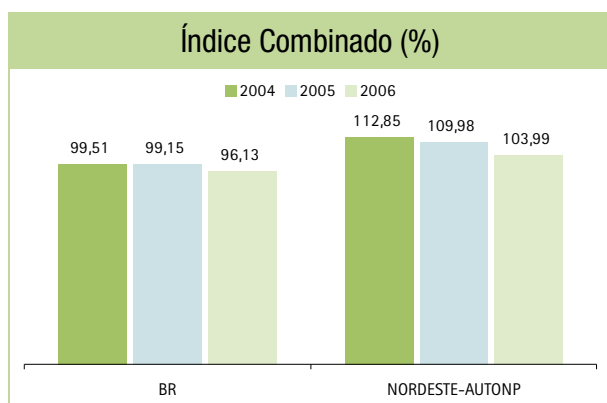
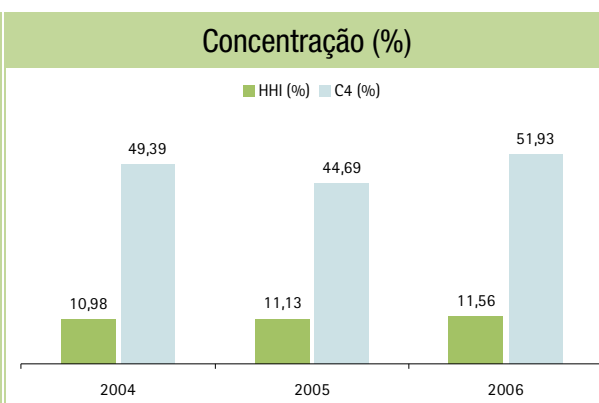
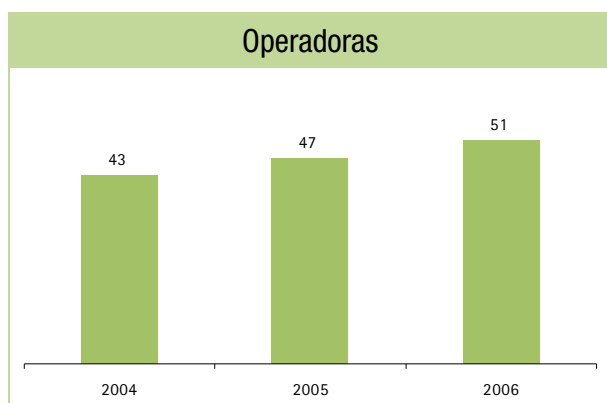
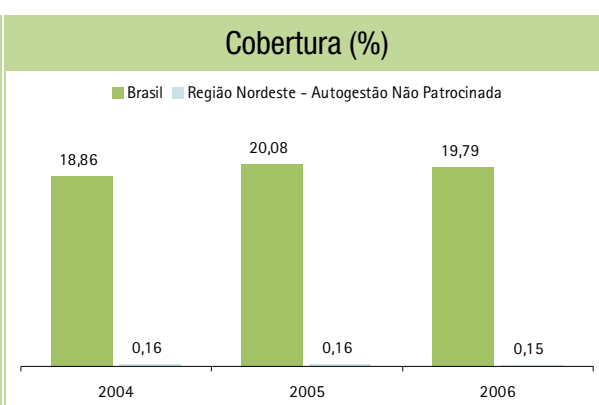
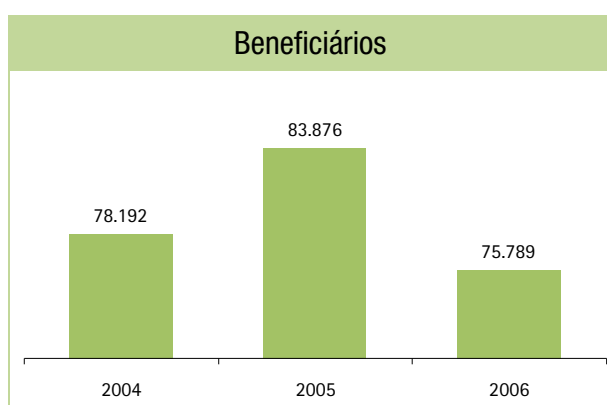


Mapa de Cobertura - 2006



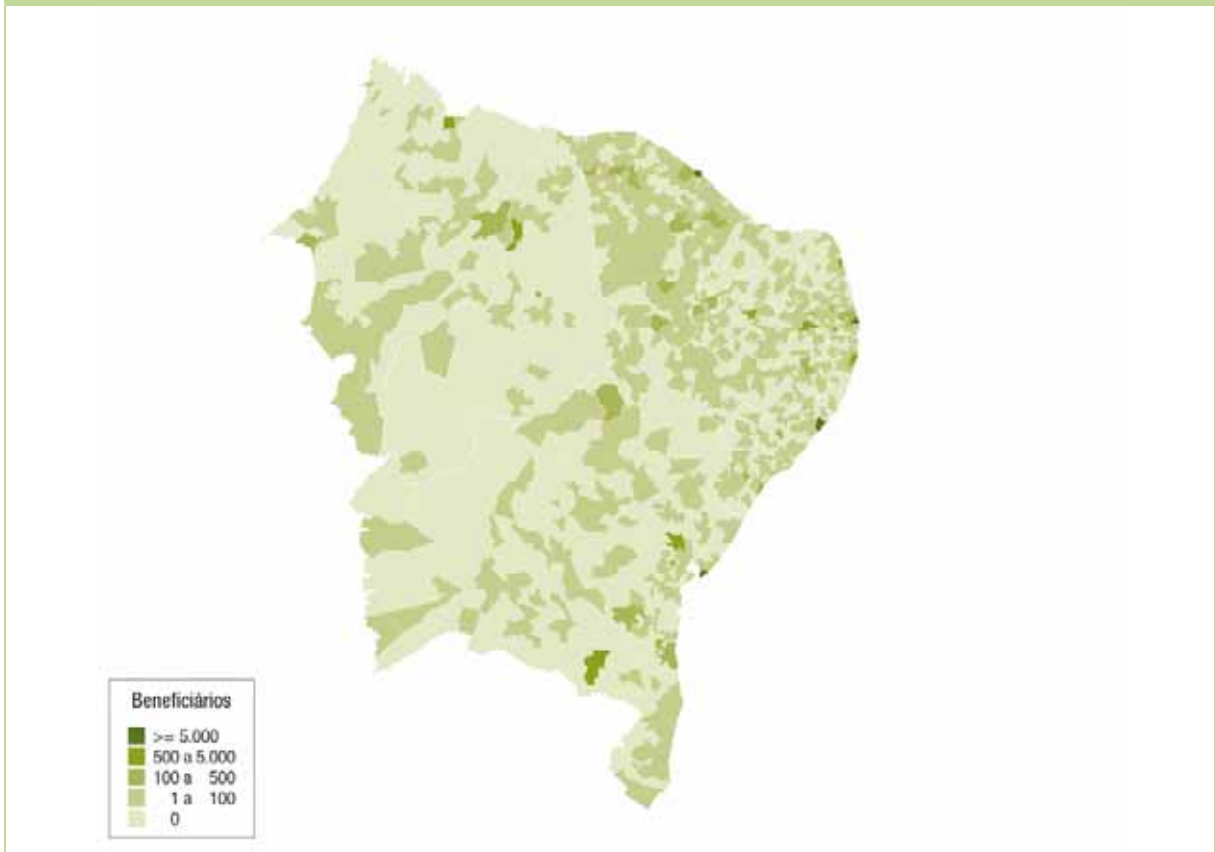
Região Nordeste - Autogestão Não Patrocinada

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	43	47	51	18,60
Beneficiários	78.192	83.876	75.789	-3,07
População (x1000)	50.371	50.962	51.609	2,46
Cobertura (%)	0,16	0,16	0,15	-5,40
Contraprestação Média (R\$)	115,18	149,70	185,44	61,00
DM (%)	91,67	93,05	90,53	-1,24
DC (%)	0,00	0,01	0,02	4.482,72
DA (%)	21,18	16,93	13,44	-36,55
Combinado (%)	112,85	109,98	103,99	-7,85
HHI (%)	10,98	11,13	11,56	5,29
C4 (%)	49,39	44,69	51,93	5,13

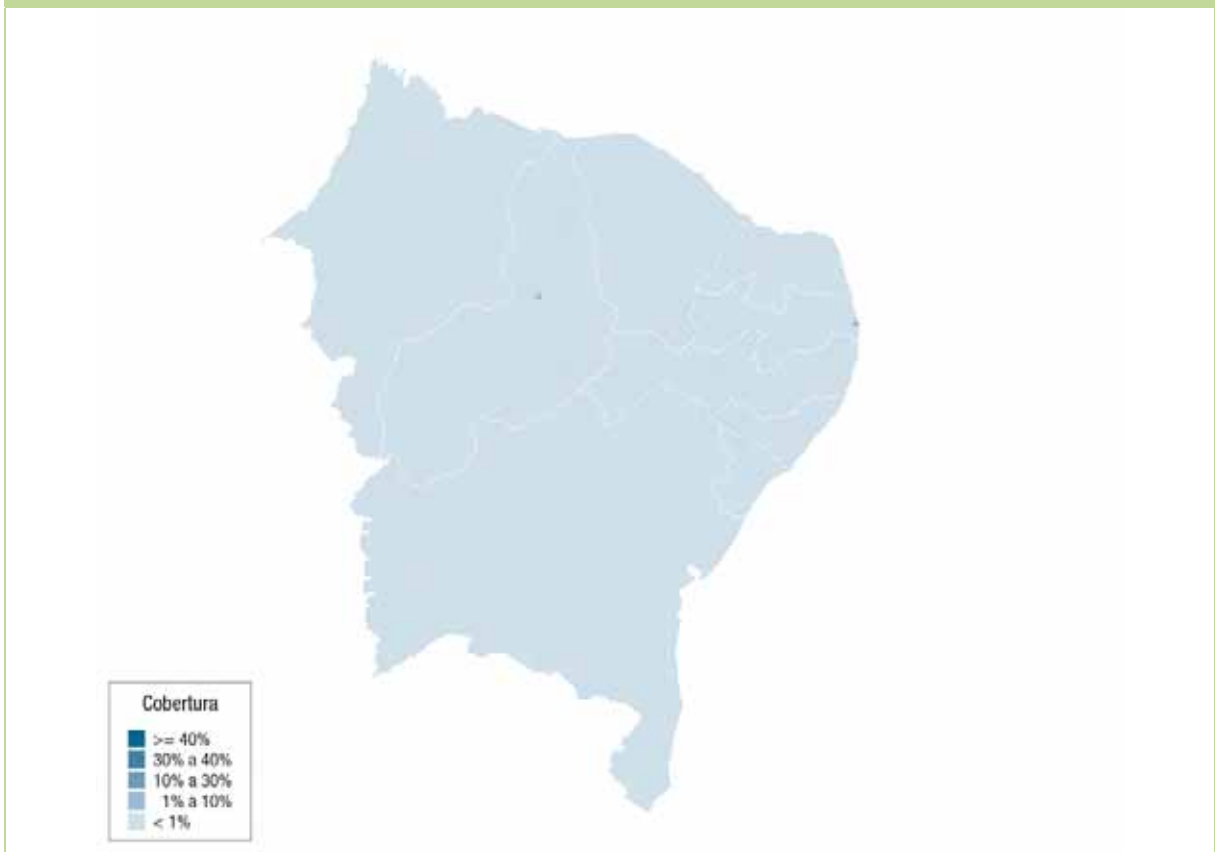


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

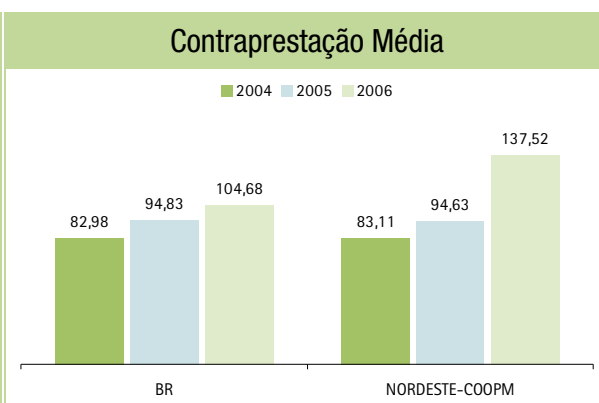
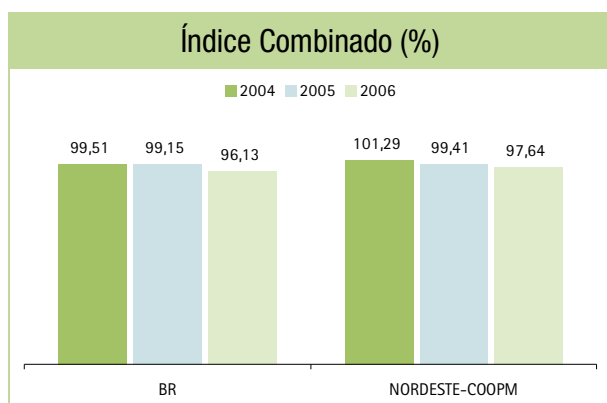
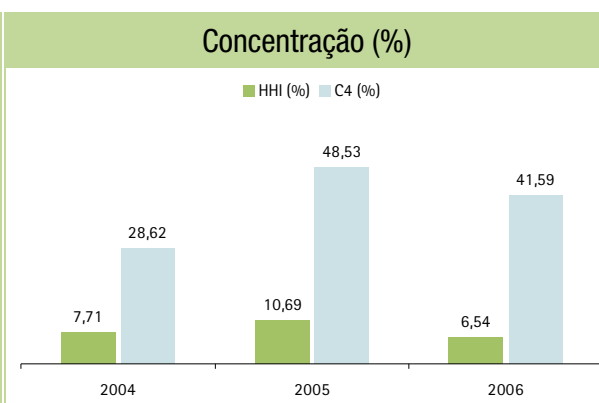
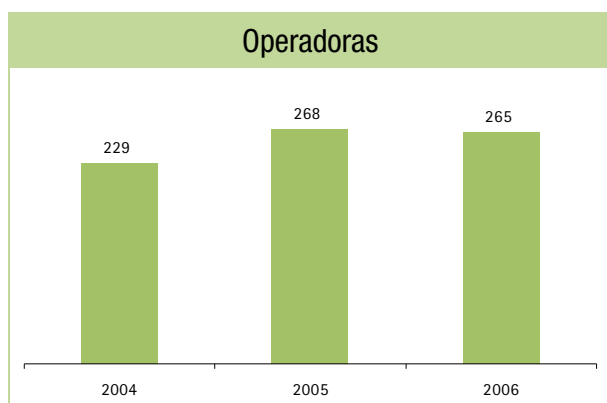
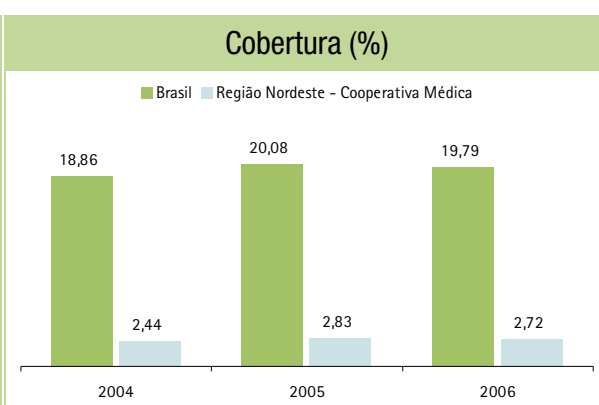
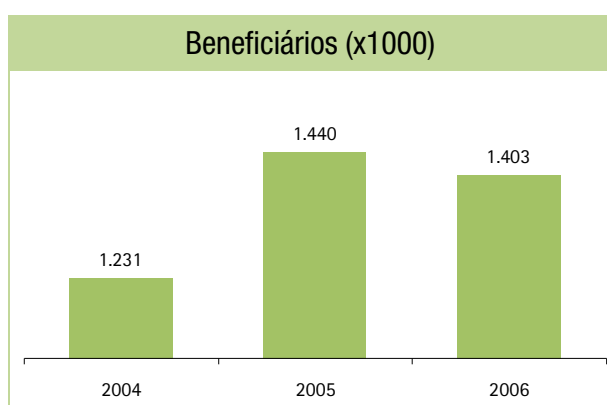


Mapa de Cobertura - 2006



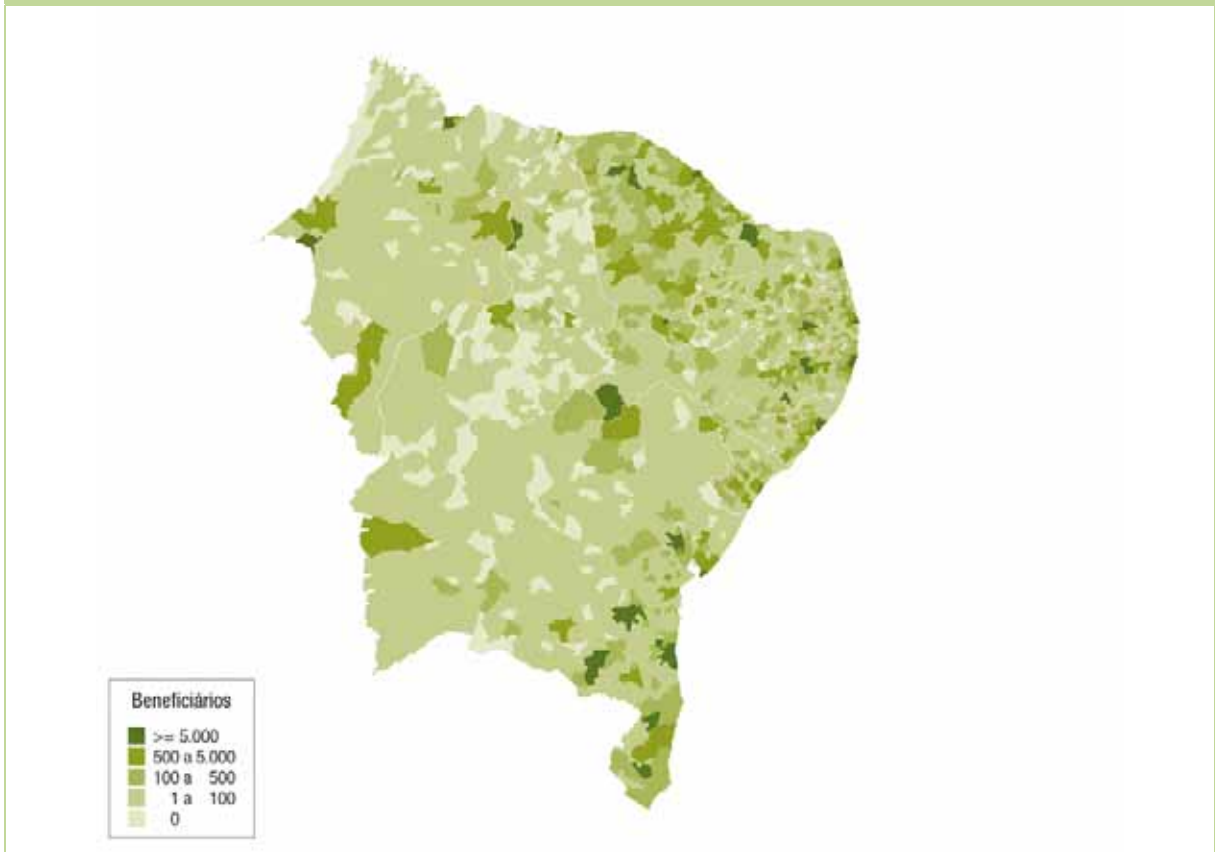
Região Nordeste - Cooperativa Médica

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	229	268	265	15,72
Beneficiários (x1000)	1.231	1.440	1.403	13,95
População (x1000)	50.371	50.962	51.609	2,46
Cobertura (%)	2,44	2,83	2,72	11,22
Contraprestação Média (R\$)	83,11	94,63	137,52	65,46
DM (%)	86,98	87,08	86,24	-0,86
DC (%)	1,55	1,17	1,29	-16,76
DA (%)	12,75	11,16	10,12	-20,67
Combinado (%)	101,29	99,41	97,64	-3,60
HHI (%)	7,71	10,69	6,54	-15,16
C4 (%)	28,62	48,53	41,59	45,34

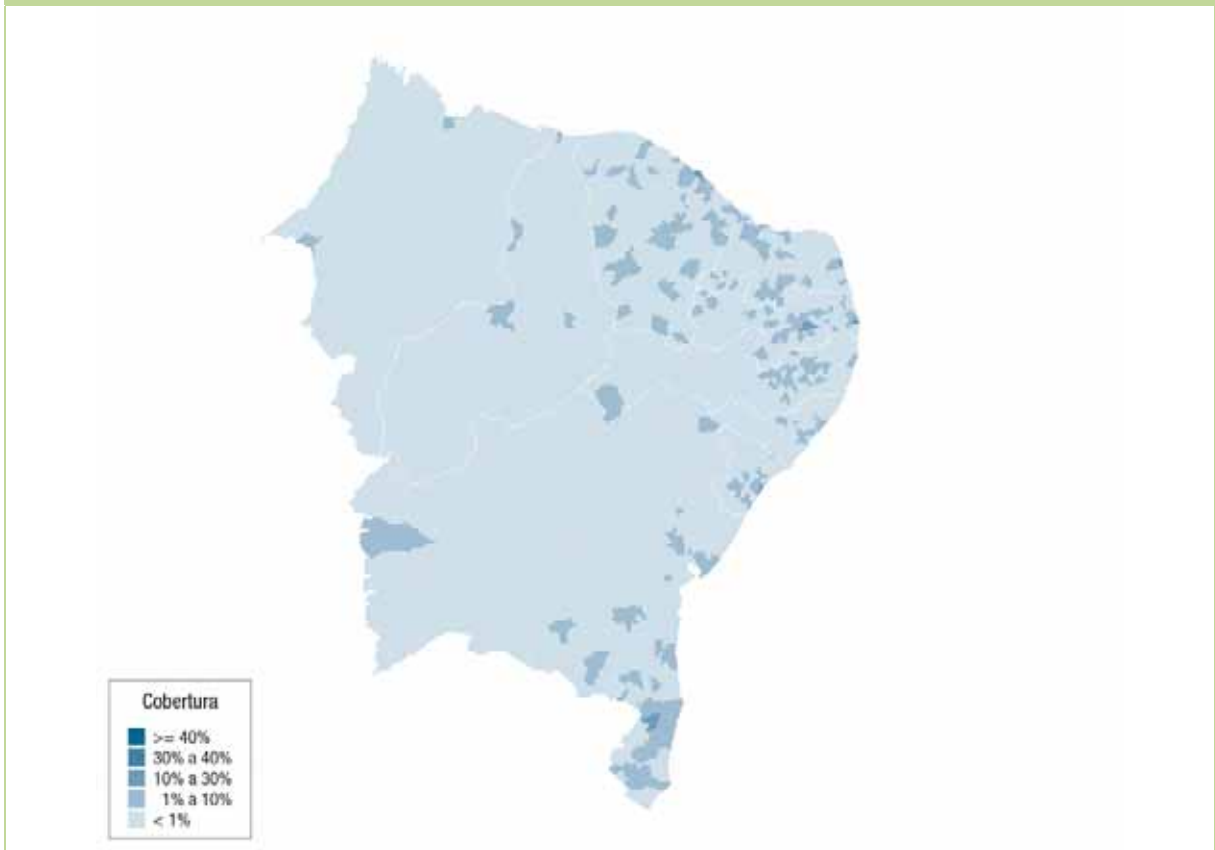


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

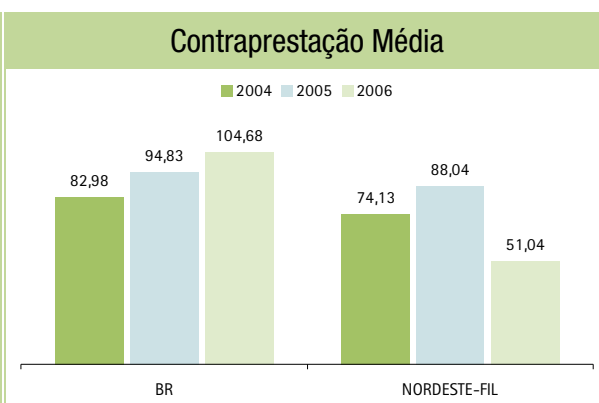
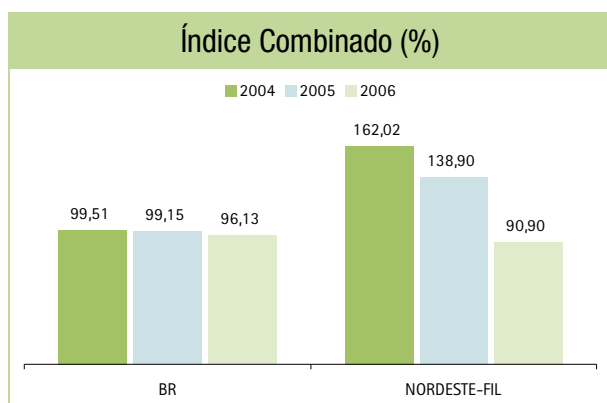
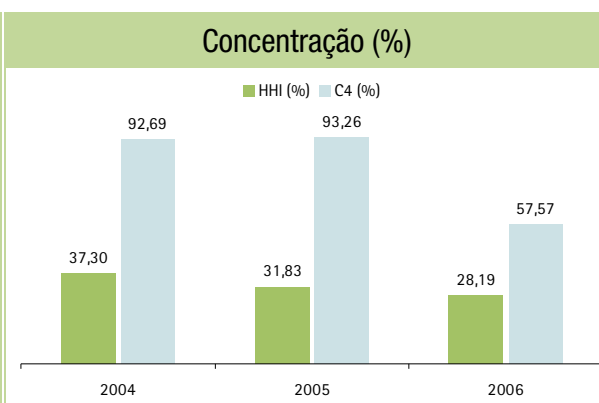
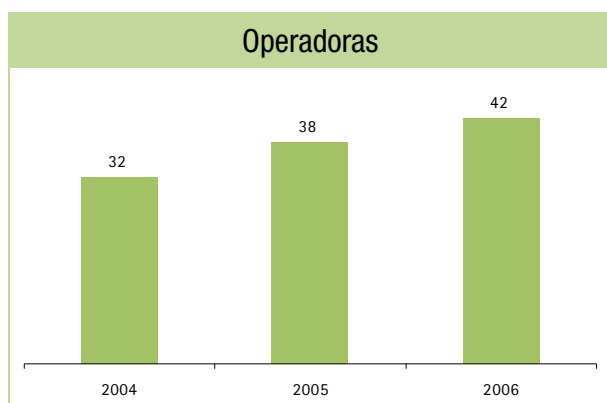
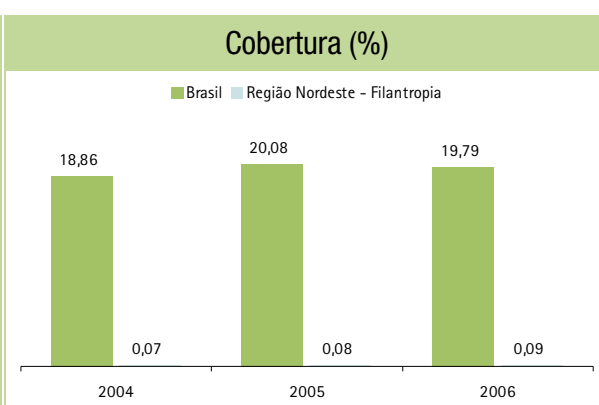
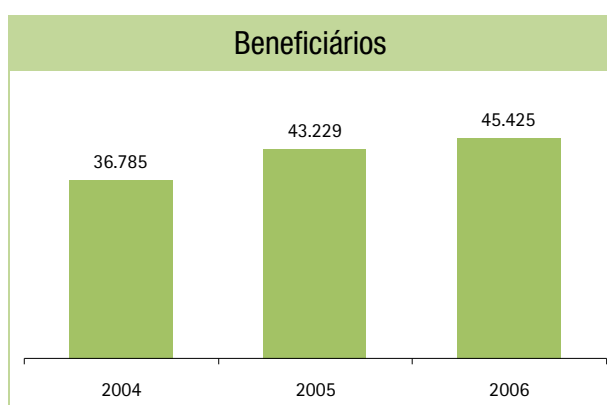


Mapa de Cobertura - 2006



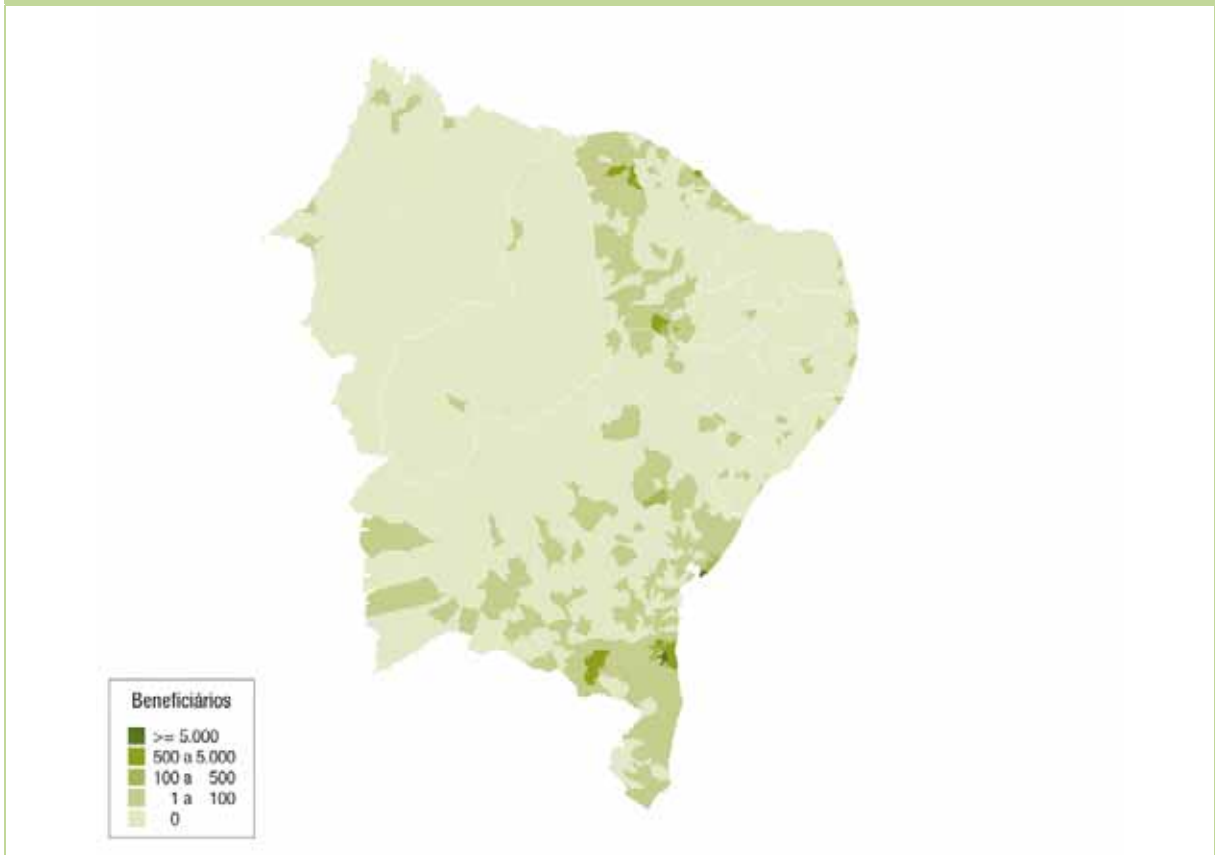
Região Nordeste - Filantropia

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	32	38	42	31,25
Beneficiários	36.785	43.229	45.425	23,49
População (x1000)	50.371	50.962	51.609	2,46
Cobertura (%)	0,07	0,08	0,09	20,53
Contraprestação Média (R\$)	74,13	88,04	51,04	-31,14
DM (%)	96,94	84,38	74,25	-23,41
DC (%)	0,28	0,94	2,43	775,12
DA (%)	64,80	53,59	14,23	-78,04
Combinado (%)	162,02	138,90	90,90	-43,89
HHI (%)	37,30	31,83	28,19	-24,43
C4 (%)	92,69	93,26	57,57	-37,89

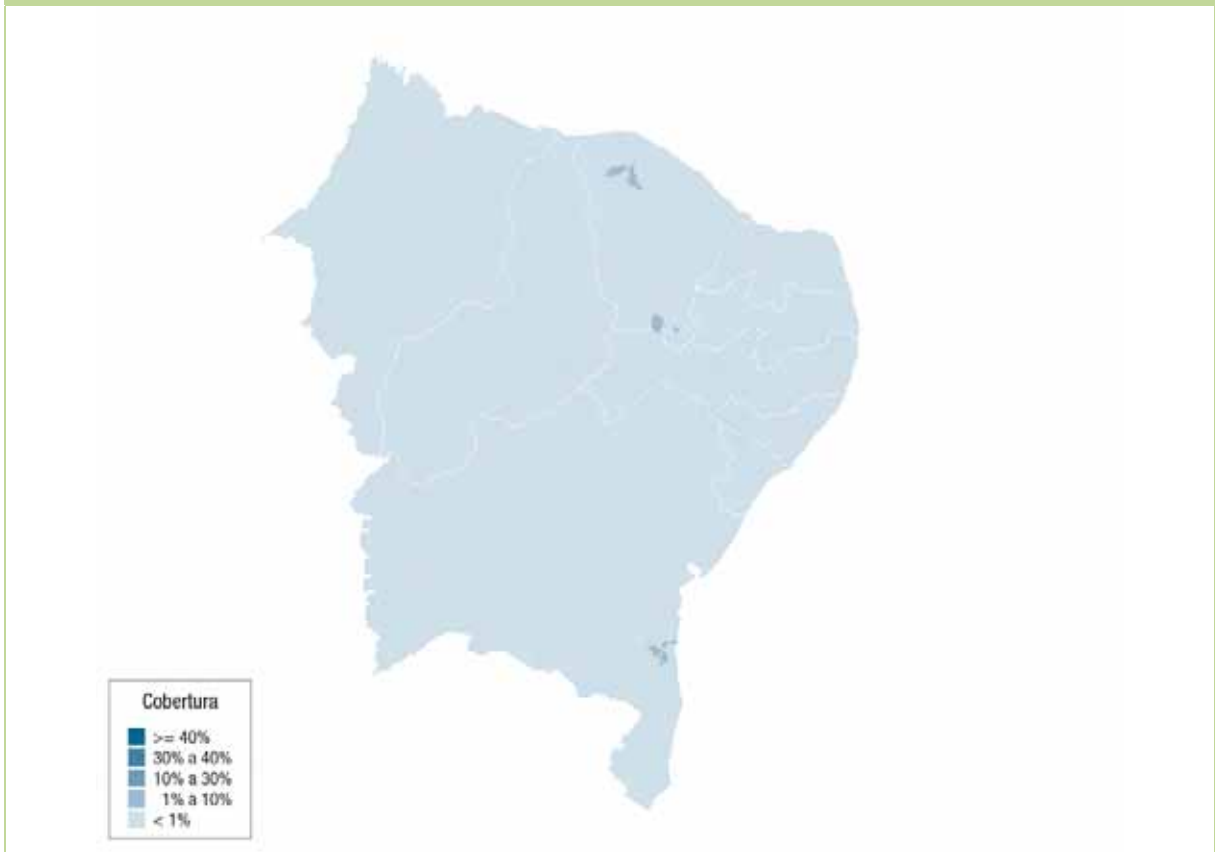


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

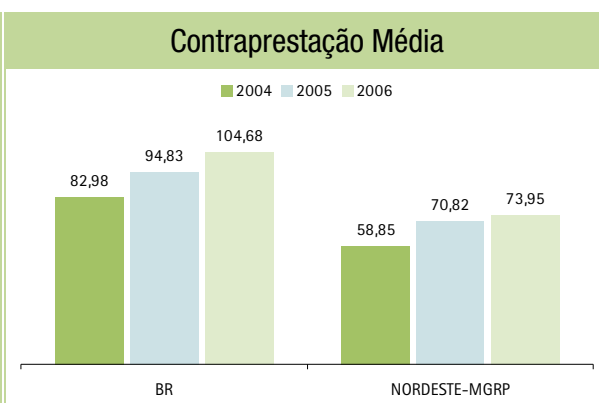
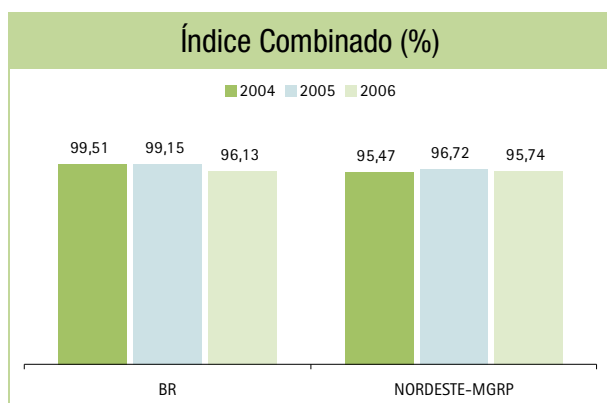
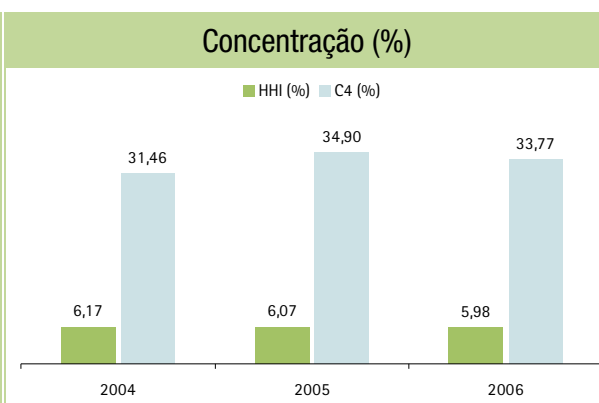
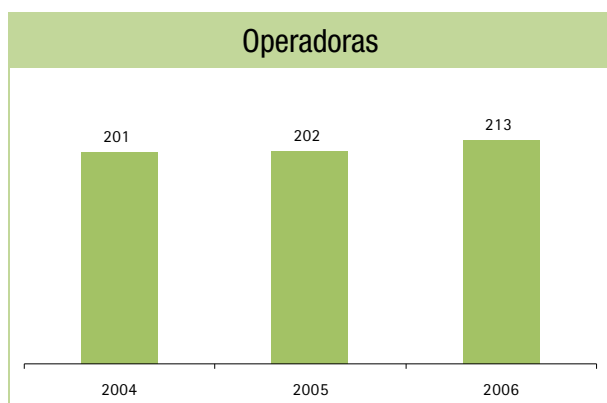
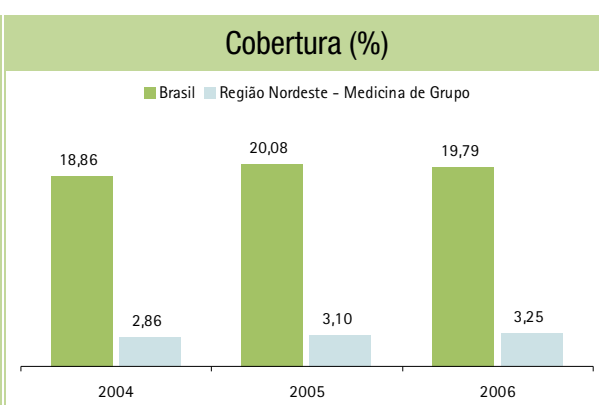
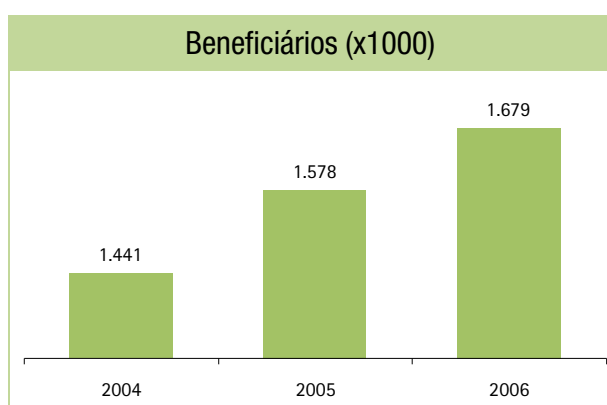


Mapa de Cobertura - 2006



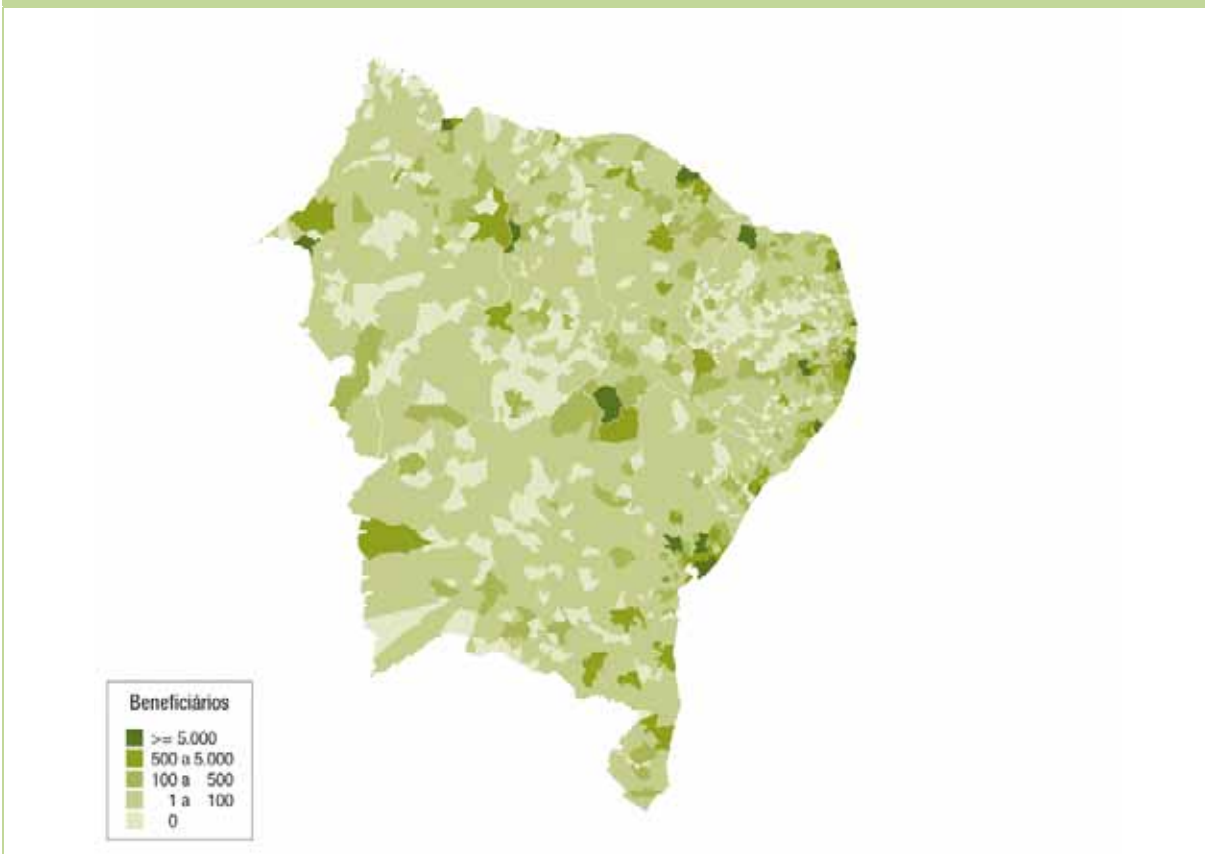
Região Nordeste - Medicina de Grupo

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	201	202	213	5,97
Beneficiários (x1000)	1.441	1.578	1.679	16,53
População (x1000)	50.371	50.962	51.609	2,46
Cobertura (%)	2,86	3,10	3,25	13,74
Contraprestação Média (R\$)	58,85	70,82	73,95	25,65
DM (%)	74,23	76,09	76,48	3,02
DC (%)	4,29	4,24	3,51	-18,29
DA (%)	16,94	16,39	15,76	-7,01
Combinado (%)	95,47	96,72	95,74	0,28
HHI (%)	6,17	6,07	5,98	-3,17
C4 (%)	31,46	34,90	33,77	7,35

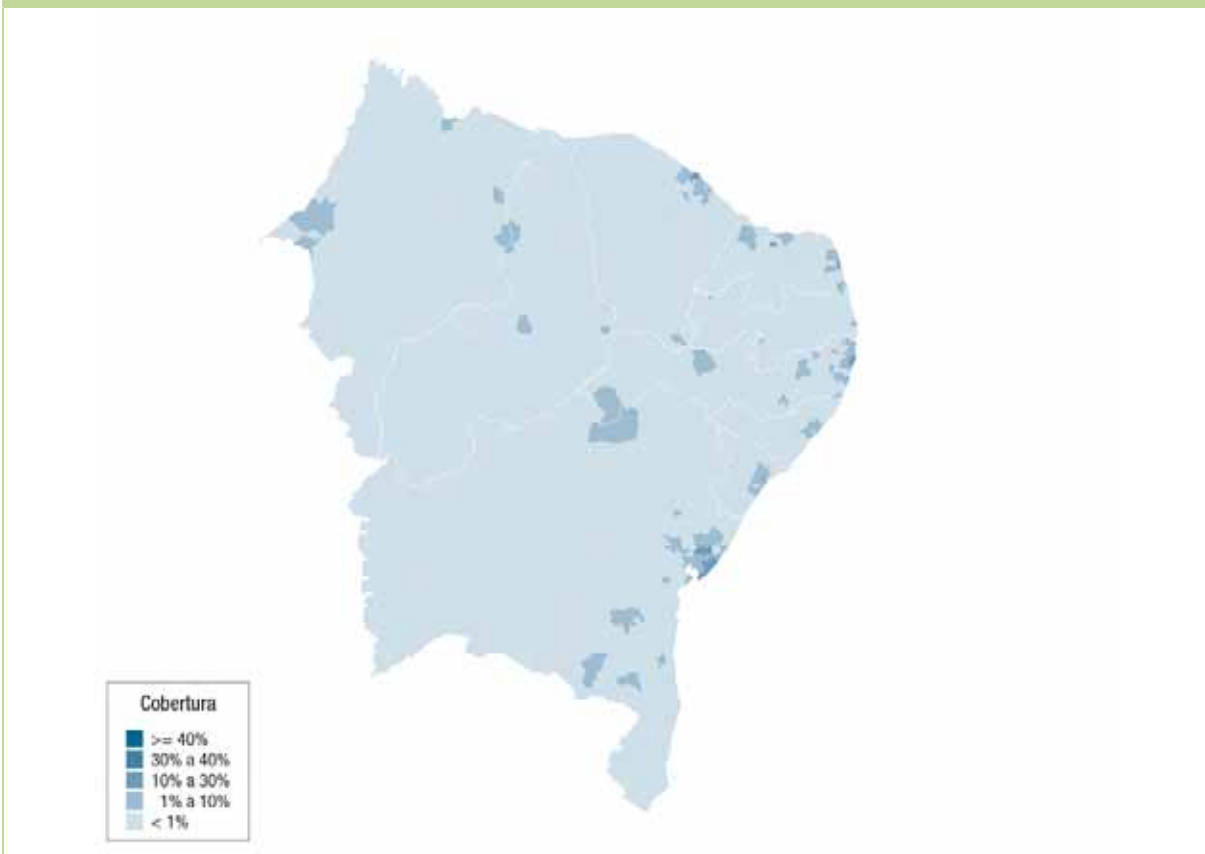


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

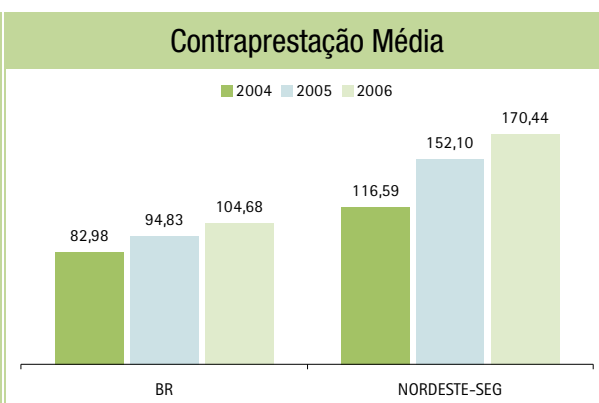
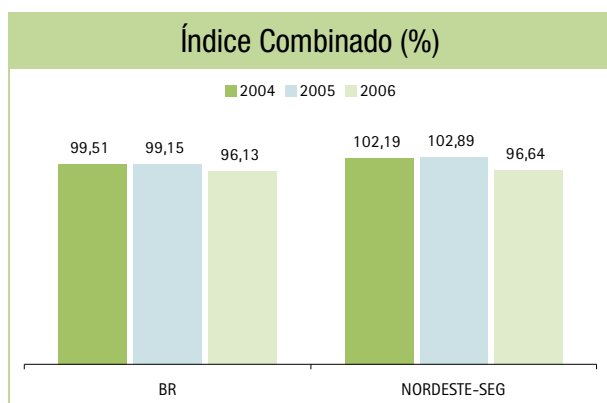
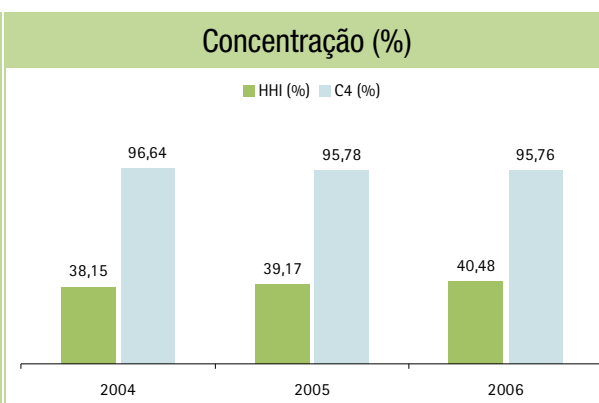
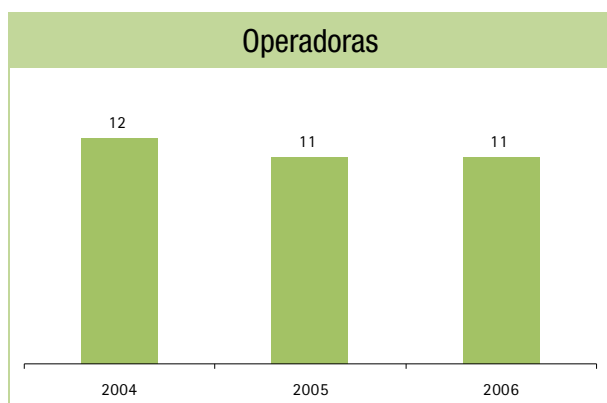
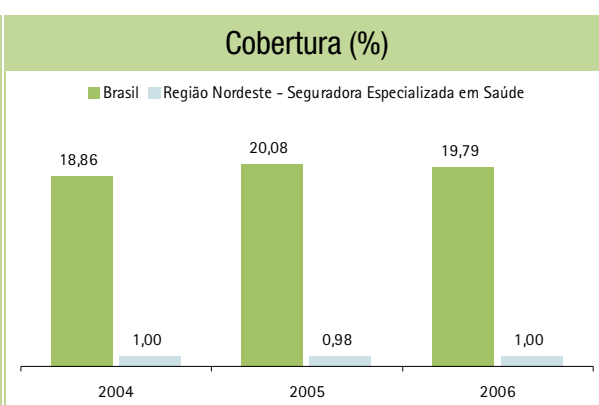
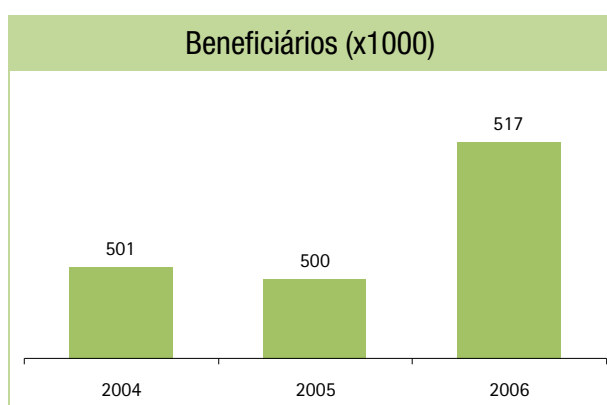


Mapa de Cobertura - 2006



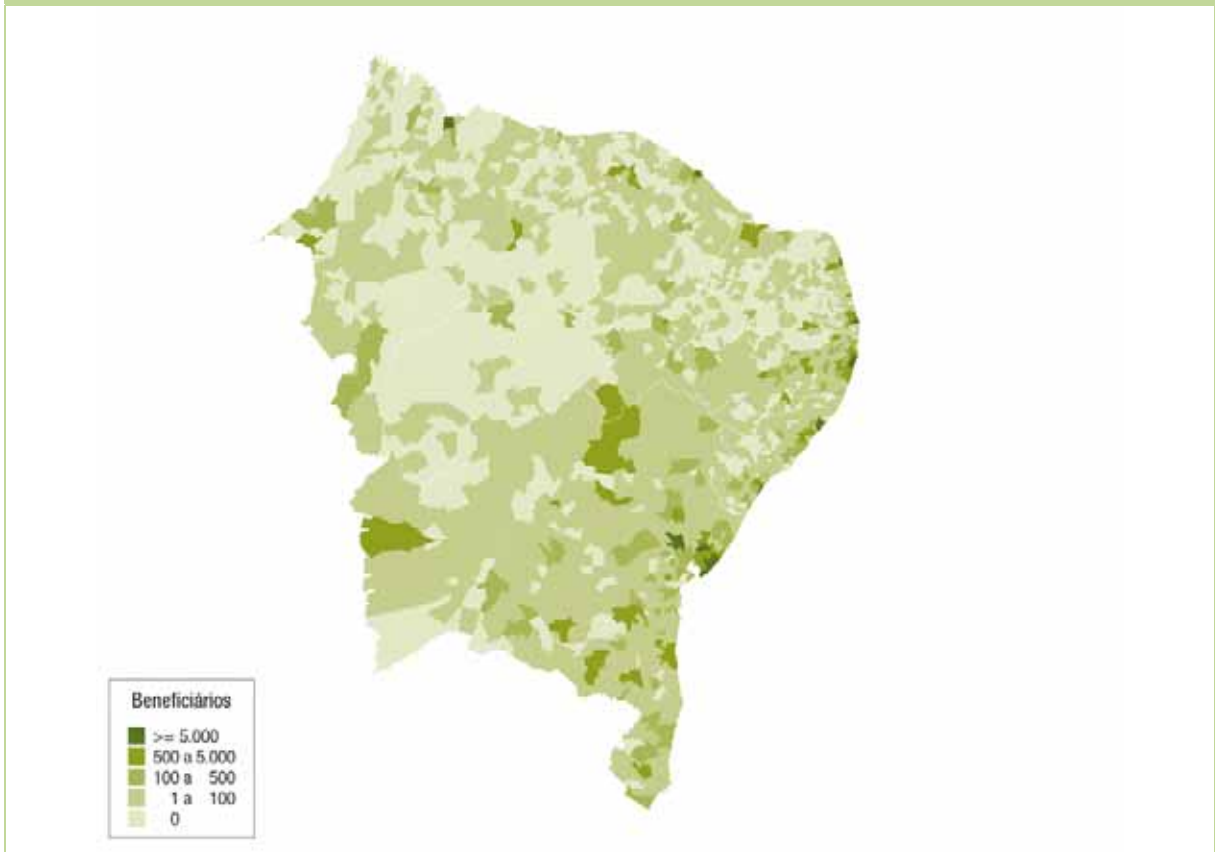
Região Nordeste - Seguradora Especializada em Saúde

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	12	11	11	-8,33
Beneficiários (x1000)	501	500	517	3,11
População (x1000)	50.371	50.962	51.609	2,46
Cobertura (%)	1,00	0,98	1,00	0,63
Contraprestação Média (R\$)	116,59	152,10	170,44	46,18
DM (%)	88,67	91,26	85,94	-3,08
DC (%)	3,24	3,25	3,22	-0,52
DA (%)	10,29	8,37	7,49	-27,24
Combinado (%)	102,19	102,89	96,64	-5,43
HHI (%)	38,15	39,17	40,48	6,12
C4 (%)	96,64	95,78	95,76	-0,91

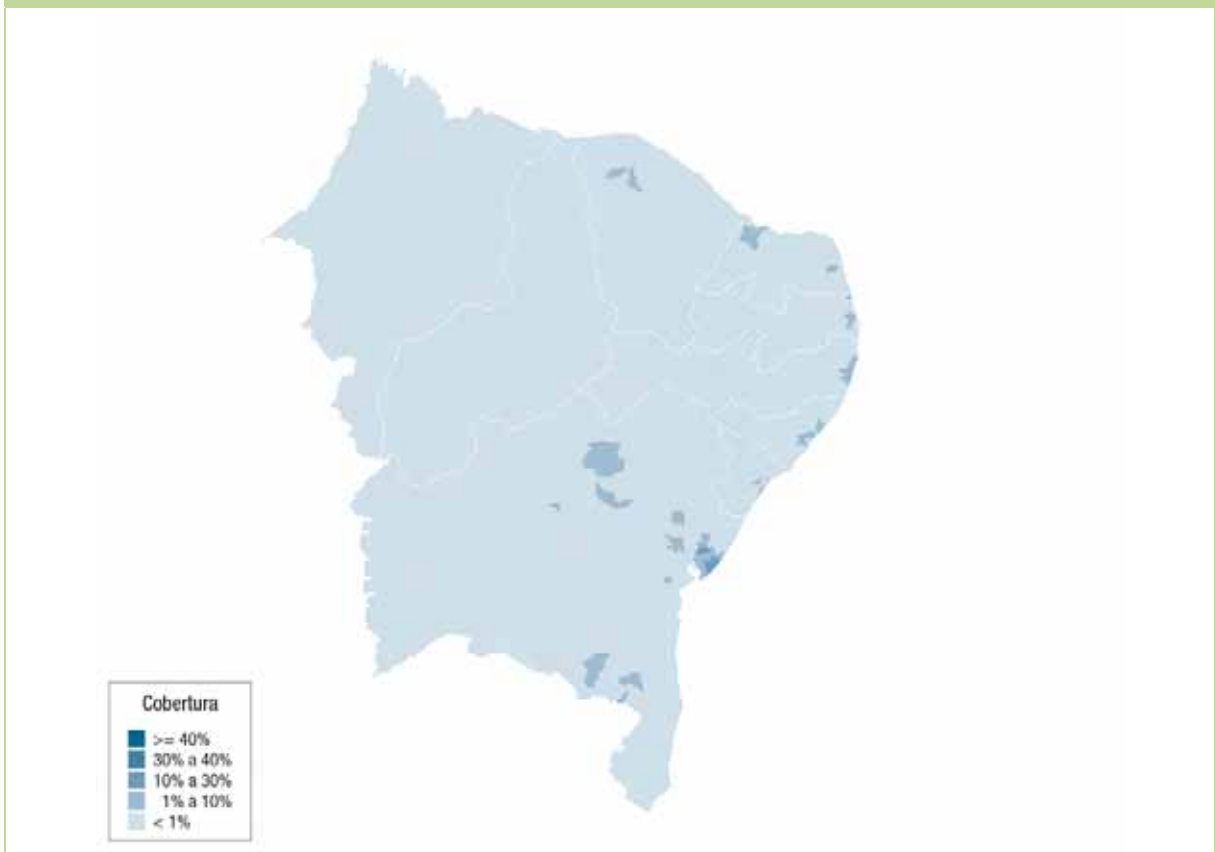


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

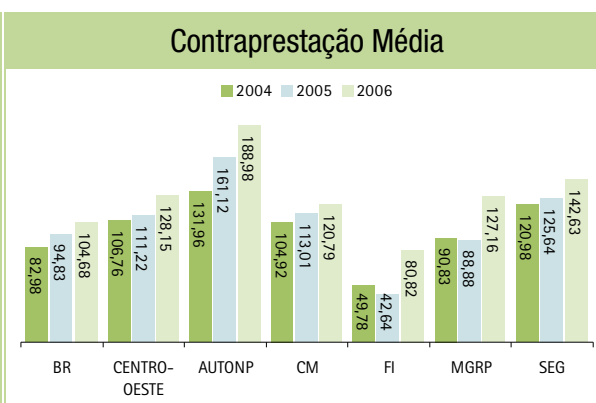
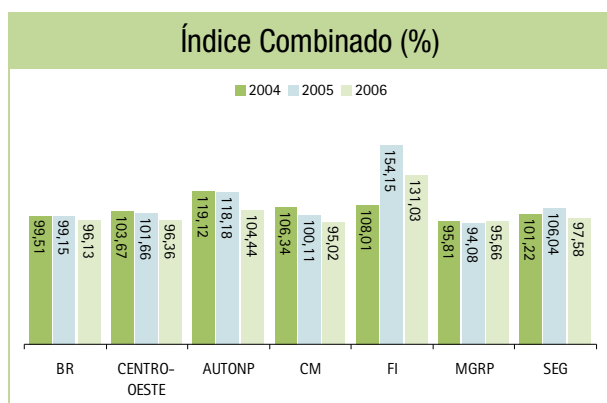
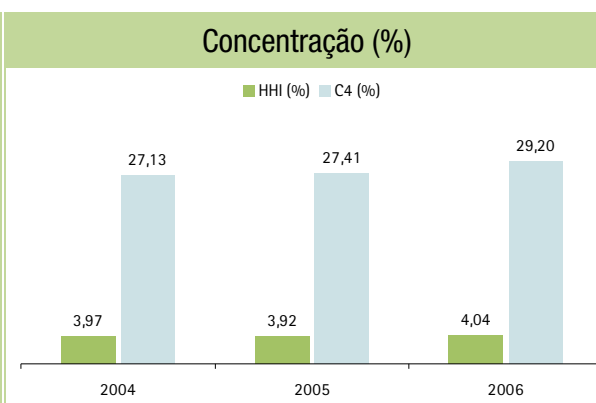
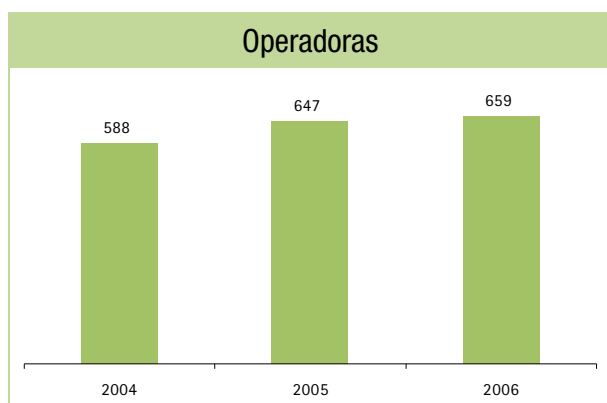
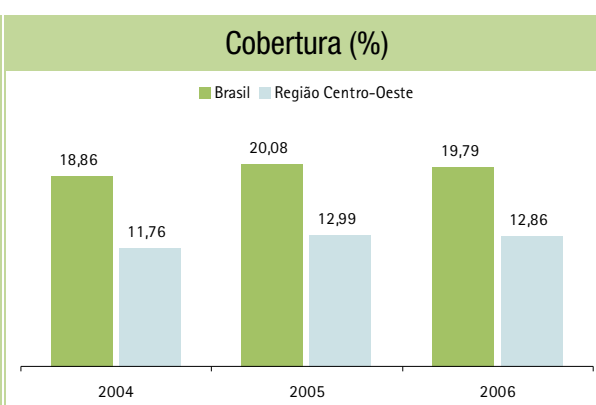
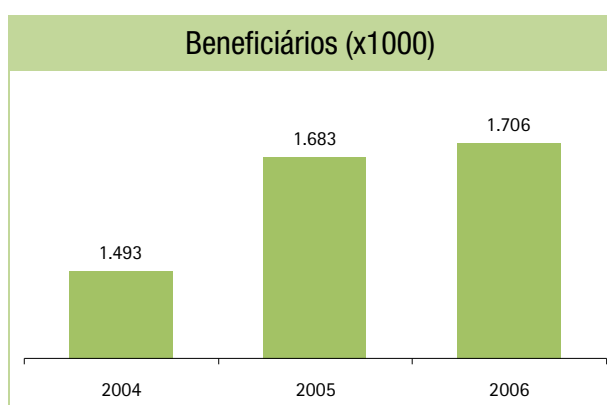


Mapa de Cobertura - 2006



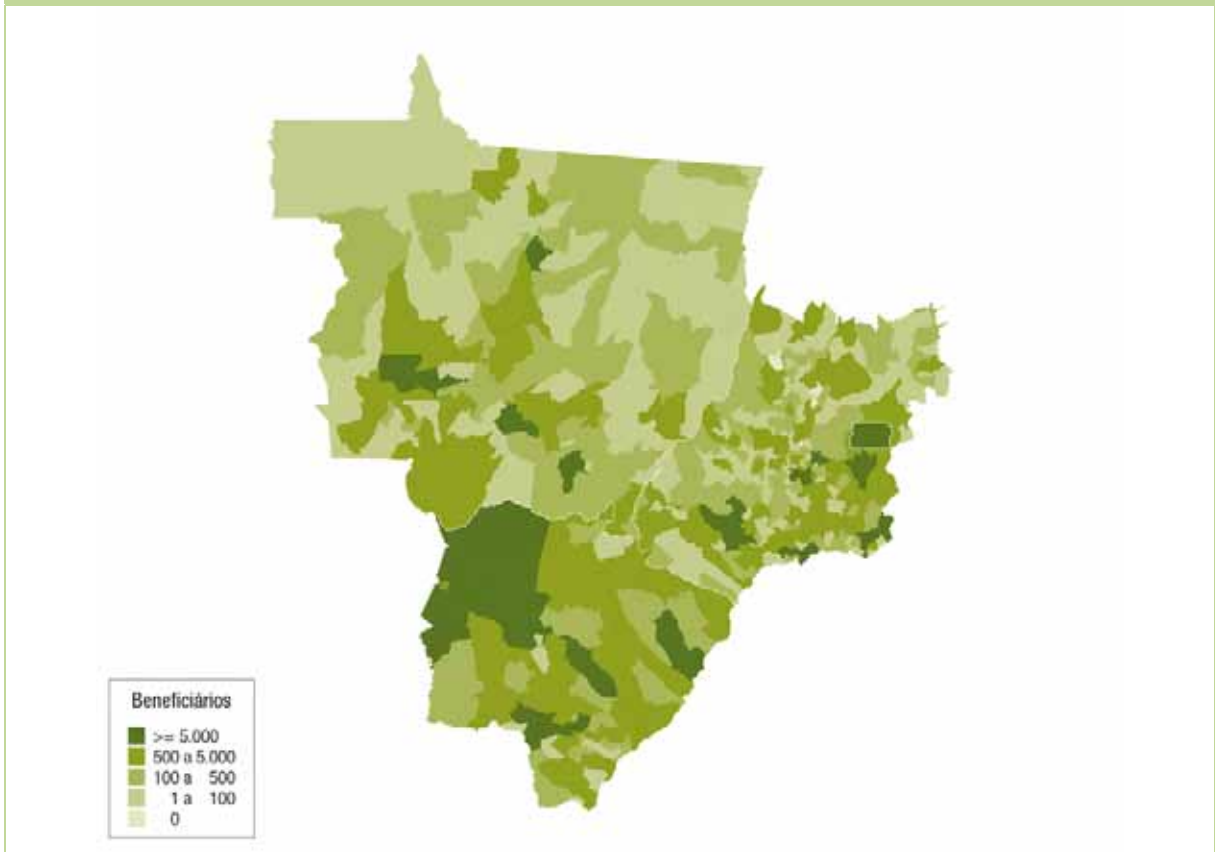
Região Centro-Oeste

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	588	647	659	12,07
Beneficiários (x1000)	1.493	1.683	1.706	14,24
População (x1000)	12.704	12.953	13.270	4,45
Cobertura (%)	11,76	12,99	12,86	9,37
Contraprestação Média (R\$)	106,76	111,22	128,15	20,03
DM (%)	86,99	85,61	80,78	-7,14
DC (%)	2,52	2,29	2,24	-11,22
DA (%)	14,15	13,76	13,34	-5,75
Combinado (%)	103,67	101,66	96,36	-7,05
HHI (%)	3,97	3,92	4,04	1,81
C4 (%)	27,13	27,41	29,20	7,61

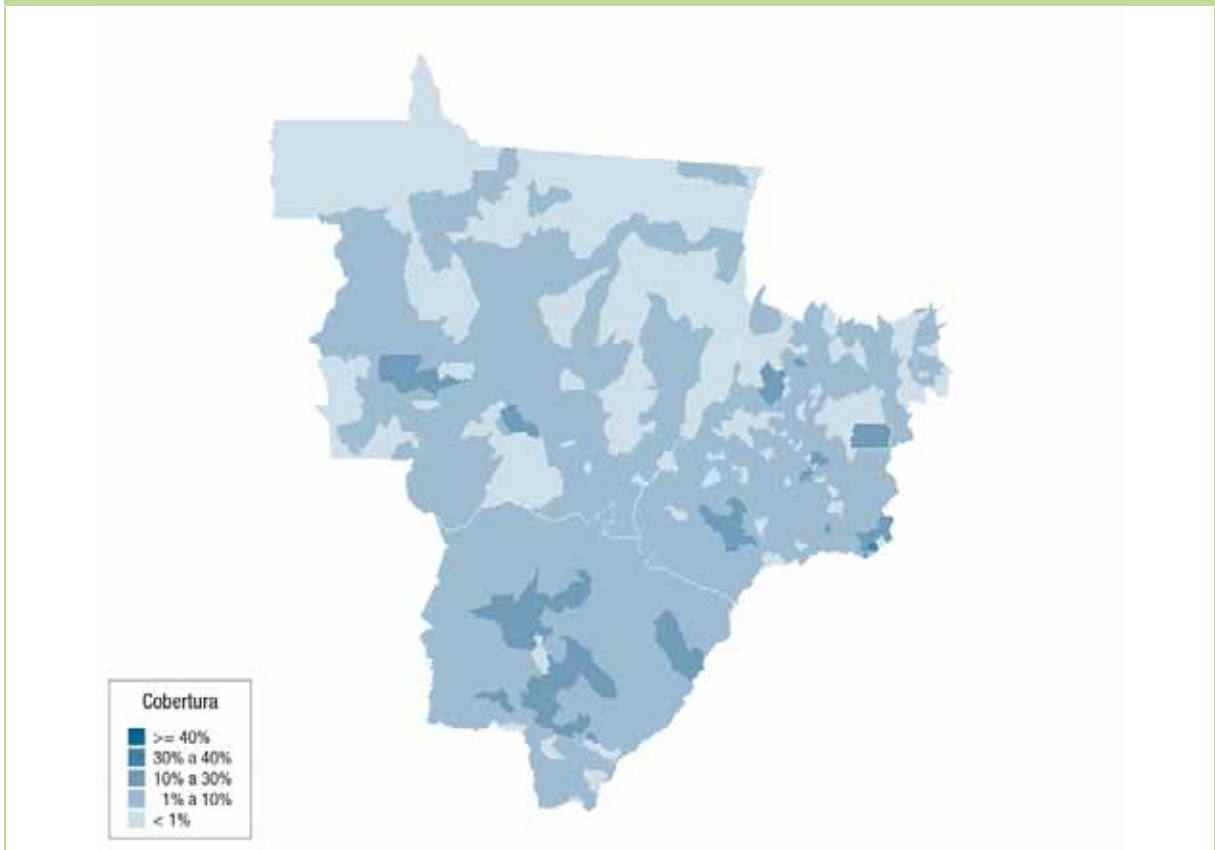


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

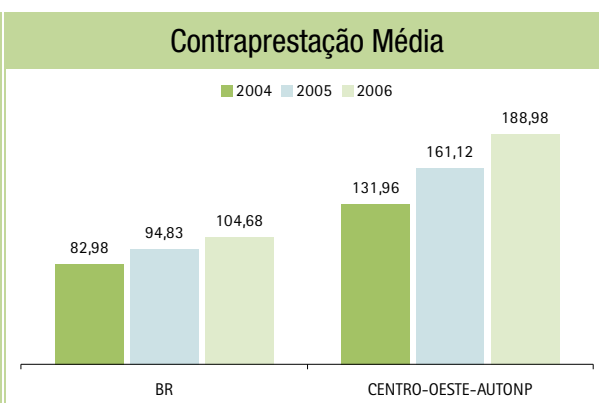
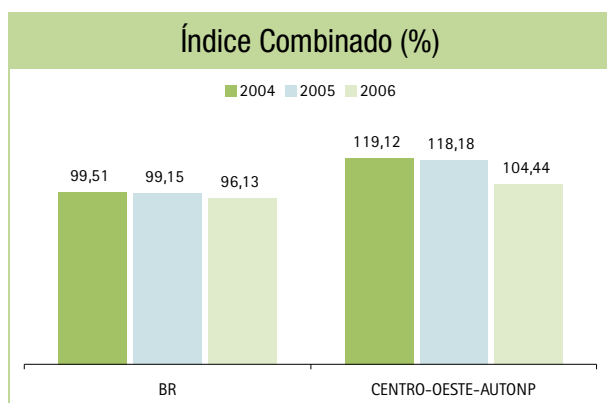
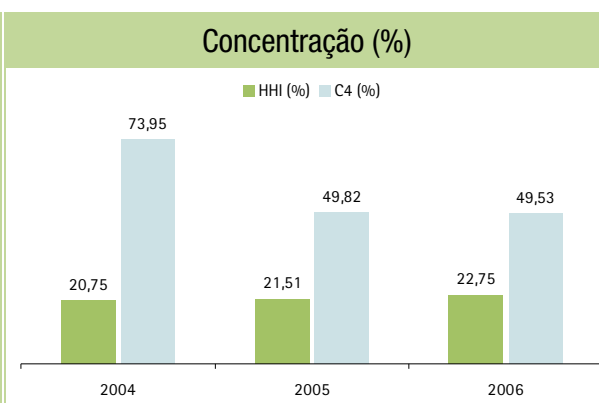
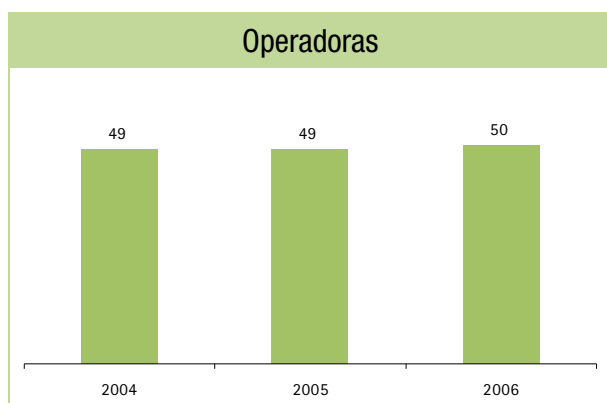
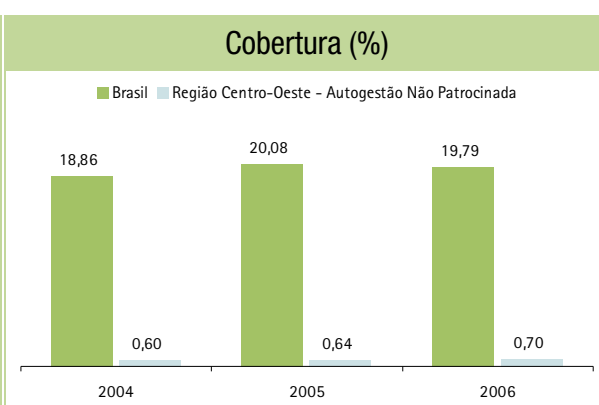
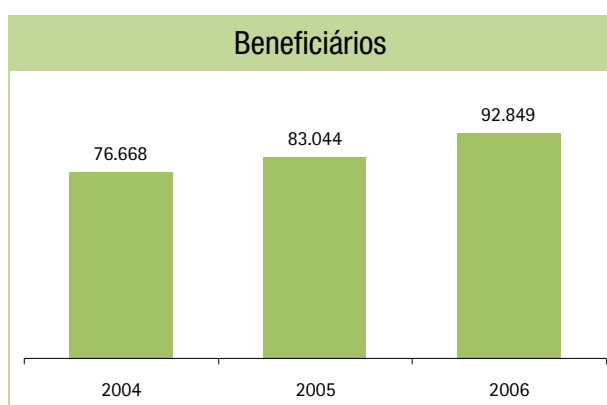


Mapa de Cobertura - 2006



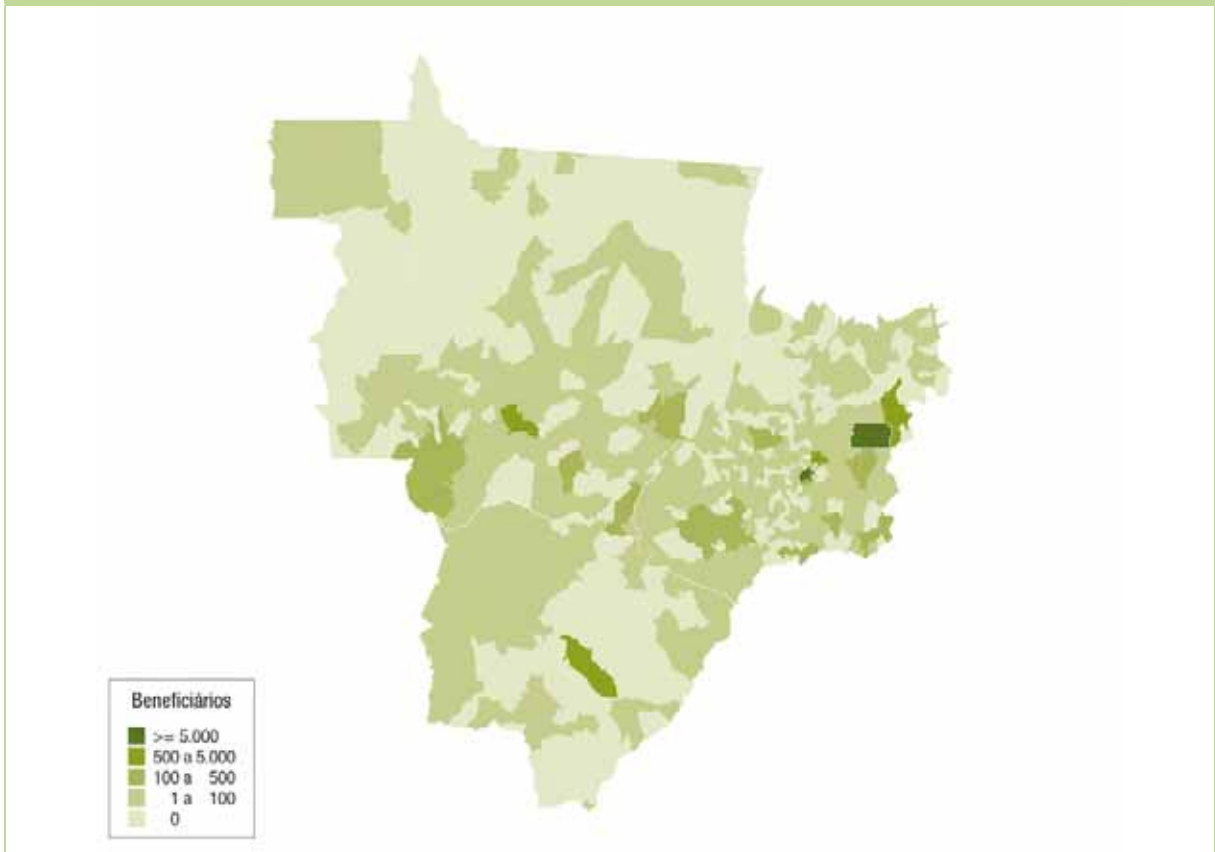
Região Centro-Oeste - Autogestão Não Patrocinada

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	49	49	50	2,04
Beneficiários	76.668	83.044	92.849	21,11
População (x1000)	12.704	12.953	13.270	4,45
Cobertura (%)	0,60	0,64	0,70	15,94
Contraprestação Média (R\$)	131,96	161,12	188,98	43,21
DM (%)	93,76	92,56	81,95	-12,59
DC (%)	0,23	0,22	0,21	-5,77
DA (%)	25,13	25,41	22,28	-11,36
Combinado (%)	119,12	118,18	104,44	-12,32
HHI (%)	20,75	21,51	22,75	9,62
C4 (%)	73,95	49,82	49,53	-33,02

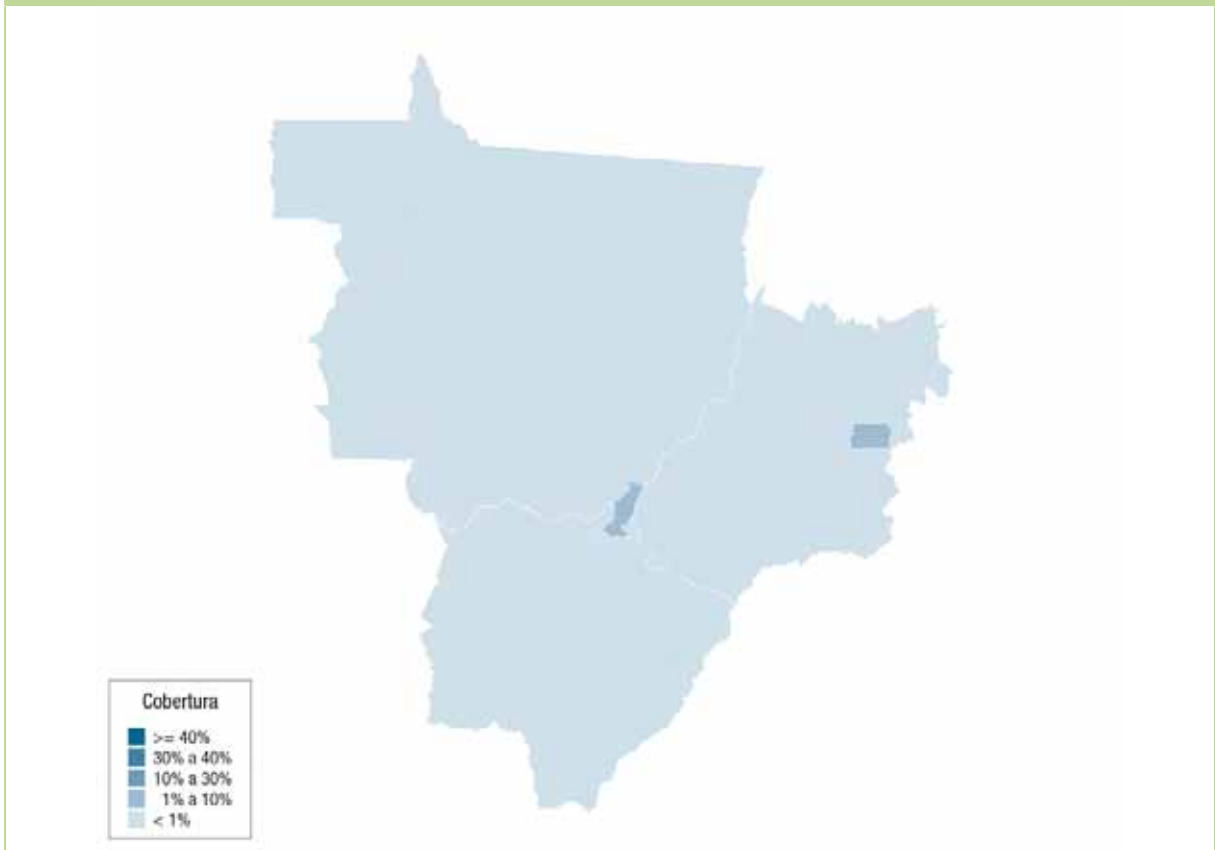


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

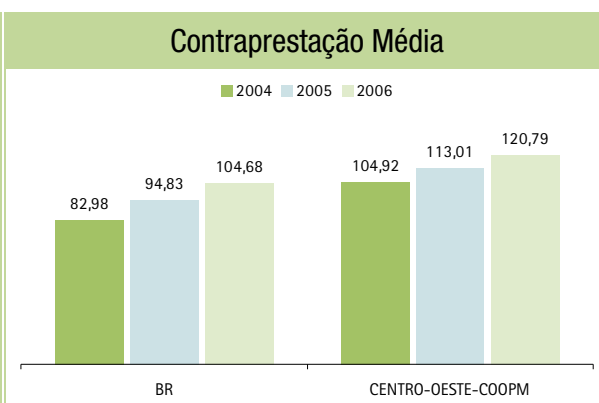
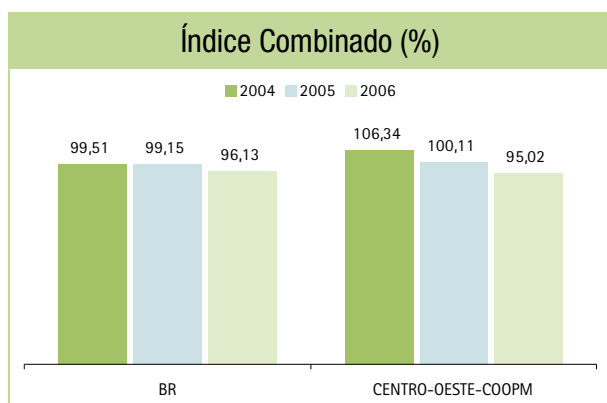
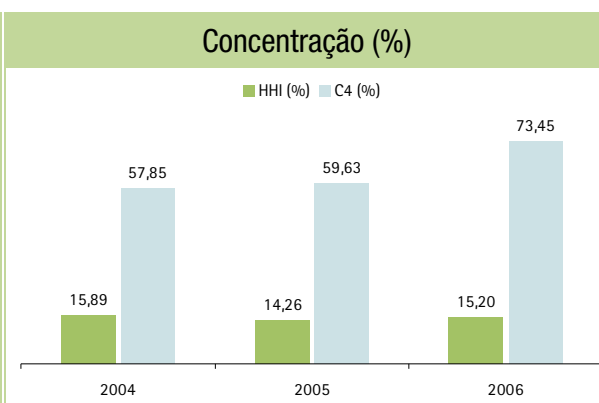
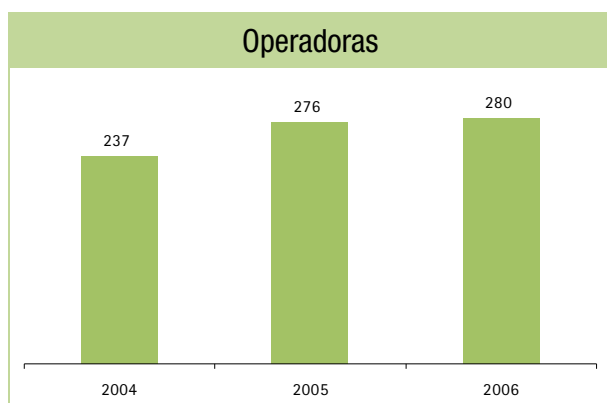
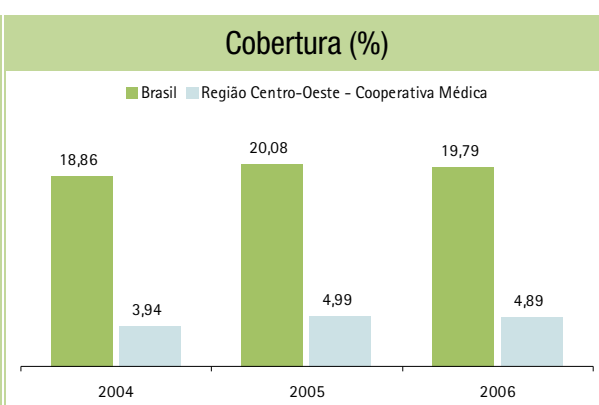
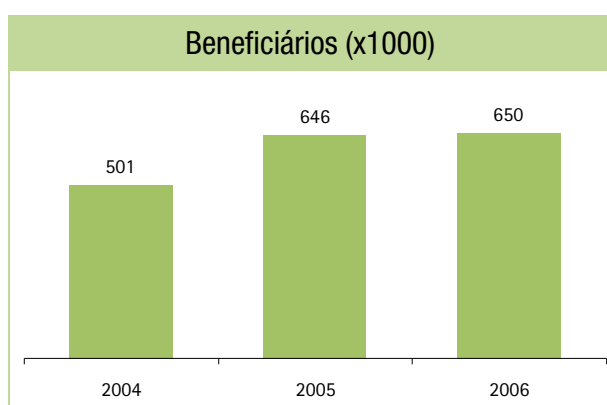


Mapa de Cobertura - 2006



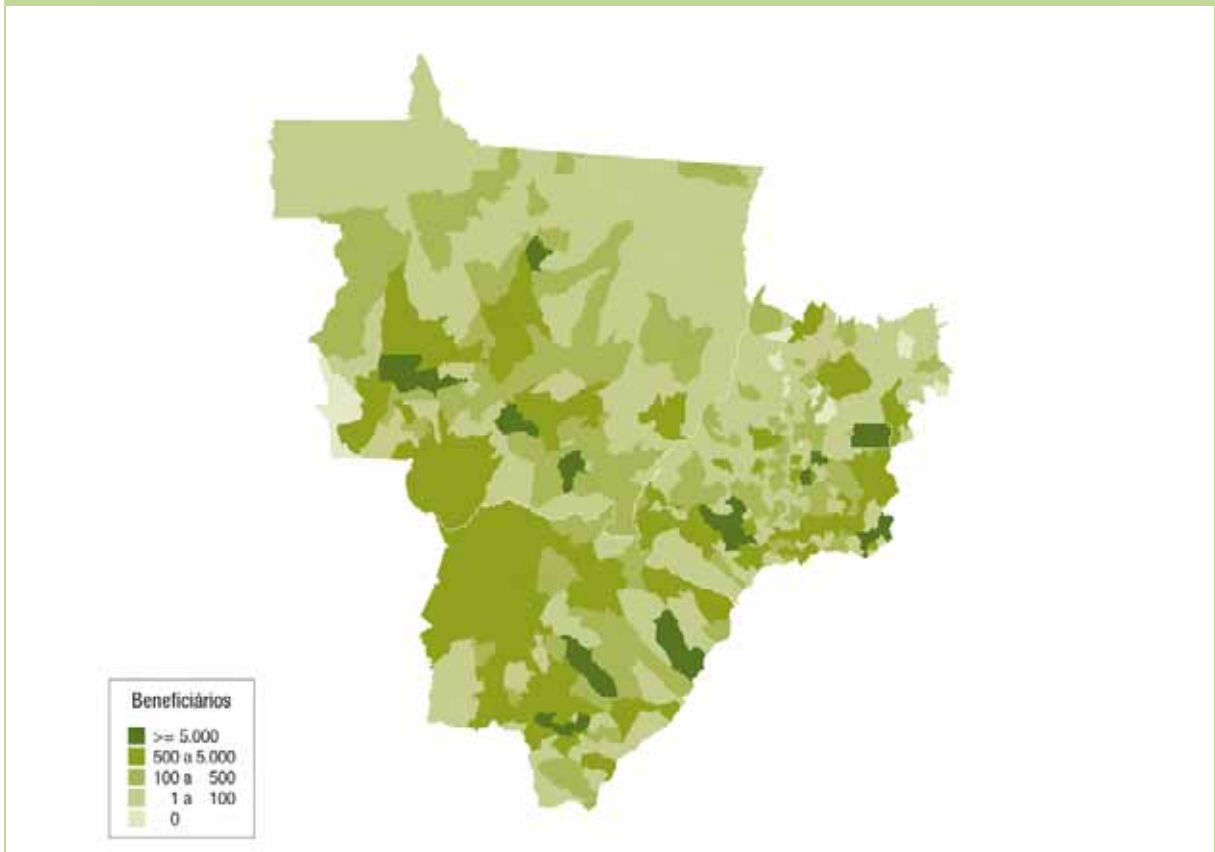
Região Centro-Oeste - Cooperativa Médica

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	237	276	280	18,14
Beneficiários (x1000)	501	646	650	29,63
População (x1000)	12.704	12.953	13.270	4,45
Cobertura (%)	3,94	4,99	4,89	24,10
Contraprestação Média (R\$)	104,92	113,01	120,79	15,13
DM (%)	92,37	86,27	82,54	-10,65
DC (%)	1,83	1,68	1,41	-23,24
DA (%)	12,13	12,16	11,08	-8,66
Combinado (%)	106,34	100,11	95,02	-10,64
HHI (%)	15,89	14,26	15,20	-4,35
C4 (%)	57,85	59,63	73,45	26,98

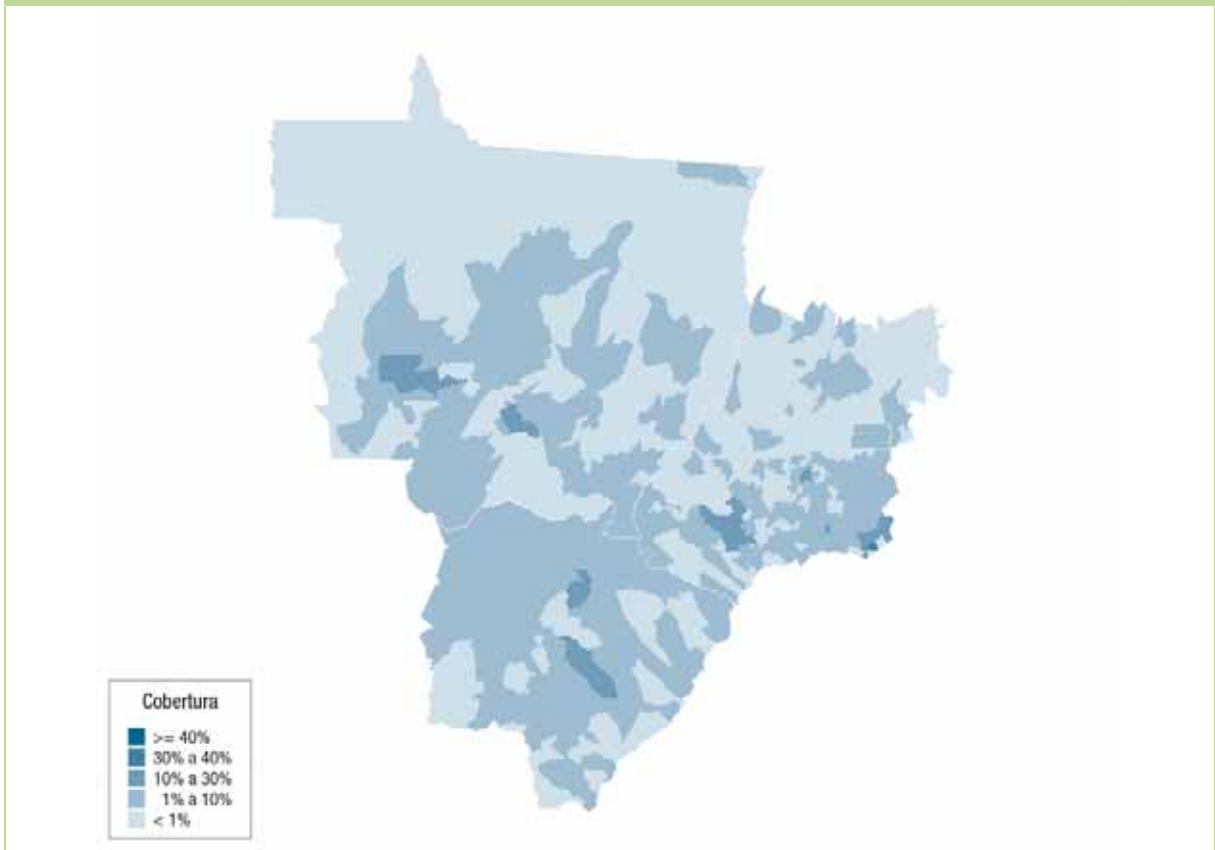


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

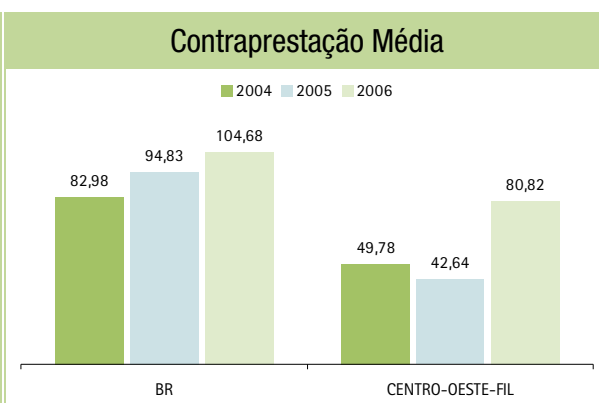
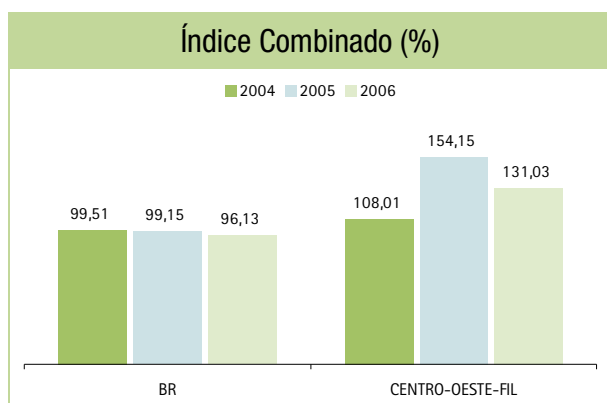
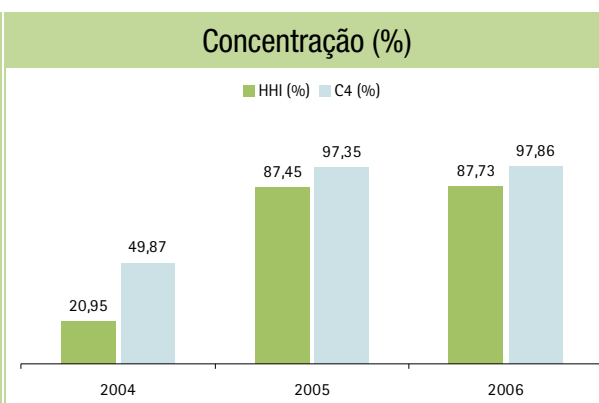
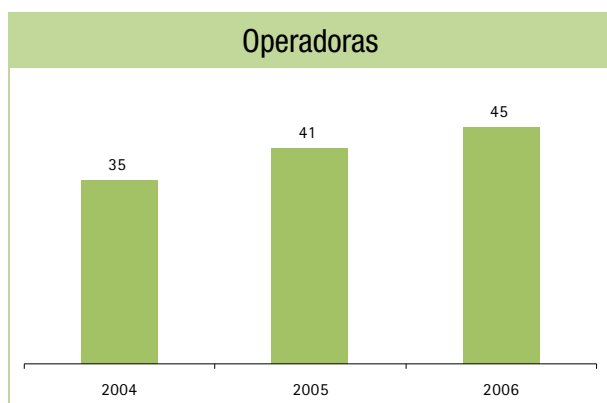
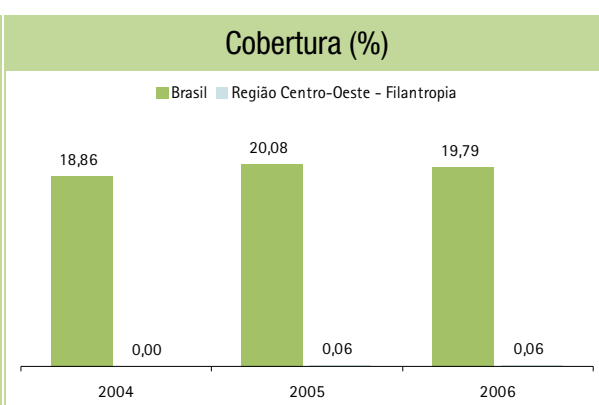
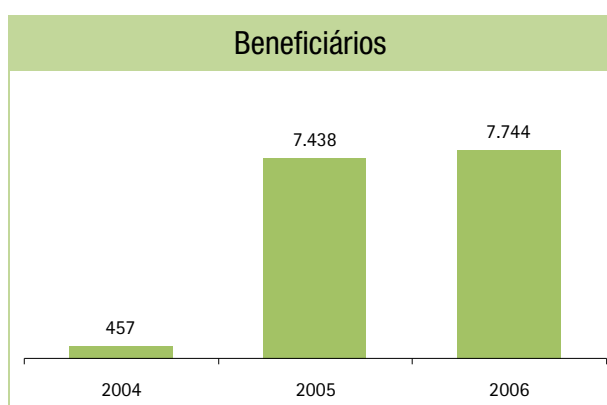


Mapa de Cobertura - 2006



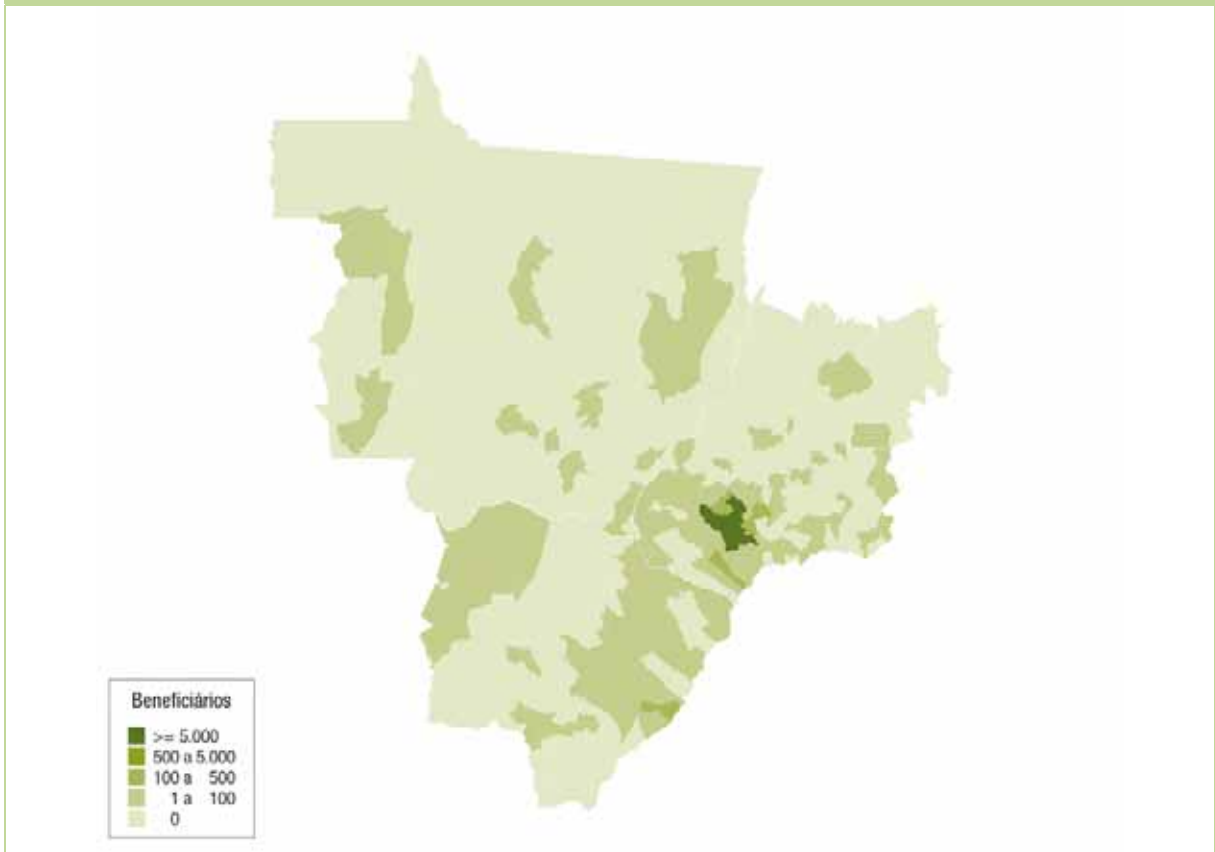
Região Centro-Oeste - Filantropia

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	35	41	45	28,57
Beneficiários	457	7.438	7.744	1.594,53
População (x1000)	12.704	12.953	13.270	4,45
Cobertura (%)	0,00	0,06	0,06	1.522,30
Contraprestação Média (R\$)	49,78	42,64	80,82	62,33
DM (%)	75,83	77,05	76,94	1,46
DC (%)	2,09	1,42	2,15	3,10
DA (%)	30,09	75,68	51,93	72,56
Combinado (%)	108,01	154,15	131,03	21,30
HHI (%)	20,95	87,45	87,73	318,71
C4 (%)	49,87	97,35	97,86	96,22

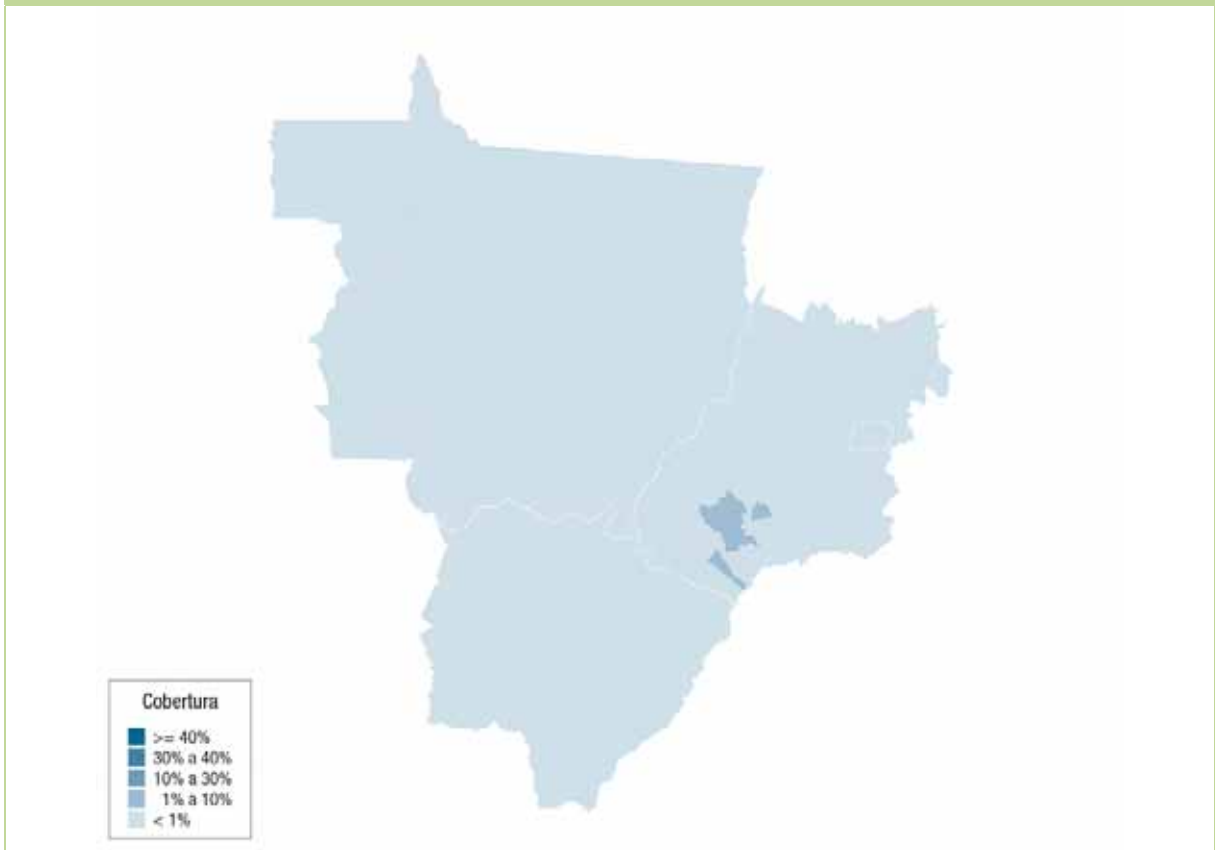


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

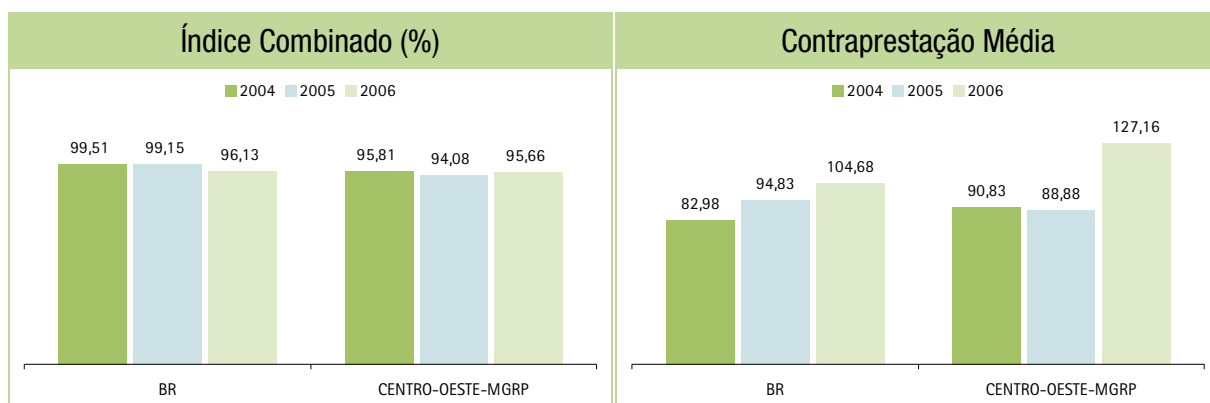
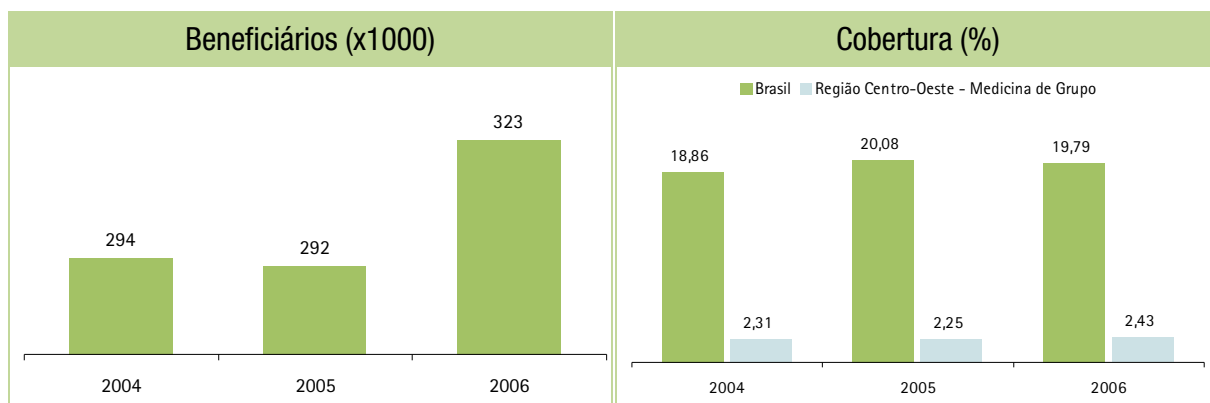


Mapa de Cobertura - 2006



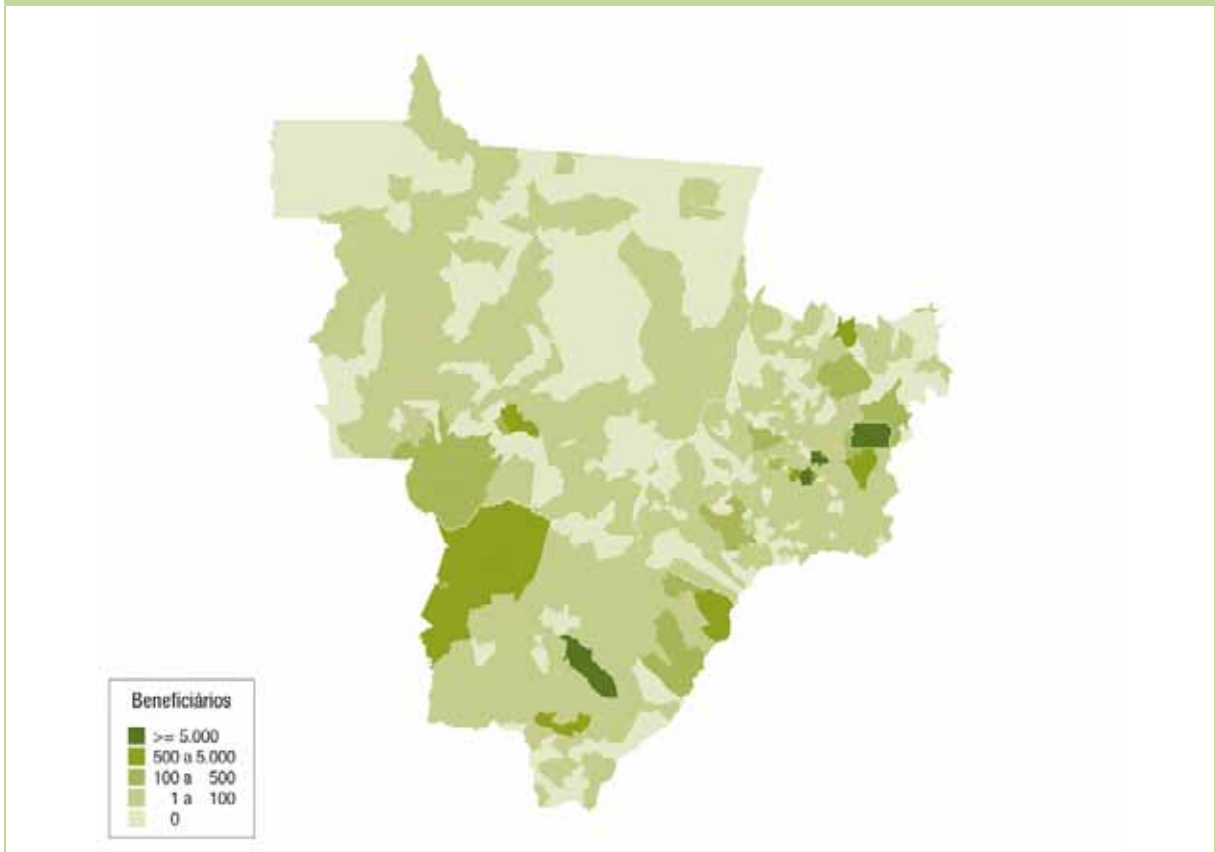
Região Centro-Oeste - Medicina de Grupo

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	164	177	175	6,71
Beneficiários (x1000)	294	292	323	9,92
População (x1000)	12.704	12.953	13.270	4,45
Cobertura (%)	2,31	2,25	2,43	5,23
Contraprestação Média (R\$)	90,83	88,88	127,16	40,00
DM (%)	73,77	73,62	74,20	0,59
DC (%)	3,24	2,44	3,26	0,60
DA (%)	18,80	18,02	18,20	-3,21
Combinado (%)	95,81	94,08	95,66	-0,16
HHI (%)	9,61	10,14	10,98	14,25
C4 (%)	43,91	33,69	57,59	31,15

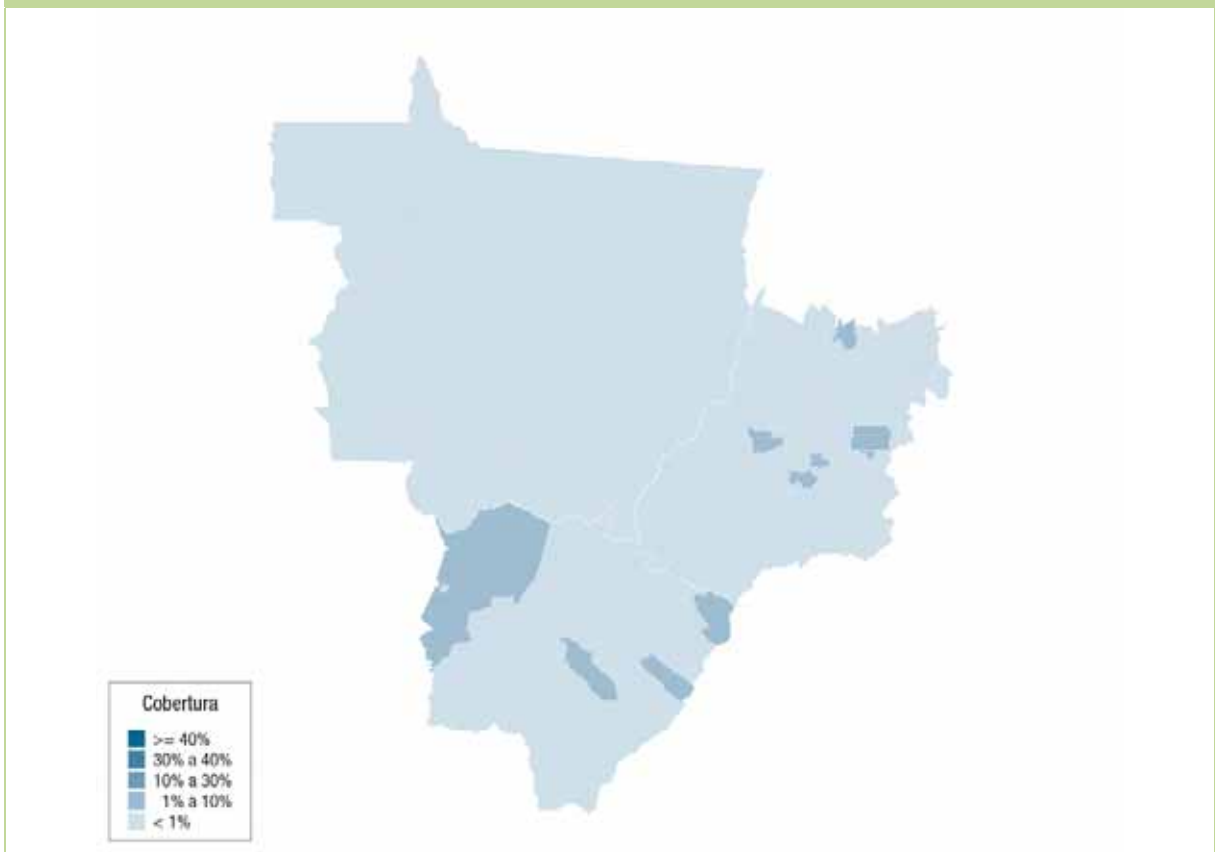


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

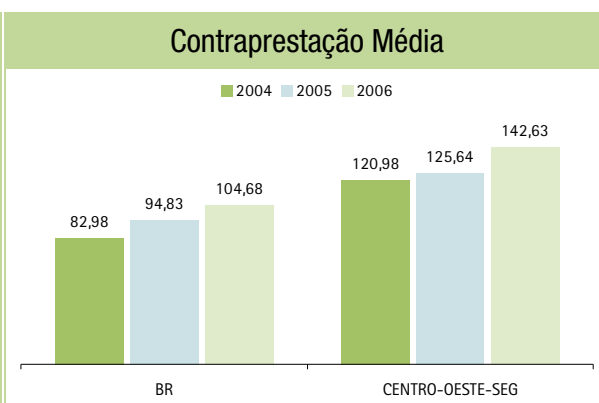
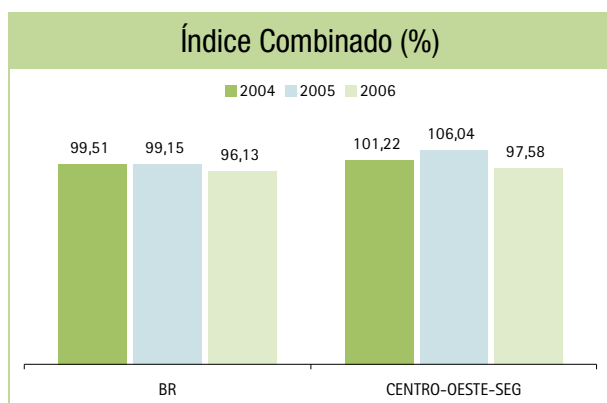
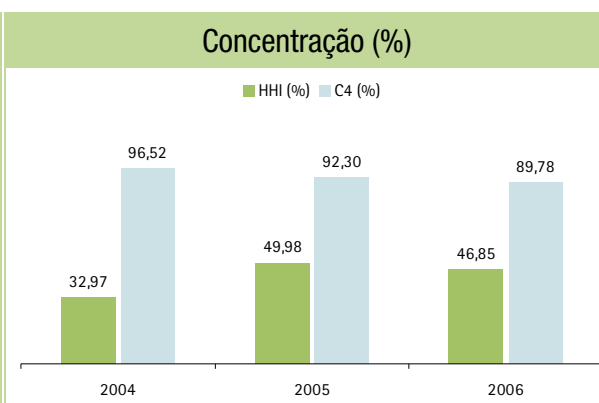
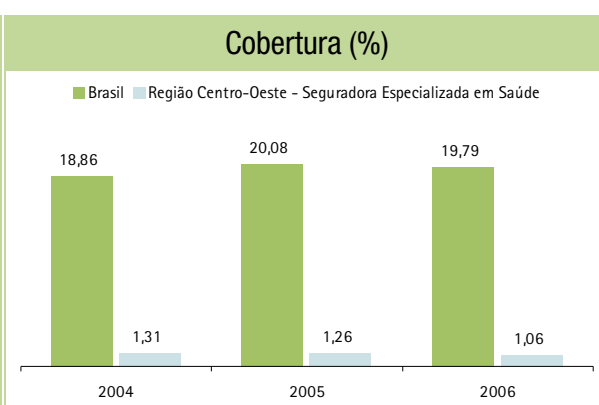
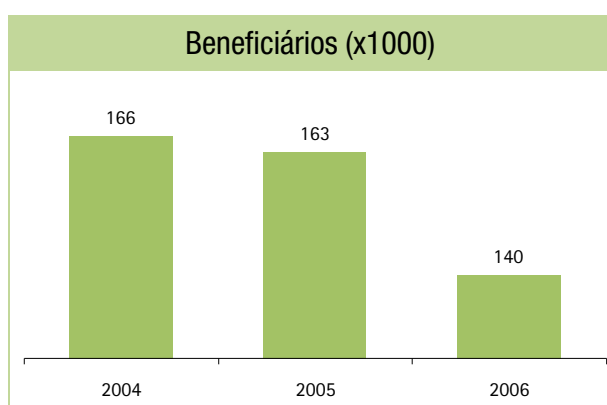


Mapa de Cobertura - 2006



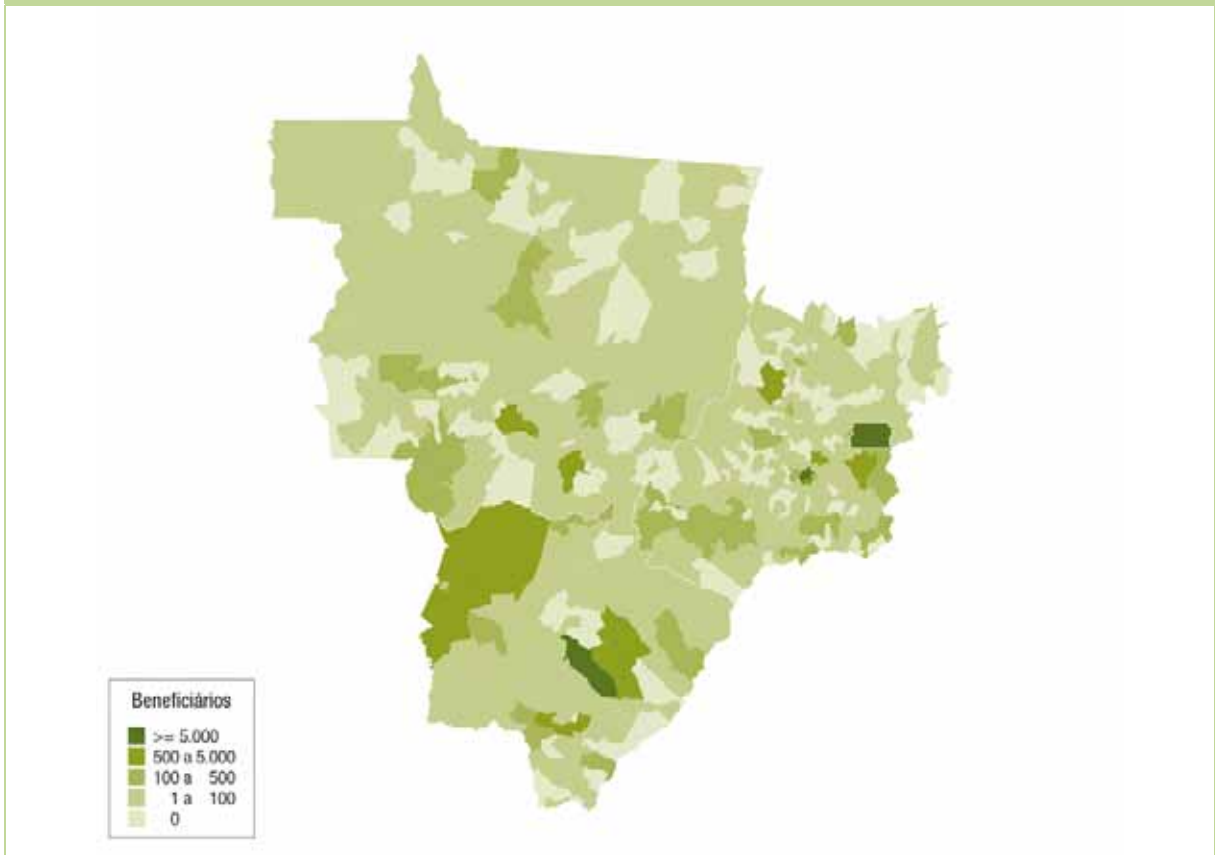
Região Centro-Oeste - Seguradora Especializada em Saúde

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	13	12	12	-7,69
Beneficiários (x1000)	166	163	140	-15,49
População (x1000)	12.704	12.953	13.270	4,45
Cobertura (%)	1,31	1,26	1,06	-19,10
Contraprestação Média (R\$)	120,98	125,64	142,63	17,89
DM (%)	87,47	92,91	84,80	-3,05
DC (%)	3,73	4,32	4,33	15,93
DA (%)	10,01	8,80	8,44	-15,68
Combinado (%)	101,22	106,04	97,58	-3,60
HHI (%)	32,97	49,98	46,85	42,07
C4 (%)	96,52	92,30	89,78	-6,98

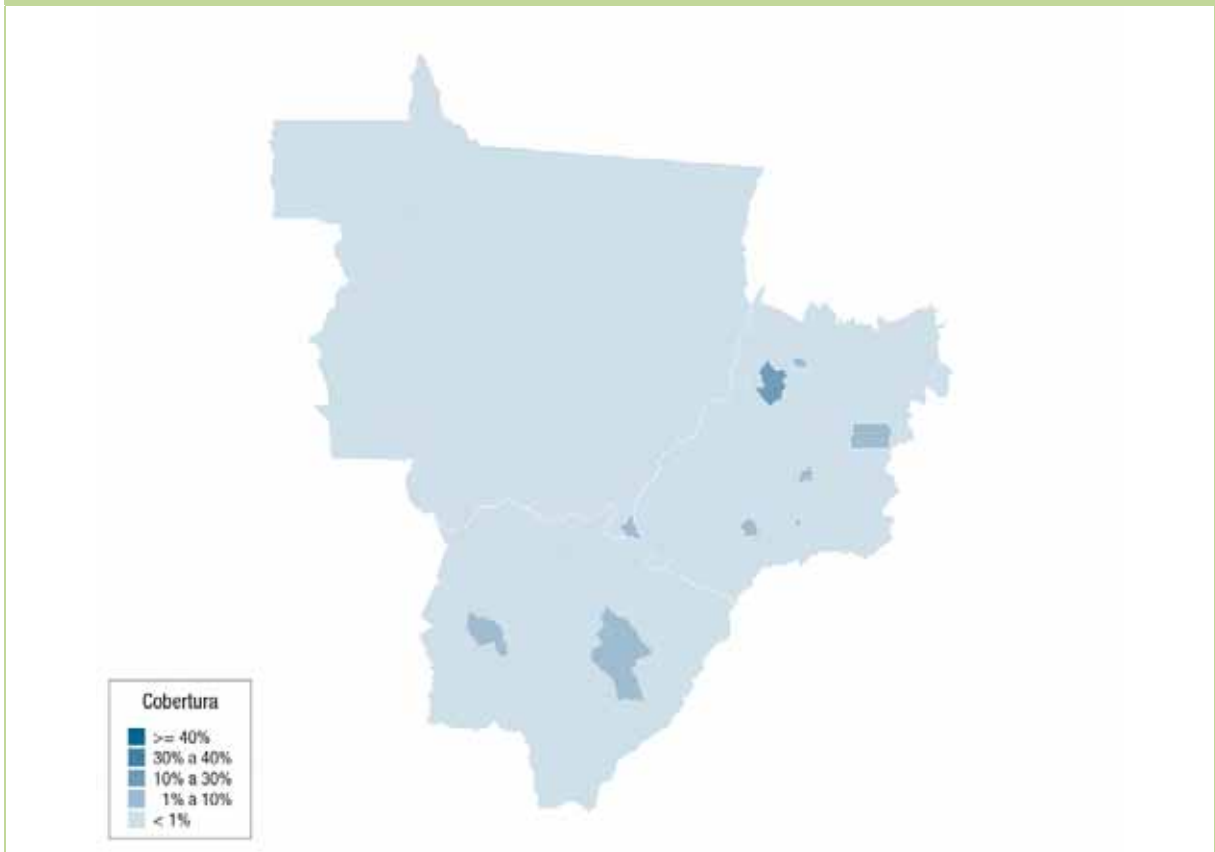


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

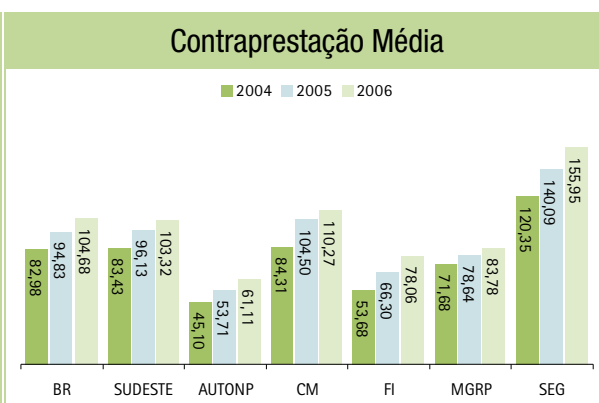
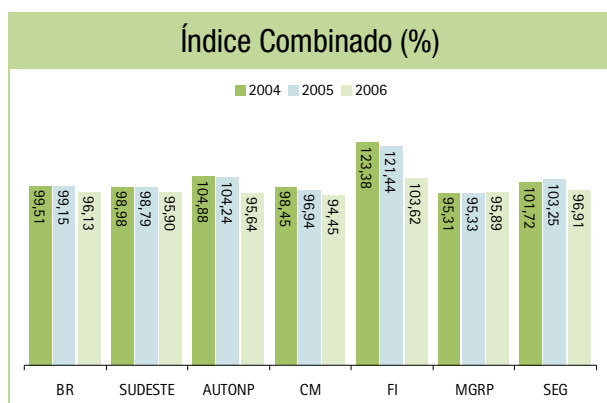
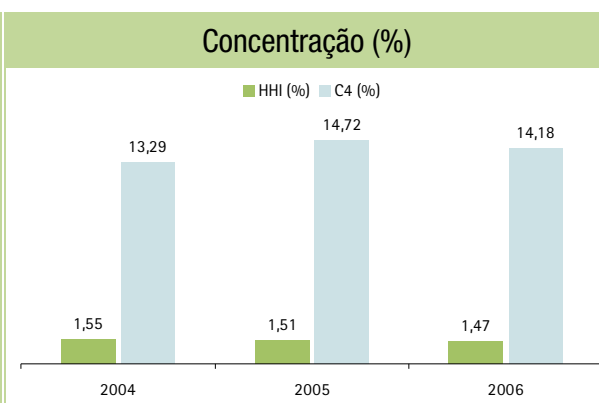
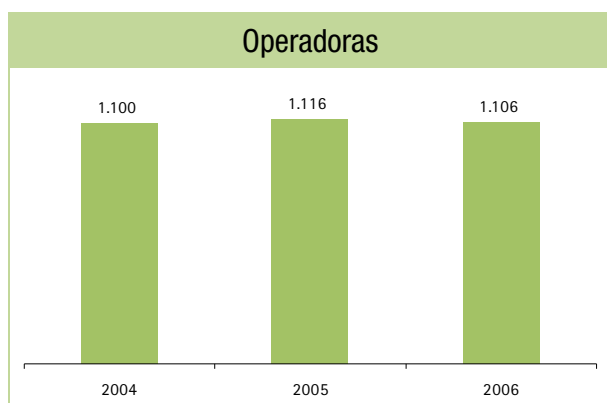
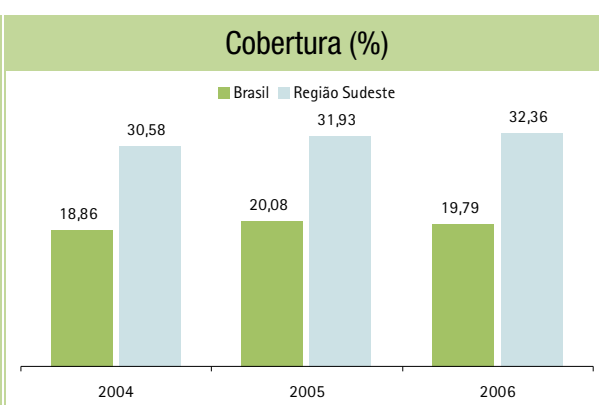
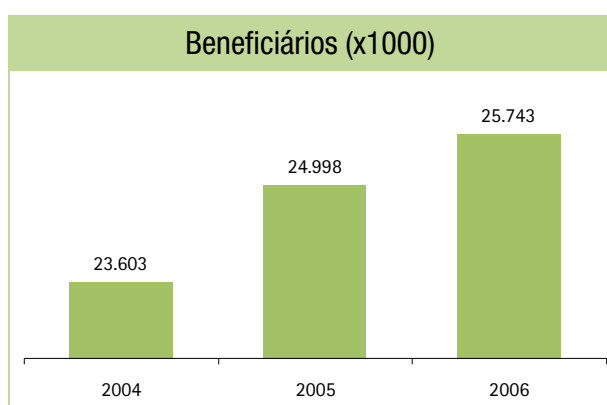


Mapa de Cobertura - 2006



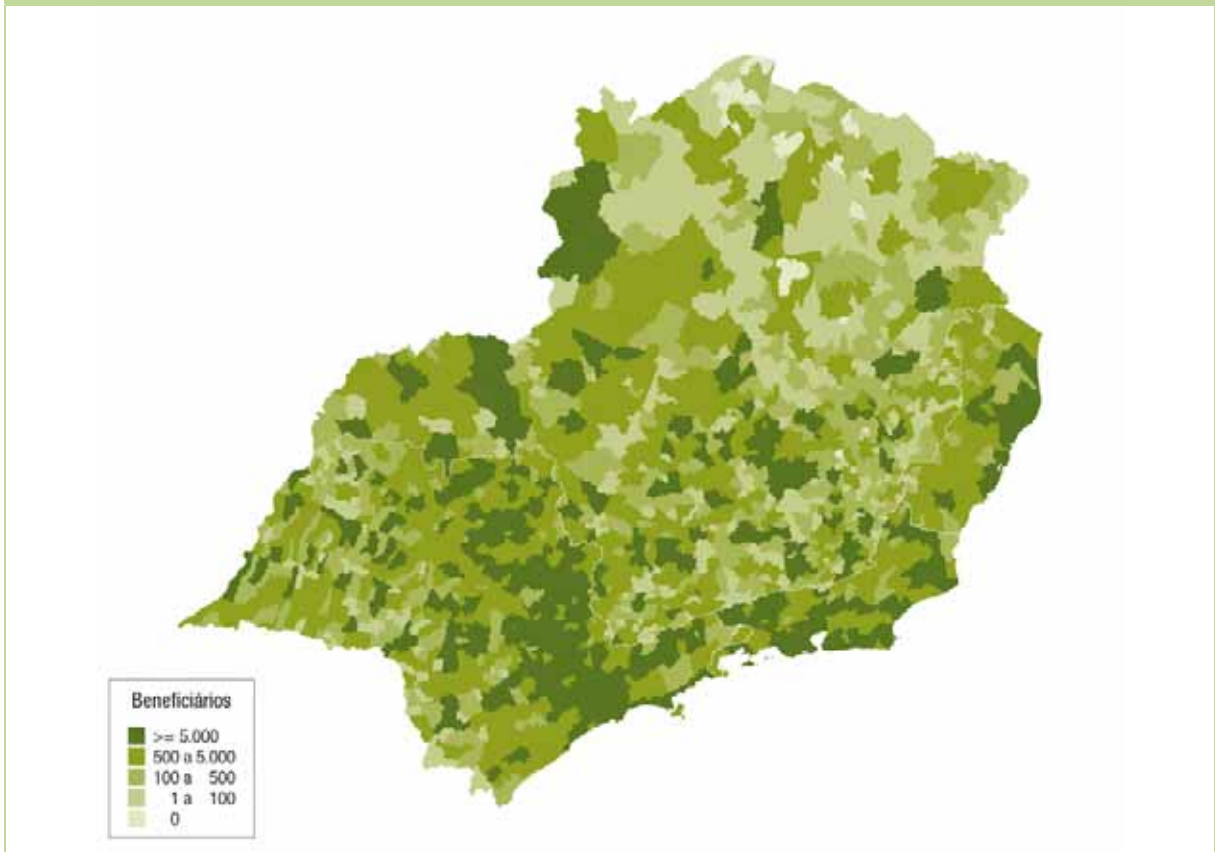
Região Sudeste

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	1.100	1.116	1.106	0,55
Beneficiários (x1000)	23.603	24.998	25.743	9,07
População (x1000)	77.185	78.280	79.561	3,08
Cobertura (%)	30,58	31,93	32,36	5,81
Contraprestação Média (R\$)	83,43	96,13	103,32	23,83
DM (%)	80,84	80,99	79,03	-2,24
DC (%)	3,04	3,28	3,35	10,12
DA (%)	15,10	14,52	13,53	-10,39
Combinado (%)	98,98	98,79	95,90	-3,10
HHI (%)	1,55	1,51	1,47	-5,56
C4 (%)	13,29	14,72	14,18	6,70

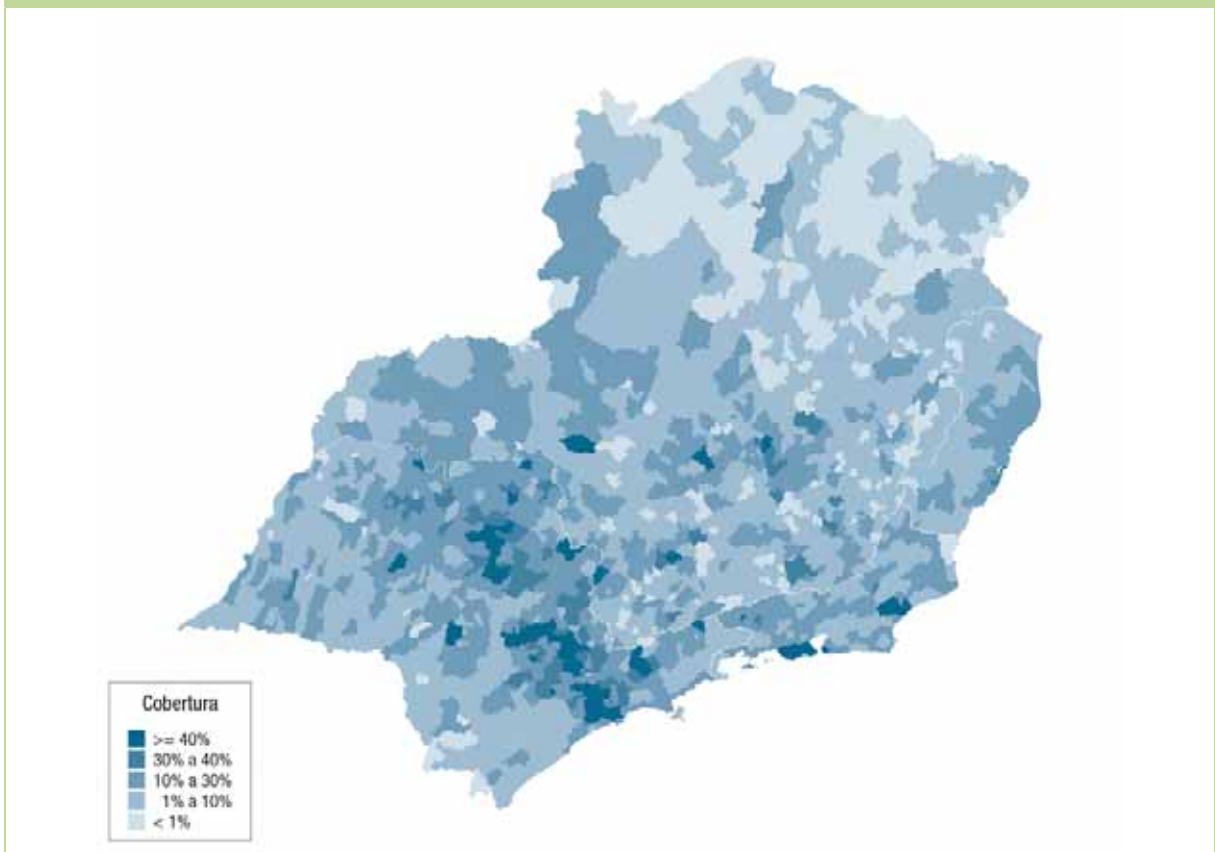


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

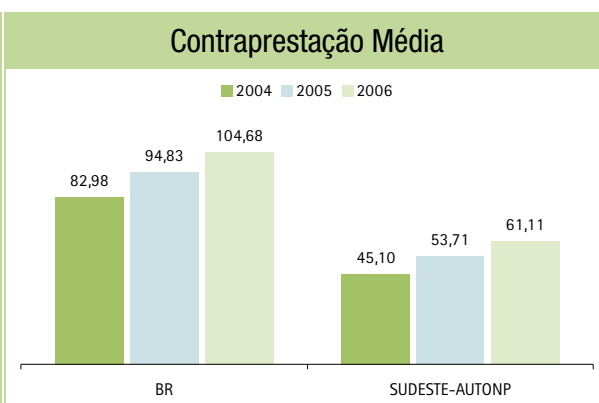
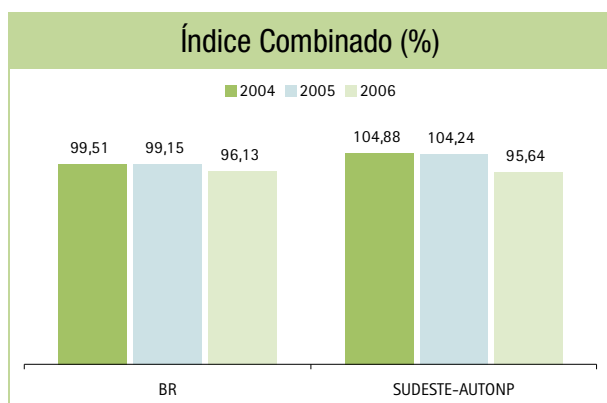
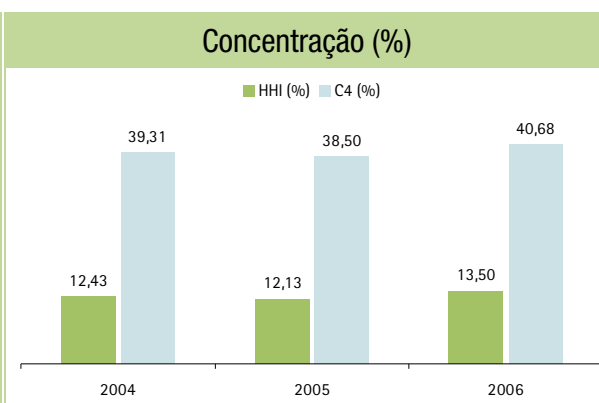
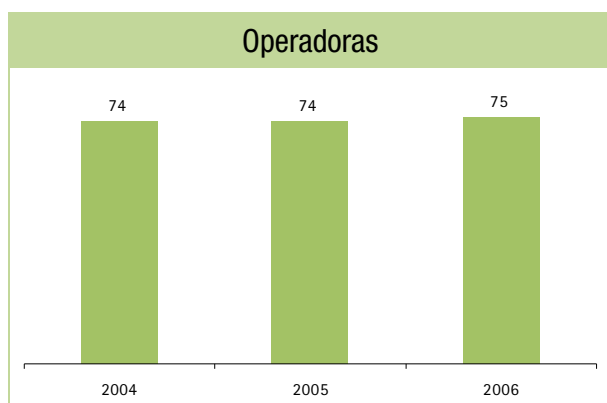
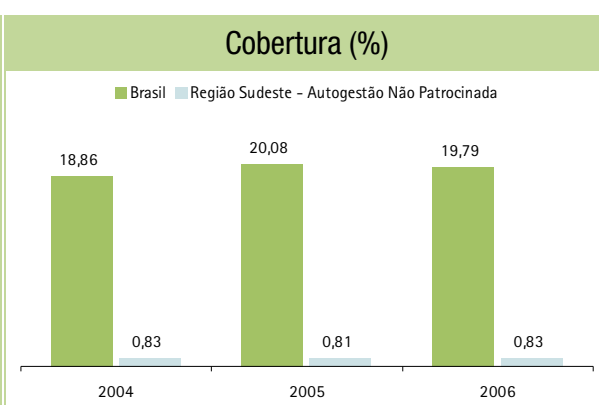
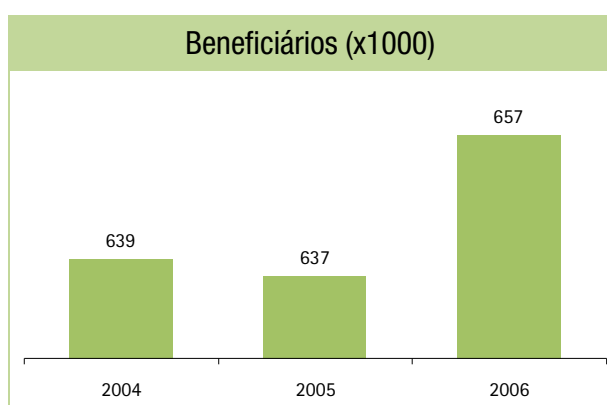


Mapa de Cobertura - 2006



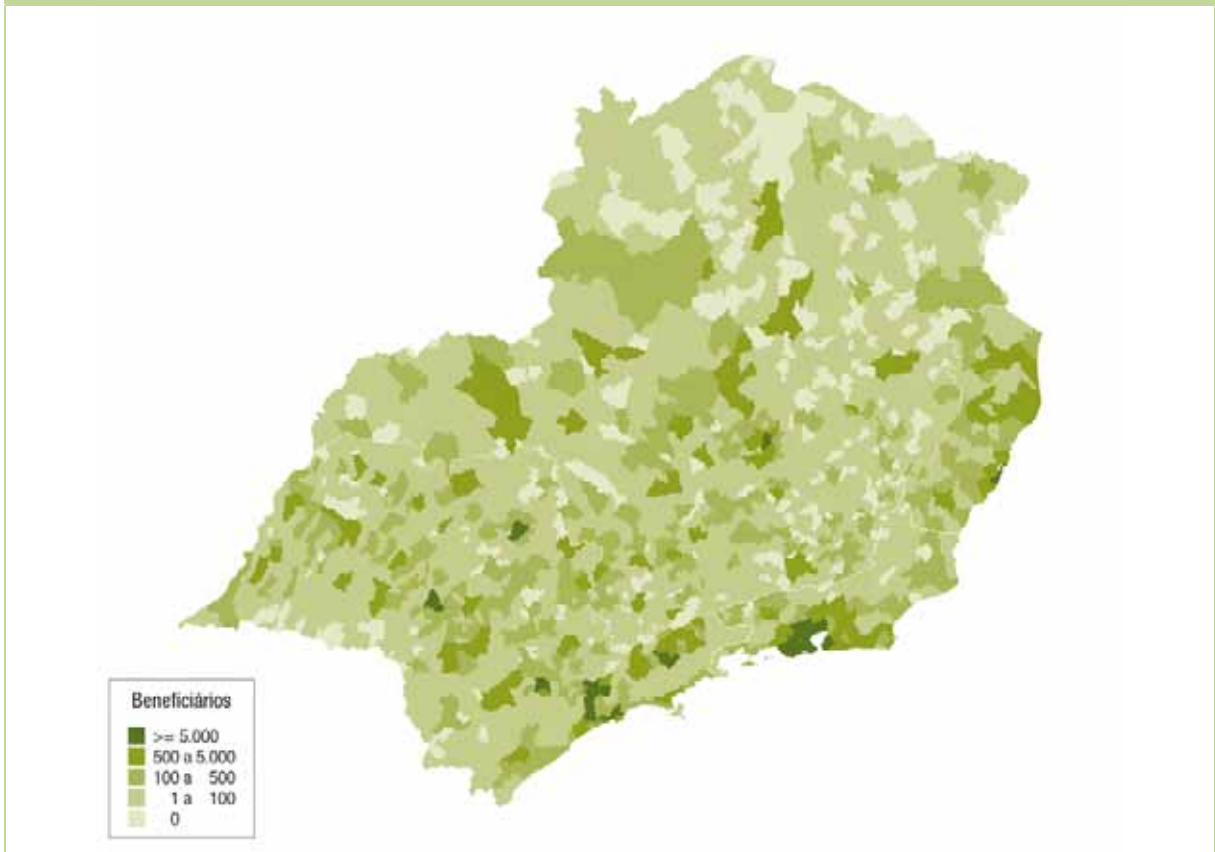
Região Sudeste - Autogestão Não Patrocinada

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	74	74	75	1,35
Beneficiários (x1000)	639	637	657	2,82
População (x1000)	77.185	78.280	79.561	3,08
Cobertura (%)	0,83	0,81	0,83	-0,25
Contraprestação Média (R\$)	45,10	53,71	61,11	35,49
DM (%)	84,46	84,04	78,58	-6,97
DC (%)	0,26	0,21	0,23	-13,28
DA (%)	20,15	19,99	16,84	-16,46
Combinado (%)	104,88	104,24	95,64	-8,81
HHI (%)	12,43	12,13	13,50	8,57
C4 (%)	39,31	38,50	40,68	3,48

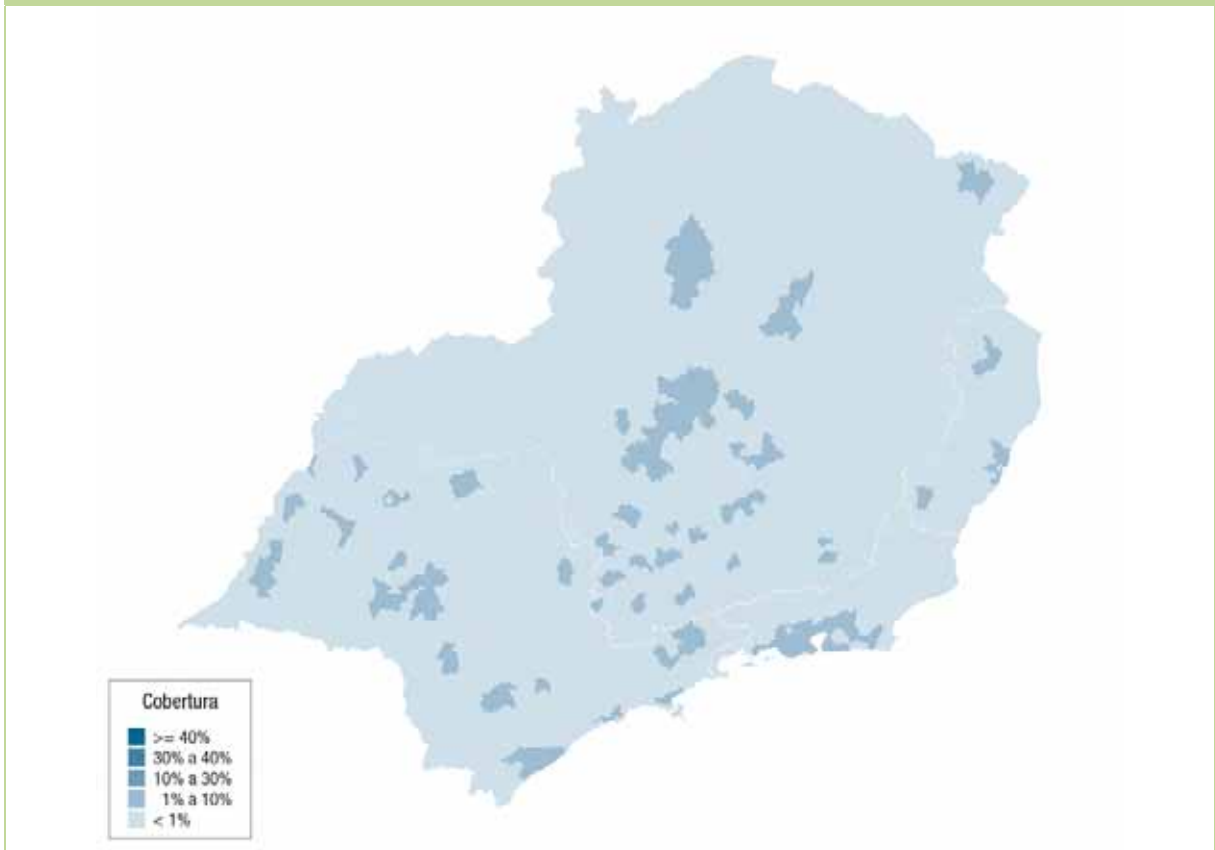


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

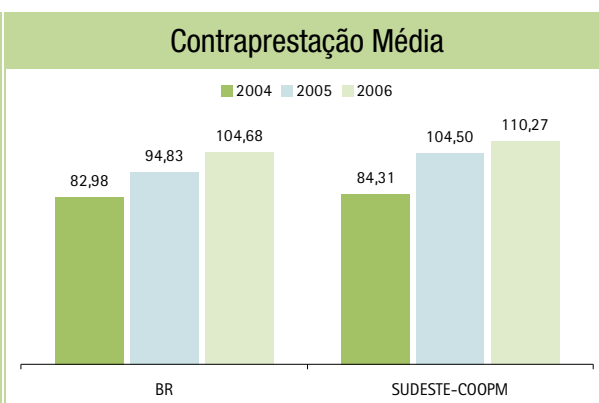
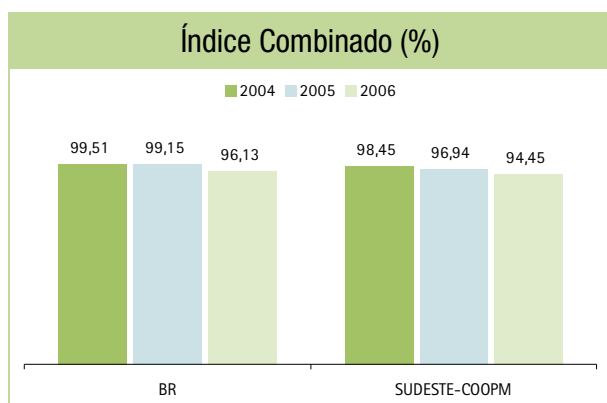
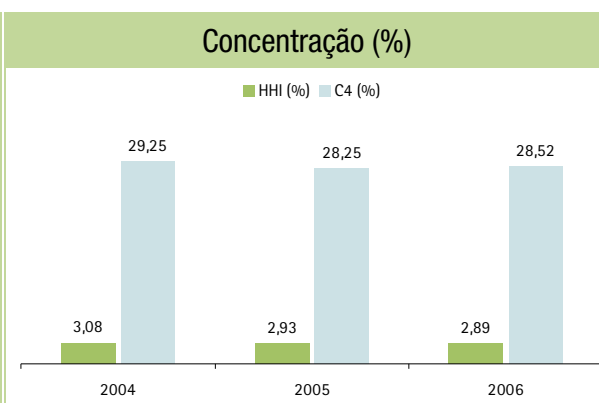
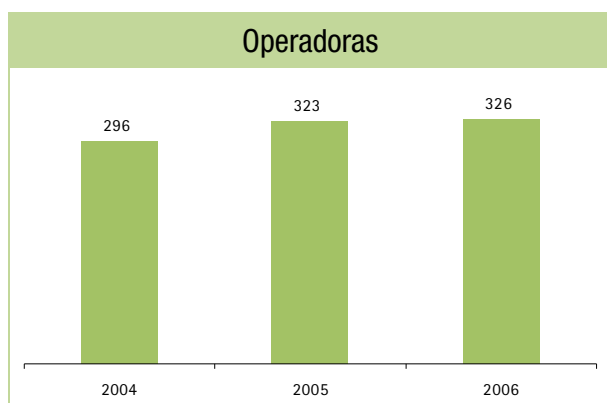
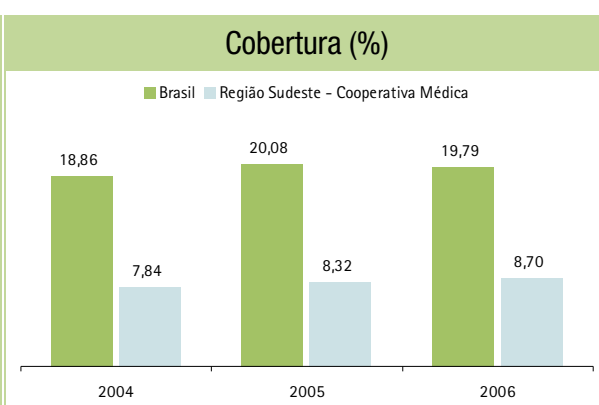
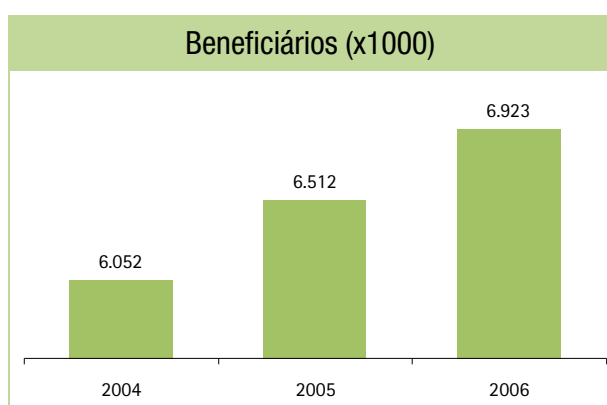


Mapa de Cobertura - 2006



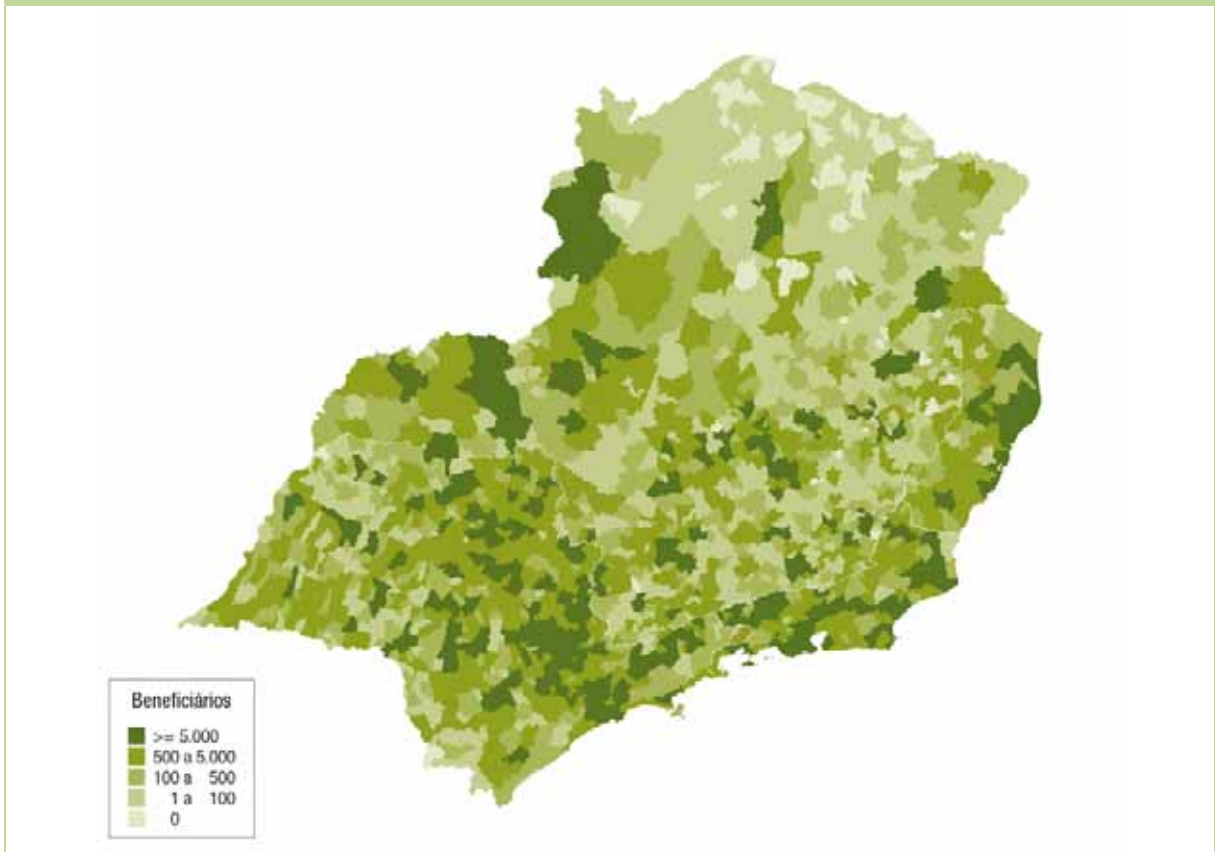
Região Sudeste - Cooperativa Médica

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	296	323	326	10,14
Beneficiários (x1000)	6.052	6.512	6.923	14,40
População (x1000)	77.185	78.280	79.561	3,08
Cobertura (%)	7,84	8,32	8,70	10,98
Contraprestação Média (R\$)	84,31	104,50	110,27	30,80
DM (%)	82,41	80,68	79,20	-3,90
DC (%)	1,76	2,17	2,55	45,38
DA (%)	14,28	14,10	12,70	-11,08
Combinado (%)	98,45	96,94	94,45	-4,06
HHI (%)	3,08	2,93	2,89	-6,04
C4 (%)	29,25	28,25	28,52	-2,48

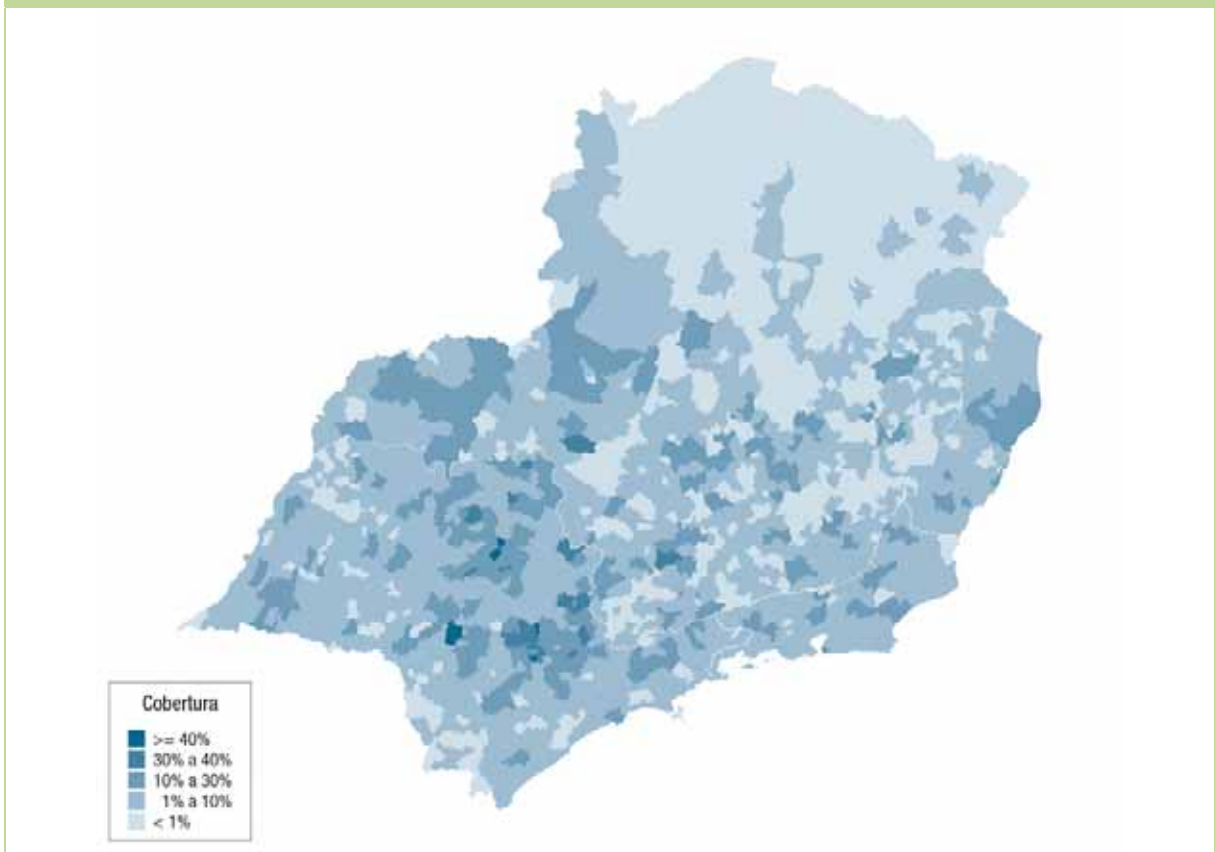


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

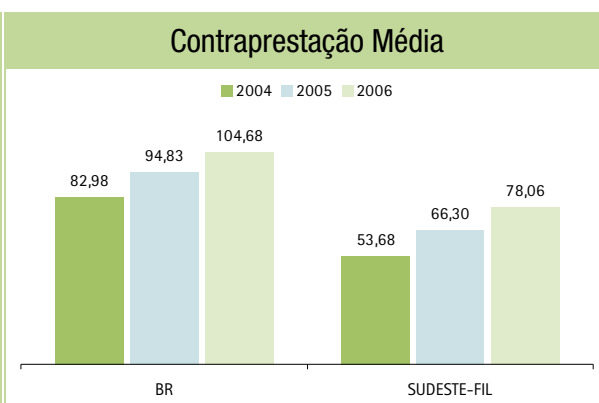
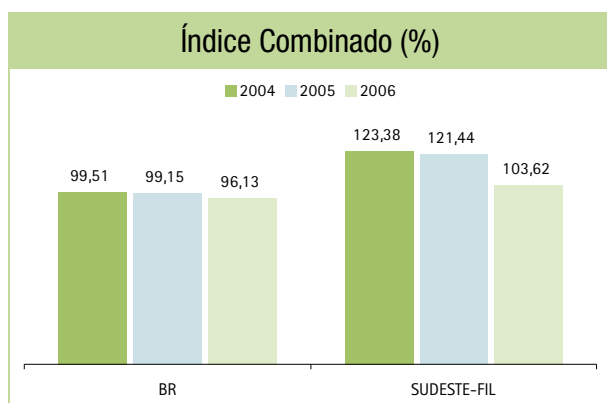
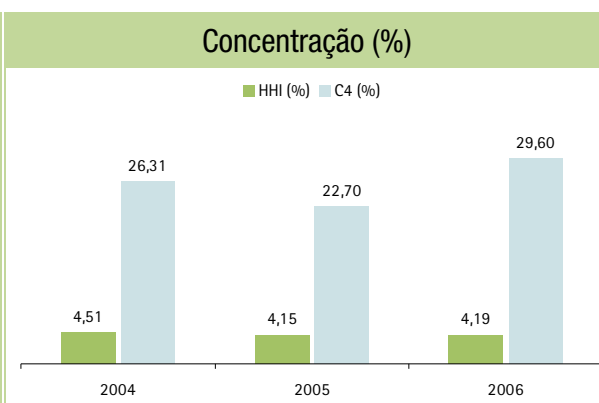
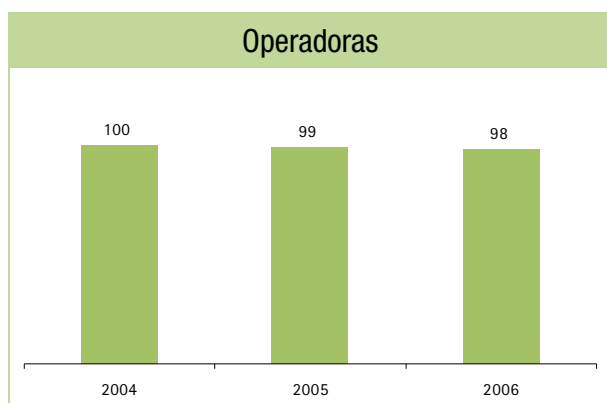
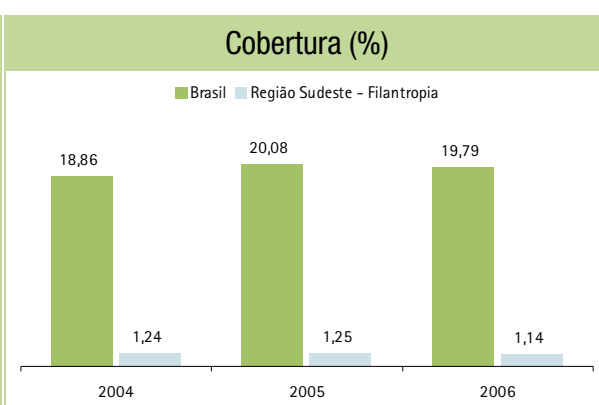
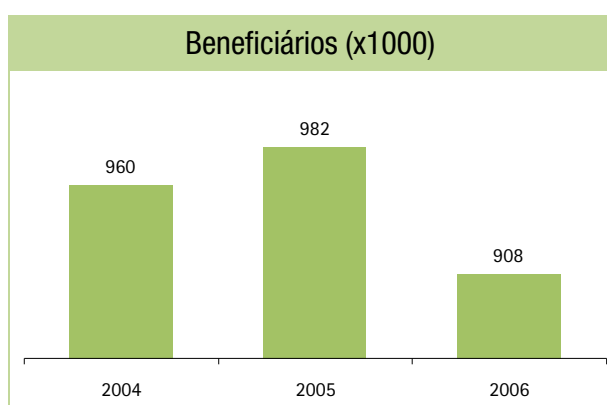


Mapa de Cobertura - 2006



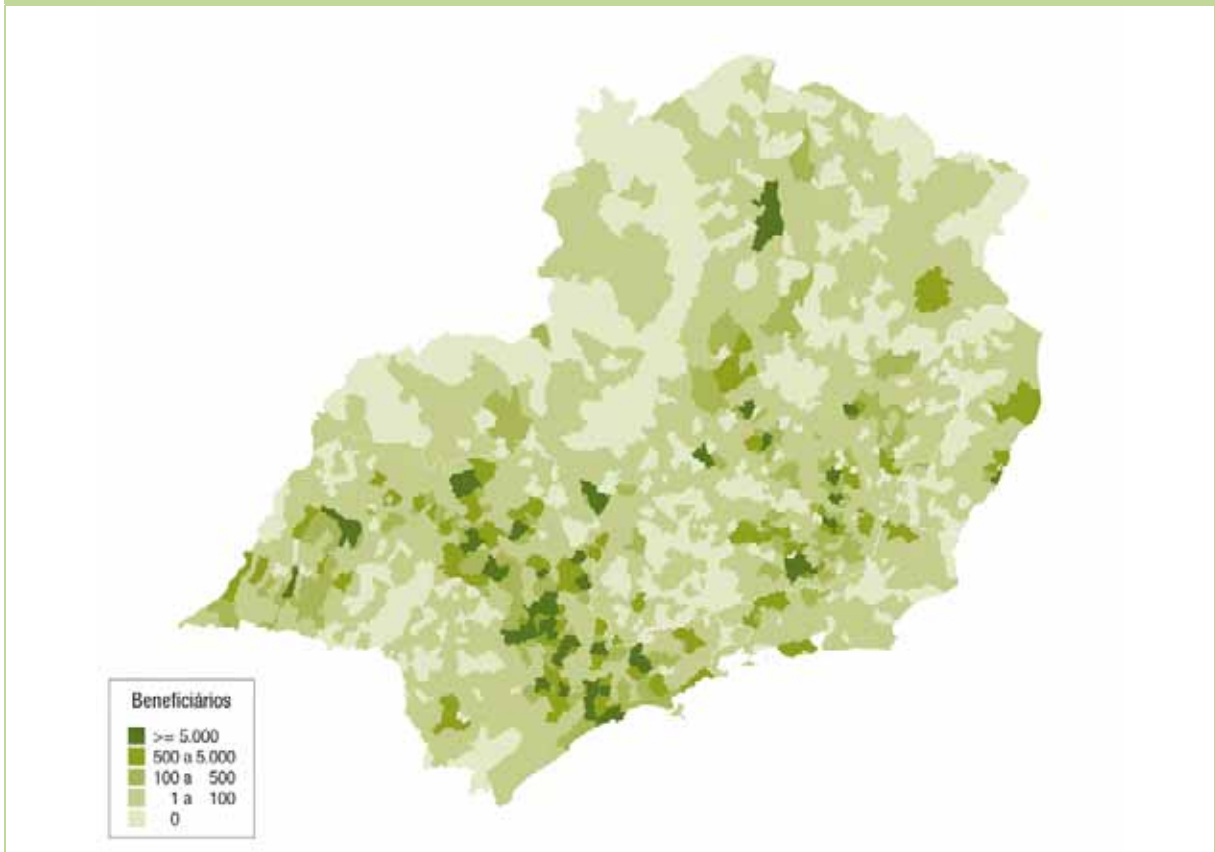
Região Sudeste - Filantropia

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	100	99	98	-2,00
Beneficiários (x1000)	960	982	908	-5,37
População (x1000)	77.185	78.280	79.561	3,08
Cobertura (%)	1,24	1,25	1,14	-8,20
Contraprestação Média (R\$)	53,68	66,30	78,06	45,40
DM (%)	79,03	77,63	78,40	-0,79
DC (%)	1,65	1,41	1,16	-29,38
DA (%)	42,71	42,40	24,05	-43,68
Combinado (%)	123,38	121,44	103,62	-16,02
HHI (%)	4,51	4,15	4,19	-7,09
C4 (%)	26,31	22,70	29,60	12,50

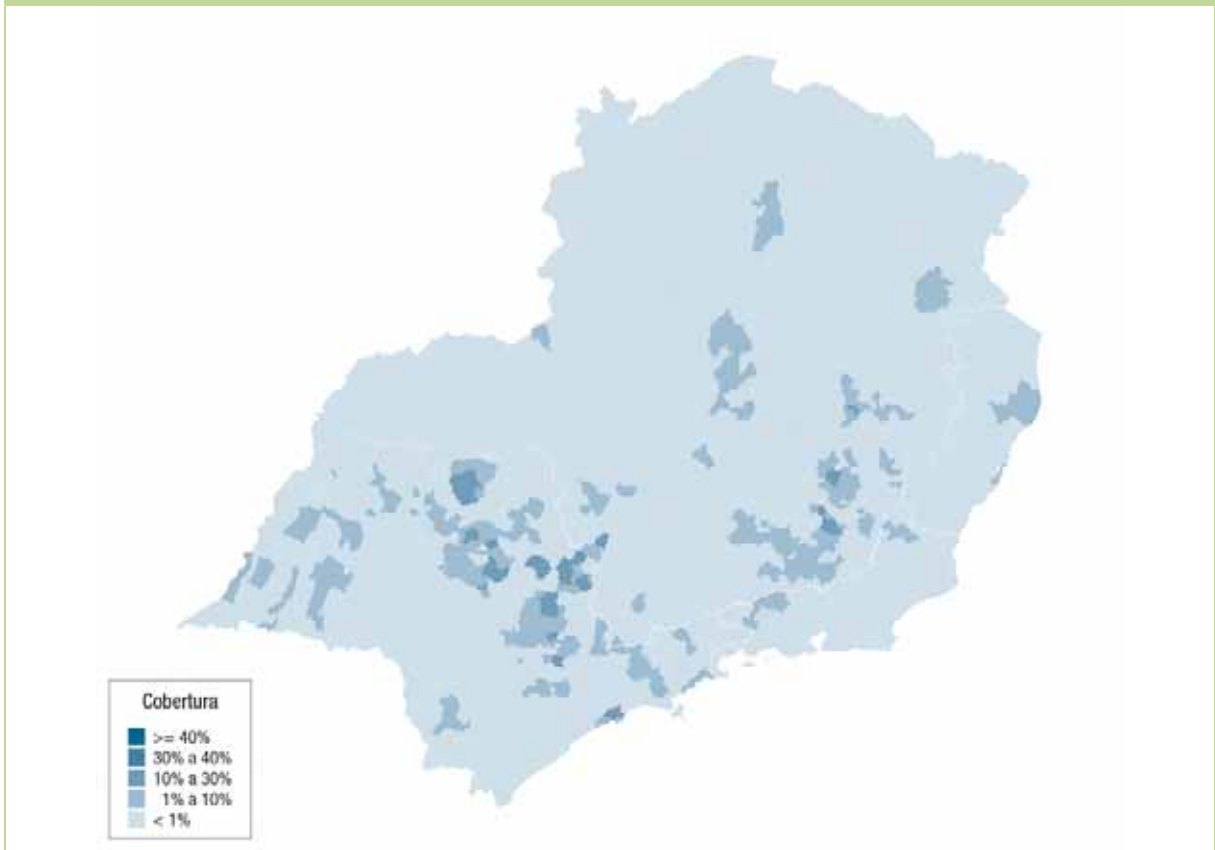


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

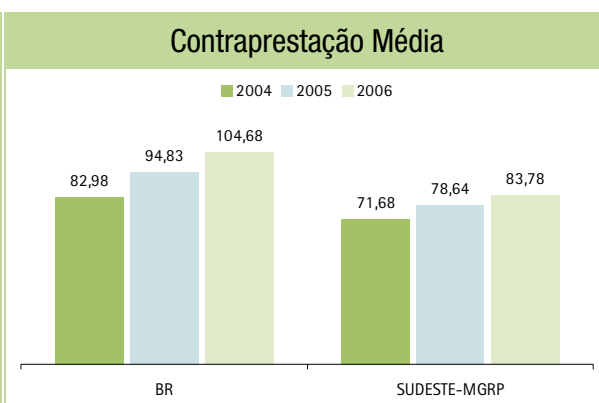
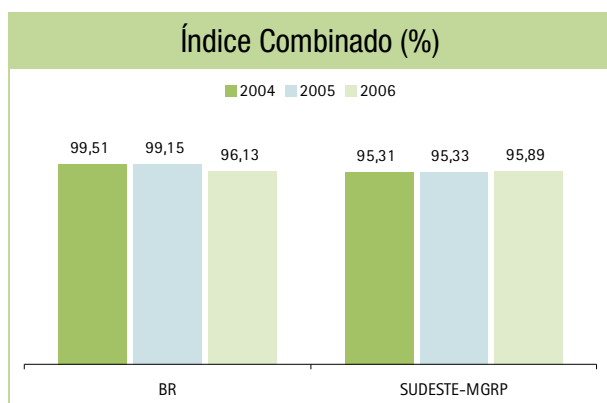
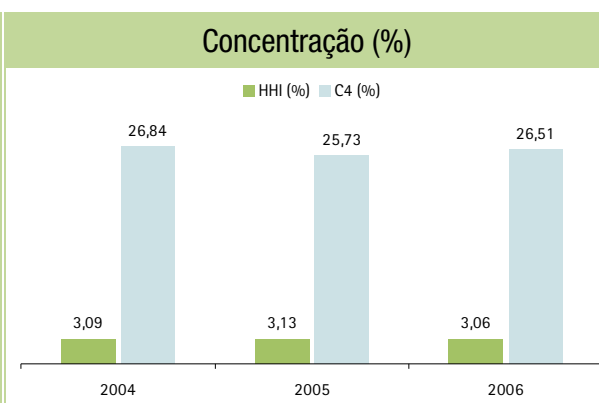
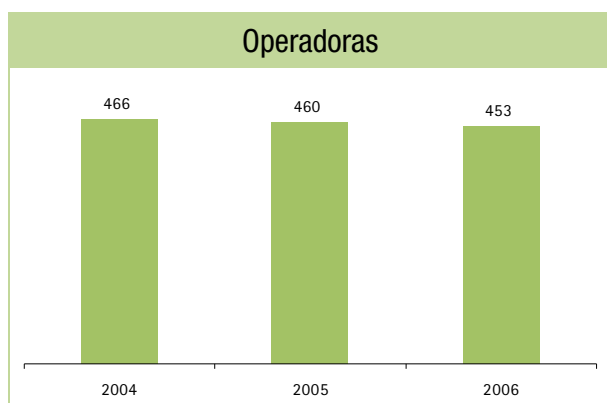
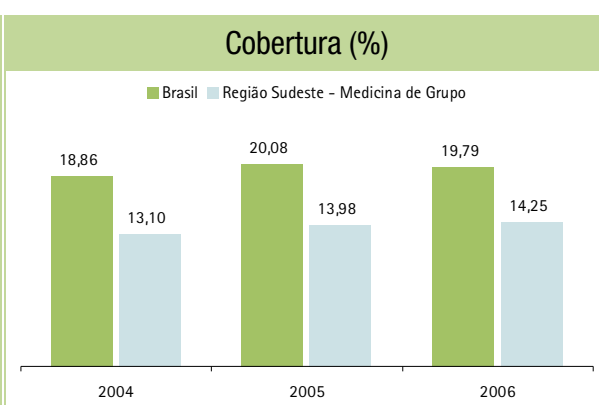
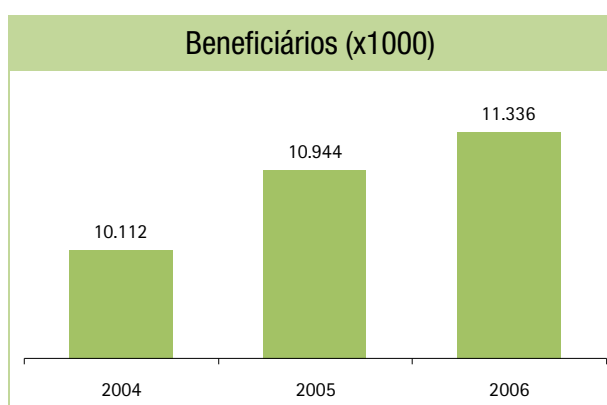


Mapa de Cobertura - 2006



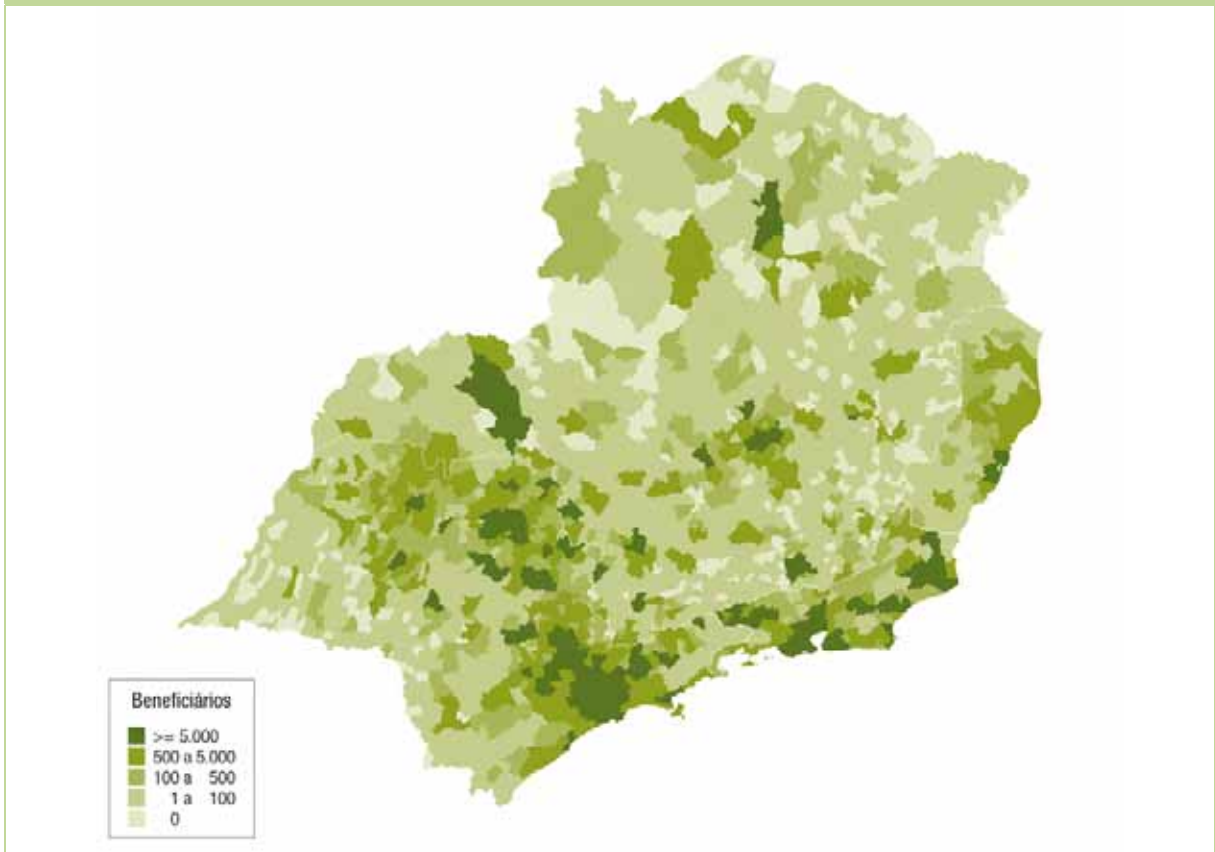
Região Sudeste - Medicina de Grupo

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	466	460	453	-2,79
Beneficiários (x1000)	10.112	10.944	11.336	12,11
População (x1000)	77.185	78.280	79.561	3,08
Cobertura (%)	13,10	13,98	14,25	8,76
Contraprestação Média (R\$)	71,68	78,64	83,78	16,88
DM (%)	75,19	75,77	75,97	1,04
DC (%)	3,49	3,62	3,48	-0,38
DA (%)	16,62	15,95	16,43	-1,16
Combinado (%)	95,31	95,33	95,89	0,60
HHI (%)	3,09	3,13	3,06	-0,89
C4 (%)	26,84	25,73	26,51	-1,25

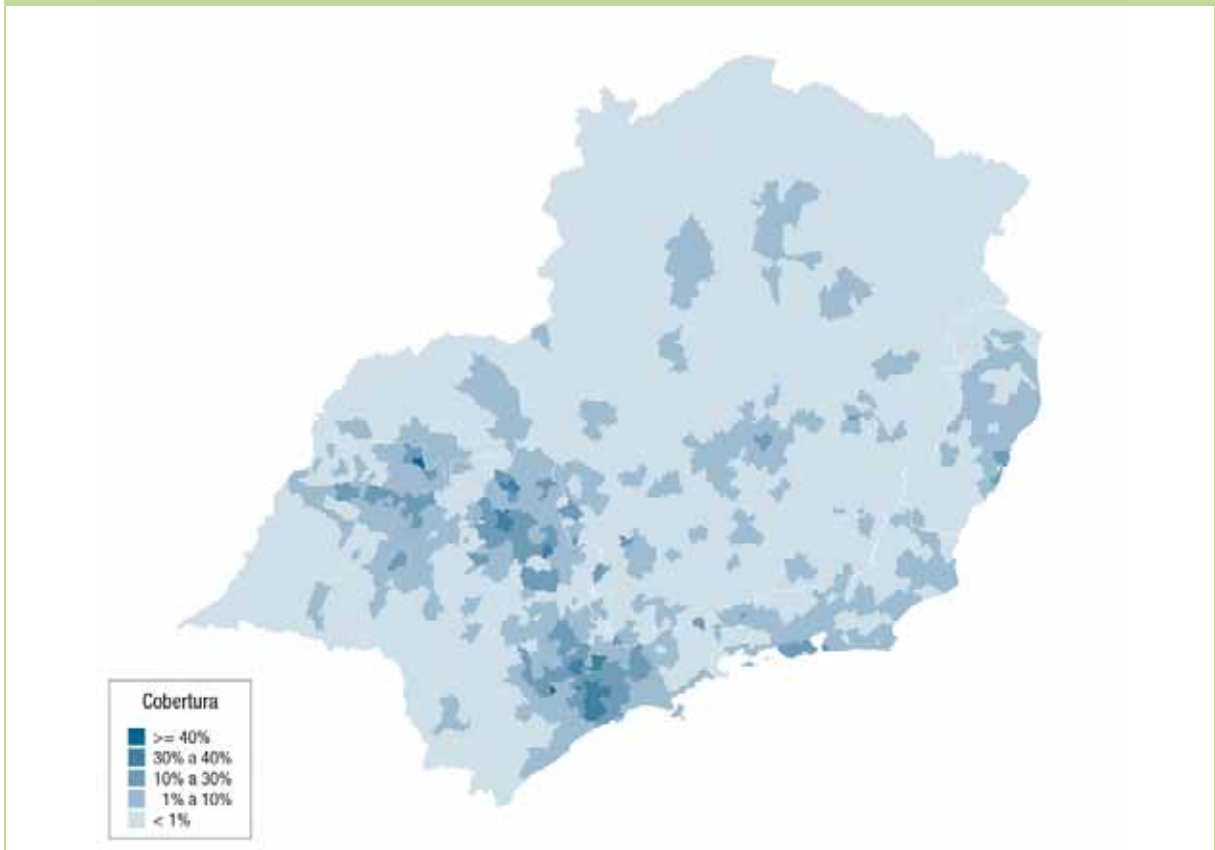


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

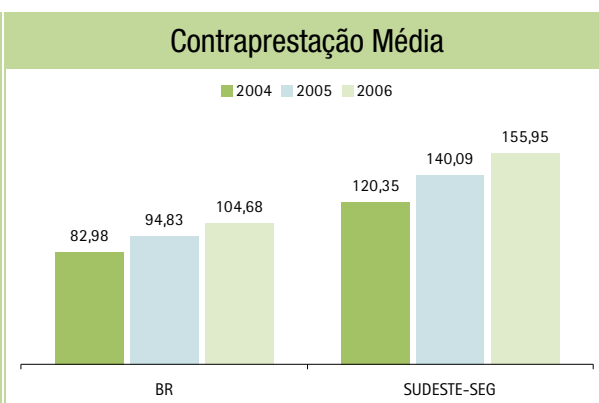
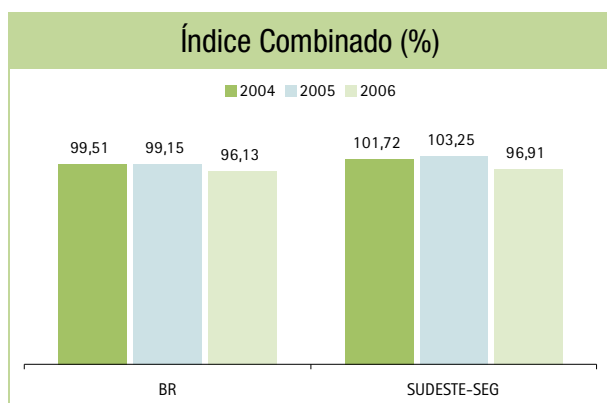
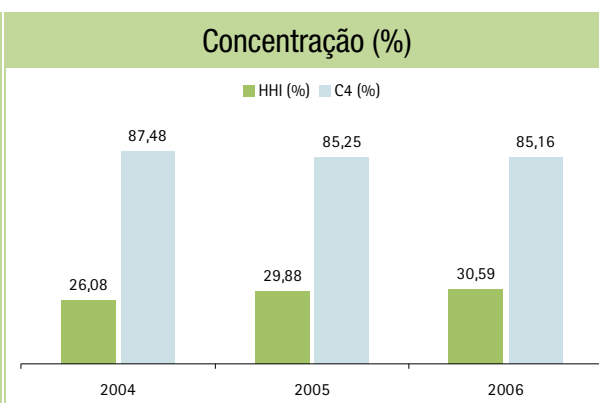
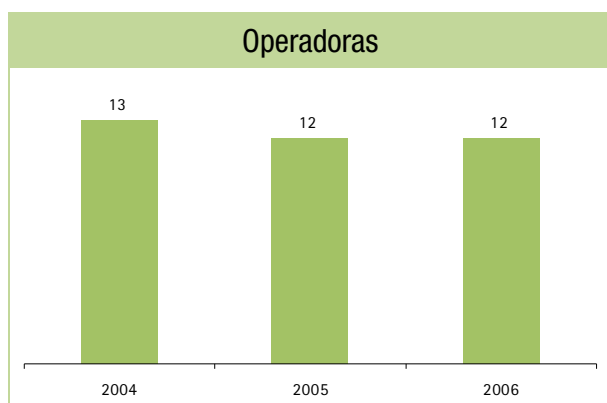
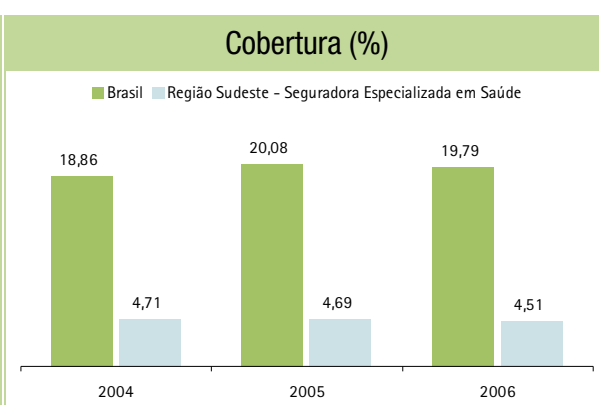
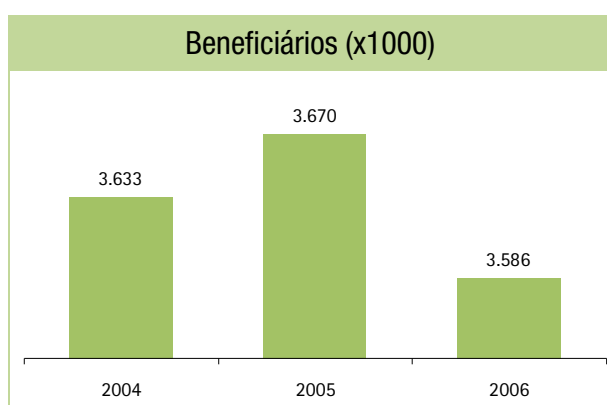


Mapa de Cobertura - 2006



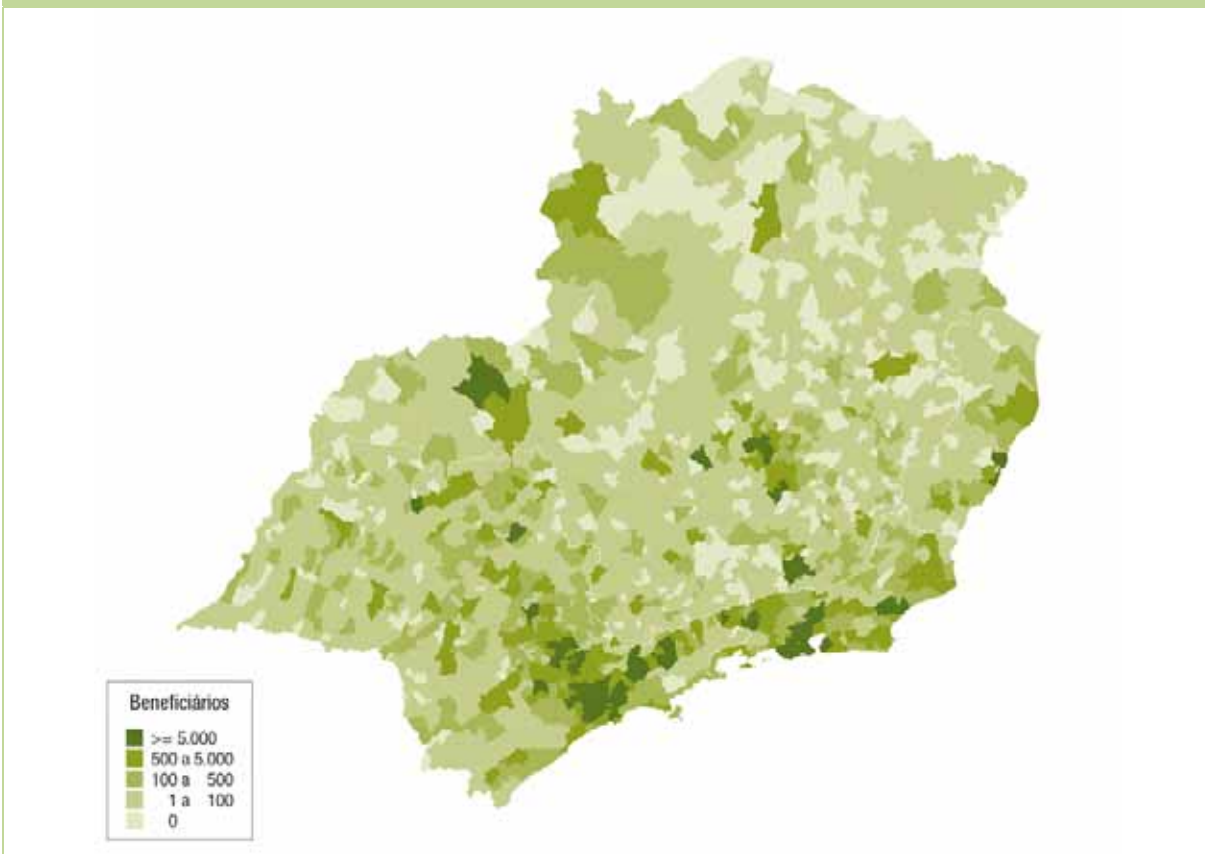
Região Sudeste - Seguradora Especializada em Saúde

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	13	12	12	-7,69
Beneficiários (x1000)	3.633	3.670	3.586	-1,29
População (x1000)	77.185	78.280	79.561	3,08
Cobertura (%)	4,71	4,69	4,51	-4,23
Contraprestação Média (R\$)	120,35	140,09	155,95	29,59
DM (%)	87,08	89,23	83,43	-4,19
DC (%)	3,90	4,56	4,60	17,99
DA (%)	10,74	9,46	8,87	-17,39
Combinado (%)	101,72	103,25	96,91	-4,73
HHI (%)	26,08	29,88	30,59	17,28
C4 (%)	87,48	85,25	85,16	-2,65

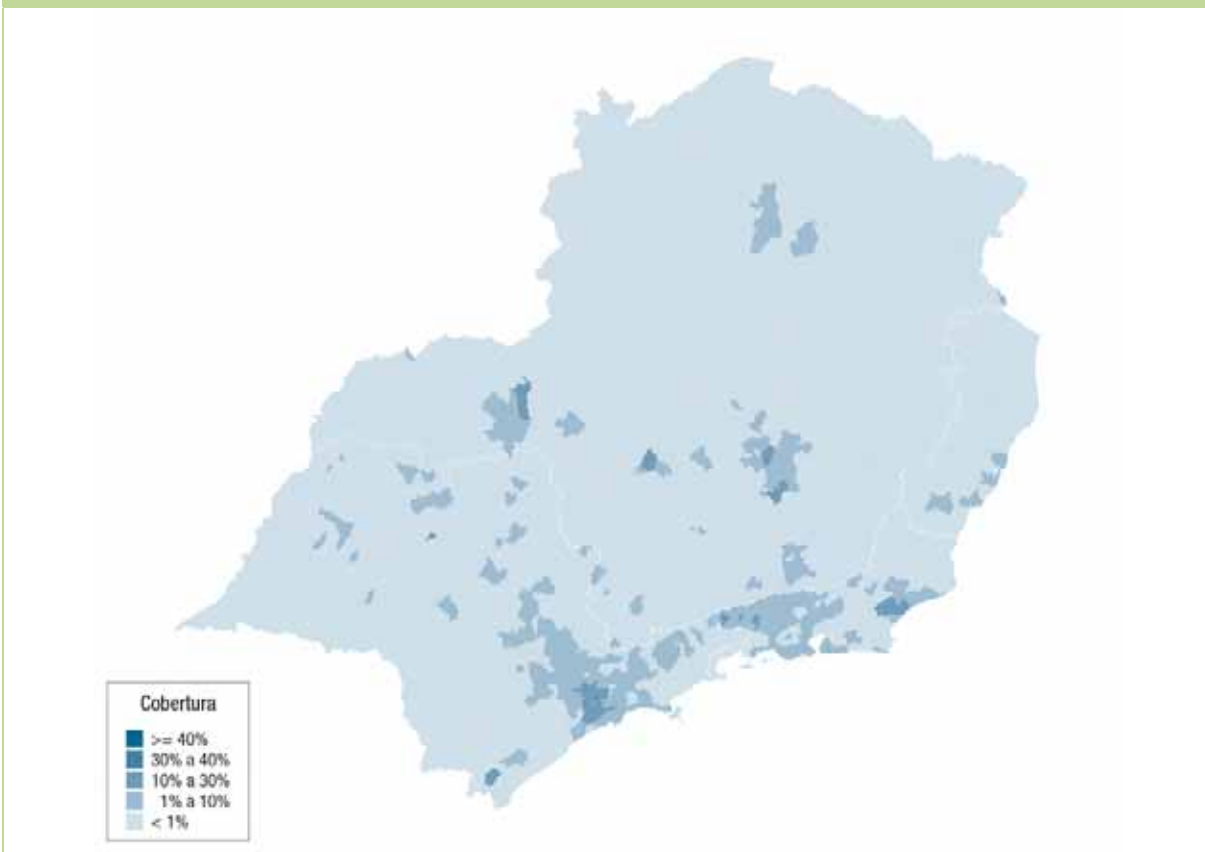


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

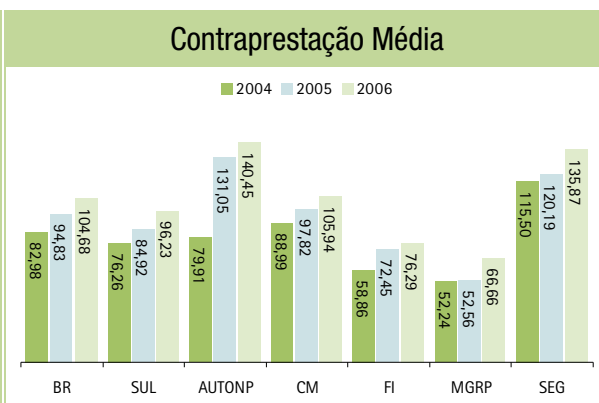
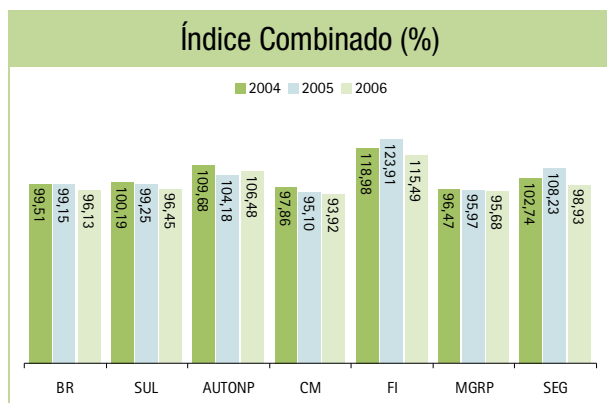
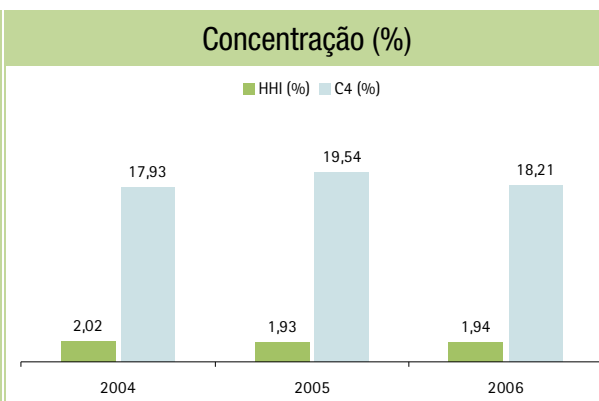
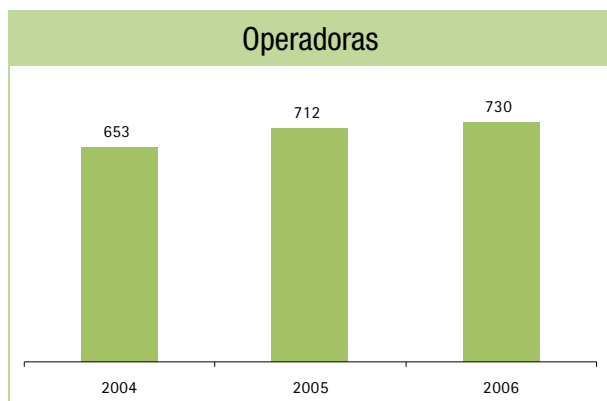
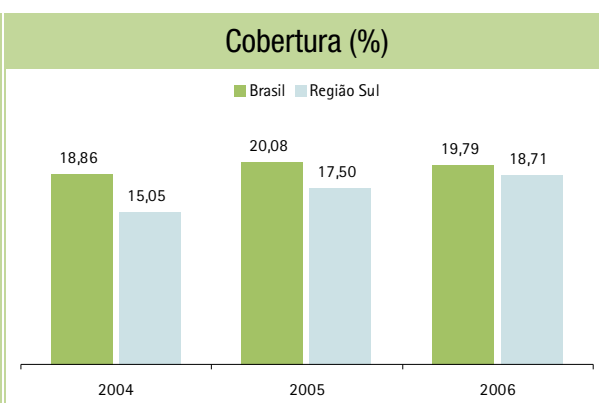
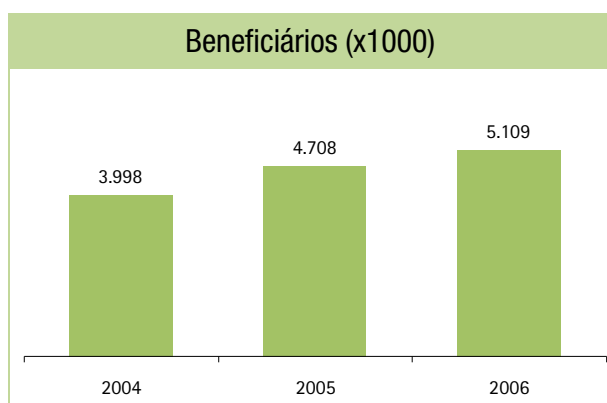
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

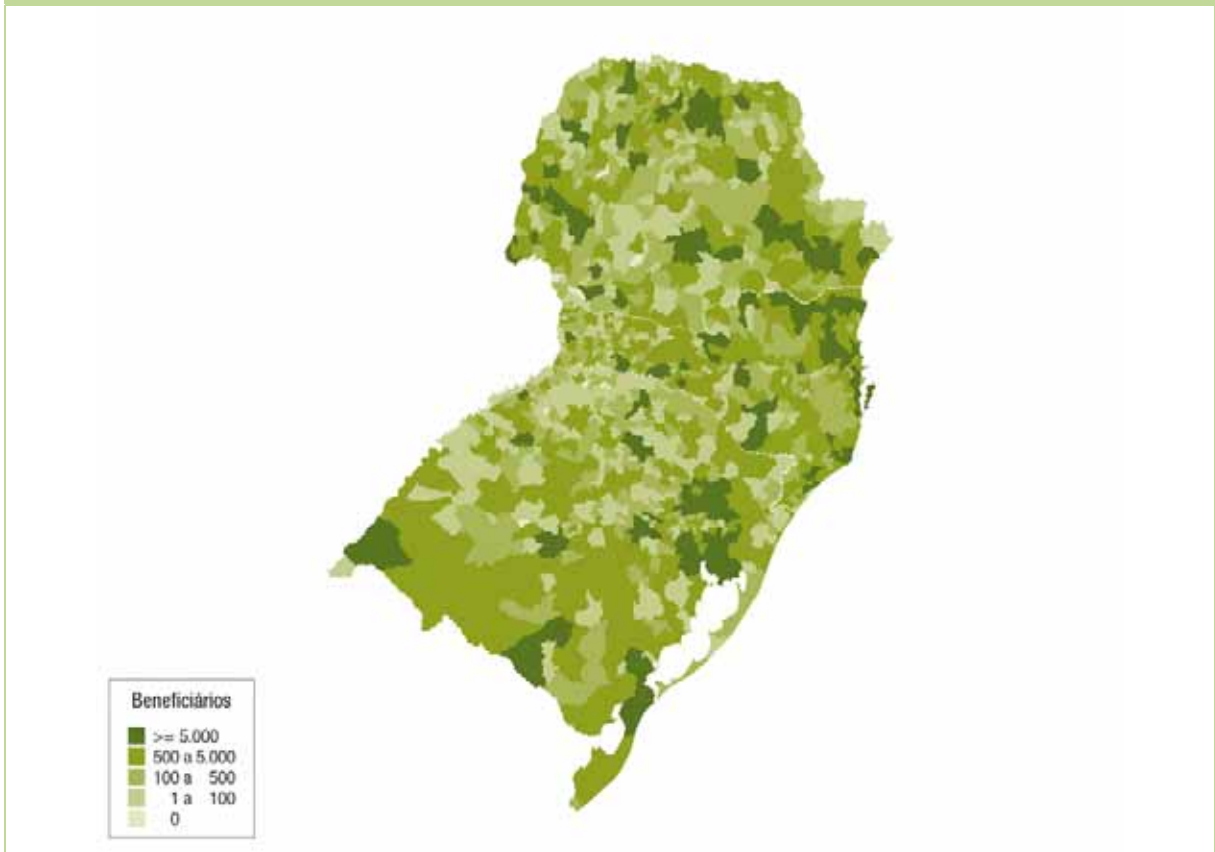


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	653	712	730	11,79
Beneficiários (x1000)	3.998	4.708	5.109	27,80
População (x1000)	26.567	26.904	27.309	2,79
Cobertura (%)	15,05	17,50	18,71	24,33
Contraprestação Média (R\$)	76,26	84,92	96,23	26,19
DM (%)	81,93	81,14	80,52	-1,72
DC (%)	2,02	1,76	1,61	-20,21
DA (%)	16,24	16,35	14,32	-11,85
Combinado (%)	100,19	99,25	96,45	-3,74
HHI (%)	2,02	1,93	1,94	-4,16
C4 (%)	17,93	19,54	18,21	1,60

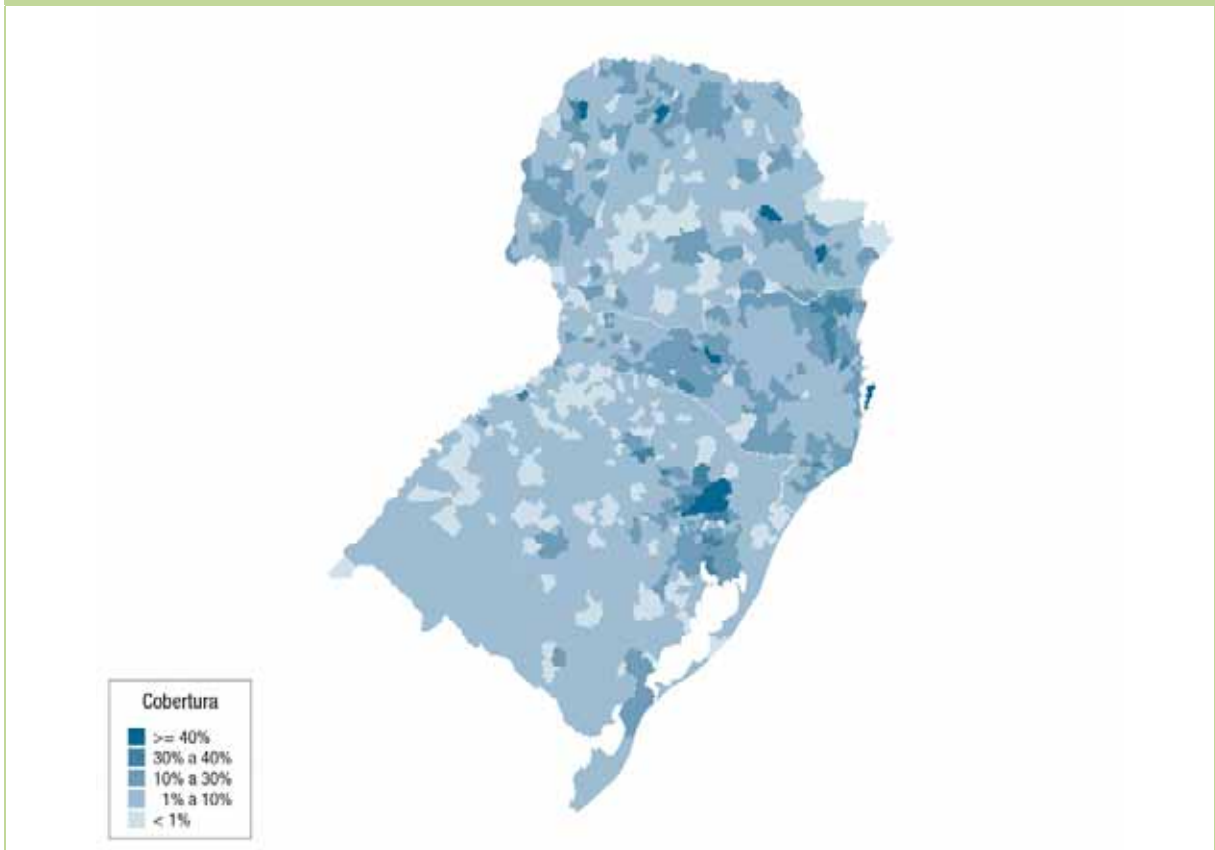


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

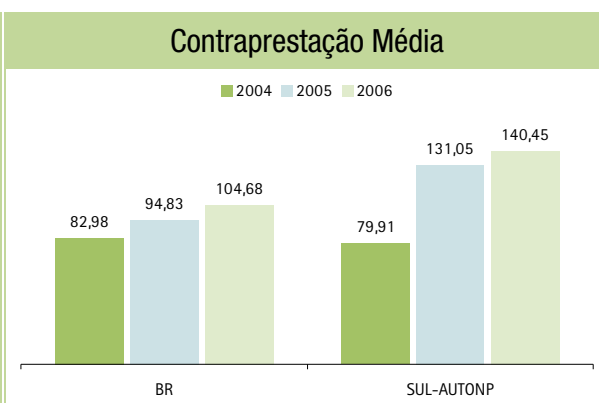
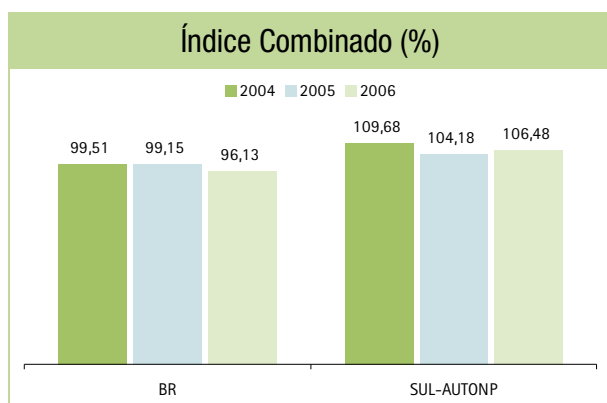
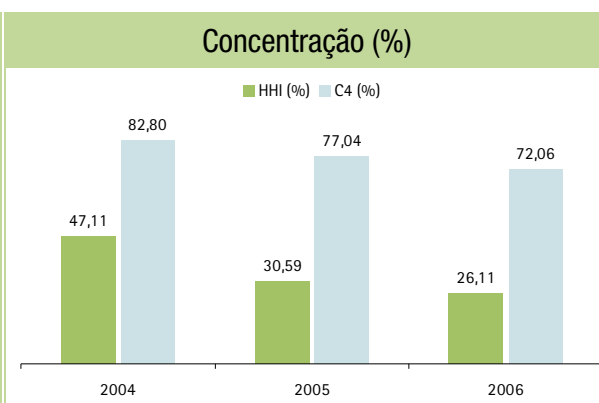
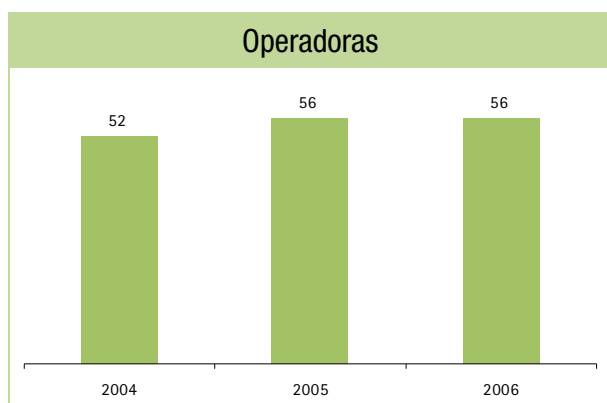
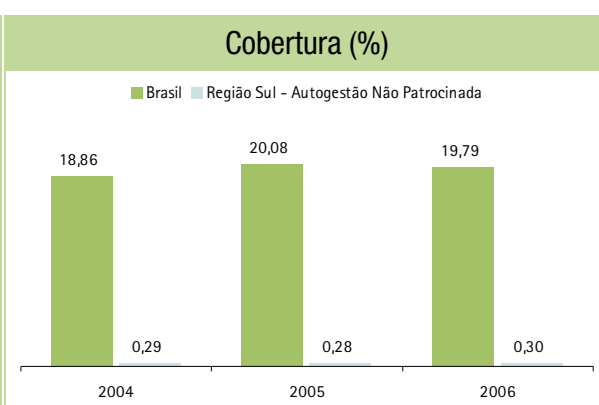
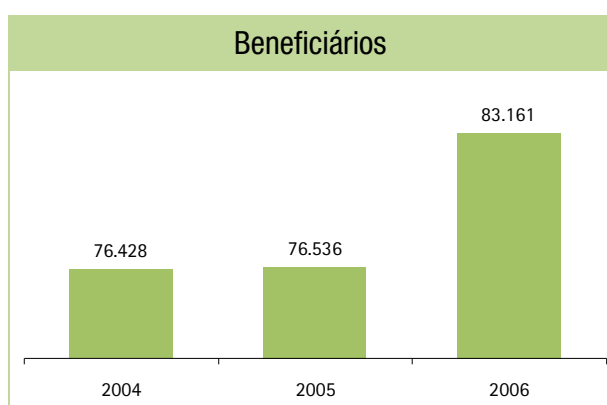


Mapa de Cobertura - 2006



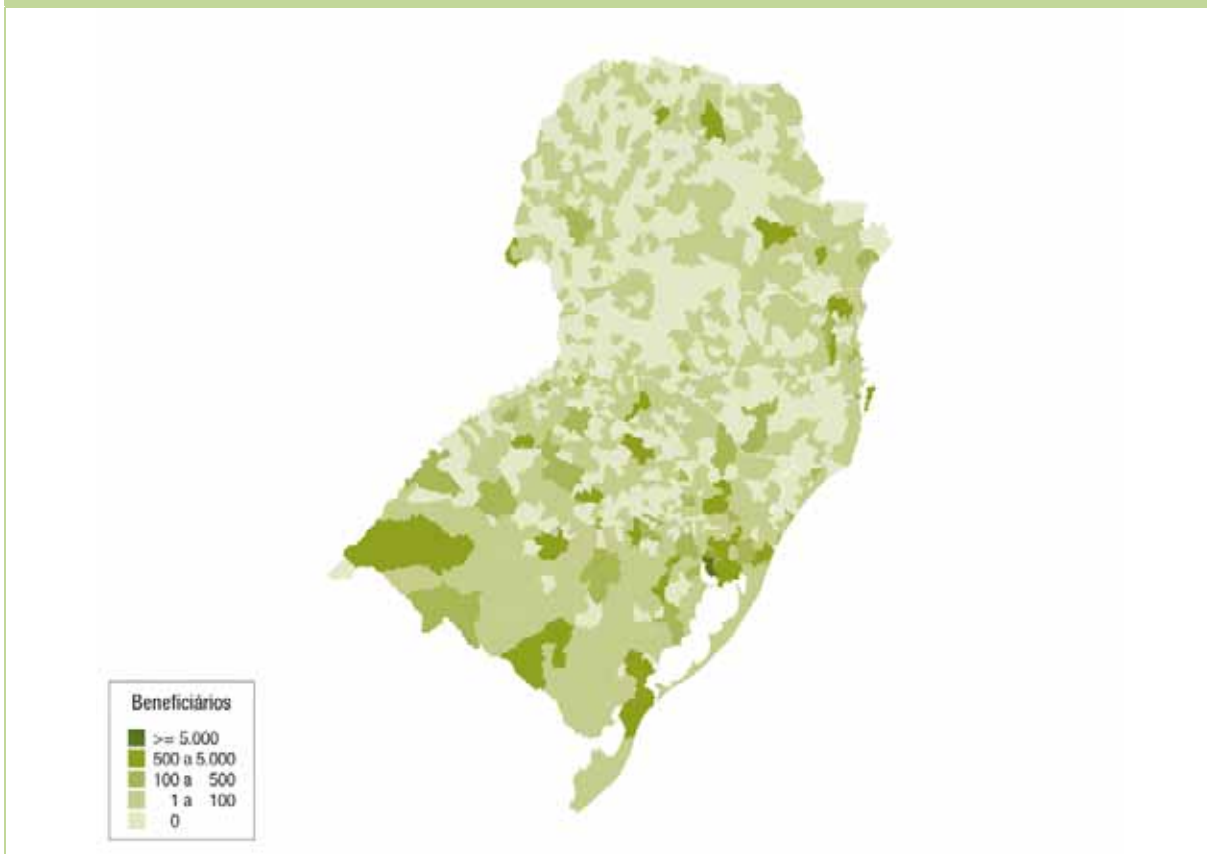
Região Sul - Autogestão Não Patrocinada

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	52	56	56	7,69
Beneficiários	76.428	76.536	83.161	8,81
População (x1000)	26.567	26.904	27.309	2,79
Cobertura (%)	0,29	0,28	0,30	5,85
Contraprestação Média (R\$)	79,91	131,05	140,45	75,78
DM (%)	95,42	89,04	80,51	-15,62
DC (%)	0,04	0,16	0,17	277,23
DA (%)	14,21	14,98	25,80	81,53
Combinado (%)	109,68	104,18	106,48	-2,91
HHI (%)	47,11	30,59	26,11	-44,58
C4 (%)	82,80	77,04	72,06	-12,97

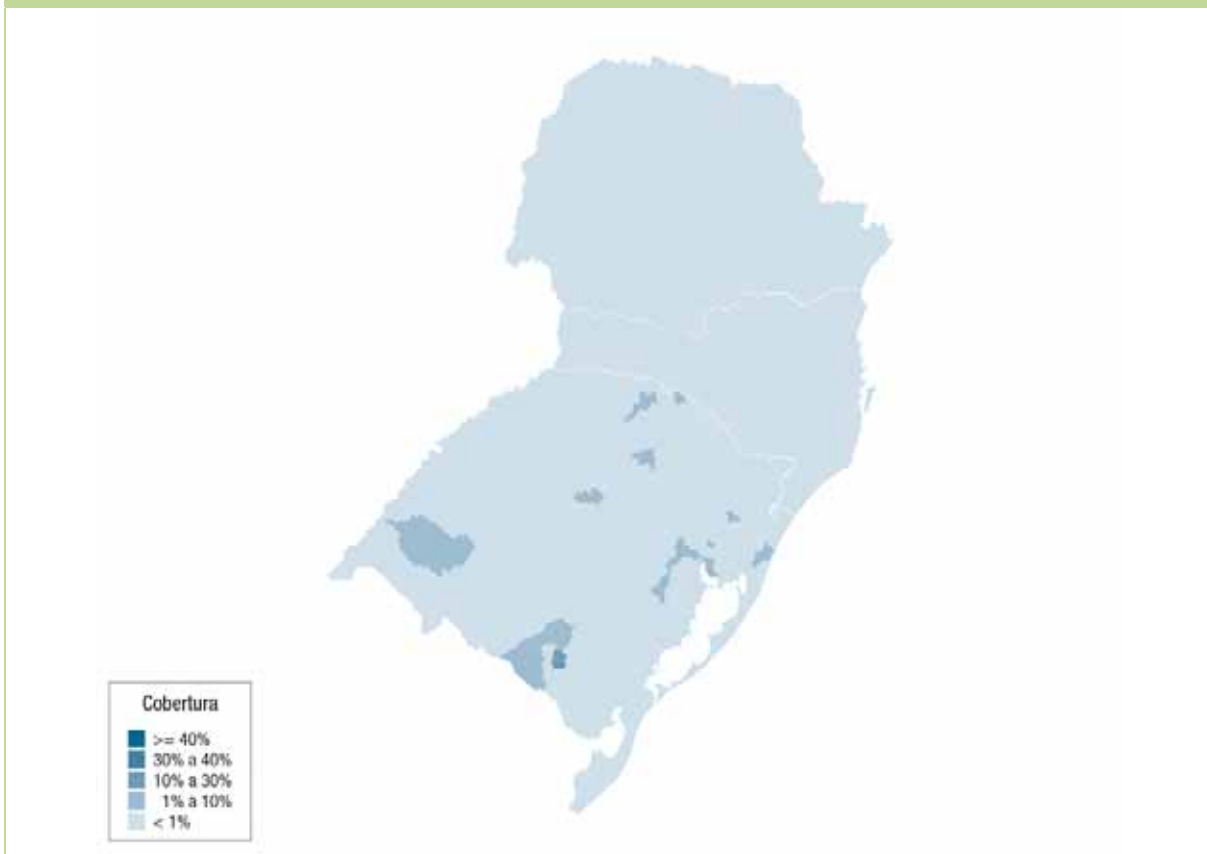


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

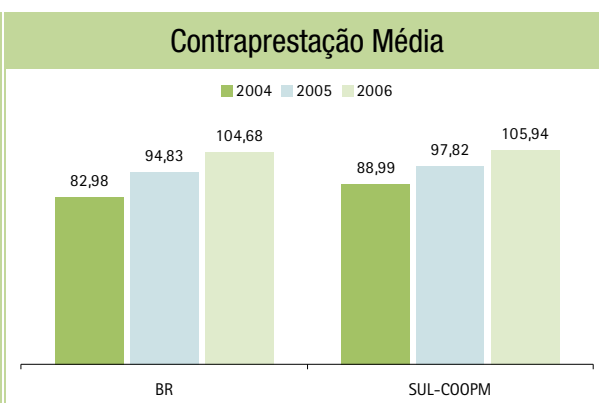
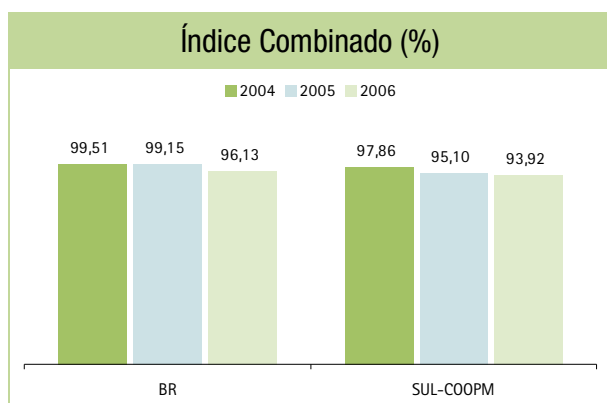
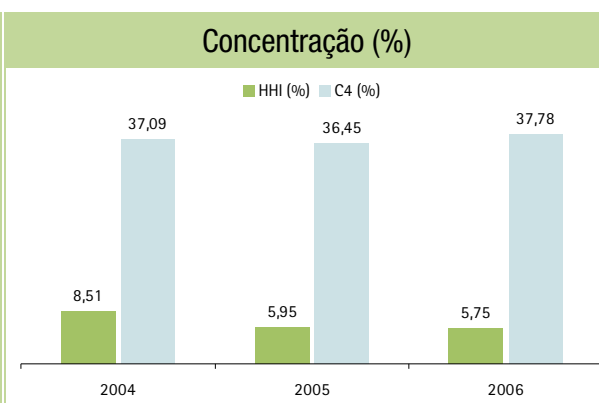
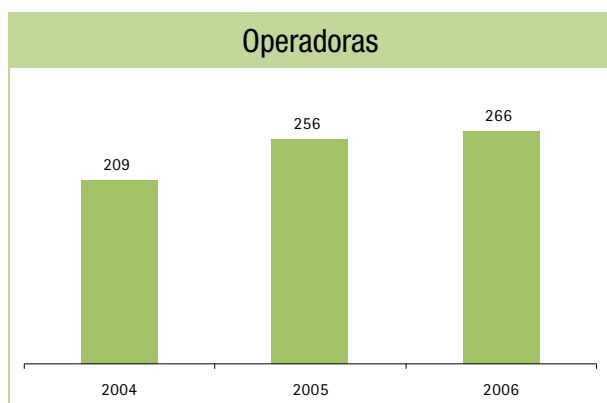
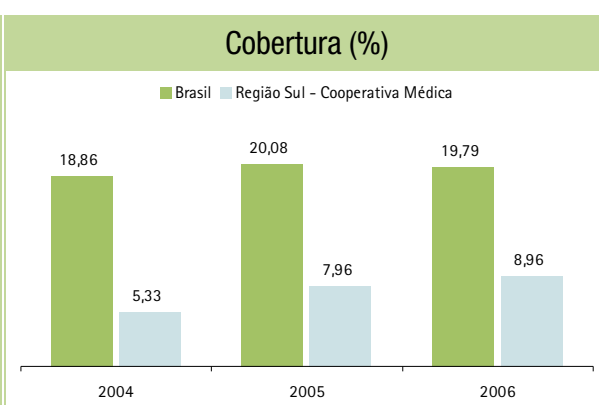
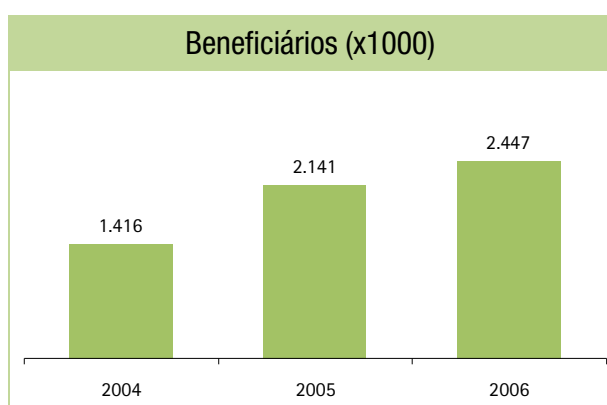


Mapa de Cobertura - 2006



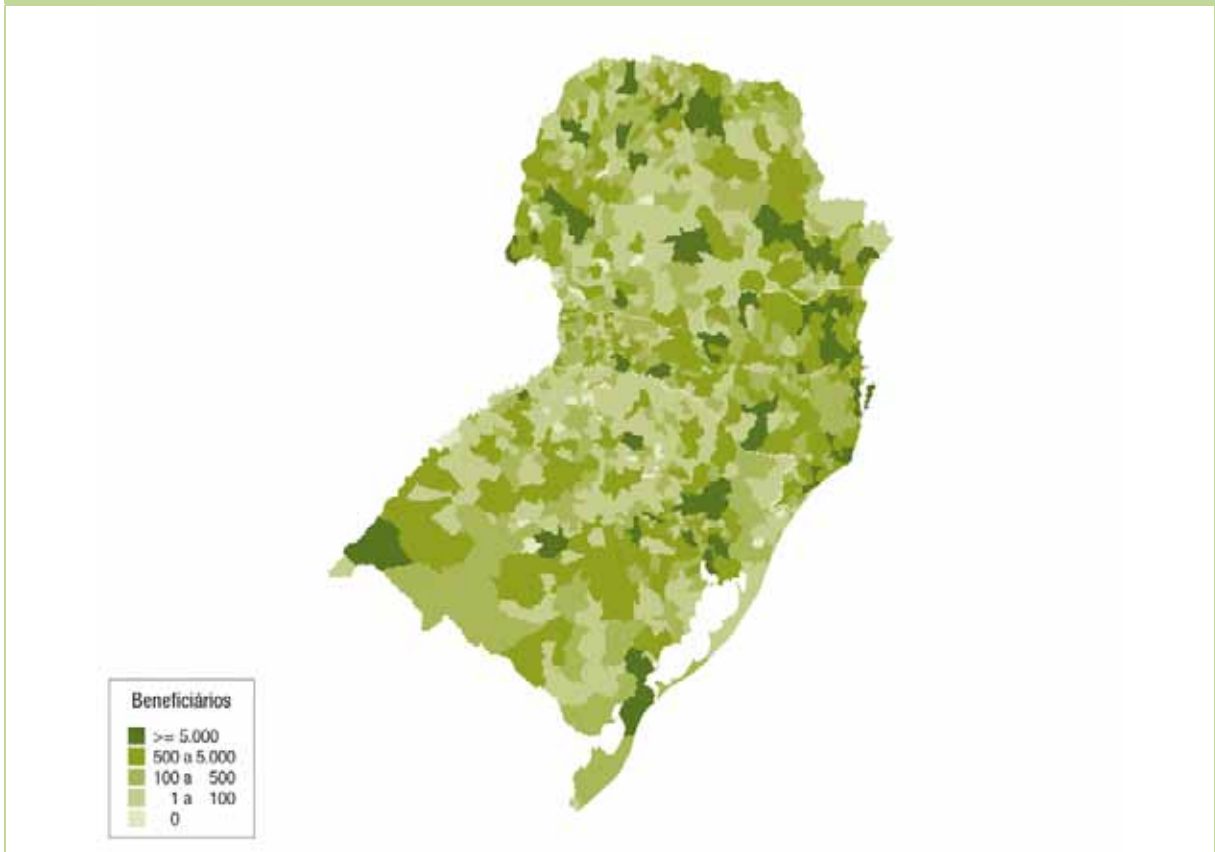
Região Sul - Cooperativa Médica

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	209	256	266	27,27
Beneficiários (x1000)	1.416	2.141	2.447	72,79
População (x1000)	26.567	26.904	27.309	2,79
Cobertura (%)	5,33	7,96	8,96	68,09
Contraprestação Média (R\$)	88,99	97,82	105,94	19,05
DM (%)	82,12	80,03	81,32	-0,96
DC (%)	1,31	1,12	1,03	-21,60
DA (%)	14,43	13,95	11,57	-19,86
Combinado (%)	97,86	95,10	93,92	-4,03
HHI (%)	8,51	5,95	5,75	-32,51
C4 (%)	37,09	36,45	37,78	1,84

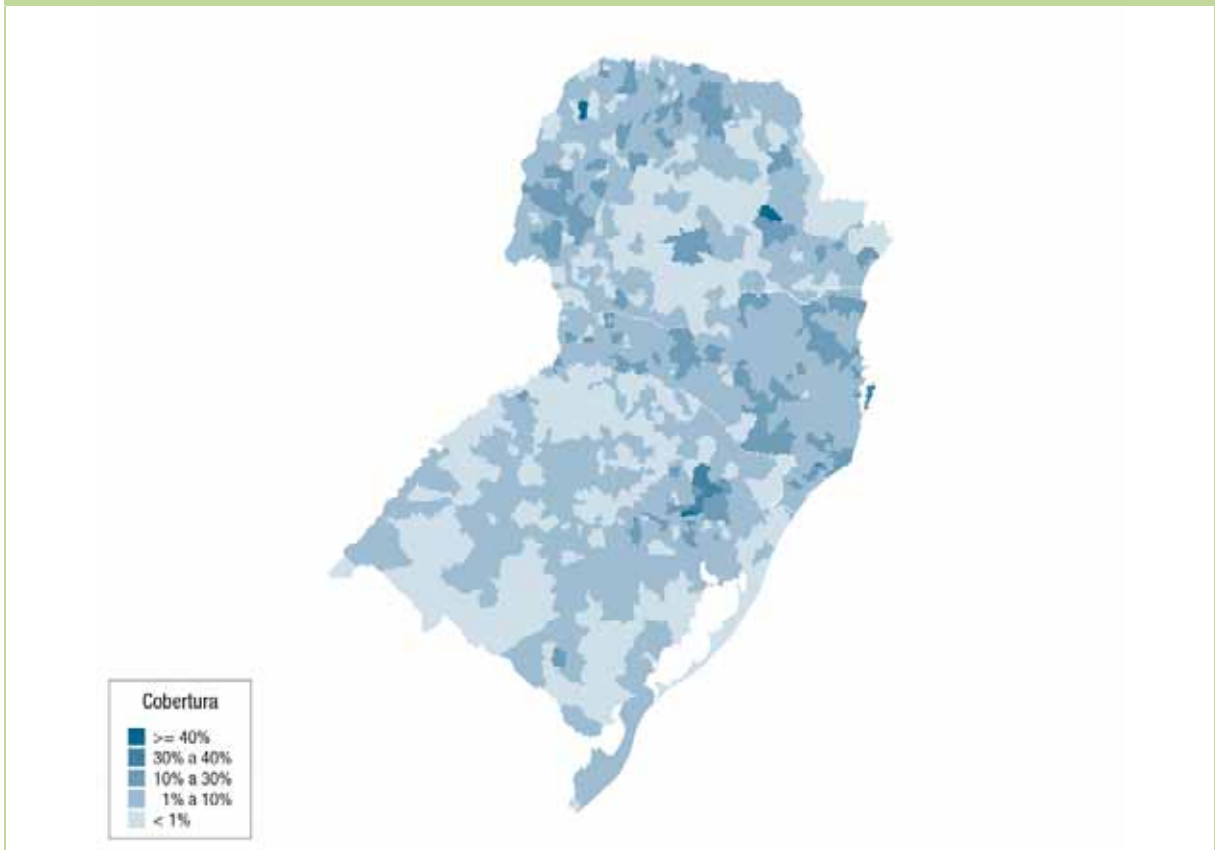


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

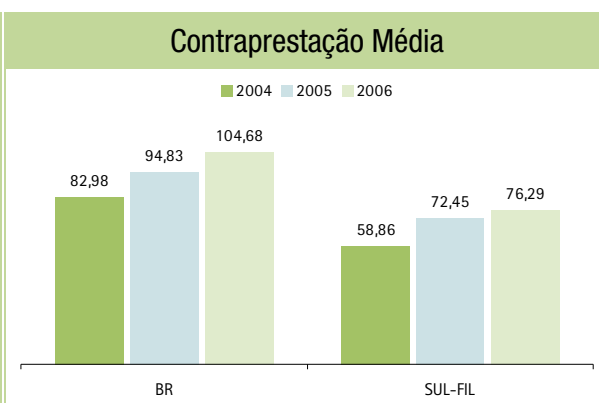
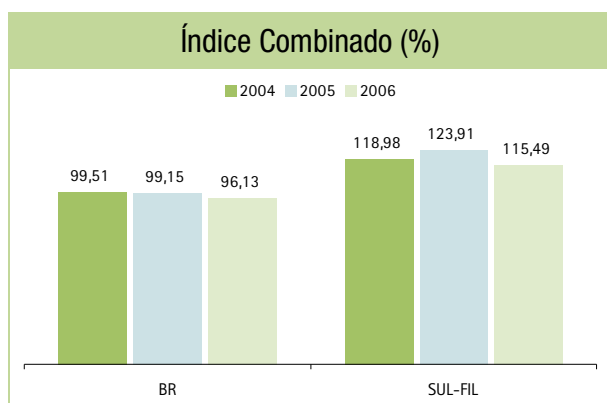
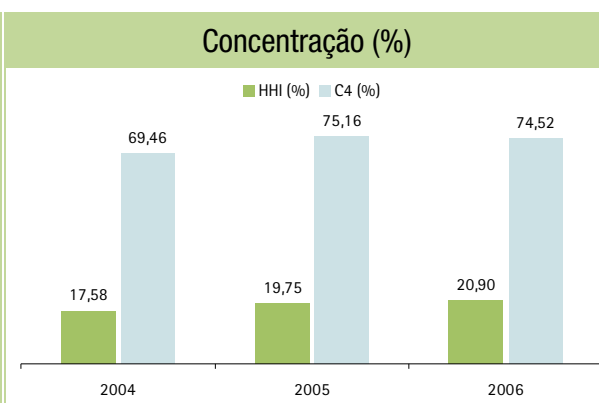
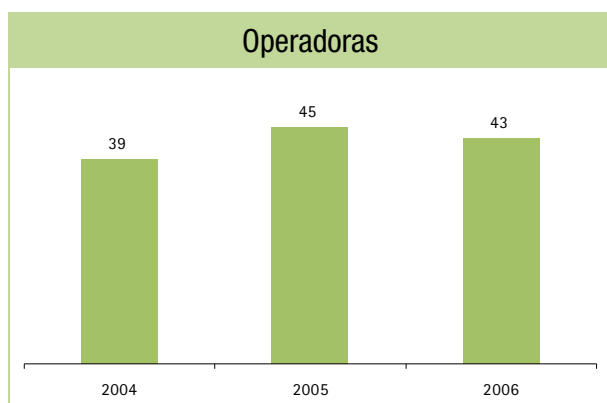
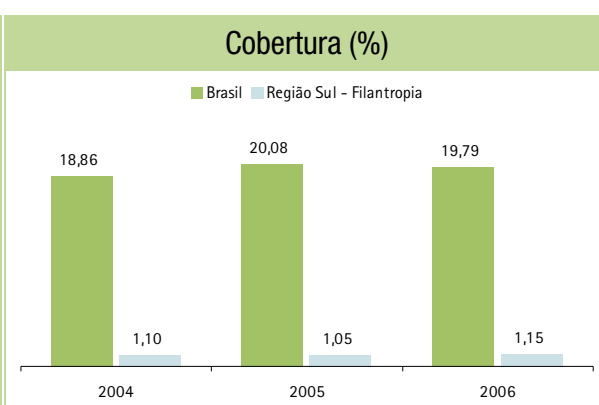
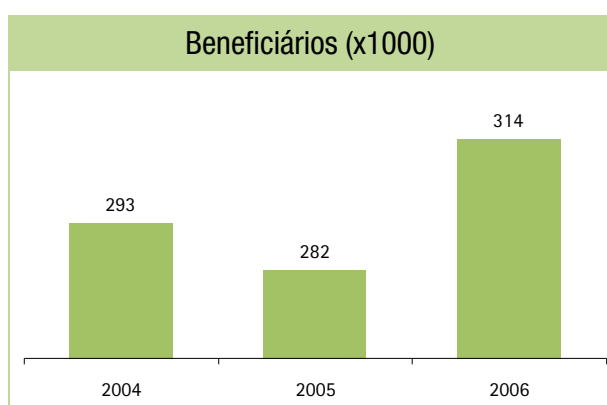


Mapa de Cobertura - 2006



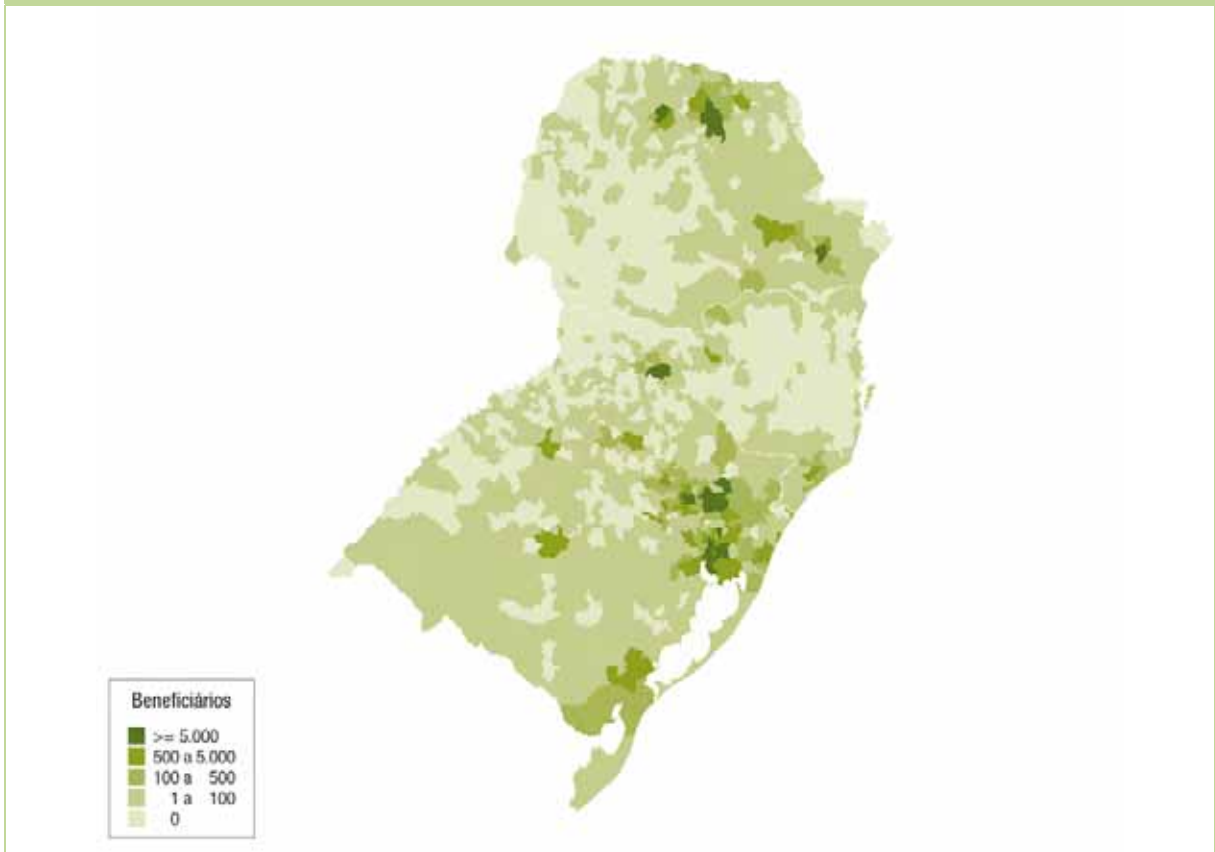
Região Sul - Filantropia

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	39	45	43	10,26
Beneficiários (x1000)	293	282	314	7,07
População (x1000)	26.567	26.904	27.309	2,79
Cobertura (%)	1,10	1,05	1,15	4,17
Contraprestação Média (R\$)	58,86	72,45	76,29	29,60
DM (%)	73,49	70,13	73,20	-0,39
DC (%)	2,54	2,46	2,05	-19,04
DA (%)	42,96	51,32	40,24	-6,35
Combinado (%)	118,98	123,91	115,49	-2,94
HHI (%)	17,58	19,75	20,90	18,92
C4 (%)	69,46	75,16	74,52	7,30



Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

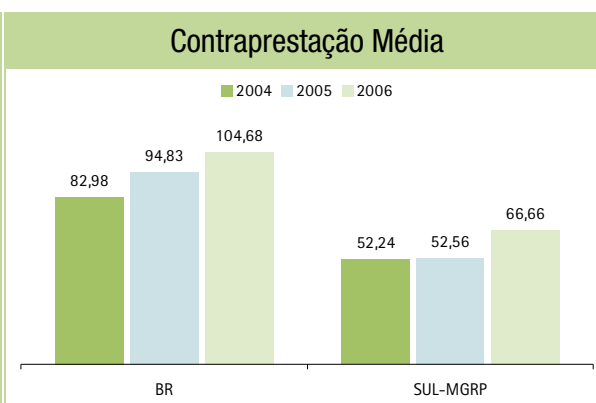
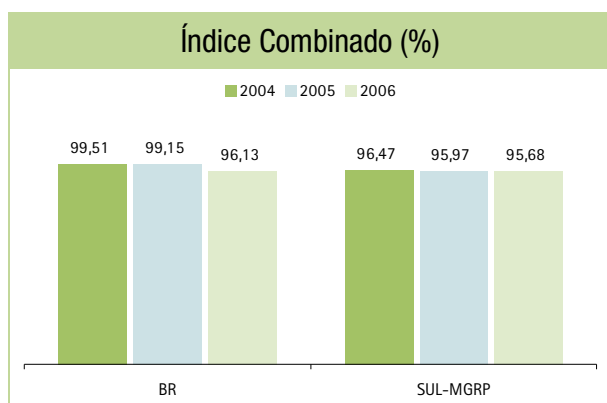
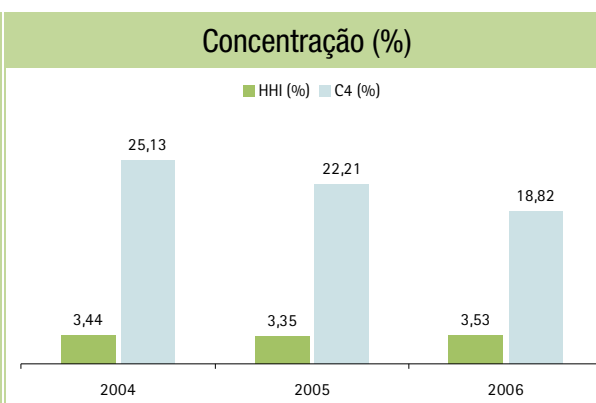
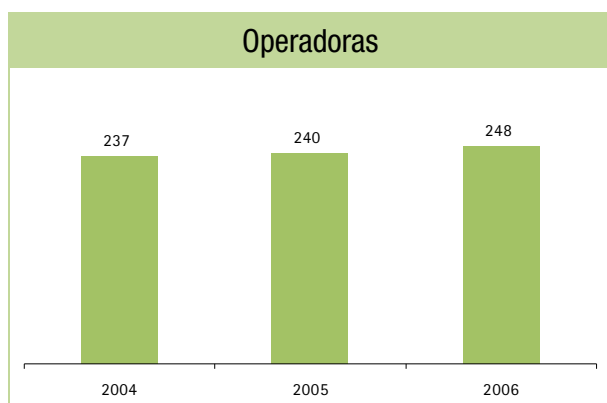
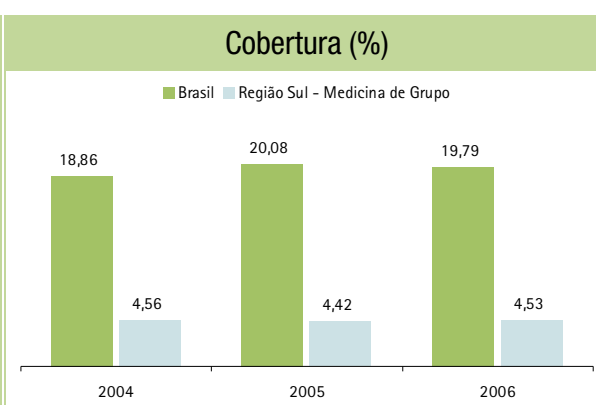
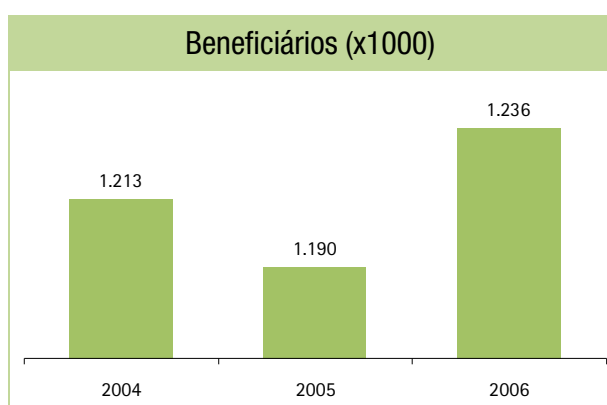


Mapa de Cobertura - 2006



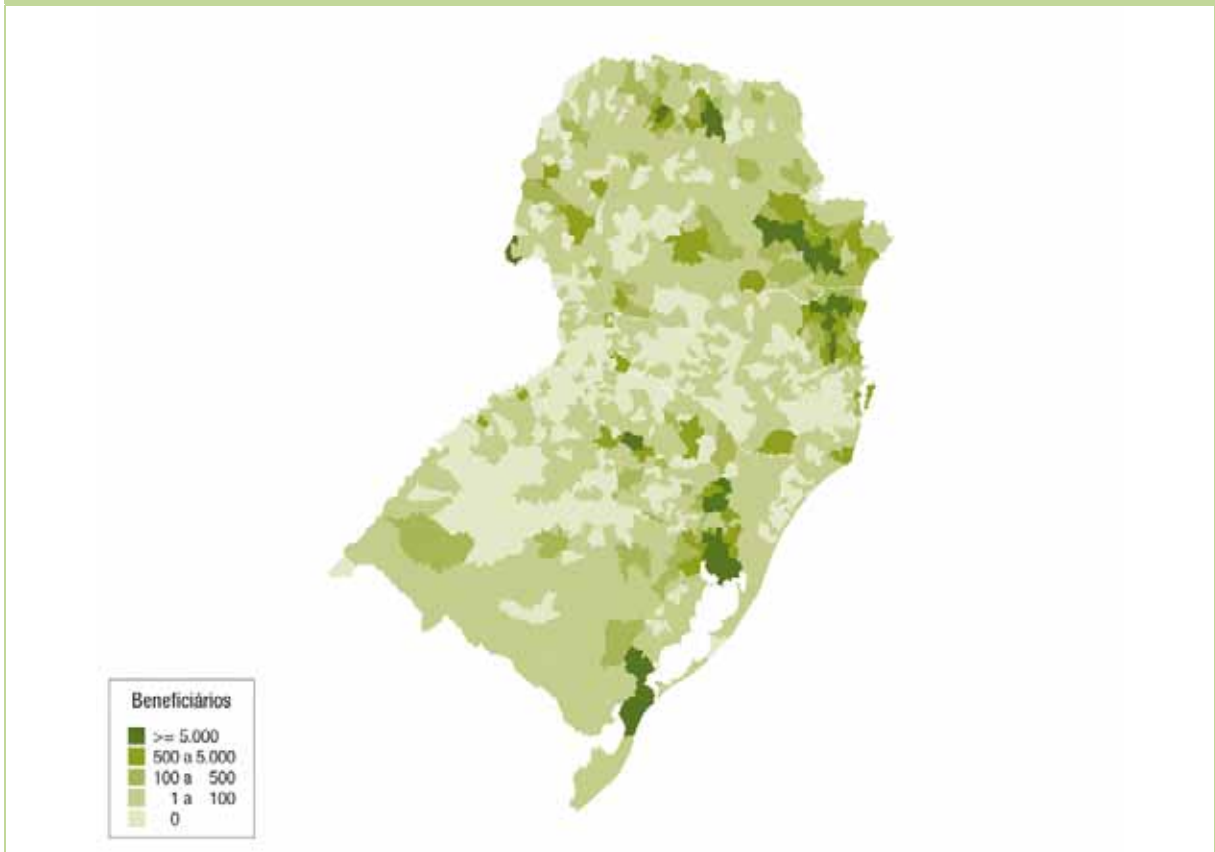
Região Sul - Medicina de Grupo

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	237	240	248	4,64
Beneficiários (x1000)	1.213	1.190	1.236	1,93
População (x1000)	26.567	26.904	27.309	2,79
Cobertura (%)	4,56	4,42	4,53	-0,84
Contraprestação Média (R\$)	52,24	52,56	66,66	27,62
DM (%)	76,55	76,78	76,35	-0,27
DC (%)	2,45	1,92	2,00	-18,39
DA (%)	17,46	17,27	17,33	-0,76
Combinado (%)	96,47	95,97	95,68	-0,82
HHI (%)	3,44	3,35	3,53	2,59
C4 (%)	25,13	22,21	18,82	-25,11

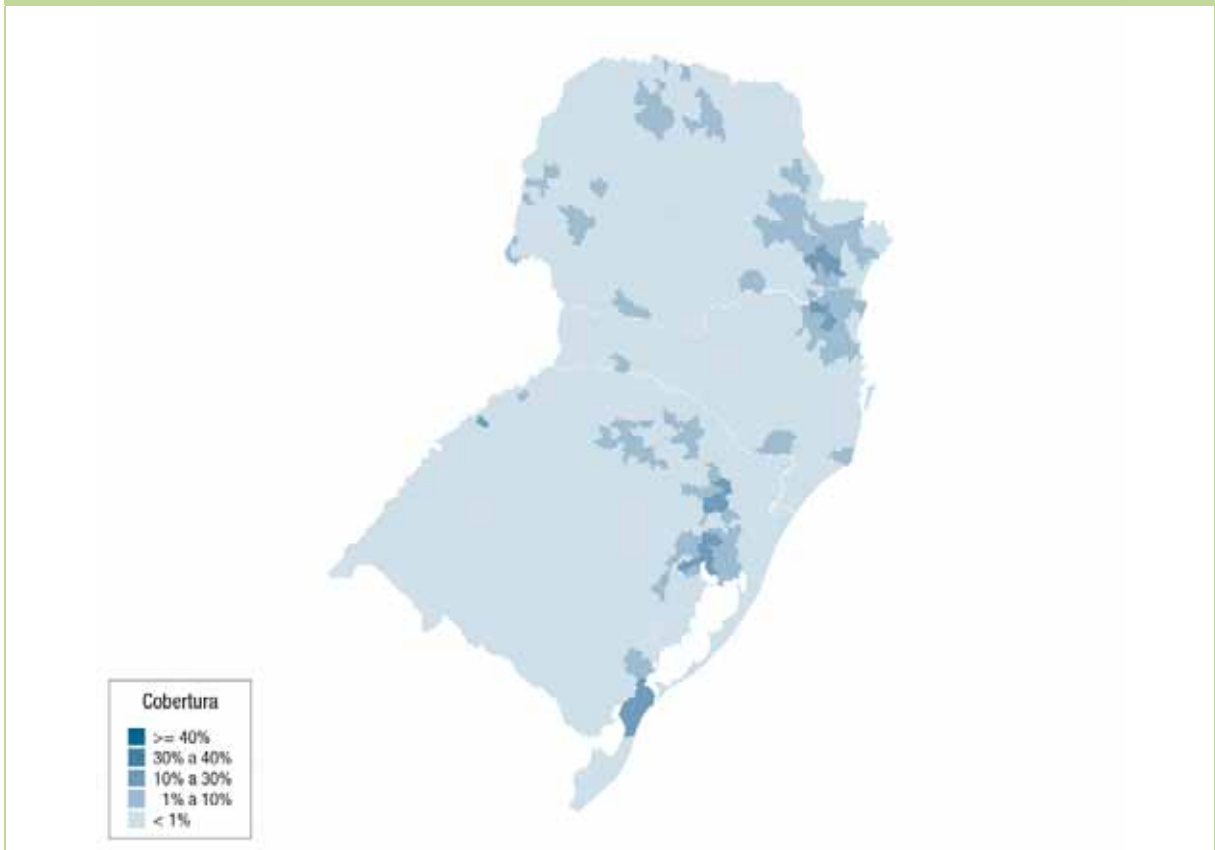


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

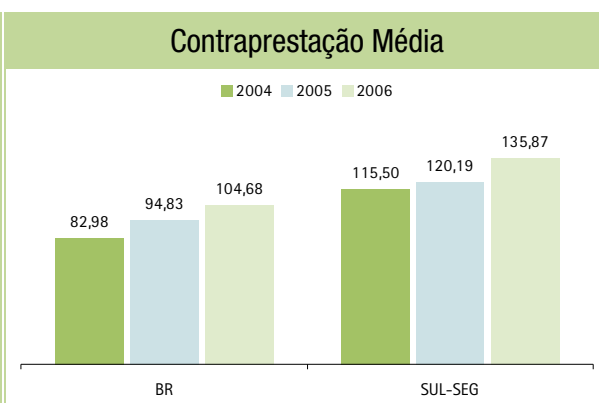
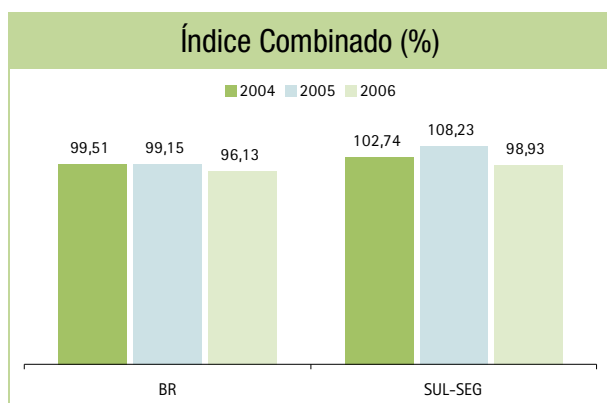
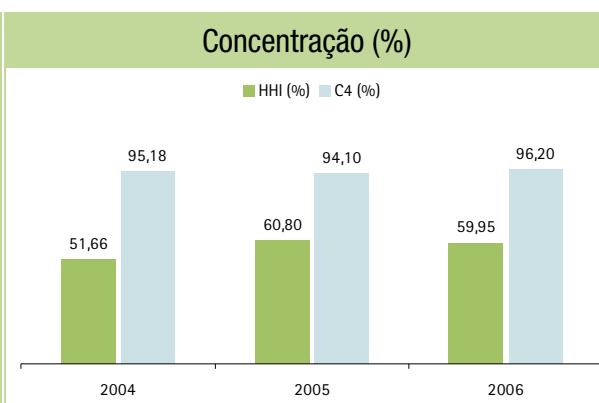
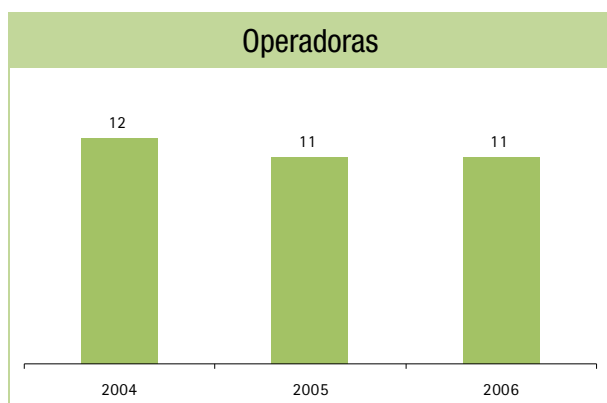
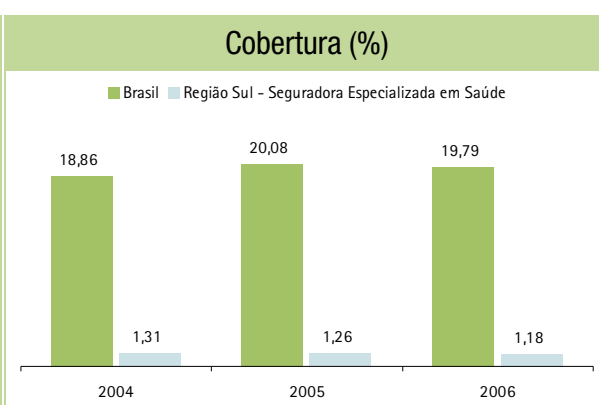
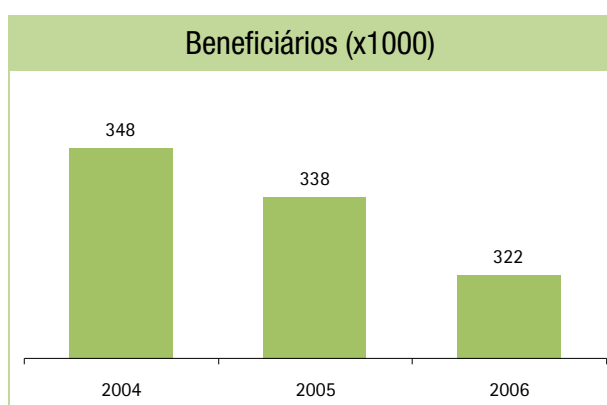


Mapa de Cobertura - 2006



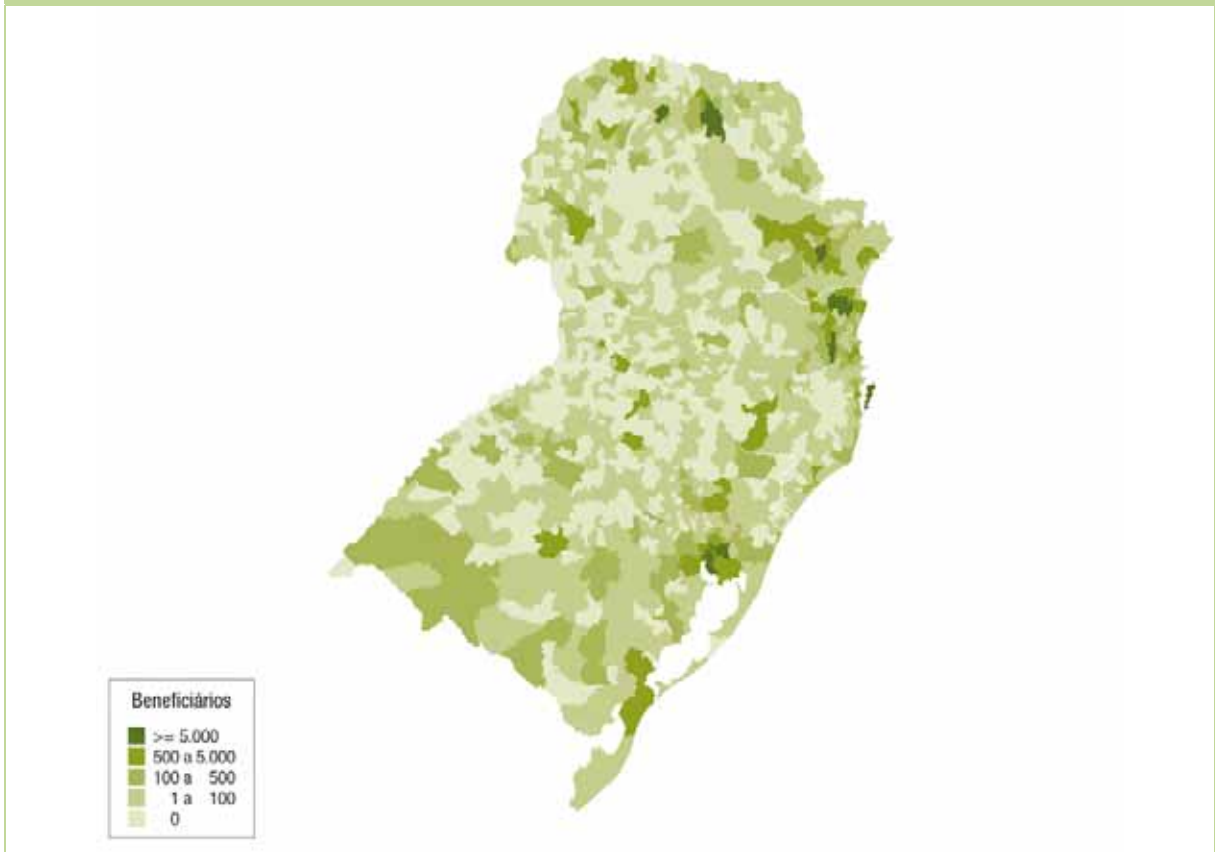
Região Sul - Seguradora Especializada em Saúde

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	12	11	11	-8,33
Beneficiários (x1000)	348	338	322	-7,57
População (x1000)	26.567	26.904	27.309	2,79
Cobertura (%)	1,31	1,26	1,18	-10,08
Contraprestação Média (R\$)	115,50	120,19	135,87	17,64
DM (%)	89,53	95,34	86,77	-3,08
DC (%)	3,57	4,21	4,18	17,24
DA (%)	9,64	8,68	7,98	-17,29
Combinado (%)	102,74	108,23	98,93	-3,71
HHI (%)	51,66	60,80	59,95	16,05
C4 (%)	95,18	94,10	96,20	1,08

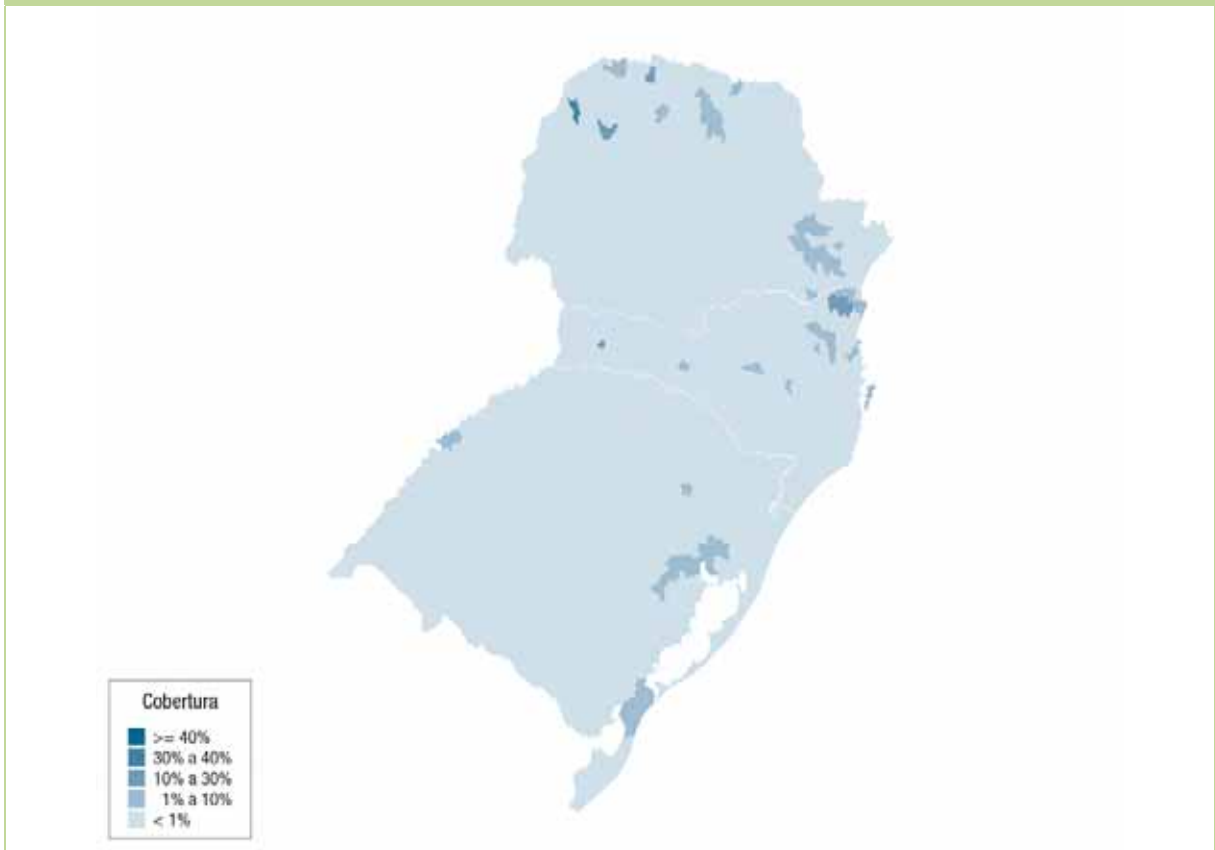


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

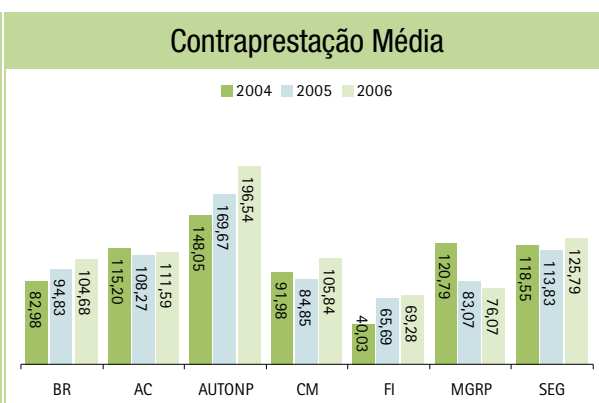
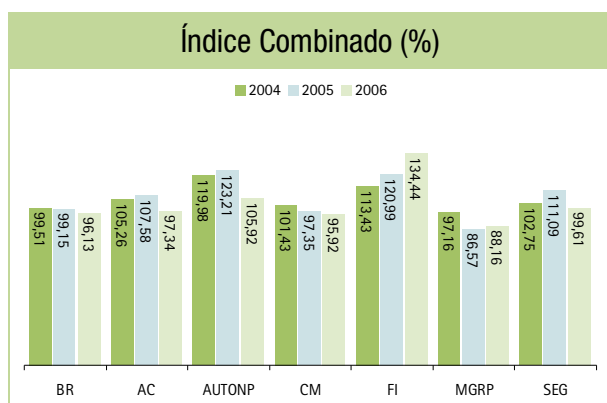
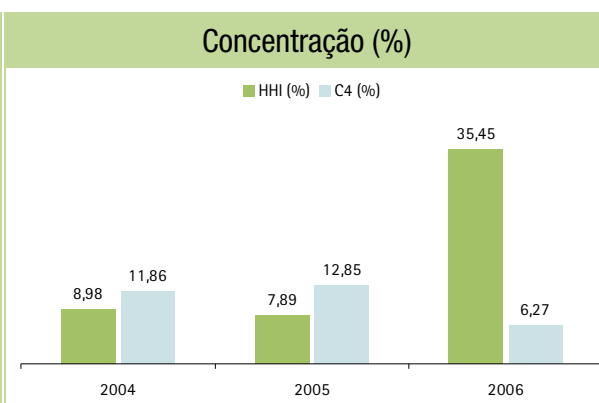
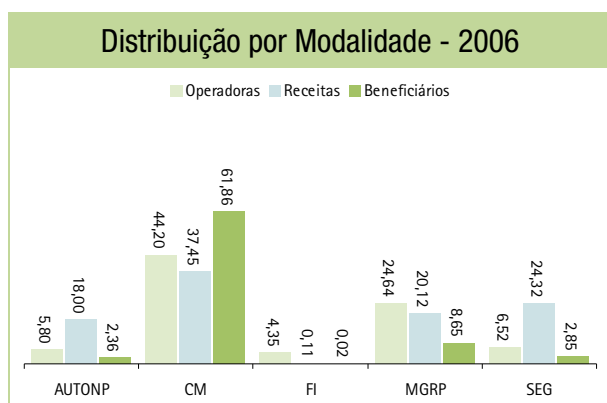
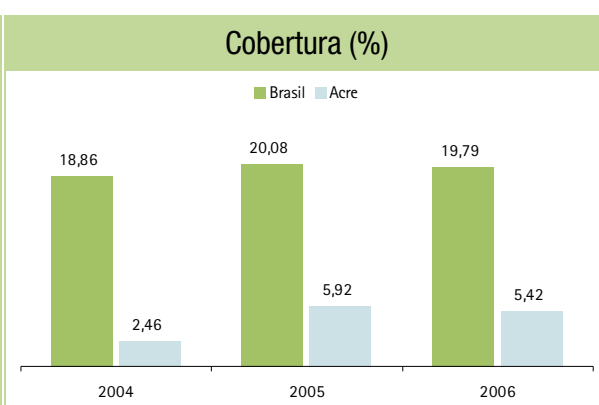
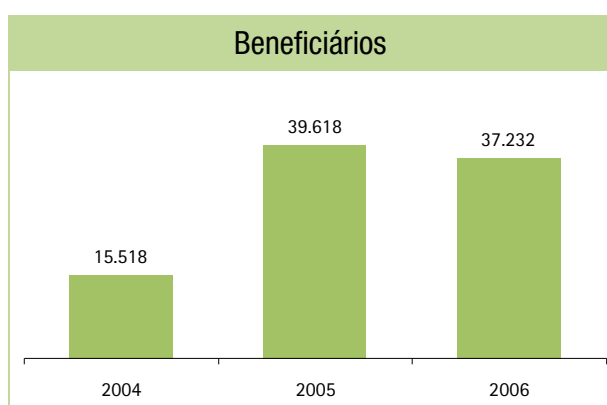
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

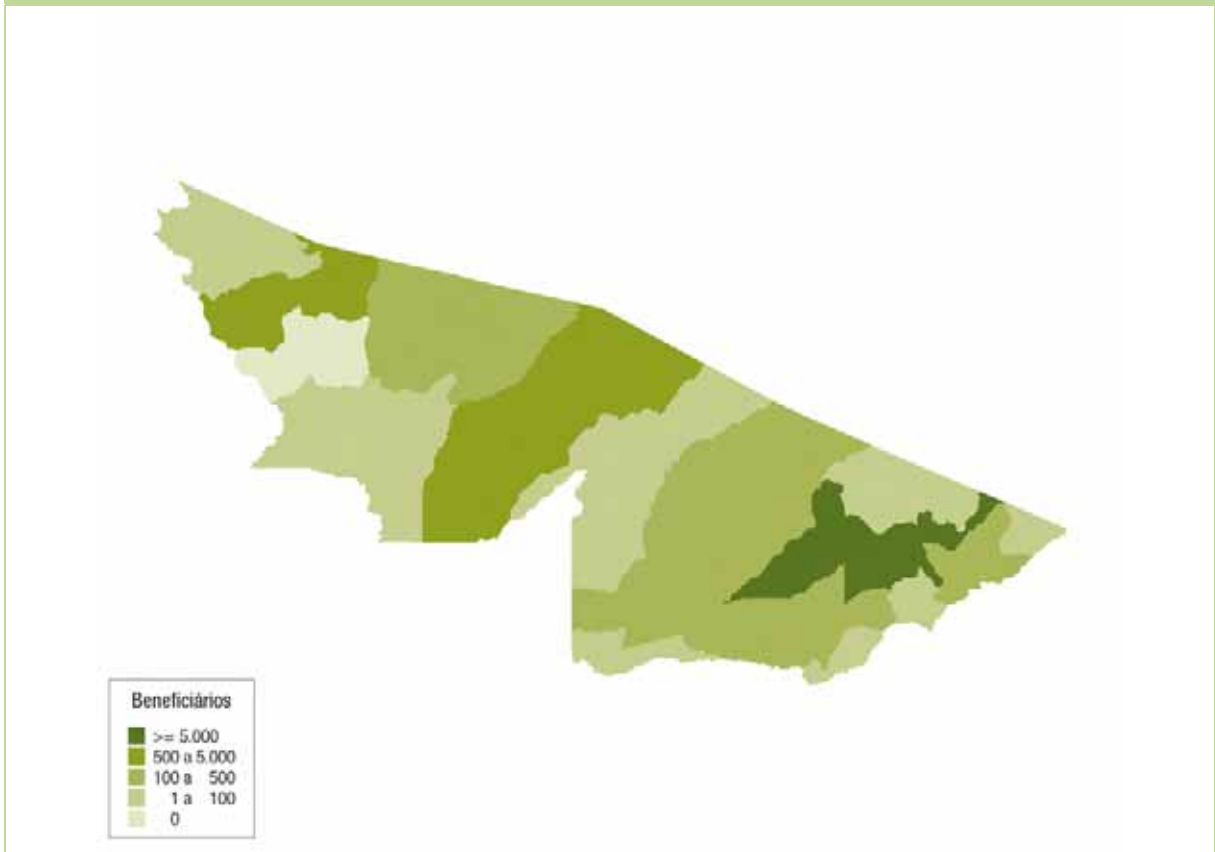


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	119	128	138	15,97
Beneficiários	15.518	39.618	37.232	139,93
População (x1000)	630	670	687	8,94
Cobertura (%)	2,46	5,92	5,42	120,25
Contraprestação Média (R\$)	115,20	108,27	111,59	-3,13
DM (%)	88,59	89,99	79,99	-9,71
DC (%)	2,37	3,00	2,04	-13,71
DA (%)	14,30	14,59	15,31	7,06
Combinado (%)	105,26	107,58	97,34	-7,52
HHI (%)	8,98	7,89	35,45	294,53
C4 (%)	11,86	12,85	6,27	-47,16

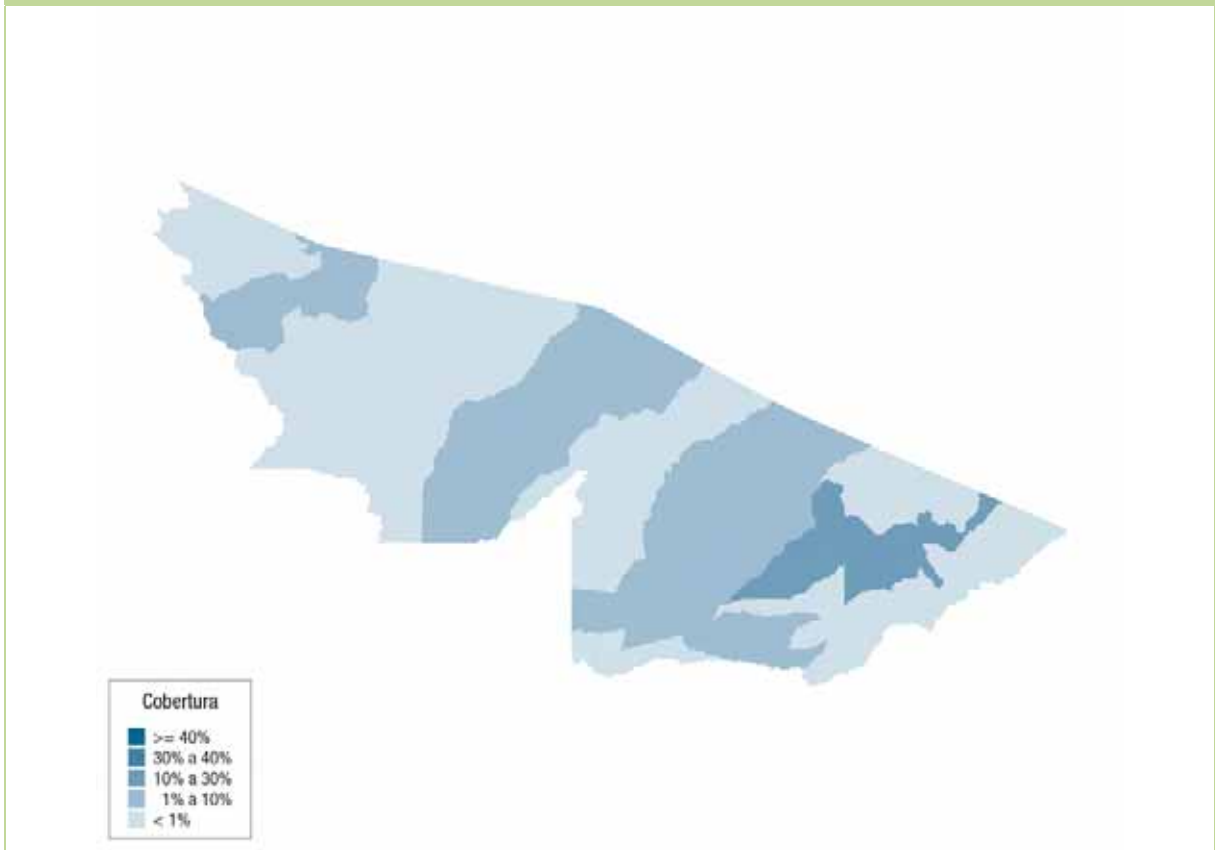


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

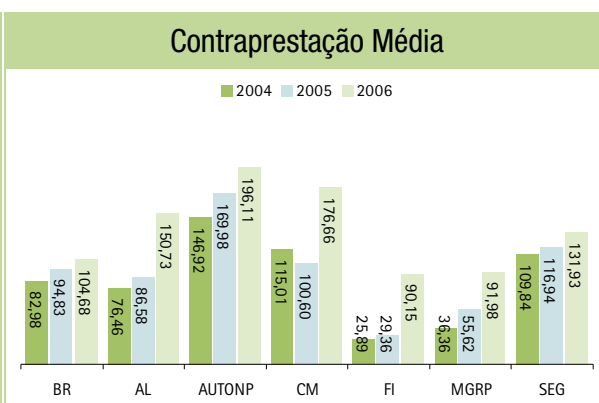
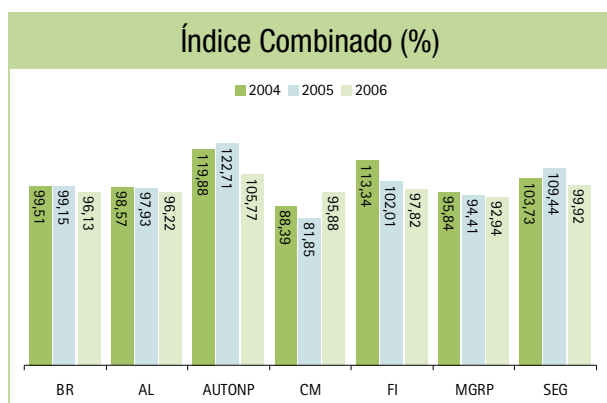
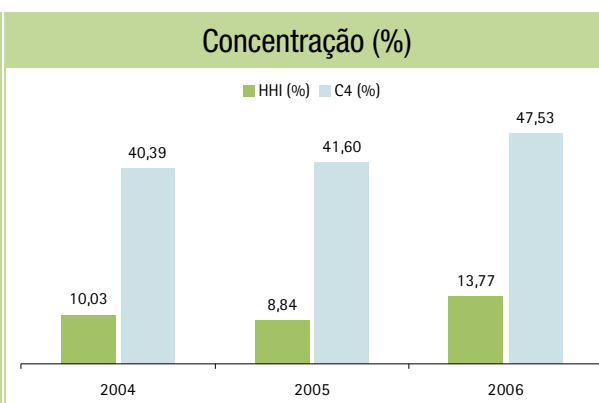
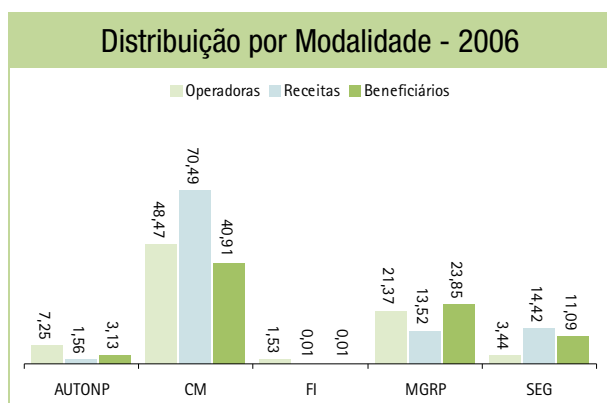
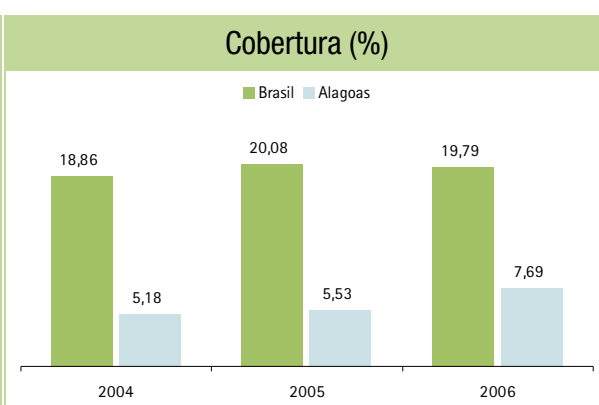
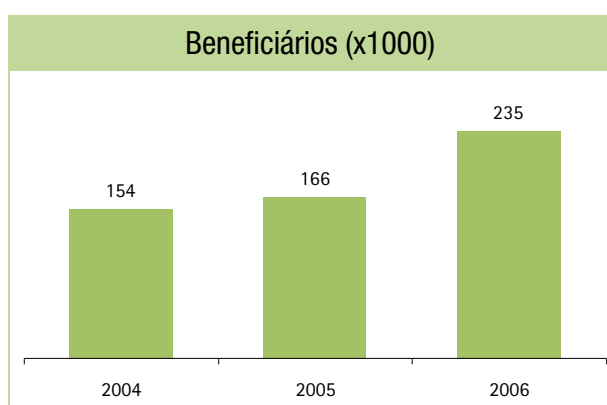
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

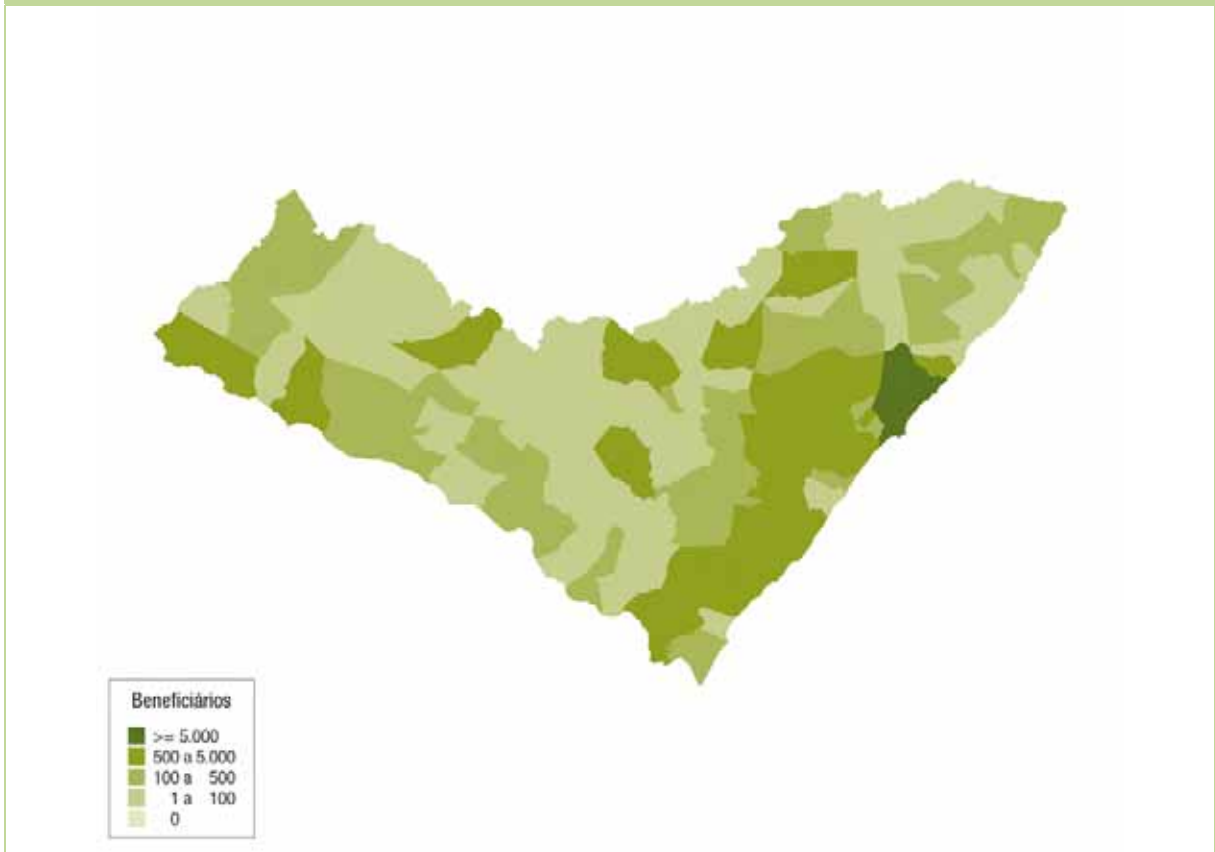


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	198	235	262	32,32
Beneficiários (x1000)	154	166	235	52,60
População (x1000)	2.968	3.003	3.051	2,78
Cobertura (%)	5,18	5,53	7,69	48,47
Contraprestação Média (R\$)	76,46	86,58	150,73	97,14
DM (%)	80,86	78,53	83,01	2,66
DC (%)	2,97	4,51	1,97	-33,68
DA (%)	14,75	14,90	11,24	-23,80
Combinado (%)	98,57	97,93	96,22	-2,39
HHI (%)	10,03	8,84	13,77	37,20
C4 (%)	40,39	41,60	47,53	17,69

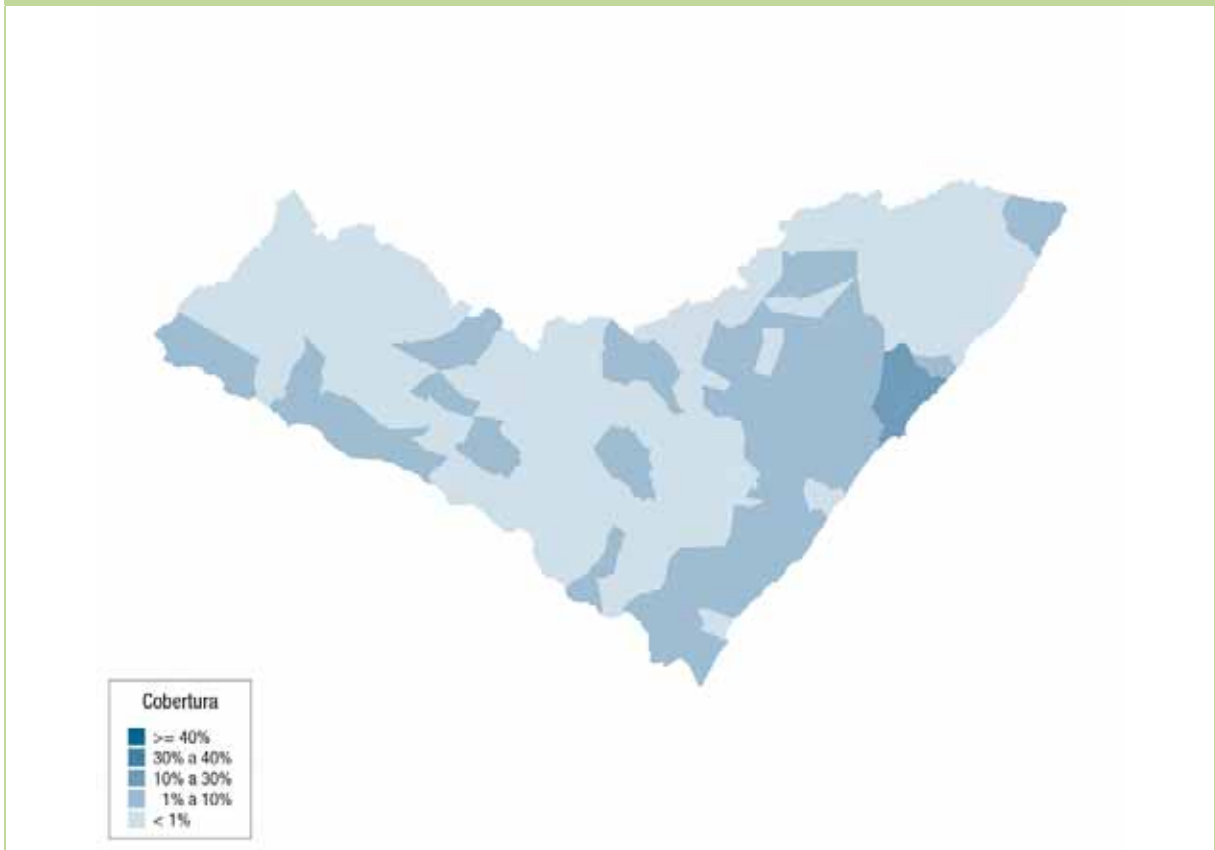


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

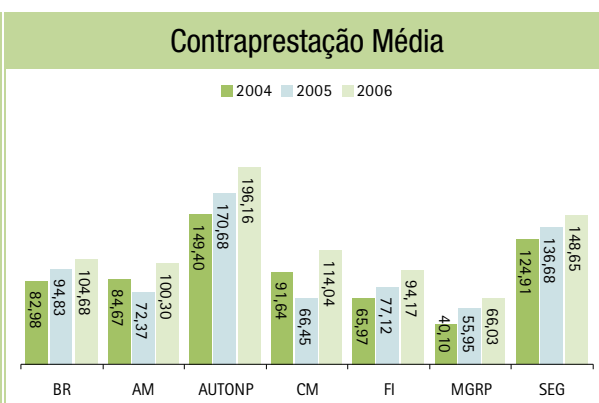
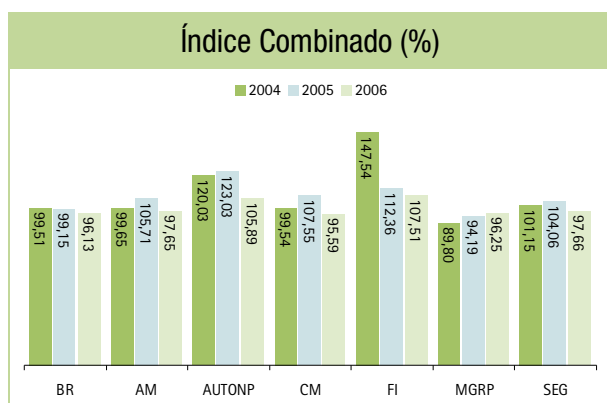
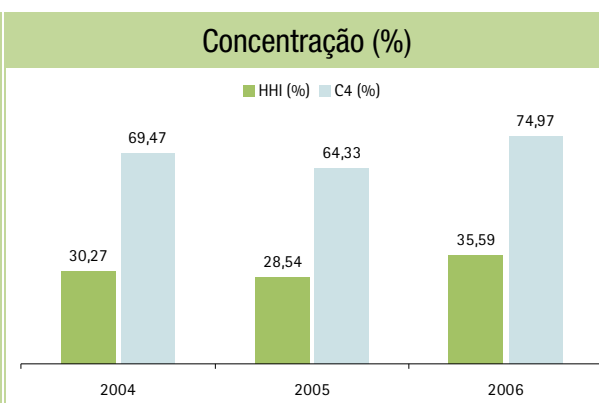
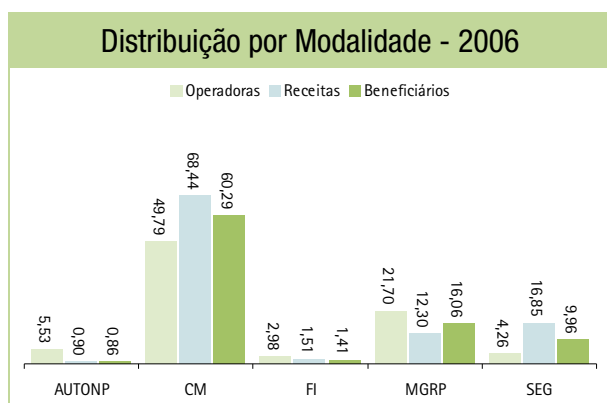
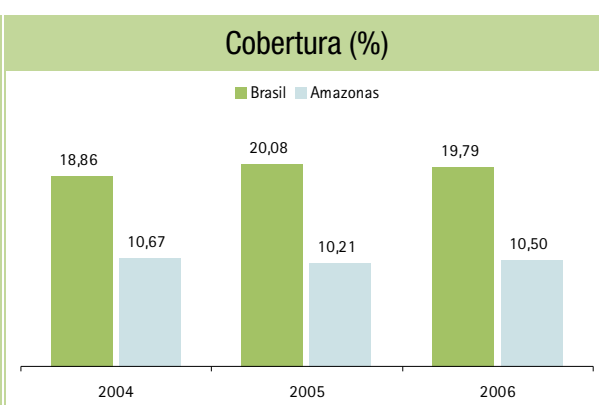
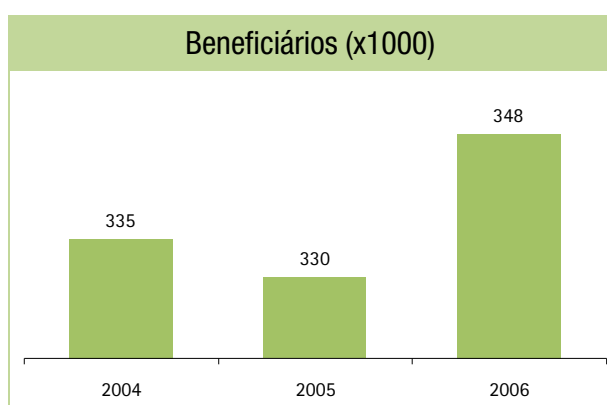
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

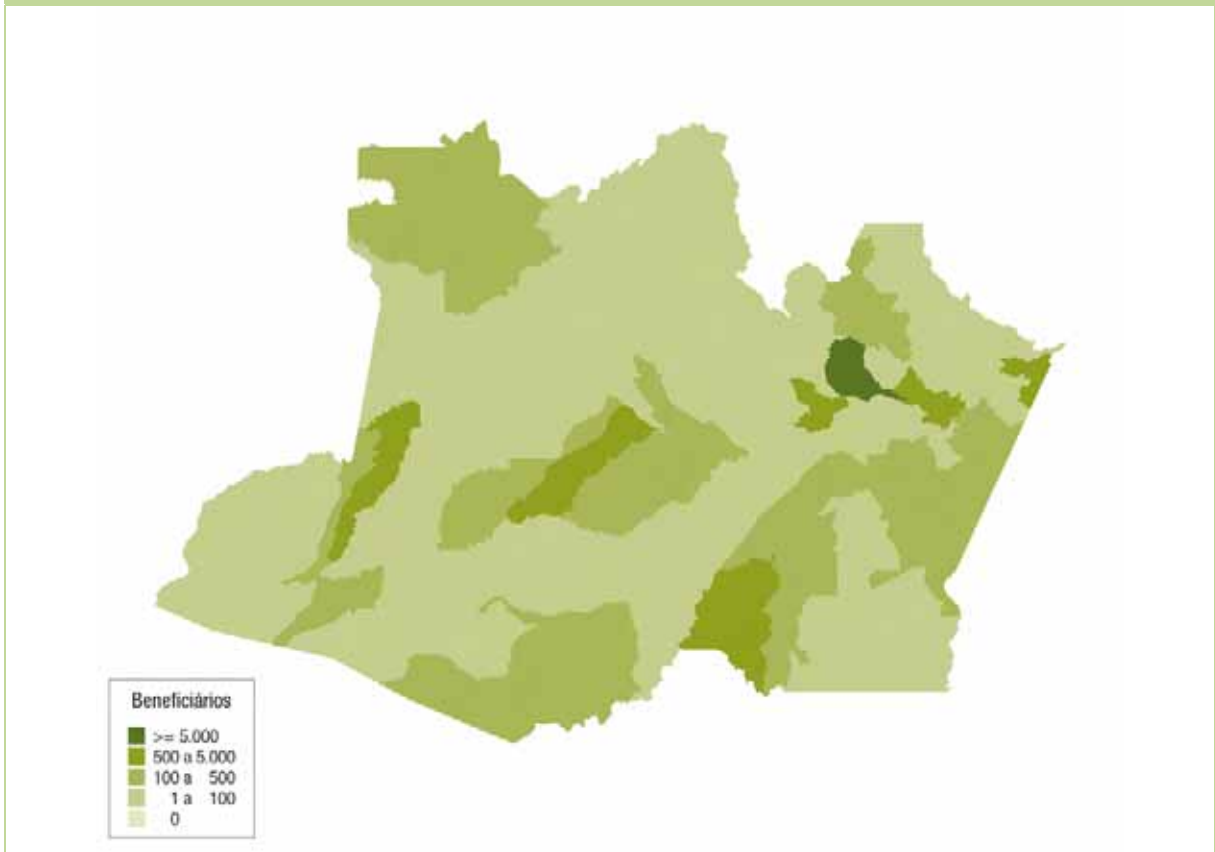


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	196	225	235	19,90
Beneficiários (x1000)	335	330	348	3,89
População (x1000)	3.139	3.232	3.311	5,49
Cobertura (%)	10,67	10,21	10,50	-1,52
Contraprestação Média (R\$)	84,67	72,37	100,30	18,47
DM (%)	80,91	84,87	81,68	0,96
DC (%)	2,21	2,03	3,38	52,94
DA (%)	16,54	18,81	12,59	-23,87
Combinado (%)	99,65	105,71	97,65	-2,01
HHI (%)	30,27	28,54	35,59	17,56
C4 (%)	69,47	64,33	74,97	7,92

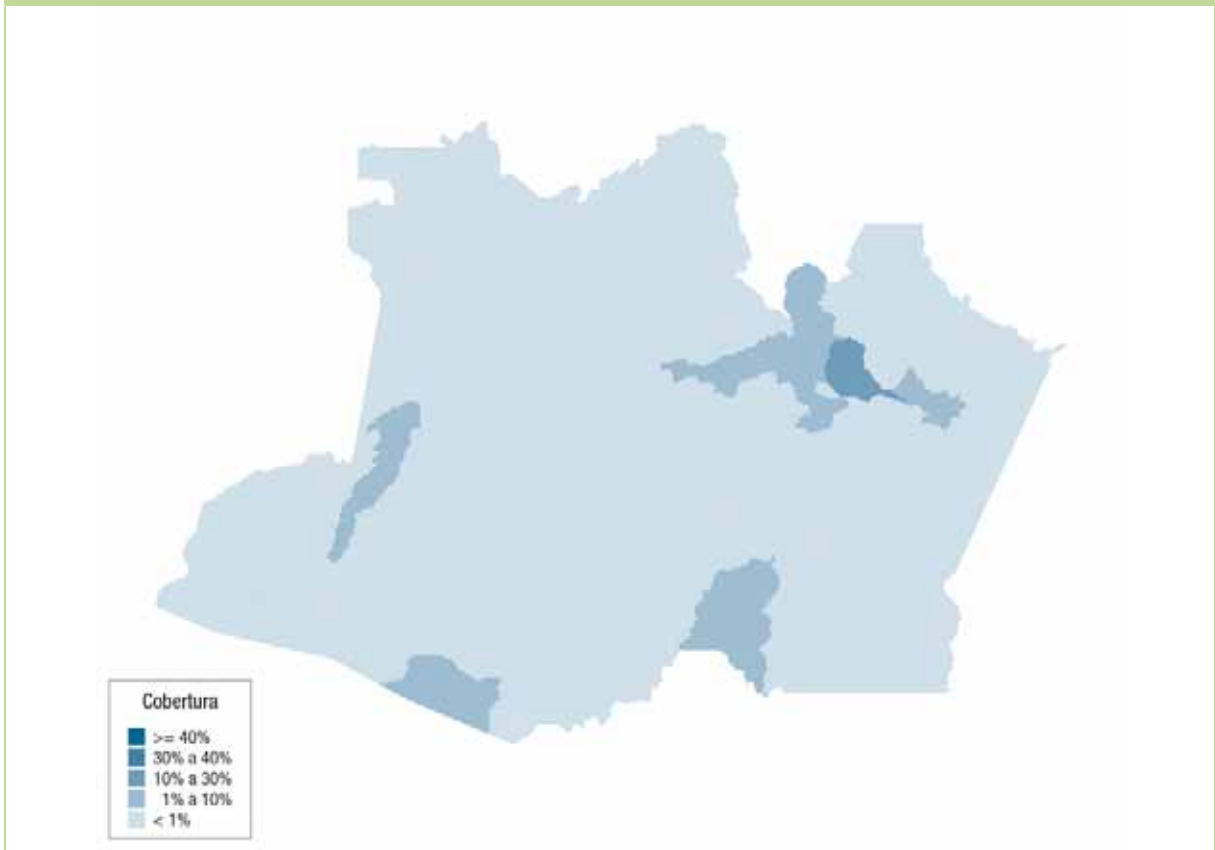


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

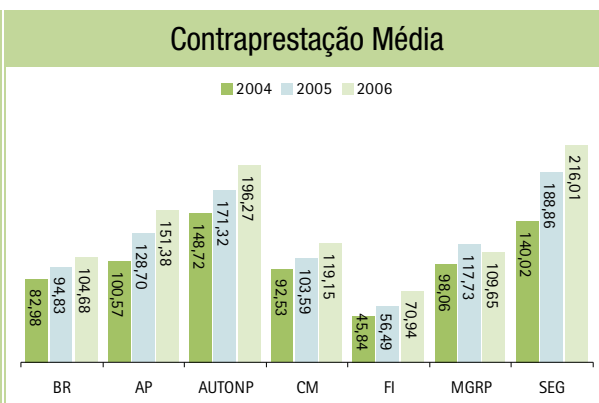
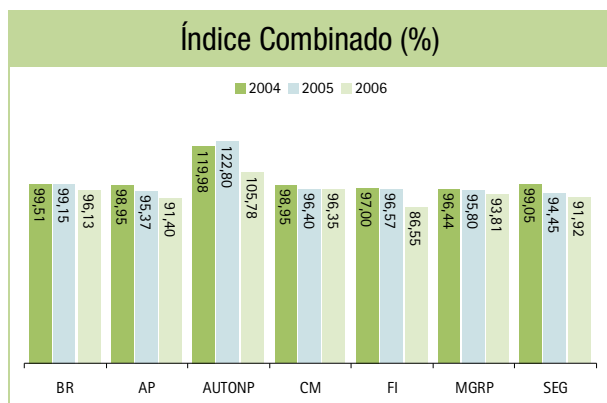
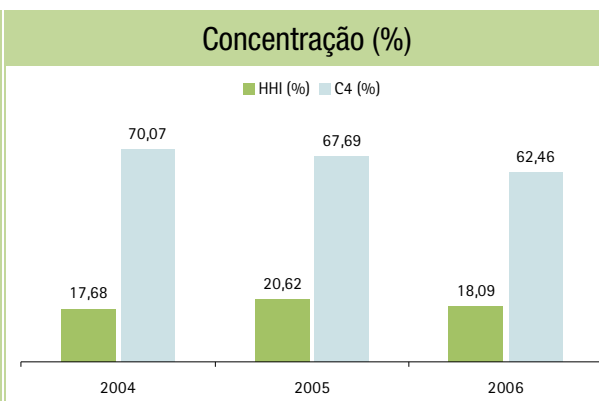
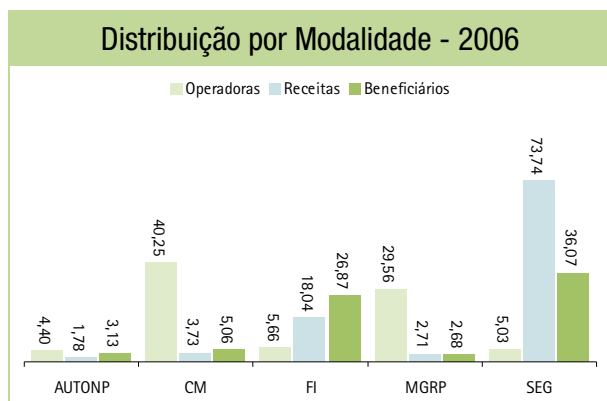
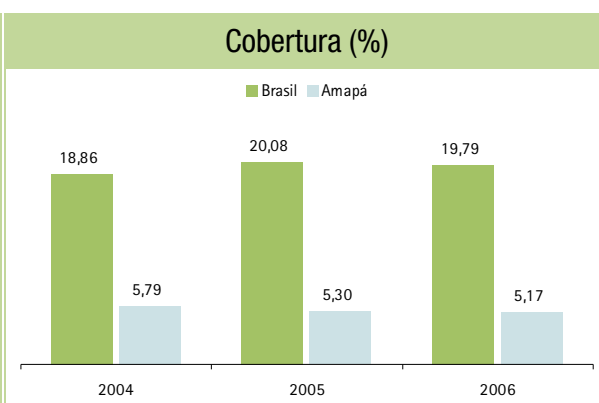
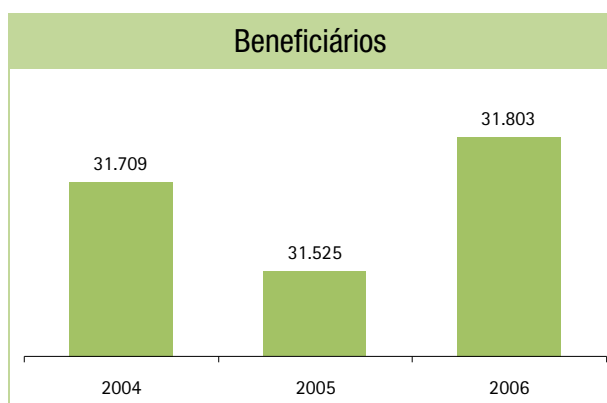
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

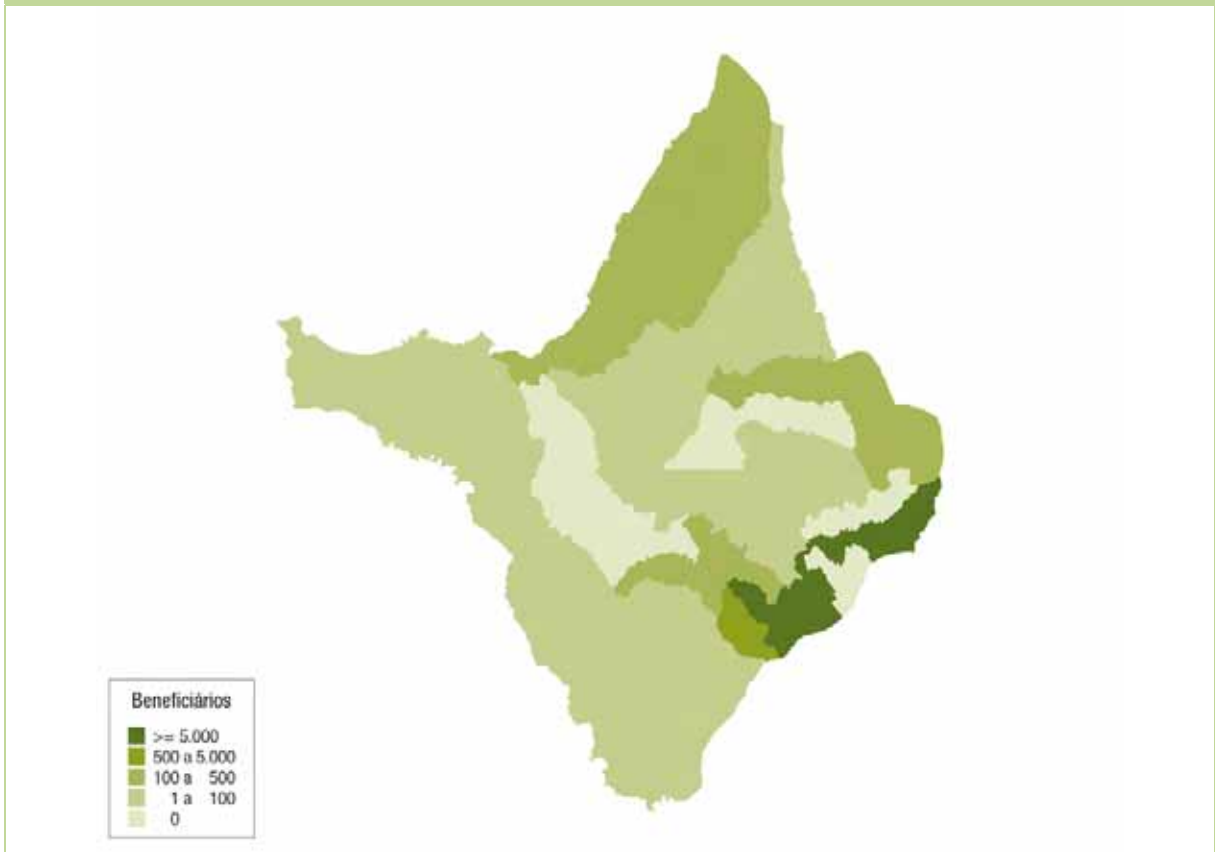


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	137	147	159	16,06
Beneficiários	31.709	31.525	31.803	0,30
População (x1000)	547	595	616	12,48
Cobertura (%)	5,79	5,30	5,17	-10,83
Contraprestação Média (R\$)	100,57	128,70	151,38	50,52
DM (%)	84,45	79,87	75,99	-10,01
DC (%)	3,43	5,40	5,74	67,04
DA (%)	11,07	10,10	9,66	-12,69
Combinado (%)	98,95	95,37	91,40	-7,64
HHI (%)	17,68	20,62	18,09	2,31
C4 (%)	70,07	67,69	62,46	-10,86

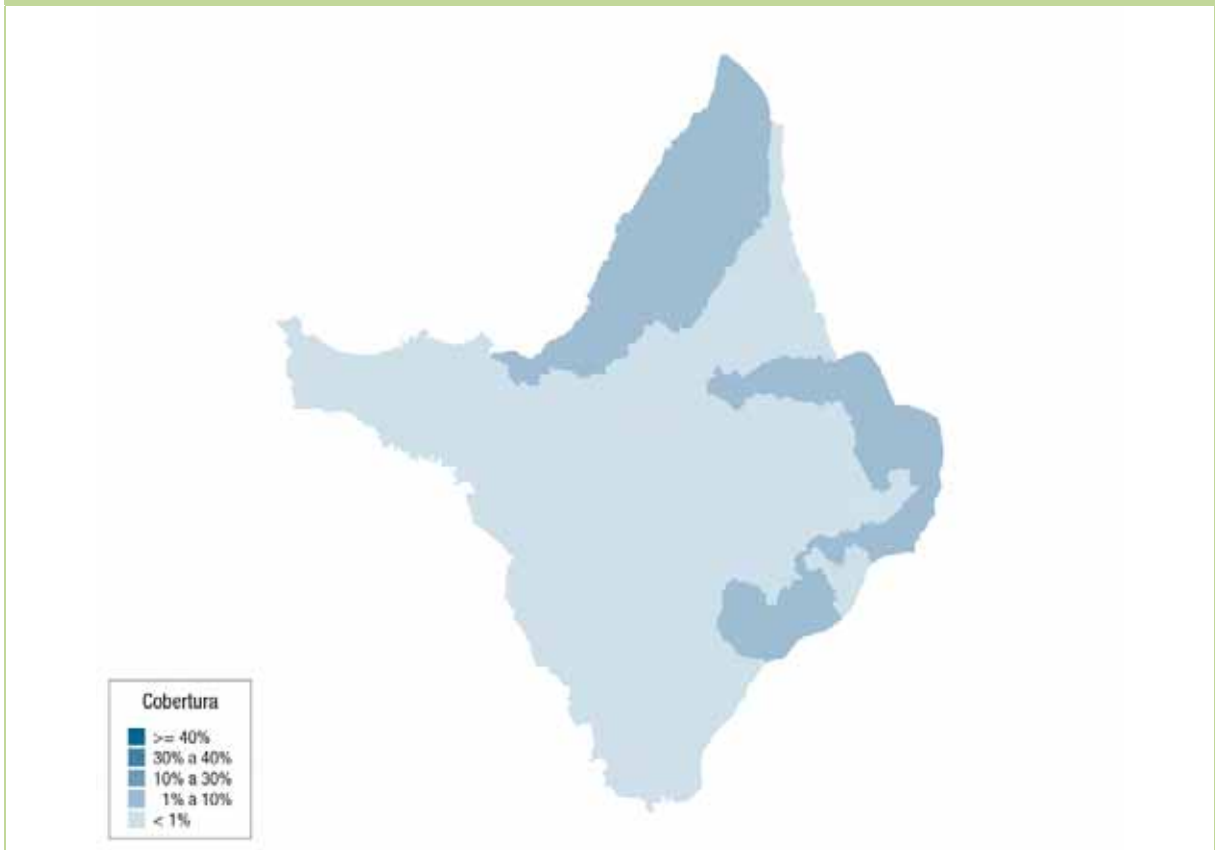


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

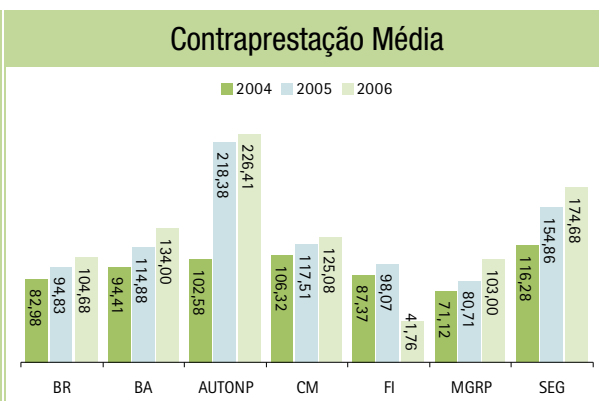
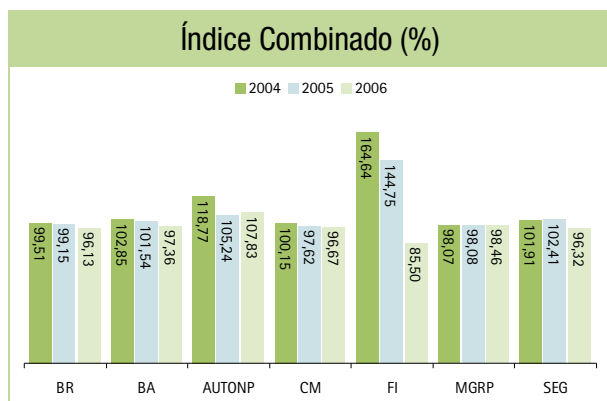
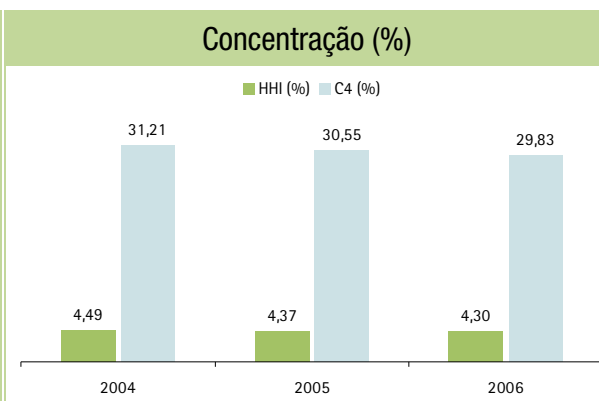
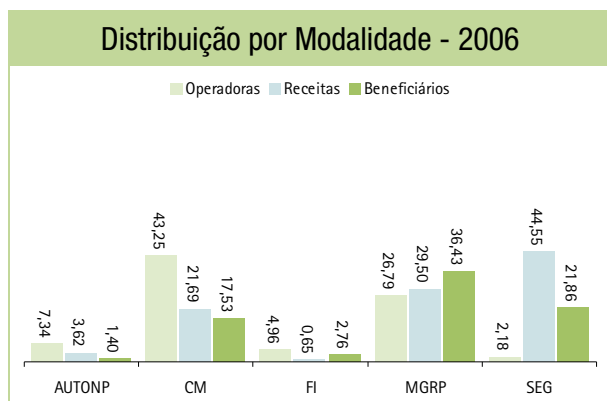
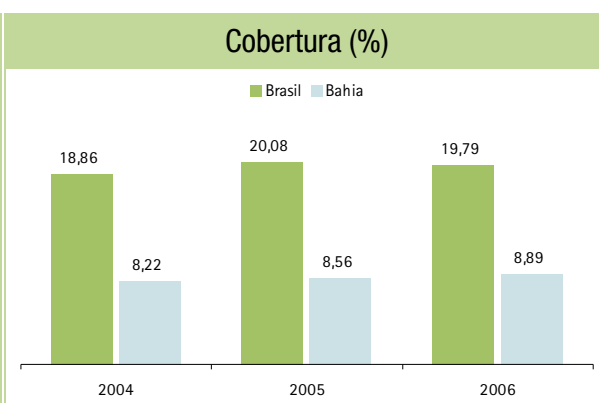
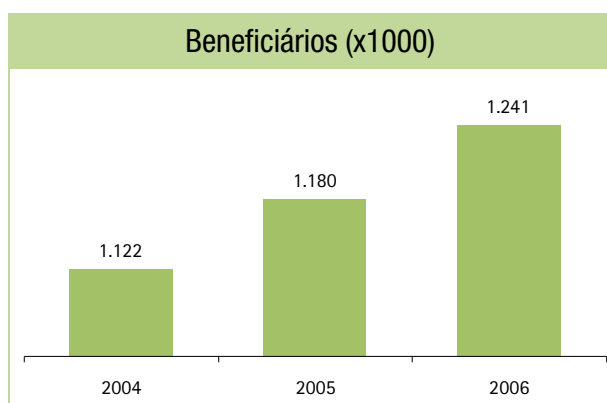
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

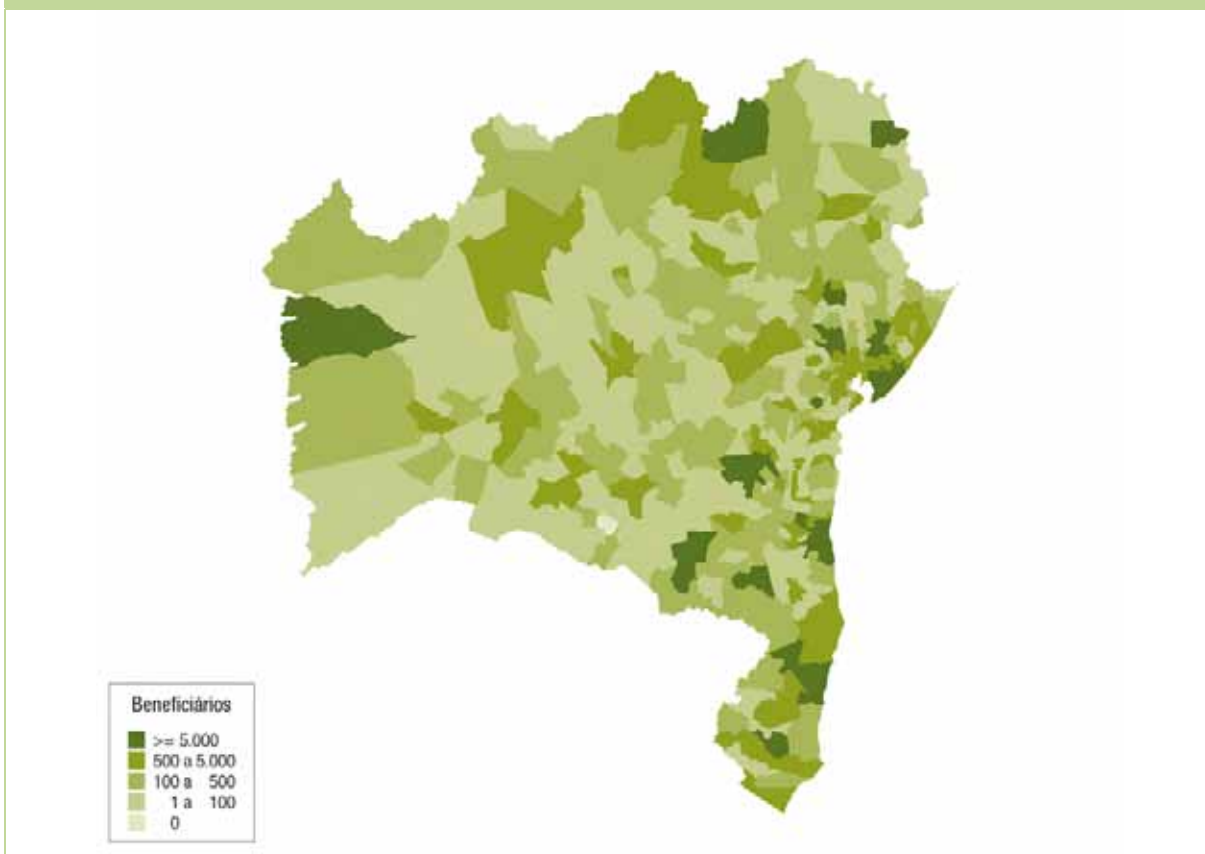


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	409	472	504	23,23
Beneficiários (x1000)	1.122	1.180	1.241	10,62
População (x1000)	13.648	13.780	13.950	2,21
Cobertura (%)	8,22	8,56	8,89	8,22
Contraprestação Média (R\$)	94,41	114,88	134,00	41,93
DM (%)	84,96	86,00	83,85	-1,30
DC (%)	3,16	2,78	2,66	-15,67
DA (%)	14,74	12,75	10,85	-26,40
Combinado (%)	102,85	101,54	97,36	-5,34
HHI (%)	4,49	4,37	4,30	-4,14
C4 (%)	31,21	30,55	29,83	-4,43

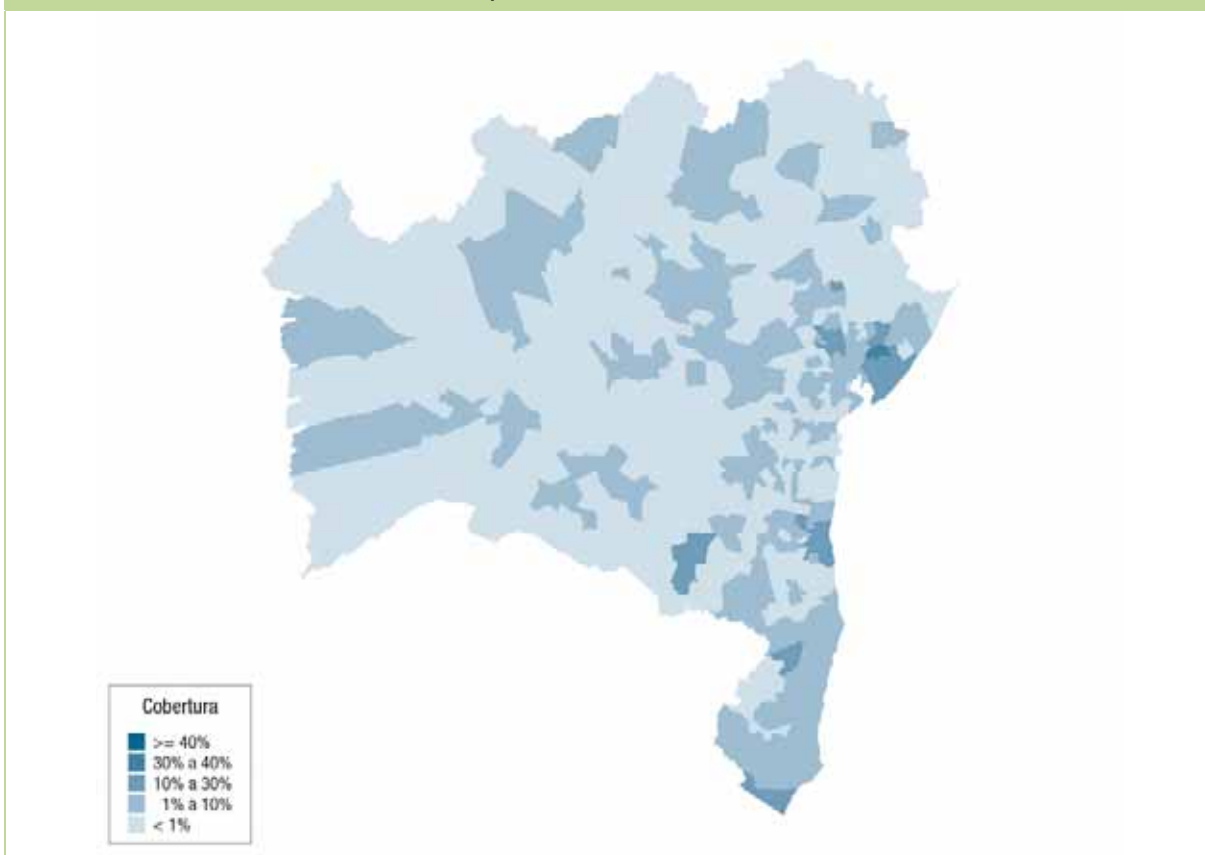


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

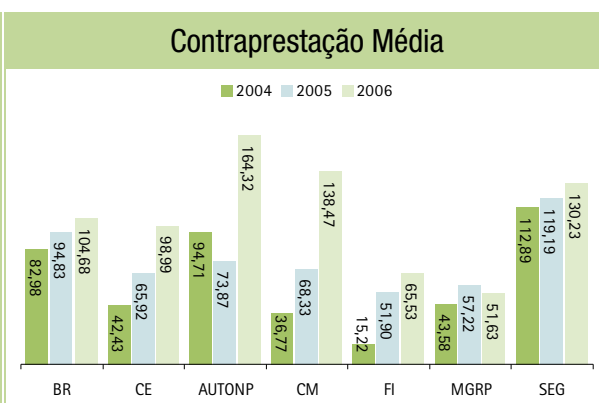
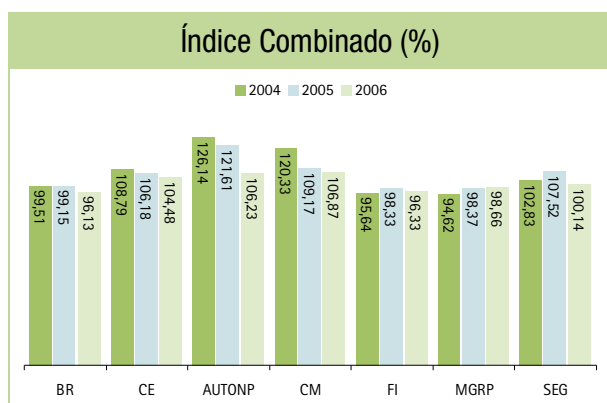
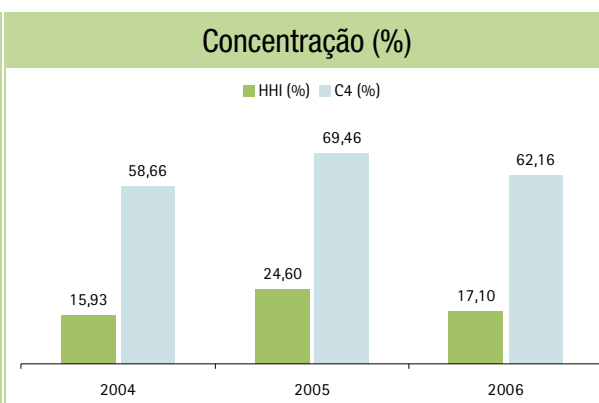
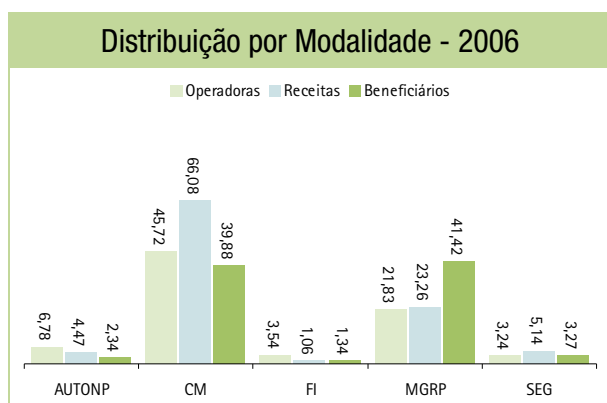
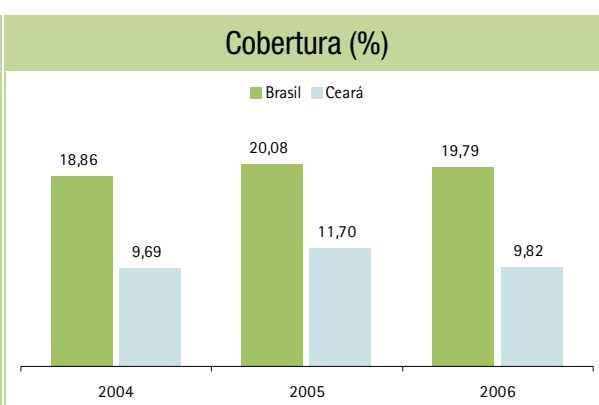
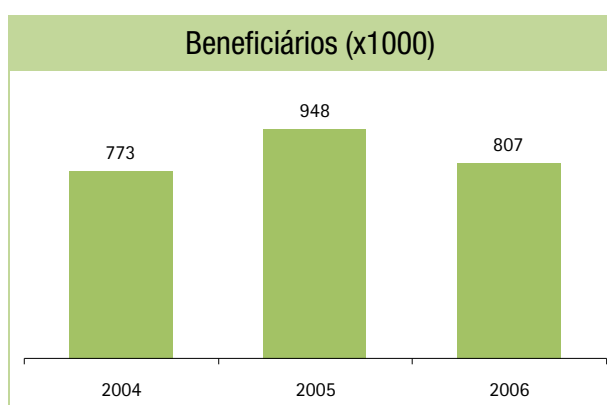
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

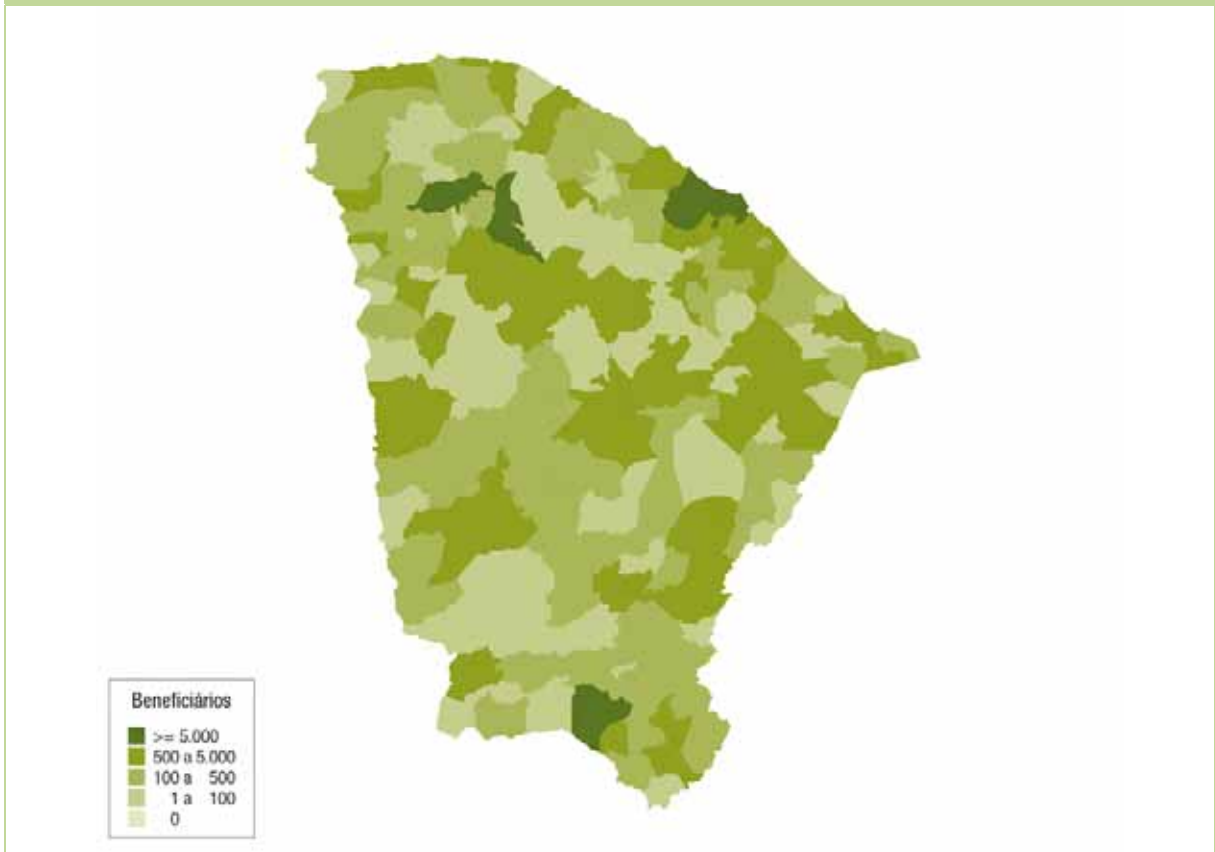


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	305	330	339	11,15
Beneficiários (x1000)	773	948	807	4,49
População (x1000)	7.977	8.097	8.217	3,02
Cobertura (%)	9,69	11,70	9,82	1,43
Contraprestação Média (R\$)	42,43	65,92	98,99	133,30
DM (%)	93,71	92,03	90,78	-3,13
DC (%)	2,44	1,94	2,14	-12,24
DA (%)	12,64	12,21	11,56	-8,59
Combinado (%)	108,79	106,18	104,48	-3,97
HHI (%)	15,93	24,60	17,10	7,35
C4 (%)	58,66	69,46	62,16	5,98

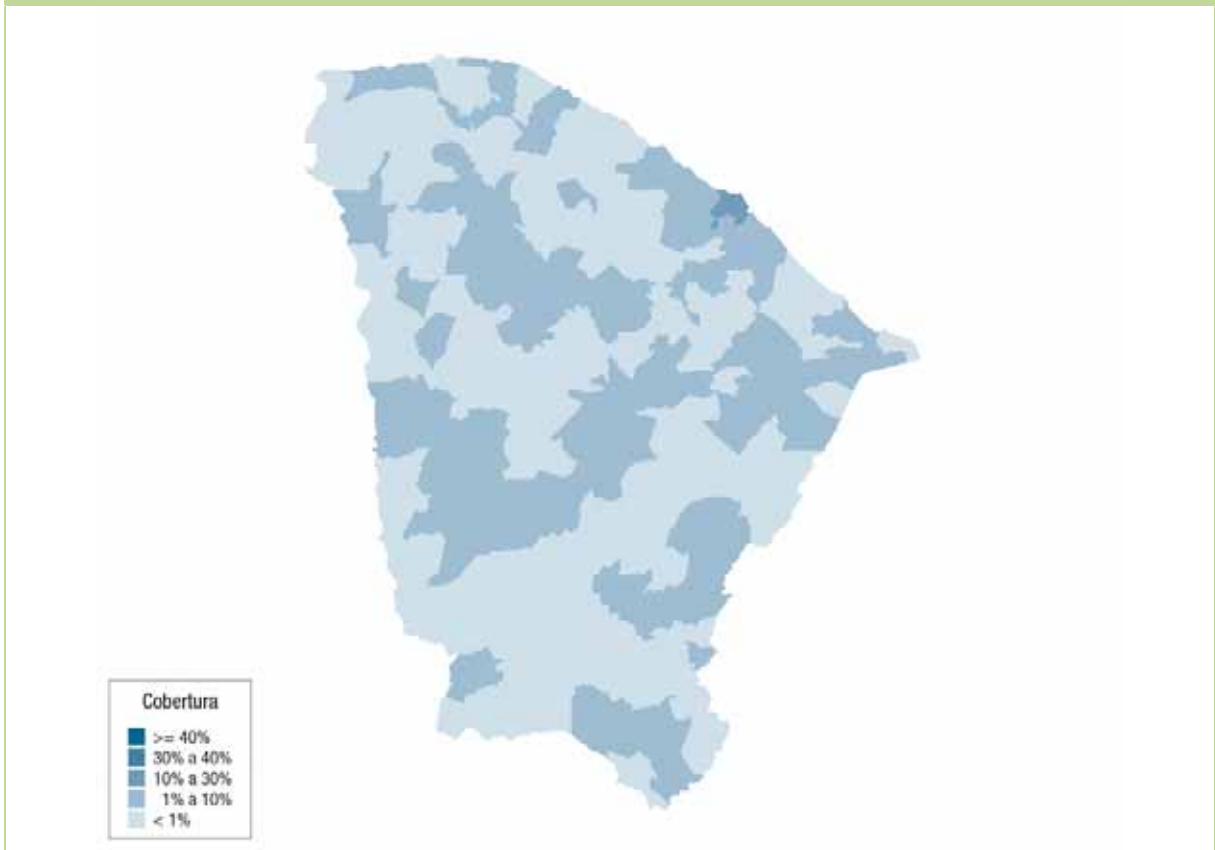


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

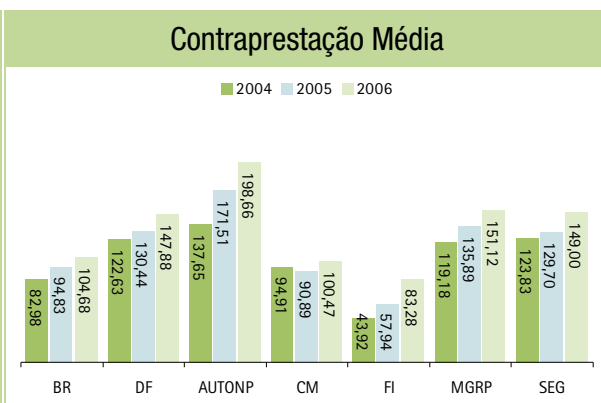
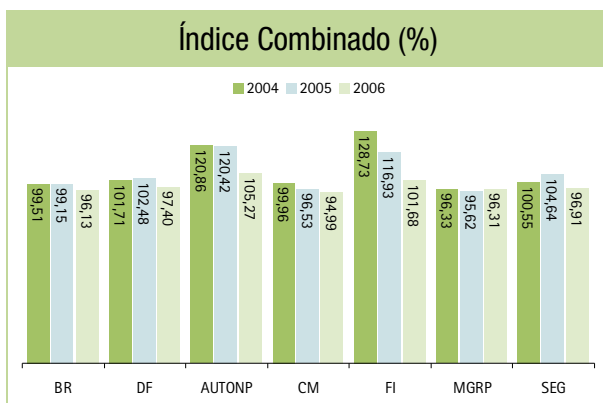
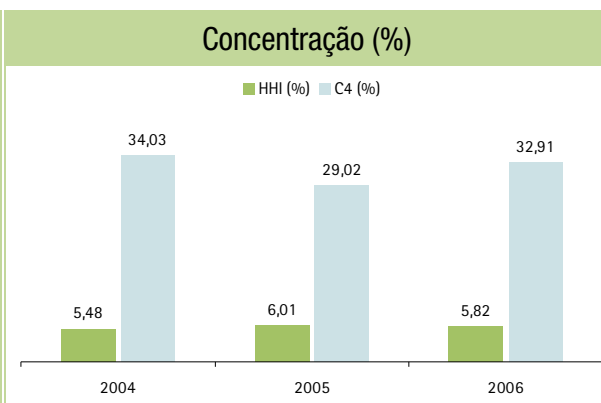
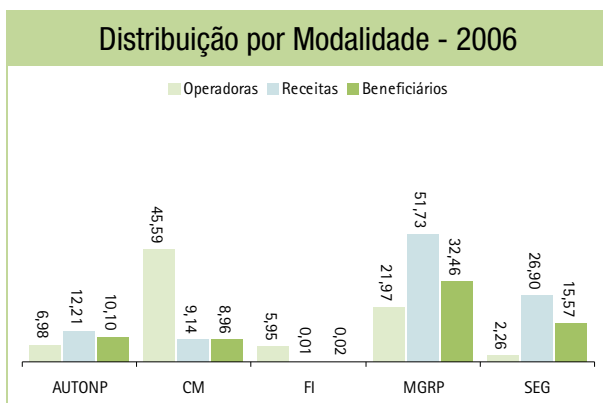
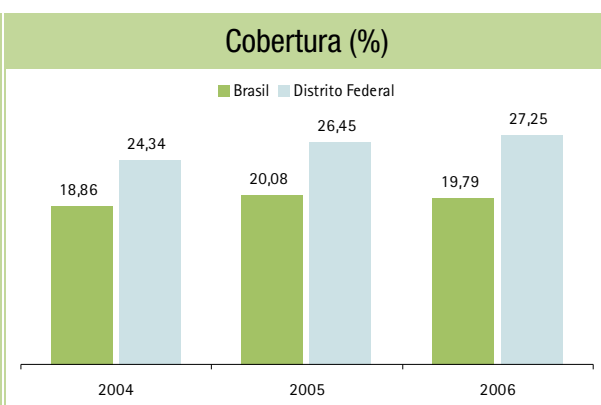
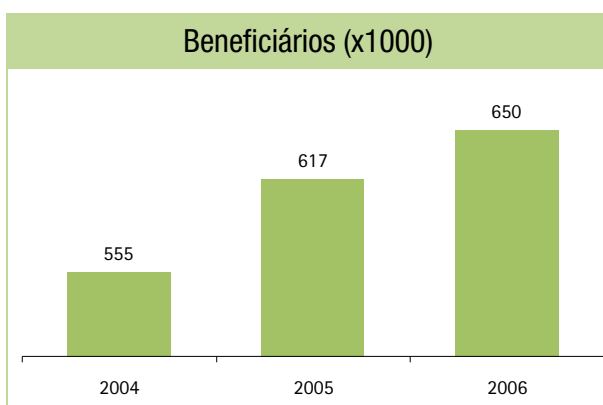
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006



	2004	2005	2006	Var.% 2006/04
Número de Operadoras	427	477	487	14,05
Beneficiários (x1000)	555	617	650	16,95
População (x1000)	2.282	2.333	2.384	4,46
Cobertura (%)	24,34	26,45	27,25	11,96
Contraprestação Média (R\$)	122,63	130,44	147,88	20,59
DM (%)	83,38	85,02	79,22	-4,99
DC (%)	3,03	2,87	3,14	3,55
DA (%)	15,30	14,59	15,05	-1,62
Combinado (%)	101,71	102,48	97,40	-4,23
HHI (%)	5,48	6,01	5,82	6,31
C4 (%)	34,03	29,02	32,91	-3,29



Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

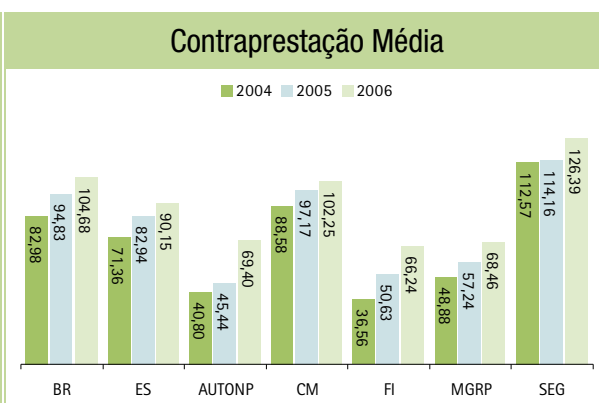
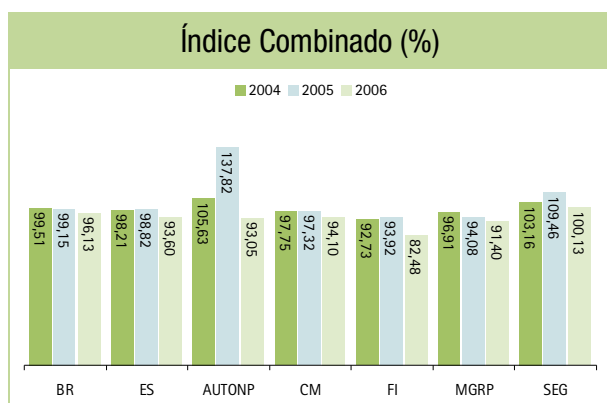
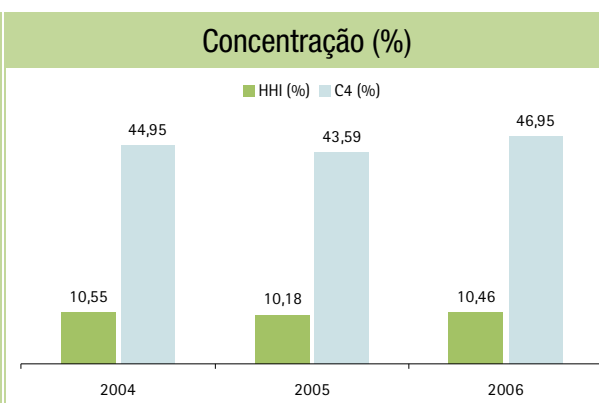
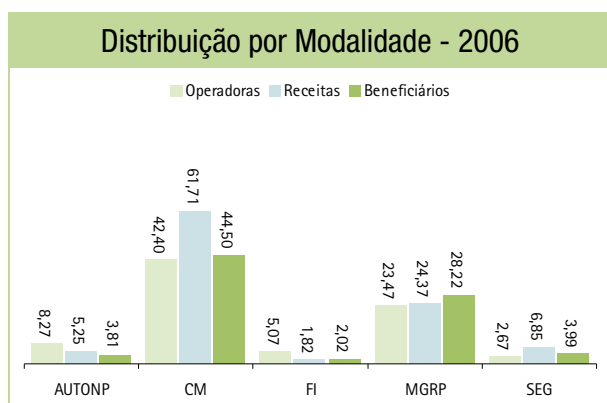
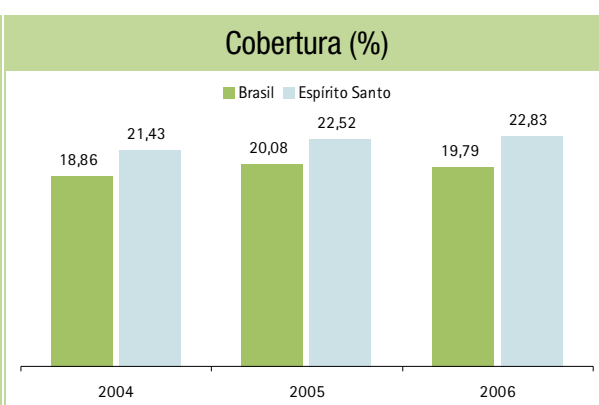
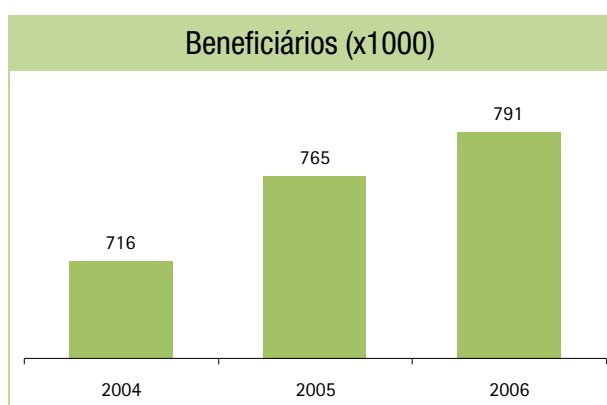
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

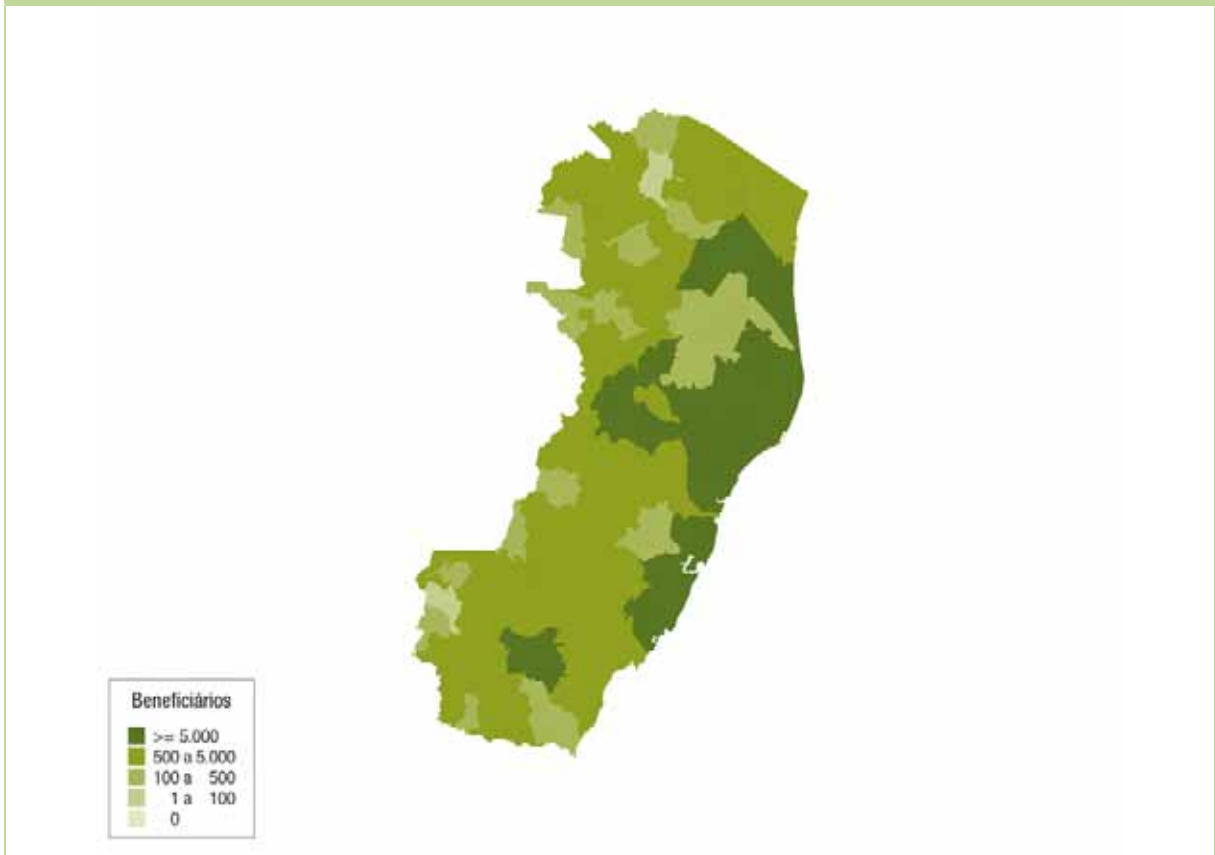


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	337	362	375	11,28
Beneficiários (x1000)	716	765	791	10,43
População (x1000)	3.342	3.398	3.464	3,65
Cobertura (%)	21,43	22,52	22,83	6,54
Contraprestação Média (R\$)	71,36	82,94	90,15	26,33
DM (%)	81,82	82,18	78,15	-4,49
DC (%)	3,32	3,11	3,78	13,85
DA (%)	13,07	13,54	11,67	-10,64
Combinado (%)	98,21	98,82	93,60	-4,69
HHI (%)	10,55	10,18	10,46	-0,93
C4 (%)	44,95	43,59	46,95	4,43

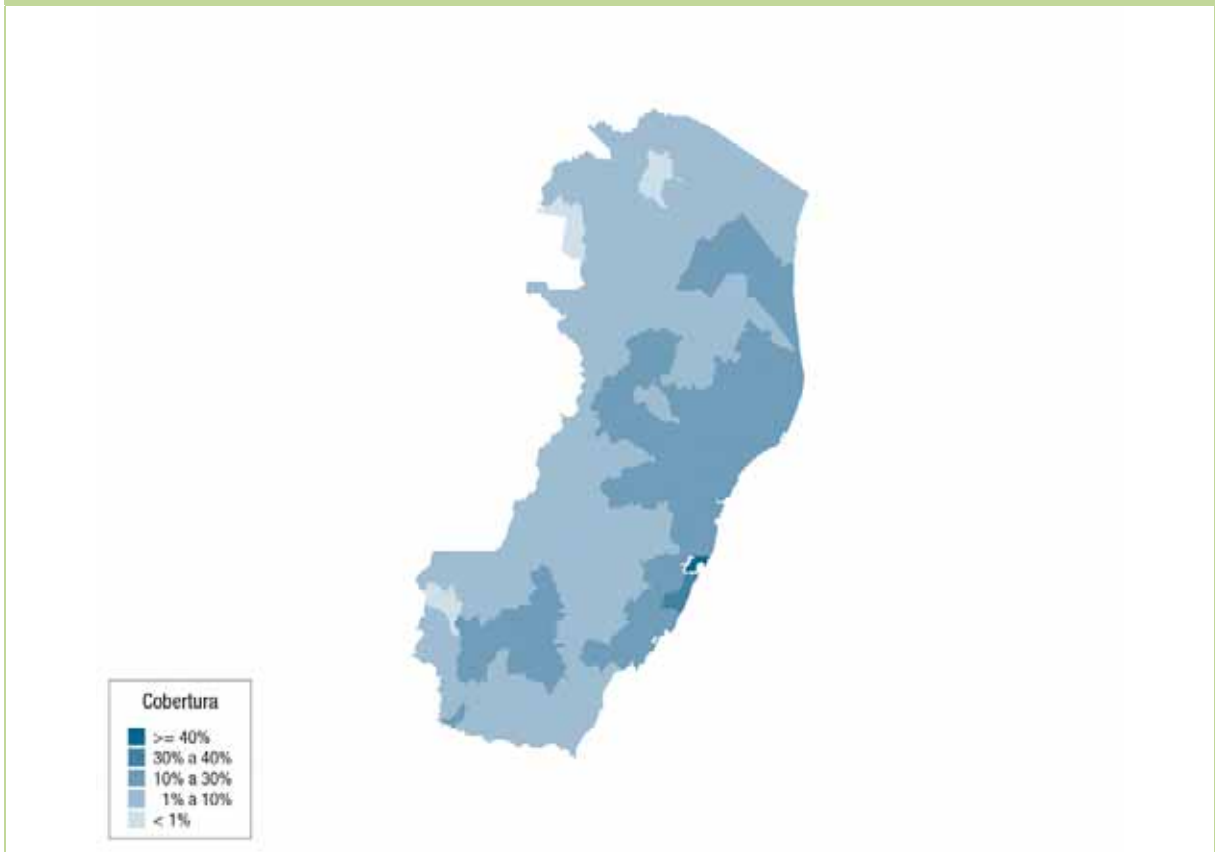


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

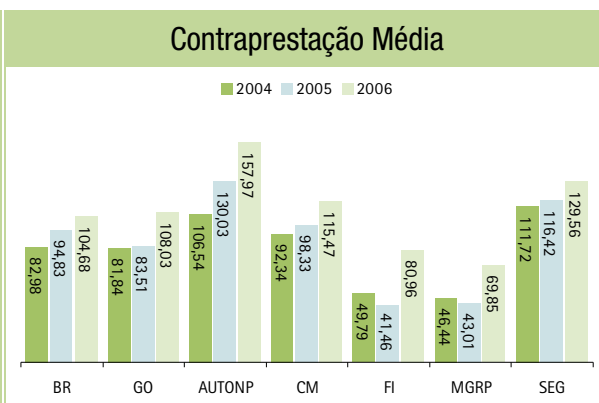
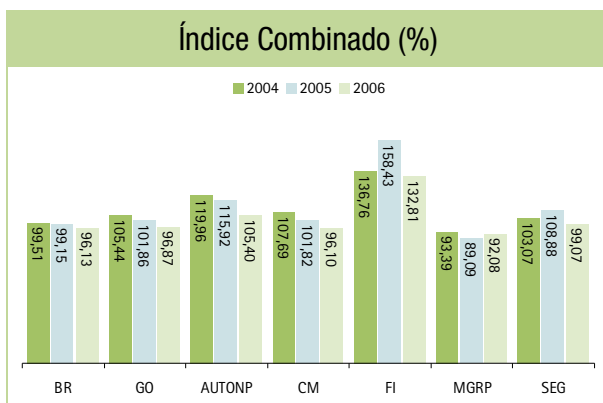
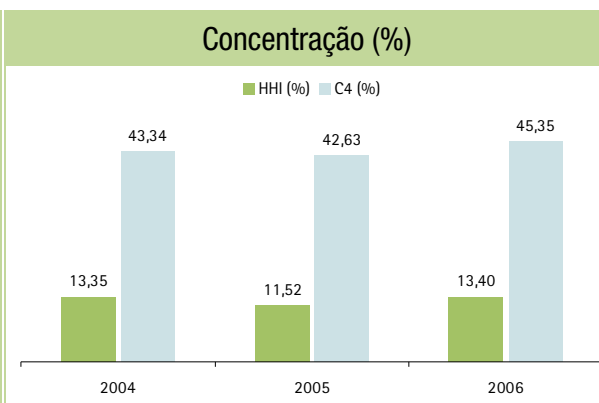
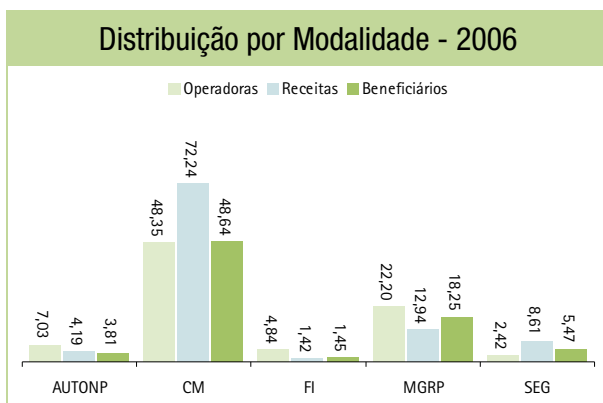
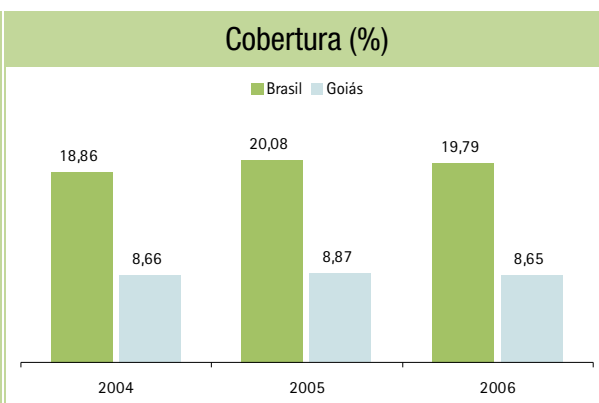
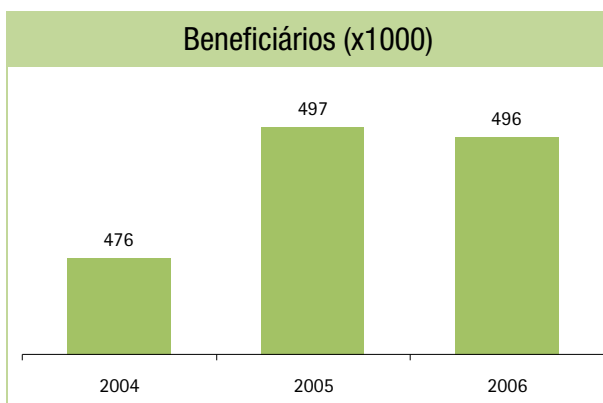
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

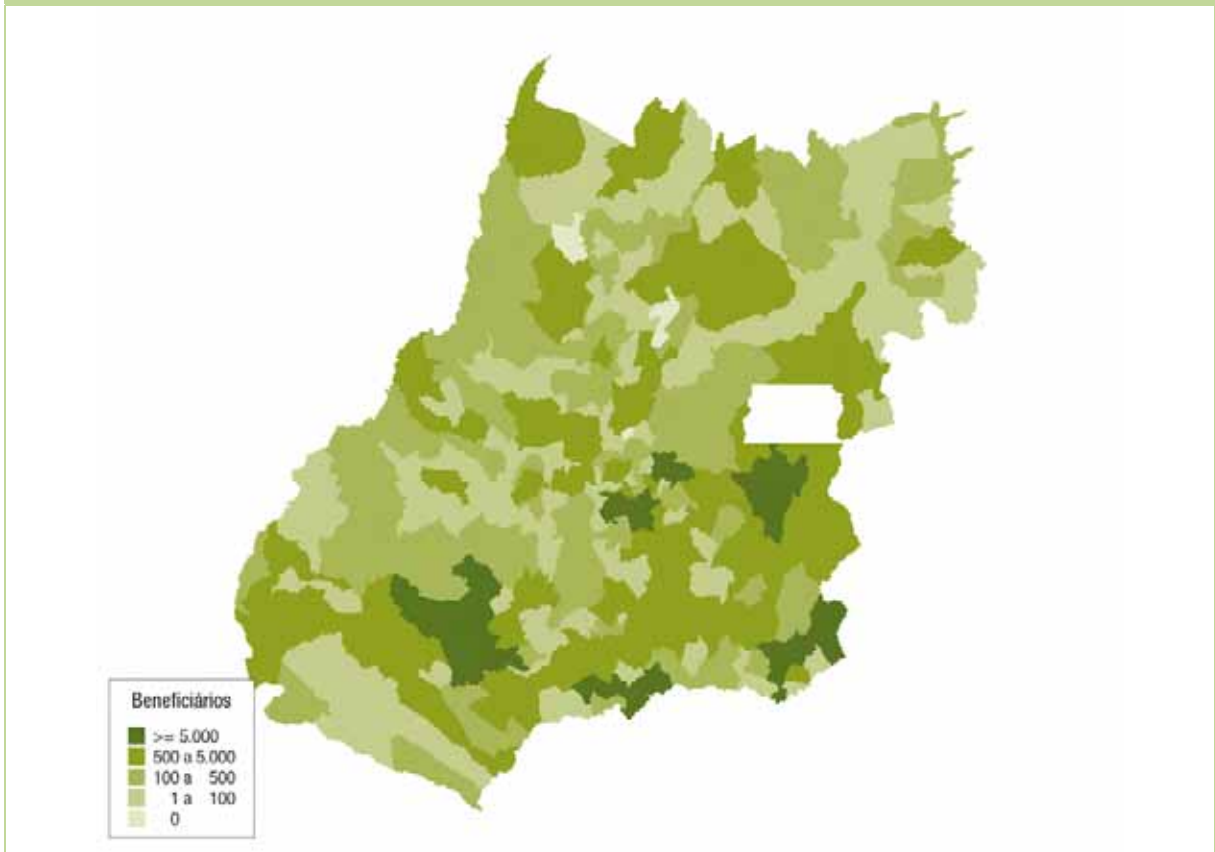


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	378	428	455	20,37
Beneficiários (x1000)	476	497	496	4,22
População (x1000)	5.497	5.608	5.731	4,26
Cobertura (%)	8,66	8,87	8,65	-0,04
Contraprestação Média (R\$)	81,84	83,51	108,03	32,00
DM (%)	89,20	86,24	82,71	-7,27
DC (%)	2,42	2,25	2,44	0,65
DA (%)	13,83	13,37	11,72	-15,22
Combinado (%)	105,44	101,86	96,87	-8,13
HHI (%)	13,35	11,52	13,40	0,37
C4 (%)	43,34	42,63	45,35	4,65

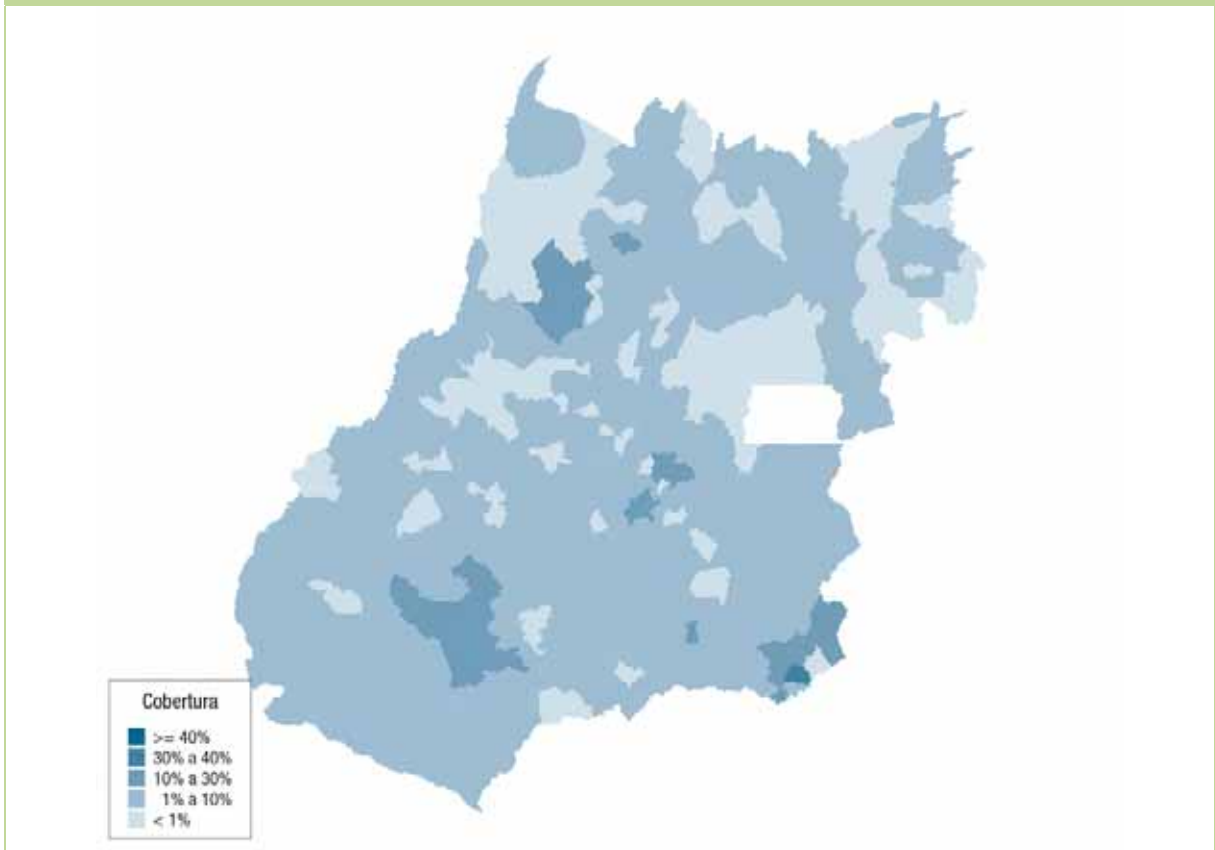


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

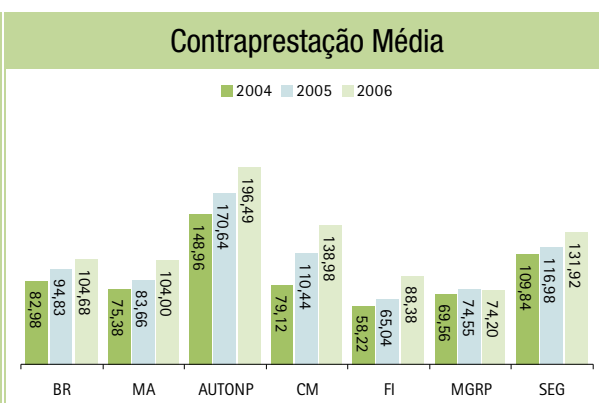
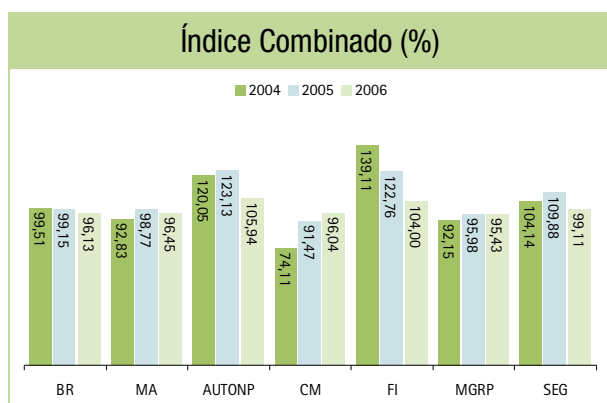
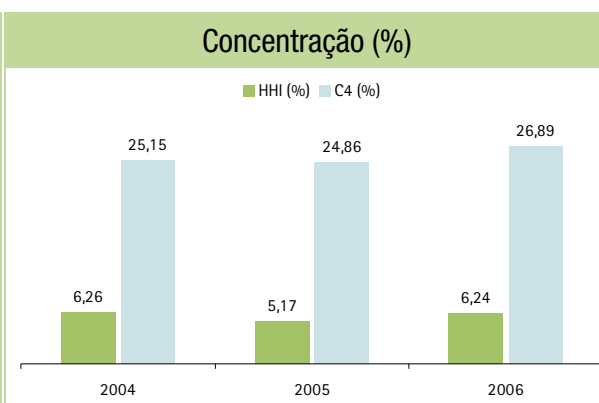
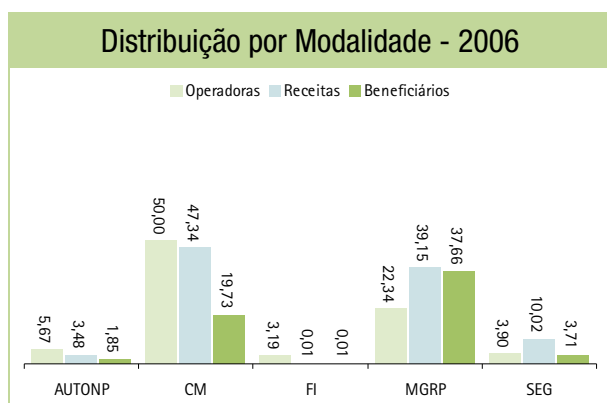
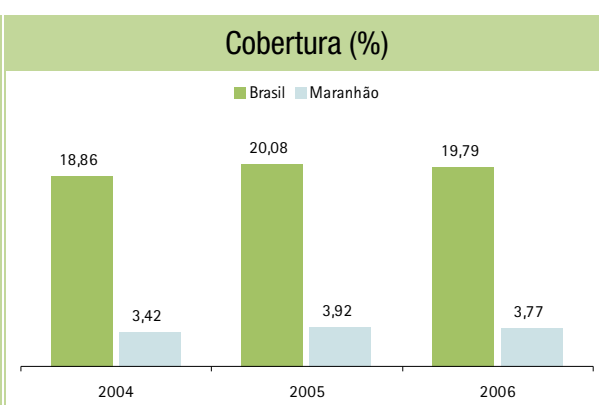
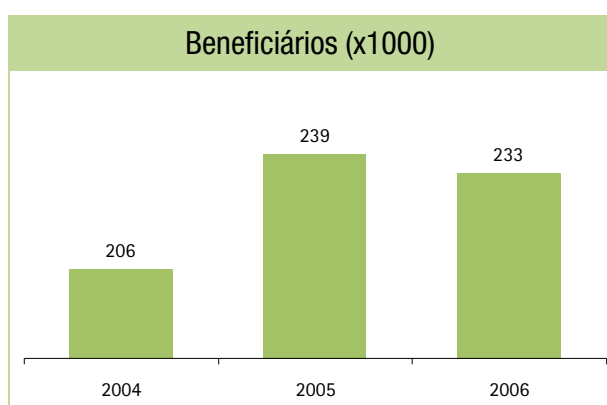
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

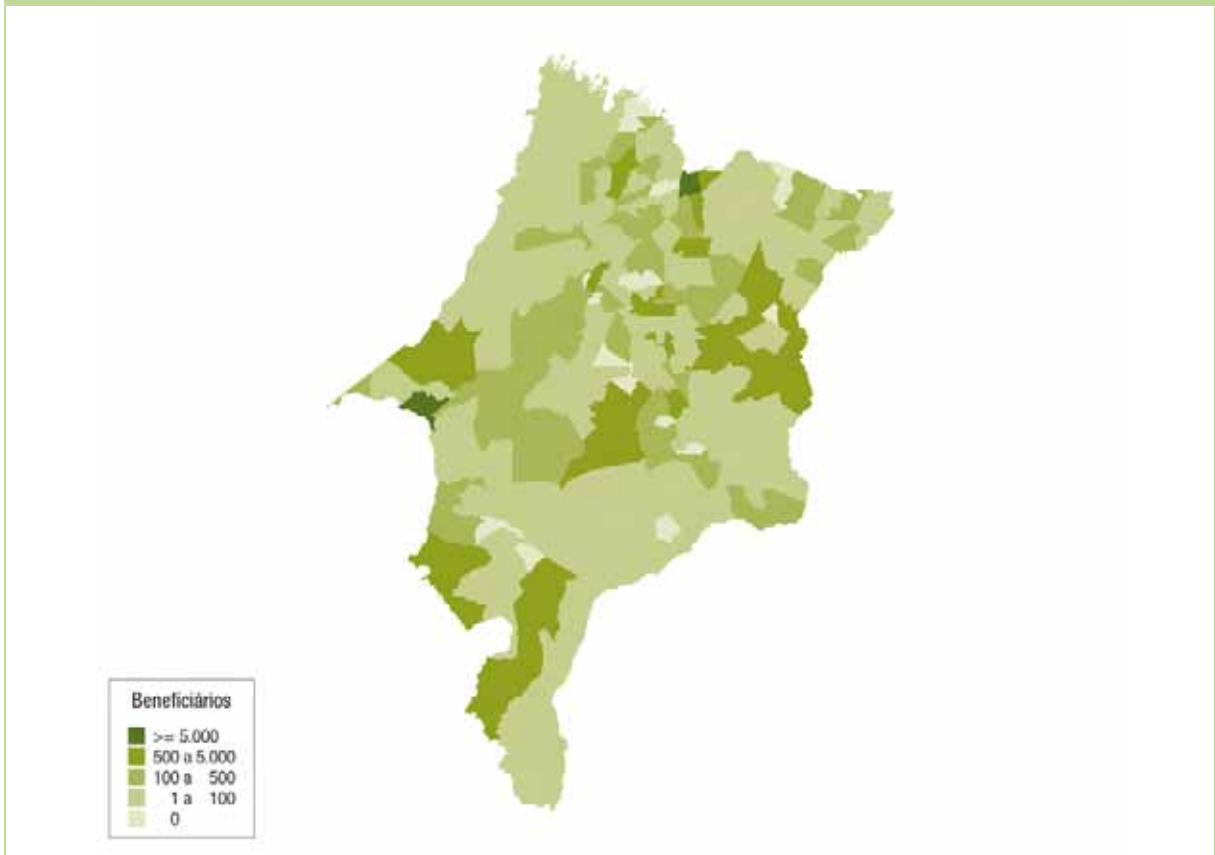


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	232	261	282	21,55
Beneficiários (x1000)	206	239	233	13,40
População (x1000)	6.022	6.103	6.185	2,71
Cobertura (%)	3,42	3,92	3,77	10,41
Contraprestação Média (R\$)	75,38	83,66	104,00	37,97
DM (%)	77,19	78,74	81,61	5,72
DC (%)	2,60	3,95	2,07	-20,46
DA (%)	13,03	16,09	12,78	-1,96
Combinado (%)	92,83	98,77	96,45	3,91
HHI (%)	6,26	5,17	6,24	-0,29
C4 (%)	25,15	24,86	26,89	6,91

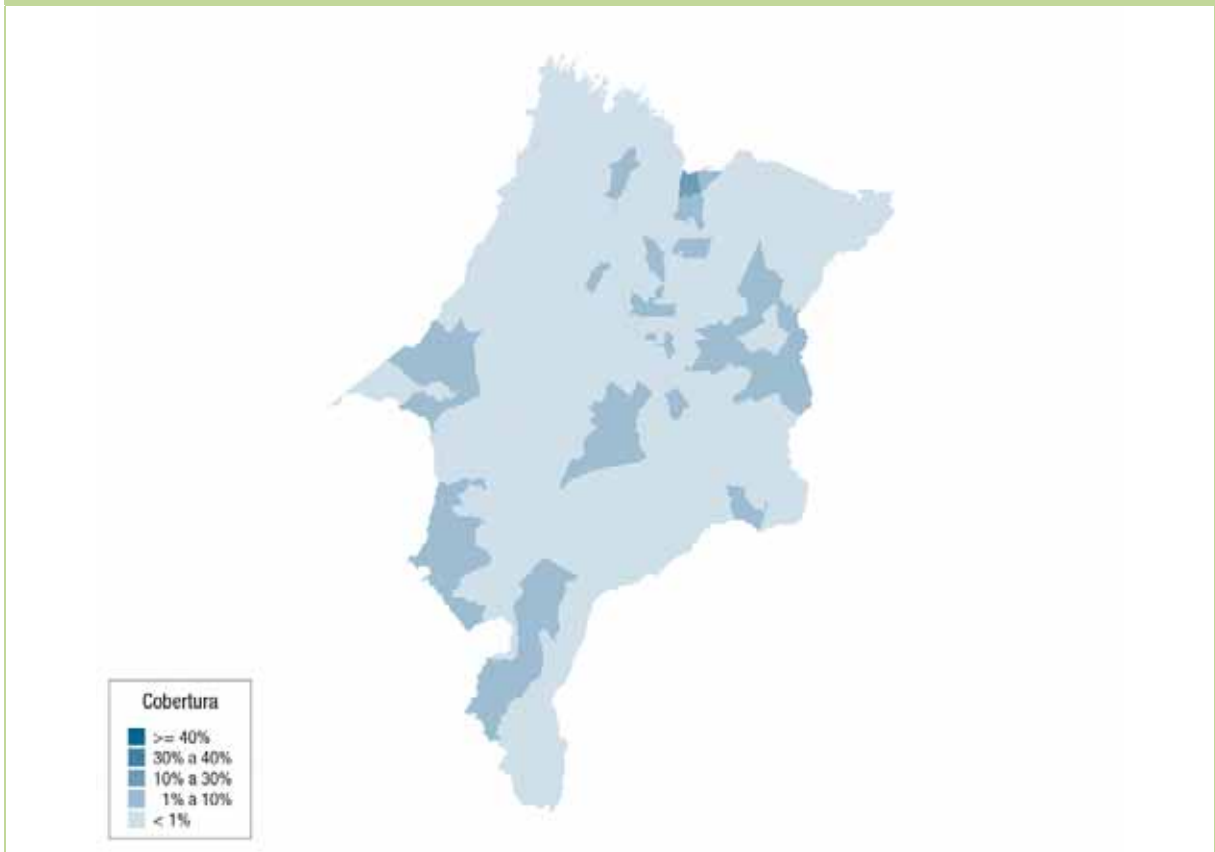


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

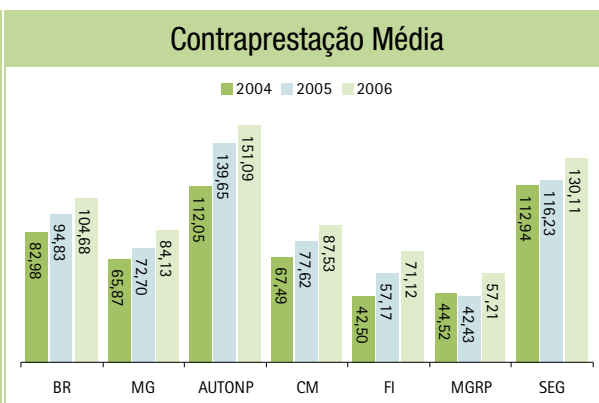
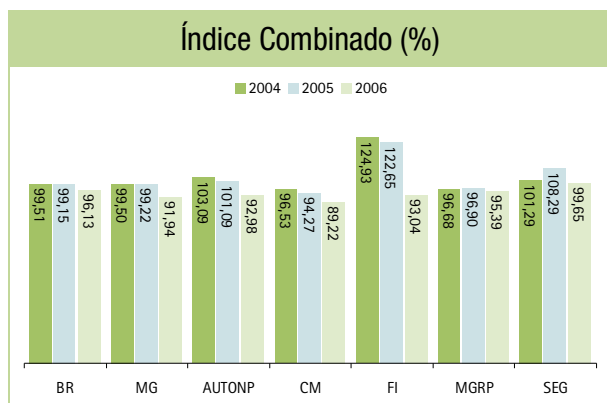
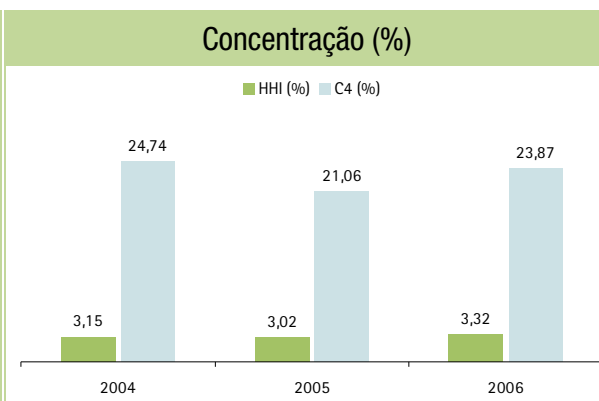
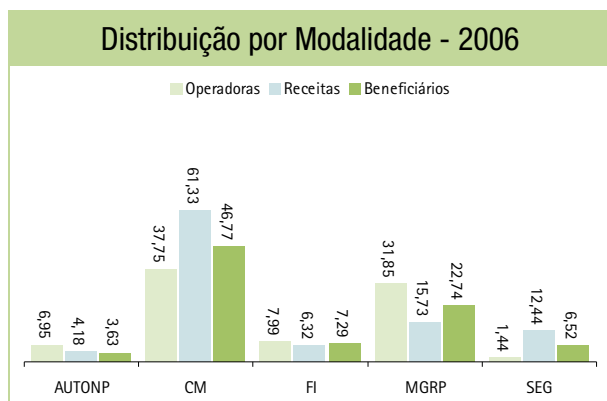
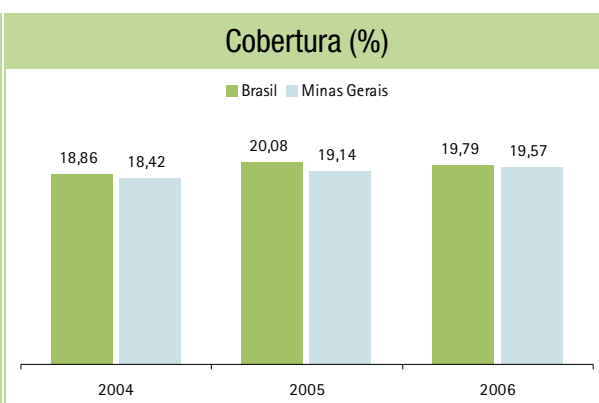
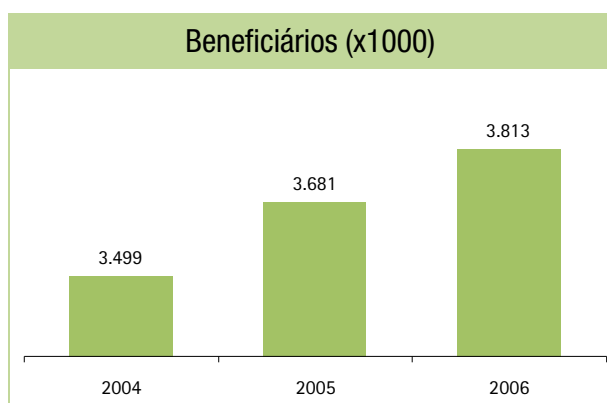
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

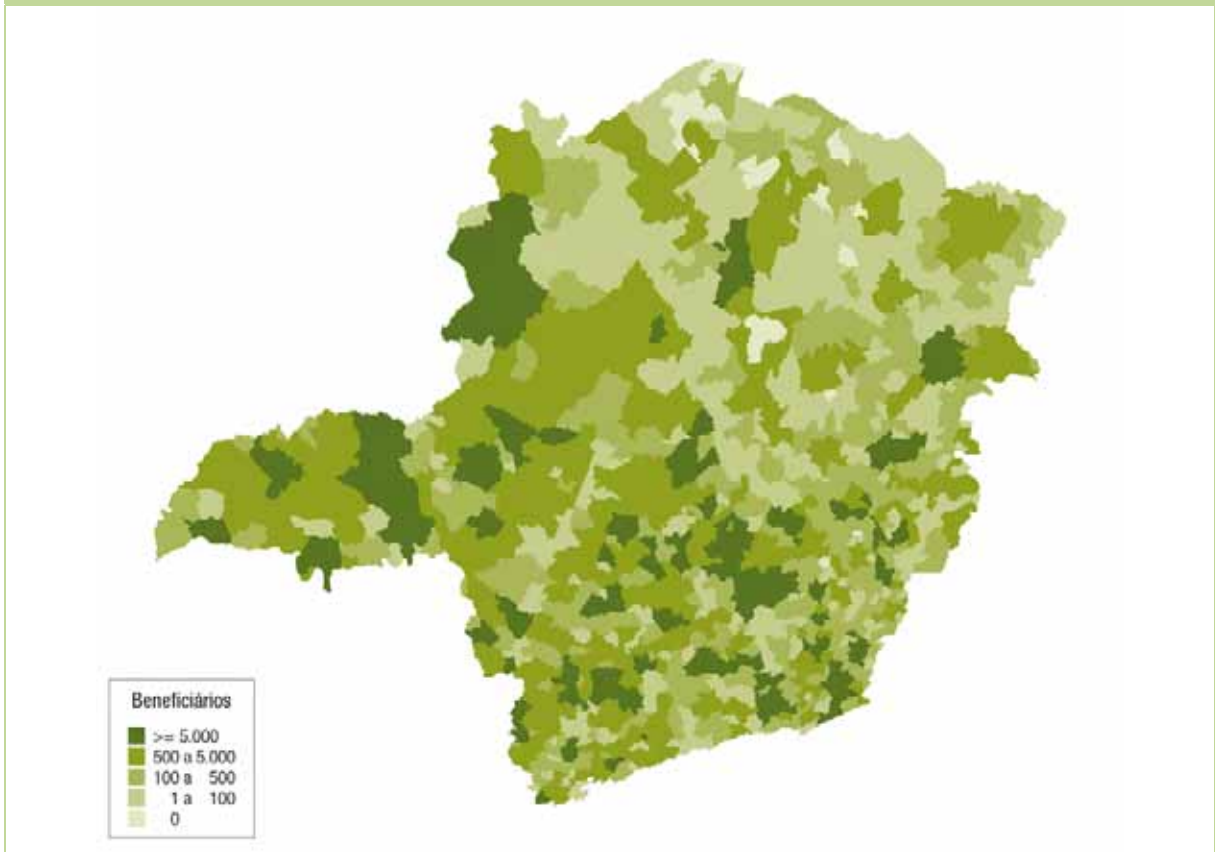


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	699	750	763	9,16
Beneficiários (x1000)	3.499	3.681	3.813	8,96
População (x1000)	18.994	19.237	19.479	2,56
Cobertura (%)	18,42	19,14	19,57	6,24
Contraprestação Média (R\$)	65,87	72,70	84,13	27,72
DM (%)	80,84	81,14	78,48	-2,92
DC (%)	1,88	1,68	1,51	-20,00
DA (%)	16,77	16,39	11,95	-28,73
Combinado (%)	99,50	99,22	91,94	-7,60
HHI (%)	3,15	3,02	3,32	5,44
C4 (%)	24,74	21,06	23,87	-3,50

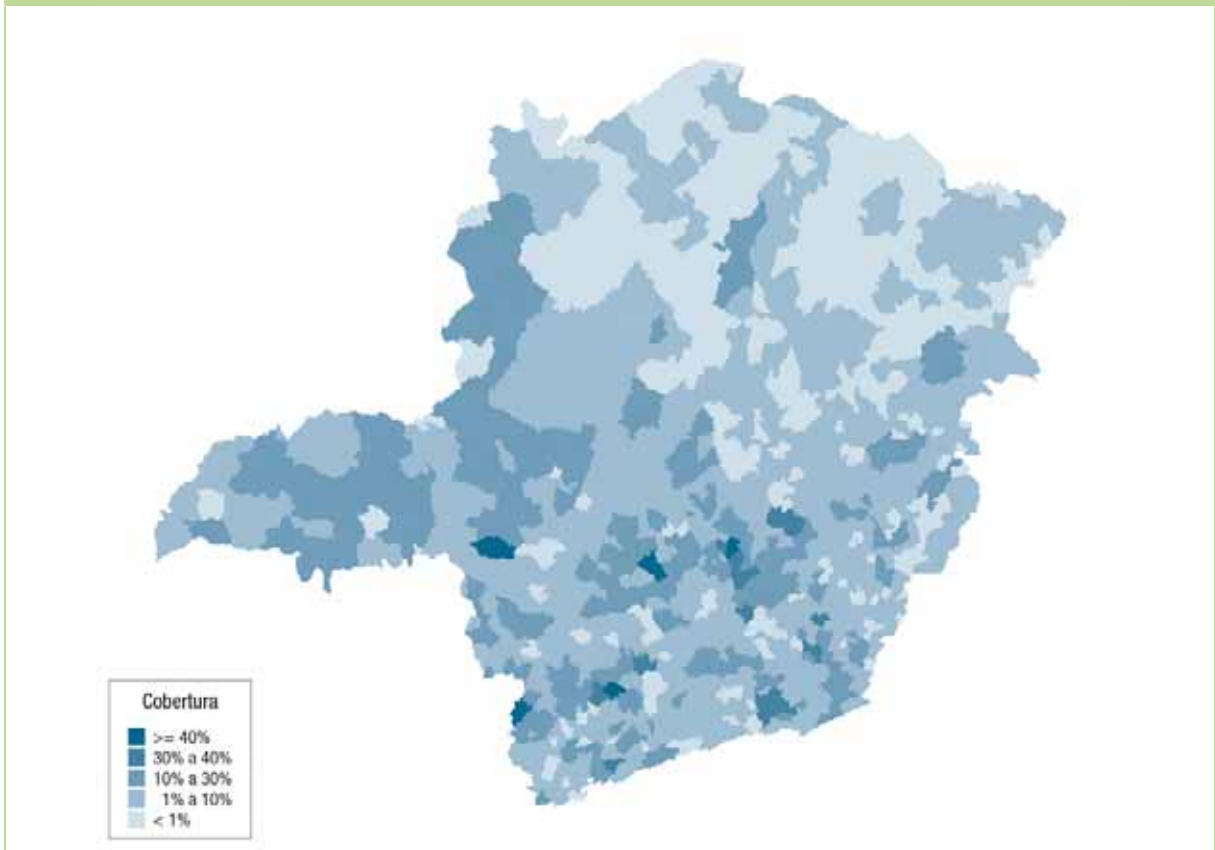


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

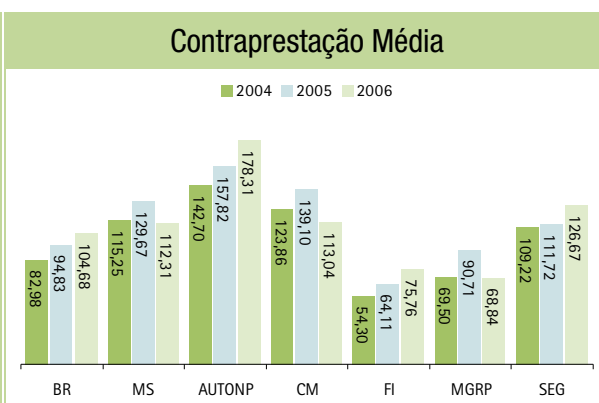
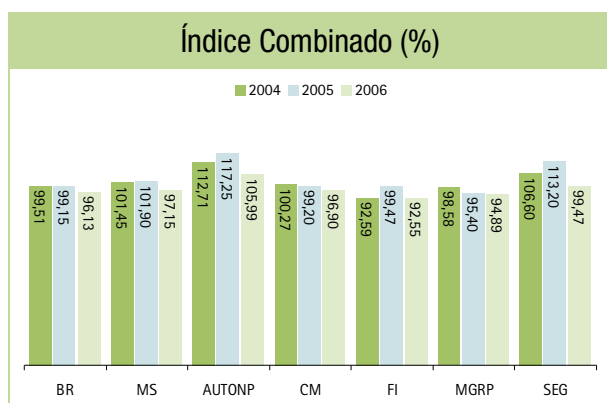
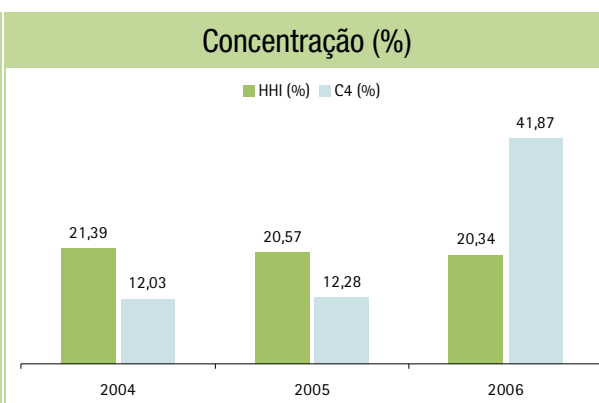
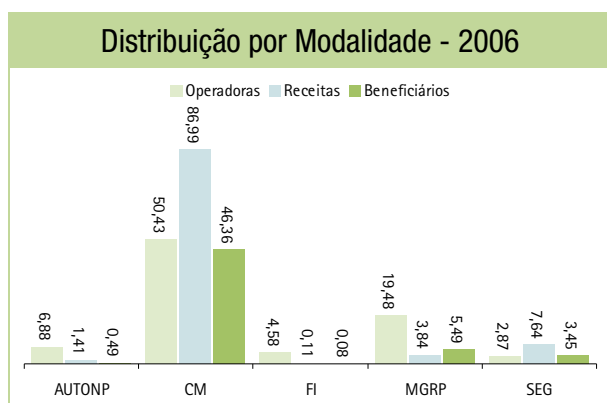
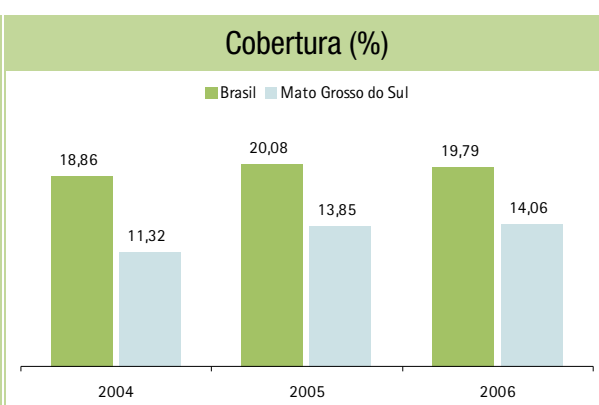
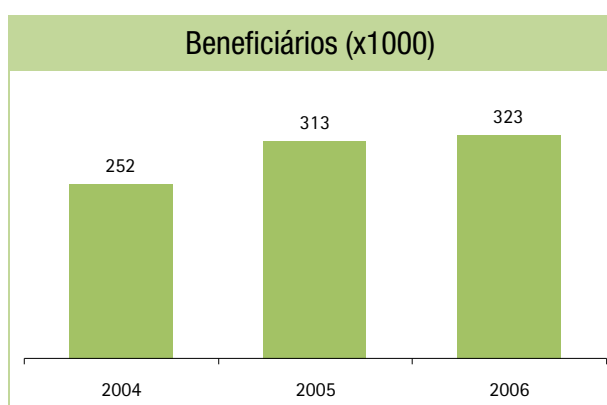
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

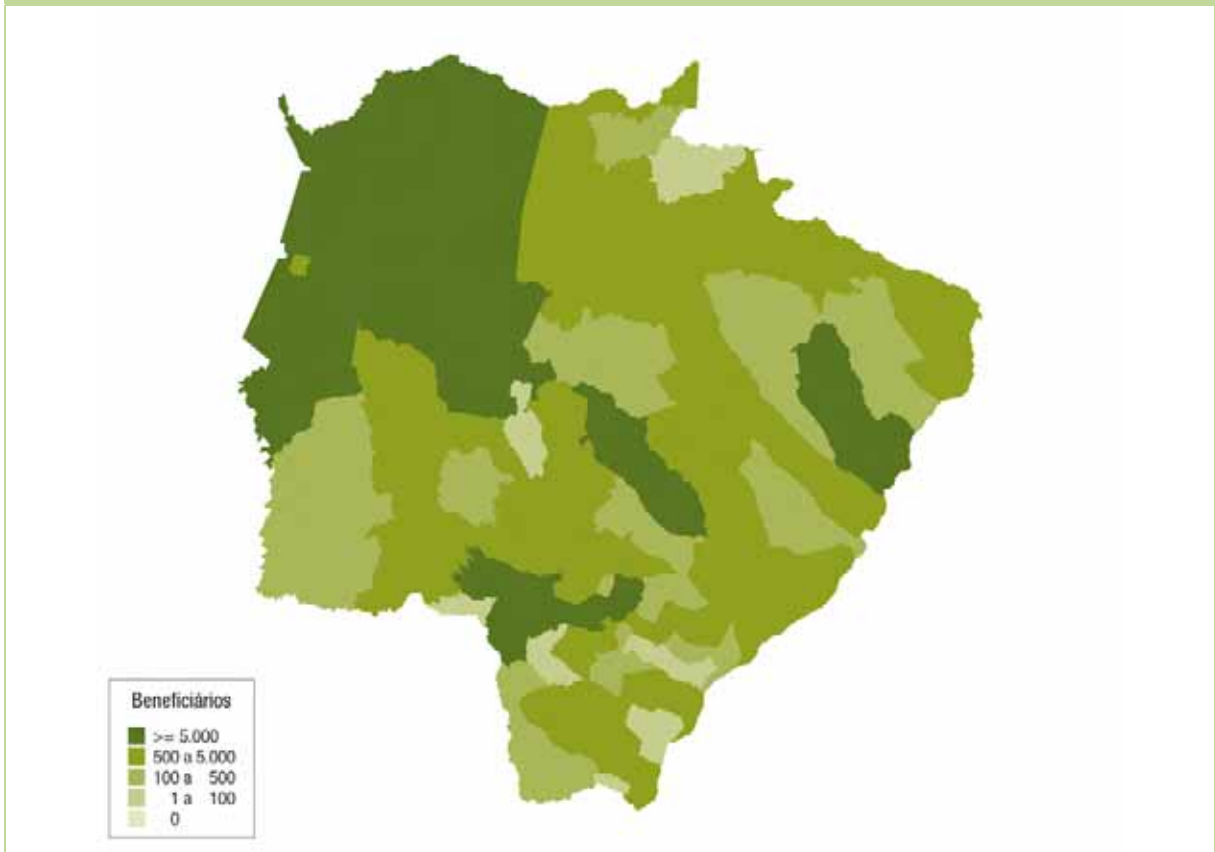


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	307	338	349	13,68
Beneficiários (x1000)	252	313	323	28,15
População (x1000)	2.228	2.262	2.298	3,15
Cobertura (%)	11,32	13,85	14,06	24,23
Contraprestação Média (R\$)	115,25	129,67	112,31	-2,55
DM (%)	88,12	89,86	82,64	-6,22
DC (%)	1,10	1,24	1,27	15,70
DA (%)	12,24	10,80	13,25	8,26
Combinado (%)	101,45	101,90	97,15	-4,24
HHI (%)	21,39	20,57	20,34	-4,88
C4 (%)	12,03	12,28	41,87	248,08

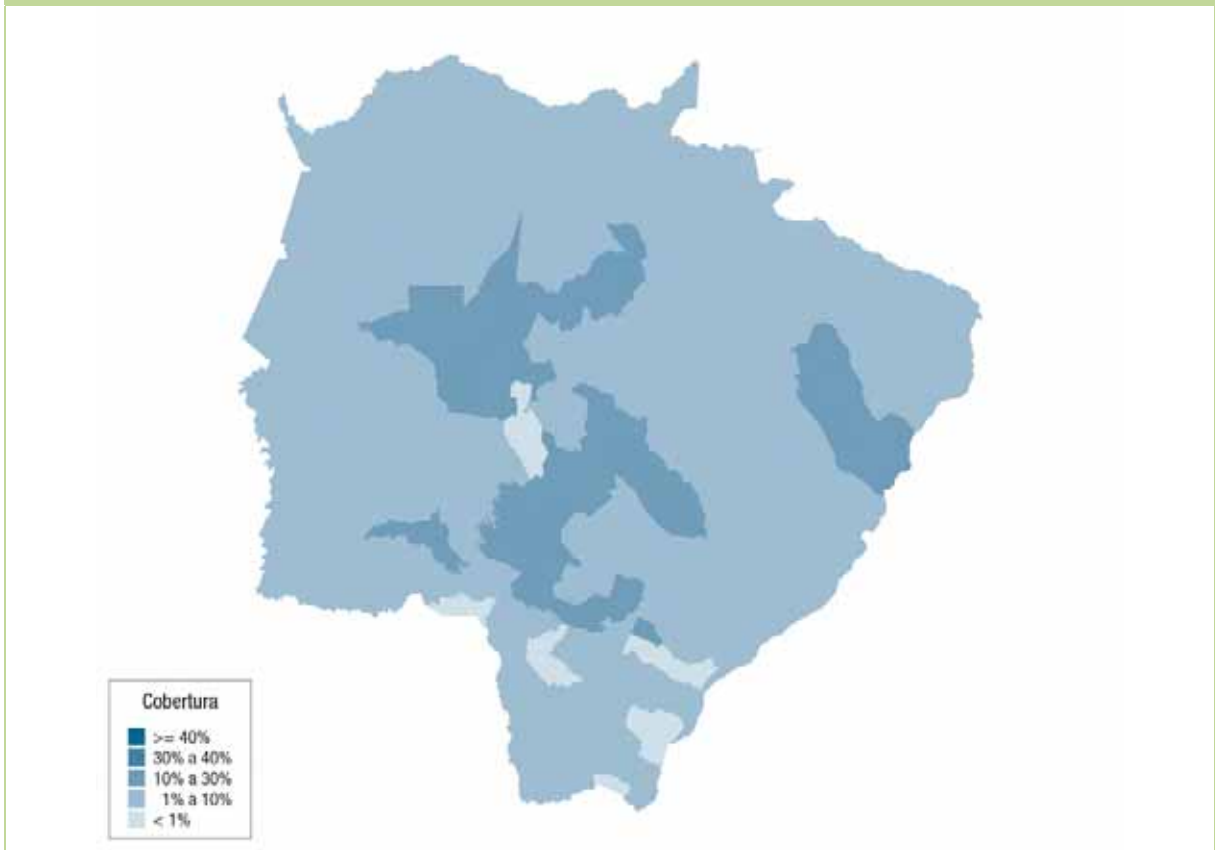


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

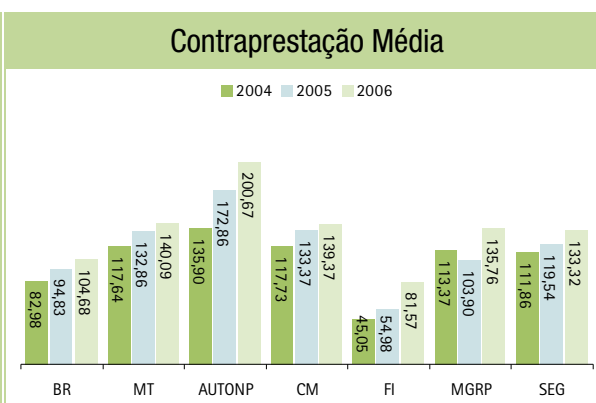
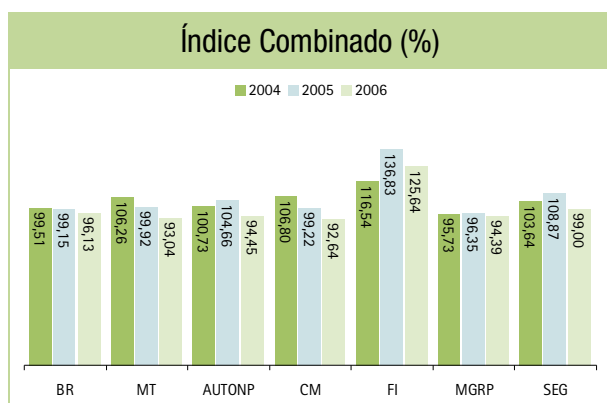
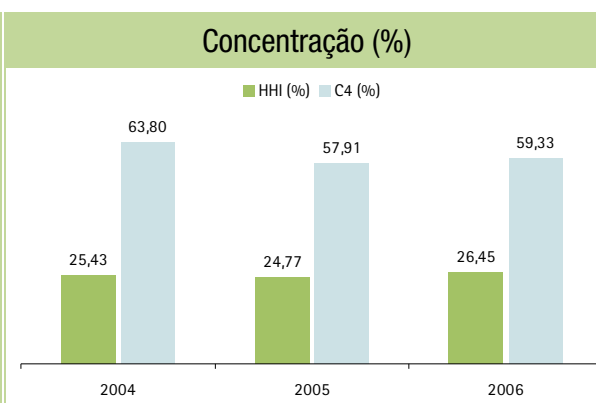
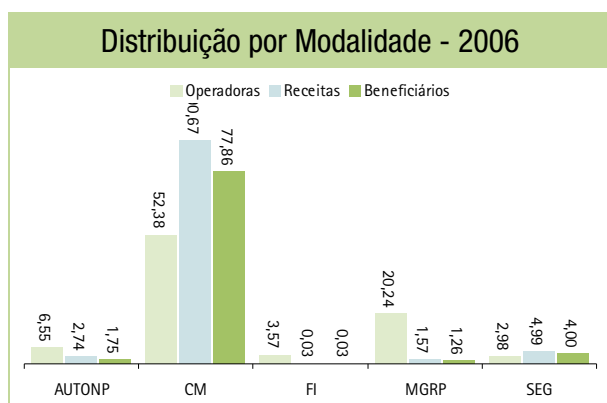
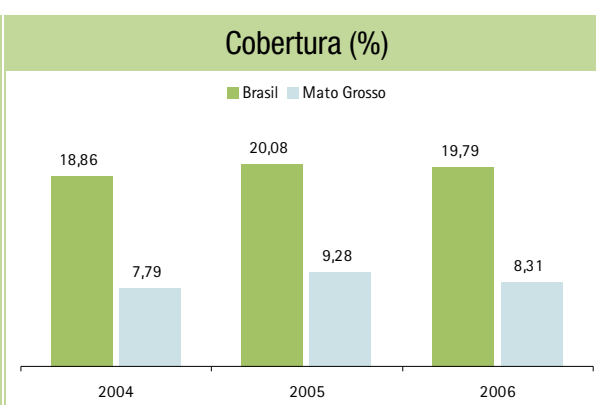
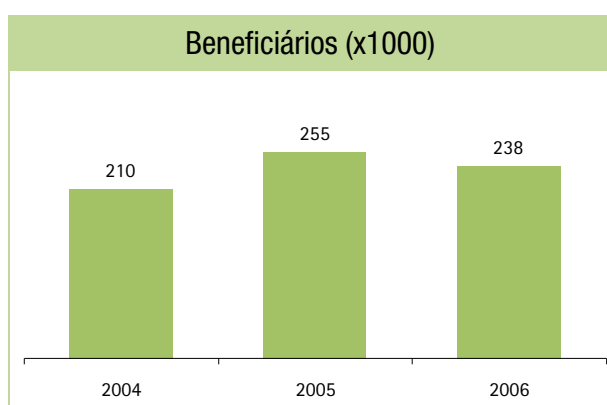
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

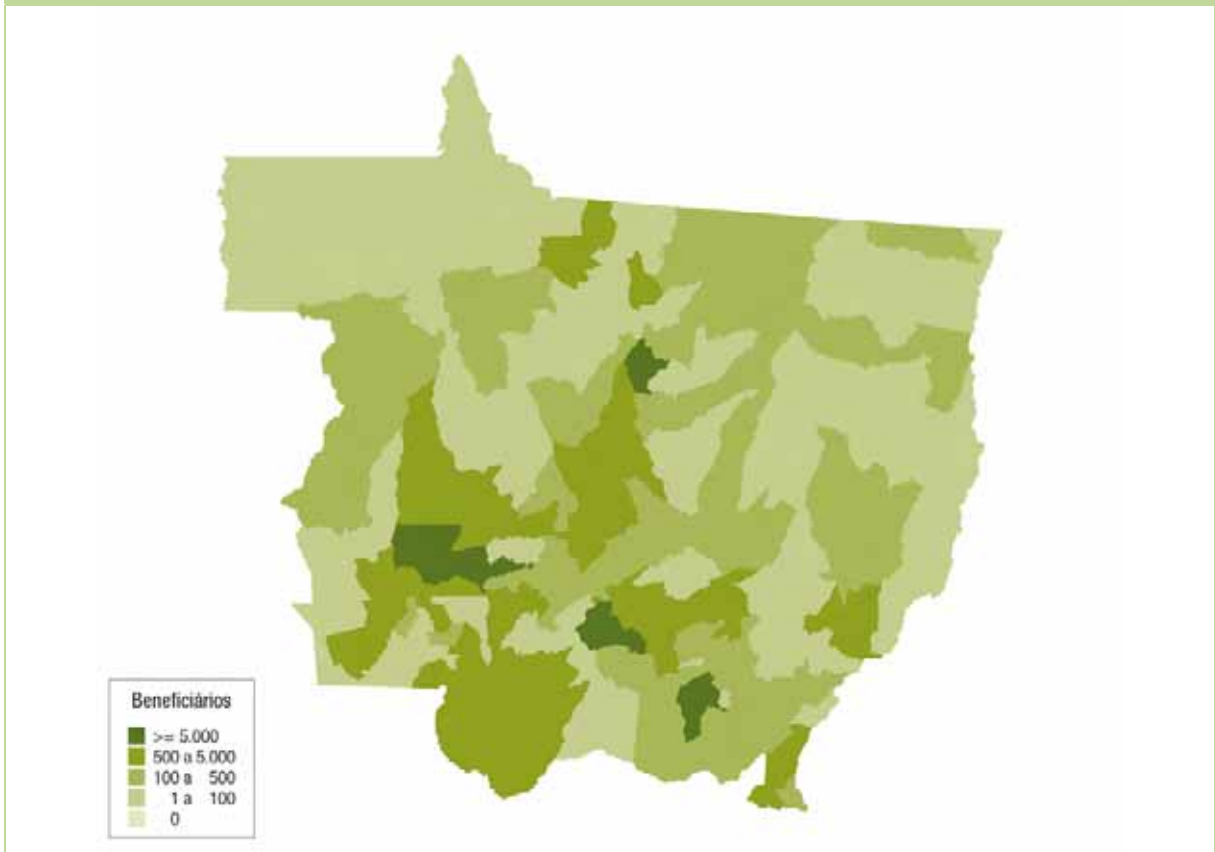


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	288	328	336	16,67
Beneficiários (x1000)	210	255	238	13,08
População (x1000)	2.697	2.750	2.857	5,92
Cobertura (%)	7,79	9,28	8,31	6,76
Contraprestação Média (R\$)	117,64	132,86	140,09	19,08
DM (%)	91,77	84,56	79,95	-12,88
DC (%)	1,92	1,64	0,85	-55,91
DA (%)	12,57	13,72	12,24	-2,58
Combinado (%)	106,26	99,92	93,04	-12,44
HHI (%)	25,43	24,77	26,45	4,01
C4 (%)	63,80	57,91	59,33	-7,01

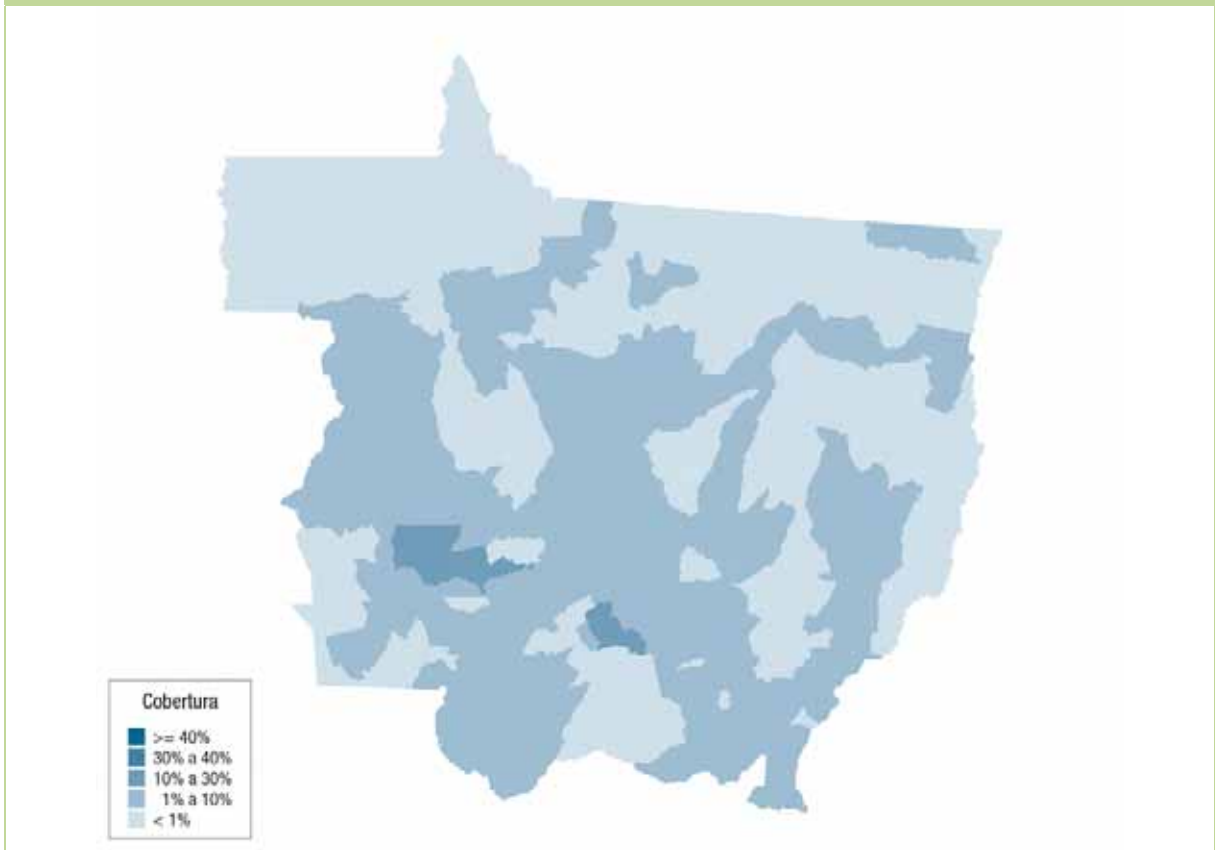


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

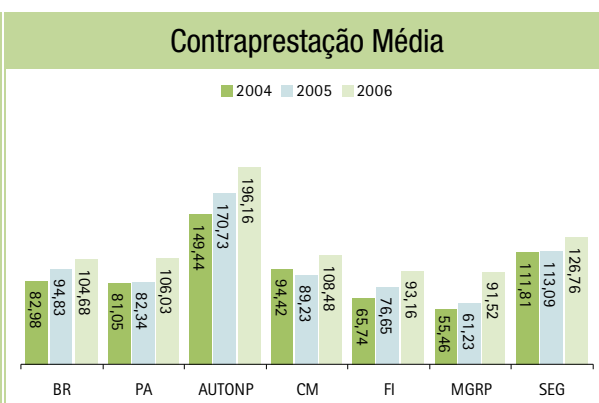
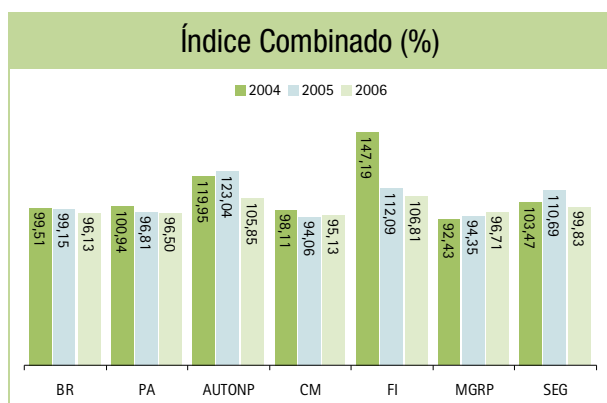
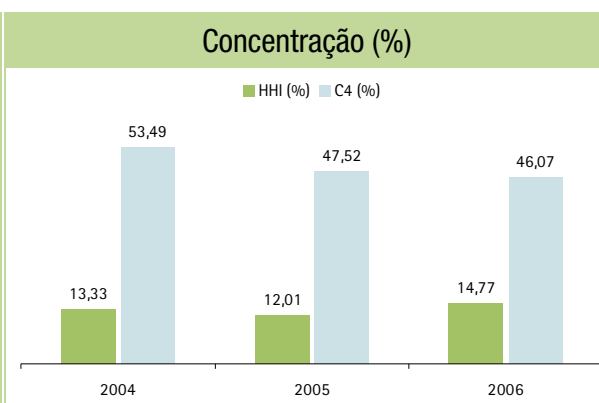
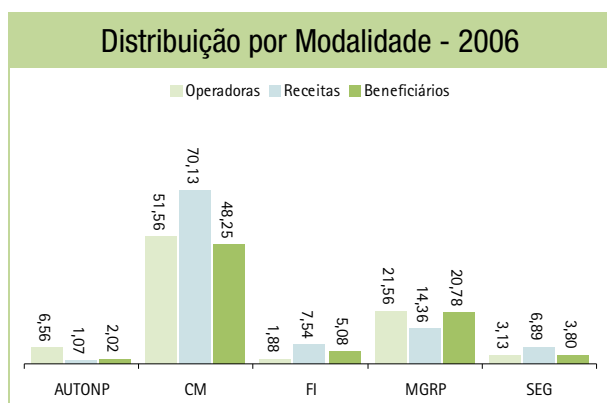
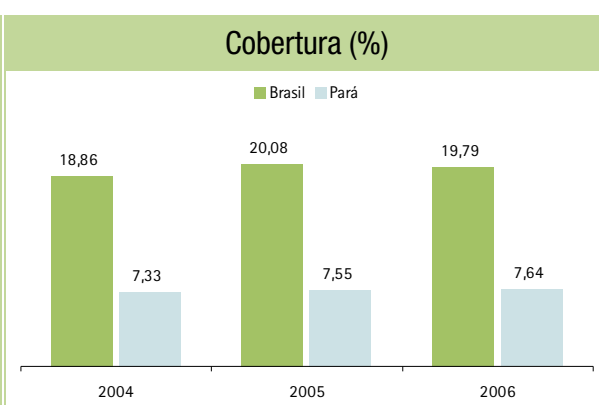
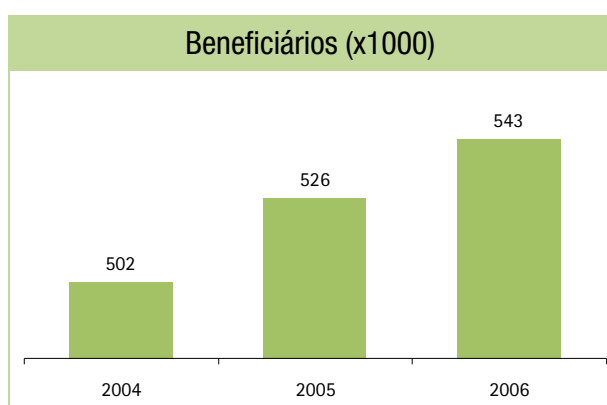
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

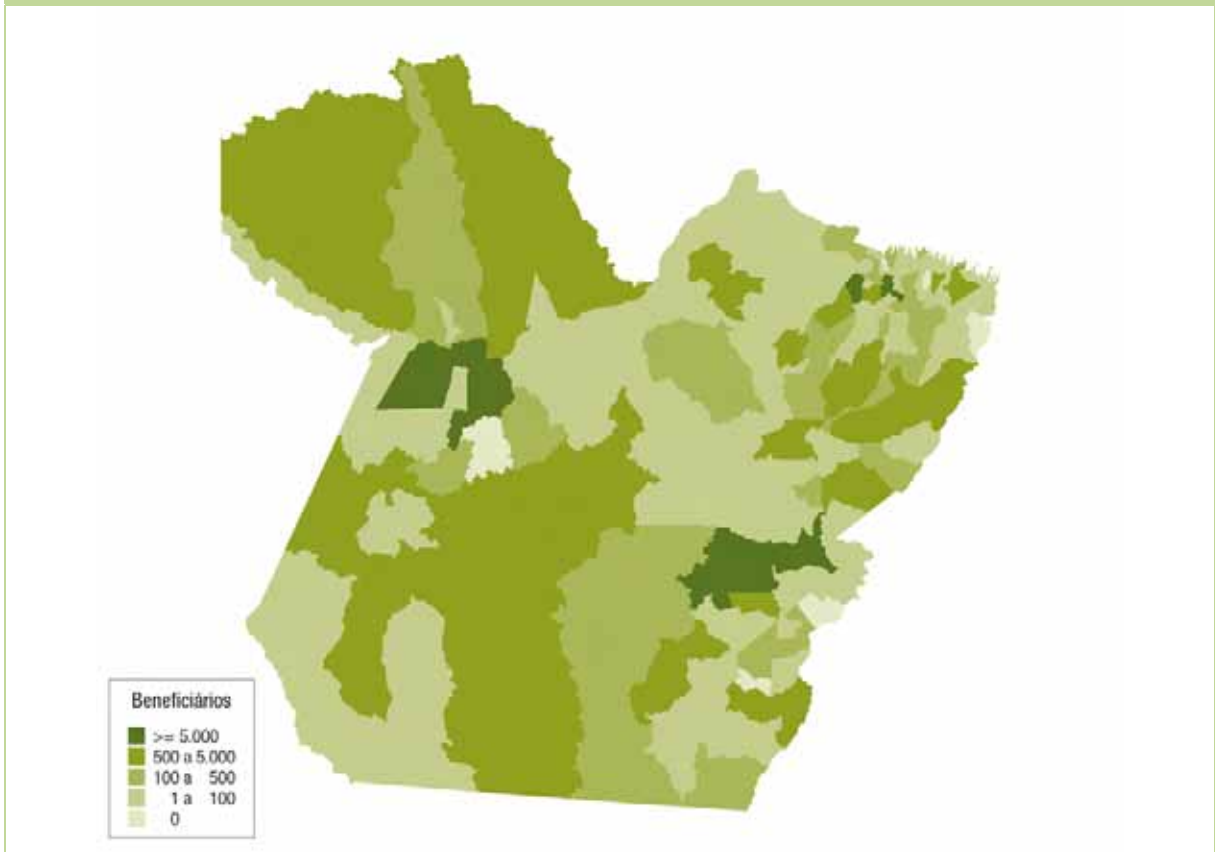


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	265	300	320	20,75
Beneficiários (x1000)	502	526	543	8,22
População (x1000)	6.850	6.971	7.110	3,80
Cobertura (%)	7,33	7,55	7,64	4,25
Contraprestação Média (R\$)	81,05	82,34	106,03	30,82
DM (%)	83,50	81,58	80,93	-3,08
DC (%)	1,61	1,67	1,42	-12,06
DA (%)	15,83	13,57	14,15	-10,60
Combinado (%)	100,94	96,81	96,50	-4,40
HHI (%)	13,33	12,01	14,77	10,82
C4 (%)	53,49	47,52	46,07	-13,86

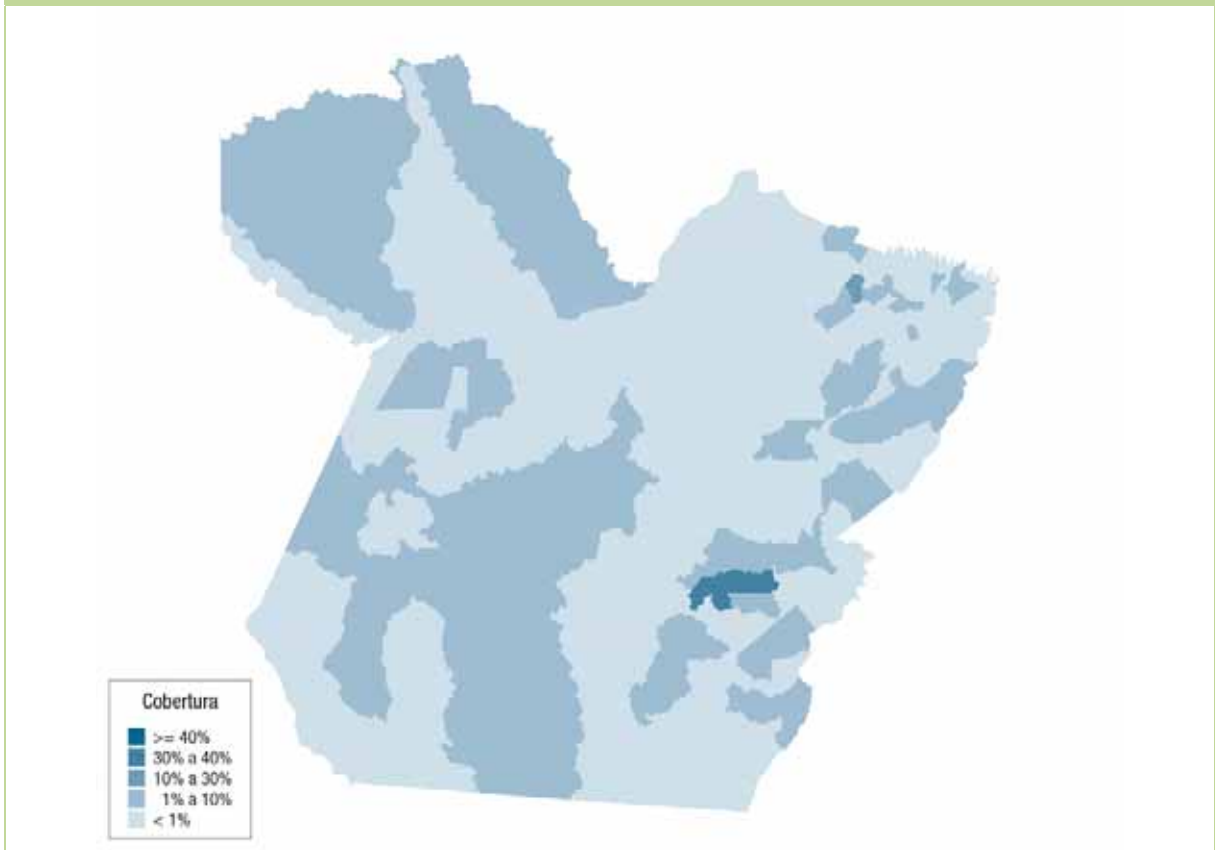


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

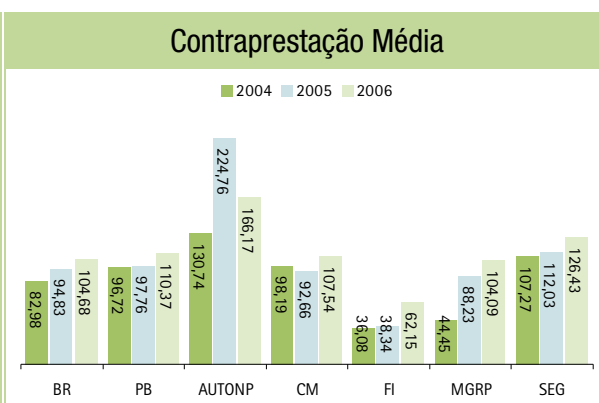
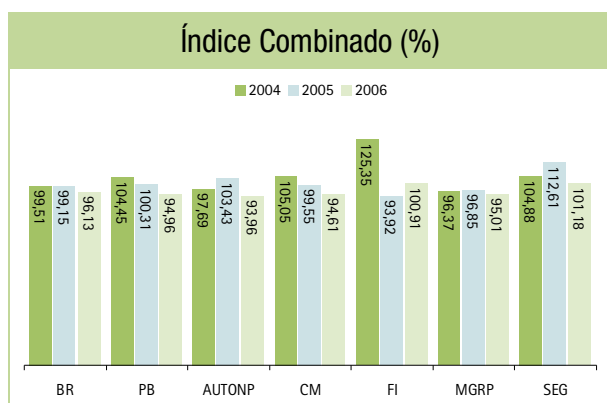
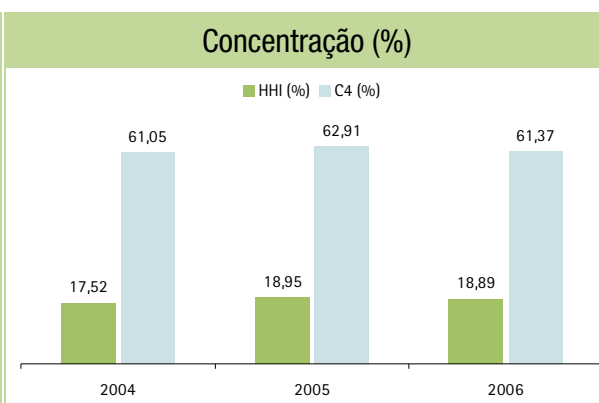
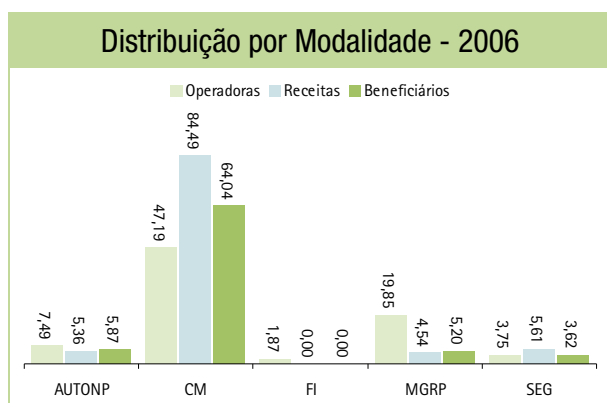
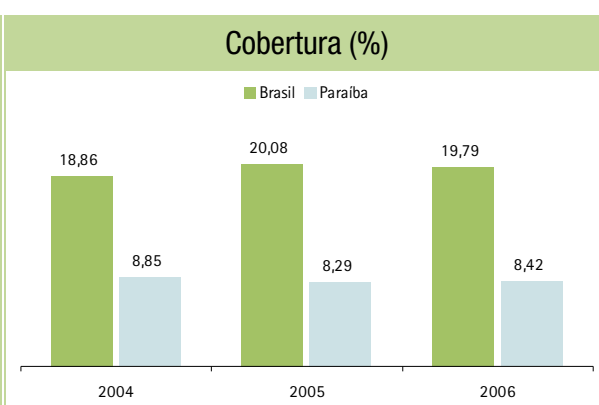
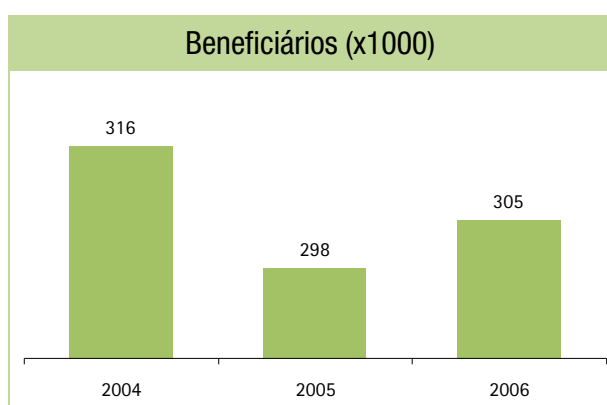
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

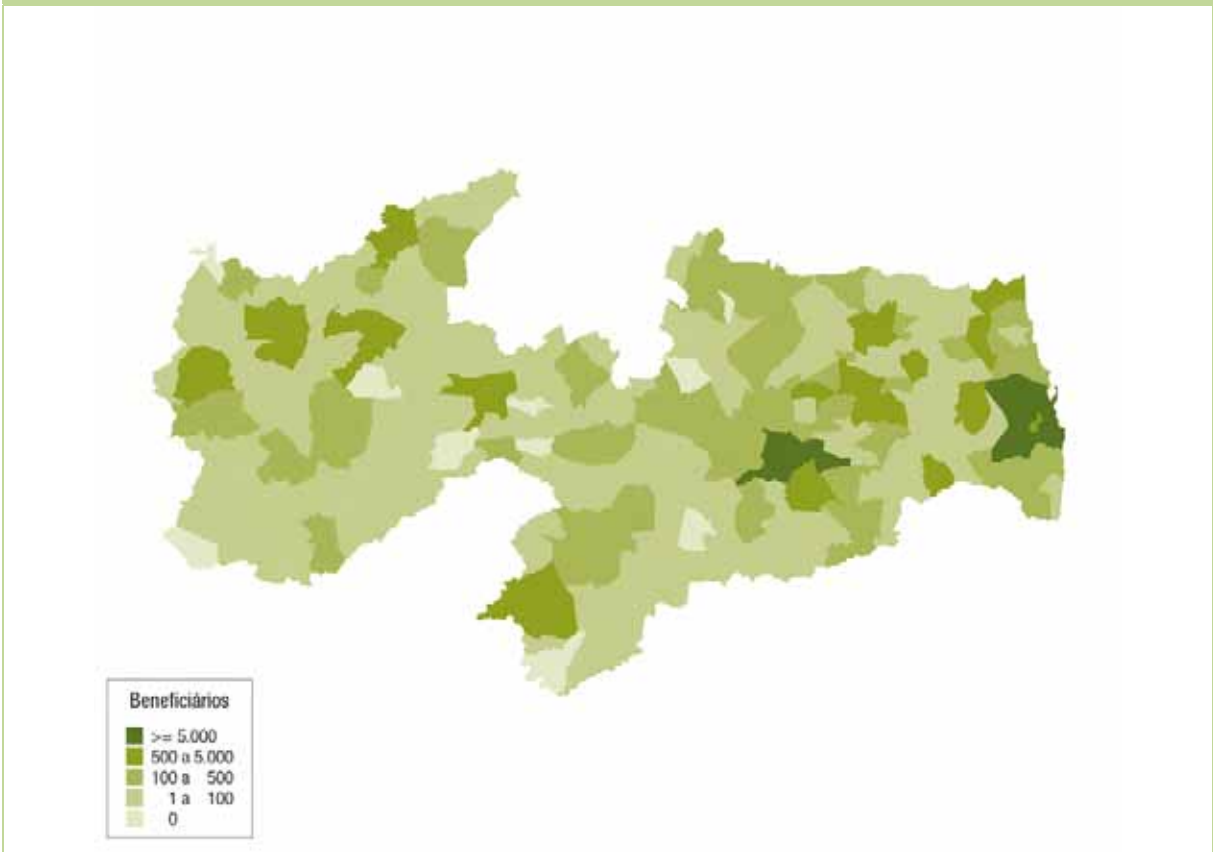


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	221	245	267	20,81
Beneficiários (x1000)	316	298	305	-3,41
População (x1000)	3.568	3.596	3.623	1,54
Cobertura (%)	8,85	8,29	8,42	-4,88
Contraprestação Média (R\$)	96,72	97,76	110,37	14,12
DM (%)	82,06	88,51	83,64	1,94
DC (%)	1,13	0,81	0,92	-18,66
DA (%)	21,26	10,99	10,40	-51,08
Combinado (%)	104,45	100,31	94,96	-9,08
HHI (%)	17,52	18,95	18,89	7,82
C4 (%)	61,05	62,91	61,37	0,51

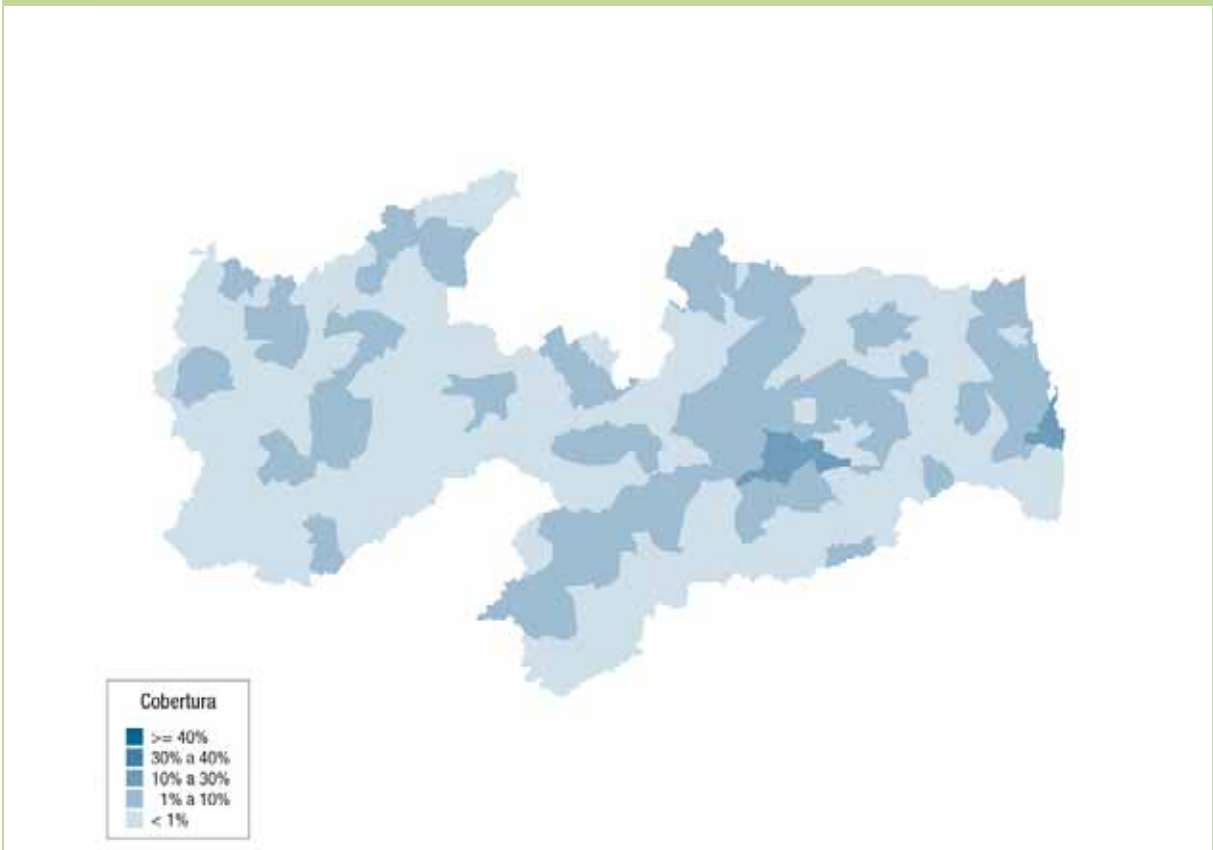


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

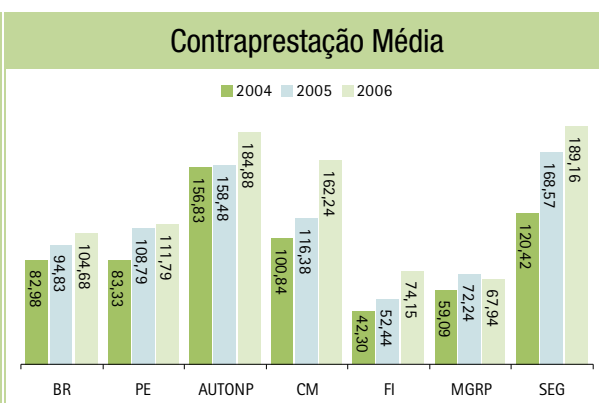
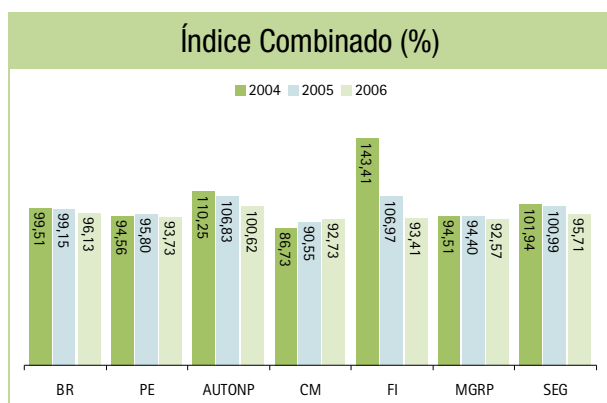
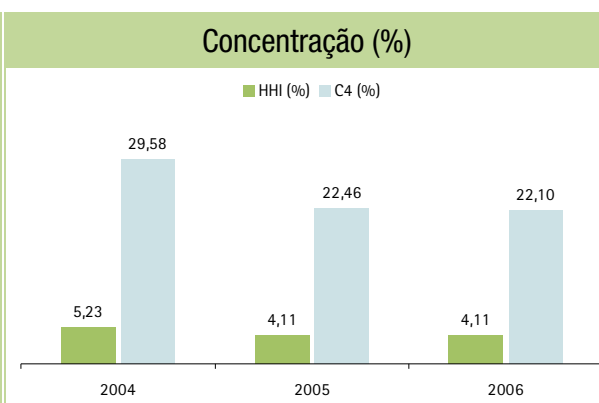
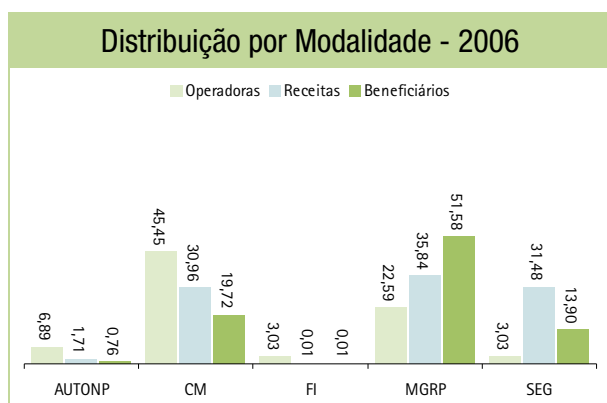
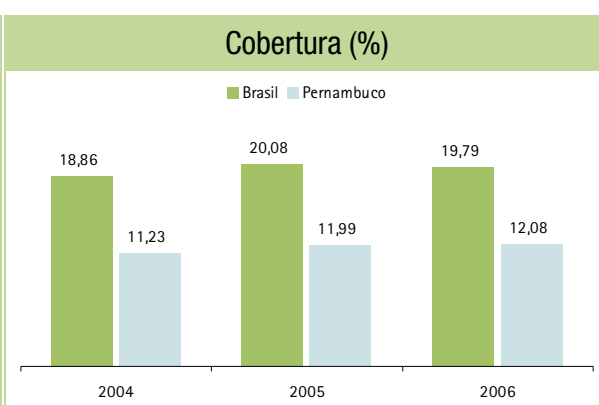
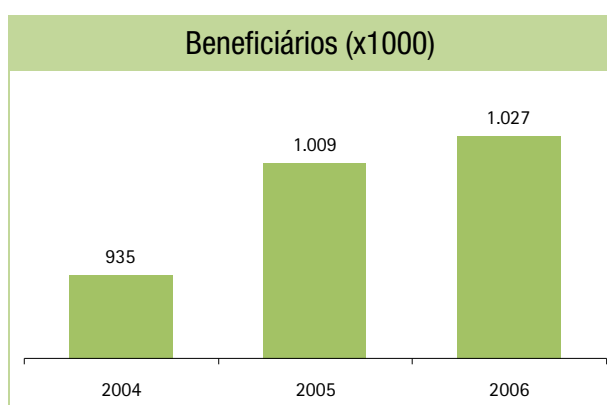
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

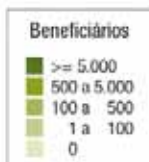


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	300	338	363	21,00
Beneficiários (x1000)	935	1.009	1.027	9,80
População (x1000)	8.324	8.414	8.503	2,15
Cobertura (%)	11,23	11,99	12,08	7,49
Contraprestação Média (R\$)	83,33	108,79	111,79	34,15
DM (%)	78,30	80,51	79,82	1,94
DC (%)	3,12	3,42	3,01	-3,51
DA (%)	13,13	11,88	10,90	-16,99
Combinado (%)	94,56	95,80	93,73	-0,87
HHI (%)	5,23	4,11	4,11	-21,37
C4 (%)	29,58	22,46	22,10	-25,28

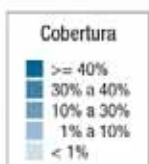


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

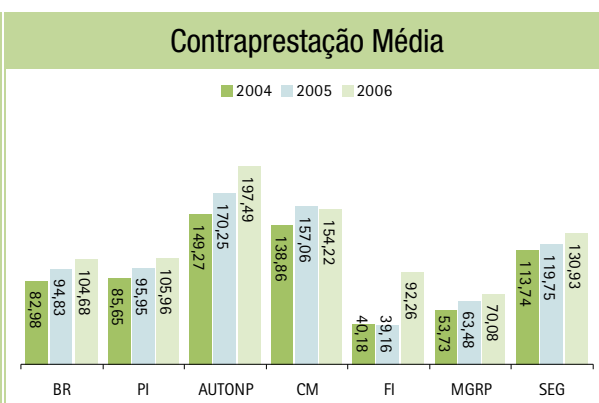
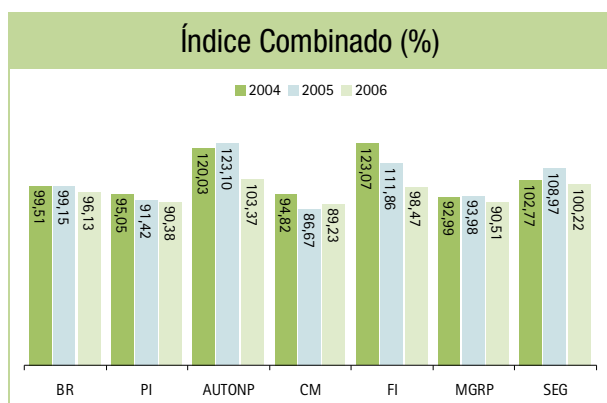
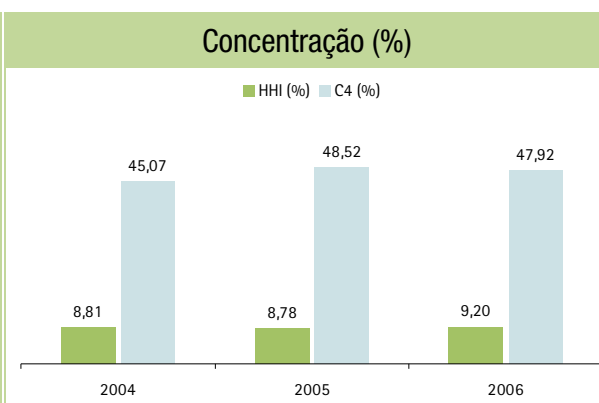
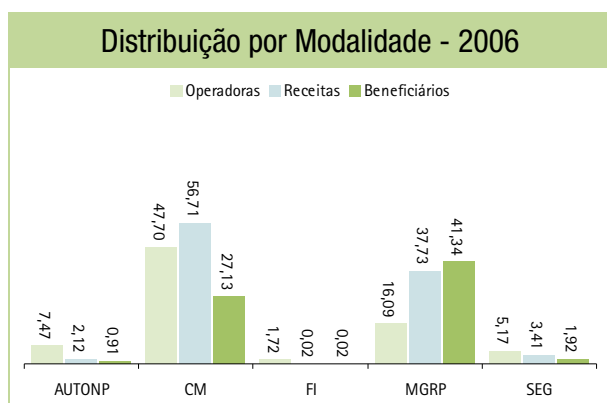
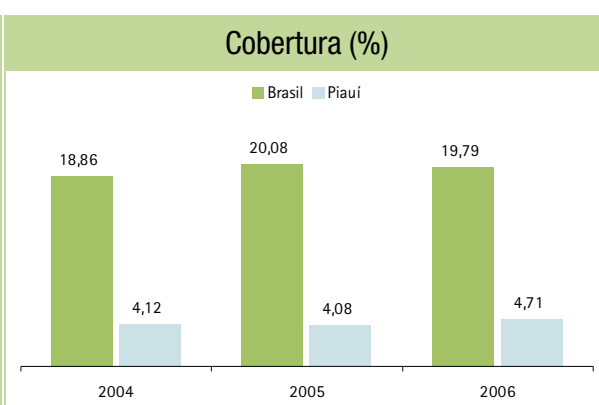
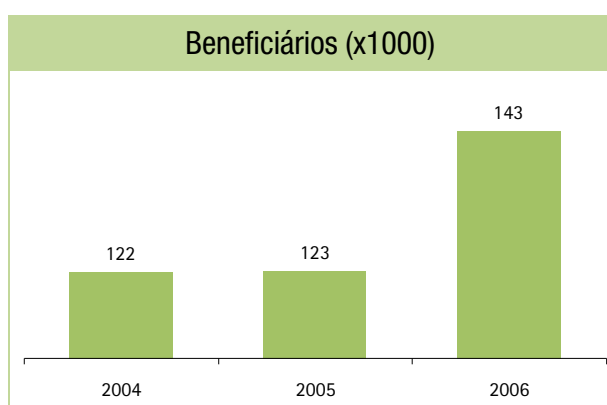
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

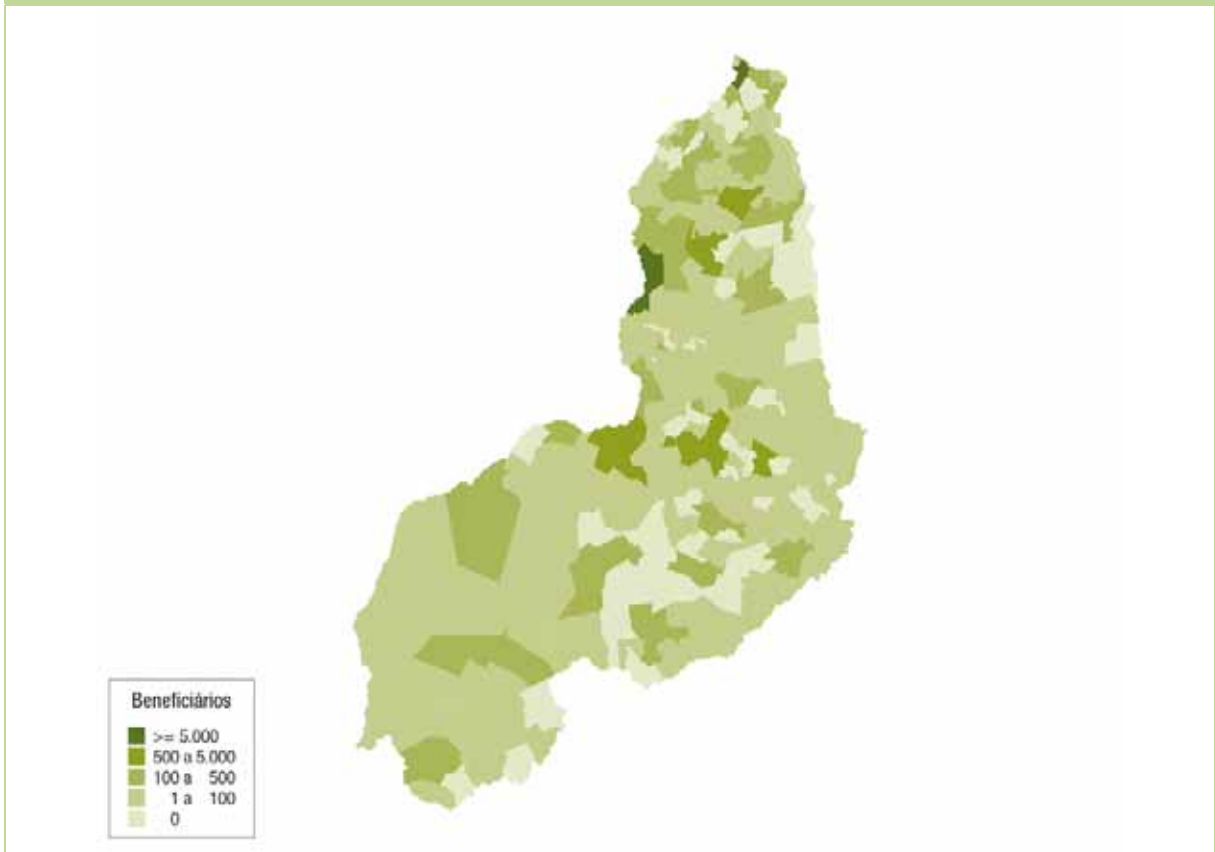


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	150	170	174	16,00
Beneficiários (x1000)	122	123	143	16,74
População (x1000)	2.972	3.001	3.036	2,18
Cobertura (%)	4,12	4,08	4,71	14,25
Contraprestação Média (R\$)	85,65	95,95	105,96	23,72
DM (%)	76,33	73,14	74,11	-2,91
DC (%)	1,91	2,99	1,76	-7,50
DA (%)	16,82	15,28	14,50	-13,78
Combinado (%)	95,05	91,42	90,38	-4,92
HHI (%)	8,81	8,78	9,20	4,41
C4 (%)	45,07	48,52	47,92	6,33

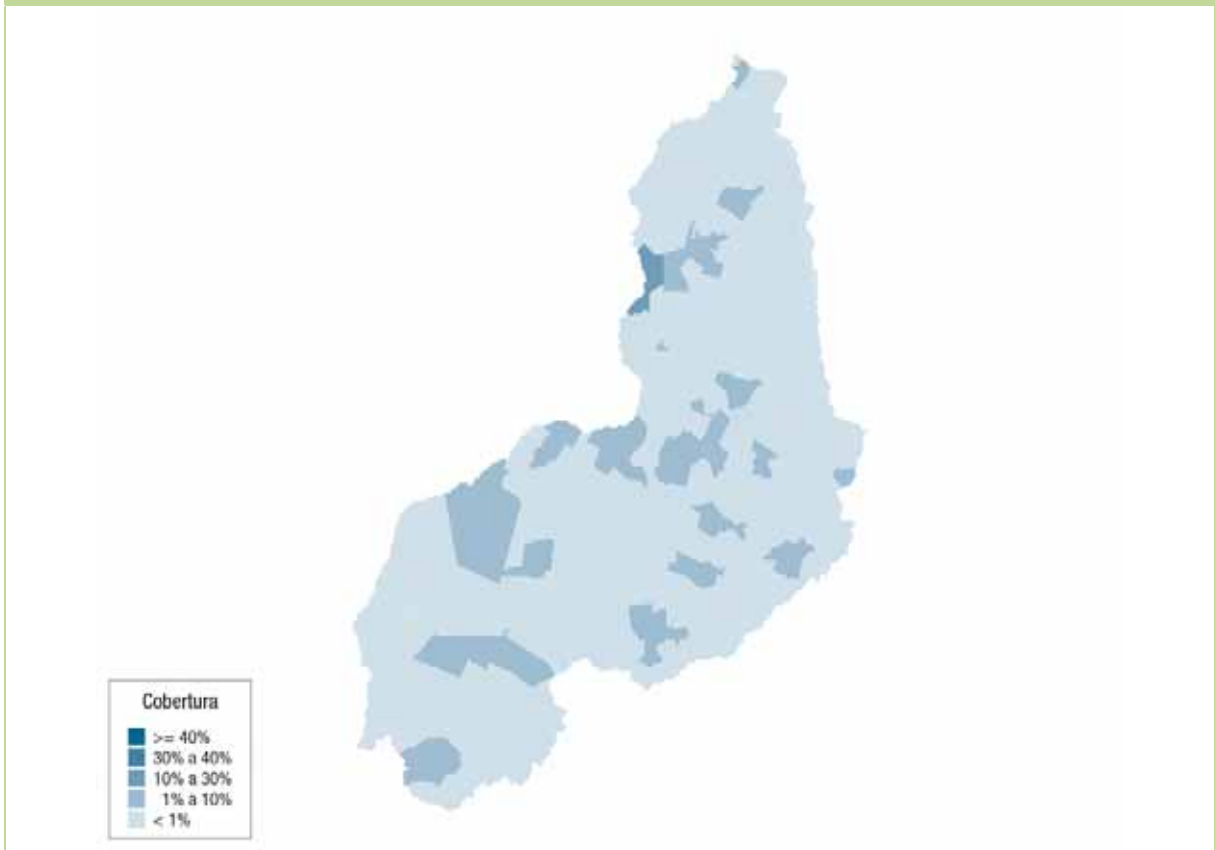


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

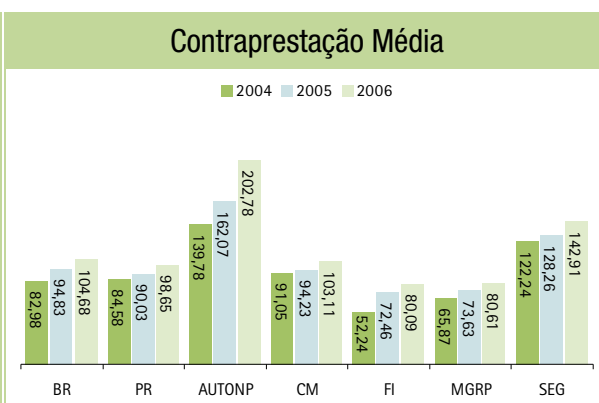
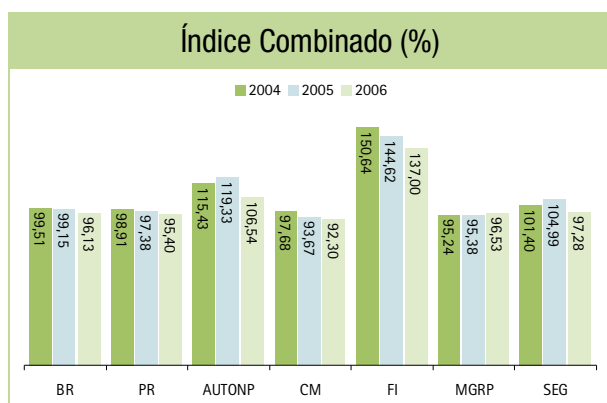
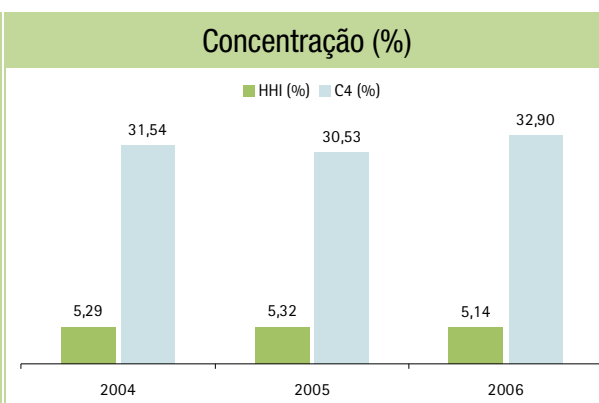
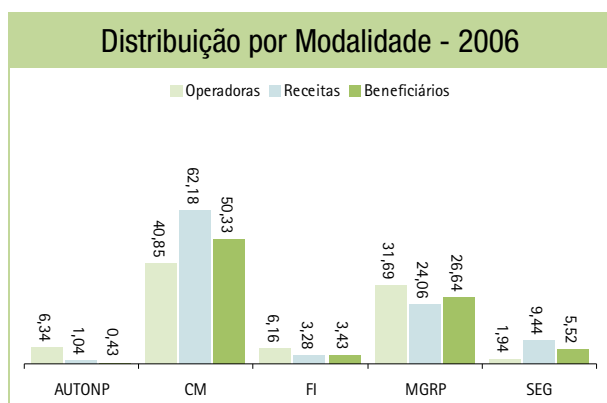
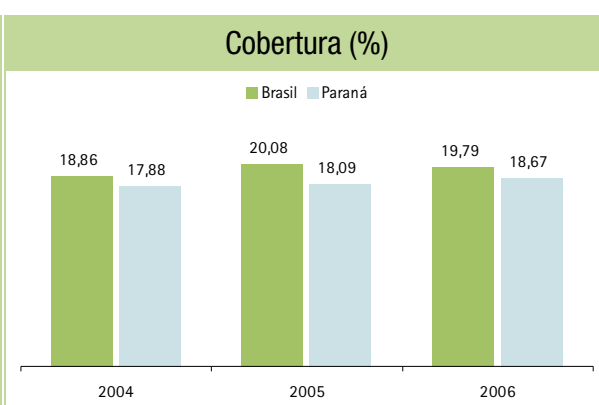
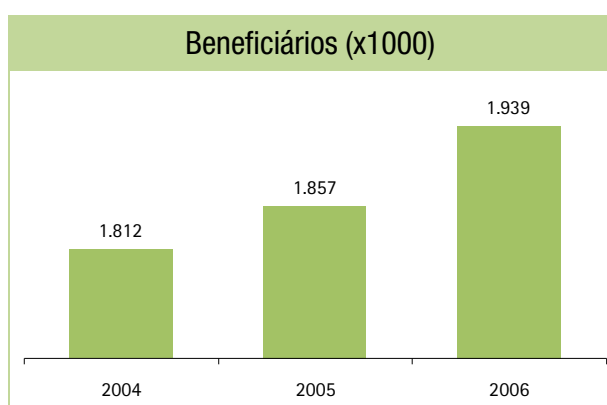
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

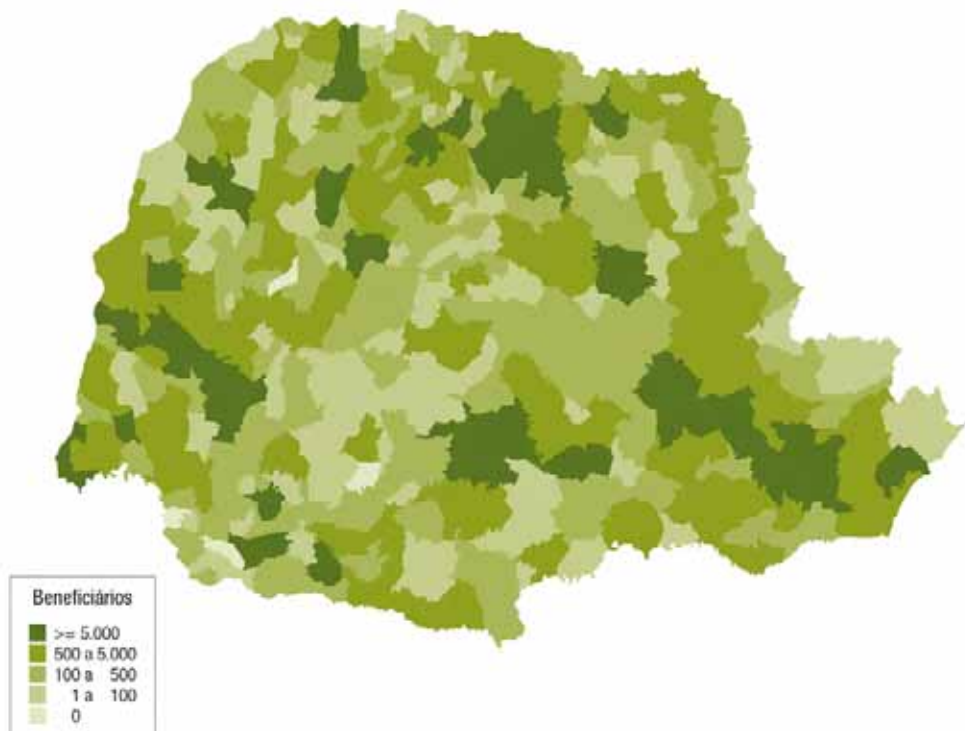


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	501	538	568	13,37
Beneficiários (x1000)	1.812	1.857	1.939	7,02
População (x1000)	10.135	10.262	10.387	2,49
Cobertura (%)	17,88	18,09	18,67	4,42
Contraprestação Média (R\$)	84,58	90,03	98,65	16,63
DM (%)	81,24	79,83	79,19	-2,53
DC (%)	2,06	1,95	1,75	-15,29
DA (%)	15,61	15,61	14,47	-7,28
Combinado (%)	98,91	97,38	95,40	-3,54
HHI (%)	5,29	5,32	5,14	-2,82
C4 (%)	31,54	30,53	32,90	4,31

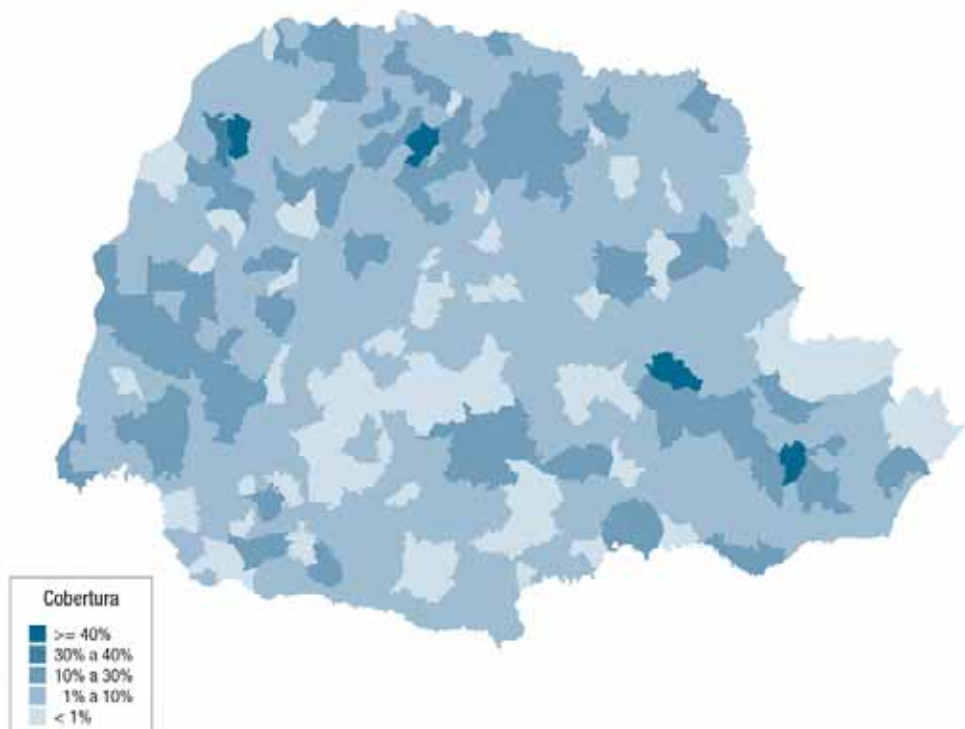


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

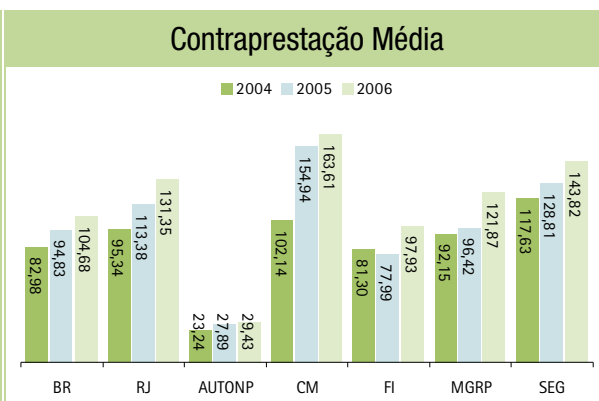
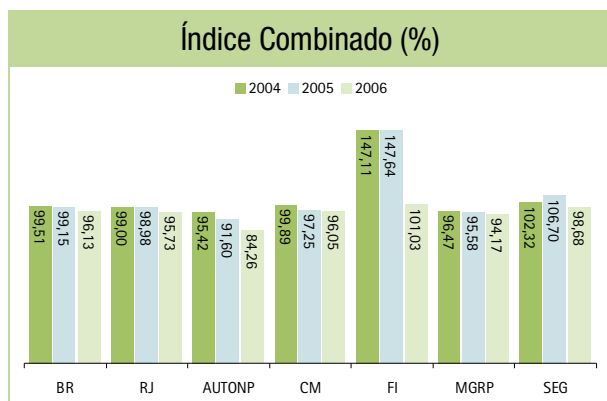
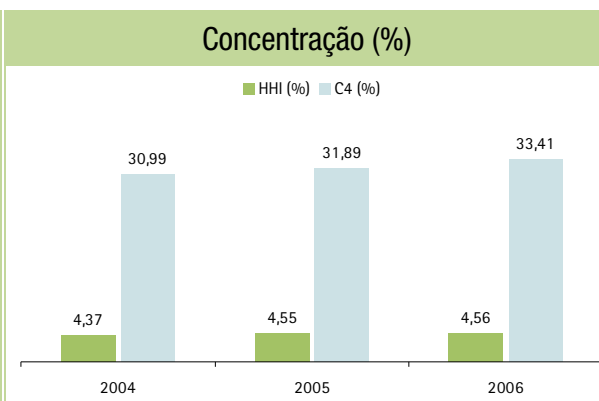
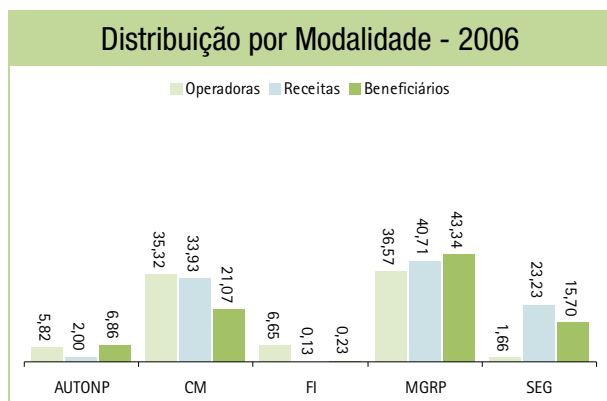
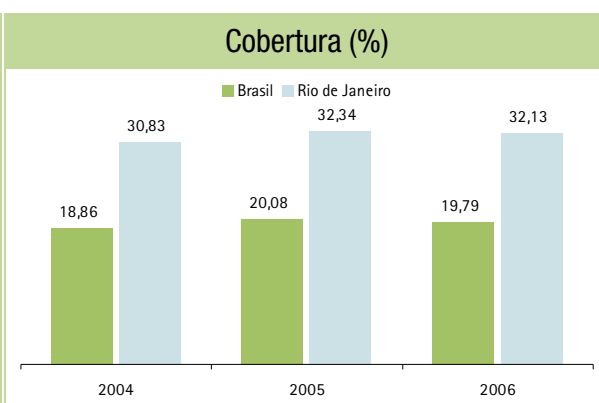
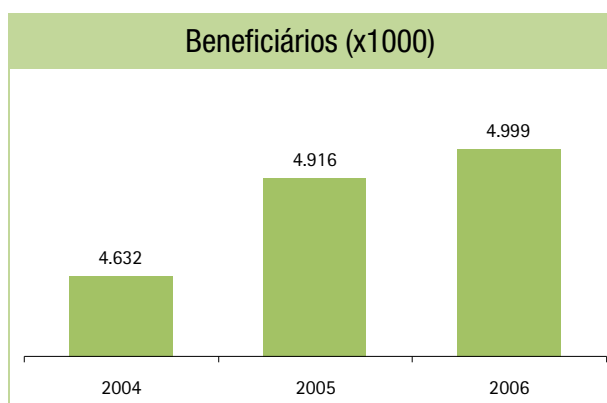
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

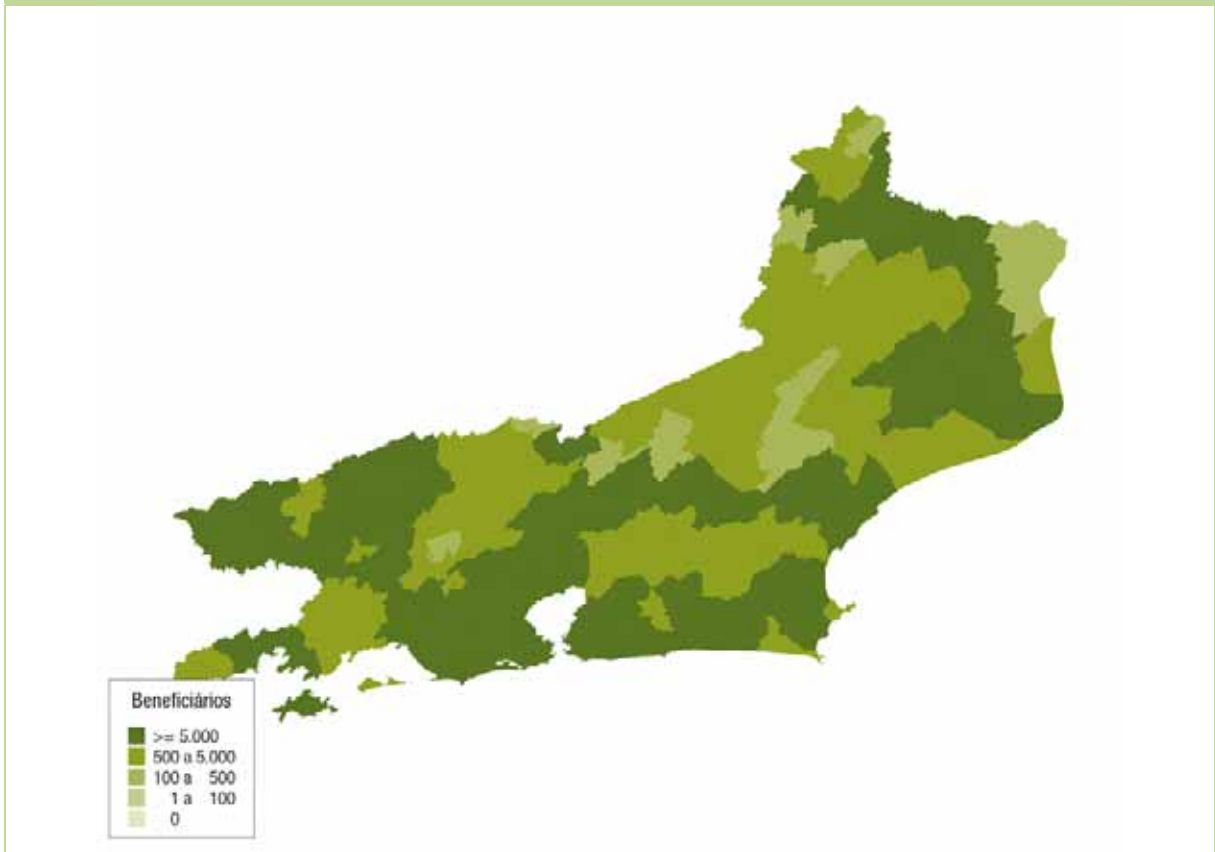


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	637	685	722	13,34
Beneficiários (x1000)	4.632	4.916	4.999	7,92
População (x1000)	15.024	15.201	15.562	3,58
Cobertura (%)	30,83	32,34	32,13	4,20
Contraprestação Média (R\$)	95,34	113,38	131,35	37,77
DM (%)	80,24	80,92	78,11	-2,65
DC (%)	3,40	3,94	3,67	7,81
DA (%)	15,36	14,13	13,95	-9,16
Combinado (%)	99,00	98,98	95,73	-3,30
HHI (%)	4,37	4,55	4,56	4,41
C4 (%)	30,99	31,89	33,41	7,80

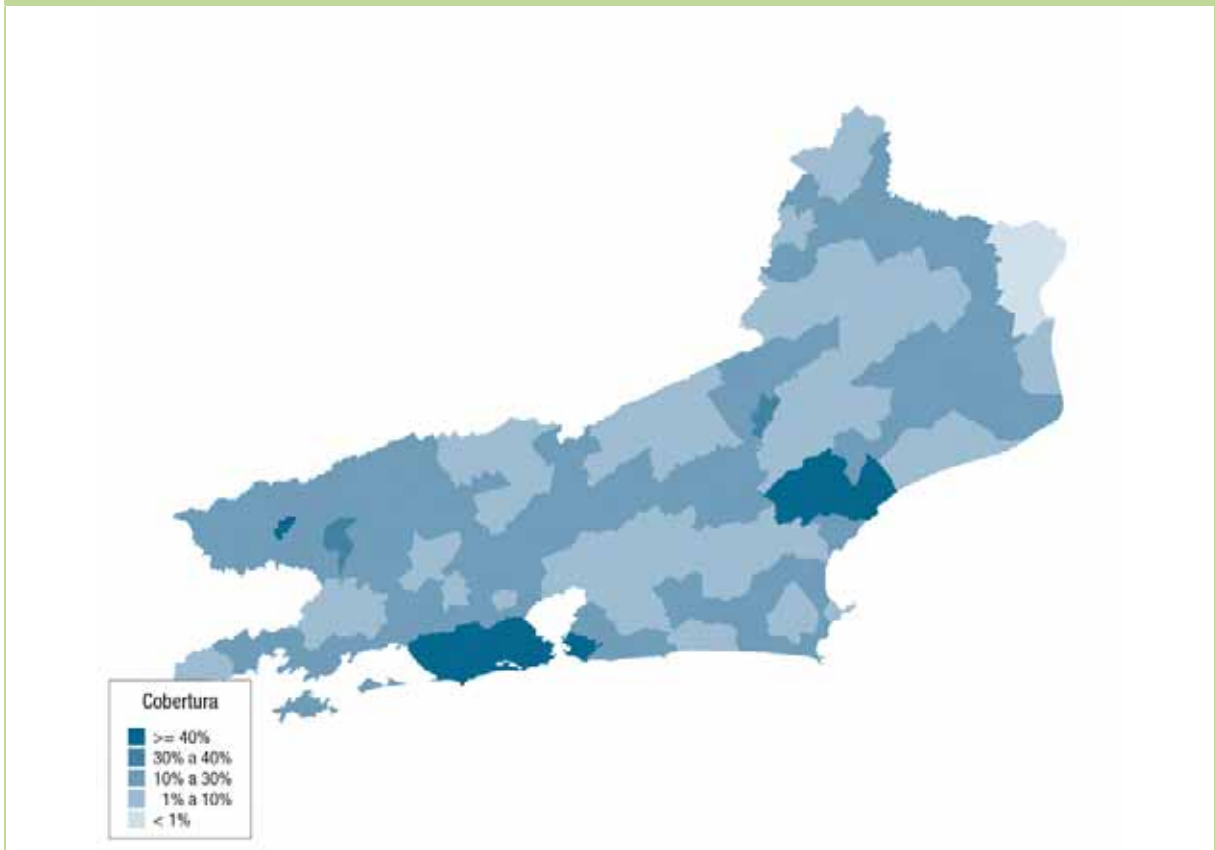


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

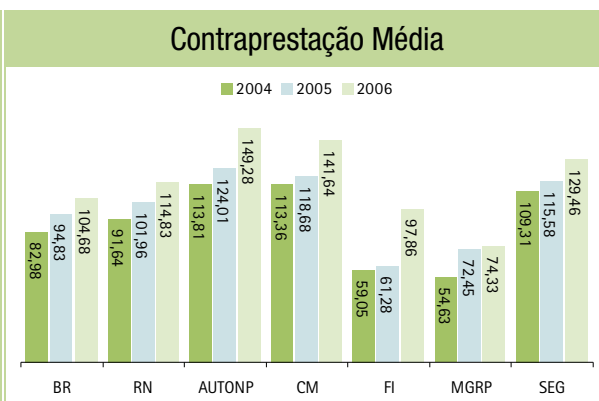
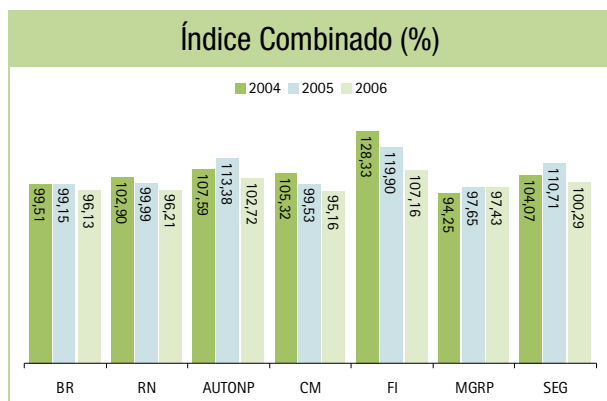
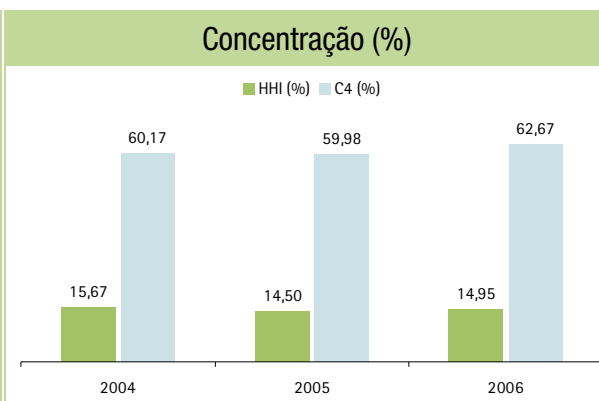
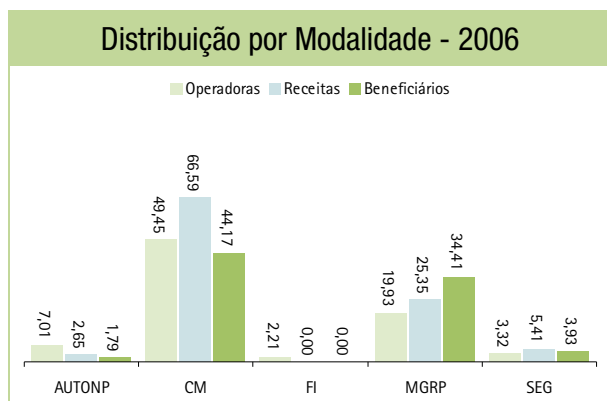
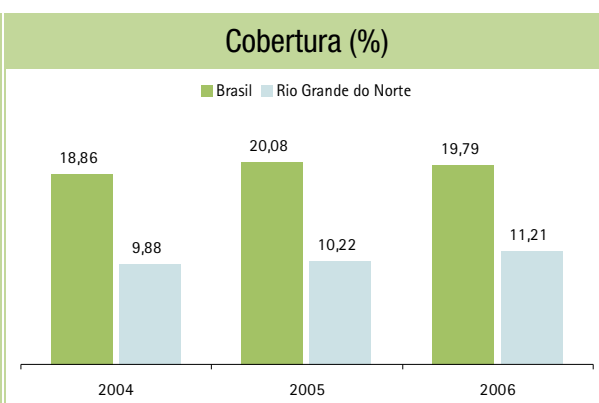
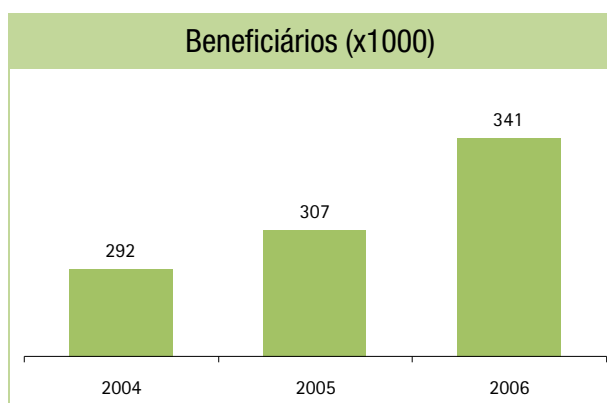
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

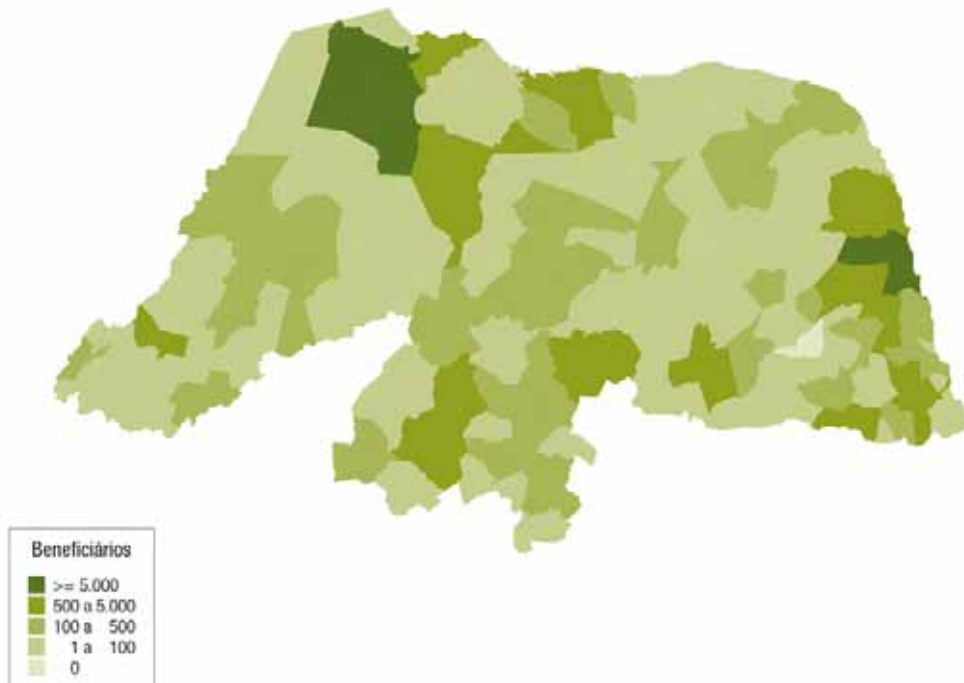


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	223	255	271	21,52
Beneficiários (x1000)	292	307	341	16,77
População (x1000)	2.959	3.000	3.044	2,87
Cobertura (%)	9,88	10,22	11,21	13,52
Contraprestação Média (R\$)	91,64	101,96	114,83	25,30
DM (%)	89,81	85,71	84,49	-5,93
DC (%)	3,19	1,45	1,41	-55,88
DA (%)	9,90	12,84	10,31	4,15
Combinado (%)	102,90	99,99	96,21	-6,51
HHI (%)	15,67	14,50	14,95	-4,62
C4 (%)	60,17	59,98	62,67	4,15

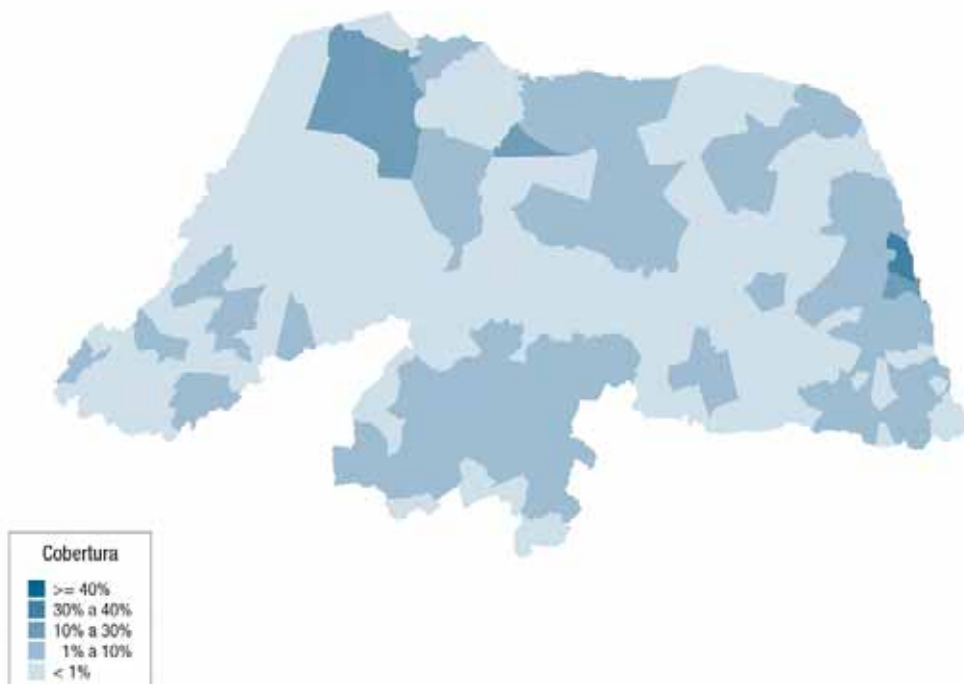


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

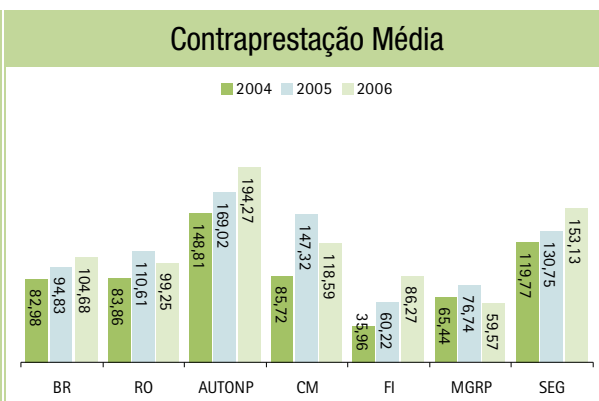
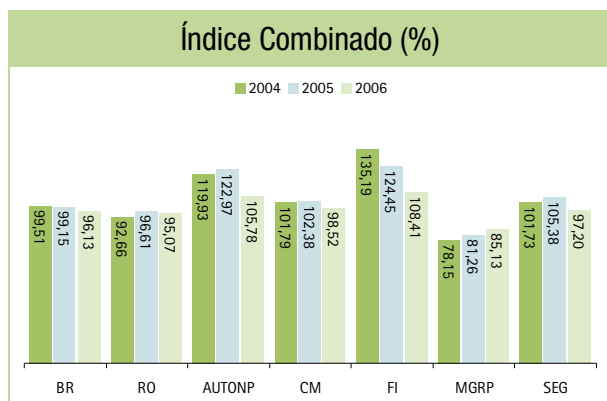
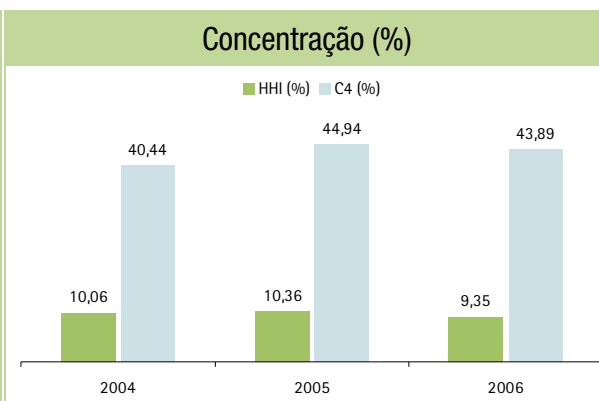
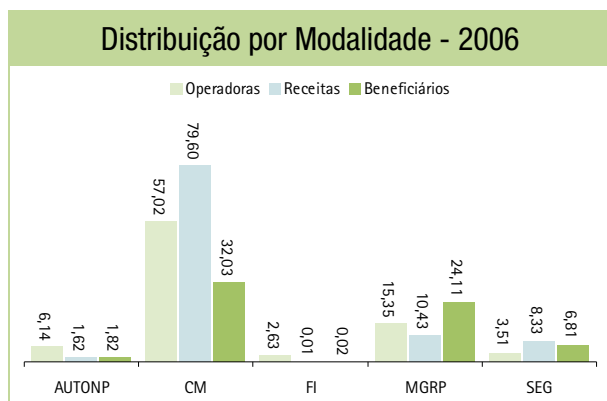
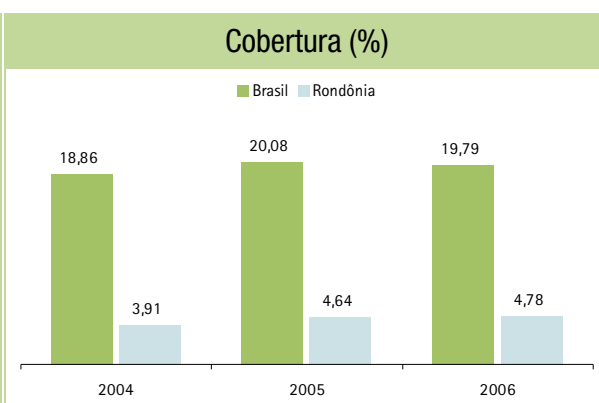
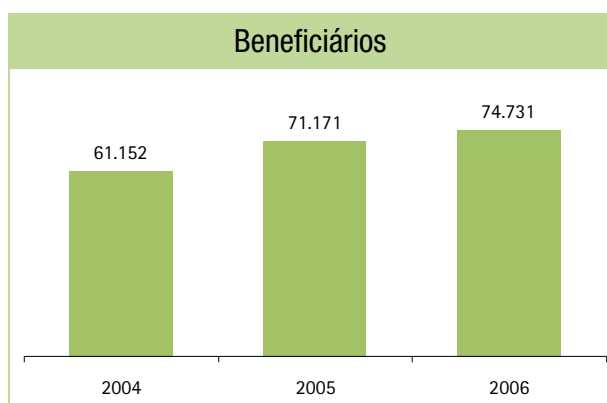
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

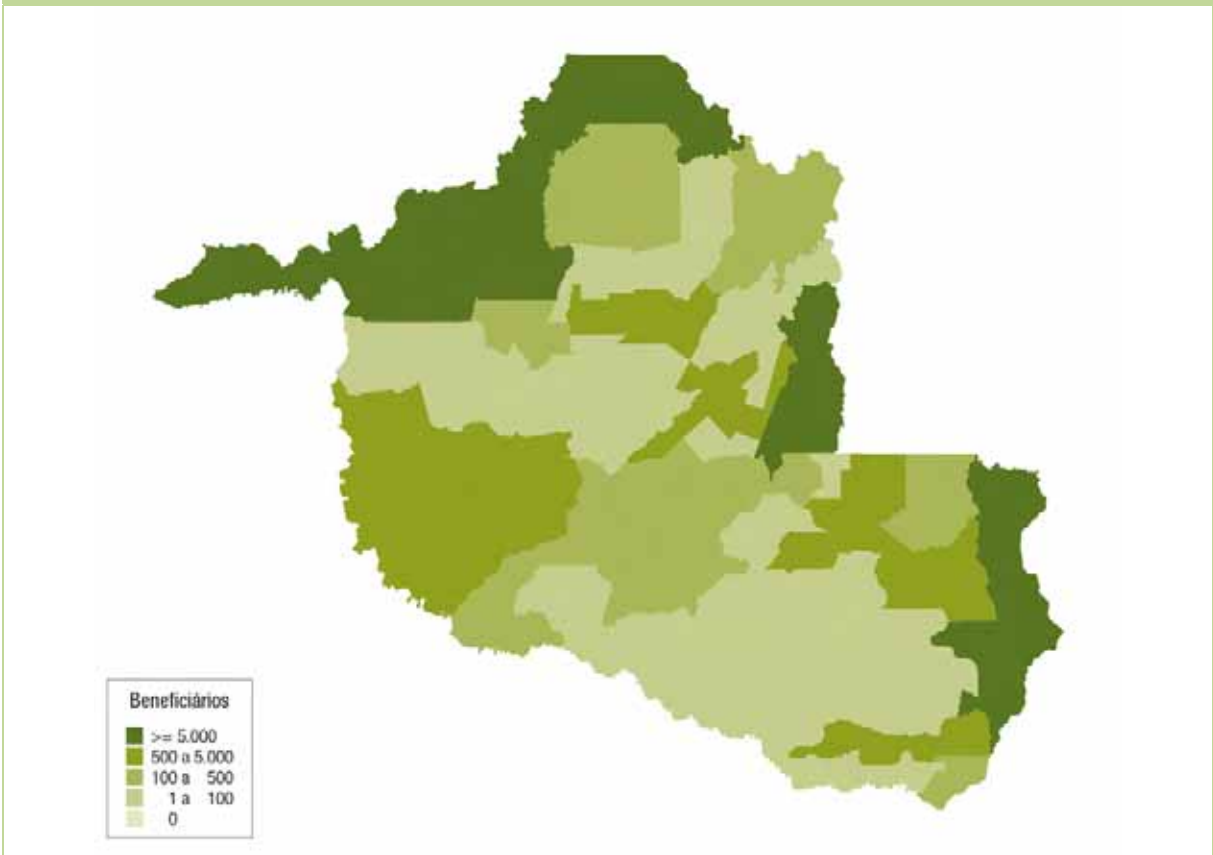


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	188	213	228	21,28
Beneficiários	61.152	71.171	74.731	22,21
População (x1000)	1.562	1.535	1.562	0,02
Cobertura (%)	3,91	4,64	4,78	22,18
Contraprestação Média (R\$)	83,86	110,61	99,25	18,35
DM (%)	72,17	70,91	71,20	-1,33
DC (%)	7,03	6,24	2,09	-70,24
DA (%)	13,46	19,47	21,77	61,73
Combinado (%)	92,66	96,61	95,07	2,60
HHI (%)	10,06	10,36	9,35	-7,12
C4 (%)	40,44	44,94	43,89	8,52

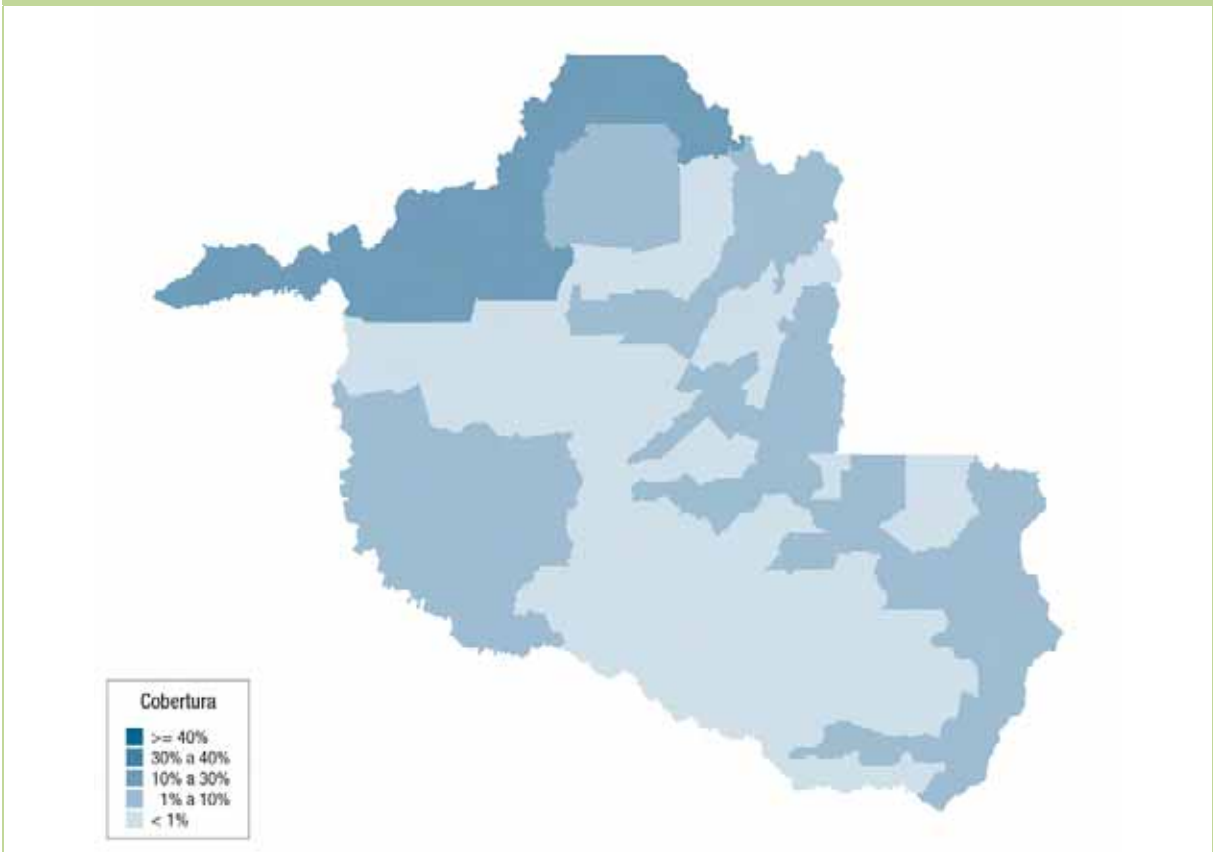


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

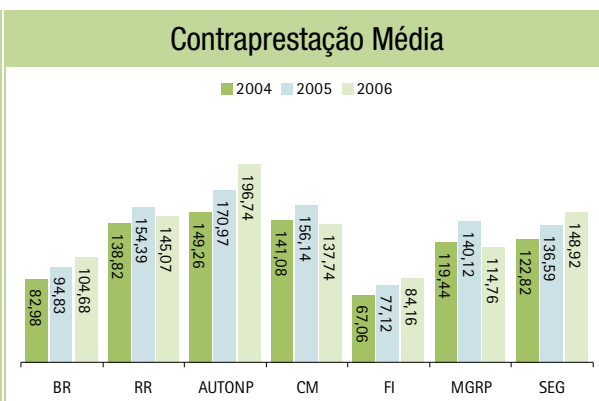
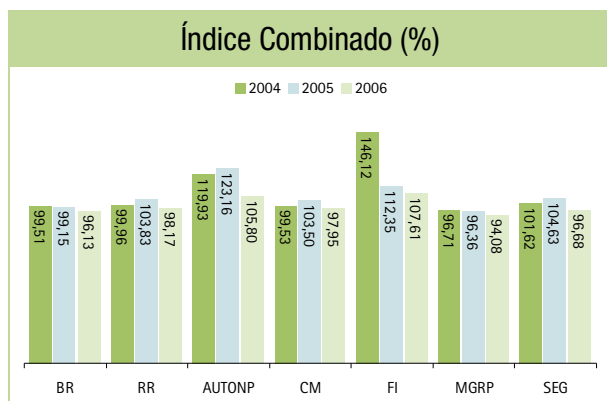
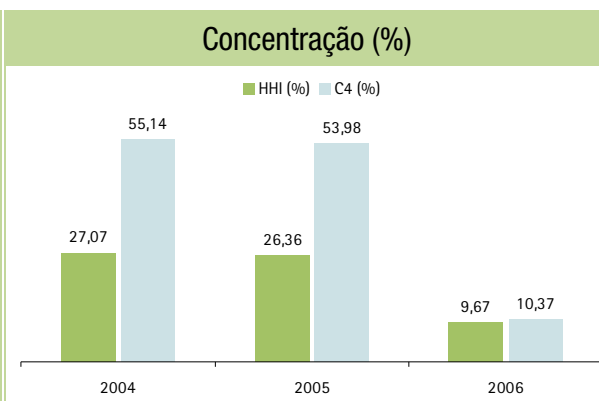
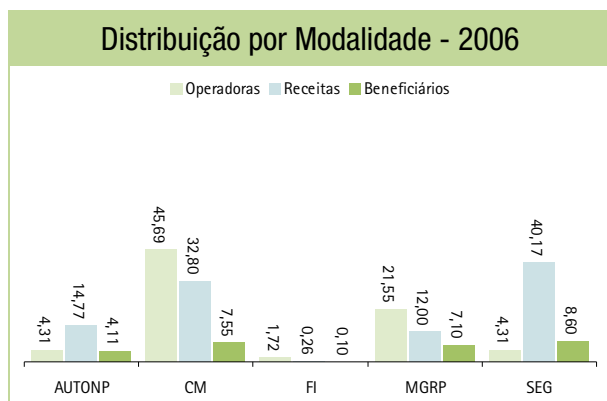
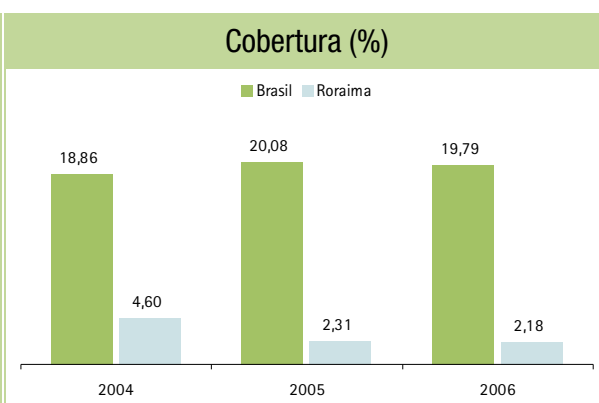
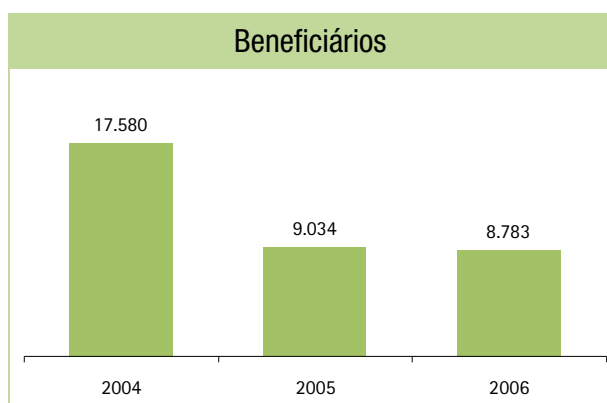
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

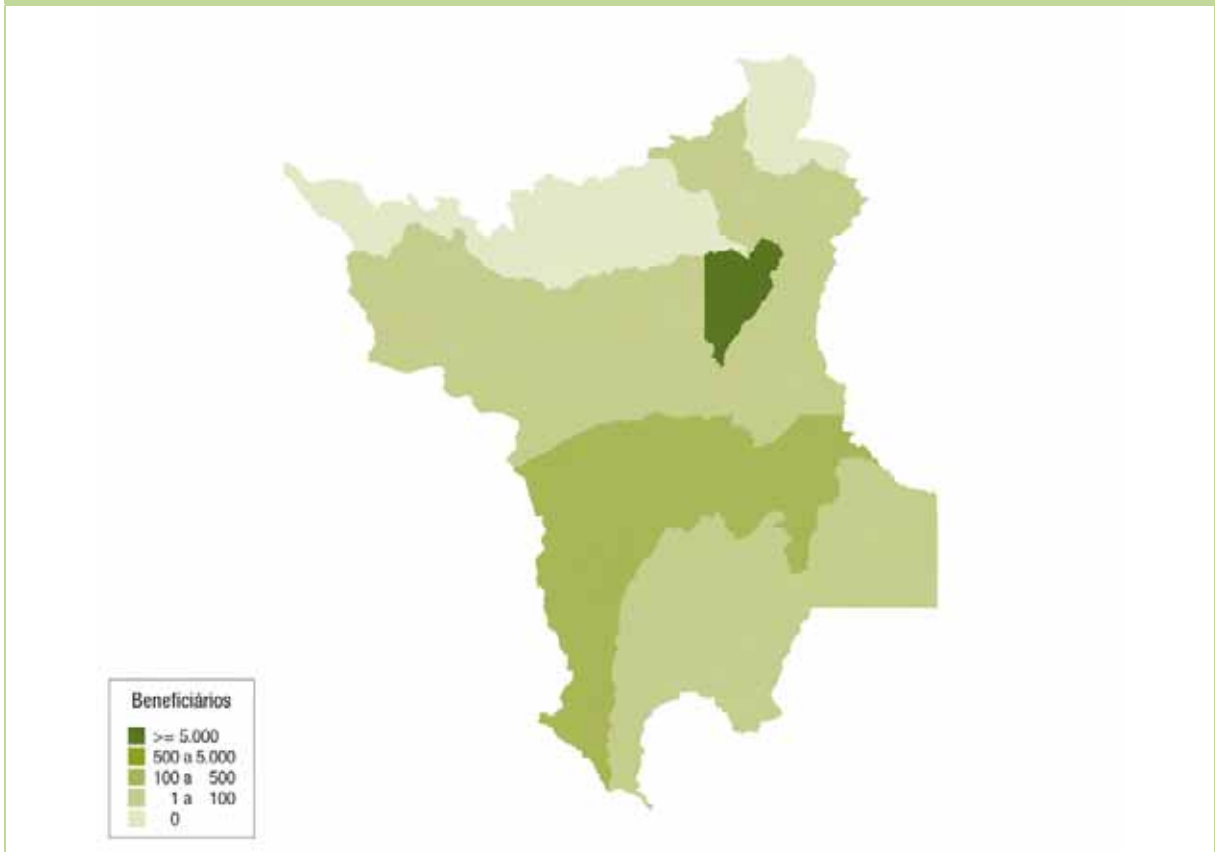


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	99	106	116	17,17
Beneficiários	17.580	9.034	8.783	-50,04
População (x1000)	382	391	403	5,62
Cobertura (%)	4,60	2,31	2,18	-52,70
Contraprestação Média (R\$)	138,82	154,39	145,07	4,50
DM (%)	95,69	85,26	82,81	-13,46
DC (%)	2,16	3,78	3,03	40,31
DA (%)	2,11	14,79	12,34	483,27
Combinado (%)	99,96	103,83	98,17	-1,80
HHI (%)	27,07	26,36	9,67	-64,29
C4 (%)	55,14	53,98	10,37	-81,19

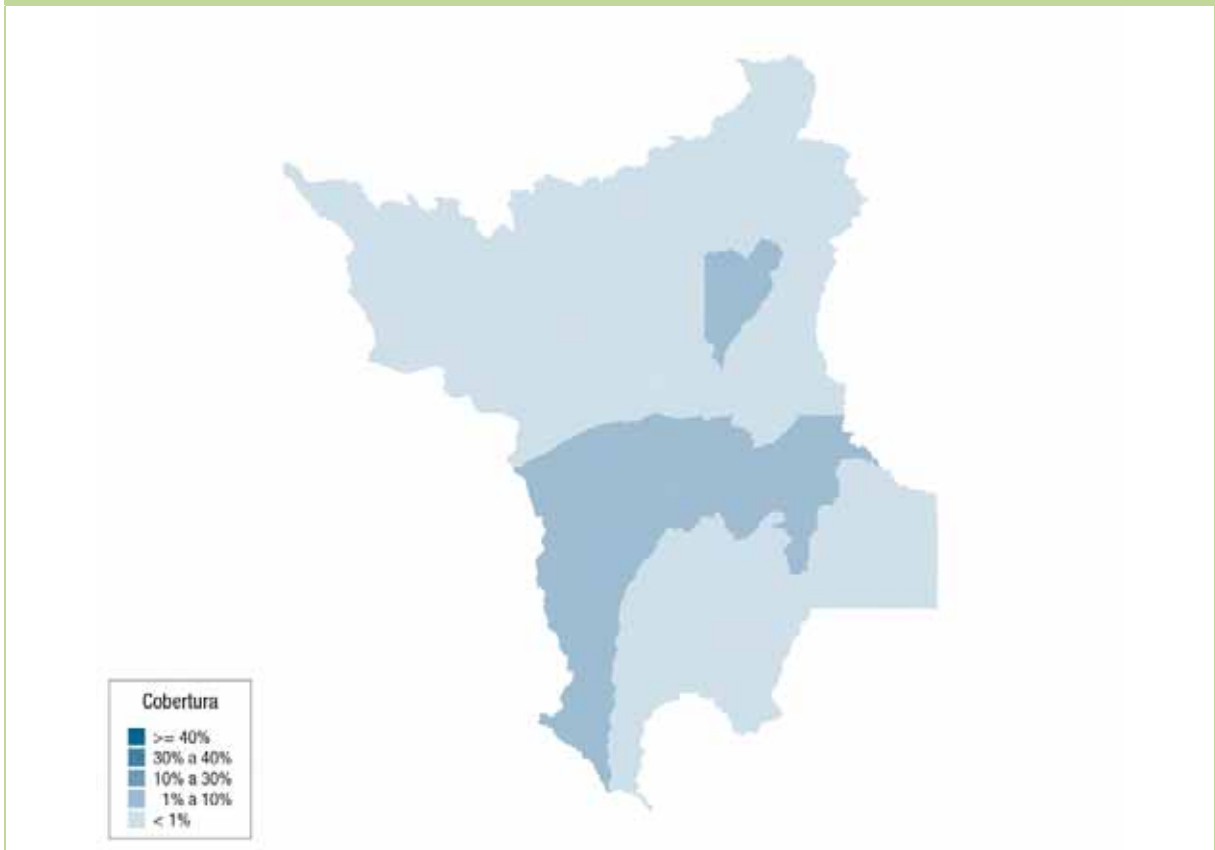


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

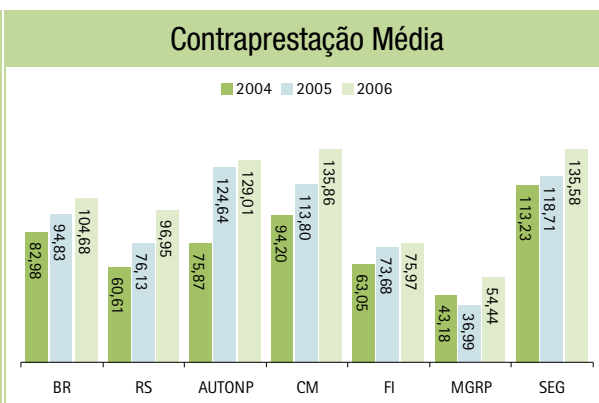
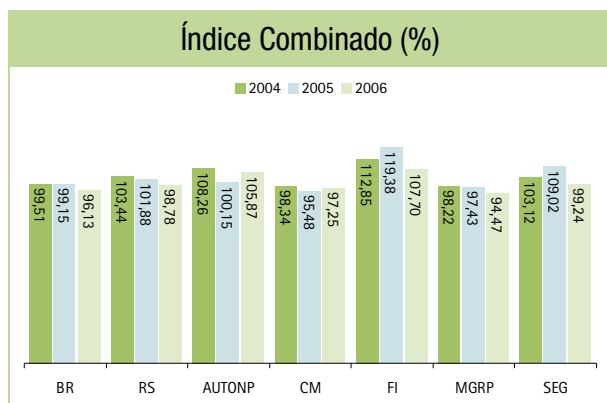
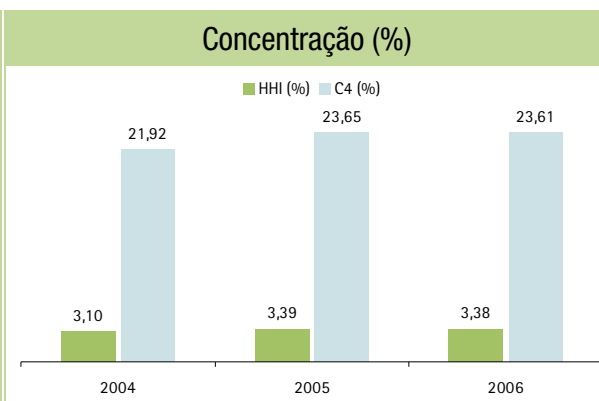
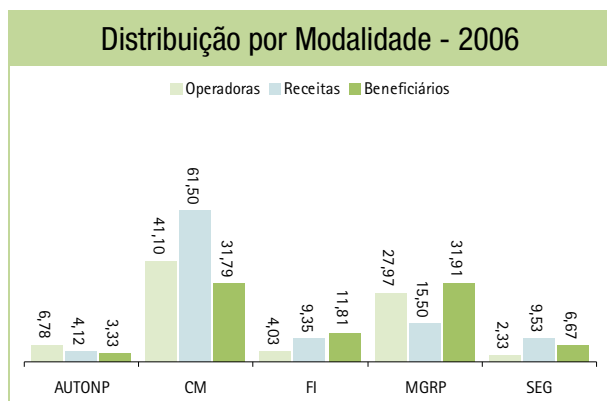
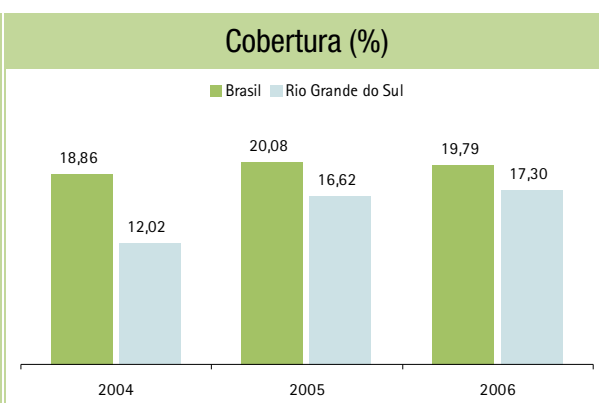
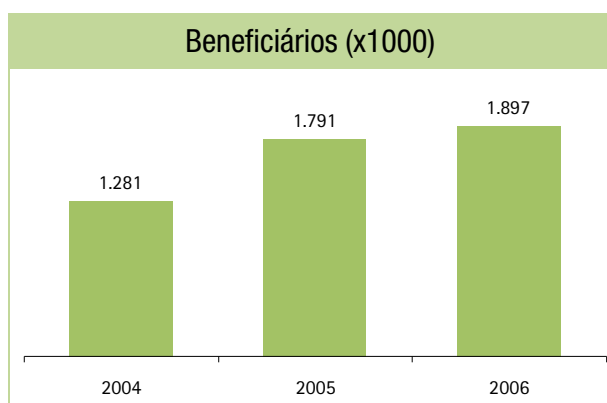
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

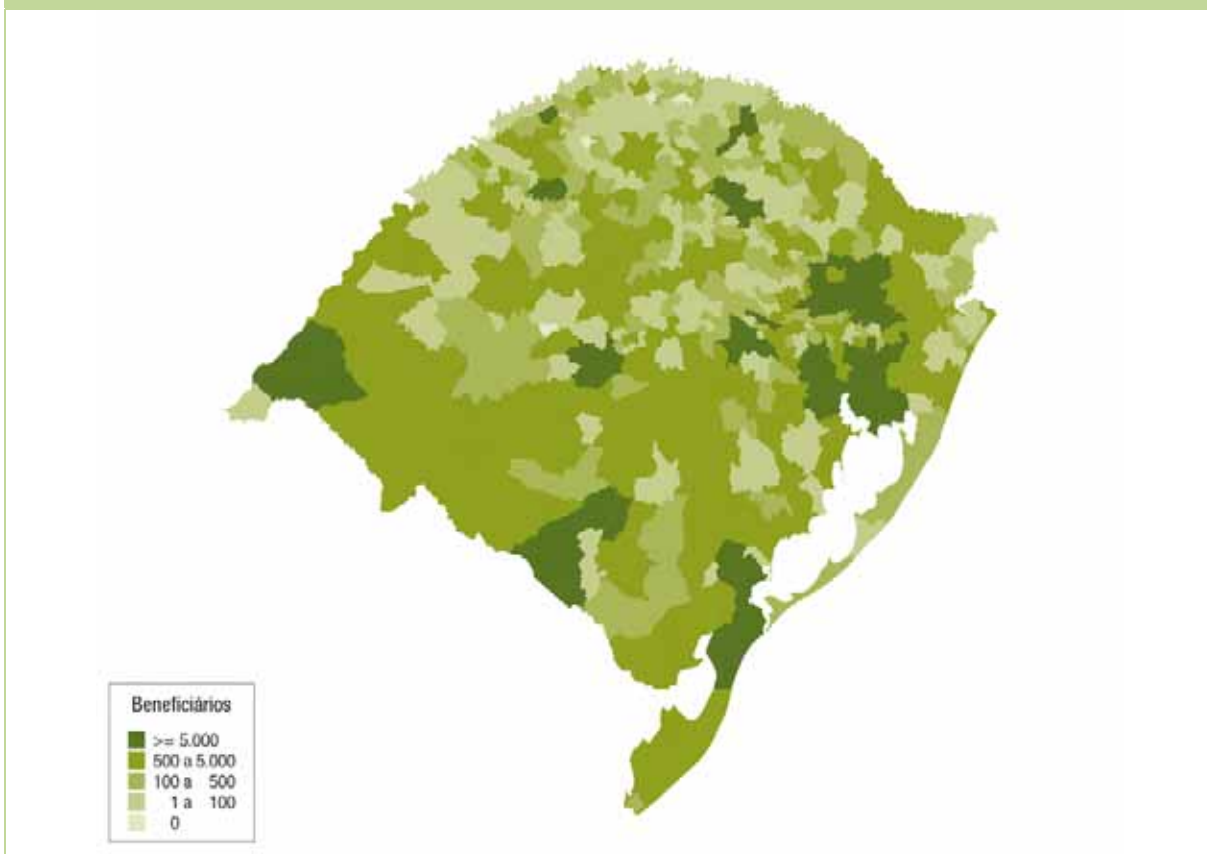


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	412	475	472	14,56
Beneficiários (x1000)	1.281	1.791	1.897	48,06
População (x1000)	10.657	10.776	10.963	2,87
Cobertura (%)	12,02	16,62	17,30	43,93
Contraprestação Média (R\$)	60,61	76,13	96,95	59,96
DM (%)	81,18	80,67	80,11	-1,32
DC (%)	2,32	1,72	1,69	-27,27
DA (%)	19,95	19,49	16,98	-14,87
Combinado (%)	103,44	101,88	98,78	-4,51
HHI (%)	3,10	3,39	3,38	9,34
C4 (%)	21,92	23,65	23,61	7,72

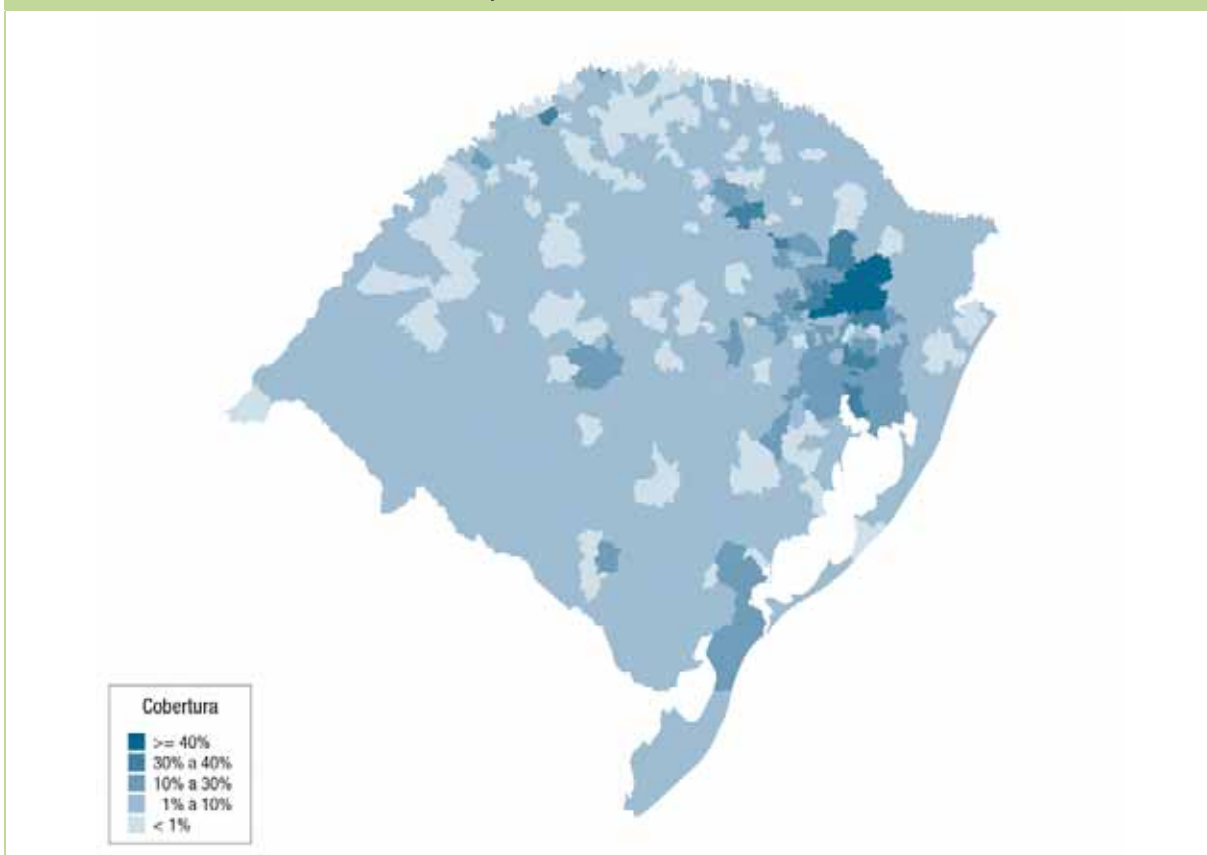


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

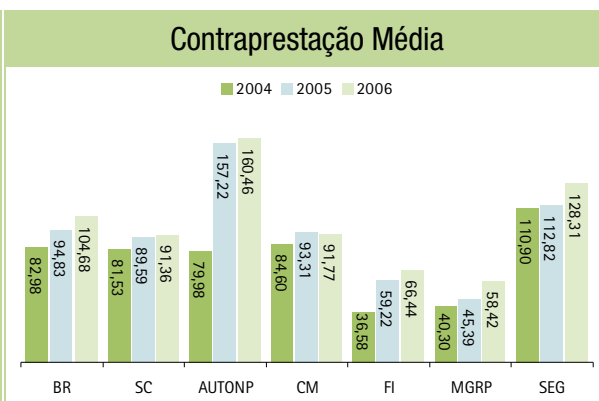
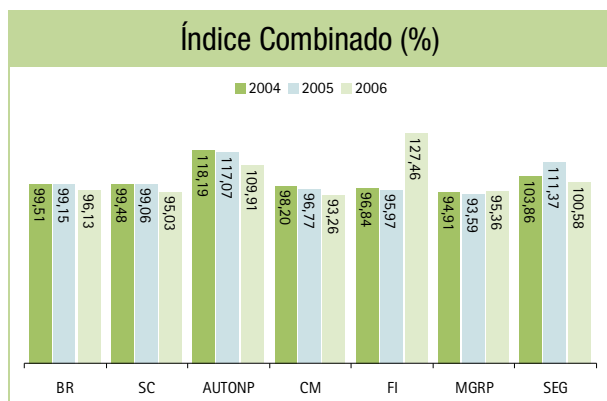
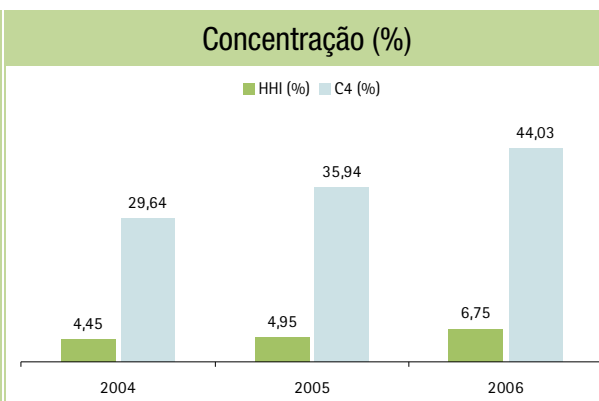
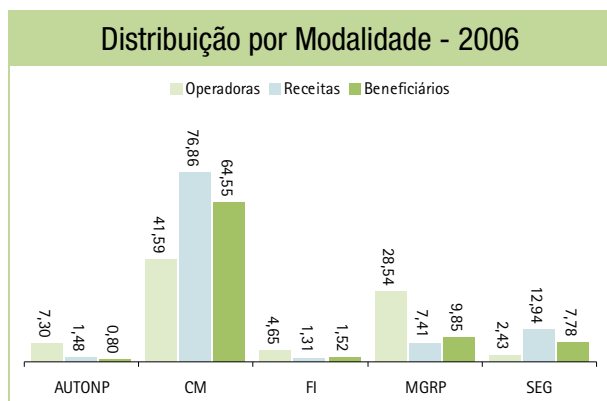
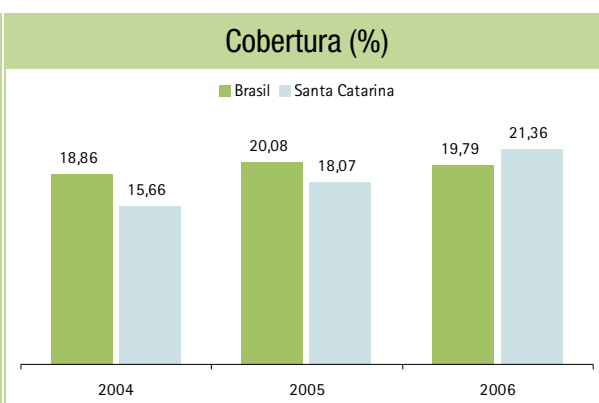
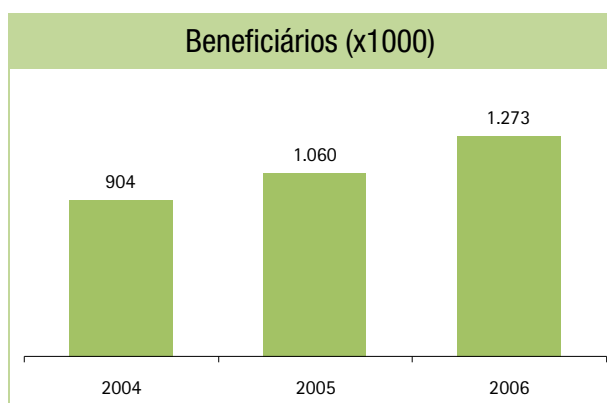
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

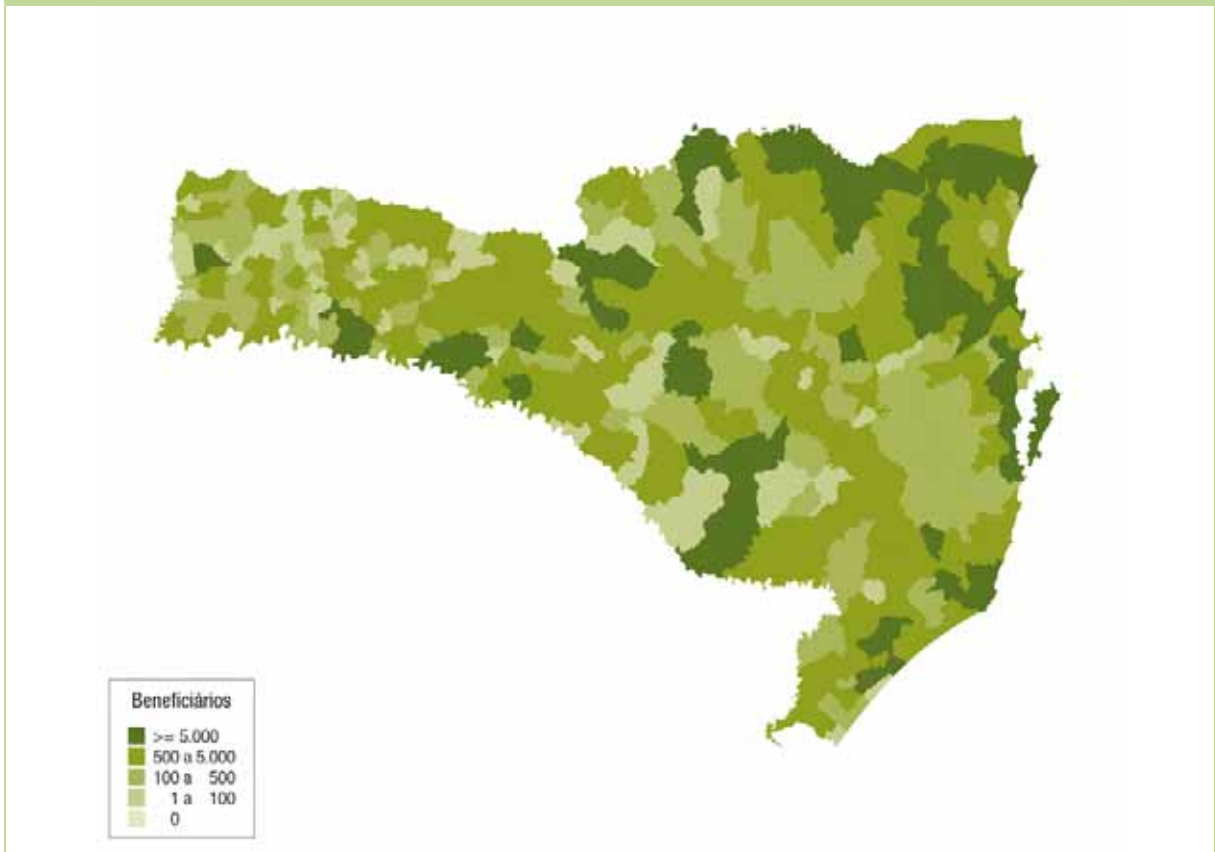


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	388	429	452	16,49
Beneficiários (x1000)	904	1.060	1.273	40,75
População (x1000)	5.774	5.867	5.958	3,19
Cobertura (%)	15,66	18,07	21,36	36,40
Contraprestação Média (R\$)	81,53	89,59	91,36	12,07
DM (%)	84,33	84,03	83,39	-1,12
DC (%)	1,59	1,48	1,27	-20,08
DA (%)	13,56	13,55	10,37	-23,48
Combinado (%)	99,48	99,06	95,03	-4,47
HHI (%)	4,45	4,95	6,75	51,74
C4 (%)	29,64	35,94	44,03	48,52

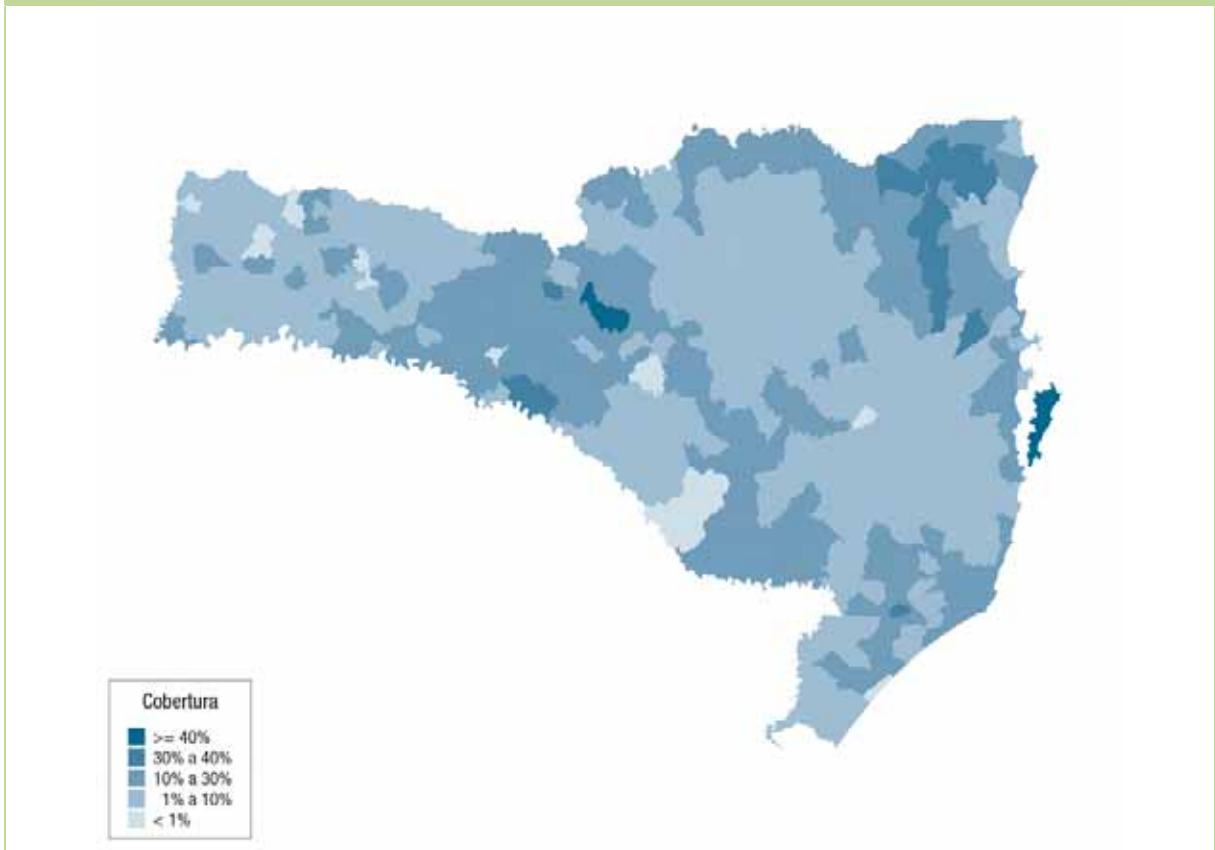


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

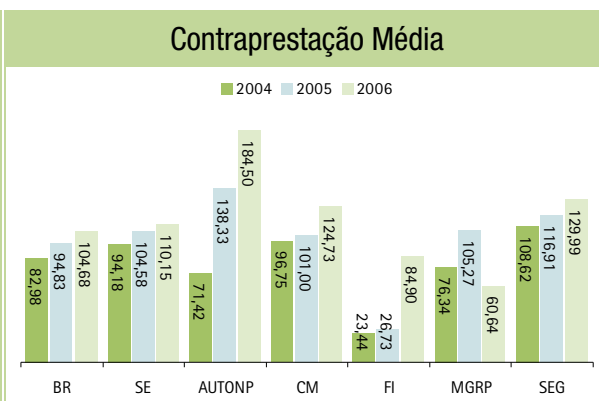
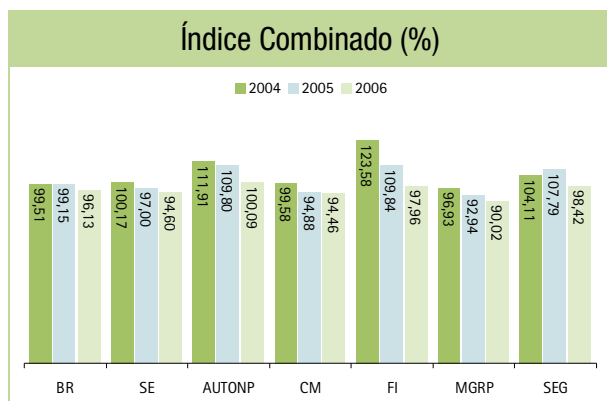
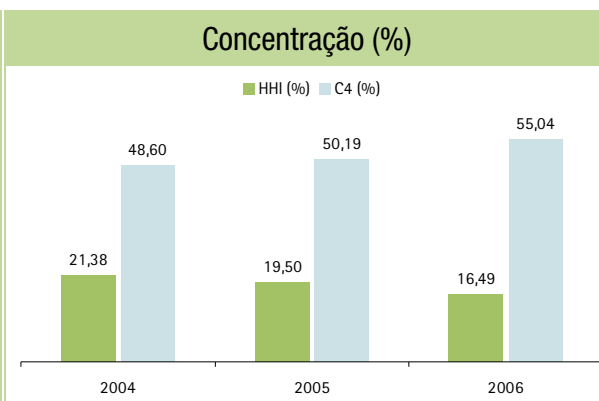
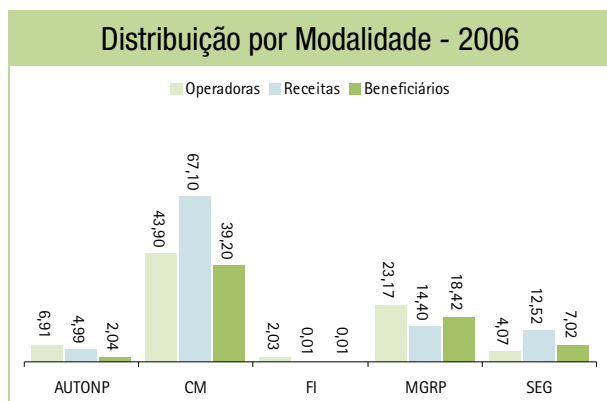
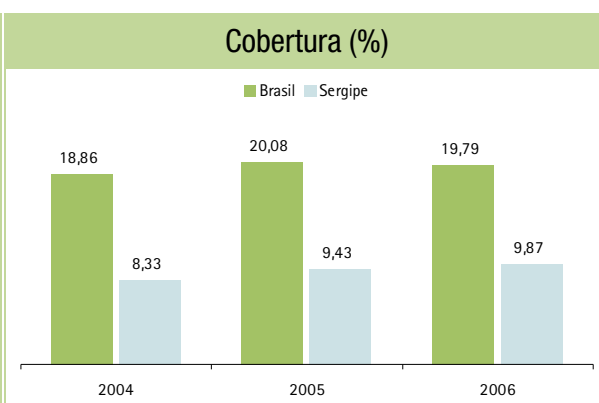
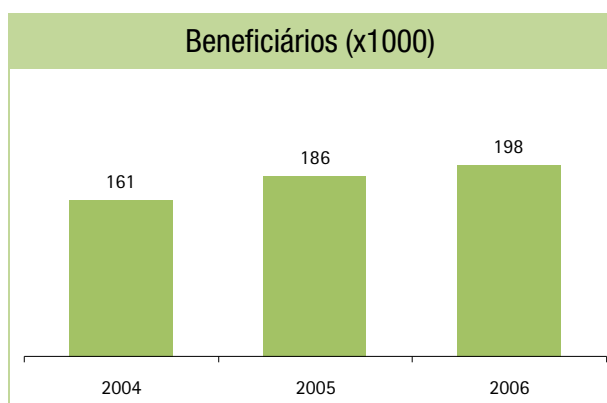
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

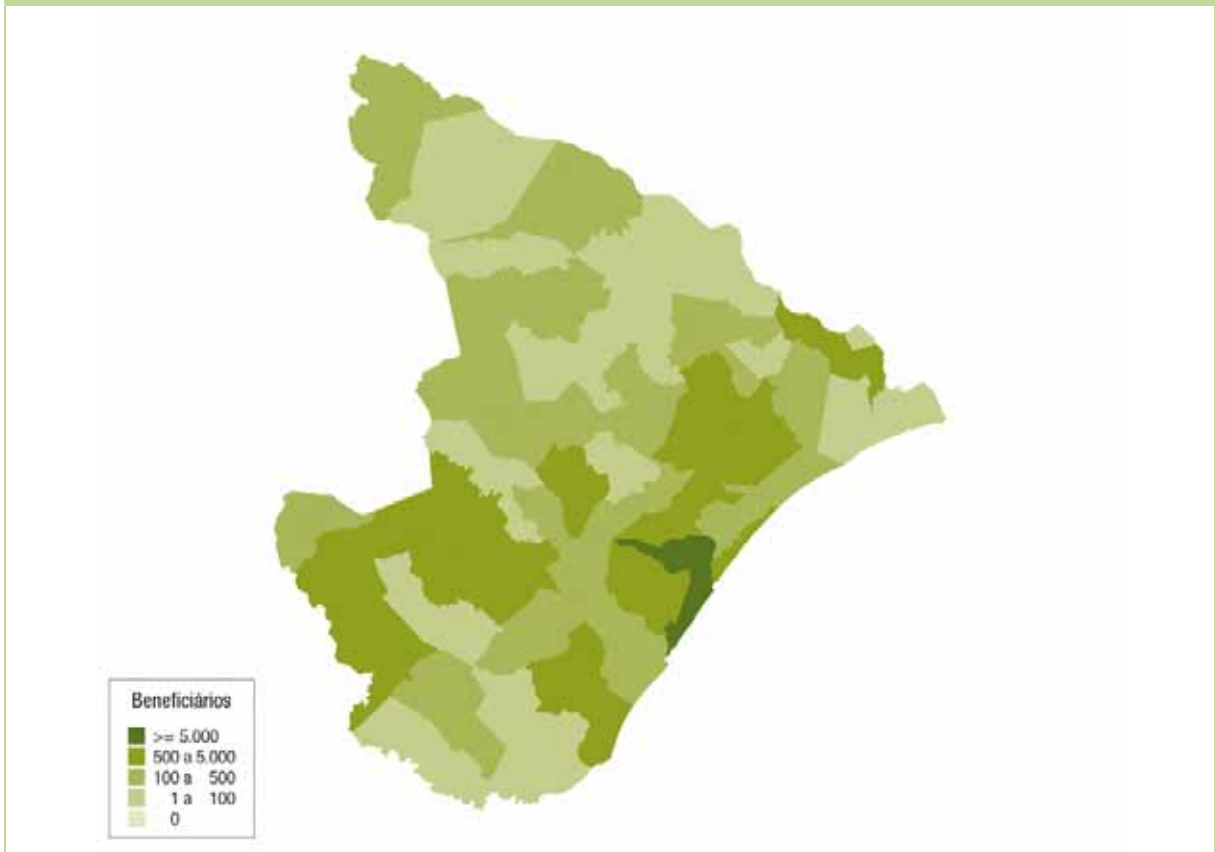


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	192	227	246	28,13
Beneficiários (x1000)	161	186	198	22,58
População (x1000)	1.935	1.968	2.001	3,42
Cobertura (%)	8,33	9,43	9,87	18,53
Contraprestação Média (R\$)	94,18	104,58	110,15	16,96
DM (%)	83,64	81,98	80,84	-3,35
DC (%)	1,72	1,57	1,63	-4,88
DA (%)	14,81	13,45	12,12	-18,15
Combinado (%)	100,17	97,00	94,60	-5,56
HHI (%)	21,38	19,50	16,49	-22,86
C4 (%)	48,60	50,19	55,04	13,25

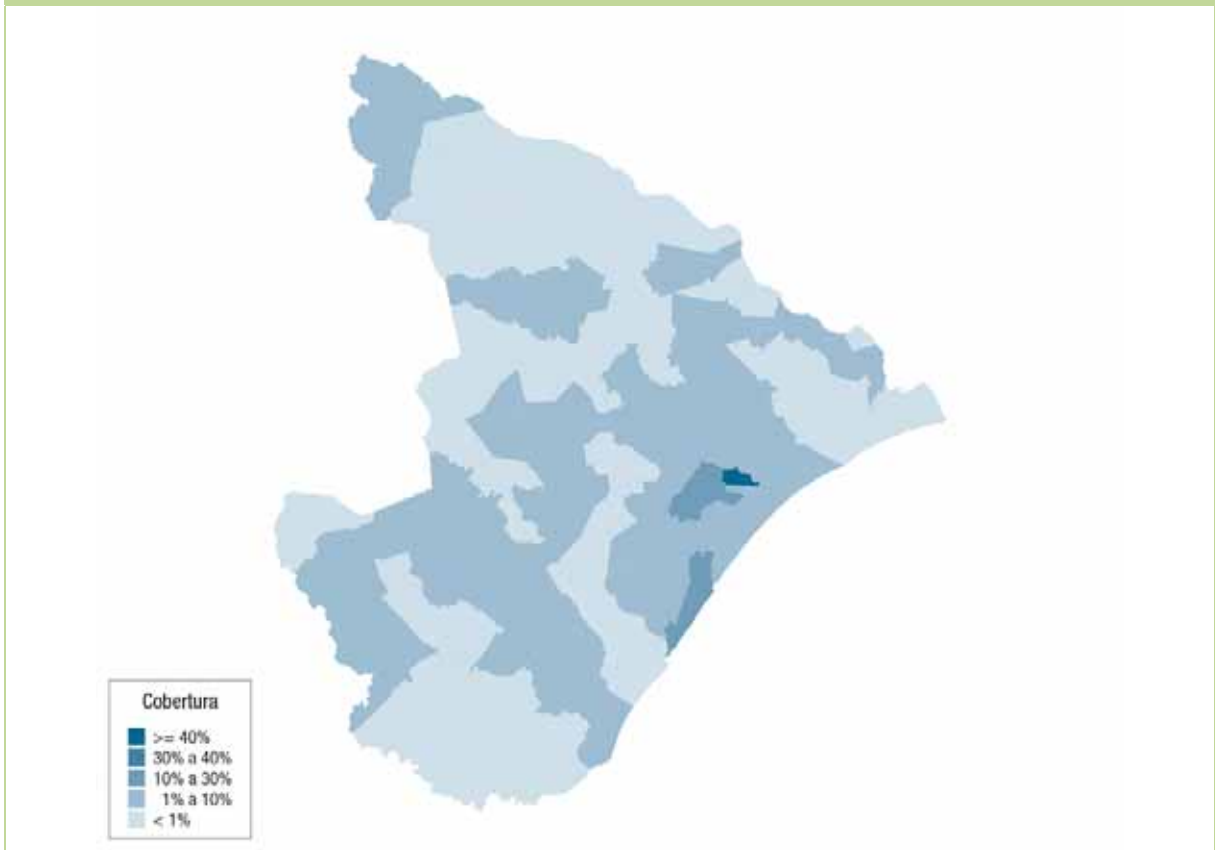


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

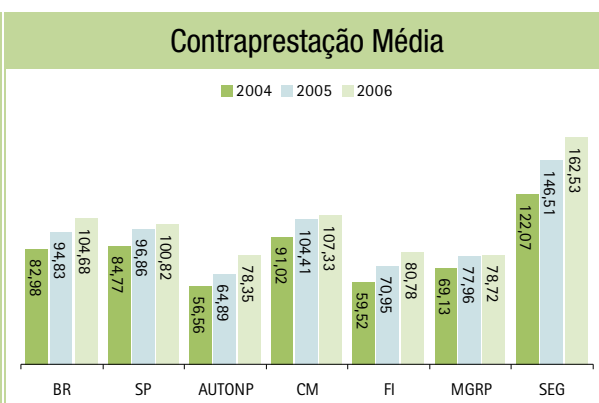
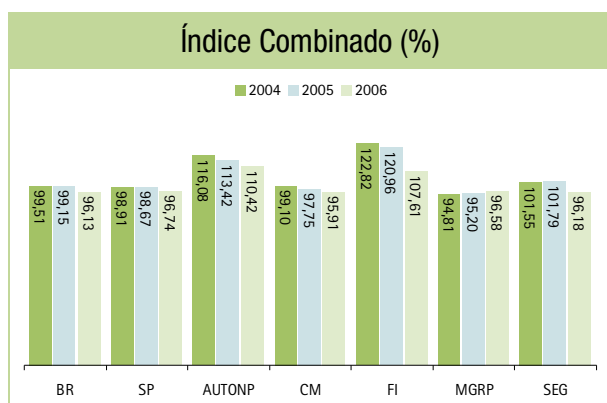
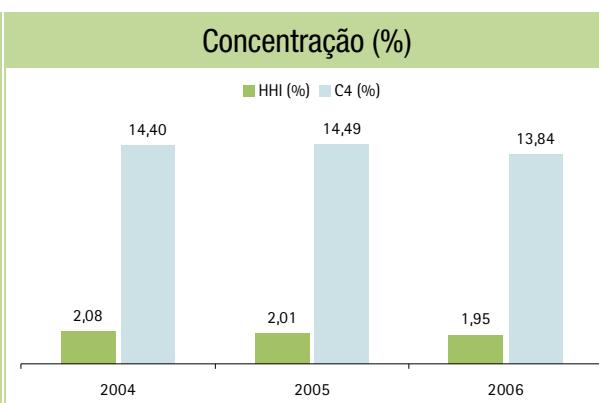
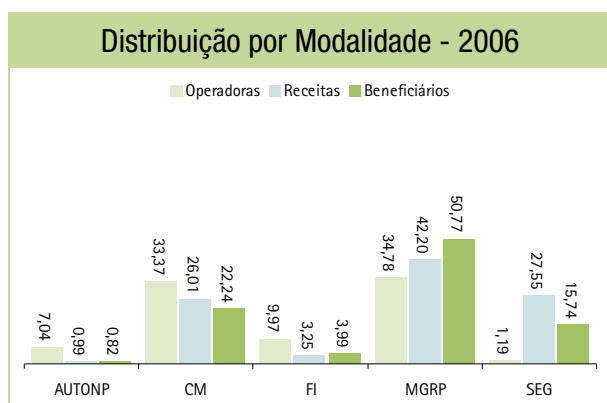
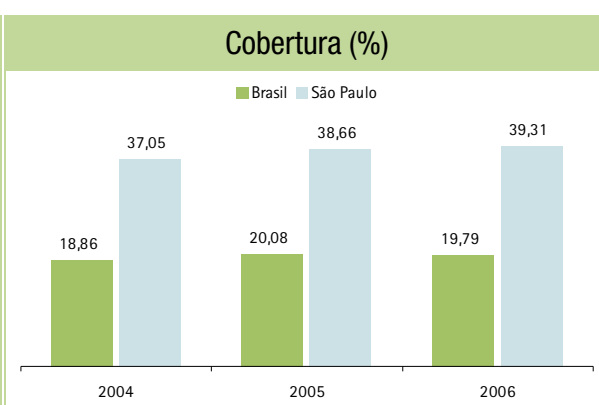
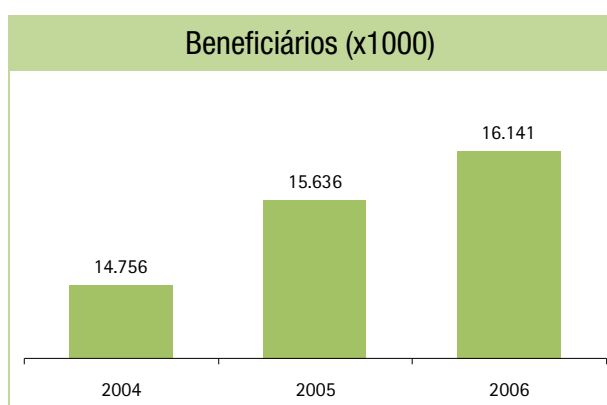
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

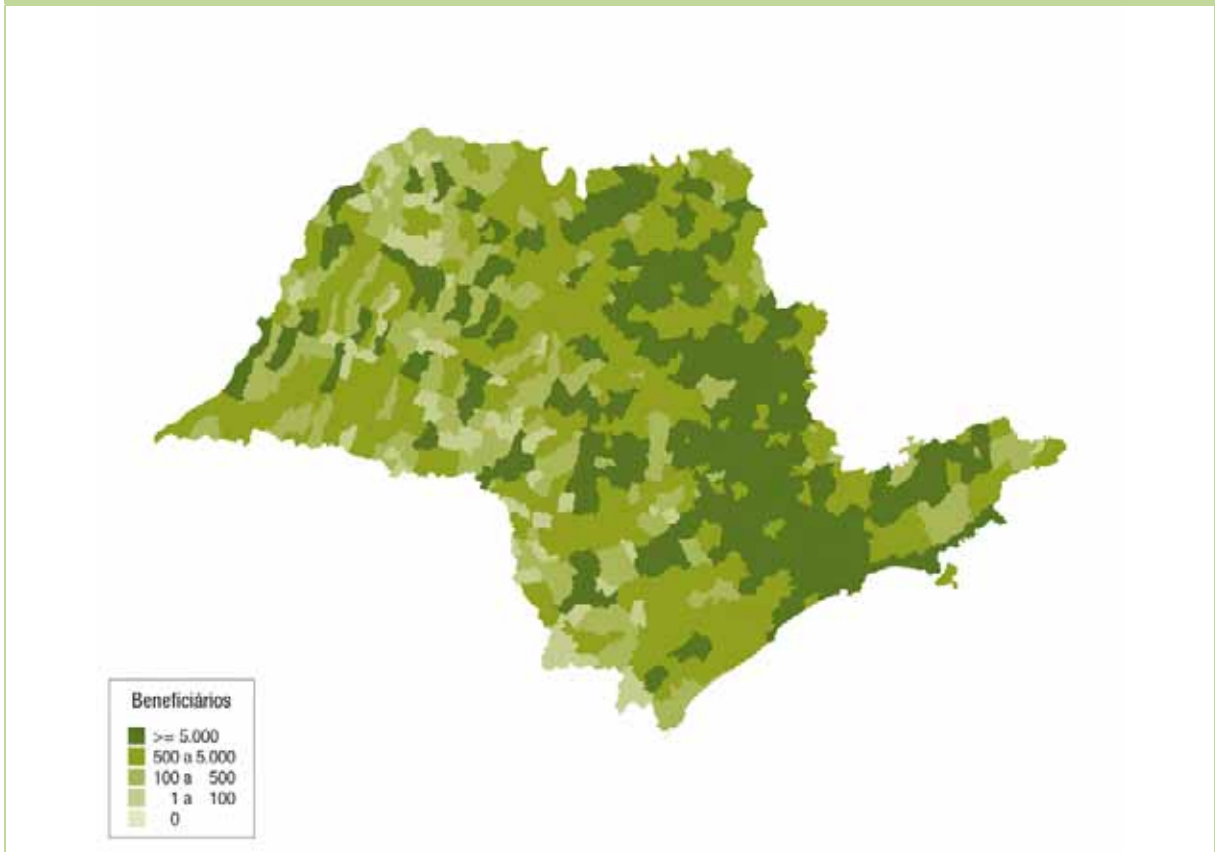


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	907	924	923	1,76
Beneficiários (x1000)	14.756	15.636	16.141	9,38
População (x1000)	39.825	40.443	41.056	3,09
Cobertura (%)	37,05	38,66	39,31	6,11
Contraprestação Média (R\$)	84,77	96,86	100,82	18,94
DM (%)	81,00	80,95	79,46	-1,90
DC (%)	3,12	3,34	3,55	13,80
DA (%)	14,79	14,39	13,73	-7,13
Combinado (%)	98,91	98,67	96,74	-2,19
HHI (%)	2,08	2,01	1,95	-6,56
C4 (%)	14,40	14,49	13,84	-3,88

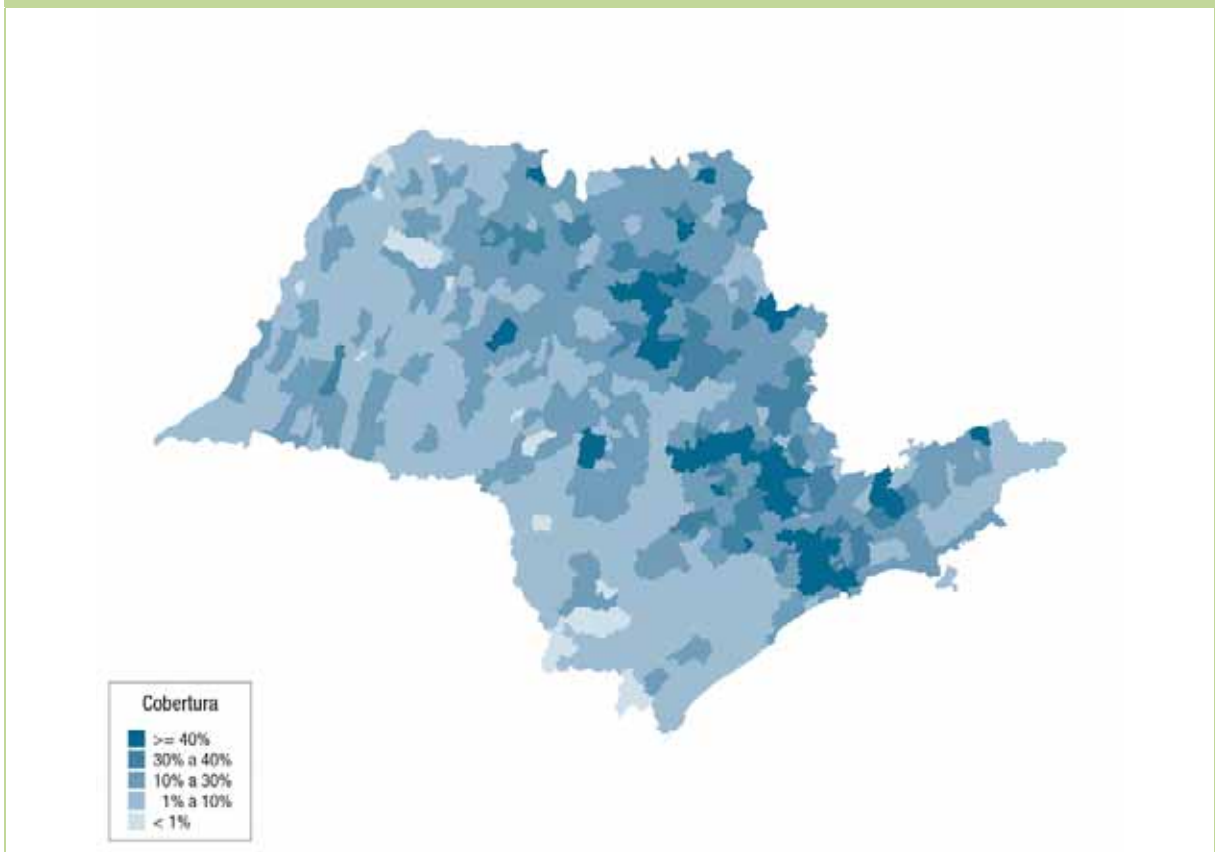


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

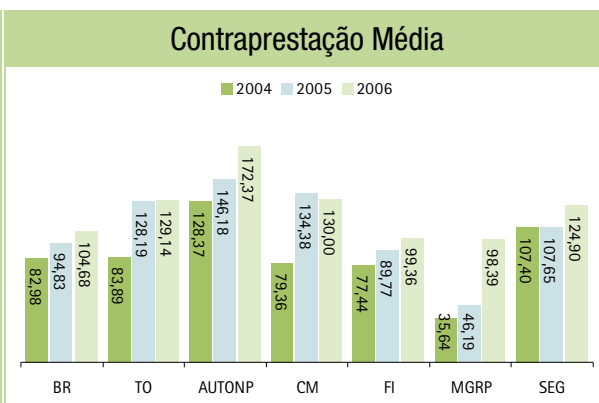
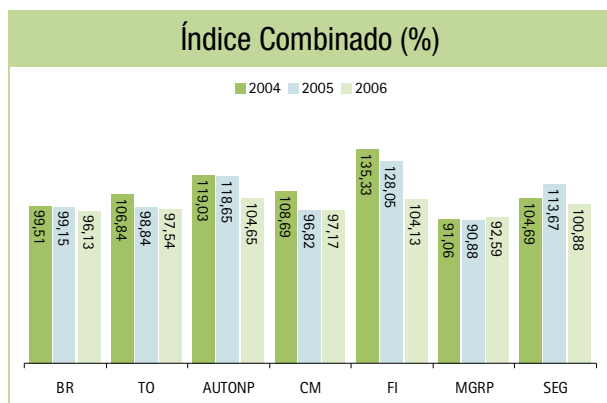
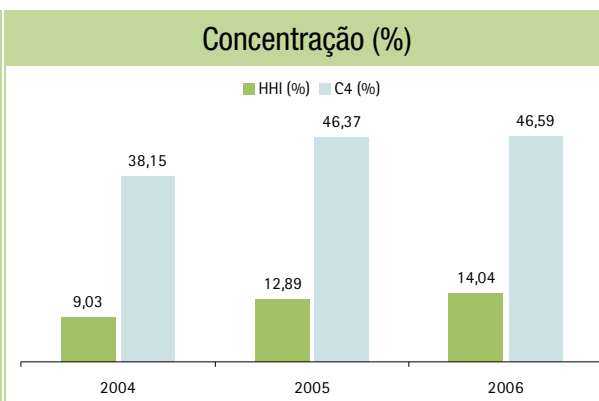
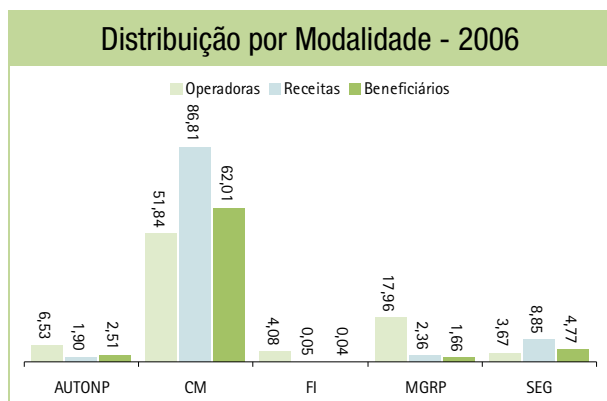
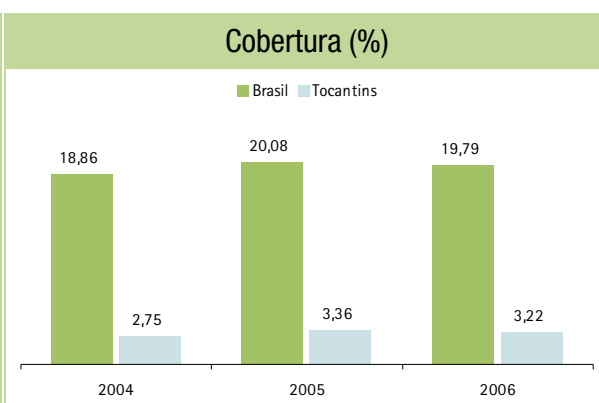
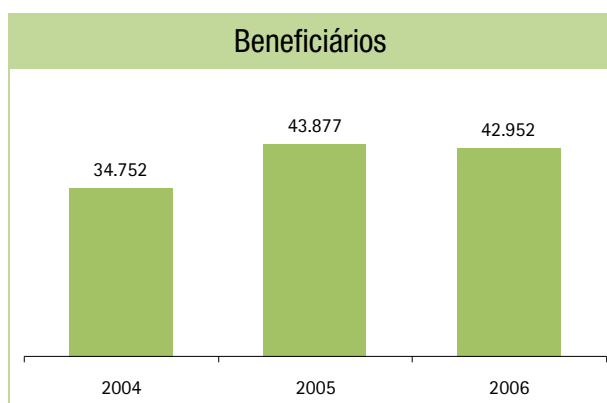
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

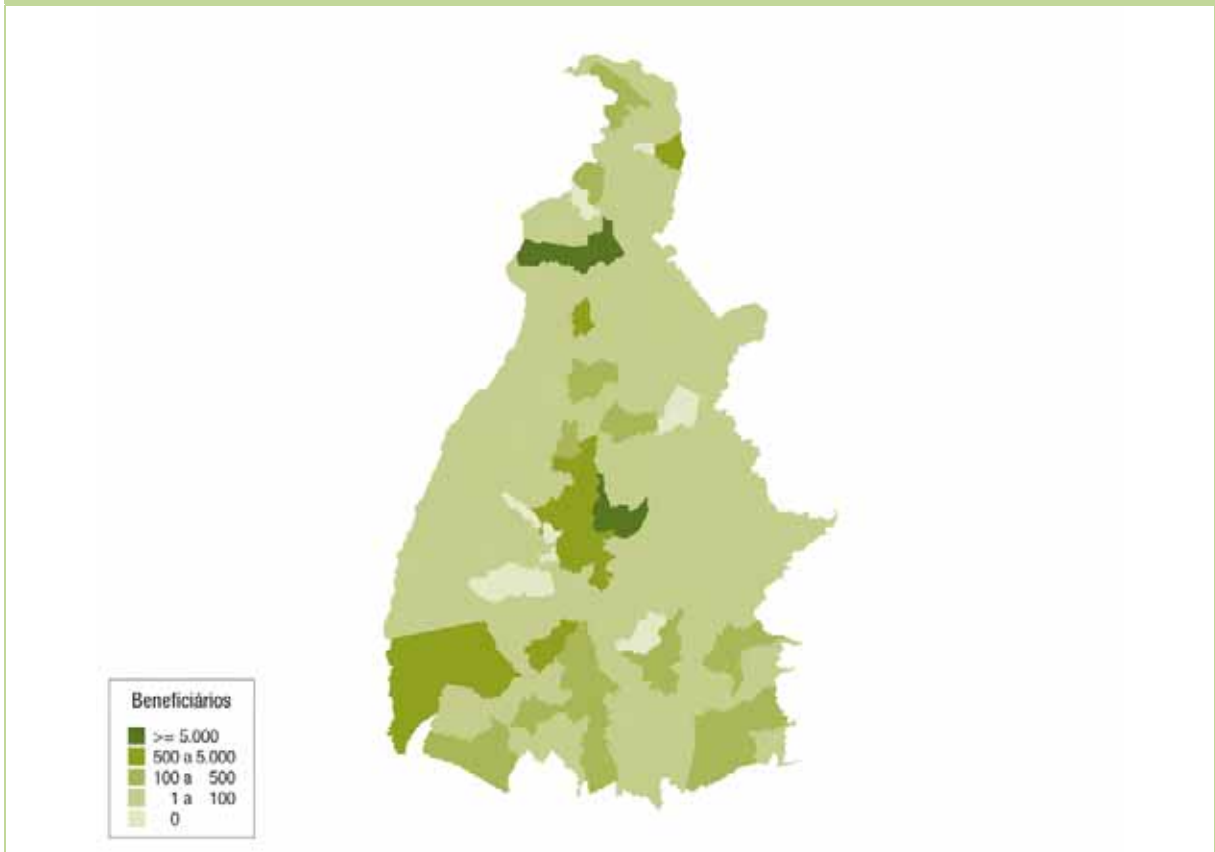


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	193	236	245	26,94
Beneficiários	34.752	43.877	42.952	23,60
População (x1000)	1.263	1.306	1.332	5,53
Cobertura (%)	2,75	3,36	3,22	17,12
Contraprestação Média (R\$)	83,89	128,19	129,14	53,95
DM (%)	83,63	83,17	84,52	1,06
DC (%)	1,97	0,60	0,70	-64,29
DA (%)	21,24	15,08	12,31	-42,02
Combinado (%)	106,84	98,84	97,54	-8,71
HHI (%)	9,03	12,89	14,04	55,56
C4 (%)	38,15	46,37	46,59	22,12

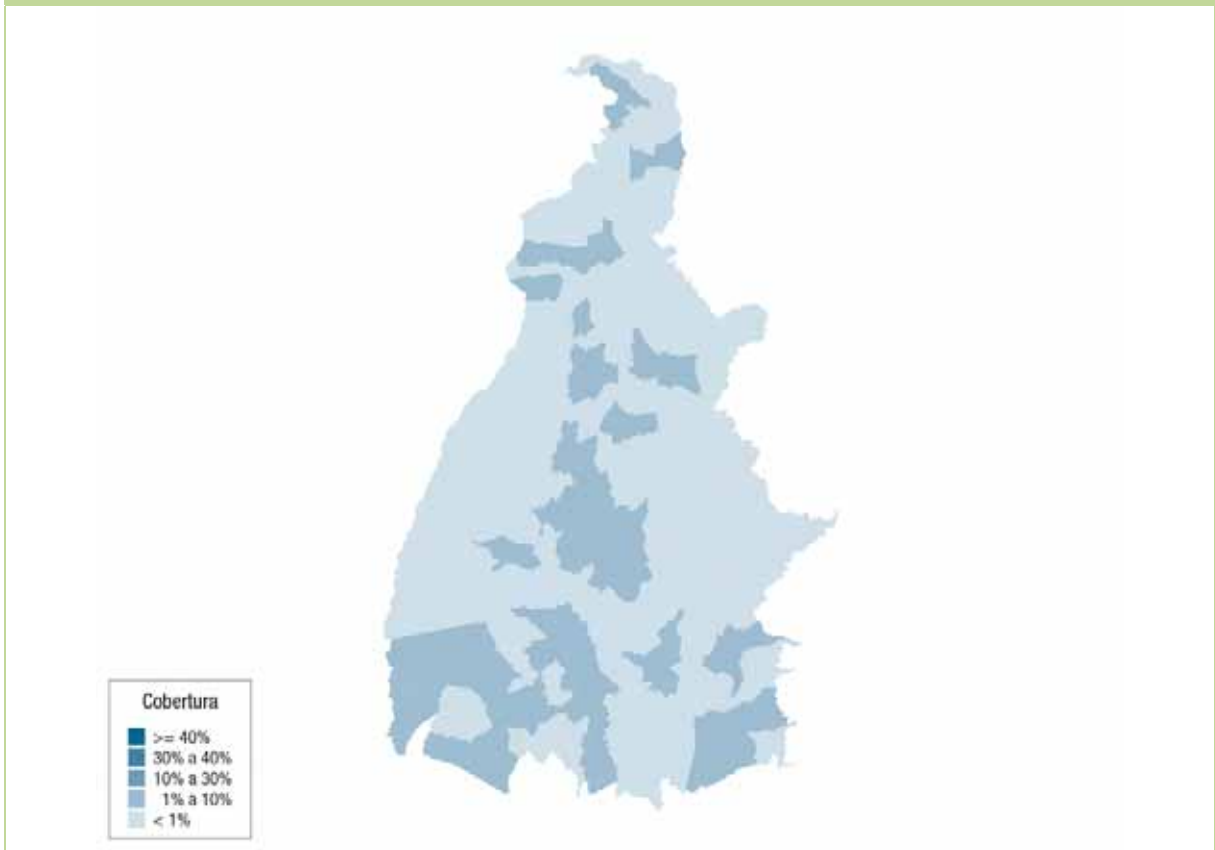


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006



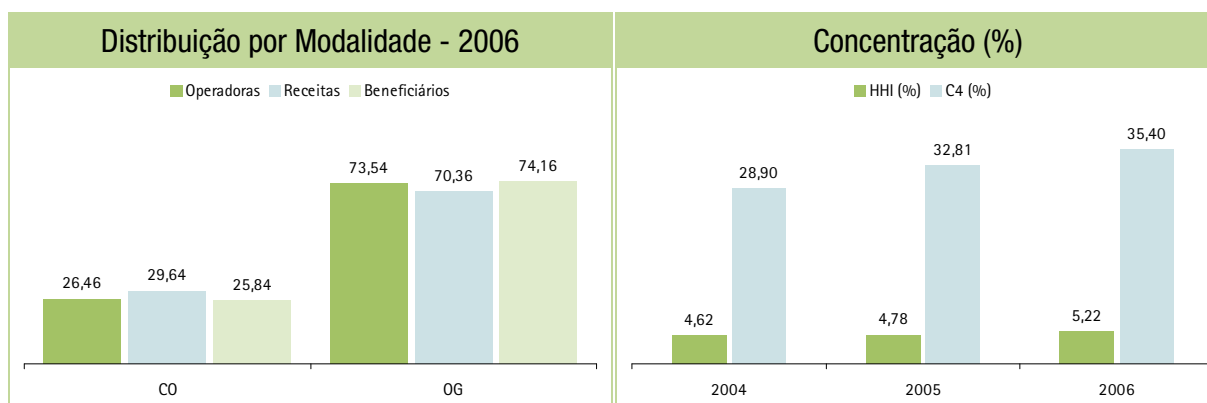


ATLAS

ECONÔMICO-FINANCEIRO DA SAÚDE SUPLEMENTAR

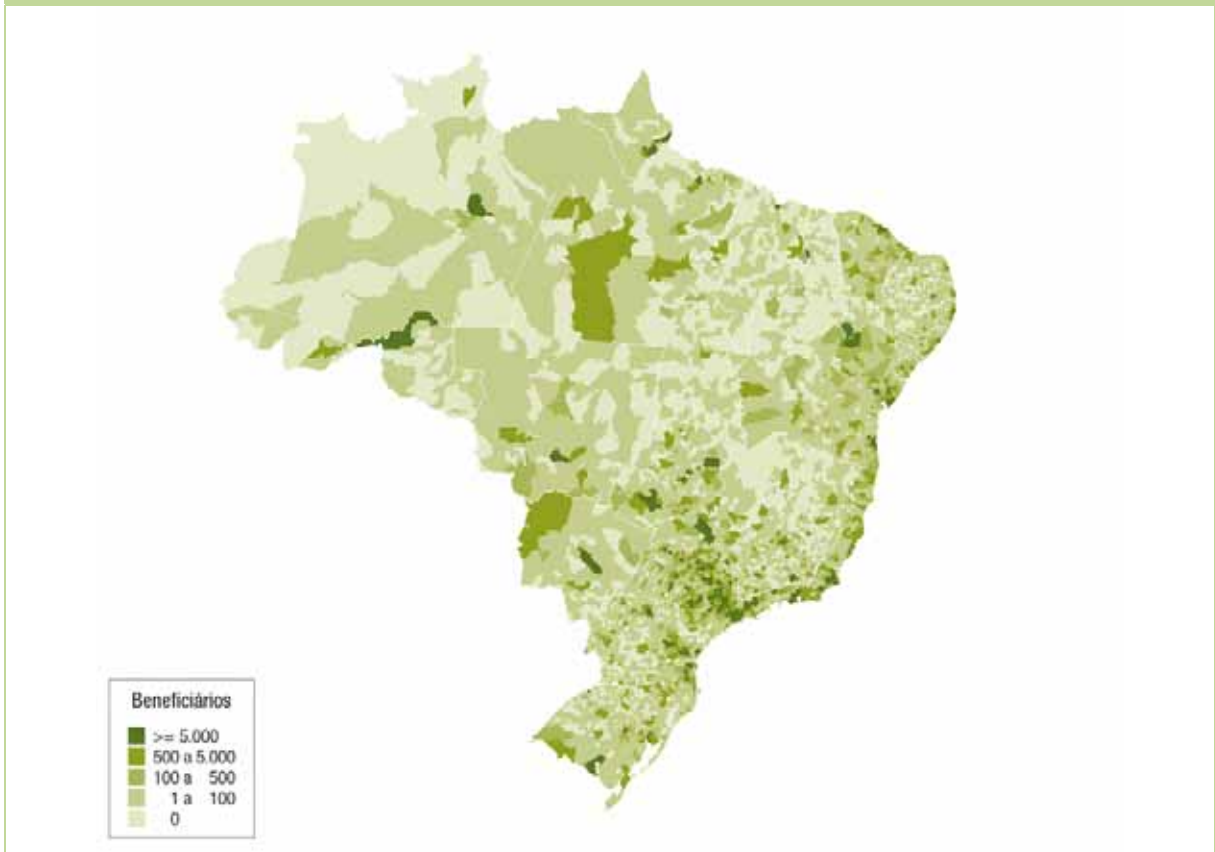
MERCADO ODONTOLÓGICO

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	604	569	582	-3,64
Beneficiários (x1000)	4.797	5.517	6.522	35,96
População (x1000)	181.201	183.798	186.771	3,07
Cobertura (%)	2,65	3,00	3,49	31,91
Contraprestação Média (R\$)	10,84	12,06	12,96	19,56
DM (%)	50,38	49,78	46,77	-7,15
DC (%)	3,93	4,26	5,30	34,74
DA (%)	30,63	31,50	31,02	1,27
Combinado (%)	84,94	85,54	83,09	-2,18
HHI (%)	4,62	4,78	5,22	12,78
C4 (%)	28,90	32,81	35,40	22,51

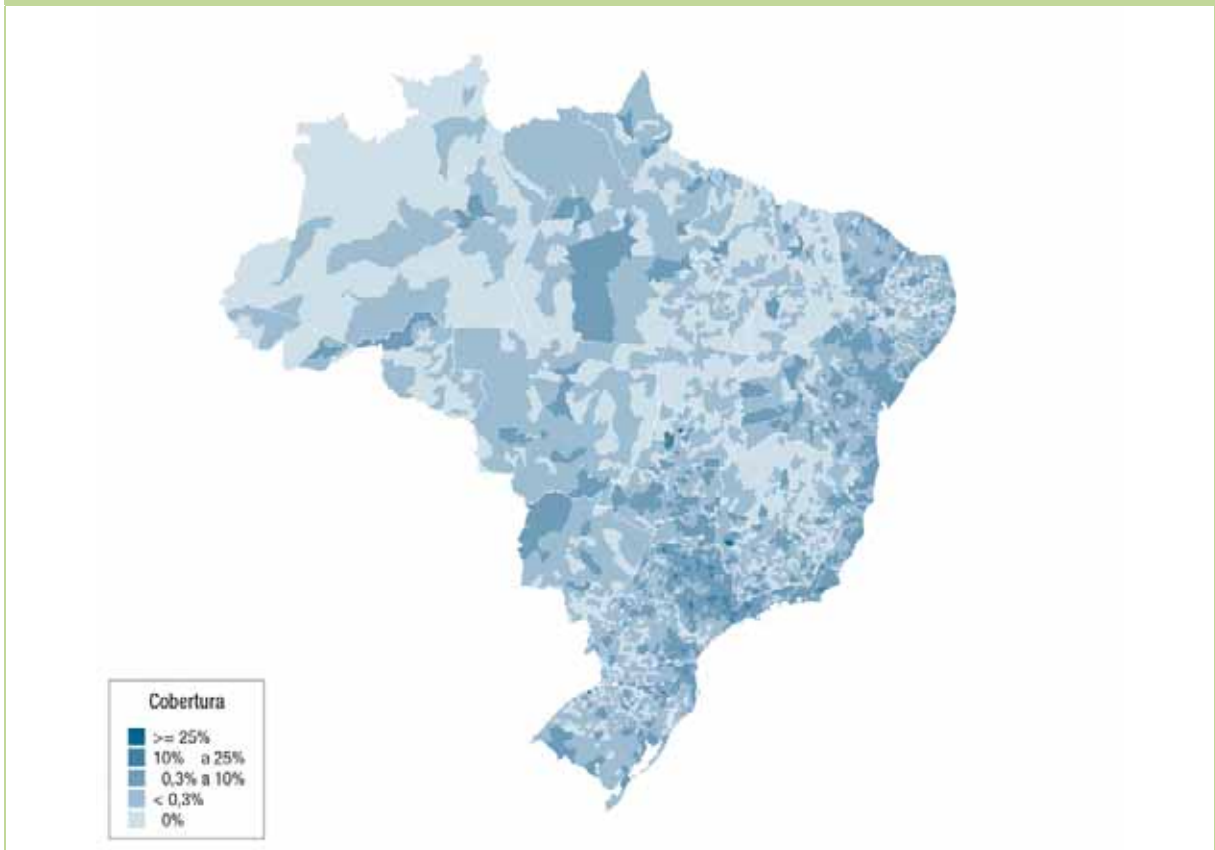


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

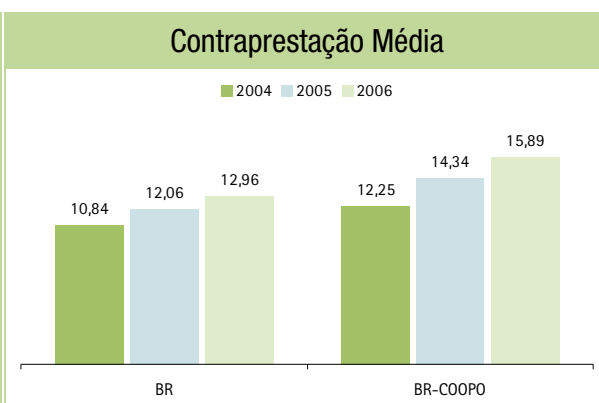
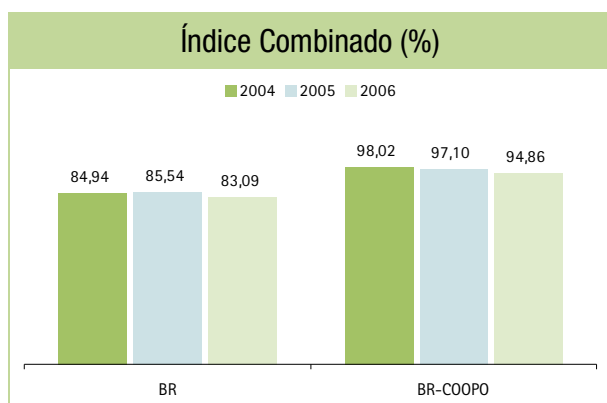
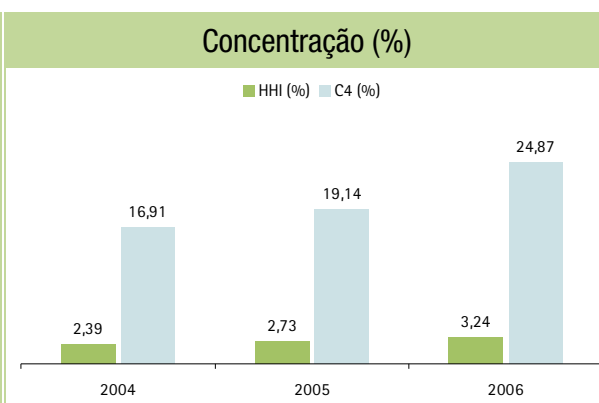
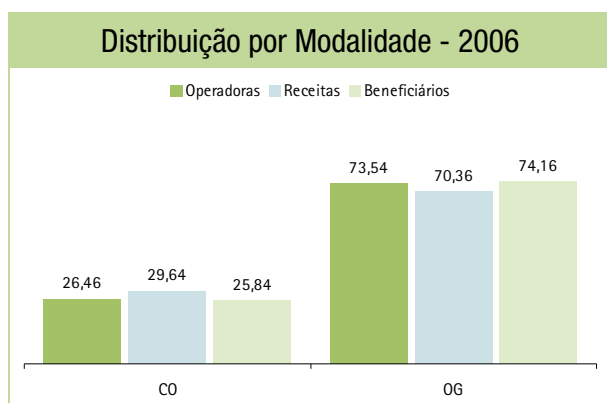
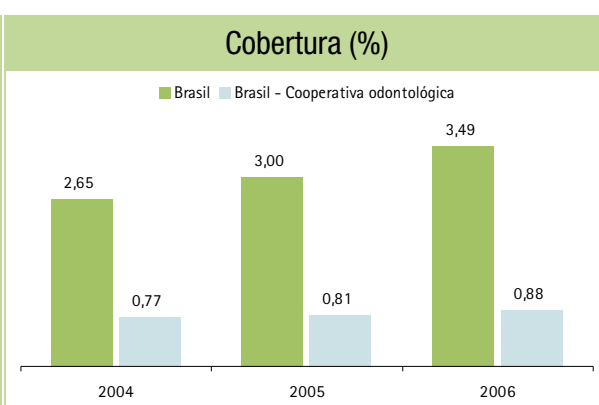
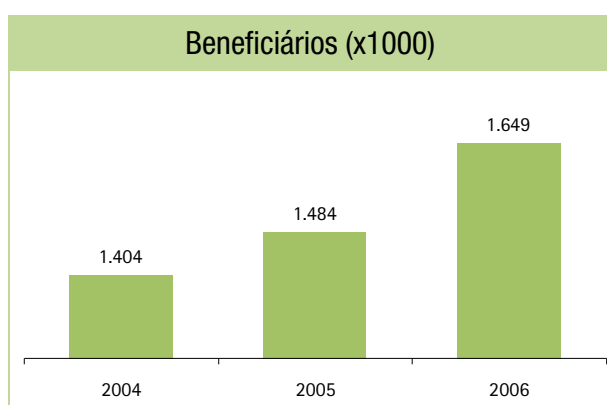


Mapa de Cobertura - 2006



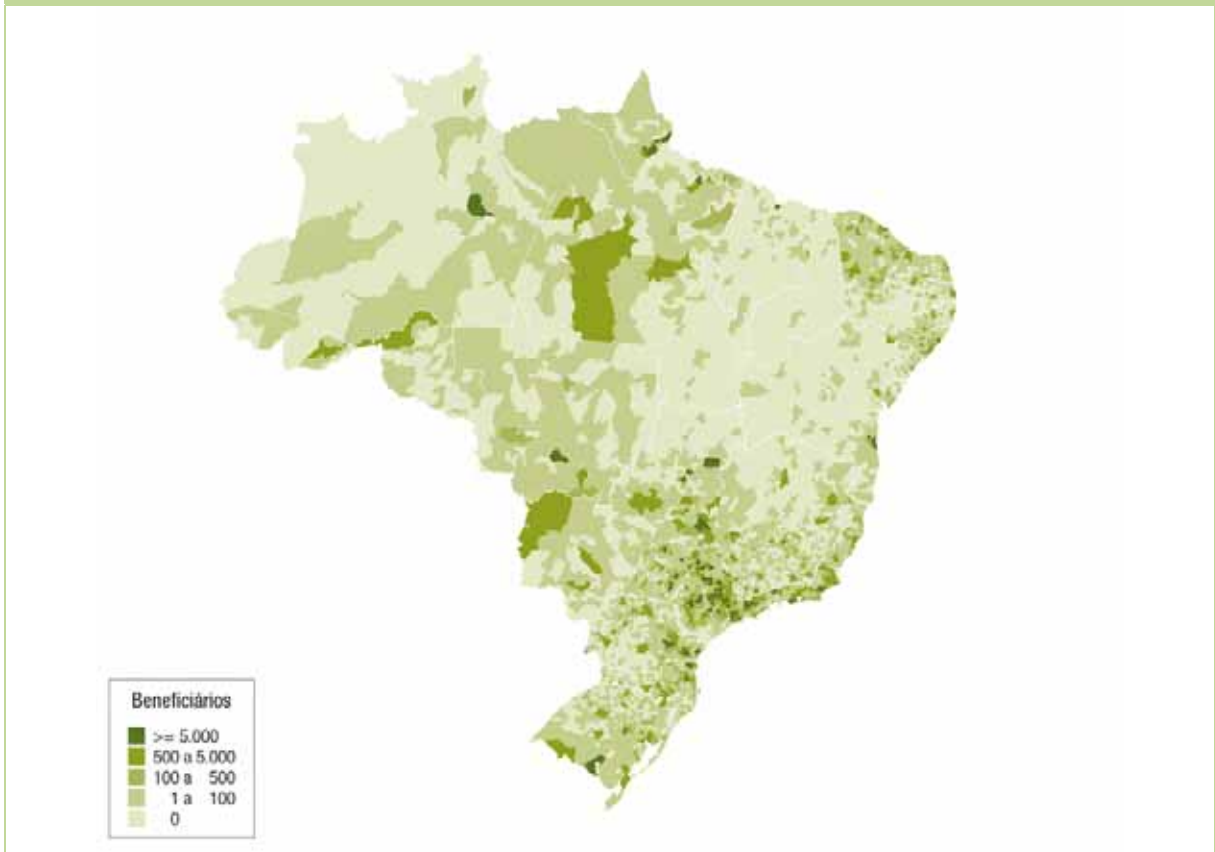
Brasil - Cooperativa odontológica

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	166	158	154	-7,23
Beneficiários (x1000)	1.404	1.484	1.649	17,46
População (x1000)	181.201	183.798	186.771	3,07
Cobertura (%)	0,77	0,81	0,88	13,95
Contraprestação Média (R\$)	12,25	14,34	15,89	29,65
DM (%)	66,87	67,16	63,78	-4,62
DC (%)	2,36	2,85	3,78	60,21
DA (%)	28,79	27,08	27,30	-5,19
Combinado (%)	98,02	97,10	94,86	-3,23
HHI (%)	2,39	2,73	3,24	35,55
C4 (%)	16,91	19,14	24,87	47,09

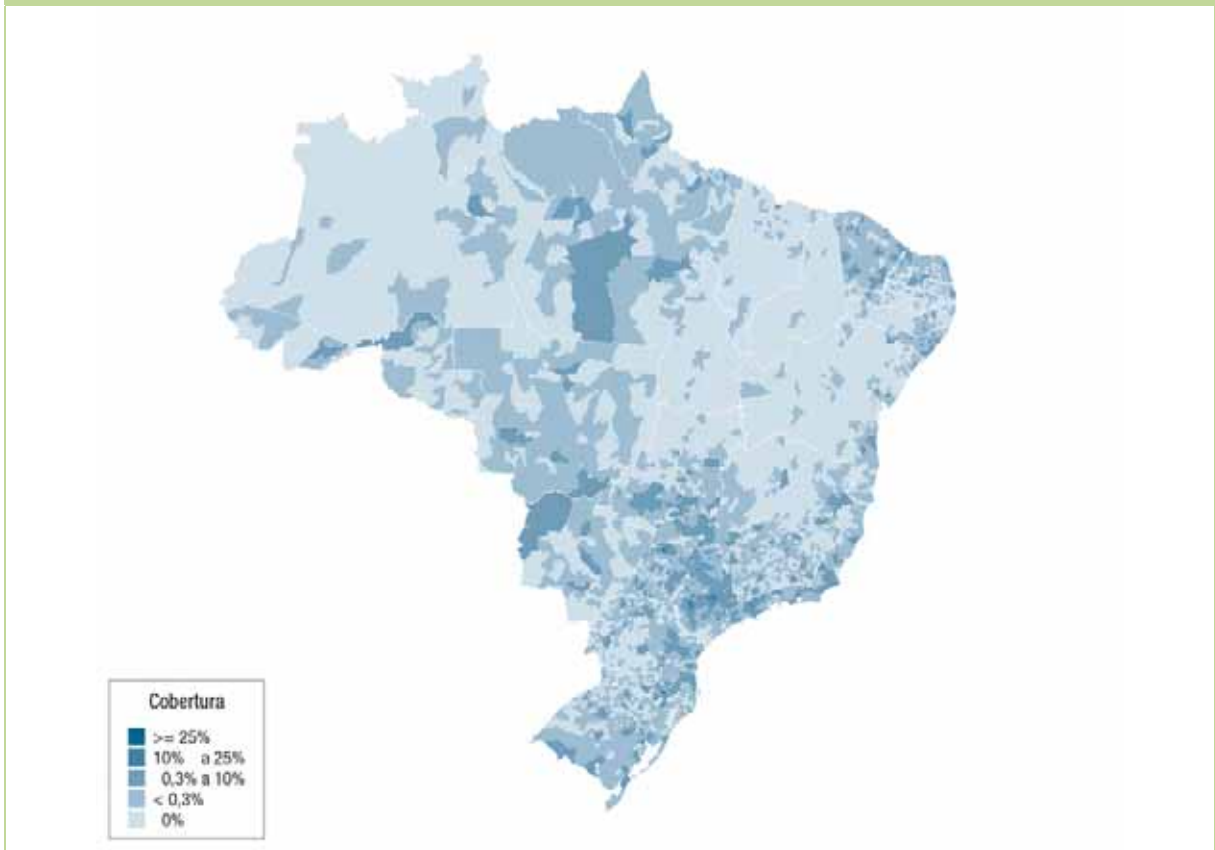


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

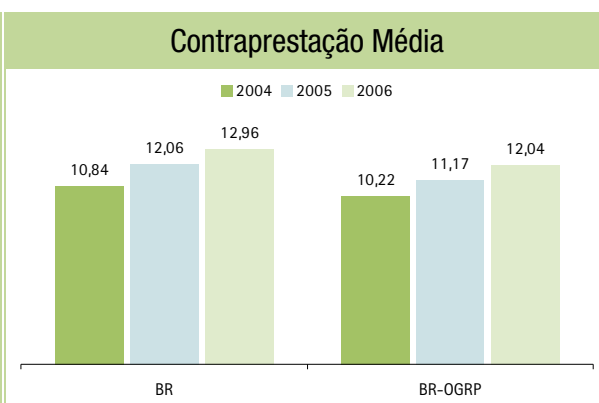
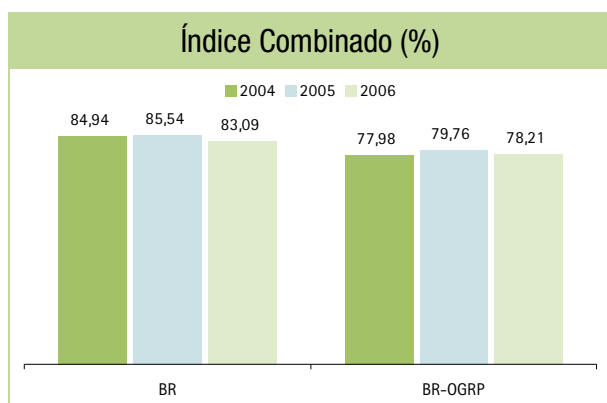
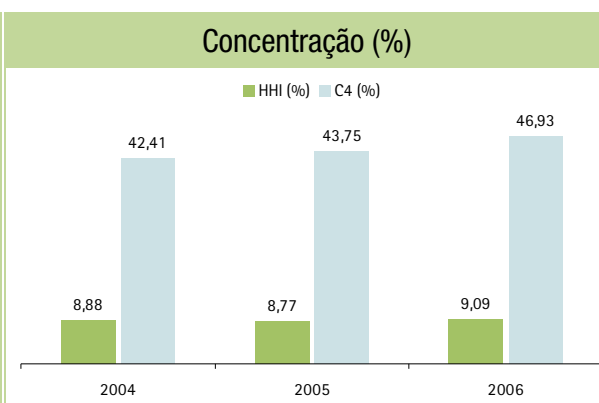
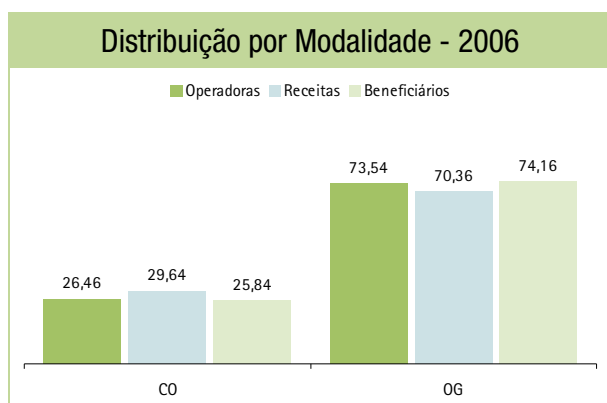
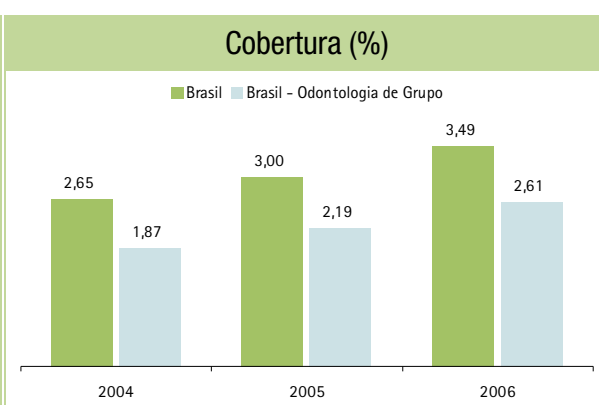
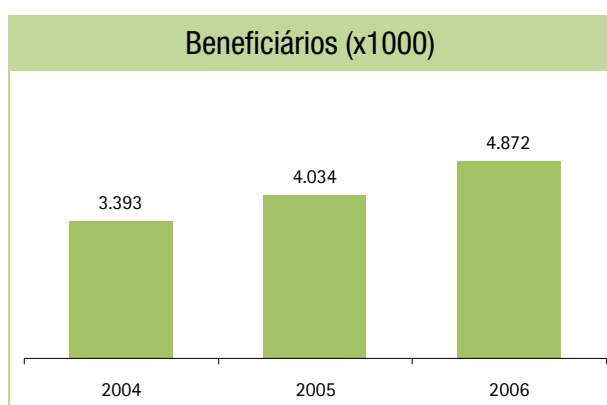


Mapa de Cobertura - 2006



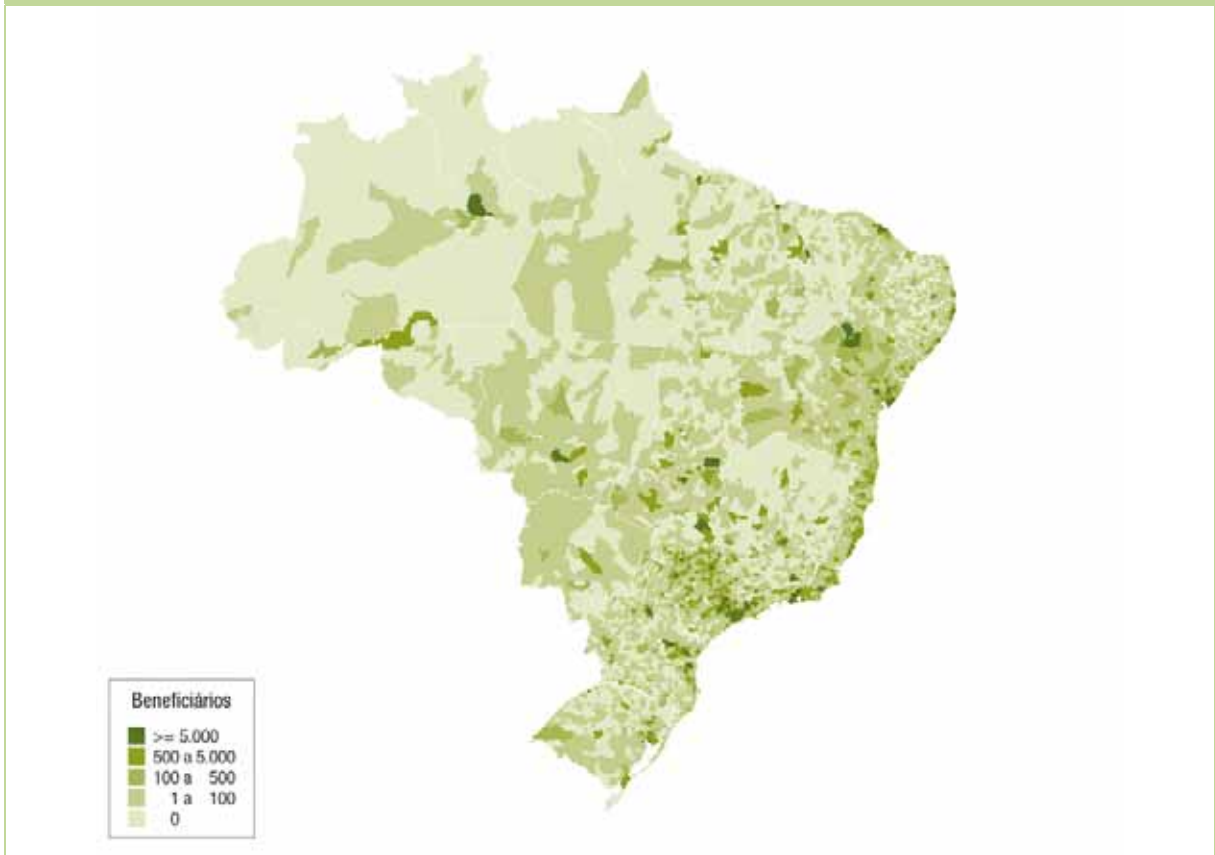
Brasil - Odontologia de Grupo

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	438	411	428	-2,28
Beneficiários (x1000)	3.393	4.034	4.872	43,62
População (x1000)	181.201	183.798	186.771	3,07
Cobertura (%)	1,87	2,19	2,61	39,34
Contraprestação Média (R\$)	10,22	11,17	12,04	17,88
DM (%)	41,61	41,08	39,72	-4,54
DC (%)	4,77	4,97	5,93	24,31
DA (%)	31,61	33,71	32,56	3,02
Combinado (%)	77,98	79,76	78,21	0,29
HHI (%)	8,88	8,77	9,09	2,41
C4 (%)	42,41	43,75	46,93	10,67

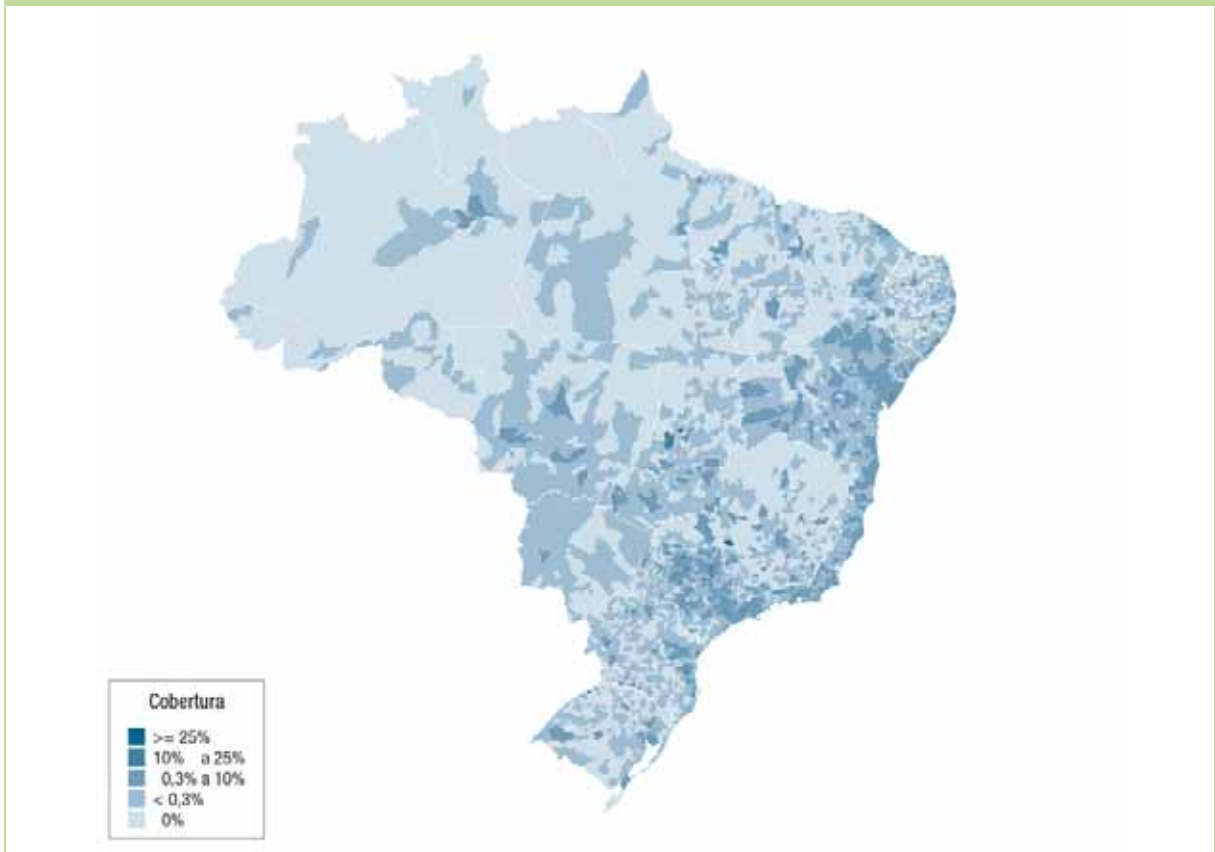


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

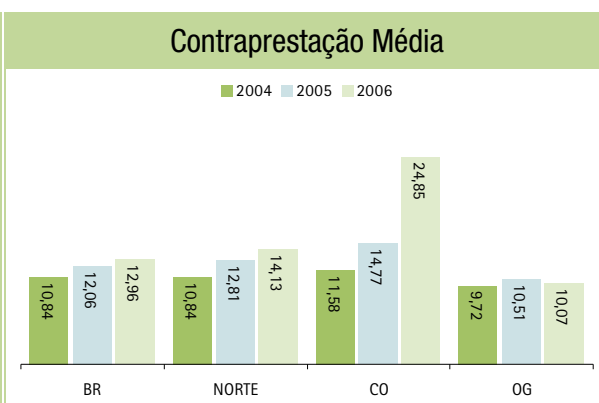
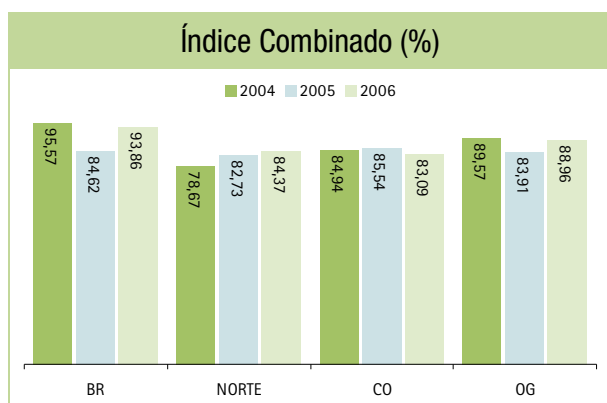
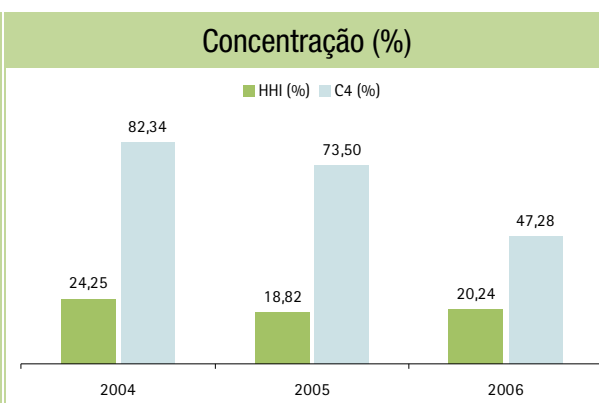
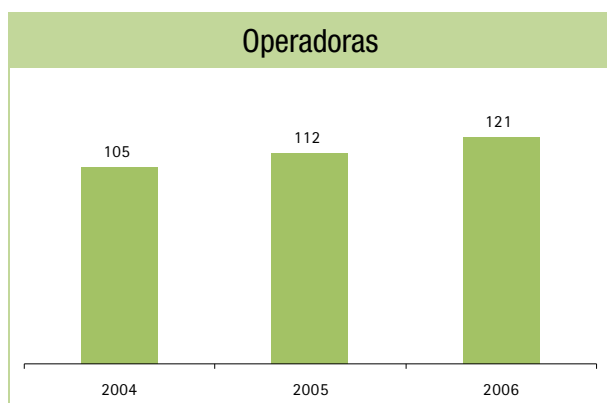
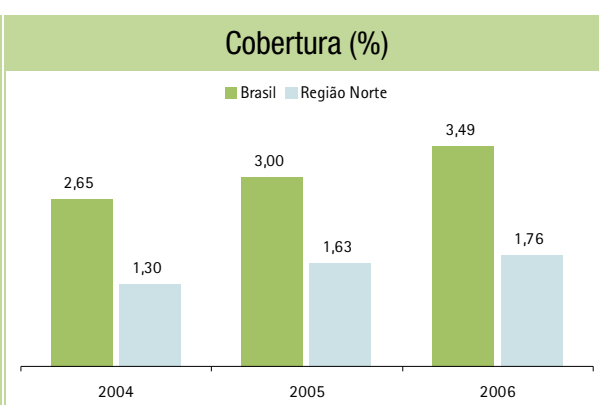
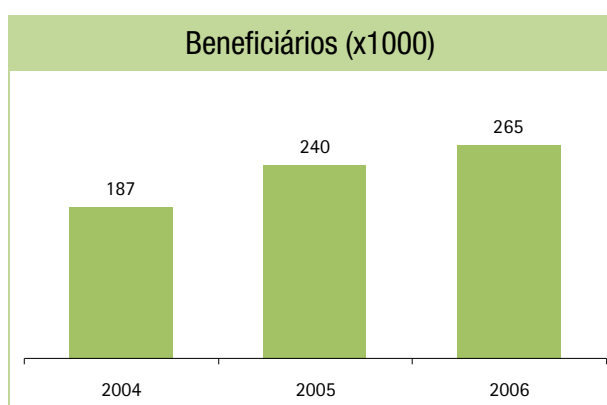


Mapa de Cobertura - 2006



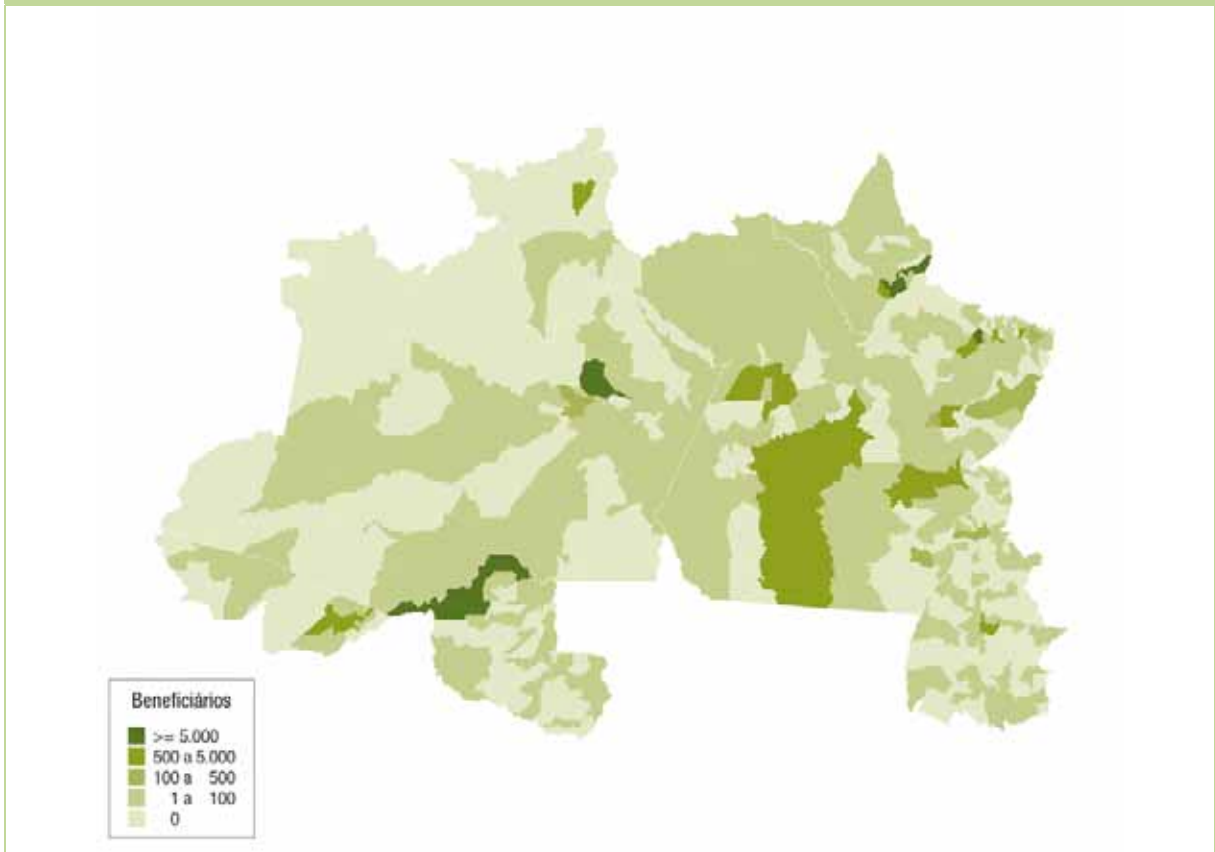
Região Norte

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	105	112	121	15,24
Beneficiários (x1000)	187	240	265	41,22
População (x1000)	14.373	14.699	15.022	4,51
Cobertura (%)	1,30	1,63	1,76	35,12
Contraprestação Média (R\$)	10,84	12,81	14,13	30,27
DM (%)	54,48	51,47	50,76	-6,83
DC (%)	2,96	2,72	3,88	31,39
DA (%)	32,13	29,71	34,31	6,78
Combinado (%)	89,57	83,91	88,96	-0,69
HHI (%)	24,25	18,82	20,24	-16,54
C4 (%)	82,34	73,50	47,28	-42,58

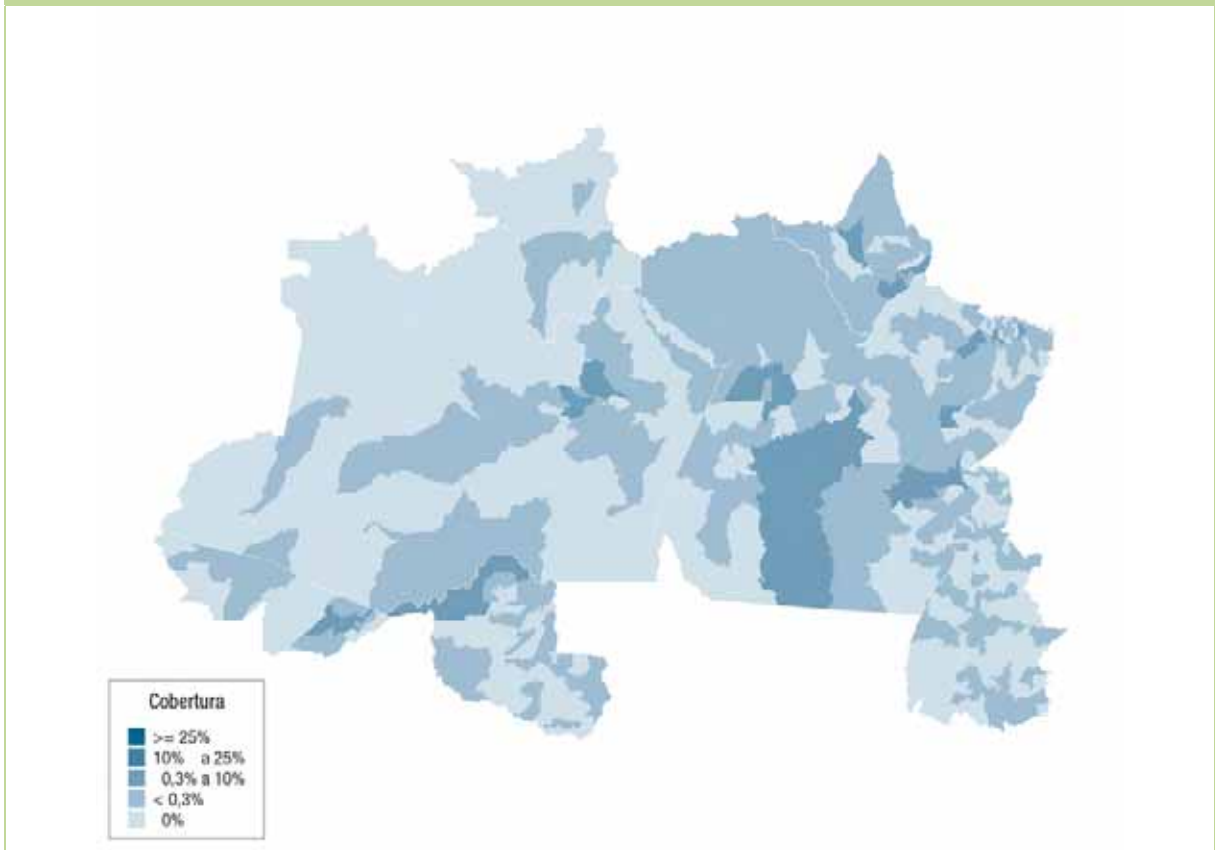


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

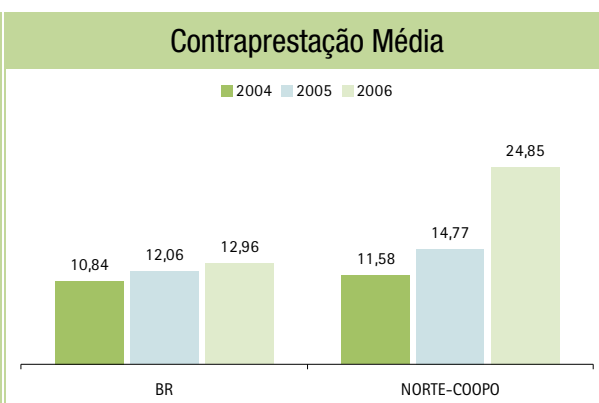
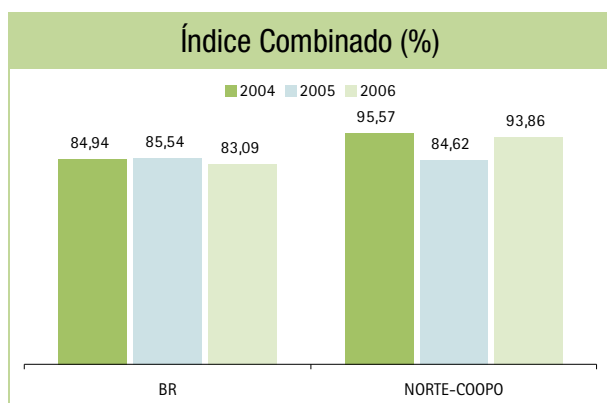
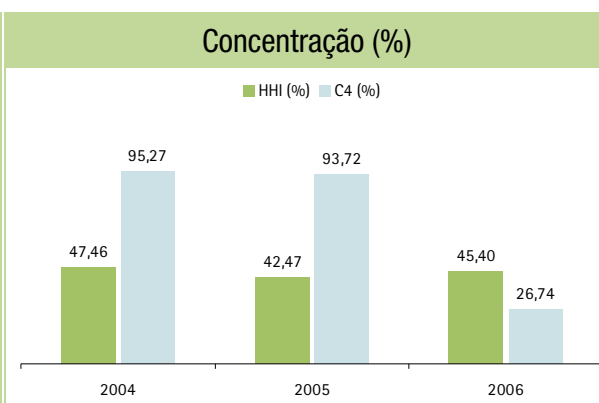
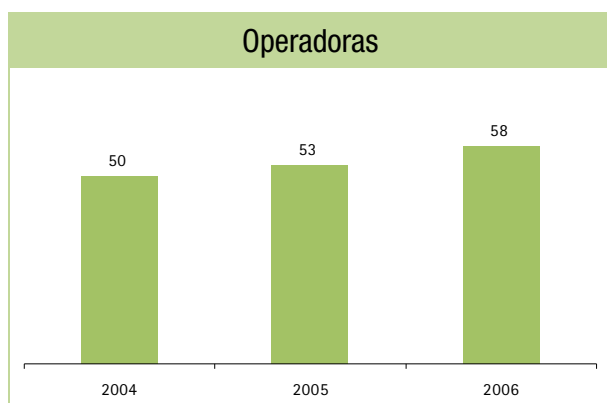
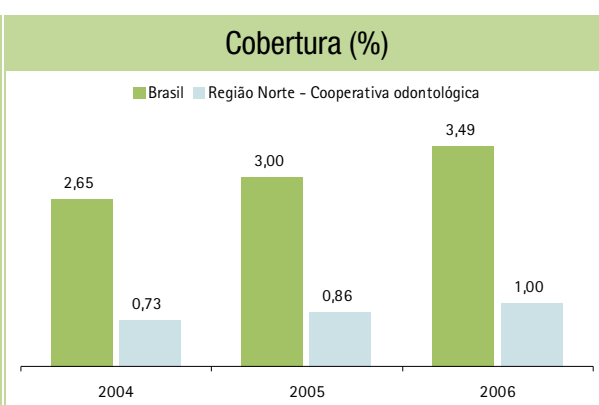
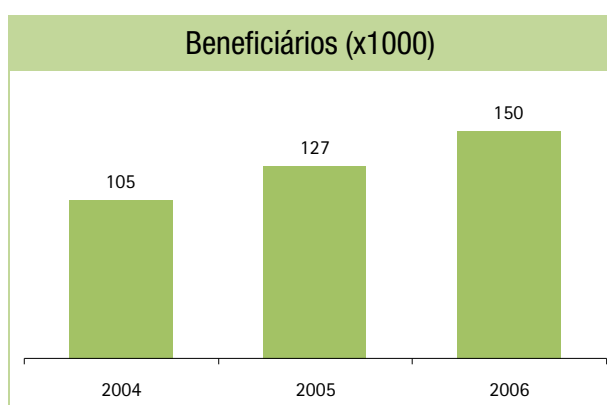


Mapa de Cobertura - 2006



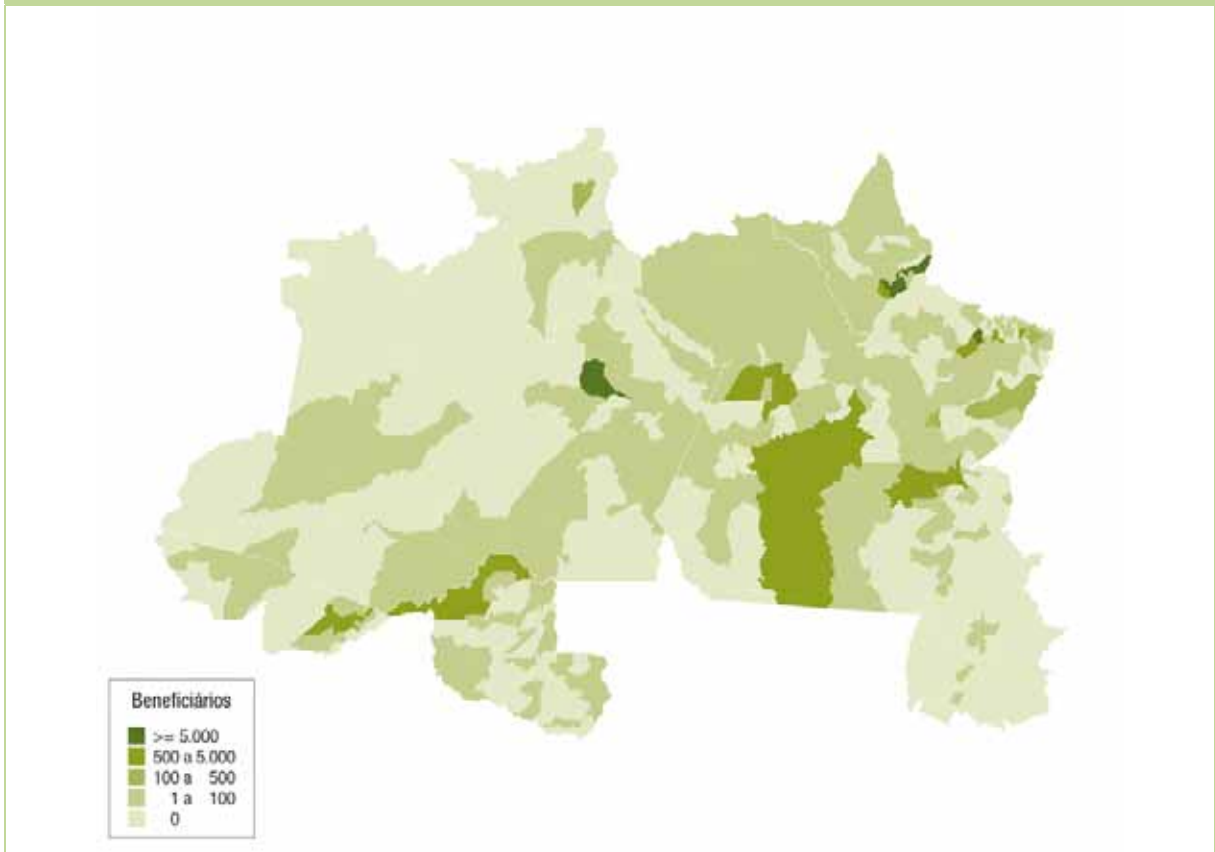
Região Norte - Cooperativa odontológica

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	50	53	58	16,00
Beneficiários (x1000)	105	127	150	43,61
População (x1000)	14.373	14.699	15.022	4,51
Cobertura (%)	0,73	0,86	1,00	37,40
Contraprestação Média (R\$)	11,58	14,77	24,85	114,55
DM (%)	66,49	60,03	58,66	-11,77
DC (%)	3,54	3,01	5,16	45,63
DA (%)	25,54	21,58	30,04	17,63
Combinado (%)	95,57	84,62	93,86	-1,79
HHI (%)	47,46	42,47	45,40	-4,34
C4 (%)	95,27	93,72	26,74	-71,94

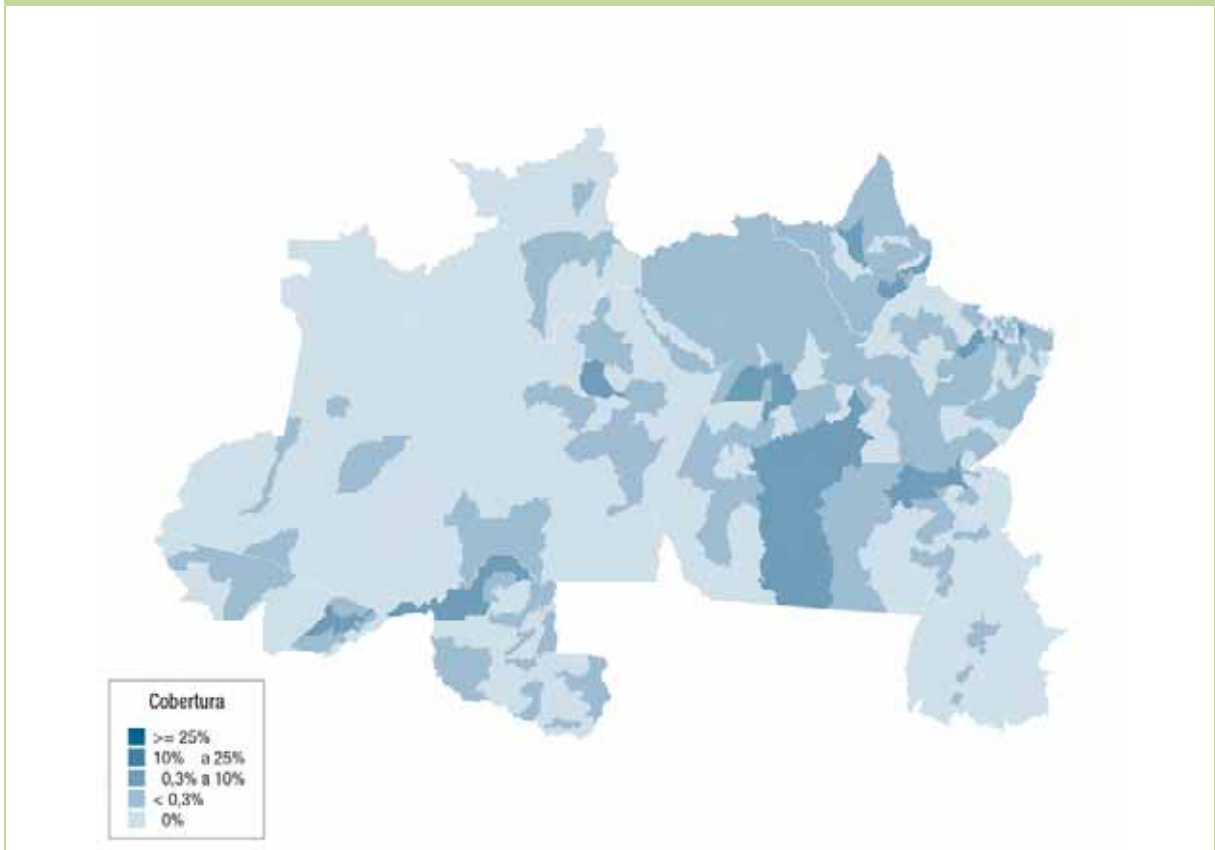


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

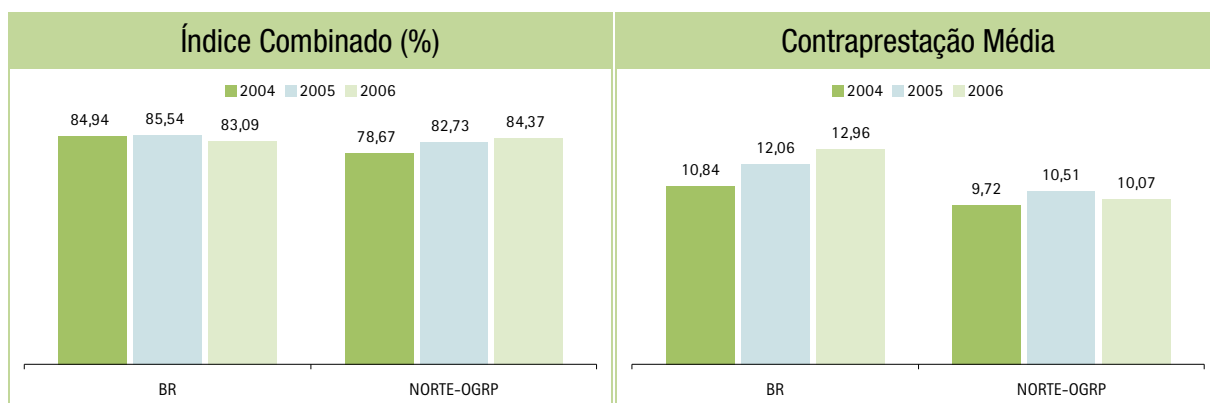
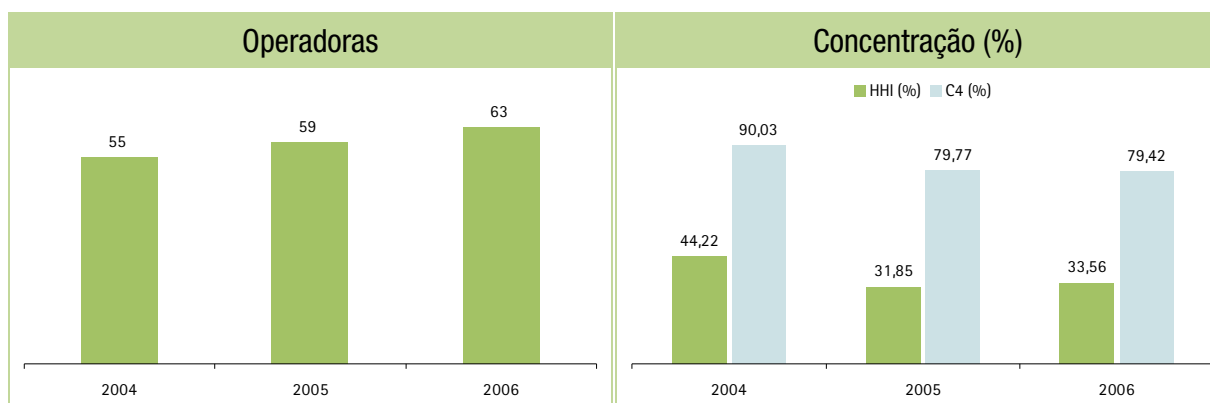
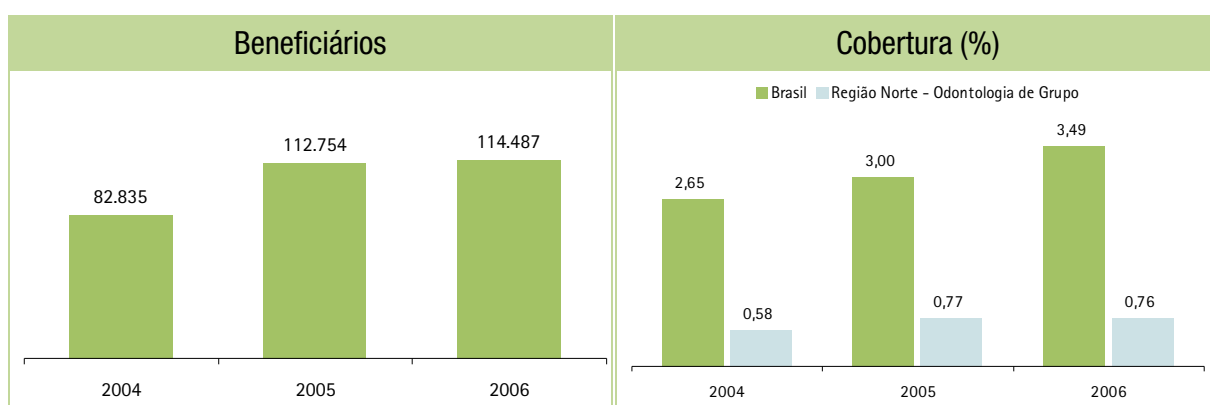


Mapa de Cobertura - 2006



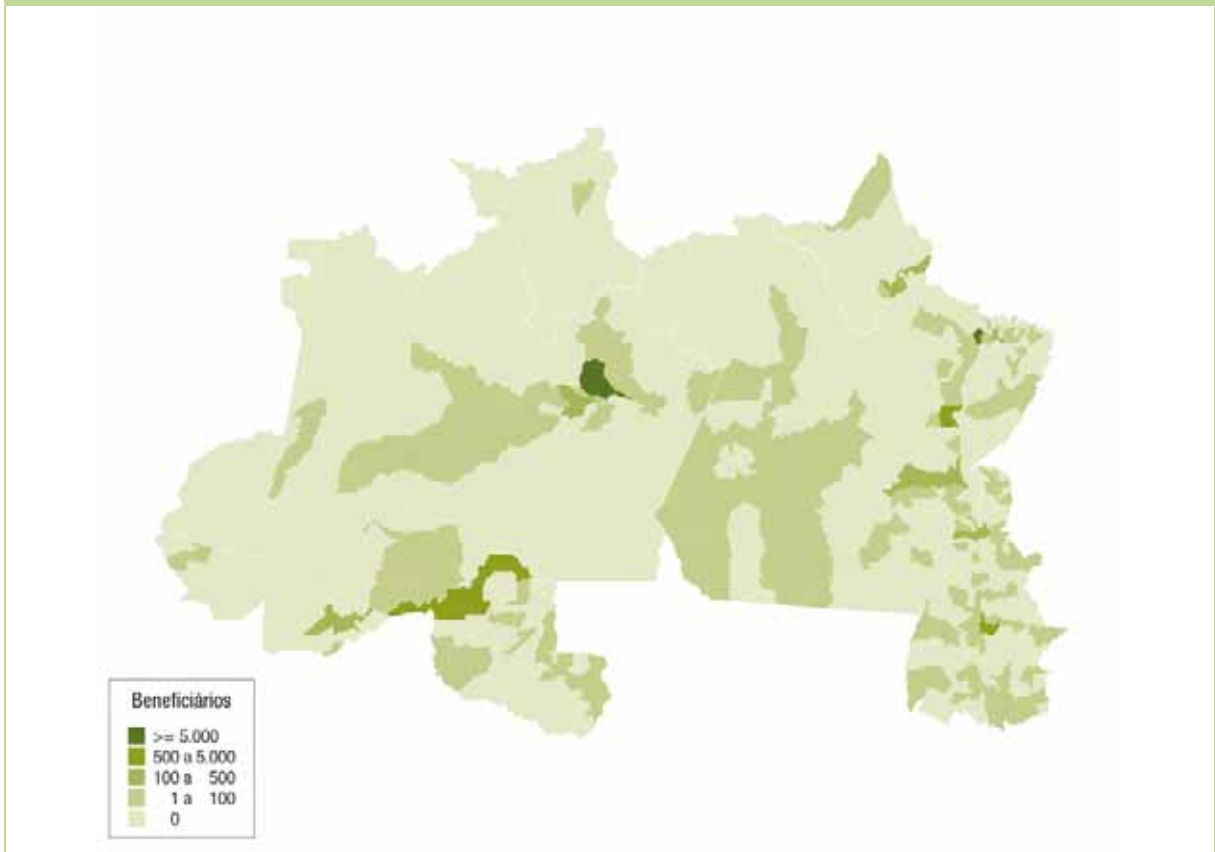
Região Norte - Odontologia de Grupo

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	55	59	63	14,55
Beneficiários	82.835	112.754	114.487	38,21
População (x1000)	14.373	14.699	15.022	4,51
Cobertura (%)	0,58	0,77	0,76	32,24
Contraprestação Média (R\$)	9,72	10,51	10,07	3,57
DM (%)	32,67	37,31	43,37	32,76
DC (%)	1,89	2,25	2,69	42,38
DA (%)	44,11	43,17	38,30	-13,17
Combinado (%)	78,67	82,73	84,37	7,24
HHI (%)	44,22	31,85	33,56	-24,10
C4 (%)	90,03	79,77	79,42	-11,78

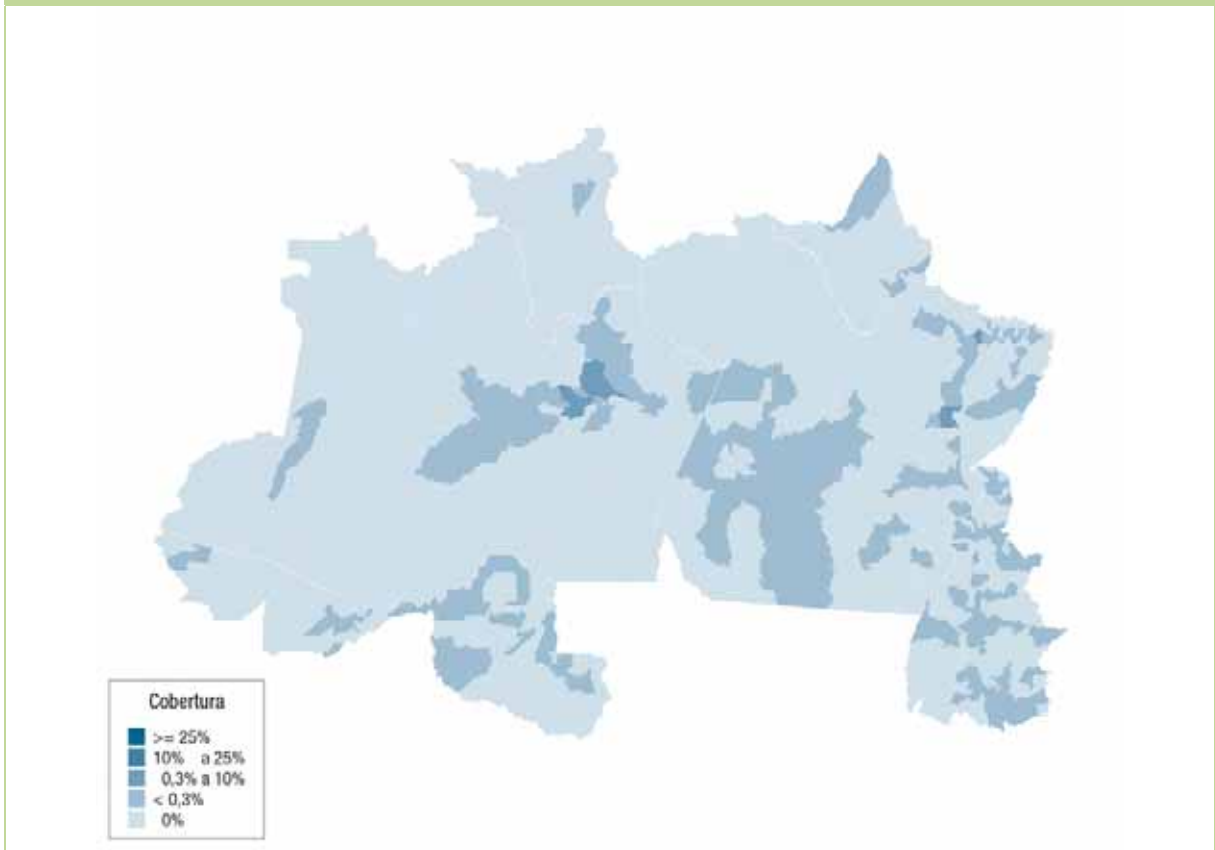


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

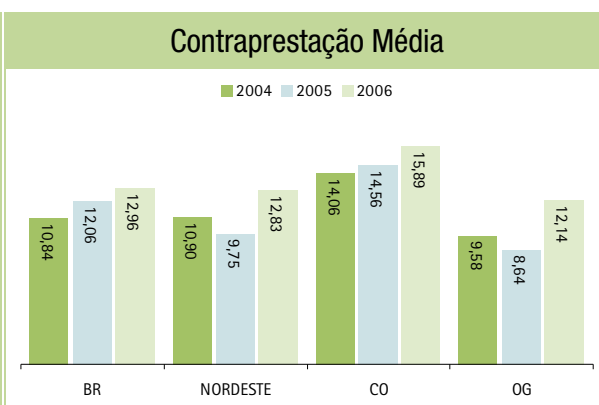
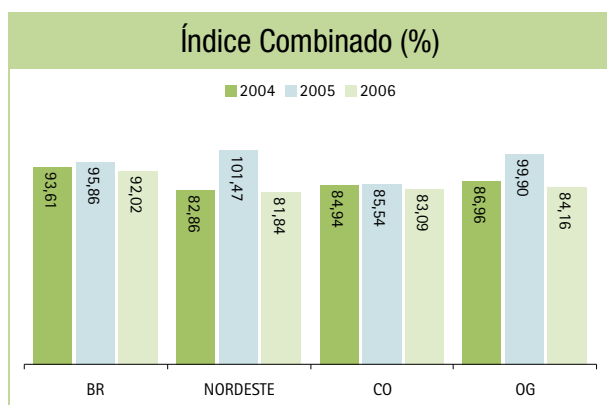
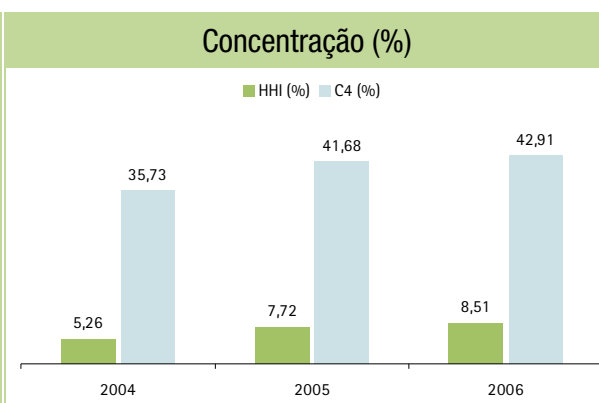
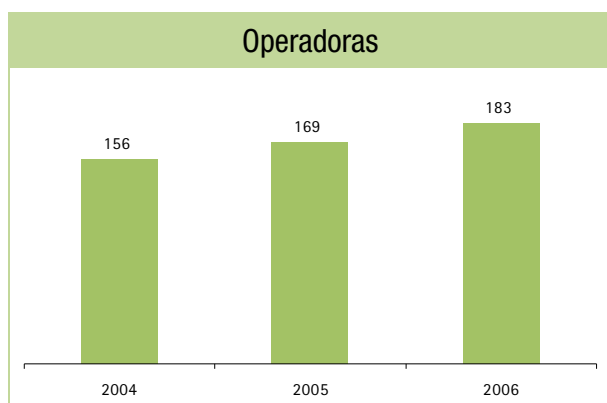
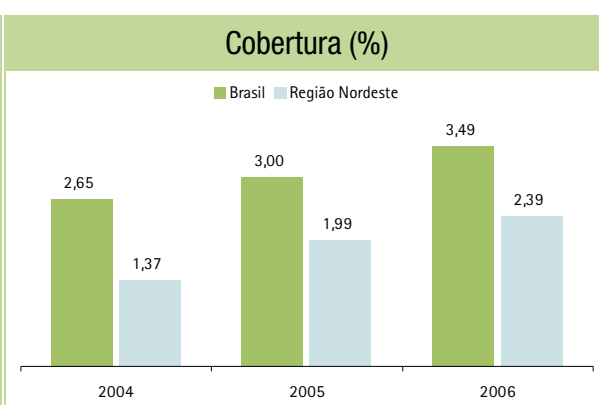
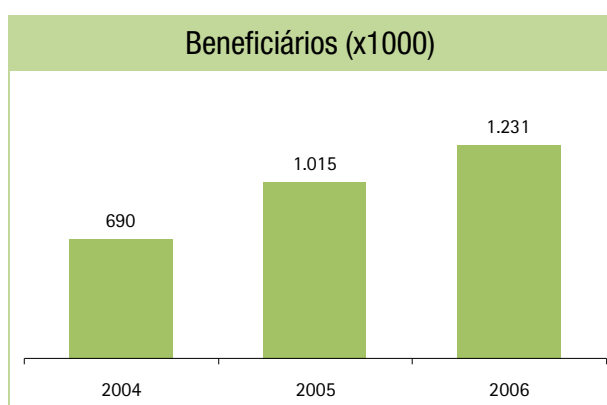


Mapa de Cobertura - 2006



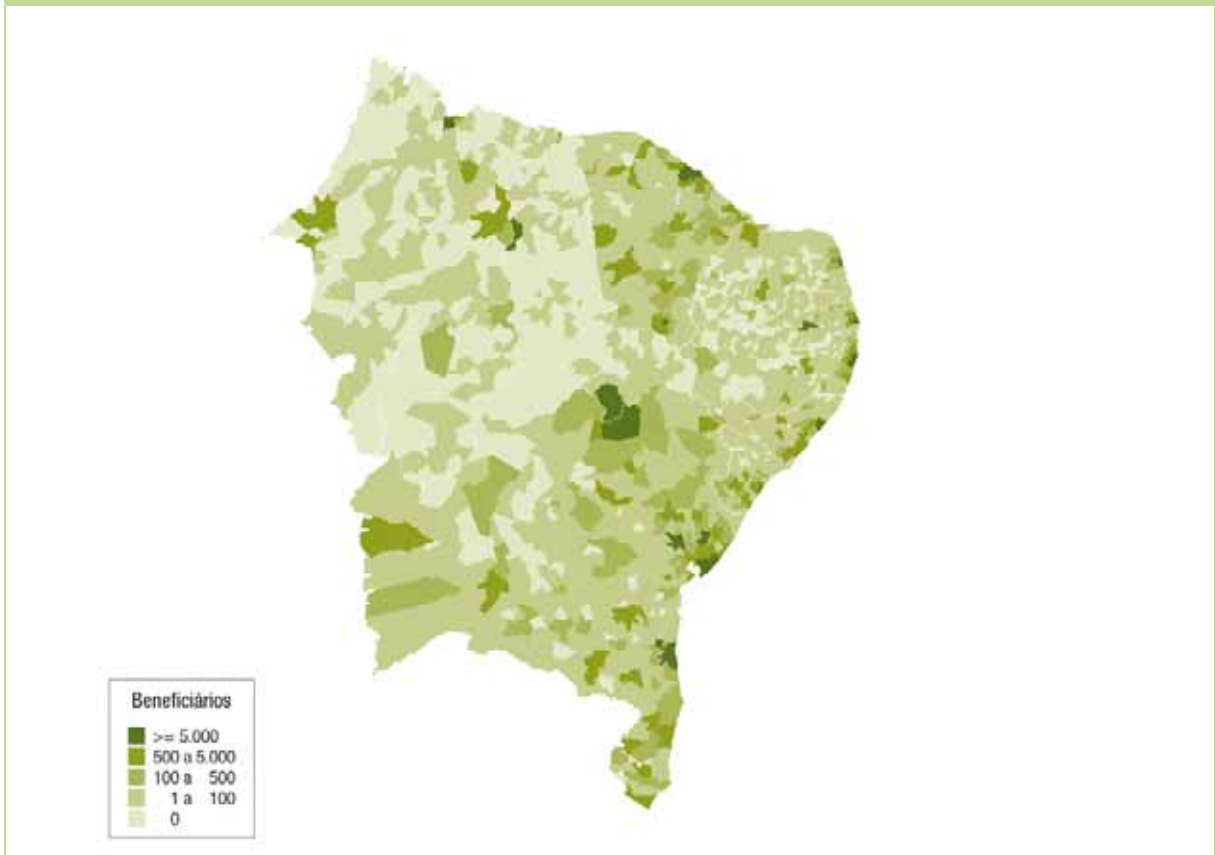
Região Nordeste

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	156	169	183	17,31
Beneficiários (x1000)	690	1.015	1.231	78,49
População (x1000)	50.371	50.962	51.609	2,46
Cobertura (%)	1,37	1,99	2,39	74,20
Contraprestação Média (R\$)	10,90	9,75	12,83	17,69
DM (%)	51,29	48,32	42,46	-17,22
DC (%)	4,33	4,24	4,17	-3,53
DA (%)	31,34	47,35	37,52	19,73
Combinado (%)	86,96	99,90	84,16	-3,22
HHI (%)	5,26	7,72	8,51	61,80
C4 (%)	35,73	41,68	42,91	20,09

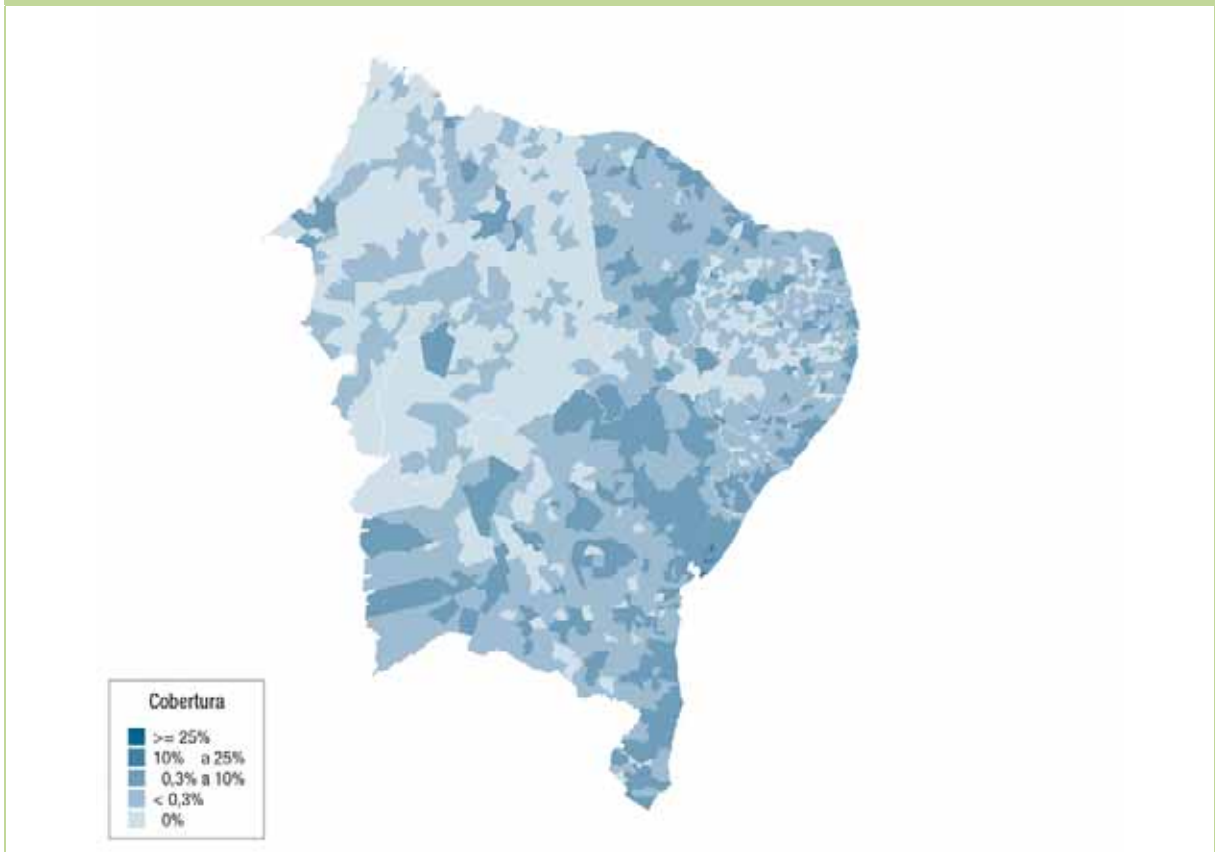


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

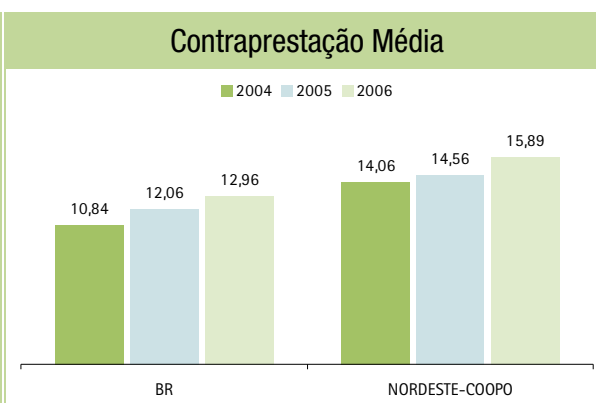
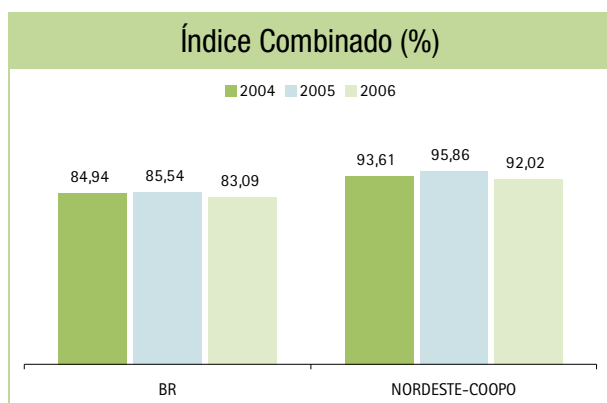
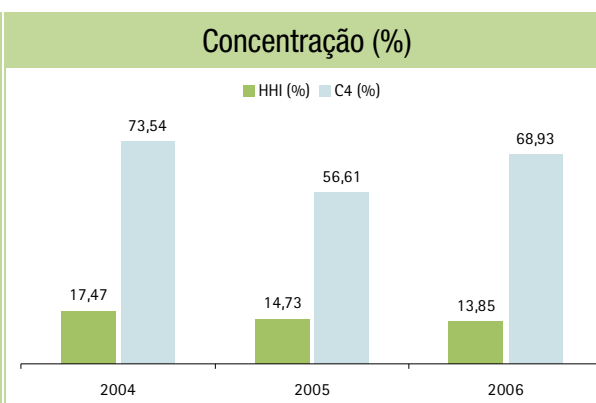
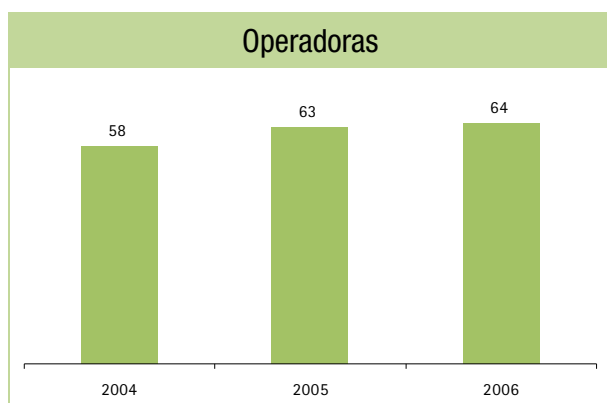
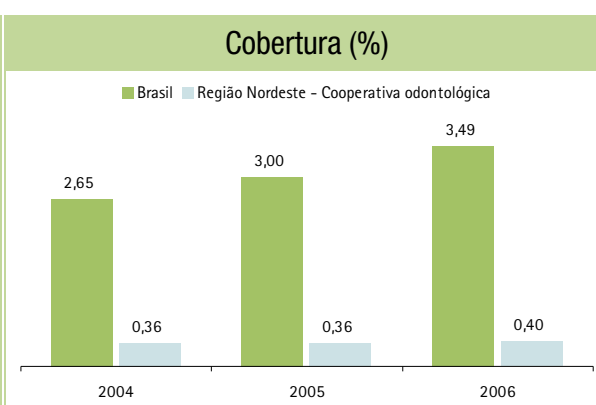
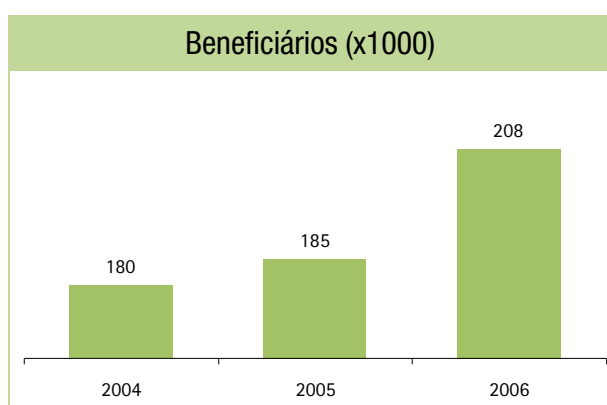


Mapa de Cobertura - 2006



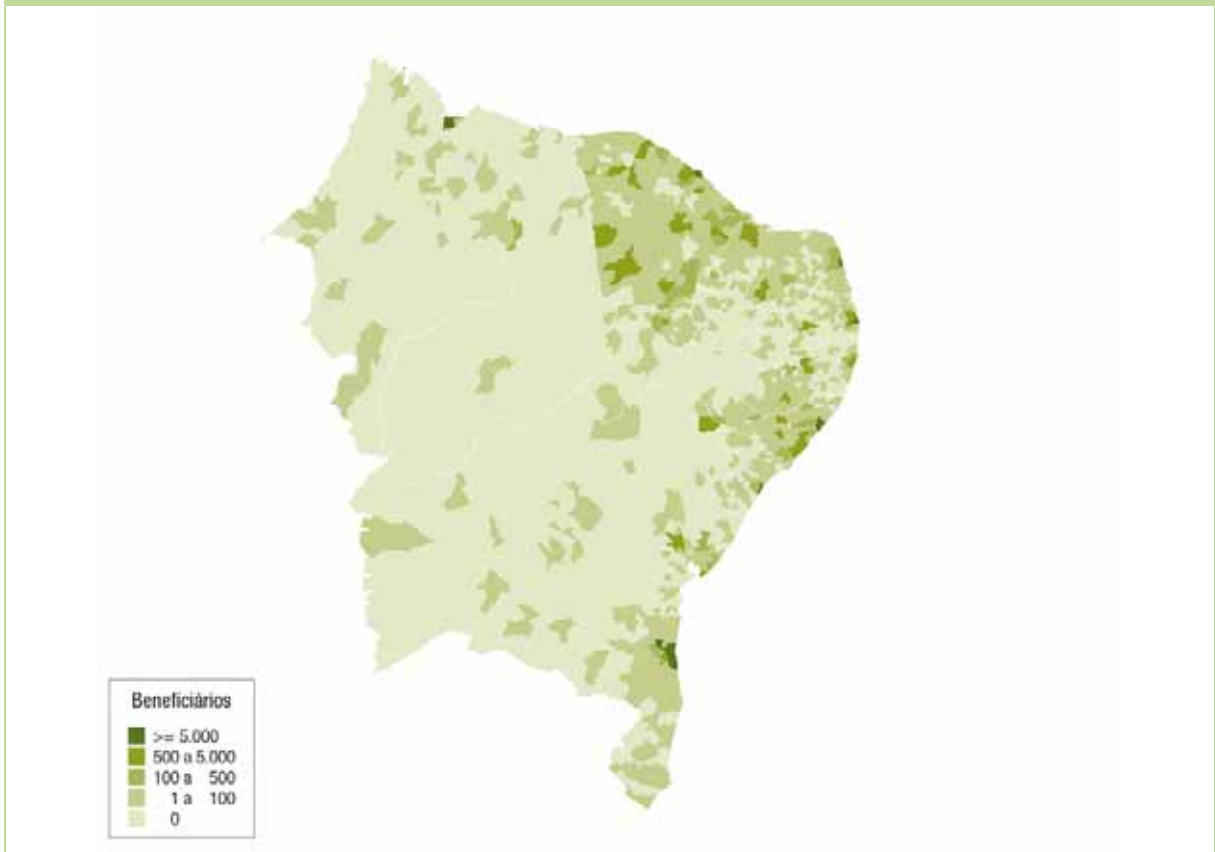
Região Nordeste - Cooperativa odontológica

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	58	63	64	10,34
Beneficiários (x1000)	180	185	208	15,53
População (x1000)	50.371	50.962	51.609	2,46
Cobertura (%)	0,36	0,36	0,40	12,76
Contraprestação Média (R\$)	14,06	14,56	15,89	13,06
DM (%)	63,08	63,69	61,01	-3,29
DC (%)	2,02	1,87	1,81	-10,51
DA (%)	28,50	30,30	29,20	2,43
Combinado (%)	93,61	95,86	92,02	-1,70
HHI (%)	17,47	14,73	13,85	-20,72
C4 (%)	73,54	56,61	68,93	-6,27

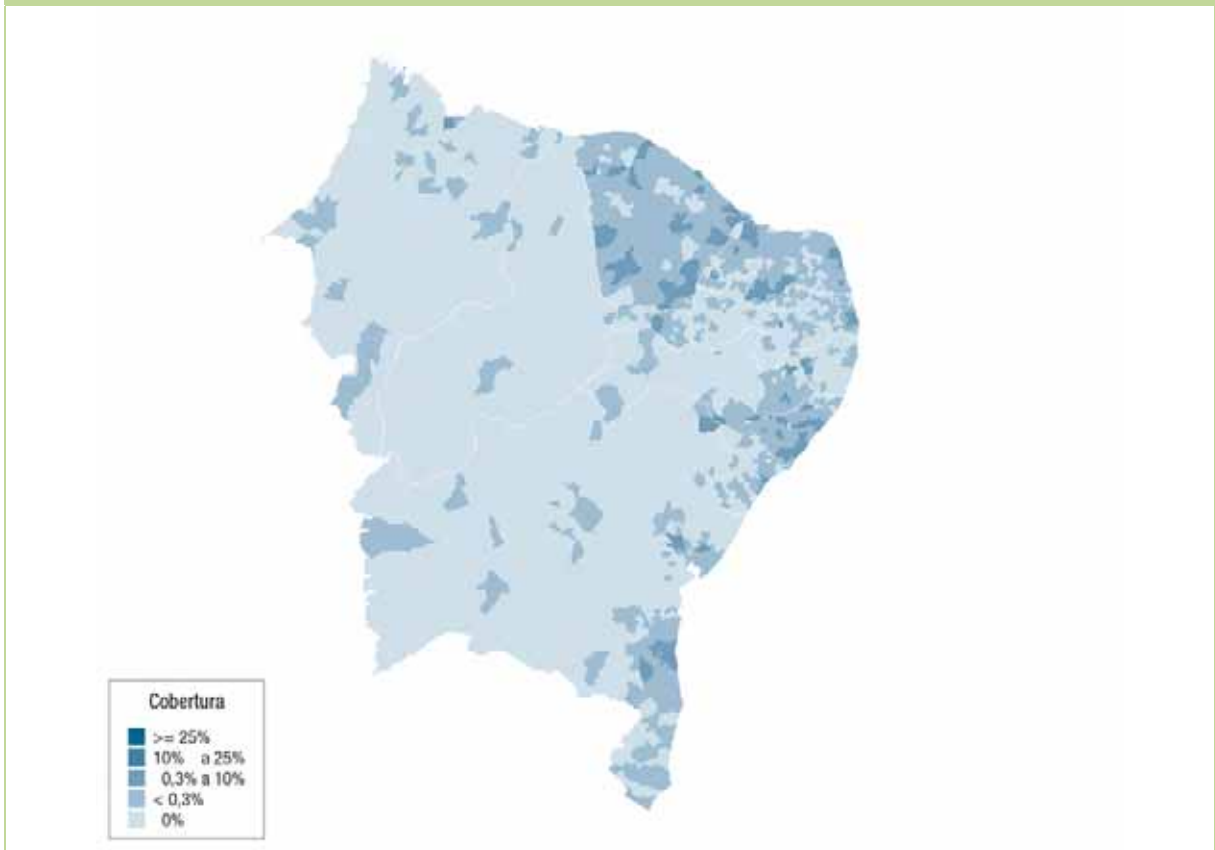


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

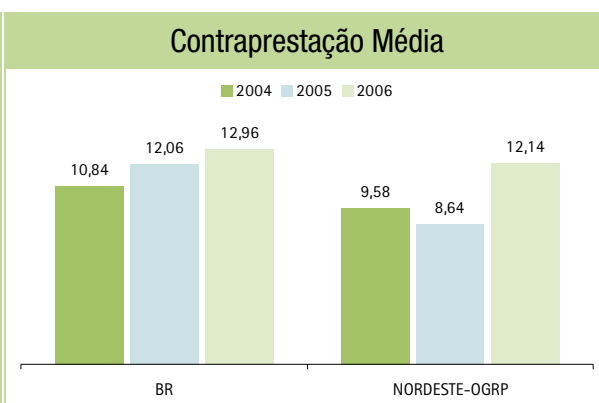
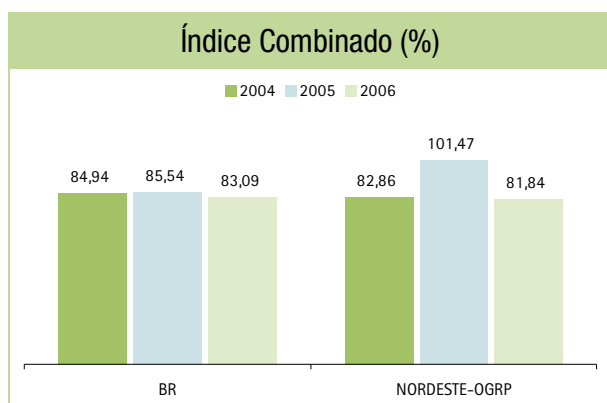
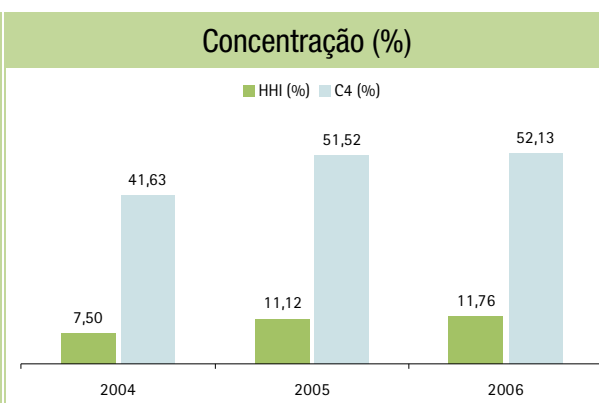
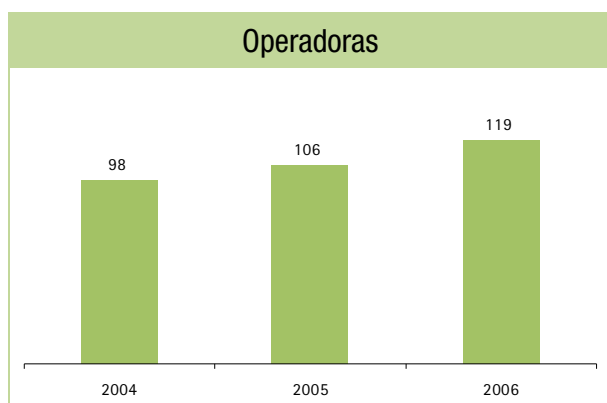
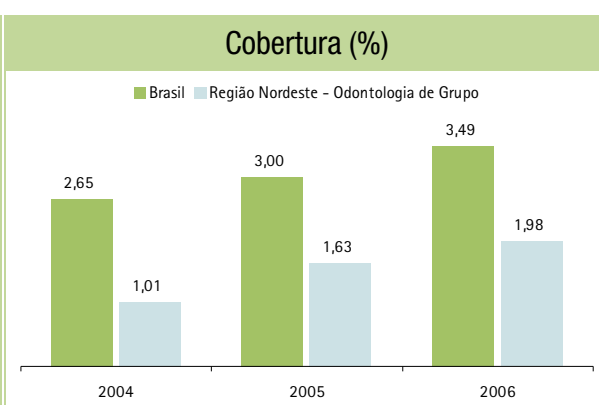
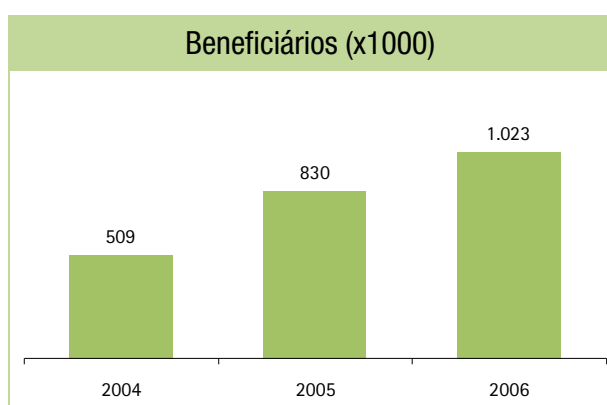


Mapa de Cobertura - 2006



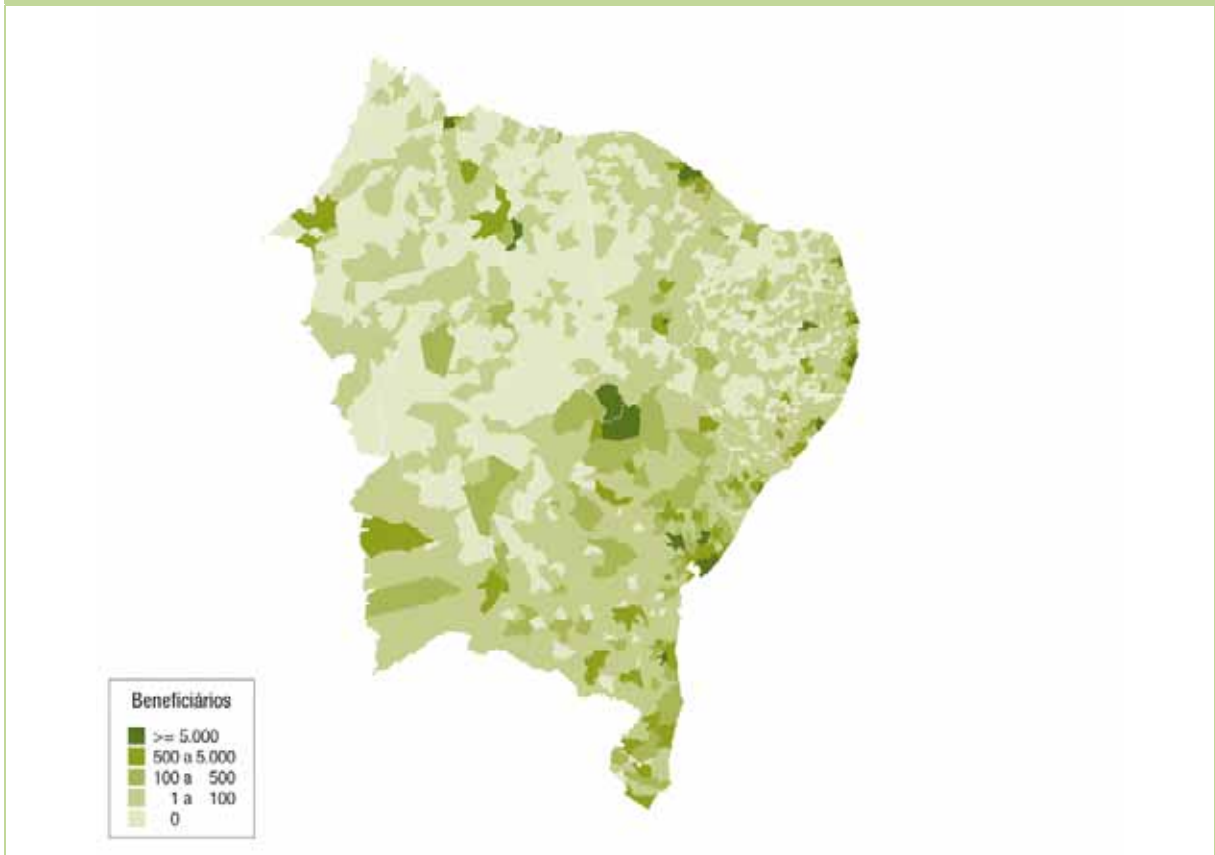
Região Nordeste - Odontologia de Grupo

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	98	106	119	21,43
Beneficiários (x1000)	509	830	1.023	100,75
População (x1000)	50.371	50.962	51.609	2,46
Cobertura (%)	1,01	1,63	1,98	95,94
Contraprestação Média (R\$)	9,58	8,64	12,14	26,80
DM (%)	44,02	42,37	37,00	-15,94
DC (%)	5,75	5,15	4,87	-15,31
DA (%)	33,09	53,95	39,97	20,80
Combinado (%)	82,86	101,47	81,84	-1,22
HHI (%)	7,50	11,12	11,76	56,83
C4 (%)	41,63	51,52	52,13	25,20

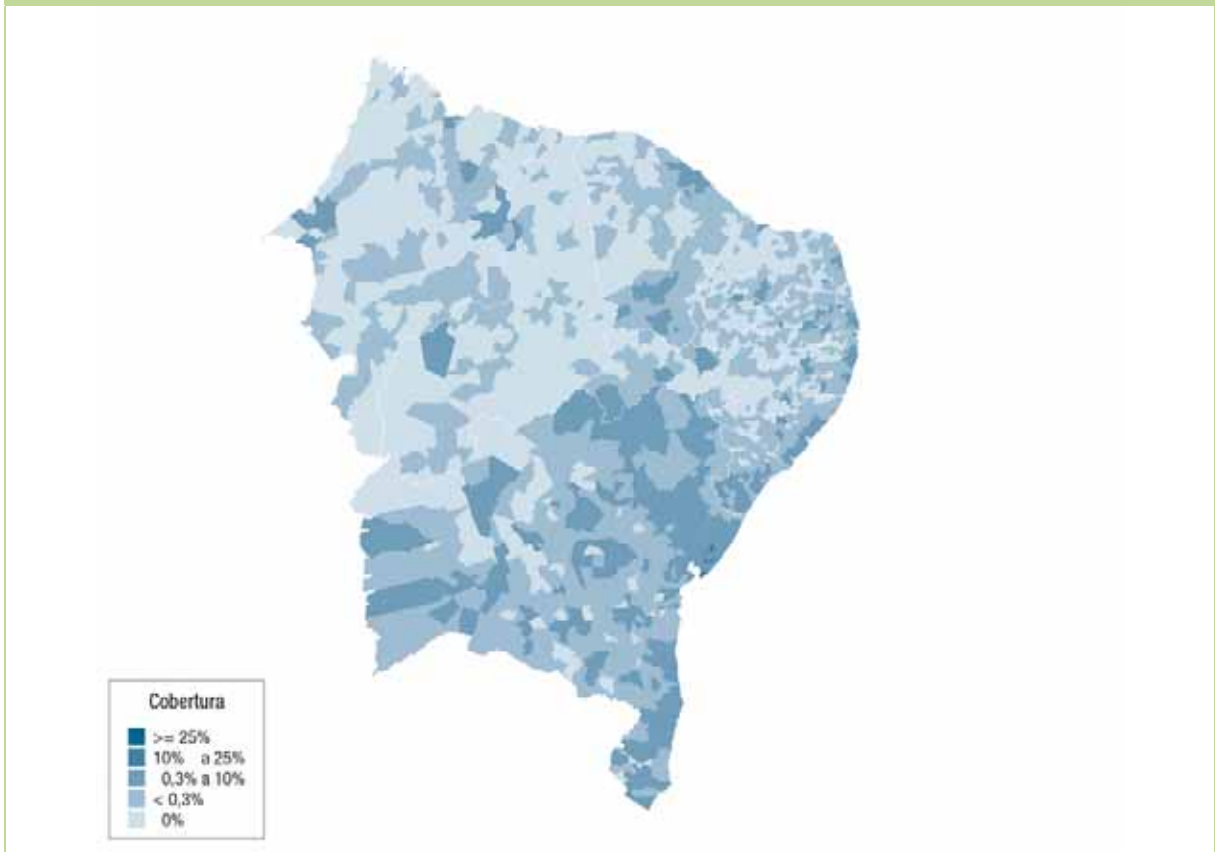


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

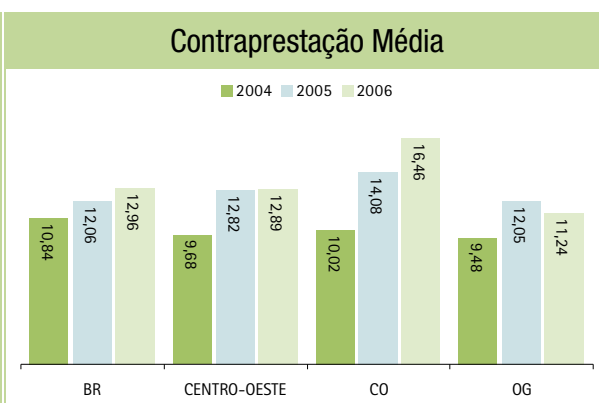
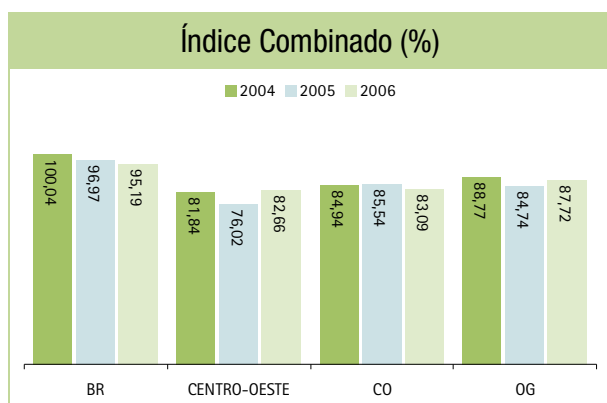
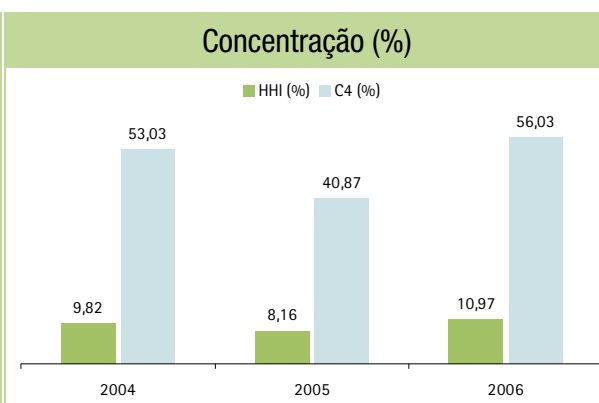
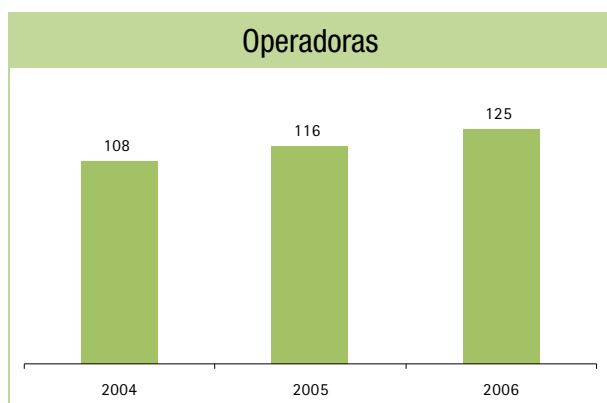
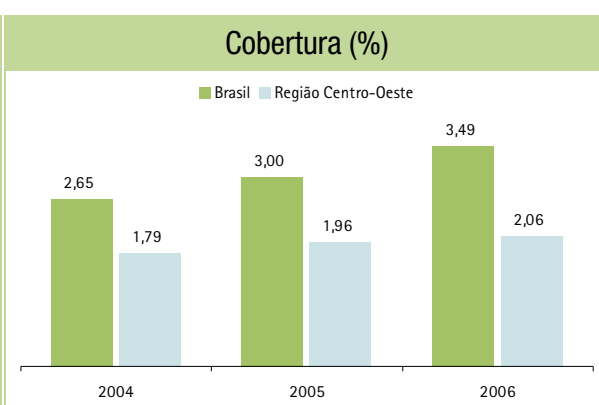
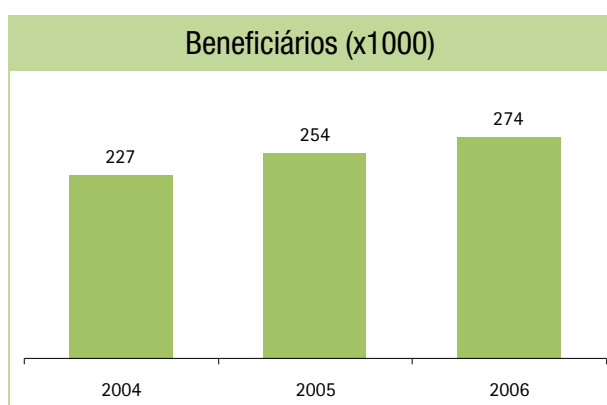


Mapa de Cobertura - 2006



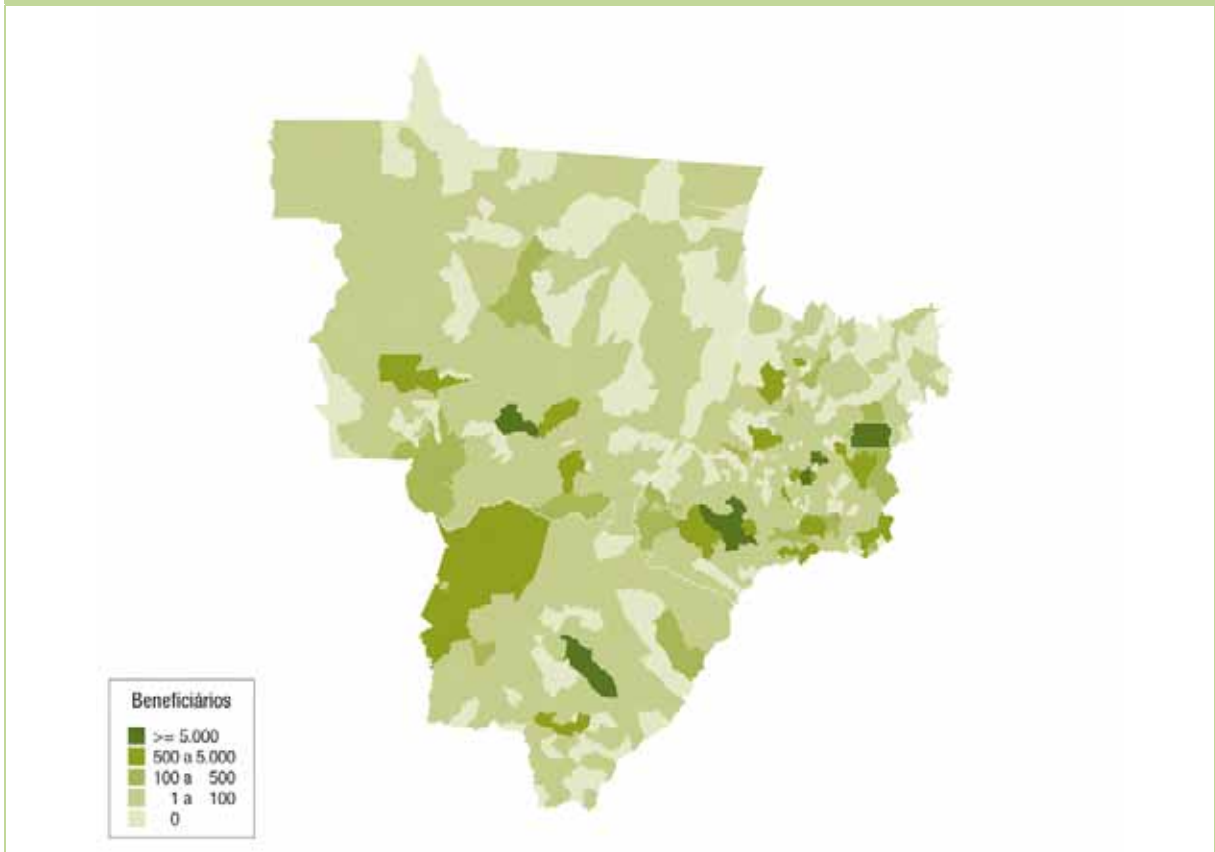
Região Centro-Oeste

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	108	116	125	15,74
Beneficiários (x1000)	227	254	274	20,52
População (x1000)	12.704	12.953	13.270	4,45
Cobertura (%)	1,79	1,96	2,06	15,38
Contraprestação Média (R\$)	9,68	12,82	12,89	33,17
DM (%)	49,42	47,70	46,61	-5,67
DC (%)	3,53	4,05	4,63	31,23
DA (%)	35,82	32,99	36,48	1,82
Combinado (%)	88,77	84,74	87,72	-1,18
HHI (%)	9,82	8,16	10,97	11,77
C4 (%)	53,03	40,87	56,03	5,66

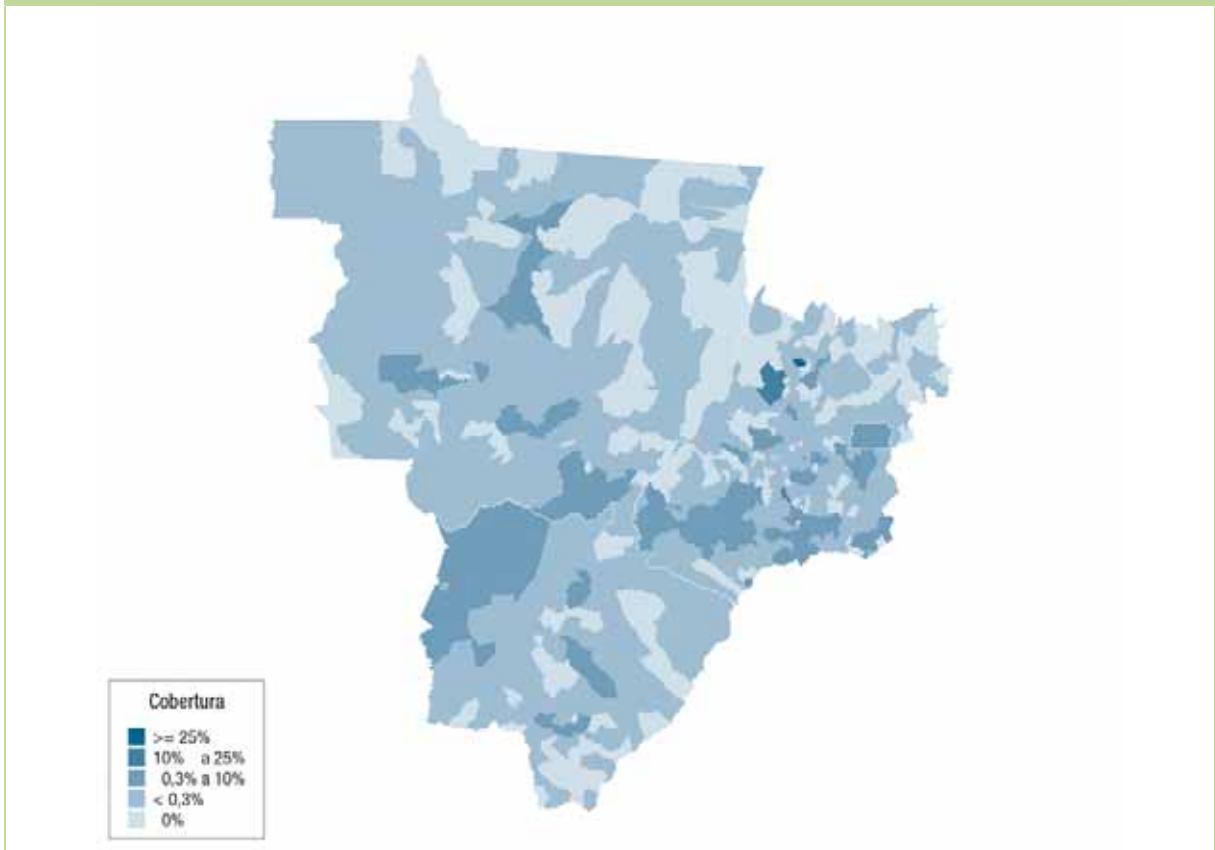


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

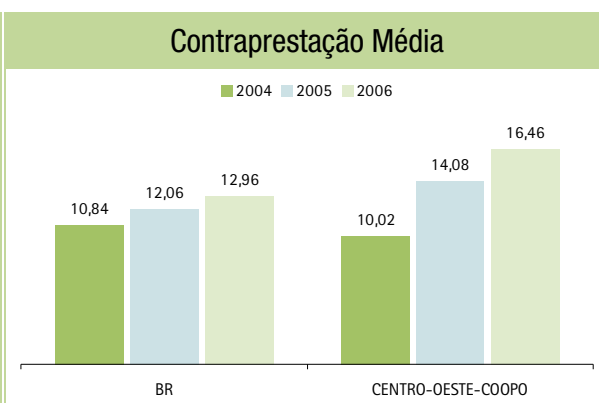
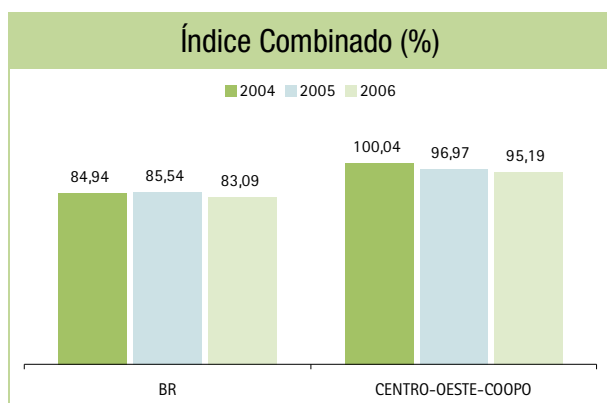
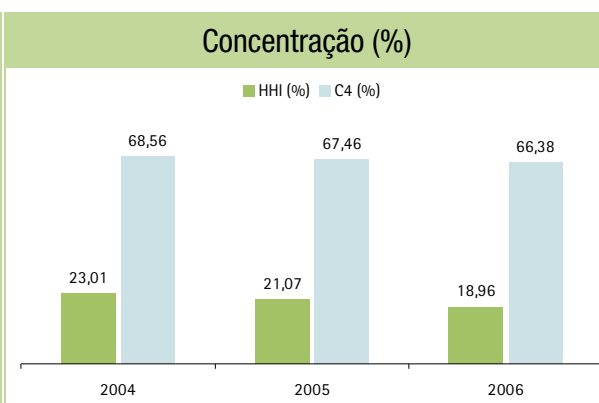
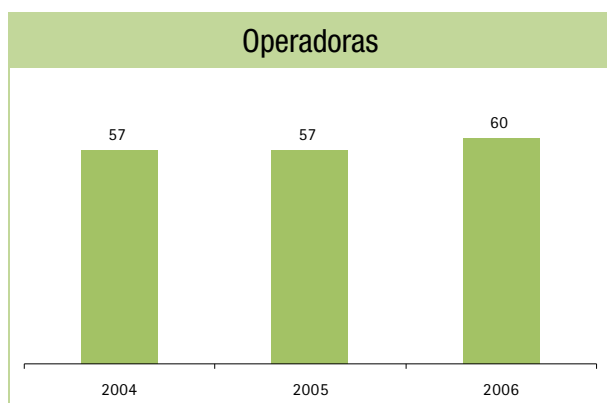
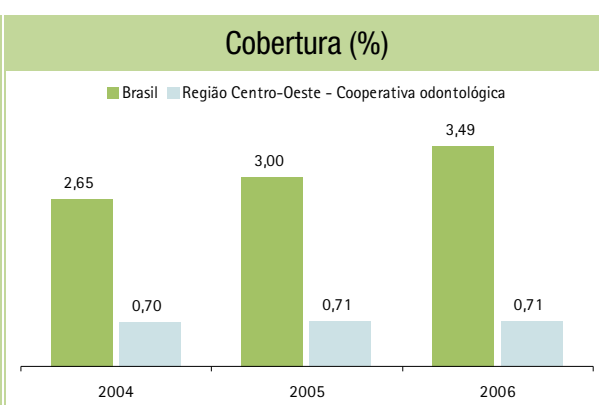
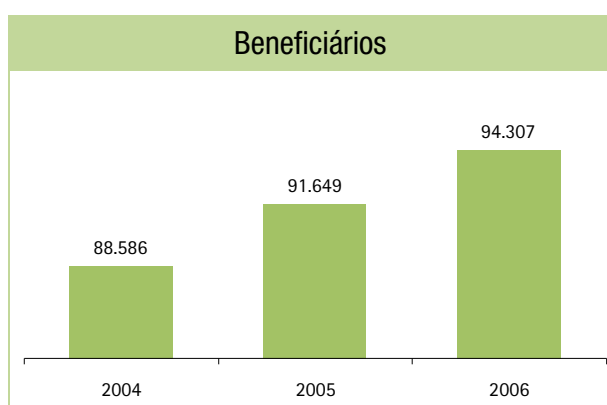


Mapa de Cobertura - 2006



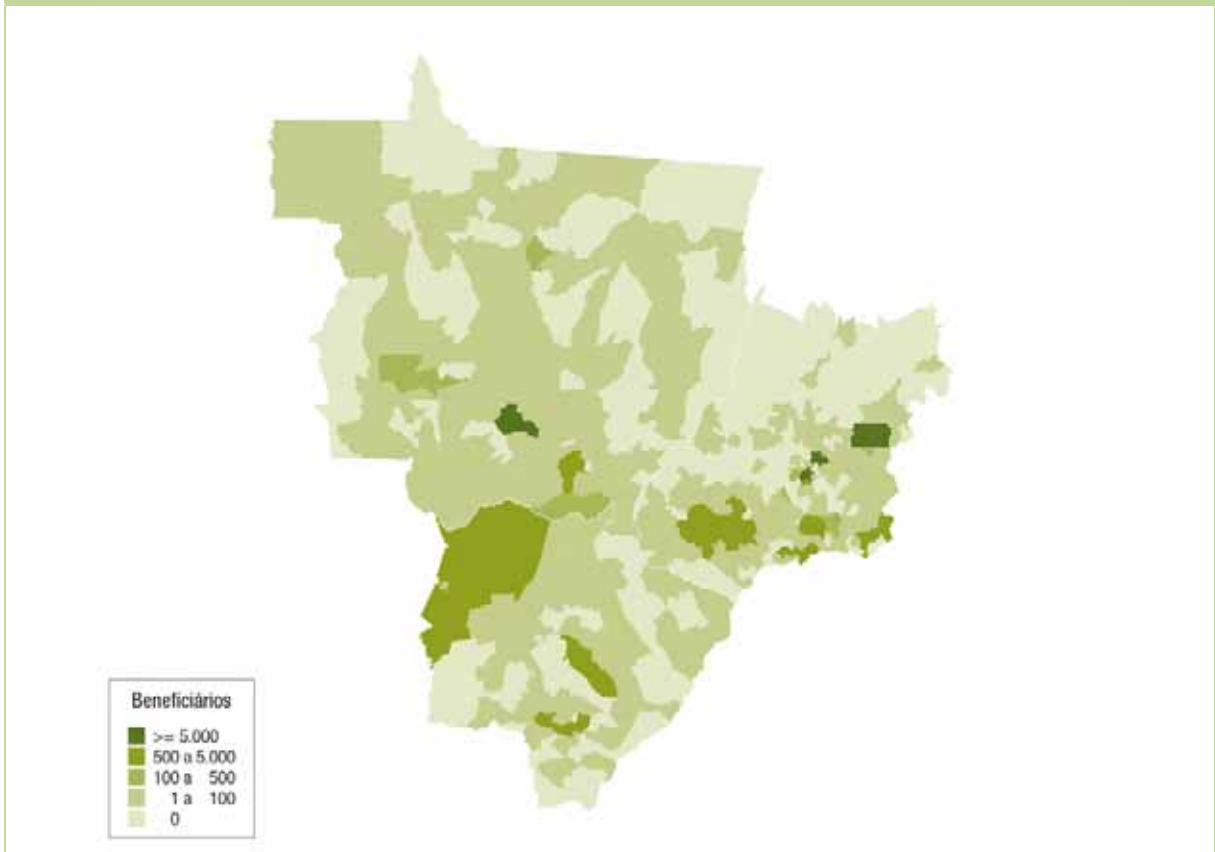
Região Centro-Oeste - Cooperativa odontológica

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	57	57	60	5,26
Beneficiários	88.586	91.649	94.307	6,46
População (x1000)	12.704	12.953	13.270	4,45
Cobertura (%)	0,70	0,71	0,71	1,92
Contraprestação Média (R\$)	10,02	14,08	16,46	64,27
DM (%)	67,49	64,53	61,53	-8,83
DC (%)	1,40	1,92	1,96	39,47
DA (%)	31,15	30,52	31,71	1,79
Combinado (%)	100,04	96,97	95,19	-4,85
HHI (%)	23,01	21,07	18,96	-17,62
C4 (%)	68,56	67,46	66,38	-3,19

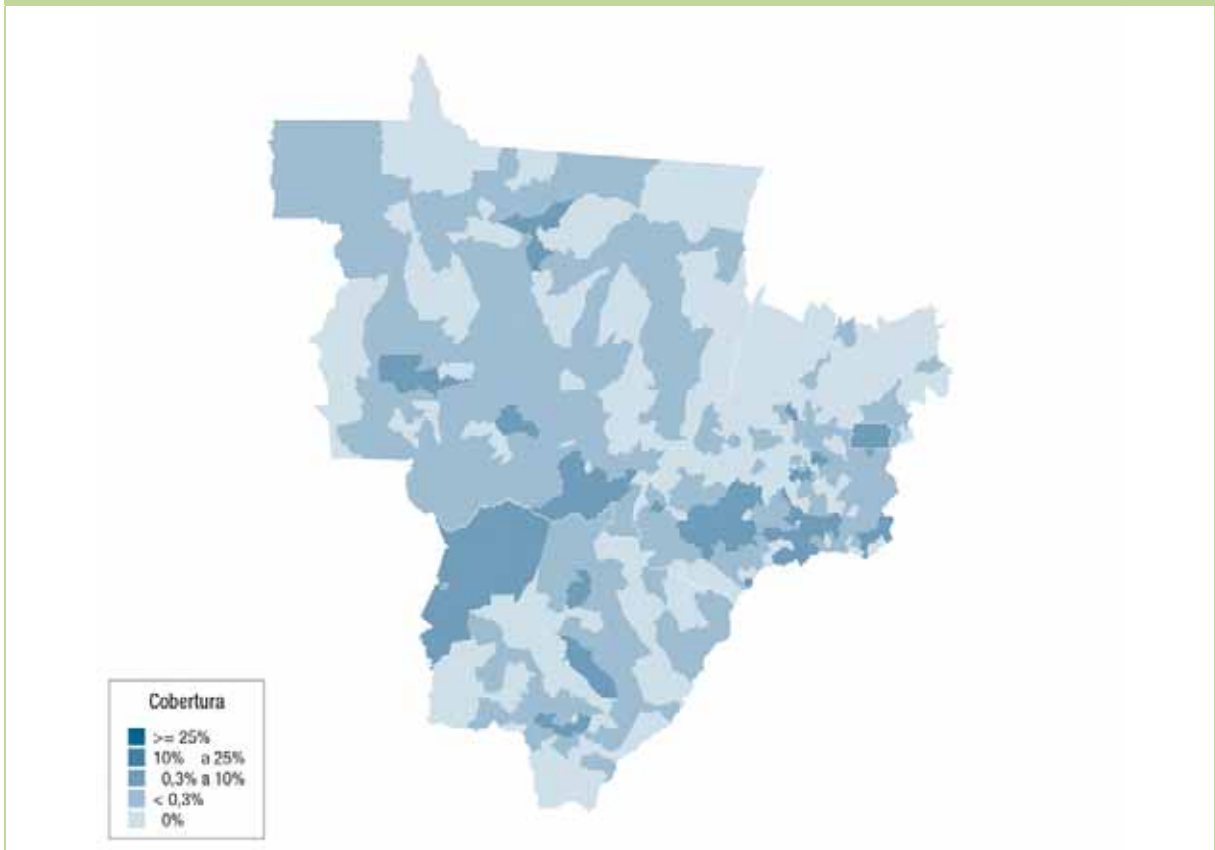


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

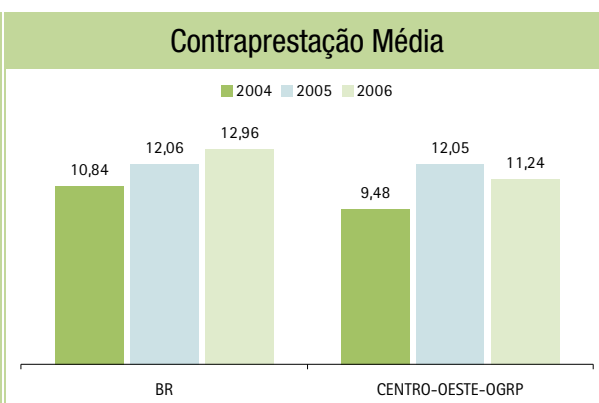
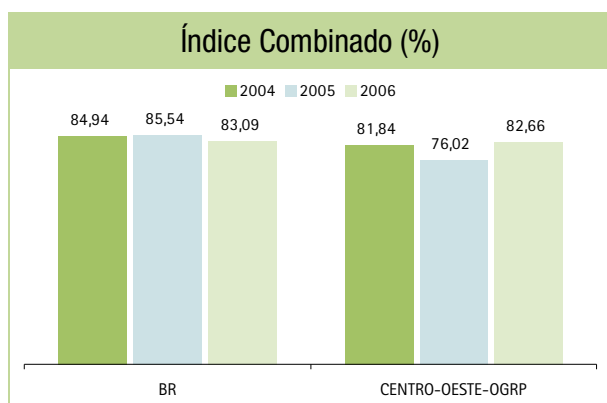
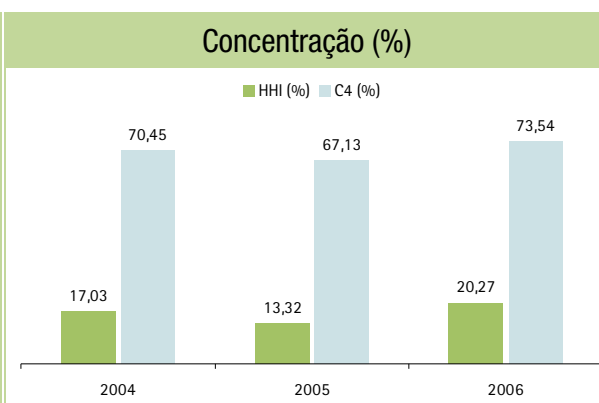
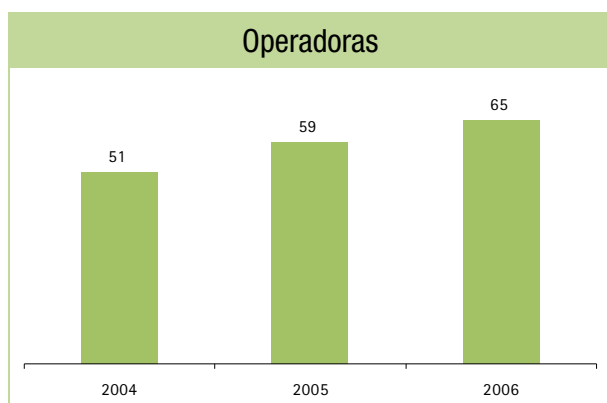
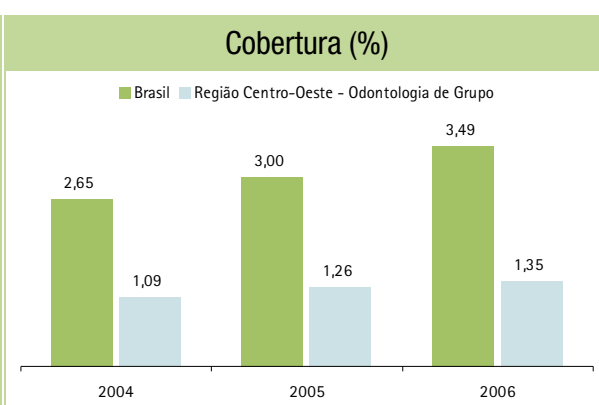
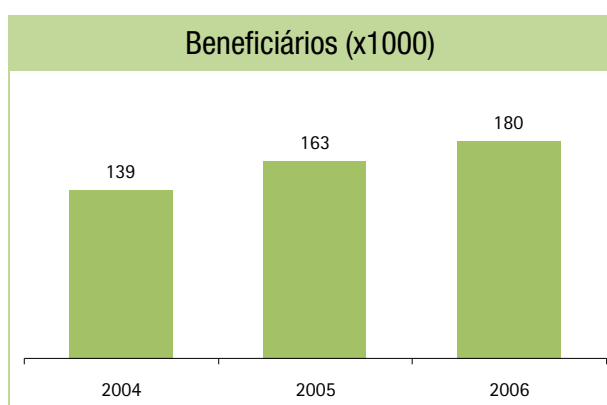


Mapa de Cobertura - 2006



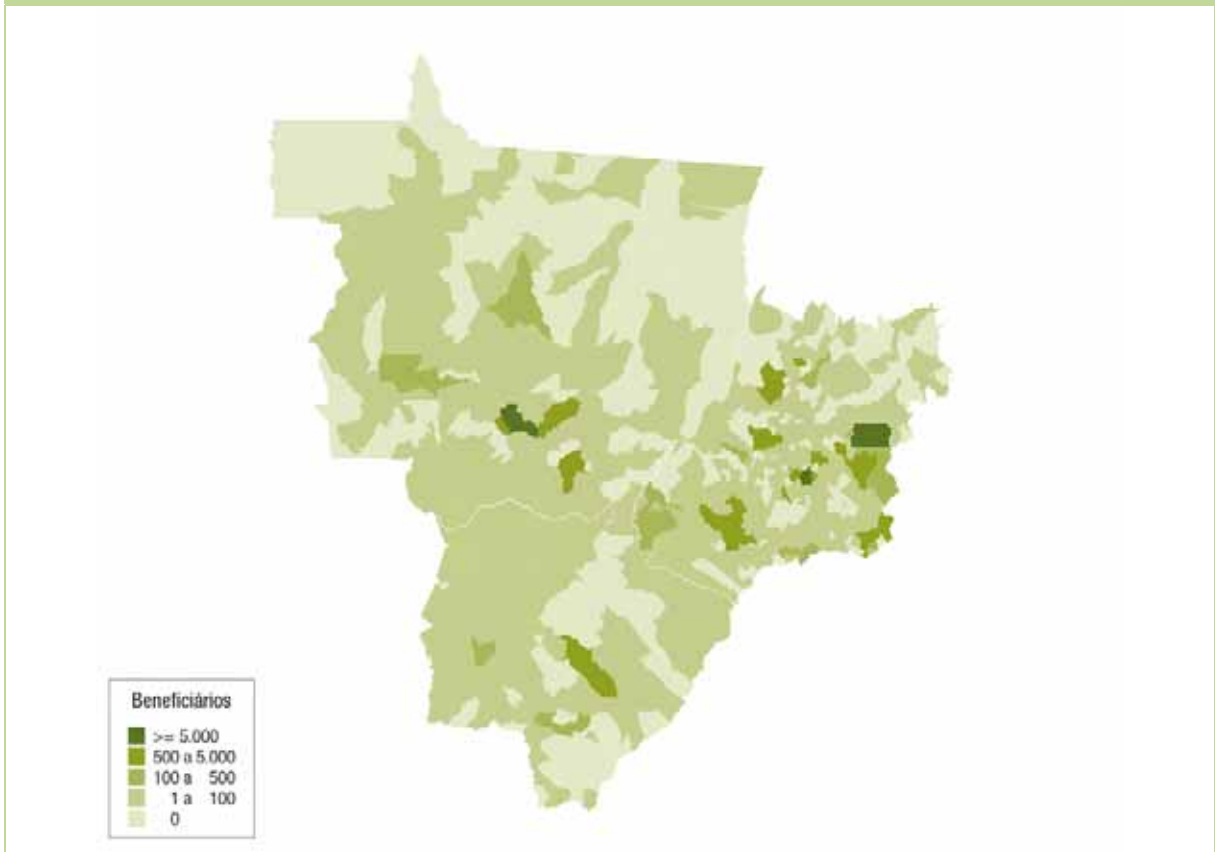
Região Centro-Oeste - Odontologia de Grupo

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	51	59	65	27,45
Beneficiários (x1000)	139	163	180	29,50
População (x1000)	12.704	12.953	13.270	4,45
Cobertura (%)	1,09	1,26	1,35	23,98
Contraprestação Média (R\$)	9,48	12,05	11,24	18,56
DM (%)	38,32	35,70	36,52	-4,69
DC (%)	4,83	5,56	6,44	33,23
DA (%)	38,69	34,76	39,70	2,61
Combinado (%)	81,84	76,02	82,66	1,00
HHI (%)	17,03	13,32	20,27	19,07
C4 (%)	70,45	67,13	73,54	4,40

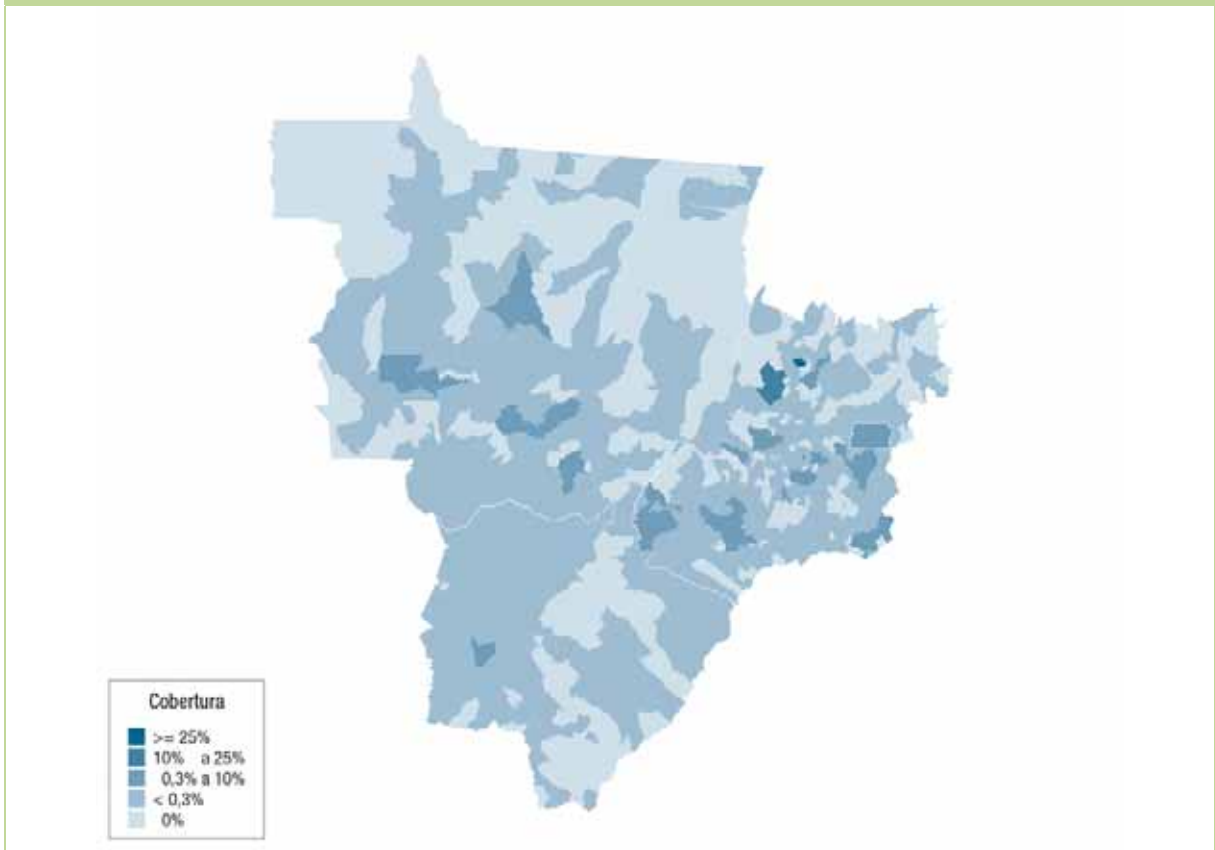


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

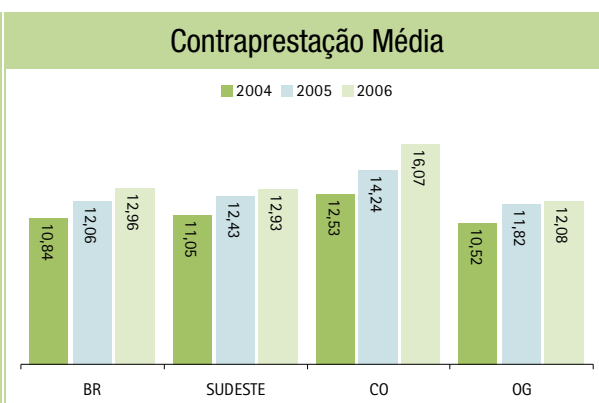
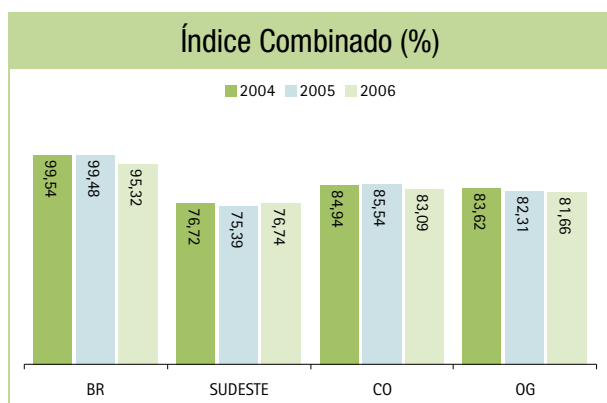
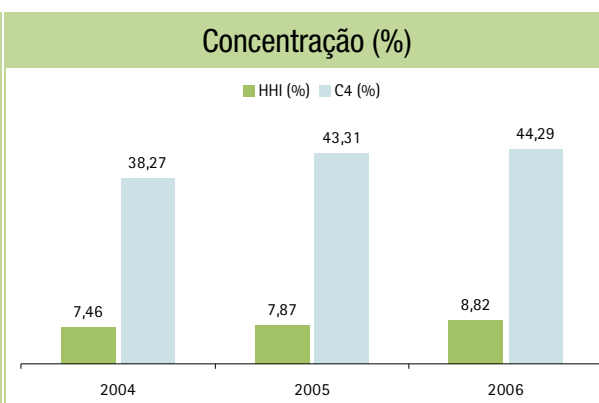
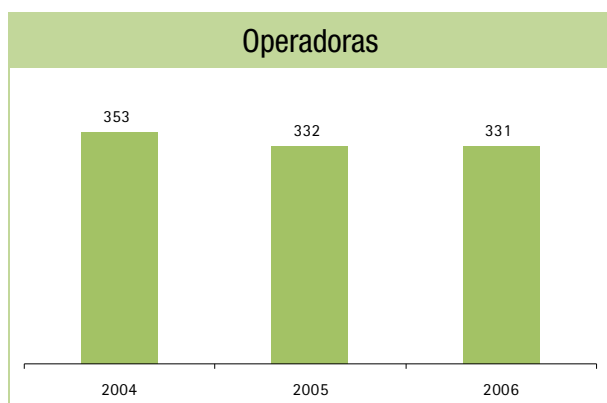
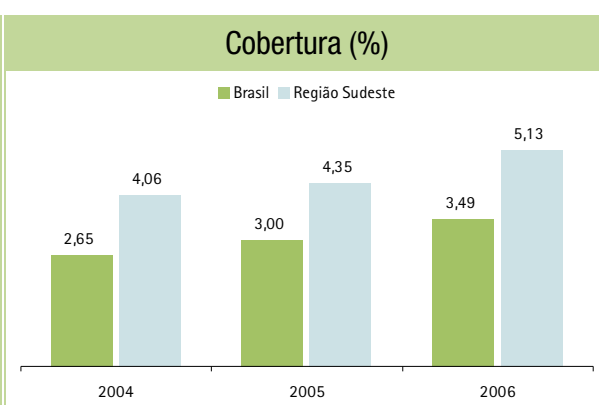
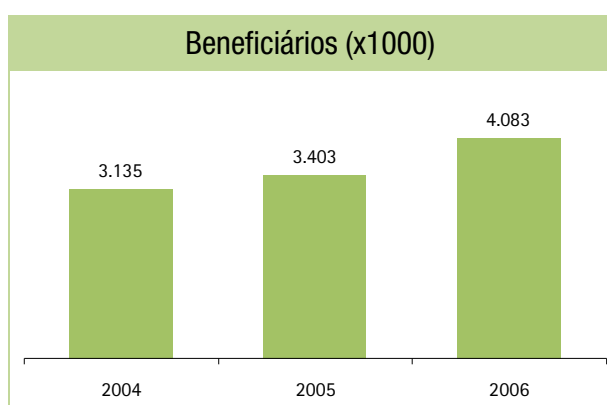


Mapa de Cobertura - 2006



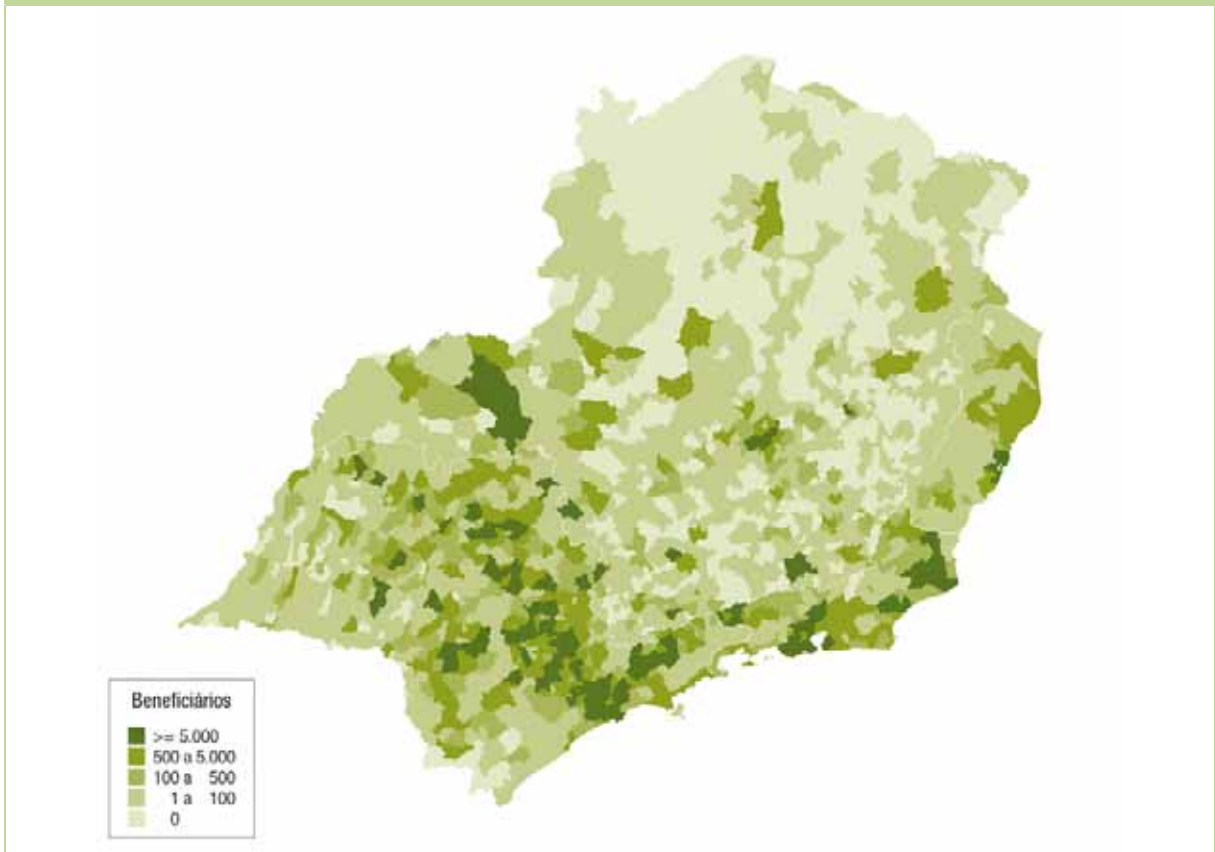
Região Sudeste

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	353	332	331	-6,23
Beneficiários (x1000)	3.135	3.403	4.083	30,21
População (x1000)	77.185	78.280	79.561	3,08
Cobertura (%)	4,06	4,35	5,13	26,32
Contraprestação Média (R\$)	11,05	12,43	12,93	17,00
DM (%)	49,28	48,89	46,75	-5,13
DC (%)	4,02	4,24	5,45	35,79
DA (%)	30,32	29,17	29,46	-2,85
Combinado (%)	83,62	82,31	81,66	-2,33
HHI (%)	7,46	7,87	8,82	18,28
C4 (%)	38,27	43,31	44,29	15,72

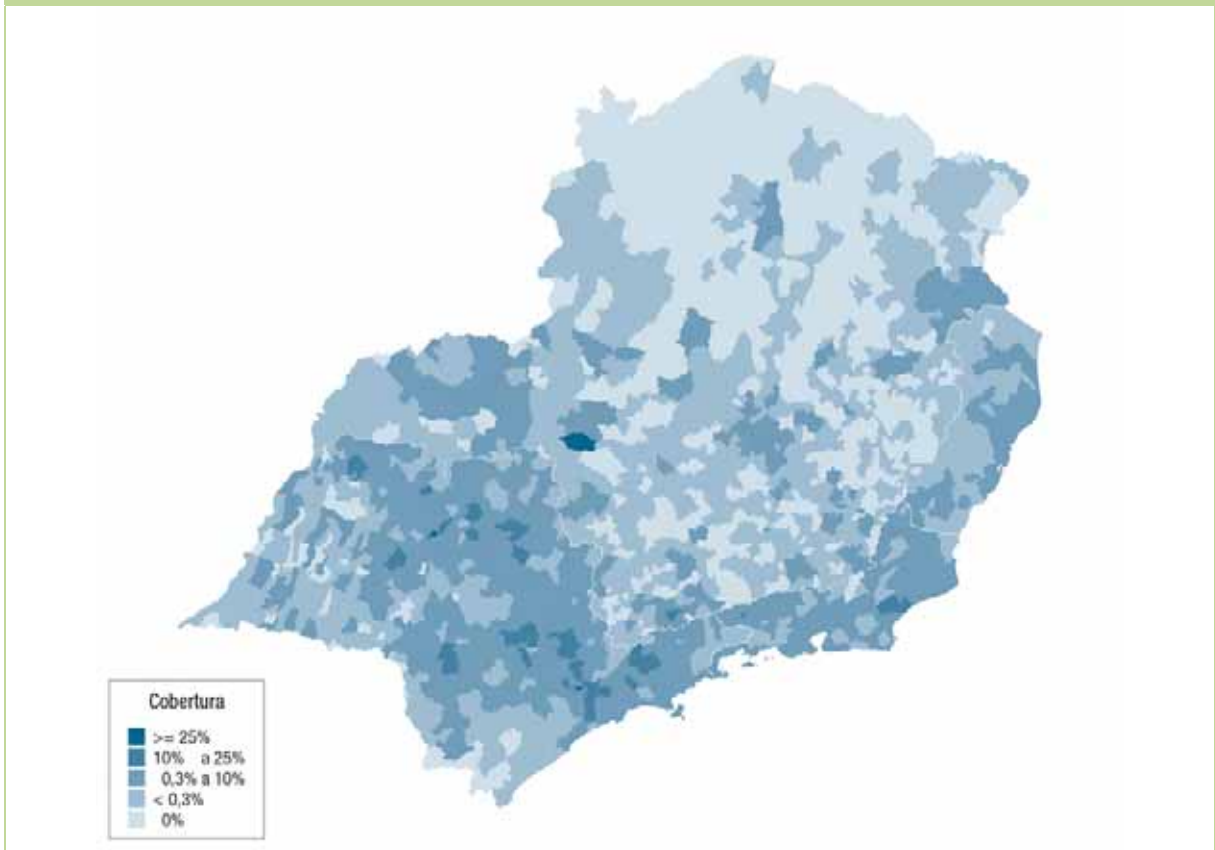


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

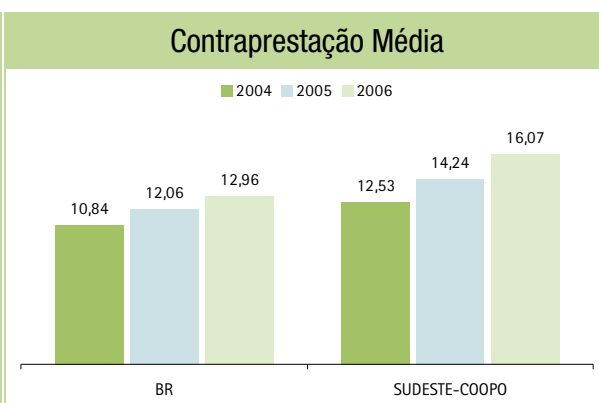
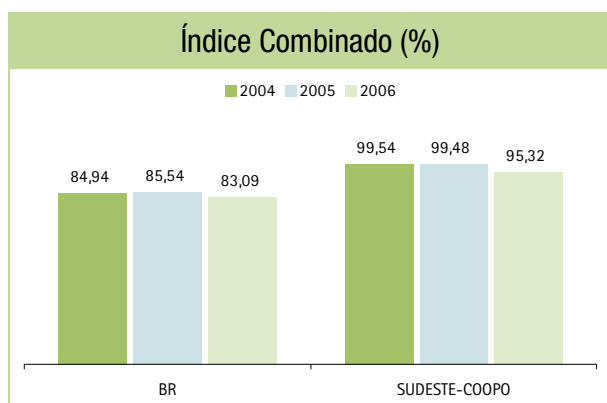
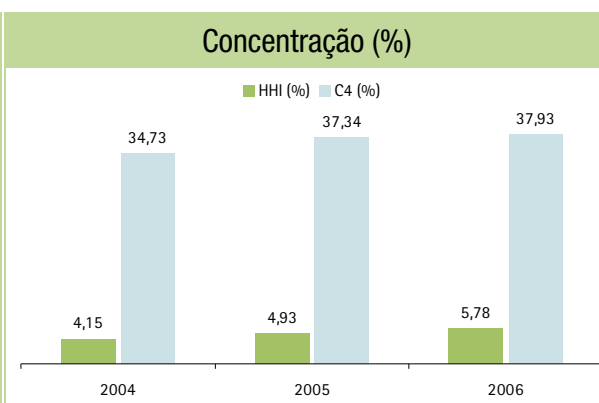
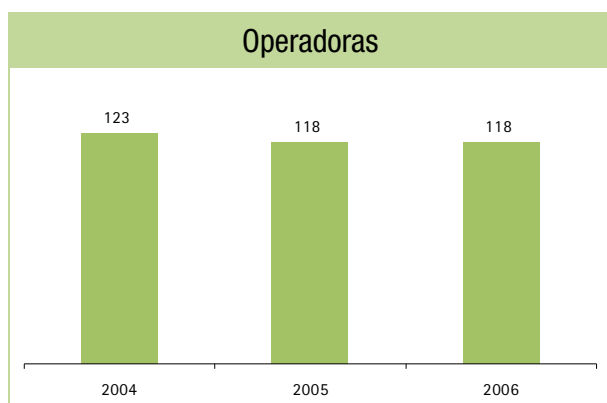
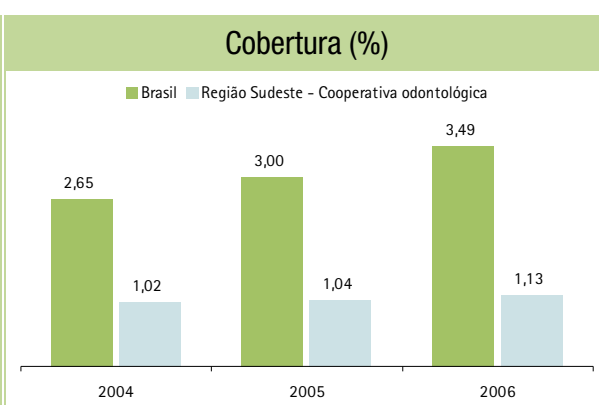
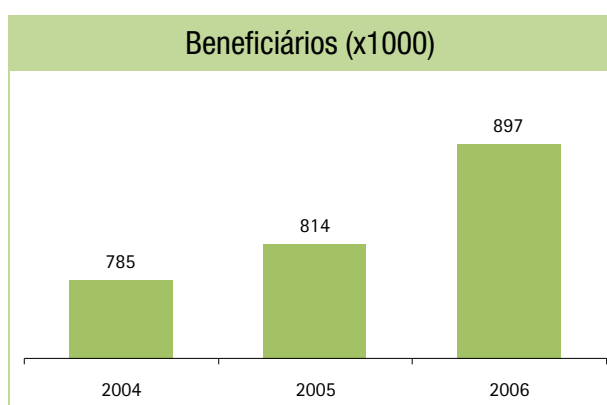


Mapa de Cobertura - 2006



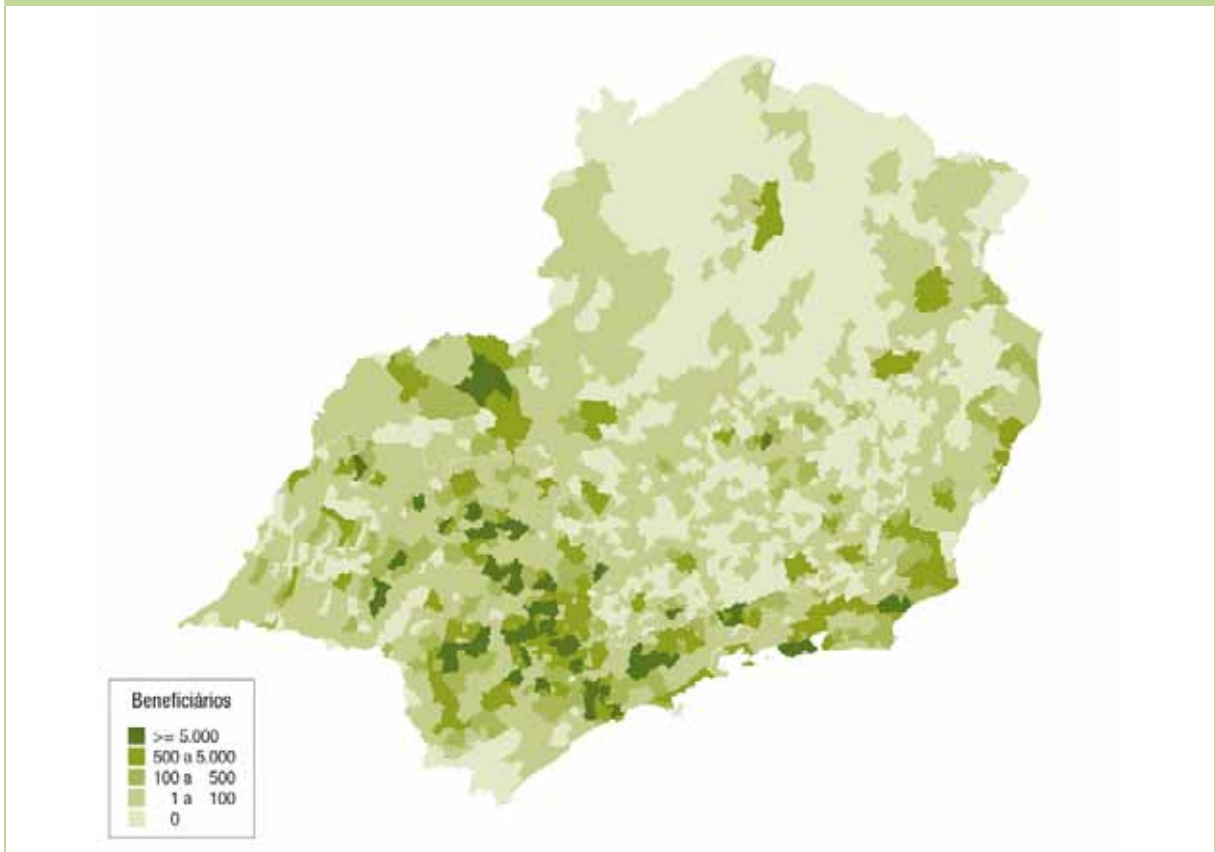
Região Sudeste - Cooperativa odontológica

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	123	118	118	-4,07
Beneficiários (x1000)	785	814	897	14,34
População (x1000)	77.185	78.280	79.561	3,08
Cobertura (%)	1,02	1,04	1,13	10,93
Contraprestação Média (R\$)	12,53	14,24	16,07	28,32
DM (%)	68,44	69,58	65,69	-4,03
DC (%)	2,37	2,23	2,88	21,53
DA (%)	28,73	27,66	26,75	-6,88
Combinado (%)	99,54	99,48	95,32	-4,24
HHI (%)	4,15	4,93	5,78	39,29
C4 (%)	34,73	37,34	37,93	9,22

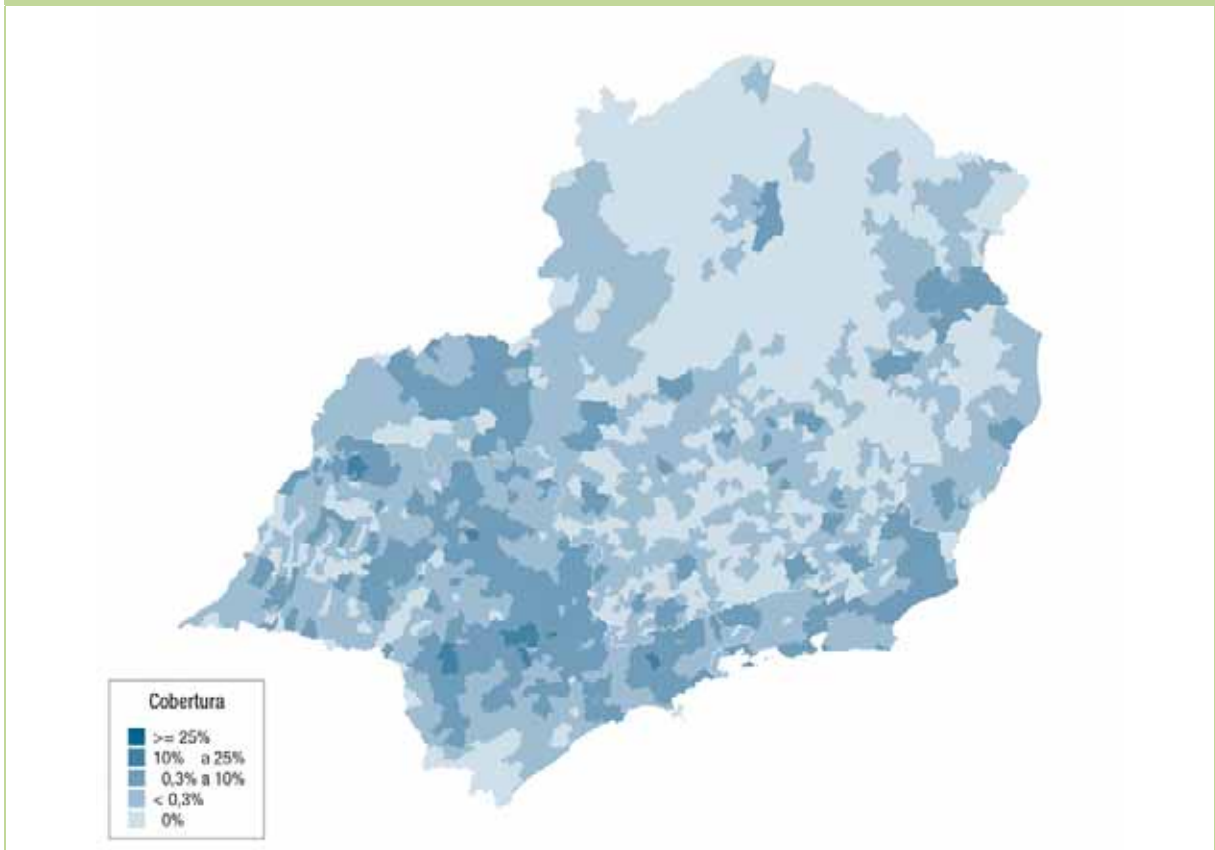


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

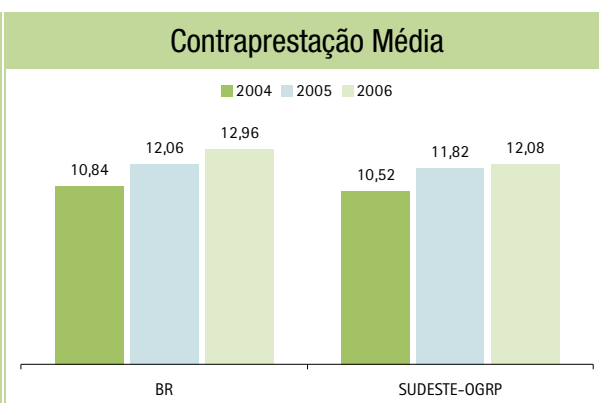
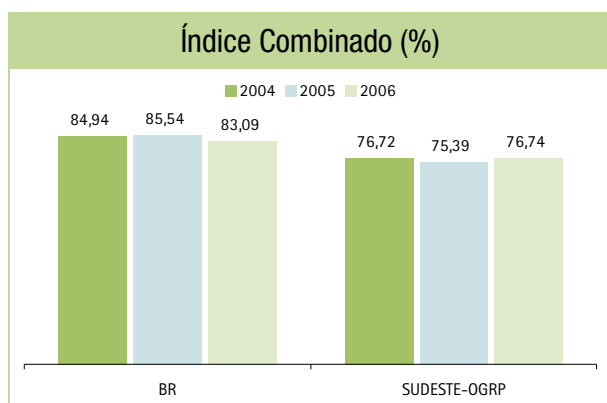
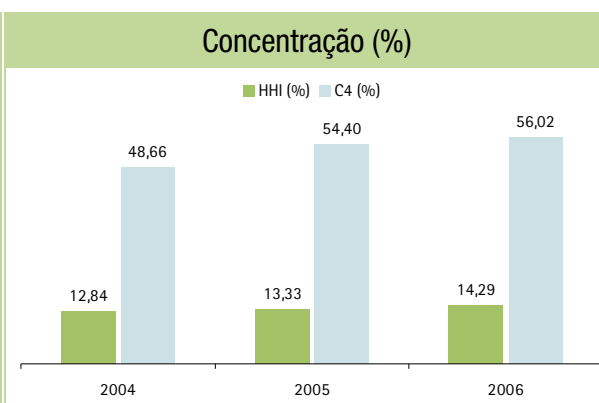
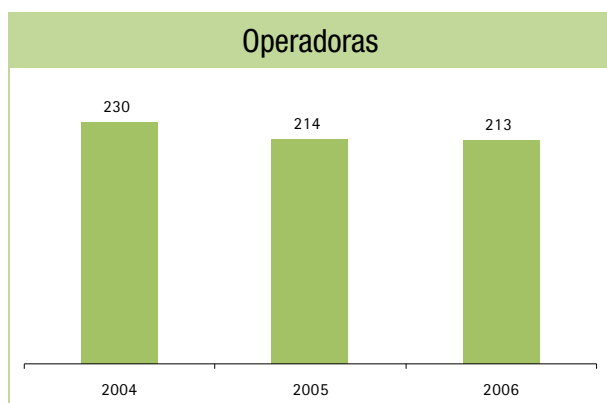
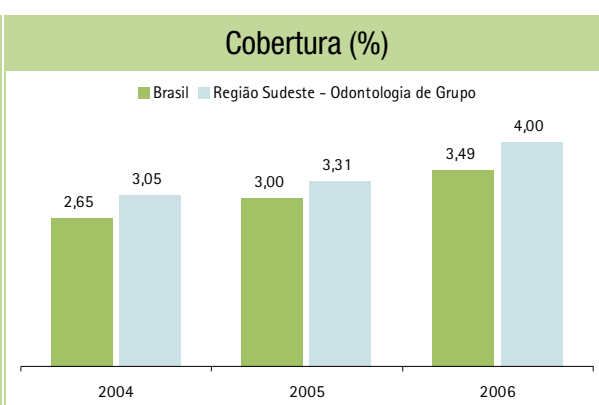
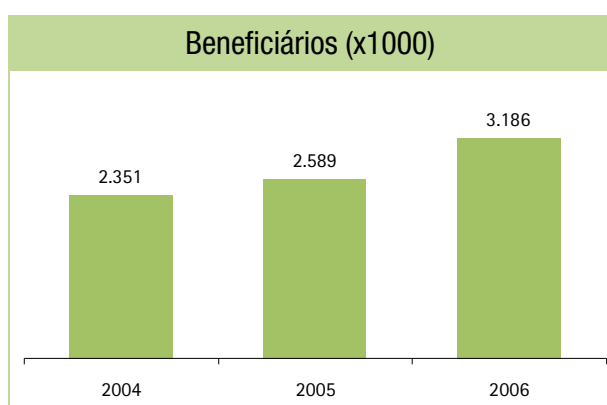


Mapa de Cobertura - 2006



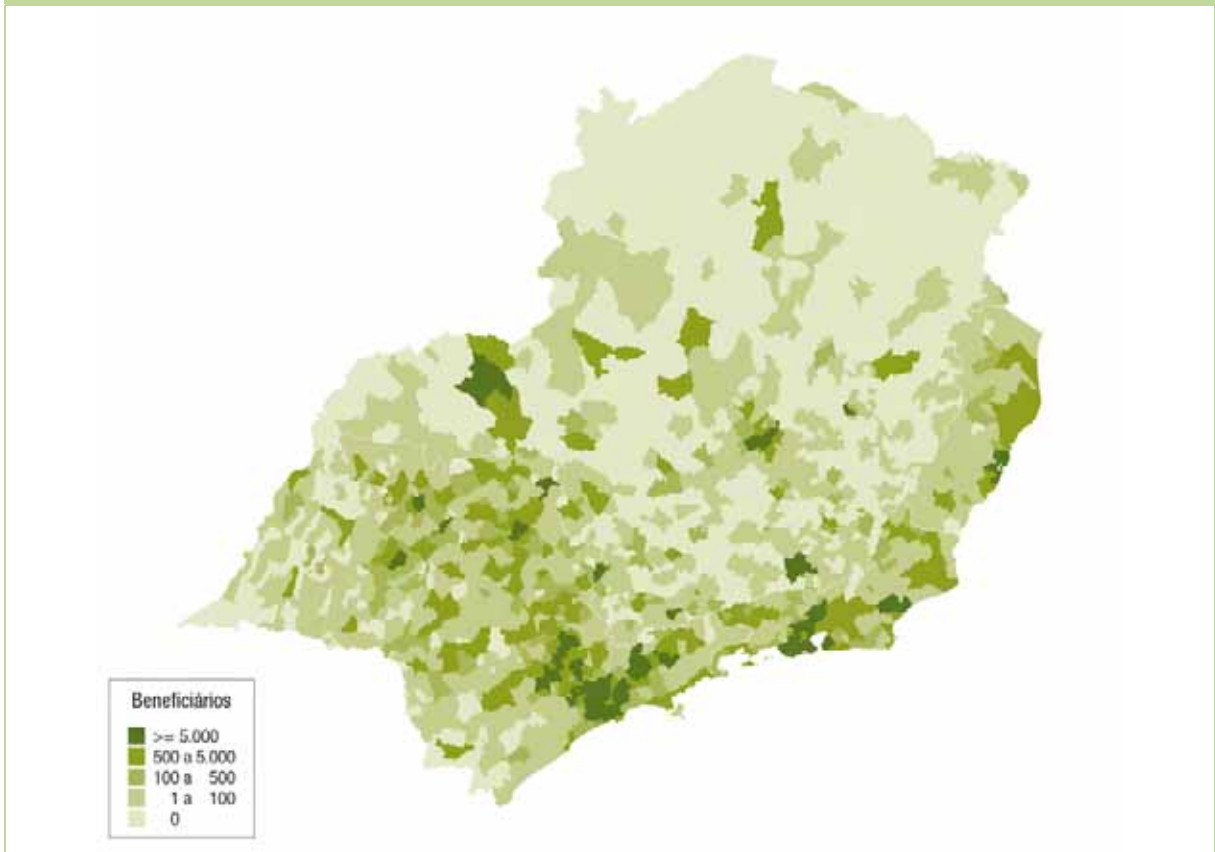
Região Sudeste - Odontologia de Grupo

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	230	214	213	-7,39
Beneficiários (x1000)	2.351	2.589	3.186	35,51
População (x1000)	77.185	78.280	79.561	3,08
Cobertura (%)	3,05	3,31	4,00	31,46
Contraprestação Média (R\$)	10,52	11,82	12,08	14,87
DM (%)	40,98	40,56	39,93	-2,56
DC (%)	4,73	5,05	6,38	34,94
DA (%)	31,01	29,78	30,43	-1,86
Combinado (%)	76,72	75,39	76,74	0,03
HHI (%)	12,84	13,33	14,29	11,26
C4 (%)	48,66	54,40	56,02	15,14

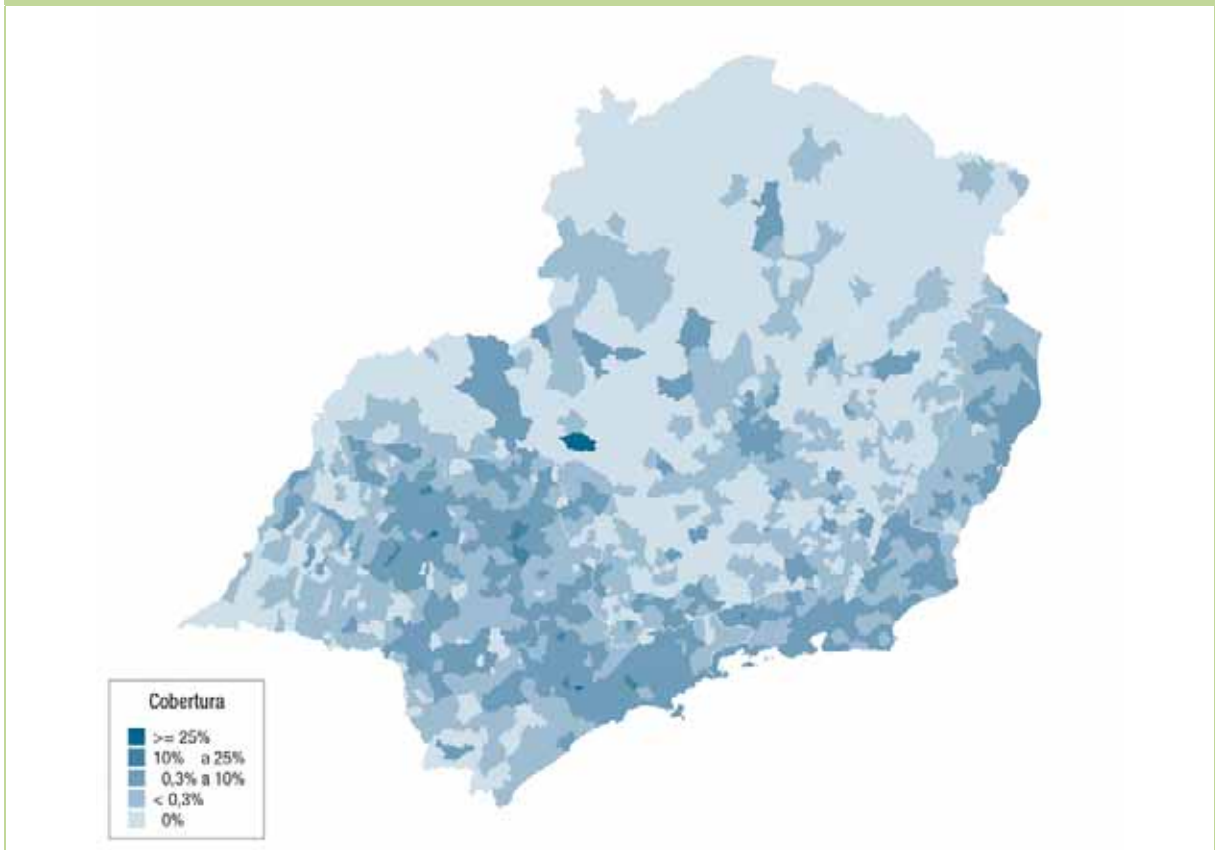


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

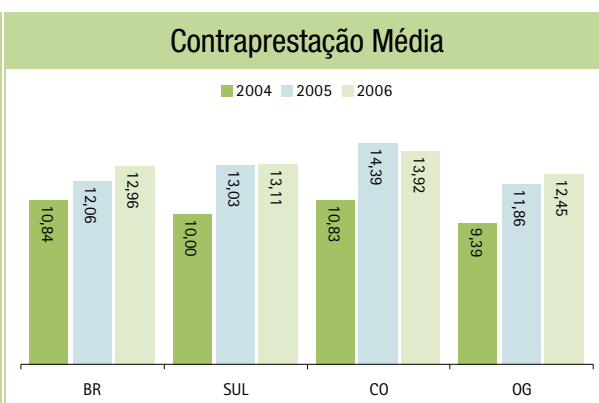
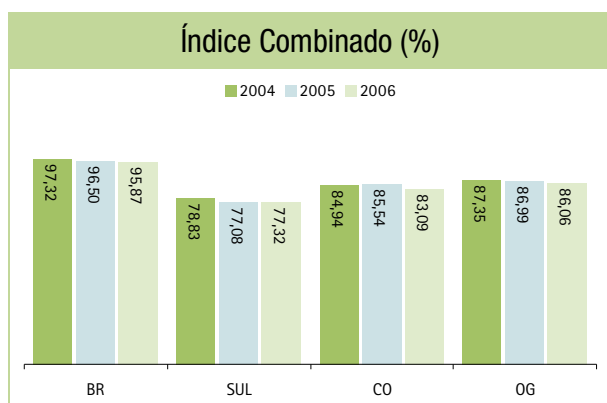
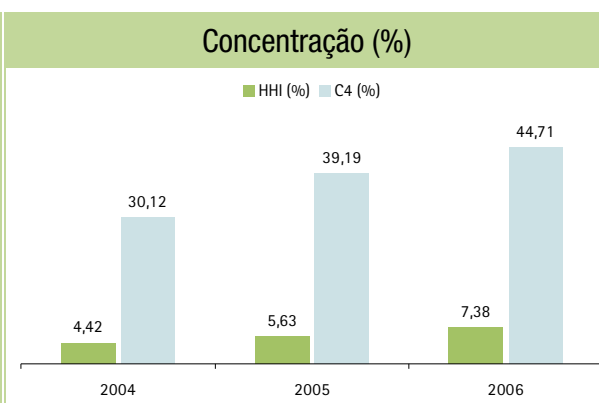
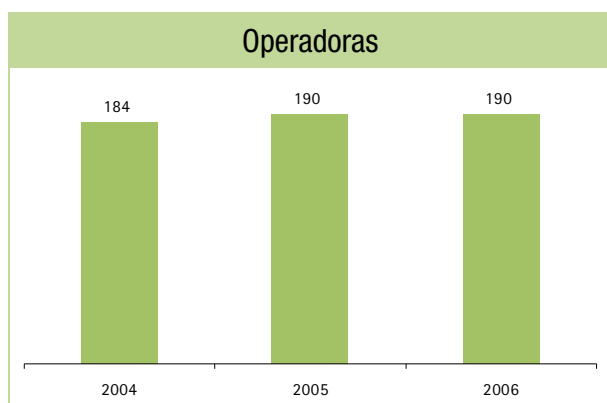
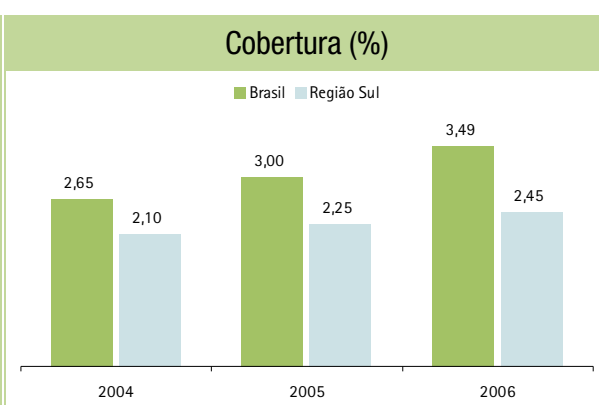
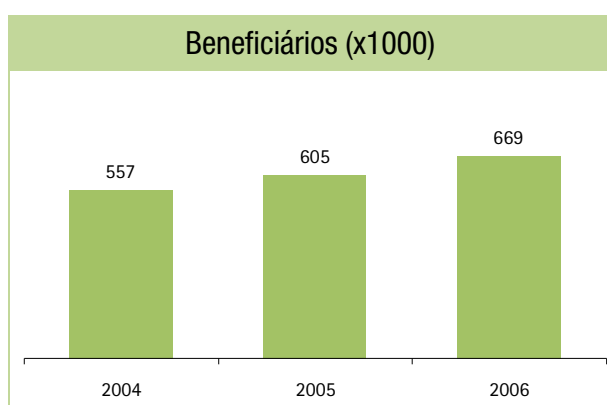
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

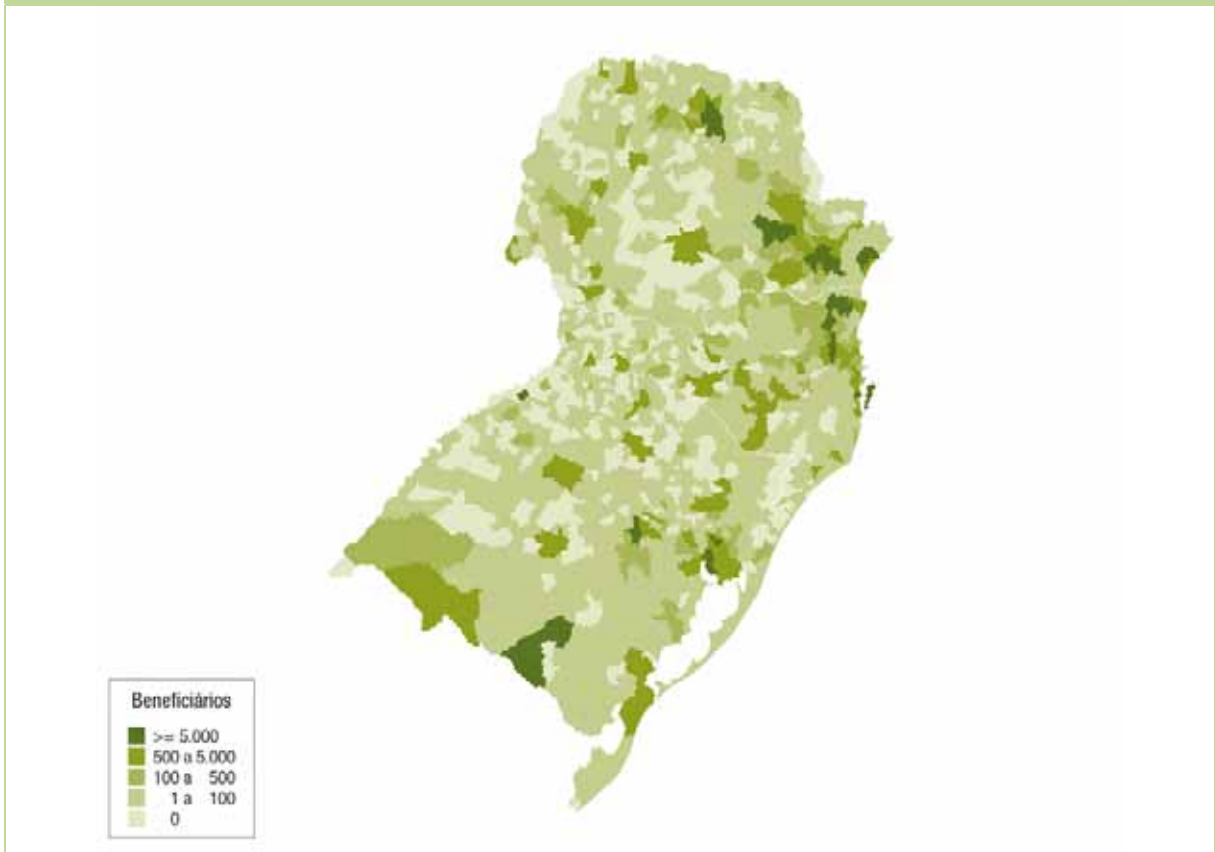


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	184	190	190	3,26
Beneficiários (x1000)	557	605	669	20,24
População (x1000)	26.567	26.904	27.309	2,79
Cobertura (%)	2,10	2,25	2,45	16,97
Contraprestação Média (R\$)	10,00	13,03	13,11	31,07
DM (%)	55,30	56,46	53,23	-3,75
DC (%)	3,39	5,07	6,93	104,10
DA (%)	28,66	25,46	25,91	-9,60
Combinado (%)	87,35	86,99	86,06	-1,48
HHI (%)	4,42	5,63	7,38	67,05
C4 (%)	30,12	39,19	44,71	48,44

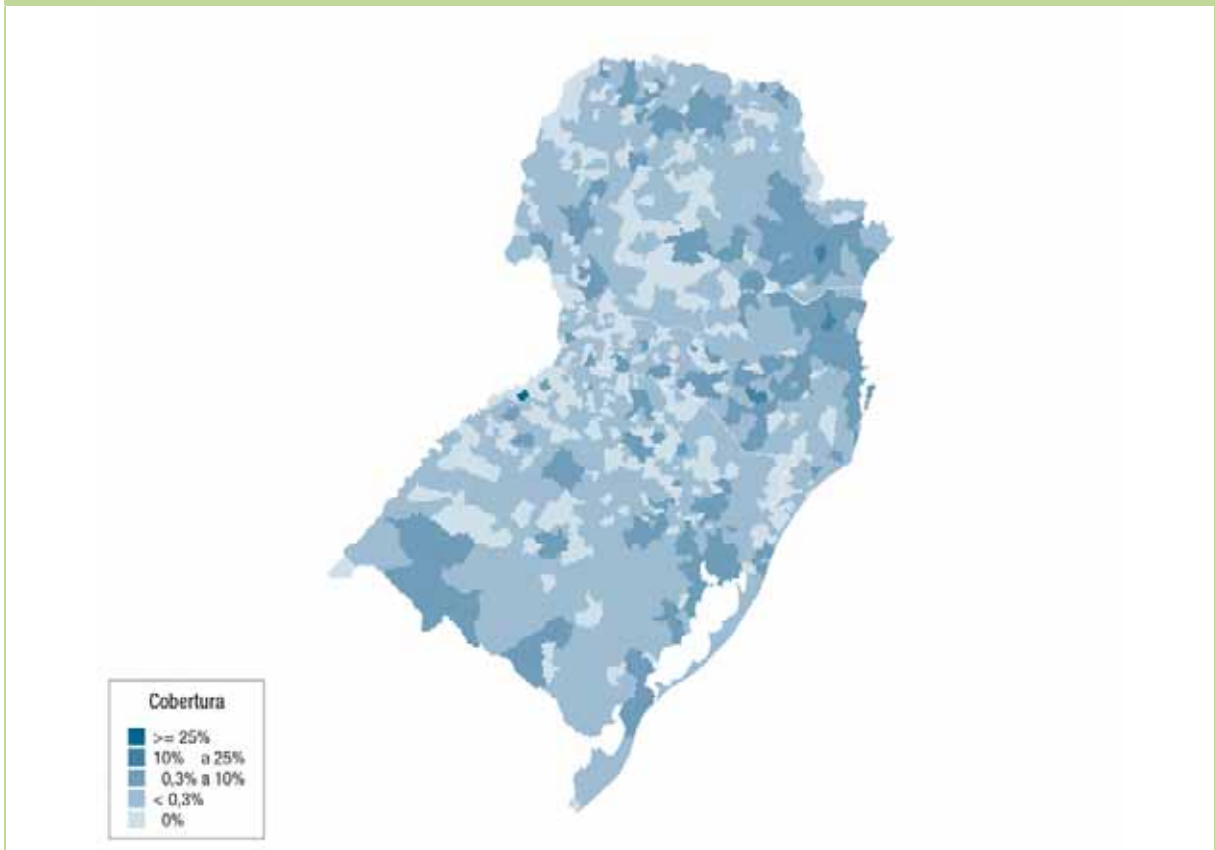


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

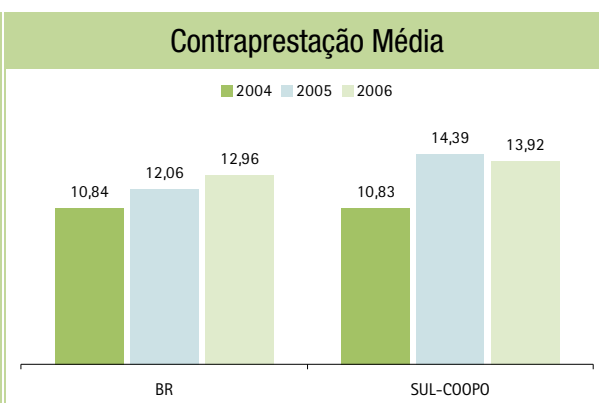
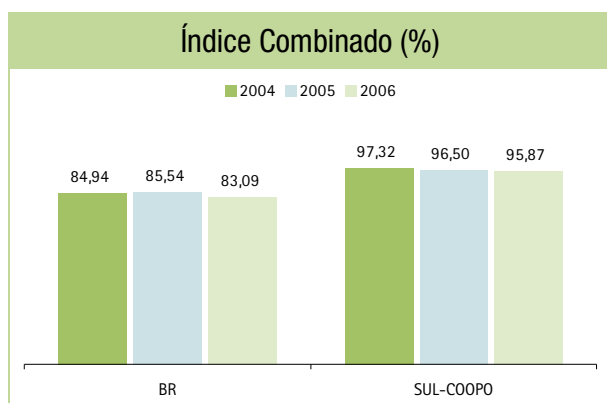
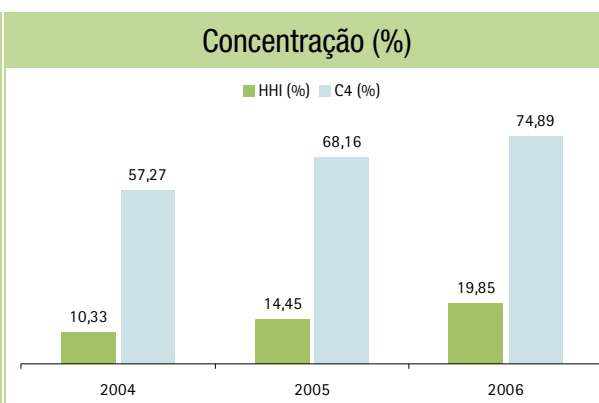
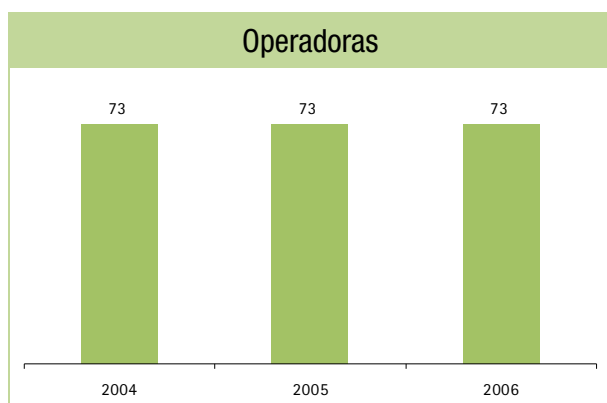
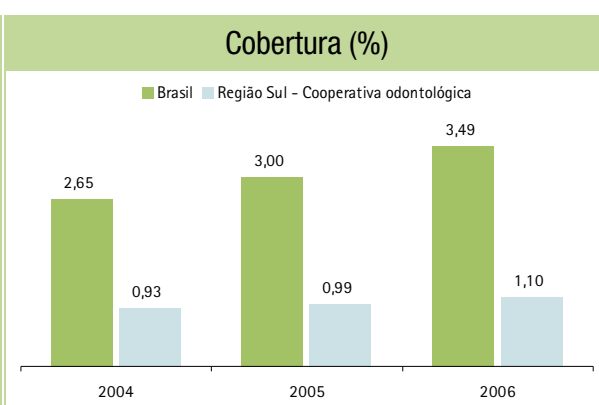
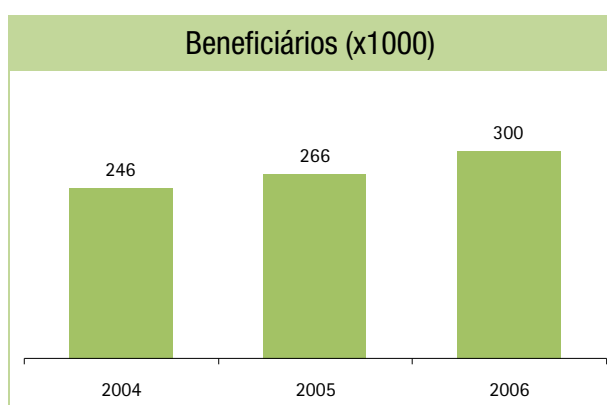


Mapa de Cobertura - 2006



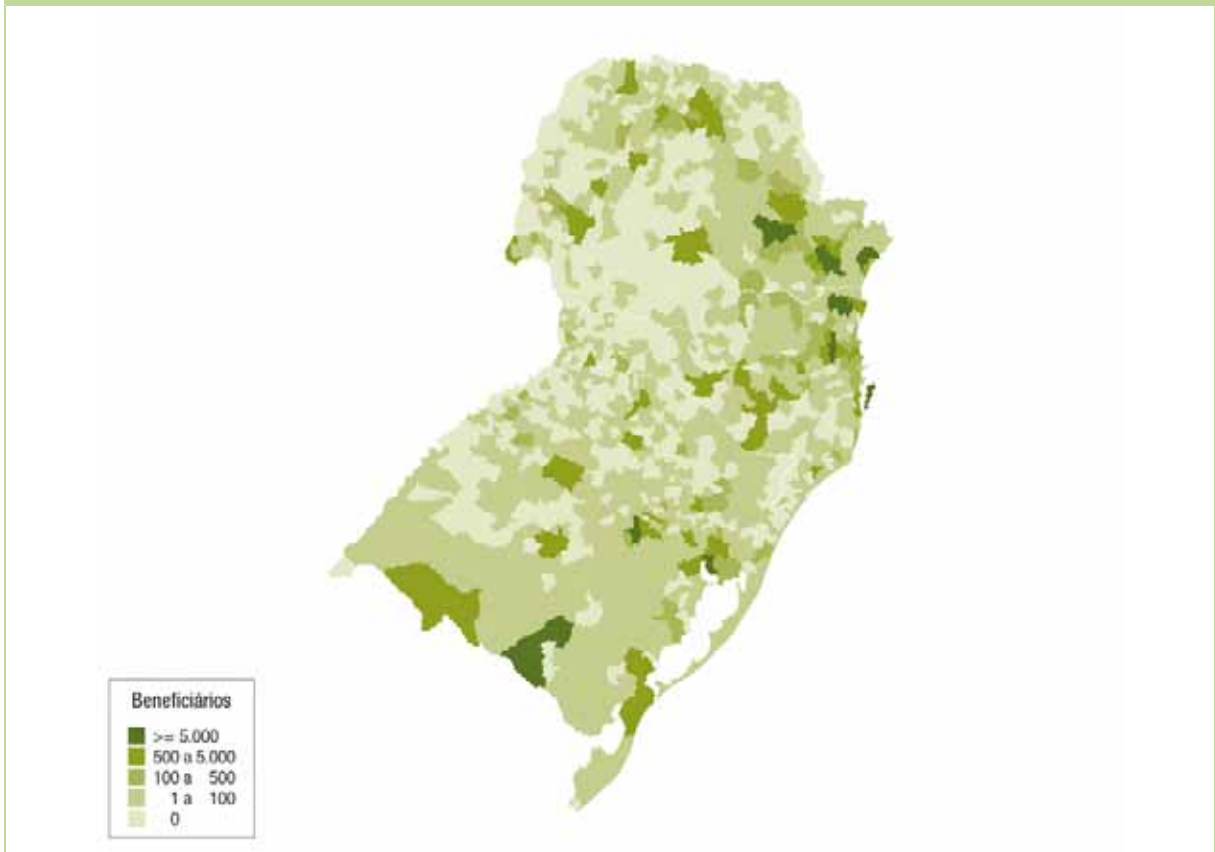
Região Sul - Cooperativa odontológica

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	73	73	73	0,00
Beneficiários (x1000)	246	266	300	21,65
População (x1000)	26.567	26.904	27.309	2,79
Cobertura (%)	0,93	0,99	1,10	18,35
Contraprestação Média (R\$)	10,83	14,39	13,92	28,62
DM (%)	64,48	66,15	62,11	-3,67
DC (%)	2,31	5,55	8,45	266,52
DA (%)	30,54	24,80	25,30	-17,14
Combinado (%)	97,32	96,50	95,87	-1,49
HHI (%)	10,33	14,45	19,85	92,21
C4 (%)	57,27	68,16	74,89	30,78

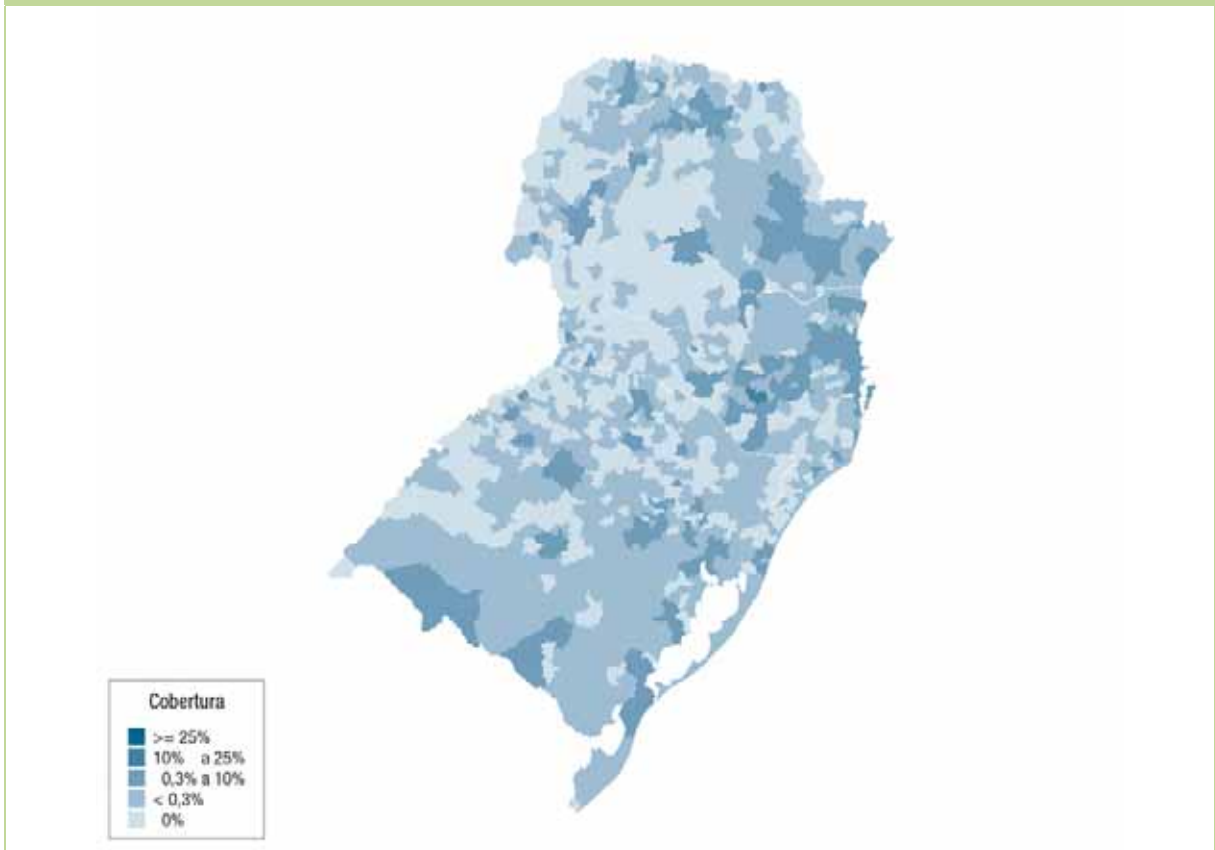


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006

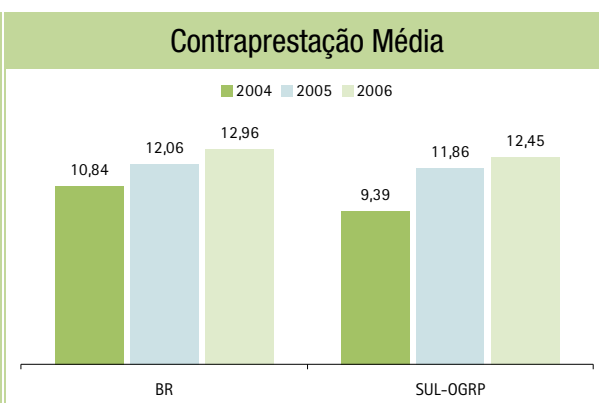
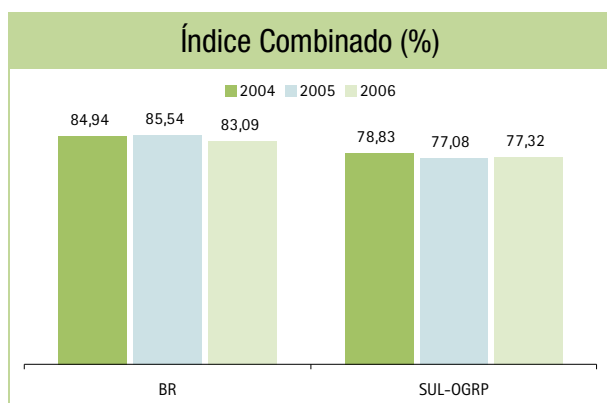
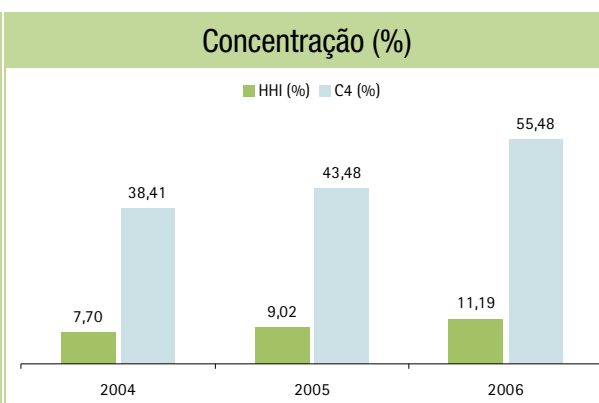
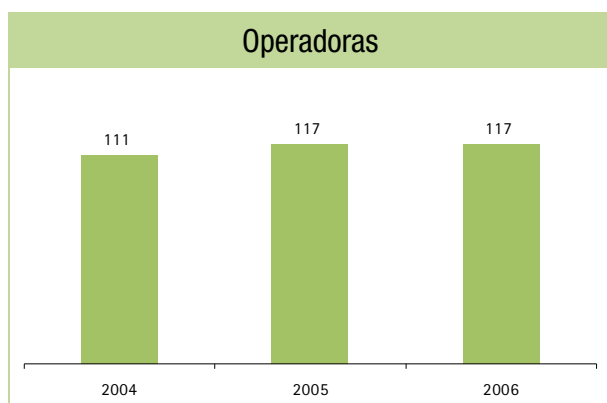
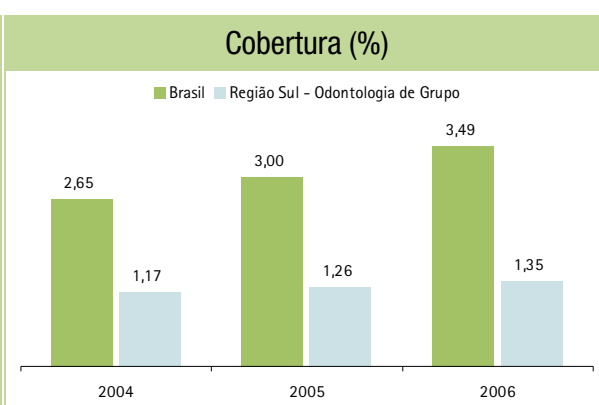
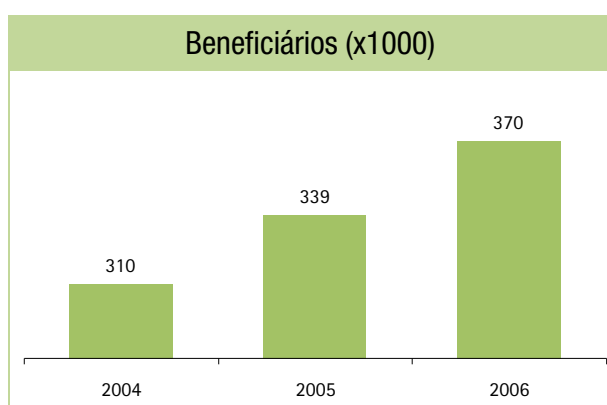


Mapa de Cobertura - 2006



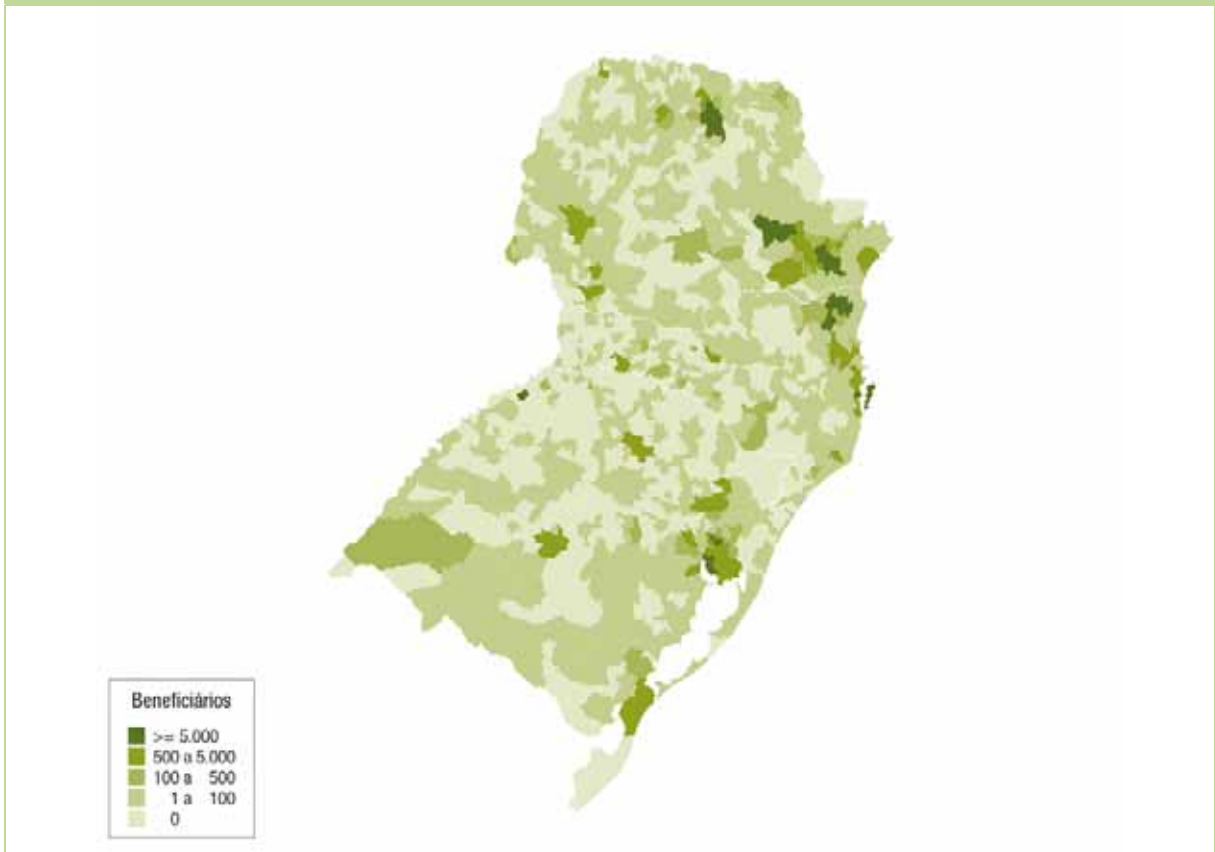
Região Sul - Odontologia de Grupo

	2004	2005	2006	Var.% 2006/04
Número de Operadoras	111	117	117	5,41
Beneficiários (x1000)	310	339	370	19,11
População (x1000)	26.567	26.904	27.309	2,79
Cobertura (%)	1,17	1,26	1,35	15,88
Contraprestação Média (R\$)	9,39	11,86	12,45	32,68
DM (%)	47,45	46,36	45,31	-4,51
DC (%)	4,33	4,57	5,57	28,77
DA (%)	27,05	26,14	26,45	-2,24
Combinado (%)	78,83	77,08	77,32	-1,91
HHI (%)	7,70	9,02	11,19	45,32
C4 (%)	38,41	43,48	55,48	44,45

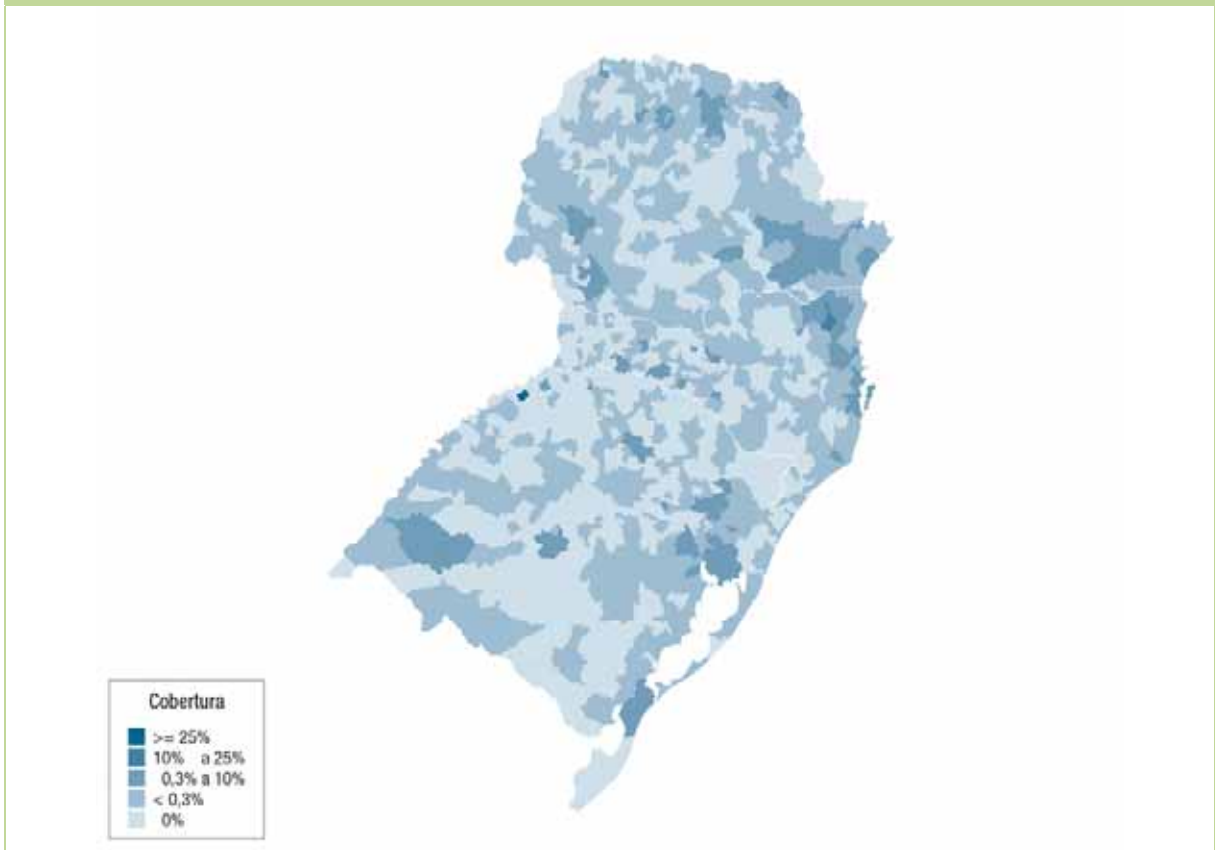


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

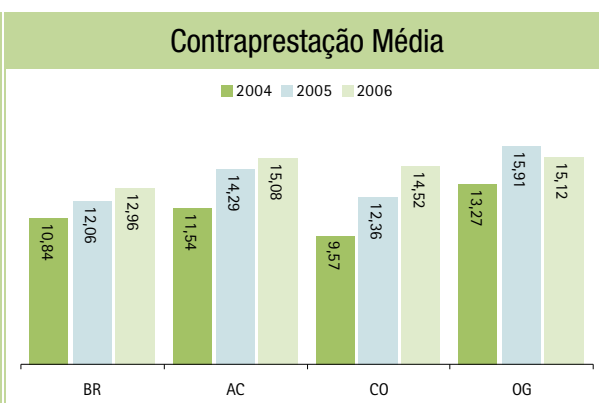
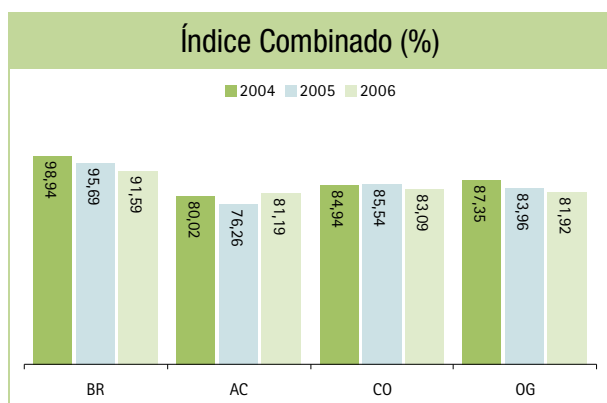
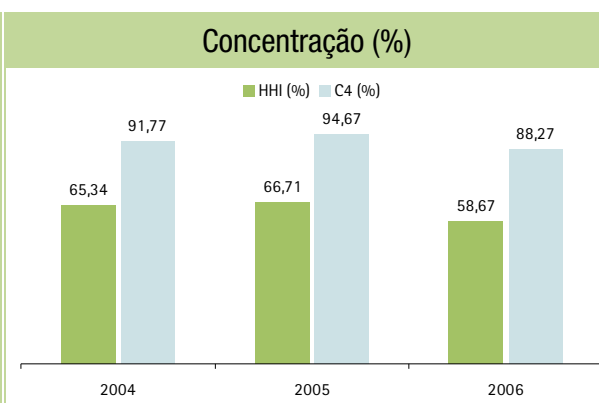
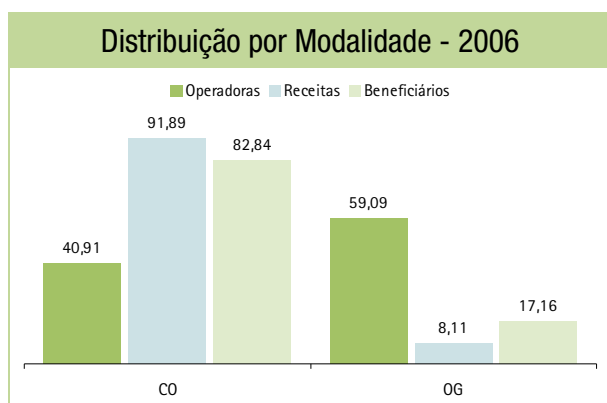
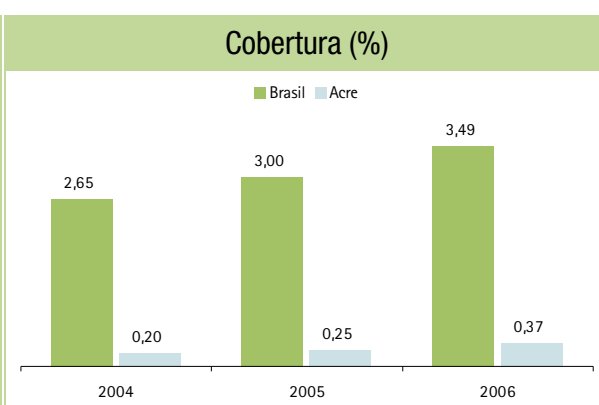
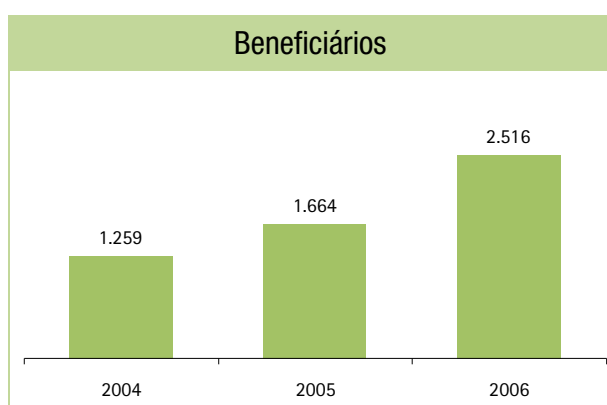
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

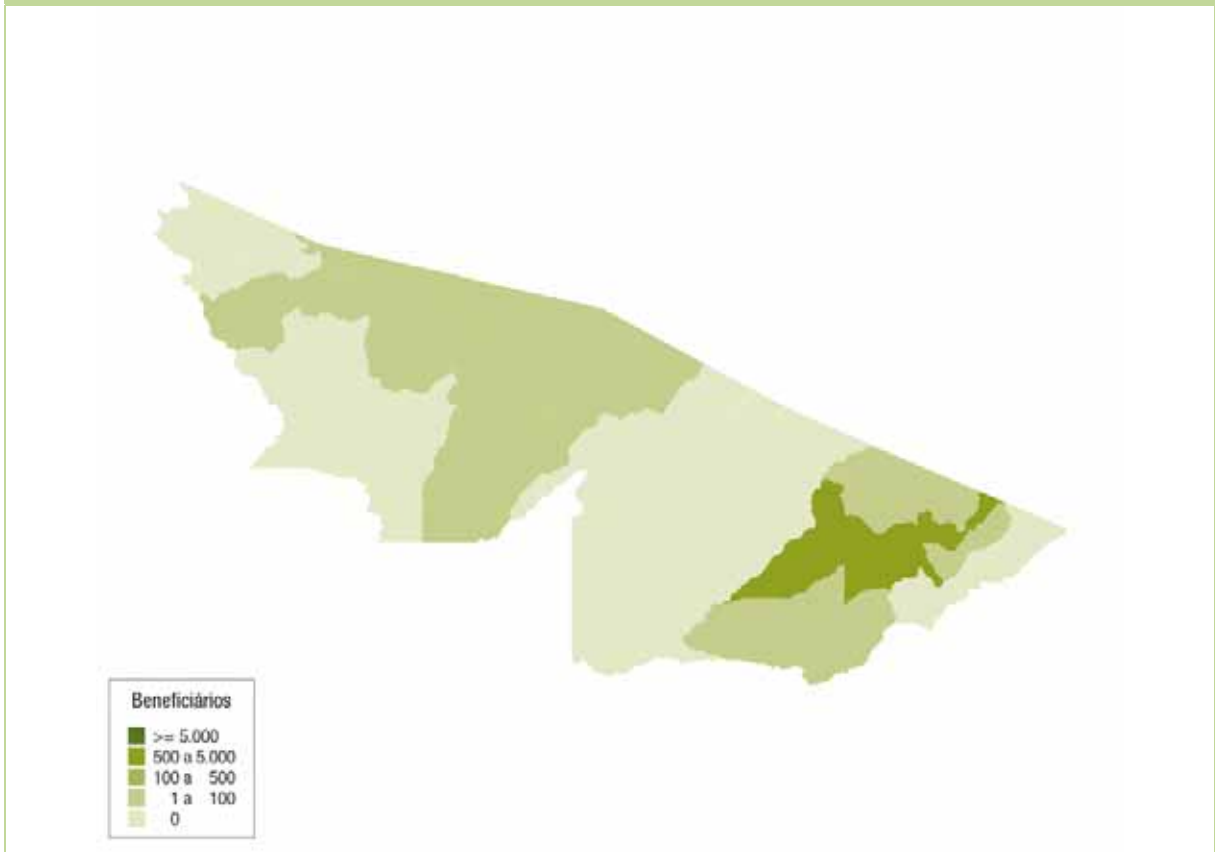


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	20	21	22	10,00
Beneficiários	1.259	1.664	2.516	99,84
População (x1000)	630	670	687	8,94
Cobertura (%)	0,20	0,25	0,37	83,45
Contraprestação Média (R\$)	11,54	14,29	15,08	30,66
DM (%)	50,44	51,35	36,74	-27,16
DC (%)	5,60	4,94	7,01	25,19
DA (%)	31,32	27,67	38,17	21,88
Combinado (%)	87,35	83,96	81,92	-6,22
HHI (%)	65,34	66,71	58,67	-10,20
C4 (%)	91,77	94,67	88,27	-3,82

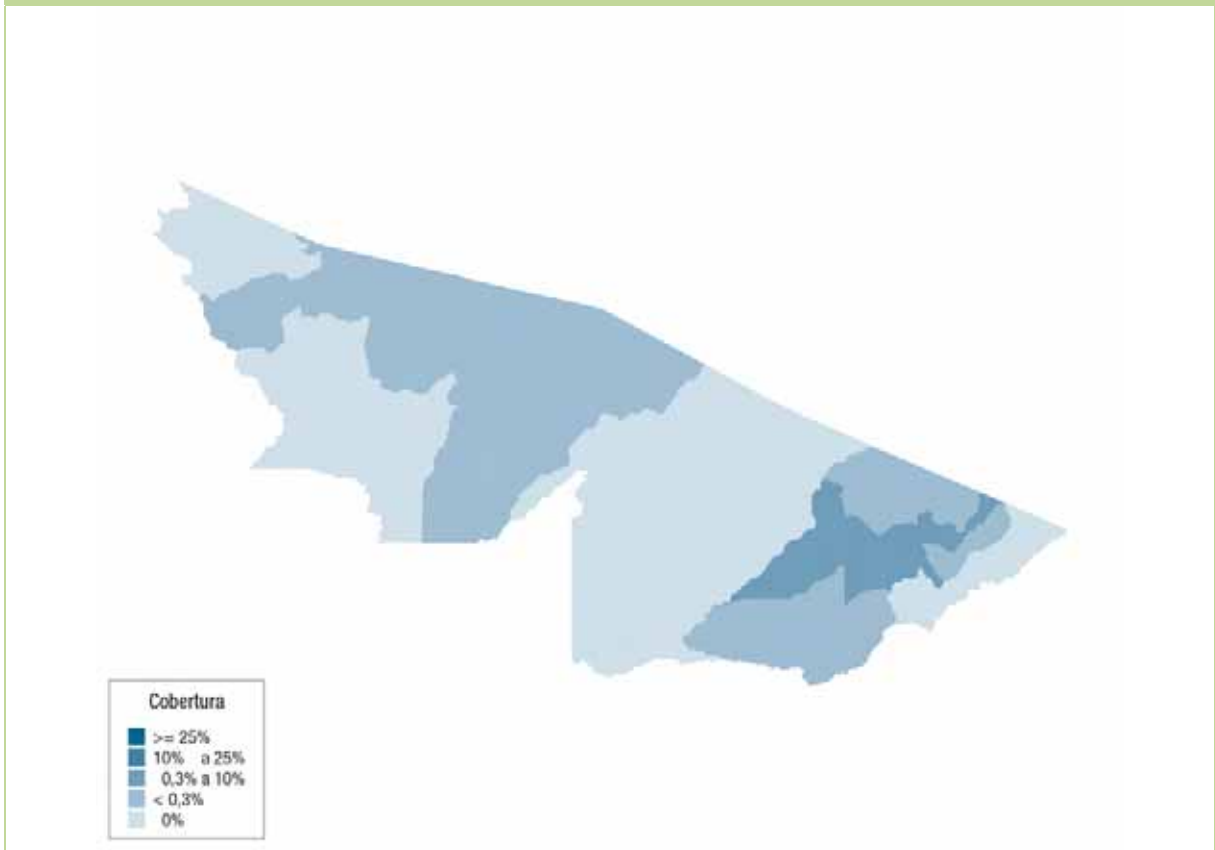


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

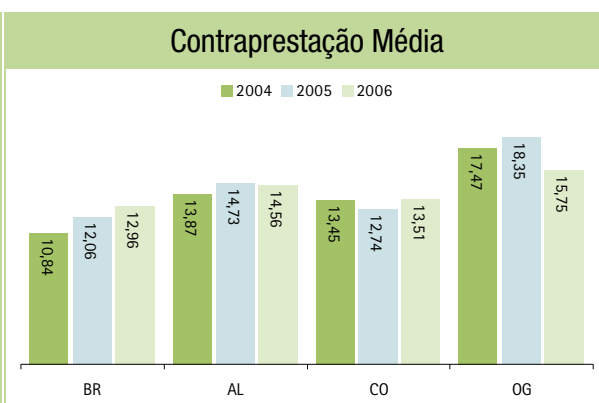
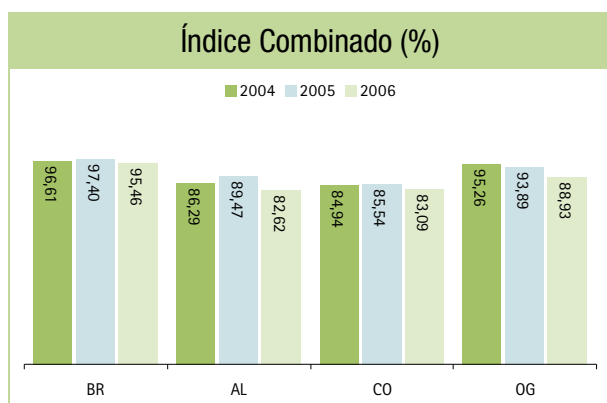
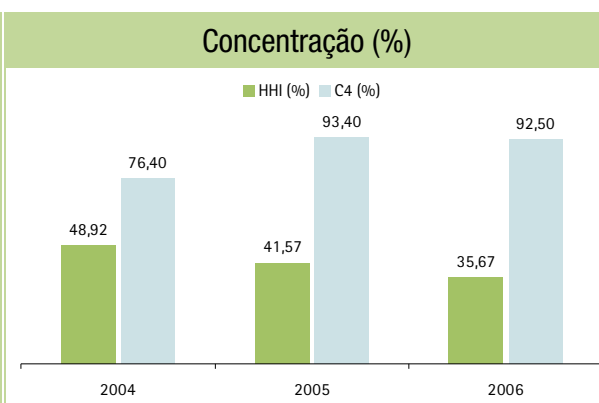
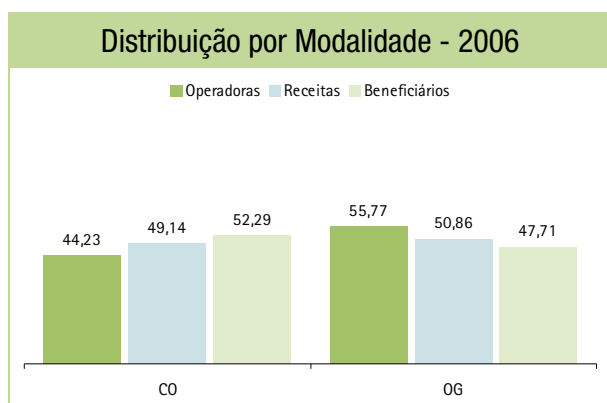
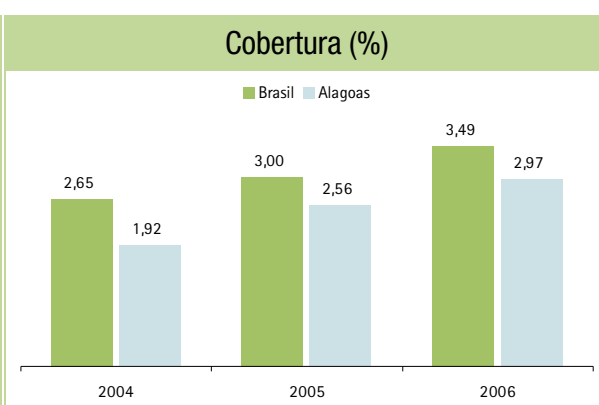
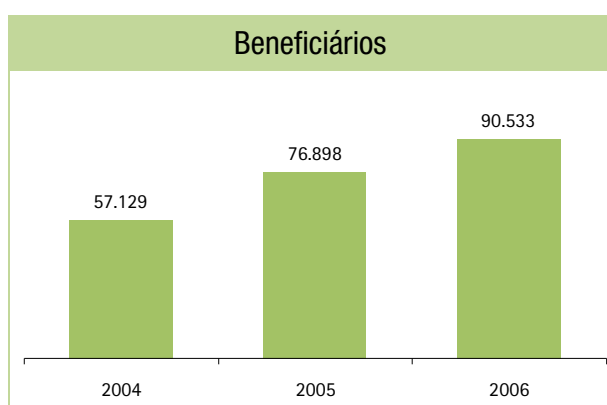
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

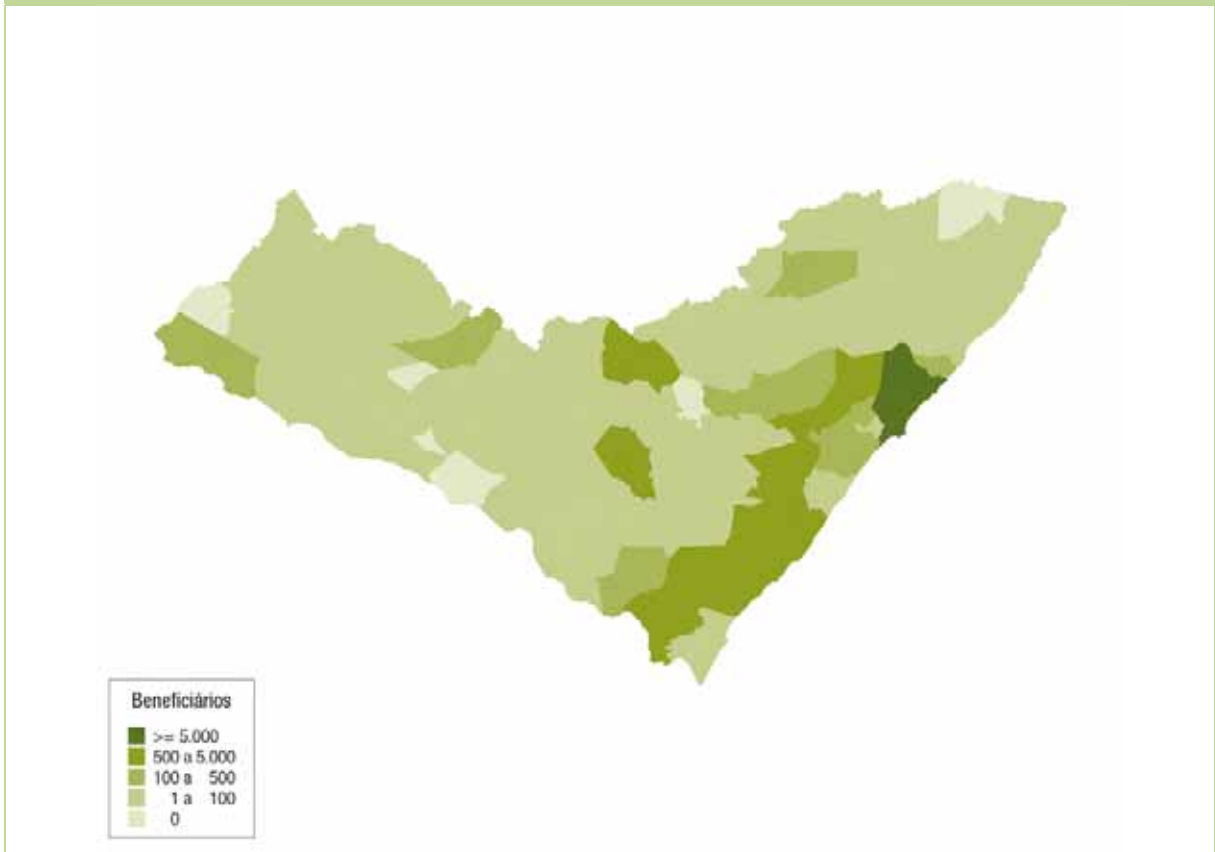


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	42	48	52	23,81
Beneficiários	57.129	76.898	90.533	58,47
População (x1000)	2.968	3.003	3.051	2,78
Cobertura (%)	1,92	2,56	2,97	54,18
Contraprestação Média (R\$)	13,87	14,73	14,56	5,00
DM (%)	62,57	54,35	51,01	-18,48
DC (%)	2,68	3,28	3,93	46,65
DA (%)	30,01	36,26	34,00	13,27
Combinado (%)	95,26	93,89	88,93	-6,65
HHI (%)	48,92	41,57	35,67	-27,07
C4 (%)	76,40	93,40	92,50	21,08

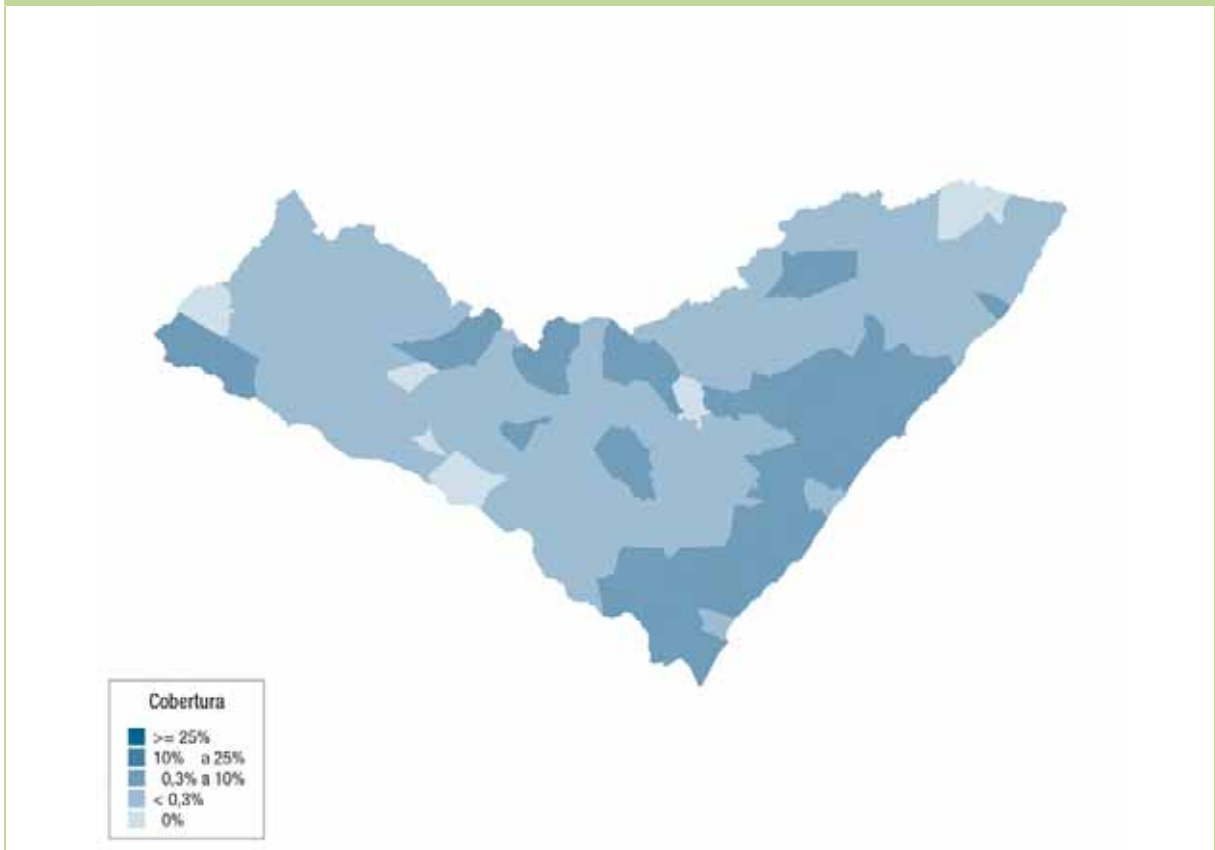


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

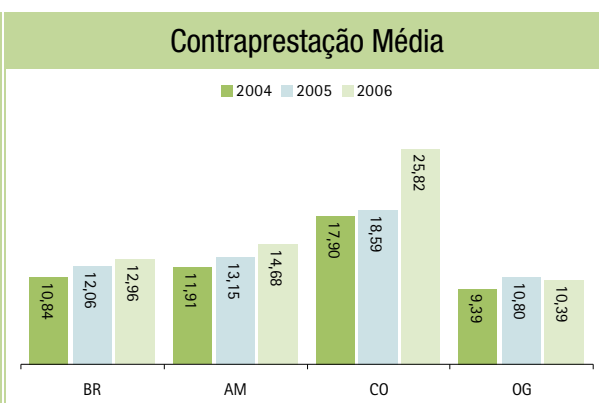
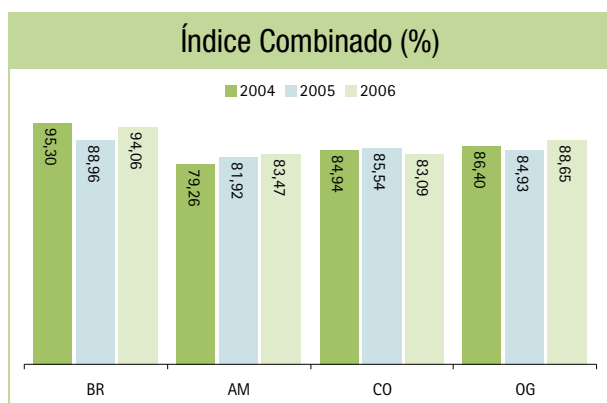
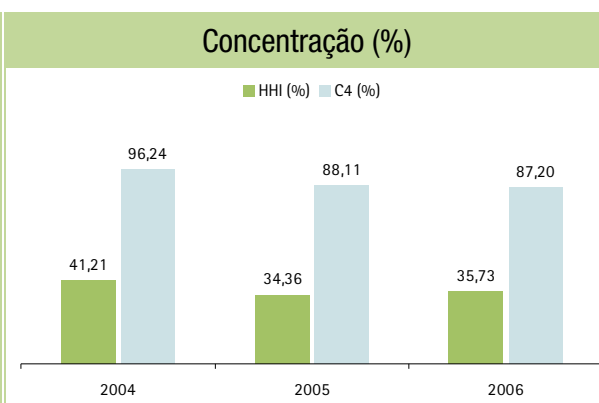
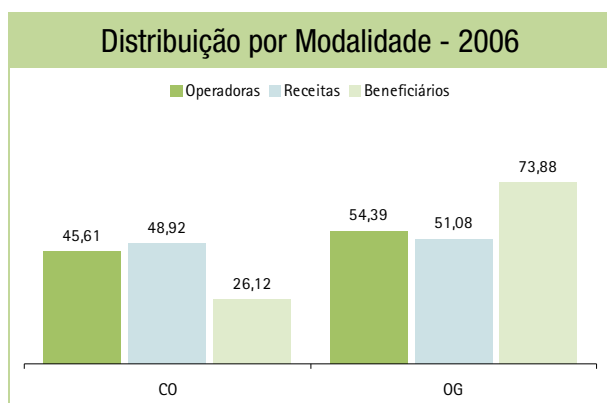
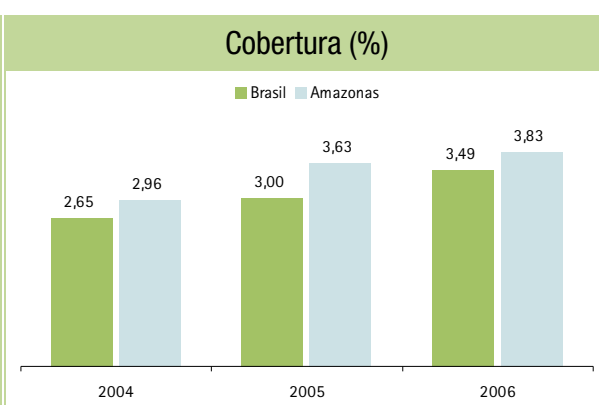
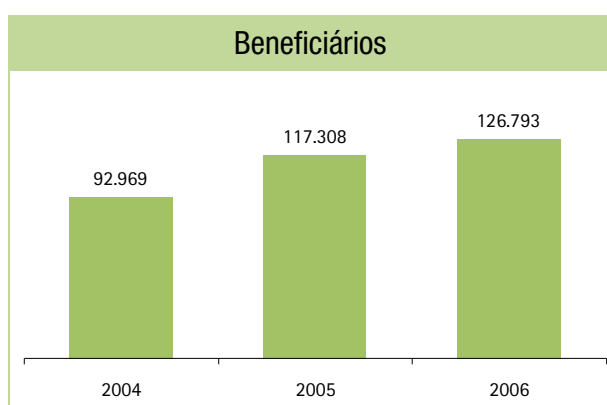
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

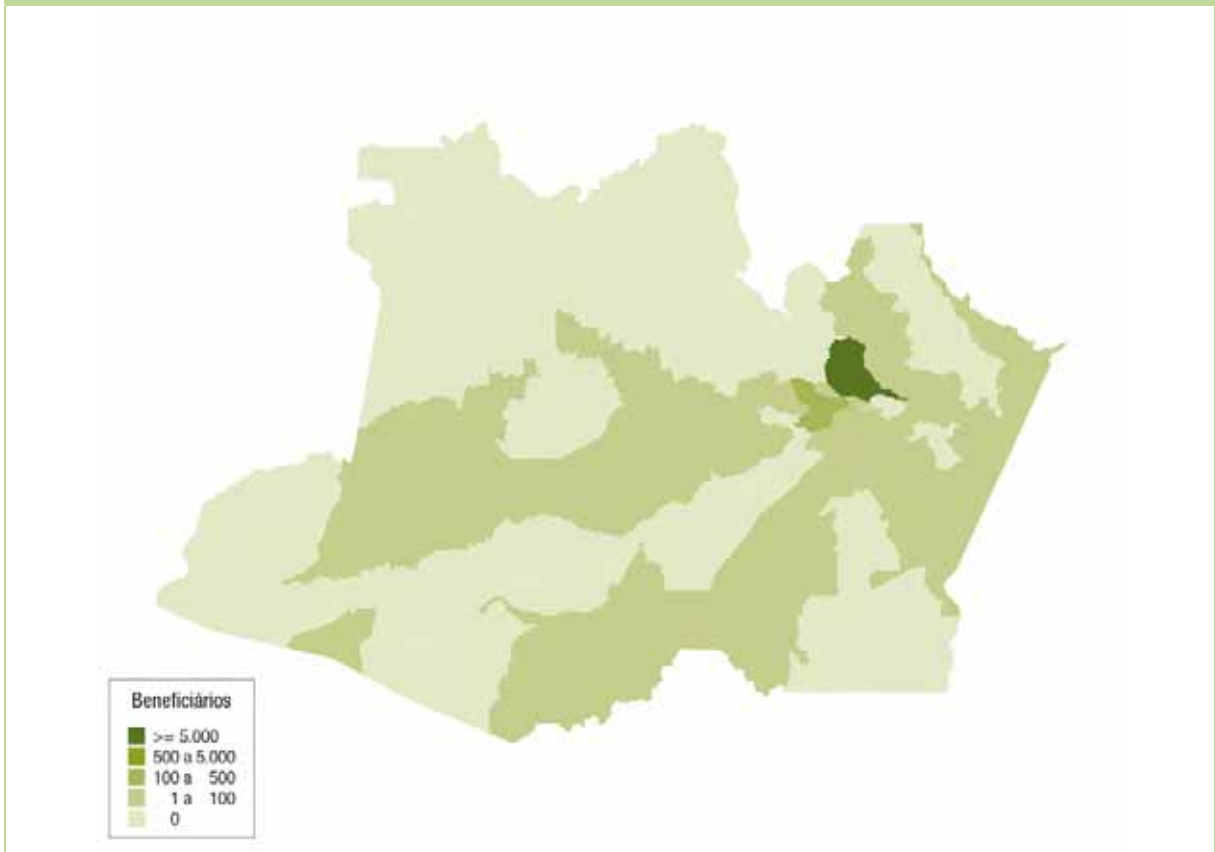


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	41	53	57	39,02
Beneficiários	92.969	117.308	126.793	36,38
População (x1000)	3.139	3.232	3.311	5,49
Cobertura (%)	2,96	3,63	3,83	29,28
Contraprestação Média (R\$)	11,91	13,15	14,68	23,25
DM (%)	45,72	47,39	52,30	14,39
DC (%)	3,29	3,01	3,90	18,75
DA (%)	37,39	34,53	32,44	-13,23
Combinado (%)	86,40	84,93	88,65	2,60
HHI (%)	41,21	34,36	35,73	-13,30
C4 (%)	96,24	88,11	87,20	-9,39

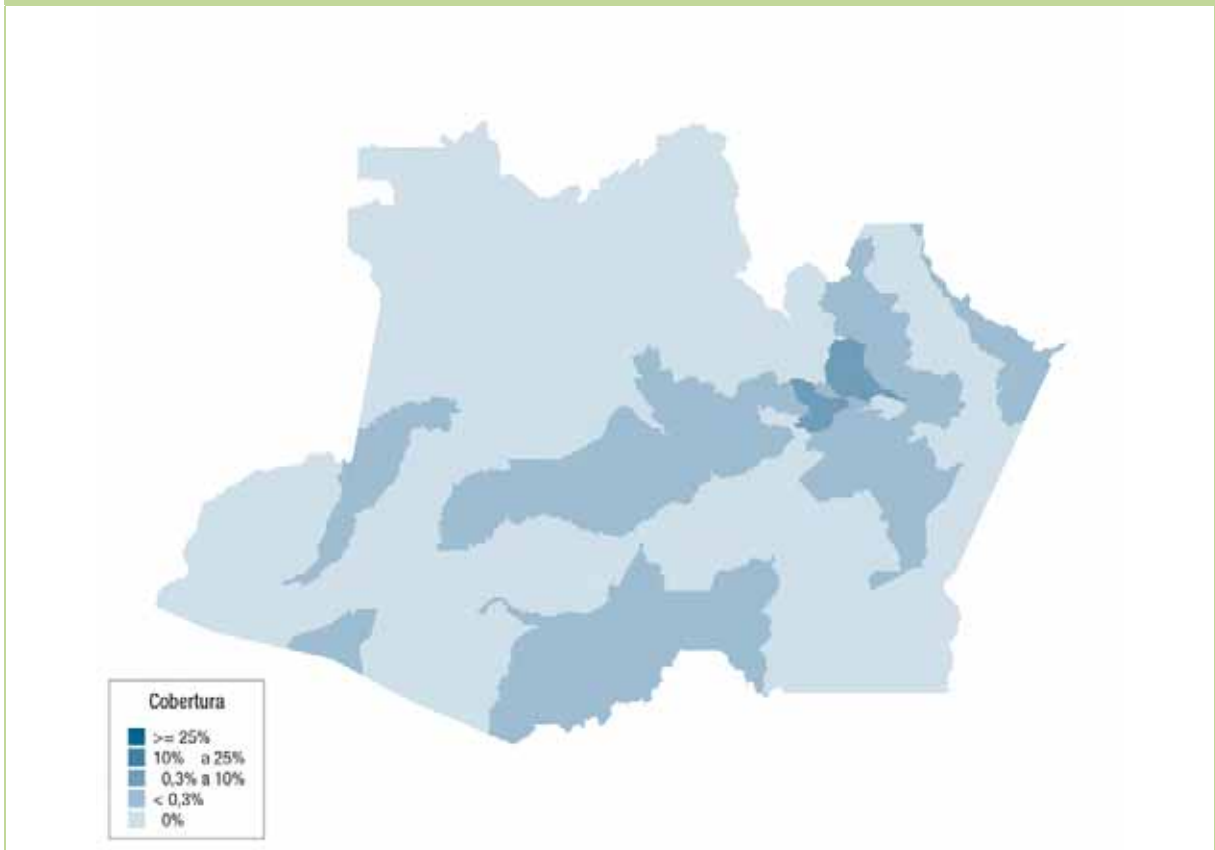


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

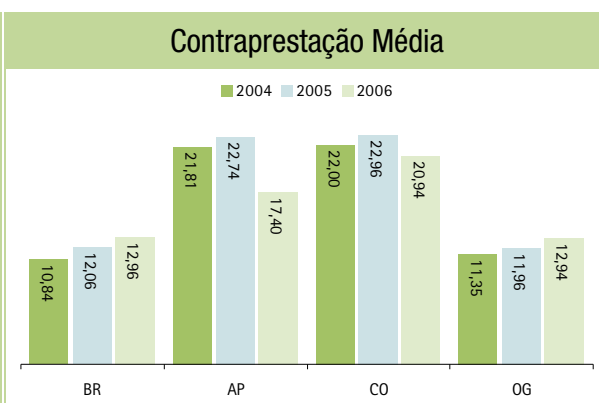
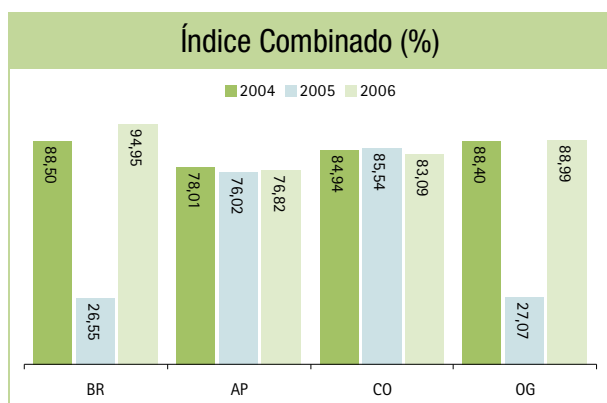
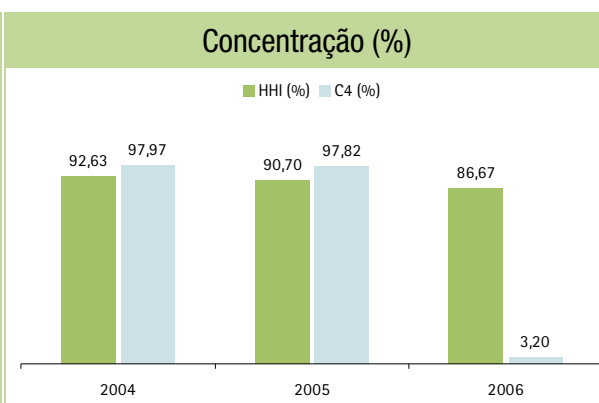
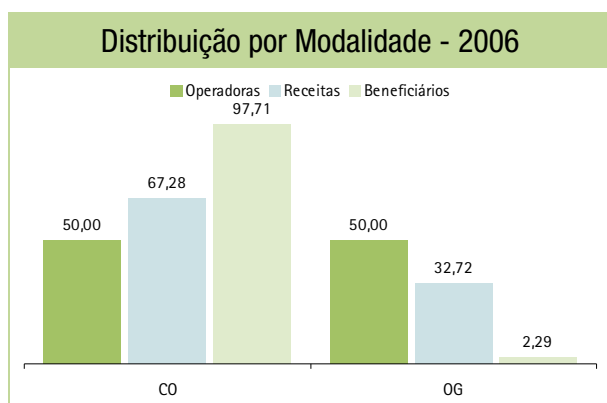
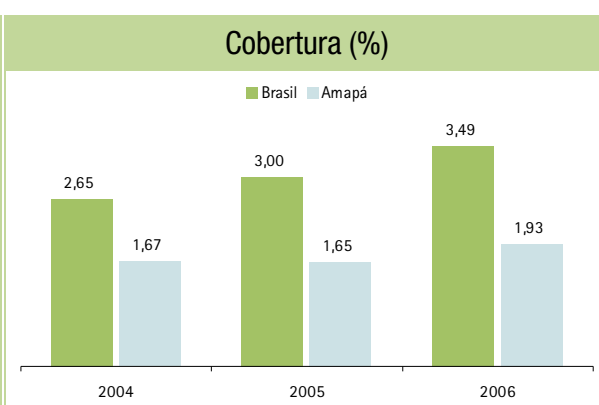
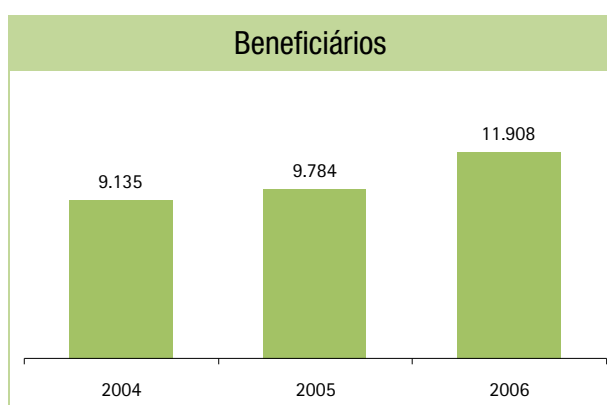
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

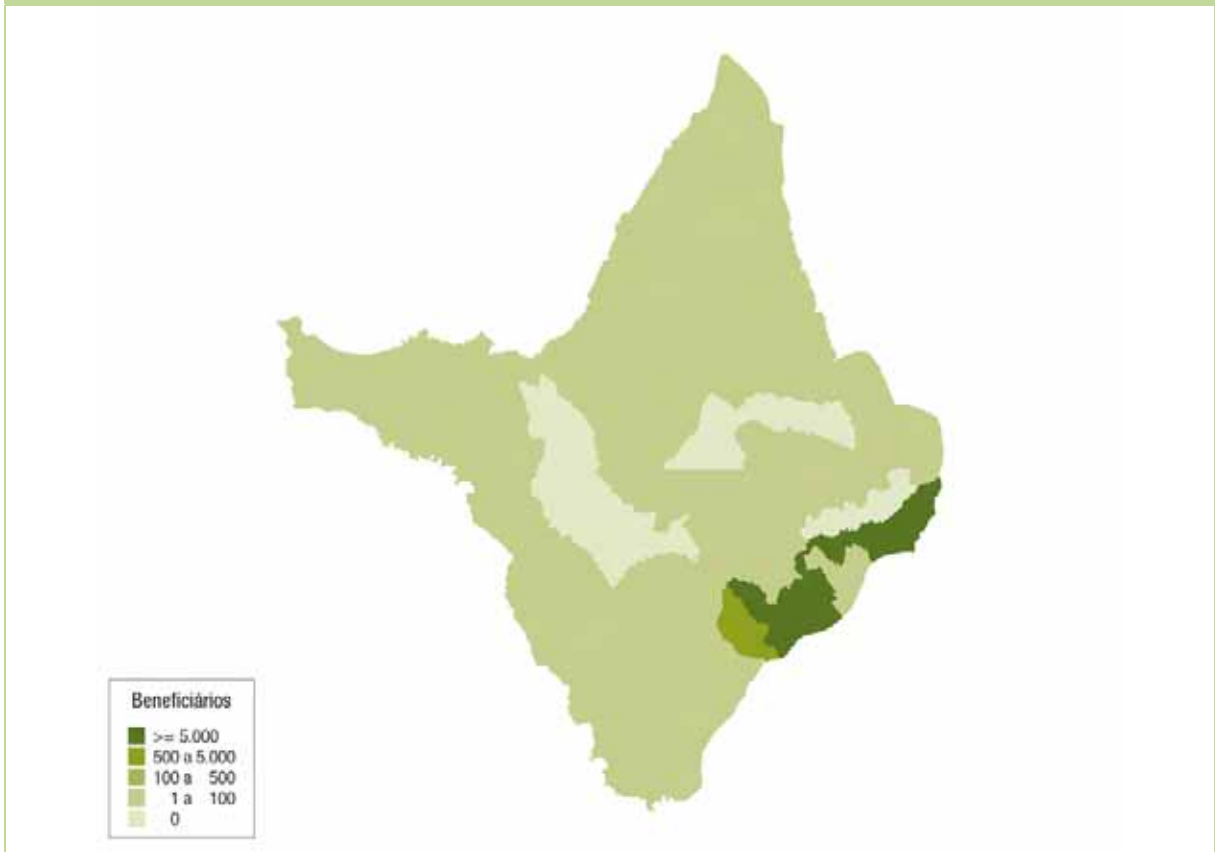


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	53	53	50	-5,66
Beneficiários	9.135	9.784	11.908	30,36
População (x1000)	547	595	616	12,48
Cobertura (%)	1,67	1,65	1,93	15,89
Contraprestação Média (R\$)	21,81	22,74	17,40	-20,18
DM (%)	69,63	1,45	52,00	-25,32
DC (%)	0,17	0,35	4,31	2.378,46
DA (%)	18,60	25,27	32,67	75,68
Combinado (%)	88,40	27,07	88,99	0,66
HHI (%)	92,63	90,70	86,67	-6,44
C4 (%)	97,97	97,82	3,20	-96,73

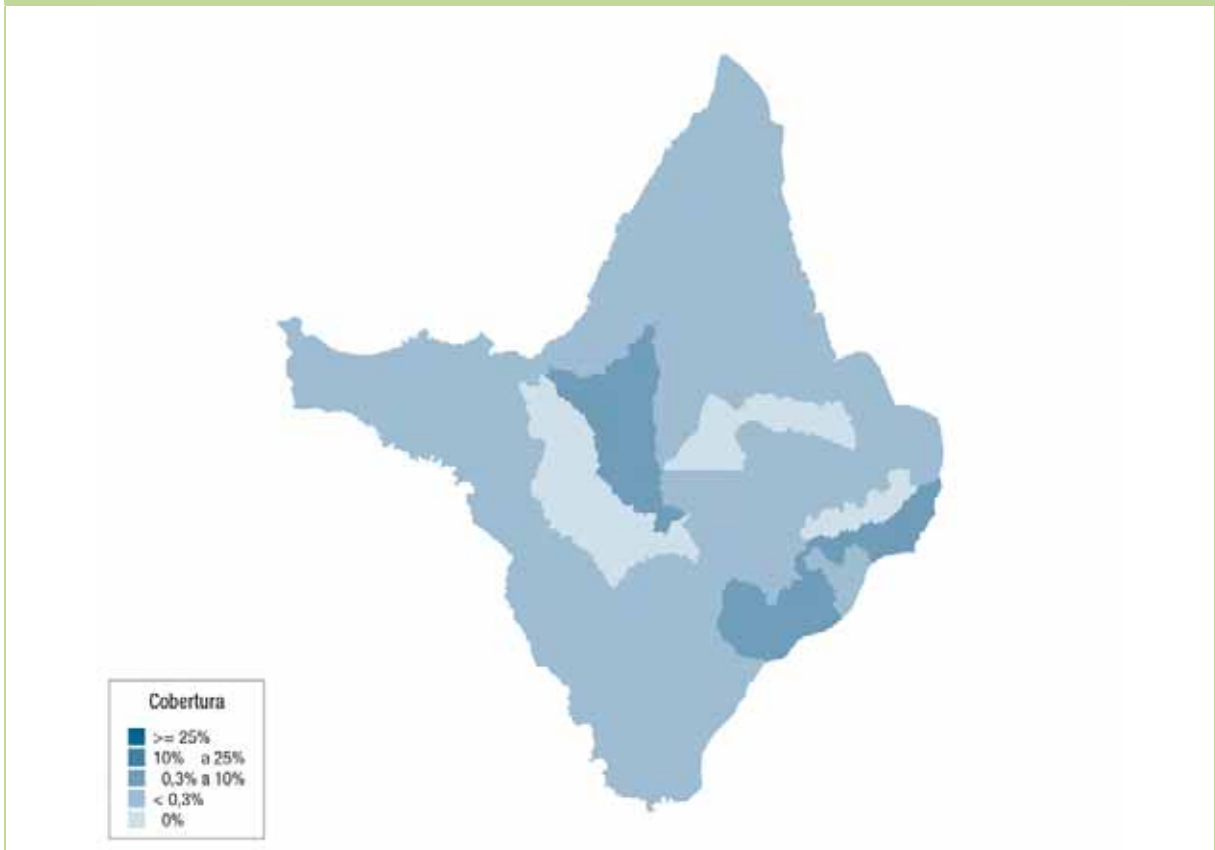


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

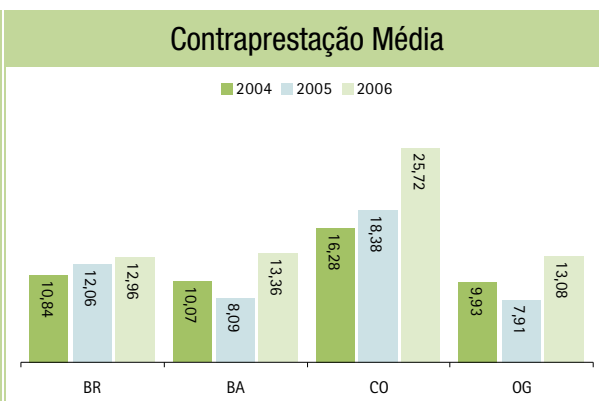
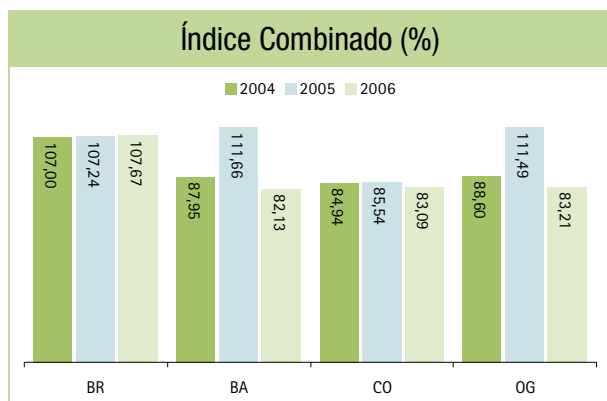
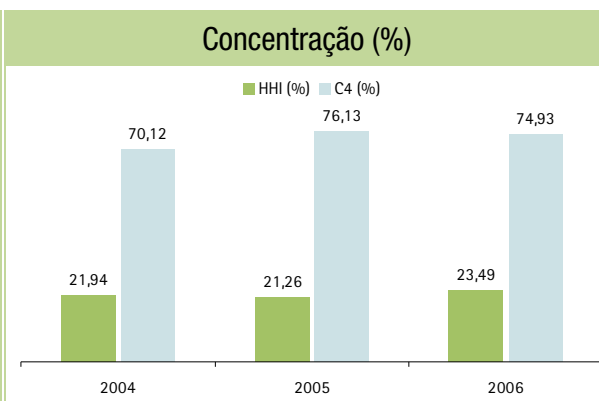
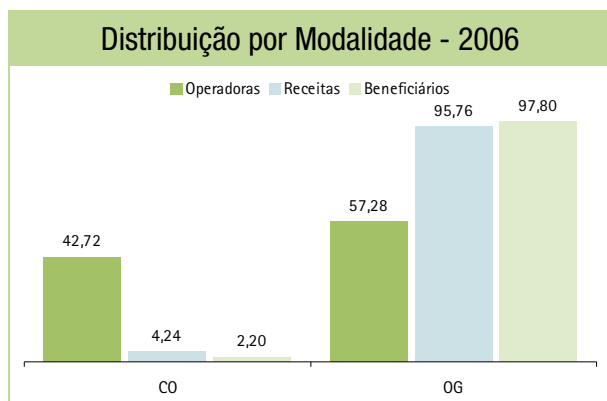
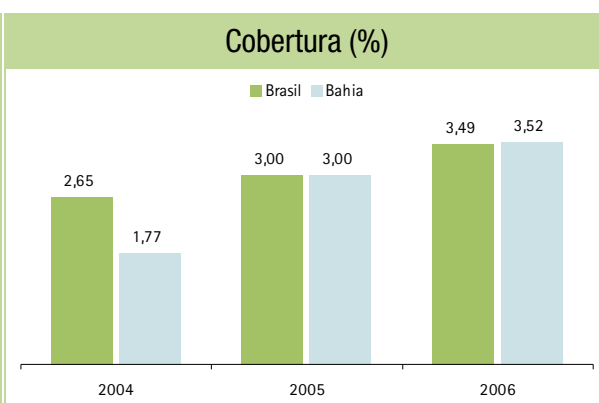
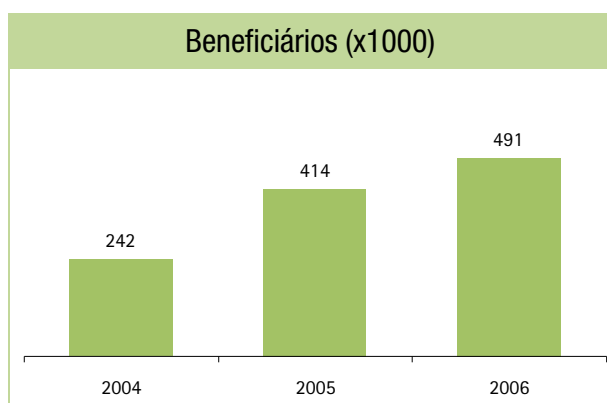
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

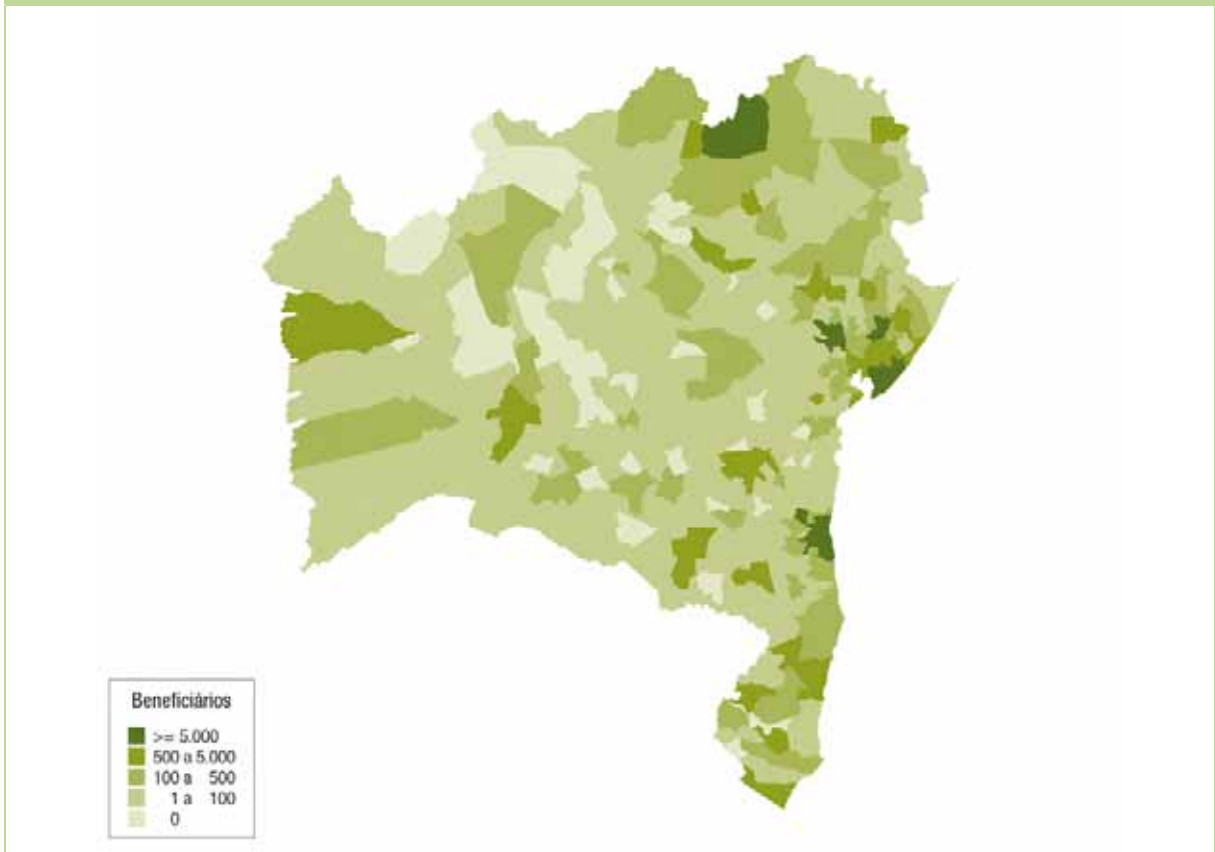


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	88	98	103	17,05
Beneficiários (x1000)	242	414	491	103,40
População (x1000)	13.648	13.780	13.950	2,21
Cobertura (%)	1,77	3,00	3,52	98,99
Contraprestação Média (R\$)	10,07	8,09	13,36	32,66
DM (%)	52,67	50,30	39,58	-24,85
DC (%)	7,11	5,00	5,51	-22,53
DA (%)	28,82	56,19	38,11	32,26
Combinado (%)	88,60	111,49	83,21	-6,09
HHI (%)	21,94	21,26	23,49	7,08
C4 (%)	70,12	76,13	74,93	6,85

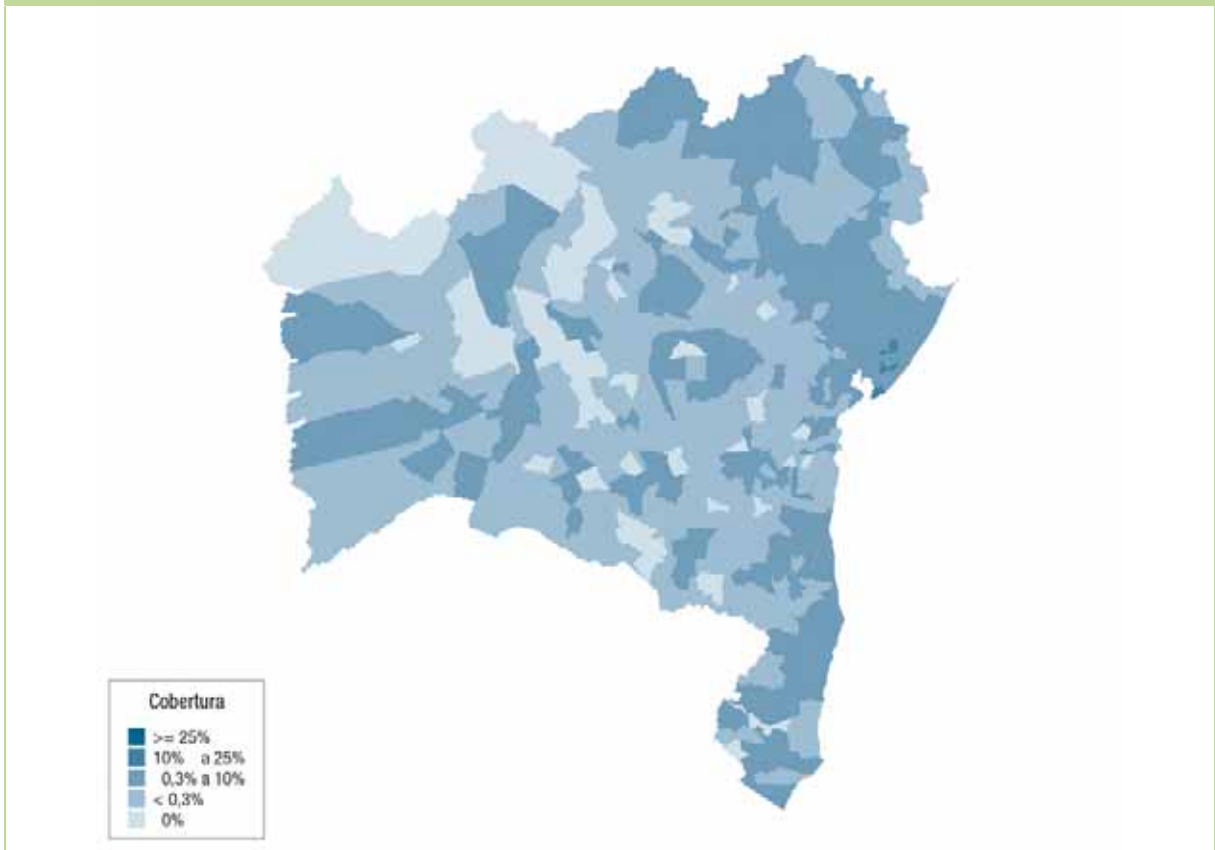


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

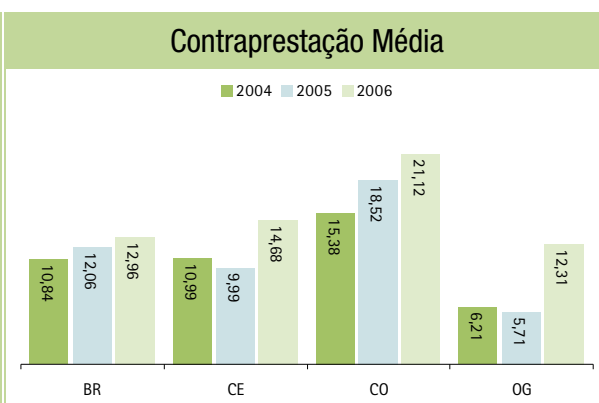
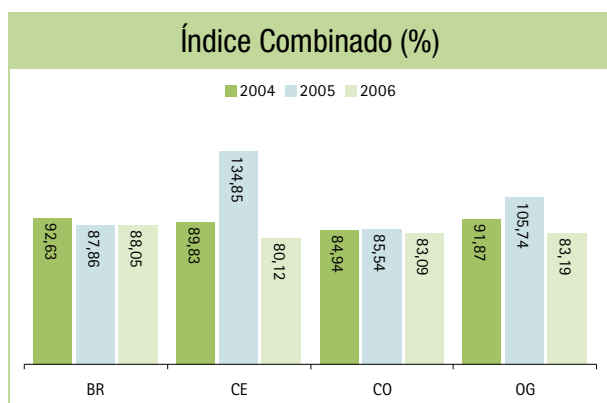
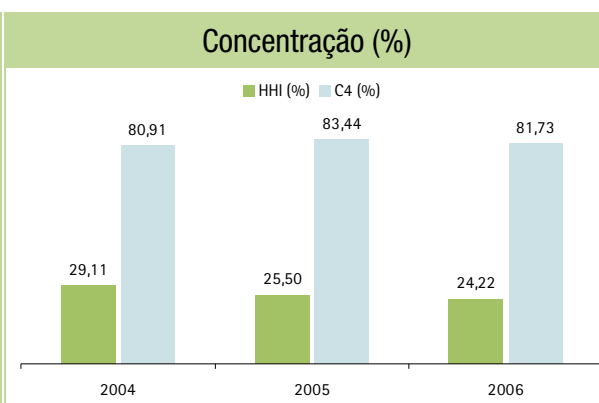
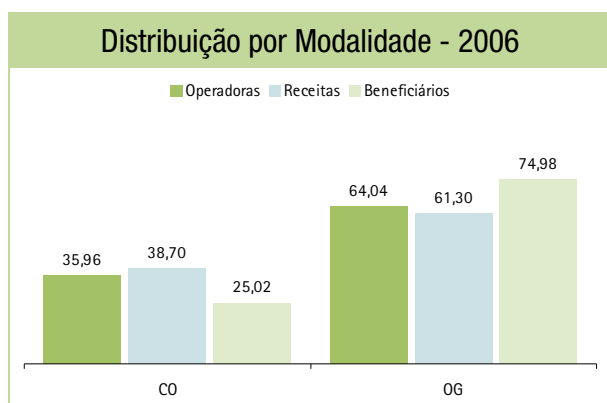
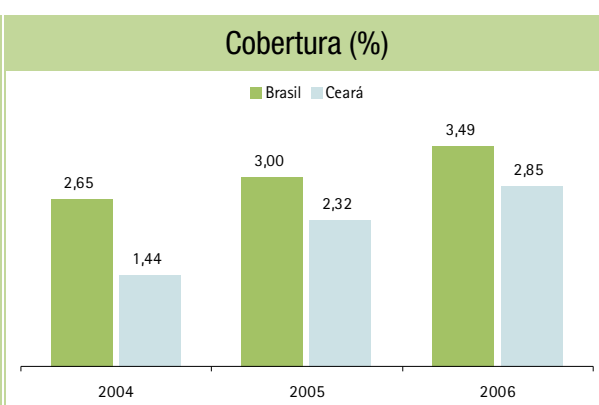
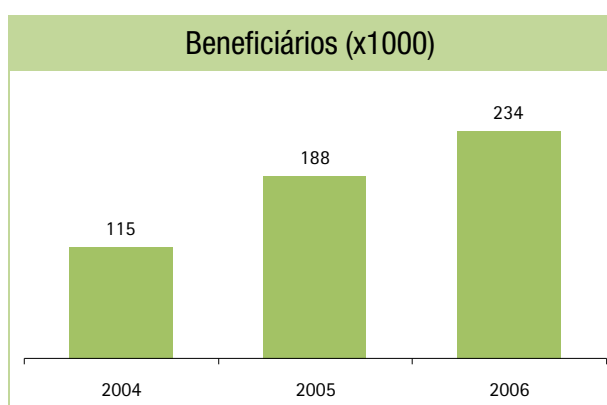
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

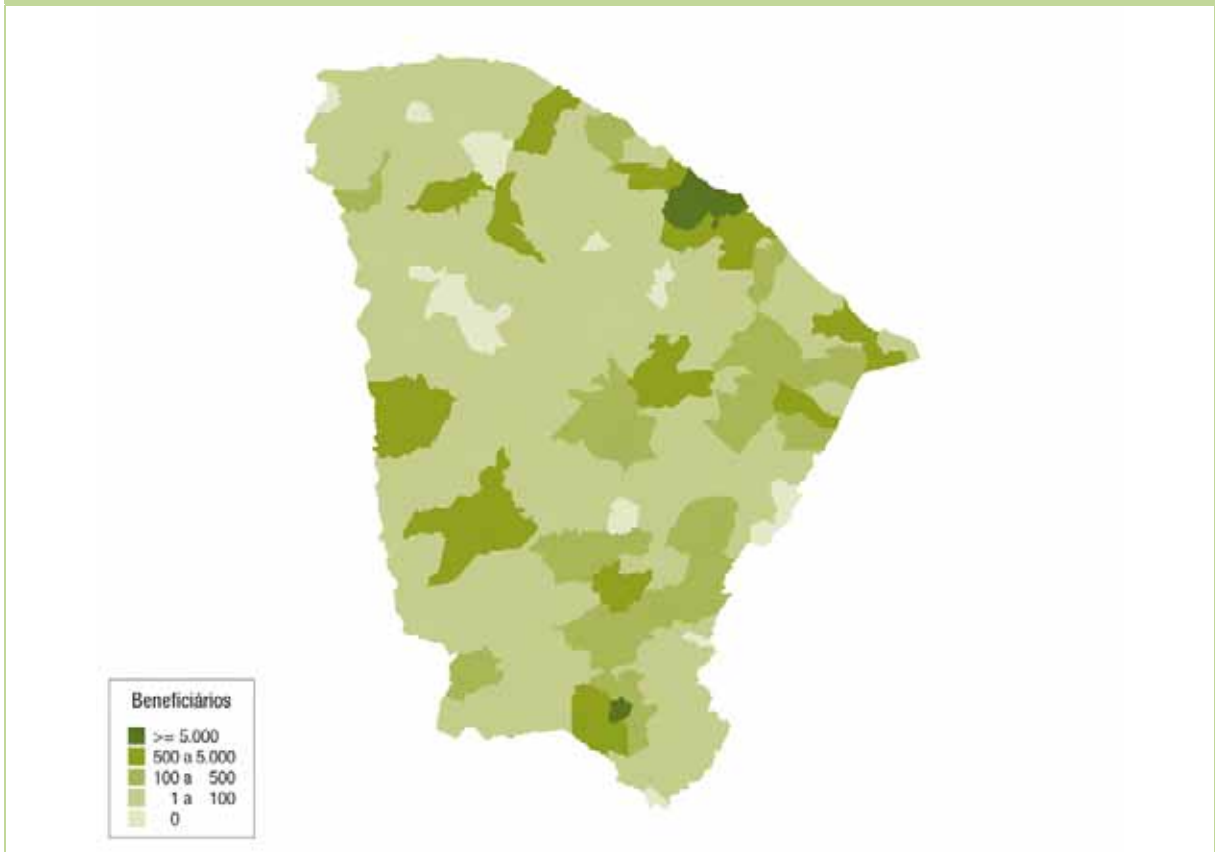


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	69	78	89	28,99
Beneficiários (x1000)	115	188	234	104,17
População (x1000)	7.977	8.097	8.217	3,02
Cobertura (%)	1,44	2,32	2,85	98,19
Contraprestação Média (R\$)	10,99	9,99	14,68	33,61
DM (%)	61,64	53,84	44,90	-27,15
DC (%)	2,12	2,99	2,79	31,60
DA (%)	28,11	48,91	35,49	26,28
Combinado (%)	91,87	105,74	83,19	-9,45
HHI (%)	29,11	25,50	24,22	-16,80
C4 (%)	80,91	83,44	81,73	1,01

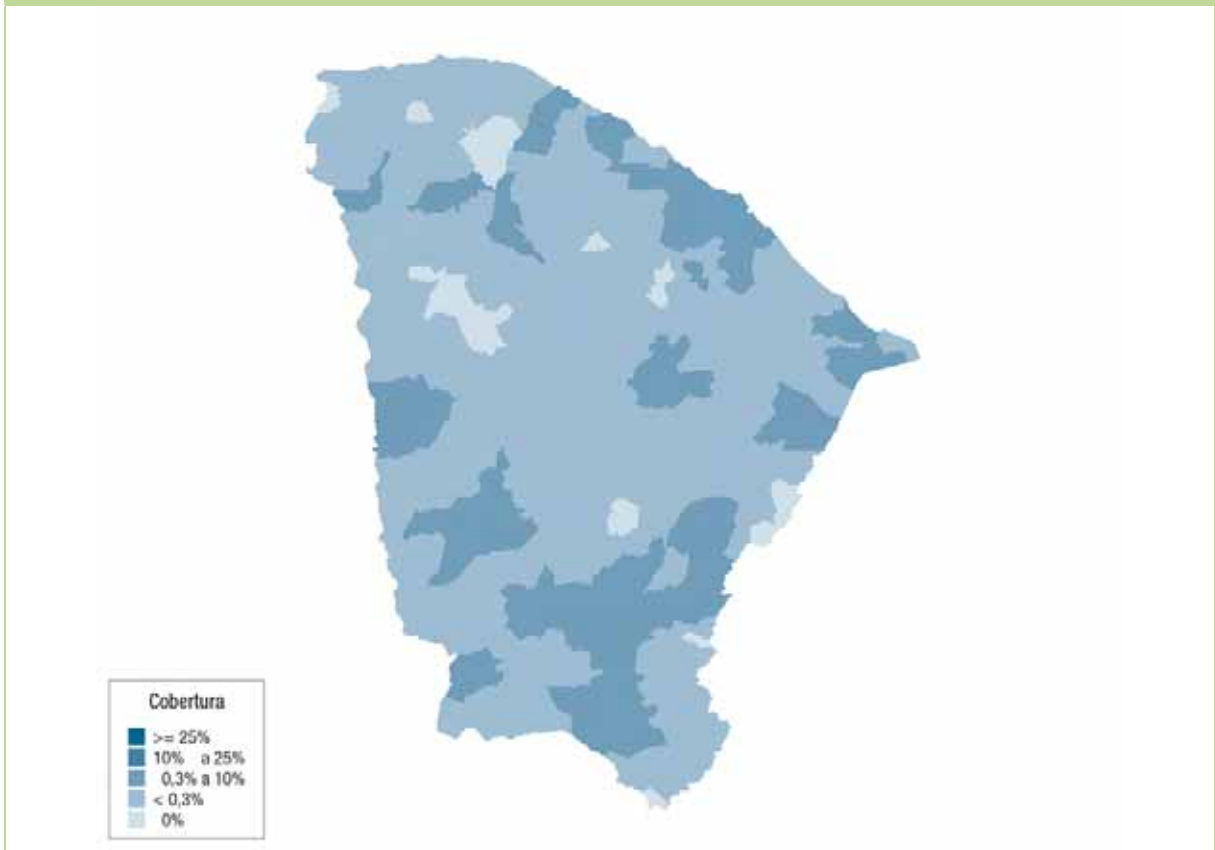


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

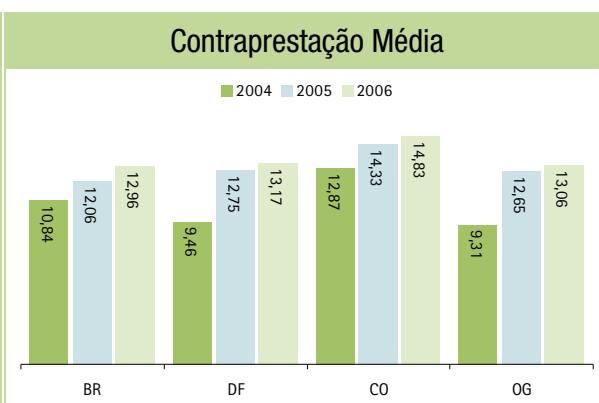
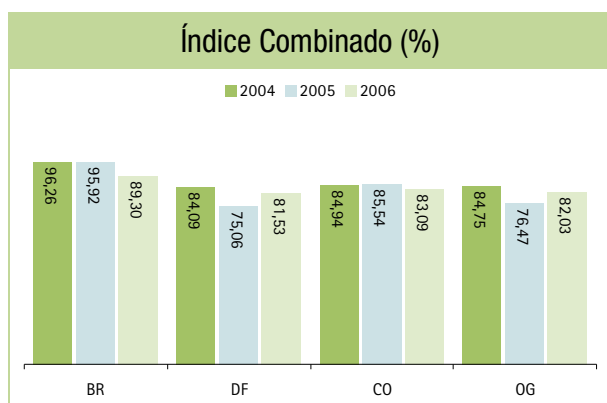
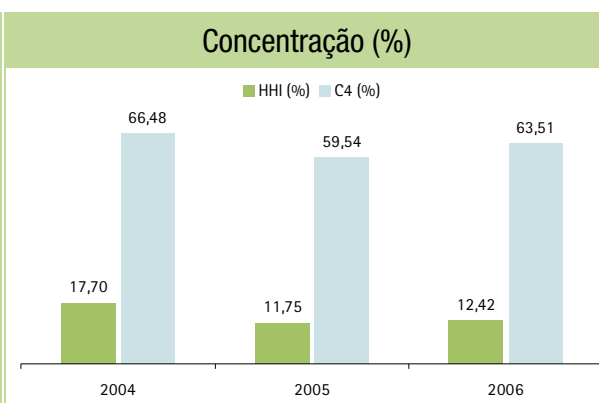
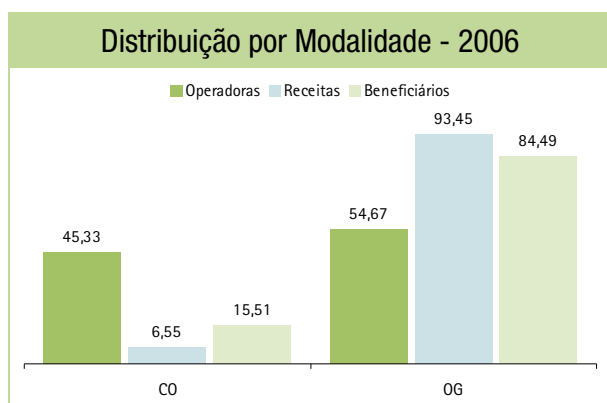
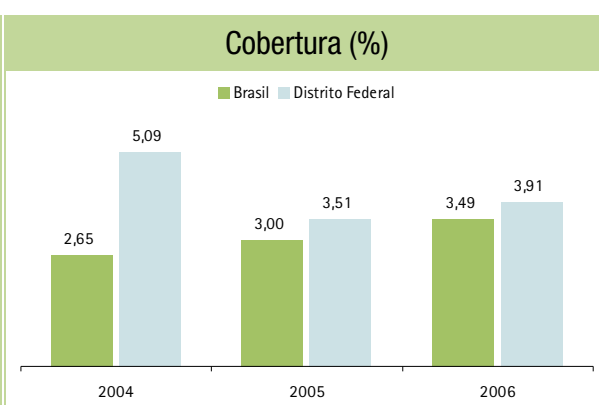
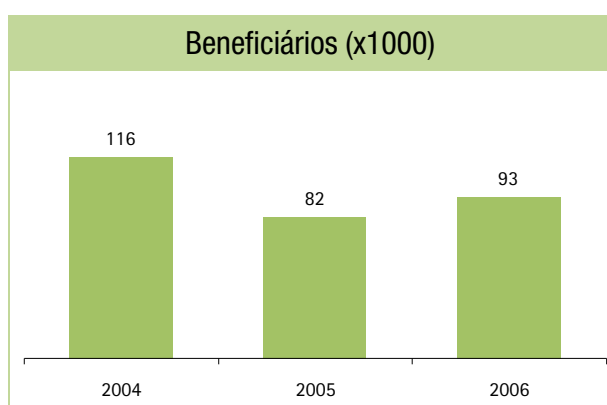
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006



	2004	2005	2006	Var.% 2006/04
Número de Operadoras	61	68	75	22,95
Beneficiários (x1000)	116	82	93	-19,70
População (x1000)	2.282	2.333	2.384	4,46
Cobertura (%)	5,09	3,51	3,91	-23,13
Contraprestação Média (R\$)	9,46	12,75	13,17	39,21
DM (%)	38,53	35,21	37,10	-3,71
DC (%)	5,00	5,54	7,33	46,67
DA (%)	41,22	35,72	37,60	-8,78
Combinado (%)	84,75	76,47	82,03	-3,20
HHI (%)	17,70	11,75	12,42	-29,79
C4 (%)	66,48	59,54	63,51	-4,47



Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

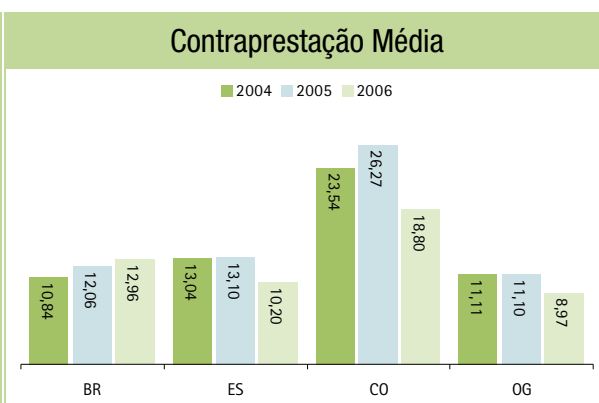
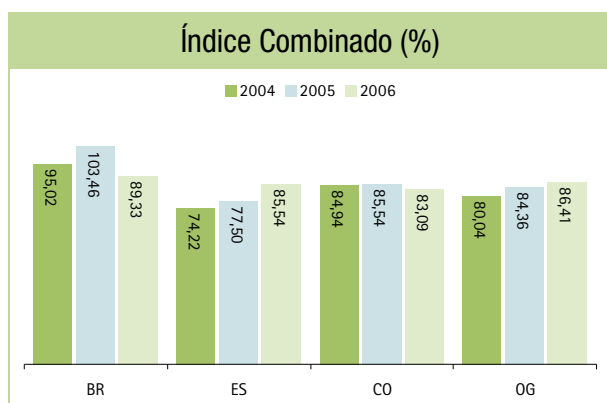
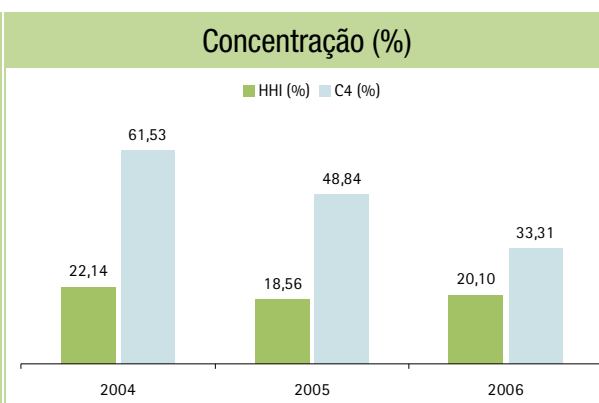
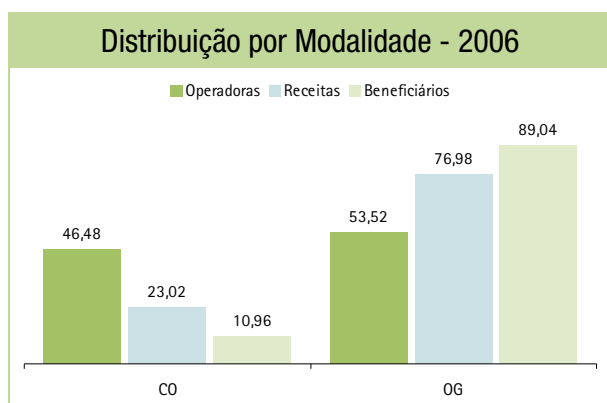
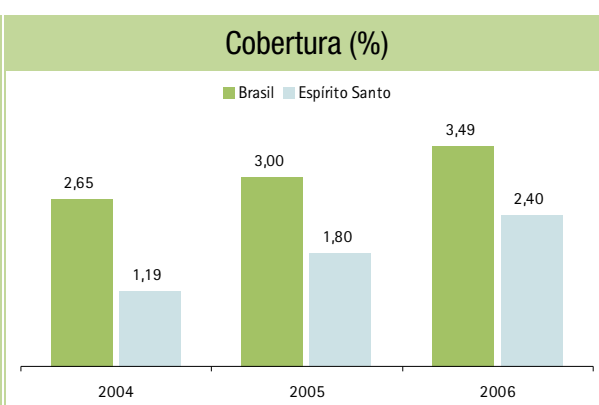
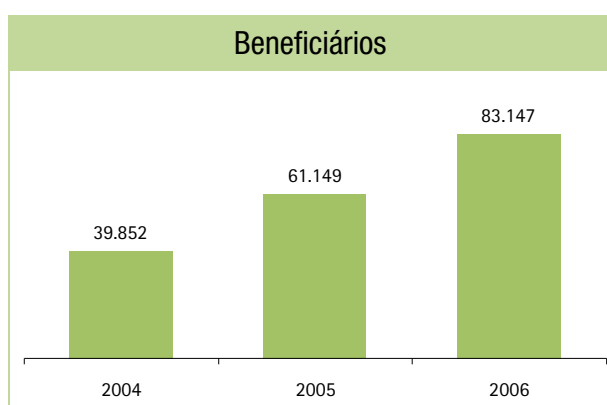
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

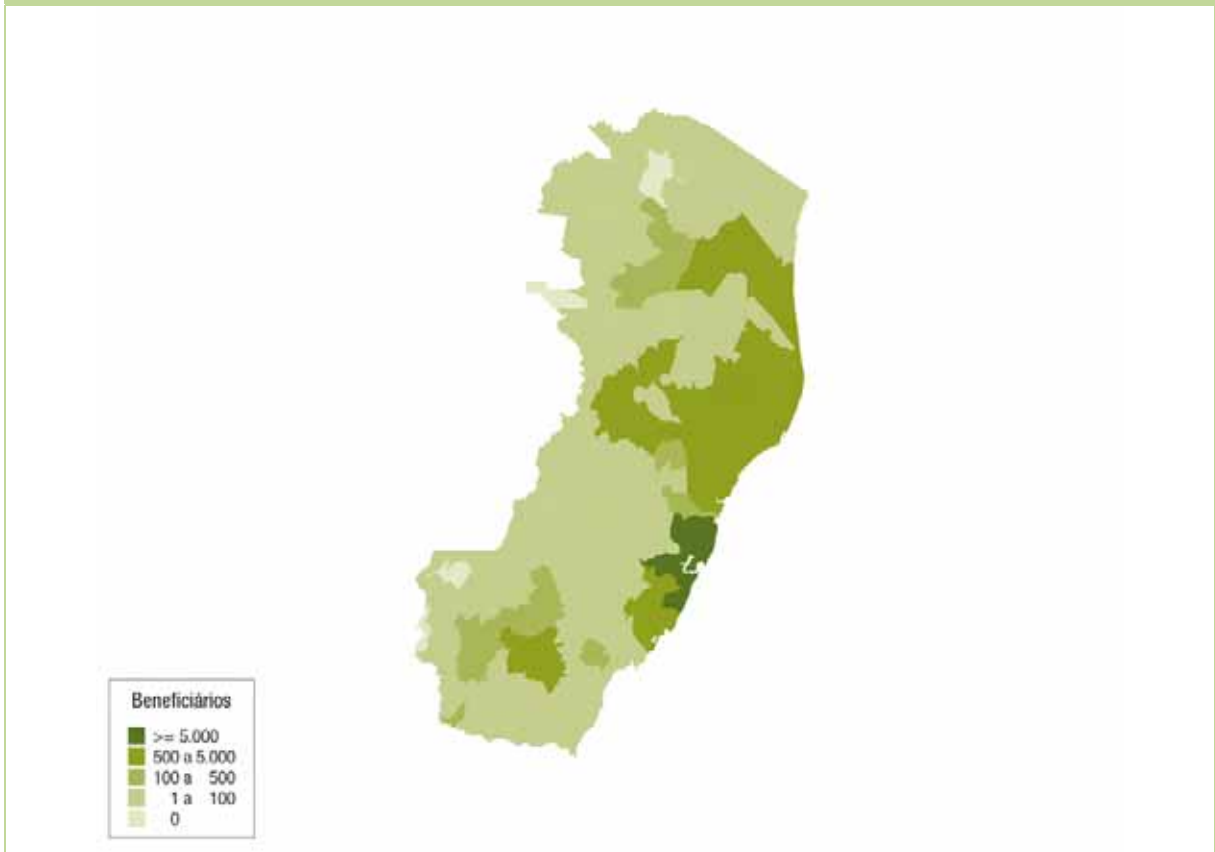


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	54	58	71	31,48
Beneficiários	39.852	61.149	83.147	108,64
População (x1000)	3.342	3.398	3.464	3,65
Cobertura (%)	1,19	1,80	2,40	101,29
Contraprestação Média (R\$)	13,04	13,10	10,20	-21,83
DM (%)	46,48	44,98	38,35	-17,48
DC (%)	4,00	4,14	7,69	92,49
DA (%)	29,57	35,23	40,37	36,52
Combinado (%)	80,04	84,36	86,41	7,95
HHI (%)	22,14	18,56	20,10	-9,23
C4 (%)	61,53	48,84	33,31	-45,87

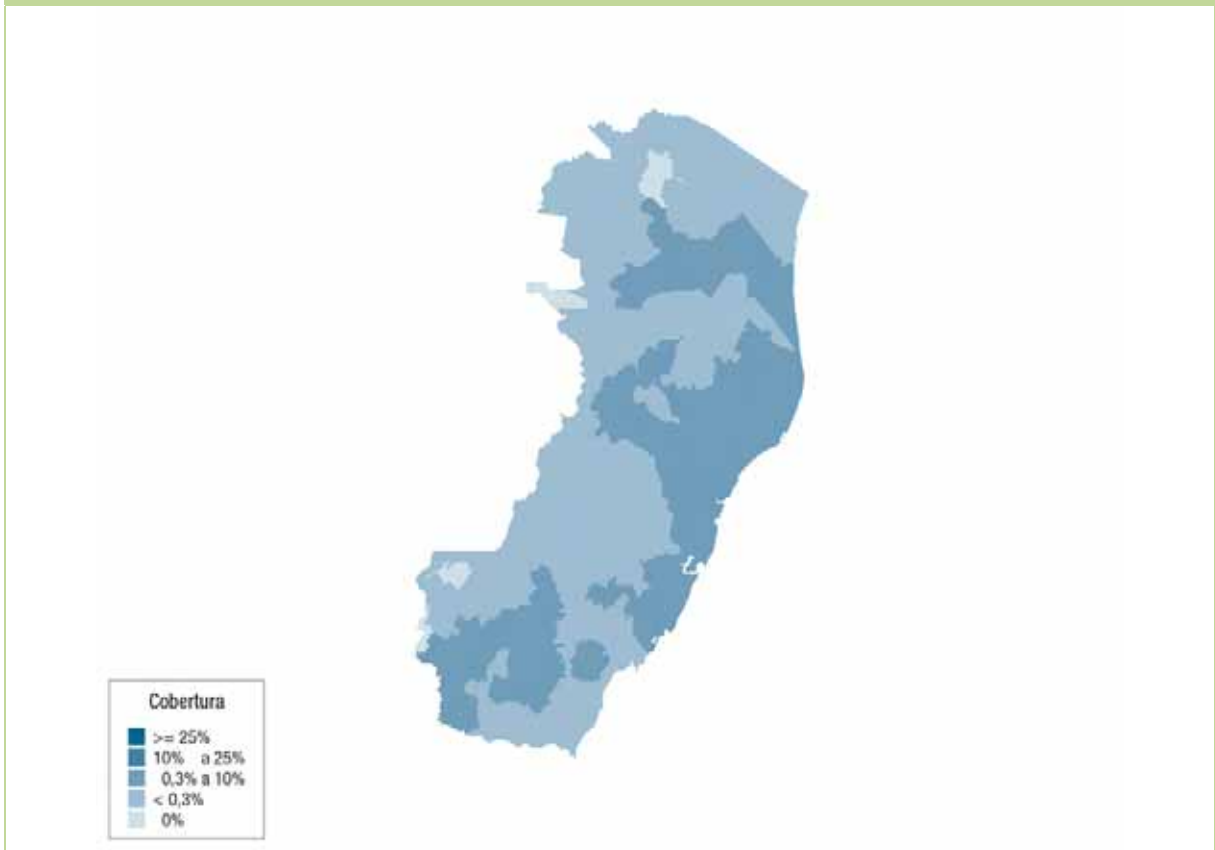


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

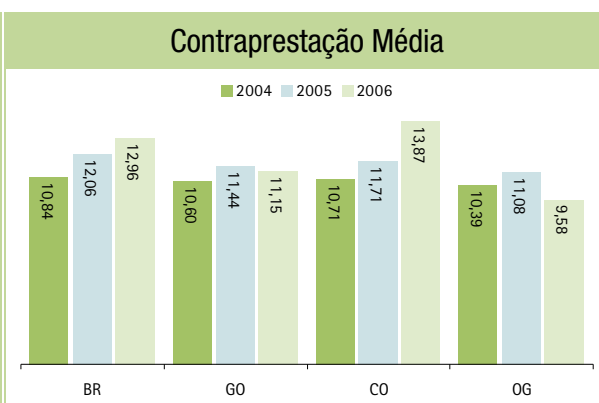
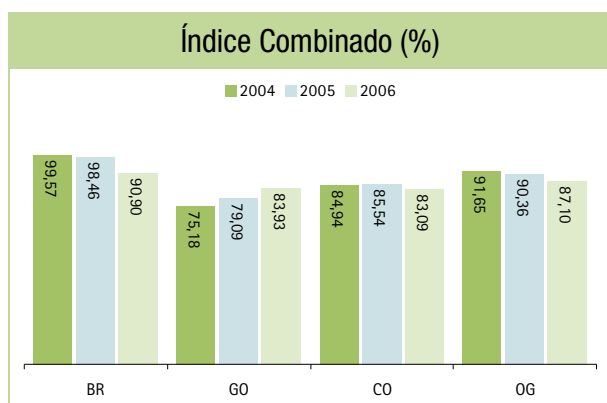
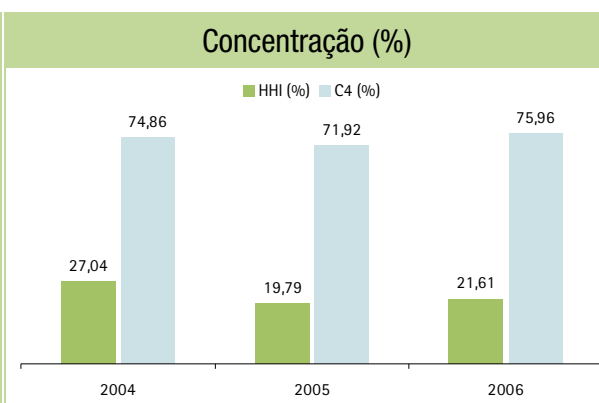
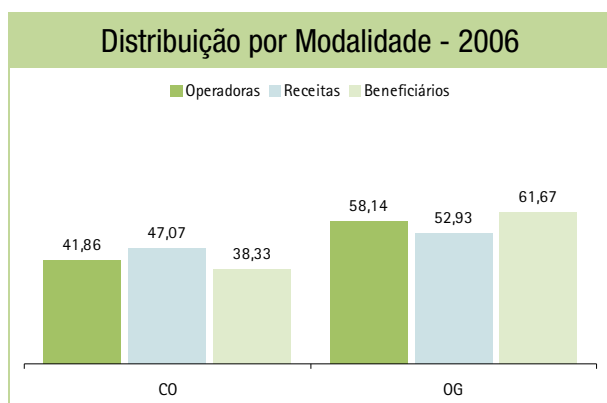
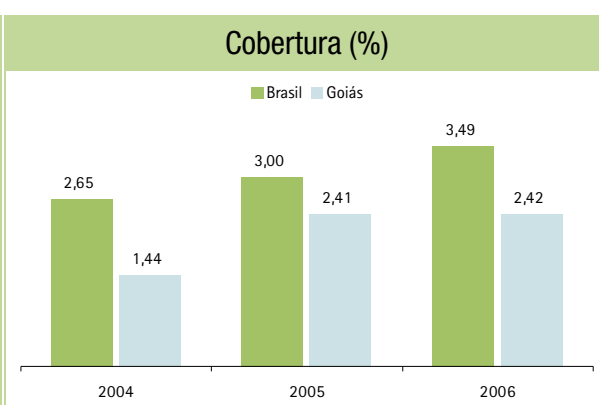
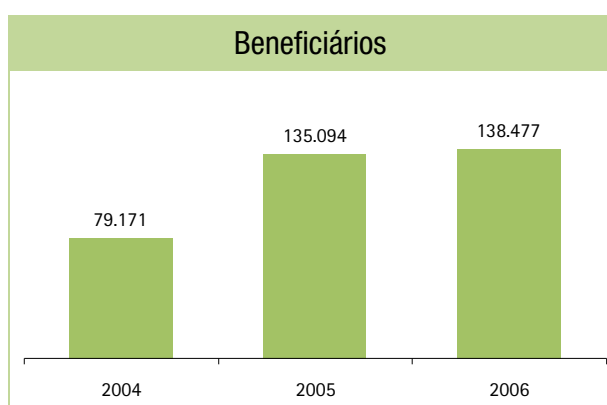
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

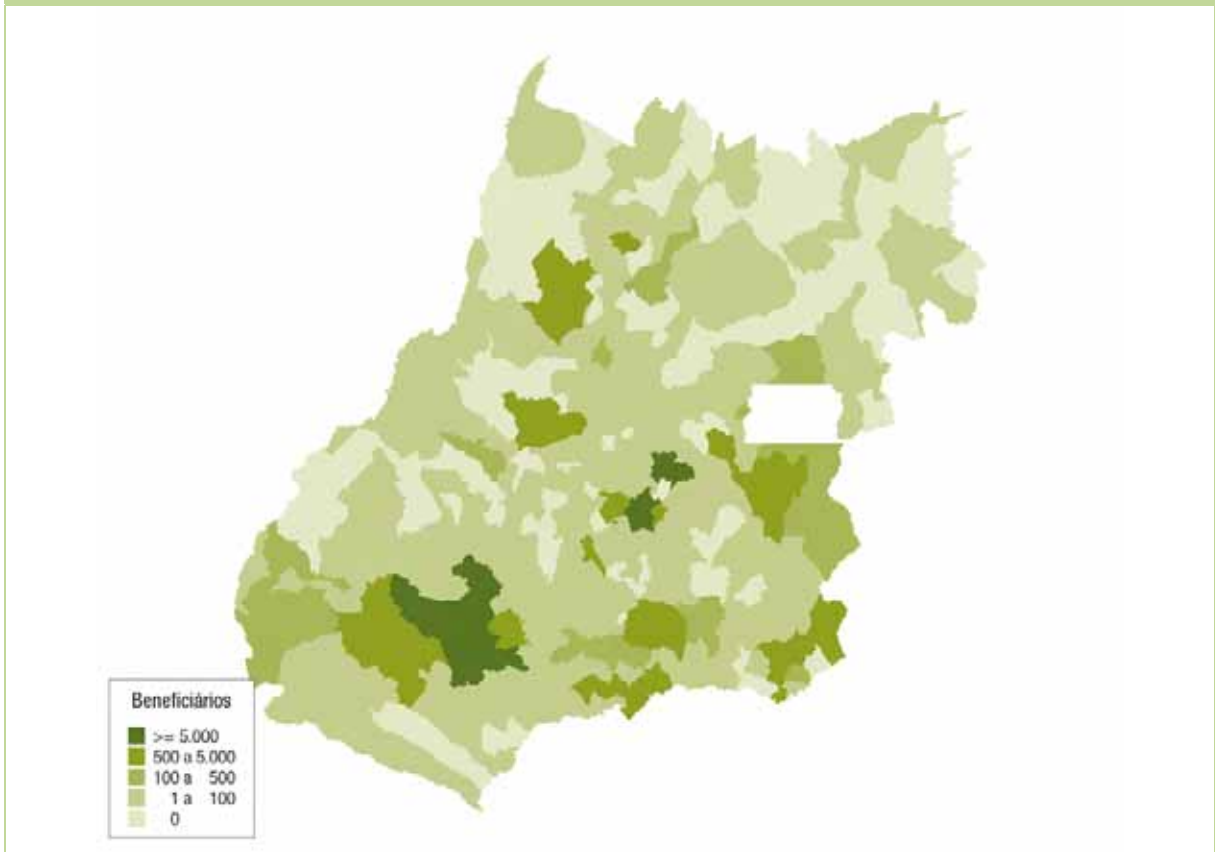


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	69	72	86	24,64
Beneficiários	79.171	135.094	138.477	74,91
População (x1000)	5.497	5.608	5.731	4,26
Cobertura (%)	1,44	2,41	2,42	67,76
Contraprestação Média (R\$)	10,60	11,44	11,15	5,15
DM (%)	61,57	58,76	48,83	-20,70
DC (%)	1,83	2,83	3,19	74,00
DA (%)	28,24	28,76	35,08	24,22
Combinado (%)	91,65	90,36	87,10	-4,96
HHI (%)	27,04	19,79	21,61	-20,09
C4 (%)	74,86	71,92	75,96	1,47

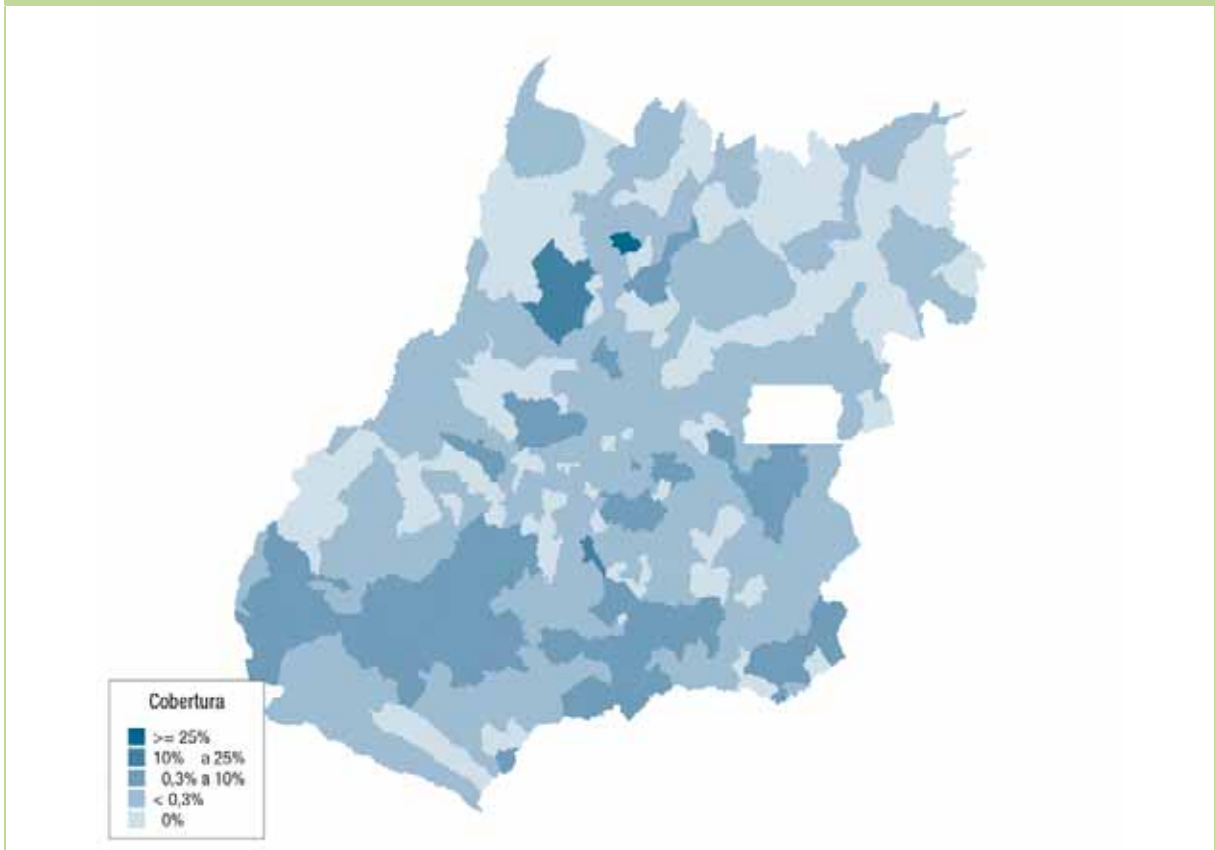


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

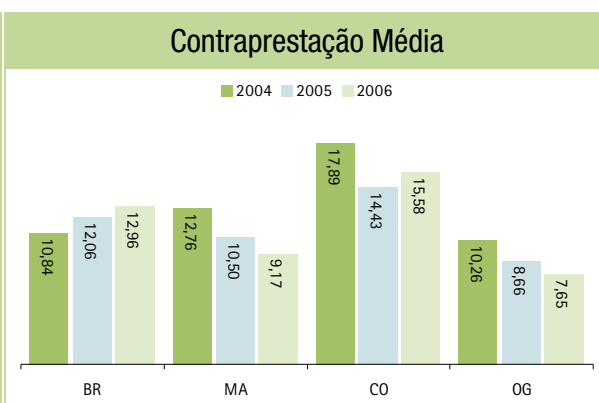
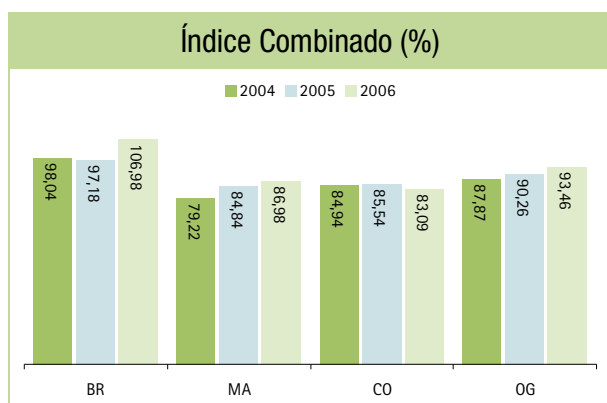
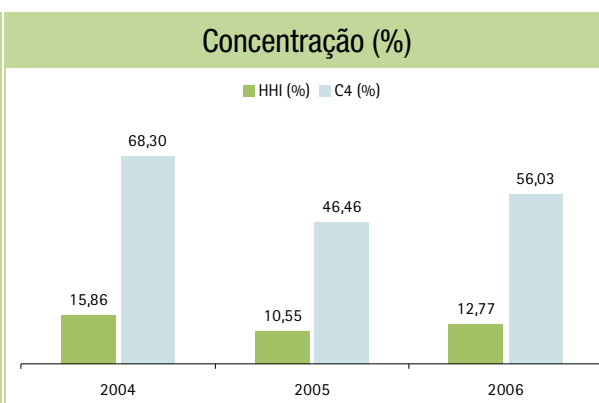
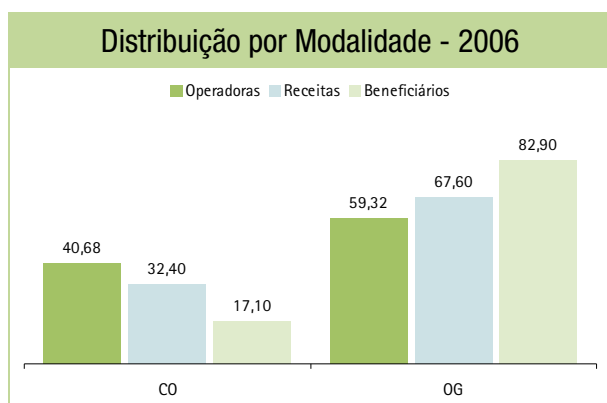
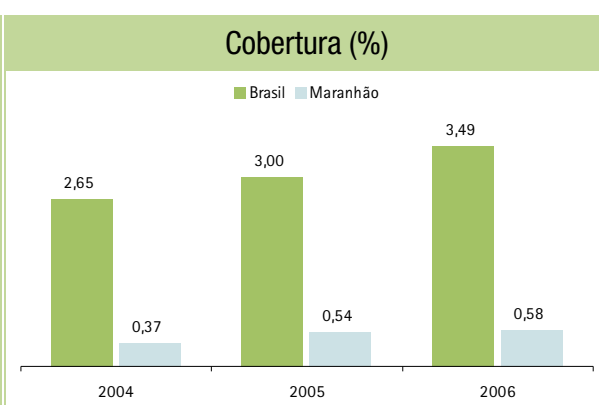
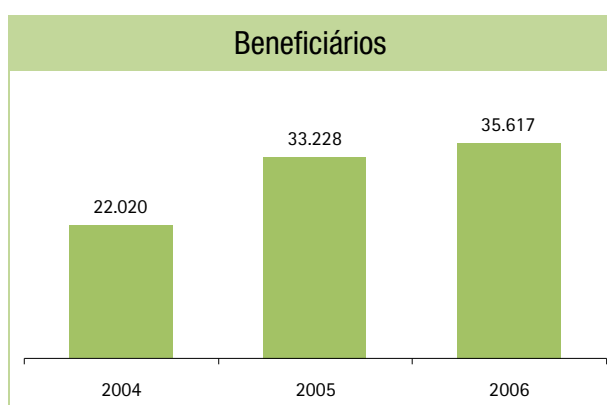
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

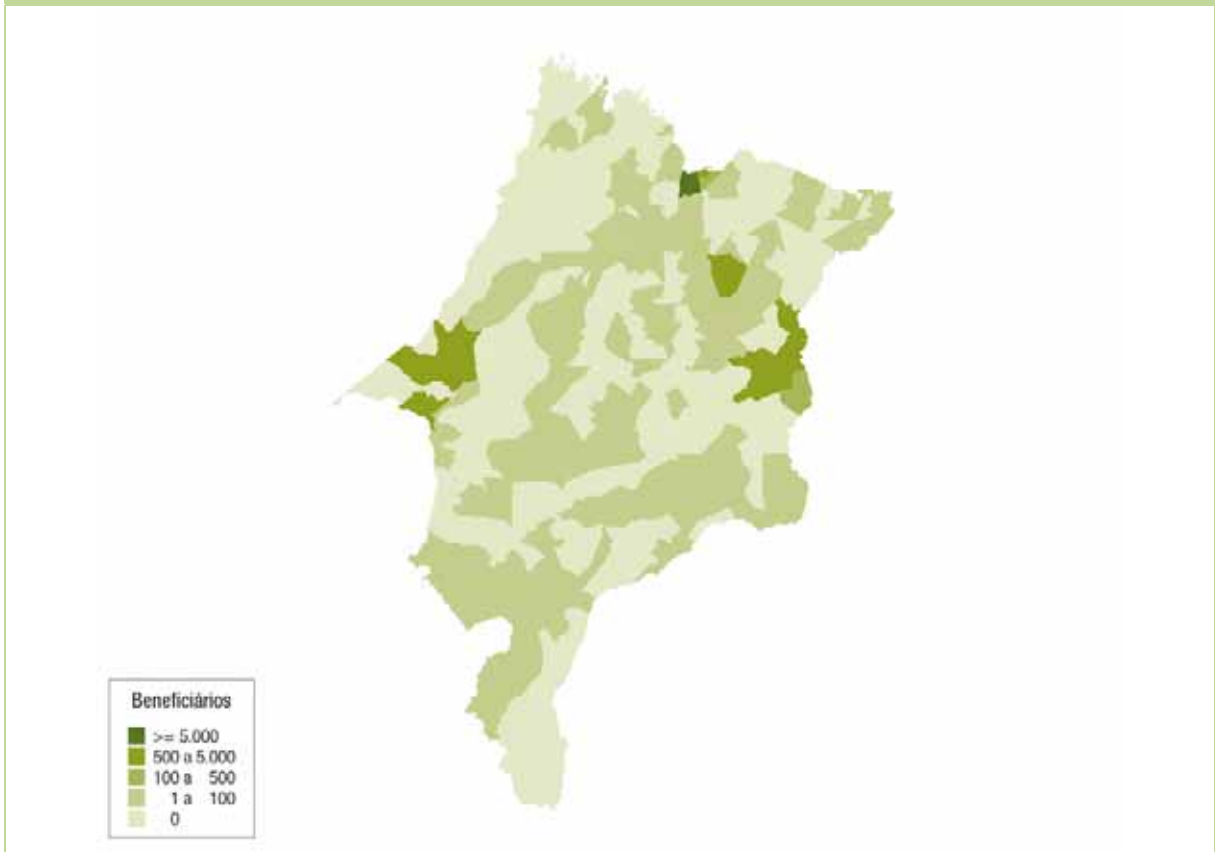


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	46	56	59	28,26
Beneficiários	22.020	33.228	35.617	61,75
População (x1000)	6.022	6.103	6.185	2,71
Cobertura (%)	0,37	0,54	0,58	57,48
Contraprestação Média (R\$)	12,76	10,50	9,17	-28,16
DM (%)	38,99	38,30	46,69	19,75
DC (%)	1,92	1,97	1,73	-9,49
DA (%)	46,96	49,99	45,03	-4,11
Combinado (%)	87,87	90,26	93,46	6,36
HHI (%)	15,86	10,55	12,77	-19,47
C4 (%)	68,30	46,46	56,03	-17,96

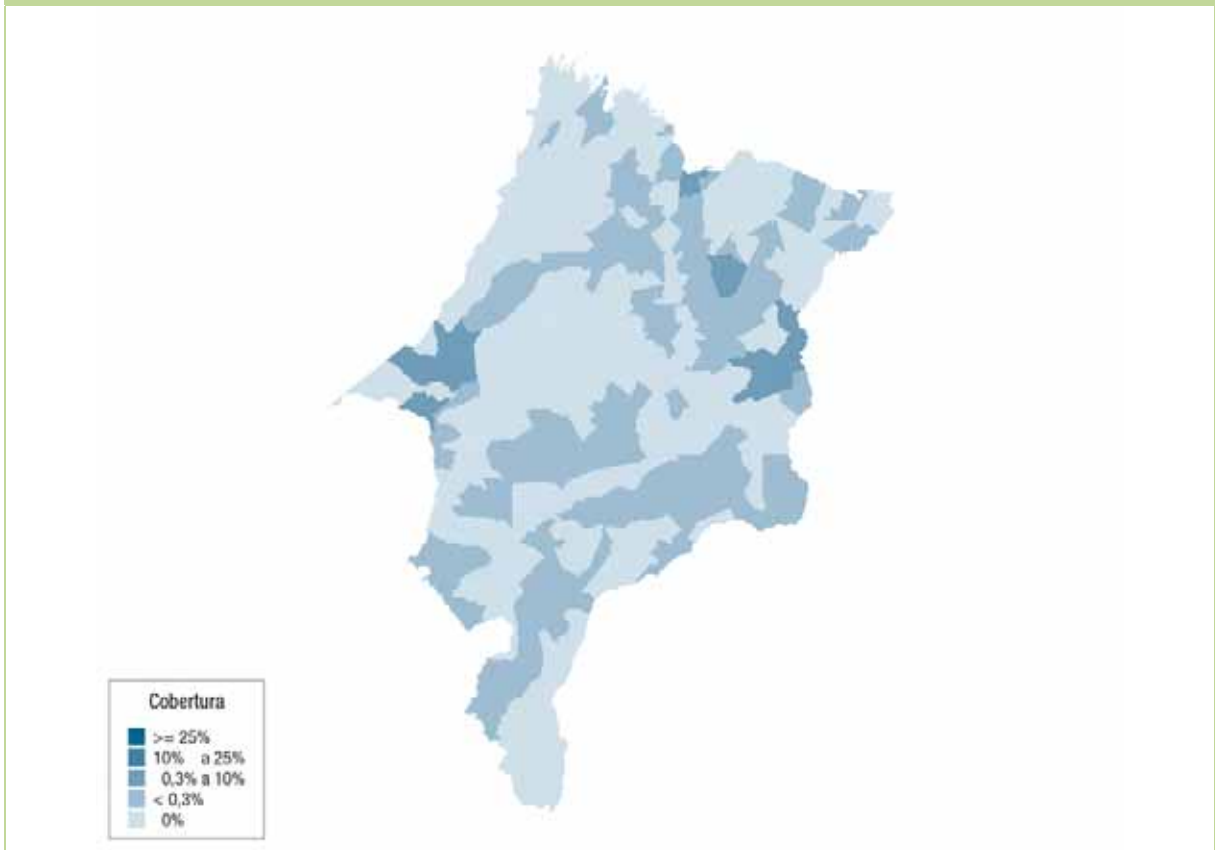


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

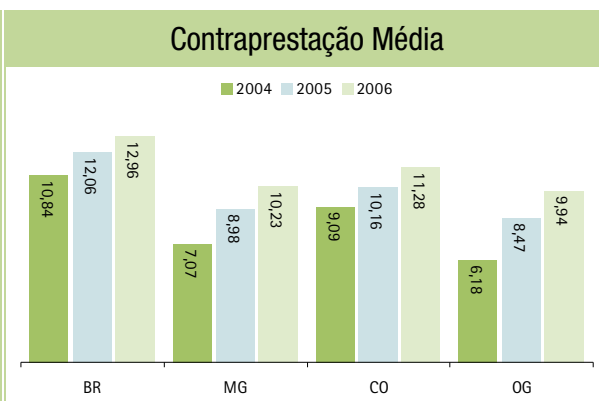
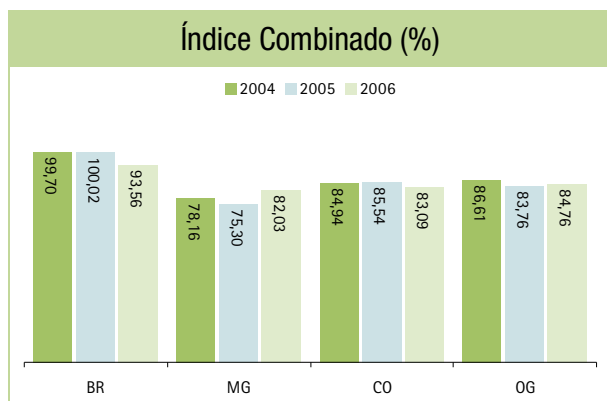
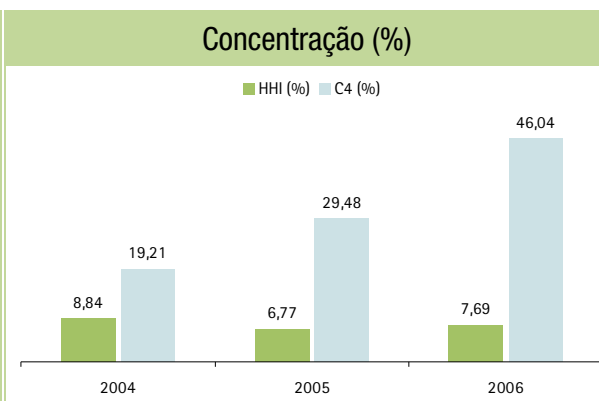
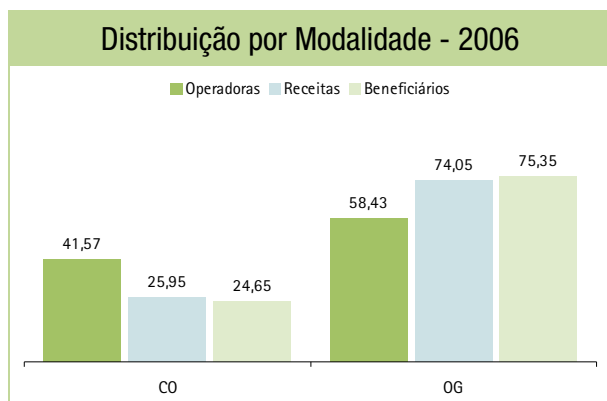
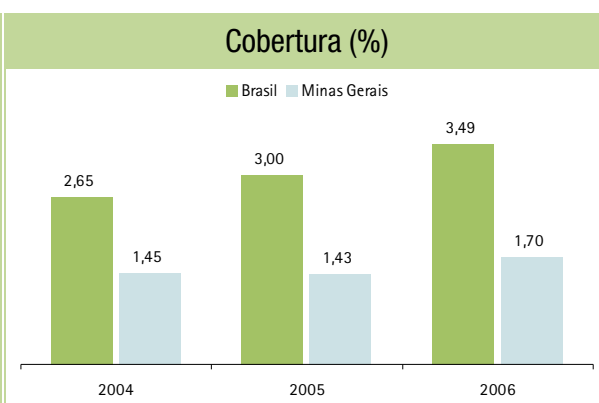
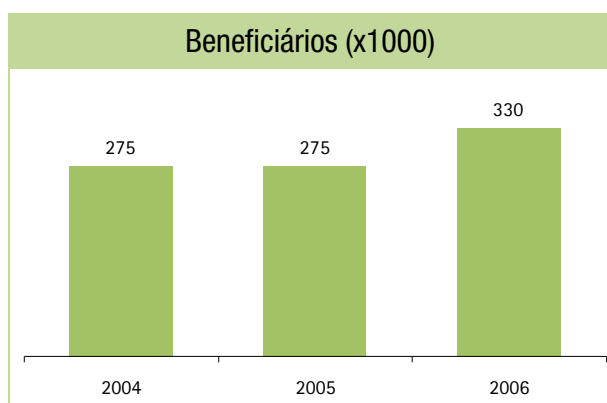
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

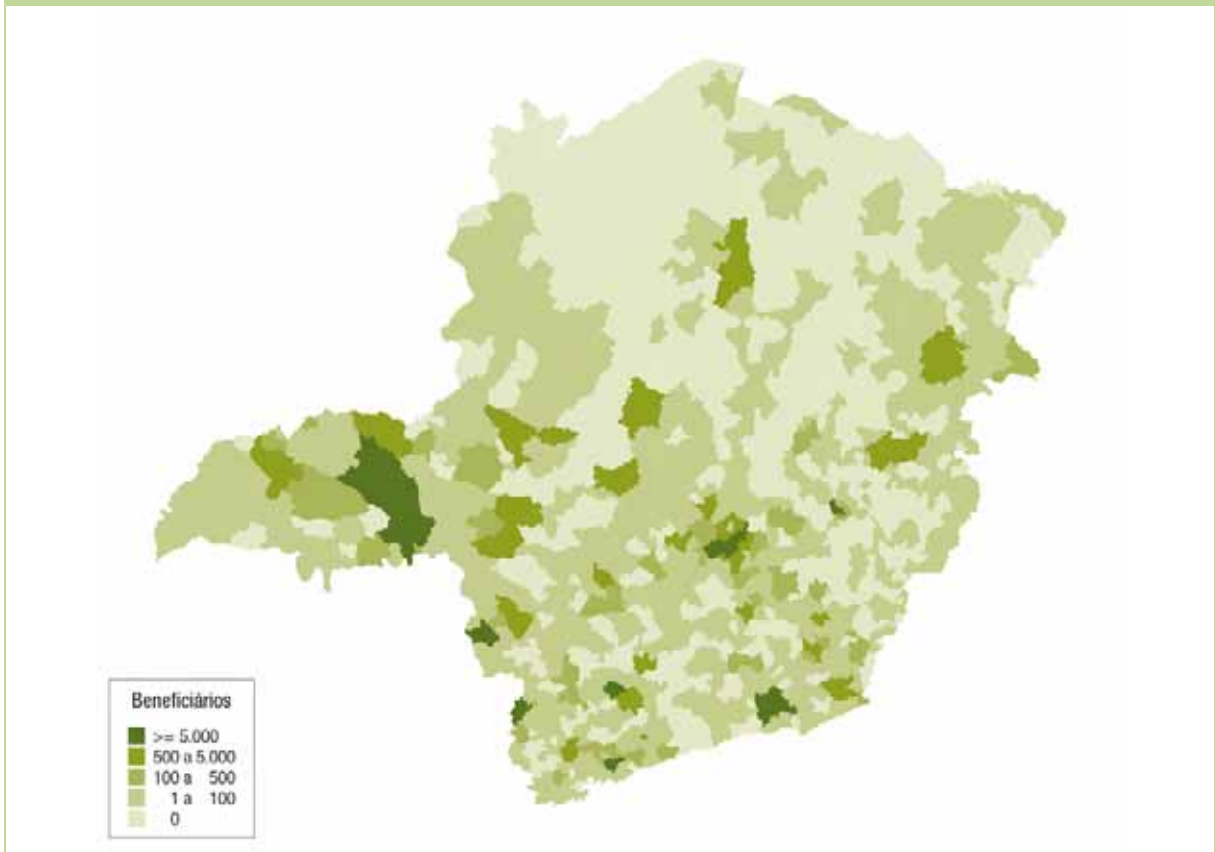


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	161	163	166	3,11
Beneficiários (x1000)	275	275	330	20,35
População (x1000)	18.994	19.237	19.479	2,56
Cobertura (%)	1,45	1,43	1,70	17,35
Contraprestação Média (R\$)	7,07	8,98	10,23	44,66
DM (%)	52,98	51,57	49,88	-5,85
DC (%)	3,12	3,16	4,90	56,85
DA (%)	30,50	29,03	29,98	-1,71
Combinado (%)	86,61	83,76	84,76	-2,13
HHI (%)	8,84	6,77	7,69	-13,01
C4 (%)	19,21	29,48	46,04	139,72

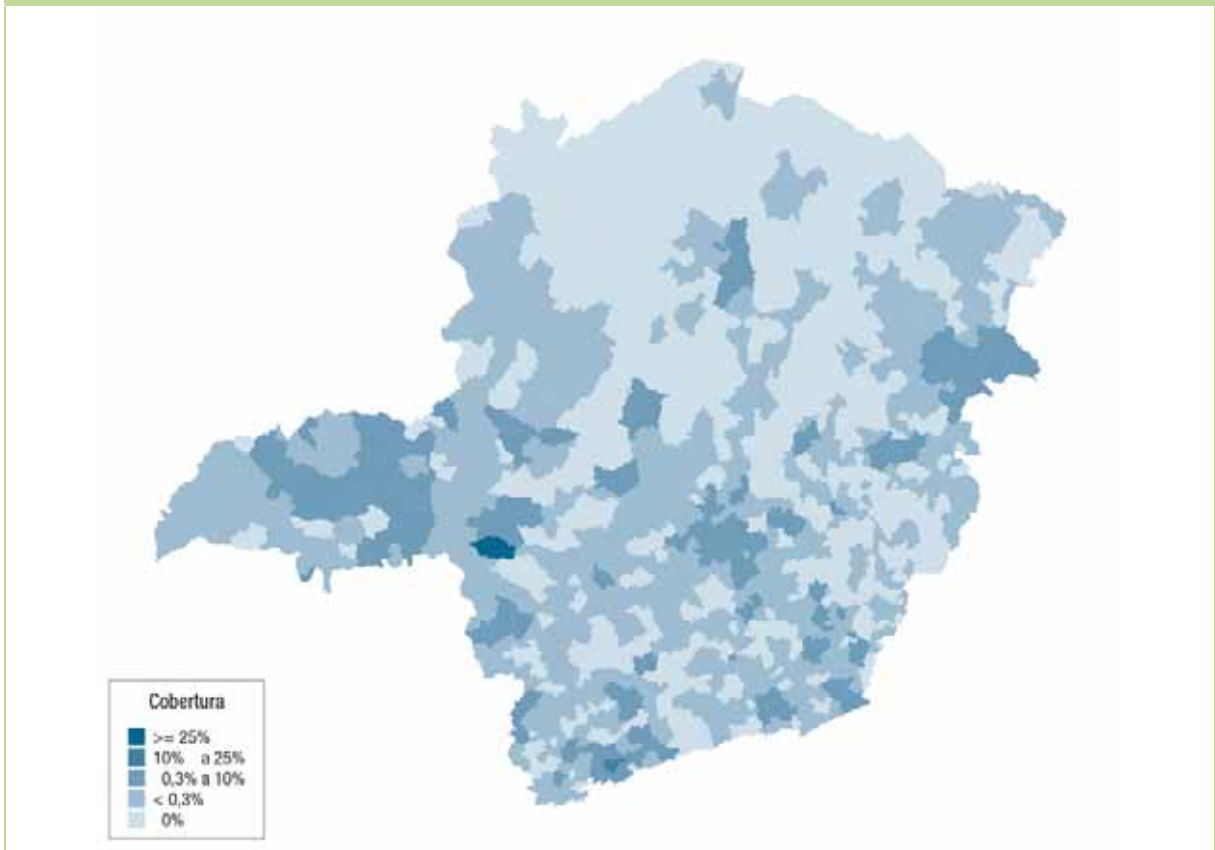


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

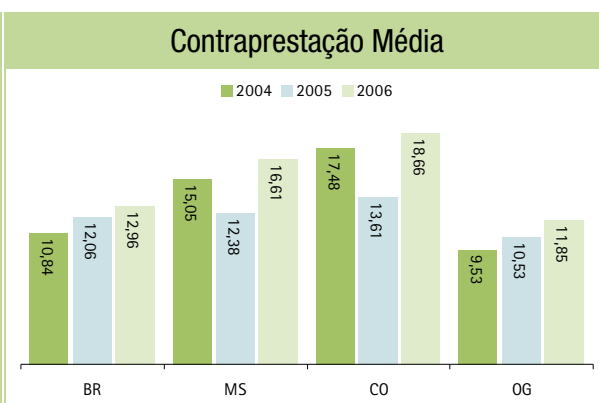
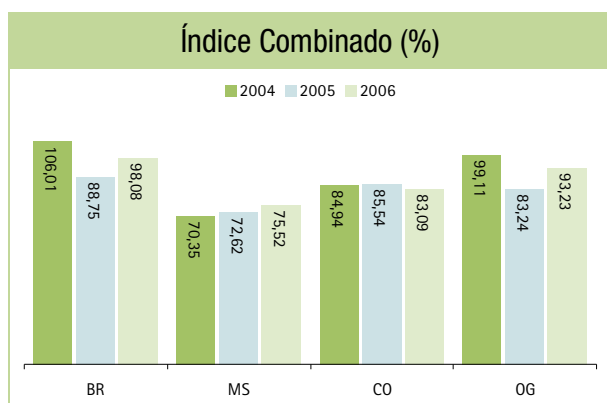
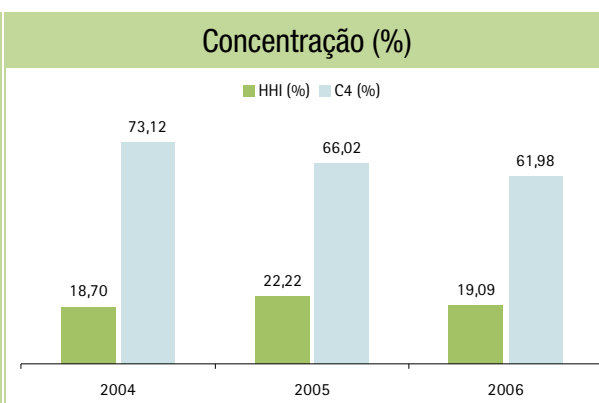
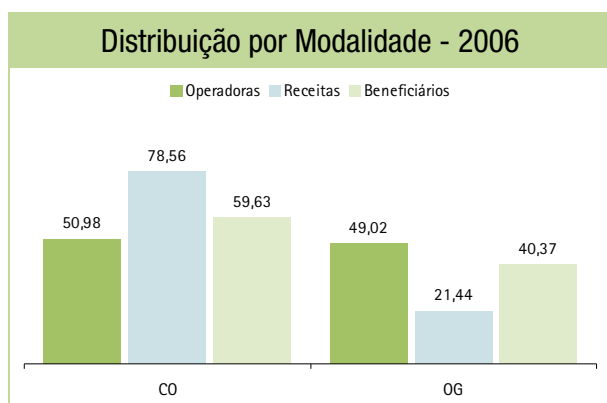
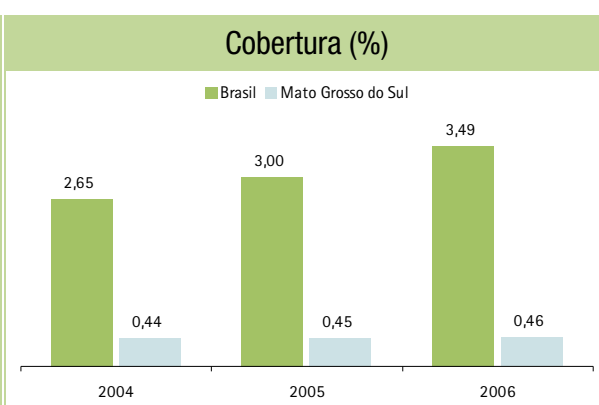
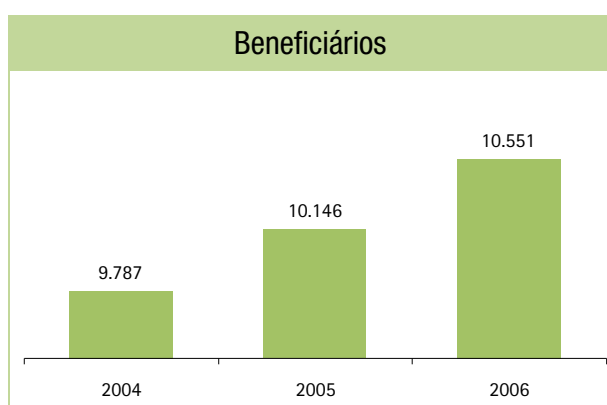
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

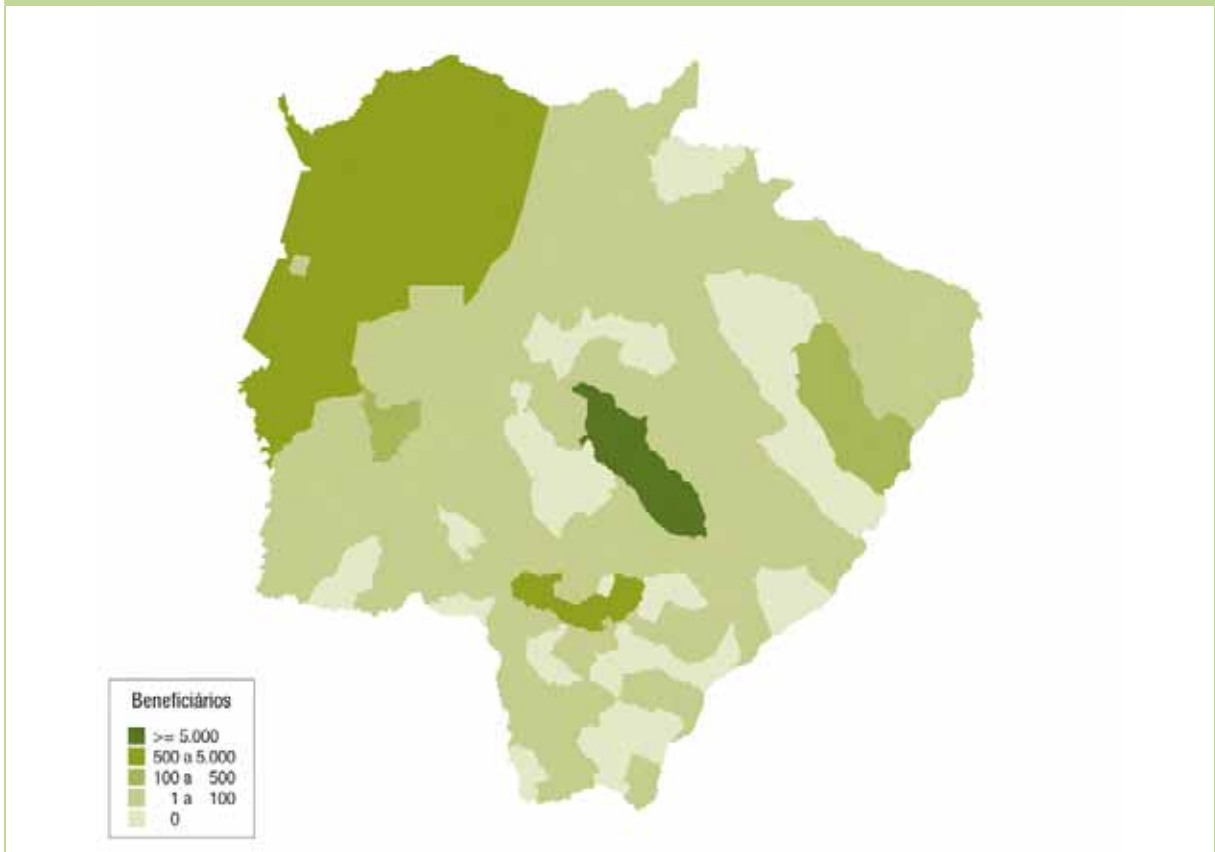


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	49	50	51	4,08
Beneficiários	9.787	10.146	10.551	7,81
População (x1000)	2.228	2.262	2.298	3,15
Cobertura (%)	0,44	0,45	0,46	4,51
Contraprestação Média (R\$)	15,05	12,38	16,61	10,31
DM (%)	61,34	43,69	52,93	-13,72
DC (%)	1,45	2,98	3,93	170,40
DA (%)	36,31	36,58	36,37	0,16
Combinado (%)	99,11	83,24	93,23	-5,93
HHI (%)	18,70	22,22	19,09	2,04
C4 (%)	73,12	66,02	61,98	-15,24

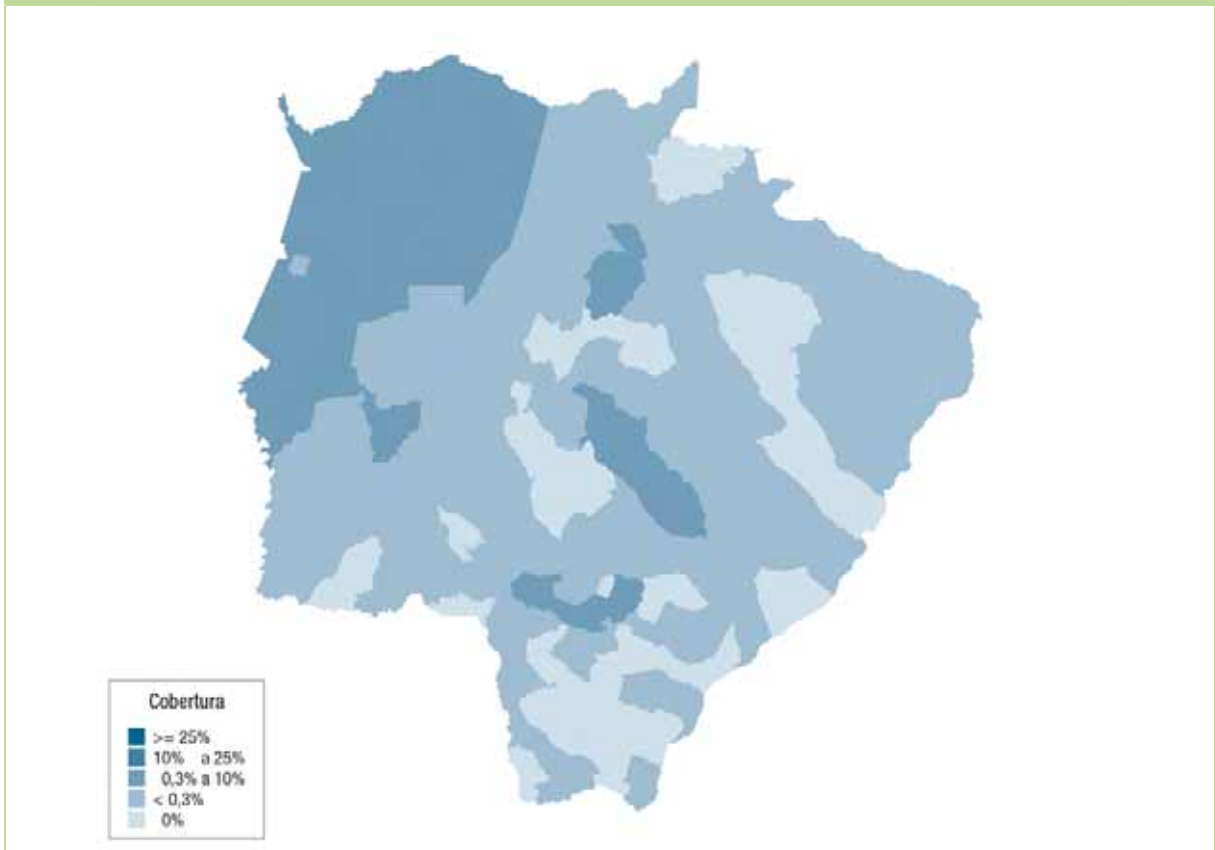


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

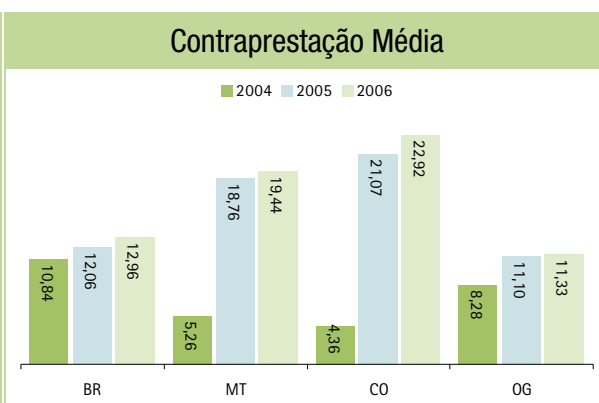
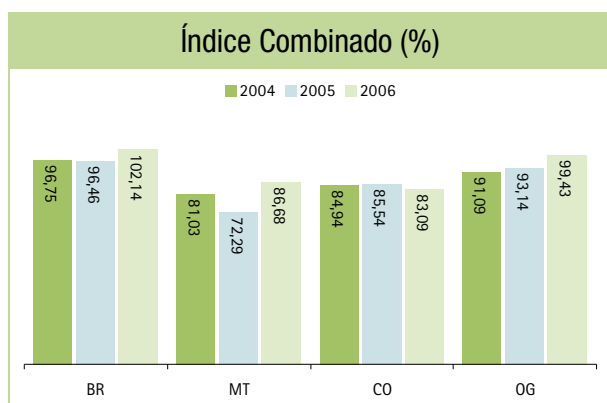
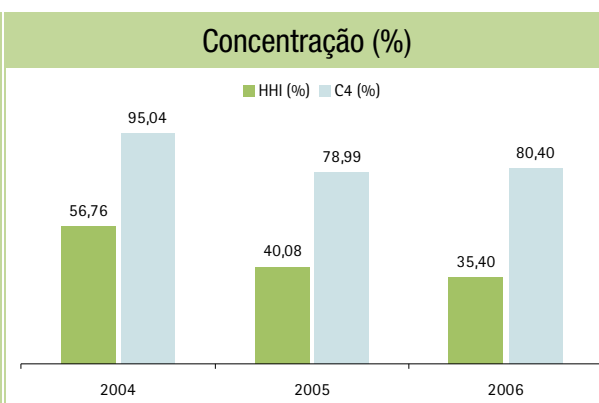
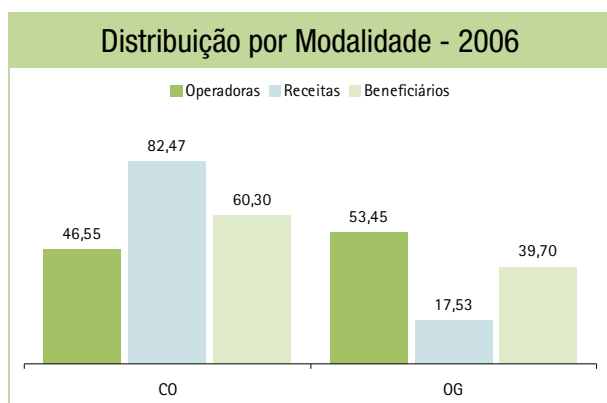
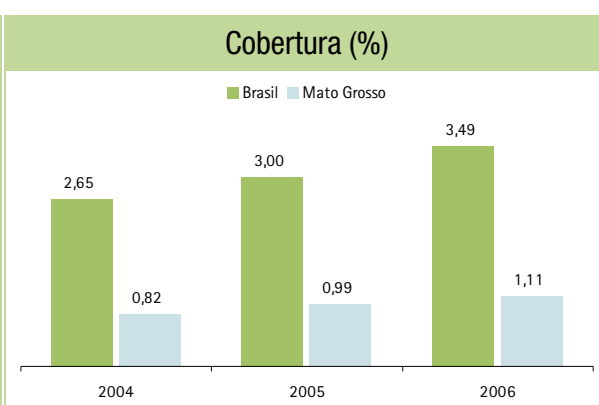
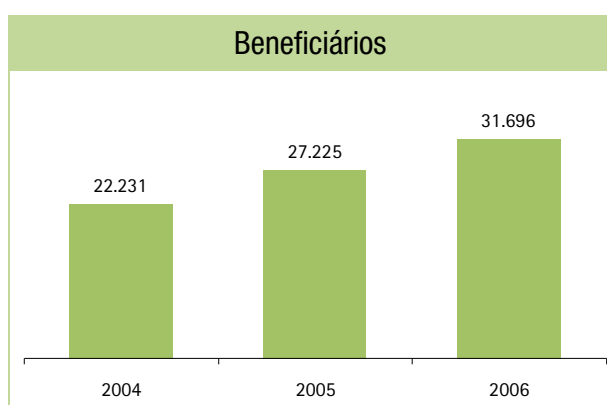
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

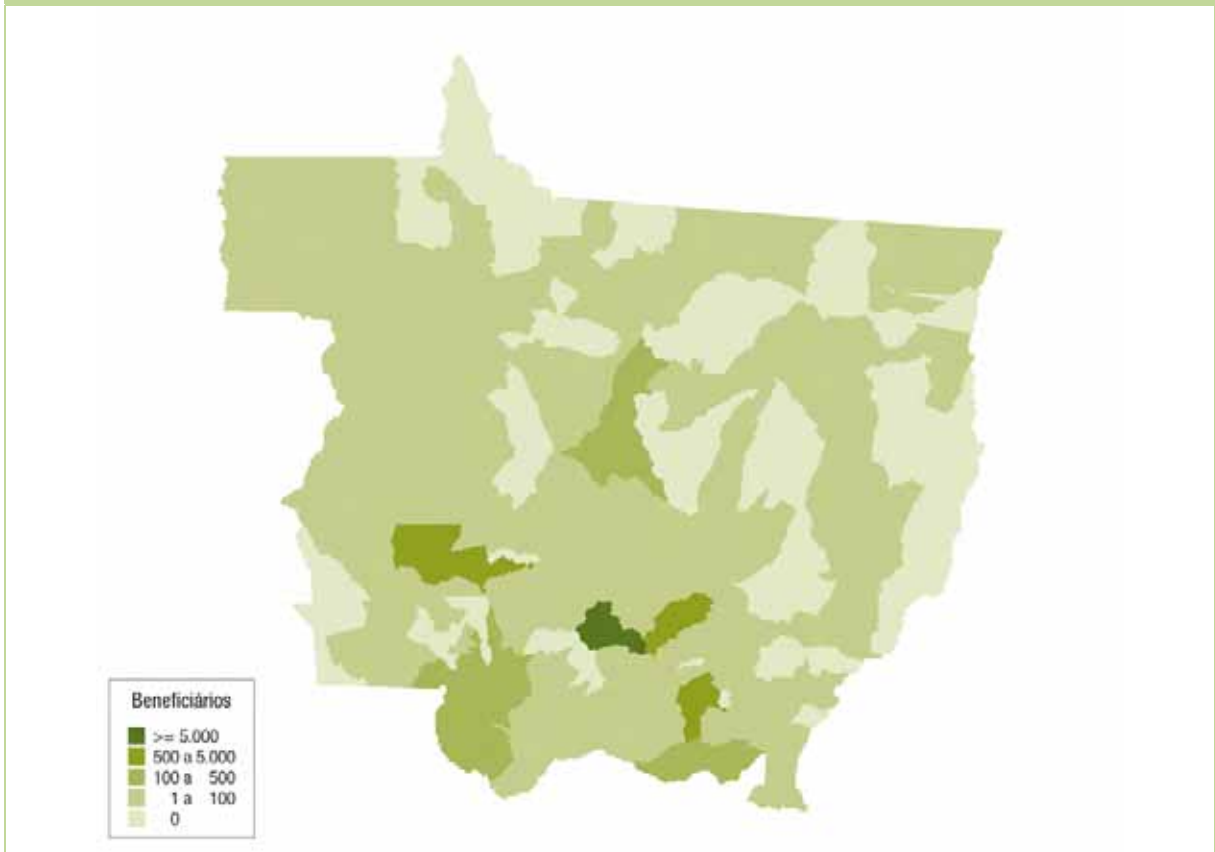


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	52	58	58	11,54
Beneficiários	22.231	27.225	31.696	42,58
População (x1000)	2.697	2.750	2.857	5,92
Cobertura (%)	0,82	0,99	1,11	34,61
Contraprestação Média (R\$)	5,26	18,76	19,44	269,85
DM (%)	47,11	54,82	57,70	22,47
DC (%)	4,98	3,35	3,47	-30,44
DA (%)	38,99	34,97	38,26	-1,87
Combinado (%)	91,09	93,14	99,43	9,16
HHI (%)	56,76	40,08	35,40	-37,63
C4 (%)	95,04	78,99	80,40	-15,41

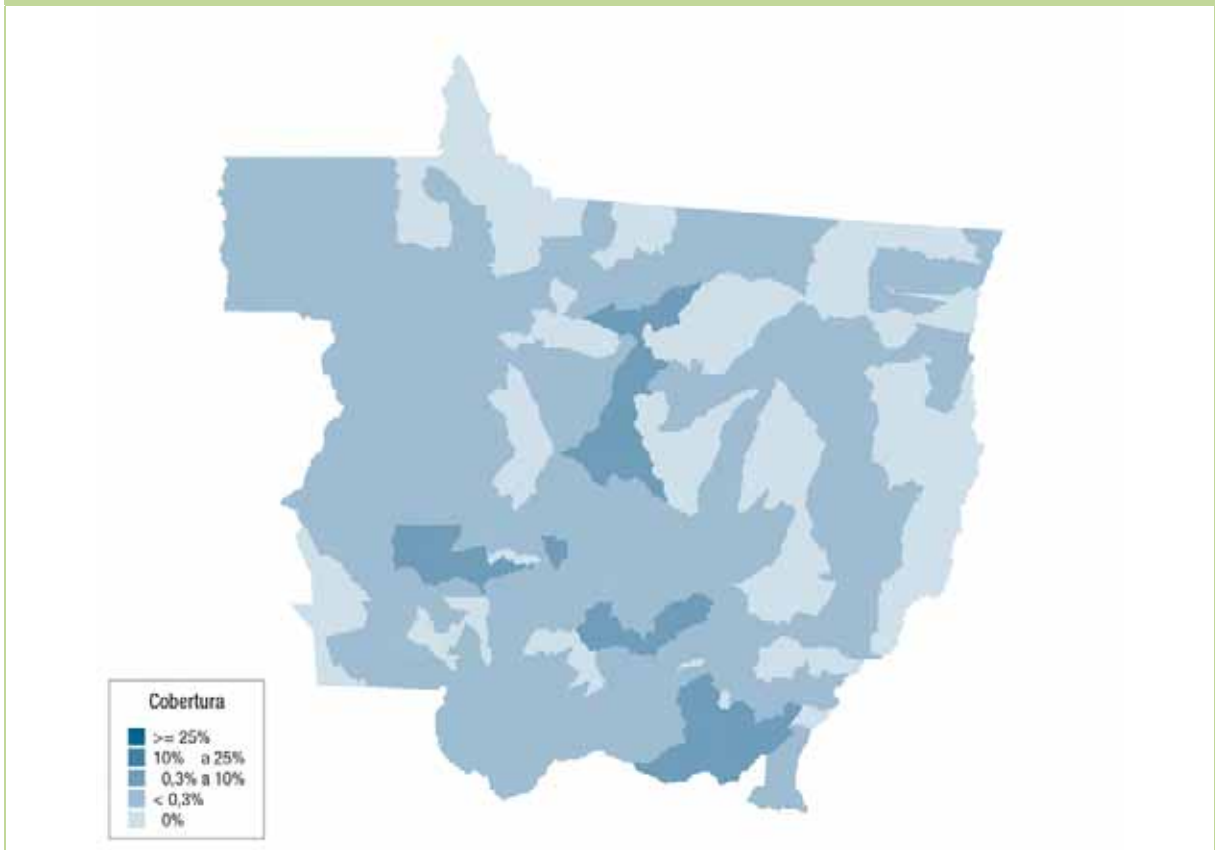


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

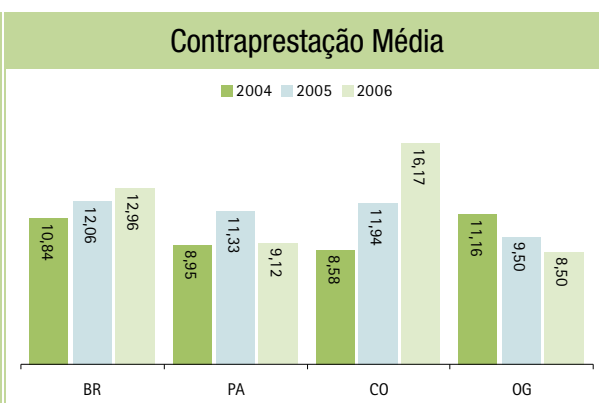
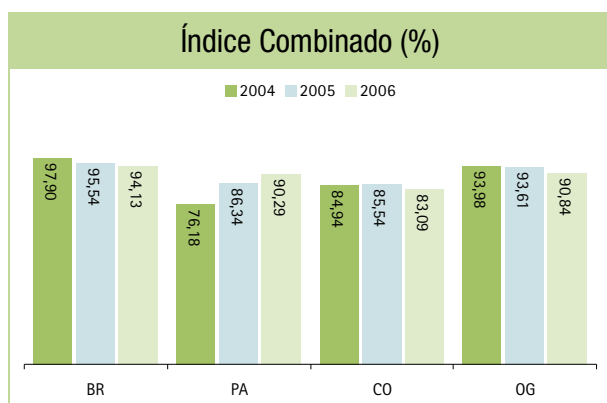
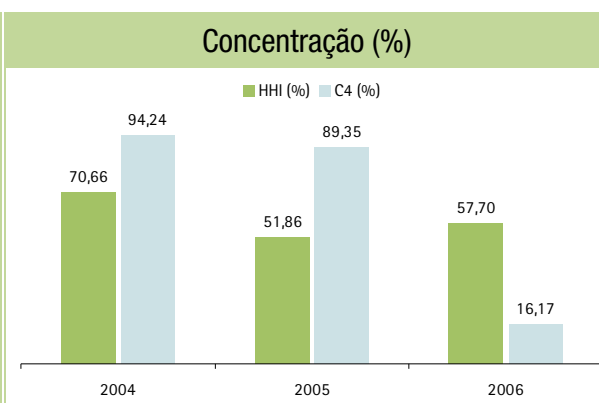
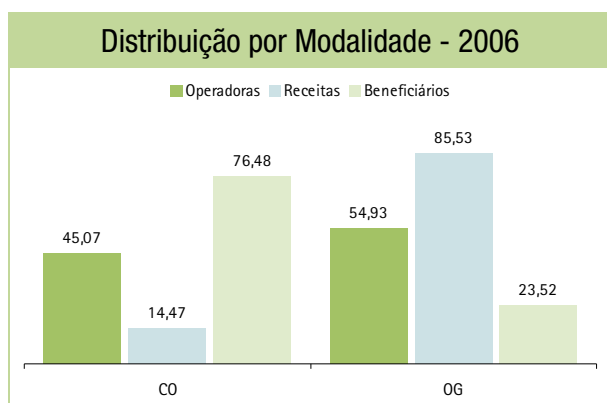
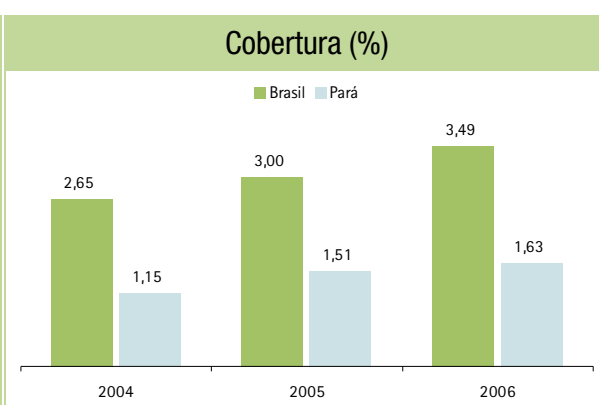
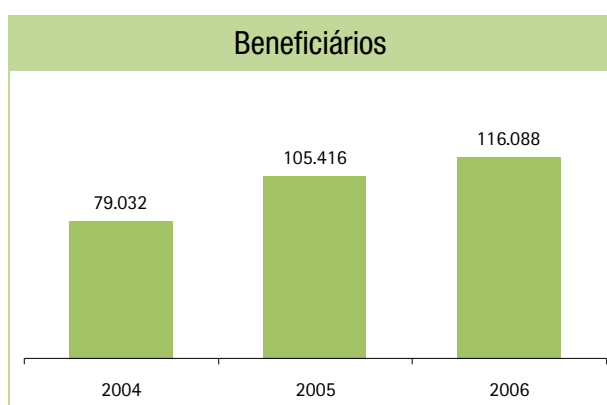
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

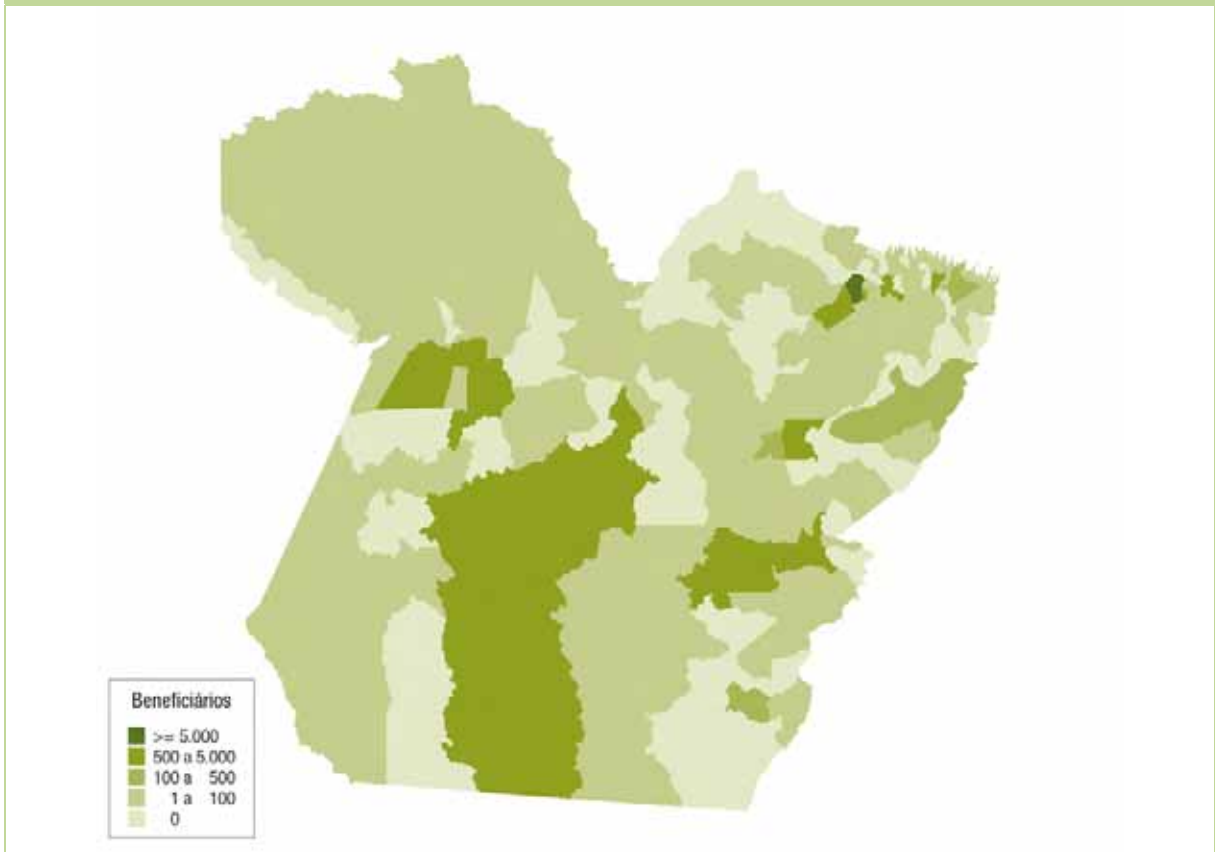


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	49	57	71	44,90
Beneficiários	79.032	105.416	116.088	46,89
População (x1000)	6.850	6.971	7.110	3,80
Cobertura (%)	1,15	1,51	1,63	41,51
Contraprestação Média (R\$)	8,95	11,33	9,12	1,87
DM (%)	62,03	66,79	40,91	-34,04
DC (%)	3,24	2,91	4,59	41,50
DA (%)	28,71	23,91	45,34	57,93
Combinado (%)	93,98	93,61	90,84	-3,34
HHI (%)	70,66	51,86	57,70	-18,34
C4 (%)	94,24	89,35	16,17	-82,84

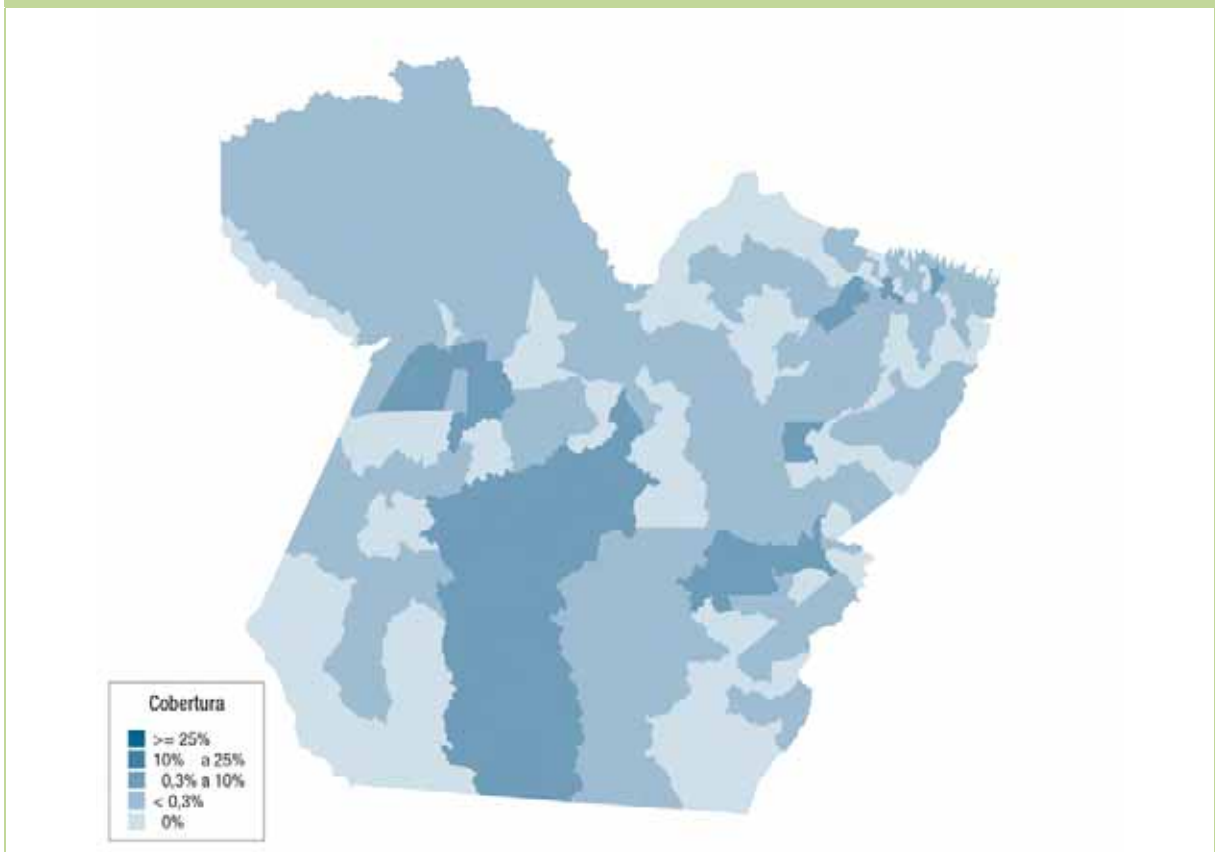


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

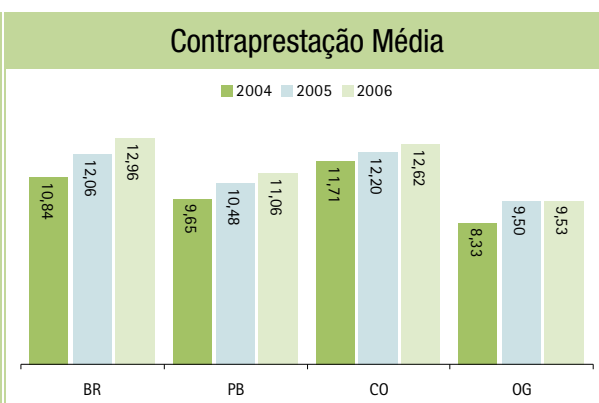
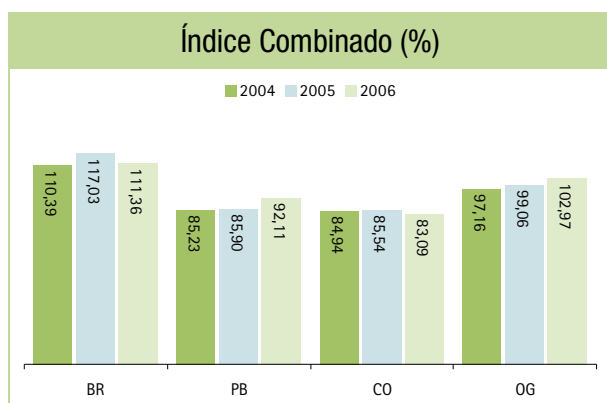
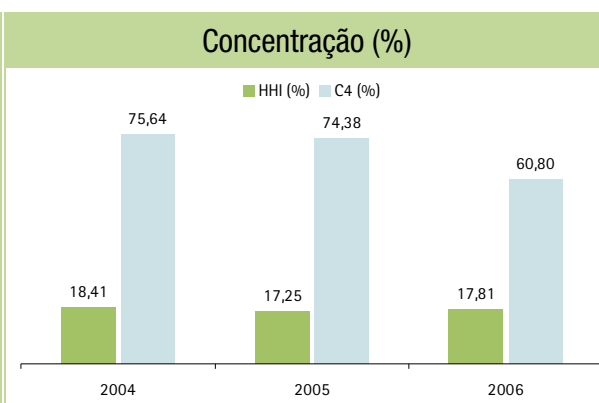
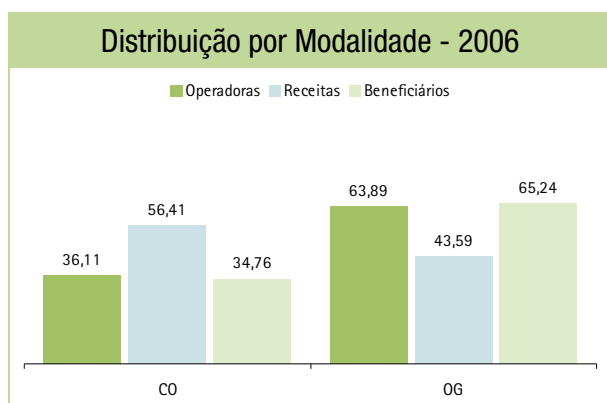
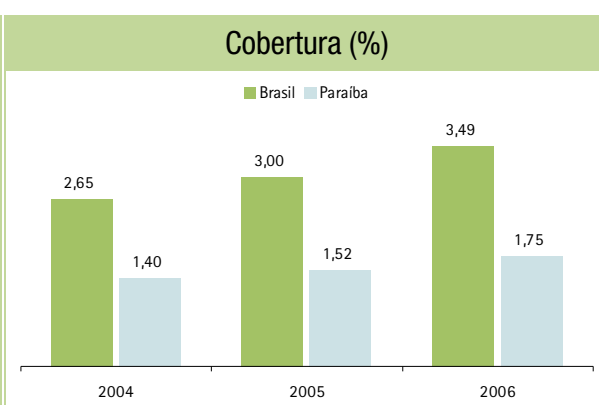
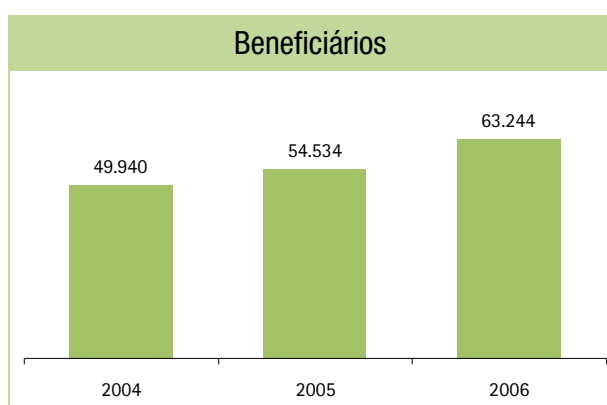
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

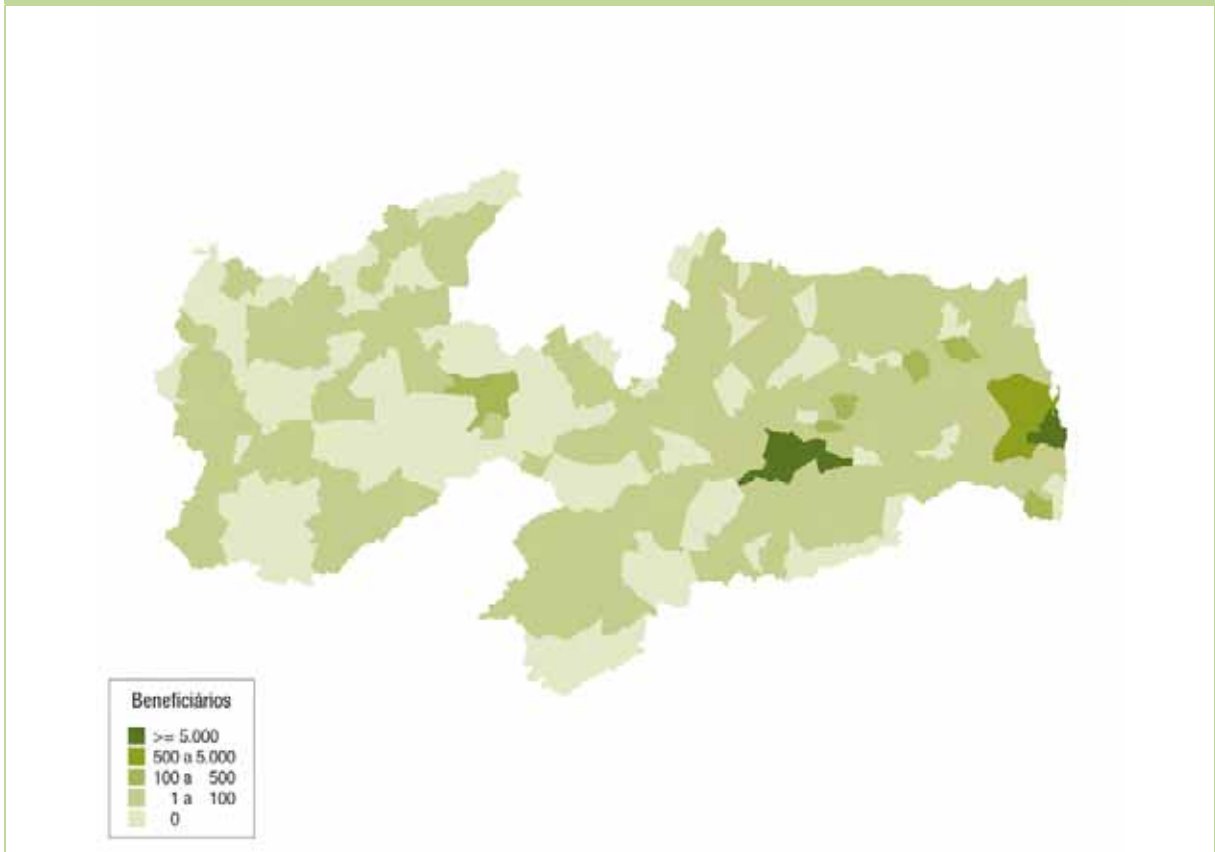


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	56	65	72	28,57
Beneficiários	49.940	54.534	63.244	26,64
População (x1000)	3.568	3.596	3.623	1,54
Cobertura (%)	1,40	1,52	1,75	24,72
Contraprestação Média (R\$)	9,65	10,48	11,06	14,63
DM (%)	51,31	51,16	54,68	6,56
DC (%)	1,88	1,69	1,79	-5,03
DA (%)	43,96	46,21	46,50	5,76
Combinado (%)	97,16	99,06	102,97	5,97
HHI (%)	18,41	17,25	17,81	-3,27
C4 (%)	75,64	74,38	60,80	-19,61

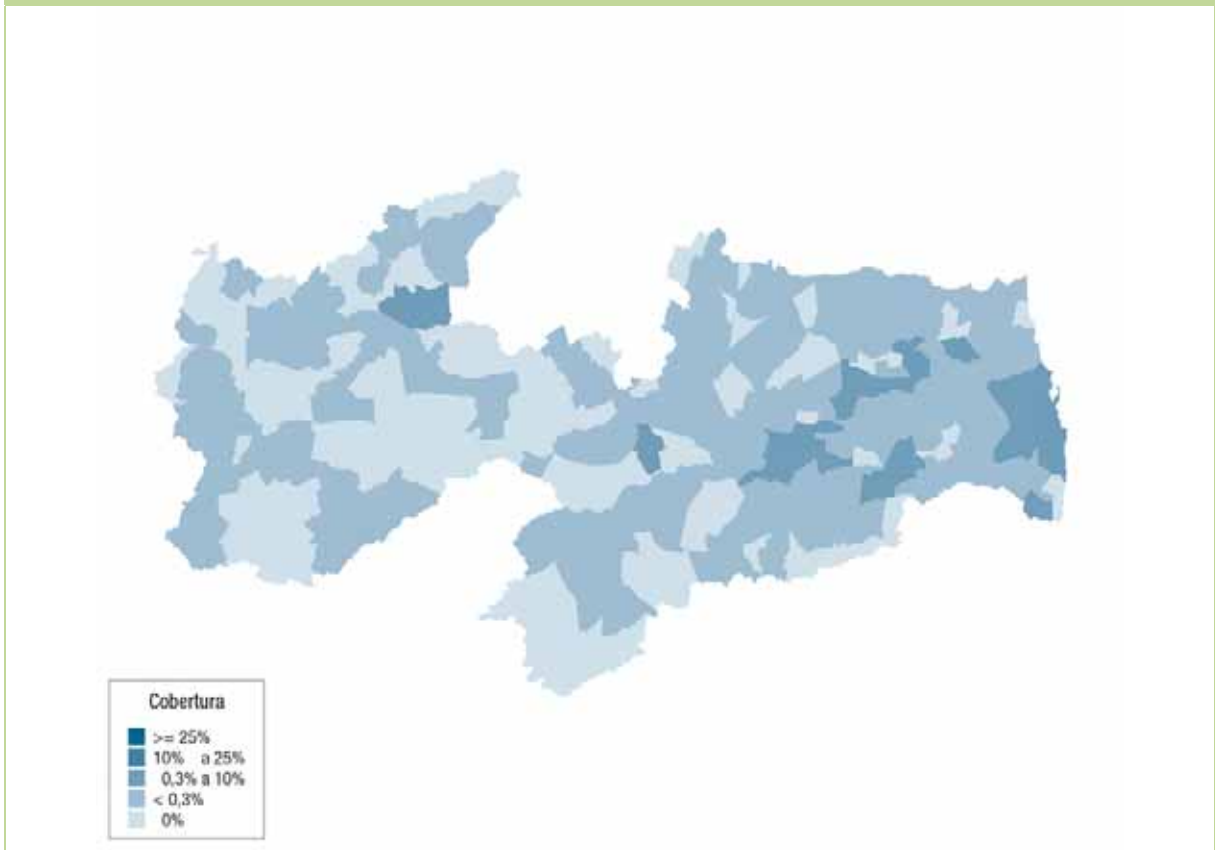


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

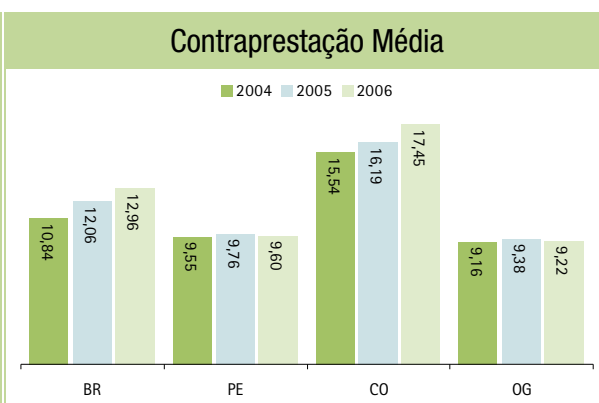
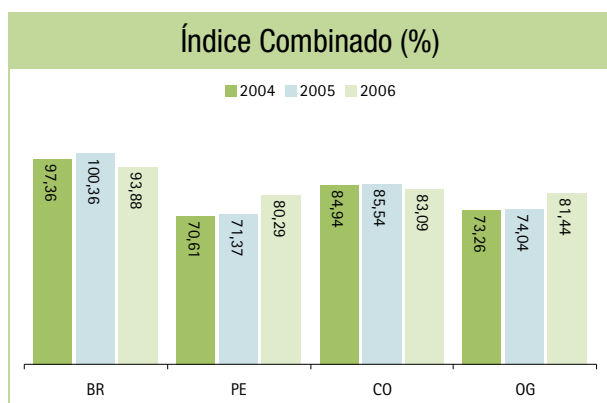
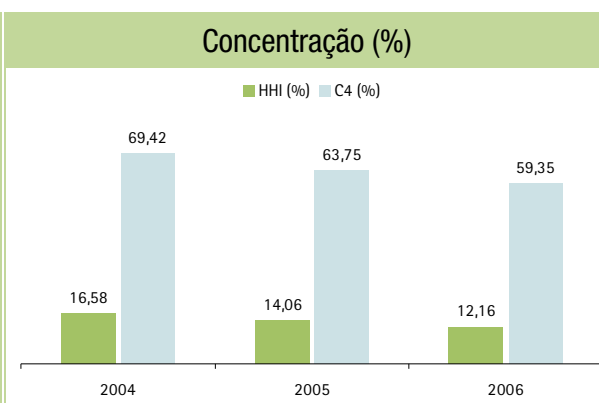
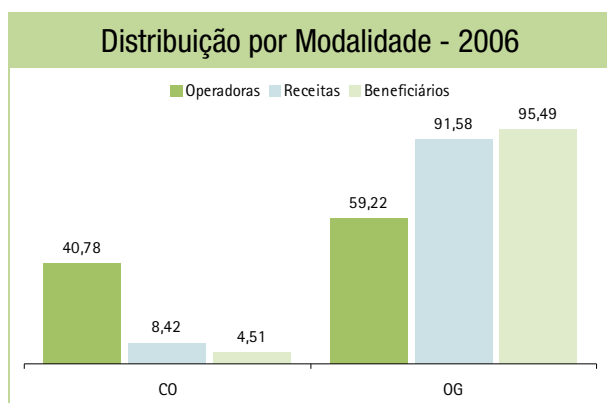
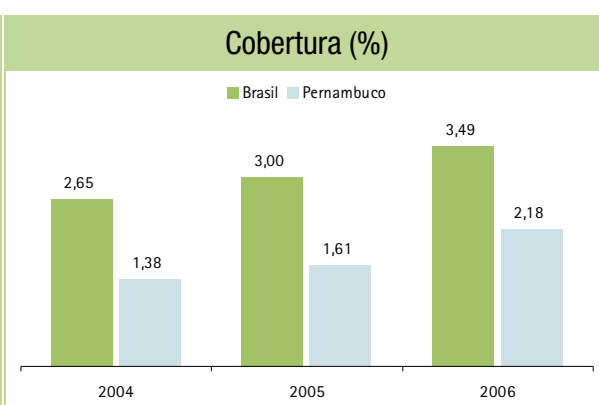
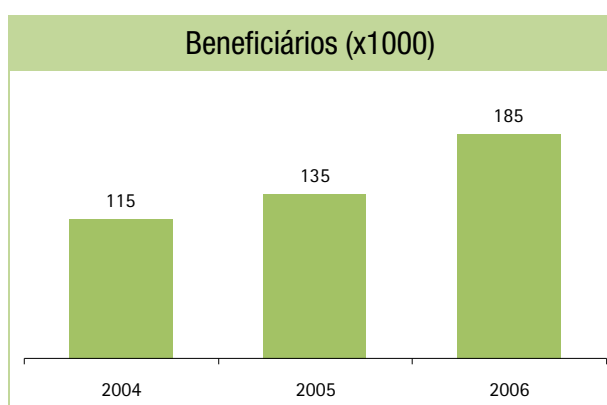
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006



	2004	2005	2006	Var.% 2006/04
Número de Operadoras	87	92	103	18,39
Beneficiários (x1000)	115	135	185	61,44
População (x1000)	8.324	8.414	8.503	2,15
Cobertura (%)	1,38	1,61	2,18	58,04
Contraprestação Média (R\$)	9,55	9,76	9,60	0,60
DM (%)	34,15	35,92	39,66	16,15
DC (%)	6,05	5,94	3,91	-35,40
DA (%)	33,05	32,18	37,86	14,55
Combinado (%)	73,26	74,04	81,44	11,17
HHI (%)	16,58	14,06	12,16	-26,61
C4 (%)	69,42	63,75	59,35	-14,51

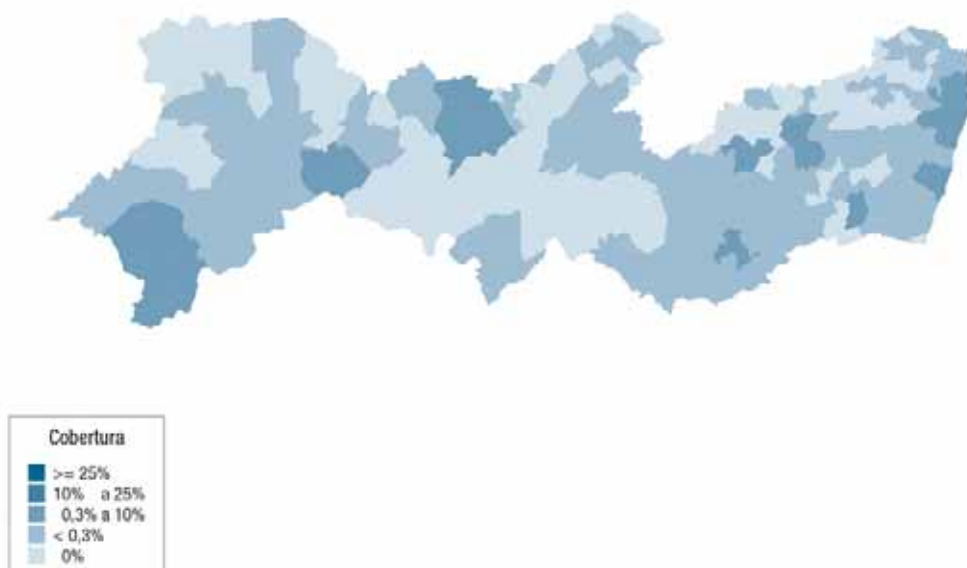


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

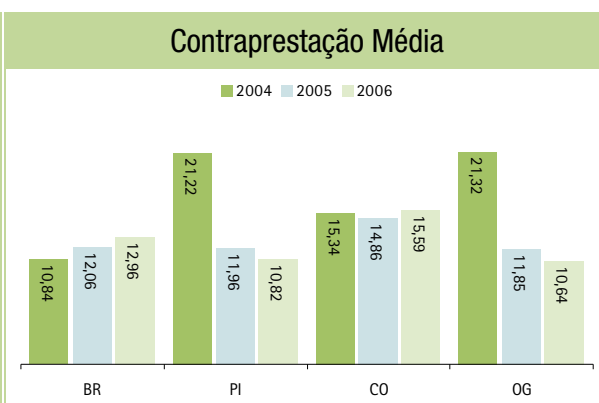
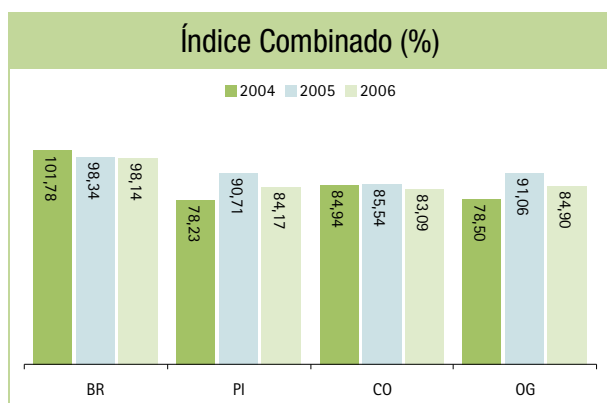
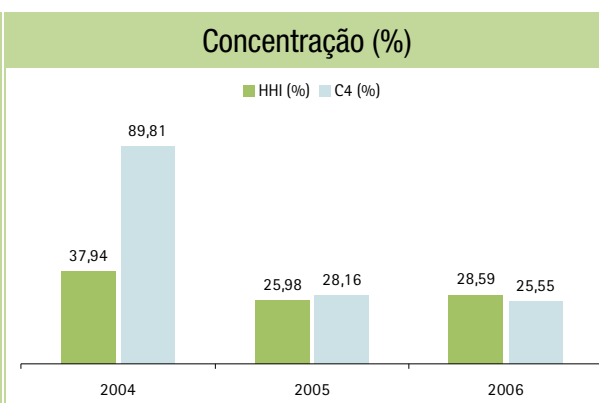
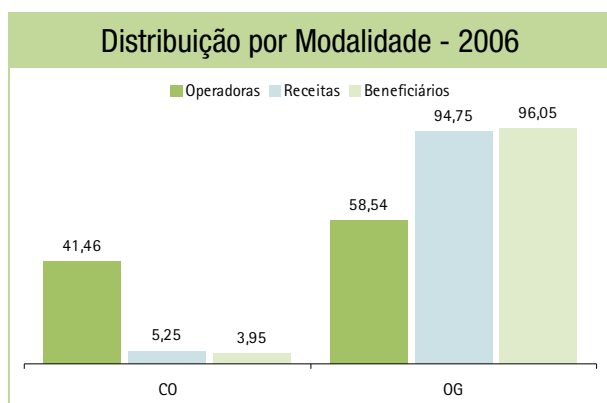
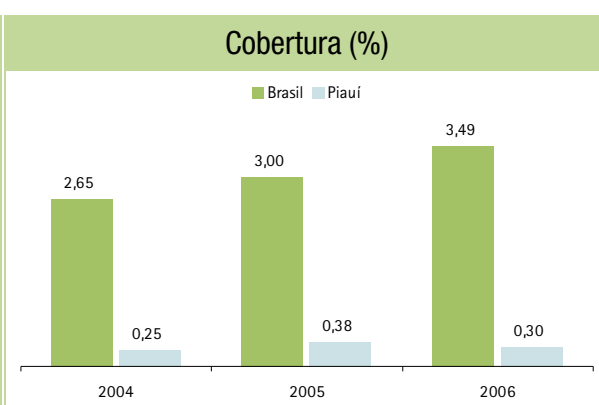
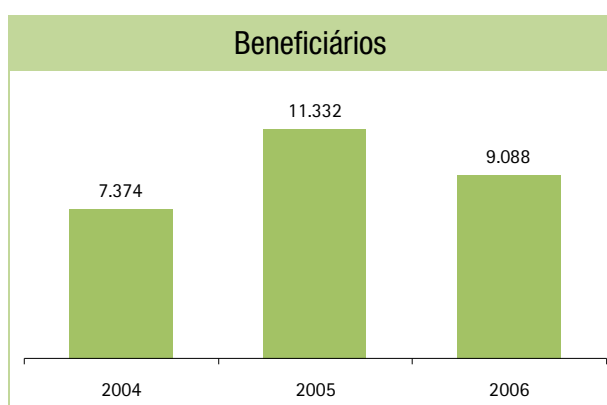
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

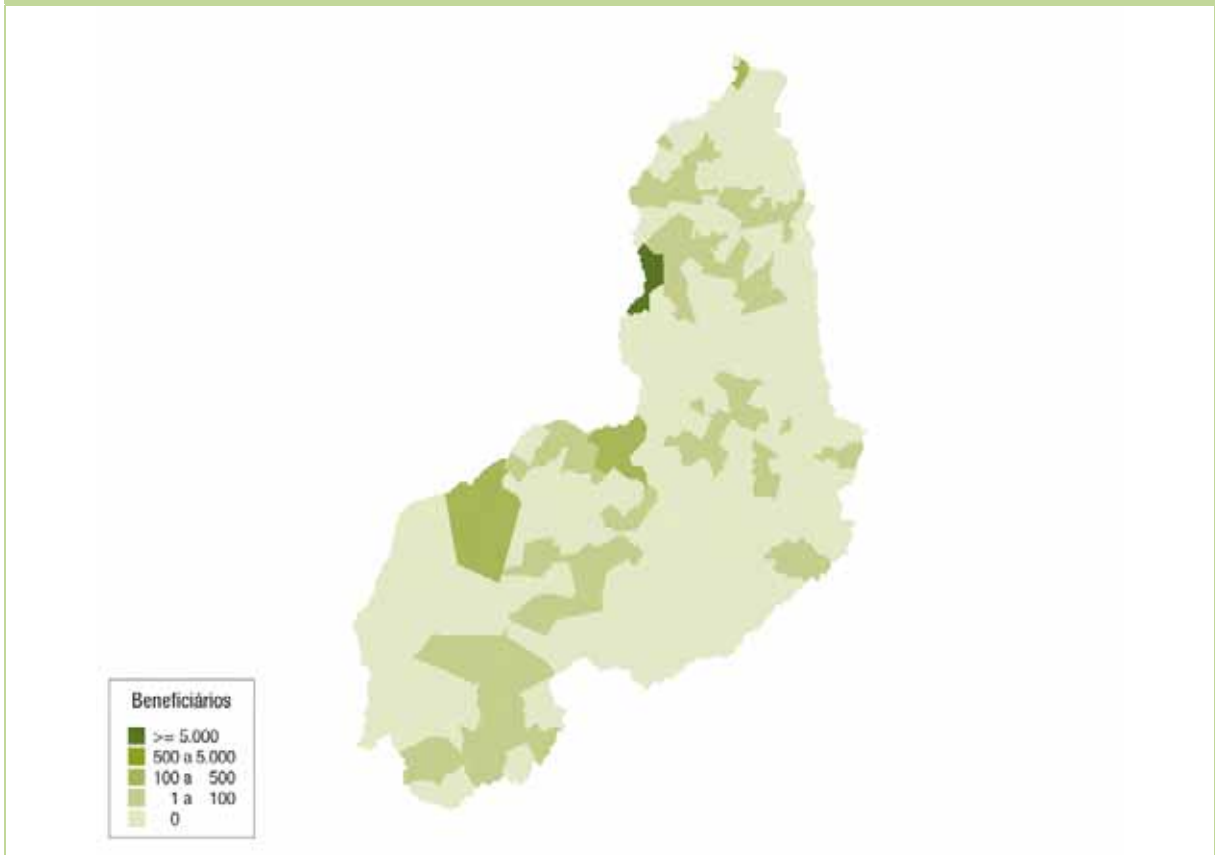


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	33	37	41	24,24
Beneficiários	7.374	11.332	9.088	23,24
População (x1000)	2.972	3.001	3.036	2,18
Cobertura (%)	0,25	0,38	0,30	20,62
Contraprestação Média (R\$)	21,22	11,96	10,82	-49,00
DM (%)	48,97	39,65	38,29	-21,79
DC (%)	1,22	2,50	4,20	244,90
DA (%)	28,32	48,90	42,41	49,76
Combinado (%)	78,50	91,06	84,90	8,16
HHI (%)	37,94	25,98	28,59	-24,65
C4 (%)	89,81	28,16	25,55	-71,55

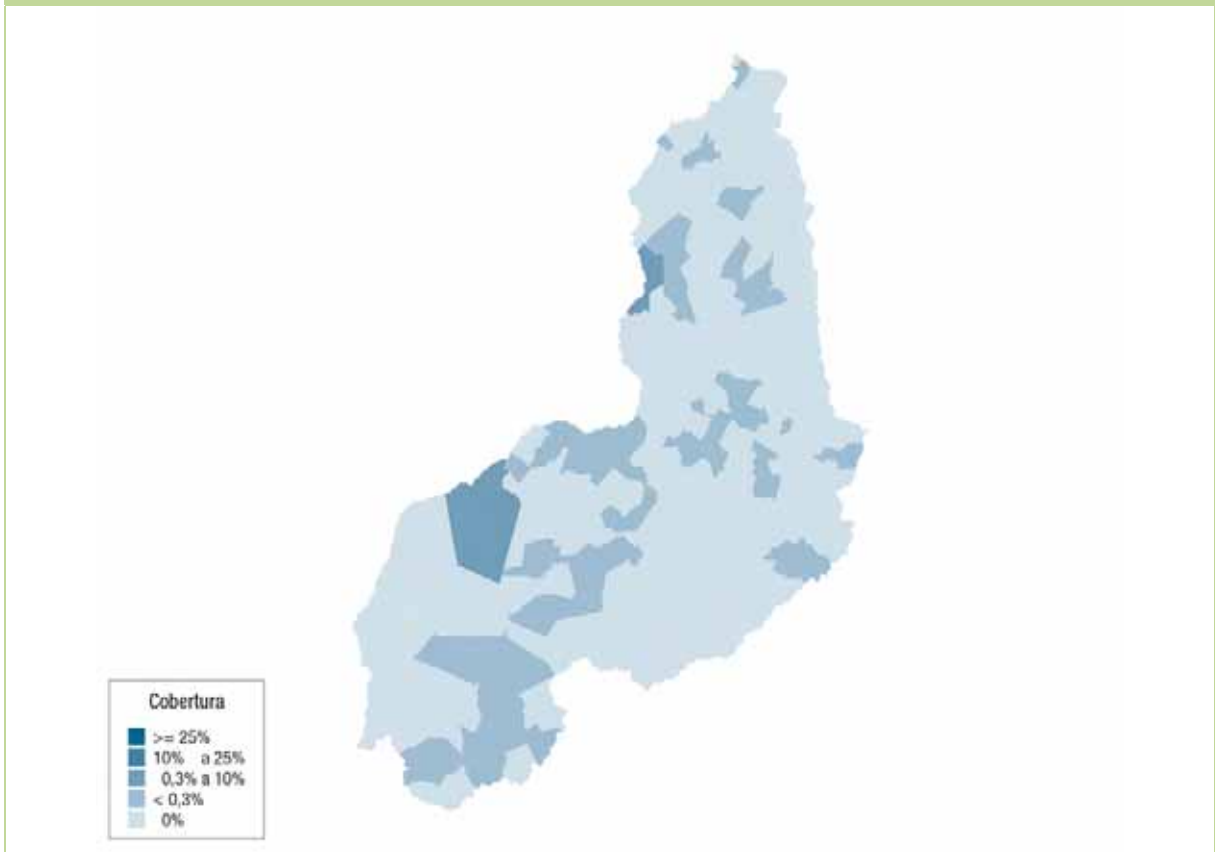


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

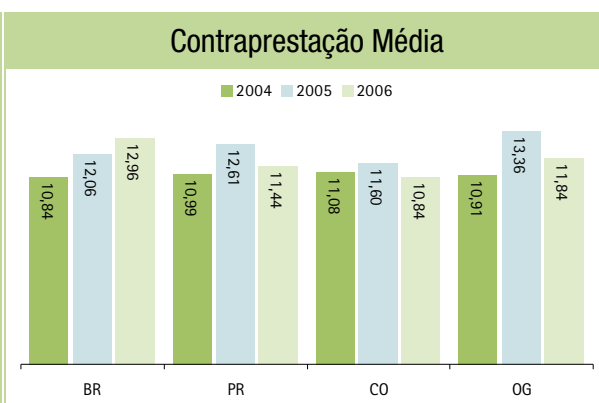
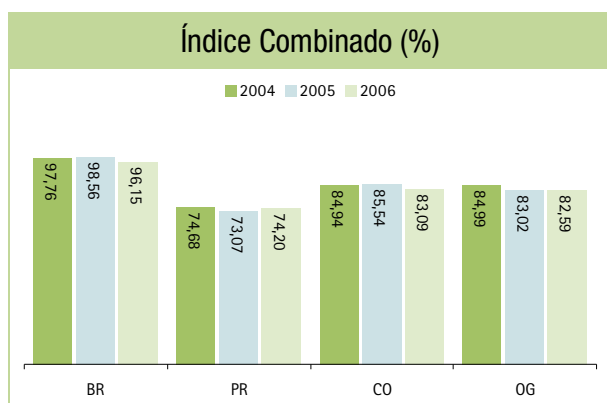
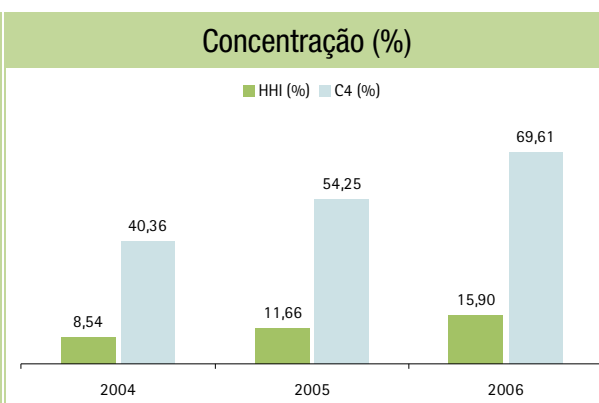
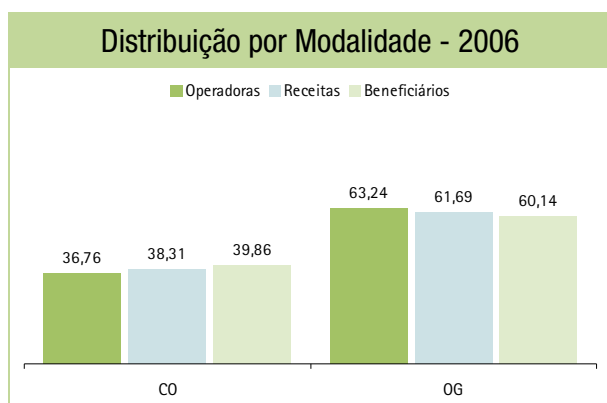
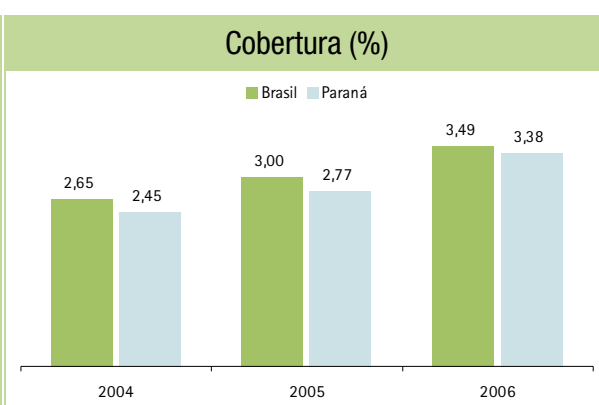
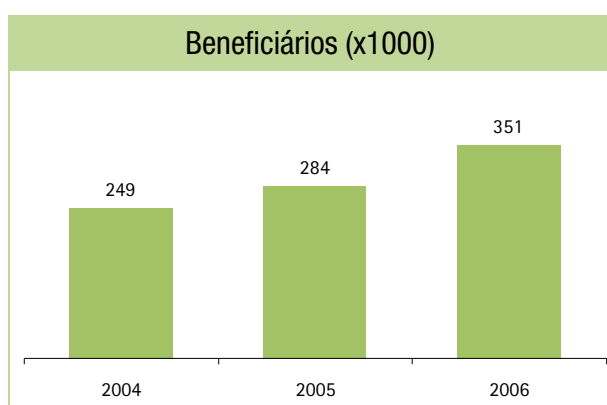
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

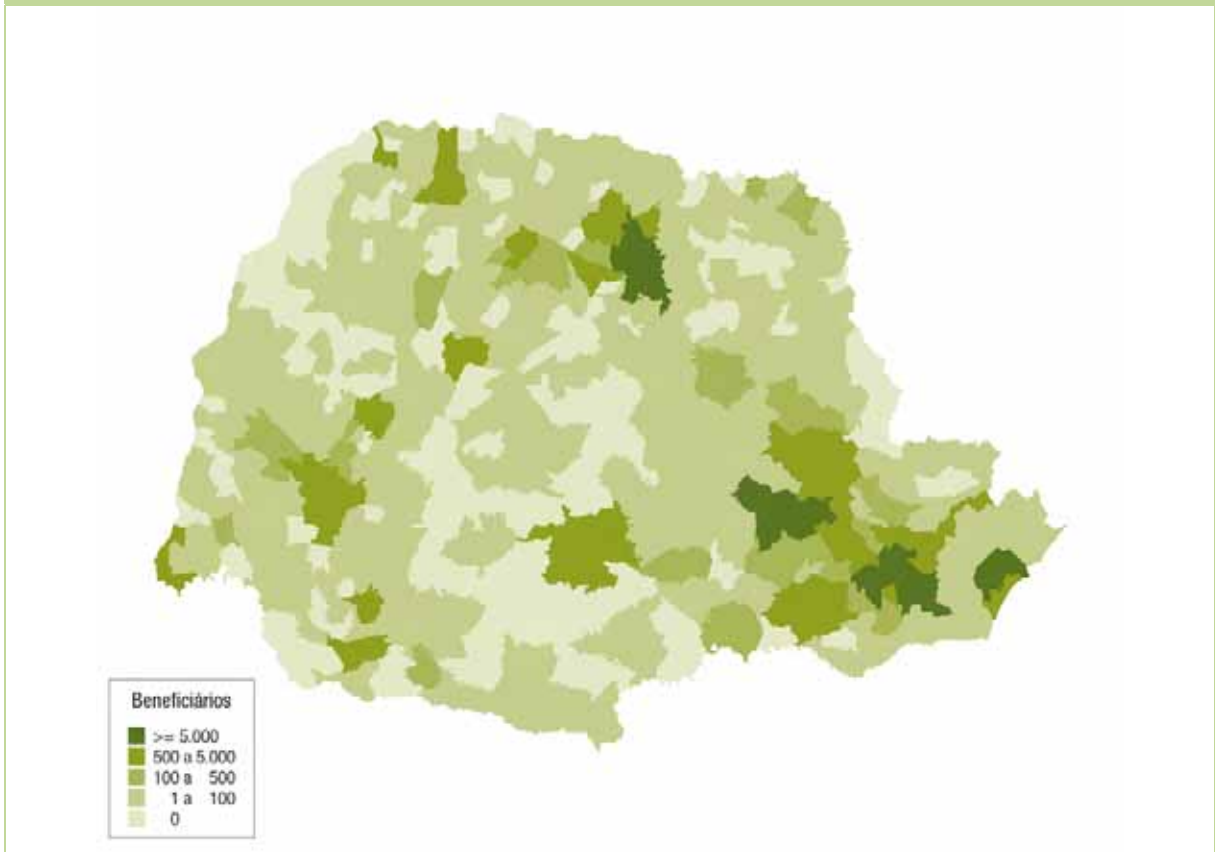


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	121	127	136	12,40
Beneficiários (x1000)	249	284	351	41,36
População (x1000)	10.135	10.262	10.387	2,49
Cobertura (%)	2,45	2,77	3,38	37,93
Contraprestação Média (R\$)	10,99	12,61	11,44	4,09
DM (%)	51,63	50,19	47,47	-8,05
DC (%)	4,18	4,53	5,92	41,89
DA (%)	29,18	28,31	29,19	0,01
Combinado (%)	84,99	83,02	82,59	-2,83
HHI (%)	8,54	11,66	15,90	86,20
C4 (%)	40,36	54,25	69,61	72,48

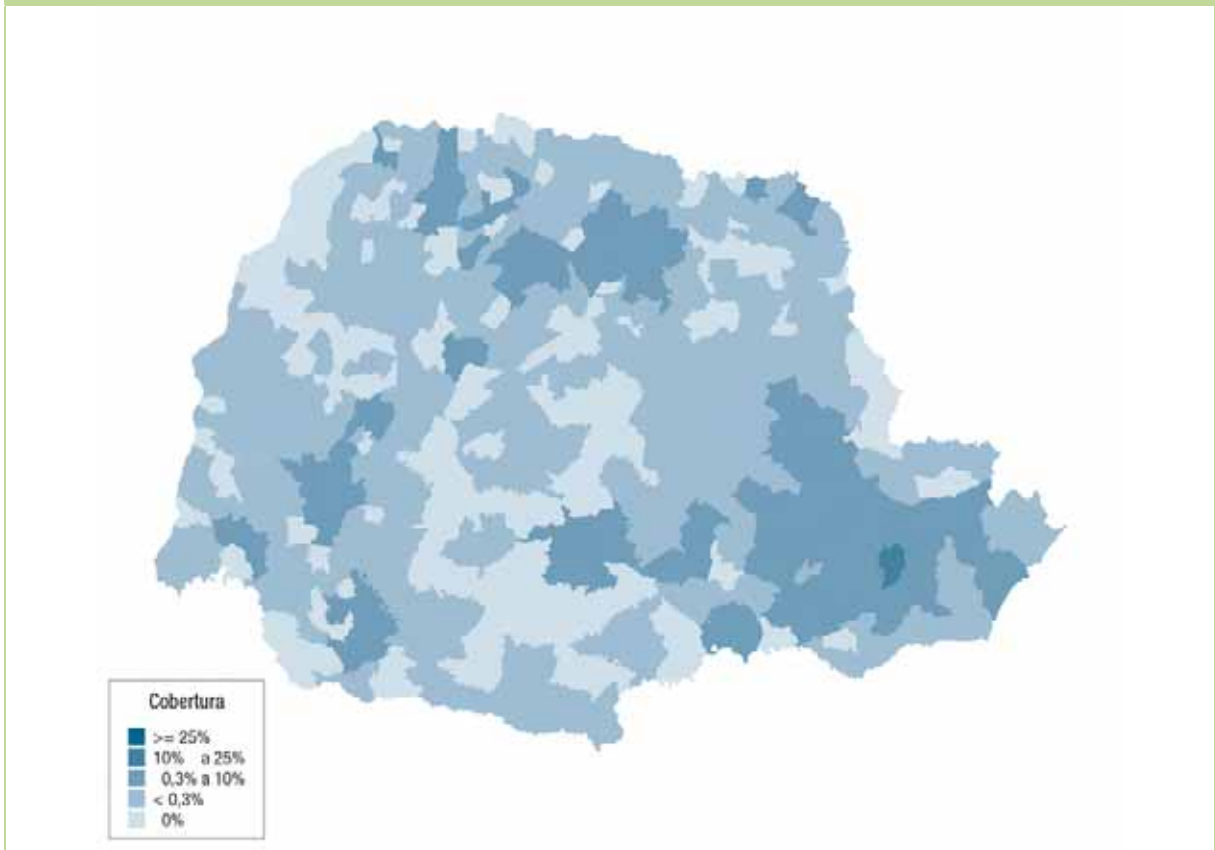


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

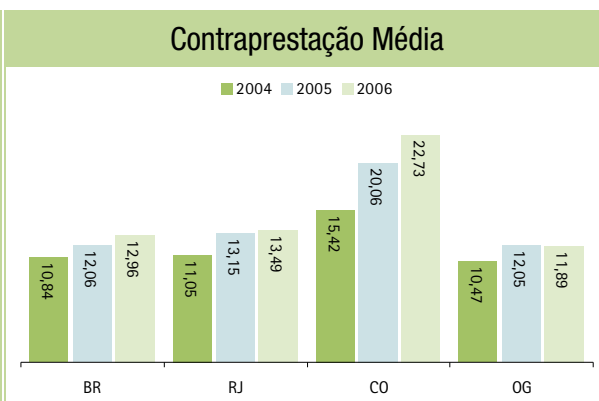
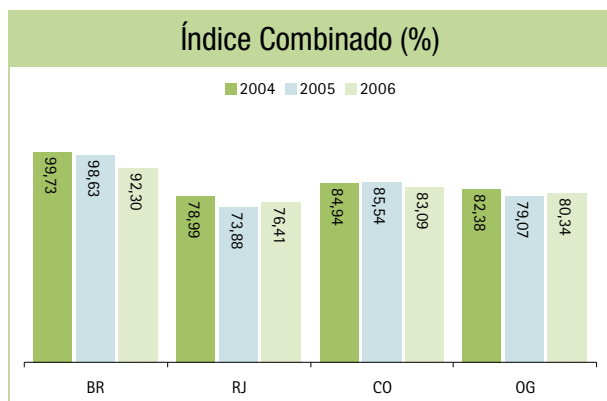
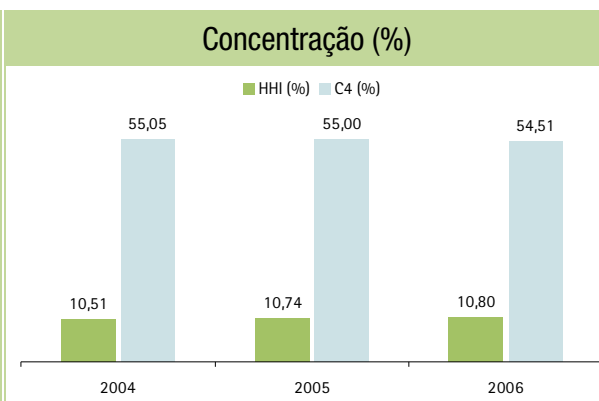
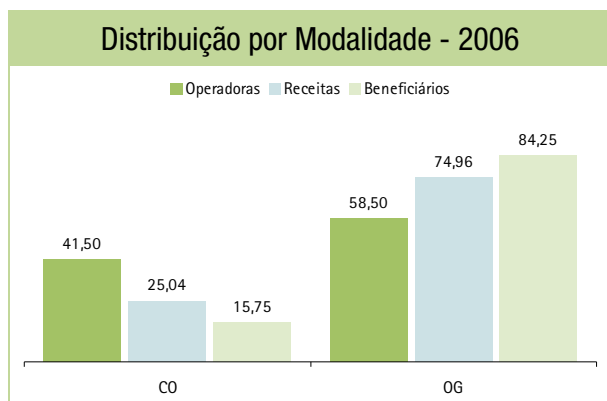
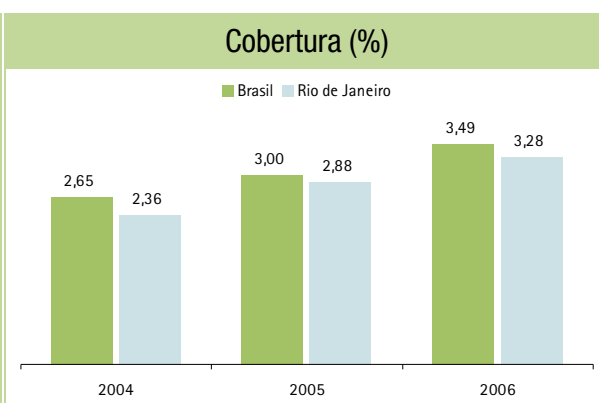
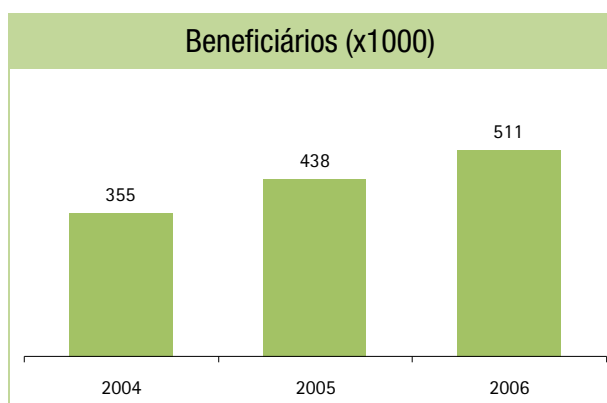
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

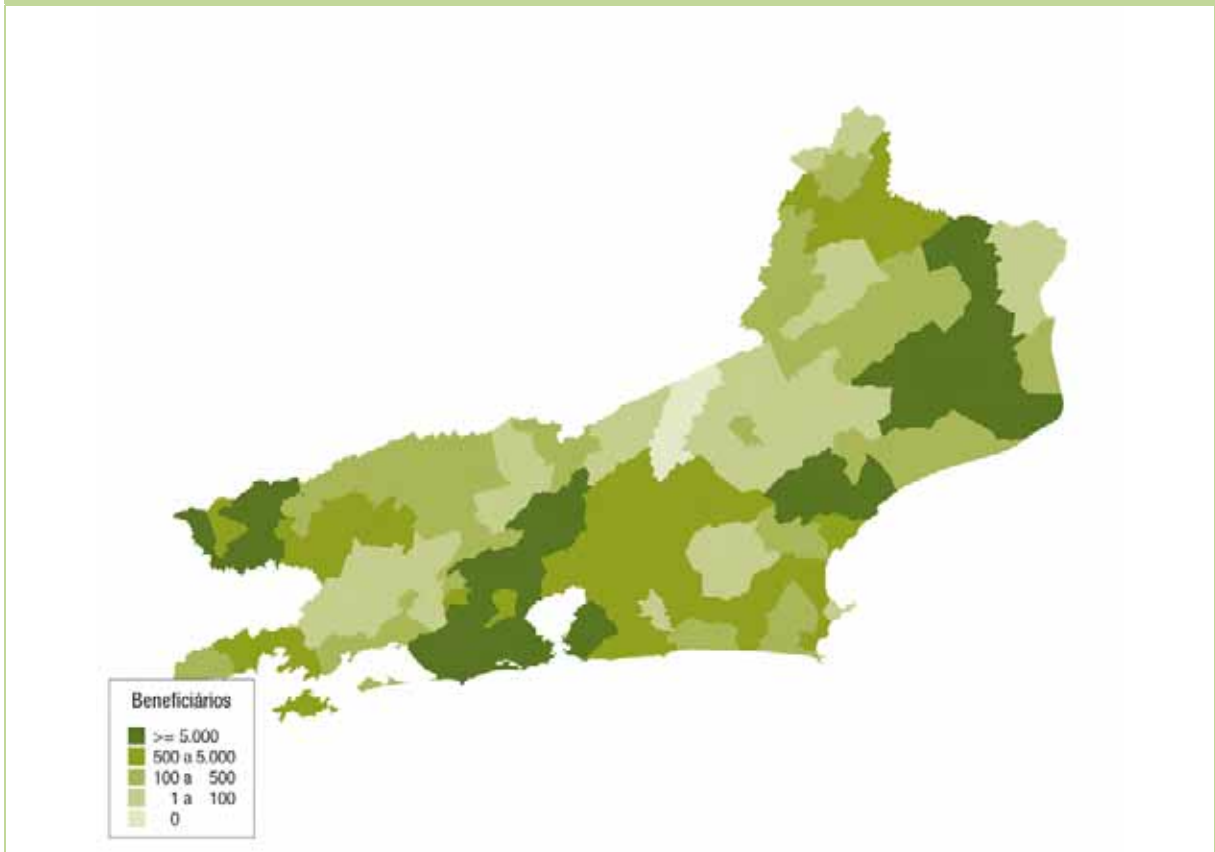


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	137	142	147	7,30
Beneficiários (x1000)	355	438	511	43,97
População (x1000)	15.024	15.201	15.562	3,58
Cobertura (%)	2,36	2,88	3,28	39,00
Contraprestação Média (R\$)	11,05	13,15	13,49	22,04
DM (%)	44,72	44,63	42,25	-5,51
DC (%)	5,27	6,05	7,58	43,79
DA (%)	32,39	28,39	30,51	-5,79
Combinado (%)	82,38	79,07	80,34	-2,47
HHI (%)	10,51	10,74	10,80	2,73
C4 (%)	55,05	55,00	54,51	-0,99

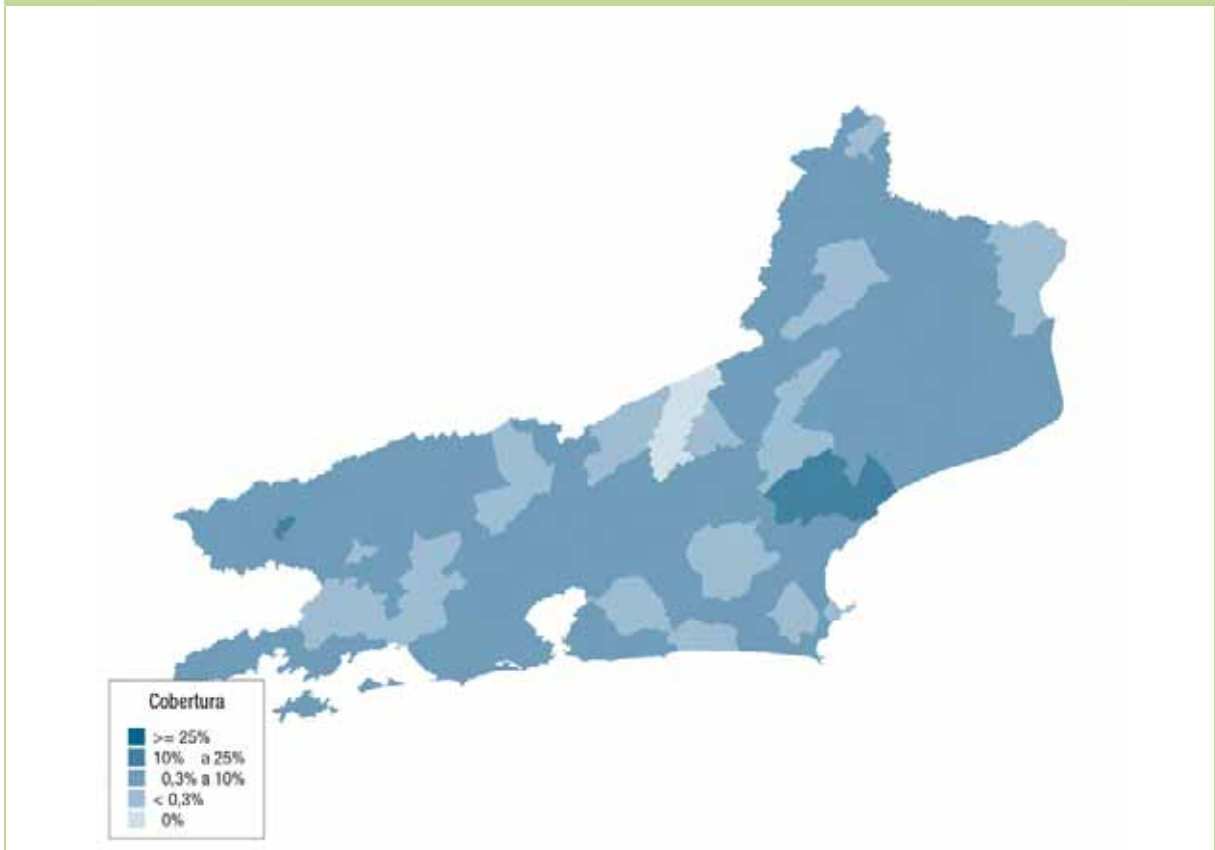


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

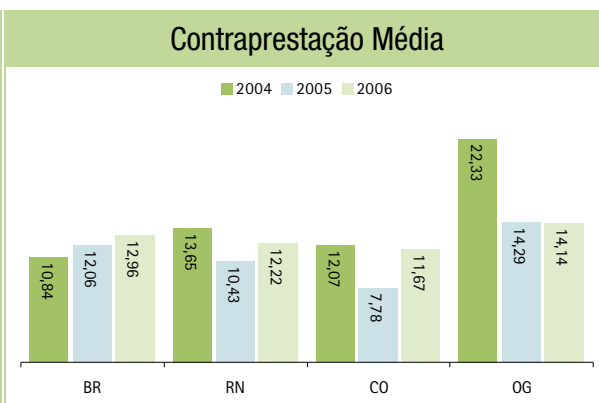
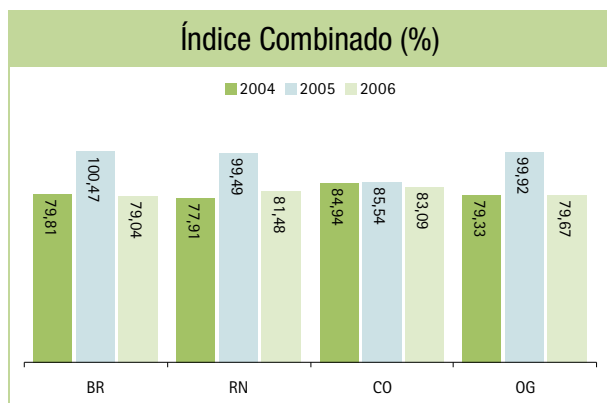
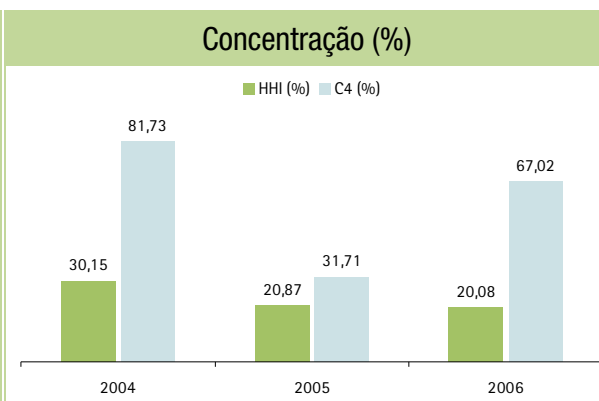
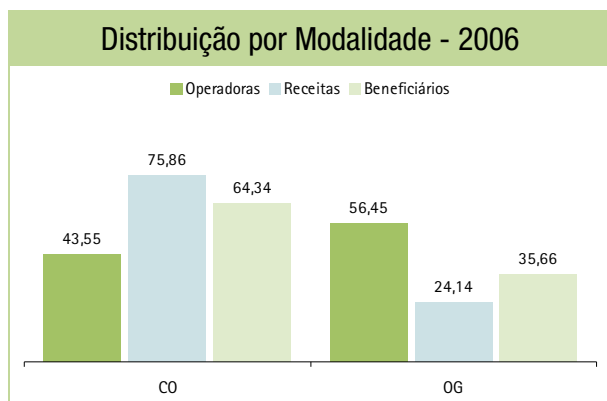
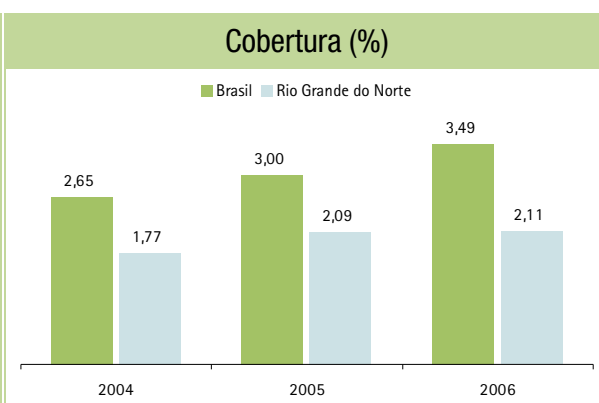
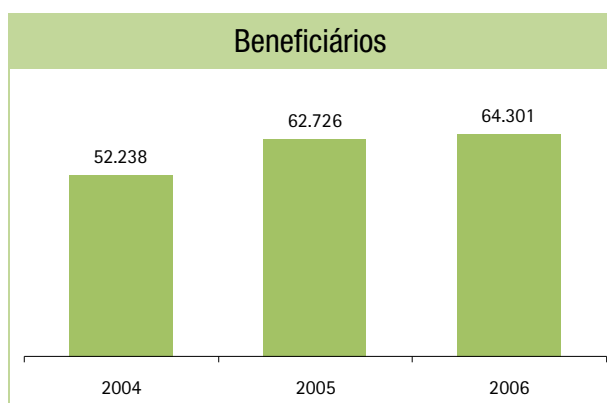
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

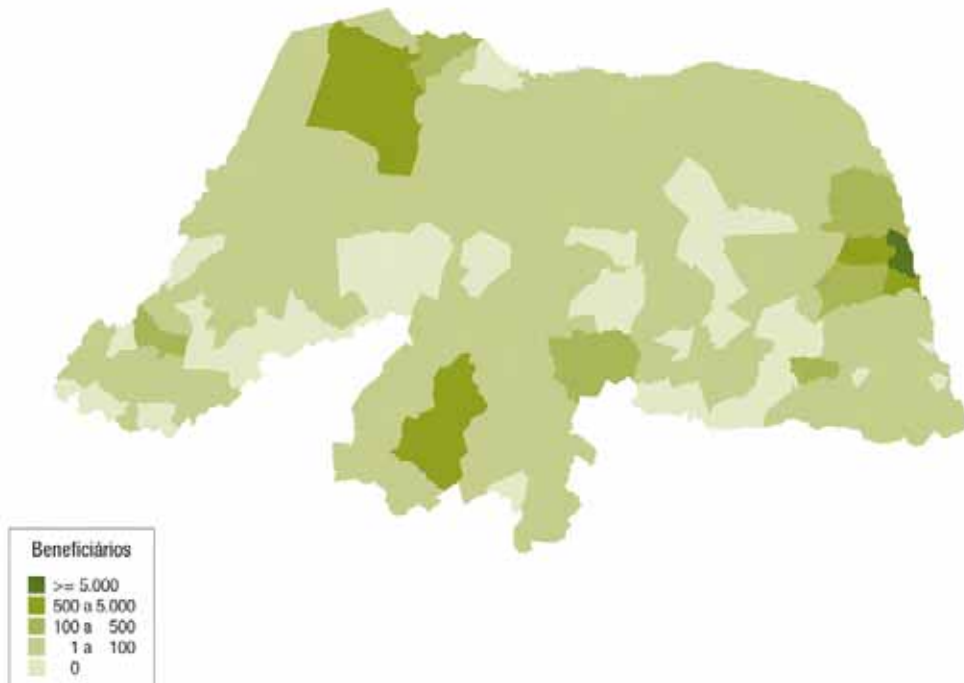


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	54	63	62	14,81
Beneficiários	52.238	62.726	64.301	23,09
População (x1000)	2.959	3.000	3.044	2,87
Cobertura (%)	1,77	2,09	2,11	19,66
Contraprestação Média (R\$)	13,65	10,43	12,22	-10,47
DM (%)	48,93	45,75	44,41	-9,24
DC (%)	1,51	6,33	1,87	24,19
DA (%)	28,89	47,85	33,39	15,55
Combinado (%)	79,33	99,92	79,67	0,42
HHI (%)	30,15	20,87	20,08	-33,41
C4 (%)	81,73	31,71	67,02	-17,99

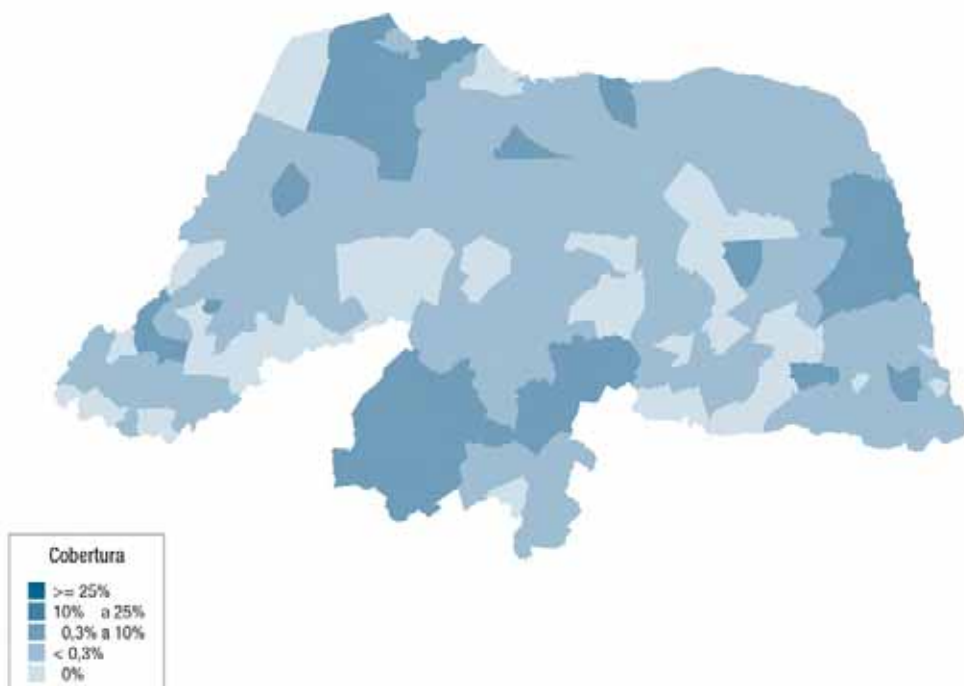


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

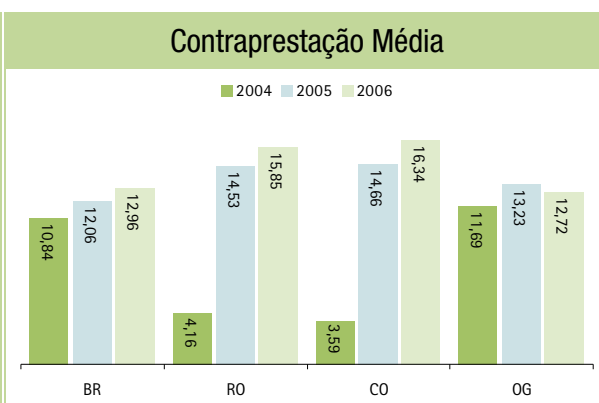
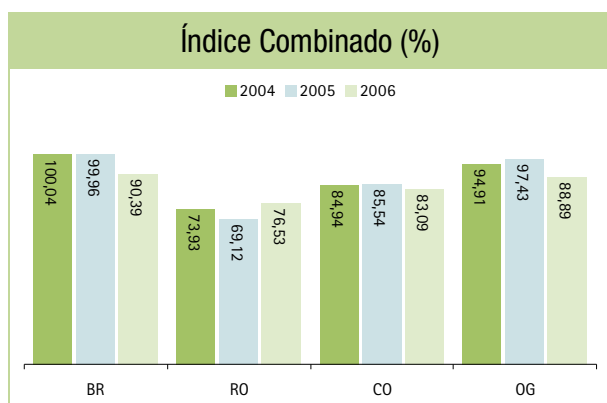
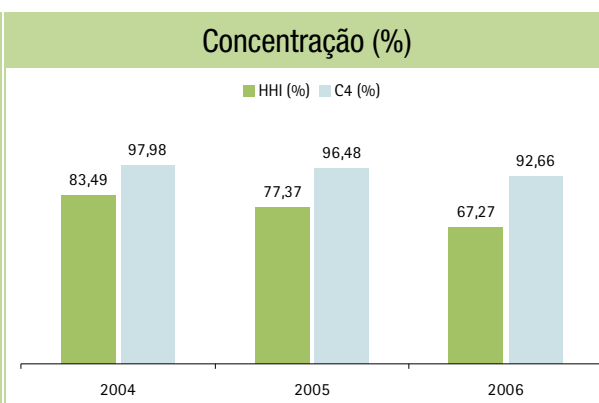
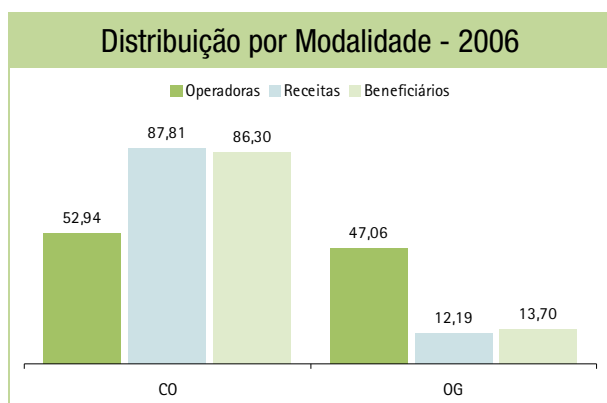
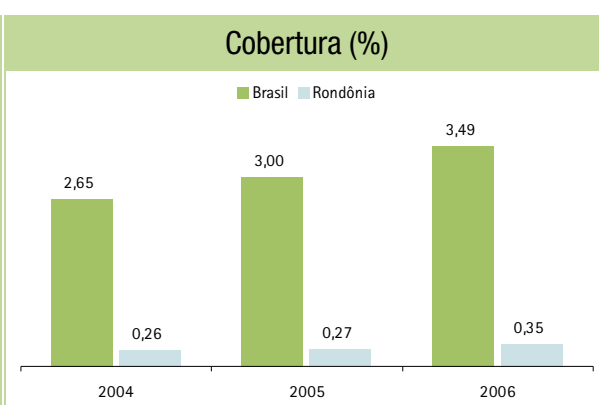
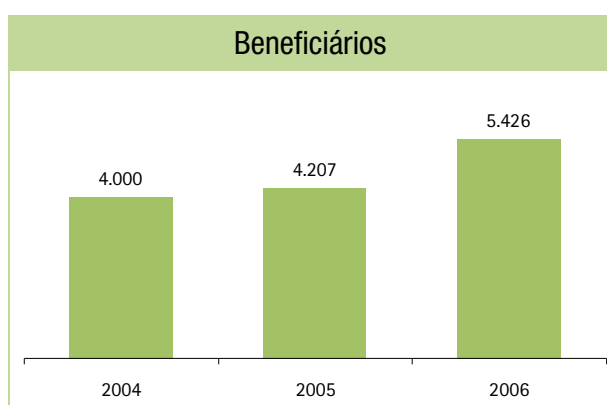
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

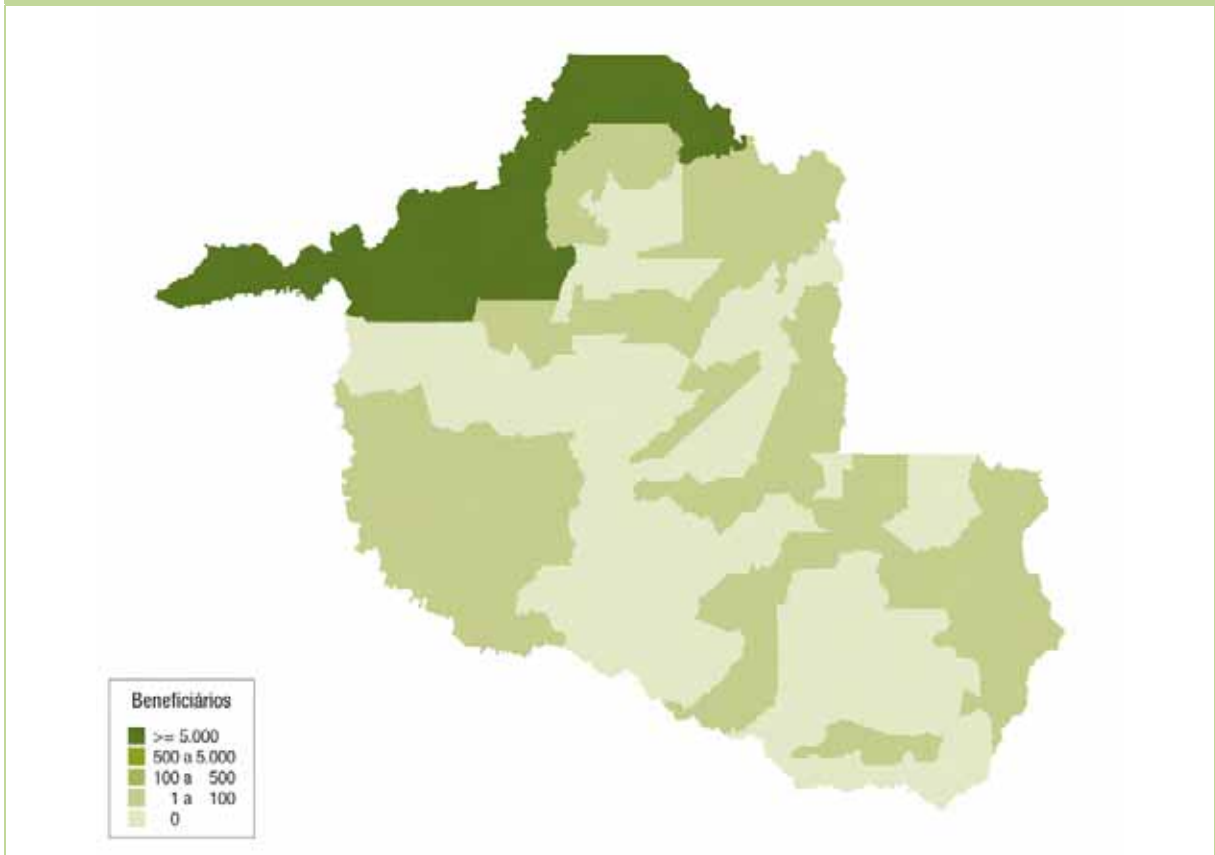


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	24	29	34	41,67
Beneficiários	4.000	4.207	5.426	35,65
População (x1000)	1.562	1.535	1.562	0,02
Cobertura (%)	0,26	0,27	0,35	35,62
Contraprestação Média (R\$)	4,16	14,53	15,85	281,24
DM (%)	54,67	57,65	50,87	-6,96
DC (%)	1,64	0,94	3,23	97,14
DA (%)	38,60	38,83	34,79	-9,88
Combinado (%)	94,91	97,43	88,89	-6,35
HHI (%)	83,49	77,37	67,27	-19,42
C4 (%)	97,98	96,48	92,66	-5,43

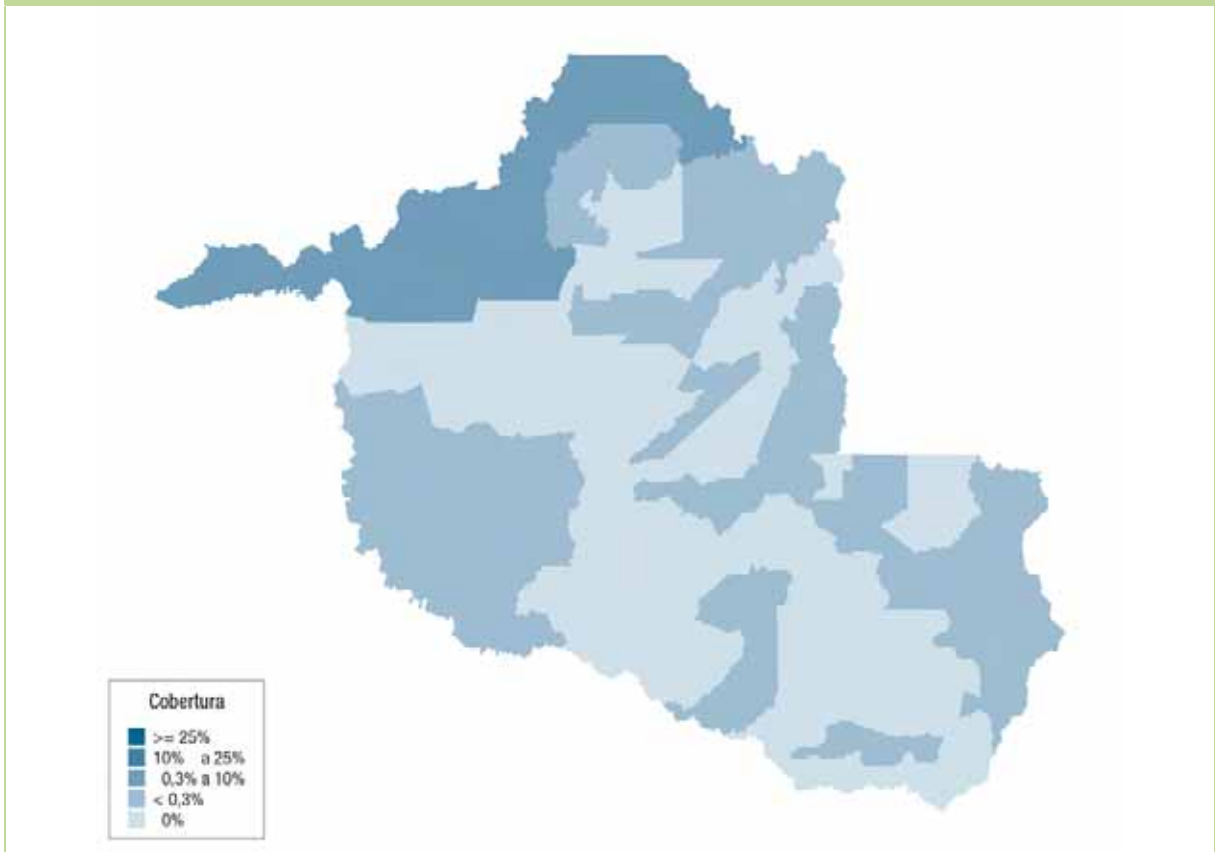


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

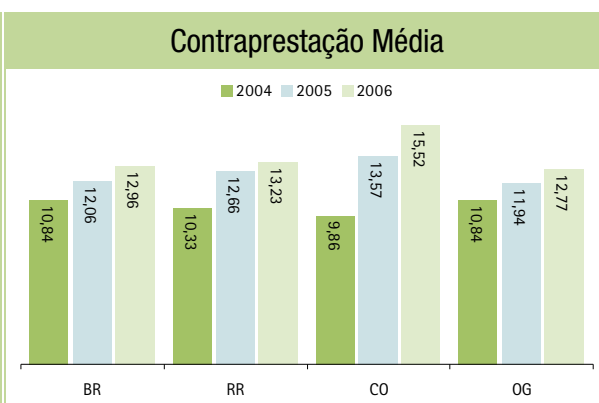
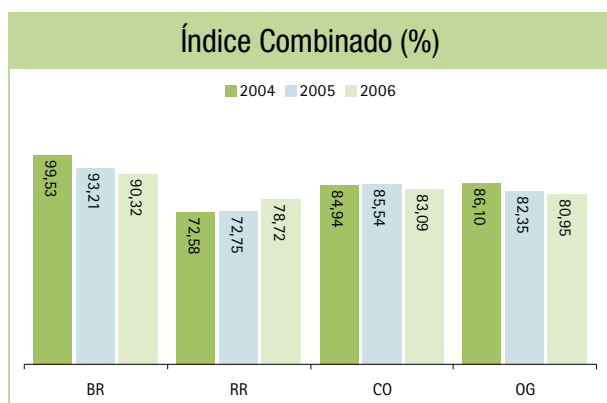
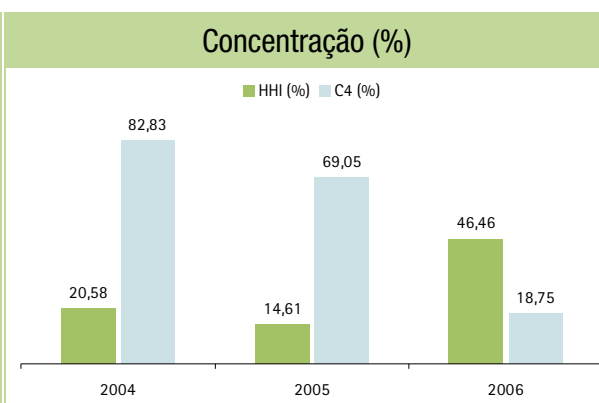
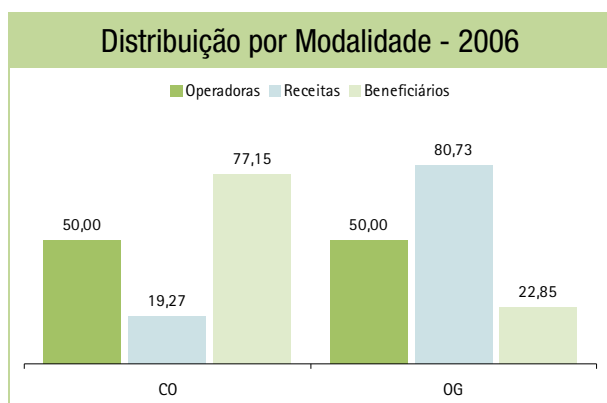
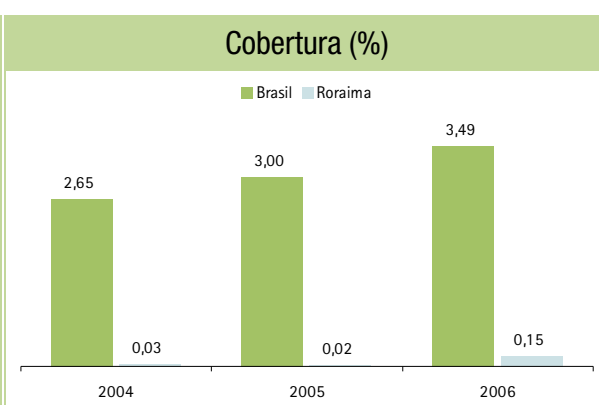
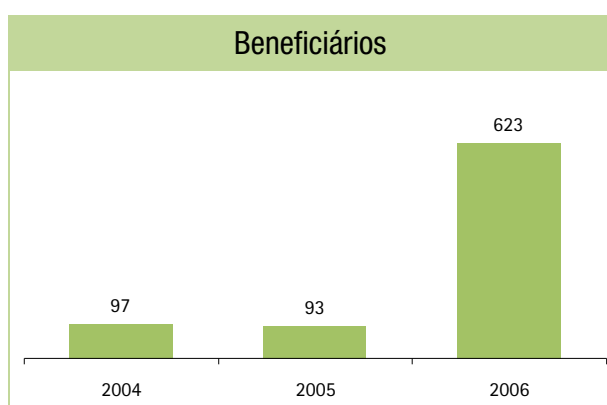
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

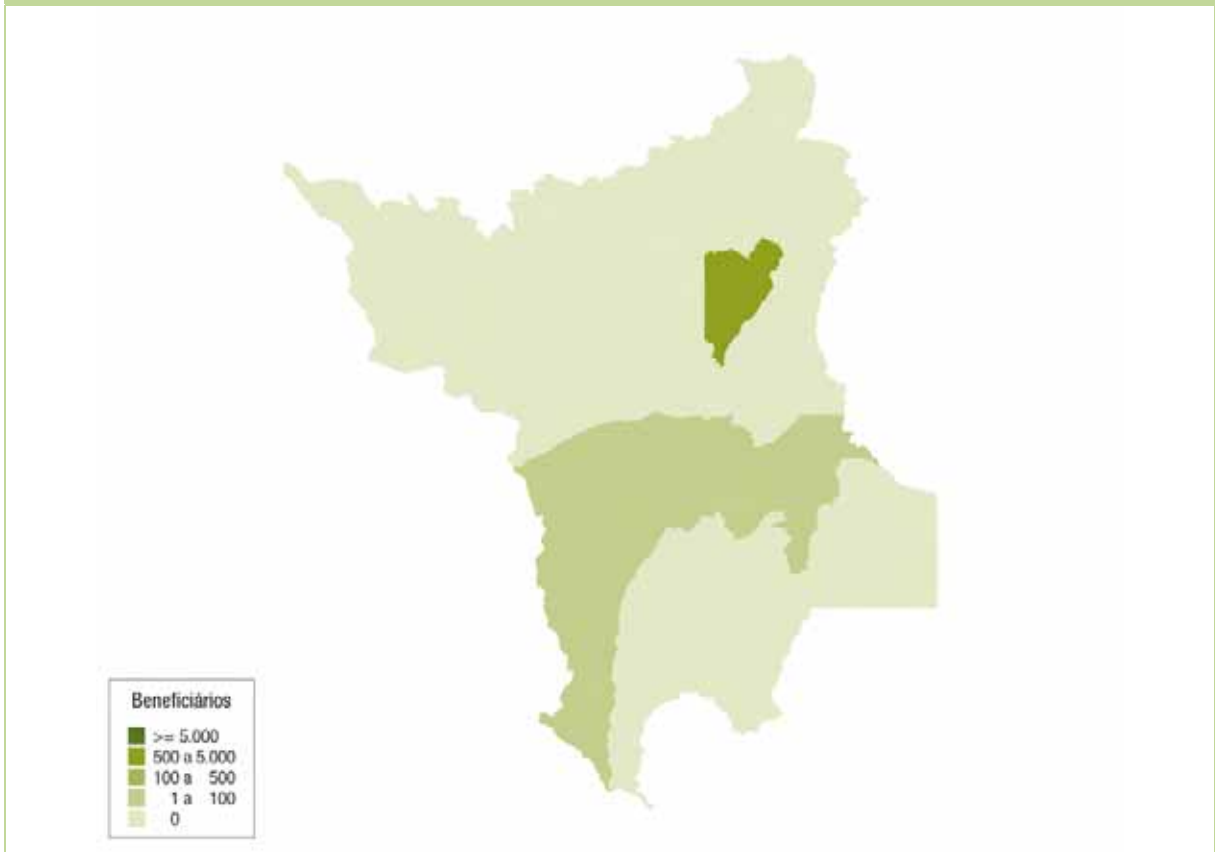


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	10	11	18	80,00
Beneficiários	97	93	623	542,27
População (x1000)	382	391	403	5,62
Cobertura (%)	0,03	0,02	0,15	508,12
Contraprestação Média (R\$)	10,33	12,66	13,23	28,08
DM (%)	49,72	52,30	43,89	-11,72
DC (%)	6,21	3,59	3,65	-41,19
DA (%)	30,18	26,46	33,41	10,73
Combinado (%)	86,10	82,35	80,95	-5,98
HHI (%)	20,58	14,61	46,46	125,78
C4 (%)	82,83	69,05	18,75	-77,36

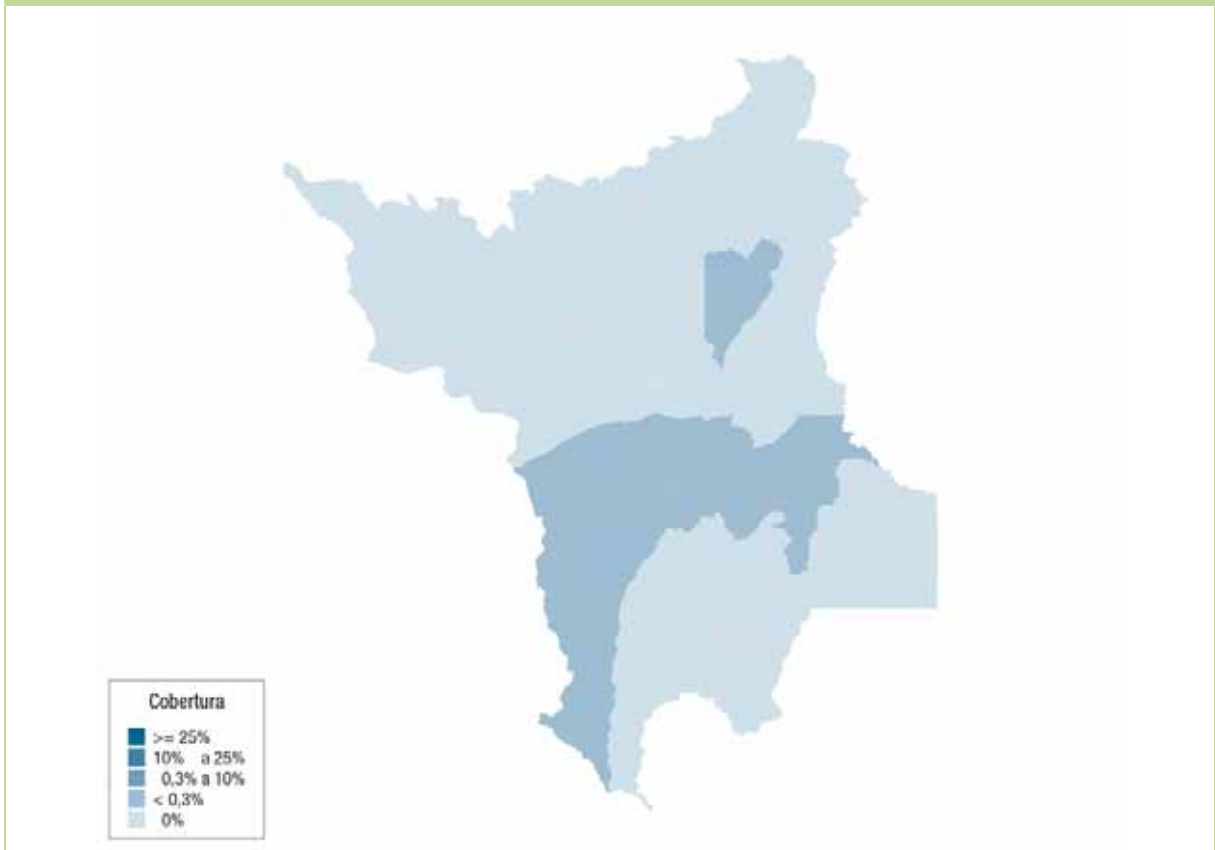


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

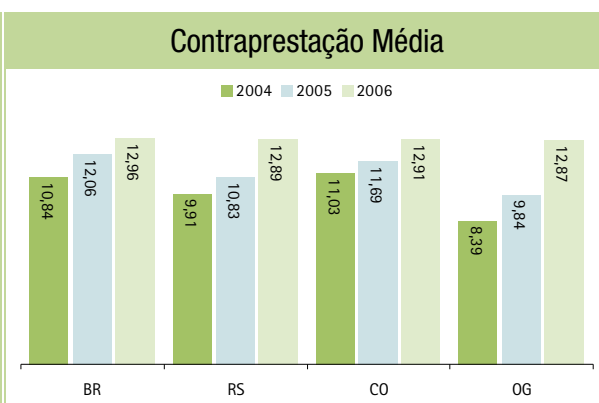
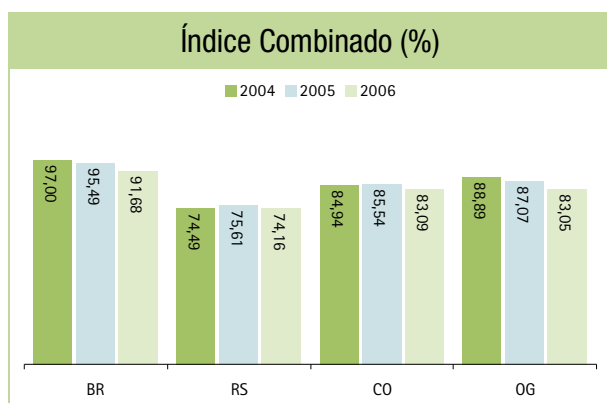
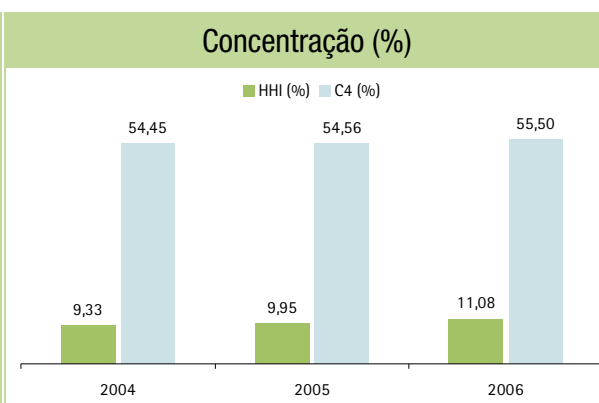
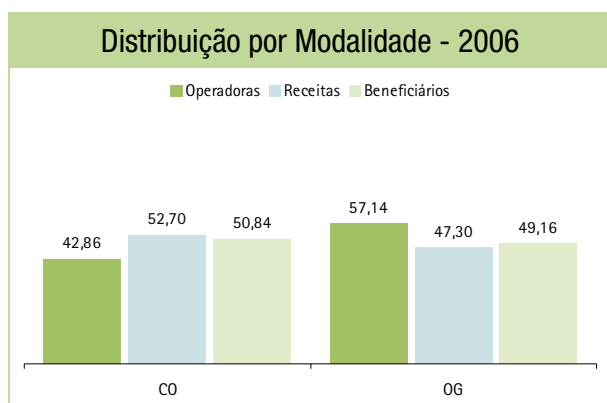
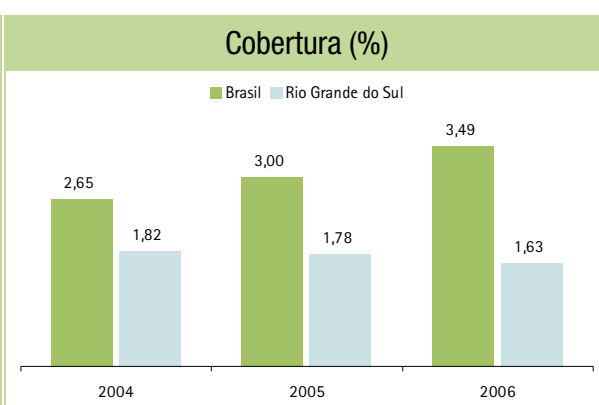
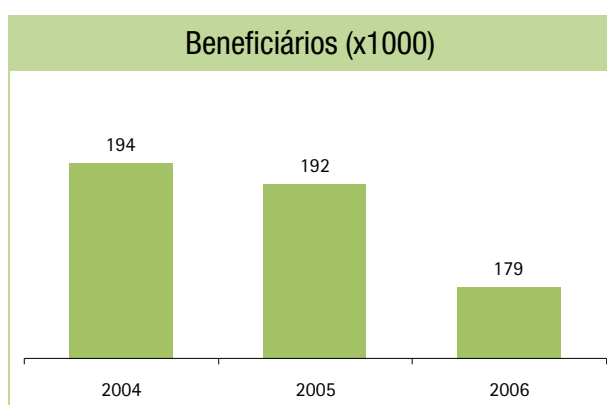
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

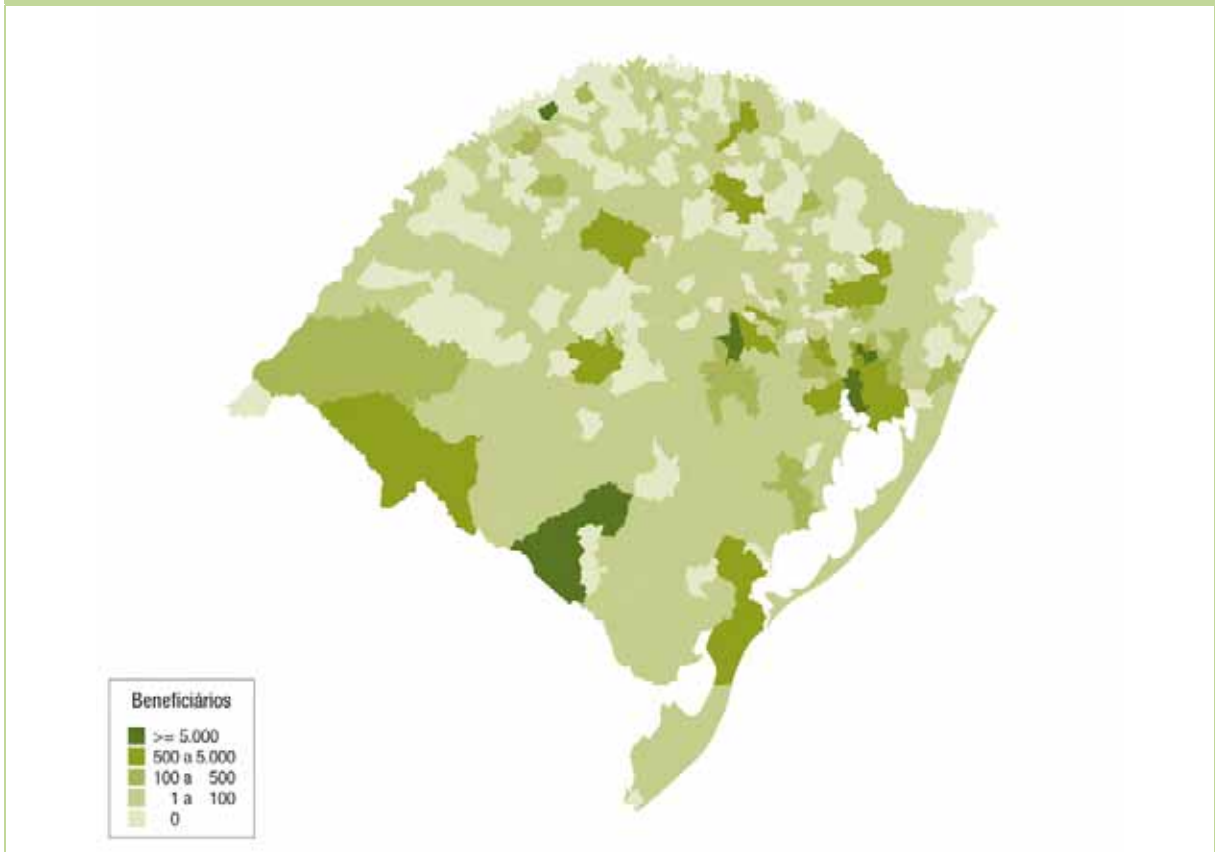


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	103	103	112	8,74
Beneficiários (x1000)	194	192	179	-7,91
População (x1000)	10.657	10.776	10.963	2,87
Cobertura (%)	1,82	1,78	1,63	-10,48
Contraprestação Média (R\$)	9,91	10,83	12,89	30,09
DM (%)	58,44	55,20	50,36	-13,83
DC (%)	1,63	2,40	3,42	110,61
DA (%)	28,82	29,48	29,26	1,54
Combinado (%)	88,89	87,07	83,05	-6,57
HHI (%)	9,33	9,95	11,08	18,78
C4 (%)	54,45	54,56	55,50	1,91

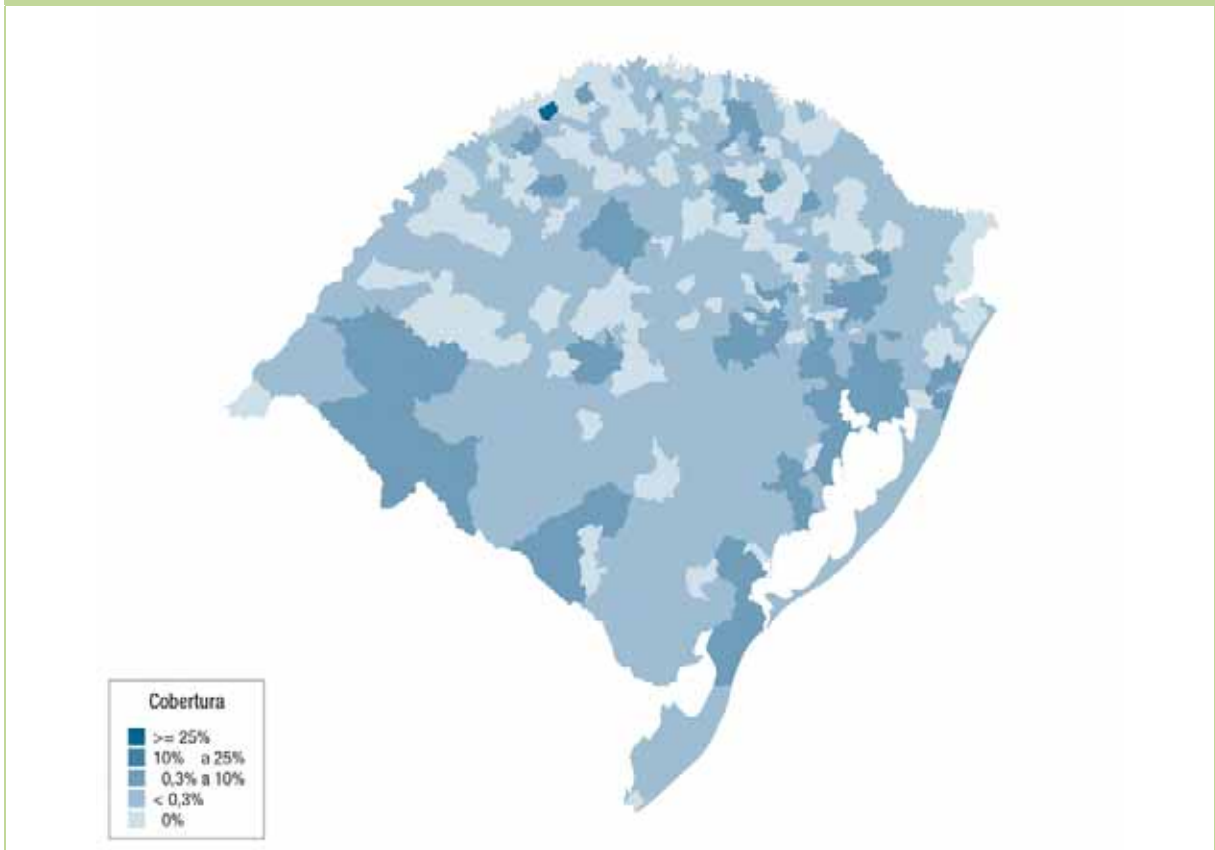


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

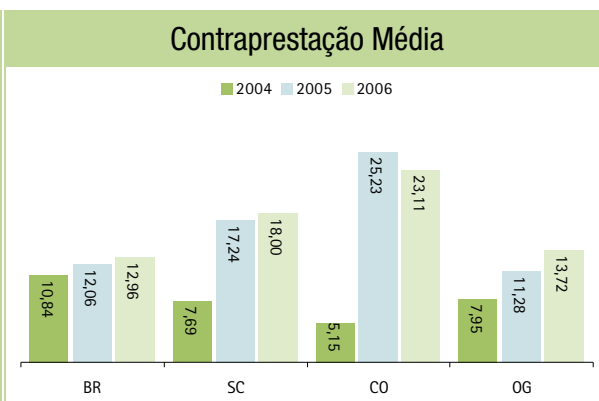
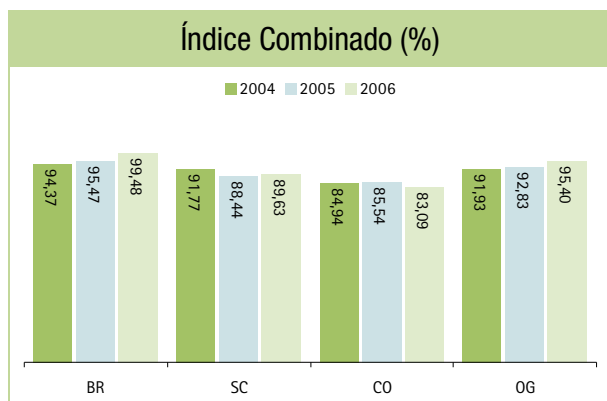
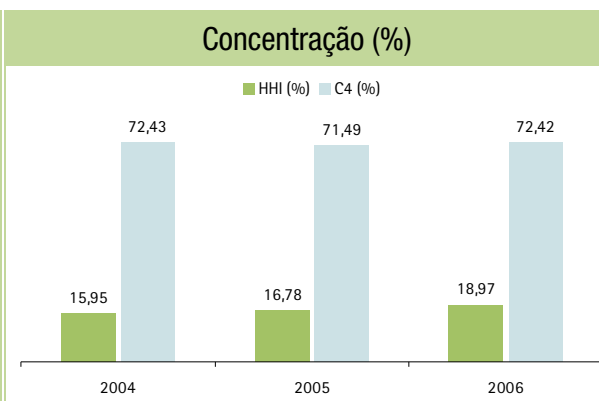
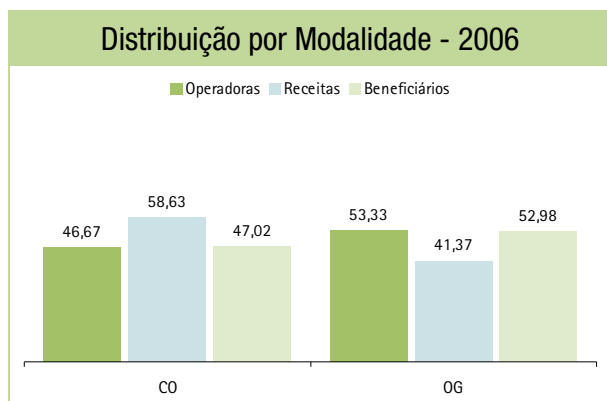
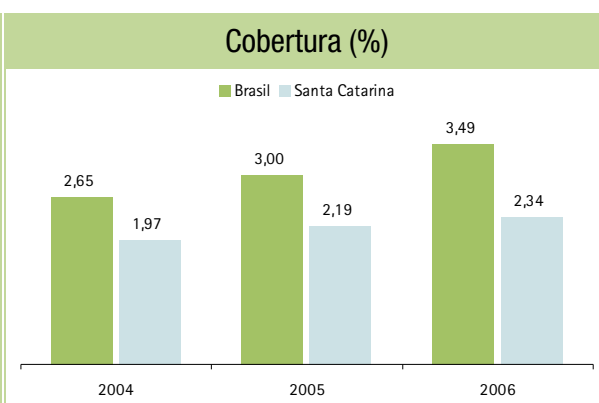
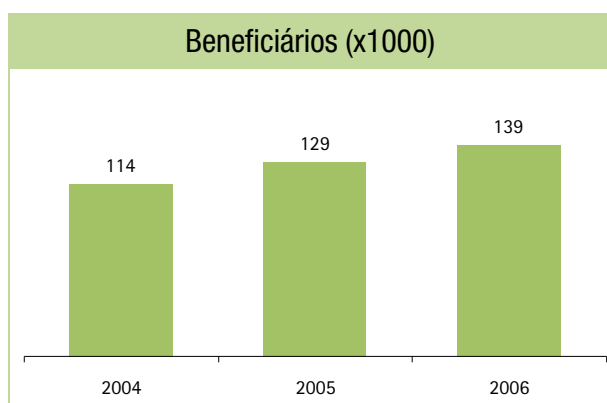
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

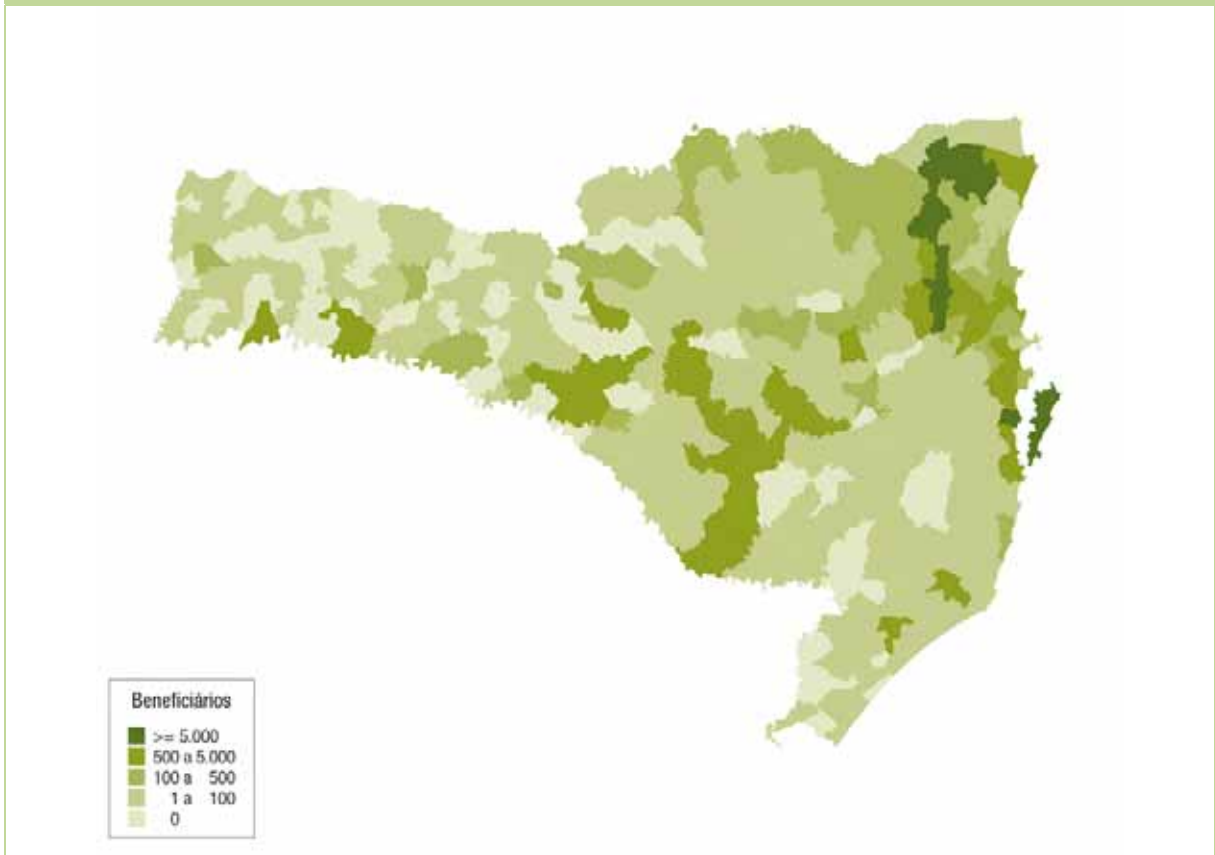


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	86	85	90	4,65
Beneficiários (x1000)	114	129	139	22,11
População (x1000)	5.774	5.867	5.958	3,19
Cobertura (%)	1,97	2,19	2,34	18,34
Contraprestação Média (R\$)	7,69	17,24	18,00	134,09
DM (%)	60,48	67,06	66,35	9,71
DC (%)	5,05	8,45	12,48	146,82
DA (%)	26,40	17,33	16,57	-37,21
Combinado (%)	91,93	92,83	95,40	3,78
HHI (%)	15,95	16,78	18,97	18,93
C4 (%)	72,43	71,49	72,42	-0,02

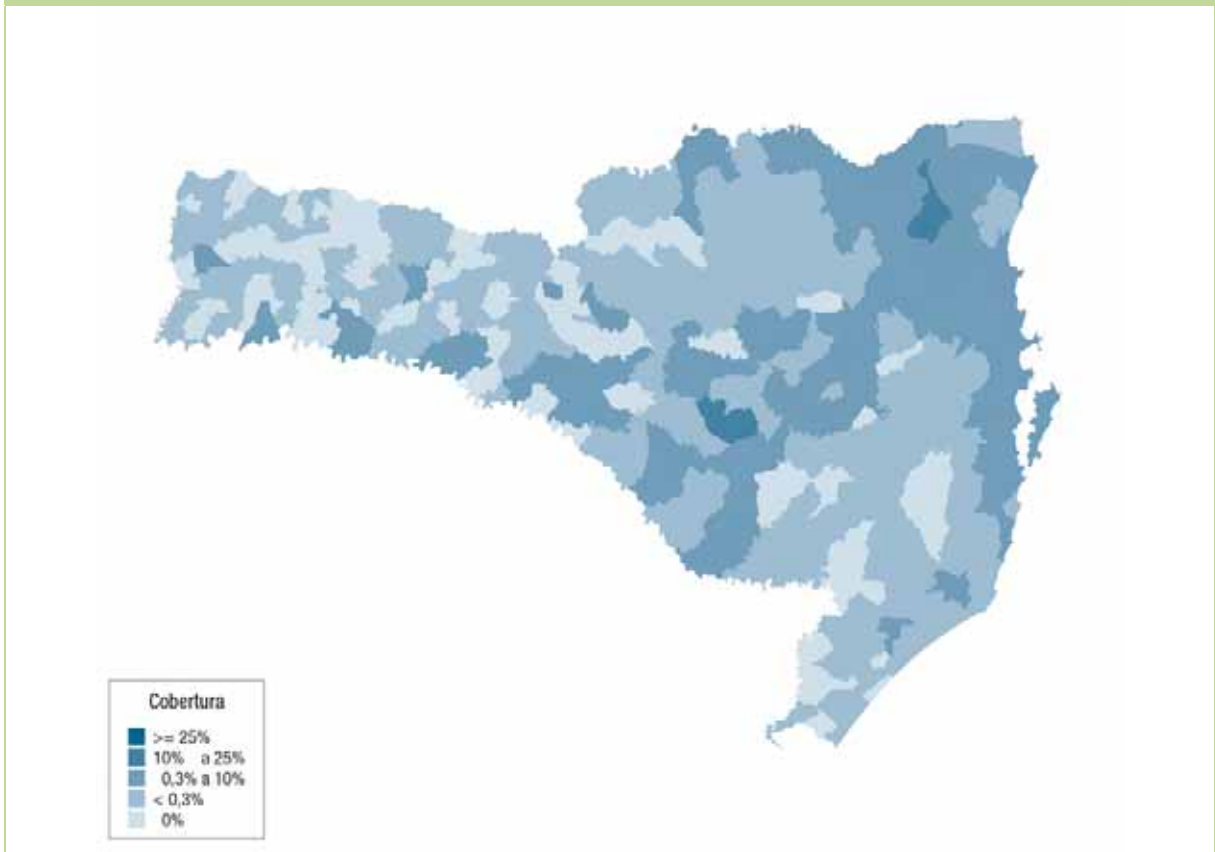


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

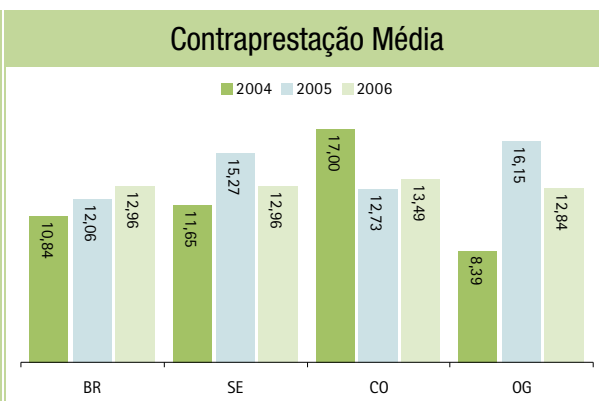
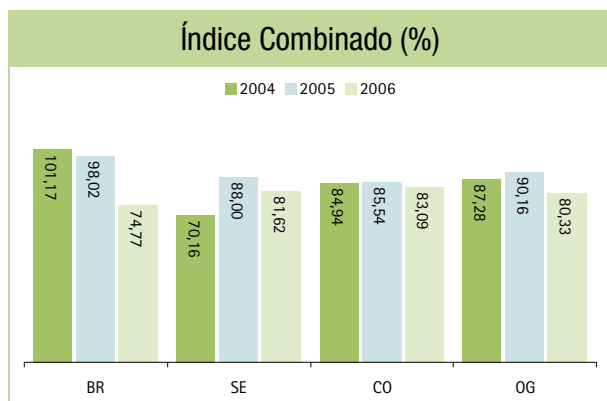
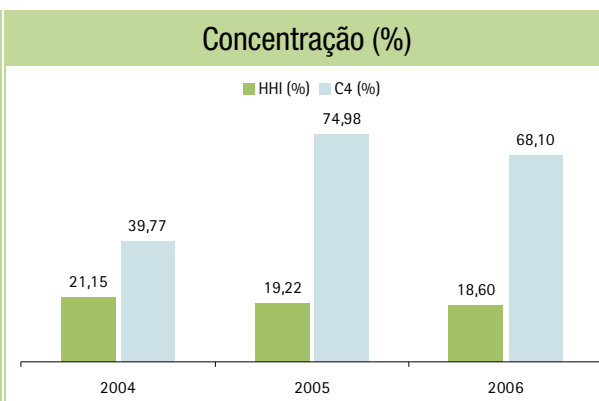
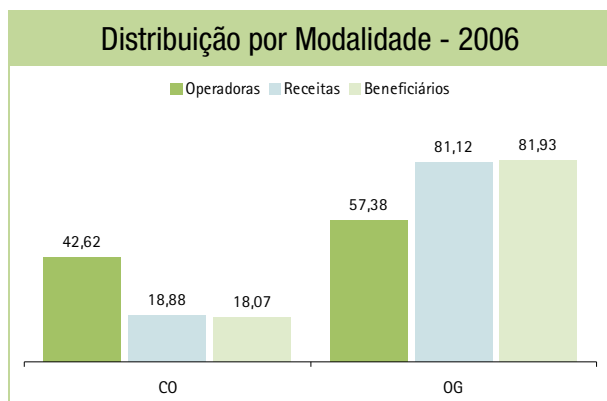
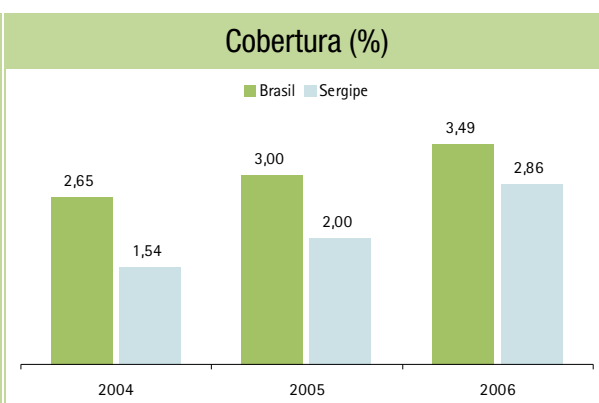
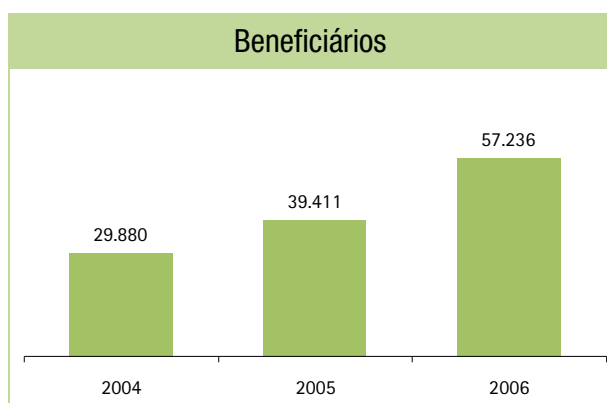
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

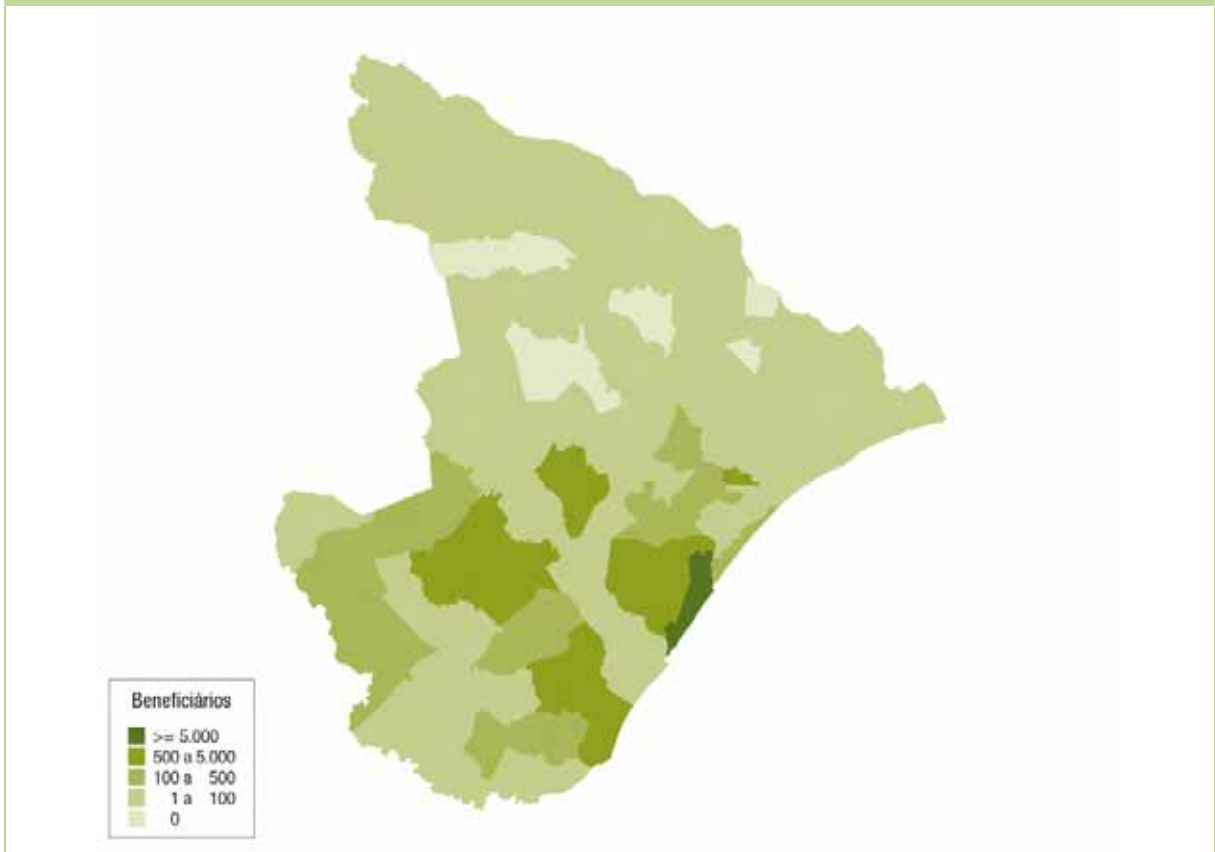


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	44	51	61	38,64
Beneficiários	29.880	39.411	57.236	91,55
População (x1000)	1.935	1.968	2.001	3,42
Cobertura (%)	1,54	2,00	2,86	85,22
Contraprestação Média (R\$)	11,65	15,27	12,96	11,27
DM (%)	40,59	39,99	34,79	-14,28
DC (%)	4,94	3,88	4,69	-4,96
DA (%)	41,75	46,29	40,85	-2,16
Combinado (%)	87,28	90,16	80,33	-7,96
HHI (%)	21,15	19,22	18,60	-12,07
C4 (%)	39,77	74,98	68,10	71,22

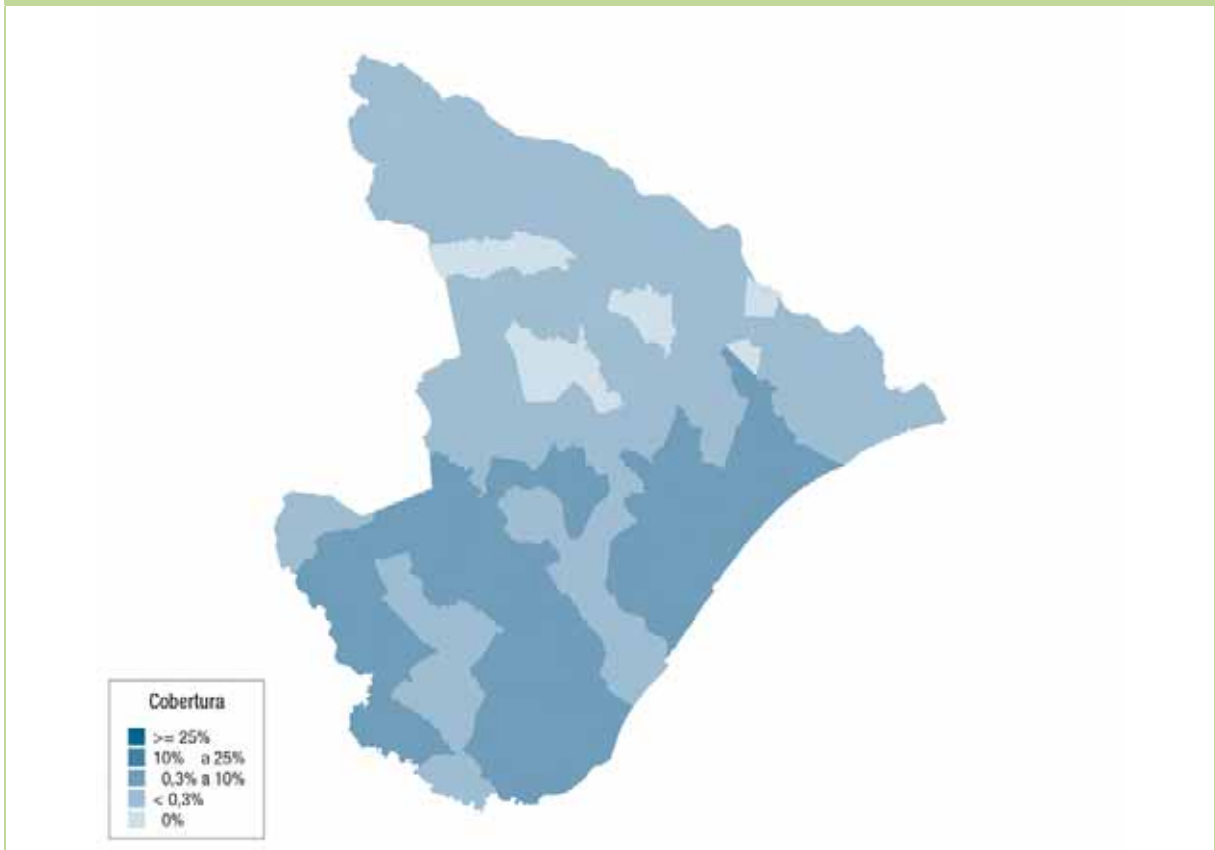


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

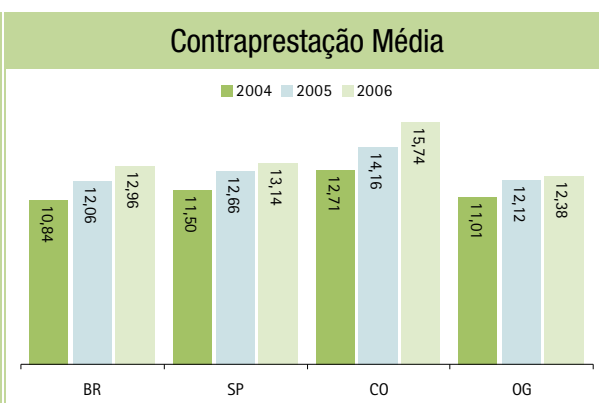
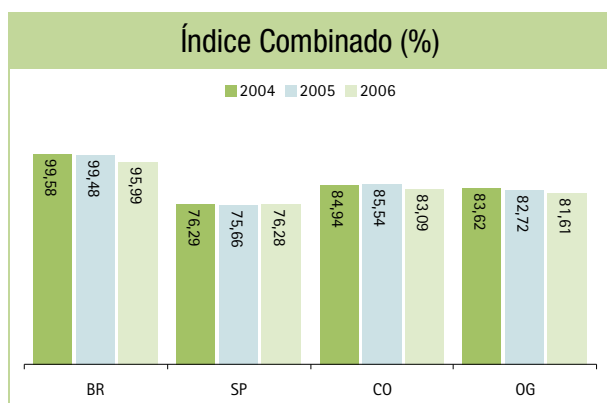
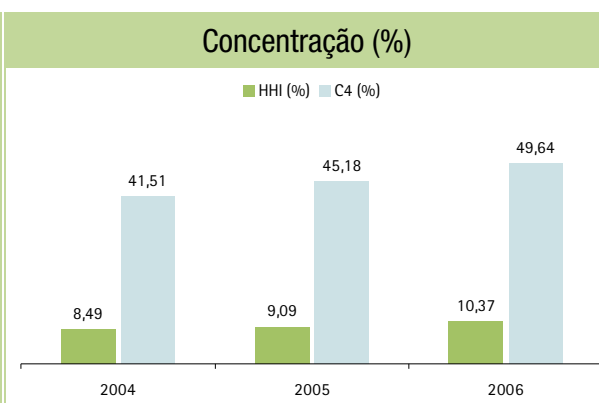
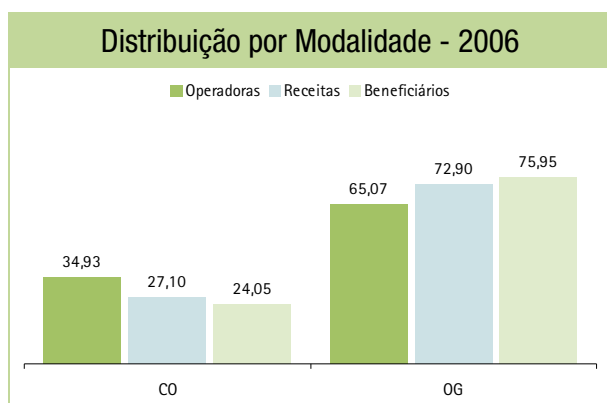
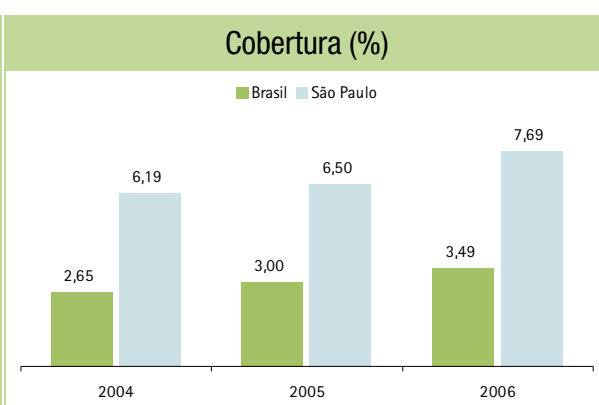
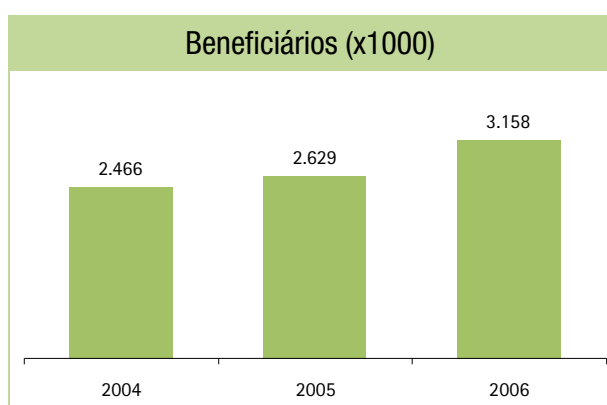
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

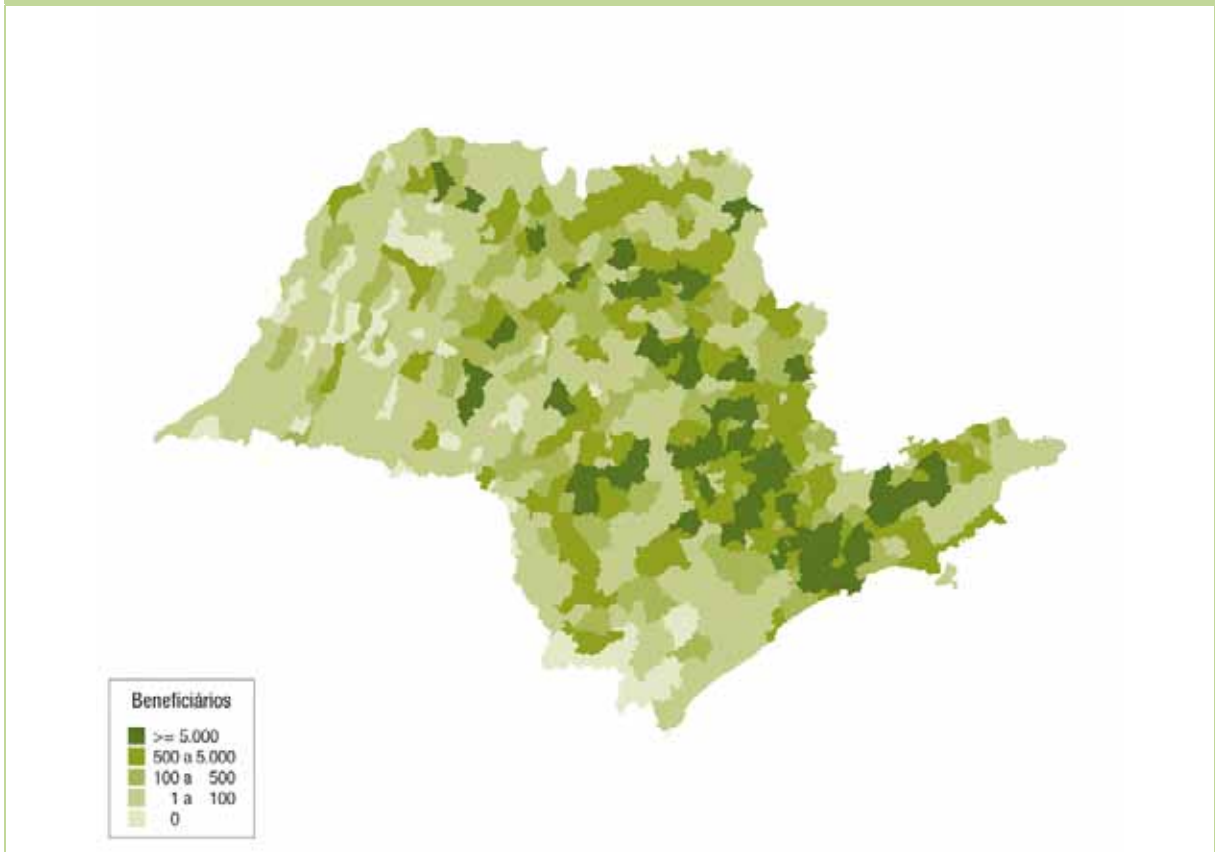


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	294	268	272	-7,48
Beneficiários (x1000)	2.466	2.629	3.158	28,06
População (x1000)	39.825	40.443	41.056	3,09
Cobertura (%)	6,19	6,50	7,69	24,22
Contraprestação Média (R\$)	11,50	12,66	13,14	14,27
DM (%)	49,67	49,47	47,41	-4,56
DC (%)	3,91	4,02	5,09	30,24
DA (%)	30,04	29,23	29,11	-3,09
Combinado (%)	83,62	82,72	81,61	-2,40
HHI (%)	8,49	9,09	10,37	22,07
C4 (%)	41,51	45,18	49,64	19,60

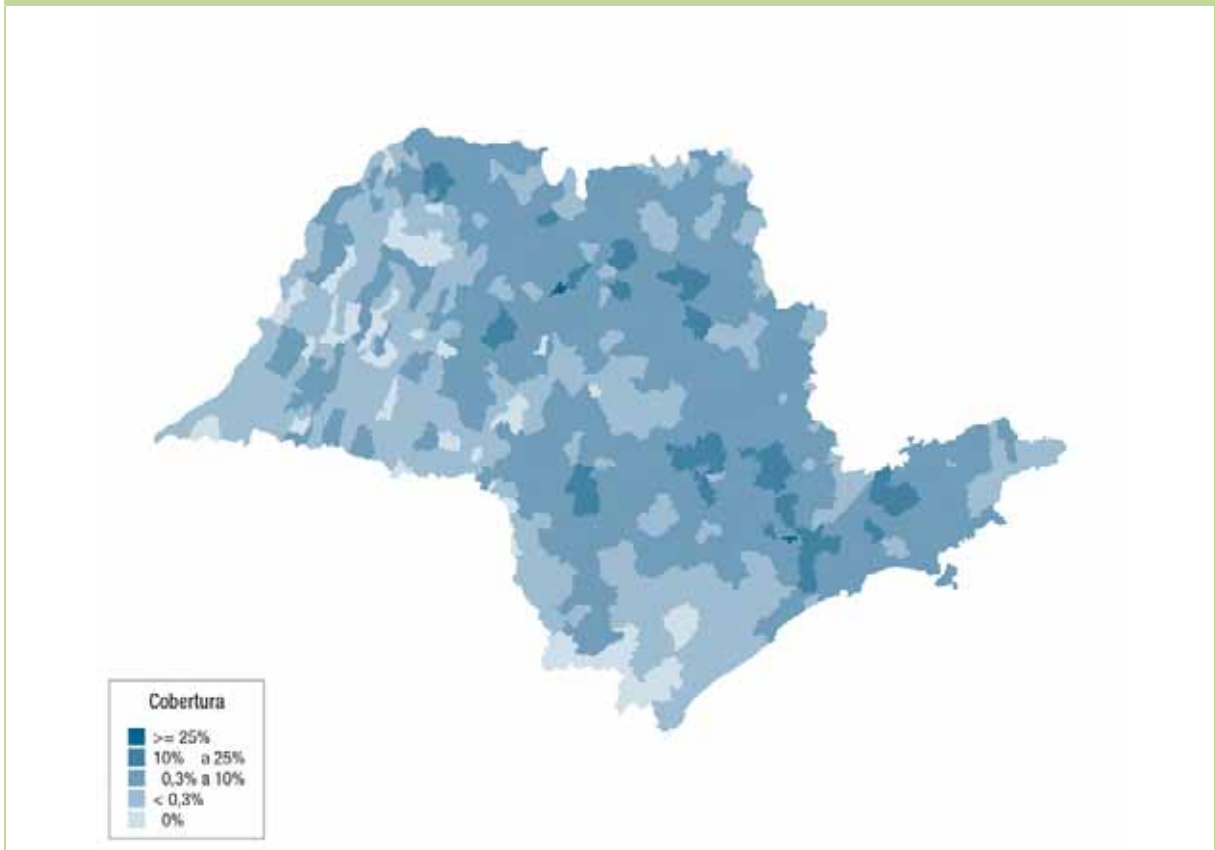


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

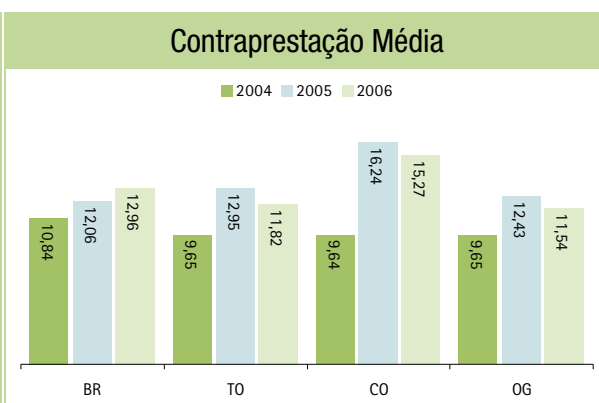
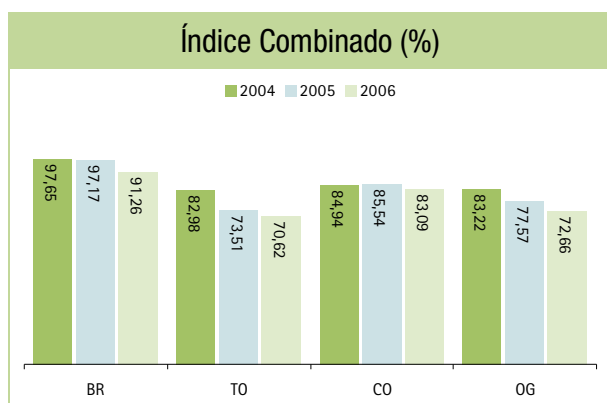
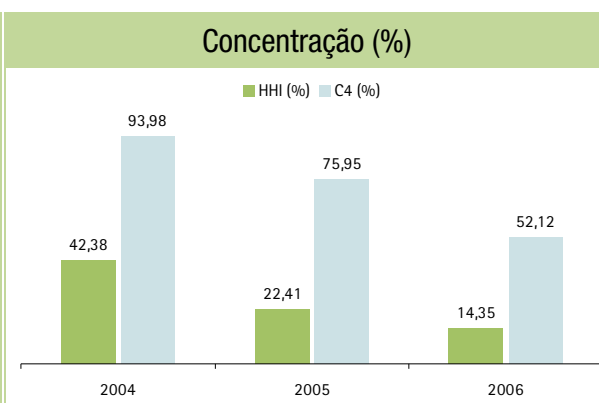
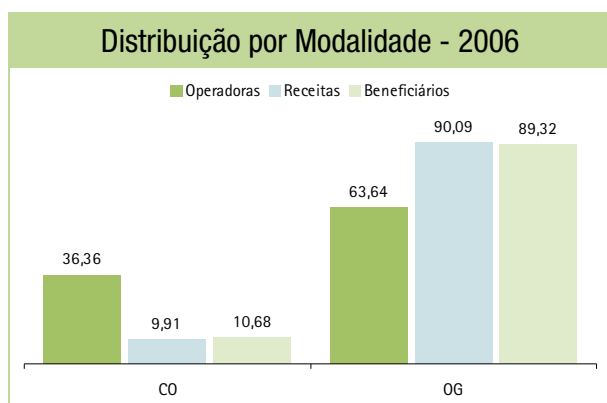
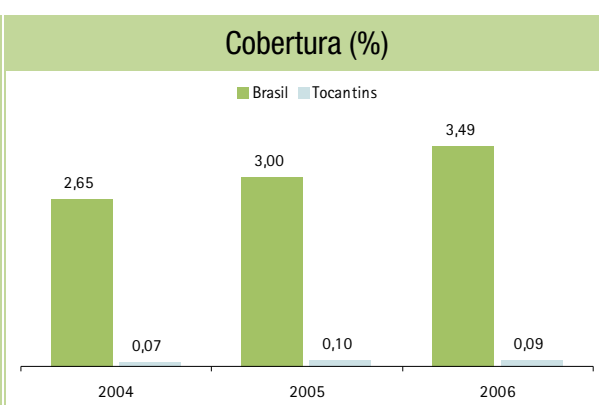
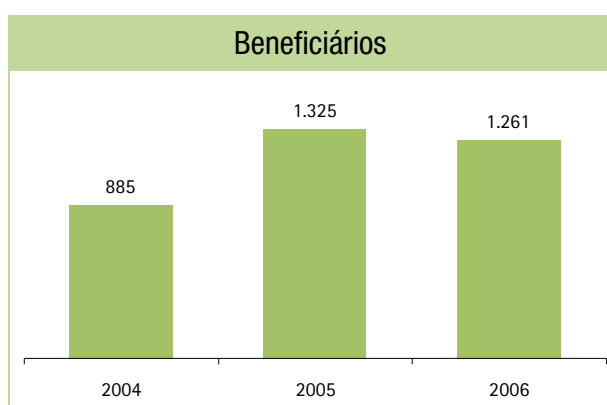
Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006

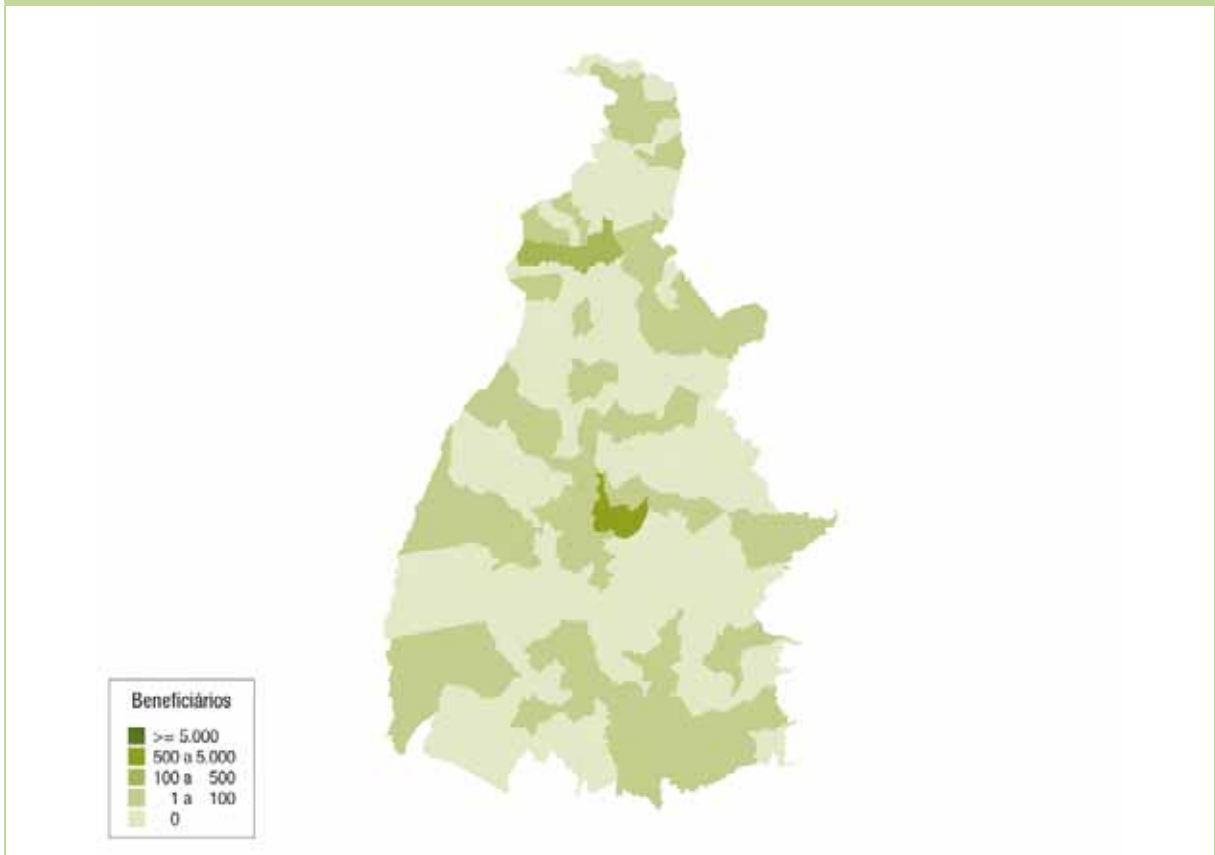


	2004	2005	2006	Var.% 2006/04
Número de Operadoras	21	28	33	57,14
Beneficiários	885	1.325	1.261	42,49
População (x1000)	1.263	1.306	1.332	5,53
Cobertura (%)	0,07	0,10	0,09	35,02
Contraprestação Média (R\$)	9,65	12,95	11,82	22,56
DM (%)	44,33	46,80	34,38	-22,45
DC (%)	5,62	8,34	6,09	8,41
DA (%)	33,27	22,43	32,19	-3,25
Combinado (%)	83,22	77,57	72,66	-12,69
HHI (%)	42,38	22,41	14,35	-66,13
C4 (%)	93,98	75,95	52,12	-44,54

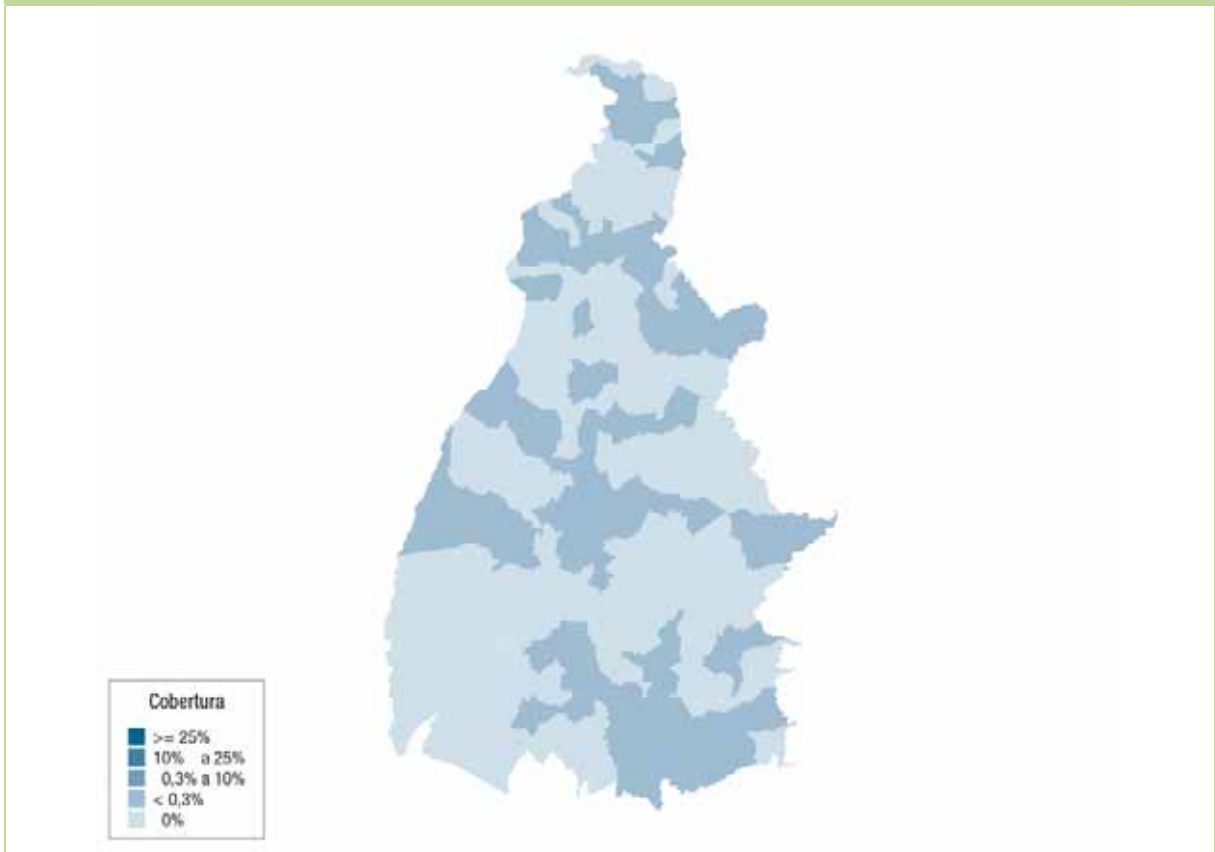


Fontes: IBGE - Censo 2000 (estimativa da população - 2006); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2006



Mapa de Cobertura - 2006





ATLAS

ECONÔMICO-FINANCEIRO DA SAÚDE SUPLEMENTAR

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), Formulário de Informações Periódicas (FIP), Censo 2000 (estimativa da população em julho de 2005) – IBGE e PNAD 2003 (caderno suplementar).

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 44 milhões são de vínculos ativos, ou seja, vínculos cujos contratos estão vigentes. O sistema é constituído por dados fornecidos pelas operadoras registradas na ANS, que devem enviar mensalmente a movimentação de inclusão, alteração e cancelamento de beneficiários, a qual é processada, consolidada e analisada na ANS. No Sistema de Informações de Beneficiários (SIB) estão cadastrados os vínculos de beneficiários com planos de saúde. Um beneficiário pode possuir mais de um plano e assim constar no sistema tantas vezes quantos forem os vínculos que possuir com planos de saúde. Devido a isso a cobertura apresentada tem um valor aproximado.

Sistema de Cadastro de Operadoras (CADOP)

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

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

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

Formulário de Informações Periódicas (FIP)

Formulário cadastral e econômico-financeiro para ser preenchido e enviado, mensalmente, pelas seguradoras especializadas em saúde para consolidação e análise pela ANS. É um extrato do plano de contas padrão que tem por objetivos padronizar e informatizar dados cadastrais e contábeis encaminhados à ANS, agilizar o acompanhamento individual de cada uma das seguradoras especializadas em saúde 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 e FIP para o mês de dezembro de cada ano (n.b.: quarto trimestre no caso do DIOPS).

As contas do DIOPS utilizadas no estudo foram:

- Contraprestações Efetivas de Operações de Assistência à Saúde (CP);
- Eventos Indenizáveis Líquidos (DM);
- Despesas de Comercialização (DC); e
- Despesas Administrativas (DA).

Adicionalmente, foram consideradas as contas "Outras Receitas e Despesas Operacionais" e "Resultado Não Operacional" no total das contraprestações para fins de ajuste das despesas administrativas (conforme descrito mais adiante).

As contas do FIP utilizadas no estudo foram:

- Prêmios Ganhos (CP);
- Sinistros Retidos (DM);
- Despesas de Comercialização – Seguros (DC);
- Despesas com Tributos (-); e
- Despesas Administrativas (-). } (DA)

Para corrigir possíveis problemas de preenchimento, consideramos as contas "Receitas Líquidas com Títulos de Capitalização" e "Rendas de Contribuições Líquidas" no total dos prêmios ganhos, e as contas "Despesas de Comercialização – Previdência (-)" e "Despesas de Comercialização – Capitalização (-)" no total das Despesas de Comercialização.

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. Embora essa limitação deva ser considerada na interpretação das informações aqui apresentadas, acreditamos que o seu impacto seja pequeno quando comparamos esses números com os constantes da PNAD 2003 do IBGE, que apontam 34.198.206 beneficiários de planos de operadoras privadas de planos de assistência à saúde.

Para a confecção dos mapas, utilizamos as últimas informações disponíveis de beneficiários. Ou seja, o cadastro de dezembro de 2005.

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 duas categorias:

Patrocinadas – entidade de autogestão ou empresa que, por intermédio de seu departamento de recursos humanos ou órgão assemelhado responsabiliza-se pelo plano privado de assistência à saúde, de uma ou mais empresas, e que possuam gestão própria. A autogestão patrocinada poderá ser:

Singular: é o sistema de autogestão vinculado apenas a um patrocinador.

Multipatrocinada: é o sistema de autogestão que congrega mais de um patrocinador.

Operadoras da modalidade autogestão patrocinada não estão obrigadas a enviar informações econômico-financeiras à ANS, não constando portanto dos consolidados aqui apresentados.

Não patrocinadas – são as entidades de autogestão que não possuem uma ou mais entidades que se responsabilizem pelo plano privado de assistência à saúde.

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

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

Filantropia: entidades sem fins lucrativos que operam Planos Privados de Assistência à Saúde, certificadas como entidade filantrópica junto ao Conselho Nacional de Assistência

Social, CNAS, e declaradas de utilidade pública junto ao Ministério da Justiça ou junto aos Órgãos dos Governos Estaduais e Municipais.

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

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

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

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

Segmentação assistencial

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

- Ambulatorial
- Hospitalar com 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:

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

Índice combinado (COMB)

O índice combinado é calculado através da seguinte fórmula:

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

Taxa de cobertura (TC)

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

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

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

Índices de concentração

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

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

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

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

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

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

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

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

Herfindahl-Hirshman Index (HHI):

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

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

Assim sendo, o índice pode ser expresso como:

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

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

$$HHI = \sum_{i=1}^N \left(\frac{100}{N} \right)^2 = \frac{10.000}{N}. \text{ Assim, percebe-se que quanto maior o poder de mercado, maior será o HHI.}$$

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

ANP / AUTONP – AUTOGESTÕES NÃO PATROCINADAS

CM / COOPM – COOPERATIVAS MÉDICAS

FI / FIL – FILANTROPIA

MGRP – MEDICINAS DE GRUPO

SEG – SEGURADORAS

CO / COOPO – COOPERATIVAS ODONTOLÓGICAS

OG / OGRP – ODONTOLOGIAS DE GRUPO

Referências Bibliográficas

ANS. Caderno de Informação da Saúde Suplementar: beneficiários, operadoras e planos. 2006.

BUSSAB, W. O.; MORETTIN, P.A. Estatística Básica. 5ª Edição, Editora Saraiva. 2006.

HERFINDAHL, O. C. Concentration in the Steel Industry, Tese de Doutorado. 1950.

SCHMIDT, C. A. J. LIMA, M. A. (2002) Índices de Concentração. Disponível em <http://www.fazenda.gov.br/Seae/documentos/doctrabalho/docdetrabalho13Final.PDF>. Acessado em 10/04/05.



Ministério
da Saúde



www.ans.gov.br
Disque-ANS: 0800 701-9656

Av. Augusto Severo, 84 - Glória
Rio de Janeiro-RJ 20021-040