



# ATLAS

ECONÔMICO-FINANCEIRO DA SAÚDE SUPLEMENTAR

2005

 **ANS** Agência Nacional de  
Saúde Suplementar



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ECONÔMICO-FINANCEIRO DA SAÚDE SUPLEMENTAR

2005



MINISTÉRIO DA SAÚDE

Agência Nacional de Saúde Suplementar

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Diretor Interino: Fausto Pereira dos Santos



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2005

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MINISTÉRIO DA SAÚDE  
Agência Nacional de Saúde Suplementar

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1. Saúde suplementar.

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A criação da ANS marcou o início de uma nova etapa de regulamentação de um setor que se transformou numa relevante atividade econômica na área da saúde. Nessa etapa de sua implantação, a Agência já mostrou resultados concretos, sendo possível refletir sobre as experiências acumuladas, os conflitos vivenciados, os erros e os acertos. A construção do modelo de atenção à saúde para o setor suplementar vem sendo elaborado na gestão desses processos políticos, organizacionais e de trabalho, mediado por aqueles que protagonizam esses espaços: usuários, profissionais de saúde e as empresas que operam os planos de saúde.

A ANS teve ainda que superar um ponto crítico ao longo desses anos: ausência de informações econômico-financeiras estruturadas sobre o setor. Parte importante desse percurso está presente nessa obra, um esforço em mostrar dados fundamentais para o conhecimento desse mercado. A permanência de empresas sólidas e aptas para garantir as condições contratadas é um dos objetivos estratégicos da ANS.

O tema tratado no Atlas, o perfil econômico-financeiro das operadoras no Brasil de hoje, tem o papel fundamental de tornar visível essa dimensão de muito impacto na efetividade da regulação do setor.

Esta iniciativa é um momento importante para essa gestão, resultado de um excelente trabalho coletivo que reforça o papel da ANS de agente de mudança e da busca do equilíbrio, e fica como ponto de partida para novos avanços que visem um setor socialmente justo.

Fausto Pereira dos Santos  
Diretor-Presidente da ANS



## Apresentação

A regulamentação da saúde suplementar no Brasil alterou de forma significativa a rotina das operadoras.

A Agência Nacional de Saúde Suplementar vem desenvolvendo um esforço de qualificação e, no caso específico desta publicação, de coleta, sistematização e análise de dados econômico-financeiros, conseguindo com isto delinear o perfil dessa área de atividade com uma consistência cada vez maior.

Após uma rigorosa análise desses dados pela Diretoria de Normas e Habilitação de Operadoras da ANS, apresentamos a primeira edição do Atlas Econômico-Financeiro da Saúde Suplementar.

Nosso objetivo é fornecer um retrato fidedigno da realidade econômica e estrutural do setor. Propomos, desta forma, uma análise acessível a toda a sociedade, que contribua de forma relevante para o debate nacional e que resulte na proposição de ações e soluções que tornem as operadoras de planos de saúde mais seguras e, conseqüentemente, aptas a cumprirem suas obrigações com seus clientes e prestadores.

Boa leitura!

Alfredo de Almeida Cardoso

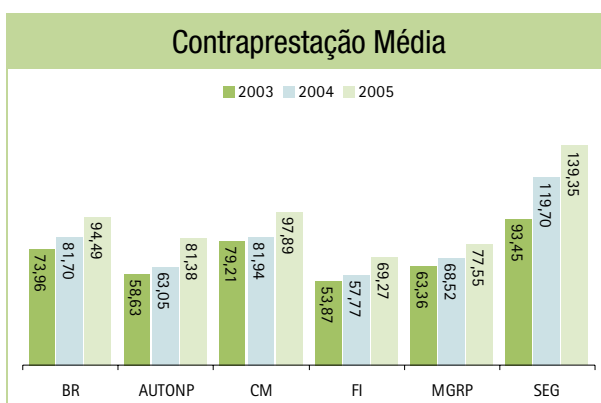
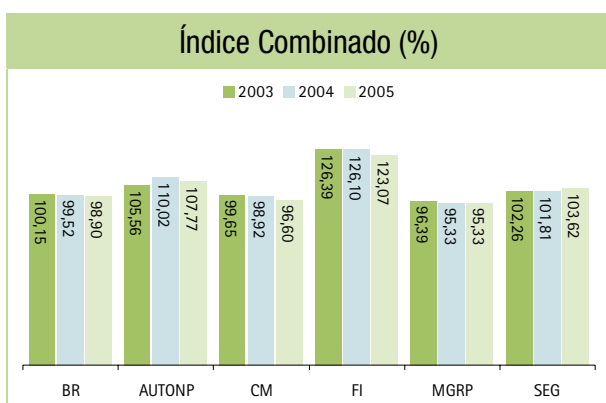
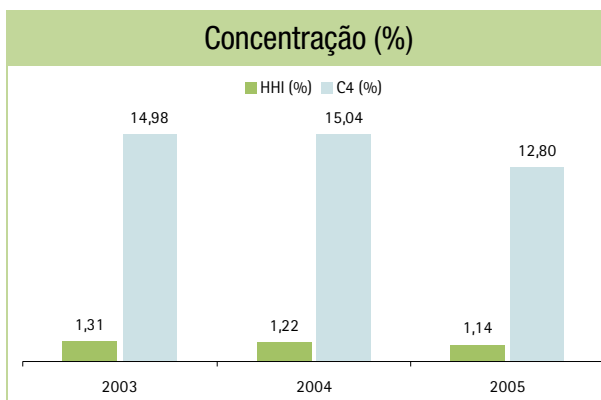
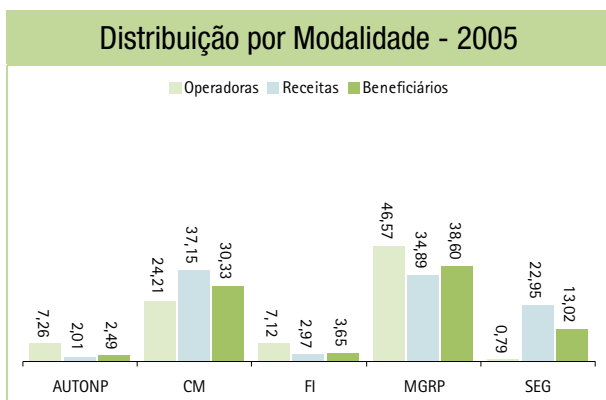
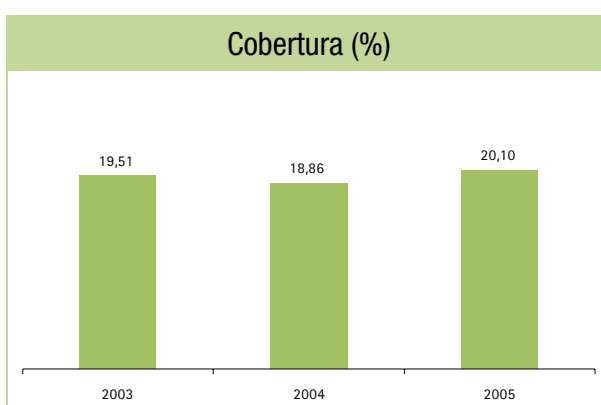
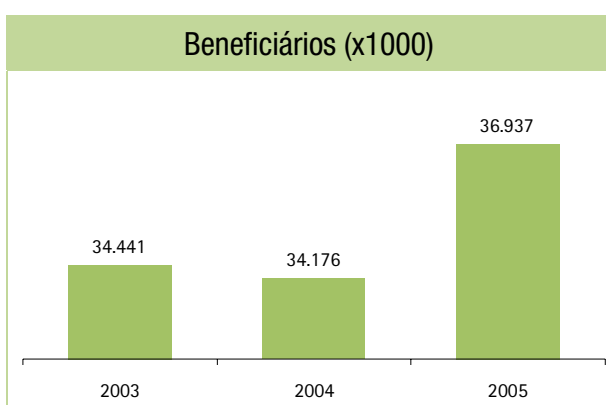
Diretor de Normas e Habilitação de Operadoras



# Mercado Médico-Hospitalar

Brasil	14
Região Norte	26
Região Nordeste	38
Região Centro-Oeste	50
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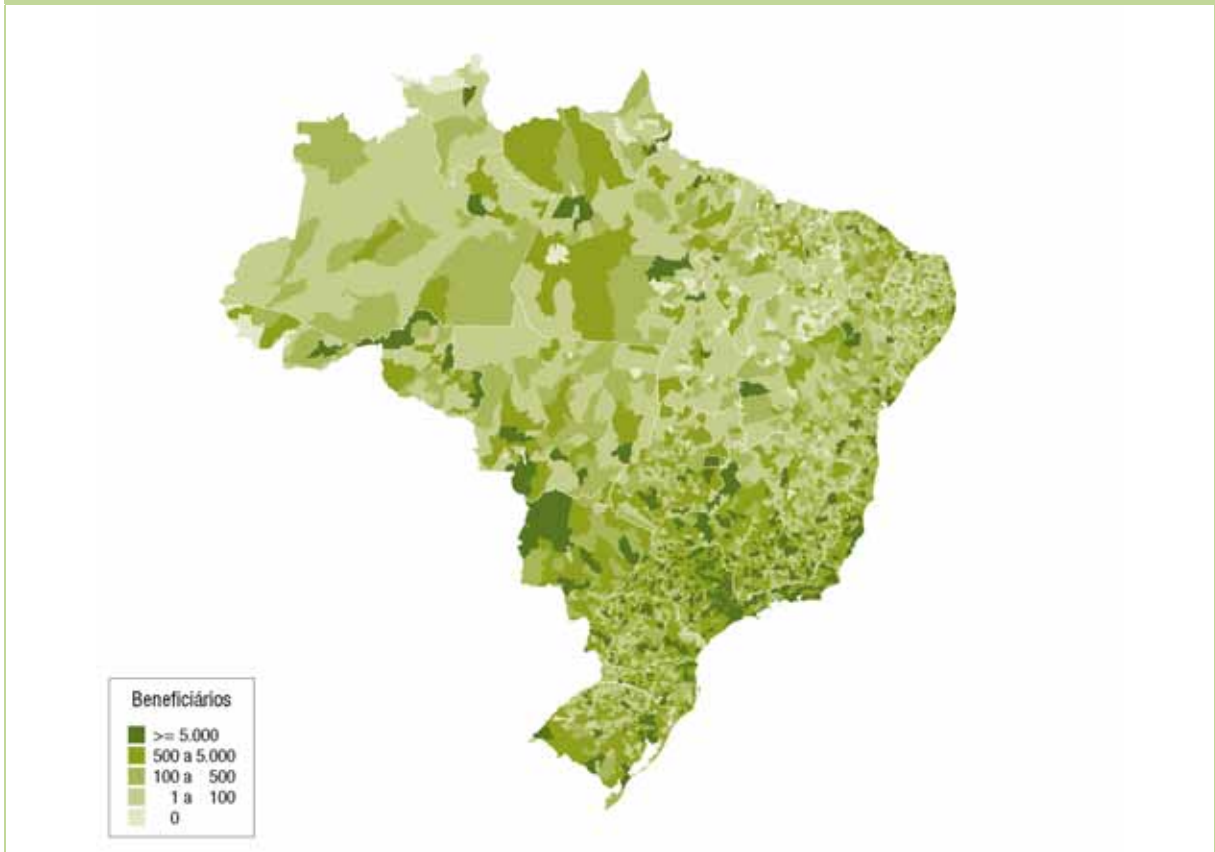
	2003	2004	2005	Var.% 2005/03
Número de Operadoras	1.639	1.569	1.516	-7,50
Beneficiários (x1000)	34.441	34.176	36.937	7,25
População (x1000)	176.514	181.201	183.798	4,13
Cobertura (%)	19,51	18,86	20,10	3,00
Contraprestação Média (R\$)	73,96	81,70	94,49	27,76
DM (%)	81,30	81,61	81,50	0,25
DC (%)	2,88	2,82	2,94	2,12
DA (%)	15,98	15,09	14,46	-9,50
Combinado (%)	100,15	99,52	98,90	-1,25
HHI (%)	1,31	1,22	1,14	-12,99
C4 (%)	14,98	15,04	12,80	-14,59



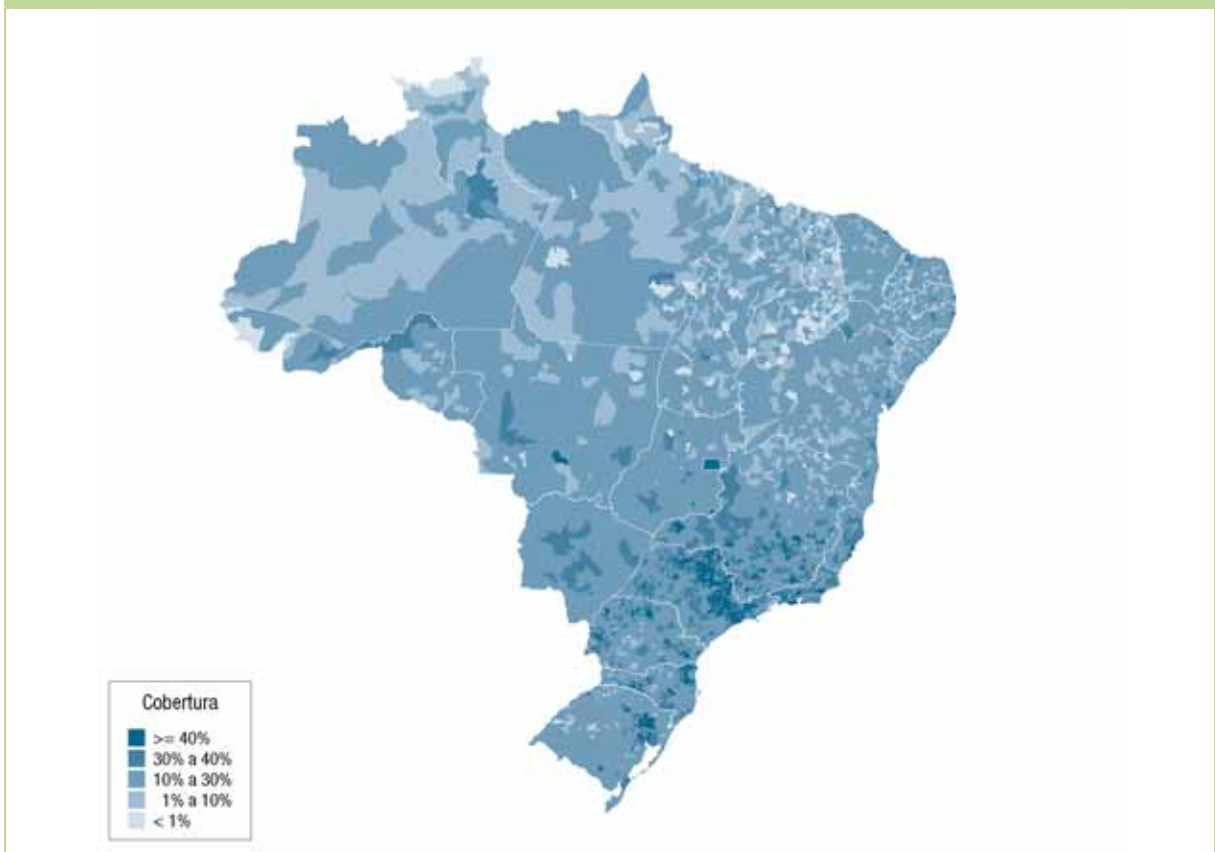
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



Mapa de Beneficiários - 2005

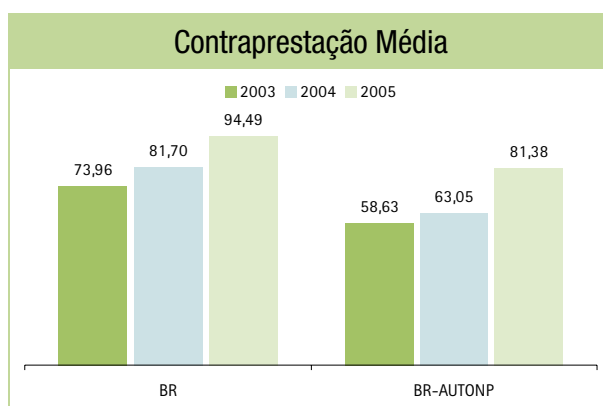
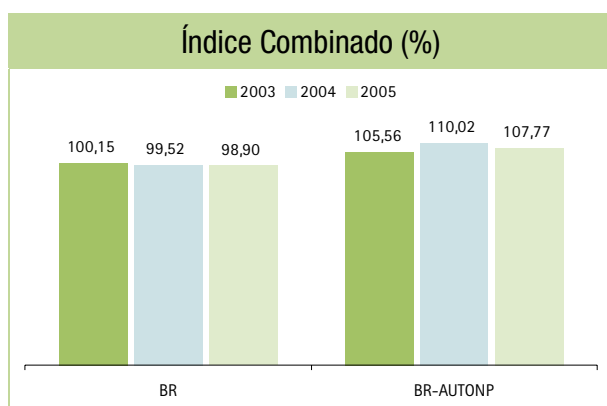
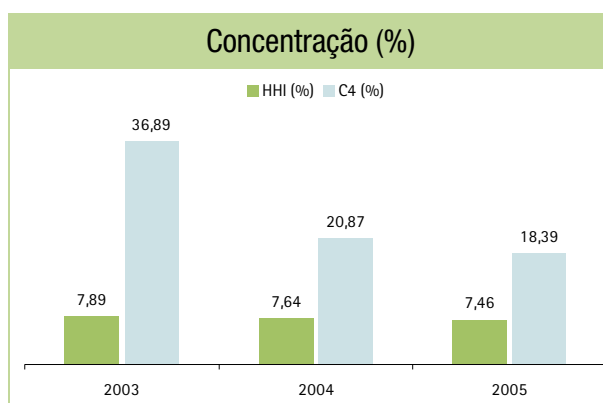
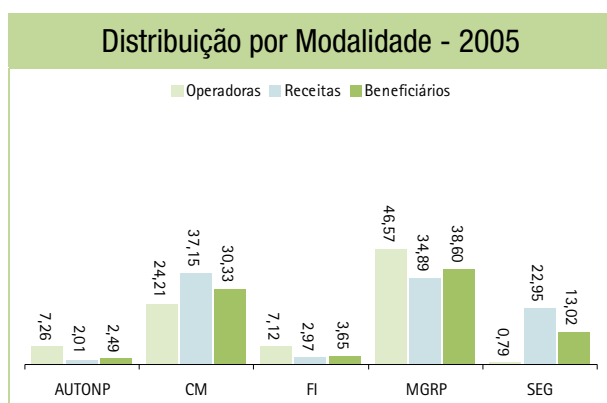
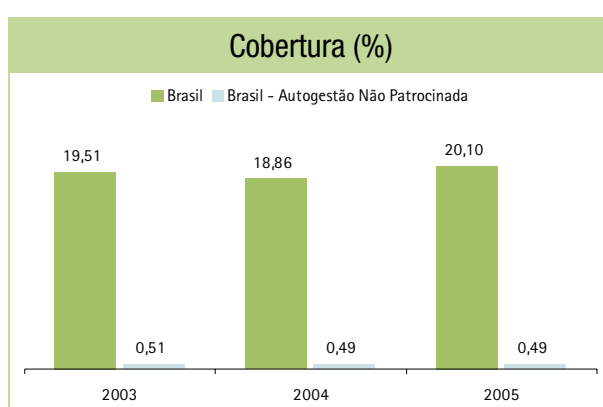
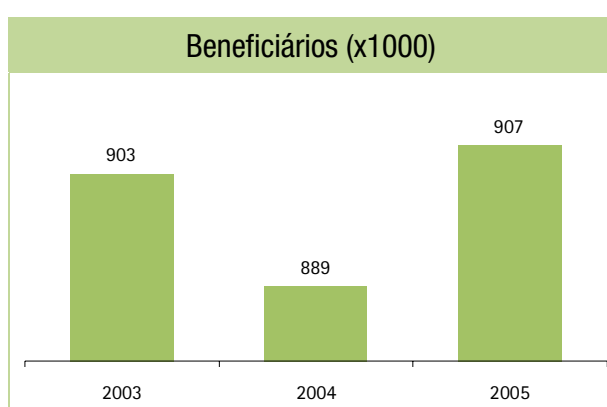


Mapa de Cobertura - 2005



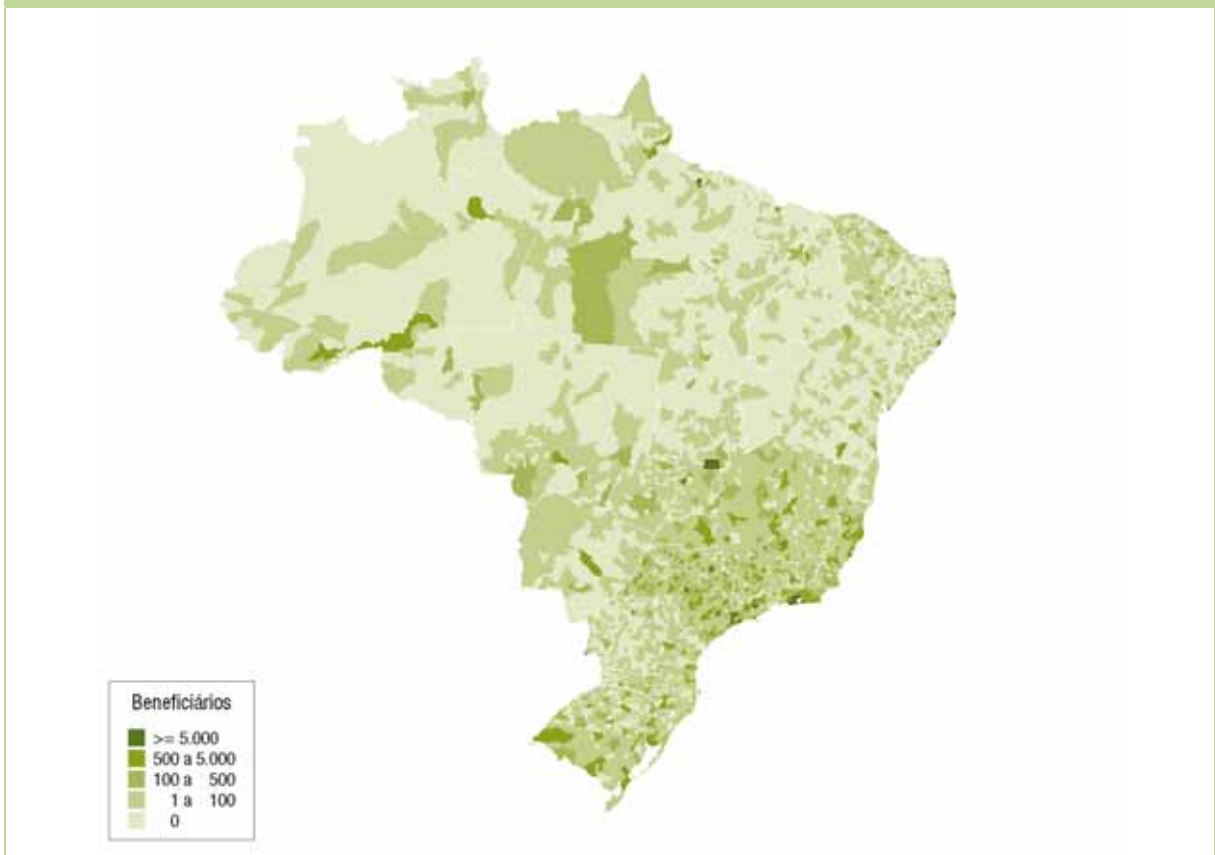
# Brasil - Autogestão Não Patrocinada

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	120	114	110	-8,33
Beneficiários (x1000)	903	889	907	0,39
População (x1000)	176.514	181.201	183.798	4,13
Cobertura (%)	0,51	0,49	0,49	-3,59
Contraprestação Média (R\$)	58,63	63,05	81,38	38,81
DM (%)	83,41	89,18	87,61	5,04
DC (%)	0,22	0,09	0,10	-54,96
DA (%)	21,93	20,74	20,05	-8,54
Combinado (%)	105,56	110,02	107,77	2,09
HHI (%)	7,89	7,64	7,46	-5,36
C4 (%)	36,89	20,87	18,39	-50,15

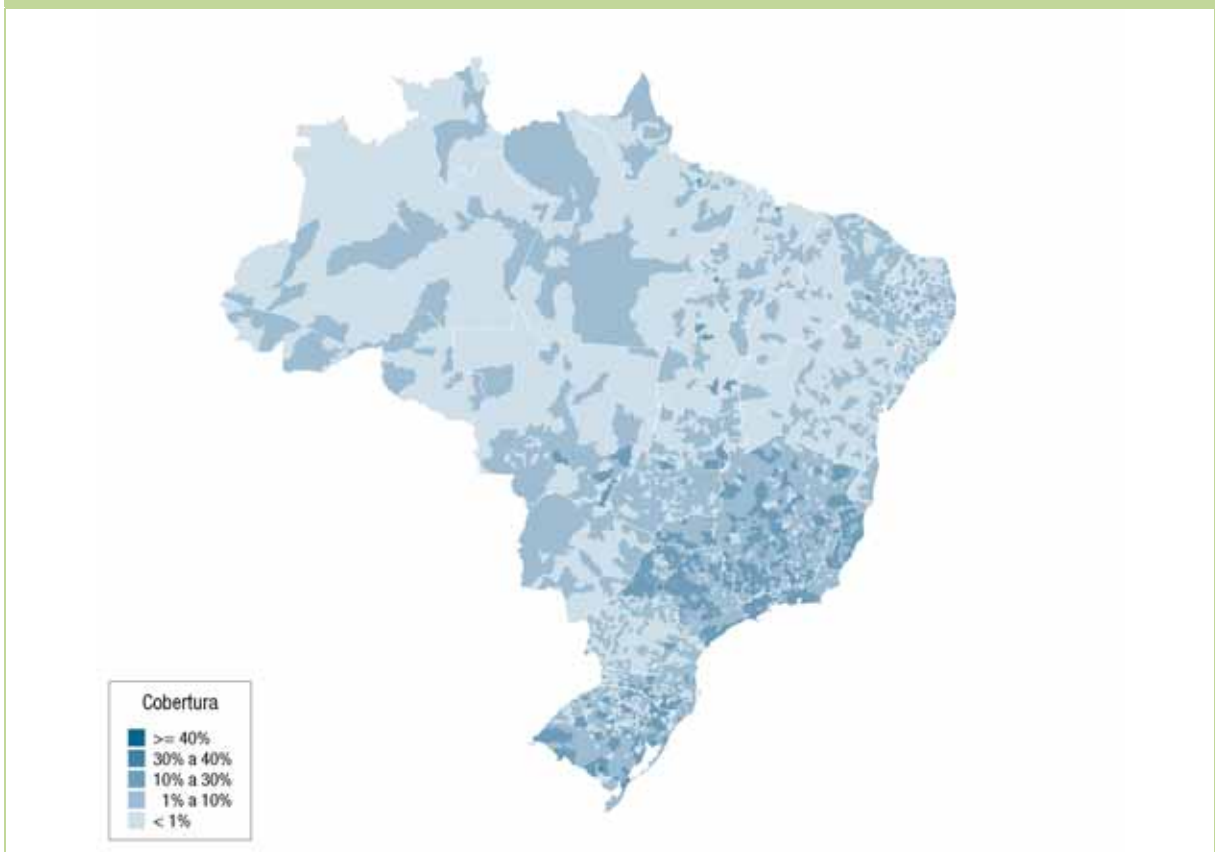


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

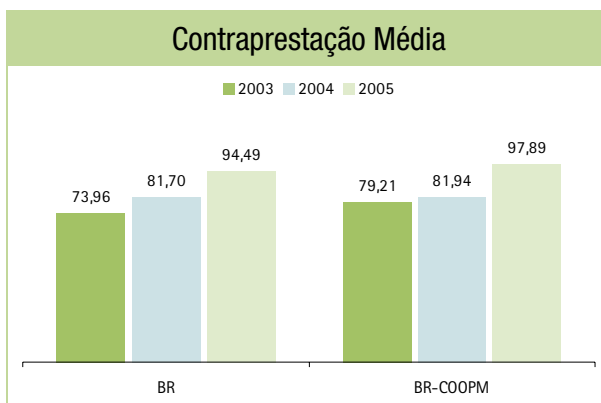
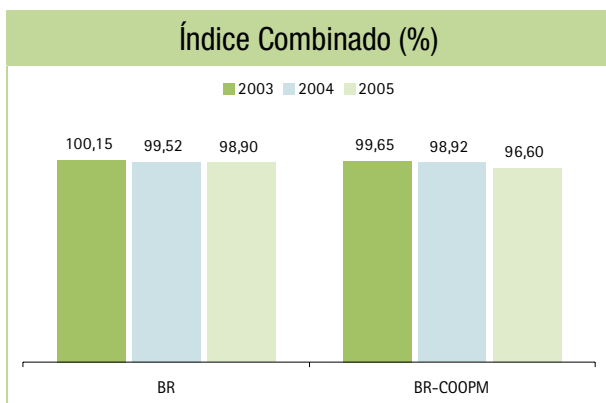
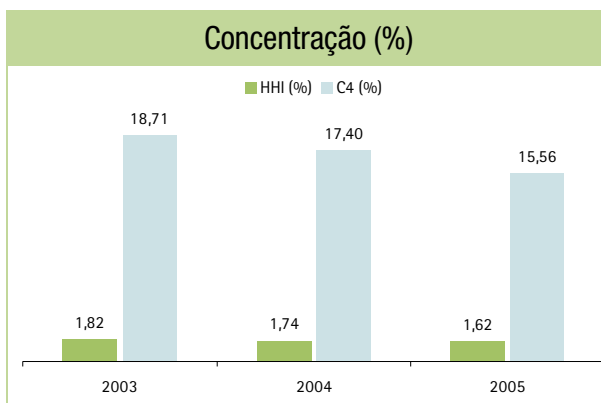
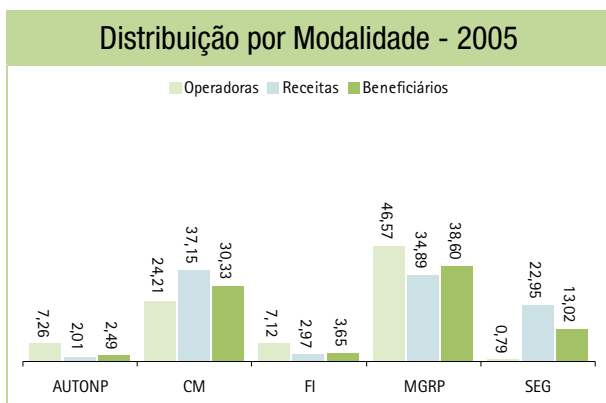
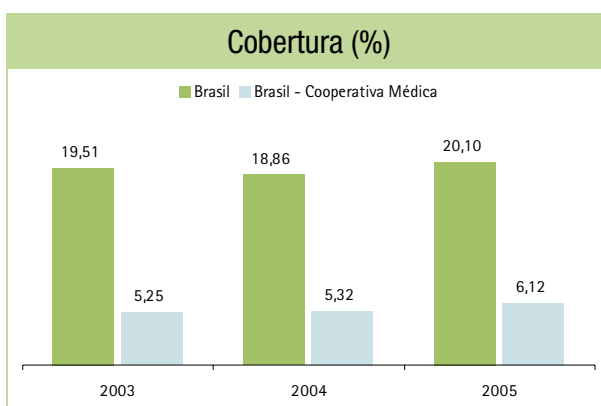
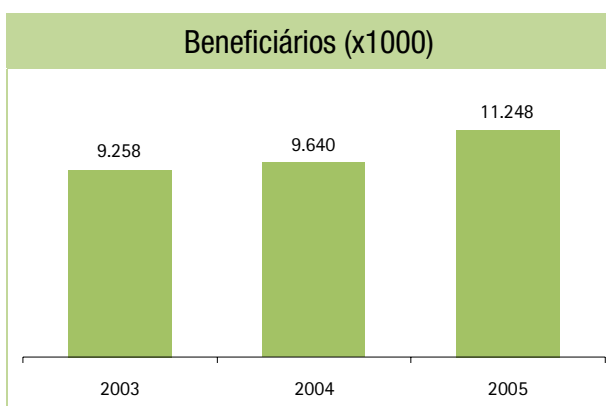
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

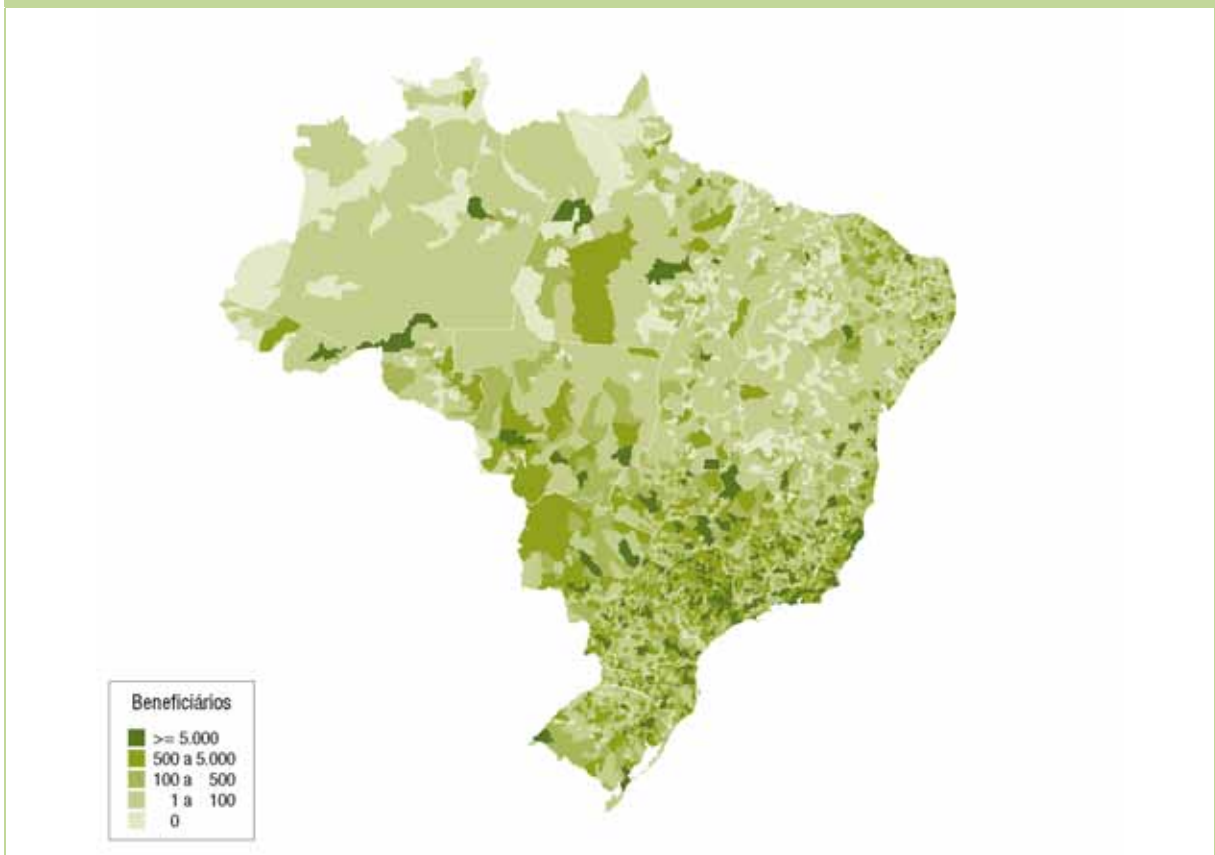


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	370	370	367	-0,81
Beneficiários (x1000)	9.258	9.640	11.248	21,49
População (x1000)	176.514	181.201	183.798	4,13
Cobertura (%)	5,25	5,32	6,12	16,67
Contraprestação Média (R\$)	79,21	81,94	97,89	23,58
DM (%)	83,97	83,81	81,62	-2,80
DC (%)	1,47	1,29	1,46	-0,63
DA (%)	14,20	13,82	13,51	-4,86
Combinado (%)	99,65	98,92	96,60	-3,06
HHI (%)	1,82	1,74	1,62	-10,74
C4 (%)	18,71	17,40	15,56	-16,83

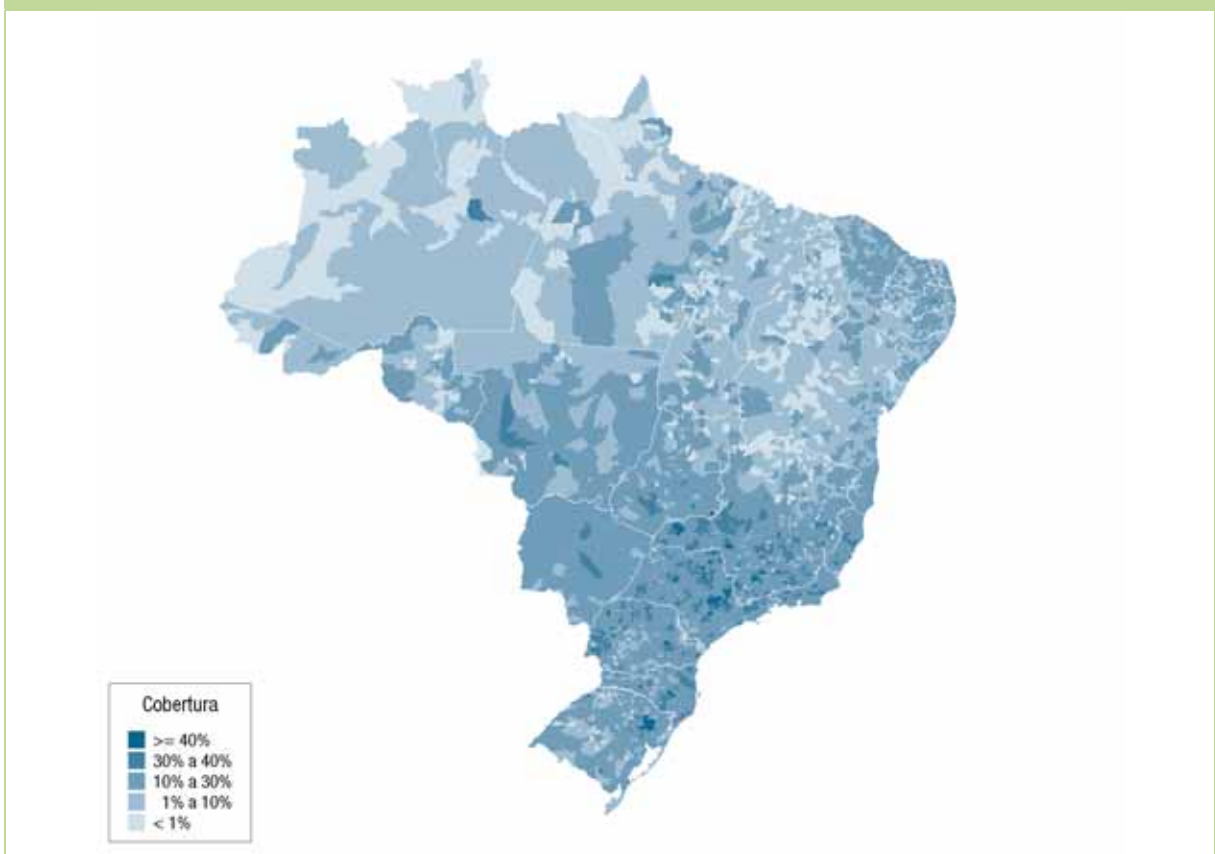


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

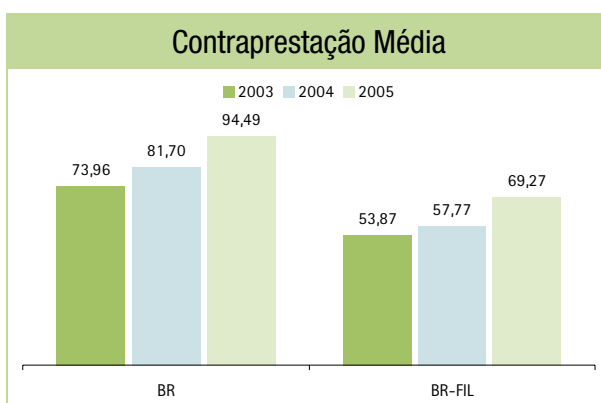
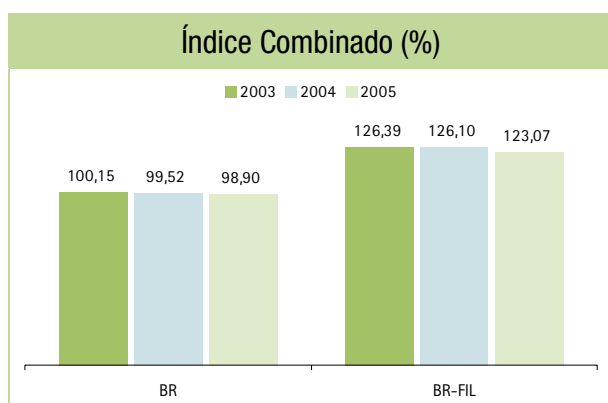
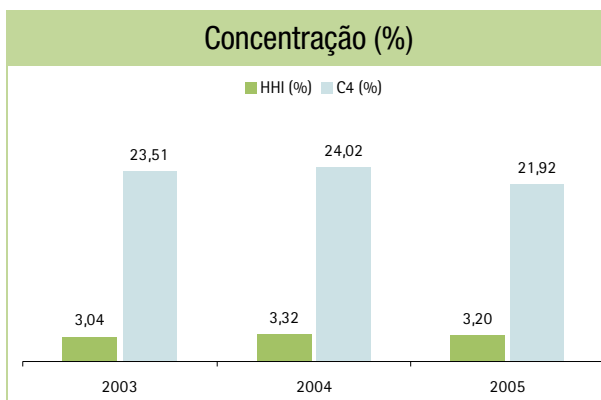
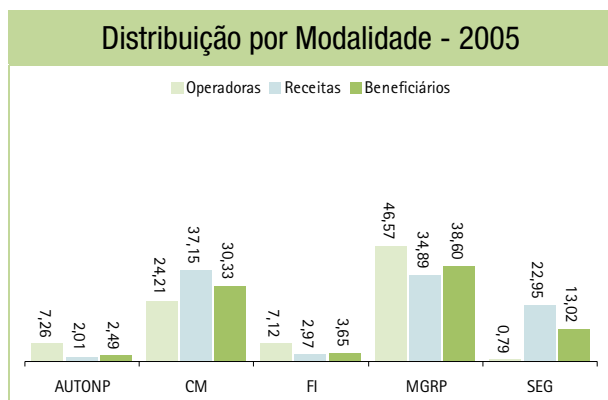
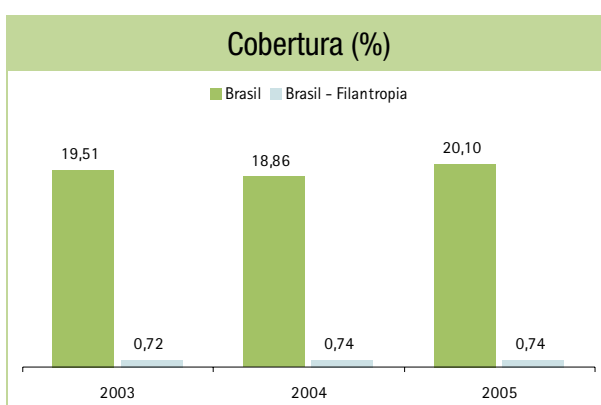
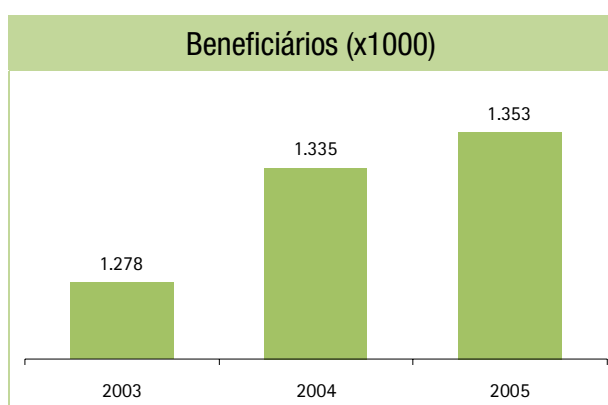
### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005

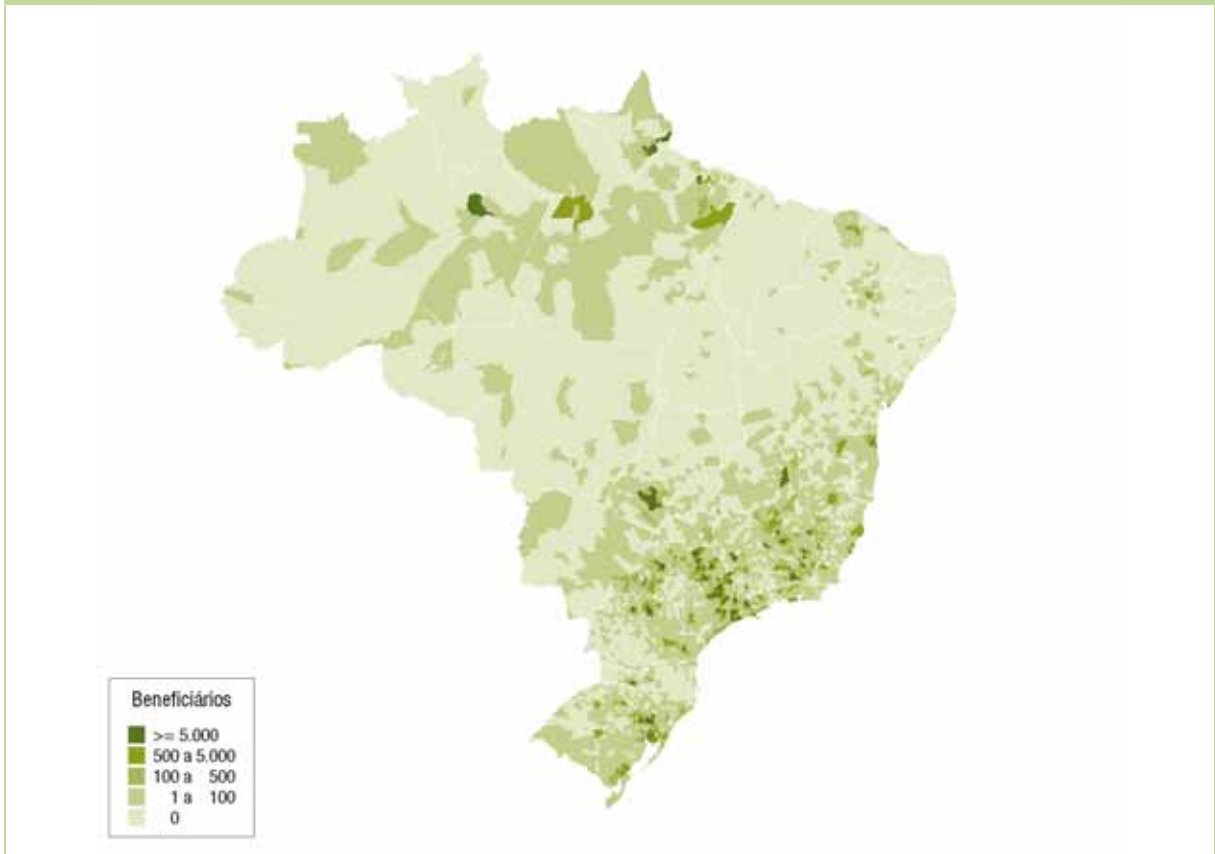


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	116	109	108	-6,90
Beneficiários (x1000)	1.278	1.335	1.353	5,83
População (x1000)	176.514	181.201	183.798	4,13
Cobertura (%)	0,72	0,74	0,74	1,64
Contraprestação Média (R\$)	53,87	57,77	69,27	28,60
DM (%)	80,97	79,51	76,67	-5,31
DC (%)	1,91	1,84	1,64	-14,12
DA (%)	43,51	44,75	44,76	2,87
Combinado (%)	126,39	126,10	123,07	-2,62
HHI (%)	3,04	3,32	3,20	5,28
C4 (%)	23,51	24,02	21,92	-6,79

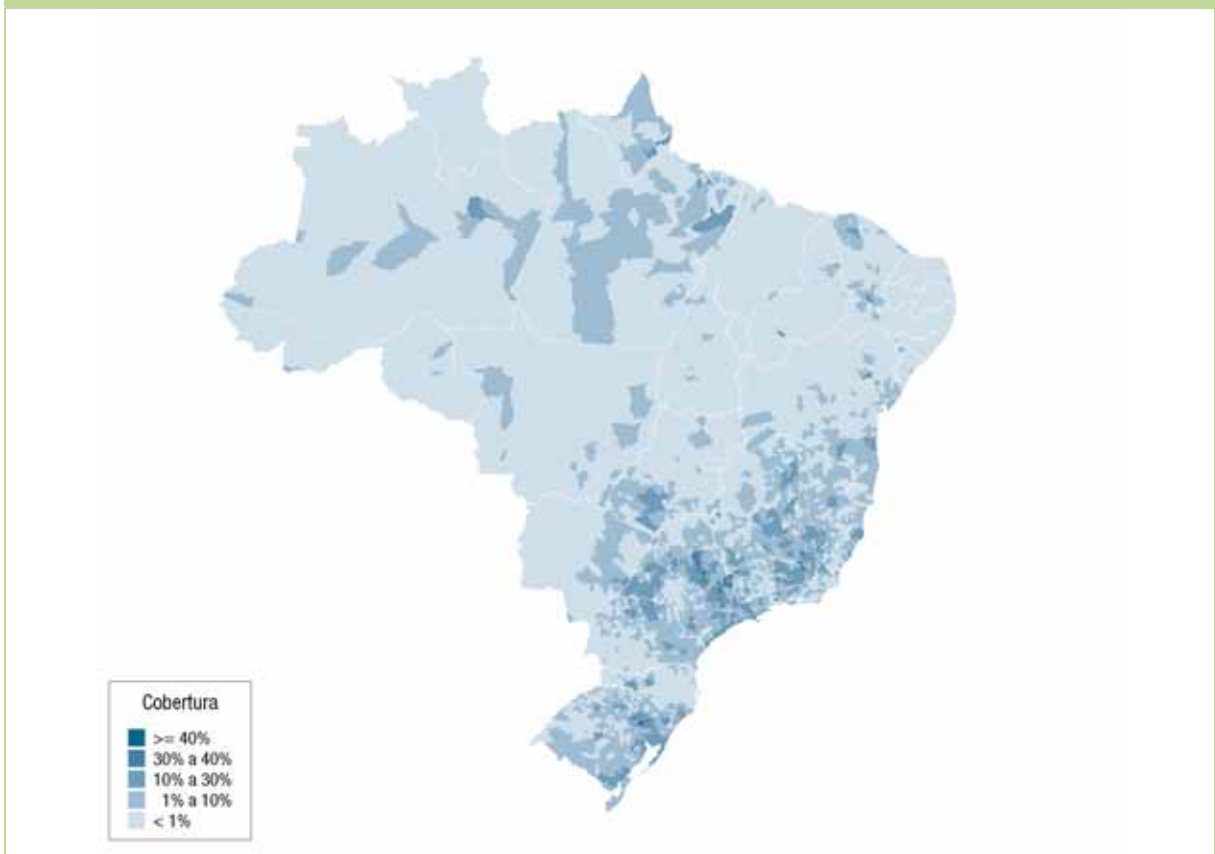


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

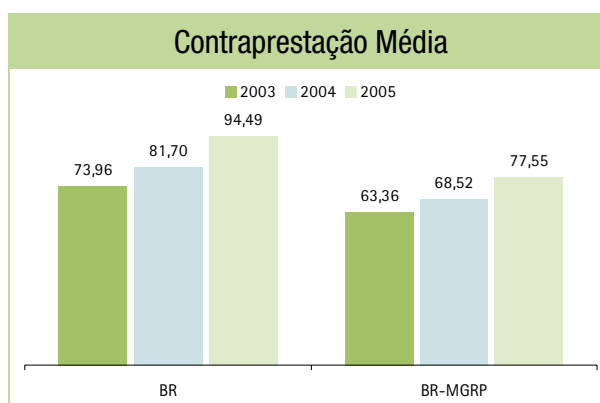
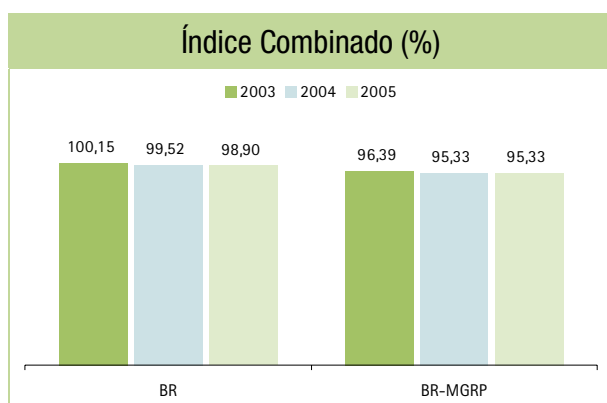
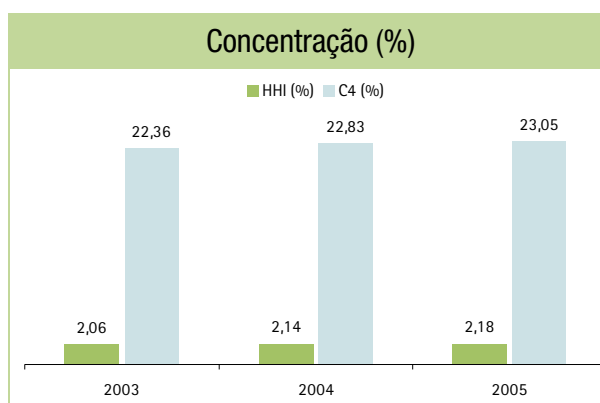
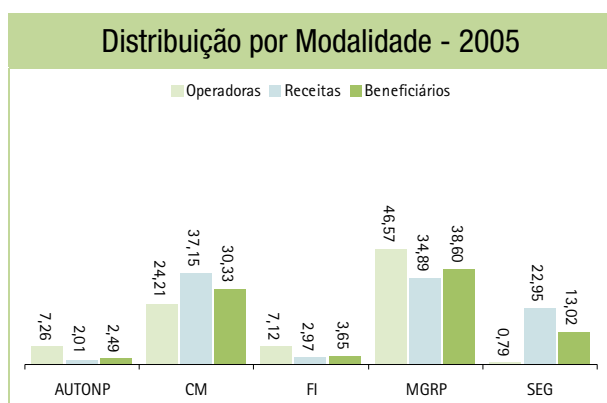
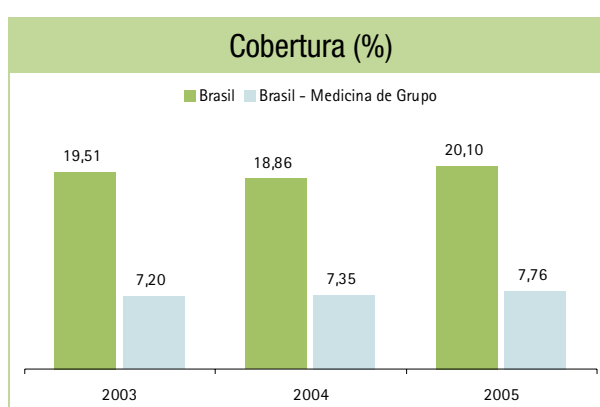
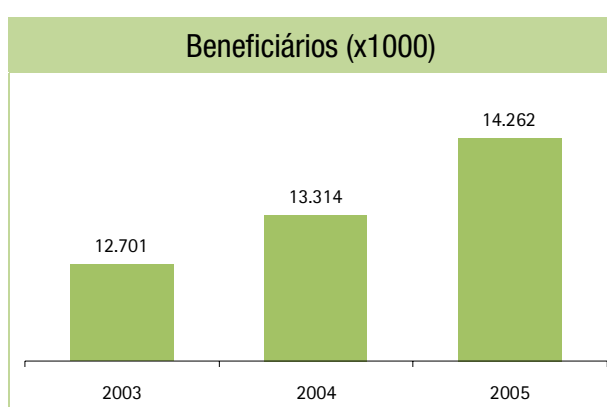


Mapa de Cobertura - 2005



# Brasil - Medicina de Grupo

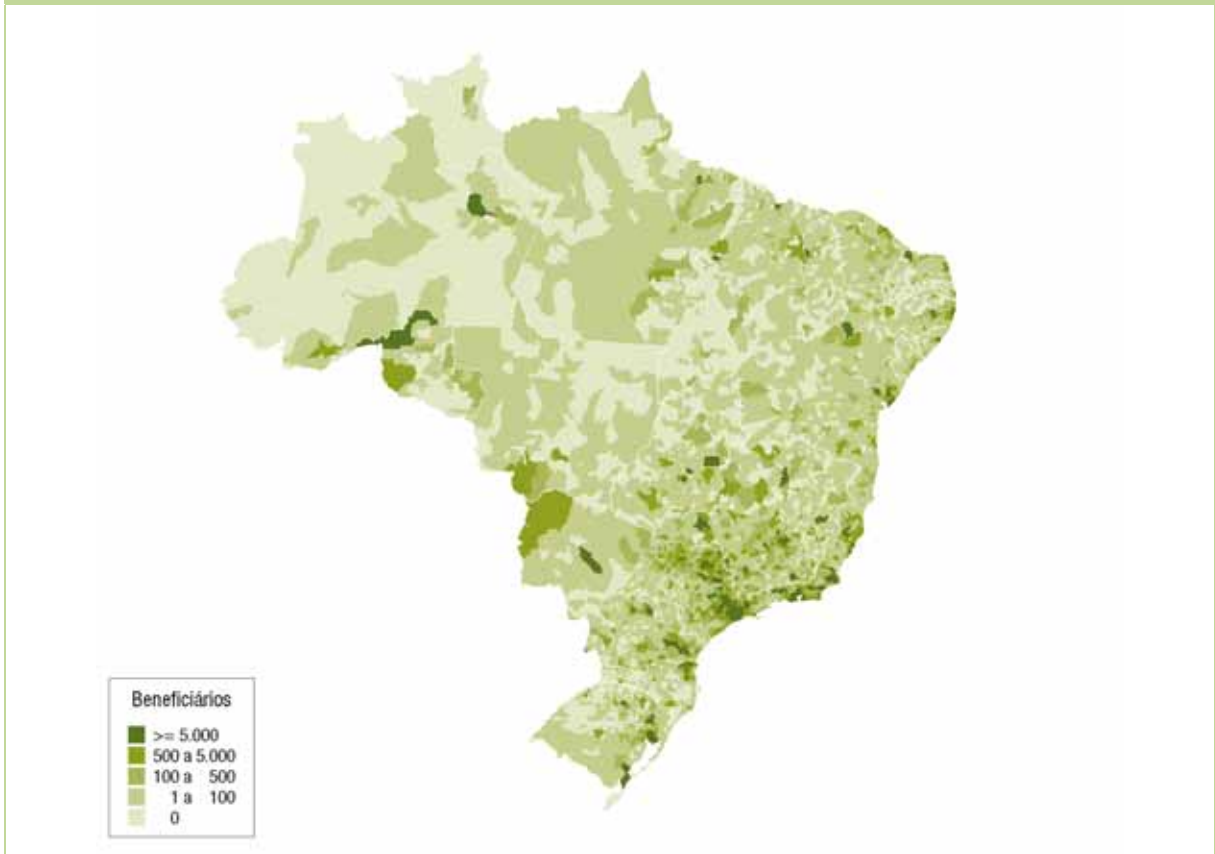
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	792	745	706	-10,86
Beneficiários (x1000)	12.701	13.314	14.262	12,28
População (x1000)	176.514	181.201	183.798	4,13
Cobertura (%)	7,20	7,35	7,76	7,83
Contraprestação Média (R\$)	63,36	68,52	77,55	22,40
DM (%)	75,53	75,23	75,60	0,10
DC (%)	3,62	3,50	3,65	1,03
DA (%)	17,25	16,59	16,07	-6,85
Combinado (%)	96,39	95,33	95,33	-1,11
HHI (%)	2,06	2,14	2,18	6,01
C4 (%)	22,36	22,83	23,05	3,11



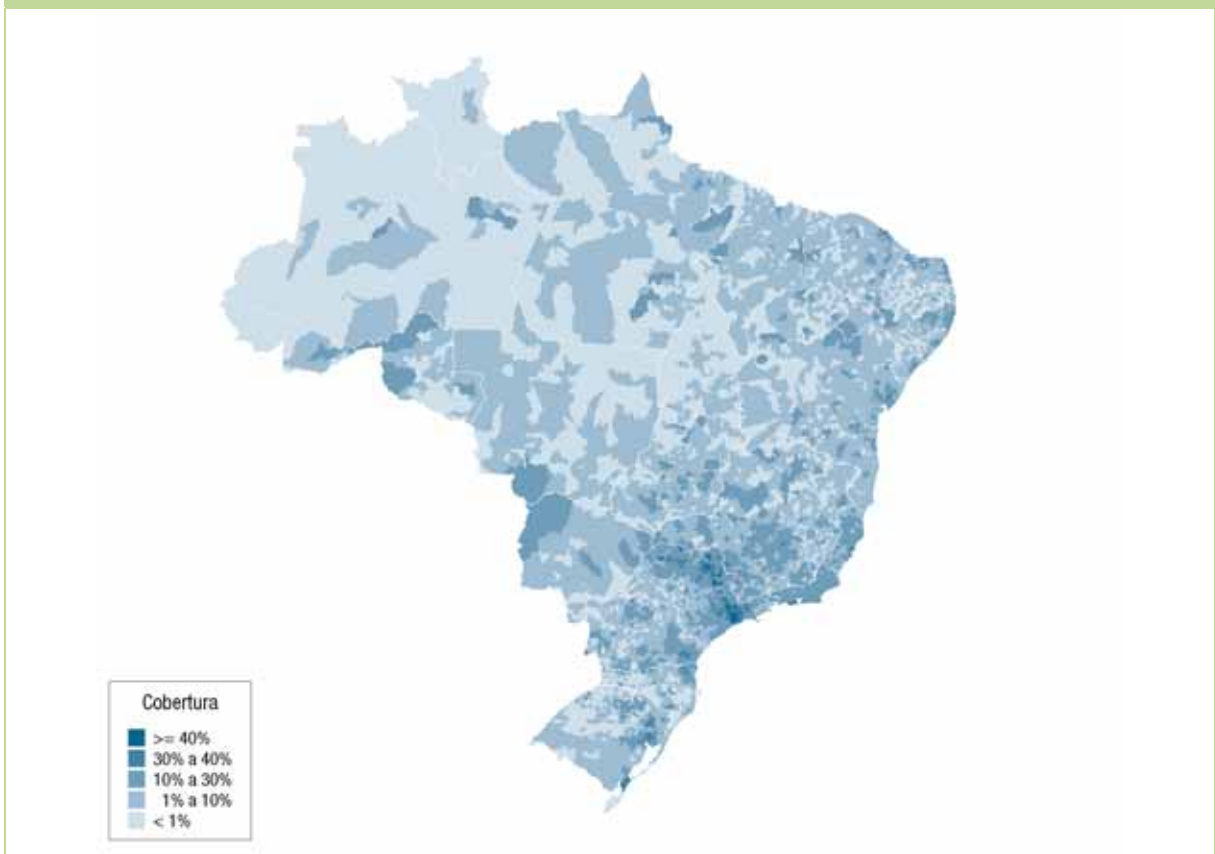
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Mapa de Beneficiários - 2005

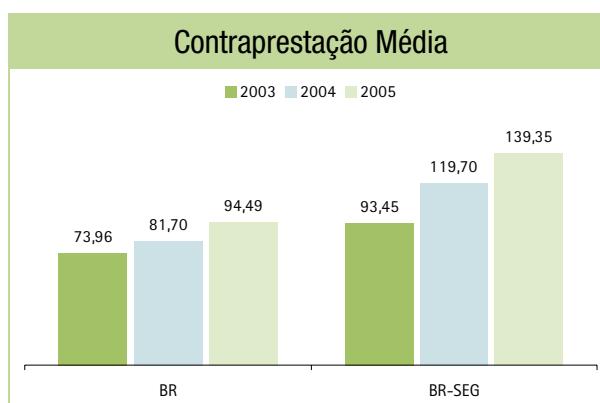
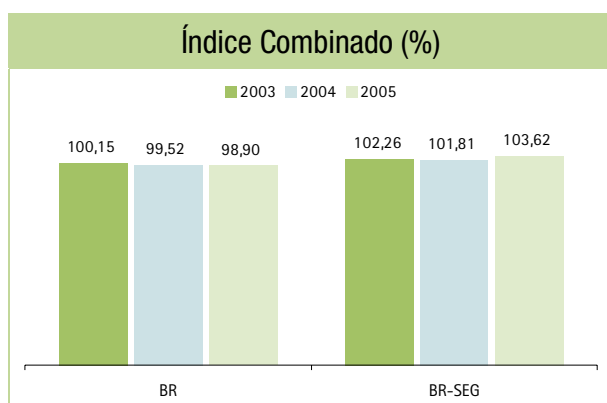
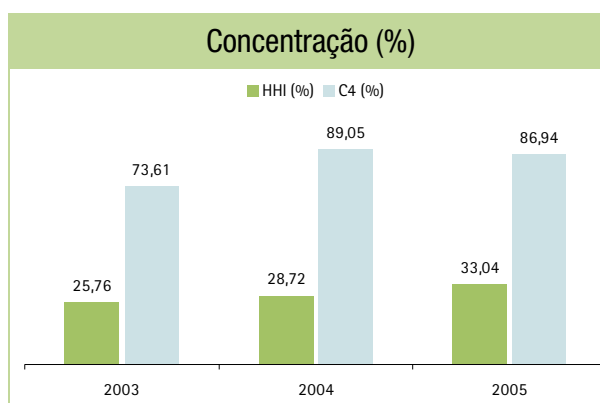
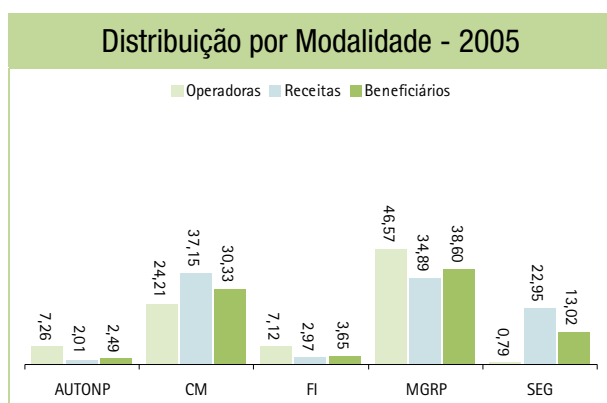
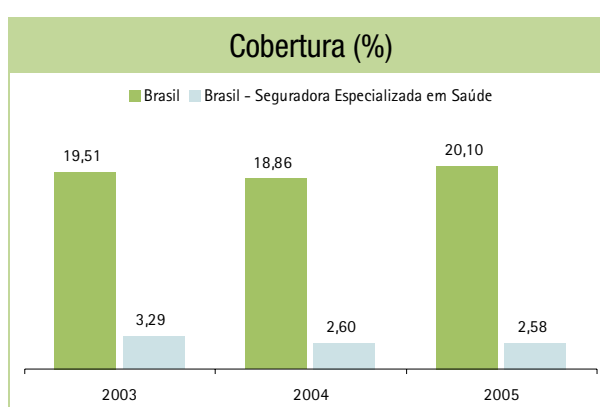
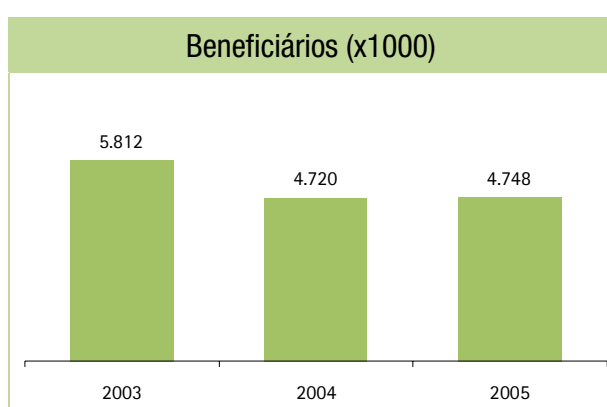


Mapa de Cobertura - 2005



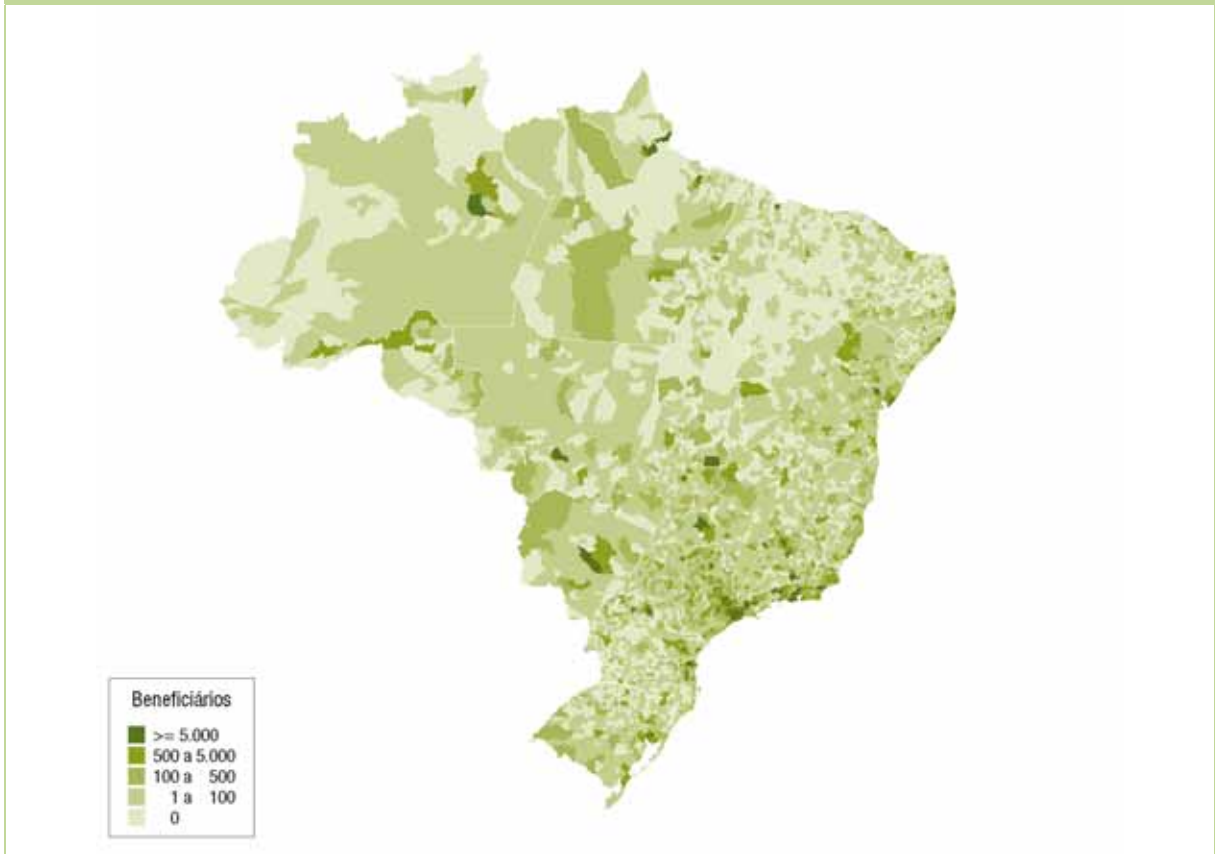
# Brasil - Seguradora Especializada em Saúde

	2003	2004	2005	Var.% 2005/03
Número de Operadoras	14	14	12	-14,29
Beneficiários (x1000)	5.812	4.720	4.748	-18,30
População (x1000)	176.514	181.201	183.798	4,13
Cobertura (%)	3,29	2,60	2,58	-21,54
Contraprestação Média (R\$)	93,45	119,70	139,35	49,12
DM (%)	85,88	87,43	89,98	4,77
DC (%)	3,73	3,80	4,39	17,80
DA (%)	12,65	10,58	9,25	-26,90
Combinado (%)	102,26	101,81	103,62	1,33
HHI (%)	25,76	28,72	33,04	28,26
C4 (%)	73,61	89,05	86,94	18,12

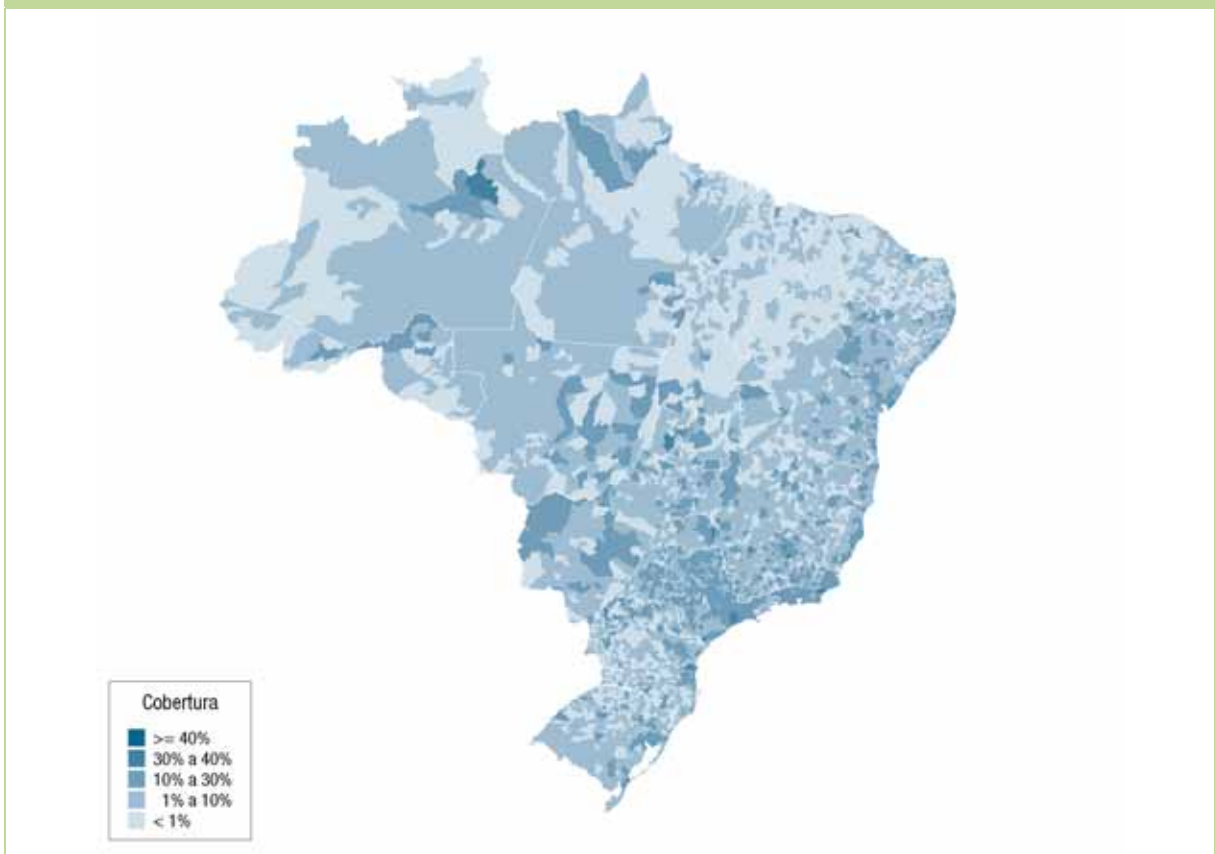


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

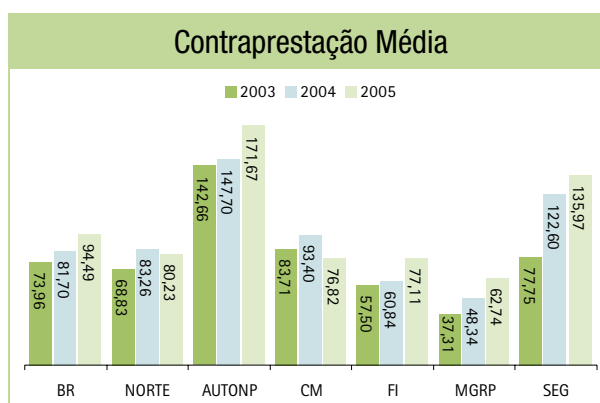
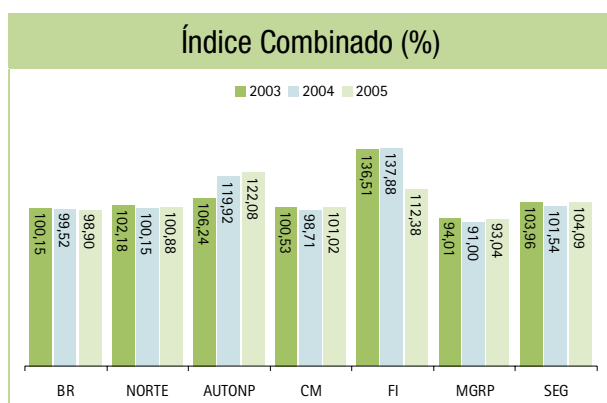
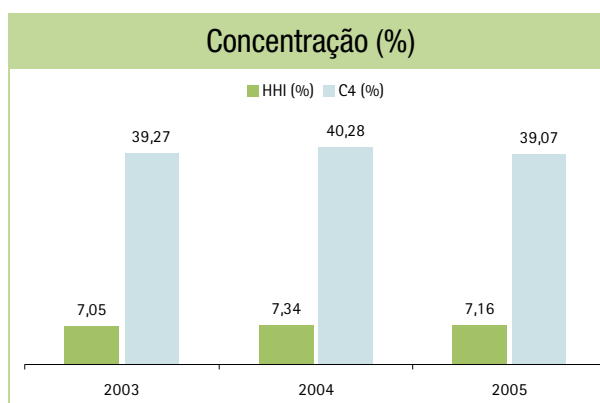
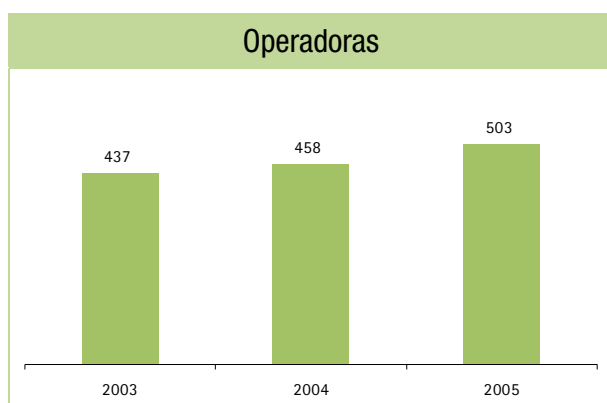
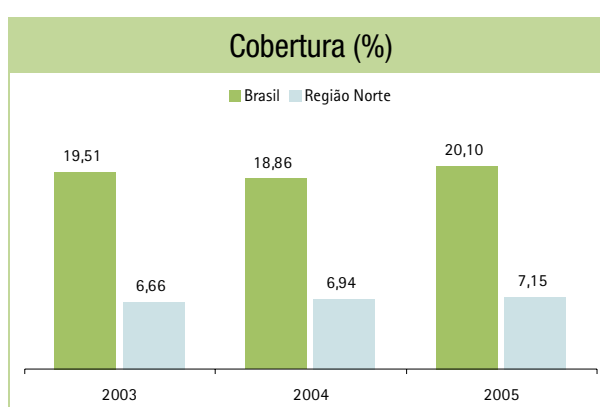
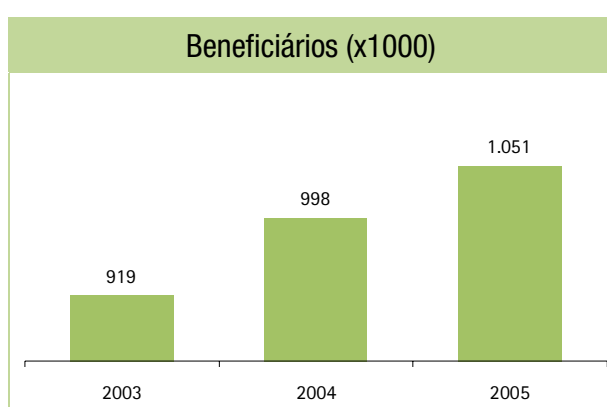
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

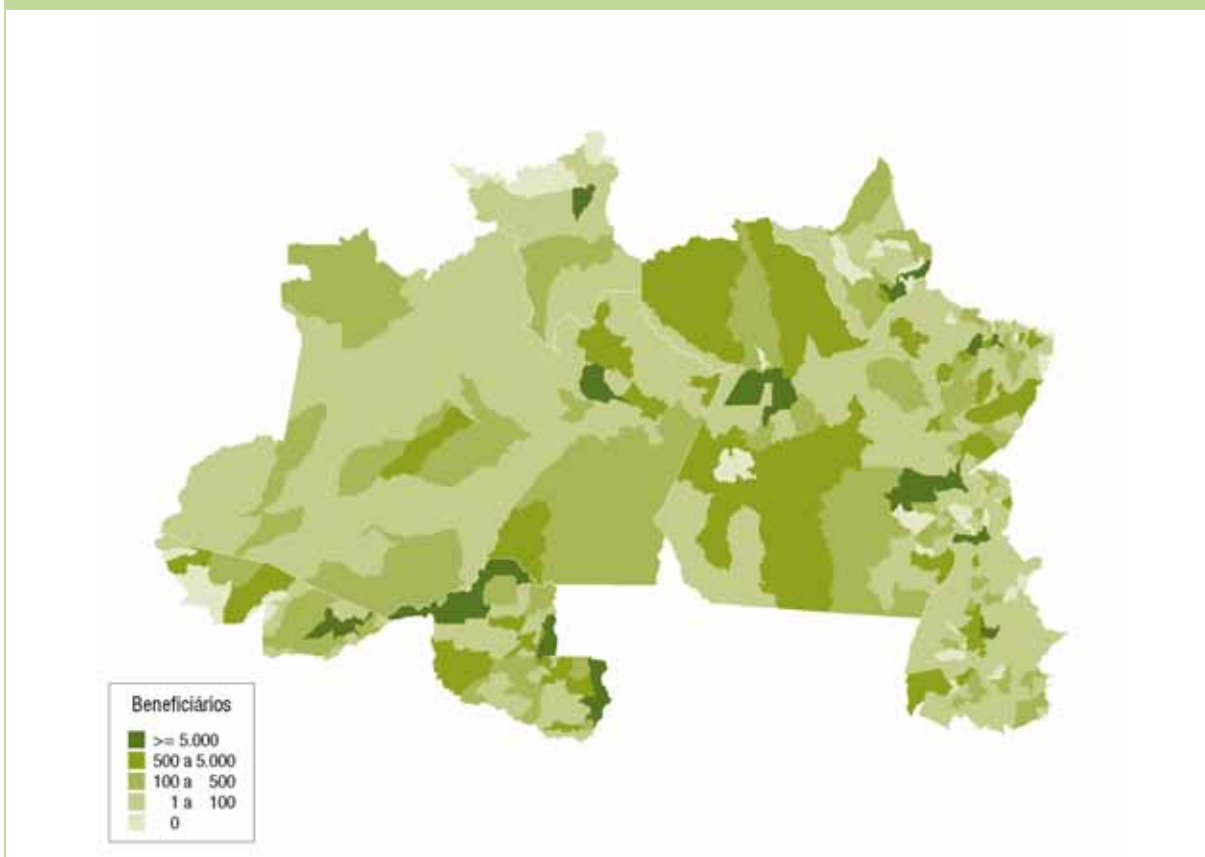


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	437	458	503	15,10
Beneficiários (x1000)	919	998	1.051	14,46
População (x1000)	13.785	14.373	14.699	6,63
Cobertura (%)	6,66	6,94	7,15	7,34
Contraprestação Média (R\$)	68,83	83,26	80,23	16,56
DM (%)	80,38	82,58	83,05	3,32
DC (%)	2,46	2,03	2,29	-7,01
DA (%)	19,34	15,53	15,55	-19,63
Combinado (%)	102,18	100,15	100,88	-1,27
HHI (%)	7,05	7,34	7,16	1,61
C4 (%)	39,27	40,28	39,07	-0,51

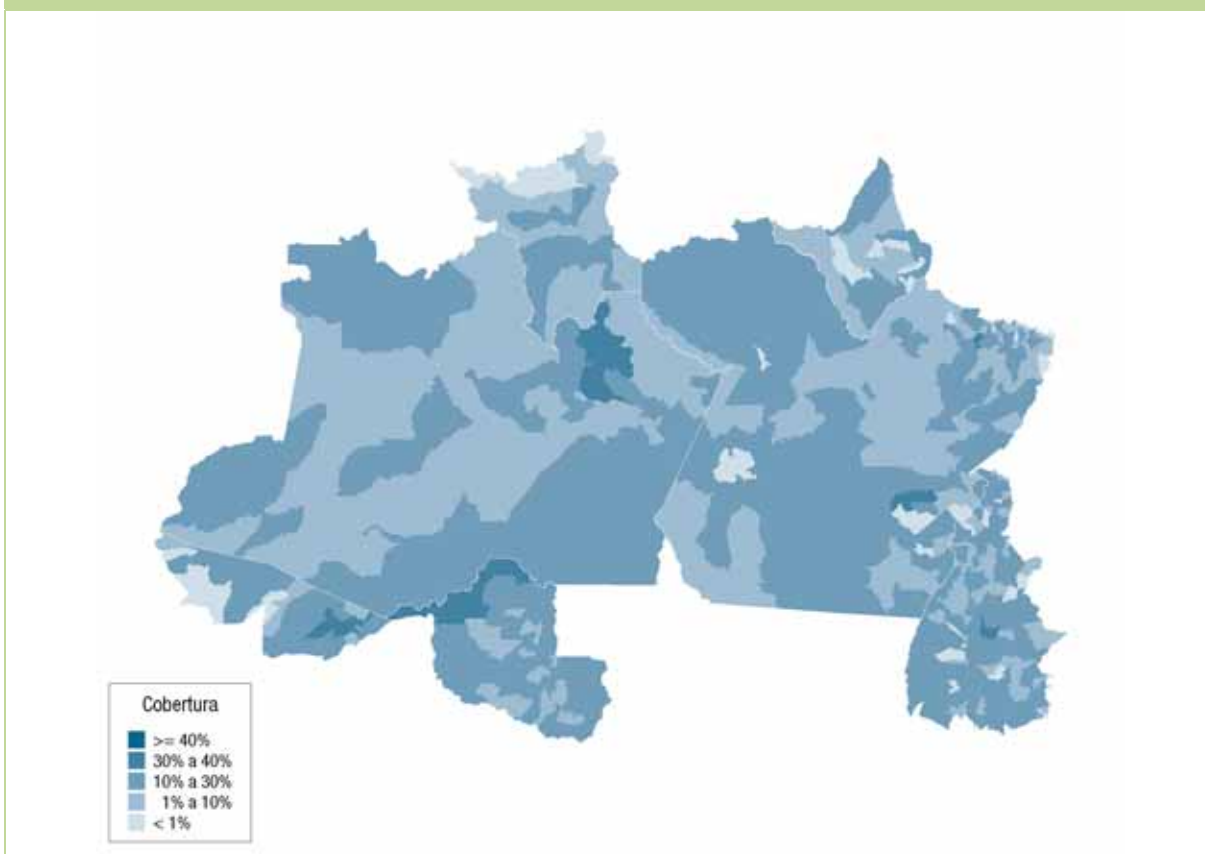


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

### Mapa de Beneficiários - 2005

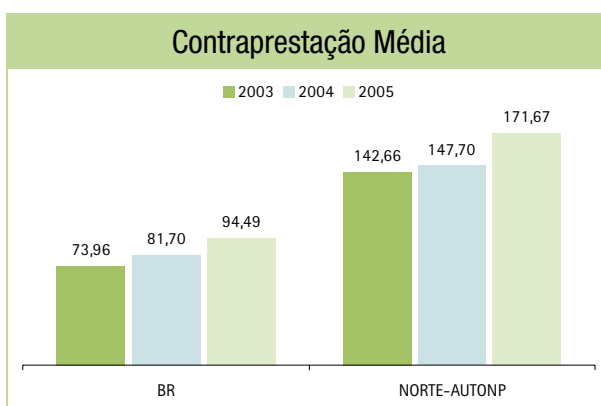
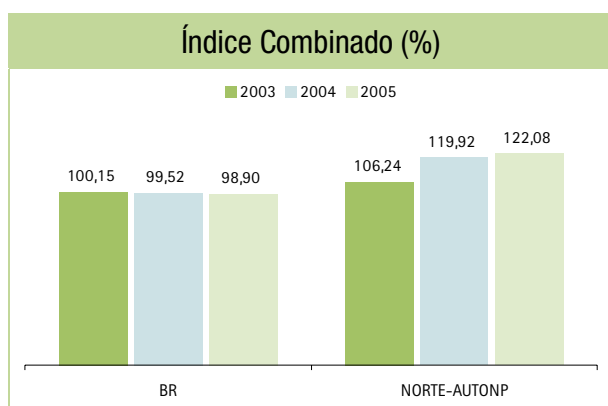
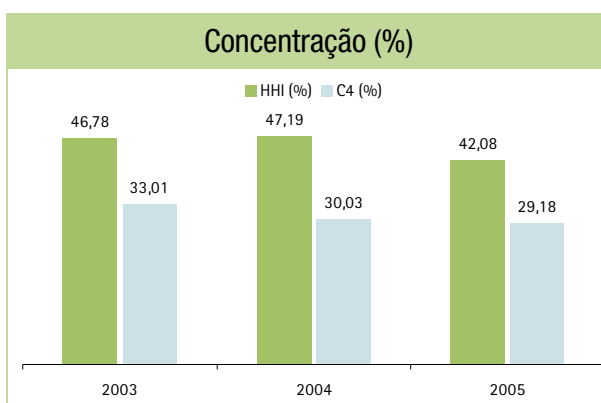
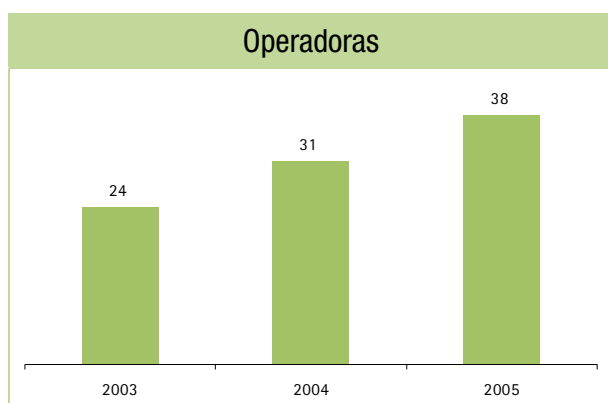
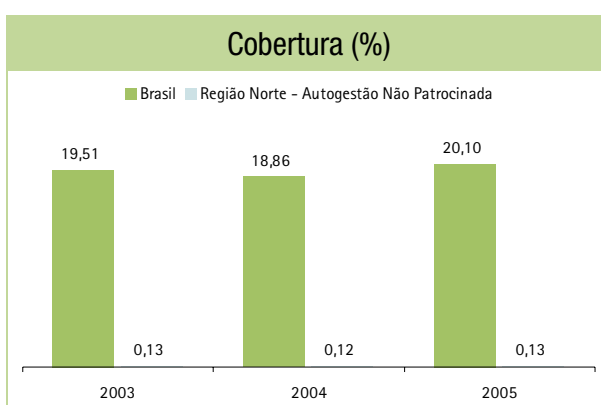
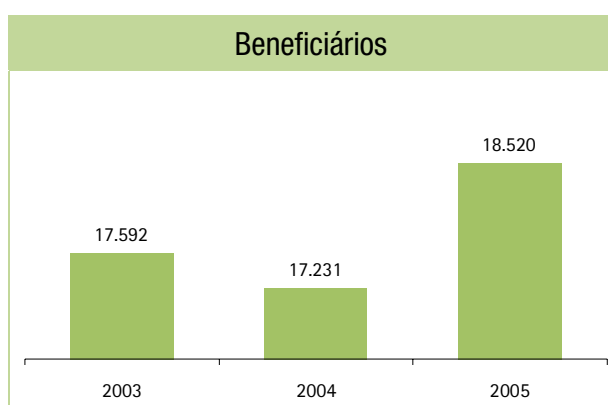


### Mapa de Cobertura - 2005



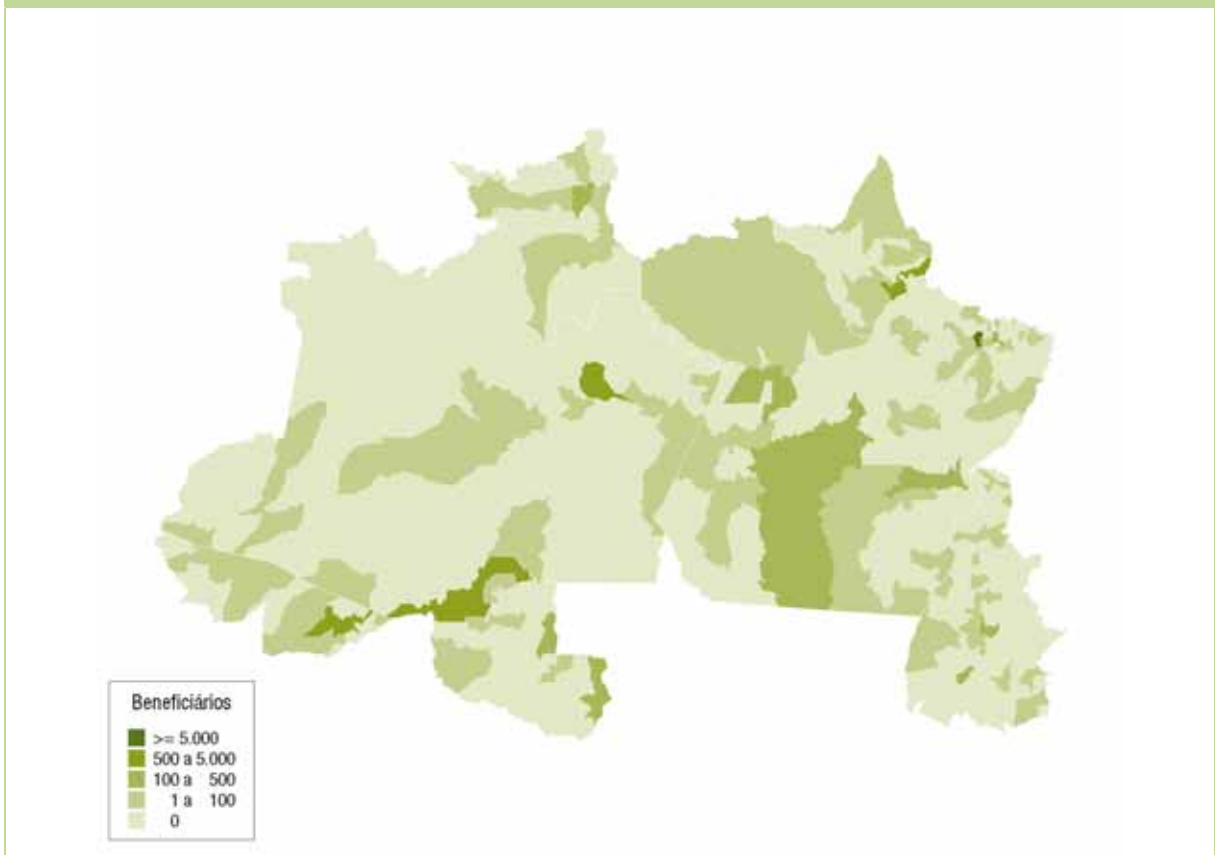
# Região Norte - Autogestão Não Patrocinada

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	24	31	38	58,33
Beneficiários	17.592	17.231	18.520	5,28
População (x1000)	13.785	14.373	14.699	6,63
Cobertura (%)	0,13	0,12	0,13	-1,27
Contraprestação Média (R\$)	142,66	147,70	171,67	20,33
DM (%)	81,58	94,29	97,69	19,75
DC (%)	0,00	0,00	0,00	1.157,86
DA (%)	24,66	25,63	24,39	-1,09
Combinado (%)	106,24	119,92	122,08	14,91
HHI (%)	46,78	47,19	42,08	-10,04
C4 (%)	33,01	30,03	29,18	-11,61

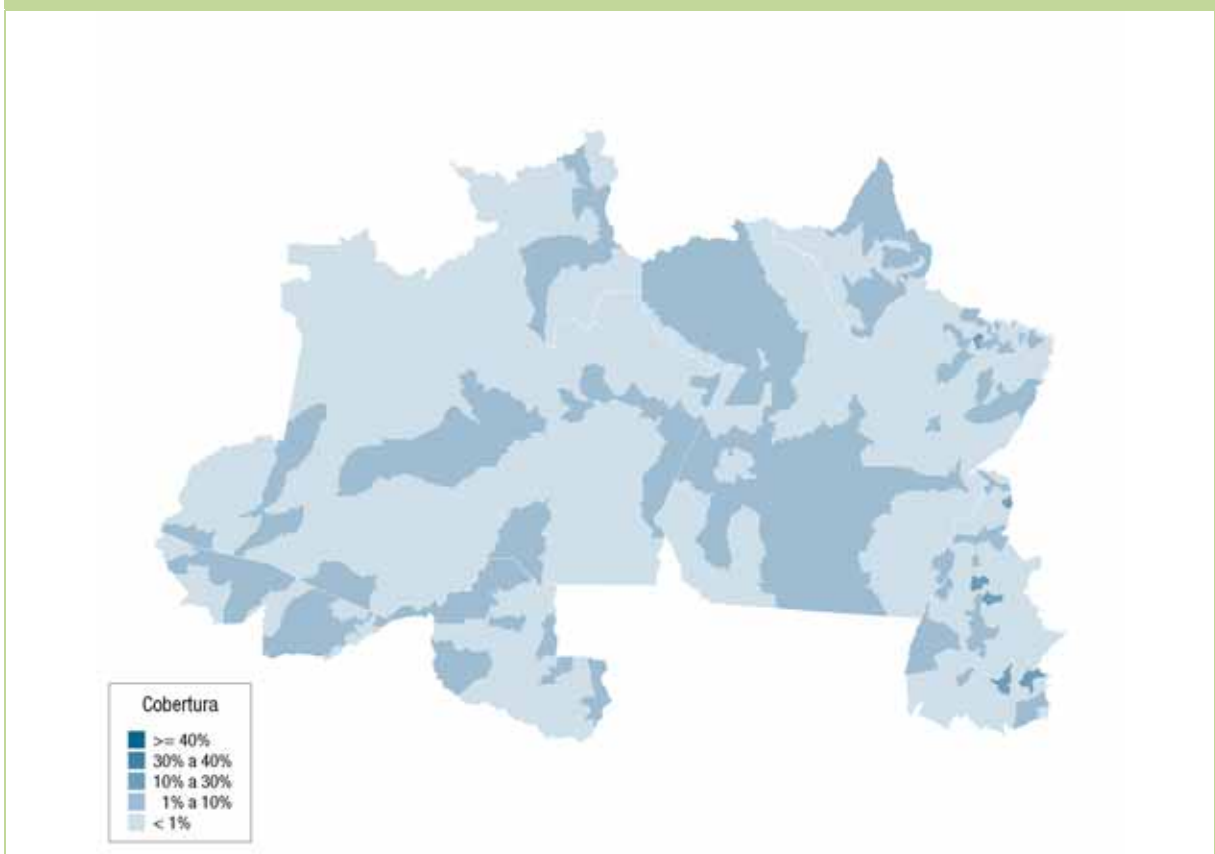


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

### Mapa de Beneficiários - 2005

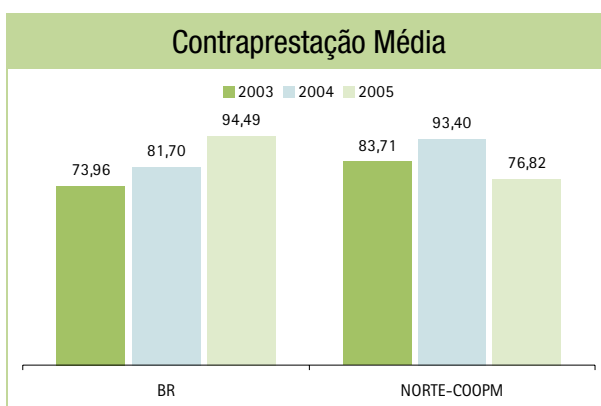
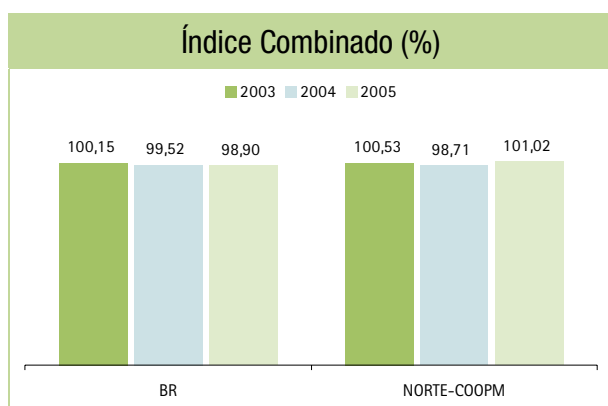
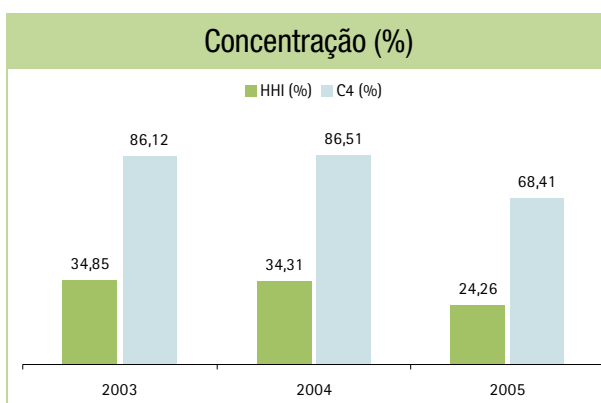
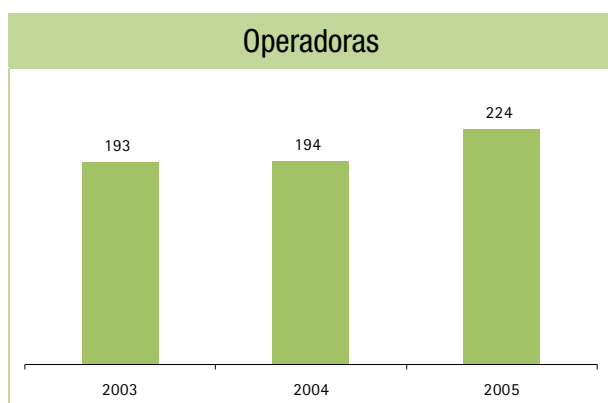
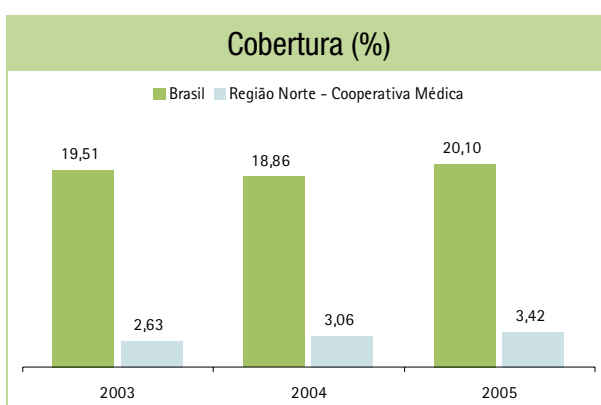
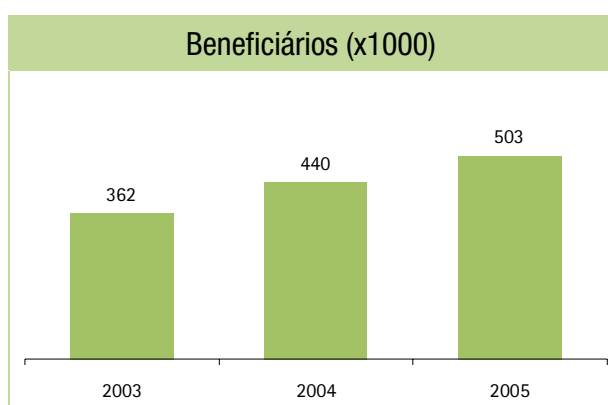


### Mapa de Cobertura - 2005



# Região Norte - Cooperativa Médica

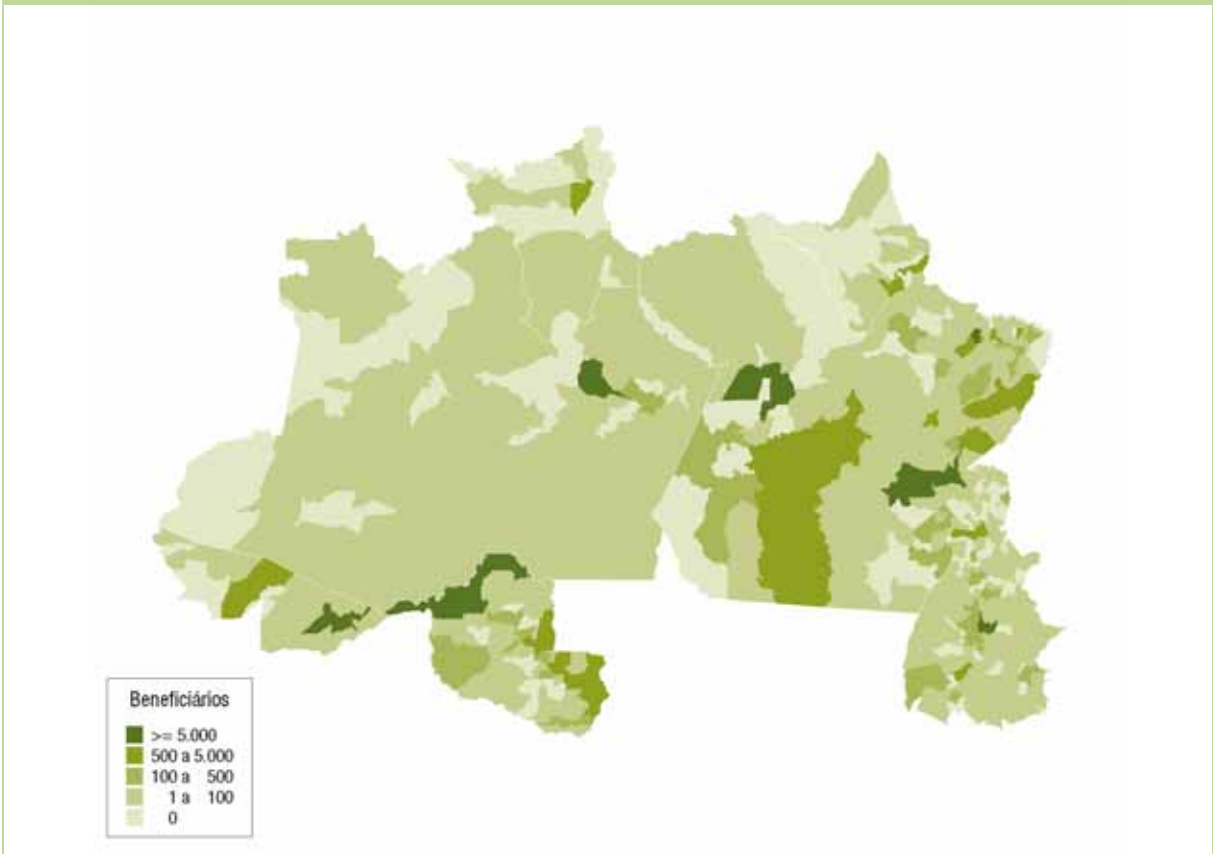
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	193	194	224	16,06
Beneficiários (x1000)	362	440	503	39,00
População (x1000)	13.785	14.373	14.699	6,63
Cobertura (%)	2,63	3,06	3,42	30,35
Contraprestação Média (R\$)	83,71	93,40	76,82	-8,22
DM (%)	78,51	83,02	83,41	6,24
DC (%)	1,84	1,56	1,23	-33,38
DA (%)	20,18	14,14	16,38	-18,80
Combinado (%)	100,53	98,71	101,02	0,49
HHI (%)	34,85	34,31	24,26	-30,39
C4 (%)	86,12	86,51	68,41	-20,56



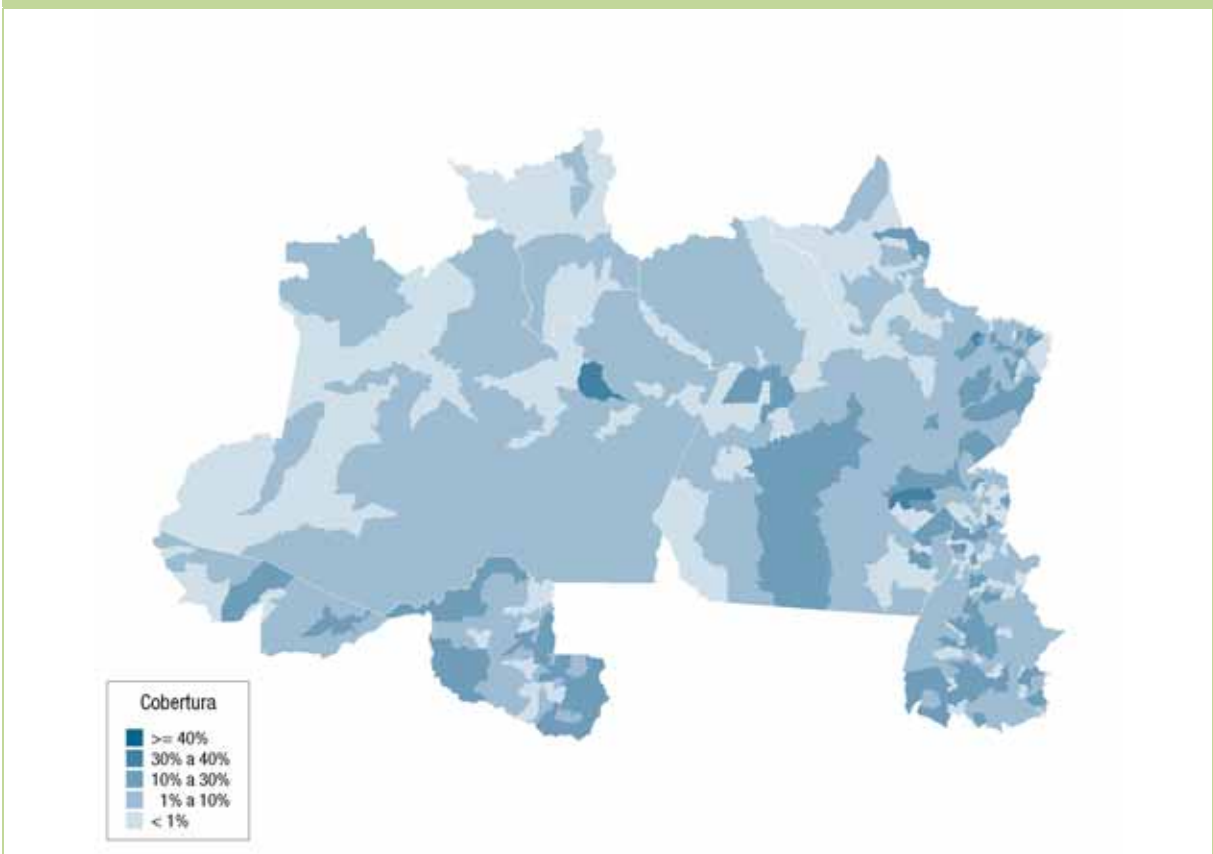
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



### Mapa de Beneficiários - 2005

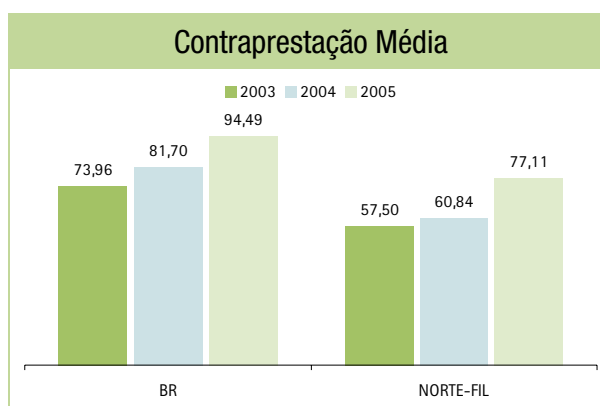
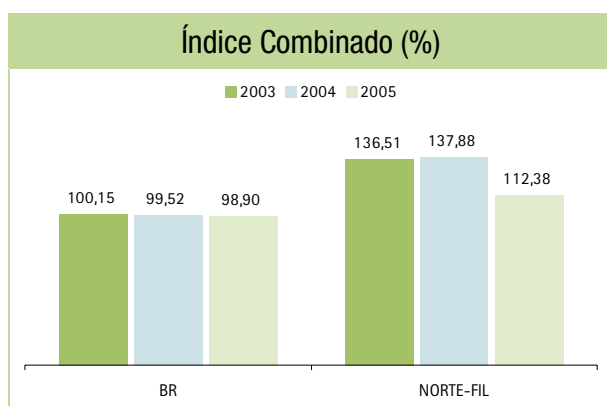
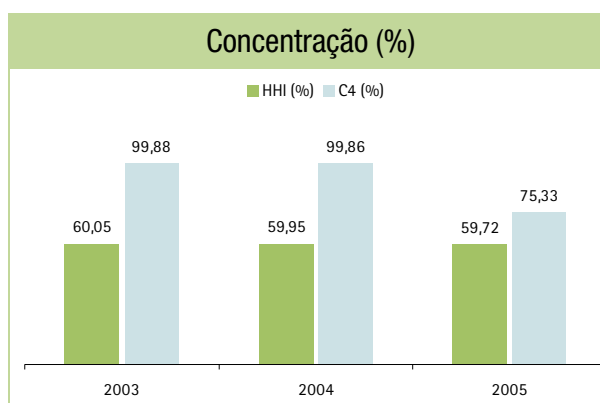
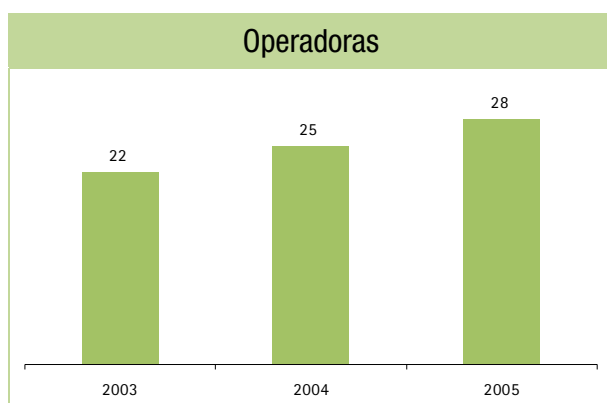
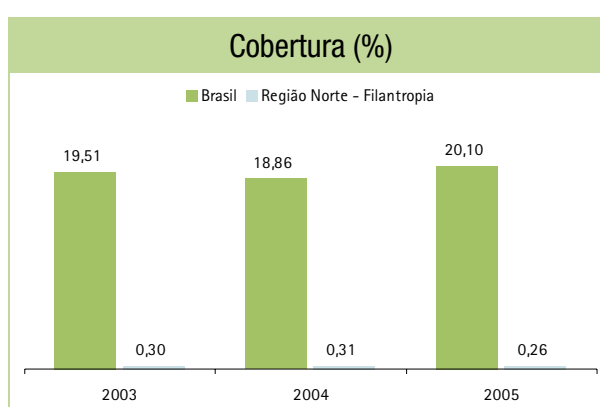
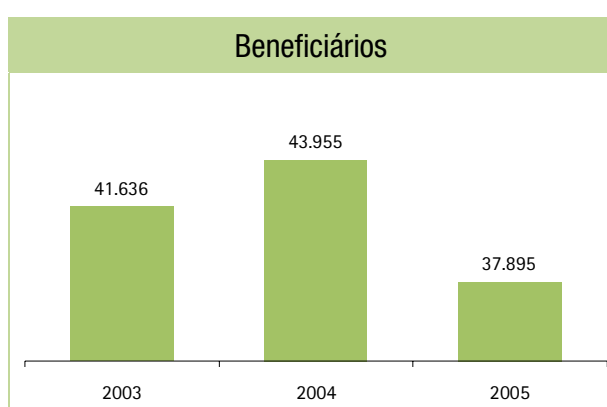


### Mapa de Cobertura - 2005



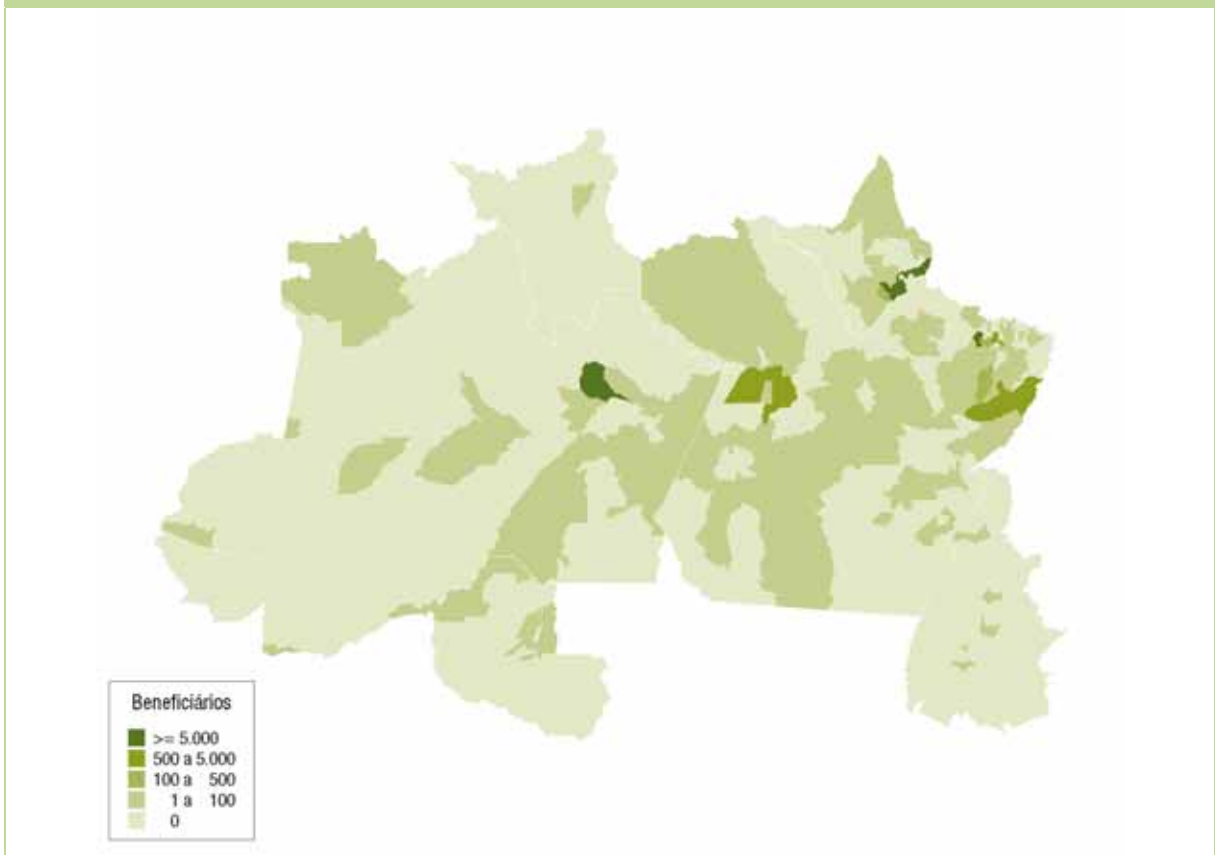
# Região Norte - Filantropia

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	22	25	28	27,27
Beneficiários	41.636	43.955	37.895	-8,99
População (x1000)	13.785	14.373	14.699	6,63
Cobertura (%)	0,30	0,31	0,26	-14,64
Contraprestação Média (R\$)	57,50	60,84	77,11	34,11
DM (%)	104,90	89,84	72,05	-31,32
DC (%)	3,22	0,73	0,01	-99,84
DA (%)	28,39	47,31	40,33	42,02
Combinado (%)	136,51	137,88	112,38	-17,68
HHI (%)	60,05	59,95	59,72	-0,56
C4 (%)	99,88	99,86	75,33	-24,58

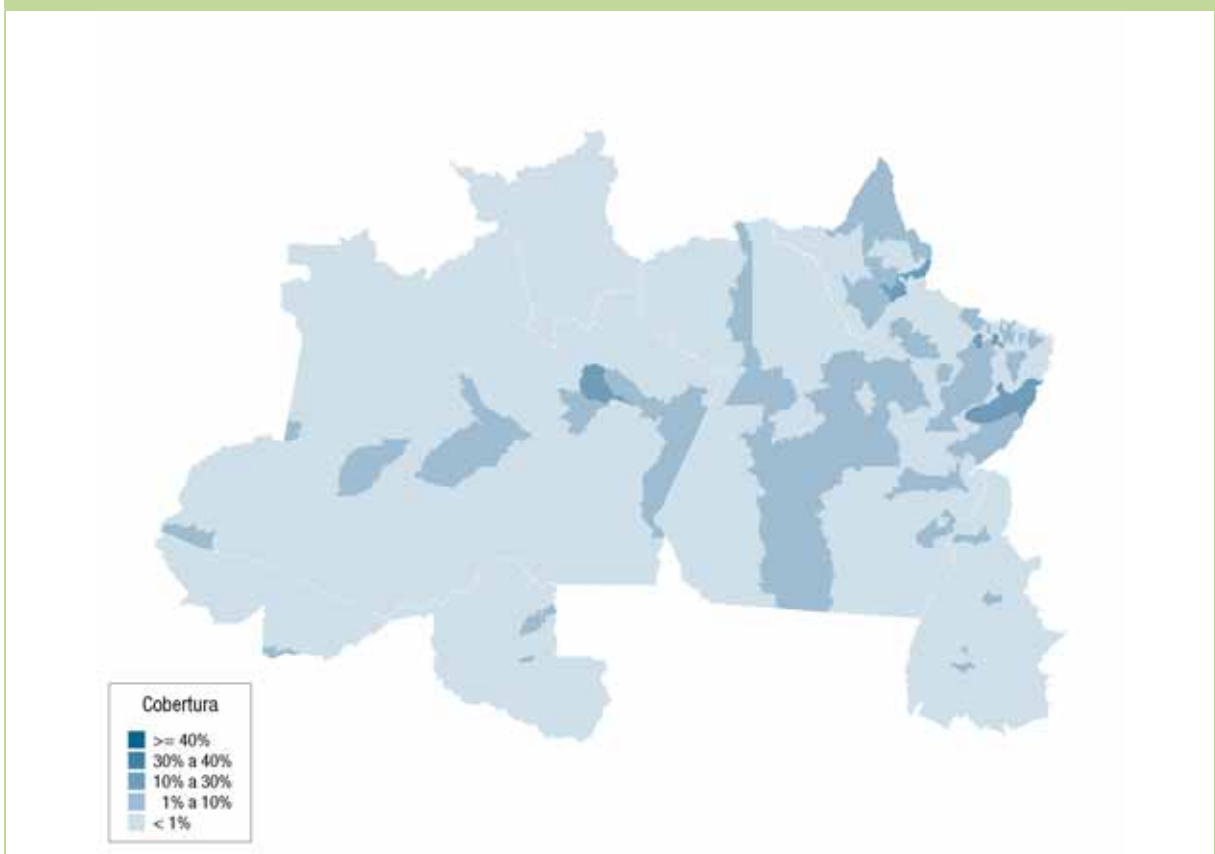


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

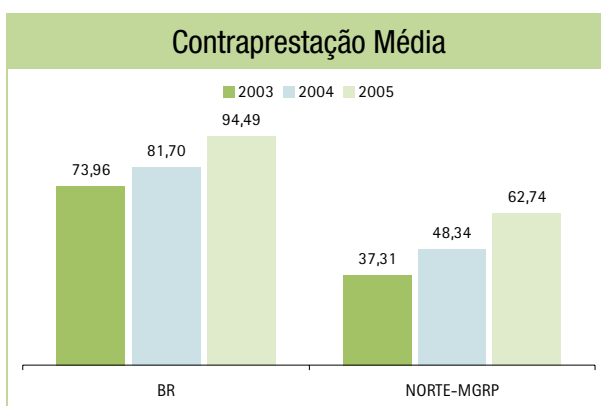
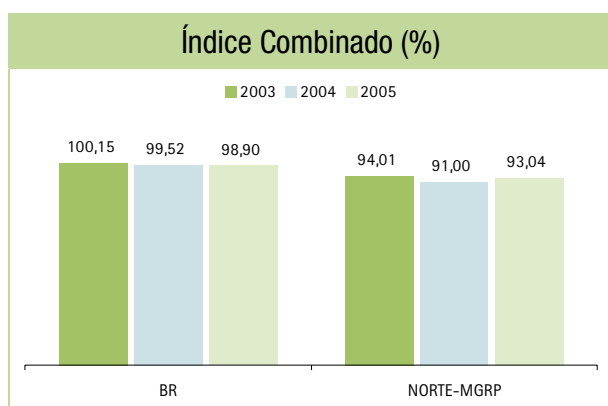
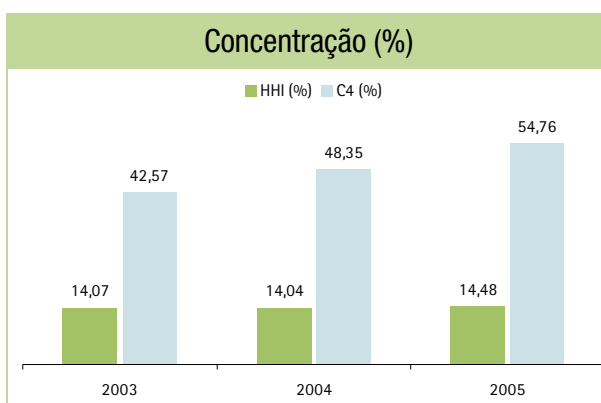
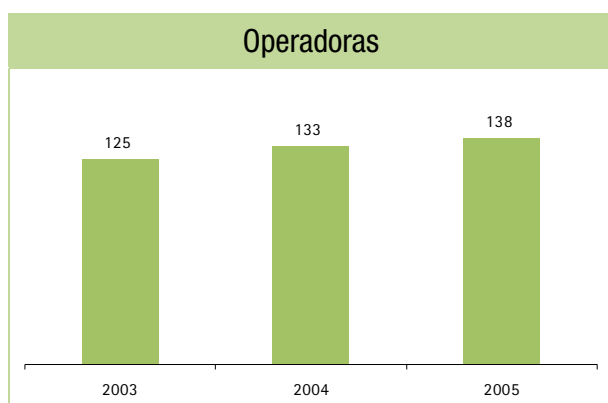
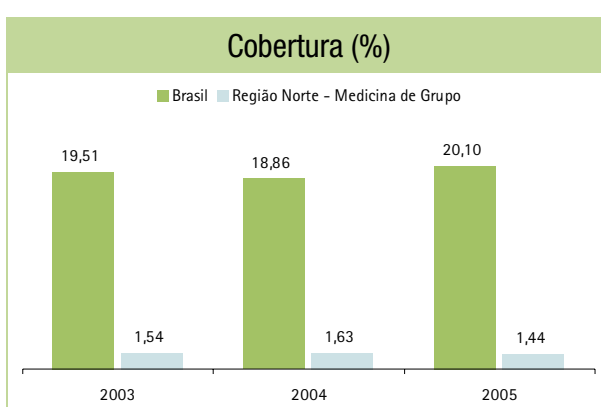
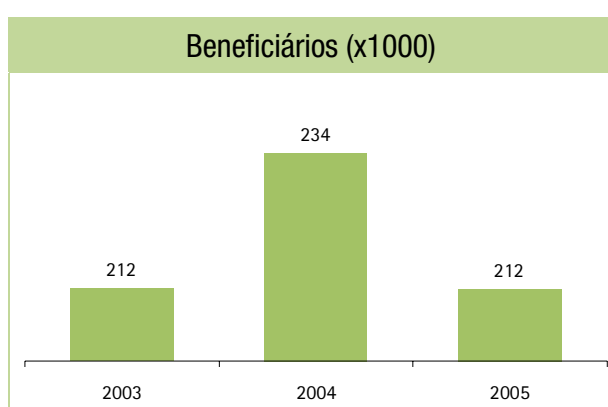


Mapa de Cobertura - 2005



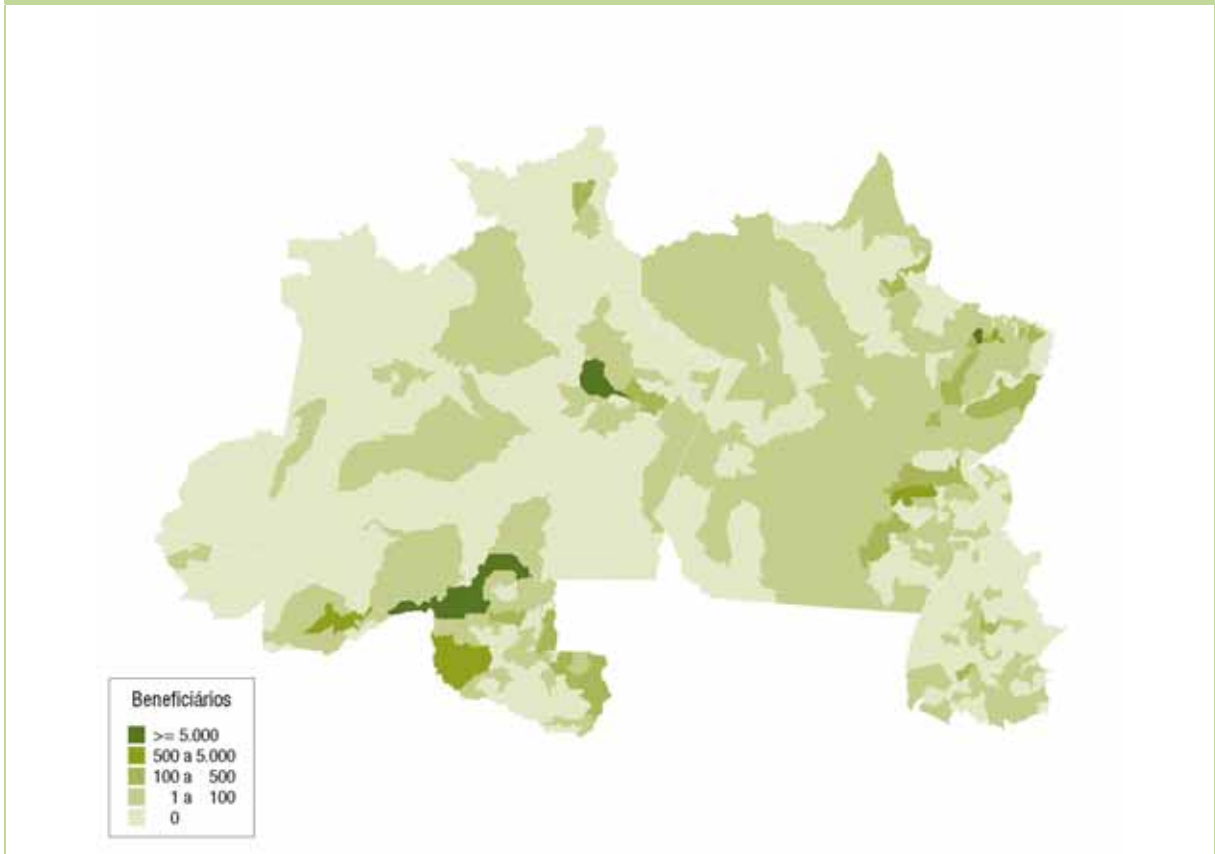
# Região Norte - Medicina de Grupo

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	125	133	138	10,40
Beneficiários (x1000)	212	234	212	-0,08
População (x1000)	13.785	14.373	14.699	6,63
Cobertura (%)	1,54	1,63	1,44	-6,30
Contraprestação Média (R\$)	37,31	48,34	62,74	68,17
DM (%)	69,24	71,27	75,88	9,60
DC (%)	3,41	2,36	3,89	14,21
DA (%)	21,37	17,37	13,27	-37,92
Combinado (%)	94,01	91,00	93,04	-1,04
HHI (%)	14,07	14,04	14,48	2,94
C4 (%)	42,57	48,35	54,76	28,61

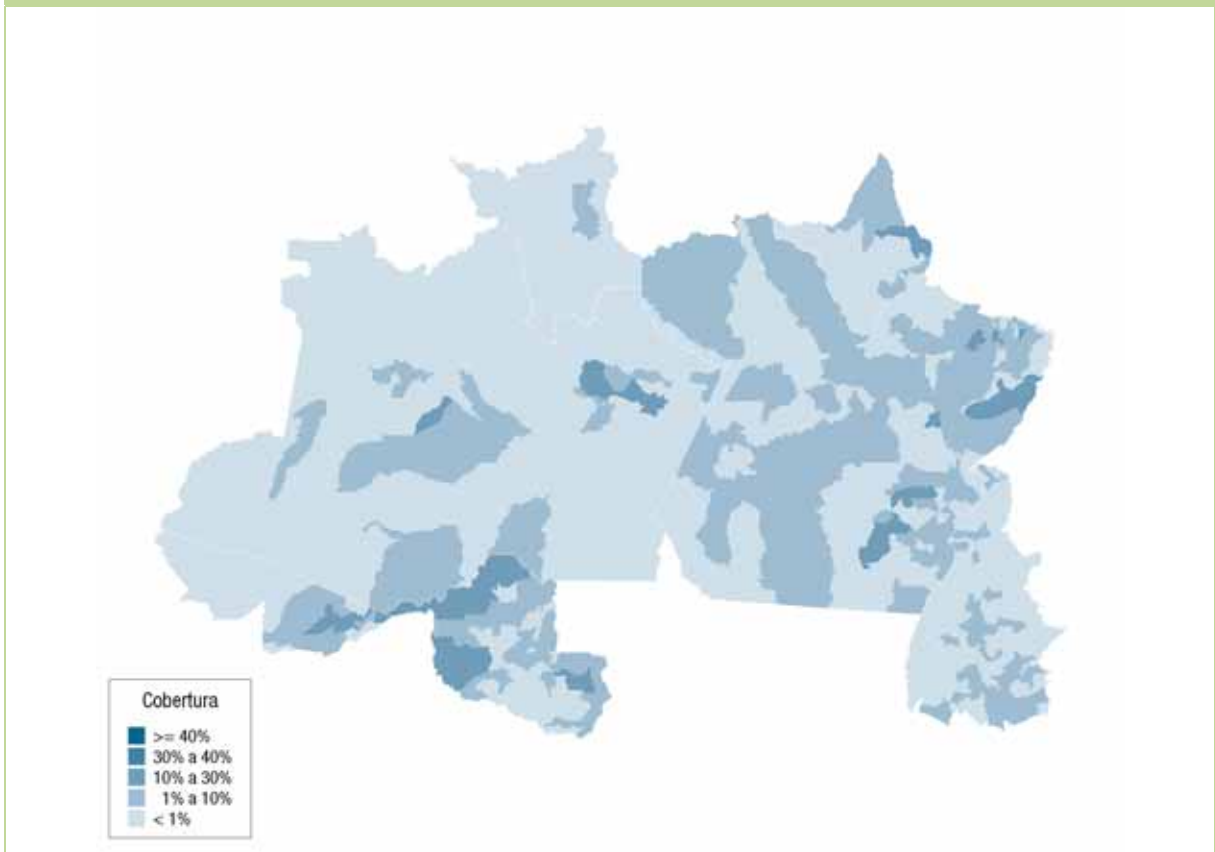


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

### Mapa de Beneficiários - 2005

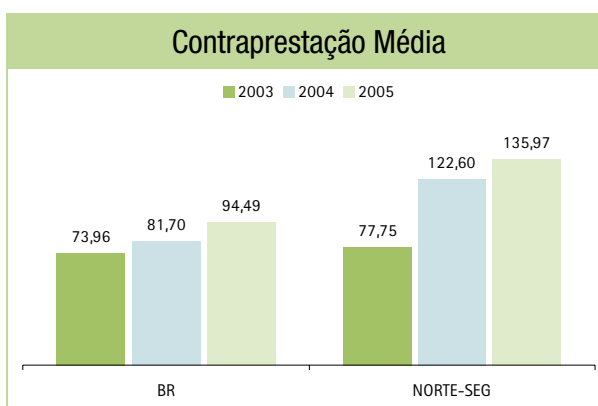
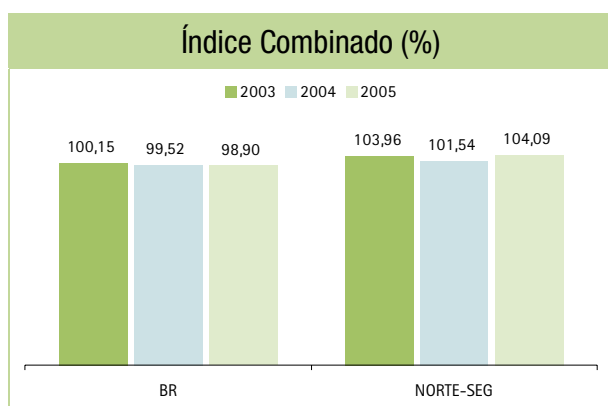
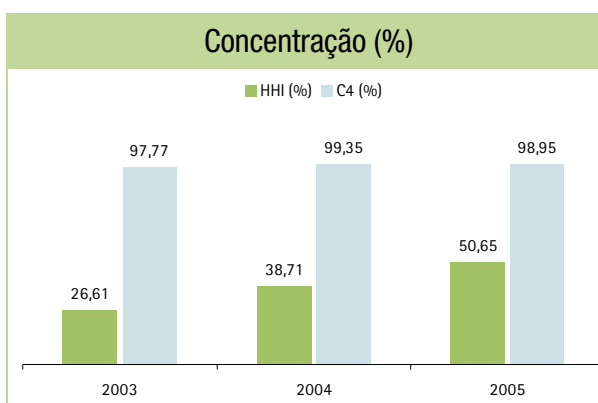
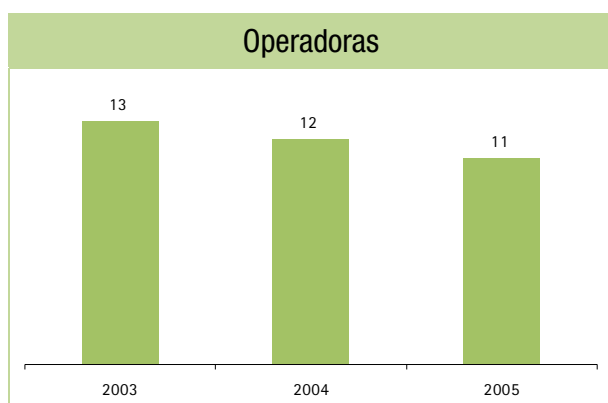
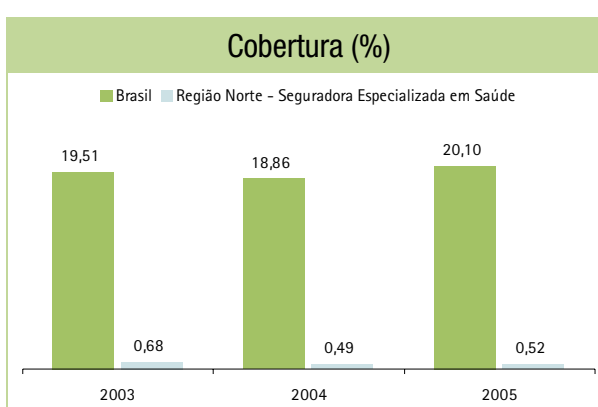
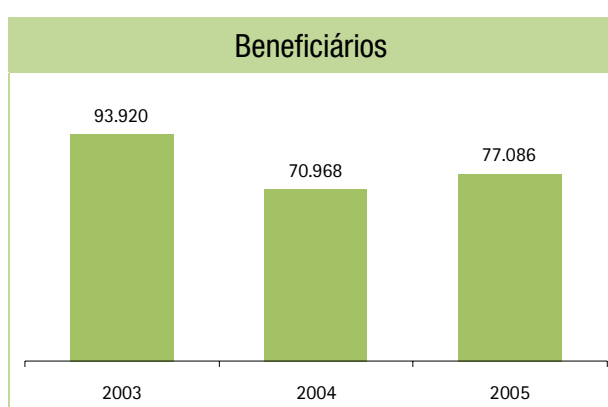


### Mapa de Cobertura - 2005



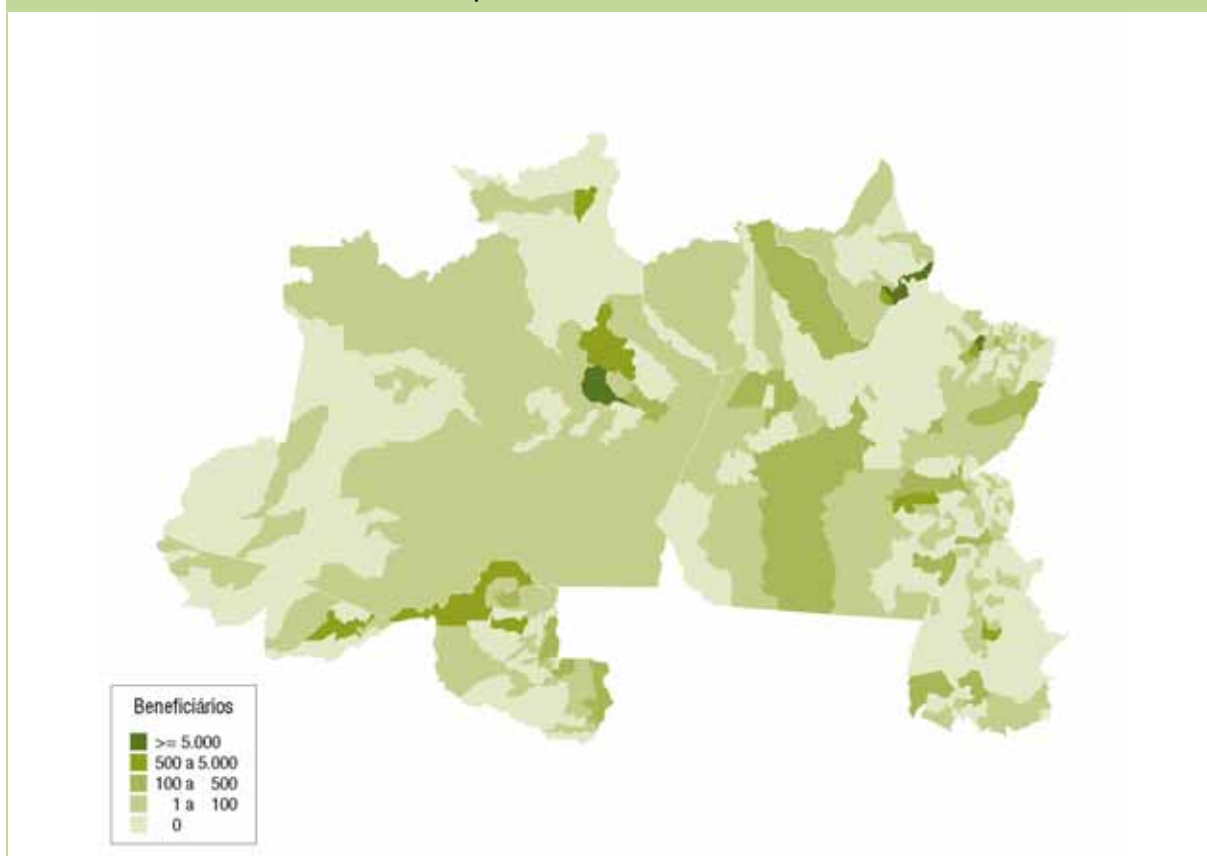
# Região Norte - Seguradora Especializada em Saúde

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	13	12	11	-15,38
Beneficiários	93.920	70.968	77.086	-17,92
População (x1000)	13.785	14.373	14.699	6,63
Cobertura (%)	0,68	0,49	0,52	-23,03
Contraprestação Média (R\$)	77,75	122,60	135,97	74,88
DM (%)	88,27	88,04	90,37	2,38
DC (%)	3,69	3,79	5,14	39,30
DA (%)	12,00	9,71	8,58	-28,52
Combinado (%)	103,96	101,54	104,09	0,13
HHI (%)	26,61	38,71	50,65	90,29
C4 (%)	97,77	99,35	98,95	1,20

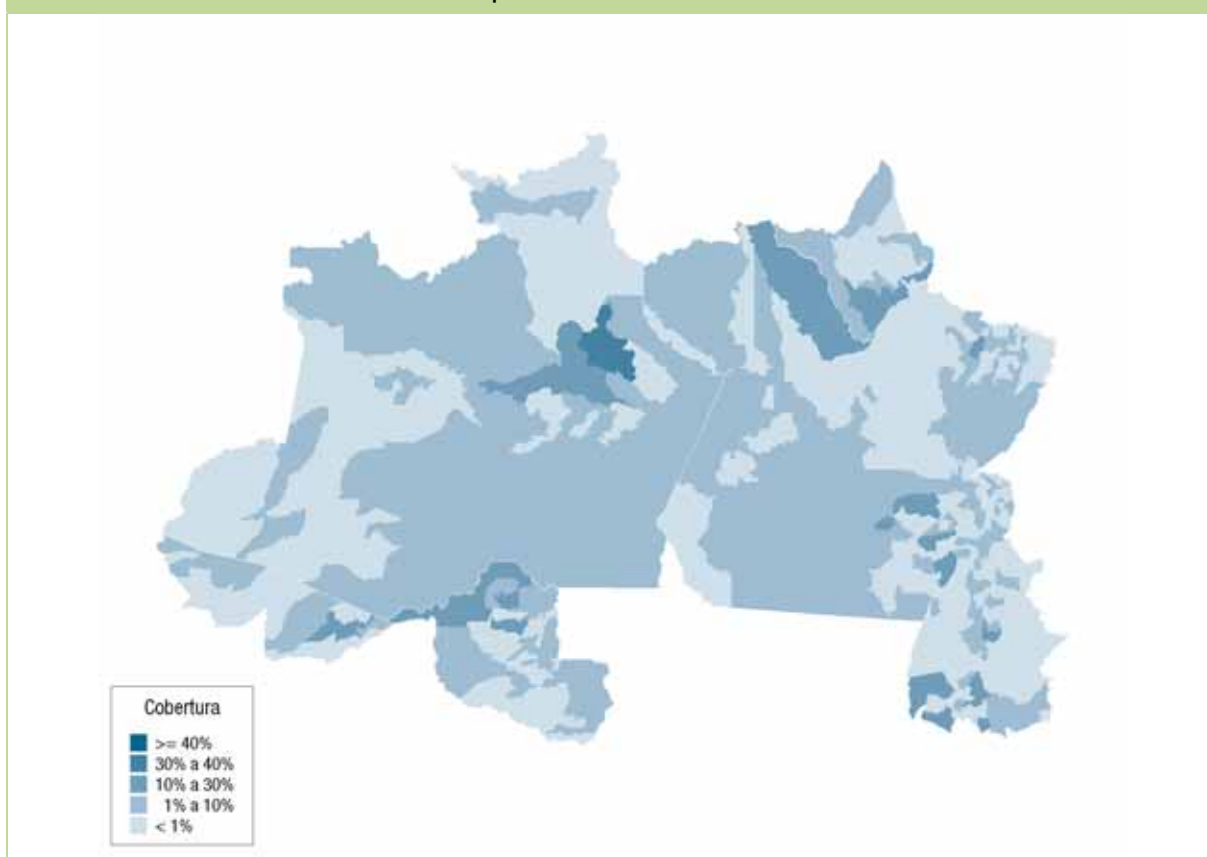


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

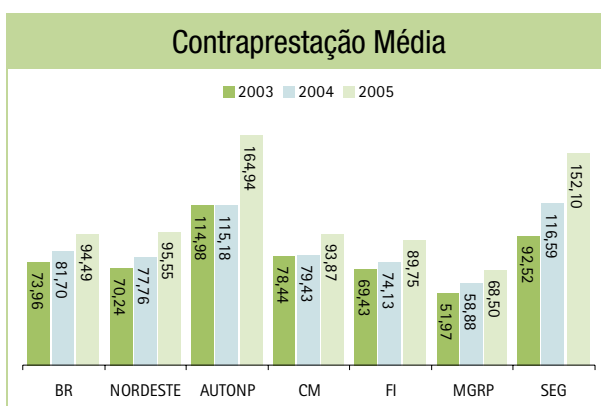
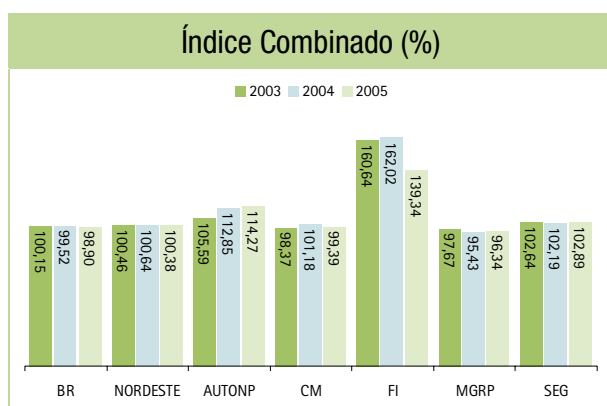
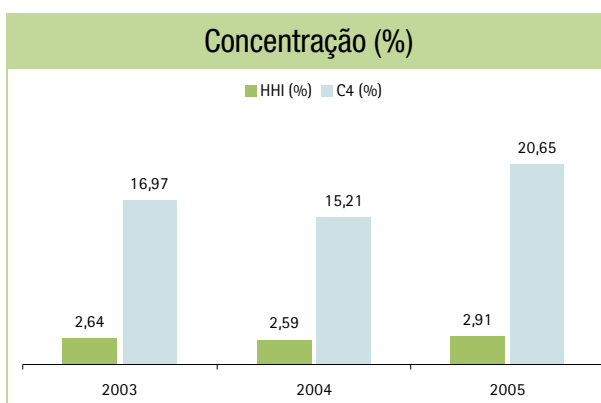
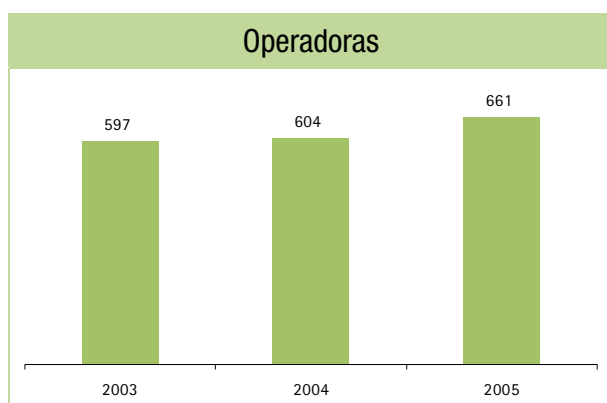
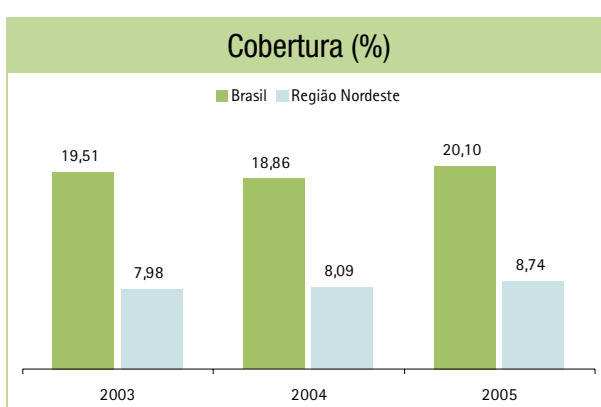
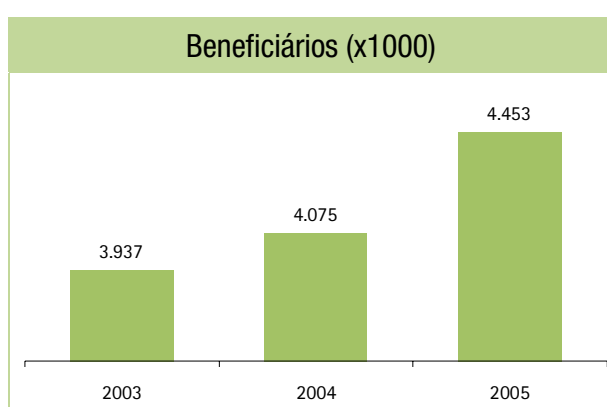
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005



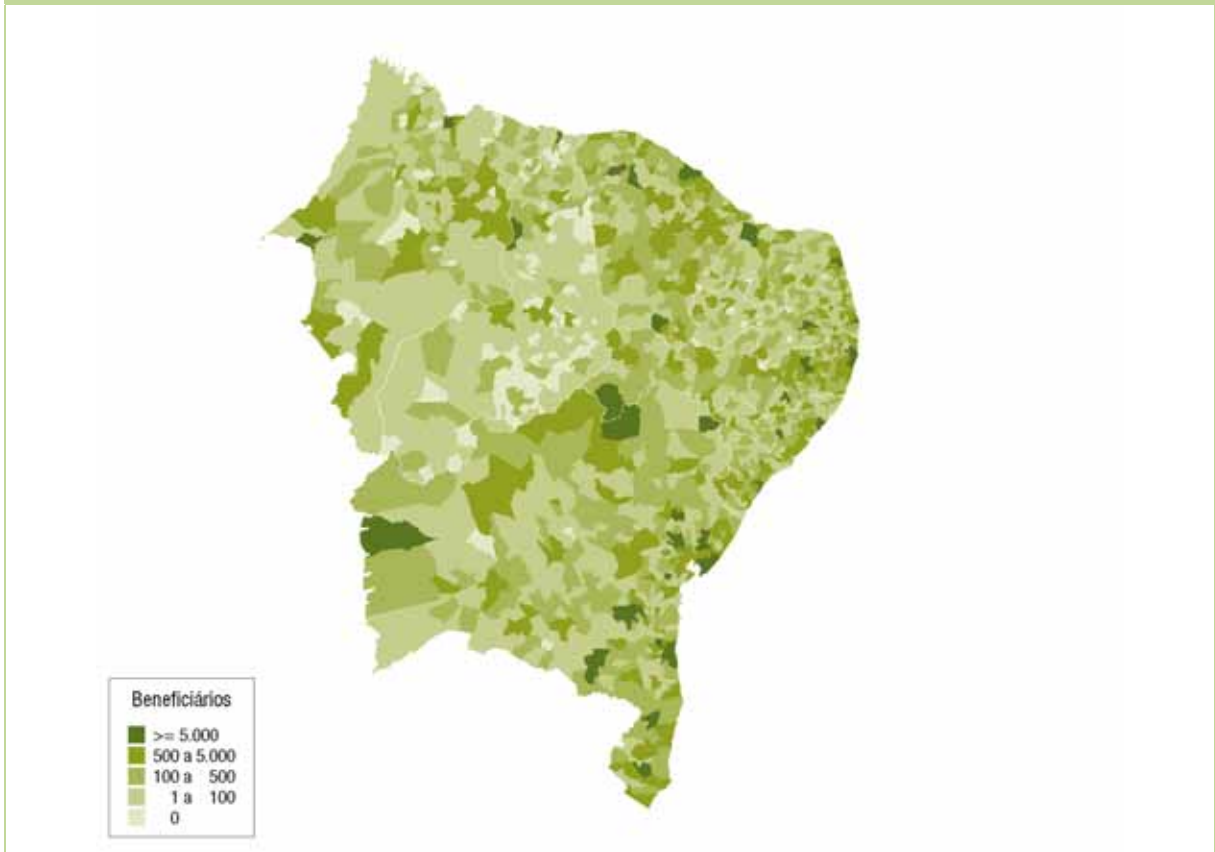
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	597	604	661	10,72
Beneficiários (x1000)	3.937	4.075	4.453	13,13
População (x1000)	49.300	50.371	50.962	3,37
Cobertura (%)	7,98	8,09	8,74	9,44
Contraprestação Média (R\$)	70,24	77,76	95,55	36,04
DM (%)	81,60	83,76	85,40	4,66
DC (%)	2,78	2,92	2,62	-5,75
DA (%)	16,08	13,96	12,36	-23,17
Combinado (%)	100,46	100,64	100,38	-0,08
HHI (%)	2,64	2,59	2,91	10,37
C4 (%)	16,97	15,21	20,65	21,71



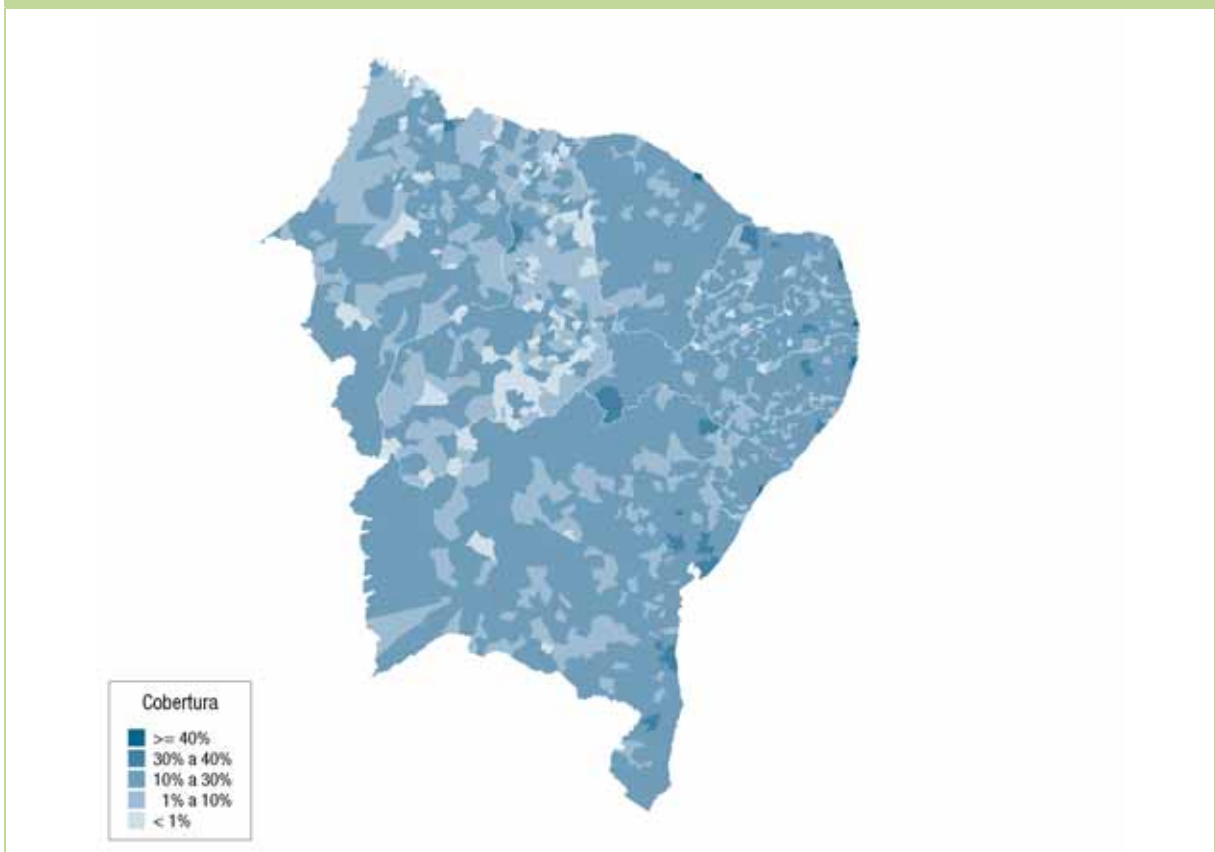
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



Mapa de Beneficiários - 2005

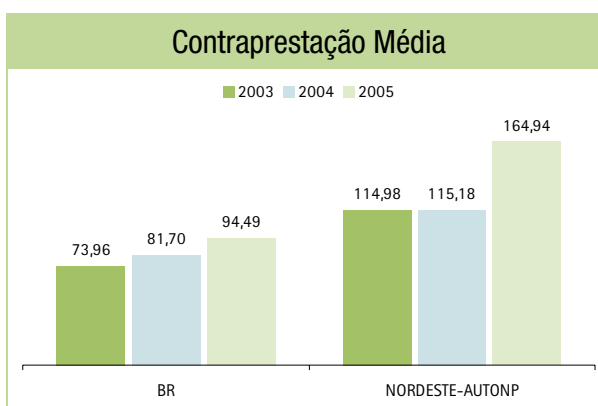
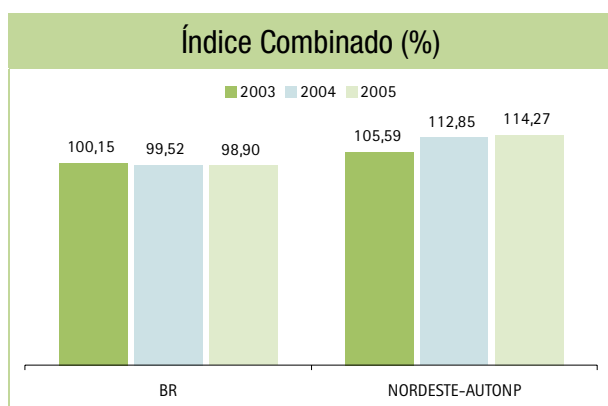
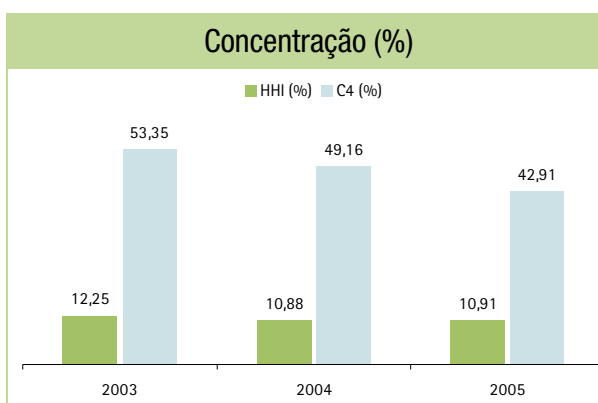
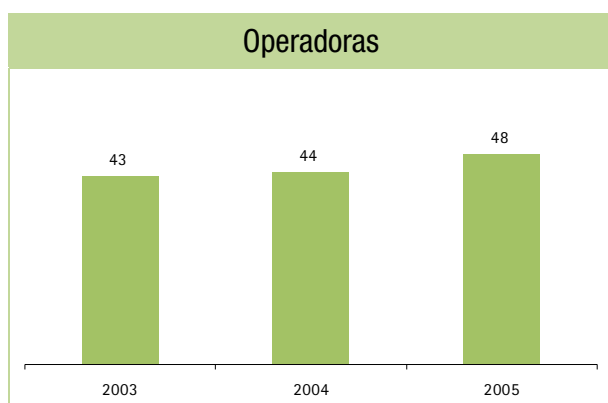
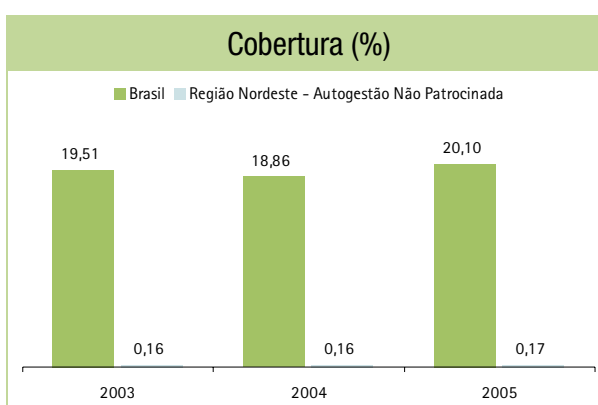
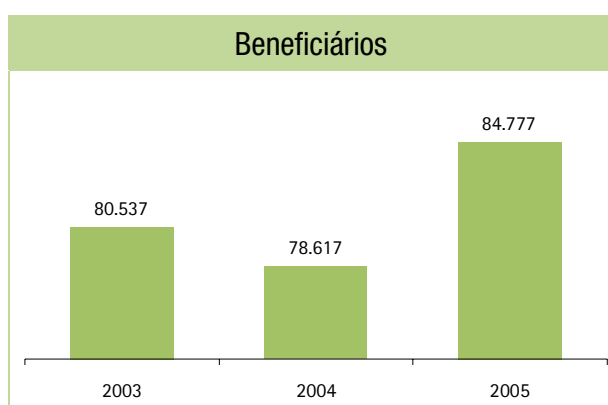


Mapa de Cobertura - 2005



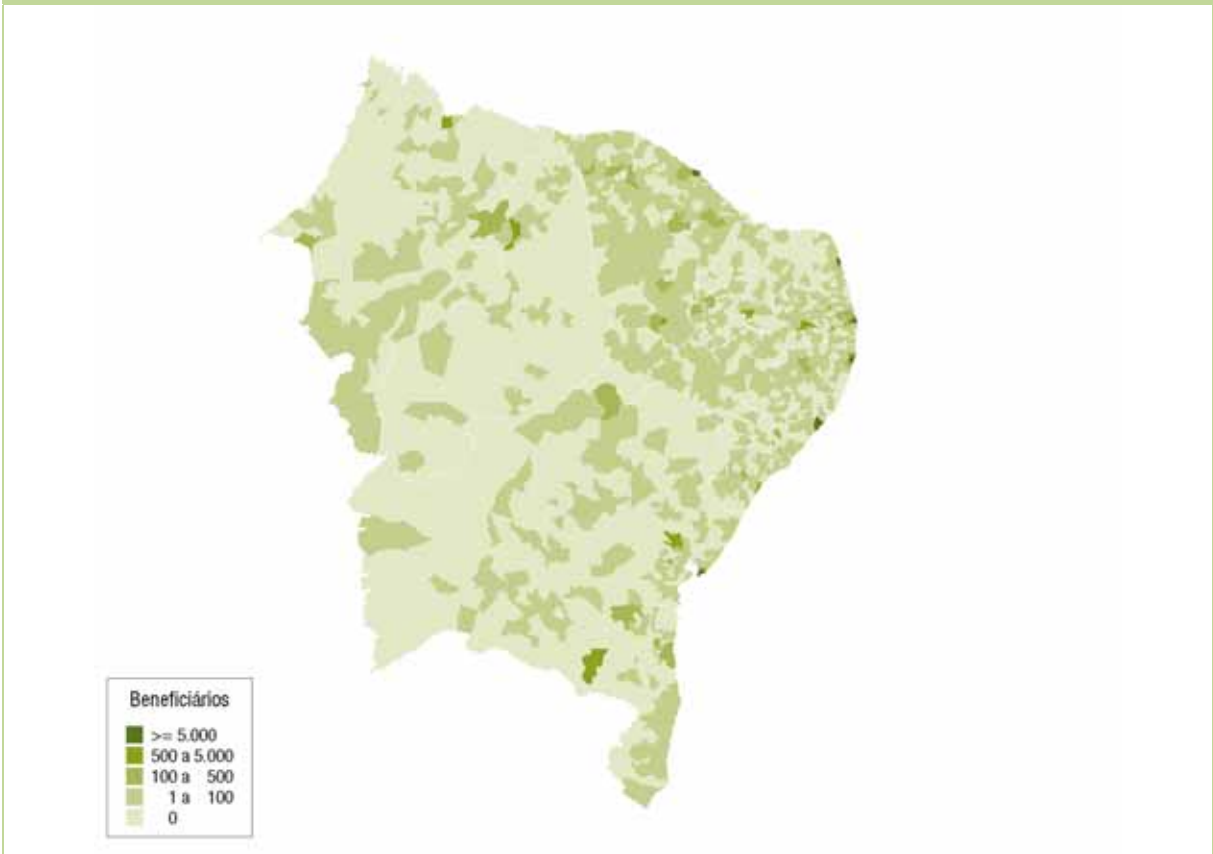
# Região Nordeste - Autogestão Não Patrocinada

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	43	44	48	11,63
Beneficiários	80.537	78.617	84.777	5,26
População (x1000)	49.300	50.371	50.962	3,37
Cobertura (%)	0,16	0,16	0,17	1,83
Contraprestação Média (R\$)	114,98	115,18	164,94	43,46
DM (%)	86,58	91,67	95,08	9,82
DC (%)	0,00	0,00	0,00	34,18
DA (%)	19,01	21,18	19,19	0,93
Combinado (%)	105,59	112,85	114,27	8,22
HHI (%)	12,25	10,88	10,91	-10,99
C4 (%)	53,35	49,16	42,91	-19,56

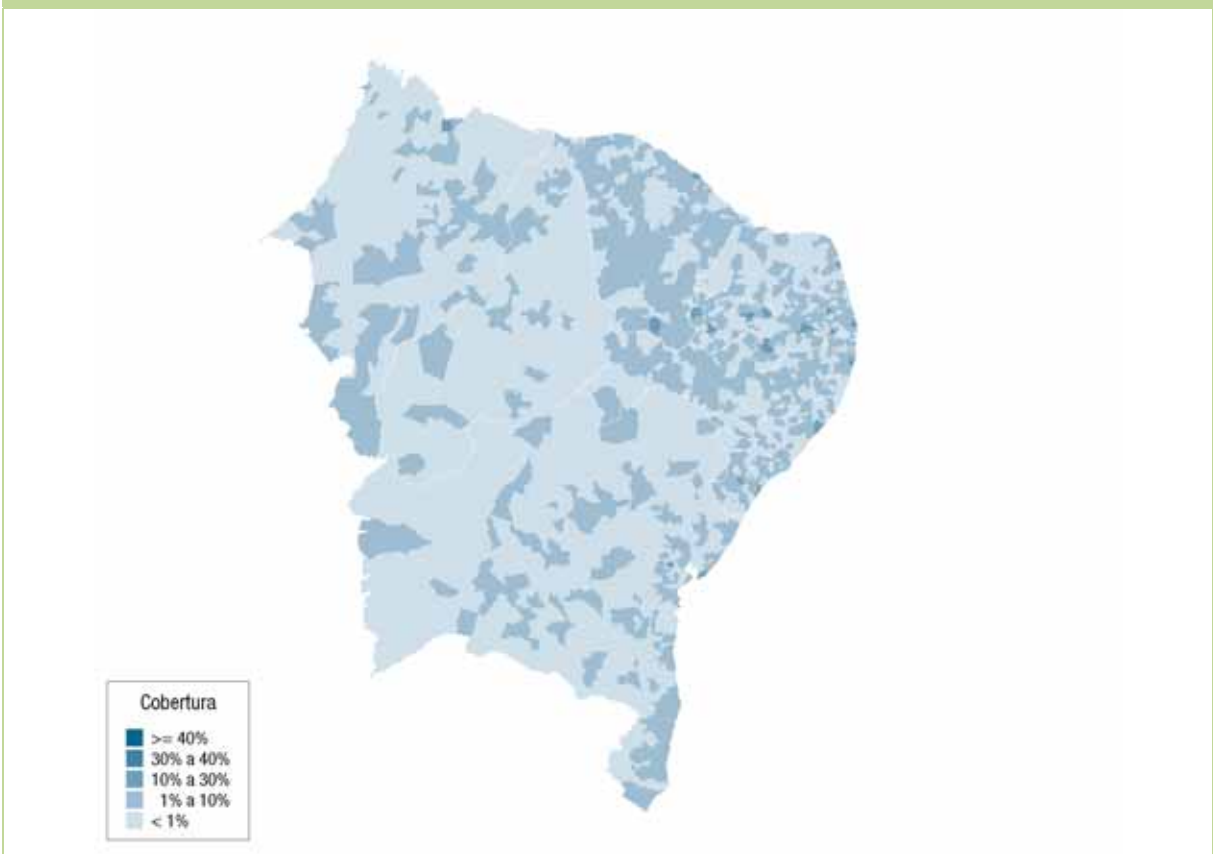


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

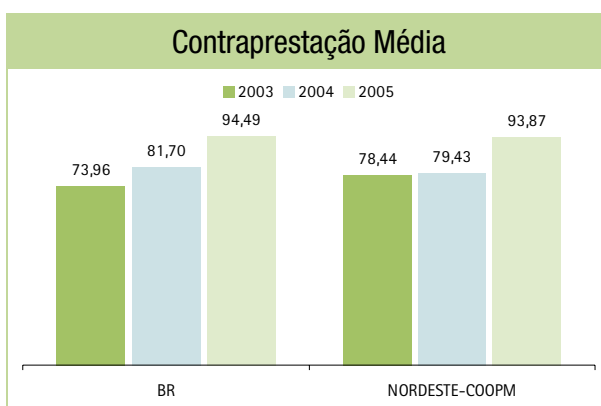
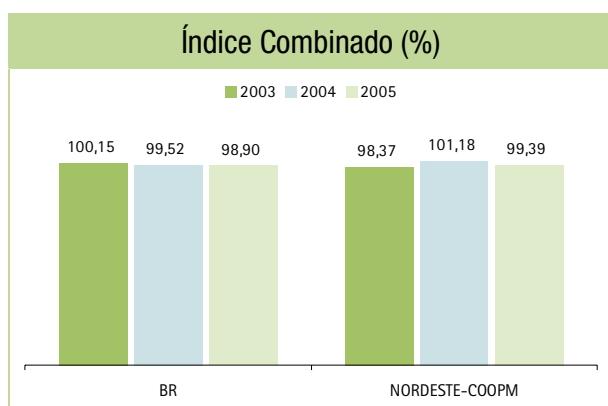
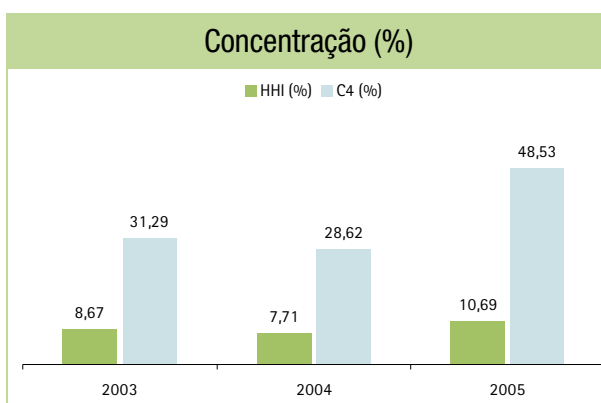
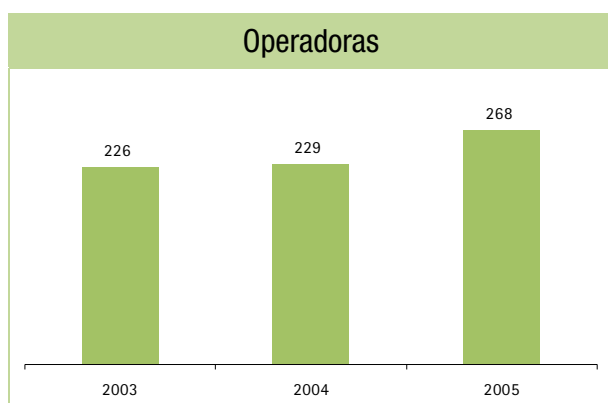
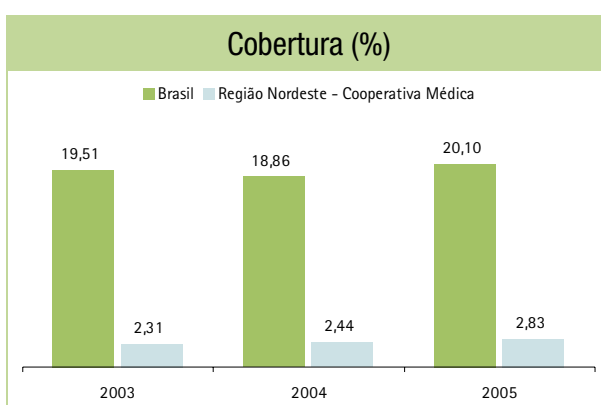
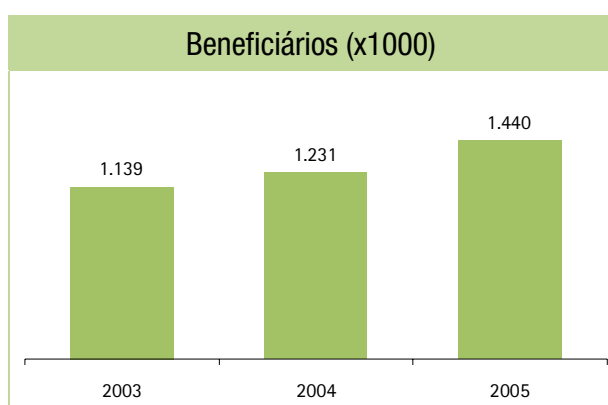


Mapa de Cobertura - 2005



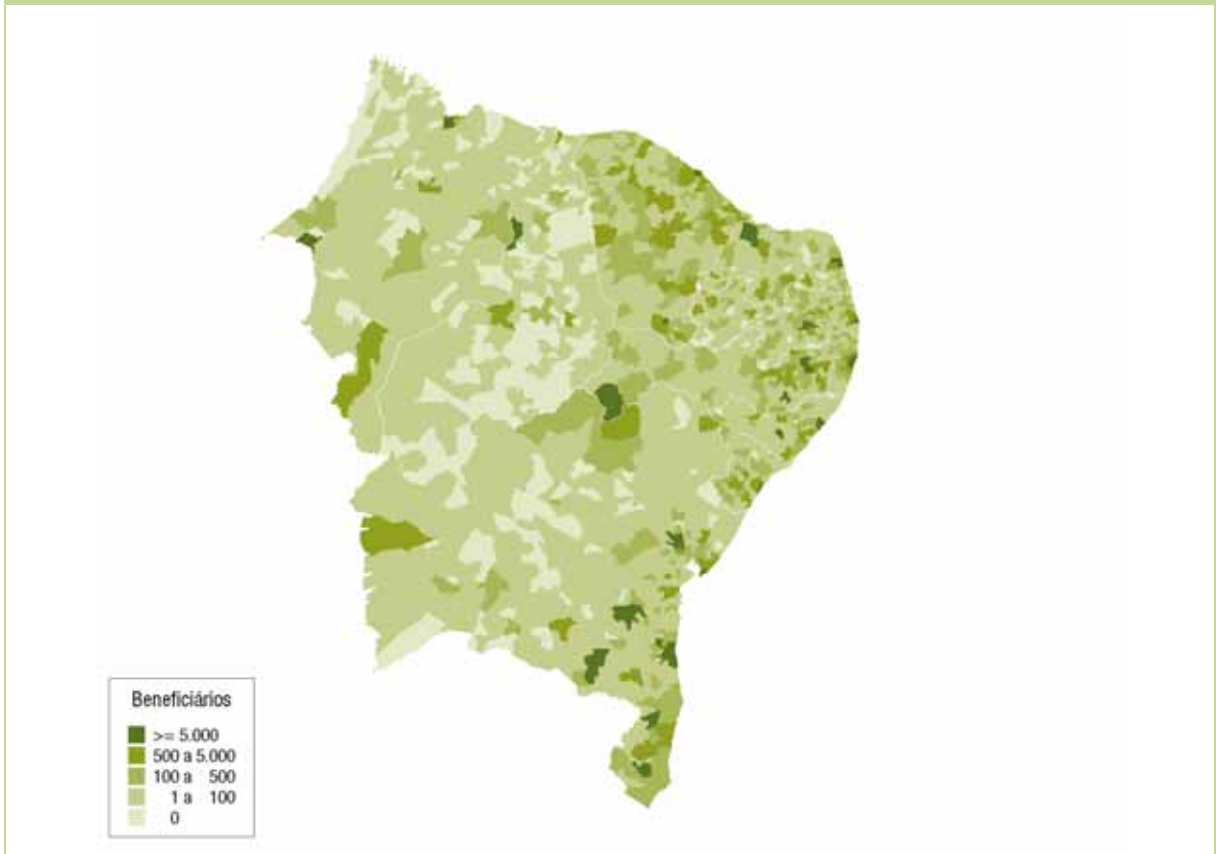
# Região Nordeste - Cooperativa Médica

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	226	229	268	18,58
Beneficiários (x1000)	1.139	1.231	1.440	26,45
População (x1000)	49.300	50.371	50.962	3,37
Cobertura (%)	2,31	2,44	2,83	22,32
Contraprestação Média (R\$)	78,44	79,43	93,87	19,67
DM (%)	81,96	87,35	87,30	6,52
DC (%)	1,46	1,86	1,24	-14,93
DA (%)	14,95	11,97	10,85	-27,46
Combinado (%)	98,37	101,18	99,39	1,04
HHI (%)	8,67	7,71	10,69	23,21
C4 (%)	31,29	28,62	48,53	55,11

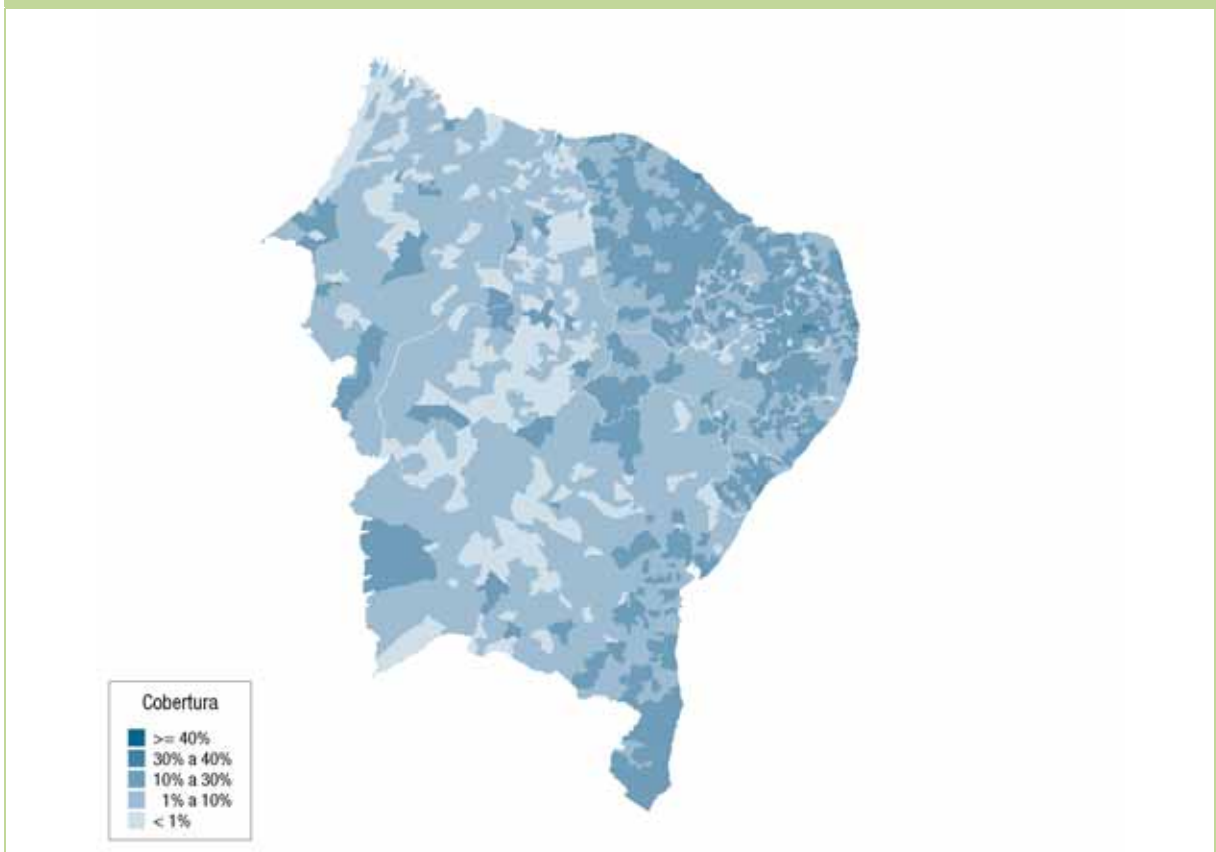


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

### Mapa de Beneficiários - 2005

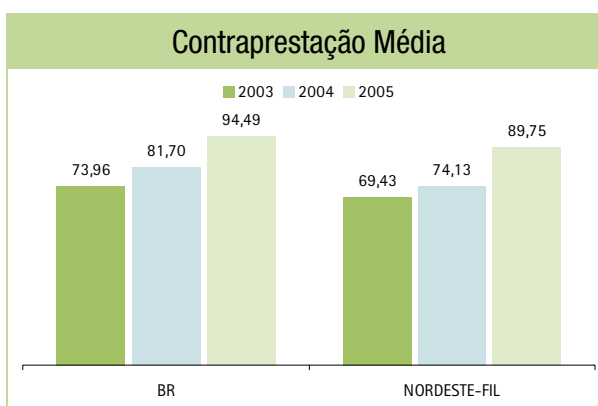
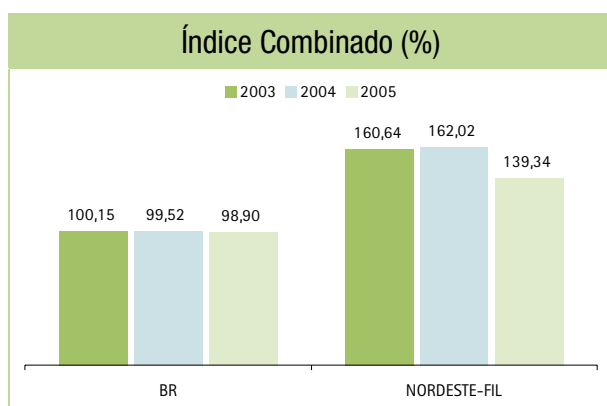
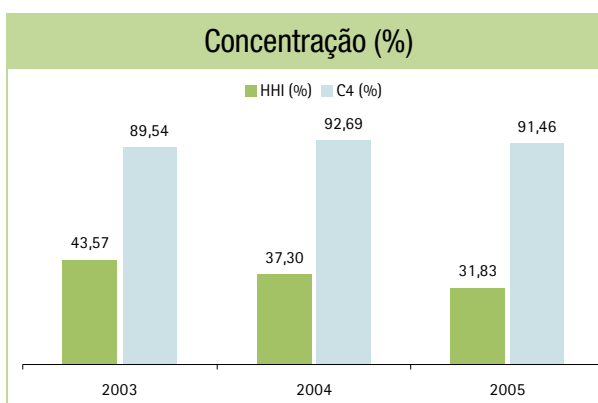
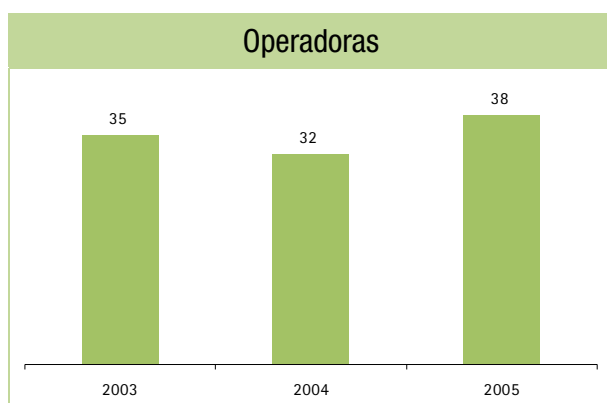
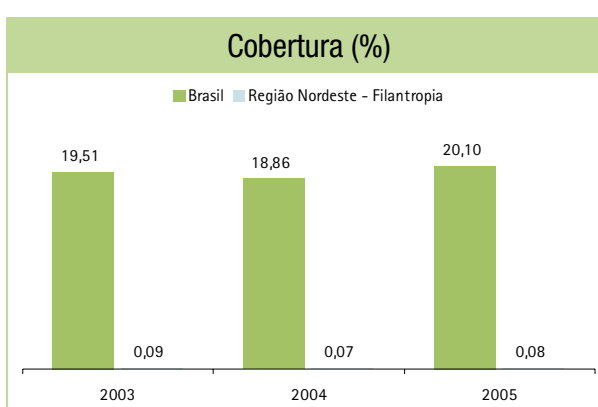
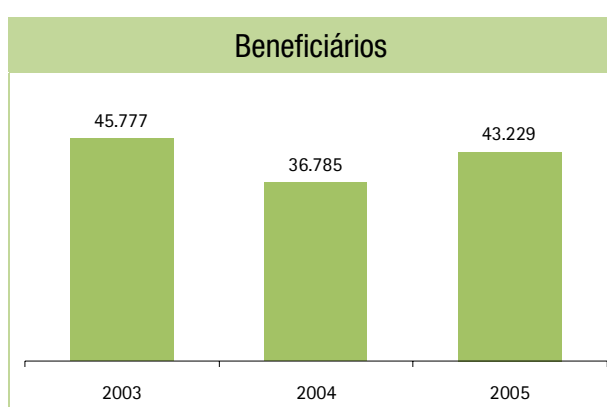


### Mapa de Cobertura - 2005



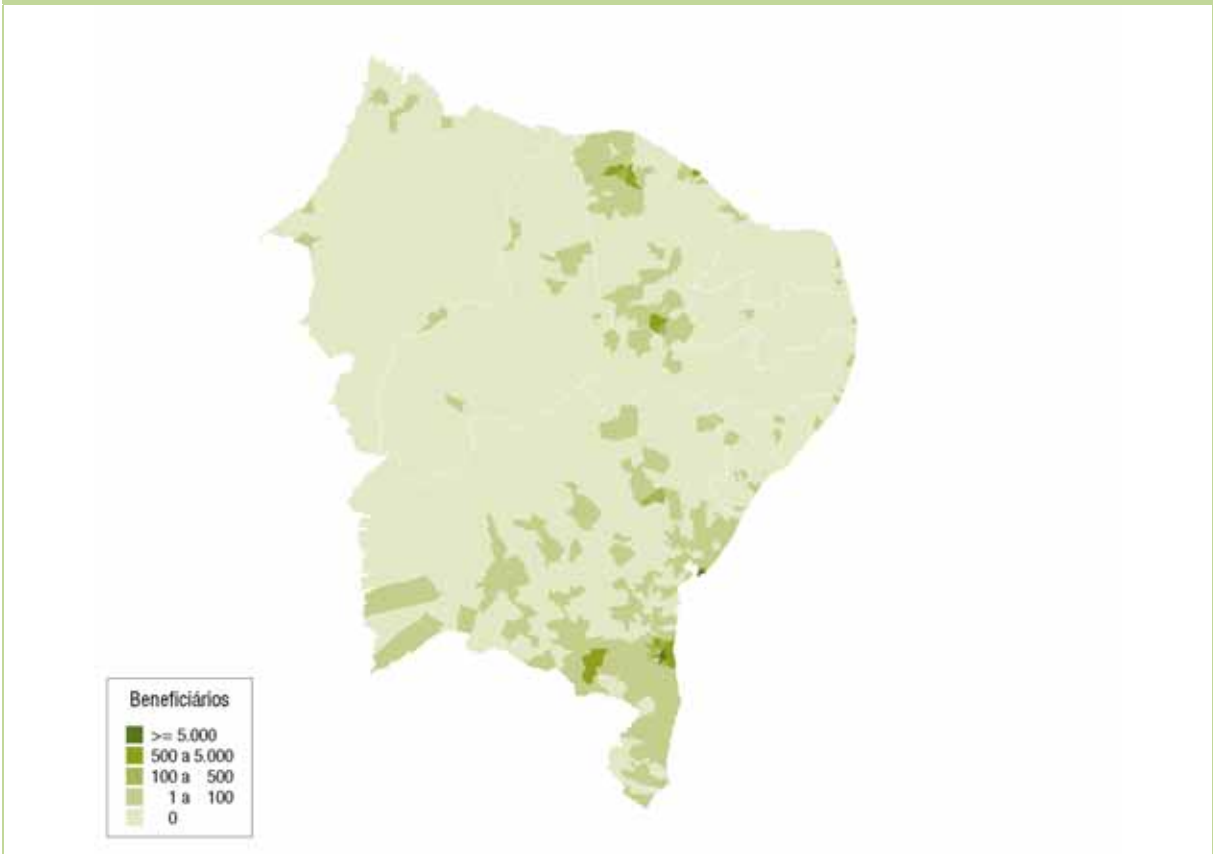
# Região Nordeste - Filantropia

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	35	32	38	8,57
Beneficiários	45.777	36.785	43.229	-5,57
População (x1000)	49.300	50.371	50.962	3,37
Cobertura (%)	0,09	0,07	0,08	-8,65
Contraprestação Média (R\$)	69,43	74,13	89,75	29,27
DM (%)	91,43	96,94	84,23	-7,88
DC (%)	1,48	0,28	1,07	-27,91
DA (%)	67,73	64,80	54,05	-20,20
Combinado (%)	160,64	162,02	139,34	-13,26
HHI (%)	43,57	37,30	31,83	-26,95
C4 (%)	89,54	92,69	91,46	2,15

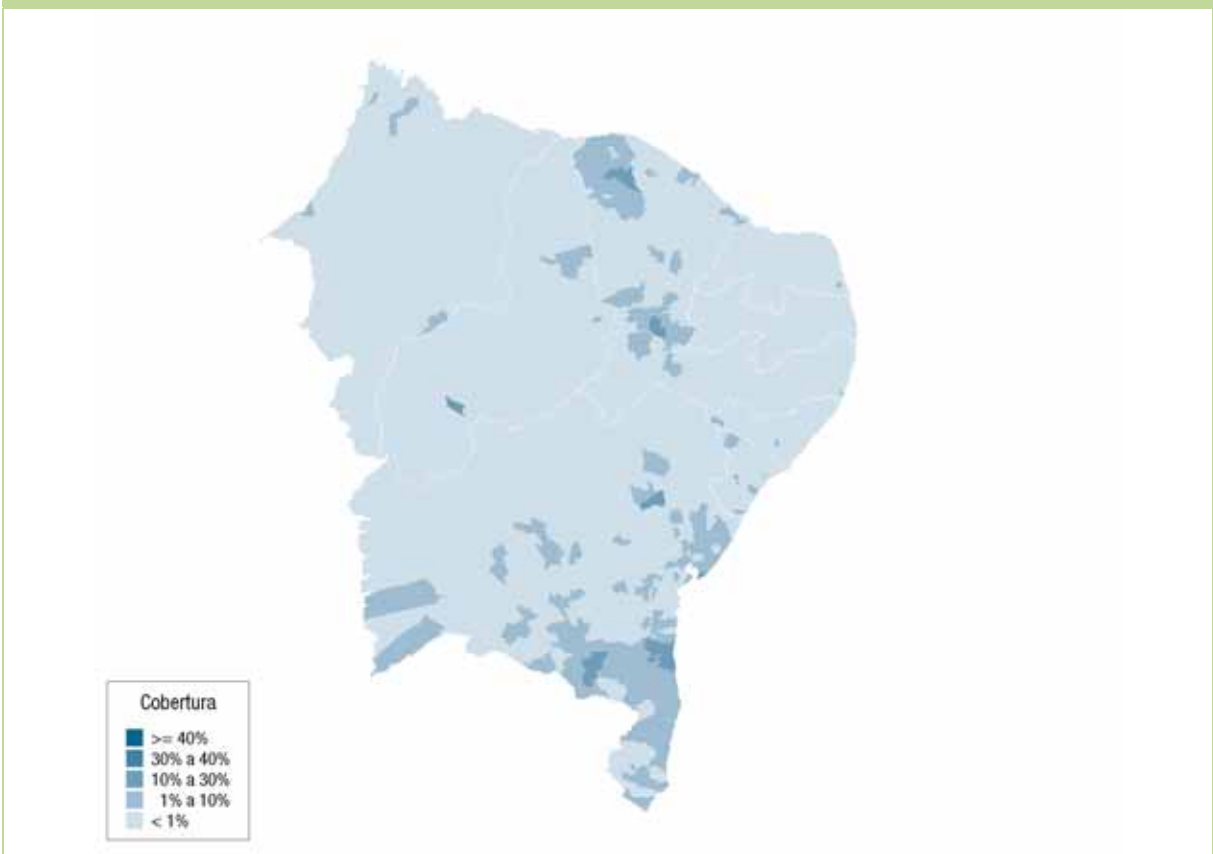


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

### Mapa de Beneficiários - 2005

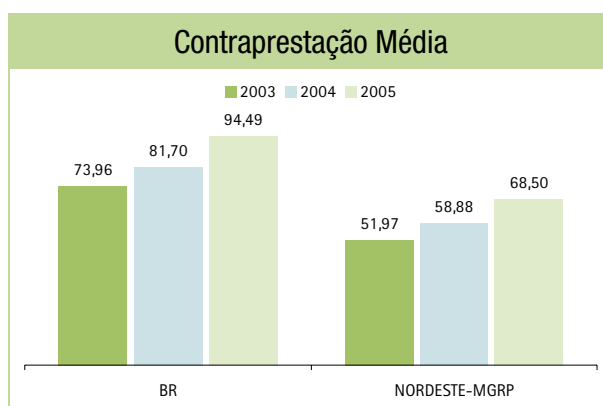
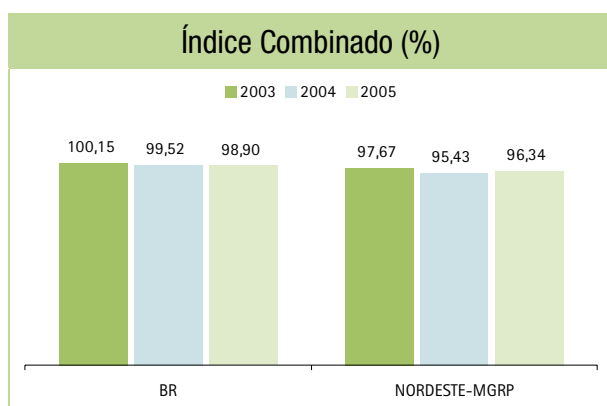
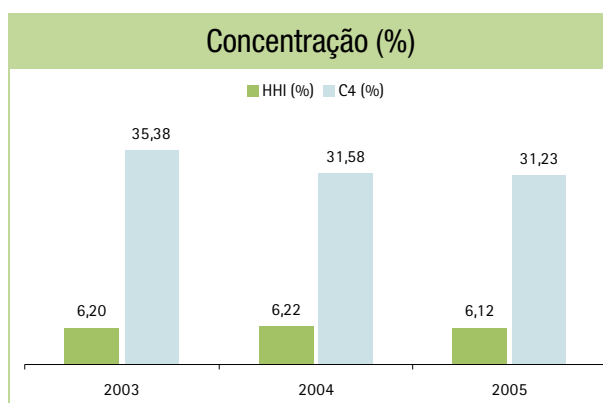
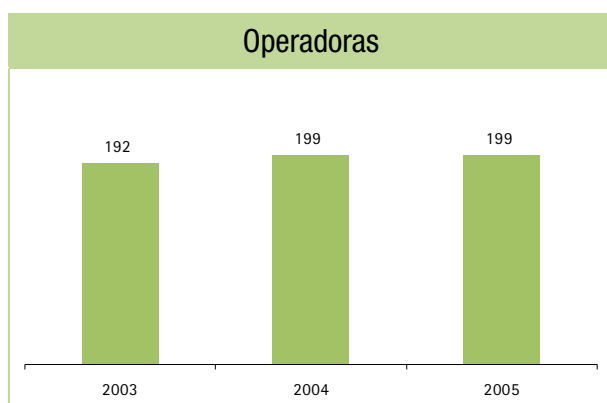
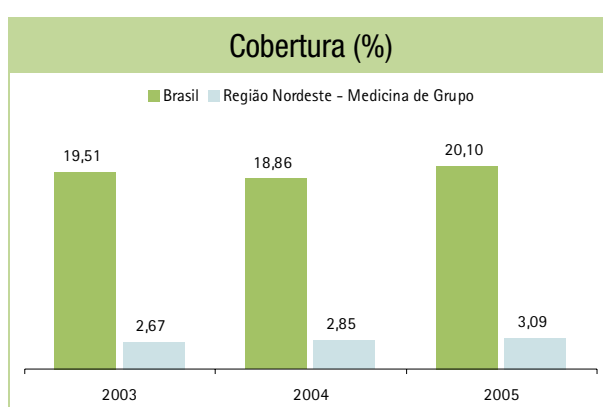
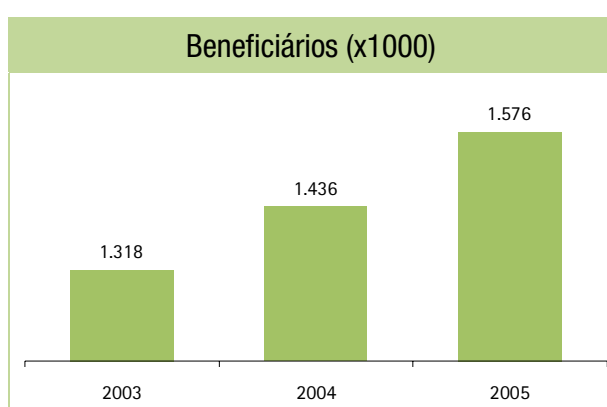


### Mapa de Cobertura - 2005



# Região Nordeste - Medicina de Grupo

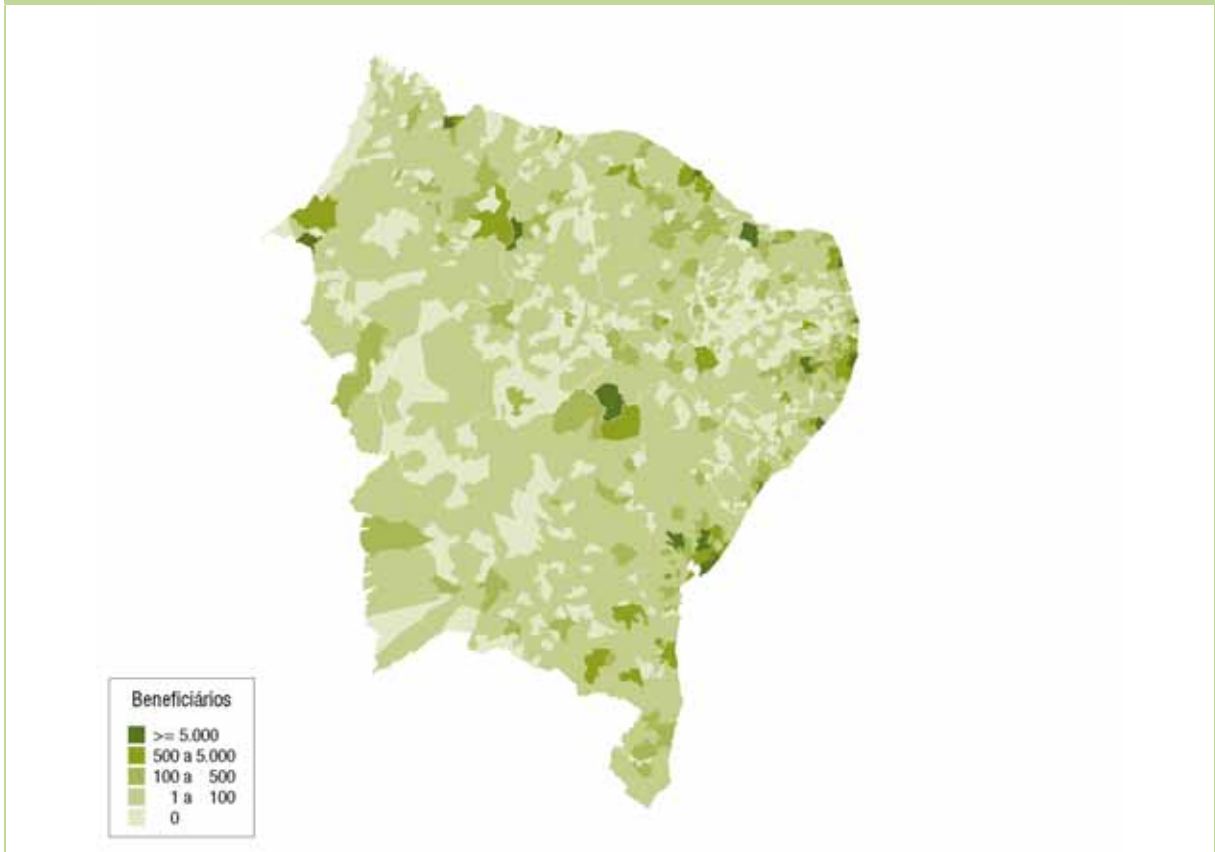
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	192	199	199	3,65
Beneficiários (x1000)	1.318	1.436	1.576	19,50
População (x1000)	49.300	50.371	50.962	3,37
Cobertura (%)	2,67	2,85	3,09	15,61
Contraprestação Média (R\$)	51,97	58,88	68,50	31,79
DM (%)	75,78	74,30	75,23	-0,73
DC (%)	4,05	4,28	4,58	13,00
DA (%)	17,84	16,85	16,53	-7,30
Combinado (%)	97,67	95,43	96,34	-1,36
HHI (%)	6,20	6,22	6,12	-1,23
C4 (%)	35,38	31,58	31,23	-11,74



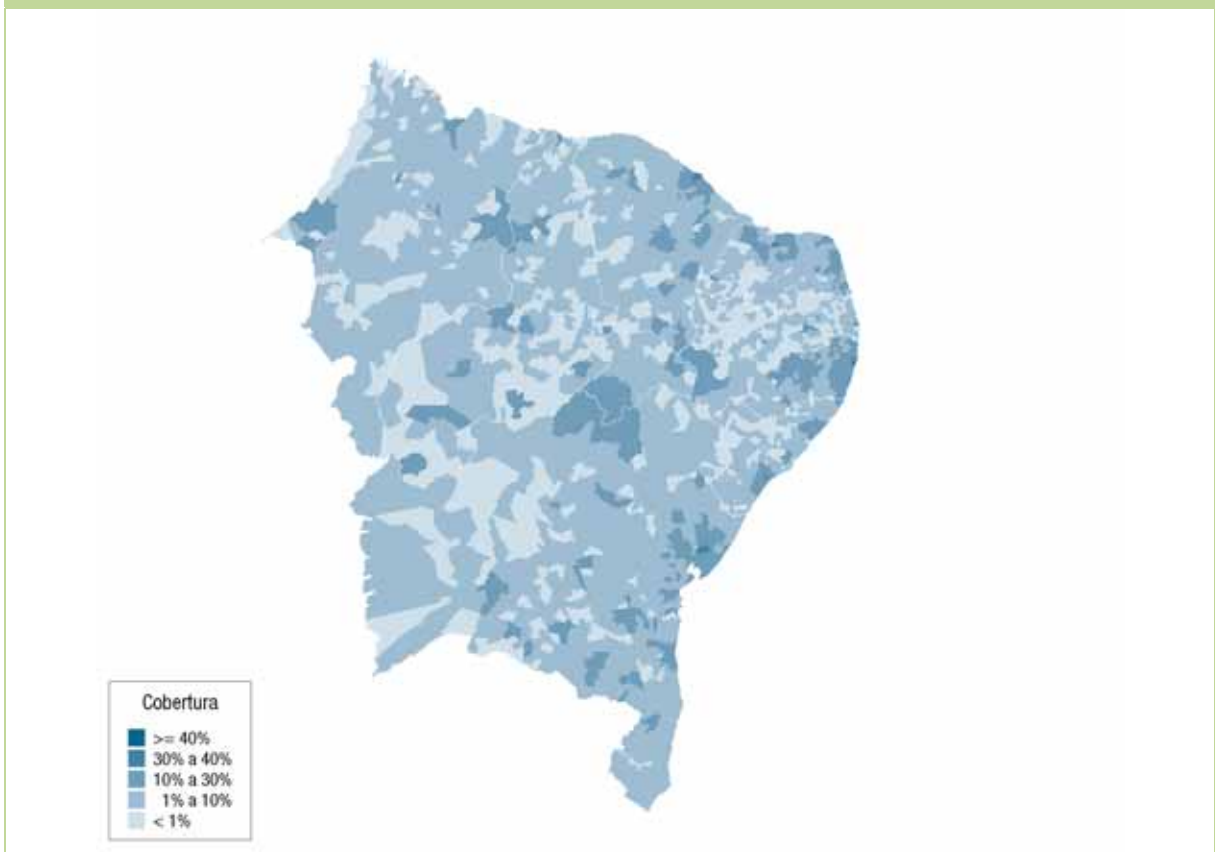
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



Mapa de Beneficiários - 2005

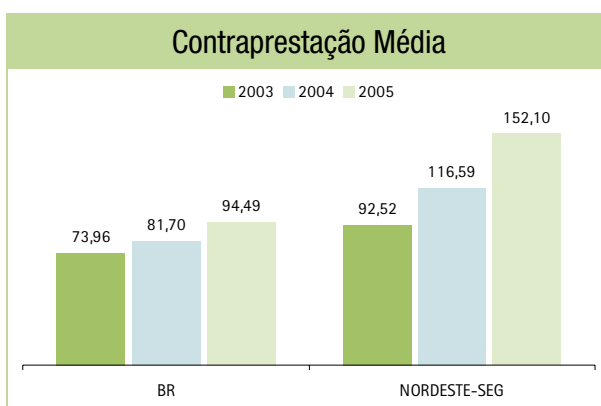
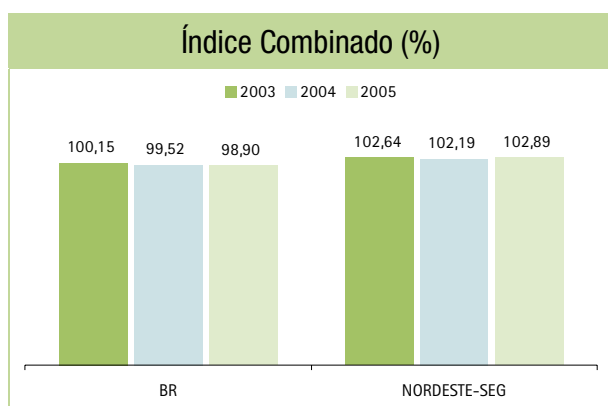
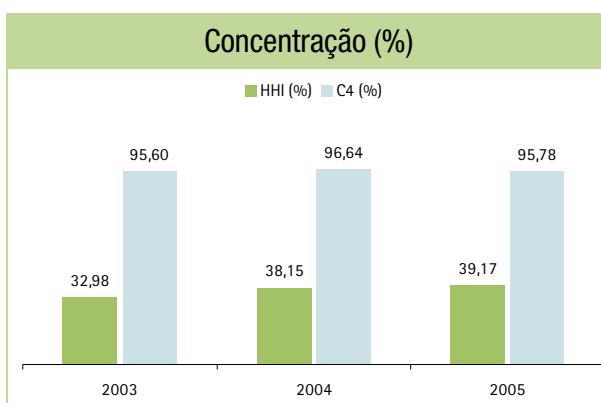
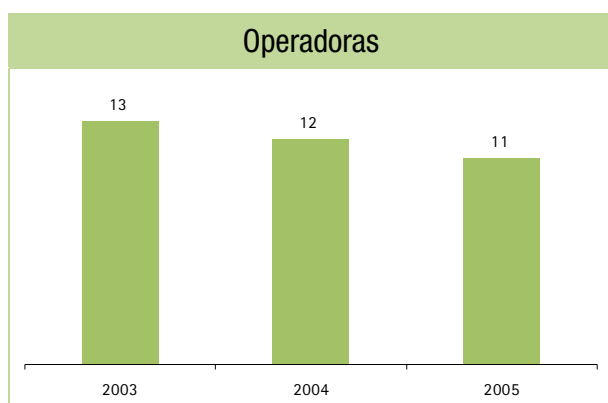
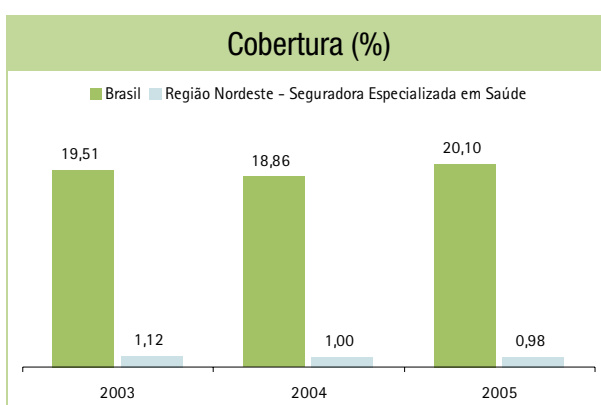
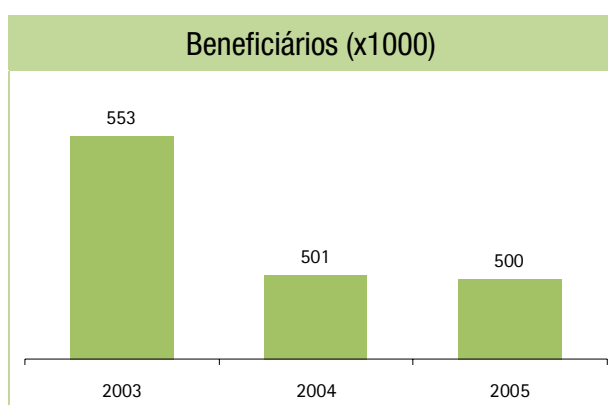


Mapa de Cobertura - 2005



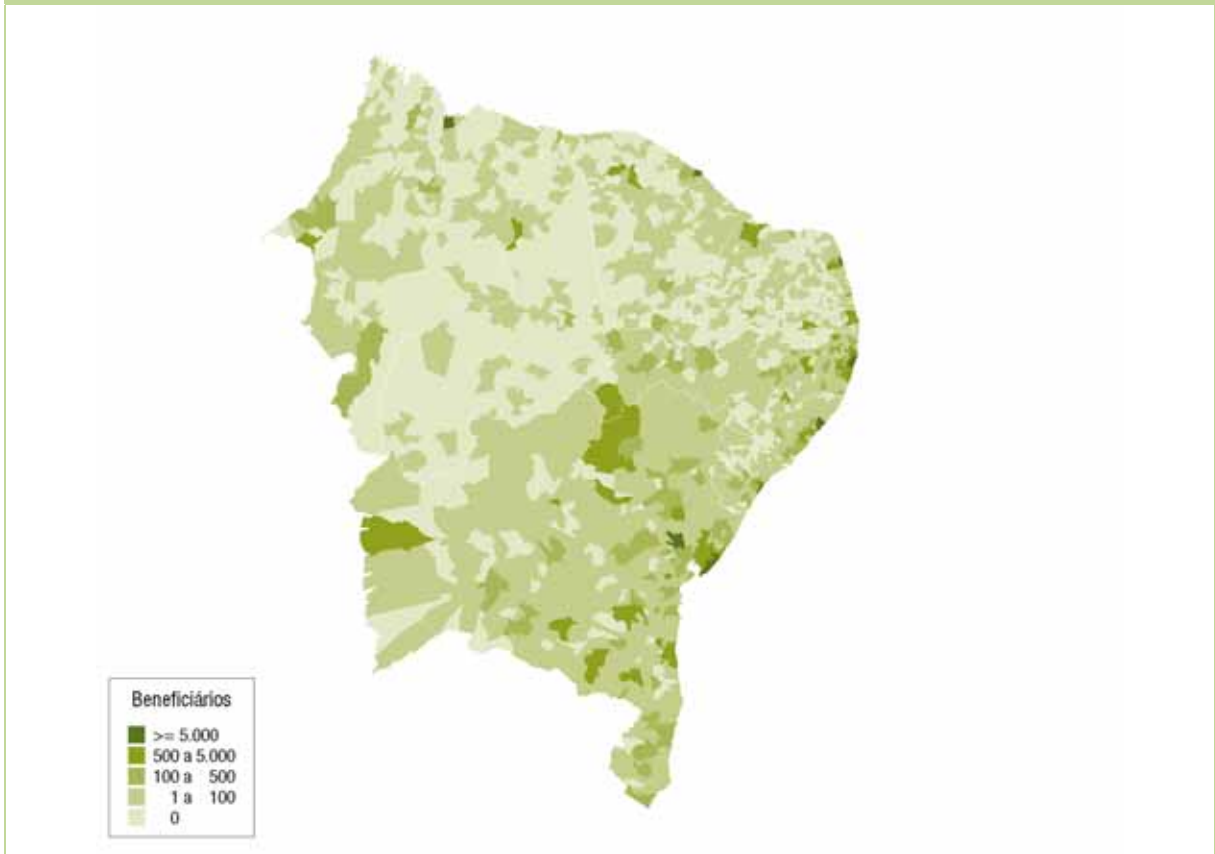
# Região Nordeste - Seguradora Especializada em Saúde

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	13	12	11	-15,38
Beneficiários (x1000)	553	501	500	-9,63
População (x1000)	49.300	50.371	50.962	3,37
Cobertura (%)	1,12	1,00	0,98	-12,57
Contraprestação Média (R\$)	92,52	116,59	152,10	64,41
DM (%)	86,99	88,67	91,26	4,91
DC (%)	3,36	3,24	3,25	-3,08
DA (%)	12,30	10,29	8,37	-31,91
Combinado (%)	102,64	102,19	102,89	0,24
HHI (%)	32,98	38,15	39,17	18,78
C4 (%)	95,60	96,64	95,78	0,19

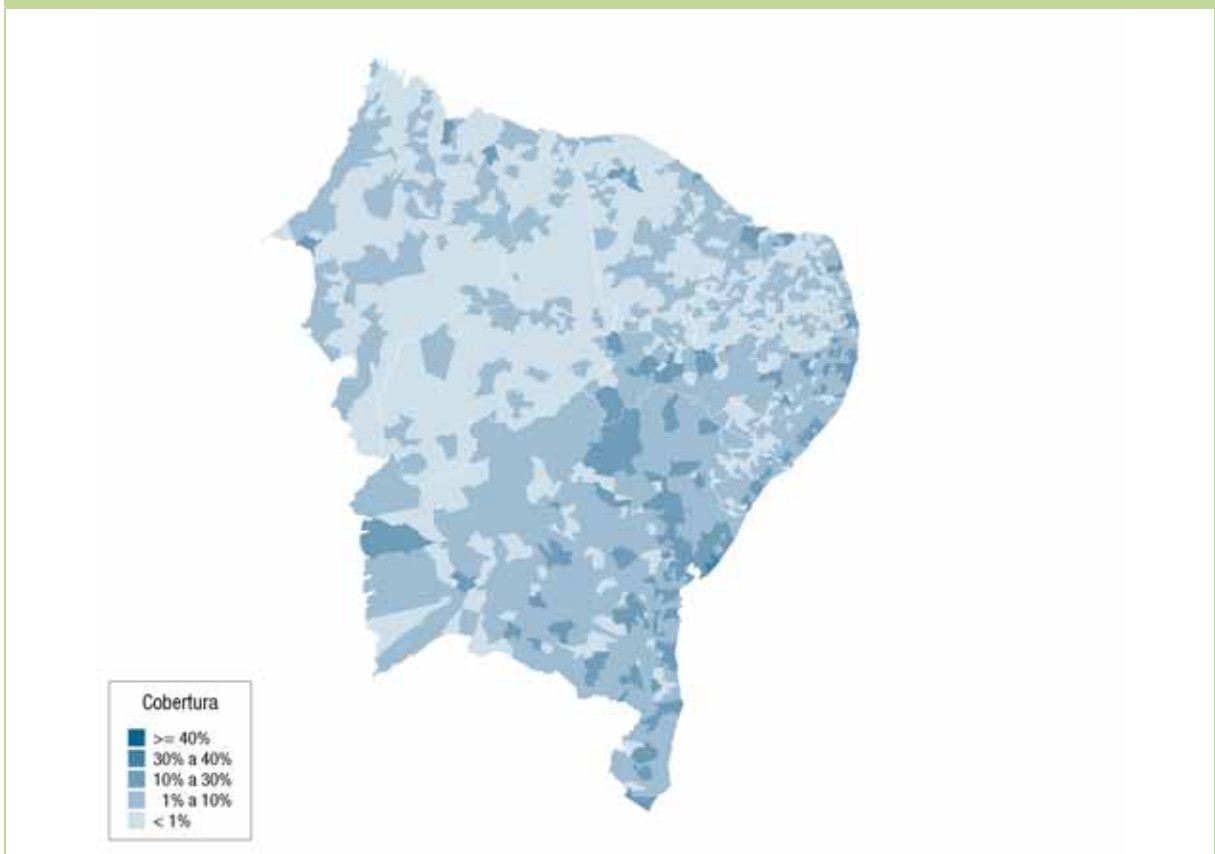


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

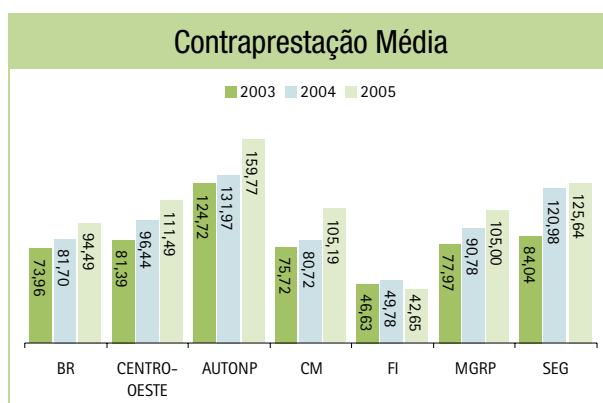
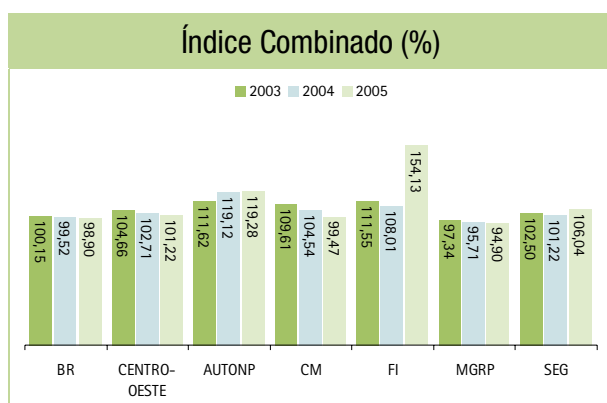
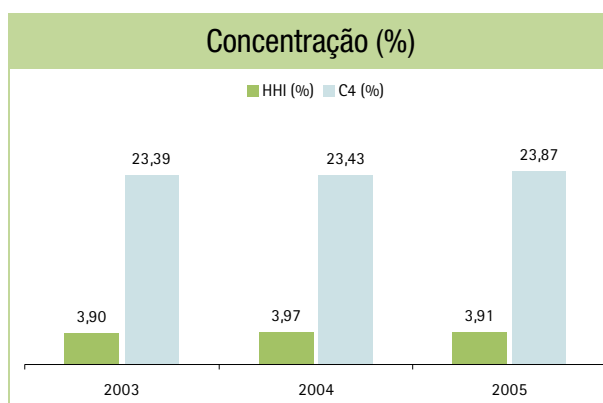
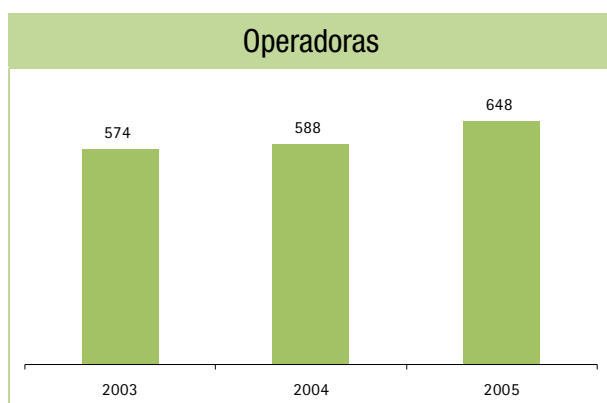
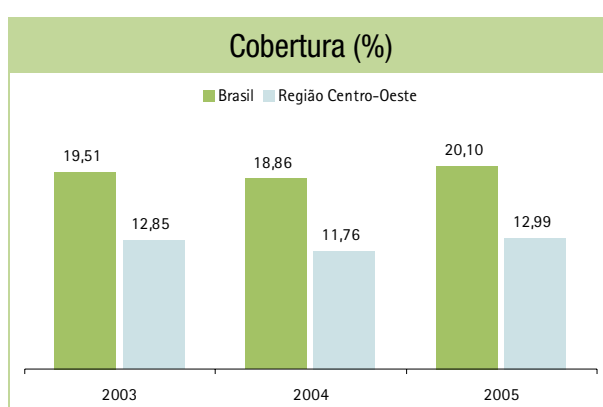
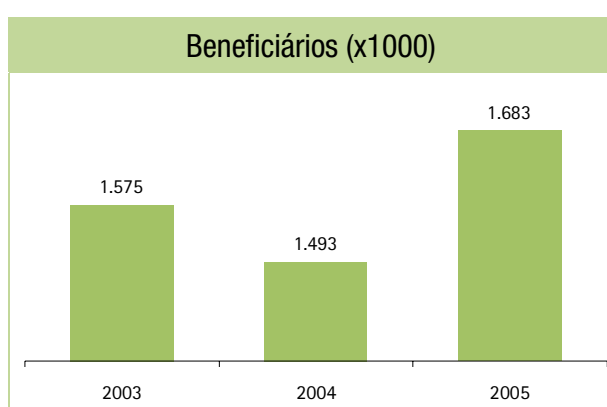


Mapa de Cobertura - 2005



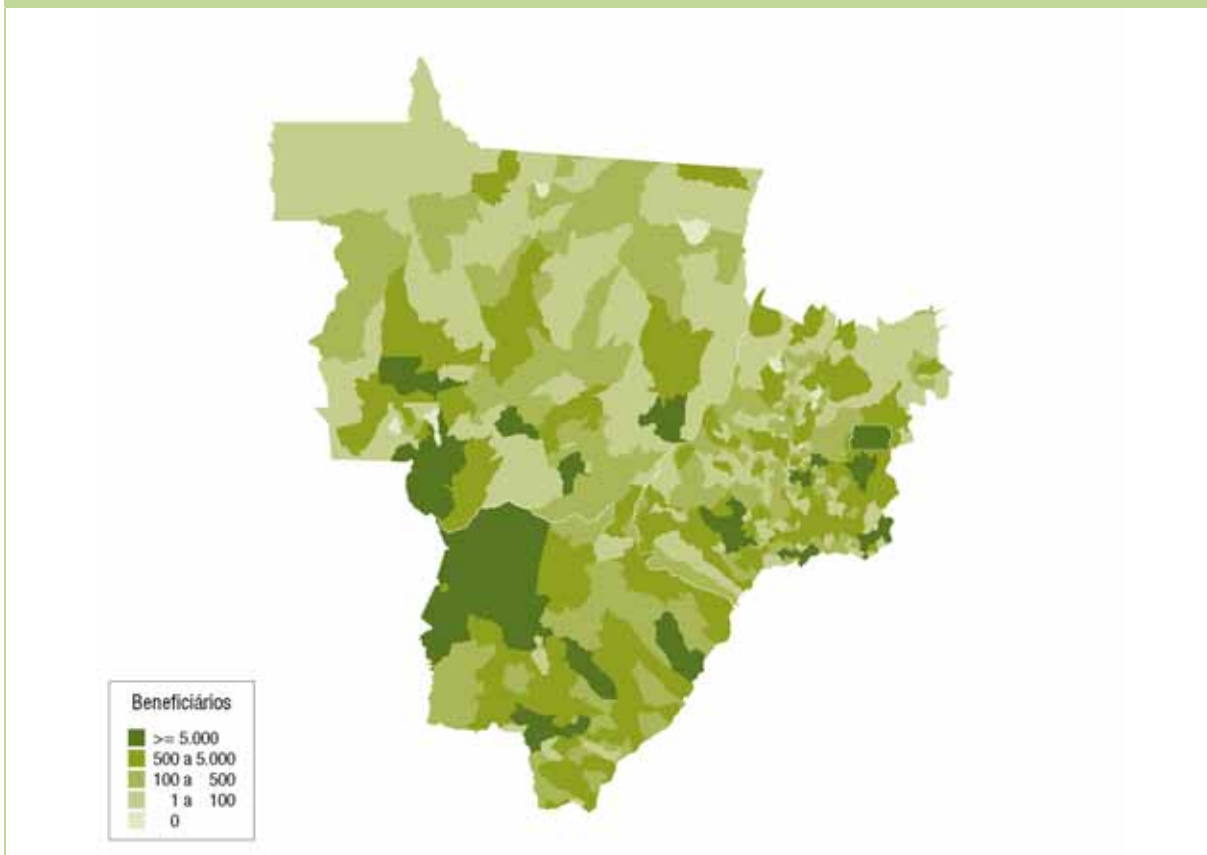
# Região Centro-Oeste

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	574	588	648	12,89
Beneficiários (x1000)	1.575	1.493	1.683	6,84
População (x1000)	12.263	12.704	12.953	5,63
Cobertura (%)	12,85	11,76	12,99	1,15
Contraprestação Média (R\$)	81,39	96,44	111,49	36,99
DM (%)	86,55	85,81	84,89	-1,92
DC (%)	2,97	2,75	2,69	-9,54
DA (%)	15,14	14,15	13,64	-9,88
Combinado (%)	104,66	102,71	101,22	-3,29
HHI (%)	3,90	3,97	3,91	0,28
C4 (%)	23,39	23,43	23,87	2,05

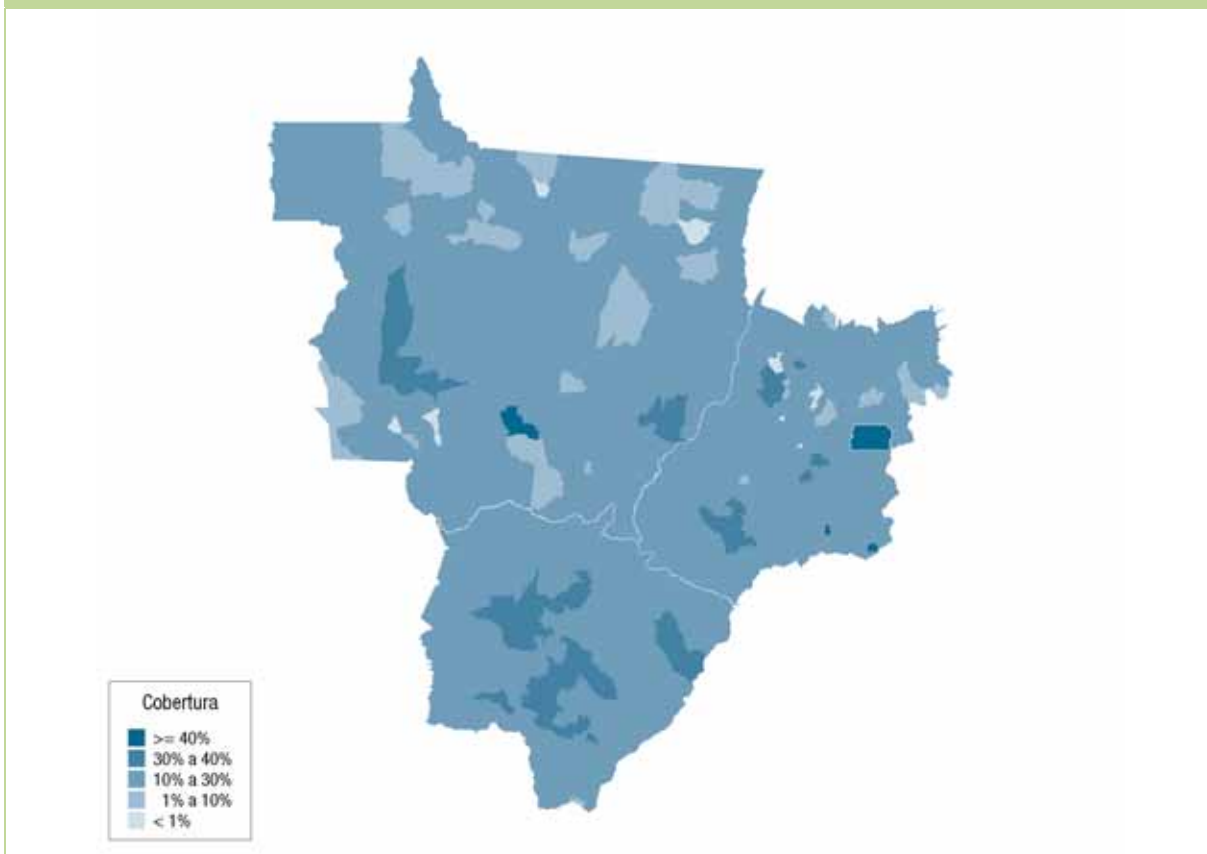


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

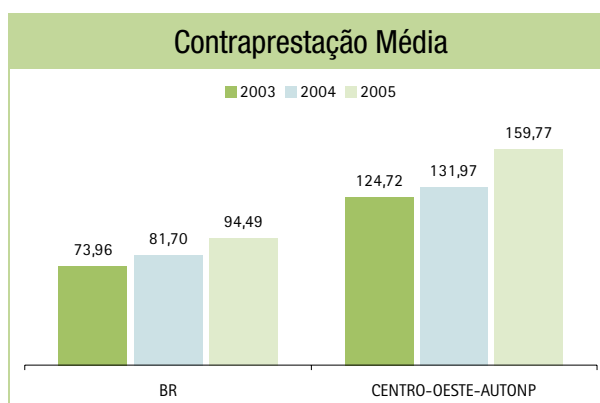
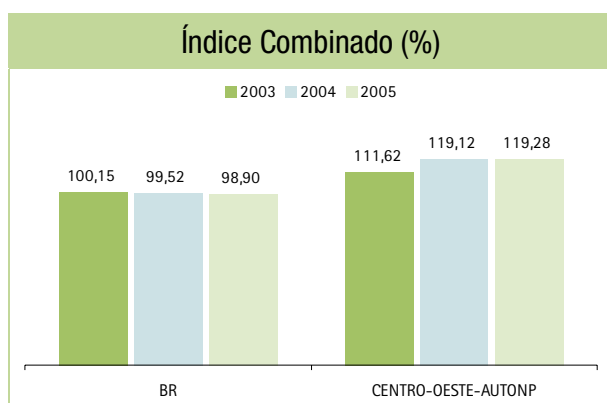
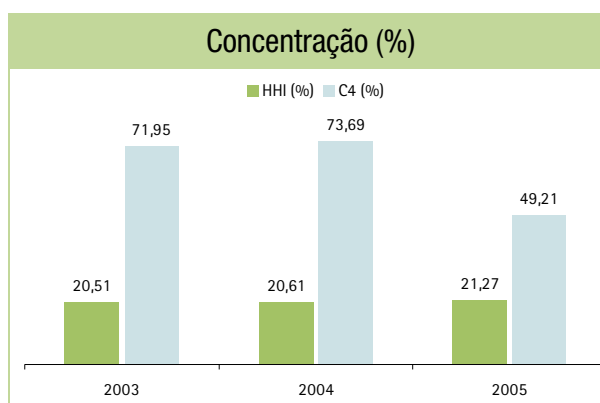
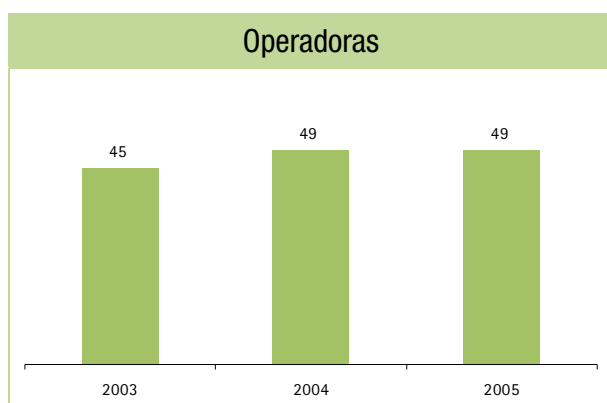
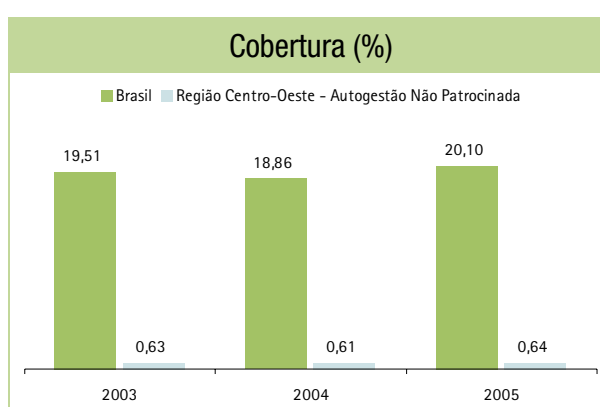
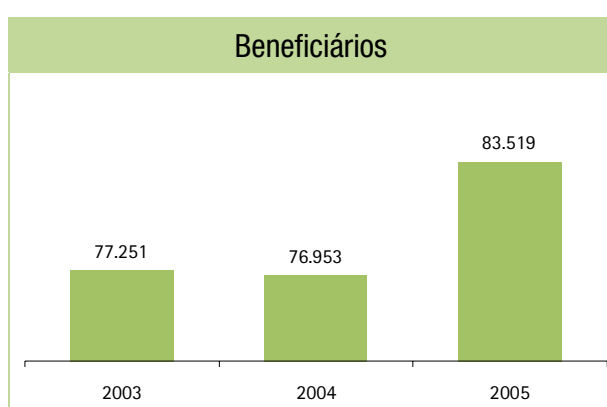


Mapa de Cobertura - 2005



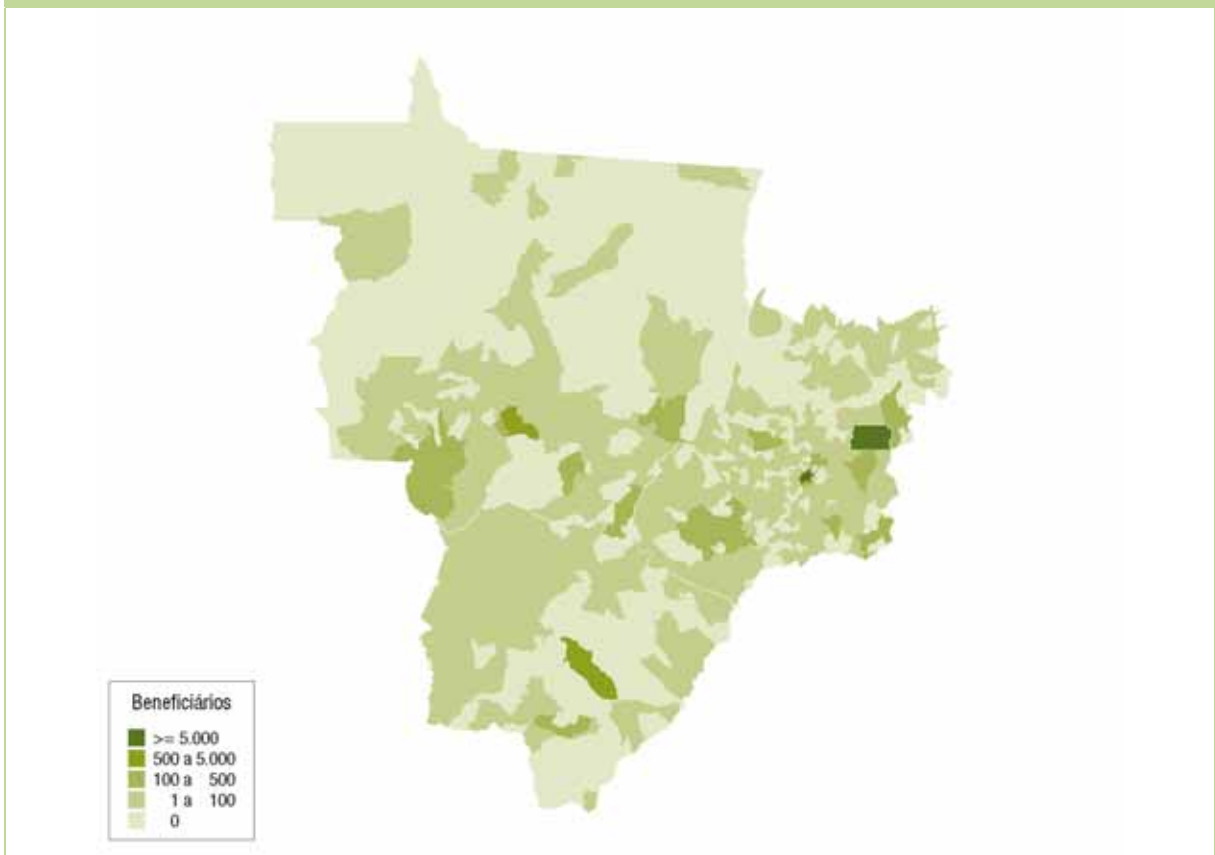
# Região Centro-Oeste - Autogestão Não Patrocinada

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	45	49	49	8,89
Beneficiários	77.251	76.953	83.519	8,11
População (x1000)	12.263	12.704	12.953	5,63
Cobertura (%)	0,63	0,61	0,64	2,35
Contraprestação Média (R\$)	124,72	131,97	159,77	28,11
DM (%)	85,23	93,76	94,28	10,62
DC (%)	0,06	0,23	0,00	-98,71
DA (%)	26,33	25,13	25,00	-5,05
Combinado (%)	111,62	119,12	119,28	6,87
HHI (%)	20,51	20,61	21,27	3,68
C4 (%)	71,95	73,69	49,21	-31,60

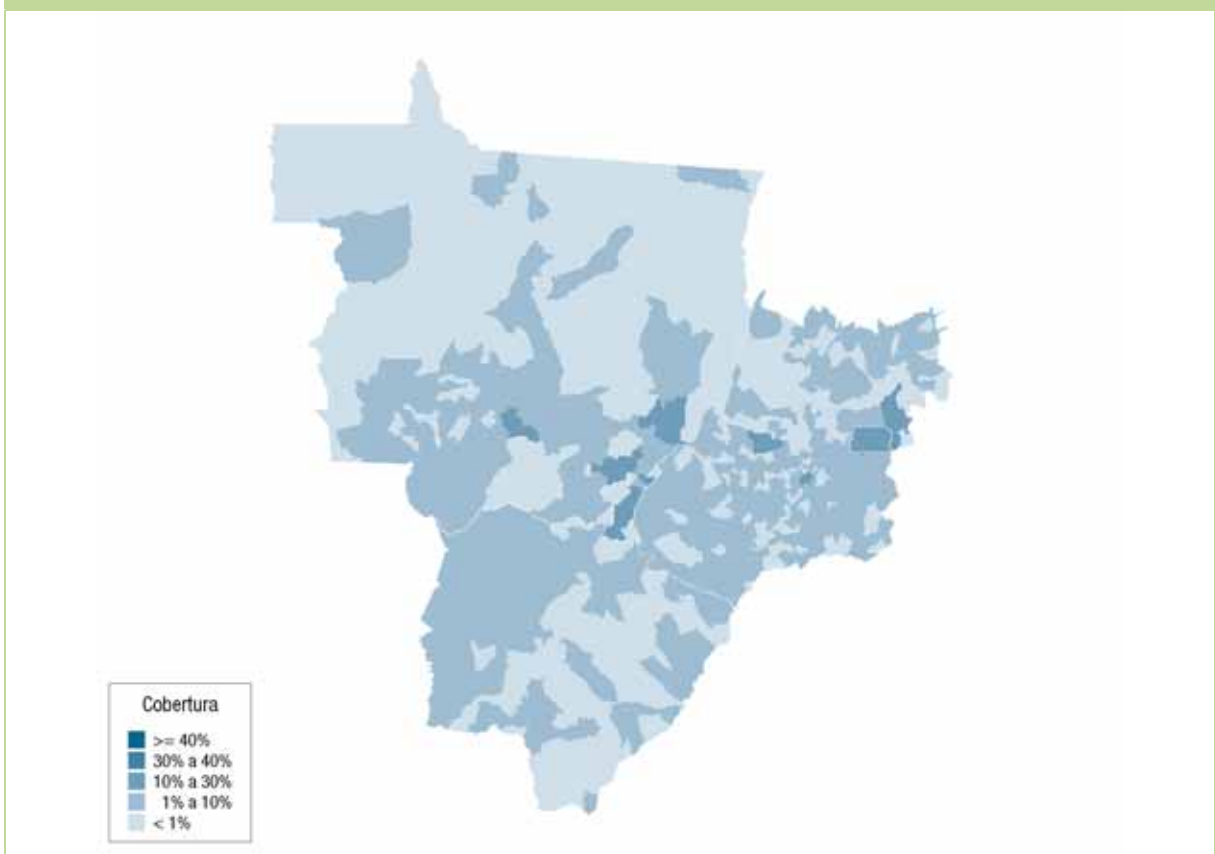


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

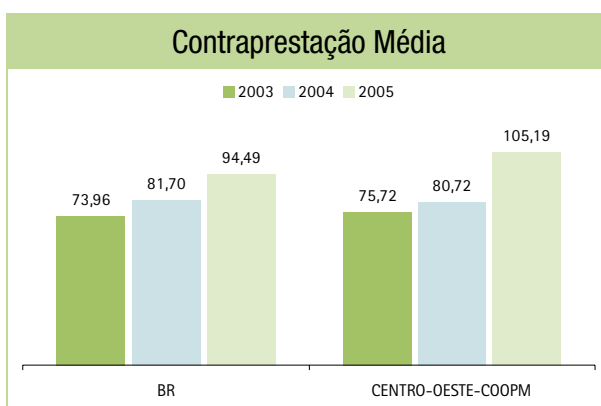
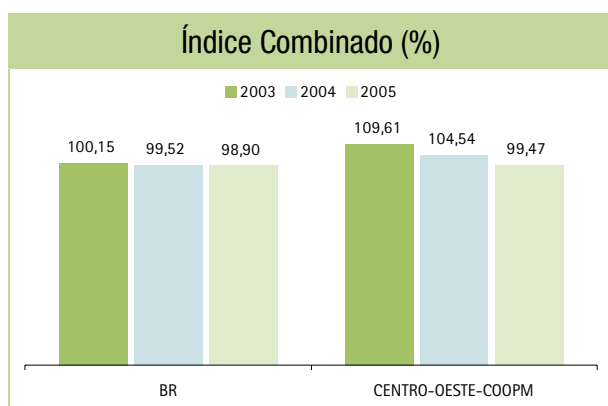
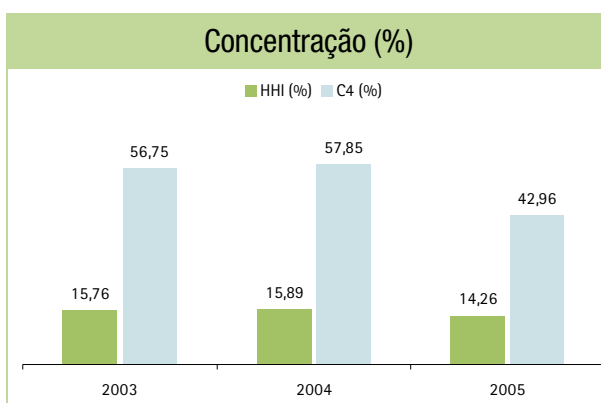
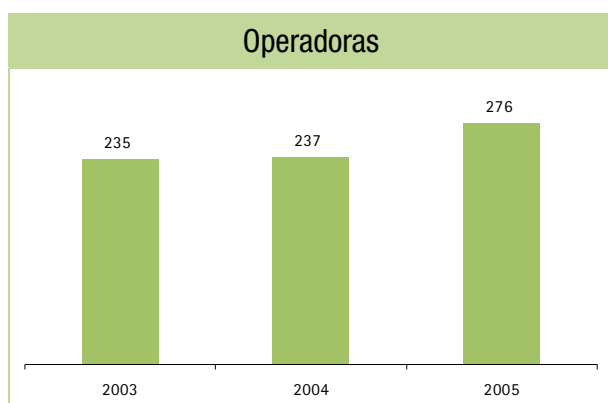
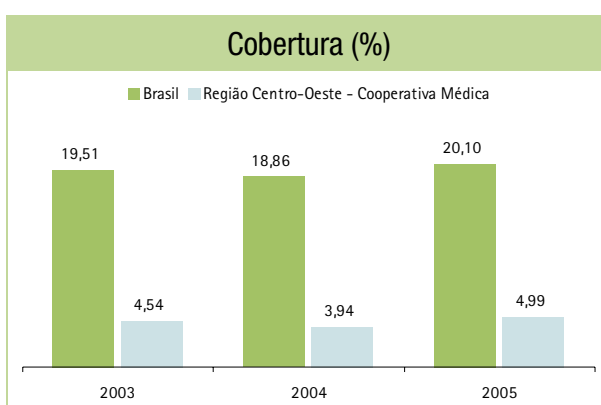
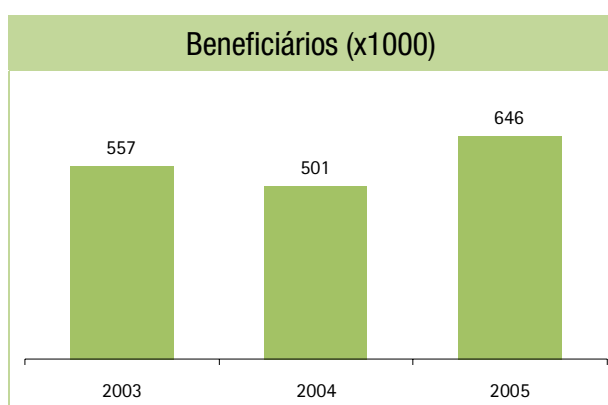


Mapa de Cobertura - 2005



# Região Centro-Oeste - Cooperativa Médica

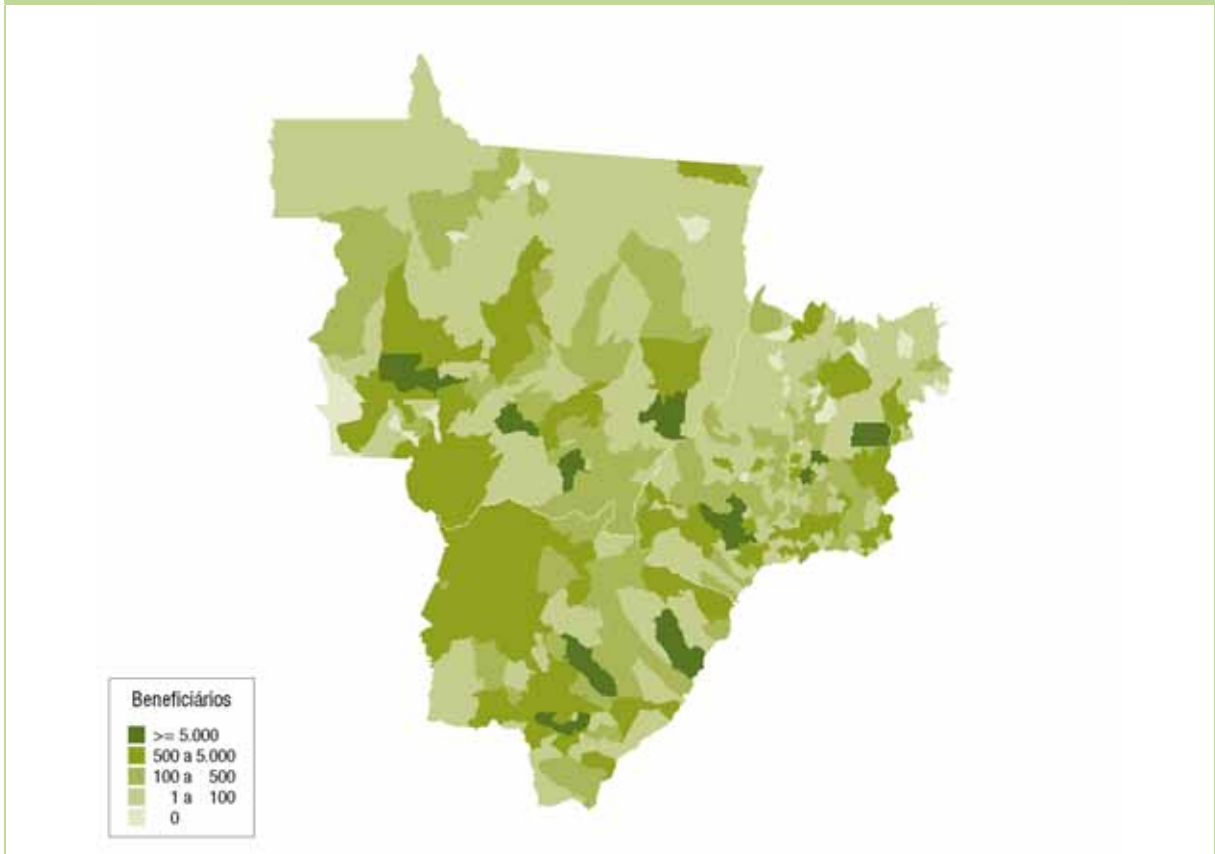
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	235	237	276	17,45
Beneficiários (x1000)	557	501	646	15,92
População (x1000)	12.263	12.704	12.953	5,63
Cobertura (%)	4,54	3,94	4,99	9,74
Contraprestação Média (R\$)	75,72	80,72	105,19	38,92
DM (%)	94,05	90,11	85,98	-8,58
DC (%)	3,03	2,19	2,07	-31,86
DA (%)	12,53	12,24	11,42	-8,86
Combinado (%)	109,61	104,54	99,47	-9,25
HHI (%)	15,76	15,89	14,26	-9,52
C4 (%)	56,75	57,85	42,96	-24,30



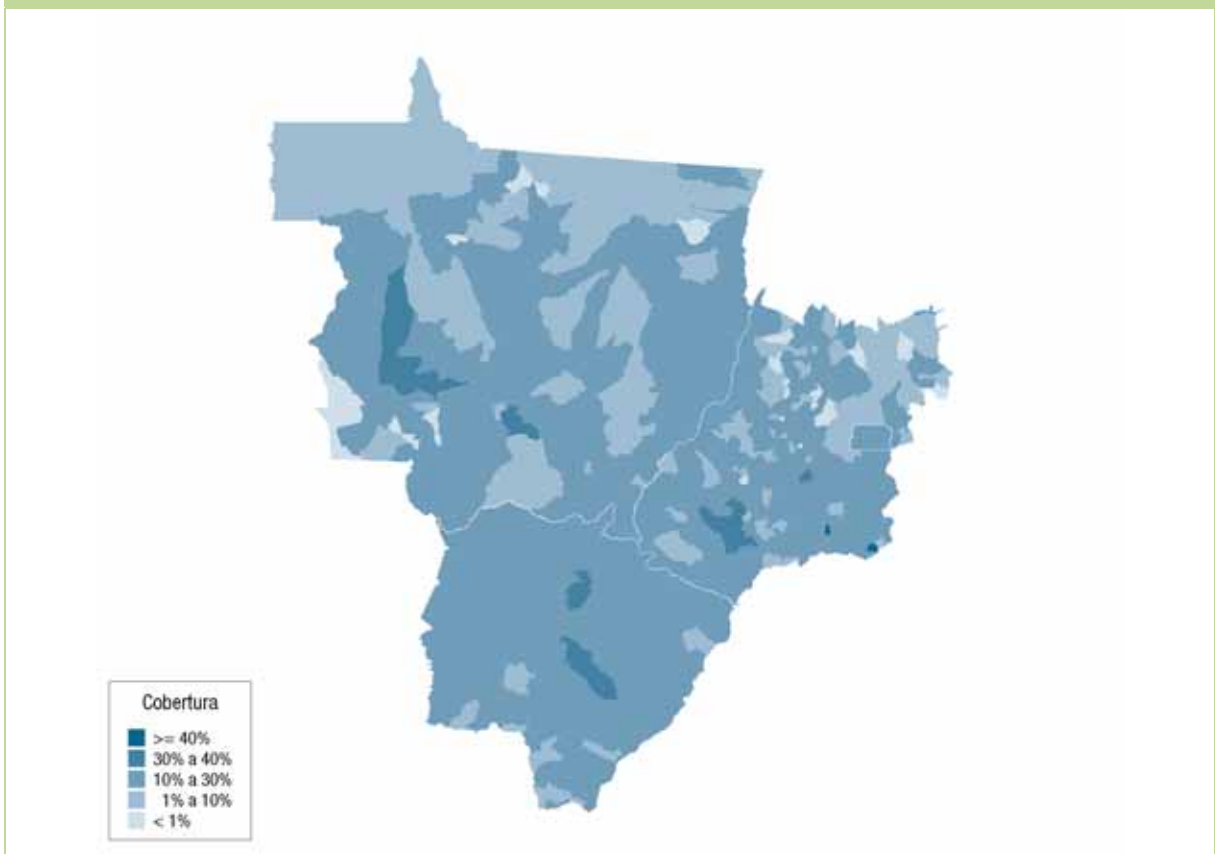
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



Mapa de Beneficiários - 2005

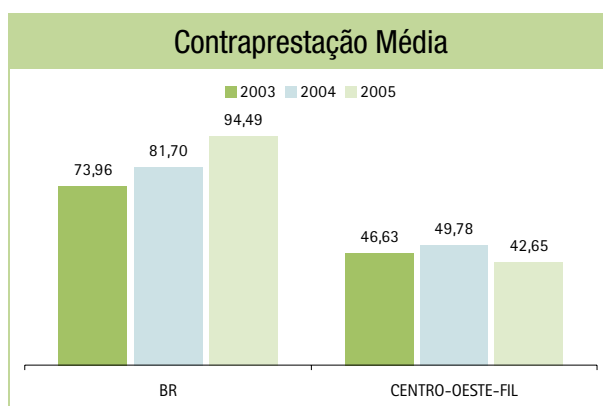
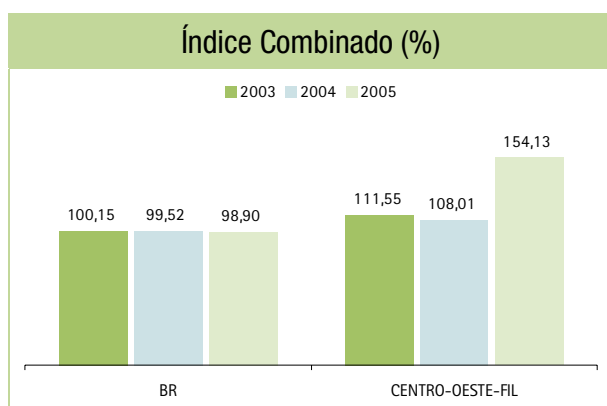
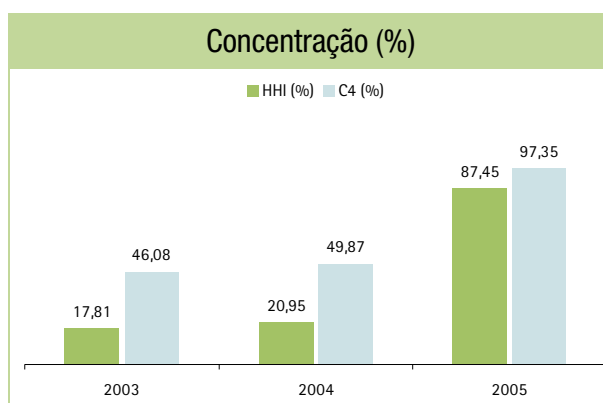
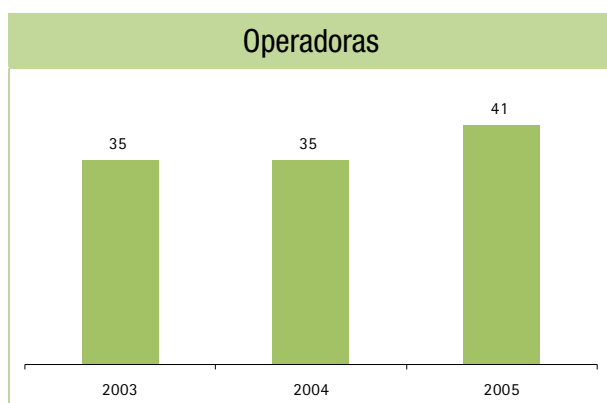
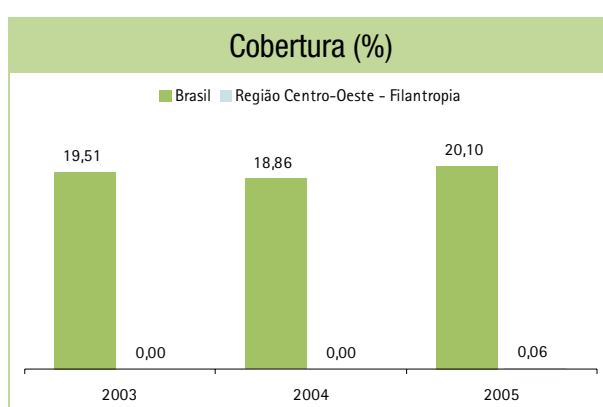
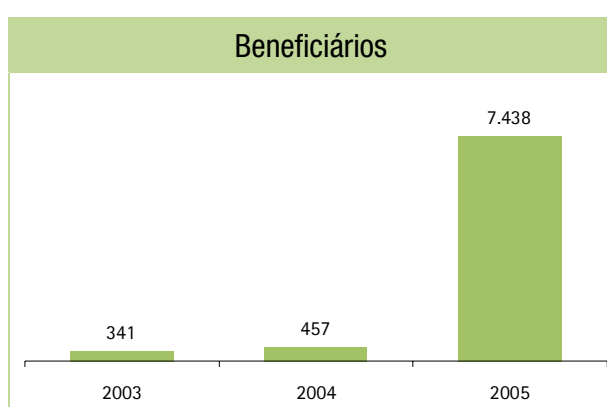


Mapa de Cobertura - 2005



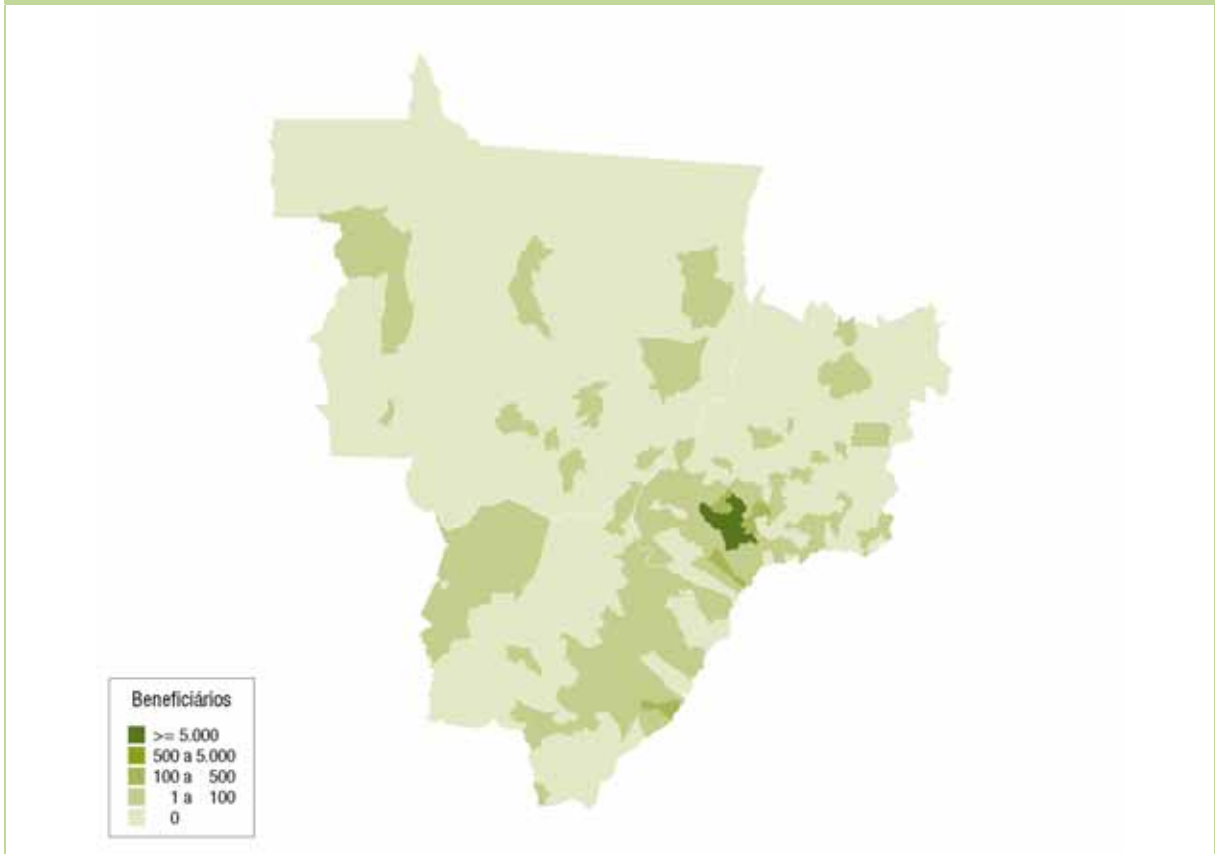
# Região Centro-Oeste - Filantropia

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	35	35	41	17,14
Beneficiários	341	457	7.438	2.081,23
População (x1000)	12.263	12.704	12.953	5,63
Cobertura (%)	0,00	0,00	0,06	1.965,02
Contraprestação Média (R\$)	46,63	49,78	42,65	-8,53
DM (%)	80,70	75,83	77,05	-4,53
DC (%)	2,71	2,09	1,42	-47,69
DA (%)	28,14	30,09	75,66	168,85
Combinado (%)	111,55	108,01	154,13	38,17
HHI (%)	17,81	20,95	87,45	391,12
C4 (%)	46,08	49,87	97,35	111,23

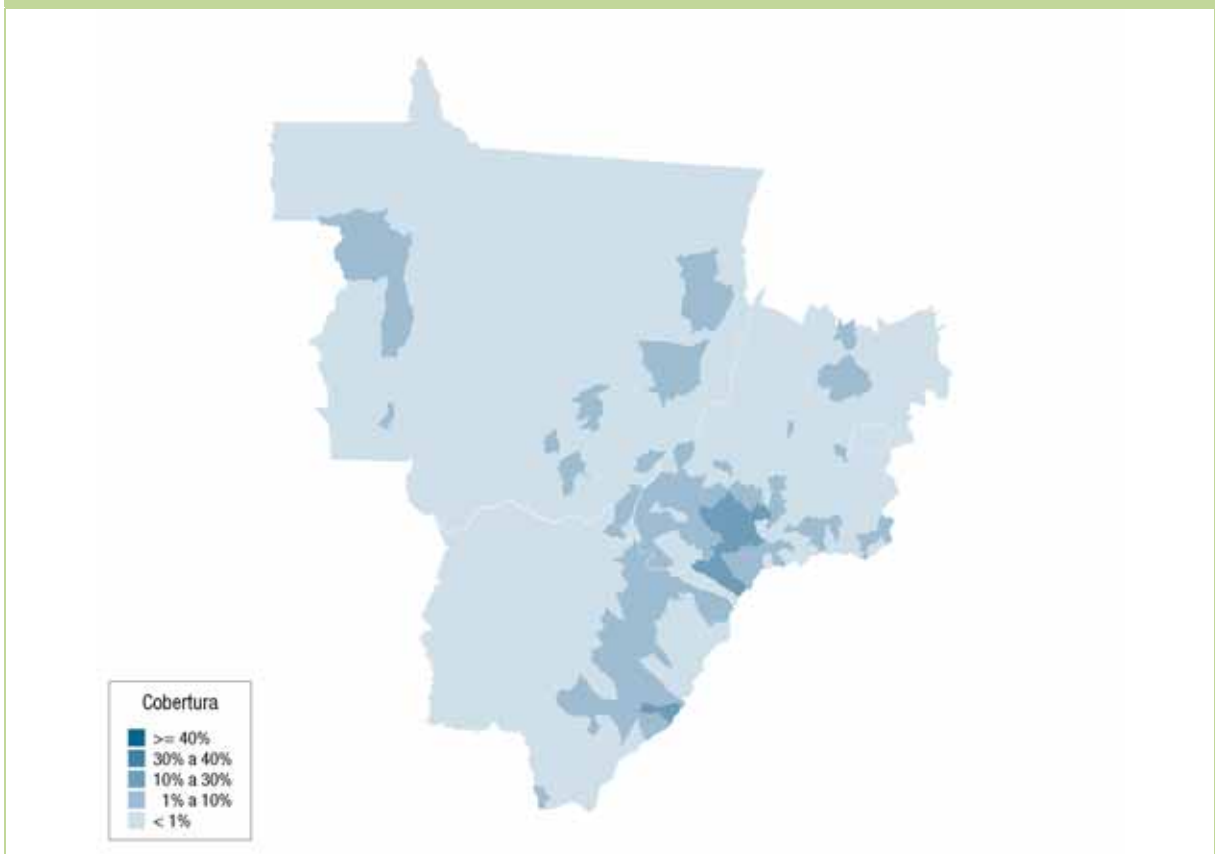


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

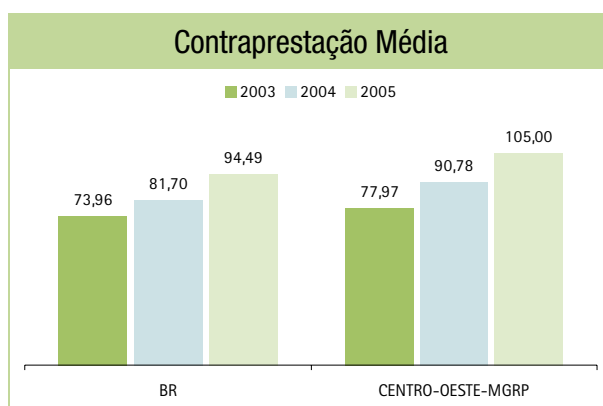
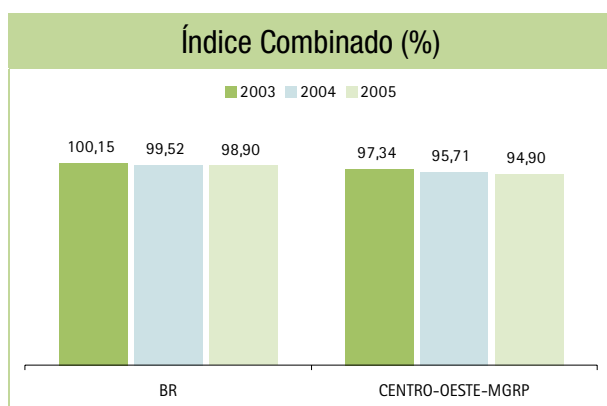
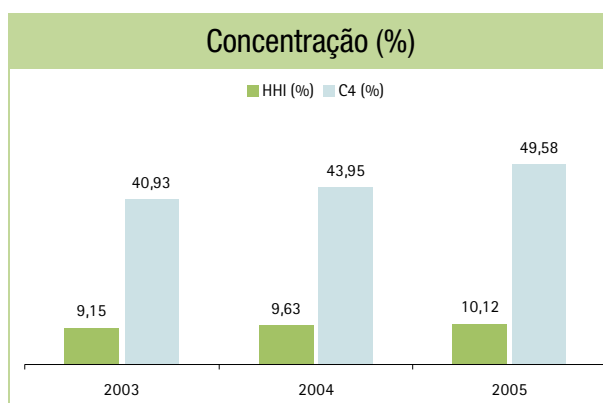
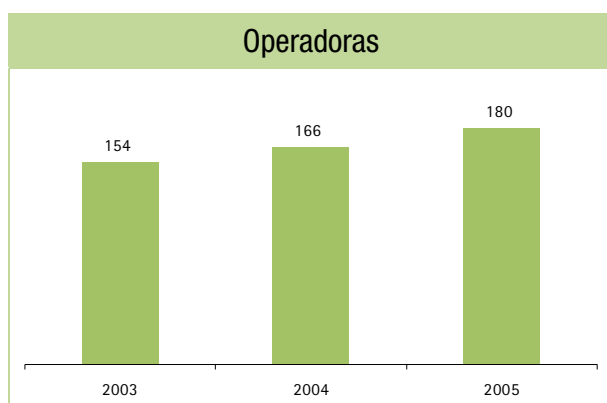
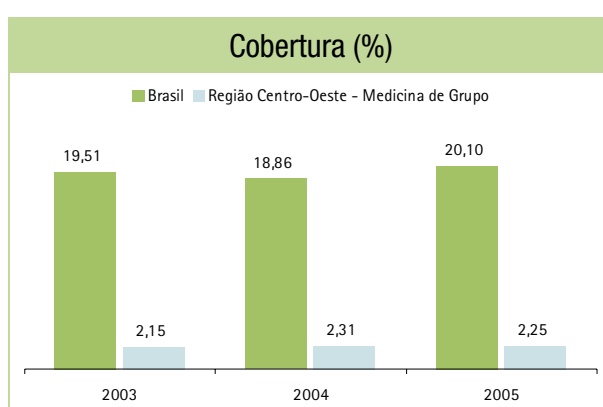
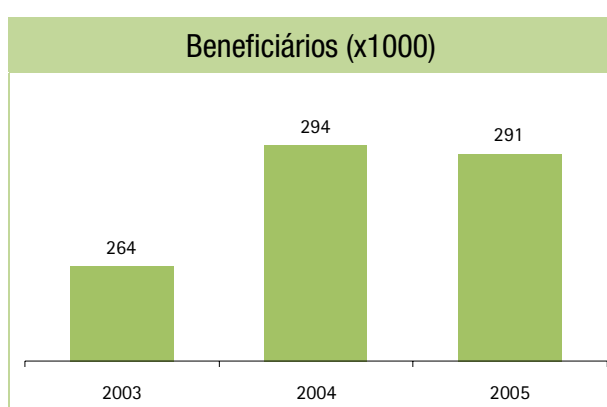


Mapa de Cobertura - 2005



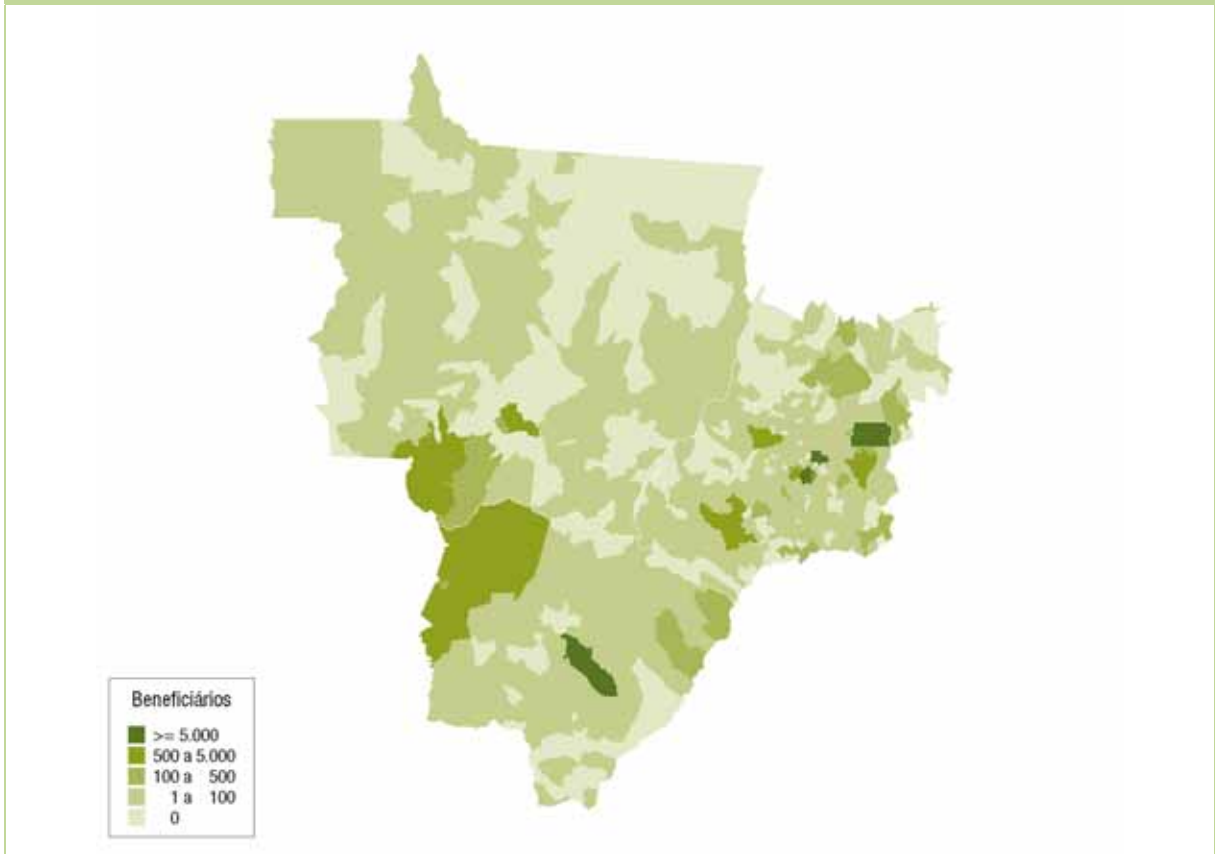
# Região Centro-Oeste - Medicina de Grupo

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	154	166	180	16,88
Beneficiários (x1000)	264	294	291	10,53
População (x1000)	12.263	12.704	12.953	5,63
Cobertura (%)	2,15	2,31	2,25	4,64
Contraprestação Média (R\$)	77,97	90,78	105,00	34,66
DM (%)	75,33	74,64	75,28	-0,07
DC (%)	3,13	3,30	2,91	-6,95
DA (%)	18,88	17,77	16,70	-11,54
Combinado (%)	97,34	95,71	94,90	-2,51
HHI (%)	9,15	9,63	10,12	10,60
C4 (%)	40,93	43,95	49,58	21,15

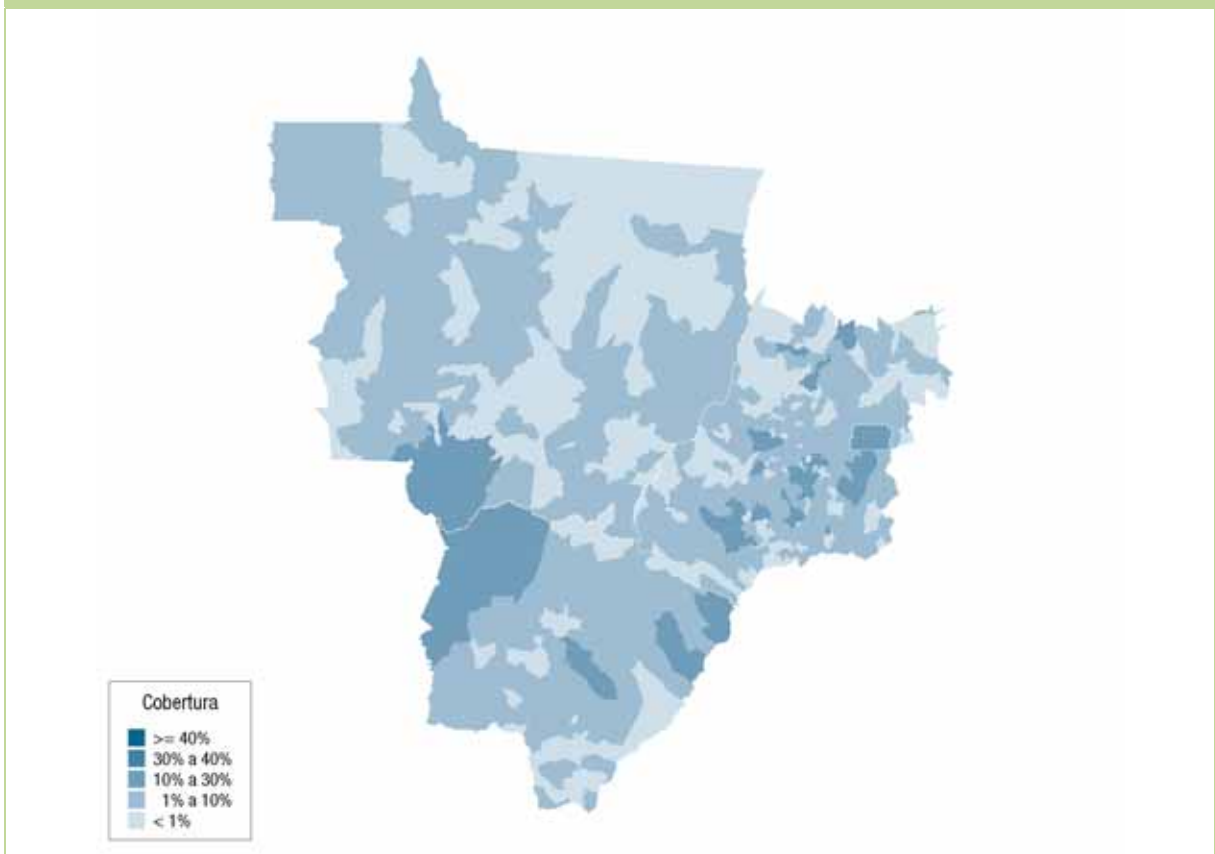


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

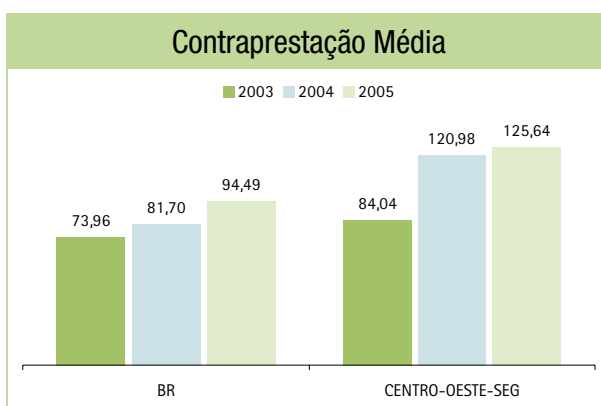
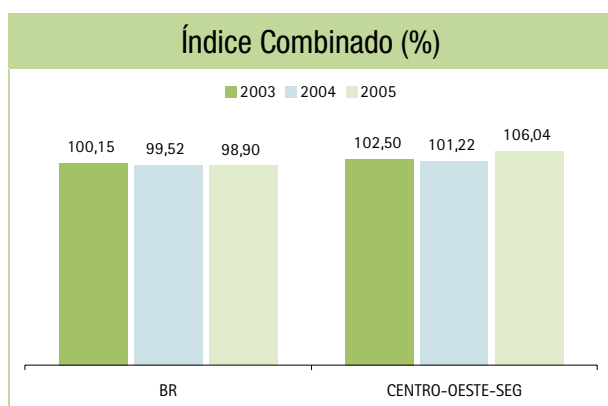
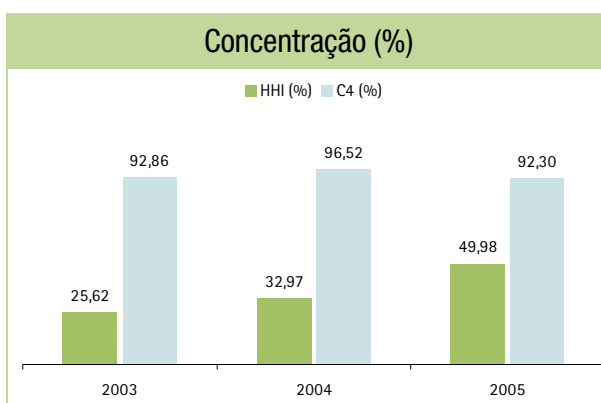
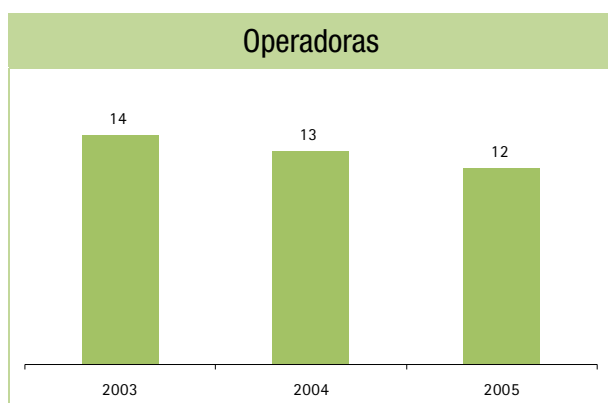
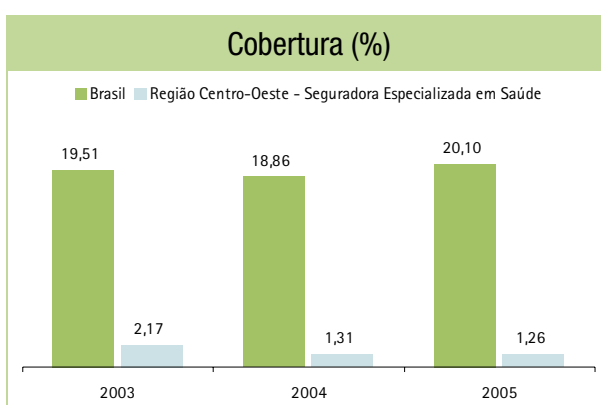
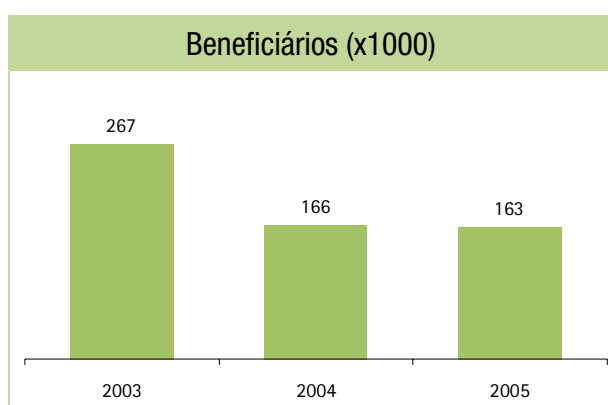


Mapa de Cobertura - 2005



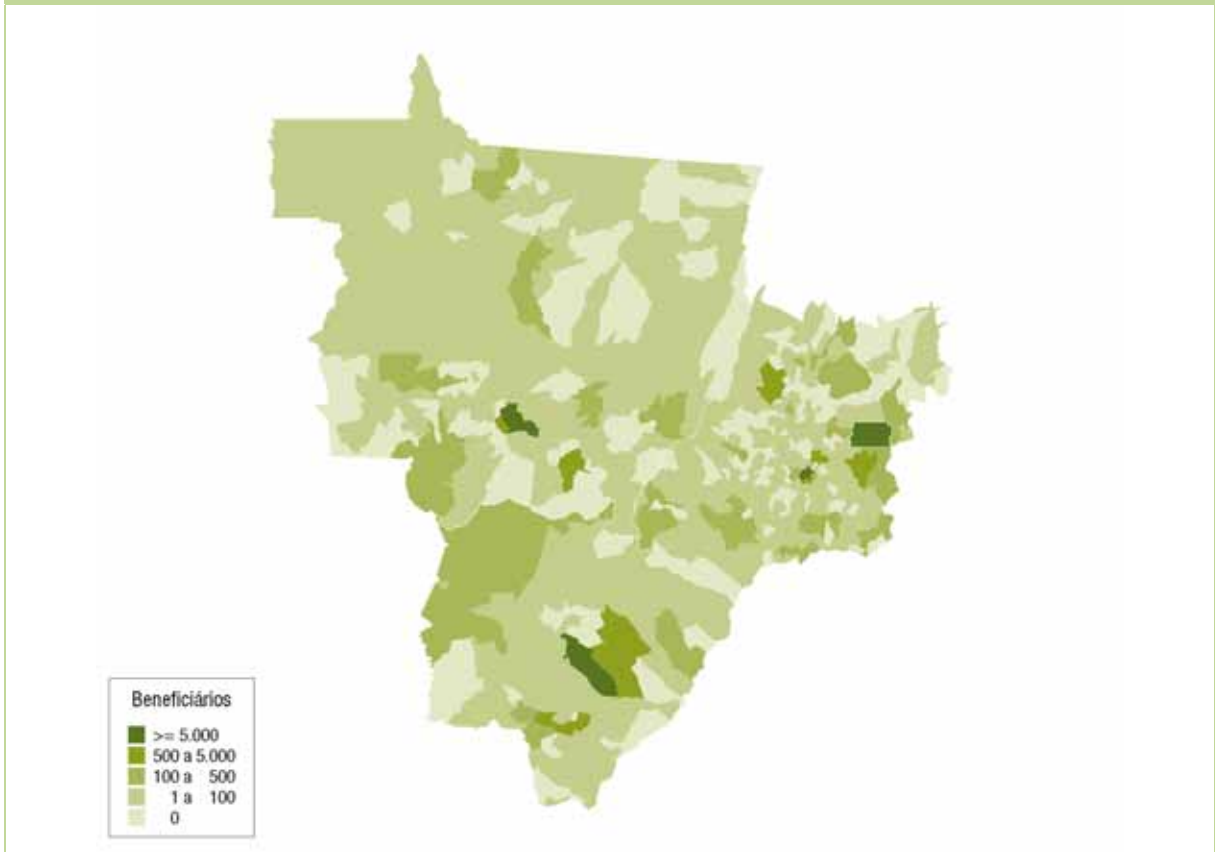
# Região Centro-Oeste - Seguradora Especializada em Saúde

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	14	13	12	-14,29
Beneficiários (x1000)	267	166	163	-38,79
População (x1000)	12.263	12.704	12.953	5,63
Cobertura (%)	2,17	1,31	1,26	-42,05
Contraprestação Média (R\$)	84,04	120,98	125,64	49,50
DM (%)	86,53	87,47	92,91	7,37
DC (%)	3,55	3,73	4,32	21,83
DA (%)	12,42	10,01	8,80	-29,13
Combinado (%)	102,50	101,22	106,04	3,45
HHI (%)	25,62	32,97	49,98	95,12
C4 (%)	92,86	96,52	92,30	-0,60

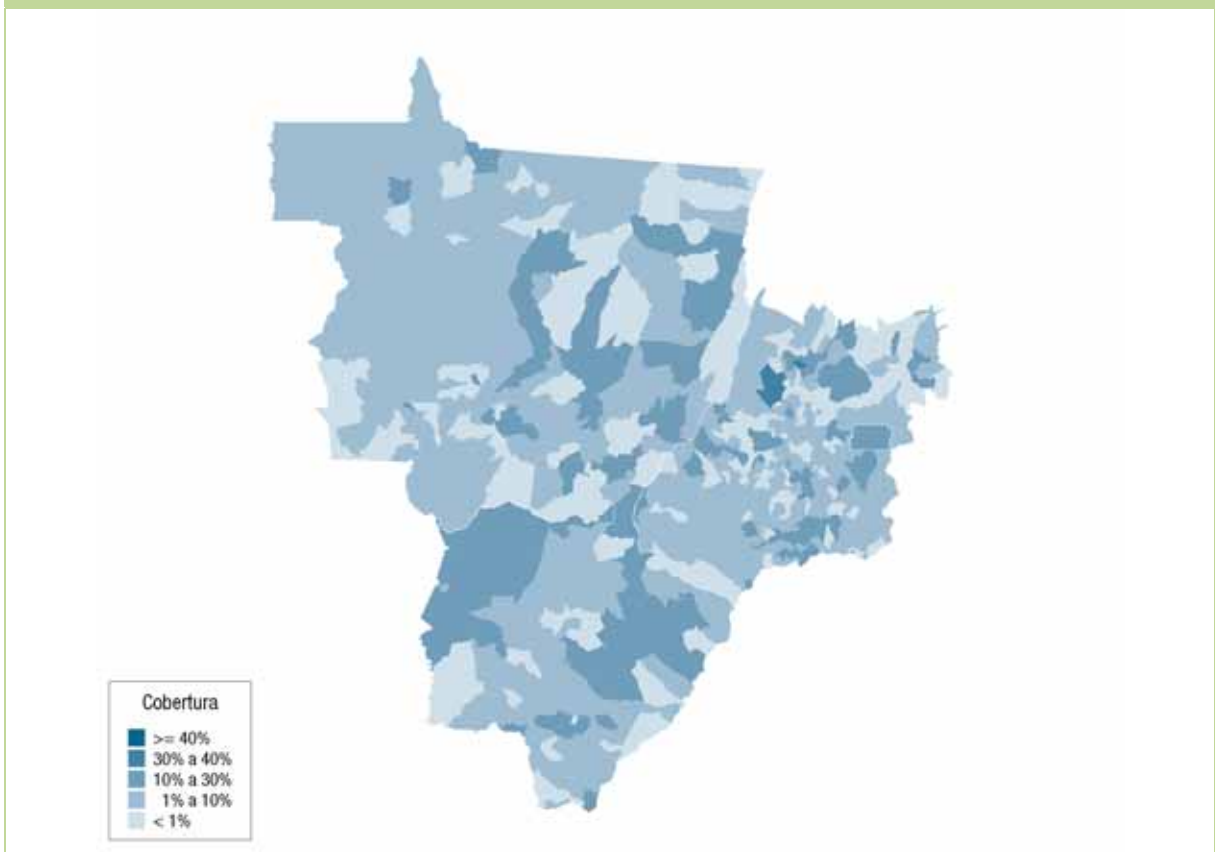


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

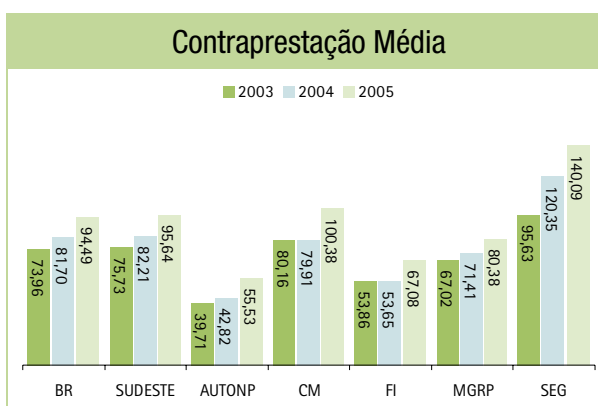
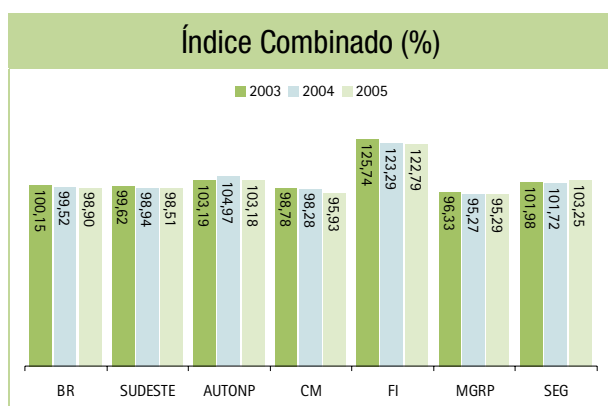
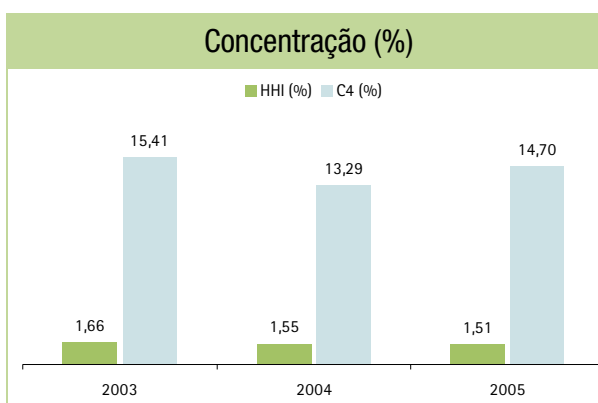
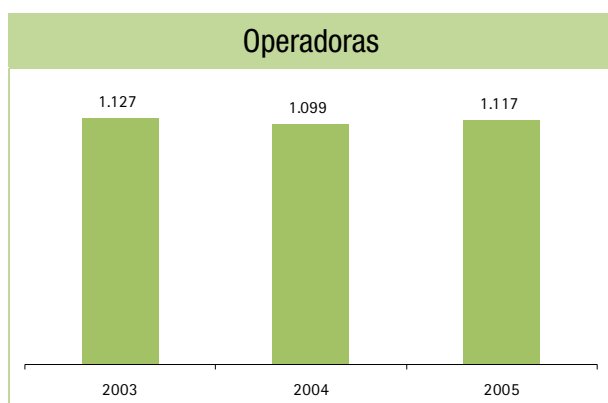
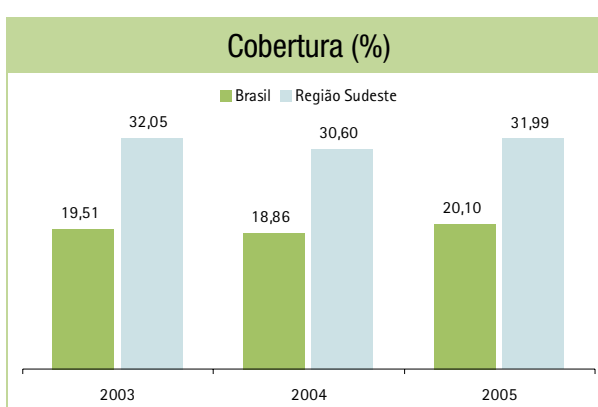
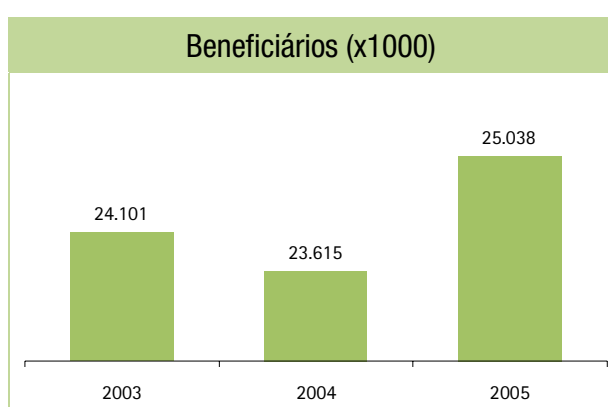


Mapa de Cobertura - 2005



# Região Sudeste

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	1.127	1.099	1.117	-0,89
Beneficiários (x1000)	24.101	23.615	25.038	3,89
População (x1000)	75.208	77.185	78.280	4,08
Cobertura (%)	32,05	30,60	31,99	-0,19
Contraprestação Média (R\$)	75,73	82,21	95,64	26,28
DM (%)	80,95	80,97	80,85	-0,12
DC (%)	3,00	2,95	3,21	6,77
DA (%)	15,67	15,02	14,46	-7,73
Combinado (%)	99,62	98,94	98,51	-1,11
HHI (%)	1,66	1,55	1,51	-9,10
C4 (%)	15,41	13,29	14,70	-4,64



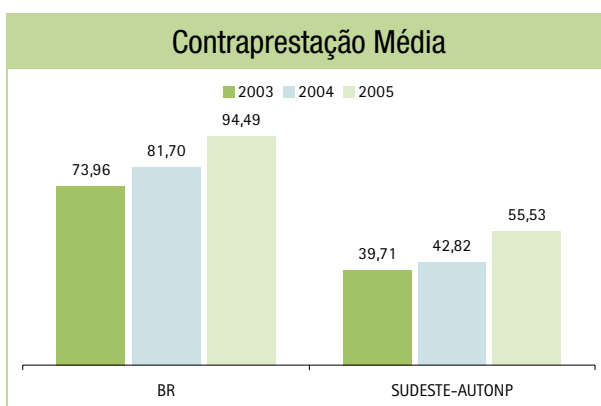
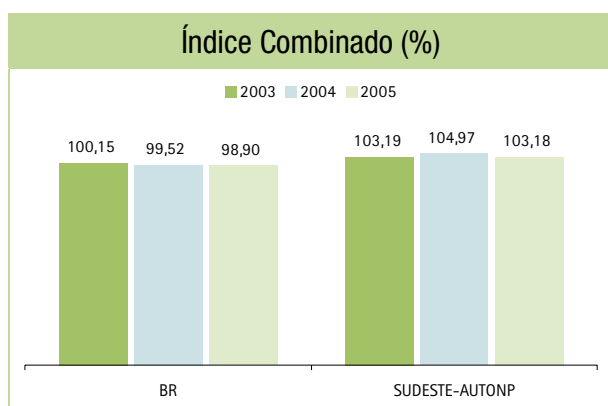
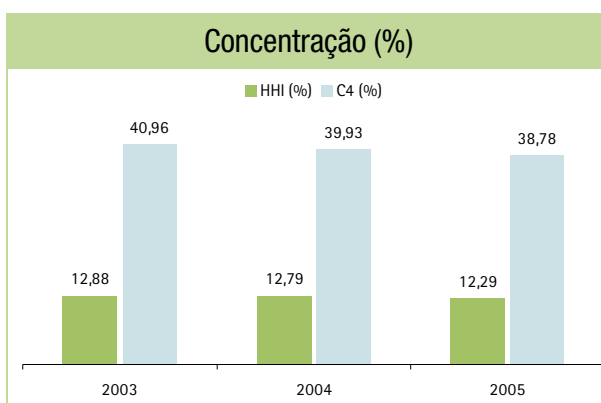
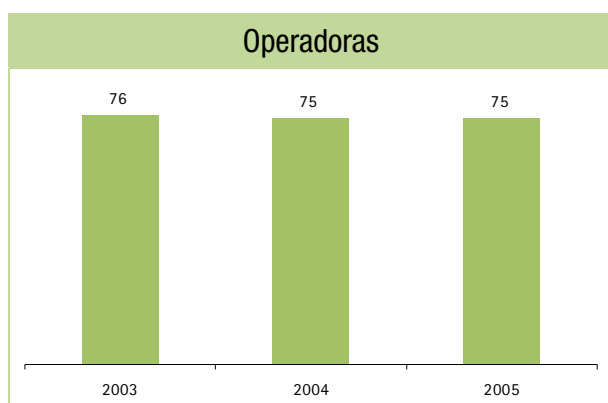
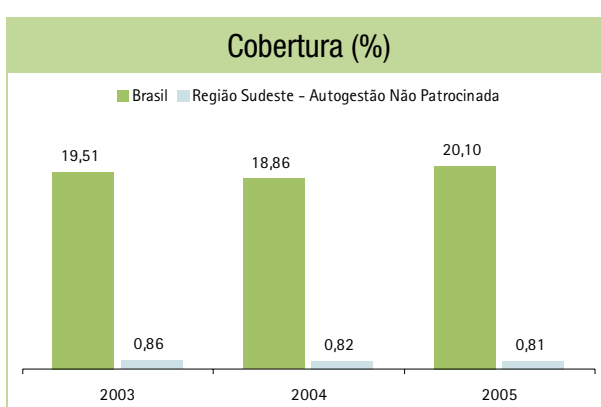
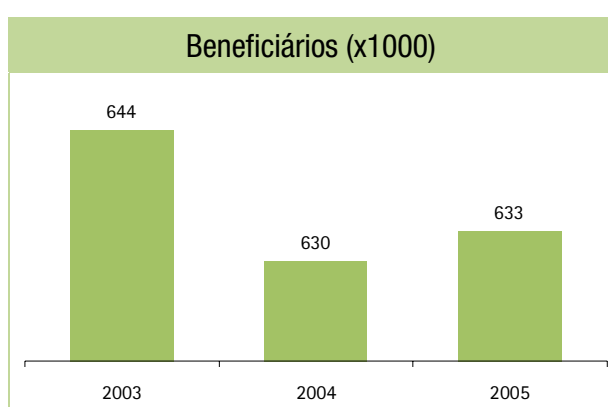
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.





# Região Sudeste - Autogestão Não Patrocinada

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	76	75	75	-1,32
Beneficiários (x1000)	644	630	633	-1,63
População (x1000)	75.208	77.185	78.280	4,08
Cobertura (%)	0,86	0,82	0,81	-5,49
Contraprestação Média (R\$)	39,71	42,82	55,53	39,82
DM (%)	82,18	83,68	82,42	0,30
DC (%)	0,06	0,09	0,14	119,62
DA (%)	20,95	21,21	20,62	-1,61
Combinado (%)	103,19	104,97	103,18	-0,02
HHI (%)	12,88	12,79	12,29	-4,64
C4 (%)	40,96	39,93	38,78	-5,31

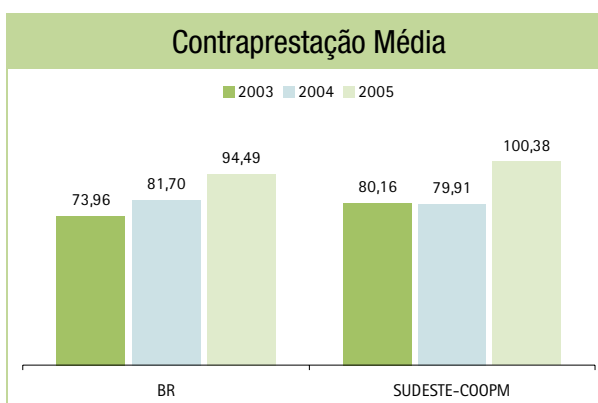
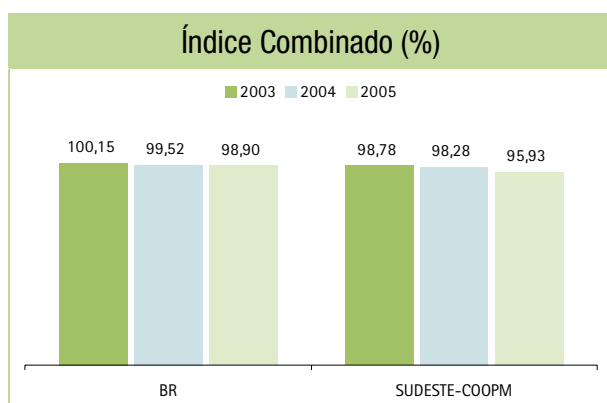
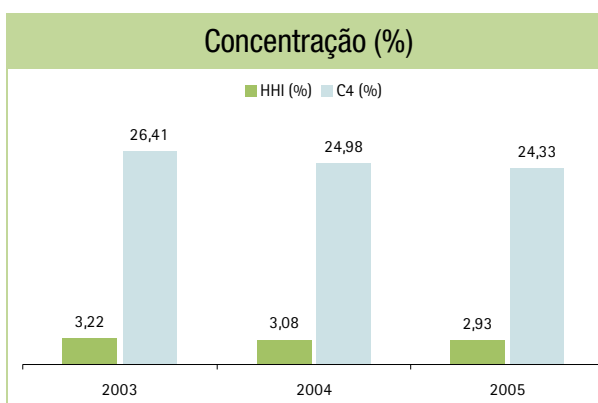
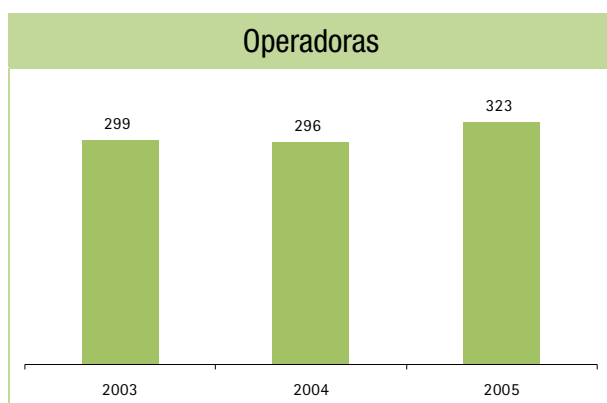
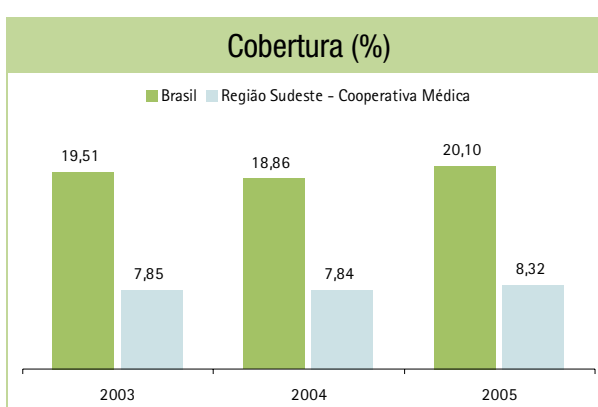
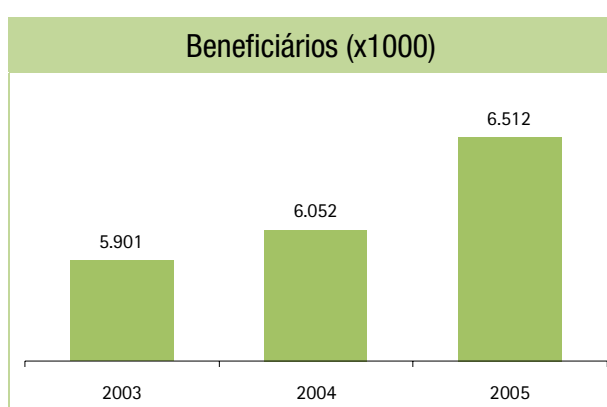


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



# Região Sudeste - Cooperativa Médica

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	299	296	323	8,03
Beneficiários (x1000)	5.901	6.052	6.512	10,35
População (x1000)	75.208	77.185	78.280	4,08
Cobertura (%)	7,85	7,84	8,32	6,02
Contraprestação Média (R\$)	80,16	79,91	100,38	25,22
DM (%)	83,89	83,05	80,59	-3,94
DC (%)	1,39	1,05	1,61	15,54
DA (%)	13,50	14,18	13,74	1,79
Combinado (%)	98,78	98,28	95,93	-2,88
HHI (%)	3,22	3,08	2,93	-8,83
C4 (%)	26,41	24,98	24,33	-7,88

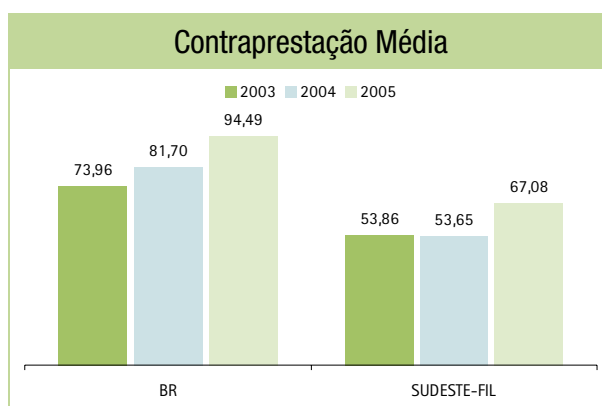
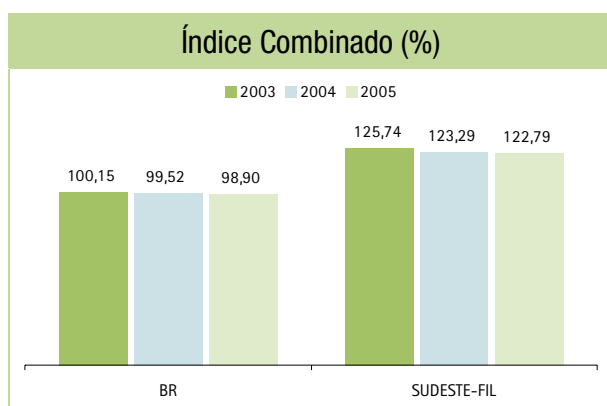
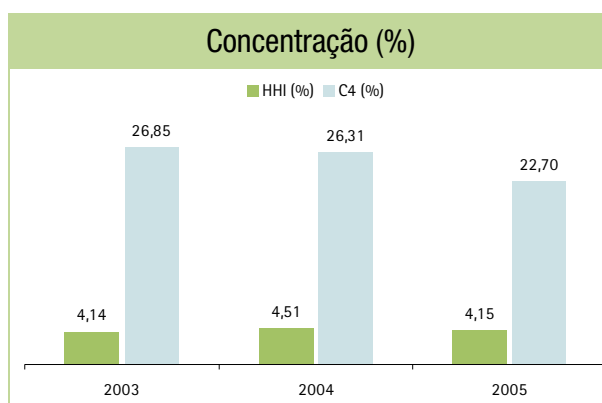
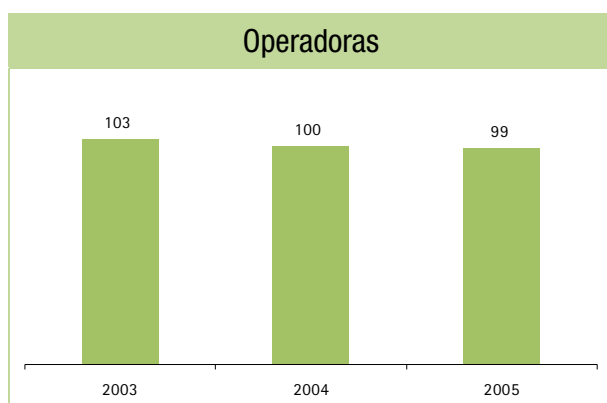
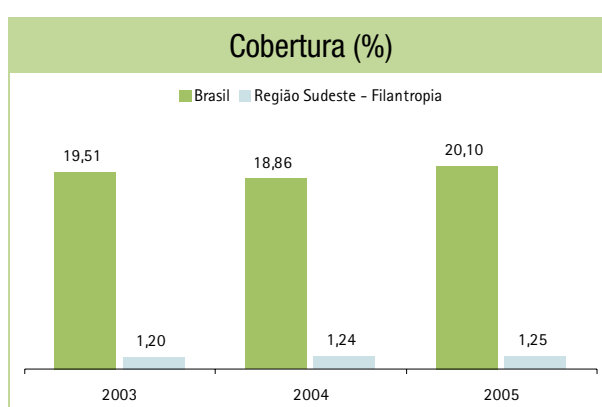
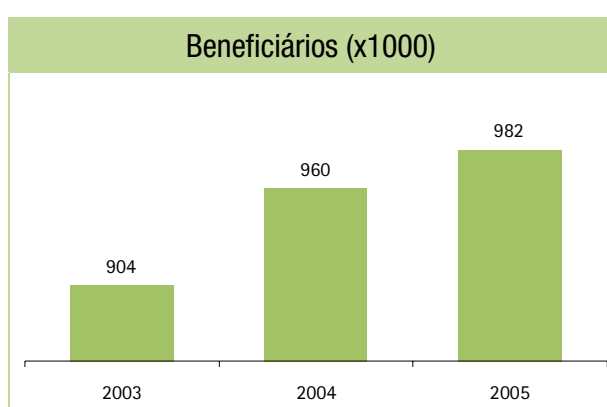


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



# Região Sudeste - Filantropia

	2003	2004	2005	Var.% 2005/03
Número de Operadoras	103	100	99	-3,88
Beneficiários (x1000)	904	960	982	8,66
População (x1000)	75.208	77.185	78.280	4,08
Cobertura (%)	1,20	1,24	1,25	4,40
Contraprestação Média (R\$)	53,86	53,65	67,08	24,53
DM (%)	81,21	79,21	78,92	-2,83
DC (%)	1,62	1,66	1,44	-11,01
DA (%)	42,91	42,42	42,43	-1,12
Combinado (%)	125,74	123,29	122,79	-2,35
HHI (%)	4,14	4,51	4,15	0,43
C4 (%)	26,85	26,31	22,70	-15,47

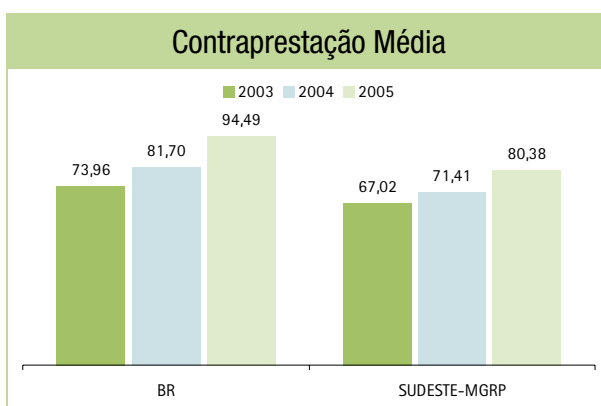
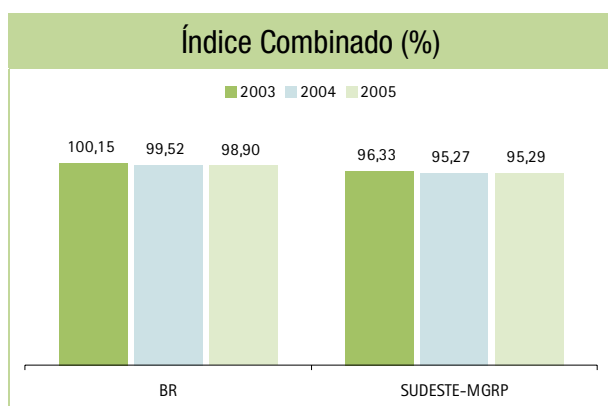
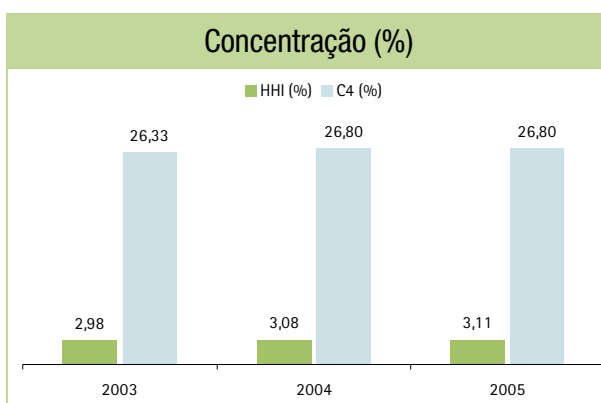
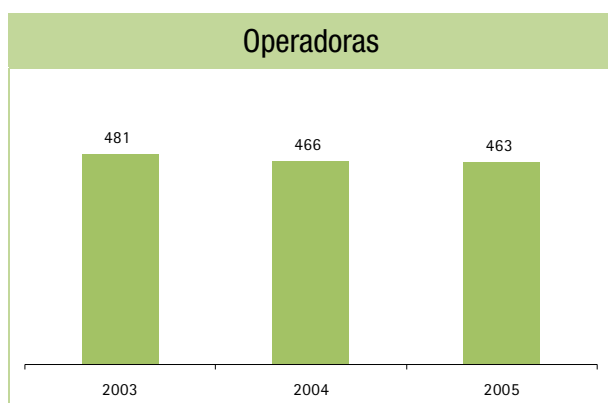
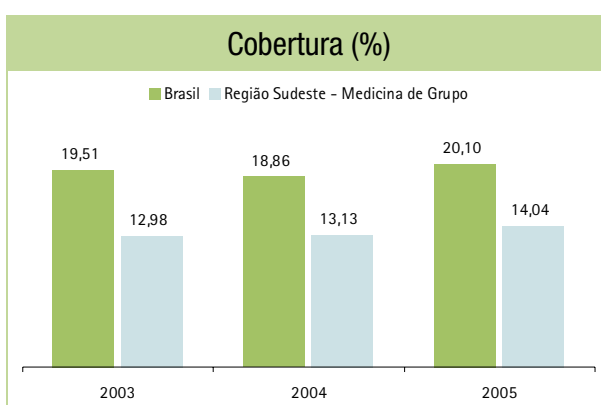
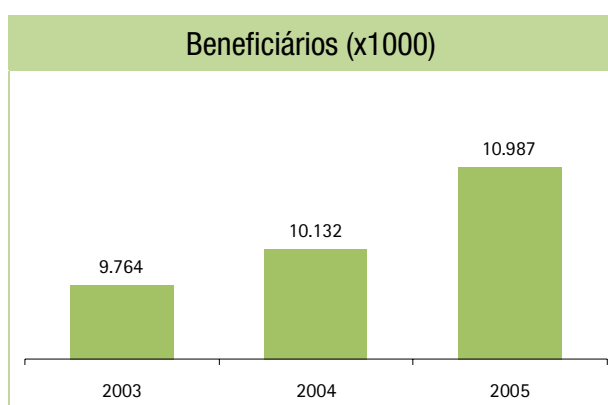


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



# Região Sudeste - Medicina de Grupo

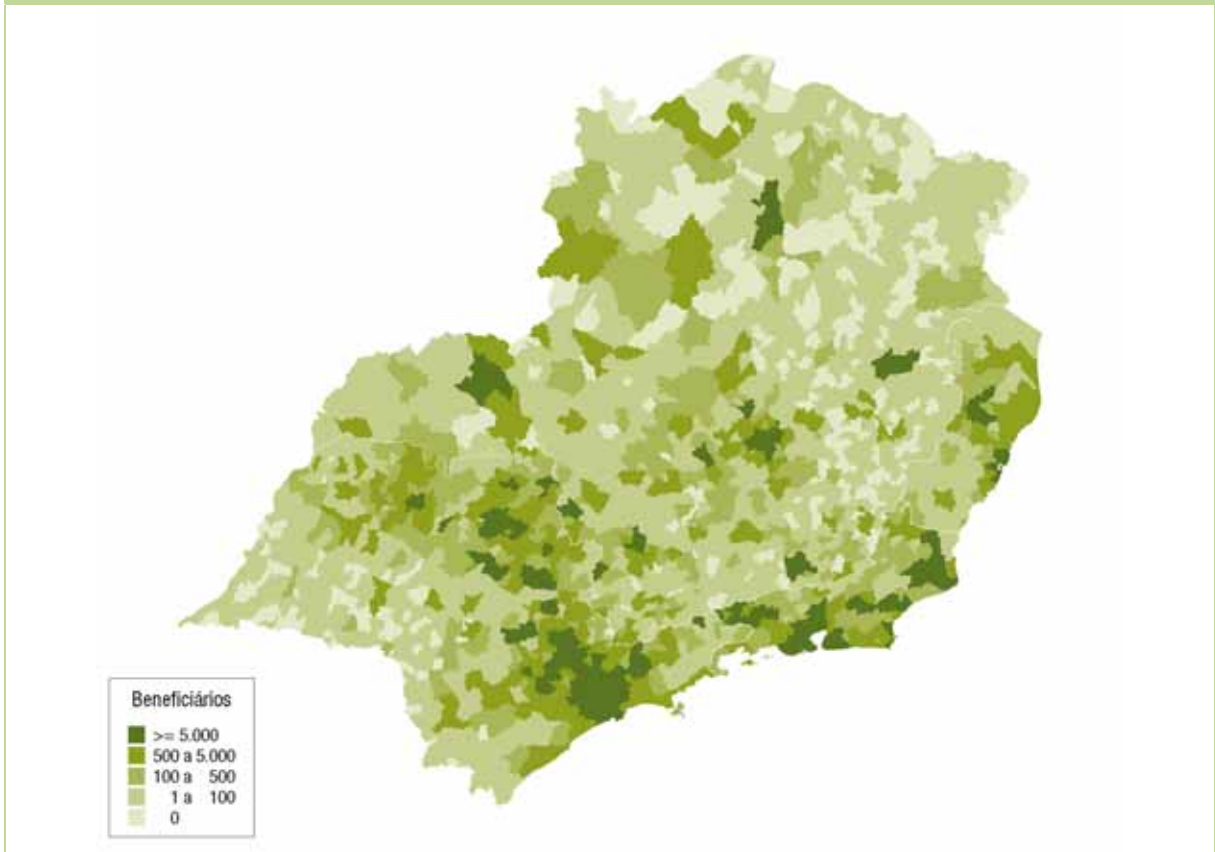
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	481	466	463	-3,74
Beneficiários (x1000)	9.764	10.132	10.987	12,52
População (x1000)	75.208	77.185	78.280	4,08
Cobertura (%)	12,98	13,13	14,04	8,11
Contraprestação Média (R\$)	67,02	71,41	80,38	19,94
DM (%)	75,64	75,30	75,61	-0,05
DC (%)	3,69	3,53	3,71	0,39
DA (%)	16,99	16,44	15,98	-5,98
Combinado (%)	96,33	95,27	95,29	-1,08
HHI (%)	2,98	3,08	3,11	4,17
C4 (%)	26,33	26,80	26,80	1,77



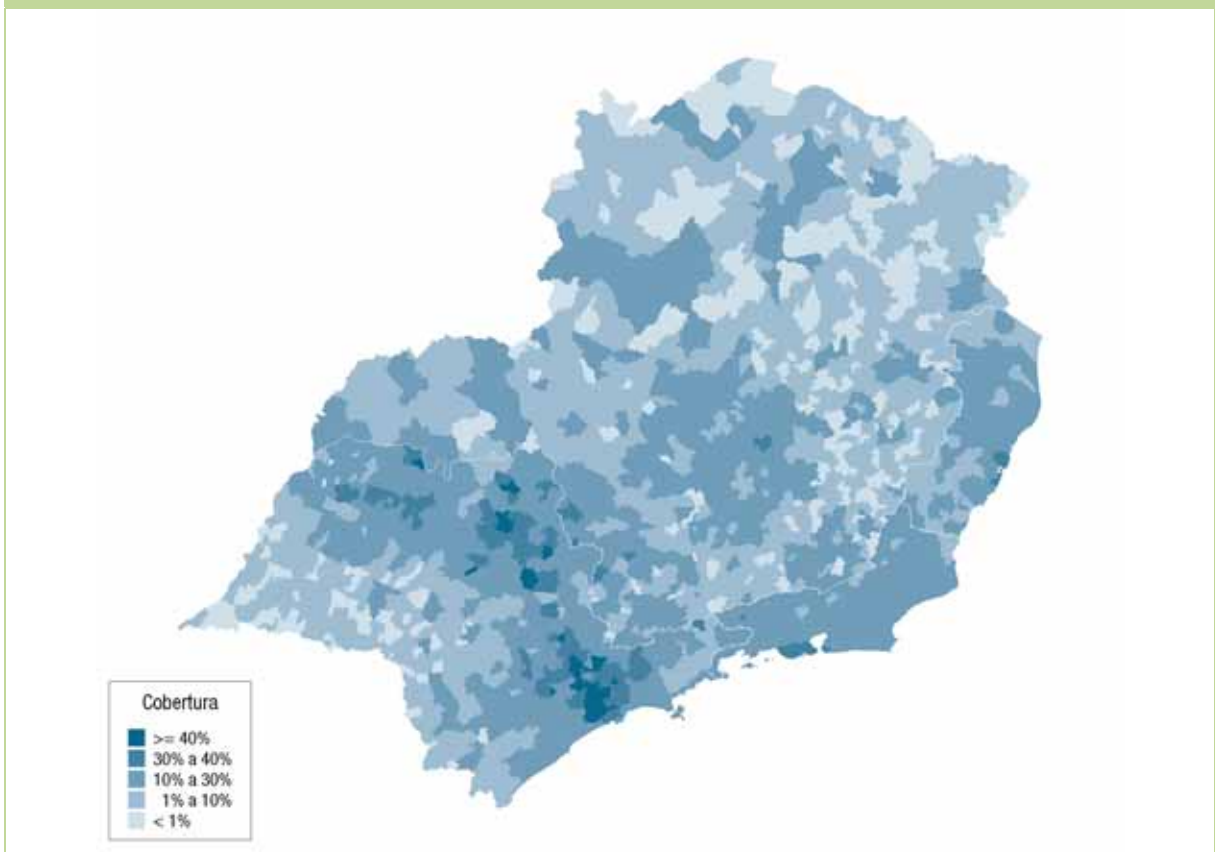
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



Mapa de Beneficiários - 2005

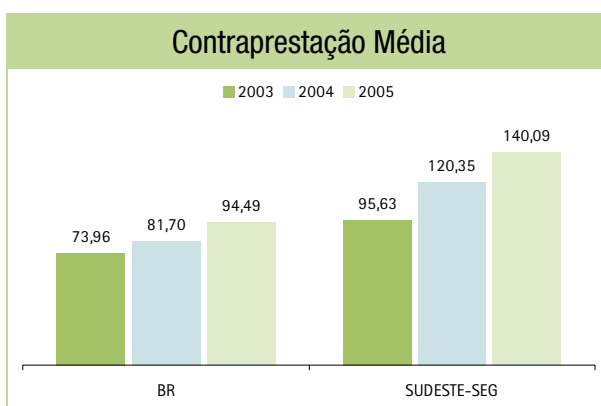
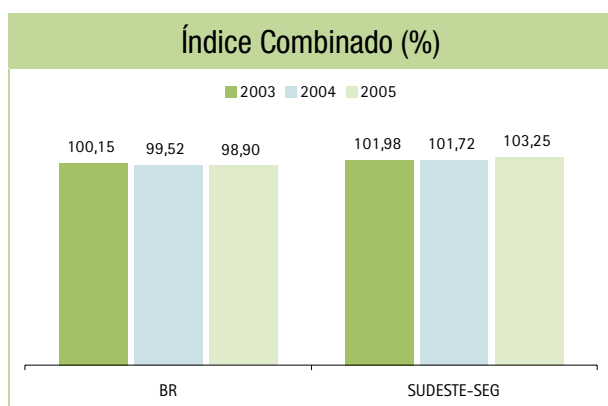
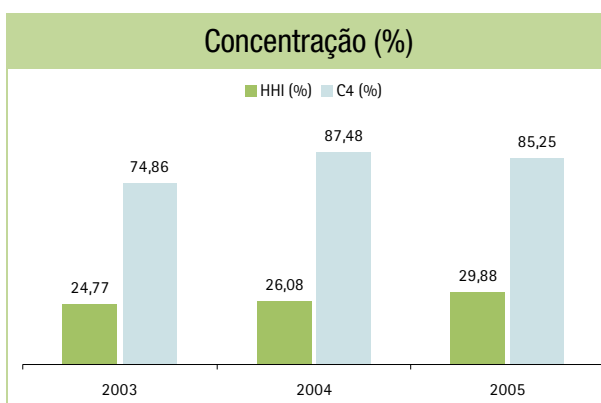
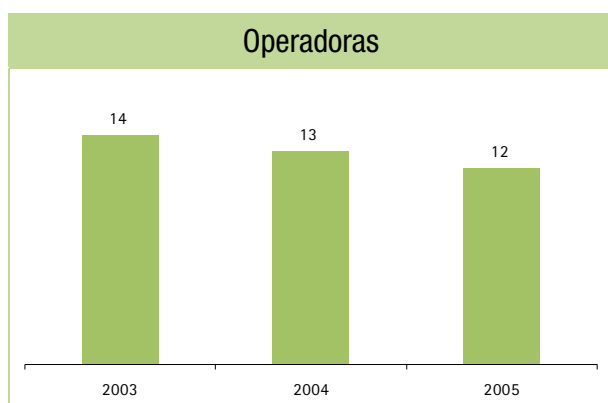
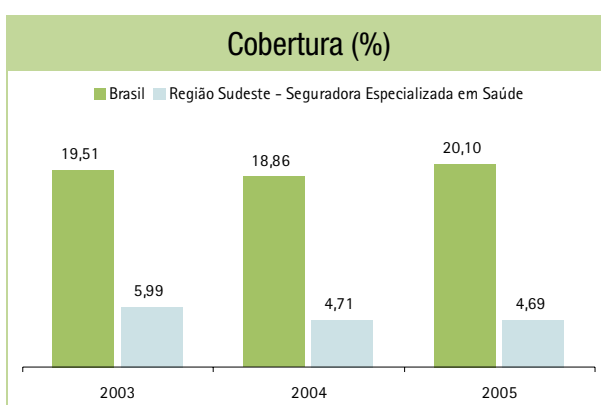
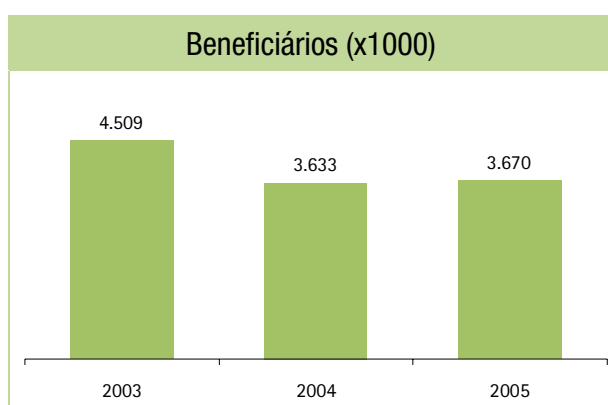


Mapa de Cobertura - 2005



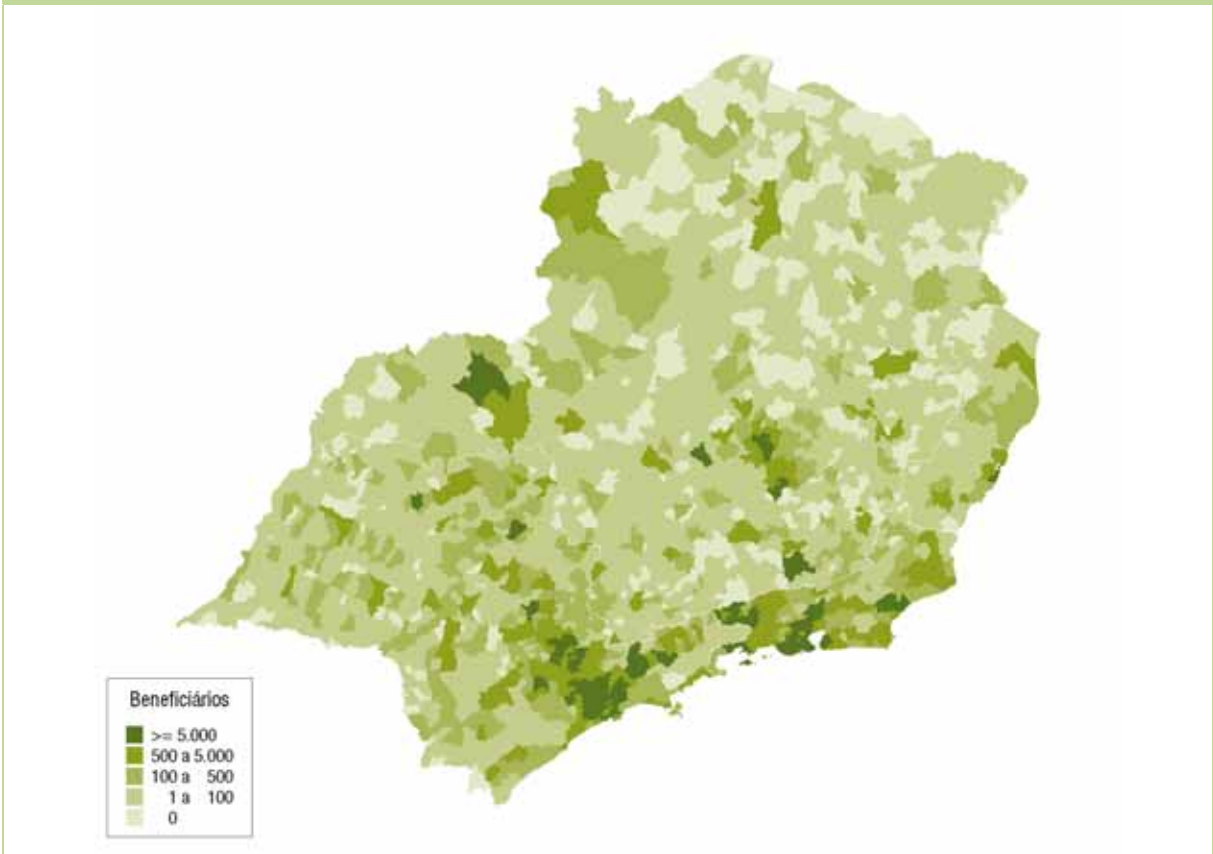
# Região Sudeste - Seguradora Especializada em Saúde

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	14	13	12	-14,29
Beneficiários (x1000)	4.509	3.633	3.670	-18,61
População (x1000)	75.208	77.185	78.280	4,08
Cobertura (%)	5,99	4,71	4,69	-21,80
Contraprestação Média (R\$)	95,63	120,35	140,09	46,50
DM (%)	85,43	87,08	89,23	4,45
DC (%)	3,79	3,90	4,56	20,36
DA (%)	12,77	10,74	9,46	-25,94
Combinado (%)	101,98	101,72	103,25	1,24
HHI (%)	24,77	26,08	29,88	20,61
C4 (%)	74,86	87,48	85,25	13,89

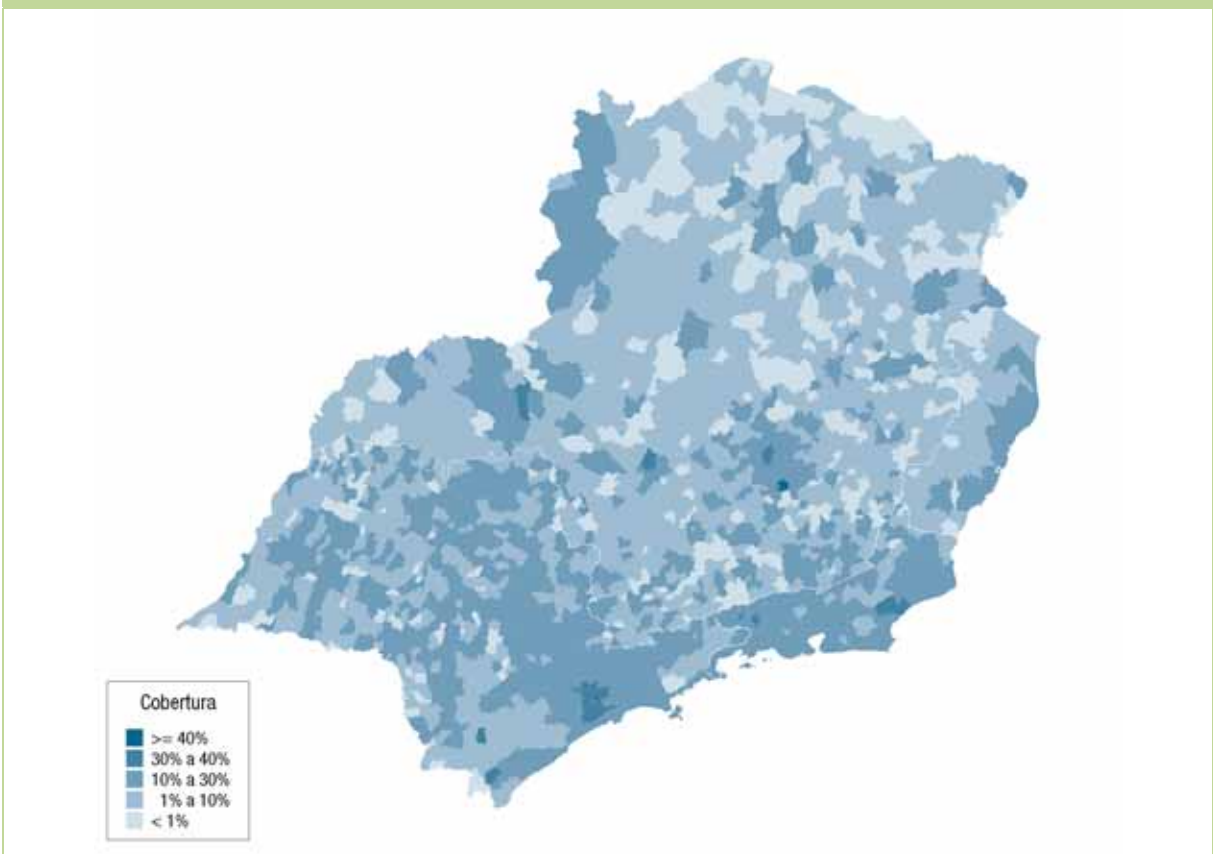


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

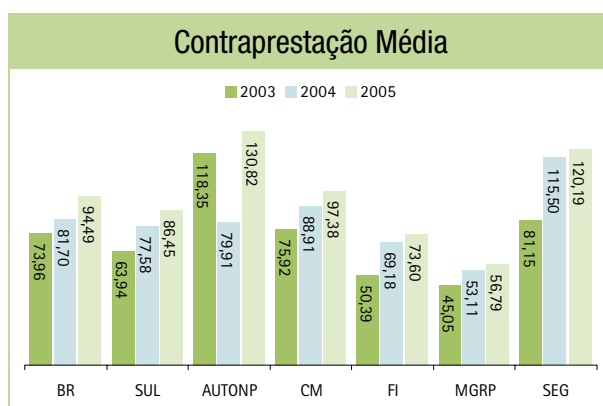
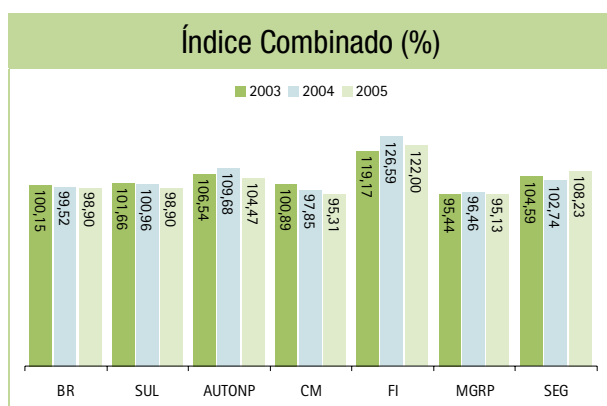
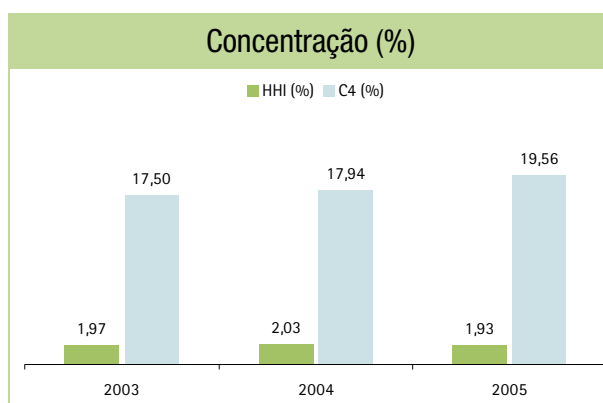
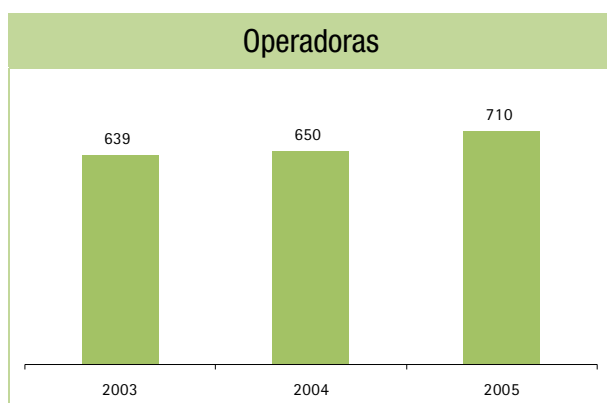
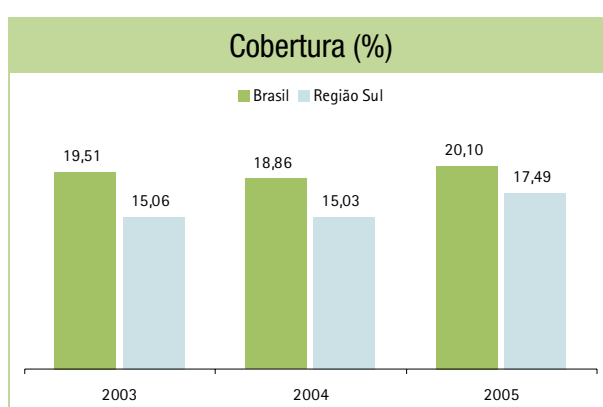
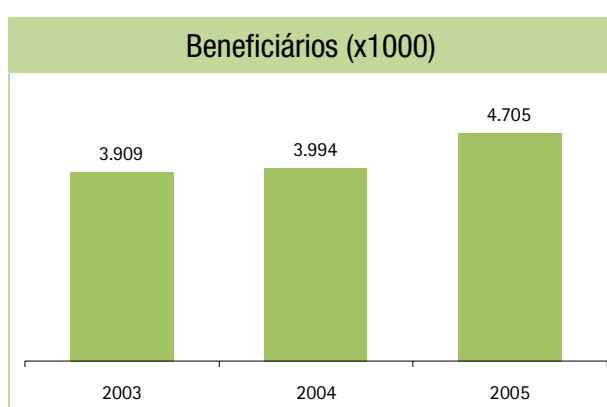
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

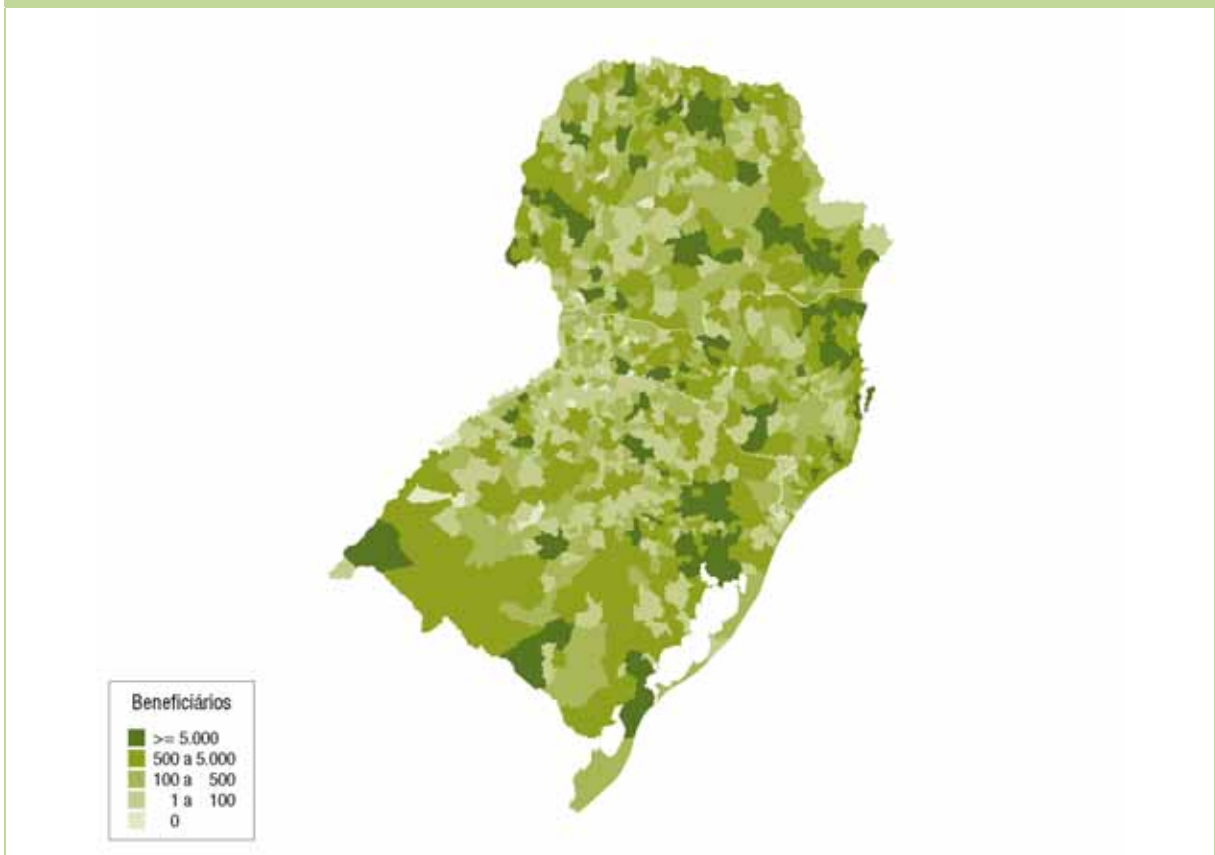


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	639	650	710	11,11
Beneficiários (x1000)	3.909	3.994	4.705	20,38
População (x1000)	25.957	26.567	26.904	3,65
Cobertura (%)	15,06	15,03	17,49	16,15
Contraprestação Média (R\$)	63,94	77,58	86,45	35,19
DM (%)	81,77	82,07	80,72	-1,28
DC (%)	2,03	2,04	1,77	-12,73
DA (%)	17,86	16,85	16,41	-8,13
Combinado (%)	101,66	100,96	98,90	-2,72
HHI (%)	1,97	2,03	1,93	-1,61
C4 (%)	17,50	17,94	19,56	11,75

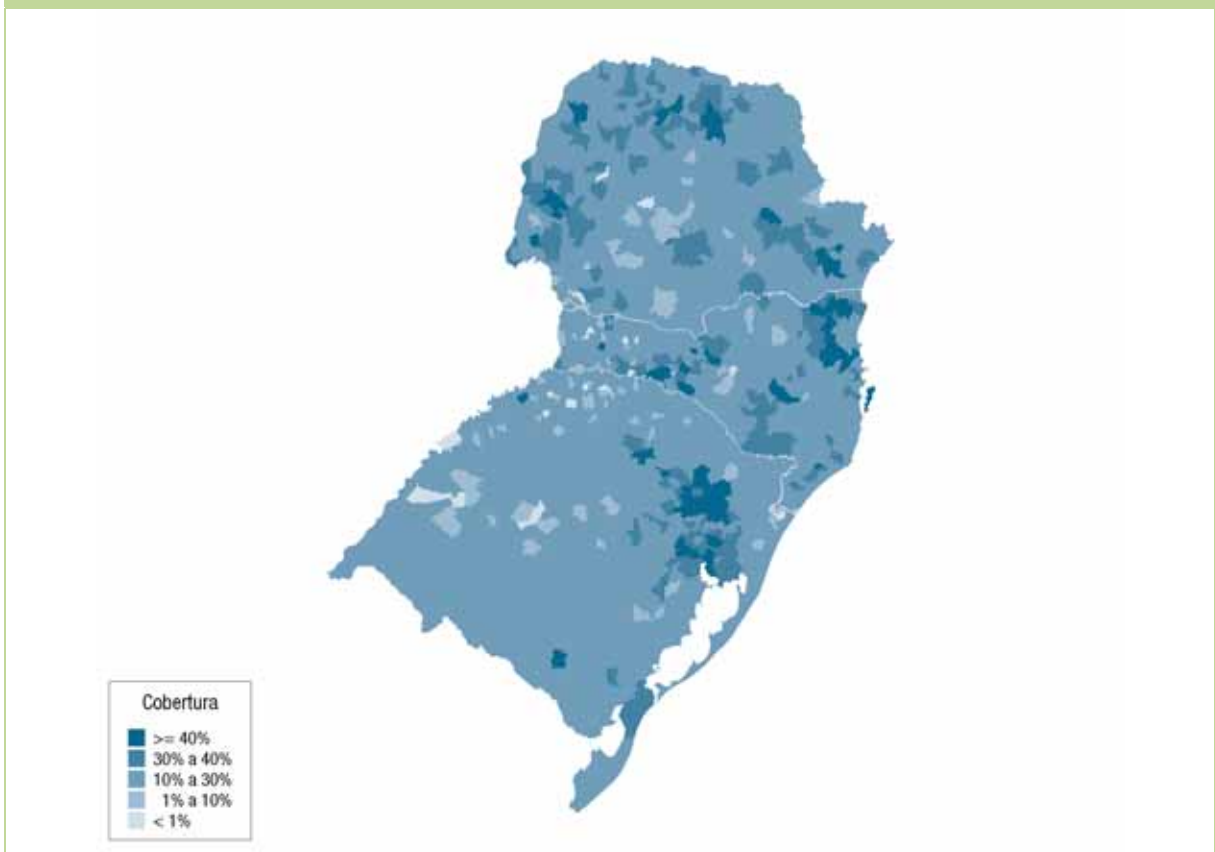


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

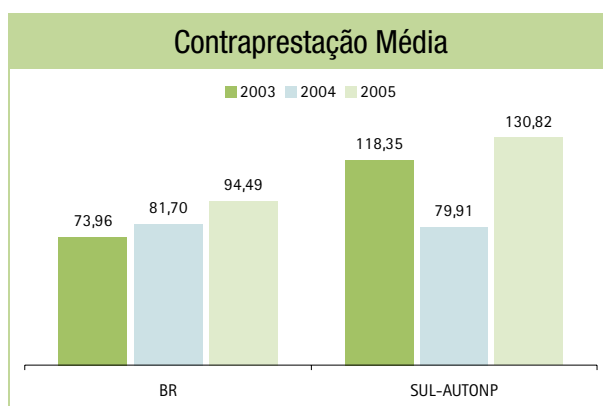
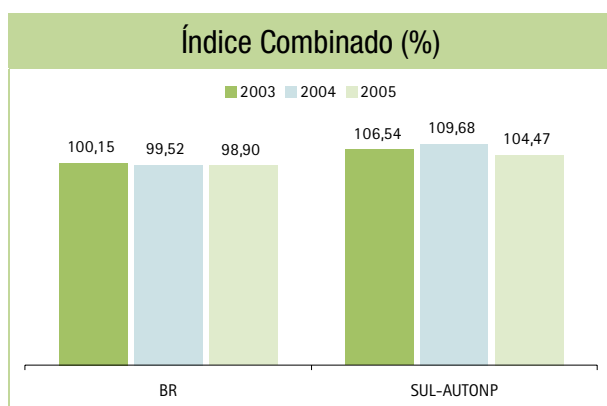
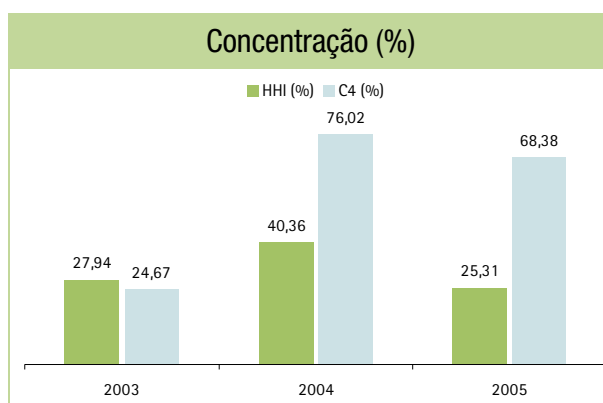
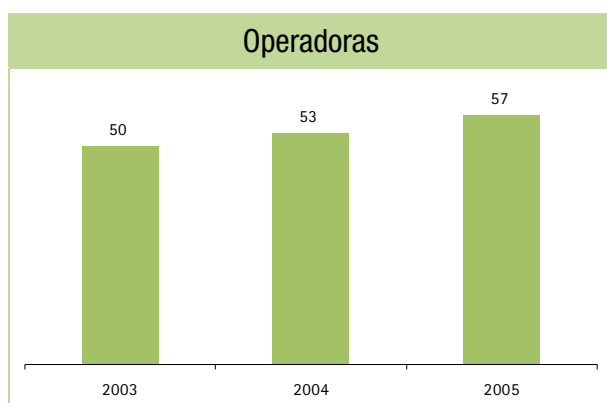
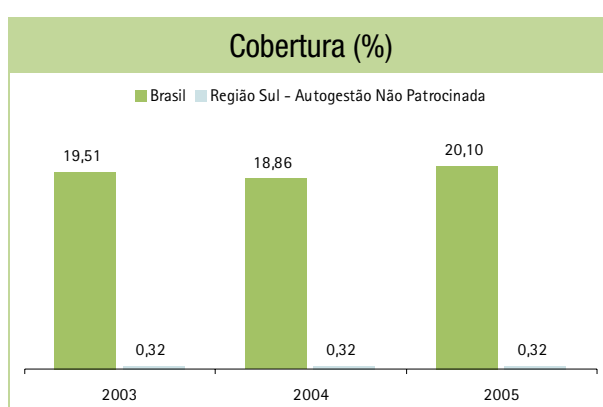
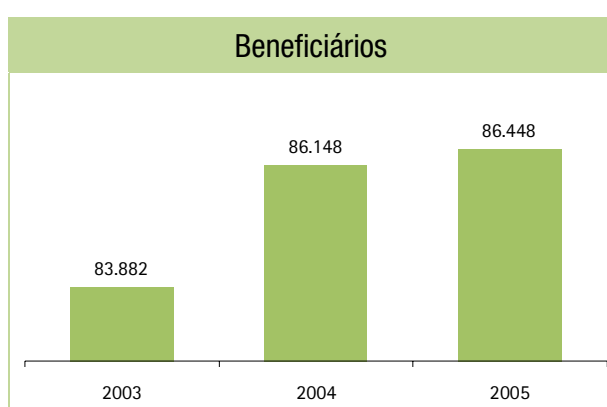


Mapa de Cobertura - 2005



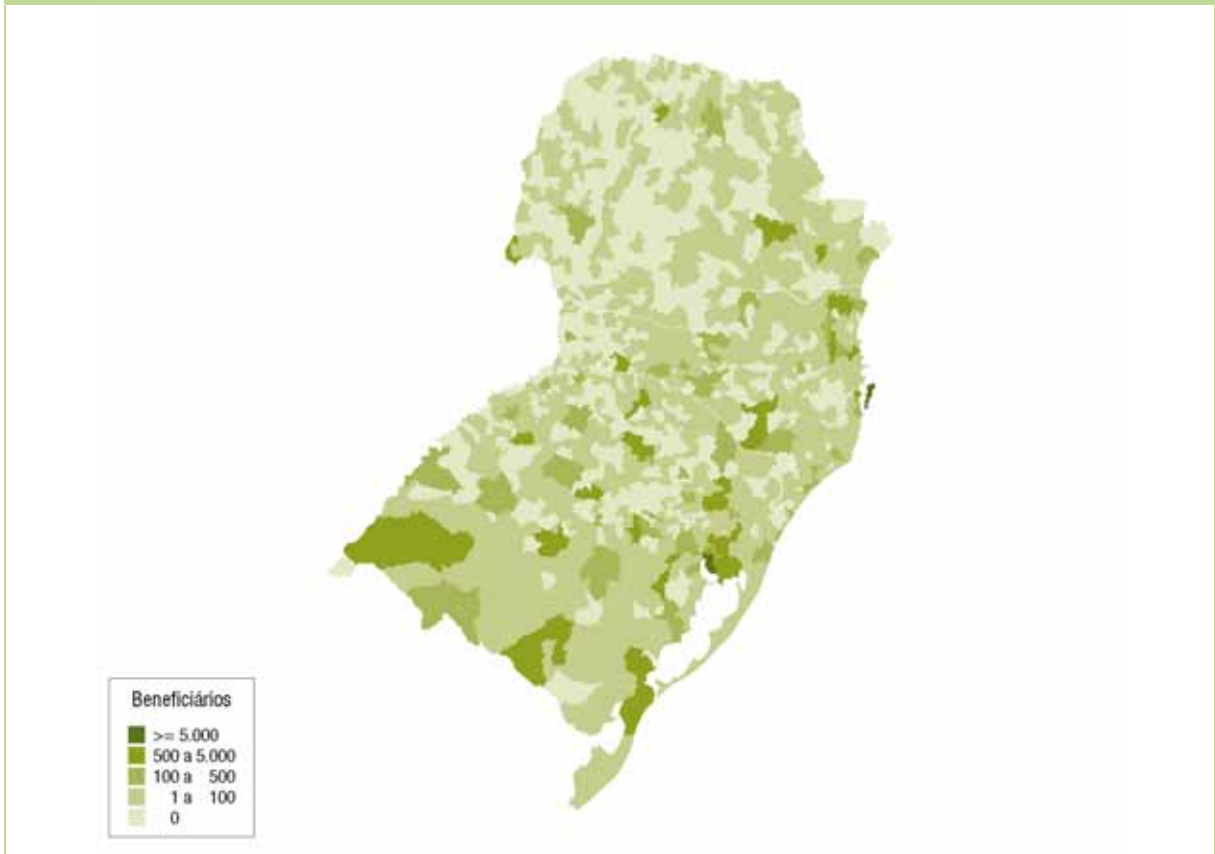
# Região Sul - Autogestão Não Patrocinada

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	50	53	57	14,00
Beneficiários	83.882	86.148	86.448	3,06
População (x1000)	25.957	26.567	26.904	3,65
Cobertura (%)	0,32	0,32	0,32	-0,57
Contraprestação Média (R\$)	118,35	79,91	130,82	10,53
DM (%)	81,29	95,42	89,06	9,57
DC (%)	1,74	0,04	0,16	-90,95
DA (%)	23,52	14,21	15,25	-35,18
Combinado (%)	106,54	109,68	104,47	-1,95
HHI (%)	27,94	40,36	25,31	-9,42
C4 (%)	24,67	76,02	68,38	177,22

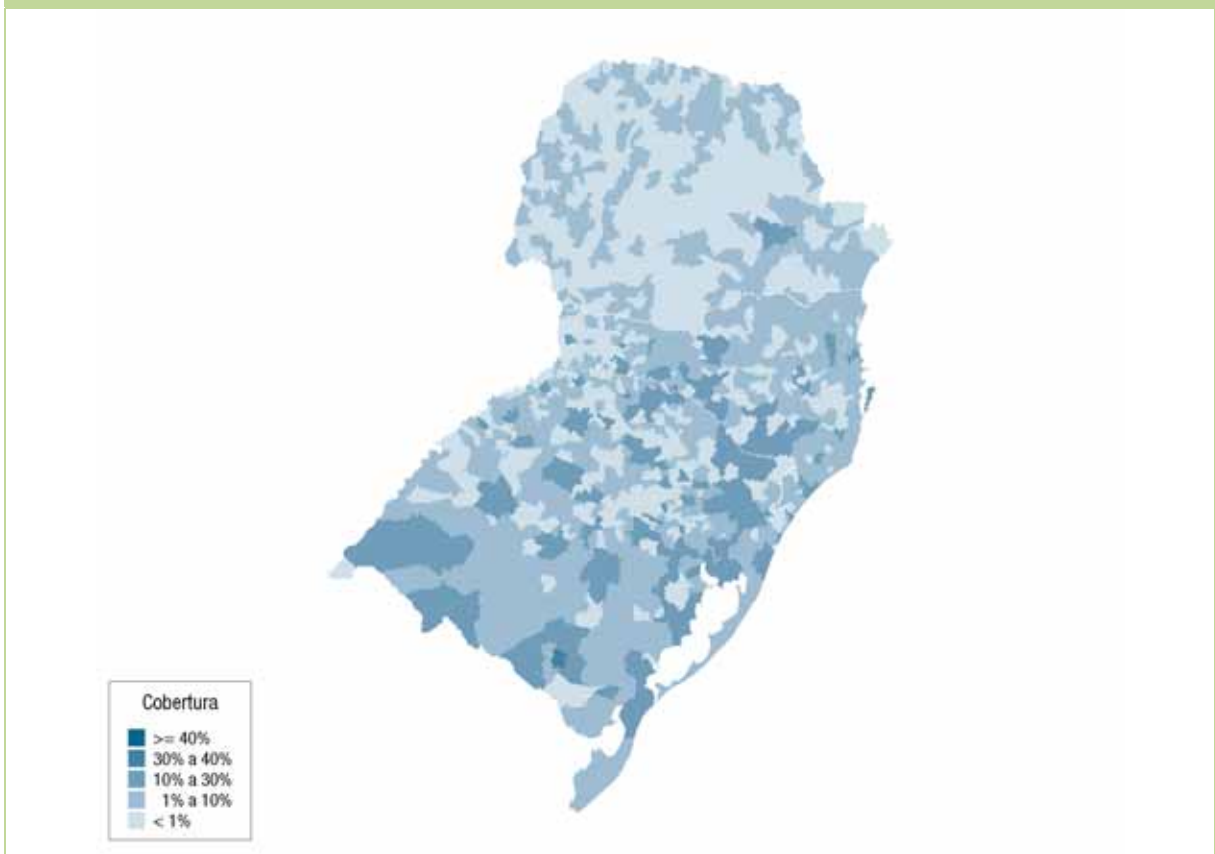


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

### Mapa de Beneficiários - 2005

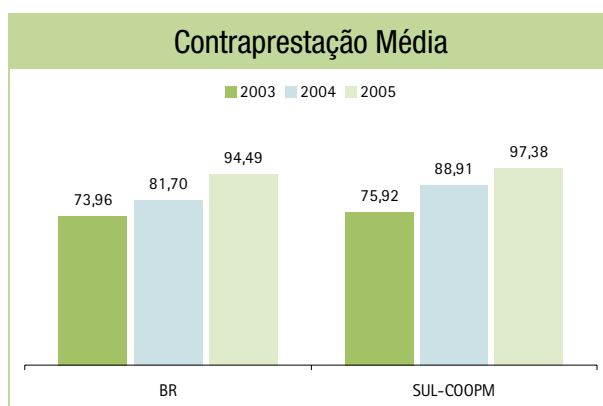
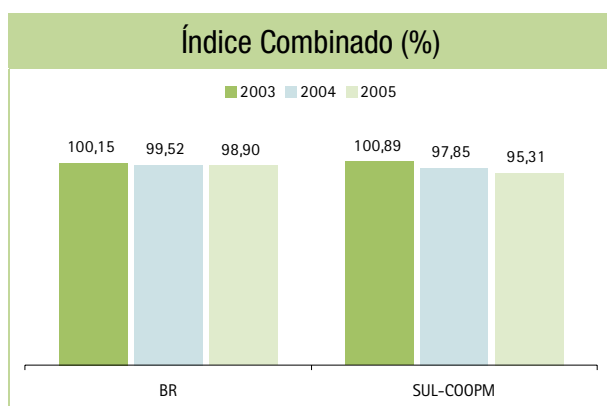
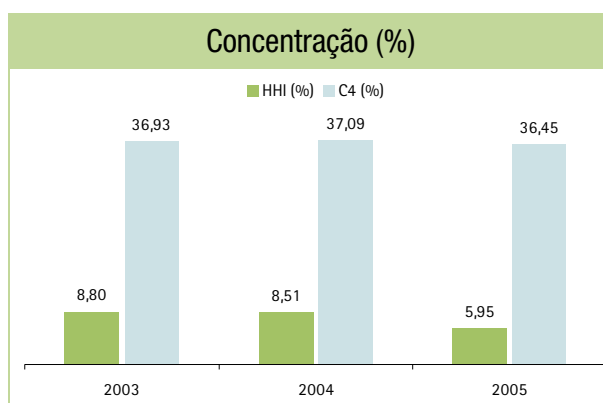
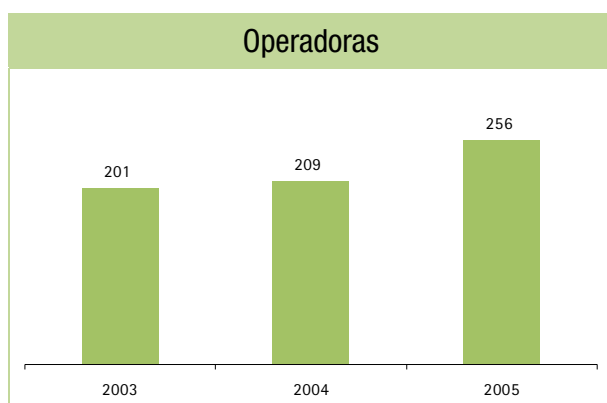
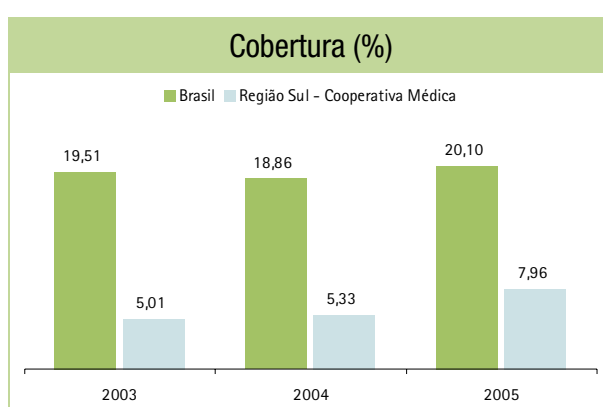
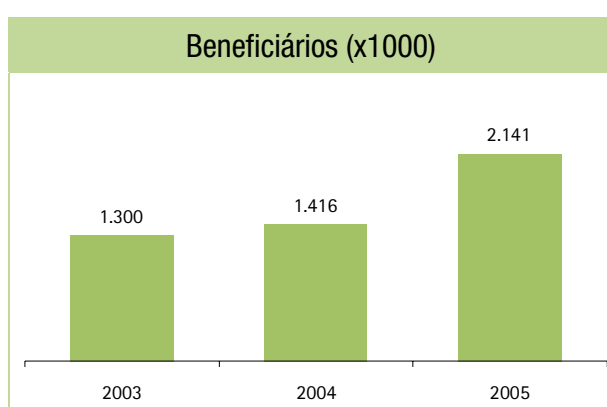


### Mapa de Cobertura - 2005



# Região Sul - Cooperativa Médica

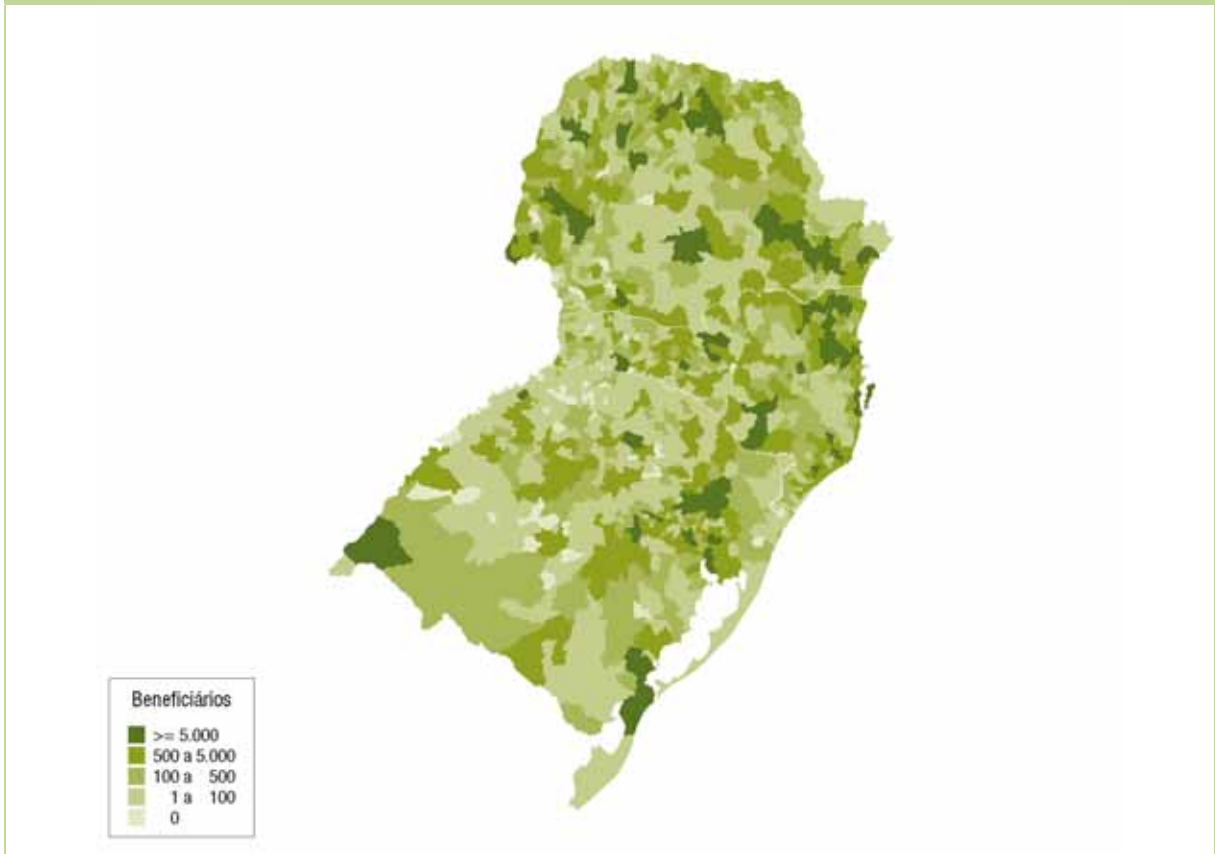
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	201	209	256	27,36
Beneficiários (x1000)	1.300	1.416	2.141	64,79
População (x1000)	25.957	26.567	26.904	3,65
Cobertura (%)	5,01	5,33	7,96	58,98
Contraprestação Média (R\$)	75,92	88,91	97,38	28,26
DM (%)	84,12	82,11	79,77	-5,18
DC (%)	1,23	1,30	1,11	-10,11
DA (%)	15,54	14,44	14,43	-7,13
Combinado (%)	100,89	97,85	95,31	-5,54
HHI (%)	8,80	8,51	5,95	-32,32
C4 (%)	36,93	37,09	36,45	-1,30



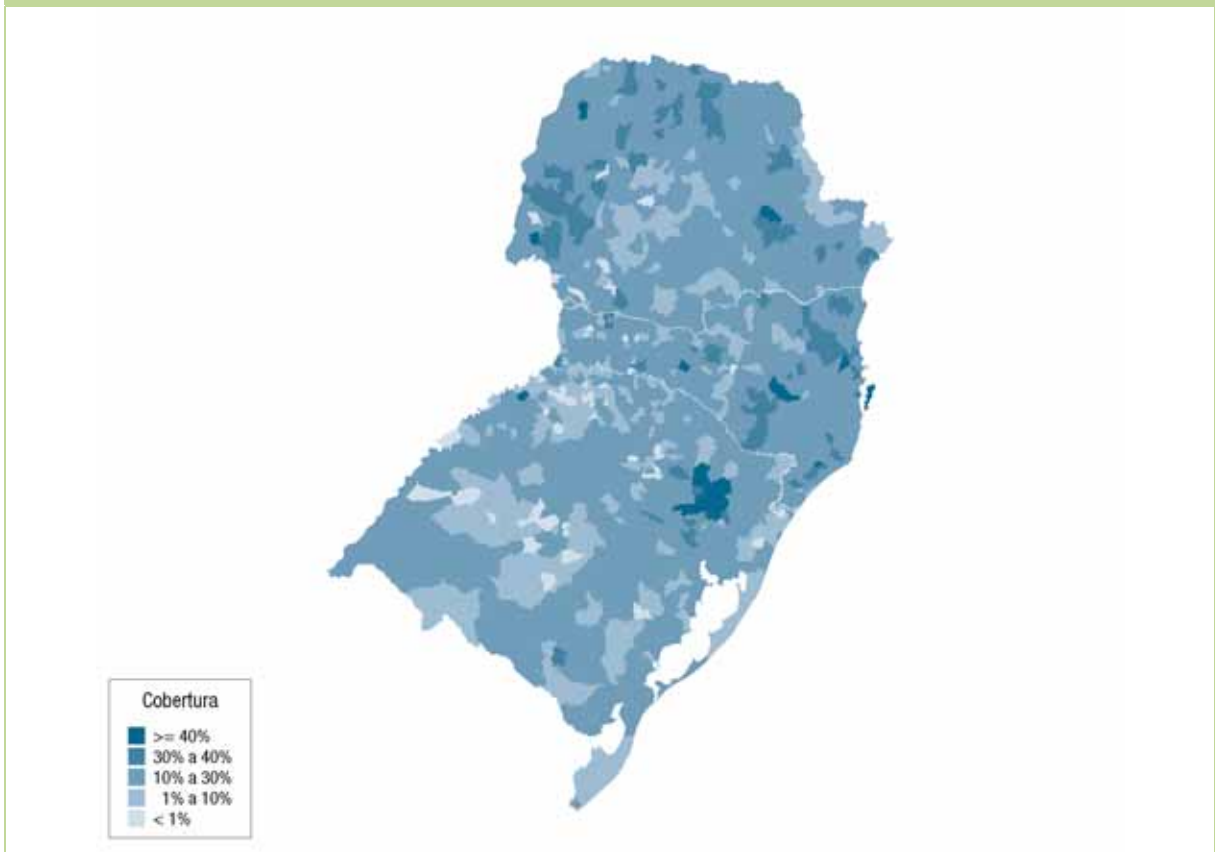
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



Mapa de Beneficiários - 2005

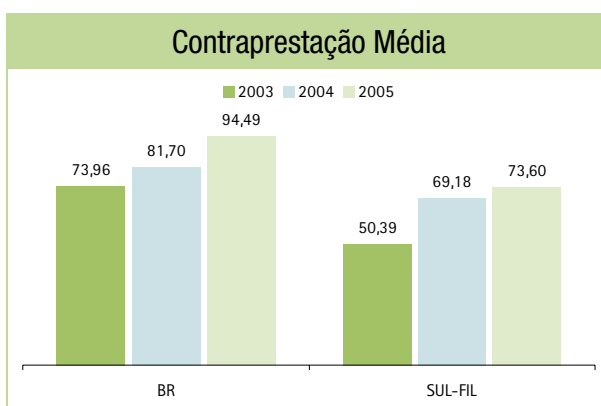
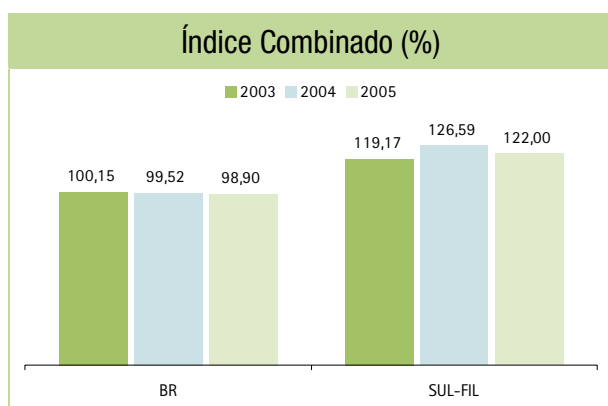
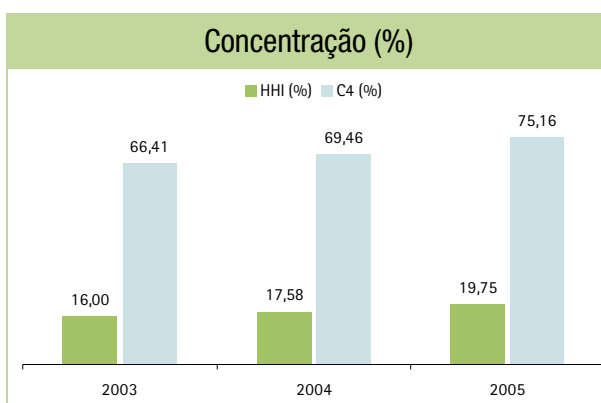
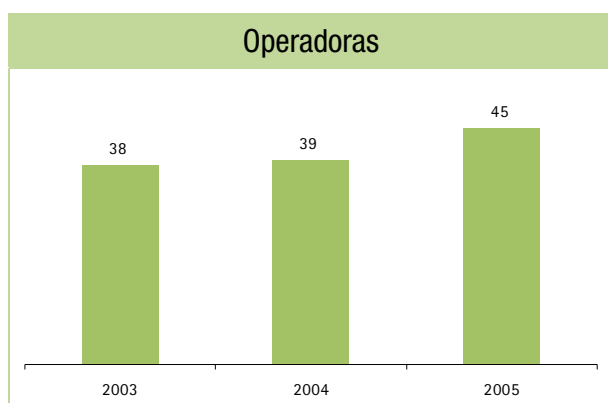
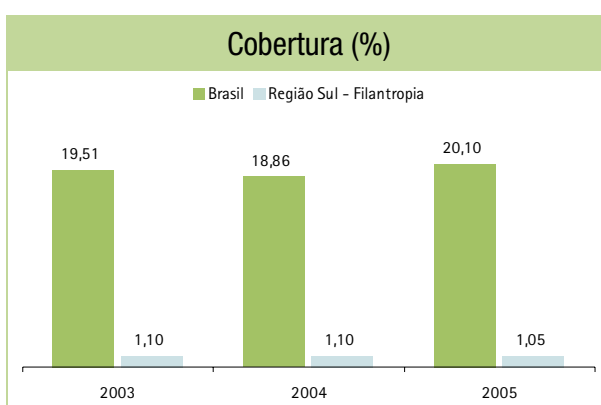
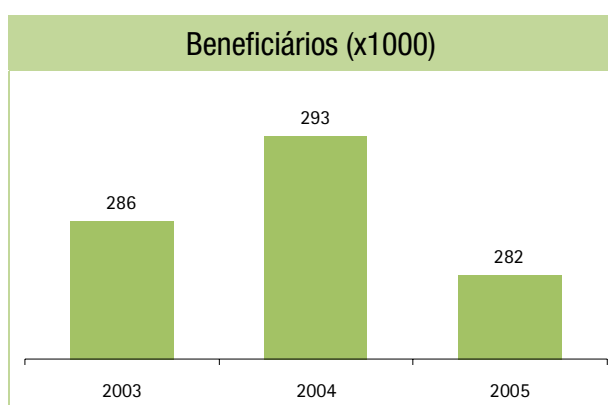


Mapa de Cobertura - 2005



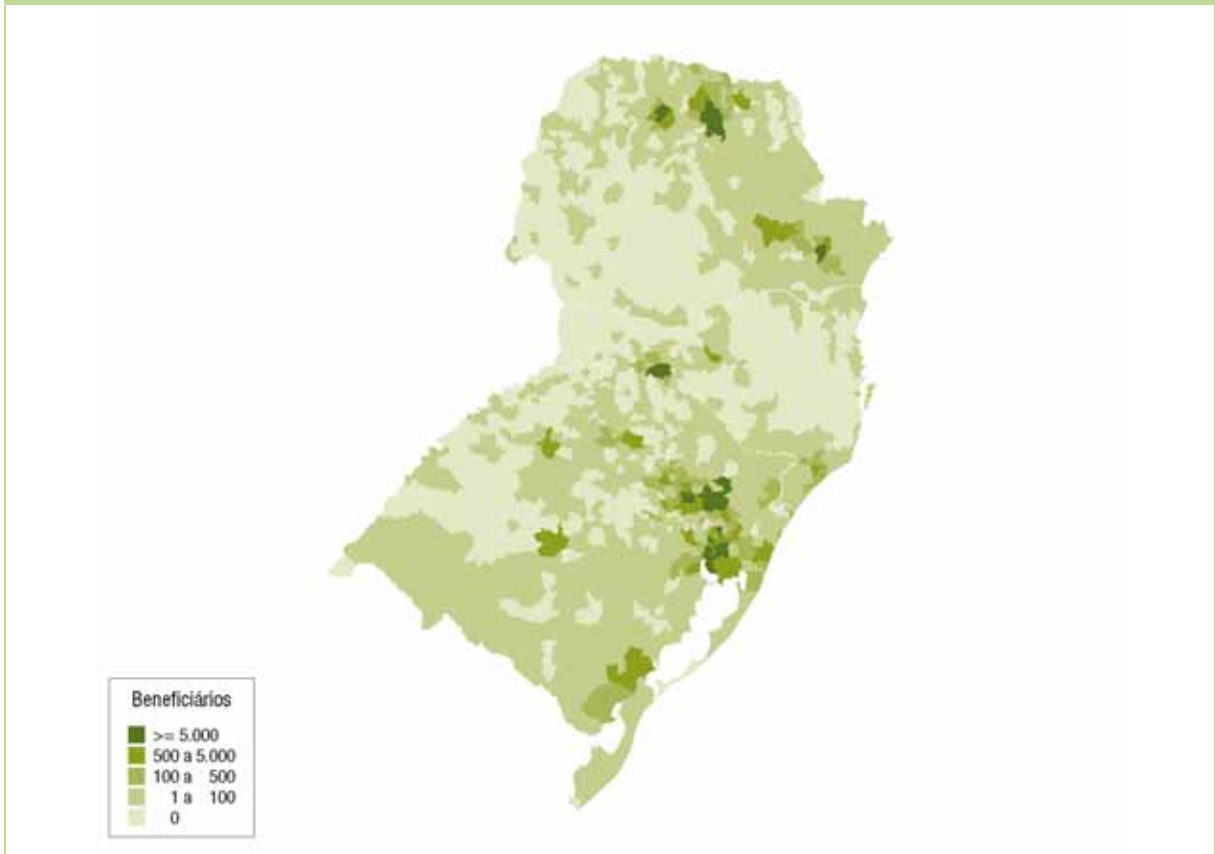
# Região Sul - Filantropia

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	38	39	45	18,42
Beneficiários (x1000)	286	293	282	-1,57
População (x1000)	25.957	26.567	26.904	3,65
Cobertura (%)	1,10	1,10	1,05	-5,04
Contraprestação Média (R\$)	50,39	69,18	73,60	46,05
DM (%)	73,75	76,27	69,24	-6,10
DC (%)	2,78	2,74	2,54	-8,71
DA (%)	42,64	47,58	50,22	17,78
Combinado (%)	119,17	126,59	122,00	2,38
HHI (%)	16,00	17,58	19,75	23,39
C4 (%)	66,41	69,46	75,16	13,18

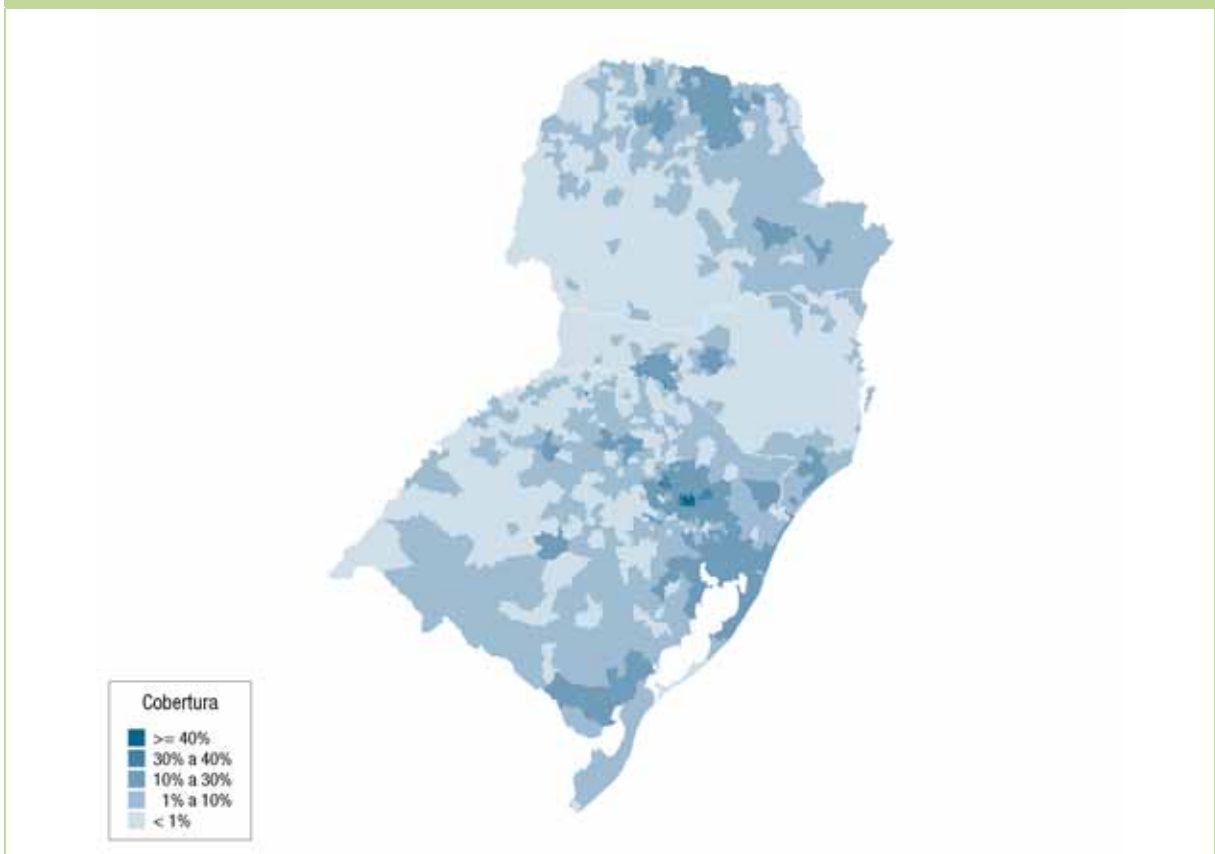


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

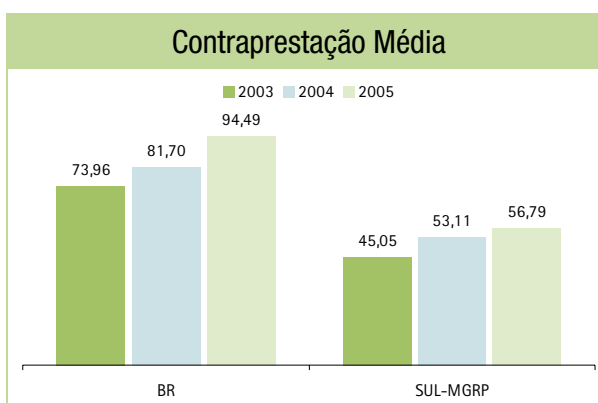
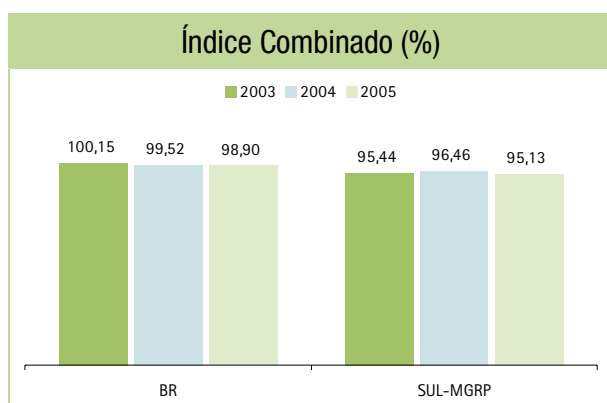
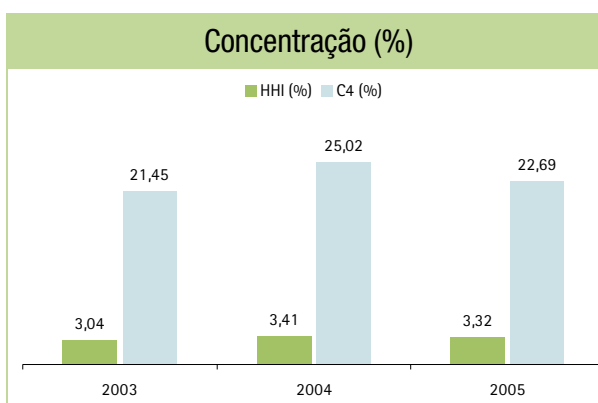
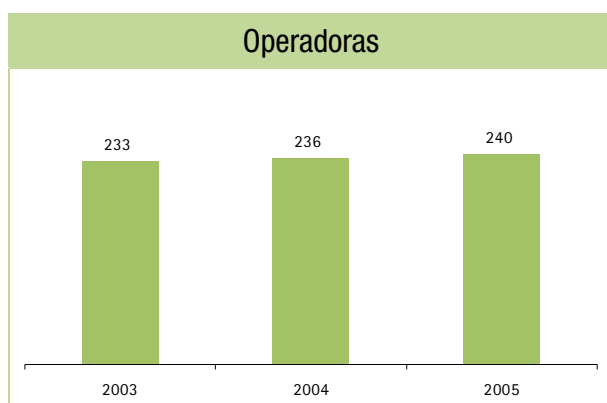
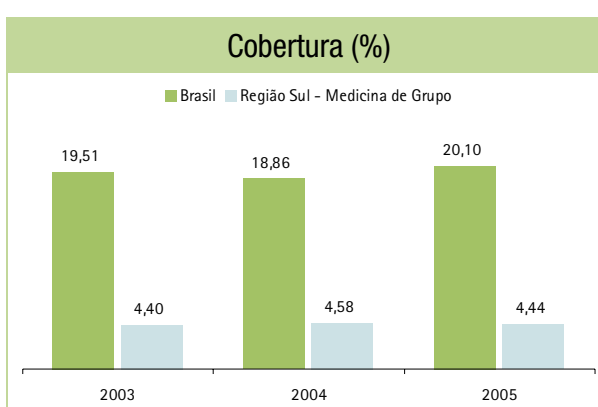
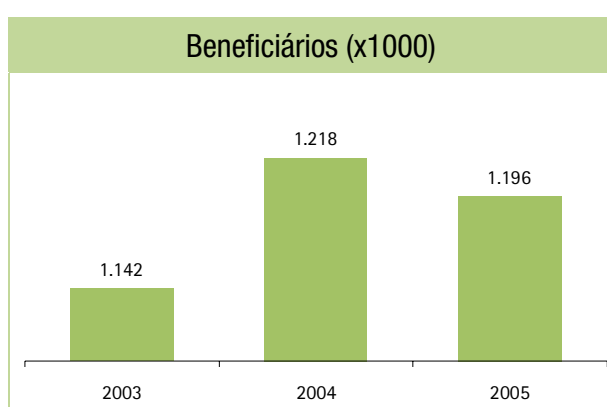


Mapa de Cobertura - 2005



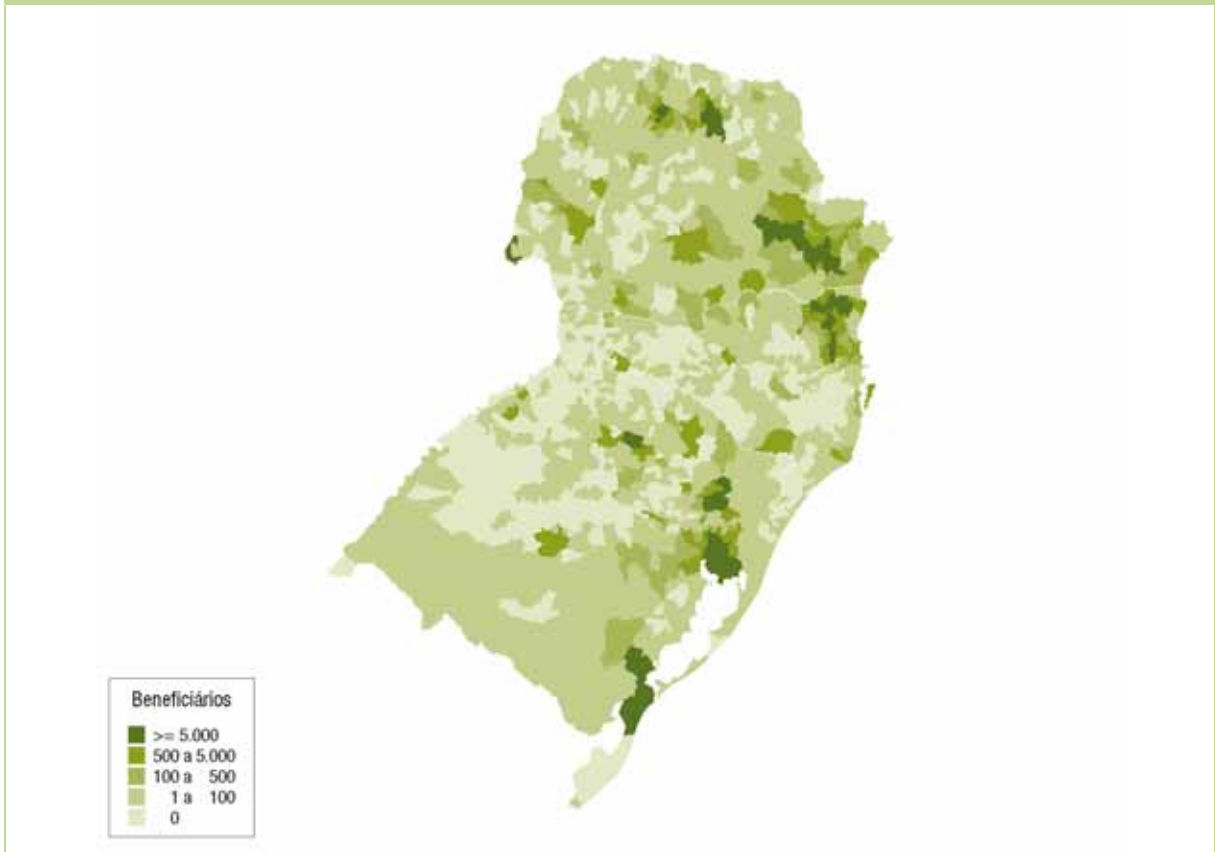
# Região Sul - Medicina de Grupo

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	233	236	240	3,00
Beneficiários (x1000)	1.142	1.218	1.196	4,68
População (x1000)	25.957	26.567	26.904	3,65
Cobertura (%)	4,40	4,58	4,44	0,99
Contraprestação Média (R\$)	45,05	53,11	56,79	26,06
DM (%)	74,35	76,62	76,08	2,32
DC (%)	2,26	2,45	2,11	-6,69
DA (%)	18,83	17,39	16,95	-10,01
Combinado (%)	95,44	96,46	95,13	-0,32
HHI (%)	3,04	3,41	3,32	9,34
C4 (%)	21,45	25,02	22,69	5,77

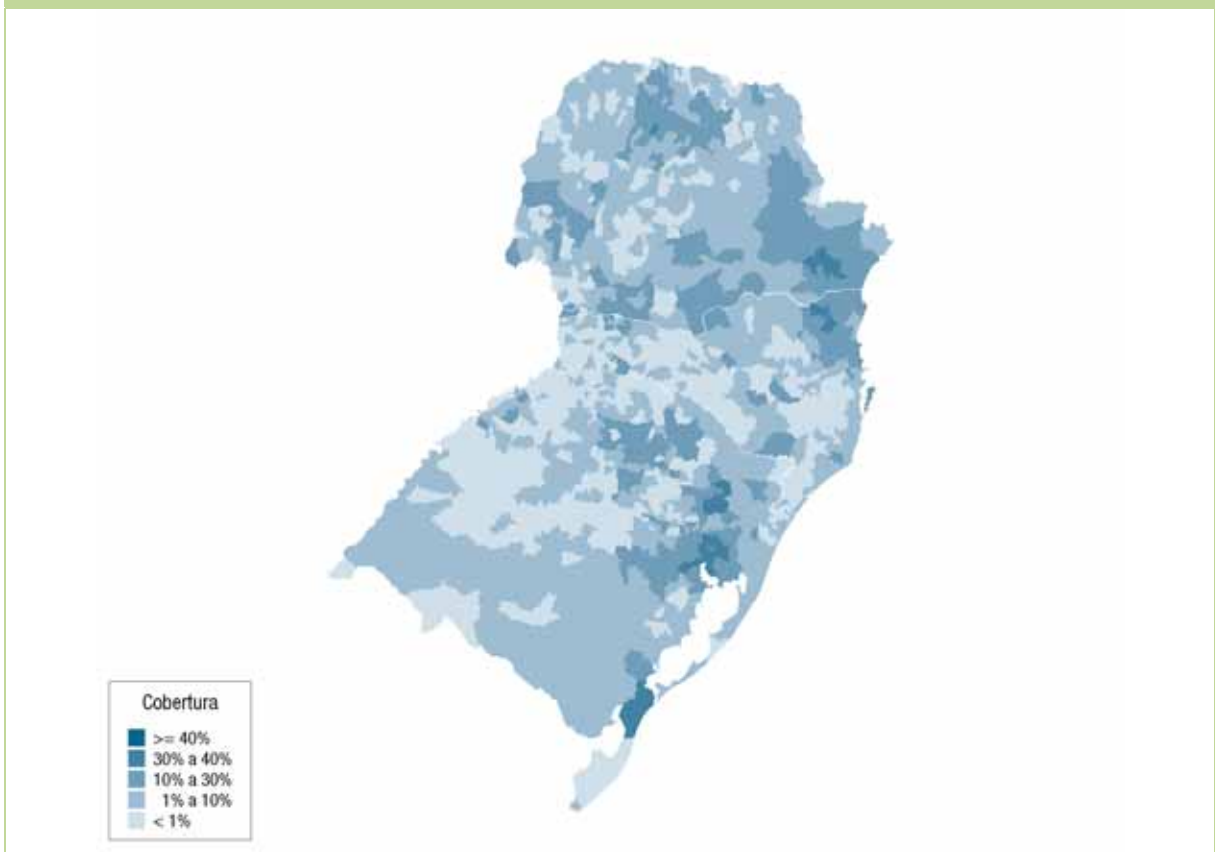


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

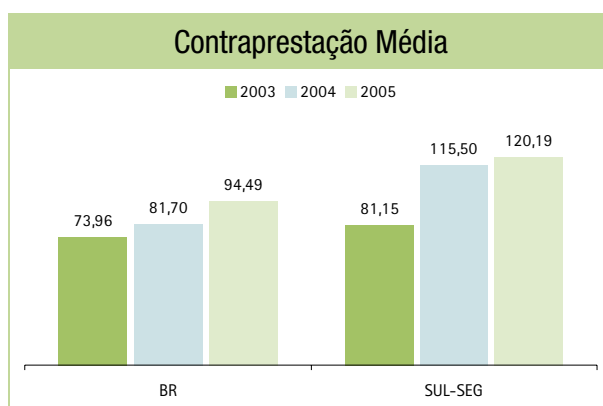
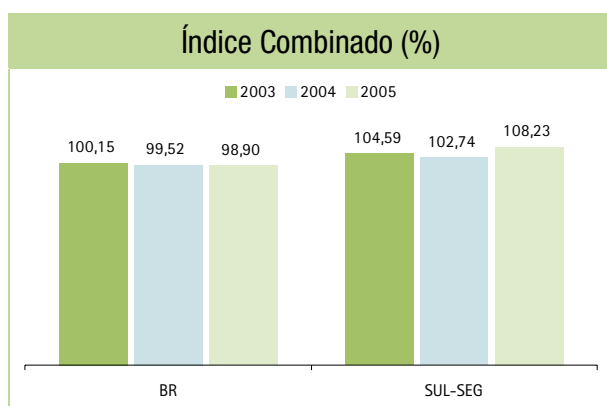
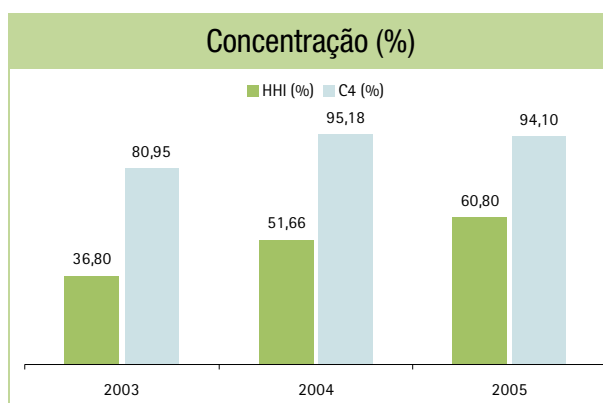
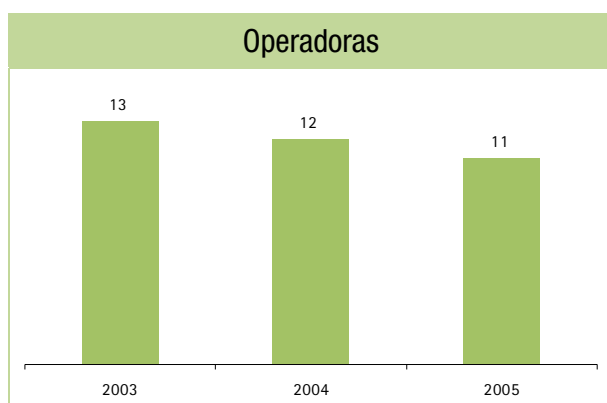
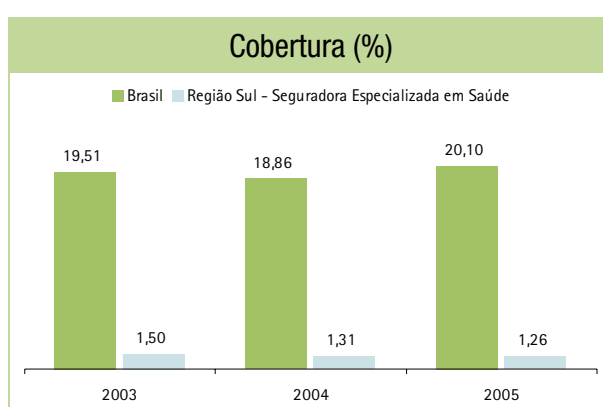
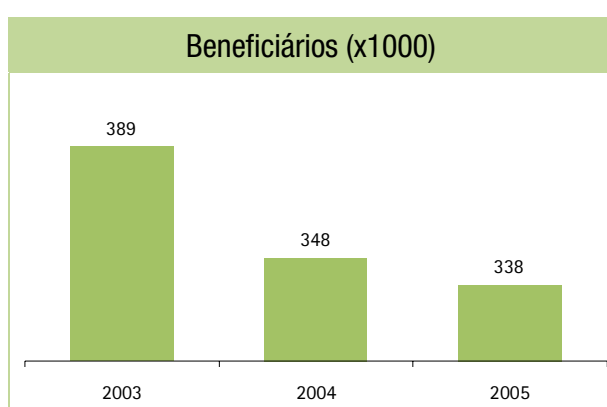


Mapa de Cobertura - 2005



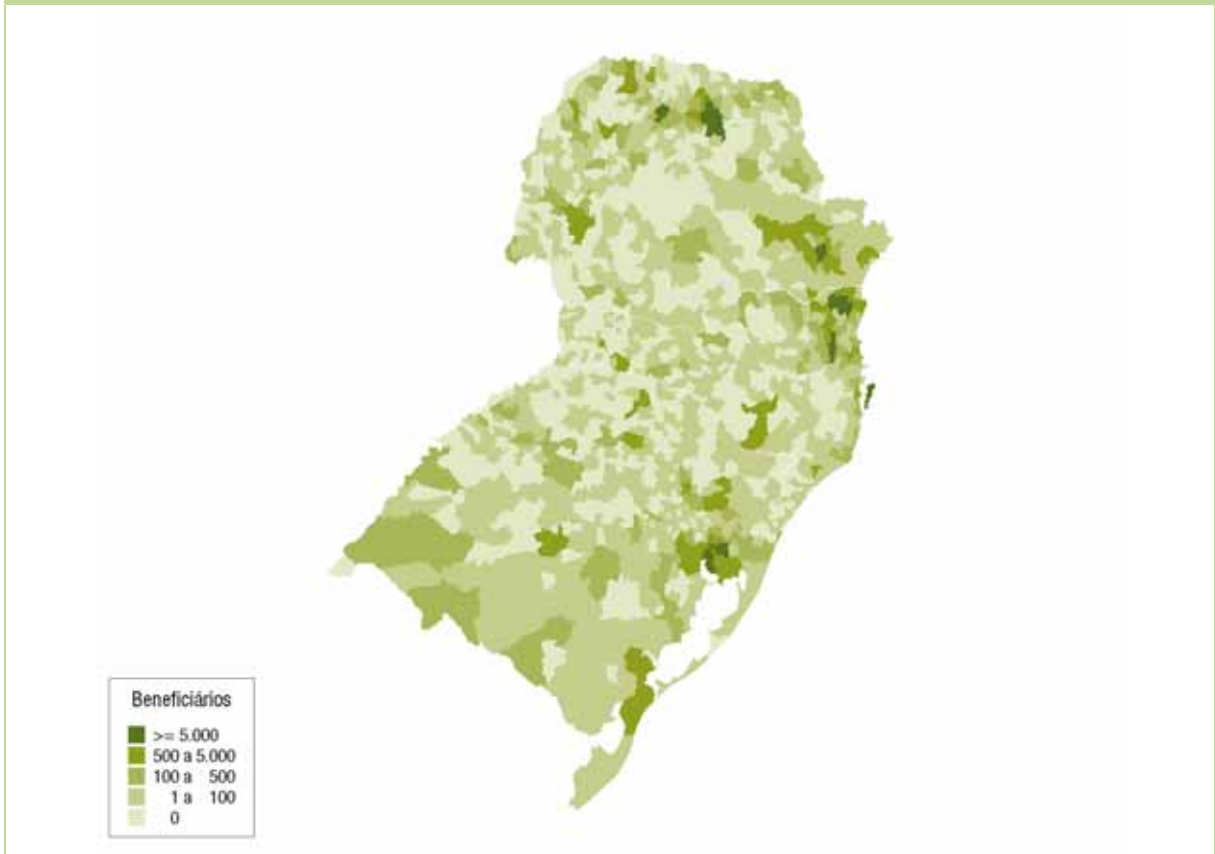
# Região Sul - Seguradora Especializada em Saúde

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	13	12	11	-15,38
Beneficiários (x1000)	389	348	338	-13,12
População (x1000)	25.957	26.567	26.904	3,65
Cobertura (%)	1,50	1,31	1,26	-16,18
Contraprestação Média (R\$)	81,15	115,50	120,19	48,11
DM (%)	88,99	89,53	95,34	7,14
DC (%)	3,61	3,57	4,21	16,48
DA (%)	11,98	9,64	8,68	-27,61
Combinado (%)	104,59	102,74	108,23	3,48
HHI (%)	36,80	51,66	60,80	65,20
C4 (%)	80,95	95,18	94,10	16,24

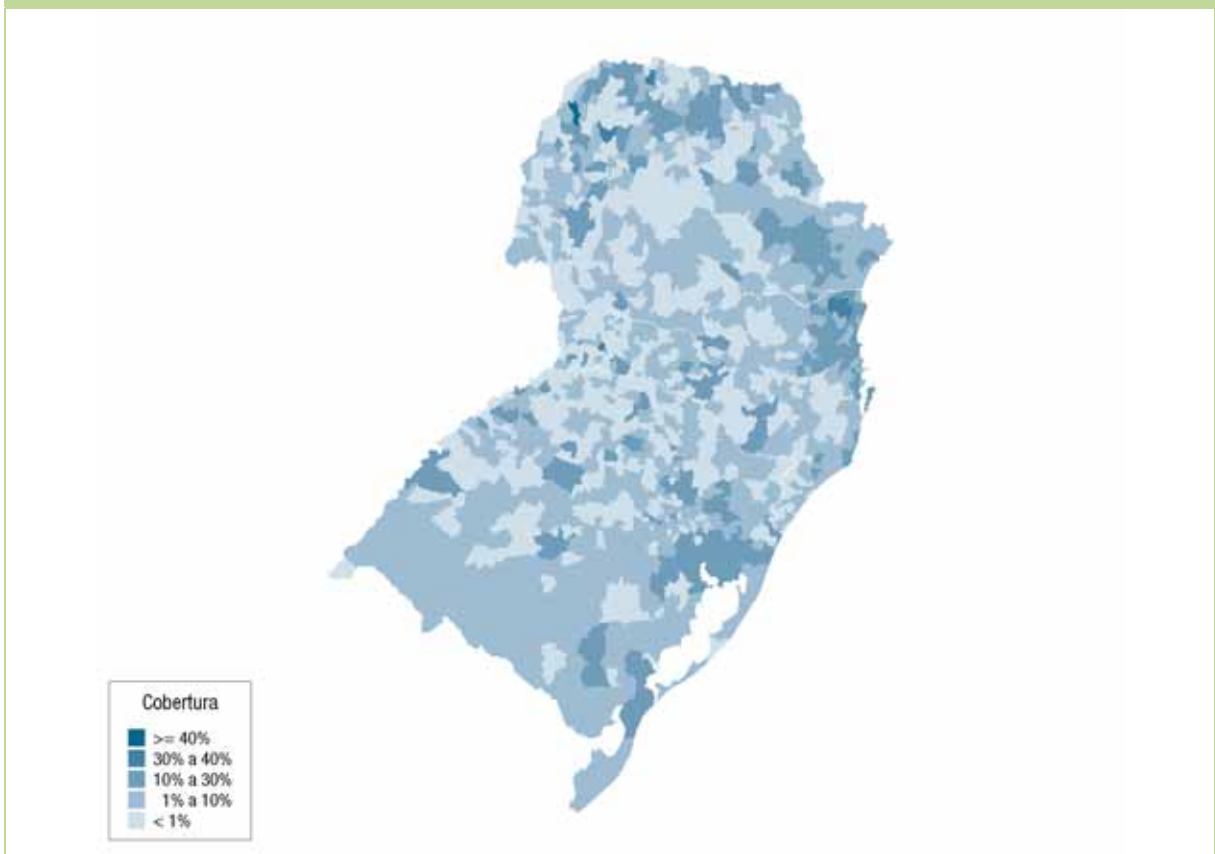


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

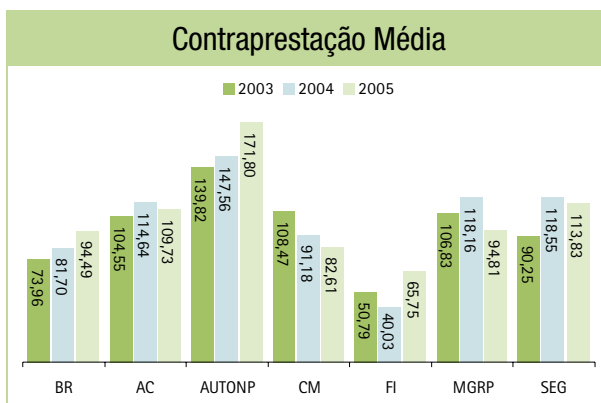
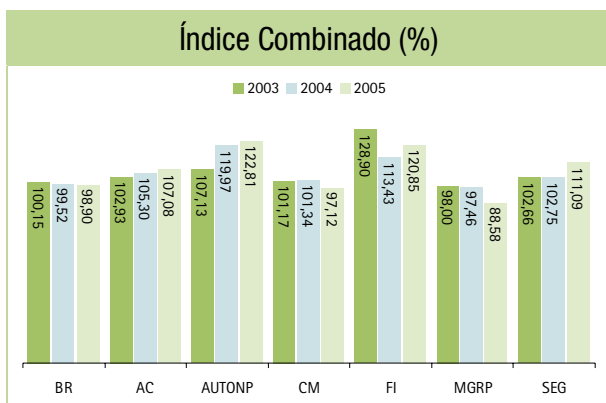
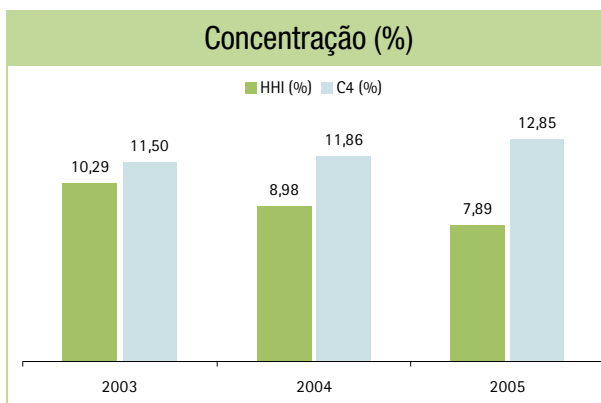
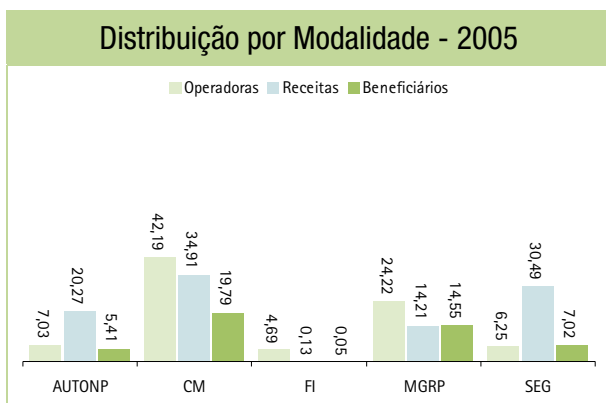
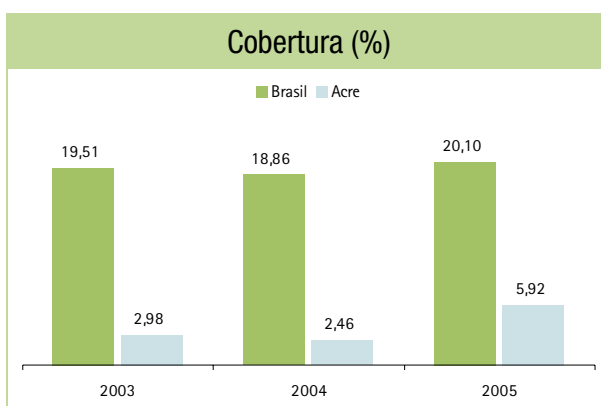
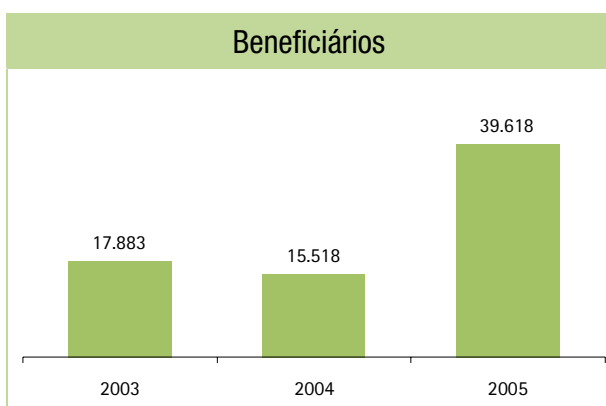
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005



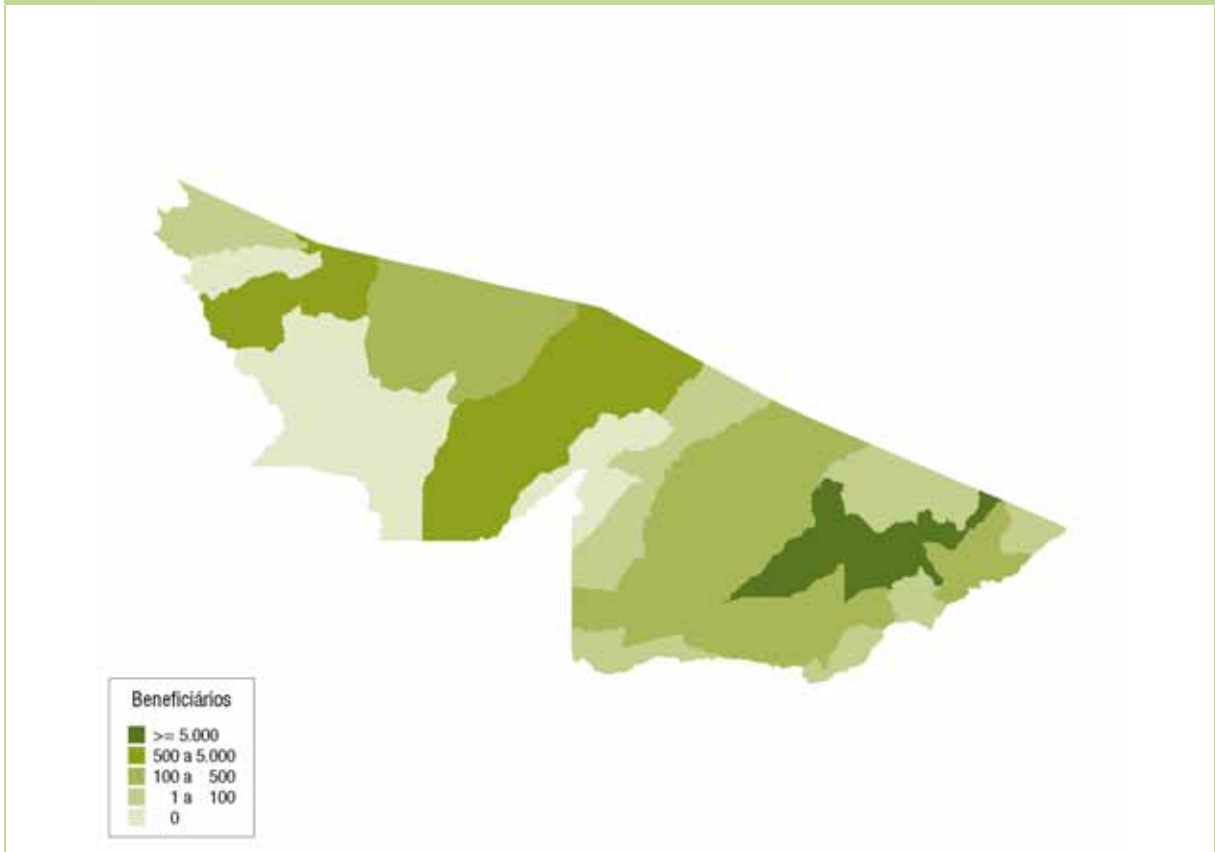
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	110	119	128	16,36
Beneficiários	17.883	15.518	39.618	121,54
População (x1000)	601	630	670	11,51
Cobertura (%)	2,98	2,46	5,92	98,67
Contraprestação Média (R\$)	104,55	114,64	109,73	4,95
DM (%)	84,60	88,66	89,54	5,85
DC (%)	2,15	2,33	3,04	41,17
DA (%)	16,18	14,31	14,49	-10,42
Combinado (%)	102,93	105,30	107,08	4,03
HHI (%)	10,29	8,98	7,89	-23,32
C4 (%)	11,50	11,86	12,85	11,73



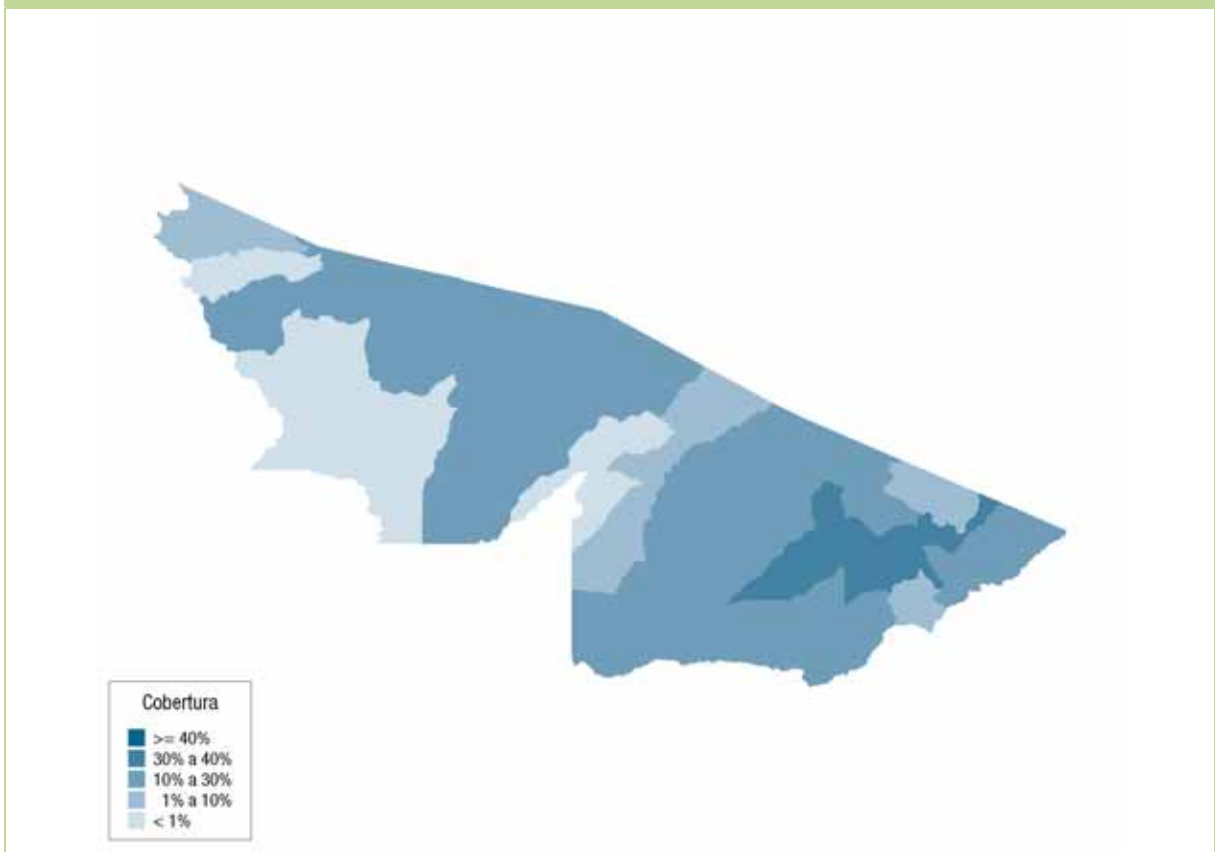
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



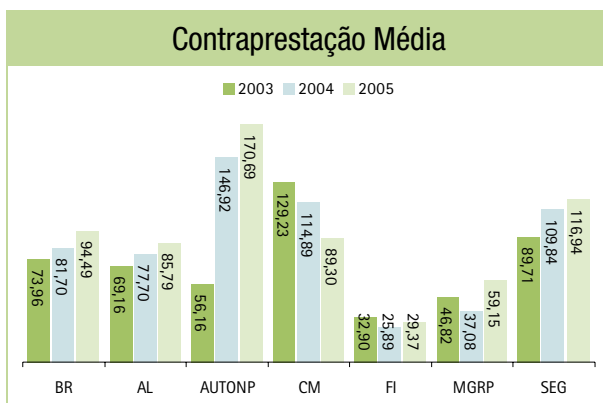
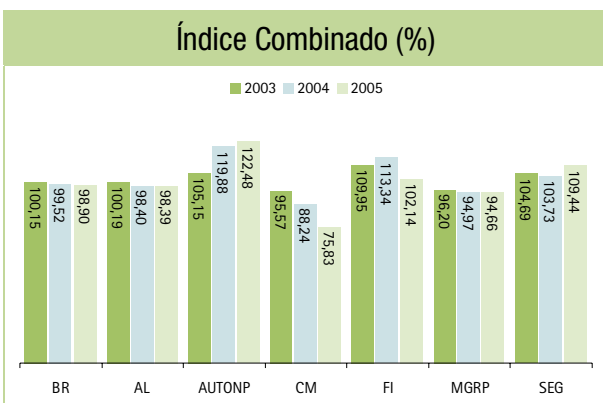
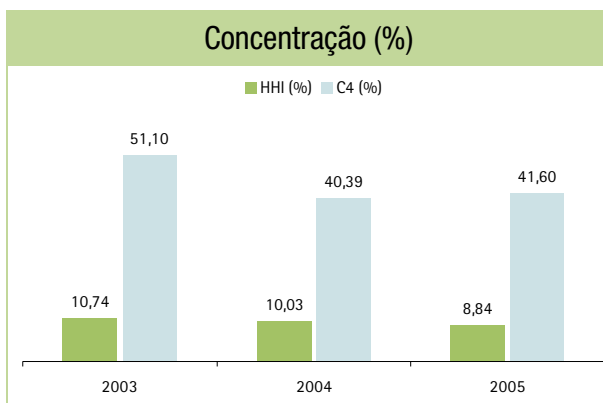
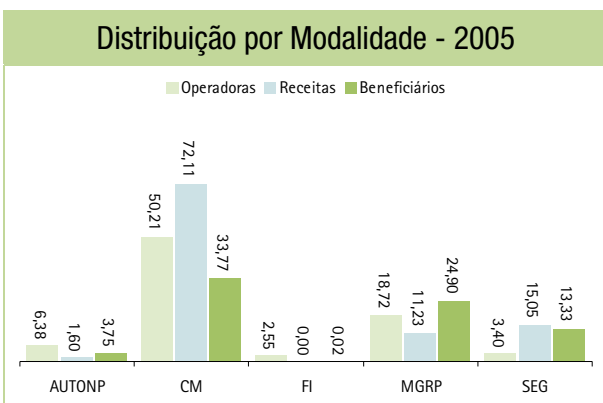
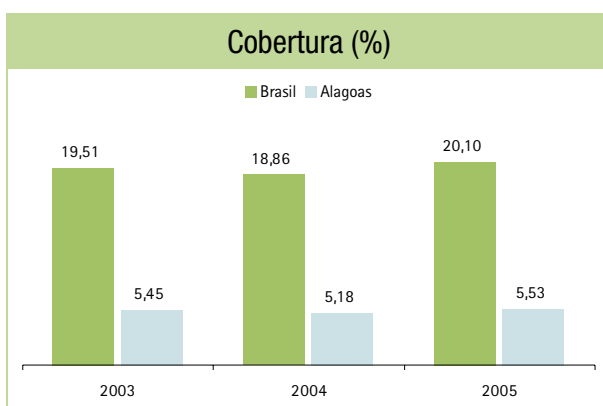
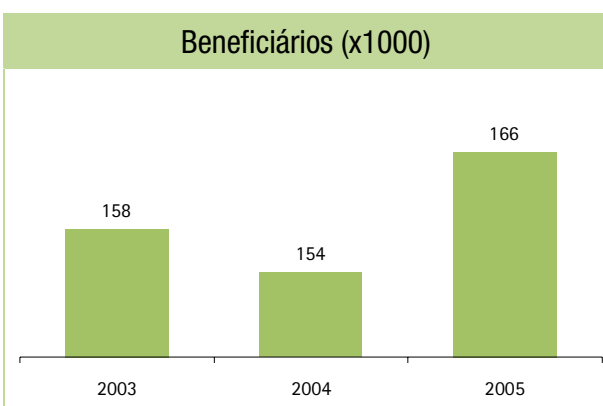
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

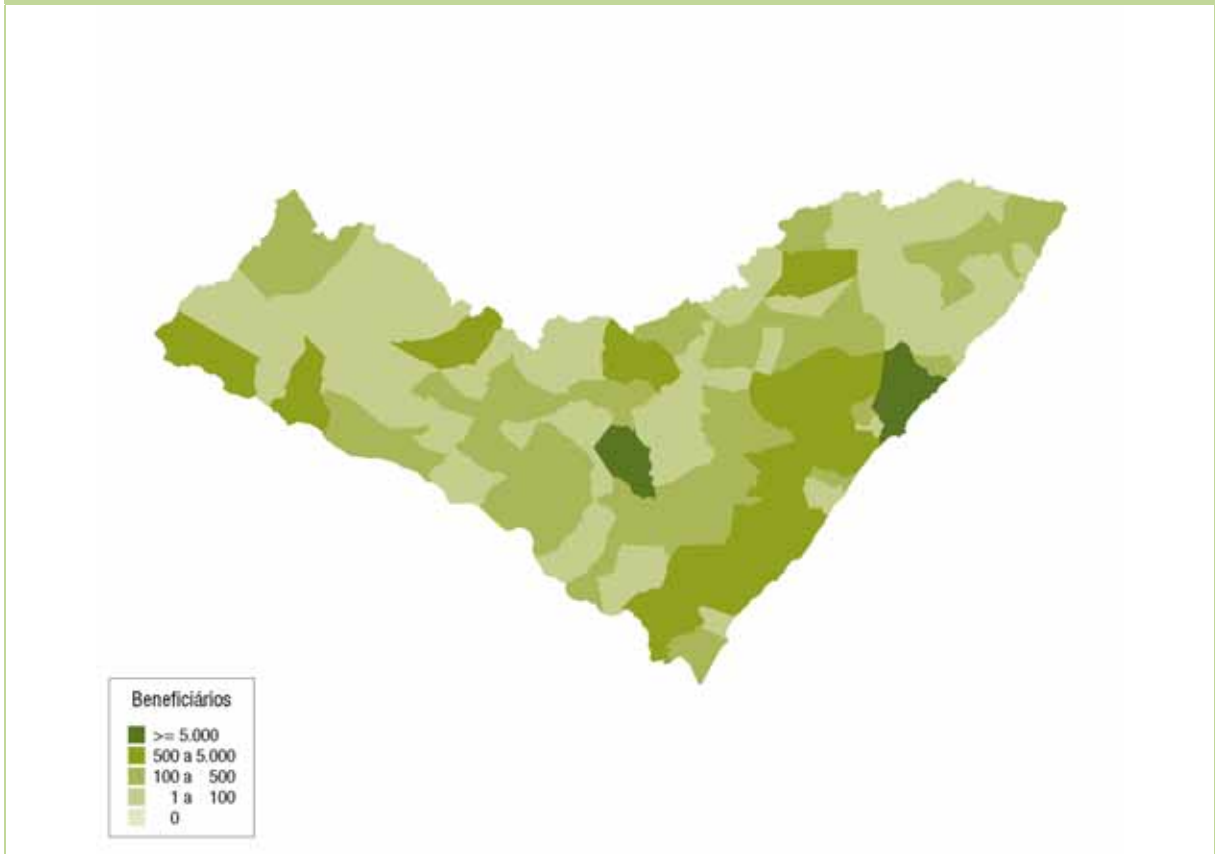


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	193	198	235	21,76
Beneficiários (x1000)	158	154	166	5,04
População (x1000)	2.905	2.968	3.003	3,38
Cobertura (%)	5,45	5,18	5,53	1,61
Contraprestação Média (R\$)	69,16	77,70	85,79	24,05
DM (%)	81,66	80,96	78,80	-3,51
DC (%)	2,96	2,93	4,93	66,68
DA (%)	15,57	14,51	14,66	-5,85
Combinado (%)	100,19	98,40	98,39	-1,80
HHI (%)	10,74	10,03	8,84	-17,69
C4 (%)	51,10	40,39	41,60	-18,58

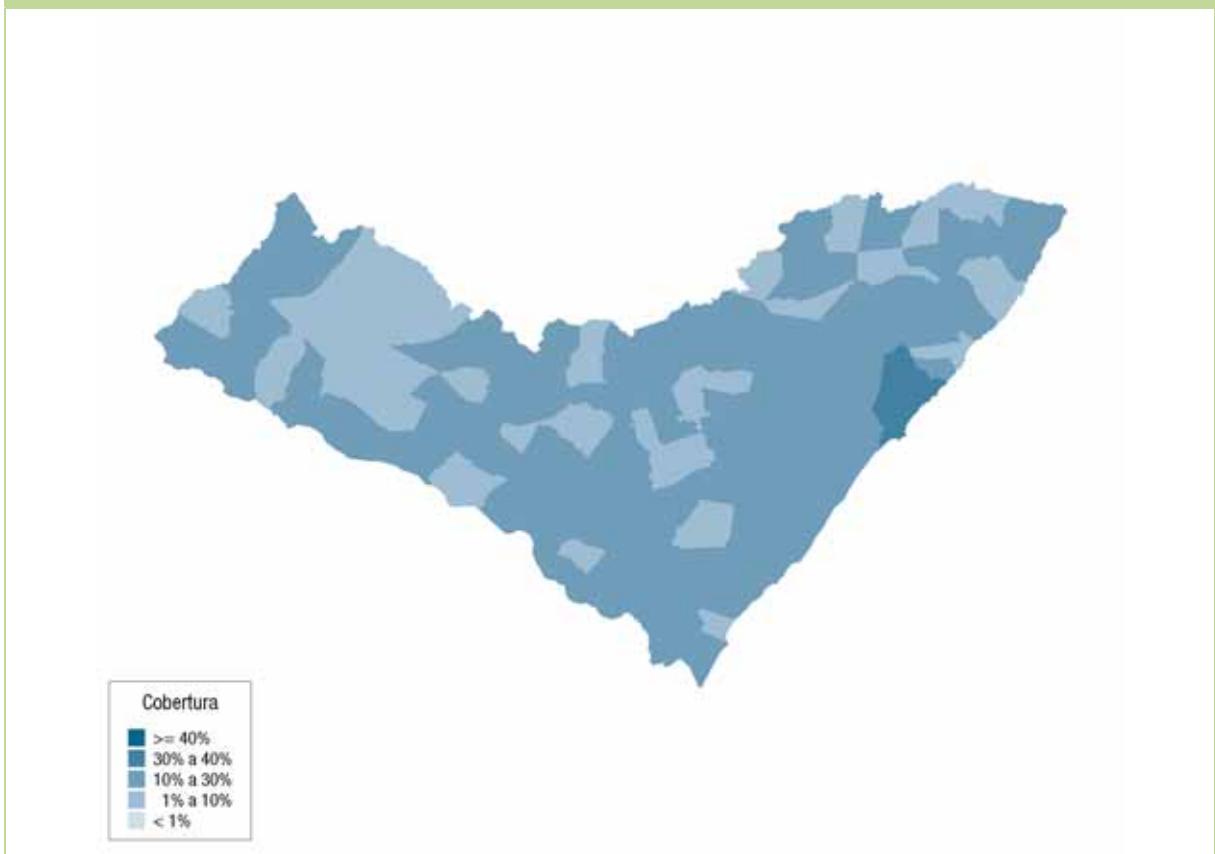


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

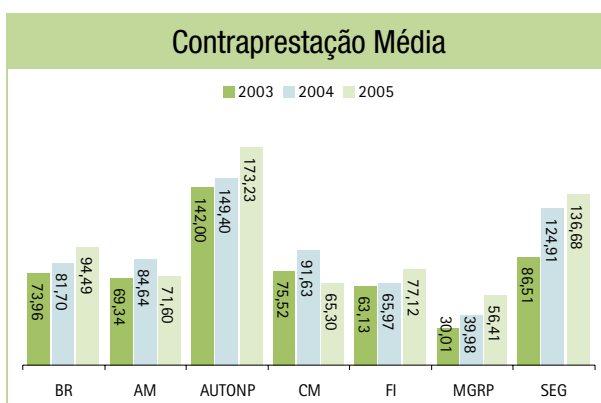
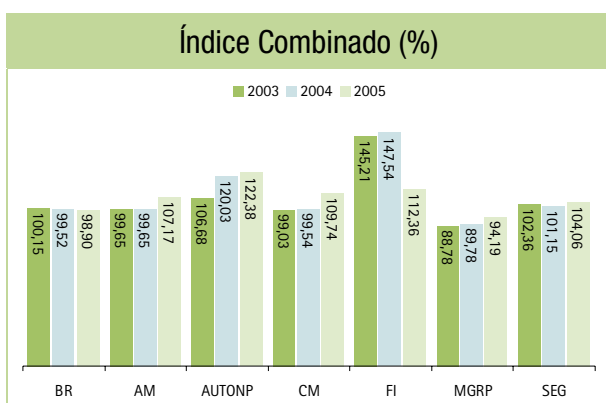
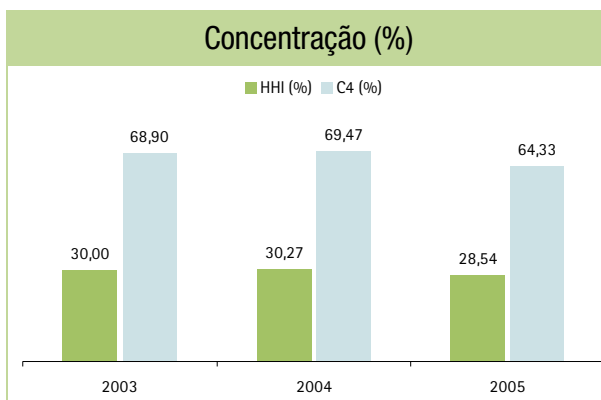
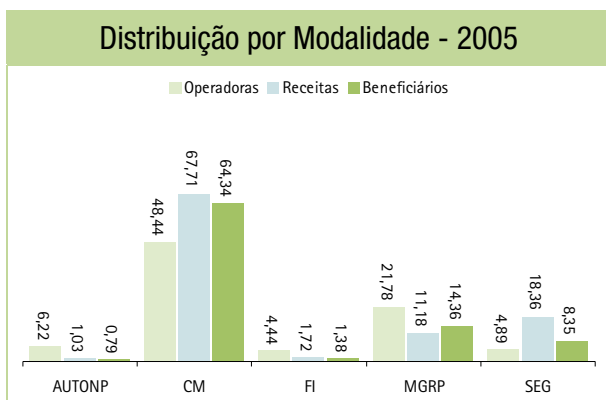
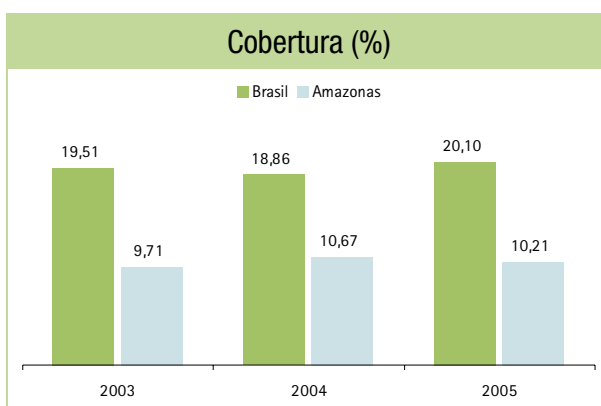
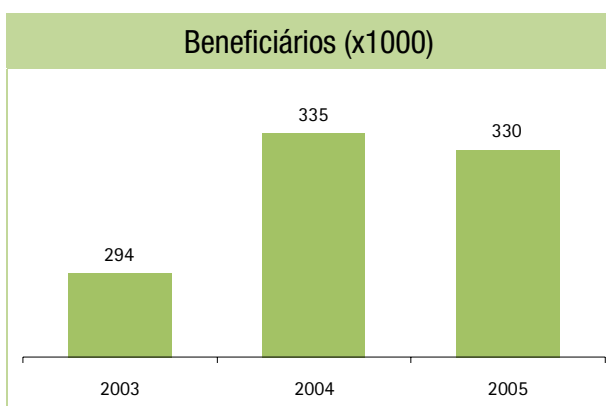
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

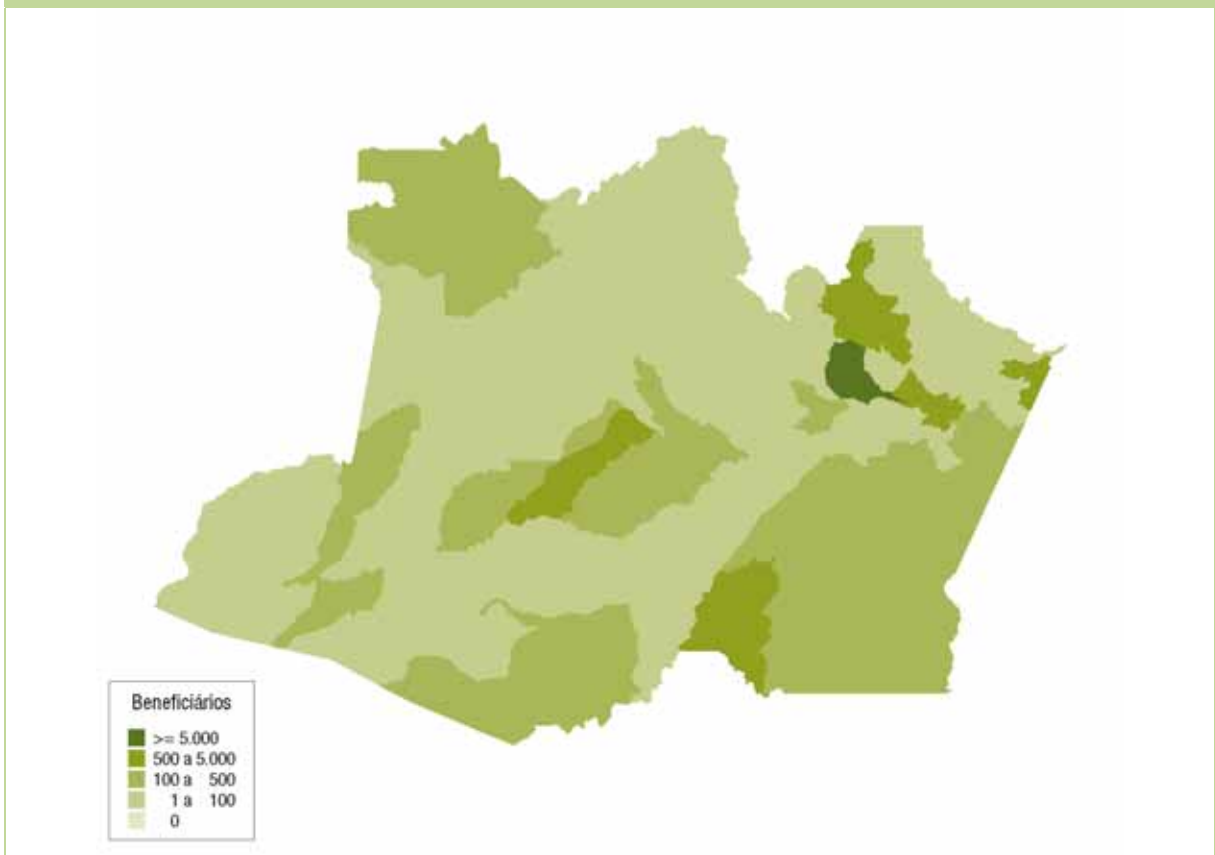


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	181	196	225	24,31
Beneficiários (x1000)	294	335	330	12,09
População (x1000)	3.031	3.139	3.232	6,64
Cobertura (%)	9,71	10,67	10,21	5,11
Contraprestação Média (R\$)	69,34	84,64	71,60	3,27
DM (%)	82,14	80,91	86,10	4,81
DC (%)	2,41	2,21	2,00	-16,80
DA (%)	15,09	16,53	19,07	26,33
Combinado (%)	99,65	99,65	107,17	7,55
HHI (%)	30,00	30,27	28,54	-4,88
C4 (%)	68,90	69,47	64,33	-6,63

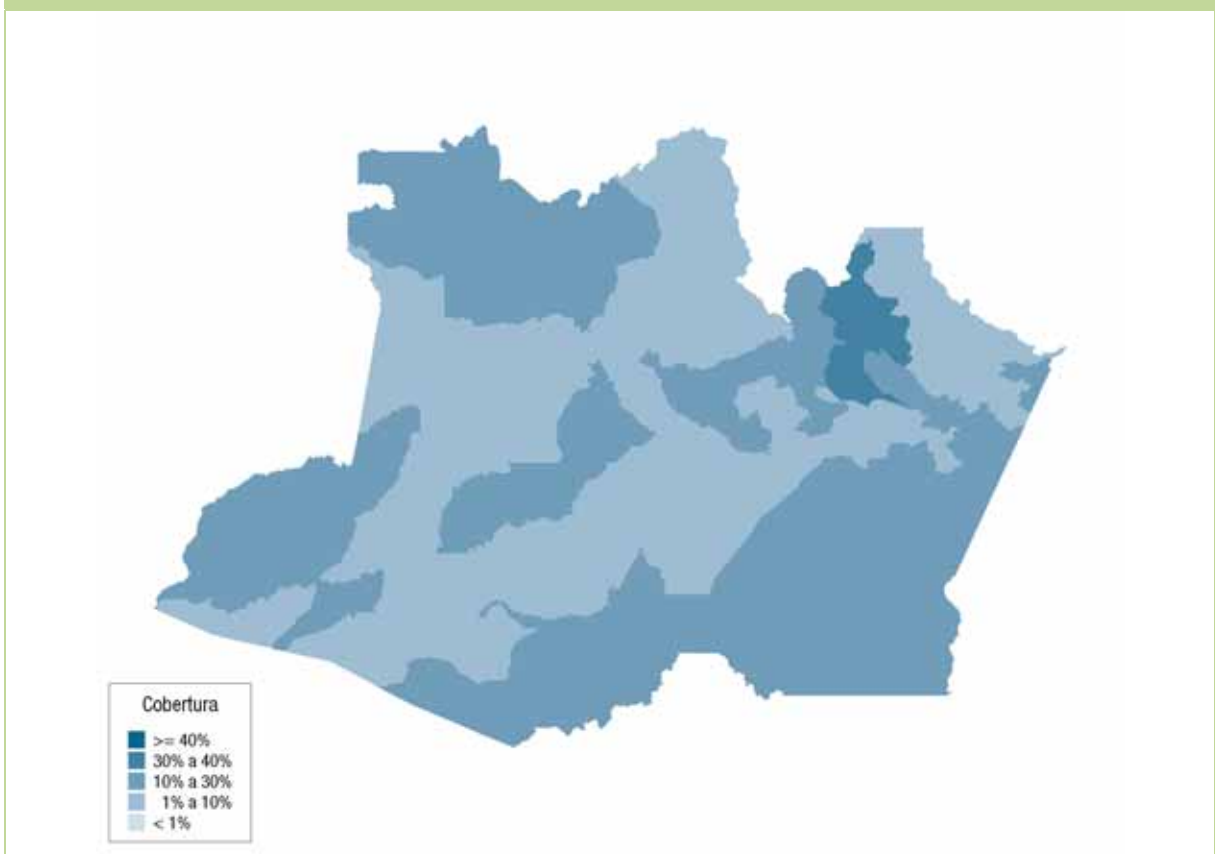


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

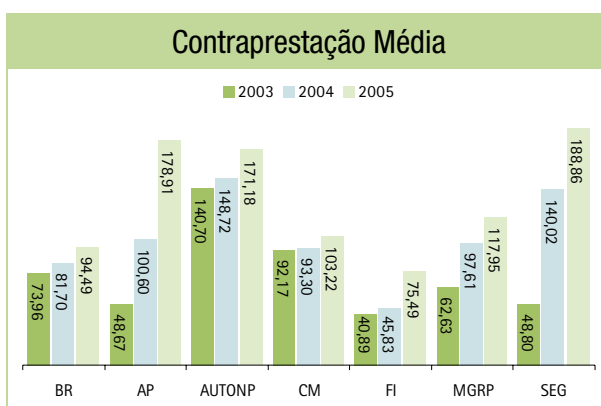
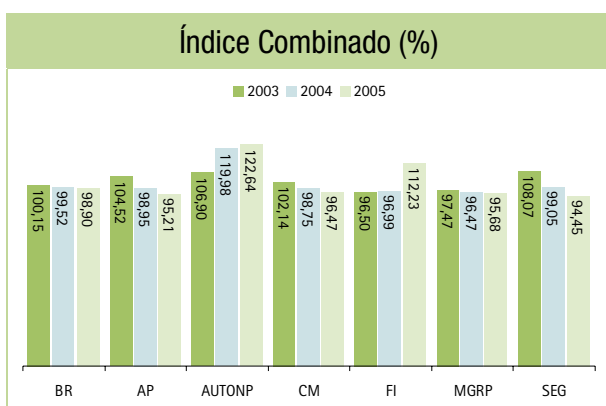
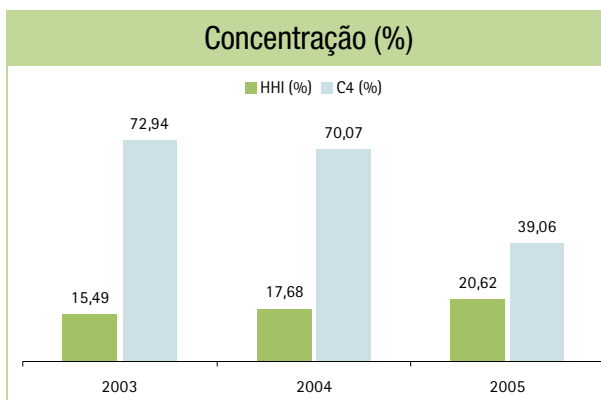
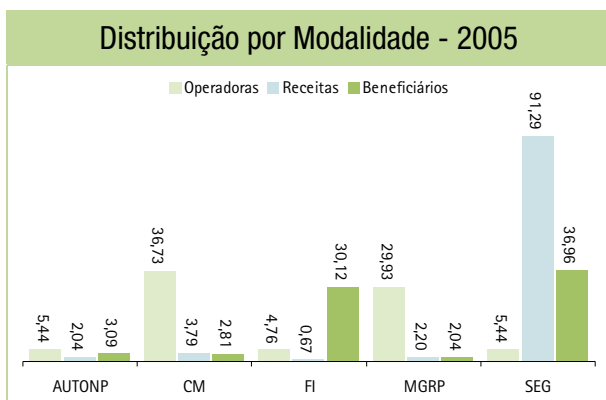
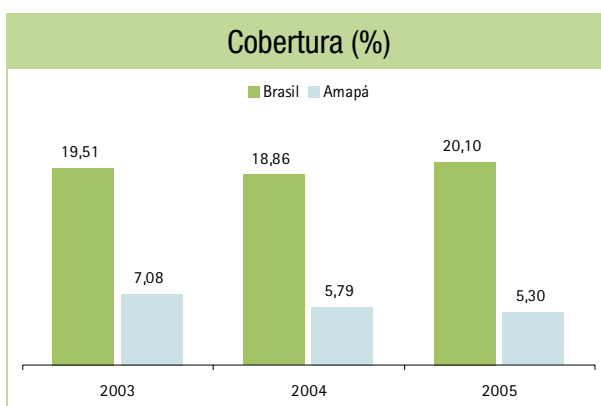
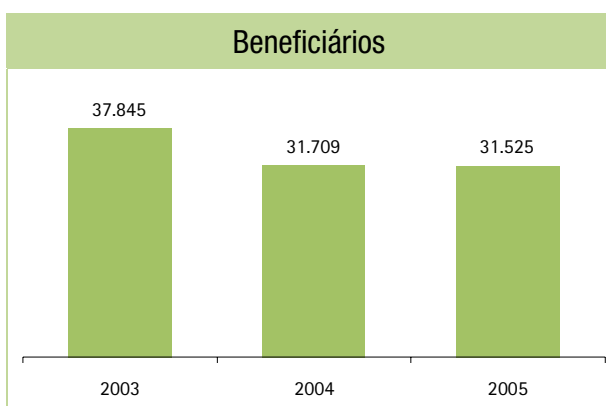
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

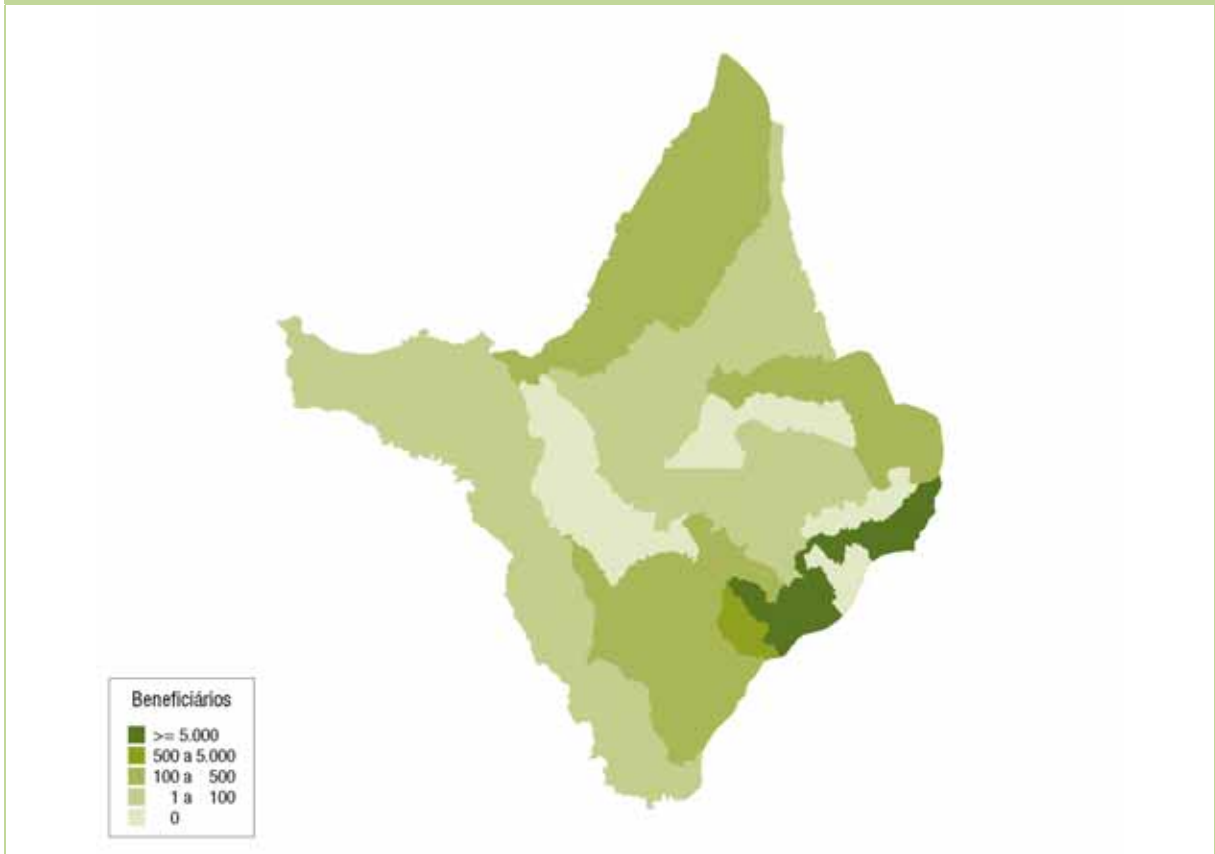


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	134	137	147	9,70
Beneficiários	37.845	31.709	31.525	-16,70
População (x1000)	535	547	595	11,17
Cobertura (%)	7,08	5,79	5,30	-25,07
Contraprestação Média (R\$)	48,67	100,60	178,91	267,56
DM (%)	88,05	84,46	79,30	-9,93
DC (%)	3,69	3,44	6,53	77,10
DA (%)	12,79	11,05	9,38	-26,63
Combinado (%)	104,52	98,95	95,21	-8,91
HHI (%)	15,49	17,68	20,62	33,17
C4 (%)	72,94	70,07	39,06	-46,44

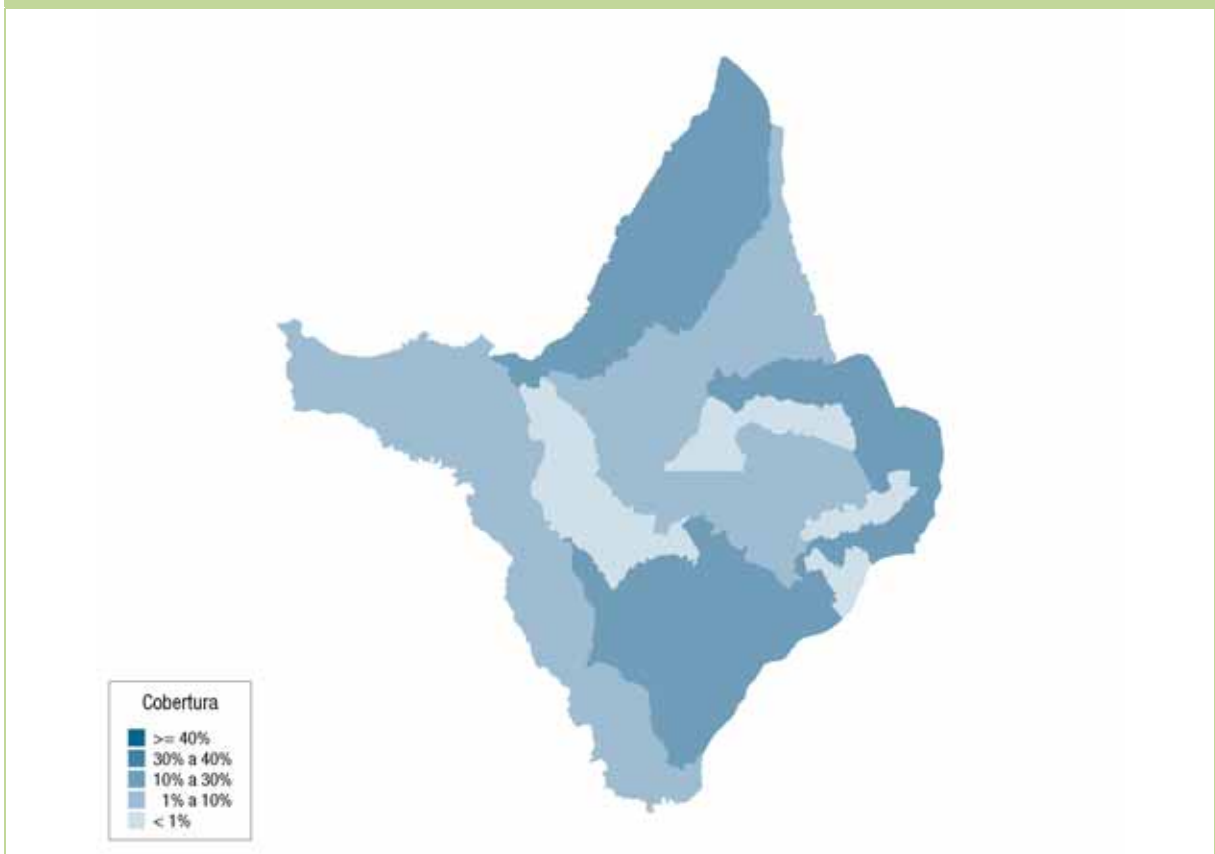


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

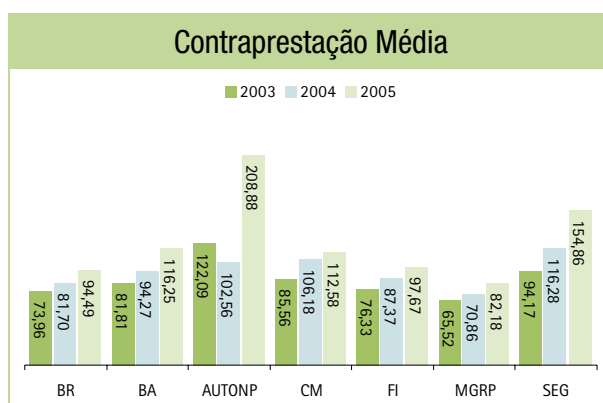
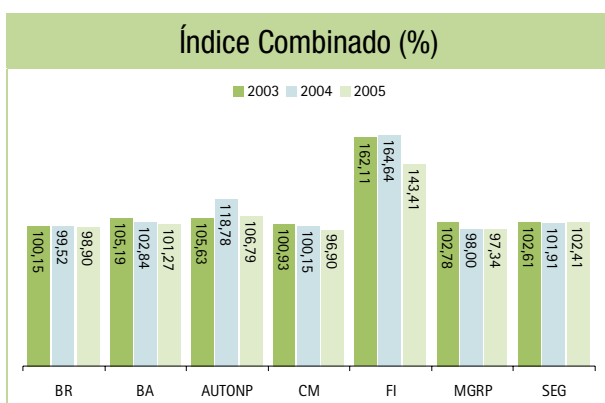
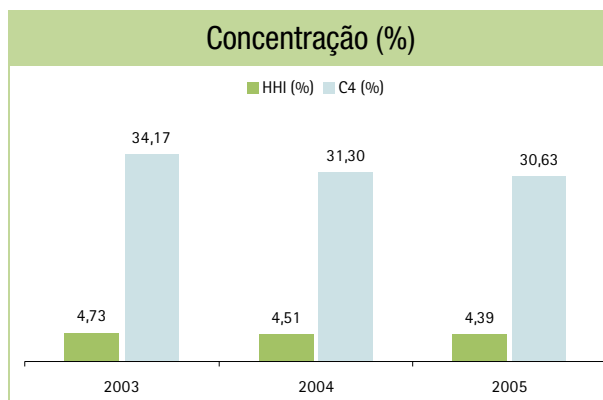
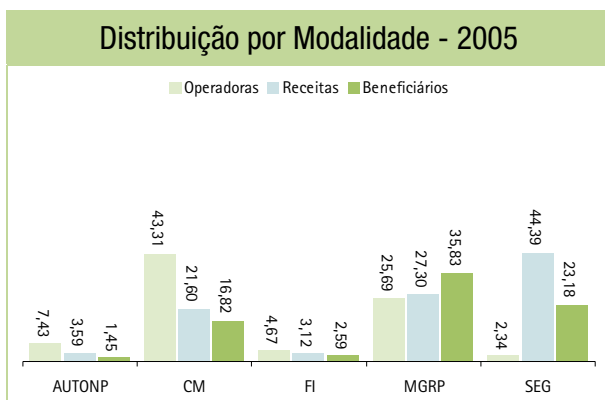
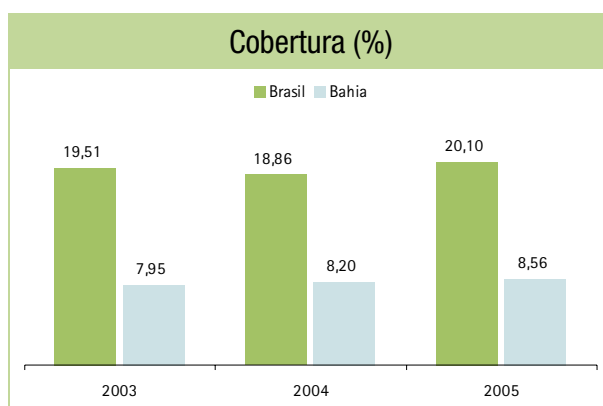
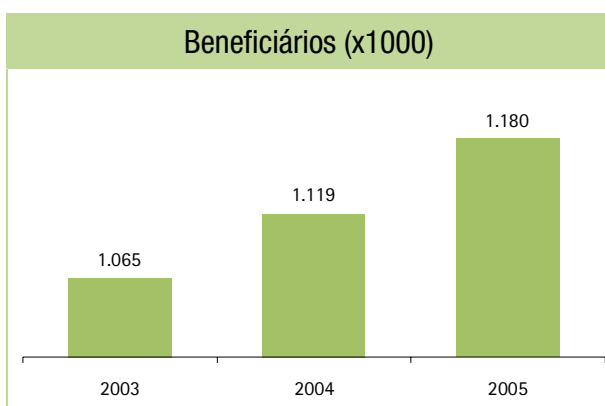
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005



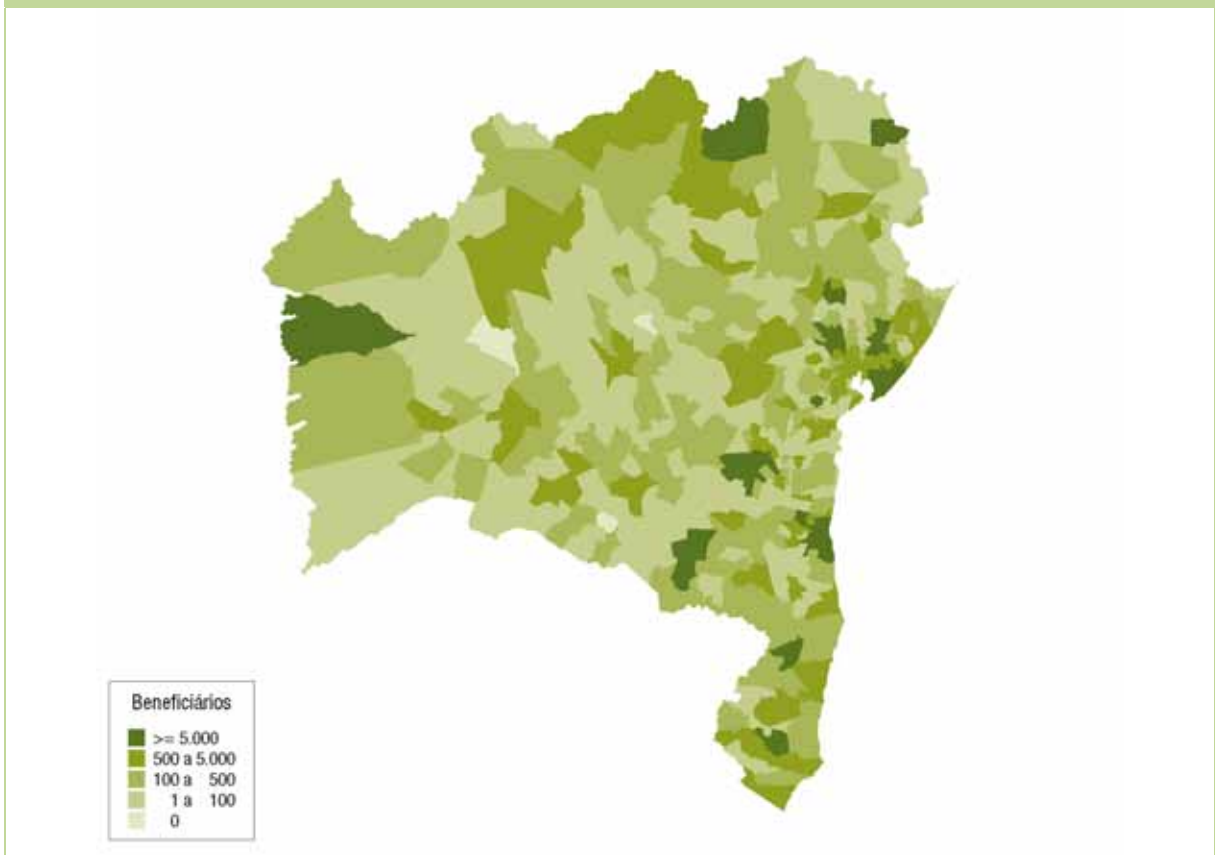
	2003	2004	2005	Var.% 2005/03
Número de Operadoras	400	409	471	17,75
Beneficiários (x1000)	1.065	1.119	1.180	10,76
População (x1000)	13.403	13.648	13.780	2,82
Cobertura (%)	7,95	8,20	8,56	7,73
Contraprestação Média (R\$)	81,81	94,27	116,25	42,09
DM (%)	85,68	85,01	85,86	0,21
DC (%)	3,14	3,15	2,81	-10,47
DA (%)	16,37	14,69	12,60	-23,06
Combinado (%)	105,19	102,84	101,27	-3,73
HHI (%)	4,73	4,51	4,39	-7,12
C4 (%)	34,17	31,30	30,63	-10,37



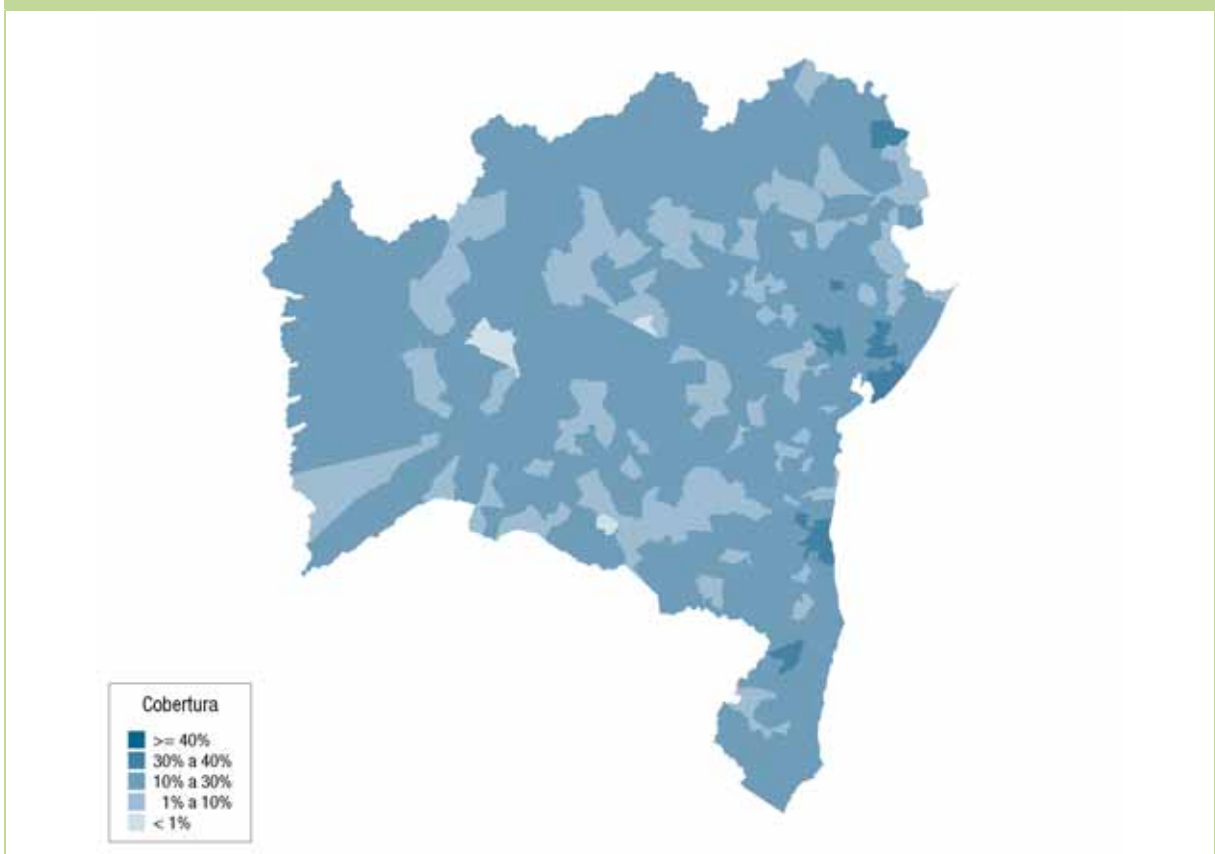
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



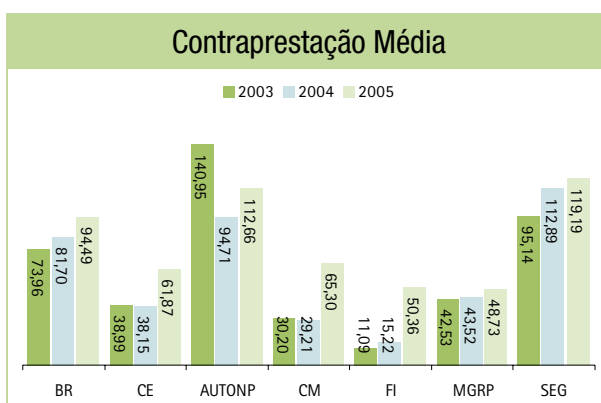
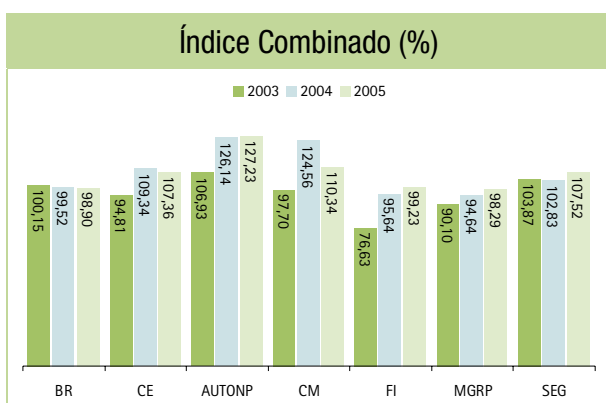
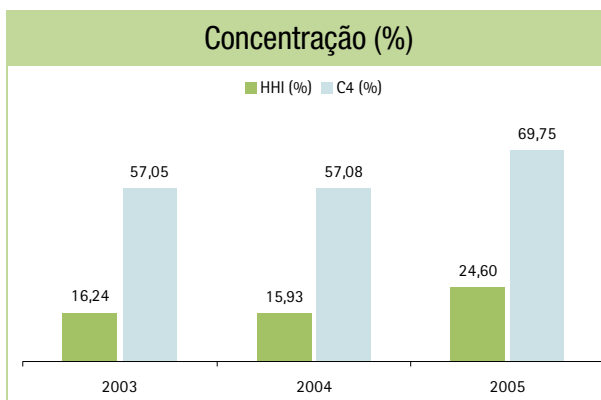
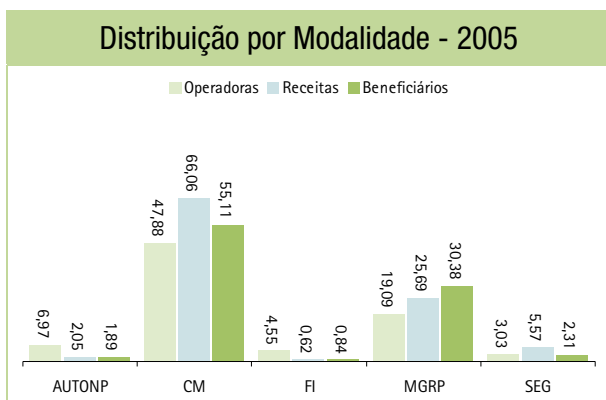
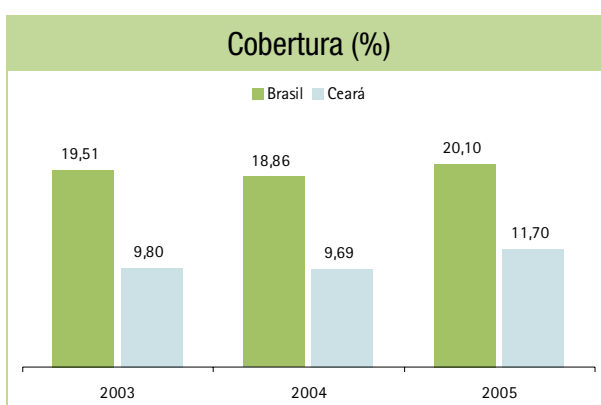
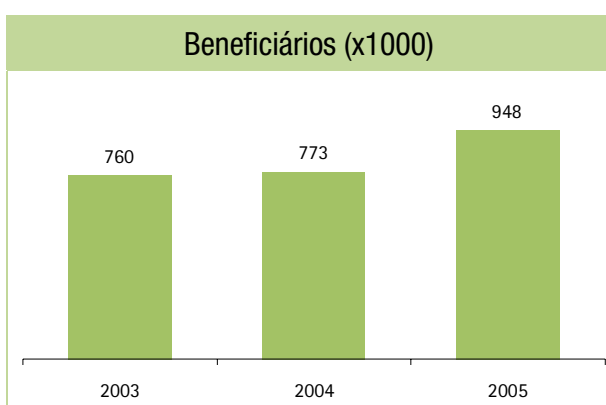
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

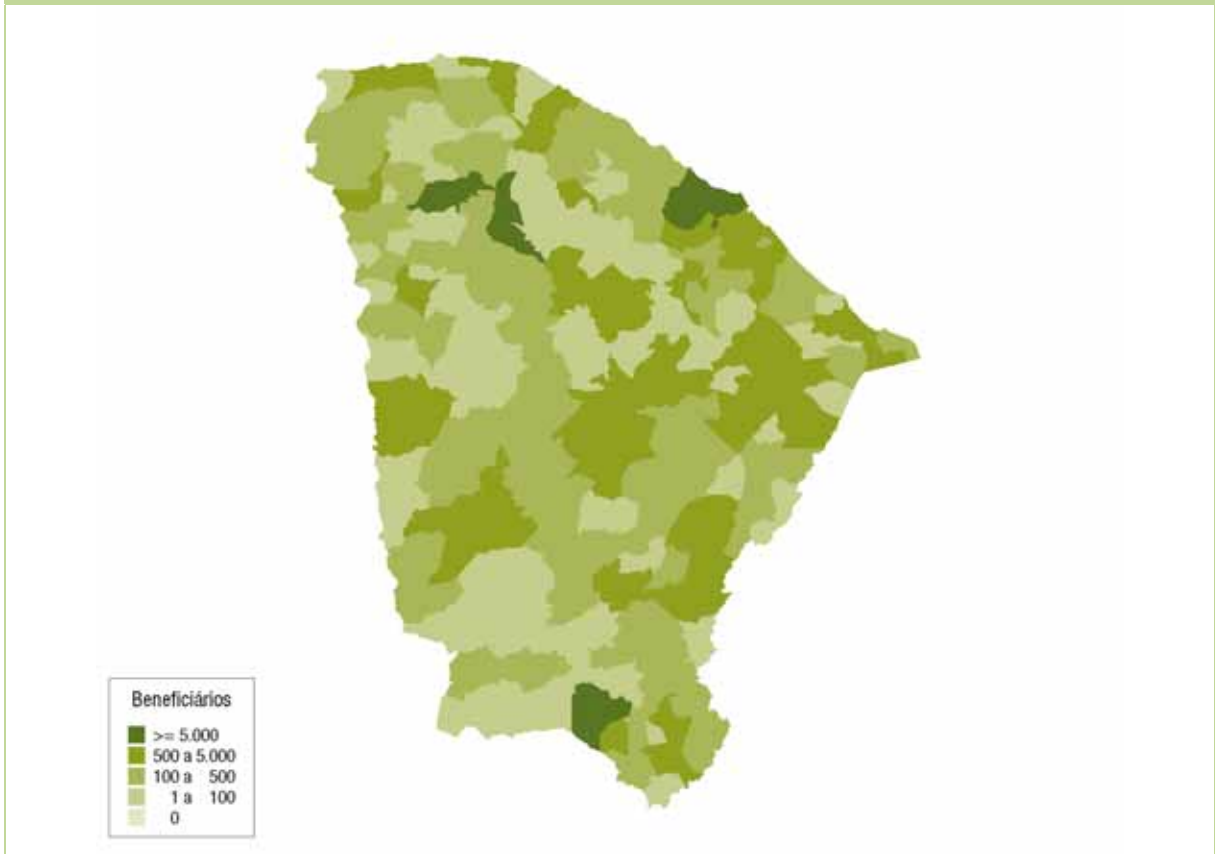


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	287	305	330	14,98
Beneficiários (x1000)	760	773	948	24,61
População (x1000)	7.758	7.977	8.097	4,37
Cobertura (%)	9,80	9,69	11,70	19,39
Contraprestação Média (R\$)	38,99	38,15	61,87	58,68
DM (%)	74,92	95,18	93,47	24,75
DC (%)	2,56	2,59	2,05	-19,95
DA (%)	17,34	11,58	11,85	-31,66
Combinado (%)	94,81	109,34	107,36	13,23
HHI (%)	16,24	15,93	24,60	51,44
C4 (%)	57,05	57,08	69,75	22,26

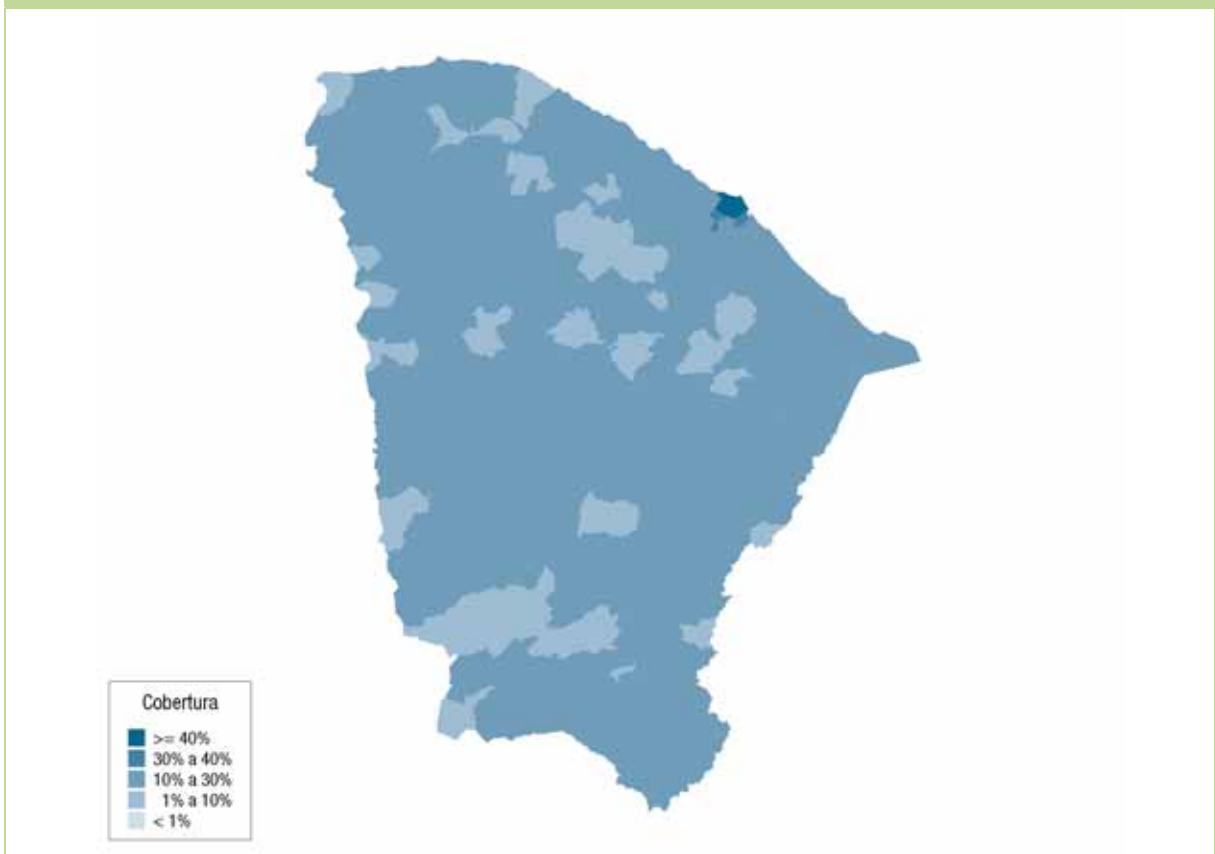


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

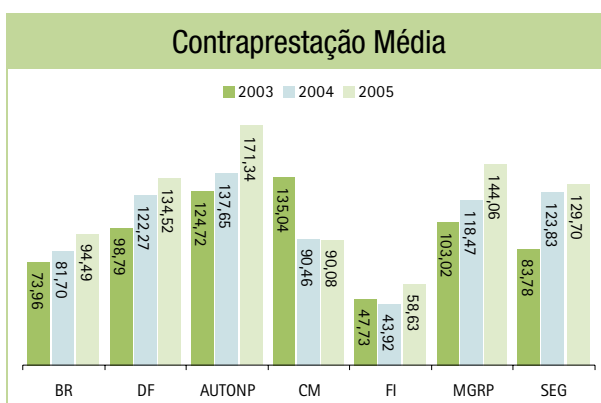
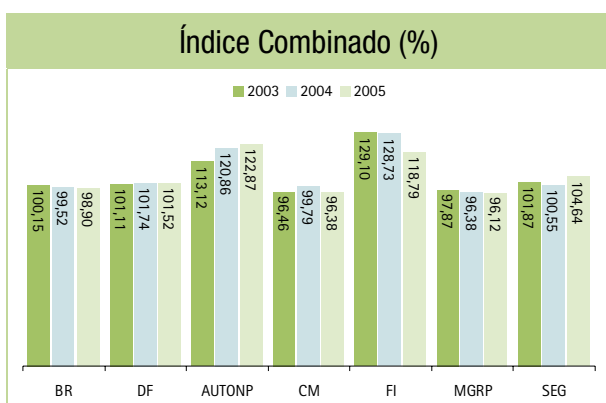
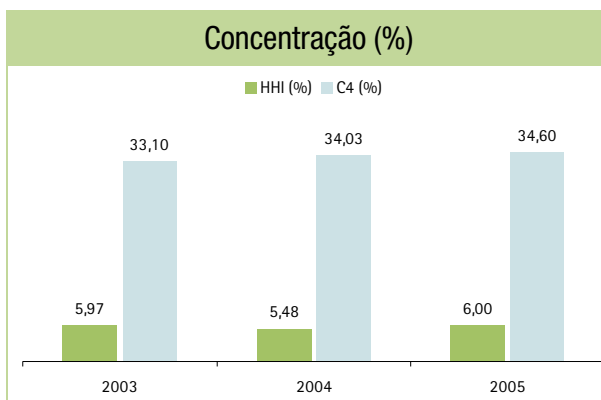
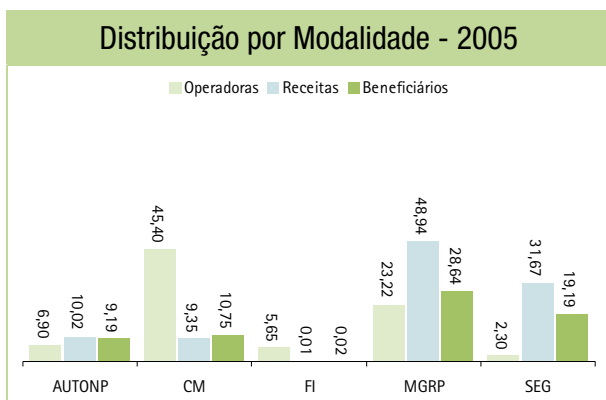
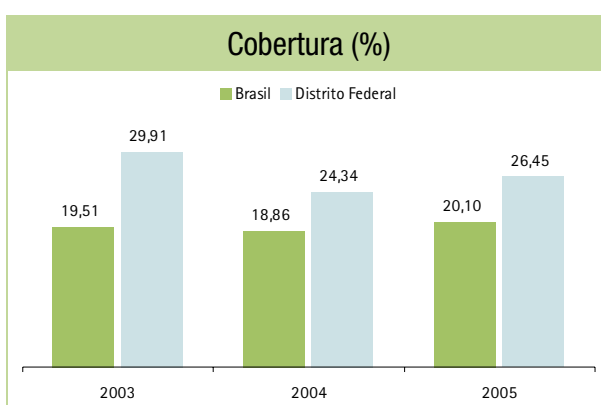
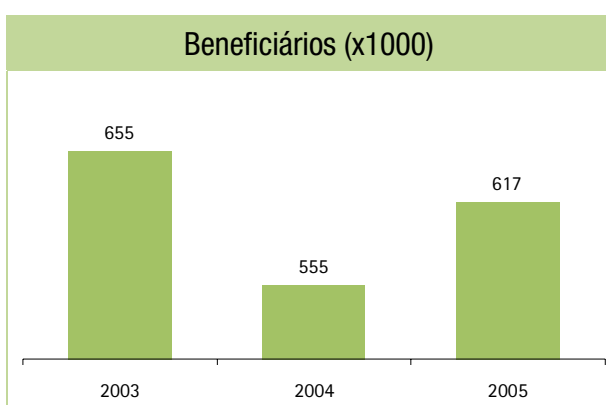
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005



	2003	2004	2005	Var. % 2005/03
Número de Operadoras	416	427	478	14,90
Beneficiários (x1000)	655	555	617	-5,79
População (x1000)	2.190	2.282	2.333	6,54
Cobertura (%)	29,91	24,34	26,45	-11,58
Contraprestação Média (R\$)	98,79	122,27	134,52	36,17
DM (%)	82,11	83,55	84,09	2,40
DC (%)	3,04	3,05	2,99	-1,56
DA (%)	15,96	15,14	14,44	-9,54
Combinado (%)	101,11	101,74	101,52	0,40
HHI (%)	5,97	5,48	6,00	0,39
C4 (%)	33,10	34,03	34,60	4,52



Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

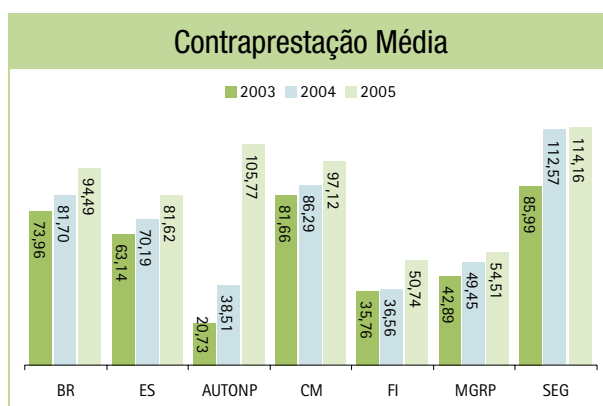
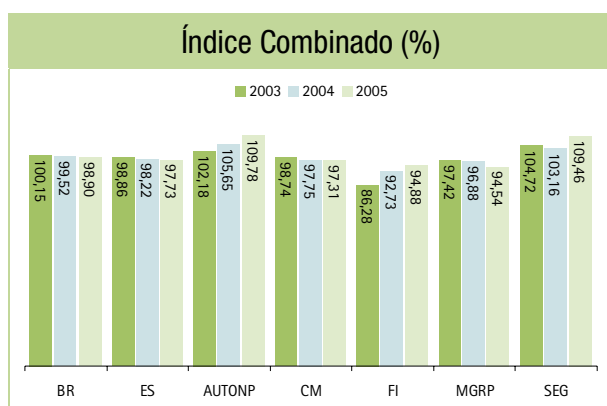
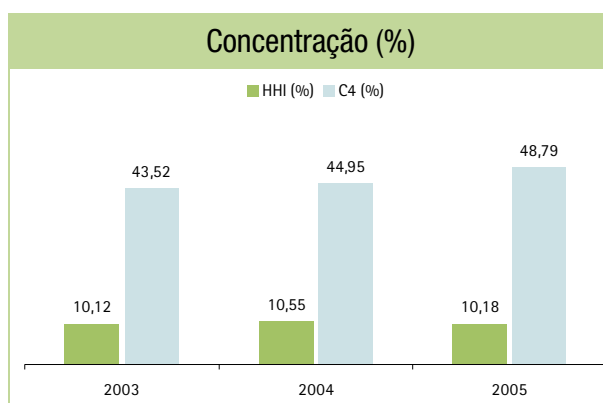
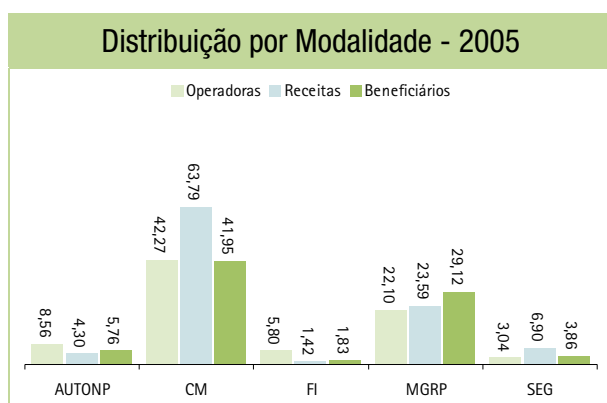
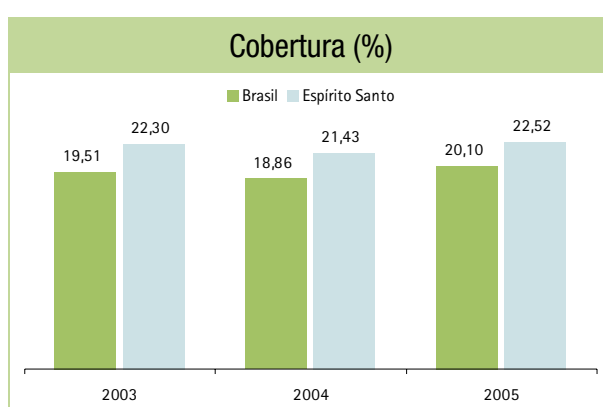
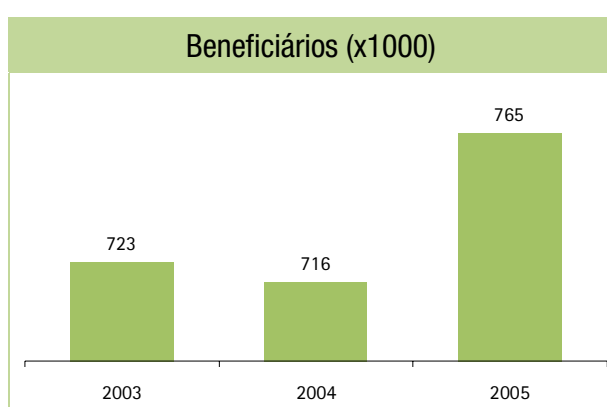
### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005

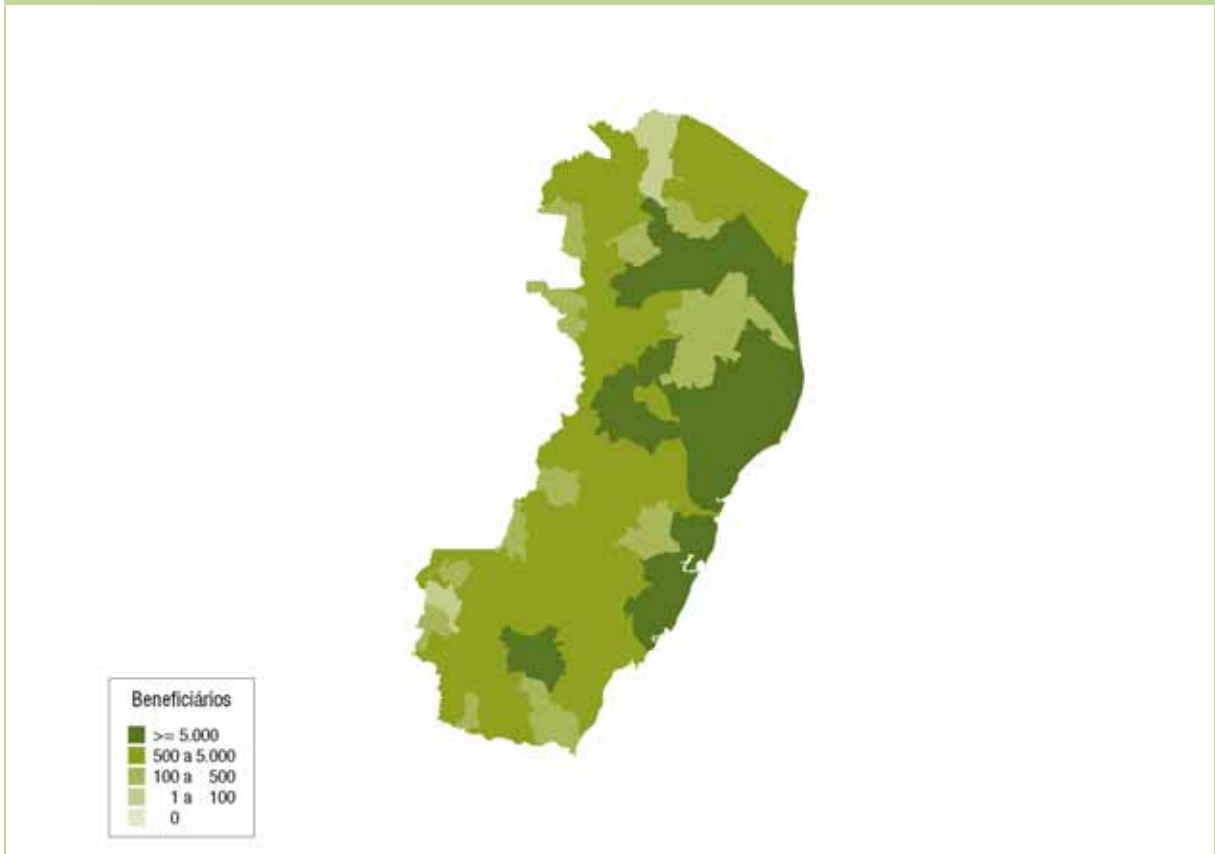


	2003	2004	2005	Var.% 2005/03
Número de Operadoras	324	338	362	11,73
Beneficiários (x1000)	723	716	765	5,87
População (x1000)	3.241	3.342	3.398	4,87
Cobertura (%)	22,30	21,43	22,52	0,95
Contraprestação Média (R\$)	63,14	70,19	81,62	29,26
DM (%)	80,92	81,86	80,40	-0,64
DC (%)	3,84	3,38	3,49	-9,26
DA (%)	14,11	12,98	13,84	-1,85
Combinado (%)	98,86	98,22	97,73	-1,15
HHI (%)	10,12	10,55	10,18	0,64
C4 (%)	43,52	44,95	48,79	12,10

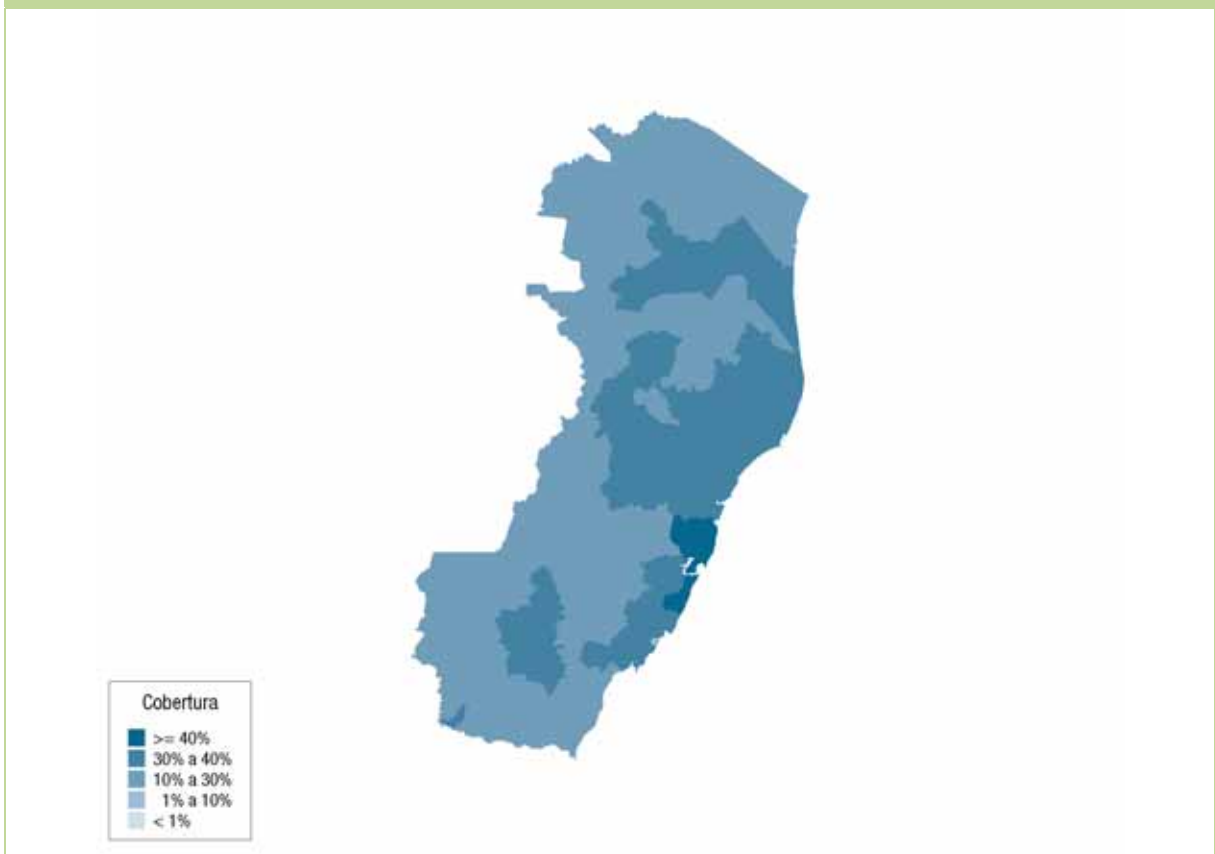


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

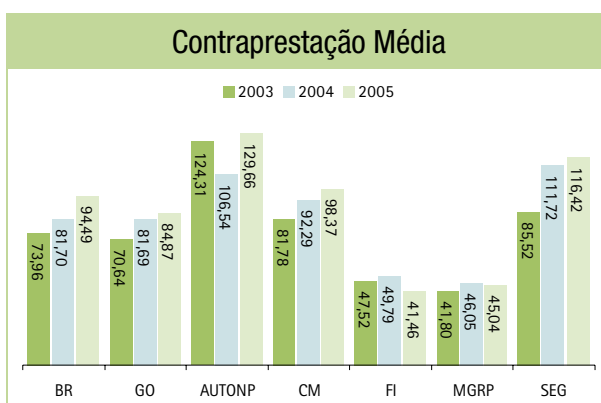
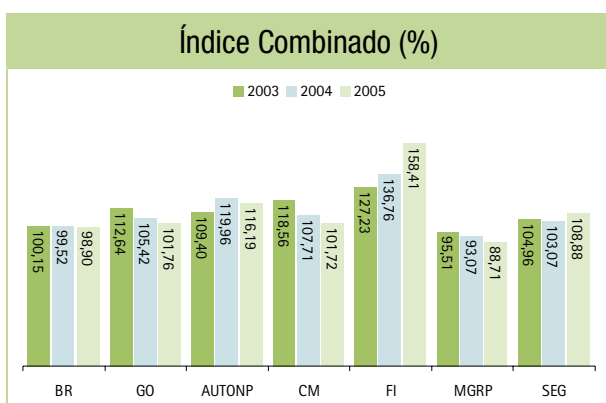
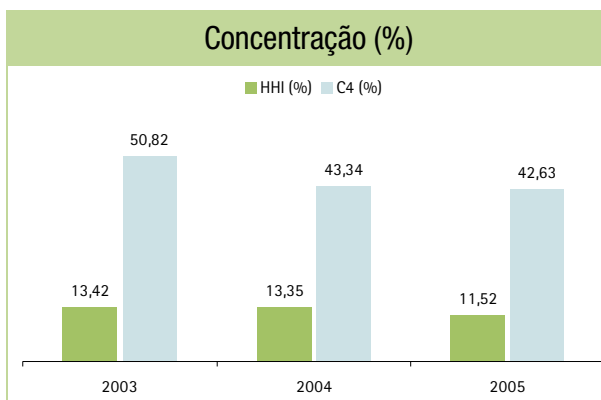
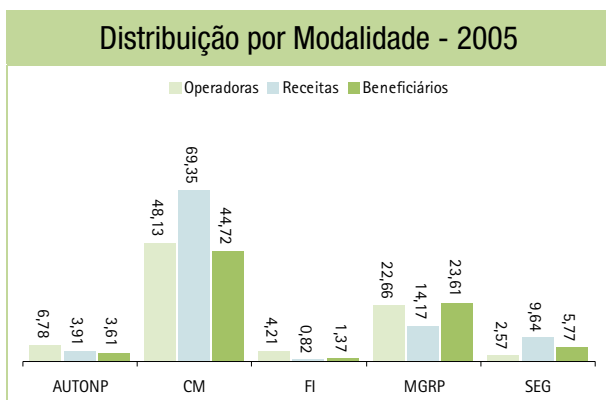
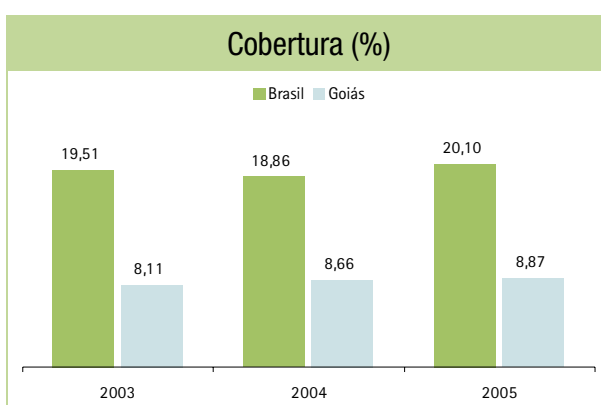
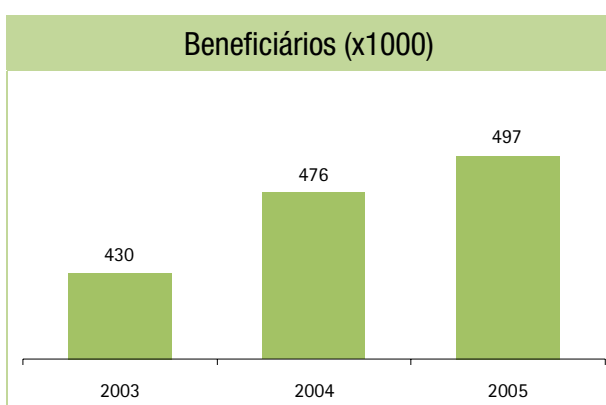
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005



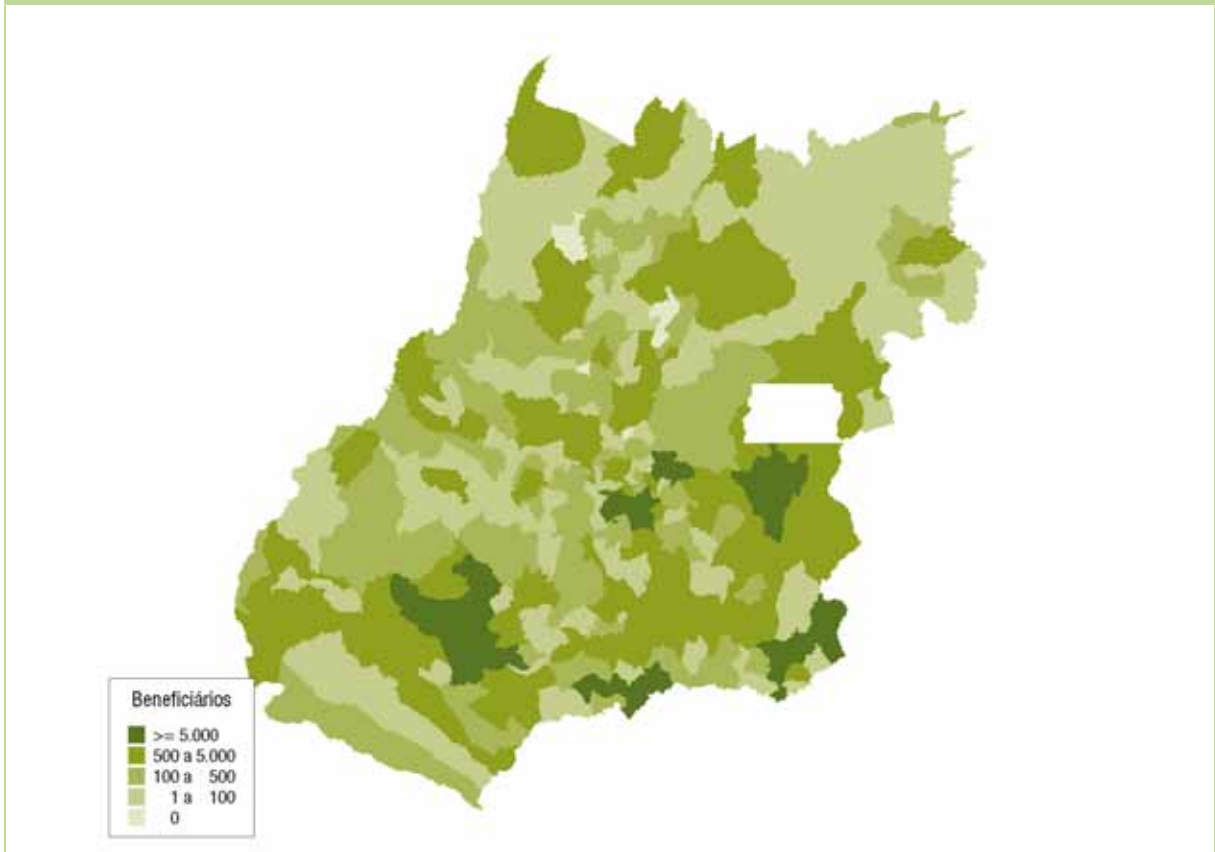
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	370	378	428	15,68
Beneficiários (x1000)	430	476	497	15,82
População (x1000)	5.295	5.497	5.608	5,91
Cobertura (%)	8,11	8,66	8,87	9,35
Contraprestação Média (R\$)	70,64	81,69	84,87	20,15
DM (%)	95,39	89,21	86,36	-9,47
DC (%)	2,93	2,42	2,35	-19,87
DA (%)	14,32	13,78	13,06	-8,81
Combinado (%)	112,64	105,42	101,76	-9,65
HHI (%)	13,42	13,35	11,52	-14,15
C4 (%)	50,82	43,34	42,63	-16,11



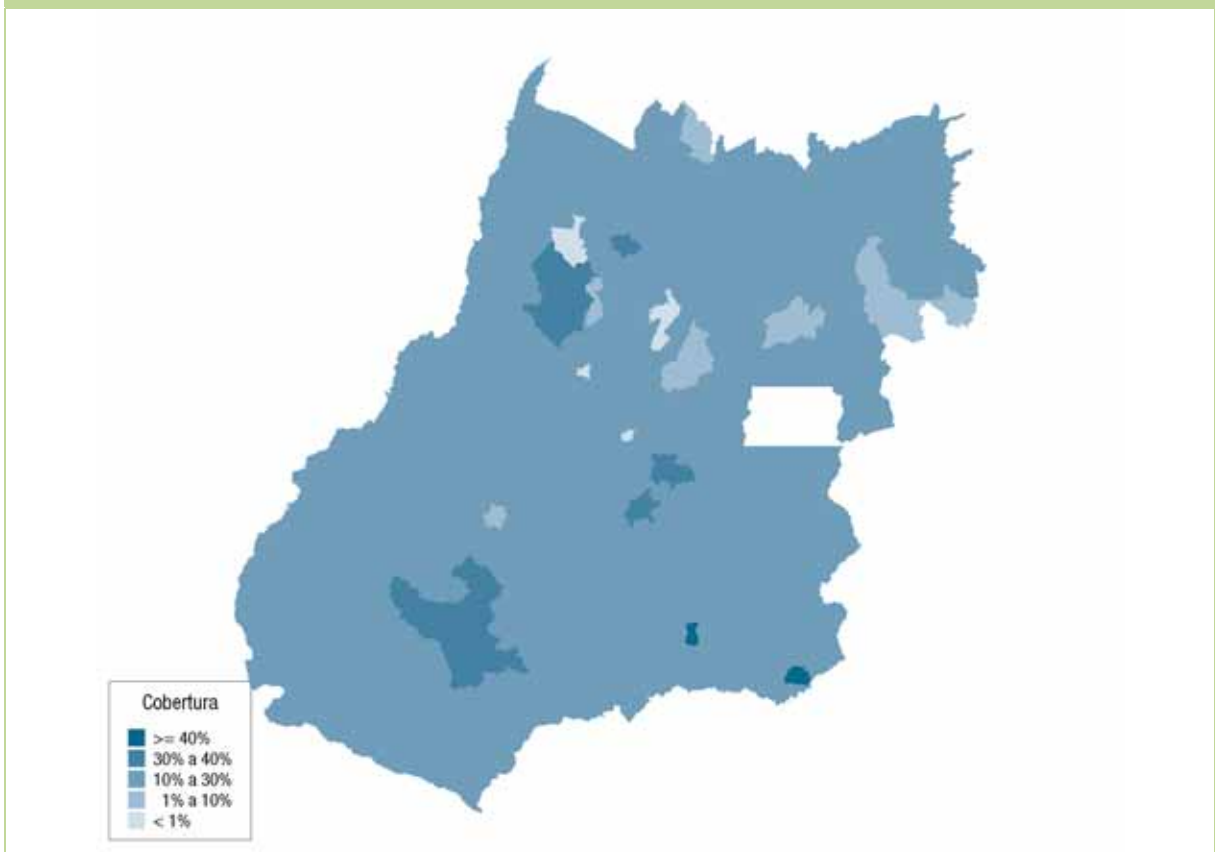
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



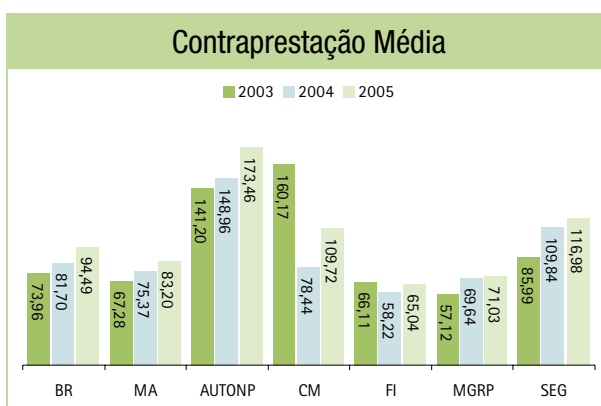
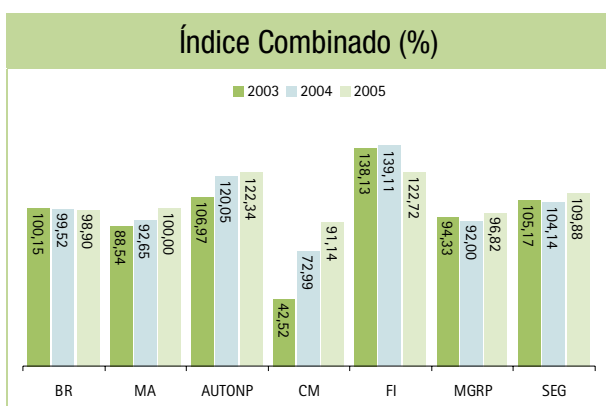
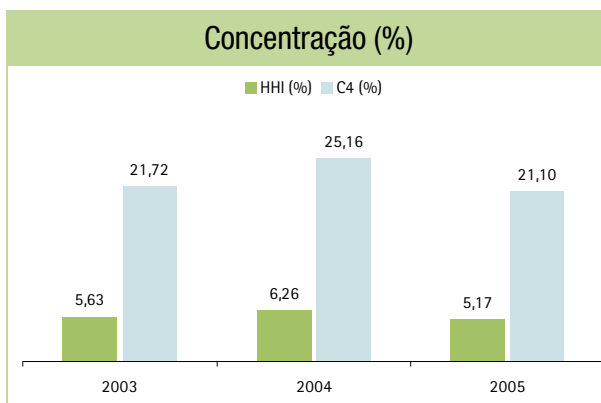
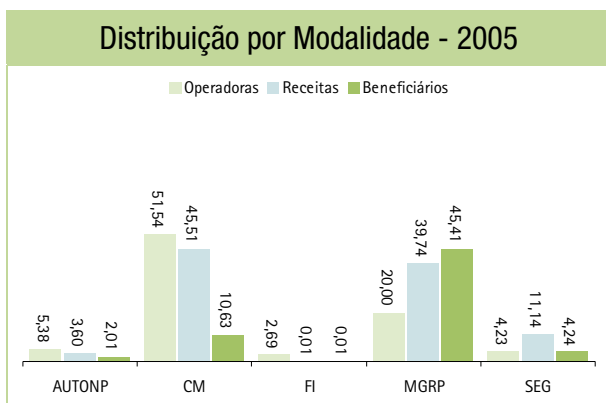
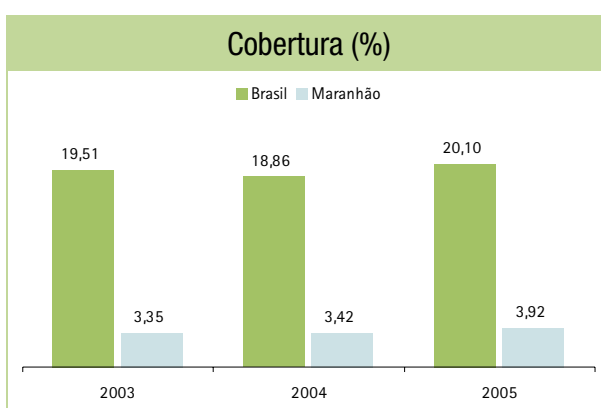
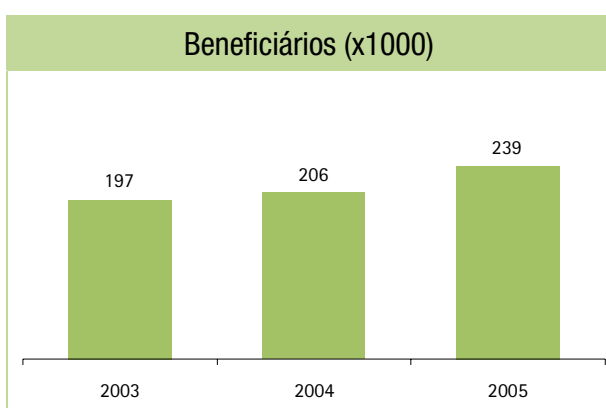
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

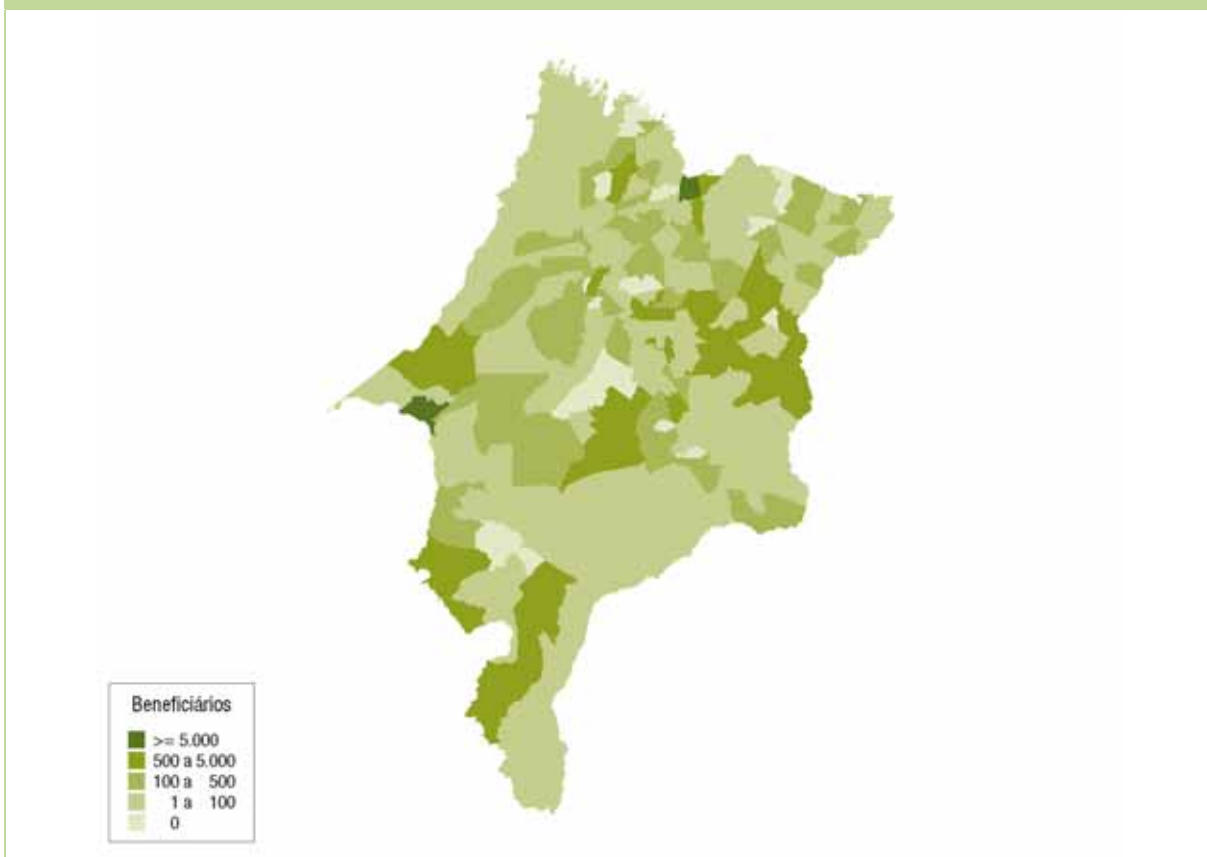


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	221	231	260	17,65
Beneficiários (x1000)	197	206	239	21,39
População (x1000)	5.874	6.022	6.103	3,91
Cobertura (%)	3,35	3,42	3,92	16,83
Contraprestação Média (R\$)	67,28	75,37	83,20	23,67
DM (%)	68,87	77,06	81,34	18,11
DC (%)	3,07	2,70	2,99	-2,83
DA (%)	16,59	12,89	15,67	-5,53
Combinado (%)	88,54	92,65	100,00	12,95
HHI (%)	5,63	6,26	5,17	-8,10
C4 (%)	21,72	25,16	21,10	-2,85

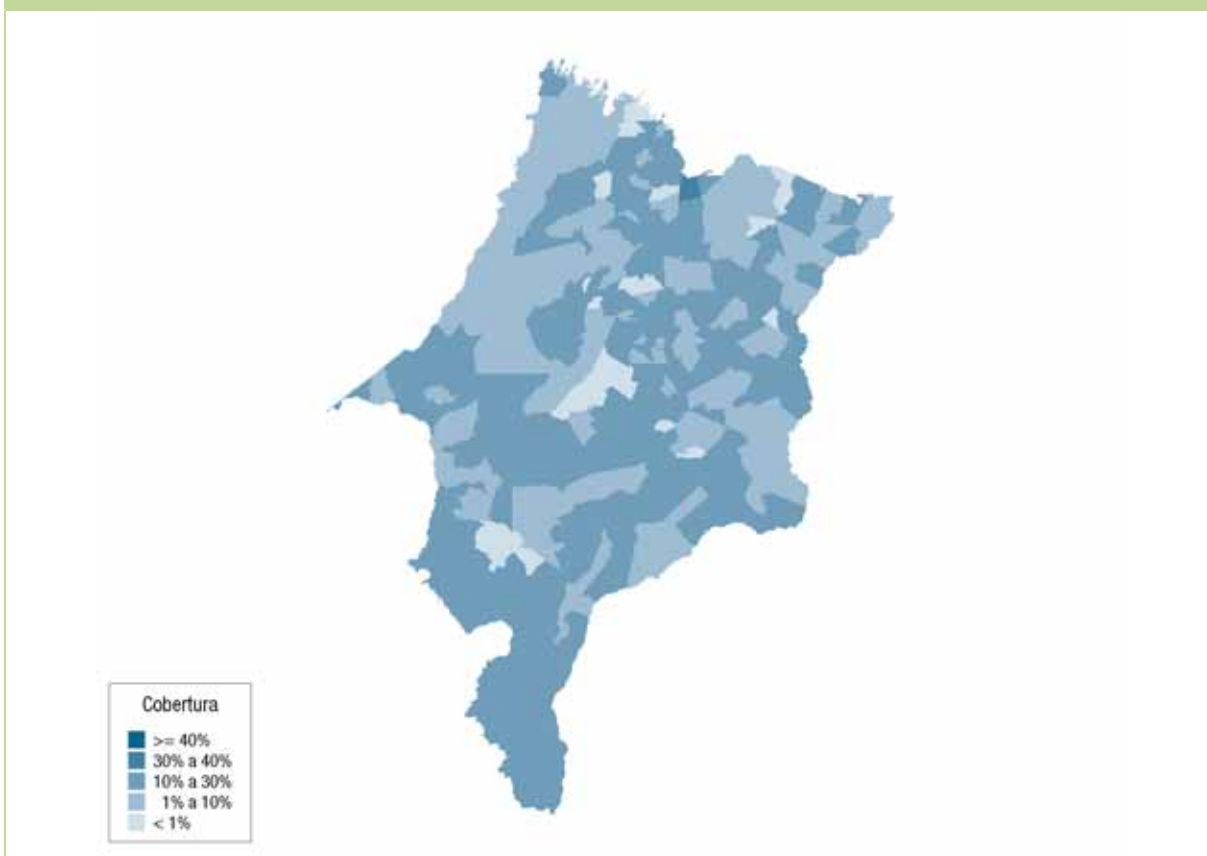


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

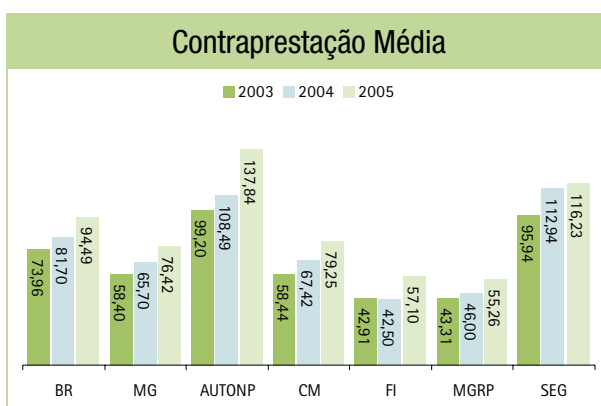
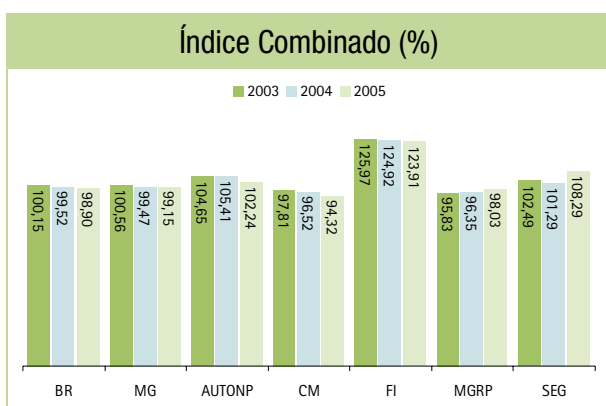
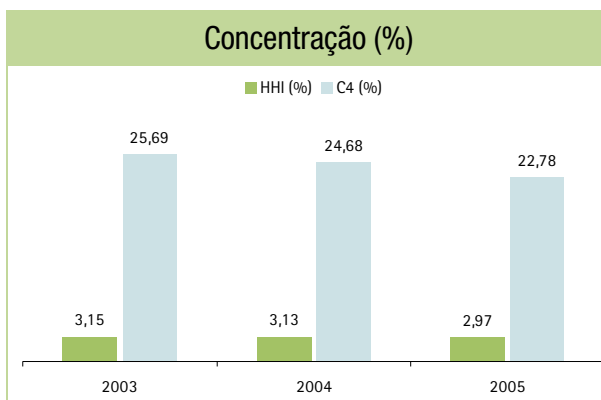
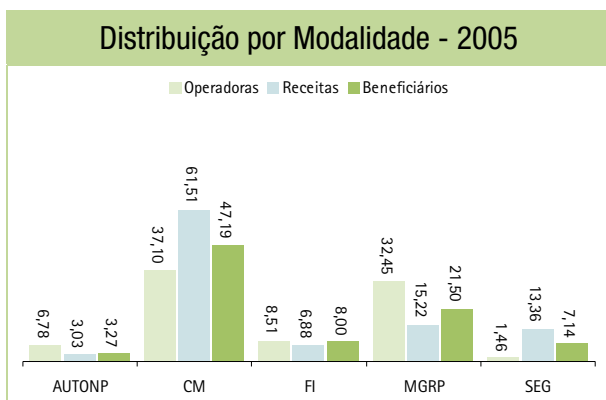
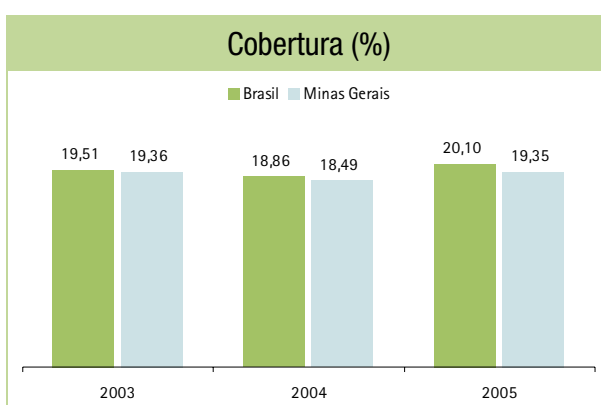
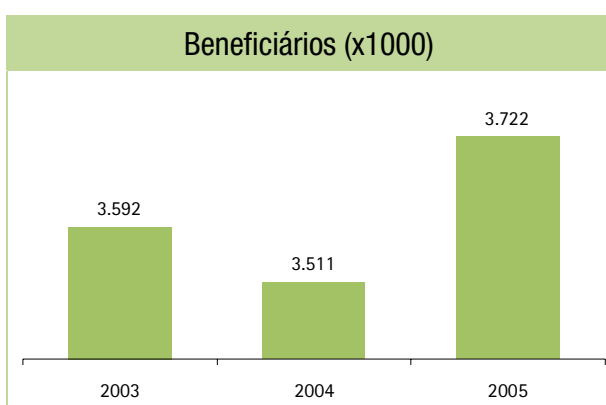
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

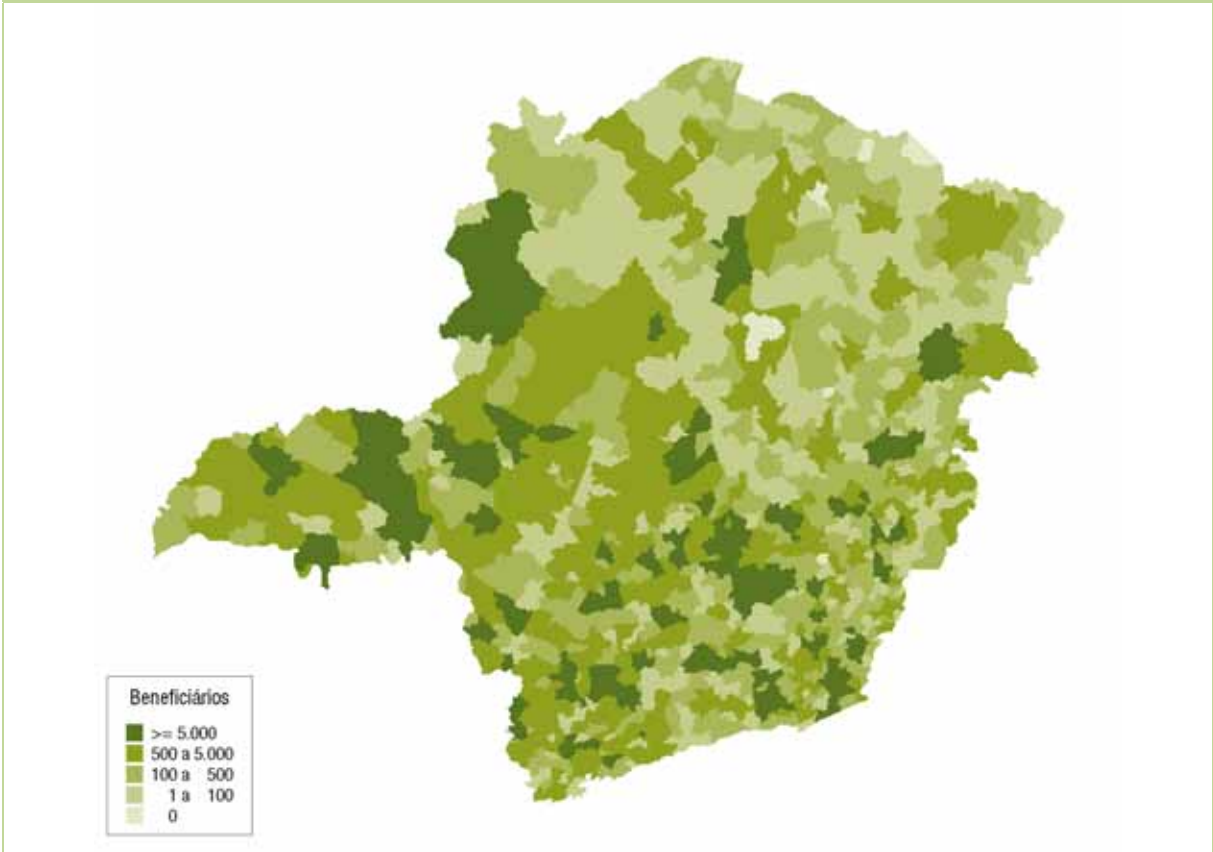


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	688	700	752	9,30
Beneficiários (x1000)	3.592	3.511	3.722	3,62
População (x1000)	18.553	18.994	19.237	3,69
Cobertura (%)	19,36	18,49	19,35	-0,06
Contraprestação Média (R\$)	58,40	65,70	76,42	30,85
DM (%)	81,60	80,81	81,50	-0,13
DC (%)	1,93	1,87	1,70	-12,02
DA (%)	17,03	16,79	15,95	-6,34
Combinado (%)	100,56	99,47	99,15	-1,41
HHI (%)	3,15	3,13	2,97	-5,57
C4 (%)	25,69	24,68	22,78	-11,33

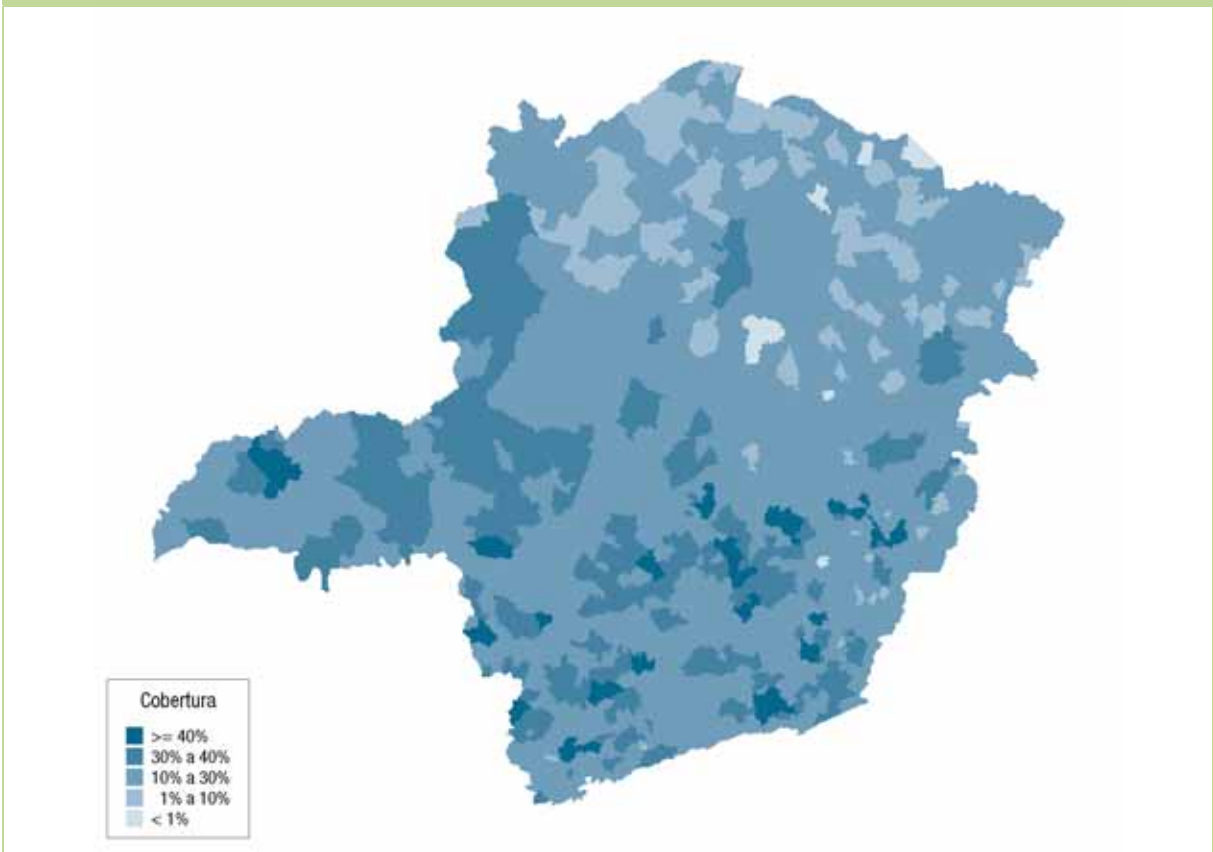


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

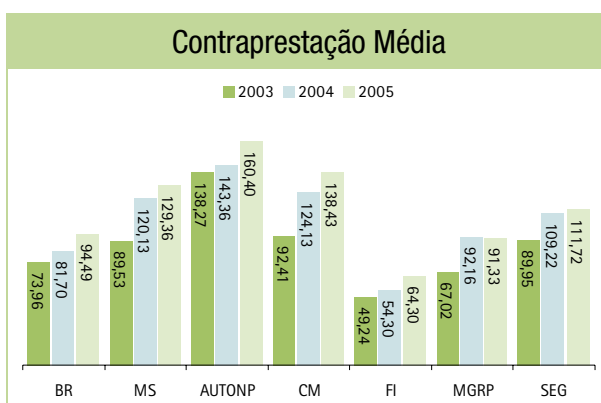
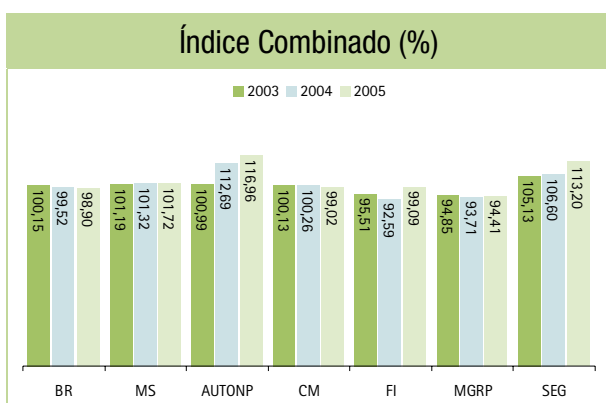
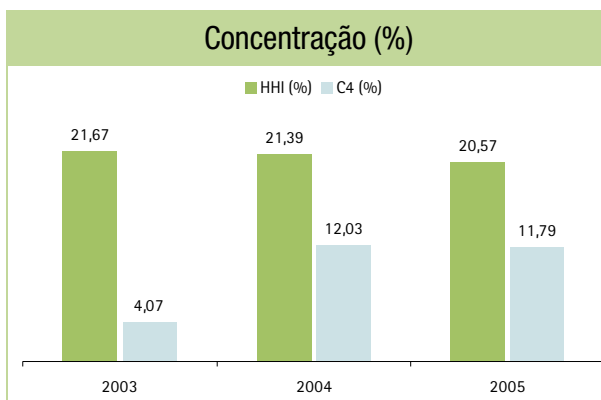
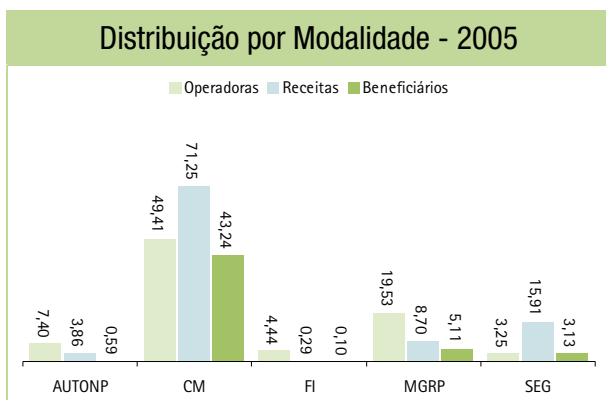
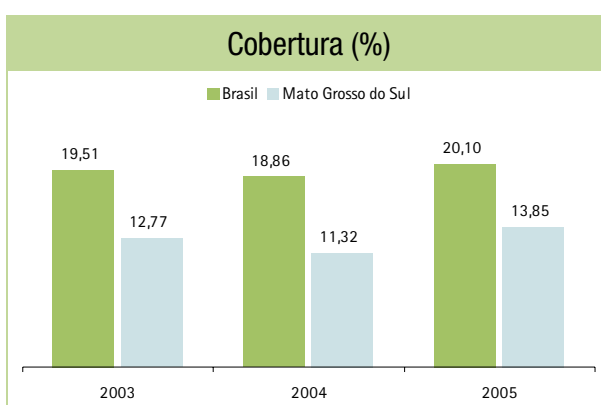
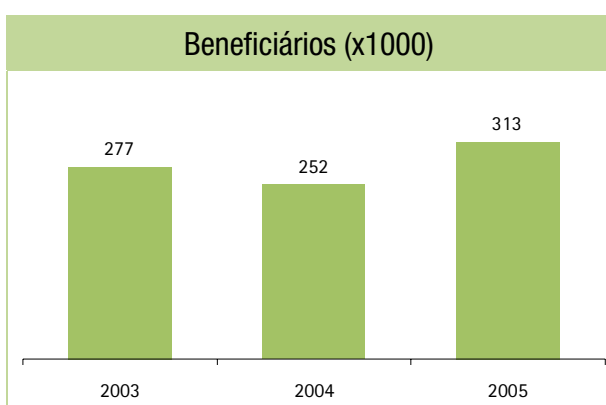
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005



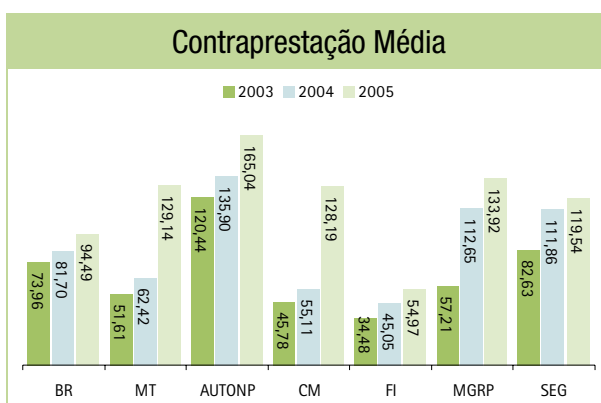
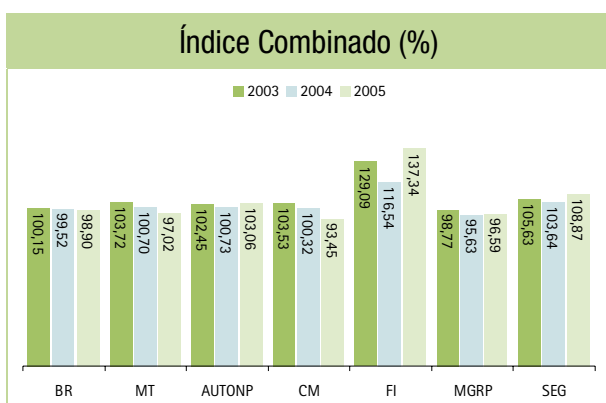
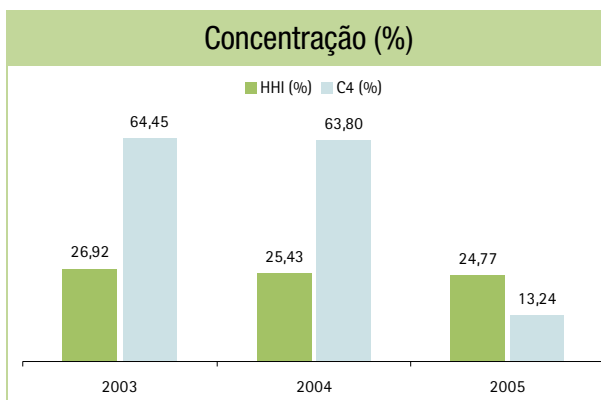
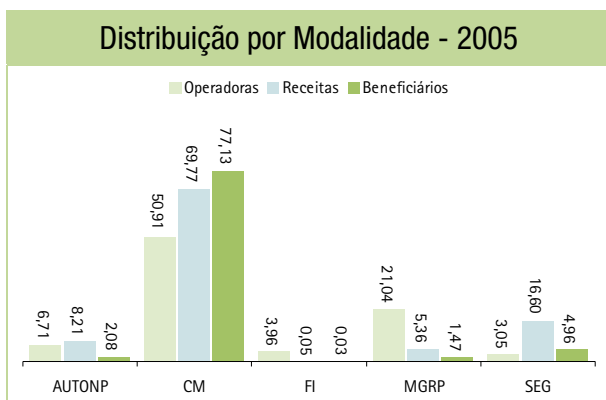
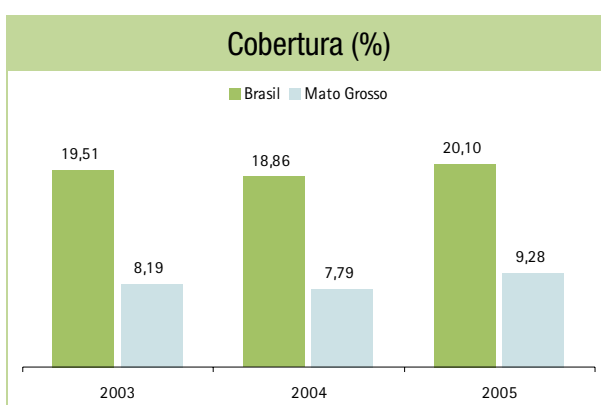
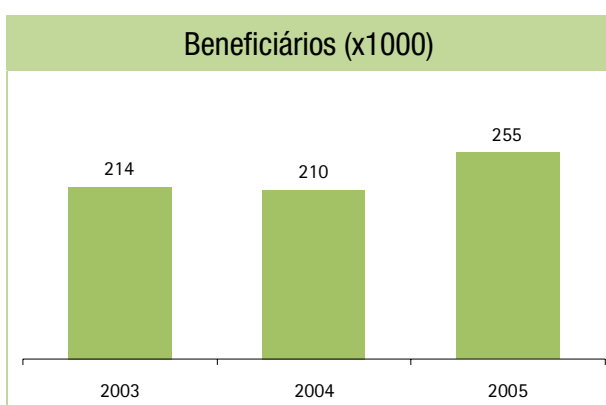
	2003	2004	2005	Var.% 2005/03
Número de Operadoras	291	307	338	16,15
Beneficiários (x1000)	277	252	313	13,07
População (x1000)	2.170	2.228	2.262	4,23
Cobertura (%)	12,77	11,32	13,85	8,48
Contraprestação Média (R\$)	89,53	120,13	129,36	44,50
DM (%)	84,22	91,01	89,58	6,36
DC (%)	2,38	1,11	1,22	-48,78
DA (%)	14,58	9,20	10,92	-25,10
Combinado (%)	101,19	101,32	101,72	0,53
HHI (%)	21,67	21,39	20,57	-5,06
C4 (%)	4,07	12,03	11,79	189,63



Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



	2003	2004	2005	Var. % 2005/03
Número de Operadoras	283	288	328	15,90
Beneficiários (x1000)	214	210	255	19,46
População (x1000)	2.608	2.697	2.750	5,44
Cobertura (%)	8,19	7,79	9,28	13,30
Contraprestação Média (R\$)	51,61	62,42	129,14	150,22
DM (%)	87,96	84,22	80,19	-8,83
DC (%)	2,83	3,11	3,35	18,11
DA (%)	12,93	13,36	13,48	4,25
Combinado (%)	103,72	100,70	97,02	-6,46
HHI (%)	26,92	25,43	24,77	-7,98
C4 (%)	64,45	63,80	13,24	-79,46

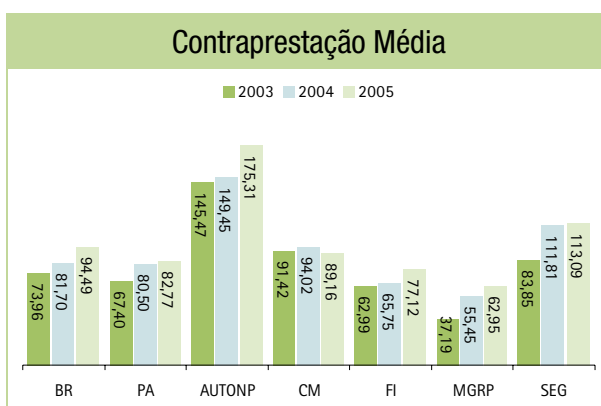
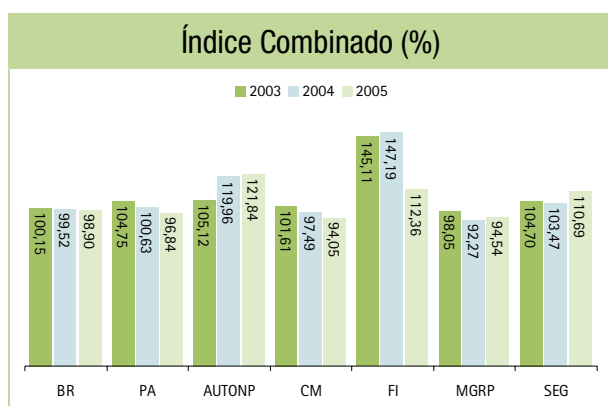
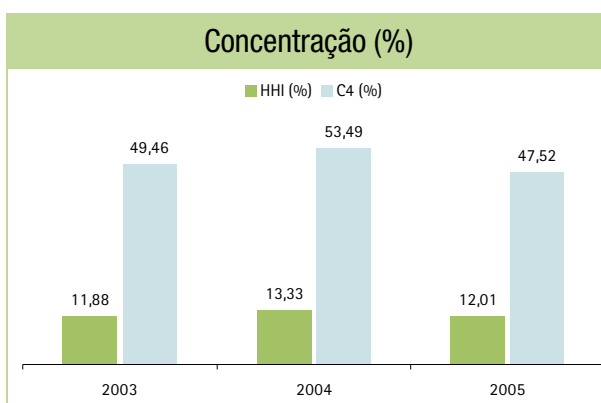
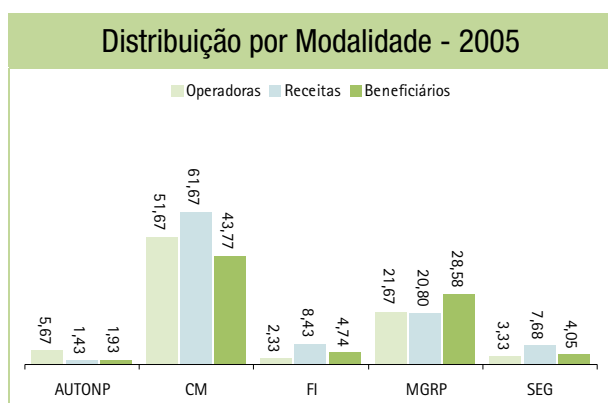
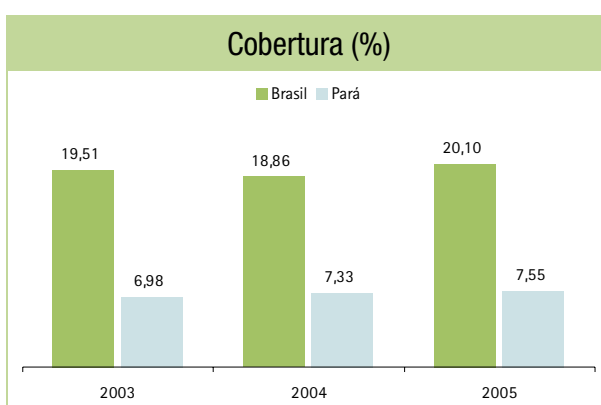
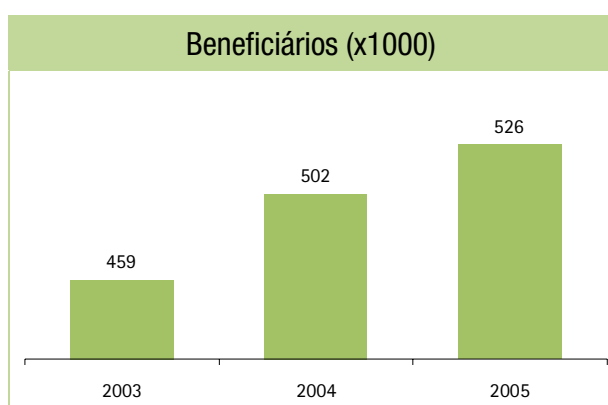


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.





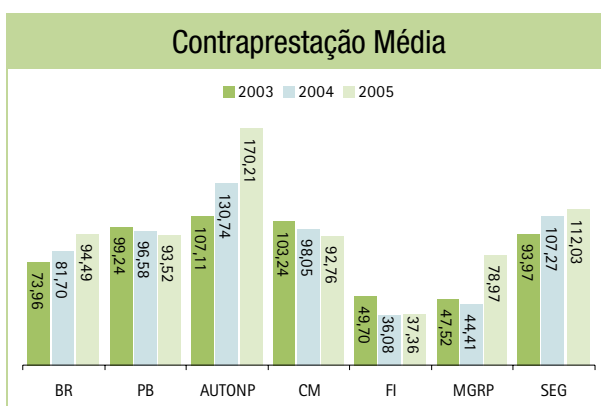
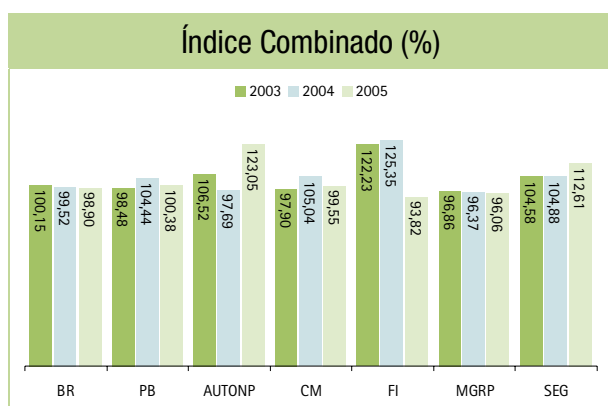
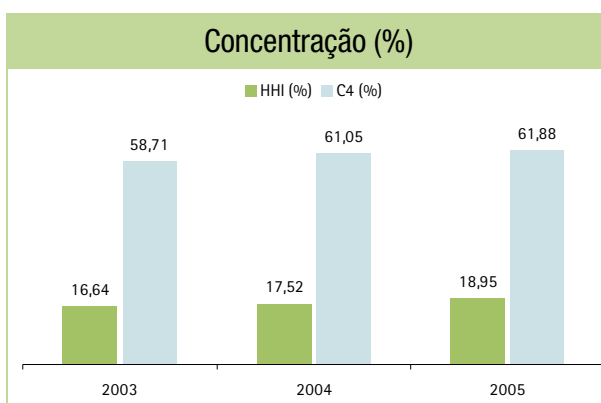
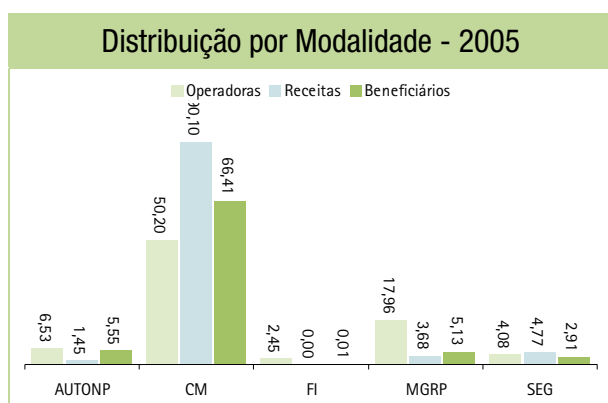
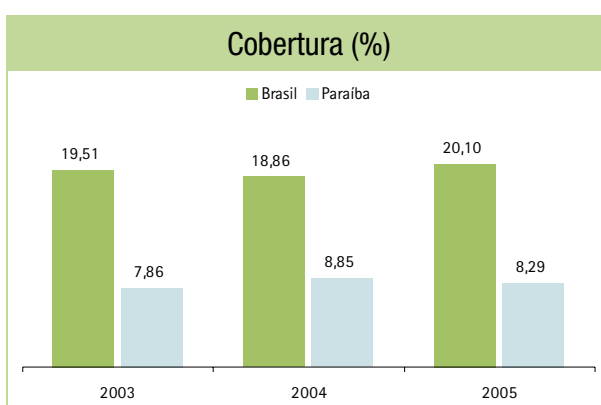
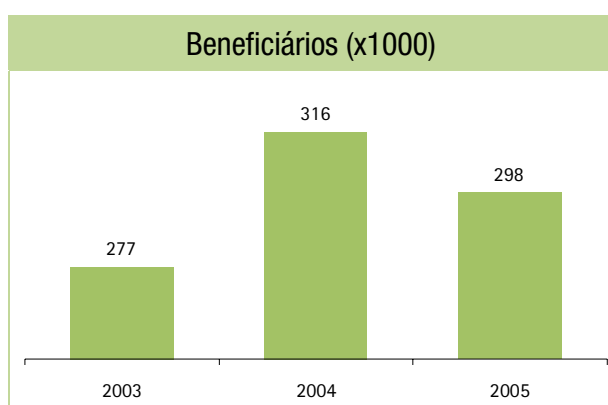
	2003	2004	2005	Var.% 2005/03
Número de Operadoras	247	265	300	21,46
Beneficiários (x1000)	459	502	526	14,57
População (x1000)	6.575	6.850	6.971	6,02
Cobertura (%)	6,98	7,33	7,55	8,07
Contraprestação Média (R\$)	67,40	80,50	82,77	22,80
DM (%)	77,49	83,12	81,57	5,27
DC (%)	2,17	1,71	1,69	-22,25
DA (%)	25,10	15,79	13,58	-45,87
Combinado (%)	104,75	100,63	96,84	-7,55
HHI (%)	11,88	13,33	12,01	1,14
C4 (%)	49,46	53,49	47,52	-3,92



Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

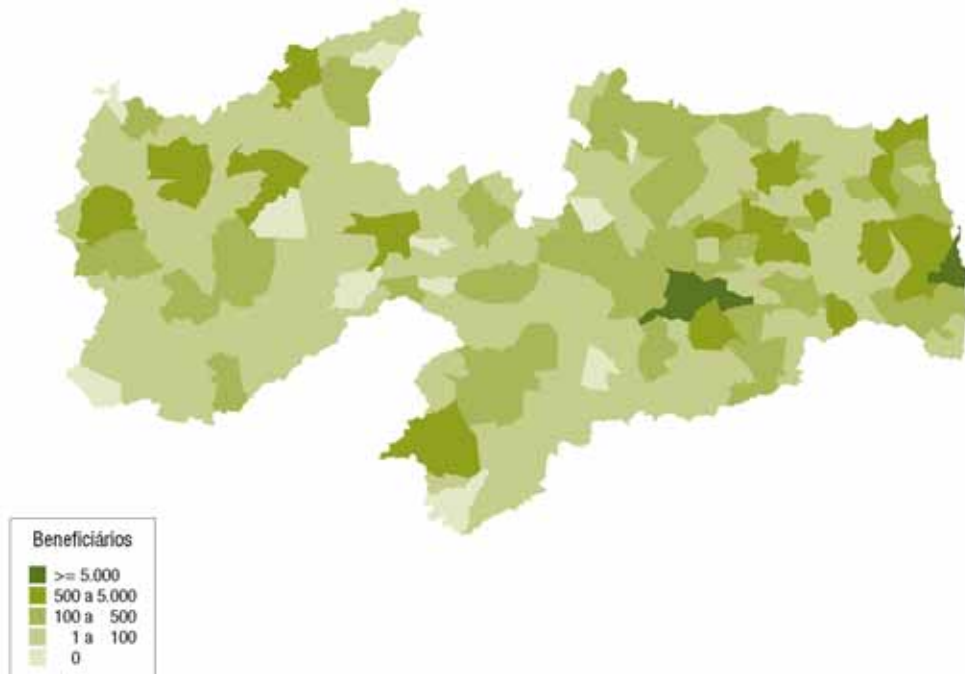


	2003	2004	2005	Var.% 2005/03
Número de Operadoras	211	221	245	16,11
Beneficiários (x1000)	277	316	298	7,74
População (x1000)	3.519	3.568	3.596	2,20
Cobertura (%)	7,86	8,85	8,29	5,43
Contraprestação Média (R\$)	99,24	96,58	93,52	-5,76
DM (%)	80,47	82,05	87,47	8,70
DC (%)	1,11	1,13	0,84	-24,34
DA (%)	16,90	21,27	12,07	-28,60
Combinado (%)	98,48	104,44	100,38	1,93
HHI (%)	16,64	17,52	18,95	13,87
C4 (%)	58,71	61,05	61,88	5,41

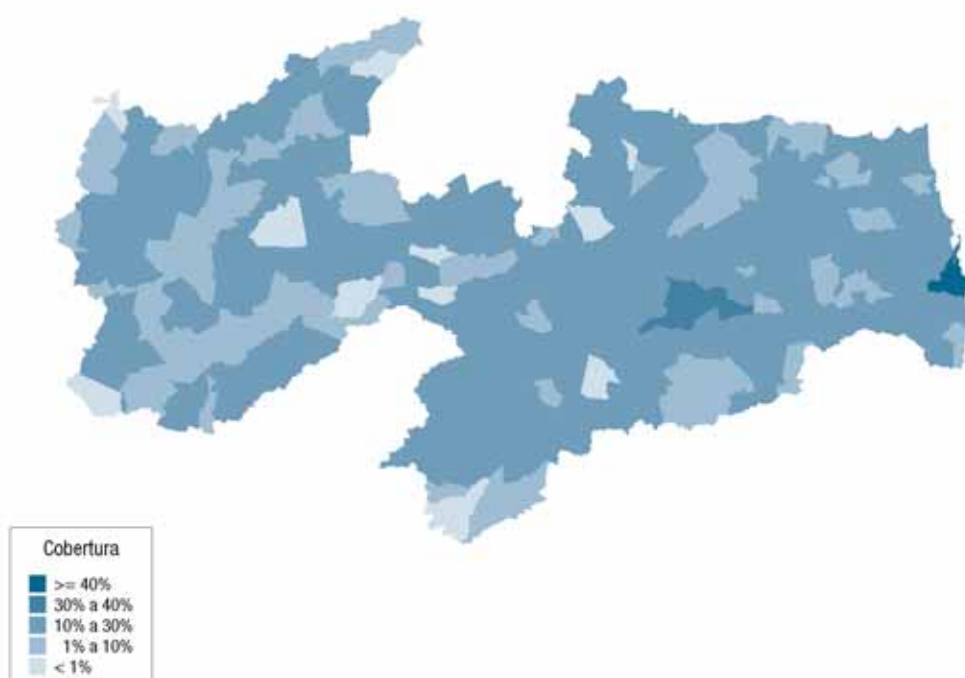


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

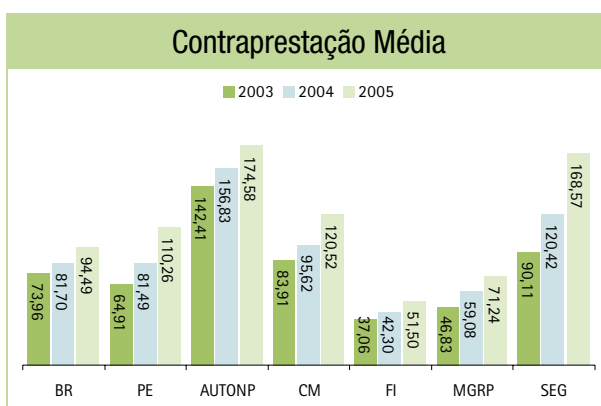
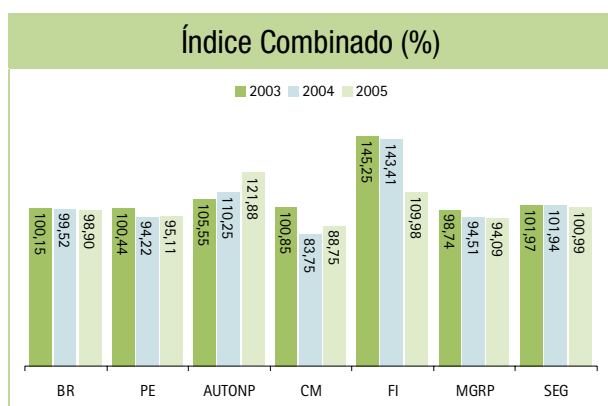
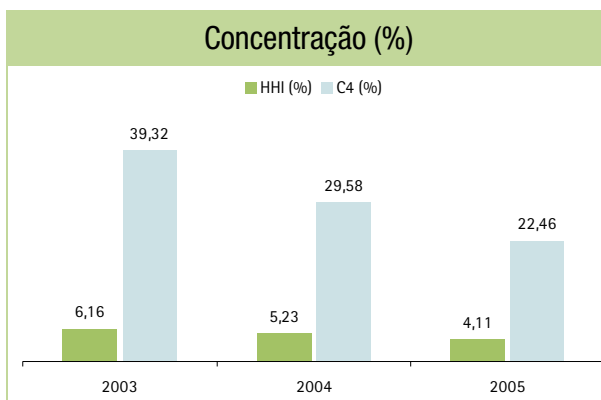
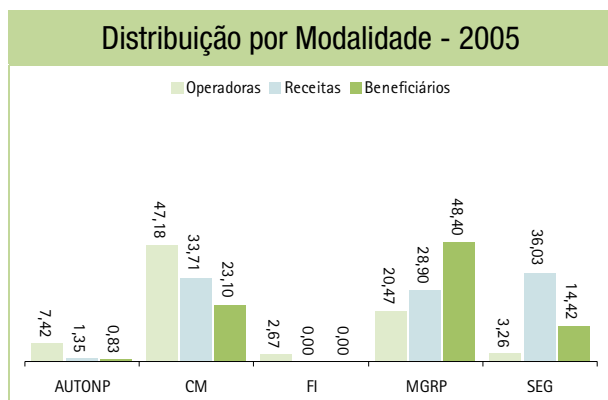
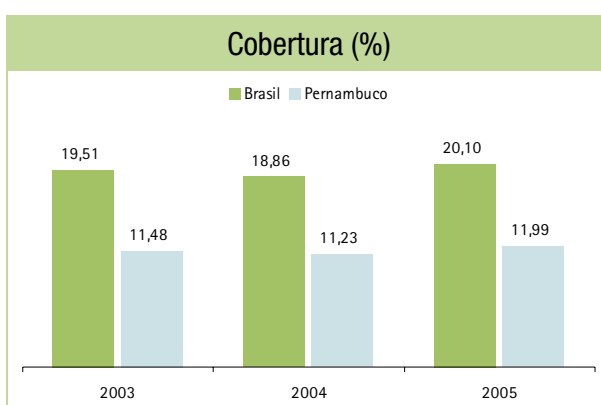
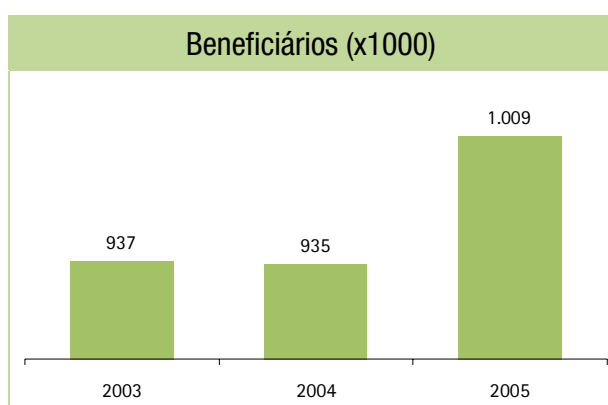
### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005



	2003	2004	2005	Var. % 2005/03
Número de Operadoras	295	299	337	14,24
Beneficiários (x1000)	937	935	1.009	7,71
População (x1000)	8.162	8.324	8.414	3,08
Cobertura (%)	11,48	11,23	11,99	4,48
Contraprestação Média (R\$)	64,91	81,49	110,26	69,89
DM (%)	80,26	78,36	80,12	-0,17
DC (%)	3,19	3,25	3,47	8,89
DA (%)	17,00	12,62	11,52	-32,20
Combinado (%)	100,44	94,22	95,11	-5,30
HHI (%)	6,16	5,23	4,11	-33,28
C4 (%)	39,32	29,58	22,46	-42,87

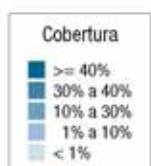


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

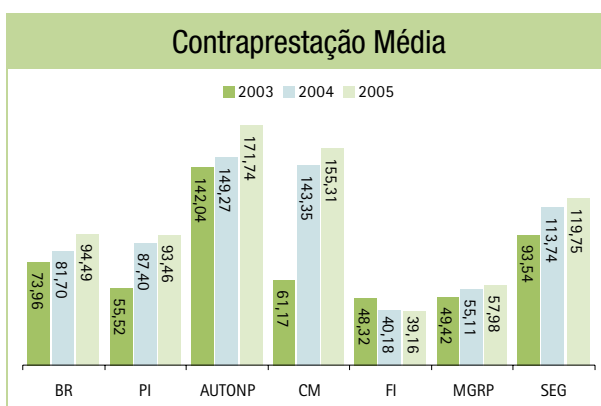
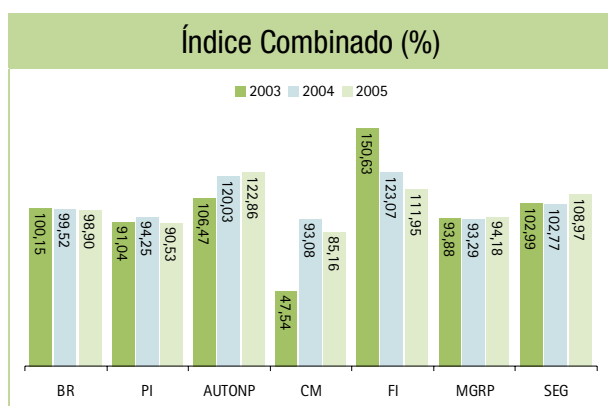
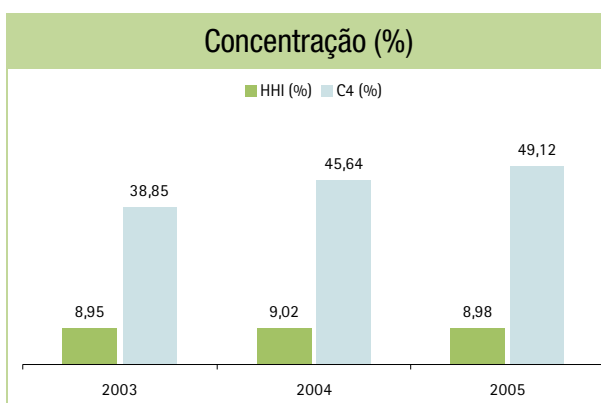
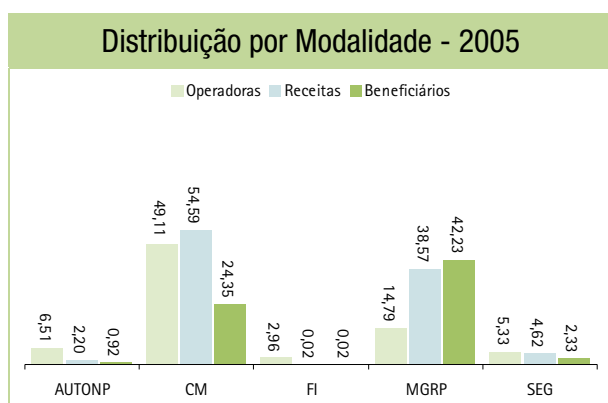
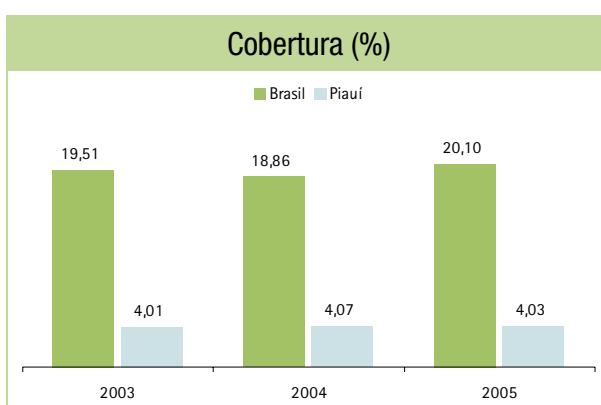
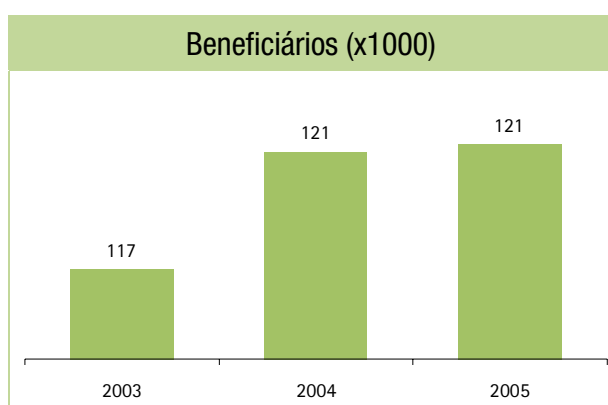
### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005



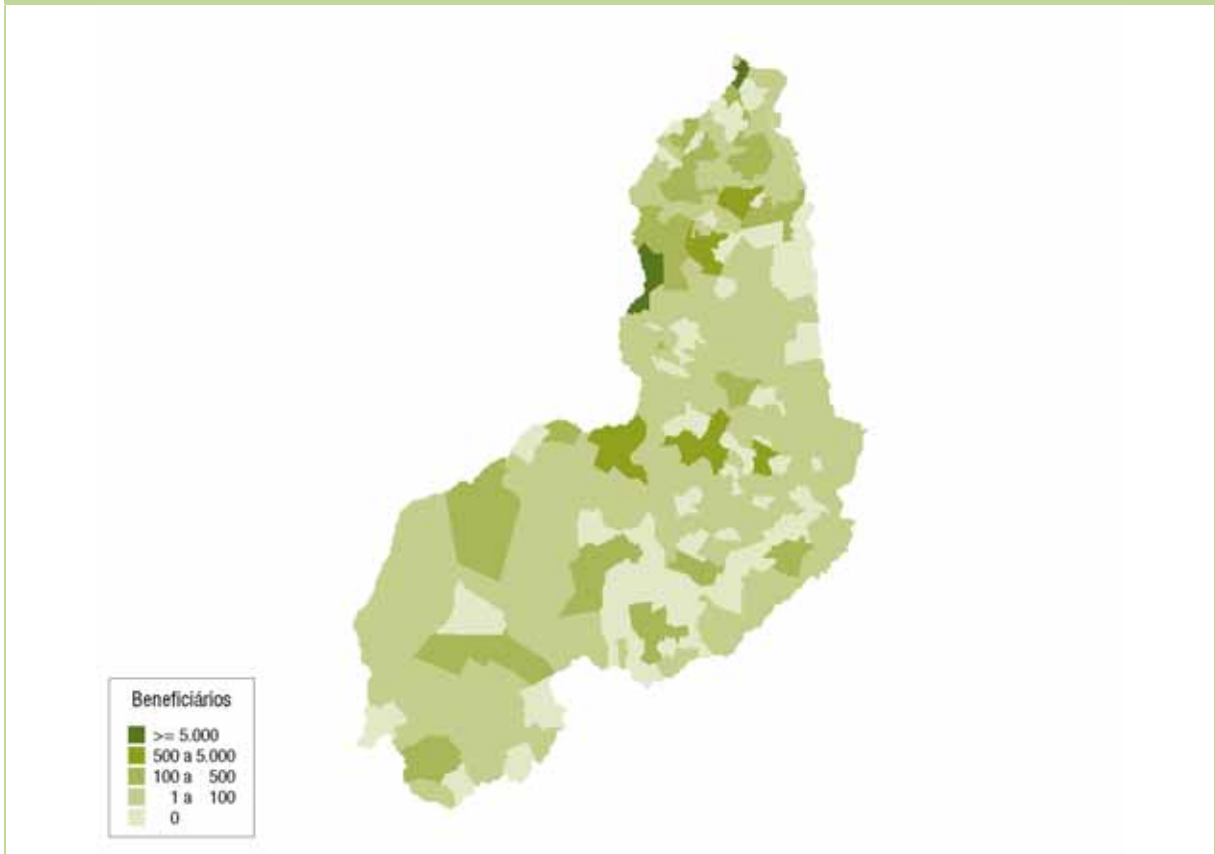
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	144	149	169	17,36
Beneficiários (x1000)	117	121	121	3,52
População (x1000)	2.921	2.972	3.001	2,76
Cobertura (%)	4,01	4,07	4,03	0,74
Contraprestação Média (R\$)	55,52	87,40	93,46	68,33
DM (%)	67,14	73,73	71,58	6,62
DC (%)	2,10	5,37	4,21	100,90
DA (%)	21,80	15,16	14,73	-32,42
Combinado (%)	91,04	94,25	90,53	-0,56
HHI (%)	8,95	9,02	8,98	0,32
C4 (%)	38,85	45,64	49,12	26,44



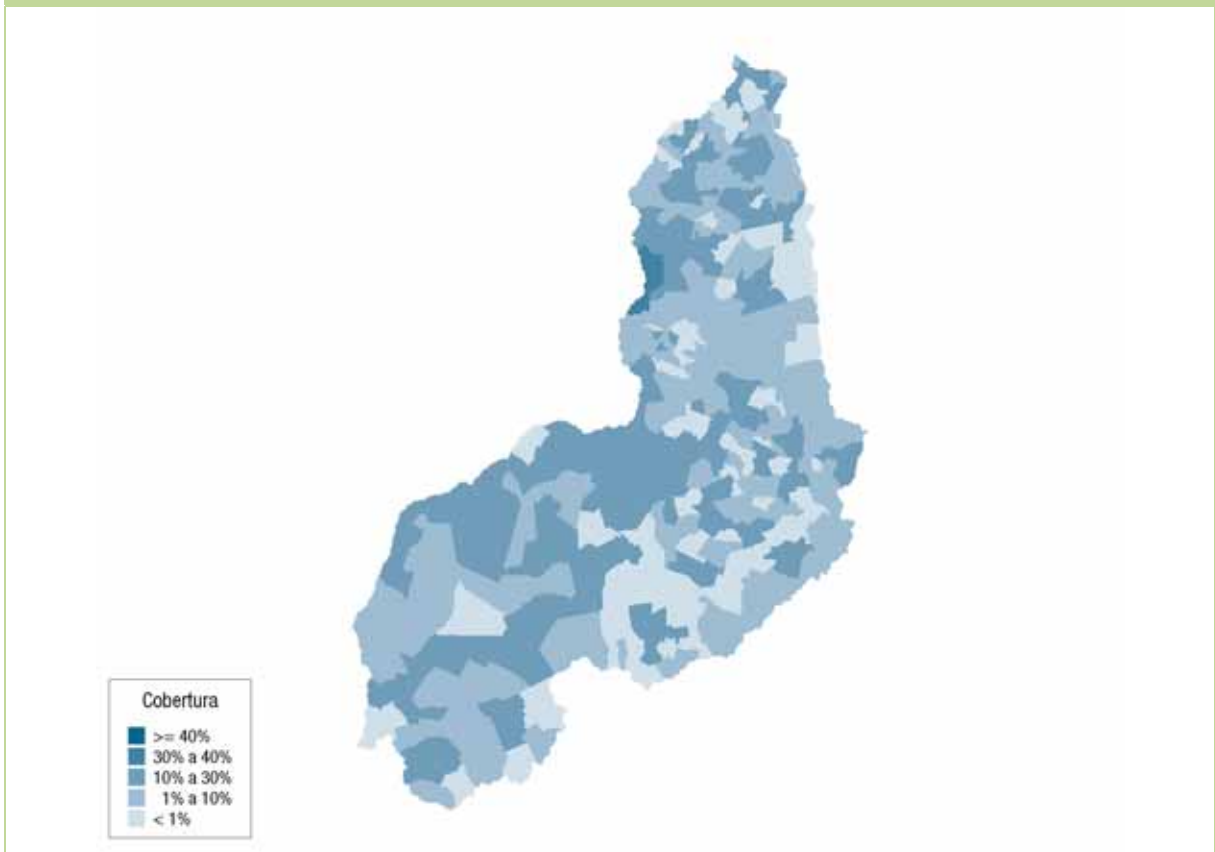
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



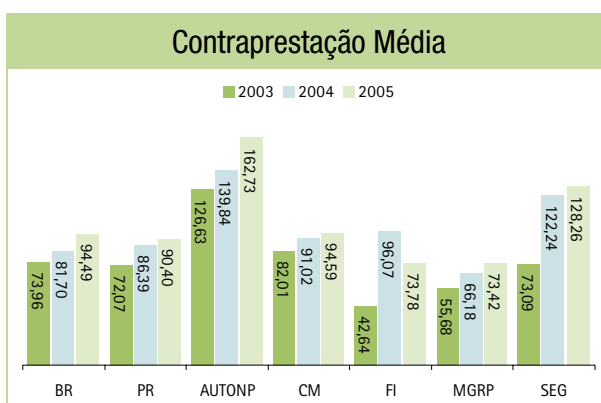
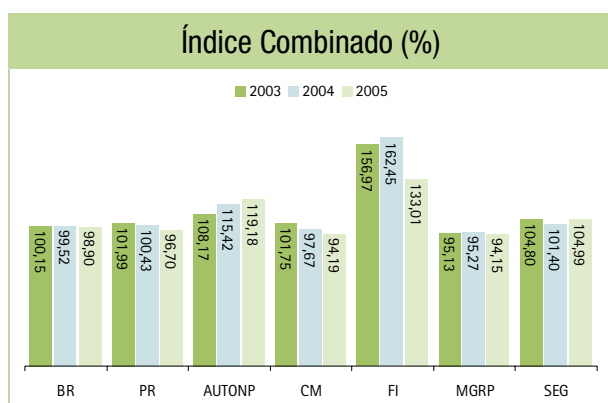
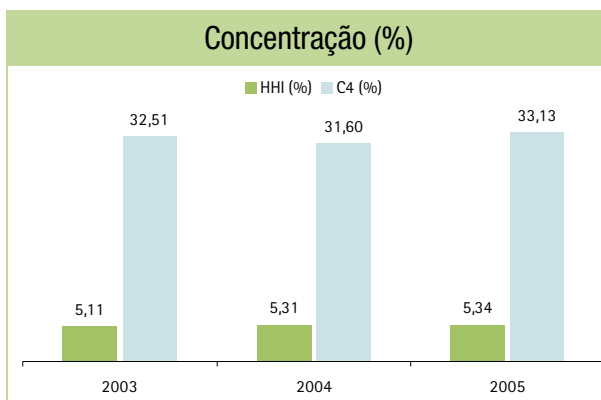
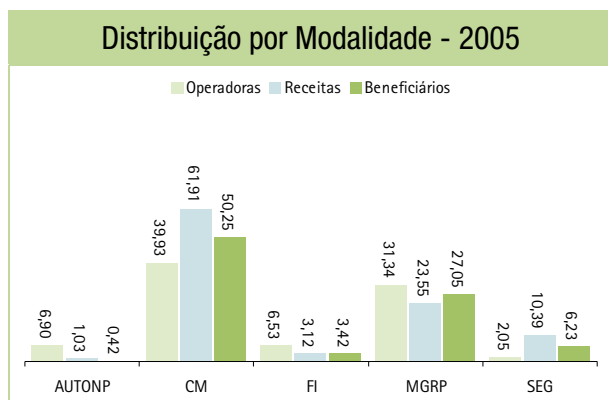
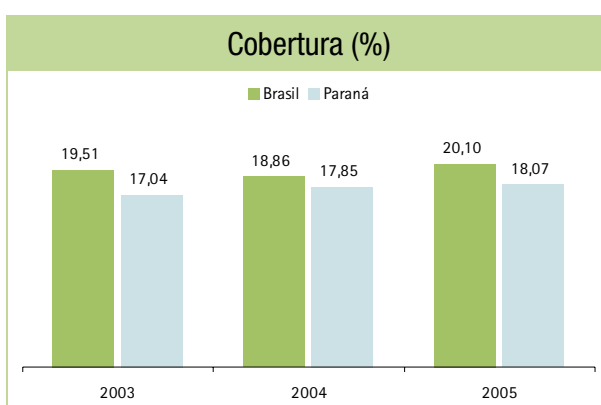
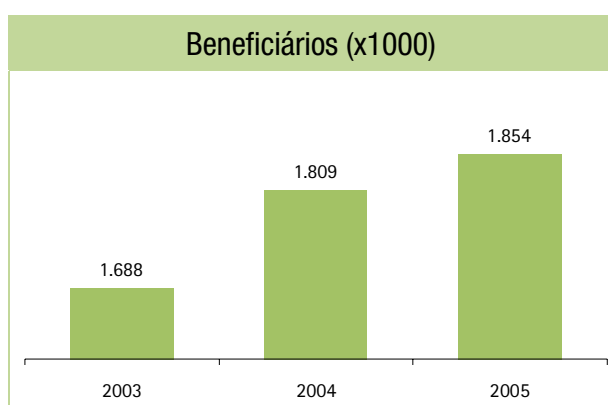
### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005



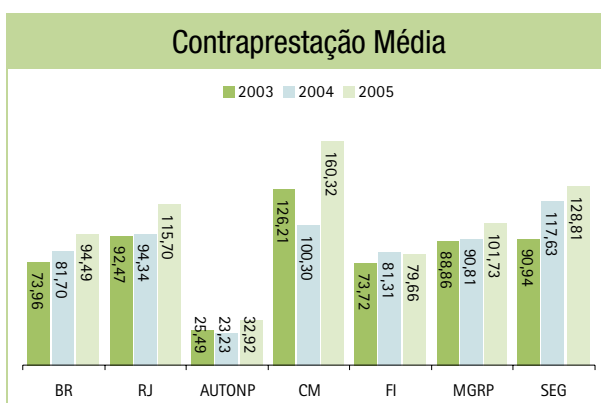
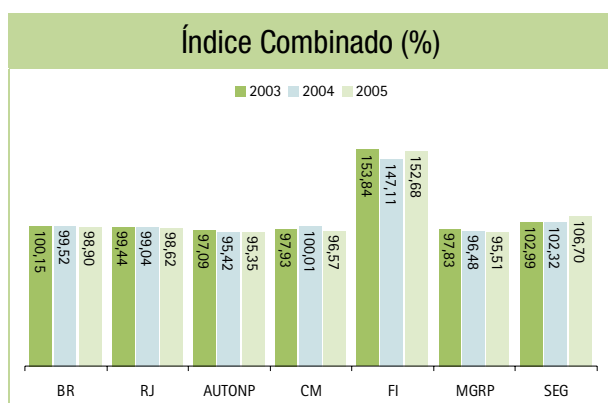
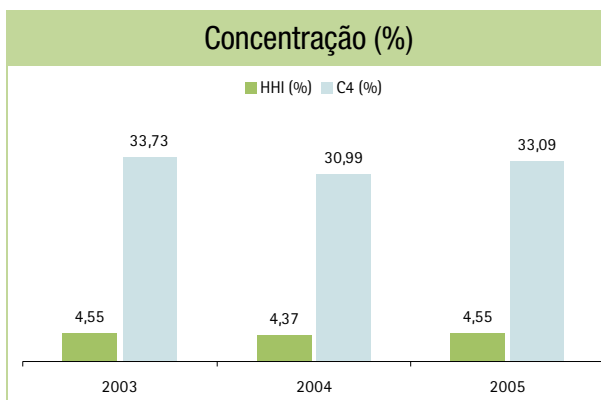
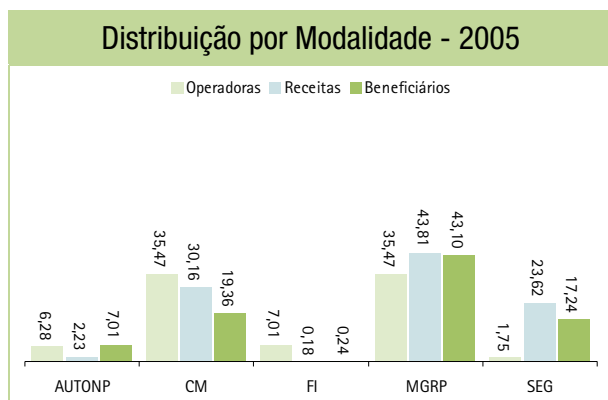
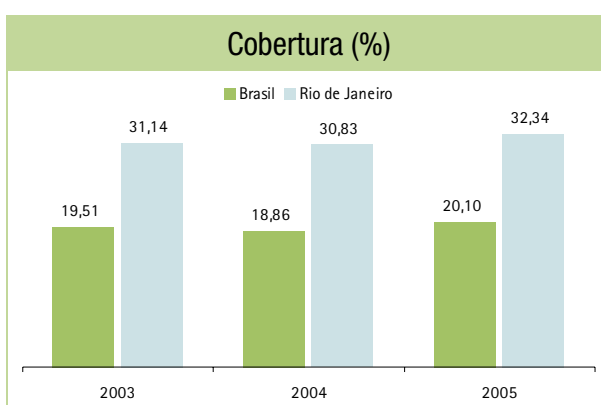
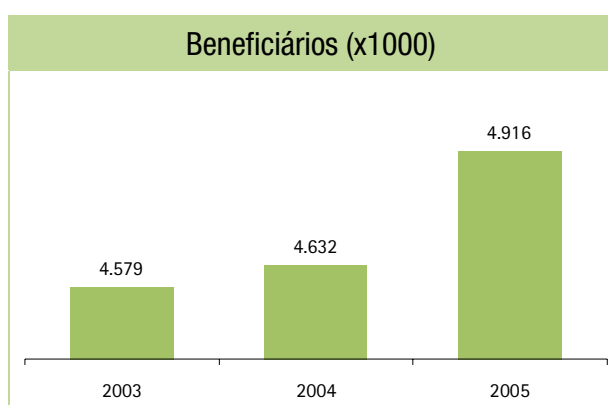
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	485	498	536	10,52
Beneficiários (x1000)	1.688	1.809	1.854	9,85
População (x1000)	9.907	10.135	10.262	3,58
Cobertura (%)	17,04	17,85	18,07	6,05
Contraprestação Média (R\$)	72,07	86,39	90,40	25,43
DM (%)	83,26	81,51	79,47	-4,56
DC (%)	1,80	2,10	1,90	5,62
DA (%)	16,93	16,83	15,33	-9,44
Combinado (%)	101,99	100,43	96,70	-5,19
HHI (%)	5,11	5,31	5,34	4,38
C4 (%)	32,51	31,60	33,13	1,92



Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

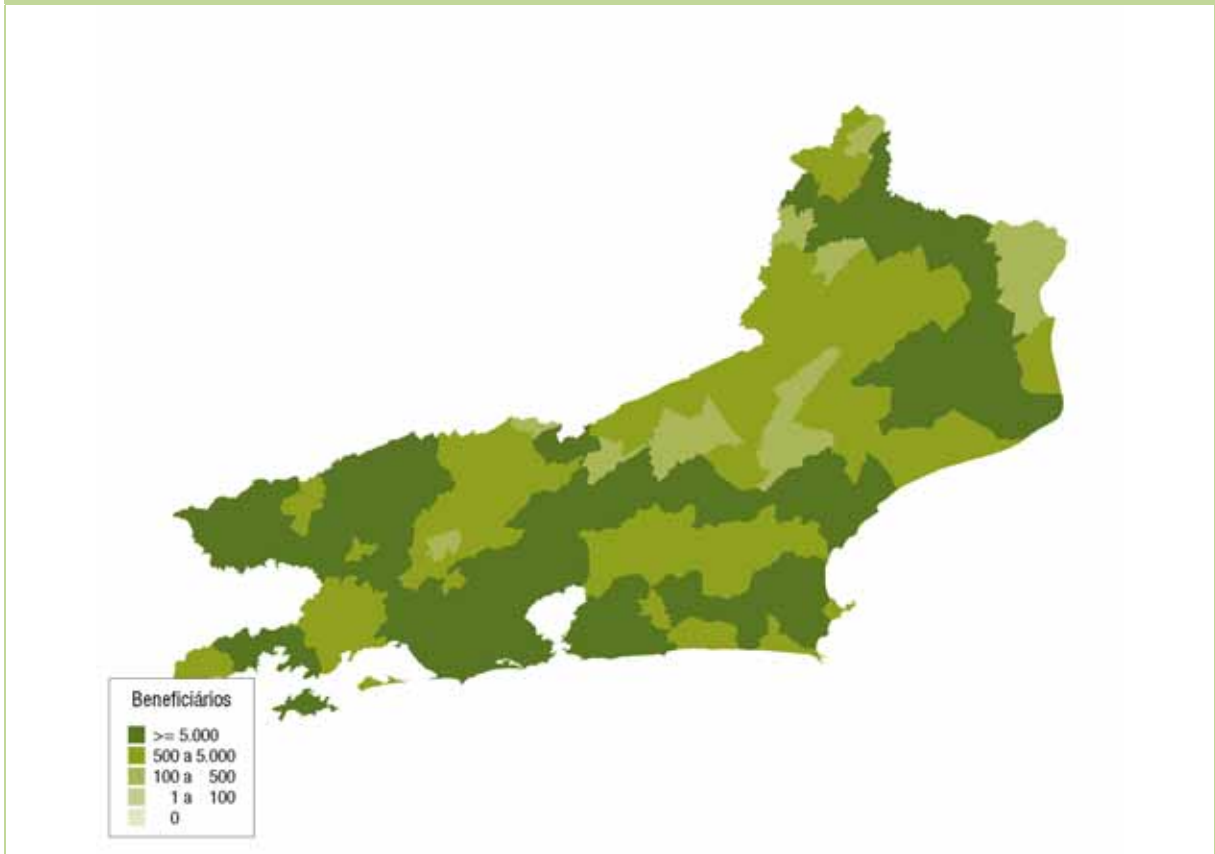


	2003	2004	2005	Var.% 2005/03
Número de Operadoras	628	637	685	9,08
Beneficiários (x1000)	4.579	4.632	4.916	7,37
População (x1000)	14.705	15.024	15.201	3,37
Cobertura (%)	31,14	30,83	32,34	3,87
Contraprestação Média (R\$)	92,47	94,34	115,70	25,12
DM (%)	80,52	80,35	80,74	0,28
DC (%)	3,42	3,48	3,95	15,52
DA (%)	15,51	15,22	13,93	-10,16
Combinado (%)	99,44	99,04	98,62	-0,82
HHI (%)	4,55	4,37	4,55	0,01
C4 (%)	33,73	30,99	33,09	-1,90

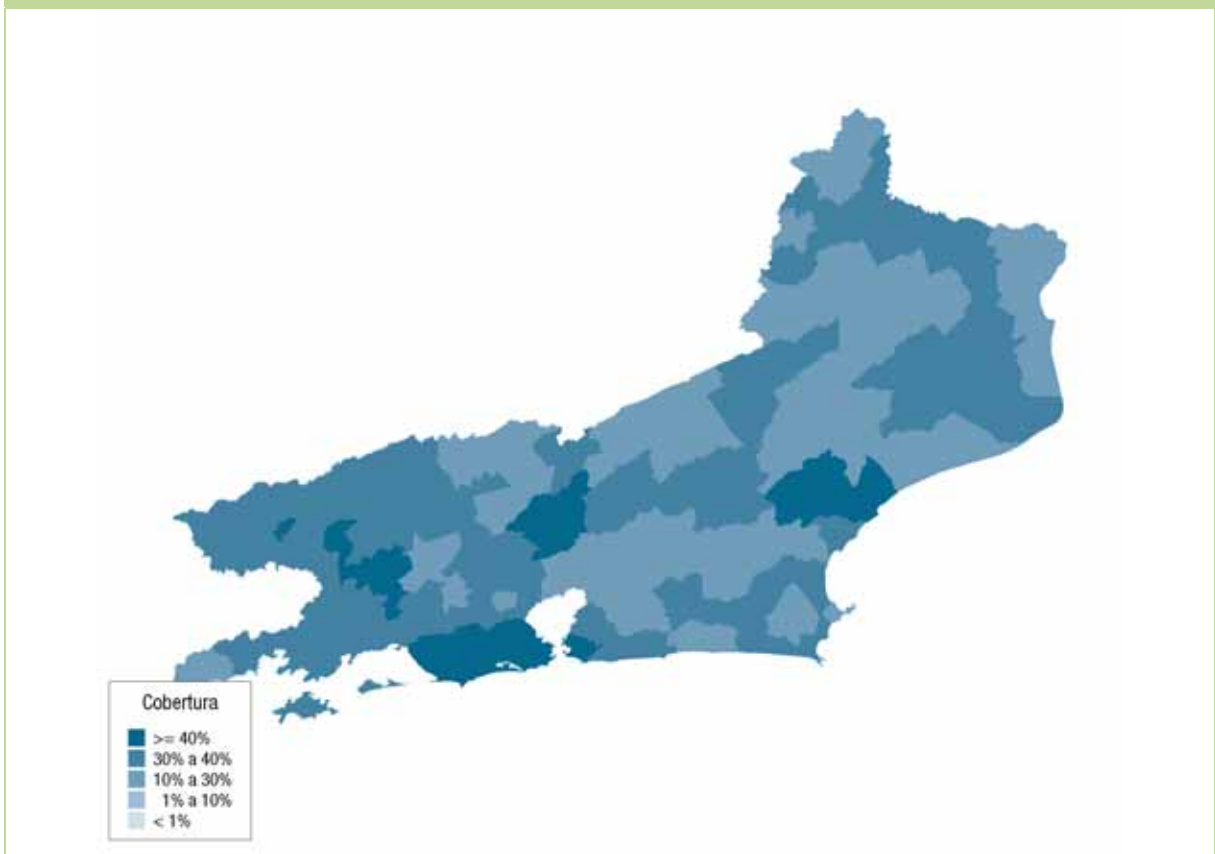


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

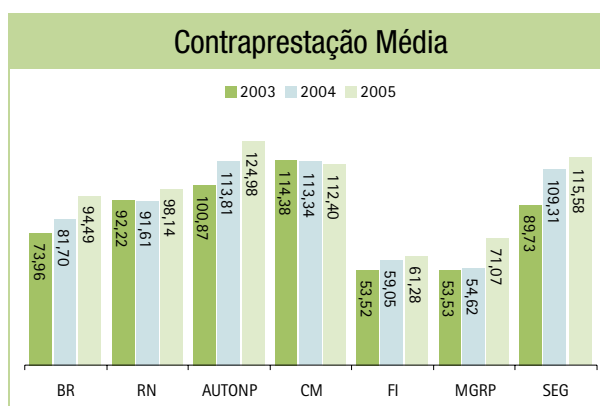
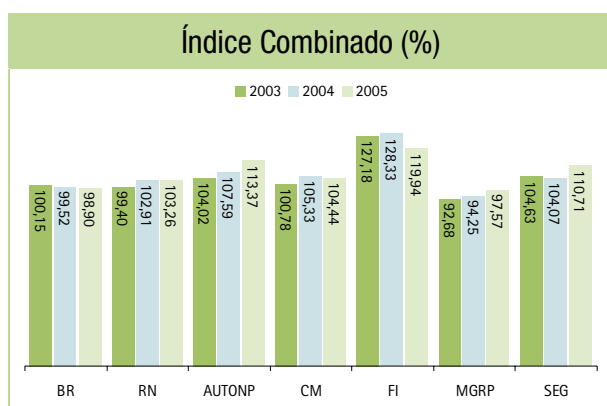
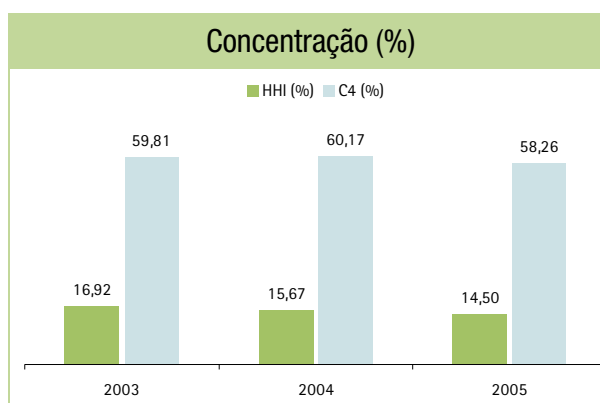
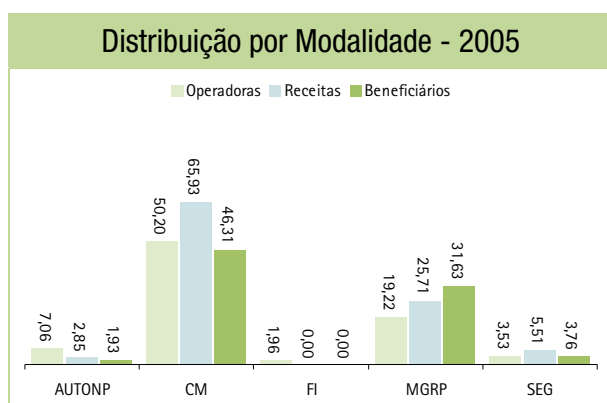
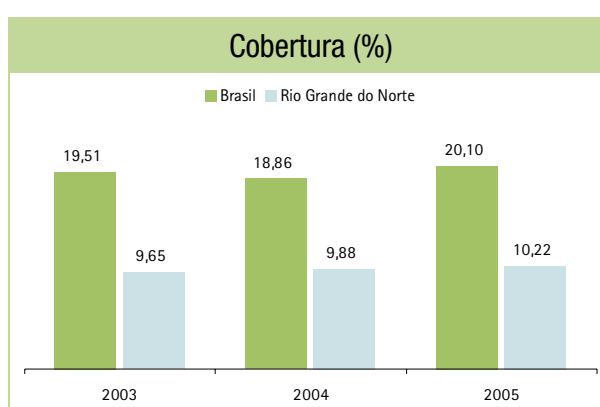
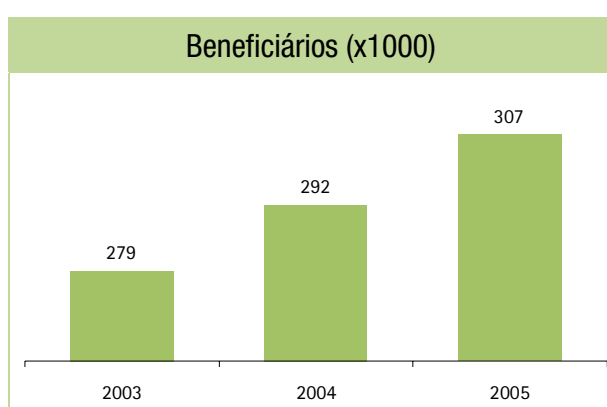
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

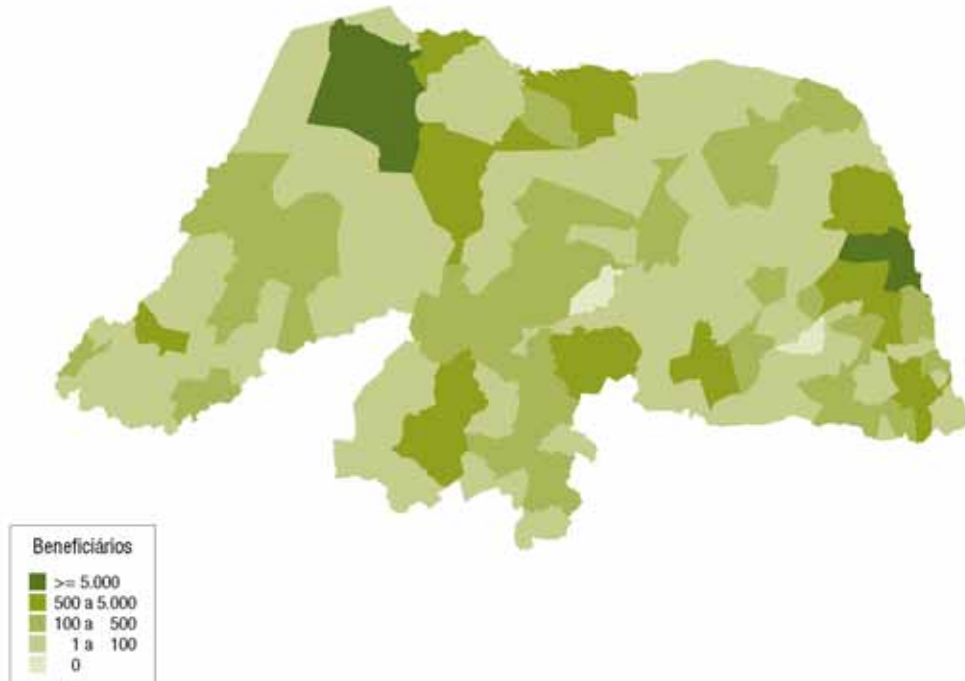


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	209	223	255	22,01
Beneficiários (x1000)	279	292	307	10,14
População (x1000)	2.885	2.959	3.000	3,99
Cobertura (%)	9,65	9,88	10,22	5,91
Contraprestação Média (R\$)	92,22	91,61	98,14	6,41
DM (%)	86,39	89,83	89,37	3,45
DC (%)	2,88	3,19	1,47	-49,02
DA (%)	10,14	9,89	12,43	22,61
Combinado (%)	99,40	102,91	103,26	3,88
HHI (%)	16,92	15,67	14,50	-14,28
C4 (%)	59,81	60,17	58,26	-2,60

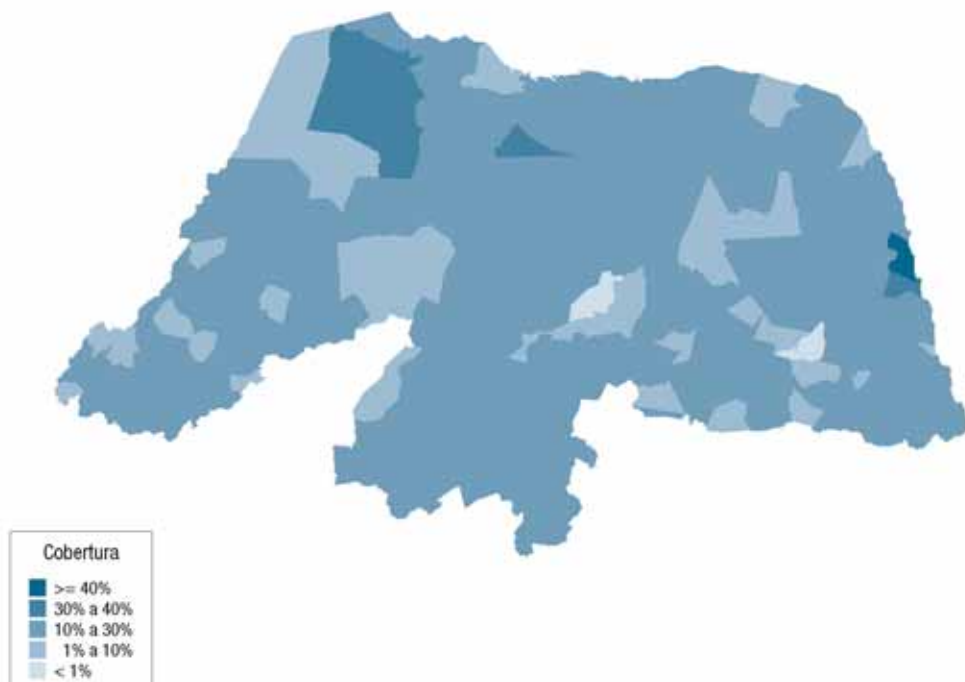


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

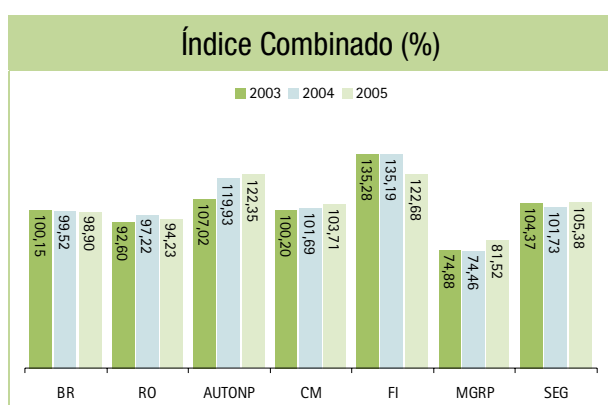
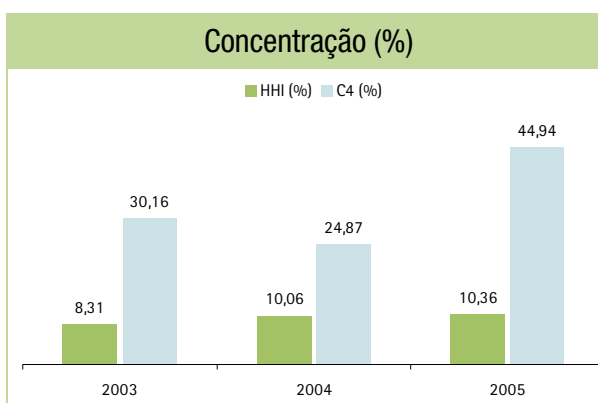
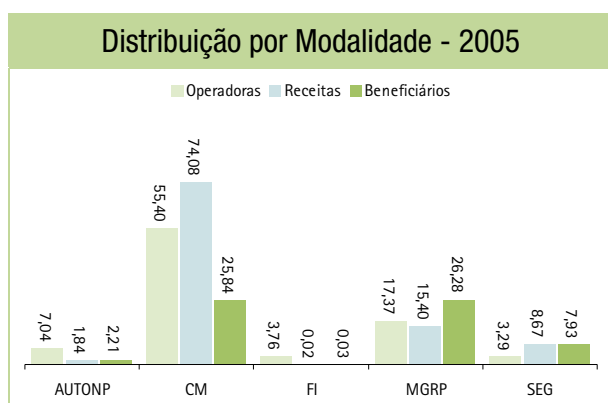
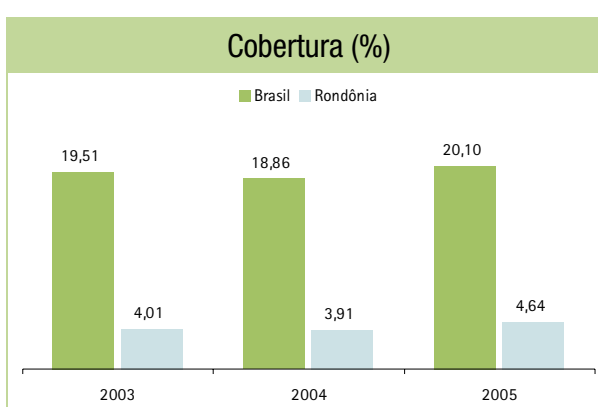
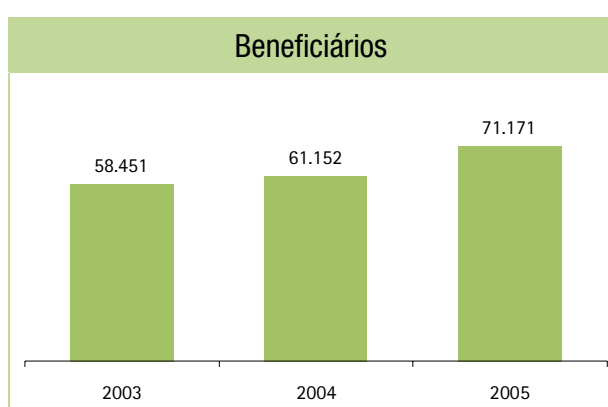
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005



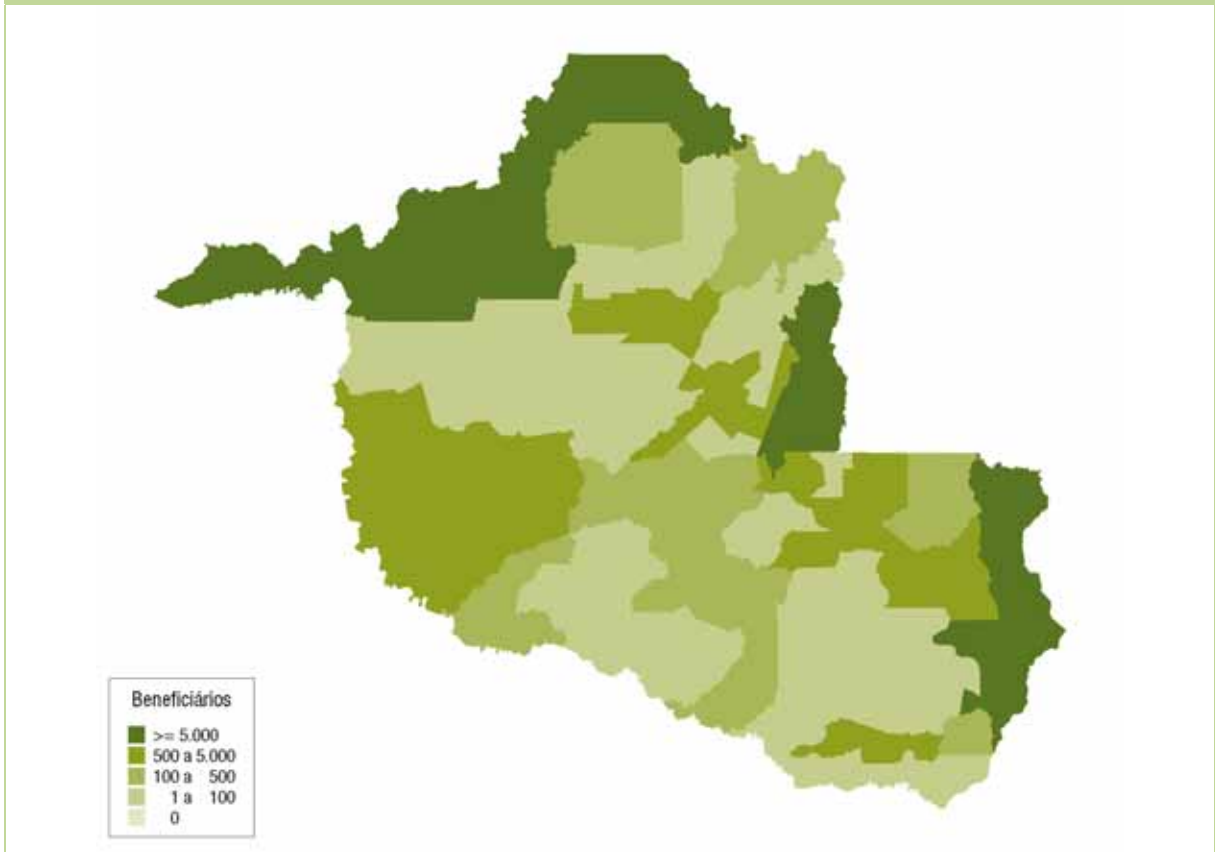
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	178	188	213	19,66
Beneficiários	58.451	61.152	71.171	21,76
População (x1000)	1.456	1.562	1.535	5,40
Cobertura (%)	4,01	3,91	4,64	15,52
Contraprestação Média (R\$)	83,83	60,82	88,50	5,57
DM (%)	69,72	77,38	70,62	1,28
DC (%)	5,50	2,20	8,47	53,93
DA (%)	17,38	17,63	15,15	-12,83
Combinado (%)	92,60	97,22	94,23	1,76
HHI (%)	8,31	10,06	10,36	24,60
C4 (%)	30,16	24,87	44,94	48,99



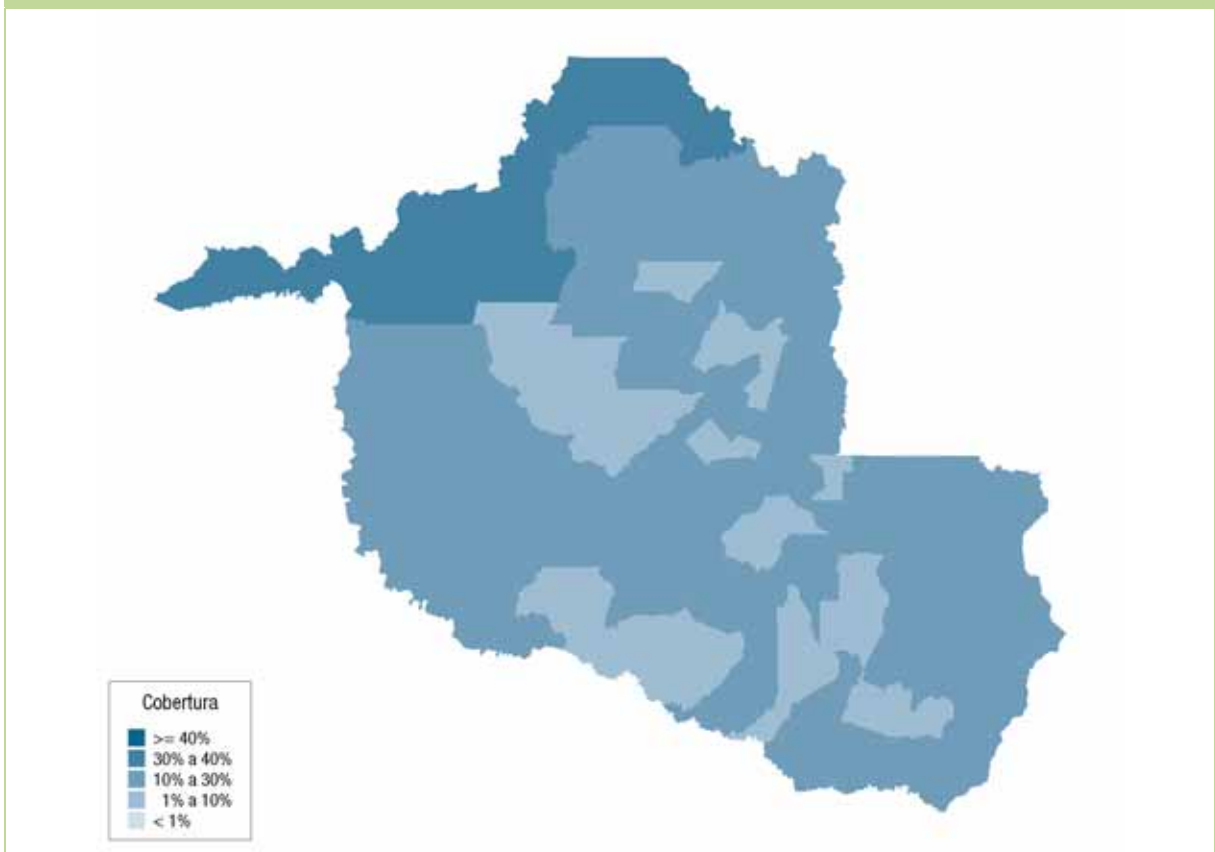
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



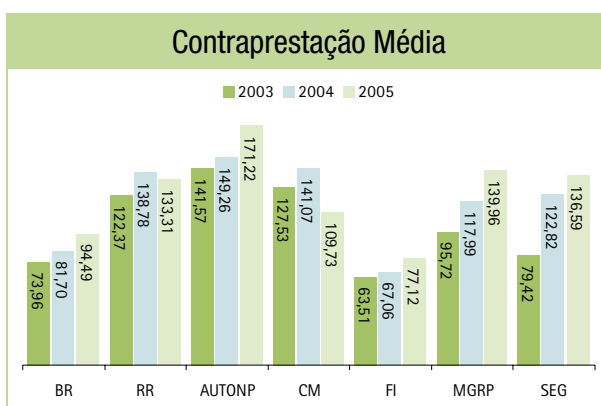
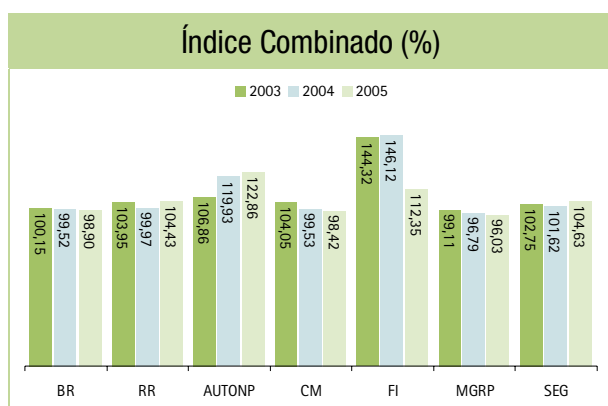
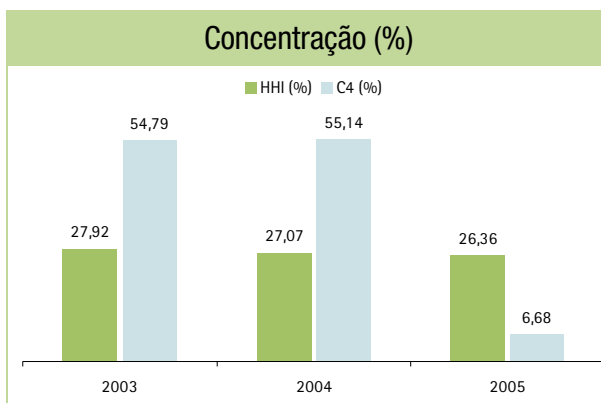
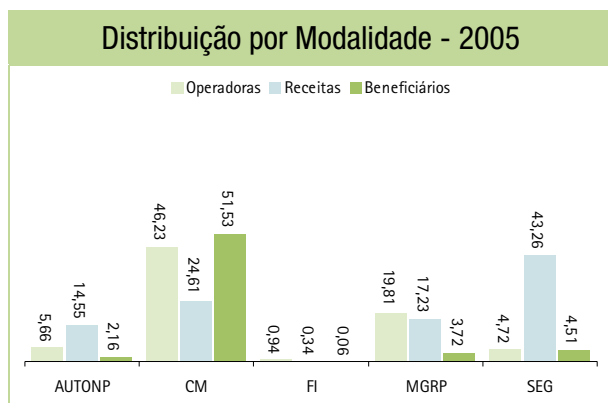
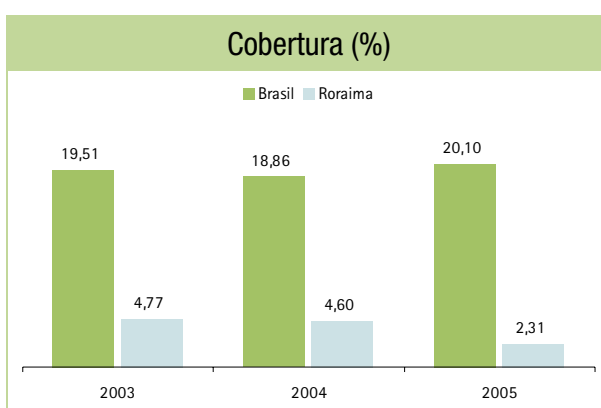
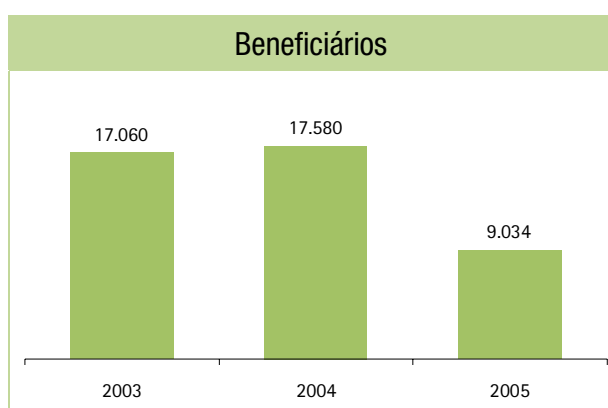
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

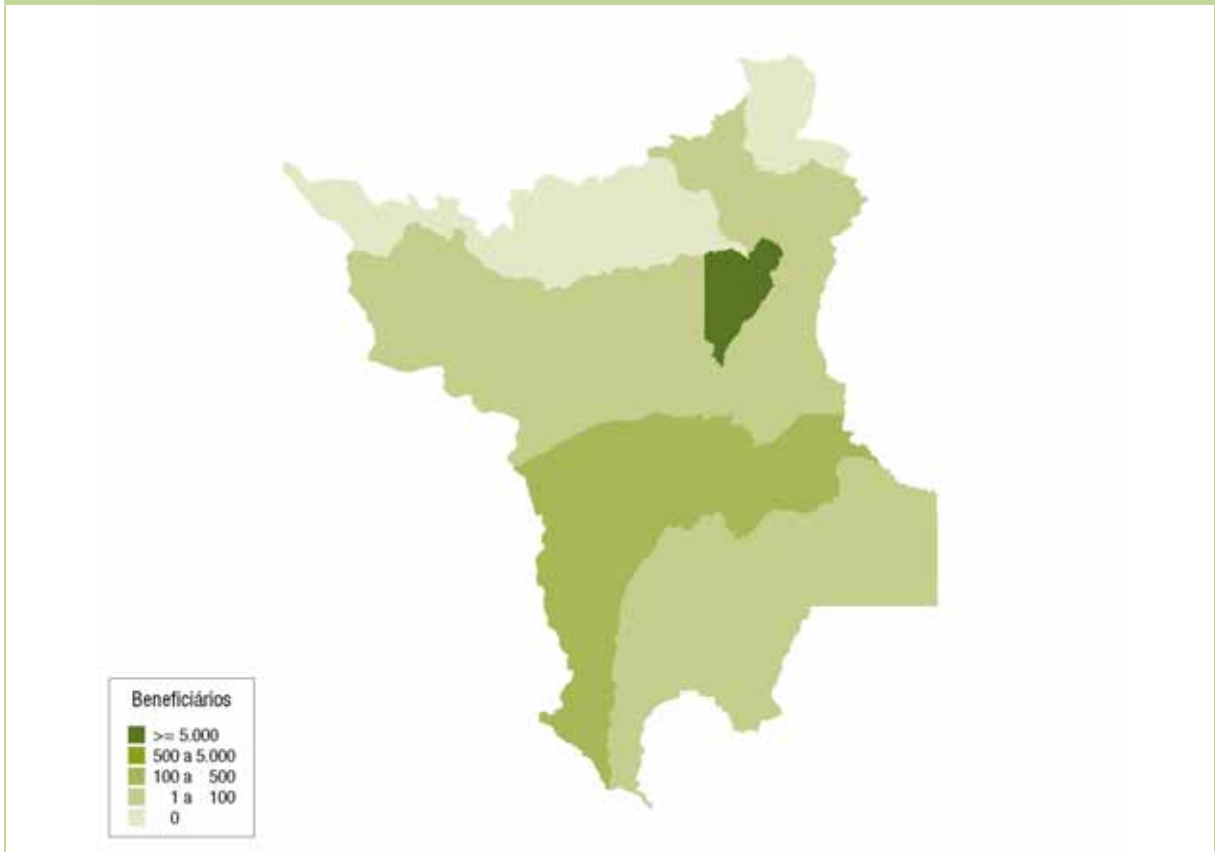


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	92	99	106	15,22
Beneficiários	17.060	17.580	9.034	-47,05
População (x1000)	357	382	391	9,52
Cobertura (%)	4,77	4,60	2,31	-51,65
Contraprestação Média (R\$)	122,37	138,78	133,31	8,94
DM (%)	99,14	95,72	87,69	-11,55
DC (%)	2,71	2,16	2,90	7,22
DA (%)	2,10	2,09	13,84	557,65
Combinado (%)	103,95	99,97	104,43	0,46
HHI (%)	27,92	27,07	26,36	-5,58
C4 (%)	54,79	55,14	6,68	-87,81

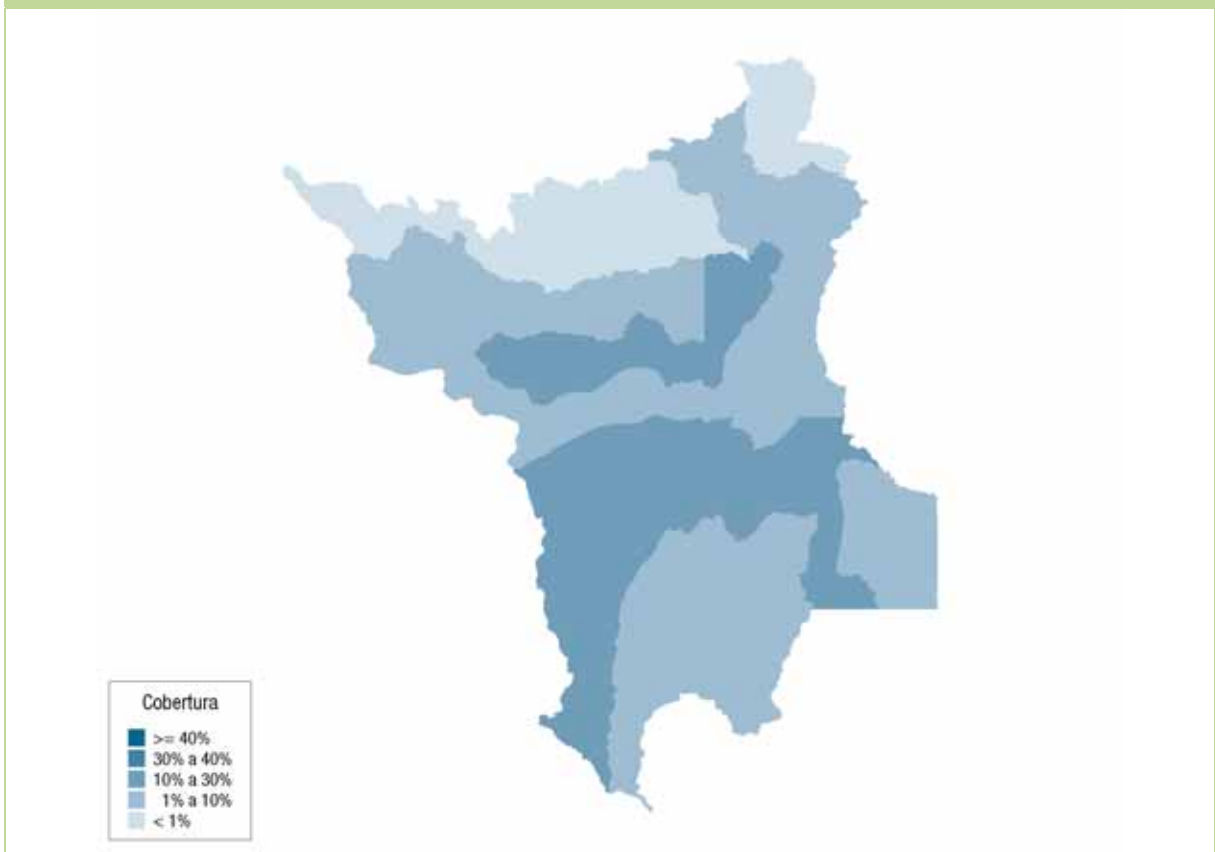


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

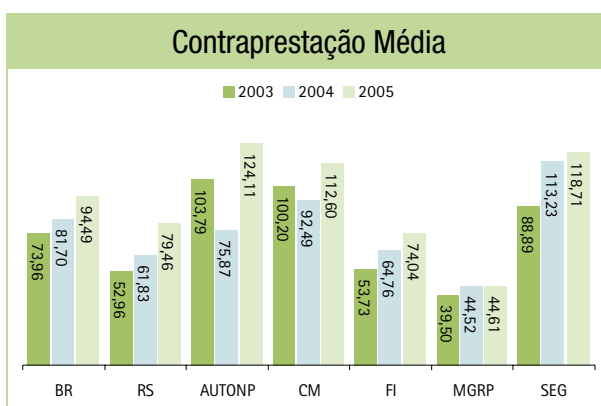
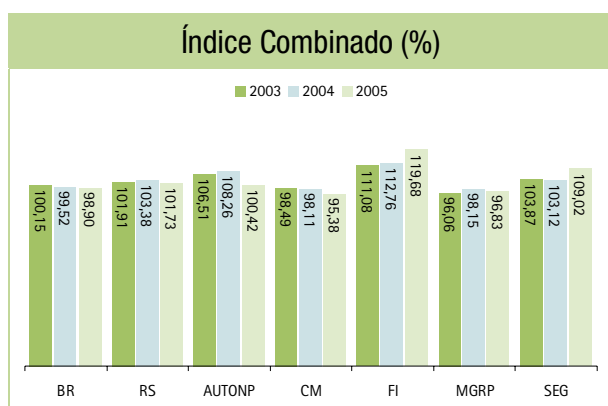
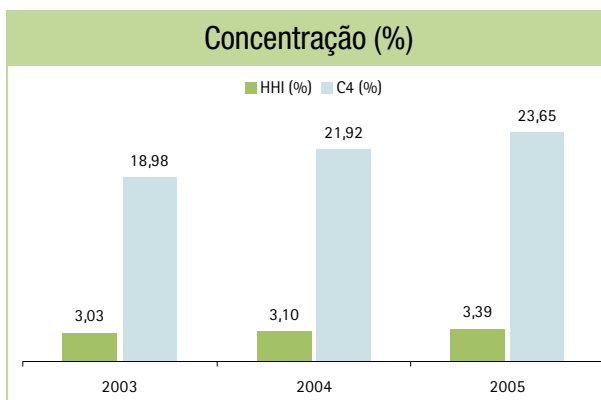
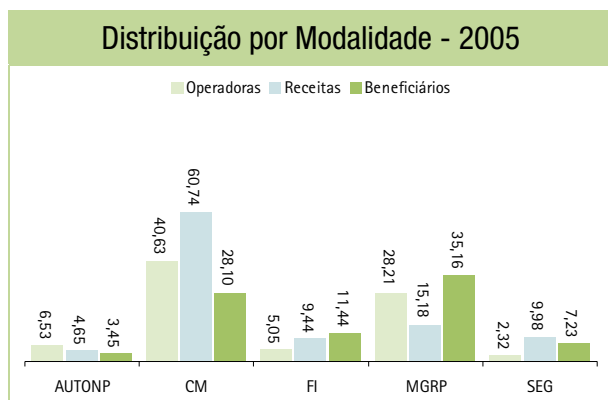
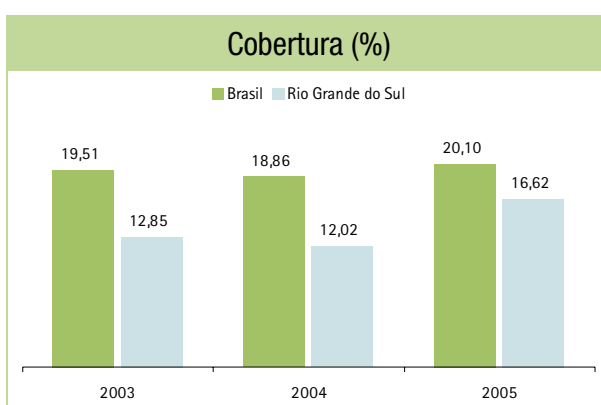
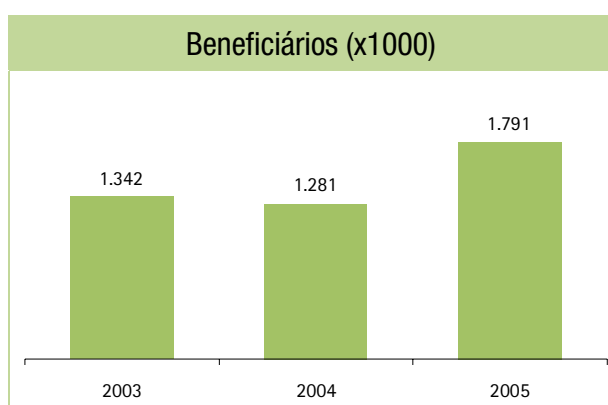
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

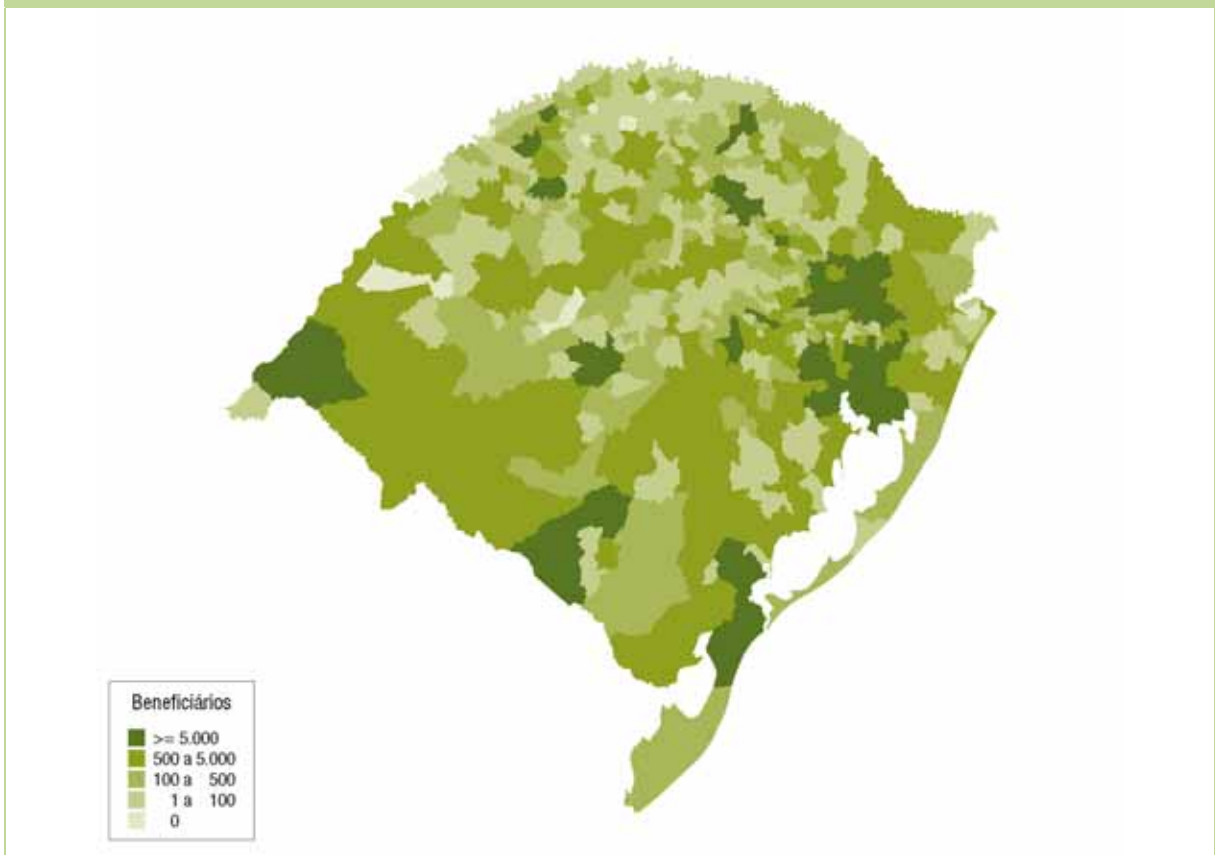


	2003	2004	2005	Var.% 2005/03
Número de Operadoras	409	412	475	16,14
Beneficiários (x1000)	1.342	1.281	1.791	33,41
População (x1000)	10.443	10.657	10.776	3,19
Cobertura (%)	12,85	12,02	16,62	29,29
Contraprestação Média (R\$)	52,96	61,83	79,46	50,05
DM (%)	77,06	81,20	80,19	4,06
DC (%)	2,56	2,31	1,81	-29,41
DA (%)	22,28	19,86	19,73	-11,46
Combinado (%)	101,91	103,38	101,73	-0,18
HHI (%)	3,03	3,10	3,39	11,66
C4 (%)	18,98	21,92	23,65	24,60

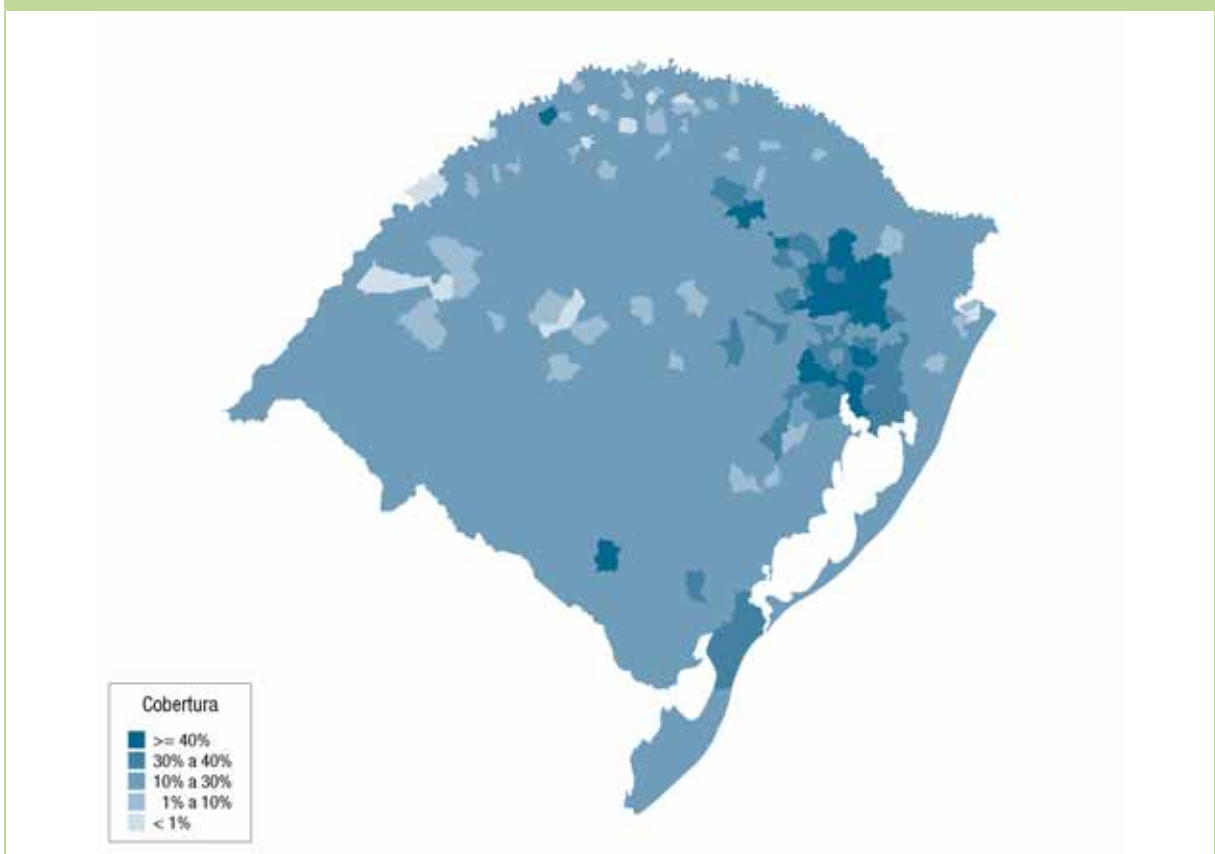


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

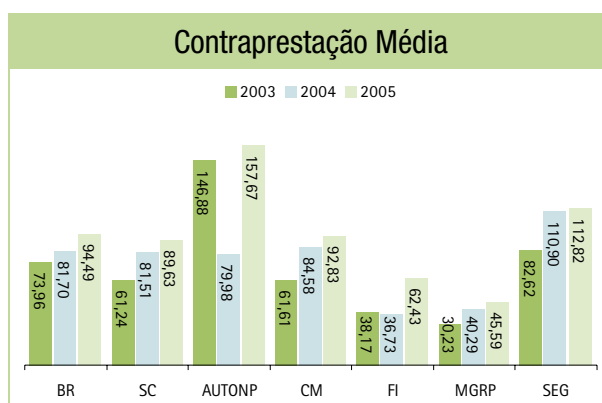
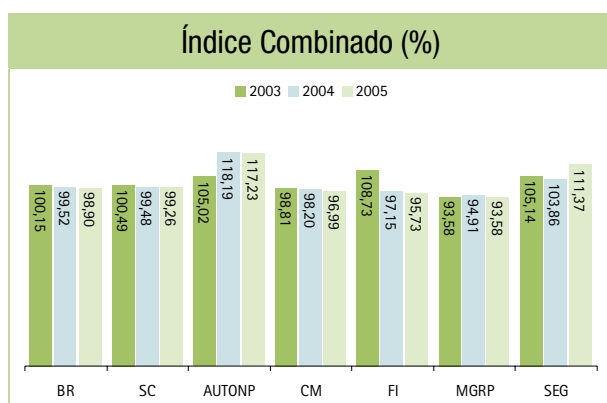
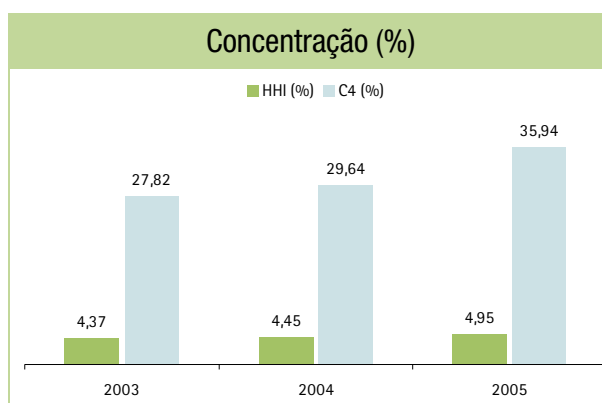
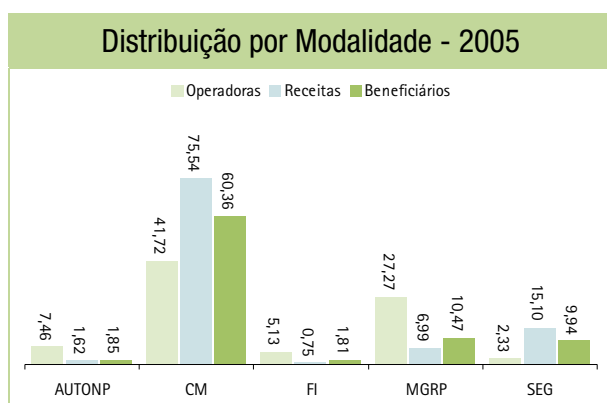
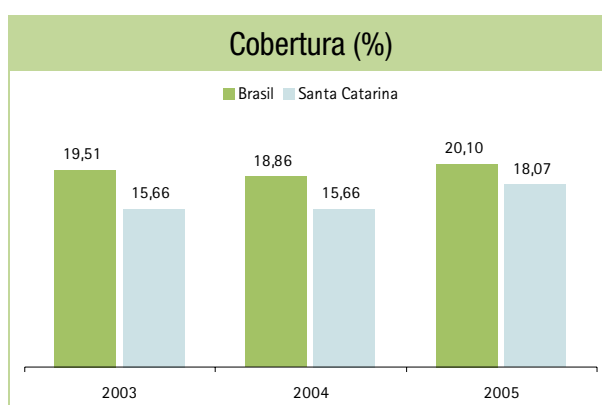
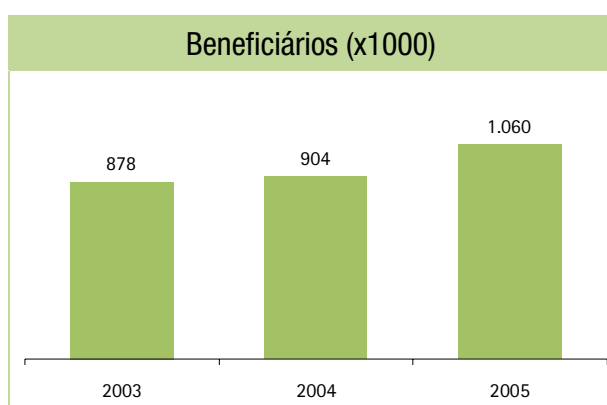
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

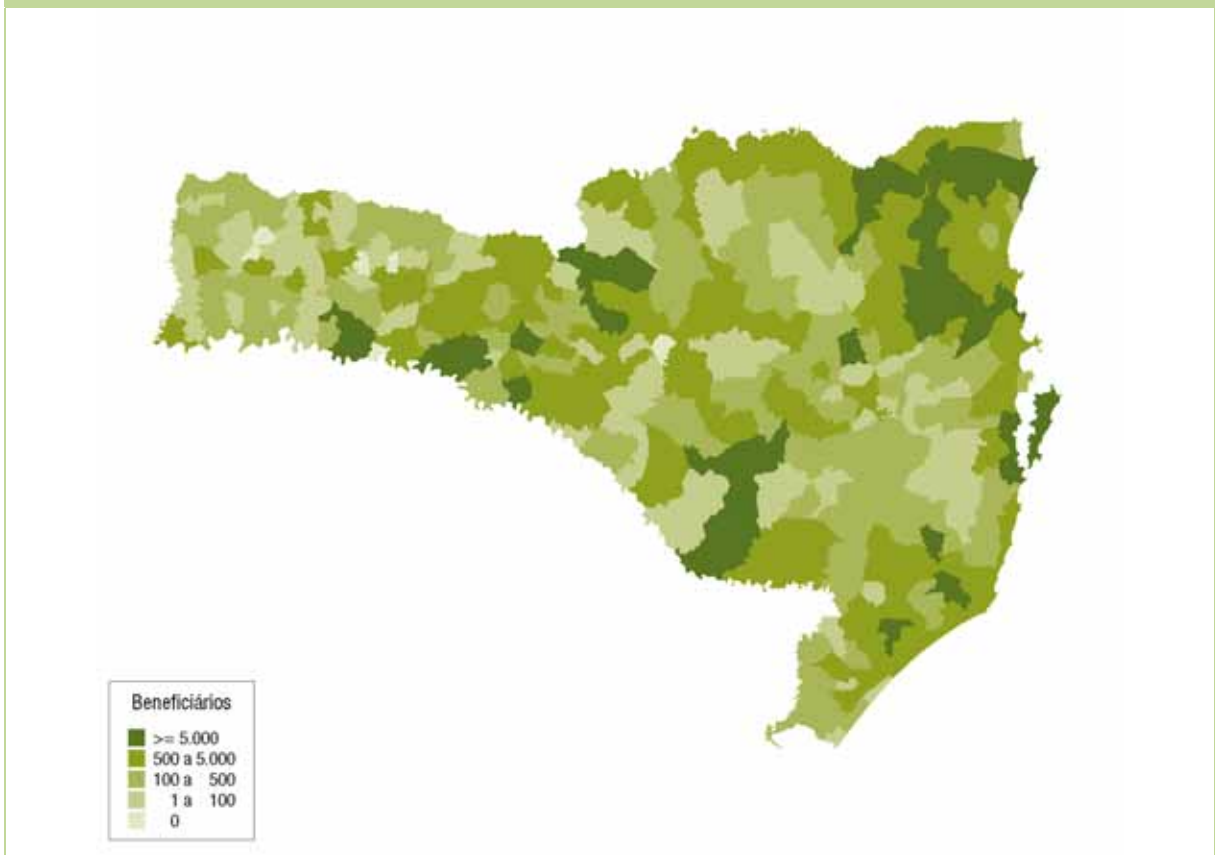


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	371	388	429	15,63
Beneficiários (x1000)	878	904	1.060	20,71
População (x1000)	5.607	5.774	5.867	4,63
Cobertura (%)	15,66	15,66	18,07	15,37
Contraprestação Média (R\$)	61,24	81,51	89,63	46,34
DM (%)	83,54	84,33	83,79	0,30
DC (%)	2,00	1,59	1,48	-25,79
DA (%)	14,95	13,56	13,98	-6,43
Combinado (%)	100,49	99,48	99,26	-1,22
HHI (%)	4,37	4,45	4,95	13,18
C4 (%)	27,82	29,64	35,94	29,20

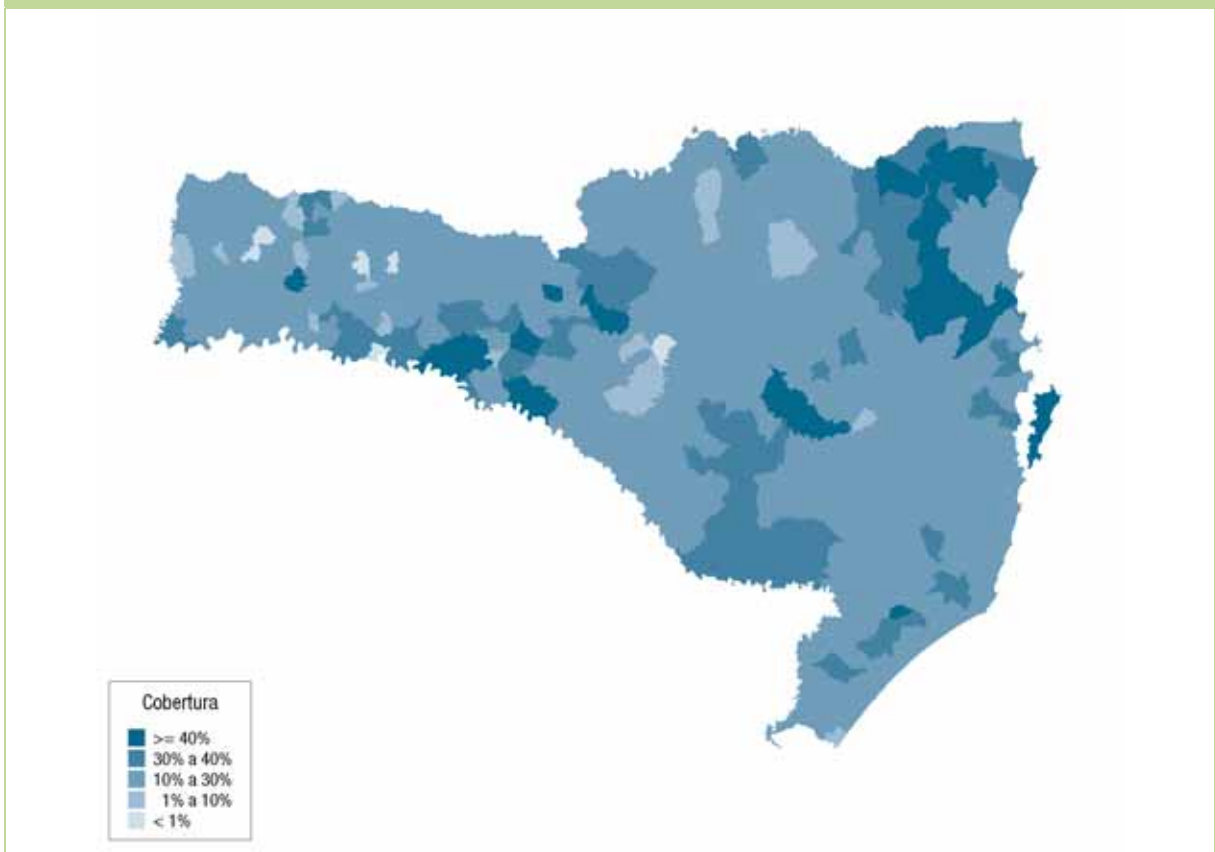


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

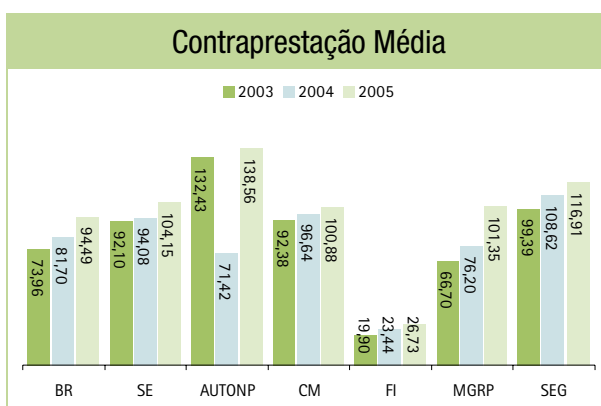
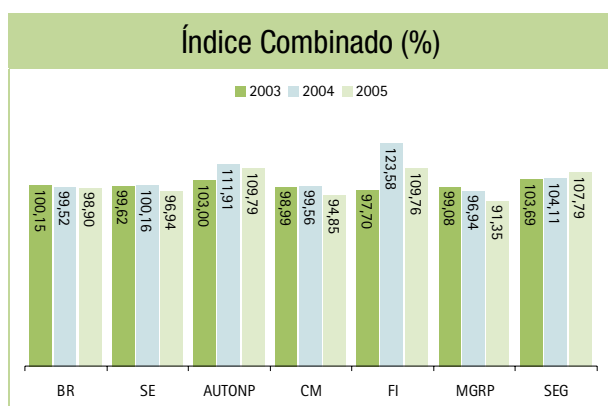
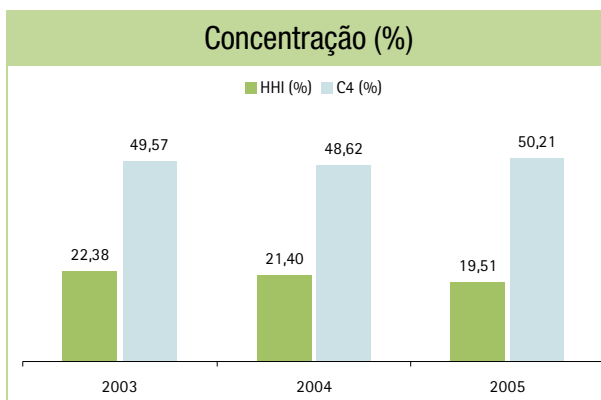
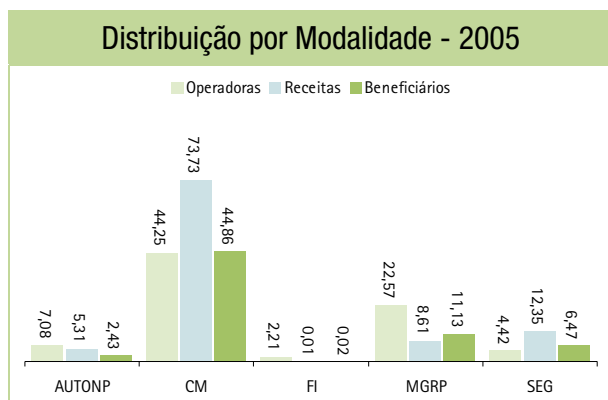
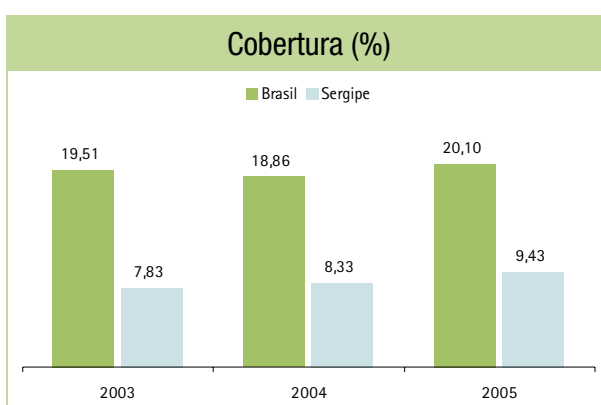
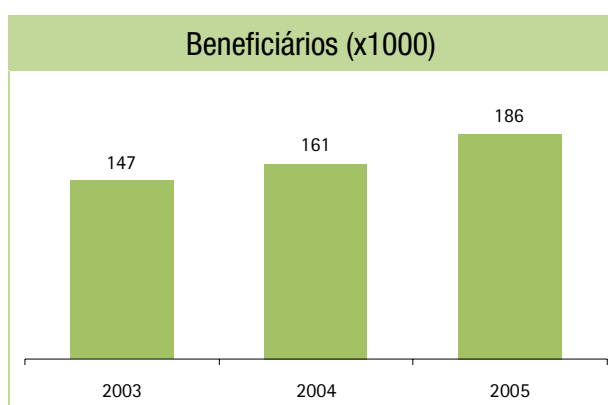
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005



	2003	2004	2005	Var.% 2005/03
Número de Operadoras	176	191	226	28,41
Beneficiários (x1000)	147	161	186	26,51
População (x1000)	1.875	1.935	1.968	4,97
Cobertura (%)	7,83	8,33	9,43	20,51
Contraprestação Média (R\$)	92,10	94,08	104,15	13,08
DM (%)	82,75	83,65	81,95	-0,96
DC (%)	1,41	1,72	1,56	11,03
DA (%)	15,47	14,80	13,43	-13,17
Combinado (%)	99,62	100,16	96,94	-2,69
HHI (%)	22,38	21,40	19,51	-12,80
C4 (%)	49,57	48,62	50,21	1,29

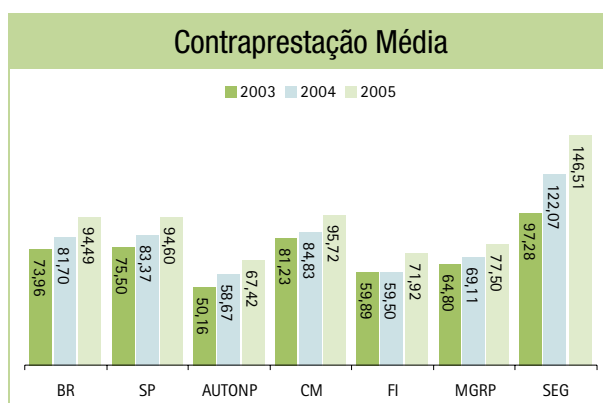
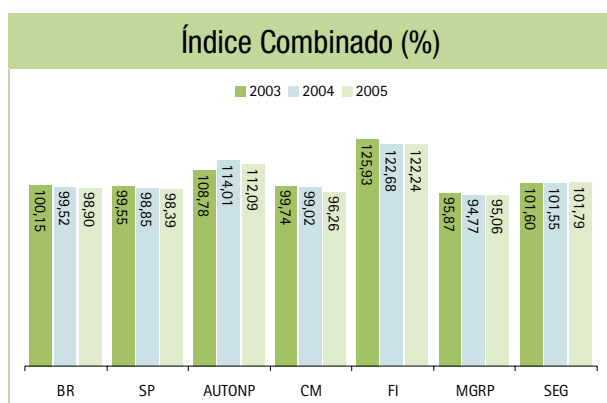
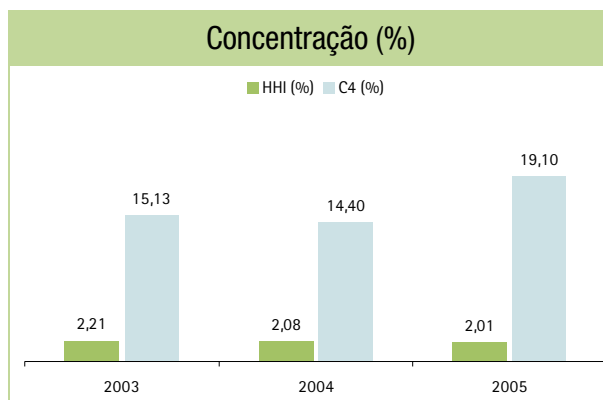
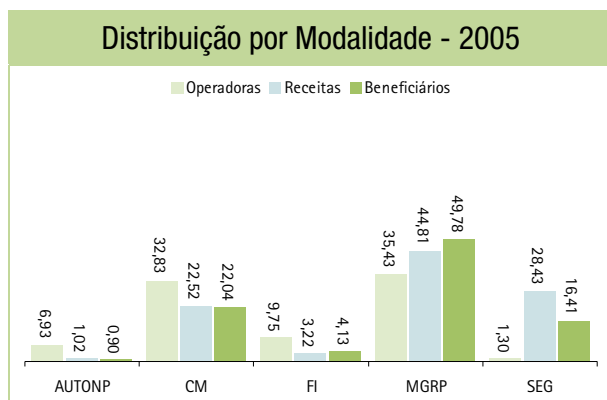
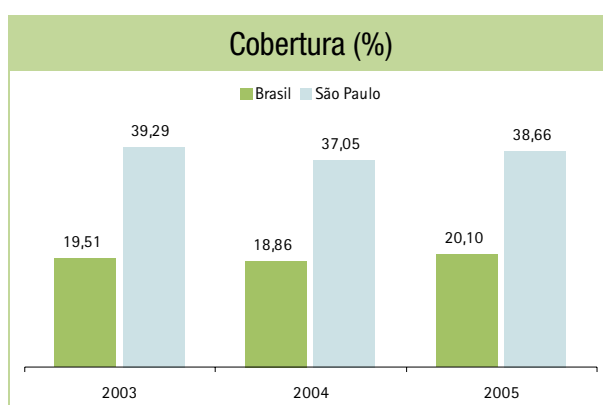
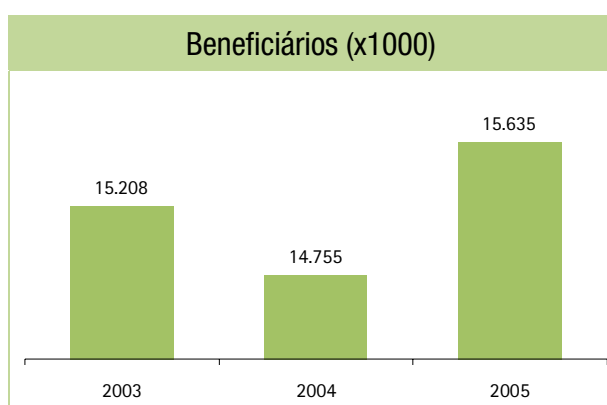


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



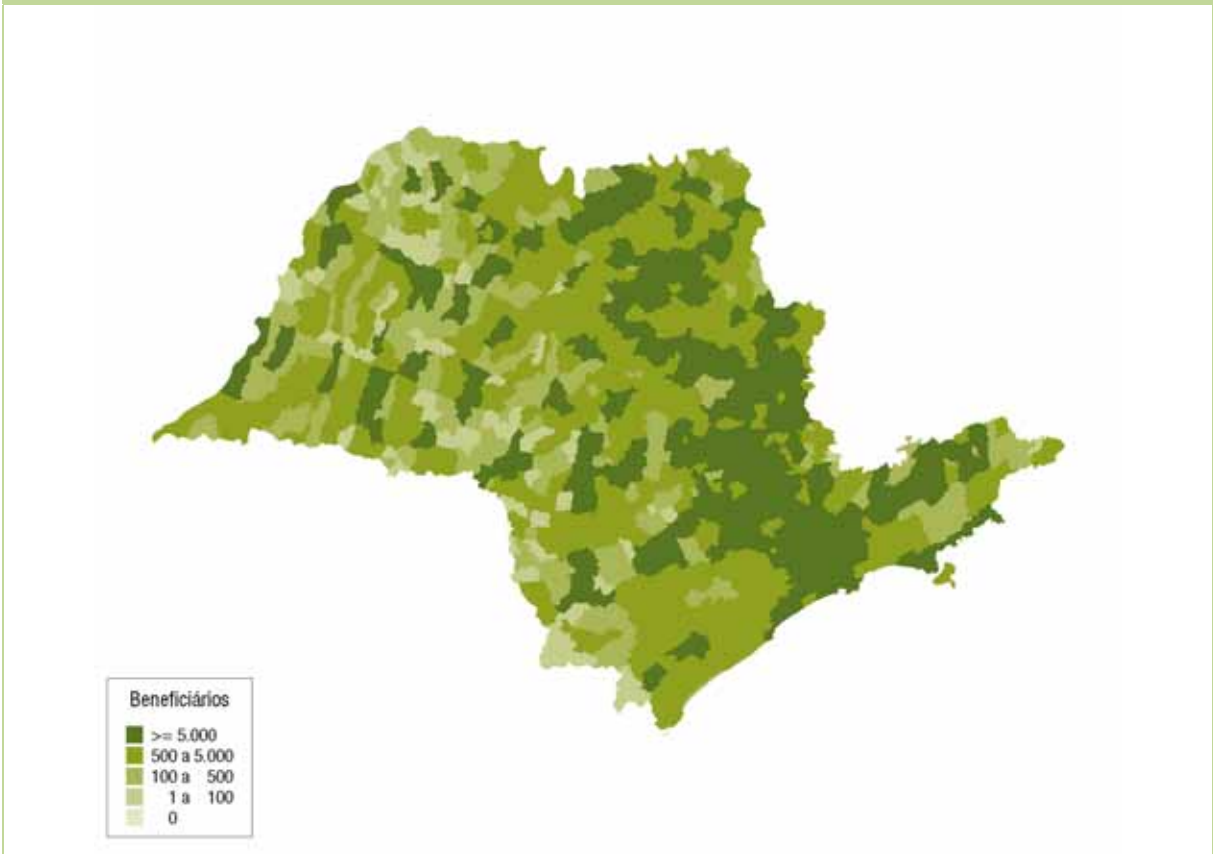


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	917	906	923	0,65
Beneficiários (x1000)	15.208	14.755	15.635	2,81
População (x1000)	38.709	39.825	40.443	4,48
Cobertura (%)	39,29	37,05	38,66	-1,60
Contraprestação Média (R\$)	75,50	83,37	94,60	25,31
DM (%)	80,98	81,18	80,78	-0,24
DC (%)	3,02	2,97	3,20	6,12
DA (%)	15,55	14,70	14,40	-7,38
Combinado (%)	99,55	98,85	98,39	-1,16
HHI (%)	2,21	2,08	2,01	-9,24
C4 (%)	15,13	14,40	19,10	26,21

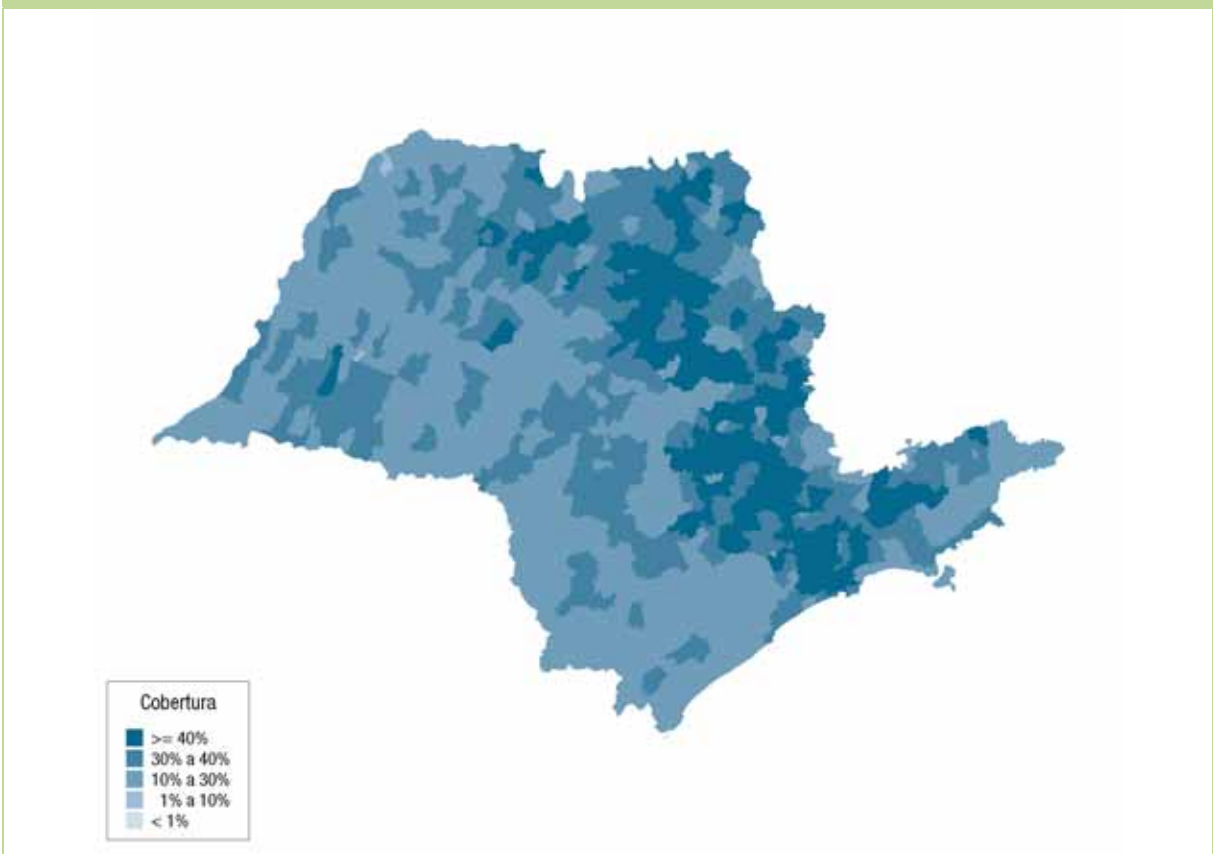


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

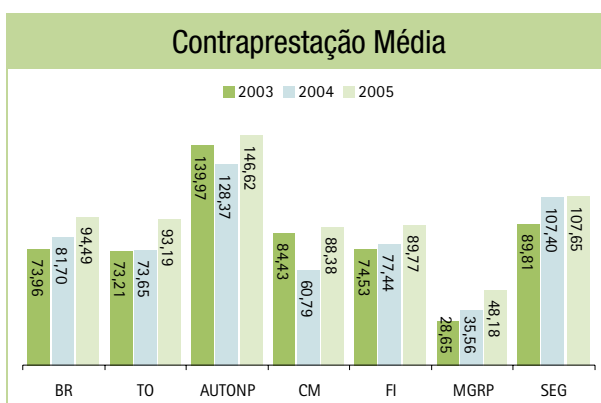
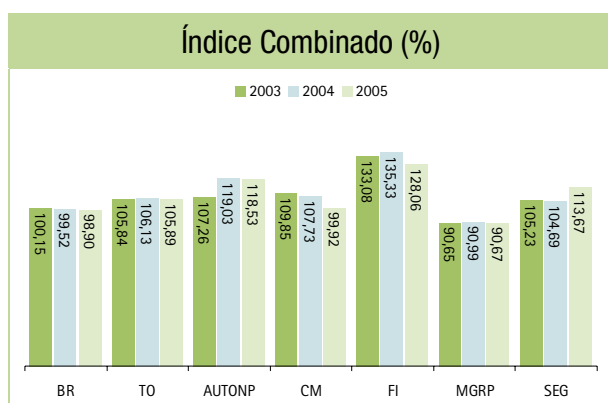
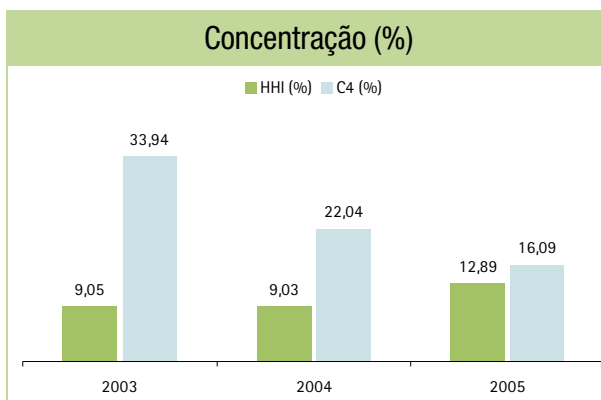
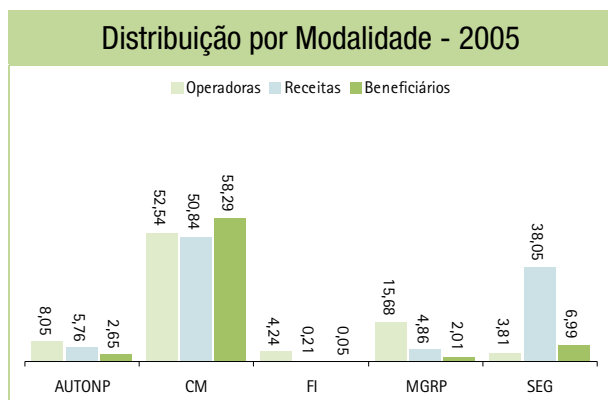
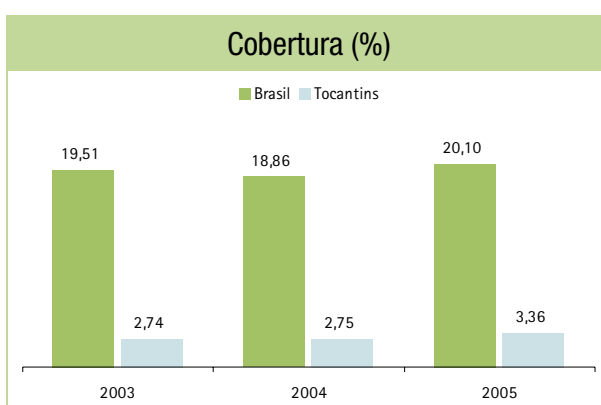
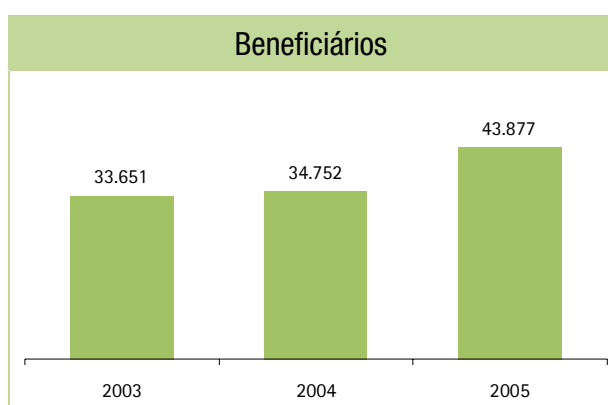
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

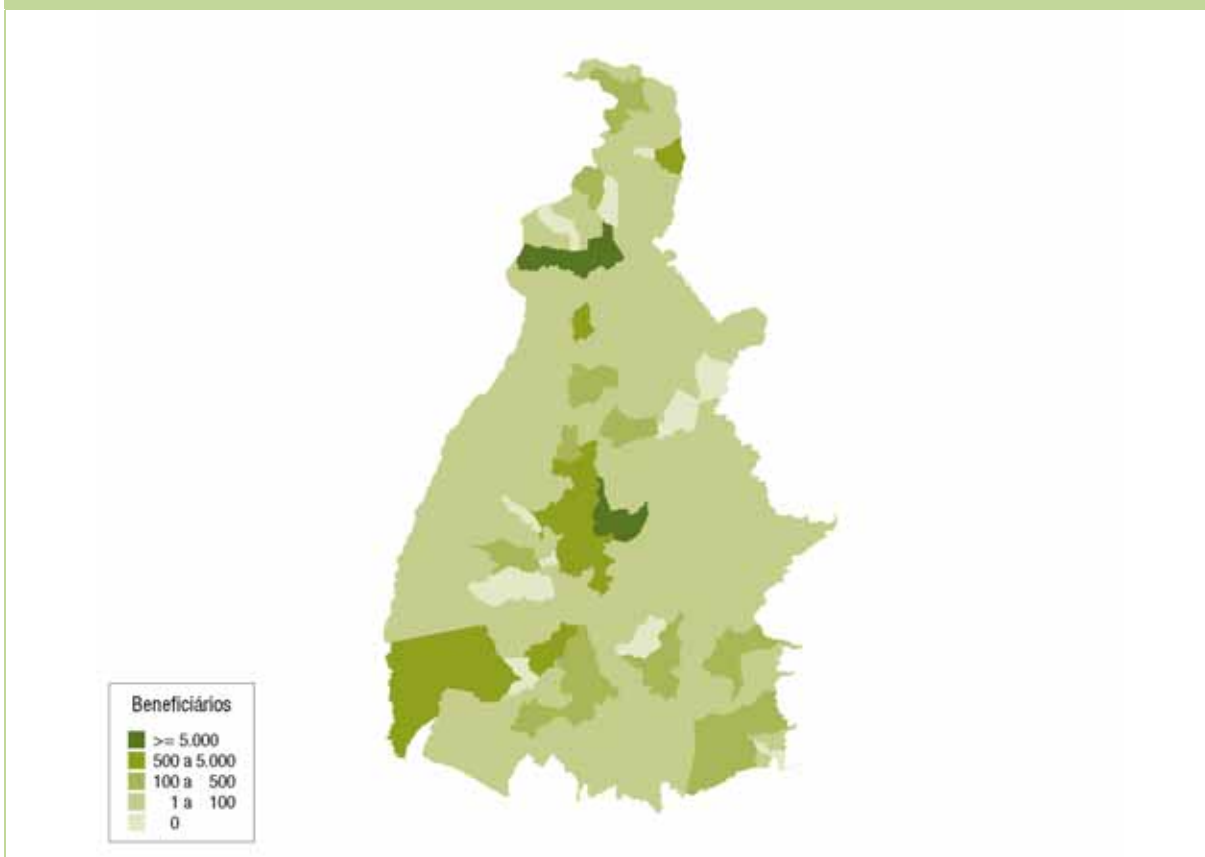


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	177	193	236	33,33
Beneficiários	33.651	34.752	43.877	30,39
População (x1000)	1.230	1.263	1.306	6,14
Cobertura (%)	2,74	2,75	3,36	22,84
Contraprestação Média (R\$)	73,21	73,65	93,19	27,28
DM (%)	89,27	88,39	92,64	3,77
DC (%)	2,81	2,23	2,21	-21,31
DA (%)	13,76	15,50	11,04	-19,75
Combinado (%)	105,84	106,13	105,89	0,04
HHI (%)	9,05	9,03	12,89	42,45
C4 (%)	33,94	22,04	16,09	-52,60

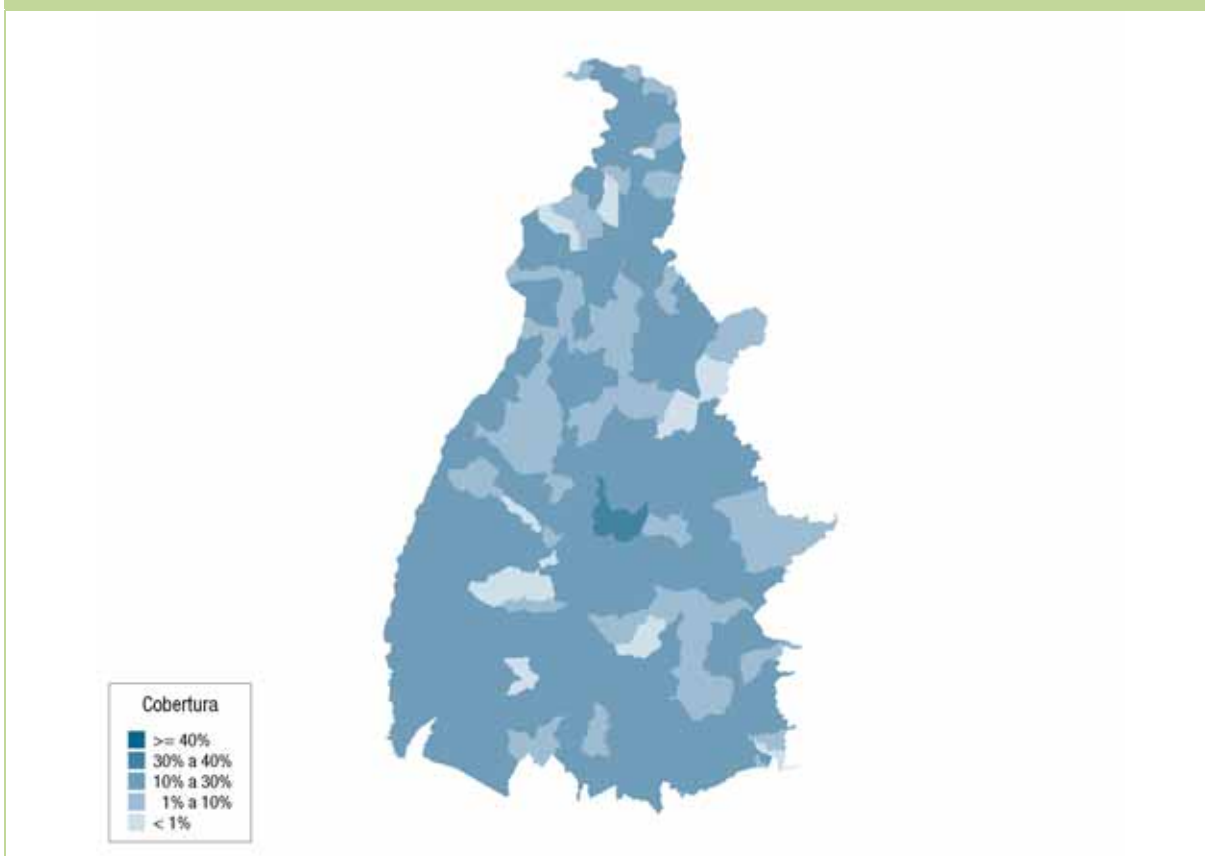


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005

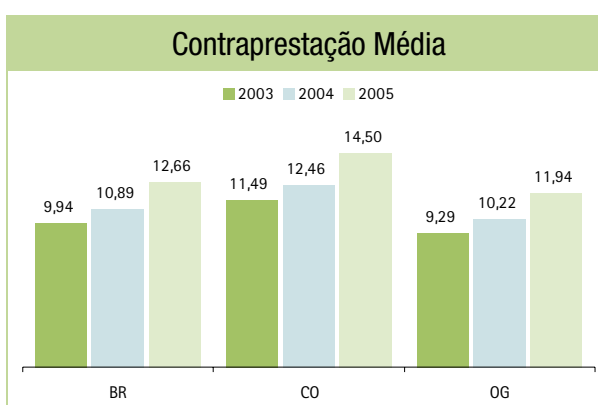
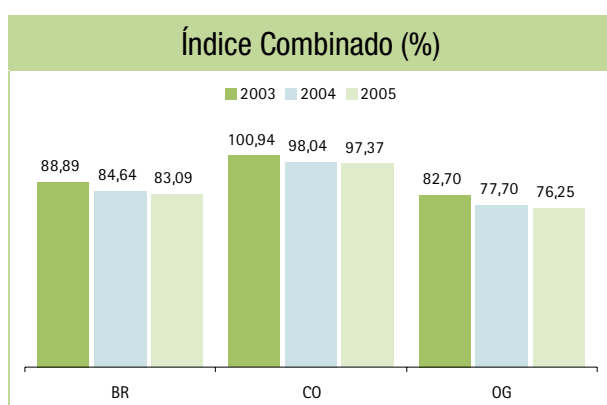
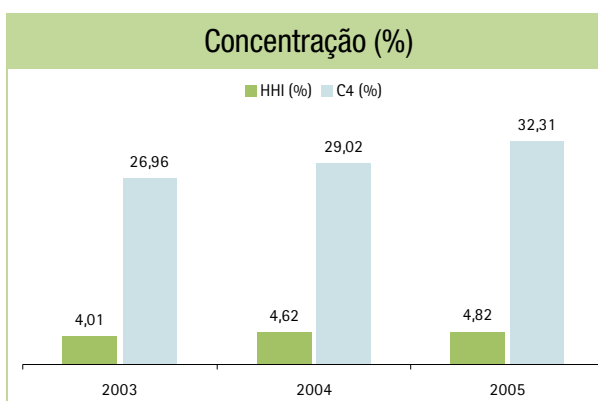
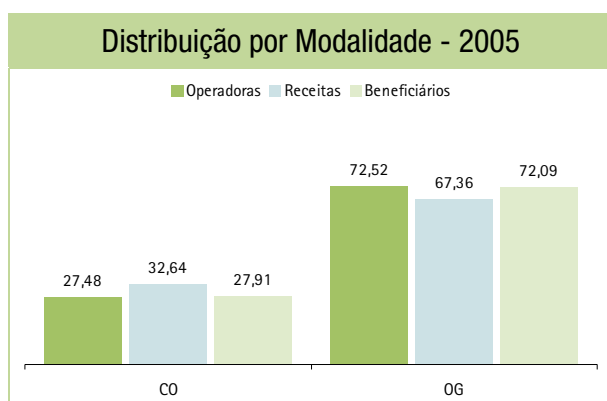
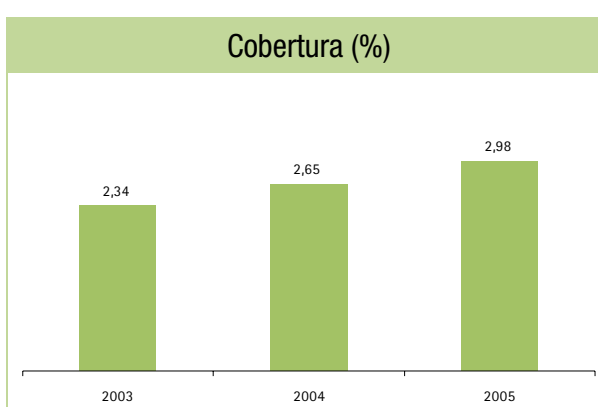
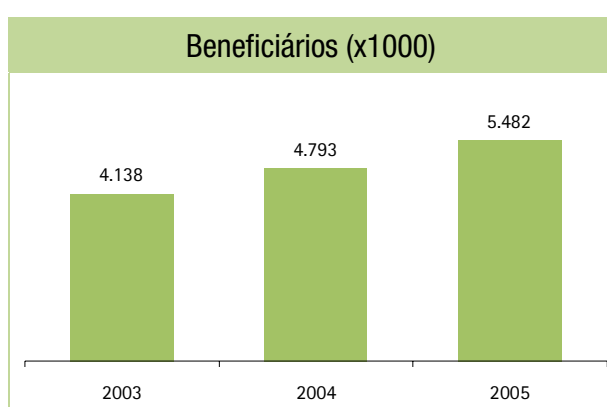




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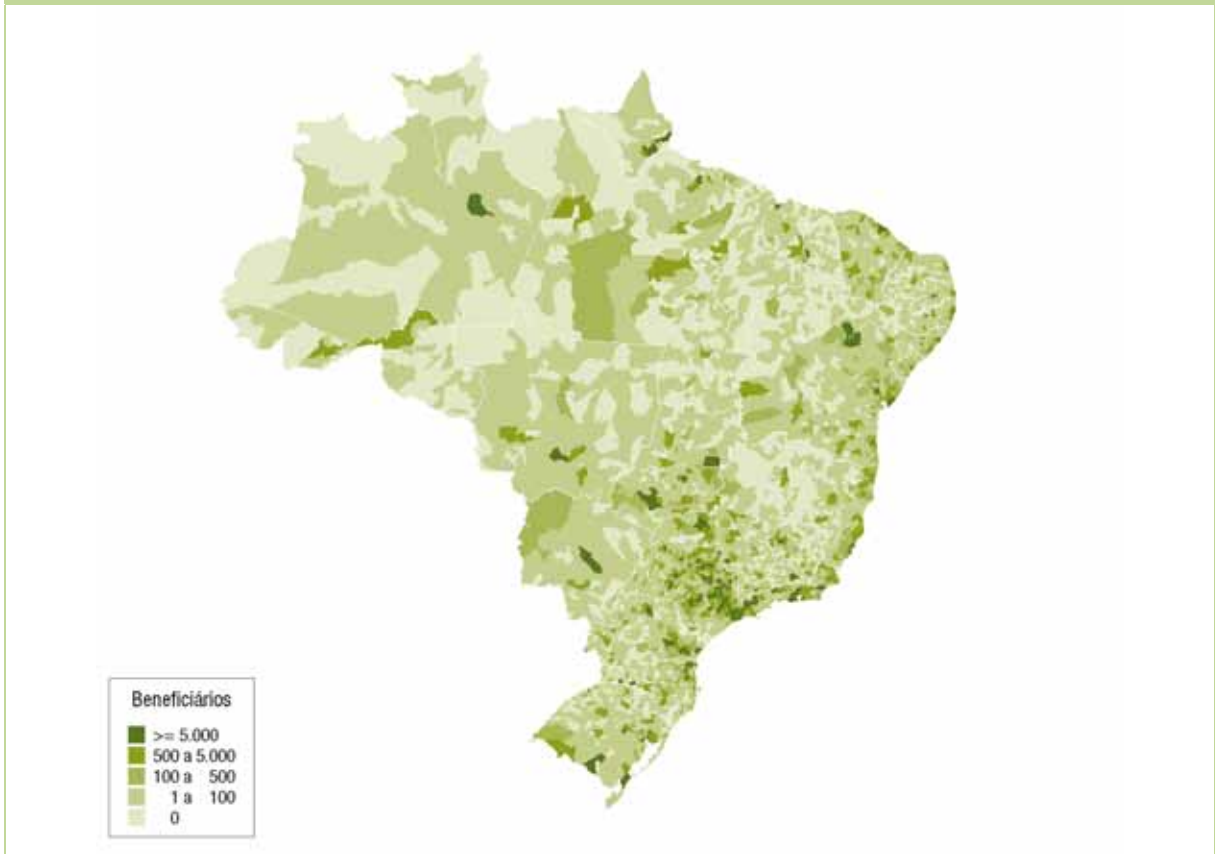
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	634	609	575	-9,31
Beneficiários (x1000)	4.138	4.793	5.482	32,46
População (x1000)	176.514	181.201	183.798	4,13
Cobertura (%)	2,34	2,65	2,98	27,21
Contraprestação Média (R\$)	9,94	10,89	12,66	27,43
DM (%)	53,88	49,93	48,68	-9,66
DC (%)	3,82	3,98	4,65	21,48
DA (%)	31,18	30,73	29,77	-4,53
Combinado (%)	88,89	84,64	83,09	-6,52
HHI (%)	4,01	4,62	4,82	20,28
C4 (%)	26,96	29,02	32,31	19,85



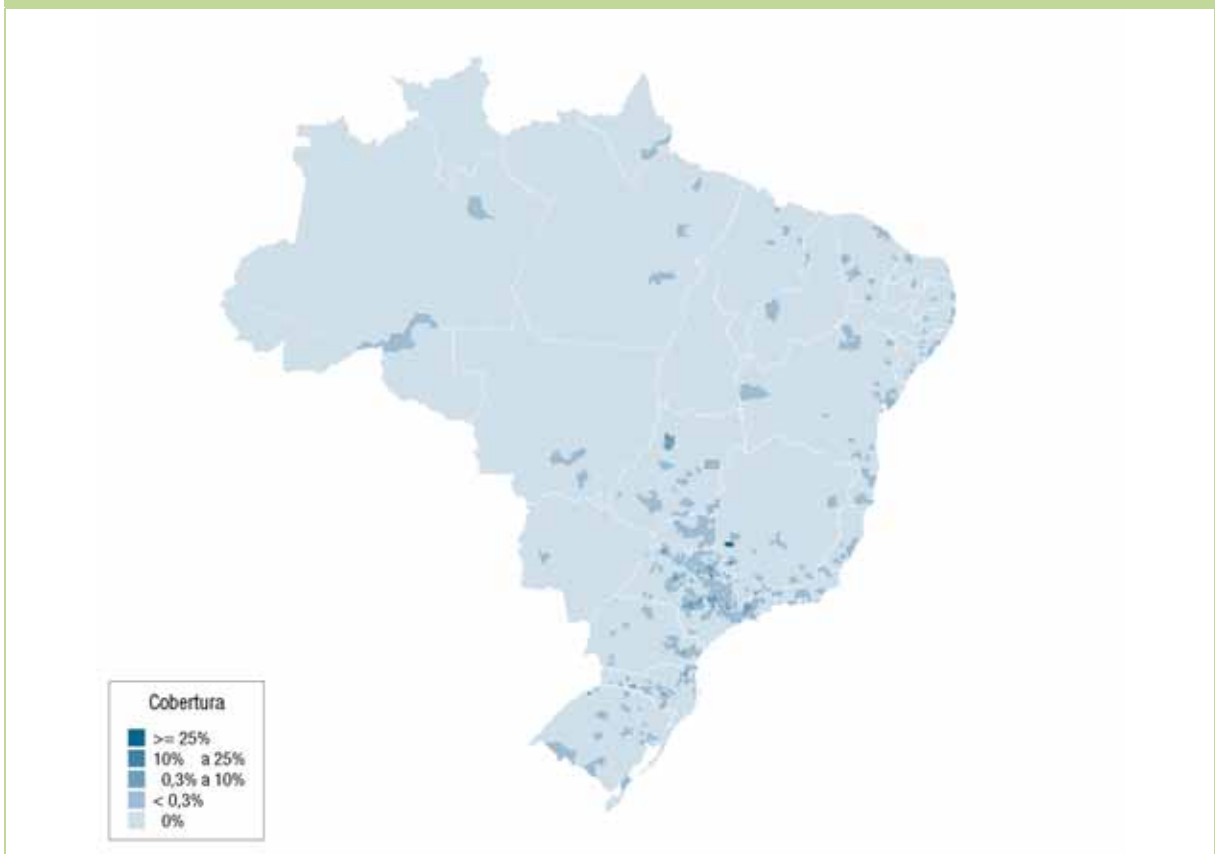
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



### Mapa de Beneficiários - 2005

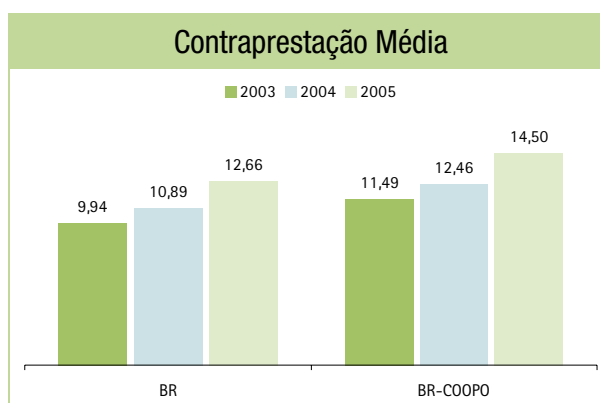
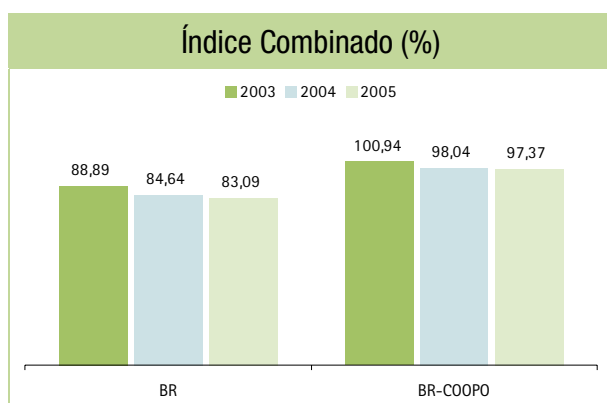
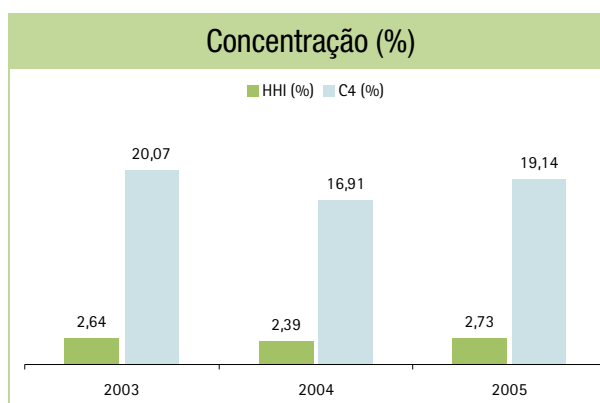
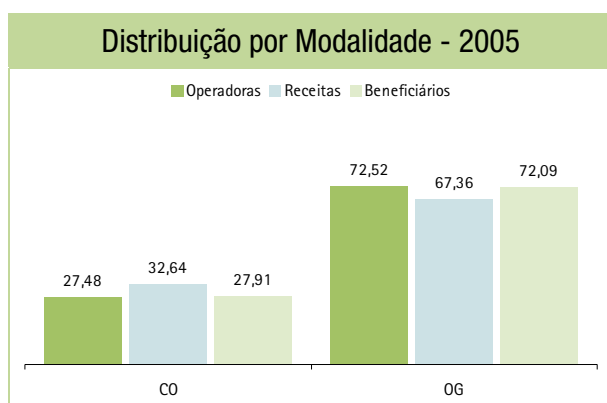
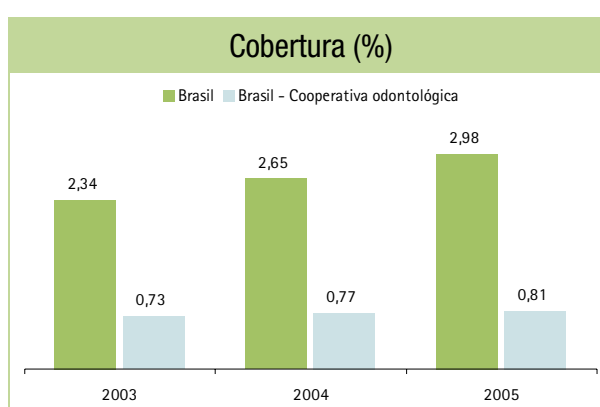
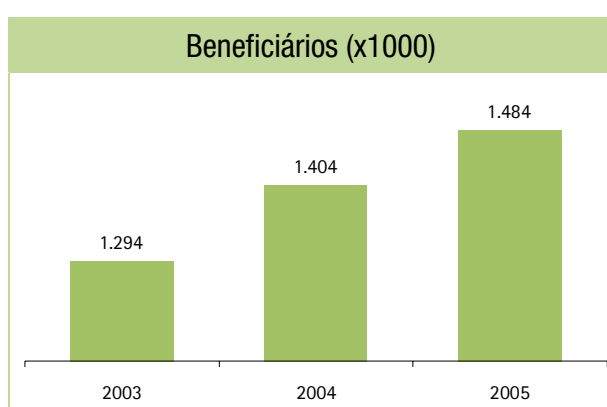


### Mapa de Cobertura - 2005



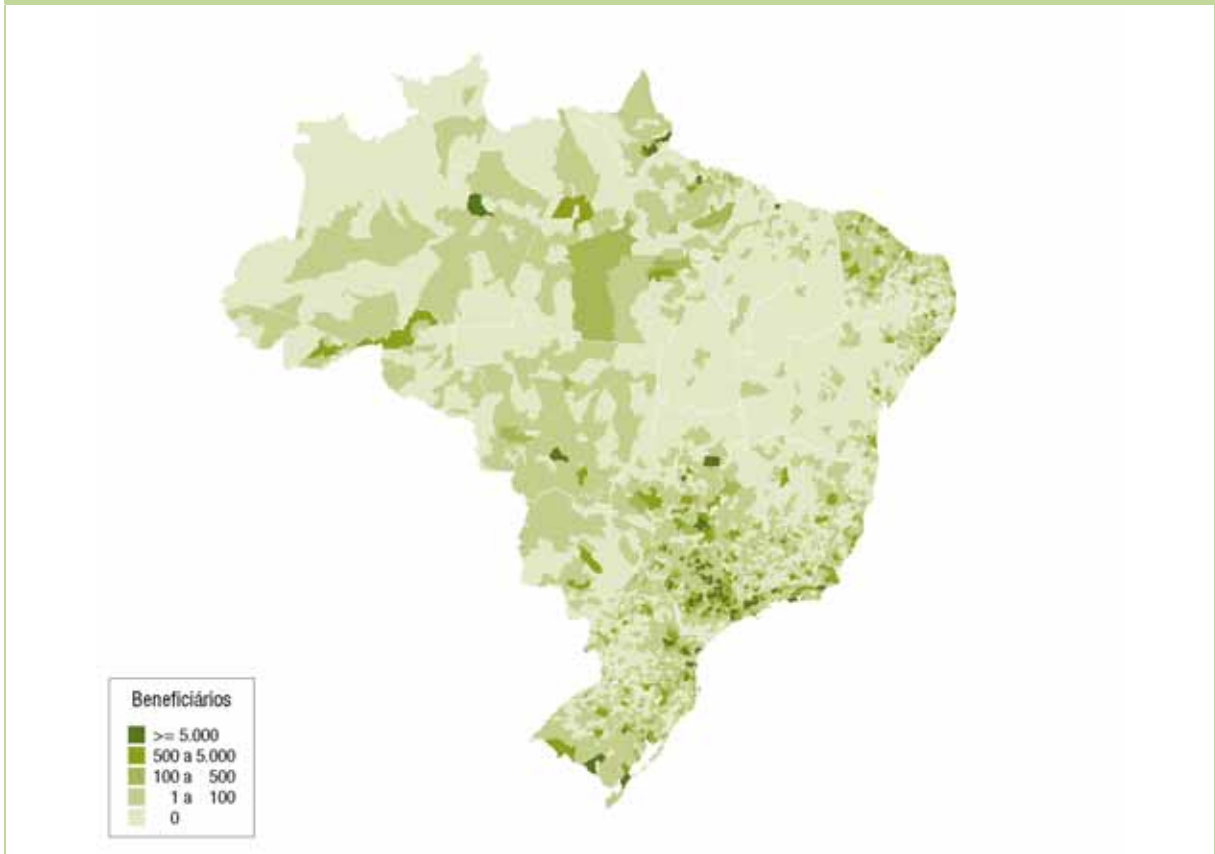
# Brasil - Cooperativa odontológica

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	173	166	158	-8,67
Beneficiários (x1000)	1.294	1.404	1.484	14,66
População (x1000)	176.514	181.201	183.798	4,13
Cobertura (%)	0,73	0,77	0,81	10,11
Contraprestação Média (R\$)	11,49	12,46	14,50	26,14
DM (%)	70,62	66,81	67,61	-4,27
DC (%)	2,13	2,33	3,00	40,64
DA (%)	28,19	28,90	26,76	-5,05
Combinado (%)	100,94	98,04	97,37	-3,54
HHI (%)	2,64	2,39	2,73	3,23
C4 (%)	20,07	16,91	19,14	-4,63

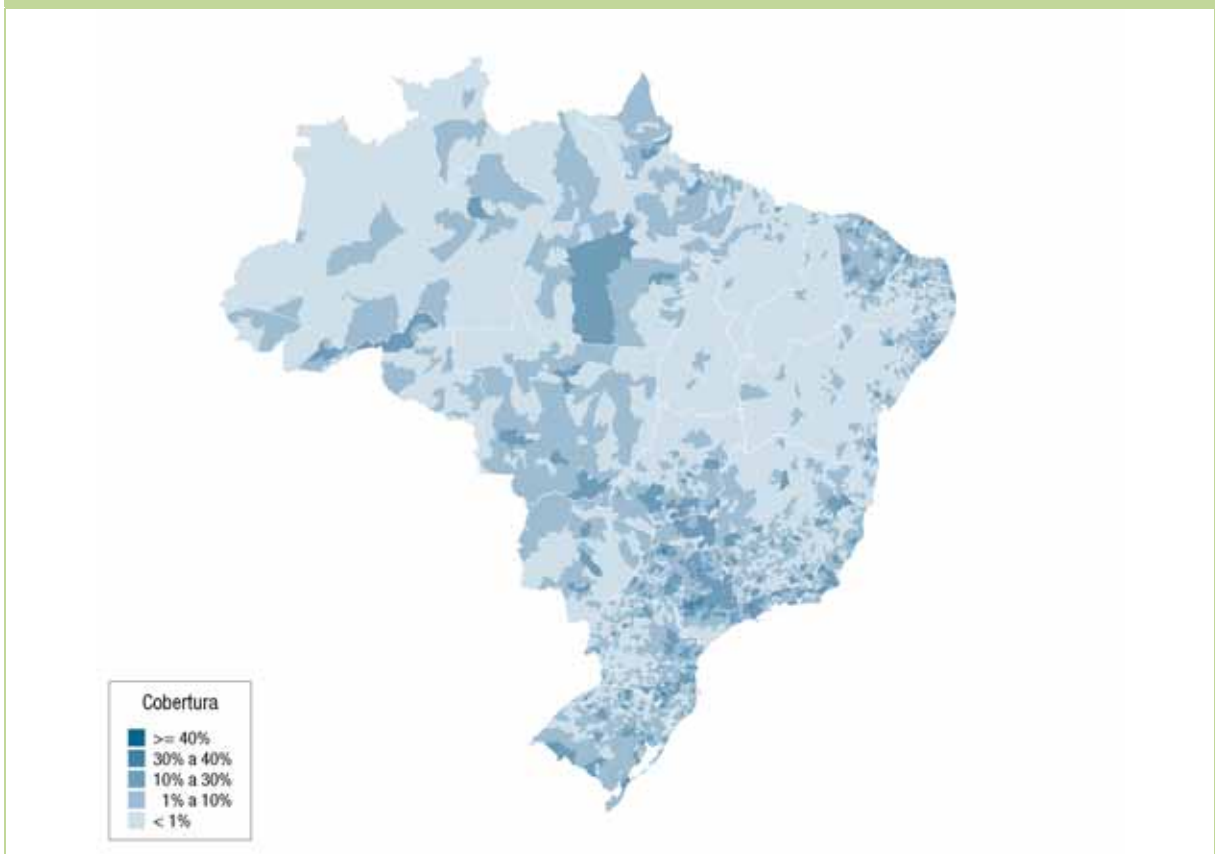


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

### Mapa de Beneficiários - 2005

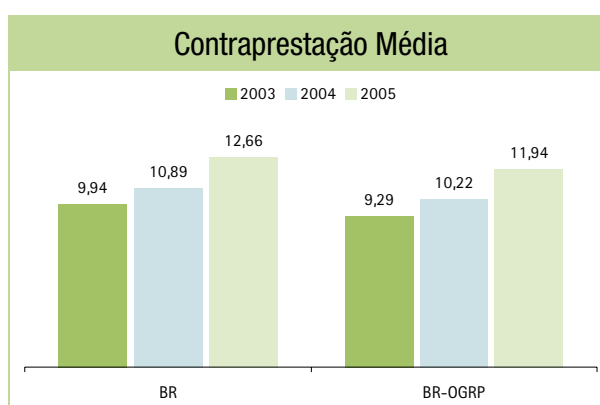
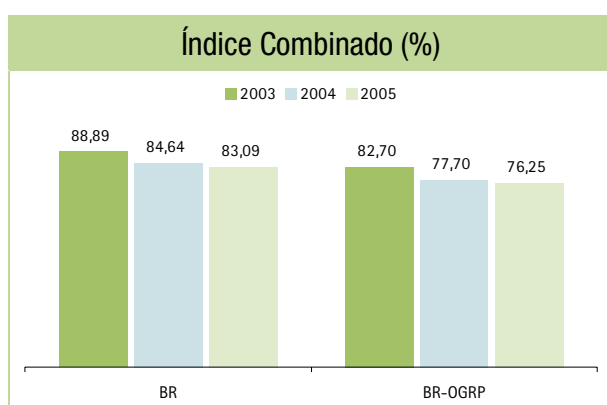
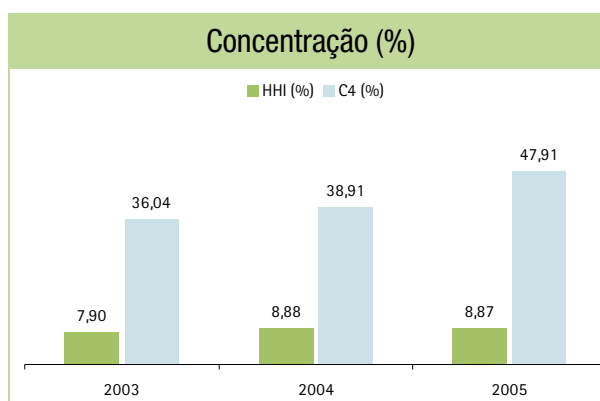
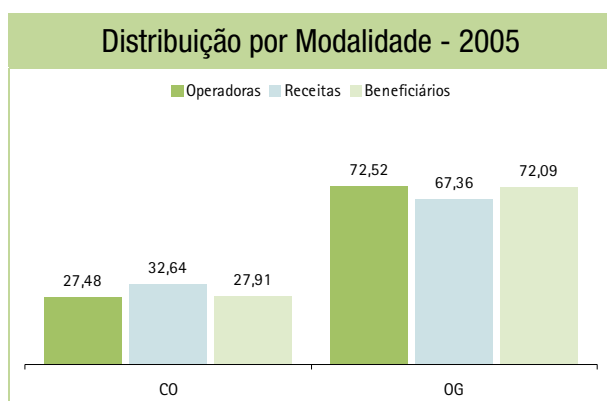
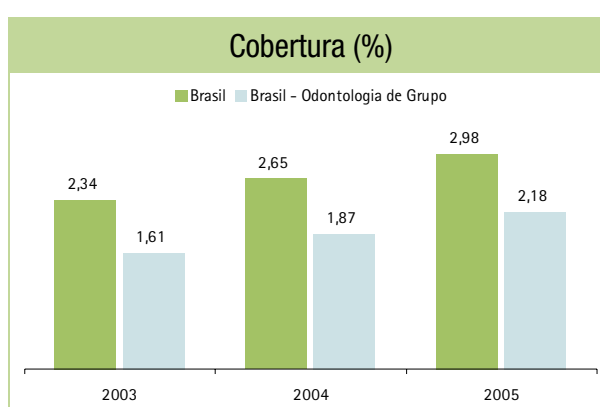
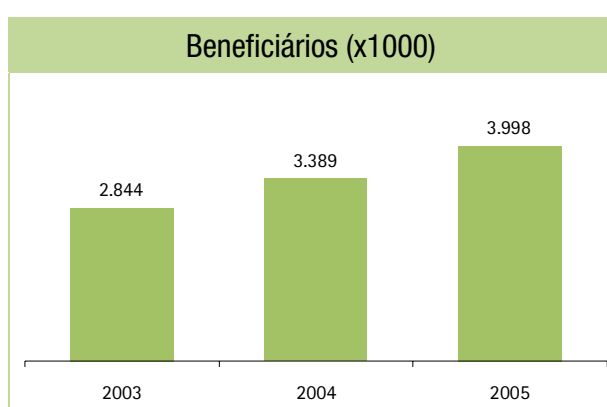


### Mapa de Cobertura - 2005



# Brasil - Odontologia de Grupo

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	461	443	417	-9,54
Beneficiários (x1000)	2.844	3.389	3.998	40,56
População (x1000)	176.514	181.201	183.798	4,13
Cobertura (%)	1,61	1,87	2,18	34,99
Contraprestação Média (R\$)	9,29	10,22	11,94	28,49
DM (%)	45,28	41,18	39,60	-12,56
DC (%)	4,69	4,83	5,44	15,81
DA (%)	32,72	31,68	31,21	-4,62
Combinado (%)	82,70	77,70	76,25	-7,80
HHI (%)	7,90	8,88	8,87	12,27
C4 (%)	36,04	38,91	47,91	32,91

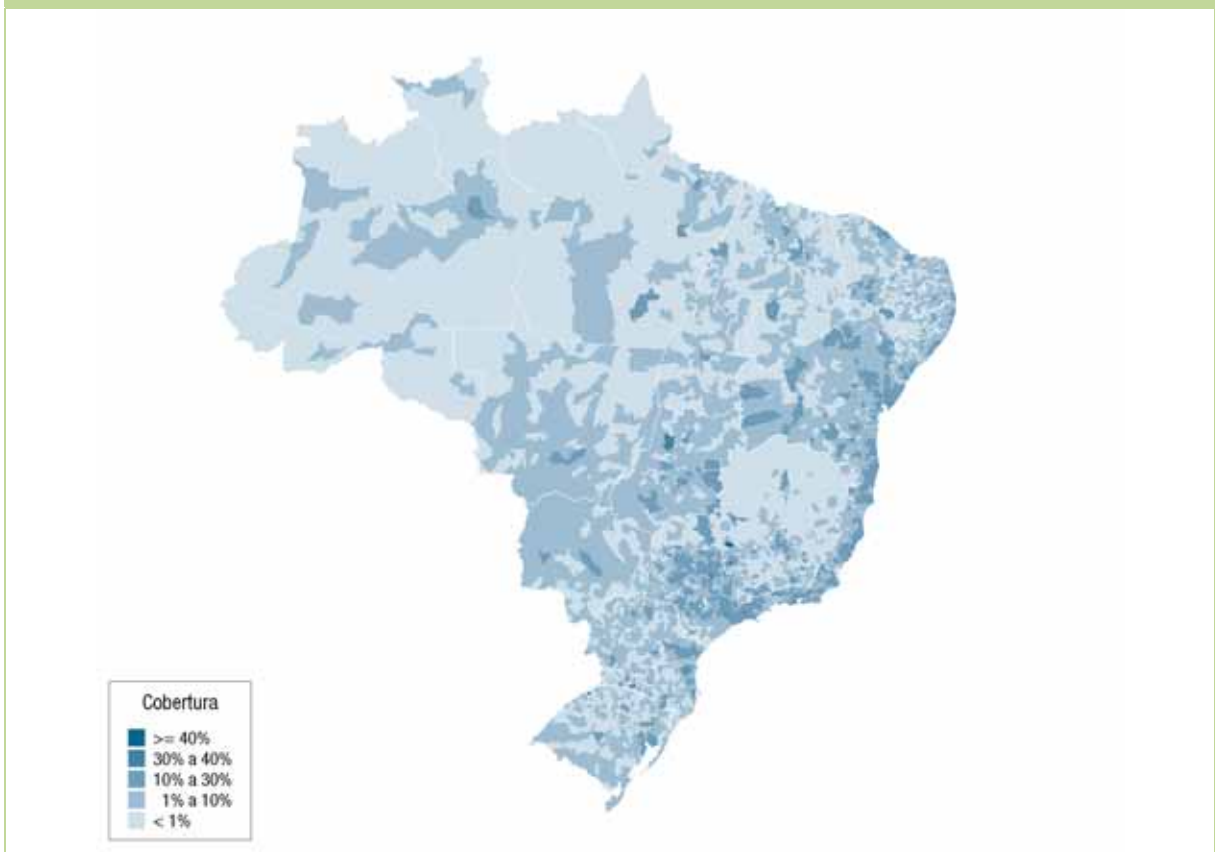


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

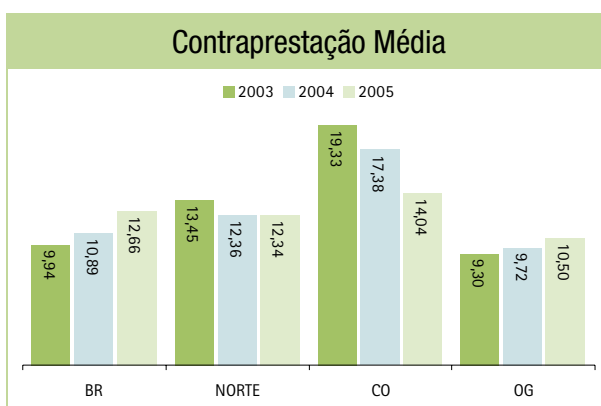
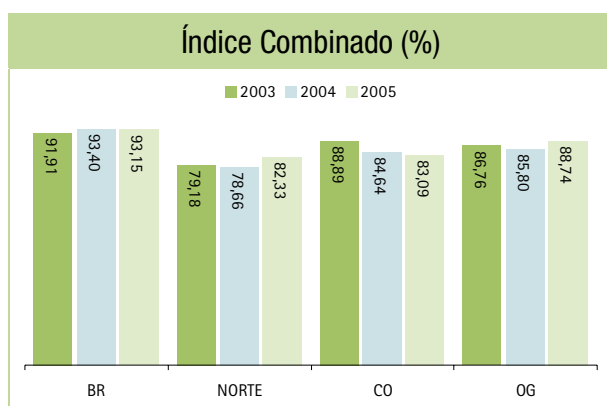
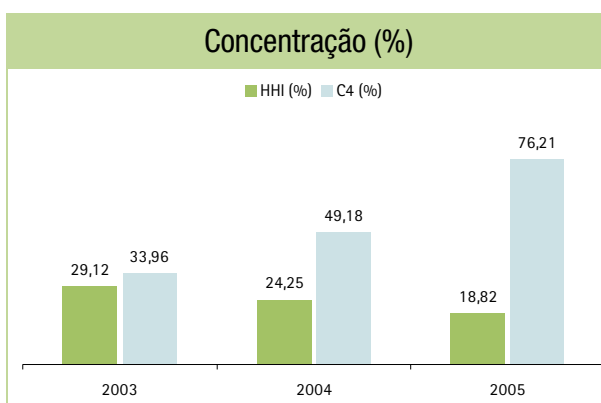
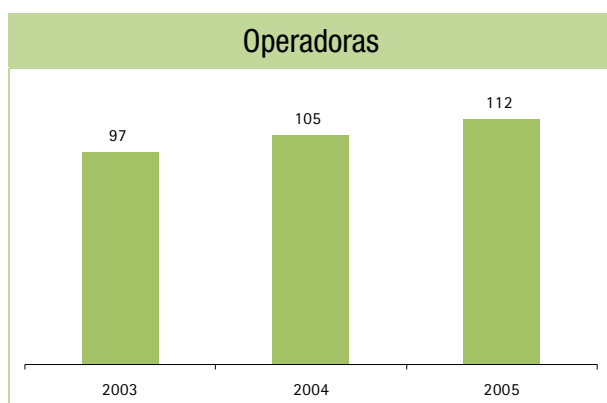
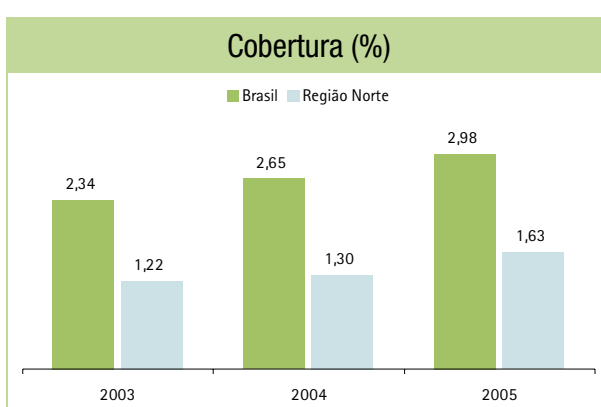
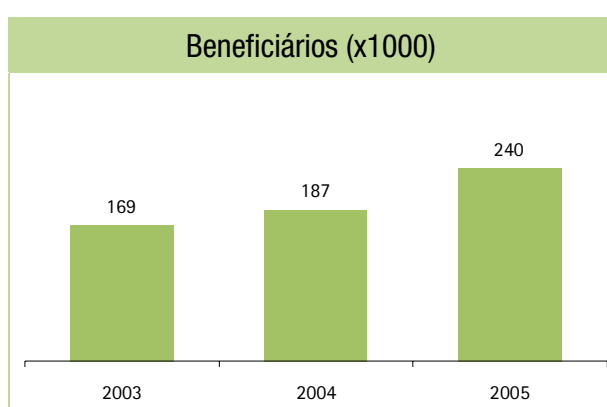
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

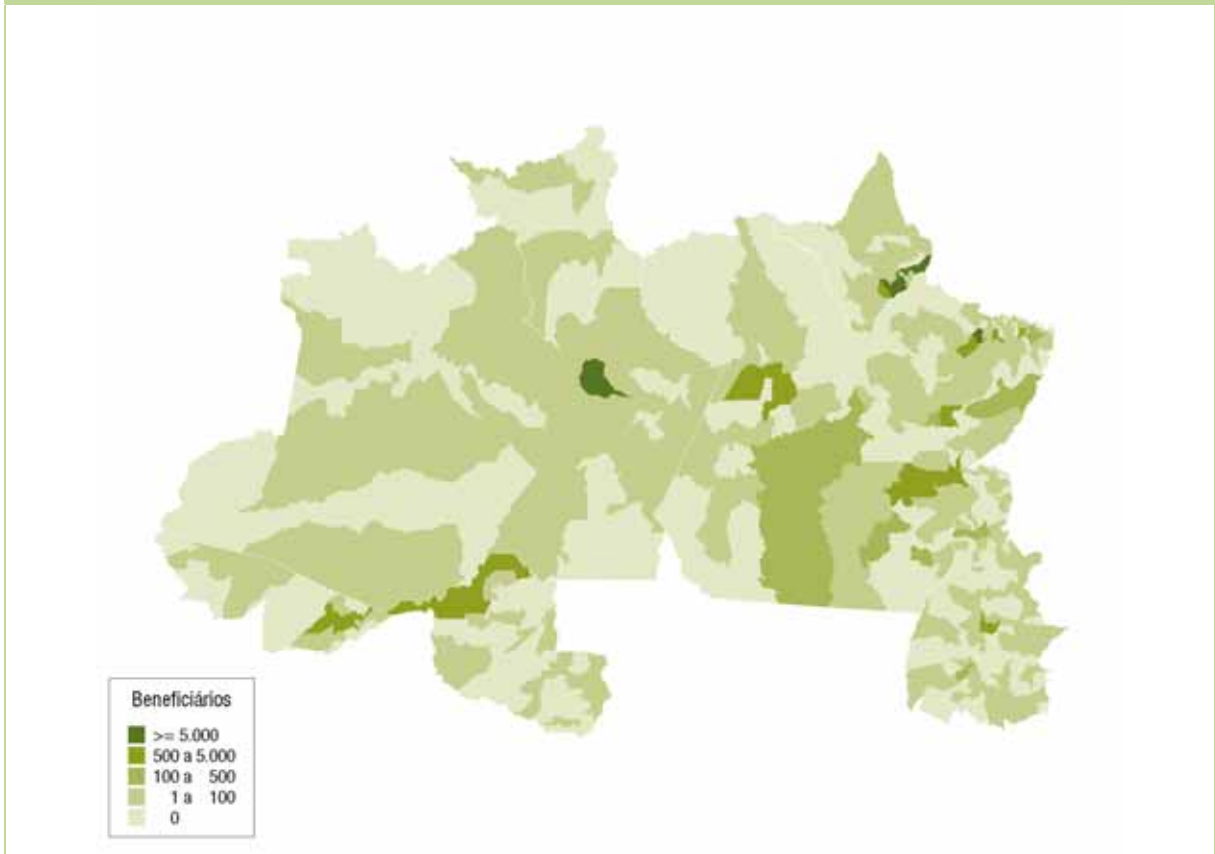


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	97	105	112	15,46
Beneficiários (x1000)	169	187	240	42,24
População (x1000)	13.785	14.373	14.699	6,63
Cobertura (%)	1,22	1,30	1,63	33,40
Contraprestação Média (R\$)	13,45	12,36	12,34	-8,26
DM (%)	52,13	48,07	55,74	6,92
DC (%)	2,94	2,92	2,96	0,58
DA (%)	31,69	34,80	30,05	-5,18
Combinado (%)	86,76	85,80	88,74	2,28
HHI (%)	29,12	24,25	18,82	-35,39
C4 (%)	33,96	49,18	76,21	124,40

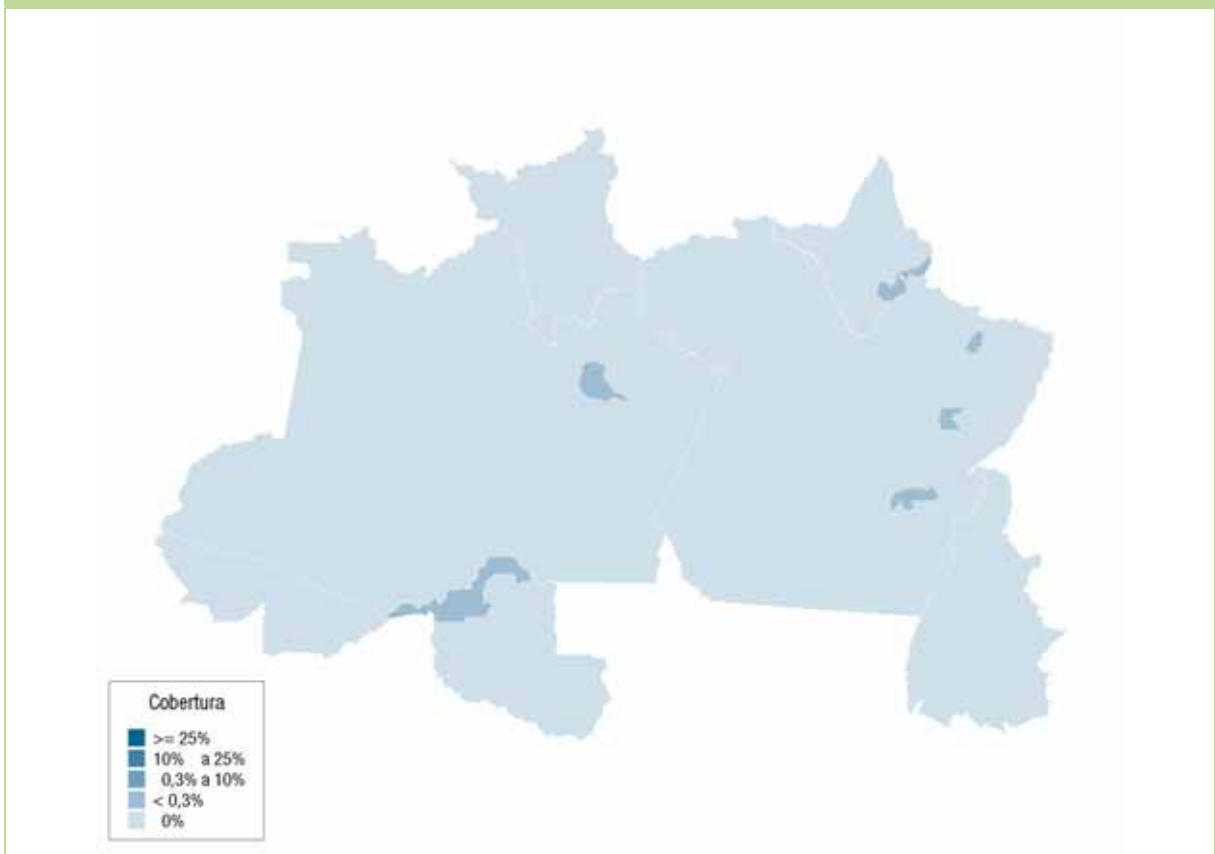


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

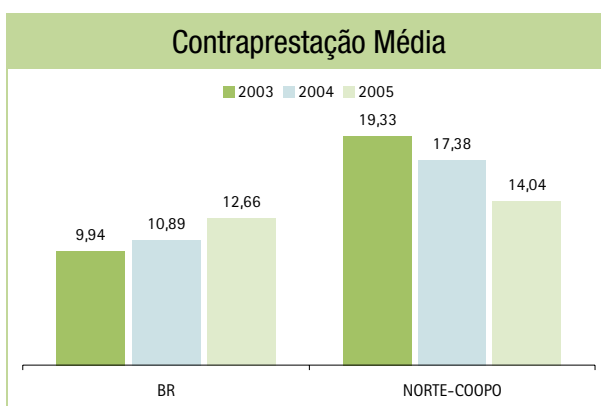
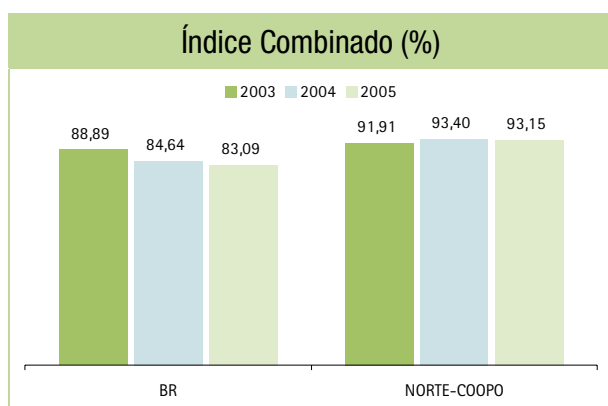
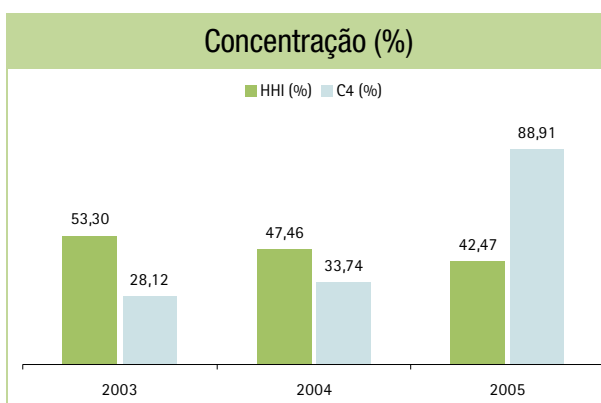
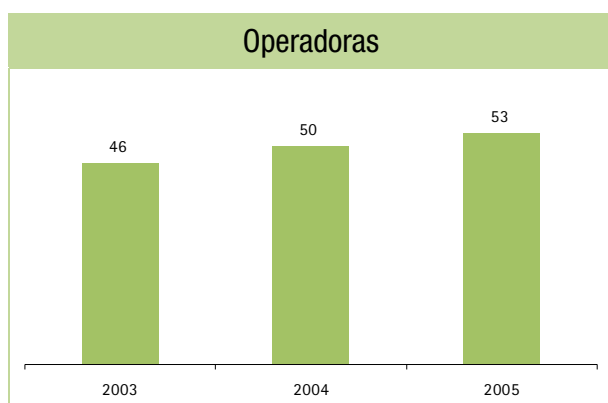
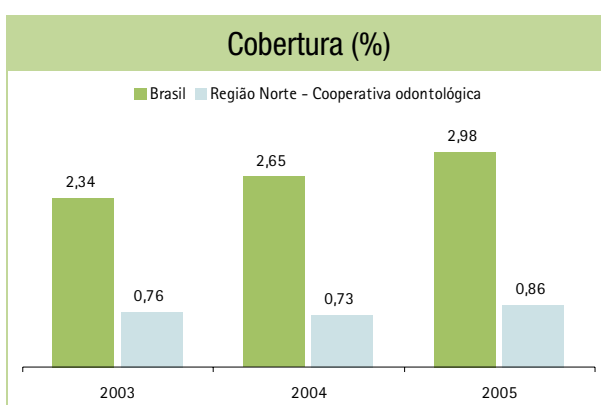
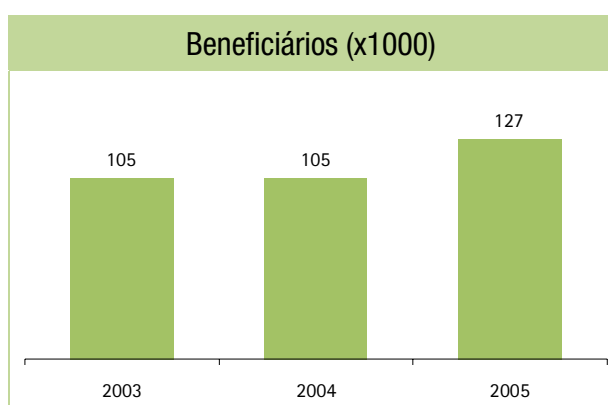


Mapa de Cobertura - 2005



# Região Norte - Cooperativa odontológica

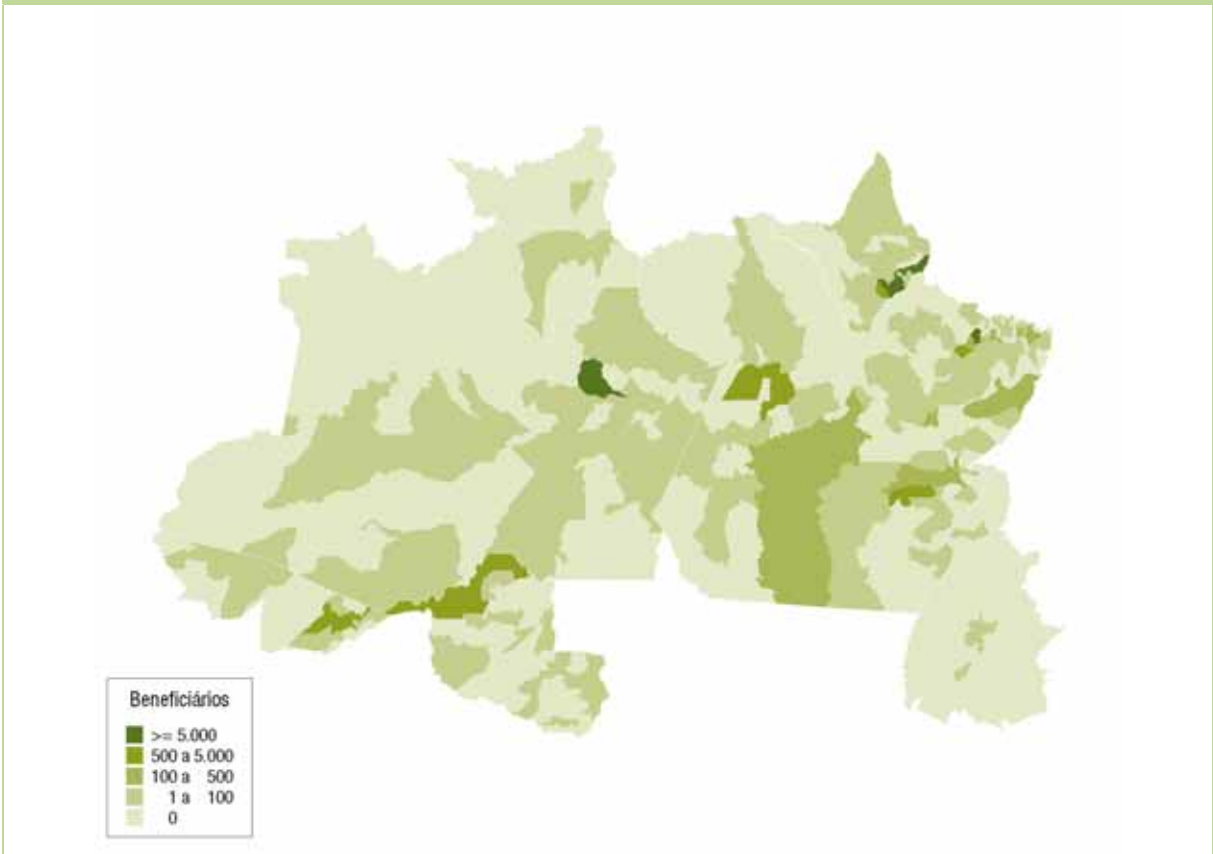
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	46	50	53	15,22
Beneficiários (x1000)	105	105	127	21,03
População (x1000)	13.785	14.373	14.699	6,63
Cobertura (%)	0,76	0,73	0,86	13,51
Contraprestação Média (R\$)	19,33	17,38	14,04	-27,37
DM (%)	62,34	64,48	68,64	10,11
DC (%)	3,43	4,02	3,41	-0,62
DA (%)	26,15	24,89	21,11	-19,29
Combinado (%)	91,91	93,40	93,15	1,35
HHI (%)	53,30	47,46	42,47	-20,32
C4 (%)	28,12	33,74	88,91	216,22



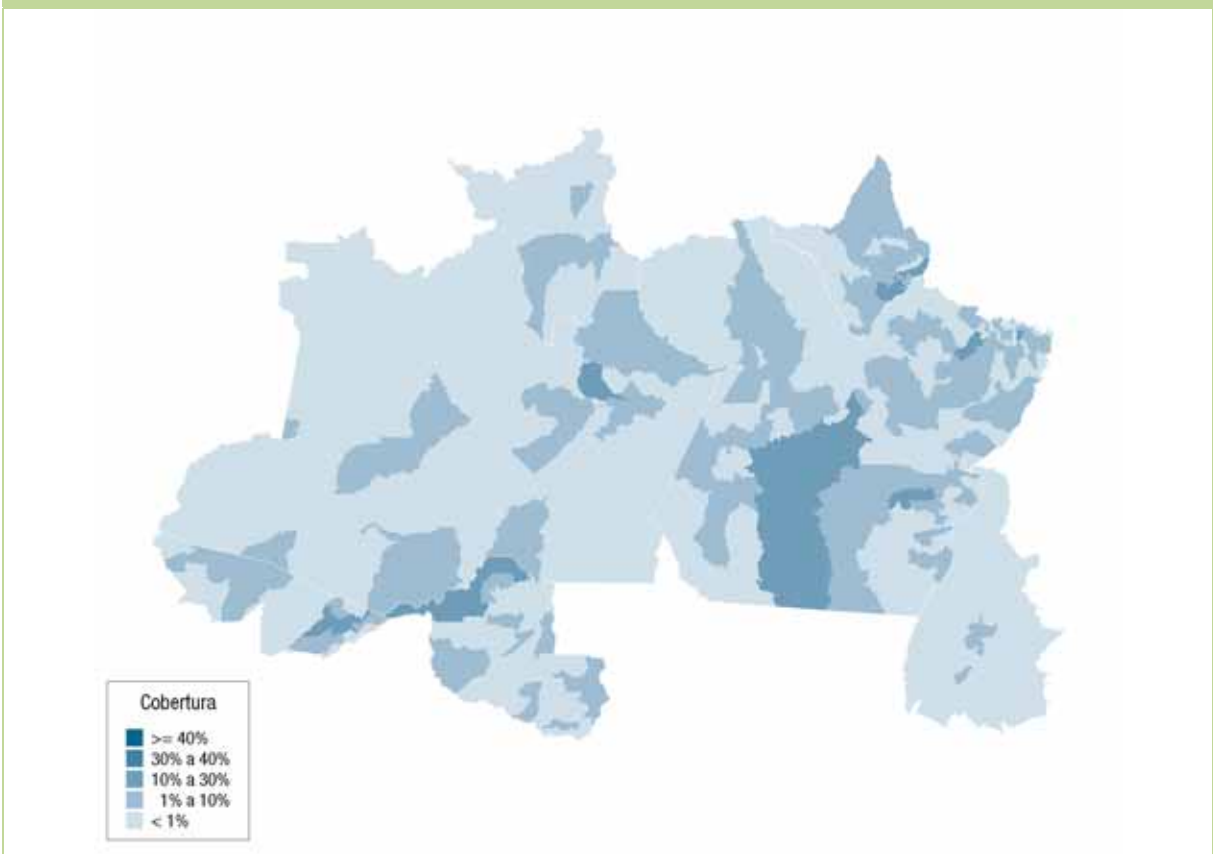
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



Mapa de Beneficiários - 2005

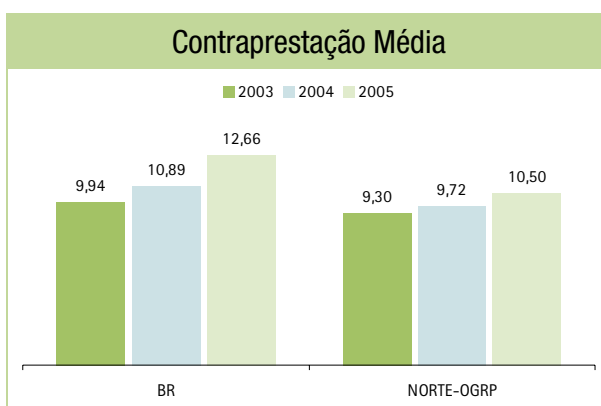
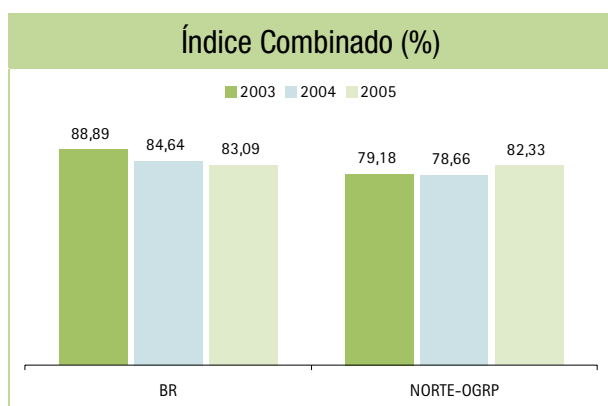
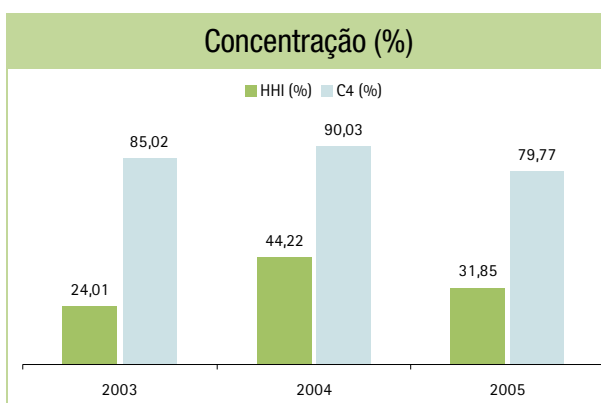
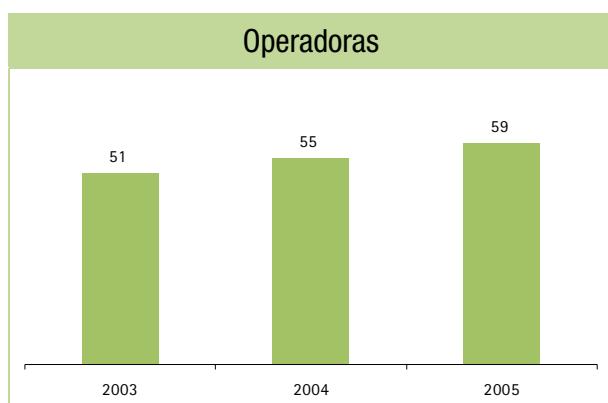
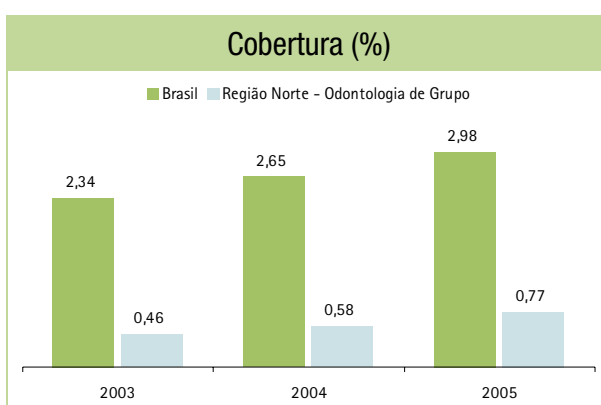
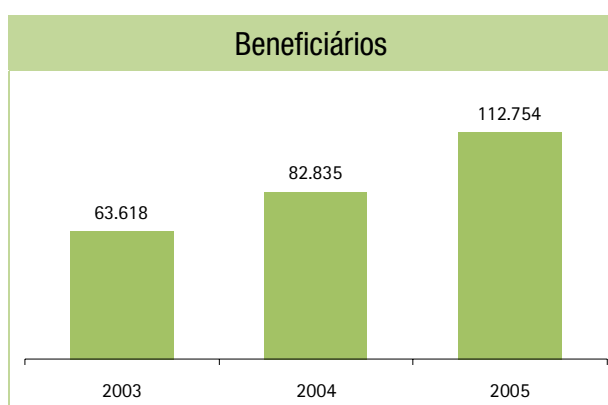


Mapa de Cobertura - 2005



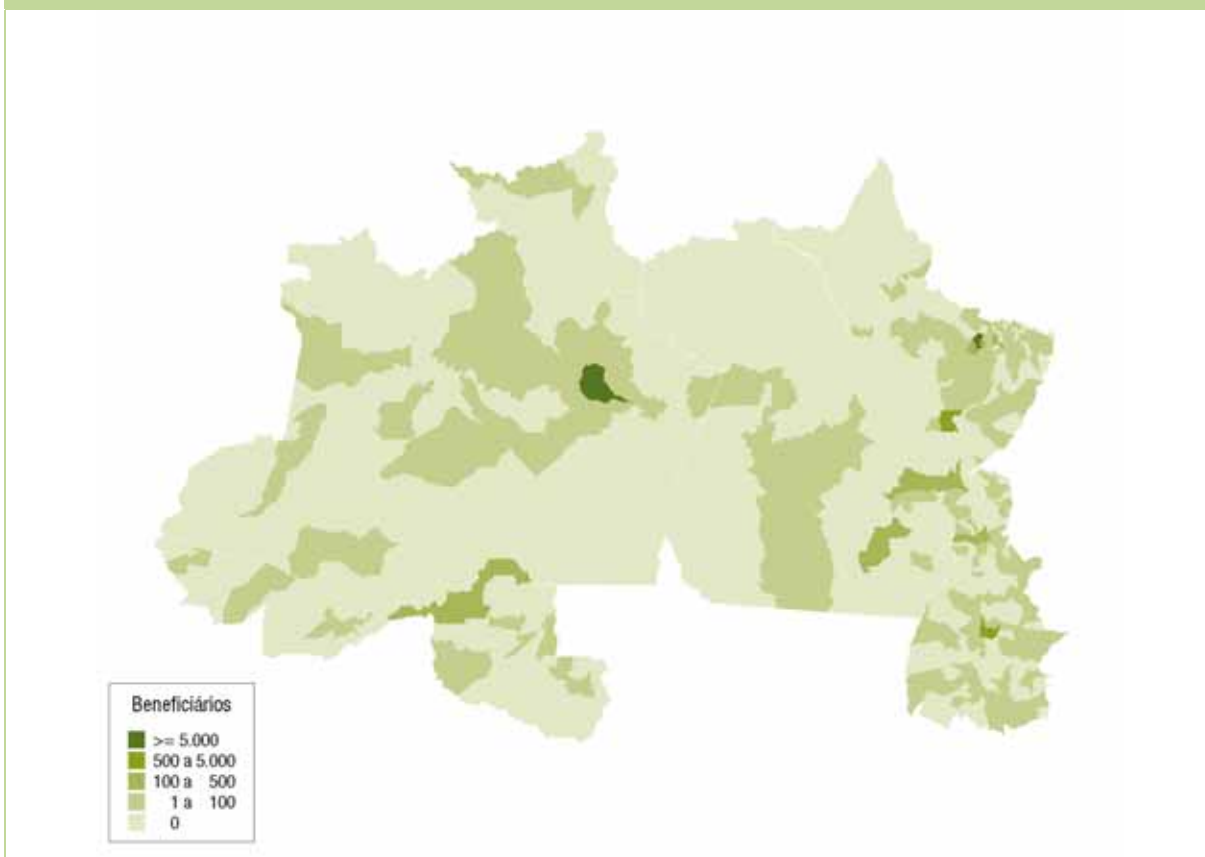
# Região Norte - Odontologia de Grupo

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	51	55	59	15,69
Beneficiários	63.618	82.835	112.754	77,24
População (x1000)	13.785	14.373	14.699	6,63
Cobertura (%)	0,46	0,58	0,77	66,22
Contraprestação Média (R\$)	9,30	9,72	10,50	12,89
DM (%)	37,14	32,66	36,99	-0,41
DC (%)	2,22	1,89	2,30	3,62
DA (%)	39,82	44,11	43,04	8,07
Combinado (%)	79,18	78,66	82,33	3,97
HHI (%)	24,01	44,22	31,85	32,64
C4 (%)	85,02	90,03	79,77	-6,18

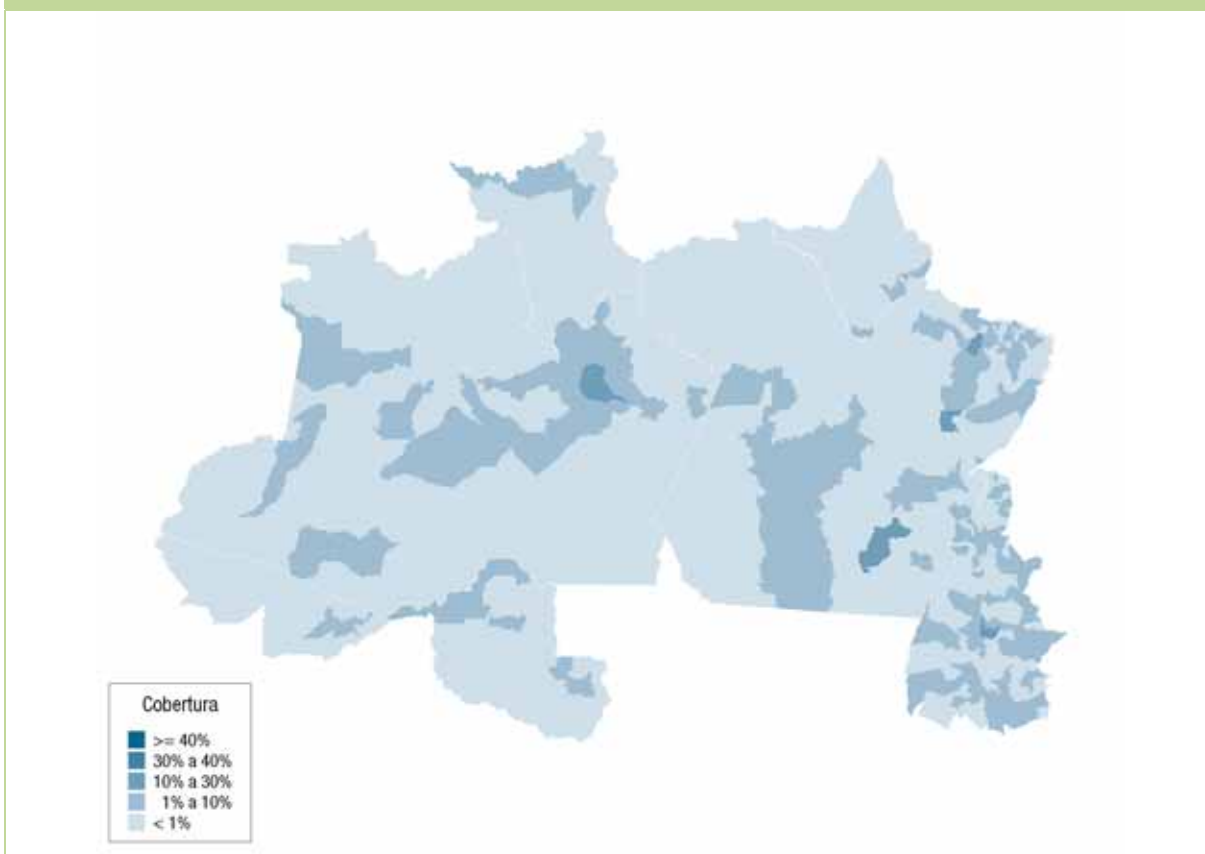


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

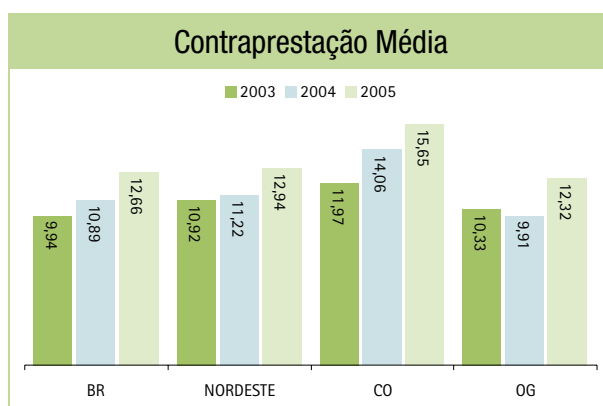
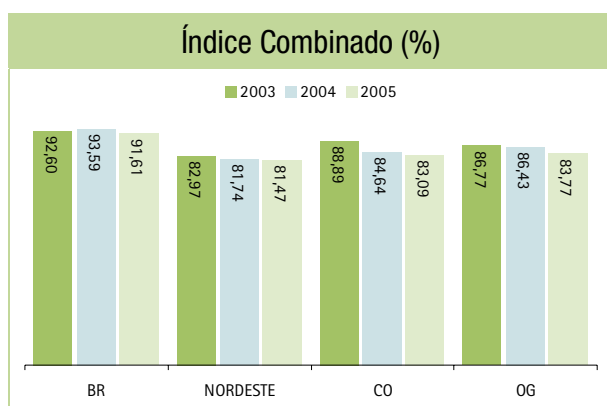
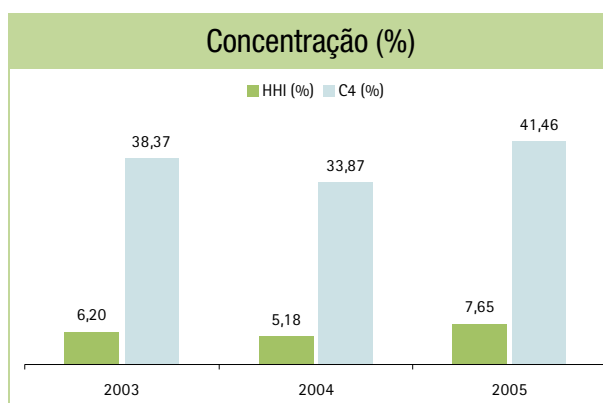
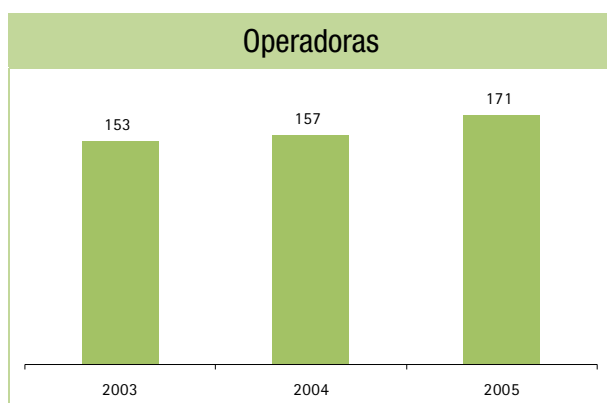
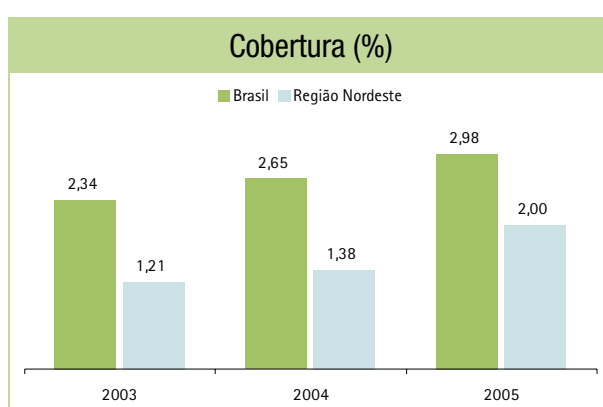
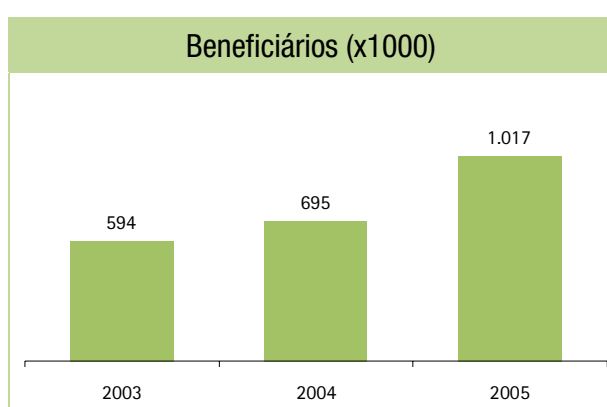
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

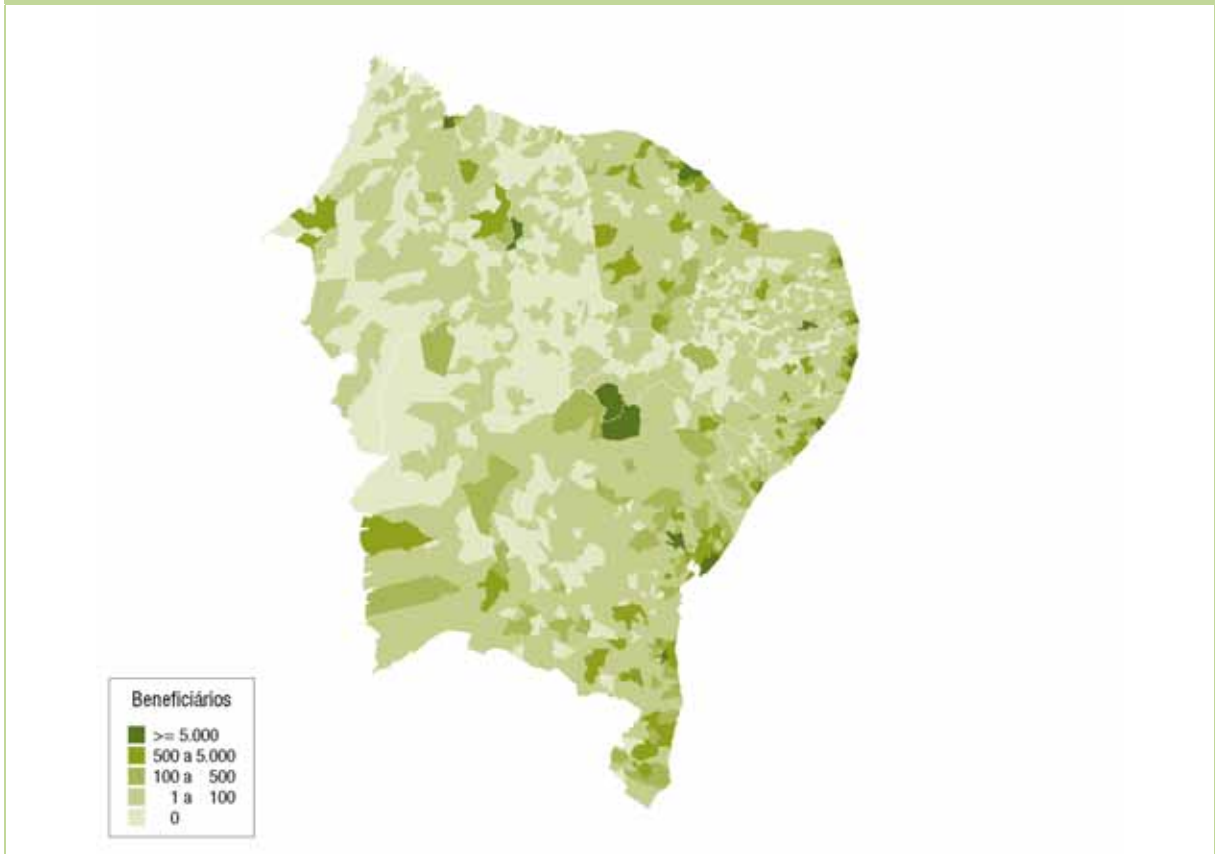


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	153	157	171	11,76
Beneficiários (x1000)	594	695	1.017	71,15
População (x1000)	49.300	50.371	50.962	3,37
Cobertura (%)	1,21	1,38	2,00	65,57
Contraprestação Média (R\$)	10,92	11,22	12,94	18,52
DM (%)	48,82	50,05	43,98	-9,90
DC (%)	4,73	4,48	4,00	-15,35
DA (%)	33,22	31,90	35,78	7,72
Combinado (%)	86,77	86,43	83,77	-3,45
HHI (%)	6,20	5,18	7,65	23,25
C4 (%)	38,37	33,87	41,46	8,07

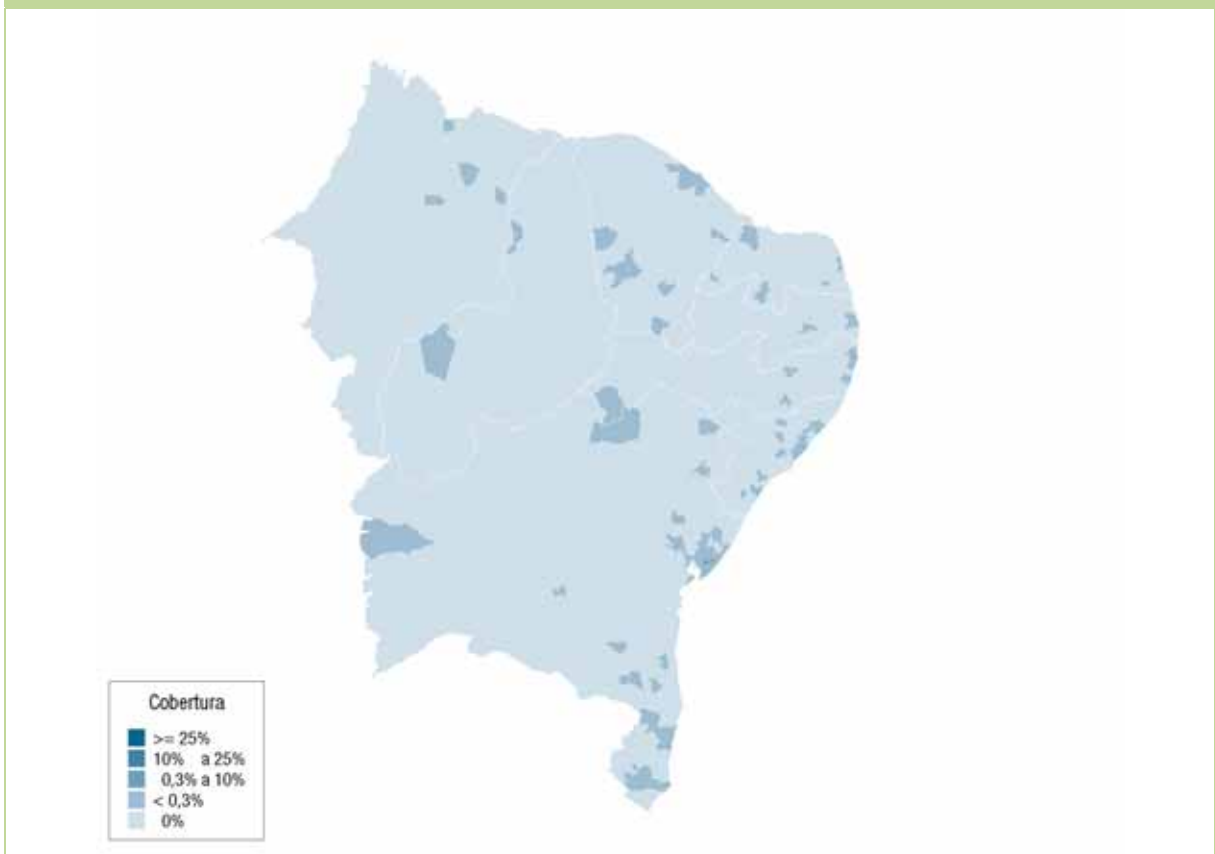


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

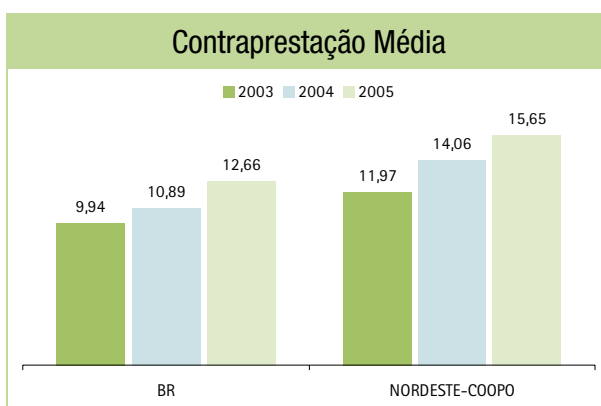
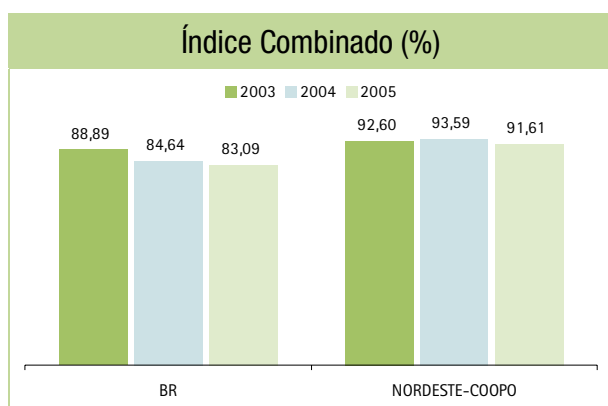
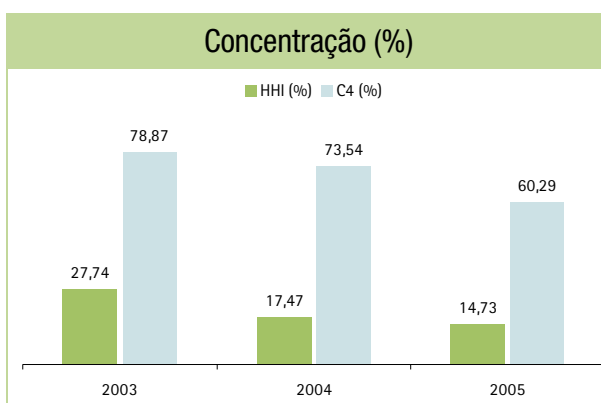
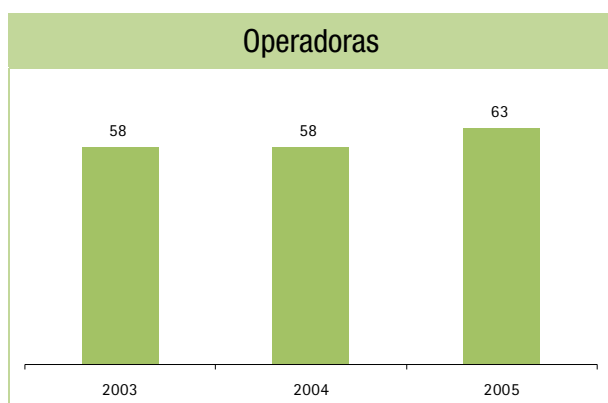
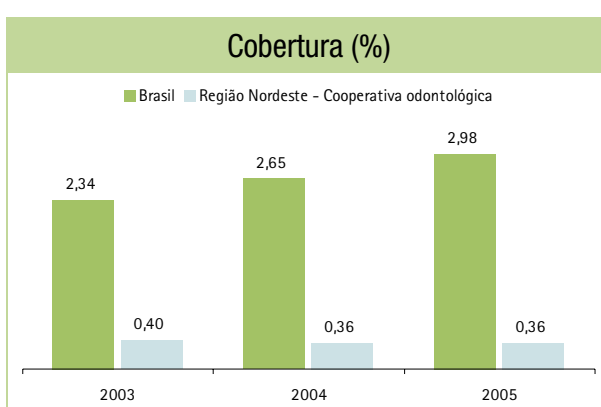
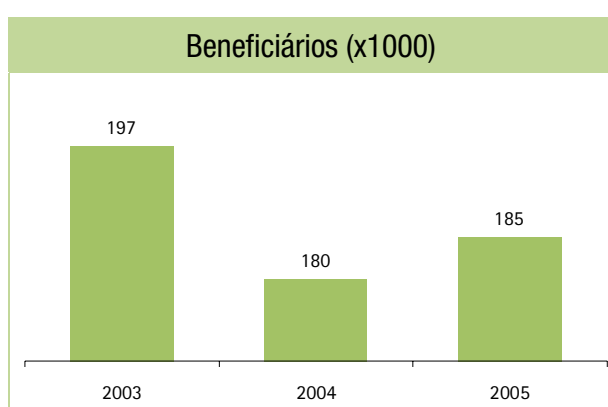


Mapa de Cobertura - 2005



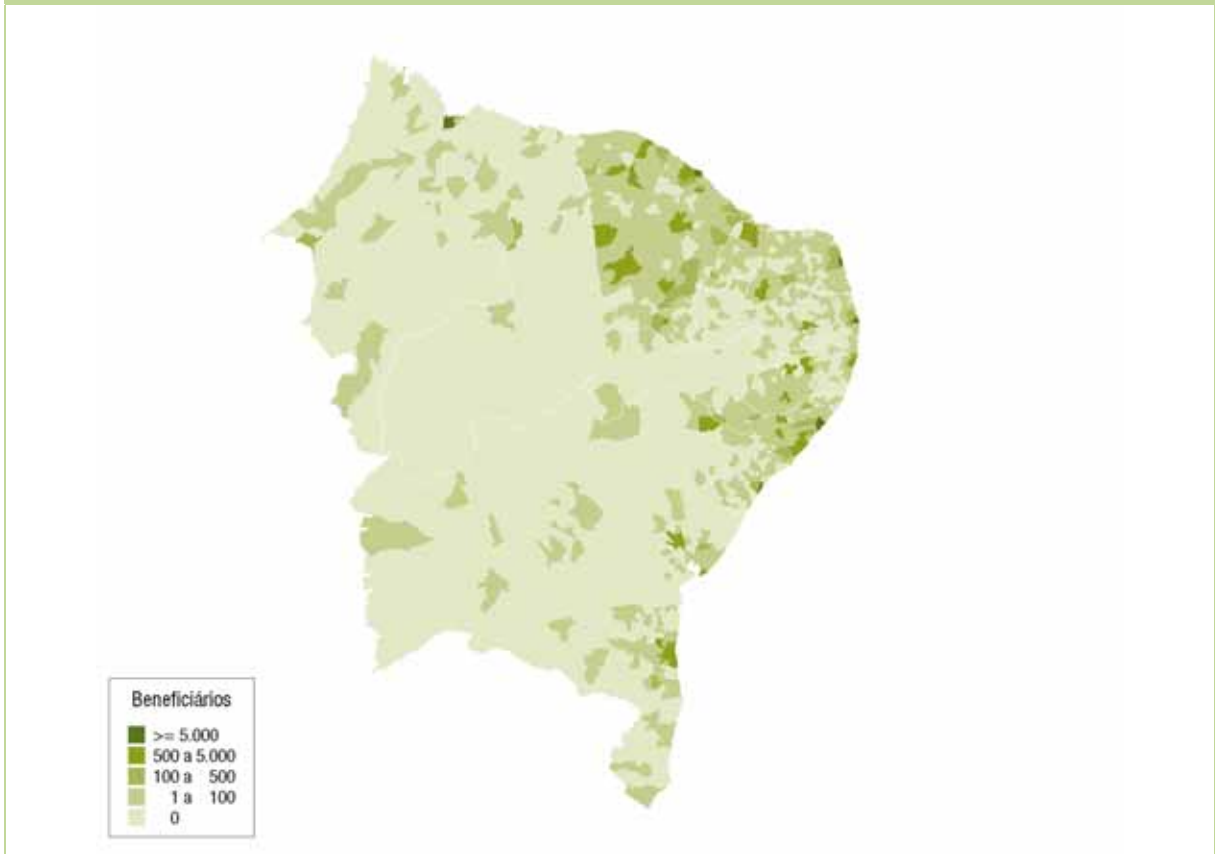
# Região Nordeste - Cooperativa odontológica

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	58	58	63	8,62
Beneficiários (x1000)	197	180	185	-5,75
População (x1000)	49.300	50.371	50.962	3,37
Cobertura (%)	0,40	0,36	0,36	-8,82
Contraprestação Média (R\$)	11,97	14,06	15,65	30,82
DM (%)	63,41	63,07	61,44	-3,10
DC (%)	2,17	2,02	1,82	-16,45
DA (%)	27,01	28,50	28,35	4,94
Combinado (%)	92,60	93,59	91,61	-1,07
HHI (%)	27,74	17,47	14,73	-46,89
C4 (%)	78,87	73,54	60,29	-23,55

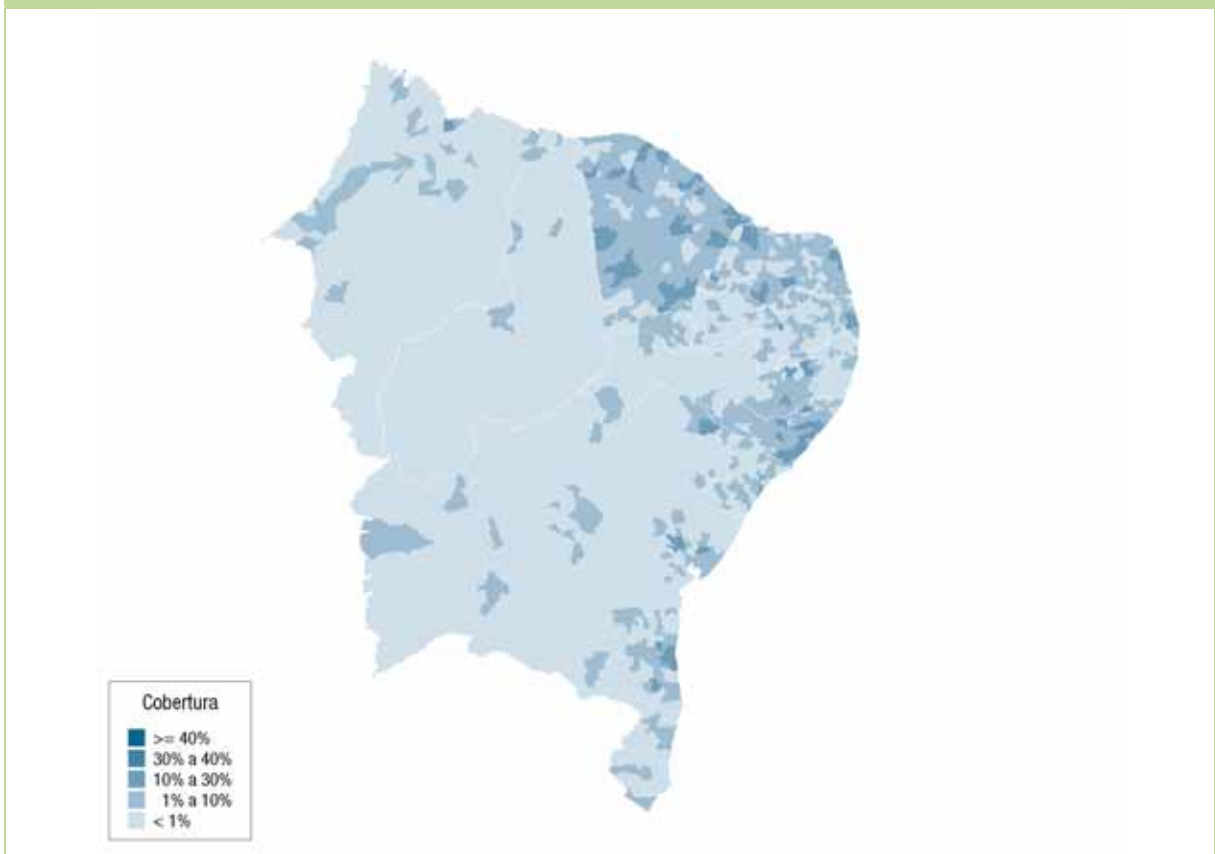


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

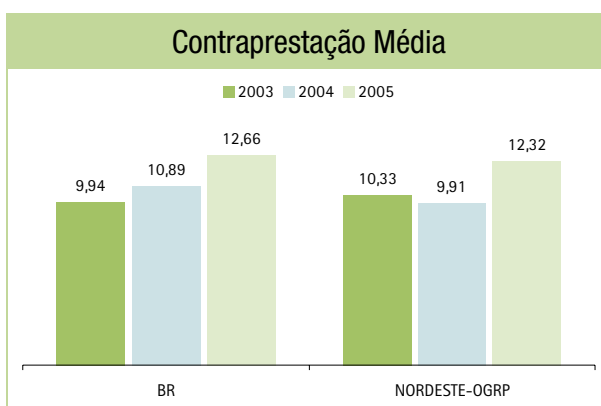
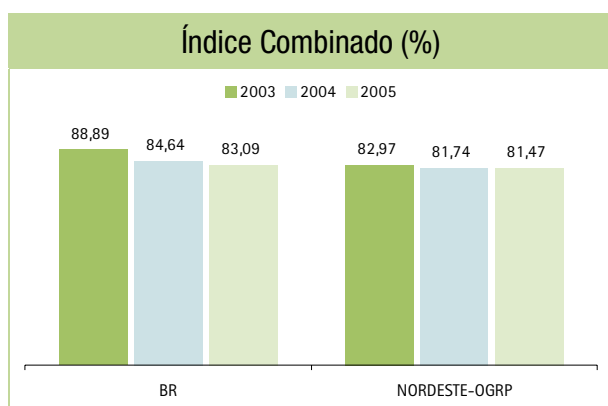
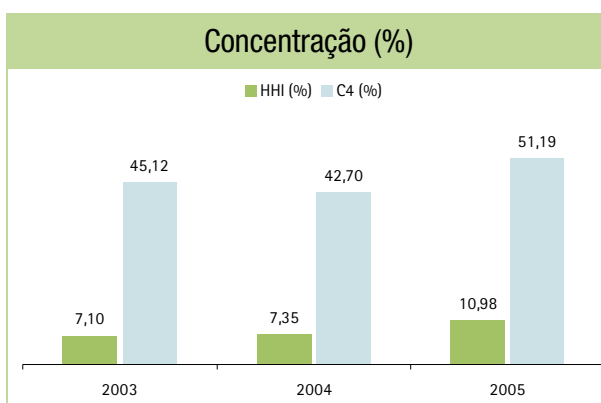
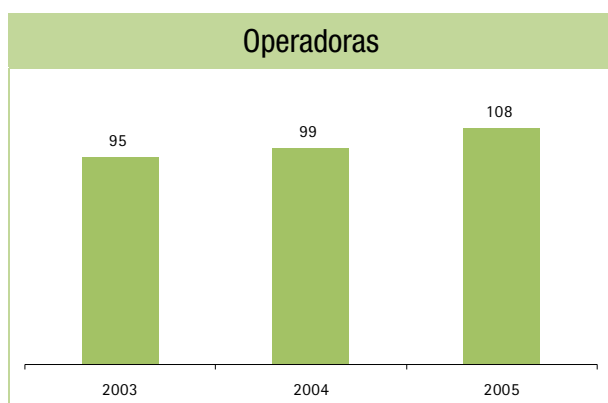
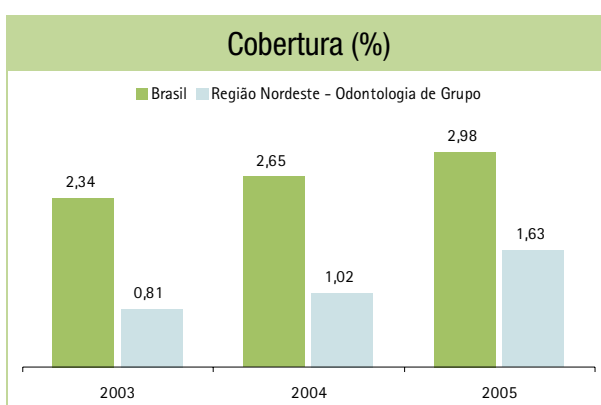
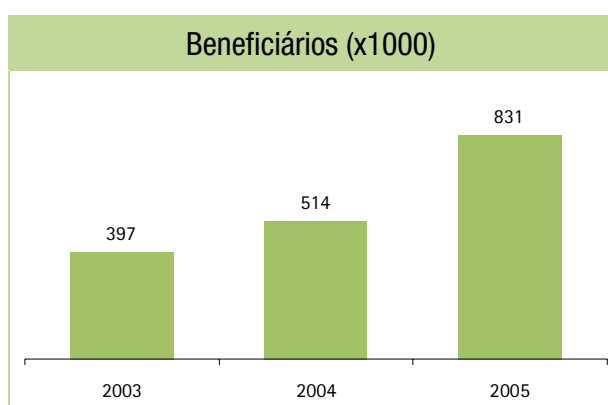


Mapa de Cobertura - 2005



# Região Nordeste - Odontologia de Grupo

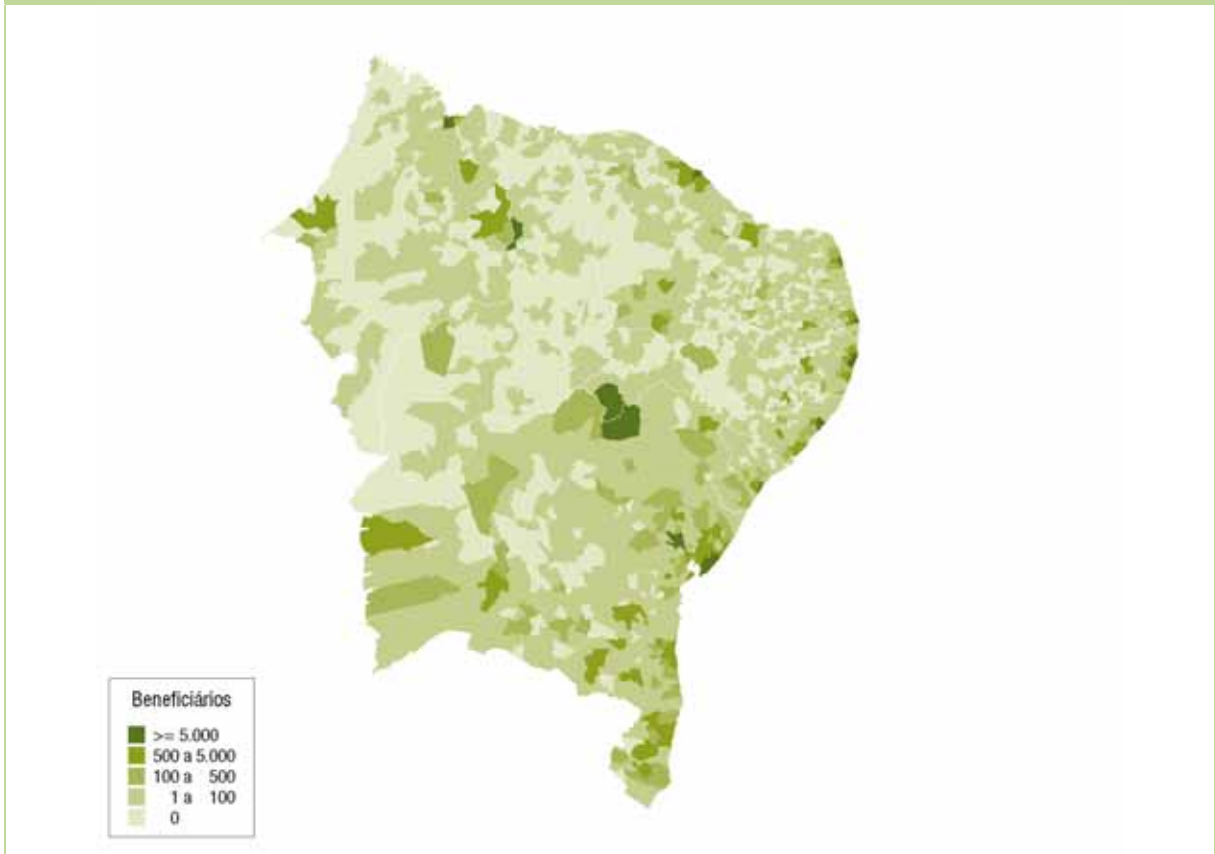
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	95	99	108	13,68
Beneficiários (x1000)	397	514	831	109,21
População (x1000)	49.300	50.371	50.962	3,37
Cobertura (%)	0,81	1,02	1,63	102,38
Contraprestação Média (R\$)	10,33	9,91	12,32	19,19
DM (%)	39,32	41,52	38,85	-1,20
DC (%)	6,39	6,09	4,65	-27,31
DA (%)	37,26	34,13	37,97	1,92
Combinado (%)	82,97	81,74	81,47	-1,81
HHI (%)	7,10	7,35	10,98	54,71
C4 (%)	45,12	42,70	51,19	13,45



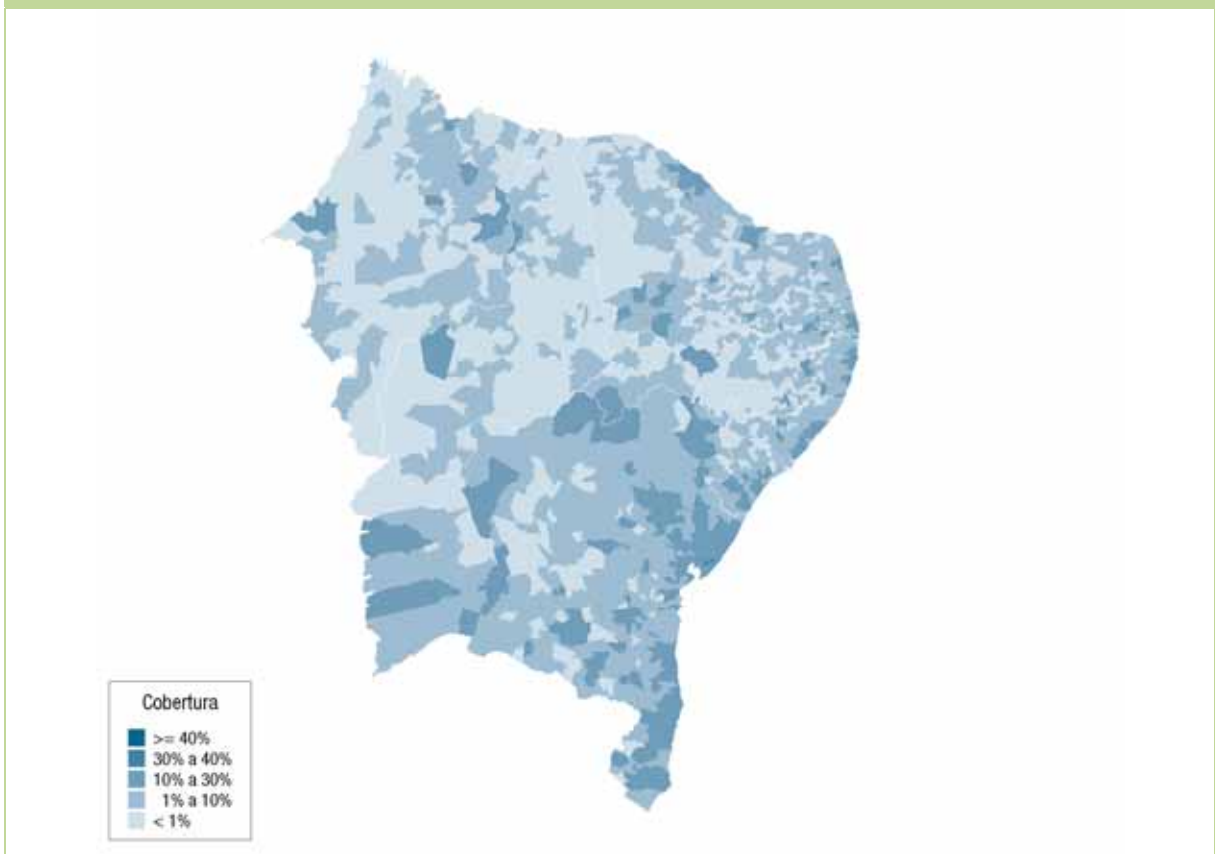
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



Mapa de Beneficiários - 2005

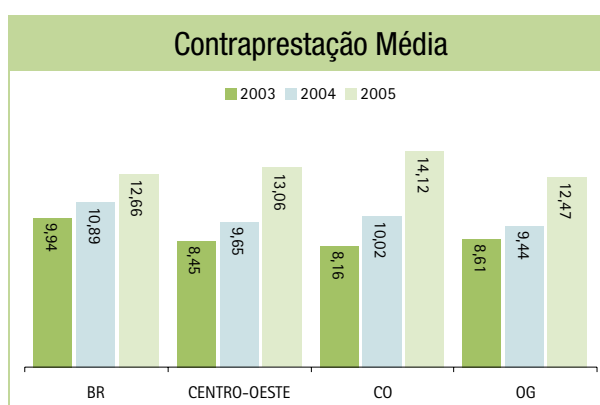
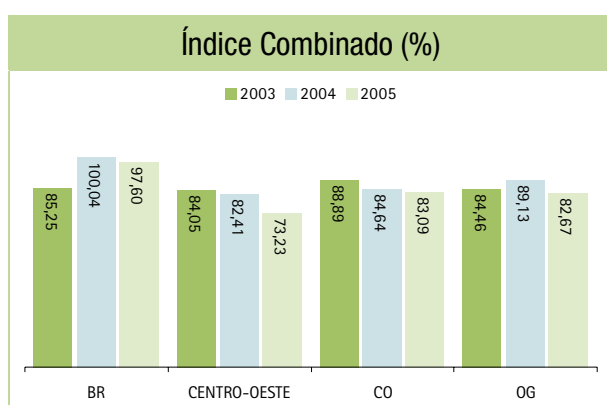
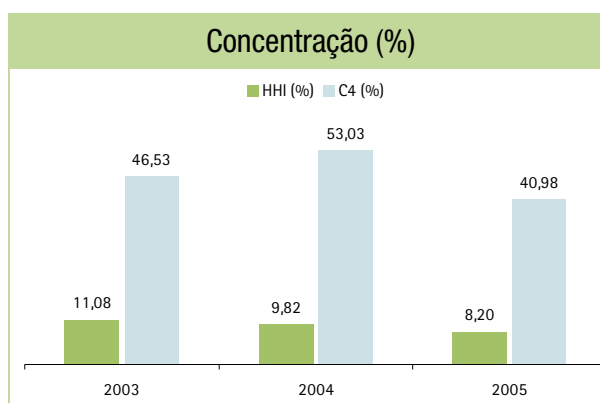
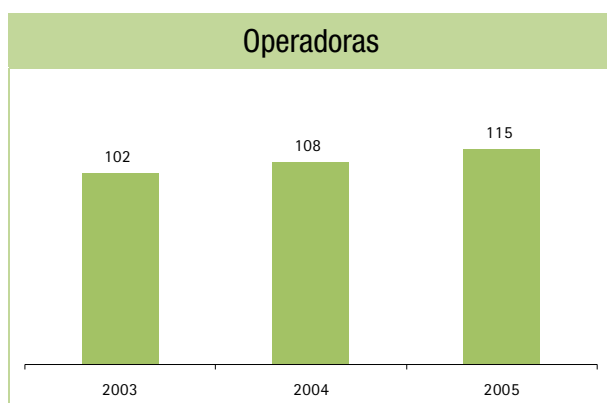
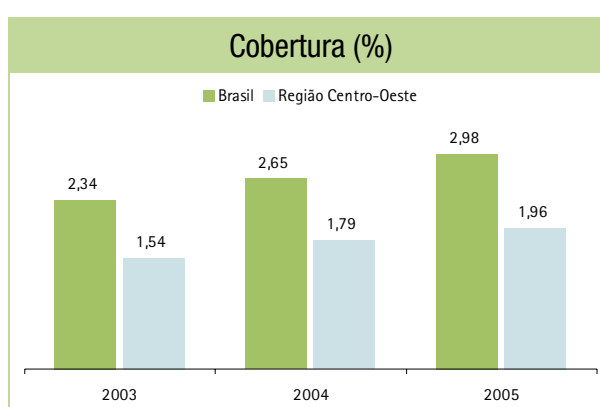
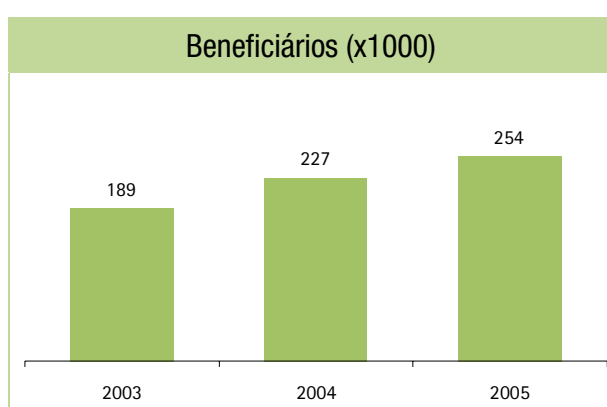


Mapa de Cobertura - 2005



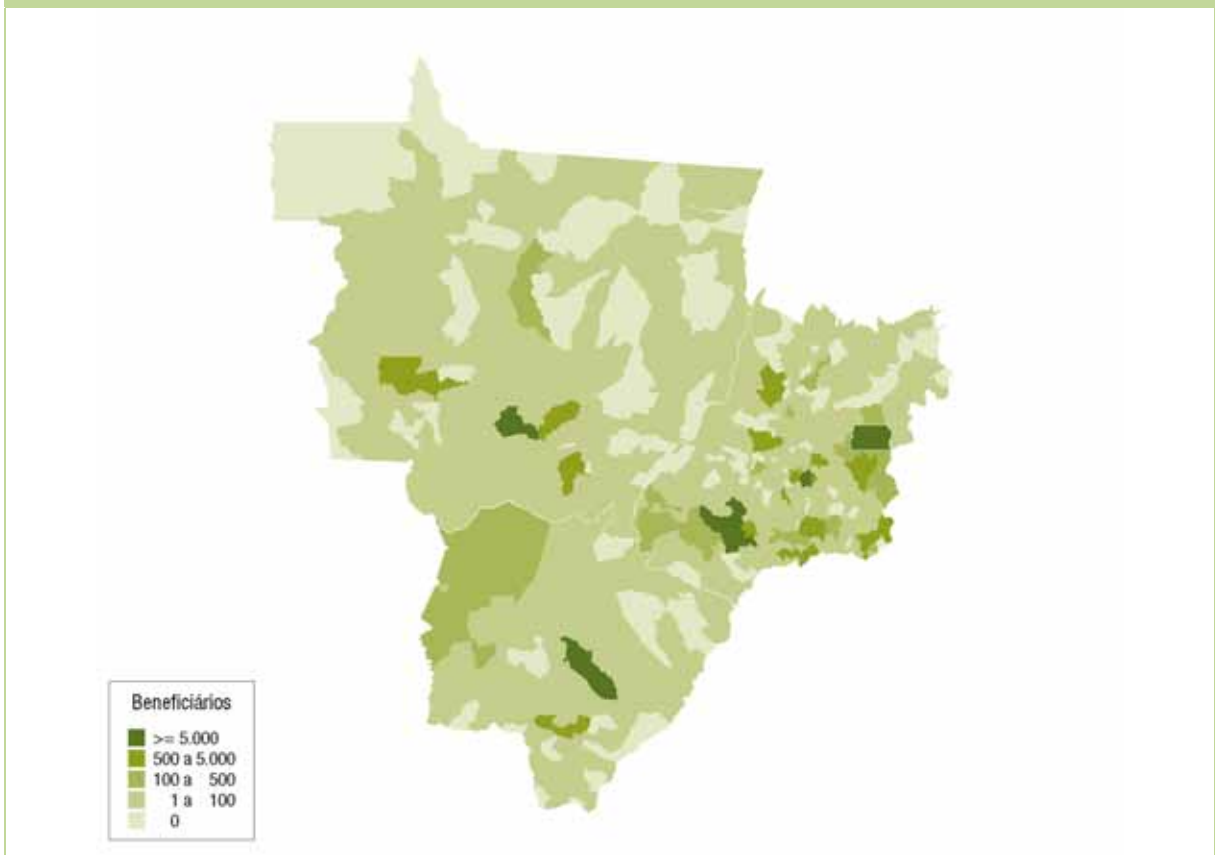
# Região Centro-Oeste

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	102	108	115	12,75
Beneficiários (x1000)	189	227	254	34,27
População (x1000)	12.263	12.704	12.953	5,63
Cobertura (%)	1,54	1,79	1,96	27,11
Contraprestação Média (R\$)	8,45	9,65	13,06	54,44
DM (%)	46,15	49,63	46,40	0,54
DC (%)	4,24	3,50	4,21	-0,84
DA (%)	34,07	36,00	32,07	-5,89
Combinado (%)	84,46	89,13	82,67	-2,12
HHI (%)	11,08	9,82	8,20	-25,95
C4 (%)	46,53	53,03	40,98	-11,93

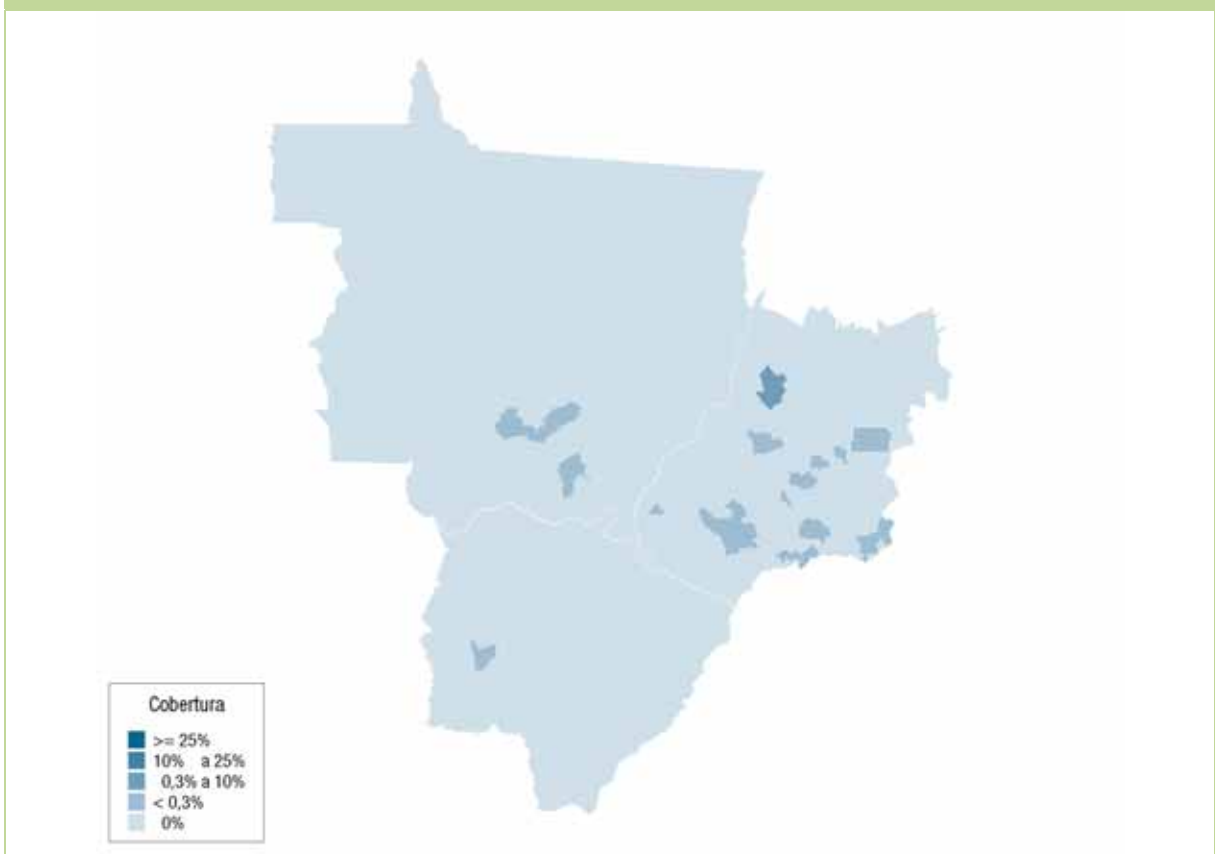


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

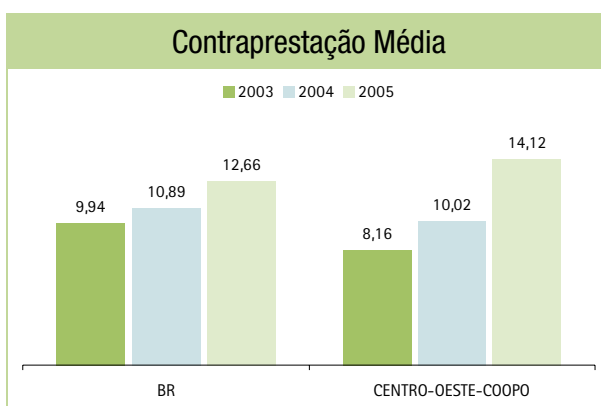
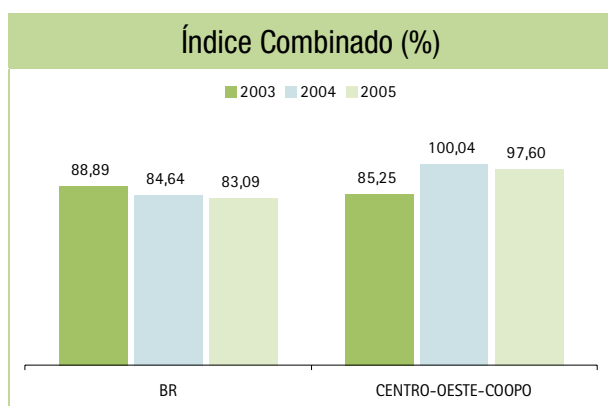
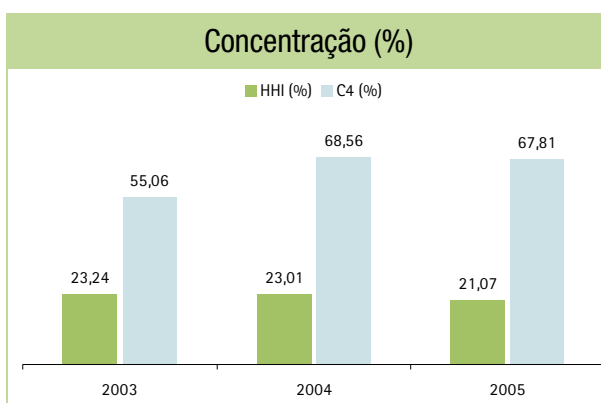
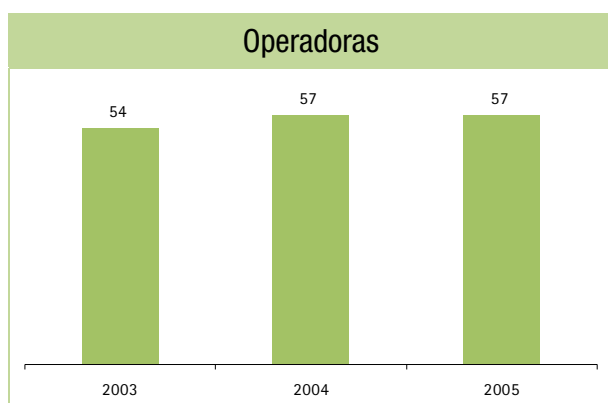
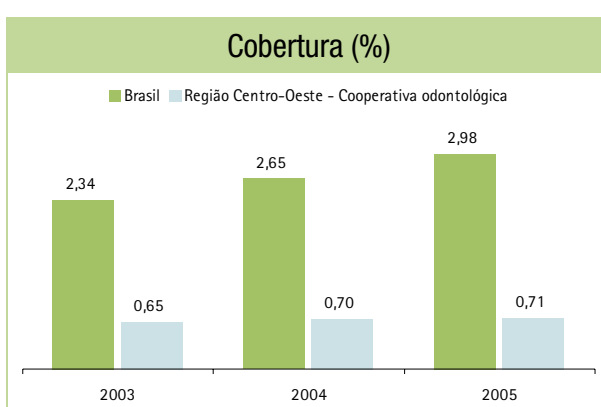
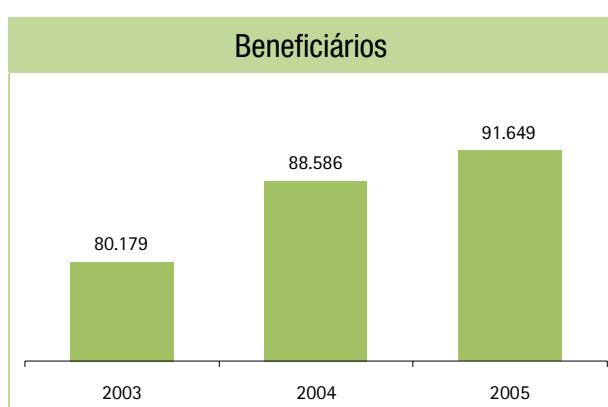


Mapa de Cobertura - 2005



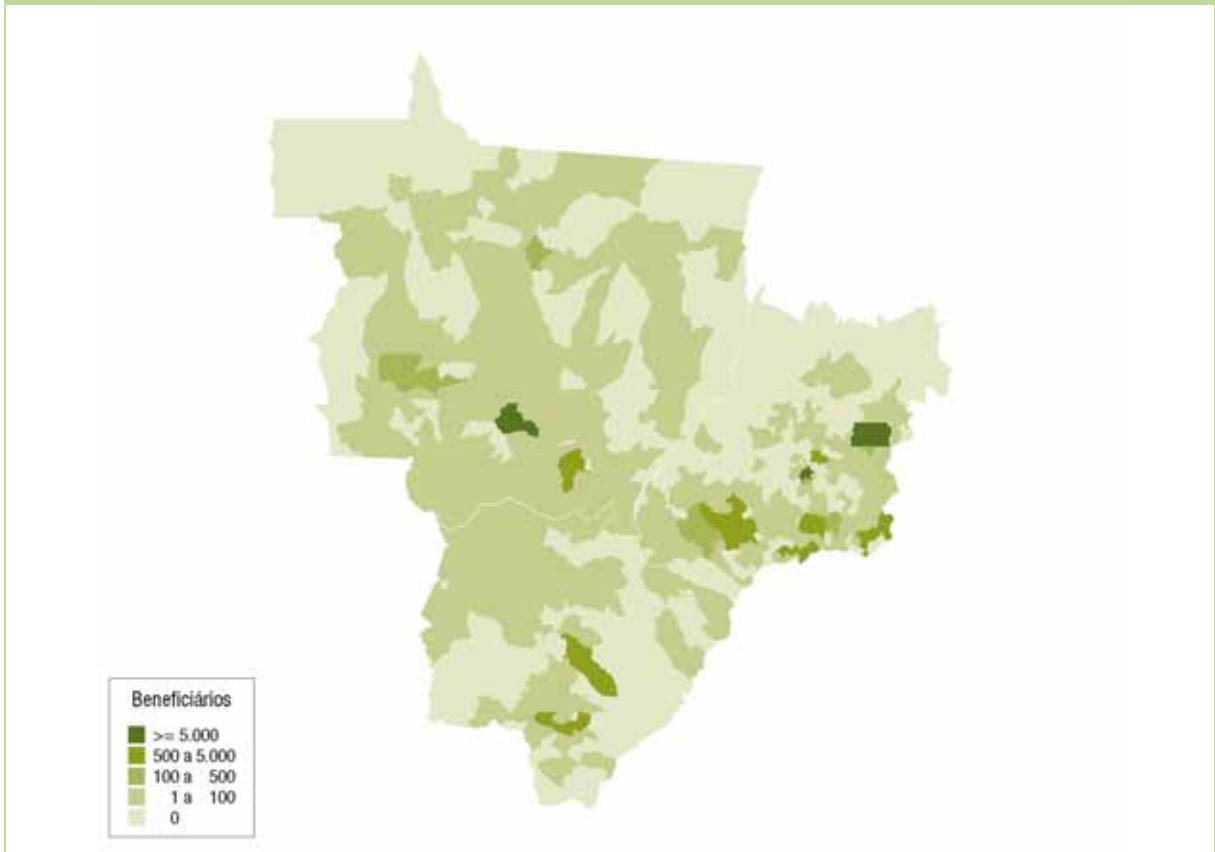
# Região Centro-Oeste - Cooperativa odontológica

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	54	57	57	5,56
Beneficiários	80.179	88.586	91.649	14,31
População (x1000)	12.263	12.704	12.953	5,63
Cobertura (%)	0,65	0,70	0,71	8,22
Contraprestação Média (R\$)	8,16	10,02	14,12	72,96
DM (%)	55,18	67,49	65,85	19,33
DC (%)	5,29	1,40	2,07	-60,88
DA (%)	24,78	31,15	29,68	19,80
Combinado (%)	85,25	100,04	97,60	14,49
HHI (%)	23,24	23,01	21,07	-9,33
C4 (%)	55,06	68,56	67,81	23,15

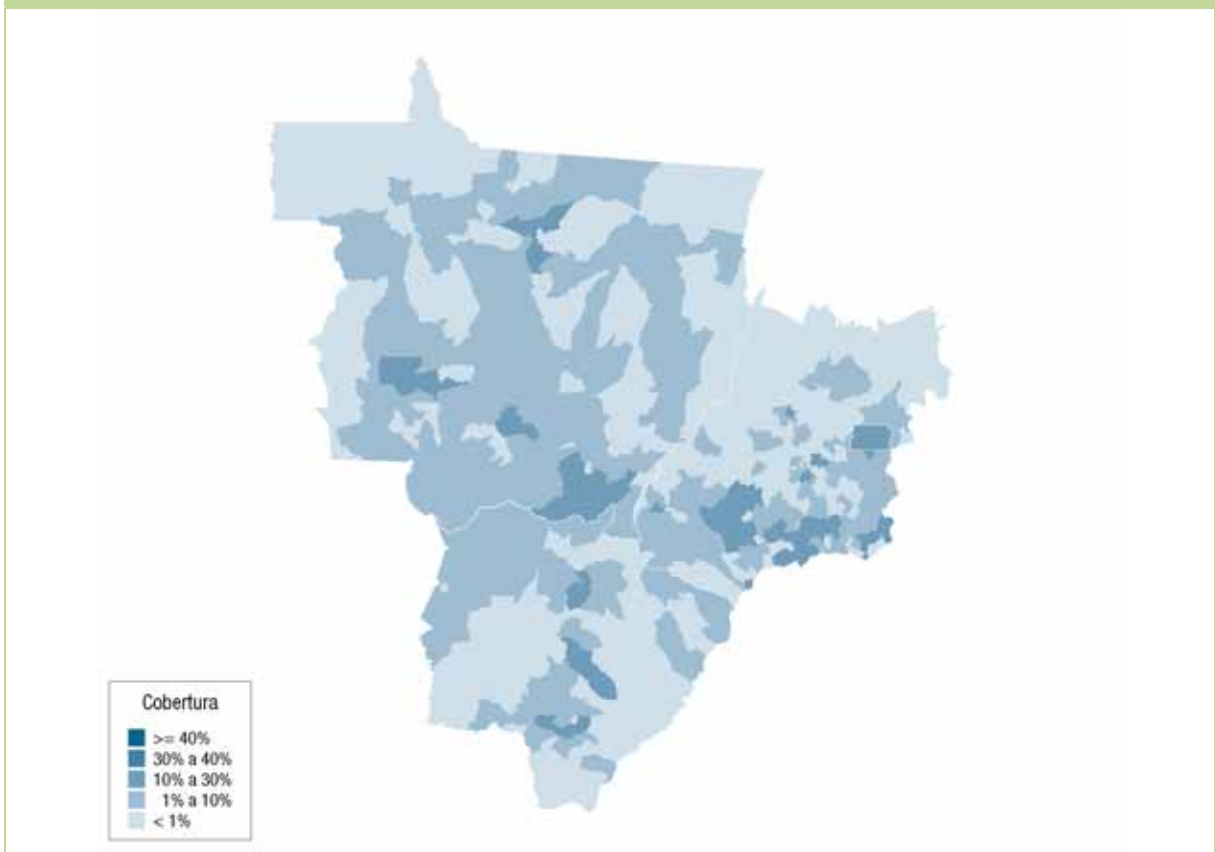


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

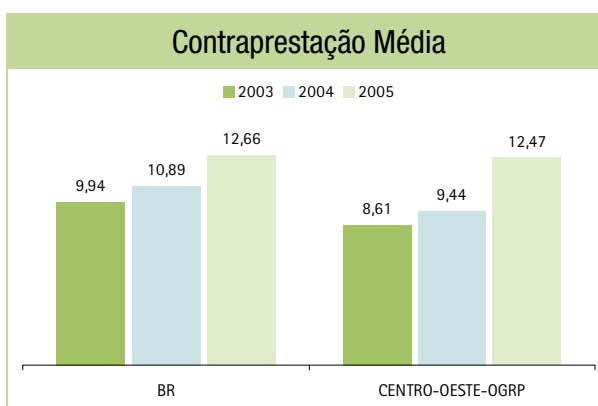
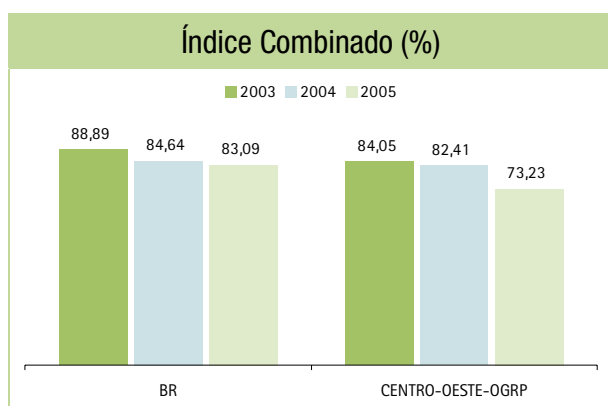
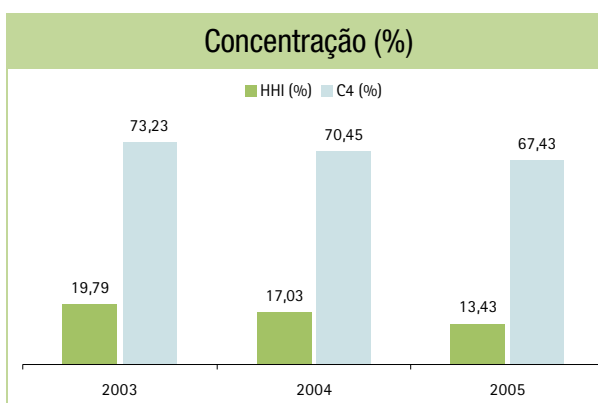
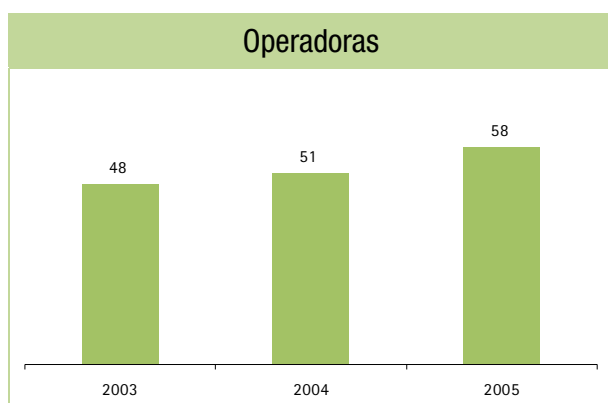
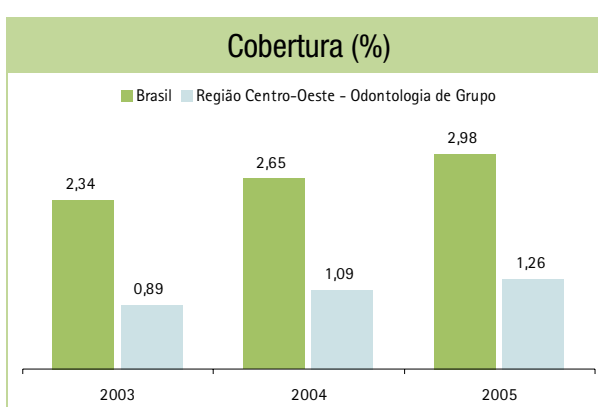
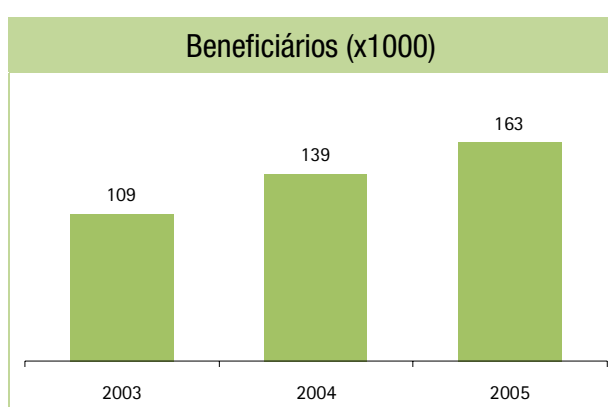


Mapa de Cobertura - 2005



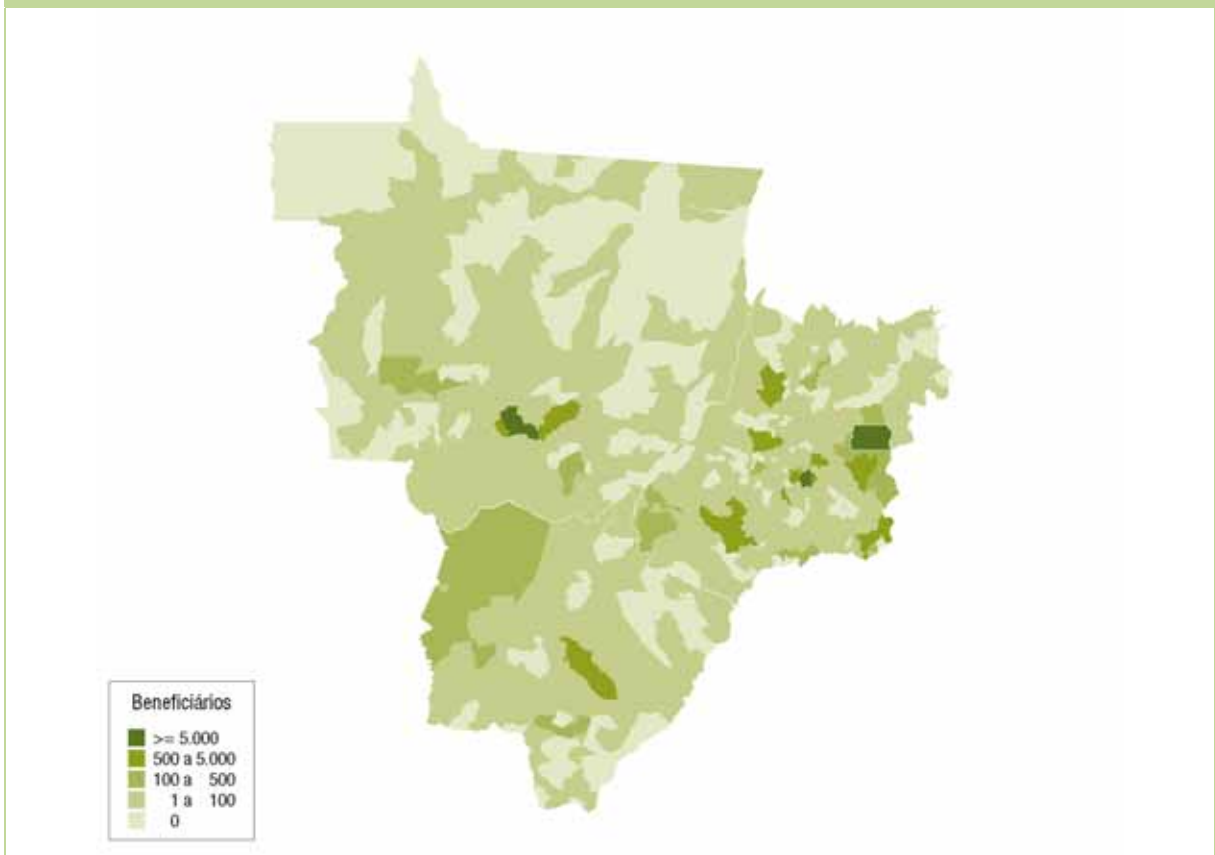
# Região Centro-Oeste - Odontologia de Grupo

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	48	51	58	20,83
Beneficiários (x1000)	109	139	163	48,92
População (x1000)	12.263	12.704	12.953	5,63
Cobertura (%)	0,89	1,09	1,26	40,99
Contraprestação Média (R\$)	8,61	9,44	12,47	44,71
DM (%)	41,48	38,61	34,10	-17,78
DC (%)	3,70	4,80	5,56	50,17
DA (%)	38,87	38,99	33,57	-13,64
Combinado (%)	84,05	82,41	73,23	-12,88
HHI (%)	19,79	17,03	13,43	-32,12
C4 (%)	73,23	70,45	67,43	-7,93

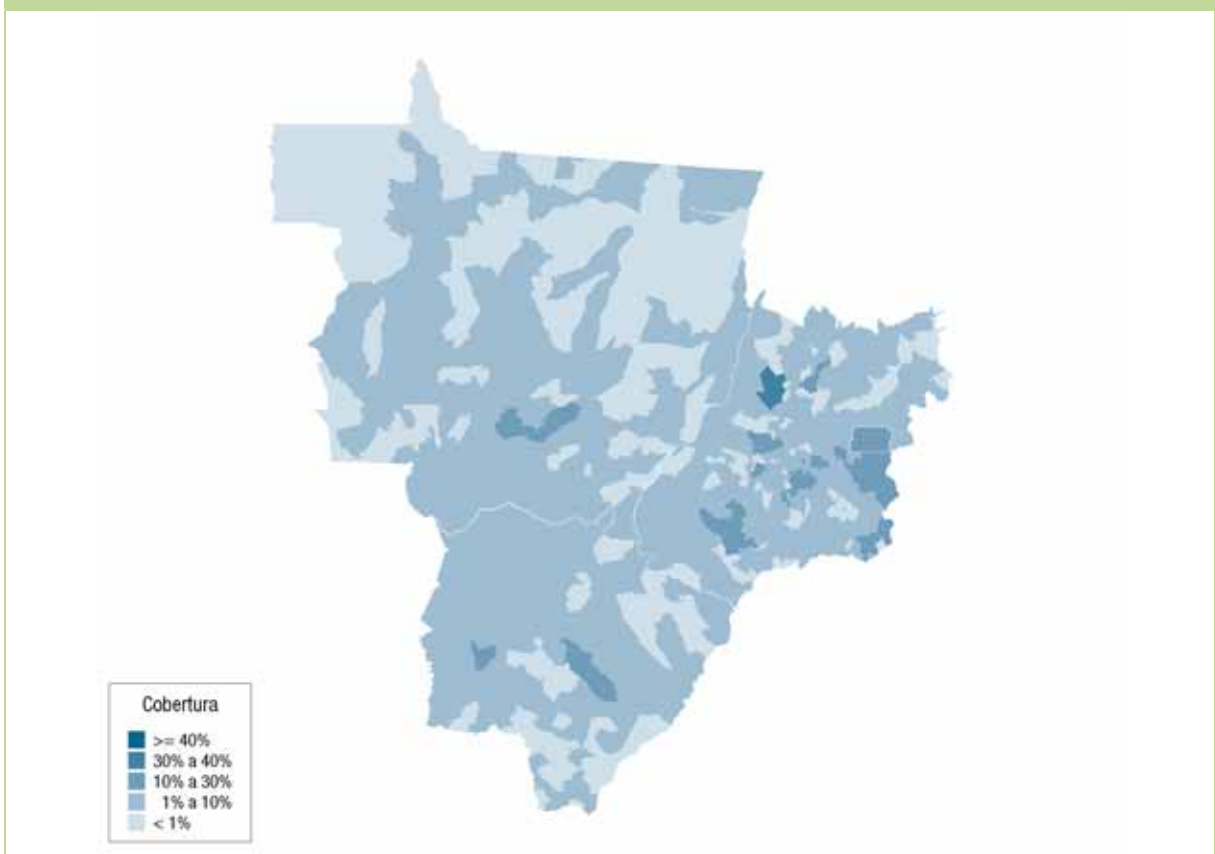


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

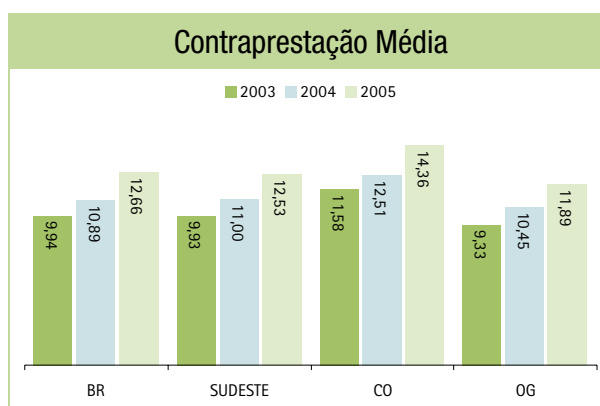
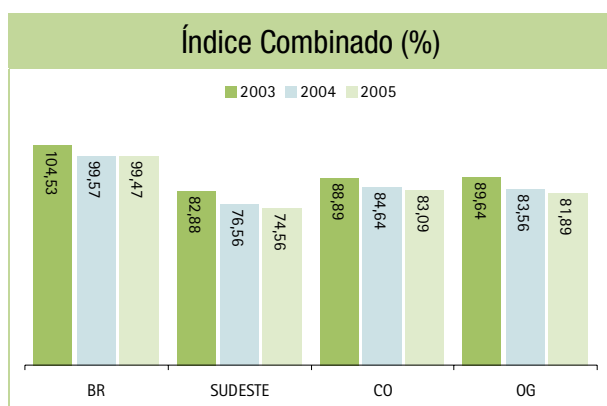
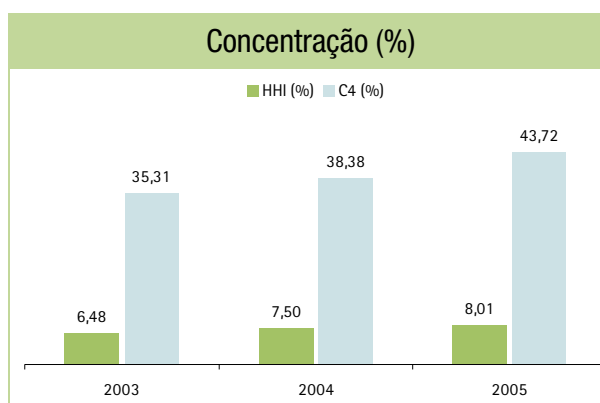
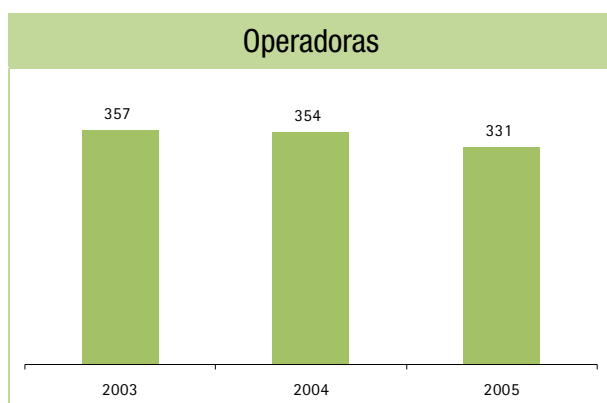
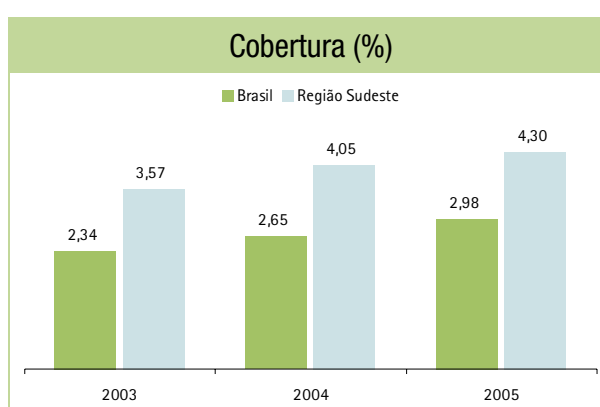
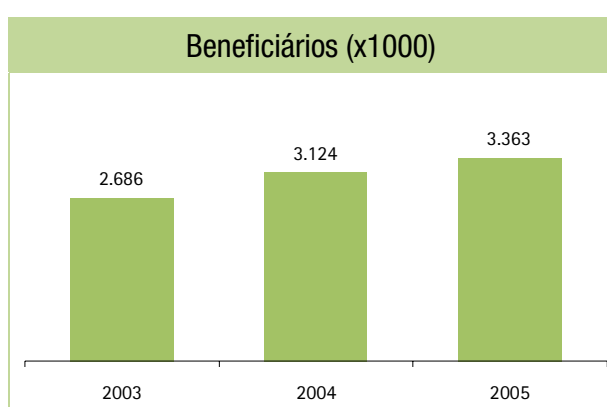


Mapa de Cobertura - 2005



# Região Sudeste

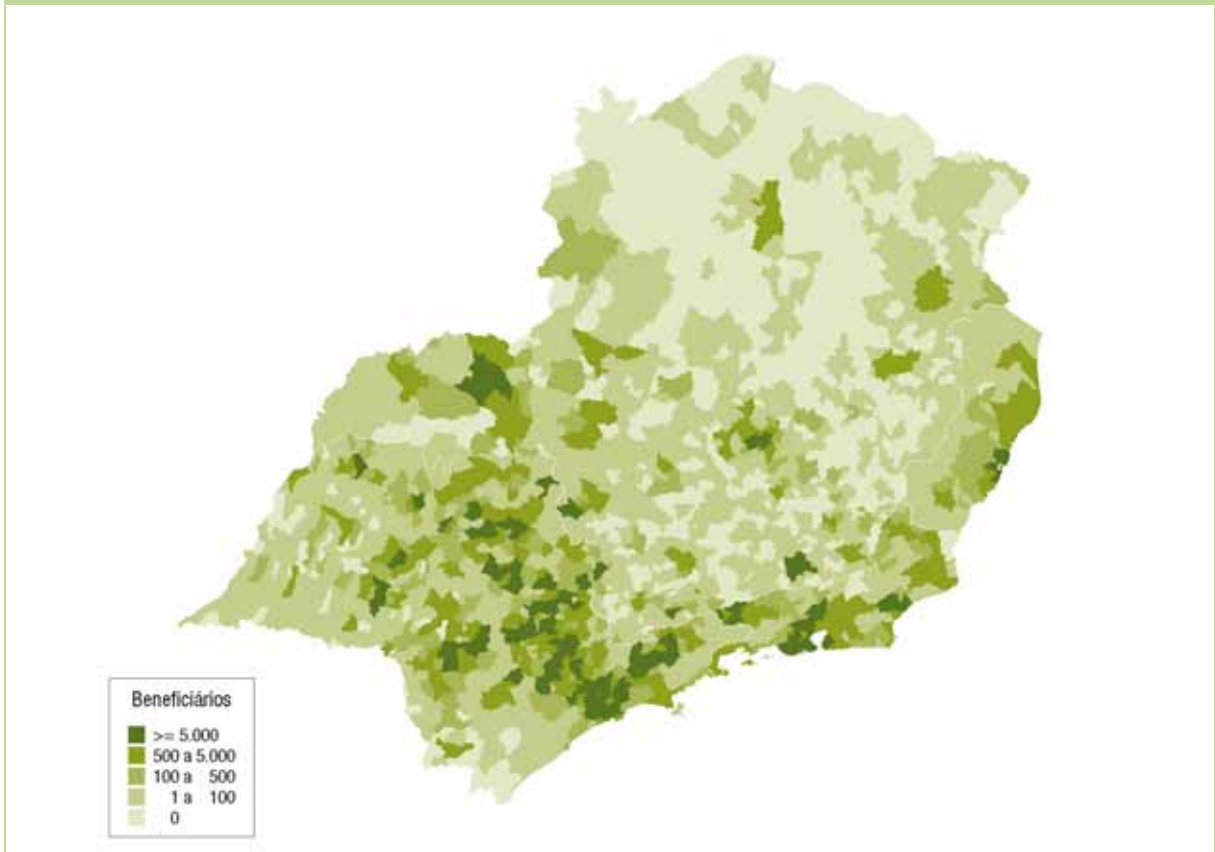
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	357	354	331	-7,28
Beneficiários (x1000)	2.686	3.124	3.363	25,20
População (x1000)	75.208	77.185	78.280	4,08
Cobertura (%)	3,57	4,05	4,30	20,28
Contraprestação Média (R\$)	9,93	11,00	12,53	26,14
DM (%)	54,78	49,27	48,31	-11,82
DC (%)	3,70	4,04	4,73	27,90
DA (%)	31,15	30,25	28,86	-7,37
Combinado (%)	89,64	83,56	81,89	-8,64
HHI (%)	6,48	7,50	8,01	23,69
C4 (%)	35,31	38,38	43,72	23,84



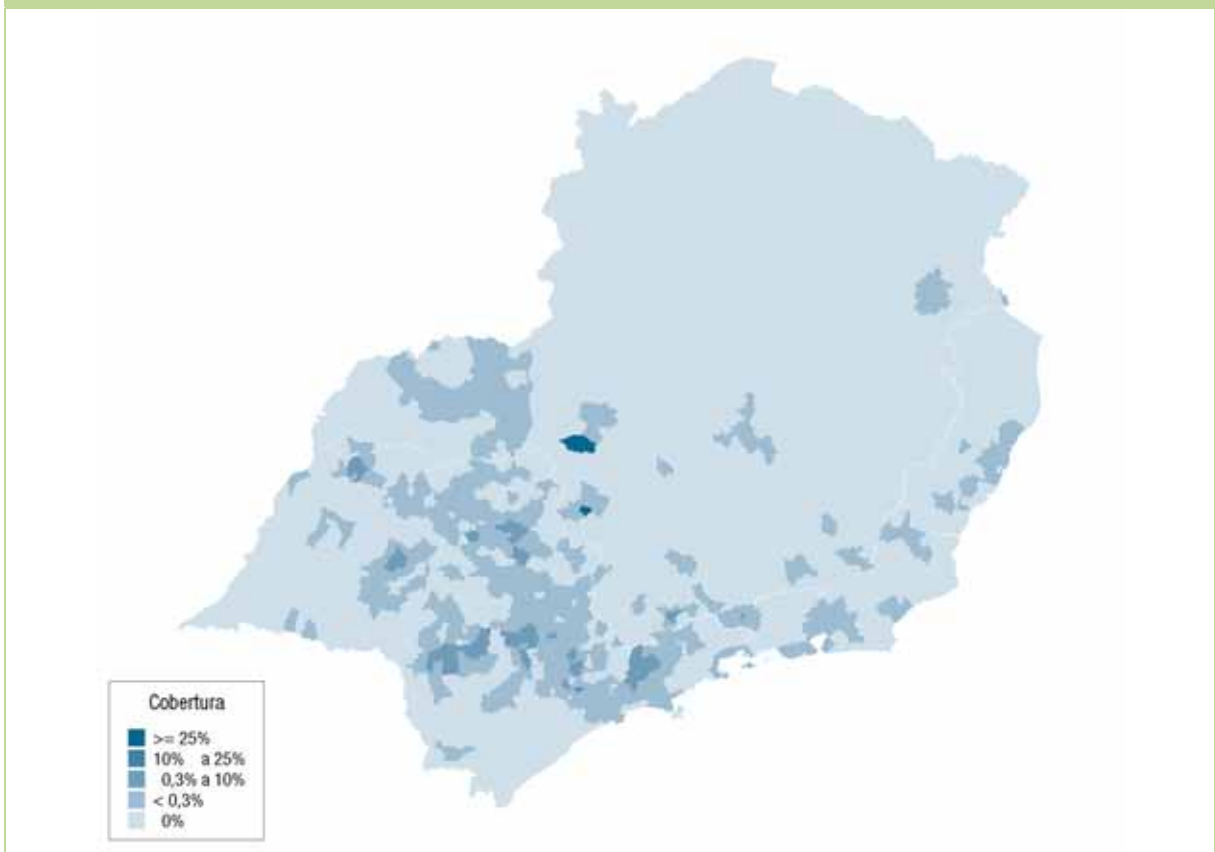
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



Mapa de Beneficiários - 2005

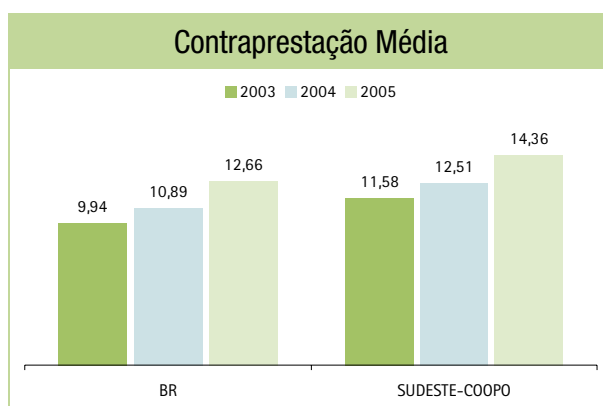
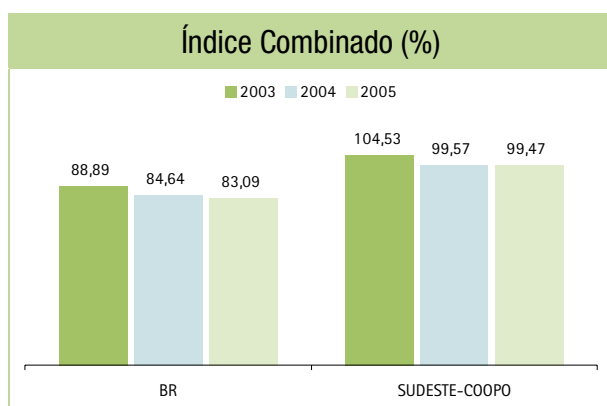
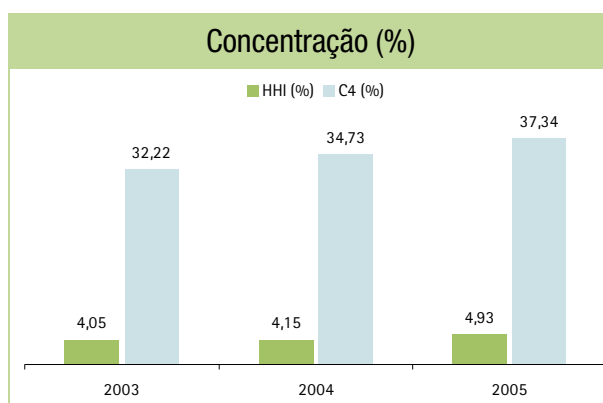
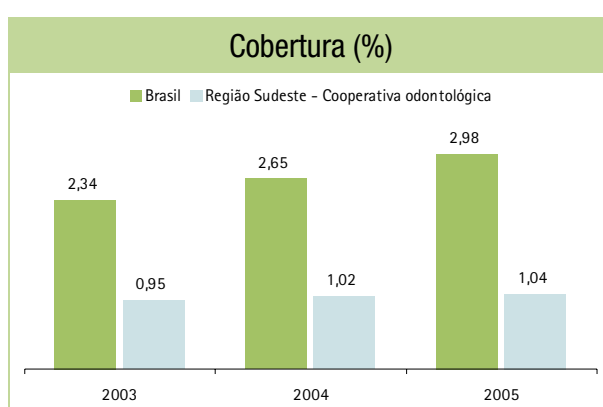
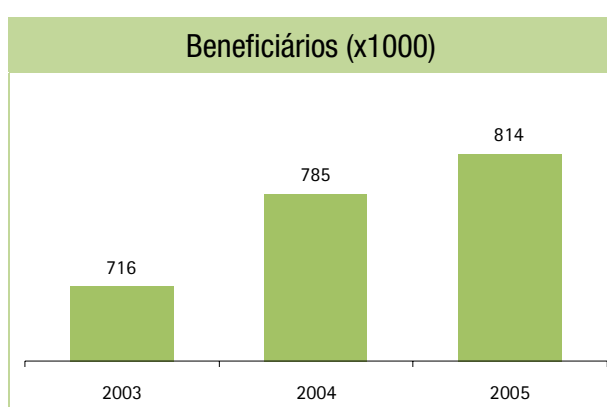


Mapa de Cobertura - 2005



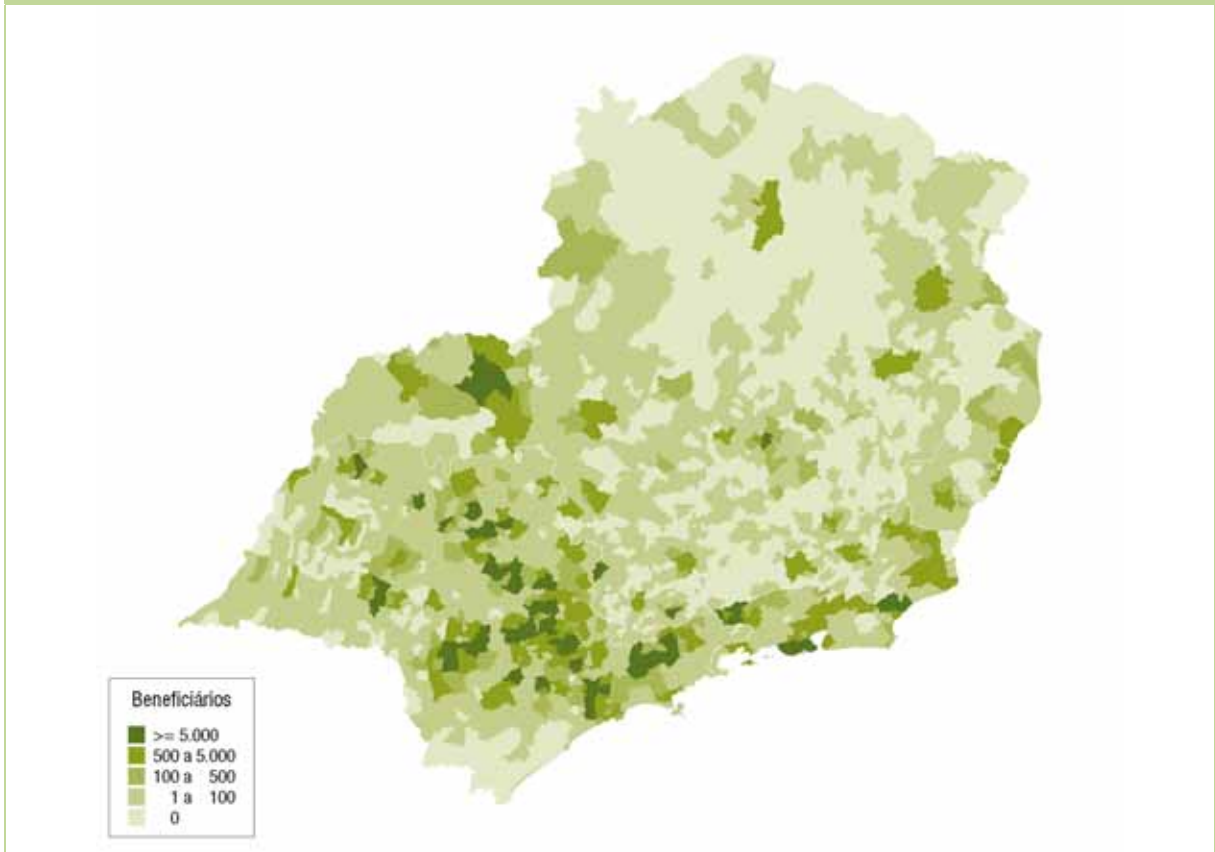
# Região Sudeste - Cooperativa odontológica

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	124	123	118	-4,84
Beneficiários (x1000)	716	785	814	13,69
População (x1000)	75.208	77.185	78.280	4,08
Cobertura (%)	0,95	1,02	1,04	9,23
Contraprestação Média (R\$)	11,58	12,51	14,36	24,04
DM (%)	73,55	68,46	69,46	-5,55
DC (%)	1,95	2,38	2,42	23,85
DA (%)	29,03	28,74	27,58	-4,98
Combinado (%)	104,53	99,57	99,47	-4,85
HHI (%)	4,05	4,15	4,93	21,70
C4 (%)	32,22	34,73	37,34	15,90

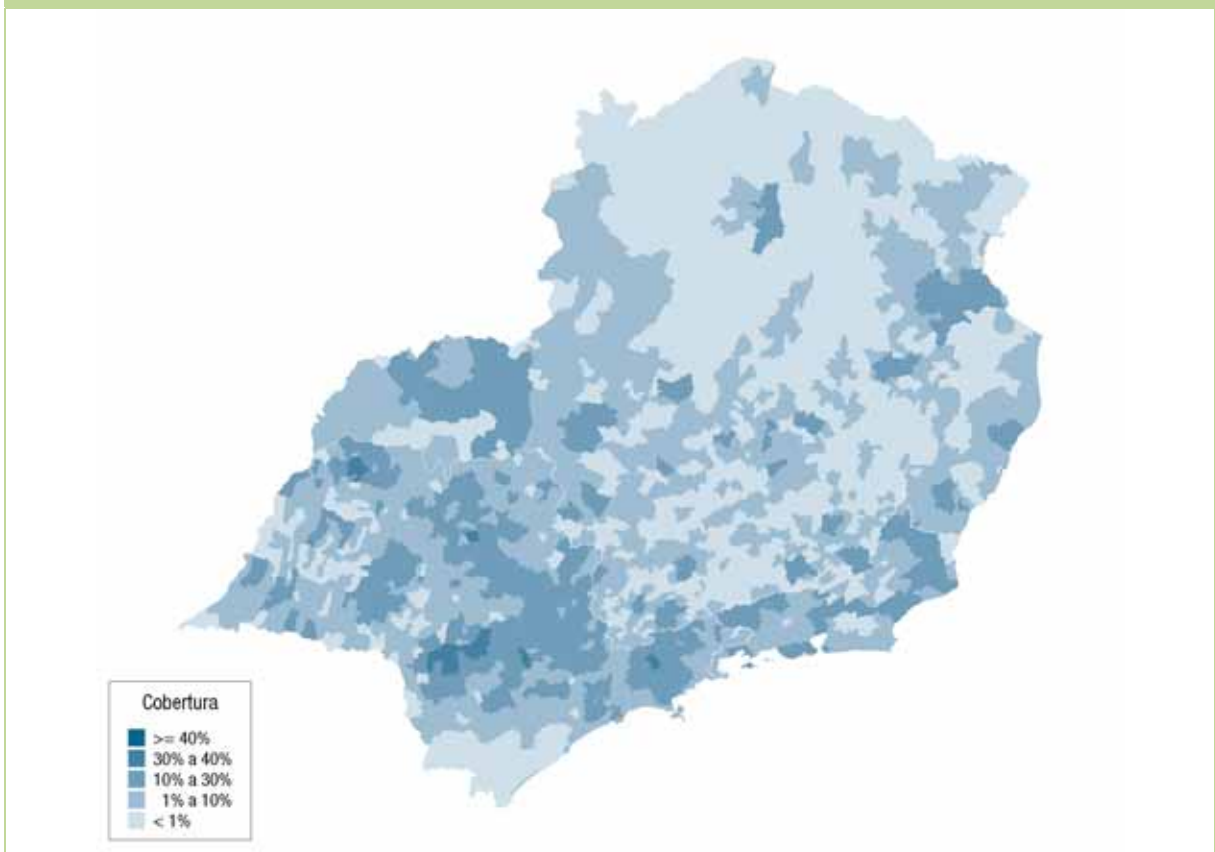


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

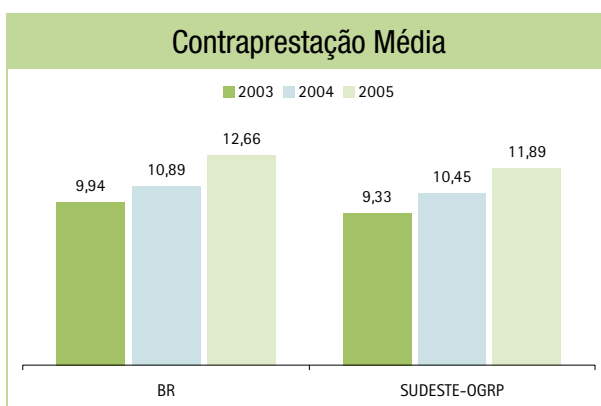
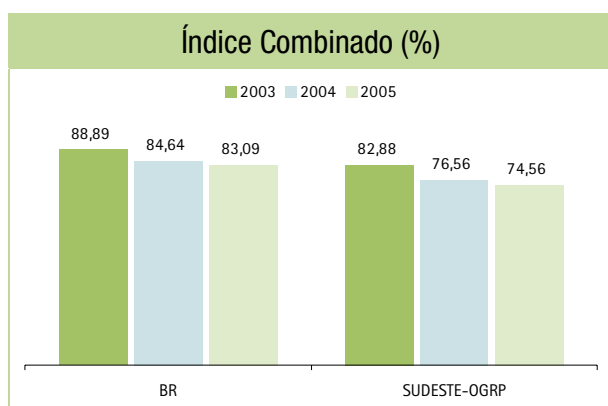
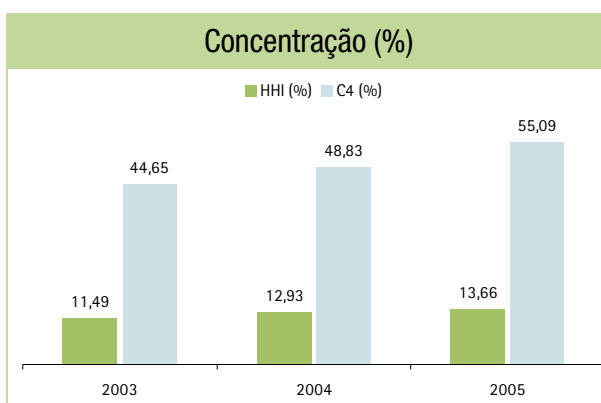
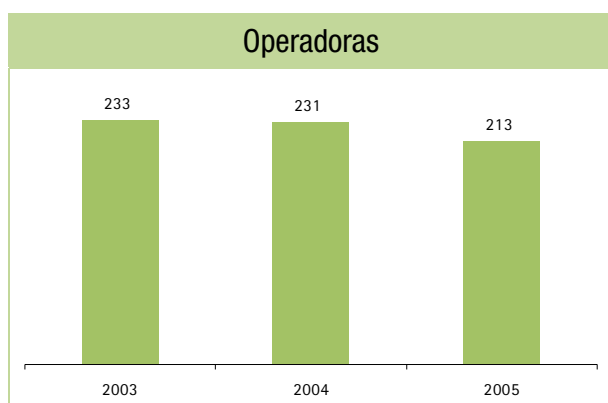
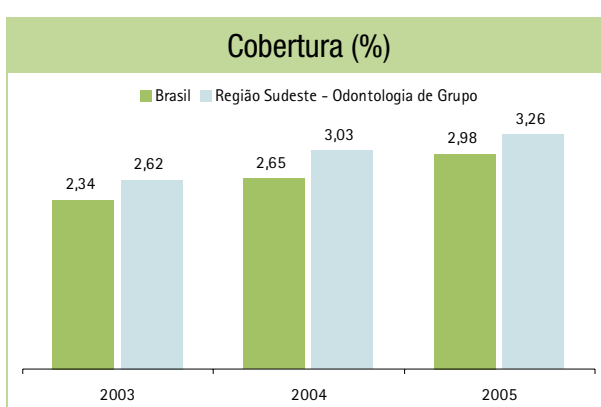
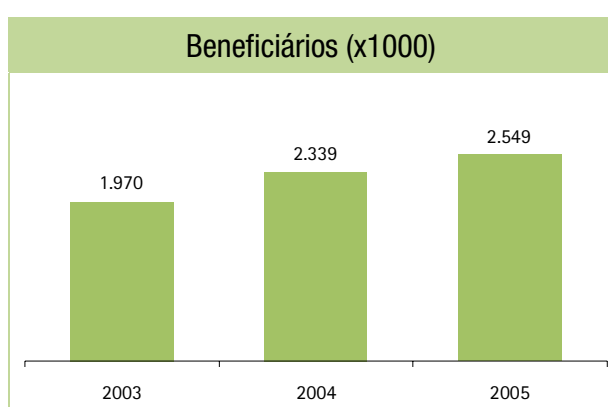


Mapa de Cobertura - 2005



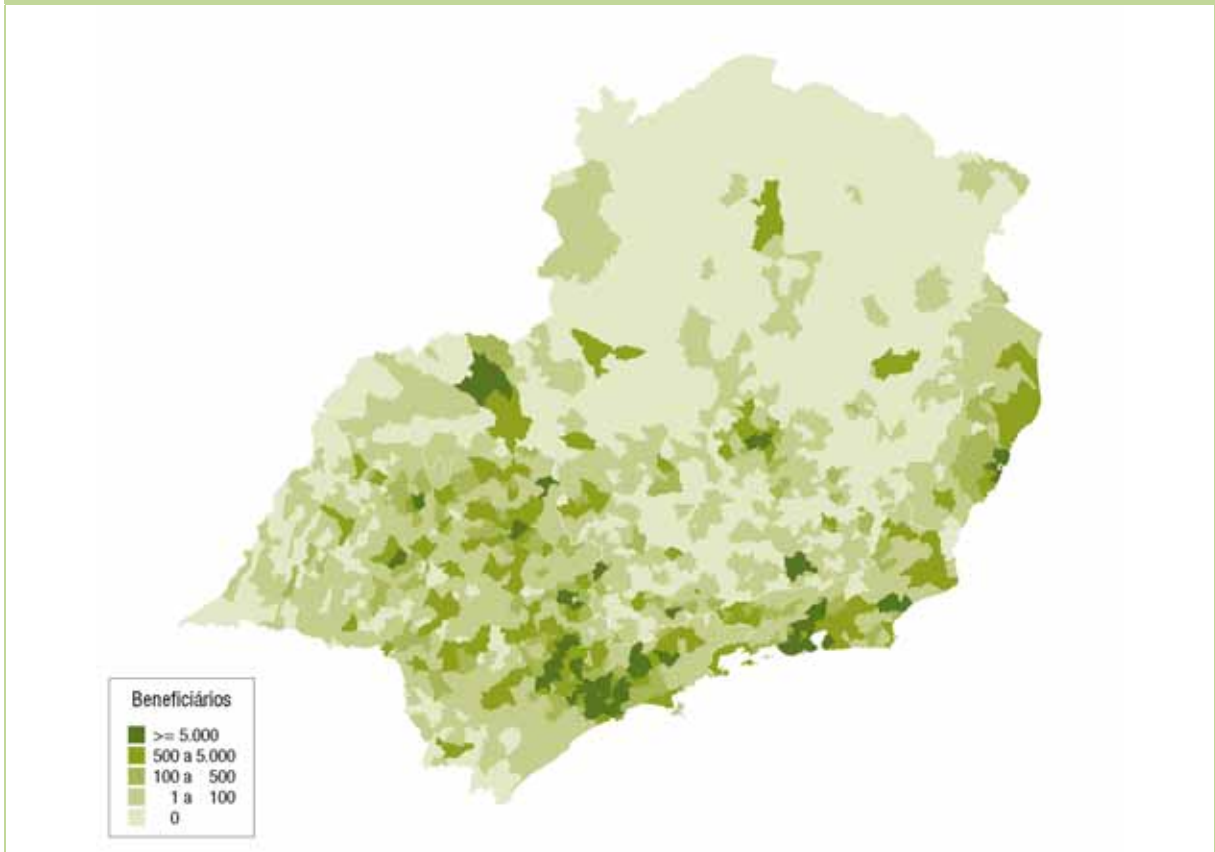
# Região Sudeste - Odontologia de Grupo

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	233	231	213	-8,58
Beneficiários (x1000)	1.970	2.339	2.549	29,38
População (x1000)	75.208	77.185	78.280	4,08
Cobertura (%)	2,62	3,03	3,26	24,30
Contraprestação Média (R\$)	9,33	10,45	11,89	27,48
DM (%)	46,27	40,88	39,47	-14,70
DC (%)	4,49	4,77	5,69	26,86
DA (%)	32,12	30,91	29,39	-8,49
Combinado (%)	82,88	76,56	74,56	-10,04
HHI (%)	11,49	12,93	13,66	18,83
C4 (%)	44,65	48,83	55,09	23,38

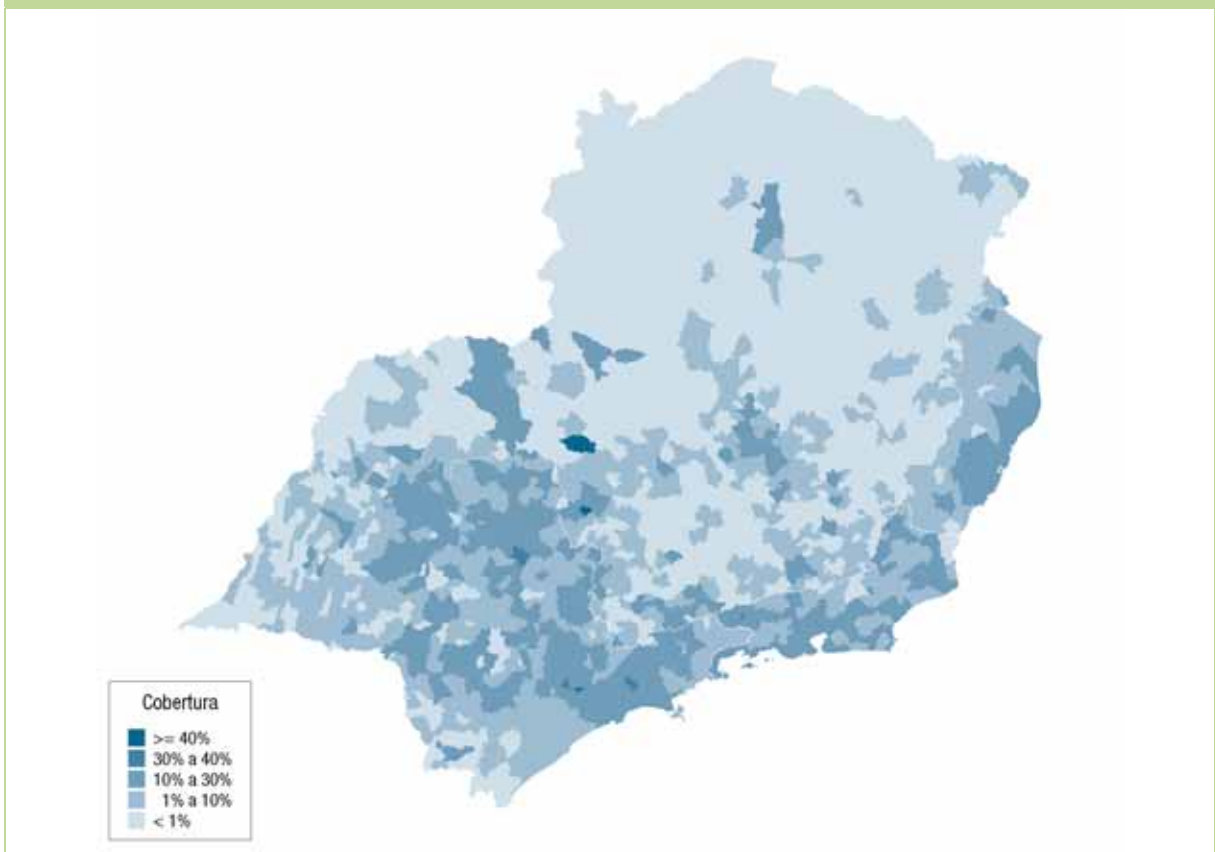


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

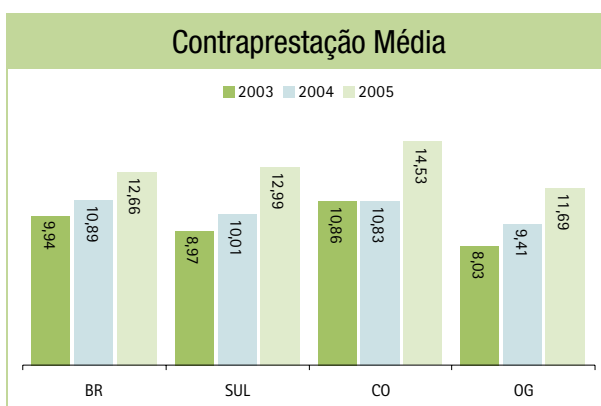
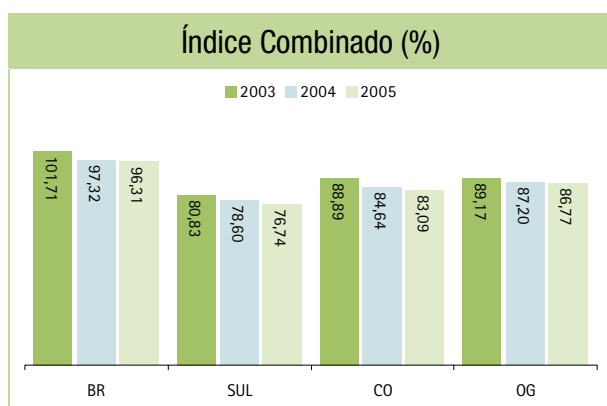
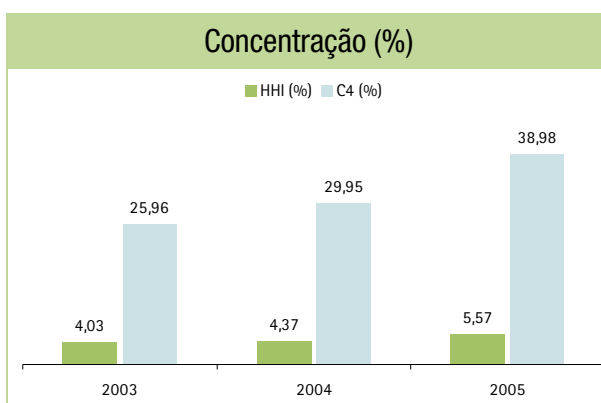
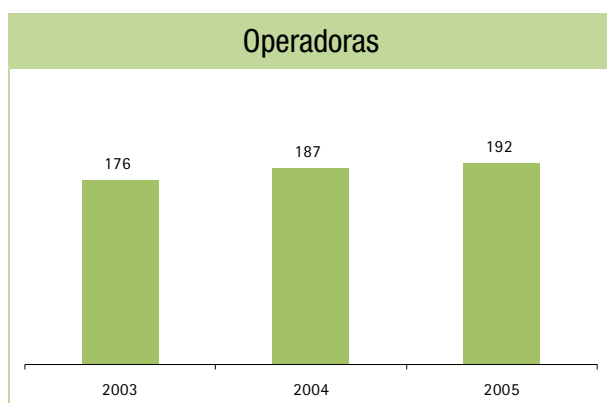
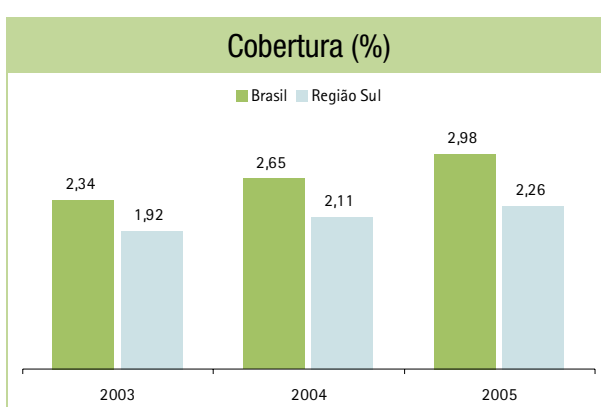
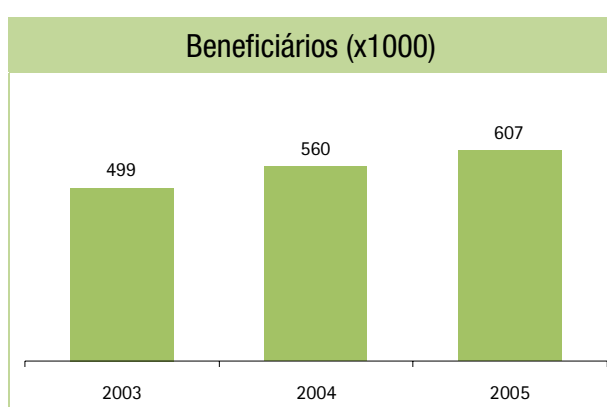
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

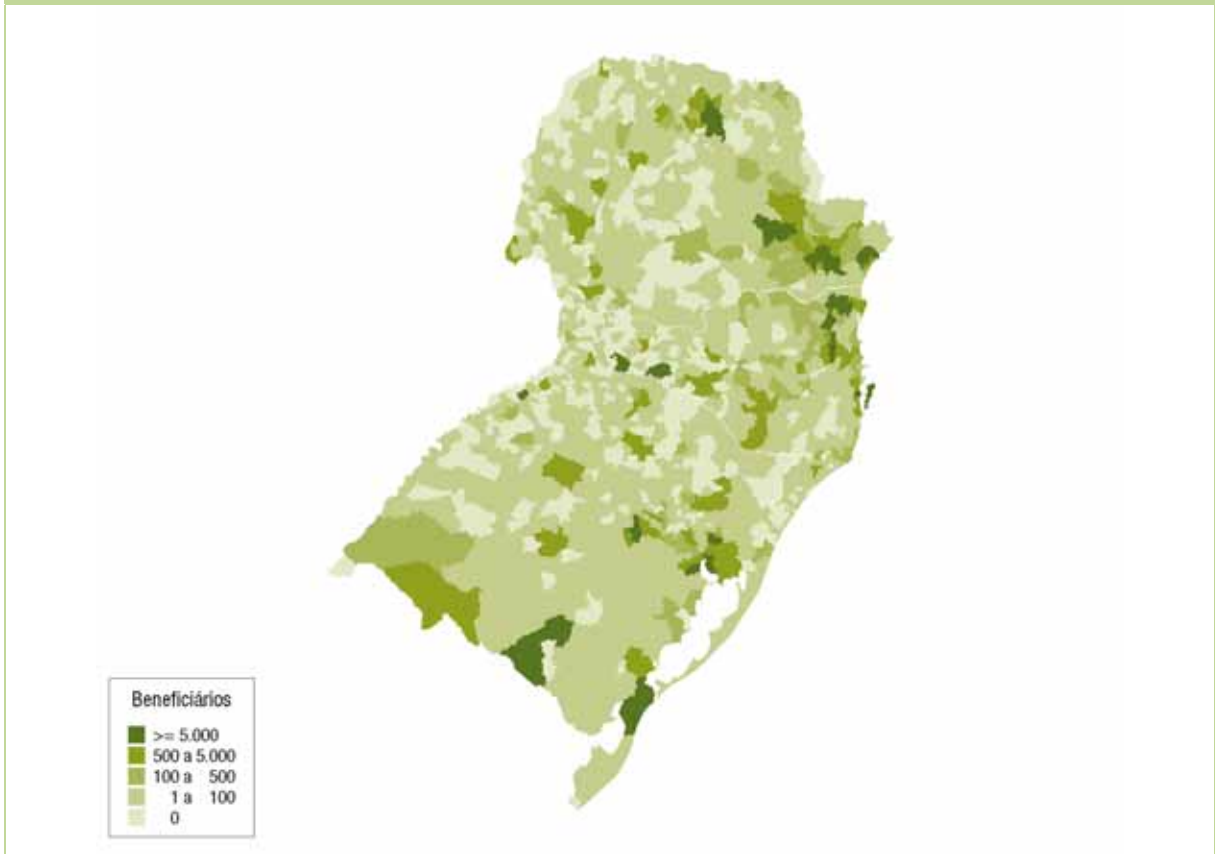


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	176	187	192	9,09
Beneficiários (x1000)	499	560	607	21,65
População (x1000)	25.957	26.567	26.904	3,65
Cobertura (%)	1,92	2,11	2,26	17,37
Contraprestação Média (R\$)	8,97	10,01	12,99	44,84
DM (%)	59,64	55,08	56,07	-5,98
DC (%)	3,23	3,39	5,93	83,63
DA (%)	26,31	28,73	24,77	-5,83
Combinado (%)	89,17	87,20	86,77	-2,69
HHI (%)	4,03	4,37	5,57	38,19
C4 (%)	25,96	29,95	38,98	50,16

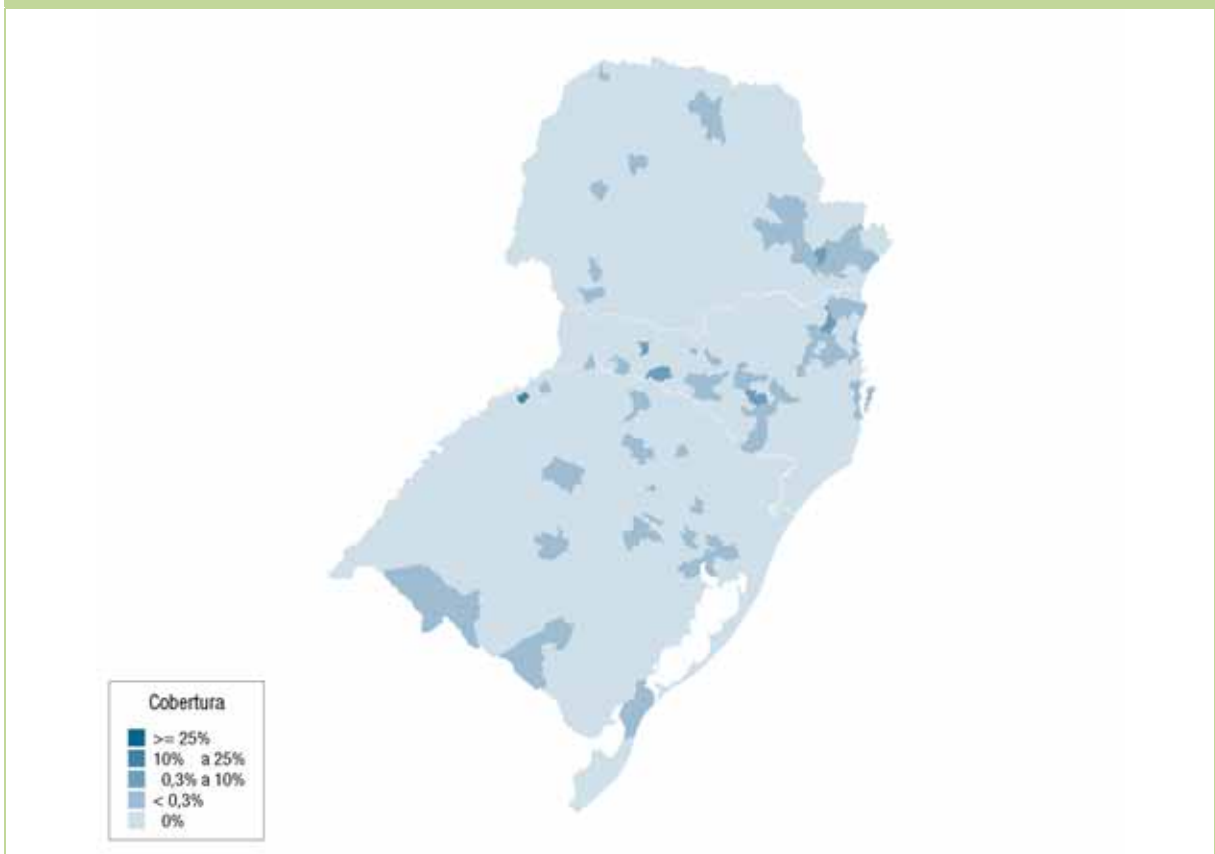


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

Mapa de Beneficiários - 2005

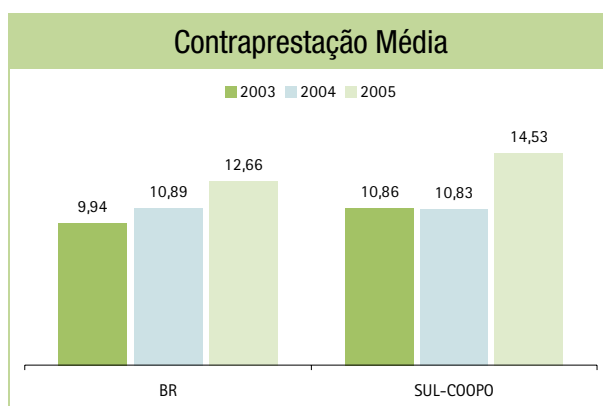
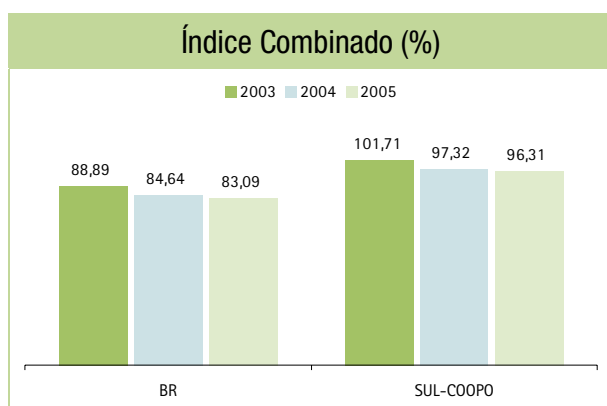
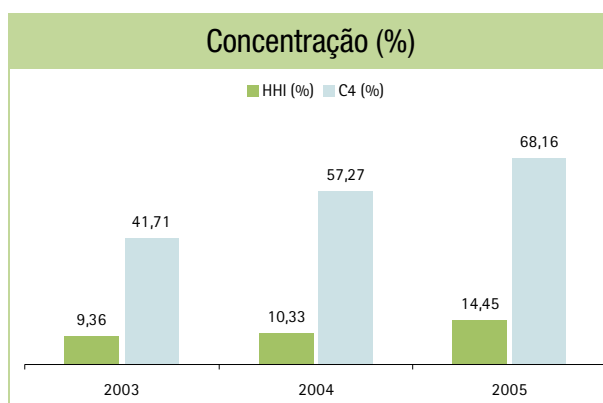
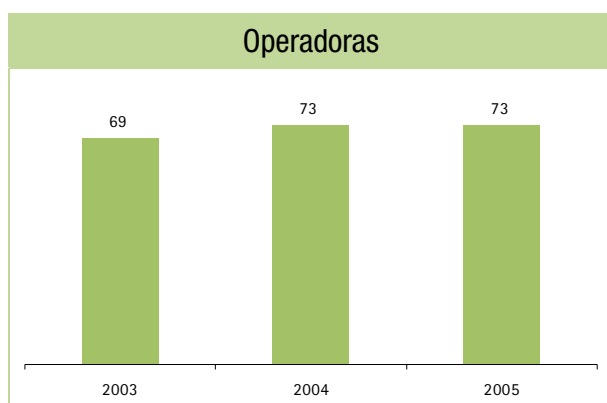
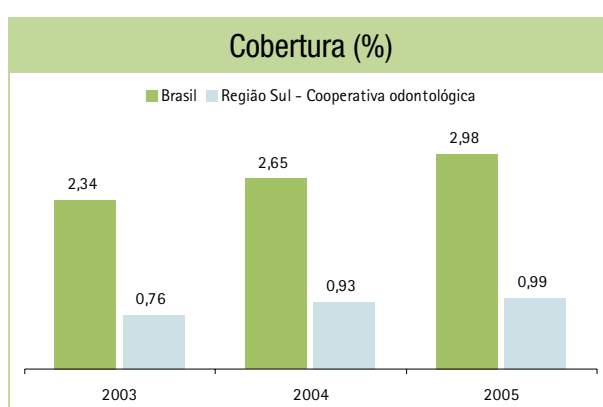
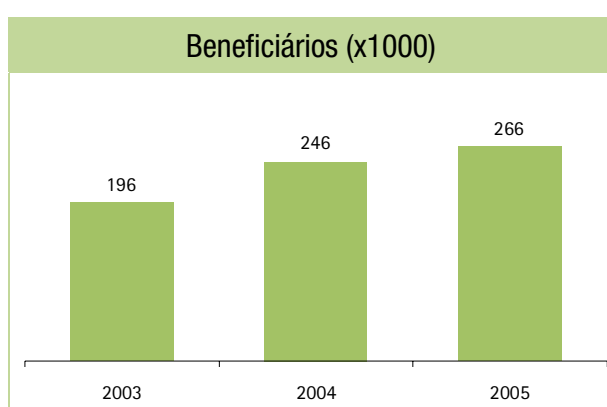


Mapa de Cobertura - 2005



# Região Sul - Cooperativa odontológica

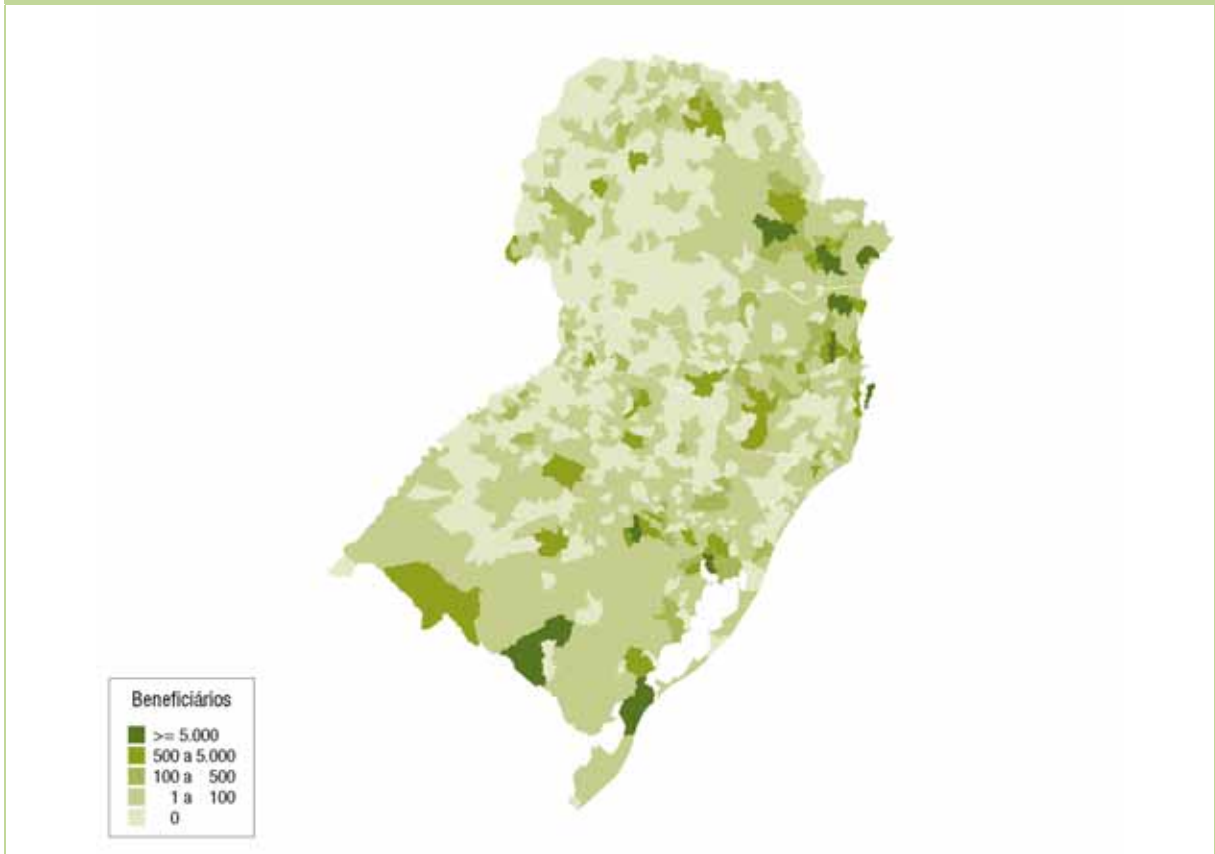
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	69	73	73	5,80
Beneficiários (x1000)	196	246	266	35,40
População (x1000)	25.957	26.567	26.904	3,65
Cobertura (%)	0,76	0,93	0,99	30,63
Contraprestação Média (R\$)	10,86	10,83	14,53	33,69
DM (%)	74,74	64,48	65,92	-11,79
DC (%)	1,31	2,31	5,70	334,40
DA (%)	25,66	30,54	24,68	-3,81
Combinado (%)	101,71	97,32	96,31	-5,31
HHI (%)	9,36	10,33	14,45	54,35
C4 (%)	41,71	57,27	68,16	63,39



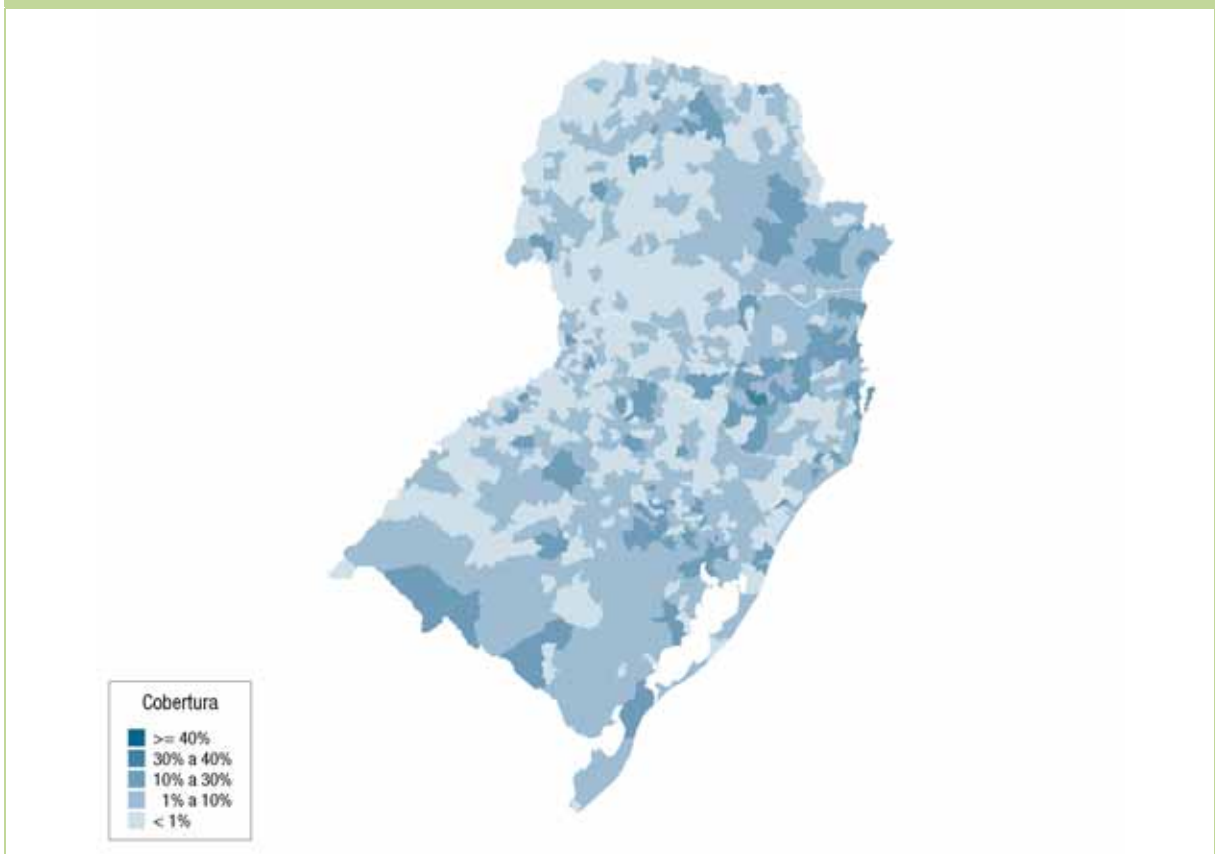
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



Mapa de Beneficiários - 2005

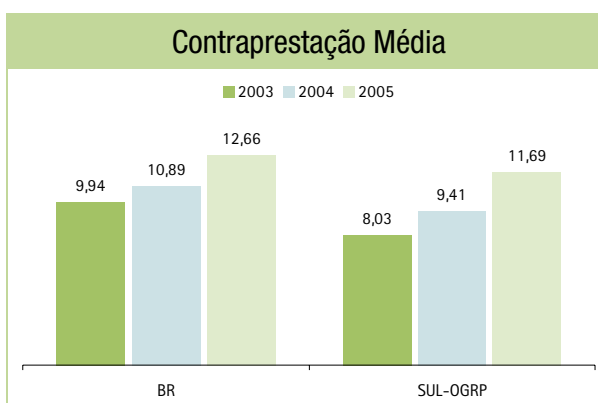
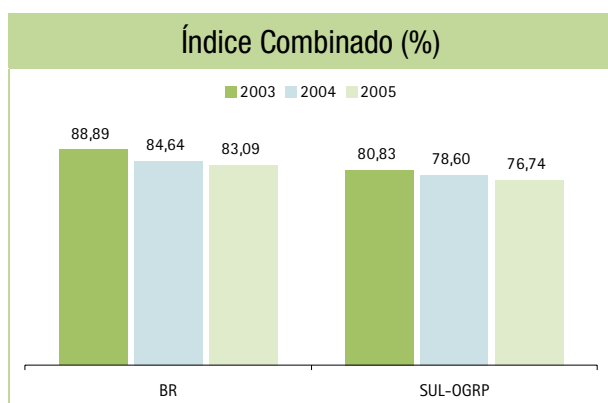
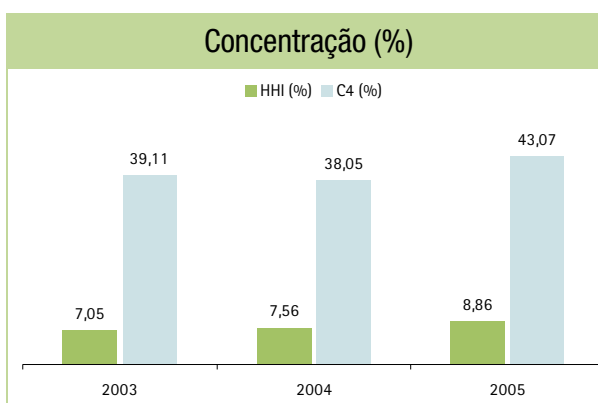
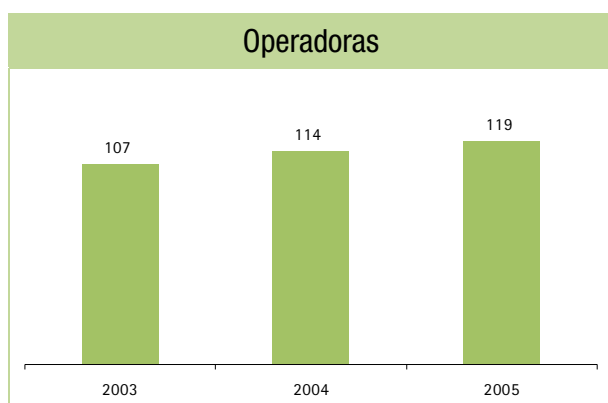
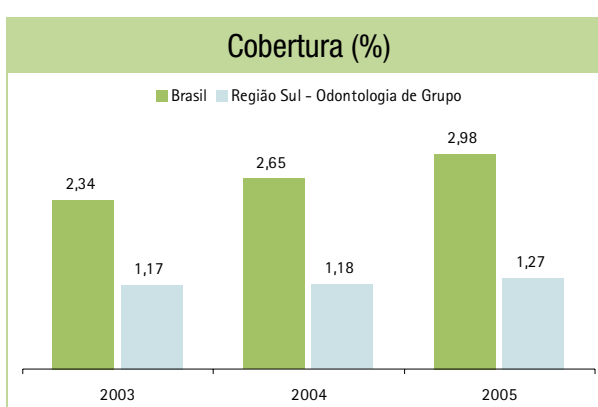
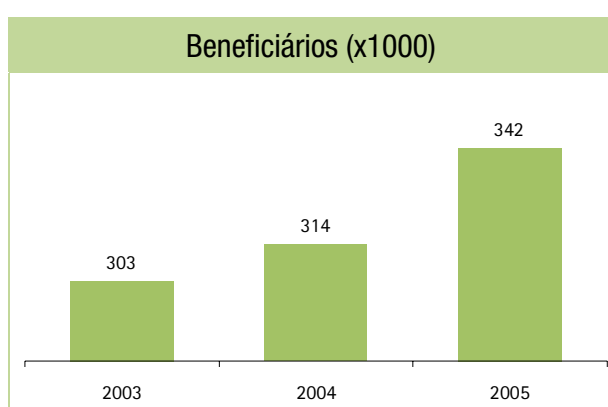


Mapa de Cobertura - 2005



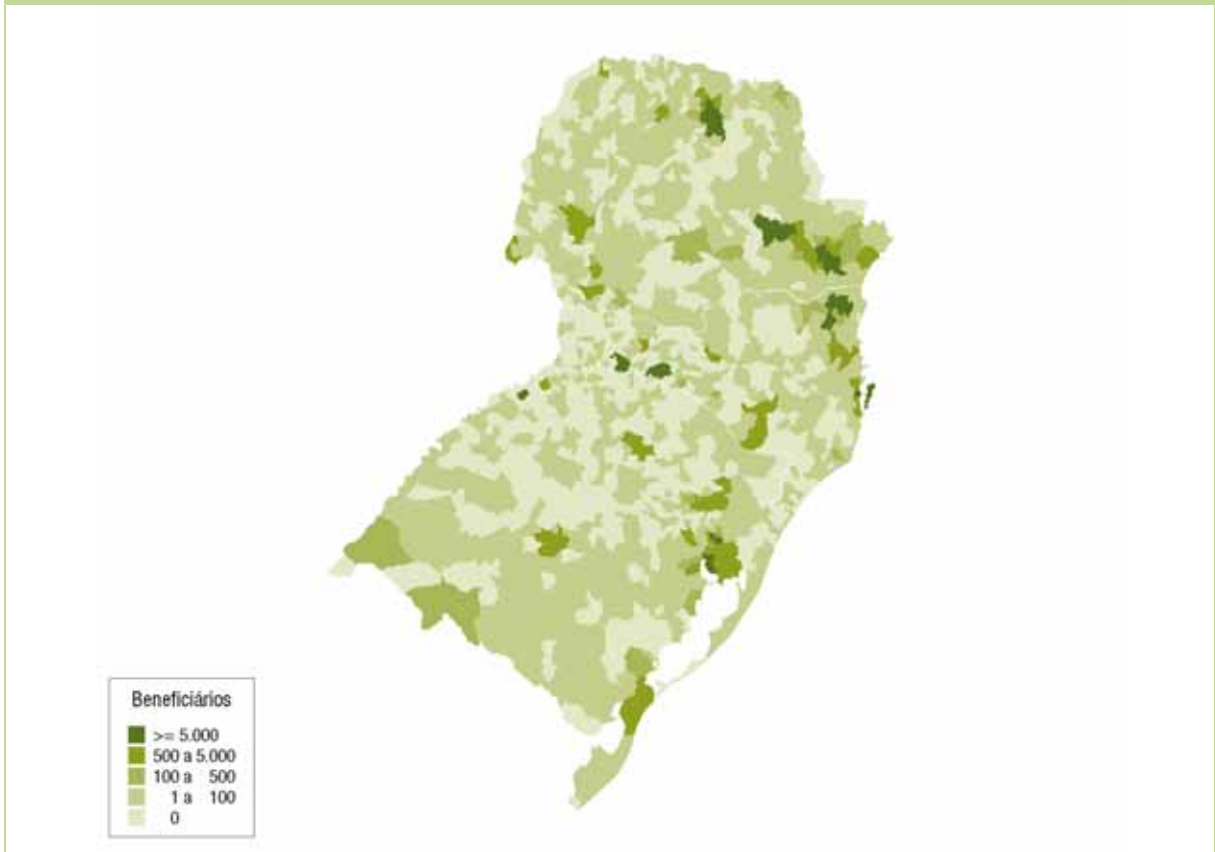
# Região Sul - Odontologia de Grupo

	2003	2004	2005	Var. % 2005/03
Número de Operadoras	107	114	119	11,21
Beneficiários (x1000)	303	314	342	12,76
População (x1000)	25.957	26.567	26.904	3,65
Cobertura (%)	1,17	1,18	1,27	8,79
Contraprestação Média (R\$)	8,03	9,41	11,69	45,47
DM (%)	49,59	47,10	45,71	-7,83
DC (%)	4,50	4,30	6,16	36,88
DA (%)	26,74	27,19	24,87	-6,99
Combinado (%)	80,83	78,60	76,74	-5,06
HHI (%)	7,05	7,56	8,86	25,72
C4 (%)	39,11	38,05	43,07	10,12

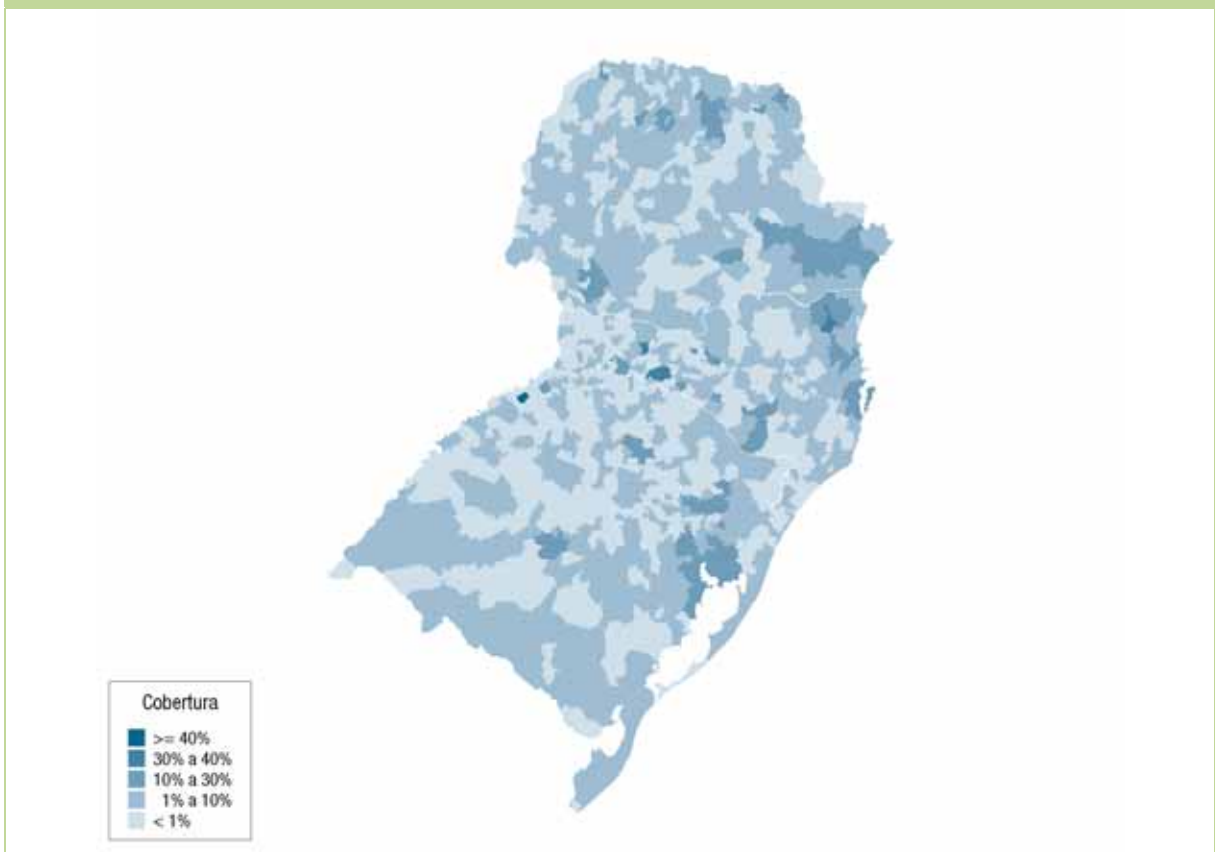


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

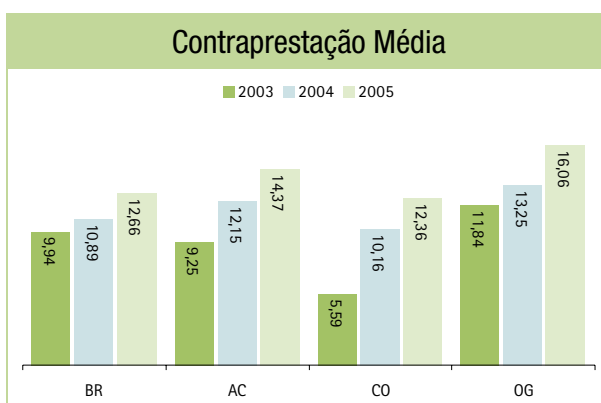
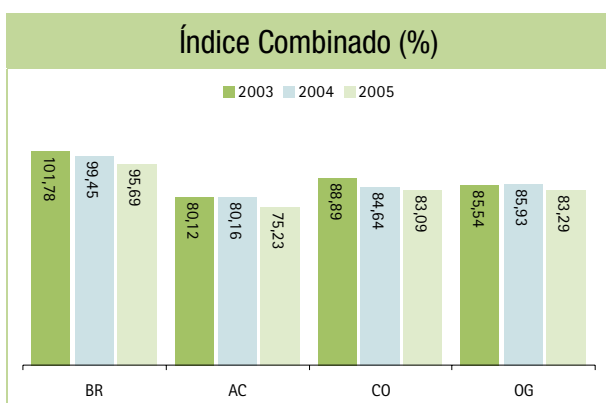
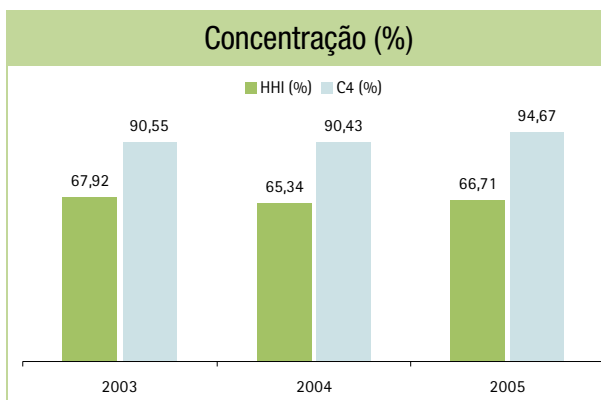
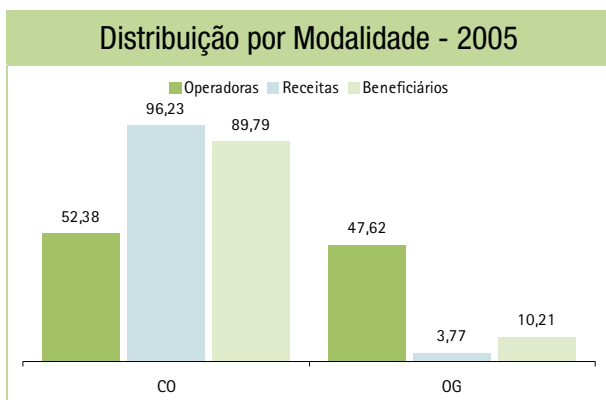
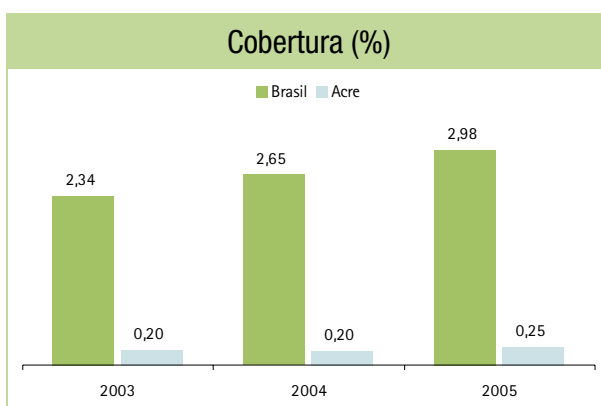
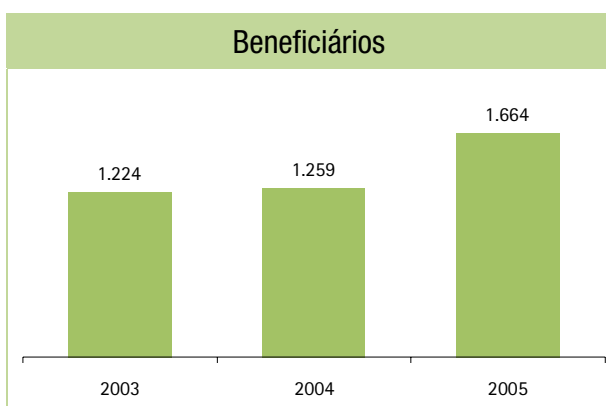
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

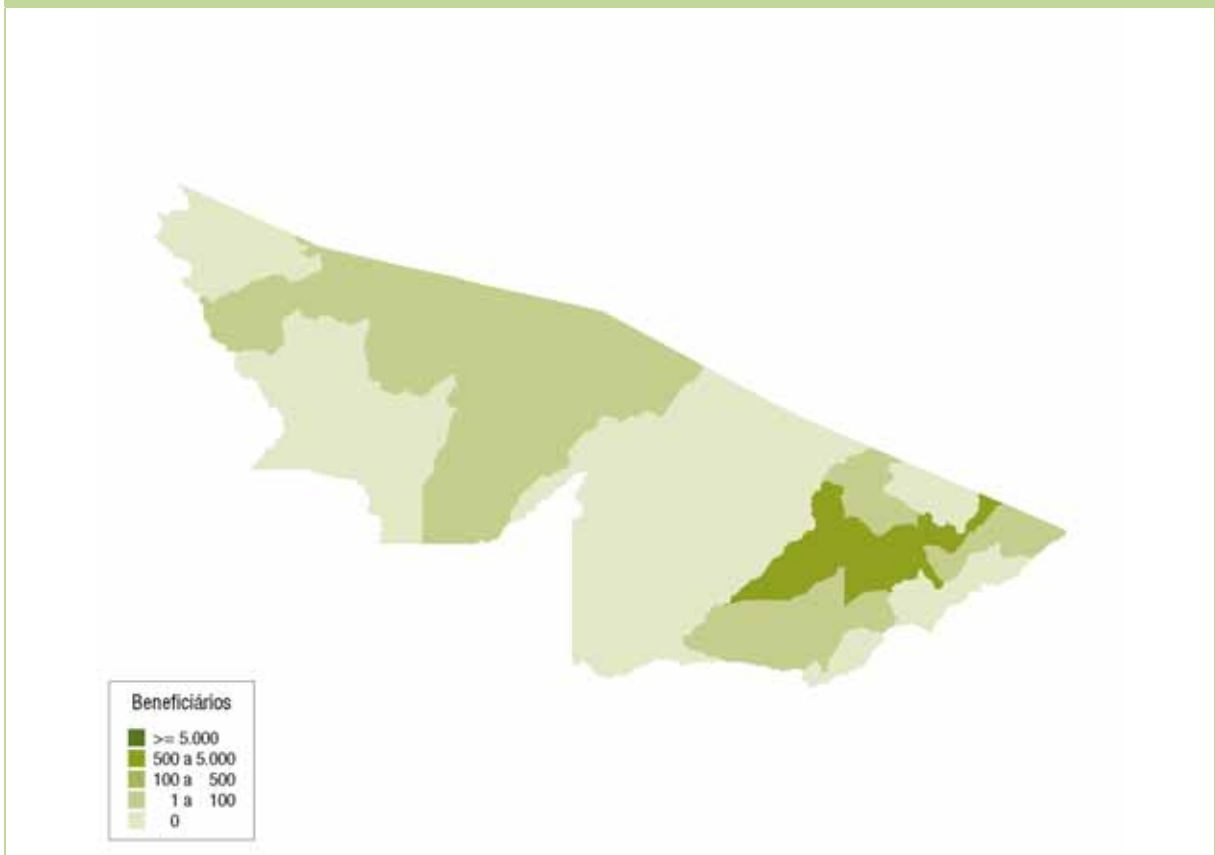


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	19	20	21	10,53
Beneficiários	1.224	1.259	1.664	35,95
População (x1000)	601	630	670	11,51
Cobertura (%)	0,20	0,20	0,25	21,91
Contraprestação Média (R\$)	9,25	12,15	14,37	55,34
DM (%)	49,11	47,87	50,60	3,03
DC (%)	4,85	5,96	5,18	6,74
DA (%)	31,58	32,10	27,51	-12,88
Combinado (%)	85,54	85,93	83,29	-2,63
HHI (%)	67,92	65,34	66,71	-1,78
C4 (%)	90,55	90,43	94,67	4,55



Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

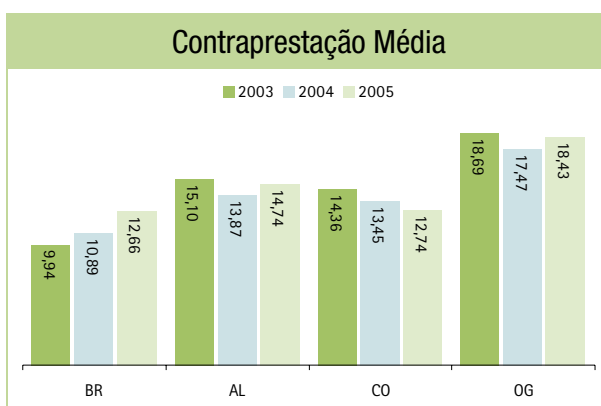
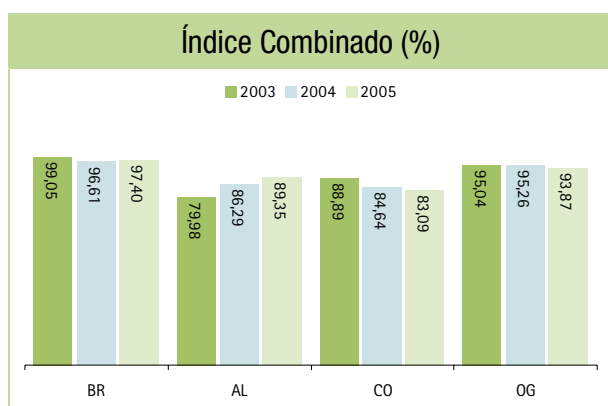
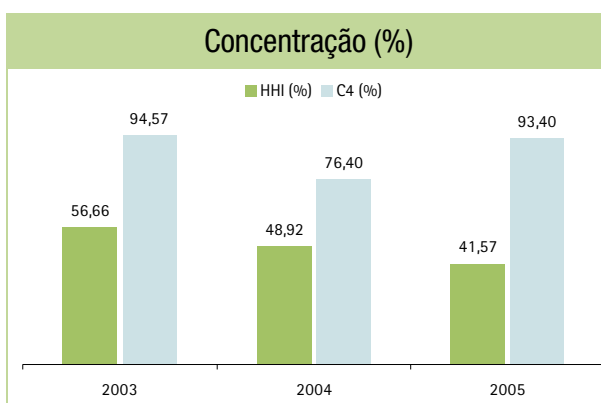
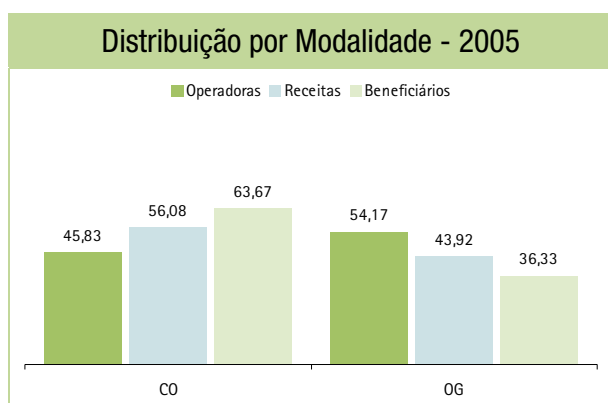
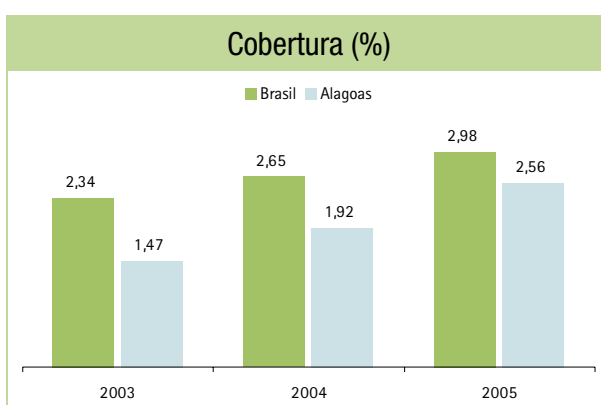
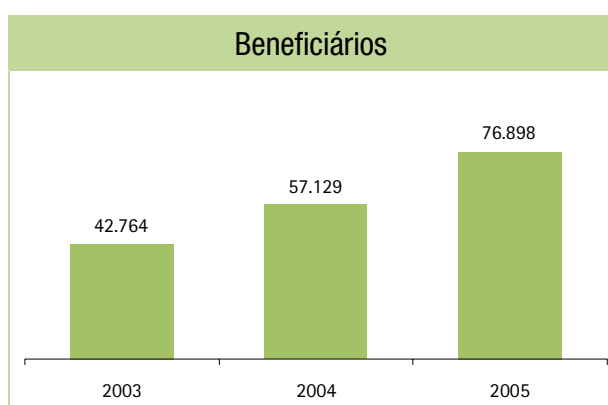
### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005

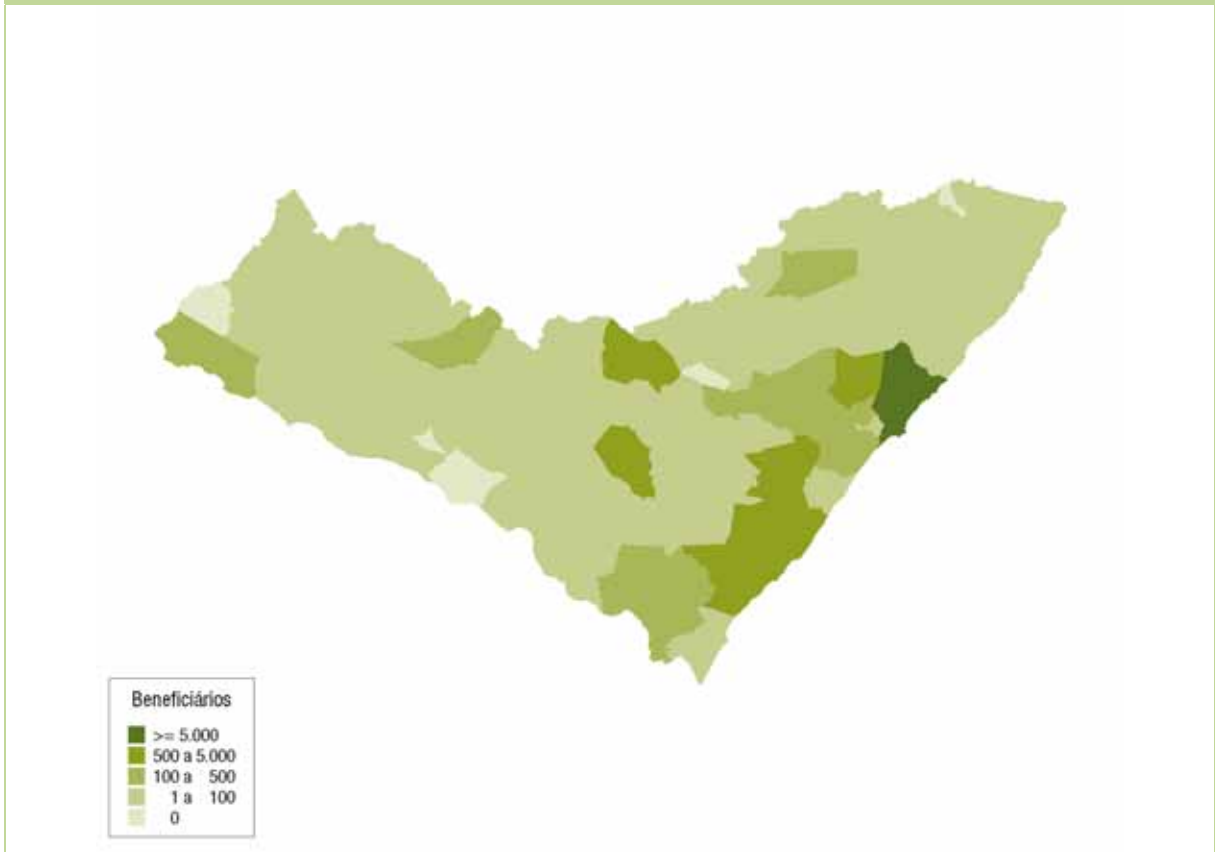


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	34	42	48	41,18
Beneficiários	42.764	57.129	76.898	79,82
População (x1000)	2.905	2.968	3.003	3,38
Cobertura (%)	1,47	1,92	2,56	73,94
Contraprestação Média (R\$)	15,10	13,87	14,74	-2,38
DM (%)	62,98	62,57	54,53	-13,42
DC (%)	4,38	2,68	3,28	-25,05
DA (%)	27,69	30,01	36,06	30,23
Combinado (%)	95,04	95,26	93,87	-1,24
HHI (%)	56,66	48,92	41,57	-26,63
C4 (%)	94,57	76,40	93,40	-1,24

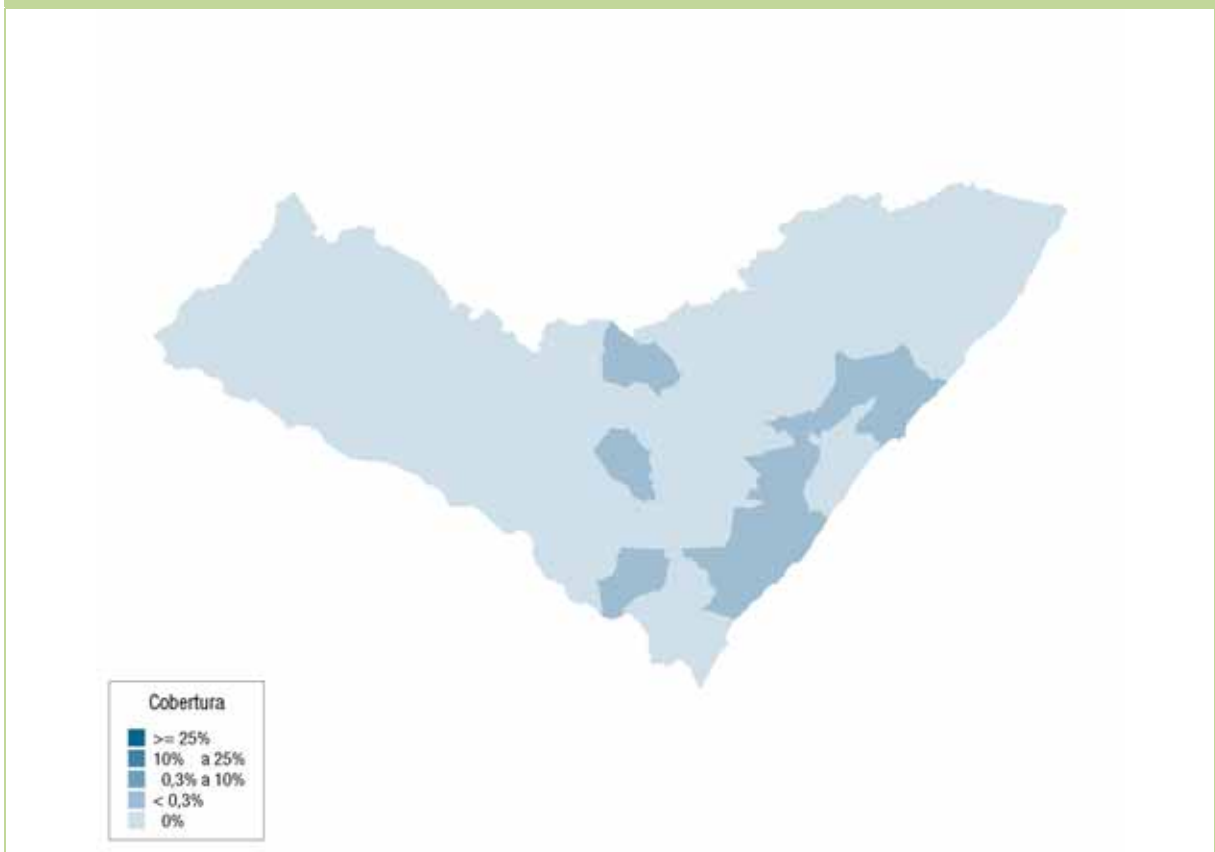


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

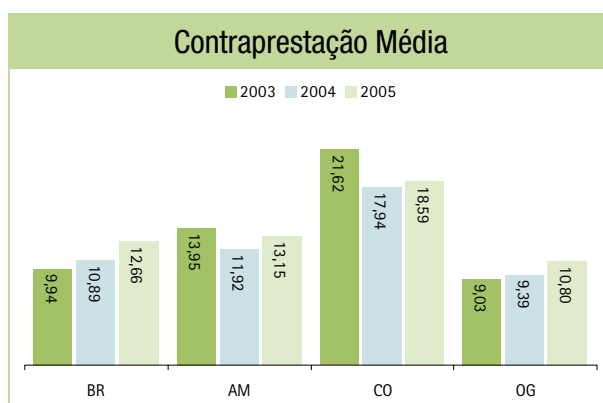
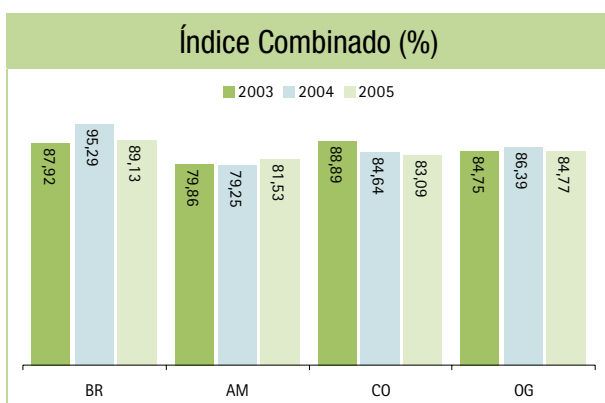
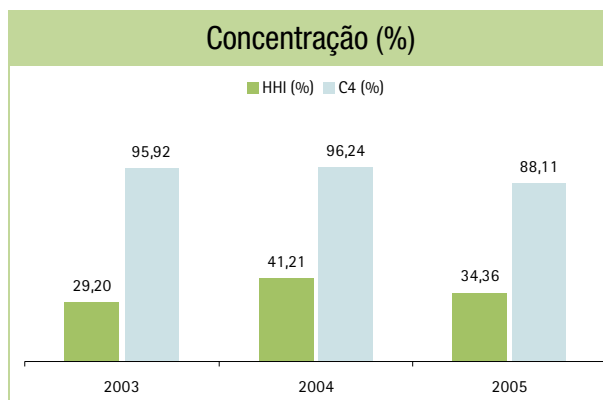
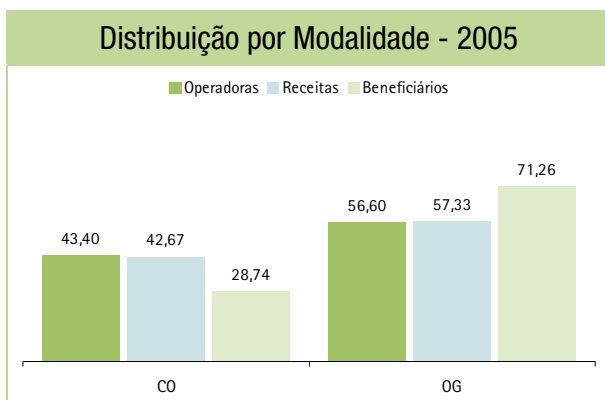
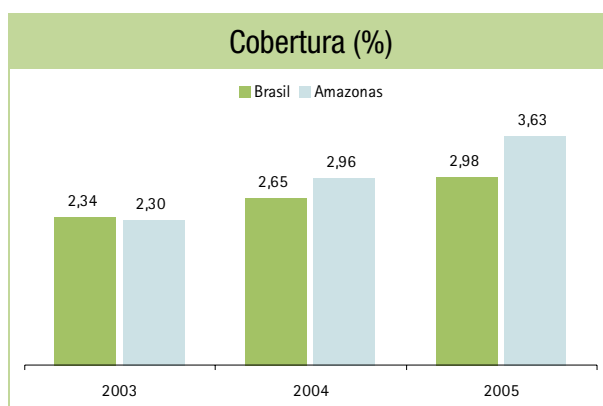
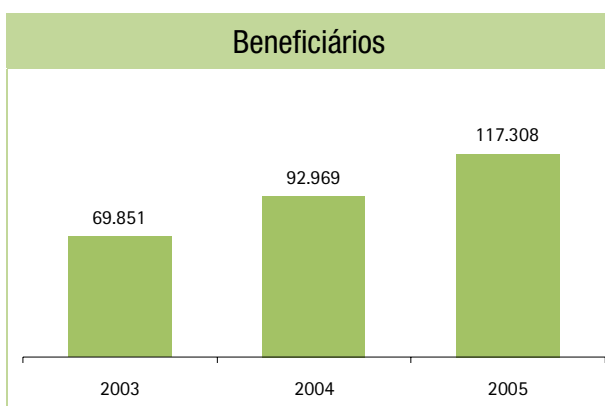
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005



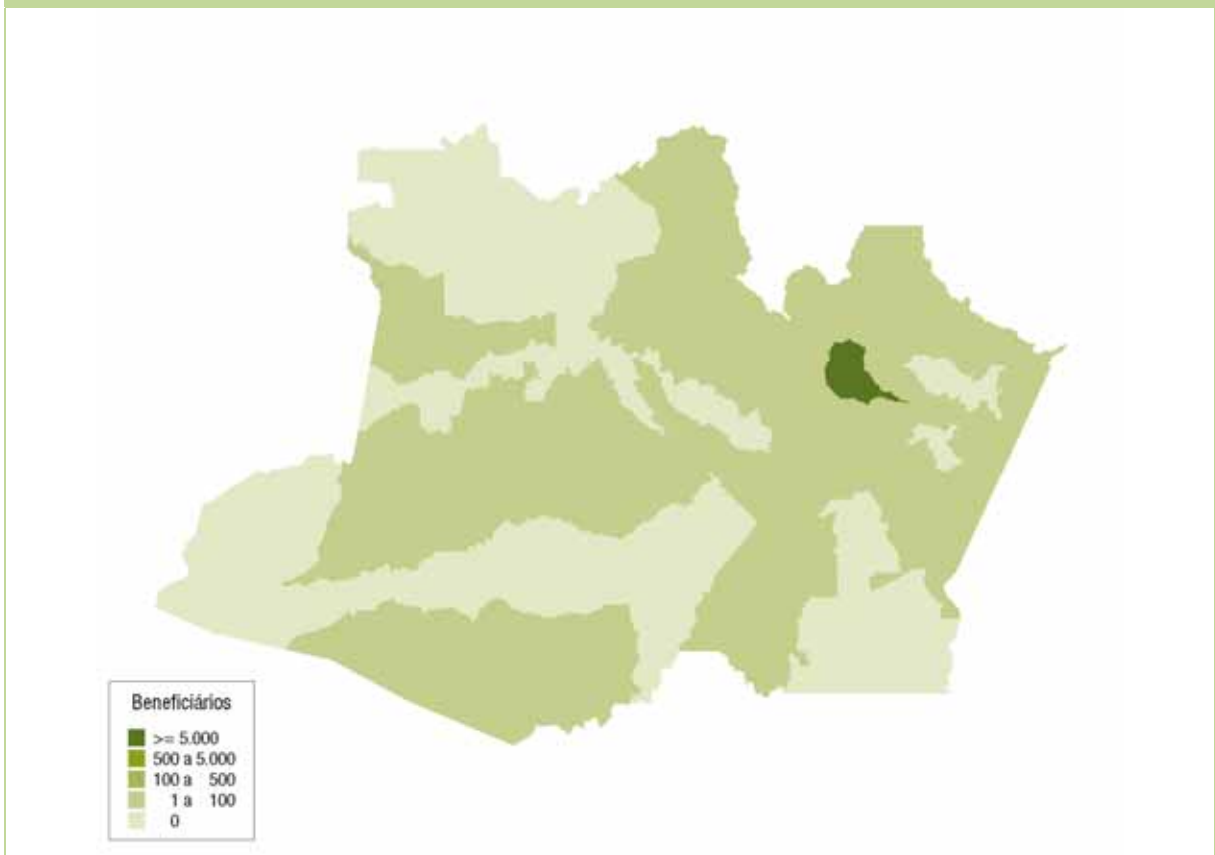
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	30	41	53	76,67
Beneficiários	69.851	92.969	117.308	67,94
População (x1000)	3.031	3.139	3.232	6,64
Cobertura (%)	2,30	2,96	3,63	57,48
Contraprestação Média (R\$)	13,95	11,92	13,15	-5,74
DM (%)	50,86	45,70	47,16	-7,27
DC (%)	3,49	3,29	3,02	-13,50
DA (%)	30,39	37,40	34,59	13,82
Combinado (%)	84,75	86,39	84,77	0,03
HHI (%)	29,20	41,21	34,36	17,68
C4 (%)	95,92	96,24	88,11	-8,15



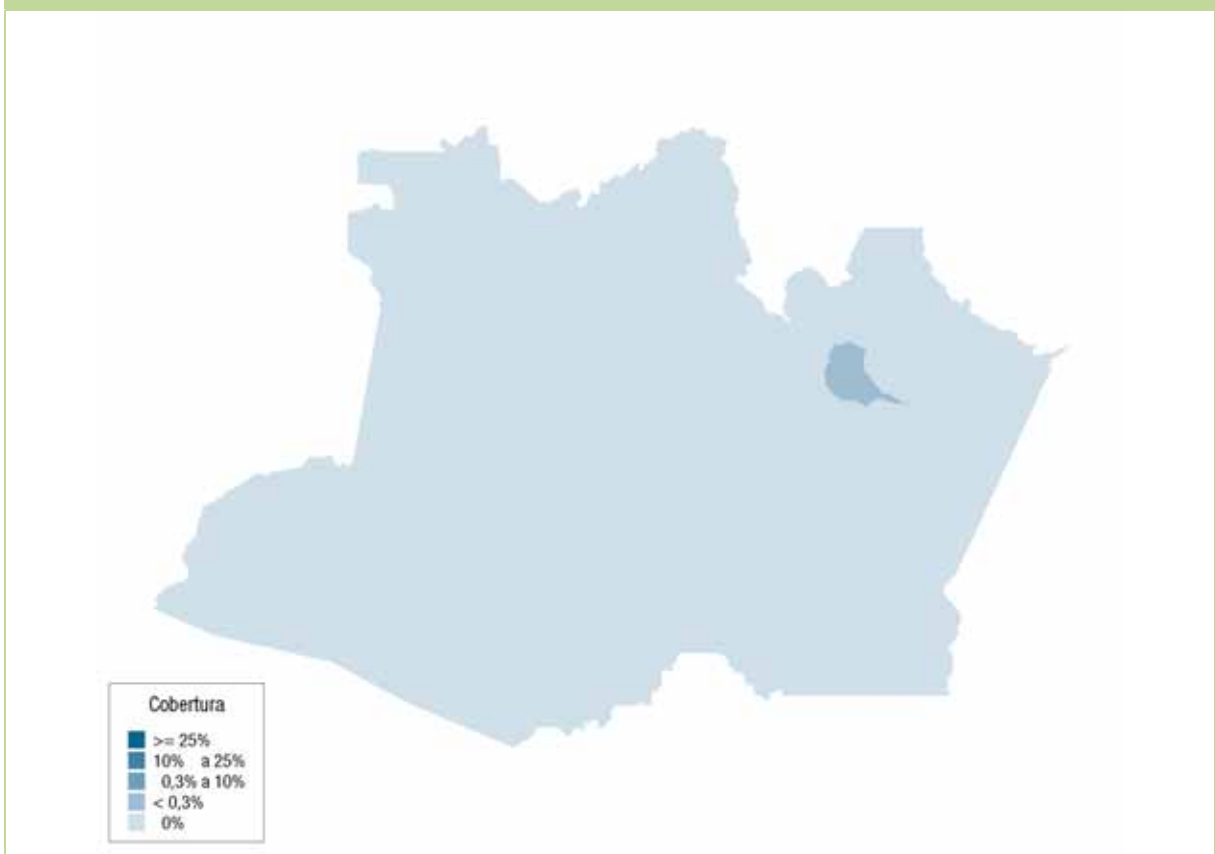
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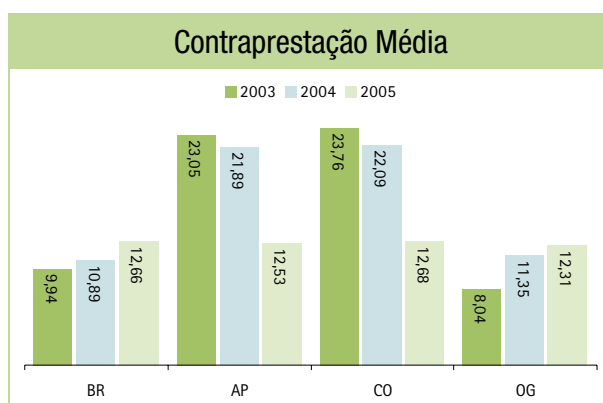
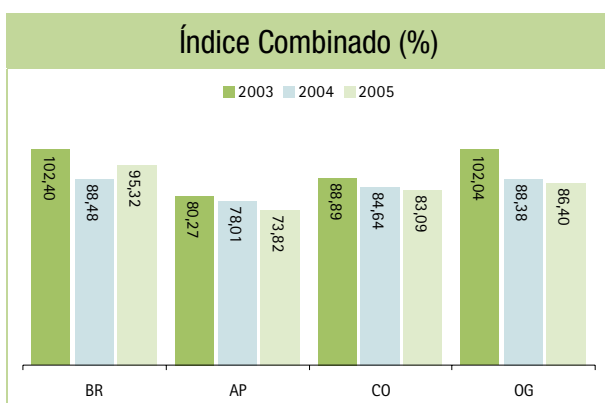
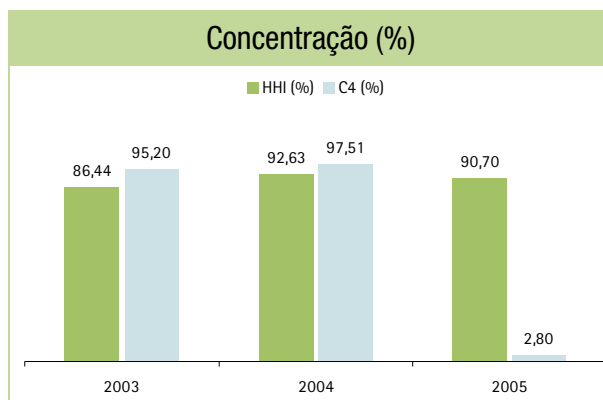
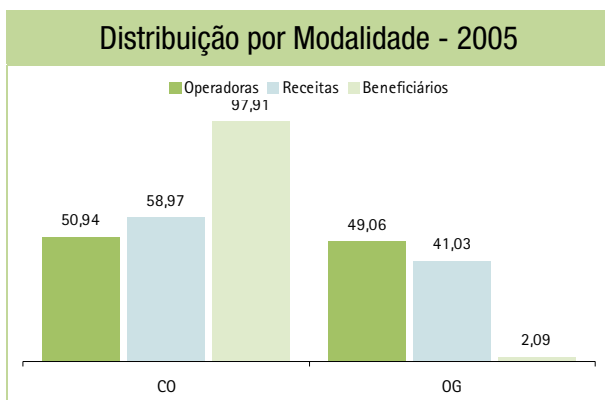
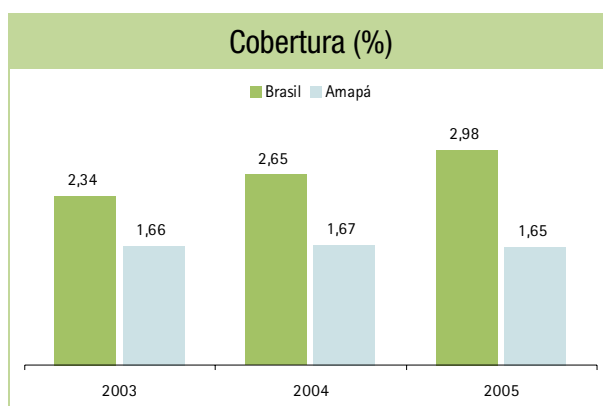
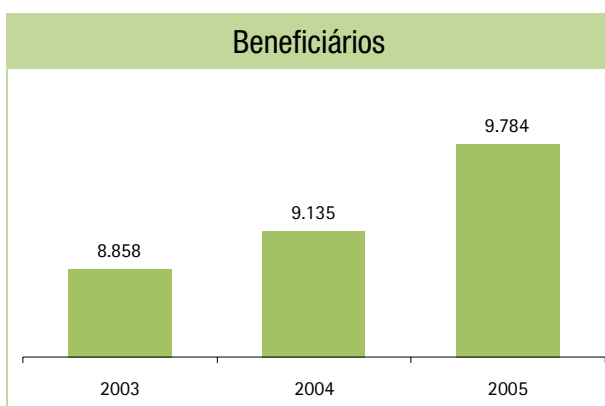
### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005

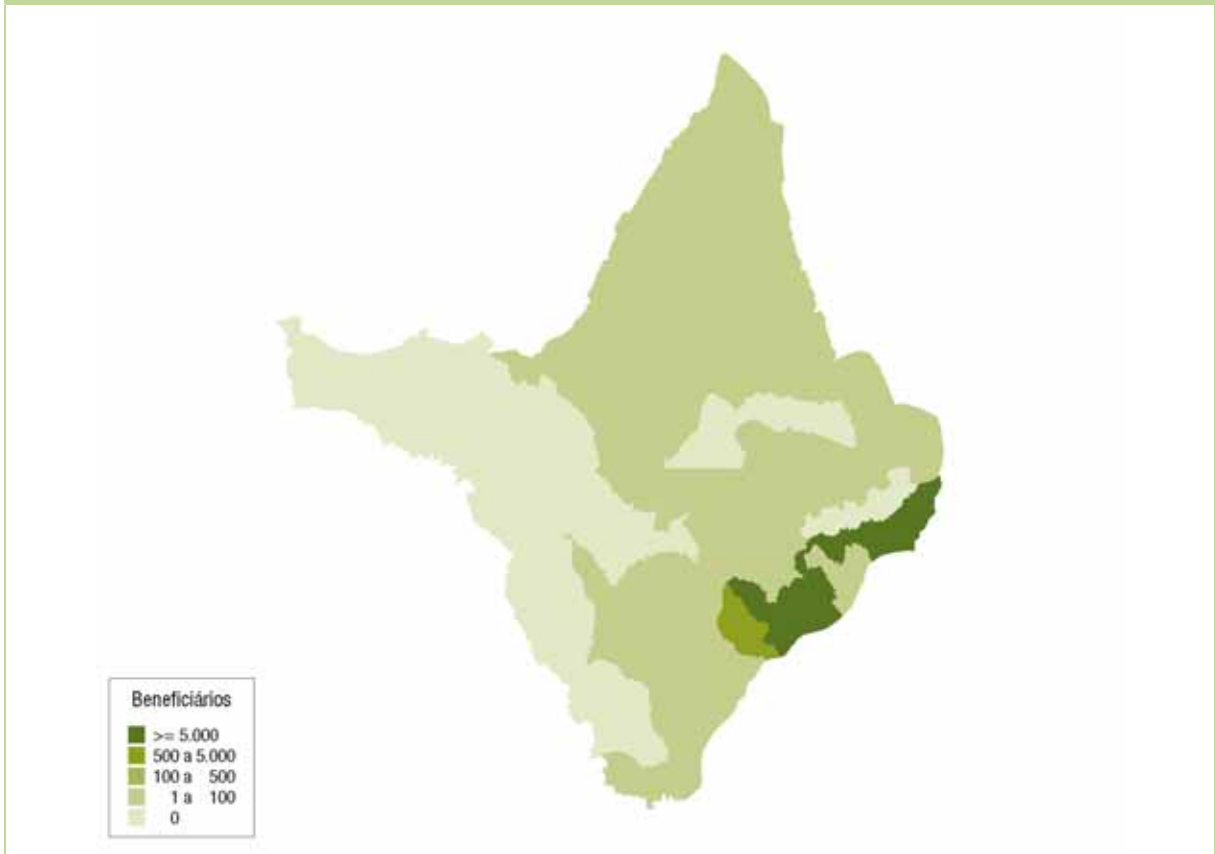


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	50	53	53	6,00
Beneficiários	8.858	9.135	9.784	10,45
População (x1000)	535	547	595	11,17
Cobertura (%)	1,66	1,67	1,65	-0,65
Contraprestação Média (R\$)	23,05	21,89	12,53	-45,65
DM (%)	75,16	69,64	57,32	-23,73
DC (%)	0,63	0,17	3,93	523,76
DA (%)	26,26	18,58	25,15	-4,22
Combinado (%)	102,04	88,38	86,40	-15,33
HHI (%)	86,44	92,63	90,70	4,92
C4 (%)	95,20	97,51	2,80	-97,06

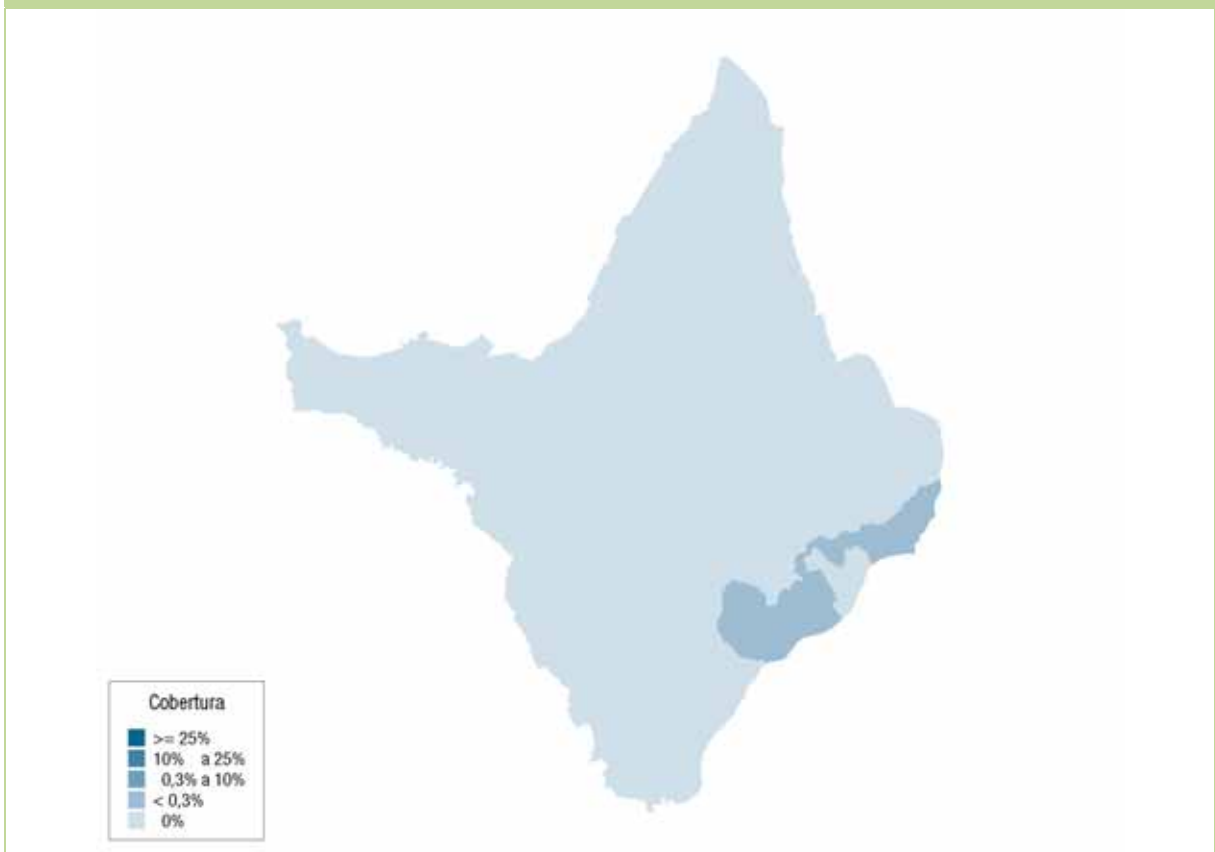


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

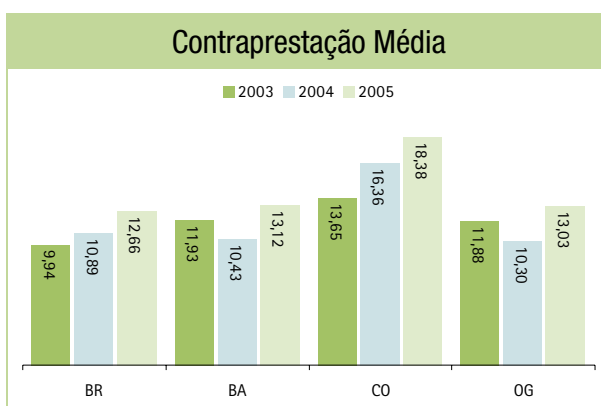
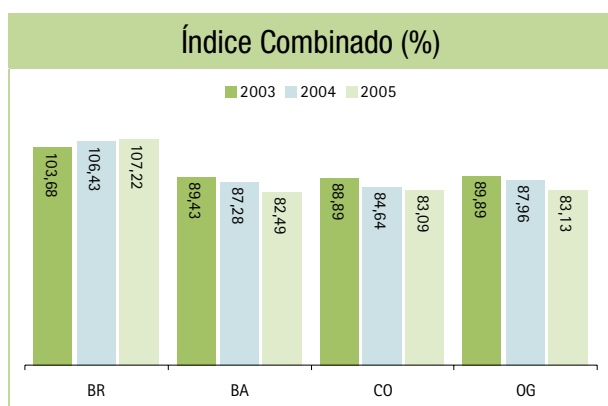
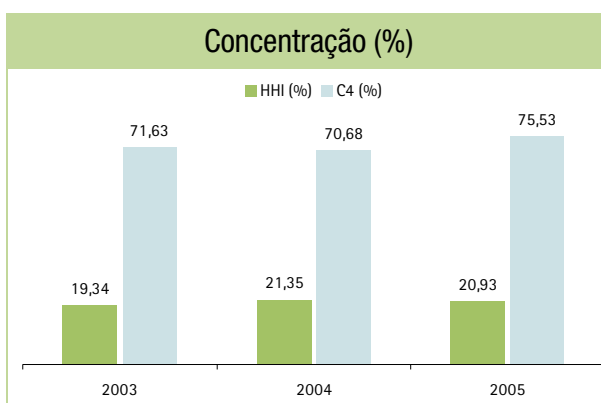
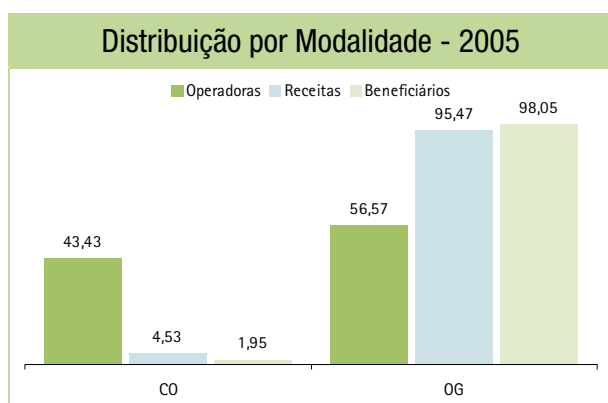
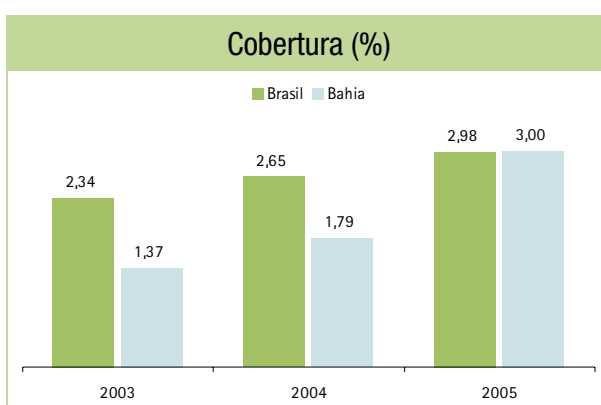
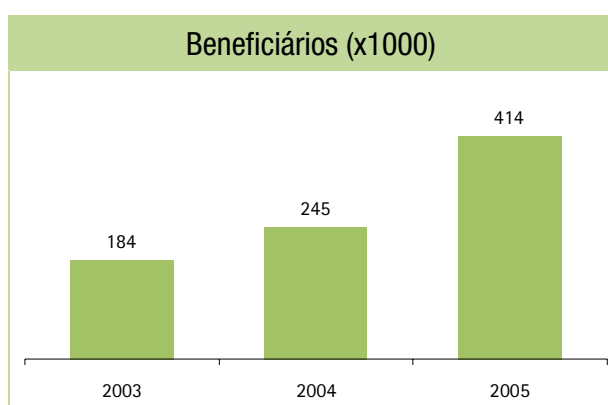
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

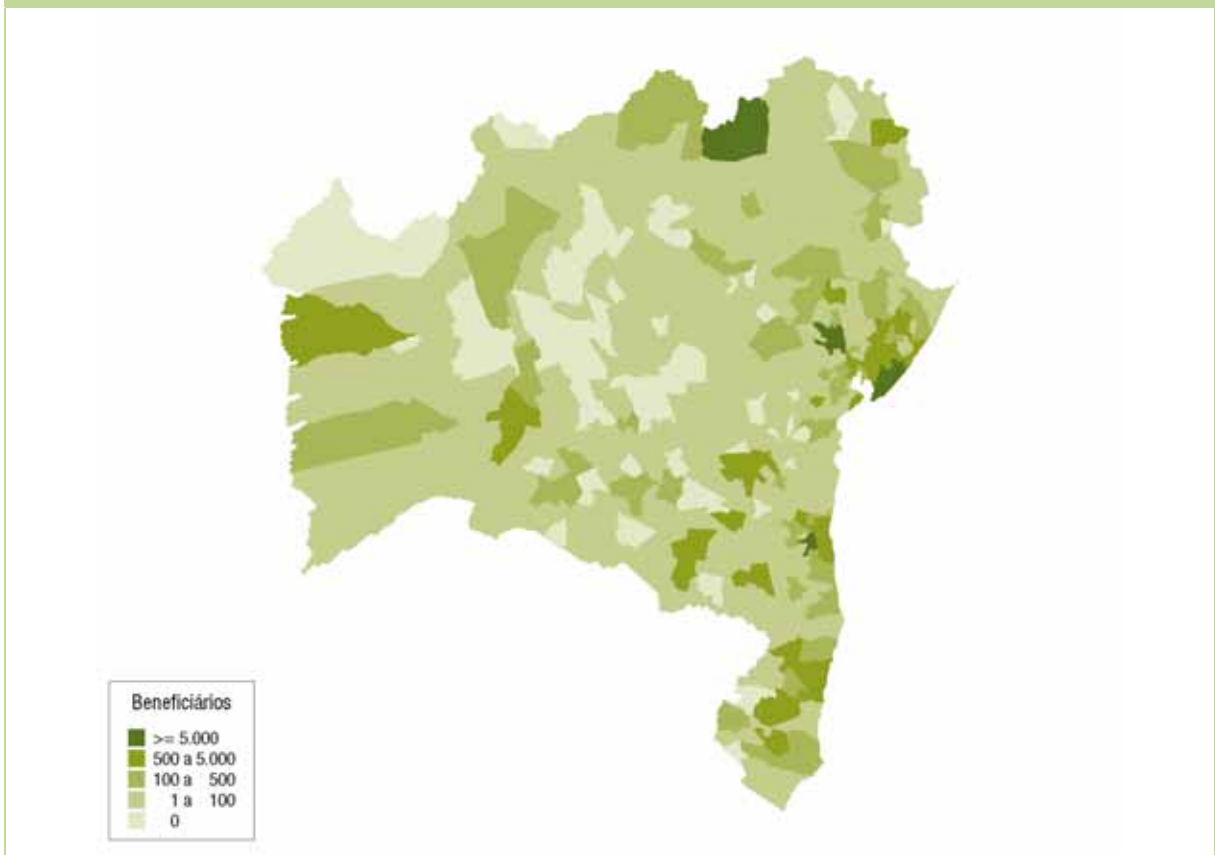


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	84	88	99	17,86
Beneficiários (x1000)	184	245	414	125,06
População (x1000)	13.403	13.648	13.780	2,82
Cobertura (%)	1,37	1,79	3,00	118,89
Contraprestação Média (R\$)	11,93	10,43	13,12	10,00
DM (%)	48,00	50,65	42,39	-11,70
DC (%)	7,21	7,39	5,08	-29,56
DA (%)	34,67	29,93	35,66	2,85
Combinado (%)	89,89	87,96	83,13	-7,52
HHI (%)	19,34	21,35	20,93	8,21
C4 (%)	71,63	70,68	75,53	5,45

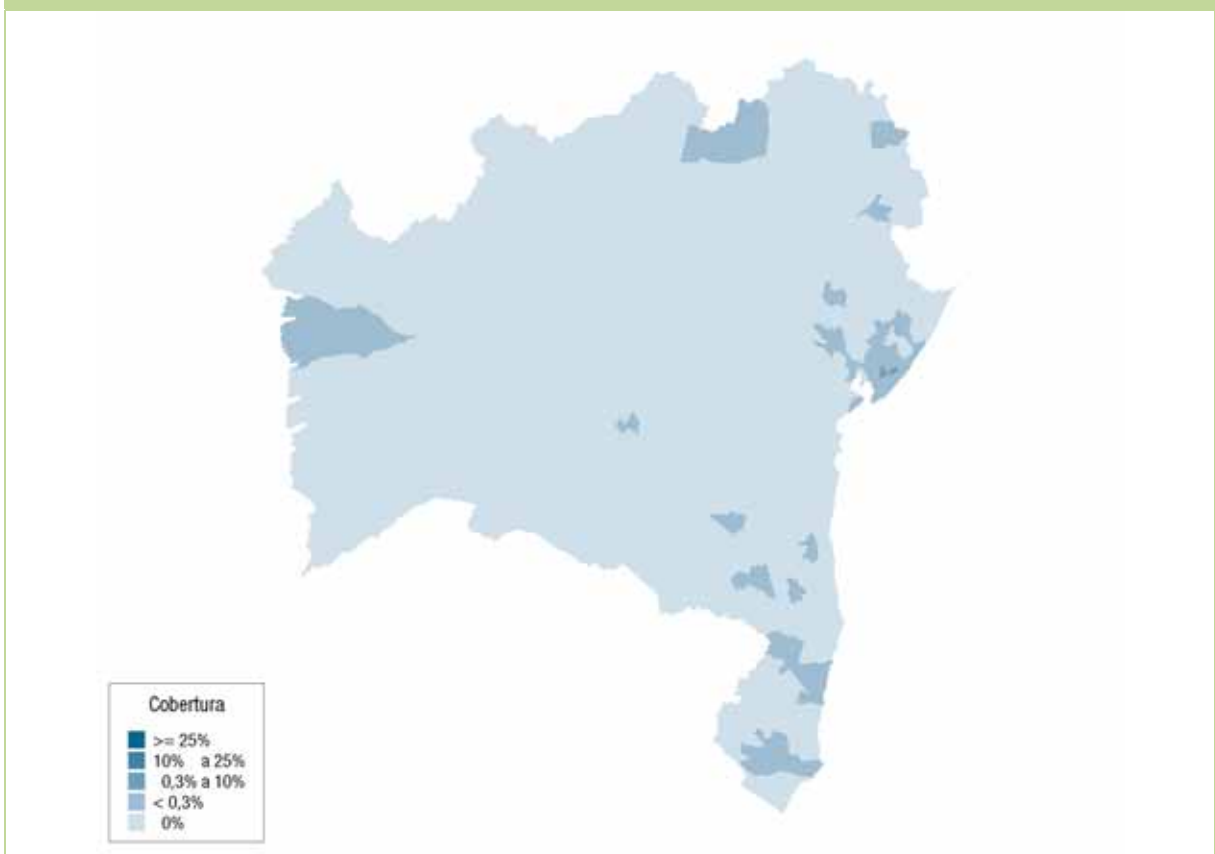


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

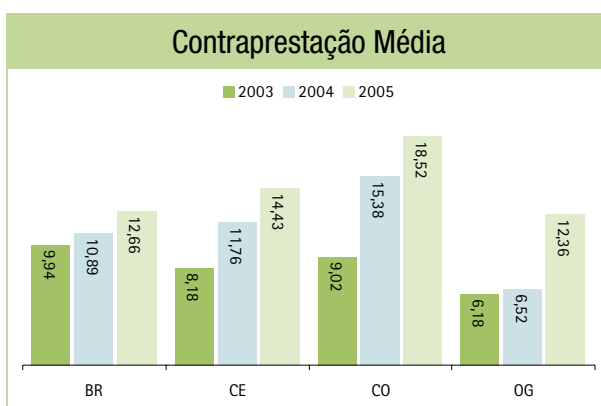
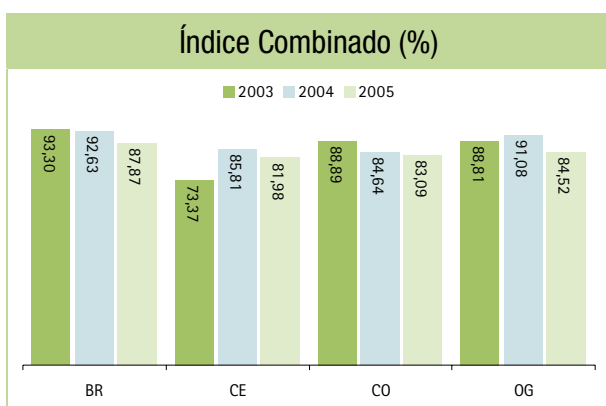
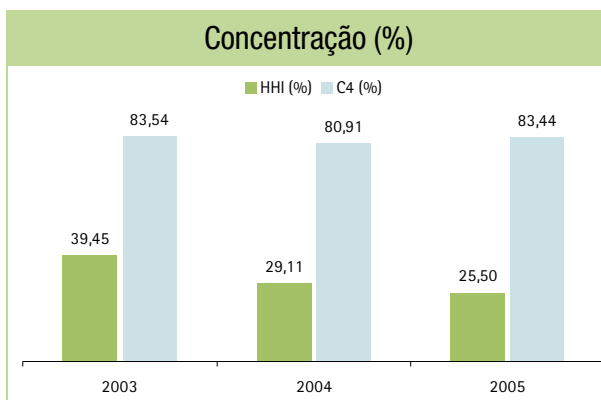
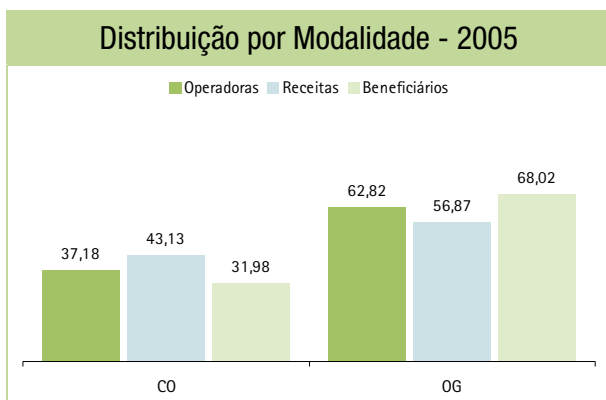
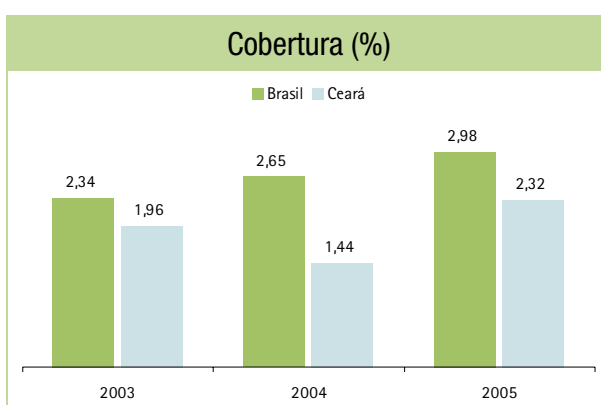
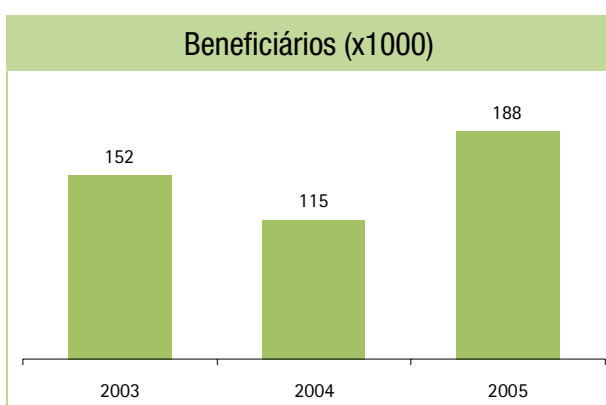
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

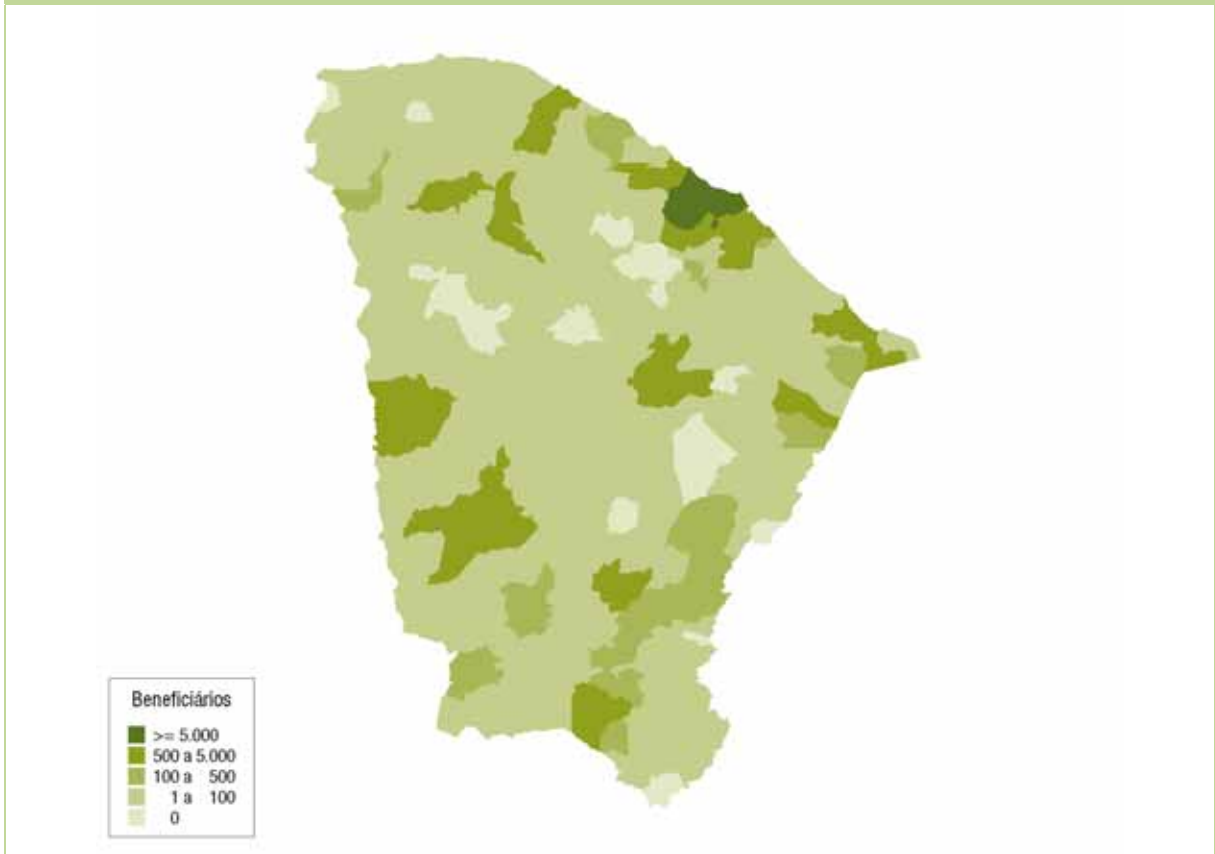


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	56	69	78	39,29
Beneficiários (x1000)	152	115	188	23,71
População (x1000)	7.758	7.977	8.097	4,37
Cobertura (%)	1,96	1,44	2,32	18,53
Contraprestação Média (R\$)	8,18	11,76	14,43	76,51
DM (%)	59,00	59,00	47,77	-19,04
DC (%)	2,27	2,25	2,11	-7,19
DA (%)	27,54	29,83	34,65	25,80
Combinado (%)	88,81	91,08	84,52	-4,83
HHI (%)	39,45	29,11	25,50	-35,36
C4 (%)	83,54	80,91	83,44	-0,12

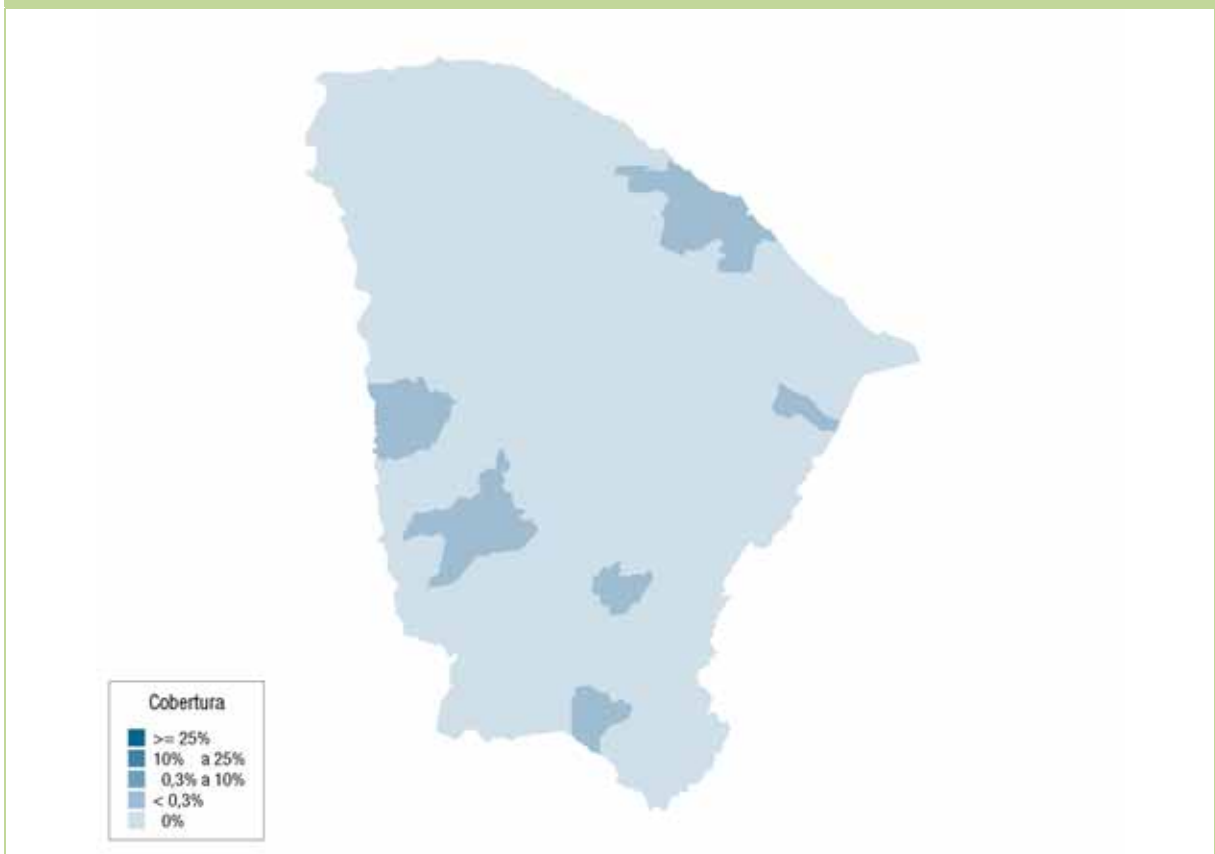


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

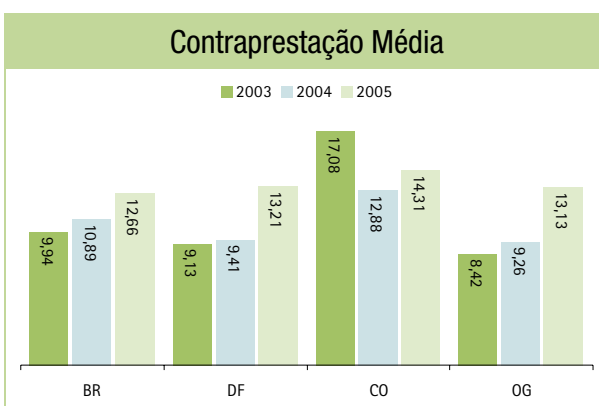
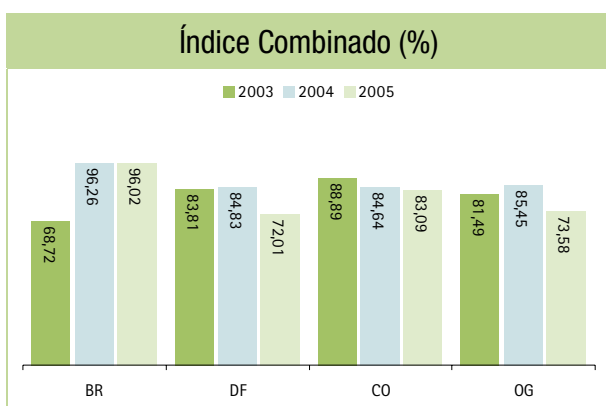
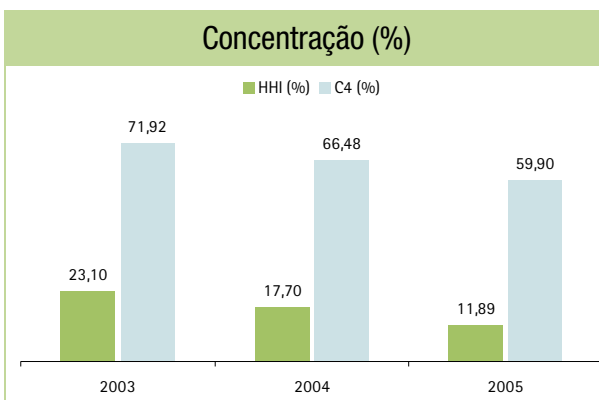
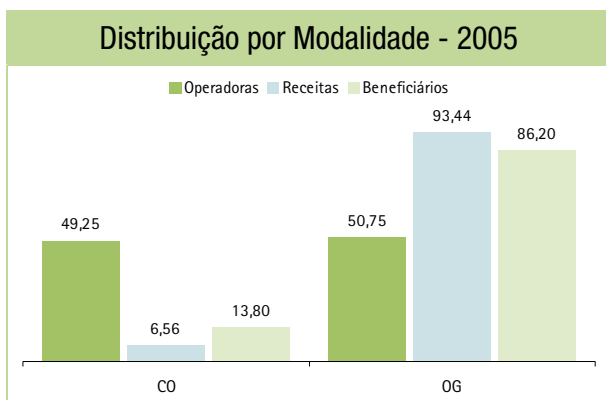
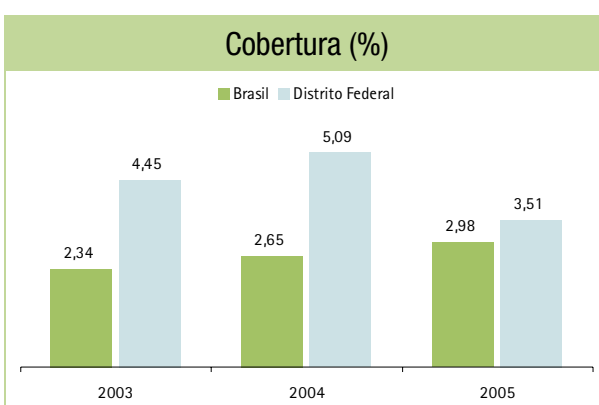
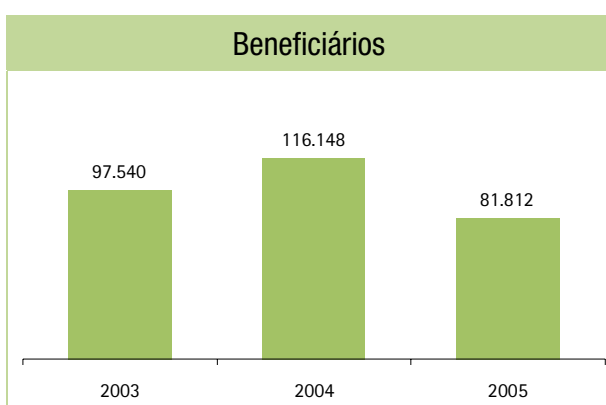
### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005



	2003	2004	2005	Var. % 2005/03
Número de Operadoras	57	61	67	17,54
Beneficiários	97.540	116.148	81.812	-16,12
População (x1000)	2.190	2.282	2.333	6,54
Cobertura (%)	4,45	5,09	3,51	-21,28
Contraprestação Média (R\$)	9,13	9,41	13,21	44,57
DM (%)	39,94	38,89	33,59	-15,91
DC (%)	5,28	4,96	5,47	3,64
DA (%)	36,27	41,60	34,52	-4,80
Combinado (%)	81,49	85,45	73,58	-9,70
HHI (%)	23,10	17,70	11,89	-48,54
C4 (%)	71,92	66,48	59,90	-16,72



Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



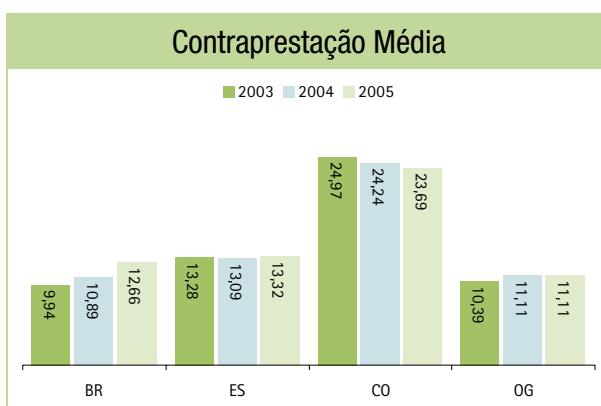
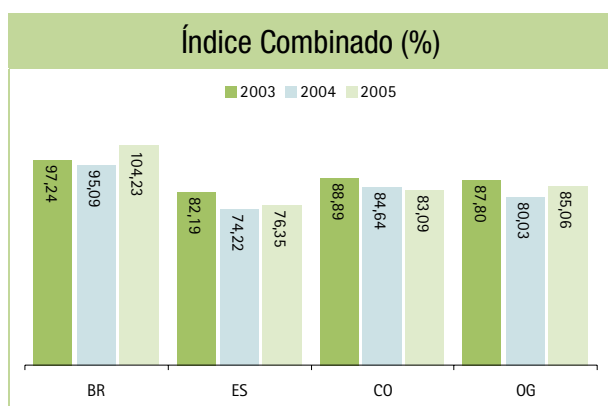
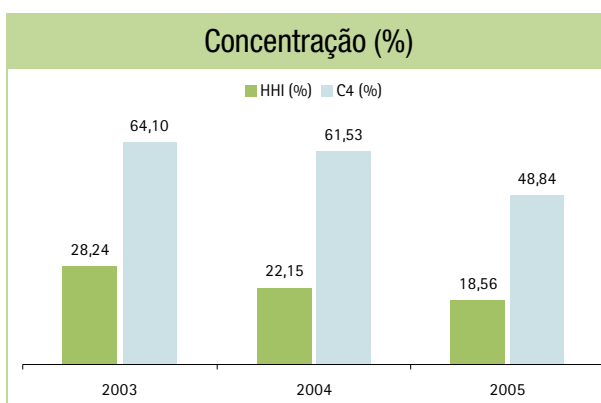
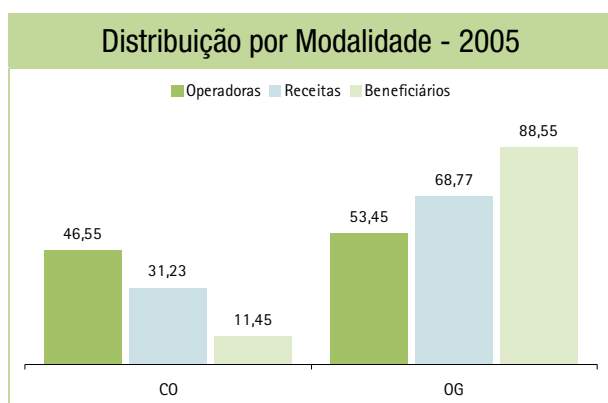
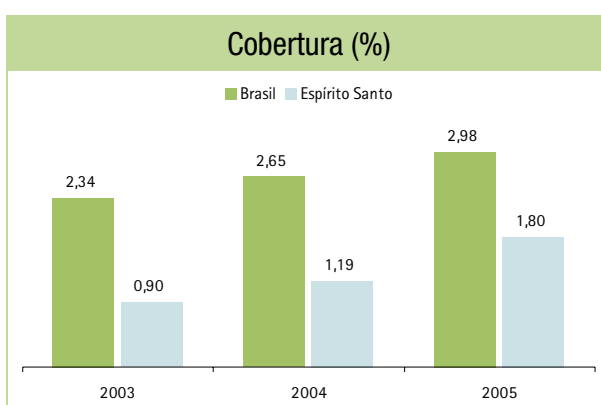
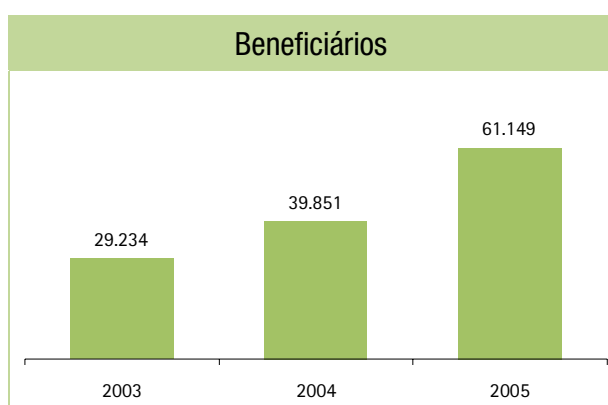
### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005

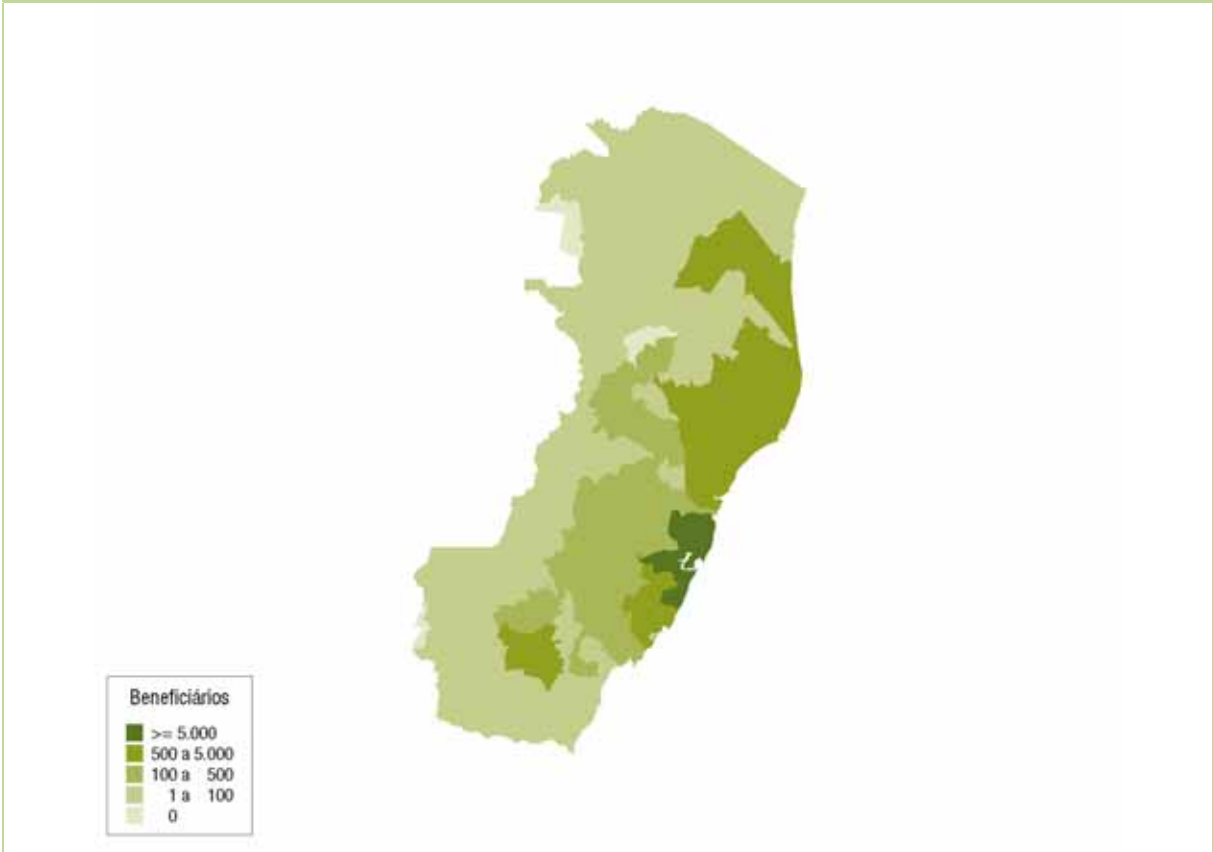


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	50	53	58	16,00
Beneficiários	29.234	39.851	61.149	109,17
População (x1000)	3.241	3.342	3.398	4,87
Cobertura (%)	0,90	1,19	1,80	99,46
Contraprestação Média (R\$)	13,28	13,09	13,32	0,29
DM (%)	53,75	46,45	43,91	-18,32
DC (%)	3,91	4,00	5,03	28,44
DA (%)	30,13	29,57	36,13	19,89
Combinado (%)	87,80	80,03	85,06	-3,12
HHI (%)	28,24	22,15	18,56	-34,27
C4 (%)	64,10	61,53	48,84	-23,81

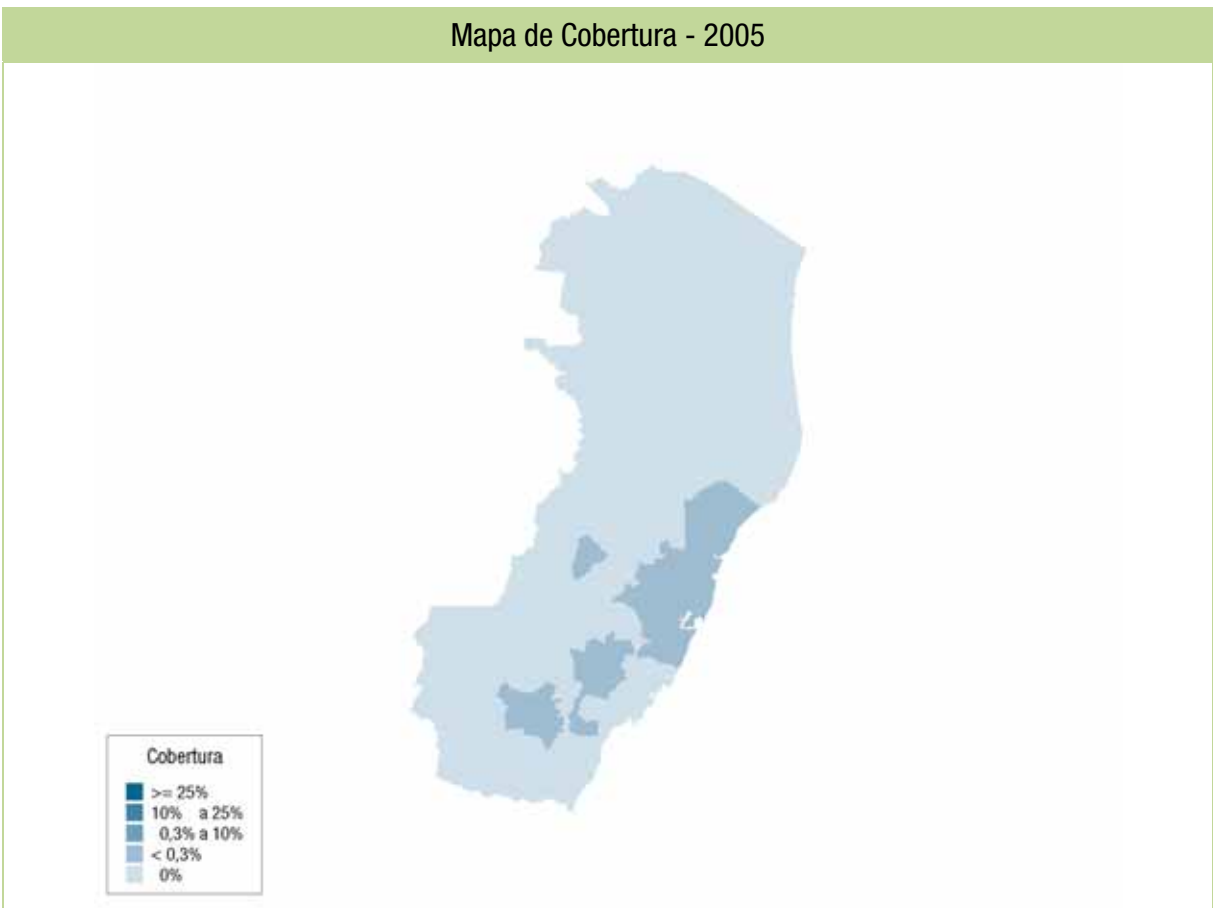


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

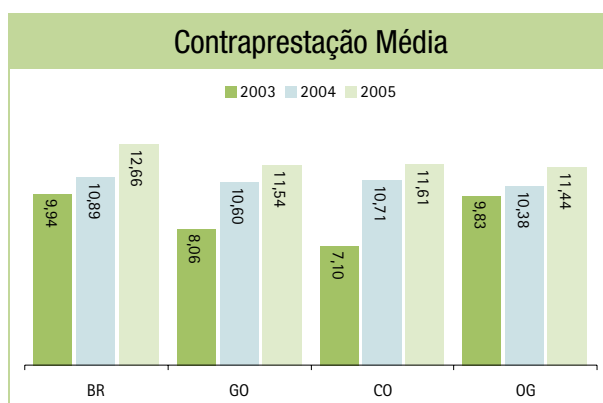
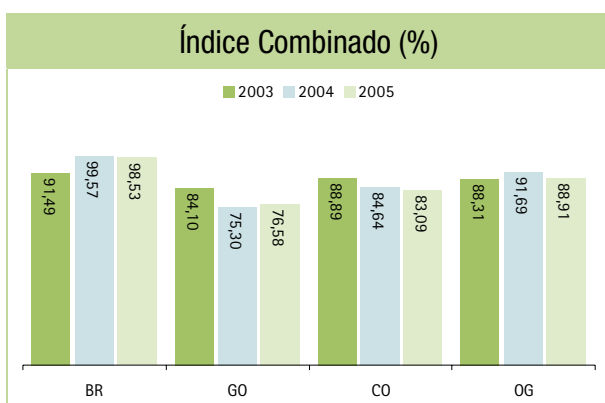
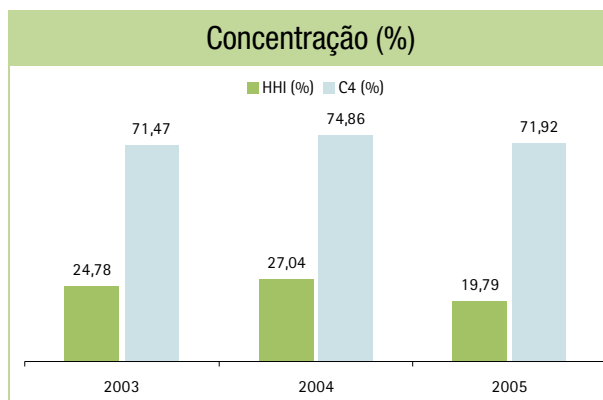
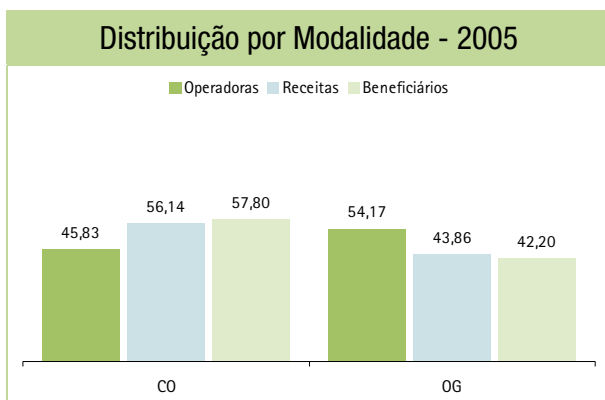
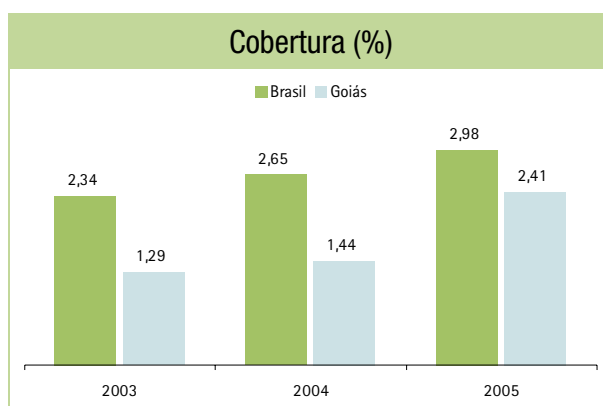
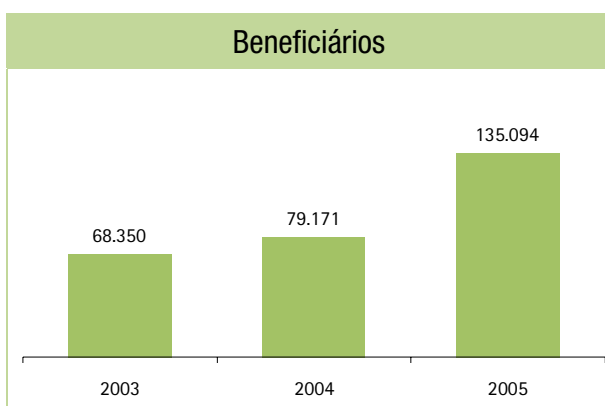
### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005

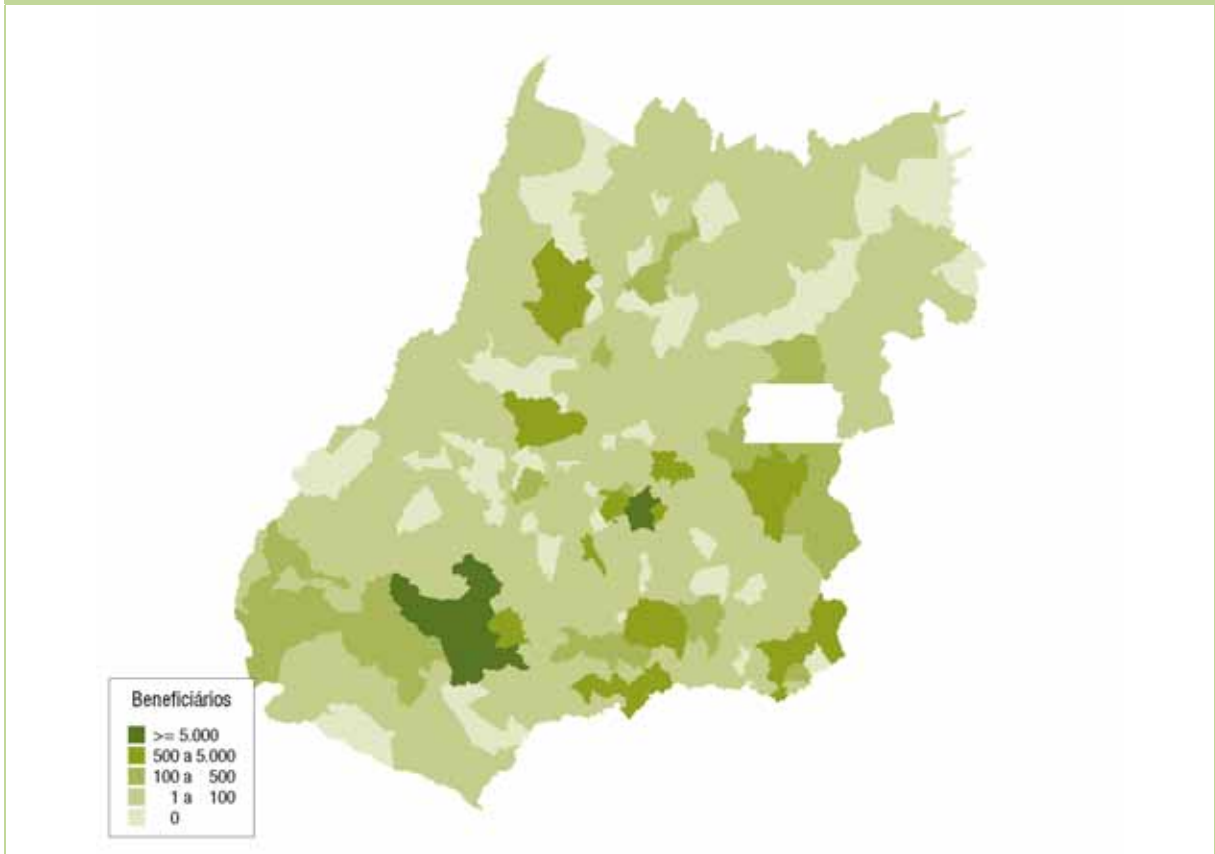


	2003	2004	2005	Var.% 2005/03
Número de Operadoras	65	69	72	10,77
Beneficiários	68.350	79.171	135.094	97,65
População (x1000)	5.295	5.497	5.608	5,91
Cobertura (%)	1,29	1,44	2,41	86,62
Contraprestação Média (R\$)	8,06	10,60	11,54	43,07
DM (%)	57,07	61,60	57,58	0,90
DC (%)	2,38	1,83	2,95	23,72
DA (%)	28,85	28,26	28,38	-1,64
Combinado (%)	88,31	91,69	88,91	0,68
HHI (%)	24,78	27,04	19,79	-20,15
C4 (%)	71,47	74,86	71,92	0,64

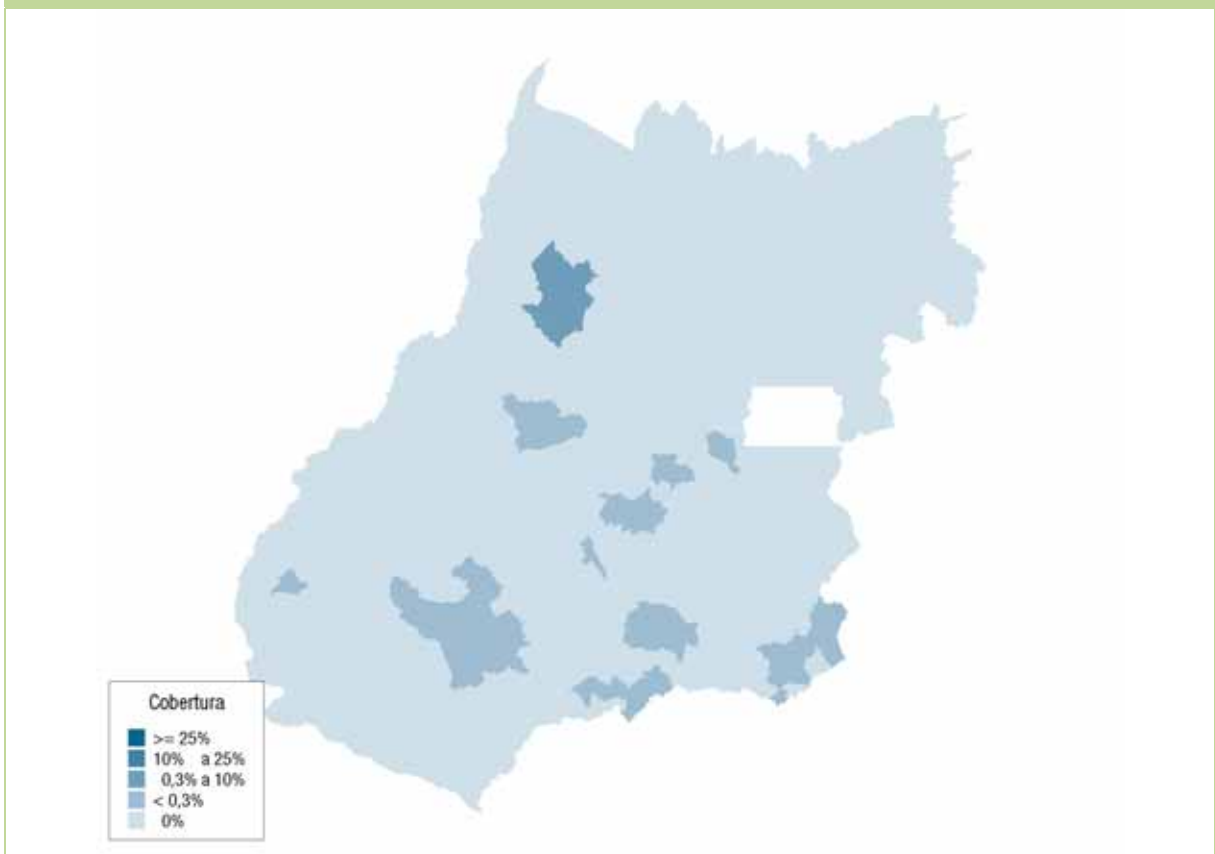


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

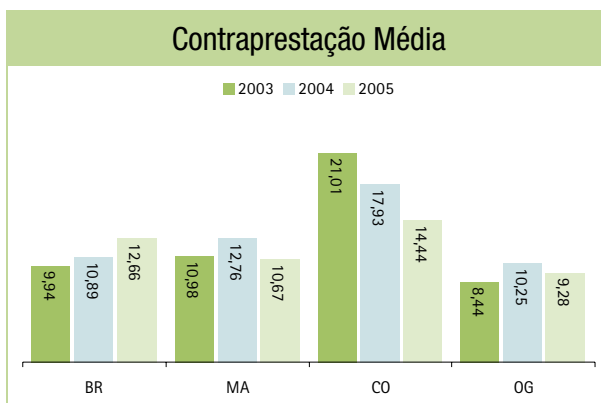
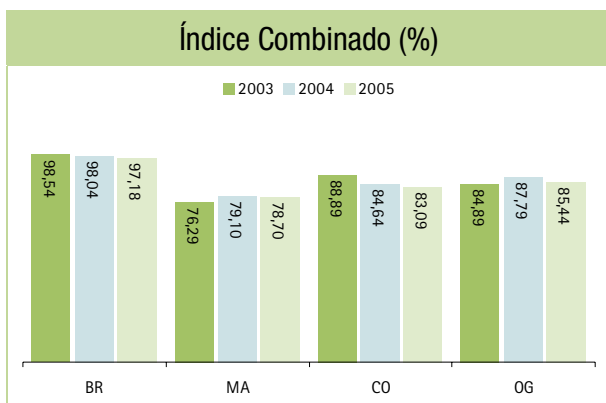
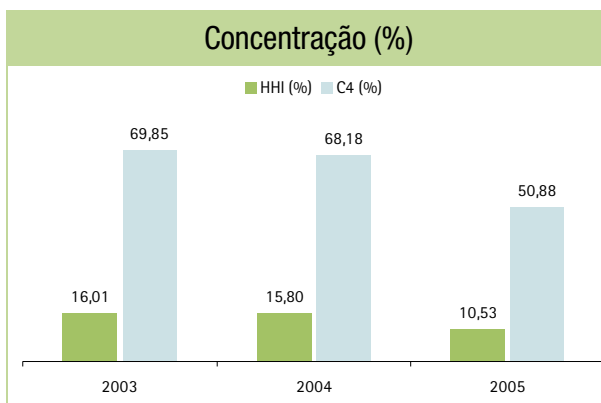
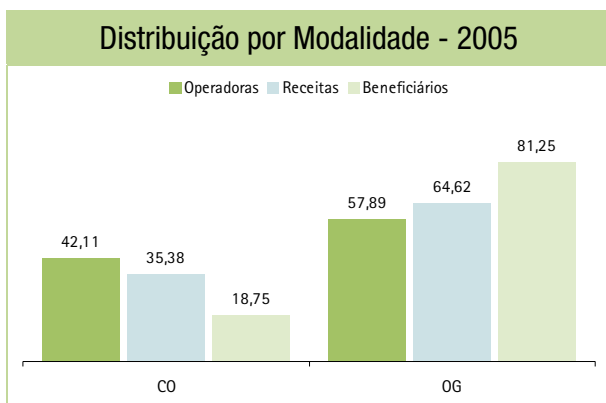
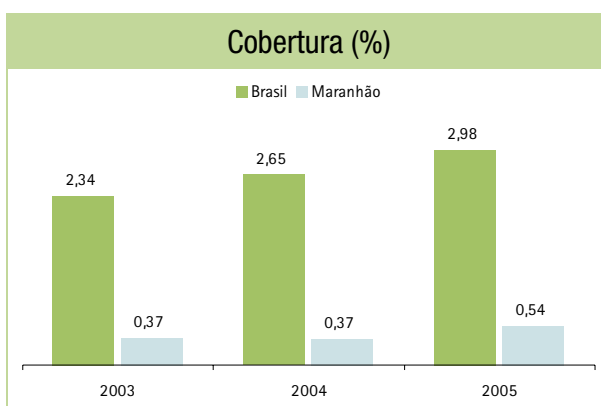
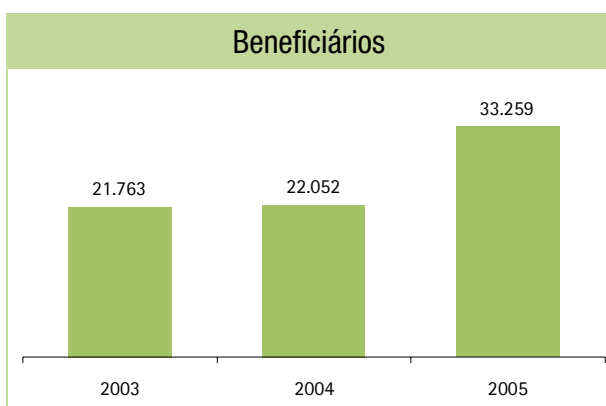
### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005

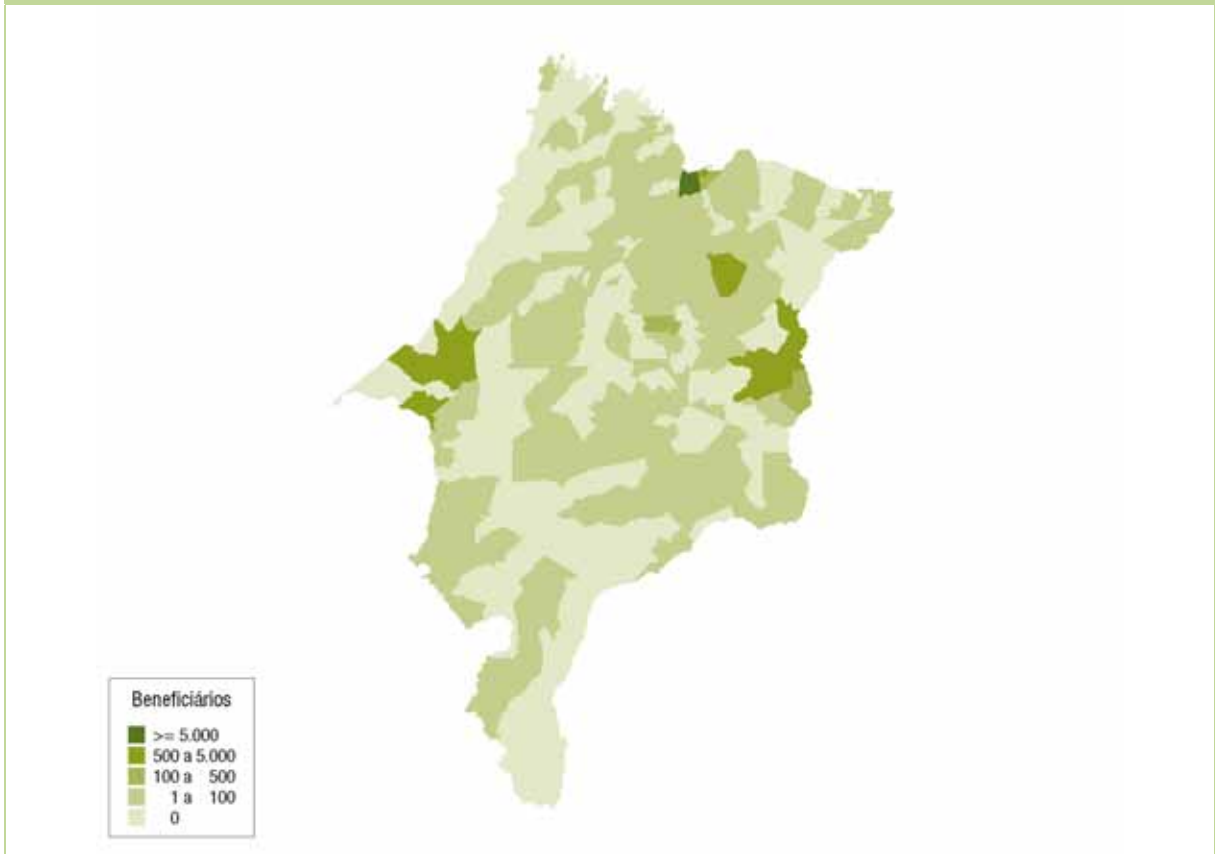


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	40	47	57	42,50
Beneficiários	21.763	22.052	33.259	52,82
População (x1000)	5.874	6.022	6.103	3,91
Cobertura (%)	0,37	0,37	0,54	47,07
Contraprestação Média (R\$)	10,98	12,76	10,67	-2,83
DM (%)	37,81	38,91	39,03	3,24
DC (%)	1,30	1,92	2,20	69,47
DA (%)	45,78	46,95	44,20	-3,46
Combinado (%)	84,89	87,79	85,44	0,64
HHI (%)	16,01	15,80	10,53	-34,25
C4 (%)	69,85	68,18	50,88	-27,16

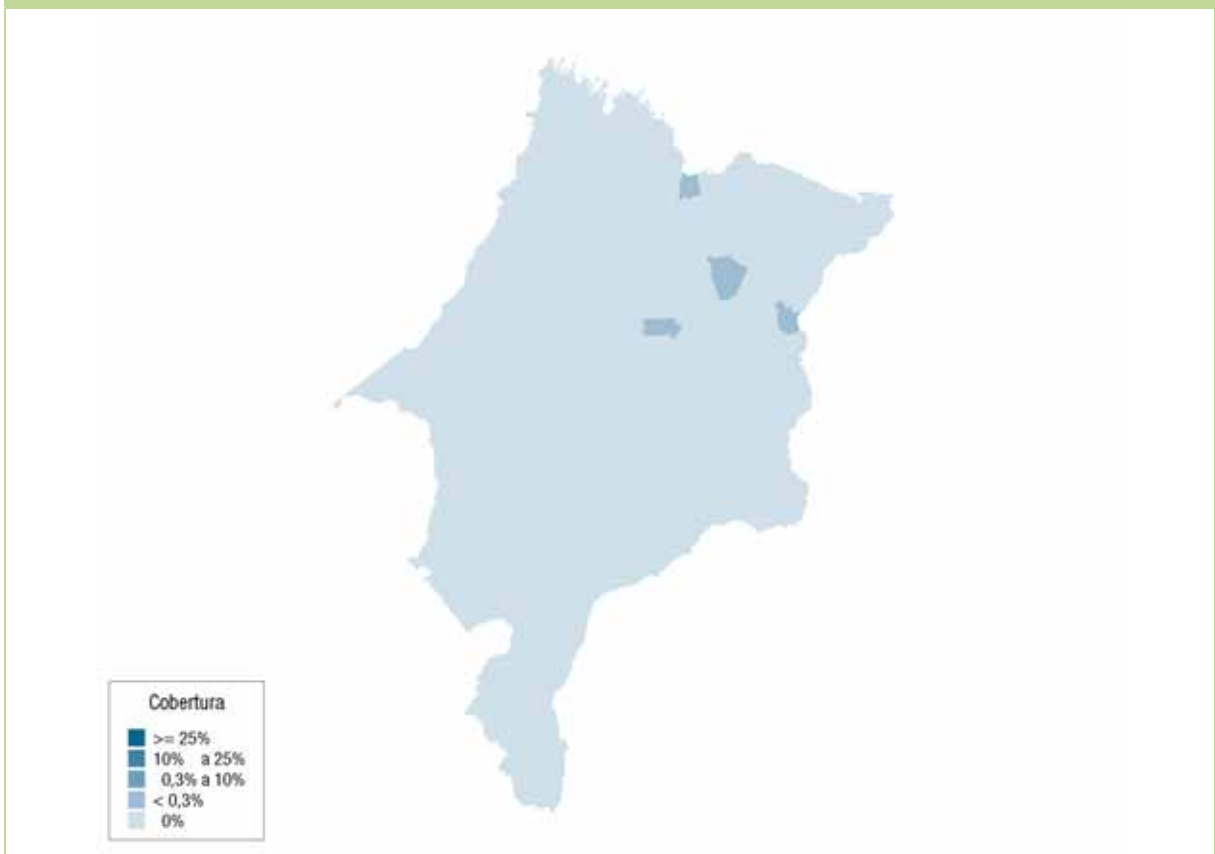


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

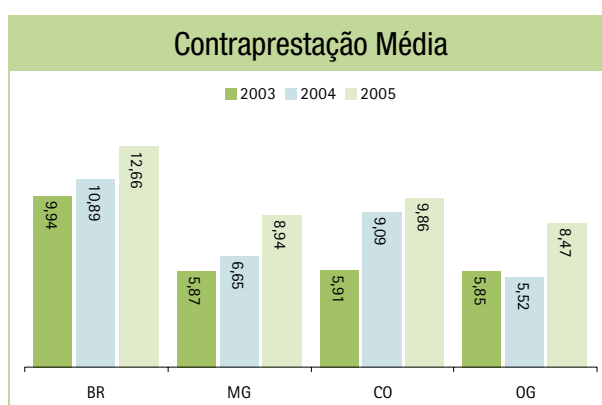
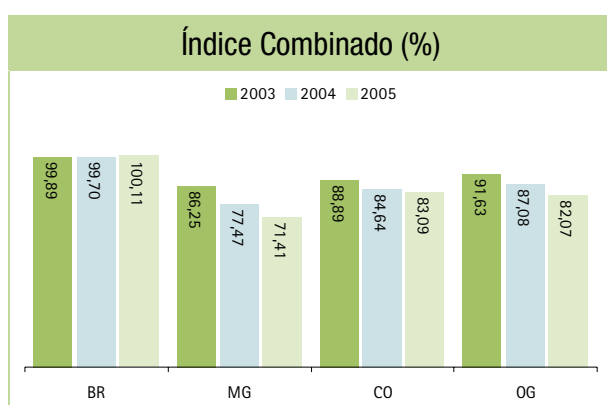
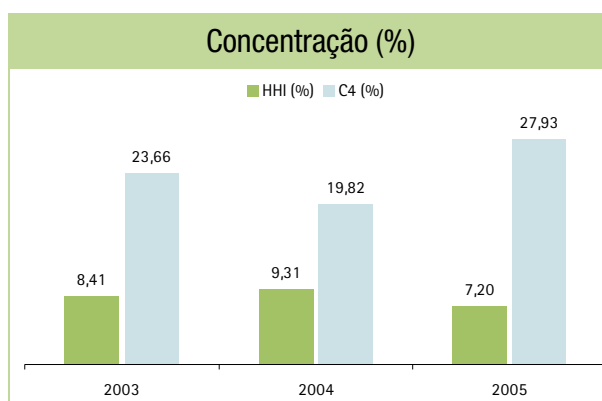
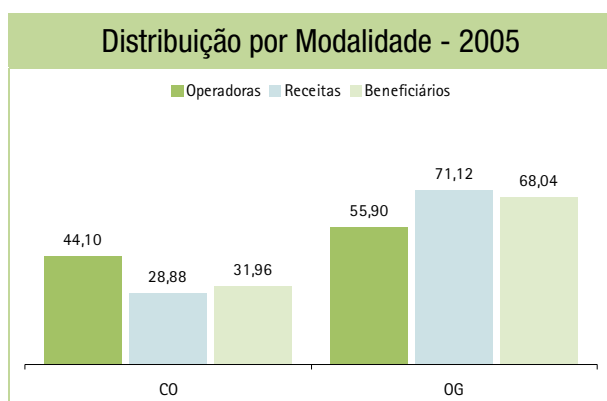
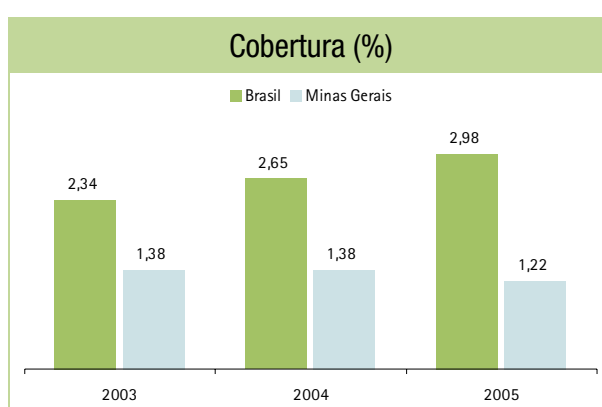
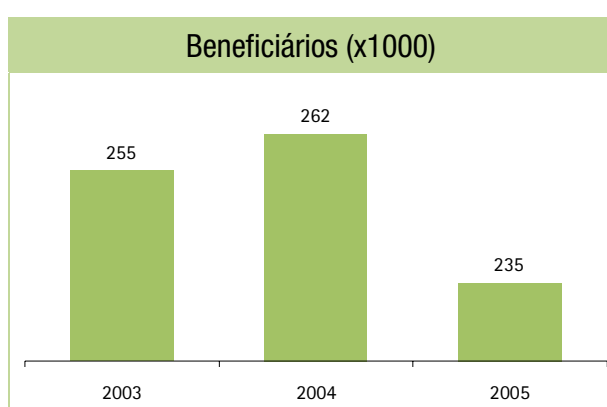
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005



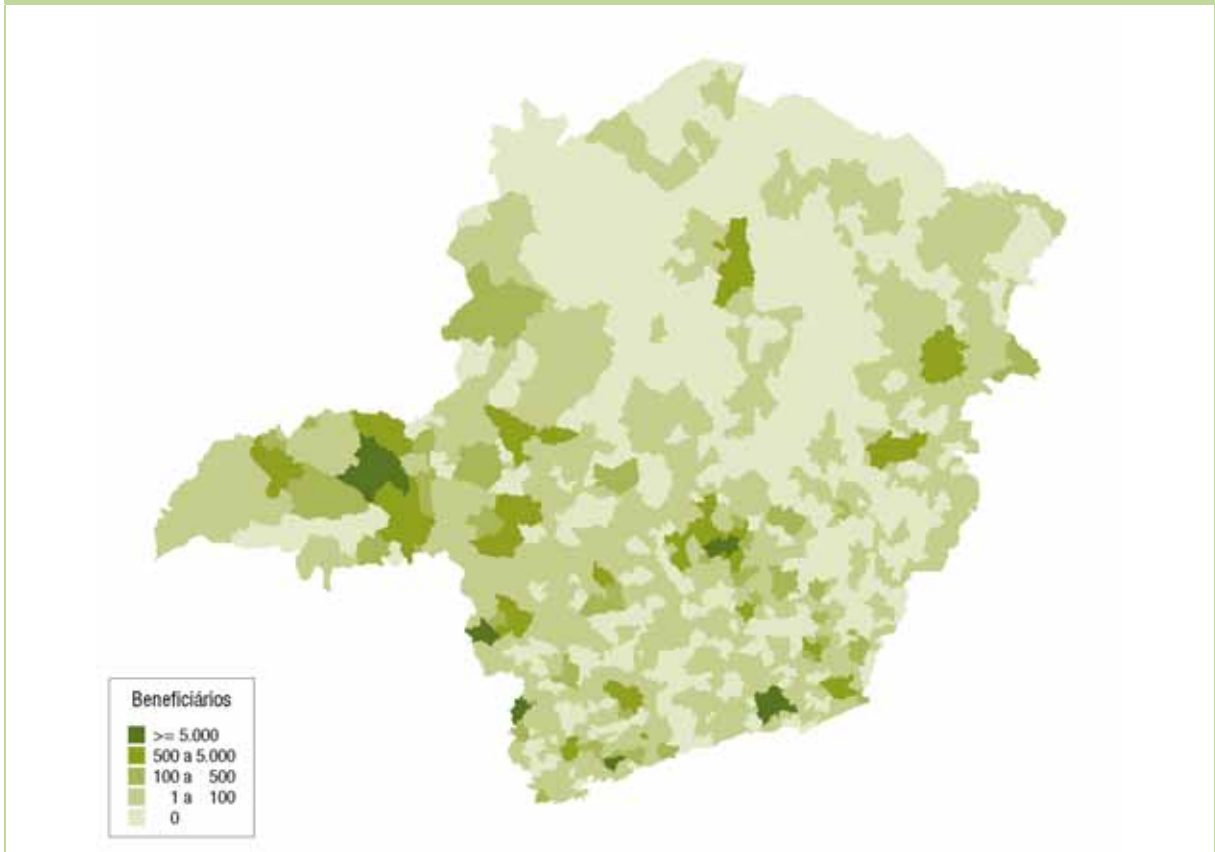
	2003	2004	2005	Var.% 2005/03
Número de Operadoras	151	160	161	6,62
Beneficiários (x1000)	255	262	235	-8,12
População (x1000)	18.553	18.994	19.237	3,69
Cobertura (%)	1,38	1,38	1,22	-11,39
Contraprestação Média (R\$)	5,87	6,65	8,94	52,24
DM (%)	53,34	54,10	48,32	-9,41
DC (%)	3,67	3,44	3,68	0,31
DA (%)	34,62	29,54	30,07	-13,13
Combinado (%)	91,63	87,08	82,07	-10,43
HHI (%)	8,41	9,31	7,20	-14,37
C4 (%)	23,66	19,82	27,93	18,03



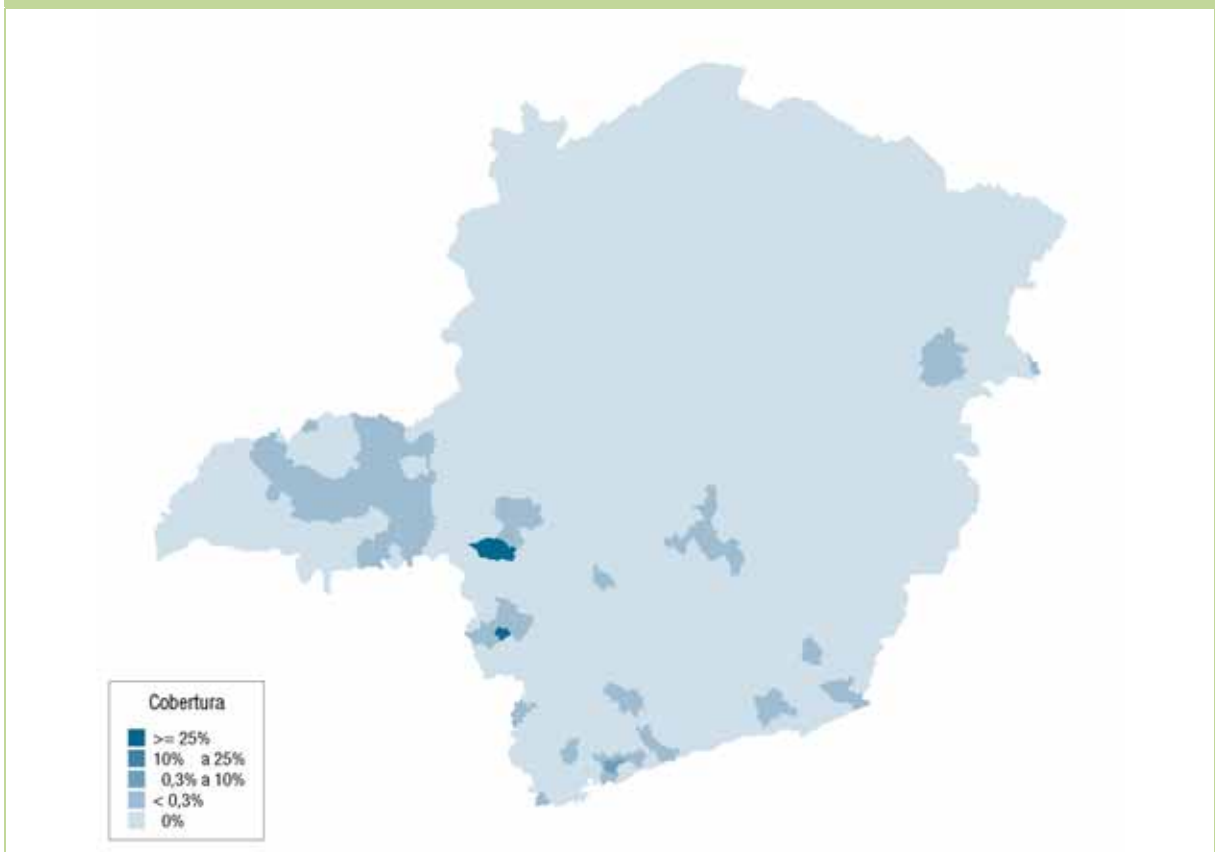
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



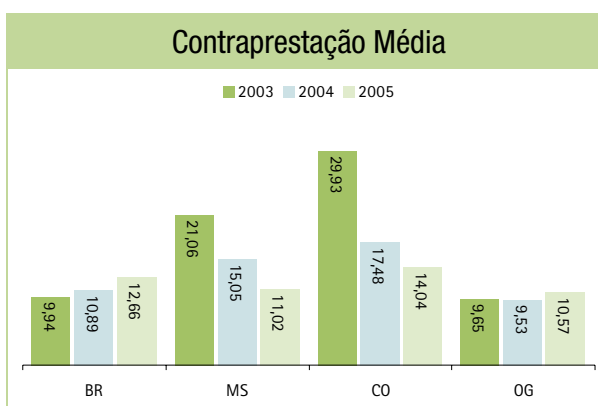
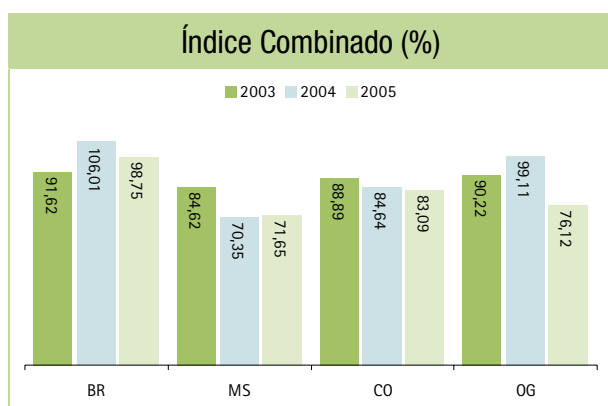
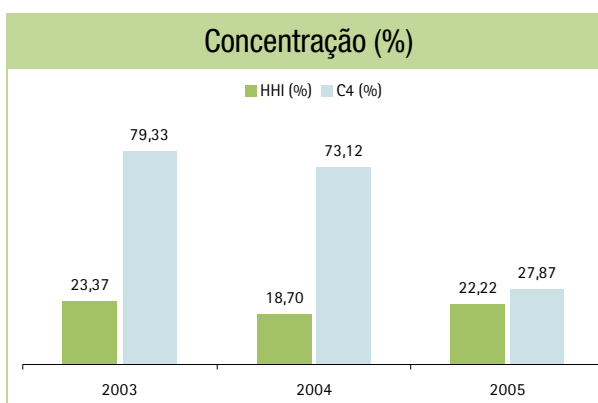
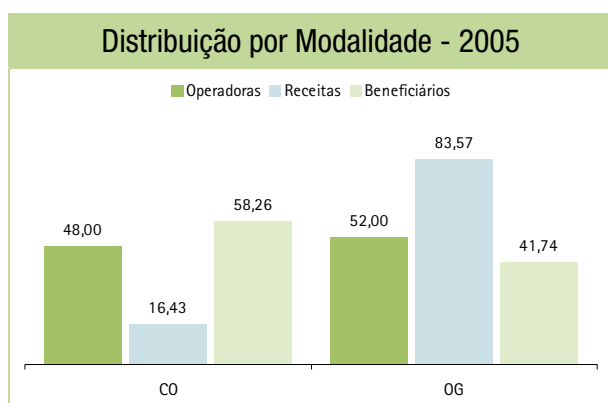
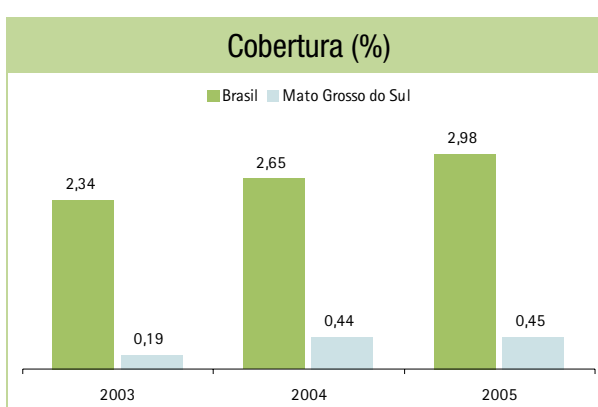
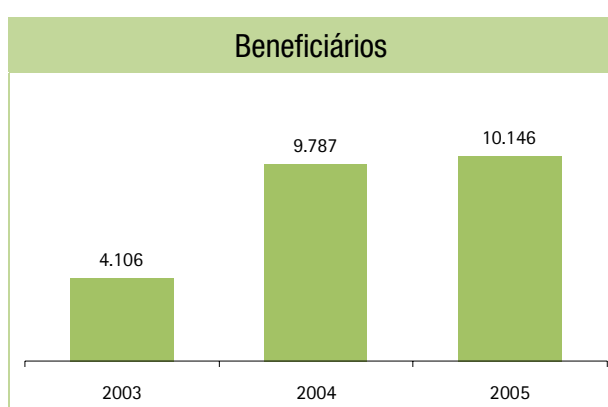
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

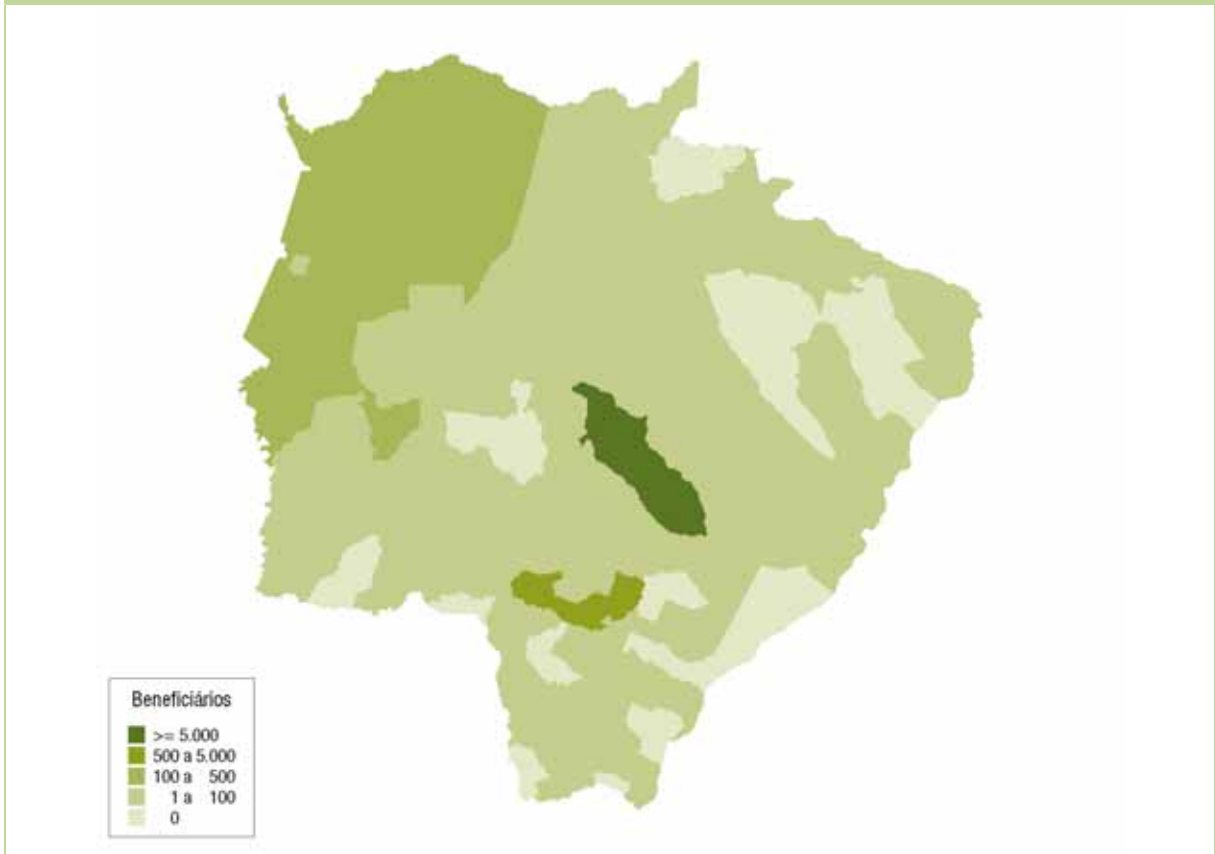


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	40	49	50	25,00
Beneficiários	4.106	9.787	10.146	147,10
População (x1000)	2.170	2.228	2.262	4,23
Cobertura (%)	0,19	0,44	0,45	137,07
Contraprestação Média (R\$)	21,06	15,05	11,02	-47,66
DM (%)	56,52	61,34	43,79	-22,52
DC (%)	1,30	1,45	7,67	491,61
DA (%)	32,40	36,31	24,66	-23,90
Combinado (%)	90,22	99,11	76,12	-15,63
HHI (%)	23,37	18,70	22,22	-4,94
C4 (%)	79,33	73,12	27,87	-64,87

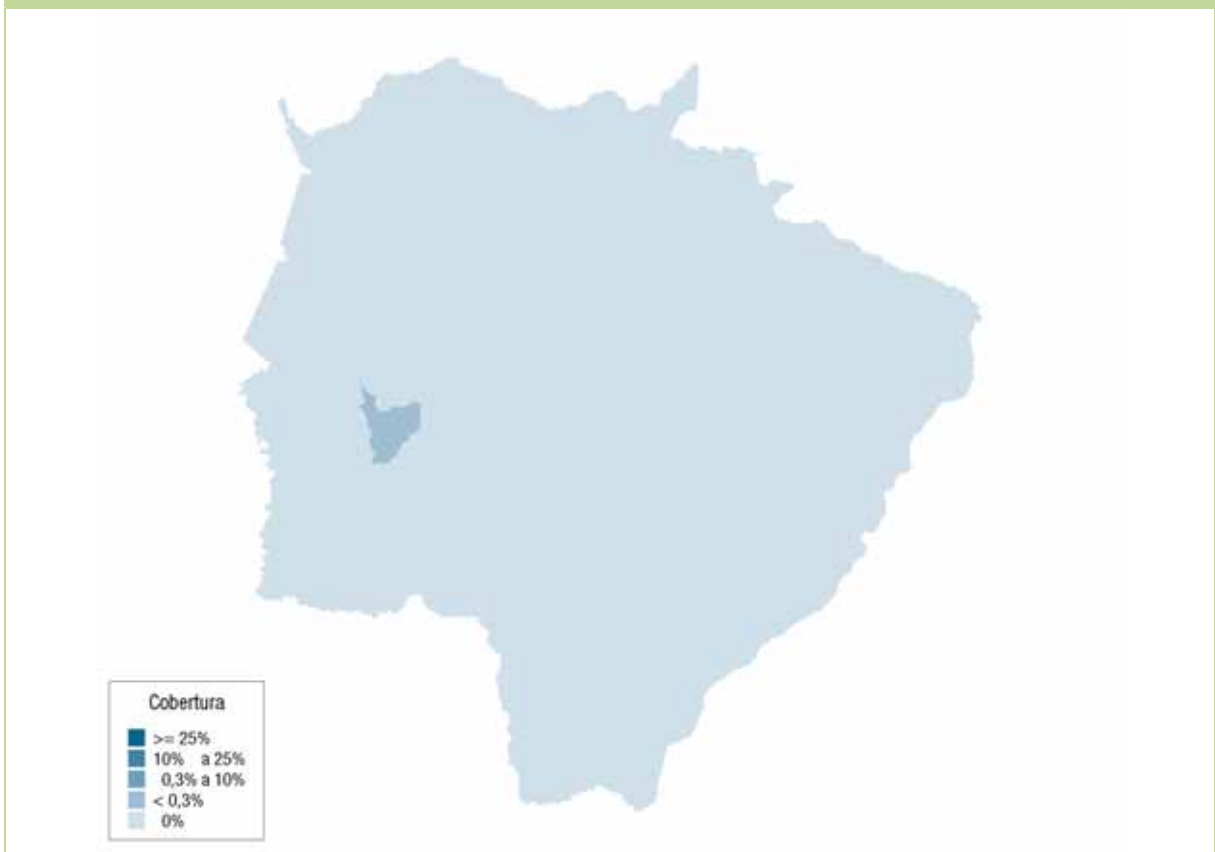


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

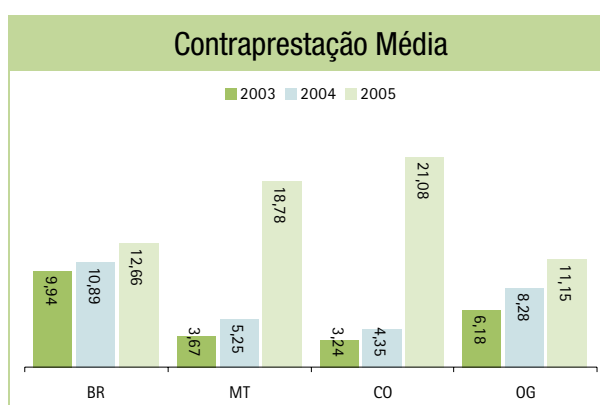
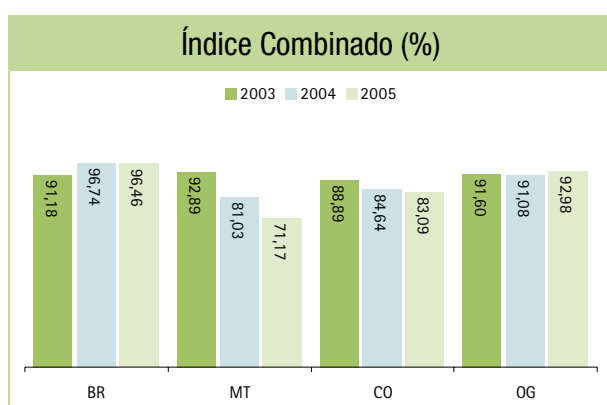
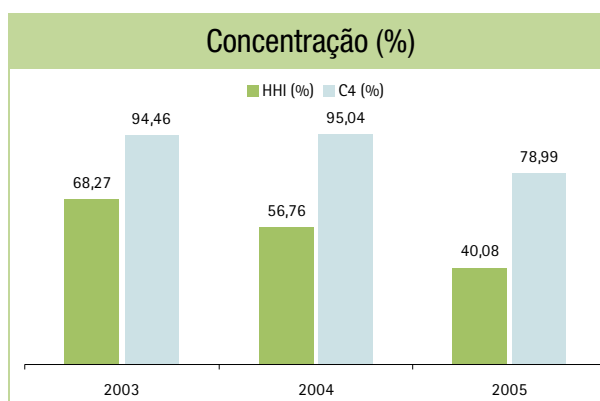
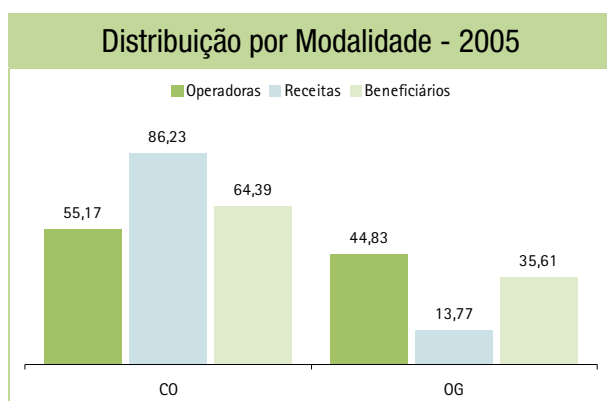
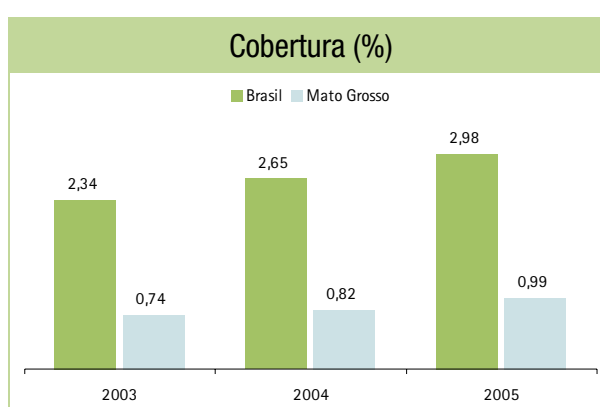
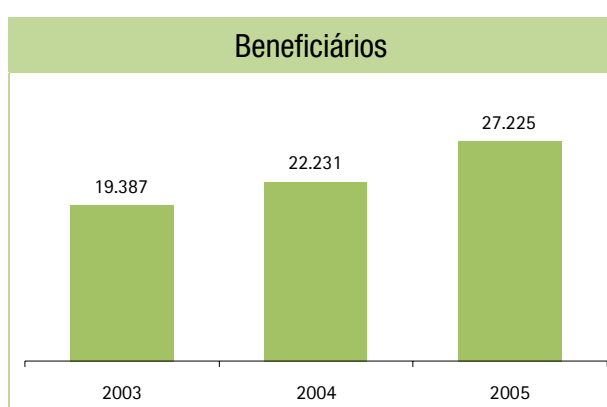
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

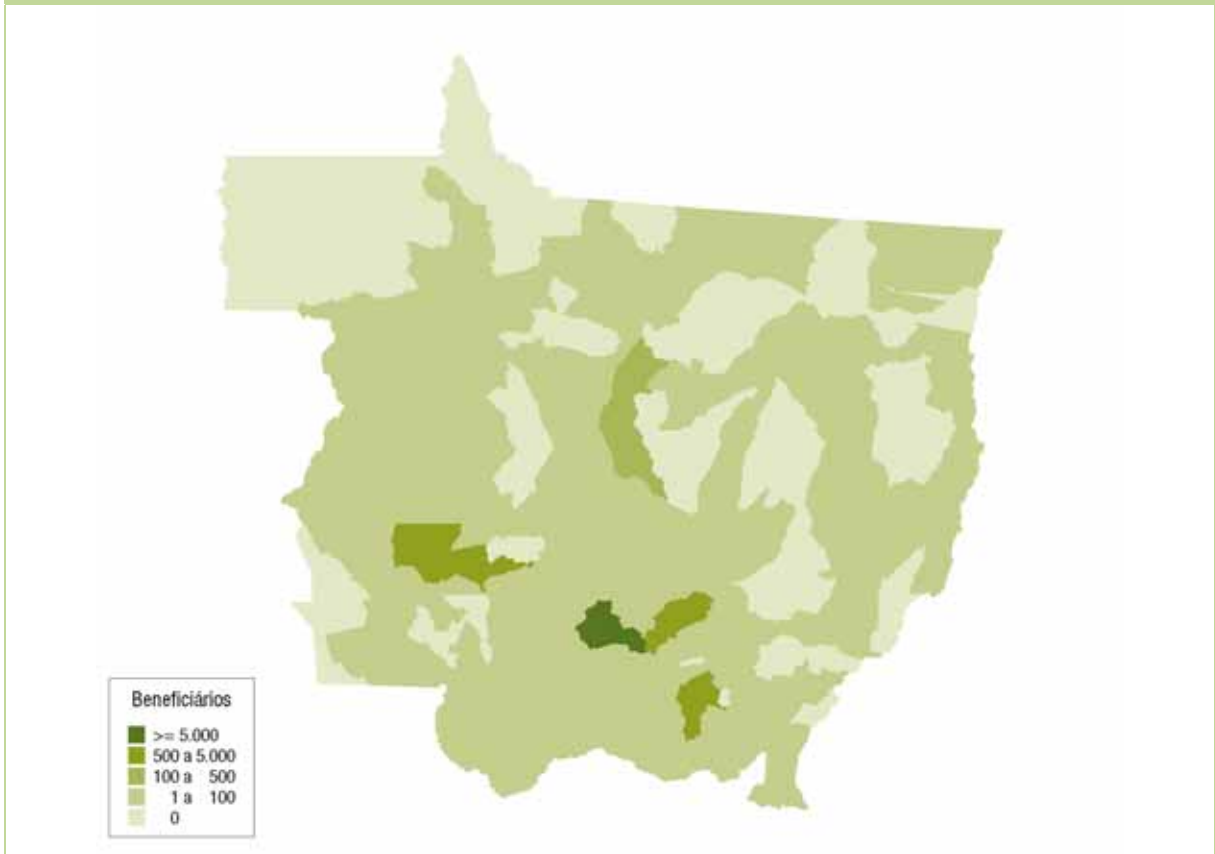


	2003	2004	2005	Var.% 2005/03
Número de Operadoras	46	52	58	26,09
Beneficiários	19.387	22.231	27.225	40,43
População (x1000)	2.608	2.697	2.750	5,44
Cobertura (%)	0,74	0,82	0,99	33,19
Contraprestação Média (R\$)	3,67	5,25	18,78	411,28
DM (%)	46,83	47,08	54,61	16,62
DC (%)	5,72	4,99	3,44	-39,82
DA (%)	39,06	39,01	34,92	-10,58
Combinado (%)	91,60	91,08	92,98	1,50
HHI (%)	68,27	56,76	40,08	-41,29
C4 (%)	94,46	95,04	78,99	-16,37

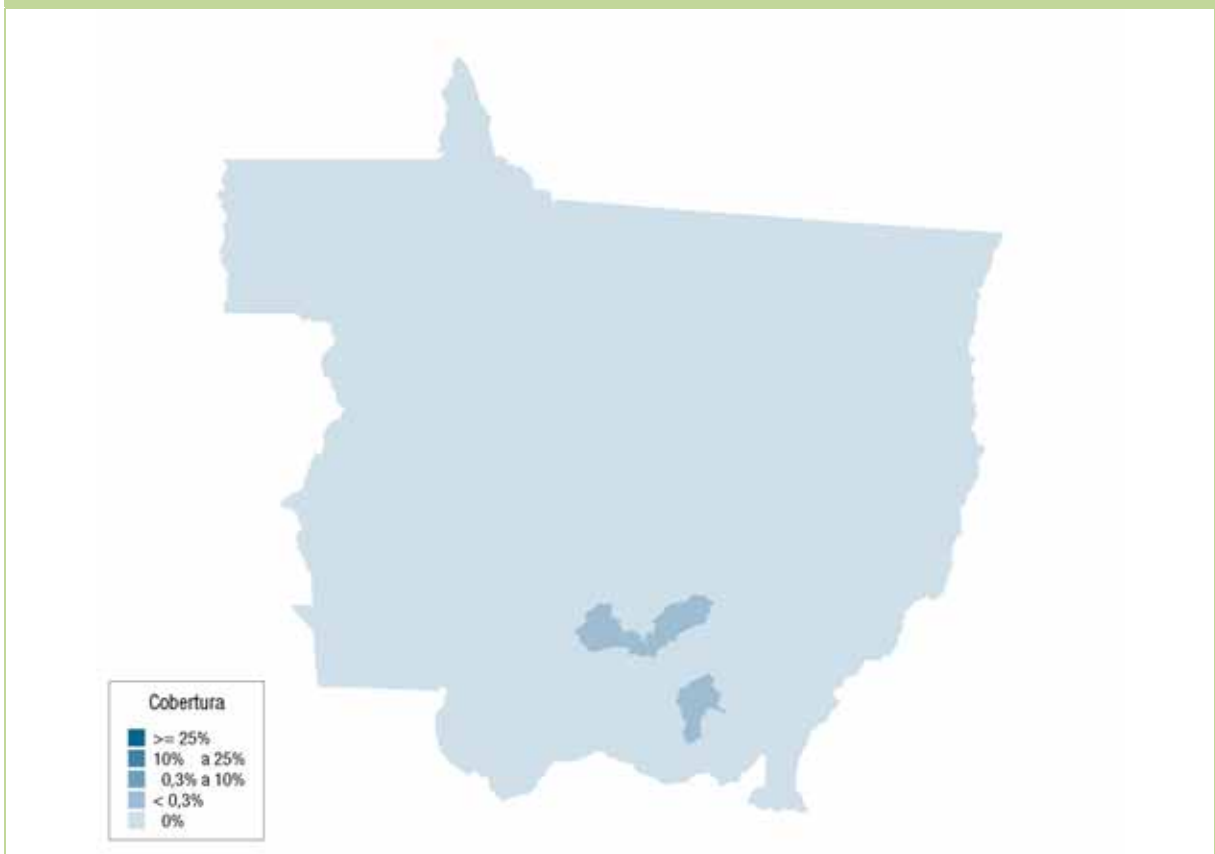


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

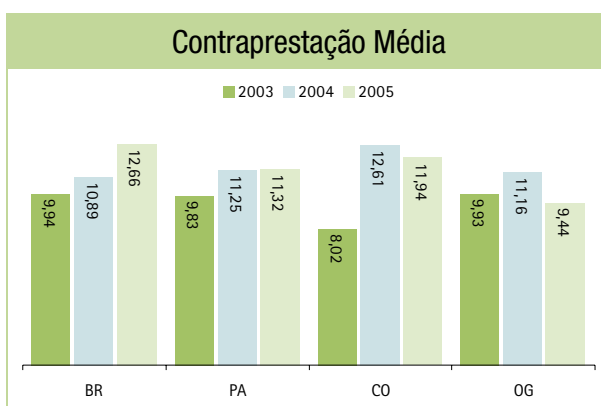
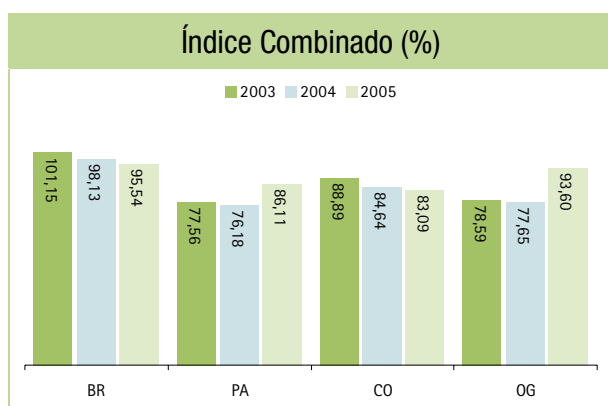
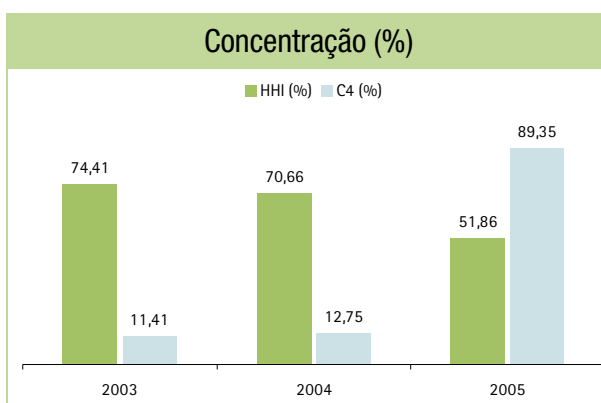
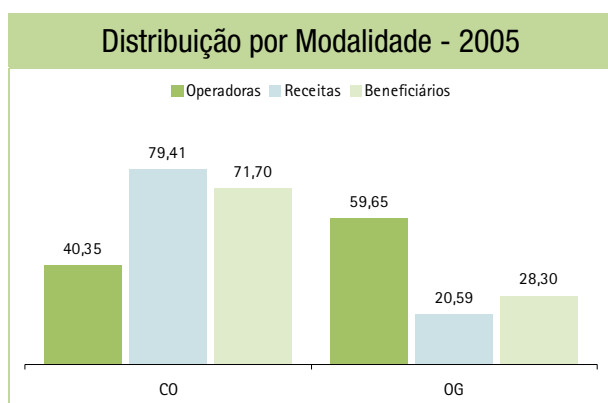
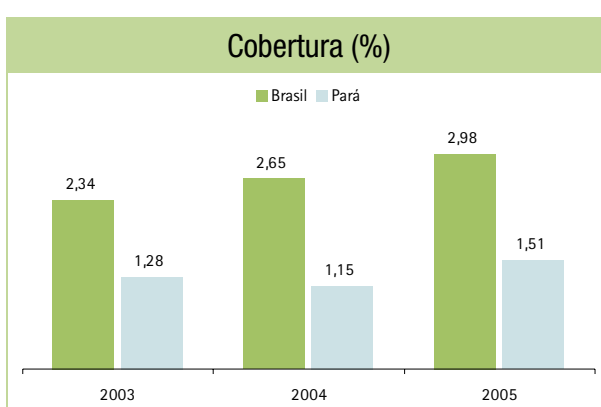
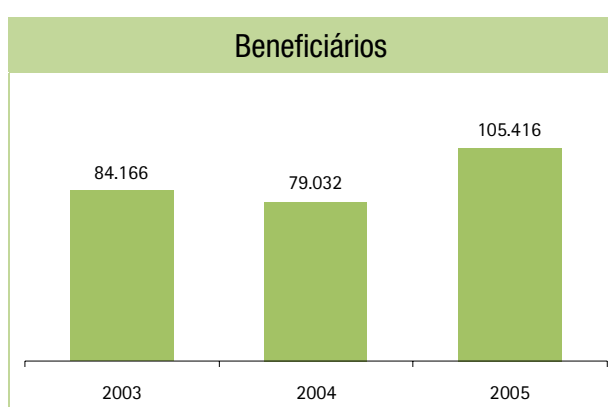
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

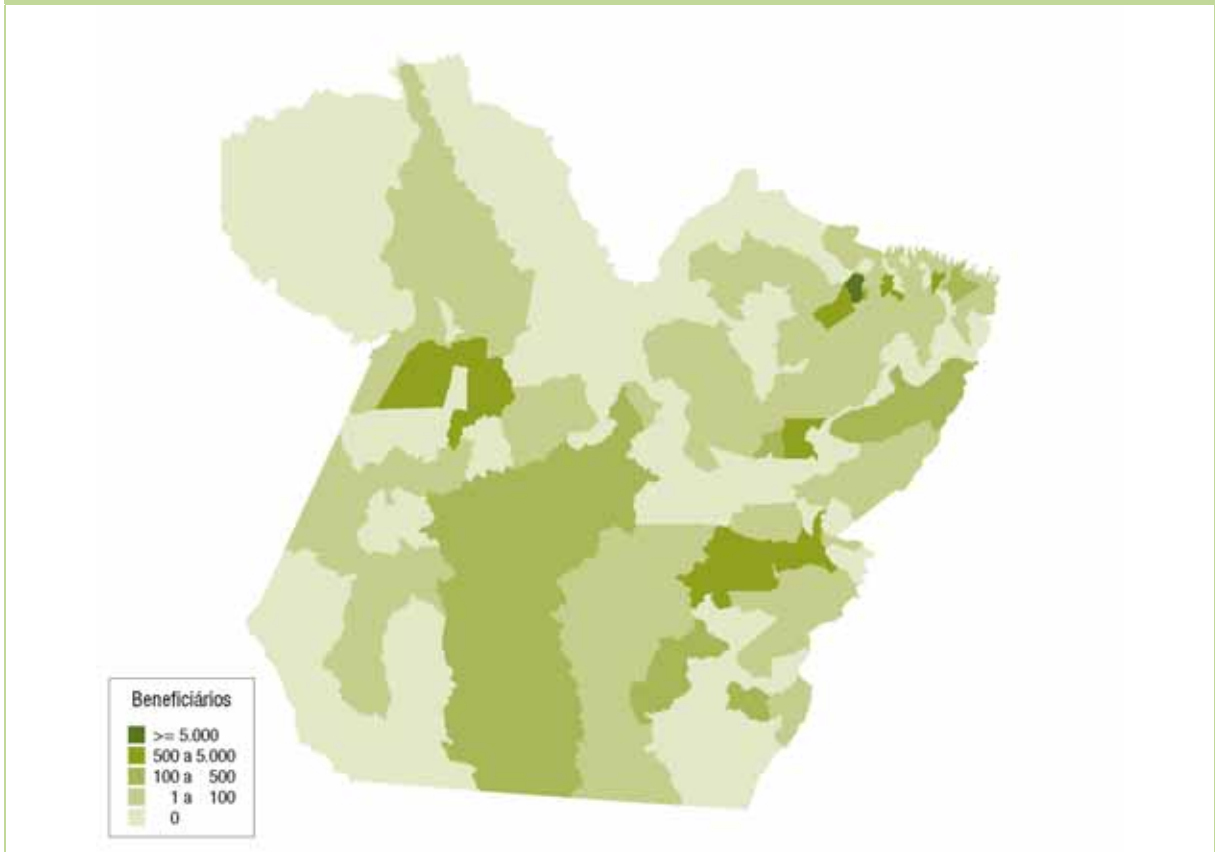


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	40	49	57	42,50
Beneficiários	84.166	79.032	105.416	25,25
População (x1000)	6.575	6.850	6.971	6,02
Cobertura (%)	1,28	1,15	1,51	18,14
Contraprestação Média (R\$)	9,83	11,25	11,32	15,22
DM (%)	30,46	34,47	66,94	119,77
DC (%)	2,77	4,13	2,95	6,62
DA (%)	45,36	39,04	23,71	-47,73
Combinado (%)	78,59	77,65	93,60	19,10
HHI (%)	74,41	70,66	51,86	-30,31
C4 (%)	11,41	12,75	89,35	682,88

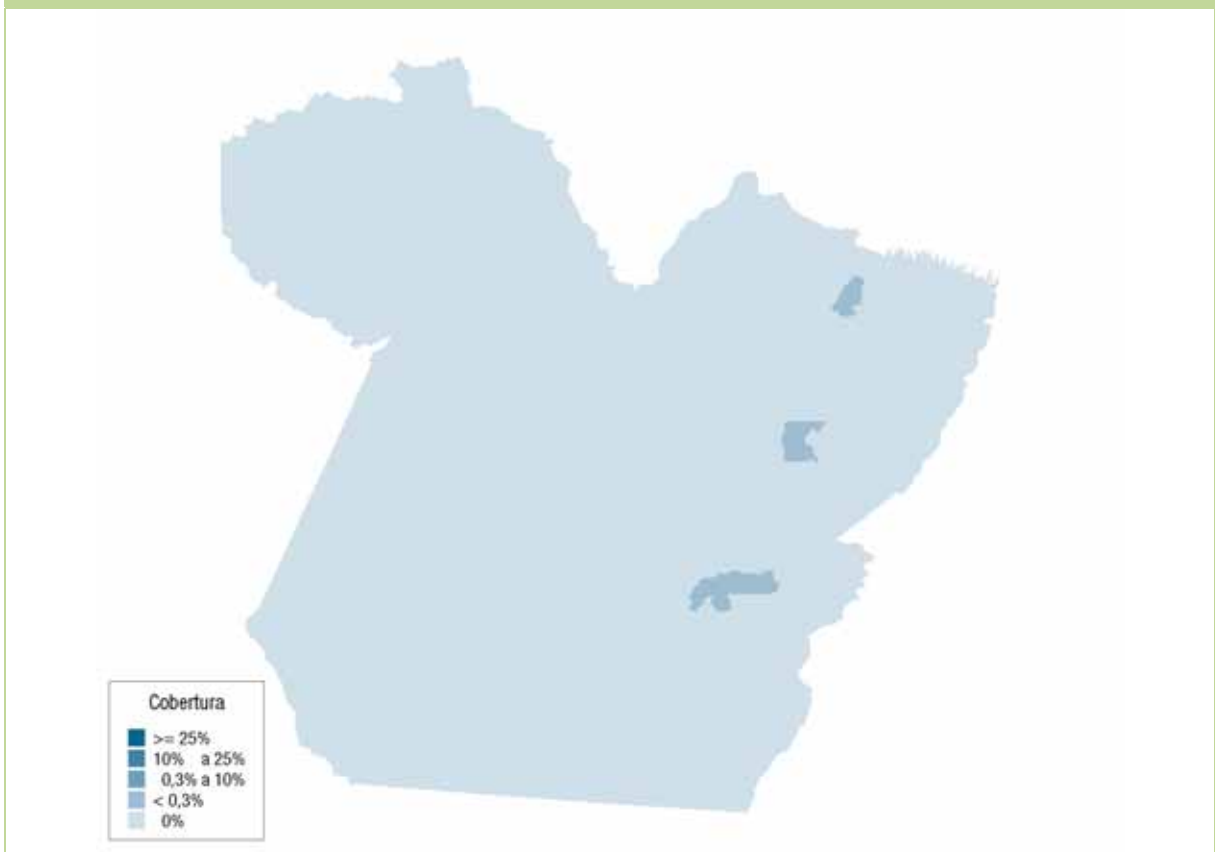


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

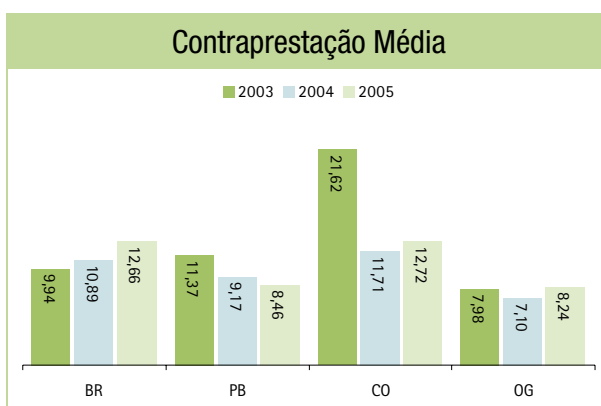
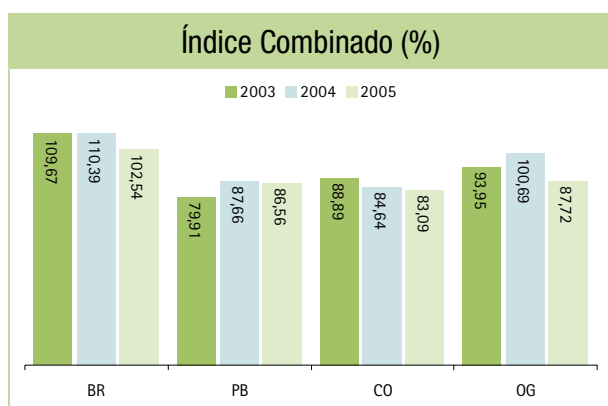
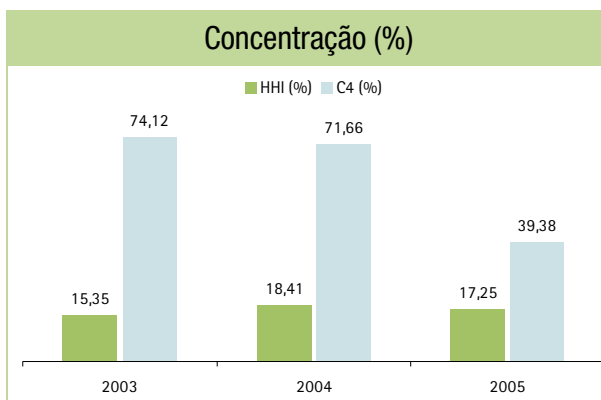
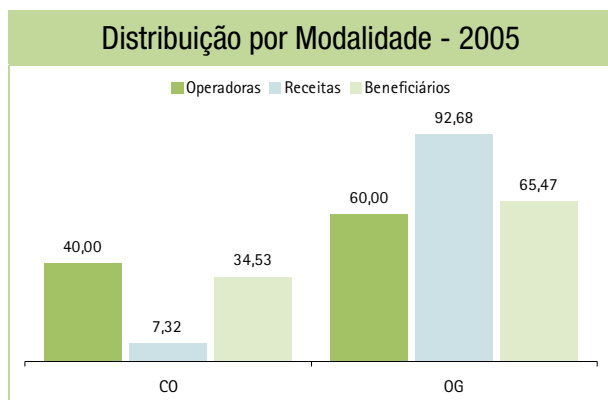
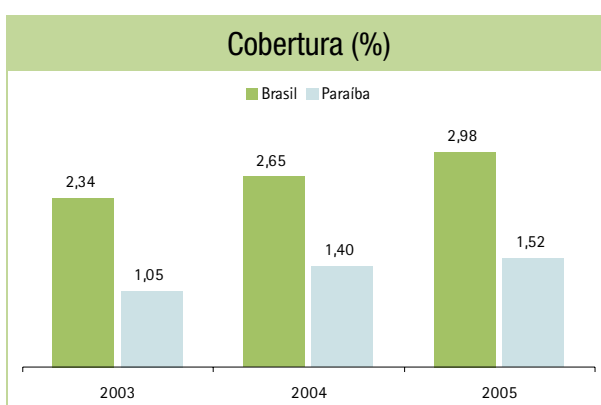
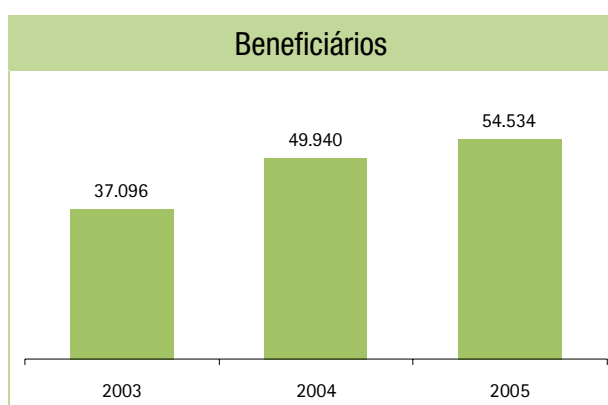
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005



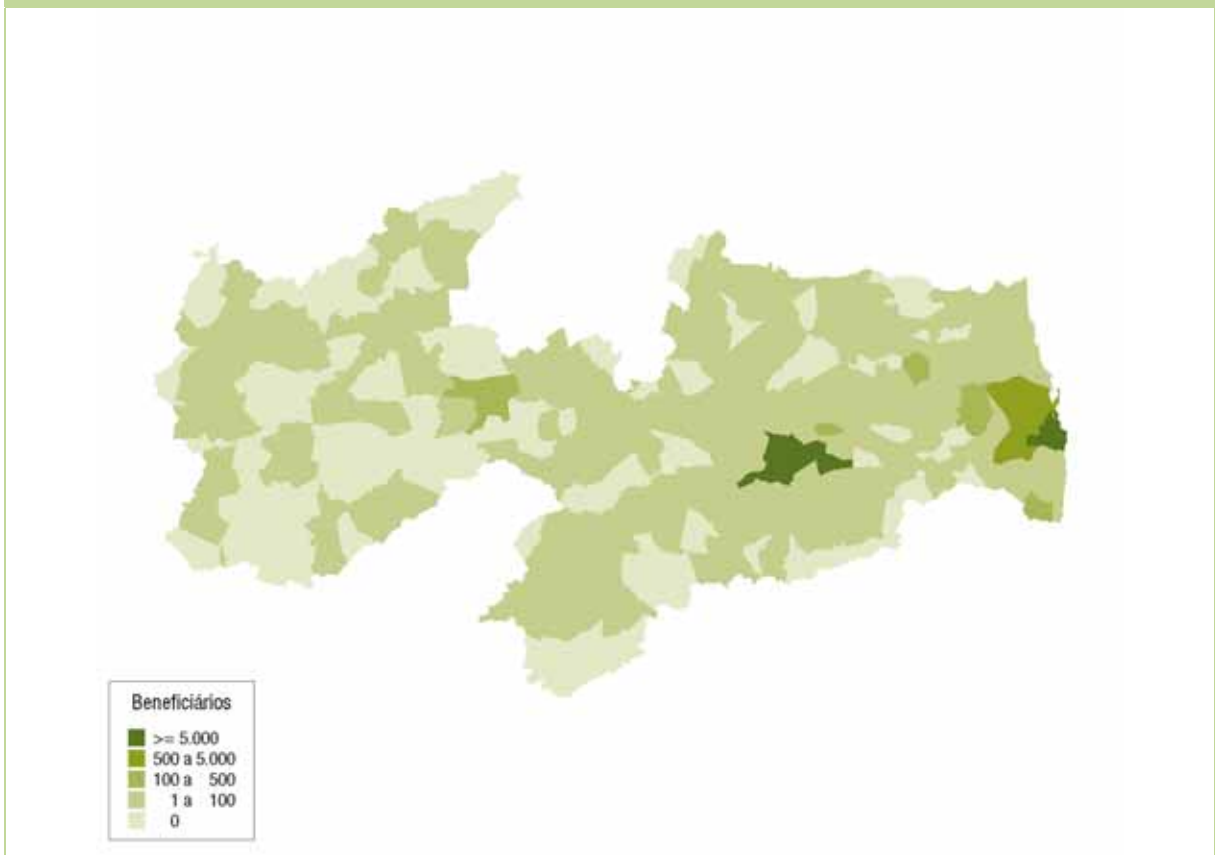
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	49	56	65	32,65
Beneficiários	37.096	49.940	54.534	47,01
População (x1000)	3.519	3.568	3.596	2,20
Cobertura (%)	1,05	1,40	1,52	43,85
Contraprestação Média (R\$)	11,37	9,17	8,46	-25,60
DM (%)	44,32	54,94	33,52	-24,38
DC (%)	2,52	0,59	2,64	4,72
DA (%)	47,11	45,16	51,56	9,45
Combinado (%)	93,95	100,69	87,72	-6,64
HHI (%)	15,35	18,41	17,25	12,32
C4 (%)	74,12	71,66	39,38	-46,86



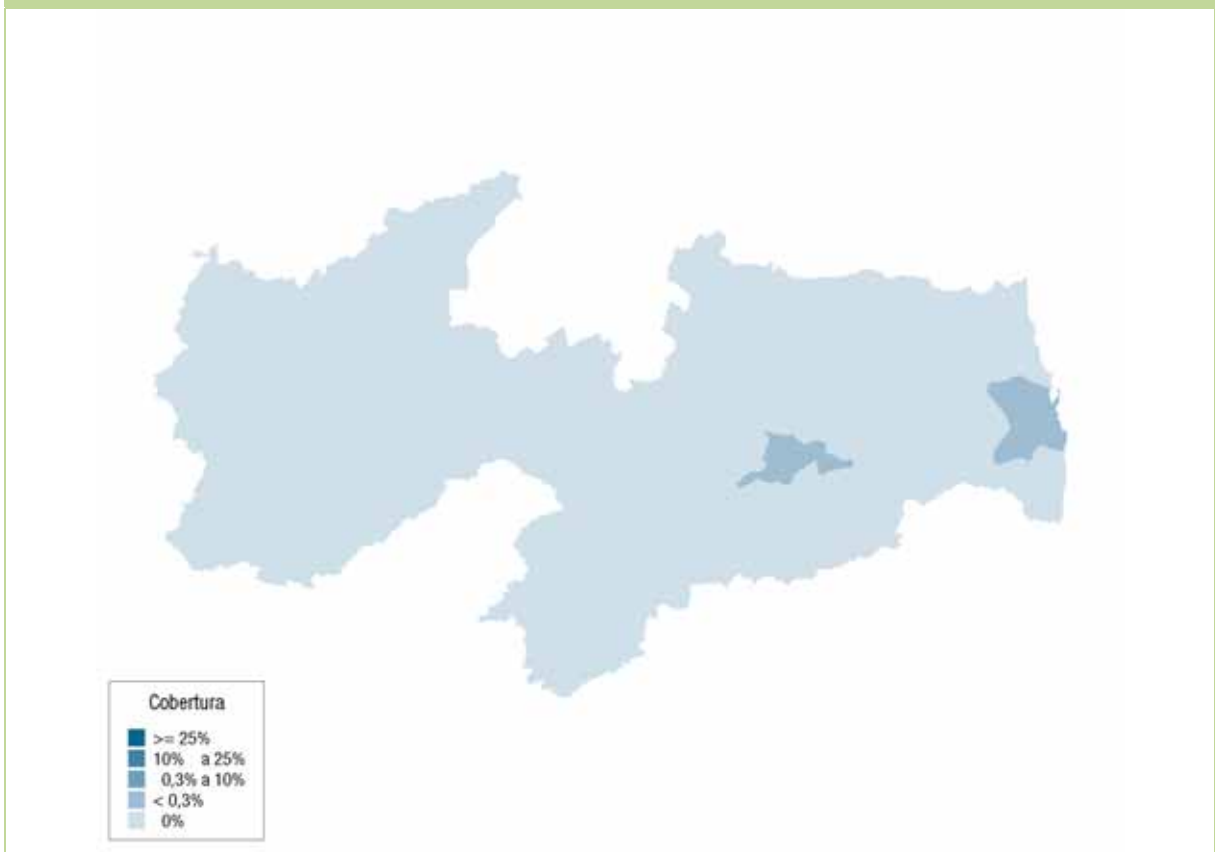
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



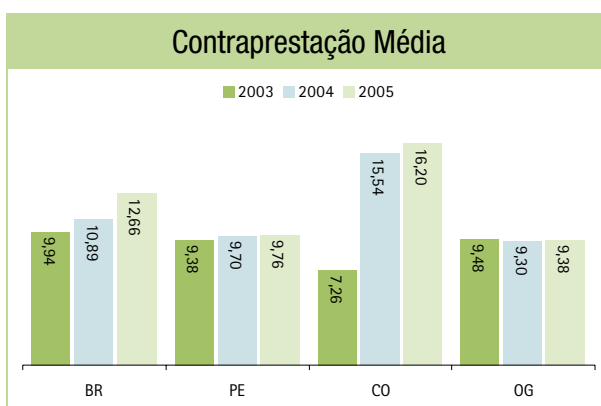
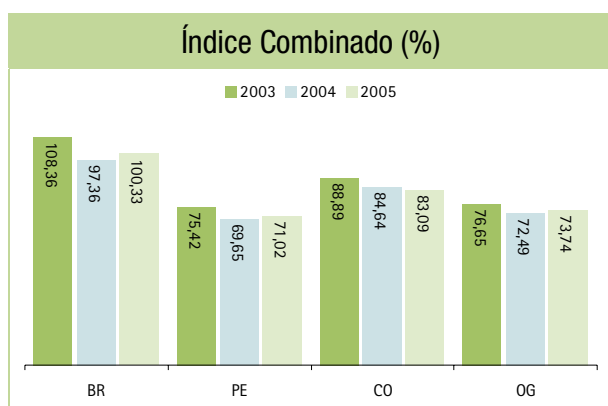
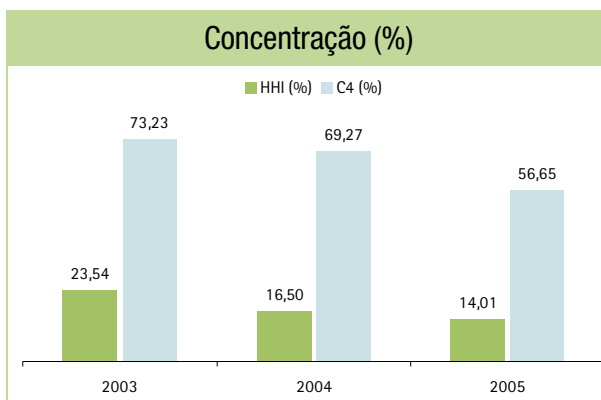
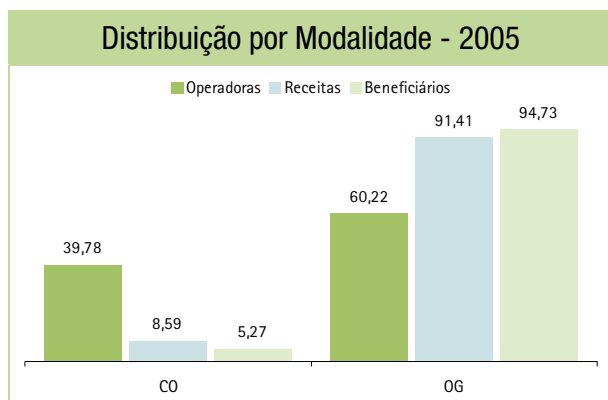
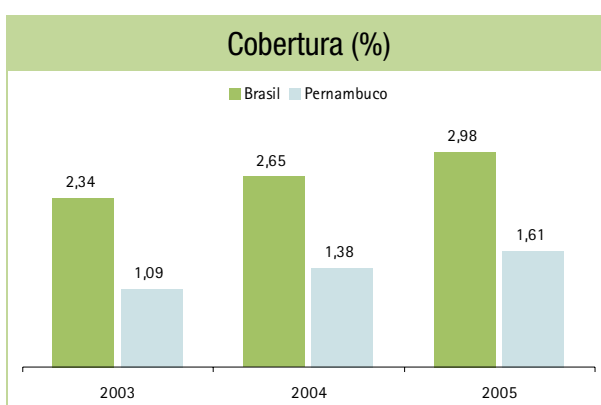
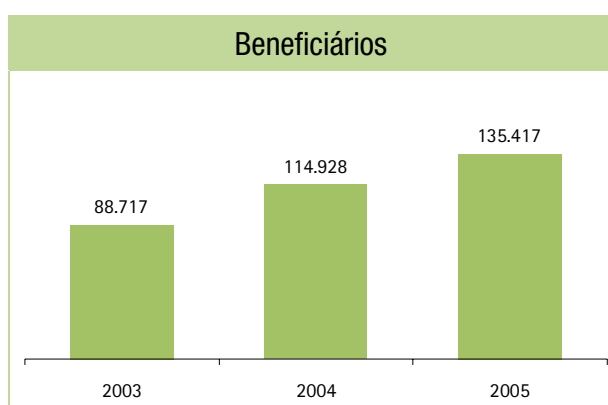
### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005

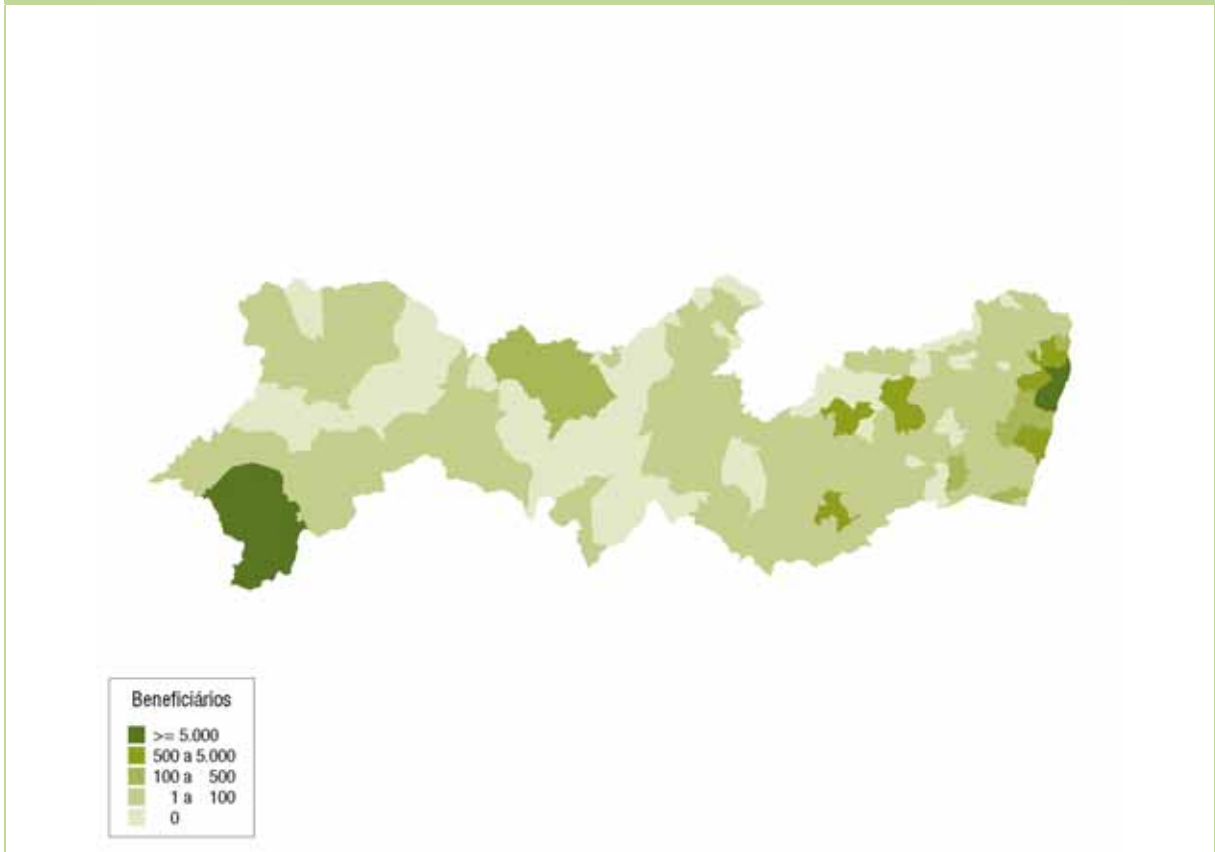


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	82	88	93	13,41
Beneficiários	88.717	114.928	135.417	52,64
População (x1000)	8.162	8.324	8.414	3,08
Cobertura (%)	1,09	1,38	1,61	48,07
Contraprestação Média (R\$)	9,38	9,70	9,76	4,07
DM (%)	36,94	34,30	35,79	-3,12
DC (%)	6,23	6,25	6,24	0,19
DA (%)	33,48	31,94	31,71	-5,29
Combinado (%)	76,65	72,49	73,74	-3,80
HHI (%)	23,54	16,50	14,01	-40,47
C4 (%)	73,23	69,27	56,65	-22,64

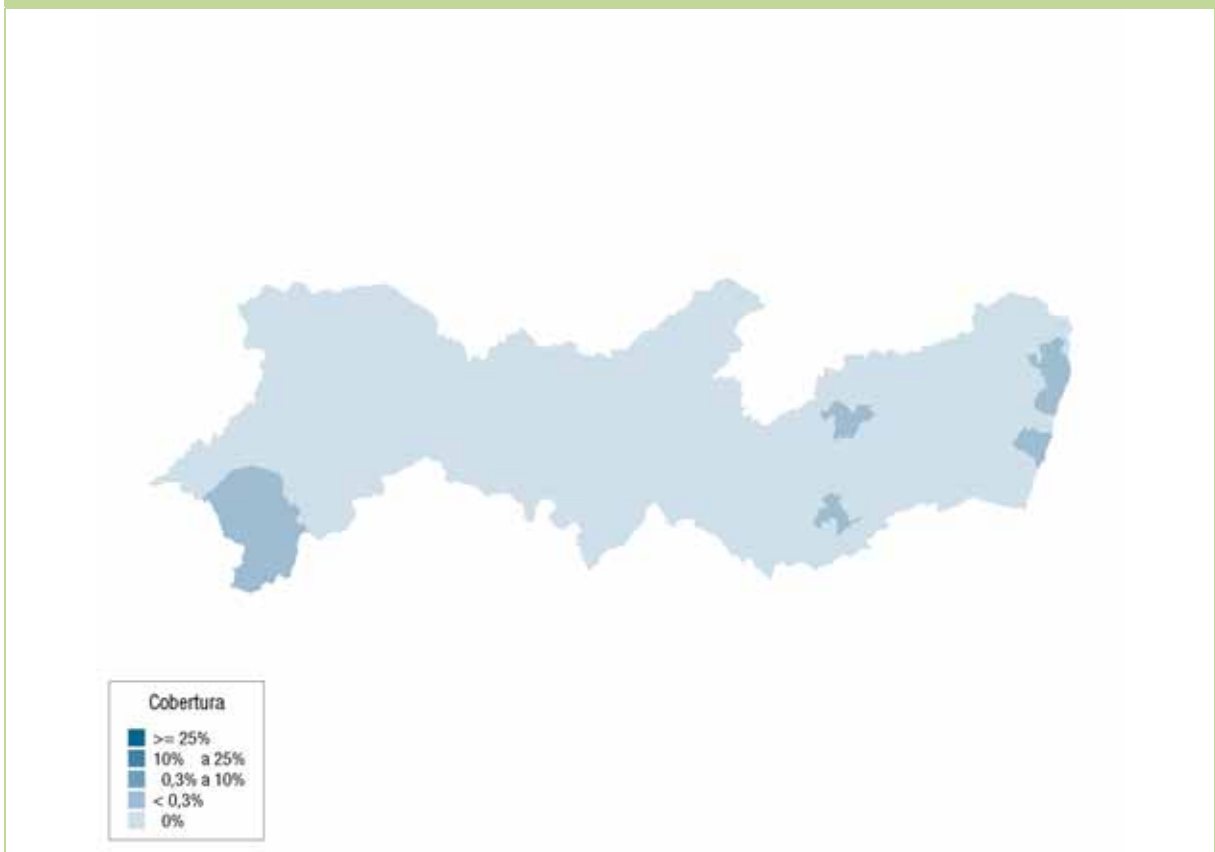


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

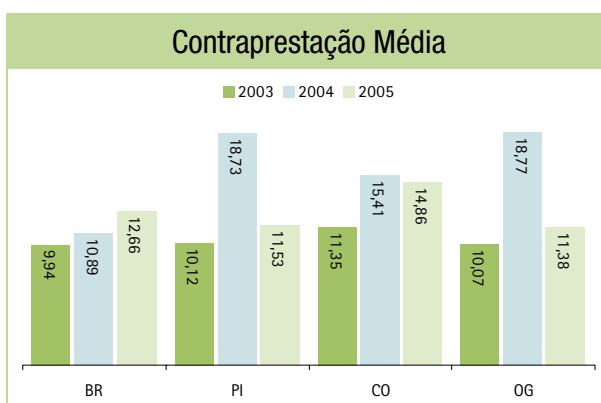
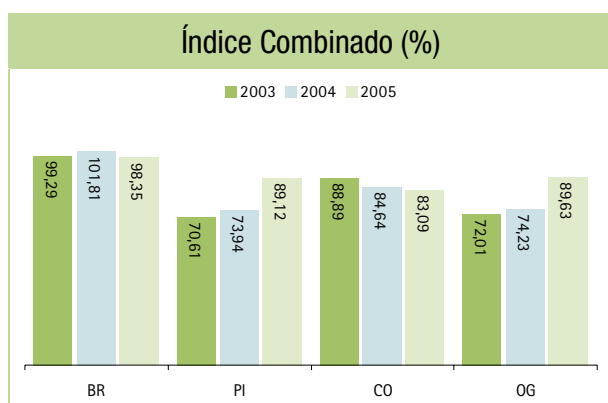
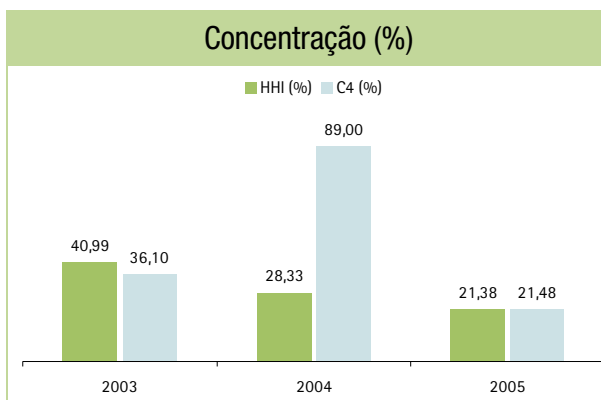
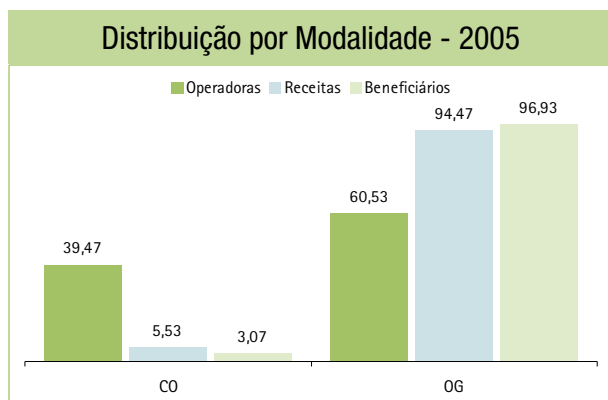
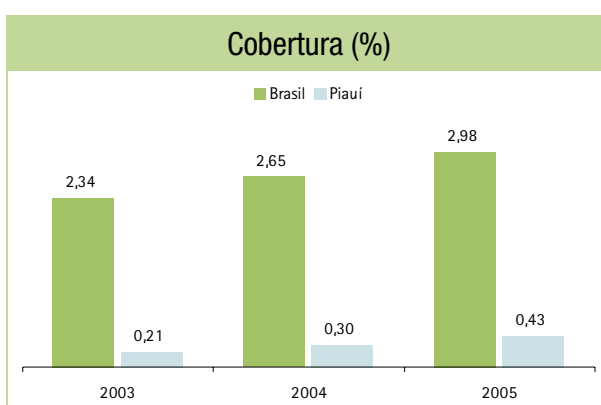
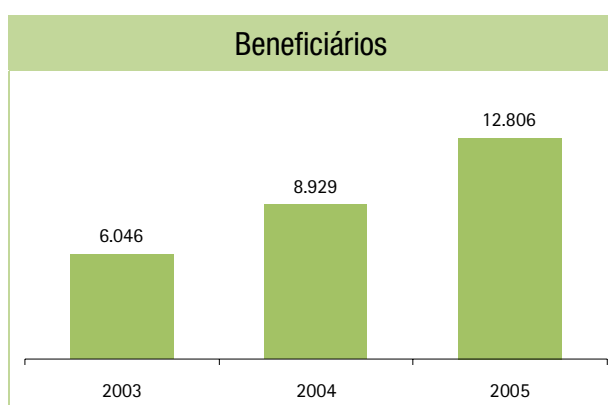
### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005

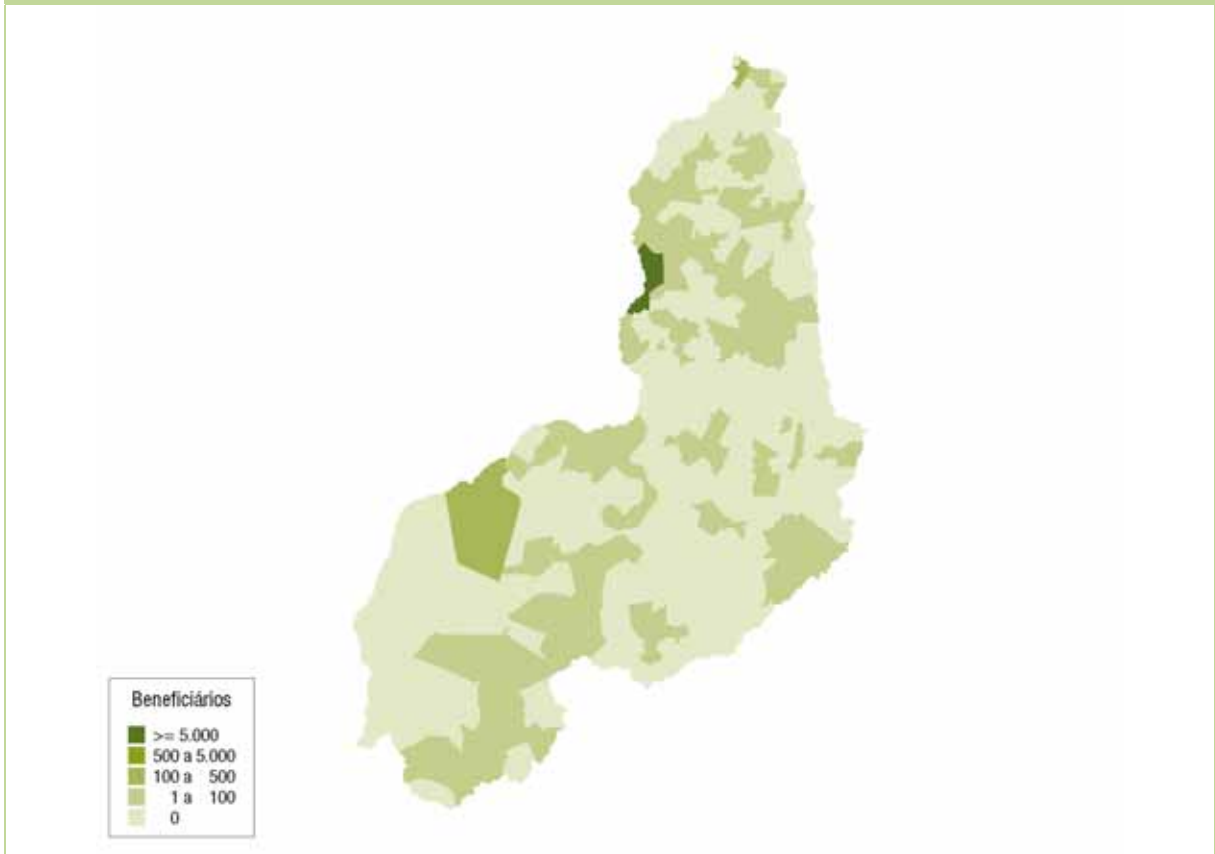


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	26	34	38	46,15
Beneficiários	6.046	8.929	12.806	111,81
População (x1000)	2.921	2.972	3.001	2,76
Cobertura (%)	0,21	0,30	0,43	106,13
Contraprestação Média (R\$)	10,12	18,73	11,53	13,93
DM (%)	17,35	44,51	42,96	147,59
DC (%)	17,58	1,84	2,09	-88,08
DA (%)	37,08	27,88	44,58	20,22
Combinado (%)	72,01	74,23	89,63	24,47
HHI (%)	40,99	28,33	21,38	-47,84
C4 (%)	36,10	89,00	21,48	-40,48

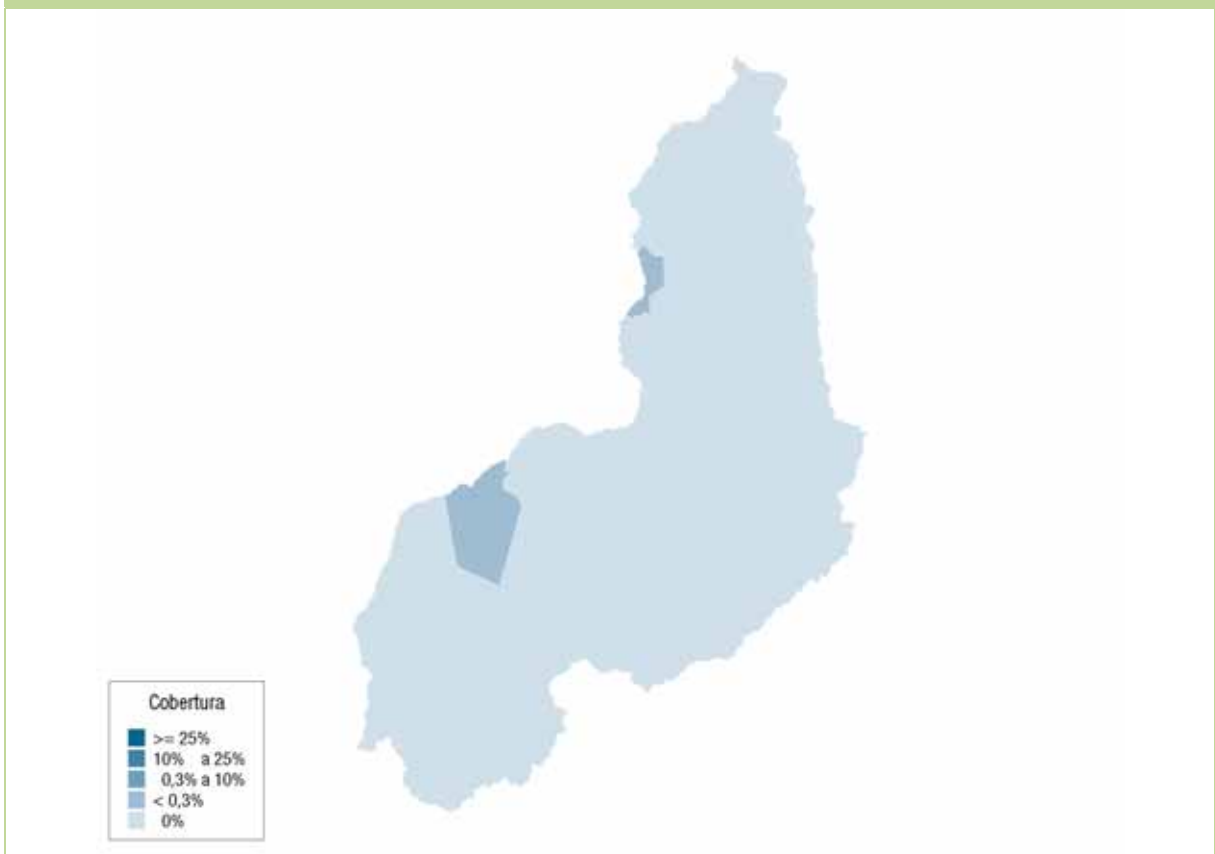


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

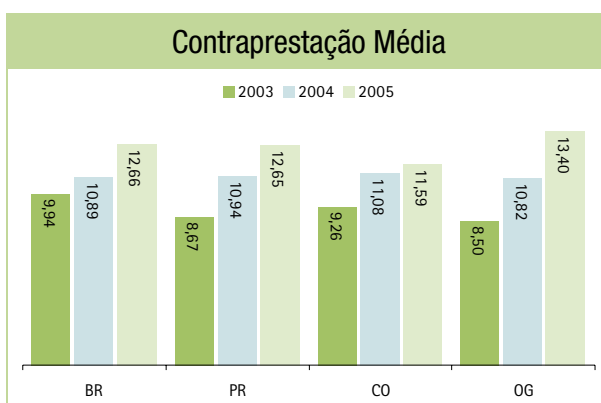
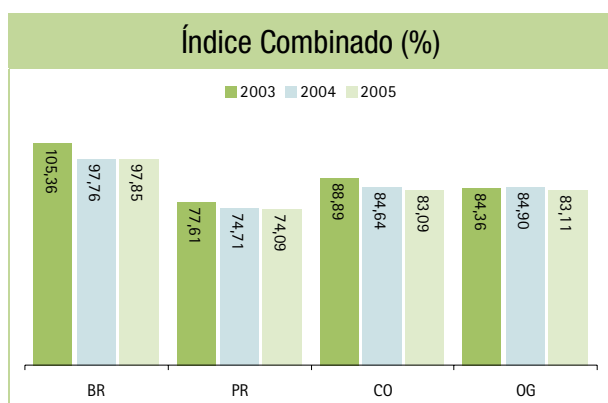
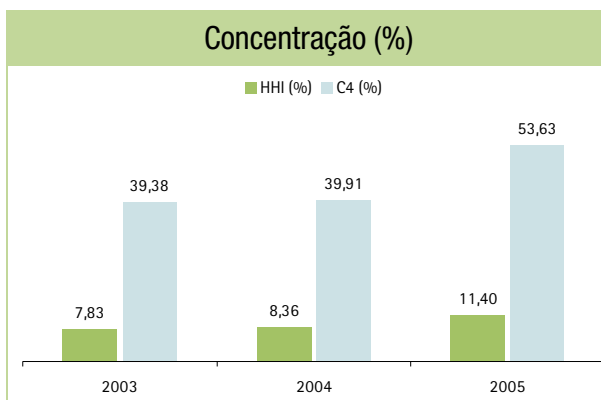
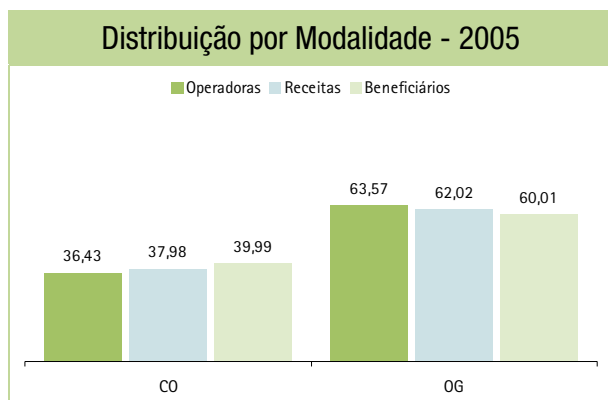
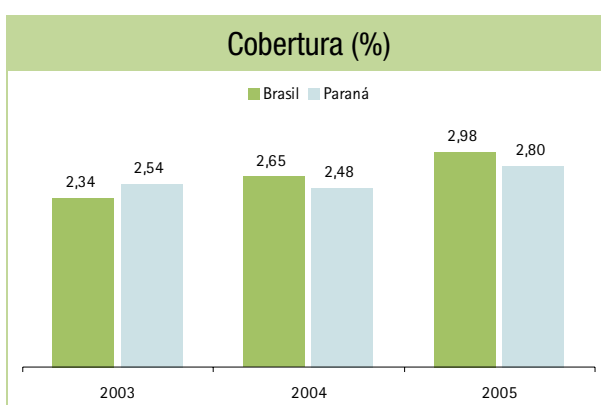
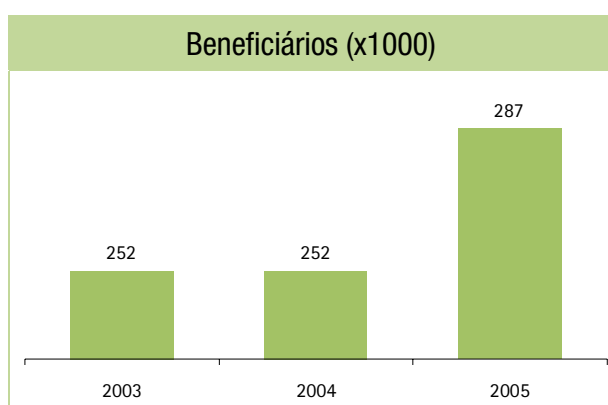
### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005

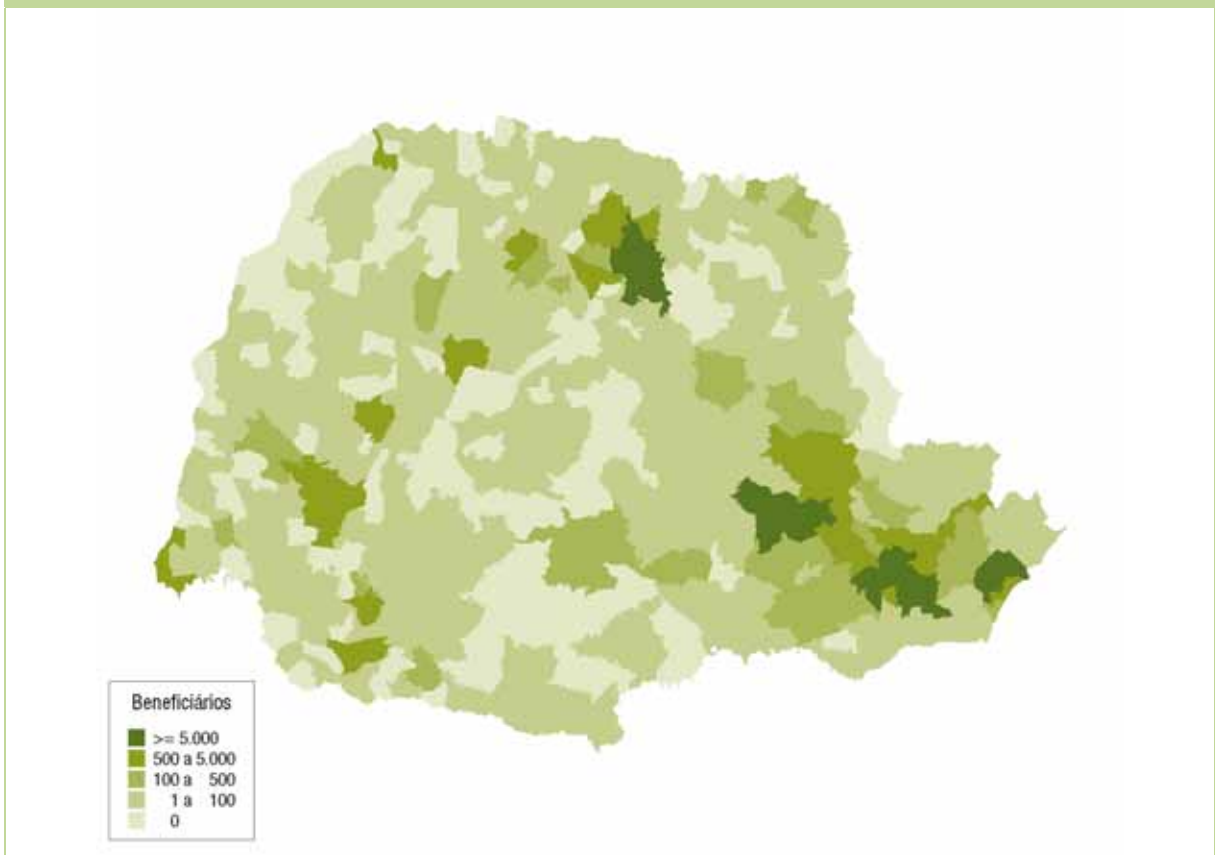


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	119	124	129	8,40
Beneficiários (x1000)	252	252	287	14,05
População (x1000)	9.907	10.135	10.262	3,58
Cobertura (%)	2,54	2,48	2,80	10,10
Contraprestação Média (R\$)	8,67	10,94	12,65	45,85
DM (%)	56,17	51,34	49,53	-11,82
DC (%)	3,51	4,16	6,32	79,96
DA (%)	24,68	29,40	27,26	10,44
Combinado (%)	84,36	84,90	83,11	-1,48
HHI (%)	7,83	8,36	11,40	45,69
C4 (%)	39,38	39,91	53,63	36,21

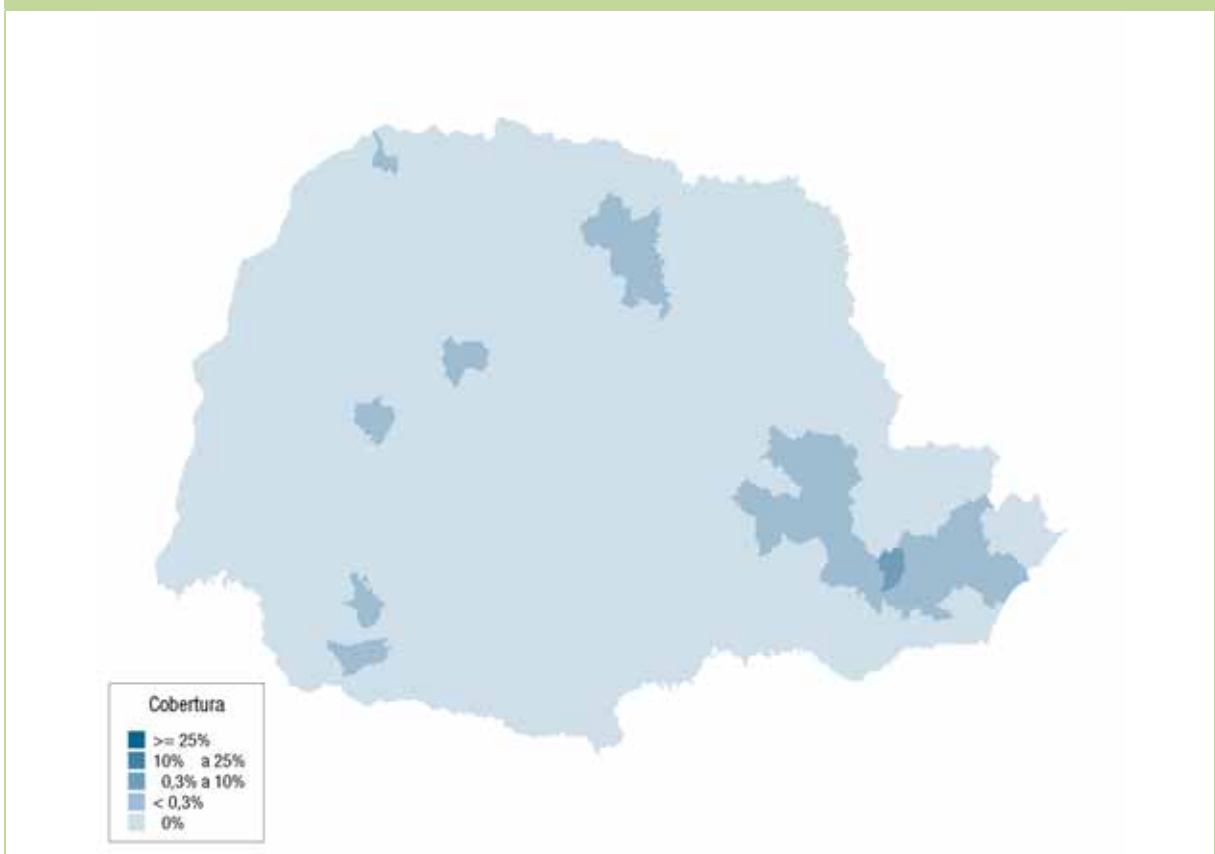


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

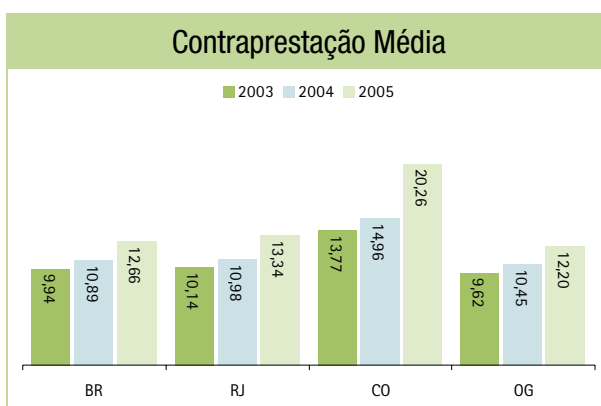
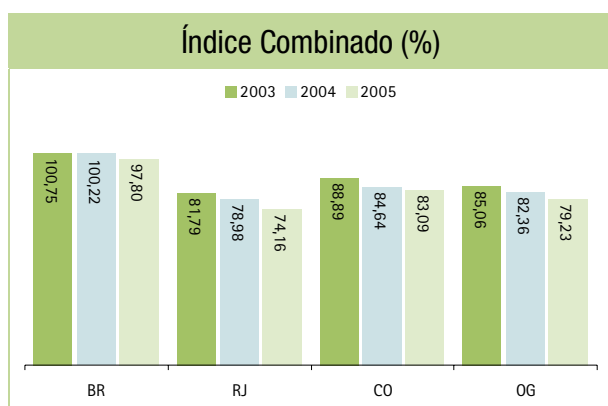
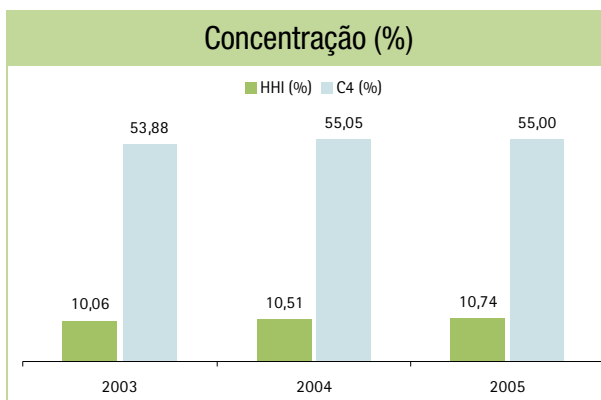
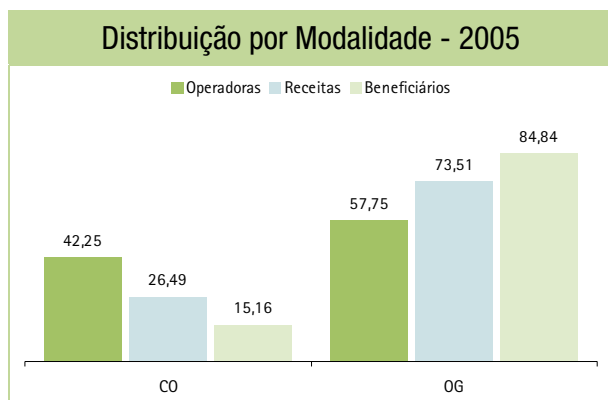
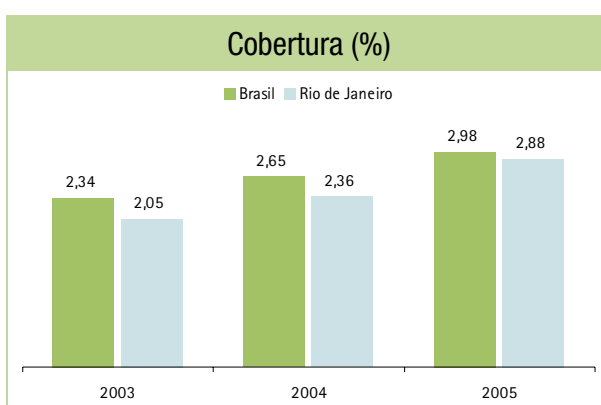
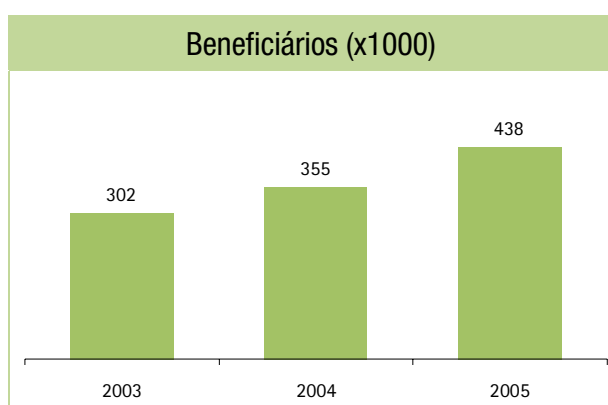
### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005



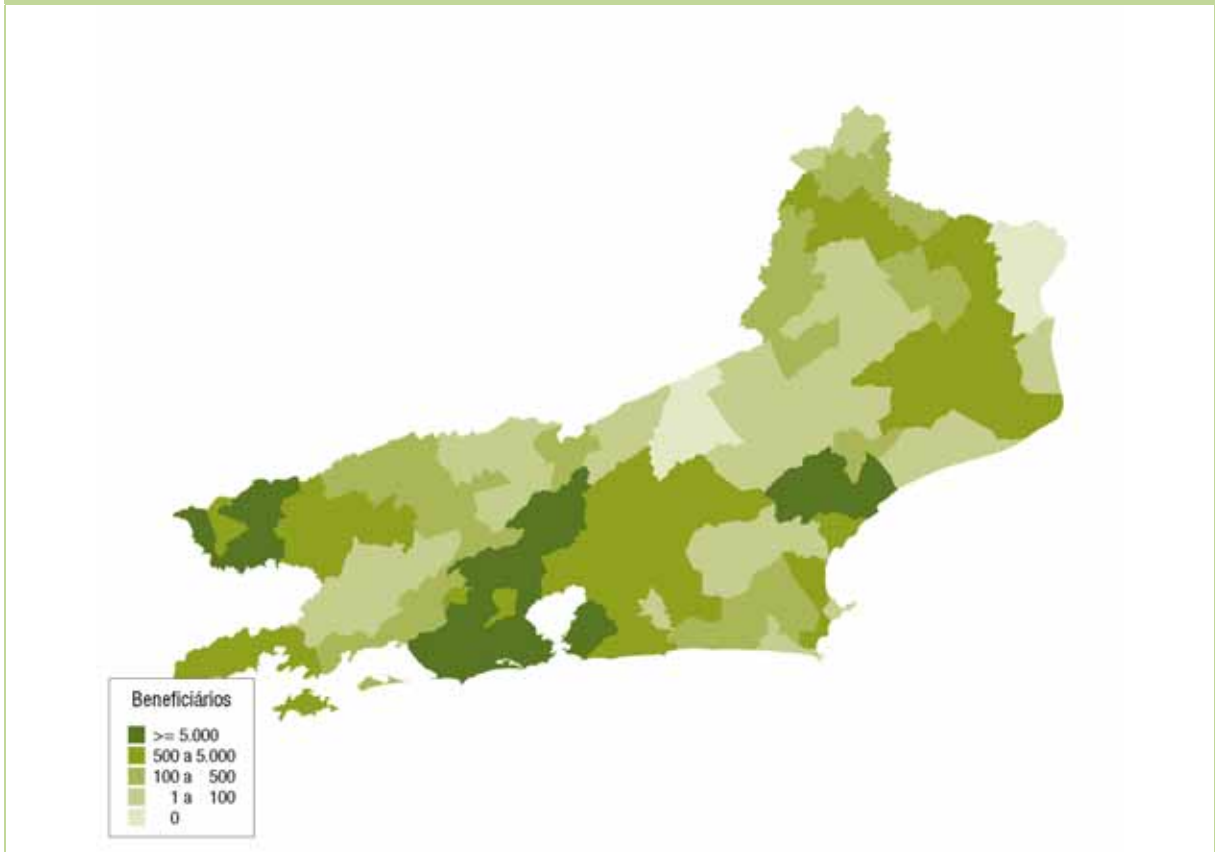
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	127	137	142	11,81
Beneficiários (x1000)	302	355	438	45,23
População (x1000)	14.705	15.024	15.201	3,37
Cobertura (%)	2,05	2,36	2,88	40,50
Contraprestação Média (R\$)	10,14	10,98	13,34	31,52
DM (%)	48,19	44,62	44,46	-7,75
DC (%)	3,84	5,29	6,66	73,34
DA (%)	33,03	32,44	28,12	-14,87
Combinado (%)	85,06	82,36	79,23	-6,85
HHI (%)	10,06	10,51	10,74	6,76
C4 (%)	53,88	55,05	55,00	2,08



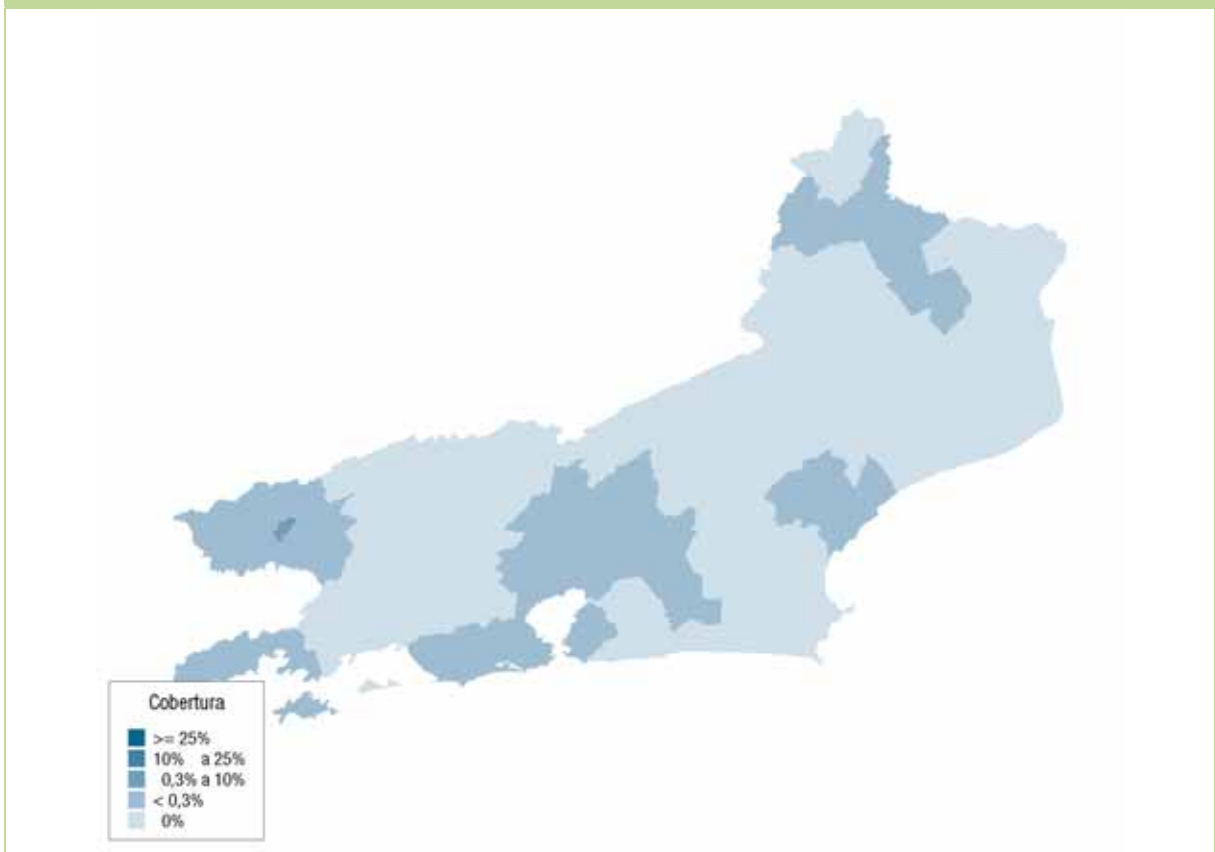
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



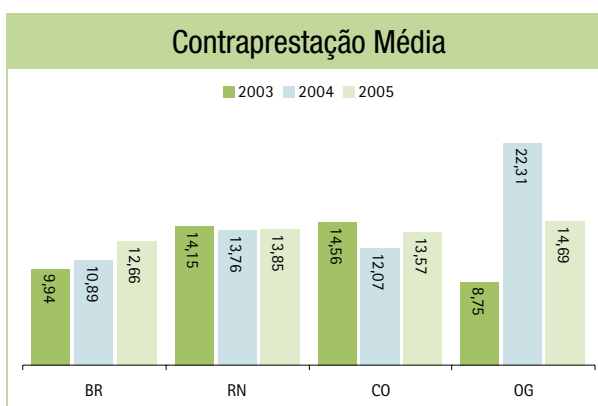
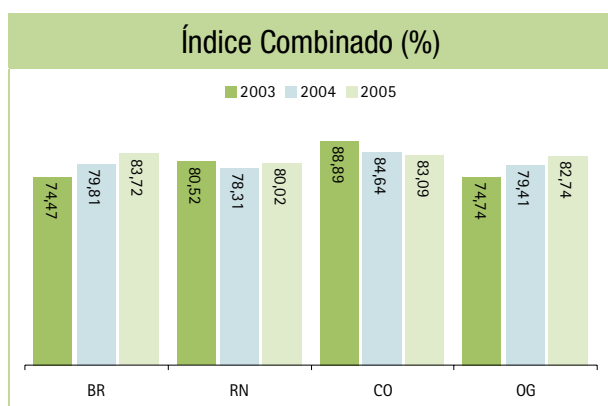
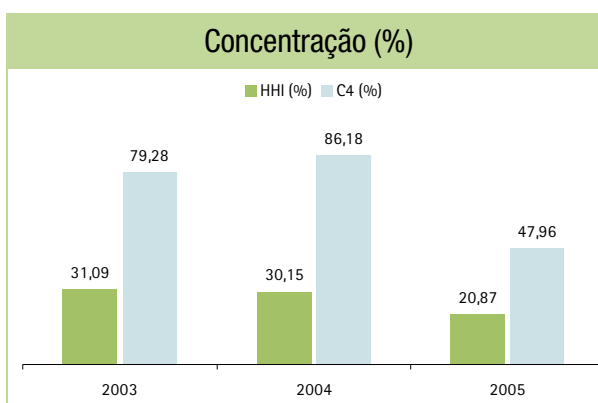
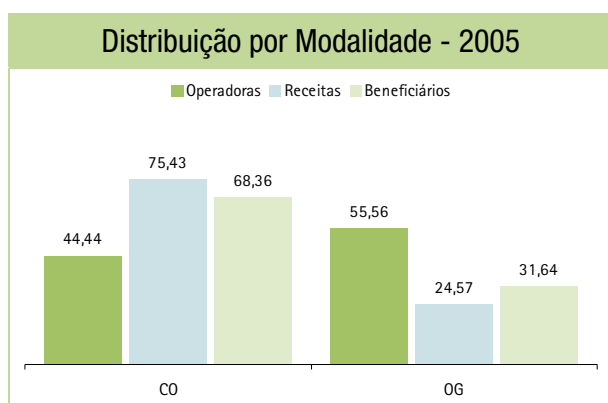
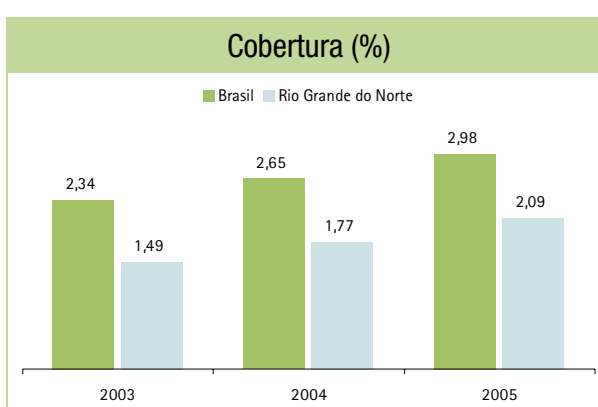
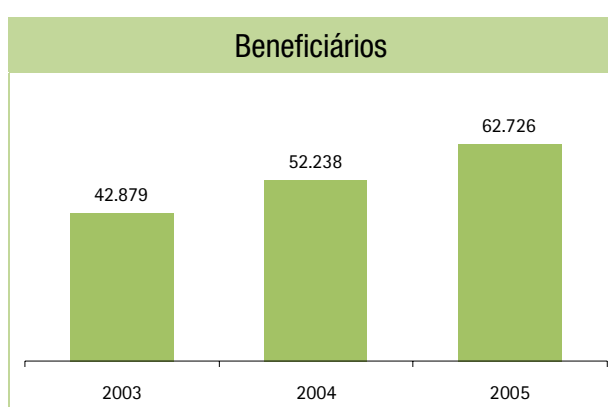
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

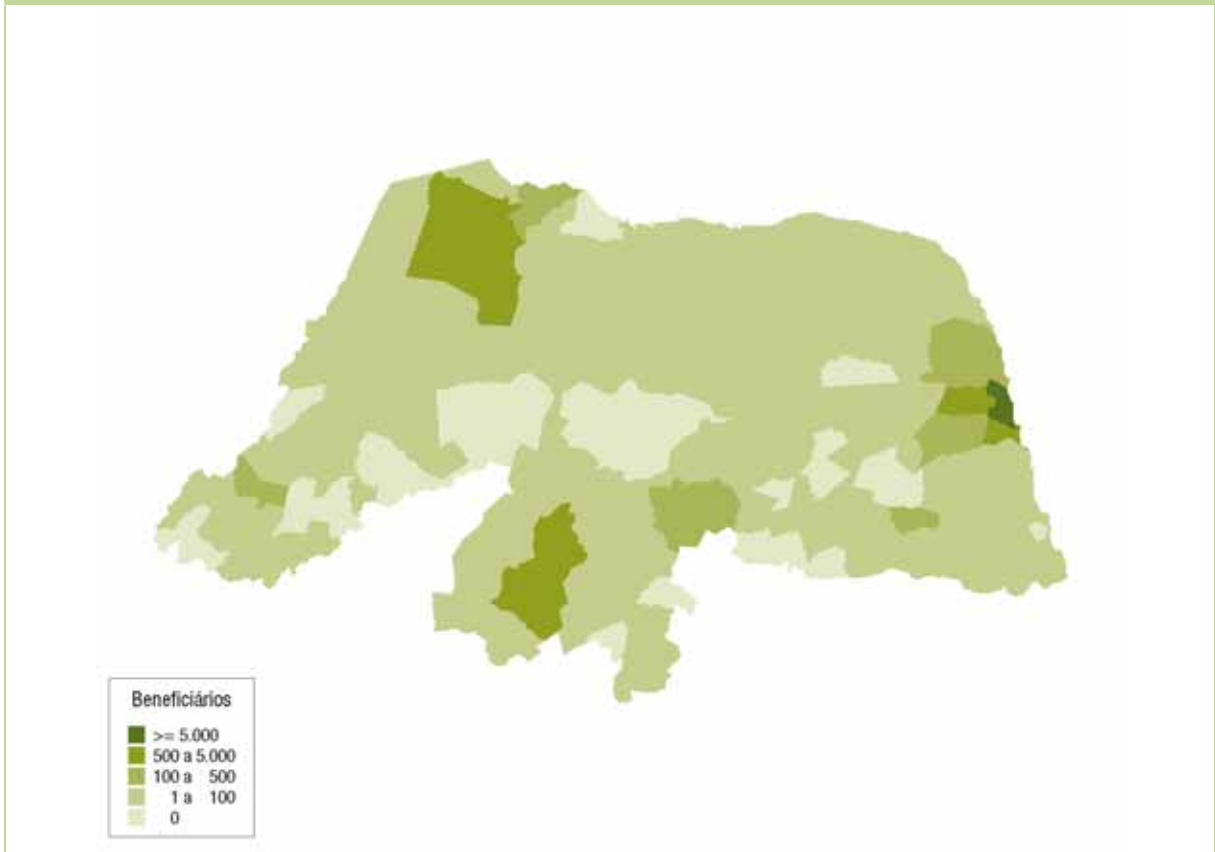


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	45	54	63	40,00
Beneficiários	42.879	52.238	62.726	46,29
População (x1000)	2.885	2.959	3.000	3,99
Cobertura (%)	1,49	1,77	2,09	40,68
Contraprestação Média (R\$)	14,15	13,76	13,85	-2,17
DM (%)	47,24	47,59	50,21	6,29
DC (%)	1,25	2,13	1,26	0,81
DA (%)	26,24	29,68	31,26	19,13
Combinado (%)	74,74	79,41	82,74	10,71
HHI (%)	31,09	30,15	20,87	-32,87
C4 (%)	79,28	86,18	47,96	-39,51

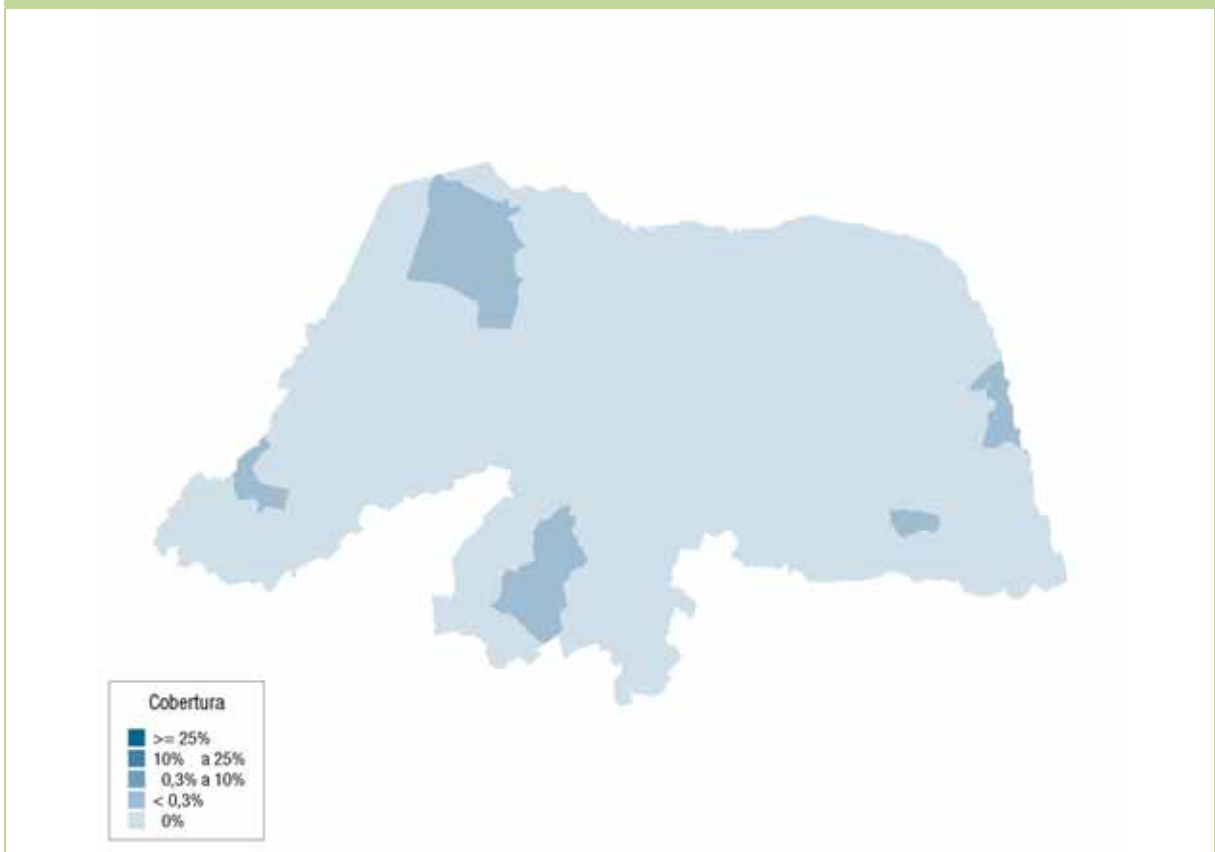


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

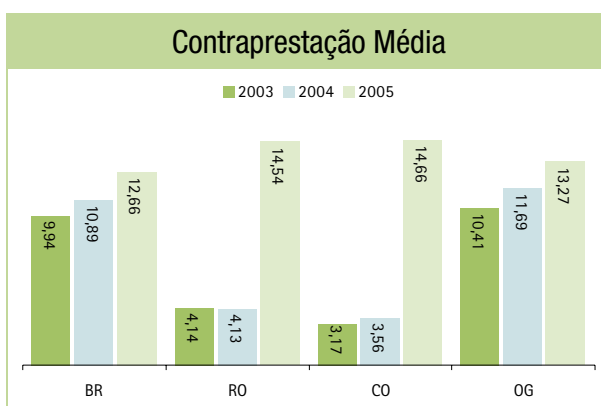
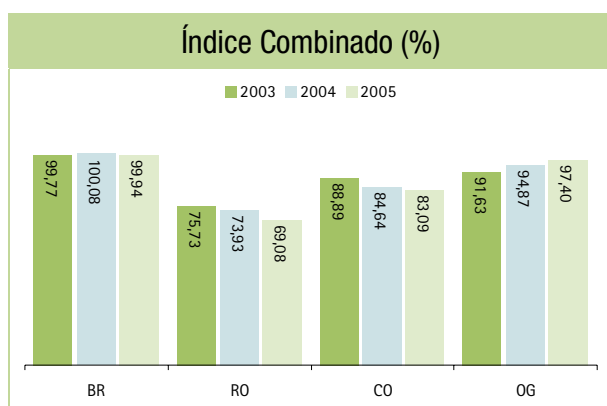
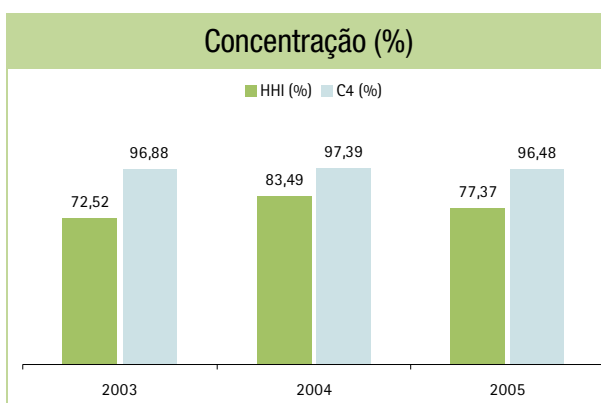
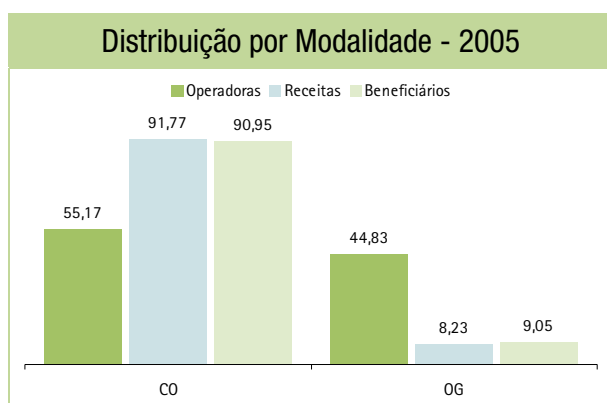
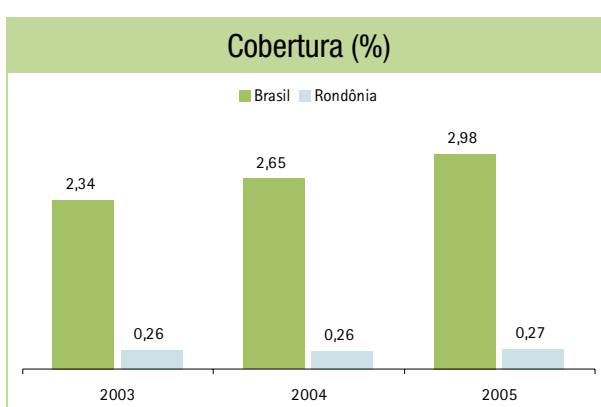
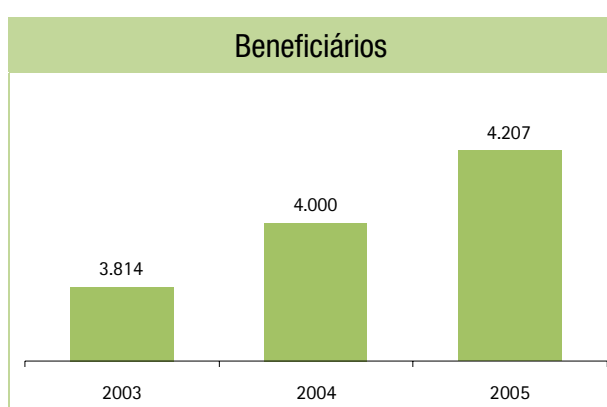
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

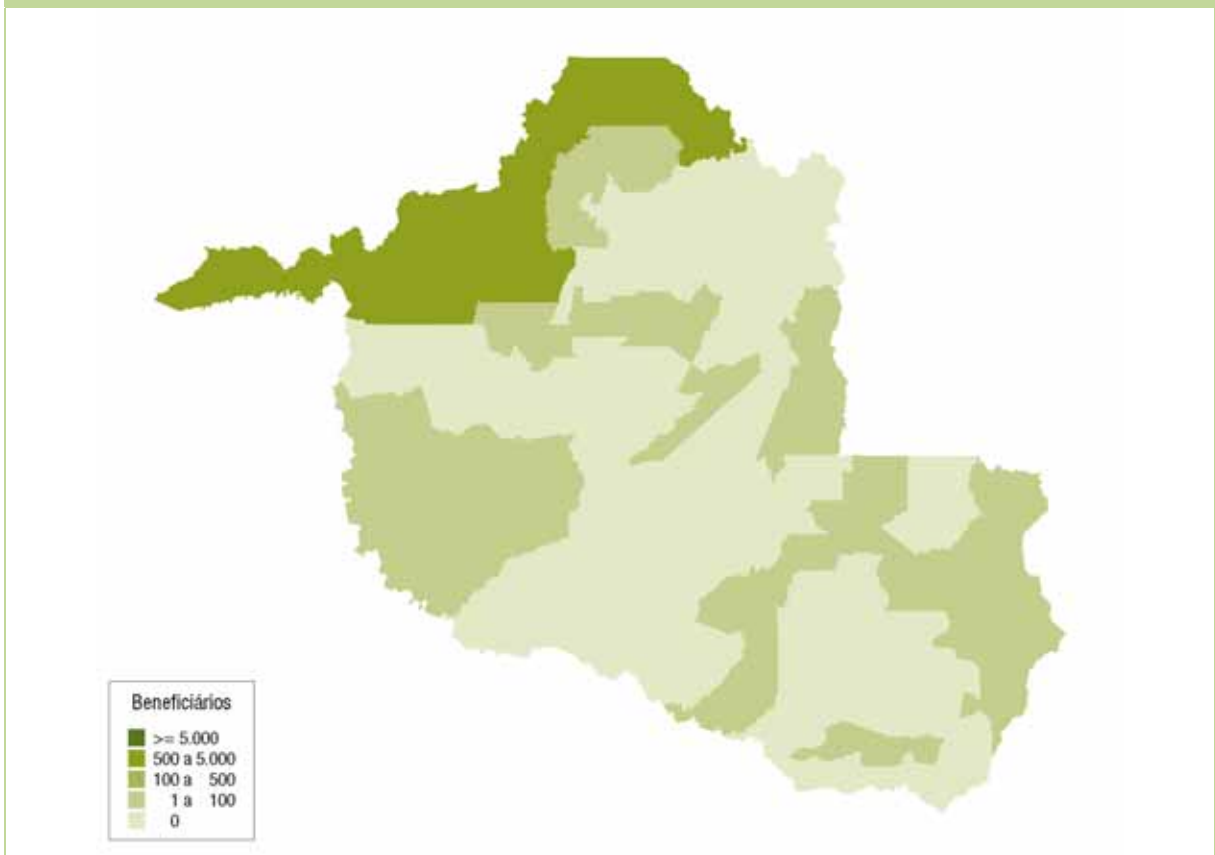


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	23	24	29	26,09
Beneficiários	3.814	4.000	4.207	10,30
População (x1000)	1.456	1.562	1.535	5,40
Cobertura (%)	0,26	0,26	0,27	4,65
Contraprestação Média (R\$)	4,14	4,13	14,54	250,76
DM (%)	53,44	54,47	57,51	7,63
DC (%)	1,94	1,62	1,08	-44,30
DA (%)	36,25	38,78	38,81	7,05
Combinado (%)	91,63	94,87	97,40	6,30
HHI (%)	72,52	83,49	77,37	6,68
C4 (%)	96,88	97,39	96,48	-0,41

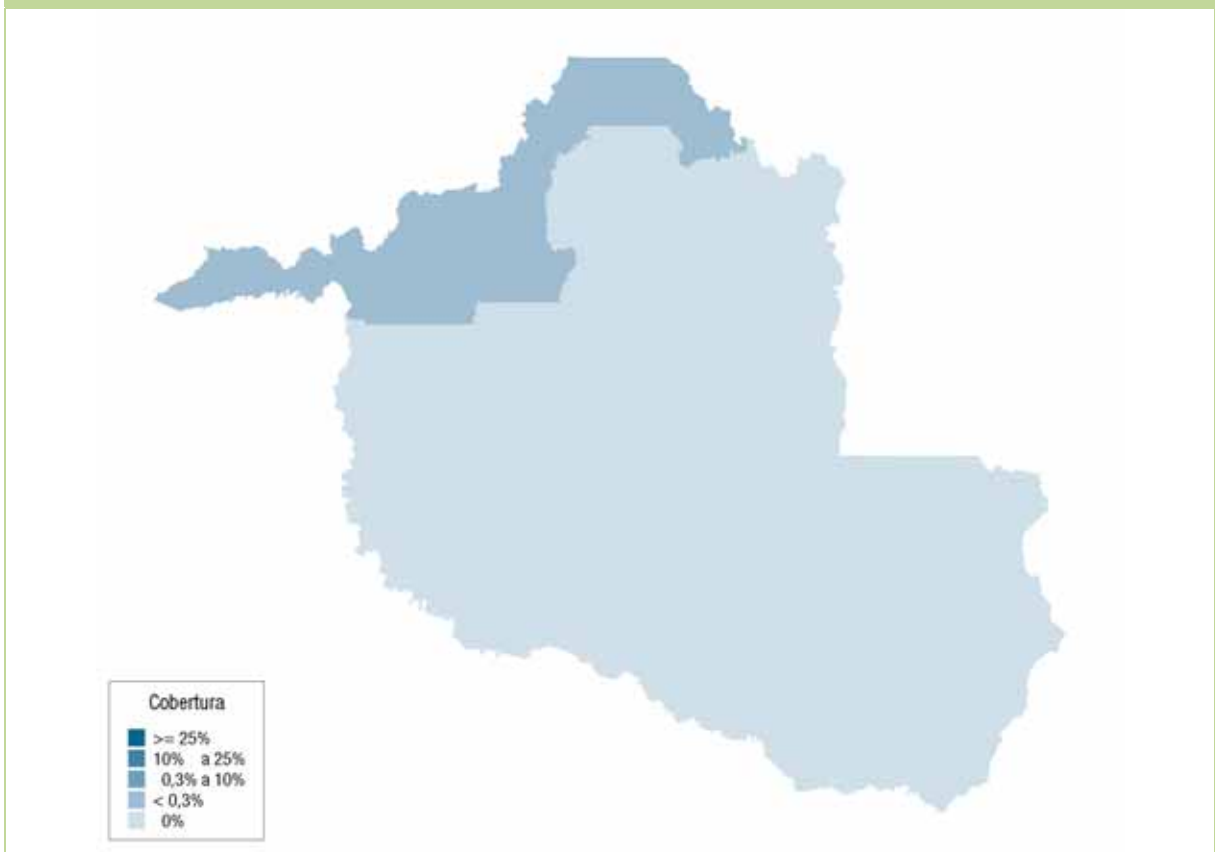


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

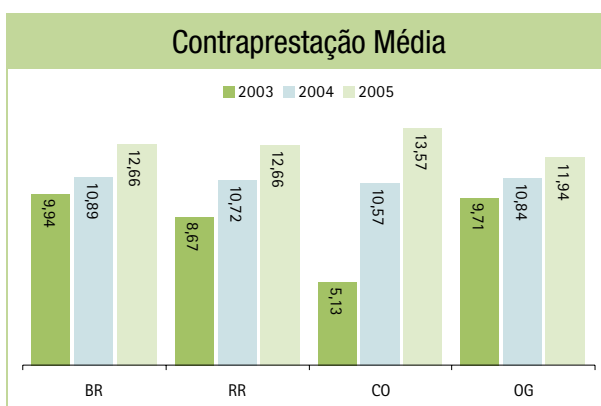
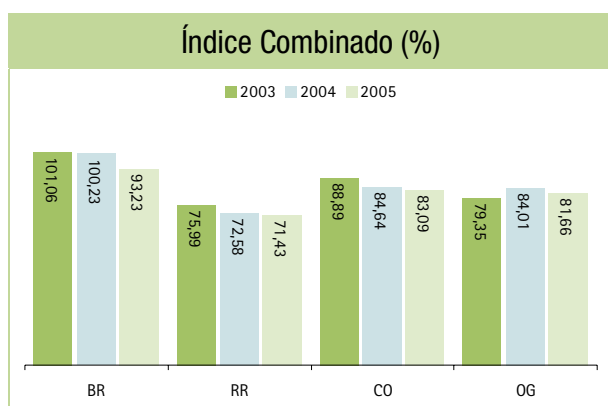
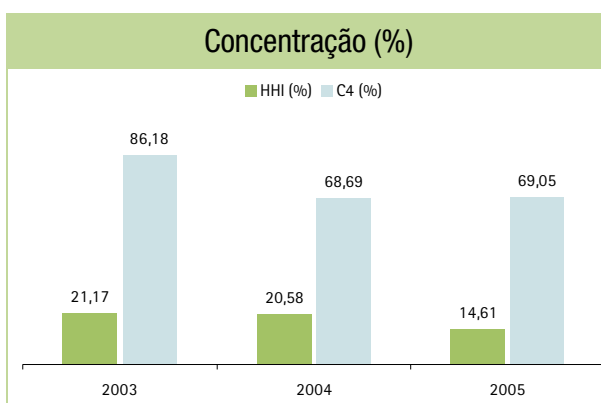
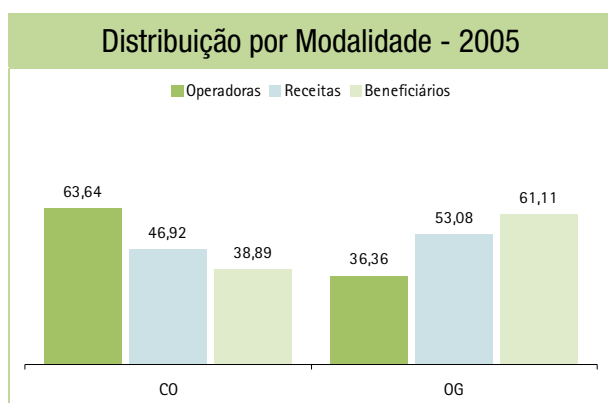
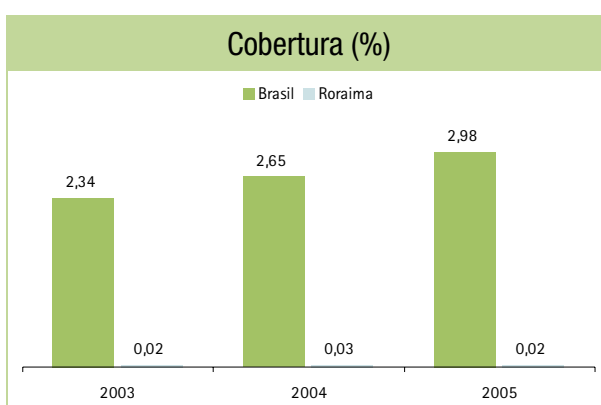
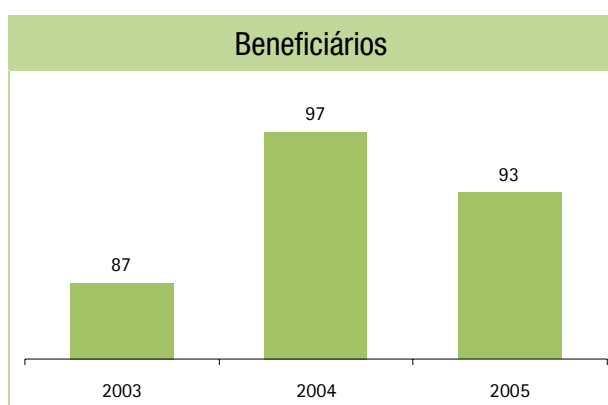
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

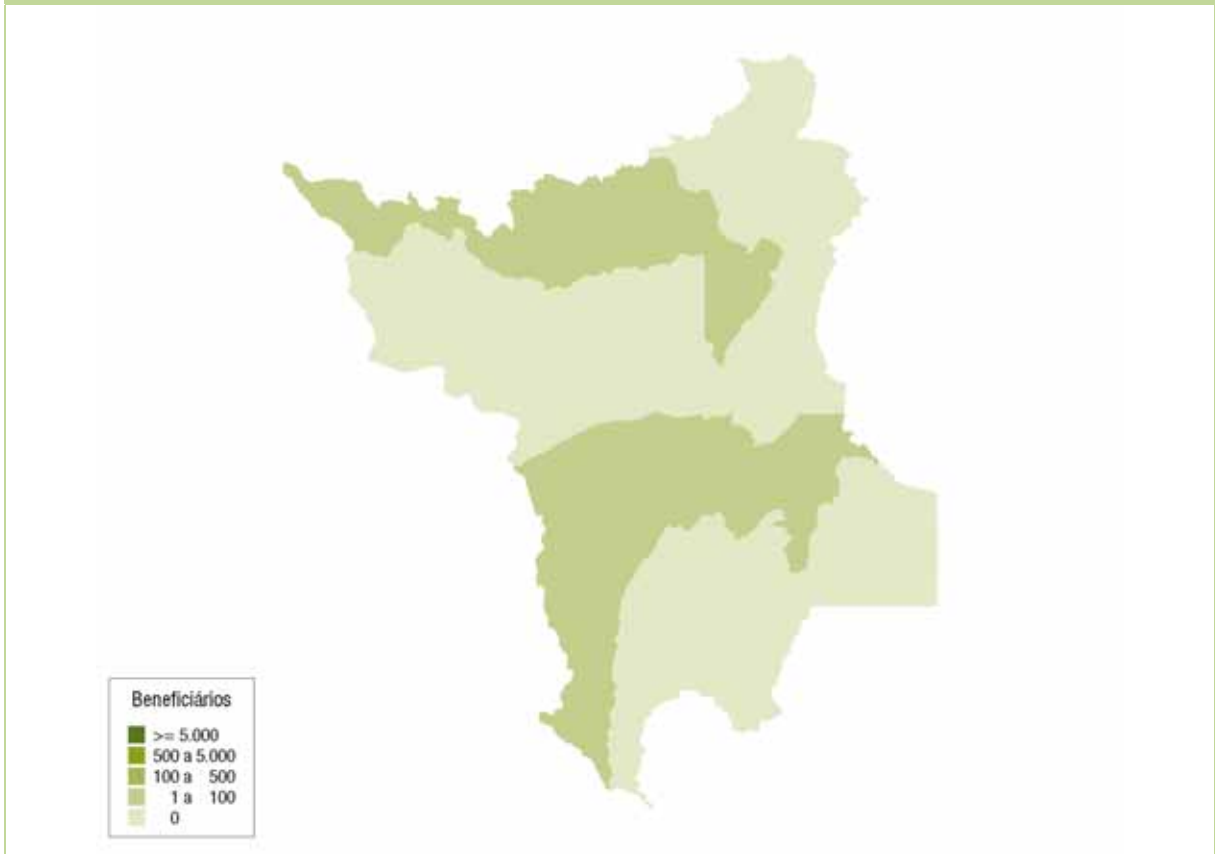


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	12	10	11	-8,33
Beneficiários	87	97	93	6,90
População (x1000)	357	382	391	9,52
Cobertura (%)	0,02	0,03	0,02	-2,40
Contraprestação Média (R\$)	8,67	10,72	12,66	45,90
DM (%)	45,34	46,37	51,63	13,87
DC (%)	5,14	6,77	3,58	-30,41
DA (%)	28,88	30,87	26,45	-8,39
Combinado (%)	79,35	84,01	81,66	2,90
HHI (%)	21,17	20,58	14,61	-30,98
C4 (%)	86,18	68,69	69,05	-19,88

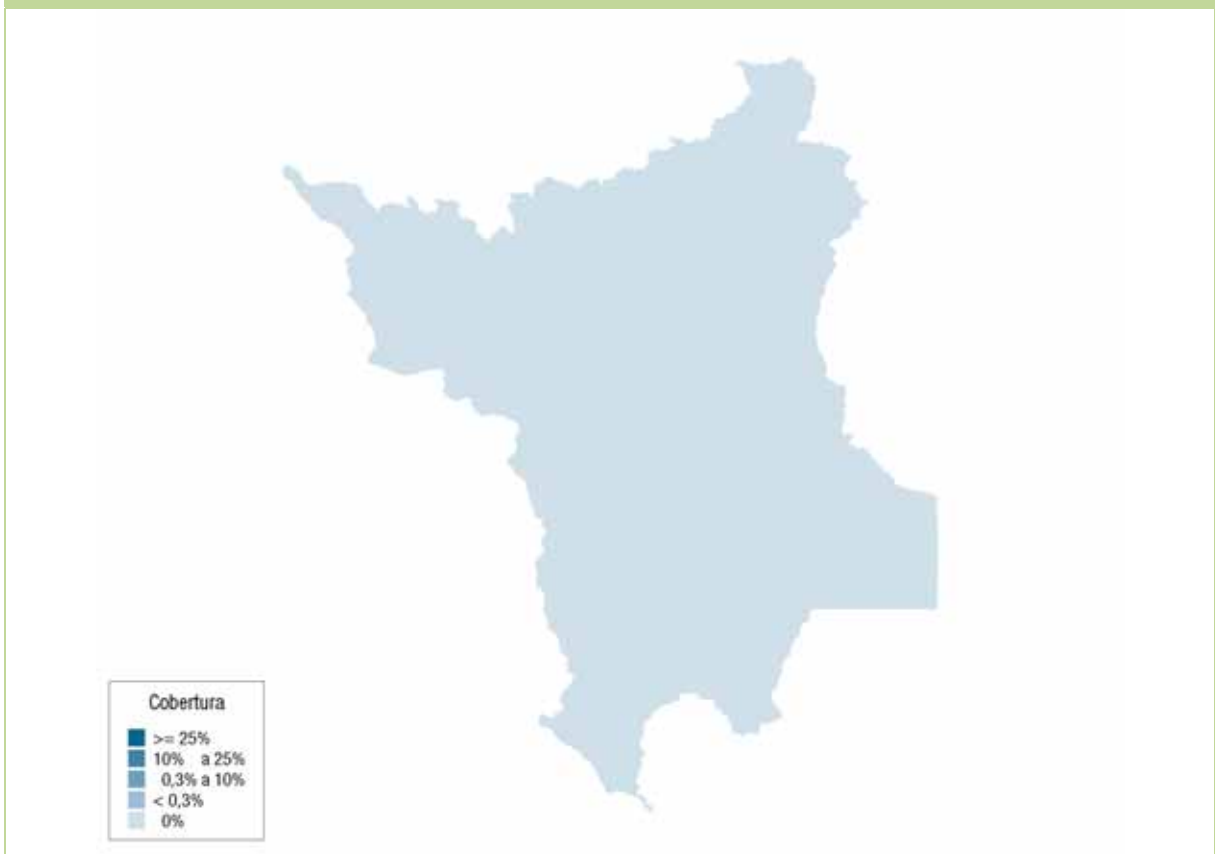


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

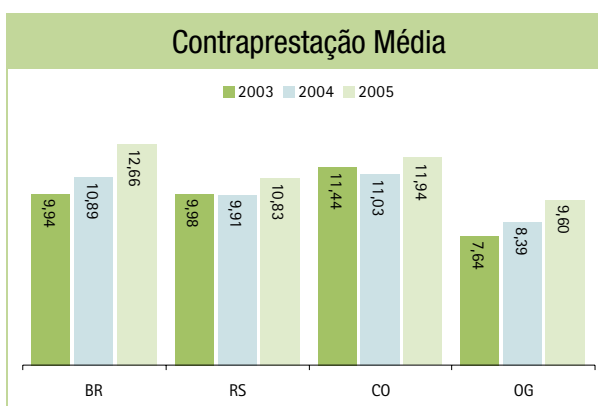
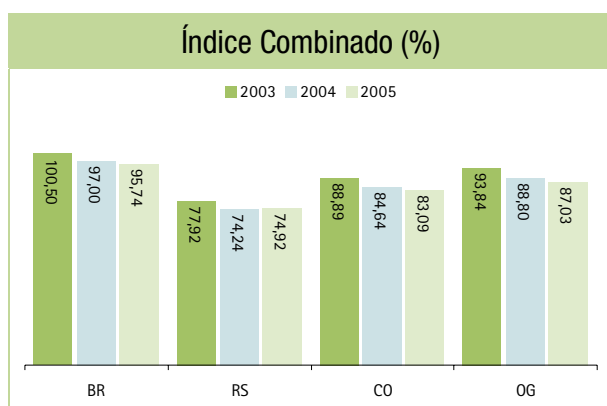
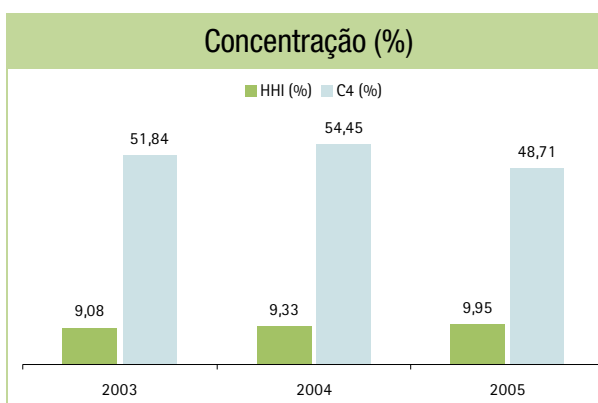
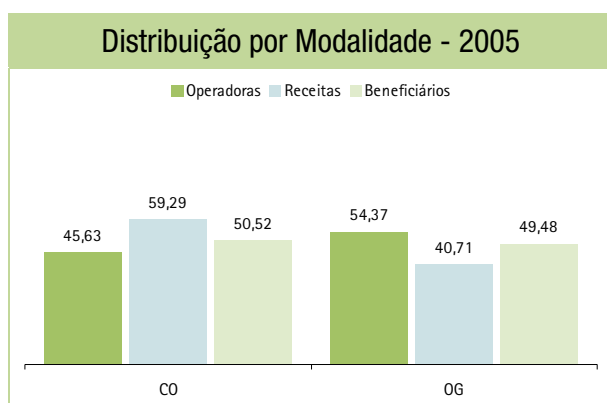
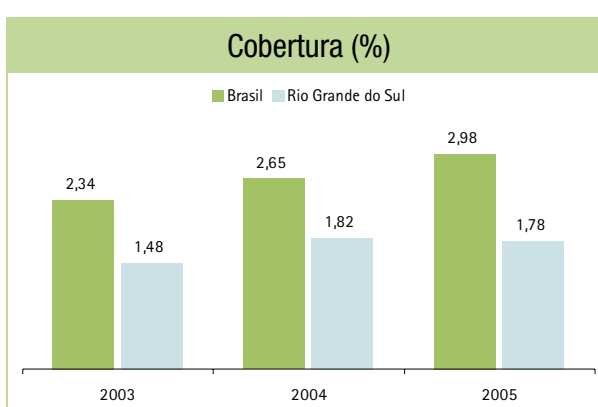
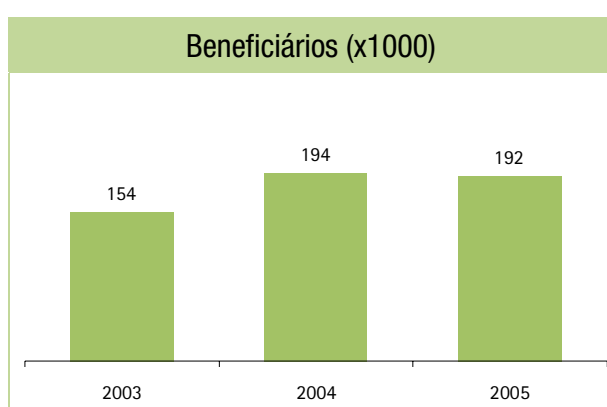
### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005



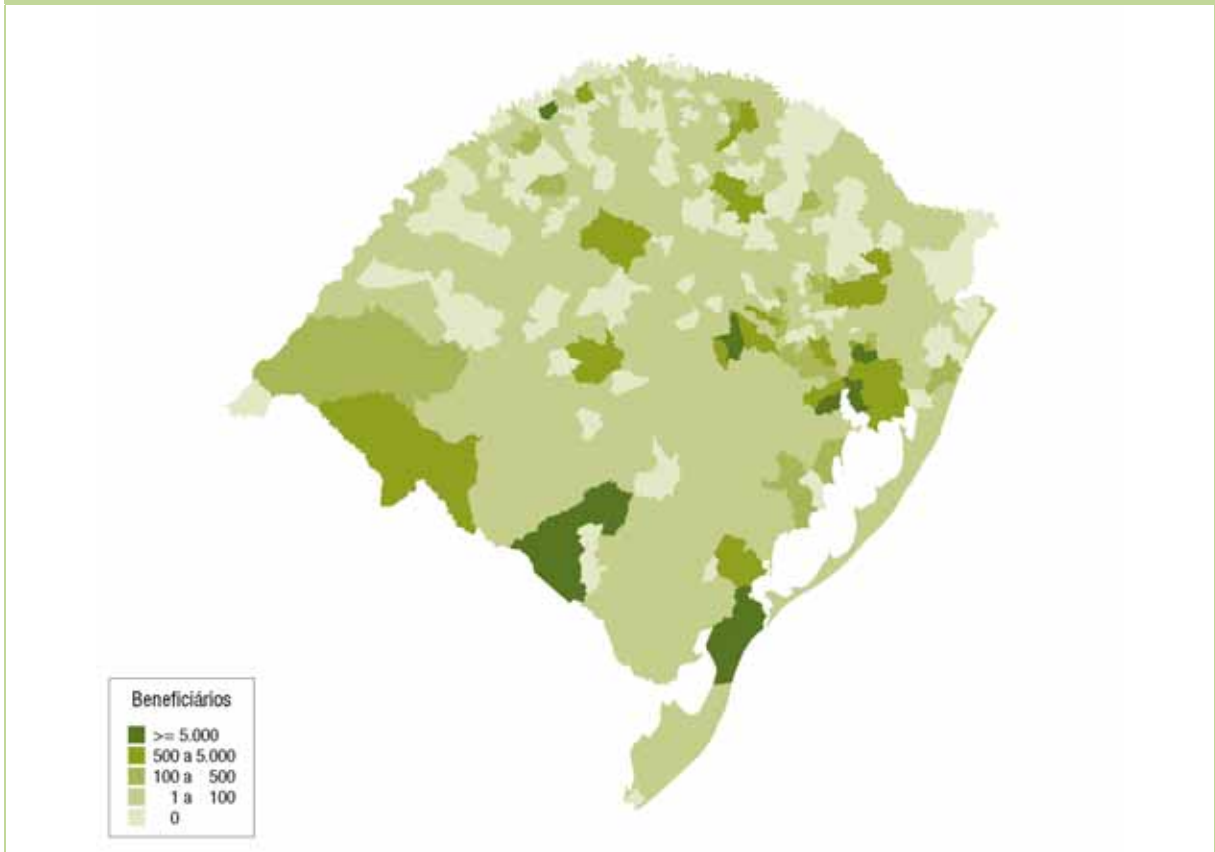
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	87	103	103	18,39
Beneficiários (x1000)	154	194	192	24,23
População (x1000)	10.443	10.657	10.776	3,19
Cobertura (%)	1,48	1,82	1,78	20,39
Contraprestação Média (R\$)	9,98	9,91	10,83	8,60
DM (%)	64,75	58,35	54,03	-16,56
DC (%)	1,37	1,63	2,82	106,55
DA (%)	27,72	28,82	30,18	8,88
Combinado (%)	93,84	88,80	87,03	-7,25
HHI (%)	9,08	9,33	9,95	9,56
C4 (%)	51,84	54,45	48,71	-6,04



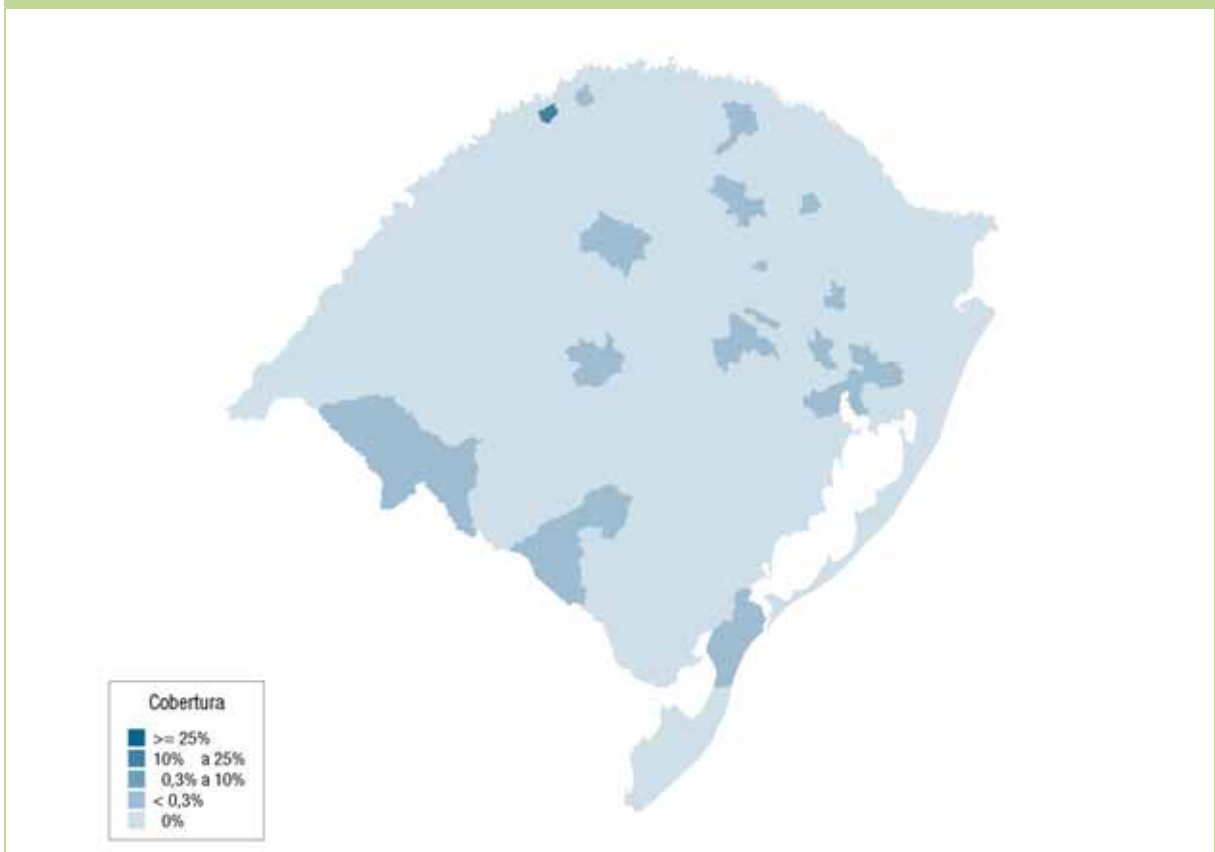
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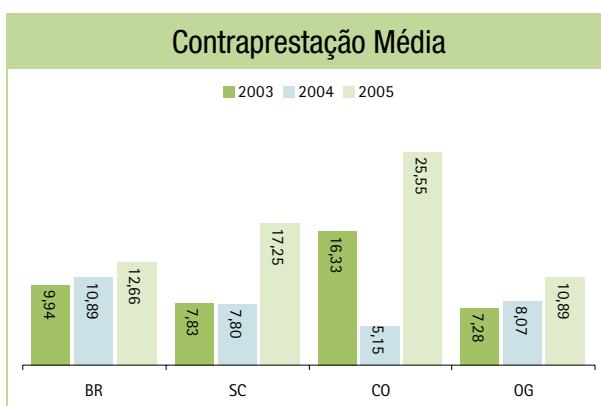
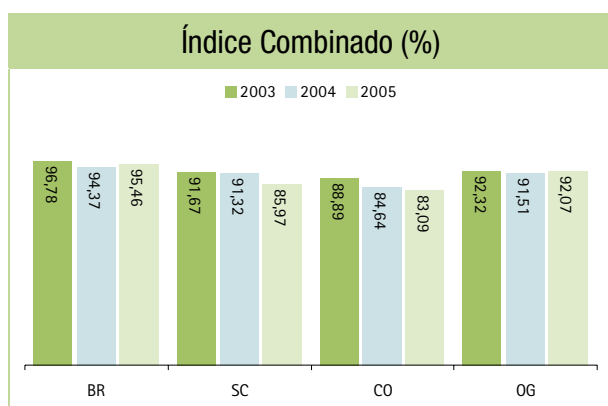
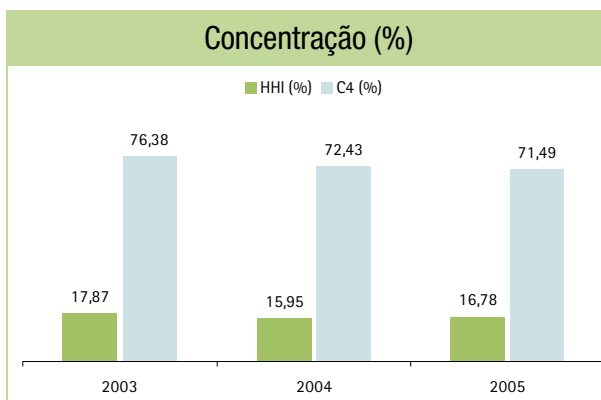
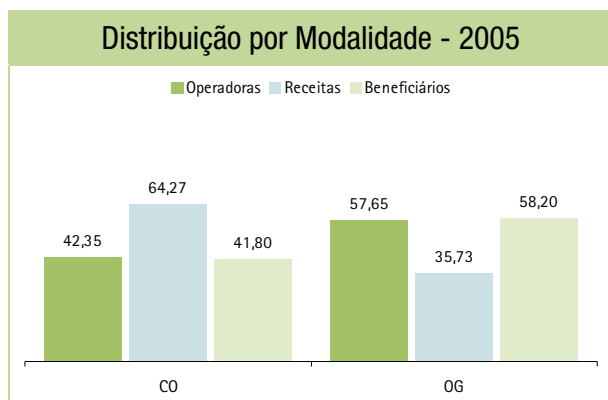
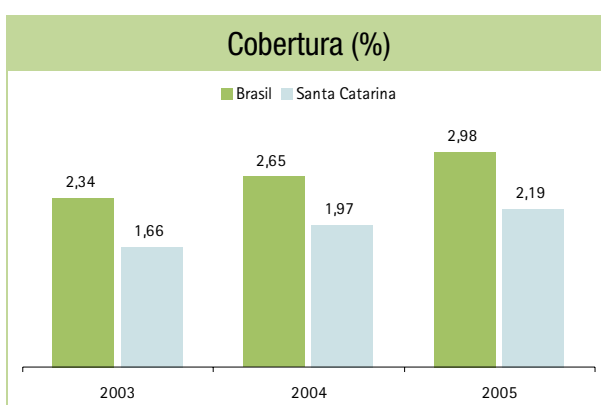
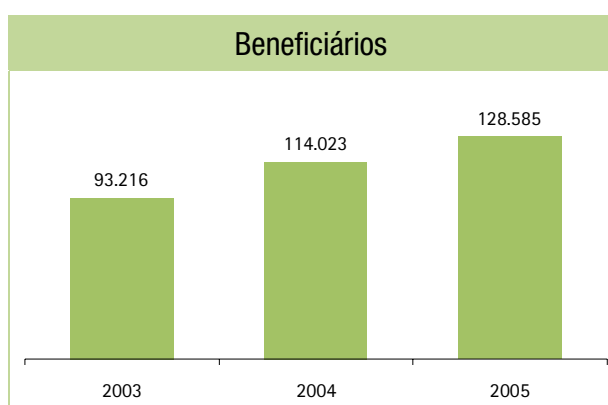
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

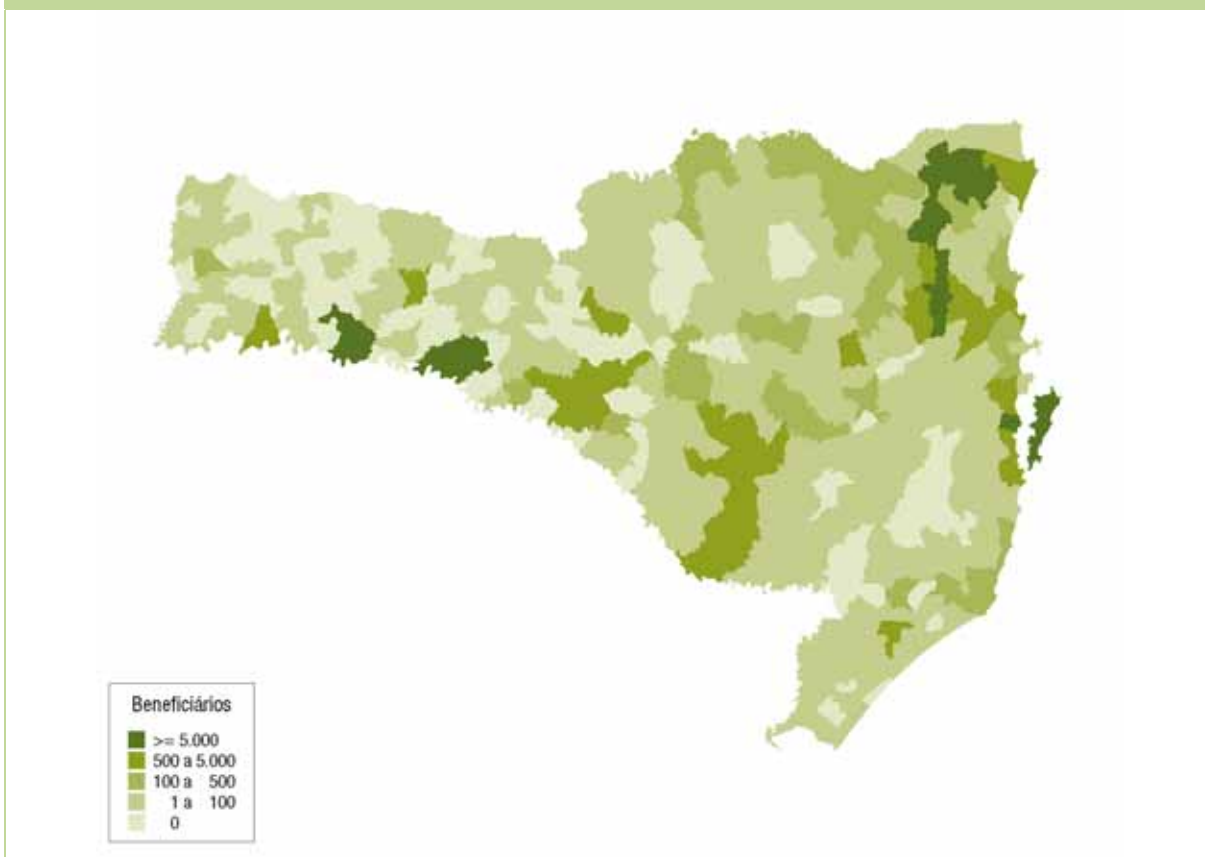


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	78	86	85	8,97
Beneficiários	93.216	114.023	128.585	37,94
População (x1000)	5.607	5.774	5.867	4,63
Cobertura (%)	1,66	1,97	2,19	31,85
Contraprestação Média (R\$)	7,83	7,80	17,25	120,31
DM (%)	57,63	60,43	68,15	18,25
DC (%)	6,91	5,04	8,56	23,83
DA (%)	27,77	26,05	15,36	-44,69
Combinado (%)	92,32	91,51	92,07	-0,27
HHI (%)	17,87	15,95	16,78	-6,11
C4 (%)	76,38	72,43	71,49	-6,41

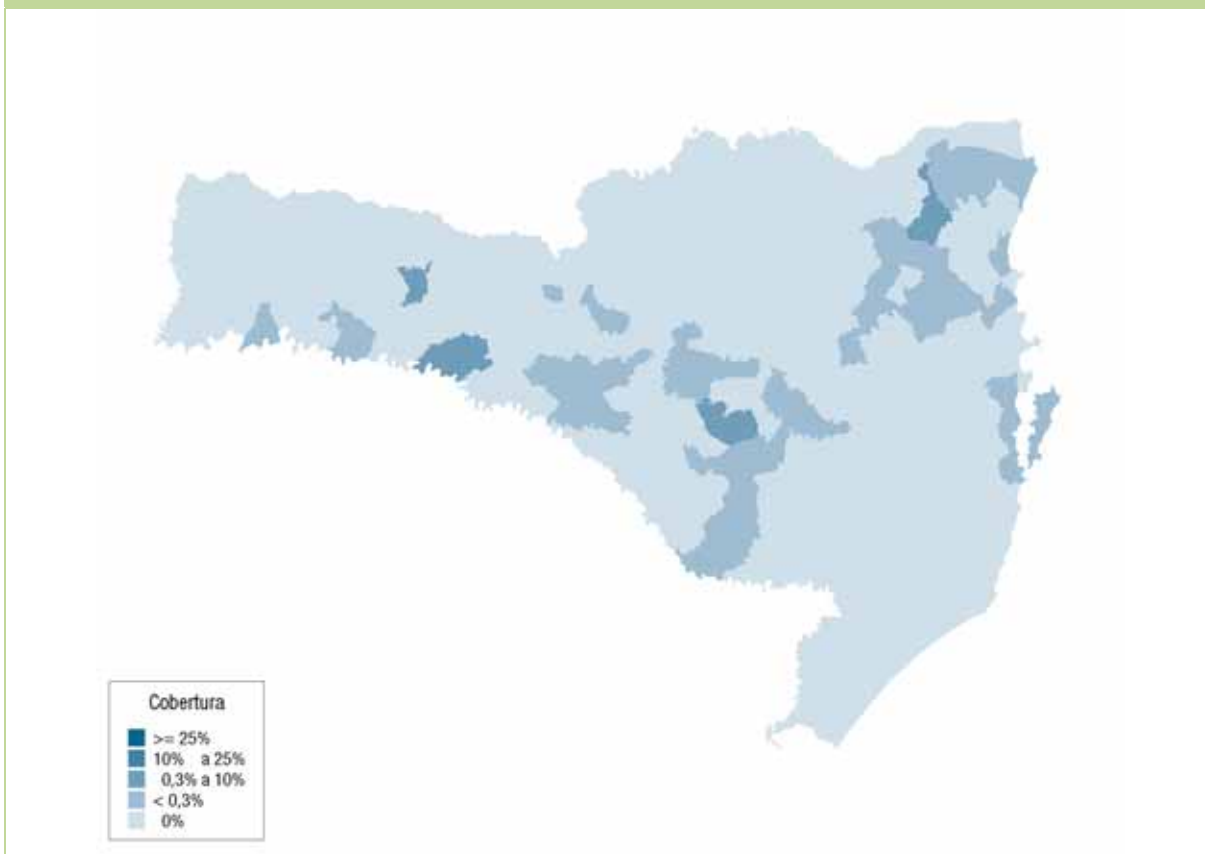


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

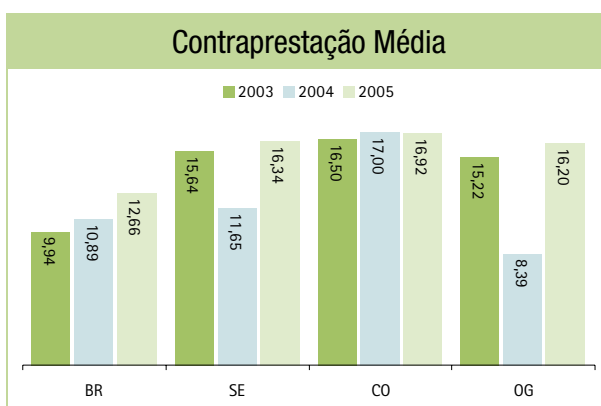
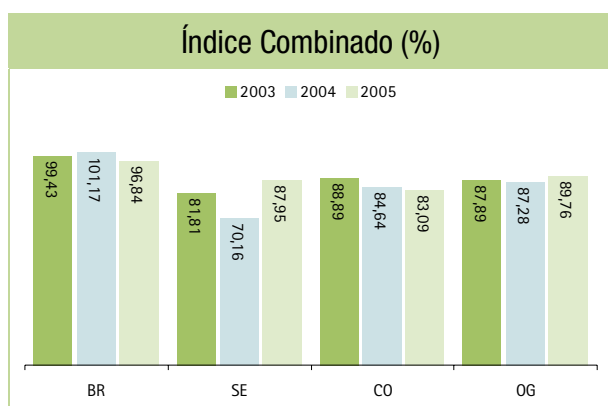
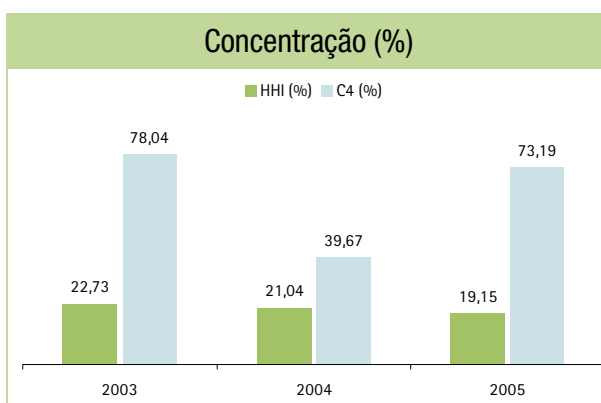
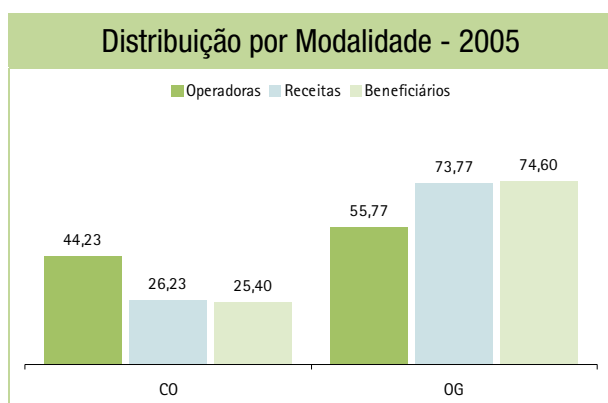
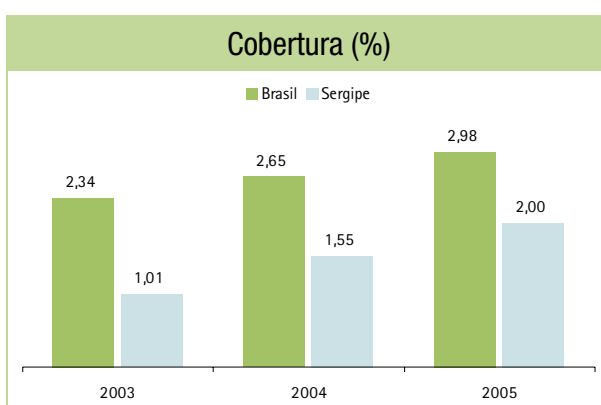
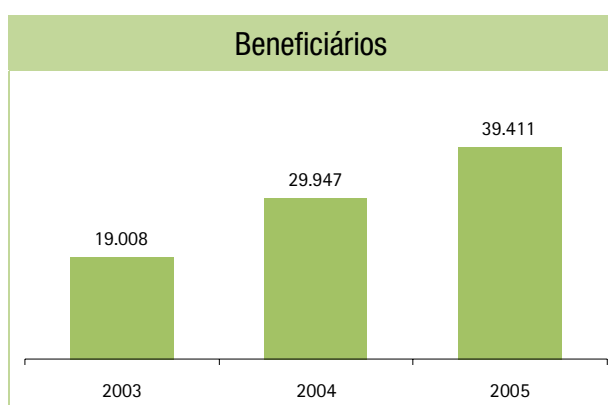
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

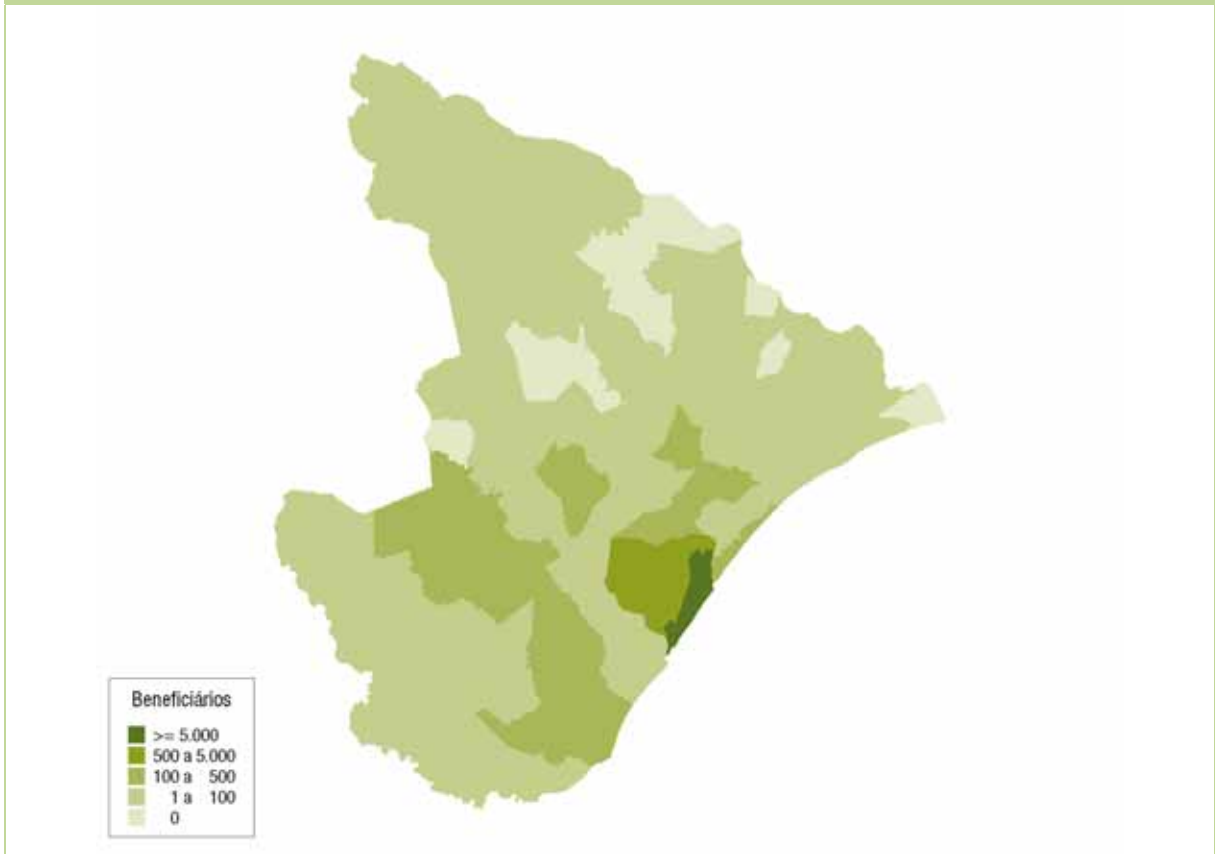


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	39	45	52	33,33
Beneficiários	19.008	29.947	39.411	107,34
População (x1000)	1.875	1.935	1.968	4,97
Cobertura (%)	1,01	1,55	2,00	97,52
Contraprestação Média (R\$)	15,64	11,65	16,34	4,45
DM (%)	35,49	40,59	40,16	13,16
DC (%)	4,89	4,94	3,99	-18,43
DA (%)	47,50	41,75	45,60	-3,99
Combinado (%)	87,89	87,28	89,76	2,13
HHI (%)	22,73	21,04	19,15	-15,75
C4 (%)	78,04	39,67	73,19	-6,21

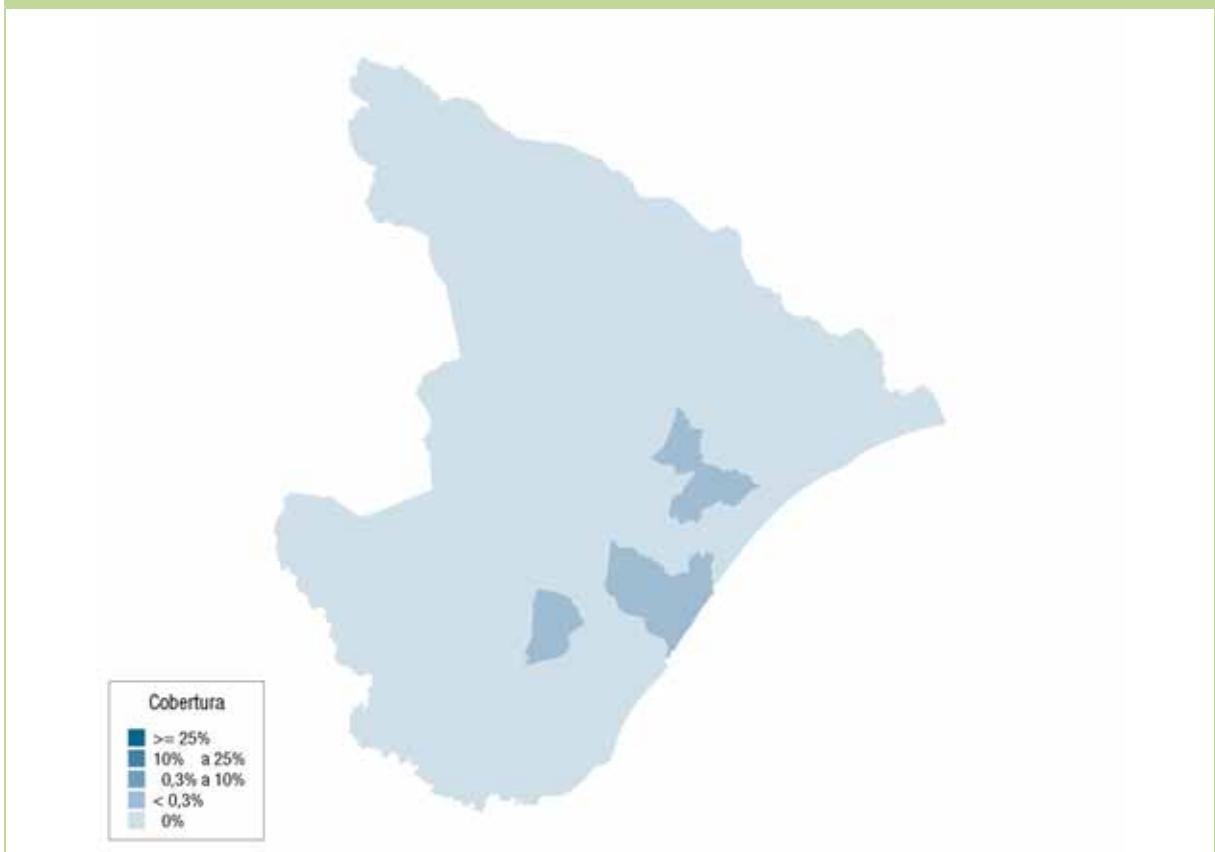


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

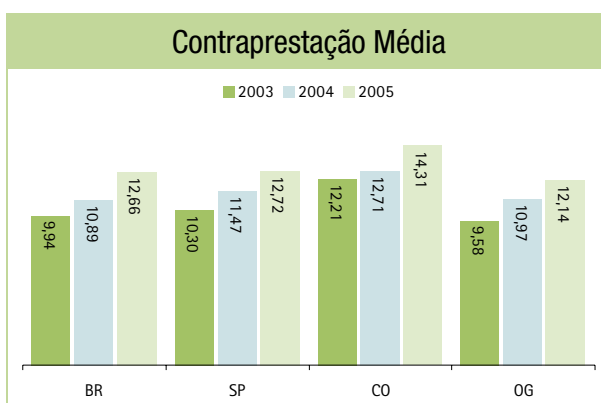
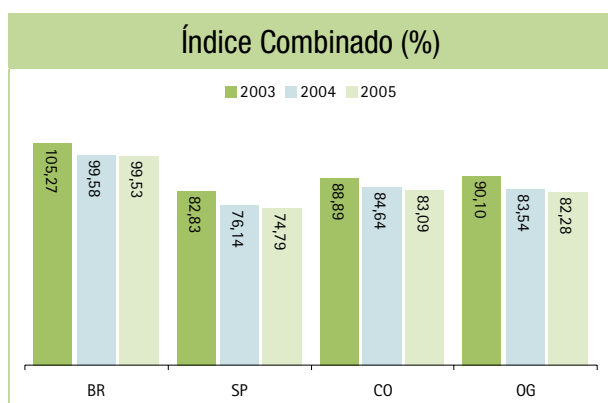
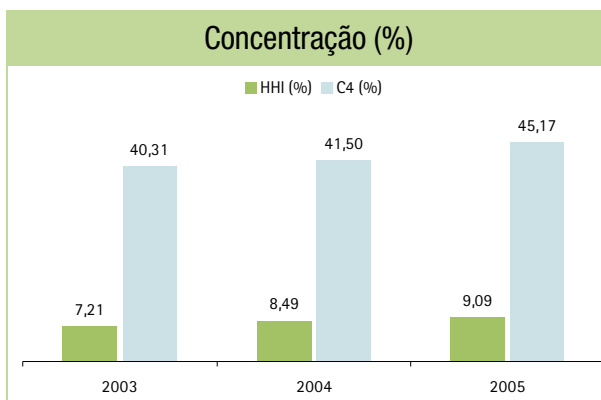
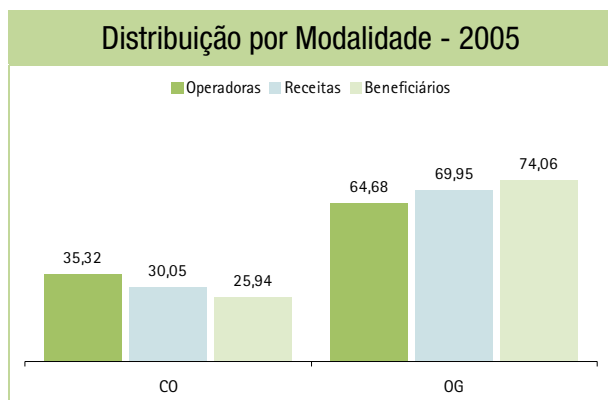
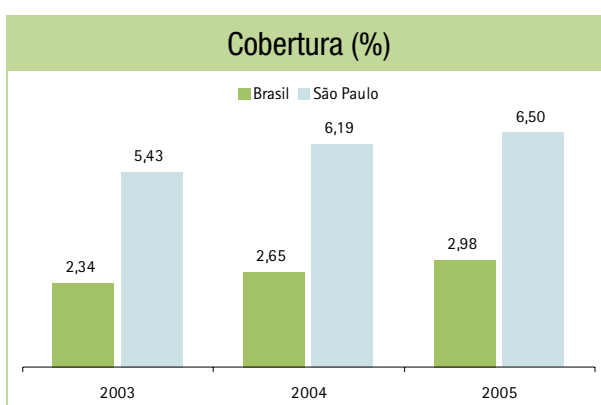
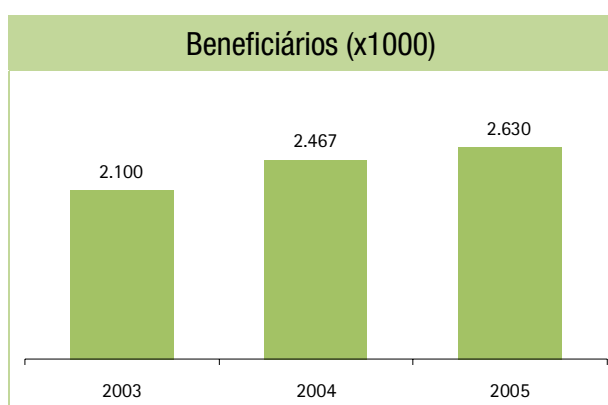
Mapa de Beneficiários - 2005



Mapa de Cobertura - 2005

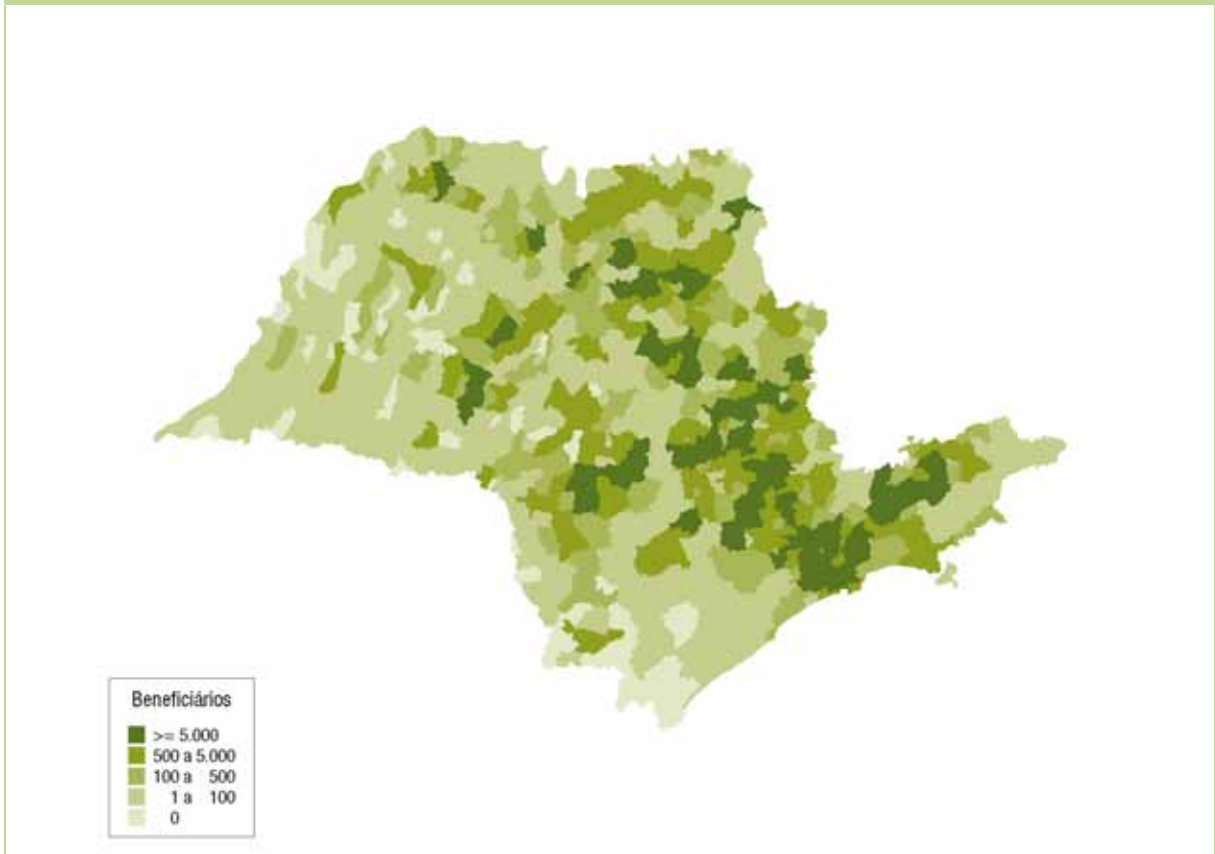


	2003	2004	2005	Var. % 2005/03
Número de Operadoras	296	295	269	-9,12
Beneficiários (x1000)	2.100	2.467	2.630	25,20
População (x1000)	38.709	39.825	40.443	4,48
Cobertura (%)	5,43	6,19	6,50	19,83
Contraprestação Média (R\$)	10,30	11,47	12,72	23,51
DM (%)	55,72	49,62	49,02	-12,03
DC (%)	3,67	3,92	4,47	21,67
DA (%)	30,70	30,00	28,79	-6,23
Combinado (%)	90,10	83,54	82,28	-8,68
HHI (%)	7,21	8,49	9,09	26,04
C4 (%)	40,31	41,50	45,17	12,06

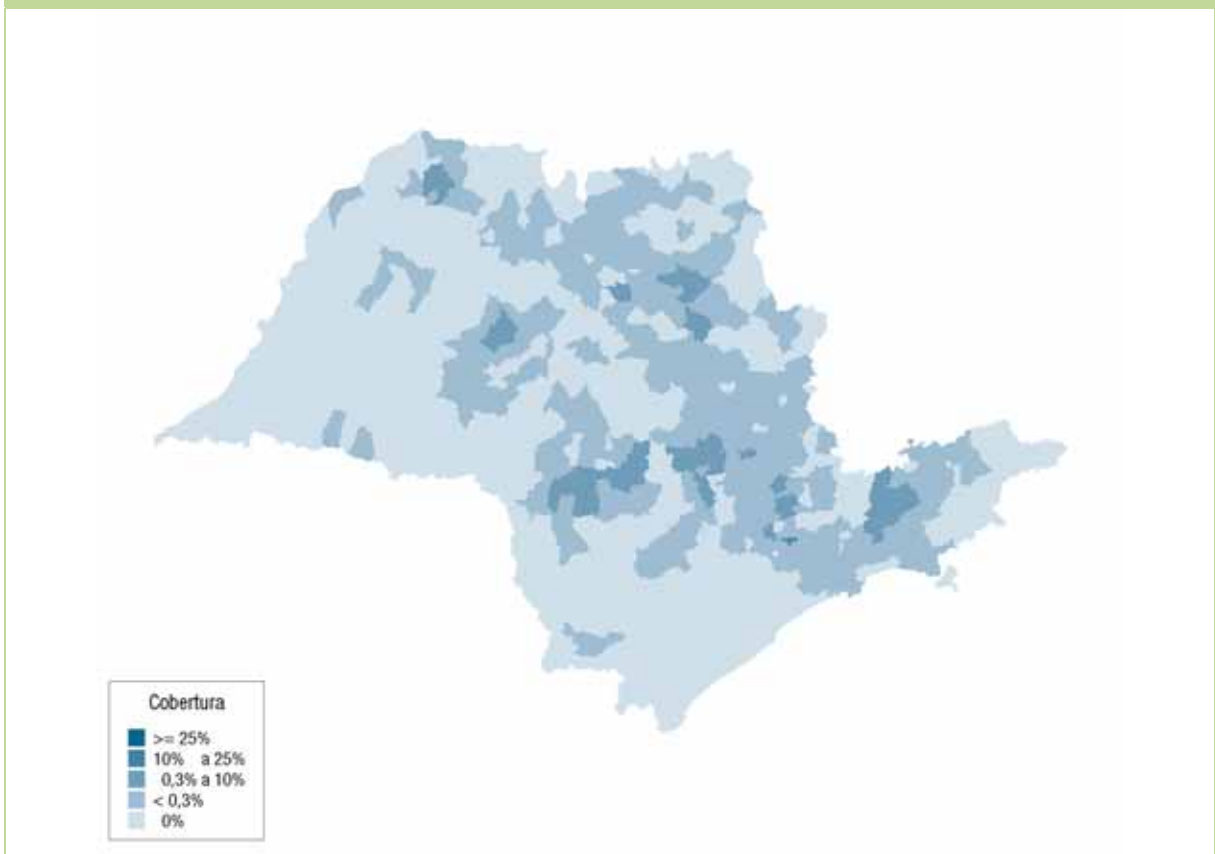


Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.

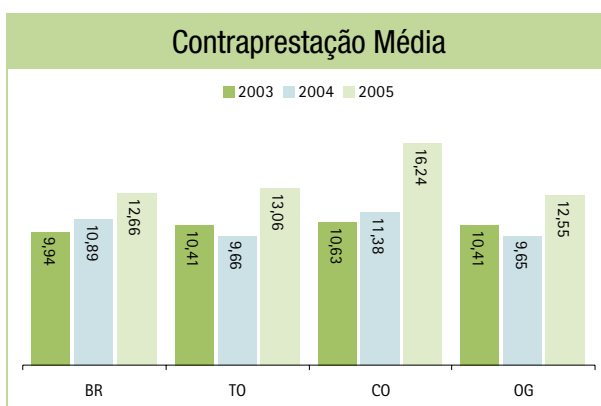
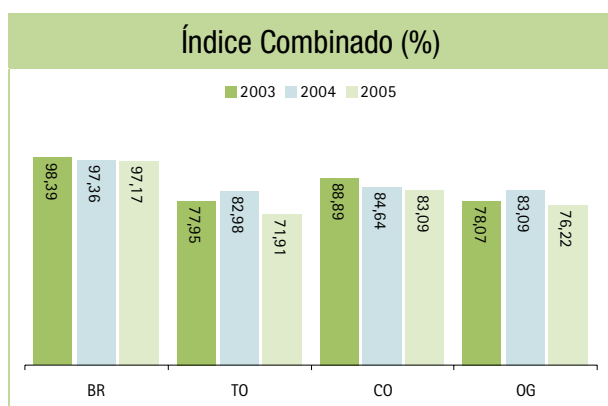
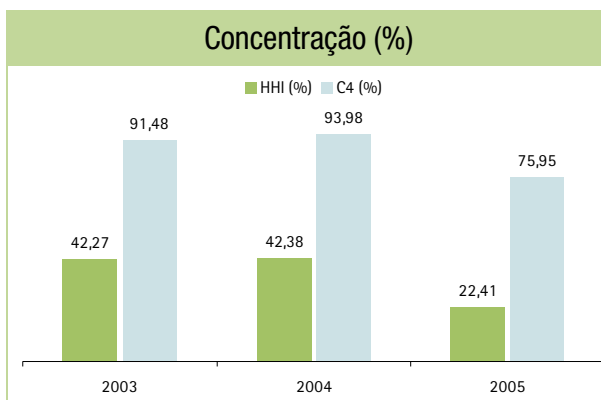
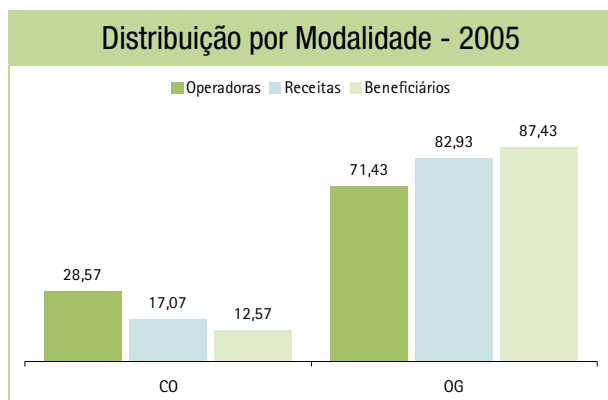
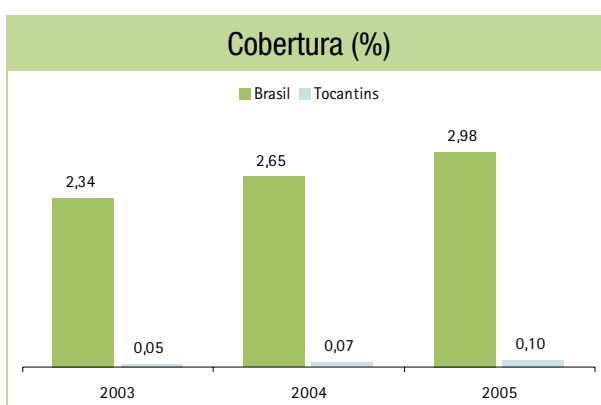
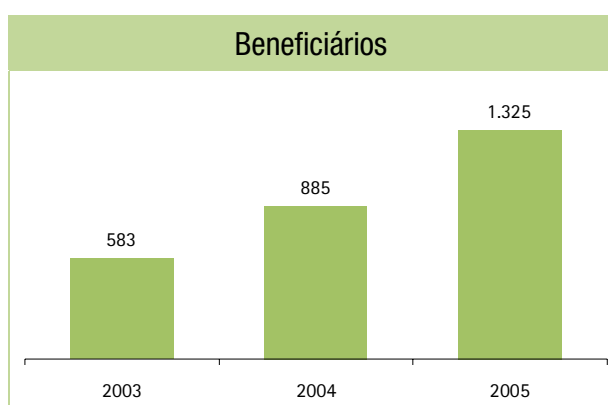
### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005



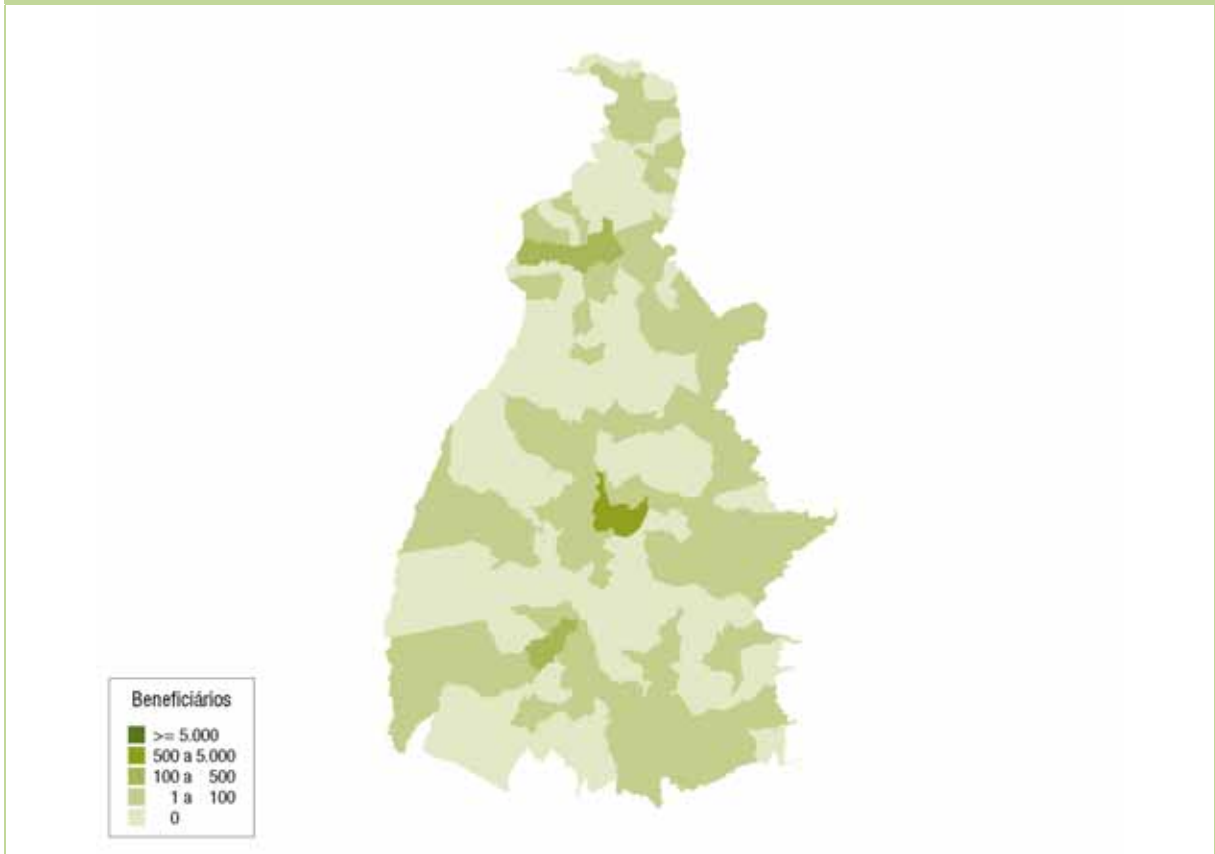
	2003	2004	2005	Var. % 2005/03
Número de Operadoras	17	21	28	64,71
Beneficiários	583	885	1.325	127,27
População (x1000)	1.230	1.263	1.306	6,14
Cobertura (%)	0,05	0,07	0,10	114,12
Contraprestação Média (R\$)	10,41	9,66	13,06	25,36
DM (%)	47,33	44,11	45,86	-3,10
DC (%)	4,93	5,64	8,59	74,22
DA (%)	25,81	33,34	21,77	-15,67
Combinado (%)	78,07	83,09	76,22	-2,37
HHI (%)	42,27	42,38	22,41	-46,99
C4 (%)	91,48	93,98	75,95	-16,98



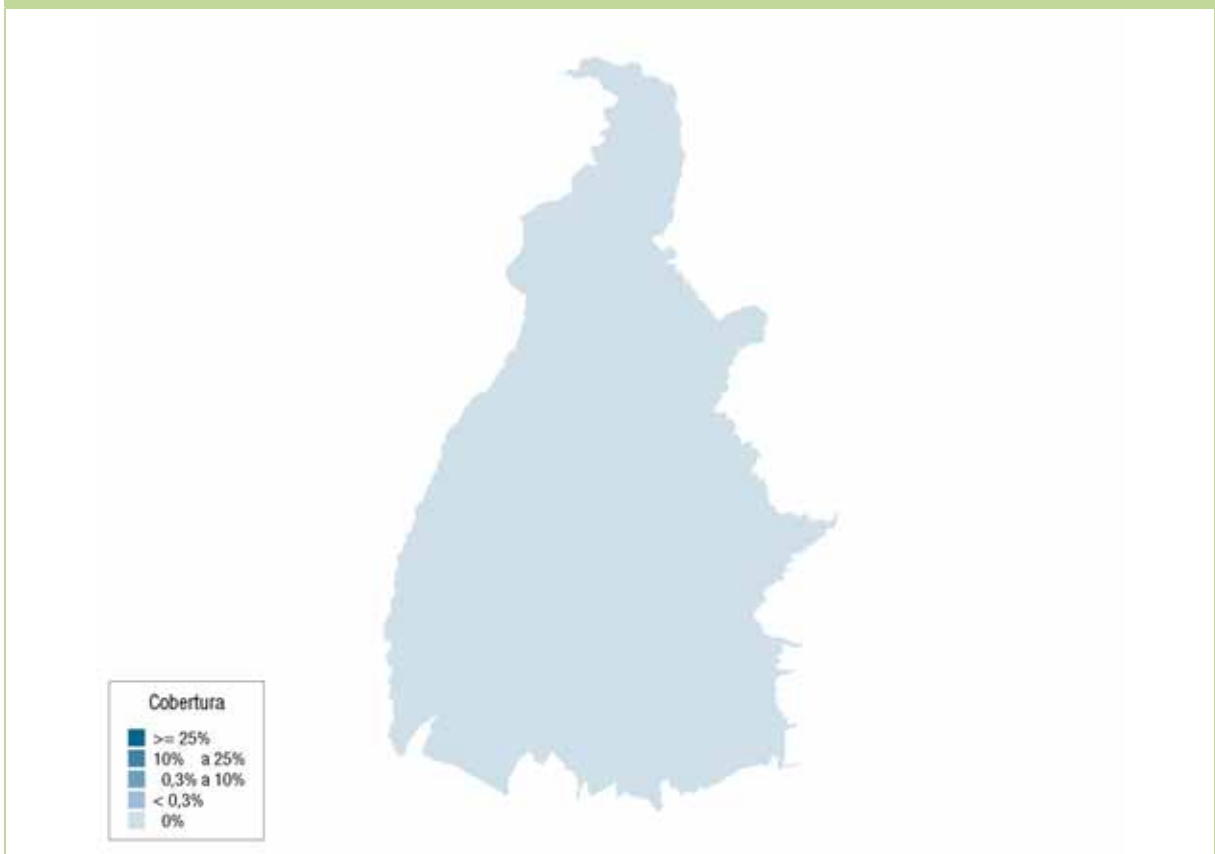
Fontes: IBGE - Censo 2000 (estimativa da população - 2005); ANS - DIOPS, FIP, Cadastro de Beneficiários, Cadastro de Operadoras.



### Mapa de Beneficiários - 2005



### Mapa de Cobertura - 2005





# Notas Metodológicas

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## 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 40 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:

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

## 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 HHHI a seguinte equação:

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

Assim sendo, o índice pode ser expresso como:

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

Uma forma de expressar o HHI é considerar o valor em %, isto é, se houver monopólio e a empresa tem 100% do mercado, o  $HHI = \sum_{i=1}^1 (100)^2 = 10.000$ .

Portanto, se existem N operadoras idênticas com parcelas de beneficiários iguais (concorrência perfeita), o HHI seria:

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

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

### Validação

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

### Despesas Administrativas Ajustadas (DA')

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

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

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:

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

### 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;

$L_1$  (limite inferior) =  $q_1 - (1,5)d_q$  ;

$L_3$  (limite superior) =  $q_3 + (1,5)d_q$ .

Valores da distribuição abaixo de  $L_1$  e acima de  $L_3$  são considerados como valores atípicos.

## Abreviaturas

ANP / AUTONP – Autogestões Não Patrocinadas

CM / COOPM – Cooperativas Médicas

FI / FIL – Filantropias

MGRP – Medicinas de Grupo

SEG – Seguradoras

CO / COOPO – Cooperativas Odontológicas

OG / OGRP – Odontologias de Grupo

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