

## Amounts Generally Billed

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Amounts Generally Billed (AGB) is based on the lowest average of the amounts that were paid to a Maui Health Systems (MHS) facility by private health insurers, Medicare fee-for-service and Medicaid fee-for-service (and co-pays and deductibles) for emergency or medically necessary services, based on actual claim data from July 1, 2017 to June 30, 2018, which is consistent with the look-back method. Total expected payment from allowed claims was divided by total billed charges for such claims, and that number was subtracted from 1 to calculate the AGB percentage. The 2019 AGB reduction to gross charges is 56% for hospital charges.