Dollar amounts represent actual payments paid to health care providers using the Current Procedural Terminology (CPT) code indicated and do not include facility fees. In and out of network is determined based on the Provider Network Indicator field submitted by insurance companies to the Colorado All Payer Claims Database. For commercial health insurance claims, approximately 44% of claims submitted are not attributed as in or out of network and therefore were eliminated from this analysis. Patient liability is the amount payers expect that a patient will pay out of pocket; the CO APCD does not collect any actual payments or additional payments made directly to providers.