

Amounts Generally Billed

Amounts Generally Billed (AGB) is based on the lowest average of the amounts that were paid to a KP facility by private health insurers and Medicare fee-for-service (and co-pays and deductibles) for emergency or medically necessary services, based on actual claim data from October 1, 2024 to September 30, 2025, 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 2026 AGB reduction to gross charges is 71% for hospital charges.