Consumer Cost Transparency: A Methodology Overview

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What is the value of transparency?

Empowers consumers to make smarter, value-based choices about their health care



4 key values in decision making





Cost estimation needs context





Knee Replacement User Flow



Treatment Options

Image: Second			
Osteoarthritis / Osteoarthrosis 🕕 Total Cost			
Total Knee Replacement		\$34,434	Get your cost 🗲
Non-Surgical Treatment		^{\$} 1,661	Get your cost 🗲



Treatment Overview

COST ESTIMATE

Total Knee Replacement 🕕

This estimate includes the total costs for treatments and services at an in-network provider or facility. From evaluation to treatment to follow-up, there are many ways to cut costs. Look for the shopping carts to find money-saving opportunities.



COST ESTIMATE

Non-Surgical Treatment 🕕

This estimate includes the total costs for treatments and services at an in-network provider or facility. From evaluation to treatment to follow-up, there are many ways to cut costs. Look for the shopping carts to find money-saving opportunities.





Treatment Phase Details:

Overview → **Service** Insights

Doctors use im	save up to 56% aging to see what's going on in AT scans, fluoroscopy, MRIs, ul		
Knee X-ray			ers getting
	Hospital Setting	\$163	
	Non-Hospital Setting	\$73 SAVE	56%
	Get the	estimated cost for fe	scilities near :
X-ray bone le	ength study		ers getting his service
	Hospital Setting	\$61	
	Non-Hospital Setting	\$58	
Knee MRI			ers getting his service
	Hospital Setting	\$1,085	
	Non-Hospital Setting	\$715 SAVE	35%
	Get the	estimated cost for fe	acilities near y
X-ray joint st	udy		ers getting his service
	Hospital Setting	\$199	
	Non-Hospital Setting	\$101 SAVE	50%

Evaluation

Your doctor will discuss your current health situation and medical history. Laboratory or diagnostic screening tests, imaging exams, and referrals to other healthcare providers may occur during this stage.

[+] View All Service Options	AVERAG	GE COST
[+] Consultation and Management		\$306
[+] Tests		\$119
[+] Prescription Drugs		\$71
[+] Imaging 🛛 🖓 SAVE UP TO 56%		\$231
[+] Procedures		\$180
[+] Other		\$227
[+] Therapy Services		\$190
Average Total Cost	(for the usual mix of services above)	\$688

HEALTHSPARQ

Treatment Phase Details:

Overview \rightarrow **Provider-Specific Prices** (Check-In to Check-Out)

Surgery

Your doctor(s) will perform the procedure you chose. Your surgical team will provide care before and after your surgery. You will receive information about follow-up care and medicines during this stage. Ask your doctor questions to learn more about the procedure.

[+] View All Service Options	AVERAGE COST
[+] Consultation and Management	\$62
[+] Prescription Drugs	\$95
[+] Facility	\$28,516
[+] Imaging	\$163
[-] Procedures	\$3,312

Your doctor may recommend a procedure in order to better understand, diagnose, or improve your health condition.

Members getting this service
\$3,296
t the estimated cost for facilities near you»
Members getting this service
\$266
\$233

	aying 25 Results on any of the listings	below to get detailed cost and location information.
Sort E	Cost (Lowest)	Ţ
	cility A 11 MILES AWAY 48 MI	EMBERS TREATED
YOU	IR COST 🕧	TOTAL COST
\$5,	189 - \$6,383	\$19,945 - \$25,917 LOWEST COST
	cility B miles away 41 men	IBERS TREATED
YOU	R COST 🕧	TOTAL COST
\$5,	890 - \$6,383	\$23,448 - \$25,917
	cility C	
54.2	2 MILES AWAY 9 ME	IBERS TREATED
YOU	r cost 👔	TOTAL COST
\$6,	034 - \$6,500	\$24,170 - \$26,714
Fa	cility D	
21.13	MILES AWAY 3 MEM	BERS TREATED
YOU	R COST 👔	TOTAL COST
Concernance of the second	295 - \$6,500	\$25,476 - \$28,156

Informed decisions impact total costs

Gallbladder Removal



Average Cost for Cost Estimator users	\$10,319
Average Cost for Non-users	\$14,195

(2 year period of regional health plan's claims history)



CPT Codes Commonly Billed for Rotator Cuff

Surgery	Setting	Service Level	Service Code Description	СРТ
Shoulder Arthroscopy	Outpatient Hospital	Consultation and Management	Hospital observation service	G0378
Shoulder Arthroscopy	Outpatient Hospital	Therapy Services	Self-care training	97535
Shoulder Arthroscopy	Outpatient Hospital	Therapy Services	Physical therapy evaluation	97001
Shoulder Arthroscopy	Outpatient Hospital	Therapy Services	Occupational therapy evaluation	97003
Shoulder Arthroscopy	Outpatient Hospital	Therapy Services	Exercise therapy	97110
Shoulder Arthroscopy	Outpatient Hospital	Procedures	Arthroscopic repair - Rotator Cuff	29827
Shoulder Arthroscopy	Outpatient Hospital	Procedures	Anesthesia for shoulder arthroscopy	01610
Shoulder Arthroscopy	Outpatient Hospital	Procedures	Anesthesia (nerve injection)	64415
Shoulder Arthroscopy	Outpatient Hospital	Other	Ropivacaine HCl injection	J2795
Shoulder Arthroscopy	Outpatient Hospital	Other	RL infusion	J7120
Shoulder Arthroscopy	Outpatient Hospital	Other	Prescription oral drug	J8499
Shoulder Arthroscopy	Outpatient Hospital	Other	Ondansetron injection	J2405
Shoulder Arthroscopy	Outpatient Hospital	Other	Midazolam injection	J2250
Shoulder Arthroscopy	Outpatient Hospital	Other	Materials supplied by physician	99070
Shoulder Arthroscopy	Outpatient Hospital	Other	Hydromorphone injection	J1170
Shoulder Arthroscopy	Outpatient Hospital	Other	Dexamethasone injection	J1094
Shoulder Arthroscopy	Outpatient Hospital	Other	Cefazolin injection	J0690
Shoulder Arthroscopy	Outpatient Hospital	Durable Medical Equipment	Shoulder Orthosis (Brace)	L3650
Shoulder Arthroscopy	Outpatient Hospital	Durable Medical Equipment	Implantable anchor or screw	C1713
Shoulder Arthroscopy	Outpatient Hospital	Consultation and Management	Subsequent hospital care, per day (15 minutes)	99231





Thank you

Questions or Comments?



Appendix



Provider-Specific Prices:

Personalized through real-time benefits data





Provider-Specific Prices:

Personalized through real-time benefits data

Total Out-of-Pocket Cost	
Copay (If applicable)	\$0
[-] Individual deductible amount applied to this service	\$1,500
Your annual Individual deductible	\$1,500
Your deductible contributions to date	\$0
Amount applied to deductible for this service	\$1,500
Deductible remaining for the year (after treatment)	\$0
[–] Coinsurance (your estimated share of the cost)	\$4,390 - \$4,883
Amount Insurance pays for this service	\$17,558 - \$19,534
Percentage of costs you pay	20%
Your annual maximum expenditure	\$5,000
Your contributions toward maximum to date	\$0
Amount applied to coinsurance for this service	\$4,390 - \$4,883
Amount remaining for the year (after treatment)	\$610 - \$117
Your Cost:	\$5,890 - \$6,383



Transparency & Behavior Change



User Impacts of Cost Transparency



(Regional health plan user study; 1,695 completed user surveys)



Transparency tools are informing decisions

Gallbladder Removal



(2 year period of regional health plan's claims history)



Meet HealthSparq





For all users via health plan sites



Single Search: Allows employees to easily research all their healthcare needs.



Real Prices: Shows how much an employee pays for care, based on their health plan's contracts, benefits and coverage.



Patient Ratings & Reviews: Offers insights into patients' actual experiences with providers.



Health & Wellness Community: Provides support, information and encouragement via online interactions with other consumers and health industry experts.

