



Consumer

Empower Your Group Members to Manage Their Healthcare Costs



FAIR Health's Suite Of Consumer Tools Offers:

- Local in-network and out-of-network costs for thousands of healthcare services;
- Bundled and itemized estimates of costs to treat common illnesses and conditions; and
- Easy-to-understand explanations of health coverage concepts and terms.

As individuals are being asked to take greater responsibility for managing their medical and dental costs, they need resources to help them understand the financial impact of their decisions. Take advantage of FAIR Health's award-winning cost-transparency tools to help your group members understand how health coverage works and the costs they might expect.



FAIR Health, an independent, nonprofit corporation renowned for its unbiased, reliable healthcare cost information and resources, has developed a suite of easy-to-use consumer transparency tools. Our website, fairhealthconsumer.org, and mobile apps—in English (FH Cost Lookup) and Spanish (FH CCSalud)—provide accessible, geographically specific estimates of the cost of medical and dental care, and clear explanations about the workings of health insurance.

Equipping your plan members with the resources they need to make smart healthcare decisions can lead to appropriate benefit utilization, increased use of network services, improved member satisfaction, fewer service calls, and, ultimately, lower plan costs.



FH Medical Cost Estimator

FH Dental Cost Estimator

Reliable and Specific Cost Information

Available for thousands of procedures in 493 geographic areas nationwide, FAIR Health's cost estimates are based on our database of billions of claims submitted by insurers and other organizations that process claims on behalf of more than 150 million individuals covered by private insurance. That means we provide local-market cost information based on *real claims experience*. And, in addition to reimbursement estimates based on traditional methodologies, our medical lookup tool also provides information relevant to plans that use Medicare-based reimbursement formulas.

Cost Estimates for Episodes of Care

Members considering knee replacement can estimate the total and itemized costs for related services received in or out of network—including doctor visits, surgery, anesthesia, crutches, physical therapy and more.

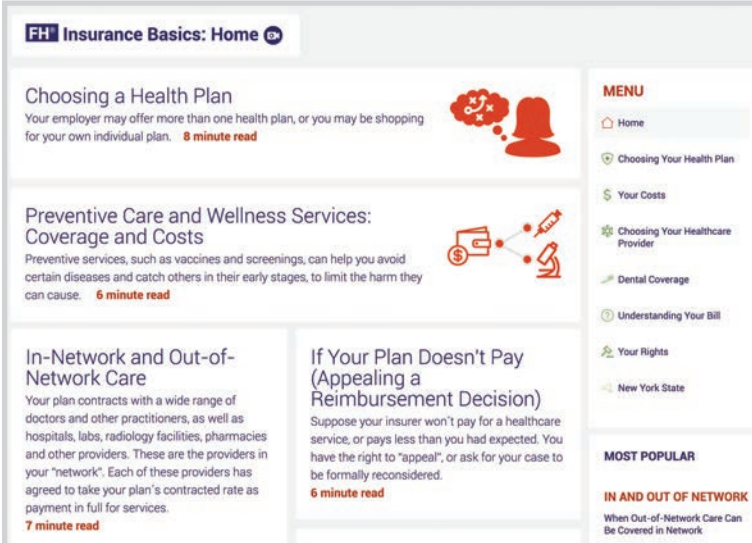
Total Cost Related to Diagnostic examination of knee using an endoscope - CPT Code 29870 N.Y. NY 10036			<div><div>\$16,915</div><div>OUT-OF-NETWORK/ UNINSURED PRICE</div></div> <div><div>\$7,477</div><div>IN-NETWORK PRICE</div></div>	
See out-of-network reimbursement Search Again			OUT-OF-NETWORK/ UNINSURED PRICE	IN-NETWORK PRICE
Primary Medical Procedure				
Diagnostic examination of knee using an endoscope CPT Code: 29870			\$6,300	\$2,114
Remove from Total Cost				
Related Procedures			\$10,615	\$5,363
Anesthesia				
Anesthesia for diagnostic examination of knee joint using an endoscope CPT Code: 01382			\$1,650	\$976
Remove from Total Cost				
Transportation, Medical Equipment and Supplies				
Orthotic, knee, joint adjustment, pre-made Code: L1832			\$1,400	\$788
Remove from Total Cost				
Hospital (Outpatient)				
Hospital Outpatient Facility (HOSPF) estimate for procedure code 29870 (in addition to your doctor's fee) CPT Code: 29870			\$7,565	\$3,599
Remove from Total Cost				

Users can:

- Estimate the costs they may pay for medical or dental services near where they live or work—or at the locality where they may be traveling to receive care;
- View typical costs of medical care received either in network or out of network;
- Learn the potential in-network and out-of-network costs for all services (sometimes known as an episodes of care) related to 25 common procedures or conditions, such as diabetes treatment or hip replacement surgery;
- Manage their out-of-pocket costs when they see network providers before they have met their plan's deductible; and
- Get information to help them discuss the cost of care with their providers, and reimbursement decisions with their insurer—which can reduce the number of claims appeals.

Helpful Educational Content

Developed in collaboration with health insurance literacy and subject matter experts, our FH Insurance Basics original articles, as well as our educational videos, glossary and links to valuable resources, help consumers unravel how health insurance works and apply the site's cost estimates to help them make informed healthcare decisions.

	<p>Making complex topics understandable, our educational curriculum will enable users to:</p> <ul style="list-style-type: none"> • Decide which plan option is right for them at enrollment time; • Find explanations of the terms and concepts relevant to their insurance plans; • Understand their explanations of benefits (EOBs) and medical bills; • Know the differences between settings for care—emergency room vs urgent care center vs doctor's office; and • Discover organizations and services in their community that provide guidance about health coverage.
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Customize Our Data And Educational Content With Your Brand

Organizations like yours can now leverage our data and content to create a private-label version of our consumer site with your own branding, "look and feel" and messaging.

Options include:

- Making our full consumer site available to your members, customized with your branding;
- Licensing our cost-lookup tools, providing your claims staff or customer service teams with immediate access to cost estimates for thousands of medical and/or dental procedures;
- Licensing our educational curriculum, branded for your organization, including any of our specific FH Insurance Basics articles, videos, and glossary; and
- Licensing a FAIR Health data feed and our educational materials for use in your own plan's member portal.

We will automatically refresh the cost information on your private-label website at least twice annually, and regularly add to the site's educational content and features.

Recognized for Quality and Ease of Use

Our consumer website has won praise from industry and government leaders, has been recognized in hundreds of media outlets nationwide as a critical tool for consumer engagement and has received numerous honors and awards.

Make FAIR Health your source for healthcare cost and educational resources for group members.

Call 855-301-FAIR (3247) or email info@fairhealth.org to learn more.



 Benchmarks  Consumer  Custom Analytics

fairhealth.org • fairhealthconsumer.org • consumidor.fairhealth.org

About FAIR Health: FAIR Health is a national, nonprofit organization whose mission is to bring transparency to healthcare costs and health insurance information through comprehensive data products, consumer resources and support for health systems research, powered by the nation's largest collection of private health insurance claims data. FAIR Health is not affiliated with any governmental agency, insurer or other organization.