

Transparency in Coverage

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AHIP

Overview of Transparency in Coverage Requirements



Machine-Readable Files (MRFs)

- In-network negotiated rates
- Out-of-network allowed amounts
- Prescription drug negotiated rates and historic net prices



Cost Estimator Tool

Internet-based self-service tool that provides personalized, real-time estimate of cost-sharing for a covered item or service for a specific in-network provider. Based on a descriptive term or billing code searched by the enrollee.



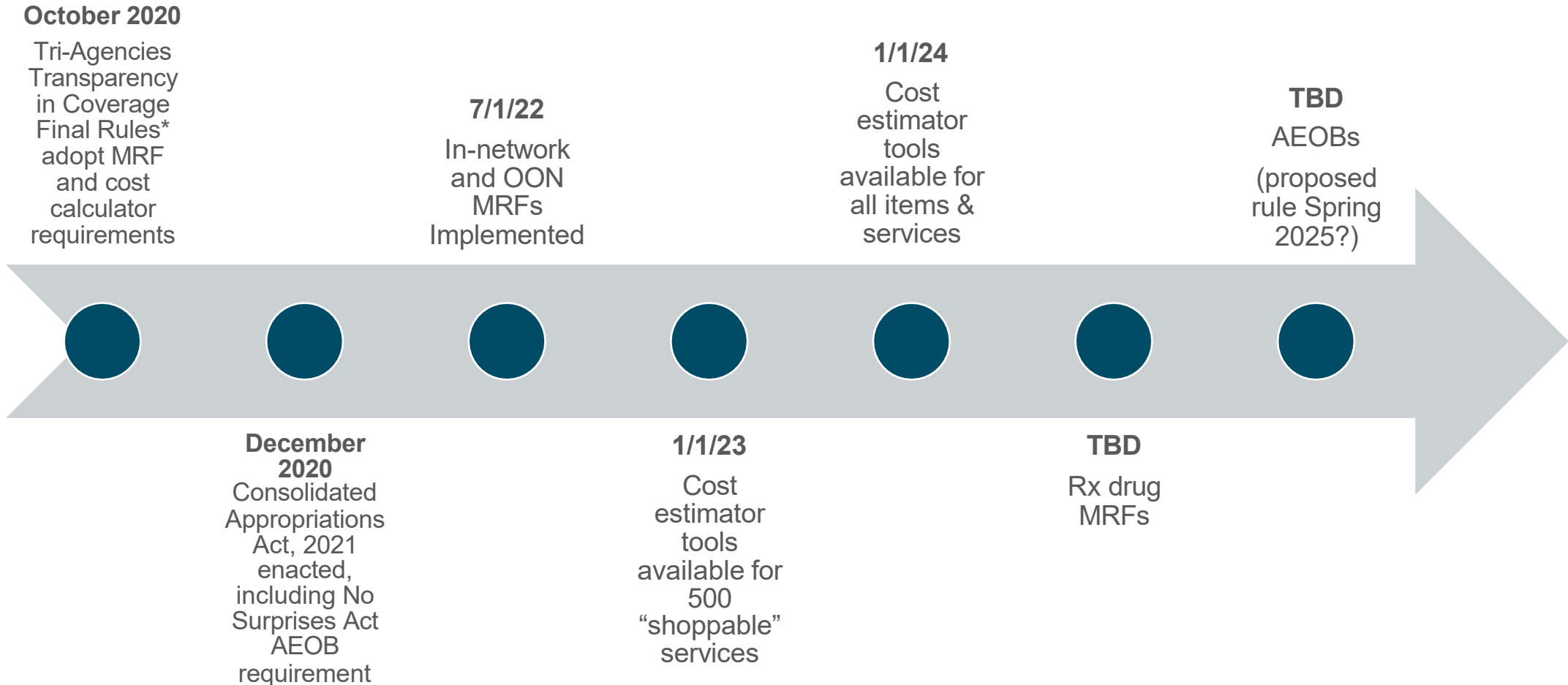
Advanced Explanation of Benefits (AEOB)

Personalized, real-time estimate of cost-sharing for a scheduled service for a specific in-network provider based on billing code(s) submitted by the provider to the issuer via a Good Faith Estimate (GFE).

Apply to most non-grandfathered group health plans and issuers in the individual & group markets

States are the primary enforcers

Reminder: Implementation Status



* Implemented under section 1311(e)(3) of the ACA

Overlapping Requirements, Different Consumer Value



MRFs

- X Real time
- X Personalized
- X Accumulated amounts
- X Provider's expected charges



Cost Estimator Tool

- ✓ Real time
- ✓ Personalized
- ✓ Accumulated amount
- X Provider's expected charges

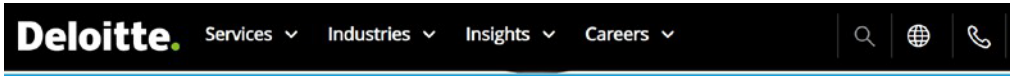


AEOB

- ✓ Real time
- ✓ Personalized
- ✓ Accumulated amounts
- ✓ Provider's expected charges

Consumer-facing tools

Machine-Readable Files



Services

Health care price transparency solutions

Transparency in health care can be a catalyst for growth

Our health care price transparency solutions

Through the combination of our proprietary tools and modeling methodologies, and our deep industry and technical experience, we can help your business leverage pricing and contracting strategies as a sustained source of market advantage. Together, we can help you outperform your peers and improve your overall market and brand value.

Our health care price transparency solutions help your organization for the future of consumer-centric health care by addressing key considerations and challenges in three priority areas:

trilliant health
Exponentially Better.SM

Solutions Research

Health Plan Price Transparency

Negotiated rates for in-network providers have been the most closely guarded trade secret of health insurers – until now.

What do you need to know about [pricing in your market?](#)



Enabling High-Value Provider Performance Through Tailored Healthcare Analytics

HealthCorum delivers granular insights to drive provider network optimization strategies, from regional to nationwide deployments

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Turquoise Health

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Price Transparency Data for Researchers

Thanks to price transparency legislation, we have unprecedented access to the cost of healthcare in the US. This information is changing healthcare as we know it, and so are you. To help you keep innovating, we offer all limited datasets totally free of cost.



Solutions for Healthcare Price Transparency

Rate intelligence for health plans and providers

Stay competitive and strengthen negotiating power with on-demand rates insights.

Machine-Readable Files

- Not consumer-friendly
- Not personalized, specific, or real-time
- Large & complex
- State Activity
- **Next up:**
 - Rx MRF implementation
 - Potential future updates



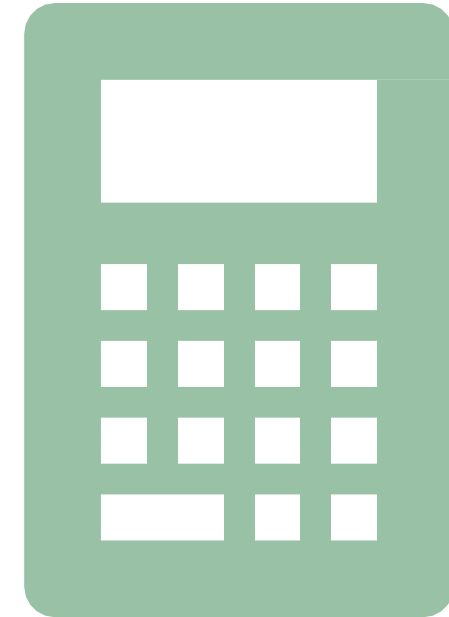
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Cost Estimator Tools

2023 AHIP Member Survey Findings

- <10% enrollees accessed cost estimator tool
- Most frequently searched services:
 - Colonoscopy
 - Vaginal delivery
 - Mammogram
 - Physical therapy
 - Vasectomy
 - Behavioral health
 - Eye exam
 - Dentist
 - Mental health
 - Office visit
 - C-section
 - Urgent care
- **Next up:** Consumer education
 - Availability of tool
 - How to search for costs
 - How to use cost information to make health care decisions



AEOBs

- Holds potential to provide the most accurate estimate
- Implementation will be extremely complex
- **Next up:** Standards designation and proposed rulemaking



What's Next for States?

- Prioritize solutions that provide direct consumer value
- Consider approaches to expand consumer awareness & education of tools
- Avoid single-state solutions
- Engage on next iteration of review/updates to Federal MRF requirements

Thank You

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