FAIR Health Efforts to Advance Price Transparency

Robin Gelburd, President

FAIR Health
Know Your Source

NAIC
National Association of Insurance Commissioners

July 27, 2021

530 Fifth Avenue, 18th Floor, New York, NY 10036
fairhealth.org • fairhealthconsumer.org • fairhealthconsumidor.org

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The FAIR Health Private Claims Repository

34+ Billion

Medical and Dental Claims from 2002 to the Present

Updated on a monthly basis

2+ Billion

New Claims Every Year

493

Regions in the United States

Nationwide Coverage

60+ Contributors

Quality Testing and Control

Private Insurance Claims

FAIR Health: Certified CMS Qualified Entity (QE)

Complete collection of Medicare Parts A, B and D claims data for all 50 states and Washington, DC

Entrusted with QE data due to national breadth of FH private claims/state-of-the-art security protections

Medicare data from 2013 to present

37+ billion Medicare claims

Interaction with Federal Agencies and Officials

CDC

CMS.gov
Centers for Medicare & Medicaid Services

The Office of the National Coordinator for Health Information Technology

HHS.gov

VA U.S. Department of Veterans Affairs

FDA U.S. FOOD & DRUG ADMINISTRATION

USDA U.S. DEPARTMENT OF AGRICULTURE

MEDPAC

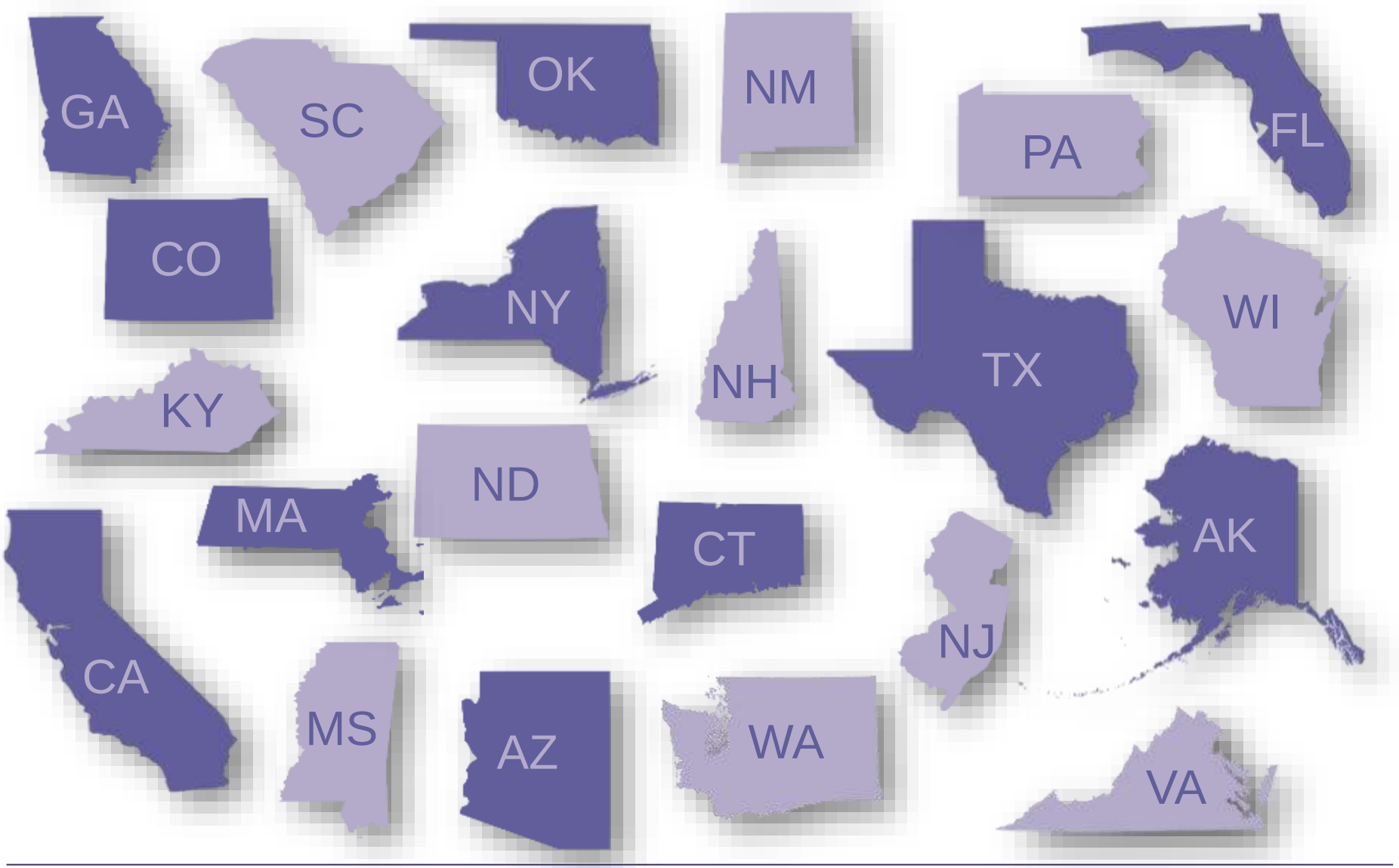
Office of National Drug Control Policy

GAO U.S. Government Accountability Office

U.S. BUREAU OF LABOR STATISTICS

HRSA
Health Resources & Services Administration

FAIR Health State Policy Connections:
Laws, Regulations, Programs and Policy



Thought Leadership on Price Transparency

STAT

Using States as Living Laboratories to Solve Surprise Medical Billing

By Robin Gelburd

"As an independent nonprofit, **FAIR Health** has no bias for or against any public policy position, but serves those who aim to create policy with our data resources and technical expertise. Particularly relevant to surprise billing legislation are our benchmarks. These are reports of typical costs for services in specific geographic areas, based on data from our vast repository of more than 30 billion private health care claim records."

1/15/20

STAT

Bringing transparency to the notion of price transparency

By Robin Gelburd

"In addition to the lessons we have learned about transparency, my colleagues and I have an overarching belief that has been with us from the start: Transparency is not just a goal but is also an ethic. To move toward the goal of price transparency, it helps to be transparent in other ways as well. Since its founding 10 years ago, **FAIR Health** has been open about its mission and methodologies. Others involved in price transparency initiatives should be transparent in the ways appropriate to them."

8/13/19

AJMC

How Private Claims Data Can Power the Paradigm Shift to Price Transparency

By Robin Gelburd

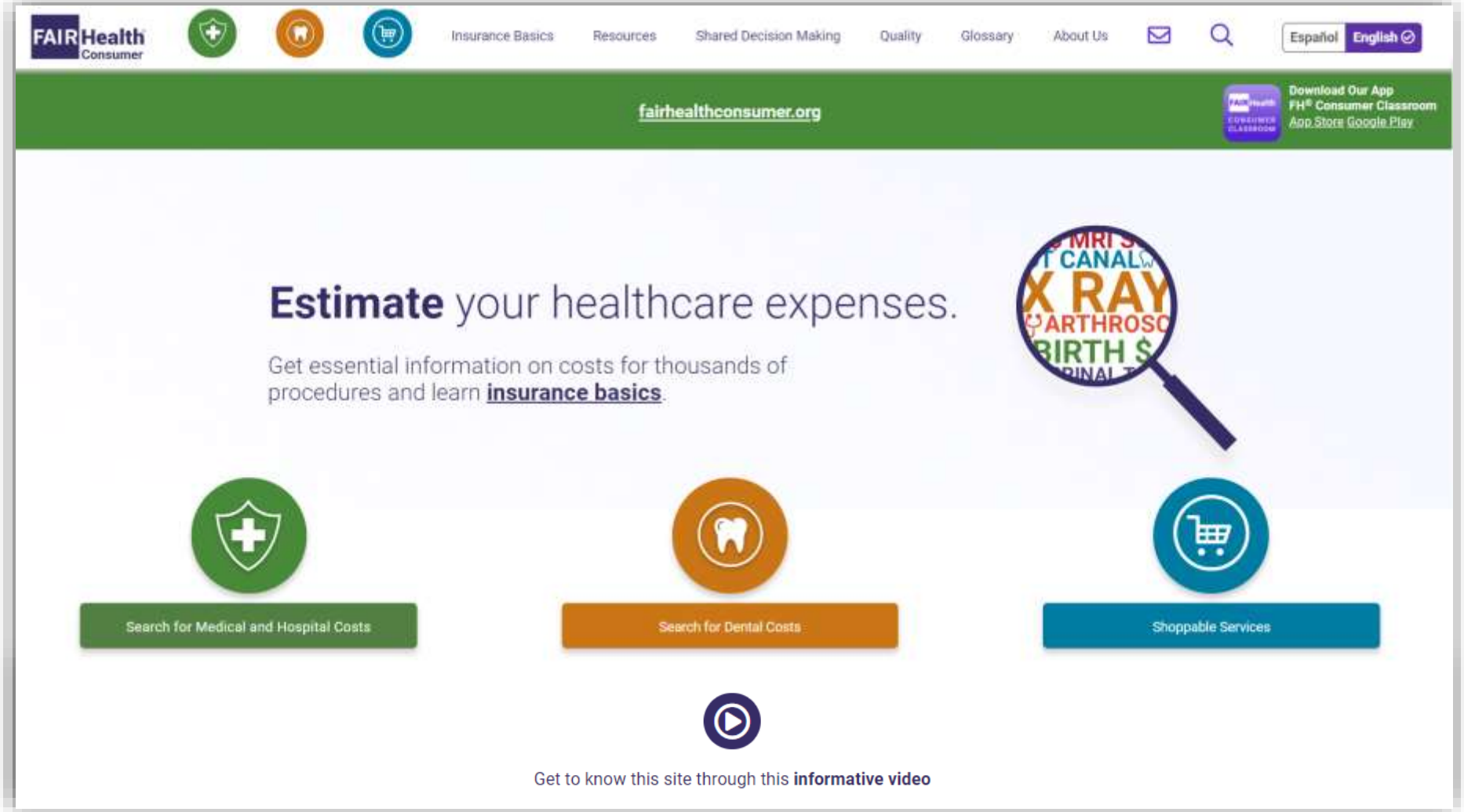
"The public hunger for price transparency is clear. A 2015 survey by Public Agenda found that the majority of Americans (56%) have tried to find information on healthcare prices before getting care. Even among those who have not tried, 57% said they would like to know the prices of healthcare services in advance. Likewise, in a nationwide study conducted in 2016 by **FAIR Health**, nearly 60% of respondents indicated that they would travel over 50 miles to save at least 50% on their medical bills. What is needed is a major effort to supply Americans with tools they can use. A sufficiently large, national, multi-payer dataset of private claims data can power the necessary paradigm shift."

5/24/18

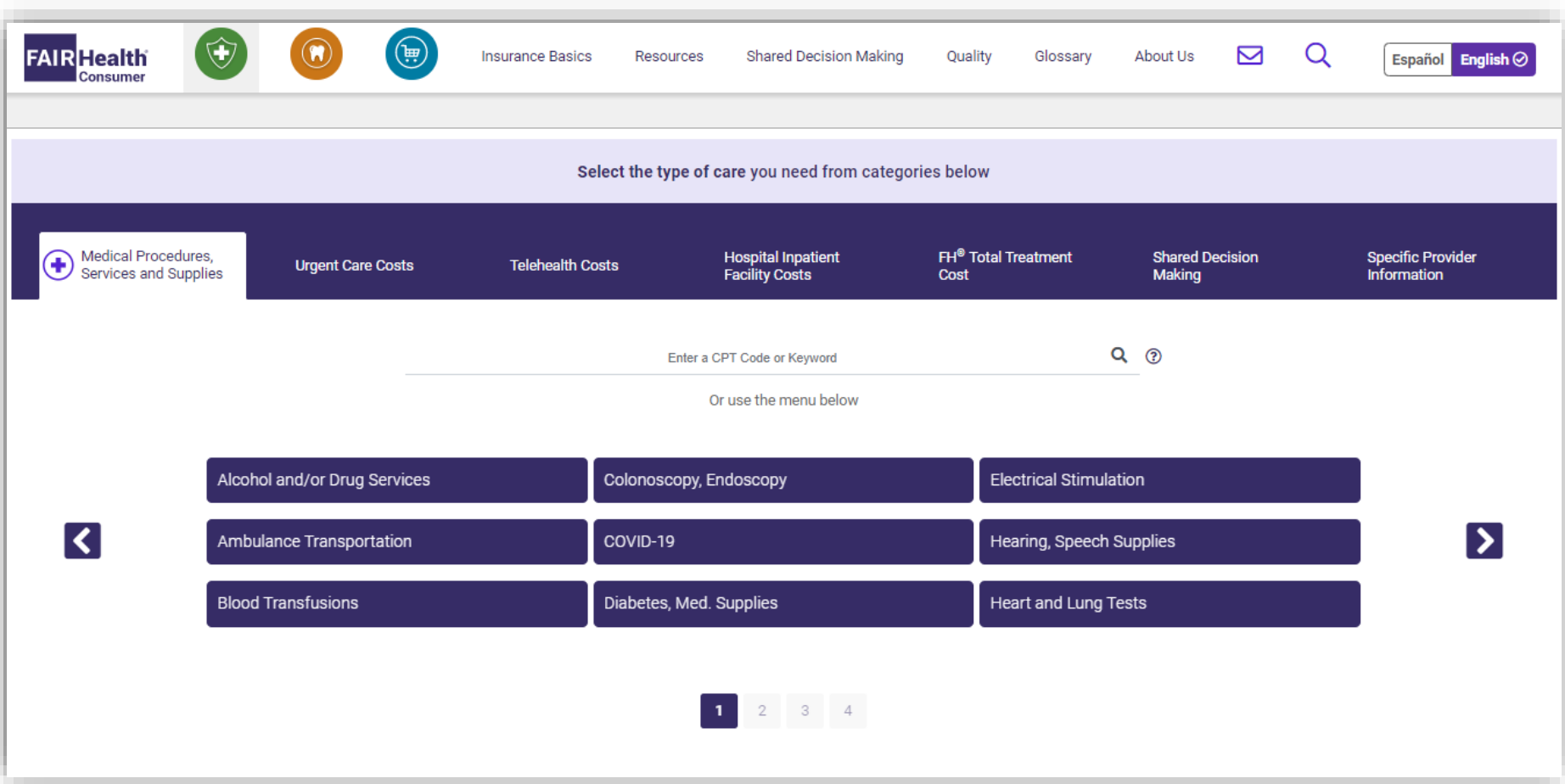
Elements of Successful Price Transparency

- Use independent, trusted source
- Refresh data frequently
- Offer relevant, actionable geographic specificity
- Use a universal data platform that allows for standardization
- Provide clear context, educational backdrop
- Employ understandable language
- Recognize key interdependencies
- Advance transparency efforts on both micro and macro levels

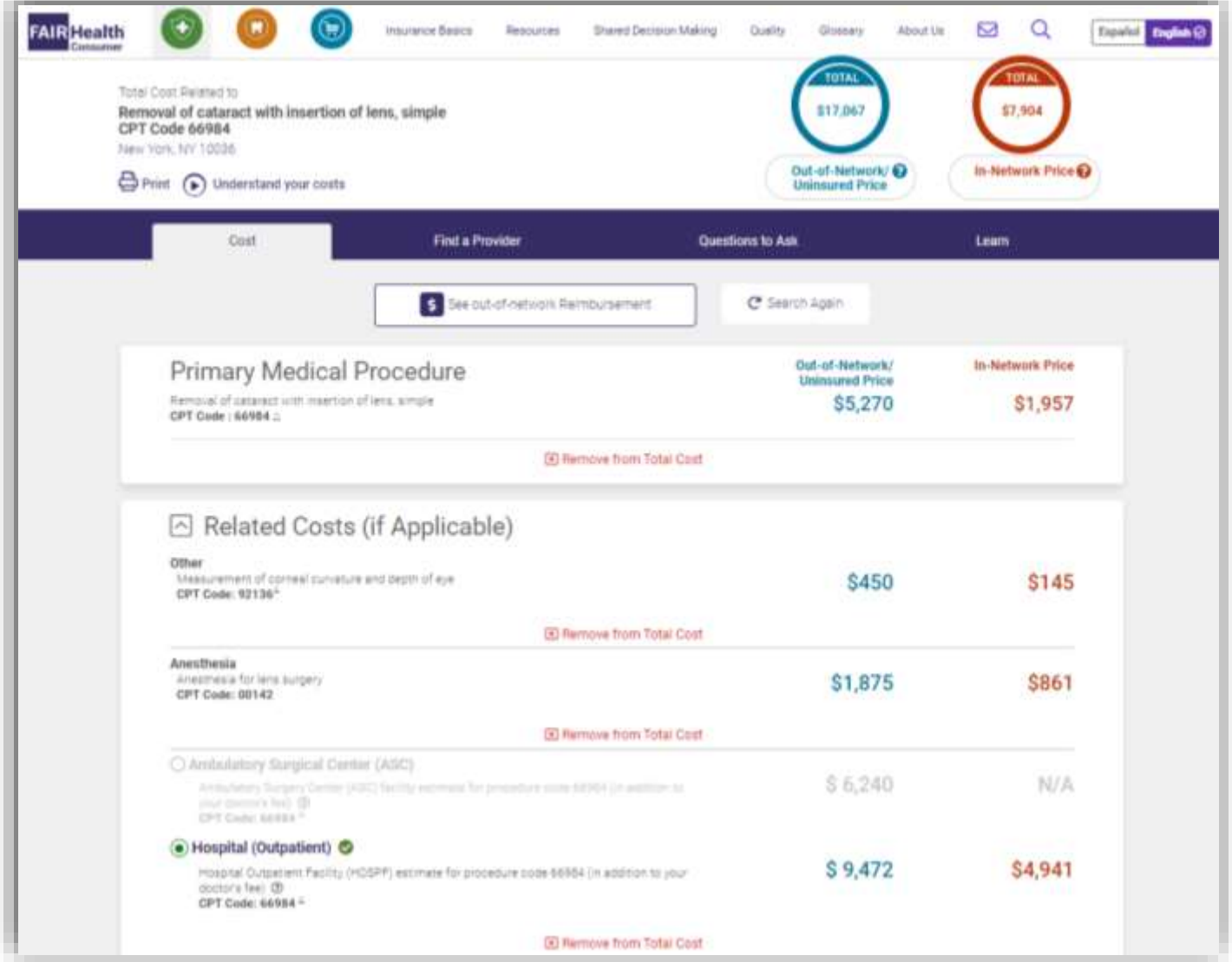
www.fairhealthconsumer.org



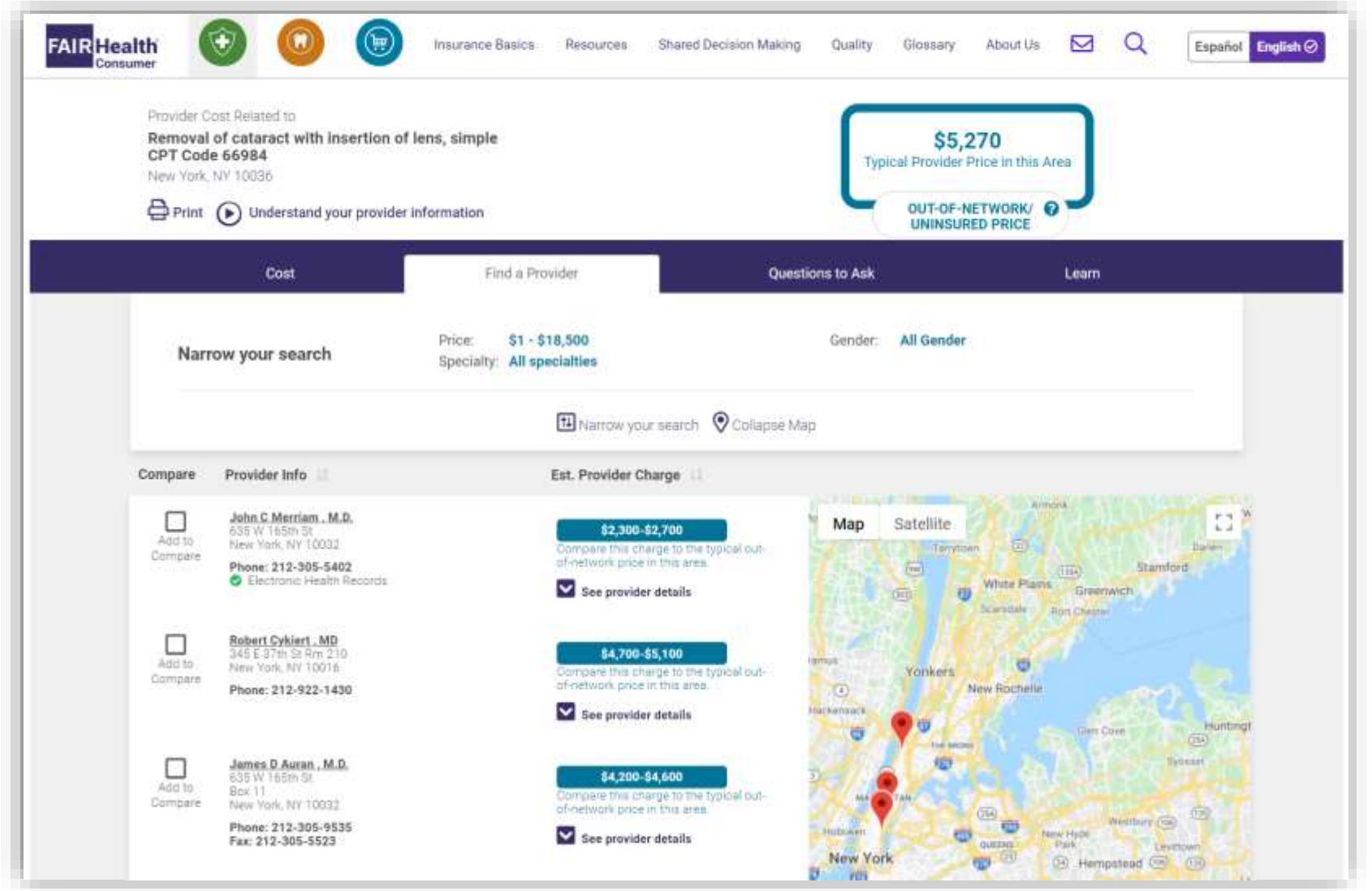
Medical Cost Lookup Venues and Categories



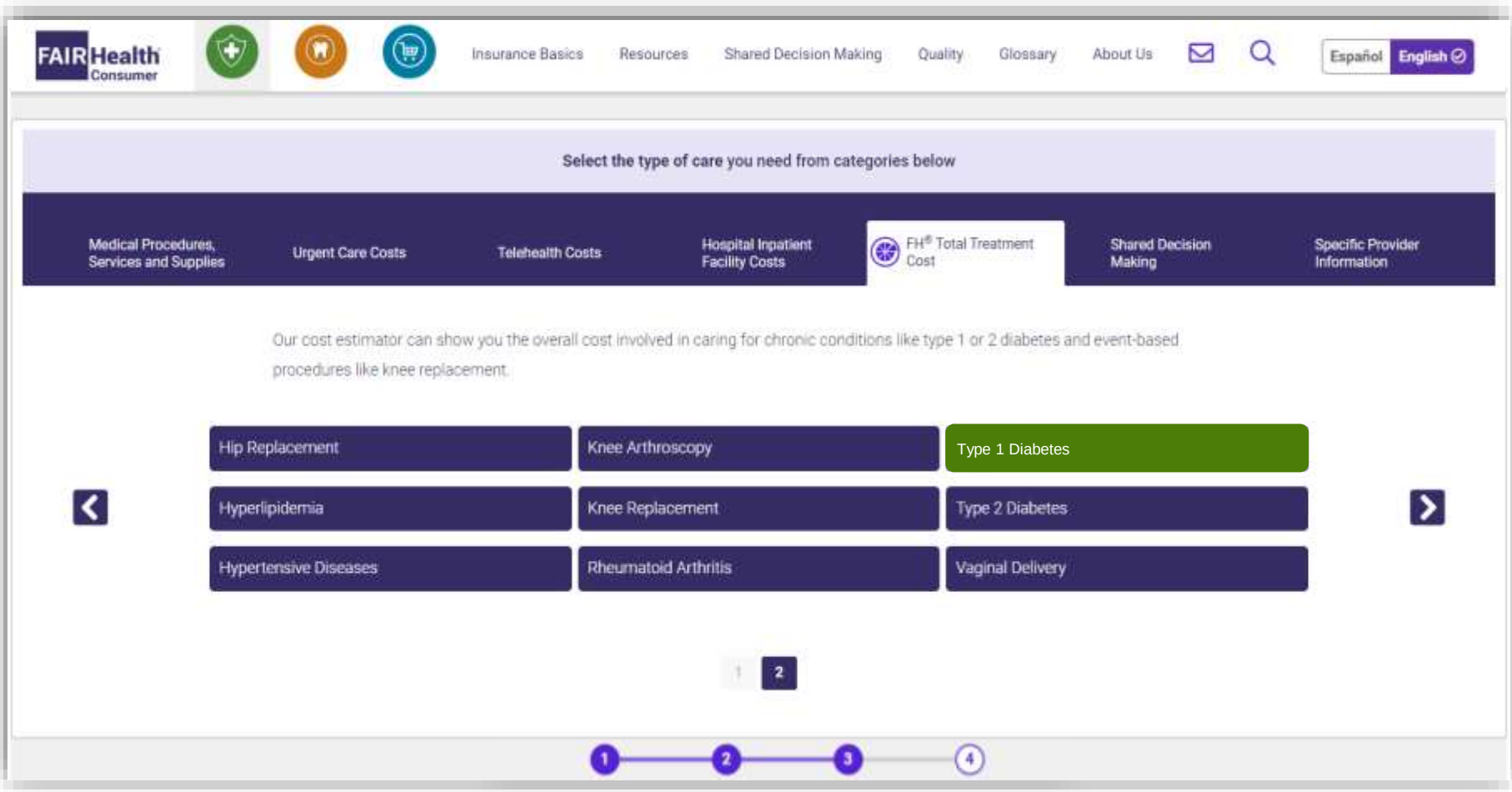
Medical Cost Lookup Results Page



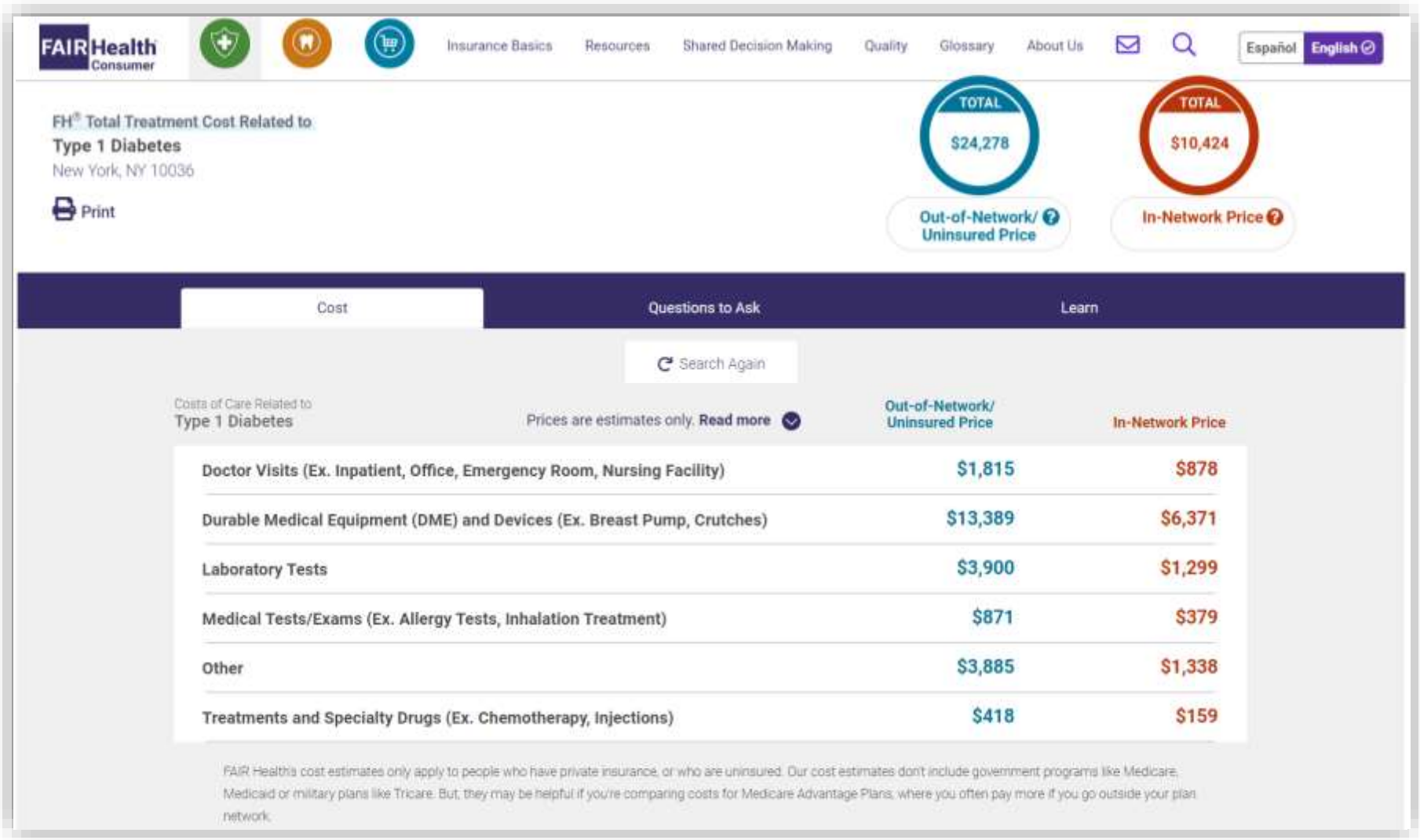
Medical Cost Lookup Provider List



FH® Total Treatment Cost Options



FH Total Treatment Cost Results Page



Dental Cost Lookup Results Page

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Total Cost Related to
Root Canal -- molar - initial treatment
D3330
New York, NY 10036

Print

TOTAL $2,675 — Out-of-Network/ Uninsured Price

TOTAL $1,775 — Average Allowed Amount

Cost | Questions to Ask | Learn

See out-of-network Reimbursement | Search Again

Primary Dental Procedure

		Out-of-Network/ Uninsured Price	Average Allowed Amount
Nomenclature:	endodontic therapy, molar tooth (excluding final restoration)	$2,300	$1,553
Common Terminology:	Root Canal -- molar - initial treatment Code D3330		

Remove from Total Cost

Related Costs (if Applicable)

$375 $222

View cost estimates for this procedure in surrounding zip codes

Shared Decision Making (SDM)

Integrating Price Transparency into Clinical Decision Aids

Groundbreaking SDM Initiatives

- SDM is the conversation between the provider and patient/caregiver regarding treatment options and care
  - SDM takes into account the patient's preferences and values when making a decision about treatment
- Until now, SDM tools have lacked integration with cost information
- FAIR Health is advancing multi-pronged SDM efforts involving vulnerable and underserved populations:
  - Individuals Receiving Palliative Care
  - People of Color
  - Older Adults

Shared Decision-Making Decision Aid

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SHARED DECISION MAKING

Dialysis for People Who Are Seriously Ill: Stay On or Stop?

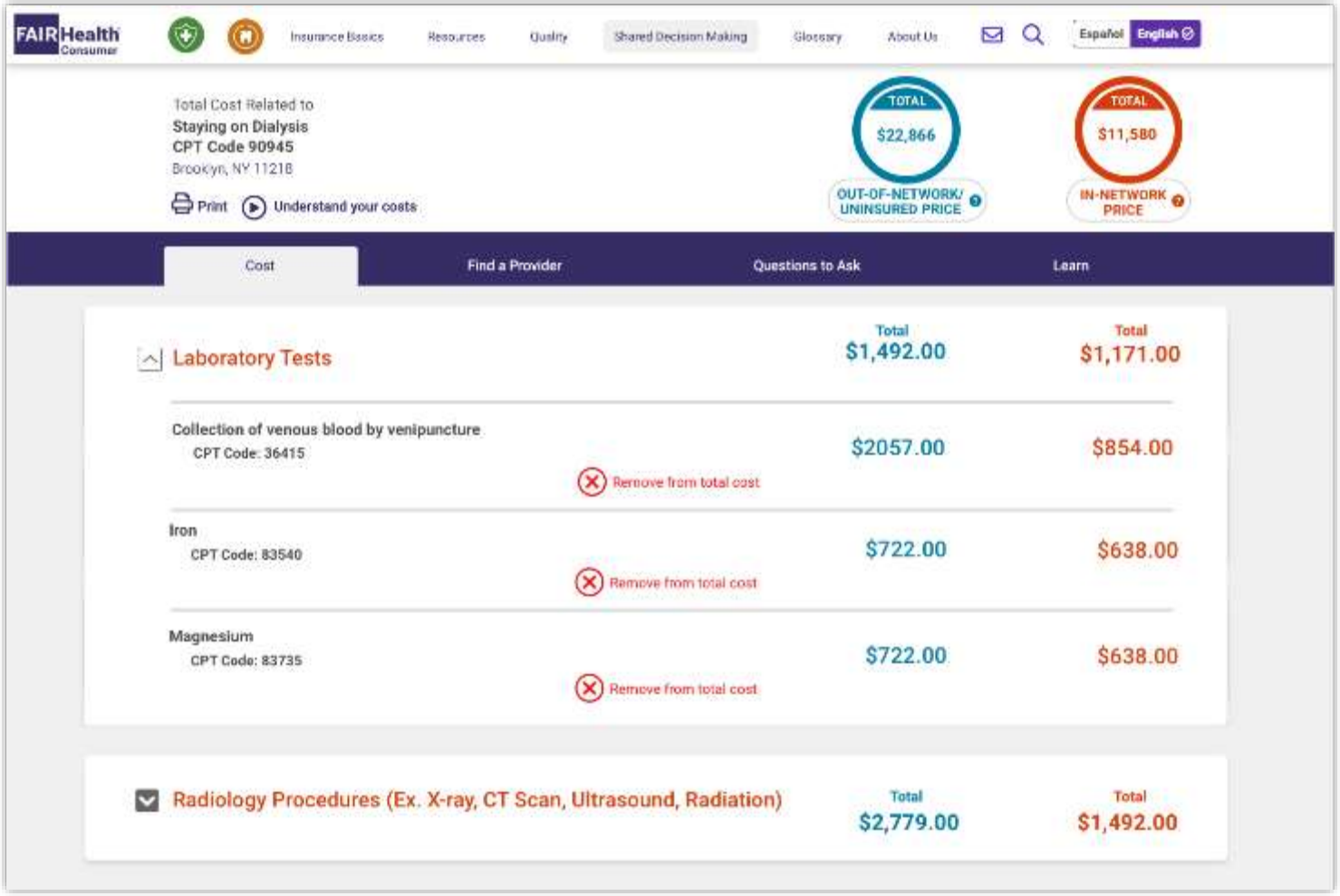
This decision aid is for people who are on dialysis for kidney failure. It is not for people waiting for a kidney transplant.

About Kidney Dialysis: Dialysis cleans your blood when your kidneys can no longer do it. It may be done at a special center or in your home.

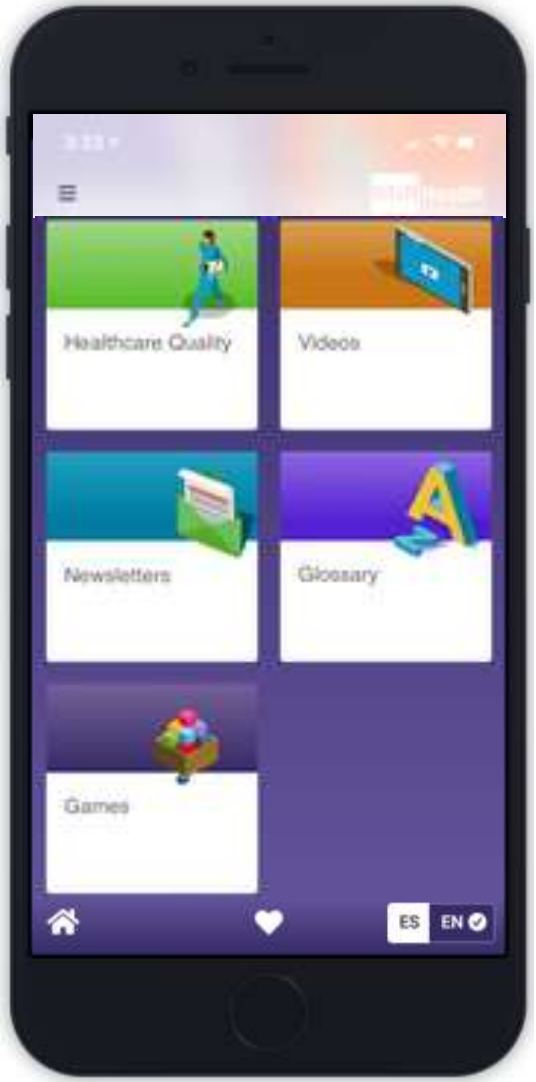
PATIENT QUESTIONS

What does the option involve?	You will stay on or stop dialysis. You will likely come to this decision by talking to your healthcare team, family members, and others.	
How will it change my life if I stop dialysis?	You will no longer spend time having dialysis. You can eat foods that you might have avoided when on dialysis. Before stopping, think about your will and your wishes when seriously ill.	
How long will I live?	***Stay On Dialysis*** This is very hard to know. It depends on your age, health, and how long you have been on dialysis. Most people live for many months, and some for much longer.	***Stop Dialysis*** This depends on many things and is hard to know. Kidney failure is a serious illness. Without dialysis, death may happen within a few weeks.

Cost Breakdown for Selected Pathway

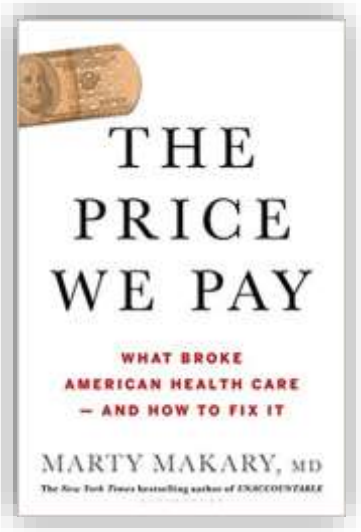


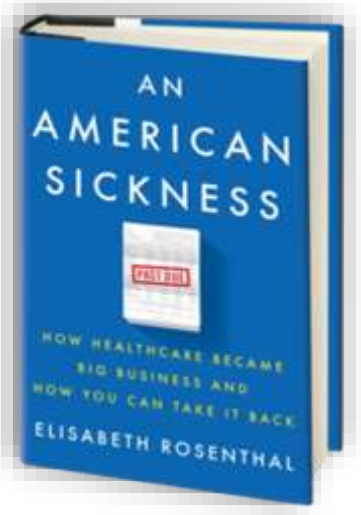
FH® Consumer Classroom



Consumer Health Literacy: Honored for Innovation and Utility

- **White House Summit on Smart Disclosure**
  - FAIR Health consumer website recognized as example of Smart Disclosure for consumers by White House; FAIR Health invited to present at National Archives before 75 federal agencies
- **Agency for Healthcare Research and Quality (AHRQ)**
  - FAIR Health Cost Lookup listed as “Quality Tool” on AHRQ Health Care Innovations Exchange
- **URAC**
  - FAIR Health received the award for Best Practices in Health Care Consumer Engagement and Protection at the 2013 Quality Summit
- **eHealthcare Leadership Awards**
  - FAIR Health received awards for nine consecutive years, 2012-2020
- **appPicker**
  - FAIR Health mobile app selected as one of best healthcare apps in 2014
- ***Employee Benefit News (EBN)***
  - FAIR Health President Robin Gelburd recipient of 2016 Dig|Benefits Technology Innovator Award
- ***Kiplinger’s Personal Finance***
  - FAIR Health recognized as best healthcare cost estimator in 2016





FAIR Health Research and Resources

- FH® White Papers and Briefs
  - General: Lyme Disease, Opioid Abuse Disorder, Food Allergy, Obesity and Type 2 Diabetes, Telehealth, Surprise Billing, Shared Decision Making
  - FH® Healthcare Indicators and FH® Medical Price Index
  - COVID-19 Pandemic
- FH® Infographics
- Monthly Telehealth Regional Tracker

FAIR Health COVID-19 Studies

March 2020

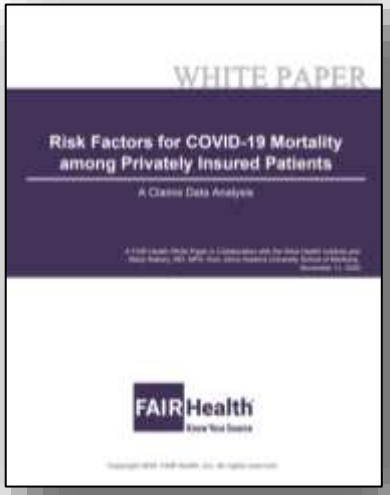
May 2020

June 2020

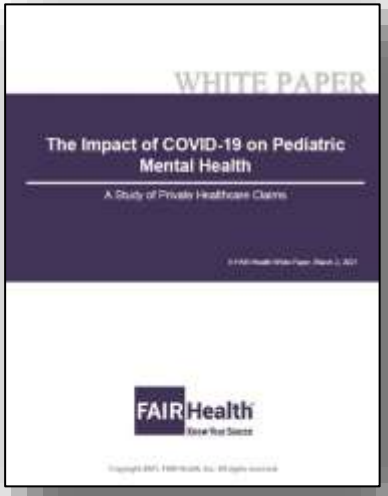
July 2020

September 2020

November 2020



May 2021



June 2021

FAIR Health Research Commended by Health Agencies

World Health Organization

IASP

International Association for the Study of Pain

FAIR Health Research Widely Cited in Journals

The Crisis Facing Older People Living with Neurodiversity and Their Aging Family Carers: A Social Work Perspective

4/30/21

COVID-19's Economic Impact on the Global Health Systems: Time to Respond to New Realities

4/21

The Devastating Impact of COVID-19 on Individuals with Intellectual Disabilities in the United States

3/5/21

Oral Health Matters: The Ethics of Providing Oral Health During COVID-19

1/15/21

Brief Report: Impact of COVID-19 in Individuals with Autism Spectrum Disorders: Analysis of a National Private Claims Insurance Database

5/26/21

Medicare Payment Advisory Commission (MedPAC) Report to the Congress Medicare Payment Policy March 2021

3/15/21

Public Perceptions of Resuming Elective Surgery During the COVID-19 Pandemic

2/1/21

Recent Trends in U.S. Services Trade: 2021 Annual Report

4/21

Sampling of Research Institutions Utilizing FAIR Health Data

HARVARD MEDICAL SCHOOL

JOHNS HOPKINS BLOOMBERG SCHOOL of PUBLIC HEALTH

HARVARD BUSINESS SCHOOL

Duke UNIVERSITY

Yale University School of Medicine

NORTHWESTERN UNIVERSITY FEINBERG SCHOOL OF MEDICINE

BOSTON UNIVERSITY HENRY M. GOLDMAN SCHOOL of Dental Medicine

Penn UNIVERSITY of PENNSYLVANIA

BROWN

UAMS COLLEGE OF PHARMACY UNIVERSITY OF ARKANSAS FOR MEDICAL SCIENCES

NYU ROBERT F. WAGNER GRADUATE SCHOOL OF PUBLIC SERVICE

INDIANA UNIVERSITY

UCDAVIS UNIVERSITY OF CALIFORNIA

UAB SCHOOL OF PUBLIC HEALTH

University of Nebraska Medical Center Nebraska Medicine

UNIVERSITY of ROCHESTER

SIMON BUSINESS SCHOOL

Questions/Discussion

Robin Gelburd
President

For more information, contact

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