



FAIR Health Efforts to Advance Price Transparency

Robin Gelburd, President

July 27, 2021



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

Copyright 2021, FAIR Health, Inc. All rights reserved.
CPT © 2020 American Medical Association (AMA). All rights reserved.

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

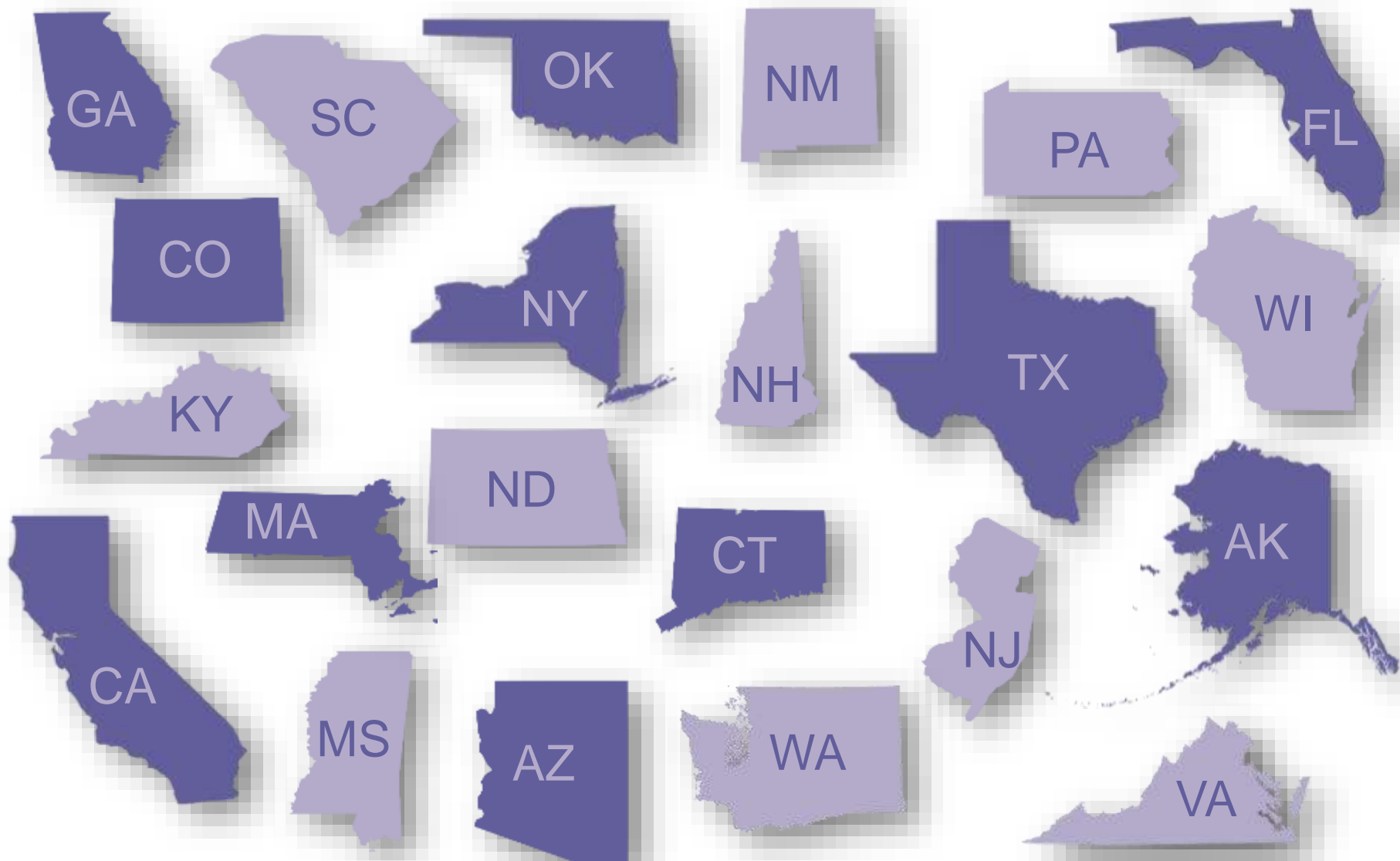


Interaction with Federal Agencies and Officials



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

The screenshot shows the homepage of the Fair Health Consumer website. At the top is a navigation bar with the Fair Health Consumer logo, three circular icons (green with a plus, orange with a tooth, blue with a shopping cart), and links for Insurance Basics, Resources, Shared Decision Making, Quality, Glossary, and About Us. There are also icons for email and search, and language options for Español and English. Below the navigation bar is a green banner with the website URL and a button to download the app. The main content area features a large heading "Estimate your healthcare expenses." followed by a subtext about getting essential information on costs and learning insurance basics. To the right is a magnifying glass icon over a collage of medical terms. Below the heading are three colored buttons: "Search for Medical and Hospital Costs" (green), "Search for Dental Costs" (orange), and "Shoppable Services" (blue). At the bottom center is a play button icon and a link to an informative video.

FAIRHealth Consumer

Insurance Basics Resources Shared Decision Making Quality Glossary About Us

[Email](mailto:info@fairhealthconsumer.org) [Search](#) [Español](#) [English](#)

[fairhealthconsumer.org](https://www.fairhealthconsumer.org)

Download Our App
FH® Consumer Classroom
[App Store](#) [Google Play](#)

Estimate your healthcare expenses.

Get essential information on costs for thousands of procedures and learn [insurance basics](#).

**MRI'S
T CANAL
X RAY
ARTHROSC
BIRTH \$
RINAL T**


Search for Medical and Hospital Costs




Search for Dental Costs



Shoppable Services


Get to know this site through this informative video

Medical Cost Lookup Venues and Categories






[Insurance Basics](#) [Resources](#) [Shared Decision Making](#) [Quality](#) [Glossary](#) [About Us](#)  

[Español](#) [English](#) 

Select the type of care you need from categories below

 Medical Procedures, Services and Supplies

Urgent Care Costs



Telehealth Costs

Hospital Inpatient Facility Costs


FH[®] Total Treatment Cost

Shared Decision Making

Specific Provider Information

Enter a CPT Code or Keyword  

Or use the menu below



Alcohol and/or Drug Services

Ambulance Transportation

Blood Transfusions

Colonoscopy, Endoscopy


COVID-19

Diabetes, Med. Supplies

Electrical Stimulation

Hearing, Speech Supplies

Heart and Lung Tests



1

2

3

4

FAIR Health
Know Your Source

FH

Proprietary and Confidential

9

Medical Cost Lookup Results Page

The screenshot displays the FAIRHealth Medical Cost Lookup Results Page. At the top, the FAIRHealth logo and navigation links are visible. The main content area shows the procedure details: "Removal of cataract with insertion of lens, simple" with CPT Code 66984. Two circular callouts show the total costs: \$17,067 for Out-of-Network/Uninsured Price and \$7,904 for In-Network Price. Below this, a table lists the costs for the primary procedure and related costs. The primary procedure cost is \$5,270 (Out-of-Network) and \$1,957 (In-Network). Related costs include Other (\$450 Out-of-Network, \$145 In-Network), Anesthesia (\$1,875 Out-of-Network, \$861 In-Network), Ambulatory Surgical Center (ASC) (\$5,240 Out-of-Network, N/A In-Network), and Hospital (Outpatient) (\$9,472 Out-of-Network, \$4,941 In-Network). Each row has a "Remove from Total Cost" button.

FAIRHealth Consumer

Insurance Basics Resources Shared Decision Making Quality Glossary About Us

Spanish English

Total Cost Related to
Removal of cataract with insertion of lens, simple
CPT Code 66984
New York, NY 10036

Print Understand your costs

TOTAL
\$17,067
Out-of-Network/
Uninsured Price

TOTAL
\$7,904
In-Network Price




Cost Find a Provider Questions to Ask Learn

See out-of-network Reimbursement Search Again



Primary Medical Procedure	Out-of-Network/ Uninsured Price	In-Network Price
Removal of cataract with insertion of lens, simple CPT Code: 66984	\$5,270	\$1,957
Remove from Total Cost		
Related Costs (if Applicable)		
Other Measurement of corneal curvature and depth of eye CPT Code: 92136	\$450	\$145
Remove from Total Cost		
Anesthesia Anesthesia for lens surgery CPT Code: 00142	\$1,875	\$861
Remove from Total Cost		
<input type="radio"/> Ambulatory Surgical Center (ASC) Ambulatory Surgery Center (ASC) facility estimate for procedure code 66984 (in addition to your doctor's fee) CPT Code: 66984	\$5,240	N/A
<input checked="" type="radio"/> Hospital (Outpatient) Hospital Outpatient Facility (HOPF) estimate for procedure code 66984 (in addition to your doctor's fee) CPT Code: 66984	\$9,472	\$4,941
Remove from Total Cost		

Medical Cost Lookup Provider List

FAIRHealth
Consumer





Insurance Basics · Resources · Shared Decision Making · Quality · Glossary · About Us



Español **English**

Provider Cost Related to
Removal of cataract with insertion of lens, simple
CPT Code 66984
New York, NY 10036

 Print  Understand your provider information

\$5,270
Typical Provider Price in this Area



**OUT-OF-NETWORK/
UNINSURED PRICE**

Cost Find a Provider Questions to Ask Learn

Narrow your search


Price: **\$1 - \$18,500**
Specialty: **All specialties**


Gender: **All Gender**

 Narrow your search  Collapse Map

Compare **Provider Info** **Est. Provider Charge**


☐ Add to Compare

John C. Merriam, M.D.
635 W 165th St
New York, NY 10032
Phone: 212-305-5402
 Electronic Health Records

\$2,300-\$2,700
Compare this charge to the typical out-of-network price in this area.
 See provider details


☐ Add to Compare

Robert Cykiert, MD
345 E 37th St Rm 210
New York, NY 10016
Phone: 212-922-1430


\$4,700-\$5,100
Compare this charge to the typical out-of-network price in this area.
 See provider details

☐ Add to Compare

James D. Auran, M.D.
635 W 165th St
Box 11
New York, NY 10032
Phone: 212-305-9535
Fax: 212-305-5523




\$4,200-\$4,600
Compare this charge to the typical out-of-network price in this area.
 See provider details

Map **Satellite**





FH[®] Total Treatment Cost Options

FAIRHealth
Consumer



Insurance BasicsResourcesShared Decision MakingQualityGlossaryAbout Us



Español

English


Select the type of care you need from categories below

Medical Procedures, Services and Supplies

Urgent Care Costs

Telehealth Costs

Hospital Inpatient Facility Costs

 FH[®] Total Treatment Cost

Shared Decision Making

Specific Provider Information

Our cost estimator can show you the overall cost involved in caring for chronic conditions like type 1 or 2 diabetes and event-based procedures like knee replacement.

Hip Replacement

Hyperlipidemia

Hypertensive Diseases

Knee Arthroscopy

Knee Replacement

Rheumatoid Arthritis

Type 1 Diabetes

Type 2 Diabetes

Vaginal Delivery

1

2

1

2

3

4

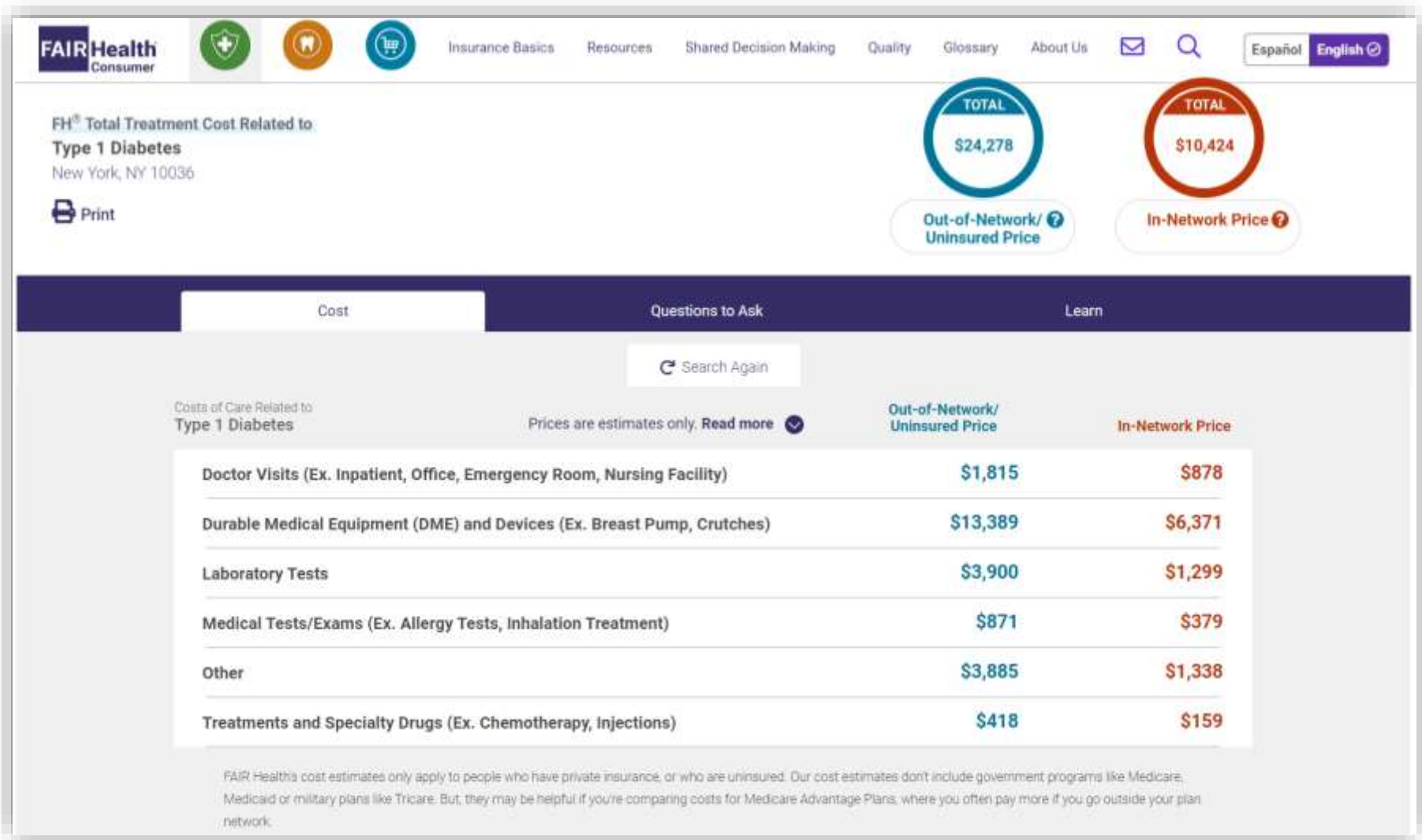
FAIRHealth
Know Your Source

FH







Proprietary and Confidential

12

FH Total Treatment Cost Results Page




Dental Cost Lookup Results Page

[Insurance Basics](#)[Resources](#)[Shared Decision Making](#)[Quality](#)[Glossary](#)[About Us](#)

[Español](#)[English](#)

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

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


☐ 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

[Insurance Basics](#)[Resources](#)[Shared Decision Making](#)[Quality](#)[Glossary](#)[About Us](#)

[Español](#)[English](#)

SHARED DECISION MAKING



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

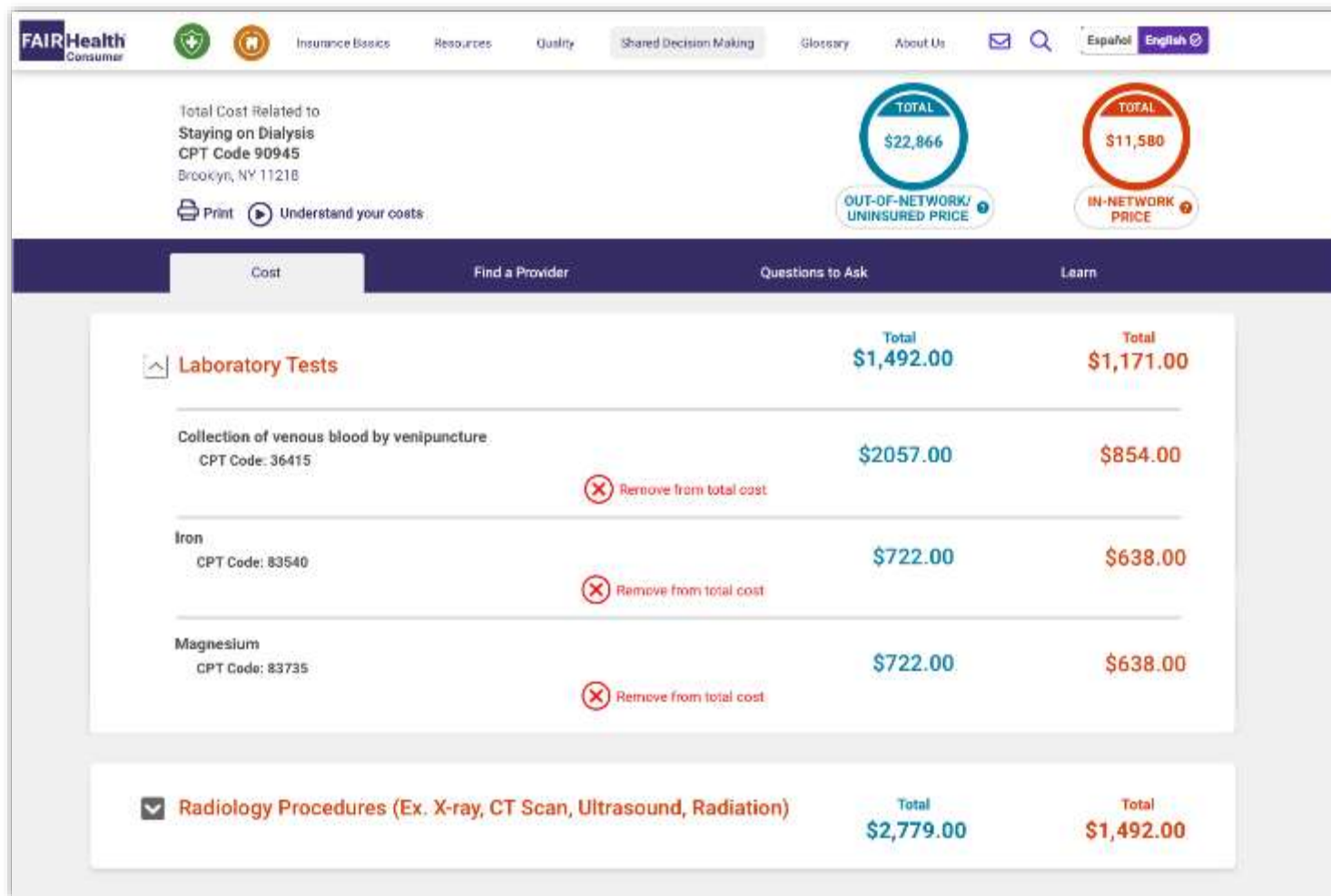
This decision aid is for people who are on dialysis for kidney failure. It is not for people waiting for a kidney transplant.

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.

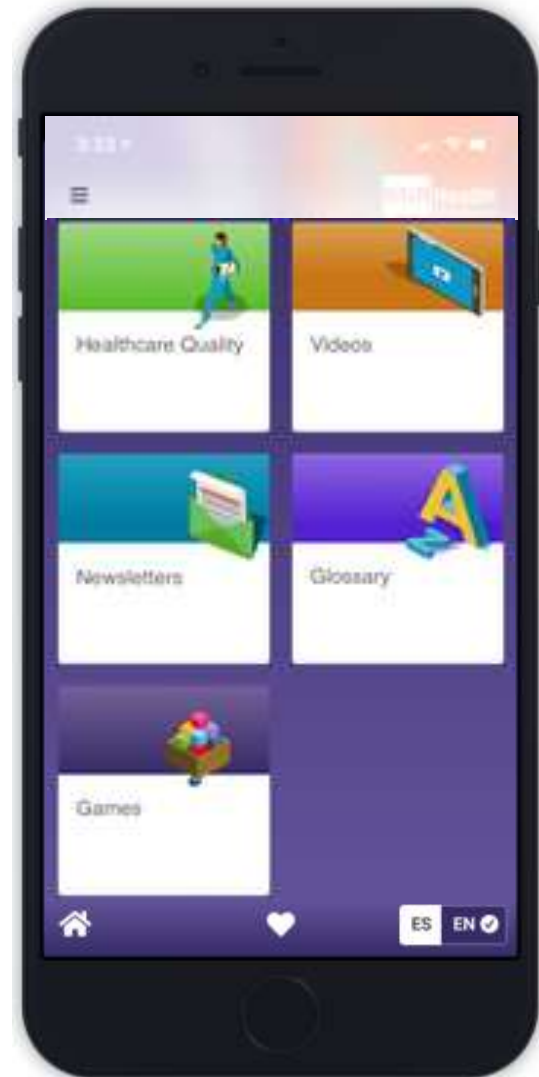
PATIENT QUESTIONS

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?	<p>Stay On Dialysis</p> <p>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.</p>	<p>Stop Dialysis</p> <p>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.</p>

Cost Breakdown for Selected Pathway

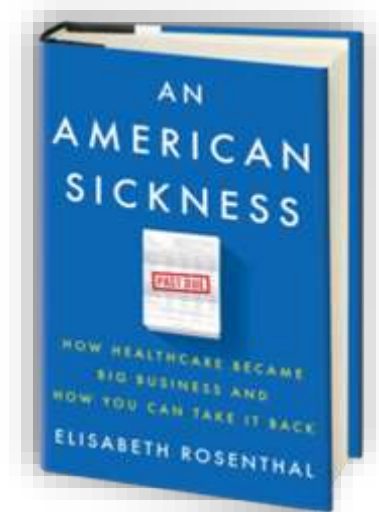
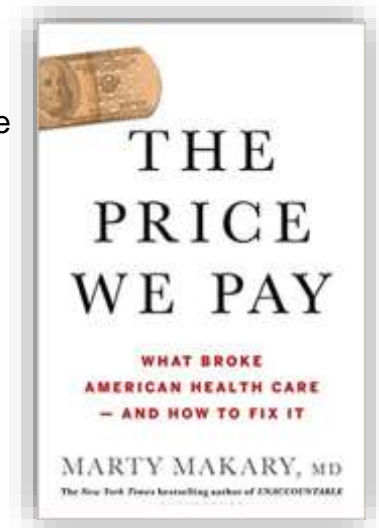


FH[®] Consumer Classroom



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



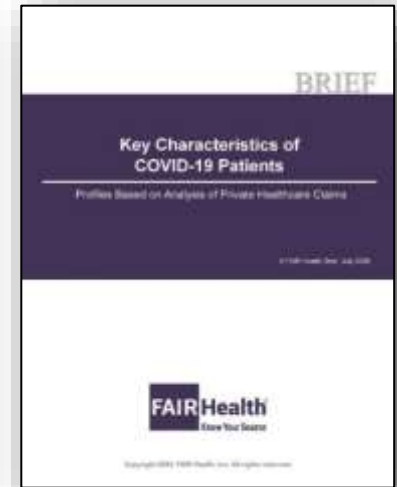
May 2020



June 2020



July 2020



September 2020



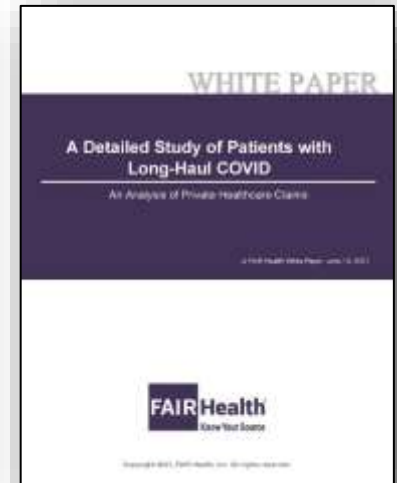
November 2020



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



United States International Trade Commission

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

4/21

Sampling of Research Institutions Utilizing FAIR Health Data



Questions/Discussion



Robin Gelburd
President

**For more information, contact
855-301-FAIR (3247) or info@fairhealth.org.**