FAIR Health Efforts to Advance Price Transparency

Robin Gelburd, President

July 27, 2021
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

[Logos of various federal agencies and officials, including CDC, CMS, VA, FDA, HHS, USDA, Department of Commerce, Department of Labor, Office of National Drug Control Policy, GAO, and HRSA]
“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

“Using States as Living Laboratories to Solve Surprise Medical Billing

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

“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

Estimate your healthcare expenses.
Get essential information on costs for thousands of procedures and learn insurance basics.

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
Medical Cost Lookup Results Page

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

**Primary Medical Procedure**
Removal of cataract with insertion of lens, simple
CPT Code: 66984

- **Out-of-Network/Uninsured Price**
  - $5,270
- **In-Network Price**
  - $1,957

**Related Costs (if Applicable)**
- **Other**
  - Measurement of corneal curvature and depth of eye
    - CPT Code: 921369
    - $450
    - $145

- **Anesthesia**
  - Anesthesia for lens surgery
    - CPT Code: 09142
    - $1,875
    - $861

- **Ambulatory Surgical Center (ASC)**
  - Ambulatory Surgery Center (ASC) facility estimate for procedure code 66984 (in addition to your doctor's fees)
    - CPT Code: 66984
    - $6,240
    - N/A

- **Hospital (Outpatient)**
  - Hospital Outpatient Facility (HOSP) estimate for procedure code 66984 (in addition to your doctor's fees)
    - CPT Code: 66984
    - $9,472
    - $4,941
Medical Cost Lookup Provider List

[Website screenshot showing a provider list for a procedure and associated costs.]

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

Cost
Find a Provider
Questions to Ask
Learn

Narrow your search
Price: $1 - $18,500
Specialty: All specialties
Gender: All Gender

[Provider details and estimated charges for different providers are listed.]
FH® Total Treatment Cost Options

Select the type of care you need from categories below

Medical Procedures, Services and Supplies | Urgent Care Costs | Telehealth Costs | Hospital Inpatient Facility Costs | FHIR® 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
- Knee Arthroscopy
- Type 1 Diabetes
- Hyperlipidemia
- Knee Replacement
- Type 2 Diabetes
- Hypertensive Diseases
- Rheumatoid Arthritis
- Vaginal Delivery
FH Total Treatment Cost Related to Type 1 Diabetes
New York, NY 10036

Costs of Care Related to Type 1 Diabetes

<table>
<thead>
<tr>
<th></th>
<th>Out-of-Network/Uninsured Price</th>
<th>In-Network Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctor Visits (Ex. Inpatient, Office, Emergency Room, Nursing Facility)</td>
<td>$1,815</td>
<td>$878</td>
</tr>
<tr>
<td>Durable Medical Equipment (DME) and Devices (Ex. Breast Pump, Crutches)</td>
<td>$13,389</td>
<td>$6,371</td>
</tr>
<tr>
<td>Laboratory Tests</td>
<td>$3,900</td>
<td>$1,299</td>
</tr>
<tr>
<td>Medical Tests/Exams (Ex. Allergy Tests, Inhalation Treatment)</td>
<td>$871</td>
<td>$379</td>
</tr>
<tr>
<td>Other</td>
<td>$3,885</td>
<td>$1,338</td>
</tr>
<tr>
<td>Treatments and Specialty Drugs (Ex. Chemotherapy, Injections)</td>
<td>$418</td>
<td>$159</td>
</tr>
</tbody>
</table>

Prices are estimates only. Read more.

FAIR Health’s cost estimates only apply to people who have private insurance, or who are uninsured. Our cost estimates don’t include government programs like Medicare, Medicaid or military plans like Tricare. But, they may be helpful if you’re comparing costs for Medicare Advantage Plans, where you often pay more if you go outside your plan network.
Dental Cost Lookup Results Page

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

Primary Dental Procedure
Nomenclature:
endodontic therapy, molar tooth (excluding final restoration)
Root Canal -- molar - initial treatment
Code D3330

Out-of-Network/Uninsured Price:
$2,300
Average Allowed Amount:
$1,553

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*
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

**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

### Laboratory Tests

<table>
<thead>
<tr>
<th>Test Description</th>
<th>Out-of-Network/Uninsured Price</th>
<th>In-Network Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collection of venous blood by venipuncture</td>
<td>$2057.00</td>
<td>$854.00</td>
</tr>
<tr>
<td>Iron</td>
<td>$722.00</td>
<td>$638.00</td>
</tr>
<tr>
<td>Magnesium</td>
<td>$722.00</td>
<td>$638.00</td>
</tr>
</tbody>
</table>

### Radiology Procedures (Ex. X-ray, CT Scan, Ultrasound, Radiation)

- **Total Cost**: $2,779.00
- **Total Price**: $1,492.00
FH® Consumer Classroom

The FH® Consumer Classroom app offers various features including:
- FH® Insurance Basics
- Medical and Dental Cost Lookup
- Resources
- Shared Decision Making
- Healthcare Quality
- Videos
- Newsletters
- Glossary
- Games
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 Research Commended by Health Agencies

World Health Organization

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

1/15/21

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
Questions/Discussion

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