

Frequently Asked Questions

What is Healthcare Bluebook?

Healthcare Bluebook is an online and mobile accessible service that provides cost and quality information about healthcare services and providers in your area to help you with financial healthcare decisions before you seek care.

What does Bluebook do?

Healthcare Bluebook has been selected by your employer as an added healthcare benefit to help you shop for care, compare providers and save money on healthcare services. Did you know that innetwork prices for the same procedure can vary by over 500%, depending on the facility you choose? Our web and mobile applications make it easy to save money on hundreds of the most common medical services and procedures by showing you the cost ranges in your area, and providing you with a selection of Fair Price providers.

We also provide detailed information on the quality of common inpatient procedures (those that require a hospital stay). We make sure you are able to easily identify and select a facility that has a high quality rating.

What is the "Fair Price?"

The Fair Price is the price that a person can expect to pay by being a prudent healthcare consumer: someone who does basic research to determine which facilities offer the best price for a specific service. Bluebook Fair Prices are based on the actual amount paid on the claim, not the billed amount, and reflect the discounts that the health plan has negotiated with the facility.

For services that include more than one provider, separate Fair Price amounts may be shown for facility, physician and anesthesiologist.

How do I find a Fair Price?

Finding a Fair Price provider is easy using Healthcare Bluebook. Type in a search term or use the drop down menus to search for a particular service. Select the procedure you are looking for from the search results. After the price page loads, review the price range in your area and find the local Fair Price for your service. Notice that prices are color coded. Green indicates that the price is at or below the Fair Price, yellow is slightly above the Fair Price, and red are the highest prices. Then, scan down the page and review provider options for the service. Bluebook conveniently color codes all the provider options to make is easy for you to identify those providers with prices at or below the Fair Price.

Don't see a particular provider? You can always call and ask your provider for a price estimate based on your insurance company rate. Compare the provider's price estimate to the Bluebook Fair Price to determine whether or not the provider's price is in the fair range.

How does Healthcare Bluebook determine Fair Prices?

Bluebook has a proprietary analytics system that is used to evaluate the allowed amounts (or discounted amounts) from medical claims and pricing and includes a variety of data sources to provide members with very accurate Fair Price information for healthcare services in their market. This system is used to develop the Fair Price and provider ratings in markets across the country.

Why don't you display the exact price for each facility?

We provide price rankings instead of exact prices because, in some cases, additional services may need to be provided at the appointment that change the overall cost. For example, a patient may expect to have an MRI without contrast. During the exam, it may be determined that contrast is needed for the MRI study. In this example, the actual MRI with contrast price will be different from the MRI without contrast price. However, our color ratings let you know that you are choosing a Fair Price provider, and that your services will be provided at or below the Bluebook Fair Price regardless of the exact set of services you receive during the visit.

What do the colors mean next to the health care facilities?

Price: Color-coded cost symbols denote cost ratings for providers to help you easily identify where a provider falls in comparison to the Fair Price. A green circle means at or below the Fair Price; yellow triangle means slightly above the Fair Price; red stop sign means significantly above the Fair Price. The providers are listed in order of lowest price to highest price.

Quality: Color-coded quality checkmarks denote the provider quality ratings for inpatient procedures. Green check-plus indicates a high quality provider, yellow check is an average quality provider, and red check-minus ratings denotes lower quality providers.

Why do some Fair Prices have several components?

Many surgical procedures, such as a hip replacement or knee surgery, have multiple components and are based on a standard procedure without complications. The three major cost categories for most surgical procedures are:

Facility: Depending on the procedure, this may include items such as overnight stay, nursing, supplies, devices and medications.

Physician: Includes the fees for the physician performing the procedure and post-operative care. **Anesthesia:** Includes the fees for the anesthesiologist and anesthesia and is based on the length of the surgery.

How often do you update cost information?

We constantly update the data in our system as we learn of price changes.

Why do some searches not include any green providers or return any facilities in my area?

In smaller cities or more rural settings, there might not be a Fair Price facility in your immediate area due to the fact that there are very few providers in the area. In this situation, you might need to travel a bit to find a Fair Price provider.

Is there a specific amount of time that my session will timeout?

Yes; your session will last for 20 min before timing out.

About Quality Ratings

Does Healthcare Bluebook include information on quality as well as price?

Yes. Bluebook's solution currently includes quality ratings for hundreds of inpatient procedures.

How does Bluebook assign quality ratings?

While hospitals can perform many different procedures, most hospitals do not have the same level of quality in every clinical area. The Healthcare Bluebook Quality Ratings are designed to help patients understand each hospital's specific level of quality for a particular inpatient clinical area or procedure. The Bluebook Quality Rating is calculated for each clinical area by combining a hospital's performance in several areas: patient complications, patient safety, mortality, and compliance with standards of care. Calculations are based on a statistically significant sample drawn from CMS data. Our methodology is validated and published in peer-reviewed medical journals.

How are your quality ratings different than other sources?

Many publicly available quality resources provide an overall rating for a hospital. However, the quality of care frequently varies within the same hospital for different procedures, so Bluebook's solution provides quality ratings at the procedure level.

Our quality ratings are based on objective, empiric data gathered from every hospital in the country. Unlike other quality metrics our data is not self-reported by hospitals, which means that users can be confident in its accuracy. Our objective data source also enables Bluebook to rate all hospitals in the US, rather than being limited to only the hospitals that participate in a self-reporting program.

Aren't all hospitals good at all things?

No, very few hospitals are good at all things. Some quality metrics use a single overall rating for each hospital. However, this approach is not helpful to consumers because a single rating can mask important differences in the level of quality between clinical areas at the hospital. For example, a hospital can be among the highest performing facilities in the US for heart surgery, yet the same hospital can also be among the poorest performing facilities for joint replacement. If you are a patient in need of a knee replacement, it is critical that you are able to assess the hospital's performance specifically for the care you need, as opposed to an overall score across all clinical areas.

Does cheaper mean poor quality?

Not in most cases. Many times providers with lower costs actually have higher quality because they specialize in doing a certain type of procedure. Also, with Healthcare Bluebook, cost and quality ratings are provided side-by-side for inpatient procedures, which is where quality matters most. Using Bluebook, it's easy to see which facilities offer the highest quality at the lowest costs.

What is the data source for the quality information?

The Bluebook Quality Rating uses publicly available data from CMS and the ratings are calculated for each clinical area by assessing a hospital's performance in several areas: patient complications, patient safety, mortality and compliance with standards of care.

Are there quality ratings for outpatient facilities?

Sufficient data does not exist for outpatient facilities to create accurate quality ratings.

Is the Bluebook quality rating a guarantee that I will have a positive outcome?

The quality ratings highlight which facilities have historically demonstrated better patient outcomes for a particular service. The quality score is a reliability score relative to every other hospital in the U.S. - it is not a guarantee.

Will every hospital have a quality rating for every procedure?

No - not every hospital performs every procedure.

Why aren't you able to provide pricing for this procedure if you have enough information to provide a quality score or vice versa?

The data sources and analytics approaches for quality and price are different, and so is the amount of information available. We will only provide a rating when the amount of information needed to accurately evaluate a facility meets our standards.

Where do the quality ratings come from?

While hospitals can perform many different procedures, most hospitals do not have the same level of quality in every clinical area. The Healthcare Bluebook Quality Ratings are designed to help patients understand each hospital's overall level of quality for a particular inpatient clinical area or procedure. Each hospital is compared against all other US hospitals measured in this clinical area.

A Green Check-Plus rating \checkmark indicates that a hospital is among the top third of all hospitals in the US, a Yellow Check \checkmark indicates that the hospitals falls in the middle third of all hospitals, and a Red Check-Minus \checkmark indicates that the hospital is in the lowest performing third of hospitals in the US.

The Bluebook Quality Rating is calculated for each clinical area by combining a hospital's performance in several areas: patient complications, patient safety, mortality, and core process metrics. Calculations are based on a statistically significant sample drawn from CMS data. Our methodology is validated and published in peer-reviewed medical journals.

About Go Green to Get Green

What is Go Green to Get Green?

Go Green to Get Green Rewards provides cash rewards for employees who use Healthcare Bluebook to shop for Fair Price providers for specific procedures.

How do I earn Go Green to Get Green Rewards?

You can earn rewards simply by visiting green providers for rewards-eligible services.

Which services are eligible for Rewards?

Here are the eligible services and the rewards amounts. Additional information about qualifying procedures and reward amounts can be found by logging on to Healthcare Bluebook.

| Procedure | Cash Reward |
|--|-------------|
| Knee Arthroscopy | \$100 |
| Shoulder Arthroscopy | \$100 |
| Colonoscopy (screening, with and without biopsy) | \$50 |
| Upper GI Endoscopy (with and without biopsy) | \$50 |
| Removal Adenoids | \$50 |
| Ear Tube Placement (Tympanostomy) | \$50 |
| Tonsillectomy | \$50 |
| Cholecystectomy (laparoscopic) | \$50 |
| Lithotripsy | \$50 |
| Most CT's | \$25 |

If I'm enrolled in the Humana Staff plan and pay co-payments for all services, why would I use this tool?

Although your services are subject to a co-payment, you or your family member over the age of 18 still may earn a rewards check for utilizing a green facility. This also will save on the overall claims cost to the health plan.

Do I need to submit any forms to be eligible for a reward?

No, you are eligible for rewards simply by visiting a green provider for the procedures Healthcare Bluebook and your employer have determined to be eligible for rewards.

Is my health information kept private?

Healthcare Bluebook does not share information about individual employees or the services received with your employer. All health care information is kept confidential.

How will I receive my reward? How long does it take?

Rewards are processed on a monthly basis and will be sent to the address on file with your employer. A letter of explanation will accompany the reward.

Are my family members eligible to receive rewards?

Rewards are paid to the employee but family members who are participating in the health plan can also earn rewards.

Can I earn multiple rewards?

You may receive multiple rewards for procedures rendered on the same day. For example, if you had a tonsillectomy and removal of adenoids, you would receive two separate rewards for using a high-value provider.

Visit <u>www.healthcarebluebook.com/cc/pcsb</u> to get started.