Healthcare Subscriber Education Tools

Information for

Aetna, BlueCross BlueShield of IL, CIGNA,

Humana, UnitedHealthcare
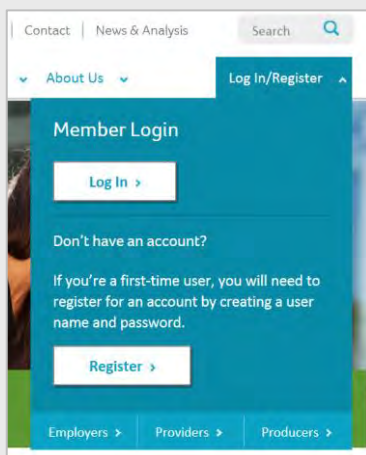
Aetna Healthcare

Register on the Aetna website at www.aetna.com

REGISTRATION & LOGIN

Individuals should click on the "Log In / Register" link located on the Aetna Home page at the top right side of the screen.

Contact | News & Analysis | Search
About Us | Log In/Register

Member Login

Log In >

Don't have an account?

If you're a first-time user, you will need to register for an account by creating a user name and password.

Register >

Employers > | Providers > | Producers >

Click on the "Register Now" button to begin the registration process.

First-time users

Please sign up for an account. You will create a user name and password.

Register now

COST ESTIMATOR TOOLS

To learn more about the Aetna Member Payment Estimator, go to: Aetna Cost Estimator Tool

Taking the guesswork out of health care costs

The Member Payment Estimator lets employees — our members — estimate how much they'll pay out of pocket for common office visits and procedures ahead of time. No more surprise bills. Or bills that are higher than expected.

About 58 percent of households put off care because of costs.* Our online tool lets employees compare costs for up to 10 doctors and facilities at once. This helps them avoid paying more than they have to.

You'll want to encourage your employees to use the payment estimator. When they save money and get the care they need, it helps lower *your* overall health plan costs. It also can make for healthier, more informed and more productive employees.

View the Member Payment Estimator video >

Payment Estimator Helpful Hints

Use the Aetna Payment Estimator Helpful Hints brochure to learn more about using the payment estimator tool.

http://www.aetna.com/healthcare-professionals/assets/documents/helpful-hints-provider-payment-estimator.pdf

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EDUCATIONAL TOOLS

Aetna Navigator

An Aetna resource put together to help you manage your health and health benefits.

To learn more about the Aetna Navigator, take the Navigator tour at: https://kvgo.com/aetna-pm/welcome-aetna-navigator

No login is required to view this educational video, but you must be registered to utilize the services within.

Mobile App

You must be registered to have access to the Aetna Mobil App.

To download the app, go to: http://www.aetna.com/about-aetna-insurance/sas/mobile/index.html

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetna®

Payment Estimator
Helpful hints

We offer Payment Estimator to medical providers who participate in one or more Aetna networks. The tool:

- Helps providers determine more reliable estimates of patient responsibility amounts (copayments, coinsurance, deductibles, etc.)
- Gives information to help initiate financial discussions with patients prior to, or at time of, care
- Reduces and potentially eliminates after-the-fact financial surprises for providers and their patients

The tool can estimate these services:

- Professional charges or services that would be billed on a CMS-1500 form
- Outpatient facility charges or services that would be billed on a UB-04 form

The tool can't provide estimates for these services:

- Charges submitted by nonparticipating providers, inpatient facility charges, charges for Aetna Medicare Advantage plans and charges where Aetna is the secondary payer (coordination of benefits charges)
- Charges that are externally priced by a third-party administrator, rental network, etc.
- Prescription charges handled the Price-A-Drug℠ tool
- Charges not processed on our claims platforms such as Aetna Student Health or SRC An Aetna Company
- Charges for dental services, including medical procedures submitted by oral surgeons
- Charges that will not auto-adjudicate

Payment Estimator may also be referred to as **provider payment estimator**, **estimator** and **Care Cost Estimator**.

23.03.518.1 A (3/16)

Reasons an estimate may be unsuccessful

- The submitted procedure can't be processed automatically because it requires our review
- The patient has tertiary or dual Aetna coverage
- The service requested doesn't have a negotiated fee attached to it
- The member is enrolled in an Aetna plan for which the provider doesn't participate
- A technical difficulty occurred, such as a timeout

Estimator response indicates no Aetna payment will be made to the provider

- The service requested may be capitated, delegated or part of an independent practice association arrangement
- The service is denied as not covered
- Member has not met their deductible for a covered service
- Benefits have been exhausted for the member

Estimator response returns error

- The submitted service may not be capable of auto-adjudication
- There may be an indicator flag on the provider's file within our database
- A service may not have a negotiated fee attached to it
- The provider may not be participating in the member's network
- There may be a special handling indicator on the member's file
- An exception process may be in place for the procedure, or for the plan sponsor
- The provider may be submitting procedures not eligible for estimation (for example, pharmacy, dental, oral surgery, cosmetic procedures)

Scenarios of claims that will not auto-adjudicate

Unsupported policies	Inability to support claims administration guidelines and changes in Claim/Medical Policy (for example, quality prepay threshold)
Product and network initiatives	• New product initiatives not designed and implemented with a fully supported strategic framework require certain types of claims be manually handled (for example, accountable care organization) • Network exceptions that are not system-supported require claims to drop from auto-adjudication (AA) for manual processing (for example, Nebraska Preferred Network) • Existing provider and hospital contracts that are not system-supported
Non-standard claims	Unique plan sponsor provisions or administration which cannot be supported systematically and therefore require manual processing
Provider billing and EPDB database matching criteria	Providers billing with incorrect/inadequate claims data (for example, TDC claims billed without a diagnosis or procedure code)
Confirmation of medical necessity	Review which includes the evaluation of therapy claims
Natural calamities	Claims dropped from AA to honor members in affected regions (for example, hurricanes and Midwest flood liberalization)
State/federal regulations	Regulatory mandates which cannot be supported without system enhancements
Transplant claims	Multiple high-dollar claims that require review on a patient-by-patient basis
Foreign claims	Different CPT codes and currency that require translation

aetna®

BlueCross BlueShield of Illinois

Register on the BCBS website at www.bcbsil.com

REGISTRATION

Click on "Log In" near the upper right corner of the home page. Click on "Register Now" and follow the prompts to complete your registration.
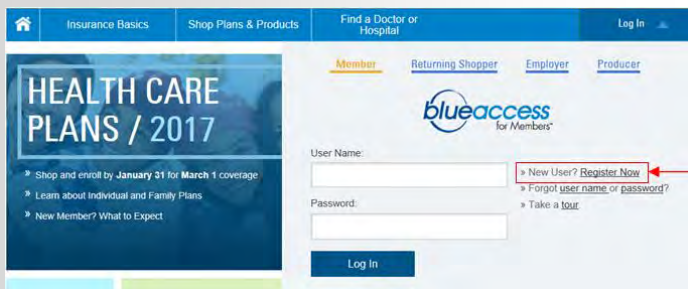
Upon completion you will have "Blue Access for Members (BAM)" access, which provides features such as the learning tools described on this page as well as claim information, ID card requests, coverage information and more.

COST ESTIMATOR TOOL

To use the Cost Estimator Tool, you must complete registration. From your BCBS personalized page, click the "Cost Estimator" icon located on the right side of the screen.

ESTIMATE YOUR MEDICAL SERVICES COSTS USING THE COST

ESTIMATOR TOOL by clicking on the options that best describe the medical service you need, or, search by typing in the name of your service. Follow the prompts to get cost results.

EDUCATIONAL TOOLS

Healthcare School is located on the BCBS site accessible from your member log in page. The icon is located on the left side of the screen. This page provides information related to your coverage; understanding out-of-pocket costs, deductibles, in-network vs. out-of-network, and how to read explanation of benefit statements.

TO LEARN MORE LOGIN TO (Password required):
http://www.bcbsil.com/

BCBSIL APP: Go Mobile
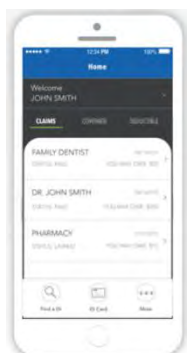
https://www.bcbsil.com/mobile

Text **BCBSIL APP** to **33633** to download.

Features
- Find a doctor, hospital or urgent care facility
- Access your claims, coverage and deductible information
- Ability to view and email your ID
- Available in Spanish

Looking for the right doctor?

Provider Finder® is the quick and easy way to make better health care decisions for you and your family.

Provider Finder from Blue Cross and Blue Shield of Illinois (BCBSIL) is an innovative tool for helping you choose a provider, plus estimate and manage health care costs.

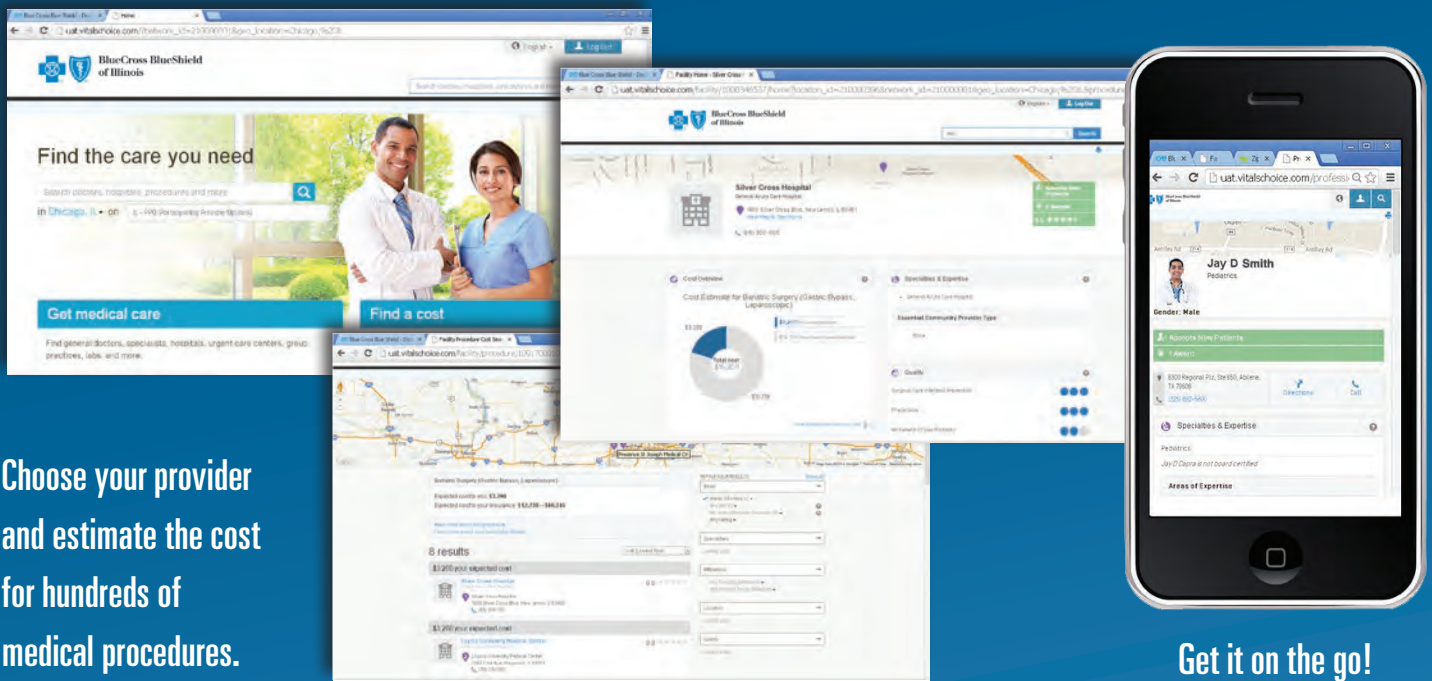By logging in to Blue Access for Members℠ (BAM) you can use Provider Finder to:

- Find a network primary care physician, specialist or hospital.
- Filter search results by doctor, specialty, ZIP code, language and gender – even get directions from Google Maps™'.
- Estimate the cost of hundreds of procedures, treatments and tests and your out-of-pocket expenses.
- Determine if a Blue Distinction Center® is an option for treatment.
- View patient feedback or add your review for a provider.
- Review providers' certifications and recognitions.

It's easy, immediate, secure — and available at bcbsil.com.

You're in charge with more information.

- Do you want to know more about the providers who take care of you or your family?
- Do you need to know the estimated cost of a medical service and your estimated out-of-pocket share of the cost?
- Do you want to find savings by comparing costs?
- How do you choose where to go for medical services?

Informed Choice. Cost Management. More Options.

Choose your provider and estimate the cost for hundreds of medical procedures.

Get it on the go!

Screen shots are for illustrative purpose only.

It's easy to get started with Provider Finder by registering for Blue Access for Members^{SM} (BAM):

1 Go to **bcbsil.com**.

2 Click the **Log In** tab, and then click the **Register Now** link.

3 Use the information on your BCBSIL ID card to complete the process.

4 Then, log in to BAM. Provider Finder is located under the **Doctors & Hospitals** tab.

You can also call a BCBSIL Customer Service Advocate at the toll-free telephone number on the back of your member ID card for help in locating a provider.

Get assistance while you're away from home.

Go to bcbsil.com and register or log in to BAM. You can stay connected to your claims activity, member ID card and coverage details – you can also receive prescription reminders and health tips via text messages.

Find what you need at
Blue Access for Members℠ (BAM)

- Check the status of a claim and your claims history
- Check your benefits and coverage information
- Estimate the cost of care and treatments
- Confirm the family members who are covered under your plan
- View and print an Explanation of Benefits (EOB) statement for a claim
- Receive EOBs electronically
- Access to Health and Wellness tools and resources.
- Set your preferences to receive notifications for claims status and wellness updates through emails or text alerts
- Locate a doctor or hospital in the network
- Request a new or replacement member ID card or print a temporary member ID card and Verification of Coverage Letter
- Join *My Blue Community*®, a social network for BAM members
- Use BAM while you're on the go. Register or log in by going to **bcbsil.com** from your mobile device
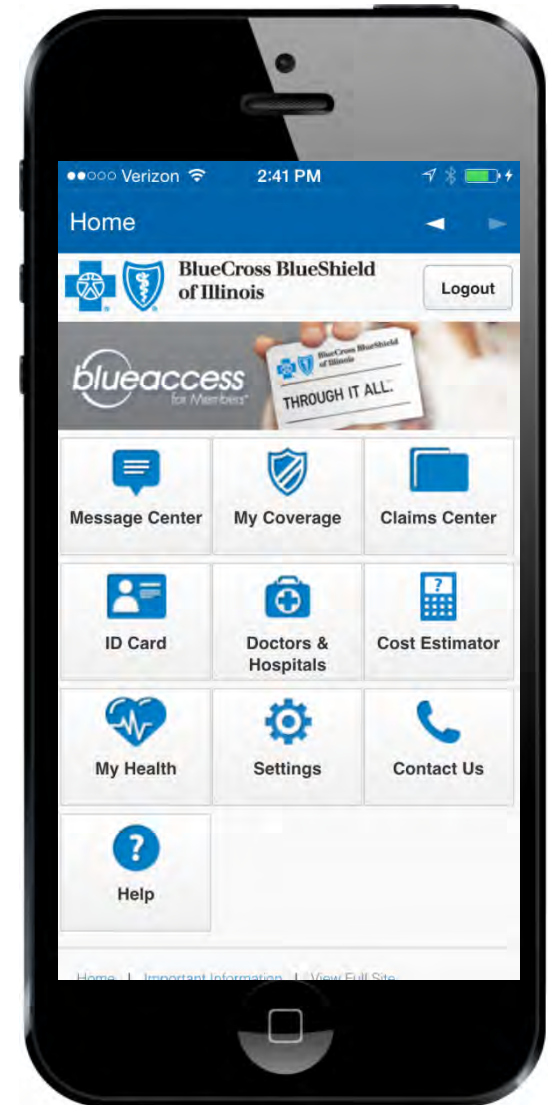
A COMMITMENT TO
Price Transparency
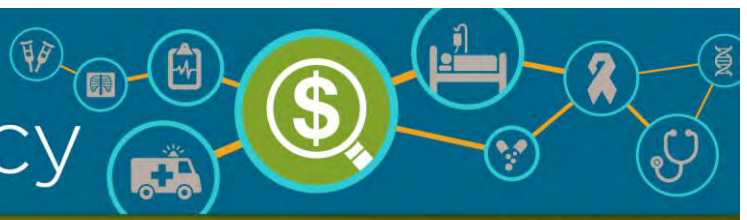
Illinois hospitals supporting patients making informed healthcare choices.

IHA Illinois Health and Hospital Association

CIGNA

Register for myCigna at www.cigna.com

REGISTRATION & LOGIN

Click "Login to myCigna" to register

Login to myCigna.com

User ID

Password

LOGIN

Forgot User ID | Forgot Password | Login Help

Don't have a user ID and Password?

REGISTER NOW   REGISTRARSE EN ESPAÑOL
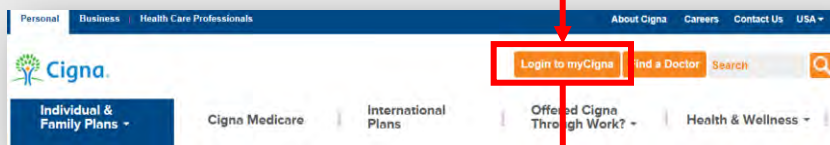
COST ESTIMATES

Integrated cost and quality information is available by accessing the myCigna health care provider directory.

To learn more, go to (login required): http://ifphcpdir.cigna.com/web/public/ifpproviders
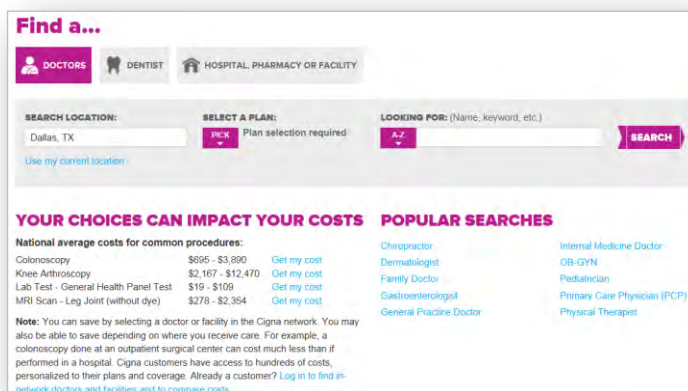
EDUCATIONAL TOOLS

Learn how to check your coverage, get claim status, search for physicians, and manage your personal information. Click the link below, click the "Site Benefits" tab at the top of the screen, then click "View myCigna Site Tour": Cigna Site Tour

MYCIGNA MOBILE APP

The myCigna Mobile App allows you to access personalized myCigna information from any location.

To learn more go to: http://www.cigna.com/aboutcigna/cigna-mobile/

SAVINGS AT YOUR FINGERTIPS

Now it's easier than ever to find and compare health care costs.

Smarter searches. Better results.

It's true. The more you know about the cost and quality of doctors and hospitals, the easier it is to make the best choices for you and your family. After all, no one wants to pay too much for health care.

The intuitive myCigna health care professional directory has plenty to offer, starting with simplified search tools that give you the results you need. You'll also see integrated cost and quality information throughout the directory, helping you compare doctors and control health care spending.

We've put everything at your fingertips, ready to help you make the most confident, cost-effective decisions about your care.

It pays to plan ahead.

Integrating cost and quality information into our online directory makes it easier for you to get the care you need.

For example, did you know that an MRI can cost anywhere from $400 to $1,400*, depending on where you go? It's okay if you didn't know, because we do. And we'll tell you, even if you don't think to ask before you start searching.

* Estimated costs are based on November 2014 Cigna analysis of claims for MRI of lower back without dye total cost during a 12-month period. Actual costs will vary.

Together, all the way.℠

Cigna®

Details that make a difference.

Let's say you need to find a knee doctor. Wouldn't you want to know which doctors do their outpatient knee surgeries at a hospital and which do the same procedures at a (more affordable) outpatient surgery center? We'll show you those types of differences as part of your search, too.

103 In-Network doctors for Orthopedic Surgery

Costs for common Orthopedic surgery procedures within 24 miles of Hartford, CT

Joint Fluid Removal	Knee Arthroscopy	Shoulder Arthroscopy	
$3,525 - $5,865 Search	$3,525 - $5,865 Search	$3,525 - $5,865 Search	▶ View all procedures

Sort by: Distance   Last Name   Cigna Care Designation   ✉ Email   📄 Save as PDF   ▐ View List   ➕ View Map

Ortho, Ann B, MD - Orthopedic Associates of Middletown
(860) 545 - 5000 | 80 Seymour St. Hartford, CT 06102 | 1.5 miles Get Directions | Send to text

Orthopedic Surgery — 5 years in practice — Board Certified — Be wise before the bill arrives. View procedures and get cost estimates
✓ In-Network   2 Hospital Affiliations   Cigna Care Designation
✓ Accepting New Patients

Doctor, Ben C, MD - ProHealth Physicians
(860) 347-7636 | 512 Saybrook Rd #100 Middletown, CT 06457 | 2.0 miles Get Directions | Send to text | 2 other locations

Orthopedic Surgery — 31 years in practice — Board Certified — Be wise before the bill arrives. View procedures and get cost estimates
✓ In-Network   2 Hospital Affiliations
✓ Accepting New Patients

Surgeon, Cal D, MD - Northeast Medical Group Inc.
(203) 777-2044 | 12 Village St #8 North Haven, CT 06473 / 0.5 miles | Get Directions | Send to text | 3 other locations

Orthopedic Surgery — 5 years in practice — Board Certified — Be wise before the bill arrives. View procedures and get cost estimates
✓ In-Network   2 Hospital Affiliations   Cigna Care Designation
⚠ Not Accepting New Patients

Savings by the numbers.

What will you have to pay? We don't just do the math for you. We go one step further and show you the math. Not only do we call out the estimated cost for each service, but we also show you how much your plan will pay and how much you'll need to cover.

Estimated Out-of-Pocket Cost (Tip: Use account funds to pay your out-of-pocket expenses)	**$1,345**
Total Cost Breakdown	
Dr. Koven's Primary Procedure	$364
Dr. Koven's Additional Procedure	$0
Orthopedic Associate Surgery Center	$959
Lab / X-ray / Anesthesia	$22
Other	$0
Total cost before applying coverage	$1,345
Your Coverage: Who Pays	
Plan Pays (Cigna pays 80% after deductible is met)	--
Deductible - You pay (Remaining $2,500)	$1,345
Coinsurance (You pay 20% after deductible is met)	--
Copay	--
Estimated Out-of-Pocket Cost	**$1,345**
Use account funds to pay out-of-pocket expenses	
Health Reimbursement Account could pay... (Available Balance $500) (AUTO PAY ON: Claims are being paid automatically.)	$500
Estimated cost if you use HRA funds	**$845**

Estimated Out-of-Pocket Cost (Tip: Use account funds to pay your out-of-pocket expenses)	**$1,545**
Total Cost Breakdown	
Dr. Koven's Primary Procedure	$364
Dr. Koven's Additional Procedure	$0
Hartford Orthos	$1,159
Lab / X-ray / Anesthesia	$22
Other	$0
Total cost before applying coverage	$1,545
Your Coverage: Who Pays	
Plan Pays (Cigna pays 80% after deductible is met)	--
Deductible - You pay (Remaining $2,500)	$1,545
Coinsurance (You pay 20% after deductible is met)	--
Copay	--
Estimated Out-of-Pocket Cost	**$1,545**
Use account funds to pay out-of-pocket expenses	
Health Reimbursement Account could pay... (Balance $500) (AUTO PAY ON: Claims are being paid automatically.)	$500
Estimated cost if you use HRA funds	**$1,045**

Try it. You'll love it!

From simpler searches to valuable cost comparison information, there's so much to love about myCigna's health care professional directory. Smarter searching is just the beginning.

myCigna is your one-stop source for managing your health plan whenever and wherever you like. On myCigna you can estimate health care costs, manage and track claims, learn how to live a healthier life, and so much more.

Get the information you need to make the right decisions about your health care. Visit myCigna.com or download the myCigna mobile app today.*
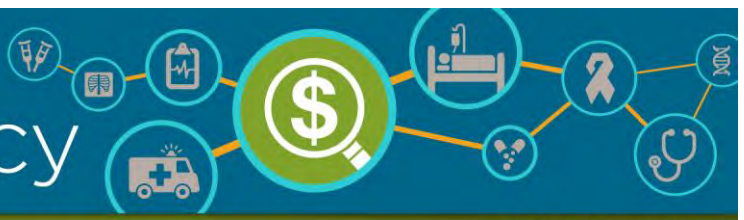
Download on the **App Store**   GET IT ON **Google play**   amazon apps **Available on kindle fire**   Get it at **BlackBerry World**

✿ **Cigna**

Humana

Register for myhumana at www.humana.com

REGISTRATION & LOGIN

1 Click the "Sign In" box located in the upper left hand corner of the main page

🔒 Sign In

2 Click "Register now" located at the bottom of the displayed sign-in box

New user? Register now.

3 Click the green "Get Started" Box

→ Get Started

For more information about registration, please click here:
http://apps.humana.com/marketing/documents.asp?file=2344758

COST ESTIMATOR TOOL

Cost estimator tool

Compare estimated out-of-pocket costs of multiple providers at a time, based on the services or procedures you select. To get started, all you need is your MyHumana sign-in information.

→ Sign in to MyHumana

Cost estimates and quality information for hospital conditions, outpatient procedures and diagnostics and physician procedures can be located by using the MyHumana cost estimator tool. You can access this tool at (login required):

https://www.humana.com/individual-and-family-support/tools/provider-comparison/

EDUCATIONAL TOOLS

Humana Insurance 101
a. Provides educational material related to healthcare benefits
b. Provides resource and services information
c. Provides videos with practical examples of how to make the most of your health care benefits

TO LEARN MORE GO TO:
https://www.humana.com/learning-center/insurance-101/education

MyHumana Mobile
Provides the ability to manage your healthcare virtually.

TO LEARN MORE GO TO:
https://www.humana.com/individual-and-family-support/tools/mobile/

Provider Transparency Tools
on Humana.com

Easy-to-understand information to help you choose doctors and hospitals with confidence

Table of Contents

This is an overview of Humana's online tools that assist members in choosing doctors and hospitals. Some features and functions may not be available to everyone, or may appear in a slightly different form when you use these tools.

To use the provider resources now, log in to *My*Humana – your password-protected, personal home page on **Humana.com**

HUMANA.
Guidance when you need it most

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HUMANA.
Guidance when you need it most

GNA06N2HH 1009

What is transparency?

In the dictionary, one definition of "transparency" is something that is readily understandable. There is nothing in the way to keep you from seeing what is there. Today the term transparency is often used in discussions about healthcare. But what does that mean?

In the world of healthcare, transparency means having information about doctors and hospitals that is easy to access and easy to understand. With it, you can compare the estimated costs and quality of performance of healthcare products and service. In the past, you may have chosen a doctor based on a friend's recommendation or picked a hospital solely because of location.

Now you can take a new approach when choosing healthcare providers. All the resources you need are in one place – *My*Humana, your password-protected, personal home page on **Humana.com**.

Humana provides transparency resources to help you see …
- Which doctors are bi-lingual or have convenient office hours
- Which hospitals are considered leaders in certain areas, such as cancer treatment or heart procedures
- Where you can get the most effective treatment for the lowest cost

These resources include:
- Humana's MyChoice Tools℠ on *My*Humana – for comparing physicians, hospitals and outpatient facilities
- Online pharmacy tools
- Planning resources and the SmartSummary quarterly health finance and benefits statement e-mailed or sent to members' homes
- Health and wellness information on *My*Humana
- One-on-one advice for members with information about ongoing or chronic health conditions

These resources are easy to find, easy to use, and – most important – backed by data you can trust.

How to use the doctor resources

To find doctor information, log in to *My*Humana and click on Humana's MyChoice Tools.

Start Here

Slide 1

HUMANA
Guidance when you need it most

Provider Transparency Resources
on **Humana.com**

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Why it's important
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...**doctor resources**
...outpatient resources
...hospital resources

Printable version of demo
FAQs

Use resources now
Go to **Humana.com** to
log in to *My*Humana

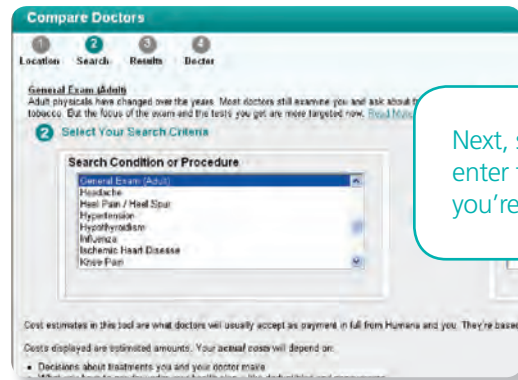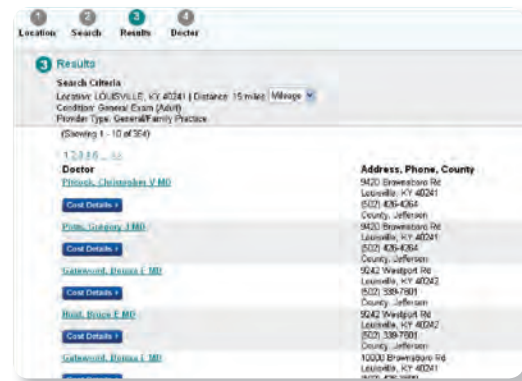> To start, enter your ZIP code or county, then indicate the mileage range you wish to search.

Compare Doctors
1 Location   2 Search   3 Results   4 Doctor

The Compare Doctors tool gives estimated costs for common conditions treated in a network doctor's office. To get ...

1 **Location**

Search by address
Enter Address
To search by address, please enter a ZIP code, a city and state, or all three items.

Find doctors near:
City: LOUISVILLE
State: KY
ZIP: 40241   Find a ZIP Code
Select Distance
Within 15 miles

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Set your search criteria

Slide 2

HUMANA
Guidance when you need it most

Provider Transparency Resources
on **Humana.com**

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Why it's important
What resources are offered?
How to use doctor resources
How to use outpatient resources
How to use hospital resources
Summary

Downloads
Printable version of demo
FAQs

Use resources now
Go to **Humana.com** to
log in to *My*Humana

> Next, set your search criteria: enter the condition or procedure you're searching for

Compare Doctors
1 Location   2 Search   3 Results   4 Doctor

General Exam (Adult)
Adult physicals have changed over the years. Most doctors still examine you and ask about to... tobacco. But the focus of the exam and the tests you get are more targeted now. Read More

2 **Select Your Search Criteria**

Search Condition or Procedure
General Exam (Adult)
Headache
Heel Pain / Heel Spur
Hypertension
Hypothyroidism
Influenza
Ischemic Heart Disease
Knee Pain

Cost estimates in this tool are what doctors will usually accept as payment in full from Humana and you. They're based ...

Costs displayed are estimated amounts. Your actual costs will depend on:
- Decisions about treatments you and your doctor make
- ...

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Select a condition or procedure

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HUMANA
Guidance when you need it most

Provider Transparency Resources
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Printable version of demo
FAQs

Use resources now
Go to **Humana.com** to
log in to *My*Humana

> The results appear in a list, sorted by distance

1 Location   2 Search   3 Results   4 Doctor

3 **Results**

Search Criteria
Location: LOUISVILLE, KY 40241 | Distance: 15 miles | Mileage
Condition: General Exam (Adult)
Provider Type: General/Family Practice
(Showing 1 - 10 of 364)

1 2 3 4 5 ... >>

Doctor	Address, Phone, County
Priluck, Christopher V MD	9420 Brownsboro Rd, Louisville, KY 40241, (502) 426-4064, County: Jefferson
Cost Details >	
Plenge, Gregory J MD	9420 Brownsboro Rd, Louisville, KY 40241, (502) 426-4064, County: Jefferson
Cost Details >	
Gatewood, Renee L MD	9242 Westport Rd, Louisville, KY 40242, (502) 339-7601, County: Jefferson
Cost Details >	
Hust, Bruce E MD	9242 Westport Rd, Louisville, KY 40242, (502) 339-7601, County: Jefferson
Cost Details >	
Gatewood, Renee L MD	10000 Brownsboro Rd, Louisville, KY 40241

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The resulting list of doctors includes city and zip

Provider Transparency Resources
on **Humana.com**

Select a physician to see estimated costs of an office visit, related pharmacy or drugs, and lab tests. You'll also find some suggested questions to ask your doctor.

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You'll find suggested questions to ask your doctor

Provider Transparency Resources
on **H**...

Click on "Physician Details" for useful information about the practice, including doctor demographics, languages spoken and recognition such as the National Committee for Quality Assurance (NCQA), and Maintenance of Certification. In addition, you'll find office hours, phone numbers and maps.

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There's even a link to a map

Provider Transparency Resources
on **Humana.com**

You can also find similar information about Outpatient facilities. From the MyChoice home page, select Compare Outpatient Facilities.

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Start again from the MyChoice home page

HUMANA
Guidance when you need it most

Provider Transparency Resources
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FAQs

Use resources now
Go to **Humana.com** to
log in to *My*Humana

As with the doctor resource, enter your address information.

Compare Outpatient Facilities

Location   Search   Results

This tool gives estimated costs for services where you don't stay overnight at a hospital. These can be proc...
another type of facility on an outpatient basis.

To get started, enter either an address and search range or a state and county.

1 Location

Search by address

Enter Address:
To search by address, please enter a ZIP Code, a city and state, or all three items.

Find facilities near:
City: LOUISVILLE
State: KY
ZIP:

OR

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Provider Transparency Resources
on **Humana.com**

Demo Contents
What is Transparency?
Why it's important
What resources are offered?
How to use doctor resources
How to use outpatient resources
How to use hospital resources
Summary

Downloads
Printable version of demo
FAQs

Use resources now
Go to **Humana.com** to
log in to *My*Humana

Compare Outpatient Facilities

Location   Search   Results

A hernia occurs when a body part comes through a weak area in a muscle. For instance, a la...
open or minimally invasive. The kind of surgery depends on the hernia location and the exten...

2 Select Your Search Criteria

1. Select Medical Category
Diagnostic
Outpatient Surgery

2. Select Condi...
Hernia Repair
Hysteroscopy
Kidney Stones
Knee Scope/Art...
Nose Surgery
Partial Mastectomy
Shoulder Surgery
Thyroid Removal
Tonsil Removal (Tonsillectomy)
Tubal Ligation (Laparoscopic)

NEXT

The procedures and conditions listed above are generally performed on an outpatient basis. If the condition
the Compare Hospital tool.

Cost estimates in this tool show what facilities will usually accept as payment in full from Humana and you. They're...

Select from outpatient surgery or diagnostics. Then choose from the list of conditions and procedures.

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Select what you're looking for

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Go to **Humana.com** to
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You'll see a list of outpatient facilities with related information. Discuss this information with your doctor to make an informed decision about your procedure.

3 Results

Hernia Repair

A hernia occurs when a body part comes through a weak area in a muscle. For instance, a loop of intestine can push...
invasive. The kind of surgery depends on the hernia location and the extent of the problem.
Read More About This Condition

(Showing 1 - 10 of 22)

1 2 3

Hospital / Facility	County, State	Range of Costs	Cost Performance
Endoscopy		$1350 - $1450	★★★
Medical Center		$1450 - $1550	★★★
Laser Center		$1450 - $1600	★★★
Endoscopy Center		$1450 - $1600	★★★
Surgical Suites		$1450 - $1600	★★★
Surgicare		$1550 - $1700	★★☆
Surgical Center		$1550 - $1750	★★☆
Surgery Center		$1800 - $2000	★★☆
Regional Hospital		$1900 - $2050	★★☆
Surgery Center		$1950 - $2150	★★☆

1 2 3

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Facilities, location, costs and ratings together in one list

Slide 1

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The resources for Hospitals are also found here. Again, from the MyChoice home page, select Compare Hospitals.

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Slide 2

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As before, enter your address information.

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Enter address and distance

Slide 3

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You'll select a category, then the procedure or diagnosis you've discussed with your doctor.

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In the window, you'll see a description of the procedure

Then you'll see a list of hospitals with the number of patients who've had the procedure performed there, and the distance to the hospital.

Search by category and procedure or diagnosis

By clicking on compare selected, you'll see a list of measures to compare.

Choose the criteria that are important to you

Select "Create Report" and you'll see a summary with a range of costs and ratings for the effectiveness of these hospitals.

Compare estimated costs and see ratings

Much more information is available such as length of stay, and patient experience survey results. Just click a tab to see those sections.

As with the information for doctors and outpatient facilities, the hospital rankings and estimated cost information aren't intended as an endorsement of any particular hospital. They're simply an additional source of guidance to consider when making your healthcare decisions.

Compare Hospitals

Report on Gall Bladder Removal, Laparoscopic

This report compares hospitals within 20 miles of Louisville, KY for Gall Bladder Removal, Laparoscopic, and is based on your selections and rankings. This is just one of several sources you should consult to select a hospital; always consult your physician about what decision is right for you.
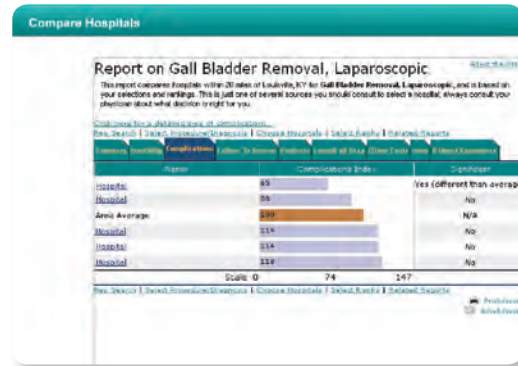
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Select a tab to see more information

Summary

Humana is committed to helping you make confident healthcare decisions

Choosing a doctor or hospital is an important decision, and these tools are one of many sources of helpful information. As the cost of healthcare continues to increase, we're committed to introducing Web-based resources to help you make your healthcare decisions.

We hope you'll use these resources to help you choose with confidence.

Questions?

If you have questions about the provider transparency tools, check out the Frequently Asked Questions link in the online demo. Members can also call the Customer Service number on your Humana member ID card. If you're an employer, provider, or insurance professional, call your local Humana representative or 1-800-4HUMANA.

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UnitedHealthcare

Register on the UnitedHealthcare website at myuhc.com

REGISTRATION & LOGIN

A UnitedHealthcare member can register from the home page by clicking the blue "Register Now" button located on the left side of the screen.

Registration instructions can be accessed by clicking on "Site Demo".

COST ESTIMATOR TOOL

The Cost Estimator tool provides provider-specific estimated costs for a treatment or procedure including out-of-pocket costs as well as assistance locating physicians.

Access instructional videos at:
http://www.welcometomyuhc.com/hcce-review/index2.html

EDUCATIONAL TOOLS

A Guided Tour of all the latest tools, features and functions are located on myuhc.com at http://www.welcometomyuhc.com/ .

The Health4me Mobile App

The mobile app enables payment of medical bills and management of health care claims via your smartphone.

UnitedHealthcare Member Tools & Support can also be accessed via the Guided Tour link above.

Your money.
Your health.

myHealthcare Cost Estimator

Quickly and easily estimate your health care costs on **myuhc.com®**
or the **UnitedHealthcare Health4Me™** app.

UnitedHealthcare®

Estimating your health care costs before you see the doctor is easy.

In just minutes, you get a preview of your health care costs.

Using your benefit information, myHealthcare Cost Estimator shows you the estimated cost for a treatment or procedure, and how that cost is impacted by your **deductible**, **co-insurance** and **out-of-pocket maximum**. This means that you'll get an estimate of what you'll be responsible for paying out of your pocket, providing you with useful information for planning and budgeting.

KEY TERMS:

Deductible: The amount you owe for health care services before your insurance begins to pay.

Co-insurance: Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay co-insurance plus any deductibles you owe.

Out-of-pocket maximum: The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount.

Did you know that you may pay a different amount for a procedure depending on which provider you select and/or where you have the procedure done?

The more you use myHealthcare Cost Estimator, the more you'll see that not all doctors are the same. Depending on what you're looking for, you could see a wide range of estimates for the same procedure or treatment. You can then use this information to help you decide where to get care, or to start a discussion with your doctor.

You can search by condition or treatment with terms such as:
- Back pain
- MRIs
- Low thyroid
- X-rays
- Bone density study

UnitedHealthcare

Your remaining deductible: Individual: **$100** Family: **$3,400**

myHealthcare Cost Estimator Start over Prescription estimates What is it? How it works

MRI Scan Without Dye - Knee

Your Out-of-Pocket: Based on Your Plan **$290** In-Network Cost: Market Average **$649**

Health Plan Pays: $359

Home Select Facility Final Estimate

Treatment Estimate: Knee MRI	Provider A	Provider B	Provider C
Compared to Local Average	Meets Average Cost	Below Average Cost	Above Average Cost
Total Cost	$675	$450	$1,075
Your Total Out-of-Pocket Cost	$295	$250	$375

Just search for the condition (e.g., back pain) or treatment (e.g., physical therapy) you would like an estimate for, and we'll show you doctors and locations that offer those services in your area. You'll also be able to learn about your care options, compare estimated costs, see quality and cost efficiency ratings, and even map out where you'll be going. Most importantly, you'll be able to make a more informed decision about what option is best for you.

Why use myHealthcare Cost Estimator?

With this information, you'll be more prepared to decide which choice is best for you, plan your care and budget for medical expenses. You may save money, find doctors who better meet your needs or even find out about a new option you've never heard of before. It's all about having the information you need to make the best decisions for your health and your pocket book.

It's quick and easy to start using myHealthcare Cost Estimator.

Step 1: Visit myuhc.com or Health4Me

If you have not registered for myuhc.com, you'll need your health plan ID card or Social Security number to get started. Once you're logged in, click "Estimate Health Care Costs" on the right side of the page.

Step 2: Search for a condition or treatment

Once you've entered your ZIP code, you can search by treatment or condition. Try phrases like backache, X-ray, eyes itch, etc. Then hit the search button.

Step 3: Get a quick estimate

You'll be taken to a page with a quick estimate, based on real average market costs in the search area. This page includes the potential duration of treatment as well as a breakdown of estimated costs. If you want to see estimates for specific doctors and locations, click on "personalize your estimate."

Step 4: Select a provider

If you don't already have a doctor in mind, myHealthcare Cost Estimator can help you find one. This page shows you estimates for specific doctors and locations offering services for your search. You'll be able to compare them based on their estimated cost, see quality ratings and which one is nearest to you.

Step 5: Get your final estimate

When you're done, you can see your Final Estimate, which includes estimated costs from the doctor or location you've chosen, along with up-to-date out-of-pocket estimated costs, based on your benefits and current level of coverage.
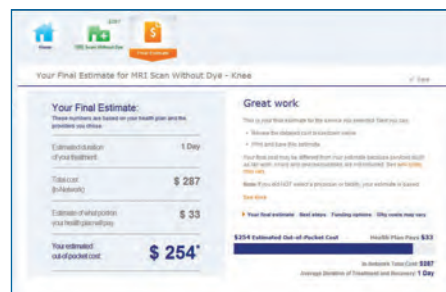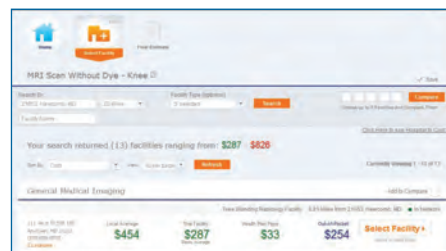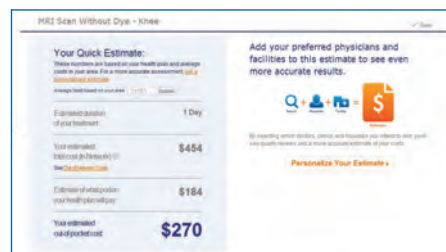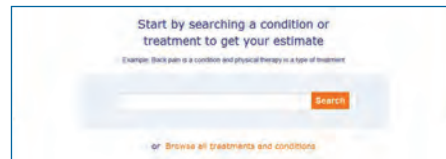
Did you know?

Studies show that people who actively engage in their health care decisions have fewer hospital visits, fewer visits to the emergency room, higher use of preventive care, and overall lower medical costs. You can take an active part in your health by seeking out and choosing quality care. The UnitedHealth Premium® program evaluates doctors for quality and cost efficiency to help you choose a doctor with confidence. Just visit **UnitedHealthPremium.com** to learn more.

Be in the know. myHealthcare Cost Estimator makes health care more accessible and transparent, so you can make more informed health care choices.

Understanding health care costs before you see the doctor is easy, just remember the 4Ps.

1 PROCEDURE
Learn more about a procedure and compare treatment options.

2 PROVIDER
Select a provider for a procedure.

3 PRICE
Quickly estimate out-of-pocket costs for specific procedures.

4 PLACE
Locate providers based on geographic search criteria, view maps and print directions.
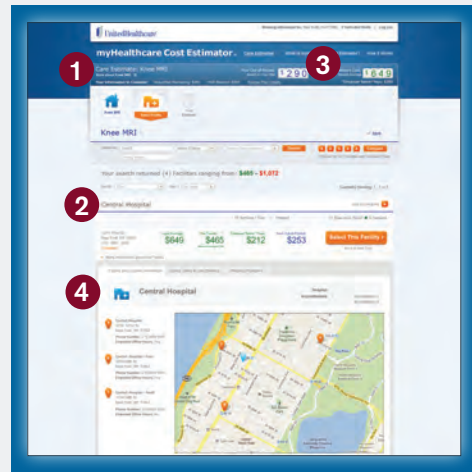
Member reviews of myHealthcare Cost Estimator:

"I would absolutely recommend this tool to a friend. It's a tool that UnitedHealthcare has put out there that has great value in showing you the estimated costs of your procedure. It allows you to plan your budget, and can help you save money if that's important to you."

-Tammy from Texas

"I use the tool to look up procedures before I decide to have them done to see the estimated cost. It has been helpful every time I have used it, and the cost has been pretty close to what the estimate said it would be."

-Kathy from Arkansas

"I love that it is personalized to me and shows me information based on where I live, and all of the different places and estimated cost ranges available to me. It's easy to use and gives me an idea of what I might expect to spend, especially in terms of my estimated out-of-pocket costs. It can help lessen some of that worry."

-Gwenn from Tennessee

UnitedHealthcare®