

# FAIR HEALTH: ADVANCING CONSUMER ENGAGEMENT AND UNDERSTANDING

Tools for Patients: Data, Technology and Communication in Patient-Centered Care

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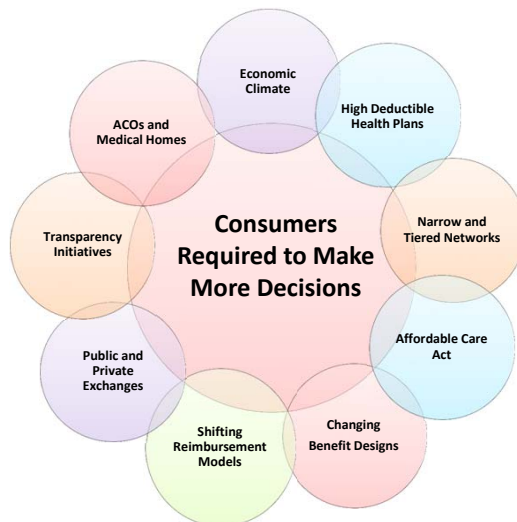
## New Era of Reform



- Healthcare industry changing at the speed of Class 5 rapids
- All stakeholders, particularly consumers, need data and other tools to steer through the changes in payor and provider operations



## Confluence of Many Factors



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## Consumers Now Center Stage

- Consumers are in effect now becoming the lead actor in their “insurance” play
- With increased decision-making, comes the need for a “script” to help navigate through the healthcare system



## Required Components of the “Script”

- Glossaries
- Insurance Principles
- Robust Data
- Practical Resources (Guides to Understanding EOBs, Medical Bills)
- Useful List of Questions
- Plan Selection/Management Tools
- Personalized Profiles



## The FAIR Health Mission & Origin

- **MISSION:** bring clarity to healthcare costs and health insurance information
- **ORIGINS:** established as conflict-free, independent, national not-for-profit
- **ACTION:** fulfills mission with robust data products, award-winning consumer tools and research platform
- **IMPACT:** recognized as valued, authoritative resource by diverse stakeholders



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## FAIR Health Data by the Numbers

**19B+**

Medical & Dental  
Procedures Performed  
Since 2002 Nationwide

**151M**

Covered Lives  
from  
Contributors

**493**

Geozips  
Reflecting Local  
Billing Patterns

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Data received continually from payors

Undergo rigorous auditing and validation

Create a highly secure, robust claims database

Organize by procedure code and "geozip"

Largest, independent database for private claims in US

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Know Your Source

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### "Crown-Jewel" of FAIR Health: Consumer Engagement Platform

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**FH<sup>®</sup> Medical Cost Lookup**

- Estimates costs for medical procedures/equipment
- Bundles related procedures
- Compares reimbursement methods
- Flexible "sliders" to customize results

**FH<sup>®</sup> Dental Cost Lookup**

- Estimates costs for dental procedures
- Bundles related procedures
- Reflects particulars of dental insurance design

**Educational Content**

- FH Health Insurance 101 original series
- Videos and articles on various health insurance topics
- Over 25 distinct "chapters"
- Glossaries of health insurance terms, medical and dental procedures
- Consumer-oriented healthcare resources
- FAQs

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# FAIR Health Consumer Tools



**Mobile App**  
FH @Cost Lookup/ FH@CCSalud



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# How Consumers Use the FH Website



## Key Attributes of Data to Support Consumer Decisions

- Independent, Unbiased
- Representative
- Geographically Granular
- Validated/Audited
- Meaningfully Aggregated
- Current Ongoing Refreshes
- Contextualized
- Trusted By All Stakeholders



## How FAIR Health Data Are Used

### Management and Operational Support

- Plan, Benefit and Provider Network Design
- HR/Benefits Administration
- Premium Rate Review
- ACO/Bundled Payment Modeling
- Support Public/Private Exchanges
- Management of CDHPs/HSAs
- Value "Add-ons" for Plan Members
- Strategic Planning
- Fraud Detection

### Fee Schedules and Reimbursement

- In/Out-of-Network Provider Fee Schedules
- Balance Billing Negotiations with Providers
- Dispute Resolution
- Reference Pricing
- Auto Liability/PIP Fee Schedules
- Workers' Compensation Fee Schedules
- Medicare Gap Fill
- Medicaid Reform

### Public Health and Consumer Engagement

- Consumer Transparency Tools: Bilingual Website & Mobile Apps
- Educational Materials
- Public Health/Education Campaigns

### Policy and Research

- Health Economics and Policy Research
- Analyze Legislative and Regulatory Action
- Identify Health Status, Treatment & Cost Disparities
- Statutory Benchmark for State Programs
- Market Research



## Approach: Transparency vs. Clarity

- Transparency alone is not enough
- Data need to offer clear guidance, clear comparisons



## Thank You!



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Mobile App: FH Healthcare Cost Estimator