

a healthy conversation

Take the surprise out of your health care bills

New tools help consumers estimate and understand health care costs

From Wellmark Blue Cross and Blue Shield

A new Kaiser Family Foundation poll revealed that very few people use information about doctors or hospitals to obtain better care at lower prices. In fact, nearly two-thirds of people say it is difficult to find out what medical care will cost.

If you're insured, one of the best places to start researching costs is with your health insurance plan. Some health insurers, like Wellmark Blue Cross and Blue Shield, have interactive tools available to help their members make more informed decisions. This is important because most consumers want to fully understand the cost of their care to avoid surprise out-of-pocket costs down the road. Using Wellmark's Health Care Cost Estimator Tool members can:

- **See accurate out-of-pocket costs.** The tool pulls real-time information about the members plan (benefits as well as co-pay and deductible dollars already accrued) to determine the out-of-pocket costs remaining based on the health procedure. Members can use this information to plan, in advance, for their health care costs. More than 400 of the most common health encounters (knee/hip replacements, maternity, etc.) are available on the tool today.
- **Search and compare among in-network providers.** If you don't already have a doctor in mind, the tool can help you find in-network providers and compare the costs, by procedure,

from those providers.

- **View patient reviews.** Patient reviews help members compare and make informed decisions when choosing a provider, hospital/facility or specialist.
- Additionally, private groups such as Consumer Reports and U.S. News & World Report also rate providers and some hospitals are beginning to publish the cost of common procedures online to help consumers navigate costs. Regardless of how you decide to learn more, taking time to understand your health care and insurance costs, and how they all work together, will help you to make more informed decisions.

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