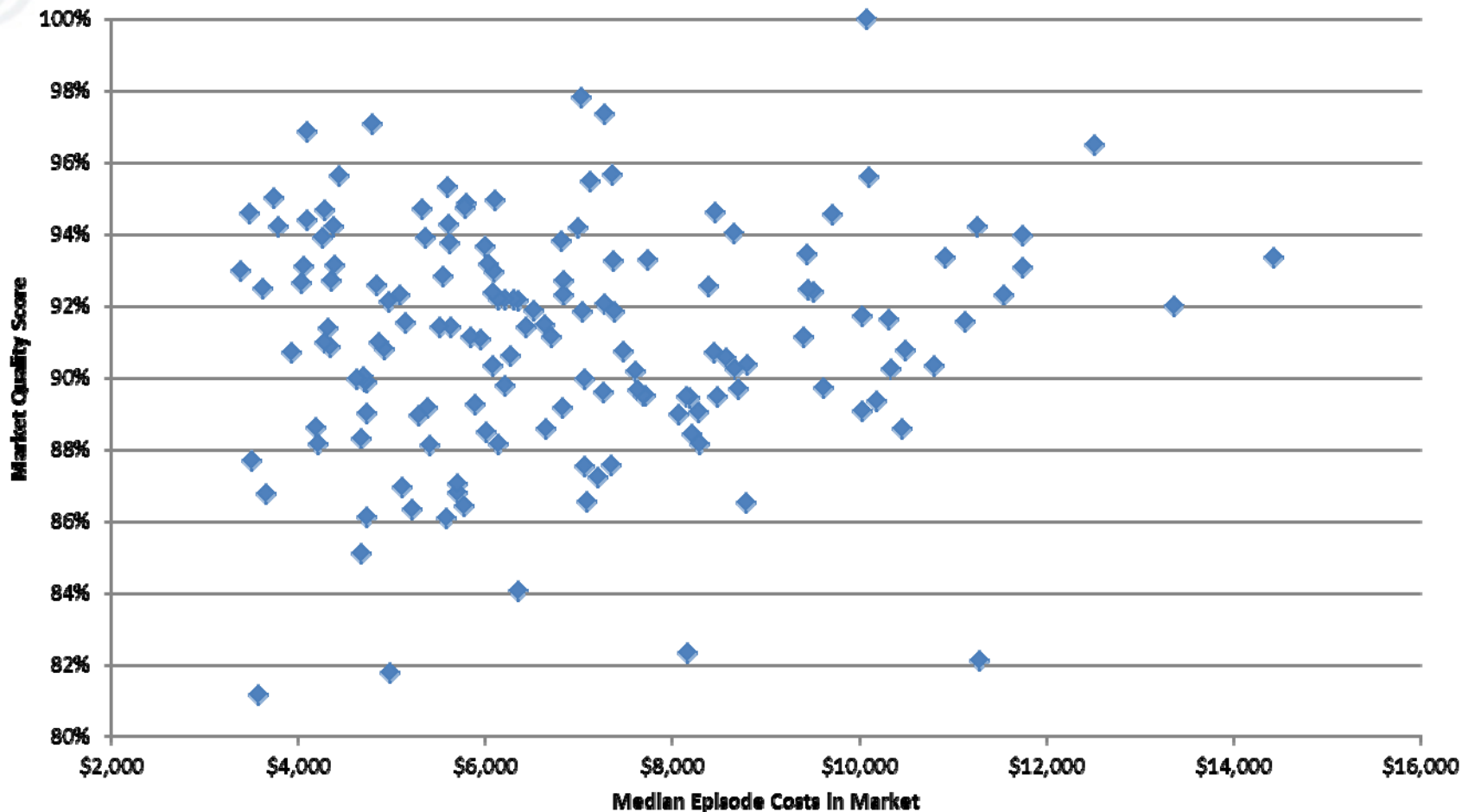


The Health Plan Role in Health Care Transparency: From “Here’s Some Data” to Empowering The Consumer

Lewis G. Sandy MD
RWJ Transparency Summit
December 3, 2013

Pervasive Variation: Episode Costs and Care Quality for Cardiac Catheterization (Diagnostic)



Source: Ellis, Sandy, Larson, and Stevens, "Wide Variation in Episode Costs within a Commercially Insured Population Highlights Potential to Improve the Efficiency of Care," Health Affairs 31:9 (September 2012).
Note: Data includes only physicians designated as providing higher-quality care.

UnitedHealth Premium program

Driving Value for All Stakeholders



Consumer

Empowering consumers by delivering actionable information that helps them make more informed care decisions.



Employer/Payer

Maximizing affordability for employers/payers to assist their efforts to manage total health care cost by promoting quality and affordable health care.



Care Provider

Supporting physicians and hospitals with actionable performance information to improve care delivery and maximize value across the entire delivery system.



Better Health, Better Care and Lower Cost

UnitedHealth Premium physician designation

PROMOTING VALUE: QUALITY FOR A GIVEN COST

Quality and cost transparency

- Longest running physician quality and cost efficiency designation program (2005)
- National industry, evidence-based and specialty society standards
- Evaluate doctors on more than 75 conditions and 300 measures
- Physicians who fail to meet quality not eligible for cost efficiency

Access

- 148 markets and 26 specialties evaluated*
- Accounts for more than 80% of all medical costs*
- Includes primary care physicians and specialists

Broad application

- Available to members at no additional cost
- Integrated into customer service, clinical and online experiences
- Benefit designs based on Premium designation

Recognition

Received the National Committee for Quality Assurance (NCQA) program Physician Quality (PQ) certification and meets the Consumer Purchaser Disclosure Project's Patient Charter standards

*Data as of First Quarter 2014

Myuhc.com designation display

Premium designation display on “Find a Physician” search tool

First Name Last Name
 Primary Care Physician
 Specialties: Internal Medicine, Pediatrics
[More about this provider](#)
 Compare with other providers

UnitedHealth Premium® Designation
 Internal Medicine | [Quality & Cost Efficiency](#)

✓ In Network | **TIER 1** [UnitedHealth Premium Tier 1](#)
 Estimated Distance: 0.6 miles

UnitedHealth Premium Tier 1

Members in health plans that offer tiered benefits may pay lower copays and coinsurance amounts for services provided by UnitedHealth Premium Tier 1 physicians.

UnitedHealth Premium Tier 1 physicians have received the Premium designation for:

- Quality & Cost Efficiency OR
- Cost Efficiency & Not Enough Data to Assess Quality

First Name Last Name
 Specialty: Orthopedic Surgery
[More about this provider](#)
 Compare with other providers

UnitedHealth Premium® Designation
 Orthopaedics - General | [Cost Efficiency & Not Enough Data to Assess Quality](#)

✓ In Network | **TIER 1** [UnitedHealth Premium Tier 1](#)
 Estimated Distance: 1 mile
 128 HOSPITAL DR,
 WATERTOWN, WI 53098-3304
 920-262-4825
[Map](#) | [1 Additional Location](#) | [Add Contact](#) | [Text Me](#)
[Report Invalid Info](#)

First Name Last Name
 Primary Care Physician

UnitedHealth Premium® Designation
 The care provider has met guidelines for providing cost-efficient care. For cost-efficiency, care providers must meet local market benchmarks for the cost-efficient use of resources in delivering care.

The care provider did not have enough health plan claims data to be evaluated for quality. For quality, a minimum number of patients and a minimum number of medical or surgical cases are required to determine if the care provider has met the quality criteria.

Estimated Distance: 1 mile

Consumers have told us...



They want help ...

- Communication across their care providers
- Information about treatments that work, providers
- Information and choices tailored to their individual/family needs
- Opportunity to make their own health decisions
- Information to help make informed choices

Consumers know we have information they want, and trust us to deliver it – as long as they retain control of their care decisions.

Source: Spark! Consulting Consumer Immersions Feb. 2010

myHealthcare Cost Estimator-Personally Relevant Quality & Cost Information



Showing information for: Neil Smith 01/01/1980 | Hello Neil Smith | Log Out

UnitedHealthcare **CUSTOMER LOGO**

myHealthcare Cost Estimator

Care Estimates | What is myHealthcare Cost Estimator? | How It Works

Get Your Answers Here

myHealthcare Cost Estimator pulls together all the information you need to make an informed choice about where to receive care based on cost and quality information - personalized for you.

Get started using the search toolbar or browsing all treatments and conditions.

[What Is myHealthcare Cost Estimator?](#) | [How It Works](#)

See My Benefits | New Search | Saved Searches | Help | Hide

Health Insurance Information: Medical With HSA

Individual:

Deductible: \$1,600

Out-of-Pocket Maximum: \$3,200

For more information on coinsurance and/or co-pays, click on Review Plan Details

[Review Plan Details](#)

Find Out How You Can Use an HSA to Help Pay for this Treatment:

[Tell Me More](#)

Individual Responsibility

[Review Plan Details](#)



Year-to-Date Spending

Health Account Balances:

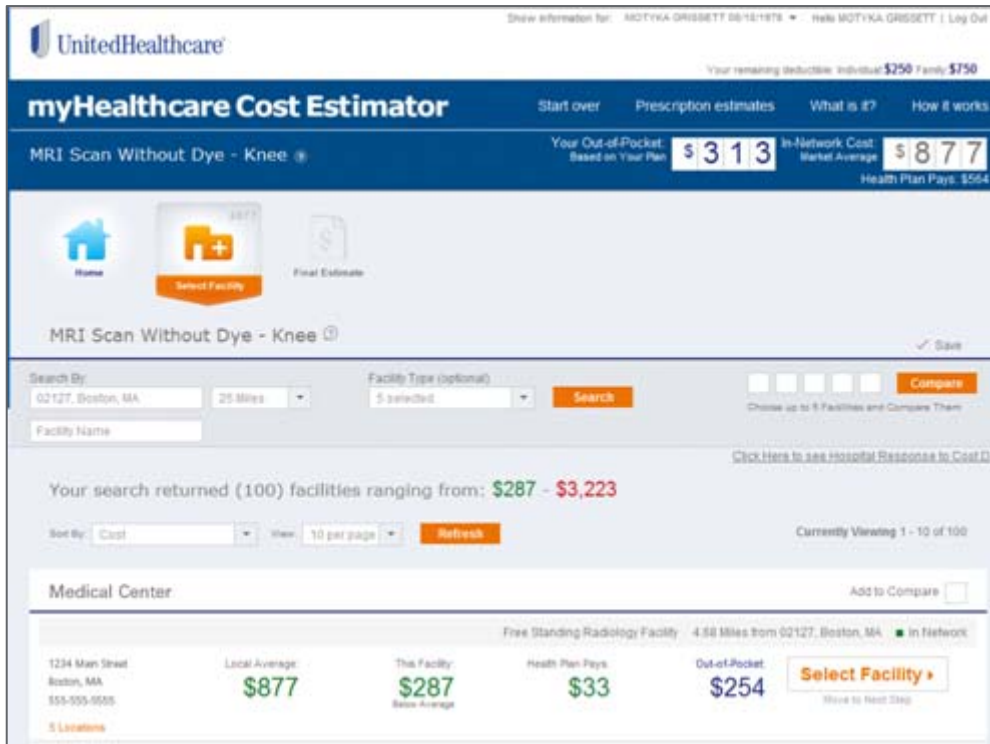
Choice HSA: Available Balance: \$500

Welcome! Enter your search criteria above to get started.

Know your procedure.

4P

PROCEDURE
PROVIDER
PRICE
PLACE



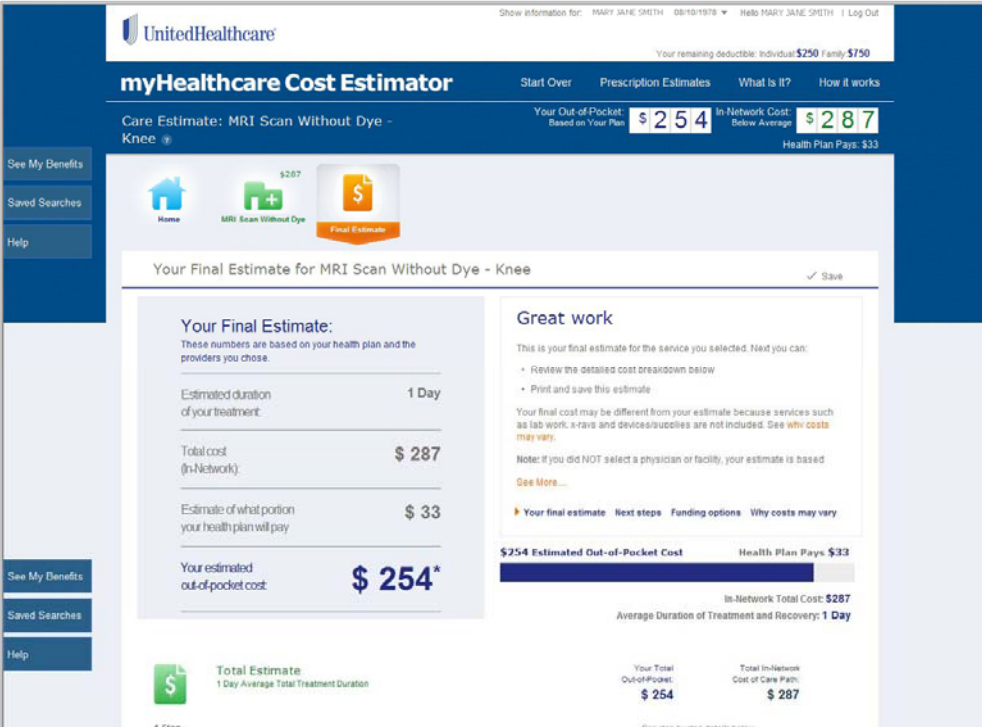
The screenshot shows the UnitedHealthcare myHealthcare Cost Estimator interface. At the top, it displays the user's name (MOTYKA GRISSETT) and their insurance plan details (Individual \$250, Family \$750). The main heading is "myHealthcare Cost Estimator" with navigation links for "Start over", "Prescription estimates", "What is it?", and "How it works". The procedure being estimated is "MRI Scan Without Dye - Knee". The cost summary shows: "Your Out-of-Pocket Based on Your Plan" at \$313, "In-Network Cost Market Average" at \$877, and "Health Plan Pays" at \$554. Below this are navigation icons for Home, Select Facility, and Final Estimate. The search criteria are set to "02127, Boston, MA" within a "25 Miles" radius, with "5 searched" facilities. The results show 100 facilities ranging from \$287 to \$3,223, sorted by cost. A specific facility is highlighted: "1234 Main Street, Boston, MA, 555-555-5555" with a "Local Average" of \$877, "This Facility" cost of \$287, "Health Plan Pays" of \$33, and "Out-of-Pocket" of \$254. A "Select Facility" button is available for this facility.

- Research your condition to learn about your procedures and treatments options
- What is the difference between an MRI, CT Scan and X-Ray?
 - Get information about each procedure
 - Identify the benefits and risks
- Learn about the cost and time involved in a procedure. Then see the appointments, tests and follow up care involved, from the first appointment to last follow up.
- Access in-depth information on many procedures with more being added regularly

Know your price.

4 P

PROCEDURE
PROVIDER
PRICE
PLACE

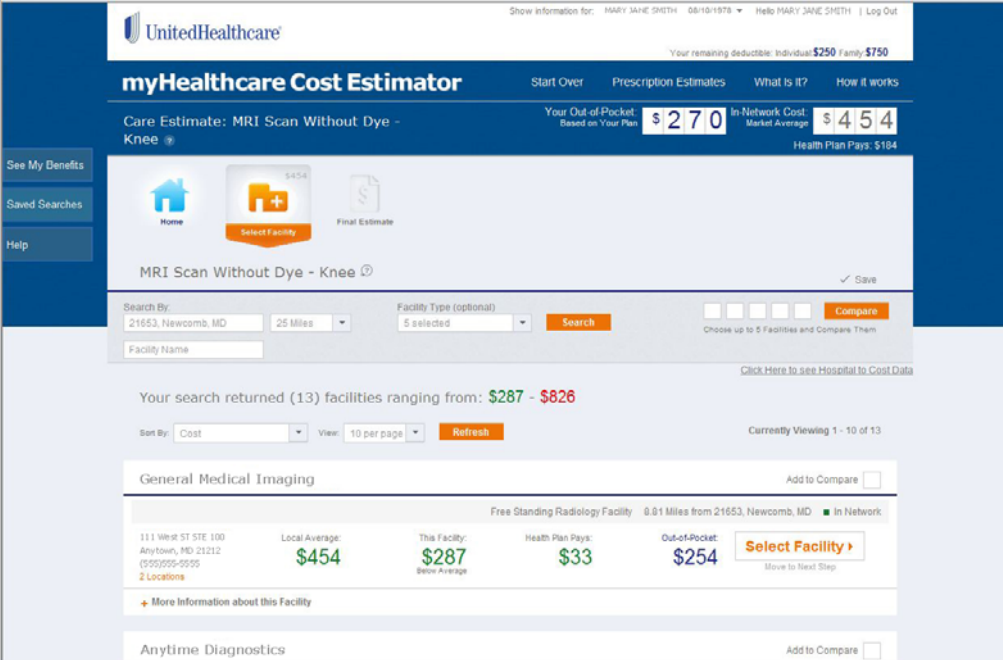


The screenshot displays the 'myHealthcare Cost Estimator' interface. At the top, it shows the user's name 'MARY JANE SMITH' and ID '08/10/1978'. Below this, the remaining deductible is listed as 'Individual: \$250 Family: \$750'. The main heading is 'myHealthcare Cost Estimator' with navigation links for 'Start Over', 'Prescription Estimates', 'What is it?', and 'How it works'. The current care estimate is 'MRI Scan Without Dye - Knee'. It shows 'Your Out-of-Pocket: \$254' and 'In-Network Cost: \$287'. A 'Final Estimate' button is visible. The main content area shows 'Your Final Estimate for MRI Scan Without Dye - Knee' with a 'Save' option. Under 'Your Final Estimate', it lists: 'Estimated duration of your treatment: 1 Day', 'Total cost (In-Network): \$287', and 'Estimate of what portion your health plan will pay: \$33'. The 'Your estimated out-of-pocket cost' is highlighted as '\$254*'. A 'Great work' message follows, along with a 'Note' about selection criteria. At the bottom, a summary bar shows '\$254 Estimated Out-of-Pocket Cost' and 'Health Plan Pays \$33'. A final summary table shows 'Your Total Out-of-Pocket: \$254' and 'Total In-Network Cost of Care Path: \$287'.

- With **myHealthcare Cost Estimator** you'll see the average estimate for any **Care Path** you choose, based on data collected from physicians, health care practitioners and hospitals in the geographic location you are searching
- Review a detailed cost break down
 - In-network total cost
 - Employer responsibility
 - Your estimated out-of-pocket cost
- Understand the cost for your visit, treatment and facility.
- Calculate how each treatment option impacts your out-of-pocket costs based on your personalized plan details to plan for future expenses

Know your provider.

4 P PROCEDURE PROVIDER PRICE PLACE



UnitedHealthcare

myHealthcare Cost Estimator

Care Estimate: MRI Scan Without Dye - Knee

Your Out of Pocket: \$270 | In-Network Cost: \$454

Search By: 21653, Newcomb, MD | 25 Miles | Facility Type (optional): 5 selected

Your search returned (13) facilities ranging from: \$287 - \$826

Address	Local Average	This Facility	Health Plan Pays	Out-of-Pocket	Action
111 West ST STE 100 Anytown, MD 21212 (555)555-5555 2 Locations	\$454	\$287 <small>Below Average</small>	\$33	\$254	Select Facility >

Find a provider based on:

- Quality and cost efficiency*
- Specialty
- Gender
- Affiliated facilities
- Distance

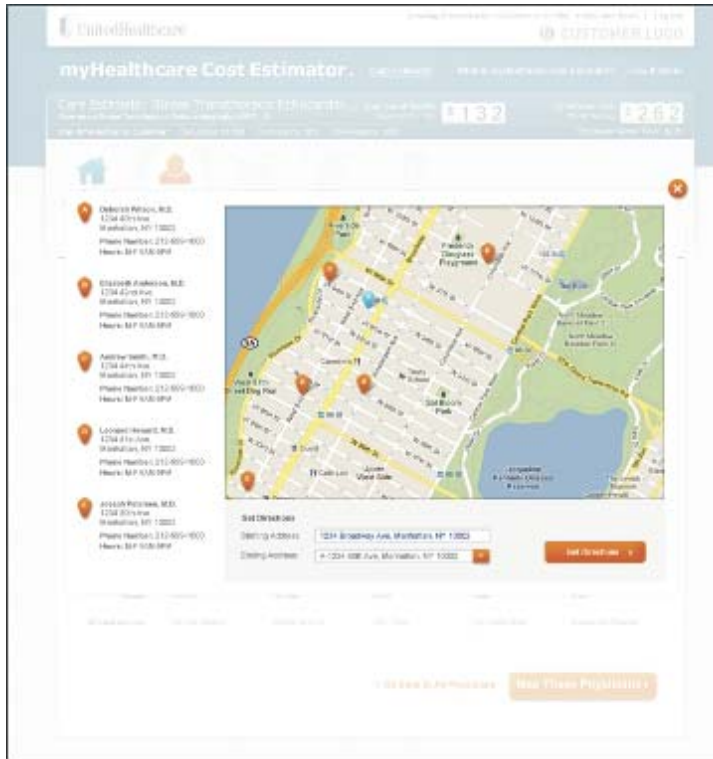
Cost based on in-network or out-of-network with descriptions on what this means for you.

* Physicians are evaluated across 21 specialties, including family practice, internal medicine, pediatrics, cardiology and orthopedics. Those who meet quality and cost efficiency standards receive two stars and those who meet quality standards receive one star. Facilities are evaluated for cardiac, total joint and spine, neonatology, congenital heart disease and infertility. Those that meet quality standards receive up to three stars and will be recognized as "higher efficiency," "average efficiency," or "lower efficiency," in addition to their quality designation.

Know the place.

4 P

PROCEDURE
PROVIDER
PRICE
PLACE



Locate providers based on your geographic search criteria for:

- Facility and Location Information
 - Number of UnitedHealthcare member discharges each year
 - Accreditations
- Quality, Safety & Cost Efficiency
- Affiliated Physicians

You can even get driving directions to your location!



Informing the Consumer Through Transparent Display of Quality & Efficiency



Informing the Consumer Through Transparent Display of Quality & Efficiency



Feedback from those who have used the tool has shown:



70% reported that using myHCE gave them a better understanding of their benefits

67% reported that myHCE gave them confidence to make better cost choices

45% used myHCE before scheduling a test or procedure

40% did not know provider, facility and treatment costs vary so much

35% stated the information found impacted their provider decisions

25% used treatment information from myHCE for discussions with their doctor

Thank You!