

The Agency for Health Care Administration is charged to make sure that Floridians have <u>easy</u> <u>access to meaningful cost and quality information</u> about available health care services.

FloridaHealthPriceFinder.com offers a public view into estimated averages and ranges of what health care providers are usually <u>paid</u> for common services after major health insurance companies negotiate on behalf of Floridians. This tool is meant to give the people of Florida easy access to <u>real</u> costs for common healthcare services to inform decision-making.

The services listed on *FloridaHealthPriceFinder* are grouped into *care bundles*. A *care bundle* adds together all of the services that are normally involved in a health care procedure. The bundles are made up of logical "steps" that group costs in a way that makes sense to patients. For example, a person thinking about having surgery needs to know:

- Step 1. How much will it cost to visit a doctor and get testing to prepare for surgery?
- **Step 2.** *How much will the surgery cost?* (Patients need to know the total cost of the surgery, including the hospital or surgery center bill, the doctor's bill, and other providers who might bill separately.)
- Step 3. How much will rehabilitation or physical therapy cost if I need it?

Step 4. How much will my follow-up care cost?

The bundles are created based on billions of paid claims from a number of large insurance companies all mixed together - so a *care bundle* shows the usual services most people receive as long as they don't have any complications or complex medical histories that required additional care.

There are a total of **279** *care bundles* on the website for Florida that include the most common reasons people shop for non-emergency care on the internet:

- 44 care bundles include at least one service or step that is usually performed at a hospital or ambulatory surgery center. As of November 4, 2019 the cost estimates for these bundles include a list of all hospitals and ASCs in the viewer's selected county, along with the care bundle cost at each hospital or surgery center, for comparison.
- S 235 care bundles are medical conditions that are usually cared for in a doctor's office or other outpatient setting, such as a diagnostic center. As of November 4, 2019, the cost estimates for care bundles at doctor's offices or other non-surgical settings will be available for each county in Florida.

Hospitals and surgery centers are also required to give patients a more personalized price estimate if requested. *Health care consumers should always check with their health insurance company, if they have one, to find out more about how much the insurance will cover and how much the patient might be expected to pay the provider directly.*

WHERE DO THE COST ESTIMATES COME FROM?

Information on the website comes from Florida's largest commercial health insurance companies, who submit claims data to the Agency for Health Care Administration's vendor, the Health Care Cost Institute (HCCI). The costs are calculated from roughly 67.6 million claims, using the actual amounts paid by health insurers to providers (this includes the portion paid by the insurer as well as any patient deductible, coinsurance, or copayments). They are adjusted for inflation and time.

The major Florida health plans that contributed data for the November 4, 2019 release include:

Aetna AvMed Florida Blue Humana United HealthCare

MORE ABOUT THE COST ESTIMATES

The cost estimates on the website come from the *Allowed Amounts* reported from insurance companies. *Allowed amounts* are the full amount that the insurance company negotiates with the providers in their network. *Allowed amounts* include both the portion of the costs that the insurance plan pays and any portion that the patient is expected to pay out of pocket. *Patients are encouraged to check with their own insurance plan to learn what portion of the bill they might be responsible to pay out of pocket.*

The estimated costs are based on private insurance plan payments, and do not include amounts paid by public programs such as Medicare and Medicaid. Some other types of insurance plans and claims are also excluded, such as dental plans, auto insurance claims, or worker's compensation.

Reliable price estimates require a large amount of data. Sometimes, if there are not enough claims in a specific area for a certain type of service, a cost estimate for that service cannot be calculated. This will show as an "N/A" where the price would normally appear in the results. This does not mean that the service is not available, only that there is not enough data available at this time. We expect that over time more costs will be added to the website.

MORE INFORMATION AND RESOURCES

Florida joins five other states in providing residents with online access to medical cost estimates for individual providers. Other states include Colorado, Maine, Massachusetts, New Hampshire, and Washington. Of these, only Florida and Washington offer more than 40 types of medical services with cost comparisons by provider. The remaining states currently offer less than 20 cost estimates. Several other states are still working their way toward providing this information for their residents.

Florida's approach is similar to other states – estimating an average cost from real paid claims. Most states work with vendors that use statistical analysis to develop an average and exclude rare cases otherwise known as "outliers". Most states show a "range" of payments between the 25th and 75th percentiles of the total range, similar to Florida.

VISIT <u>FLORIDAHEALTHFINDER.GOV</u> FOR MORE INFORMATION

There are links all over *FloridaHealthPriceFinder* that lead to more information about health providers in Florida, including available *quality measures*, located on our primary public website -

FloridaHealthFinder.gov – which offers a wide variety of information about health care providers in Florida that are licensed by the Agency. It includes a number of available **quality measures** for different types of providers and care, detailed **licensure information**, and information about the providers' past **performance** from Agency inspections and review. The site also hosts printable **patient guides**, educational information, life course planning guides, and an interactive **facility locator** tool that allows users to search and filter from more than 50,000 health care providers that are licensed and certified by the Agency. The website updates every night, so the information is always up to date and reliable.

