

MONEY CHANGES EVERYTHING II: CREATING PRICE TRANSPARENCY IN NEW YORK STATE

New York State Health Foundation

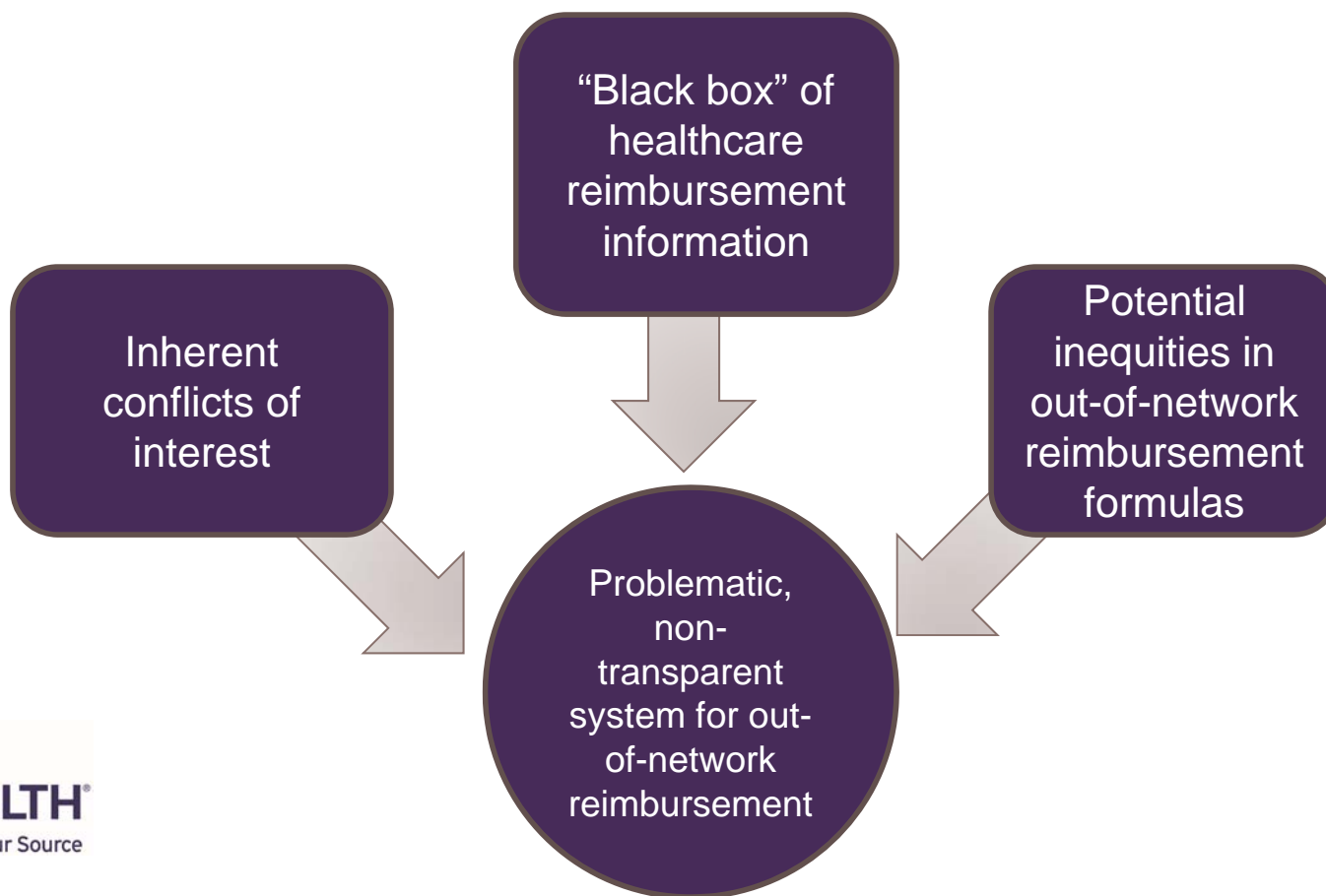
November 12, 2013



www.fairhealth.org
www.fairhealthconsumer.org
www.consumidor.fairhealth.org
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Origins of FAIR Health

Concerns led to an investigation by the New York State Attorney General



Primary Components of the Negotiated Settlement

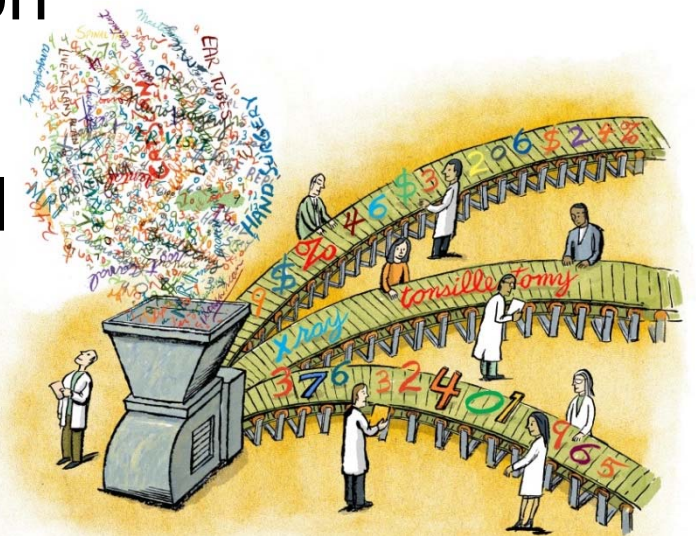


Establish an independent not-for-profit organization

- Develop new, conflict-free database
- Create free consumer-friendly website that provides access to healthcare cost data
- Promote academic and health policy research

FAIR Health Data Assets

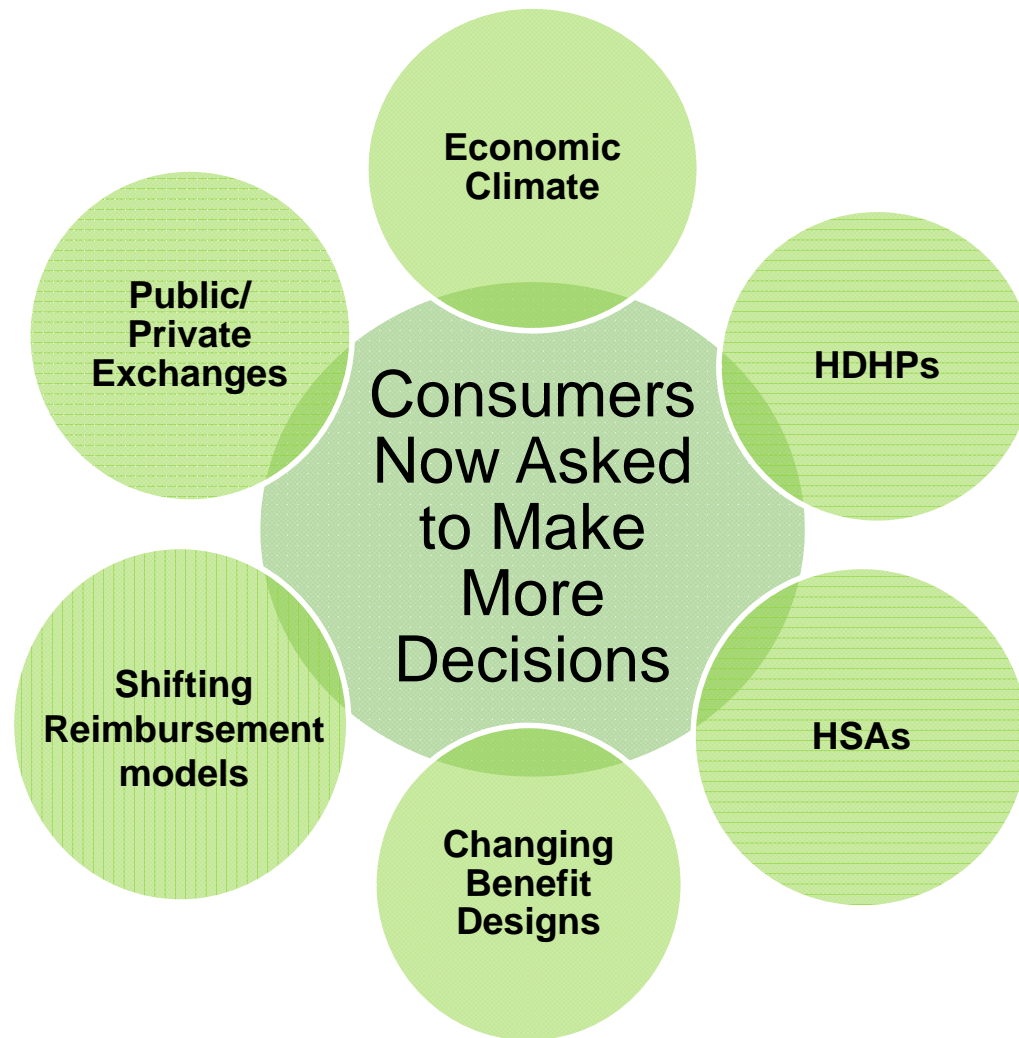
- Utilizes methodologies and algorithms developed by leading experts
- Houses claims for over 129 million covered lives
- Over 17 billion billed medical and dental procedures nationwide
- Robust auditing and validation program



Uses of FAIR Health Data

- **Support Balance Billing Negotiations with Providers**
- Out-of-Network/In-Network Reimbursement Schedules
- Workers' Compensation Fee Schedules
- Auto Liability Fee Schedules
- Provider Fee Schedules
- Health Economics and Policy Research
- **Consumer Transparency Tools and Education**
- **Support Public and Private Exchanges**
- Management of CDHPs/HSAs
- Inform Provider Network Design
- Fraud Detection
- HR/Benefits Administration
- **Value "Add-ons" for Plan Members**
- Strategic Planning
- Advocacy
- **Reimbursement Dispute Resolution**

Consumers Now Center Stage



Consumer Website: The Crown Jewel of the Settlement

www.fairhealthconsumer.org

Data Products/ Analytics

Research Support

Mobile App

www.feeestimator.org

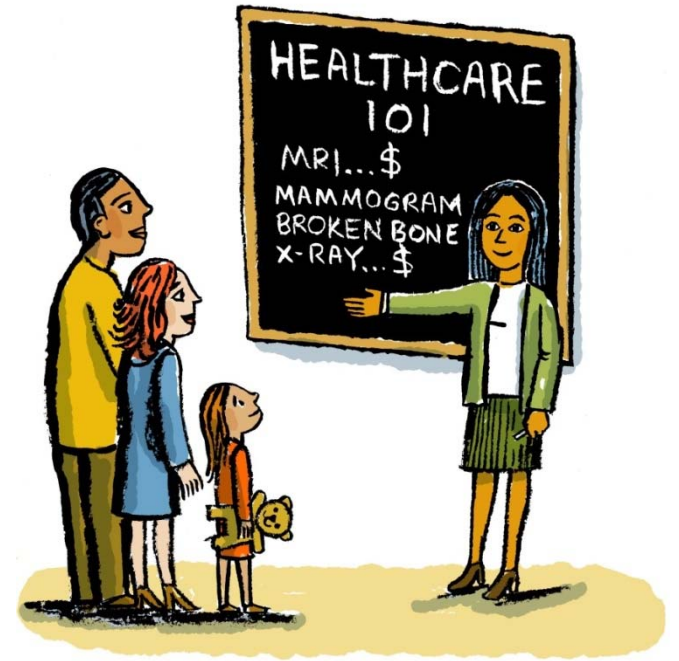


Transparency vs. Clarity



Lessons Learned

- Consumers hungry for information
- Context critical
- Frustrated by systemic obstacles
- Data needs to be relevant/clear
- Consumers creative/resourceful in use of data



Translating Cost Information Into Action

■ Decision-making

- Inform questions for plans and providers
- Out-of-network vs. in-network
- Selection of out-of-network provider
- Evaluate value of insurance
- Manage high deductible health plans

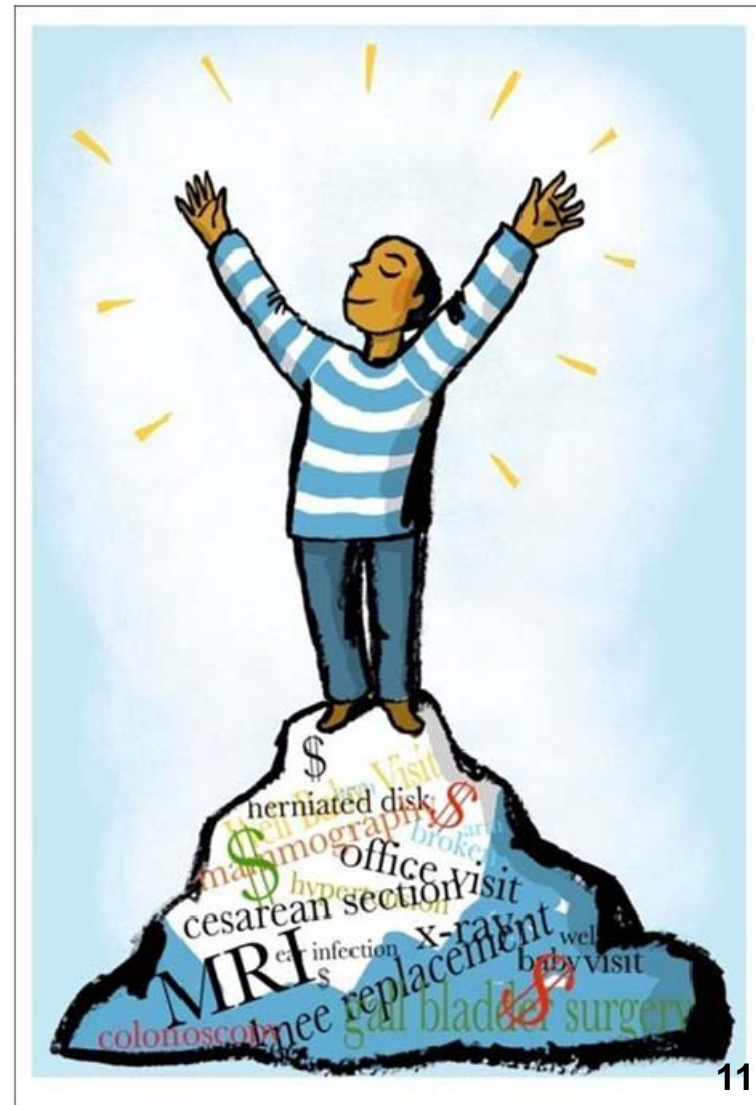
■ Negotiations

- Prior to accessing care
- Balance bill negotiations
- Populate appeals



NYS Transparency Landscape: Bright Spots

- Industry Leader
- Transparency built into Exchange requirements
- Stakeholder Buy-In
 - Medical societies
 - Health plans
 - Consumer advocates
- APD Initiative



NYS Transparency Landscape: Remaining Obstacles

- Lack of awareness/education
- Absence of common language/definitions
- Balance billing issues
- Data access



Path Forward

- Build on existing platform
- Engage in systematic outreach
- Develop common terminology
- Ensure data access
- Design consumer protections



For more information, visit:

www.fairhealthconsumer.org

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www.consumidor.fairhealth.org

Mobile App: FH Healthcare Cost Estimator



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