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## **New tool helps consumers make cost-effective medical decisions**

*Health insurers now provide personalized cost estimates*

(Salem) – Oregonians can now visit their health insurance company Web site to find out in advance what they will need to pay for their next office visit, diagnostic test, or other common procedure.

With the rising cost of health care, even those who have health insurance are paying more out of their own pocket. “We all want to make good choices, but it has been difficult to find information about how much a doctor’s visit or a medical procedure will cost,” said Cory Streisinger, director of the Department of Consumer and Business Services (DCBS). “Now, with this new tool, Oregonians with health insurance can go online or call their insurance company and quickly receive an estimate of what they will actually have to pay.”

A law passed by the Oregon Legislature in 2007 (House Bill 2213) required insurance companies to provide their members with out-of-pocket cost estimates for common medical procedures through an interactive Web site and toll-free phone number, no later than July 1, 2009. Insurers must provide estimates for the five most common procedures in each of these categories: office visits, radiology, laboratory, uncomplicated birth, immunizations, orthopedics, and digestive system endoscopy (a procedure that looks inside the body).

For example, if you need to schedule an office visit with your doctor, you can log onto your insurer’s Web site to find out how much you would pay – or you can compare costs among doctors. You will see your co-pay, deductible, and other non-covered amounts for each doctor you select. Similarly, you can find out your share of the cost for a blood test, an X-ray, or a colonoscopy and compare the prices among providers.

The tool can also help consumers scheduling surgeries, such as knee surgery or hip replacement surgery. Although the cost estimate does not include facility-related costs such as anesthesia, medical supplies, or operating room use, consumers can see the differences among providers. For example, costs will vary widely depending on whether you use an out-of-network or in-network doctor. In-network providers contract with insurance companies to provide discounts. Consumers typically pay significantly more to use non-contracted, or out-of-network, providers.

The new tool is among many initiatives in Oregon to improve transparency in health care costs and quality. Other initiatives include:

- DCBS works with the Office for Oregon Health Policy and Research (OHPR) on a Web site that compares hospital costs at: <http://www.oregon.gov/OHPPR/RSCH/comparehospitalcosts.shtml>.
- OHPR has information about hospital quality and evidence-based data on prescription drugs available on its Web site: <http://www.oregon.gov/OHPPR/index.shtml>.
- DCBS publishes an annual report called “Health Insurance in Oregon,” which provides financial and market data about Oregon’s major health insurance companies. The report draws on additional information insurers have to report as a result of legislation the Governor signed in 2005, and is available online at: [http://www.cbs.state.or.us/external/ins/health\\_report/health-report\\_intro.html](http://www.cbs.state.or.us/external/ins/health_report/health-report_intro.html).

- As a result of legislation the Governor signed in 2007, DCBS publishes insurers' requests for rate changes on its Web site, [http://www.cbs.state.or.us/external/ins/insurer/rates\\_forms/health\\_rate\\_filings/health-rate-filing-search.html](http://www.cbs.state.or.us/external/ins/insurer/rates_forms/health_rate_filings/health-rate-filing-search.html).
- As part of House Bill 2009, passed by the 2009 Legislature, the state will create a database of all health care claims by all medical providers, providing even more cost information to Oregonians.

“Part of reducing the growth in health care costs is informed consumer decision-making, and for that to happen, consumers need better information about the cost of care,” said Tina Edlund, deputy director for planning and policy implementation for the newly formed Oregon Health Authority. “This effort is a critical step toward comprehensive health reform in Oregon.”

The cost tool is available to most insured Oregonians. However, the law requiring it does not apply to self-insured employers or insurance companies that aren't licensed in Oregon but issue policies in another state to an employer with Oregon employees.

To use the new tool, consumers should log onto the members-only section of their insurance company's Web site. If you can't find the tool or have questions about how to use, you can call the company's customer service number. Below is contact information for Oregon's largest health insurers.

**Health Net Health Plan of Oregon, Inc.**

1-888-802-7001

[www.healthnet.com](http://www.healthnet.com)

**PacifiCare of Oregon, Inc. (UnitedHealthcare)**

The number on your ID card or 1-800-932-3004

[www.pacificare.com](http://www.pacificare.com)

**Kaiser Foundation Health Plan of the Northwest**

1-800-813-2000

[www.kaiserpermanente.org](http://www.kaiserpermanente.org)

**PacificSource Health Plans**

541-684-5582 or 1-888-977-9299

[www.pacificsource.com](http://www.pacificsource.com)

**LifeWise Health Plan of Oregon**

1-800-596-3440

[www.lifewiseor.com](http://www.lifewiseor.com)

**Providence Health Plan**

503-574-7500 or 1-800-878-4445

[www.providence.org/healthplans/](http://www.providence.org/healthplans/)

**ODS Health Plan, Inc.**

503-265-2964 or 1-888-217-2363

[www.odscompanies.com](http://www.odscompanies.com)

**Regence BlueCross BlueShield of Oregon**

1-800-365-3155

[www.regence.com](http://www.regence.com)

**United Health Insurance Company**

The number on your ID card or 1-866-633-2446

[www.myuhc.com](http://www.myuhc.com)

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The Insurance Division, part of the Department of Consumer & Business Services, helps ensure the financial soundness of insurers, the fair treatment of consumers, and the affordability and availability of insurance products. For more information, visit [www.insurance.oregon.gov](http://www.insurance.oregon.gov). The division's consumer advocates are available to answer general questions about health insurance and consumer rights. They may be reached at 1-888-877-4894.

The Department of Consumer and Business Services is Oregon's largest business regulatory and consumer protection agency. For more information, visit [www.dcbcs.oregon.gov](http://www.dcbcs.oregon.gov).