

TREATMENT

COST

CALCULATOR

BENEFITS

- Reduces surprises with highly accurate estimates of patient liability
- Improves provider and member relations by addressing the issue of ever-increasing bad debt
- Delivers a lower-cost solution with a higher degree of provider acceptance than real-time adjudication
- Allows IT staff to focus on mission critical systems with a robust ASP solution

FEATURES

- Provides estimates for thousands of services in office, outpatient facility, and inpatient hospital settings
- Generates highly accurate estimates that are specific to the provider and product line
- Personalizes estimates based on the patient's current benefit coverage and status (e.g., deductibles, out-of-pocket limits, etc.)
- Includes flexible integration options for incorporating the tool into a provider's workflow

Truven Health Treatment Cost Calculator for Providers

As healthcare benefits are redesigned, health plan members assume a larger portion of the costs. This presents a significant challenge to both members and providers, but it also suggests a solution: the Treatment Cost Calculator from Truven Health Analytics.SM This easy-to-use tool helps members estimate their costs while helping providers set expectations and collect payment prior to treatment.

Improved provider and member relations



Health plans can now support their members and providers with a tool that clarifies the expected treatment cost, as well as a patient's personal liability based on covered benefits, remaining deductible, and other information. The Treatment Cost Calculator helps health plans answer questions such as:

- How can we provide accurate, timely information about patient liability to members and providers?
- How can we make the cost of treatment more visible and easy to understand?
- How can we help providers collect from patients, shorten or remove the revenue cycle, and ease their administrative burden?

- How can we improve member and provider satisfaction while promoting transparency?

Timely, accurate, personalized estimates

The Treatment Cost Calculator provides highly accurate real-time estimates of anticipated out-of-pocket costs for services at the provider level. Our estimation models mine a health plan's paid claims data to determine the likely payment the provider will receive. These estimates are supported by our MarketScan® Databases — the industry's most credible source of private sector healthcare experience — to address issues such as data volume and geographic coverage.

<p>Predicting Patient Liability for MRI of Lumbar Spine</p>	 <p>Radiology Associates Estimated Price \$500</p>	 <p>Dr. Tanner Estimated Price \$650</p>	
	 <p>Tina Snyder 10% Coinsurance \$400 Deductible Remaining</p>	<p>\$410</p>	<p>\$425</p>
	 <p>Bruce Adams 20% Coinsurance \$100 Deductible Remaining</p>	<p>\$180</p>	<p>\$210</p>

Personalized estimates to support informed discussions and better planning

The Treatment Cost Calculator is part of the Truven Health Consumer Advantage framework of solutions.

CONSUMER ADVANTAGE INCLUDES:

- Informed Enrollment
- Personal Health Insights
- Personalized Messaging
- Treatment Cost Calculator
- Health Education Library

Consumer Advantage solutions help people evolve from passive participants to active healthcare consumers.

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FOR MORE INFORMATION

Email consumer@truvenhealth.com, call 1.866.263.1958, or visit truvenhealth.com.

The Treatment Cost Calculator provides the information that consumers care about most: their share of the cost. And the estimates are personalized based on specific information, such as remaining deductible, out-of-pocket limits, and coinsurance. With these estimates, payers can empower their providers and equip consumers to appropriately plan for their healthcare expenses.

Accurate estimation versus real-time claims adjudication

While real-time claims adjudication is a desirable goal, it requires extensive investment in claims payment systems as well as changes to provider workflow. And real-time adjudication solves only part of the problem. While it functions well with simple services in the professional setting, it is far less effective with more complex, high-cost services such as MRIs, CT scans, outpatient surgery, and inpatient admissions delivered in the facility. In short, accurate estimation is a better means of addressing these variables.

An important breakthrough in consumer-driven healthcare

The Treatment Cost Calculator provides a simple, easy-to-use interface with few inputs, making it well-suited for busy front-office clerical staff and others not familiar with the information required for submitting a claim. The tool can be used as a complete strategy, or it can supplement a real-time adjudication approach.

The Treatment Cost Calculator is designed as a Web service and can be integrated into the provider workflow with links to the eligibility verification process (e.g., a payer-provider portal or clearinghouse). By helping providers proactively manage their patients' plans and expectations, the Treatment Cost Calculator represents an important breakthrough in consumer-driven healthcare.



TREATMENT COST CALCULATOR
 Estimate patient liability in a few simple steps

Treatment Estimate
 Estimate: #698301
 Member: Chris Reynolds (D109109109)
 Provider: University Hospital

Total Payment to University Hospital *Estimate range: \$638 - \$650*

Code	Service	Total
45378	Colonoscopy, flexible, proximal to splenic flexure; diagnostic, with or without collection of specimen(s) by brushing or washing, with or without colon decompression (separate procedure)	\$650
Estimated total >		\$650

Patient liability for Chris Reynolds *Estimate range: \$318 - \$330*

Expense	Max	Paid to Date	Applied
Individual deductible	\$2,000	\$1,750	\$250
Individual out-of-pocket maximum	\$5,000	\$1,750	
Co-insurance	20%		\$80
Estimated total >			\$330

Healthcare providers may use this estimate to collect a portion of their fees up-front for their services. This tool does not impact actual claim adjudication or payment accuracy.

Simple. Easy. Integrates with existing workflow.



ABOUT TRUVEN HEALTH ANALYTICS

Truven Health Analytics delivers unbiased information, analytic tools, benchmarks, and services to the healthcare industry. Hospitals, government agencies, employers, health plans, clinicians, pharmaceutical, and medical device companies have relied on us for more than 30 years. We combine our deep clinical, financial, and healthcare management expertise with innovative technology platforms and information assets to make healthcare better by collaborating with our customers to uncover and realize opportunities for improving quality, efficiency, and outcomes. With more than 2,000 employees globally, we have major offices in Ann Arbor, Mich.; Chicago; and Denver. Advantage Suite, Micromedex, ActionOI, MarketScan, and 100 Top Hospitals are registered trademarks or trademarks of Truven Health Analytics.

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