

Tools to Help You and Your Patient Explore Out-of-Pocket Costs

Out-Pocket-Costs. Everybody is thinking about them, but we are not talking about them. Why? According to NYACP’s June 2018 survey, the main barrier to cost conversations between patients and physicians is not knowing where to find cost information. In response, your Chapter has tools and resources to help you with more effective conversations about the cost of care.

When patients feel comfortable asking about cost and quality, we learned that the 3 most frequent questions are related to medication costs, cost of services and where to go for treatment. Below are tools that can be shared with your patients to assist them in getting answers to those questions. They can be shared with staff members who can be involved in cost conversations, such as nurses who assist with medication reconciliation and prior authorization personnel who assist with referral planning.

Medication Costs		
Tool Name	Type of Information	Notable Feature(s)
GoodRx	Cost comparisons by pharmacy for prescription medications.	<p>Create a price guide for your commonly prescribed medications and the lowest priced pharmacy. Keep it for reference in the exam room!</p> <p>Order free savings cards to have on hand in your office.</p> <p>A Mobile App is available.</p>
Healthcare Bluebook	While Medication price information is driven by GoodRx, this tool also provides a search ability for price of services. One stop searching!	A Mobile App is available.
Cost of Services		
Insurance Cost Calculators	This is the closest a patient will come to estimating their exact out of pocket cost. Provide them with the procedure name(s), CPT Code(s) and Diagnosis codes to get the most out of the search.	<p>Features will vary by insurance. Examples are:</p> <ul style="list-style-type: none"> • Estimating Out of Pocket Costs • Identify in-network facilities/physicians • Compare prices at multiple facilities/physicians
FAIRHealth	This tools compares the average in-network allowed amount and out-of-network charge amount for procedures. Patient can use this to decide if going out-of-network is an option, estimate their expenses, inform treatment decisions and for negotiating cash payments.	<p>Some procedures allow the patient to compare prices by facility. There are great educational resources about choosing an insurance and planning for healthcare costs. The site is available in Spanish.</p> <p>A Mobile App is available.</p>

Cost of Services - Continued		
Healthcare Bluebook	Patients can see the price ranges in their area for a specific procedure. The prices shown are the estimated allowed amount from Commercial claims data for their geozip. This information assists with planning, inform treatment decisions and for negotiating cash payments.	A Mobile App is available.

Where to go for a Service		
Amino	Patients can create a free account with this tool to search by procedure and find facilities or physicians in the area. A map is available to assist patients with location-specific needs.	The following information is available on some or all profiles: <ul style="list-style-type: none"> • Average procedure prices • Ranking for the number of procedures performed as compared to peers • Ranking for number of patients with a condition treated as compared to peers
Healthcare Bluebook	Physicians can create a free account and perform a search for procedures in the area. Results will show the high, low and fair price based on allowed amounts from commercial and Medicare data. Facilities and Physicians will also be shown with their high, low or fair price rating. This helps physicians and staff understand the price ranges and options in the area.	A Mobile App is available.
Consumers' Checkbook Ratings	This is a free site from Consumers' Checkbook that allows consumers to search for surgeons in their area to perform one of 12 major surgery types.	The results include: individual ratings in terms of death rates, complications and readmits (all accounting for difficult cases and age), procedure volume, Board Certifications, education, and hospital affiliations. The data was collected from government claims over a 5 year period.

Check out NYACP's [Conversation Toolkit](#) for additional resources and webinars on implementing the cost of care conversation in your office.