

Transparency in Coverage: Cost Estimator Tool

October, 2022

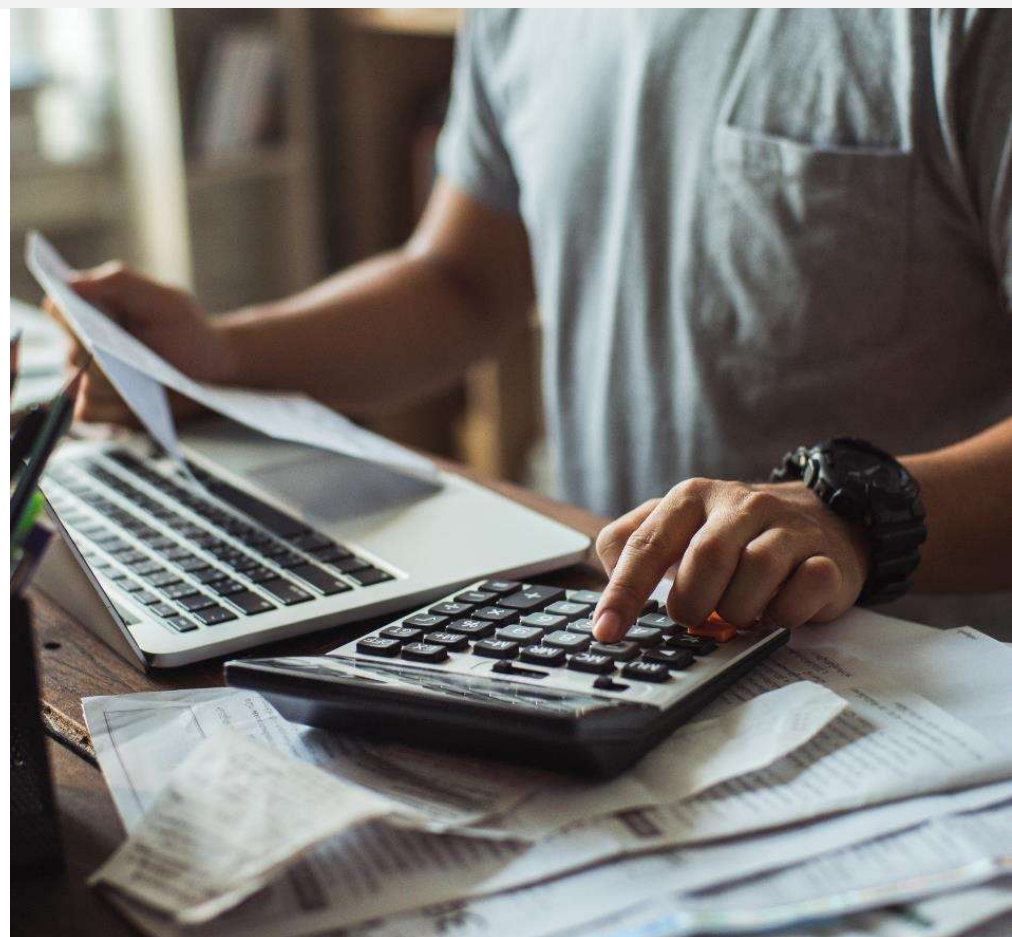


An Aetna Company

What is the Cost Estimator Tool?

- In November 2020, the **Transparency in Coverage Final Rule** was released. It requires group health plans and health insurance carriers to disclose the enrolled member's cost-sharing liability for covered items or services on an internet website and in paper form (if requested).

**Estimated costs are not available in all markets or for all services. We provide an estimate for the amount you would owe for a particular service based on your plan at that very point in time. It is not a guarantee. Actual costs may differ from an estimate for various reasons including claims processing times for other services, providers joining or leaving our network or changes to your plan.*



What will be included in the Cost Estimator Tool?

Functionality	Price Transparency 1/1/2023
Access authenticated digital tool	- o Access via - o meritain.com- Member Portal - o Customer Service
Provider Search	- o Provider demographics (name, address, NPI) - o Provider specialty - o Updates daily
Procedure Search	500 covered items and service medical procedures defined by CMS by name or code
Service Grouping/ Treatment Plans	295 treatment steps that may span any duration of time depending on the health condition being treated o For example, back pain therapy includes an office visit and 6 physical therapy services
Estimated Cost	Displays negotiated rates on provider detail page with member accumulator information for the covered item or service including: - o Deductible - o Co-payment - o Co-insurance - o Visit or service limits

What will be included in the Cost Estimator Tool? (continued...)

Functionality	Price Transparency 1/1/2023
Allowed Amount (out of network)	Allows members to see estimated out of pocket for one of the 500 covered medical procedure with the allowed amount
Disclaimers	Displays with each estimate and includes: ○ Estimated cost ○ Pre-requisites (e.g., pre-authorization, step therapy) ○ Additional details if Allowed Amount is requested
Paper-based estimates	Provide cost sharing information via paper upon member request without a fee

Note: All covered items and services (medical procedures) to be included in the Cost Estimator Tool by 1/1/24.

How will the Cost Estimator Tool work?



Member logs into Meritain Health portal and selects *Treatment Cost Estimate*



Member navigates to *Tools and Resources / Health Tools*



Member selects the *Treatment Cost Estimate* link



Member is taken to the landing page of the cost estimator tool



Member selects *Doctors by name* or *Get Cost Estimates* tile



Member searches for the provider or service in the Cost Estimator

Meritain Health

Cost Estimator Tool

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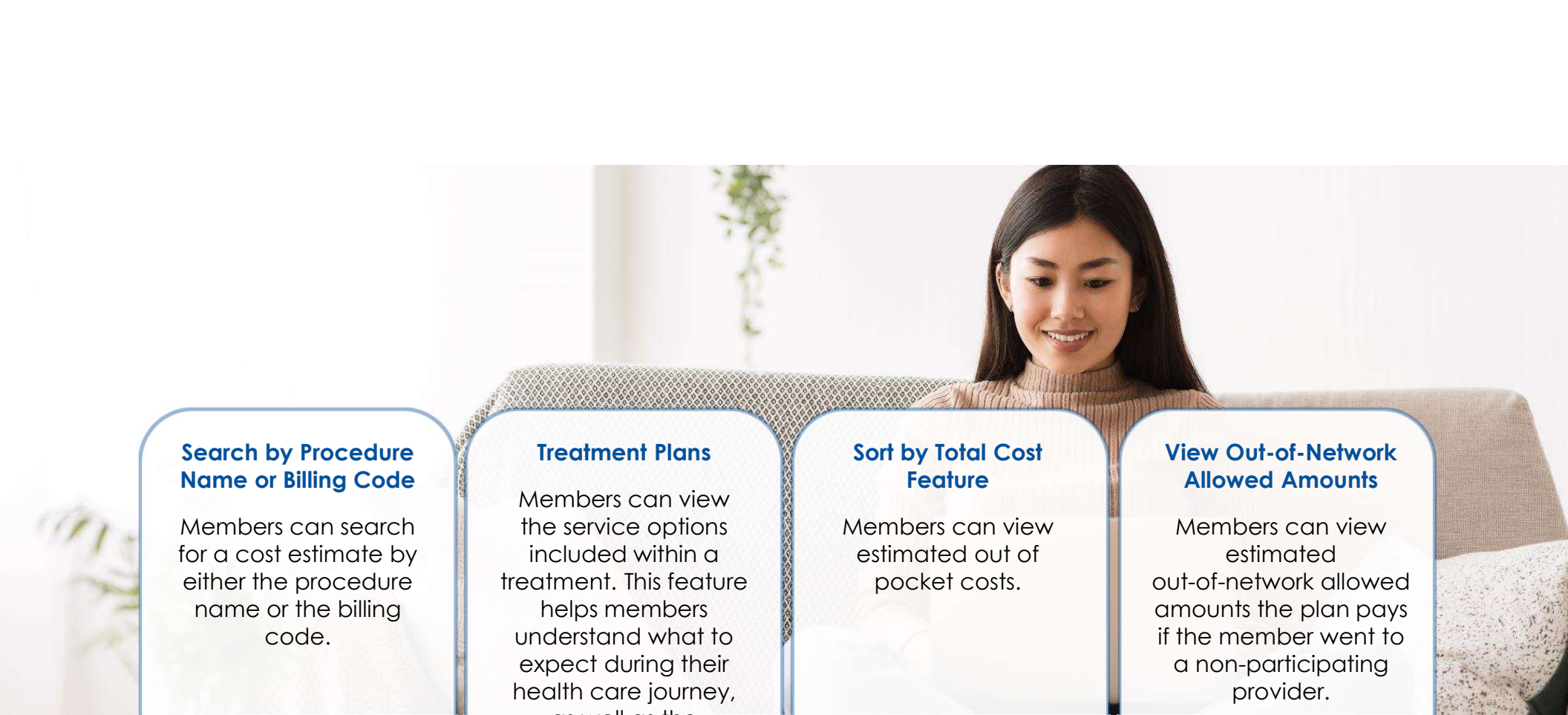
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Search by Procedure Name or Billing Code

Members can search for a cost estimate by either the procedure name or the billing code.

Treatment Plans

Members can view the service options included within a treatment. This feature helps members understand what to expect during their health care journey, as well as the estimated total cost of the treatment plan.

Sort by Total Cost Feature

Members can view estimated out of pocket costs.

View Out-of-Network Allowed Amounts

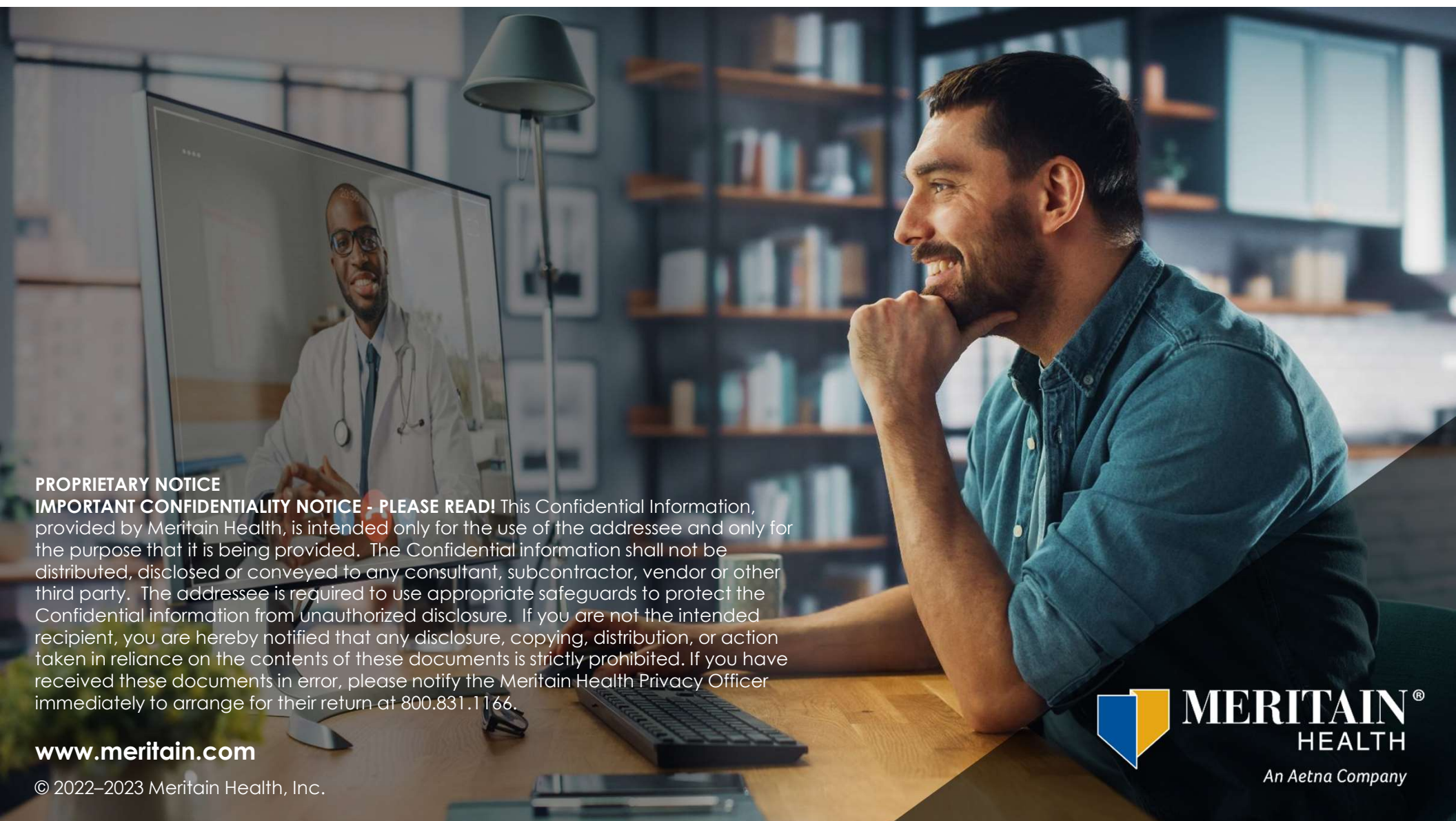
Members can view estimated out-of-network allowed amounts the plan pays if the member went to a non-participating provider.

More features of the Cost Estimator Tool

Paper-Based Cost Estimate



- At the request of a member, plans must support the display of at least 20 provider estimates for an item or service in a paper-based form.
- A customer service representative can help provide a paper-based estimate to members via a phone call.
- Print feature will be available for member to print from their own device.



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