

CONSUMER SOLUTIONS

FOR HEALTH PLANS



BENEFITS

- Enables better decision-making by allowing members to research and plan for their healthcare expenses
- Estimates an individual's out-of-pocket costs, increasing satisfaction and helping members avoid surprises
- Produces highly accurate estimates built on intelligent methodology and robust data
- Raises the health literacy of your members and improves interactions with providers

FEATURES

- Personalizes cost and health management recommendations based on an individual's specific benefit information
- Generates estimates using MarketScan databases to accurately reflect costs
- Delivers embedded health content to educate members

Truven Health Treatment Cost Calculator

There's a growing demand for increased transparency on healthcare price and quality, and consumers need timely, accurate, and trusted information to make important healthcare decisions.

Fortunately, health plans can play a critical role by making comparative information available to their members — even without large market share or spending the time and resources to build a price transparency solution on their own.

Cost Transparency, Enabled

The Treatment Cost Calculator from Truven Health Analytics™ is an easy alternative for your health plan's price transparency needs.

This proven tool creates total cost estimates using claims information from the Truven Health MarketScan® Database. MarketScan contains the healthcare claims for more than 37 million Americans, making it the nation's largest and most published source of private-sector claims data.





Unlike more complicated versions that require syncing with proprietary data, this tool can be implemented quickly

to begin answering member questions such as:

- How much will this procedure or service cost?
- How much will I owe out of pocket, given my benefits and deductible status?
- How can I save money?
- How can I educate myself about this procedure or service?

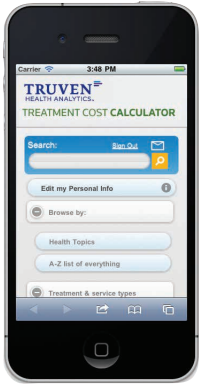
Looking for Even More?

The Consumer Advantage suite of healthcare solutions also includes a treatment cost calculator tool that combines MarketScan with individual health plan data to create provider-based cost estimates. Contact us at healthplan@truvenhealth.com to learn more.

Predicting Patient Liability for MRI of Lower Back		 MarketScan Detroit, MI Price = \$750	 MarketScan Ohio Price = \$496
	Tina Snyder 10% Coinsurance \$700 Deductible Remaining	\$705	\$496
	Bruce Adams 20% Coinsurance \$50 Deductible Remaining	\$190	\$139

The Treatment Cost Calculator can help save your members money by comparing regional estimates.

Personalized Estimates That Inform Decisions



Members can access this tool via the Web or a mobile device to better understand treatment costs and plan for their healthcare expenses.

Available Formats

Estimates can be emailed, printed, and saved.

Detailed Comparisons

Compare benefits based on in- and out-of-network providers to assist in better decision-making.

	Low	Likely	High
Your Share	\$1,933		\$21,315
Deductible	\$1,000		\$4,000
Copayment	\$0		\$0
Coinsurance	\$933		\$833
Additional Out-of-Network Responsibility*			\$16,482
Employer/Plan Share	\$3,732		\$852
Total Cost	\$6,665		\$22,147
Primary Procedure	\$817		\$2,793
Other Procedures	\$390		\$3,300
Facility	\$3,720		\$15,084
Lab, X-ray, Anesthesia	\$738		\$970
Other Costs	\$0		\$0

* Note: By going out-of-network, you may be responsible for the difference between the Billed Charge and what the health plan will allow for the service.

The Billed Charge is: \$22,147
The health plan's allowed amount is: -\$5,005
\$16,482

Controllable Cost Messaging

Gina, our avatar, highlights ways to save money. Messages can be customized to ensure consumers know about other programs and opportunities.

Personalized Estimates

Estimates are based on benefit information to calculate out-of-pocket costs. Total cost and payer share are also displayed.

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blog.truvenhealth.com

FOR MORE INFORMATION

Email healthplan@truvenhealth.com, call **1.866.263.1958**, or visit truvenhealth.com/healthplan



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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