

ENHANCED TREATMENT COST ESTIMATOR WITH MEMBER OUT-OF-POCKET

January 2014

accessing the treatment cost estimator

The screenshot shows the Blue Shield of California Member Center interface. At the top, there is a navigation bar with links for 'home', 'my health plan', 'find a provider', 'find a plan', 'pharmacy', 'health & wellness', and 'quotes & applications'. The main content area is titled 'Member Center' and includes tabs for 'Plan Overview', 'Manage Family', and 'Claims'. The 'Plan Overview' tab is active, displaying member information for 'DemoSub HealthEquity' and plan details for 'Blue Shield Employees PPO Savings Plus 1500'. A yellow box highlights the 'Treatment Cost Estimator' link in the 'check benefits and coverage' section. The right sidebar contains a welcome message, a 'Member Center Quick Start Guide', and various resource links.

blue shield of california

Log Out | Contact Us | Site Help | Feedback

home | my health plan | find a provider | find a plan | pharmacy | health & wellness | quotes & applications

Member Center

Plan Overview | Manage Family | Claims

Your Member Information
DemoSub HealthEquity
Date of Birth: 07/07/1960
Member ID #: XECML9000357
Group Number: 00092F0280024
Active Since: 12/01/2011

Plan Information
Health Plan: Blue Shield Employees PPO Savings Plus 1500

Related Links
View Plan Summary | Print Temporary ID Card
View Year-to-Date Totals | Go to My HSA, HRA, HIA, FSA, LPPSA Account | Dental Claims & Benefits Site

Additional Members

Name	Relationship	Active Since
DemoSpouse HealthEquity	Spouse	Yes 12/01/2011
DemoChild HealthEquity	Minor dependent	Yes 12/01/2011

check benefits and coverage

Search for benefits by category | Search for benefits by first letter

Select category

Treatment Cost Estimator

Benefit Maximums | Custom Benefits | General Exclusions | **Treatment Cost Estimator**

we go where you go
Turn-by-turn directions to urgent care, co-pay and deductible info, and more—at your fingertips. [Learn more](#)

Welcome, DemoSub HealthEquity
My Member ID number: XECML9000357
Log Out | Manage My User Profile
You have 0 unread message(s)

Member Center Quick Start Guide

Member Stories
Find Inspiration.

Ratings and Reviews
Read Reviews.

Member Resources

- File a Grievance
- Download Forms
- 下載表格
- Descargue los formularios
- Tài liệu đơn vé
- Check Drug Coverage
- Ask the Pharmacist

Health and Wellness

Preventive Health Guidelines

- Men's
- Women's
- Children's
- Seniors
- Healthy Lifestyle Rewards
- Wellness Discount Programs
- Health Programs
- NurseHelp 24/7

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new treatment cost estimator home page

blue shield of california | treatment cost estimator

Get Estimates for Healthcare Costs

Search (ex. Knee or ACL Repair)

[Browse Medical Conditions >](#)

Compare prices for medical treatments.

Compare costs for medical treatments to find the best prices. Get estimated average costs for hospital stays, MRIs, office visits, surgeries, vaccines, X-rays and more. Search for treatments or [browse medical conditions](#) to get started.

[Get Started Now](#)

powered by HEALTHSPARQ

ESTIMATE FOR:
Allissa Allen

Search Area
Burlingame, CA 94010

Starting Location (optional)
1075 Rollins Rd
Burlingame, CA 94010

[Change Location](#)

Helpful Articles

- [Learn More about Cost Estimator](#)
- [Ways to Save \\$\\$](#)
- [Choosing a Place of Service](#)

FAQ [Health Insurance Glossary](#) [Conditions of Use](#)

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[Things You Should Know](#) - important information about cost estimates.

Disclaimer:
Individual hospitals may disagree with the methodology used to define the cost ranges, the cost data or quality measures. Many factors may influence cost or quality, including, but not limited to, the cost of uninsured and charity care, the type and severity of procedures, the case mix of a hospital, special services such as trauma centers, burn units, medical and other educational programs, research, transplant services, technology, payer mix, and other factors affecting individual hospitals.

condition, treatment & service search options

blue shield of california | treatment cost estimator

Get Estimates for Healthcare Costs

Search (ex. Knee or ACL Repair) [Search Icon]

Powered by HEALTH SPARQ

Browse medical conditions and learn about treatment options.

Learn more about estimated average costs for common medical conditions to make informed treatment choices and to help you budget for healthcare costs. While you browse, look for the shopping carts to alert you to money-saving opportunities.

- Allergies >
- Alternative Medicine >
- Back and Neck >
- Diagnostic/Labs >
- Digestive >
- Ear, Nose and Throat >
- Endocrinological >
- Eye >
- Foot >
- Hand >
- Heart Disease and Circulation >
- Hernia >
- Hip >
- Imaging and Radiology >
- Immunizations >
- Knee >
- Men's Health >
- Minor Procedures >
- Office Visits >
- Shoulder >
- Skin >
- Therapy Services >
- Urinary >
- Weight Loss Surgery >
- Women's Health >

ESTIMATE FOR:
Alissa Allen

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Helpful Articles

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search & browse features

1. Type ahead searching
2. Browse medical conditions and learn about treatment options for the most common conditions that claims are filed for and topics most searched on health websites like WebMD
3. Expand each category to narrow down treatments and services with cost estimates available.
4. Change Member or Location
5. Learn more: FAQ's, About cost estimates, Health insurance glossary and Your privacy
6. Additional links to assist with searching, Things You Should Know and Disclaimer information

The screenshot displays the 'blue of california | treatment cost estimator' interface. It features a search bar at the top, a grid of medical condition categories, a 'Knee Conditions' dropdown menu, a 'Change Location' modal, and a footer with 'Things You Should Know' and 'Disclaimer' links.

1. Search bar: "Get Estimates for Healthcare Costs" with a search input field containing "Search (ex. Knee or ACL Repair)" and a magnifying glass icon.

2. Browse medical conditions and learn about treatment options. A grid of category buttons including Allergies, Hand, Office Visits, Alternative Medicine, Heart Disease and Circulation, Shoulder, Back and Neck, Hernia, Skin, Diagnostic/Labs, Hip, Therapy Services, Digestive, Imaging and Radiology, Urinary, Ear, Nose and Throat, Immunizations, Weight Loss Surgery, Endocrinological, Eye, and Foot.

3. Knee Conditions dropdown menu showing a list of procedures: ACL repair by arthroscopy, Bilateral or multiple major joint procedures of lower extremity, Knee arthroscopy with cartilage repair, Knee replacement, Lower extremity & humerus procedure except hip, foot, and femur, and Revision of total hip or total knee replacement.

4. Change Location modal: "Change Location" with fields for Search Area (Burlingame, CA 94010), Starting Location (optional) (1075 Rollins Rd, Burlingame, CA 94010), City and State (Burlingame, CA), and ZIP (94010).

5. Helpful Articles section: "Learn More about Cost Estimator", "Ways to Save \$\$", and "Choosing a Place of Service".

6. Footer: "Things You Should Know - important information about cost estimates." and "Disclaimer: Individual hospitals may disagree with the methodology used to define the cost ranges, the cost data or quality measures. Many factors may influence cost or quality, including, but not limited to, the cost of uninsured and charity care, the type and severity of procedures, the case mix of a hospital, special services such as trauma centers, burn units, medical and other educational programs, research, transplant services, technology, payer mix, and other factors affecting individual hospitals."

browsing by a condition returns options

blue shield of california | treatment cost estimator

Get Estimates for Healthcare Costs

Search (ex. Knee or ACL Repair)

[Browse Medical Conditions >](#)

Powered by HEALTHSPARQ

Back to Browse

Browse Knee Conditions

Knee pain affects many people in the U.S. Because there are a number of possible reasons for knee discomfort, it's important to try to track what causes your pain. Your doctor or healthcare providers can work with you to reduce your pain and improve your quality of life. [Learn More.](#)

ACL repair by arthroscopy	Get your cost >
Bilateral or multiple major joint procedures of lower extremity	Get your cost >
Knee arthroscopy with cartilage repair	Get your cost >
Knee replacement	Get your cost >
Lower extremity & humerus procedure except hip, foot, and femur	Get your cost >
Revision of total hip or total knee replacement	Get your cost >

ESTIMATE FOR:
Alissa Allen

Search Area
Burlingame, CA 94010

Starting Location (optional)
**1075 Rollins Rd
Burlingame, CA 94010**

[Change Location](#)

Helpful Articles

[Learn More about Cost Estimator](#)

[Ways to Save \\$\\$](#)

[Choosing a Place of Service](#)

[FAQ](#) [Health Insurance Glossary](#) [Conditions of Use](#)

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[Things You Should Know](#) - important information about cost estimates.

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cost estimate results

blue of california | treatment cost estimator

Get Estimates for Healthcare Costs

Browse Medical Conditions >

← Back to Previous
HEALTHSPARO

COST ESTIMATE

Knee replacement

What this cost estimate includes: Estimates are an average cost for this type of treatment or service performed by an in-network provider in the search area. Your provider's actual costs may differ. Contact his or her office for details.

Sort By: Distance (Closest)
Blue Distinction Centers Only

Sequoia Hospital

9.39 MILES AWAY

MEMBERS TREATED: 13

TOTAL COST ESTIMATE

\$35,856 - \$57,286

YOUR COST:

\$1,250

Blue Distinction®
Knee and Hip Replacement

Medical Ctr at UCSF

13.28 MILES AWAY

MEMBERS TREATED: 28

TOTAL COST ESTIMATE

\$29,395 - \$45,358

YOUR COST:

\$1,250

Blue Distinction®
Knee and Hip Replacement

Stanford Medical Center

15.13 MILES AWAY

MEMBERS TREATED: 30

TOTAL COST ESTIMATE

\$26,230 - \$54,094

YOUR COST:

\$1,250

Blue Distinction®
Knee and Hip Replacement

Cost & Quality Details
Contact Info & Map

Procedure Cost:	\$39,856 - \$57,286	MEMBERS WHO RECEIVED THIS TREATMENT
Insurance Covers:	\$38,606 - \$56,035	15
Your Cost:	\$1,250	

[?] What are these costs?
[?] What is this number?

Total Out-of-Pocket Cost

Copay (if applicable)	\$N/A
[?] Deductible amount applied to this service	\$1,250
[?] Coinsurance (your estimated share of the cost)	\$0
Your Cost:	\$1,250

Remaining Out-of-Pocket Costs for Your Family

[?] Family deductible remaining for the year (after treatment)	\$-
[?] Family coinsurance remaining for the year (after treatment)	\$-
Your Cost:	\$1,250

ESTIMATE FOR:
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Change Location

Helpful Articles

[Learn More about Cost Estimator](#)

[Ways to Save \\$\\$](#)

[Choosing a Place of Service](#)

[FAQ](#) [Health Insurance Glossary](#) [Conditions of Use](#)

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Data shown is for illustrative purposes only
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treatment cost results page overview

Treatment and Service cost and out-of-pocket estimate results are displayed in two sections:

Top section of results page

1. Search results for Treatments display on a horizontal scrolling cost carousel, Service results display in a vertical scrolling format.
2. Results are defaulted to display based on distance closest to location searched.
3. Cost estimates are based on the facilities where in-network providers have performed the treatment or service.

Lower section of results page:

1. There are two tabs for each facility
 - Cost & Quality Details
 - The Cost Details for the Member out-of-pocket estimates are based on the members current copay, coinsurance and deductible balances.
 - Expansion of the Remaining Out-of-Pocket Costs show's family deductible contributions to date as well as maximum annual out-of-pocket for the family.
 - Contact info & Map

The screenshot shows a web interface for a cost estimator. At the top, it says 'HEALTHSPARQ' and 'ESTIMATE FOR: Alissa Allen'. The search area is 'Burlingame, CA 94010'. The main section is titled 'COST ESTIMATE Knee replacement' and includes a disclaimer: 'What this cost estimate includes: Estimates are an average cost for this type of treatment or service performed by an in-network provider in the search area. Your provider's actual costs may differ. Contact his or her office for details.' Below this is a carousel of three facilities: Sequoia Hospital (9.39 miles away, 15 members treated, total cost \$39,856 - \$57,286, your cost \$1,250), Medical Ctr at Ucsf (13.26 miles away, 28 members treated, total cost \$29,395 - \$45,358, your cost \$1,250), and Stanford Medical Center (15.13 miles away, 38 members treated, total cost \$36,239 - \$54,094, your cost \$1,250). The carousel is sorted by 'Distance (Closest)' and filtered for 'Blue Distinction Centers Only'. Below the carousel is a detailed view for Sequoia Hospital, showing 'Cost & Quality Details' and 'Contact Info & Map'. The 'Cost & Quality Details' section includes: Procedure Cost (\$39,856 - \$57,286), Insurance Covers (\$38,606 - \$56,036), Your Cost (\$1,250), and a note that 15 members received this treatment. The 'Total Out-of-Pocket Cost' section shows: Copay (if applicable) \$N/A, Deductible amount applied to this service \$1,250, and Coinsurance (your estimated share of the cost) \$0. The 'Remaining Out-of-Pocket Costs for Your Family' section shows: Family deductible remaining for the year (after treatment) \$- and Family coinsurance remaining for the year (after treatment) \$-. The 'Your Cost' for the remaining costs is \$1,250.

search results for treatments

1. **Treatment** being researched
2. Member the estimate is for, search area, starting location (used to provide distance & *Change Location*)
3. *Sorting By* – Distance, Name, Cost, Member or choose Blue Distinction Centers
4. Scrolling cost estimate carousel

- A. Facility
- B. Distance from starting location
- C. Number of Blue Cross/Blue Shield members treated in the previous year
- D. Total Cost Estimate
- E. Members Estimated Out-of-Pocket Cost
- F. Identifies facilities that have been identified as Blue Distinction Centers

1. COST ESTIMATE
Knee replacement

2. ESTIMATE FOR:
Alissa Allen

Search Area
Burlingame, CA 94010

Starting Location (optional)
**1075 Rollins Rd
Burlingame, CA 94010**

[Change Location](#)

3. Sort By: Distance (Closest) ▼

- Distance (Closest)
- Distance (Closest)
- Name (A-Z)
- Name (Z-A)
- Cost (Lowest)**
- Cost (Highest)
- Members Treated

4.

Facility	Distance	Members Treated	Total Cost Estimate	Your Cost
A. Sequoia Hospital	B. 9.39 MILES AWAY	C. MEMBERS TREATED: 15	D. TOTAL COST ESTIMATE \$39,856 - \$57,286	E. YOUR COST: \$1,250
Medical Center at UCSF	13.26 MILES AWAY	MEMBERS TREATED: 28	TOTAL COST ESTIMATE \$29,395 - \$45,358	YOUR COST: \$1,250
Stanford Medical Center	15.13 MILES AWAY	MEMBERS TREATED: 38	TOTAL COST ESTIMATE \$36,239 - \$54,094	YOUR COST: \$1,250

F. Blue Distinction®
Knee and Hip Replacement

Helpful Articles

- [Learn More about Cost Estimator](#)
- [Ways to Save \\$\\$](#)
- [Choosing a Place of Service](#)

Data shown is for illustrative purposes only

search results for services

1. **Services** being researched display horizontally
2. Explanation of what the estimate covers - which is total cost from check-in to check-out
3. Shows member the estimate is for, search area, starting location (used to provide distance from information) and *Change Location*
4. Number of matches found and sorting *By* options – Distance, Name, Cost or Member
5. Search results include:
 - A. Provider name
 - B. Miles from starting location
 - C. Address & phone number
 - D. Members cost – fee's for preventative services show \$0
 - E. Total cost
 - F. Number of members treated

The screenshot shows a search results page for 'Existing Patient Preventative Checkup for an Adult (Age 18-64)'. The page is annotated with numbered callouts:

- 1.** Points to the 'COST ESTIMATE' header.
- 2.** Points to the 'What this cost estimate Includes' text.
- 3.** Points to the 'ESTIMATE FOR: Alissa Allen' section.
- 4.** Points to the '250 Matches found' and 'Sort By: Distance (Closest)' section.
- 5.** Points to the first search result card for 'Benner, Robert B, MD', with sub-callouts:
 - A.** Provider name
 - B.** Miles from starting location (1.02 miles)
 - C.** Address & phone number (1720 El Camino Real, Ste 155, Burlingame, CA 94010, 650-692-4415)
 - D.** Members cost (YOUR COST \$0)
 - E.** Total cost (TOTAL COST \$127)
 - F.** Number of members treated (MEMBERS TREATED 34)

Below the first result are two more results: 'Roland, Aaron M, MD' (TOTAL COST \$127, MEMBERS TREATED 62) and 'Pulmonary Associates' (TOTAL COST \$163, MEMBERS TREATED 17). A dropdown menu is open on the right, showing sorting options: Distance (Closest), Distance (Closest), Name (A-Z), Name (Z-A), Cost (Lowest), Cost (Highest), and Members Treated.

cost & quality details

- For each facility/provider there is a *Cost & Quality Details* and *Contact Info & Map* tab. Members can also *Start New Estimate*.
- Shows the cost estimate split between Members and Insurers portion. Cost ranges are the average low and high cost for this treatment from check-in to check-out.

3. Total Out-of-Pocket Cost:

- Copay Cost
- Detailed Individual deductible amount applied to this service
- Coinsurance (member estimated share of the cost)

4. Remaining Out-of-Pocket Costs for Your Family (if applicable)

- Family deductible remaining for the year (after treatment)
- Family OOP remaining for the year (after treatment)

1.

Cost & Quality Details
Contact Info & Map

2.

Procedure Cost:	\$39,856 - \$57,286	MEMBERS WHO RECEIVED THIS TREATMENT
Insurance Covers:	\$38,606 - \$56,036	15
Your Cost:	\$1,250	
[+] What are these costs?		[+] What is this number?

3.

Total Out-of-Pocket Cost

A.	Copay (if applicable)	\$N/A
B.	[+] Deductible amount applied to this service	\$1,250
	Your annual individual deductible	\$1,250
	Your deductible contributions to date	\$0
	Amount applied to deductible for this service	\$1,250
	Deductible remaining for the year (after treatment)	\$0
C.	[+] Coinsurance (your estimated share of the cost)	\$0
	Amount insurance pays for this service	\$38,606 - \$56,036
	Percentage of costs you pay	0%
	Your annual maximum expenditure	\$2,500
	Your contributions toward maximum to date	\$0
	Amount applied to coinsurance for this service	\$0
	Amount remaining for the year (after treatment)	\$1,250
	Your Cost:	\$1,250

4.

Remaining Out-of-Pocket Costs for Your Family

A.	[+] Family deductible remaining for the year (after treatment)	\$-
B.	[+] Family coinsurance remaining for the year (after treatment)	\$-
	Your Cost:	\$1,250

Data shown is for illustrative purposes only

provider or facility – contact info & map

Cost & Quality Details Contact Info & Map

Sequoia Hospital

170 Alameda De Las Pulgas , Redwood City, CA 94062
Directions: [To here](#) - [From here](#)

Map Satellite

Highlands Church an Ave

Heavenly Park

on Brit Ave

Edgewood Rd

Edgewood Rd

Cordilleras Rd

Canyon Inn

Alameda

Brewster Ave

Redeemer Lutheran Church

Hawes Elementary School

Red Morton Tennis Courts

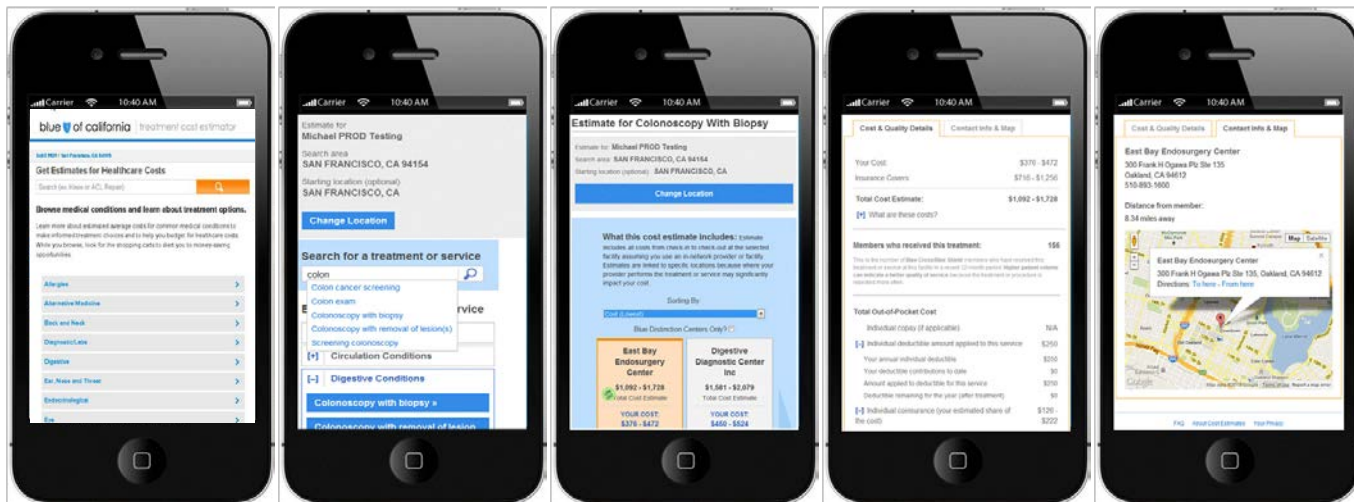
Google

Map data ©2013 Google Terms of Use Report a map error

accessing mobile treatment cost estimator

Members can access a mobile optimized version of the treatment cost estimator:

- From the BSC Mobile website choose “Switch to Full Site”.
- Members then register/log on to the BSC’s full site to authenticate for members specific search estimates.
- To get to the “Treatment Cost Estimator” link located under *Check Benefits* expand screen and scroll down.
- Clicking on the TCE link will launch the mobile optimized treatment cost estimator tool.



faq's

Q: What is the Treatment Cost Estimator?

A: The Treatment Cost Estimator provides you with estimated costs and quality information that you can discuss with your doctor or care provider.

Q: How do I search for a specific condition? How do I search for a specific treatment?

A: You can type the name of a specific condition or treatment in the search box or browse for common treatments and services.

Q: What is the total cost estimate?

A: The total cost estimate is the cost for treatments and services before your insurance benefits are applied. The amount covered by insurance is also displayed, as well as your total out-of-pocket cost for treatments and services.

Q: What is my out-of-pocket cost?

A: This depends on your specific insurance coverage, but it is often is a combination of your copay and/or coinsurance plus any unpaid deductible amount.

Q: I can't find the treatment or service I need in the Treatment Cost Estimator. What do I do?

A: Please talk with your doctor or provider directly or contact customer service for help estimating costs for treatments and services.

Q: Who can answer my questions about the Treatment Cost Estimator?

A: Please contact customer service for information specific to your insurance plan and medical needs.

Q: Can you use the information I put into the Treatment Cost Estimator to raise my rates or drop my coverage?

A: No. Your health privacy is a priority and we comply fully with the Health Information Portability and Accountability Act (HIPAA). You can freely explore health conditions and health care choices without affecting your insurance rates or coverage.

Q: If I see a cost or cost range for a treatment, procedure or service on the Treatment Cost Estimator or Health & Rx Guide, does that mean it's a covered benefit for me?

A: No. Cost estimates are information only; they do not guarantee coverage for services. Your benefit plan will provide specific types and levels of coverage. Your plan documents have a complete description of your covered benefits, eligibility requirements, and exclusions and limitations of coverage.

Q: Do I need to get a physician referral before seeking out treatments and services listed in Treatment Cost Estimator results?

A: This depends on your insurance coverage. Prices for treatments and services are for informational purposes only. Please contact customer service for additional assistance estimating costs for treatments and services.

Q: Why does it cost so much to visit some providers and facilities?

A: The costs are based on in-network PPO rates. Using facilities or visiting providers who are not in your network will likely be more expensive. Please talk with your doctor or provider or contact customer service for help estimating costs for treatments and services.

faq's cont.

Q: How do I know which location to select?

A: Please discuss location options with your doctor or other care provider. Depending on your medical history and/or risk factors, one place of service may be more medically appropriate for your care than another. Please note that if you experience complications during or after a procedure performed in a surgical or birthing center, your doctor may require you to receive additional care in a hospital setting. The Treatment Cost Estimator provides treatment cost options for many different types of locations, including, but not limited to:

- Inpatient hospitals
- Outpatient Hospitals
- Surgical Centers
- Birthing centers
- Hospital-affiliated birthing centers

Q: What does it mean when providers are "affiliated"?

A: When a doctor or provider is affiliated with a facility it means they can practice at that location. He or she may be employed by a facility or simply have an agreement that allows them to perform some or all procedures at that location ("admitting privileges"). Note that a provider may be affiliated with a facility but not necessarily have admitting privileges at that facility. If you need in-patient care, ask your provider to explain his or her admitting privileges to you.

Q: Will the Treatment Cost Estimator tell me what kind of what type of health care I should get?

A: No. The Treatment Cost Estimator is for informational purposes only. The information here or on any linked sites is not a substitute for the medical advice of your doctor. It may be helpful to use this information combined with other research in discussions with health care professionals to make care decisions that offer the best possible results and lowest costs. We endorse guidelines developed by health experts at federal agencies such as the Centers for Disease Control and the U.S. Department of Health and Human Services. Your doctor may use these guidelines to plan your general wellness care and to provide other types of treatment.

Q: Should I talk with my doctor about treatments and services I saw in the tool?

A: Yes. This tool is designed to encourage conversation between patients and providers. Please talk to your doctor or other provider directly to determine what type of care is best for you. It may help to bring your cost estimate and a list of questions about your treatment options when you go.

Q: There are several treatment options for my diagnosis or condition. How do I use the Treatment Cost Estimator to find the right treatment for me?

A: Many factors in addition to cost can impact the types of treatment you select for your diagnosis or condition. Please discuss treatment options with your doctor or other provider directly to determine what type of care is best for you. It may help to bring your cost estimate and a list of question about your treatment options when you go.

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