

Price transparency for better control of costs

As new kinds of health plans begin to ask for greater cost sharing for the care consumers receive, it's increasingly important that people have reliable cost information in order to budget. We call this price transparency.

When we talk about price transparency, we mean specific cost estimates for the common treatments or services that consumers are considering.

Where we are now

Our goal is to encourage consumers to become informed and empowered managers of their health and health expenditures. As part of that goal UnitedHealthcare currently offers a price transparency tool called the Treatment Cost Estimator. This simple-to-use tool is found on the UnitedHealthcare member portal - myuhc.com®. It gives consumers information to:

- ▶ Find a physician or medical specialty and explore provider cost estimates
- ▶ Save money by comparing network and out-of-network cost estimates
- ▶ Learn how a procedure would affect their health account balances

You can help your employees and their families now to get into the habit of being empowered health care consumers. See the "Share this with your employees" icon on this page for instructions on how to download a handy flier that shows employees just how easy it is to be smarter health care shoppers.

Introducing the future of transparency

While the existing Treatment Cost Estimator is a good tool, we're going to make it even better. **Starting in early 2012 we are introducing a much more consumer-friendly tool.** This new tool will show costs for physician care, outpatient procedures and inpatient services where there are high variations in cost.

Supportive and intuitive

But it takes more than just price information to create empowered consumers. Truly empowered consumers also need to be able to understand and use that information. So the new tool is completely redesigned for a simpler and more intuitive user experience, including:

- ▶ Expanded information about procedures, including risks and benefits

- ▶ What to expect for common treatments
- ▶ Questions to ask the doctor
- ▶ Total and out-of-pocket costs
- ▶ Provider quality information
- ▶ Cost variations by physician or hospital for network and out-of-network
- ▶ Maps and directions to provider location(s) to save, email and print

Consumers can compare all of this information for themselves, or discuss this information with our Customer Care and clinical support teams, who can help consumers understand and make the most of the information they are seeing.

We believe that our improved transparency tool will help create empowered health care consumers. Ask your UnitedHealthcare representative how the cost estimator can support your benefit strategies for the future.

