Transparency in Coverage: Cost Estimator Tool Overview
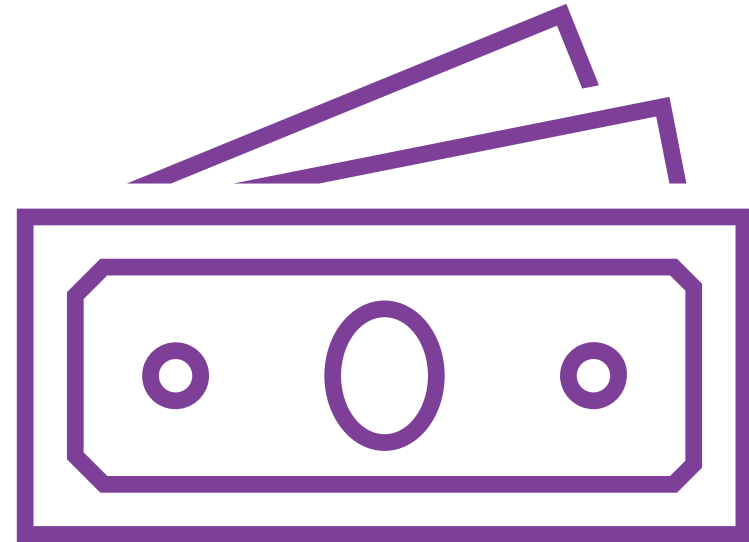
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What is the Cost Estimator Tool*

In November 2020, Transparency in Coverage final rule was released, and group health plans and health insurance carriers are required 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. Health maintenance organization (HMO) members can only get estimated costs for doctor and outpatient facility services.
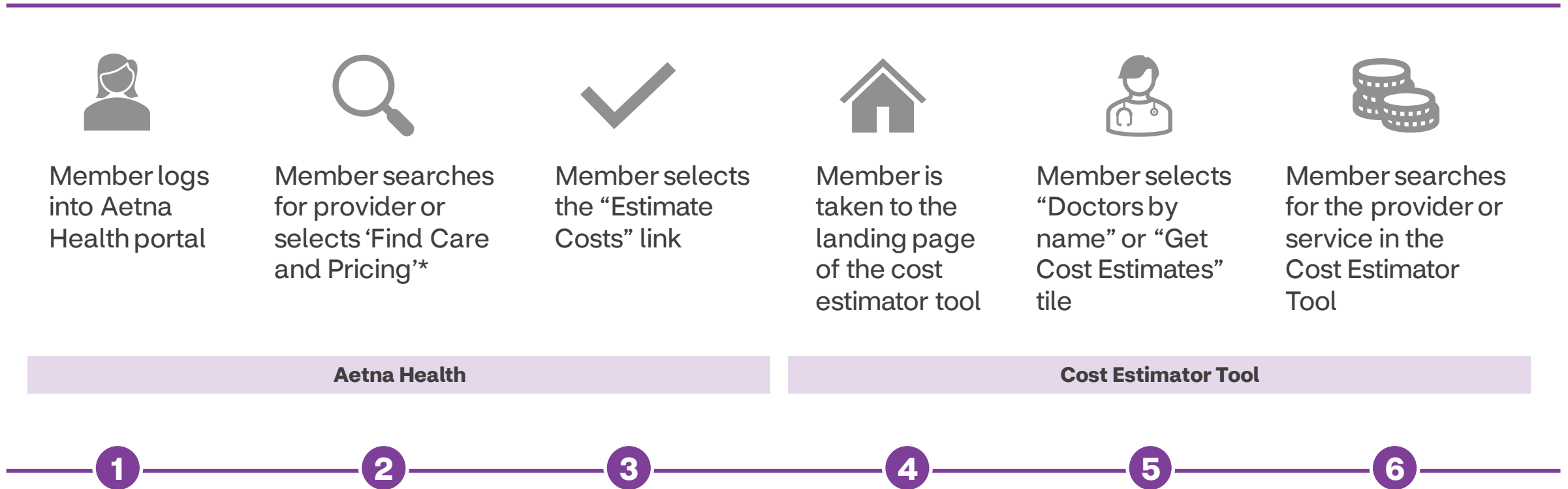
What will be included in the Cost Estimator Tool?

Functionality	Price Transparency Today	Price Transparency 1/1/2023
Access authenticated digital tool	• Aetna.com	• Aetna.com
Provider Search	• Provider demographics including name, address, National Provider Identifier (NPI) • Provider specialty • Ratings/reviews • Updates daily	• Provider demographics including name, address, NPI • Provider specialty • Updates daily
Procedure Search	• Some procedures by name only	• 500 covered items and service medical procedures defined by CMS by name or code
Service Grouping / Treatment Plans	N/A	• 295 treatment steps that may span any duration of time depending on the health condition being treated • For example, back pain therapy includes an office visit and 6 physical therapy services

Estimated Cost	• Displays on provider's detail page	• Displays negotiated rates on provider detail page with member accumulator information for the covered item or service including:
		  ○ Deductible
		  ○ Co-payment
		  ○ Co-insurance
		  ○ Visit or service limits

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

Functionality	Price Transparency Today	Price Transparency 1/1/2023
Allowed Amount (out of network)	N/A	• Allows members to see estimated out of pocket for one of the 500 covered medical procedures with the allowed amount

Disclaimers	• Notice about estimated cost displays on the bottom of the webpage	• 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	N/A	• 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.

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How will the Cost Estimator Tool work?

Member logs into Aetna Health portal	Member searches for provider or selects 'Find Care and Pricing'*	Member selects the "Estimate Costs" 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 Tool

Aetna Health **Cost Estimator Tool**

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* Members can select "Estimate Costs" on the Aetna Health homepage without performing a search.

More features of the Cost Estimator Tool

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 group of services included within a treatment. This feature helps members better 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 would be willing to pay if the member went to a non-participating provider.

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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.