



Consumer-Facing Healthcare Cost and Quality Tools

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Photo illustration: C.J. Burton

Project Summary

To help improve consumer access to comparative healthcare price information, Consumer Reports investigated the performance of online cost estimator tools and related resources that are featured on health insurance company web portals. As consumers bear a greater burden of healthcare costs, they are increasingly looking for information on ways they can control their out-of-pocket spending. Cost estimator tools allow consumers to look up medical services and procedures online, and compare prices charged by specific medical providers, including doctors, hospitals, and diagnostic testing facilities.

Many private health insurance companies—but not all—now offer websites with cost estimator tools and related resources that are developed specifically for their health plan members. These websites are usually password-protected and not generally available to non-members of the health plan. In addition to these proprietary health insurance company tools, over the last several years, a variety of national public price transparency tools, such as Amino, Guroo, Healthcare Bluebook, FAIR Health and others have also become available for anyone to use. Overall usage and awareness of cost-estimator tools is low, despite high consumer interest in healthcare costs.

Through this project, Consumer Reports investigated and rated the quality and usability of cost-estimator tools and related resources offered by New York health insurance plans, national plans, and stand-alone price transparency websites.

Our goals were to assess the strengths, weaknesses, and future potential of these websites/tools, make recommendations to improve their availability and capabilities, and raise consumer awareness about the benefits of using them. Consumer Reports reviewed a total of 24 websites and cost estimator tools, including 11 New York health plans, 6 national insurance plans, 5 national stand-alone websites, and 3 state price transparency sites. The ratings of these websites are not intended to be used to select a health plan.

CR used a combination of qualitative and quantitative methods to evaluate health plan websites and their associated cost estimator components, including a structured evaluation by trained reviewers and usability testing by consumers. We used a combination of qualitative and quantitative input from subject-matter/consumer stakeholders as well as consumer users to develop our scoring approach.

Health plans' price comparison tools were given an overall score and categorical scores based on ease of use, functionality, content, and scope and reliability. Within each of those categories were more detailed measures. A separate rating was also prepared for the price estimate component only.

The results of CR's analysis were published in a 4-page insert for New York state magazine subscribers, which accompanies a larger national article, "How to Survive a High-Deductible Health Plan," in the January 2017 issue of Consumer Reports. The findings of the project and related consumer advice are also being made available online at www.ConsumerReports.org, and publicized through media outreach.

Findings in Brief

- Consumers continue to be unaware of health plan websites and their cost estimator tools. Prior to our qualitative study (consumer interviews), only five of the 40 consumers (12.5%) had previously used the cost estimator tools on their insurers' site.
- Consumers are highly interested in tools that provide information on the cost and quality of medical treatments and services. 75 percent, or 30 of 40 consumers in our interviews, said they would probably or definitely recommend their specific health plan website to others.

- Twelve New York health plans offer cost estimator tools to their health plan members. These plans reach approximately 50% of the fully insured market. Nine other major New York health insurance plans, who enroll at least 3.3 million people, do not currently offer a cost-estimator tool.
- New York health plan websites that feature cost estimators vary widely in their usability, functionality, content, and scope. There was a large range in CR's overall scores for the 11 New York insurance plan tools analyzed, from a low of 38 out of 100 (Independent Health) to a high of 84 (Cigna). Seven of the 11 websites/tools received higher overall scores (greater than 70). The average overall score was 69.
- Overall, the price estimator portion of the websites (price without quality or value) were high performing—nine of the 11 tools that we evaluated had scores higher than 80. The average price estimator score was 76. But the price estimate score alone does not address other key content and functionality attributes like the presence of quality data, how quality and cost are presented together, as well as

other important ease of use and functionality attributes.

- Some stand-alone national price transparency websites also provide useful information on prices and quality, especially for consumers who have no access to this information through their own health plan. But many of the stand-alone tools lack key features that consumers desire. Even the highest-rated tools have limited individual provider-level quality data.

The Consumer Stake in Accurate, Actionable Healthcare Price Information

As consumers bear a greater burden of healthcare costs, they are increasingly looking for information on ways they can control their out-of-pocket spending.

Costs for consumers are increasing in the form of higher premiums, co-pays, coinsurance and deductibles, employers switching to high-deductible health plans, and higher prices of medical care in general. For example, for healthcare exchange plans, the average deductible for an individual covered

in an exchange silver plan was \$3,065 in 2016.¹ In addition, nearly a third of workers with employer-sponsored coverage were enrolled in a high-deductible health plan (HDHP) in 2016, up from 4 percent in 2006.² Half of all workers are in plans with an individual deductible of \$1,000 or more; 18 percent face an out-of-pocket maximum of \$6,000 or more.³ Finally, the federal government estimates that out-of-pocket costs for consumers will increase by 5.5 percent per year each year, from 2020 to 2025.⁴

The Impact of High Costs

Researchers at the Urban Institute recently calculated that 10 percent of people with exchange coverage who have incomes between \$23,500 and \$58,500 will spend, on average, 20 percent of their income on premiums and out-of-pocket health costs.⁵ According to the Kaiser Family Foundation, 42% of consumers believe healthcare is the most unaffordable household expense.⁶ Likewise, a Consumer Reports' national survey of people who regularly take prescription drugs found that respondents who reported a price increase in their drugs were more likely to

¹ Kaiser Family Foundation, "Patient Cost-Sharing in Marketplace Plans, 2016," available at: <http://kff.org/health-costs/issue-brief/patient-cost-sharing-in-marketplace-plans-2016/>

² Kaiser Family Foundation, "2016 Employer Health Benefits Survey" September 14, 2016, available at: <http://kff.org/report-section/ehbs-2016-summary-of-findings/>

³ Op. cit. 2.

⁴ Centers for Medicare and Medicaid Services, National Health Expenditures Fact Sheet, August 10, 2016, available at: <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/Downloads/Proj2015.pdf>

⁵ Blumberg, L., Holahan, J. and Buettgens, M., How Much Do Marketplace and Other Nongroup Enrollees Spend on Health Care Relative to Their Incomes," The Urban Institute, November 2015, available at: <http://www.urban.org/sites/default/files/alfresco/publication-pdfs/2000559-How-Much-Do-Marketplace-and-Other-Nongroup-Enrollees-Spend-on-Health-Care-Relative-to-Their-Incomes.pdf>

⁶ DiJulio, B., Firth, J., and Brodie, M. Kaiser Health Tracking Poll, October 2015, Kaiser Family Foundation, available at: <http://kff.org/health-costs/poll-finding/kaiser-health-tracking-poll-october-2015/>

make sacrifices, such as stopping a medication because it was too expensive, missing a payment on a major bill, or reducing or losing their healthcare coverage. Specifically, people affected by higher drug costs were more likely to report that they spent less on groceries (31% vs 11%) or postponing payment of other bills (19% vs 7%) compared with people who did not report a price increase.⁷

Growing Availability of Cost Estimator Tools

In 2013, Catalyst for Payment Reform reported that while 98 percent of health insurance plans say they offer price calculator tools to their members, only 2 percent of plan members were using the tools.⁸ In a more recent study, only 4 percent of Aetna’s subscribers were using their tool.⁹

In 2015, Public Agenda conducted a national survey which found that 56 percent of American adults said they had tried to find their out-of-pocket costs (in addition to co-pay) before getting the care they needed. However, only 21 percent of those surveyed said they ended up using tools to compare costs across multiple providers.¹⁰

One reason consumers may not compare prices is that “a substantial number of insured (57 percent) and uninsured (47 percent) Americans are not aware that physicians might actually charge different prices to different people for the same services.”¹¹ In addition, consumers may not compare prices because they are unaware of where to find the information, or they are unable or unwilling to change providers.

According to the 2015 Public Agenda survey, people with higher deductibles are more likely to have sought price information: 67 percent of those with deductibles of \$500 to \$3,000 and 74 percent of those with deductibles higher than \$3,000 have tried to find price information before getting care. However, 50 percent of those who had never compared a price said they did not know where to find this information.¹²

Cost estimators may have a particularly important role to play where patients have some advance warning and time to research costs and assess their options. This would include procedures that patients can plan ahead for (like knee replacement surgery); diagnostic tests; maternity care; specialty care office visits; dental care; and other services. Consumers who use cost estimators could lower their risk for an unaffordable medical bill, especially if affordable, higher-value services are offered in their area.

In addition, cost estimators offer a window into the often large variation in the prices of medical treatments and services, which is underappreciated by patients, employers, and policymakers.

Below are some examples of the ranges of prices that have been paid to providers in New York State, according to the public price transparency site Guroo.

Procedure/Service	New York State Average	New York State Range
Cardiac catheterization	\$9,141	\$6,892-\$12,414
Childbirth (vaginal delivery)	\$15,026	\$11,294-\$19,378
Hip replacement	\$38,123	\$28,988-\$56,077
Lower-back MRI	\$537	\$387-\$727

⁷ Consumer Reports, “Is There a Cure for High Drug Prices, August, 2016, available at <http://www.consumerreports.org/drugs/cure-for-high-drug-prices/>
⁸ National Scorecard on Payment Reform, Catalyst for Payment Reform, 2013, available at: <http://www.catalyzepaymentreform.org/images/documents/NationalScorecard.pdf>
⁹ Sinaiko, AI, Rosenthal, MB. Examining A Health Care Price Transparency Tool: Who Uses It, And How They Shop For Care. Health Aff (Millwood). 2016 Apr;35(4):662-70; <http://content.healthaffairs.org/content/35/4/662.abstract>
¹⁰ “How Much Will it Cost? How Americans Use Prices in Health Care,” Public Agenda, March 2015, available at: http://www.publicagenda.org/files/HowMuchWillItCost_PublicAgenda_2015.pdf
¹¹ Op.cit 10.
¹² Op. cit. 10.

Research Strategy

Our primary aim in this research was to assess the quality and usability, from a consumer perspective, of 11 health insurance plan websites in New York, including their cost estimator tools. We also evaluated eight public-facing websites that present healthcare price information and data, including five that were national and three sites that were based in one state only.

Below is a list of the New York plans and national websites we evaluated, as well as three state-specific tools used as benchmarks.

New York Health Plans	
Aetna	www.aetna.com
Anthem/Empire BlueCross BlueShield	www.EmpireBlue.com
BlueShield of Northeastern NY / BlueCross BlueShield of Western New York ¹³	www.bsneny.com www.bcbswny.com
Cigna	www.cigna.com
Excellus	www.excellusbcbs.com
Fidelis Care	www.fideliscare.org
Humana	www.humana.com
Independent Health	www.independenthealth.com
MVP Health Care	www.mvphealthcare.com
Oscar	www.hioscar.com
United Healthcare	www.myuhc.com

National Health Plans	
Aetna	www.aetna.com
Anthem BlueCross BlueShield	www.anthem.com
Cigna	www.cigna.com
Humana	www.humana.com
United Healthcare	www.myuhc.org

Stand-alone National Websites	
Amino	www.amino.com
FAIR Health	www.fairhealthconsumer.org
Guroo	www.guroo.com
Healthcare Bluebook	www.healthcarebluebook.com
MDsave	www.mdsave.com

Stand-alone State Websites	
CompareMaine (Maine)	www.comparemaine.org
NH HealthCost (New Hampshire)	nhhealthcost.nh.gov
CO Medical Price Compare (Colorado)	www.comedprice.org

¹³ BlueShield of Northeastern NY and BlueCross BlueShield of Western NY are subsidiaries of HealthNow New York, Inc., and use the same cost estimator tool. HealthNow New York, Inc. also has a different tool used by a smaller number of members who enroll in other HealthNow branded products, but we did not review this tool, because we were unable to recruit volunteers from those plans.

We used a combination of qualitative and quantitative methods to evaluate both the cost estimator tools as well as other resources provided on the health plan's or stand-alone website.

We used four main criteria of performance and usability: ease of use; functionality; content; and scope and reliability. We used a combination of subject-matter/consumer stakeholder input, as well as user input (both qualitative and quantitative) to develop our scoring approach.

To determine which New York state health plans to include in the study, we reviewed data for plans with the largest market share (by number of enrollees) in the individual, small group, and large group markets, so that we could include the cost estimator tools used by health plans with combined market share of 80 percent in each market segment. Based on this analysis, we identified a total of 12 New York insurance plans to include in the study.¹⁴ Five of the plans are operated by companies with a national presence in the health insurance marketplace, while the other seven health plans operate in New York state or regionally. Taken together, these 12 plans make up about 50% of the New York fully-insured health insurance market.

We adapted criteria for assessing the websites and price comparison

tools from multiple sources including the Health Care Incentives Improvement Institute and Catalyst for Payment Reform's prior research on state-based price transparency websites.¹⁵

Through our market share analysis, we also identified nine other major New York health insurance plans, who enroll at least 3.3 million people, that do not currently offer a cost-estimator tool to their health plan members. These included major New York health plans such as Oxford, EmblemHealth, and CDPHP. In the self-funded market, many private sector and union employees have access to cost-estimator tools provided by their health plan administrator, such as Aetna, Cigna or UnitedHealthcare. But we also found that New York State's Empire Plan does not offer a cost estimator tool for its plan members, who include 1.2 million state and local government workers.

Qualitative Analysis: In the qualitative part of our analysis, we recruited 40 consumers through email and Facebook ads. We interviewed participants and viewed their experience through web conferencing software as they used their health plan's website. Trained reviewers watched the interviews and collected data for scoring. Prior to our study, only five of the 40 consumers (12.5%) had previously used the cost estimator tools on their insurers' sites.

In addition, we asked participating consumers for their feedback on the insurance company websites and the price comparison tools overall, including their expectations and perceptions of the value of the tools; their overall sense of the usefulness of the information, the best features and aspects of the tools, and shortcomings of the tools.

The interviews were done between November 6, 2015 and May 2, 2016. Each interview lasted 75 to 90 minutes. All the interviewees had insurance and access to their insurer's online tools. Participants received a \$100 honorarium for their time.

Quantitative Analysis: In the quantitative part of our analysis, trained website reviewers used approximately 110 criteria to score the websites and tools, including:

- User-interface design
- User-friendly presentation of price, quality, and value
- Ease of comparison of providers
- Search functionality, including inputs, filters, sorting, and search options
- The type of price information available (e.g. out-of-pocket estimates)
- How individually-tailored the price estimate was (e.g. specific to the individual, the insurer, the patient's plan, remaining deductible)

¹⁴ Two of the New York health plans (BlueShield of Northeastern New York and BCBS of Western NY) are operated by the same company (HealthNow New York), and use the same website/cost estimator tool, so they appear together in the ratings chart, for a total of 11 rated plans.

¹⁵ http://catalyzepaymentreform.org/images/documents/2015_Report_PriceTransLaws_06.pdf

- Includes quality-of-care information and data
- Includes patient-reported experience information and data
- Reliability of the price data
- Reliability of the quality data
- Scope of the price and quality-of-care information and data

The measures were rolled up into four major categories described below. Each major category received 25% of the total score, for a total of 100 points (the overall score).

- 1. Ease of Use** includes the user-friendliness of the home page, search function, and results when looking for a provider or a service, as well as how understandable the information is on price, quality, and value.
- 2. Functionality** includes the ability to compare providers by, for example, displaying results side by side and ranking results, and whether users can filter searches or sort results.
- 3. Content** looks at what type of price, quality, and other information is given on the site, including whether it's specific to the insurer and patient's plan, as well as whether there is information on the provider's background, patient experience, and quality of care.
- 4. Scope and Reliability** reflect the reliability of price and quality data, and for which providers the information is available, for example both doctors and hospitals.



Within each of those categories were more detailed measures as specified in [Appendix A](#).

Stand-alone Price Transparency Websites with Cost Estimator Tools. We also published ratings for eight public-facing price transparency websites. Five of these were national public price transparency sites that can be used by anyone in the country; three were state-specific websites that offered price information for one state only. We evaluated these sites in two ways: (a) consumer user testing of each tool and (b) objective scoring (ratings) using the same scoring criteria we used for the private health insurance plan websites.

For these sites, CR's overall score is based on the same scoring rubric ([Appendix A](#)) used to rate the tools from health insurance plans. For each of the stand-alone price transparency websites, we recruited 10 consumers through a web usability testing vendor. Individuals were asked to evaluate the sites on a 1-5 scale across a range of criteria, including: user-friendliness; functionality; content; trustworthiness; overall rating; and how likely they would be to recommend the site to others.

For the quantitative part of the analysis, we looked at the websites/cost estimators from two perspectives. We evaluated and

rated 1) the overall health plan website, including the pricing component and its integration with other site elements such as quality information and 2) the pricing component only, and its key features and attributes in displaying price information only.

What we found

1. Qualitative Interview Results – Consumer Perspectives and Insights

In our qualitative interviews with our consumer testers, participants reported very low use of cost estimator tools. Prior to participating in the interview and web-usability test, only five of the 40 consumers (12.5%) that we interviewed had previously used the cost estimator tools on their insurer’s site.

However, after participating in our study, 75 percent (30 of 40) said they would probably or definitely recommend the website to others. Many were pleasantly surprised and pleased when exposed to the information, and the ability to compare prices charged by specific providers for a medical test or procedure. But they also had preferences and ideas on how the sites could better serve their needs.

Overall, consumers viewed “user friendliness” as the most important factor to them in a plan website and with a price comparison tool. They also put a priority on benefit information; being able to search for in-network providers accepting

new patients; functionality that allowed them to compare providers side-by-side; and ordering medications online.

At the same time, they were frustrated with gaps they saw in the plans websites and when using the price comparison tools. Those included: lack of detailed searching ability; awkward design; unappealing aesthetics (font size, colors); difficulty navigating; inability to estimate the cost for specific procedures; lack of quality-of-care information; conflicting or inaccurate information; and lack of trust in the information.

Indeed, consumers identified trust as a key attribute. While our testers said they trusted the information on the health plan website in general, they were skeptical about the quality ratings and reviews. Plan members indicated they would be more likely to trust reviews if they

were coming from an independent non-profit organization rather than the insurance website or a government site.

Our consumer testers were also frustrated that quality-of-care information was often presented on a different part of the health plan websites they reviewed. In our interviews with them, they concurred that it would preferable for the quality and price to be presented together.

Most of our consumer testers said their heightened awareness from participating in this research would change their future behavior.

Before volunteers used their health plans’ websites with our guidance, we asked them to describe what an “ideal” health plan price tool might look like. They offered the following usability and content characteristics:

Usability	Content
<ul style="list-style-type: none"> • Ease to use/find answers (easy to navigate, search, critical information readily apparent) • Clear and simple headings and categories (without lots of clicks, re-directs, easy to go back Home) • Visually appealing design (font size, colors, clean, uncluttered, well-organized) • Secure and easy log-in (remembers member information) 	<ul style="list-style-type: none"> • Helpful/educational; resources (nurse line, doctors on call, chat, medical information, lifestyle suggestions, appointment scheduling and tracking) • Easy to understand language (clear, simple, no technical jargon) • Accurate and up-to-date information • Something new (e.g. photos of doctors, videos, unique provider information, perks)

2. Health Insurance Cost and Quality Tool Ratings

Tables 1 and 2 below present the results for CR's comprehensive ratings of health plan websites, in which the pricing component was a key feature.

There was a large range in CR's overall scores for the 11 New York insurance plan websites we evaluated, from a low of 38 out of 100 (Independent Health) to a high of 84 (Cigna). Seven of the 11 plans received higher overall scores (greater than 70); two sites

received scores in the 80s (Cigna, UnitedHealthcare). The average overall score was 69 out of 100.

"User friendliness" was given the highest rating in terms of importance by consumers in our survey (average rating of 4.95 out of 5), yet in our assessment of the websites, only three of 11 plans (Cigna, UnitedHealthcare, and Oscar) received CR's top rating in the **Ease of Use** category, which addresses user-friendliness. Oscar was the only non-national site to receive the top rating for Ease of Use. Five of the 11 plans did receive

CR's second-highest rating in this category, however.

Consumers gave functionality a high rating in terms of importance (4.57 out of 5), yet no plans received CR's top rating in this category (**Functionality**). This category includes the ability to compare providers, apply filters to and sort the search results, and other components related to search functionality. Seven of the 11 plan websites/tools did receive CR's second-highest rating for functionality, however.

Table 1. Ratings of Online Cost and Quality Tools offered by NY Health Insurance Plans

Ratings > Health insurance cost and quality tools



Plan Name	Overall Score	Features							
		Ease of Use	Functionality	Content	Scope & Reliability	Price Estimates	Drug Cost Information	Shows Patient Outcomes	Shows Value (Cost & Quality)
HEALTH INSURANCE COMPANIES									
Cigna	84	↑↑	↑	↑↑	↑↑	↑↑	↑↑	↑↑	↑↑
UnitedHealthcare	82	↑↑	↑	↑↑	↑↑	↑↑	↑↑	↑	↓
Aetna	77	↓	↑	↑↑	↑↑	↑↑	↑↑	↑	↓
BlueShield Northeastern NY/ BlueCross BlueShield Western NY	77	↑	↑	↑↑	↑↑	↑↑	↓	↑	↓
MVP Health Care	75	↑	↑	↑	↑↑	↑↑	↓	↑↑	↑
Excelsus	74	↑	↑	↑↑	↑↑	↑↑	↑↑	↑	↓
Anthem/Empire Blue Cross Blue Shield	73	↑	↑	↑	↑↑	↑↑	↑↑	↓	↓
Humana	69	↑	↓	↑	↑	↑↑	↑↑	↓	↓
Oscar	69	↑↑	↓	↑	↑	↑↑	↑↑	↓	↓
Fidelis Care	40	↓	↓	↓	↓	↓	↓	↓	↓
Independent Health	38	↓	↓	↓	↓	↓	↑	↓	↓

Five of 11 plan websites/tools received a top rating for **Content**. This category includes information about pricing (including out-of-pocket costs), what the insurer paid, pricing information specific to the patient, and information about quality of providers. In our survey, consumers identified out-of-pocket payment information as among the most important site/tool attributes (4.56 out of 5).

One of the biggest gaps in the health plan tools is presentation of cost and quality together to give consumers a "value" signal. Only one plan website, Cigna, received CR's top rating in this category, and one NY insurance-plan website received CR's second-highest rating (MVP) (see Table 1). High-scoring plans present both quality (presented with overall performance composites and with consistent iconography) and price information together on results and provider details pages. For example, high-scoring plans would show an overall out-of-pocket price estimate for a service, along with quality information, including general quality measures and service-specific measures, summarized in iconography for all available providers.

Of the four main categories, plan website/tool ratings were highest for **Scope and Reliability**. This domain includes the scope and reliability of the price data, as well as the quality and patient experience data. Seven of the 11 plans received CR's highest rating in this category.

Table 2. Summary of strengths & weaknesses of health plan websites

Key features and attributes	Performance
<i>Price information based on payment data</i>	Strong – 10 plan websites top rated; one was lowest rated
<i>Price data at the provider level and service level</i>	Strong – 9 plan websites top rated; two were lowest rated
<i>Doctor quality information</i>	Strong – 9 plan websites top rated; two did not have this information
<i>Hospital quality information</i>	Good – 7 plan websites top rated; three did not have this information
<i>Price estimate specific to the insurance carrier</i>	Good – 8 plan websites top rated; 3 were lowest rated
<i>Price information on drugs</i>	Good – 8 plan websites top rated; 3 did not have this information
<i>Breakdown of total episode price</i>	Good – 8 plan websites top rated; 3 were lowest rated
<i>User-friendly design</i>	Good – 4 plan websites top rated; 5 received second-highest rating
<i>Information understandable (Clarity)</i>	Good – 7 plan websites received top two ratings; 2 received bottom two ratings
<i>User-friendly presentation of quality</i>	Weak – 2 plan websites top rated; 2 were lowest rated
<i>User-friendly presentation of overall value</i>	Weak – 2 plan websites received top two ratings; 4 received bottom two ratings
<i>Facilitates comparisons of providers</i>	Weak – 4 plan websites received top two ratings; 3 received bottom two ratings
<i>Includes Provider Deficiencies/disciplinary action</i>	Very weak – No sites have this information

3. Pricing component of NY Health Insurance Websites/ Cost Estimators

To better understand the quality of the pricing information available to consumers within these tools, we created a separate assessment of the pricing component. This rating consists of only those components directly related to pricing (see [Appendix A](#) for details).

Health plans may create and publish their own tools (such as Cigna, and Aetna), and others may license in third-party tools (such as Fidelis, BlueShield, MVP). The table to the right outlines the source of each health plan’s price estimates.

Overall, the pricing component of the costs estimator tools were high performing (see Table 1 under the “Price Estimates” column). Nine of the 11 health plans received our top rating for price estimates. Two of the plans received lower scores: Fidelis received CR’s middle rating, and Independent Health received CR’s second-lowest rating.

We found that several of the third-party tools (HealthSparq, Vitals) competed well against the “in-house” tools, such as Cigna, Aetna, Anthem/Empire, and Oscar. The health plans websites that received CR’s lower ratings for price estimates (Fidelis, Independent Health) used third-party tools that resulted in those plans’ lower ratings for “Price Estimates” as well as lower ratings overall. These plans should consider increasing the capacity of their third-party

New York Health Plan	Price Estimate Component
Aetna	Aetna
Anthem/Empire BlueCross BlueShield	Anthem/Empire BlueCross BlueShield
BlueShield of Northeastern NY / BlueCross BlueShield of Western New York	HealthSparq
Cigna	Cigna
Excellus	HealthSparq
Fidelis Care	Truven 1.0
Humana	HealthSparq
Independent Health	WebMD 2.0
MVP Healthcare	Truven 2.0
Oscar	Oscar
United Healthcare	United Healthcare & Rally

tool (i.e. upgrade) or adopting a high-quality third-party tool.

4. Stand-alone Price Transparency Websites

As discussed above, as part of our research, CR also evaluated eight public-facing price transparency websites. Five of these were national public price transparency sites that can be used by anyone in the country. Three of them are state-specific tools that offered price information for one state only. We tested the state-specific tools that have previously performed well on evaluations as benchmarks to examine their attributes and features.

We evaluated these sites in two ways: (a) consumer user testing of

each tool and (b) objective scoring (ratings) using the same scoring criteria we used for the private health insurance plan websites. We examined them through the lens of how useful they would be to consumers who do not have access to a plan-specific cost-estimator tool, and want to compare the price/quality information for specific medical providers.

For each of the public price transparency websites, we recruited 10 consumers for each site through a web usability testing vendor. Individuals were asked to evaluate the sites on a 1-5 scale across a range of criteria, including: user-friendliness; clarity around prices and quality of care; functionality; content; trustworthiness; overall; and how likely they would be to recommend the site to others.

Table 3 below presents the results of our objective scoring (ratings) of public-facing websites that present price comparison information. Table 4 presents the consumer user-testing results.

In the objective scoring portion of our evaluation, three of the stand-alone price transparency websites (Amino, CompareMaine, and NH HealthCost) scored quite well (Table 3). On the **Ease-of-Use** category, one site (Compare Maine) received CR’s highest rating and three received the second-highest rating (Amino, NH Health Costs, Guroo). (The ease-of-use category rates the degree to which information is presented in a user-friendly, understandable way, in

addition to user-interface design. See [Appendix A](#) for details.)

In the **Functionality** category, scores were lower overall, with no site receiving CR’s higher rating and five receiving one of CR’s two lowest ratings, including three national tools: Guroo, Healthcare Bluebook and FAIR Health. Amino, CompareMaine, and MDsave received the highest ratings in this area. The lower scores are, in general, due to the fact that stand-alone tools, particularly the national tools, tend to have less provider-level data. In the case of FAIR Health, it does not have provider-level quality information at present, however they have plans to introduce this feature (for one state) this coming summer.

In the **Content** category, two tools (Amino, NH HealthCost) received higher ratings, and four (Guroo, MDsave, Healthcare Bluebook, FAIR Health) received lower ratings. Including an out-of-pocket-estimate, a sub-category in the “Content” domain, is a key stated need of consumers, and is provided only by the following sites: Amino, NH HealthCost, Guroo, FAIR Health, but not by CompareMaine, CO Medical Price Compare, MDsave, or Healthcare Bluebook. Providing a price estimate that is specific to the individual receives one-quarter of the points in this category, which is a strength of the Amino, and NH HealthCost websites.

Including quality information was identified in our consumer survey as a highly-rated feature. All of the public tools fared poorly in this category in general, although four tools (CompareMaine, NH HealthCost, CO Medical Price Compare, and Guroo) did include outcome measures. Half of the tools did not include hospital quality information (Table 3).

In the **Scope & Reliability** category, two websites received CR’s top rating (CompareMaine, NH HealthCost), and one received CR’s lowest rating (FAIR Health). Again, low scores were driven in part by the lack of provider-level quality data. Importantly, however, two sites (MDsave and FAIR Health) do not use actual amounts paid to providers as the basis for their price estimates, and three (Guroo, Healthcare Bluebook, FAIR Health),

Table 3 - Stand-alone price transparency websites

STAND-ALONE WEBSITES¹

Website Name	Overall Score	Features							
		Ease of Use	Functionality	Content	Scope & Reliability	Out-of-Pocket Estimates	Reliable Cost Estimates	Provider-Specific Pricing	Quality Information for Hospitals
Amino	66	↑	↓	↑	↑	•	•	•	•
CompareMaine	65	↑↑	↓	↓	↑↑		•	•	•
NH HealthCost	63	↑	↓	↑	↑	•	•	•	•
CO Medical Price Compare	44	↓	↓	↓	↓		•	•	•
Guroo	41	↑	↓	↓	↓	•	•		
MDsave	40	↓	↓	↓	↓			•	
Healthcare Bluebook	37	↓	↓	↓	↓		•		
FAIR Health ²	28	↓	↓↓	↓	↓↓	•			

1. Consumer Reports publishes a health insurance cost-and-quality website for the state of California called CAHealthcareCompare.org. While the site is smaller in scope and includes less data required of other websites, it was included in this project and received an Overall Score of 63.
 2. FAIR Health plans to launch a cost-and-quality tool for New York later in 2017.

do not provide provider-specific pricing. (See Table 3.) Finally, the three highest-scoring sites (Amino, CompareMaine, NH HealthCost) are the only public tools that can provide estimates that are specific to a user’s health insurance company.

Our consumer testers’ evaluation of the public price transparency websites and their functionality, on a 1 to 5 scale, correlated well with our expert testers findings. Table 4 presents the results of our consumer ratings using 12 criteria.

Overall, the national stand-alone price transparency websites can provide basic information on prices, especially for consumers who have no access to a cost-estimator through their own health plan. But many of the stand-alone tools lack key features that consumers desire. Even the highest-rated tools have limited individual provider-level quality data, and only two national tools provide an out-of-pocket estimate.

While most are limited in scope and utility, consumers who are not offered a cost tool by their health plan can use these national tools to get price estimates.

Table 4. Public Price Transparency Websites – User Testing Scores

Public tool name	Overall user rating	Strengths (scores 4.0 or higher)	Weaknesses (Scores under 3.0)
Amino	4.2	High scores in 8 of 12 areas Would you recommend User-friendliness Functionality Content Price utility Price clarity Quality utility Quality clarity	Does not include patient experience
CompareMaine	4.1	High scores in 6 of 12 areas Would you recommend How likely to use User-friendliness Functionality Price clarity Quality clarity	None identified by users
Healthcare Bluebook	4.0	High scores in 2 of 12 areas User-friendliness Price clarity	Content Does not include quality data, or patient experience data
MDsave	4.0	High scores in 2 of 12 areas User-friendliness Price clarity	Does not include quality data, or patient experience data
NH Healthcost	4.0	High scores in 5 of 12 areas How likely to use Accuracy Price utility Quality utility Patient experience utility	None identified by users
Guroo	3.9	High scores in 4 of 12 areas User-friendliness Accuracy Price clarity Quality clarity	Does not include patient experience data
FAIR Health	3.7	High scores in 2 of 12 areas Price utility Price clarity	No quality or patient experience data
CO Medical Price Compare	3.3	High scores in 1 of 12 areas Patient experience utility	None identified by users

The 12 ratings criteria: (1) Would you recommend? (2) How likely to use? (3) User-friendliness (4) Functionality (5) Content (6) Accuracy (7) Price utility (8) Price clarity (9) Quality utility (10) Quality clarity (11) Patient experience utility (12) Patient experience clarity

Recommendations

Improve Consumer Access to Price/Quality Information

- For outpatient as well as elective in-patient services, consumers deserve a pre-visit, personalized estimate of the costs they will face for the services received. All consumers should therefore be able to obtain customized, accurate price information (including an accurate out-of-pocket estimate) from online cost estimators that enables them to compare their costs for the complete bundle of services between different providers.
- Because not all consumers have access to the internet or are able to use it, comparative price information for specific providers should also be available from the insurance company by phone.
- Because high prices do not necessarily mean high quality, consumers should also be able to compare reliable, provider-specific quality information alongside of personalized out-of-pocket estimates.

Recommendations for Health Plans

- All cost estimator tools and health insurance company websites should meet high standards for ease-of-use and functionality, content, and scope and reliability, similar to those proposed in the CR ratings methodology.
- Insurers should address the shortcomings of their cost estimator tools now to prepare for increased use in the future. More consumers are likely to use the tools as they face higher out-of-pocket costs and/or they are confronted with "surprise" medical bills and/or become more aware of quality variation in the provider community.
- Problems with health insurance website usability and functionality, in particular the current gap in the presentation of quality and cost, could deter consumers from using them. Tool developers could address some "low hanging fruit" problems fairly easily by using basic usability guidelines and user testing, including the current understanding of the best way to present cost and quality information.
- Quality information should always be made available alongside price information. In addition, health plan websites and cost estimator tool developers should provide a clear "value signal" to aid consumers in the interpretation of the data.
- Insurers and other stakeholders should also create provider-facing tools to help foster the physician-patient dialogue about cost and quality (value), and to help support specific referral decisions, such as choice of specialists, diagnostic tests and/or laboratory services.

Improve Public Awareness and Use of Cost/Quality Comparison Tools

- Insurers, employers, and other stakeholders should respond promptly and effectively to the desire of consumers to know more about the cost and quality of their healthcare. Insurers and employers are in the best and most immediate place to help, by publicizing the availability and potential benefits of cost-estimator tools. Consumer organizations, navigators and health assistance groups, healthcare providers, and government agencies can also help call attention to the availability of cost estimator tools, where to find them, and how to use them.

Recommendations

Recommendations for State Policymakers

- New York State should consider requiring all insurers to provide a high-quality cost-estimator tool, as a condition of selling health insurance products in the New York marketplace.
- In addition, New York should explore ways to provide direct consumer access to provider-level price/value information (for both insured and uninsured patients) through a single comprehensive price transparency website, using data from the All-Payer Database (APD) and other sources, similar to what New Hampshire and Maine do. New York is uniquely positioned, with its existing efforts in collecting quality information, provider network information, and cost information, to provide residents with a comprehensive set of healthcare tools to find high-value care. It is especially important to provide open access to this type of information, for those who are shopping for health plans, and for the uninsured and underinsured to compare prices.

Improve Health Plan Benefit Design to Limit Consumer Cost-Sharing

- While consumers have a clear right and need to know how much specific healthcare services cost, it is important to remember that consumers only control about 7% of overall healthcare spending through their out-of-pocket payments.¹⁶ Therefore, consumers have very limited power to curb overall health spending growth in the United States.
 - In light of this, state policymakers should take other, aggressive steps to identify pricing outliers and unwarranted price increases, encourage the provision of high-value and discourage the provision of low-value services. The goal is to have a set of justified prices for the consumer to choose from.¹⁷
- Consumers Union, the policy and mobilization arm of Consumer Reports, does not believe that high-deductible health plan designs are a good strategy for effectively controlling overall health system costs. These designs have the additional very negative effect of discouraging consumers from receiving needed care.¹⁸ Health insurance benefits should be redesigned to promote timely-access to high-value care, and prevent further cost shifting to consumers through high-deductible plans and surprise medical bills.

¹⁶ Healthcare Cost Institute, "Spending on Shoppable Services in Healthcare," March 2016. Available at: <http://www.healthcostinstitute.org/issue-brief-shoppable-services>

¹⁷ Consumers Union Healthcare Value Hub, "Rethinking Consumerism in Healthcare Benefit Design", April, 2016, Available at: http://www.healthcarevaluehub.org/files/1114/6159/5792/Rethinking_Consumerism_Final.pdf

¹⁸ Op. cit. 17.

Consumer Advice: How to Use Your Health Insurer’s Cost Estimator Tool

In Consumer Reports’ study, almost every one of the consumers who tested insurance company websites (including their cost-estimator components) said they provided useful information. So it’s worth making the most of whichever tool your insurer offers, or trying one of the stand-alone websites that provide some of the same services. Here’s what you need to know to effectively use these tools.

1. Find out if your health plan offers an online cost estimator tool.

New York Health Insurers That Offer Cost Estimator Tools:

Aetna	www.aetna.com
Anthem/Empire BlueCross BlueShield	www.EmpireBlue.com
BlueCross BlueShield of Western New York	www.bcbswny.com
BlueShield of Northeastern New York	www.bsneny.com
Cigna	www.cigna.com
Excellus	www.excellusbcbs.com
Fidelis Care	www.fideliscare.org
Humana	www.humana.com
Independent Health	www.independenthealth.com
MVP Health Care	www.mvphealthcare.com
Oscar	www.hioscar.com
UnitedHealthCare	www.myuhc.com

New York Health Insurers That Don’t Offer Cost Estimators:

Affinity	www.affinityplan.org
Atlantis/Easy Choice	www.easychoicehealthplan.com
CDPHP	www.cdphp.com
EmblemHealth	www.emblemhealth.com
The Empire Plan (United)	www.empireplanproviders.com
Healthfirst	www.healthfirst.org
MetroPlus Health Plan	www.metroplus.org
North Shore LIJ CareConnect (Northwell Health Company)	www.careconnect.com www.northwell.edu
Oxford Health (UnitedHealthcare)	www.oxhp.com

The health insurers in the table to the right DO NOT currently offer a cost-estimator tool on their health plan website. However, you may be able to get price information by calling your health plan and requesting it OR consulting a stand-alone website that offers similar cost estimates. (See step 7, below, "Use Stand-Alone Tools")

2. Set up a username and password.

Go to your health plan website, which includes the cost estimator tool. With almost all of the tools, signing in also gives you access to your claims history and price information based on how much of your deductible you've used up. Save your log-in info. Several plans didn't recognize members from one visit to the next.

3. Get familiar with your plan's benefits and rules.

Sure, you may know your deductible, but do you know whether there's a co-pay (a specific dollar amount) or coinsurance (a percentage of the bill) for a doctor visit, an imaging test, or a hospital stay? Does your plan cover some services, such as primary care visits, before you've met your deductible? Almost all of the plans we reviewed made it easy to find those details.

4. Use the tool to find providers – but verify the information.

Every tool included a list of participating doctors, hospitals, labs, and other providers. Some, such as UnitedHealthcare and Blue Cross Blue Shield, had better tools for narrowing your search. We couldn't independently check the accuracy of the provider directories, but other research suggests they're not always up-to-date. So once you've narrowed your choices, call your insurer and the providers to double-check that they'll take your specific plan.

5. Comparison shop when you can plan ahead.

You can't always shop around for healthcare. After all, you're not going to compare prices in an ambulance after a heart attack. But you can and should shop around for many tests and treatments

that are common and can vary widely in price, such as MRIs, lab tests, joint replacements, biopsies, hernia repair, or childbirth. All of the tools we evaluated allow those sorts of searches, though they don't always list prices that are specific to the member's personal plan. And note that the tools can sometimes be difficult to find on the websites. So look for the words "cost" and "quality" in the tool's navigation.

6. Check for quality.

The best tools present information on the quality of care provided by doctors and hospitals, such as complication rates or patient satisfaction scores, along with cost. That helps you choose providers that offer the best overall value. Cigna, for instance, shows cost and quality side by side with a value sign to help identify high quality, low cost providers. Even if your insurer offers info on quality, check other sources, too, notably Consumer Reports' hospital ratings (go to CR.org/hospital-ratings). And note that higher cost doesn't always mean higher quality.

7. Use stand-alone tools.

If your health plan doesn't provide price information, use public websites, such as Amino, Guroo, MDsave, Healthcare Bluebook or FAIR Health. You can still look up the range of prices and average prices by using one of the free public price tools we also evaluated. That can give you a sense of a fair price for the services you're interested in, which you can then compare with prices quoted by your insurer, doctor, or other provider.

Amino	www.amino.com
Guroo	www.guroo.com
MDsave	www.mdsave.com
Healthcare Bluebook	www.healthcarebluebook.com
FairHealth	www.fairhealthconsumer.org

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Disclosures: Consumer Reports licenses its patient-experience data to Cigna but has no financial relationship with Cigna, and Cigna played no role in developing the ratings criteria. Consumer Reports publishes a free website for consumers in California that has regional cost data and provider-level quality data (CAHealthcareCompare). CAHealthcare Compare was included in the study of public tools and it was mentioned in the accompanying publication to this method.

During the period this report was produced, Chuck Bell of Consumers Union served as a member of the Board of Directors for FAIR Health, one of the rated websites, as an individual representative for consumers. However, he was on a leave of absence from the Board during this period. He also did not participate in the development of CR's ratings rubric for this report, or the expert site review and web usability testing process.

You can download this issue brief, and a copy of our NY subscriber insert featuring ratings of NY Health Plan cost and quality tool, at: www.CR.org/NY-health-cost-estimators

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