

Medical Cost Estimator and Treatment Adviser

Helping you make informed decisions

Treatment adviser and medical cost estimator are two tools designed to help you make well-informed, educated choices about your health care. Here are some frequently asked questions that explain how the tools work and how they can benefit you.

What is treatment adviser?

The treatment adviser tool allows you to see all of the treatment options for a medical condition. It also lets you learn from the experience of other people, including medical professionals. That sets it apart from other decision-making tools.

How exactly does it work?

Let's say you've injured a ligament in your knee. Type "knee ligament injury" into the search bar, and you get a list of every treatment available, from simply exercising it at home to undergoing surgery. Each option reports both its clinical and patient-reported effectiveness. Clicking on a specific treatment explains the treatment further and notes how popular it is among people with the condition.

Where do the patient ratings come from?

Wiser Health collects survey data from people across the country. It has more than 4 million data points about the treatment experiences of both patients and medical professionals.

What is medical cost estimator?

The medical cost estimator tool estimates your out-of-pocket costs for medical treatments you're considering. The estimated amount is based on your specific plan and considers your most recent medical claims.

How exactly does it work?

When you click on a treatment option, it provides your cost for that procedure. It lets you view alternative treatments for that condition and estimates those costs as well. For each option you can see how your cost varies by the hospital or facility you choose.

How are the estimates determined?

The total cost of the procedure is based on two years' worth of claims data for each facility. Out-of-pocket costs are customized to the user, based on plan details such as coinsurance and out-of-pocket maximum and how much of the deductible the member has met.

Can I plan on my costs being exactly what medical cost estimator says?

The estimate is based on a "typical" case and does not account for variations or complications that may occur during the procedure.

How do I access these tools?

- Log in to *MyHealth OnLine*. (if you don't already have an account, you must create one.)
- Click on Smart Healthcare.
- Click on Procedures.
- You will see a menu:

For medical cost estimator select:

Estimate how much a procedure will cost.

For treatment adviser select:

Find the procedure that's right for you.