



## Healthcare Estimates HCT

### Maine Data Health Organization

### Compare Maine Integration

June 4, 2015  
MHDO Board Meeting  
151 Capitol St., Augusta

Good morning Ms. Harvey-McPherson, Ms. Head, and members of the Maine Data Health Organization Board of Directors. I am Gregory Fox, Founder and President of CLEAR Healthcare Estimates HCT, a transparency advocate and product developer for healthcare cost transparency solutions.

CLEAR Healthcare Estimates, is a Maine based company and provider of Healthcare Cost Transparency (HCT) software. Our core software product, 'Clear Estimates' is a point of care (POC) and provider based application that allows multiple providers, across multiple specialties, to easily calculate and effectively communicate cost of healthcare, pre-service. Our algorithm was developed by a group of mathematicians, computer software developers, healthcare providers and billing specialists.

We recognize that it is vitally important for patients to have health care cost and price data available, so they may understand the true cost of service and to potentially compare prices. Amongst the many stakeholders, we have heard both today and in past about the acceptability of transparency, yet our healthcare delivery system has still not reached a consensus on how to deliver HCT. I believe there is a simple and effective solution, that meets the needs of all parties involved, and would like to offer my experience to help the committee create a workable solution.

CLEAR HEALTHCARE ESTIMATES HCT LLC

80 LEIGHTON ROAD, SUITE B | FALMOUTH, MAINE 04105 T: (207) 274.8689 F: (207) 321-2101  
[www.ClearHealthcareEstimates.com](http://www.ClearHealthcareEstimates.com)

Our vision for Healthcare Cost Transparency includes three effective and reasonable steps.

- ✓ Individualized healthcare cost estimates, pre-service
- ✓ Meaningful access to average service paid data from the MHDO by procedure CPT for consumers
- ✓ Requirements for the full disclosure of an enrollee's insurance policy
  1. Eligibility
  2. Verification of plan benefits
  3. Accurate 'benefit utilization and remaining benefits' values available to both participating providers and non-contracted providers by all carriers. This requirement would also include full disclosure by carriers of any applicable payment policies, benefit restrictions or policy constraints such as maximum benefit value, visit limitations, or service/ procedure limitations.

The development of effective cost transparency is a high priority, both in advocating for consumer rights, but also for the value of cost savings in our healthcare system. In our experience, consumers that have access to pre-service estimates are able to easily make confident and informed decisions

The Point of Care (POC) transparency delivery method and pre-service estimates in the providers office or facilities in which the service will take place, addresses the patient's need for reasonable discussion of diagnosis, recommended care, insurance contribution, and treatment decisions between provider and patient.

As a Maine healthcare provider, I founded two clinics and managed the daily operations of our billing, coding, and payment processing systems for more than 13 years, I additionally founded CLEAR Healthcare Estimates HCT, with more than 10 years experience in healthcare cost transparency at the point of care.

As a provider, I remember when patients benefits were commonly \$5, \$10 and \$15 dollar copayments, however that is not our environment now, and we desperately need to address consumer concerns about cost and responsibility in today's environment of deductibles and cost sharing that extend from several hundred dollar to many thousands of dollars as patient responsibility.

I appreciate the Board's commitment and dedication to healthcare cost transparency (HCT) for all the parties involved including patients, providers, insurance carriers, and employers. Maine has led the nation in transparency along with Massachusetts and New Hampshire with the development of multiple programs that strategically aim to deliver cost transparency to the healthcare consumer.

Sincerely,

Gregory D. Fox  
Founder / President

 **CLEAR**  
Healthcare Estimates HCT