

# Now iKnow: Frequently Asked Questions

## Overview

Beginning September 2013, Harvard Pilgrim—in partnership with Castlight Health, a leader in health care transparency—will introduce a new online health care treatment cost estimator tool for the approximately 600,000 members enrolled in Harvard Pilgrim commercial products. This tool, called Now iKnow<sup>SM</sup>, will provide members with detailed information to help them understand and plan for potential out-of-pocket costs related to their treatment options.

## Why is Harvard Pilgrim making these enhancements?

- All stakeholders we serve—employers, brokers, and consumers—are seeking provider-specific cost estimator tools, such as online estimators or calculators, to assist consumers in making informed decisions about their treatment options, providers, and locations.
- Current benefit plan designs encourage greater consumer engagement in health care decisions.
- Federal and state governments continue to emphasize the importance of consumer price transparency.

## What will the Now iKnow tool deliver to our members?

The tool will help engage our members in their health care purchasing decisions and will provide cost and quality data as follows:

- Costs are measured at an episode level to ensure that estimates are complete and consumers understand the services they should expect to receive and the associated costs.
  - Estimated totals will include not only the medical professional and facility costs, but also the typical services that comprise the treatment episode, such as costs for the initial office visit, specific procedures involved, typical tests, etc.
  - All services included in a price estimate will be listed for the member.
  - The tool also lists the services that are not included in the estimate (for example, anesthesia services for certain procedures).
- Estimates will be based on provider-specific costs for hospitals, physicians, and facilities.
- Now iKnow also displays quality indicators for physicians and hospitals, such as Harvard Pilgrim's Honor Roll designation.
- For members enrolled in a Harvard Pilgrim tiered product, the provider's tier information will be noted.

## What type of provider quality information does Now iKnow display?

In addition to Harvard Pilgrim's Honor Roll designation, the tool will display Bridges to Excellence (BTE) awards for physicians, U.S. Department of Health and Human

Services' quality outcome metrics, The Joint Commission's measures for children's asthma care, and Leapfrog's pregnancy metrics.

### **For what kinds of services can members receive a cost estimate?**

The list of services will expand over time. When Now iKnow is introduced in September 2013, it will list approximately 1,000 services, including the following:

- **Physician services:** Office visits, chiropractic services, conditions often treated in the physician's office (e.g., sore throat, earache)
- **Preventive care:** Annual check-ups, screening mammogram, screening colonoscopy, etc.
- **Radiology:** X-ray, MRI (e.g., knee, lumbar spine, brain), CT scan (e.g., abdomen, chest, pelvis, head/brain), ultrasound, etc.
- **Laboratory:** Glucose, hemoglobin, urinalysis, vitamin D, lipid panel, TSH, CBC, etc.
- **Outpatient procedures:** Diagnostic colonoscopy, endoscopy, etc.
- **Inpatient:** Inpatient high volume procedures (e.g., heart bypass surgery, hip replacement surgery, childbirth).
- **Chronic conditions:** Chronic conditions (diabetes, high cholesterol, etc)

Many of these services and conditions are combined into common treatment bundles such as office visits with diagnostic tests (e.g., UTI, sore throat, skin biopsy) and episodes of care that include office visits, tests, provider fees, and facility fees (e.g., pregnancy).

### **How do members access Now iKnow?**

Members will be able to access Now iKnow after logging into *HPHConnect* via secure login.

### **What will members see when viewing a total cost estimate?**

Every cost estimate will include three components: the total cost for the service, the amount paid by the health plan or self-insured employer, and the amount for which the user will be responsible. To calculate the member's out-of-pocket cost, the tool first calculates the total cost estimate and then applies the member's benefits (the co-insurance or deductible for the particular service) and the total they have spent to date (if applicable). See the example on the next page.

▼ Gastroenterologist Visit You pay **\$80**

**Description of services**

**Note:** We only show services when prices are available.

Select service:

Included: Gastroenterologist's time, Physical exam  
 Not included: Tests, imaging, medical procedures, medicine

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**Who pays** [Learn how we get prices »](#)

You pay the **full price** because you are in your **deductible phase**.

■ Typical price:	\$80
■ Plan pays:	\$0
■ You pay:	<b>\$80</b>

**Price variance**

Visit prices vary by how easily your problem(s) can be evaluated through conversation, review of your medical history including symptoms, physical exam, and complexity of medical decisions.

These cost estimates will include medical professional and facility costs, when appropriate. Some services will be treated as episodes and may include an office visit, specific procedures, typical tests, etc. The tool explicitly lists all services included and excluded in the price estimate.

Such estimates will be based on the physician, hospital, or other provider's cost using a claims-based methodology. Costs are displayed on a low-to-high spectrum for a specific geographic area. See the example below.

Gastroenterologist Visit You pay: **\$80 - \$400**

[Learn how we get prices](#)

Refine your search  Show results with prices only

Sort By:  Distance:  Type of visit:  [More filters](#)

Compare 1-10 of 84 [1](#) [2](#) [3](#) [4](#) [5](#) [...](#) [9](#)

<input type="checkbox"/> <b>McConnell, Kirk, MD</b> Gastroenterology In-Network   <a href="#">Harvard Pilgrim Honor Roll Provider</a> 5567 Chestnut Rd. Boston, MA 02114 (3 mi) <a href="#">1 more location with a different price</a>	Typical price: \$80 Plan pays: -\$0 You pay: <b>\$80</b>
<input type="checkbox"/> <b>Cadman, Alvin, MD</b> Gastroenterology In-Network   <a href="#">Harvard Pilgrim Honor Roll Provider</a> 1328 Lansdowne Ave. Boston, MA 02114 (9 mi)	Typical price: \$120 Plan pays: -\$0 You pay: <b>\$120</b>
<input type="checkbox"/> <b>O'Meara, Maeve M., MD</b> Gastroenterology In-Network   <a href="#">Harvard Pilgrim Honor Roll Provider</a> 9987 Piedmont Ave. Boston, MA 02114 (8 mi) <a href="#">1 more location with a different price</a>	Typical price: \$140 Plan pays: -\$0 You pay: <b>\$140</b>

## **Where does the pricing information within Now iKnow come from?**

The primary driver of pricing information within Now iKnow is two years worth of past claims from Harvard Pilgrim members, de-identified to remove all personal health information. We will update pricing on a monthly basis as additional de-identified claims become available.

In addition to historical claims information, Now iKnow uses several techniques to supplement accuracy, including:

- Prices derived from recent claims from affiliated providers (e.g., other providers in the same group practice)
- Statistical models incorporating data from past claims for the provider

If there is not enough information available to generate a cost estimate for a specific service delivered by a specific provider, no pricing information will be shown for that specific service/provider combination.

Rates are subject to a suite of validation testing. To meet overall accuracy standards, the tool must generate rates that fall within plus or minus 5% of the exact price at least 90% of the time.

## **How often will you refresh or update the pricing information in Now iKnow?**

We will update the claims data to support pricing information in Now iKnow on a monthly basis.

## **For which products will costs be available through Now iKnow?**

Treatment cost estimates will be available for all Harvard Pilgrim commercial plans, including Access America, but excluding Medicare Enhance and Health Plans Inc. plans.

## **How can a provider view a demo of the tool prior to the September launch?**

Providers can access a demo of Now iKnow by logging into <https://www.harvardpilgrim.org/nik>.

# Appendix A

## Now iKnow: Summary of Supported Services and Conditions

### GENERAL CARE

- Primary care for adults
- Primary care for children
- Obstetrics and gynecologic care
- Ear, nose, and throat care

### OTHER CARE PROVIDERS

- Physical and occupational therapy
- Acupuncture
- Chiropractic care

### SPECIALISTS

- Allergist/immunologist visit
- Cardiologist visit
- Cardiothoracic surgeon visit
- Dermatologist
- Endocrinologist visit
- ENT specialist visit
- Eye doctor visit
- Gastroenterologist visit
- General surgeon visit
- Geneticist visit
- Hand surgeon visit
- Hematologist/oncologist visit
- Infectious disease specialist visit
- Nephrologist visit
- Neurologist visit
- Neurosurgeon visit
- Obstetrics and gynecologic care
- Oncologist visit
- Orthopedic surgeon visit
- Pain medicine specialist visit
- Pediatric allergist/immunologist visit
- Pediatric cardiologist visit
- Pediatric endocrinologist visit
- Pediatric gastroenterologist visit
- Pediatric surgeon visit
- Pediatric nephrologist visit
- Pediatric pulmonologist visit
- Plastic surgeon visit
- Podiatrist visit
- Pulmonologist visit
- Radiation oncologist visit
- Rehabilitation specialist visit
- Rheumatologist visit
- Sleep specialist visit
- Sports medicine specialist visit
- Thoracic surgeon visit
- Urologist visit
- Vascular surgery visit

### ACUTE CONDITIONS

- Common cold
- Earache
- Influenza
- Lice
- Migraine
- Pink Eye
- Poison oak and ivy
- Rash
- Ringworm
- Scabies
- Seasonal Allergies
- Sinusitis
- Sore Throat
- Stomach flu
- Urinary Tract Infection

### PROCEDURES

- Skin biopsy
- Colonoscopy
- Cast/Splint
- Earwax removal
- Nail removal

### STUDIES/TESTS

- Bone density scan
- Cardiac stress test
- CT scan
- Eardrum test
- Echocardiogram
- Electrocardiogram
- Hearing test
- Heart rhythm monitor
- Lab test
- Lung test
- Mammogram
- MRI
- Nerve test
- Retinal scan
- Sleep study
- Ultrasound
- Visual field test
- X-ray

### INPATIENT PROCEDURES

- Disc surgery
- Heart bypass surgery
- Heart valve surgery
- Hip replacement surgery
- Knee replacement surgery
- Spinal fusion surgery
- Weight loss surgery

### CHRONIC CONDITIONS

- Advanced congestive heart failure
- Anemia of chronic disease
- Aortic insufficiency

- Aortic stenosis
- Atrial fibrillation or flutter
- Cerebrovascular disease
- Chronic migraine
- Coronary artery disease
- Deep vein thrombosis
- Glaucoma
- Gout
- High cholesterol
- Hyperthyroidism (overactive thyroid)
- Hypothyroidism (underactive thyroid)
- Insomnia
- Intermittent adult asthma
- Intermittent childhood asthma
- Iron deficiency anemia
- Low back pain
- Mild adult asthma
- Mild childhood asthma
- Mild chronic kidney disease
- Mild chronic obstructive pulmonary disease (COPD)
- Mild congestive heart failure
- Mild high blood pressure
- Mitral regurgitation
- Mitral stenosis
- Mitral valve prolapse
- Moderate chronic kidney disease
- Moderate-severe adult asthma
- Moderate-severe childhood asthma
- Osteoarthritis of the hand
- Osteoarthritis of the knee or hip
- Osteoporosis
- Poorly controlled type 2 diabetes
- Pulmonary embolism
- Rheumatoid arthritis
- Severe chronic kidney disease
- Severe chronic obstructive pulmonary disease (COPD)
- Severe high blood pressure
- Tension headache
- Type 1 diabetes
- Well-controlled type 2 diabetes

### OTHER

- Pregnancy— vaginal delivery
- Pregnancy—c-section