

# Health Insurers Will Disclose Cost Estimates: Customers Can Learn Of Out-of-Pocket Expenses

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<?xml version="1.0"?> Health insurers will disclose cost estimates: Customers can learn of out-of-pocket expenses Guy Boulton Milwaukee Journal Sentinel McClatchy-Tribune Regional News

May 28--Seventeen health insurance companies in Wisconsin have agreed to provide people with estimates on their potential out-of-pocket costs under their policies.

The Wisconsin Association of Health Plans announced the pledge by 17 of its members, including 13 of the state's 20 largest health insurers, on Tuesday. They agreed to start providing the estimates by Sept. 1.

The group includes Anthem Blue Cross Blue Shield, Humana and UnitedHealthcare of Wisconsin, three of the largest health insurers in the Milwaukee area.

The pledge means that people in most cases can get an estimate of their potential out-of-pocket costs before having a test or procedure done. That's become increasingly important as health plans with high deductibles become more common.

But people may need to provide detailed information on the type of procedure to get an accurate estimate on their potential costs. And the health insurance companies will be able to give only very rough estimates of the potential out-of-pocket costs when someone is considering getting care from a hospital or doctor who is not in the health plan's network.

Phil Dougherty, senior executive office of the Wisconsin Association of Health Plans, noted that most people get care from hospitals and doctors in a health plans' network.

Some health insurers, such as Anthem Blue Cross Blue Shield and Humana, now provide estimates on potential out-of-pocket costs for people enrolled in their health plans.

Some health care systems also will provide estimates for prospective payments.

The Wisconsin Hospital Association encourages its members to do this but notes that health insurers have the best information on potential out-of-pocket costs.

Those costs can vary based on the health plan and the rates negotiated by the health insurance company with hospitals, doctors and other health care providers.

The health insurance companies plans are not pledging to disclose actual prices. The contracts between insurance companies and health care systems keep that information confidential.

They also will not provide information on who has the lowest prices -- though some health insurance companies, such as Humana, are providing that information for some procedures and services.

So far, few consumers are drawing on the limited information available on health care prices and quality. Dougherty and others expect that to change.

"People who are purchasing health care want to know what they are getting for their money," he said.

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