

# Treatment Cost Advisor FAQs

## What services are available in the online member account?

You are able to:

- View plan benefits and copays
- Review your claims
- Order ID cards
- Find nearby doctors and hospitals
- Manage prescriptions
- Track your deductible balance
- Request paperless notifications, and more

## What is Treatment Cost Advisor?

Treatment Cost Advisor is an online resource that helps you get a general understanding of the possible cost ranges of common types of health care services. Services include doctor's visits, procedures, surgeries, and more. Treatment Cost Advisor also provides an estimate of how much you may have to spend out-of-pocket for these services.

## How often are the prices in Treatment Cost Advisor updated?

Prices are updated twice a year.

## How are estimated prices determined?

Cost estimates are based on patient claims paid by BlueShield of Northeastern New York in your region. Payments are based on the rates in the contracts we have with doctors, hospitals, and other providers in our PPO network.

Actual costs will vary based on particular services, but these estimates can help you understand the range of specific treatments.

## Why aren't all medical services listed?

Medical services listed were selected because they are not emergency services and can be performed by a variety of health providers. This approach allows you to "shop" for your health care in advance, in the same way that you might look for the most reasonable prices for airfare or appliances.

## When Treatment Cost Advisor shows "my cost", what does that actually include?

Your actual costs will vary based on the services you need. Treatment Cost Advisor can help you understand the range of costs for a treatment in a specific region. These estimates do not include unusually high or low costs.

Cost ranges are based on:

- your actual coverage
- the services you receive
- your deductible (the amount you must pay before your health plan begins to pay)
- copayment or coinsurance (your share of costs as a flat rate or a percentage)
- authorization or pre-certification requirements
- coverage exclusions or limitations (services we don't cover)

You should consult your benefits summary for specific benefit information. Not all services listed in the Treatment Cost Advisor are covered by your health insurance.



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### Why do the costs of services differ?

Cost of care for the same service can vary by location. Treatment Cost Advisor can help you find care in the most cost-effective location.

Prices listed in Treatment Cost Advisor represent only the cost of care for services rendered by facilities and professional health care providers. Facility costs can be incurred at various sites, such as provider offices, freestanding facilities, and acute care hospitals. Professional costs are for the services provided by a doctor or other health care professional.

### Why aren't all providers listed for a particular treatment?

Providers may not be listed due to:

- Not enough claims data for the provider
- The provider is not part of a hospital or freestanding facility that performs the service

### What do the out-of-pocket estimates mean?

This capability allows you to estimate the amount of money you may have to spend out-of-pocket for a designated service. Please note that this is only an estimate. The actual amount you may have to pay could vary, depending on a number of factors, including:

- The amount you have already spent for other medical care, in the form of deductibles, coinsurance, and copayments
- The extent of services, and the number of providers providing the services, for a designated treatment
- The scope of services covered and benefits allowed per your health insurance plan

### What does “members who received this treatment” mean?

“Members who received this treatment” is the number of members who have received this treatment or service at this facility in a recent 12-month period. Higher patient volume can indicate a better quality of service because the treatment or procedure is performed more often.

### How can I register for an online account?

Visit [bsneny.com/register](https://bsneny.com/register) and follow the on-screen instructions. You will need your BlueShield member ID card to register.



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