



# Success Story

## Health Treatment Fee Tool for HMO

*VisualCalc's Health Treatment Fee Tool is a web-based tool that helps health care providers give their customers timely, accurate, self-service access to treatment fee schedules.*

- *Enhances member/customer satisfaction ratings*
- *Improves transparency and conformance to new regulations*
- *Helps increase customer acquisition and retention rates*
- *Reduces administrative costs*

### Project Background

VisualCalc has developed a custom calculator and customer service tool called the Health Treatment Fee Tool. The VisualCalc Health Treatment Fee Tool is a powerful, customizable web-based tool for health care providers that enables their customers to easily determine the cost of specific treatments before the services are performed. The tool also enables customers to estimate their total health care costs for the upcoming year. These costs can be estimated for both individual and family health plans.

The VisualCalc Health Treatment Fee Tool is an interactive, graphical tool that can be deployed on a health care provider's website. The tool guides customers through an easy, step-by-step process to help them estimate costs of both individual treatments and annual health care expenses. The Health Treatment Fee Tool benefits consumers by enabling them to conveniently get reliable estimates for their health care costs. The tool benefits health care providers by enhancing the transparency of their health care fees and improving overall customer satisfaction. As an automated "self service" tool, it also reduces a health care provider's administrative time and expenses.

VisualCalc recently completed a project with one of the country's largest Health Maintenance Organizations (HMO) to implement the Health Treatment Fee Tool for their organization.

### The Challenge

Health care fees can be a confusing, frustrating issue for consumers. Often, consumers do not know the costs of a specific treatment until after it has been performed. In addition, once the bill arrives, deciphering it can be an overwhelming task for the consumer. In response to this, health care providers have come under increasing pressure from consumers, government agencies and industry watchdog groups to improve the transparency of their treatment fees. Some government agencies, such as the State of Oregon, are now mandating that health care providers improve the transparency of these costs.

In response to these developments, one of the largest HMO's in the U.S. set out to create a tool that would enable them to easily communicate their treatment fees to their customers. Initially, they developed a tool that accessed a database of national average treatment fees. Based on this information, the tool then created a PDF document that listed the national average fees for the 100 most common treatments.

While this represented a step in the right direction, this tool did not fully satisfy the needs of the HMO. There were a number of problems with the tool, including: a) the tool was not comprehensive - it was impossible to list fees for all of the treatments in a single PDF document; b) the tool was not specific - fees were based on national, industry-wide averages, and did not accurately represent the specific fees of the HMO; c) the tool was not always current - since the document was static, it did not always contain up-to-date information, and d) the tool was not efficiently updateable - the process required to update and redeploy the document was manual and time-consuming.



## The Solution

Seeking a better solution, the HMO contacted VisualCalc to develop a custom tool that addressed these issues and better served the needs its customers.

VisualCalc worked closely with the HMO to understand its objectives and requirements. Based on this analysis, VisualCalc created a custom Health Treatment Fee Tool for the HMO. This tool is deployed on the HMO's website, and provides consumers with easy access to the HMO's treatment fees. The tool provides consumers with comprehensive, up-to-date fee estimates that accurately represent the HMO's specific treatment fees in that customer's geographic region. These estimates are available in both on-screen reports and PDF documents.

In addition, consumers can also use this tool to estimate their total annual health care costs associated with the HMO. This helps consumers plan for a variety of purposes, including budgeting, tax planning, and HSA account planning. This part of the tool works by taking consumers through a set of intuitive web pages with drop-down menus that cover three steps: 1) collection of information on family members covered by the plan; 2) estimation of the type and frequency of treatments that will be consumed over the course of the year; and 3) based on this, creation of a summary report that estimates the consumer's total health care costs for the year. This report is available as both a HTML webpage and as a PDF document that the consumer can save or print.

## The Results

The Health VisualCalc Treatment Fee Tool has helped the HMO improve its transparency and respond to the emerging regulations regarding transparency and disclosure. In addition, the tool has improved the HMO's overall customer satisfaction ratings. Consumers can now get accurate, reliable, timely cost estimates on both individual treatments and total annual health care expenses. These estimates are also comprehensive, covering the entire spectrum of the HMO's treatments – unlike the HMO's prior PDF document, this fee structure is no longer limited to the top 100 treatments.

Since it is a self-service tool deployed on their website, the Treatment Fee Tool has also reduced the HMO's administrative burden and associated expenses. Finally, the tool is also easily updateable with the latest treatment fee information. This information is specific and tailored to a health plan and geographic region.

While this specific tool was customized for the needs of this HMO, it can easily be adapted for use by other health care providers. Please contact us to find out how we can develop a similar tool for you!

Treatment Fee Tool California: Northern

Step 1 | **Step 2** | Step 3

Step 2 - Select health care services

Add services for: **Adult Female**

Select a health care service:

Select a visit:

Description: *Make a selection from both drop-downs to see a description here*

How many visits?   Cost: \$0.00

To change a selection, click on a row in the table below and select your change from the menu above.

Services for: **Adult Female** Select a member page:

Health care service	Service	Qty	Cost	Total	
Eye examinations	Eye exam, routine visit, established patient	1	\$110.00	\$110.00	Delete
Office visits (preventi...	Well-adult office visit, new patient (40-64...	2	\$190.00	\$380.00	Delete
Prescription drugs (A-B)	Amoxicillin 250mg/5ml Oral Suspension	4	\$17.00	\$68.00	Delete
		0	\$0.00	\$0.00	
Totals		8		\$598.00	Clear ...

*The VisualCalc Health Treatment Fee Tool can be easily customized and implemented on any healthcare provider's website. Contact VisualCalc for more information.*



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