

Blue Cross of Idaho makes it easy for members to compare the cost of procedures at different healthcare facilities. When members choose the more-affordable, highly effective option, they will be rewarded with cash – and everyone saves.

The Issue

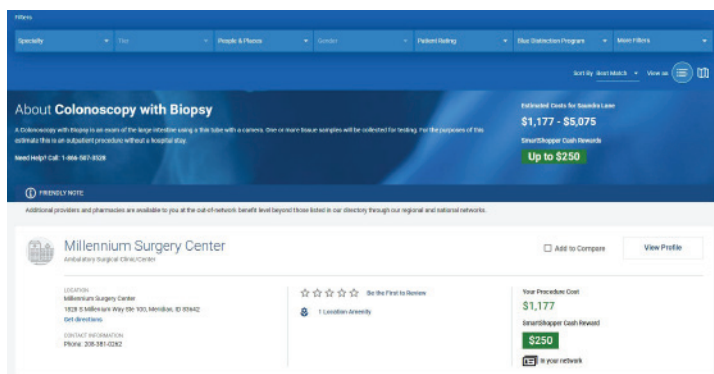
The cost for healthcare procedures like mammographs, CT scans and knee replacements can vary depending on where they are performed. Extra charges for a hospital stay, doctor’s fees, lab work, anesthesia and other services related to a procedure can also add up, meaning higher copays or coinsurance for members and overall healthcare spend for employers.

SmartShopper

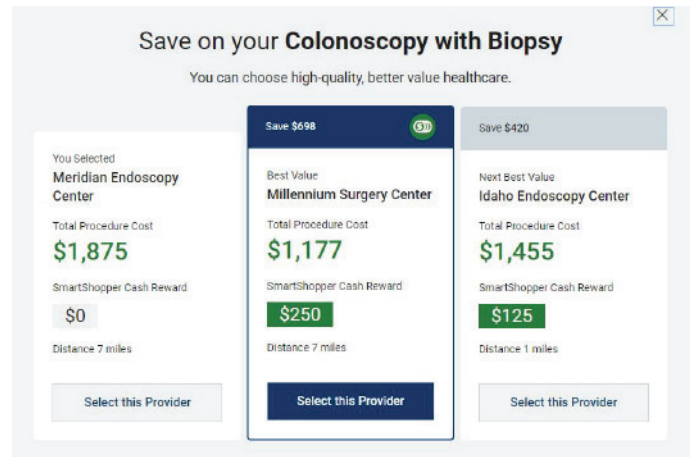
SmartShopper empowers members to shop around for the care they need while helping both members and employers cut healthcare costs. Using the CostAdvisor cost transparency tool, members can search for services and find the estimated cost based on their plan benefits. At the same time, they can see the SmartShopper cash reward offered for using different facilities. When members select a SmartShopper-eligible location, they’re sent a reward. Making the more-affordable choice leads to savings for members and employers.

How it Works:

- After a provider recommends a medical procedure, a member logs in to their Blue Cross of Idaho member account at members.bcidaho.com and accesses the CostAdvisor tool.
- In the tool, the member searches for a service or procedure, using filters to refine the search.



- Search results will show the member a list of facilities, plus the estimated cost and the cash reward amount. Facility contact information and patient reviews are also included.



- The member chooses a facility and makes an appointment or contacts the SmartShopper Personal Assistant team to schedule it.
- If the member visits a facility with a cash reward (based on submitted claims), the reward will be on its way to the member four to six weeks after the date of the procedure.

Program Savings

- 55 percent of members who use SmartShopper select the lower-cost care option
 - 60 percent of appointments are made for the lower-cost option when members use the SmartShopper Personal Assistant to schedule care
- Employers save an average of \$606 per claim when members select a care option that offers a cash reward.

FAQs

Are members required to use the SmartShopper program?

No. Blue Cross of Idaho will let members know how to use CostAdvisor to shop for care, why they will benefit by selecting the lower-cost option and how they can earn a cash reward through the SmartShopper program. However, they are not required to use the SmartShopper program.

Are members penalized for not using a lower-cost facility when they need to get a procedure done?

No. Blue Cross of Idaho wants to reward members who select a more affordable facility, but there is no penalty for not using the lower-cost facility. Members are welcome to use any facility they prefer, although they will get the most out of their benefit when they use in-network facilities. They will pay any applicable copay or coinsurance for care at any facility.

What's included in the estimated cost that a member sees in the CostAdvisor tool?

The estimated cost to a member for a procedure includes the services and fees that usually come with medical procedures. These include hospital stays, facility and doctor's fees, lab work, anesthesia and follow-up visits.



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