FREQUENTLY ASKED QUESTIONS
HEALTH PRICE AND QUALITY TRANSPARENCY PROJECT

Background

The Health Care Cost Institute (HCCI) will create a free, secure, online transparency tool to give consumers access to the most timely and accurate information about the price and quality of health care services using data from multiple health insurance companies. Three of the largest companies will initially contribute data.

HCCI is driving this initiative with the initial support of three of the nation’s leading health insurance companies: Aetna, Humana, and UnitedHealthcare. HCCI is a non-partisan, non-profit 501(c)(3) organization with an overarching mission to provide complete, accurate, unbiased information about U.S. health care costs and utilization.

What will this new transparency tool do?

It will satisfy the needs of consumers, employers, and regulators for an easy and consistent way to compare data by providing a free, single source of information on health care services, prices and quality.

Which health insurance companies will participate?

Initially, Aetna, Humana, and UnitedHealthcare have pledged their support to HCCI. But participation is open to all companies and we expect more to join. The companies that are participating will voluntarily give HCCI access to cost and quality data. HCCI will publish that information in an easy-to-use format and put it on a public platform for consumers to help foster better decision making. For plan members who wish to access personalized data, HCCI will provide secure access to insurer-specific information.

What kind of data will be shared? What will it tell consumers?

The data will help consumers, employers, and regulators see prices for all kinds of health services in a region and be able to compare prices and quality outcomes in different venues to help drive more informed decisions about which provider or treatment to choose.

Will users be able to compare prices across plans?

No, users will be able to view either aggregated or company-specific data. The tool will not allow comparisons across plans. But it will allow consumers to see how much prices vary, examine quality outcomes, and see how much prices paid for similar providers and services within and across geographic regions vary.
**Why is transparency like this important?**

Today, there is no single, secure, open outlet for consumers to obtain transparency information on price and quality for doctors and health care service providers. The goals of this initiative are to:

- Provide the public with the highest level of transparency for both quality and price when evaluating health services.
- Respond to and satisfy employer demands for a robust multi-payer transparency platform; and
- Offer employers a single user interface and give their employees easy access to health care data from all participating health plans.

**How will the new tool benefit consumers?**

Today, consumers do not have consistent access to quality, price, and service information when they are choosing a doctor or considering treatment options. This transparency platform will provide timely and easy access to this information and enable consumers to make more informed choices. The HCCI tool will improve the health care shopping experience by providing consistent and accurate data on quality and cost (total, plan, and out-of-pocket costs). This information will also be useful to those who don’t have health insurance, as they will be able to access the information as well.

**How will it benefit the employers?**

The transparency data platform will be offered free to employers for their employees and families. HCCI will define standard data protocols and requirements to support a consistent consumer experience and a secure data-exchange environment to receive and publish data. It will support employers’ efforts to encourage employees and their families to make use of this information to help make better choices about health care spending.

**How can you ensure that the data are private?**

Our entire existence as a research institute depends on being able to maintain and manage access to the insurers’ data in a highly secure, protected environment, which will be protected strictly in accordance with HIPAA’s and other applicable privacy and security standards. We have developed an efficient and protected solution to aggregate health claims data that we have been now using for several years.

**Having access to all this data is one thing. But will HCCI be able to guide consumers to help them make good health decisions the way other companies who provide these services do?**

Individuals consider numerous factors when making health care decisions, including cost and quality. But there are other factors, such as continuity of care. Similarly, it is important that patients consider the advice of their regular doctor or provider when making health care decisions. In addition, convenience is also often important to many consumers. The new transparency tool will seek to educate patients and consumers on cost and quality of health care services and providers but the way individual consumers evaluate all of these factors to make an informed decision will still likely vary.
**How will HCCI’s tool/experience be different from those offered by companies? By third parties?**

We certainly believe that it will be as good as any other health care data product offered on the market and in many respects better. It will be better because it will be based on the largest, most timely data available. No individual health insurance company or third party has access to this vast pool of data, representing so many insured individuals, combined from three major health insurance companies. In addition, many of the company websites are password-protected while the third-party tools are fee-based. While there will be password protected areas of our website, to protect individuals’ data, there also will be free access to information for consumers, employers, and policymakers that will allow people who are insured by non-participating health insurance companies or those who do not have insurance to obtain valuable information without having to subscribe or pay for access.

**Does HCCI see itself as competing with third party transparency vendors?**

No, HCCI is fundamentally different from third party transparency vendors. We are a non-profit research institute with an overriding public mission set and driven by our independent governing board. We believe that there is a strong compelling interest in consumers and employers having access to information on the quality and costs of health care services and providers, and this initiative advances that public mission.

**How does this transparency initiative connect to HCCI’s broader research agenda?**

The cost data that will be provided to consumers, employers, and regulators will not be merged with the broader claims data that HCCI collects and makes available for research. The data for the transparency initiative will be maintained in a distinct enclave to ensure confidentiality. However, HCCI hopes that this effort will encourage more payers to contribute data to HCCI for its broader research agenda, which is focused on better understanding what drives health care costs and spending in order to make the health system more sustainable.

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