

*Shop, compare, and save  
money on healthcare!*

# COST & QUALITY TOOLS



## **Cost Calculator**

*Estimate costs when you need surgery, are pregnant, or are managing a condition | **Page 3***



## **Quality & Code Lookup**

*Search for doctors and compare price and quality information, including member reviews | **Page 4***



## **Price a Medication**

*Compare costs of prescription medications. Search by condition or by drug name | **Page 5***



**peHP** Serving the Employees Who Serve Utah

# We're taking the mystery out of healthcare pricing.

You don't walk into the dealership and just sign on the dotted line without **looking at the price tag on the car you're buying**. You don't book the first cruise you come across online without **comparing prices at other sites**. So, **when it comes to healthcare**, why wouldn't you shop for the best value?



**Now, with PEHP's Cost & Quality Tools, you can.**

PEHP member  
**ERIC GARDNER**  
used the tools to...

## Save thousands on regular CT scans

“ I'm a cancer survivor since 2012. Every six months I need CT scans to make sure the cancer isn't returning. Using PEHP's Cost & Quality Tools made it possible for me to **save \$3,300 just in my scans alone**. ”



**ERIC  
GARDNER**

STATE OF UTAH  
Division of Fleet  
Operations

PEHP member  
**COLE ROBINSON**  
used the tools to...

## Find a better place to get an MRI

“ The tools showed me how much I could save by getting an MRI done at an imaging center vs. the hospital the doctor was going to send me to. The cost was almost one-third at the imaging center vs. at the hospital. The Cost Calculator **saved me almost \$1,600**. ”



**COLE ROBINSON**

STATE OF UTAH  
Family and  
Child Services

**One Place, One Password »** Find these tools at myPEHP.  
Log in at [www.pehp.org](http://www.pehp.org). Call 801-366-7555 if you need help.



# Need medical services? Now you can estimate costs.

**Cost Calculator » Get price estimates** for more than 300 procedures based on your benefits. **Compare expected costs** among providers near you. See descriptions and information about your service or condition.

	DAVIS, JOHN	SMITH, LARRY	JONES, JANE
Network	In-network	In-network	In-network
Specialty	General Surgery	General Surgery	General Surgery
Accepts new patients	Accepting New Patients	Accepting New Patients	Accepting New Patients
Office Hours (Local Area)	Information not available	Information not available	Information not available
Extended Office Hours	Business hours	Business hours	Business hours
• VISIT RANGE Average: \$100 - \$200	\$1,157	\$1,281	\$1,472
• CPT/ICD9/ICD10 CODE Average: \$100 - \$200	\$1,000	\$1,125	\$1,300
• TOTAL COST Average: \$100 - \$200	\$11,832	\$12,800	\$17,300
• QUALITY & CREDENTIALS			
• ASSOCIATED HOSPITAL OR FACILITY	1 Hospital - 1000	0 Hospital/0 Clinic	0 Hospital/0 Clinic

PEHP member  
**CACHE CHRISTENSEN**  
used the tools to...

Estimate costs to see if The STAR Plan is right for his family

“Thanks to PEHP’s Cost & Quality Tools, we were able to **make a confident decision when switching to The STAR Plan.**”



**CACHE CHRISTENSEN**

STATE OF UTAH  
Department of  
Human Services

PEHP member  
**STEPHANIE NELSON**  
used the tools to...

Find and compare pregnancy care costs

“What helped us save the most money was to compare clinics’ prices and estimated totals. I chose the best fit for me, with the best price. PEHP’s online tools really do **help you avoid unnecessary medical bills.**”



**STEPHANIE NELSON**

CACHE COUNTY  
Development Services

**Use on-the-Go »** Log in on your mobile device, and the Cost Calculator will show healthcare providers close to your location.

## Looking for a new doctor? Get price and quality info.

**Quality & Code Lookup »** Cost is just one factor in the value equation. This tool **gives you both price and quality information** about doctors, hospitals, and facilities in your network. See PEHP members' ratings and reviews of providers. PEHP cautionary comments on providers will alert you when a provider has problematic patterns, such as referring out-of-network or prescribing outside the PEHP formulary.

**Smith, John**

**Smith, John**  
Mental Health  
5383 S 900 E Ste 290 Salt Lake City, UT 84117-7268

Code	Description	Allowed Amount
90847	Family therapy provided by a psychiatrist or other health professional for a mental health condition. The individual with the condition may not be present during the session.	95.33
96101	Psychological test with physician interpretation and report. Standardized tests can be used to assess multiple facets of personality, emotion, intellect and mental illness.	76.41
96118	A series of written or activity tests used to assess a person's thought processes and the behaviors linked to them.	88.12
90834	Office visit with psychiatrist, psychologist or other mental health professional	83.22
90853	Group therapy led by a psychiatrist or other health professional.	30.01

Don't see the code you are looking for? Enter it in the textbox below.

### Look up services not included in the Cost Calculator

See cost information for services not in the Cost Calculator, such as **dental, mental health, chiropractic, physical therapy, and medical equipment**. See pricing for your doctor's most common services or search by code. See if your service **requires preauthorization**.

The Lookup displays the most common services for the doctor you select. Ask your doctor for the code to look up services not listed.

**Allowed amount:** The in-network rate — what a provider in your network is paid for services. Finding an estimate on the Lookup doesn't guarantee coverage or payment. See your benefits summary for details.

**Location, Location, Location »** The same doctor may have different fees at different locations. Be sure to select the right location.





## This customized tool is your prescription for savings.

**Price a Medication »** Prescription drugs can be among your largest healthcare expenses, and we can help you find value. Price medications based on your specific benefits and see the sometimes-dramatic cost differences. Search by condition or by drug name.

Medication	You pay	Lower cost choice	You pay	YOU SAVE
<b>LEPTOR</b> 60mg Tablet (brand) Dosage: 1 Tablet, once a day 	\$2,245.44 per year	<b>atorvastatin calcium</b> 20 HQ Tablet (generic equivalent) Dosage: 1 Tablet, once a day	\$367.68 per year	<b>\$1,877.76</b> per year * Excludes the savings from other alternatives, including mail service
Pharmacy: Retail • Compare costs from locally • Get different results with different plans, assets, and assets • See it in the cost, difference	\$187.12** for 30 days	Pharmacy: Mail order • Compare costs from locally • Compare drug information • See it in the cost, difference	\$91.92 for 90 days	
Savings per year:				\$1,877.76

Sample screen for illustrative purposes only. Your benefits may vary.



## Know these simple tips to avoid unexpected bills.

**Cost-Saving Tips »** The Cost & Quality Tools go only so far in helping you find healthcare value. To truly be a wise consumer, you must understand some basic, big-picture concepts. This is the place to get them. Check often for tips to save money and avoid unexpected bills.



**Review Your Doctor »** Take a minute to review your doctor when you view your claims at myPEHP. Help us make healthcare better.

# Cost tool examples for selecting your network.

**Advantage or Summit?** With the Advantage network you get care at hospitals and generally pay similar prices from one to another. With the Summit network, some services are available only at hospitals, while others are also available at surgical or imaging centers with prices varying from one facility to the next. With both networks you get access to doctors' offices, where prices can vary.

## Examples of Network Pricing\* Estimates

**ADVANTAGE** Price estimates for Intermountain Healthcare hospitals

Procedure	Doctor's Office	Surgery/Imaging Center	Hospital
Hysteroscopy	\$424	Not Available	\$2,342-2,541
Endometrial Ablation	\$1,435	Not Available	\$7,498
Colonoscopy	\$560	Not Available	\$1,085-1,898
Knee Arthroscopy	Not Available	Not Available	\$4,045-4,979
MRI of Head	Not Available	Not Available	\$1,763
Maternity — delivery	Not Available	Not Available	\$5,588-5,788
Knee Replacement	Not Available	Not Available	\$33,669-35,067

**SUMMIT** Price ranges for IASIS, MountainStar, University of Utah, surgical centers, imaging centers

Procedure	Doctor's Office	Surgery/Imaging Center	Hospital
Hysteroscopy	\$424	\$713-1,050	\$2,304-3,304
Endometrial Ablation	\$1,435	\$1,701-2,701	\$6,728-8,417
Colonoscopy	\$560	\$620-1,053	\$1,405-3,023
Knee Arthroscopy	Not Available	\$851-1,489	\$5,439-9,186
MRI of Head	Not Available	\$690	\$1,469-4,379
Maternity — delivery	Not Available	Not Available	\$6,287-9,489
Knee Replacement	Not Available	Not Available	\$24,694-40,500

\*Estimates shown reflect the total cost — not necessarily your portion of the cost.

**Time to Reconsider The STAR Plan?** HSA-qualified plans are even more powerful now that pricing is available. Go to [www.pehp.org](http://www.pehp.org).

# Cost tool examples for common referred services.

**Know Where to Go »** Doctors will often refer you elsewhere to get lab work or imaging, such as X-rays or CT scans. By using the Cost & Quality Tools and asking the right questions, this can be an excellent opportunity for you to get the most from your benefits. The tools show that **most services are less expensive when they can be performed outside a hospital.**

## Estimates for Commonly Referred Services

### LABORATORY

Lab	Doctor	Lab	Hospital
Complete Blood Test	\$7	\$5	\$13-47
Metabolic Panel	\$12	\$11	\$25-85
Lipid Test	\$19	\$7	\$48-53
Obstetric Panel	\$58	\$27	\$138

### IMAGING

Procedure	Doctor	Imaging Center	Hospital
Ankle X-Ray	\$42	\$42	\$139-274
Ultrasound of Abdomen	\$169	\$169	\$411-576
CT Scan of Head	Not Available	\$203	\$582-1,236
MRI of Head	Not Available	\$690	\$1,469-4,379

**Questions Are the Answer »** Never be shy about asking your doctor questions about costs. Ask now to avoid sticker shock later.

# When you seek healthcare value, you win in two ways.

**Share the Savings »** When you shop for value with PEHP Cost & Quality Tools, **you benefit twice**. You save money immediately with **lower out-of-pocket costs**. And you help **preserve your benefits**.

## Not a Traditional Insurance Company

PEHP is a nonprofit trust. We collect a fixed fee to administer your plan and **never make a profit**. You and your employer pay the cost of all medical expenses.

## You Choose How the Money is Spent

The money we hold to pay claims is yours — it's money your employer has set aside for your benefits. We just hold it and spend based on your choices. When you make wise choices, it means **lower premiums** and more money for things like **pay raises**.

## The Tools to Make it Happen

We're all in this together: PEHP, your employer, and you. If together we can figure out ways to control costs while making sure you get the best care, **we all win**.

PEHP member  
**DAVID MOSS**  
used the tools to...

### Find flu shots at the lowest cost

“It may not seem like a lot, but I'm hoping that doing my little part will help **preserve the benefits for everybody** ... This gave me a small taste of how I can save money.”

**DAVID MOSS**

STATE OF UTAH  
Department of  
Human Services



**Demand Value »** Empowered with cost information provided by our tools, you can now intelligently discuss pricing with providers.