

CostAdvisor

A feature of our online Find Care tool, CostAdvisor lets you search for care and find out how much you'll pay for care.

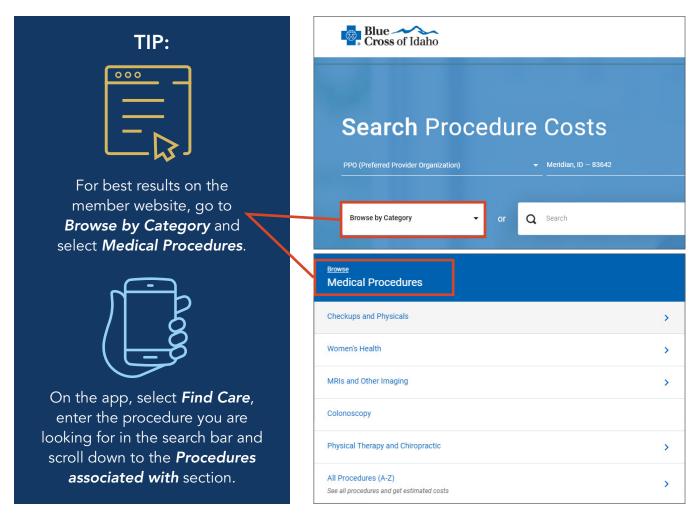
Why use CostAdvisor?

Different hospitals, clinics and offices charge different amounts for the same type of care. CostAdvisor shows you what you can expect to pay for care at each location, based on your plan benefits. This helps you make the best choice for both your health and your wallet.

How to use CostAdvisor

CostAdvisor is part of our Find Care tool. Start your search by logging in to your member account at *members.bcidaho.com*. From the member website, select *CostAdvisor* on the right menu. You'll be taken to a page that will ask you to select the person on your plan (you'll only see your name if you are the only member on your plan). Choose a name and select *Estimate Costs Now!* Use the Find Care tool to search for doctors, hospitals, clinics and services.

You can also use CostAdvisor from the Blue Cross of Idaho member app. Just log in to the app and use the **Find Care** feature.

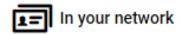


What you'll see

When you search for procedures and services – like MRIs, ultrasounds, physical therapy or tests – the CostAdvisor feature will show you what you can expect to pay for each search result in the Your Estimated Costs column.¹ This amount is based on your plan benefits. Because you'll be logged in to your member account, your results will only show you in-network providers. The search results will also show you the address, contact information and patient reviews for each location. You can use the filter and sorting options to refine the results.

Your Estimated Cost

\$1,631



When you select a provider from the search results, you'll be taken to a page that shows you a wealth of details. What may be most important for you is the Estimated Procedure Cost category at the top of the page. Here, you'll see a breakdown of the costs for the procedure from this provider – what your plan would pay, plus what you would pay as a copay, deductible and coinsurance.¹



¹Please note that this estimated cost depends on your plan and what you may have already paid toward care during the plan year.

Frequently Asked Questions

What can I search for?

CostAdvisor lets you search healthcare providers, hospitals and medical services.

Where does Blue Cross of Idaho get information about the costs of procedures?

We use 12 months of claims data plus claims data from other Blue Cross Blue Shield plans to give you estimates for the cost of care.

Why are some facilities and providers more expensive than others?

Costs vary between healthcare providers based on many factors, from the facility where they practice to the tests they order. Hospitals and clinics may charge different prices for hospital stays, doctor's fees, lab work and anesthesia that can add up for services like knee replacements, CT scans and mammograms.

How do I know which hospital or provider to choose?

The CostAdvisor tool lets you sort by cost, location and type of care. Keep in mind that Blue Cross of Idaho only contracts with healthcare providers who meet the high standards of their area of focus. If you select a provider or facility with a low cost, you can still expect highly effective care.