HEALTH PRICE FINDER

HEALTH CARE TRANSPARENCY

The Agency for Health Care Administration is charged with ensuring that Floridians have easy access to meaningful cost and quality information about available health care services.

Price.healthfinder.fl.gov offers a public view into estimated averages and ranges of what health care providers are paid after major health insurance companies negotiate onbehalf of Floridians for common health care services. This tool is meant to give the people of Florida easy access to real costs for common healthcare services to inform decision-making.

The services listed on **price.healthfinder.fl.gov** are grouped into care bundles. A care bundle adds together all of the services that are normally involved in a health care procedure. The bundles are made up of "steps" that group costs in a way that makes sense to patients.

For example, a person thinking about having surgery needs to know:

Step 1. *How much will it cost to visit a doctor and get testing to prepare for surgery?*

Step 2. *How much will the surgery cost? Including the hospital or surgery center bill, the doctor's bill, and other providers who might bill separately.*

Step 3. *How much will rehabilitation or physical therapy cost if I need it?*

Step 4. *How much will my follow-up care cost?*

The care bundle price estimates are created based on millions of paid claims from several insurance companies all mixed together - so a care bundle shows the usual services most people receive as long asthey don't have any complications or complex medical histories that require additional care.

There are a total of **387 care bundles** on the website for Florida that include the most common reasons people shop for non-emergency care:

- **104 care bundles** include at least one service that is usually performed at a **hospital or ambulatory surgery center**. The cost estimates for these bundles include a list of all hospitals and ASCs in the viewer's selected county, along with the **care bundle cost at**

each hospital or surgery center, for comparison.

- **283 care bundles** are medical services or medical equipment that are usually provided for in a doctor's office or other outpatient setting. The cost estimates for care bundles at doctor's offices or ambulatory surgical center settings are **available at the county-level**.

Hospitals and surgery centers are also required to give patients a more personalized price estimate if requested. **Health care consumers should always check with their health insurance company, if they have one, to find out more about how much the insurance will cover and how much the patientmight be expected to pay the provider directly.**

WHERE DO THE COST ESTIMATES COME FROM?

Information on the website comes from Florida's largest commercial health insurance companies, who submit claims data to the Agency for Health Care Administration's vendor, the Health Care Cost Institute (HCCI). The costs are calculated from millions of claims using the actual amounts paid by health insurers to providers and include the portion paid by the patient (i.e., deductible, coinsurance, or copayments). Claims from 2022 and 2023 were used to calculate costs and are adjusted for inflation. The major Florida health plans that contributed data for the current release include:

Aetna | AvMed | Capital Health Plan | Florida Blue | HealthFirst | Humana | United HealthCare

MORE ABOUT THE COST ESTIMATES

The cost estimates on the website come from the *allowed amounts* reported from insurance companies.Allowed amounts are the full amount that the insurance company negotiates with the providers in their network. Allowed amounts include both the portion of the costs that the insurance plan pays and any portion that the patient is expected to pay out of pocket. **Patients are encouraged to check with their own insurance plan to learn what portion of the bill they might be responsible to pay out of pocket.**

The estimated costs are based on private insurance plan payments, and do not include amounts paid by public programs such as Medicare and Medicaid. Some other types of insurance plans and claims are also excluded, such as dental plans, auto insurance claims, or worker's compensation.

Reliable price estimates require a large amount of data. Sometimes, if there are not enough claims in a specific area for a certain type of service, a cost estimate for that service cannot be calculated. This willshow as an "N/A" where the price would normally appear in the results. **This does not mean that the service is not available, only that there is not enough data available at this time**.

MORE INFORMATION AND RESOURCES

There are links on **price.healthfinder.fl.gov** that lead to more information about health providers in Florida located on our primary public website - **healthfinder.fl.gov** – which offers a wide variety of information about health care providers in Florida that are licensed by the

Agency. It includes a number of available **quality measures** for different types of providers and care, detailed **licensure information**, and information about the providers' past **performance** from Agency inspections and review. The site also hosts printable **patient guides**, educational information, life course planning guides, and an interactive **facility locator** tool that allows users to search and filter from more than 50,000 health care providers that are licensed and certified by the Agency. The website updates every night, so the information is always up to date and reliable.

VISIT HEALTHFINDER.FL.GOV FOR MORE INFORMATION