



# Data to Drive Decisions: Updated Shop for Care and Consumer Billing Resources

January 20, 2022



CENTER FOR IMPROVING  
**VALUE** IN HEALTH CARE

# Agenda

- Review update to the CO APCD Shop for Care Tool
  - Maria de Jesus Diaz-Perez, PhD, Director of Research and Performance Measurement, CIVHC
- Information and perspective from the Colorado Consumer Health Initiative
  - Adam Fox, Deputy Director, CCHI
- Questions/Feedback from Participants
- Housekeeping: Session is being recorded, Questions via the chat box

# Presenters



Maria de Jesus Diaz-Perez, PhD  
Director of Research &  
Performance Measurement  
Center for Improving Value in  
Health Care



Adam Fox  
Deputy Director  
Colorado Consumer Health Initiative



# Our Mission

We strive to empower individuals, communities, and organizations through collaborative support services and health care information to advance the Triple Aim: **Better Health**, **Better Care**, **Lower Cost**

We are:

- Non-profit
- Independent
- Objective



# Who We Serve

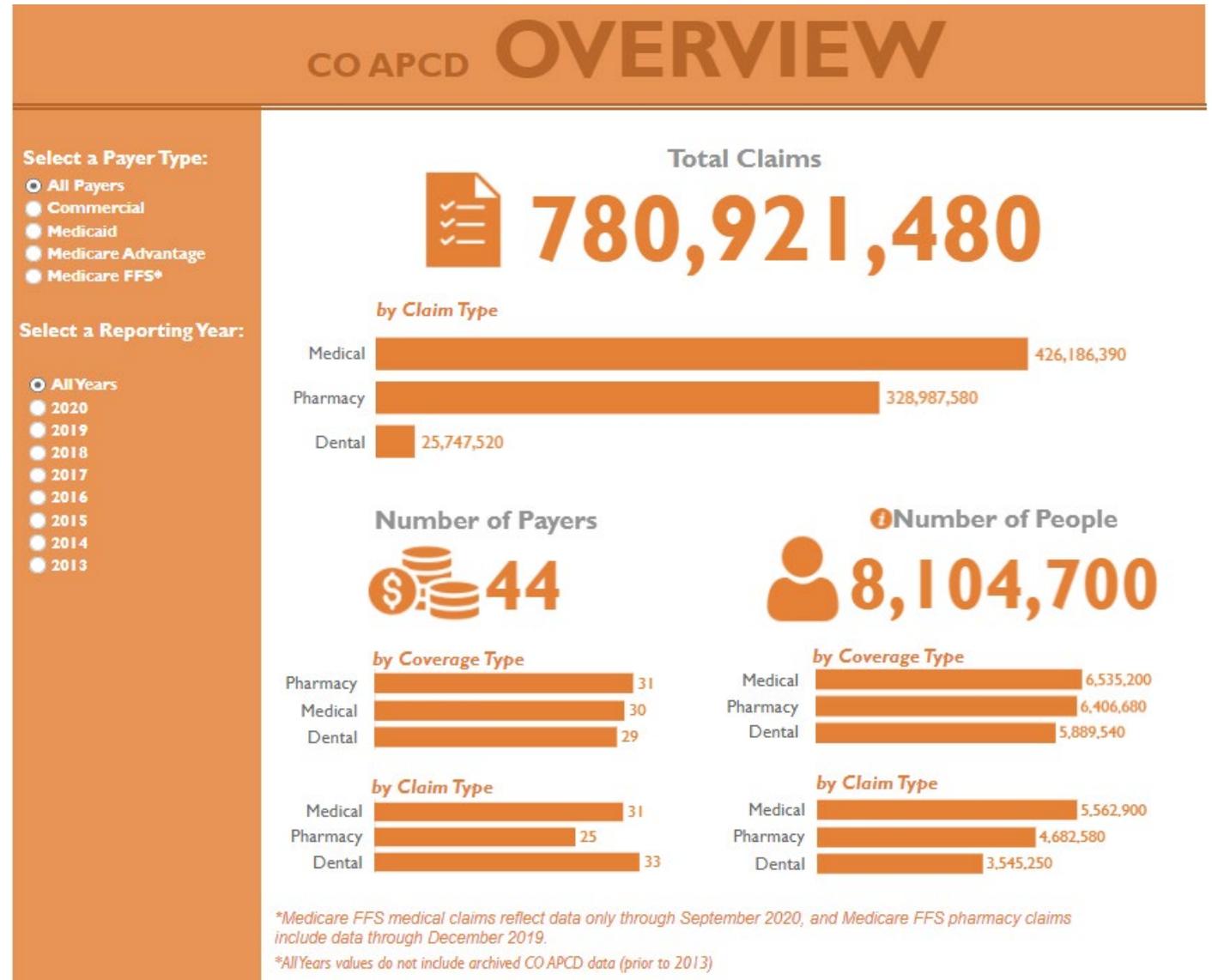
## Change Agents

Individuals, communities, or organizations working to lower costs, improve care, and make Colorado healthier.



# What's in the CO APCD?

- <https://www.civhc.org/get-data/whats-in-the-co-apcd/>

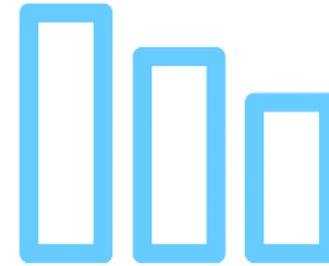


# How We Inform



## Public CO APCD Data

Identify opportunities for improvement and to advance health care through public reports and publications



## Non-Public CO APCD Data

Datasets and reports to address specific project needs aimed at better health, better care and lower costs



# Public Reporting

- Part of Administrative mandate to:
  - **Educate** consumers and other stakeholders about health care issues
    - Consumer Shopping tool is specified as a mandated public report
  - **Inform** opportunities for cost savings and improved health/care
  - **Support** decision-making in selecting care & development of new programs or initiatives
  - **Track** progress across communities and as a state



# Public Reporting

- Public Data
  - Interactive Reports
  - Downloadable data sets
  - Infographics and Other Publications

## Community Dashboard

Please note: You may receive a "warning" box when selecting certain features for the report. Simply close the warning box to continue viewing.

Overview/Definitions
Regional/County Profiles
Cost
Quality
Utilization/Access

Instructions
Cost of Care Per Person Per Year (Risk-Adjusted) | Colorado

Select **MEASURE**:

Select **GEOGRAPHY TYPE**:

DOI Region

County

Select **GEOGRAPHY**:

Arapahoe

Select **YEAR**:

2020

2019

2018

2017

2016

2015

2014

2013

Select **PAYER TYPE**:

All Payers

Commercial

Medicaid

Medicare Advantage

\*\*Medicare FFS

Notes: (1) Total cost Per Person Per Year (PPPY) values do not equal the sum of the PPPY values for Inpatient, Outpatient, Professional and Pharmacy service categories because not all members are eligible for both medical and pharmacy services. (2) "n/a" indicates that the value is unavailable due to one of the following: a) measure methodology, b) data unavailable at the time of the analysis (\*\*Medicare FFS data was not available for 2020), or b) data was suppressed due to low volume. For more information, please refer to the methodology document.

Health Plan and Patient: Total

County: **Arapahoe** | Urban

Category	Cost
County/Region	\$5,865
Statewide	\$5,943
Urban	\$5,786
Rural	\$7,244

All Counties

For this measure, lower values are better; green shading on the map indicates lower cost of care compared to orange shading.

COVID-19 Testing Variation
Colorado All Payer Claims Database  
January 2020 - July 2021, Commercial Payer and Patient Combined Payments

### Testing Price Variation\*

All Settings In- and Out-of-Network

Setting	In-Network	Out-of-Network
Emergency Room**	\$46 - \$69 - \$100	\$11 - \$43 - \$88
Provider Administered	\$31 - \$45 - \$57	\$45 - \$97 - \$173
Outpatient Facility**	\$30 - \$68 - \$111	\$62 - \$96 - \$152

\* = PCR tests only  
\*\* Prices only reflect the charges associated with the test itself and do not include any facility fees or charges made for other services that may have been provided during the visit.

### Rural Vs. Urban\*

**Rural \$114** Average per test

**Urban \$84** Average per test

### Testing Type Variation

665K Total Claims

PCR Test **584K** 88%

Antibody Test **49K** 7%

Antigen Test **5K** 32K

# Shop for Care: Consumer Input Developing the Tool

- **Held two in-depth facility price focus groups with previous design/display**
- **Reviewed literature and learned from other best practices**
- **Conducted overall website design testing with consumers to ensure the data could be found on the website**



# Shop for Care: What's Included

- Services paid by all commercial payers in the CO APCD
    - No ERISA-based plans
    - No self-pay rate
  - Claims with a service location in CO
    - To display info at provider/facility-level, CIVHC selects services based on volume
    - Only facilities with volumes of 11 or more services are displayed
  - Average Prices represent median payment (insurance + patient portion)
    - Price Range represents 25<sup>th</sup> to 75<sup>th</sup> percentile range of payments, showing “typical” low and high payments while eliminating extreme
  - Provider-owned facilities are not included in the report due to CO law requiring quality measure display with cost
- 

# Shop for Care: Imaging Services

- Services provided in outpatient facilities
- Prices represent the **facility portion only** of the imaging CPT code
- Prices **do not include** professional fees for interpretation or additional services that may have occurred on the same day of visit
- Service dates: 1/1/2020 to 12/31/20



# Shop for Care: Imaging Services

- CT Scans
- Bone Density Scans
- Digital tomography
- Heart vessel study using drugs or exercise
- Mammograms
- MRIs
- Ultrasounds
- X-Rays



# Shop for Care: Procedures

- Procedures are represented as full episodes: include costs of typical services before, during, and after the main procedure
  - Ex: lab tests, doctor visits, procedure costs, surgeon fees, follow-up visits, physical therapy, meds, etc.
- Full “episode” cost based on PROMETHEUS analytics
- Procedure dates: 1/1/2019 to 12/31/2019
- Member ages 18-64



# Shop for Care: Procedures

- Bariatric Surgery
- Breast Biopsy
- CABG &/or Valve Procedures
- Cataract Surgery
- Colonoscopy
- Colorectal Resection
- Coronary Angioplasty
- C-Section
- Gall Bladder Surgery
- Hip Replacement & Hip Revision
- Hysterectomy
- Knee Arthroscopy
- Knee Replacement & Knee Revision
- Lumbar Laminectomy
- Lumbar Spine Fusion
- Mastectomy
- Pacemaker/Defibrillator
- Prostatectomy
- Shoulder Replacement
- Tonsillectomy
- Transurethral resection prostate
- Upper GI Endoscopy
- Vaginal birth



# Shop for Care: Quality Measures

- Five-star indicators selected to describe the quality of hospital-based facilities
  - Indicators included are produced and updated quarterly by Centers for Medicare & Medicaid Service (CMS)
- Each hospital-based facility shows two quality indicators:
  - Hospital overall rating (more stars = better quality)
  - Patient experience rating (more stars = better patient experience)
- Only hospital-based quality measures are available in the report



# Shop for Care: View and Demo

Shop for Health Care Services

View Imaging Procedures

View Other Procedures

**Select Service:**

**Select Your ZIP Code:**

**Sort List By:**

Source: Colorado All Payer Claims Database (COAPCD), 2020.  
 \* Ratings not available for Imaging Center or Ambulatory Surgery Centers, OR for hospitals not required to report to the Centers for Medicare & Medicaid Services due to low Medicare volume.

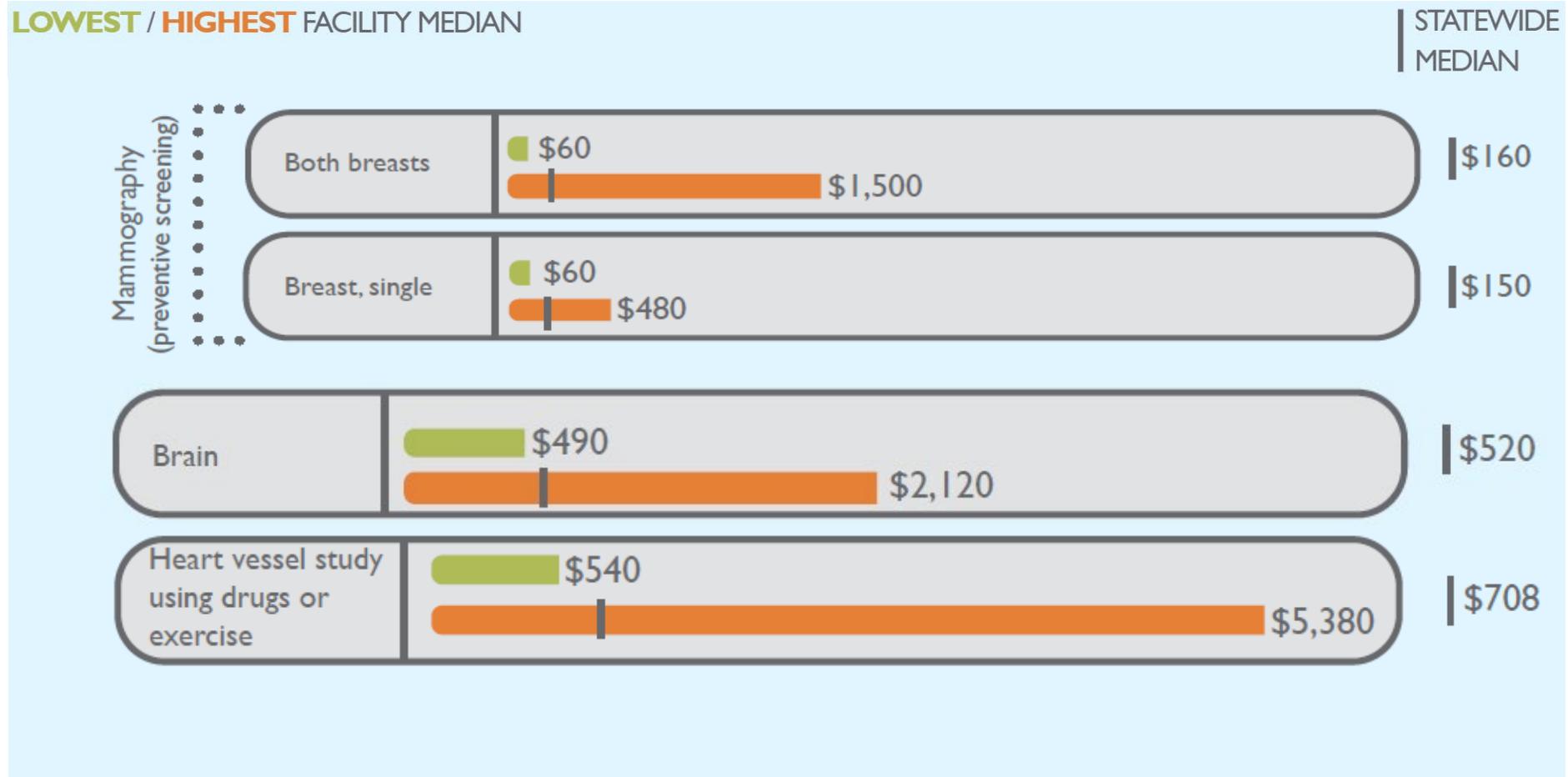
Facility Name	Distance (Miles)	Price Estimate		Quality	
		Average Price	Price Range	Patient Experience	Overall Hospital Quality
Animas Surgical Hospital	226.3	\$280	\$250-\$280	★★★★★	★
Aspen Valley Hospital	101.8	\$370	\$370-\$450	★	★
Banner Fort Collins Medical Center	54.0	\$160	\$160-\$210	★	★
Banner Health Mckee Medical Center	43.2	\$240	\$160-\$250	★★★★☆	★★★★☆
Banner Health North Colorado Medical Center	47.0	\$240	\$160-\$250	★★★★☆	★★★★☆
Banner Health Sterling Regional Medcenter	114.6	\$440	\$440-\$510	★	★★★☆☆
Boulder Community Health Foothills Hospital	15.1	\$270	\$270-\$480	★★★★☆	★★★★☆
Centura Health Avista Adventist Hospital	11.9	\$170	\$90-\$170	★★★★☆	★★★★★
Centura Health Castle Rock Adventist Hospital	31.0	\$90	\$90-\$170	★★★★☆	★★★★☆
Centura Health Littleton Adventist Hospital	16.8	\$90	\$90-\$100	★★★★☆	★★★★☆
Centura Health Longmont United Hospital	25.3	\$470	\$90-\$610	★★★★☆	★★★★☆
Centura Health Mercy Regional	88.8	\$440	\$90-\$610	★★★★☆	★★★★☆

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# Shop for Care: Statewide Medians

Variation in Prices for Imaging Services, 2020

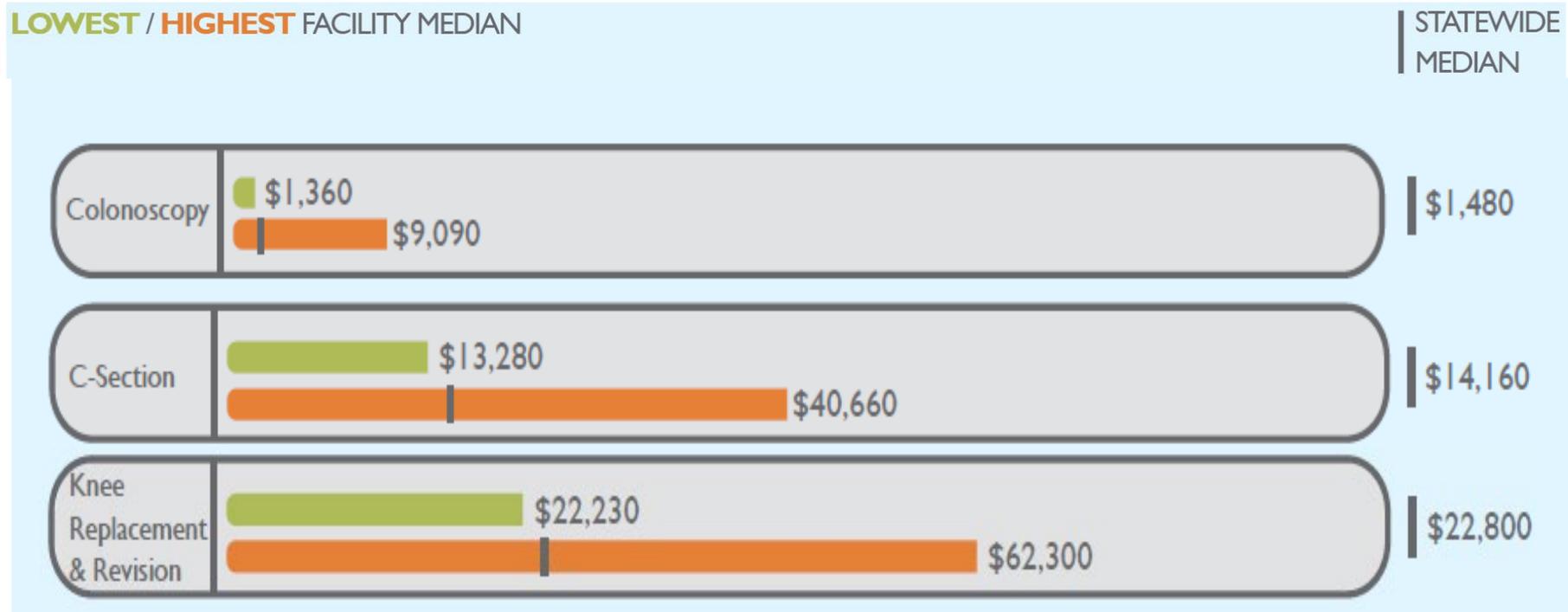
Colorado All Payer Claims Database



# Shop for Care: Statewide Medians

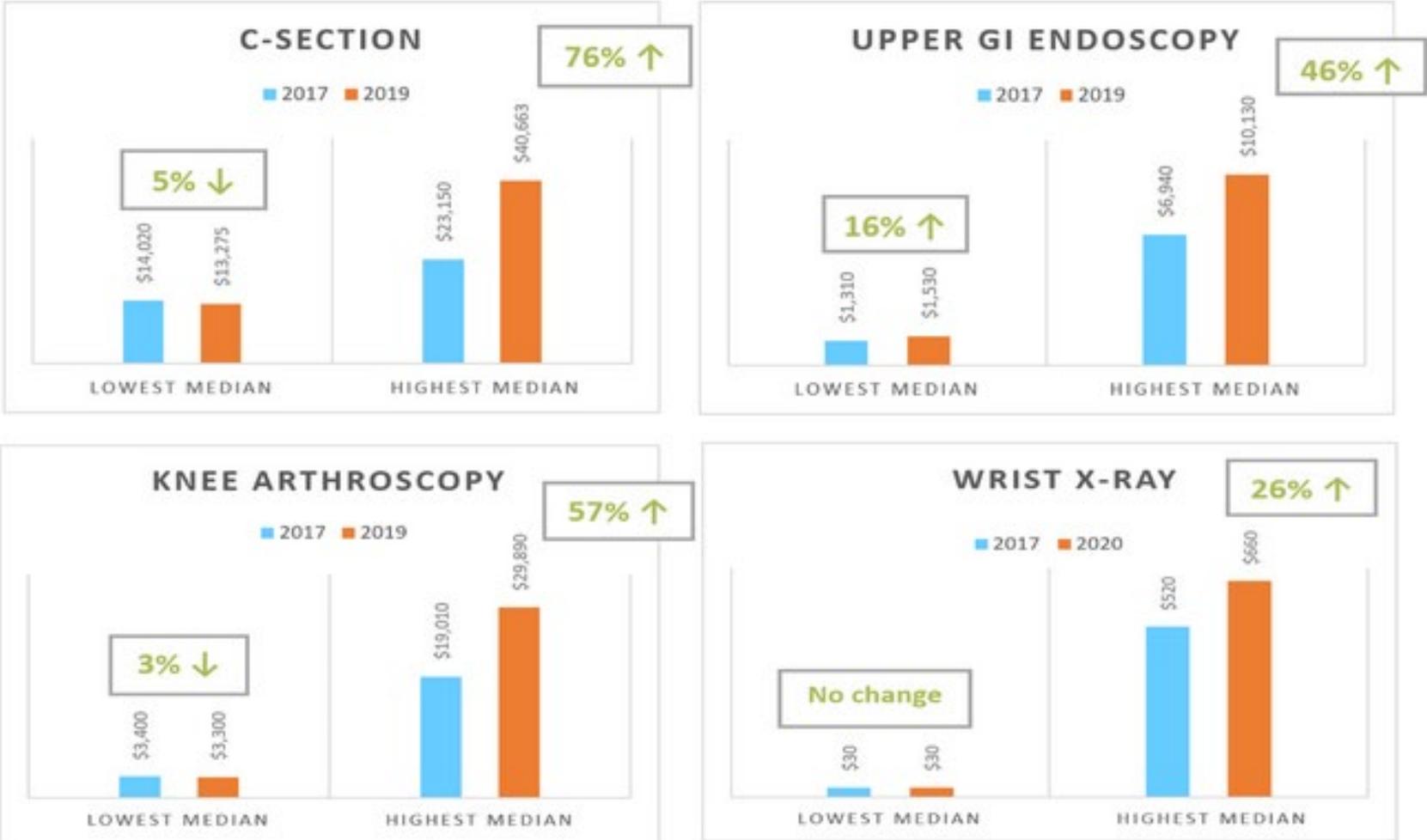
Variation in Prices Common Health Care Services, 2019

Colorado All Payer Claims Database



# Shop for Care: High/Low Comparisons 2017 vs 2019

Price Comparisons for Lowest and Highest Facility Payments, Colorado All Payer Claims Database, 2017 and 2019, [www.civhc.org/shop-for-care](http://www.civhc.org/shop-for-care)



# Shop for Care: Reach

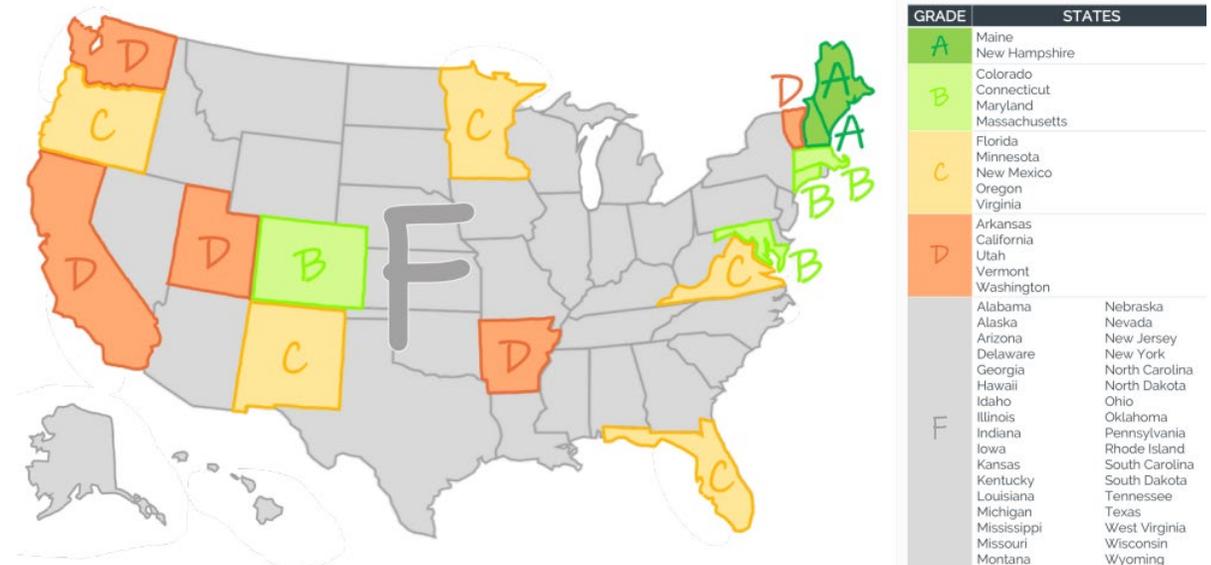
## Shop for Care Web Page:

- Over 50,858 unique page views since launch, 18% of all page views on civhc.org

## Industry accolades:

- Colorado is one of only six states to earn an A or B grade from Catalyst for Payment Reform's 2020 Report Card on State Price Transparency Laws

## THE 2020 REPORT CARD ON STATE PRICE TRANSPARENCY LAWS



<https://www.catalyze.org/unlock-the-power-of-apcds/>

# Shop for Care: Provider Use Cases

- Physician use of tool for patient referrals
  - Colorado Medical Society has shared the tool with their members and encourages use for patient referrals
  - Tool added to first year medical student curriculum
    - Scenario provided to students (patient needing gall bladder surgery, but doesn't have insurance); they then use the tool to make suggestions on high value providers



# Why should consumers shop for care?

- **Short Term:** Potentially lower cost for health care services and higher quality of care.
- **Long Term:** Every health care dollar spent by consumers and insurance companies factor into future premiums.
  - Future cost savings for all.

“Good news. The hospital settled at the reasonable level of \$2,226. Using data from Colorado All Payer Claims Database, **I was able to make a case for a \$14,000 reduction in the \$16,385 bill.** Thank you CIVHC, the information was invaluable in enabling me to achieve a fair outcome.”

~ Colorado Patient

# What can you do?

- Shop for care next time you need a health care service
- Spread the word to family/friends (social media, etc.)
- Share with your colleagues and employees
- Post a link on your organization's website
- Share information with patients to access affordable services

Even if you have a low deductible plan, you can make a positive impact by making informed health care decisions



Winter 2022

# Consumer experiences in shopping for care and billing



**Colorado Consumer  
Health Initiative**

# Colorado Consumer Health Initiative

Advancing the consumer perspective to improve health care

The Colorado Consumer Health Initiative (CCHI) is a statewide, non-partisan, non-profit membership organization working so all Coloradans can get affordable, high-quality and equitable health care.

CCHI was created in 2000 to be a counterweight to powerful health care interests by building a cohesive consumer voice among health advocacy organizations and their constituents.

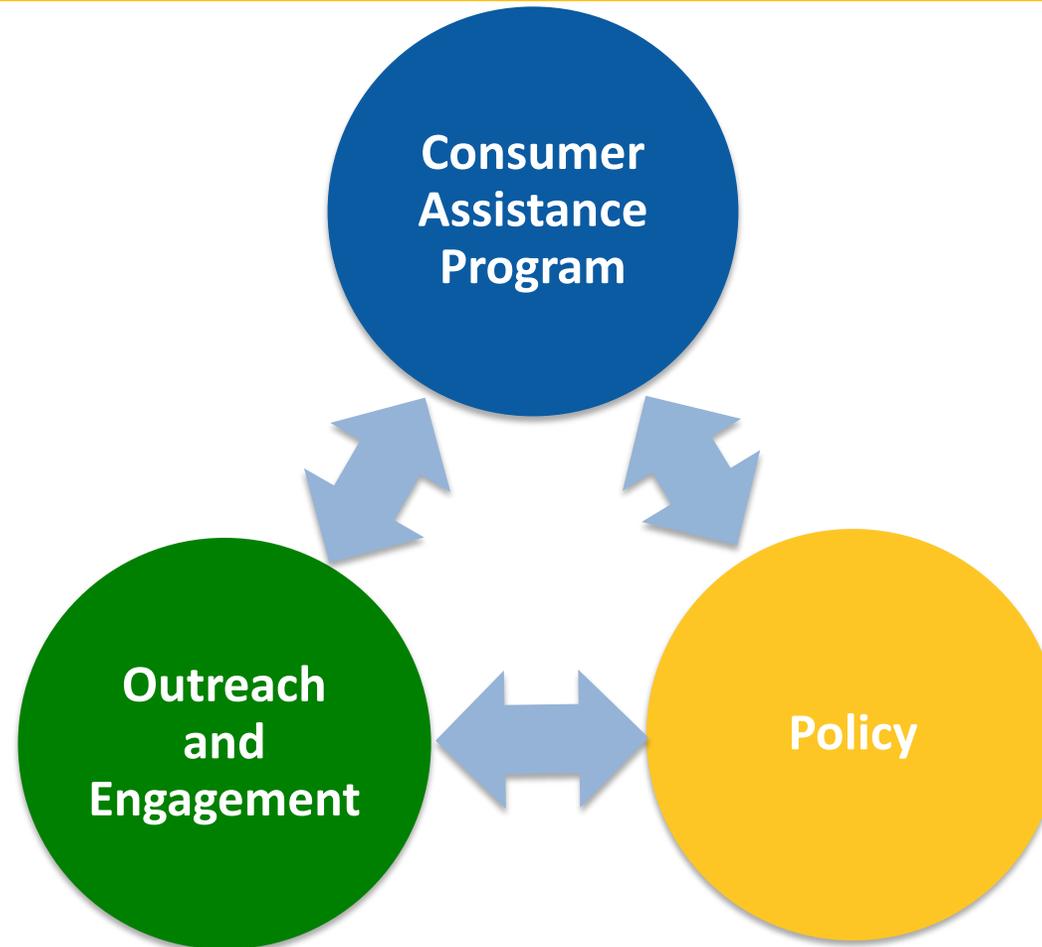
## **VISION:**

**EQUITABLE ACCESS TO  
AFFORDABLE, QUALITY  
HEALTH CARE FOR ALL  
COLORADANS**

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# How we work

Support>Engagement>Advocacy



# Our Consumer Assistance Program (CAP)

Helping Coloradans navigate health care insurance & billing issues

- Help Coloradans one-on-one to navigate:
  - surprise bills
  - insurance claim denials/issues
  - prescription drug access/costs
  - hospital financial assistance
  - other issues
- Advocate for/with clients with insurers, hospitals, and providers
- \$4.3 million saved, 1600+ cases, 45 counties
  - 95% very satisfied/satisfied & 98% would recommend our services

WHY GIVE TO COLORADO CONSUMER HEALTH INITIATIVE?

**CCHI has saved consumers over \$4 million in medical bills in the last 3.5 years.**



[cohealth.co/donate](https://cohealth.co/donate)

# Policy changes informed by CAP client experiences

& connections to the APCD

- Free-Standing Emergency Room laws (pre-CAP)
- Surprise Out-of-Network Billing Protections (HB19-1174 and Federal No Surprises Act)
- Health Insurance Affordability Enterprise (SB20-215)
- Health Care Billing Requirements for Indigent Patients (HB21-1198)
- Prescription Drug Affordability Board (SB21-175)
- Colorado Option (HB21-1232)
- And more

# Recent Consumer Challenges from CAP

- Facility Fees
  - Increasing cases where facility fees are charged for routine outpatient care
- Procedure estimates vs what's billed (significant divergence)
  - Challenges in shopping for care
- Surprise bills (federally regulated plans & publicly funded ambulances)
- Hospital financial assistance access/screening
- Vaccine adverse reaction cases
- Surgical care for uninsured
- Medical debt in collections

# Significant surge in cases

- ~50% increase in new client cases in November/December and January on track to be similar.
- Reasons for surge are unclear (maybe No Surprises Act?), but has really stretched our capacity to meet the needs of our clients
  - Coincides with reduction in volunteers and some staff transitions
  - Working to create more website resources and issue-specific “self-help” guides for consumers and have had to implement more of a triage approach to cases



Consumer Assistance Program  
**Colorado Consumer  
Health Initiative**

Need Assistance?

Visit [cohealthinitiative.org/need-help](https://cohealthinitiative.org/need-help)

Email [help@cohealthinitiative.org](mailto:help@cohealthinitiative.org)

Call 303-839-1261

With the rise in need, **please be patient**. Depending on the case, we may refer clients to self-help resources or other entities that may be able to help.

# Opportunities to Get Involved

1

Take action at [cohealth.co/takeaction](https://cohealth.co/takeaction)

2

**Share your story**/Work with us to write a blog/LTE/opinion piece

3

**Volunteer with CAP** or with our text and phone banking campaigns

4

Donate: [\*\*cohealth.co/donate\*\*](https://cohealth.co/donate)

# Q&A

Want to keep up with our advocacy efforts during session?

Follow us on:

Twitter [@cohealthaccess](#)

Facebook [@cohealthaccess](#)

Email [afox@cohealthinitiative.org](mailto:afox@cohealthinitiative.org) w/ questions & to get involved!



**Colorado Consumer  
Health Initiative**

# Questions? Suggestions?



Reach out to [info@civhc.org](mailto:info@civhc.org)



Connect with CIVHC on Facebook, LinkedIn, and Twitter



Recording will be posted here:

[www.civhc.org/about-civhc/news-and-events/event-resources/](http://www.civhc.org/about-civhc/news-and-events/event-resources/)

# Upcoming Webinars

February 17th, 12-1MT – Prescription Drug Affordability Board

