

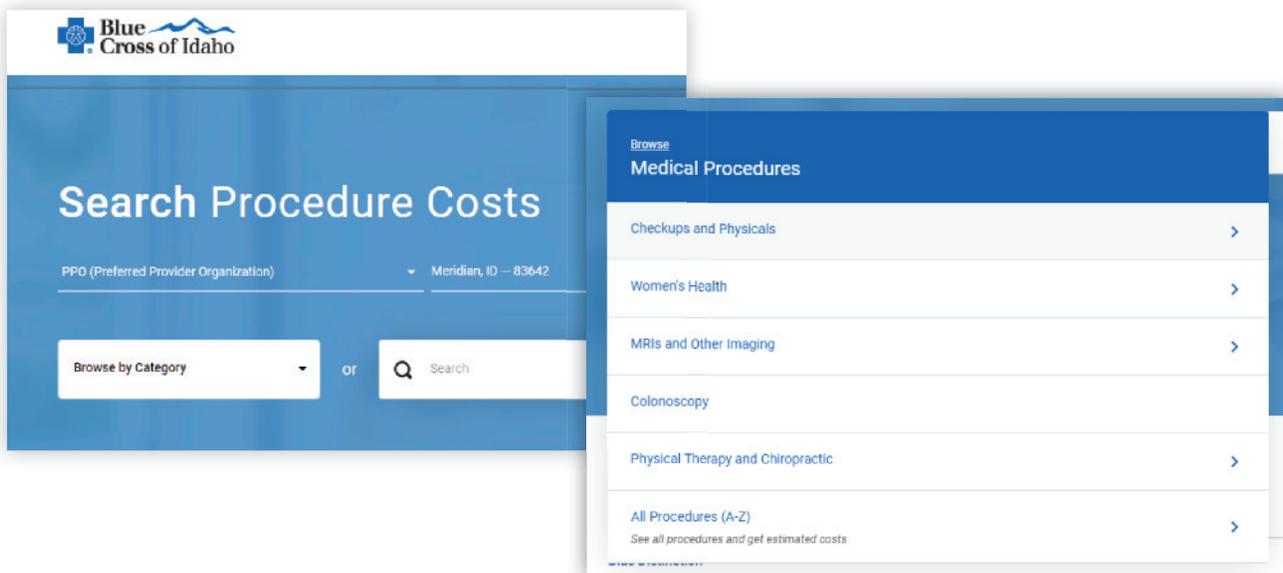
A feature of our online Find a Provider tool, Cost Advisor lets you search for care and find out how much you'll pay for care.

### Why use Cost Advisor?

Different hospitals, clinics and offices charge different amounts for the same type of care. Cost Advisor 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 Cost Advisor

Cost Advisor is part of our Find a Provider tool. Start your search by logging in to your member account at [members.bcidaho.com](https://members.bcidaho.com). From the member website, select Cost Advisor 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 a Provider tool to search for doctors, hospitals, clinics and services.



### What you'll see

When you search for locations to get procedures and services – like MRIs, ultrasounds, physical therapy or tests – the Cost Advisor feature will show you what you can expect to pay for each search result in the Your Estimated Costs column\*. 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**

 In your network

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

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.\*

*\* Please 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?

Cost Advisor 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 Cost Advisor 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.