



FREQUENTLY ASKED QUESTIONS

CostAdvisor, Blue Cross of Idaho’s online cost search tool, helps take the mystery out of your out-of-pocket healthcare costs.

Our free online tool lets you see comparable costs for hundreds of common medical services and procedures. It works with your specific health insurance plan to give you estimates based on any deductible, copayments, or coinsurance you might have. We’ve answered few frequently asked questions about CostAdvisor and the types of results you might see.

- ▶ **Question:** Learning more about the cost of a procedure is helpful, but how do I know this is accurate? Where does this information come from?
- ▶ **Answer:** We use 12 months of claims data to provide you an estimate for a procedure, hospital visit or prescription. Remember, you aren’t seeing an exact figure, but you can see an estimate of what your insurance covers and what you may pay out-of-pocket.
- ▶ **Question:** My doctor said I need to have back surgery, so I searched for it using CostAdvisor. There are 29 different results. How do I know which one to choose?
- ▶ **Answer:** CostAdvisor reports results for hundreds of routine medical services and procedures. So, the more specific you are in your search, the more helpful your results will be. If you search “laminectomy” instead of “back surgery,” you’ll see better search results. Ask your doctor to tell you the specific procedure you need so you can find a specialist that is the right cost for your medical budget.

If you’re still having trouble finding what you’re looking for, we’d be happy to help you. Please call the customer service number on the back of your member ID card.


Laminectomy, Lower Spine

View Costs For: Tyler Durden

COST
ABOUT

\$7,294 - \$17,630

Name	Distance	Expected Cost
Addams, Gomez MD at The Hospital 789 Marshall Avenue Village, ID	6.1 Mi.	\$7,294 What's My Cost?
Local Hospital 589 Souza Street Town, ID	6.1 Mi.	\$7,409 What's My Cost?
Montana, J.C., MD, PhD at MVP Hospital 49 Victory Lane South, ID	6.1 Mi.	\$7,457 What's My Cost?
Stern, H. MD at WNBC Surgery Center 66 W. NBC Roosevelt, ID	6.1 Mi.	\$8,352 What's My Cost?

To access CostAdvisor, log into members.bcidaho.com and select **CostAdvisor** from the right navigation menu. (If you don’t have a member account, registering is quick and easy with your Blue Cross of Idaho member info at hand.)

▶ **Question:** I tore my rotator cuff and need surgery. CostAdvisor shows me a few options, but I'm confused. A doctor is listed at one facility, but the two hospitals don't list a doctor. Why isn't a doctor listed on every result? How will I know who to see?

▶ **Answer:** CostAdvisor uses actual claims data to gather information about specific medical procedures and providers. Providers who often perform a procedure will be listed by name. Providers who perform that procedure less often are grouped together and just the hospital or surgery center name is listed. If you just see a facility listed, the Expected Cost still includes fees for a provider to perform the service.

Shoulder Repair, Rotator Cuff

View Costs For:

COST
ABOUT

\$8,215 - \$17,024

Name ↕	Distance ↕	Expected Cost ↕
Doe, Doctor, MD at County Hospital 123 Main Street Anytown, ID	6.1 Mi.	\$8,215 What's My Cost?
City Hospital 321 Center Street Somewhere, ID	12.1 Mi.	\$9,190 What's My Cost?
General Hospital 456 First Ave Town, ID	1.2 Mi.	\$17,024 What's My Cost?

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If you find a facility that fits your budget but a doctor is not listed, your primary care physician can help you find a provider who performs the procedure at that facility.

▶ **Question:** I found two doctors for an upcoming carpal tunnel surgery. If I select *What's My Cost?*, why do I see different services and costs for the same procedure?

▶ **Answer:** CostAdvisor results come directly from actual claims information from listed providers. Hospitals and other facilities are allowed to bill for the same procedures in different ways; for example, one hospital may include an outpatient charge in the hospital bill, while another may list it separately.

CostAdvisor is providing you with an apples-to-apples comparison, even if various facilities bill those charges differently.

Carpal Tunnel Surgery

Phalanges, Phil, MD at Community Hospital

Oftentimes, healthcare visits consist of multiple services. The information below helps you understand the items that might be included in this service and the cost breakdown.

THIS SERVICE USUALLY INCLUDES

Hospital-Ambulatory Surgical	\$1,557
Surgical	\$833
Anesthesia	\$300
Total Cost	\$2,690

Carpal Tunnel Surgery

Meta, Carpal, MD at General Hospital

Oftentimes, healthcare visits consist of multiple services. The information below helps you understand the items that might be included in this service and the cost breakdown.

THIS SERVICE USUALLY INCLUDES

Hospital-Ambulatory Surgical	\$2,850
Surgical	\$853
Anesthesia	\$431
Hospital-Outpatient	\$360
Total Cost	\$4,494