



What is Healthcare Bluebook?

and Other Frequently Asked Questions

What is Healthcare Bluebook?

Healthcare Bluebook has been selected by your employer as an added healthcare benefit to help you shop for care, compare facilities and save money on healthcare services. Did you know that prices for the same procedure can vary by over 500% depending on the facility you choose? Our web and mobile applications make it easy to save money on hundreds of the most common medical services and procedures by showing you the cost ranges in your area, and providing you with a selection of FAIR PRICE facilities.

We also provide detailed information on the quality of common inpatient procedures (those that require a hospital stay). We enable you to easily identify and select a facility that has a high quality rating.

What is the "FAIR PRICE?"

The FAIR PRICE is the amount you should reasonably expect a service or procedure to cost in your area. Bluebook FAIR PRICES are based on the actual amount paid on the claim, not the billed amount, and reflect the discounts that the health plan has negotiated with the facility.

For services that include more than one provider, separate FAIR PRICE amounts may be shown for facility, physician and anesthesiologist.

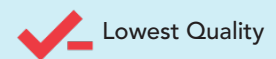
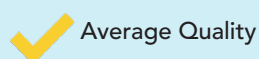
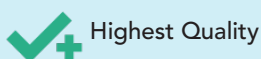
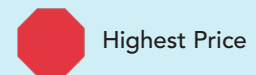
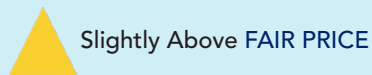
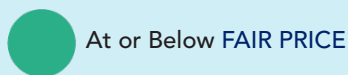
How do I find a FAIR PRICE?

Finding a FAIR PRICE provider is easy using Healthcare Bluebook. Type in a search term or use the drop down menus to search for a particular service. Select the service you are looking for from the search results. Review the price range in your area and find the local FAIR PRICE for your service. Scroll down the page and review provider options for the service. Bluebook conveniently color codes all the provider options to make it easy for you to identify those providers with prices at or below the FAIR PRICE.

Don't see a particular provider? You can always call and ask your provider for a price estimate based upon your insurance company rate. Compare the provider's price estimate to the Bluebook FAIR PRICE to determine whether or not the provider's price is in the fair range.

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What do the colors mean next to the healthcare facilities?





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Aren't all hospitals good at all things?

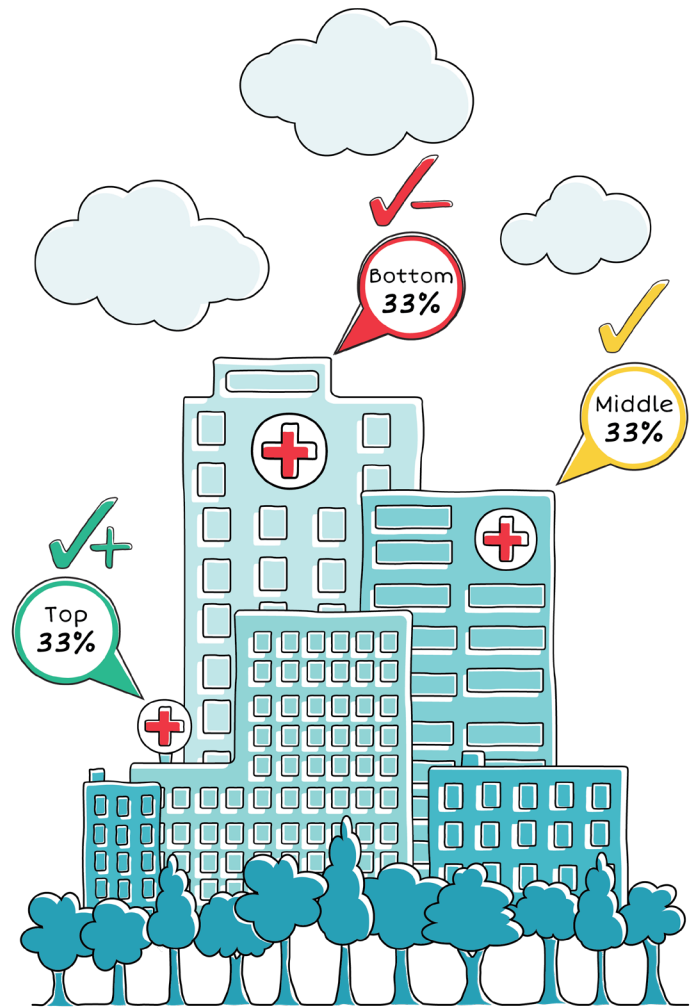
No, very few hospitals are good at all procedures. Some quality metrics use a single overall rating for each hospital. A single rating can mask important differences in the level of quality between clinical areas at the hospital. For example, a hospital can be among the highest performing facilities in the US for heart surgery, yet the same hospital can also be among the poorest performing facilities for joint replacement.

How does Bluebook assign quality ratings?

The Healthcare Bluebook Quality Ratings are designed to help patients understand each hospital's specific level of quality for a particular inpatient clinical area or procedure. The Bluebook Quality Rating is calculated for each clinical area by combining a hospital's performance in several areas: patient complications, patient safety, mortality, and compliance with standards of care. Calculations are based on a statistically significant sample drawn from Centers for Medicare and Medicaid Services (CMS) data. Our methodology is validated and published in peer-reviewed medical journals.

Can cheaper mean better Quality? YES!

Providers with lower costs can have higher quality, there is no correlation between high cost and high quality. Healthcare Bluebook provides cost and quality ratings side-by-side for inpatient procedures, which is where quality matters most. Using Bluebook, it is easy to see which facilities offer the highest quality at the lowest costs. Very few hospitals are good at all procedures. Some quality metrics use a single overall rating for each hospital. A single rating can mask important differences in the level of quality between clinical areas at the hospital. And remember, cheaper CAN mean better quality.



Healthcare Bluebook™

The Healthcare Bluebook online transparency tool is included with Trustmark Small Business Benefits® major medical and limited medical plan designs. Plan provisions apply. Before receiving care, always ask the provider for his or her price. Additionally if your health plan uses a PPO network, call the provider network at the toll-free number on your medical ID card to verify that the hospital and/or healthcare provider participates in the network. This tool is not available to Washington groups or to members covered under a preventive-only plan design. Healthcare Bluebook™ is a trademark of CareOperative, LLC, which is not an affiliate of Star Marketing & Administration, Inc. and Trustmark Life Insurance Company. Trustmark® and Trustmark Small Business Benefits® are trademarks of Trustmark Insurance Company.



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