## **Healthcare Bluebook**Frequently Asked Questions

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##

## **General**

**What is Healthcare Bluebook?**

Healthcare Bluebook is a tool that helps you shop for care, compare facilities and save money on your medical services. With the click of a few buttons, you can find providers who offer high-quality care at a fair price, known as **high-value care**. You can even receive cash rewards\* for using the tool!

With Healthcare Bluebook’s intuitive, easy to use web and mobile tool, you can:

* Compare providers on their independent quality and cost ratings
* Know quality and price before receiving care
* Ensure that you receive the best possible care
* Save hundreds – or even thousands – of dollars by selecting a high value provider
* Receive a cash reward\* if you search for a high value provider and use their services within 12 months

\*Amount varies by procedure – between $25 - $1,500 and is subject to ordinary income tax.

**What does Healthcare Bluebook do?**

Healthcare Bluebook helps you save money on healthcare services. Did you know that in-network prices for the same procedure can vary by over 500%, depending on the facility you choose? Healthcare Bluebook’s web and mobile tools 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 providers.

The tool also provides detailed information on the quality of common inpatient procedures (those that require a hospital stay). We make sure you’re able to easily identify and select a hospital or doctor that has a high-quality ranking.

**Why did Caterpillar institute Healthcare Bluebook?**

Caterpillar wants our employees to get the best care and best results from their health care dollars. As a result of a claims review, we learned that employees were frequently using high-cost low-quality providers. We’re implementing Healthcare Bluebook to help our employees and their dependents more easily find and use providers who offer high value care – high quality care at a fair price.

##

## **Fair Price Care**

**What is the “Fair Price?”**

The Fair Price is the price that a person can expect to pay by being a prudent healthcare consumer: someone who does basic research to determine which facilities offer the best price for a specific service. Healthcare 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/or anesthesiologist.

**How do I find Fair Price care?**

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 procedure you’re looking for from the search results. After the price page loads, review the price range in your area and find the local Fair Price for your service. Notice that prices are color coded:

* Green indicates that the price is at or below the Fair Price
* Yellow is slightly above the Fair Price, and
* Red is the highest price.

Then, scan down the page and review provider options for the service. Healthcare Bluebook conveniently color codes all the provider options to make is 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 on your insurance company rate. Compare the provider’s price estimate to the Healthcare Bluebook Fair Price to determine whether the provider’s price is in the fair range.

**How does Healthcare Bluebook determine Fair Prices?**

Healthcare Bluebook has a proprietary analytics system that is used to evaluate the allowed amounts (or discounted amounts) from medical claims and pricing and includes a variety of data sources to provide members with very accurate Fair Price information for healthcare services in their market. This system is used to develop the Fair Price and provider rankings in markets across the country.

**Why don’t you display the exact price for each facility?**

We provide price rankings instead of exact prices because, in some cases, additional services may need to be provided at the appointment that change the overall cost. For example, a patient may expect to have an MRI without contrast. During the exam, it may be determined that contrast is needed for the MRI study. In this example, the actual MRI with contrast price will be different from the MRI without contrast price. However, our color rankings let you know that you’re choosing a Fair Price provider, and that your services will be provided at or below the Healthcare Bluebook Fair Price regardless of the exact set of services you receive during the visit.

**Why do some Fair Prices have several components?**

Many surgical procedures, such as a hip replacement or knee surgery, have multiple components and are based on a standard procedure without complications. The three major cost categories for most surgical procedures are:

* **Facility:** Depending on the procedure, this may include items such as overnight stay, nursing, supplies, devices and medications.
* **Physician:** Includes the fees for the physician performing the procedure and post-operative care.
* **Anesthesia:** Includes the fees for the anesthesiologist and anesthesia and is based on the length of the surgery.

**How often do you update cost information?**

We constantly update the data in our system as we learn of price changes.

**Does Healthcare Bluebook include information on quality as well as price?**

Yes. Healthcare Bluebook’s solution currently includes quality and price rankings for hundreds of procedures.

**Does cheaper mean poor quality?**

Not in most cases. Many times, providers with lower costs have higher quality because they specialize in doing a certain type of procedure. In fact, adverse quality events (like complications) increase cost so higher cost can be caused by poor quality. Also, with Healthcare Bluebook, cost and quality rankings are provided side-by-side for procedures, which is where quality matters most. Using Healthcare Bluebook, it’s easy to see which facilities offer the highest quality at the lowest costs.

## **Color-Coding**

**Why do some searches not include any green providers or return any facilities in my area?**

In smaller cities or more rural settings, there might not be a Fair Price (green) facility in your immediate area because there are very few providers in the area. In this situation, you might need to travel a bit to find a Fair Price provider. Additionally, Healthcare Bluebook does not rank facilities for procedures that have little cost variation or for those procedures that a doctor is likely to perform in-office.

**Does Caterpillar’s healthcare plan options cover travel for treatment?**

For information on Travel benefits, refer to your carrier Blue Cross Blue Shield, United Healthcare or your Summary Plan Description.

**What does it mean if a provider is shown in gray?**

Providers for whom Healthcare Bluebook hasn’t received enough data to calculate a rating are shown in gray.

## **Finding In-Network Providers**

**What is a provider network, and how does it work?**

A provider network is a group of providers who contract with a health plan to accept lower prices for their services. The term "provider" includes healthcare professionals and facilities, including doctors, hospitals, retail clinics, pharmacies, optometrists and many others. Health plans use provider networks to get better prices for their members.

Since most health plans include a provider network, it is important to know if your doctor or other provider is in the network ("in-network") since your insurance will pay a higher level of benefit for in-network providers. If your provider is not in the network ("out-of-network") you may have to pay significantly more for the service. For specific information regarding in-network providers, refer to your carrier website ([myuhc.com](https://member.uhc.com/myuhc), [bcbsil.com/caterpillar](https://www.bcbsil.com/caterpillar) or [myblueelementil.com](https://web9.hlthben.com/apps/um/login/bcbsil-m_login.jsp?t_eventcode=1001) for Blue Cross Blue Shield members in Central Illinois).

**Are facilities displayed in-network?**

Healthcare Bluebook's proprietary analytics approach allows us to display providers that are likely to be in-network, but since providers do change networks regularly, we advise you to confirm with your health insurance plan that they are in-network before your appointment. Also, it is important to remember that the focus of Healthcare Bluebook is on procedures that require a physician referral.

**Are doctors in-network?**

Our site includes information on nearly all doctors in your area, regardless of network status, so you can research all the doctors you may want to consider for your care. If you prefer to find the doctors that are most likely to be in your network, based on your health plan's provider directory, you can select your network from the "Choose Your Network" dropdown that appears below the search bar. Although we keep our information as up to date as possible, doctors can and do change networks regularly so we always recommend that you call your health insurance plan to check their network status before making an appointment. For specific information regarding in-network providers refer to caterpillar.com, your carrier website ([myuhc.com](https://member.uhc.com/myuhc), [bcbsil.com/caterpillar](https://www.bcbsil.com/caterpillar) or [myblueelementil.com](https://web9.hlthben.com/apps/um/login/bcbsil-m_login.jsp?t_eventcode=1001) for Blue Cross Blue Shield members in Central Illinois).

**What if the only nearby provider in my network isn’t green?**

You can still go to that provider, however, you won’t qualify for the reward. The intent of Healthcare Bluebook is to help you find providers who offer high-value care, even if that means you might need to travel further to receive a reward. You can decide whether driving a little further is worth it to receive a Fair Price.

**What if I’m in the middle of treatment for a serious and ongoing condition and I have an existing relationship with a provider who isn’t green?**

You can continue to use your current provider; however, you wouldn’t qualify for any rewards. If you choose, you can search for and use a green provider instead to receive any rewards.

##

## **How Providers Are Rated**

**How are Healthcare Bluebook’s quality rankings different than other sources?**

Many publicly available quality resources provide an overall ranking for a hospital. However, the quality of care frequently varies within the same hospital for different procedures, so Healthcare Bluebook’s solution provides quality rankings at the procedure level.

Our quality rankings are based on objective, empirical data gathered from every hospital in the country. Each hospital’s performance in a clinical area is compared against all other hospitals on a national basis, and hospitals are ranked by percentile. Unlike other quality metrics, our data is not self-reported by hospitals, which means that users can be confident in its accuracy and does not take into account reputation. Our objective data source also enables Healthcare Bluebook to rate all hospitals in the U.S., rather than being limited to only the hospitals that participate in a self-reporting program.

Healthcare Bluebook uses a similar approach for physician quality rankings. Each physician is evaluated based on patient outcomes in a clinical area. Healthcare Bluebook’s solution provides physician quality rankings and rankings for specific procedures.

**What is the data source for the quality information?**

Healthcare Bluebook’s hospital and physician quality rankings use data from CMS Standard Analytical File and commercial claims. Rankings are calculated for each clinical area by assessing performance by the hospital or physician in several areas: patient complications, mortality and unplanned encounters. All metrics are risk and volume adjusted.

**Is the Healthcare Bluebook quality ranking a guarantee that I will have a positive outcome?**

The quality rankings highlight which hospitals and/or physicians have historically demonstrated better patient outcomes for a particular service. The quality score is a reliability score relative to other hospitals/physicians in the U.S. – it is not a guarantee, but it increases the likelihood of having high-quality care.

**Aren’t all hospitals good at all things?**

No, very few hospitals are good at all things. Some quality metrics use a single overall ranking for each hospital. However, this approach is not helpful to consumers because a single ranking 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 U.S. for heart surgery, yet the same hospital can also be among the poorest performing facilities for joint replacement. If you’re a patient in need of a knee replacement, it is critical that you’re able to assess the hospital’s performance specifically for the care you need, as opposed to an overall score across all clinical areas. The same can be said of physicians. Even if a hospital is good at something it is very likely not all physicians who perform that service are equally good.

**What is the physician Provider Score & how is that determined?**

Healthcare Bluebook gives physicians a provider score based on a combination of that physician’s appropriateness of care, overall quality ranking, and their patient savings rating. Please see below for definitions of each:

 • Appropriateness of Care – indicates if the physician avoids ordering or performing unnecessary tests and procedures and treats according to evidence-based guidelines.

 • Overall Quality Outcomes Ranking – this is a combination of the physician’s quality measured by patient outcomes across all procedures they perform.

 • Patient Savings Rating – indicates how a physician’s referral patterns will typically impact the cost of care based on the facilities they use or refer to.

**Why does my doctor have different rankings for different procedures, or their overall score?**

Healthcare Bluebook evaluates doctor quality for specific, individual clinical categories (joint replacement, spinal fusion, etc.) and on an aggregate level (all surgeries). For each clinical category, such as joint replacement, we only look at the doctor’s patient outcomes for the specific procedures in that clinical category. Healthcare Bluebook evaluates doctors by the individual clinical category so that patients can make more informed decisions about the care they need.

Physicians frequently perform many different procedures, but just like hospitals, the doctor’s patient outcomes may not be the same for each procedure. For example, an orthopedic surgeon may perform both spinal fusions and joint replacements, but their patient’s outcomes may be better for joint replacements.

Similarly, a doctor’s overall score may be different from their individual clinical category scores. The overall doctor scores are calculated independently from the individual clinical category scores, and are not an average of the individual clinical category rankings. For example, overall surgical scores are calculated across a broad range of surgeries performed by the doctor. As a result, an orthopedic surgeon might have a very high joint replacement score (excellent performance on joint replacement surgeries) but a low overall surgical score (poorer performance on general orthopedic surgeries).

**Will every hospital have a quality ranking for every procedure?**

No – not every hospital performs every procedure. They will have a ranking for any procedure they perform at a high enough volume to have statistically significant data to rank them.

**Will every doctor have a quality ranking for every procedure that he or she performs?**

No. Healthcare Bluebook will only provide a ranking when the amount of information available is sufficient to accurately evaluate the doctor for that specific procedure.

**What is the physician Provider Score & how is that determined?**

Healthcare Bluebook gives physicians a provider score based on a combination of that physician’s appropriateness of care, overall quality ranking and their patient savings rating. Please see below for definitions of each:

• Appropriateness of Care – indicates if the physician avoids ordering or performing unnecessary test and procedures and treats according to evidence-based guidelines.

• Overall Quality Outcomes Ranking – this is a combination of the physician’s quality measured by patient outcomes across all procedures they perform.

• Patient Savings Rating – indicates how a physician’s referral patterns will typically impact the cost of care based on the facilities they use or refer to.

If you have specific questions about a physician’s score, please contact the Healthcare Bluebook Concierge team at 1-800-875-9717.

**Why does my physician have different rankings for different procedures, or their overall Provider Score?**

Healthcare Bluebook evaluates physician quality for specific, individual clinical categories so that patients can make more informed decisions about their healthcare. Physicians frequently perform many different procedures, and patient outcomes may not be the same for each procedure. A physician’s overall score may be different from their individual procedure score. For example, a physician may have an overall Low Provider Score, but they may have an average quality score for a bunionectomy.

##

## **Receiving Go Green to Get Green Rewards**

**How do I know if I am eligible to participate in the Go Green to Get Green rewards program?**

If you’re a current employee with active health insurance coverage at the time of the rewardable healthcare service, then you and your covered dependents are eligible to participate in the rewards program.

**How do I qualify for a reward?**

Qualifying for a reward is an easy two-step process.

1. Use Healthcare Bluebook to shop for your healthcare service on or before the day of the service. You can shop with Healthcare Bluebook any of the following ways:
	* Login and search the Healthcare Bluebook website
	* Login and search the Healthcare Bluebook mobile app
	* Call us at 1-800-875-9717
	* Contact Healthcare Bluebook member services via a support form (log into HCBB’s site to view the link).
2. Use a Fair Price™ (green-rated) facility, specifically:
	* For reward-eligible outpatient services, use a facility with a green price ranking to qualify for the reward.
	* For reward-eligible inpatient services, use a facility with a green quality ranking and a green price ranking to qualify for the maximum reward amount.

**How can my family members qualify for a Go Green to Get Green reward?**

You, the enrollee, can use Healthcare Bluebook to shop for medical services for your covered dependents. If they use a Fair Price™ (green-rated) facility, then the reward will be issued to you.

If your covered dependents have access to Healthcare Bluebook, they can shop for you and each other as well. However, the reward is always issued to you, the enrollee.

**How are the reward amounts determined?**

The rewardable procedures and amounts are calculated based on procedures that are common, easily shoppable and performed at a wide variety of locations.  The reward amount is also balanced to ensure claim savings vs. reward spend and frequency of the procedure. The more complex services with higher reward amounts don't occur often, and frequently are performed at hospitals only with wide price variances.

**Do I have to shop separately for multiple services?**

No. You can shop for multiple services at the same time. For example, if you view an MRI and a shoulder surgery during one visit to the Healthcare Bluebook website, you get shopping credit for each. Then, if you use a Fair Price™ (green-rated) facility for both of those services, you will get a reward for each.

**Can I receive a Go Green to Get Green reward regardless of when I shop?**

No. You must use Healthcare Bluebook within 12 months prior to receiving your service, even as late as the same day of the service. However, if you use Healthcare Bluebook and then delay a service more than a year, be sure to use Healthcare Bluebook again before receiving that service.

**What if my service is already scheduled at a Fair Price™ (green-rated) facility?**

That's great news! Now all you need to do is use Healthcare Bluebook before receiving that service to qualify for a reward.

**About the Go Green to Get Green rewards program:**

* Rewards will be processed on a monthly basis. Rewards may be delayed due to the time it takes for claims to be billed and processed.
* Rewards are mailed to your home address and will be addressed to the employee, regardless of which family member receives care.
* Rewards are accompanied by a letter of explanation.
* The rewards program is intended to be offered during the introductory period. Your employer reserves the right to modify or discontinue the rewards program at any time.
* If you have any questions about the rewards program, visit Healthcare Bluebook’s website.

**Q: Will my Go Green to Get Green reward be treated as taxable income?**

A: Yes. Rewards you receive will be subject to taxes and will be treated as taxable income.

**Q: Will I receive a 1099?**

A: Yes. At the end of every tax year, you will receive a 1099 from Healthcare Bluebook for all rewards received throughout the year.

**Q: How can the concierge service provide assistance?**

A: Our Healthcare Bluebook Concierge team can help you with details like finding high-value care, confirming network status, scheduling, medical records transfer and ultimately ensuring you receive your reward for using a high-value provider. A Healthcare Bluebook Concierge team member is assigned directly to you when you call will help you through the entire process of receiving high-value care. Your concierge is not a bot or an automated service, but a real person who listens, empathizes and provides personal guidance to you through every step of your care journey.

## **Privacy and Using the Website**

**Is my health information kept private?**

Yes. Healthcare Bluebook does not share information about healthcare services you, the enrollee, or your covered dependents receive. All healthcare information is kept confidential.

**Is there a specific amount of time that my session will timeout?**

Yes; your session will last for 20 minutes before timing out.

**How do I access Healthcare Bluebook?**

* **On your PC, laptop or tablet:** Login to [Healthcare Bluebook](https://www.healthcarebluebook.com/ui/home?path=direct) and bookmark the search page for quick access. The direct URL is [healthcarebluebook.com/cc/Caterpillar](https://www.healthcarebluebook.com/ui/home?path=direct).
* **On your mobile phone:** Download the app and login so you’ll have Healthcare Bluebook with you anytime you need to schedule a procedure. Mobile Code: Caterpillar

**Where to go for additional support?**

If you have specific questions about Healthcare Bluebook, a provider ranking, rewards or need help scheduling a procedure, please call the Healthcare Bluebook Concierge team at 1-800-875-9717.

Carrier Service teams can also call Healthcare Bluebook directly if they need assistance.

Always check in-network status before scheduling.