



NEVER OVERPAY FOR HEALTHCARE AGAIN

Join the Fair Price Revolution

CONSUMERS

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EMPLOYERS

[EXPLORE OUR PREMIUM SOLUTION](#)

HEALTHCARE BLUEBOOK

▶ *Your free guide to fair, up-front healthcare pricing*



Healthcare Bluebook



YOU WOULDN'T PAY THIS MUCH FOR MILK.

WHY PAY THAT MUCH FOR HEALTH CARE SERVICES?

PROBLEMS WE FACE

- Health care prices are skyrocketing, and these costs are felt by everyone.
- Providers don't tell you up front what things cost, allowing them to mark up prices at will.
- It's difficult to know if you've chosen the right provider for your procedure.
- Each provider has a different price for the same procedures.

HEALTHCARE BLUE BOOK SOLUTION

- ✓ Our site contains transparent access to providers who believe in fair pricing.
- ✓ We have a database of costs and procedures so you won't be in the dark.
- ✓ We sort, collect, and rate providers on key areas, including user reviews.
- ✓ We display and provide comprehensive pricing information for the providers in our database.

Healthcare Blue Book enables consumers to make informed health care purchasing decisions.

WHAT IS HEALTHCARE BLUE BOOK?

AN OVERVIEW

Healthcare Blue Book is a consumer guide to help you determine fair prices in your area for healthcare services. Since Advantage Health Plans Trust is self-funded, saving money helps keep contributions low for everyone.

Healthcare Blue Book will not only help you find fair prices for surgery, hospital stays, doctor visits, routine care, preventive care, medical tests, and more, but it will also show you which providers in your area are the highest quality with the best pricing for many procedures.

FEATURES REVIEW

Healthcare Blue Book makes it easier than ever to shop for health care.

This online tool helps you to find a fair price for all office visits, procedures, or tests. The prices listed are based on real claims in your area and illustrate the range between the lowest and highest price paid for a particular service.

In many cases, you are also able to look up the facilities who provide these services for a fair price. These facilities are listed for many procedures, including orthopedics, general surgeries, tests such as endoscopies, colonoscopies, and many more. A list of physicians can be found for each facility by clicking on the link in the "Professionals" column. The provider list includes practice name, address, office phone and mapping tools. You can also click the quality link for each provider and access Healthgrades information to find doctor ratings, educational background and much, more.

Your company's in-network providers:

Providers	Professionals	Price
Surgical Care Center Inc.	Click Here	■
Surgery Center Of Eye Specialists	Click Here	■
Ambulatory Surgery Center at the Indiana Eye Clinic	Click Here	■
Community South Campus Surgery Center LLC	Click Here	■
St Francis Hospital Beech Grove	Click Here	■
Beltway Surgery Center LLC	Click Here	■

Details for rewards program - [Click Here](#) or see below

Green providers represent the best value for your healthcare dollars.

Healthcare Blue Book

Procedures: [Cataract Surgery](#)

Facility: [Surgery Center Of Eye Specialists](#)

Price: ■

This table summarizes info provided at this facility:

Name	Provider	Address	City	State	Zip	Phone	Specialty	Quality Link
Alfred J. Landwehr MD	The Surgery of the Eye PC	3133 Clarendon Parkway	Indianapolis	IN	46256	317.545.3438	Ophthalmology	Click Here
Harold A. Zandi MD	The Surgery of the Eye PC	3133 Clarendon Parkway	Indianapolis	IN	46256	317.545.3438	Ophthalmology	Click Here
Michael G. Orr MD	The Surgery of the Eye PC	3133 Clarendon Parkway	Indianapolis	IN	46256	317.545.3438	Ophthalmology	Click Here
Paul W. Ciolek MD	The Surgery of the Eye PC	3133 Clarendon Parkway	Indianapolis	IN	46256	317.545.3438	Ophthalmology	Click Here

Provider information includes procedures, physicians, and even reviews.



Healthgrades lists doctor ratings, education, background, certifications, and more.

Remember, you're an owner of your Plan. AHP is self-funded and belongs to its membership, which is you! When you save money using Healthcare Blue Book, you are saving money for yourself in the form of future contributions.

What does this mean for **Advantage** members?

If you want the cost of your benefits to go down, you have to

→ **BUY BETTER.**

The money you save is **your own**. Start saving today.

WHERE YOU RECEIVE CARE CAN HAVE A BIG IMPACT ON YOUR COSTS.

If you are like most people, you probably have a pretty good idea of what you are going to pay when you go grocery shopping or when you need to replace your cell phone. However, change the subject of the conversation to health care prices, and we are all pretty much in the same place – the dark.

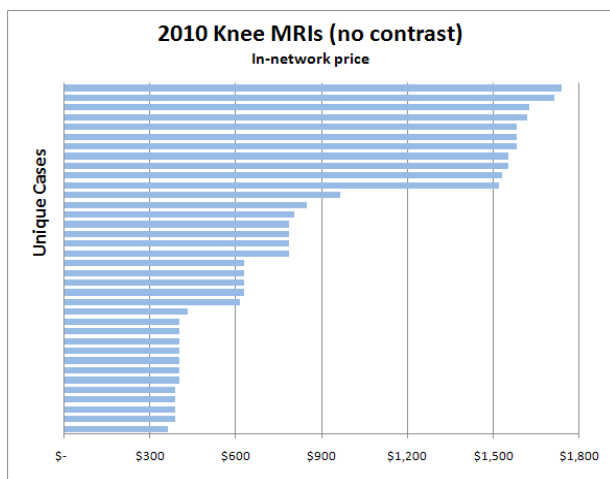
When considering choices about your health care, you need to begin thinking about them just like any other purchases. To help you better understand what you should expect to pay for services, and to point you to providers who are offering fair prices, **Advantage Health Plans Trust** is providing a new consumer resource, the [Healthcare Blue Book](#).

EXAMPLE

PROCEDURE	POTENTIAL SAVINGS
HERNIA REPAIR	87%
SHOULDER REPAIR	79%
TONSILLECTOMY	76%
CARPAL TUNNEL	75%
MRI	76%

Every **Advantage** participant has access to [Healthcare Blue Book](#).

Ready to start saving?



Healthcare prices vary a lot. Some common tests cost up to five times more depending on where you choose to receive treatment in the network. Last year some employees and family members paid around \$370 for a leg MRI, while others paid nearly \$1,800 for the exact same procedure – a 470% difference in price!

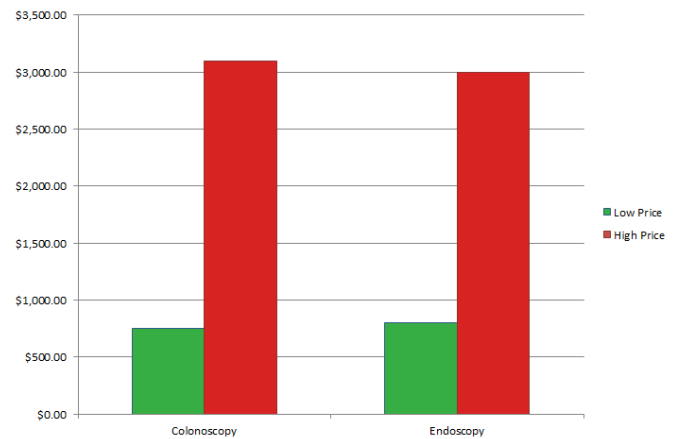
You may save hundreds or even thousands of dollars on care by having your doctor perform tests and services at cost effective facilities. But you need to know where to go. Use [Healthcare Blue Book](#) to look up a fair price and compare provider prices.

Don't forget about routine/preventive care.

COLONOSCOPIES & ENDOSCOPIES

Knowing how much your care could cost you is just as helpful as knowing what care should cost. For example, last year plan participants paid as little as \$710 and as much as \$3,200 for regular colonoscopies – that's a difference of nearly 450%! Similarly, plan participants paid as little as \$800 and as much as \$3,000 for endoscopies – a difference of 360%.

Many, but not all, colonoscopies are exempt from the deductible as preventive care, and endoscopies are typically not exempt. Don't pay too much for routine care – check the [Healthcare Blue Book](#) to find the fair price and best providers in your area. Members should access [Healthcare Blue Book](#) directly from the HR portal at www.advantagehealthplans.com under “Quick Links”.



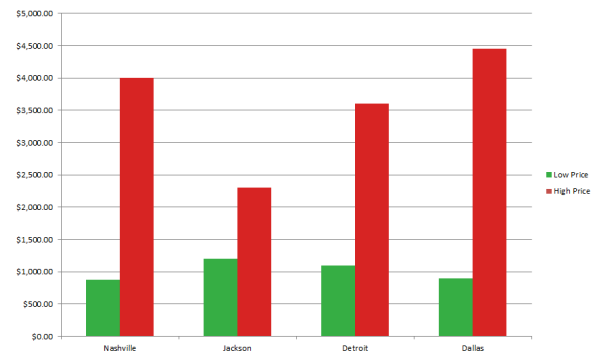
While most preventive services are covered at 100%, it is important to remember that they aren't free. Give them the same consideration as if they were paid from your own pocket... especially when the difference in price can be 500% or more.

SLEEP STUDIES

Overnight or facility-based sleep studies are being recommended more and more nowadays as a helpful diagnostic procedure for patients with conditions such as sleep apnea, respiratory illness and cardiovascular disease. In the Nashville metro area, in-network facility based sleep studies can range in price from \$880 to almost \$4,000.

If your doctor recommends a sleep study, remember these tips:

- ✓ Be sure to ask if you are a candidate for an at-home study, which is typically much less expensive than an overnight facility test.
- ✓ If you must have an overnight facility based study, keep in mind that your best value can usually be found at an independent or free standing sleep facility rather than a hospital-based facility.
- ✓ Sometimes doctors recommend more than one study, so make sure you talk to your provider about the necessity of a second study before receiving care.
- ✓ Most importantly, use the [Healthcare Blue Book](#) to compare providers in your area so that you can get the best value.



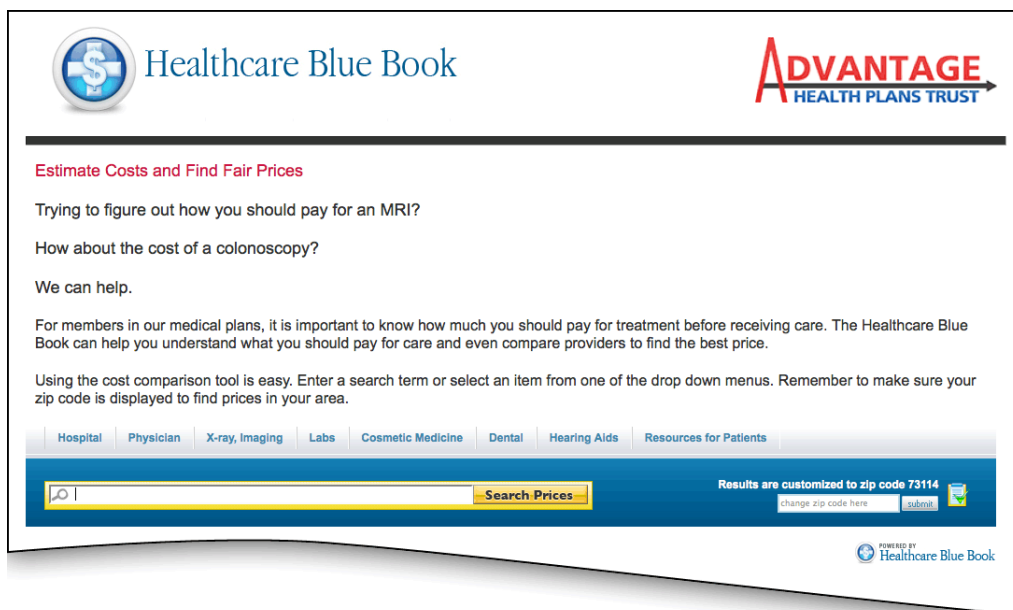
When it comes to routine/preventive care, Healthcare Blue Book is your best ally.

HEALTHCARE BLUE BOOK ACCESS INSTRUCTIONS

1. In a web browser, go to www.advantagehealthplans.com.
2. Click **Healthcare Blue Book** under **Quick Links**.
3. Locate your member ID card. You will need it for the following step.
4. Enter your **last name** and **member ID** in the form on your screen. Press “Submit”.
5. Your record should be located. **Click the large teal button** to access Healthcare Blue Book.



6. Use the **Search Prices** form field to begin your search. If you need to change your zip code to display providers in a different area, use the **change zip code** box in the lower-right corner.



7. Congratulations! You're on your way to savings!

FREQUENTLY ASKED QUESTIONS

What if there aren't any "green" providers listed in my area?

Green providers are referred to because of their distinctive green icon in [Healthcare Blue Book](#). This icon denotes that they are a fair price and quality leader for the procedure you searched for. We are working diligently to expand our listing areas as we add providers, so check back often if you do not find the results you're looking for.

If there are no green providers listed, you should still use [Healthcare Blue Book](#) to get a fair price on your preventive services. Use [Healthcare Blue Book](#) in conjunction with your provider directory to call around and compare prices.

For many services, such as colonoscopy, the most cost-heavy decision is choosing where the procedure is performed. If you have a provider but the price seems high, talk to your doctor about facility options where you can have the procedure performed. Your doctor may recommend having the procedure done in their office or at a free standing endoscopy center, which can lower cost significantly.

My provider said no. What do I do?

It is becoming more common for both primary care doctors and specialists to be affiliated with a single hospital system. Many times, these practitioners will refer patients for care, such as ultrasounds, MRIs, or sleep studies, within their single affiliated hospital system. Just because your doctor recommends performing tests and other procedures at their hospital, does not guarantee the best value for the patient. In fact, it often costs more. Participants using our new service, [Healthcare Blue Book](#), will find providers who offer services at a fair price, and will be confident in asking their doctor to make referrals to high value providers, without sacrificing quality.

It is rare, but we have seen cases where doctors refuse to "refer" their patients to a less expensive provider. In fact, [Healthcare Blue Book](#) recently conducted a poll of doctors where we asked whether or not it was OK to refuse referring patients to independent facilities. A surprising 33% of respondents agreed that refusing to refer patients outside their system is OK!

Remember, with [Advantage Health Plans Trust](#), you do not need a referral or your doctor's "permission" to utilize a less expensive provider.

Should you find yourself being refused a referral by your doctor, we have several tips on how to handle this situation:

- Talk to your doctor about why they will not refer you out of their system. It is unusual for a provider to be prohibited from making referrals for patients outside their system. You have both choices and preferences as a patient, and your doctor should have no reason not to help you use a provider of your choosing.
- Your doctor may cite quality as the reason for not wanting to make a referral for a test or procedure outside their system. Quality is a valid concern, and you may want to ask your doctor to provide you with information that measures quality or supports their concern about quality.
- Consider changing providers. If your doctor will not refer you for treatment outside their system, then you might consider finding another doctor who is not constrained to a single hospital. While this decision may pose some short-term inconvenience for you, the long term benefits of flexibility, choice, and cost will far outweigh the alternative... being trapped with an inflexible provider.
- If they say, "your insurance will not allow..." call [Advantage Health Plans Trust](#) customer service. What the provider has told you is simply NOT TRUE and we encourage you to shop around for the best pricing and fully encourage you to do so. In fact, our customer service representatives are trained in assisting you and will ensure you find the best provider for your needed services. Don't take the doctor's word for it, call us. We're here to serve you.

You may wish to consider the following providers. These providers are not guaranteed to be in your network. Before seeking treatment we recommend that you verify if a provider is in your network and that you call the provider to verify the price.

Facilities	Physicians	Price
Medical Center ASC (~ 7 miles)	Click Here	Green
Digestive Disease Specialists Ambulatory Endoscopy Center - North (~ 5 miles)	Click Here	Green
Digestive Disease Specialists Ambulatory Endoscopy Center - South (~ 10 miles)	Click Here	Green
Surgery Center of Midwest City (~ 11 miles)	Click Here	Yellow
Norman Endoscopy Center (~ 25 miles)	Click Here	Yellow
Medical Plaza Endoscopy Unit (~ 25 miles)	Click Here	Yellow
West Norman Endoscopy Center (~ 25 miles)	Click Here	Yellow
The Endoscopy Center at Meridian (~ 3 miles)	Click Here	Yellow
		Red



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call or go online today:

(800) 521-1711

www.advantagehealthplans.com