

FAIR Health's Award-Winning Consumer Resources

Fifteen Years of Advancing Health Literacy and Cost Transparency



National, independent
nonprofit with the
country's largest
collection of private
healthcare claims

A CMS Qualified
Entity with entire
Medicare collection

April 17, 2024



800 Third Avenue, Suite 900, New York, NY 10022
fairhealth.org • fairhealthconsumer.org • fairhealthconsumidor.org

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CPT © 2023 American Medical Association (AMA). All rights reserved.
Current Dental Terminology © American Dental Association. All rights reserved.

FAIR Health Mission

- FAIR Health is a national, independent 501(c)(3) nonprofit organization dedicated to bringing transparency to healthcare costs and health insurance information through data products, consumer resources and health systems research support
- FAIR Health provides fair and neutral information to all those we serve, including consumers, payors, providers, researchers, government entities and more



The FAIR Health Private Claims Repository

46+
Billion

**Medical and Dental
Claims from 2002 to
the Present**

Updated on a monthly basis

**Nationwide
Coverage**

**75+
Contributors**

3+
Billion

**New Claims
Every Year**

**Flexible
Geographic
Groupings**

**Quality
Testing and
Control**

FAIR Health: Certified CMS Qualified Entity (QE)



Complete collection of Medicare Parts A, B and D claims data for all 50 states and Washington, DC

Entrusted with QE data due to national breadth of FH private claims/state-of-the-art security protections

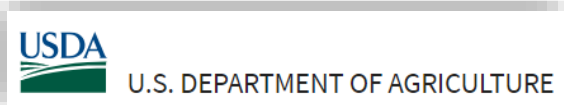
Medicare data from 2013 to present

47+ billion Medicare claims



Distinct and held separately from our commercial datasets

Federal Agencies and Officials Seek Data and Educational Assistance from FAIR Health



FAIR Health State Policy Connections:

Laws, Regulations, Programs and Policy



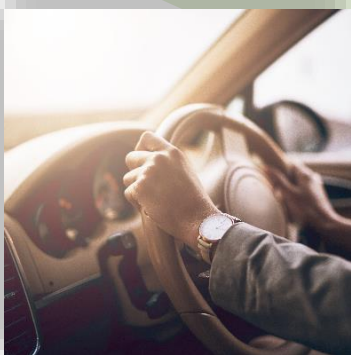
**Workers'
Compensation**



**Crime Victims'
Compensation**



Surprise Billing



**Auto Liability/PIP
Programs**



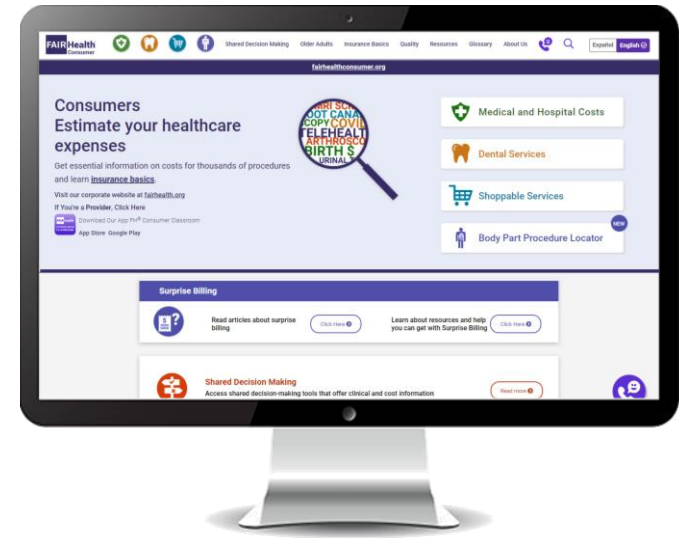
Medicaid



Public Policy



**Additional
Fee Schedules**



FAIR Health Consumer

fairhealthconsumer.org

Consumer Health Literacy: Honored for Innovation and Utility

- **White House Summit on Smart Disclosure**
 - FAIR Health consumer website recognized as example of Smart Disclosure for consumers by White House; FAIR Health invited to present at National Archives before 75 federal agencies
- **Agency for Healthcare Research and Quality (AHRQ)**
 - FAIR Health Cost Lookup listed as “Quality Tool” on AHRQ Health Care Innovations Exchange
- **URAC**
 - FAIR Health received the award for Best Practices in Health Care Consumer Engagement and Protection at the 2013 Quality Summit
- **eHealthcare Leadership Awards**
 - FAIR Health received awards for 12 consecutive years, 2012-2023
- **appPicker**
 - FAIR Health mobile app selected as one of best healthcare apps in 2014
- **Employee Benefit News (EBN)**
 - FAIR Health President Robin Gelburd recipient of 2016 Dig|Benefits Technology Innovator Award
- **Kiplinger’s Personal Finance**
 - FAIR Health recognized as best healthcare cost estimator in 2016



FAIR Health Consumer: fairhealthconsumer.org

The screenshot shows the FAIR Health Consumer website. The header includes the FAIR Health Consumer logo, navigation icons for various services, and a language selector for Spanish and English. The main content area features a large heading 'Consumers Estimate your healthcare expenses' with a subtext about getting essential information on costs. A magnifying glass graphic contains medical terms like 'MRI', 'SCANS', 'COPY', 'CANAL', 'COVIL', 'TELEHEALT', 'ARTHROSCO', 'BIRTH \$', and 'URINAL'. To the right, there are four service categories: Medical and Hospital Costs, Dental Services, Shoppable Services, and Body Part Procedure Locator (marked as NEW). Below this, there are three main sections: 'Surprise Billing' with links to read articles and learn about resources; 'Shared Decision Making' with a link to read more; and 'Older Adults' with a link to click here. The footer includes the FAIR Health logo and a 'Know Your Source' tagline.

FAIR Health Consumer

Shared Decision Making Older Adults Insurance Basics Quality Resources Glossary About Us

fairhealthconsumer.org

Consumers

Estimate your healthcare expenses

Get essential information on costs for thousands of procedures and learn [insurance basics](#).

Visit our corporate website at fairhealth.org

If You're a **Provider**, Click Here

Download Our App FH® Consumer Classroom
App Store Google Play

- Medical and Hospital Costs
- Dental Services
- Shoppable Services
- Body Part Procedure Locator **NEW**

Surprise Billing

Read articles about surprise billing [Click Here](#)

Learn about resources and help you can get with Surprise Billing [Click Here](#)

Shared Decision Making

Access shared decision-making tools that offer clinical and cost information [Read more](#)

Older Adults

Tools, resources and educational content to help older adults better navigate the healthcare system, plan for healthcare costs and make more informed decisions. [Click Here](#)

FAIR Health Consumidor: fairhealthconsumidor.org

The screenshot displays the FAIR Health Consumidor website. At the top, a navigation bar includes the FAIR Health Consumidor logo, several icons (health, dental, shopping, person), and links for 'Toma de decisiones compartida', 'Adultos mayores', 'Información Básica de Seguros', 'Calidad', 'Recursos', 'Glosario', and 'Acerca de Nosotros'. On the right side of the navigation bar, there is a language toggle with 'Español' and 'English' buttons. A yellow arrow points to this toggle with a callout box that says 'Easy toggle between Spanish and English'. Below the navigation bar, the main content area features a large heading 'Consumidores' and a subheading 'Calcule sus gastos de atención médica'. A magnifying glass icon is positioned over a circular graphic containing medical terms like 'MIRI SC', 'OOT CANA', 'COPY COVIL', 'TELEHEALT', 'ARTHROSCO', 'BIRTH \$', and 'URINAL'. To the right of the main heading, there are four white boxes with icons and text: 'Costos Médicos y Hospitalarios' (green cross icon), 'Servicios Dentales' (orange tooth icon), 'Servicios de Compra' (blue shopping cart icon), and 'Búsqueda de anatomía' (blue person icon). Below these, there is a 'NUEVO' badge. The bottom section of the page has three main content blocks: 'Facturas Inesperadas' with a question mark icon and links to 'Leer artículos sobre facturación sorpresa' and 'Conozca los recursos y la ayuda que puede obtener con la facturación sorpresa'; 'Toma de decisiones compartida' with a red cross icon and a link to 'Obtenga más información'; and 'Adultos mayores' with a blue header and a link to 'Haga clic aquí'. A chat icon is located in the bottom right corner.

FAIR Health Consumidor

Toma de decisiones compartida Adultos mayores Información Básica de Seguros Calidad Recursos Glosario Acerca de Nosotros

fairhealthconsumer.org

Consumidores

Calcule sus gastos de atención médica

Obtenga información esencial sobre los costos de miles de procedimientos y aprenda conceptos básicos de seguros.

Visite nuestro sitio web corporativo en fairhealth.org

Si es un **Proveedor**, haga clic aquí

Descarga esta App FH® Consumer Classroom

App Store Google Play

Costos Médicos y Hospitalarios

Servicios Dentales

Servicios de Compra

Búsqueda de anatomía

NUEVO

Facturas Inesperadas

Leer artículos sobre facturación sorpresa Haga clic aquí

Conozca los recursos y la ayuda que puede obtener con la facturación sorpresa Haga clic aquí

Toma de decisiones compartida

Acceda a herramientas de toma de decisiones compartidas que ofrecen información clínica y de costos Obtenga más información

Adultos mayores

Herramientas, recursos y contenido educativo para ayudar a los adultos mayores a navegar mejor por el sistema de atención médica, planificar los costos de atención médica y tomar decisiones más informadas. Haga clic aquí

Easy toggle
between
Spanish and
English

Onboarding for Cost Lookup: Provider Location

Where is your provider? ?

10022 ✓

 [Use current location](#)

Next

Medical Cost Lookup

FAIRHealth Consumer

Shared Decision Making Older Adults Insurance Basics Quality Resources Glossary About Us

Español English

Select the type of care you need from categories below

Physician Services and Supplies Body Part Procedure Locator Urgent Care Costs Telehealth Costs Hospital Inpatient Facility Costs FH® Total Treatment Cost

Enter a CPT Code or Keyword

Or use the menu below

Alcohol and/or Drug Services Blood Transfusions Diabetes, Med. Supplies

Ambulance Transportation Colonoscopy, Endoscopy Electrical Stimulation

Behavioral Health (including Alcohol and/or Drug COVID-19 Hearing, Speech Supplies

1 2 3 4

Offers site-specific values that elevate consumer understanding of costs

Body Part Procedure Locator

Provides option
to search
procedure
using map of
body

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Shared Decision Making Older Adults Insurance Basics Quality Resources Glossary About Us

Español English

Select the type of care you need from categories below

Physician Services and Supplies

Body Part Procedure Locator

Urgent Care Costs Telehealth Costs Hospital Inpatient Facility Costs FH® Total Treatment Cost

The Body Part Procedure Locator lets you search common medical procedures by the part of your body that's affected. Once you choose a body part, the tool will guide you through categorization and code selection. If you can't find what you're searching for, you'll have the option of searching through the general medical procedure lookup (Physician Services and Supplies).

HEAD

SPINE AND SPINAL CORD

SKIN

ANUS AND RECTUM

CHEST

ABDOMINAL CAVITY

REPRODUCTIVE ORGANS

EXTREMITIES AND JOINTS

Medical Cost Lookup Results Page

FAIRHealth
Consumer



Shared Decision Making Older Adults Insurance Basics Quality Resources Glossary About Us



[Español](#) [English](#)

Costs of Care Related to
Removal of cataract with insertion of prosthetic lens
CPT Code 66984
New York, NY 10022

[Search Again](#) [Print](#)

Cost

Local Price Comparison

Find a Provider

Learn

Questions to Ask

Primary Medical Procedure

Medical Procedure
Removal of cataract with insertion of prosthetic lens
CPT Code: 66984

Offers both in- and out-of-network cost estimates

Estimates are based on the 80th percentile

Reset

Out-of-Network/Uninsured Price
\$6,032

In-Network Price
\$1,870

See out-of-network Reimbursement

Possible additional related costs are listed below. You can add them to the Primary Medical Procedure. This will update the Total Cost amount below.

Related Costs (if Applicable)

Add All

Out-of-Network/Uninsured Price

In-Network Price

Anesthesia
Anesthesia for lens surgery
CPT Code: 00142

Add

\$1,856

\$895

Other
Measurement of corneal curvature and depth of eye
CPT Code: 92136

Add

\$462

\$151

Facility Costs

Ambulatory Surgical Center (ASC)

\$7,910

\$2,025

Total Cost

Out-of-Network/Uninsured Price
\$6,032

In-Network Price
\$1,870

Click here for out-of-network cost calculator

Out-of-Network Reimbursement

FAIRHealth
Consumer



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[Español](#) [English](#)

Costs of Care Related to
Removal of cataract with insertion of prosthetic lens
CPT Code 66984
New York, NY 10022

[Search Again](#) [Print](#)

[Back](#)

Out-Of-Network Reimbursements

Medical Procedure
Removal of cataract with insertion of prosthetic lens
CPT Code: 66984

Typical provider charge **80th percentile of charges** \$6,032
Typical plan will pay **70% of charges** - \$4,222
Out-of-Pocket Cost = \$1,810

[Customize](#)

OUT-OF-NETWORK

Anesthesia
Anesthesia for lens surgery
CPT Code: 00142

[Add](#)

Typical provider charge \$1,856
Typical plan will pay **70%** - \$1,299
Out-of-Pocket Cost = \$557

Other
Measurement of corneal curvature and depth of eye
CPT Code: 92136

[Add](#)

Typical provider charge \$462
Typical plan will pay **70%** - \$323
Out-of-Pocket Cost = \$139

☐ **Ambulatory Surgical Center (ASC)**
Ambulatory Surgery Center (ASC) facility estimate for procedure code 66984 (in addition to your doctor's fee)
CPT Code: 66984

Typical provider charge \$7,910
Typical plan will pay **70%** - \$5,537
Out-of-Pocket Cost = \$2,373

☒ **Hospital (Outpatient)**
Hospital Outpatient Facility (HOSPF) estimate for procedure code 66984 (in addition to your doctor's fee)

[Add](#)

Typical provider charge \$11,511
Typical plan will pay **70%** - \$8,058

Total Cost

\$1,810
Out-of-Pocket Cost

Out-of-Network/Uninsured Price

Provides flexible calculator to determine out-of-pocket costs

Geo-Compare Feature

FAIRHealth
Consumer

Shared Decision Making Older Adults Insurance Basics Quality Resources Glossary About Us

🇪🇸 Español 🇬🇧 English

Costs of Care Related to

Removal of cataract with insertion of prosthetic lens
CPT Code 66984
New York, NY 10022

[Search Again](#) [Print](#)

Cost

Local Price Comparison

Find a Provider

Learn

Questions to Ask

Primary Medical Procedure

Medical Procedure
Removal of cataract with insertion of prosthetic lens
CPT Code: 66984 Δ

Estimates are based on the 80th percentile ? [Reset](#)

Out-of-Network/ Uninsured Price	In-Network Price?
\$6,032	\$1,870

[See out-of-network Reimbursement](#)

Possible additional related costs are listed below. You can add them to the Primary Medical Procedure. This will update the Total Cost amount below.

Related Costs (if Applicable)	Add All	Out-of-Network/ Uninsured Price	In-Network Price
Anesthesia Anesthesia for lens surgery CPT Code: 00142	Add	\$1,856	\$895
Other Measurement of corneal curvature and depth of eye CPT Code: 92136 Δ	Add	\$462	\$151
Facility Costs Ambulatory Surgical Center (ASC)		\$7,910	\$2,025

Total Cost

Out-of-Network/ Uninsured Price	In-Network Price
\$6,032	\$1,870

Click here
for geo-
compare
feature

Local Price Comparison

FAIRHealth
Consumer



Shared Decision Making

Older Adults

Insurance Basics

Quality

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About Us





Español

English

Costs of Care Related to

Removal of cataract with insertion of prosthetic lens

CPT Code 66984

New York, NY 10022

Search Again

Print

Cost

Local Price Comparison

Find a Provider

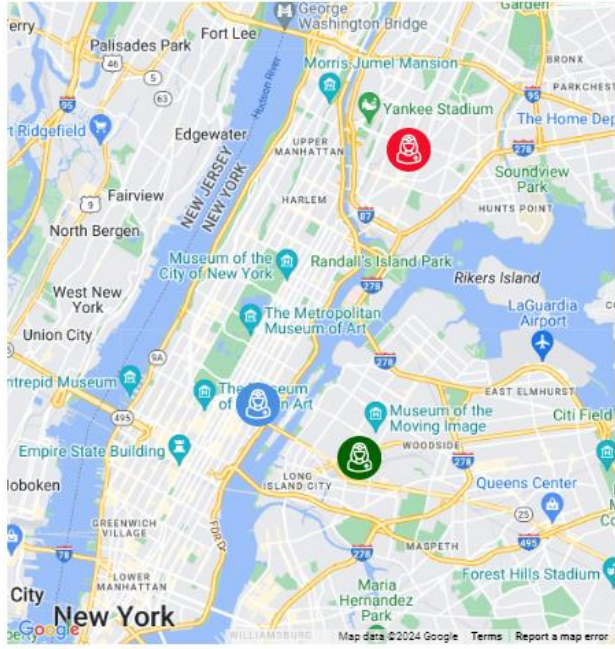
Learn

Questions to Ask

Local Price Comparison

View cost estimates for this procedure in surrounding zip codes

Cost estimate comparisons reflect the total amount for the main procedure you searched and related services. Costs vary by region and healthcare provider. To view the full cost breakdown, click on "See Details".



Current results
New York, NY 10022

Out-of-Network/
Uninsured Price

\$6,032

In-Network Price

\$1,870

Long Island City, NY 11101

LOWER

Out-of-Network/
Uninsured Price

\$3,500

In-Network Price

\$1,024

See details

Bronx, NY 10451

HIGHER

Out-of-Network/
Uninsured Price

\$6,815

In-Network Price

\$2,709

See details

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FH[®] Total Treatment Cost

[Shared Decision Making](#)[Older Adults](#)[Insurance Basics](#)[Quality](#)[Resources](#)[Glossary](#)[About Us](#)

[Español](#)[English](#)

Select the type of care you need from categories below

Physician Services and Supplies

Body Part Procedure Locator

Urgent Care Costs

Telehealth Costs

Hospital Inpatient Facility Costs

 FH[®] Total Treatment Cost

Our cost estimator can show you the overall cost involved in caring for chronic conditions like type 1 or 2 diabetes, acute conditions like vaginal delivery and event-based procedures like knee replacement.

<

ADHD and Hyperkinetic Syndrome

C-Section

COPD/Emphysema

Alzheimer's Disease

Cataract Surgery

Covid-19 Hospitalization

Asthma

Colonoscopy

Covid-19 Hospitalization with Complexities

>

1

2

3

FH Total Treatment Cost Results Page

FAIRHealth
Consumer

Shared Decision Making Older Adults Insurance Basics Quality Resources Glossary About Us

Español English

Cost

Learn

Questions to Ask

FH® Total Treatment Cost Related to
Colonoscopy
New York, NY 10022

Out-of-Network/
Uninsured Price ?

In-Network Price ?

Medicare Price ?

[Search Again](#) [Print](#)

Prices are estimates only. [Read more](#)

Outpatient Costs

Anesthesia	\$1,770	\$964	\$188
Doctor Visits (Ex. Inpatient, Office, Emergency Room, Nursing Facility)	\$256	\$126	\$104
Laboratory Tests	\$2,658	\$718	\$197
Surgery	\$7,936	\$3,841	\$1,531
Treatments and Specialty Drugs (Ex. Injections, IV Solutions, Experimental Drugs)	\$28	\$1	N/A

* N/A means that our database does not have enough data to provide a cost estimate for this procedure code in this geographic area.

FAIR Health's cost estimates only apply to people who have private insurance, or who are uninsured. Our cost estimates don't include government programs like Medicare, Medicaid or military plans like Tricare. But, they may be helpful if you're comparing costs for Medicare Advantage Plans, where you often pay more if you go outside your plan network.

FAIR Health uses commercial claims data and data from the Medicare Qualified Entity Certification Program to create benchmarks. Only commercial in-network rates are used to calculate the in-network price.

Prices are based on FH® Benchmarks

Total Cost

\$12,648

Out-of-Network/
Uninsured Price

\$5,650

In-Network Price

\$2,020

Medicare Price

Offers Medicare cost estimates for select procedures

Shoppable Services Tool



Shared Decision MakingOlder AdultsInsurance BasicsQualityResourcesGlossaryAbout Us



EspañolEnglish

300+ Shoppable Services

View All Types Of Care

Categories

Behavioral Health

Colonoscopy, Endoscopy ▾

COVID-19

Heart and Lung Tests ▾

Imaging Tests ▾

Laboratory Tests ▾

Medical Genetics, Counseling

Office and Hospital Visits ▾

Orthopedics ▾

Other Tests, Exams ▾

Pregnancy, Childbirth, Infertility ▾

Procedures, Injections ▾

Surgeries (Common) ▾

Therapeutic Services ▾

Select one code

Enter a Procedure Code or Keyword

Clear

?

or use the menu below

☐ **CPT CODE: 90834**
Psychotherapy, 45 minutes

☐ **CPT CODE: 90837**
Psychotherapy, 1 hour

☐ **CPT CODE: 90833**
Psychotherapy with evaluation and management visit, 30 minutes

☐ **CPT CODE: 90836**
Psychotherapy with evaluation and management visit, 45 minutes

☐ **CPT CODE: 90791**
Psychiatric diagnostic evaluation

☐ **CPT CODE: 90847**
Family psychotherapy with patient, 50 minutes

☐ **CPT CODE: 90832**
Psychotherapy, 30 minutes

☐ **CPT CODE: 90853**
Group psychotherapy



Dental Cost Lookup

[Shared Decision Making](#)[Older Adults](#)[Insurance Basics](#)[Quality](#)[Resources](#)[Glossary](#)[About Us](#)

[Español](#)[English](#)

What type of care do you need?



or use the menu below



Anesthesia - General

Crowns, Inlays and Onlays

Diagnostic Services

Fillings

Medications

Other Common Services, Materials

Periodontal Services

Preventative

Prosthetic Services



1

2

1

2

3

Dental Cost Lookup Results Page

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Consumer



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[Español](#)

[English](#)

Costs of Care Related to
"Extraction or pulled tooth that has the crown mostly covered by bone, referred to as ""fully impacted""
CPT Code D7240
New York, NY 10022

Estimates are based on the 80th percentile

Reset

[Search Again](#)

[Print](#)

Cost

Local Price Comparison

Learn

Questions to Ask

Primary Dental Procedure

Nomenclature : removal of impacted tooth - completely bony
Common Terminology : "Extraction or pulled tooth that has the crown mostly covered by bone, referred to as ""fully impacted""
Code D7240

Out-of-Network/
Uninsured Price

\$1,100

Average
Allowed Amount

\$610

[See out-of-network Reimbursement](#)



Possible additional related costs are listed below. You can add them to the Primary Medical Procedure. This will update the Total Cost amount below.

 Related Costs (if Applicable)	Add All	Out-of-Network/ Uninsured Price	In-Network Price
Nomenclature : limited oral evaluation - problem focused Common Terminology : Dental Exam focused on problem or patient concern, maybe urgent or emergency Code D0140	Add	\$200	\$122
Nomenclature : intraoral – periapical FIRST radiographic image Common Terminology : X-rays – First periapical film – showing roots of tooth Code D0220	Add	\$60	\$34
Nomenclature : intraoral - periapical each radiographic image Common Terminology : X-rays – Each periapical additional film after first – showing roots of tooth Code D0230	Add	\$50	\$30

Total Cost

Out-of-Network/
Uninsured Price

\$1,100

In-Network Price

\$610

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Shared Decision-Making (SDM) Feature



Shared Decision Making

Older AdultsInsurance BasicsQualityResourcesGlossaryAbout Us

EspañolEnglish

Shared Decision Making

We often rely on our doctors to tell us what care we need. But to get the best care, you and your doctor should make decisions together. This process is called "shared decision making." Your doctor shares medical expertise, and you share what you want out of your care. Then, you make a decision together.

Shared decision making (SDM) is helpful if there's more than one way to treat your health problem, and there's no clear "right" choice. These situations, where the preference of the patient matters, are often called "preference-sensitive" conditions. In these cases, patients' preferences are considered along with clinical evidence about the costs and benefits of different options.

Since patient (and/or caregiver) participation in SDM is a crucial part of treatment planning for preference-sensitive conditions, it is important for patients to be well informed about their options. Decision aids, like those on this website, can help patients discuss with their providers and understand the trade-offs involved in each medical choice, so they can choose the option that aligns with their priorities and values.

Thanks to generous **grant funding**, FAIR Health offers decision aids that combine clinical options from the Option Grid™ patient decision aids with FAIR Health cost data. ¹

The decision aids are not intended to be medical advice, diagnosis or treatment. They are intended to provide information to help you engage in shared decision making with health professionals.

The clinical options in the decision aids should be discussed with your health professional, as each patient's condition will vary.



Treatment Options

Early-Stage Breast Cancer

Fast-Growing Prostate Cancer

Hip Osteoarthritis Nonsurgical Treatment Options

Hip Replacement, Should I Have It?

Slow-Growing Prostate Cancer

Spinal Stenosis

Type 2 Diabetes

Uterine Fibroids Treatment Options (Medications)

Uterine Fibroids Treatment Options (Procedures)

Dialysis for People Who Are Seriously Ill

SDM for Slow-Growing Prostate Cancer

The screenshot shows the FAIR Health Consumer website interface. The top navigation bar includes the FAIR Health logo, several icons (heart, tooth, shopping cart, person), and links for Shared Decision Making, Older Adults, Insurance Basics, Quality, Resources, Glossary, and About Us. There are also language options for Español and English. The main heading is "Slow-Growing Prostate Cancer". Below this, a text box explains that some doctors describe prostate cancer as "slow growing" if it's found only in the prostate and is likely to grow only very slowly or not at all. It mentions that if diagnosed, one may wish to discuss options with their provider and loved ones, and that potential options are laid out in the **decision aid** (combining clinical options from the Option Grid™ patient decision aid with FAIR Health cost data) on this website. A yellow arrow points from a callout box "Click here for decision aid" to a button labeled "Slow-Growing Prostate Cancer Decision Aid". Below this, another text box says "For more information about prostate cancer, refer to the following:" followed by a list of resources: The Prostate Cancer Foundation (PCF), the American Cancer Society, and the Centers for Disease Control and Prevention (CDC). A yellow arrow points from a callout box "Click here for links to external resources" to this list. Below the list, a section titled "Additional information on prostate cancer:" includes links to an article from St. Luke's Health, a book on prostate cancer science, CancerCare's support services, and ZERO Cancer's resources. A yellow arrow points from a callout box "Click here for checklist" to a button labeled "Printable PDF" under the heading "Shared Decision-Making Checklist for Patients and Caregivers". At the bottom, a paragraph explains the concept of shared decision making.

FAIR Health Consumer

Shared Decision Making Older Adults Insurance Basics Quality Resources Glossary About Us

Español English

Slow-Growing Prostate Cancer

Some doctors describe prostate cancer as "slow growing" if it's found only in the prostate and is likely to grow only very slowly or not at all.

If you have been diagnosed by a doctor with slow-growing prostate cancer, you may wish to discuss options with your provider and loved ones. Potential options are laid out in the **decision aid** (combining clinical options from the Option Grid™ patient decision aid with FAIR Health cost data) on this website.

[Slow-Growing Prostate Cancer Decision Aid](#)

For more information about prostate cancer, refer to the following:

- The [Prostate Cancer Foundation \(PCF\)](#) offers information about [treatment centers](#) and [financial assistance](#). The PCF's goal is to fund research to improve the prevention, detection and treatment of prostate cancer, and ultimately, cure it for good.
- Information about causes, risk factors, detection, treatment and related topics can be [found on the American Cancer Society's](#) website. The American Cancer Society is on a mission to free the world from cancer. It funds and conducts research, shares expert information, supports patients and spreads the word about prevention.
- The [Centers for Disease Control and Prevention's \(CDC\)](#) [prostate cancer web pages](#) include basic information, statistics, health tips and more. The CDC's National Center for Chronic Disease Prevention and Health Promotion (NCCDPHP) helps people and communities prevent chronic disease and promotes health and wellness for all.

Additional information on prostate cancer:

- This [article on prostate cancer from St. Luke's Health](#) has more information about diagnostic criteria and symptoms as well as other helpful resources.
- This [book delves deeper into the science behind prostate cancer](#) and how it's treated.
- [CancerCare](#) provides free professional support services, including resources specifically regarding prostate cancer. Founded in 1944, CancerCare is the leading national organization providing free, professional support services and information to help people manage the emotional, practical and financial challenges of cancer.
- [ZERO Cancer](#) is a national nonprofit with the mission to end prostate cancer. ZERO Cancer advances research, improves the lives of men and families, and inspires action. ZERO Cancer's website contains [toolkits](#), [webinars](#), [fact sheets](#) and more for the newly diagnosed.

Shared Decision-Making Checklist for Patients and Caregivers

[Printable PDF](#)

We often rely on our healthcare providers to tell us what care we need. But to get the best care, you and your provider make decisions together. This process is called "shared decision making." Your provider shares medical expertise, and you share what you want out of your care. Then you make a decision together. Shared decision making can be especially useful to help manage slow-growing prostate cancer and understand your options. It can also open up a channel for communication and trust between you and your provider.

Slow-Growing Prostate Cancer Decision Aid: Patient Questions

[Shared Decision Making](#)[Older Adults](#)[Insurance Basics](#)[Quality](#)[Resources](#)[Glossary](#)[About Us](#)[Español](#)[English](#)

Slow-Growing (Low-Risk) Prostate Cancer Treatment Options

This decision aid is for people with cancer who are at low risk of cancer spreading. Low risk is Stage T1 or T2a, Gleason score 6 or lower, and prostate-specific antigen (PSA) level lower than 10 ng/mL. This decision aid used research on people who are mostly 60 to 70 years old.

About Prostate Cancer: The prostate is a gland below the bladder that helps make semen. Cancer is when cells grow in abnormal ways.

Patient Questions

▶ What does the option involve?

▶ What is my chance of dying from prostate cancer?

▶ Will the cancer spread to other parts of my body?

▶ When will I return to my usual activities?

▶ What are the side effects?

▶ What are the harms?

Definitions

Prostate Biopsy: A healthcare professional will use a needle to take samples of the prostate.

Cancer Stage T1 or T2a: Stage T1 or T2a is when the cancer has not spread outside of the prostate. The cancer is slow growing.

Gleason Score: The score tells how likely the cancer is to spread.

PSA Level: PSA is a protein made by the prostate. The PSA level is the amount of PSA in your blood.

Slow-Growing Prostate Cancer Decision Aid: Treatment Options



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Slow-Growing (Low-Risk) Prostate Cancer Treatment Options

This decision aid is for people with cancer who are at low risk of cancer spreading. Low risk is Stage T1 or T2a, Gleason score 6 or lower, and prostate-specific antigen (PSA) level lower than 10 ng/mL. This decision aid used research on people who are mostly 60 to 70 years old.

About Prostate Cancer: The prostate is a gland below the bladder that helps make semen. Cancer is when cells grow in abnormal ways.

Patient Questions

▼ What does the option involve?

Watch and Wait

You will not have active treatment. You may have tests about once a year.

See the cost

Monitor with Tests

You will have tests a few times a year. It may include blood tests, rectal exams, and scans. A sample from your prostate (biopsy) may also be taken.

Treatment will be offered if tests show that cancer is growing.

See the cost

Radiation Treatment

A machine will treat your prostate with high-energy x-rays. You will be treated 5 days a week for 5 to 8 weeks.

See the cost

Radiation Implants

You will have outpatient care to place grain-size pieces of metal into your prostate. These pieces give off radiation for weeks or months.

See the cost

Groundbreaking
integration of
clinical and cost
information

Cost Breakdown for Selected Pathway

FAIRHealth
Consumer

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Cost

Learn

Costs of Care Related to

Slow Growing Prostate Cancer

Watch And Wait

New York, NY 10022

[Search Again](#)
[Print](#)

Out-of-Network/
Uninsured Price ?

In-Network Price ?

Medicare Price ?

Prices are estimates only. [Read more](#)

☒ Doctor / Healthcare Professional Visits (Ex. Office, Outpatient, Inpatient, Home Care)	\$955	\$635	\$147
☒ Laboratory Tests - Requiring a Blood specimen (Ex. Complete Blood Count, Cholesterol Test)	\$500	\$241	\$36
☒ Pathology Tests (Ex. Pathology review during surgery)	\$2,032	\$490	\$142
☒ Surgical Procedures	\$5,452	\$2,316	\$2,374

* N/A means that our database does not have enough data to provide a cost estimate for this procedure code in this geographic area.

FAIR Health's cost estimates only apply to people who have private insurance, or who are uninsured. Our cost estimates don't include government programs like Medicare, Medicaid or military plans like Tricare. But, they may be helpful if you're comparing costs for Medicare Advantage Plans, where you often pay more if you go outside your plan network.

FAIR Health uses commercial claims data and data from the Medicare Qualified Entity Certification Program to create benchmarks. Only commercial in-network rates are used to calculate the in-network price.

Prices are based on FH® Benchmarks

Total Cost

\$8,939

Out-of-Network/
Uninsured Price

\$3,682

In-Network Price

\$2,699

Medicare Price

FAIR Health for Older Adults: fairhealtholderadults.org

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FAIR HEALTH for Older Adults

Healthy Decisions for Healthy Aging

As we get older, knowing how to navigate the healthcare system and choosing the best care for ourselves is crucial. With funding from The John A. Hartford Foundation,¹ FAIR Health created FAIR Health for Older Adults. It includes tools you can use to plan for the costs of your care and make better healthcare decisions—whether you make them alone or with a caregiver who helps you.



Shared Decision Making

Shared decision making (SDM) is helpful if there's more than one way to treat your health problem, and there's no clear "right" choice. FAIR Health offers decision aids (with clinical and cost information) that help older patients and their caregivers talk with providers about the trade-offs involved in each clinical choice. This can help with choosing the option that lines up with their priorities and values.



To [learn more about shared decision making](#), click here. You can also find decision aids for some conditions in the drop-down menu.

Select a Decision Aid

Dialysis for People Who Are Seriously Ill

▼

View

FH® Total Treatment Cost

If you have a chronic illness or need a complex procedure, it's a good idea to get an FH Total Treatment Cost estimate. It can show you the total cost involved in caring for conditions that affect older adults, like Alzheimer's disease/dementia, heart failure and major depression. You also can find total costs for procedures like knee replacement and cataract surgery.

Select a condition or event-based procedure

Heart Failure

▼

View

Get started

Watch a Video on How to Use Our Tools

Watch 

FH® Healthcare Toolkit



Download and print:

-  [Shared Decision-Making Checklist for Patients](#)
-  [Shared Decision-Making Checklist for Family Caregivers and Care Partners](#)
-  [Healthcare Navigation Checklist for Patients](#)
-  [Healthcare Navigation Checklist for Family Caregivers and Care Partners](#)
-  [Choosing a Healthcare Provider: Questions to Ask](#)

Resources for Older Adults and Their Caregivers

Use this section to find helpful links to organizations that can help if you have a problem with coverage or websites to help you find a doctor or dentist.

Financial Health Literacy



Learn about steps you can take to prepare for and manage your healthcare costs.



FH® Medical Cost Lookup Tool

Financial Health Literacy for Older Adults

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[< Back to Older Adults](#)

Financial Health Literacy

[Preparing for and Managing Healthcare Costs](#)[Get Coverage](#)[Resources](#)[Managing Healthcare Costs](#)[Paying for Care](#)

Preparing for and Managing Healthcare Costs

As we grow older, we may need more medical and dental care to keep us healthy. For example, to manage a chronic condition, we may need to visit the doctor or take prescribed medicines regularly. Or, we may need immediate care for a sudden illness. To get the right care, you should know your options for care and treatment, make the best decisions for you, and learn how to manage and pay your costs of care.

What steps can you take to prepare? Ask your doctor or healthcare team about your condition and your options for care and treatment. Let them know what is important to you. In some cases, you may be able to make a decision about your care with your provider (and your caregiver, if you have one) using a decision aid.

Knowing how much you will pay for your care also may be part of your healthcare decisions. How much you pay out of pocket will depend on things like your coverage—whether you have any, and what type—and your circumstances. You may want to keep track of funds you have set aside for out-of-pocket healthcare costs that are not covered by your insurance.

The medical and cost lookup tools on this website allow you to estimate your costs of care, but it is still always a good idea to double-check and ask your provider what they may be. The articles and checklists on this website also offer questions to ask doctors and health plans. If you need help using the healthcare system, getting coverage or paying bills, refer to the list of organizations and other helpful resources on this website.



Get and Understand Your Coverage

There are three main sources of health coverage. The first is your job. The second is a plan that you buy. The third is a government program for older, disabled or low-income people.

If You Are 64 Years Old and Younger

If you don't have coverage from your job, you can buy coverage straight from an insurer. You can also buy it through exchanges (or marketplaces) set up through the Affordable Care Act (ACA). The marketplaces are open from November 1 to January 15 each year. You may be eligible to sign up at other times—for instance, if you lose your job. You generally pay a monthly premium for coverage. If you buy a plan through the marketplace, you might qualify for help paying your premium. You may also have costs like deductibles, copays and coinsurance.

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FH[®] Insurance Basics: Home

Choosing a Health Plan

Your employer may offer more than one health plan, or you may be shopping for your own individual plan.



Preventive Care and Wellness Services: Coverage and Costs

Preventive services, such as vaccines and screenings, can help you avoid certain diseases and catch others in their early stages, to limit the harm they can cause.



How to Deal with COVID-19 Medical Costs

Thanks to a law passed in the spring of 2020, most Americans can be tested for COVID-19 for free. But that law didn't make treatment for the virus free. Medical services for COVID-19 can be costly and sometimes run into tens of thousands of dollars. Whether or not you've been diagnosed with COVID-19, you can take steps now to understand your protections under the law and manage the costs of your

If Your Plan Doesn't Pay (Appealing a Reimbursement Decision)

Suppose your insurer won't pay for a healthcare service, or pays less than you had expected. You have the right to "appeal", or ask for your case to be formally reconsidered.

FH[®] Total Treatment Cost

Menu

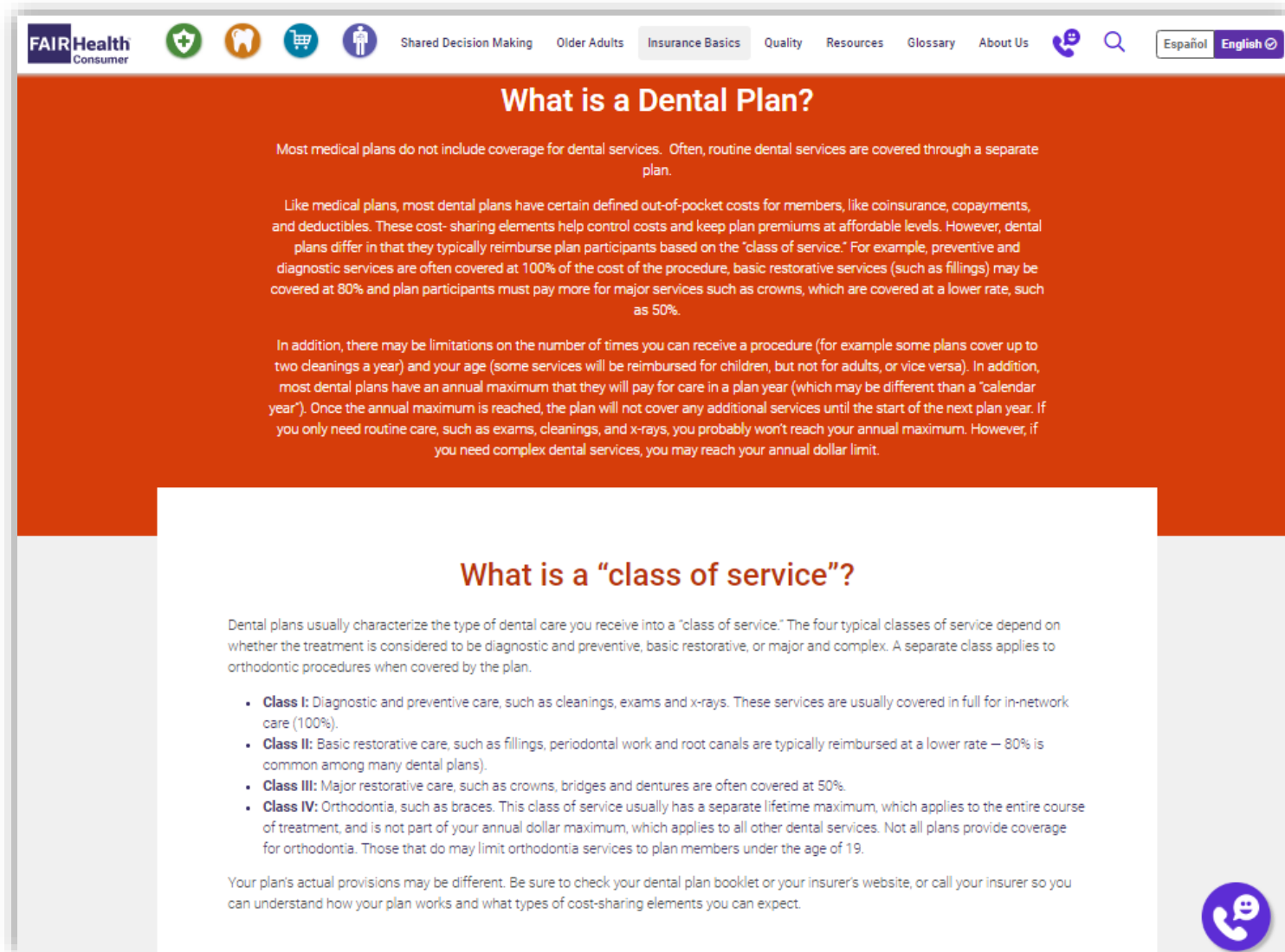
-  Home
-  Choosing Your Health Plan
-  Your Costs
-  Choosing Your Healthcare Provider
-  Dental Coverage
-  Understanding Your Bill
-  Your Rights
-  Surprise Billing
-  Shared Decision Making

Most Popular

IN AND OUT OF NETWORK



FH Insurance Basics: Dental Coverage



The screenshot shows the FAIRHealth Consumer website. The top navigation bar includes the FAIRHealth logo, several icons (a green cross, a yellow tooth, a blue shopping cart, and a blue person), and links for 'Shared Decision Making', 'Older Adults', 'Insurance Basics' (which is highlighted), 'Quality', 'Resources', 'Glossary', 'About Us', a chat icon, a search icon, and language options for 'Español' and 'English'. The main content area has an orange background with the title 'What is a Dental Plan?'. Below the title, there are three paragraphs of text explaining dental plan coverage. A white box at the bottom of the orange section contains the title 'What is a "class of service"?' and a list of four classes of service. At the very bottom of the white box, there is a paragraph about checking plan provisions and a blue chat icon.

What is a Dental Plan?

Most medical plans do not include coverage for dental services. Often, routine dental services are covered through a separate plan.

Like medical plans, most dental plans have certain defined out-of-pocket costs for members, like coinsurance, copayments, and deductibles. These cost-sharing elements help control costs and keep plan premiums at affordable levels. However, dental plans differ in that they typically reimburse plan participants based on the "class of service." For example, preventive and diagnostic services are often covered at 100% of the cost of the procedure, basic restorative services (such as fillings) may be covered at 80% and plan participants must pay more for major services such as crowns, which are covered at a lower rate, such as 50%.

In addition, there may be limitations on the number of times you can receive a procedure (for example some plans cover up to two cleanings a year) and your age (some services will be reimbursed for children, but not for adults, or vice versa). In addition, most dental plans have an annual maximum that they will pay for care in a plan year (which may be different than a "calendar year"). Once the annual maximum is reached, the plan will not cover any additional services until the start of the next plan year. If you only need routine care, such as exams, cleanings, and x-rays, you probably won't reach your annual maximum. However, if you need complex dental services, you may reach your annual dollar limit.

What is a "class of service"?

Dental plans usually characterize the type of dental care you receive into a "class of service." The four typical classes of service depend on whether the treatment is considered to be diagnostic and preventive, basic restorative, or major and complex. A separate class applies to orthodontic procedures when covered by the plan.

- **Class I:** Diagnostic and preventive care, such as cleanings, exams and x-rays. These services are usually covered in full for in-network care (100%).
- **Class II:** Basic restorative care, such as fillings, periodontal work and root canals are typically reimbursed at a lower rate — 80% is common among many dental plans).
- **Class III:** Major restorative care, such as crowns, bridges and dentures are often covered at 50%.
- **Class IV:** Orthodontia, such as braces. This class of service usually has a separate lifetime maximum, which applies to the entire course of treatment, and is not part of your annual dollar maximum, which applies to all other dental services. Not all plans provide coverage for orthodontia. Those that do may limit orthodontia services to plan members under the age of 19.

Your plan's actual provisions may be different. Be sure to check your dental plan booklet or your insurer's website, or call your insurer so you can understand how your plan works and what types of cost-sharing elements you can expect.

Healthcare Quality Toolkit

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Healthcare Quality



[FH® Healthcare Quality Toolkit](#)

[Quality Measures](#)

[Other Sources of Quality Information](#)

[Sources of Quality Information for New York State](#)

[Questions to Ask a Healthcare Provider](#)

[Staying Healthy](#)

[Hospital Quality Measures](#)

Getting the Right Care at the Right Price

How do you know if you're getting good-quality healthcare? There is no easy answer. With other types of services, you can simply look for the cheapest plumber, or the restaurant with the best reviews. Healthcare is not as simple, but some types of information can still help when you choose a healthcare provider.

Quality measures offer many types of information about healthcare providers. These measures were created by government, nonprofits and for-profit companies to show which healthcare providers give the best care. What are quality measures based on? They may be based on the experiences of other patients, clinical results and whether the provider follows a usual standard of care.

Choose a healthcare provider based on what you value most. You might want to see a provider who speaks your language or who uses electronic health records (EHRs). Or, you might be willing to pay more to visit a provider who is closer to your home or work. You also might need to visit a doctor who has special training in treating your health issue.

The provider who is best for you may be more or less costly than others. Only you can decide if the extra cost is okay to you. Some providers charge more because they have been practicing for a long time. Or, they may have special training or certifications. Going to a provider who does not take your insurance plan may also cost you more.

The choice is yours. Just make sure it is an informed choice.

Resources

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Healthcare Costs

**State Consumer Assistance Programs**

State Consumer Assistance Programs is managed by the US Department of Health and Human Services (HHS), which provides via Consumer assistance Programs (CAPs) residents of their states assistance with problems or questions about health coverage. For states without a CAP, some state and federal government offices may still be able to help you determine your rights and solve problems.

**Medicare Rights Center**

Medicare Rights Center is a non-profit consumer advocacy service organization that works to ensure access to affordable healthcare for older adults and people with disabilities

**Medicare Advantage Plans**

Medicare Advantage Plans are sometimes called "Part C" or "MA Plans" and are offered by private companies approved by Medicare.

**Families USA**

Families USA is a national non-profit, non-partisan organization whose work at national, state and community levels is dedicated to achieving high quality, affordable healthcare for all Americans.

**Community Service Society of New York**

The Community Service Society of New York supports low-income New Yorkers as they navigate the complex health system. Its CHA (Community Health Advocates) program helps consumers to enroll in and make better use of their public and private health plans in light of federal health care reform.

MENU

-  Costs
-  Locate Providers
-  Insurance Appeals and Assistance
-  Quality of Care, Literacy and Reform
-  Wellness
-  Dental/ Oral Health
-  Disability and Condition-Specific
-  Palliative Care
-  Surprise Billing
-  By State



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FH® Glossary

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D

Dental Preferred Provider Organization (DPPO)**Dentures (Complete or Partial)****Department of Health and Human Services****Depression****DEXA****Diabetes (diabetes mellitus)****Dilation and Curettage (D&C)****Discount Dental Plan****Durable Medical Equipment (DME)**

E

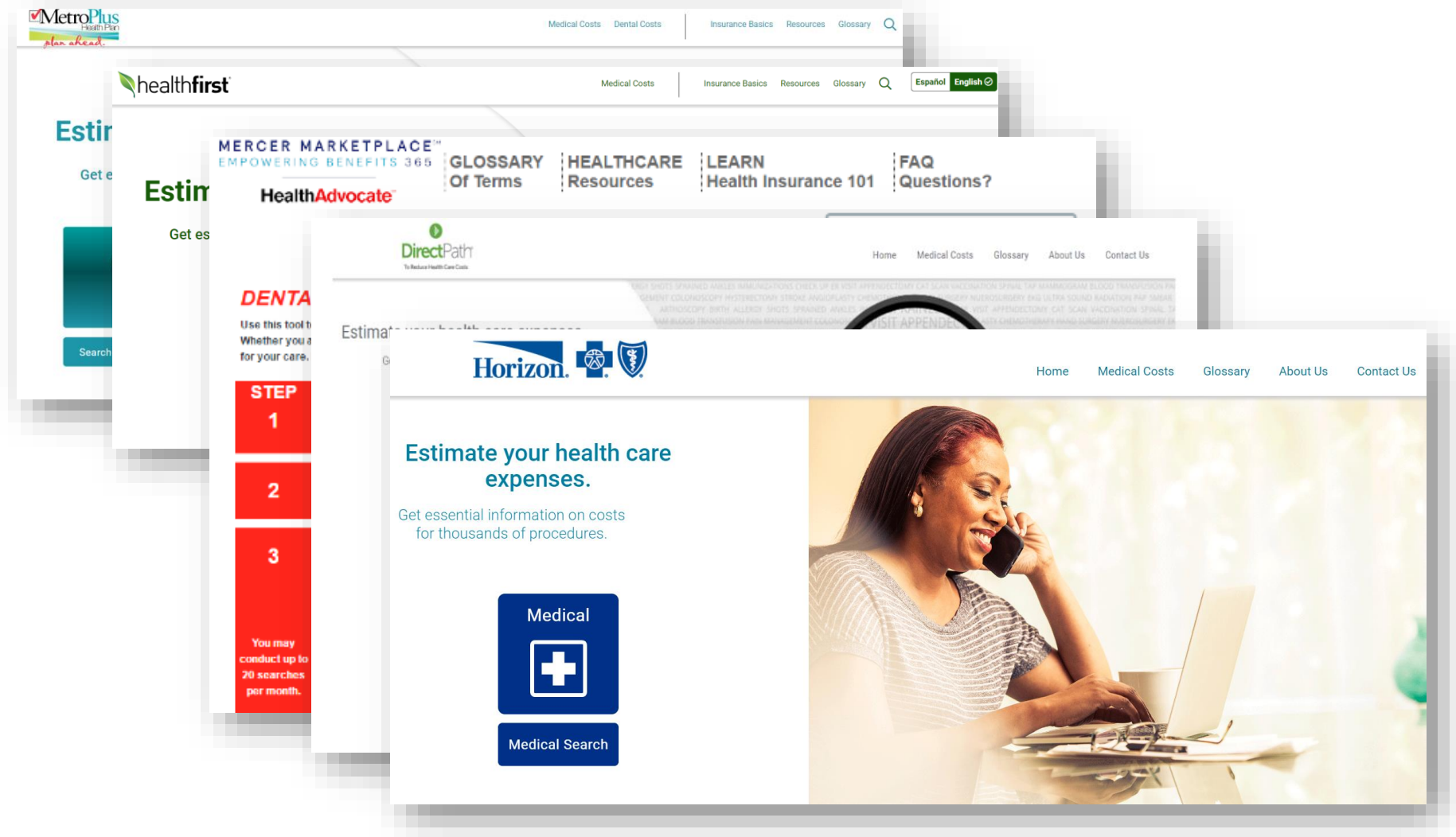
EKG

An abbreviation for electrocardiogram. Sensors, or electrodes, are placed on the skin to measure the electrical activity of the heart. The electrical activity, shown as a graph, helps physicians assess the regularity of a patient's heartbeat.

Electrical Stimulation**Emergency Care****Emergency Medical Treatment and Active Labor Act (EMTALA)****Endodontics****Endoscopy****Episode of Care**

A**B****C****D****E****F****G****H****I****J****K****L****M****N****O****P****Q****R****S****T****U****V****W****X**

Private Label FAIR Health Consumer





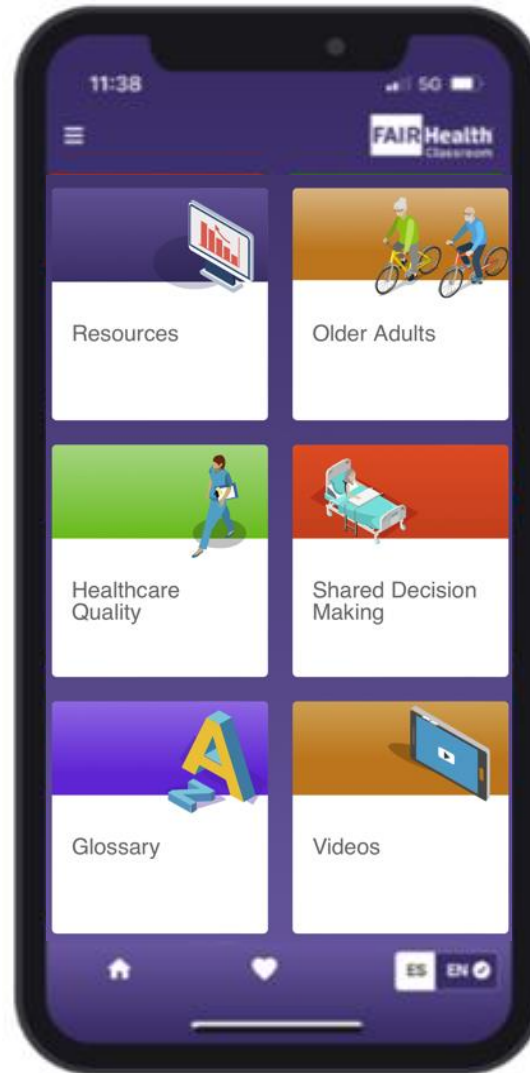
FH[®] Consumer Classroom App

Available on the Apple App Store and Google Play

FH Consumer Classroom



FH Consumer Classroom: Menu





Sampling of Creative Campaigns

Disseminating FAIR Health Free Consumer Resources Nationwide

Navigating your medical care shouldn't make you sick.

You can plan for this.

You now have the power to plan for your healthcare. This free, easy-to-use website is powered by our database of billions of billed medical and dental services and features comprehensive educational resources to bring transparency to healthcare costs and the process you'll go through.

YouCanPlanForThis.org

Campaign made possible by funding from:
 **NYS HEALTH**
FOUNDATION

FAIR Health
Consumer

Researching your healthcare shouldn't spike your blood pressure.

You can plan for this.

You now have the power to plan for your healthcare. This free, easy-to-use website is powered by our database of billions of billed medical and dental services and features comprehensive educational resources to bring transparency to healthcare costs and the process you'll go through.

YouCanPlanForThis.org

Campaign made possible by funding from:
 **NYS HEALTH**
FOUNDATION

FAIR Health
Consumer

**Surgery is painful
enough without
the sting of
unexpected costs.**

You can plan for this.

You now have the power to plan for your healthcare. This free, easy-to-use website is powered by our database of billions of billed medical and dental services and features comprehensive educational resources to bring transparency to healthcare costs and the process you'll go through.

YouCanPlanForThis.org

Campaign made possible by funding from:
NYS HEALTH
FOUNDATION

FAIR Health
Consumer

**You don't have to
be a brain surgeon
to plan for your
medical care.**

You can plan for this.

You now have the power to plan for your healthcare. This free, easy-to-use website is powered by our database of billions of billed medical and dental services and features comprehensive educational resources to bring transparency to healthcare costs and the process you'll go through.

YouCanPlanForThis.org

Campaign made possible by funding from:
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FAIR Health
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Campaign in Action

Shopping Malls



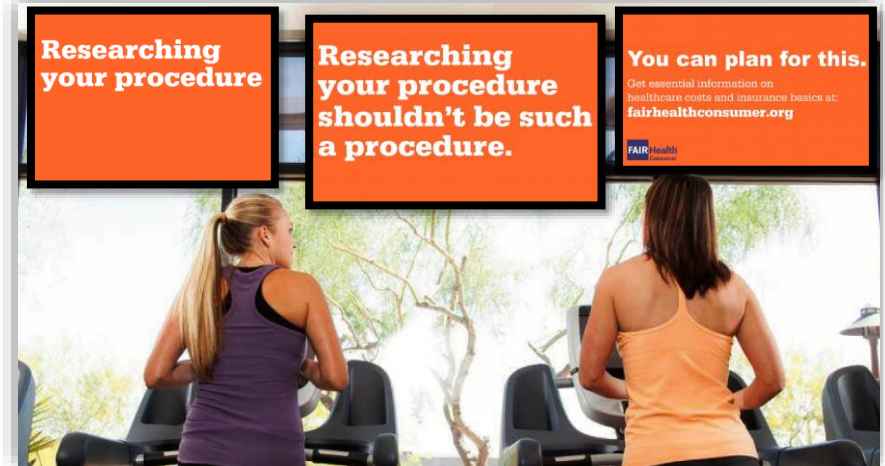
Billboards



Taxi Cabs



Health Clubs



Healthy Decisions for Healthy Aging

**Healthcare
decisions
are shared
decisions.**

Healthy Decisions *for* Healthy Aging.

FAIR Health for Older Adults is a dedicated section of our free, trusted website, designed to provide older adults with the clinical, financial and educational information they need to plan for a treatment, procedure or ongoing condition.

FAIRHealthOlderAdults.org



Campaign generously funded by:
**The John A. Hartford
Foundation**

FAIR Health
Consumer | *for* Older Adults

**Healthcare
decisions
are strategic
decisions.**

Healthy Decisions *for* Healthy Aging.

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FAIR Health
Consumer | *for* Older Adults

Healthy Decisions for Healthy Aging

**Healthcare
decisions are
life-changing
decisions.**

Healthy Decisions *for* Healthy Aging.

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FAIRHealthOlderAdults.org



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FAIR Health | *for*
Consumer | Older Adults

**Healthcare
decisions
are family
decisions.**

Healthy Decisions *for* Healthy Aging.

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Consumer | Older Adults

Sampling of Notable Press Mentions Citing FAIR Health Consumer Resources



A billing expert investigated her husband's ER bill. She was able to knock thousands off the charge. 10/25/22

The website fairhealthconsumer.org has a tool that allows consumers to search for typical patient expenses for procedures in their area. The website estimates that the out-of-network cost for the procedure Shah underwent, within the hospital's ZIP code, would be \$3,863; in network, it would be \$1,707.

RADIOLOGY
BUSINESS

'MRI' is the most-searched medical term among patients seeking cost information 2/15/24

"MRI" was the most-searched medical term among patients seeking cost information, according to the website FairHealthConsumer.org.



5 Reasons to Never Pay Doctor or Hospital Bills With a Medical Credit Card or Loan 9/30/23

A recent client of Aldeen's in Cedar Park, Texas, was socked with a \$30,000 hospital bill after his insurer paid their portion, including \$11,000 for a CT scan "when the actual charge should be more like \$500, or less," Aldeen says. (Aldeen was able to get the final bill dramatically reduced.) Find average prices for common medical tests and procedures in your area by using [Fair Health's lookup tool](#).



Prescription For Savings: How to save big money on your medical bills or get them removed altogether 11/8/23

Fair Health Consumer

FHC has a tool that allows you to look up the real cost of medical visits and procedures in your area, to make sure you're getting a fair shake.

Notable Press Mentions, Continued



WBZ
NEWS

Unexpected medical bills piling up? Here's what you can do

6/22/23

For more information, visit the [Fair Health Consumer website](#) or [click here](#) to learn more about the No Surprises Act from the Consumer Financial Protection Bureau.



McKnight's
Long-Term Care News

Shared decision-making tools empower older adults, caregivers

– by Robin Gelburd

2/21/23

The tools, educational content and resources are offered in a [dedicated section](#) on FAIR Health's free, award-winning, national consumer website, [fairhealthconsumer.org](#), which is available in English and Spanish.



Medical billing errors are common and costly. Here's how to spot them before paying

6/7/23

[FAIR Health Consumer](#), a free, online tool, shows in-network and out-of-network price estimates for hundreds of medical procedures, treatments and testing, tailored to the person's zip code. To try it out, [click here](#).



Pop This Question to Improve Medication Adherence

5/18/23

FAIR Health
Website: [fairhealthconsumer.org](#)

What it does: A cost estimator for inpatient, outpatient, and dental care.

Thank You



Robin Gelburd
President

**For more information, contact
855-301-FAIR (3247) or info@fairhealth.org.**