

Price Transparency



Sarah Ann Fite

South Bend Clinic
VP, Strategy and Business Development
&
Integrative Care Partners
Executive Director



Chris Finelli

Clariti Health
VP, Business Development

September 17, 2021



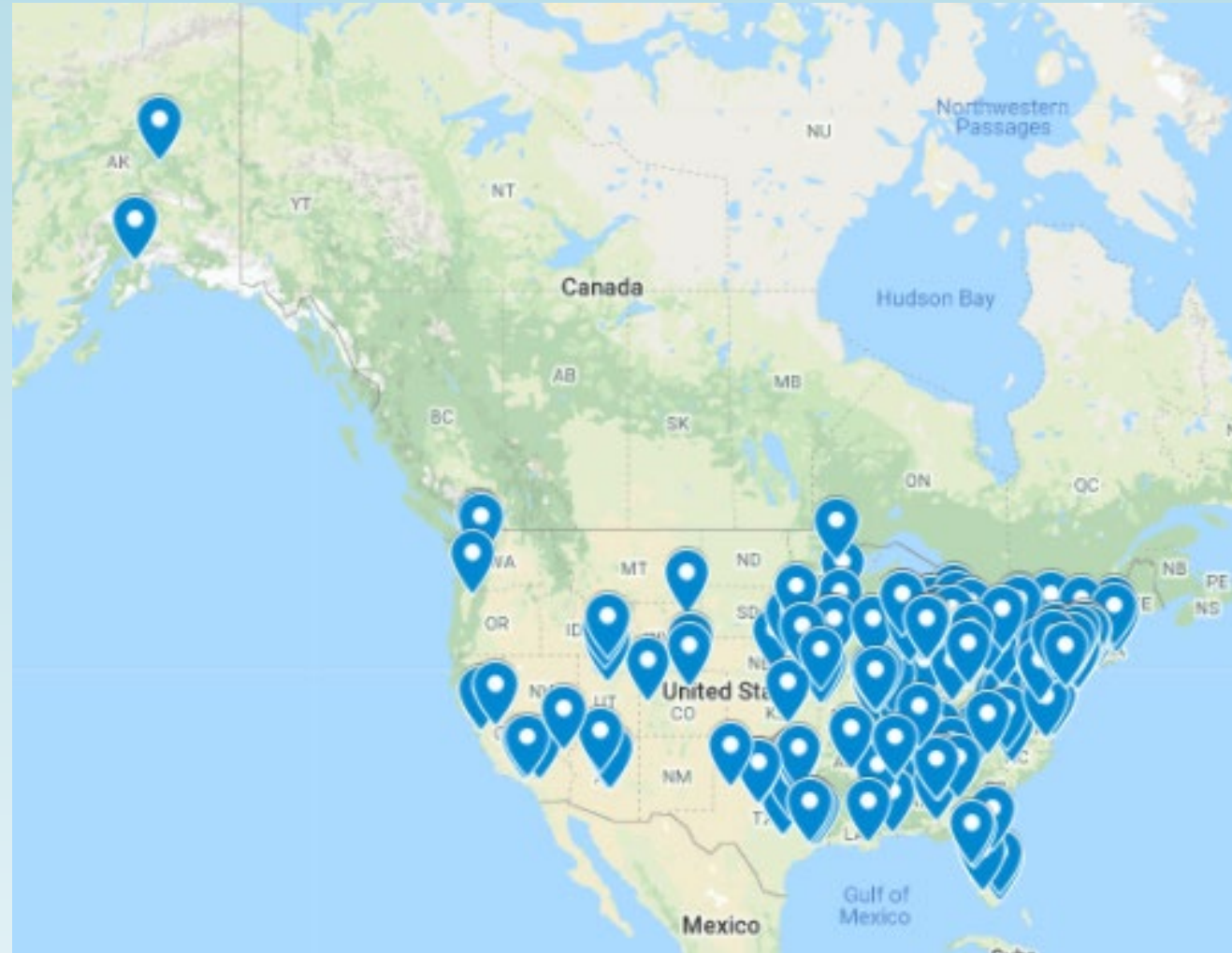
- Established in 1916
 - 10 Campuses
 - 150 Providers
- Patient-Centered, Physician-Led Healthcare
 - High quality; Low cost
- Largest physician-owned, multi-specialty group in Indiana
- Integrated and Coordinated Patient Care



- Established in 2016
- Tech company laser-focused on cost estimation and price transparency
- Growth Investment by Bain Capital June 2021
- Now part of the HST Pathways family

Where Are Clariti Customers Located?

- 500 Clariti clients in The US today
 - 9 in Indiana
 - Mostly allocated along East Coast
 - 3000+ customers in US when including HST Pathways



Clariti Partners



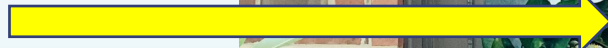
Patient Financial Responsibility: A look at Clariti numbers, 2018 - 2020

| | |
|--------------------------------|---------------------|
| Total Billed Charges | \$11,823,931,207.00 |
| Total Allowable | \$3,368,407,331.00 |
| Total Patient Responsibility | \$729,439,671.00 |
| Average Allowable | \$1,883.00 |
| Average Patient Responsibility | \$407.00 |
| Average Patient Responsibility | 21.61% |

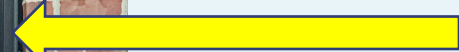
- All Cases (nearly 2MM) over 3 years
- All Types (facility, professional, anesthesia, diagnostic imaging)
- All Specialties
- All Payors

What is Transparency?

Opaque



Transparent



Translucent



Transparency in the Eyes of CMS

- Hospitals only
- Effective date of 1/1/2021
- Must be made available in Machine-Readable Format
- In Plain Sight via Hospital Website

Standard Charges

Contractual Rates /
Allowable Amounts

Discounted Cash
Rate

De-Identified
Minimum
Negotiated Rate

De-Identified
Maximum
Negotiated Rate

Shoppable Services
 $70 + 230 = 300$
Minimum



No Surprises Act

Poised to become law and effective Jan 1, 2022

Part of the larger “Consolidated Appropriations Act”

Request ins coverage info from patients

Provide GFE to patients (self-pay, OON, INN), using INN benefits

Disclose any OON providers

Provide notice to payors of scheduled patients (so AEOB can be sent to patients)

Refund overpayments in a timely manner

Require written consent for OON cases to allow balance billing



Healthcare Transparency in Indiana

**HB 1421
SB 325**



Website

HB 1447

EMPLOYERS' FORUM OF INDIANA
Addressing the challenges of the local healthcare marketplace

Print Tech Support Contact Facility

English

Thank you for choosing Maple Valley Surgery Center for your healthcare needs.
Customer Care? For billing questions our business office is open Monday through Friday, 8:30am to 5:00pm. Phone: 303.794.1111 Email: businessoffice@wainwrightsurgery.com

Patient finelli, chris
Date of Service 09/04/2021
Primary Insurance UMR (In Network) 23530490 KRIEG DEVAULT LLP 76414746
Physician: Dorsey, Tom

Procedures

| | |
|--|--------------------|
| 29881 - ARTHROSCOPY, KNEE, SURGICAL; WITH MENISCECTOMY (MEDIAL OR LATERAL, INCLUDING ANY MENISCAL SHAVING) 29881 | \$12,500.00 |
| 29881-I - IMPLANTABLE ITEM | \$1,250.00 |
| | \$13,750.00 |

Adjustment

| | |
|--|-------------|
| Estimated Insurance Contractual Discount | \$10,827.00 |
|--|-------------|

Insurance Responsibility

| | |
|------------------------------------|------------|
| Estimated Insurance Responsibility | \$1,656.50 |
|------------------------------------|------------|

Estimated Patient Responsibility

| | |
|--|-------------------|
| Co-Payment | \$150.00 |
| Deductible | \$1,116.50 |
| Co-Insurance | \$154.80 |
| Estimated Total Due | \$1,421.30 |
| Amount Now Due | \$304.80 |
| Estimated Amount Due After Insurance has Paid | \$1,116.50 |

Thank you, Employers Forum of Indiana!!
The above estimate is for the surgery center only, and is based on your surgeon's treatment plan and the benefits provided by your payor. It does not include any patient financial responsibility for the surgeon and anesthesiologist, covered implants, or any other ancillary services or tests ordered by your doctor.
*This is an updated estimate

[Pay Online](#) [Pay at Time of Service](#) [Pay By Phone](#)

[Patient Financing](#) [Insurance Info](#) [Confirm Your Payment Plan](#)

Amount Now Due \$304.80. Please select one of the payment options above.

Good Faith Estimate

How Does Clariti Define Transparency?

Applying your chargemaster, payor-specific rates, the patient's insurance plan and current benefits, and other business rules you provide to:

- ✓ Support surgeons with on-demand quotes for patients considering a procedure.
- ✓ Provide all scheduled patients with highly accurate estimates.
- ✓ Enable prospective patients who are shopping with self-service tools.
- ✓ Gain compliance with CMS / HHS and state-appointed fair billing and disclosure laws.
- ✓ Do the right thing!

If we believe

- Consumerism in healthcare is directly correlated to High Deductible Health Plans (HDHPs)
- Patients are no longer passive recipients of healthcare but active participants (quality & cost)
- Negative impact on patient experience if patient is not made aware of financial responsibility
- Transparency can influence patient decision on place of service

$$\text{VALUE} = \frac{\text{Outcomes + Experience}}{\text{Cost}}$$

Why not proactively communicate our Value???

10% of estimates completed online convert to scheduled cases at the facility

Consumer Facing Estimator (Catalyst)

- ✓ Consumerism on the rise in healthcare
- ✓ Catalyst is open 24/7/365
- ✓ ~10% of estimates created in Catalyst translate to a scheduled procedure within 60 days

How much will my service(s) cost?

Please contact us if you are in need of an exceptional surgeon.

If the procedure you believe you require is not listed on this website, feel free to call [REDACTED] to inquire about availability and pricing.

| | |
|--|---|
| <p><small>CATEGORY (OPTIONAL)</small></p> <div style="border: 1px solid #ccc; padding: 2px;">Please select service category ▼</div> | <p><small>INSURED NAME (OPTIONAL)</small></p> <div style="display: flex; border: 1px solid #ccc; padding: 2px;"><div style="flex: 1;">First</div><div style="flex: 0.1; text-align: center;">MI</div><div style="flex: 1;">Last</div></div> |
| <p><small>SERVICE(S)</small></p> <div style="border: 1px solid #ccc; height: 20px;"></div> | <p><small>INSURED DATE OF BIRTH (OPTIONAL)</small></p> <div style="border: 1px solid #ccc; padding: 2px;">MM/DD/YYYY</div> |
| <div style="display: flex; border: 1px solid #ccc; padding: 2px;"><div style="background-color: #003366; color: white; padding: 2px 10px;">Insurance</div><div style="padding: 2px 10px;">Cash Price</div></div> | <p><small>GENDER (OPTIONAL)</small></p> <div style="border: 1px solid #ccc; padding: 2px;">▼</div> |
| <p><small>VISIT TYPE</small></p> <div style="border: 1px solid #ccc; padding: 2px;">Outpatient ▼</div> | <p><small>POLICY NUMBER (OPTIONAL)</small></p> <div style="border: 1px solid #ccc; padding: 2px;">What is your policy number?</div> |
| <p><small>INSURANCE COMPANY (OPTIONAL)</small></p> <div style="border: 1px solid #ccc; height: 20px;"></div> | |

TO BE FORWARDED A COPY OF YOUR ESTIMATE, PLEASE PROVIDE YOUR CONTACT INFORMATION:

Email

or

Mobile

☐ I have read and understand the [disclaimer](#).

VIEW COST ESTIMATE

[DOWNLOAD STANDARD CHARGES](#)

Compliance

Consumer Facing Estimator (Catalyst)

How much will my service(s) cost?

Please contact us if you are in need of an exceptional surgeon.

If the procedure you believe you require is not listed on this website, feel free to call [REDACTED] to inquire about availability and pricing.

CATEGORY (OPTIONAL)

Please select service category ▼

NAME (OPTIONAL)

First

MI

Last

SERVICE(S)

DATE OF BIRTH (OPTIONAL)

MM/DD/YYYY

Insurance

Cash Price

VISIT TYPE

Outpatient ▼

TO BE FORWARDED A COPY OF YOUR ESTIMATE, PLEASE PROVIDE YOUR CONTACT INFORMATION:

Email

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Mobile

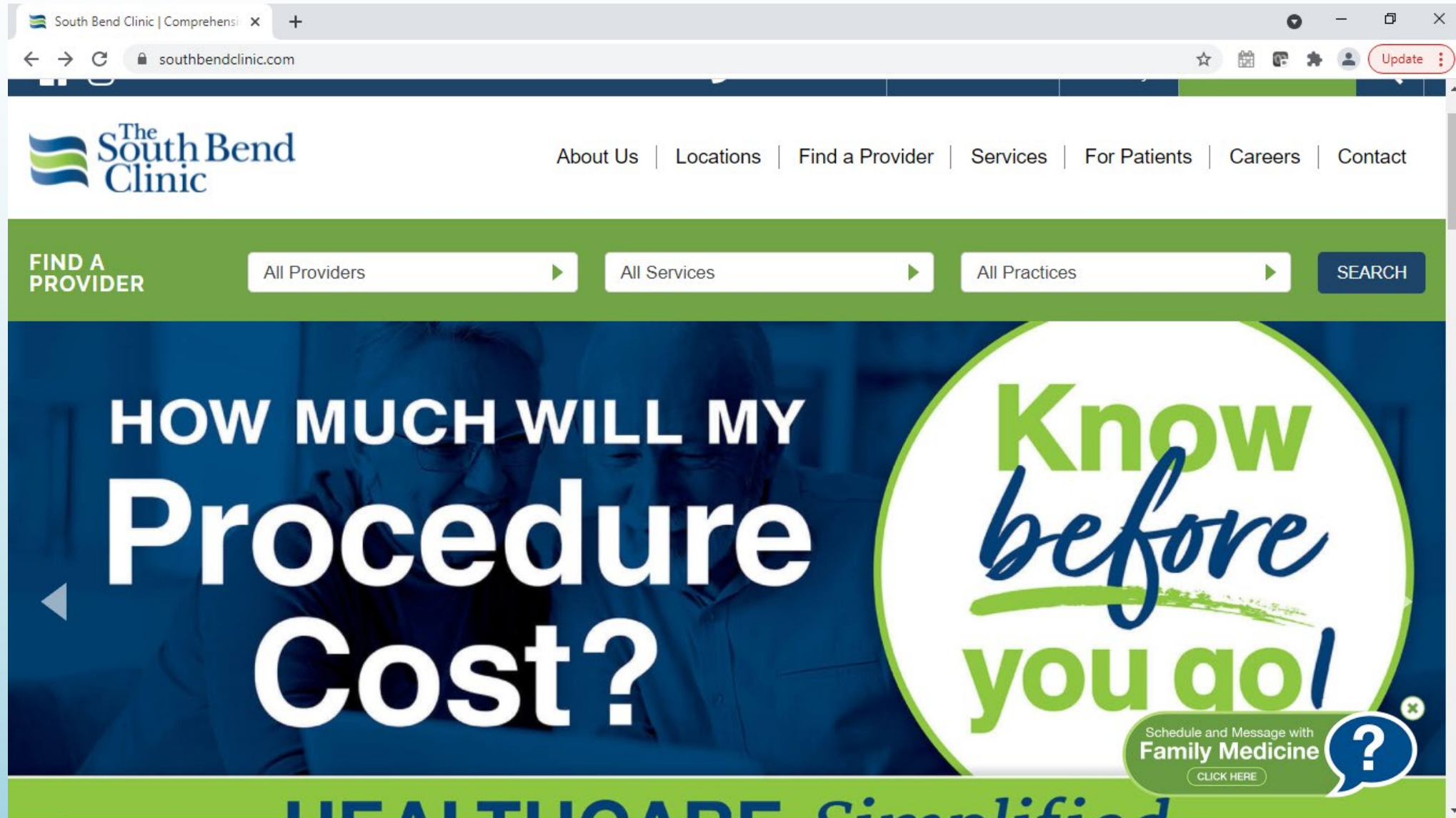
☐ I have read and understand the [disclaimer](#).

VIEW COST ESTIMATE

DOWNLOAD STANDARD CHARGES

- Reduced input fields needed for Self Pay / Cash Price

Consumer Facing Estimator (Catalyst) at South Bend Clinic



Consumer Facing Estimator (Catalyst) at South Bend Clinic

Cost Estimate | The South Bend Clinic

+

← → ↻ 🔒 southbendclinic.com/patients/cost-estimate/ 🔍 ☆ 📅 🗺️ ⚙️ 👤 Update ⋮

START YOUR ESTIMATE

We understand that cost plays a big part in healthcare decisions. At the South Bend Clinic, we are committed to providing patients with quality and affordable health care. As our patient, you have the right to know the cost of your care and request an estimate of the amount you will be charged for your nonemergency medical service that you are provided.

Get your estimate in three simple steps:

- Select your category/procedure
 - You can enter the CPT Code provided by your physician or type it in
- Enter your insurance information (or select cash pay)
- Provide your contact information

Procedures included in our estimates:

- Surgical
 - Ear, Nose and Throat
 - Gastroenterology- Colonoscopy
 - General Surgery
 - Interventional Pain Management
 - OBGYN
 - Podiatry
- Imaging
 - Diagnostic X-Ray
 - CT Scan
 - MRI
 - Ultrasound
 - Mammography
- Office Visits

If your procedure is not listed or you have any questions regarding your estimate, please call us at 574-299-2450 or email us at costestimate@southbendclinic.com.

The estimates we provide are only related to your care at the South Bend Clinic. Our listed prices do not include any fees for hospital services, anesthesia, or other tests or procedures outside the South Bend Clinic. Those providers will bill you separately and may not participate in the same health plans as our practice. Please contact them directly to verify they participate in your health plan.

It is possible that your actual price and out-of-pocket costs could vary significantly from the estimate due to a variety of reasons including, but not limited to, medical complications, additional procedures that are not included in this estimate, labs, supplies, implants / lens your physician may use, or changes in your insurance benefits. We encourage you to verify coverage for these services with your insurance plan. Thank you for your understanding.

START YOUR ESTIMATE

Schedule and Message with

Family Medicine

CLICK HERE

?

Consumer Facing Estimator (Catalyst) at South Bend Clinic

In the first 10 Days of running Know Before You Go and launching Catalyst

- 61 quotes have been submitted

- 1- AARP Medicare Advantage
- 3- AETNA
- 3- AETNA CHA
- 7- Anthem Ameriben
- 9- Anthem BCBS
- 1- BCBS
- 1- Encore
- 1- Humana Medicare Supplement
- 1- Medicare Part B Claims
- 24- Self Pay
- 2- UMR
- 8- United Healthcare

Since running the campaign the cost estimate page on our website has increased in traffic 286% from the previous period prior to the campaign. 😊

English ▼

Thank you for choosing Maple Valley Surgery Center for your healthcare needs.

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Date of Service 09/04/2021
Primary Insurance UMR (In Network) 23530490 KRIEG DEVAULT LLP 76414746
Physician: Dorsey, Tom

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| | \$13,750.00 |

Adjustment

| | |
|--|-------------|
| Estimated Insurance Contractual Discount ? | \$10,827.00 |
|--|-------------|

Insurance Responsibility

| | |
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| Estimated Insurance Responsibility ? | \$1,656.50 |
|--------------------------------------|------------|

Estimated Patient Responsibility

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*This is an updated estimate

Pay Online

Pay at Time of Service

Pay By Phone

Patient Financing

Insurance Info

Confirm Your Payment Plan

Amount Now Due \$304.80. Please select one of the payment options above.

Good Faith Cost Estimates (Impact)

- “Automagically” created at the time case/visit is scheduled
 - Can be updated at any time prior to DOS
 - Verification rerun, automatically, 2 days prior to the DOS
- Integrates with facility/practice IMS/EMR
 - HL7
 - API
 - Batch file upload
 - Etc
- Sent via Text / Email
 - HIPAA Compliant
 - DOB must be used to open
 - 80% of patients can be reached by SMS
 - Avg time to open text is < 3 minutes
- 95% + Accuracy

How Clariti Defines Transparency (Impact)



打印技术支持联系工厂

Chinese

English

Spanish

Russian

Chinese

Arabic

Korean

French

German

Vietnamese

Italian

感谢您选择Maple Valley

以满足您的医疗需求。

客户服务? 对于计费方面的问题, 我们的营业部从上午8:30至下午5:00营业。电话: 303.794.1111电

子邮件: business@lightsurgery.com

患者 finelli, chris

服务日期 09/04/2021

基本保险 UMR (In Network) 23530490 KRIEG

医师: Dorsey, Tom

76414746

程序

| | |
|--|--------------------|
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| 29881-I - IMPLANTABLE ITEM | \$1,250.00 |
| | <u>\$13,750.00</u> |


调整

| | |
|------------|-------------|
| 预计保险合同折扣 ? | \$10,827.00 |
|------------|-------------|

保险责任

- Translations available in nearly 200 languages
- 78.2% of Americans report English as primary language
- 21.8% of Americans speak a language other than English at home

How Clariti Defines Transparency (Impact)



PrintTech SupportContact Facility

Thank you for
Customer Care? For billing ques
303.

Patient finelli, chris
Date of Service 09/04/2021
Primary Insurance UMR (In
Physician: Dorsey, Tom

Procedures
29881 - ARTHROSCOPY, KNEE
INCLUDING ANY MENISCAL SH
29881-I - IMPLANTABLE ITEM

Adjustment
Estimated Insurance Contractual Discount

Insurance Responsibility

Contact Facility

To contact the facility by phone, please call 203-488-2292. Otherwise, you can contact the business office with this form:

Good morning,

Would someone please call me regarding my cost share?

Thanks and best,
Chris

Send

thcare needs.
riday, 8:30am to 5:00pm. Phone:
com

46

| | |
|------------|--------------------|
| R LATERAL, | \$12,500.00 |
| | \$1,250.00 |
| | \$13,750.00 |
| | \$10,827.00 |

- Ability for the patient to communicate via phone or messaging with office/facility staff

How Clariti Defines Transparency (Impact)

Insurance Responsibility

Estimated Insurance Responsibility ? \$1,656.50

Estimated Patient Responsibility

Co-Payment ? \$150.00

Deductible ? \$1,116.50

Co-Insurance ? \$154.80

A co-insurance is a pre-determined ratio of healthcare expenses for which the patient is responsible.

Estimated Total Due \$1,421.30

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***This is an updated estimate**

Pay Online

Pay at Time of Service

Pay By Phone

Patient Financing

Insurance Info

Confirm Your Payment Plan

Amount Now Due \$304.80. Please select one of the payment options above.

- Healthcare literacy tools built in

- Custom note

How Clariti Defines Transparency (Impact)

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Pay Online

Pay at Time of Service

Pay By Phone

Patient Financing

Insurance Info


Confirm Your Payment Plan

Amount Now Due \$304.80. Please select one of the payment options above.

- Facility/Practice payment options presented to the patient

- 30% of patients "Pay Online" prior to their service

How Clariti Defines Transparency (Authorize 2.0)

 Home Learn Support Chris impersonating Chris F Maple Valley Surgery Center Logout

Cases

Patients

Messages (7)

Alerts (21)

Authorizations

Quotes

Payments

Payment Plans

Contracts

Allowable Lookup

Catalyst

Reports

Admin

Surveys

Tools

My Account

Recent Cases

Crane, Lilleth

Clavin, Cliff

Crane, Frasier

Pederson, Norm

Tortelli, Carla

Pederson, Norm

Howe, Rebecca

Colcord, Robin

Drake, Evan

Chambers, Diane

Cases

Fast Track

Only showing cases that are not marked 'complete' [Show all cases](#)

Date of Service: thru

Show entries

Search:

| DOS | Case | Patient | MRN | Primary Payor | Eligibility | Group | Sec Payor | Sec Eligibility | Delivery | PreAuth | \$ Due | Status |
|----------|------------------------------|-------------------|----------------|---------------|---|-----------------|-----------|-----------------|--------------|--------------|------------|---|
| 09/02/21 | ENFUVRTIDE INJECTION | Boyd, Woody | MRF923959359 | UMR | Active 09/02 d | 76414746 | | | Not Sent (P) | Pending | \$11.63 | 🔍 V 🔍 |
| 09/03/21 | Injection(s), of diagnost... | Tortelli, Carla | NRF929395sssu | UMR | Active 08/25 d | 76414746 | | | Not Sent (P) | 09/01/21 | \$500.00 | 🔍 V 🔍 |
| 09/04/21 | ARTHROSCOPY, KNEE, SURGIC... | Pederson, Norm | | UMR | Active 09/01 d p | 76414746 | | | Viewed | 09/02/21 | \$2,923.00 | 🔍 V 🔍 📧 |
| 09/06/21 | AMPUTATION, TOE, METATARS... | Howe, Rebecca | | AETNA | Active 08/28 a | 014187102200025 | | | Sent (P) | Pending | \$200.00 | 🔍 V 🔍 |
| 09/07/21 | INSERTION OR REPLACEMENT ... | Clavin, Cliff | | BCBS | Active 08/25 d | 112 | | | Viewed | 09/01/21 | \$100.00 | 🔍 V 🔍 |
| 09/08/21 | COLONOSCOPY, FLEXIBLE, PR... | Colcord, Robin | PDClariti23949 | AETNA | Active 08/30 a d p | 014187102000025 | | | Not Sent (P) | Pending | \$200.00 | 🔍 V 🔍 📧 |
| 09/08/21 | Arthroscopically aided an... | Crane, Frasier | 12345 | AETNA | Active 08/30 a | 014187101900025 | | | Not Sent (P) | 09/01/21 | \$2,307.00 | 🔍 V 🔍 |
| 09/08/21 | EXTRACAPSULAR CATARACT RE... | Crane, Lilleth S. | 51559-11 | AETNA | Active 08/30 a | 086871902500041 | | | Viewed | 09/01/21 | \$2,610.00 | 🔍 V 🔍 |
| 09/09/21 | ARTHROSCOPY, KNEE, SURGIC... | Chambers, Diane | | MEDICARE | Active 08/29 a | | AETNA | Active 08/11 | Viewed | Pending | \$199.53 | 🔍 V 🔍 |
| 09/13/21 | EXTRACAPSULAR CATARACT RE... | Drake, Evan | | SELF PAY | N/A | | | | Not Sent (P) | Not Required | \$3,202.00 | 🔍 V 🔍 |
| 09/14/21 | LAPAROSCOPY, SURGICAL, GA... | Pederson, Norm | | UMR | Active 09/01 d p | 76414746 | | | Not Sent (P) | Pending | \$800.50 | 🔍 V 🔍 |
| 09/15/21 | TONSILLECTOMY AND ADENOID... | Colcord, Robin | PDClariti23949 | CONNECTICARE | Manual (Inactive) d | 1102837037 | | | Viewed | 06/28/21 | \$100.00 | 🔍 V 🔍 |
| 09/15/21 | ARTHROSCOPY, KNEE, SURGIC... | Colcord, Robin | PDClariti23949 | AETNA | Active 08/20 a | 014187102000025 | | | Viewed | Pending | \$1,697.93 | 🔍 V 🔍 |

Showing 1 to 13 of 13 entries

Previous 1 Next

Authorize 2.0

Cheers cast (not real patients)

How Clariti Defines Transparency (Authorize 2.0)

| Search: <input type="text"/> | | | | |
|------------------------------|----------------------|----------------------|------------|--------|
| Sec Eligibility | Delivery | PreAuth | \$ Due | Status |
| | Not Sent (P) | Pending | \$11.63 | V |
| | Not Sent (P) | 09/01/21 | \$500.00 | V |
| | Viewed | 09/02/21 | \$2,923.00 | V |
| | Sent (P) | Pending | \$200.00 | V |
| | Viewed | 09/01/21 | \$100.00 | V |
| | Not Sent (P) | Pending | \$200.00 | V |
| | Not Sent (P) | 09/01/21 | \$2,307.00 | V |
| | Viewed | 09/01/21 | \$2,610.00 | V |
| Active 08/11 | Viewed | Pending | \$199.53 | V |
| | Not Sent (P) | Not Required | \$3,202.00 | V |
| | Not Sent (P) | Pending | \$600.50 | V |
| | Viewed | 06/28/21 | \$100.00 | V |
| | Viewed | Pending | \$1,697.93 | V |
| | <input type="text"/> | <input type="text"/> | | |

Authorize 2.0 Answers 2 Basic Questions:

- 1) Is an Authorization required for this procedure with this payor?
- 2) Is an Authorization already on file for the scheduled procedure with this patient?

Some payors will be able to electronically respond and provide that Authorization back to Clariti

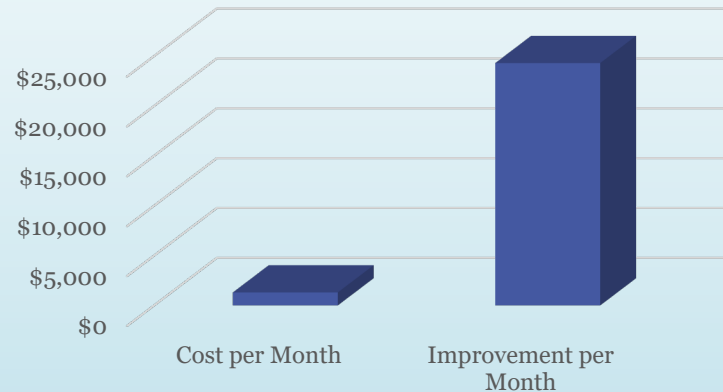
- Clariti does not initiate the Authorization – physician practices still do that. Auth 2.0 tells us if the authorization is required and if there is one on file.
- Not all payors comply with our electronic requests (thank you, United and Anthem for participating!!)

Pricing

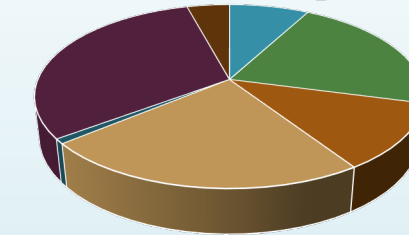
- Implementation fees waived with Term Agreement
- Low Monthly Subscription and Utilization Fees

ROI

Monthly Cost / Benefit Analysis



Annual Financial Impact of Clariti



- Annual Financial Impact of Clariti
- Efficiency
- Precollections
- Post Service Collections
- Decreased DOS Cancellations
- Insurance Coverage / Cases Noncompensated due to Lack of Coverage
- Patient Satisfaction
- Quoting - Time Savings
- Quoting - Improved Volume
- Turnover in Business Office
- Total Upfront Monthly Time Investment with Clariti

Customer Quote

“Don’t get me wrong, I love Impact. Our patients really appreciate our proactive approach to sending them estimates, and it has a major impact on our business, BUT we are performing an extra 8 TJR cases per month because of Catalyst. The ROI with Catalyst is the first day of every year.” ASC Administrator

Contact Information

Sarah Fite

SFite@SouthbendClinic.com

574-234-8161 (o)

<https://www.linkedin.com/in/sarahannhoshaw/>

Jacque Stahl

jstahl@southbendclinic.com

Chris Finelli

Chris.Finelli@HSTpathways.com

765.481.8242 (m)

<https://www.linkedin.com/in/chris-finelli-1150b65/>

Thank you