



“What’s it Going to Cost Me?”

With Aetna’s Member Payment Estimator, you’ll know how much you’ll be out of pocket for visits to health care providers before you go

Good companies frequently talk to their customers about satisfaction levels, using that feedback to do a better job. In the world of health care, customers often identify cost—and the lack of clarity in determining the actual cost—as one of their primary concerns. “People always say that health care is the one thing that you don’t know the cost of until after it happens,” says Chris Riedl, head of medical products for Aetna, a national leader in health and related benefits.

For Aetna members, the guessing game is over. No longer will they have to wonder what kind of hit their wallet will take when they visit a health care provider or receive treatment. Aetna’s Member Payment Estimator, an online tool, conveniently and privately provides members with cost information before they ever schedule an appointment. The cost estimate is also provided to each member “point-in-time,” simulating what they could owe if the exact services selected in the tool were performed on that day. “The Member Payment Estimator incorporates what our members will owe out of pocket,” says Riedl. “That’s the differentiator. There are other estimate tools out there, but none that provide as specific an estimate as ours.”

Perhaps the most impressive aspect of the Member Payment Estimator is that it allows Aetna members to make real-time cost comparisons for up to 10 in-network doctors or health care facilities at a time. Members can also receive estimates for out-of-network health care providers, and can see the potential cost savings from receiving care at an in-network facility. This “comparison shopping” is something that many of the people who use the Member Payment Estimator use to their advantage. “It’s a huge relief to members to be able to have that ‘conversation’ up front and not be surprised on the back end,” says Riedl.



The personalization of estimates

One of the benefits of Aetna’s Member Payment Estimator is that members can use the tool to get detailed estimates for hundreds of commonly used, non-emergency health care services. The tool incorporates each member’s specific plan information and Aetna’s negotiated rates with providers into the calculation of out-of-pocket expenses, and unlike other pricing tools, Aetna’s estimate is created utilizing the same system that pays the actual claim. This level of detail—a first for health plan members—helps individuals better plan for and budget for health care.

This not only provides a cost estimate, but also teaches members about the true cost of health care and how they can save money when they stay in network. It also makes members more confident that they are making the right health-care decisions. The numbers back up this trend: On average, the Member Payment Estimator was used 69,000 times per month in the second quarter of 2011, while use of older tools that provide average cost of care declined. “We have been getting feedback that this is what people are looking for,” says Riedl.

For more information on Aetna’s Member Payment Estimator, go to www.aetnatools.com

Smarter is knowing out-of-pocket health costs before they come out of your pocket.



Aetna’s Payment Estimator is just one of the many ways Aetna gets your employees involved in their health care. It makes comparing costs easy, so your employees can make better-informed, healthier choices. Knowing more saves more.

- Compare costs for up to 10 different doctors or hospitals in real-time.
- Personalized and accurate estimates (not general) based on employee’s specific plan and deductible.
- Online access means privacy, so employees don’t feel uncomfortable asking about costs.

See the proof and the savings at smarteris.aetna.com/estimator, or just scan the code.

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