FAIR Health Officially Launches Free Consumer Website to Research Dental Costs

In a Major Step Toward Health Insurance Transparency, Dental Patients Can Now Access Free Online Tools to Help Evaluate Reimbursement Options

New York, NY (PRWEB) April 19, 2011 -- FAIR Health, Inc. has launched its new consumer website, FHTM Consumer Cost Lookup, www.fairhealthconsumer.org, designed to help consumers better manage their health care costs by providing free, independent, and transparent health insurance information.

FAIR Health’s first online offering, a dental cost lookup tool, allows dental patients to view and evaluate cost estimates for user-selected dental procedures and services by geographic area. The tool also allows consumers to estimate the amount that an insurer will reimburse for dental services received out-of-network.

A similar tool for medical services will be launched on the site this August.

Robin Gelburd, FAIR Health President said, “We are excited to offer consumers this new tool for planning their health care expenses. Feedback we have received from a variety of stakeholders since our site launched a few weeks ago makes clear that we are filling an important void in consumer information.” She further explained, “In addition to assisting consumers with out-of-network coverage, the FAIR Health website seeks to be useful to consumers with high deductible health plans, consumers who have closed network plans but who are considering seeking care outside of that network, and uninsured individuals looking to obtain pricing information for medical services that they require.”

The FAIR Health website also features user-friendly videos and guides to help consumers understand and navigate the complexities of health care reimbursement. A cornerstone of this educational effort is FAIR Health’s Healthcare Reimbursement 101 series – a multi-segment tutorial for consumers navigating the health insurance landscape. This online “classroom” includes guides on topics ranging from in-network versus out-of-network plans, cost-sharing for consumers, urgent care versus emergency care, designing provider networks, flexible spending plans, and employer-sponsored plans.

“We are impressed by the progress FAIR Health has made to date in developing its consumer web site,” said Chuck Bell, Programs Director for Consumers Union, publisher of Consumer Reports. “This independent, non-profit medical data center will now help ensure that consumers are aware of their potential out-of-pocket exposure when they visit out-of-network providers. As insurers switch over to this new, more transparent data source in 2011, FAIR Health will have a major national impact in improving the public accountability and integrity of the health insurance system.”

“As a neutral, consumer-friendly source of information about health care costs, FAIR Health will help to remove the mystery and confusion patients face when deciding whether to choose a doctor that is not in their plan’s network,” said NancyMarie Bergman, a healthcare consumer and member of FAIR Health’s Board of Directors. “By giving patients like me information about the charges they might face for medical services before they receive that treatment, FAIR Health will prevent the pain of unanticipated medical bills from adding to the difficulty surrounding a medical diagnosis.”

“Everyone benefits when fair, objective information is made available to health care consumers,” said Dr. R.
Scott Braithwaite, Associate Professor and Chief of the Section on Value and Comparative Effectiveness (SOLVE) at the NYU School of Medicine. “FAIR Health’s ground-breaking efforts to offer patients information about health care costs will improve patient-provider communication and, over the long term, improve overall satisfaction with the health care system.”

“As a practicing dentist, I regularly assist patients in understanding and planning for their dental expenses,” said Dr. Mitchell Kagan, a dentist based in North Plainfield, New Jersey. “FAIR Health’s cost look-up tool will be a tremendous help to patients seeking to understand their dental insurance coverage and the costs they will be asked to pay for their treatment.”

“The FAIR Health website provides an exceptional array of information and tools to educate consumers about dental benefits and potential out-of-pocket costs based on a sample dental PPO,” observed Evelyn Ireland, Executive Director of the National Association of Dental Plans (NADP), whose members provide over 80% of the dental benefits in the United States. She added, “NADP was pleased to provide input to FAIR Health on the website’s development, and recommends that consumers contact their dental plan directly for specific information on cost and coverage specific to their dental plan.”

FAIR Health was founded in 2009, after then New York State Attorney General Andrew Cuomo uncovered potential conflicts of interest in the data that health insurers were using to help calculate reimbursements to patients who received care from providers outside their health plans’ networks. The Attorney General’s Office reached settlement agreements with the major health insurance companies that do business in New York State for the purpose of bringing fairness and transparency to the out-of-network reimbursement system. The result was FAIR Health and unprecedented transparency for the health industry consumer.

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