

Advancing Health Care Transparency: A National Inventory of Tools to Guide State Policy

Prepared by | Human Services Research Institute









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ABOUT THE HUMAN SERVICES RESEARCH INSTITUTE

The Human Services Research Institute (<u>www.hsri.org</u>) is a nonprofit, mission-driven organization that works with government agencies and others to improve health and human services and systems,



enhance the quality of data to guide policy, and engage stakeholders to effect meaningful systems change.

ABOUT HONESTHEALTH

HonestHealth (<u>www.honesthealth.org</u>) has nearly a decade of experience evaluating, designing, and developing health care transparency tools in partnership with private and public entities to provide actual assistance to consumers making complex health care decisions.



ABOUT THE NEW YORK STATE HEALTH FOUNDATION

The New York State Health Foundation (NYSHealth) is a private, statewide foundation dedicated to improving the health of all New Yorkers, especially the most vulnerable. Today,



NYSHealth concentrates its work in two strategic priority areas: building healthy communities and empowering health care consumers. The Foundation is committed to making grants, informing health policy and practice, spreading effective programs to improve the health care system and the health of New Yorkers, serving as a neutral convener of health leaders across the State, and providing technical assistance to its grantees and partners. Find NYSHealth online at www.nyshealth.org and on Twitter at @nys-health.



Background

As New York State plans for the implementation of its All-Payer Database (APD),¹ Provider Network Data System (PNDS), and other data resources, it will be important to have a complete picture of existing tools designed to make health care information more transparent for consumers. To this aim, with support from the New York State Health Foundation (NYSHealth), HonestHealth conducted a national inventory of health care transparency tools, and HonestHealth and the Human Services Research Institute (HSRI) summarized the findings and have recommended next steps.

HEALTH CARE TRANSPARENCY TOOLS

Given the rising costs of health care insurance and services, consumers are being tasked to make more decisions about the coverage and care they want, need, and can ultimately afford—with the hope that it is also high quality. Health care transparency tools aid consumers in making these decisions and serve as a resource for providers, employers, researchers, and other stakeholders. Although the information comes in many forms—websites, mobile apps, print advertising, and broadcast media—websites are the most frequent. For the purposes of this report, the term "tools" is used to specifically refer to health care transparency websites.

Transparency tools assist consumers in making value-based health care decisions by shining light on what they may pay for health care services and the quality of care they can expect to receive. Health care providers use the tools as a benchmark for improvement by comparing the care they deliver with that of other providers. Employers use the information when making decisions on group insurance plans. Insurers, including self-funded employers, use the information for contracting purposes and to create incentives for plan participants to visit lower-cost providers who offer the same or higher-quality care than higher-cost providers. Researchers and government agencies analyze the data and advocate for policy and system change. These engagement efforts not only increase education and drive conversations but can also lead to continuous improvement.

EMPOWERING CONSUMERS

The complexities and costs associated with health care can quickly lead to information overload and decision fatigue, resulting in difficulty understanding issues and making decisions. Transparency tools seek to minimize these barriers and instill confidence in the decisions being made. Consumer-friendly tools—those carefully designed with the user in mind—engage and empower people by helping them understand the meaning and relevance

¹ For the purposes of this report, APD is used synonymously with APCD (All-Payer Claims Database), which is the underlying data source for a number of health care transparency tools.



Background (continued)

of the data and more easily relate the information to their own care.² Moreover, when cost and quality data are integrated, consumers are better equipped to evaluate the value of health care services and make more informed decisions. Such tools encourage comparison shopping on where to purchase or receive health care and help consumers avoid unexpected surprises.

KEY BEST PRACTICES FOR CREATING A HEALTH CARE TRANSPARENCY TOOL

This report features tools that met the most criteria during the inventory of existing resources; however, the tools do not necessarily represent best practices for health care public reporting. To document as many resources as possible, tools were inventoried by feature and were not explicitly evaluated on ease of use, understandability, or the integrity of measure methodologies. When creating and maintaining a transparency tool for New York State, stakeholders should reference tools that incorporate recommended best practices:

- 1. Ease of use and innovative features promote use. Tools should adhere to best practices for consumer-focused user interface designs. For example, summarizing performance via word icons and symbols reduces cognitive burden and quickly communicates meaning.³ Results should be presented side by side to ease comparison of multiple providers and treatment options. To help users find, understand, and use the information, it is important to invest in responsive Web design, search engine optimization, and content creation.
- 2. Information tailored to consumers drives transparency and actionable engagement.

 Studies show that consumers want information that is meaningful to them.⁴ Where possible, cost estimates should be specific to an individual's situation, including insurance carrier and plan, as well as in-network and out-of-network information.
- 3. **Provider-specific information is valued by consumers.** Consumers look for information about individual physicians (in addition to hospitals), including cost, quality, credentials, demographics, expertise, and hospital affiliations.⁵

² Hibbard J.H. and Pawlson L.G. (2004). Why Not Give Consumers a Framework for Understanding Quality? *Joint Commission Journal on Quality Improvement*, 30(6), 347–351.

³ Hibbard J. and Sofaer S. (2017). Best Practices in Public Reporting No. 1: How To Effectively Present Health Care Performance Data To Consumers, https://www.ahrq.gov/professionals/quality-patient-safety/quality-resources/tools/pubrptguide1.html#relevant.

⁴ Yegian J.M., Dardess P., Shannon M., and Carman K.L. (2003). Engaged Patients Will Need Comparative Physician-Level Quality Data and Information about Their Out-of-Pocket Costs. *Health Affairs*, 32(2), 328–337.

Nougt L., Kothari P., and Audet A.M. (2017). Empowering New Yorkers with Quality Measures That Matter to Them, https://uhfnyc.ora/publications/881269.



Background (continued)

- 4. Cost data should be based on a dollar amount that represents the total amount paid for a service by both consumers and insurers, as derived from payment data from commercial claims. The data should help consumers determine an estimated total price paid and, where possible, the amount a consumer can expect to pay out of pocket (e.g., deductible, co-pay) for a health care service or prescription. To help consumers readily understand the information and relate it to their personal situations, the site should provide information on bundles of care and what is included in the estimated costs.
- 5. Quality data should be based on methodologically sound measures that consumers care about, such as patient-centeredness, effectiveness, and safety of medical procedures. Tools should consider using nationally accepted quality measures such as those outlined by the National Quality Forum. Quality measures should be defined, organized in a framework, and clearly distinguish good and poor performers. To increase value and relevance to multistakeholder audiences, tools should provide comprehensive clinical quality-of-care information in multiple categories and clearly define the methodologies.
- 6. Value can be shown by presenting cost and quality side by side to guide consumers away from the common misconception that high prices indicate high-quality care. When displayed appropriately, this presentation makes it easier for consumers to determine the best value option.
- 7. Health insurance tools should show plan costs based on information tailored to the individual or household members, including any subsidies that may be available. Insurance plan options should provide information on whether hospitals, practices, or providers are in-network or out-of-network. The tools should also allow users to compare quality, benefits, and costs—including estimated drug costs—across plan options and filter by those that are compatible with a health savings account (HSA).
- 8. Public outreach efforts, content generation, and coordination with existing user channels are needed to educate and engage audiences. Audience engagement has proven challenging for transparency tools, as reflected in low use rates. Building a website alone is insufficient to foster changes in consumer behaviors.

⁶ Hibbard J.H., Greene J., and Daniel D. (2010). What is Quality Anyway? Performance Reports that Clearly Communicate to Consumers the Meaning of Quality of Care, *Medical Care Research Review*, 67(3), 275–293.

Swift E.K., Singer R.F., Wu T., Catterson R.S., Johnstone C., Alexander T., Clavell N., Dembo R. and Green M. (2013). Environmental Scan: Public Reporting of Health Quality and Efficiency Data under the U.S. Department of Health and Human Services, Prepared for the Office of the Assistant Secretary for Planning and Evaluation, U.S Department of Health and Human Service (ASPE/HHS) by NORC at the University of Chicago; Healthcare Financial Management Association, 2014.



How to Use This Report

This report is an overview of and supplement to an online, interactive database that houses results from a national inventory of health care transparency tools, which can be accessed at

http://www.healthcaretransparency.org/

The inventory examined more than 230 health care transparency tools across the United States in 4 categories: physicians, hospitals, prescription drug pricing, and health insurance purchasing. To ensure consistent and objective evaluation, a unique set of criterion—20 to 63 features—were developed and used for tools in each category. The criteria are listed in the Appendix, along with a summary on whether the features are present or absent in most tools, including those based in New York State.

CATEGORY	DEFINITION	NUMBER OF TOOLS INVENTORIED	NUMBER OF FEATURES EVALUATED
Physicians	Choosing the best doctor and researching cost and quality	49	59
Hospitals	Choosing the best hospital and researching cost and quality	133	63
Prescription Drug Pricing	Finding the best prescription drug prices	18	20
Health Insurance Purchasing	Finding the best health insurance coverage	36	33

The resulting database is organized by category; users can view the tools inventoried, see the criteria and a tool's results ("True" if a feature is present, "F" if it is absent), and filter by feature or the total number of "Trues." Most physician and hospital tools present quality and price data separately, so these components were reviewed independently. For each of these categories, questions identified with a "P" focus on price, "Q" for quality, and "S" for summary of the overall site.⁸

Health care transparency tools are relatively new and vary widely in the information they contain and how it is displayed. In the Highlights section of this report, tools evaluated in each category are summarized, common features and their benefits to users are outlined, and examples of specific tools, including those focused on New York, are featured. The Next Steps and Recommendations section of the report offers guidance on how New York State

⁸ A complete list of questions can be accessed at http://www.healthcaretransparency.org/question-details/.



Highlights

stakeholders can strengthen new or existing tools. Additional information about the data also is provided in the final section of this report.

There is no shortage of tools that offer health care cost and quality information, and the focus and functionality of each tool are dependent on who it was developed for and by whom. Tools included in this review have been developed and/or funded by a variety of entities, from public to private and for-profit to nonprofit. Research shows that health care consumers are skeptical of data from sources that have financial or other interests in providing the information and may view the tool as a marketing tactic rather than an instructive resource. Consumers have explicitly stated that they trust information from their state of residence over other stakeholders. Despite state-based tools rising to the top and receiving more "Trues" than other tools in this inventory, states have not made website development a primary focus and stand to benefit by reviewing available tools and engaging leaders of best practices.

The online database that serves as the foundation for this report provides a directory of tools, identifies transparency deficits, and highlights tools with the most features. In this section, the focus is on common features included among transparency tools and their potential benefits to users. This section also underscores features currently incorporated into New York Statespecific tools, as well as those that could be added to bring additional value.

The groundwork for the features inventoried derives from previous work by <u>HonestHealth</u> and the <u>Informed Patient Institute (IPI)¹¹</u> to look for clinical quality information and price information and at sites overall from the perspective of content, functionality, presentation, ease of use, timeliness, and scope of health care reporting tools. As summarized below, features focused on quality are much more common that those focused on price.

Onsumer Information and Price Transparency Report: In accordance with Act 54 of 2015, Section 21. (October 2015). In Vermont General Assembly, http://www.leg.state.vt.us/ifo/healthcare/Health%20Reform%20Oversight%20 https://www.leg.state.vt.us/ifo/healthcare/Health%20Reform%20Oversight%20 https://www.leg.state.vt.us/ifo/healthcare/Healthcare/Healthcare/Healthcare/Healthcare/Healthcare/Healthcare/Healthcare/Healthcare/Healthcare/Healthcare/Healthcare/Healthcare/Healthcare/Healthcare/H

Schleifer D., Silliman R., and Rinehart C. (2017). Still Searching: How People Use Health Care Price Information in the United States, New York State, Florida, Texas and New Hampshire. Public Agenda, https://www.publicagenda.org/pages/still-searching.

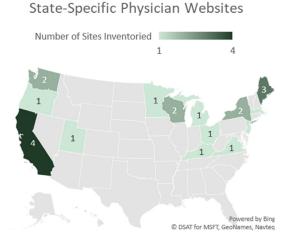
¹¹ How We Rate Sites. Informed Patient Institute, https://www.informedpatientinstitute.org/howwerate.php.



PHYSICIANS

The tools evaluated in this category show cost and quality information for physicians or physician groups. Of the 49 tools evaluated, 26 are national tools; the remaining 23 come from 15 states. California has the most tools (4), followed by Maine (3); New York State has 2 tools. Depending on the sponsoring agency or organization, a state may have multiple tools available.

Overall, price features are lacking. One feature is available on all tools: the ability to view results without subscribing or paying a fee.



Summary of Physician Tools

For tools that allow a user to choose a physician, some of the most important features inventoried include:

QUESTION NUMBER*	COMMON FEATURES	BENEFITS TO USERS	% OF ALL TOOLS WITH FEATURE	NY TOOL
Q 3	Information About Clinical Quality of Care	Makes a snapshot of a physician's overall performance available in a single view	49%	~
P 23	Price Information by Physician	Shows the price information at the granularity the consumer is looking for	20%	×
P 38	Enter the Insurance Carrier	Allows consumers to get more specific data based on their actual coverage	6%	×
P 41	Displays If a Doctor Is In- Network for User's Insurance Plan	One of the first questions consumers ask is whether or not a doctor is in-network	4%	×
P 43	Displays the Co-Pay Amount	Shows the price information most relevant to the consumer, out-of-pocket costs	10%	×
P 061	Price Information Based on Payment Data Sourced from Commercial Claims	Instead of estimates based on charges, actual claims are more reliable	27%	×
Q 20	View Information for Physicians Side by Side	Enables users to quickly compare locations, performance, and other information in a single view	59%	~

^{*} For each of these categories, questions identified with a "P" focus on price, "Q" for quality, and "S" for summary of the overall site.



Physician tools generally lack price information. Most tools do not display any price information, whereas some present average rates by geographic region. A small subset of tools allows users to enter an insurance carrier and view price and quality information at the physician level side by side. Of note, this inventory did not include tools available behind member logins on insurance carrier websites; those tools were reviewed in an NYSHealth-funded report by Consumer Reports. However, a number of the tools inventoried for this project provide users with calculators to customize the estimates for their specific benefit plan or remaining deductible.

Physician Tools with the Most Features

Of the 49 tools and 59 features reviewed, Minnesota HealthScores incorporates the most features overall (45). Most notably, the tool highlights physician performance, allows lookup and sorting by providers, and displays provider and price information side by side. Other key features include reporting the noninsurance/cash price; incorporating several clinical quality-of-care measures; displaying comparative quality benchmarks and multiple years of performance; providing information in printer-friendly formats; and linking to other useful information. However, the tool lacks health insurance features and could be enhanced by including entry of the insurance carrier, reporting in-network providers, and displaying co-pay amounts.

Consumer Reports (2016). "Consumer-Facing Healthcare Cost and Quality Tools," https://nyshealthfoundation.org/wp-content/uploads/2017/11/consumer-facing-health-care-cost-quality-tools-consumer-reports-brief.pdf.

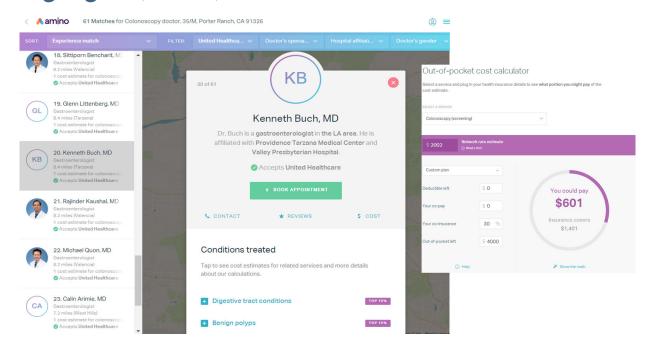




Minnesota HealthScores incorporates the most features—price and quality—of any physician tool evaluated. The tool allows searching and comparing by providers, highlights top performers, and displays provider and price information side by side.

Of the tools inventoried, Minnesota HealthScores, <u>CompareMaine</u>, and <u>Amino</u> incorporate the most price-related features (22). Features that help set these tools apart from others include sourcing payment data from commercial claims; allowing for lookup by facility, condition, service, or procedure; using recent data to show prices at the provider level; sharing provider network, price, and quality information side by side; showing comparative price benchmarks; and displaying bundled prices and total payments. In addition to documenting the price methodology and data sources, the tools also provide contextual information to help consumers make health care decisions.





Of the tools that incorporate the most price features, Amino is the only one that is not state-based. Amino allows lookup by facility or procedure; shares provider and price information side by side; sources payment data from commercial claims; and displays bundled prices and total payments.

Regarding quality-specific features, Minnesota HealthScores incorporates the most (23), closely followed by <u>Community Checkup</u>, <u>GetBetterMaine</u>, and <u>myCareCompare</u>, with 21, 20, and 20 features respectively. Information on patient surveys and clinical quality-of-care measures are essential components of most of these tools, along with comparative quality benchmarks and multiple years of information on quality performance. Some of these tools could be enhanced by indicating when the quality data were last updated, sharing written patient reviews, and reporting charges or costs of any type.

The following table highlights the clinical quality-of-care measures evaluated and the percentage of physician tools that incorporate them:



QUESTION NUMBER*	CLINICAL QUALTIY OF CARE MEASURE	% OF TOOLS WITH MEASURE
Q 31	Diabetes	33%
Q 32	Heart Care	27%
Q 33	Orthopedics	27%
Q 35	Preventive Care	27%
Q 34	Pediatric/Adolescent	24%
Q 36	Women's Health	22%
Q 29	Asthma/Allergy	20%
Q 30	Behavioral Health	14%
Q 37	Other	33%

^{*} Questions identified with a "Q" focus on quality.

New York State-Focused Physician Tools

The New York State Department of Health sponsors the two New York State-focused tools: <u>Cardiac Surgery & Angioplasty Outcomes Report</u> and <u>New York State Physician Profile</u>.

The Cardiac Surgery & Angioplasty Outcomes Report is exclusively designed for reporting cardiovascular disease data, making it challenging to compare the tool with other full-featured tools. Overall, New York State tools present very little information about physicians—only 10 of 59 features surveyed were present. The New York State Physician Profile website provides limited quality and no price data and requires users to look up providers one by one. These tools readily indicate when quality information was last updated and provide multiple years of quality performance information; however, New York State tools lack several features found on other state and national tools.¹³

Although the State's PNDS website has physician-level data, the tool was excluded from the inventory because of the lack of any price and quality information.



HOSPITALS

Most of the tools evaluated in this category show state-specific cost and quality information for hospitals. Notably, of the 133 tools rated, only 18 are national tools. The remaining 115 tools come from 45 states; Washington, California, Colorado, Connecticut, Minnesota, Nevada, and Virginia have the most, with at least 5 tools per state. New York has 3 state-specific tools.



State-Specific Hospital Websites

Summary of Hospital Tools

For tools that allow a user to choose a hospital, some of the most important features inventoried include:

QUESTION NUMBER*	COMMON FEATURES	BENEFITS TO USERS	% OF TOOLS WITH FEATURE	NY TOOL
P 23	Price Information by Hospital	Shows the price information at the granularity the consumer is looking for	32%	~
P 24	Enter the Insurance Carrier	Allows consumers to get more specific data based on their actual coverage	81%	×
P 28	Displays the Co-Pay Amount	Shows the price information most relevant to the consumer, out-of-pocket costs	77%	×
P 35	View Information for Hospitals Side by Side	Enables the ability to quickly compare care options	74%	×
P 065	Price Information Based on Payment Data Sources from Commercial Claims	Instead of estimates based on charges, actual claims are more reliable	8%	×
Q 9	Uses Non-Technical "Plain English" Language for Lay Consumers	Limits cognitive burden and helps consumers quickly process information	65%	×
S 15	Summary View with All of a Hospital's Information	Makes a snapshot of a hospital's overall performance available in a single view	62%	~
Q 10	Information About "Better" Performers" and "Poorer Performers"	Allows users to view performance via evaluative symbols such as stars, rankings, and grades; reduces cognitive burden and makes it easier to compare hospitals	54%	~

^{*} For each of these categories, questions identified with a "P" focus on price, "Q" for quality, and "S" for summary of the overall site.



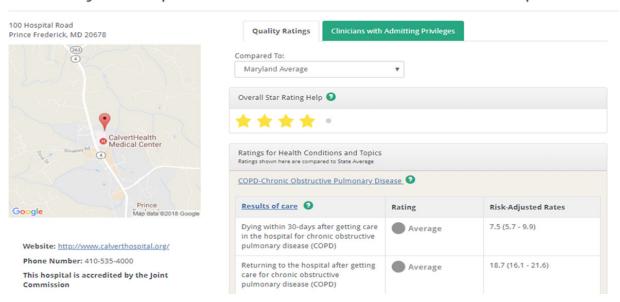
None of the tools include a pricing calculator or allow users to enter their insurance plan or link to their data from an insurance carrier.

Hospital Tools with the Most Features

Of the 133 tools and 63 features reviewed, 4 incorporate the most features: Hospital Report Cards (37), The Hospital Guide (37), Illinois Hospital Report Card (36), and California Healthcare Compare (35). Hospital Report Cards is a top-ranking tool for the number of price features available, as is The Hospital Guide for quality-specific features. Some of these tools set themselves apart from others by sourcing data other than Centers for Medicare & Medicaid Services (CMS) data; allowing for lookup by hospital and procedure; reporting recent price information for hospitals and procedures; displaying prices side by side; showing comparative benchmarks; and detailing the methodology and source of the price data. Additionally, users can access a summary view with all of a hospital's information; filter and sort quality information; view information on patient surveys; and access other information to assist in decision-making.



Summary of Hospital Information: Calvert Memorial Hospital

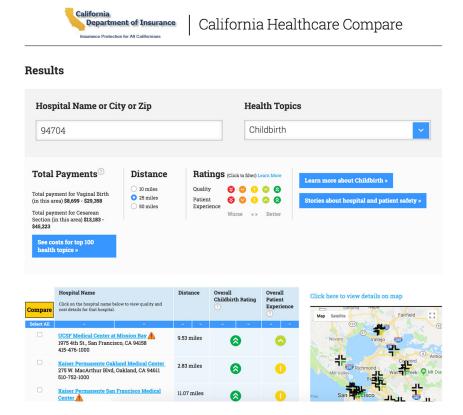


A summary view that displays all information for a hospital is one of the features present in The Hospital Guide. Maryland's tool scored the highest of all the states.



Overall, the tools in this category could benefit from incorporating more price features. Important features to consider include sourcing payment data from commercial claims; reporting co-pays and bundled and total payments; showing prices at provider or regional levels; displaying hospital information side by side; allowing users to look up physicians, enter insurance carriers, and filter and sort information; adding pricing calculators; and providing information about better and poorer performers. From a quality perspective, despite some clinical quality-of-care measures being available, the number of categories and measures reported can be expanded. Additionally, the tools would benefit from using nontechnical "plain English" language, indicating when the quality information was last updated, and providing comparative quality benchmarks and multiple years of quality data.

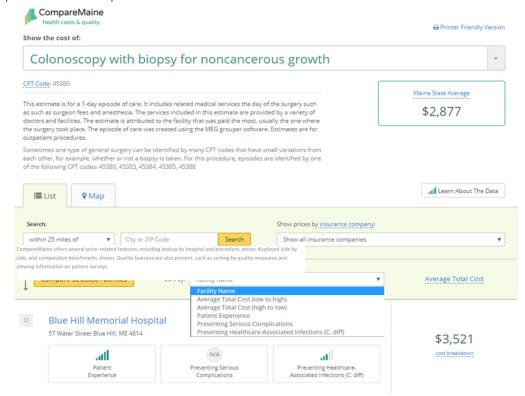
Among the tools, California Healthcare Compare uniquely pairs editorial content with side-byside price and quality information for users to access and consider when searching for care and making decisions.



California Healthcare Compare models several features, including displaying price and quality information side by side; filtering and sorting the information; and allowing users to access rich editorial content when searching for care.



As stated earlier, Hospital Report Cards incorporates the most price-related features, closely followed by CompareMaine. These tools incorporate important features and share opportunities for improvement as outlined above.



Compare Maine offers several price-related features, including lookup by hospital and procedure, prices displayed side by side, and comparative benchmarks shown. Quality features are also present, such as sorting by quality measures and viewing information on patient surveys.

Regarding quality-specific features, three tools incorporate the most: The Hospital Guide, Illinois Hospital Report Card, and <u>Washington State MONAHRQ</u> (<u>WaMONAHRQ</u>). Similar to the tools with the most "Trues" overall, these tools include the common features, with the addition of displaying charges or costs of any type; reporting clinical quality-of-care information for multiple measures and years of performance; and indicating when the data were last updated.

The following table highlights the clinical quality-of-care measures evaluated and the percentage of hospital tools that incorporate them:



QUESTION NUMBER*	CLINICAL QUALTIY OF CARE MEASURE	% OF TOOLS WITH MEASURE
Q 48	Heart Care	42%
Q 51	Orthopedics	35%
Q 50	Maternity Care	24%
Q 53	Stroke	23%
Q 47	Emergency Department	20%
Q 52	Preventive Care	11%
Q 49	Imaging	9%
Q 46	Cancer	6%
Q 54	Other	43%

^{*} Questions identified with a "Q" focus on quality.

New York State-Focused Hospital Tools

The three New York State-focused tools are sponsored by the New York State Department of Health: Hospital Profiles, Hospital Inpatient Cost Transparency, and Sepsis Care Improvement Initiative. Overall, New York State tools present a fair amount of information about hospitals (38 of 62 features surveyed were present); however, these tools primarily focus on quality. The tools should be updated with price information modeling best practices that represent provider-specific pricing derived from claims data. This information should be easily compared side by side and incorporate network information based on an individual's coverage.



PRESCRIPTION DRUG PRICING

The tools evaluated in this category are geared toward providing consumers with costs of prescription drugs and information on discounts or direct purchases of drugs. Of the 18 tools reviewed, 15 are national and 3 are state-specific, with one site in California, Florida, and New York.

Of the 20 features inventoried, one important feature is present on all tools: the ability to look up a prescription drug by name.





None of the tools provide comparative benchmarks or rankings on whether the prescription drugs are more expensive or less expensive, making these opportunities for improvement.

Summary of Prescription Drug Tools

Some of the most important features inventoried include:

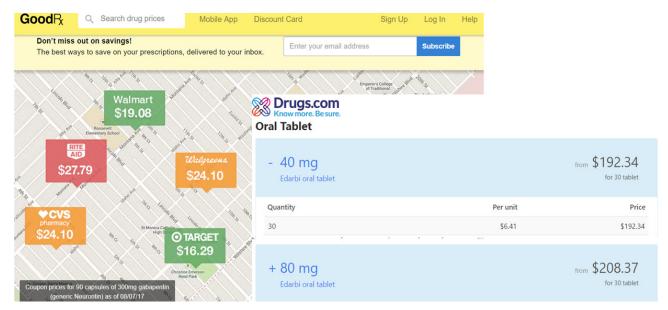
QUESTION NUMBER*	COMMON FEATURES	BENEFITS TO USERS	% OF TOOLS WITH FEATURE	NY TOOL
P 3	Look up a Prescription Drug Including Dosage	Allows users to drill down to detailed prescription drug information and avoid unexpected financial surprises that could come with an increased dosage	94%	×
P 4	Look up Pricing for a Prescription Drug by Pharmacy	Reinforces consumer choice and buying power, making it easier to comparison shop	94%	~
P 16	Pricing for Compounded Medications Available	Allows ability to search for relevant drugs	6%	×
P 11	Shows Generic and Brand Name Alternatives	Reinforces consumer choice and buying power, making it easier to comparison shop	72%	×
P 8	Information Is Two Years Old or Less (from 2015, 2016, or 2017)	Offers recent data that are more relevant for making health care decisions, which evoke confidence in the tool and the sponsoring organization	61%	~
P13	Available in Spanish	Expands access and relevance to wider proportions of users	50%	×

 $[\]ensuremath{^*}$ Questions identified with a "P" focus on price.



Prescription Drug Tools with the Most Features

Of the 18 tools inventoried, <u>GoodRx</u>, <u>California Rx Card</u>, <u>Discount Drug Network</u>, and <u>Drugs.com</u> incorporate the most features. GoodRx has 14 of 20 features, including pricing for compounded medications and a sign-up for price alerts or how to save on medications and recheck prices. None of these featured tools allow users to order a prescription drug online.



GoodRx incorporates the most features, including coupons and a sign-up for price alerts. Drugs.com offers lookup of a prescription drug by dosage.

New York State-Focused Prescription Drug Tool

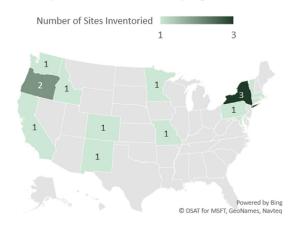
Sponsored by the New York State Department of Health, <u>Prescription Drug Prices in New York State</u> was the only State-focused drug-pricing tool. The tool lacks most features—only 6 of 20 criteria are shared in common with the other tools inventoried—creating several opportunities for improvement. The tool should show both generic and brand name medications side by side in an updated, user-friendly format.



HEALTH INSURANCE PURCHASING

The tools inventoried in this category are geared toward consumers focused on price information and those shopping for and comparing health insurance plans. Private health insurance company tools were excluded. A total of 36 tools were inventoried—17 are national and 19 come from 16 states, with 3 in New York. None of the 33 features are present in all tools inventoried.

State-Specific Insurance Buying Websites



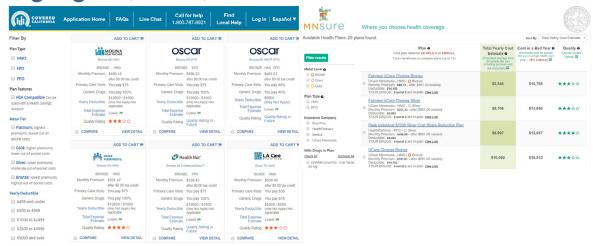
Summary of Health Insurance Tools

Some of the most important features inventoried include:

QUESTION NUMBER*	COMMON FEATURES	BENEFITS TO USERS	% OF TOOLS WITH FEATURE	NY TOOL
P 4	Filters Insurance Carriers by Postal Code, City, or State	Makes results more targeted, meaningful, and relevant	69%	~
P 26	Quality Ratings per Insurance Carrier	Provides users with quality information to assess with price	22%	~
P 9	Shows Cost of Insurance Plan	Makes it easier for users to comparison shop and make budget-based decisions	64%	~
P 19	Validates If a Specified Doctor Is In-Network	Allows consumers to ensure coverage with an existing provider	31%	×
P 12	Shows In-Network/Out-of- Network Deductibles, Co- Pays, and Out-of-Pocket Costs	Provides users with more personalized, accurate information, making it more straightforward to comparison shop	61%	~
P 8	Enter Prescription Drugs Used to Determine Drug Costs After Insurance	Allows consumers to estimate drug pricing given an insurance plan to better select coverage	25%	×
P 18	Shows the Number of Doctors Within the Network in the User's Area	Allows users to assess coverage in their area	19%	×
P 23	Filter Results by Metal Level (Platinum, Gold, Silver, Bronze)	Simplifies comparison shopping and allows users to quickly evaluate options	56%	~

^{*} Questions identified with a "P" focus on price.





Covered California and MNsure distinguish themselves from other tools by showing in-network providers; including estimated costs of doctor visits, treatments, and prescription drugs; displaying costs of insurance plans after government subsidies; and providing quality ratings per insurance carrier.

Health Insurance Tools with the Most Features

Of the 36 tools and 33 features inventoried, <u>Covered California</u> and <u>MNsure</u> incorporate the most features, 29 and 25 respectively. From a broad perspective, these tools are available in Spanish, allow sorting and filtering by various criteria, and provide online sign-ups for insurance and other important alerts. However, they distinguish themselves from other tools by showing in-network providers; providing quality ratings per insurance carrier; and displaying costs of doctor visits and treatments, as well as for insurance plans after government subsidies. The tools also allow users to enter the prescription drugs they use to determine costs after insurance, as well as to see the cost of insurance with the net cost of prescription drugs. Neither of these tools have iOS/Apple or Android mobile apps.

New York State-Focused Health Insurance Tools

New York State has more state-specific tools for comparing health insurance plans and costs than any other state. Three tools are based in the State: NYHealthInsurer, Out of Pocket Cost. Calculator, and NY State of Health. Unlike other tools, they translate information into Spanish; provide online insurance sign-ups; make information about better performers and poorer performers readily available; and allow users to filter results by plan type and compatibility with an HSA.

However, these tools could be strengthened in three important ways: (1) allow users to find plans based on in-network providers so that they can continue coverage with an existing care team, (2) allow users to enter expected prescription drugs to estimate their cost with different plans, and (3) allow users to estimate costs for expected care or conditions with different plans.



Next Steps and Recommendations

This report was developed to call attention to the landscape of available health care transparency tools and promote the features that make certain tools more accessible and useful in making value-based health care decisions. Data availability is often a key limiter when providing consumers with actionable information for making health care decisions. However, as a result of investments in the APD, PNDS, and other resources, New York State is uniquely positioned to support its residents. Several strategies can be considered, including allowing others to leverage the State's unique data through specific partnerships and the Open Data platform; improving existing New York State-sponsored tools; focusing on the development of new tools; or creating legislative mandates for others, such as insurers, to provide such tools.

Several health care transparency tools were developed by other states according to legislative mandates, ¹⁴ whereas others derive from consumer and/or employer demands. The primary advantage of a state-developed tool, such as that of Maine or New Hampshire, is that it is readily available to everyone, free of charge, and provides a baseline for consumers to compare cost and quality in a standardized way, regardless of insurer or employer. As a baseline, these mandated tools can leverage the support of other stakeholders and lead to additional tools with more specific information. A centralized model also supports analysis of variation. Lastly, state-based tools provide an opportunity for convening multiple stakeholders to cut through the confusion caused as a result of conflicting data from multiple sources and serve as the premier source of statewide information for residents.

RECOMMENDATIONS

The following recommendations and next steps are based on HSRI's experience evaluating, updating, and developing health care transparency tools in multiple states and its familiarity with best practices in health care public reporting. New York State continues to invest in important resources to ensure that residents have access to timely and meaningful information to make decisions about their health. The State recently launched NYS Health-Connector, which presents sample cost and volume data from the APD. These suggestions are intended to help guide New York State agencies and organizations in further leveraging the State's APD through existing resources and in decision-making for the development of a robust, State-based health care transparency tool.

¹⁴ For example, Florida and Maine had statutory language for an Internet site.



Next Steps and Recommendations (continued)

- 1. Conduct a comprehensive needs assessment to clearly define goals and objectives.

 The New York State Department of Health has convened focus groups to learn about likely needs and use cases for health care transparency tools. Leveraging this work and involving additional stakeholders will help determine the most pressing consumer needs to ensure any resulting tools are actionable, meaningful, and impactful. Stakeholders should ensure that the data collected and means of reporting serve the end goal identified in the needs assessment and that the information is specific enough to be actionable for consumers.
- 2. Partner with other stakeholders. Wherever possible, leverage existing efforts to maximize the availability of New York State's unique data resources for residents. Both State-based and third-party tools can benefit from open data and direct relationships. For each use case identified by the needs assessment, it should be determined if a State-based website is required or if other stakeholders can institute best practices, whether through a voluntary agreement with the State or through legislative action. For example, the most beneficial approach to support prescription drug price searches may be partnering with developers of existing tools, whereas provider searches may require improving an existing State-based tool or developing a new tool.
- 3. **Coordinate efforts.** The New York State Department of Health already supports multiple State-based health care transparency tools. There may be opportunities to leverage these tools by cross-using their information and navigation; adding new data sources, including the APD; and updating designs and functionality to be more user-friendly.
- 4. Ensure that adequate funding and resources are available. To date, little information is available regarding the actual costs associated with developing and maintaining health care transparency tools. For tools supported by APDs, it can be challenging to disentangle the costs associated with developing the tool and those for maintaining the APD. Available funding should be a key factor for the public-reporting solution, associated goals and objectives, and long-term sustainability. Partnerships with other data entities that have already invested in providing health care data, such as the New York State Department of Health, can help leverage existing information.
- 5. Leverage the new APD. Best practices in regard to the data collection, cleansing, and validation, as well as overall quality assurance processes, should be implemented. The State should consider the needs of a public reporting tool to ensure all necessary data elements are collected. If these services are conducted by an outside vendor, the vendor should be contractually obligated to make its methodologies available for public reporting of the data. According to the 2017 Price Transparency & Physician Quality Report Card,



Next Steps and Recommendations (continued)

APDs are widely considered to be superior data sources because they include actual paid amounts—not charged amounts—which often are significantly lower as a result of contracted or negotiated rates between payers and providers.¹⁵

6. **Implement best practices for user interfaces, experience, and engagement.** Best practices serve as a foundation for developing a robust tool. Some highly regarded best practices are outlined in the Background section of this report.

De Brantes F., Delbranco S., Butto E., Patino-Maxmanian K., and Tessitore L. (2017). "Price Transparency & Physician Quality Report Card," Altarum, https://altarum.org/publications/price-transparency-and-physician-quality-report-card-2017.



About the Data

Prior to searching for and evaluating health care transparency tools, HonestHealth partnered with IPI to pre-populate the database with hospital and physician tools. IPI is an independent nonprofit that advocates for and facilitates access to credible online information for consumers on health care costs and quality and patient safety. The organization assesses the usefulness of doctor, hospital, and nursing home report card sites, but does not rate individual facilities or professionals. To populate the database, HonestHealth also used Google AdWords, identifying consumers' most frequently used search terms related to the categories of interest. Google searches were performed in English with the safe search option on, the private results option turned off, and with the region option set to the United States. In general, tools were not included if they showed abandonment, excessive bugs, or outdated data. Additionally, tools that serve as a directory of resources were excluded, but the individual sites were reviewed.

Summary of Database Search Criteria for Each Category

		contend for Euch Odlegory	
CATEGORY	DEFINITION	GOOGLE SEARCH	SEARCHES AVOIDED
Physicians – Price	Show costs by provider	(doctor OR physician OR "medical group") AND (prices OR costs OR charges)	Tools that control costs or report statisticsSingle insurance or facility
Physicians – Quality	Show quality measures by provider	(doctor OR physician OR "medical group") AND (reviews OR surveys OR quality OR measures OR safety OR ratings)	 News articles about the process Scholarly articles about the process or advocacy
Hospitals – Price	Show costs by provider	(hospital OR healthcare OR "health care" OR "medical care") AND (prices OR costs OR charges) AND (procedure OR condition OR service OR surgery OR operation OR treatment)	 Tools that control costs or report statistics Single insurance or facility tools
Hospitals – Quality	Show quality measures by provider	(hospital OR healthcare OR "health care" OR "medical care") AND (reviews OR surveys OR quality OR measures OR safety OR ratings)	 News articles about the process Scholarly articles about the process or advocacy
Prescription Drug Pricing	Provide information on pricing, discounts, or direct purchases of drugs	(drugs OR prescriptions OR pharmacy OR medications) AND (buy OR purchase OR discount OR coupon OR find OR price OR cost)	 Private insurance company tools "Find an agent" tools "How to" articles A foreign country in the tool's name
Health Insurance Purchasing	Help users find the best insurance coverage for their needs	("health insurance" OR "hospital insurance" OR "healthcare insurance" OR "health care insurance") AND (buy OR purchase OR discount OR plan OR quote OR find OR price OR cost OR compare)	 Federal or state sites requiring registration Private insurance company tools "Find an agent" tools "How to" articles



Appendix

The tables below summarize whether a feature is available on any tool nationwide and if it is available on a tool focused on New York. A checkmark indicates if the feature is present, whereas the "X" represents a feature that is not present. A checkmark in the New York column indicates the feature is available on at least one New York State-focused tool. For each of these categories, questions identified with a "P" focus on price, "Q" for quality, and "S" for summary of the overall site.¹⁶

	PHYSICIANS		
QUESTION NUMBER	FEATURES	THIS FEATURE WAS PRESENT IN A WEBSITE INVENTORIED	THIS FEATURE WAS PRESENT IN A NY-BASED WEBSITE
P 23	Price Information by Physician	✓	×
P 24	Information About "Better Performers" and "Poorer Performers" (i.e., evaluative symbols such as stars, rankings, grades)	~	×
P 25	Provides Comparative Price Benchmarks	✓	×
P 26	Indicates When Price Information Was Last Updated	✓	×
P 27	Information Is Two Years Old or Less (from 2015, 2016, or 2017)	✓	×
P 28	Description of the Price Methodology	✓	×
P 38	Enter the Insurance Carrier	✓	×
P 39	Enter Plan from the Insurance Carrier	×	×
P 40	Uses Authentication Method to Link to User's Data from Insurance Carrier	×	×
P 41	Displays If a Doctor Is In-Network for User's Insurance Plan	✓	×
P 42	Displays the Non-Insurance/Cash Price	✓	×
P 43	Displays the Co-Pay Amount	✓	×
P 44	Displays the Source of the Price Data	✓	×
P 45	Lookup by Procedure or Condition	✓	×
P 46	Lookup by Physician	✓	×
P 47	Lookup by Facility	✓	×
P 48	Lookup by ICD-9, DRG, and CPT Codes or Detailed Description	~	×

¹⁶ A complete list of questions can be accessed at http://www.healthcaretransparency.org/question-details/.



PHYSICIANS (CONTINUED)				
QUESTION NUMBER	FEATURES	THIS FEATURE WAS PRESENT IN A WEBSITE INVENTORIED	THIS FEATURE WAS PRESENT IN A NY-BASED WEBSITE	
P 49	Lookup by ICD-10 Code	×	~	
P 51	Filter and Sort Information for Physicians	✓	×	
P 52	Bundled Prices for Physician, Facility, and Lab Costs	✓	×	
P 53	Shows Prices Side by Side	✓	×	
P 54	Has a Pricing Calculator	✓	×	
P 55	View Information for Physicians Side by Side	✓	×	
P 56	Information Available in Printer-Friendly Formats	✓	×	
P 57	iOS/Apple Mobile App	✓	×	
P 58	Android Mobile App	✓	×	
P 59	View Results Without Contact from Telemarketers	✓	~	
P 60	View Results Without Subscribing or Paying a Fee	✓	~	
P 061	Price Information Based on Payment Data Sourced from Commercial Claims	~	×	
P 062	Displays Total Payment Data (insurance carrier + patient)	✓	×	
P 063	Payment Data Used to Show Prices at the Physician Level	✓	×	
P 064	Payment Data Used to Show Prices at the State or Regional Level	~	×	
Q1	Information from the State Licensure Board (e.g., investigations, enforcement actions, disciplinary actions)	~	~	
Q 2	Provides Complaint/Malpractice Information	✓	~	
Q 3	Information About Clinical Quality of Care	✓	~	
Q 6	Information About Charges or Cost of Any Type	✓	×	
Q 8	Provides Comparative Quality Benchmarks	✓	~	
Q 9	Indicates When Quality Information Was Last Updated	✓	~	
Q 10	Information Is Two Years Old or Less (from 2015, 2016, or 2017)	✓	✓	
Q 11	Multiple Years of Performance Information	✓	~	



PHYSICIANS (CONTINUED) THIS FEATURE THIS FEATURE WAS PRESENT IN A NY-BASED **WAS PRESENT QUESTION FEATURES IN A WEBSITE NUMBER INVENTORIED** WEBSITE Information Available in Printer-Friendly Formats Q 15 Explanatory Information About the Reported Performance Q 16 Information Description of the Quality Methodology Q 19 X View Information for Physicians Side by Side Q 20 Information About Patient Surveys X Q 21 Information About Patient Written Reviews × Q 22 Information About Clinical Quality of Care – Asthma/Allergy × Q 29 Information About Clinical Quality of Care – Behavioral Health Q 30 X Information About Clinical Quality of Care – Diabetes × Q 31 Information About Clinical Quality of Care - Heart Care Q 32 Information About Clinical Quality of Care - Orthopedics × Q 33 Information About Clinical Quality of Care – Pediatrics/ × Q 34 **Adolescents** Information About Clinical Quality of Care – Preventive Care × Q 35 Information About Clinical Quality of Care – Women's Health × Q 36 Information About Clinical Quality of Care - Other × Q 37 Filter and Sort Information for Physicians × Q 50 Summary View with All of a Physician's Information S 12 Contextual Information on Decision-Making (e.g., FAQs, × S 17 Checklists, "How to Choose") Active Links to Other Information S 18 **TOTAL** 56/59 16/59



HOSPITALS THIS FEATURE THIS FEATURE WAS PRESENT IN A NY-BASED **WAS PRESENT QUESTION FEATURES IN A WEBSITE NUMBER INVENTORIED** WEBSITE Price Information by Hospital P 23 J Enter the Insurance Carrier × P 24 Enter Plan from the Insurance Carrier × × P 25 P 26 Uses Authentication Method to Link to User's Data from × × Insurance Carrier Displays the Non-Insurance/Cash Price P 27 J Displays the Co-Pay Amount × P 28 Displays the Source of the Price Data P 29 Lookup by Procedure or Condition P 30 Lookup by Physician × P 31 Lookup by Facility P 32 P 33 Lookup by ICD-9, DRG, and CPT Codes or Detailed Description Lookup by ICD-10 Code X P 34 View Information for Providers Side by Side × P 35 Provides Comparative Benchmarks (e.g., compared with an × P 36 average, best practice) Shows Prices Side by Side × P 38 Filter and Sort Information for Providers × P 39 Has a Pricing Calculator P 40 Bundled Prices for Physician, Facility, and Lab Costs P 44 Description of the Price Methodology P 45 Information Available in Printer-Friendly Formats × P 55 Information About "Better Performers" and "Poorer Performers" X P 56 (i.e., evaluative symbols such as stars, rankings, grades) Information Is Two Years Old or Less (from 2015, 2016, or 2017) P 57 Pricing Data Other than CMS Data Available P 59



HOSPITALS (CONTINUED)

QUESTION NUMBER	FEATURES	THIS FEATURE WAS PRESENT IN A WEBSITE INVENTORIED	THIS FEATURE WAS PRESENT IN A NY-BASED WEBSITE
P 60	iOS/Apple Mobile App	✓	×
P 61	Android Mobile App	✓	×
P 62	View Results Without Contact from Telemarketers	✓	~
P 63	Price Information on Over Nine (9) Searchable Procedures or Conditions	~	~
P 64	View Results Without Subscribing or Paying a Fee	✓	~
P 065	Price Information Based on Payment Data Sourced from Commercial Claims	~	×
P 066	Displays Total Payment Data (insurance carrier + patient)	✓	×
P 067	Payment Data Used to Show Prices at the Provider Level	✓	×
Q1	Information from the State Survey (e.g., investigations, enforcement actions, occurrences)	~	✓
Q 2	Provides Complaint Information	✓	~
Q 5	Information About Charges or Cost of Any Type (e.g., region, carrier)	~	~
Q 6	Information About Staffing	✓	×
Q7	Information About Hospital Infections	✓	✓
Q 8	Information About Adverse Events	✓	~
Q 9	Uses Non-Technical "Plain English" Language for Lay Consumers	~	✓
Q 10	Information About "Better Performers" and "Poorer Performers" (i.e., evaluative symbols such as stars, rankings, grades)	~	~
Q 11	Provides Comparative Benchmarks (e.g., compared with an average, best practice)	~	~
Q 12	Indicates When Information Was Last Updated	✓	~
Q 13	Information Is Two Years Old or Less (from 2015, 2016, or 2017)	✓	~
Q 14	Multiple Years of Performance Information	✓	✓
Q 18	Information Available in Printer-Friendly Formats	✓	~
Q 22	Description of the Quality Methodology	✓	~



HOSPITALS (CONTINUED)

QUESTION NUMBER	FEATURES	THIS FEATURE WAS PRESENT IN A WEBSITE INVENTORIED	THIS FEATURE WAS PRESENT IN A NY-BASED WEBSITE
Q 37	Filter and Sort Information for Providers	~	~
Q 41	View Information for Providers Side by Side	~	~
Q 42	Information About Patient Surveys	✓	✓
Q 43	Information About Patient Written Reviews	~	×
Q 46	Information About Clinical Quality of Care – Cancer	✓	×
Q 47	Information About Clinical Quality of Care – Emergency Department	¥	~
Q 48	Information About Clinical Quality of Care – Heart Care	~	~
Q 49	Information About Clinical Quality of Care – Imaging	~	×
Q 50	Information About Clinical Quality of Care – Maternity Care	~	~
Q 51	Information About Clinical Quality of Care – Orthopedics	✓	✓
Q 52	Information About Clinical Quality of Care – Preventive Care	✓	×
Q 53	Information About Clinical Quality of Care – Stroke	✓	~
Q 54	Information About Clinical Quality of Care – Other	~	~
S 15	Summary View with All a Hospital's Information	~	~
S 20	Contextual Information on Decision-Making (e.g., FAQs, Checklists, "How to Choose")	V	~
S 21	Active Links to Other Information	~	✓
TOTAL		59/62	38/62



P 19

TOTAL

PRESCRIPTION DRUG PRICING THIS FEATURE THIS FEATURE WAS PRESENT IN A NY-BASED QUESTION **WAS PRESENT FEATURES IN A WEBSITE NUMBER INVENTORIED** WEBSITE Look up a Prescription Drug by Name Р1 Look up a Prescription Drug by National Drug Code (NDC) × P 2 Look up a Prescription Drug Including the Dosage × P 3 P 4 Look up Pricing for a Prescription Drug by Pharmacy Order a Prescription Drug Online × P 5 Provides Comparative Benchmarks (e.g., compared with an × P 6 average, best practice) Indicates When Information Was Last Updated P 7 Information Is Two Years Old or Less (from 2015, 2016, or 2017) P 8 Information About "Better Performers" and "Poorer Performers" × P 9 (i.e., evaluative symbols such as stars, rankings, grades) Linked to Canadian Pharmacies × P 10 Shows Generic and Brand Name Alternatives × P 11 Sign-Up for Price Alerts or to Save Medications and Recheck X P 12 **Prices** Available in Spanish × P 13 Browse for Prescription Drugs × P 14 P 15 View Results Without Subscribing or Paying a Fee Pricing for Compounded Medications Available × P 16 Coupons or Discount Cards that Work for Pets P 17 iOS/Apple Mobile App X P 18

Android Mobile App

View Results Without Contact from Telemarketers

×

6/20

20/20



HEALTH INSURANCE PURCHASING THIS FEATURE THIS FEATURE WAS PRESENT IN A NY-BASED **WAS PRESENT QUESTION FEATURES IN A WEBSITE NUMBER INVENTORIED** WEBSITE Information About "Better Performers" and "Poorer Performers" Р1 (i.e., evaluative symbols such as stars, rankings, grades) Indicates When Information Was Last Updated P 2 Information Is Two Years Old or Less (from 2015, 2016, or 2017) P 3 P 4 Filter Insurance Carriers by Postal Code, City, or State Enter the Ages of Household Members P 5 Asks If Tobacco Is Used P 6 Uses Household Income to Determine Net Cost of Insurance P 7 P 8 Enter Prescription Drugs Used to Determine Drug Costs After X Insurance Shows Cost of Insurance Plan P 9 Shows Cost of Insurance Plan After Government Subsidies P 10 Shows Cost of Insurance Plus Net Costs of Prescription Drugs P 11 Shows In-Network/Out-of-Network Deductibles, Co-Pays, and P 12 **Out-of-Pocket Costs** Shows Cost-Sharing Percentages and Dollars for Various P 13 Prescription Drug Tiers (e.g., Specialty, Tier-1, Tier-2) Links to Detailed Insurance Plan Information P 14 Links to Coupons for Prescription Drugs Entered P 15 Provides Comparative Benchmarks (e.g., compared with an P 16 average, best practice) Shows Costs Including Estimated Net Costs of Doctor Visits/ P 17 **Treatments** Shows the Number of Doctors Within the Network in the User's × P 18 Area Validates If a Specified Doctor Is In-Network P 19 P 20 Link to or Sign Up for Insurance Online Sort by Various Criteria P 21 ×



HEALTH INSURANCE PURCHASING (CONTINUED)

QUESTION NUMBER	FEATURES	THIS FEATURE WAS PRESENT IN A WEBSITE INVENTORIED	THIS FEATURE WAS PRESENT IN A NY-BASED WEBSITE
P 22	Filter Results by Plan Type (PPO, EPO, HMO)	~	~
P 23	Filter Results by Metal Level (Platinum, Gold, Silver, Bronze)	~	✓
P 24	Filter Results by Health Savings Account (HSA) Compatibility	~	✓
P 25	Filter Results by Cost Sharing Reduction (CSR) Compatibility	~	×
P 26	Quality Ratings per Insurance Carrier	~	~
P 27	Available in Spanish	~	~
P 28	Available in Other Languages Besides English and Spanish	~	✓
P 29	iOS/Apple Mobile App	~	×
P 30	Android Mobile App	~	×
P 31	Sign-Up for Important Insurance Alerts	~	×
P 32	Customer Service Center Available via Telephone or Chat	~	✓
P 33	View Results Without Contact from Telemarketers	~	✓
TOTAL		33/33	23/33





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