

Treatment Cost Calculator



1. What is the Treatment Cost Calculator

The Treatment Cost Calculator is an online tool Sentara Health Plans members can use to better understand and plan for healthcare expenses.

Members can use this tool to:

- estimate the costs for common medical procedures or services
- estimate the costs for treating certain chronic conditions
- locate a physician or a facility that performs a specific procedure or service
- compare physician fees
- estimate potential out-of-pocket costs before appointments Maintenance medications that you take daily or regularly for an ongoing condition can be delivered right to your door. These often come in a 90-day, versus a 30-day, supply, so you are less likely to miss a dose, which can keep you healthier.

2. For which medical services and procedures can the Treatment Cost Calculator provide estimates?

View estimates on all covered procedures and services in your area, based on your specific benefit plan information.

3. How does the Treatment Cost Calculator create these estimates?

Estimates may be based on information provided by Sentara Health Plans (plan-specific estimates) or from MarketScan® data (the nation's largest and most published source of private-sector claims data).

- Health Plan-Specific Estimates: The Treatment Cost Calculator creates total cost estimates using claims information provided by Sentara Health Plans. The estimated total cost is the typical amount that

providers in the member's ZIP code were paid for delivering that service.

- MarketScan Estimates: MarketScan data is used when health plan-specific information is not available or has too few claims to create an accurate estimate for the service. MarketScan contains the healthcare claims for over 37 million Americans.

4. What costs are included in the estimates provided by the Treatment Cost Calculator?

Most Treatment Cost Calculator estimates include:

- physicians and facility fees
- lab/X-ray/anesthesia fees (if applicable)
- the amount the member's health insurance plan may cover
- the amount the member can expect to pay out-of-pocket based on their copayment or coinsurance
- current deductible and maximum out-of-pocket balances (based on processed claims-to-date)

5. How does the Treatment Cost Calculator obtain member benefit information when creating out-of-pocket estimates?

It is linked to the member's online account. Upon secure sign in to sentarahealthplans.com, the tool is automatically loaded with the member's real-time health plan benefits information. The Treatment Cost Calculator conforms to all privacy and confidentiality standards, and maintains appropriate physical, electronic, and administrative security procedures to safeguard member data.

To access the Treatment Cost Calculator sign in to sentarahealthplans.com