



# Understanding Estimates in Price Transparency and No Surprises Act

*The following materials are for instructional purposes only. The information is presented "as-is" and to the best of CorroHealth's knowledge is accurate at the time of distribution. However, due to the ever-changing legal/regulatory landscape, this information is subject to modification as statutes, laws, regulations, and/or other updates become available. Nothing herein constitutes, is intended to constitute, or should be relied on as legal advice. CorroHealth expressly disclaims any responsibility for any direct or consequential damages related in any way to anything contained in the materials, which are provided on an "as-is" basis and should be independently verified before being applied. You expressly accept and agree to this absolute and unqualified disclaimer of liability. The information in this document is confidential and proprietary to CorroHealth and is intended only for the named recipient. No part of this document may be reproduced or distributed without express permission. Permission to reproduce or transmit in any form or by any means electronic or mechanical, including presenting, photocopying, recording and broadcasting, or by any information storage and retrieval system must be obtained in writing from CorroHealth. Request for permission should be directed to [Info@Corrohealth.com](mailto:Info@Corrohealth.com).*

CPT® is a registered trademark of the American Medical Association

December 2023



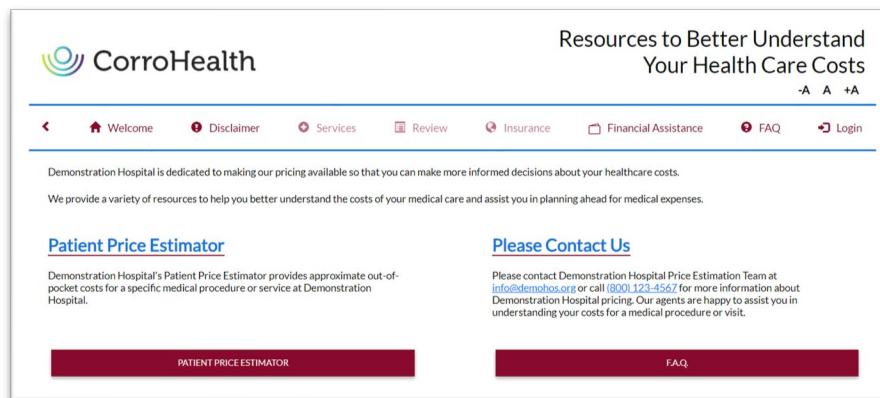
# Understanding Estimates

With the introduction of the No Surprises Act, Price Transparency for the insured individual has become confused with the Good Faith Estimate for the uninsured individual. It's important to understand the difference of an estimate generated for an individual under the Price Transparency law and an uninsured individual under the No Surprises Act.

## Price Transparency Tool (PTT)

The PTT is a patient-facing online tool meant to be used by patients who are shopping for services prior to scheduling. These individuals can be insured or uninsured. The desired service must be available as a shoppable service to generate an estimate with the PTT. Although generating an estimate for services involves a variety of contractual discounts and health insurance plan information, the CorroHealth Price Transparency Tool (PTT) allows the patient to determine their cost from the provider-based web portal.

More information about the CorroHealth PTT can be found at this link: [PARA Price Transparency Tool - Sept 2021.pdf \(para-hcfs.com\)](#)



## PARA Data Editor (PDE) Charge Quote

When the patient is having trouble accessing or navigating the PTT, or the desired service is not a shoppable service, the Charge Quote tab of the PARA Data Editor (PDE) can be used by PDE Users to generate a quote. These quotes are not mandated by any laws, but the benefits of providing cost estimates prior to scheduled services include:

- Providing price transparency
- Providing estimates prior to service, avoiding unexpected financial liability
- Reducing Patient dissatisfaction directed at the provider
- Increasing self-pay collections while decreasing bad debt

© CorroHealth, Inc. 2023. All Rights Reserved.



# Understanding Estimates

The Charge Quote tool is available to PDE Users under the Charge Quote tab.

The screenshot shows the 'Charge Quote' tool interface. The top navigation bar includes 'Select', 'Charge Quote', 'Charge Process', 'Claim/RA', 'Contracts', 'Pricing Data', 'Pricing', 'Rx/Supplies', 'Filters', 'CDM', 'Calculator', 'Advisor', 'Admin', 'CMS', 'PTT/NSA', 'Tasks', and 'PARA'. The 'Charge Quote' tab is active. The interface is divided into several sections:
 

- Patient Profile:** Includes fields for Medical Record No., Patient Account No., Physician, Date of Service, Patient Type, Expected LOS, First Name, Last Name, Discharge Status, Requested By, Date of Birth, and Gender.
- Insurance Information (For Eligibility Only):** Includes fields for Eligibility Payer, Plan Name, Plan Code, Group/Bin No, Effective Date, Patient Is, Member First Name, Member Last Name, and Member ID.
- Medical:** Includes fields for Deductible Amount, Deductible Amt Paid, Coinsurance %, Co-Pay, Max Share Of Cost, Deposits Patient SOC, Deposit Required, Deposit Paid, and Remaining Deposit.
- Details:** Includes a 'Patient Responsibility' section with a 'Self Pay' option and a 'Services' table with columns for Item, Rev, Charge, and Qty.

An instructional video on how to use the Charge Quote tool is available under the Advisor tab and can be found by keying "Charge Quote" in the Summary field.

The screenshot shows the 'Advisor' tab interface. The top navigation bar includes 'Select', 'Charge Quote', 'Charge Process', 'Claim/RA', 'Contracts', 'Pricing Data', 'Pricing', 'Rx/Supplies', 'Filters', 'CDM', 'Calculator', 'Advisor', 'Admin', 'CMS', 'PTT/NSA', 'Tasks', and 'PARA'. The 'Advisor' tab is active. The interface shows a search for 'Charge Quote' in the Summary field. The search results are displayed in a table:

Type	Summary	Supporting Docs	Filter Link	Audit Link	Issue Date	Bookmark
PARA Data Editor	PDE Charge Quote/Share of Cost Manual	1 PDE			12/01/2023	
Education	PDE Charge Quote - Dec 2023	1 WMV			12/01/2023	

## No Surprises Act (NSA) Good Faith Estimate (GFE)

The No Surprises Act (NSA) requires that all healthcare providers and facilities who schedule services for uninsured individuals provide a Good Faith Estimate (GFE) which meets certain requirements. CorroHealth has developed tools which include all the required data elements and disclaimers as outlined in the NSA. These tools (PDE NSA Tool and NSA Co-Provider Portal) are available to CorroHealth clients who act as the convening provider or the co-provider to issue a compliant GFE to uninsured individuals.

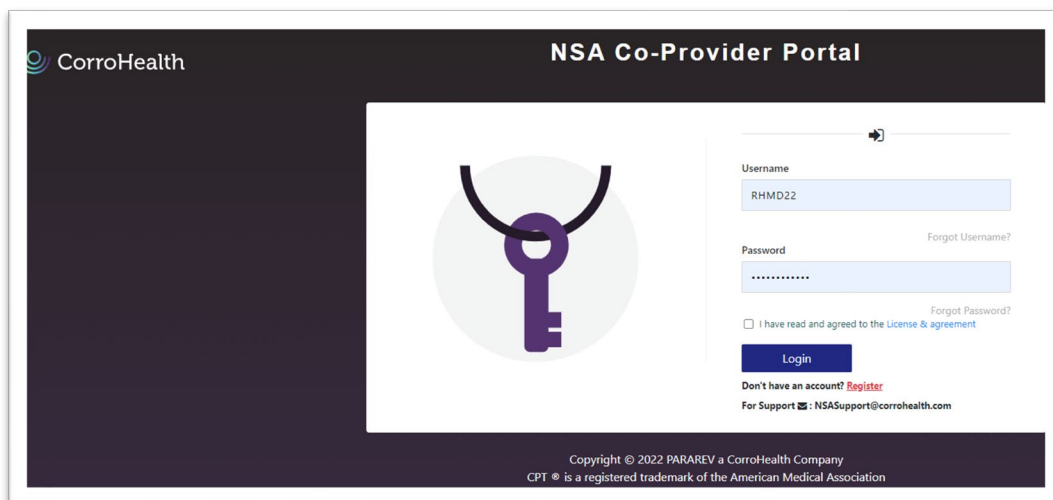
The PDE NSA tool is accessed by PDE Users to issue the GFE to uninsured individuals who are scheduling a service or requesting the price of a service.



# Understanding Estimates



The NSA Co-Provider Portal is accessed by Users who work in conjunction with the convening provider to issue a comprehensive GFE of all reasonably anticipated charges from all anticipated providers during the scheduled service. The Co-Provider Portal can also be used to issue a GFE directly to an uninsured individual when the co-provider is scheduling the service in their office/clinic and is now considered a convening provider who must furnish all the required GFE data elements.



A demonstration of how these two platforms work together to create a GFE can be viewed at this link: [CorroHealth NSA Platform Overview Demonstration \(vimeo.com\)](https://vimeo.com/CorroHealthNSAPlatformOverviewDemonstration)

© CorroHealth, Inc. 2023. All Rights Reserved.