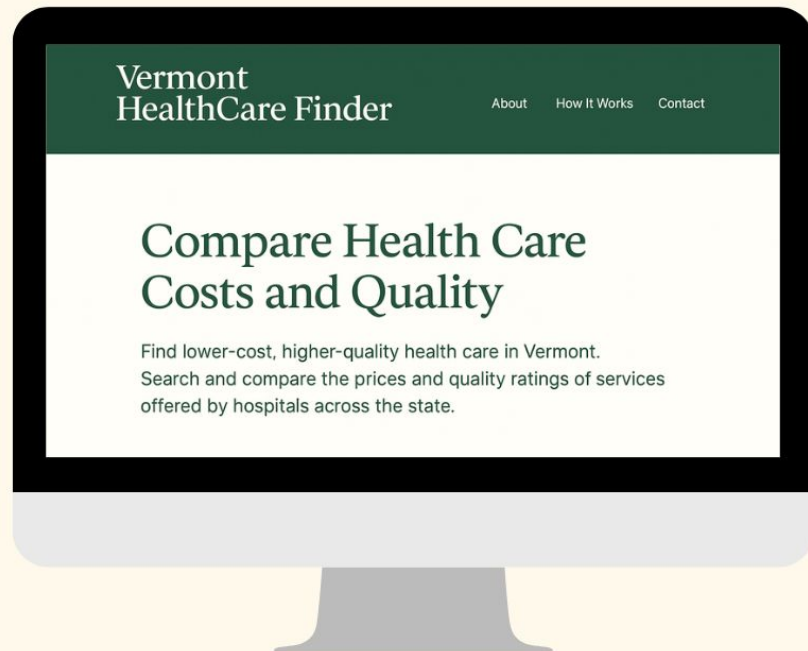


Promoting Price and Quality Transparency

A Roadmap for Reform in Vermont Healthcare

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Middlebury College
May 2025**



Introduction

What is “shopping” and how can it be helpful?

Medical services that are non-emergent and schedulable are considered **shoppable** because patients can research and choose where and when they want to receive those services.

Examples: imaging (MRIs), colonoscopies, laboratory services, cosmetic surgeries

When information about price and quality is available and readable, the hope is that patients and referring providers will make informed choices that **promote price competition** between healthcare sites **without compromising quality**.

89% of consumers willing to shop for care for at least one healthcare service

52% of consumers likely to see a different provider in return for \$100 incentive

Federal Efforts to Improve Price Transparency

2019 Executive Order on Improving Price & Quality Transparency: hospitals post negotiated prices for all services as MRFs, offer consumer-friendly shoppable service price navigation; establishes Health Quality Roadmap

2022 & 2023 CMS mandates: all insurers publish machine-readable files, insurers must provide members with online tool to estimate and compare costs

29% of U.S. hospitals were **compliant**
with the federal transparency rule
(**despite daily fines**)

Parente, S. (2023). Estimating the Impact of New Health Price Transparency Policies. *INQUIRY*. 2023;60.

2025 Making America Healthy Again: Secretaries of HHS, Labor, and Treasury improve rules on information standardization, intensify enforcement of transparency rules

Transparency in Vermont

Current healthcare transparency tools are...

Difficult to
navigate

Incomplete

Not
standardized

Outdated

Hard to find

No quality
information

Examples of Vermont Hospital Price Transparency Tools for Consumers

Accessed April-May 2025

Gifford Medical Center (as of 2023)

- Hard to navigate spreadsheet
- Outdated
- Confusing
- Hard to read

Service	Quar	Charge Per	Standard Ch	Uninsured Self Ch	Minimum Commercial contracted	Maximum Commercial contracted	BCBS VT Managed Care	BCBS VT Managed Care	BCBS VT Managed Care	BCBS VT Managed Care	TVHP Managed Care	TVHP Managed Care	Ch	Harvard Pilgrim Health
	1	\$24	\$24	\$12	\$19	\$20	\$20	\$20	\$20	\$20	\$19	\$19	\$19	\$19
			\$24,371	\$12,186	\$19,375	\$20,715	\$20,715	\$20,715	\$20,472	\$19,741	\$19,497	\$19,375	\$19,497	\$19,497
Upper GI Endoscopy Procedure	30	\$93	\$2,790	\$1,395	\$2,218	\$2,372	\$2,372	\$2,372	\$2,344	\$2,260	\$2,232	\$2,218	\$2,232	\$2,232
	4	\$511	\$2,044	\$1,022	\$1,625	\$1,737	\$1,737	\$1,737	\$1,717	\$1,656	\$1,635	\$1,635	\$1,635	\$1,635
	7	\$156	\$1,092	\$546	\$868	\$928	\$928	\$928	\$917	\$885	\$874	\$868	\$874	\$874
	1	\$666	\$666	\$333	\$529	\$566	\$566	\$566	\$559	\$539	\$533	\$529	\$533	\$533
	38	\$16	\$608	\$304	\$483	\$517	\$517	\$517	\$511	\$492	\$486	\$483	\$486	\$486
	1	\$129	\$129	\$65	\$103	\$110	\$110	\$110	\$108	\$104	\$103	\$103	\$103	\$103
	1	\$46	\$46	\$23	\$37	\$39	\$39	\$39	\$39	\$37	\$37	\$37	\$37	\$37
			\$7,375	\$3,688	\$5,863	\$6,269	\$6,269	\$6,269	\$6,195	\$5,974	\$5,900	\$5,863	\$5,900	\$5,900
Diagnostic Colonoscopy Procedure	35	\$93	\$3,255	\$1,628	\$2,588	\$2,767	\$2,767	\$2,767	\$2,734	\$2,637	\$2,604	\$2,588	\$2,604	\$2,604
	6	\$156	\$936	\$468	\$744	\$796	\$796	\$796	\$786	\$758	\$749	\$744	\$749	\$749
	40	\$16	\$640	\$320	\$509	\$544	\$544	\$544	\$538	\$518	\$512	\$509	\$512	\$512
	1	\$413	\$413	\$207	\$328	\$351	\$351	\$351	\$347	\$335	\$330	\$328	\$330	\$330
	1	\$46	\$46	\$23	\$37	\$39	\$39	\$39	\$39	\$37	\$37	\$37	\$37	\$37
	1	\$24	\$24	\$12	\$19	\$20	\$20	\$20	\$20	\$19	\$19	\$19	\$19	\$19
	1	\$10	\$10	\$5	\$8	\$9	\$9	\$9	\$8	\$8	\$8	\$8	\$8	\$8
	1	\$8	\$8	\$4	\$6	\$7	\$7	\$7	\$7	\$6	\$6	\$6	\$6	\$6
			\$5,332	\$2,666	\$4,239	\$4,532	\$4,532	\$4,532	\$4,479	\$4,319	\$4,266	\$4,239	\$4,266	\$4,266
Colonoscopy Procedure with Biopsy	40	\$93	\$3,720	\$1,860	\$2,957	\$3,162	\$3,162	\$3,162	\$3,125	\$2,976	\$2,957	\$2,976	\$2,976	\$2,976
	3	\$511	\$1,533	\$767	\$1,219	\$1,303	\$1,303	\$1,303	\$1,288	\$1,242	\$1,226	\$1,219	\$1,226	\$1,226
	7	\$156	\$1,092	\$546	\$868	\$928	\$928	\$928	\$917	\$885	\$874	\$868	\$874	\$874
	45	\$16	\$720	\$360	\$572	\$612	\$612	\$612	\$605	\$583	\$576	\$572	\$576	\$576
	1	\$413	\$413	\$207	\$328	\$351	\$351	\$351	\$347	\$335	\$330	\$328	\$330	\$330
	1	\$46	\$46	\$23	\$37	\$39	\$39	\$39	\$39	\$37	\$37	\$37	\$37	\$37
	1	\$24	\$24	\$12	\$19	\$20	\$20	\$20	\$20	\$19	\$19	\$19	\$19	\$19
	1	\$10	\$10	\$5	\$8	\$9	\$9	\$9	\$8	\$8	\$8	\$8	\$8	\$8
	1	\$8	\$8	\$4	\$6	\$7	\$7	\$7	\$7	\$6	\$6	\$6	\$6	\$6
			\$7,566	\$3,783	\$6,015	\$6,431	\$6,431	\$6,431	\$6,355	\$6,128	\$6,053	\$6,015	\$6,053	\$6,053
Gallbladder Removal Procedure	100	\$165	\$16,500	\$8,250	\$13,118	\$14,025	\$14,025	\$14,025	\$13,860	\$13,365	\$13,200	\$13,118	\$13,200	\$13,200
	1.5	\$3,065	\$4,598	\$2,299	\$3,655	\$3,908	\$3,908	\$3,908	\$3,862	\$3,724	\$3,678	\$3,655	\$3,678	\$3,678
	50	\$78	\$3,900	\$1,950	\$3,101	\$3,315	\$3,315	\$3,315	\$3,276	\$3,159	\$3,120	\$3,101	\$3,120	\$3,120
	14	\$156	\$2,184	\$1,092	\$1,736	\$1,856	\$1,856	\$1,856	\$1,835	\$1,769	\$1,747	\$1,736	\$1,747	\$1,747
	108	\$16	\$1,728	\$864	\$1,374	\$1,469	\$1,469	\$1,469	\$1,452	\$1,400	\$1,382	\$1,374	\$1,382	\$1,382
	1	\$334	\$334	\$167	\$266	\$284	\$284	\$284	\$281	\$271	\$267	\$266	\$267	\$267
	1	\$258	\$258	\$129	\$205	\$219	\$219	\$219	\$217	\$209	\$206	\$205	\$206	\$206
	1	\$30	\$30	\$15	\$24	\$26	\$26	\$26	\$25	\$24	\$24	\$24	\$24	\$24
	1	\$44	\$44	\$22	\$35	\$37	\$37	\$37	\$36	\$35	\$35	\$35	\$35	\$35
			\$29,576	\$14,788	\$23,513	\$25,139	\$25,139	\$25,139	\$24,843	\$23,956	\$23,660	\$23,513	\$23,660	\$23,660

Examples of Vermont Hospital Price Transparency Tools for Consumers

Accessed April-May 2025

“DO NOT include charges associated with physician services for which you will be billed separately”

Northwestern Medical Center

HOSPITAL SERVICE CHARGES

Procedures:

Screening test, for cancer, colon and rectum, colonoscopy	\$2,027.01
---	------------

Total Estimated Gross Charge	\$2,027.01
------------------------------	------------

Total Contracted Discount	\$445.94
---------------------------	----------

Payer-Specific Negotiated Charge	\$1,581.07
----------------------------------	------------

Total Insurance Portion	\$1,581.07
-------------------------	------------

Disclaimer:

The hospital's charge for the above services are approximate charges for these services based on information provided at time of estimation and **DO NOT include charges associated with physician services for which you will be billed separately**. The final amount of the hospital's charge may be different from that shown above due to additional tests or procedures performed/ordered by the physician(s) or medical technicians, or due to complications that may arise during the course of treatment. Therefore, the total amount for which you will be responsible may be higher or lower than that stated above.

Examples of Vermont Hospital Price Transparency Tools for Consumers

Accessed April-May 2025


Brattleboro Memorial Hospital

Does not require personal information, breaks down charges more clearly than others

No uniformity between price transparency tools means limited ability for people to compare costs!

[Shoppable Items](#) | [Machine-Readable File](#)

Last Update: 2024-10-09


Brattleboro Memorial Hospital
EXCEPTIONAL CARE FOR OUR COMMUNITY

Brattleboro Memorial Hospital

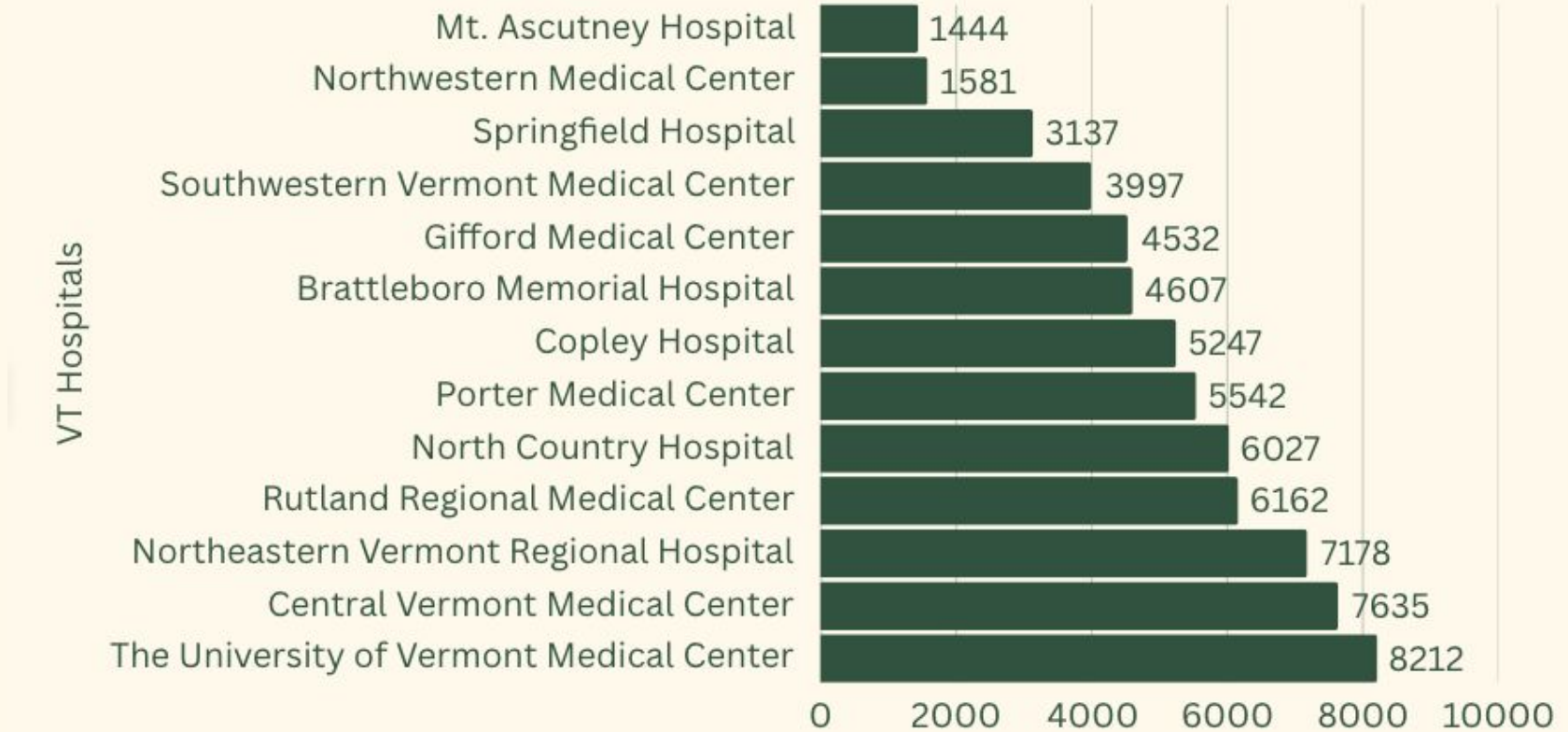
[All](#) | [Inpatient](#) | [Outpatient](#)

Selecting any payer will allow you to see the cash discount rate for self-pay patients.

6 of 6 results

Description	Associated Codes	Gross Charge	Payer Allowed Amount	Cash Discount Price	Deidentified Min Allowed	Deidentified Max Allowed
Exam of Entire Large Intestine Using Colonoscope	45378	\$5,118.53	\$4,606.68	\$3,582.97	\$688.65	\$4,964.97
Recovery Room	0710	\$1,440.62	N/A	\$1,008.43	N/A	N/A
Anesthesia	0370	\$955.78	N/A	\$669.05	N/A	N/A
Medical & Surgical Supplies	0270	\$60.07	N/A	\$42.05	N/A	N/A
IV Therapy	0260	\$298.04	N/A	\$208.63	N/A	N/A
Drugs	0250	\$40.68	N/A	\$28.48	N/A	N/A

BCBS Estimated Negotiated Rate of VT Hospitals for Standard Colonoscopy Procedure



*Prices obtained from federally mandated price transparency calculators posted on each hospital's webpage as of April 26, 2025. Some hospitals did not include all physician service costs in their cost estimate.

CMS Care Compare Ratings for “Complications” at Gifford Medical Center

National
quality
ratings are
incomplete
for many
rural
hospitals.

Central line-associated bloodstream infections (CLABSI) in ICUs and select wards

↓ Lower numbers are better

Not available ¹³

National benchmark: 1.000

Catheter-associated urinary tract infections (CAUTI) in ICUs and select wards

↓ Lower numbers are better

Not available ⁵

National benchmark: 1.000

Surgical site infections (SSI) from colon surgery

↓ Lower numbers are better

Not available ⁵

National benchmark: 1.000

Surgical site infections (SSI) from abdominal hysterectomy

↓ Lower numbers are better

Not available ¹³

National benchmark: 1.000

Methicillin-resistant Staphylococcus Aureus (MRSA) blood infections


↓ Lower numbers are better

Not available ¹³

National benchmark: 1.000

Comparison to New Hampshire

NH Health Cost: Colonoscopy Without Biopsy for Encounter for Preventive Health Services

 Health Costs Quality Of Care A Guide To Health Insurance Provider Listing Rx Costs			
Provider Name ▾	Estimate of Procedure Cost ▾	Precision of the Cost Estimate	Typical Patient Complexity
\$ Statewide Averages	\$2,206		
<input type="checkbox"/> Cottage Hospital > Woodsville, NH	\$3,732	▼ Low	● Medium
<input type="checkbox"/> Elliot One-Day Surgery Center > Manchester, NH	\$3,754	▲ High	● Medium
<input type="checkbox"/> Cheshire Medical Center > Keene, NH	\$3,905	▲ High	● Medium
<input type="checkbox"/> Concord Hospital - Laconia > Laconia, NH	\$4,006	▲ High	● Medium
<input type="checkbox"/> St. Joseph Hospital > Nashua, NH	\$4,201	▼ Very Low	● Medium
<input type="checkbox"/> Southern New Hampshire Health > Nashua, NH	\$4,220	▼ Low	▲ High
<input type="checkbox"/> Huggins Hospital > Wolfeboro, NH	\$4,576	● Medium	● Medium

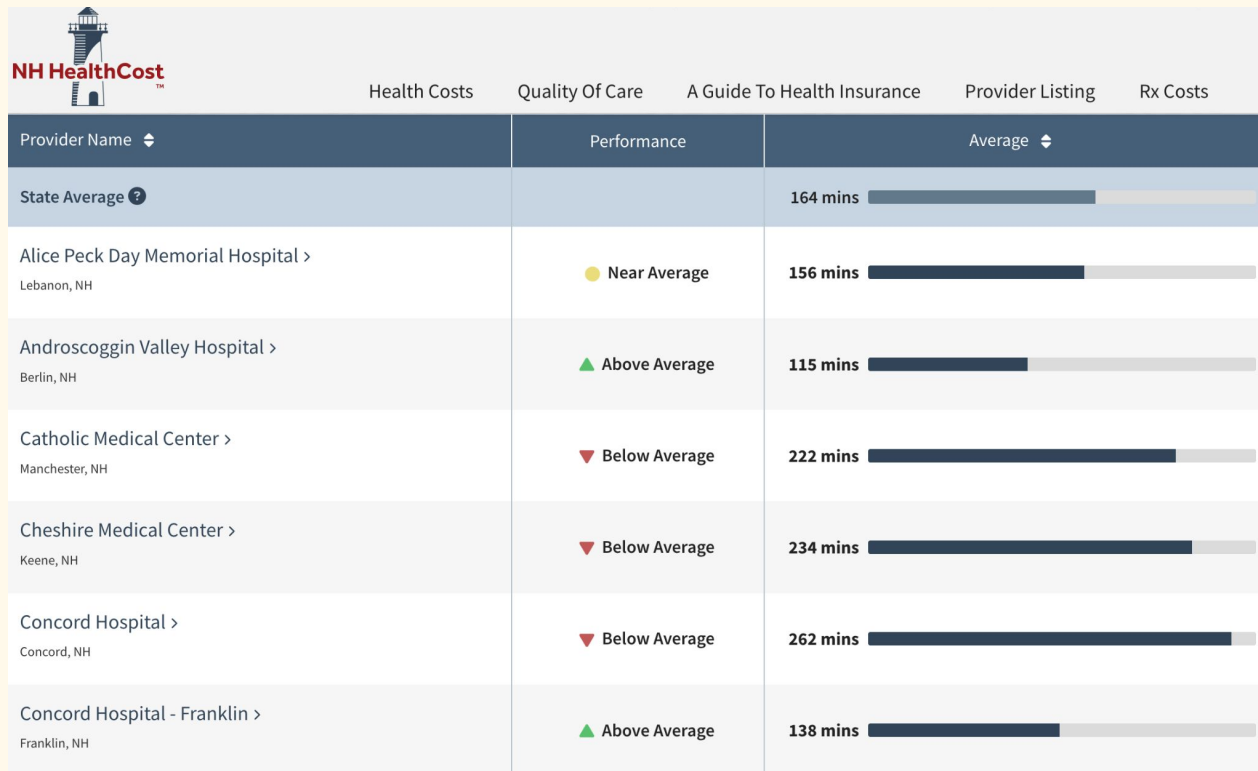
New Hampshire Health Cost

*Risk adjustment
for patient "illness
burden"

**NH Health
Cost Tool
easily
compares
pricing at all
hospitals.**

The site receives
about 75,000 visits
per month.

NH Health Cost: Time Spent in the Emergency Department Before Being Discharged



**NH Health
Cost Tool
easily
compares
quality at all
hospitals.**

The site receives
about 75,000 visits
per month.

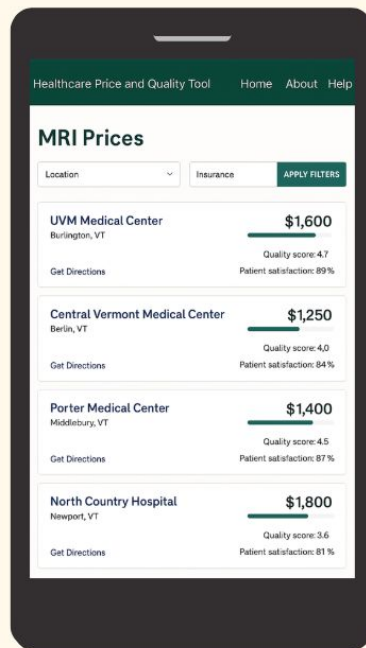
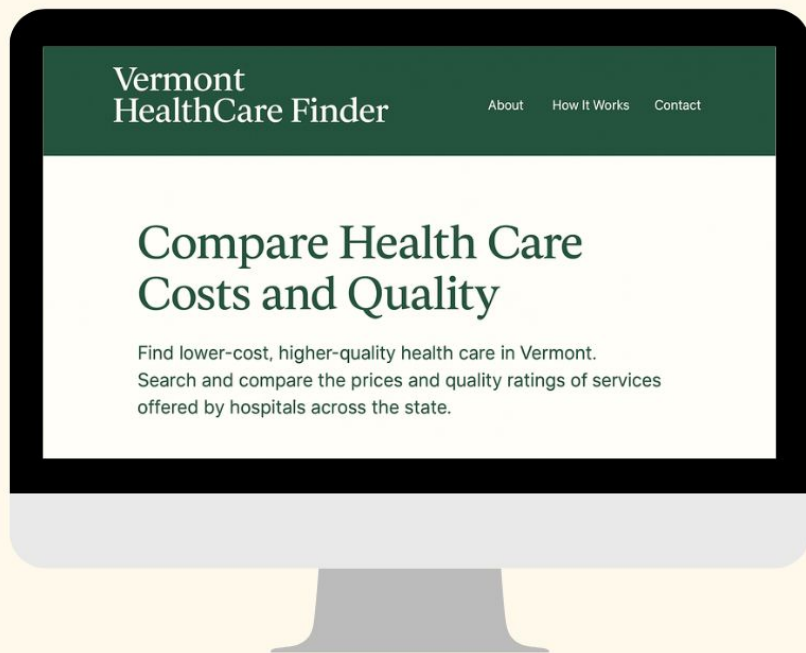
New Hampshire Health Cost, "Time Spent in the Emergency Department Before Being Discharged"

Our Recommendations

1. Standardized Data Submissions from Vermont Hospitals

- The State should **work collaboratively with hospitals** to establish a standardized, consumer-friendly format that all hospitals will use to publish reliable, accurate, and complete pricing information for shoppable services;
- The State should **work with VPQHC** to identify meaningful hospital quality metrics that each hospital should be required to post alongside their standardized consumer pricing tool;
- The **GMCB** should ensure compliance in the hospital budget review process; consider state fines for non-compliance.

2. Price and Quality Transparency Dashboard



Website Interface Features

- Provider Quality Ratings
- Insurance Plan Filters
- Interactive Cost Estimator Tool
- Accessibility Tools
- Rebate Program

Mockup of proposed price and quality transparency dashboard, Vermont HealthCare Finder

*Data shown does not reflect actual costs or quality measures

3. Campaigns and Incentives to Promote Use of Tools

Transparency tools will not be useful if patients don't know they exist!

- **NH Health Cost SmartShopper** provides rebates for use of transparency tools.
- **Right-to-shop** laws require insurers to share savings with patients who choose cheaper options.
 - Savings amount = half of the difference in the cost between the chosen option and the average cost in the area

Questions?

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1-pager:

