

Overview

The [Consolidated Appropriations Act, 2021 \(CAA\)](#) and the [Transparency in Coverage Rules \(TinC\)](#) require group health plans and insurers to maintain an online, self-service price comparison tool for members. This tool must give members access to personalized out-of-pocket cost information, pricing comparisons and cost-sharing amounts for all covered healthcare items and services. This information must also be provided in paper form if a member requests it.

How will Blue Cross of Idaho meet these requirements?

We will update our existing Cost Advisor tool, which is available on our member website at members.bcidaho.com. The rules outline a phased approach to providing this cost transparency information to members.

What is Cost Advisor?

Cost Advisor is an existing, member-facing tool that Blue Cross of Idaho is using to meet the CAA and TinC requirements. Cost Advisor gives members an estimate of what they can expect to pay for care at different facilities based on their health plan benefits. This helps members make the best choice for both their health and budget.

What updates is Blue Cross of Idaho making to Cost Advisor to meet CAA requirements?

Beginning January 1, 2023, we will update Cost Advisor to help members:

- Search for services by billing code or key words (e.g., knee replacement).
- Search by provider and other factors relevant to determine cost sharing (e.g., facility name, service location, network, tiering, dosage)
- Compare costs across in-network and out-of-network providers and facilities
- See their accumulated deductible or other out-of-pocket amounts at the time of request
- See cost-impacting factors, such as service locations or drug dosages
- See if a requested service has prior authorization requirements for coverage
- View relevant disclosure notices related to cost and coverage
- Request a paper copy of pricing information

When will the updates to Cost Advisor be available?

Beginning January 1, 2023, the initial list of 500 shoppable services will be available for plans that renew on or after January 1, 2023.

On January 1, 2024, Blue Cross of Idaho will update Cost Advisor to include all shoppable services, in accordance with the CAA and TinC rules, for plans that renew on or after January 1, 2024.

Will group members have access to Cost Advisor, where CAA and TinC rules apply?

Cost Advisor is included in all Commercial Individual, Small, Mid-size and Large Fully Insured contracts and ASC contracts, unless otherwise excluded from the contract. Groups will need to reach out to their plan contacts to confirm whether Cost Advisor is excluded from their contract. Members can find Cost Advisor on our member portal at members.bcidaho.com.

Which plans are exempt from CAA and TinC?

The following plan types are exempt from the TinC and CAA rules and will not have access to Cost Advisor:

- Medicare Advantage and Medicare Supplement plans
- Grandfathered plans
- Retiree-only plans
- Short-term, limited-duration (STLD) plans

In addition, the rules do not apply to – and price comparison tools are not required to make allowances for – any account-based plans, such as Flexible Spending Accounts (FSAs), Health Reimbursement Accounts (HRAs) and Health Savings Accounts (HSAs). Since there are a variety of ways of furnishing such account-based plans to members as well, Cost Advisor will not be linked to any of these account-based plans.

Do employers need to take any action?

No. Employers do not need to take any action at this time. Covered members currently have access to Cost Advisor, unless it is excluded from their contract. We will ensure Cost Advisor is updated to comply with CAA regulations and TinC rules.

Will data from carve-out vendors be incorporated into Cost Advisor?

Blue Cross of Idaho is working to incorporate data received from third parties who have a contractual relationship with Blue Cross of Idaho plans, such as pharmacy benefit managers (PBMs). Blue Cross of Idaho will work with clients individually to understand the support they may need.

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