Right to Shop
Rewarding Patients That Pick High Value Health Care

MAINE Wire
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Mainers earn the ‘Right to Shop’ for medical services

Forbes
Right To Shop: The Next Big Thing In Health Care

PRESSURE ON PATIENTS LEADS TO RIGHT TO SHOP

EXPENSIVE
62%
say it would be tough to pay their entire deductible in one month

CONFUSING
63%
know prices differ wildly for same care

CONCERNING
69%
believe insurers are NOT working to keep costs down

Where you park matters.

MRI $359

MRI $2,272
Right to Shop

The Status Quo
Patients don’t know the cost upfront so they often pay higher out-of-pocket costs. Health care costs continue to increase every year. Patients are facing narrower and tiered networks that often exclude independent or smaller providers for non-quality related reasons. Provider consolidation has limited patient choice.

Right to Shop
Insurers and providers provide relevant price information upfront so patients can shop. The patient is directly rewarded for doing so, and can access any in- or out-of-network provider that offers high-quality, lower-cost care.

THE NEW MAINE LAW PROVIDES

1. Real Transparency
   - Provider will notify patient when a referral is made for a shoppable service and provide basic description of the service and applicable medical codes.
   - Insurer will offer access to a website and toll-free number that provides anticipated charges and estimated out-of-pocket costs to patients.

2. Incentives to Shop
   - Rewards will be given to any patient on a small-business HSA plan who receives care at a high-quality, lower-cost provider.
   - Rewards can be cash, gift cards, reductions in premiums, copayments, or deductibles.

3. Real Patient Choice
   - Allows patients to access high-quality, lower-cost providers that charge below average price, whether in- or out-of-network.
   - Insurer will treat the claim the same as if it were delivered by an in-network provider.

HOW RIGHT TO SHOP WORKS

IT’S THIS SIMPLE:

1. See your doctor
2. Call or go online to locate best options
3. Choose location at the best value (in- or out-of-network)
4. Receive service at location of your choice
5. Be rewarded with shared savings