



St. Joseph Medical Center

Part of an eight-hospital system in Washington

366 beds

NA ED visits

22,980 inpatient admissions

Impetus for Initiative: St. Joseph Medical Center began its transparency effort in 2011 to provide patients with as much information as possible ahead of time, believing that it helps the organization financially if patients are aware of their obligations upfront.

St. Joseph uses a commercial tool called ClearQuote that combines information on charges and insurer contracted rates with information on the patient's benefit plan to provide expected out-of-pocket costs at the Current Procedural Terminology (CPT) and Diagnosis-Related Group (DRG) level for all services provided by the hospital. Cost estimates are provided via a call center by a trained staff of Financial Access Counselors. If patients cannot provide adequate information on their insurance plan, Financial Access Counselors will contact the insurance company and call them back with a more accurate quote. If patients are self-pay, they are given the charge for the procedure with a 60 percent self-pay discount. If it is unclear what the CPT code is for the procedure, Financial Access Counselors contact the physician for specific information and call the patient back. Through ClearQuote, St. Joseph also provides written estimates to patients when they present for services.

Training is ongoing and extensive due to the sensitivity of this type of patient interaction. Financial Access Counselors are scripted to make clear that the quote is an estimate and that the actual patient obligation may be more or less depending on the specific course of care. Staff are trained to tell the caller that the quotes do not include physician services. Patients needing information on charity care are transferred to Patient Financial Advocates. Feedback has been positive, and St. Joseph staff feel providing price transparency has improved patient loyalty.

Challenges: Patients rarely have CPT-level information on what services they are receiving. It can be a challenge to make it clear to patients that the quote is an estimate and that the final price may be higher or lower depending on the actual course of care.

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