

ClearCost Health



Know before you go.

What is ClearCost?

- ClearCost Health is a tool that lets you compare health care providers based on cost, quality and convenience.
- You can search for doctors, procedures and prescription drugs to find the best provider for you.
- This can save you money on your out-of-pocket health care expenses.

Who can use ClearCost?

Any member,
spouse or
dependent over 18
who are on a Service Cooperative (SC)
Blue Cross Blue Shield of Minnesota (BCBS)
health plan.

Why should I use ClearCost?

- ClearCost allows you to search for health care providers and helps you identify areas in your medical spending where you can improve quality and save money.
- You may be able to save money by simply switching your pharmacy.

What services can I search for?

- ClearCost provides cost and quality information for basic, non-urgent health care services.
- These include doctors' office visits, lab tests, radiology procedures.
- Visit the "Past Care" table on the website to see how you could have saved money on the medical services and prescription drugs you received in the last year.

How does ClearCost Health define a “Fair Price” provider?

- A fair price provider is one that charges less than or equal to 150% of the Medicare fee schedule for a given service.
- For doctors in the Find a Doctor tab, they go one step beyond the office visit to determine what your economic experience will be with that provider overall and look at common services provided by that specialty to determine how much each physician charges for those services.
- By doing this, ClearCost helps ensure your overall experience with that physician will be fair price, beyond just the cost of the first office visit.

How is pricing determined?

- Pricing is derived from health claims information from BCBS.
- Health claims information is sent from BCBS to ClearCost every month and updated in the system every month.
- ClearCost uses BCBS's National Cost Comparison Tool (NCCT) to provide real-time price estimates.

Always best to verify pricing for a service with the provider prior to receiving it

Does ClearCost Health have a mobile application?

- There is a mobile app for iPhone and iPad, available through the App Store, and a mobile optimized version of the site for all mobile device users.
- To access the mobile application, visit the region's URL on your mobile device's browser.

How to change location when traveling?

- The “patient location” is listed at the top of the screen.
- There is an option to “Change Location”.
- You can enter multiple locations and save them for future use.
- Your search results will then reflect your new location.

This information is brought to you by South West West Central Cooperative

How can I use ClearCost?

Register online

www.clearcosthealth.com/swwc/landing.aspx

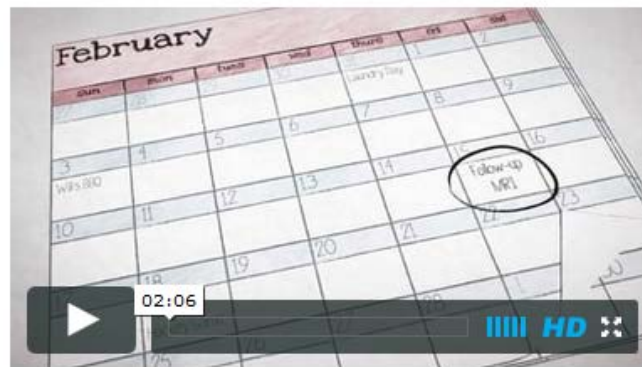
Suggested to use FireFox as your server.

<https://www.clearcosthealth.com/SWWC/Landing.aspx>

Start Shopping for Health Care.

Register Now >

Already registered? Sign in [here](#).




PLEASE NOTE: Only SWWC participants enrolled in a BCBS medical plan can access ClearCost Health.

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Willmar Public Schools – preparing all students for a
successful tomorrow

1. Sign Up



The image shows a sign-up form for ClearCost Health. At the top left is the ClearCost Health logo, and at the top right is a link for 'Already have an account? SIGN IN'. Below the logo is a progress bar with three steps: '1 SIGN UP' (highlighted in green), '2 CREATE AN ACCOUNT', and '3 BEGIN TO SHOP AND SAVE!'. To the right of the progress bar is the logo for Southwest West Central Service Cooperative (SWWC), with the text 'Education & Administrative Resources' below it. The main instruction reads: 'Please enter your last name (including any hyphens or suffixes, such as "Jr"), date of birth, and the last four digits of your Social Security Number (or your BCBS ID) to continue.' The form includes a text input for 'Last Name', a date input for 'Date of Birth' (MM/DD/YYYY), a text input for 'Last 4 digits of your Social Security number' (XXXX), and an alternative input for 'Your BCBS ID begins with five letters followed by a 7-digit number and a 2-digit relationship code' (XXXXXXXXXXXX - XX). A 'Continue' button is at the bottom left.

ClearCost Health Already have an account? [SIGN IN](#)

1 SIGN UP **2** CREATE AN ACCOUNT **3** BEGIN TO SHOP AND SAVE!

SOUTHWEST WEST CENTRAL SERVICE COOPERATIVE
SWWC
Education & Administrative Resources

Please enter your last name (including any hyphens or suffixes, such as "Jr"), date of birth, and the last four digits of your Social Security Number (or your BCBS ID) to continue.

Last Name

Date of Birth
 / /

Last 4 digits of your Social Security number

OR
Your BCBS ID begins with five letters followed by a 7-digit number and a 2-digit relationship code
 -

[Continue](#)

2. Create an Account



Already have an account? [SIGN IN](#)

1 SIGN UP 2 CREATE AN ACCOUNT 3 BEGIN TO SHOP AND SAVE!



Now create an account to finish registering.

Your Account Settings:

E-mail:

Confirm E-mail:

Password: Minimum of 8 characters & Case Sensitive

Confirm Password:

Security Question: In what city or town was your first job?

Security Answer:

Phone Number: () - (###) ###-####

Other People on Your Plan*

2. Create an Account (cont.)

* If any of the information above is incorrect, please contact your HR department.

Terms of Use

Terms of Use Agreement – ClearCost Health

This Terms of Use Agreement ("Agreement") sets forth the requirements for using the website, ClearCostHealth.com ("Site"), and the ClearCost Health service ("Service"). Please read this Agreement carefully before using this Site. By clicking on "I agree", you ("User") acknowledge and confirm that: (a) you have read and understand all of the terms and conditions of this Agreement; (b) you are at least 18 years of age and have the legal authority to accept this Agreement; and (c) you agree to be bound by all of the terms and conditions of this Agreement, and acknowledge that this Agreement is the legal equivalent of a signed, written

I have read and agree to the Terms of Use listed here.

How did you first hear about ClearCost Health? (Optional)


From a Service Cooperative presentation

From a colleague

E-mail from ClearCost Health

E-mail from Service Cooperative

Other (please specify):

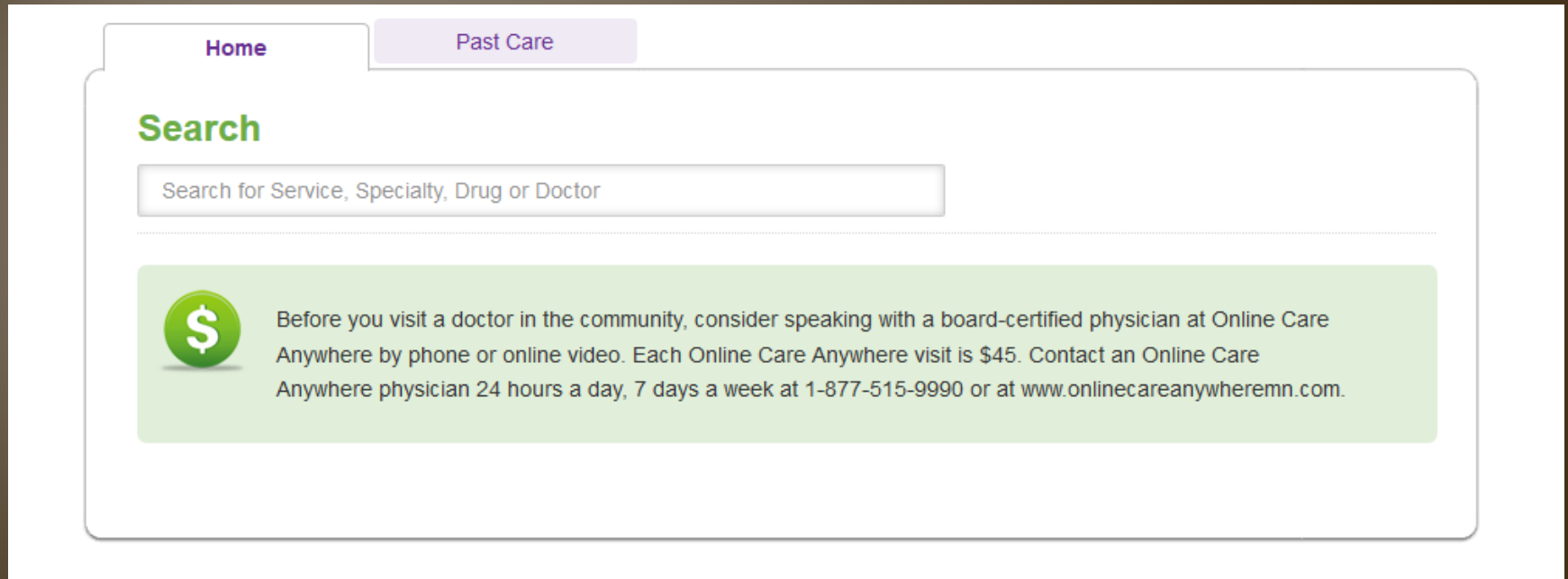
 Submit

3. Begin your Search

The screenshot displays the ClearCost Health website interface. At the top left is the ClearCost Health logo, consisting of a stylized 'C' icon and the text 'ClearCost Health'. Below the logo, the user is greeted with 'Welcome, CONNIE JENSEN'. To the right of the welcome message are links for 'My Account' and 'Sign Out'. A light purple bar contains the 'Patient Location' as '611 5th St SW, Willmar, MN 56201' with a '[Change Location]' link, and the 'Health Plan' and 'Rx Provider' both listed as 'BCBS'. Below this bar are two tabs: 'Home' (selected) and 'Past Care'. The main content area is titled 'Search' and features a search input field with the placeholder text 'Search for Service, Specialty, Drug or Doctor'. Below the search field is a green callout box with a dollar sign icon and text: 'Before you visit a doctor in the community, consider speaking with a board-certified physician at Online Care Anywhere by phone or online video. Each Online Care Anywhere visit is \$45. Contact an Online Care Anywhere physician 24 hours a day, 7 days a week at 1-877-515-9990 or at www.onlinecareanywheremn.com.' At the bottom of the page, there are links for 'About Us', 'Contact Us', 'FAQs', and 'Terms of Use', followed by the copyright notice '© ClearCost Health. All Rights Reserved.'

Home Tab

Search screen




The screenshot shows a web interface with two tabs: 'Home' (active) and 'Past Care'. Below the tabs is a search bar with the placeholder text 'Search for Service, Specialty, Drug or Doctor'. Below the search bar is a green callout box containing a dollar sign icon and text about online care services.

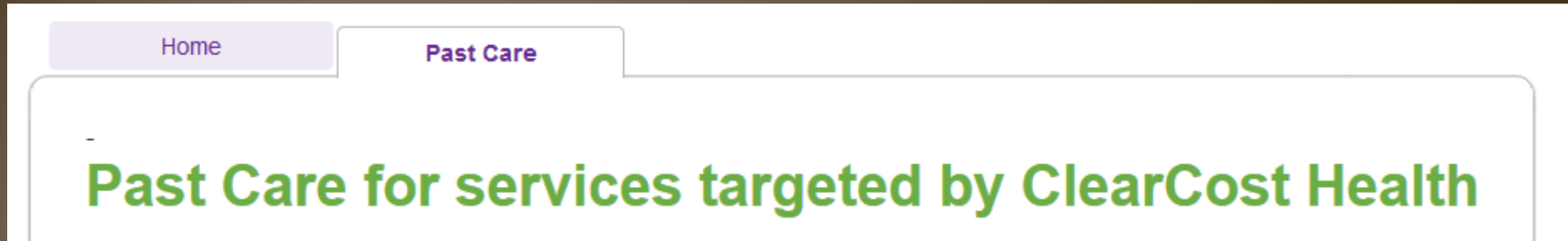
Home Past Care

Search

Search for Service, Specialty, Drug or Doctor

 Before you visit a doctor in the community, consider speaking with a board-certified physician at Online Care Anywhere by phone or online video. Each Online Care Anywhere visit is \$45. Contact an Online Care Anywhere physician 24 hours a day, 7 days a week at 1-877-515-9990 or at www.onlinecareanywheremn.com.

Past Care Tab



Able to View:

- Past medical services
- Total Spent
- Potential Savings
 - If you received the lowest price, you are a “Smart Shopper!”

How can I contact ClearCost?

- ClearCost Health
 - Call 1 (866) 381-9961
 - Monday through Friday, 8:00am to 7:00pm
 - Email
 - servicecooperatives@clearcosthealth.com

ClearCost Health

Take charge of your health care costs.

- **Your Health**
- **Your Money**
- **Your Choice**

No more surprises!

This information is brought to you by:



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