

Clinical Implementation Toolkit for Providers



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Welcome

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**National Initiative to Advance Cost Information in
Shared Decision Making for Older Adults
Funded by The John A. Hartford Foundation**

Welcome to the FAIR Health Clinical Implementation Toolkit for Providers! This toolkit is your go-to resource for navigating the tools and resources available on FAIR Health websites while participating in the clinical site implementation as part of our national initiative. It provides guidance on common queries and useful tips to optimally use our tools, resources and content with your patients and their family caregivers.



The
John A. Hartford
Foundation

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01 FAIR Health's National Initiative

FAIR Health's national initiative builds on a prior planning grant funded by [The John A. Hartford Foundation](#) that launched new SDM and healthcare-engagement tools, educational articles and resources in September 2022. These tools and resources are housed on **FAIR Health for Older Adults** ([FAIRHealthOlderAdults.org](#)), a special section of the **FAIR Health Consumer** ([fairhealthconsumer.org](#)) website. As part of this current initiative, FAIR Health is introducing healthcare providers and older patients to our tools at the point of care at four Age-Friendly Health Systems clinical sites. This effort will seek to evaluate, through surveys and discussions, whether FAIR Health's tools are deemed valuable and useful to healthcare decision making by older patients, family caregivers and healthcare providers.

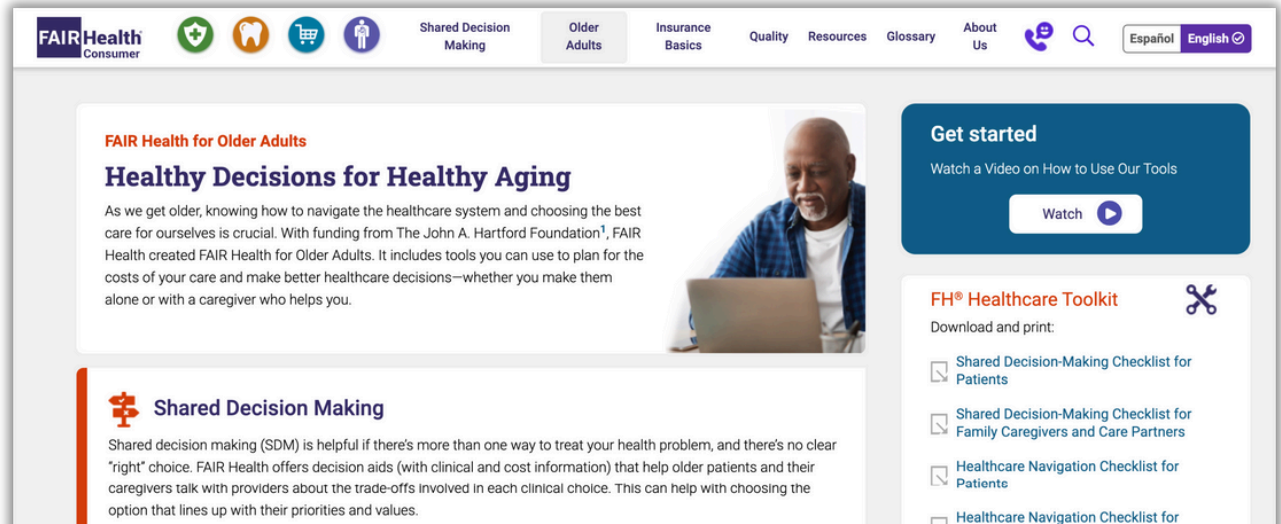
FAIR Health also is raising awareness of [FAIR Health for Older Adults](#) through our "[Healthy Decisions for Healthy Aging](#)" campaign. The campaign, which launched in January 2024, showcases [FAIR Health for Older Adults](#), a free, online resource designed to provide older adults and their support network with clinical, financial and educational information.



Healthy Decisions *for* Healthy Aging.



FAIR Health for Older Adults (FAIRHealthOlderAdults.org) is a dedicated section of our consumer website designed to provide older adults and family caregivers with clinical, financial and educational information to plan for a treatment, procedure or chronic condition.




(FAIR Health for Older Adults Homepage)

FAIR Health Consumer (fairhealthconsumer.org) is FAIR Health's free, national, award-winning consumer website, which offers healthcare cost estimation tools, resources and educational content.



(FAIR Health Consumer Homepage)

 **Tip:** Easily access our websites in Spanish by toggling the language button from English to Spanish in the upper right-hand corner.



02 Clinical Implementation at the Point of Care

Your Participation

As part of this initiative, providers like you will access and use our SDM/TTC tools from [FAIR Health for Older Adults](#) with patients you deem eligible.

Eligible patients are those aged 65 and older with relevant clinical conditions. Patients aged 64 and younger may also participate if you deem it clinically appropriate. Providers can use our tools with patients and/or their family caregivers as they see fit within the objectives of the initiative.



Tip: The tools are not medical advice, diagnosis or treatment. Your clinical expertise is key.

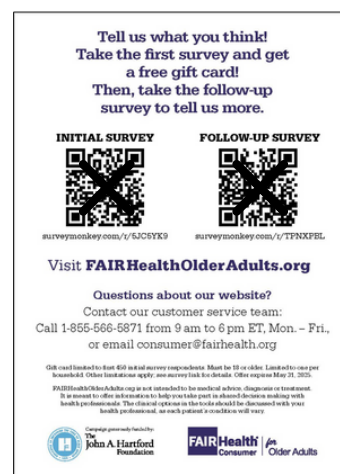
Feedback Reporting

During monthly feedback calls, project leader(s) or a designated primary contact at your institution will report on the number of patients engaged by providers using our SDM/TTC tools and any other feedback on using the tools. Providers are asked to monitor and collect the number of patients engaged per site standard operating procedure or preference (SOP). A patient engagement refers to a patient and/or family caregiver with whom you effectively used FAIR Health's tools.

Patient Surveys

Providers will also supply a toolkit to each patient or family caregiver and encourage them to complete the FAIR Health surveys. Each toolkit includes a postcard with an image from our national [Healthy Decisions for Healthy Aging](#) campaign on one side and unique links with QR codes to the surveys on the other. The links and QR codes to the surveys are not made public and are only available to those with the postcard. This assures that FAIR Health can provide gift card incentives to your patients while safeguarding against any potential fraudulent misuse.

There are **two patient surveys**: one initial and one follow-up survey. The **initial survey** assesses patients' views on the utility and value of the tools following the initial exposure to the tools during a patient engagement. The **follow-up survey** assesses patients' views on the utility and value after a treatment decision has been made and/or post-treatment or -procedure. **Patient surveys are voluntary and anonymous.**



(Postcard)

Patient Surveys (continued)

Sites are not asked to track actual survey completion, however, providers are asked to encourage patients to complete surveys during subsequent clinical encounters; this will assist FAIR Health's data collection for its grant-funded project.

Provider Surveys

Providers will also complete a **quarterly survey**, assessing their experience using the tools with patients during the previous three months. Providers will also report feedback during monthly calls and/or emails. The provider-specific survey link will be provided by the FAIR Health Clinical and Research Outreach Liaison (FH Clinical Liaison) to the site's Project Leader(s) and/or designated primary contact at least two weeks prior to the end of each quarter.

If you have additional questions or are interested in learning more about FAIR Health's initiative, contact Gee Kim, FH Clinical Liaison, at gkim@fairhealth.org.

03 Shared Decision-Making (SDM) versus FH® Total Treatment Cost (TTC) Tools

Comparing the Tools

FAIR Health shared decision-making (SDM) tools combine clinical information about potential treatment options with cost information. The information within the decision aids are not intended to be or replace medical advice, diagnosis or treatment. The SDM tools can be used to facilitate patient-centered decisions that balance your clinical judgment and expertise with patients' preferences, goals and values.

FH Total Treatment Cost (TTC) tools provide cost information for bundled annual care costs for chronic conditions, medical procedures or acute events. They are not decision aids. The TTC tools can assist patients and their family caregivers with financial planning and understanding their medical bills.



Tip: Ask the patient if managing treatment costs is a concern.

When to Use the Tools

When and which tools you use with a patient depends upon your assessment of the clinical relevance, as not all patients with a particular condition may benefit from them. In some cases, the treatment options may not be applicable due to the current state, progression or severity of a condition. You can consider revisiting the tools at a later encounter and reassess clinical relevance if there are changes in a patient's condition. Cultural or language barriers, family dynamics and other social circumstances may be considerations as well.

04 Locating the SDM and TTC Tools

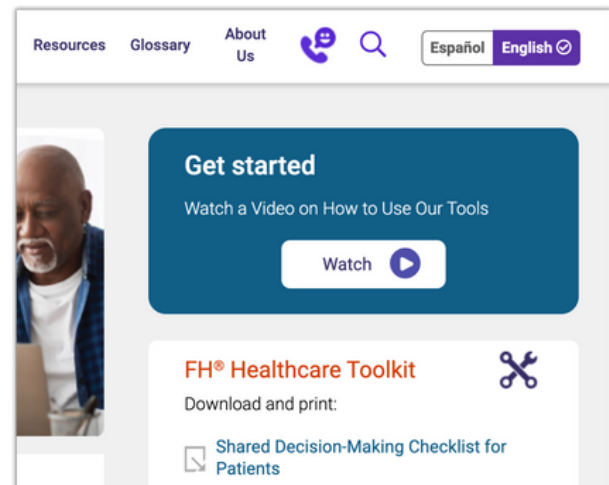
All our tools are available on [FAIR Health for Older Adults](#), a dedicated section of the [FAIR Health Consumer](#) website. Our current suite of tools include:

Shared Decision Making

- Treatment Options for Early-Stage Breast Cancer
- Treatment Options for Fast-Growing (High-Risk) Prostate Cancer
- Treatment Options for Slow-Growing (Low-Risk) Prostate Cancer
- Nonsurgical Treatment Options for Hip Osteoarthritis
- Should I Have My Hip Replaced?
- Treatment Options for Spinal Narrowing (Spinal Stenosis) of the Lower Back
- Medicine Options to Lower My Blood Sugar Levels for Type 2 Diabetes
- Medicine Options for Uterine Fibroids
- Procedure Options for Uterine Fibroids
- Should I Stay on Dialysis If I Am Seriously Ill?
- Nutrition Options for People Who Are Seriously Ill
- Ventilator Options for People Who Are Seriously Ill

FH Total Treatment Cost

- ADHD and Hyperkinetic Syndrome
- Alzheimer's Disease
- Asthma
- Cataract Surgery
- Colonoscopy
- COPD/Emphysema
- Covid-19 Hospitalization
- Covid-19 Hospitalization with Complexities
- Covid-19 Non-hospitalization
- Heart Failure
- Hip Replacement
- Hyperlipidemia
- Hypertensive Diseases
- Hysterectomy
- Knee Arthroscopy
- Knee Replacement
- Major Depression
- Rheumatoid Arthritis
- Type 1 Diabetes



Tip: Check out our FAIR Health for Older Adults video tutorial on how to use our tools [here!](#)

Access via FAIR Health for Older Adults

On [FAIR Health for Older Adults](#), you can access our SDM tools using the drop-down menu under “**Shared Decision Making**” and selecting the “**View**” button as indicated below. You can access our TTC tools using the drop-down menu under “**FH Total Treatment Cost**” (located under SDM section) and selecting the “**View**” button as indicated below.

The screenshot displays the FAIR Health for Older Adults website. The top navigation bar includes links for Shared Decision Making, Older Adults, Insurance Basics, Quality, Resources, Glossary, About Us, and language options (Español, English). The main content area features a hero section titled "Healthy Decisions for Healthy Aging" with a description of the program and a photo of an older man. Below this, the "Shared Decision Making" section is highlighted with a yellow box. It includes a description of SDM, a link to learn more, and a "Select a Decision Aid" dropdown menu with "Dialysis for People Who Are Seriously Ill" selected. A red "View" button is next to the dropdown, with a yellow arrow pointing to it. Below the SDM section, the "FH Total Treatment Cost" section is also highlighted with a yellow box. It includes a description of the tool and a "Select a condition or event-based procedure" dropdown menu with "Heart Failure" selected. A red "View" button is next to the dropdown, with a yellow arrow pointing to it. On the right side, there is a "Get started" section with a "Watch" button, a "FH Healthcare Toolkit" section with a list of downloadable tools, and a "Resources for Older Adults and Their Caregivers" section. At the bottom, there is a "Financial Health Literacy" section and a "FH Medical Cost Lookup Tool" section. A "Take a brief survey about this content" button is located at the bottom right.

FAIR Health for Older Adults

Healthy Decisions for Healthy Aging

As we get older, knowing how to navigate the healthcare system and choosing the best care for ourselves is crucial. With funding from The John A. Hartford Foundation¹, FAIR Health created FAIR Health for Older Adults. It includes tools you can use to plan for the costs of your care and make better healthcare decisions—whether you make them alone or with a caregiver who helps you.

Shared Decision Making

Shared decision making (SDM) is helpful if there's more than one way to treat your health problem, and there's no clear "right" choice. FAIR Health offers decision aids (with clinical and cost information) that help older patients and their caregivers talk with providers about the trade-offs involved in each clinical choice. This can help with choosing the option that lines up with their priorities and values.

To learn more about shared decision making, [click here](#). You can also find decision aids for some conditions in the drop-down menu.

Select a Decision Aid

Dialysis for People Who Are Seriously Ill **View**

FH Total Treatment Cost

If you have a chronic illness or need a complex procedure, it's a good idea to get an FH Total Treatment Cost estimate. It can show you the total cost involved in caring for conditions that affect older adults, like Alzheimer's disease/dementia, heart failure and major depression. You also can find total costs for procedures like knee replacement and cataract surgery.

Select a condition or event-based procedure

Heart Failure **View**

Get started

Watch a Video on How to Use Our Tools

Watch

FH Healthcare Toolkit

Download and print:

- Shared Decision-Making Checklist for Patients
- Shared Decision-Making Checklist for Family Caregivers and Care Partners
- Healthcare Navigation Checklist for Patients
- Healthcare Navigation Checklist for Family Caregivers and Care Partners
- Choosing a Healthcare Provider: Questions to Ask
- ToolKit for Healthy Aging

Resources for Older Adults and Their Caregivers

Use this section to find helpful links to organizations that can help if you have a problem with coverage or websites to help you find a doctor or dentist.

Financial Health Literacy

Learn about steps you can take to prepare for and manage your healthcare costs.

FH Medical Cost Lookup Tool

This tool offers cost estimates and compares healthcare costs in your area. You can find costs for healthcare services and supplies. You also can find costs for urgent care, telehealth and hospital stays.

FH Dental Cost Lookup Tool

Use this tool to estimate and compare dental costs in your area. You can find costs for services that include visits, fillings, crowns and more.

Take a brief survey about this content

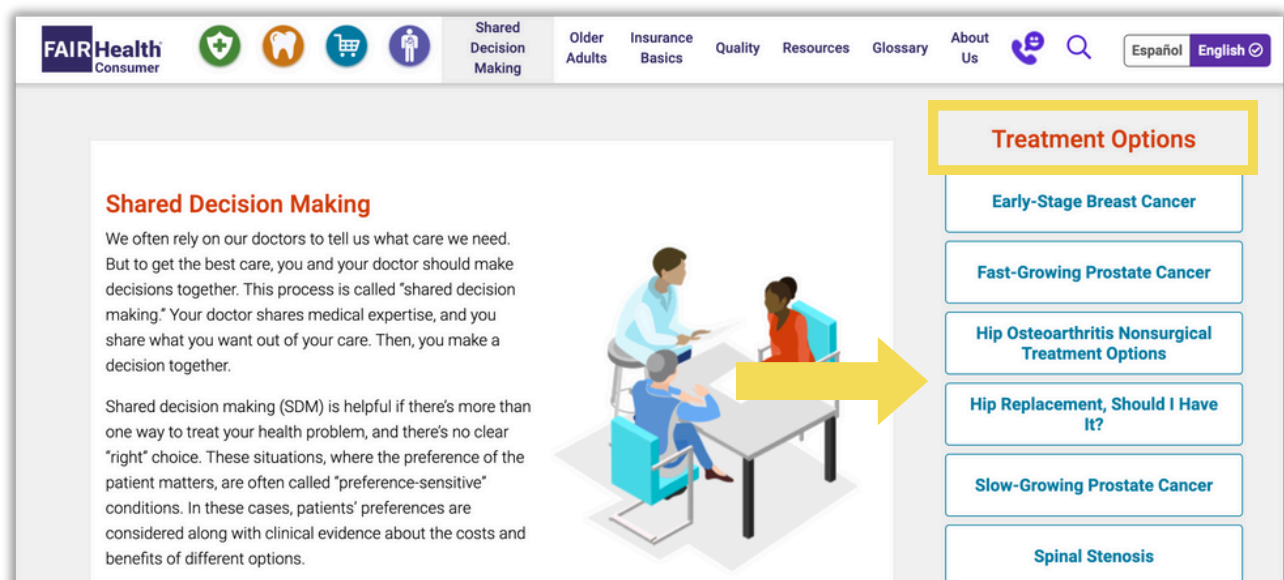
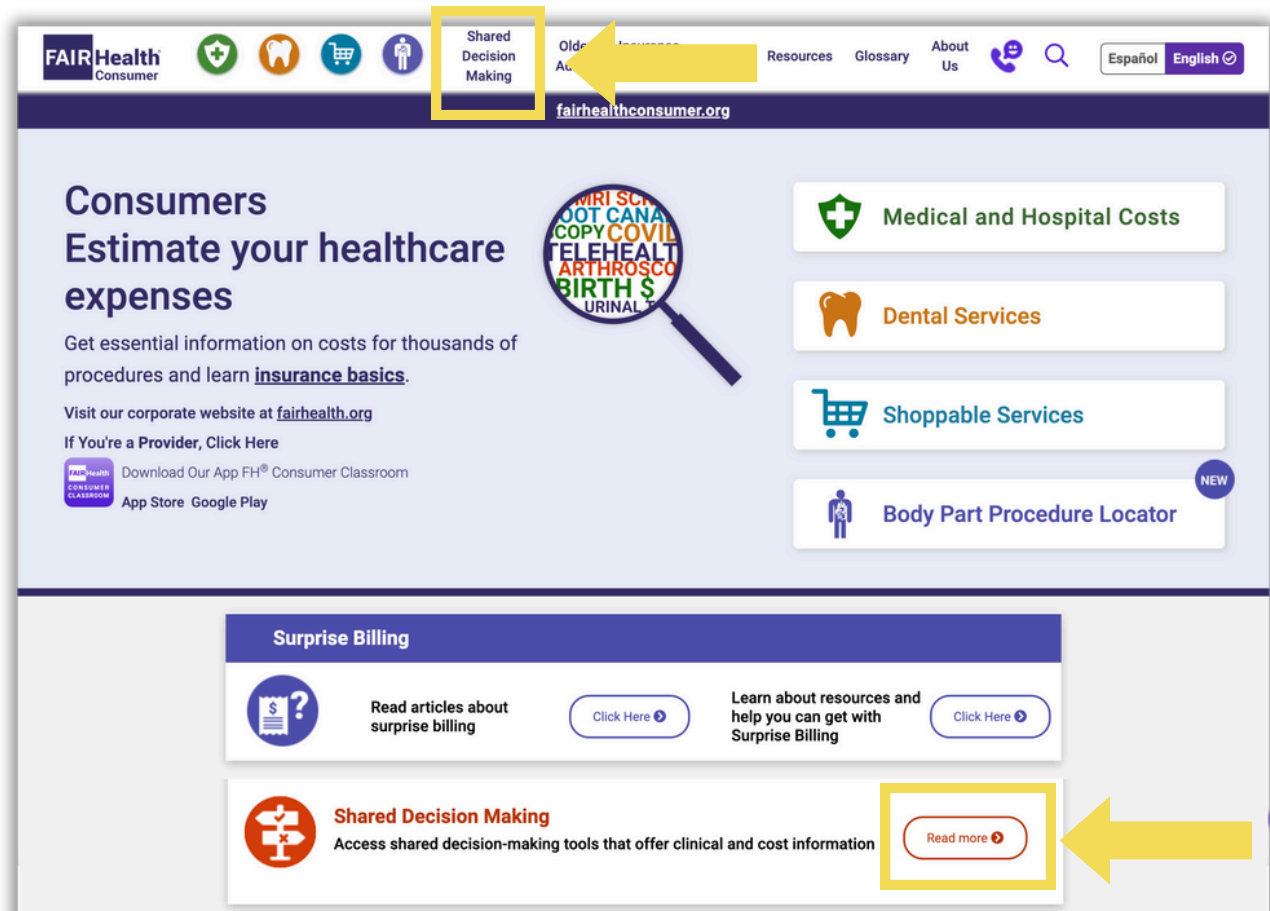
FH Insurance Basics Articles—Quick Links

Find [all articles here](#). You also can get started with the quick links below.

| | |
|---|--|
| Your Costs and Coverage | Healthcare Decision Making |
| Managing Costs for Day Programs for the Elderly and Disabled Younger Adults | Shared Decision Making |
| Health Insurance in Retirement | How to Speak with Your Healthcare Provider to Make Informed Healthcare Decisions |
| Managing Costs of Chronic Conditions | Palliative Care and Shared Decision Making |
| Preventive Care and Wellness Services: Coverage and Costs | Dental Coverage and Costs |
| Wellness Programs: Coverage for Promoting Healthy Living | Dental Coverage for Retirees |
| Negotiating Your Costs: Using FAIR Health Cost Estimates to Negotiate the Costs of Care | Dental Plans |
| FH Total Treatment Cost | Your Rights |
| Planning Your Costs Based on Where You Get Care | Healthcare Proxies and Advance Healthcare Directives |
| The Basics of Telehealth | |
| How to Deal with COVID-19 Medical Costs | |
| What You Need to Know about Medicare | |

Access via FAIR Health Consumer

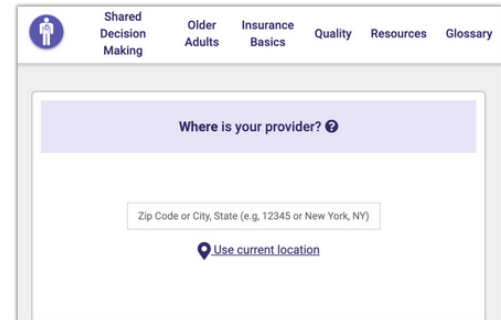
On [FAIR Health Consumer](#), you can access our SDM tools by clicking on “**Shared Decision Making**” in the navigation bar at the top or the “**Read more**” button shown below. It will direct you to the Shared Decision Making section. The SDM tools are listed on the right side under “**Treatment Options**.”



05 Using the SDM and TTC Tools

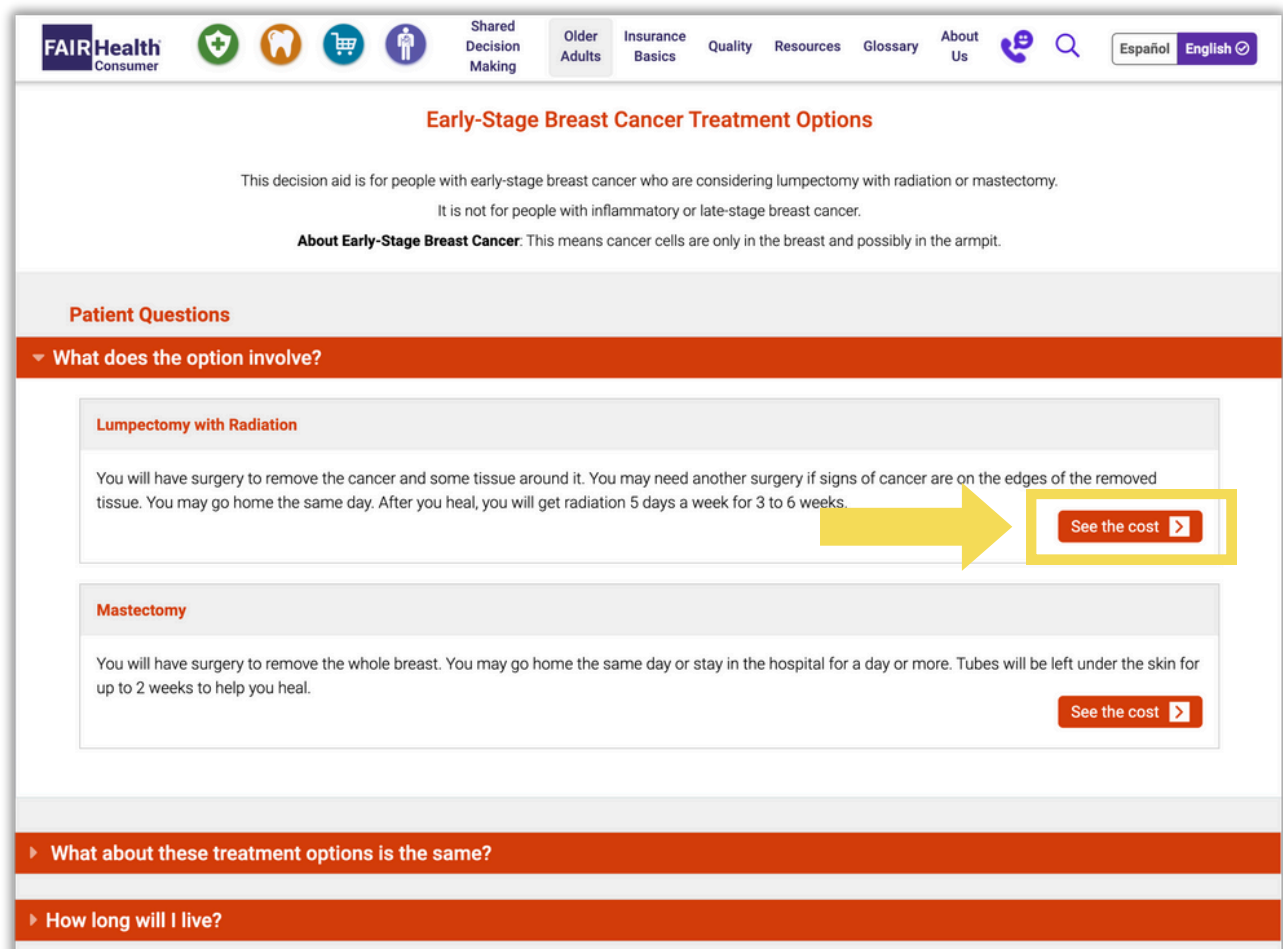
Step 1: When using either the SDM or TTC tools, you will first be prompted to enter a zip code. Input the **billing zip code** in which you provide care for your patients. FAIR Health’s robust database of healthcare claim records provides cost information based on the zip code billed by providers.

 **Tip:** This refers to your institution or healthcare facility’s zip code.



The screenshot shows the top navigation bar of the FAIR Health Shared Decision Making tool. Below the navigation bar, there is a section titled "Where is your provider?" with a question mark icon. Below this, there is a text input field with the placeholder text "Zip Code or City, State (e.g. 12345 or New York, NY)". Below the input field, there is a link that says "Use current location" with a location pin icon.

Step 2: For SDM tools, you will be presented with the clinical decision aid after entering the zip code. It will display a set of “**Patient Questions**,” which are intended to guide the SDM conversation and inform the patient of treatment options. Under the “**What does the option involve?**” section, you will see various treatment pathways and a “**See the cost**” button.




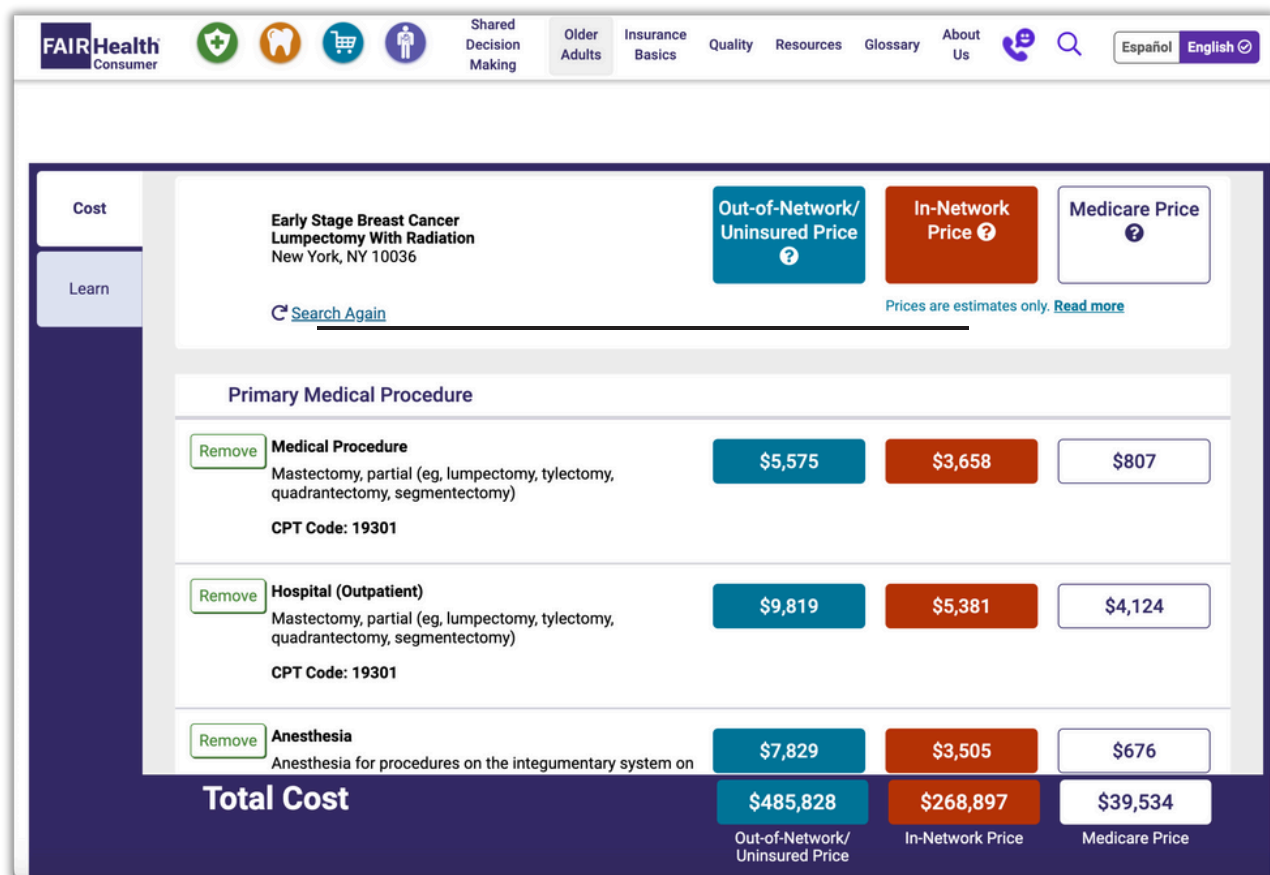
The screenshot shows the FAIR Health Shared Decision Making tool interface for "Early-Stage Breast Cancer Treatment Options". The top navigation bar includes the FAIR Health Consumer logo, several icons, and links for "Shared Decision Making", "Older Adults", "Insurance Basics", "Quality", "Resources", "Glossary", "About Us", and language options "Español" and "English". The main heading is "Early-Stage Breast Cancer Treatment Options". Below this, there is a paragraph explaining the decision aid is for people with early-stage breast cancer considering lumpectomy with radiation or mastectomy, and it is not for people with inflammatory or late-stage breast cancer. A definition of "About Early-Stage Breast Cancer" is provided. The "Patient Questions" section is expanded, showing "What does the option involve?". Under this question, there are two treatment options: "Lumpectomy with Radiation" and "Mastectomy". Each option has a description of the procedure and a "See the cost" button. A yellow arrow points from the "See the cost" button for Lumpectomy with Radiation to the "See the cost" button for Mastectomy. Below the treatment options, there are two more questions: "What about these treatment options is the same?" and "How long will I live?".

 **Tip:** Patient Questions in the tools will slightly vary with each medical condition.

Step 3: For SDM and TTC tools, you will be prompted to agree to the Terms of Use. The agreement outlines that the Current Procedural Terminology (CPT®)¹ codes displayed as part of the cost information are licensed to FAIR Health by the American Medical Association for consumer and personal use only. If you encounter a search limitation, please contact your site's Project Leader or the FH Clinical Liaison for assistance.

Step 4: For SDM tools, the estimated costs will be displayed for the selected treatment pathway. For TTC tools, the estimated total annual care costs will be shown for the selected chronic condition, medical procedure or acute event.

 **Tip:** For SDM tools, if applicable, you may be asked to select the type of care setting, i.e., inpatient or outpatient.



The screenshot displays the FAIR Health Consumer website interface. The top navigation bar includes the FAIR Health logo, various service icons (e.g., Shared Decision Making, Older Adults, Insurance Basics), and a search bar. The main content area shows search results for "Early Stage Breast Cancer Lumpectomy With Radiation" in New York, NY 10036. It provides three price categories: Out-of-Network/Uninsured Price, In-Network Price, and Medicare Price. Below this, a table lists the costs for different medical procedures and hospital settings, including a total cost summary at the bottom.

| Category | Out-of-Network/Uninsured Price | In-Network Price | Medicare Price |
|---|--|--------------------------------------|-----------------------------------|
| Primary Medical Procedure | | | |
| Medical Procedure Mastectomy, partial (eg, lumpectomy, tylectomy, quadrantectomy, segmentectomy) CPT Code: 19301 | \$5,575 | \$3,658 | \$807 |
| Hospital (Outpatient) Mastectomy, partial (eg, lumpectomy, tylectomy, quadrantectomy, segmentectomy) CPT Code: 19301 | \$9,819 | \$5,381 | \$4,124 |
| Anesthesia Anesthesia for procedures on the integumentary system on | \$7,829 | \$3,505 | \$676 |
| Total Cost | \$485,828 Out-of-Network/Uninsured Price | \$268,897 In-Network Price | \$39,534 Medicare Price |

¹CPT © 2023 American Medical Association (AMA). All rights reserved.

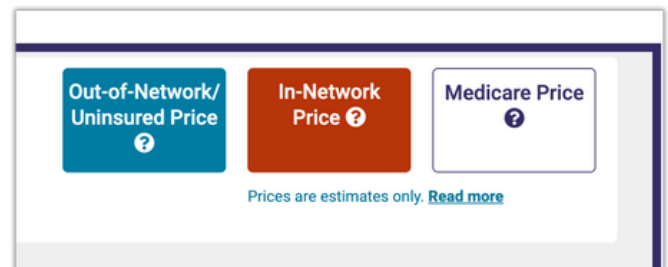
06 Understanding the Cost Information

Estimate Components

Out-of-Network/Uninsured Price

The out-of-network/uninsured price is the amount a provider may bill for a treatment or procedure in the zip code area, based on FAIR Health's robust database of commercial healthcare claim records. **Medicare Advantage Plans** or "**Part C**" are also reflected in the commercial dataset. **Original Medicare** claims data are housed separately from those in our commercial database.

These estimates are called "**the provider's charge**" and default to the 80th percentile. For out-of-network or uninsured costs, this means that 80 percent of providers in that area charge lower than or equal to the estimate and 20 percent of providers charge higher than or equal to the estimate.



In-Network Price

The in-network costs are estimates that a health plan will pay a doctor who provides a service in network. In-network amounts default to the 80th percentile. For in-network costs, this means that 80 percent of the allowed amounts by a health plan are lower than or equal to the estimate, and 20 percent of allowed amounts are higher than or equal to the estimate.

Medicare Price

The Medicare price is the amount that **Original Medicare** allows for a treatment or procedure in the zip code area. It does not reflect rates paid by **Medicare Advantage**, commercial or Medicaid plans. Within displayed Medicare estimates, some billing codes may display "\$0" and "N/A." When this occurs, messages indicate why there is no Medicare value assigned. For example, this may be because Medicare does not cover the service when it is performed as outpatient, covered in a bundled service or no code is found on any CMS fee schedule.

Determining Out-of-Pocket Costs

The cost estimates do not account for individual health plans and reflect what is "**billed by provider**" before any discounts that health plans have negotiated in advance with providers. Estimates **do not include** individual deductibles, copays, coinsurances or out-of-pocket maximums. Patients are responsible for out-of-pocket costs unless they have supplemental policies that cover the balance. [FH® Insurance Basics](#) offers educational articles and information for patients to understand their healthcare costs and assist with calculating and determining their individual out-of-pocket costs.

Inpatient and Outpatient Services

The cost information for inpatient services is based on a **diagnosis-related group (DRG)** from admission to discharge rather than on individual procedure codes. Estimates for outpatient services include procedures done in ambulatory surgery centers and hospital outpatient departments. When outpatient services are listed in the estimate, “**Medical Procedure**” refers to the provider’s professional fee and “**Hospital (Outpatient)**” is the technical fee or facility fee, including equipment, non-provider medical staff, supplies, etc.

| | |
|------------------------|--|
| Remove | Medical Procedure Mastectomy, partial (eg, lumpectomy, tylectomy, quadrantectomy, segmentectomy) CPT Code: 19301 |
| Remove | Hospital (Outpatient) Mastectomy, partial (eg, lumpectomy, tylectomy, quadrantectomy, segmentectomy) CPT Code: 19301 |

[Remove](#)



Tip: Estimates can be modified by removing individual billing codes or charges that your institution may not routinely bill or use. You may remove any billing codes at your discretion.

07 Toolkit for Healthy Aging



FAIR Health has created a toolkit designed to guide and help older patients and their family caregivers through their healthcare journey. The toolkit includes:

- Actionable checklists for patients and caregivers;
- Educational articles on managing healthcare costs; and
- A list of external resources.

The [toolkit](#) also contains QR codes that patients may scan using their smartphones to take them directly to FAIR Health websites for more comprehensive information.

| | | | |
|---|---|--|---|
| Shared Decision-Making Checklist For Patients We often rely on our healthcare providers to tell us what care we need. But to get the best care, you and your provider (and, if you have one, a family caregiver or care partner) make decisions together. This process is called shared decision-making. Your provider shares medical knowledge, and you share your values and preferences. Return to TOC | | Healthcare Navigation Checklist For Patients Finding healthcare information and care best suited to your needs can be a complex process. Take time to write down and ask questions at each step of the way. You can download and print more copies of this checklist as a starting point. Bring this with you to appointments. Additional copies of this checklist are available here. Return to TOC | |
| Shared Decision-Making Checklist For Family Caregivers and Care Partners Patients often rely on healthcare providers to tell them what care they need. But for our relatives and friends (care receivers) to get the best care, especially if they have cognitive difficulty or a chronic illness, they, their healthcare team and you can make decisions together. This is called shared decision-making. Your provider shares medical knowledge, and you (and the person you care for) share your values and preferences. Return to TOC | | Healthcare Navigation Checklist For Family Caregivers and Care Partners Finding the right care and making informed decisions for a family member or friend can be hard. Take the time to write down and ask questions at each step of the way. Return to TOC | |
| Insurance Basics Chronic Conditions If you are diagnosed with an ongoing, chronic condition, you need answers to two important questions: What Care Will You Need to Stay Healthy? Staying healthy should be your first concern. That's true no matter what chronic health condition – whether it is diabetes, asthma, heart disease, depression or something else. Ask your doctor what you need to do to help you manage the condition, and follow his or her recommendations. How Much Will It Cost? A second important concern regarding chronic illness is how much you'll have to pay to keep the condition under control. By definition, chronic conditions last a long time, or resolve for a while only to return later. Every case is different, but following some basic care guidelines can help patients plan for the future. Follow Healthy Habits Following your doctor's treatment plan can keep you healthy and save you money. For example, many people with chronic conditions need regular medication. Keeping to your doctor's medication schedule can prevent your condition from worsening. Keep regular follow-up appointments with your healthcare providers, such as doctors or other types of healthcare professionals. That way, they can track your condition and treat any complications before you need to go to the hospital. In general, adopt a healthy lifestyle, including regular exercise, a balanced diet and avoiding smoking. That can help keep you away from the hospital. Budget Your Costs Get the most complete picture that you can of your yearly costs. That way, you can build a budget and plan ahead. You might need doctor visits, tests, medical equipment in your home, or other supplies. Ask your doctor to help you make a list of how many services, tests and medications you'll need each year. Then, budget out how much you will pay. If you are insured, make sure to include costs like: • Deductibles: The amount of money you need to pay before your health plan starts to pay for your care. You might have separate deductibles for medical services and prescription drugs. FAIRHealthOlderAdults.org | Insurance Basics Help for Caregivers Are you caring long-term for a sick or disabled family member and feeling overwhelmed. Fortunately, there are many resources available to help you. Connecting with Other Caregivers Feeling isolated? Speaking to someone might help. You might talk to a friend, family member, therapist or clergy member. Sometimes, the best person to talk to might be another caregiver. There are many in-person and online support groups you can join. Support groups can give practical advice, or just let you connect with others facing the same challenges. To find in-person or online groups, call your local Area Agency on Aging (AAA). That agency supports older adults and their caregivers. Contact information for your local AAA is available at eldercare.acl.gov . Your local AAA may also help you find classes and information on how to provide care while keeping yourself healthy, too. You can also call the AARP Caregiving Support Line (877-333-6886) or visit aarp.org/caregiving for a list of support groups. Getting Paid for Caregiving Many caregivers quit their full-time jobs or cut back at work to care for a family member. Understandably, they may wish to be compensated for their work as caregivers. Medicare pays for some nursing care, but not day-to-day tasks like helping your loved one to bathe or eat. Some options you could explore are: Medicaid If the person you are caring for has limited funds, he or she may qualify for Medicaid. Medicaid is a public health insurance program for low-income people. In some states, Medicaid will pay the person needing care to hire a caregiver, and that caregiver can be you. These programs use various names, such as Cash & Counseling or a "participant-directed" program. Rules are different for each state. For more information, contact your AAA or your local Medicaid office. Or, try the National Resource Center for Participant-Directed Services (NRCFDS) (nrcfds.org/resources/national-resource-center-participant-directed-services). FAIRHealthOlderAdults.org | Resources For Older Adults Living with Disabilities and Mental Health Conditions Living with Disabilities The ALS Association supports amyotrophic lateral sclerosis (ALS) research and helps people through a network of chapters. The association coordinates multidisciplinary care. (als.org) Brain Injury Association of America The lives of those affected by brain injury are complex. (biaa.org) The Epilepsy Foundation Offers public education and seizure first aid training. (epilepsy.com) The Muscular Dystrophy Association Offers research, care and support. (mda.org) YAI (formerly the Young Adult Institute) To people with intellectual and/or developmental disabilities. (yai.org) Administration for Community Living Supports to help older adults and the care and services. (acl.gov) USAGov Offers facts on supportive services and help for costs and disability benefits. (usagov) Healthcare Costs The US Department of Health & Human Services A web page about federal health coverage and low-income people. (hhs.gov) The Center for Medicare Advocacy And people with disabilities access to Medicare. (medicareadvocacy.org) The Medicare Rights Center Offers information and counseling. (medicarerights.org) The National Council on Aging (NCA) Makes the lives of older adults better. (nca.org) The Age Well Planner Offers support and help. (ncwa.org) FAIRHealthOlderAdults.org | Insurance Basics Dental Coverage for Retirees Getting dental care is at least as important when you're older as when you're younger, and maybe more so. Past dental problems may require additional treatment over time, such as when a filling becomes broken or chipped. Risks for tooth loss as a result of tooth decay and gum disease grow with age, because of many factors. For example, you may have decreased saliva production (dry mouth) from medications taken to treat medical conditions. And, chronic diseases such as diabetes may increase the risk of gum disease. Cognitive or physical limits may make routine brushing and flossing harder, which can get in the way of keeping your teeth healthy. Dental insurance can help make sure you can afford the dental care you need as you get older. If you're working, you may get dental coverage through your employer. But, once you retire, getting dental coverage may not be as easy. Starting at age 65, Americans can get health insurance from Medicare, a federal government program. Since most people retire around that age, Medicare is often thought of as health insurance for retirees. (Actually, some people on Medicare keep working, and Medicare also covers disabled people and people with end-stage renal disease.) But, except as described below, Medicare doesn't cover most dental services. So, if retirees want dental insurance, they have to look elsewhere. Some retirees have dental insurance through a prior employer—retiree dental coverage paid by the employer or an employee fund—though this is not common. And, it has only been relatively recently that options existed for older Americans to obtain dental coverage as individuals. Dental Care Covered by Medicare Medicare covers dental care only when it's deemed medically necessary. Examples include pulling teeth after an injury or treating fractured jaws. Medicare Part A (hospital insurance) does cover limited dental services if you receive them in a hospital, and if they're necessary to help perform a covered, non-dental procedure or medical service. An example is if you have a facial tumor removed and have dental jaw ridge reconstruction as part of that procedure. However, Medicare doesn't cover routine dental care such as cleanings, fillings, root canals, implants or dentures. Nor does Medicare cover the follow-up treatment for services covered for medical necessity. For example, Medicare will cover the removal of teeth in preparation for radiation therapy, but not pay any of the costs for replacement of those extracted teeth. If Medicare paid for a tooth to be removed as part of surgery to repair a facial injury you got in a car accident, it will not pay for any other dental care you may need later because you had the tooth removed. Dental Coverage through Medicare Advantage Medicare Advantage plans, also known as Part C Medicare, let you get your Medicare benefits through a private health insurer. Medicare Advantage plans often charge a premium in addition to your Medicare Part B premium. They also may have other costs and limits. However, they may offer some advantages to you, based on your circumstances. For example, some Medicare Advantage plans cover routine dental care. If you're shopping for a Medicare Advantage plan, look for one that does. If you already have one, check to see what dental services may be covered. Individual Dental Plans An individual plan gets its name because you buy it as an individual, not as a member of a group. But, these plans offer coverage for your family members as well as yourself. Individual dental plans are available from a number of sources. In some cases, you may buy one directly from an insurance company. The insurance company may offer you a dental plan as you retire from your employer, or offer you a plan as an individual retiree regardless of where you were employed. Brokers or agents also may offer retiree individual plans. You may also be able to buy an individual dental plan from an association of which you're a member. For example, if you're an AARP member, you can buy dental coverage through AARP. You may be able to buy a dental plan from the health insurance marketplaces (exchanges) created by the Affordable Care Act. Your state may have its own marketplace. If not, you can use the federal marketplace, healthcare.gov . Some of the medical plans in the state and federal marketplaces include dental benefits for adults. A few of the state-run marketplaces sell stand-alone dental plans. FAIRHealthOlderAdults.org |

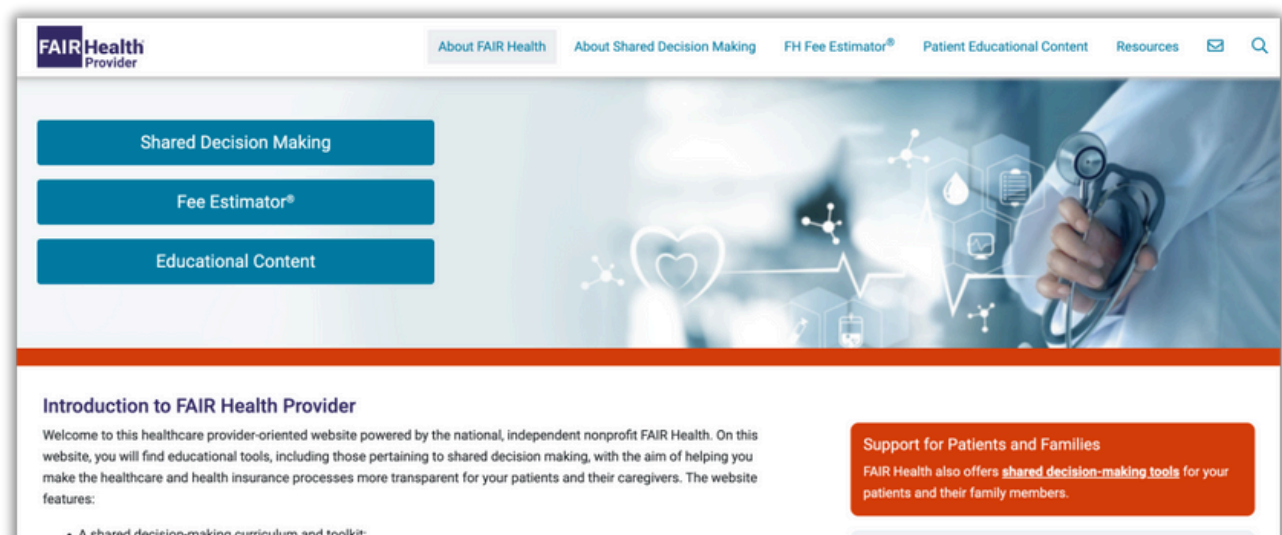


Tip: A digital toolkit for patients and family caregivers is available on FAIR Health for Older Adults for download, printing and electronic sharing [here!](#)

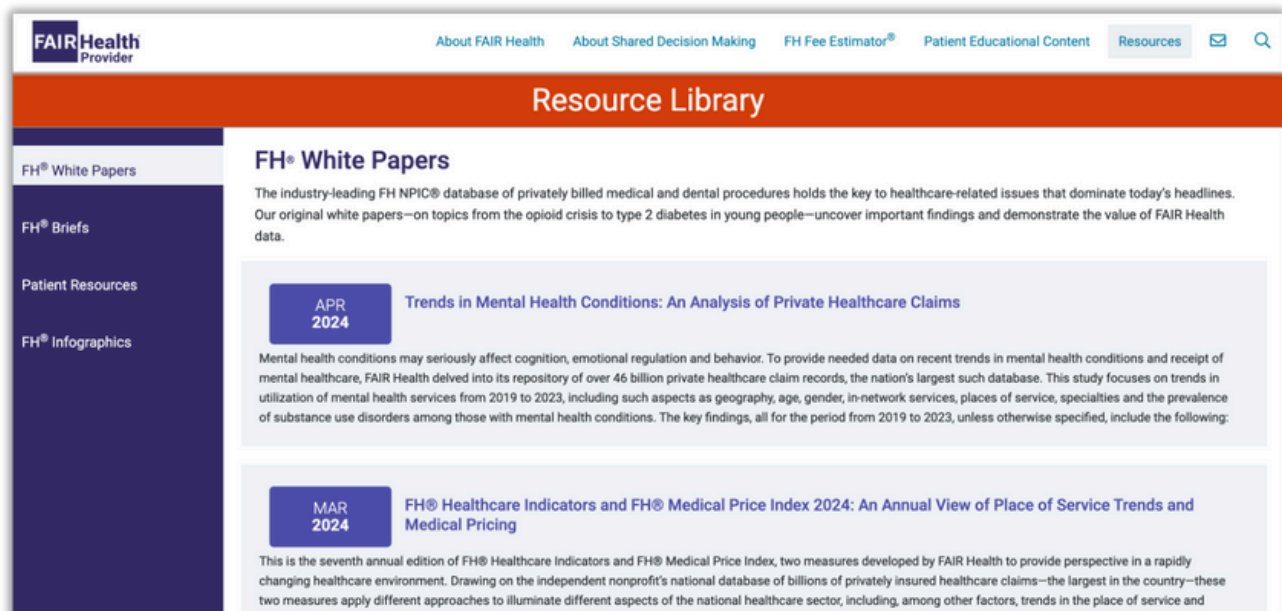
08 Provider Resources

FAIR Health Provider (fairhealthprovider.org) is a dedicated website for clinicians and healthcare professionals. Here, you can access resources on SDM, including a brief educational curriculum and information on an adapted three-talk model, developed by Dr. Glyn Elwyn from The Dartmouth Institute.

The provider platform also features patient materials for use and distribution, and a curated collection of literature and external resources. You can also explore research publications, white papers and infographics derived from FAIR Health's extensive healthcare claims database.



(FAIR Health Provider Homepage)



(Resources on FAIR Health Provider)

About FAIR Health

FAIR Health is a national, independent 501(c)(3) nonprofit organization dedicated to bringing transparency to healthcare costs and health insurance information through data products, consumer resources and health systems research support. FAIR Health holds the nation's largest repository of commercial healthcare claims, which includes over 47 billion claim records from over 75 national and regional contributors. FAIR Health is also certified by the Centers for Medicare & Medicaid Services (CMS) as a national Qualified Entity and entrusted with over 48 billion Medicare claim records, representing Original Medicare Parts A, B, and D; FAIR Health includes among the commercial claims data in its database, data on Medicare Advantage enrollees. We offer free, national tools to help consumers understand and plan for their healthcare in such areas as medical and dental costs, insurance coverage and shared decision making (SDM).

FAIR Health Consumer (English): fairhealthconsumer.org

FAIR Health Consumidor (Spanish): fairhealthconsumidor.org

FAIR Health for Older Adults: fairhealtholderadults.org

FAIR Health Provider: fairhealthprovider.org