

Special Offer for IARP Members

Healthcare Cost Resource for Life Care Planning

Easy-to-use online search tool puts cost information at your fingertips

IARP is pleased to offer a program to make healthcare cost information available to its members at discounted rates. IARP wants to make it as easy as possible for members to confidently develop future cost estimates in life care plans based on reliable, robust, geographically specific data. That is why we have teamed with FAIR Health, a trusted, independent nonprofit maintaining the country's largest repository of privately billed medical and dental charge data, to bring reliable cost information to your desktop—through a special, discounted licensing arrangement.

FAIR Health's online tool and the data that support it are:

- **Convenient.** Make cost data accessible to you through an easy-to-use online tool—enabling you to quickly create a customized healthcare cost profile and resulting in considerable savings to you in both cost and time.
- **Flexible.** Enable you to easily conduct a new cost search and update your plan whenever your client's healthcare needs change.
- **Comprehensive.** Offer charge and allowed data for professional and facility codes for medical/surgical, dental, anesthesia, inpatient, outpatient and HCPCS services (including ground and air ambulance services).
- **Representative.** Feature benchmarks based on data from many of the nation's largest health plans and payors.
- **Geographically specific.** Provide granular local data for 493 three-digit geozip regions nationwide.

As an IARP member, you have discounted access to healthcare cost benchmarks

Module	Description	FH® Charge Benchmarks	FH® Allowed Benchmarks
Medical	Arrayed by Current Procedural Terminology (CPT®) ¹ codes for evaluation and management (E&M), medical, surgical, radiology, laboratory and pathology procedures.	●	●
Dental	Arrayed by Current Dental Terminology (CDT®) ² codes for dental procedures.	●	●
Anesthesia	Arrayed by CPT, anesthesia and surgical procedure codes.	●	●
HCPCS	Arrayed by Level II Healthcare Common Procedure Coding (HCPCS) codes and billed by a provider's office, durable medical equipment (DME) company or other entity that is not a facility, for products, supplies and services generally not included in CPT codes. HCPCS categories include ambulance services, physician-administered drugs, DMEs, prosthetics, orthotics and supplies.	●	●
Medical GapFill	Arrayed by Category III CPT codes (temporary codes for emerging technologies, services, procedures and service paradigms), Proprietary Laboratory Analyses (PLA) codes and Multianalyte Assays with Algorithmic Analyses (MAAA) administrative codes.	●	
Inpatient Facility DRG	Arrayed by diagnosis-related group (DRG) codes for services performed in a hospital inpatient setting.	●	●
Inpatient Facility ICD Proc/Rev	Arrayed by International Classification of Diseases (ICD)-10 procedure codes associated with a set of values based on revenue codes.	●	
Outpatient Facility	Arrayed by CPT codes for services performed in a hospital outpatient setting.	●	●
ASC Facility	Arrayed by CPT and HCPCS for ambulatory surgery center (ASC) facility-specific claims.	●	●
HCPCS Facility	Arrayed by Level II HCPCS codes for products, supplies and services generally not included in CPT codes and billed by a facility.	●	●
Medicare GapFill PLUS	Consolidates all professional CMS fee schedules into a single product and provides values for over 1,500 CPT and HCPCS codes not covered by CMS, using FAIR Health data and Medicare methodologies.		

Package Price*	Number of Searches
\$890	400
\$2,530	2,500
\$6,325	8,000

*Pricing and product offering as of January 2024, subject to change.

FAIR Health Database:

Largest collection of private healthcare claims data in the nation, including over 40 billion claim records contributed by over 70 payors and administrators nationwide who insure or process claims for private insurance plans, adding over 2 billion records annually; data collected, validated and organized with methodologies designed and vetted by expert academics.

This program is available only to members of IARP. Not a member? Contact IARP to join and take advantage of this offer from FAIR Health.

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

2 Current Dental Terminology © American Dental Association (ADA). All rights reserved.

A Sound Methodology

To create the FH® Benchmarks, FAIR Health organizes the claims data it receives by procedure code and geographic area. FAIR Health groups its data into 493 geozips—geographic areas typically based on the first three digits of a zip code or group of zip codes. FAIR Health employs a statistical outlier methodology to exclude any extremely low and extremely high values that might otherwise distort the distribution of data. All of FAIR Health’s benchmarks are based on a recent 12-month window of claims and are refreshed every 6 months.

FH® Benchmarks

FAIR Health uses two methodologies to create FH Benchmarks:

- **Actual methodology.** When there is a sufficient number of values for a procedure in a geozip, actual values reported on claims for procedure code/geozip combinations are arrayed from lowest to highest to determine percentiles. A percentile is a position in a distribution of values below which a specified percentage of the values fall. For example, in a distribution of 100 charges, 70 percent of the charges are equal to or below the value in the 70th position—the 70th percentile.
- **Derived methodology.** When data do not meet frequency and validation thresholds, percentiles may be derived mathematically.

FH Charge Benchmarks

Geozip	CPT Code	Description	Mean (Avg.)	Mode	Percentiles							
					50th	60th	70th	75th	80th	85th	90th	95th
631	99213	Office Outpatient Visit – 15 minutes	\$113	\$112	\$112	\$116	\$125	\$125	\$130	\$135	\$143	\$150

FH Allowed Benchmarks

Geozip	CPT Code	Description	Mean (Avg.)	Percentiles							
				50th	60th	70th	75th	80th	85th	90th	95th
631	99285	ED Visit – High Severity	\$298	\$290	\$290	\$290	\$296	\$300	\$341	\$458	\$465

If you would like to use FH Benchmarks for bill auditing/appeals in dispute resolution or litigation, please contact FAIR Health to discuss separate agreement terms and pricing.



Contact us now to learn more and get started.
info@fairhealth.org | 855-301-FAIR (3247)

About Us

FAIR Health is a national, independent nonprofit qualifying as a public charity under section 501(c)(3) of the tax code. Its mission is to bring transparency to healthcare costs and health insurance information through comprehensive data products, consumer resources and support for health systems research, all powered by the nation’s largest collection of private health insurance claims data. FAIR Health is not affiliated with any governmental agency, insurer or other organization in the healthcare sector.

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