

## PRICING PORTAL FAQ

1. What is Pricing Portal?

ANSWER: A proprietary database of Medicare pricing as well as healthcare pricing from Blue Shield, United, Cigna and Aetna. It represents the reverse engineering of the Medicare and health insurance company fee for service schedules so that our advocates no what a care item price tag is and can secure a price for you. Never overpay for care when you know the price of care.

2. How did you get this pricing when nobody else has it?

ANSWER: CareGuide Advocates has been successful and acquiring pricing data from Medicare, self-insured employers, self-insured unions, independent third party administrators (TPAs), healthcare data analytics companies and occasionally machine readable files (MRFs).

3. How were you able to share this pricing when health insurance companies call it proprietary?

ANSWER: CareGuide Advocates has been careful to never sign a non-disclosure agreement (NDA) with the publicly traded health insurance companies. We also have been careful to handle only privacy compliant claims data, meaning your name, diagnosis and other sensitive information is not a part of our database. Thus, we have no restrictions on the use of privacy compliant data and can share pricing information with all of our members. According to the United States Department of Health and Human Services (HHS), there are no restrictions on the use of privacy compliant data. Lastly, Under federal law, hospitals and health insurance companies are to make their pricing publicly available. While they may not do so according to the law, the law is on our side to publish it and report it to our members.