

# How to Get High-Quality, Low-Cost Healthcare

Is your insurance giving you a bad case of sticker shock? Here are ways to ease the pain.

By Consumer Reports

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What if your health insurer gave you tools to find out which doctors take your insurance, the cost of tests and procedures, or information about the quality of care from a specific physician or hospital?

This is critical information for consumers to have, especially those in high-deductible plans, who shoulder more of the cost of their care. Many insurers provide such tools on their websites, though few consumers are aware they exist.

CR's Health Ratings Center recruited dozens of consumers to test out tools offered by national insurance companies. Most found that even the lower-scoring ones were useful.

Here are ratings for some of the biggest U.S. insurers.

## Ratings of Cost and Quality tools



INSURANCE COMPANY TOOLS									
National Plan	Overall Score	Features							
		Ease of Use	Functionality	Content	Scope & Reliability	Price Estimates	Drug Cost Information	Shows Patient Outcomes	Shows Value (Cost & Quality)
Cigna	84	↑	↑	↑	↑	↑	↑	↑	↑
United Healthcare	82	↑	↑	↑	↑	↑	↑	↑	↓
Aetna	77	↓	↑	↑	↑	↑	↑	↑	↓
Anthem Blue Cross Blue Shield	73	↑	↑	↑	↑	↑	↑	↓	↓
Humana	69	↑	↓	↑	↑	↑	↑	↓	↓
Kaiser	55	↓	↓	↑	↓	↓	↓	↑	↓

### How We Test

We evaluated cost and quality tools developed by health insurance companies as well as those offered by stand-alone websites. In each case, the Overall Score is based on four components: Ease of Use, which focuses on user-friendliness; Functionality, including how easy it is to compare providers as well as filter and sort search results; Content, including what type of price, quality, and other information is available; and Scope and Reliability, reflecting the breadth and the reliability of the price and quality data. For details, see our [technical report \(PDF\)](#).

**Editor's Note:** This article also appeared in the January 2017 issue of Consumer Reports magazine.