About FAIR Health

FAIR Health is your source for transparent, current and reliable healthcare charge information. As a national, independent not-for-profit corporation, FAIR Health offers unbiased data products and services to consumers, the healthcare community, employers, unions, government agencies, policymakers and researchers. Our offerings support a wide range of enterprise, governmental, consumer and research objectives:

- Manage reimbursement risk
- Aid healthcare claims processing
- Inform fee schedules and negotiations
- Support research and policy initiatives
- Assist healthcare reform initiatives
- Help frame state workers compensation, auto-liability and health insurance reimbursement policies
- Educate employees, union and association members to make informed decisions about healthcare expenses
- Individuals can estimate medical and dental costs and learn about the healthcare reimbursement system at our consumer website:
www.fairhealthconsumer.org

History of FAIR Health

FAIR Health, Inc. was established in October of 2009 as part of the settlement of an investigation by then New York State Attorney General, Andrew Cuomo, into the health insurance industry's methods for determining out-of-network reimbursement. The Attorney General alleged that it was a conflict-of-interest for health insurers to determine "usual, customary and reasonable" (UCR) charges for out-of-network services on the basis of data compiled and controlled by the industry. To determine UCR, the insurers had relied on a database compiled and operated by Ingenix, Inc., a wholly-owned subsidiary of the UnitedHealth Group. Additional allegations charged that the data was a flawed, and that the database was a "black box," opaque to providers, patients and other

stakeholders. FAIR Health was formed to take over and improve the database and to bring transparency, objectivity and reliability to its construction and to the data products derived from it.

Mandate

The settlement provided for the creation of a new, independent not-for-profit corporation—FAIR Health, which was tasked with:

1. Establishing an independent database of healthcare charge information with the support of academic experts,
2. Developing a free website to educate consumers about the insurance reimbursement process and
3. Creating a research platform for policymakers and researchers.

To fulfill this mandate, FAIR Health has partnered with a team of research universities that constitute the Upstate Health Research Network (UHRN), to develop and maintain the database of healthcare charges. This team includes some of the leading experts in healthcare policy, medicine, economics and statistics from New York State and across the country. FAIR Health also works with an extensive network of other talented advisors, and stakeholders to advance its mission. Although FAIR Health was formed as a result of the New York State investigation, the organization has national scope. Its database reflects claims from the entire country and its data products are licensed throughout the United States.