TriZetto Engage Cost Estimator

Deliver accurate, personalized costs to members on demand

The federal Transparency in Coverage Act, which was reinforced by an Executive Order in February 2025, requires health plans to deliver accurate, personalized treatment costs and provider comparison data to members on demand. Along with the No Suprises Act there are new protections that prevent surprise medical bills. Members want this data so they can make well-informed care choices and manage their healthcare budgets wisely. For health payers, delivering detailed costs and comparisons can be a daunting prospect. Compliance is critical to meeting member expectations and avoiding penalties. Yet, plans may face resource constraints on upgrading or enhancing existing member portals.

We have the solution. TriZetto® Engage Cost Estimator is a standalone SaaS tool that replicates claim processing to deliver accurate, personalized treatment costs to members on demand. It uses real-time data, so your members access accurate cost-sharing information when and where they need it. An easy-to-use interface helps members understand the financial impact of their care choices and compare providers. TriZetto

Engage Cost Estimator equips your members to make more informed care choices that can help lower costs and improve outcomes.

Deliver personalized information with built-in self-service features

TriZetto Engage Cost Estimator delivers precise, personalized costs of care based on a member's specific plan data, including coverage, deductible and provider network. It generates treatment costs and provider comparisons by orchestrating required member data from TriZetto® core platforms in real time. TriZetto Engage Cost Estimator is pre-integrated with the Facets® and QNXT™ platforms and fully aligned with the entire TriZetto product portfolio to ensure continued compatibility between the solution and data sources.

The solution features API services that replicate the claim adjudication process without committing the claim to the member's record. With its built-in capabilities, TriZetto Engage Cost Estimator delivers these benefits:

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Integrates information from the Facets and QNXT core systems. TriZetto Engage Cost Estimator is an organic extension of Facets and QNXT, providing access to continuous updates to provider and member records.

Uses full episodes of care rather than individual procedures to determine costs. By using the complete treatment experience, including all related procedures, TriZetto Engage Cost Estimator provides accurate pricing for an entire episode of care and delivers precise, personalized care cost information.

Optional full service subscription package. TriZetto Engage Cost Estimator includes a full-service subscription package that covers both initial set-up and maintenance of the solution. Cognizant resources will create, tailor, and maintain treatment definitions and profiles based on your members' benefits and provider networks over the term of the subscription.

Uses contract-backed, adjudication-informed data to calculate precise out-of-pocket costs. Our solution provides the most accurate out-of-pocket prices by considering adjudication, accumulations and other plan data, such as deductibles, copays, coinsurance and annual spend. Unlike other cost estimate solutions that might only provide the treatment charge (the billed amount), our solution gives members the actual out-of-pocket cost—to the penny. This ensures that members have a clear understanding of their financial responsibilities.

Calculates treatment costs based on payer's own claims data. TriZetto Engage Cost Estimator provides treatment costs based on the payer's own claims data. Unlike other solutions that rely on geographical averages or estimations, our solution uses the contracted amount that the payer reimburses for treatment. This ensures that the costs produced are based on actual claims records, offering a more accurate and reliable cost estimate.

Delivers a side-by-side price comparison by provider. TriZetto Engage Cost Estimator empowers patients by providing them with the ability to compare the cost and location of providers, enabling them to make informed choices about their healthcare. This innovative tool allows members to see comparisons in a single view, creating a superb user experience. By leveraging this solution, patients are empowered to be stewards of their own care, taking control of their healthcare decisions and expenses.

Enhance your member experience with accurate cost information

Increase their satisfaction by providing your members with the detailed, accurate treatment costs and provider comparisons they need to make well-informed care choices. For more information about how TriZetto Engage Cost Estimator can improve your member experience and support your Transparency in Coverage Act compliance, visit: **www.cognizant.com/healthcare**

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