

Medicare Outreach Idea of the Month

August 2025

FAIR Health Consumer: Health Estimator

Looking for resources that empower individuals and help them make informed decisions about their healthcare? [FAIR Health Consumer](#) can be a valuable resource for you and the beneficiaries you work with. While the Fair Health cost estimates primarily apply to those with private insurance or who are uninsured, they can still be a valuable resource for Medicare beneficiaries in certain situations. For those with Medicare Advantage Plans it may be helpful to compare costs if they go outside their plan network for services as they will often face higher out-of-pocket costs.

Estimation Tools

Cost Estimation Tools: Original Medicare (Part A and B) does not cover all healthcare services, the [FH® Medical Cost Estimator](#) and [FH® Dental Cost Estimator](#) allows individuals to estimate the costs of medical and dental procedures in their specific geographic area. This can be helpful for understanding potential out-of-pocket costs, especially for those navigating deductibles or considering out-of-network care.

Total Treatment Costs: The FH® Total Treatment Cost tool provides estimates for the complete cost of care related to specific conditions, like heart failure or major depression, according to The John A. Hartford Foundation. This offers a more comprehensive understanding of potential expenses beyond just a single procedure.

There are many other tools on the Fair Health Consumer website that beneficiaries can use as well, such as:

[Shared Decision-Making tool](#) can help facilitate discussions on different treatment options with healthcare providers when there is more than one way to treat health conditions. Decision Aids show clinical and cost information and can aid in choosing an option that aligns with a clients values and goals.

[FH® Insurance Basics](#) section provides educational resources about health insurance, including articles and videos. Also provides explanations of common insurance terms and concepts. It also provides information on understanding your bill and your rights.

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Navigating Medicare



The [Toolkit for Healthy Aging](#) provides easy access to the website's checklists, articles and resources for older adults. The checklists can help navigate the health care system and prepare for appointments with providers.

FAIR Health Consumer website can empower seniors to become more informed, confident and proactive participants in their healthcare journey. The information and tools are available at no cost.

The cost estimations provided by the FAIR Health Consumer tools are intended to provide consumers with an understanding of potential out-of-pocket costs for healthcare services. These estimates are not guaranteed to be accurate or binding.

Medicare Mingle

Join us for the next Medicare Mingle! This is the chance for SHIP Counselors to discuss various Medicare topics, offer support to other counselors, ask advice and explore outreach strategies. Stephanie Haas, Medicare Outreach Coordinator, will be the host of these meetings and there to support SHIP counselors with Medicare outreach efforts.

2025 Medicare Mingle Dates:

August 27th 11:00am-12:00pm: [Zoom Link](#), [Add to Outlook](#)

September 17th 1:00pm-2:00pm: [Zoom Link](#), [Add to Outlook](#)

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