



Castlight Frequently Asked Questions

ABOUT CASTLIGHT

Q: What is Castlight?

A: Castlight is a personal health care dashboard that helps you take control of your health care and get more for your money. Castlight lets you compare healthcare providers and other medical services based on quality, convenience, and cost.

Q: When should I use Castlight?

A: Common uses of Castlight include:

- **Comparing nearby doctors, medical facilities, and health care services** based on the price you'll pay and quality of care.
- **See personalized cost estimates** based on your location, your health plan, and whether or not you've already paid your deductible.
- **Review detailed explanations of past medical spending** so you know how much you paid and why.
- **Receive recommendations** about ways to save money and find high-quality care.

Q: If I already have a doctor, how can I benefit from Castlight?

A: Use Castlight when your doctor recommends labs, specialists, and other medical services. You'll be able to learn about your choices and the associated costs and quality. Many doctors suggest specialists, labs, and other medical facilities without having any idea how much they will charge you. Most doctors will happily provide you with multiple options to research on Castlight. You can also use Castlight to search for services for other members of your family. In addition, Castlight provides an easy and helpful way to understand your health plan and past care.

Q: How does Castlight compare to other services on the Internet?

A: Castlight is a unique service customized for Ivy Tech benefit eligible employees with features that are not available from other services on the Internet. Castlight gives you **personalized** pricing information. We show you how much your out-of-pocket costs will be for medical services based on your health plan, the doctors in your preferred network, and your deductible status. Castlight also provides an overview of your health plan benefits, tips for making smart health care decisions, and details about your past claims.

Q: Where does the estimated cost information for doctors and medical services come from?

A: Castlight lists estimated cost information for doctors and medical services that Ivy Tech benefit eligible employees and their dependents have visited in the past two years.

This information is updated continuously as ongoing medical claims are submitted to the health plans.

Although all medical services may not show prices in Castlight, the most common doctors and services used by Ivy Tech faculty and staff (and their dependents) covered under our the Ivy Tech group health plan will show up in the tool and the amount of useful information increases frequently.

Q: How much can I expect to save?

A: Castlight users may be able to save hundreds of dollars a year by seeing all their options for nearby in-network doctors. For example, use Castlight to search for a primary care doctor, and you will typically find a broad price range. Of course, Castlight also provides more information about doctors than just prices – you can also see where they went to medical school, how long they has been practicing, and how other patients have rated them. Castlight allows you to see all of your options and choose the option that works best for you.

Q: Do doctors with lower prices for office visits tend to have lower prices for all the services they perform?

A: Yes. In fact, picking a doctor with a lower priced office visit may result in significant savings down the road. If doctor A is more expensive than doctor B for the same type of office visit, doctor A will likely be more expensive than doctor B for any other procedure. As a general rule, the rates negotiated for all services performed by a given doctor rise or fall together.

Furthermore, if you find a low-cost doctor for your office visit, then there is a good chance that your later visits and procedures will also be at the low end of the spectrum. On the other hand, if you go to see a doctor that is part of a high-priced medical system, not only will the office visit be more expensive, but all of their referrals for specialists and tests are likely to be in that same high-priced medical system. Using Castlight to compare and select a primary care doctor can have huge cost benefits, both now and in the future.

Q: Where does Castlight’s quality data come from?

A: Quality data comes from a wide range of public and private sources including The Leapfrog Group for Patient Safety, The US Department of Health and Human Services, other governmental reporting agencies, and consumer ratings resources.

Q: How often is the data in Castlight updated?

Castlight updates your deductible status on every visit, past medical history once a month, and pricing data monthly. Please note that since your deductible status is updated more frequently than your past medical history, it will reflect the most up to date total of your overall spending history and will reflect your most recently processed

medical claims. Your total spending on the Your Plan page is based on your latest monthly past medical history update, and may not reflect your most recently processed medical claims.

ACCESSING CASTLIGHT

Q: How do I get access to Castlight?

A: Castlight is available to all Ivy Tech faculty and staff enrolled in one of our group health plans. New users can start using Castlight by registering at mycastlight.com.

Q: How can I use Castlight when I'm not at a computer?

A: You can also use Castlight on your web-enabled mobile device. To access Castlight Mobile, simply visit mycastlight.com/mobile.

Q: What mobile devices will Castlight work on?

A: Castlight Mobile is designed to work on most web-enabled mobile devices. An application is available for Android devices, iPhones, and Windows Mobile Phones. The application can be downloaded from the Android Marketplace and the Apple App Store. Castlight Mobile is designed to display optimally on web-enabled mobile devices.

Even if you don't have an Android, iPhone, or Windows Mobile phone you can use Castlight Mobile through your phone's web-browser. Simply type in mycastlight.com into your browser to experience Castlight Mobile.

To access Castlight Mobile, simply visit mycastlight.com/mobile.

Q: When should I use Castlight on my mobile device?

A: Castlight Mobile allows you to access quality and cost information for medical services on the go. For example, this can be convenient if you're at the doctor's office. If your doctor refers you to a specialist or a screening test, you can find high-quality and affordable care. With Castlight Mobile you can find a doctor, see cost and quality information, call for an appointment, and get directions to your doctor all from one place. It makes managing your health care more convenient.

PRIVACY AND SECURITY

Q: Is my data private and secure?

A: Ivy Tech has partnered with Castlight to allow you to securely and privately compare doctors and medical services, learn more about your health benefits, and plan for out-of-pocket costs. Your activities on Castlight remain private and are not shared with Ivy Tech. Castlight is also a member of TRUSTe, the leading authority for ensuring proper

privacy standards on the web. For more information on Castlight's strict privacy standards, please see the Castlight [privacy policy](#).

Castlight maintains the highest security standards and is obligated under federal HIPAA guidelines to keep your data safe. Castlight has partnered with McAfee and VeriSign to ensure adherence to some of the strictest security standards in the industry.

Q: What information can I see about my family members? And what information can my family members see about me?

A: Castlight conforms to all federal and state health care laws and statutes including HIPAA. By default you will see past medical care records for yourself and your minor children. You will see only limited billing information (as required by law) for your spouse and adult dependents. However, your spouse and adult dependents can choose to change their profile settings to display full past medical care records.

Q: How often will I hear from Castlight?

A: Castlight will provide you with personalized savings tips and care history update notices by email. You may also choose to receive periodic product updates. You can choose your email preferences on your account page in Castlight. In addition, Castlight sends standard account maintenance notices, such as password change confirmations.