



For Immediate Release

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Consider Prices Before You Receive a Test, Treatment or Surgery

April 7, 2009. Washington, DC. Employers offering high deductible health plans such as consumer directed health plans (CDHP) with health savings accounts (HSA) should help their employees learn to price healthcare services before they use them, says Dr. Jeffrey Rice, CEO of www.healthcarebluebook.com. The Health Care Blue Book is a free consumer guide to fair pricing for healthcare treatments and services.

But as healthcare costs skyrocket and layoffs continue, consumer directed health plans (CDHP) and high deductible plans (HDHP) with health savings accounts (HSA) are growing in popularity. You pay less on your premiums, but more when you receive care. More than half of U.S. companies now offer them and that number will grow by eight percent this year, according to Watson Wyatt.

Healthcarebluebook.com research found that the prices charged for the same test or treatment, even in the same market and within the same health plan, can vary by thousands of dollars. For example:

- In Chicago, IL prices for an MRI of the lumbar spine with contrast ranged from \$500-\$2661.00 among three hospitals and five imaging centers. (Healthcare Blue Book fair price is \$522.00).
- In Washington, DC prices for an MRI of the right knee without contrast among five imaging centers ranged from \$400-\$1504 for the same test. (Healthcare Blue Book price is \$912.00).
- In Nashville, TN prices for an MRI of the hip at five imaging centers ranged from \$455 to \$1302. (Healthcare Blue Book price – \$507)

People are struggling to pay their medical bills and often suffer from sticker shock after they get the bill. Here are some steps that employers can share with their employees to help them get fair prices.

1. **Ask the doctor to clearly explain the healthcare service you need.** You should understand what you need done, why it's important, and what options are available for where it can be performed. Don't be afraid to ask your doctor, or another medical professional in that office, to be specific about the procedure or test and discuss it in plain language.
2. **Determine what a fair price is for your treatment or test in your market.** Make sure you know how much services should cost. You can look up many healthcare services on the free consumer website at www.healthcarebluebook.com. Even when you get care from in-network providers, the prices you will pay for the exact same service, test or treatment can vary by 300-500 percent. While it is generally best to use in-network providers, employees still need to compare quality and prices.
3. **Find out how much your provider charges.** When possible, you should always ask your provider about cost before you receive care. Make sure to let your provider know which insurance company and plan type you have. You may have to call your insurance company to get a price. If your provider offers a reasonable price compared to the Healthcare Blue Book fair price, then you can be confident you are getting a good value. If its price is much higher than the fair price, then you may need to consider other options.
4. **Compare prices from several providers.** Always start with your insurance plan's network providers if you have one. Call provider offices and request the price for the service. Compare prices from three to five providers. And remember to consider different types of providers that can provide your service.

For example, if you need an MRI make sure to check prices at out-patient imaging centers. You may find a high quality center that charges \$1000 to \$2000 less than the high cost centers. If you need surgery, you may be able to have it performed at an Ambulatory Surgery Center (ASC) which can also save you as much as 50%.
5. **Get the agreed upon price in writing.** If you are using out-of-network providers or if your provider quoted you a price that is different from its plan agreement, you should get a copy of the agreed upon charges in writing. This way you have a record of what you should be charged in case you receive an incorrect bill.

About the Healthcare Blue Book

The [Healthcare Blue Book](http://www.healthcarebluebook.com) is a free consumer guide to fair pricing for healthcare treatments and services. It provides a fair price based on the typical amount preferred provider organizations (PPOs) pay to providers by market across the United States. Learn more at www.healthcarebluebook.com.