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How much should you pay? New Virginia report details costs of health services

Information gives consumers bargaining power

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Virginians will now have clearer information on which to base their health care decisions. Virginia Health Information, an independent nonprofit financed by public and private funds, issued The Health Care Prices Report on Tuesday. Its intent is to give consumers sufficient information to negotiate the costs of their health-care services.

The fourth annual report shows the average allowed amount insurers pay for services, such as doctor visits, delivering babies, mammograms and CT scans. For example, it reports that an MRI of the back costs triple for a hospital outpatient (\$3,400 average), as compared to one performed in a physician's office (\$1,100). The same goes for arthroscopic knee surgery, which is four times as expensive for the hospital outpatient. By comparison, average cost for an ultrasound only varies by about \$40 — \$592 versus \$551 — depending on the setting.

"We're among a handful of states that publish this information. What's unique this year is that with the help of health insurance companies, consumers can see more detailed pricing information about specific health-care procedures," says Michael Lundberg, executive director of the reporting group.

The new information includes variations in price by where the procedure takes place and a breakdown of possible charges for the facility, surgeon, anesthesiologist, radiologist, physician and others. For example, Lundberg says, "A consumer can compare prices for a breast biopsy performed at a physician's office [\$1,998], hospital [\$2,476], or ambulatory surgical center [\$3,391]." They can then discuss the best option with their doctor.

The information is particularly useful to those who pay out of pocket for health care: consumers without health care insurance; those with health savings accounts; those with high-deductible plans; and those who may be liable for upfront charges for medical tests or procedures.

Once a consumer has negotiated a price, Virginia Health Information recommends that they get the agreement in writing. It also cautions that the numbers have their limitations, particularly as they give statewide averages

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which do not account for local variations; it advises their use as a starting point for negotiations.

To read the full report, go to <http://www.vhi.org/healthcareprices> or call 1-877-VHI-INFO to get a print version.

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