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[Home](#) / [lifestyles](#) / [health_med_fit](#) /

No more deductibles but unsure of cost-sharing

By Tammie Smith

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For instance, the average allowed amount in Virginia in 2009 for a routine office visit for an adult was \$67. The "average allowed amount" is based on information from eight health insurance carriers.

Michael Lundberg, executive director of Virginia Health Information, which has a state contract to collect, analyze and report health data, said his agency will get 2010 data in May and have updated information on the website, www.vhi.org, by late summer.

"We are planning significant revisions this year and will soon be working with plans and others to provide more detailed breakdown of costs by type, like how much you'd pay for facility costs, anesthesiologists, surgeon and ancillary costs," Lundberg said.

Some health plans also have web-based tools that allow members to compare costs.

Anthem Care Comparison is an online tool available to Anthem members that lets users compare hospitals on procedures based on cost and quality, said Anthem spokesman Scott Golden.

"Using the tool, members can decide what facility may be the best fit for them based on what each facility charges for a specific procedure and the success rate of that procedure," he said.

Cigna also has an online resource for plan members, according to Julia Huggins, president of Cigna HealthCare Mid-Atlantic.

"Some plans also offer tools that allow your doctor to print out real-time, pre-care itemized estimates of specific treatment charges and payments" before services are provided, Huggins said.

In addition, Huggins said, Cigna has a 24-hour nurse line for members, and many plans provide free health coaching and case managers and disease managers to work with members.

Golden said the easiest way for a consumer to learn what their share of a medical visit would be is to contact the physician's office and ask what they charge for the visit, or procedure, based on the type of health insurance the consumer has. If the physician's office can provide a total cost, then the consumer

can do the math.

"It is important that the consumer verify the physician is in their health insurance plan network," Golden said.

Golden said Anthem pays the same whether or not a visit is with a physician, or a nurse practitioner or physician's assistant seeing the patient under the supervision of the physician.

Huggins, of Cigna, offered a few more tips on managing costs:

- **Avoid unnecessary trips to the emergency room. Consider urgent-care centers and convenient-care clinics.**
- **Comparison shop for MRI, CT, laboratory services, etc. A MRI at a hospital outpatient department may cost more than \$1,000, compared with about \$560 for the same procedure at an independent radiology facility.**
- **Use generic drugs when appropriate. Know what your plan covers. Talk to your doctor about generic alternatives.**
- **Call. For some things, such as medication adjustments and routine lab follow-ups (cholesterol screening, for instance), doctors may be willing to discuss results over the phone.**

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