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What's the Charge?

By STAFF REPORTS

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vote now Virginians with health insurance who review their statements often look at the bottom line and ask, "How much?" The fact that they ask that question so often after receiving treatment largely reflects the fact that they do not bother to ask it beforehand.

buzz up

Many simply have no incentive to: When the employer-provided health plan is picking up the tab, why bother? Even high deductibles don't create much of an incentive. Once a patient has shelled out the first \$400 or so, it doesn't matter -- to him -- whether the final bill is \$800 or \$8,000. His out-of-pocket cost remains the same.

Nevertheless, new information made available on the Virginia Health Information Web site might help some consumers of medical care shop around. It provides price comparisons for a variety of procedures throughout the state. The same procedure at one facility can cost five times what it costs at another. Some of the price differential is legitimate. Much of it reflects a lack of consumer knowledge.

The debate over health care reform concerns two major and interconnected problems: access and cost. Those who wish to see America improve the former should try to address the latter. They can start by comparing prices and seeking out low-cost providers. Think of it as one way to think globally, but act locally.

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