Now Is The Time To Be Your Own Healthcare Advocate

By Manfred Henne, MD, PhD, MS

A New Year gives us all a clean slate and a fresh start. It is also a good time to take action and become our own healthcare advocates. It is important to be aware of the fact that you can choose where and from whom you receive medical services. You have choices! You can select your physician, your medical group, your hospital and the provider of any other medical services such as imaging and physical therapy, etc.

As healthcare consumers endure higher deductibles and reduced insurance benefits, it is becoming more important to understand and compare costs before receiving medical treatment. Patients can and should be more proactive about seeking high quality and the best prices for healthcare services. Although hospitals and doctor’s offices do not publicize their list prices, which can vary a great deal for the same service, these providers will often share price information with patients directly if requested. So do not be afraid to call, ask to speak to your providers billing department and find out what your cost for services will be.

If you have a private insurance, your provider has a contractual price list with your insurance carrier. This price list is not the same for all hospitals and doctors. If you have not met your deductible you will be charged according to that price list. The insurance price list and even the Medicare price list can be higher in metropolitan areas and in outlying areas where services are limited and there are fewer providers. Thus you can often receive the same medical service less expensively by doing a little research before you book your appointment. You can shop for the best pricing and quality. The cost savings to patients can be between 30 and 50%! If you are a cash pay patient you can and should ask for a discount from the list price.

At this point you may be asking yourself how do I compare pricing for healthcare services? All medical services use the same coding system referred to as CPT (Current Procedural Terminology) codes and each CPT code has a relative value attached to it. These codes are the same codes you will see on your medical bill. CPT codes are identifying numbers assigned to every task and service a medical practitioner may provide to a patient including medical, surgical, and diagnostic services.

When you call a provider, be it a hospital or physician, you can assure that you are comparing apples to apples by having the CPT code for the procedure you will need and a general description. For example, if you needed to have an x-ray of your forearm the CPT code would be 73090. So in calling to find out about pricing you could use the CPT code and description to find out your cost at each location you are considering having the x-ray done. Please note that some providers may add an additional charge for a physician’s service or a facility fee. So remember to ask if there are additional fees above the cost of the actual procedure.

When looking for a medical imaging center I always encourage people to talk to co-workers, family, and friends for recommendations and to consider the cost, quality and reputation of the center and physician. Other good things to find out before you schedule an appointment are how quickly you will be seen; if there is a need for an additional test - can it be done the same day; and will the radiologist explain to you personally your results before you leave the office.

In closing, we at InHealth Imaging encourage you to become your own healthcare advocate. For additional information regarding this article contact Dr. Henne at mhenne@inhealthimaging.com or 360/598-3141.