

ALWAYS HAVE YOUR MEDICAL AND HOSPITAL BILLS PROFESSIONALLY REVIEWED

It is becoming increasingly evident that regardless if you believe your medical or hospital bill appears to be fair and accurate, you still need to have your medical bills professionally reviewed to ensure absolute accuracy. A report recently published by *Consumer Reports* details exactly how arbitrary the method used to calculate medical costs is. The report exclaims, “If gas stations worked like health care, you wouldn’t find out until the pump switched off whether you paid \$3 or \$30 a gallon.” Will Fox, a principal with Milliman, a national health actuarial consulting firm, poses the question, “Why can’t you or I as a consumer ask what it’s going to cost and be met with something other than a blank stare?” The answer he says “is that neither providers nor health insurers really want consumers to have that information.”

So what does this mean for consumers? Essentially, it means you have no way to protect yourself from outrageous medical and hospital bills before receiving medical care. *Consumer Reports* lists four major consequences of the current system in determining the cost of health care:

- “1. Not even staying within your plan’s network will guarantee you low prices. Providers, who have a lot of market clout, such as a prestigious university hospital, may command prices several times higher than providers who don’t.
2. It may be difficult, if not impossible, to find out the price of health care ahead of time, especially for complex services such as elective surgery.
3. If you go out of network, whether on purpose or involuntarily, you may be hit with a five-figure bill that your insurance company isn’t obligated to pay.
4. There are **always** ways to protect yourself against being blindsided by a huge bill.”

To provide a clear portrayal of how erratic the cost of health care may be the Consumer Report describes a circumstance where a woman chose an out-of-network neurosurgeon for a complex procedure to correct a severe case of scoliosis, expecting her PPO to pay 80% of the bill. The report explains, “The insurer said the UCR (usual, customary and reasonable) price was \$111,875, but the surgeon charged \$591,875, leaving the patient with a bill of \$480,000.” How the surgeon arrived at nearly \$600,000 for the cost of the procedure, is what the patient is currently trying to solve.

The following chart, provided by the report, details actual prices paid by large employers nationwide, as collected by the *Health Care Bluebook* (a company that collects prices paid by large group health plans.) “The low prices represent the 10th percentile and the high prices the 90th percentile. The “fair” price is based on Healthcare Blue Book’s own evaluation.

Test or Treatment	Low	Fair	High
Brain MRI	\$504	\$560	\$2,520
Chest X-Ray	40	44	255
Colonoscopy	800	1,100	3,160
Complete Blood Count	15	23	105
Hip replacement	19,500	21,148	43,875
Hysterectomy	8,000	8,546	16,480
Knee Replacement	17,800	19,791	42,750
Laminectomy (spine surgery)	8,150	11,744	25,760
Knee arthroscopy	3,000	3,675	7,350
Laparoscopic gallbladder removal	5,000	6,459	12,480
Tubal ligation	2,865	3,183	5,729

Ultrasound, fetal	120	169	480
Vasectomy	700	1,003	2,100

It cannot be reiterated enough that in order to ensure you are not a victim of completely arbitrary hospital bills and medical bills, you must be diligent when reviewing your bills in addition to being proactive in guaranteeing you have not been blatantly over charged for a medical procedure. Having your medical or hospital bill professionally audited is an optimal solution to ensuring your caregiver has not grossly inflated medical fees (in addition to guaranteeing that you are not being billed for a procedure you did not receive, or being billed multiple times for the same treatment or medication.) By comparing the costs of your medical procedures to other hospitals for the same procedure in the same region, we can successfully determine whether or not your medical or hospital bill has been outrageously overpriced. **Contact Relamatrix Medical Bill Review, LLC** for more information or for a free consultation regarding your high medical or hospital bill **at (800)-653-7526**

Citation:

Metcalf, Nancy. Consumer Reports. "That CT scan costs how much? Health-care prices are all over the map, even within your plan's network. May 31, 2012. <http://news.consumerreports.org/health/2012/05/how-to-avoid-getting-stuck-with-high-medical-bills.html>