

YOUR HEALTH

Finding health costs is difficult

Q: What's up with the cost of ultrasounds? I had abdominal and pelvic ultrasounds, and the charge was more than \$5,000. I had to pay a big chunk of the bill because I had to meet my health-insurance deductible and my health plan now requires me to pay a percentage of the negotiated rate instead of a flat copayment. I thought the amount was excessive.

Answer: Knowing ahead of time what a procedure costs gives consumers the incentive to shop around for health care. Price transparency in health care, however, is still close to nonexistent. Some health plans



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allow plan members to go online and get an idea of what the plan will pay for a specific service at an in-network facility.

Virginia Health Information, a state-supported agency that collects and disseminates health-care data, has some information on average prices of some common medical services on its website, www.vhi.org.

The agency is restrict-

ed by the state law that created the reporting requirement to give only statewide averages.

Thus the limitations of the online data, as noted on the VHI website, include:

- ◆ Consumers may not get as much of a discount as a larger health-insurance carrier.

- ◆ Some geographic areas of Virginia may have lower prices. Statewide averages do not account for these differences.

- ◆ Some health-insurance carriers may negotiate lower allowed amounts than others. State averages do not show the lowest allowed amount.

In 2009, according to

the VHI website, the average allowed amount by commercial insurers for a non-maternity abdominal ultrasound at a hospital outpatient department was \$501. For abdominal ultrasounds in a doctor's office, the average allowed amount, based on information from eight insurance companies, was \$141.

Michael Lundberg, executive director of Virginia Health Information, advises consumers to shop around and negotiate prices up front.

Where you get a service also matters. A procedure in a hospital outpatient department will usually cost more than a similar service at a doctor's office or free-stand-

ing, independently owned facility.

"The most important thing you can do, even before you go into the door, is talk to them," Lundberg said.

Ask providers what they charge self-pay patients, Lundberg advised.

The pricing information on the VHI website can be used as a negotiating starting point. Aim to get a price as close to or lower than the price listed. And get any agreement on a negotiated rate in writing.

If you get a bill you think is in error, call and talk to somebody. Write a letter of complaint.

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