

VitaMin

Vital health information in a minute



SHOP AROUND TO HELP SAVE MONEY ON SURGERY

The costs of surgery can vary a lot from one provider to the next. For example, hip or knee replacement surgery may cost thousands of dollars more (or less), depending on where you go. You have a lot to gain by shopping around for quality care at a lower cost, especially if you're paying a portion of health care costs out of your own pocket.

Here are some steps you can take if you want to find out how much you'll pay for a medical procedure:

Ask for a cost estimate. Ask about the type of procedure your doctor recommends and how much it will cost. Find out if there are additional costs beyond the doctor's fee. For example, you may be charged separately for lab tests, imaging scans, anesthesiology or other services. While your doctor can give you an idea of what to expect, there's always a possibility that you may require additional care.

Find out if it's inpatient or outpatient surgery. This affects how much you pay. With an inpatient procedure, you're admitted to the hospital and there's usually at least one overnight hospital stay. With an outpatient procedure, you're not admitted to the hospital. You typically return home the same day. Outpatient procedures may cost less because you don't pay for a hospital stay.

Compare costs with different providers. Find out the exact name of the procedure and how it's referred to in the medical billing system. With that information, you can call another provider's office and ask about pricing. You can also check with your health insurance company about tools and resources they might have to help compare treatment pricing and provider quality. That way, you can make your choice based on cost and quality.

Check your coverage. Review your health insurance plan to find out what portion of the costs you may be responsible to pay. Doing so can help you feel confident and prepared, so you won't be surprised by medical bills after your surgery.

This is general health information and not medical advice or services. You should consult your doctor for medical advice or services, including seeking advice prior to undertaking a new diet or exercise program.

Together, all the way.®



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