

# Save money on health care procedures

We all have budgets. Groceries. Mortgage. Utilities. You know how much to set aside for most of these bills. Health care? That's hard to budget for. Health issues can be unexpected, so you don't usually know the costs until the bills come. Now you can! You'll be able to estimate your health care costs ahead of time, and you can also compare costs to see where you can find quality care for less.



## It's easy to estimate your costs

Just call us at **1-877-309-4886**, or log in to **anthem.com** and choose **Estimate Your Cost**. Compare hospital and other medical facility costs in your area for hundreds of procedures, such as:

- Arthroscopy
- Back surgery
- Carpal tunnel repair
- Cataract removal
- Colonoscopy
- CT scan
- Endoscopy
- Hysterectomy
- Labor and delivery
- MRI scan
- Ultrasound

Keep in mind that a higher cost for the same service doesn't always mean better care.

## Look how much costs can vary for the same service

Procedure	Average cost	Low cost	High cost
Upper gastrointestinal endoscopy	\$2,143	\$906	\$3,930
Screening colonoscopy	\$2,341	\$811	\$5,552
Eye surgery – cataract removal	\$4,008	\$1,751	\$7,297
Hand surgery – carpal tunnel	\$3,543	\$1,095	\$6,476
Knee – cartilage repair (using arthroscopy)	\$6,652	\$5,382	\$11,560

These are examples only, based on rates for services in a nine-county area in central Indiana that includes Indianapolis. Your experience may be different depending on your specific plan, the services you receive and the health care professional who provides the service.



## Compare costs and other information

Get cost estimates based on your health plan, so you can plan better – and save. The **Estimate Your Cost** tool also shows accreditations, awards, recognitions and number of times a facility has done certain procedures. To get started:

- 1 Register and log in to **anthem.com**.
- 2 Choose **Estimate Your Cost**.
- 3 Make sure your name and location are right.
- 4 Search by procedure or treatment.



AIM Specialty Health is a separate company providing utilization review services on behalf of Anthem Blue Cross and Blue Shield.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](http://anthem.com/co/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross and Blue Shield of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Company (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.



## We'll call you if you might be able to save on certain procedures

Really. We want to help you save on out-of-pocket costs and help you make smart choices when you need services like these:

- **Imaging tests** like CT scans and MRIs help your doctors see what's going on inside your body.
- **Endoscopies** let your doctors look inside your esophagus, stomach and small intestine. Doctors might also take a tissue sample for testing.
- **Colonoscopies** let your doctors look inside your large intestine, and they might also take a tissue sample for testing.
- **Arthroscopic surgeries** let your doctors treat problems in your joints, like knees and shoulders.

### You could save a lot

How much you can save depends on your health coverage. If you pay coinsurance (your share of the cost), and you go to a provider that costs \$1,000 more than another, you could pay hundreds more out of pocket.

### How we can help

1. Your doctor lets us know you will have one of these procedures.
2. We'll check to see if the provider who will perform the procedure offers a low cost for the service. We may also check other facility details. For example, if you need a sleep study, we'll make sure the provider is accredited by the Joint Commission (JC), the American Academy of Sleep Medicine (AASM) or the Accreditation Commission for Health Care (ACHC).
3. If we find lower-cost options nearby, we'll call you.
4. You choose the provider that best meets your needs. It's completely up to you!



## We'll let your doctor know when you may be able to save on sleep studies or items

Each year, more and more people are referred for sleep studies. But it's hard to know where to get the best care.

In fact, the best place for your sleep study may be in the comfort and convenience of your own home. Home sleep studies can better reflect your normal sleep patterns while you're in your own bed instead of a facility you're not used to.

Home sleep studies cost much less than studies in a sleep lab, clinic or hospital. For example, a \$200-\$350 study at home could cost \$1,000-\$2,000 in a lab, clinic or hospital.\* Higher prices could mean higher out-of-pocket costs for you.

### We now offer a program to help your doctor find a test that's right for you. Here's how it works:

1. Your doctor refers you for a sleep study or for any sleep-therapy item. This includes oral devices and positive airway pressure devices, such as automatically adjusting positive airway pressure (APAP), continuous positive airway pressure (CPAP) or bilevel positive airway pressure (BiPAP) machines.
2. Your provider should contact us before any tests are done or supplies are shipped.
3. Depending on your medical condition, we may tell you to do the sleep study in your home. If so, we'll provide your doctor with instructions on where you may get the materials and supplies for the home sleep study.



\* Source: AIM Specialty Health<sup>SM</sup> internal claims cost analysis.