

## The Color of Money

# Before You Get Sick, Shop Around

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As much as many consumers hate shopping for cars, that's nothing compared with trying to price out a medical procedure or a routine visit to the doctor.

There's really no reason you shouldn't get the best deal on a car. There are many resources available with the latest costs to buy a certain model and anything in it. You can find the price of a high-tech navigational system you're dying to have or an engine block heater, whatever that is, which by the way costs \$42 (invoice) on a 2007 Buick LaCrosse.

But try finding out the cost for a knee repair or giving birth by a Caesarean section. More people probably know the whereabouts of Osama bin Laden than the average cost of their health services.

In fact, one consumer health-care survey found that the typical consumer could predict the price of a Honda Accord to within \$1,000, but was off by about \$12,000 in estimating the average cost of a four-day hospital stay. People guessed an average of \$7,762 when the cost was \$20,000.

When it came to the cost of a routine doctor's office visit, respondents guessed an average of \$95, according to a survey by Harris Interactive for employee benefits provider Great-West Healthcare.

The actual average cost for a doctor's visit? \$200. For emergency room visits, respondents estimated \$680. The cost was actually lower, \$400.

According to the survey, more than half of those who responded did not know the cost of treatment until it was received (68 percent), and 11 percent revealed they never found out the cost.

Many people fortunate enough to be covered by an employer health plan haven't been paying attention to health costs because we count on our health insurance carrier to negotiate the price. We pay our annual premiums and, if required, fork over our co-payments and let the insurers deal with the rest of the bill.

But increasingly, workers are being pushed into consumer-directed health plans that are supposed to encourage people to look for lower-cost medical services. These plans often come with high deductibles, meaning that more employees will have to pay larger amounts out of pocket before benefits kick in.

And this means more people will need to know what their medical services cost to determine if it's worth switching to a consumer-driven plan.

But where do you get that information? It's not like there's a handy-dandy price guide sold in bookstores. To determine what you will pay, you'll have to do some research, and perhaps pay for the pricing information.

So before you decide which health plan, try the following resources:

· Humana Inc., in partnership with advocacy group Consumer Action, has created a Web site ( <http://www.familyhealthbudget.com/> ) that includes a free family health budget planner. The site was developed in response to a survey by Harris Interactive that found two out of three respondents said they needed help budgeting for health care.

On the site you will find a number of tools to help you choose the best health-care plan and benefits. The planner takes you through a step-by-step questionnaire asking for information such as your current insurance status, how many times members of your family go to the doctor, how often prescription medicines are purchased and how often the family visits the dentist, eye doctor or other specialists.

Once you've entered the information, you get an estimate of how much you need to set aside for health expenses for the year.

· WageWorks ( <http://www.wageworks.com/> ), a provider of consumer-driven, tax-advantaged spending accounts for health and dependent care, has a health-care flexible spending account or FSA calculator. An FSA lets you set aside a certain amount of money before taxes to pay for qualified medical expenses. The calculator helps you figure out if this type of account is right for you.

· eHealthInsurance ( <http://www.ehealthinsurance.com/> ) is a good resource for people who need to buy their own insurance. On this site you'll find a large selection of health plans and the ability to compare costs.

· HealthDecisions.org ( <http://www.healthdecisions.org/> ) will give you information on 1,300 health plans and tens of thousands of agents and brokers nationwide.

· HealthGrades ( <http://www.healthgrades.com/> ) is a health-care ratings company based in Golden, Colo., that sells reports on the cost of 55 medical procedures, based on regional averages of payments made by health plans. One report costs \$7.95 but if you are facing a high deductible, it's worth the price to get detailed pricing information. You can also get physician reports, which include the amount individual physicians are paid by Medicare for more than 100 types of procedures and visits.

HealthGrades also offers hospital ratings of 28 procedures and diagnoses at more than 5,000 hospitals free of charge. If you know you'll need to be hospitalized, for \$17.95 (\$2.95 for subsequent reports) you can get a more detailed hospital report that looks at the price of nearly 100 procedures.

Before you buy a report, check with your employer because HealthGrades works with 125 major corporations to provide them for free as a benefit, according to Scott Shapiro, HealthGrades vice president for corporate communications.

There's no question that figuring out your annual medical costs and what health plan is best won't be easy. It's definitely not as easy as pricing out a fully loaded Honda Accord. But when it comes to your health care, spend at least the same amount of time calculating the costs as you do pricing out your new ride.