

Your guide to understanding the cost of health care

As health care evolves and costs continue to rise, you are being asked to share more of the expense. But do you know the difference in cost between a visit to the doctor's office and a trip to an urgent care center? How about the average fee for a hospital stay?

Fallon Health has put together this guide to provide some examples of the most typical services received and the costs associated with them based on where they are administered—doctor's office, hospital or non-hospital location. Fallon also has Fallon SmartShopper to help you shop smarter and save money on your health care choices. The program provides you with a list of cost-efficient options where you can go to receive care and qualify for an incentive reward.* To begin, go to fallonhealth.org/members, and click on the Fallon SmartShopper link.

However, it's important to remember that your doctor is in the best position to understand what's necessary for your care. By working with your physician, the two of you can determine which treatment choices make the most sense for you and your continued good health.

What does it mean?

Making sense of some common insurance cost-sharing terms.

Deductible

The dollar amount that you pay before the plan starts to pay for certain services. For example, if you have a \$1,000 deductible, you must pay up to \$1,000 for certain services before your plan will start paying for them.

Copayment

The dollar amount that you need to pay for a covered service, usually when you get the service. For example, if your plan has a \$20 copayment for doctor office visits, you'll pay \$20 when you visit the doctor.

Coinsurance

The percent that you need to pay for a covered service. For example, if you have a 20% coinsurance for a covered benefit, you pay 20% of the cost and the plan pays the rest.

This guide illustrates examples of the average costs for the indicated services. However, individual experiences and costs may vary. Please remember:

- This information should not replace your health care provider's advice and direction. You should work with your doctor and health care provider to explore all of your treatment options to make an informed decision about your health care.
- These examples are based on average costs charged by Fallon providers.
- Unusually high-cost or low-cost cases are not included.
- Actual out-of-pocket costs will depend on services received, benefits, negotiated rates for a hospital or professional provider and the billed charges for a hospital or professional provider.
- This information does not suggest that any health care service or treatment approach is necessary or unnecessary, nor better or worse than any other service or treatment approach.
- These figures do not list a specific, actual cost for any specific service or episode of care. Facility and professional billed charges vary from provider to provider.



*The Fallon SmartShopper cost transparency tool is available to all Fallon Commercial members. Eligibility for the incentive rewards varies by employer, plan and product.

	Low cost	Average cost	High cost
Doctor's office visits			
Existing patient visit	\$53	\$117	\$222
New patient visit	\$78	\$181	\$344
These costs do not include any tests or procedures at the time of or following the office visit.			
Maternity services			
Normal delivery, including doctor's fees	\$1,425	\$10,727	\$23,000
C-section delivery, including doctor's fees	\$6,521	\$14,378	\$31,340
Diagnostic tests and lab services (in a non-hospital setting)			
Blood tests - <i>Costs vary based on test requested. For example:</i>	\$5	\$10	\$24
Blood count	\$6	\$15	\$23
Lipid panel test	\$8	\$20	\$24
Chest X-ray	\$32	\$50	\$70
Rapid strep throat test	\$16	\$23	\$33
Routine EKG	\$22	\$33	\$56
Pap smear	\$29	\$41	\$55
Screening mammogram	\$221	\$260	\$302
Urinalysis	\$4	\$5	\$8
Urine pregnancy test	\$9	\$17	\$31
Diagnostic tests and lab services (in a hospital)			
Blood tests - <i>Costs vary based on test requested. For example:</i>	\$2	\$30	\$410
Blood count	\$1	\$46	\$65
Lipid panel test	\$2	\$66	\$280
Chest X-ray	\$62	\$153	\$273
Rapid strep throat test	\$26	\$47	\$83
EKG	\$11	\$87	\$588
Pap smear	\$46	\$78	\$120
Screening mammogram	\$180	\$276	\$414
Urinalysis	\$7	\$19	\$48
Urine pregnancy test	\$9	\$50	\$255
Other common services			
Emergency room visit, minor injury	\$75	\$345	\$903
Urgent care center visit	\$78	\$199	\$425
MRI			
In a hospital	\$977	\$2,192	\$5,883
In a doctor's office or MRI facility	\$414	\$845	\$3,368
CT scans (In a hospital)			
Head/brain	\$340	\$801	\$1,766
Thorax	\$416	\$992	\$2,131
Abdomen	\$440	\$1,106	\$2,514
CT scans (In a doctor's office)			
Head/brain	\$129	\$250	\$302
Thorax	\$165	\$337	\$479
Abdomen	\$245	\$536	\$681

