

**ConsumerReports<sup>®</sup>Health**

# What's fair?

**Fair healthcare pricing from Healthcare Blue Book**

Healthcare Blue Book is a free consumer guide to help you determine fair prices in your area for healthcare services

## Brain MRI

(CPT code 70551)

### Fair price:

Includes: Physician fee, facility fee

**National fair price:** ..... \$560

**National range:** ..... \$504-2520

### Local fair prices:

**Boston, Massachusetts 02102** ..... \$632

**Milwaukee, Wisconsin 53202** ..... \$529

**Minneapolis, Minnesota 55402** ..... \$534

**Jacksonville, Florida 32202** ..... \$552

**Los Angeles, California 90006** ..... \$601

**Houston, Texas 77010** ..... \$576

**New York, NY 10003** ..... \$662

Check the fair price in your region at [healthcarebluebook.com](http://healthcarebluebook.com)

### Details:

#### How were these prices calculated and what are they based on?

This is Healthcare Blue Book's recommended price for a brain MRI without contrast.

The fair price recommendation is based on the typical negotiated payment amount that providers accept from insurance companies.

If you have insurance, you should be able to find in-network providers that accept prices at or below the Blue Book fair price, although many providers may charge more.

#### How should consumers use this information?

You can use the Blue Book fair price as a guide to help you compare prices when you shop for care and to make sure that you receive treatment at a fair price.

If you have health insurance, you should use your provider directory to identify in-network providers in your area. You can call the providers or your health insurance company to get a cost estimate. You will need to know the name of the procedure and possibly the Current Procedural Terminology (CPT) code for the service you need. It is also useful to have your insurance card available.

Different in-network providers often charge different prices. Prices for brain MRI without contrast may range from \$400 to over \$2,500 in many areas. We recommend that patients call several providers to find one that charges a fair price.

#### Key points to consider when shopping for brain MRI

- MRI pricing frequently varies by over 500% in many locations. It is not uncommon to find MRI pricing below \$400 or above \$2,500. Patients should call several providers to ask about the price of your MRI before you have your procedure.
- Make sure that the price estimate includes both the physician fee and the facility fee.
- If your Primary Care Physician has already referred you to an imaging facility, make sure to ask for their price and compare it to the Blue Book fair price before receiving treatment.
- If you get a price estimate that is significantly higher than the fair price, you may want to talk to your doctor about other facility options. You may want to ask your doctor about free-standing or independent imaging facilities (those that are unaffiliated with a hospital). Treatment at an independent imaging facility is typically less expensive than at the hospital's outpatient imaging facility.

If you have a Health Savings Account (HSA) or Health Reimbursement Account (HRA) you can apply those funds to any deductible, co-insurance or other out-of-pocket costs.

### Is brain MRI typically covered by health insurance plans?

Yes, MRIs are usually covered by health insurance as long as they are medically necessary. Your insurer may require pre-certification prior to agreeing to cover your MRI. You should always ask and then confirm that your provider is going to obtain pre-certification for your MRI before you receive treatment.

If your provider does not obtain pre-certification prior to your MRI, you will need to call the health plan and request pre-certification yourself. Always make sure that your MRI is pre-certified before receiving treatment. Insurers may deny payment of the claim if you have not obtained pre-certification.

Always check with your insurer to make sure a procedure is covered before seeking treatment.

### Is brain MRI typically covered by Medicare or Medicaid plans?

Yes, MRIs are covered under Medicare and Medicaid. Your provider may need to establish medical necessity or pre-certification before you receive treatment.

### What kind of out-of-pocket costs should I expect to pay?

Your out-of-pocket costs will depend on the type of insurance that you have. You may be responsible for copays, deductibles or coinsurance amounts. In order to determine your out-of-pocket costs, always review your copay amounts, current deductible balance and current co-insurance obligation before seeking treatment. If you have questions about your benefit plan or out-of-pocket costs, talk to your insurance company.

Remember, if you have a Health Savings Account (HSA) or Health Reimbursement Account (HRA) you can apply those funds to any deductible, co-insurance or other out-of-pocket costs.

### Do the costs for this service vary depending on which provider I use?

The price variation in most locations varies by 500% or more depending on where you get your care. Make sure to ask about the price of this service before you get your care to make sure that you will be charged a fair price. If you are not satisfied with a provider's price, you can consider other providers that may offer you a more reasonable price.

### What other trends or variations in cost should I be aware of?

If you require contrast with your MRI, then the fee for the procedure will be higher.

## What other tips can help me ensure I get the best price?

The facility where you receive your MRI will most often have the biggest impact on your total price. When seeking an imaging facility, patients should consider free-standing or independent imaging facilities.

## Qualifications

Imaging facilities should be accredited. Accrediting organizations for facilities include the American College of Radiology (ACR) and The Joint Commission on Accreditation for Healthcare Organizations (JCAHO).

Your MRI will be interpreted by a physician. In most cases you will want to have your images reviewed by a board certified radiologist. If you have a complex problem, you may want to seek a subspecialist who is trained in neuroradiology.

## Alternatives

A common alternative for brain MRI is the CT scan. Your clinical situation will determine whether an MRI or CT scan is most appropriate.

## Overuse

Imaging studies can be overused.

You may want to discuss with your doctor what specific information the study will provide that will impact your care, if you could safely wait before having the study, or if there is a less expensive alternative that would provide the same information.

The pricing and benefits information reflected in this report is based upon the common pricing and practices found in most markets and may not reflect the specific pricing or health benefits available to you. Some providers charge amounts well in excess of the Blue Book fair price. Some insurance plans cover services differently. If possible, you should check with your medical provider and health insurance company to confirm pricing and benefit coverage for services before you get care. In addition, you will want to check on your providers' quality information.

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