

**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

## Chest X-Ray

(CPT code 71020)

### Fair price:

Includes: Physician fee, facility fee

**National fair price:** ..... \$44

**National range:** ..... \$4 - 255

### Local fair prices:

**Boston, Massachusetts 02102** ..... \$50

**Milwaukee, Wisconsin 53202** ..... \$40

**Minneapolis, Minnesota 55402** ..... \$42

**Jacksonville, Florida 32202** ..... \$43

**Los Angeles, California 90006** ..... \$48

**Houston, Texas 77010** ..... \$45

**New York, NY 10003** ..... \$52

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 chest x-ray 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 your x-ray may range from \$30 to over \$250 in many areas. We recommend that patients call several providers to find one that charges a fair price.

If you do not have insurance, make sure to let the office know that you are a self-paying patient. Self-pay patients are frequently quoted the billed rate (or retail rate) for the service, which can be 2 to 3 times what the provider would accept from an insurance company. However, many providers will offer a discount to self pay patients – but you must remember to ask for the discount.

#### Key points to consider when shopping for breast reduction surgery.

- X-ray pricing frequently varies by over 500% in many locations. It is not uncommon to find x-ray prices below \$40 or above \$250. Patients should call several providers to ask about the price of your x-ray before you have your procedure.
- Make sure that the price estimate includes both the physician fee and the facility fee (or technical 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.

## **What's fair? Chest X-Ray**

---

- 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 a chest x-ray typically covered by health insurance plans?**

Yes, x-rays are usually covered by health insurance as long as they are medically necessary. Always check with your insurer to make sure a procedure is covered before seeking treatment.

### **Is a chest x-ray typically covered by Medicare or Medicaid plans?**

Yes, x-rays 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 co-pay 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 tips can help me ensure I get the best price?**

The facility where you receive your x-ray 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 x-ray 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 chest x-ray is the CT scan. Your clinical situation will determine whether an x-ray 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 or if you could safely wait before having the study.

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.

Consumer Reports Health "What's Fair?" reports should not be viewed as a substitute for a consultation with a medical or health professional.

This report is intended solely for consumers' personal, noncommercial use and may not be altered or modified in any way or used in advertising, for promotion, or for any other commercial purpose. Special permission is granted to organizations participating in the Consumer Reports consumer health communication program to disseminate free copies of this report in print or digital (PDF) formats to individual members and employees. Learn more at [ConsumerHealthChoices.org](http://ConsumerHealthChoices.org) or send an e-mail to [HealthImpact@cr.consumer.org](mailto:HealthImpact@cr.consumer.org).

Cost data and content are used under license from Healthcare Blue Book. Data current as of March 2012.

Published by Consumer Reports © 2012 Consumers Union of U.S., Inc., 101 Truman Ave., Yonkers, NY 10703-1057.