

ConsumerReports[®]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

Colonoscopy Alternate name: Endoscopic evaluation of the colon

Fair price:

Includes: Physician fee, facility fee

National fair price: **\$1,110**

National range: **\$800 – 3,160**

Local fair prices:

Boston, Massachusetts 02102 **\$1,272**

Milwaukee, Wisconsin 53202 **\$1,210**

Minneapolis, Minnesota 55402 **\$1,188**

Jacksonville, Florida 32202 **\$1,204**

Los Angeles, California 90006 **\$1,246**

Houston, Texas 77010 **\$1,224**

New York, NY 10003 **\$1,224**

Check the fair price in your region at healthcarebluebook.com

Details:

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

This is Healthcare Blue Book's recommended price for a Colonoscopy (without biopsy).

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 Colonoscopy (without biopsy) may range from \$800 to over \$3,000 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 colonoscopy.

- Colonoscopy pricing frequently varies by over 300% in many locations. It is not uncommon to find colonoscopy pricing below \$1,000 or above \$3,000. Patients should call several providers to ask about the price of your colonoscopy before you have your procedure.
- Make sure that the price estimate includes both the physician fee and the facility fee. You may need to call both your physician and the facility to get prices.
- If your Primary Care Physician has already referred you to a specialist, 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 options for where you will have your procedure performed. Some doctors can perform the procedure in their office or at a free standing Ambulatory Surgery Center (ASC). Care in the office setting or at an ASC is typically less expensive.
- Not all patients require anesthesia for their colonoscopy. You may want to ask your physician if they use anesthesia and if there are other options like mild sedation.

What's fair? Colonoscopy

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 colonoscopy typically covered by health insurance plans?

Yes, colonoscopies are usually covered by health insurance for members over the age of 50, or those under the age of 50 who may be at-risk for colon cancer or other types of cancer. Your insurer may also have limits on how frequently a colonoscopy can be performed. For example, most insurers will pay for a colonoscopy every 4 years, unless there is a medical reason for more frequent screenings.

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

Is colonoscopy typically covered by Medicare or Medicaid plans?

Yes, colonoscopies are covered under Medicare Part D. Patients may be screened once every ten years, or more frequently depending on medical need (such as risk of cancer). Patients may be required to pay a portion of the Medicare schedule amount.

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

Beginning in 2011 many employers (but not all) are required to make preventive procedures like colonoscopies and mammograms exempt from co-pays and the deductible. Colonoscopy (without biopsy) is typically considered a preventive procedure, so you should check with your insurance benefits to find out whether or not this procedure is exempt from deductible or copayment.

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 300% 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 anesthesia for this procedure, the anesthesia charge may be an additional \$150-\$200.

If your doctor performs a biopsy during the procedure, then the cost of the procedure will be higher. In addition, there would be a pathology fee.

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

The facility you use for your colonoscopy will most often have the biggest impact on your total price. When seeking a provider, patients will want to make sure to ask if the provider can perform the procedure in office or at an ambulatory surgery center.

If you are searching for a provider in your provider directory, you may want to check for facilities called Endoscopy Centers. Endoscopy Centers are a type of ambulatory surgery center that specialize in procedures such as colonoscopies and endoscopies. In many instances Endoscopy Centers offer the best value.

Qualifications

ASCs should be accredited by one of the major agencies, including the Accreditation Association for Ambulatory Health Care (AAAHC), American Association for Accreditation of Ambulatory Surgery Facilities (AAAASF) or the Joint Commission on Accreditation for Healthcare Organizations (JCAHO).

Gastroenterologists should be board certified by the American Board of Gastroenterology.

Alternatives

There are radiologic imaging studies that can be used to image the colon. You can discuss these alternatives with your doctor.

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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