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

Comprehensive metabolic panel

Alternate name: Multichemistry laboratory test (CPT code 80053)

Fair price:

Includes:Laboratory fee

National fair price: **$30**

National range: .... **$15 - 135**

Local fair prices:

Boston, Massachusetts 02102	**$30**
Milwaukee, Wisconsin 53202	**$30**
Minneapolis, Minnesota 55402	**$30**
Jacksonville, Florida 32202	**$30**
Los Angeles, California 90006	**$30**
Houston, Texas 77010	**$30**
New York, NY 10003	**$30**

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 Comprehensive Metabolic Panel (Multichemistry) laboratory test.

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.

Consumers can have a Multichemistry test done at their doctor's office. Your doctor's office may draw your blood in the office and send the test out to a reference lab, or your doctor may send you directly to a free standing lab or the hospital to get your test.

If you have insurance but don't have a doctor, you should use your provider directory to identify in-network providers in your area. Your doctor or insurer should be able to give you 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.

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, may 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 multichemistry laboratory test.

- Multichemistry laboratory test pricing frequently varies by over 500% in many locations. It is not uncommon to find Multichemistry test prices below $15 or above $75. You should call several providers to ask about the price of your Multichemistry test before you have your procedure.
- You should ask your provider if there are any charges in addition to the blood test, such as the fee for an appointment. Many times patients only need the test but do not need to see the doctor. The additional fee for a doctor visit can add $50 to $80 to your cost. Some doctors also charge a blood draw fee which can be $15 or more.

- If you need regular blood tests, you might consider having them done using a mail order or online test ordering service. Mail order or online test ordering services typically direct patients to low cost local testing facilities for their test.
- If your doctor is sending you to have your test at a different location, make sure to get the price before having the test performed. Lab work that is done at your local hospital can be very expensive. If the price is higher than the recommended fair price, ask your doctor if there are other testing facilities, such as national chains like Quest Diagnostics, LabCorp or LabOne that you can go to. You can also check your provider directory to see if there are other lab facilities in your area.

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 multichemistry laboratory test typically covered by health insurance plans?

Yes, multichemistry laboratory tests are usually covered by health insurance.

Is multichemistry laboratory test typically covered by Medicare or Medicaid plans?

Yes, multichemistry laboratory tests are covered under Medicare and Medicaid.

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 trends or variations in cost should I be aware of?

The Blue Book fair price includes only the laboratory testing fee.

Other fees can include blood drawing fees and office visits charges.

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