

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

First trimester fetal ultrasound

(CPT code 76810)

Fair price:

Includes: Physician fee, facility fee

National fair price: \$169

National range: \$120 - 480

Local fair prices:

Boston, Massachusetts 02102 \$169

Milwaukee, Wisconsin 53202 \$159

Minneapolis, Minnesota 55402 \$161

Jacksonville, Florida 32202 \$166

Los Angeles, California 90006 \$181

Houston, Texas 77010 \$173

New York, NY 10003 \$199

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 an ultrasound during the first trimester of pregnancy.

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 a first trimester ultrasound may range from \$120 to over \$400 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 first trimester ultrasound.

- Pricing for ultrasound during the fetal first trimester varies by over 400% in many locations. It is not uncommon to find fetal ultrasound prices below \$120 or above \$400. Patients should call several providers to ask about the price of your ultrasound 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 OBGYN has already referred you to an imaging facility or recommended that you have the test in their office, 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

What's fair? First trimester ultrasound

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 first trimester ultrasound typically covered by health insurance plans?

Yes, at least one standard 2-dimensional ultrasound during the fetal first trimester is usually covered by health insurance. Your health insurance may cover additional ultrasounds based on your doctor's clinical assessment of medical need. Always check with your insurer to make sure a procedure is covered before seeking treatment.

Most insurers do not cover 3D and 4D ultrasound technology, or other technologies that are designed to enhance the facial features of the fetus.

Your insurer may require pre-certification prior to agreeing to cover your ultrasound. You should always ask and then confirm that your provider is going to obtain pre-certification for your ultrasound before you receive treatment.

If your provider does not obtain pre-certification prior to your ultrasound, you will need to call the health plan and request pre-certification yourself. Insurers may deny payment of the claim if you have not obtained pre-certification.

Is first trimester ultrasound typically covered by Medicare or Medicaid plans?

Fetal ultrasound is covered by most state Medicaid plans. However, patients should check their local state Medicaid web-site for coverage and conditions.

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.

What's fair? First trimester ultrasound

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

The price variation in most locations varies by 400% 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 cost of this test will depend on where the patient chooses to be treated. This test may be performed in your OBGYN physician's office, at a hospital affiliated imaging facility or at an independent imaging center. Typically, the lowest cost options will be for the patient to have this test performed at an independent imaging facility.
- Multiple pregnancies may increase the cost of this service by 50% to 100%.
- If your doctor requires additional ultrasounds, the price for ultrasound during the second or third trimester may be 10-20% higher than the price of ultrasound during the first trimester.
- Most insurers do not cover 3D or 4D ultrasounds that are designed to enhance the facial features of the fetus.

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

The facility where you receive your ultrasound during the fetal first trimester 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).

Alternatives

Not all patients require ultrasounds. You may wish to discuss whether or not your doctor recommends a fetal ultrasound.

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.

What's fair? First trimester ultrasound

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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