

# Save money on health care procedures

We all have budgets. Groceries. Mortgage. Utilities. They add up. But you usually know how much to set aside for those bills. Health care? That's hard to budget for. You know it could be costly. You just aren't sure how costly. Health issues can be unexpected and stressful, so you don't think about costs until the bills come. Now you can gauge your health care costs ahead of time. Not only that, but you can compare costs, too, to see where you can find quality care for less near you.

## Just call or log in to estimate your costs

Seriously. Just call us at 877-309-4886 or log in to [empireblue.com](http://empireblue.com) and choose **Estimate Your Cost**. Compare hospital and other medical facility costs in your area for hundreds of procedures, such as:

- Endoscopy
- Carpal tunnel repair
- Back surgery
- Colonoscopy
- CT scan
- Labor and delivery
- Cataract removal
- Ultrasound
- Hysterectomy
- Arthroscopy
- MRI scan

Different locations may charge different fees for the same service. But higher costs don't mean better care.

## Look how much costs can vary for the same service

Procedure	Average cost	Low cost	High cost
Upper gastrointestinal endoscopy	\$2,143	\$906	\$3,930
Screening colonoscopy	\$2,341	\$811	\$5,552
Eye surgery — cataract removal	\$4,008	\$1,751	\$7,297
Hand surgery — carpal tunnel	\$3,543	\$1,095	\$6,476
Knee — cartilage repair (using arthroscopy)	\$6,652	\$5,382	\$11,560

*These are examples only, based on rates for services in a nine-county area in central Indiana that includes Indianapolis. Your experience may be different depending on your specific plan, the services you receive and the health care professional who provides the service.*

## Compare costs and other information

Get cost estimates based on your health plan, so you can plan better — and save. You can also see hospitals' and other facilities' accreditations, awards, recognitions and number of times they've performed certain procedures on our Estimate Your Cost tool.

To get started:

1. Register and log in to [empireblue.com](http://empireblue.com).
2. Choose **Estimate Your Cost**.
3. Make sure your name and location are right.
4. Search by procedure or treatment.



AIM Specialty Health is a separate company providing utilization review services on behalf of Empire BlueCross BlueShield.

An Anthem Company

## We'll call you when you may be able to save on certain health procedures

Really. We want to help you save on out-of-pocket costs and help you make smart choices when you need services like those listed below.

- **Imaging tests** like CT scans and MRIs help your doctors see what's going on inside your body.
- **Sleep studies** are tests that look at how well you sleep and can find possible sleep problems.
- **Endoscopies** are procedures your doctors use to look inside your esophagus, stomach and part of your small intestine. Sometimes they'll remove a sample of tissue that is tested (a biopsy).
- **Colonoscopies** are procedures your doctors use to see inside your large intestine. Sometimes they'll remove a sample of tissue that is tested (a biopsy).
- **Arthroscopic surgeries** are procedures your doctors use to look at and treat problems inside your joints, like knees and shoulders.



### Costs can vary widely

Imaging services can cost as much as \$3,000. Sleep studies can cost as much as \$2,500. Endoscopies can cost around \$4,000. Colonoscopies can cost more than \$5,000. Arthroscopic surgeries can cost more than \$15,000. But a higher cost doesn't mean higher quality.

### You could save a lot

How much you can save depends on your health coverage. If you pay coinsurance (your share of the cost), and you go to a provider that costs \$1,000 more than another, you could pay hundreds more out of pocket.

### How the program works:

1. Your doctor lets us know you will have one of these procedures.
2. We'll check to see if the provider who will perform the procedure offers a low cost for the service. We may also check other facility information. For example, if you need a sleep study, we'll make sure the provider is accredited by the Joint Commission (JC), the American Academy of Sleep Medicine (AASM) or the Accreditation Commission for Health Care (ACHC).
3. If not, we'll call you to give you other choices nearby.
4. You choose the provider that best meets your needs, whether it's the one your doctor suggested or one we tell you about. It's completely up to you!