

Save money on health care procedures

We all have budgets. Groceries. Mortgage. Utilities. You know how much to set aside for most of these bills. Health care? That's hard to budget for. Health issues can be unexpected, so you don't usually know the costs until the bills come. Now you can! You'll be able to estimate your health care costs ahead of time, and you can also compare costs to see where you can find quality care for less.



It's easy to estimate your costs

Just call us at **1-877-309-4886**, or log in to **empireblue.com** and choose **Estimate Your Cost**. Compare hospital and other medical facility costs in your area for hundreds of procedures, such as:

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

Keep in mind that a higher cost for the same service doesn't always 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. The **Estimate Your Cost** tool also shows accreditations, awards, recognitions and number of times a facility has done certain procedures. To get started:

- 1 Register and log in to **empireblue.com**.
- 2 Choose **Estimate Your Cost**.
- 3 Make sure your name and location are right.
- 4 Search by procedure or treatment.



An Anthem Company

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



We'll call you if you might be able to save on certain procedures

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

- **Imaging tests** like CT scans and MRIs help your doctors see what's going on inside your body.
- **Sleep studies** look at how well you sleep and identify possible sleep problems.
- **Endoscopies** let your doctors look inside your esophagus, stomach and small intestine. Doctors might also take a tissue sample for testing.
- **Colonoscopies** let your doctors look inside your large intestine, and they might also take a tissue sample for testing.
- **Arthroscopic surgeries** let your doctors treat problems in your joints, like knees and shoulders.

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 we can help

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 details.
3. If we find lower-cost options nearby, we'll call you.
4. You choose the provider that best meets your needs. It's completely up to you!

