

Shop wisely and save on health care costs



While all Harvard Pilgrim providers meet our strict quality standards, costs for some doctor and facility services can vary widely – by thousands of dollars in some cases. Here are some smart ways to save.

Radiology services – If you need an X-ray or MRI, ask your doctor about options that include independent, non-hospital providers, which typically cost less than a hospital setting.

Lab services – If your doctor orders lab tests, ask if tests can be sent to an independent laboratory provider such as Quest Diagnostics, which has many convenient patient draw site locations and will work closely with your doctor’s office. Labs processed at an independent lab like Quest cost much less than those tests processed by a hospital lab.

Medical procedures – Costs can vary depending on where you receive care, and higher costs don’t necessarily mean higher quality. Talk with your doctor about different options. For example:

- Outpatient surgery - Ask about using an independent outpatient ambulatory surgical center instead of a hospital.
- In-hospital procedures – Does your doctor have admitting privileges at more than one hospital? Harvard Pilgrim’s WebMD Health Manager, available at www.harvardpilgrim.org, can help you find a hospital based on quality, cost and other criteria.

Examples of cost savings for common procedures:*

Lab services	Average for lower-cost providers	Average for higher-cost providers	Savings
Blood/platelet count	\$19.26	\$26.27	27%
Thyroid test	\$42.92	\$57.98	26%

Outpatient services - reason for service	Average for lower-cost providers	Average for higher-cost providers	Savings
X-ray (chest)	\$80.24	\$236.25	66%
Exercise stress test	\$274.97	\$416.33	34%
MRI (joint or leg)	\$1,163.79	\$2,289.86	49%

Inpatient admissions - reason for service	Average for lower-cost providers	Average for higher-cost providers	Savings
Pneumonia	\$7,612	\$10,133	25%
Appendectomy	\$6,604	\$8,857	25%
Knee replacement	\$19,302	\$26,390	27%

*Average costs are calculated based on Harvard Pilgrim’s 2010 utilization in Massachusetts adjusted for Harvard Pilgrim’s 2011 contractual terms for providers in low and high tiers based on November 2011 tier assignments.

When it comes to your health care, be a smart shopper – and save!

EMERGENCY ROOM SERVICES

You’re always covered in an emergency. Sometimes, going to an urgent care center is sufficient. It may cost you a lot less than the emergency room, and you’ll probably spend a lot less waiting time. Just be sure to check if a referral from your doctor is needed. You can also go to a MinuteClinic. Cost sharing is similar to a physician office visit and no referral is required. Check our online provider directory under “urgent care centers” and “convenience care clinics” for participating locations.



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