

What does it really cost?

Health care is expensive and the cost always seems to be increasing. Do you ever wonder what it really costs? You see what you pay but not always how it adds up. And you've always wondered what the company pays too.

Please click through the upcoming slides for an example of how everything works...

1

I was visiting my primary care doctor on a few different check-up items. At that time- I mentioned that my knee had been bothering me. He recommended I see a knee specialist, and although a referral is not required for my insurance, he was happy to refer people he has worked with in the past.

	I pay	Company pays
This visit:	\$20	\$130
Total:	\$20	\$130

2

The knee specialist my primary care doctor recommended was not in my BCBS network. I went on the BCBS web site and made an appointment with a knee specialist in the network. We spent a lot of time talking about my symptoms and he had me do some basic tasks to understand when my knee did / didn't hurt. As a next step, he wanted me to get an MRI.

	I pay	Company pays
This visit:	\$50	\$170
Total:	\$70	\$300

3

I called Health Advocate to get more information about MRIs and labs. The advocate informed me that it is much less expensive to have this done at a standalone lab rather than doing it at the hospital and helped me find a lab near my home to get the MRI. They said I should have the results in 2-3 days.

	I pay	Company pays
This visit:	\$140	\$560
Total:	\$210	\$860

For an in-network lab, you pay 20% of the total cost after the deductible is met. In this example, the person already met their full \$250 deductible earlier in the year so only the 20% coinsurance applies.

4

The results of my MRI showed that I do have some damage in my knee. My doctor recommends I try physical therapy first rather than jumping right to surgery.

	I pay	Company pays
This visit:	\$20	\$130
Total:	\$230	\$990

After completing six weeks of physical therapy, my knee was feeling much better. I was so glad I hadn't rushed into an expensive/invasive procedure. I may need surgery down the road but for now I'm feeling much better and will keep working on the exercises I learned.

	I pay	Company pays
This visit:	\$100	\$650
Total:	\$330	\$1,640

The \$100 represents five physical therapy appointments- each with a \$20 co-pay. The \$650 is also for 5 appointments- \$130 for each.