

This guide illustrates examples of the average costs for the indicated services. However, individual experiences and costs may vary. Please remember:

- This information should not replace your health care provider's advice and direction. You should work with your doctor and health care provider to explore all of your treatment options to make an informed decision about your health care.
- These examples are based on average costs charged by FCHP providers.
- Unusually high-cost or low-cost cases are not included.
- Actual out-of-pocket costs will depend on services received, benefits, negotiated rates for a hospital or professional provider and the billed charges for a hospital or professional provider.
- This information does not suggest that any health care service or treatment approach is necessary or unnecessary, nor better or worse than any other service or treatment approach.
- These figures do not list a specific, actual cost for any specific service or episode of care. Facility and professional billed charges vary from provider to provider.

## What does it mean?

### Making sense of some common insurance cost-sharing terms.



A **deductible**, if you have one, is the amount you must pay out of your pocket before the plan will pay for services. For example, if you have a \$500 annual deductible, you will have to pay for the first \$500 worth of medical services you receive each year.

A **copayment** is a set dollar amount you pay for each visit to the doctor, each prescription that you fill, etc.

**Coinsurance** is your share of the cost for a service you receive. This is usually a percentage. For example, if your coinsurance is 20% for a doctor office visit, you pay 20% of the total charges, and your insurance pays the remaining 80%. You would pay either a copayment or a coinsurance for a benefit—not both.

## Your pocket guide to understanding the cost of health care



As health care evolves and costs continue to rise, you are being asked to share more of the expense. But do you know the difference in cost between a visit to the doctor's office and a trip to an urgent care center? How about the average fee for a hospital stay?

Fallon Community Health Plan has put together this pocket guide to provide some examples of the most typical services received and the costs associated with them based on where they are administered—doctor's office, hospital or non-hospital location. However, it's important to remember that your doctor is in the best position to understand what's necessary for your care. By working with your physician, the two of you can determine which treatment choices make the most sense for you and your continued good health.



	Low cost	Average cost	High cost
<b>Doctor's office visits</b>			
Existing patient visit	\$60	\$158	\$249
New patient visit	\$60	\$171	\$249
These costs do not include any tests or procedures at the time of or following the office visit.			
<b>Maternity services</b>			
Normal delivery, including doctor's fees	\$5,673	\$9,261	\$12,886
C-section delivery, including doctor's fees	\$8,277	\$12,027	\$17,543
<b>Diagnostic tests and lab services (in a non-hospital setting)</b>			
Blood tests <i>Costs vary based on test requested.</i> <i>For example:</i>	\$6-\$27	\$11-\$54	\$25-\$143
Blood count	\$10	\$19	\$45
Lipid panel test	\$20	\$32	\$68
Chest X-ray	\$44	\$53	\$59
Rapid strep throat test	\$17	\$24	\$39
Routine EKG	\$12	\$43	\$99
Pap smear	\$13	\$46	\$96
Screening mammogram	\$180	\$226	\$263
Urinalysis	\$4	\$5	\$6
Urine pregnancy test	\$9	\$19	\$84
<b>Diagnostic tests and lab services (in a hospital)</b>			
Blood tests <i>Costs vary based on test requested.</i> <i>For example:</i>	\$6-\$30	\$17-\$81	\$31-\$307
Blood count	\$10	\$22	\$47
Lipid panel test	\$23	\$48	\$91
Chest X-ray	\$57	\$119	\$221
Rapid strep throat test	\$21	\$31	\$41
EKG	\$24	\$65	\$100
Pap smear	\$13	\$62	\$108
Screening mammogram	\$138	\$299	\$489
Urinalysis	\$4	\$5	\$6
Urine pregnancy test	\$11	\$42	\$116
<b>Other common services</b>			
Emergency room visit, minor injury	\$57	\$285	\$708
Urgent care center visit	\$61	\$160	\$275
<b>MRI</b>			
In a hospital	\$898	\$1,383	\$4,045
In a doctor's office or MRI facility	\$546	\$749	\$1,026
<b>CT scans (In a hospital)</b>			
Head/brain	\$421	\$674	\$1,062
Thorax	\$492	\$897	\$1,632
Abdomen	\$466	\$831	\$1,474
<b>CT scans (In a doctor's office)</b>			
Head/brain	\$411	\$609	\$992
Thorax	\$444	\$735	\$1,578
Abdomen	\$447	\$627	\$1,319