



Typical Costs for Common Medical Services

As the cost of medical care and coverage continue to increase, it has become more important for you to manage your share of the costs.

The first step is understanding the cost of the medical care you receive. This reference guide shows you typical costs for a wide range of common medical services and treatments and can help you and your doctor assess your best and most cost-effective treatment options.

What influences the actual cost of your care?

- The severity of your condition.
- The setting for care (where you were cared for, such as the emergency room or your physician's office).
- Intensity of service, as well as the number of lab, X-ray, and other tests required.

What determines the amount you have to pay?

The best place to learn about your expenses is through your health plan's coverage information (your Summary of Benefits, Evidence of Coverage, and other plan documents).

You can also check your Blue Cross Blue Shield of Massachusetts ID card for important cost information like copayments for office visits, emergency care, and prescriptions.

And we're here to help too. For help online, use our **Member Self Service** feature at www.bluecrossma.com. Or just call our Member Service team at the number listed on the front of your ID card.

Make use of our other health care resources

- To understand your prescription drug options and the potential cost-effectiveness of using generic medications, take a look at **The Value of Generic Medications** within the **Pharmacy Program** section of bluecrossma.com.
- Call the Blue Care® Line toll free at **1-888-247-BLUE (2583)**. You can speak to a registered nurse anytime, 24 hours a day, 7 days a week, who will help you decide whether you should see your doctor, go to an emergency room, or care for yourself at home.
- Use the National Treatment Cost Estimator located on the national Blue Cross Blue Shield Association's website. Just visit the BlueCard Doctor & Hospital Finder at www.bcbs.com/healthtravel/finder.html. Once on that page, enter your member ID number, and then click on **Review Cost Information** (located on the right, above the address entry form).
- Call **1-800-262-BLUE (2583)** to request a free copy of our *DecisionCare™ Guide* to help you make informed choices about common conditions.

How to use this information

You can use the following cost information (and information about your specific coverage and benefits) to talk with your doctor about available treatments—and to identify the treatment program that works best for you.

Doctor's Office Care

Typical Cost Estimate

Routine Physical/Preventive Care in Your Doctor's Office (includes office visit, common tests, and immunizations)

Adult Routine Physical (no gynecological care)	\$180–\$220
Female Exam (age 18 – 40)	\$175–\$230
Female Exam (over age 40)	\$275–\$325
Child Exam (newborn to 24 months)*	\$140–\$160
Child Exam (age 24 months to 16 years)	\$130–\$160

Care for Illness and Injury in Your Doctor's Office (includes office visit and common tests)

Adult Office Visit	\$120–\$170
<i>Common reasons for sick office visits include lower back pain, sinus infection, sore throat, and upper respiratory infections due to colds or viruses.</i>	
Child Visit (newborn to 16 years)	\$80–\$125
<i>Common reasons for sick office visits include ear infection, sinus infection, sore throat, and viral infections.</i>	

Emergency Room Care

Typical Cost Estimate

Care for Illness and Injury in the Emergency Room (includes costs associated with physicians, facility, and common tests)

Adult Emergency Room Visit	\$580–\$700
<i>Common reasons for ER visits include chest pain, fainting, headaches, injuries, respiratory problems, stomach pain, and urinary tract infections.</i>	
Child Emergency Room Visit (newborn to 16 years)	\$425–\$550
<i>Common reasons for ER visits include ear infection, sinus infection, fever, injuries, stomach pain, and upper respiratory treatment.</i>	

Diagnostic Tests and Lab Services

Typical Cost Estimate

Most Commonly Used Diagnostic Tests and Lab Services

Allergy Studies	\$150–\$300
Routine Electrocardiogram	\$40–\$100
Echocardiogram (ultrasonic or Doppler ultrasonic)	\$100–\$250
Pulmonary Studies	\$25–\$100
Sleep Studies	\$100–\$600
Blood Count Tests	\$5–\$20
Urinalysis Tests	\$5–\$15
Other Common Diagnostic Services	
Colonoscopy	\$900–\$1,100
Cardiac Catheterization	\$500–\$2,500
Average MRI	\$500–\$1,300
Average CAT Scan	\$300–\$600

Maternity Services

Typical Cost Estimate

Delivery (includes prenatal and delivery costs)

Normal Vaginal Delivery Without Complications	\$7,600–\$8,800
C-Section Delivery Without Complications	\$9,400–\$10,600

The annual costs are based on an approximate grouping of services and on 4th quarter 2004 HMO cost data. Specific member experience will vary depending on type, intensity, and number of specific services. Location and amount of time to conduct the service can also influence the cost. Data does not include the cost of any prescriptions. All office and ER ranges represent annual costs based on an approximate grouping of services. All other ranges represent the cost per service.

*Newborns usually have 6 visits in their first year.