

Del Norte County Healthcare District



Medical Fees - It Pays to Compare

Where you get your test or procedure can save you and your employer thousands of dollars...

Rising healthcare fees continue to erode the budgets of families, businesses, governments, and individuals. Healthcare inflation causes wage stagnation as employers are forced to fund higher employee healthcare expenses instead of increasing hourly pay. Manufacturers outsource American jobs overseas to avoid overpriced healthcare at home. Overpriced healthcare hurts everyone.

One reason for high healthcare fees is lack of price transparency. For years, healthcare charges were kept secret by hospitals and other providers. Your charges were unknown until your bill arrived in the mail. Imagine buying a car without knowing the price in advance.

Today, price transparency is starting to improve. And with a little homework, you can save thousands.

For privately insured patients, start at your insurer's website to find a list of "in network" providers. For example, Anthem Blue Cross publishes a list of regional hospitals and imaging centers with data on fees, patient satisfaction scores, and whether the provider participates as "in network" for your insurance plan.

The Anthem Blue Cross data as of 8/19/20 show that for patients living in Crescent City, the closest facility with an MRI is Sutter Coast Hospital. For a knee or hip MRI, Sutter charges \$3,133. Sutter Coast got a one-star patient rating, based on over 300 patient reviews. If you drive north to Curry Health Network, the fee for the same test is \$2,083—more than \$1,000 less than Sutter—with a three-star average patient rating.^[1]

Drive a little further and save even more. In Arcata, Mad River Hospital's charge is \$948 for the same MRI for which Sutter Coast charges \$3,133. Mad River has an average four-star patient review compared to Sutter's one-star average. (Also note that Mad River Hospital is a "For Profit" hospital which pays taxes, whereas Sutter is "Not for Profit" and therefore tax exempt). If you prefer Oregon, Asante's Ashland Community Hospital charges \$1,016 for the same MRI and received an average 5-star review.

Even if you have met your yearly deductible, the \$2,185 savings by going to Mad River Hospital instead of Sutter Coast Hospital will still benefit whoever pays your premiums—whether it is you or your employer. Lower healthcare fees result in lower health insurance costs—which leaves employers with more money to raise wages and governments with healthier budgets to provide services.

Finally, when you see your healthcare provider, be sure to ask him or her which facilities can perform your test or procedure. **Healthcare providers in Crescent City can order MRI**

scans, lab tests, procedures, and consults with other doctors at multiple facilities in California and Oregon. If you are only given one option, ask for others.

The Del Norte Healthcare District wants your input. If you have ideas on how to improve local healthcare, please contact us at (707) 464-9494, by email at dnhcd@delnortehealth.com or **visit our website**. Our meetings are open to the public (currently via Zoom) and our meeting schedule and agendas are posted on the **Del Norte County website**.

We look forward to hearing from you!

Sincerely,

Del Norte Healthcare District Board of Directors

Kevin Caldwell, M.D., Chair

Elizabeth Austen

Mike Young

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[1] Source: Anthem Blue Cross website, data as of 8/19/20. Anthem publishes data for informational purposes only and does not guarantee data.
