



Typical Costs for Common Medical Services

Understanding the cost of the medical care you receive is an important part of managing your health. This guide shows you typical costs for 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
- Where you were cared for, such as the emergency room or your physician's office
- Intensity of service, as well as the number of labs, X-rays, and other required tests

What Determines the Amount You Have to Pay?

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

You can also check your member ID card for important cost information, such as copayments for office visits and emergency care.

And we're here to help too. When you create your personalized Member Self Service account, you'll have access to your claims, deductibles, copayments, and more. Visit www.bluecrossma.com to register or sign in. Can't find what you want online? Just call our Member Service team at the number on the front of your ID card.

Other Health Care Resources

- Call the Blue Care LineSM 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. (Always call **911** in the event of an emergency.)
- To learn about the cost of care across the country, access the Blue National Doctor and Hospital Finder at www.bcbs.com/healthtravel/finder.html. Just enter your member ID prefix, and select **Review Cost Information** (located on the left, under "Related Links").
- You can also access a number of cost and quality tools that can help you research hospitals and providers through Member Self Service. Just visit www.bluecrossma.com to register and sign in.

How to Use This Information

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

Note: The cost estimates are based on an approximate grouping of services and reflects 2007 HMO cost data trended to Q3 2009. 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 prescriptions. Data does not reflect what any member may have to pay based on benefit design. The subscriber certificates, along with any riders, define the terms and conditions of your coverage. Should any questions arise concerning benefits, the subscriber certificates and riders will govern.

| Care in Your Doctor's Office | Typical Cost Estimate |
|---|-----------------------|
| Routine Physical/Preventive Care in Your Doctor's Office (includes office visit, common tests, and immunizations) Check-ups recommended every 1–2 years based on age; newborns 6 times in first year. | |
| Adult routine physical (no gynecological care) | \$200–\$240 |
| Female exam (ages 18–40) | \$185–\$240 |
| Female exam (over age 40) | \$280–\$330 |
| Child exam (newborn to 24 months) | \$160–\$180 |
| Child exam (age 24 months to 16 years) | \$160–\$190 |
| Care for Illness and Injury in Your Doctor's Office (includes office visit and common tests) | |
| Adult office visit Common reasons for sick office visits include lower back pain, sinus infections, sore throat, and upper respiratory infections due to colds or other viruses. | \$130–\$180 |
| Child visit (newborn to 16 years) Common reasons for sick office visits include ear infections, sinus infections, sore throats, viral infections, sprains, and fractures. | \$115–\$160 |
| Emergency Room Care | Typical Cost Estimate |
| Care for Illness and Injury in the Emergency Room (ER) (includes costs associated with physicians, facilities, and common tests) | |
| Adult emergency room visit Common reasons for ER visits include chest pain, fainting, headaches, injuries, respiratory problems, stomach pain, and urinary tract infections. | \$580–\$700 |
| Child emergency room visit (newborn to 16 years) Common reasons for ER visits include ear infections, sinus infections, fever, injuries, stomach pain, and upper respiratory treatment. | \$510–\$635 |
| Diagnostic Tests and Lab Services | Typical Cost Estimate |
| Most Commonly Used Diagnostic Tests and Lab Services | |
| Allergy studies | \$220–\$370 |
| Routine electrocardiogram | \$40–\$100 |
| Echocardiogram (ultrasonic or Doppler ultrasonic) | \$75–\$225 |
| Pulmonary studies | \$25–\$100 |
| Sleep studies | \$100–\$600 |
| Blood count tests | \$5–\$20 |
| Urinalysis tests | \$5–\$15 |
| Hematology | \$15–\$30 |
| Other Common Diagnostic Services | |
| Colonoscopy | \$750–\$950 |
| Cardiac catheterization | \$500–\$2,500 |
| Average MRI | \$500–\$1,300 |
| Average CAT scan | \$400–\$700 |
| Maternity Services | Typical Cost Estimate |
| Pregnancy (includes prenatal and delivery costs) | |
| Vaginal delivery without complications | \$9,800–\$11,000 |
| C-section delivery without complications | \$11,500–\$12,700 |

