



know. compare. choose.

Understanding cost and quality

When Miguel hurt his leg, his doctor told him to get an MRI so he can provide a diagnosis and proper treatment. Miguel hasn't met his deductible yet, and he doesn't want to pay any more out of his pocket than necessary.

He uses his bcbsm.com member account to compare doctors, hospitals and costs. He discovers that he can save over \$500 at a stand-alone radiology center.

Saving money sounds great, but Miguel wonders if the lower cost facility means lower quality care.

LOWER COST DOESN'T MEAN LOWER QUALITY

When Miguel did his research, he found actual prices based on recent claims. He was also able to use *Find a Doctor* to determine who offered lower costs and high quality.

Miguel shops for an MRI

The cost varies based on where he goes:



	Hospital	Radiology center
Deductible Miguel pays deductible before coinsurance	\$1,650	\$1,650
Estimated cost	\$1,076	\$541
Miguel pays	\$1,076	\$541
	He's \$574 away from meeting his deductible and \$5,274 away from meeting his out-of-pocket max.	He's \$1,109 away from meeting his deductible and \$5,809 away from meeting his out-of-pocket max.

Miguel can save over **\$500**

EXPLORE TO LEARN MORE

In *Find a Doctor*, explore and learn more by looking at doctor and hospital profiles. Look for the  symbol and click the *Quality Reports* link to review details, such as education, certifications, recognitions and more.

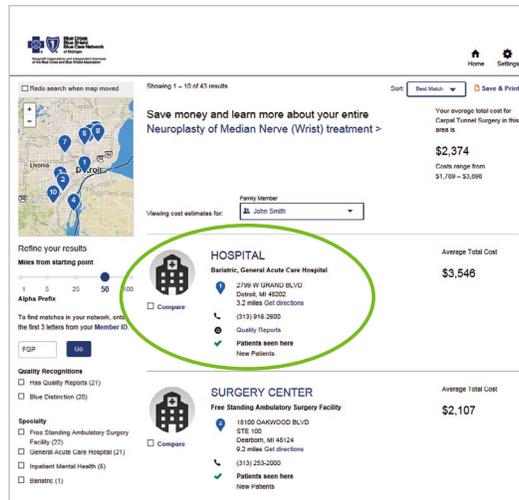
MORE POWER TO YOU

Now that you **know** how you can weigh your options for health care, when Dr. Drake says you need tests or a procedure done at General Hospital, turn on your power and ask:

- “Can I have this test at a stand-alone imaging center or surgery center?”
- “Do you have a few recommendations for low cost, high quality providers?”
- “What’s the specific name of the test or procedure?”

Tell your doctor you want to use *Find a Doctor* to compare all your options so you can choose the best value possible.

Tip: Expand your distance to see if a longer drive saves you money.



The screenshot shows the bcbsm.com website interface. At the top, there is a navigation bar with the Blue Cross Blue Shield of Michigan logo and a search bar. Below the navigation bar, there is a map showing the location of the search results. The main content area is titled "Save money and learn more about your entire Neuroplasty of Median Nerve (Wrist) treatment >". It displays a table of results with columns for "Hospital" and "Surgery Center". The "Hospital" entry is circled in green and shows an average total cost of \$3,546. The "Surgery Center" entry shows an average total cost of \$2,107. The page also includes a "Quality Reports" link and a "Patients seen here" indicator.

*Instructions and screens for bcbsm.com are for computers, and may differ on mobile devices.

Visit bcbsm.com/understandcost to learn more about shopping for care using your member account. Plus, download our app at bcbsm.com/app.