

# Protect Yourself From Overpriced Healthcare

Healthcare is the one consumer service that a) we all use; b) we don't know the actual cost of service prior to consuming it, and c) if we get a bill, we are required by law to pay it. CVT members often ask, "I have to go for care where my doctor sends me, right?" No. As a CVT PPO member, you are free to seek care at any in-network provider. CVT encourages our members to be smart healthcare consumers. The price of healthcare services can vary dramatically, depending on where you go. Having an outpatient procedure at a hospital will usually be the most expensive option. Discuss with your physician if your procedure can be performed safely at a more cost-effective site of care.



## Colonoscopy

Outpatient Hospital – Avg. Cost:  
\$1,185

Ambulatory Surgical Center – Avg. Cost:  
\$833



## Upper GI Endoscopy

Outpatient Hospital – Avg. Cost:  
\$2,220

Ambulatory Surgical Center – Avg. Cost:  
\$778



## MRI: Spine, Cervical

Outpatient Hospital – Avg. Cost:  
\$1,389

Imaging Center/Office – Avg. Cost:  
\$283



## Lab – Comprehensive Metabolic Panel

Outpatient Hospital – Avg. Cost:  
\$64

Office – Avg. Cost:  
\$14

Independent Lab – Avg. Cost:  
\$11

To help illustrate the price variability, here are several examples of cost discrepancies for

### Palm Springs USD

claims over the last year. More examples are shown on the back. CVT encourages members to ask their physician about optional site of care alternatives.

For more information about pricing comparison, please call CVT Member Services, 800-288-9870.



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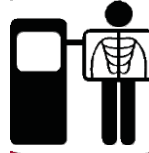
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## Mammogram

Outpatient Hospital – Avg. Cost:  
\$364

Imaging Center / Office – Avg. Cost:  
\$161



## X-ray – Chest

Outpatient Hospital – Avg. Cost:  
\$163

Imaging Center / Office – Avg. Cost:  
\$33



## Echocardiogram, Transthoracic

Outpatient Hospital – Avg. Cost:  
\$690

Physician's/Specialist's Office – Avg. Cost:  
\$241



## Sleep Study

Outpatient Hospital – Avg. Cost:  
\$1,230

Office – Avg. Cost:  
\$350



## Cataract Surgery

Outpatient Hospital – Avg. Cost:  
\$1,676

Ambulatory Surgical Center – Avg. Cost:  
\$1,073



## Arthroscopy, Knee, Shoulder

Outpatient Hospital – Avg. Cost:  
\$1,252

Ambulatory Surgical Center – Avg. Cost:  
\$616



## Ultrasound, Abdomen

Outpatient Hospital – Avg. Cost:  
\$843

Office/Imaging Center – Avg. Cost:  
\$110



## Tonsillectomy

Outpatient Hospital – Avg. Cost:  
\$591

Ambulatory Surgical Center – Avg. Cost:  
\$438

Since 1984, California's Valued Trust (CVT) has been committed to providing its members the best possible healthcare benefits available at the lowest possible premiums. Members can help control costs by making informed decisions about their healthcare.

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