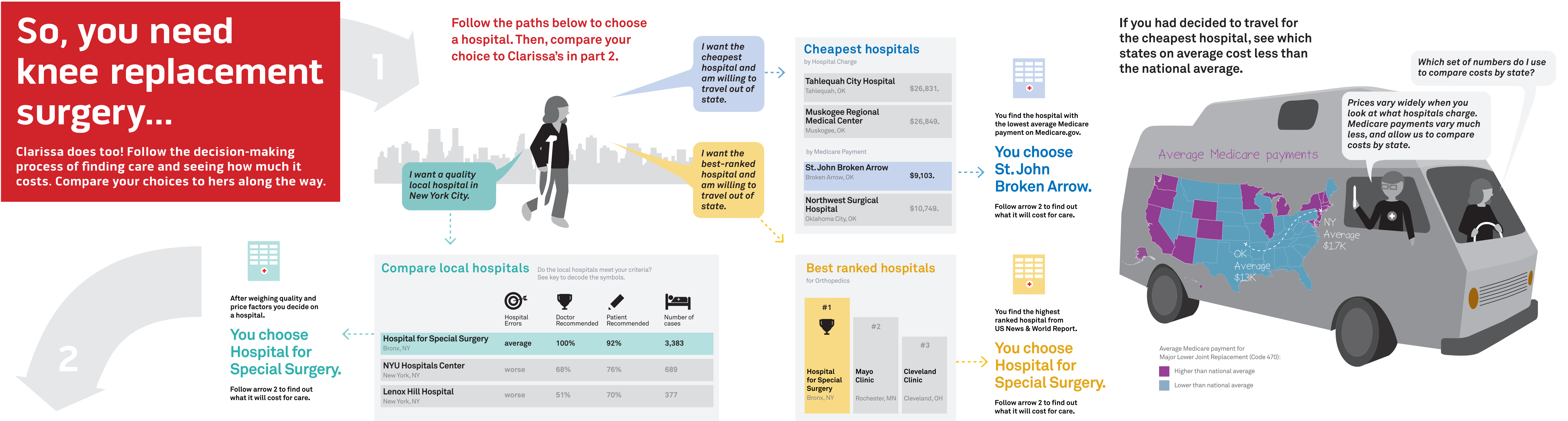
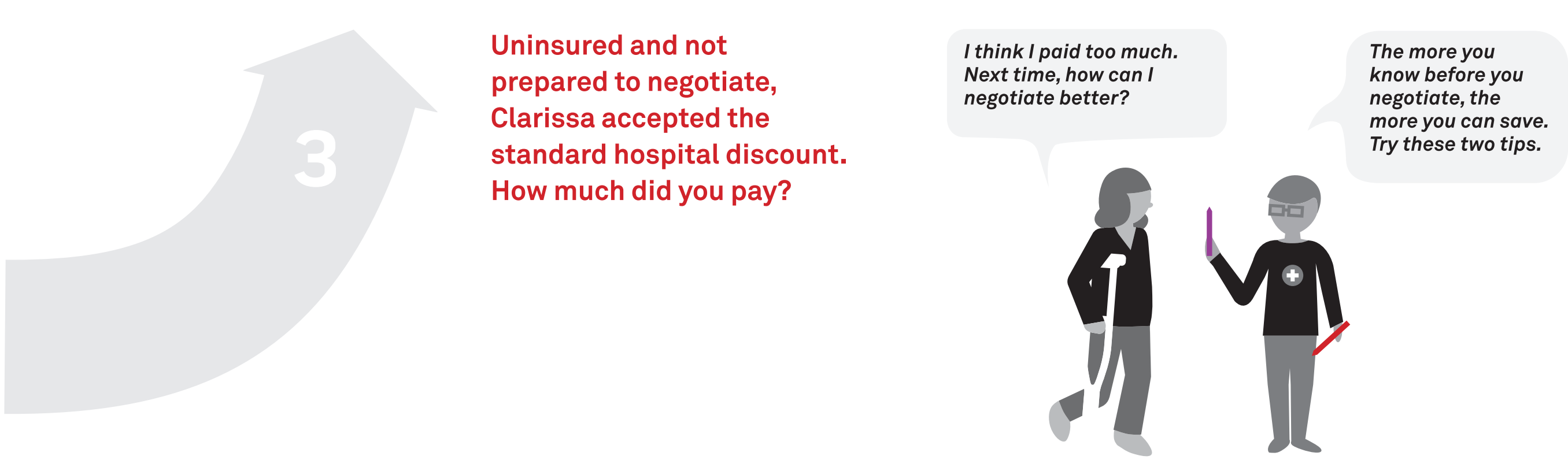
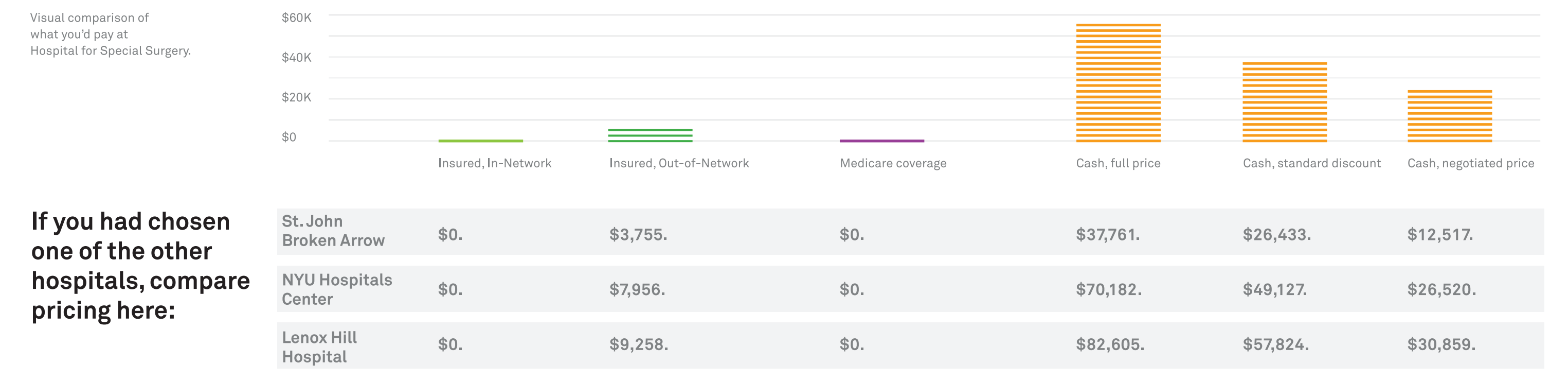
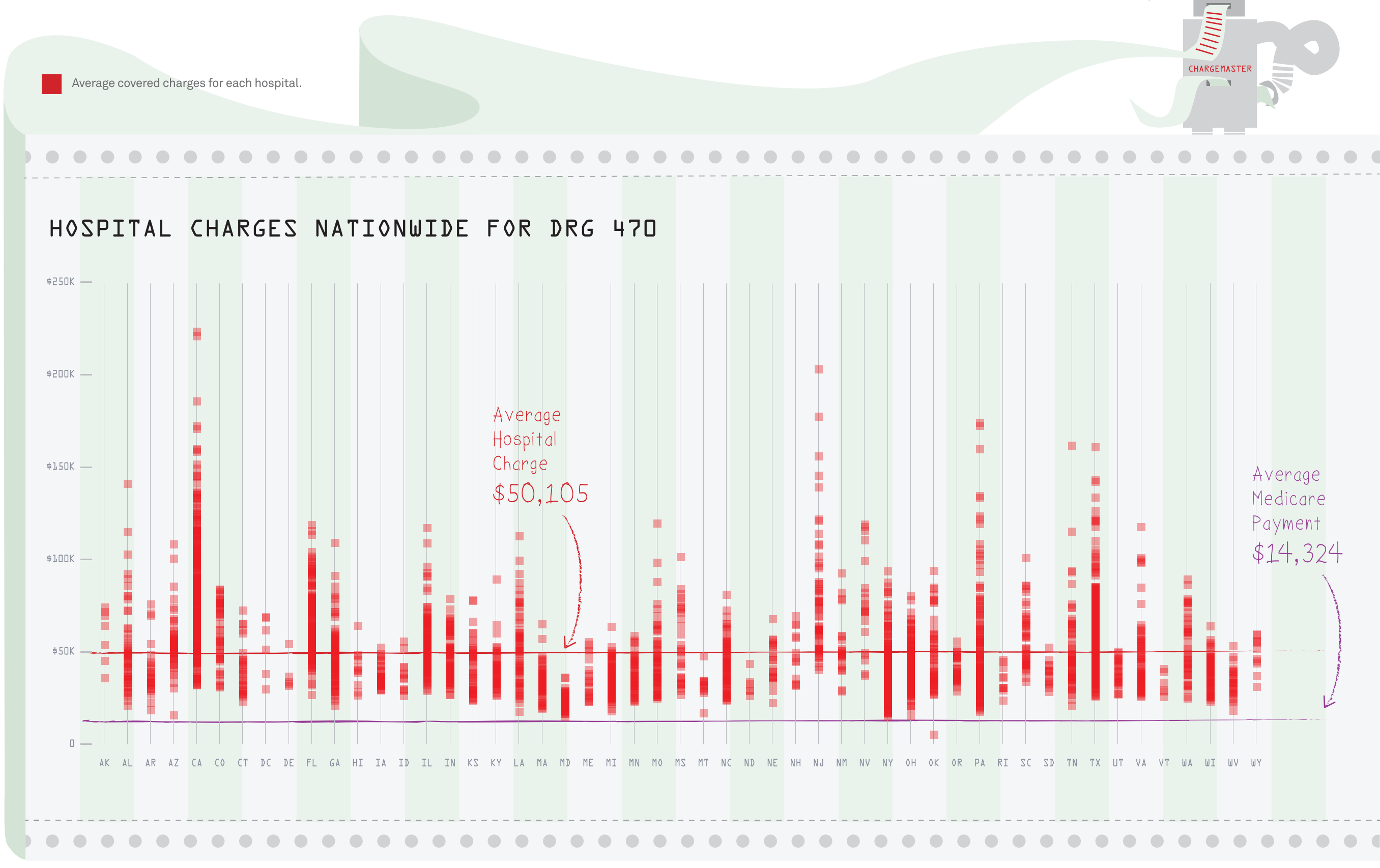
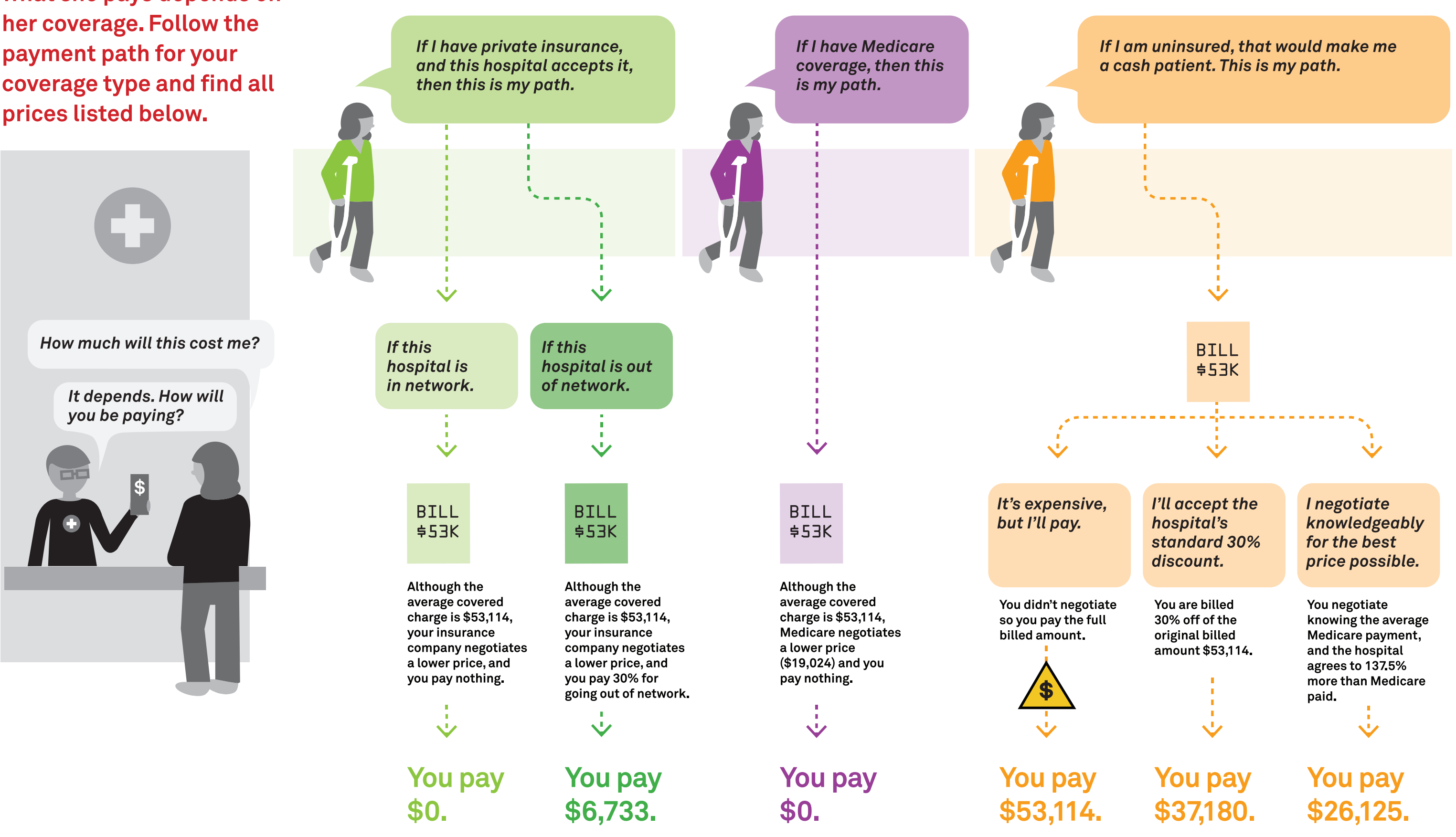


So, you need knee replacement surgery...

Clarissa does too! Follow the decision-making process of finding care and seeing how much it costs. Compare your choices to hers along the way.



Clarissa chooses HSS, but what she pays depends on her coverage. Follow the payment path for your coverage type and find all prices listed below.



About this graphic:

In order to illustrate a comparison we have made some baseline assumptions about hospital pricing, and simplified aspects of the decision-making process. These include:

1. We assume that on average an insurance company negotiates a price between 125% and 150% higher than what Medicare pays. We used 137.5% in our calculations. Source: NY Times (May 8, 2013)
2. We assume that after the most successful negotiation, a cash patient also pays 137.5% more than Medicare. This cash patient is uninsured, and has a household income equal to the national median of \$50,443. Source: US Census Bureau (via kff.org/other/state-indicator/median-annual-income/)
3. We assume that the standard hospital discount for cash patients is 30%. Source: NY Times (June 30, 2013)
4. Medicaid is not included in this comparison.
5. We assume that this Medicare patient qualifies for the maximum coverage possible, and does not need supplemental insurance.
6. We assume that for privately-insured patients, an out-of-state hospital is out-of-network. Also, we assume that the patient responsibility for out-of-network care is 30%. Source: United Healthcare
7. The procedure illustrated in the graphic is based on Diagnosis Related Group (DRG) Code 470 "Major Joint Replacement or Reattachment of Lower Extremity without Major Medical Complications and Comorbidities." The location of the patient is New York City.

KEY:

By care track record	Hospital errors Data.Medicare.gov (Serious complications caused by the hospital)	Number of cases treated per year Data.Medicare.gov (Inpatient discharges)
By reputation	Ability to treat difficult or rare cases US News and World Report (Specialist recommendation) Source: health.usnews.com/ best-hospitals	Patient would recommend to family and friends Data.Medicare.gov (Patient survey)
By price	Average Medicare payment Data.Medicare.gov (Average total payments)	Hospital bill charge Data.Medicare.gov (Average covered charges)
	High cost warning US Census Bureau (US median income, based on two-year average for 2010-2011)	

TIP 1: Know what the hospital charges (shown above in red). Look up how much your hospital charges at Data.Medicare.gov.

TIP 2: Know what Medicare pays for a given procedure. Even if you don't have Medicare this is good to know. If well negotiated, cash patients may expect to pay 125% to 150% of Medicare's negotiated price. The national average is shown above in purple. Look up your hospital at Data.Medicare.gov.