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

coverage type and find all

How much will this cost me?

It depends. How will

you be paying?

Visual comparison of what you'd pay at

Hospital for Special Surgery.

If you had chosen

hospitals, compare

one of the other

pricing here:

payment path for your

prices listed below.

After weighing quality and

price factors you decide on You choose **Hospital for**

Follow arrow 2 to find out what it will cost for care.

Special Surgery.

If I have private insurance,

then this is my path.

hospital is

in network.

V

BILL

\$53K

Although the

average covered

your insurance

\$0.

\$0.

Lenox Hill

Hospital

charge is \$53,114,

company negotiates

and this hospital accepts it,

hospital is out

V

BILL

\$53K

Although the

average covered

your insurance

\$7,956.

\$9,258.

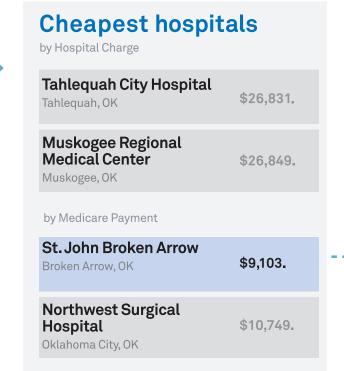
charge is \$53,114,

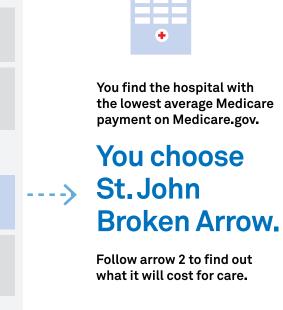
company negotiates

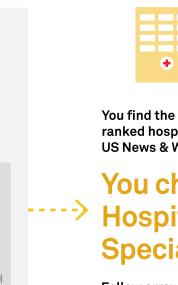
of network.

Follow the paths below to choose a hospital. Then, compare your I want the choice to Clarissa's in part 2. cheapest hospital and am willing to travel out of l want the best-ranked hospital and I want a quality local hospital in am willing to New York City. travel out of

Compare local hospitals		Do the local hospitals meet your criteria? See key to decode the symbols.			
	Hospital Errors	Doctor Recommende	Patient Recommended	Number of cases	
Hospital for Special Surgery Bronx, NY	average	100%	92%	3,383	
NYU Hospitals Center New York, NY	worse	68%	76%	689	
Lenox Hill Hospital New York, NY	worse	51%	70%	377	









You find the highest ranked hospital from US News & World Report.

You choose ----> Hospital for Special Surgery.

> Follow arrow 2 to find out what it will cost for care.

If you had decided to travel for the cheapest hospital, see which states on average cost less than the national average.

> Prices vary widely when you look at what hospitals charge. Medicare payments vary much less, and allow us to compare costs by state. Average Medicare payments

Average Medicare payment for Major Lower Joint Replacement (Code 470): Higher than national average

HOSPITAL CHARGES DO

NOT AFFECT EVERYONE

EQUALLY BUT CAN BE VERY HELPFUL TO KNOW. KEY:

By care track record

York City.

By price

Data.Medicare.gov (Serious complications caused by the hospital)

Hospital errors

Number of cases treated per year Data.Medicare.gov

(Inpatient discharges)

About this graphic:

process. These include:

Which set of numbers do I use

to compare costs by state?

In order to illustrate a comparison we have made

and simplified aspects of the decision-making

some baseline assumptions about hospital pricing,

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

negotiation, a cash patient also pays 137.5% more than Medicare. This cash patient is uninsured, and

3. We assume that the standard hospital discount

for cash patients is 30%. Source: NY Times

4. Medicaid is not included in this comparison.

qualifies for the maximum coverage possible, and

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

"Major Joint Replacement or Reattachment of Lower

Extremity without Major Medical Complications and

Comorbidities." The location of the patient is New

on Diagnosis Related Group (DRG) Code 470

5. We asume that this Medicare patient

does not need supplemental insurance.

calculations. Source: NY Times (May 8, 2013)

2. We assume that after the most successful

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/)

By reputation Ability to treat difficult or rare cases US News and World Report (Specialist recommendation Source: health.usnews.com/

best-hospitals recommend to family and friends

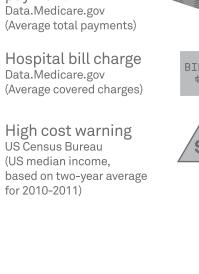
Data.Medicare.gov

(Patient survey)

Average Medicare payment Data.Medicare.gov

Hospital bill charge Data.Medicare.gov

High cost warning US Census Bureau (US median income, based on two-year average for 2010-2011)



for Orthopedics

If I am uninsured, that would make me

a cash patient. This is my path.

BILL

\$53K

,........

I'll accept the

standard 30%

hospital's

discount.

You are billed

30% off of the

original billed

\$49,127.

\$57,824.

amount \$53,114.

I negotiate

for the best

You negotiate

knowledgeably

price possible.

knowing the average

Medicare payment,

and the hospital

agrees to 137.5%

You pay

\$26,125.

\$26,520.

\$30,859.

more than Medicare

It's expensive,

You didn't negotiate

so you pay the full

billed amount.

\$70,182.

\$82,605.

but I'll pay.

	Hospital Errors	Doctor Recommended	Patient Recommended	Number of cases
Hospital for Special Surgery Bronx, NY	average	100%	92%	3,383
NYU Hospitals Center New York, NY	worse	68%	76%	689
Lenox Hill Hospital New York, NY	worse	51%	70%	377

If I have Medicare

is my path.

BILL

\$53K

Although the average covered

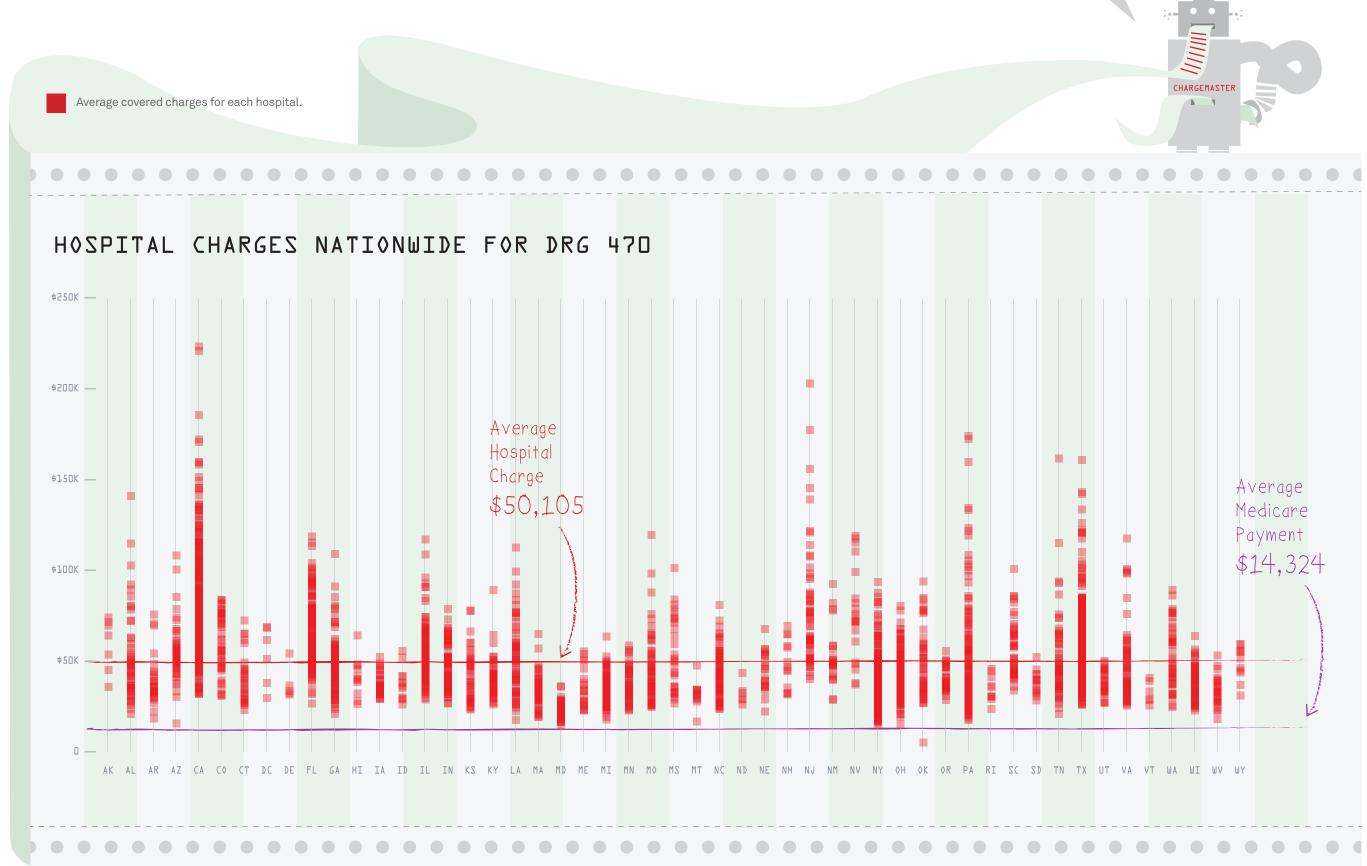
a lower price

charge is \$53,114,

Medicare negotiates

coverage, then this

Best ranked hospitals for Special Surgery Rochester, MN Cleveland, OH



Lower than national average

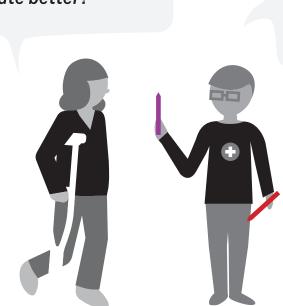
Insured, In-Network Insured, Out-of-Network Cash, full price Medicare coverage Cash, standard discount Cash, negotiated price St.John \$3,755. \$0. \$37,761. \$26,433. \$12,517. \$0. **Broken Arrow NYU Hospitals**

\$0.

\$0.

Uninsured and not prepared to negotiate, Clarissa accepted the standard hospital discount. How much did you pay?

I think I paid too much. Next time, how can I negotiate better?



The more you know before you negotiate, the more you can save. Try these two tips.

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.

TIP 1: Know what the hospital charges

(shown above in red). Look up how

much your hospital charges at

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