

You get High Speed Internet with a price that never changes.

PRICE GUARANTEE **\$19⁹⁹** /month
w/2 yr agmt, plus taxes and fees
Speeds up to 1 Mbps
FREE ROUTER ONLINE ONLY



Sign up now

PRICE GUARANTEE APPLIES AS LONG AS YOU MAKE NO CHANGES TO YOUR PLAN AND VERIZON HIGH SPEED INTERNET IS AVAILABLE AT YOUR LOCATION

JOBS CARS HOMES

Marketplace

Local Businesses
Ads / Classifieds
Coupons · Advertise ·
Cust. Service · Post a Job

Web Search powered by **YAHOO! SEARCH**

All of PhillyBurbs Enter search terms **Go**

phillyBurbs.com Thu, Aug 05 2010 | Welcome Guest | Login | Register Partly Cloudy 79° F | Forecast

News Opinion Information Multimedia Tools Shopping

- News
- Local
- National
- World
- Sports
- Entertainment
- Opinions**
- Blogs
- Columnists
- Courier Times
- Opinion
- Burlington
- Opinion
- Editorials
- Reader Voices
- The
- Intelligencer
- Opinion
- Information**
- Multimedia**
- Tools**
- Shopping**
- Account**

phillyBurbs.com / Opinions / Burlington Opinion

Patients deserve to know health care costs before getting the bill

Burlington County Times

TEXT SIZE

One of the steadfast hallmarks of capitalism has been the all-mighty price tag.

Businesses have thrived in part by providing the best price. Companies that can't show value are quickly overshadowed and eventually eliminated by their competition.

Yet, when it comes to the American health care system, common practice and common sense are thrown out the window.

Patients are quick to purchase medical procedures and supplies without knowing the cost, stemming from years of using employer-sponsored health insurance plans. People don't commonly shop around; they have no idea if the doctor they are choosing is providing the best service for a fair price.

When the bill can quickly escalate into thousands of dollars, it is simply amazing that prospective patients don't routinely ask: "Hey, what's this all going to cost?"

This historically backward approach to health care is of growing concern to the New Jersey Association of Health Underwriters. No one, it seems, is well served with mystery pricing:

Consumers have become hesitant to seek medical attention because of the added potential stress of a large medical bill for which they do not have adequate coverage.

Insurance carriers often reluctantly pay a percentage of dubious bills after services are rendered, when it's too late to ask questions.

Providers often feel the insurance company is not paying enough and invoke the practice of "balance billing" on a regular basis.

Providers have claimed they cannot reveal reimbursement amounts from the insurance carrier, as it affects their competitiveness in the marketplace. The NJAHU vehemently disagrees with this approach.

Our association members - advocates for hundreds of thousands of insured people in New Jersey - believe it's long overdue for providers of healthcare in New Jersey to disclose the cost of medical products and services to patients upfront.

Transparency is a win-win, as patients could become more comfortable with the process, providers could receive payment more easily and, we can assume, costs would be cheaper to carriers as patients shop around.

In a recent survey by the Society of Actuaries, health care actuaries believe that creating more transparency between doctors and patients, as well as between the provider community and patients, could be at least somewhat effective in reducing health care costs.

For New Jerseyans fortunate enough to have health insurance, each procedure and diagnosis they receive has a billing code that carriers use to determine payment. Depending on the insurance carrier and its contract with the provider, rates for the same procedure can vary dramatically.

Patients need to know the costs beforehand to determine if they should be getting the procedure done elsewhere to maximize their insurance coverage.

For the uninsured, who comprise about 1.4 million people in New Jersey, most are feeling the economic squeeze of everyday life.

When it comes to their health - in which they commonly are not told how much a procedure costs - there is no question the provider should detail the cost to the last penny.

Perhaps New Jersey can build a search engine for health care prices, as is being done in Ohio.

Patients could search for doctors who offer a service nearby and find out how much they will charge that patient, depending on their insurance coverage, for such procedures as colonoscopies, CT scans and blood tests.

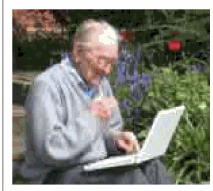
Information for the website can be gleaned from the explanation-of-benefits forms that patients receive after a doctor visit.

As the new federal health reform law takes effect, transparent pricing will become a greater issue. Nationwide, 30-40 million people are expected to join health insurance exchanges, which encourage comparison shopping.

New Jersey should take the lead now. When we demystify what it costs to provide health care, we give people the ability to make informed choices for themselves and their loved ones.

Wendy Ebner, a resident of Evesham, is the president-elect of the New Jersey Association of Health Underwriters.

If You Make Less Than \$45k/Year, You May Qualify For A Grant To Go Back To School




Click Your Age

25	26	27	28	29
30	31	32	33	34
35	36	37	38	39
40	41	42	43	44
45	46	47	48	49
50	51	52	53	54
55	56	57	58	59
60	61	62	63	64
65	66	67	68	69
70	71	72	73	74

classesUSA™

Advertisement

LIVE boldly.



Designed for every moment of your life.
The BlackBerry® Bold™ 9700

[> See it in action](#)

BlackBerry

Marketplace

Find businesses near you:

Keywords

City, ST or Zip **GO**

[Add a Review](#) | [Advertise](#)

