ConsumerWatch: Hospital Lab Tests May Lead To Expensive Results

http://sanfrancisco.cbslocal.com/2012/07/06/consumerwatch-hospital-lab-tests-may…

Even for those with health insurance, lab tests can end up costing a fortune if patients don't ask some questions first.

Pamela Campbell knows firsthand. Last year, Campbell's six-year-old son needed a series of blood tests. The Oakland mother said her pediatrician gave her a choice: get the tests done at Children's Hospital Oakland or at an independent lab about half a mile away.

Campbell chose the hospital. "It was convenient, and my pediatrician said 'they are so great with kids,'" Campbell told CBS 5 ConsumerWatch.

But Campbell was surprised when she received the bill a few weeks later. Her son's eight blood tests came to almost $1,800. Campbell, who has a PPO plan with Blue Shield, was informed her out-of-pocket portion was over $1,026. "I was shocked," she said.

Campbell said she later learned her out-of-pocket expense would have been $82 if she went to the other lab.

"Before you go to any hospital for a non-emergency service, you should always check with your insurance company first," according to Amy Bach, president of United Policyholders, an advocacy group for insurance customers. Bach said there are many variables that determine prices for medical procedures and lab tests, including where the service is performed, whether the patient has insurance and the type of insurance policy.

Bach said generally, in plans where customers are given a choice of where they can go for procedures, hospitals typically charge the most, and by a large margin. "You're not just paying for the lab test, you're paying a portion of the whole overhead," Bach said.

Bach said insurance companies should educate customers about where to go for services, but consumers need to ask questions as well.

She recommends individuals keep a health care "diary" to jot down notes when they call their insurer. Bach also recommends customers challenge bills that seem out of line.

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In some cases, Bach said, “you can negotiate charges down,” though it may take time, patience and diplomacy.

After CBS 5 ConsumerWatch inquired with Blue Shield about Campbell’s case, the insurer agreed to cover her outstanding lab charges. It also stressed that consumers should check first with company representatives before getting a procedure done to learn where they will have the lowest out-of-pocket expense.

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