

Clinton-Essex-Warren-Washington Health Insurance Consortium

P.O. Box 455
Plattsburgh, NY 12901

“News to Know” – October 2018

From the CEWW Health Insurance Consortium Ad Hoc Committee

A year ago, the Board of Directors of the Health Insurance Consortium created an Ad Hoc committee to examine the causes of the rapid increase in expenditures for services and medications. In the spring, the committee was given the additional responsibility of recommending steps to remediate cost. The issues that have been identified are both with individual usage (consumerism) and issues with the plan's design. Hopefully, before spring the Ad Hoc will be in a position to recommend a comprehensive plan to address the plan design issues. Even now each person covered by the plan can take reasonable steps to save money.

One of the places where those covered by the health insurance plan can help is in medical imaging. In a report on our members usage completed by Excellus it was learned that an MRI done at the local independent imagining center cost \$467 while one done as an outpatient at the hospital cost \$1,386 (almost three times as much). Note: the comparison was not made to inpatient, as once a person is admitted to the hospital, using an outside source is no longer a viable option.

There was a similar outcome when comparing the cost of CAT Scans. The cost at independent imaging centers averaged \$258 while the same procedure done as an outpatient at the hospital cost \$712 (over 2.5 times as much).

The average cost of X-rays at the hospital was \$235, while our local imaging center charged on average \$76. There is a difference for Ultra sounds as well. At the hospital they cost \$393, while at the local imaging center they only cost \$107.

The cost for Pathology (general lab work) was less dramatic, with the outpatient cost being \$33 and the cost at a professional service being on average \$23.

Those who wish to help contain cost need to note that when making an appointment be sure that the imaging center is not affiliated with the hospital and functioning under a different name.

In checking with the local providers, assurances were given that the personal physicians would have the result of any test within 24 hours and could be sooner if necessary.