STEPS TO ESTIMATE THE COST OF CARE

Patients are struggling with the cost of health care and want to know what medications and treatments are going to cost. If patients know up front that they cannot afford something you prescribe, that provides an opportunity to discuss alternatives rather than have them be noncompliant. Finding the costs for treatments can take time that is not available during a patient visit. Therefore, one way to help patients know costs is to be prepared before the visit. Because you can't know costs for everything, we recommend looking up the estimated charges for the most common treatments or tests that you prescribe. You can share that with patients in the office or through a flyer listing the costs of commonly ordered tests and treatments. Patients can then check with their insurance and plan ahead.

Step 1

Identify the most common prescriptions that you prescribe. If you cannot think of them right away, it may be easier to cluster them by the most common conditions that you treat.

For example, a physician might commonly see patients with chronic obstructive pulmonary disease (COPD). She most often prescribes the following inhalers:

- Albuterol
- Tiotropium
- Budesonide/formoterol
- Umeclidinium/vilanterol

Step 2

Find the cost of those drugs. Several online cost estimators for medications are available.

Estimator

OneRX onerx.org
GoodRx goodrx.org
PharmacyChecker pharmacychecker.org
WeRx werx.org

Using GoodRx and PharmacyChecker, the practice discovers the following prices for a 30-day supply:

Inhaler	Cash Price	Online Pharmacy
Albuterol	$23	$20
Tiotropium	$434	$43
Budesonide/formoterol	$333	$50
Umeclidinium/vilanterol	$438	$94

Step 3

List all of the tests or procedures that you might commonly recommend.

The same physician often orders pulmonary function testing for her patients with COPD.

Step 4

There are several online cost estimators freely available that will allow you to look up the approximate charge of the most common tests or procedures you order.

Estimator

FAIR Health Consumer fairhealthconsumer.org
Healthcare Bluebook healthcarebluebook.com
Clear Health Costs clearhealthcosts.com
Guroo guroo.com

The physician searches for the cost of pulmonary function tests (Current Procedural Terminology code 94010).

On FAIR Health Consumer, she learns that the in-network charge is $170 and the out-of-network charge is $386. On Healthcare Bluebook, she learns that the range in charges in her area is from $45 to $194, with an estimated "fair price" of $76.

Given that everyone's insurance is different, these costs may not be exact. Nonetheless, having this information at hand can be helpful to your patients. If they know they cannot afford the cost, you have an opportunity to discuss alternatives or provide them with a list of helpful resources before they leave the office. Patients that can afford it will not be surprised when they go to get the drug or service. You might also consider adding these costs to the Medical Treatment Planning tool.