

# What's fair?

Fair healthcare pricing from Healthcare Blue Book

Healthcare Blue Book is a free consumer guide to help you determine fair prices in your area for healthcare services

## Septoplasty

(CPT code 30520)

Alternate name:  
Nasal septum repair

### Fair price:

Includes: Physician fee, facility fee, anesthesia fee

**National fair price:** ..... **\$3,320**

**National range:** ..... **\$3,000 – 7,470**

### Local fair prices:

**Boston, Massachusetts 02102** ..... **\$3,531**

**Milwaukee, Wisconsin 53202** ..... **\$3,231**

**Minneapolis, Minnesota 55402** ..... **\$3,243**

**Jacksonville, Florida 32202** ..... **\$3,297**

**Los Angeles, California 90006** ..... **\$3,441**

**Houston, Texas 77010** ..... **\$3,366**

**New York, NY 10003** ..... **\$3,619**

Check the fair price in your region at [healthcarebluebook.com](http://healthcarebluebook.com)

### Details:

#### How were these prices calculated and what are they based on?

This is Healthcare Blue Book's recommended price for a Nasal septum repair.

The fair price recommendation is based on the typical negotiated payment amount that providers accept from insurance companies.

If you have insurance, you should be able to find in-network providers that accept prices at or below the Blue Book fair price, although many providers may charge more.

#### How should consumers use this information?

You can use the Blue Book fair price as a guide to help you compare prices when you shop for care and to make sure that you receive treatment at a fair price.

If you have health insurance, you should use your provider directory to identify in-network providers in your area. Nasal septum repair is an otolaryngology procedure and is typically performed by an otolaryngologist (also called ENT or Ears, Nose and Throat specialist).

You can call the providers or your health insurance company to get a cost estimate. You will need to know the name of the procedure and possibly the Current Procedural Terminology (CPT) code for the service you need. It is also useful to have your insurance card available.

Different in-network providers often charge different prices. Prices for nasal septum repair may range from \$3,200 to over \$7,000 in many areas. We recommend that you call several providers to find one that charges a fair price.

If you do not have insurance, make sure to let the office know that you are a self-paying patient. Self-pay patients are frequently quoted the billed charges amount (like the sticker price for a new car) for the service, which can be 2 to 3 times what the provider would accept from an insurance company. Many providers will offer a discount to self pay patients – but you must remember to ask for the discount.

#### Key points to consider when shopping for septoplasty.

- Nasal septum repair pricing frequently varies by over 200% in many locations. It is not uncommon to find nasal septum repair pricing below \$3,200 or above \$7,000. You should call several providers to ask about the price of your nasal septum repair before you have your procedure.
- Sometimes nasal septum repair is performed in conjunction with other procedures, such as nasal polyp removal or revision of the inferior turbinate. Make sure you ask your provider if other procedures are going to be performed, and whether additional procedures will impact the cost.

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- Make sure that the price estimate includes the physician fee, the facility fee and the anesthesia fee. You may need to call your physician, the facility and the anesthesia practice to get prices.
- If your Primary Care Physician has already referred you to a specialist, make sure to ask for their price and compare it to the Blue Book fair price before receiving treatment.
- If you get a price estimate that is significantly higher than the fair price, you may want to talk to your doctor about other options for where you will have your procedure performed. Some doctors can perform the procedure at a free standing Ambulatory Surgery Center (ASC). Receiving treatment at an independent ASC is typically less expensive than having the procedure at a hospital's outpatient facility.
- If you have a Health Savings Account (HSA) or Health Reimbursement Account (HRA) you can apply those funds to any deductible, co-insurance or other out of pocket costs.

Unless the procedure is to correct a structural defect in the nose, rhinoplasty does not qualify as a reimbursable expense for your Health Savings Account (HSA) or Health Reimbursement Account (HRA).

### **Is septoplasty typically covered by health insurance plans?**

Yes, nasal septum repair is usually covered by health insurance. Always check with your insurer to make sure a procedure is covered before seeking treatment.

Your insurer may require pre-certification prior to agreeing to cover your nasal septum repair. You should always ask and then confirm that your provider is going to obtain pre-certification for your nasal septum repair before you receive treatment.

If your provider does not obtain pre-certification prior to your nasal septum repair, you will need to call the health plan and request pre-certification yourself. Always make sure that your nasal septum repair is pre-certified before receiving treatment. Insurers may deny payment of the claim if you have not obtained pre-certification.

### **Is septoplasty typically covered by Medicare or Medicaid plans?**

Yes, nasal septum repair is covered under Medicare and Medicaid. Your provider may need to establish medical necessity or pre-certification before you receive treatment.

### **What kind of out-of-pocket costs should I expect to pay?**

Your out of pocket costs will depend on the type of insurance that you have. You may be responsible for copays, deductibles or coinsurance amounts. In order to determine your out of pocket costs, always review your co-pay amounts, current deductible balance and current co-insurance obligation before seeking treatment. If you have questions about your benefit plan or out of pocket costs, talk to your insurance company.

Remember, if you have a Health Savings Account (HSA) or Health Reimbursement Account (HRA) you can apply those funds to any deductible, co-insurance or other out of pocket costs.

### **Do the costs for this service vary depending on which provider I use?**

The price variation in most locations varies by 200% or more depending on where you get your care. Make sure to ask about the price of this service before you get your care to make sure that you will be charged a fair price. If you are not satisfied with a provider's price, you can consider other providers that may offer you a more reasonable price.

### **What other trends or variations in cost should I be aware of?**

Sometimes nasal septum repair is performed in conjunction with other procedures, such as nasal polyp removal or revision of the inferior turbinate. Patients should always ask if there they need multiple related procedures in the recommended course of treatment. Additional procedures will increase the cost of care, and should be discussed with your provider prior to treatment.

### **What other tips can help me ensure I get the best price?**

The choice of facility for your nasal septum repair will usually have the biggest impact on your total price. When seeking a surgeon, patients will want to make sure to ask if the surgeon can perform the procedure at an independent ambulatory surgery center (ASC). Independent ASCs are not affiliated with major hospitals, and generally charge less than hospital based outpatient facilities for equivalent or better quality care.

### **Qualifications**

Hospitals should be accredited by The Joint Commission (JCAHO.)

ASCs should be accredited by one of the major agencies, including the Accreditation Association for Ambulatory Health Care (AAAHC), American Association for Accreditation of Ambulatory Surgery Facilities (AAAASF) or the Joint Commission on Accreditation for Healthcare Organizations (JCAHO).

Otolaryngologists should be board certified by the American Board of Otolaryngology.

The pricing and benefits information reflected in this report is based upon the common pricing and practices found in most markets and may not reflect the specific pricing or health benefits available to you. Some providers charge amounts well in excess of the Blue Book fair price. Some insurance plans cover services differently. If possible, you should check with your medical provider and health insurance company to confirm pricing and benefit coverage for services before you get care. In addition, you will want to check on your providers' quality information.

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