

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

Tubal ligation

(CPT code 58600)

Fair price:

Includes: Physician fee, facility fee, anesthesia fee

National fair price: **\$3,183**

National range: **\$2,865 – 5,729**

Local fair prices:

Boston, Massachusetts 02102 **\$3,327**

Milwaukee, Wisconsin 53202 **\$3,121**

Minneapolis, Minnesota 55402 **\$3,130**

Jacksonville, Florida 32202 **\$3,167**

Los Angeles, California 90006 **\$3,266**

Houston, Texas 77010 **\$3,214**

New York, NY 10003 **\$3,388**

Check the fair price in your region at healthcarebluebook.com

Details:

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

This is Healthcare Blue Book's recommended price for tubal ligation surgery.

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. Tubal ligation is an obstetrical/gynecological (OBGYN) procedure and is typically performed by an OBGYN 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 tubal ligation may range from \$3,000 to over \$4,500 in many areas. We recommend that patients 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 rate (or retail rate) for the service, which can be 2 to 3 times what the provider would accept from an insurance company. However, many providers will offer a discount to self pay patients – but you must remember to ask for the discount. Cash paying patients may also seek information from contraception clinics, such as Planned Parenthood.

Key points to consider when shopping for tubal ligation.

- Prices for this service frequently vary by almost 200% in many locations. Patients should call several providers to ask about the price before you have your procedure.
- 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.

What's fair? Tubal ligation

- If you get a price estimate that is significantly higher than the fair price, you may want to talk to your doctor about other facilities where you could have your procedure performed. Some doctors can perform the procedure at a free standing Ambulatory Surgery Center (ASC) rather than at a hospital. Receiving treatment at an independent ASC is typically less expensive than having the procedure at an outpatient facility affiliated with the hospital.

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.

Is tubal ligation typically covered by health insurance plans?

Yes, tubal ligation is typically covered by health insurance plans. 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 treatment. You should always ask and then confirm that your provider is going to obtain pre-certification before you receive treatment.

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

Is tubal ligation typically covered by Medicare or Medicaid plans?

Tubal ligation is a non-covered service under Medicare.

Tubal ligation is covered by most state Medicaid plans as a family planning benefit. However, patients should check their local state Medicaid web-site for coverage and conditions.

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.

What's fair? Tubal ligation

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

The price variation in most locations varies by almost 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?

There are a number of variants to the traditional tubal ligation related to the method of incision and the how the fallopian tubes are blocked. Patients should be sure to talk to their provider about different methods, and the impact those methods may have upon the cost of the procedure.

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

The choice of facility for your tubal ligation will typically have the biggest impact on your total price. When seeking a provider, patients will want to make sure to ask if the provider 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

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).

Obstetricians and gynecologists should be board certified by the American Board of Obstetrics and Gynecology.

Alternatives

There are a wide variety of contraception methods that can be used as an alternative to tubal ligation. Patients can discuss alternative forms of contraception with the physician

Other concerns

Patients should be aware that tubal ligation is considered a permanent procedure. Patients may at a later date want to reverse their permanent procedure. Tubal ligation reversals are not 100% effective in terms of enabling the patient to successfully have children. Tubal ligation reversal surgery is typically not covered by insurance and can cost anywhere from \$6,000 to more than \$10,000.

What's fair? Tubal ligation

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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