The $600 MRI: Can we Compete?

David M. Paushter, M.D., FACR
Midwest Chairs Meeting
January 6-7, 2017

I am indebted to Victoria Ng, Project Analyst for data accrual and analysis.
Competition for Outpatient MRI Price Sensitivity and Transparency

Increasing Threat

Pressure From Insurers to Reduce Costs
- High deductible insurance plans
- Price transparency tools
- Incentives to patients to lower costs

Increasing Consumer Price Sensitivity
- High deductible insurance plans
- Increasing out of pocket expenses
- Increasing awareness

Low Cost Diagnostic Imaging Center New Entrants
- [smart choice MRI logo]
“beneficiaries without supplemental insurance incurred OOP expenditures that were a mean of 23.7% of their household income, with 10% incurring OOP costs that were 63.1% of their household income. Hospitalizations were a primary driver of these high OOP costs”
MRI pricing: Is it a secret?

How you can find a cheaper MRI

By Kristen Schorsch March 10, 2016

In a world where people can comparison-shop for everything from an apartment to toothpaste with a few taps on a screen, good luck finding how much a hip replacement or MRI will cost. And yet individuals are on the hook for a higher share of their medical bills as employers get tired of paying the tab and turn to health care plans with high deductibles.

Turns out, though, that there's an Expedia for health care, too. HealthEngine allows people to search online for a doctor or a procedure by price. In this case, there's a bonus: If they find a quote cheaper than the standard rate, patients pocket 60 percent of the savings, while their employer and HealthEngine split the rest.

Workers at the village of Orland Park, which is self-insured and assumes the financial risk of its employees, started using HealthEngine last year. Employees have used the site to book more than a dozen services, reducing their bills by $21,000, Village Manager Paul Grimes says. He estimates the savings will likely increase. "Now that it's the employees' money, they've got skin in the game," he says.

Employees save an average $965 per booking, or 50 percent of the rate their insurer had negotiated with a doctor or facility for the service, says HealthEngine's founder and CEO, Dr. Jonathan Weiss.

Tech equipment seller CDW and Jewel-Osco parent Albertsons are among other clients.

Weiss, 42, who has a medical degree from the University of Chicago's Pritzker School of Medicine and an MBA from its Booth School of Business, is a serial entrepreneur. He launched HealthEngine in 2012 after spending more than a decade in England, where he launched Nations Healthcare, which grew to $200 million in annual revenue and was sold in 2007 for an undisclosed amount to a company backed by Goldman Sachs and other investors.

He calls another startup he created, Endeavour Health, the precursor to HealthEngine. That business focused on the small percentage of people with private insurance in the U.K. and Ireland, saving customers and their employers money by having hospitals and other facilities compete for one fee for a bundle of services. He sold that company in 2011 for an undisclosed amount to private-equity investors.

Chicago-based HealthEngine, which is anticipating up to $9 million in revenue in 2016, has a searchable database with 300 of the most common procedures and their costs….
THE VALUE

Get access to new patients
Prospective patients will see your profile and be empowered to make a choice based on quality and value.

Control your professional profile
Share information that shows your experience, expertise, philosophy, etc. in order to win consumer choice.

Partner with current patients to save money
Save your patients money by leveraging your referral power to reduce facility costs.

SAVE TIME
Our Care Concierge team will do the work for you. Simply request an appointment with the provider of your choice and the Care Concierge will take over from there.

SAVE MONEY
Choose a Value Provider and save up to 20% compared to what you would otherwise pay. We will share any savings created with you in the form of a refund check.

REDUCE FRUSTRATION
Our Care Concierge will answer your questions and partner with you every step of the way. And we'll be there if you have any questions after-the-fact.

GET STARTED
Employers

Empower your employees
Give your employees the tools they need to be savvy healthcare consumers. Position them to see and choose high-quality and cost-effective providers.

Offer more plan options
You'll be in a position to offer more high deductible plan options knowing that you've given your employees the tools they need to use their healthcare dollars wisely.

Get your employees on the path to financial wellness
With the right tools, your employees can manage their healthcare costs. They'll get the care they need and spend less time worrying about how they will afford it. You'll end up with healthier and happier employees.

Facilities

THE VALUE

Maximize throughput at your facility
Win patient and referring physician choice by providing competitive rates through HealthEngine.

Attract new physicians
Offering reduced facility fees through HealthEngine can help attract physicians who want to perform cases at more cost-effective locations and help their patients save money while potentially earning higher fees.

Control your profile in the market
Why let others decide what information is shared about you? Use HealthEngine to determine what prospective patients and physicians learn about you when choosing a facility.
Health Engine: Non-contrast MR Brain 12/29/16
(However pricing and rank changed in 5 minutes)
Insurers are actively steering patients to low cost imaging, letting others (RBM, CMS, published data) determine “quality”
QUALITY EMPHASIZED ALONG WITH PRICE: Consumers are interested in the quality of health care along with its cost. Without additional contextual information on health care quality, some consumers believe the adage, “You get what you pay for.” A successful price transparency program provides understandable quality information to members in addition to cost data.*

*However, there is no mention of any quality parameters used in the methodology.
Is MR different from other advanced imaging?
What about the cost of a CT scan?

• Noncontrast head CT
  – 5.1-fold variation in cost among the upper-tier academic hospitals ($391.62-$2,015)
  – 10.4-fold variation in cost among private practices ($211-$2,200)
  – Average cost from the upper-tier academic hospitals and private practices
  – $1,390.12 and $681.60, respectively.

• 2.7-fold difference in the cost for the technical component

• 7.1-fold range of the cost for the professional component

• 64% of the upper-tier academic hospitals and private radiology practices gave self-pay patients a discount

• 33% of the upper-tier academic hospitals and 57% of the private practices gave even larger discounts to patients if their account balances were paid in full.

• Of the 14 upper-tier academic hospitals and 11 private practices that provided prices for a noncontrast head CT, all prices were nonnegotiable and they all refused to match lower prices

• [there] is as yet no evidence that increased price transparency in medical imaging will necessarily reduce costs. Although displaying prices during the ordering process of outpatient diagnostic tests has been shown to reduce costs, a study investigating the utilization of inpatient diagnostic imaging found no impact on costs when ordering providers were made aware of prices
Price Variation for a Non-Contrast Head CT Among Upper-Tier Academic Hospitals Surveyed

Price Variation for a Non-Contrast Head CT Among Private Practices Surveyed

Some practices are already transparent!

This site features Beaumont’s pricing for common outpatient procedures and tests, based on the discounted price for United States residents without insurance.

These are actual prices for many common adult outpatient surgeries, procedures and diagnostic tests and represent Beaumont Facility charges only and do not include physician’s fees such as your surgeon, pathologist, anesthesiologist or radiologist.

If you are insured and have questions about pricing or to get an e-pricing specialists

855-577-5780

Monday - Friday
8 a.m. and 6 p.m.

<table>
<thead>
<tr>
<th>CPT Code</th>
<th>Description</th>
<th>Uninsured Discounted Price</th>
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<tbody>
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<td>MRA Abdomen with Contrast</td>
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<tr>
<td>70544</td>
<td>MRA Head without Contrast</td>
<td>$761</td>
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<td>C8912</td>
<td>MRA Lower Extremity with Contrast</td>
<td>$802</td>
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<tr>
<td>70549</td>
<td>MRA Neck with and without Contrast</td>
<td>$1,064</td>
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<td>74183</td>
<td>MRI Abdomen with and without Contrast</td>
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<td>74181</td>
<td>MRI Abdomen without Contrast</td>
<td>$761</td>
</tr>
<tr>
<td>70553</td>
<td>MRI Brain with and without Contrast</td>
<td>$1,205</td>
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</table>
But I digress. Back to Smart Choice MRI

• “At Smart Choice MRI, we only use the most advanced GE MRI technology, the same technology you’d find in leading hospitals. Our clinics are equipped with 1.5 Tesla GE scanners but, to meet the needs of all our patients, we also have an Open MRI option. All our equipment has been rigorously tested and accredited by the American College of Radiology (ACR)”

• “Putting you first starts with working with your schedule. We offer early-morning, evening and weekend appointments, with same-day scheduling available. Most appointments are only 45 minutes long, with a minimal wait, if there’s a wait at all. And if you’re driving, you’ll find plenty of convenient parking at all our clinics”

1. GET AN ORDER FOR AN MRI

If your healthcare provider recommends that you need an MRI, let them know you would like to go to Smart Choice MRI.

2. SCHEDULE YOUR APPOINTMENT

Contact us online or at 877-246-0896. We’ll find a time that works for you and give you a quote based on your insurance information. Even if you pay out of pocket, the most you will ever pay for any scan is $600.

AFTER YOUR EXAM

Once your MRI scan is complete, you’ll receive a CD with a copy of the scan for your medical records.

Within 24 hours, your doctor will receive the scan results from a Cleveland Clinic radiologist along with a copy of the scan.

Don’t forget to grab a freshly baked cookie on your way out!

However, my hair stylist had an MR on 12/29/16, and “due to the Holiday”, she received results on 1/04/17
Contrast exams scheduled 2 days/week for M.D. coverage MRA neck, but no MRA abdomen, no run-offs, no perfusion, no dx breast, no cardiac, i.e. nothing time consuming.

On 12/30/16, next open appointment for MRA neck 1/11/17 PATIENT pays max $600, unclear about insurer max payment
Smart Choice MRI leadership

- Rick Anderson, Chairman and CEO
- Roland Wikstrom, President and COO
- Cara A Miller, CFO
- Mark Lupo, Chief Revenue Officer
- Dana Anderson, VP Patient Experience
- Corinne Atty D.O., Chief Medical Advisor (Radiologist)
  - Two years out of training
  - Stroger radiology resident 2010-2014, NW Neuro fellow 2014-2015: (Thanks, Eric)
- Sarah Bild, VP Marketing and Brand Strategy
- Mike Duffek, VP Real Estate and Construction
Smart Choice MRI: The Board of Directors

• Rick Anderson: Co-founder and Board member, Alithias, SVP Sharecare: Health management, provider referral portal

• Bill Kottmann: CEO Edward Elmhurst Hospital (Investor): 3 hospitals, 50 outpatient sites

• Roland Wikstrom: Global banking, financial services

• Jeff Chester: Chief Revenue Officer, Availity, LLC: Eligibility, benefits claim management—provides cost estimates to insurers, patients, providers

• Keith Livingston: Senior VP, Thedacare (Investor): ACO

• Jeff Allred: Attorney

• Scott Lurie: Real estate, Private Equity (Investor)
Smart Choice MRI’s Expansion in the Greater Chicago Market

- Founded in 2006 in Milwaukee, WI
- Provides MRIs for everything except cardiac, diagnostic breast imaging, and a few other highly specialized exams
- Received a $3 million investment from ThedaCare, a health system focusing on transparency and lean improvement
- Edward Elmhurst Health announced it would invest $7 million in June 2016
- $600 self-pay MRIs read by Cleveland Clinic Radiologists
ThedaCare? A built in referral network
Chicago MRI Marketplace

<table>
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<tr>
<th>Service</th>
<th>Self Pay</th>
<th>UCMC</th>
<th>UCPG</th>
<th>Total</th>
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<td>$6171.00</td>
<td>$1215.00</td>
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<tr>
<td>Joint Lwr Extr w/o Contrast</td>
<td>$600.00</td>
<td>$4430.00</td>
<td>$768.00</td>
<td>$4,273.00</td>
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</tbody>
</table>

**Notes**
- Flat rate self-pay; includes professional fees
- No discount from charge master
- 35% of charges from charge master
- 25% discount from charge master

*prices may differ from actual and may not be representative of all charges to consumer*
### UCM vs Smart Choice MRI

<table>
<thead>
<tr>
<th></th>
<th>per MRI</th>
<th>Tech Fee</th>
<th>Pro Fee</th>
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<tbody>
<tr>
<td>Charge</td>
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<td>$5105.44</td>
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<tr>
<td>Revenue</td>
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<td>$1543.12</td>
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<tr>
<td>Direct Cost</td>
<td>$235.50</td>
<td>$85.62</td>
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<td>$321.11</td>
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<tr>
<td><strong>Gross Margin</strong></td>
<td>$1185.34</td>
<td>$36.67</td>
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<td>$1222.00</td>
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<tr>
<td>Indirect Cost</td>
<td>$214.05</td>
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<td></td>
<td>$214.05</td>
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<tr>
<td><strong>Net Income</strong></td>
<td>$971.29</td>
<td>$36.67</td>
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<td>$1007.96</td>
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</table>

On average, UCM’s total charges per MRI are 8.5 times **more** than Smart Choice MRI.

*finances shown are for on-campus outpatient only (hospital outpatient)*
Are there others nearby, Dr. Google?

- State-of-the-Art Imaging System (Hitachi AIRIS II - Spacious wide open design).
- Free patient transportation to MRI Center upon request.
- Open 7 days a week, late evening hours, including holidays. STAT reports given verbally by Radiologist within hours of patient’s test. 24-hour turnaround time on reports. Films delivered upon request.
- Board Certified Radiologists. Insurance pre-authorization and verification. Highly trained, Friendly and Caring Staff. Multi Bilingual Staff.

Full Diagnostic Service Center: Open MRI, MRA, Spiral CT, Bone Densitometry/QCT, Echocardiogram, EMG/NCV, X-Ray, Ultrasound, Nuclear Medicine, Cardiology Services, PET Scan.

Shop around for the best possible MRI procedure rate. Call them all and get their MRI pricing. Then you are in control and can pick the cheapest price.

Freestanding imaging centers often are more open to negotiating MRI prices than hospitals. A facilities “best price” is often much less than a facility’s published "price."
Is Chicago an outlier?
## LA market prices

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<thead>
<tr>
<th></th>
<th>Self Pay</th>
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<td>UCLA Health</td>
<td>Cedars-Sinai</td>
<td>CHICAGO MEDICINE</td>
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<tr>
<td><strong>Brain Stem w/ &amp; w/o Contrast</strong></td>
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<td></td>
<td>$450.00</td>
<td>$760.00</td>
<td>$1,100.00</td>
<td>$8,590.00</td>
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<tr>
<td><strong>Joint Lwr Extr w/o Contrast</strong></td>
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<tr>
<td></td>
<td>$350.00</td>
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<td>$610.00</td>
<td>$4,273.00</td>
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<td></td>
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<tr>
<td><strong>Charges</strong></td>
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<tr>
<td></td>
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<tr>
<td></td>
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<td>$6,270.00</td>
<td>$8,783.05</td>
<td>$8,590.00</td>
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<tr>
<td></td>
<td>n/a</td>
<td>$2,800.00</td>
<td>$4,369.09</td>
<td>$4,273.00</td>
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*prices may differ from actual and may not be representative of all charges to consumer
Market comparison: Los Angeles pricing strategies

<table>
<thead>
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<th>RadNet</th>
<th>UCLA Health</th>
<th>Cedars-Sinai</th>
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</thead>
<tbody>
<tr>
<td><strong>Facts</strong></td>
<td><strong>Facts</strong></td>
<td><strong>Facts</strong></td>
</tr>
<tr>
<td>• Largest provider of diagnostic imaging</td>
<td>• AMC health system based in LA</td>
<td>• AMC health system based in LA</td>
</tr>
<tr>
<td>• Based in Los Angeles</td>
<td>• Ranked No. 1 in California</td>
<td>• Ranked No. 4 in California</td>
</tr>
<tr>
<td>• Locations in seven states</td>
<td>• Ranked No. 5 in the US</td>
<td>• Nationally ranked in 11 adult specialties</td>
</tr>
</tbody>
</table>

| Insured vs Self-Pay Charge Master | ✓ | ✓ |
| Flat Rate Self-Pay | ✓ |
| Tiered OP vs IP Charge Master | ✓ |
Observations

- AMCs in LA’s more mature market have developed separate charge masters for self pay patients to compete with low cost competitors while Chicago’s market gives a net discount off the charge master (UCN = 25%).

- Neither LA’s market nor Chicago’s market utilizes tiered pricing for off or on campus MRI services.
  - The average cost of an MRI in Chicago is $743
  - The average cost of an MRI in Los Angeles is $839

- Price sensitivity and price comparison shopping is increasing in Chicago’s market

- UCM is more expensive to the consumer than its AMC and freestanding competitors
  - On average, UCM’s charges are 92% higher and 1% lower than UCLA and Cedars Sinai, respectively

- A self-pay rate of 27.3% of charges yields the same average profit per MRI as current finances

- On average, UCM’s charges are 92% higher and 1% lower than UCLA and Cedars Sinai, respectively

UCM on campus MRI expense = $700
UCM off campus MRI expense = $450
Welcome to New Choice Health where we help you make informed decisions about your medical procedures by giving you the tools you need to compare facilities in your area.

Shop and save with New Choice Health!

NewChoiceHealth Certified Providers

**Future Diagnostics Group**
- **Certified Provider**
- **Accredited Provider**
- **1 Location Around Chicago**

Future Diagnostics Group

<table>
<thead>
<tr>
<th>Price Range</th>
<th>(815) 730-3344</th>
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<tr>
<td>$625 - $1,400</td>
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</tbody>
</table>

**Hope Imaging and Medical Center, Inc.**
- **Certified Provider**
- **Accredited Provider**
- **1 Location Around Chicago**

Hope Imaging and Medical Center, Inc.

<table>
<thead>
<tr>
<th>Price Range</th>
<th>(847) 278-1119</th>
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<tbody>
<tr>
<td>$250 - $300</td>
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</tbody>
</table>

A MRI in Chicago costs $743 on average when you take the median of the 194 medical providers who perform MRI procedures in Chicago, IL. The least expensive MRI in Chicago is $130 for a Bone MRI while the most expensive MRI list price is $950 for a Neck MRI. There are 14 different types of MRI provided in Chicago, listed below, and the price for each differs based upon your insurance type. As a healthcare consumer you should understand that prices of medical procedures vary and if you shop from the Chicago providers below you may be able to save money. Start shopping today and see what you can save!

Get a Free Quote!
The University of Chicago Hospitals and Health System

The University of Chicago Hospitals and Health System Brain MRI Cost Comparison

5841 South Maryland Avenue Chicago, IL 60637

Facility Profile Summary
- Facility Type: Acute Care Hospital
- Number of Beds: 598
- Annual Procedures: 658,607

Facility Comparison Summary
- Quality of Care: Average
- Service Levels: Average
- Value of Care: Below Average

New Choice Health strives to provide you with the important information that you should consider before purchasing healthcare. Whether quality, service, price, or location we've aggregated the facility information for The University of Chicago Hospitals and Health System to help you make an informed decision.

Request a Free Quote

NCH Estimated Savings Opportunity:
$1,200

Compare providers in your area and save!
Get a Free Price Quote >>
Northwestern Memorial Hospital  $1650-$3600
Our Mission

Our mission is to empower patients with information and tools to make smart healthcare decisions!

What We Do

NewChoiceHealth.com is a free, consumer-focused healthcare marketplace where consumers can shop for common medical procedures. We enable our users to obtain medical provider specific pricing, service, and quality data for common medical procedures and connect our users with our network of Certified Medical Providers to compete for their business.

We benefit our users by providing free information on medical procedures and allow them to engage our network of Certified Providers with a no obligation Quote Request for the specific procedures they need. We benefit our network of Certified Providers by enabling them with a true consumerism strategy from best representing their service offerings with a consumer-facing storefront to engaging users with the right message and offering to win their business. NewChoiceHealth.com helps our Certified Providers engage today’s new healthcare consumer with the right message, where they are...online researching their options.

What Makes Us Different

We’re nationwide and list nearly every medical facility in the entire U.S. We’ve been at this for over 5 years now and have helped over 3 million healthcare consumers better understand their options...therefore we know a bit about healthcare consumerism! We have a passionate team committed to building the Nation’s leading medical procedure marketplace and empowering today’s new Healthcare Consumers!
For Physicians

Start receiving patient inquiries today from insured and uninsured patients!

Providers

Reach Millions of Healthcare Consumers

Nation's Leading Marketplace
NewChoiceHealth is where and how millions of consumers are shopping for healthcare. NewChoiceHealth Partner Providers gain access to these patients and are winning their business every day! Start receiving patient inquiries today!

Qualified Inquiries
NewChoiceHealth users are actively shopping for medical procedures in your market, resulting in deep-in-funnel patient inquiries. On average, NewChoiceHealth users are scheduling procedures within 7 days of using NewChoiceHealth.

Schedule More Patients
NewChoiceHealth offers Providers easy-to-use tools to manage and schedule inbound patient inquiries. Providers using NCH Inquiry Management tools see a 60% lift in schedules patients.

Certified Providers
NewChoiceHealth helps Providers best position their brand in front of today’s new healthcare consumers who are shopping for their healthcare needs. Become a Certified Provider and start scheduling direct patient inquiries today!
Certified Providers

NewChoiceHealth helps Providers best position their brand in front of today's new healthcare consumers who are shopping for their healthcare needs. Become a Certified Provider and start scheduling direct patient inquiries today!

Premium Certified Provider

A single Premium Certified Provider is selected per community and given exclusive rights to sponsor their local community! Premium Providers enjoy unparalleled visibility and recognition throughout their community. Hyper-target patients by procedures or service line. Receive The Certified Provider Trust Seal and instant access to patient inquiries.

Apply to become a Premium Certified Provider

Certified Provider

Certified Providers are featured throughout the NewChoiceHealth marketplace, receive the Certified Provider Trust Seal, can enhance their storefront listing with a logo, photographs, hours of operation, phone number, and gain instant access to patient inquiries.

Become a Certified Provider

Join our growing network of Certified Providers

In 2014, over 300 Certified Providers gained access to over 30,000 medical procedures, or $65 million of procedures, requested through the NewChoiceHealth Nationwide Marketplace.

Join our rapidly growing network of Certified Providers and start winning your share of the 40,000 medical procedures transacted through the NewChoiceHealth.com Marketplace each year.
Important considerations when choosing AMC MRI pricing strategy

- Pre-vs Post HOPPS imaging center CMS payment changes
- AMCs unlikely to compete on price with low cost diagnostic imaging providers
- The importance of the profit from diagnostic imaging services, specifically MR services, to AMC bottom line
- Insurers drop providers and hospitals because overall they are too expensive, not because any one or a group of services is more expensive
- Nearly seven out of ten health plan sponsors do not offer any kind of price comparison tool (evolving)
- Approximately seventy percent of consumers with employer-sponsored wellness plans do not compare the prices of medical services (evolving)
With insurance, UCM is more expensive to the consumer than most competitors.

*Smart Choice MRI is not contracted with BCBS and does not appear on BCBS’s Cost Estimator.

Source: BCBS Cost Estimator Tool
MRI pricing, the variables

- **Chargemaster**
  - Institutional payer contracts typically define upper charge limits,
  - Historically charges were set to include the potential highest payment
  - This methodology is becoming a potential liability with the growth of ACOs/risk contracting/networks, more restrictive traditional contracting, rising patient deductibles and increasing availability of charge information for consumers

- **On-campus vs. off-campus outpatient charges**
  - A different charge structure for outpatient facilities and hospital outpatients may prove confusing for patients and provoke negative feelings
  - There is some justification based on differential cost

- **Tiered pricing for insurance vs self pay**
  - Full charges → loss of self-pay
Variables associated with discount pricing

- Cost of doing business
  - Equipment
  - Space/construction
  - Maintenance
  - Contrast/supplies

- Personnel: technical, clerical administrative
  - Shared personnel cost-effective

- Marketing

- Professional (radiologist) contracting
  - May prove useful for overall business to decrease MRI pricing

- Payer contracting is key to driving business
  - ACOs, networks, commercial to provide volume for discount pricing

Academic consortium pricing vs chain volume discount
Does quality matter?

• Quality in the competitive MRI marketplace is like the Loch Ness Monster: frequently mentioned but little supporting evidence of its existence

• However, customer service/satisfaction is critical
  – Employee attitude
  – Appointment availability
  – Onsite wait times
  – Facility attractiveness

• ACR certification as a proxy for quality

• Cleveland Clinic radiologists to boost name recognition with links to actual readers

• Limited, time-saving protocols: Patients are completely unaware of complexity
  – Don’t offer complex scans
  – Limit 3-D work
  – Single Gd offering to hold down costs

• Minimize need for onsite radiologist/physician extender (limit contrast injections, don’t offer Secretin, MR arthrograms, etc.)

• Eliminate need for on-demand need for radiologist (No scan review prior to release, emergent scans, competitive report TAT)
So, can we compete? What should we do?

- Speaking for UC, not unless the Institution agrees to competitive pricing at OP sites where profit margins are high, or throughout the enterprise

- Strategies
  - Decrease overall pricing to level needed for “reasonable” profit
  - Decrease off-campus pricing in keeping with lesser expenses
  - Offer significant self pay (=cash) discounts
  - Contract with insurers, others to include the broadest range of services possible to minimize their need for single modality pricing
    - Other modalities
    - Specialty studies
    - Radiologist availability on demand, possibly on-site
  - Consider joint ventures as source of funding, expertise, contracting
  - Capitalize on your local reputation as a premier provider
  - Publicize quality metrics including RTAT, peer review, safety
What’s the good news?

1. The Cubs won the World Series! Go Cubbies!

2. Only 7 hours to cocktails!

3. If you are sleepy, good time to catch a few ZZZZZZZZZs