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## MRI bill a surprise, even to M.D.

LETTER

Published: August 29, 2014

My severe lower back pain started in late 2013. After seeing my doctor in April this year, and getting no relief from physical therapy, I was sent to a major local health care provider for an MRI of my lower back. I had just signed up for health insurance in January, and I did not ask questions about how much it would cost. I did not think my portion of the bill would be significant, given that magnetic resonance imaging technology has been around since the 1980s, no contrast was being used, and the same procedure around the world costs at most a few hundred dollars.

Several weeks later I was very surprised at the bill for \$4,507 with an additional \$586 charged for reading it. Insurance paid most of this, but left \$509.83 as my cost.

I got a quote from an imaging provider in Wilkes-Barre recently to see how much they would charge for the same imaging to be done again if needed. They gave me an estimate of \$405.65 total cost, including the reading by a radiologist, which is less than one-tenth what was charged by the dominant health care provider of the region.

Whether or not the hospital can justify the high fees they charge for procedures and care they provide is not the point. Even though my insurance happens to cover care from some providers in Europe, I found out through talking with friends that I may not have to go to Europe for my next elective medical procedure.

Shame on me for not doing my homework before having my imaging done. Going to a hospital within a few miles was convenient, but I have driven further to save a lot less than \$4,000. As a full-time farmer, even with insurance, it is a burden to pay such a sum of money, and the hospital was not willing to talk with me about reducing my portion of the bill when I went to discuss it with them. Well, I deserve what I got for my laziness. I had been taught as a medical doctor that quality was inferior with cheaper lab testing and imaging (outside the hospital that employed me), but over the years I really did not find that to be true.

In the future, I will ask questions and call around to find the best deal. After all, medicine is a business. Wilkes-Barre, or even Philadelphia, does not seem that far after all.

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