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Is billing your insurance always the most affordable option?

The short answer is no, it's not always the most affordable. Cash pay discount options are available, and could be dramatically lower than what you would end up paying towards your deductible. These cash pay options are usually due 100% at the day of service, although FirstScan™ offers payment plans and other financial options such as CareCredit™ and accepting FSA/HSA accounts to help provide you with the best possible advanced imaging service for the lowest cost.

The longer explanation is that everyone's insurance coverage is different (and sometimes more complicated to understand). Some insured will have just a co-pay for advanced imaging (MRI, CT, PET, etc.), and others will owe 100% of the insurance contracted rate towards their deductible, which, depending on where you go, could be in the thousands of dollars. Most insurance companies have cost comparison tools via their websites, and can be a great source of information. Still others may pay a percentage of the total contracted rate (for example, Medicare Part B pays at 80%, so the patient is responsible for 20%). We have seen patients from all over the country here at FirstScan™, and we've seen just as many different types of insurance coverage. Patients with 'catastrophic' type deductible plans (extremely high deductibles to protect insureds from a worst case scenario) tend to take advantage of cash pay discounts knowing that the probability of them hitting their deductible is low. That may be good advice if you do not feel you will hit your deductible.

It is also important to understand how advanced imaging is billed. If you have ever had an MRI, CT, or other form of advanced imaging before, it's entirely possible that you received a second bill, which I'm sure left you fairly upset. There are two components to billing in advanced radiology: the technical component (which is what we do at the facility level) and the professional component (the radiologist fee to read the images we take and provide a report to your physician). Often times, these are billed together under what is called a 'global billing' format. This results in one bill to you (assuming that your insurance coverage left a balance due). If your insurance carrier leaves a balance due and these are billed separately (by the provider and the radiologist), you will get a second bill. It is almost certain you will not know which format is being used.

The bottom line is that your referring physician likely does not know your coverage details, so when they refer you out for imaging, they may not be sending you to the most affordable and highest quality facility (by absolutely NO fault of their own). This is why it is extremely important that you do know those details and can ask for a referral to FirstScan™!

FirstScan™ offers the lowest cash pay discounts in the Omaha area. For an MRI without contrast, the cash discounted rate is \$399. For an exam that requires a contrast injection, the discounted fee is \$749. Our specialty MRI for the early detection of prostate cancer is typically not covered by insurance, and is offered at a rate of \$595.