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## **The Costs of Surgery and Hospital Care**

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When considering surgery, one suggestion has been to ask the surgeon about its costs. What you should know, however, is that the surgeon's fee is not the only professional cost associated with the actual procedure. You and/or your insurance company will be billed for the services of other professionals as well – the anesthetist and the surgical assistant. The latter may be another surgeon, a surgical resident (if you are in a teaching hospital), or some other trained professional. You may want to keep this in mind when asking surgeons about costs of the procedure.

Hospitals or outpatient surgery centers will also have separate charges. If you want to get a sense of what that will involve, call the facilities directly and ask. If you will be staying in the hospital after surgery, be aware that there are often separate charges for each and every 'extra' that is provided to you. Some things may be included under your room-and-board fee but if you are not sure, ask. More importantly, according to Pat Palmer, founder of [Medical Billing Advocates of America](http://www.billadvocates.com) and author of *The Medical Bill Survivor's Guide*, you should understand that billing errors can occur<sup>1</sup>. Don't be afraid to ask for, and scrutinize, an itemized bill. Any inconsistencies you find should be pointed out to the hospital. Doing so can result in a corrected bill. This is important because there are often limits to what insurance companies will pay, and you are generally responsible for what they won't cover.□

<sup>1</sup> See Palmer, Pat, "Shock Treatment: Your hospital bill can be full of surprises. Here's how to keep it from making you sick." *Modern Maturity*, May/June 2001,77-80. Or visit [www.billadvocates.com](http://www.billadvocates.com).

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