

# Estimate your costs for care



**Our Care Cost Estimator tool helps you save money and avoid unplanned expenses, just like you'd want to for any important purchase.**

Did you know that higher cost doesn't always mean better care? Certain factors like where you receive care can affect the cost of procedures, such as common surgeries, X-rays, and MRIs.

For example, a simple X-ray can cost twice as much at a hospital than at a local imaging center. And the more your covered services cost, the more you could be responsible for paying out of your own pocket.

Log in at **ibx.com** or through the **IBX mobile app** to estimate your out-of-pocket costs before your next appointment.

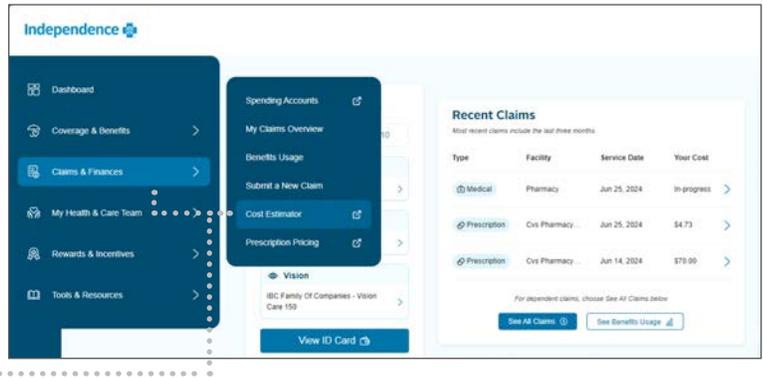
Before you schedule your next visit or procedure, use the Care Cost Estimator to compare providers side-by-side and estimate what you will pay for care based on your specific health plan.

The tool will display:

- Your estimated out-of-pocket costs for a wide range of common procedures and office visits
- Provider details
- Quality information about each provider, such as member reviews

# Get started with the Care Cost Estimator

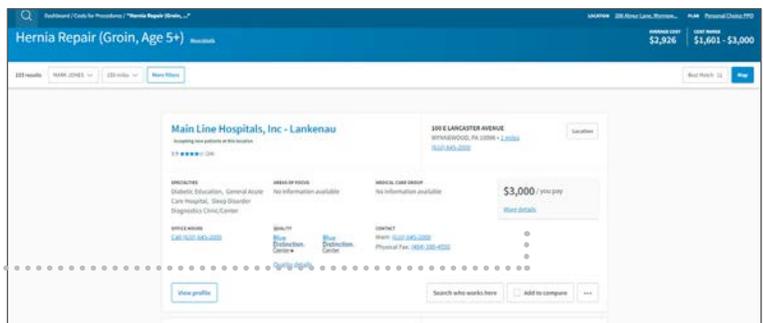
**1** Log in at [ibx.com](http://ibx.com) and select *Cost Estimator* from the *Claims & Finance* menu on the left. A new window will open.



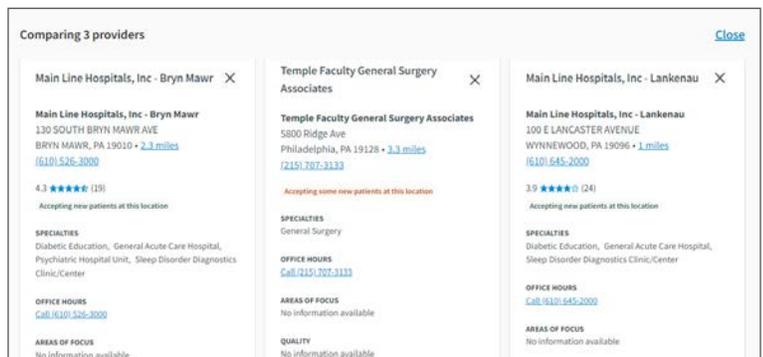
**2** Type the name or code of the procedure to see a full list of all related procedures to help you narrow down your search. Click on the procedure you are searching for.



**3** Search results display your out-of-pocket costs by provider. To view additional details about the cost, click on the *More Details* link below the estimated cost. To compare providers and locations side-by-side click the *Add to compare* box for the ones you'd like to compare.



**4** Click the Compare button in the lower right corner to see the side-by-side comparison. Use this information to decide which provider is best for your health needs and budget.



Independence Blue Cross offers products through its subsidiaries Independence Assurance Company, Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.

