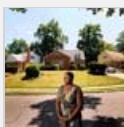


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By ANNA WILDE MATHEWS

Insured consumers are paying a growing share of their health-care costs out of pocket. But it has been hard for them to shop for deals and compare prices on medical services.

Now a growing number of employers, insurers and states are trying to lift the veil on health prices. Most of these resources still have limits, however, and it often remains difficult to project the real bill for any complicated health need.

Ideally, "you should know exactly what you're going to be spending," says Giovanni Colella, the chief executive of Castlight Health, a company that provides online health-pricing and quality information for employers and health plans to offer to the people they cover. "Become an informed consumer."

Last year, the average family deductible for an employer preferred-provider organization plan was \$1,518, up from \$1,034 in 2006, according to a survey by the Kaiser Family Foundation and Health Research & Educational Trust.

The best place to start is usually your health plan's website or your human-resources department's online destination. Big insurers like Aetna, UnitedHealth Group, WellPoint and Cigna offer some pricing information. Typically, these prices have gaps, but the companies say they're working to enhance the detail.

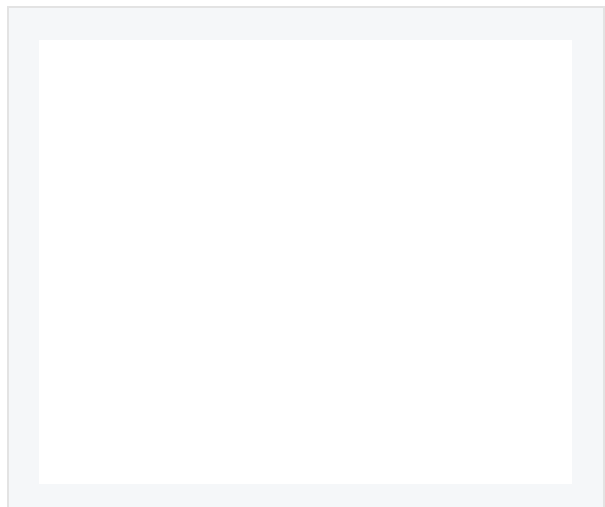
Employers also are using services such as Castlight, which can tell employees their actual expected out-of-pocket charges, as well as others including change:healthcare and Healthcare Blue Book.

Mary Gilmartin, an Indianapolis bookkeeper with a high-deductible plan, says she looked up a nuclear stress test on her employer's human-resources website, which has a service provided by Healthcare Blue Book. She found an outpatient facility that ultimately cost less than a quarter of the amount her usual hospital would charge. "I was very happy," she says.

Drug prices can vary as well. Takeisha Woodson, a credit analyst in Memphis, says she saved about \$5 off her \$12 monthly charge for a prescription, after the online service of change:healthcare, offered by her employer, recommended a cheaper pharmacy.

There are some public resources out there as well. Be sure to check if websites post the discounted rates insurers pay, usually drawn from claims, or if they are reporting health providers' undiscounted charges, which are generally far higher.

A few states, including Maine and New Hampshire, have detailed websites based on claims. Other states are expected to launch them. You can find links for individual states at the website of the All-Payer Claims Databases Council (apccouncil.org).



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At the national level, you can at least find averages or Medicare rates for services in your geographic area, which you can use as a starting point. Then you can call individual providers to ask about their charges and, potentially, try to haggle over pricing.

Here are some places to look: Fairhealthconsumer.org has figures that are supposed to represent typical rates in various locations, as well as estimates of what consumers might spend to go out of their insurers' medical networks. HealthcareBlueBook.com offers what the company calls a "fair price" for services in a given area. The American Medical Association has a site where you can look up what Medicare pays for doctor services. Go to amacodingonline.com and click on the CPT code search button on the right.

Write to Anna Wilde Mathews at anna.mathews@wsj.com

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