

💡 PATIENT COST AWARENESS

Your Wallet Feels the Difference — **Before** You Even Get Your Scan

Where you get your imaging done can mean hundreds — or thousands — of dollars in out-of-pocket costs.

Not all imaging is priced equally. Hospitals and outpatient radiology centers often provide the same exact scan — but the bill you receive can look dramatically different. Here's why.

⚠️ HOSPITAL OUTPATIENT DEPT.

Higher Fee Schedule

Facility fees added on top of the imaging fee

Negotiated rates with insurers are significantly higher

Higher cost-sharing applied to your deductible & coinsurance

Same scan — much larger bill

✓ AFFINITY RADIOLOGY

Lower Fee Schedule

No hospital facility fee

Lower contracted rates with insurers

Less applied to your deductible & coinsurance

Same scan — significantly lower bill

Why Does This Happen?

- 01** Hospitals carry a higher fee schedule. They negotiate reimbursement rates with insurers that can be 2–4× higher than independent centers for the identical procedure.
- 02** Facility fees are unique to hospitals. A "facility fee" is charged simply for being on hospital property — even for a routine outpatient MRI. Independent centers don't charge this.
- 03** Your cost-sharing is based on the billed amount. If your insurance applies 20% coinsurance, 20% of a \$3,000 hospital rate hits you much harder than 20% of a \$900 outpatient rate.
- 04** Deductible dollars go further elsewhere. Every dollar you spend at a higher-rate hospital eats through your deductible faster — leaving more exposure for future care.

2–4×

Higher hospital imaging rates
vs. independent centers

\$o

Facility fee at an outpatient
radiology center

Same

Quality of imaging
equipment & radiologist
reads

Before your next MRI, CT, or X-ray — ask your doctor about Affinity Radiology. Same quality imaging, at a fraction of the hospital cost.

Same scan. Same quality. Fraction of the cost.