

Elective outpatient procedures

SISC and Blue Shield are working together to help keep your out-of-pocket costs down, while providing access to quality care.

Elective outpatient procedures, such as colonoscopy, upper GI endoscopy, cataract surgery, and arthroscopy, can cost up to three times more in a hospital than in an ambulatory surgery center (ASC). These price differences often aren't based on better quality or clinical outcomes.

	Cost at an ambulatory care center ⁸	Cost at a hospital ⁸
Arthroscopy	\$2,700	\$4,900
Cataract surgery	\$1,400	\$4,000
Colonoscopy	\$800	\$1,900
Upper GI endoscopy	\$600	\$2,600

You have a choice

If you need a colonoscopy, upper GI endoscopy, cataract surgery, or arthroscopy, you can:

● Receive these procedures at a hospital.

To help you receive the quality care you need while keeping your costs down, your plan includes a maximum benefit for these elective outpatient procedures when they are performed in a hospital or at a nonparticipating ambulatory surgery center:

	Arthroscopy	Cataract surgery	Colonoscopy	Upper GI endoscopy with biopsy	Upper GI endoscopy
Maximum benefit at an in-network outpatient hospital	\$4,500	\$2,000	\$1,500	\$1,250	\$1,000

If your bill is higher than your maximum benefit, you will be responsible for paying the difference, unless Blue Shield receives advance certification from your doctor that the procedure needs to be performed in a hospital setting. This amount is in addition to your deductible and coinsurance.

Exceptions: In rare situations, there may be times when you may be covered if these outpatient procedures are performed at a hospital. This might apply if you:

- Live more than 30 miles away from an in-network ASC that can provide the service.
- Cannot make an appointment at an in-network ASC within a reasonable period of time.
- Receive advance clinical justification from your doctor for using an in-network hospital.
- Have emergency needs.

● Save by receiving these procedures at an ambulatory surgery center.

Data shows that services at an ambulatory surgery center (ASC) are generally the same as in the hospital setting — and the average cost is significantly lower.⁹

If these elective procedures are performed at a participating ASC, you will not have extra costs beyond your deductible and coinsurance. The maximum benefit does not apply.

For specific information about your plan benefits and participating ambulatory surgery centers, visit blueshieldca.com/sisc or call the Member Services number listed on your ID card.