

Estimating Costs for a Hospital Stay

Are you planning a medical procedure that requires an overnight hospital stay? Do you want an idea of how much the stay will cost in your area? You can use our [FAIR Health Hospital Stay Cost Lookup Tool](#).

The tool estimates what the total cost for a hospital stay will be for a certain procedure in a certain location. The cost is what you might pay if you don't have insurance. It's also what you might pay if you have insurance but the providers caring for you don't take your insurance. (That's called "going out of network.")

If you're going out of network, the estimate may help you to negotiate a price with your providers. If you're uninsured, the estimate may help you to negotiate a price and also allow you to understand the potential benefits of coverage. Whether you're uninsured or going out of network, the estimate will help you plan for the costs of a procedure.

The hospital stay cost estimate may not include all of the costs you may have to pay. For example, it may not include all professional charges, such as the surgeon's fee.

To use the Hospital Stay Cost Lookup Tool, first enter your insurance status and location. Then click the tab "Hospital Inpatient Facility Costs." Then enter the procedure you plan to receive. If you know the ICD-10 procedure code for the procedure, enter it. If you don't know the code, you can type a keyword or look up the procedure on our menu.

The results page will show you a total estimate of how much the hospital stay will cost. It also will break down the total by the types of things included, such as room and board, supplies and physical therapy.

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Costs for an overnight hospital stay can be much higher than costs for a doctor you visit briefly during the day. If you stay in a hospital, you're paying for a bed, food, supplies, services and more. The specific costs will vary depending on where you live. They'll also vary depending on what brings you to the hospital, such as childbirth or knee replacement.

Are you planning a medical procedure that requires an overnight hospital stay, such as elective surgery? (That's an operation you schedule in advance, unlike emergency surgery.) Do you want an idea of how much the stay will cost in your area? You can use our [FAIR Health Hospital Stay Cost Lookup Tool](#).

The Hospital Stay Cost Lookup Tool

The Hospital Stay Cost Lookup Tool estimates what the total cost for a hospital stay will be for a certain procedure in a certain location. The cost is what you might pay if you don't have insurance. It's also what you might pay if you have insurance but the doctors, hospital or other providers caring for you don't take your insurance. Some plans pay some amount for such care, which is called "out-of-network," but others don't. Check your plan documents or call your member services representative for the out-of-network benefits, if any, associated with your plan.

Out-of-network providers don't have a contracted rate with your health plan. So, you'll probably pay more if you go to them than if you went to an in-network provider. There might be times, though, when you might prefer to go to an out-of-network provider. If you or a loved one is facing a serious illness, you may want more choices than you can get in your network.

See [When Out-of-Network Care Can Be Covered in Network](#). You could even go out of network by accident. That can happen if you get care from an out-of-network provider at an in-network facility. See [Out-of-Network Docs at In-Network Facilities](#). In such circumstances, there may be legal protections for you that limit your exposure to what you would otherwise pay in network. See, for example, [Protections for New York Consumers: Understanding Your Out-of-Pocket Costs](#).

If you decide to go out of network, the estimate may help you to negotiate a price with the out-of-network providers. If you're uninsured, having an estimate may help you to negotiate a price with providers for their services and also allow you to understand the potential benefits of coverage. Whether you're uninsured or going out of network, the estimate will help you plan for the costs of a procedure you expect to receive.

Keep in mind that the actual amount you may have to pay might be different from the estimate you obtained with the Hospital Stay Cost Lookup Tool. The health status of one patient might differ from another, affecting the cost. There might be complications in one case and not in another. Different providers may choose to treat you in different ways. Individual charges for the services they perform can vary as well.

What's Included in Your Hospital Stay Cost Estimate

The hospital stay cost estimate gives a total for many types of costs, and also breaks them down by type. For example, the estimate includes room and board, and supplies and devices. It includes pharmacy, laboratory and radiology costs. It includes services such as physical therapy and occupational therapy. But the estimate may not include all of the costs you may have to pay for a hospital stay. For example, it may not include all professional charges, such as the surgeon's fee or the anesthesiologist's fee.

How to Use the Hospital Stay Cost Lookup Tool

- To use the Hospital Stay Cost Lookup Tool, first enter your insurance status and location.
- Click the tab "Hospital Inpatient Facility Costs." Don't click that tab for procedures or services you plan to get without an overnight stay. For example, for doctor visits on an

outpatient basis (without an overnight stay), use the tab “Medical Procedures, Services and Supplies.”

- Enter the procedure you plan to receive.
- There are several ways to do this. If you know the ICD-10 procedure code for the procedure you plan to receive in the hospital, enter it. For example, the code for a certain type of knee replacement is 0SRD0JZ. (That’s for replacement of left knee joint with synthetic substitute, open approach.) You can ask your provider for the code.
- If you don’t know the code, you can type a keyword, such as “knee replacement.” Or you can look up the procedure on our menu.
- The results page for the procedure will show you a total estimate of how much the hospital stay will cost. It also will break down the total by the types of things included. Examples might be room and board, supplies and physical therapy.

Your Action Plan

- Enter your insurance status, location and procedure in the Hospital Stay Cost Lookup Tool.
- On the results page, see the estimated total cost of your hospital stay in your area and surrounding areas.
- If you’re uninsured or going out of network, you can use the cost estimate to negotiate with your providers and plan for your costs.