There are such profound consequences for the consumer based on the lack of transparency of health care costs. This is becoming extremely burdensome for the consumer not only in costs billed to a consumer knowingly or unknowingly but also the huge amount of time taken by the consumer to navigate the health system/ health plans so that they are knowledgeable about services and what is going to be paid for. The additional costs that consumers are paying for in the high costs of insurance premiums, deductibles, copays and coinsurances, etc. is unbelievable. There is something wrong with healthcare in the USA. We should be informed of what we are paying for at time of service. I do not go and buy a car and wait to see what cost it will be after it is delivered! Price lists for services should be publicly available along with the degree of quality being given. Very basically, when you go to a network provider of your insurance company; any person providing services at that facility should accept payment that the health insurance plan is going to pay. Otherwise, the health insurance plan and therefore the facility should not be having that professional working there and billing additional cost. The whole healthcare system is so complex, the two sided sword is by not allowing these professionals to work is supporting the healthcare monopolies that are being developed in the state of Pa. and giving healthcare professionals little opportunity to be independent and practice healthcare as they feel is in the best interest of the patient.

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