



Save money on your lab work

If you need lab work, it pays to be a smart shopper.

Stay in-network.

No matter where you are in the U.S., we can help you find in-network labs.

Use an independent lab or a clinical medical lab that participates in the same Blue Cross Blue Shield plan as the medical provider who ordered your lab test.

If the provider ordering the test is located within Capital Blue Cross' 21-county service area in Pennsylvania, use a lab that is in-network with Capital.*

If the provider ordering the lab test is located outside our Pennsylvania service area, use a lab that participates with the same Blue plan in the county and state where your medical provider is located.

Follow these steps to find in-network labs:

Step 1: Search for labs online.

Choose an independent lab or clinical medical lab instead of a hospital lab. Here's how:

- Log in to your secure account at [CapBlueCross.com/Finder](https://www.CapBlueCross.com/Finder).
- Change your search location to match the city and state where your ordering medical provider is located.
- Select the *Places by Type - Lab* shortcut.
- If needed, refine results by selecting the *More filters* button, then the *Specialty* filter, and choosing *Independent Laboratory* and *Clinical Medical Laboratory* from the list of options.

Step 2: Check with the lab.

Before you go, check with the lab to make sure they participate in the same Blue Cross Blue Shield plan as your ordering medical provider. Or, check with Capital by calling Member Services at the number on the back of your ID card (TTY: 711).



* 21-county service area within Pennsylvania: Adams, Berks, Centre, Columbia, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lancaster, Lebanon, Lehigh, Mifflin, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Union, and York.

Save money. Pick independent labs.

Your out-of-pocket costs for lab tests depend on your plan. But regardless of your plan, independent labs charge less than hospital labs — often much less, as shown below.

Common lab tests	Member rate for a hospital laboratory (averages)	Member rate for an independent lab (averages)
Comprehensive metabolic panel Evaluates overall body function and the health of certain organs.	\$71	\$10
Lipid panel Measures levels of cholesterol and other fats.	\$79	\$13
Thyroid stimulating hormone test Measures the level of free TSH, a hormone that indicates thyroid health.	\$102	\$16
Urinalysis Checks urine for signs of disease.	\$21	\$3
Hemoglobin A1c Blood test used to diagnose and help manage diabetes.	\$54	\$9

More ways to save:

Blood drawn at your doctor's office?

Ask them to use an independent lab for testing.

Given a prescription for future lab work?

Pick an independent lab to draw your blood.

[CapitalBlueCross.com](https://www.CapitalBlueCross.com)



Source: Capital Blue Cross data, July 2022.

Refer to your Benefit Booklet for any copayment, deductible, or coinsurance you may owe for lab services.

Cost comparisons are built from a historical range of amounts paid to providers. This is not a recommendation or endorsement of any particular healthcare provider or its services and should not be construed as medical advice. Capital Blue Cross does not guarantee that services will be available or will be any particular quality or cost.

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