Bundled Surgical Care Options

- Bundled surgical centers of excellence provide individual, transparent, upfront pricing
- They provide these services to businesses and individuals.
- Their structure and efficiency allows them to charge dramatically less for their high-quality care compared to hospital-based centers.

Bundled surgery individual prices cover:

The surgical procedure itself
Surgeon and assistant surgeon fees
Facility / Operating room fees
Anesthesia fees
Routine postoperative appointments

Even when including the required travel, meals, and lodging expenses to utilize these centers, the savings over usual hospital based costs is significant.

Complication Insurance:

Platforms built for cash-pay bundles often include or offer add-on coverage (such as BLISCare) to cover any unforeseen surgical complications within a 30-90 day window. Be sure to ask about it.

Most accessible bundled surgery specialty platforms for individuals:

Surgery Center of Oklahoma (SCO) https://surgerycenterok.com/

The pioneer of transparent, cash-pay bundled surgery in the U.S. Their website lists all-inclusive prices for hundreds of outpatient procedures (all surgical specialties). What patients see online is the complete price.

Descriptors for the Surgery Center of Oklahoma:

- **Transparent pricing.** It is known for publishing comprehensive, all-inclusive prices for every surgery, which most surgery centers don't do. This is its signature feature.
- **Doctor-owned.** The facility is owned and operated by about 40 surgeons and anesthesiologists in central Oklahoma.
- **Cash-based and free-market.** It has drawn national attention for its "cash only" policy that guarantees rates. It is also a member of the Free Market Medical Association. One practical consequence is that Medicare and Medicaid are not accepted.
- **Multispecialty and modern.** It is a 32,535 square foot, state-of-the-art multispecialty facility in Oklahoma City.
- **Outcomes-focused.** The center says that, unlike hospitals, it has every incentive to provide flawless care, because complications don't generate extra revenue for it. It also reports a very low infection rate, though that figure comes from its own website.
- **Influential in healthcare reform.** Its model has been cited as a free-market alternative to conventional pricing. Oklahoma County, for example, waived out-of-pocket costs for public employees who chose to have surgery there instead of at a hospital.

MDSave https://www.mdsave.com/

A direct-to-consumer digital marketplace connecting cash-paying individuals to hospitals and imaging/surgery providers. Patients search for a procedure in their location, purchase a pre-paid voucher for that procedure that covers the bundled service, and take that voucher to their provider.

- **How it works:** MDsave lets patients search, compare, and purchase medical services at transparent prices upfront. It's free to use, and patients pay ahead of time for bundled procedures. You bring your voucher to your appointment as proof of payment.
- **Who can use it:** The platform connects self-pay patients, as well as those with high-deductible insurance plans, to providers offering bundled prices. That includes uninsured people, people with high deductibles, and people whose insurer denied coverage for care their doctor considered necessary.
- **Who can't:** One participating hospital states that anyone paying out of pocket can use MDsave as long as they aren't covered by Medicare, Medicaid or TRICARE. Eligibility may vary by provider.
- **Scope:** As of early 2024, MDsave listed more than 5,000 providers and 2,000 distinct procedures across 30 specialties.
- **Savings claim:** An MDSave announcement says self-pay patients can save an average of 50%. That figure comes from the marketplace's own partners, so treat it as a promotional claim, and compare against the provider's own cash price.

HealthMe https://www.healthmedocs.com/

A platform used by independent medical practices and ambulatory surgical centers (ASCs) to offer direct-pay, bundled surgical packages straight to uninsured or high-deductible patients through the provider's website.

1. **Healthcare marketplace.** It is a platform that lets patients shop for healthcare digitally, like any other product. One writeup calls it "Shopify for healthcare."
2. **Price-transparent.** It gives practices a turnkey application to create, price, and sell transparently priced bundled healthcare packages directly on their websites.
3. **Physician-founded.** It was founded by practicing orthopedic surgeon Michael Havig, MD.
4. **Compliance-focused.** A related product, HealthMe GFE, is a turnkey solution for providers to meet the No Surprises Act's Good Faith Estimate requirements.
5. **AI-enabled.** It has launched Dora, an AI care navigation tool, aimed at self-funded employers.
6. **Early-stage and award-winning.** It won a quality award at the Florida Early Stage Capital Conference in 2020.

Free Market Medical Association (FMMA) https://fmma.org/
is a trade association with a directory. It provides a map of free-market medical facilities and physicians. It primarily displays "direct primary care" providers based on zip codes.

Sedera's Cash-Pay Marketplace https://cashpaymarketplace.com/
connects patients to transparent surgical providers across 21 states

Individually Highly-rated Local Ambulatory Surgery Centers (ASCs)

{click on the names in BLUE to go to each provider's website}

U.S. Health Insurance Solutions
Ambulatory Surgery Centers (ASC) That Post Prices Online
Lists the ASCs (and other providers) around the country they found which post all-inclusive prices online for their services.

Forsyth Surgical Associates (Winston Salem, N.C.)

Lonestar Surgery Center (Houston)

No Insurance Surgery (Las Vegas)

Pacific Surgical Center (Longview, Wash.)

QuikSurg (Chattanooga, Tenn.)

Texas Free Market Surgery (Austin)

Banner Desert Surgery Center (Mesa, Ariz.)

Banner Estrella Surgery Center (Phoenix)

Daytime Outpatient Surgery Center (Fort Worth, Texas)

San Juan Regional Ambulatory Surgery Center (Farmington, N.M.)

MEDARVA at Stony Point Surgery Center (Richmond, Va.)

Northwest ENT Surgery Center (Woodstock, Ga.)

Ocean Surgery Center (Torrance, Calif.)

Orthopedic Surgery Center of Orange County (Newport Beach, Calif.)

Regency Healthcare (New York)

St. George (Utah) Surgical Center

SurgCenter at Pima Crossing (Arizona)