



# TIPS

from the Consumer Health Action Network

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## Negotiating Health Care Bills

Have you ever known that you should see a doctor, but put it off because it's going to be expensive? Medical bills can become overwhelming, especially because we can't always know what unexpected costs are going to come up on the bill.

If you have a high-deductible health insurance or no health insurance, there are ways to keep those costs down. An important tool is negotiating with your doctor's office.

If it seems odd to ask about or negotiate prices for health care, you should know that more and more patients are doing it. New health insurance arrangements require it. And the federal government has several initiatives to make it easier for you to compare prices. A survey by the Wall Street Journal found that people who negotiated on health care prices were successful half the time!!

Here are some tips on how to negotiate your medical costs before, during and after getting your medical bills.

### *Before seeing the doctor*

**Shop around** – There are often several doctors or hospitals in the area. Call around and ask how much they charge for your services. At the same time, ask if the office is willing to give you the same rates that Medicare or other insurance plans pay instead of the listed price. Medicare and insurance plans get cheaper “bulk prices” that can be much lower than what a doctor's office will quote over the phone. Also, ask if you can get a discount if you pay cash upfront. Offices are willing to do this because they don't have to bill you and they won't lose money to a credit card company in transaction costs.

**Consider prepayment options** – If you know ahead of time that you need to get a procedure done, call ahead and ask if you can get a discount for paying in advance. There may be different rates for paying early.

### *At the doctor's office*

At the doctor's office, face-to-face conversations often yield better results because billing offices and doctors have to be cautious about giving quotes or assessments before they have given an examination. It's always best to be polite; try not to be emotional or to take it personally because doctors also have their own bills to consider.

**Talk to your doctor** – Discuss what options are available for diagnosis and/or treatment. Asking questions about the necessity of certain tests and procedures is not questioning the doctor’s authority. Instead, doctors commonly perform multiple tests to be cautious. Doctors often do not know the actual cost for treatments or medications. There are often alternatives to hi-tech options or generic instead of name-brand drugs that doctors can prescribe instead. Finally, talking to your doctor shows that you’re taking an interest in your health and well-being. Asking questions demonstrates that you are paying attention, trying to understand, and more likely to follow his or her advice.

**Talk to the billing office** - As mentioned before, government and insurance plans pay a much lower rate than the listed price because they get a bulk rate. If possible, find out that rate, so you know what price to target when you negotiate. Also, paying cash saves the office time and money, so if it’s an option, consider mentioning it upfront. If not, discuss a payment plan with the office rather paying the whole bill at one time. A good faith effort will often get you an affordable way to pay those bills and eliminate the need to dread the postman. Also, ask that the office send you an itemized bill because you can check it at home.

*After you receive the bill*

**Check the bill carefully** –The people in the office are human; billing and coding mistakes sometimes happen. With an itemized bill, you can double check that you aren’t being overcharged, make sure your co-insurance percentage is accurate, and confirm that you are being billed for the correct procedures and supplies that you used.

**Finally, the main thing to keep in mind is that no harm comes from asking!**

**Call the Consumer Health Action Network at 203-772-2817 or toll-free in CT at 888-873-4585 for more information.**