

For more advice on how to navigate our broken healthcare system, read *An American Sickness*

6 QUESTIONS TO ASK BEFORE EVERY DOCTOR'S APPOINTMENT

1. How much will this test /surgery/exam cost?

"I don't know" or "It depends on your insurance" is not an answer. The doctor should give you a ballpark range or the cash price at the center where he or she refers. Many things that sound like simple little tests are now priced at many thousands of dollars.

2. How will this test/surgery/exam change my treatment?

If the answer is "It won't, but it might be good to know," take a pass. Doctors likely feel the need to do something or order something if you have a complaint, especially at a time when office visits can cost over \$500. When a doctor begins a suggestion with "Why don't we just . . ." there's often no compelling reason for the test at all.

3. Which blood test are you ordering? What X-ray? Why?

When doctors order blood work, they are frequently just ticking off boxes on a long electronic checklist, with no awareness of how much any might cost. Your questions alone will make them more discerning.

4. Are there cheaper alternatives that are equally good, or nearly so?

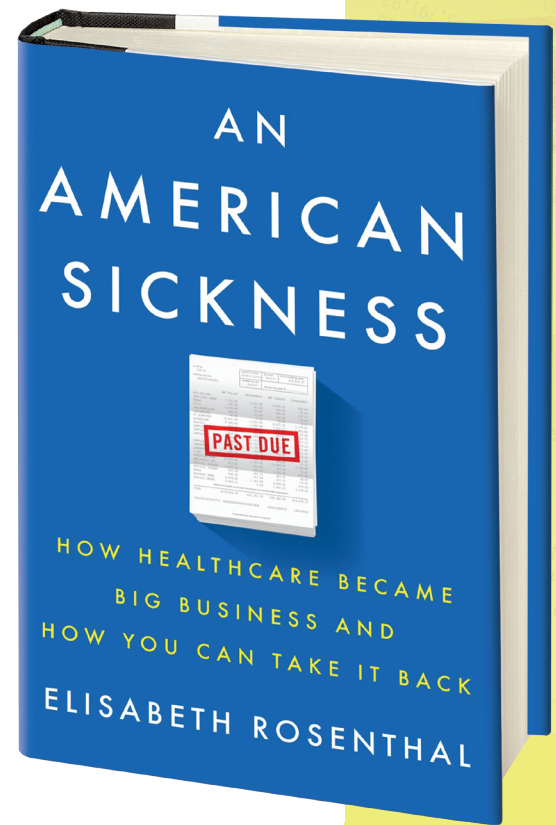
If you go to a pharmacy or a lab and encounter a high price, call your doctor's office and tell him or her about it. Force your doctor to learn. He or she likely didn't know.

5. Where will this test/surgery/exam be performed—at the hospital, at a surgery center, or in the office—and how does the place impact the price?

Doctors often practice and do procedures in different places on different days of the week. If you go on a Thursday and that happens to be your doctor's day at the hospital, it could double the price of your biopsy or colonoscopy. If he or she refers you to an ambulatory surgery center, ask, "Are you an owner?" A little shaming might encourage better behavior.

6. Who else will be involved in my treatment? Will I be getting a separate bill from another provider? Can you recommend someone in my insurance network?

Avoid a lot of unexpected charges up front by making sure that whoever is involved in your care—doctor, physician assistant, pathologist, anesthesiologist—is in your insurer's network.



SERVICE DATE(S)		BILL DATE	
02/06/17-02/07/17		04/11/17	
PAYMENT DUE BY		AMOUNT PAID H	
05/11/17			
CHARGES	ADJUSTMENTS	AMT CO	
30.00	-2,435.82	4,0	
44.54	-81.50		
30.66	-319.67		
354.00	-21.64		
346.00	-5.74		
611.00	-3,633.65	8	
389.00	-1,069.88	7	
267.00	-50.49		
793.21	-211.60		
854.79	-289.10		
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0.00	+8,739.89		
2,476.27	-6,718.67		
721.36	-60.88		
155.20	-85.79		
1,029.77	-544.10		
15,635.92	-3,791.92		
624.95	-244.89		
1,899.33	-460.93		
692.58	-200.13		
508.35	-241.18		
6,259.00	-1,362.99		
5,642.12	0.00		
is for hospital account only. Any physician services w			
\$119,633.78		-\$24,251.76	
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