

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

## HOW TO CHOOSE A DOCTOR

When selecting a primary care doctor, there are some basic questions you should ask about the business structure of the practice that will impact your bills. It would be nice, someday, if such policies were required to be posted on the office walls. The office business manager should be able to answer most of them.

### 1. Is the practice owned by a hospital or licensed as a surgery center?

If the answer is yes, you (or your insurer) may find yourself paying those outrageous facility fees—or caught in a battle about whether they're justified. You can ask specifically if such a fee will be added and how much it will be; however, many doctors' offices may not be able to answer the question correctly, because their bills come from the hospital or an outside biller.

### 2. Will you refer me only to other physicians in my insurance network, or explain why in advance if you can't?

Many primary care doctors have long-standing relationships with specialists to whom they refer patients—a reflection of trust but also a type of business arrangement. If a doctor is employed by a hospital, there may be extraordinary pressure for him or her to refer patients to that hospital or its medical group. A doctor should take the time to look at your insurance network's list and pick someone he or she trusts within it.

### 3. If I need blood work or radiology testing, can you send me to an in-network lab?

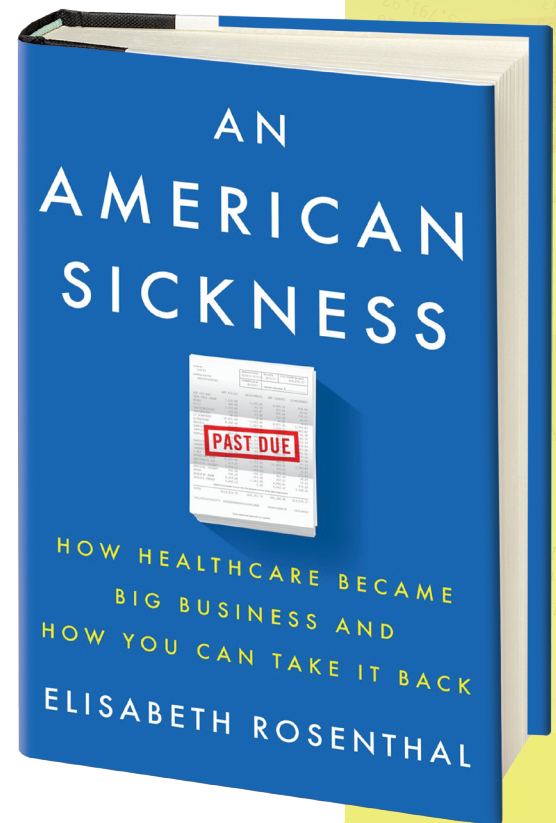
Blood processing is highly mechanized, so it doesn't matter where the tests are performed, but the prices at hospital labs can be one hundred times higher than at commercial labs like LabCorp and Quest. Electronic ordering programs keep such profitable testing in-house, when a few extra clicks of a mouse or a fax from the doctor's office can direct testing to cheaper outside providers. Any doctor should be able to do it, but will yours?

### 4. Will there be charges for phone advice or filling out forms?

Is there an annual practice fee? It's good for you to know in advance about extra charges, and how your doctor views his commitment to medicine and his patients.

### 5. If I'm hospitalized, will you be seeing me in the hospital?

What is your coverage on weekends? These services are an essential part of being a good doctor and most patients around the world expect to receive them. In the United States, despite physicians' high salaries, many practices have outsourced them. You don't want a doctor whose off-hour backup advice is to go to your local urgent care center or a hospital emergency room.



SERVICE DATE(S)	BILL DATE
02/06/17-02/07/17	04/11/17
PAYMENT DUE BY	AMOUNT PAID H
05/11/17	

ELLED	ADJUSTMENTS	AMT CO
30.00	-2,435.82	4.0
44.54	-81.50	
30.65	-319.07	
254.00	-21.64	
348.00	-5.14	
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	
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721.36	-60.88	
155.20	-84.79	
1,029.77	-444.10	
15,635.92	-3,791.92	
624.95	-244.89	
1,659.33	-460.93	
692.58	-200.13	
508.35	-241.18	
6,259.00	-1,362.99	
5,642.12	0.00	
Total for hospital account only. Any physician services w		
\$119,633.78	-\$24,251.76	
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Please detach and return with your		