



Working With Your Doctor To Find a Fair Price

Where will you find your best price?

If you have insurance: Start with using an in-network provider for your health plan that includes a provider network. **However, in-network providers may charge different prices for a particular service depending on where you receive care.** Always ask your provider for their price before receiving treatment, and compare the amount to the Healthcare Bluebook Fair Price to ensure that you are receiving good value. If their price is higher, you may need to ask your physician if they can perform your service at a less costly facility (a “green” facility).

Who should I speak to about healthcare prices?

You can call your hospital or provider’s office to get price information. Talk to the administrative staff or billing office for pricing information. Note that your doctor or nurse probably will not be able to answer your pricing questions.

Make sure to tell them if you have insurance (and the name of your insurance provider) or that you will be paying for the service yourself (self-pay).

How do I ask for a price?

Many people are apprehensive when it comes to asking providers about prices, but don’t be afraid to ask. Providers expect patients to ask about treatment cost.

1. Know what specific service you need - Write down the name of the service and, if possible, ask your doctor to provide the billing codes for the services. (These codes are called CPT codes for doctor’s office visits, and DRG codes for hospital treatments.) The more specific you can be the easier it is for a provider to give you a price.
2. Determine what a Fair Price is - Before calling a provider to request a price, look up the services on the Healthcare Bluebook website and write down the price. If you can’t find your service, then submit a request to Healthcare Bluebook to see if we can find the Fair Price.
3. Call the office staff - Ask to speak with the person on their staff who can discuss pricing.
4. Make sure to let them know the insurance company you are using or if you are paying for the service yourself – If you are using an insurance provider network, then you will get the insurance company’s discount. If you are paying for the service yourself, make sure to ask for a self-pay discount.
5. Ask what their price is for the service you need - If your treatment is a surgical procedure, make sure to ask about pricing for all components of care, including the surgeon, hospital and anesthesia fees. Also ask if there are any fees related to the procedure that you have not covered in your conversation.

If you are using an insurance provider network, you will need to call other in-network providers to request their pricing. Most network providers have to use the network rates. You may also contact your insurance company and ask them to help you locate a different provider. If you are paying for your own services, then you can either ask your provider for a discount or call other providers to request their pricing. It is okay to ask the provider if they will accept Healthcare Bluebook price. If the provider is not comfortable with the Bluebook Fair Price, then ask them what they accept as payment from Blue Cross/Blue Shield patients for the service. (Why should you have to pay more than the other patients they treat when you are paying cash?)

Most providers understand that cash paying customers want the best value, and many will give a discount. However, the first provider you call may not offer a price that you are willing to accept. It is helpful to request prices from at least three providers before making a decision.

Once we agree on a price, how do I document our agreement?

Always document the agreed price in writing. Ask the providers office to provide the price in writing or by email. If you are paying for the service yourself, then you can have them sign the Healthcare Blue Book Pricing Agreement which can be found on the pricing page for



each service. The Healthcare Bluebook provider pricing agreement is provided to you free. You can bring the agreement with you to an office visit, fax it to the provider's office or send it as an email.

The staff that sends out the bills for providers is often in another office or company and may not be aware of the price that was promised to you. If you get a bill that is higher than the price you were quoted, you will need to send them your written agreement to have the billing office adjust the charges to the correct amount. Remember, the office staff is busy, people forget, people change jobs, and other things can happen; so always get it in writing.

If I've already had the treatment and received a bill, can I still request a lower price?

There are times when you may have urgent or emergent situations that do not allow you the time to ask a provider about pricing. When this happens, and if you don't get insurance discounts, then the providers will often bill you full "billed charges". When you find yourself in this situation, you should talk to your provider about reducing the billed charges to a fair amount.

Follow these steps to request a lower fee if you have already received a healthcare service:

1. **Determine what a Fair Price is** - Look up the Fair Price for the services on the Healthcare Blue Book website. If you can't find your service, then submit a request to Healthcare Bluebook to see if we can help.
2. **Call the office staff** - Call the provider and ask to speak with the person who can discuss your bill. For Doctors - ask to speak with the person responsible for billing or the office manager. For Hospitals - ask for the accounts receivable staff or the person who can discuss your bill.
3. **Let them know if you are paying cash** – Explain that you are a cash-paying customer who would like to discuss a discount to your bill. You may have a better chance of receiving a discount if you meet with them in person. Remember that you are asking them to do you a favor (reduce your bill), so a positive and pleasant attitude will help you.
If you have a low income and might qualify for charity care, make sure to inform them of your situation and ask what options they offer. Many providers, particularly hospitals, have guidelines for charity care discounts.
4. **Ask the provider for a discount** - Ask the provider if they will discount their original bill. It is okay to ask the provider if they will accept the Healthcare Bluebook price. If the provider is not comfortable with the Bluebook Fair Price, then ask them what they charge Blue Cross/Blue Shield patients for the service. (Why should you have to pay more than the other patients they treat when you are paying cash?). The person you meet with may not be able to adjust the bill to your satisfaction. Don't hesitate to ask to speak with a higher level manager or have them talk with their boss.
5. **Get it in writing** -Once you reach an agreeable reduction on your original bill, get it in writing. The Healthcare Bluebook offers a free provider pricing agreement to help you document the agreed upon price. You can bring the agreement with you, fax it to the provider's office or send it as an email.
Have the provider give you the price in writing, by email, or sign the Healthcare Bluebook Pricing Agreement. The staff that sends bills for providers is often in another office or company and may not be aware of the new price that was agreed to with you. Remember, the office staff is busy, people forget, people change jobs, and other things can happen; so always get it in writing.
6. **Pay your provider** - Once you have established the final bill, you will be responsible for paying the bill promptly. Some providers may offer a payment plan over time. However, it is much better to get a substantial discount and pay the bill rather than paying an unfair price for years to come

Visit <https://www.healthcarebluebook.com> for more information.