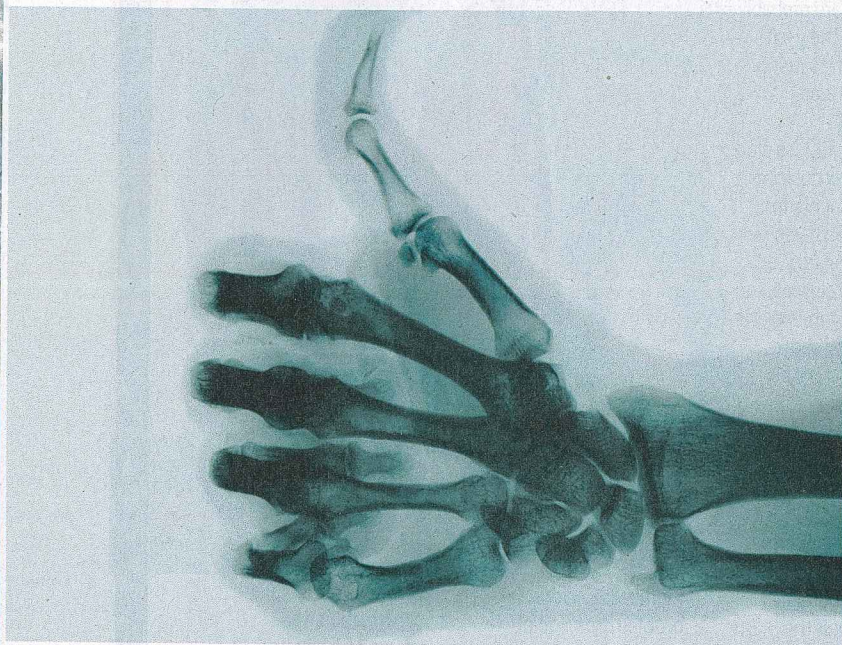


4 Ways to Cut Your Medical Bills

A physician outlines steps patients can take to slash the costs of their routine health care.

BY ELIZABETH O'BRIEN



➤ **MEDICAL SERVICES** have long been one of families' biggest budget busters. To diagnose an injured knee, for example, some hospitals post cash prices (the price paid by the uninsured) of more than \$4,000 for an MRI. But patients are increasingly able to safely reduce their nonemergency medical bills, says Elisabeth Rosenthal, editor-in-chief of *Kaiser Health News* and author of *An American Sickness: How Healthcare Became Big Business and How You Can Take It Back*.

If you have the time and energy for a little polite questioning of your doctor, a few phone calls, and some web research, you can often dramatically slash your medical bills. In the case of MRIs, for instance, by as much as 75%. Rosenthal, who is also a former practicing physician and former *New York Times* medical correspondent, suggests trying these four actions:

➤ **CANCEL UNNECESSARY TESTS**

Ask a doctor who suggests a test how the results might change your course of treatment. If the answer is "not much," then press for why it is needed. Consider skipping it if you don't get a good answer. Unnecessary procedures are surprisingly common: One study found they make up 7% of health care spending.

➤ **SEARCH FOR OPTIONS**

Inquire where you can get the work done. Physicians often operate at different locations on different days of the week. If it is safe and convenient to have the procedure done in an office, rather than a hospital, that often results in big savings. Also use your insurer's web cost estimator tool to see if you can get your tests done at lower cost nearby, and then bring the results to your doctor to analyze.

➤ **COMPARISON SHOP AHEAD OF TIME**

Ask: "How much will that cost?" If the doctor doesn't know, insist on talking with the billing specialist at the office or hospital. You may have to be persistent to get beyond "It depends on your insurance," Rosenthal warns. At a minimum, she says, the facility should be able to provide the cash price. Check your insurer's online estimator tool (or call your insurer) to see if it has information on less expensive options in your community.

➤ **VET THE PROFESSIONALS**

You don't want surprise bills from other doctors who might participate in your care. Remember that you might not meet providers who, say, read a scan off-site, or treat you when you're under anesthesia. So ask whomever you choose to oversee your care: "What are the names and roles of the other medical professionals who will be involved, and are they in my plan's network?" It pays to double-check their names with your insurer. You can ask your physician to swap out-of-network providers for in-network replacements. "I see the anesthesiologist isn't in my network—is there someone else who can treat me who is?" But doctors don't (or can't) always honor such requests. If they don't, you'll have to take your business elsewhere, or budget for much higher costs. **M**