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## How to Save Money at Your Doctor's Office

Your doctor probably isn't thinking about the cost of your care—but you should.



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**W**e've all heard the stories about outrageous and unexpected medical bills showing up in the mail after what seemed to be a simple office visit. We hear less about possible actions that we as consumers can take to try to prevent them. In my new book, "An

American Sickness: How Healthcare Became Big Business and How You Can Take it Back,” I break down the healthcare system into its component parts—the hospitals, doctors, insurance companies, drug manufacturers—and offer tips about how you can avoid extraneous costs in each area.

*Many things that sound like simple tests are priced at thousands of dollars.*

I've already written about what you can do the next time you're in the hospital, so let's tackle your relationship with your doctor. At your next doctor's appointment, make sure you ask:

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 tests are priced at 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.

In conclusion, don't be afraid to ask these simple and illuminating questions to your doctor. Remember, you are the consumer and you have the right to know your treatment and its cost.

*A little shaming might encourage better behavior.*

