

Tips for Talking to Your Doctor About Price.

Talking to your doctor about your healthcare isn't always easy – especially when it comes to price. Taking an active role in your health and communicating with your doctor is critical to getting good healthcare, and that includes discussions around cost. Here are some tips on preparing for discussions with your doctor about price.

› **Get educated.**

Before you go to your appointment, become familiar with your health plan. Find out about your co-pay, your deductible, and what procedures are covered.

› **Take your insurance information with you.**

Bring your insurance cards and information with you to your appointment and mention any changes to your insurance since the last time you visited.

› **Let your doctor know that cost is important to you (and so is your healthcare).**

Chances are that your doctor isn't thinking about the cost of the procedure, so it's up to you to let your doctor know if your insurance plan does not cover his or her recommendation.

› **Discuss choices and alternatives.**

Make sure you understand what your treatment involves and what it will or will not do. If your doctor suggests a treatment that you know is going to be expensive, ask if there are other treatments that might work or if less-expensive choices are available. Your doctor can work with you to develop a treatment plan that meets your needs.

› **Don't hesitate to ask about cost.**

If the costs of your treatment or procedure is too high, your doctor may be able to suggest less-expensive alternatives. If your doctor does not know the cost, ask the office staff or scheduler, or shop around yourself. Visit the savings calculator on Shields.com. Then call your doctor and ask for his or her advice on the lower-cost treatment.

› **When it comes to your healthcare and costs, you always have a choice.**

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