

DISABILITY ISSUES, INSURANCE, MONEY SAVING IDEAS & TIPS

SIX QUESTIONS TO ASK WHEN NEGOTIATING MEDICAL COSTS



Whether you're between jobs, experiencing other financial hardship, or just have more medical bills than [your emergency fund](https://safetynet.com/blog/hot-to-keep-emergency-expense-fund/) [https://safetynet.com/blog/hot-to-keep-emergency-expense-fund/], can provide for, you should know medical providers are very likely to be able to offer you a discount or even entirely waive your costs. The fact is, according to a Kaiser / New York Times survey [https://www.kff.org/health-costs/press-release/new-kaisernew-york-times-survey-finds-one-in-five-working-age-americans-with-health-insurance-report-problems-paying-medical-bills/], one in five working-age Americans have problems paying medical bills—even when they have health insurance.

If nothing else, working with providers to arrange for a monthly payment plan that fits within your budget will prevent them from sending your bills to a collections agency—an event you want to avoid at all costs. Once your bills go to collections, you not only take a major hit to your credit score, you lose the bargaining power to arrange for lower rates.

Here are some literal questions to start the conversation. Ideally, you would approach your provider with these questions before you have any medical procedures. The next best time to bring these up is the day you get the bill.

1. How do I contact the billing department?

If you don't know how to reach your medical provider's billing office, ask at the desk. While emailing and calling the billing department is a good start, walking into the office in person is even more effective. Don't worry about feeling judged—they talk with people every day about the same issues.

2. Is there a way for you to charge me a lower rate on these procedures?

If you are uninsured or have a very high deductible, there is a very good chance they provider will negotiate with you. That's because self-paying patients don't have the bargaining power of an insurance provider behind them and are usually charged much



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3. Is there assistance available to help me pay?

If you can show financial hardship there may be [government programs and local and national charities to help pay your medical costs](https://qlinkwireless.com/blog/35-medical-assistance-programs-that-will-help-you-pay-your-medical-bills/) [https://qlinkwireless.com/blog/35-medical-assistance-programs-that-will-help-you-pay-your-medical-bills/]. Medical providers themselves might waive part of your fees, too.

4. Would it help me to hire a medical bill negotiator?

Many [medical bill negotiators](http://www.needhelp-payingbills.com/html/medical_bill_negotiators.html) [http://www.needhelp-payingbills.com/html/medical_bill_negotiators.html] will work on a contingency basis, meaning you will pay them a percentage of the money you save. Just asking the billing office up front might help you—and them—make the decision about whether that is necessary.

5. Can you offer an interest-free payment plan?

If you've established that your provider cannot charge you any less, ask if at least they can refrain from charging you interest if you make your monthly payments on time.

6. This is what I can afford to pay on a monthly basis. Can you help me make this work?

Hospitals and doctors' offices aren't necessarily eager to send your bills to a collections agency. Even if they can't lower the rates they are charging you, if you are willing to make regular payments, they will often recalibrate the payment plan in your favor.

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