



Citizens' Council for Health Freedom

# Health Freedom Minute

May 16, 2017

## Four Ways to Pay Less for Care

There are ways to pay less for care. You can go to a cash-based doctor that posts prices. You can use [Healthcarebluebook.com](http://Healthcarebluebook.com) to find out what insurance companies typically pay for an office visit or a procedure. Then offer to pay that price up-front or before you leave the clinic. Third, you can negotiate prices.

Karus Group negotiates for insurers and self-pay patients. They've saved \$200 million for health-sharing ministries. They suggest asking providers to lower their prices by more than half in exchange for up-front cash payment, or find another doctor. Finally, since you likely won't reach your deductible, you can choose to *not* say that you're insured and ask for a cash-based price instead.

"Key to Clinching Health Care Discounts Is 'Just Ask,' Professional Negotiators Say," Michael T. Hamilton, Health Care News, December 2016.

Presented daily by Twila Brase, President, Citizens' Council for Health Freedom.

*The Health Freedom Minute is now heard in 47 states:  
Mornings M-Th at AM1280 (The Patriot) in MN and 91.5 AM WHKC (FreedomFM) in OH,  
afternoons on American Family Radio, and daily on the CSN network  
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