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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 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.