

# Top 10 Tips to Manage Costs of Care



## Break it down for me.

Make sure you have a thorough understanding of your insurance benefits so you know what's covered and what's not.



## Let's get personal.

Contact your insurance company and ask if you can be assigned a case manager. This will be your go-to person for authorizations, clarification of coverage and benefits and expediting paperwork.



## What will this cost?

Before your medical test or procedure, ask about the costs and whether there are any programs to help pay for any out-of-pocket costs.



## Find the fair price.

Arm yourself with information on the standard price for your medical procedure. The cost of certain procedures can vary by over 400% depending on where the care is provided. The Healthcare Blue Book is a good resource for fair market prices but keep in mind this doesn't account for quality.



## Got GPS?

A social worker or financial counselor can help you navigate the insurance maze and find further assistance and programs you may be eligible for to help cover some of the costs of treatment.



## Ask about patient assistance programs.

There are programs that can help with indirect health costs such as transportation to/from treatment, child care, or home expenses.



## Get an itemized bill.

Details can help you find billing mistakes and negotiate individual items. It will also help you keep track of more than one bill you receive for a procedure or hospital stay.



## Avoid the pile up.

As soon as you know you may have trouble paying your bill, bring it up with your doctor's office, set up a payment plan and negotiate with creditors, if necessary.



## What are my rights?

Understand your benefits and rights. You may have a legal right to certain benefits. For example, under the Family and Medical Leave Act you may be entitled to unpaid leave from your job to care for a loved one with cancer.



## Save those receipts!

You may be eligible for a tax deduction on some of your medical expenses. Ask your accountant for more details.