Medical Billing Advocates of America

10 Things to Know Before Your Doctor's Appointment or Hospital Visit

It has been estimated that hospitals in the U.S. overcharge their patients by about $10 billion every year. Tens of thousands of patients are paying markups of 100 or even 1,000 percent annually without even realizing it.

Don't let yourself fall into this trap—follow the steps below to dodge unnecessary charges and only pay what you *need* to be paying.

1

Use your own language when signing admission or outpatient forms.
When you arrive for your appointment or admission, you will be asked to fill out forms concerning your medical information, agreeing to release the information to others and accepting financial responsibility to pay for services. Consider adding your own language to these forms, using payment of "true and accurate charges" and "fair and reasonable prices" instead of "usual and customary charges." Initial the changes and sign the forms.

2

Determine what level your visit falls under.
You have a much better chance of disputing the Level 5 visit (life-threatening) when you are there for a sore throat and the physician has spent 5 minutes with you in the examination room.

- Level 1 visits should be billed if you go into the office for a shot. Often during this visit, a nurse will simply administer the shot and you will not be seen by a physician.
- Level 2 and 3 visits cover the average visit and do not require much beyond describing your health problem to the physician, getting a basic examination to address the reason for your visit, and receiving a prescription for medication or for further tests.
- Level 4 and 5 visits are reserved for more life-threatening conditions or serious complications that require complex medical decision-making. The patient has cardiac problems combined with other high-risk illnesses. Obviously, more serious illnesses or injuries require more physician care, treatment, and time.

3

Make sure your return visits are costing you less.
If you are returning for a follow-up visit for the same reason as your first visit, ask your physician to make sure they let the billing office know that you should only be charged for a follow-up visit.

4

Avoid additional lab work expenses.
If your physician feels it is necessary to run lab tests to determine your condition and treatment, ask where the lab work will be performed—in-house or sent to an outside lab? The outside lab may not participate and attempt to charge you whatever they want.

5

Ensure that radiology testing is the right step to take.
Is an MRI or CT scan the first test that should be performed to diagnose your condition? These are very costly tests and often cost thousands of dollars. Ask your physician if a less expensive test could confirm or rule out a diagnosis prior to administration of a CT scan or an MRI.

6

Avoid paying full price for multiple surgeries.
A surgeon's fee covers all costs involved in performing the procedure or procedures, and this includes the surgeon coming to the facility, scrubbing up, putting on his gown and gloves, prepping the surgery site, and making the initial incision. If you had a second procedure at the same time, the surgeon would only perform those initial tasks once. This is exactly why the government only pays 50% for the second and third procedures. You should have the same right as a consumer, regardless of coverage.

7

Keep your own record of time spent in the operating room.
Consider having a family member document the time you're in the operating room, from the exact time you enter to the time you leave. The price for use of an operating room can run anywhere from $60 per minute to $200 per minute. The same goes for the recovery room. Unnecessary time spent in either place due to staffing problems can be very costly.

8

Make sure you aren't charged for a full day when you're admitted late at night.
Make sure you are not charged for a full day in the ICU or regular room just because the physician wrote the admission request in the last hour of the day. Chances are, you would not even occupy the room before the early hours of the next day.

9

Avoid the additional costs of an expensive suite.
Check with your physician to make sure you are not spending unnecessary time in an expensive room (i.e., ICU) when medically you would be just as safe in a standard semi-private room. When a patient is ready to transfer to a regular room from an ICU and regular rooms are unavailable, make sure they do not charge you the ICU price. You should be charged for the rate of a semi-private room.

10

Bring your own necessities to the hospital.
Beware of items furnished to you while in the hospital—mattresses can be billed at three times the cost they would be in a department store; support stockings are priced as if they were lined with the finest silk. If you require any over-the-counter medication, make sure to bring your own supply with you to the hospital to avoid excessive costs.

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