

Currently, I am not carrying any medical insurance.

People often ask me if I'm afraid. The way I see it, even if I had insurance, I'd be just as afraid (or not). After all, the system is so complex and so riddled with corruption, who knows if my claims would be covered anyway, even if I'd been paying premiums all this time?

After all, in spite of the laws, etc. that we have these days, I could still end up with huge bills or poor quality care (or both) because of some provision buried in the numerous pages of policies, legislation, etc., that I know nothing about and don't have the time to discover, read, research, and understand. I don't think anyone does, anymore. And they have more lawyers that I could ever afford. Guess who wins.

So now that I have to pay for everything myself, here is what I'm doing.

1. Know what care you are going to be receiving.

It's your body, not theirs. You're the one who is going to have to live with the results of whatever you want to have done. Whenever I decide I need medical care, I call to find out what is the first step. If I need diagnosis, I ask what it will take for diagnosis. I make up a list of questions before calling. When I'm on the phone, I take notes. If I have more questions, I write them down and call back. I know it's my job to stay on top of what's going to be done because, ultimately, I'm the only one responsible. I'm the ultimate reason for all this, and I deserve the best care. The only way to manage it all is to be as informed as I can get.

2. Know what it will cost.

I get the cost of whatever step I'm taking. This is often not easy. In one case, while talking to a doctor or nurse in a group practice, they say, "we can't tell you, you have to talk to the billing department." When I call them, they say, "we can't tell you without a code. What's the code? If you know the code, then we can give you a price."

This is the result, I believe, of how so-called health insurance (there is very little I would call "health" about it) and the medical service industries now work. That is, most people never really understand how much things cost because they "have insurance."

As a result, this kind of process can be very time consuming, because the medical system is designed to grapple with the insurance companies and is not designed to provide reliable cost information to you, the patient.

3. Ask if there is a lower price, a discount, or what you think is fair.

I went in for a physical and reminded the doctor that I was "self pay." She said we'd have to send my blood work off to a lab to be analyzed for various things, so she took out a chart of various lab tests, listed by different labs, and started to review it. "Well, we could get you this combination of tests for a package price, it looks like," she said. A call down to the billing department confirmed that it would be cheaper that way. So I went with that and saved something like \$60.00. If I had had insurance, perhaps this conversation would never have taken place.

The lesson here is: You might be surprised who will work with you to help keep your costs down. So don't be afraid to ask whenever you get curious. Ask doctors. Ask nurses. Ask receptionists or billing people. You never know. Everyone knows medical costs are a killer these days, so usually, they're willing to help if they can. The last thing they want is for you to stay home because you can't afford to go in.

4. Verify all questions you might have after receiving any bills.

Whenever I get charged for something, I always ask, if I have any questions whatsoever. If it looks like there is some kind of added charge, I call and ask why. I am always polite and calm. I never raise my voice. If I get cut off, I calmly dial back and enter all the information over again. I am doggedly persistent. But still calm. If necessary, before I pick up the phone to call, I close the door of my office and yell and pound on the desk (or side chair, etc.) and complain in no uncertain terms how I feel wronged, out loud, even though I'm in there by myself. Then I stop, take a few deep breaths, relax and make the call.

Example: I needed to go in for a tetanus shot. I called to ask the price. I got the 'hand off' described in section 2, above. Turned out, it was either \$50 or \$60. I didn't care about the \$10 difference, so I went in. After I received the injection, I went downstairs to pay. The receptionist told me that the code hadn't "come down" from the nursing station yet. So I paid them \$50 and left.

Then I got a bill for \$60. At first they told me it was \$50 for the serum and \$60 to have it injected. So I paid it, thinking I had no alternative. I vowed to be more careful next time, before going in. Because I hadn't expected the extra bill, I was late in paying it and they sent yet another bill with a \$10 late fee.

So, I called back. I said this wasn't fair because I was lead to believe that it was going to be \$50 and hadn't expected any other bills. I was most polite and calm during this call. My attitude was one of mild surprise and disappointment. This time, I happened to get the head of the billing department. She said, "We charged you for the injection? That's not right. That's supposed to be included in the cost of the serum." I didn't have to pay the late fee and they actually sent me a check back for the \$60.