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How to negotiate lower prices for your medical bills



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Hospitals and doctors' offices have always been expensive places. But that's hitting a lot of us harder these days as hours are cut and jobs lost.

Even if you carry insurance, deductibles can cost you thousands. Did you know that medical bills are negotiable?

A number of recent newspaper and online reports point to success in people lowering bills.

According to the non-profit group, [the Access Project](#), there are certain secrets that make your attempts more successful.

First think and act ahead.

If you think you'll have trouble paying for a procedure, request a cost estimate in advance. You'll be in a better position to negotiate before you receive care.

Go to www.Nahdo.org to research rates for medical services.

Seek public programs and ask your insurance company to pick up part of what is not being covered.

Pay in cash if you can. The access project says it increases your chances of getting a lower bill.

Make a personal connection. Go right to the manager and explain your situation. If there was a job loss or hours cut, tell the person.

Follow it up with a letter outlining the cost saving measures you have already taken, like asking for your insurance company or public programs to cover the expense.

And be persistent. Don't take no for an answer. Keep calling and writing.

Learn more about ways to lower your [medical bills in Arizona](#).

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