

Three bills you didn't know were negotiable

These strategies can help you talk down your doctor, your dry cleaner and your hotel.

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September 30, 2009: 6:00 AM ET

(Money Magazine) -- **1. Your doctor bill**

Why now: Your MD knows times are tough. And he's used to negotiating his fees -- he does it all the time with insurers.

Strategy: If you have to shell out a chunk of cash for a covered treatment, offer to pay the doctor and hospital upfront in exchange for a 10% to 20% discount, says Andrew Cohen of the Access Project, a health-care advocacy group. They'll often accept to avoid the hassle of dealing with your insurer. No coverage for a dental crown or physical therapy? Offer the lowest rate your provider charges an insurer (typically 30% to 50% off "retail"). To find those rates, check big insurers' websites or go to vimo.com.

2. Your dry-cleaning bill

Why now: The recession is squeezing small businesses hard. It's easier to get a discount at an independent shop than at a large chain store.

Strategy: Use your clout as a regular: Tally up your typical monthly tab and show it to your dry cleaner when no other customers are around. Then ask for a 10% to 20% discount, says Herb Cohen, author of "How to Negotiate Anything." If you need to sweeten the deal, offer to pay cash (credit card fees are costly to retailers) or to drop off and pick up your clothes on slower days of the week.

3. Your hotel bill

Why now: Companies slashed travel budgets, and Americans are staycationing in droves. Hotel occupancy is expected to average less than 55% this year.

Strategy: When booking, call the hotel directly (not the 800 number) and ask the front desk or a reservations manager for a discount on the published rate. No deal? Suggest an upgrade to a suite or the concierge floor, which comes with amenities such as free breakfast and evening hors d'oeuvres at no additional charge. If you're a member of the hotel's frequent-stay program, mention it -- you'll have more leverage. ■

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