

Participation status of a provider and a facility

In general, it is best to have expensive services provided at facilities participating with your insurance. However, there are exceptions. A stress test can cost more than \$1500 at a certain participating facility even after the insurance coverage and payment. But at some other non-participating facility, for the same quality service for exercise stress test, payment of hundred dollars cash is all that is needed. Some homework by you and guidance from the primary care physician can avoid the higher expense.

Find out about Charges before the service is rendered.

The service may be the same but the charges are very different. For example, a colonoscopy in certain facility will entail \$6,000 charge whereas it could be only \$1,200 at some of the other facilities.

Prior to receiving the service, it is best to make the phone calls and find out about the charges first.

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about health and healthcare**

at

[ohiogimd.com\seminars](http://ohiogimd.com/seminars)

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Are Medical Bills Crushing you financially?

This brochure and other resources may help you.



Maintain Health with Healthy Diet and Life-style

Diet rich in natural foods such as fruits and vegetables and less of fat and protein of animal origin is considered healthy. Avoid sodas, fried foods, cheese, fast foods and refined sugars.

Control the intake of calories and maintain weight as close to ideal body weight as possible. Avoid eating while watching TV. Everyday eat a healthy breakfast and home-cooked meals.

Regularly exercise to maintain good cardiovascular fitness and muscle tones.

Go to sleep at a fixed time, allow enough time to sleep. Avoid watching stressful shows and movies, and limit caffeine.

Meditate and find peace and calm rather than constant stimulation of the brain.

Avoid habits which are detrimental to health such as smoking when you have COPD, taking a lot of salt when you have high BP or eating sweets when you have diabetes.

Work with a Good Physician

A patient-focused physician with extensive experience, deeper understanding of health and diseases is better positioned to guide a patient in a complex medical field.

They should be compassionate, focused on patients and have sufficient time to evaluate each patient well. They should be good in making clinical diagnosis.

They can help you to

- 1) avoid unnecessary testing
- 2) find less expensive, but high quality facilities for your care
- 3) choose less expensive, but equally effective treatment, and
- 4) be referred to a right specialist



- Stay Healthy. Quit bad habits.
- Have the right physician guide you to avoid unnecessary medical expenses.
- Do not chase expensive medications and treatment modalities advertised on TV. Check with your doctor and get a qualified medical opinion
- Find out the cost of care before the care is rendered. Give yourself an opportunity to consider options and make the right decision.
- Negotiate large bills. Quite often there is room to lower your financial responsibility.
- Do not limit yourself to participating providers. Paying cash for out-of-network service from a good provider may let you have quicker and better service and save you more overall.