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# Questions That May Save You Money at the Doctor's



Listen



You aren't just a patient when you visit your doctor. You're also a consumer who's about to spend good money. Your doctor might prescribe medical tests, procedures, or medications that could cost a lot.

Ask these five questions. They might help you save some money.

## 1. Why Do I Need This Test?

### IN THIS ARTICLE

1. Why Do I Need This Test?
2. How Much Will This Test or Procedure Cost?
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**mammogram or colonoscopy** that checks for **cancer**. Or it could be a **blood** test, X-ray, **ultrasound**, or other medical test to help figure out what's making you sick.

Either way, don't be shy -- ask questions about tests your doctor orders so that you fully understand your care.

Your questions should cover:

- The purpose of the test and why you need it
- How the test will be done
- What you should do to get ready
- Whether there are any dangers or side effects
- How you'll find out the results

Ask follow-up questions if you don't understand the answers.

### 2. How Much Will This Test or Procedure Cost?

Once you know what your doctor plans to do, ask how much it will cost. Find out:

- The actual cost of the test
- Whether your **insurance** will cover the cost
- What your out-of-pocket costs will be

Your doctor's staff should be able to help answer these questions. If not, call your **insurance** company.



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### 4. Are There Wellness or Lifestyle Programs Available?

It costs less to prevent an illness than it does to treat it. So talk to your doctor about changing some of your lifestyle habits. Wellness and lifestyle programs offer plans for eating right, [exercising](#), [losing weight](#), and managing your [stress](#). If you already have a chronic condition, a program can help you manage it better.

Ask your doctor if a wellness program or lifestyle changes could help you avoid taking medication. Also, check with your [insurance](#) company and your employer about lifestyle programs they offer.

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