



Column: 6 questions to ask at every doctor's appointment

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Elisabeth Rosenthal, author of "An American Sickness," has six questions you should ask at every doctor's appointment to make sure your medical bills are what you expect. Photo by Jim Bourg/Reuters

Editor's Note: Your sore throat just won't go away, so you schedule a doctor's appointment. You go in, and your doctor prescribes you some medicine. You gripe about a few other health concerns, and your doctor suggests some blood tests.

A month later you receive a bill: a whopping \$500 for a visit you thought was covered by health insurance. What happened?

What happened is you probably didn't ask the right questions. Below, reporter Elisabeth Rosenthal has six questions you should ask at every doctor's appointment to make sure you get the right care and don't get hit with sky-high medical bills. It's from Rosenthal's new book, ["An American Sickness: How Healthcare became Big Business and How You Can Take it Back."](#)

1. How much will this test/surgery/exam cost?

"I don't know" or "It depends on your insurance" is not an answer. The doctor should give you a ballpark range or the cash price at the center where he or she refers. Many things that sound like simple little tests are now priced at many thousands of dollars.

2. How will this test/surgery/exam change my treatment?

If the answer is "It won't, but it might be good to know," take a pass. Doctors likely feel the need to do something or order something if you have a complaint, especially at a time when office visits can cost over \$500. When a doctor begins a suggestion with "Why don't we just ..." there's often no compelling reason for the test at all.

3. Which blood test are you ordering? What X-ray? Why?

When doctors order blood work, they are frequently just ticking off boxes on a long electronic checklist, with no awareness of how much any might cost. Your questions alone will make them more discerning.

4. Are there cheaper alternatives that are equally good, or nearly so?

If you go to a pharmacy or a lab and encounter a high price, call your doctor's office and tell him or her about it. Force your doctor to learn. He or she likely didn't know.

5. Where will this test/surgery/exam be performed — at the hospital, at a surgery center or in the office — and how does the place impact the price?

Doctors often practice and do procedures in different places on different days of the week. If you go on a Thursday and that happens to be your doctor's day at the hospital, it could double the price of your biopsy or colonoscopy. If he or she refers you to an ambulatory surgery center, ask, "Are you an owner?" A little shaming might encourage better behavior.

6. Who else will be involved in my treatment? Will I be getting a separate bill from another provider? Can you recommend someone in my insurance network?

Avoid a lot of unexpected charges up front by making sure that whoever is involved in your care — doctor, physician assistant, pathologist, anesthesiologist — is in your insurer's network.

For more on the topic, watch economics correspondent [Paul Solman's full interview with Rosenthal](#) on Thursday's episode of PBS NewsHour.

**Elisabeth Rosenthal**

Elisabeth Rosenthal is the editor-in-chief of Kaiser Health News and the author of "An American Sickness: How Healthcare became Big Business and How You Can Take it Back."

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