

Navigating Cost of Care Conversations with Patients

4 Strategies To Help Lower Costs Without Changing the Care Plan:

- Changing logistics of care (i.e. timing, source, or location)
- Facilitating co-pay assistance
- Providing free samples
- Changing/adding insurance plans

4 Strategies To Help Lower Costs by Changing the Care Plan:

- Switching to lower-cost alternative treatment or test
- Switching from brand name to generic medications
- Changing medication dosage/frequency
- Stopping/withholding interventions for a time to allow patient to save up

5 Questions Patients Should Ask Their Doctor: (prior to a test/procedure/treatment)

- Do I really need this test or procedure?
- What are the risks?
- Are there simpler, safer options?
- What happens if I don't do anything?
- How much does it cost?

Other Tips:

- Understand mechanisms of accepted health insurance plans (high deductibles, schedule i.e. if plan has a high deductible and is paid late in the calendar year and require an expensive Rx, it may be covered in December but if you wait until January, patient may have to pay out of pocket)
- Utilize websites to compare specific insurance premiums to others.