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## Healthcare Navigation Checklist for Patients

*Finding healthcare information and care best suited to your needs can be a complex process. Take time to write down and ask questions at each step of the way. You can use this checklist as a starting point. Download, print and bring this with you to visits.*

### Choosing a Healthcare Provider

*Take notes you can look at later.*

- If you don't have a primary care provider (PCP), call your insurance provider to see which PCPs are in your plan's network.
- Ask your PCP to refer you to a provider who's in network.
- Before making an appointment, ask if the provider takes your plan and is taking new patients.
- If you're having a surgery or procedure, ask your doctor whether all the providers who provide your care also are in your network.
- If a provider is out of network, ask if his or her charge is higher than what your insurer will pay and how much of the costs your plan will cover.
- Does the healthcare provider have the qualities you value (e.g., speaks your language, wait time, listens to your concerns)?
- Check the provider's location, education, training, board certifications and hospital affiliations.
- Does the provider take part in any programs that report quality measures?

Refer to the [Healthcare Quality](#) section on FAIR Health Consumer for more information.

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### Negotiating Costs

- Use this website's [medical](#) and [dental](#) cost lookup tools to estimate the cost of your medical or dental service.
- Compare the estimated cost to what your provider is charging.
- Speak with your provider about your payment options.

## After Getting the Bill

- Review your bill closely.
  - Use the cost lookup tools to check differences between FAIR Health's estimated costs and the prices you were charged by your provider.
  - Call your provider's billing office and talk about the difference between their charge and the FAIR Health cost estimates.
  - Ask if the provider can match the estimates from this website.
  - If you need to dispute the bill, find organizations and support that can help you with the process, such as the [Patient Advocate Foundation](#).
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