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.

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.