

Estimating the Cost of a Procedure When You Don't Have Health Coverage

Texas Department of Insurance

These questions help you estimate a procedure's cost. Be aware that, even with planning, you could find yourself with a surprise bill. This is called balance billing. In some cases, you can seek mediation for balance billing. Read "Handling Surprise Bills" (texashealthoptions.com/cp/handlesurpbills.html) for more information.

Questions to Ask Your Doctor
What is the name of the procedure?
Procedure name:
Who do you recommend for the procedure? Do you recommend anyone else in case his or her prices are high?
Provider names:
Where do you recommend I get the procedure? Do you recommend anywhere else in case their prices are too high?
Recommended locations:
Will I have other providers before, during, or after the procedure, such as a radiologist, pathologist, anesthesiologist, or physical therapist? What are the names of all the providers you recommend that will take part in my care? Do you recommend anyone else in case their prices are too high?
Names of other providers:
Will I need other services such as lab tests, X-rays, or CT scans?
Other services:
Will I need prescription drugs before or after the procedure? Do I need brand name or can I get generics?
<input type="checkbox"/> Brand name <input type="checkbox"/> Generic Names of drugs:
Are there common complications with this procedure? What kinds of providers and services would I need then? How much do they cost?
Possible complications and their costs:
What are the medical billing codes for the services I will receive?
Billing codes:
Are there less expensive alternatives? What are the pros and cons?
Cost notes:

Questions to Ask the Providers and Facilities Your Doctor Recommends
How much will you charge me for the services? Are there any ways to lower my costs?
Cost:
I don't have health coverage. Can I negotiate a lower price? Would you be willing to lower my bill if I paid a certain amount up front or paid in full?
Notes: