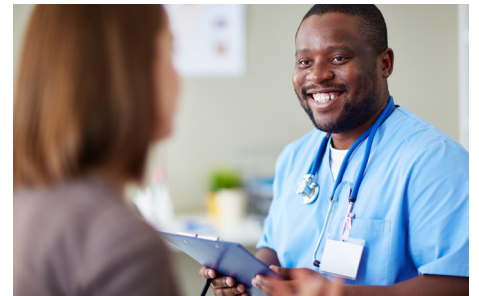**HEALTHY YOU. HEALTHY SAVINGS.**

Save on doctor's fees. Communication is key.

- Get services from in-network providers. If it is essential for you to see an out-of-network specialist, call your health insurer's pre-certification department and ask if it will cover services at the in-network rate.

- Before you go, ask how much the visit will cost. For each visit, ask again. Ask if a telehealth visit would cost less. This is helpful if a physical exam is not necessary.

- Sometimes, your doctor charges more than what your insurance will pay. If so, ask if he or she will accept what the insurance pays and not ask you to pay more.

- If you have a high deductible plan, ask if fees are negotiable. Ask if you can be charged less, especially if you are on a limited budget.

- Ask if your doctor will give a discount for paying at the time of your visit.

- If possible, schedule visits with the doctor's Physician's Assistant or Nurse Practitioner. The cost may be less. You may also be able to spend more time discussing your needs.

- When you can, call or email your doctor for advice. Find out if and what fees your doctor charges for these services.