



Hospital Admissions

Arrange as much as you can before being admitted. Ask the following questions:

- Can you have the needed forms mailed to your home before being admitted? This will give you more time to review and complete them. Can you be “preadmitted” over the telephone?
- Is your insurance coverage well understood by both the billing department and you?
- Can you reserve a private or semiprivate room with your coverage?
- What identification will you need to have?
- Do you need special foods? If so, how can you arrange for them?

Saving Money in the Hospital

Don't stay in the hospital unless you need to! The daily hospital rate in some sections of the country is now as high as \$1,000. And that doesn't include the costs for treatments, medicines, or doctor's fees. The hospital should never be viewed as a place to get a good rest. Consider these tips:

- Choose outpatient services whenever you can. Many routine lab tests, diagnostic tests and surgeries can be done for less money as an outpatient. You avoid the cost of an overnight stay in a hospital.

- As an inpatient, stay only the prescribed time that is necessary. Ask your doctor about home health care, which can provide a wide range of services at less cost than in a hospital.
- Beware of duplication of tests. Be sure to ask the doctor about what blood tests, X-rays, and medical procedures you can expect.
- Be sure you know when checkout time is and make plans to observe it; otherwise, you're likely to be charged for an extra day's stay.
- If your health problem isn't an emergency, avoid being admitted to a hospital on a weekend. The hospital staff is reduced then, and testing will usually not begin until Monday.
- Same-day or ambulatory surgery is a big moneysaver when compared to inpatient surgery.
- Keep a list of all services you receive in the hospital. Ask for an itemized bill so you can make sure you are billed correctly.