



Accessing Medical Care With Sensible Solutions

Medical Facilities (Hospitals; Emergency Rooms; Urgent Care Center; Physical Therapy; Testing Facilities; etc.)

1. Inform them that you are “Self-Pay Patient”
2. Ask what discount they offer to “Self-Pay Patients”
 - a. Medical facilities typically offer significant discounts to self-pay individuals; often times even if you don’t request one.
3. Request an itemized bill, with billing codes included, to be sent directly to you.
4. If the facility asks any questions regarding ability to pay (which typically only occurs when the expected medical costs may be high such as surgery, hospital stay, etc.) show them your CHM card. This gives them the assurance they will get paid.

Individuals Practitioners (Doctors; Specialists; etc.)

1. If you expect the visit will exceed the plan’s deductible of \$500; or if the visit is part of the treatment for a medical incident of which the combined cost of all treatments will exceed \$500; follow the steps discussed above.
2. If the doctor visit will be less than the \$500 deductible – as most routine visits are – inform them you are a “Self-Pay Patient” and request a discount. There is no need to request billing statements since you will not be filing a claim anyway. Simply pay the discounted amount to your doctor. (FYI- about 90% of all doctors will offer a discount for their services in this situation.