

5 Ways to get Cheaper Medical Care

By Elizabeth Cohen | Senior Medical Correspondent

(CNN)—It was the worst possible news at the worst possible time. In summer 2009, photographer Joel Maus learned he might go blind if he didn't get a procedure to treat a cornea condition. But there was no way he could afford the \$15,000 doctor's fee—Maus' business had suffered during the recession and since the procedure was considered experimental, his insurance wouldn't pay for it.

Maus approached his eye surgeon, Dr. Brian Boxer Wachler, with an idea: In exchange for free surgery, Maus would give the doctor free photos. Boxer Wachler had bartered before with patients—one had fixed up his 1958 Nash Metropolitan in exchange for his services, and it had worked out well. He thought about how nice it would be to have professional photos of his twin daughters' upcoming fourth birthday party. "He said yes, of course, he would do it," Maus remembers. "And I said, 'Really? Cool!'"

Many Americans share Maus' predicament. In a new survey by Deloitte, three out of four consumers said the recent economic slow-down has affected their health care spending. One in four said they had skipped seeing a doctor when they were sick or injured.

EMPOWERED PATIENT

The Empowered Patient has these ideas for what to do when you can't afford to see the doctor.

1. Barter with your doctor. Before bringing it up, think about what your doctor might value. Boxer Wachler, for example, is a car enthusiast and has young children, so car services and photos worked well for him, but when a patient who is an artist offered free paintings in exchange for care, he declined.

"If you can't afford care, just go for it," Boxer Wachler says. "It can't hurt to ask. The worst thing that will happen is the doctor says thanks for offering, but no thanks."

2. Pay on credit. About half of Boxer Wachler's patients pay on credit—often over 24 months with no interest. Ask your doctor if he or she has arrangements with credit companies and if not, ask if they would be willing to make them.

3. Negotiate with your doctor. When Christina McMenemy's husband lost his job and health insurance, she negotiated a \$40 fee for an office visit with her children's pediatrician.

"You'd be surprised how many doctors, especially primary care physicians such as internists and pediatricians, will do this for their patients," says Dr. Gail Gazelle, a patient advocate and assistant clinical professor at Harvard Medical School.

The book "My Healthcare is Killing Me" teaches you how to negotiate prices with hospitals, too.

4. Get financial assistance. The "Healthcare Survival Guide" has a state-by-state listing of resources that offer financial help for medical care.

5. Get discounted dental care, contact lenses and drugs. This Empowered Patient teaches you how.