

# Questions *are the* Answer

Knowing the right questions to **ask your doctor** can make a big difference in the **cost** and **value** of your healthcare.  
**Look inside for some simple tips.**



**PEHP**  
Health & Benefits

PROUDLY SERVING UTAH PUBLIC EMPLOYEES

# Ask now to avoid sticker shock later.

**I**magine opening your mailbox to find an unexpected medical bill for **\$1,000, \$5,000, or more.**

It may be for a service your doctor recommended, but your medical plan is unable to pay. So you're left holding the bag.

Unfortunately, this happens to real patients. It may be they failed to get preauthorization for a service that requires it. Or perhaps they're referred to a doctor, lab, or testing facility that isn't in their medical network (e.g., Summit, Advantage).

**Don't let it happen to you.**

Instead, know what questions to ask your doctor and don't be afraid to speak up.

*Is your doctor's recommended treatment the only option, or are there alternatives? What would happen if you took a wait-and-see approach? Don't be afraid to ask.*



- **Does this service require preauthorization?**
- **Is the lab you're using in my network?**
- **Is the specialist you're referring me to in my network?**
- **Is this test necessary?**
- **Is there a lower-cost treatment?**
- **Is aggressive treatment the right option now, or would a wait-and-see approach be better?**
- **Is there a generic version of this drug?**
- **What are my other options?**

## 3 Key Questions...



### Does this service require **preauthorization?**

Some services require preauthorization. To get it, your doctor must call PEHP. Most doctors know how and when to do this, but be sure to verify. Otherwise, your benefits could be reduced or denied, **potentially costing you thousands of dollars.** Genetic testing is commonly overlooked. If you're in doubt, get the procedure code from your doctor and enter it at the Quality & Code Lookup.

### Is the lab you're using in my **network?**

**Make sure every person and every facility involved in your care is contracted in your network.** Just because your doctor is in your network, don't assume the lab he/she uses is too. Any time your doctor refers you elsewhere for services, tests, or equipment, always ask — and verify at [www.pehp.org](http://www.pehp.org) or by calling PEHP.

**Ask: Are they in my network?  
LABS, TESTS, MEDICAL EQUIPMENT, SPECIALISTS**



### Is there a less-expensive **alternative?**

The days of being a passive participant in healthcare are long gone. With today's rising costs and increasing complexities, you must be a cost-conscious consumer to minimize your out-of-pocket spending. **Never be shy about asking your doctor and his/her staff about costs.** Does this drug have a generic version? Where is the most cost-effective place to have this procedure performed?

