

Practical Resources for Health Care



This guide is for educational purposes only. Many of these resources are offered Nationwide and the suggestions given are generally not specific to Ithaca or New York, so if you are outside the immediate area, you may still find this guide useful. This guide is in no way comprehensive and no guarantee of any sort is given or implied. Any suggestions given in this guide should be verified for your personal situation and Practically Real, LLC, Ithaca Local Economy Lab Podcast, or the owners cannot be held responsible for any misuse, misunderstanding, or unexpected outcomes arising from the use of any of the techniques or resources outlined here.

You Might Not Want to Use Health Insurance

High Deductibles

If your insurance plan has a high deductible that you're unlikely to meet, paying out of pocket might be more cost-effective.

Speed of Service

Insurance pre-authorization can delay your procedure. Paying directly may allow for faster scheduling.

Privacy Concerns

You may prefer not to have their insurance company informed about your medical procedures.

Negotiated Cash Prices

Many facilities offer significant discounts for cash payments compared to what they charge insurance companies.

If You Have No or Low Insurance Coverage

HSA Usage

If you have a Health Savings Account (HSA), you can use it to pay for any medical expense, even if you're not billing the cost to insurance. HSAs are designed to pay for qualified medical expenses, including diagnostic tests, office visits, medications and even some medical equipment.

If You Need to See a Doctor or Healthcare Practitioner

If you already have a healthcare practitioner or doctor you trust, the best thing to do is ask them for a lower cash or out of pocket price or if they offer a payment plan. More offices are willing to offer this option because it cuts down their paperwork. ***It doesn't hurt to ask!***

If you're looking for a new practitioner, the following links are to practitioners across the US who accept cash payments or have other innovative methods of delivery.

Cash-Friendly & Direct Care Provider Directories

DPC Frontier DPC Practice Mapper
<http://www.dpcfrontier.com/mapper>

DPC Pediatrician Mapper
<https://dpcpediatrician.com/mapper>

Association of American Physicians & Surgeons
<https://aaps.wufoo.com/reports/m5p6z0>

The Wedge of Health Freedom
<https://jointhewedge.com/find-a-practice>

Free Market Medical Association
<https://fmma.org/shophealth>

GoldCare
<https://www.goldcare.com>
GoldCare practitioners are completely independent of 3rd party insurance and Pharma guidelines.

American College of Pediatrics – Find a Pediatrician
<https://acped.org/positions/resources/find-a-pediatrician>

Surgery Centers with Cash Friendly Pricing
<https://aapsonline.org/surgery-centers-with-cash-friendly-pricing>

Direct Specialty Care Finder
<https://dscalliance.org/find-a-specialist>

COVID-early treatment / COVID vaccine-injury / Long COVID friendly practices
<https://c19protocols.com/physicians-facilities-offering-early-treatment>

If You Need an MRI / CT / PET / Ultrasound / Mammogram / Xray or similar test

<https://radiologyassist.com/MRI.html>

<https://www.labfinder.com>
(offers blood testing as well)

If You Need Durable Medical Equipment in Ithaca

Wonderful Wheelchairs
<https://www.wonderfulwheelchairs.info>

Baby Equipment
<https://unitarian.ithaca.ny.us/index.php/babies-first/>

FLIC - Equipment loans, in-home care resources, etc
<https://fliconline.org>

If You Need Blood Tests

How to Get the Lowest Prices on Lab Work Without Insurance

1. Order Your Lab Tests Online First

One of the best ways to save money on lab work is by ordering your tests online before heading to the lab. Websites like Ulta Labs, Grassroots Labs, and DirectLabs offer pre-negotiated prices on common lab tests, sometimes at a fraction of the cost you'd pay through insurance (links below).

These online platforms let you:

- ✓ Choose from hundreds of lab tests (blood work, hormone panels, cholesterol checks, etc.).
- ✓ Pay a low upfront price without hidden fees.
- ✓ Take your test order to a major lab like Quest Diagnostics or Labcorp for collection.

This approach ensures you lock in a low price before even stepping foot in a lab.

2. Use Independent Lab Companies Instead of Hospitals or Doctors' Offices

- Hospitals charge significantly higher rates for the same lab tests you can get elsewhere.
- Doctors' offices often mark up the cost of tests because they act as the "middleman" between you and the lab.

Instead, go directly to labs like those listed at the end of this paper.

By choosing an independent lab instead of a hospital-based facility, you'll dramatically cut costs while still getting high-quality testing.

3. Compare Prices Across Different Labs

Prices for lab tests can vary significantly depending on where you go. This is why shopping around and using direct-to-consumer lab services like Grassroots and Ulta Labs can lead to major savings.

Direct Lab Ordering Links

<https://www.grassrootslabs.com>

<https://www.ondemand.labcorp.com/products>

<https://www.ultalabtests.com>

<https://www.labfinder.com>

<https://directlabs.com>

BONUS:

Step-by-Step Hospital Negotiation Playbook

Hospitals can give a cash discount and/or payment plan too!*

If you have low or no insurance and need surgery, a procedure, or are pregnant, you can call the billing office of the hospital you want to attend and ask them for an estimated cost.

If the procedure you're having done is common, like a hip or knee replacement, or you're giving birth, ask if they have a package that includes everything you would reasonably need during your stay, and if they offer a payment plan. Be sure to ask specifically what is included in the price and keep notes.

If you have more than one hospital in your area, call them all to get a good comparison and find out which options are best for you.

When you call, make sure you have a way to take notes so that you're comparing the same things across facilities.

***IMPORTANT NOTE:** This playbook is offered as a place to begin to explore a new way of paying for health care. It is NOT a guarantee that any facility will negotiate with you or that all possible charges or scenarios are listed. **The examples given are for illustration purposes only.** If you decide to negotiate, you take full responsibility for ensuring your negotiation covers all necessary expenses. If you use AI to supplement your negotiation strategy, you **MUST** check the results with your provider, facility and/or other reliable source. AI frequently makes significant and profound errors and should not be trusted to replace actual medical advice.

SAMPLE NEGOTIATION PLAYBOOK

The playbook below was created using the following prompt with ChatGPT5.0 for 'knee surgery' and edited for clarity. You should customize the playbook to whatever procedure you're negotiating, the more specific you can be about what you need the more accurate your pricing will be. Remember to be friendly and professional when talking to the billing office.

The goal is a single all-in-one "bundled" price, in writing, with a clear refund/cancellation policy and no surprise bills.

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AI PROMPT: Please act as a professional health care negotiator and give me a concise step by step guide to negotiating a pre-payment self-pay plan for [procedure]. Assume there is no health insurance available.

1. Define exactly what you're buying (so quotes are comparable).

Tell your surgeon you'll be negotiating a package for self-pay and ask the surgeon's office for:

- CPT/Procedure name(s) (and codes if they'll share)
- Diagnosis code (ICD-10) (helps with facility pricing)
- Expected setting: outpatient/ambulatory surgery center vs hospital outpatient (ASC is often less expensive)
- Expected anesthesia type and typical implant/device needs (if replacement)

Why: you can't negotiate well if the "scope of work" is vague. Build your "who bills what" list (this is where surprise bills come from).

2. Surgeon's office may help with this, but be sure to check with the hospital or ASC billing department as well.

For knee surgery, you usually have separate bills. You want each one priced or included:

- Surgeon professional fee (surgeon's group)
- Facility fee (hospital, outpatient department, or ambulatory surgery center)
- Anesthesia (anesthesia group)
- Implants/devices (especially replacement; sometimes bundled, sometimes separate)
- Pathology (sometimes for tissue samples)
- Imaging (pre-op X-ray/MRI if needed)
- Physical therapy (post-op)
- Pre-op clearance (labs, EKG, PCP/cardiology if required)

Your leverage move: bundle what you can and pre-negotiate the rest.

PRO TIP: Build your "who bills what" list and "what you're buying" list BEFORE you negotiate price. Because you're working with two different offices (surgeon & hospital) you want to have both lists complete before you ask for bundled pricing.

3. Ask for the "self-pay bundled price" (use these exact words)

Call the facility billing office (and surgeon's billing) and say:

"I'm uninsured and paying cash. I need your **self-pay bundled global fee** for this knee surgery, including **surgeon, facility, and anesthesia**. If you can't bundle it, **I need itemized self-pay quotes and the names of every billing entity.**"

Key: say "bundled" and "global" and "uninsured cash-pay."

4. Request an itemized "good faith estimate" in writing

Even if they quote verbally, request a written estimate that includes:

- Procedure description (and CPT if listed)
- What's included **and excluded**
- "If complications occur, what changes the price?"
- Cancellation/reschedule policy
- Payment due dates

This is your negotiation document.

5. Negotiate the number using 3 levers (price, bundle, terms) with the hospital

You're negotiating more than the dollar amount. You're also negotiating payment terms (pre-pay, monthly instalments, cash up front) and care received, especially anesthesia (see below)

Lever A: Price

- "What is your **lowest self-pay rate** if I pre-pay?"
- "Do you offer a **cash-pay prompt-pay discount**?"
- "Can you match your **Medicare-like rate** (or your lowest contracted rate)?"

Lever B: Bundle scope

Ask them to include:

- Surgeon + facility + anesthesia
- Standard supplies
- Implant/device (if replacement)
- 1 routine post-op visit (sometimes included already)
- Basic meds in facility (often included)

If they won't include something, ask for:

- The vendor/group name + direct number (so you can negotiate directly with them)
- A written statement: "**No balance billing beyond the quoted amount**" (or as close as they'll go)

Lever C: Terms

If you're pre-paying, you want protections:

- Refund policy if surgery is canceled/postponed
- Price lock for 30–90 days
- A clause for **conversion**: "If the procedure changes intra-op (during the operation), what is the maximum additional charge and how is it calculated?"

6. Get anesthesia under control (common "gotcha")

Call the anesthesia group directly and ask:

- "Do you offer self-pay bundled rates?"
- "Is your quote **time-based** (length of time you're under anesthesia)? What's included (pre-op eval, nerve block, PACU time)?"
- "What's the **not-to-exceed** amount?"

If they refuse a cap, ask for:

- A flat fee for typical duration, plus an hourly add-on, with a ceiling.

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7. Lock down implants/devices (critical for knee/joint replacement)

If any implant is involved:

- Ask whether the implant is included in the facility bundle

If the implant is separate, request:

- Manufacturer/model category (not always exact model)
- Price range and **not-to-exceed**
- Return/credit policy if the item isn't used

8. Ask for a single “case rate” contract and a receipt that says “paid in full”

Before paying, request a simple agreement stating:

- Total price
- Included services and billing entities
- Exclusions (if any)
- Refund/cancellation terms
- “Payment satisfies charges in full for included services”

Then pay in a way that gives you records (card/check) and keep:

- Agreement
- Itemized estimate
- Receipts
- Names/titles of who approved it

9. After scheduling, a few days to a week before the procedure, call the hospital/ASC again to do a final “surprise bill prevention” check

Ask the facility:

“Confirm every entity that will bill me for this surgery.”

Then call and ask each entity:

“Confirm the self-pay amount and that I will not be billed beyond it for the covered services.”

A short script you can read on the phone

“Hi, I’m uninsured and paying cash. I’m scheduling [procedure] and need **a written self-pay bundled global price**. I want to include **surgeon, facility, anesthesia, and any implants/supplies**.

“If you can’t bundle everything, I need a **written itemized good-faith estimate**, plus the **names and phone numbers of every billing group** so I can lock pricing in advance.

“I’m ready to pre-pay if we can agree to a clear **paid-in-full rate** with a **refund policy** and a **not-to-exceed** cap for any time-based charges.*”

*only say this last sentence if you can pre-pay in full

Negotiating Pro Tips

- Always be pleasant and truthful. Smile as you speak and remember there’s a real person on the other end of the line.
- Don’t overburden them with your story, they don’t need or want to know all your troubles, but do tell them enough so that they understand your situation.
- The person on the phone doesn’t owe you anything, not even their time, but if you let them know you appreciate the time they are giving you and are grateful for their help, they will be more likely to offer it freely.
- It’s okay to ask them if there’s anything you might have missed or any other financial resources you might be eligible for, especially if the amounts you’ve been quoted are out of your budget.

Your “must-have” checklist (don’t pre-pay without these)

- Written estimate/contract
- What’s included/excluded (named entities)
- Anesthesia quote + cap/not-to-exceed
- Implant/device clarity (included or separately priced)
- Refund/reschedule policy
- “Paid in full” wording for included services