
Health Care Savings Guide

For Entrepreneurs and Individuals



A Passion for Partnership

These resources for common healthcare expenses have saved individuals and families significant amounts on out of pocket expenses for a variety of services. Our passion is to empower individuals and small businesses to be “smart customers” and to hopefully reduce their health care expenses. *Rate amounts and results are not guaranteed and customers should consult the resources directly.*

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Schedule a [Coverage Consultation](#) for questions and more information on affordable Health Insurance options.

480-650-0018

[Website: InsuranceExperts.team](http://InsuranceExperts.team)

Please Note that the inclusion on this resource sheet does not constitute a personal endorsement or guarantee that you will be satisfied with their medical advice, services or prices. It is imperative that you personally research and inquire before using any of these services or facilities.

Alternatives to Traditional Office Visits

DoctorOnDemand App

A video visit with a board-certified physician from the comfort of your home. Visits in 20 minutes. Approximately \$70 for a consultation and the ability to send a prescription directly to a pharmacy if needed. Discounted rates are available through America's Business Benefit Association. If your health plan has a relationship with DoctorOnDemand they will submit claims on your behalf to them.

Telemedicine

This is a benefit you can get for a small monthly premium of \$12 - \$15 month that enables everyone in your household to connect you 24/7/365 to a national network of board-certified doctors for a \$15 consultation. If medically necessary, a prescription will be sent to your pharmacy of choice.

Direct Pediatric Care / Direct Primary Care (DPC)

In the Direct Pediatric Care (PPC) model, a primary care physician provides check-ups, routine exams, and sick visits. For a monthly fee, usually ranging from \$50-\$70, you can visit the doctor on an as-needed basis. Avoid costly co-pays or limited sick visit benefits and get more personalized attention from your doctor. Since this service mode does not bill insurance companies for the visit, physicians typically do not limit which insurance companies it accepts. Ask your doctor if this is an option or search www.dpcfrontier.com for some published DPC physicians (many are still unpublished so make sure to ask your physician).

Concierge Medicine

The concierge model allows physicians to spend more time with each patient, building a meaningful connection that benefits the patient and fulfills the physician.

This relationship allows physicians to focus on preventative care and health literacy, both of which have been proven to improve overall health outcomes, reduce hospital and ER utilization and curb unnecessary testing and procedures. Ask your primary care physician if this service is offered to determine if this service is well suited for you.

Office Visits

Sonoran University Clinical Care (formerly Southwest College of Naturopathic Medicine)

2164 E. Broadway Road
Tempe, AZ 85282 (101 & Broadway)
<https://patients.sonoran.edu/>
480-970-0003

Sonoran University's clinical care options encompass a wide range of general care through the naturopathic physicians at the Medical Center, a selection of innovative pain relief treatments at the Neil Riordan Center, and the power of an internationally recognized College of Naturopathic Medicine at Sonoran University of Health Sciences. Blending a wide scope of care available on-site with the expertise of over 25 diverse physicians, your health is supported by truly world-class progressive medical care.

Su Clinica Del Valle

1620 W. University Dr. Suite A11
Mesa, AZ 85201
(English and Spanish speaking)
<https://www.scdvaz.com/>
480-969-6699

Description: No appointment necessary and walk-in's are welcome.
Appointment hours vary. See website or call.

New patient visits are \$60 and follow up visits are \$45.

We provide our community of patients a primary care clinic where treatment of acute and chronic conditions is managed in one facility. This means that your healthcare team understands your health history and ensures that medicine or treatment prescribed will not complicate or interfere with the treatment of a coexisting health concern. In the event that you need an appointment with a specialist, our network of specialist physicians are committed to the integration of your health care.



Mammograms, Paps, Well Woman Visits

Ma'am Exams

<https://maamexams.com/>

(480) 448-2411

Multiple Arizona Locations:

1. 2919 S Ellsworth Rd #125
Mesa, AZ 85212
(480) 448-2411
2. 1684 E Boston Street, # 102
Gilbert, AZ 85295

Description: Women's wellness visits are \$150 cash pay. Their claim to fame is a 'Women's Wellness Check' that comprises a one stop, single co-pay for a Breast Exam, PAP Test, and a Cancer Watch® Skin Check all in an hour.

Ma'am Exams is also a Primary Care Medical Office that offers women a comprehensive line-up of preventative exams and services including hormone replacement, thyroid testing and treatment, bone density scanning, weight management, and other ongoing health concerns.

SimonMed

<https://www.simonmed.com/>

866-614-8555

Many Arizona locations available.

Description: Offers a variety of imaging services. Offers FREE Mammograms during the month of October. A doctor's prescription is required. Digital Mammography available and they will price match on all services. There are approximately 20 locations in the Phoenix valley.

Laboratory Services

LabXpress

Main Website: <http://www.labxpress.com/>
602-273-9000

Multiple Arizona locations.

AnyLabTestNow

<https://www.anylabtestnow.com/>
877-660-5227

Multiple Arizona locations

Patients Choice

<http://www.Ptchoice.com>
Phone: 602-923-0605

Multiple Arizona locations.

Diagnostic Testing

Ultrasound Institute Medical Group

4250 E Camelback Rd. Suite 170
Phoenix, AZ 85018
<http://www.uimg.org/>
602-354-4333

Description: Same day ultrasound most of the time. Open until 10pm Tuesday-Thursday.

Low-cost imaging center. Many procedures are \$50-\$75. Cash only. Doctor referral needed.

Offering a variety of high quality, low cost medical services such as ultrasounds, echocardiogram and other diagnostic scans that your doctor prescribes.

This is an ultrasound school, so you may have a group of students attending your ultrasound.

Prescription Drugs

GoodRX

Main Website: <https://www.goodrx.com/>

You can now get the GoodRX app on your cell phone.

Description: GoodRx gathers millions of current prices, available discounts, and savings tips for prescriptions at pharmacies across America. When you go to the pharmacy, you'll pay one of the following: cash, a 'club price' or a 'negotiated' (or coupon) price.

Cost Plus Drugs

Mail Website: <https://costplusdrugs.com/>

Description: Cost Plus Drugs offers safe medicines at the lowest possible price. Proving complete transparency on the cost of drugs, patients know they are getting a fair price. As a public-benefit corporation, they prioritize their social mission of improving public health.

Pharmacies Out Of The Country

1. Northwestpharmacy.com
2. Onlinepharmaciescanada.com
3. Alldaychemist.com

Description: These resources are especially helpful for on-going maintenance meds. Ordering a 90 day supply will often save you even more.

Note: Prescriptions with a high cost may have an alternative with a lower cost...ask your doctor for options.

Childhood Immunizations

Use County/State Resources Where Available

Description: There can be significant savings on immunizations by going through your local county clinics.

Popular County Resource for Arizona: maricopa.gov/1805/immunizations

Maternity Packages

Checking with your local OB/GYN and some County Health Sites

Description: Check with your hospital and OB/GYN for the cost of a pregnancy package. This allows you to plan and anticipate the cost of visits, ultrasound, delivery, etc. Some pricing may also be available through your county website (i.e. Maricopa Integrated Health Systems for Arizona)

Maternity package plan, including doctor visits and normal vaginal delivery if paid in full, have been approximately \$4,500 - \$6,000.



Fair and Reasonable Cost for Health Services

HealthCareBluebook

Main Website <http://HealthcareBluebook.com>

Description: This site allows you to look up fair and reasonable prices for medical services and diagnostic testing, much like Kelly Bluebook for automobiles. Also provides a guideline for negotiating costs.

Fair Health Consumer

Main Website <https://www.fairhealthconsumer.org/>

Description: Fair Health helps you understand your healthcare costs, health coverage and to bring transparency to healthcare costs and insurance. They are an independent, national nonprofit organization known for providing fair and neutral information to consumers.

They are able to provide reliable information about healthcare costs because each year health insurers around the country provide over 2 billion healthcare claims records and use that information to estimate what providers charge, and what insurers pay, for providing healthcare to patients all across the country. They make this information available to consumers, researchers, businesses and others.

Ask for a Cash Price for labs, x-rays, diagnostic tests and doctor visits

Cash prices may be lower than what your insurance pays...it “pays” to check it out.



Health Care Advocacy

Complete Dignity Health Care Advocacy

www.CompleteDignity.com

480-356-9662

Description: This resource can provide assistance with

1. Review of medical bills
2. Insurance denials and appeals
3. Provider fee negotiation
4. Managing care
5. Organizing assisted living and nursing home research, assistance and aid
6. Attending doctor appointments

Mention Medical Advocates?

<https://www.patientadvocate.org/>

<https://aphadvocates.org/>

<https://www.arizonaapa.org/>

Paying Attention To Your Bills

Plan your surgeries ahead and communicate with your provider

This is sometimes easier said than done, but as much as you can communicate with your provide prior to any inpatient/outpatient services you will have a better idea of what to expect for the “negotiated fair price for services” (the rate that your insurance company determines as the fair price). It’s important to know your options and that not all factors are equal. It may be worth asking about all possible treatments, or even looking into using a different provider for a specific service. In many cases your insurance company will require a pre-authorization or pre-certification from your provider that a procedure is medically necessary, and this would be a good time to discuss potential costs.

Avoid the emergency room, unless it’s an emergency!

Emergency rooms are designed for the immediate treatment of acute/serious illness and injury. However, these are well known for having much higher costs than your typical outpatient visit. In many cases, a visit to alternative resources will satisfy the need and/or concern. Consider a visit to

Urgent Care or utilizing a resource like DrOnDemand and Teledoc to consult a physician, receive feedback quickly, and obtain a prescription if needed.

Learn to say ‘No’ to some services if admitted to the hospital

Always listen to what your doctor or physician advises, but it is okay to ask “why” when receiving services. Inpatient services and fees can add up, and while your health care professionals should have your best interest in mind, they may unintentionally add to your costs. Frequent check-in’s from a doctor will cost more than check-in’s from a nurse, private rooms will cost more and may not be required, unnecessary equipment may be utilized, and those few extra overnights the doctor recommends may be for observation only and not vital to your stay.

Ultimately, you are the customer, so ask “why” frequently and don’t be afraid to say “no” to services that don’t add true value to your care.

Know what is on your Medical Records

Main Website https://www.mib.com/request_your_record.html

Believe it or not, what is listed on your medical records may be incorrect. Your medical records are stored in a national data base of confidential medical and non-medical (hazardous avocations, hobbies, and driving violations) information. The main function of the MIB is to provide the exchange of information among its members.

There is no charge to request a copy of your MIB Underwriting Services Consumer File (if one exists) once per year directly from MIB.

In addition, in the event that you have received an adverse underwriting decision letter from an insurer indicating that an MIB record influenced the insurer's underwriting process, which resulted in your application being rated or declined, then MIB will provide you with a free copy of your MIB Underwriting Services Consumer File in addition to your free annual copy.

Affordable Care Act – Marketplace Healthcare.gov

While it is possible to navigate and select an insurance plan from the Marketplace on your own, we strongly urge you to utilize a reputable insurance advisor to consider your options. The Marketplace can be overwhelming with too many options.

Open Enrollment for the Marketplace is available for everyone from November 1 to January 15 each year. Enrollment by December 15th ensures a January 1st effective date. Enrollment from December 15 - January 15th ensures a February 1st effective date.

There are Special Enrollment Periods available for example, for individuals who have lost their employer insurance, ending COBRA coverage, recently moved to a new state, had a death, divorce or birth in the family.

Medicare

Part D Penalty

The late enrollment penalty is an amount that can be added to your Medicare drug coverage (Part D) premium. You may have to pay a late enrollment penalty if at any time after your Initial Enrollment Period is over, there's a period of 63 or more days in a row when you don't have Medicare drug coverage or other creditable prescription drug coverage. You'll generally have to pay the penalty for as long as you have Medicare drug coverage.

Medicare calculates the penalty by multiplying 1% of the "national base beneficiary premium" (\$34.70 in 2024) times the number of full, uncovered months you didn't have Part D or creditable coverage. The monthly premium is rounded to the nearest \$.10 and added to your monthly Part D premium.

Medicare Advantage vs. Medicare Supplement (Medigap)

There's no yearly limit on what you pay out-of-pocket, unless you have supplemental coverage, like a Medicare Supplement Insurance (Medigap) policy, or you join a Medicare Advantage Plan <https://www.medicare.gov/basics/costs/medicare-costs>. You also have the option to replace Original Medicare and Prescription Drug plan with a Medicare Advantage plan.

Medicare Supplement (Medigap)

Medigap usually helps pay your portion of the costs (like deductibles and coinsurance) for services that Part A and Part B cover in Original Medicare. The amount you'll pay for Part A and Part B services if you have a Medigap policy varies depending on the policy you buy. There is a monthly premium for the Medicare Supplement plan. You have a guaranteed issue period when you are first eligible for Medicare or enroll after an employer health insurance plan.

You will also need to purchase a Part D Prescription Drug plan with a Medicare Supplement plan.

This type of plan is not network driven and you can go to any medical provider that accepts Medicare.

Some Medigap policies include extra benefits to lower your costs, like coverage when you travel out of the country.

Medicare Advantage Plan (Part C)

A Medicare Advantage Plan (Part C) is a type of Medicare-approved health plan from a private company that you can choose to cover most of your Part A and Part B benefits instead of Original Medicare. It usually also includes drug coverage (Part D). There is typically no monthly premium for this type of plan. Instead, you have co-pays you pay for medical services that go towards an annual maximum out of pocket. When your annual maximum out of pocket is met, you have full coverage for any Medicare approved medical service.

This is a network drive plan with HMO's and PPO's available. Many of these plans dental and vision coverage.

If you have another resource that has saved you time and money on your health care expenses and you would like to share, we would love to hear it!
