

Healthcare Affordability Checklist



Vermont has some of the highest healthcare costs in America.

Use this checklist to learn about tools, questions to ask, and resources that can help you make informed healthcare decisions and potentially lower your costs.

Compare Where To Get Care & Save

- Costs for procedures can vary widely between hospitals, outpatient facilities, surgery and imaging centers. Knowing your options can help you save hundreds or thousands of dollars.
- Carefully consider when it's best to visit your doctor, urgent care, or the emergency room. Telehealth can be a convenient, low-cost option for common health issues, including mental health support.

Know Before You Go

- For routine procedures, there is usually ample time to explore care options, understand costs, and look for savings.
- Ask for a written estimate before your procedure, so you have a clear picture of the costs beforehand. Afterward, review your itemized bill to understand the charges and confirm they are accurate.

Cut Prescription Drug Costs

- Talk to your doctor or pharmacist about options, such as generic medications instead of more costly brand name drugs. And see if getting a 30-day, 60-day or 90-day supply of your medications can help you save.
- Compare costs and look for discount coupons on websites like ArrayRx, GoodRx, RxSaver, WellRx, SingleCare, Cost Plus Drugs, and the new federal website TrumpRx.

Review Your Health Insurance Benefits

- This Open Enrollment season is a great time to revisit your health plan's benefits, premiums, deductibles, and copays to determine what makes sense for your health needs and budget.
- When planning your care, check for "in-network" providers, which are more affordable and can help avoid unexpected expenses.

Talk to your doctor

You trust your doctor to help you make important health care decisions. Understanding the cost of your care is another important part of making informed choices. Many people don't realize they can ask questions about costs, compare prices, or discuss lower-cost options before receiving care. Taking a few simple steps can help you better understand your options and potentially save hundreds—or even thousands—of dollars.



Talk with your doctor and other providers to decide together what's best for your health and your budget. Here are some key questions you can ask:

✓ Exploring Care Options

- What treatment options are best for me to consider?
- How much will my procedure cost? And what about related follow-up care or therapies?
- Does a hospital versus an outpatient center make more sense for a procedure, and how do the costs compare?
- Where are the most affordable options for my X-rays, imaging and lab tests?
- If I need to save up for my procedure, is there a reasonable timeframe to wait? Or should it not be delayed in any way?
- Can I get an estimate in writing to understand all my costs in advance?

✓ Saving On Medications

- Is a generic drug available versus using a more expensive brand name?
- Are prescription discounts or coupons available from the manufacturer?
- Can getting a 30-day, 60-day or 90-day supply of routine medication help me save money?

✓ Getting Helpful Advice

- Will my insurance cover this and can you help me confirm my potential out-of-pocket costs?
- Who can I contact to explain my bill if I have questions?
- Are there payment plans or patient financial assistance programs available for me?

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