CASH-PAY RESOURCES

Find medical care, compare prices, and pay less without a health plan.

CITIZENS' COUNCIL FOR HEALTH FREEDOM
cchfreedom.org

BELOW: *Company names are examples only; more cash-pay options may be available.*

1. ROUTINE MEDICAL CARE

Cash-Pay Options

Find free directories of independent doctors, dentists, specialists, pharmacies and other practices by going to **The Wedge of Health Freedom**, **MDSave**, **UBERDOC**, **AAPS** or **IMAHealth**. Another option: don't show an insurance card, just ask for the cash price.

Direct Primary Care Practices

Pay a fee (usually $50-$100/mo) for unlimited access to your doctor, longer visits covering multiple issues, and discounts on tests and prescriptions.

Visit **DPC Mapper** or the cash-pay options listed to the left.

2. TESTS & PRESCRIPTIONS

LAB TESTS

No doctor visit needed.
Request A Test, **Direct Labs**, **Any Lab Test Now**, **Ulta Lab Tests**, and others let you order laboratory tests online. *State rules may apply.*

PRESCRIPTIONS

ScriptCo and **Cost Plus Drugs** offer generic drugs at transparent prices. Also compare **Costco** to your pharmacy's cash price. Find more cash-based pharmacies on **The Wedge**.

3. IMAGING, SURGERY & HOSPITAL CARE

RADIOLOGY

Green Imaging, **SimonMed**, **RadiologyAssist**, and **Cura4U app**, offer affordable, cash-pay imaging with upfront, all-in pricing. Confirm the price includes the radiologist's reading and written report.

Always search for independent imaging centers rather than hospitals in your area.

SURGERY

Smith Medical Direct Care and **Surgery Center of Oklahoma** post all-inclusive cash prices covering facility, surgeon and anesthesia. (e.g, gallbladder removal for $6,836 at SCO). **Veritas Surgery** arranges cash-based prices across the U.S.

Find more cash-pay surgery options at **FMMA.org**.

HOSPITAL CARE

By law, hospitals must publish cash price discounts. You can find nearby hospital prices online by searching their websites for "price transparency" or by typing their web address followed by **/cms-hpt.txt.**

Affordable hospital options include **Nutex Health**.

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THE AFFORDABILITY OF PAYING CASH

> I had an important transatlantic flight coming up when I began having visual disturbances that could have been migraine aura—or something more serious. I emailed my Wedge doctor that afternoon, had a SimonMed brain MRI the next evening, and received results in less than 24 hours. The process cost just over **$200** in cash. This kind of speed and affordability would have been hard to imagine through a corporate health plan.

- Anonymous (Southwest. USA)

> An uninsured man in Georgia needed prostate surgery. The hospital told him the all-in price would be $40,000. He went shopping online and found the cash-based Surgery Center of Oklahoma (SCO). There he could get the surgery for **$3,600**, so he told the Georgia hospital that he was getting it in Oklahoma. But a day or so later, the hospital called him and said it would match the all-in $3,600 price.

- Keith Smith, MD, Co-founder, SCO, LinkedIn post.

4. COVERAGE THAT PAYS YOU CASH

1 HEALTH CARE SHARING MINISTRIES

Members contribute a set monthly amount used to pay the medical costs of other members. Larger ministries include **Christian Healthcare Ministries**, **Samaritan Ministries**, and **Medi-Share**. **Zion HealthShare** and **Sedera** are not faith-based. Note: Samaritan shares $30-$32M of medical needs monthly.

2 CROWDHEALTH

CrowdHealth, launched in 2021, is a financial technology (fintech) crowdfunding platform. Members pay a monthly fee per person plus a capped contribution toward another member's bill, and commit to pay the first $500 of their own health event. Paying medical bills of other members is voluntary.

5. CHARITY CARE

Ask for the cash price at any hospital or clinic. Search free and charitable clinics and pharmacies by ZIP code on **NAF Clinics** website.

Every tax-exempt hospital must also maintain a written "financial assistance policy" and must limit what it charges patients who qualify. Request the policy by name at the billing office.

Go to **NeedyMeds.org** for help with medication costs.

6. ASK BEFORE YOU PAY

1. **What is your cash price if I pay in full on the day of service?**
2. **Does this price include every fee; facility, doctor, anesthesia, scan reading, and follow-up?**
3. **Will you put the price in writing before I schedule?**

NOTE: After you pay, have the clerk write 'Paid in Full' with the date and signature.

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