

make it yours



Your doctor calls for a test. 3 questions you'd better ask.

When you're due for a routine procedure like a colonoscopy, or your doctor recommends a diagnostic test, like a CT scan or an MRI, you trust your doctors to steer you in the right direction. Still, you need to think of yourself and your doctor as a team, and you should make decisions together. Ask these three questions to get the ball rolling.

When your doctor starts talking about a routine procedure or diagnostic test, here are the three questions you should ask:

1. **What will this particular test show us, and how will we use the results?**
You want to know why the tests are being ordered and what the game plan will be when you get the results.
2. **Why this test, and are there others we should consider?**
In most cases, your doctor will need to check with your insurance carrier to make sure that an expensive test, like an MRI, is approved by your medical plan, for your situation. You might save money if a less expensive test can provide the information needed to treat you.
3. **Where is the best, and most cost-effective, place to get the test?**
Here's the rule of thumb: If you don't need to stay overnight at a hospital to get the test, don't use a hospital for the test. Hospitals should be reserved for serious conditions that require constant monitoring by nurses and doctors. Instead, use an outpatient facility that isn't owned by the hospital. Think about it ... hospitals are big and require a lot of money just to keep running. They charge additional "facility fees" to cover the higher costs. Independent facilities, on the other hand, have much lower operating costs because they're smaller. So if you don't need to stay at the hospital or use a hospital-owned outpatient facility, ask for another recommendation. You or your doctor may have to call your insurance carrier to get a full list of testing facilities in your area.

Asking the right questions lets the doctor know that you're on the ball, that you're working together, and that you're both after the same thing—a high-quality procedure at the most reasonable price.

Benefits and services available may vary from plan to plan—please refer to your plan's Summary Plan Description for exact coverage details. This article is not intended to provide medical advice. Aon Hewitt does not recommend or endorse a particular course of medical treatment. If you have any questions concerning your medical condition or any drugs, treatment plans, or new symptoms, consult your health care provider.