1. Medical Cash-Pay Negotiation Script

Before receiving care

(obviously you can rephrase these any way you prefer)

How to Negotiate a Cash-Pay Price for Medical Care

You have the right to ask what medical care will cost before you receive it. You may also be able to negotiate a lower price.

Medical prices can vary greatly between hospitals, doctors, and medical facilities. Asking the right questions before receiving care may help you avoid unnecessary expenses.

Consider using the script below when contacting a doctor's office, hospital, imaging center, surgery center, laboratory, or other medical provider.

Step 1: Start the Conversation

What to say:

"Hello, I am calling to ask about pricing for a service I am considering. I would like to understand your cash-pay or self-pay pricing before scheduling an appointment.

Could you tell me the total price if I pay directly rather than using health insurance?"

Step 2: Ask About Discounts

If the price seems high, ask:

- Do you offer a cash-pay discount?
- Do you have a discounted self-pay rate?
- Is there a discount for paying before the appointment?
- Do you offer a prompt-pay discount?
- Are there any additional discounts available?
- Is this your lowest available price?

What to say if you want to negotiate:

"I am comparing prices at several facilities. I would prefer to receive care here, but I need to stay within my budget. Is there any flexibility in your pricing?"

Step 3: Ask About the Complete Cost

Before agreeing to a price, ask:

- Does this price include the doctor or provider's fee?
- Are facility or hospital fees included?
- Are anesthesia, medications, supplies, and testing included?
- Will I receive separate bills from other providers?
- Are there any additional charges I should expect?

- Will follow-up visits be included?

Important: A quoted price may not include every service connected to your care. Ask for a written breakdown whenever possible.

Step 4: Ask About Payment Options

If you cannot pay the full amount upfront, ask:

- Can I make payments over time?
- Is there an interest-free payment plan?
- Is a deposit required?
- Are there fees for setting up a payment plan?
- Can I receive the discounted price if I make payments instead of paying in full?
- Do you have payment plans available?
- Do you participate with any patient medical-financing companies?

Step 5: Ask for the Price in Writing

What to say:

"Thank you for explaining the pricing. Could you please email me a written estimate showing the services included, the total expected cost, and any possible additional charges? I would like to review everything before scheduling."

Step 6: Compare Before You Commit

Contact at least two or three providers when possible.

Compare:

- Total expected price.
- Services included.
- Provider qualifications.
- Facility fees.
- Additional charges.
- Payment options.
- Cancellation policies.

MESH Member Tip: The lowest advertised price is not always the lowest final cost. Compare the complete cost of receiving the care you need.

Important Things to Know

- Asking for a cash-pay price does not guarantee that a provider will offer a discount.
- If you have insurance, ask how choosing self-pay could affect your ability to use your insurance benefits.
- Self-pay payments may not count toward your insurance deductible or out-of-pocket maximum.
- If you are uninsured or choose not to use insurance, you may have the right to request a Good Faith Estimate before scheduled care.

The MESH Collective encourages members to ask questions, compare prices, and understand their options before agreeing to medical services.