

## Re: Canadian doctors coming to the US

**Source:** <http://sci.tech-archive.net/Archive/sci.med/2004-09/0443.html>

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**From:** Griffin (*nospam\_at\_here.net*)

**Date:** 09/06/04

Date: Mon, 06 Sep 2004 12:41:19 GMT

On 2004-09-06 07:35:03 -0400, "George Conklin" <nilknoc@earthlink.net> said:

- > *Doctors do not discuss their costs. I never heard of it. When I asked*
- > *one doctor, he said, "Ask the nurse." When I asked the nurse, she said,*
- > *"What is the matter? Don't you have insurance?" I didn't go back.*

Well, that's because you're a dumbass. The reason we don't "discuss costs" is twofold. First and foremost, the cost of something is secondary to whether or not it's medically necessary. In other words, I'm going to tell you what you should have based not on cost, but medical necessity. I only care about costs in relative terms, not exact dollar amounts. If you want to know how much something will cost you to the penny, you need to contact your insurance company. \*They're\* the ones who determine costs, not your doctor. Your doctor's posted fee schedule is completely irrelevant. I could bill your insurance company \$1000 for your 15-min. office visit, but if I've contractually agreed to only accept, say \$15 from them based on their fee schedule, that's all I'll get...and I can't bill you the difference. The same thing applied to every covered service. So, what would you like me to say when asked how much something will cost...\$1000? It's not accurate. And I'm not going to have the various fee schedules of 500 different insurance plans readily at hand, nor am I likely to spend valuable time looking it up for you. Also, individual patients with the same insurance company will pay different amounts depending on many variables, including their co-pay, deductible, annual cap, etc. The reason your doctor doesn't tell you how much something will cost you is because he probably really, truly doesn't know. If you're really interested (and too lazy to find out for yourself), you can talk to my office manager, who gets paid to spend time hashing these sort of things out (and increasing my practice's overhead in the process). Don't like it? Pay cash. Only then will we be able to tell you how much you'll have to pay with certainty. Hey, don't blame me...it's not \*my\* idea.