

# Docs must help patients take responsibility for medical costs

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(HealthDay)—Given that increasing numbers of patients have high-deductible health insurance, doctors and practice staff need to help patients assume financial responsibility for costs relating to medical services and procedures, according to an article published Dec. 10 in *Medical Economics*.

Noting that an increasing number of patients are choosing high-deductible health insurance plans, Donna Marbury discusses the implications for doctors and small practices.

Patients with higher deductibles are responsible for higher out-of-pocket payments, and the risk that patients may not pay means these patients are potentially problematic for small practices. However, many patients forget to pay or are confused about what they owe. With the current payment method, payments are collected weeks or months after services

are performed. Doctors should develop a way to calculate patient [financial responsibility](#) and talk about costs before procedures are carried out. Calculating payments in advance and providing patients with detailed information on costs will allow them to make payment arrangements. For patients in financial difficulty, verifying eligibility will allow them to understand their benefits.

"There needs to be internal training and education with staff about how to communicate upfront payments. Plus, there are plenty of payment plans possible that will work with [patients](#) with high-deductible plans," said Nate Davis, product manager with the health care information technology and management solutions company ZirMed, according to the *Medical Economics* article.

**More information:** [More Information](#)

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