

Patient's Right to Save

Nearly 40% of patients regularly forgo medical care over cost concerns, oftentimes even for serious conditions.

Even for those with health insurance, in-network care can be more expensive than the cash price—but paying cash doesn't help patients pay down their deductibles. Maine, Tennessee, and Texas have changed that with new laws allowing patients to receive deductible credit for cash payment on their medical bills.

Why it Matters: Cash is King



1

Patients can often **pay less for high-quality care when they pay cash** compared to using their insurance.



2

Dynamic cash pricing **allows patients to shop around** for affordable care options.



3

Cash price quotes given to patients over the phone are often **lower than the publicly disclosed hospital rates.**

Bottom Line

States should move to untangle network and plan discrimination and **provide more pathways to save on healthcare expenses.**

Patients deserve access to affordable care, and states that enact Patient's Right to Save laws can help mitigate costs, particularly in a growing era of high deductibles.