

• DCODE



Follow these steps to save up to 50% of your cancer treatment bills

## 1 COMPARE COSTS ONLINE

The internet is a powerful tool. Do your research on Google, ask questions on online forums such as Quora to learn about healthcare pricing. You will quickly be able to get a sense of fair prices. Our team also helps patients gather competitive quotations for cancer tests and treatments from different hospitals and labs. This ensures the price is competitive. Contact us if you need help.



Yes, it's possible to negotiate. And almost always, it works! "Can I speak to your manager about getting a discount?" This one simple question that takes 5 seconds to ask can save you 10-15% of the bill. At private hospitals, pricing is not standardised or regulated. There is often room for negotiation and many patients avail this benefit. You just have to ask. Always make it a point to ask for a discount.

Most hospitals will also be open to working out a reasonable EMI payment plan for you, in case you are unable to pay the entire amount in one lumpsum. Please understand the terms of the EMIs and try to pay it off as early as possible to minimize financing / interest fees.

## 3 ASK FOR GENERIC MEDICINES

There are generic medicines and combination medicines. Generic medicines are off-patent drugs, which can be manufactured by any pharma company without licence from the original manufacturer. For example, Paracetamol is a generic name. Combination medicines have two or more drugs in a single pill and are protected by a patent by the manufacturer, hence can be sold only by them. Generic drugs have the same active ingredient, are just as effective as branded combination drugs and cost way less. So, insist on generic medicines at the pharmacy.

## 4 CHOOSE AFFORDABLE LABS

Scans and blood tests can account for 50% of OPD and up to 25% of inpatient expenses. Many of these tests will not be covered under insurance. Generally, you will have the time to plan and choose a lab that offers attractive rates for diagnostic tests. You don't have to necessarily get these done at the hospital, usually diagnostic centers prices are more competitive in the market. Scans such as MRI, CT, and PET CT are expensive, so try to find affordable labs. Many online portals also offer discounts on tests if booked online. Our team also helps you get big discounts on tests such as PETCT scans, get in touch with us to avail attractive rates for our patients.







