Choosing a medical specialist

CONVERSATION GUIDE

1. Learn the basics

What is a specialist?

Medical specialists are doctors who have completed advanced education and clinical training in a specific area of medicine, called their specialty area.

Usually, your primary care provider will give you a referral to see a specialist when you need specialized tests or a more precise diagnosis.

Who are specialists?

Examples of medical specialists include the following:

- Allergists
- Gastroenterologists
- Psychiatrists

Where do specialists work?

Medical specialists see patients anywhere that heath care is provided, for example, private offices, ambulatory care clinics, hospitals, etc. Your specialist may be part of a group of doctors or in an individual practice.

2. Find the right specialist

Good experiences with health care depend on the quality of the care you receive. The quality of care you get can vary greatly, depending on which provider's office you go to. Quality is not just about the technical skills of a doctor; it also is about the experience you have as a patient from the beginning to the end of your care.

Ask your primary care doctor for the names of two or three specialists to consider and/or ask friends and relatives for the names of specialists with whom they have had good experiences. In cases where you will be getting treatment with a specialist over a period of time, you may want to meet with different specialists in order to find one that is right for you.

Make sure the specialist you choose has the training and background that meet your needs.

3. Talk to your doctor

Talking with your health care provider — which may include any medical professional involved with your care — helps you better understand your treatment options.

Questions to ask your primary care doctor about a specialist

- Why are you referring me to a specialist? Are you able to refer me to a different specialist under my current health plan?
- What do you know about this specialist's expertise and experience with my medical condition? What feedback have your other patients shared with you about their experiences?
- How will information about me be shared between you and the specialist? How will you and the specialist coordinate my care?
- What is the CPT (Current Procedural Terminology) code for a visit to the specialist, so I can ask my health plan for an estimate of my costs?

4. Talk to your health plan

Your health plan can provide valuable information about your health care coverage. Asking questions can help you learn about costs associated with your specialist visit.

Cost and quality can vary greatly for specialist visits, so it's important to find the right provider for you. Keep in mind that more expensive services or procedures are not necessarily better or higher quality.

Call your health plan or visit their website in advance for an estimate of your out-of-pocket costs for a specialist visit. Remember to get the CPT (Current Procedural Terminology) code from your primary care provider's office beforehand.

Your costs may vary depending on:

- Your insurance coverage (deductible, co-insurance, copayments)
- Your choice of doctor and location
- Whether the specialist does any tests in the office that were not included in your cost estimate

Questions to ask your health plan

- Are the specialists I am considering in my plan network?
- Based on the CPT (Current Procedural Terminology) code I am giving you, can you tell me what my out-ofpocket costs will be?
- Will testing or procedures recommended by the specialist be covered by my plan?
- Will I have out-of-pockets costs for these additional services?

Learn more

Learn more about choosing a specialist with these resources:

- WebMD Types of medical specialists
- Choosing Wisely®

