

Questions to Ask Your Infusion Provider

About Insurance & Financial Coverage

① "Are you in-network with my insurance plan?"

- **Why it matters:** Out-of-network care can cost 2-3 times more. This should be your first question.
- **Follow-up:** "Can you verify my coverage and estimated out-of-pocket costs before my first appointment?"

② "Who handles prior authorizations – you or me?"

- **Best Answer:** The clinic should manage the entire prior authorization process. This is a complex and time-consuming task that requires clinical expertise.
- **Red flag:** If they place the burden on you, it suggests a lack of administrative support and patient-centered care.

③ "What will my out-of-pocket costs be after insurance?"

- **Why it matters:** You need a clear, written estimate before treatment begins to avoid surprise bills.
- **Should include:** The estimate should break down your expected costs, including copays, coinsurance, and any facility fees.

④ "Do you offer financial assistance or copay assistance programs?"

- **Look for:** A dedicated financial assistance team that actively helps patients find and apply for aid.
- **Bonus:** Ask about their track record. For example, AmeriPharma has secured over \$55 million in financial aid for its patients. [See if you qualify for copay support](#) or hardship programs.

⑤ "What happens if my insurance denies coverage?"

- **Best providers:** A quality provider will have a formal appeals process and a team dedicated to fighting on your behalf. **AmeriPharma**, for instance, reports a 71% success rate in overturning denials.

About Pricing Transparency

① "Can you provide an itemized cost breakdown before I start treatment?"

- **Should include:** The breakdown should clearly list costs for the medication, administration, supplies, and any facility fees.
- **Red flag:** Vague answers or a refusal to provide a detailed estimate is a major warning sign.

② "Are there any additional fees I should expect?"

- **Hidden costs to watch for:** Ask specifically about consultation fees, observation time, or cancellation fees that might not be included in the initial estimate.

③ "Do you offer payment plans for out-of-pocket costs?"

- **Why it matters:** Flexible, interest-free payment plans can make managing out-of-pocket expenses much less stressful.

About Treatment and Alternatives

① "Are there more affordable medication alternatives that would work for my condition?"

- **Good providers:** A patient-focused clinician will discuss all viable options, including biosimilars, which can be less expensive but equally effective alternatives to brand-name biologics.

② "How long will I need treatment, and how frequently?"

- **Why it matters:** This helps you understand the total potential cost of your treatment course over time, not just the price of a single infusion.



About Quality of Care

① "What are your staff credentials and nurse-to-patient ratios?"

- **Look for:** Look for licensed, experienced infusion nurses and a low nurse-to-patient ratio. At **AmeriPharma**, many of our nurses hold **IgCN (Immunoglobulin Certified Nurse) certification in addition to CRNI credentials**. We maintain a **1:1 nurse-to-patient** ratio to ensure personalized attention and the highest level of care throughout each infusion.

② "What's included in your infusion experience?"

- **Comfort factors:** Ask about amenities like private suites, flexible scheduling, and comfortable seating.
- **Medical factors:** Inquire about their monitoring protocols, emergency procedures, and follow-up support.