



Harvard Pilgrim  
Health Care

a Point32Health company



## Reduce My Costs

Shop, Save, and Earn

Did you know that the cost of a common MRI can range from \$680 to over \$3,000 depending on where you choose to go?<sup>1</sup> Reduce My Costs is a personalized health care concierge service that connects you with a nurse via phone, email, or live chat to help you find cost-effective, high-quality providers near you. Depending on the service and the associated cost savings with your selected provider, you could earn a Visa® gift card and reduce your out of pocket costs.<sup>2</sup> The Reduce My Costs program includes most outpatient tests and procedures that are ordered by your provider such as lab work, MRIs, colonoscopy, mammograms and more.<sup>3</sup>

- **Lower costs and more savings:** For services such as a colonoscopy or an MRI, the average savings is more than \$1,000. And, if you're already seeing a cost-effective provider, you'll receive a reward just for using the Reduce My Costs program.<sup>2</sup>
- **Quick and easy access:** Get exclusive access to an experienced nurse who will help you compare costs and shop for cost-effective providers near you. The nurse can assist with appointment scheduling or required paperwork, if needed.
- **What members are saying:** "The Reduce My Costs Service is an outstanding program of Harvard Pilgrim. Heidi was just phenomenal. I cannot thank her enough for helping me to navigate the options and cut through the red tape." — *Roxi J. Rose, Harvard Pilgrim member*

➤ Make the call and get rewarded. Connect with a nurse at **855-772-8366** or scan the QR code to chat Monday through Friday from 8 a.m. to 6 p.m. ET



<sup>1</sup> Ranges are based on Harvard Pilgrim's data, actual service prices vary by provider type and location. The figures represent 1Q2024.

<sup>2</sup> Cash rewards comes in an e-gift card format that is emailed directly to the member. Rewards are offered on services that meet minimum savings threshold. Rewards are considered taxable income; please consult with your tax advisor. Rewards vary based on plan and state.

<sup>3</sup> Your health plan may require a referral and/or prior authorization before you receive services. To ensure the services will be covered, please refer to your plan documents or contact Harvard Pilgrim at 888-333-4742.

Reduce My Costs program is included with all fully insured plans except Littleton Options HMO. Buy up options are available to self insured employers. Ask your employer if your plan includes the Reduce My Costs program.