



Reduce My Costs

Shop, save, and earn

Did you know that the cost of a common MRI can range from \$780 to \$2,230 depending on where you go?¹ Reduce My Costs is a personalized health care concierge service that can help you find high-quality, cost-effective providers near you. The program includes most outpatient services and tests that are ordered by your provider such as lab work, MRIs, X-rays, CT scans, mammograms, and more.^{2,3} If you decide to receive care from a cost-effective provider, you will earn a cash reward, depending on the service and the associated cost savings.⁴



Lower costs and more savings

On average, you can save more than \$1,000 for services such as a colonoscopy or an MRI. And, if you're already seeing a cost-effective provider, you'll receive a reward just for using the Reduce My Costs program.⁴



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:

"Janine at Reduce My Costs helped me get the MRI I needed for \$254 instead of \$1200. This was tremendous savings!"
– Mr. Cox, Harvard Pilgrim member



Get started today

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.



¹ Ranges are based on Harvard Pilgrim's data, actual service prices vary by provider type and location. The figures represent Q1 2022.

² Your health plan may require a referral and/or prior authorization before you receive services from a cost-effective provider. To ensure the services will be covered, please refer to your plan documents or contact Harvard Pilgrim at (888) 333-4742.

³ For Maine-based members of a small group employer whose plans include a Health Savings Account (HSA), these additional services are included in the Reduce My Costs program: physical therapy and occupational therapy. For more information, please visit harvardpilgrim.org/reducemycosts/maine.

⁴ 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. Massachusetts members may receive a maximum of \$500 in Reduce My Costs rewards per member per calendar year.