

Medical Discount Cards

The number of companies offering discount card programs for health care and prescription drugs has increased dramatically in Kansas, and so have the scams that accompany them.

Tips to help you shop smartly for medical discount cards

- **Medical discount cards are NOT health insurance.** By law, such cards sold in Kansas must say so in prominent type on both the card and the advertisements.
- **Shop around.** The cost of a discount card membership could range from \$0 - \$100 depending on the company, even though they offer similar services. Also beware of additional charges like administrative fees.
- **Your savings may not be significant.** You may find, in some cases, that if you add up the cost of the card including any fees that your actual “savings” are wiped out. Try to find out where you spend your health care dollars and what the card would save you.
- **Be wary of paying large sums in advance for a discount card.** The fees for most discount cards are usually fairly low. Always check the refund policy.
- **Ask your doctor, local hospital, pharmacy and other providers if they accept the card before you sign up.**
- **Watch out for any claims that suggest a discount card is sponsored by a government agency, or a well-known organization.** Some cards use names or “seals of approval” that closely resemble organizations, but are actually run by for-profit businesses.
- **Carefully read all materials, especially the fine print.** Ask the supplier to mail you information about the product. A reputable discount card company will give you time to review the information and call back later if you decide to enroll.
- **Kansas law requires** discount card suppliers to provide the customer a 30-day right to cancel and mail the written list of providers with seven calendar days of the transaction. They are also required to maintain a surety bond with the Secretary of State’s office. This can be verified by calling the Secretary of State’s office at (785) 296-4564.

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