

12 Ways to Slash Your Medical Costs

(from *Money Made Simple* Dolans.com)

Healthcare Cost Slasher #1

Get free medical care. That's right — FREE. If you have a health condition in which new treatments and cures are in the works, you may be able to get free medical attention and state-of-the-art treatment!

Check the National Institutes of Health (NIH) website: www.clinicaltrials.gov... or have your doctor call 1-800-411-1222 to find out if your medical condition is being studied.

Healthcare Cost Slasher #2

Use outpatient services. Many procedures, even simple surgeries and invasive tests, can be done without being admitted as an inpatient. Arrange to arrive at the hospital first thing in the morning so you can have your procedure immediately and be home by evening.

Healthcare Cost Slasher #3

Avoid paying top dollar for a weekend hospital admission. Don't check into the hospital on a Friday unless it's an emergency. Most labs don't work weekends, so your tests will likely wait until Monday and your insurance will probably NOT cover a good portion of your costs.

Bottom line: Don't pay more for *any* insurance than you have to!

Healthcare Cost Slasher #4

Go to dental school. Most have low-cost clinics for the public. Relax (and open wide) — the people wielding the drill are third- and fourth-year students, and they're supervised.

Savings can be considerable: At the Ohio State University College of Dentistry, for example, a cleaning might be \$53 to \$65, compared to \$75 to \$90 for a Columbus-area dentist. A typical crown ranges from \$450 to \$700 at the clinic versus \$800 to \$1,110 in a private practice.

To see if there's a dental school near you, check with the [American Dental Association](http://AmericanDentalAssociation.com).

Healthcare Cost Slasher #5

Get a three-month supply for prescription medications you take regularly. Asking your doctor for a longer-term Rx means you'll make only one co-pay instead of three. And if you don't have drug coverage, consider ordering a 90-day supply of meds online.

Drugstore.com advertises savings up to 75% over average retail drugstore prices; on a 90-day supply of Ortho Tri-Cyclen Lo, for example, you'll save about \$20.

Healthcare Cost Slasher #6

Comparison shop. Don't just take your doctor's word for it — you have options! You can save big bucks by looking for a lab with better prices or one that takes your insurance. Don't just automatically go to the one your doctor recommends.

And don't just assume your health insurer is giving you all the benefits you're entitled to. Be sure to check for discounts for vitamins, wellness checkups, and even bike helmets. Those savings can really add up and you'll never know if you don't ask!

Healthcare Cost Slasher #7

Stick with Your Network. We can't stress how important it is for you to know the details of your health insurance plan. For example, if you have a Preferred Provider Organization (PPO) plan, you can only visit doctors that are within your network. If you go outside of the network, you will end up paying as much as a third more per visit, and you'll likely have to deal with a lot more red tape.

Whenever possible, choose an in-network provider. It will help you slash your medical costs, and save you a lot of headaches.

Healthcare Cost Slasher #8

Get Free Samples. What do you do when a doctor writes you a prescription? Most of us just head straight to the drug store to get it filled. But next time, before you leave the office, ask your doctor if he has any free samples.

Every doctor has cabinets full of free samples the drug companies send them to market their product. It won't hurt to ask your doctor if he's got what you need tucked away somewhere. Not only will it save you some money, it gives you a chance to make sure the medication works and doesn't have any side effects before filling your whole prescription!

Healthcare Cost Slasher #9

Buy Generic Brands. One of the biggest concerns folks have about buying generic brands is that they are not safe or not as effective as the brand names. But talking to your physician to determine if a generic drug will work for you could slash your medical costs significantly. The Food and Drug Administration says you can save more than 50% on your prescription costs by going generic. If the safety and results are the same, there is simply no reason to pay more!

Healthcare Cost Slasher #10

Participate in a Clinical Trial. Many people would be nervous about participating in a clinical trial, but if you do the research to determine that the trial is safe, it may be worth it. There is no guarantee that the trial will be successful, but a lot of medical expenses will be covered and you may even get paid. Best case scenario? You play a part in a discovery that helps make others' lives a little better, not to mention your own.

There are literally thousands of trials out there looking for volunteers. Check out the

[National Institutes of Health Clinical Trials](#) page to see if there are any that could save (or make) you a few bucks.

Healthcare Cost Slasher #11

Bargain-Buy Your Medical Equipment. Your insurance may cover a trip to the hospital and any drugs that are prescribed by your doctor, but does it cover extra equipment like a wheelchair, a brace or crutches? If so, that's great! If not, don't go spending a lot of money on the equipment the hospital will sell you – they can carry a hefty markup price. Search for discounts online or find a medical supply store in your area that could end up saving you a bunch of dough.

Healthcare Cost Slasher #12

Be Persistent in Your Claims. If you file a claim with your insurance company and it comes back denied, don't stop there! Some 40% of denials are overturned when appeals are submitted. Give your insurance company a call or write a letter and ask for more detail on the reason for the denial. Respond to those reasons in a formal appeal and send it back to the insurance company. The little extra time and effort could really pay off!

For more information and help with the appeal process, visit the [Patient Advocate Foundation](#).