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Top 10 Ways to Cut Your Medical Bills

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With health-care costs on the rise, you may be looking for ways to lower your medical expenses. Here are 10 ideas:

1. Practice prevention
2. Shop around for health insurance
3. Cut the cost of prescription drugs
4. Check your medical bills
5. Join your spouse's health plan
6. Keep track of your medical expenses
7. Negotiate a discount with your health-care provider
8. Contribute to a flexible spending account
9. Take advantage of free health screenings
10. Get to know your health insurance

Practice prevention

As basic as it sounds, one of the most effective ways to lower your medical expenses over time is to maintain a healthy lifestyle. For example, you can:

- Take advantage of wellness programs
- Maintain a healthy weight
- Exercise regularly
- Kick unhealthy habits (e.g. smoking)
- Have regular checkups

Shop around for health insurance

If you don't have employer-sponsored health insurance, you may be looking to obtain coverage on your own. To get good coverage at an affordable price, shop around. Because premiums vary widely, you'll probably save money if you get quotes from several companies. Evaluate each plan's coverage and features, taking into account exclusions, limitations, and the freedom to choose health-care providers, among other things. Also find out how much you'll end up paying out of pocket in the form of co-payments, coinsurance, and deductibles, because even relatively small amounts of money can really add up if you make frequent visits to your doctor.

Cut the cost of prescription drugs

Prescription costs can eat up a large portion of your budget if you take prescription drugs regularly. Fortunately, it's not hard to find ways to save money. For example, try ordering your prescriptions through the mail, using a traditional or online pharmacy. If you belong to a prescription drug plan (e.g. through your health insurance), you may be able to get a three-month supply of your prescription drug through the mail for the same price you would pay for a one-month supply at your neighborhood pharmacy. You can also ask your pharmacist or doctor to recommend a less-expensive generic drug whenever possible.

Check your medical bills

Medical bills are often confusing to read. However, taking a few minutes to go over

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the charges may save you money in the long run. Check to make sure that the bill accurately reflects the procedures you have undergone and takes into account any applicable insurance coverage you may have. Some errors, such as wrong computer codes, are common, and you may be billed for health care you never received. Contact the appropriate billing office if you think you've found a mistake. If you've received an explanation of benefits from your insurance company that you believe is wrong, ask the company to review your claim.

Join your spouse's health plan

Many married couples maintain separate health insurance coverage even though it may not be cost effective to do so. Examine both your coverage and your spouse's coverage to see if it makes sense for either of you to join the other's plan. Keep in mind that most plans allow you to add a spouse to your plan within a certain time period after you get married (e.g. 30 days). Otherwise, you may have to wait for the plans' annual open enrollment period.

Keep track of your medical expenses

Come tax time, you may be able to deduct certain medical expenses if you itemize, and your total medical expenses exceed 7.5 percent of your adjusted gross income. Allowable medical expenses include everything from health-care services to medical aids (e.g. eyeglasses, hearing aids). Keep track of these expenses if there's a chance you'll be able to deduct them on your income tax return.

Negotiate a discount with your health-care provider

Many people don't realize that you can sometimes negotiate to lower your medical bills. While it may not always work, it doesn't hurt to ask your doctor, hospital, or pharmacy if they're willing to come down in price. Before you begin to negotiate, do a little research to find out what other health-care providers in your area are charging. You can also ask your health-care provider if they'll lower their price if you pay in cash up front.

Contribute to a flexible spending account

Your employer may offer a flexible spending plan that allows you to put pretax dollars in an account. You are then reimbursed for your out-of-pocket medical expenses, such as prescription drugs, dental care, and co-payments. Because flexible spending contributions are taken out of your pay before federal and state taxes are calculated, you get to use pretax dollars to pay your medical bills.

Take advantage of free health screenings

If your health insurance doesn't provide adequate coverage in some areas, or if you don't have any health insurance coverage at all, you may want to look into free health screenings. Local clinics and hospitals often provide a variety of screenings, such as blood pressure, cholesterol, and mammograms.

Get to know your health insurance

Your health insurance may cover more than you think. Nowadays, insurance companies often provide benefits designed to help you stay safe and healthy. For example, you may receive discounts on vitamins, alternative medicines, health club memberships, or bike helmets. You may also be surprised at the range of coverage your health plan offers. For instance, it may cover dental care for young children, chiropractic care, and acupuncture. Read your plan membership materials to find out what products and services are available through your health plan before you pay for them on your own.

Please note that this description/explanation is intended only as a guideline.

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