

Do's and don'ts for...

How you can stretch your health care dollar during tough economic times — without jeopardizing your health.

[By Mayo Clinic staff](#)

"The wind began to switch, the house to pitch, and suddenly the hinges started to unhitch."

This line from the "Wizard of Oz" could easily describe many people's experience with spiraling medical costs. About 1.5 million families lose their homes to foreclosure every year because of unaffordable medical costs. Out-of-pocket medical costs, including health insurance premiums and co-pays, have increased by 45 percent in the past five years — and that's for people lucky enough to have health insurance through their employers. Given the double-digit increase in medical costs, you may be tempted to stop going to your doctor or to let your prescriptions run out. But before you go to that extreme — and potentially jeopardize your health — consider the following do's and don'ts for trimming your medical costs.

Do know the rules

Each health insurance plan has its rules and requirements. Make sure you know and follow them. Failing to do so can cost you. For example, your doctor gives you a prescription before you leave the hospital after having surgery. After you fill the prescription, you discover that your plan won't cover it because it was written in the hospital — but would have covered it if it had been written in your doctor's office.

Do have a medical home

Research has shown that receiving care from your primary care physician — as opposed to hopping from specialist to specialist — is associated with lower total medical costs. In addition, many minor health problems, such as stitching up smaller cuts, getting a tetanus shot or dealing with a lower urinary tract infection, can be handled in your doctor's office, saving you a trip to the emergency room.

Do use the emergency room but only for emergencies

Emergency room care is among the most expensive options for medical care. Of course, don't hesitate to go if you have symptoms such as significant severe shortness of breath or chest pain, uncontrolled bleeding or sudden weakness anywhere in your body. For less severe symptoms, these tips may help you avoid the cost — and inconvenience — of an emergency room visit:

- **Have a plan.** If you have a condition that can suddenly worsen — such as heart disease, migraines, diabetes, back pain or asthma — work with your doctor to develop a plan for dealing with any new complications. Ask about having medications on hand for common complications.
- **Ask a nurse.** Find out if your insurer or employer offers access to a 24-hour nurse line, where you can talk to a nurse trained in directing people to appropriate medical care. If you don't have access to a nurse line, try calling your doctor or even the emergency room for advice.
- **Consider urgent care clinics.** Located in drugstores, supermarkets and malls, these clinics are open evenings and weekends when your doctor's office may be closed. They can handle many minor but urgent issues, such as a strep throat or a bladder infection.

Do shop around

If you need a test or an operation, ask your doctor to recommend more than one facility. Your insurer may be able to tell you which provider will charge less. Some insurers have Web sites to help you compare costs on common procedures, such as CT scans.

Of course, your best bet is to avoid unnecessary tests and procedures. If a test or procedure is suggested for you, ask your doctor why the test is necessary. And make sure you understand the answer. Get a second opinion if you aren't convinced. Excessive use of medical services is a major contributor to rising health care costs.

Don't skimp on prevention

Some of the most common reasons adults end up in the emergency room include falls, car accidents, fever, and chest and abdominal pain. Taking steps to reduce the risk of falls around the house, driving sensibly, getting your annual flu shot, and properly cooking and storing food are just a few of many ways that you can avoid getting hurt or ill.

Get on the healthy-living bandwagon: eat healthy foods, get exercise and stop smoking. Regular exercise and a high-fiber diet that includes fruits, legumes, nuts, whole grains and vegetables can reduce your risk of heart disease and other chronic conditions. And stopping smoking not only cuts your risk of illness, but also saves you money. For example, a pack-a-day smoker could save \$5 a day, or almost \$2,000 a year.

Don't drop the ball on refills

Instead of throwing away your prescriptions, take another look at how much you're paying. Generic drugs are equivalent in safety and effectiveness to their brand-name counterparts, but cost 30 to 80 percent less. Talk with your doctor about whether you can switch to a generic. If a generic isn't available, ask your doctor about less expensive medication options.

You may also be able to save money just by switching where you buy your medications. Many prescription plans offer a big discount if you use their mail-order pharmacy. And some retail chains offer popular generics for just \$4 for a 30-day supply. If prescriptions are still too expensive for you, a patient assistance program might be able to help. These programs, sponsored by drug companies, give free or low-cost medicines to people in need. Some also offer discount cards you can use at pharmacies. To find out if you're eligible for an assistance program, ask your doctor or check online.

Don't pay the bill before you check it

Review your medical bills carefully and question anything that doesn't look right. Read your policy, explanation of benefits statements (also called EOBs) and any paperwork you receive from your insurance company. Make sure you actually received the treatments for which you're being charged, and check that you aren't being charged twice for the same thing. Finally, watch for typos or errors in the numbers.

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