

13 TIPS to REDUCE Healthcare Costs

- 1. Use IN-NETWORK Providers**
- 2. Shop around (within your network) to find the best prices for procedures. Some physicians/clinics charge different prices for the same procedures.**
- 3. Use Generic Drugs when available.**
- 4. Shop around for better prices on your prescription medications. Use something like Good RX for cost comparisons.**
- 5. Stay Active- Exercise at least 30 min a day. Walking is an excellent place to start, but be realistic and choose an activity you will stick with.**
- 6. Choose a Health Plan that meets your needs. Consult with a Licensed Agent & Health Advisor (use a professional, not a telemarketer).**
- 7. ERs are for life-threatening emergencies. If your injury or condition is not life-threatening, then seek care at an “Urgent Care” center or your “Primary Care Physician” instead to save money. Emergency room visits can be up to 20x more expensive than Urgent Care or PCP visits.**
- 8. Use a Health Savings Account (HSA) if it is offered by your employer.**
- 9. Negotiate bills. Always ask for cash price, especially, for vaccinations! Usually, the billing department will work with you.**
- 10. Ask for any required lab work be completed at a standalone lab facility. In-house lab costs can be as much as 90% higher.**
- 11. Use it or lose it. If you have met your annual deductible, schedule any diagnostic imaging, testing, or non-emergent procedures you still need during the same year to save on deductible costs.**
- 12. Learn how different plans work. Work with a professional agent/advisor.**
- 13. If you have a group plan through your employer, compare costs of insuring family separately versus adding on your plan. Companies usually pay 50% or more for an employee’s coverage but nothing for dependents. This can cost you big!**