



27 Ways
to
SAVE MONEY
on
Health Care

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There are a number of excellent opportunities to save money on health care. Some of these you've probably already taken advantage of.

Below is a list of options that we hope you will find valuable. If you find these tips helpful, we encourage you to share them with your friends and family members.

If we all work together, we can save money, time and suffering.

MAKE SURE YOU LEAVE YOUR COMMENTS ON OUR FACEBOOK PAGE SO OTHERS CAN BENEFIT FROM YOUR INSIGHTS AND EXPERIENCES.

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Health Insurance Savings Opportunities

1. Shop for a Lower Premium

How much is your monthly premium now? Contact your insurance agent and see if you can switch to another insurance carrier and save some money. The savings could be substantial. Make sure you ask if your doctors and other necessary health benefits are covered with the new carrier.

2. Increase Your Deductible

Increasing your deductible can be a good choice for people that don't plan on using their health benefits much in any given year. For families with children and/or those that use health insurance frequently, this may not be the best option. Do some forecasting with your insurance agent. Think about best and worst-case scenarios and what the resulting potential costs could be to you and your family.

3. Only Use In-Network Health Care Providers

In-network health care providers agree to take a significant cut in payment for services rendered in order to be a preferred provider for a given insurance plan. Typically, there is better insurance coverage

when you use an in-network provider. However, there are times, especially with physical therapy, where quality of care suffers. Some physical therapy practices are getting paid so little that they choose to be an out of network provider. As such, they can usually spend more time with their patients. Patients should consider out of network providers for physical therapy. The cost might be slightly higher but it might also be worth it to actually spend more time with the physical therapist rather than support staff.

4. Consider Switching to a Flexible Spending Account (FSA)

A Flexible Spending Account is an employee benefit that allows you to set aside money, on a pre-tax basis, for certain kinds of common expenses. With an FSA, you can reduce your taxes while paying for services you would have to pay for anyway.

Because of the tax advantages of FSAs, the IRS has strict guidelines for its use. One of these guidelines is commonly known as the "use it or lose it" rule. Put simply, if you have not incurred enough eligible expenses during the plan year to equal the annual amount you have contributed to the FSA(s), you will lose the balance remaining in your account(s) when the plan year ends. But, the plan year will be extended through March 15 of the following calendar year if you have not spent down your expenses during the prior year. Also, if you

resign during the plan year and you have not incurred enough eligible expenses you will lose the balance remaining.

5. Consider switching to a Health Savings Account (HSA)

A Health Savings Accounts (HSA) is a savings account similar to a savings account in that you put money away to pay for future health care expenses. There are a number of benefits and risks that should be considered when selecting a health savings account.

We've found a good article about HSAs here:

<http://www.mayoclinic.com/print/health-savings-accounts/GA00053>

6. Read the Small Print in Your Benefits Booklet

A number of health insurance plans come with benefits that you may be unaware of. While tedious, it could save you a few dollars if you read thru your benefits booklet at least once. Many plans cover things like wellness visits, checkups, etc.

7. Look for Mistakes on Your Health Care Bills.

When you consider the number of claims that are processed each month and the number of people involved with the processing of insurance claims, it easy to understand how mistakes happen.

Therefore, it is advisable that you check each one of your health care bills very carefully. Mistakes happen on a regular basis. Finding a

mistake and alerting your health care provider or insurance company could work out in your favor.

8. Make Sure You have Enough Health Coverage.

It happens more often than you might think. You purchase or receive a health benefits package that doesn't have enough coverage. A major catastrophe could put you in the poor house. Check with an independent insurance agent to see if you have enough coverage.

9. Don't Take No for an Answer - Appeal to Higher Authority

Some insurance companies will deny claims when indeed you have insurance coverage. There have been some law suits against health insurance companies that resulted in decisions in favor of the insured members. If you feel you have been treated improperly, don't just give in. Ask to speak to supervisors. Take your questions, complaints, and concerns up the ladder to the highest authority possible. As we mentioned previously, mistakes do happen.

Medications

10. Ask for Generic Drugs in Place of Brand Names.

Generic drugs are usually just as effective as brand-name drugs but cost a fraction of the price. Ibuprofen, for example, is the generic

name for Advil[®] and Motrin[®]. Ask your doctor if there is a generic drug that will work for you.

11. Ask Your Doctor if You can Cut the Dosage

Cutting a drug's dosage may have a similar effect on your health while saving you money at the same time. Make sure you ask your doctor before you cut any dosage of any medication. Too little of a prescribed drug could be detrimental to your health.

12. Shop for Discounts- Costco, Walmart, and Online Stores (see resources for online examples).

Some of the large discount chain stores carry commonly used drugs at a fraction of the price. Walmart, for example, carries a number of prescription drugs for just \$4.00.

13. Ask for Samples before You Fill a Prescription

Many doctors are very good about giving samples to their patients. However, sometimes your doctor is busy, may forget, or has something else on his/her mind. If you need a prescription, ask if samples are available.

14. Ask About Using Over-the-counter (OTC) Medications First.

OTC medications may be just as effective and more affordable than prescription medications. Naproxen sodium (Aleve[®]) for, example, is simply a lower dosage of the prescription drug called Naprosyn[®]. A number of allergy medications, that used to be available only by prescription, are now available as OTC medications. Ask your doctor if you can start with an OTC medication first.

Prevention

15. Get Regular Checkups from Your Doctor

Visit your doctor on a regular basis for checkups. Your physician may be able to provide you with advice so you can avoid chronic diseases like high blood pressure, morbid obesity, diabetes, coronary artery disease, osteoporosis, etc.

16. Visit Your Dentist Regularly for Cleanings and Checkups

Fillings, root canals, bridges, etc. can be very expensive procedures. While avoiding the dental cleanings may save a few dollars in the short run, regular teeth cleaning could save you from a big expense down the road. As the saying goes, "an ounce of prevention is worth a pound of cure".

17. Gear Up to Avoid the Orthopedist

Use protective gear (helmets, pads, braces) when participating in high-risk sports and activities such as cycling, mountain biking, skateboarding, etc.

18. Shop for discount eyewear online or at superstores like Costco or Walmart.

19. Make Exercise Part of Your Daily Routine

Get at least 30 minutes of aerobic exercise per week. This is proven to decrease your risk of heart disease, cancer, and will increase your energy level and help you sleep better.

Include strengthening and flexibility exercises in your regular fitness routine. This will help reduce the risk of muscle, joint and tendon injuries.

20. Skip the Supplements

Cut out the supplements. Most supplements have little clinical research behind them. A multivitamin (and for some vitamin D with calcium) is all you need. *Ask your doctor about this.*

21. Avoid the Emergency Room

Bypass the doctor's office -for many conditions a physical therapist, nurse practitioner or physician's assistant can provide you with the necessary treatment.

22. Insist on Clear Communication with Your Doctor

The first step in good communication is finding a doctor you feel comfortable talking with. Talking about your health means sharing information about how you feel, both physically and emotionally. Having a good relationship with your main, or primary, doctor is one of the best ways to ensure your good health. This doctor knows you and your particular health history. He or she can help you make medical decisions that suit your values and can guide you toward other medical specialists and health care providers you may need.

A basic plan for your visit can also help. Before going to the doctor, make a list of the things you want to discuss. Think about how you're going to describe your symptoms. Put your questions in order so you're sure to ask about the most important ones first.

During your visit, make sure you understand what the medical tests you are getting are for. When a doctor makes a diagnosis, make sure you understand your condition and fully discuss your treatment options.

If you're not comfortable or unable to do these things yourself, consider bringing a family member or friend and let them know in advance what you want from your visit. Make sure you play your part to get the best health care possible.

Here is a good resource for more information:

<http://www.nih.gov/clearcommunication/talktoyourdoctor.htm>

23. Get a Flu Shot

Every year, adults and children suffer because they don't get a simple flu shot. Consider taking an extra few minutes to find a vaccination center near you. Supermarkets, pharmacies, public health facilities, and of course, your doctor's office quite often provide this service.

Advice for Movement Disorders (joint pain, muscle strains, arthritis, tendonitis, and difficulty with just about any movement).

24. Conservative Before Aggressive

As mentioned above, physical therapy is the clear first choice for the initial treatment of a variety of musculoskeletal disorders. Clinical research supports seeing a physical therapist first for:

- Neck pain,
- Back pain,
- Shoulder pain,
- Tendonitis,
- Knee pain,
- Arthritis,
- Sprains and strains and much more.

25. Do You Really Need an X-ray?

Ask if you really need that x-ray for non-specific back pain, knee pain, ankle sprains.

For the knee and ankle there are excellent medical rules (called clinical prediction rules) that can be utilized by a doctor to help determine if an x-ray is necessary. Ask about these.

Back pain - In the absence of rare red flags such as the loss of bowel or bladder function, recent unexplained weight loss, tingling or numbness, a history of cancer, severe pain that is worse at night or with rest, a trauma such as a slip and fall or car accident, you probably don't need an x-ray.

26. Ask if you really need that neck or back MRI.

An MRI, while able to produce outstanding pictures of your spine, in many instances, is little help in identifying the cause of your back pain. In fact, when the MRI is owned by the physician's office, there is a higher percentage of unnecessary MRIs performed. A recent study at Stanford University concluded, *"Orthopedists and primary care physicians who begin billing for the performance of MRI procedures, rather than referring patients outside of their practice for MRI, appear to change their practice patterns such that they use more MRI for their patients with low back pain. These increases in MRI use appear to lead to increases in low back surgery receipt and health care spending among patients of orthopedic surgeons, but not of primary care physicians."*¹

27. See a Physical Therapist First

If you've been to our clinic for rehabilitation, chances are you've saved a significant amount of money on the "downstream costs" of health care. For example, if you were treated for your neck, shoulder, arthritis or back pain and had a successful outcome, the conservative care we provided you potentially could have saved you from needless imaging tests, injections, drug prescriptions, surgery and all of the side effects of the above. Bottom line, medical evidence suggests that seeing a physical therapist first for most

movement disorders is the best choice. There are little to no side effects when a physical therapist treats you. Seeing a physical therapist first can also result in a cost savings 15% to 123% as compared to seeing a physician first.^{2,3} Sometimes, it is appropriate to see a doctor first. Ask your physical therapist – they will be able to help.

Additional Resources

<http://1.usa.gov/nAChUf> - The US Dept of Treasury's resource center for HSA accounts.

www.yourrxdiscounts.com - they state that their mission is to provide the best markdowns and discounts on prescription drugs on the web. They have a large list of discount coupons on medications.

www.moveforwardpt.com - the American Physical Therapy Association's website for public information about how a physical therapist can help you. It's worth a visit for those that have movement disorders.

www.CDC.gov - an excellent resource for up-to-date information on systemic diseases like the flu, food problems and much more.

www.pparx.org - The Partnership for Prescription Assistance helps qualifying patients without prescription drug coverage get the medicines they need through the program that is right for them. Many will get their medications free or nearly free.

www.mayoclinic.com

www.nih.gov - The National Institutes of Health (NIH), a part of the U.S. Department of Health and Human Services, is the nation's medical research agency—making important discoveries that improve health and save lives.

www.nlm.nih.gov/medlineplus/ - Medline Plus is a great website for general information, resources, and links for just about any health condition.

1. Shreibati JB, Baker LC. The Relationship between Low Back Magnetic Resonance Imaging, Surgery, and Spending: Impact of Physician Self-Referral Status. *Health Serv Res.* 2011 Oct;46(5):1362-81
2. A comparison of resource use and cost in direct access vs. physician referral. *Physical Therapy* 1997; 77:10-18.
3. Pendergast, J, et. al. A Comparison of Health Care Use for Physician-Referred and Self-Referred Episodes of Outpatient Physical Therapy. *Health Services Research*, Sept. 2011
<http://bit.ly/qkocAh>