



Ways to Lower Medical Costs

- ▶ **Know your policy.**
Understand the limits and caveats. For example, preferred provider plans ask that you use doctors and hospitals participating in the provider network. “In-network” services cost substantially less than “out-of-network” services. When referred for a treatment or procedure, make sure that the doctor or hospital is part of your plan. Don’t trust doctors or providers to know this. Call your insurance provider to find out or check web sites and provider directories.
- ▶ **Investigate drug alternatives.**
Check with your physician first, but consider reducing prescription costs by using generic medications or a mail-order system.
- ▶ **Check to see if your plan has an annual cap on number of treatments such as mental health care or physical therapy.**
If your insurance puts annual limits on such services, try to time your care so you won’t pay out of pocket. Ask your doctor which procedures must be done this calendar year and which can wait until next year, so insurance covers most of the bills.
- ▶ **Don’t go to the emergency room when you can go to an urgent care facility.**
The cost of emergency room care without prior insurance approval can be hundreds of dollars. Many health plans cover co-pays at urgent-care centers, which can provide almost immediate care.
- ▶ **Negotiate to lower your medical bills.**
It doesn’t always work, but a doctor, pharmacy or hospital could be willing to lower prices, especially if you’re paying out-of-network costs. A 2004 Harris Interactive poll found that 17 percent of the public have bargained with their pharmacists and lesser percentages with doctors, dentists and hospitals. Of those who negotiated, about half reported they successfully lowered the price.
- ▶ **Check your medical bills.**
Mistakes happen. Sometimes the price may be too high because the wrong medical codes were used.
- ▶ **Ask for free samples of drugs and products.**
The savings may be minimal at first but can add up to bigger savings over time.
- ▶ **Take advantage of free screenings.**
People with limited incomes can often find free health clinics for blood pressure and cancer screening, and other programs. Hospitals also may offer free screenings. If your employer offers Health Risk Assessments, take advantage of them.
(Source: Sonja Haller, “Pay Pointers,” The Arizona Republic, February 2006.)
- ▶ **Wellness Maricopa.**
Wellness Maricopa offers many programs and services free of charge or tuition waivers may be available to eligible employees for credit classes. For a listing of programs and services available please visit the Wellness Maricopa web site.

