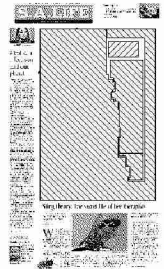


HEALTH
Saving\$
PLAN



Tips on cutting the high cost of medical care

BY JESSICA BELASCO
 jbelasco@express-news.net

In a tough economy, it makes sense to trim spending on luxuries, such as eating out or buying pricey clothes, to save money.

Skipping emergency bypass surgery or your monthly supply of insulin to conserve cash? Not so much.

Medical care may be a necessity, but it's expensive — \$2.4 trillion, or \$7,900 per person, in the United States in 2007, according to the National Coalition on Health Care.

Health care has grown so costly that in 2008, about one in three Americans reported their family had problems paying medical bills in the past year, according to Kaiser Family Foundation, a nonprofit focusing on health-care issues.

There is good news: Experts say it's possible to save hundreds, even thousands, of dollars every year by taking responsibility for medical care.

"If we don't take control and realize we're the kingpin in our own health care, that's when we really get into trouble," says Tamara Apgar, a claims assistance professional with Your Medical Claims Expert, a service that assists people in resolving medical claims and sorting through insurance options.

Here's how you can lower your costs without compromising your health:

Take care of yourself. The best way to avoid spending money on prescription medication or expensive procedures is — surprise — not to get

sick in the first place. "With chronic conditions like obesity and diabetes, prevention is the best medicine," says Dr. Harold H. Gardner, co-author of "Aligning Incentives, Information and Choice: How to Optimize

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Health and Human Capital Performance" (Health as Human Capital Foundation, \$19.95). "Eat right, exercise, don't smoke."

Similarly, preventative health services — getting annual flu shots, getting vaccinated against pneumonia if you're an at-risk individual — usually cost some money upfront but will save on office visits and medicine later.

The most cost-effective measures? Counseling about quitting smoking, childhood immunizations and talking with your doctor about taking a daily aspirin to prevent heart disease, according to a 2006 article in the American Journal of Preventive Medicine.

Not all preventive services are cost-effective, however, says Dr. Robert W. Parker, vice chairman of clinical services for family and community medicine at the University of Texas Health Science Center at San Antonio.

Annual executive physicals, for example, usually include numerous expensive tests that don't necessarily predict disease, according to a 2008 article in the New England Journal of Medicine.

Know your insurance. Read your health insurance policy carefully every year, advises Michelle Katz, author of "Healthcare for Less: Getting the Care You Need Without Breaking the Bank" (Hatherleigh, \$15.95).

That's because policies change, and you might not real-



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For more tips on cutting health-care costs.

ize your provider stopped covering visits to your usual doctor or certain lab tests until you get slammed with a big bill.

If you don't understand your coverage, contact your company human resources department, your insurance company, a private claims professional or the Alamo Area Council of Governments' Agencies on Aging (for Medicare or Medicaid questions) at (210) 362-5254 or www.alamoserviceconnection.org.

Find out what your insurance covers in case of an emergency (Ambulance service? Helicopter transport?) so you don't get any nasty surprises later. Emergency room visits are usually much more expensive than office visits, so for nonemergency ailments, such as a cold or minor cut or burn, schedule an appointment with a primary care physician instead. Or consider going to one of the many (and less expensive) doc-in-a-box medical clinics that have sprung up in recent years.

Be careful of checking into a hospital that's in your network only to be treated by specialists who aren't, costing you a lot more.

"Call your insurance and say, 'Is this person covered?'" Katz says. "I've seen patients turn away doctors."

Ask questions. Is that test really necessary? Is there an alternative procedure that's cheaper? Is that follow-up office visit required or would a phone call suffice?

"The problem with most of us, me included, is that we feel like it's inappropriate if we question the doctor. But we're going to get nowhere if we don't," says Dr. Arthur Garson, co-author of "Health Care Half Truths: Too Many Myths, Not Enough Reality" (Rowman & Littlefield, \$17.95).

Questioning bills can also save you bucks. Study your medical records and itemized hospital bills and ask about anything that doesn't look right.

If you're suspicious about mistakes, ask the hospital for an audit of your bill, which may cost a fee. You can also hire a medical claims professional to review your medical bills; go to www.claims.org to find a claims assistance professional.

Negotiate whenever possible. Some doctors will give discounts if you pay in cash; others might allow you to pay on an interest-free plan. It never hurts to ask.

"Most doctors and hospitals, if you show some effort, will try to work with you," Apgar says.

Patient advocates on staff at some hospitals and private medical claims advocates can help you figure out how to pay your bills and sometimes are able to lower them.

If your insurance company denies a claim, always appeal the decision. Sometimes a denial is based on a simple error, such as a mistake in coding for a procedure.

Document your steps in case you need to file a complaint with the Texas Department of Insurance by calling (800) 252-3439 or visiting www.tdi.state.tx.us

Save on medication. If you're filling a prescription, ask for generic medications whenever possible — they're cheaper than brand-name drugs, says Oralia V. Bazaldua, associate professor of family and community medicine at the UT Health Science Center at San Antonio.

Ask your doctor to write a prescription for a drug that's listed on your insurance's formulary, a list of covered medications. If the drug isn't on the list, it will cost you more.

Request a free sample if you need the medication only for a short time. Also check to see if the pharmaceutical company offers coupons or rebates on drugs.

Take advantage of the cheap generic prescription programs at some grocery and big-box

stores, which may charge as little as \$4-\$5 for a 30-day supply of some drugs. Sometimes that cost is even cheaper than your co-pay.

Mail-order pharmacies often offer discounts, such as three months' worth of a prescription for the price of two months. Some online pharmacies offer great deals. Compare prices at www.rxaminer.com.

If you don't have health insurance, you may qualify for prescription assistance programs offered by the drug manufacturer. Check with the Partnership for Prescription Assistance at www.pparx.org or (888) 477-2669.

If you're buying over-the-counter medicines, choose the store brand over the name brand if it has the same active ingredient. Check online retailers such as drugstore.com for true generic OTC medications that may be even cheaper than store brands.

What not to do: Skip doses or take half doses; split pills without your doctor's approval; take a family member or friend's medication; choose unproven supplements over proven medications; or buy drugs from a foreign country, which aren't reviewed by the Food and Drug Administration.

Take advantage of employee incentives and benefits. Some employers offer free weight-loss programs, stop-smoking classes and other wellness initiatives, but people often don't take advantage of them, Gardner says.

Health by Design runs onsite health clinics for several South Texas employers. Employees can undergo health screenings, get allergy shots and blood tests and seek help for episodic illnesses and injuries, among other services.

Clinic visits are usually free for employees on the company's health plan, says Dr. James Ogletree, medical director for Health by Design.

If your employer offers health reimbursement accounts or health savings accounts, use

them to save money on taxes by paying for medical-related costs with pre-tax dollars.

Establish a relationship with your doctor. Finding a doctor or single practice you trust can save you money and improve your health care.

Don't see multiple specialists to diagnose a problem when a primary care physician who

knows your medical history can diagnose the problem or refer you to the right specialist, Parker says.

That doctor can also make sure you really need all the drugs prescribed by multiple care providers.

"You have a quarterback, someone who is coordinating the care," Parker says.



EDWARD A. ORNELAS/eaornelas@express-news.net

Some employers offer services such as Health by Design, an onsite health clinic for employees that targets minor illnesses and injuries.