

10 Ways to Fight High Medical Bills

07/18/2014

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We may all have health insurance now, but that doesn't make our medical bills magically disappear. No, we still have plenty to pay out-of-pocket.

In recent years, employers have shifted a greater portion of health care costs to workers. [The 19th annual Towers Watson/National Business Group on Health employer survey](#) found that employees now pay for 37 percent of their health care, including premiums and out-of-pocket costs, up from 34.4 percent in 2011. What's more, nearly half of employers surveyed expect to be making significant changes to their health care benefits by 2018.

While individuals with employer-sponsored health insurance will see their costs rise, it's nothing compared with what some of those with individual health insurance pay. For example, [according to HealthPocket.com](#), [bronze health plans](#) may come with deductibles in excess of \$10,000 for families. And once you meet that, your insurance will still pay only 60 percent of the cost of the covered services until you reach your out-of-pocket maximum.

Fortunately, [Money Talks News](#) finance expert [Stacy Johnson](#) has some advice on how you can fight high medical bills and keep your out-of-pocket costs to a minimum. Watch the video below and then keep reading for more advice.

1. Shop around

You wouldn't buy a car or a plane ticket without shopping around, so why aren't you also looking for the best deal for your medical care?

Many co-payments are a percentage of the total cost so it pays to find the lowest price available.

Of course, you won't be asking about prices in an emergency situation, and if you're having a complex operation, expertise will trump cost.

However, when you need routine care or a non-emergency procedure or scan, you have time to check prices.

Websites like [Healthcare Bluebook](#) can help you determine fair prices for procedures and services. But, ultimately, you'll need to pick up the phone and start calling to learn what's being charged in your area.

2. Stay in your network

While getting prices, make sure you're staying within your insurance company's network of providers. Going out of network can mean significantly higher co-payments or, in some cases, insurers may refuse altogether to pay for out-of-network services.

You can likely search for in-network providers on your health insurance company's website. In addition, check with the medical office when calling for prices or an appointment to confirm the doctor or facility participates with your insurer.

3. Skip the ER

The emergency room should always be your last resort. Not only do you get impersonal service, you'll likely get hit with an outrageous co-payment. In my case, it costs \$150 to visit the ER vs. \$20 for an office visit.

If you can't wait to see your regular doctor, head to an urgent care center instead. The waits are usually shorter than what you find at the ER, and they typically cost less, too. You can find a center in your area at [UrgentCareCenter.org](https://www.urgentcarecenter.org). For best results, try searching for your nearest major city rather than your ZIP code.

4. Double-check bills

It may surprise you (or maybe it wouldn't) to learn that medical bills

aren't always right. [According to PennLive](#), hundreds of people can be involved in the billing process for a hospital stay, and one organization that reviews medical bills estimates that 80 percent of hospital bills contain a mistake.

Common errors include charges for medications never administered and services never rendered. Sometimes patients are double billed or charged for room items that should have been included as part of a stay.

Always request an itemized statement and check it carefully. If you find a mistake, call your provider's billing department to dispute it.

5. Find a coupon

Now, we know you won't be able to find a coupon for your triple-bypass surgery or to have the doctor look at the strange fungus on your toe.

However, you certainly can find coupons for prescription drugs.

Drug companies want to gain your loyalty, so they're more than willing to help cover your co-pay for at least the first few refills. Ask your doctor about any coupons or samples available through her or his office. If you strike out there, head to the manufacturer's website to see what might be offered online.

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6. Ask for generics

Your doctor might be suggesting a brand-name prescription [because they think you expect it](#). Rather than bring up the commercial you saw on television, a better strategy may be to ask if there's a generic equivalent available.

Not only are generics cheaper overall, your health insurer may charge lower co-pays for them. If you're worried about the safety of generics, you may find [this article](#) interesting reading.

For other ways to save on prescription drugs, read our advice on [how to safely save on medications](#).

7. Head to a dental school

[According to the Health Resources and Services Administration](#), nearly a third of the U.S. population lacks dental insurance. With [the American Dental Association saying](#) an adult cleaning in 2011 ran anywhere from \$69 to \$93, that's a lot of money just to have the plaque scraped away twice a year. Imagine what it will cost if you have a cavity or need a crown.

If you don't mind being a guinea pig, heading to a dental school can be a

cheap way to get the care you need. It's one of the [five ways we recommend to slash your dental bills in half](#). Read that article for links to dental schools and more information on dental savings strategies.

8. Become a medical tourist

Traveling to another country for medical care might seem extreme, but it's an increasingly popular option for some people.

[Medical tourism organization Patients Beyond Borders](#) says consumers can save anywhere from 20 to 90 percent by traveling to destinations such as Costa Rica, Malaysia and India. Among the most popular procedures are many that health insurance plans typically don't cover. Those include cosmetic surgery, weight loss procedures and fertility treatments.

Of course, foreign physicians and clinics are subject to different laws and standards than those in the U.S. You should carefully research those standards to be sure you are comfortable with the level of care you'll be receiving out of the country. Plus, you'll definitely want to check the credentials and references of any physician or clinic you're considering.

9. Take advantage of health insurance perks

If you get your insurance through an employer, watch for your chance to save money on your premiums during your company's open-enrollment period. A number of employers are willing to pitch in a greater percentage of your premiums or contribute toward your deductible if you participate in health screenings or programs such as smoking-cessation classes.

Even if your employer doesn't offer premium discounts, your health insurance policy may come with all sorts of bonus offers, ranging from discounts at the gym to coupon codes at partner websites. These aren't all health and fitness perks either. My plan offers discounts on travel and landscaping plants, among other things.

While all of these perks won't reduce the cost of your medical bills directly, some may help indirectly by encouraging you to get and stay healthy. And that brings us to the final way you can fight high medical bills.

10. Focus on prevention

Finally, the best way to save on your medical bills is to stay healthy.

Under health reform, your insurance provides free preventive care. Use it.

Weed out small problems before they turn into huge health crises.

What's more, load up on fruits and veggies, get outside and walk every

day and say no thank you to seconds at the buffet table. Being sedentary and overweight is hazardous to both your health and your wallet.

[Depending on which research you believe](#), annual medical costs for an obese individual are anywhere from \$1,500 to more than \$2,700 higher than those of someone with a normal weight.

Yes, some people have bad genes, and even the healthiest of folks can be stricken with debilitating diseases. However, you improve your odds of staying out of the doctor's office and off the operating table by living a healthy lifestyle.

What other ways can you think of to save on medical bills? Share your knowledge in the comments below or on our [Facebook page](#).

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