

Ten Ways to Reduce Health Care Costs

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Good consumers take the time to understand the products and services they are buying. Whether you are talking about buying a house, a car, or health care the quality and value of your purchase should be an important consideration. In the case of health care, higher cost does not necessarily mean better quality. Health care costs can vary greatly depending on type of procedure, where the care is provided (emergency room, outpatient clinic, or doctors office), and where you live and receive care.

Following are 10 ways to reduce your health care costs while adding value to the quality of your health.

- 1. Take good care of yourself.** Eight out of ten health problems are treated at home. By doing a good job of self-care you can reduce your health care costs.
- 2. Practice self-examination and get appropriate health screening.** Work out a schedule for preventive health screening that is appropriate for your age and gender with your health care provider.
- 3. Become aware of the health risks of different lifestyle choices such as alcohol and drug use, home and driver safety, and eating habits.** The riskier your lifestyle the more likely you are to have health problems.
- 4. Know what your medical benefits cover.** You need to know what your benefits are before you can use them appropriately. If you have a managed care plan know about the plan's grievance procedure and use it if you don't feel you are getting adequate care.

- 5. Take an active role in health care decision making.** Take the time to build a good relationship with your doctor. Making sure that your doctor understands your expectations and needs can result in a more effective treatment plan.
- 6. Ask your doctor about every prescribed medication and medical test.** Also ask what will happen if you choose not to take a drug or have a test. Every test and drug has some risk involved. Your doctor may be able to suggest an alternative that is less risky.
- 7. Avoid hospitalization whenever possible.** Over half of all health care costs are for hospitalizations. Consider outpatient services or same day surgery. Find out if there are alternatives to surgery.
- 8. Save the emergency room for emergencies.** It can be two to three times more costly to receive services in an emergency room than in a doctor's office.
- 9. Check your hospital and doctor bills carefully.** Billing errors are made. Notify your hospital and health plan promptly when errors are found.
- 10. Avoid defensive medicine.** Defensive medicine refers to tests and services performed primarily to protect physicians from possible malpractice suits. Ask lots of questions about why the tests are being done, if they are really necessary and what your options are. You may decide to take a more conservative approach.

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