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An HSA Story

A bad soccer play left me with a rapidly swelling knee. It turns out I had torn my ACL and needed surgery. **But there was a silver lining: I finally got to use my health savings account (HSA).** I've always been pretty healthy, so I never got a chance to use it and I've been steadily putting money into my HSA for a few years.

With my HSA, a \$2,500 deductible and a swollen knee, I sat on the sideline trying to figure out what to do next. Since I would be paying for my first \$2,500 of medical expenses out of my HSA, I decided that an expensive emergency room trip wasn't really necessary. Instead, I iced my knee until I was able to see an orthopedist.

The orthopedist recommended both an MRI and an X-ray. **Since I would be paying for these items myself, I asked him whether both were necessary.** He agreed that the X-ray probably wasn't necessary, so I skipped it. As for the MRI, I was aware that they can be quite expensive, so I was determined to make sure I got the lowest possible price.

Since I knew I was paying for 100 percent of the MRI, I paid close attention to the charges. I contacted the recommended MRI center and my insurance company and found out that my share of the cost after the in-network discount would be \$1,380.

Here's a little secret: A little research can save you a lot of money. I discovered an imaging center near my house that charged cash-paying patients just \$600 per knee, less than half the cost of the recommended provider.

Being cost-conscious didn't hurt my health. I made smart decisions (with help from my doctor) and kept my expenses down. While HSAs may not be right for everyone; my HSA plan got me more engaged in my healthcare decisions, in a way that benefited me directly.