Be a Wise Health Care Consumer: Reduce High Medical Bills

Small Changes Can Produce Big Savings

Healthcare is expensive, plain and simple. Yet, by being a savvy consumer, you can slash your medical-related costs in many ways. Consider these tips to lessen the burden that health care puts on your wallet:

- **Find a primary care physician and build a solid relationship.** A doctor who knows your medical history and you personally will help you make more informed decisions, versus seeing whomever you can find when you need care.

- **Avoid going to the emergency room unless emergency care is absolutely necessary.** Using the emergency room for routine care is the surest way to run up unnecessarily high medical bills.

- **Adopt a healthy lifestyle.** Take your prescription medications, receive routine preventive care and make healthy lifestyle choices to reduce your risk of developing chronic conditions and to control your overall healthcare costs.

- **Visit your primary care doctor before a specialist.** If you suffer an injury or illness that may warrant specialized care, visit your primary doctor first so he/she can direct you to the best professional for your circumstances.

- **Do not be fooled by new medications and their miracle cures.** If you are taking medications and they are working, do not let fancy drug ads convince you that you need to pay big bucks for something new.

> " Eat right, exercise, get enough sleep and avoid unhealthy habits (smoking, excessive alcohol consumption, etc.) to reduce your overall need. "

- **Purchase generic drugs when you can.** Generic drugs are just as effective, but much less expensive, than their brand name counterparts.

- **Keep tabs on your medications.** If you are and have been taking a medication(s) for a long period of time, reevaluate the necessity of the drug at your stage of life.

- **Evaluate the need for expensive screening tests.** Though diagnostic testing can detect diseases in early stages, they can also cause false alarms, unnecessary treatments or a false sense of security (if your tests come back normal). Talk with your doctor about the necessity of these tests before having them.

- **Evaluate the need for expensive testing.** An MRI or CT scan may help some, but question your doctor on exactly what the test is going to do for you. Is it really necessary?

- **Give your body time to heal.** Instead of running to the doctor after the first onset of an ache, pain or discomfort, wait a bit to see if your body heals on its own. Obviously, if you are experiencing extreme pain or discomfort, seek treatment immediately.

- **Try to stay healthy.** Eat right, exercise, get enough sleep and avoid unhealthy habits (smoking, excessive alcohol consumption, etc.) to reduce your overall need.