



TIPS

from the Consumer Health Action Network

June 2006

Save money on medical bills if you don't have insurance

We assume you have already checked that you are not eligible for Medicare, Medicaid, HUSKY, SAGA, Title 19, or any other programs. If not, call the Consumer Health Action Network at 772-2817 (in New Haven) or toll-free statewide 1-888-873-4585.

Check out community health centers. These clinics offer excellent health care at rates based on your income. To find one near you, call INFOLINE at 211.

If you have to go to the hospital – apply for free bed funds. All CT hospitals get reimbursed by the state for patients who can't pay their bills. Many have private donations just for those bills. For more information, call us.

Continue to get regular checkups. Being uninsured makes it even more important that you take care of your health. Uninsured women can get free breast and cervical cancer screens and treatment, if necessary – call INFOLINE at 211 for a program near you.

Check for other places to get services.

Local health departments, visiting nurses and others offer free or low-cost immunizations and screens, such as blood pressure or cholesterol checks. A local dental, medical or other school may offer free or low-cost services, such as dental cleanings. Your child's school may have a school-based health center or get regular visits from a medical or dental van. College students may get free or reduced-cost care through school. Call INFOLINE at 211 and your local health dept. at the number in the blue pages of your phone book.

Tell your doctor that you don't have insurance.

Just because the office staff knows, doesn't mean that the doctor does.

Before you come in for something minor, call and speak to a doctor or nurse on the phone. Talk over your symptoms and see if you really need a visit.

If you have an on-going or recurring medical problem, can they phone-in your prescription without a visit?

Ask if follow up appointments are REALLY necessary. Can you call and check in?

You can save money on medical bills just like all your other spending. You just need to know how.

If they prescribe a medication, ask if there is a less expensive but equally effective alternative.

One woman saved almost \$500/month by telling her doctor that she had no coverage; he prescribed another drug that required she take 3 pills/day instead of one.

Avoid unnecessary tests. Be sure you understand what tests they recommend and why. Ask if every test is absolutely necessary.

Negotiate prices with your doctor, dentist or hospital. More and more people are negotiating rates. Not all offices are willing to work with you, but many will. You could save between 20 and 40% of the bill. Just ask.

Shop around before you need the services. Call different offices and get their best prices.

Ask for the BEST price – often that is the Medicaid or HUSKY price. Government and HMOs have the clout to negotiate better prices than the “full retail” price that you are charged. You shouldn't pay more than an HMO.

Some will give you a discount if you are paying cash right now. HMOs and government programs make doctors wait months to get paid.

Negotiate a reasonable payment plan – one that you can afford. Negotiate for either no interest or a very low rate.

If you are going to miss a payment, call them first. Explain your circumstances and be honest about when you will be paying. Do not ignore the bills, hoping they will go away – they won't and it could harm your credit rating for years into the future.

Don't pay double when you have to see another doctor or dentist. Arrange to have your records and all test results copied to your new doctor before your visit.

Save on prescription drugs. Ask your doctor if they have samples. **DO NOT** save prescription medications to use later, unless your doctor tells you to. Using old, leftover drugs can be dangerous.

Ask your doctor for less expensive, equally effective alternative drugs. Ask if there is a generic version.

Take only the drugs you need – when your doctor prescribes a drug, be sure you understand exactly what it is for, what it is meant to do, and how long you should take it. Ask if each drug is absolutely necessary; ask how much each costs. If you and your doctor are testing to see if it will work, ask him/her to prescribe a small amount.

Look into ordering your prescriptions by mail.

Buy over-the-counter drugs when needed. Many drugs previously only available by prescription can now be found at better prices without a prescription. Ask your doctor if this will work for you.

Look into drug company discount programs. For information, call us.

Check ALL your bills for errors. This happens a lot – don't pay for something you didn't get. Sometimes things get listed twice by accident. If you have a question, don't hesitate to call and ask about it.

Keep ALL your medical receipts – you could be eligible for a tax break. Check with the IRS, but if your medical expenses add up, you may have some money coming back at tax time. Medical expenses include more than just doctor's visits and prescriptions; it may also include eyeglasses, contact lenses, physical therapy, X-rays, hearing aids, psychiatric care, insurance premiums and copays. Check with the IRS by calling 1-800-829-1040, going to www.irs.gov or visiting one of the 7 local IRS offices or dozens of local IRS partners in CT.

Keep ALL your medical receipts – they may be important in applying for public programs such as HUSKY or Medicaid, if your bills get very high.

Keep yourself healthy. This is important for everyone, but never more so than when you are uninsured. If this is the time you decide to make a change and live a healthier life, all the better. You know you should be doing these things anyway.

Quit smoking

Buckle your seatbelt

Do not abuse alcohol or other substances

Exercise, eat right, keep a healthy weight

Avoid sunburn

Get enough sleep

Brush and floss your teeth daily

Learn first aid

Keep your home safe

To learn more about saving money and getting care without insurance

- Sign up for our monthly Consumer Health Action Newsletter
- Come to our Consumer Forums and let policymakers in Hartford and Washington know what you and your family need to be healthy
- Participate in Consumer Health Action Network surveys

**For more information
Call 772-2817 in New Haven
or toll-free 1-888-873-4585**