

[Shop Around. Savvy Capitalists: Texas Could Save Big On Healthcare](#)

Texans could save up to eighty percent on certain medical bills if they play their cards right, according to several publications released over the past few years. A typical American family of four is expected to receive \$14,500 worth of medical care this year, and an insured family will pay an average of over a third of that -- \$5,100 -- on their own. That's eight percent higher than last year. With out-of-pocket expenses rising at least eight percent every year since 2000, it's no wonder over 46 million Americans are going without health insurance -- including over one-quarter of Texans.

In fact, according to John Holahan, Allison Cook, and Lisa Dubay of the Urban Institute, co-authors of *Characteristics of the Uninsured: Who Is Eligible for Public Coverage and Who Needs Help Affording Coverage?* released by the Kaiser Family Foundation, fifty-six percent of the uninsured are ineligible for public programs, but still need help to make typical health insurance plans affordable. Seventy-six percent of parents lacking health coverage are in working families, and 900,000 uninsured children are ineligible for public assistance-based coverage due to family income. Finding a way to make health care even slightly more affordable could be the difference in whether or not someone receives care.

According to the Commonwealth Fund, a private, non-partisan foundation supporting independent research on health and social issues, in 2005, thirty percent of the millions in the U.S. who lacked health insurance were between the ages of nineteen and twenty-nine. Texas had the worst record overall, with twenty-five percent of its total population going unprotected. The state actually failed to insure even more of its young adults -- twenty-seven percent. Improving this statistic, as well as establishing ways for patients to pay at least part of their expenses, could be especially pertinent for cities like Dallas, Houston, and Austin, where facilities are financially overwhelmed by the uninsured.

Children are more likely to be eligible for public assistance-based coverage than their parents -- and therefore more likely to qualify for help with medical expenses. This is because most states set family income limits for minors higher than for their parents. For instance, the majority of states will cover children if their families make 200% of the federal poverty level (though current policies are under dispute) -- sometimes more -- but many will only insure parents if that income level is at, or below, federal poverty level standards. Only twenty-eight percent of uninsured parents are actually eligible for Medicaid or the State Children's Health Insurance Program, whereas three-quarters of uninsured children would qualify for those programs under current policies.

A study commissioned by the Kaiser Family Foundation and authored by Jack Hadley of the Urban Institute states that "the uninsured receive less care and have worse outcomes following an accident or onset of a new chronic condition than those with insurance." This is mostly due to cost. Albeit seemingly somewhat anti-intuitive, an extremely helpful trick is to treat health care costs like any other bill -- shop around, bargain, and don't be afraid to ask for breaks. The following tips are summarized from the *Prevention* article, "Health care For Less" by Julian Kesner.

(1) Shop Around For Labs

Compare different labs' prices. Almost any lab can complete a basic blood analysis, for instance, but they won't all charge the same. To streamline the process, obtain the Current Procedural Terminology (CPT) code, a universally accepted number that corresponds to every billable medical service, and start asking around. The American Medical Association's website, www.ama-assn.org, provides a free search engine for CPT codes.

Independent labs are cropping up in response to the high cost of health care, so investigate those, too; some of them charge up to seventy-five percent less than non-independent facilities. The site www.MyMedLab.com, with over 3,000 independent lab listings, is a good source with which to start your research. Just make sure the facilities are legal in your state -- sorry residents of California, New Jersey, New York, and Rhode Island -- and check with your doctor to make sure they're of good caliber.

(2) Negotiate Your Hospital Bills

Here is something most hospitals won't tell you: very few of their medical bills are paid in full. Insurance companies often negotiate charges and receive discounts -- up to two-thirds of the bill -- based on their contracts. If they can haggle, why can't you? Especially if whatever you owe is a financial hardship -- be it from deductibles, co-pays, or the full cost of services if uninsured -- medical facilities will usually work with patients to make sure a solution is reached.

"The number of payers, including patients and insurance plans, who pay hospitals 100% of our charges is probably less than two percent," said Ruth Levin, the vice-president for managed care at Continuum Health Partners in New York City.

Financial assistance programs associated with hospitals may also be useful.

(3) Make Sure You Aren't Tested Twice Or Come In When It's Not Necessary

According to a recent survey from the Commonwealth Fund, seventeen percent of adults report that their doctors have ordered duplicate tests. This is especially likely when a specialist is involved, as he or she may not have received the results of previous labs. Sign out x-rays and other labs from your primary care office, and bring them along. With the shortage of family doctors in this country, they're often extremely busy and can't always be counted on to forward results to another physician. Considering that a co-payment or deductible is almost always involved with lab tests, this could save a bundle.

Also, make sure in-office follow-up visits are necessary. It's standard procedure to ask a patient to return after the results of a certain test or undergoing particular procedures, but a phone call may suffice. It never hurts to ask.

(4) Be Savvy With Prescription Drugs

Cheaper and generic drugs can cost up to seventy-five percent less. Ask your doctor if a cheaper alternative to your medication is available, or -- even better -- if there's a generic version.

"Just be sure your doctor is intimately familiar with the benefits and risks of the alternate drugs for your condition," warned Jerome P. Kassirer, M.D. and professor at Tufts University School of Medicine in Boston.

Shopping for drugs online is becoming increasingly popular, and with due cause. Large distributors often offer lower prices, as well as saving their clients the time and expense of visiting the local drug store. The website, www.Rxaminer.com, offers price comparisons and has a reputation for independence from special interest groups.

Try splitting pills, as well. Prescriptions are often based on the number of units per bottle, not necessarily on the actual dosage. If getting eighty milligram pills, instead of forty, for a refillable prescription and then splitting them in two is more economical, ask your doctor about it. This won't be appropriate for all medications, of course, but if it is, you've just saved fifty percent.

(5) Barter

Hey, doctors need plumbing and massage services, too. If you have a service you feel may be useful to a physician, try bartering. You just never know.

(6) Negotiate With Your Doctor

Hopefully, doctors are in their profession because they're compassionate. If you can't make your co-payments and deductibles, ask him or her to work with you on the bill. Offering cash upfront for services may also be fruitful -- either in exchange for the full cost of the bill, or for co-payments and deductibles you know you won't be able to meet. Paying upfront often produces a situation that's less of a hassle for physicians, anyway, as they will deal with fewer administrative and paperwork issues.

"They are the ones who can direct their billing department to give the patient a break," said Levin.

(7) Hire An Advocate

Try hiring an advocate to help you deal with financial disputes when all else fails. Companies like Healthcare Advocates, Inc., based in Philadelphia, charges by the case -- anywhere from fifty to four hundred dollars. Like it or not, even when you have insurance, you are responsible for whatever bills remain unpaid, and refusing to deal with outstanding balances may ruin your credit. Just make sure the flat-rate charge is worth what you think will be saved by hiring the intermediary.

(8) Get Individual Health Insurance

If you are uninsured, take the time to research an affordable policy that offers reasonable coverage. This may even make sense if you have an individual health insurance policy you are not pleased with due to high cost and/or poor benefits. An individual plan actually may be a better option for you than group health insurance at work, depending on how much your employer pays, and how well your dependents are covered.

Searching online is becoming an increasingly popular option, and often yields results. If you know you can afford something, but just haven't wanted the hassle of looking, do it anyway! It may save you thousands in the end, as well as your health.

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