



# Six ways to save on your healthcare bills.

Having a plan helps.

Medical care can be costly and overwhelming for many. Having a health plan helps, but out-of-pocket costs can still come as a surprise. The good news is, there are ways you can help avoid unexpected bills, and even lower the expected ones.

Use these tips to get going.



## 1. Create a separate savings account

Put aside money each month in a separate account to cover your deductible and then some. A health savings account (HSA) is a great option if your employer offers it.



## 2. Understand your plan

Choose doctors and facilities that are in your plan's network, and ask for medications that are on your plan's list of approved drugs.



## 3. Ask your doctor

Question whether tests or procedures are necessary and the cost. Your health plan's website may also have cost estimates so you can plan ahead.



## 4. Choose the right level of care

For non-life-threatening medical issues, an urgent care facility may cost significantly less than a trip to the ER. You can also make an appointment at your regular doctor's office or clinic.



## 5. Go generic

Ask your doctor about generic or less expensive forms of medication. And find out if there's a 90-day-supply option.



## 6. Use 24-hour health information services or virtual care

Connect with a nurse advocate\* who can give health advice. Or you could speak with a doctor via phone or video chat, possibly eliminating a trip to the doctor's office or the ER.

\*These nurse advocates hold current nursing licensure in a minimum of one state but are not practicing nursing or providing medical advice in any capacity as a nurse advocate.

This is general health information and not medical advice or services. You should consult your doctor for medical advice or services, including seeking advice prior to undertaking a new diet or exercise program.

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