

## **Save on medical costs: Alternative Options\***

As I negotiate down expensive facility bills for my clients, or fight insurance companies for higher reimbursements, I am often struck by the number of patients who thought the ER or the specialist's office were their only choices. Minor episodes end up costing thousands of dollars, when more affordable options were available.

Consider these options:

*Please note this is given for informative purposes only, does not intend to provide or constitute medical care or advise. It neither endorses nor promotes any mentioned service or provider.*

***ALWAYS call 911 or go the Emergency Room if you are having a life-threatening emergency or if your health may be at serious risk by delaying care.***

### 1. Urgent Care Centers

Staffed by MDs, they treat less severe emergencies that require immediate attention. Services include sutures, prescribing medications, chronic condition management, health evaluations, imaging, stabilization until your next doctor appointment and more.

Urgent care centers are found in many cities and neighborhoods. Appointments are not necessary.

### 2. Retail Health Clinics

Addressing minor concerns such as allergic reactions, minor infections, wound care and skin conditions, they are staffed with nurse practitioners licensed to prescribe medications and perform simple medical procedures. This is a good alternative to a doctor's visit for general and school health exams or for vaccinations.

Located in drugstore chains (i.e. CVS) or retail stores (i.e. Wal-Mart), they contract with most major insurers. Their services are fairly priced.

### 3. Nurse helpline

This free service, staffed by nurses 24/7, from your insurance can save you the cost of a doctor's visit. Find the number on your card or on the insurance website.

Call to determine if you need to go to the ER, to find the nearest "in network" urgent care, to ask what remedy is best for minor symptoms, to treat an illness or to get first aid steps that do not require the ER. These nurses can provide answers when the office is closed, help coordinate medical care if you are away from home, or order urgent prescription refills when your doctor is unavailable.

### 4. Free or low cost clinics



Offering a variety of services, they should not be your first choice in case of an emergency. Administered by the County, privately run or belonging to teaching universities and hospitals (services are rendered by students under the supervision of fully-experienced doctors), waits can be long but prices worth a look. Some specialize in a specific illness (HIV/AIDS clinics) or services (women's health clinics). Exams, prescriptions, tests and more are provided at significant savings.

#### 5. Labs

Depending on the test, you may need to consult your Dr first. Many common tests can be obtained without a prescription, or at a lower cash cost than in the office, directly from these labs:

- <http://www.saveonlabs.com/>
- <https://www.directlabs.com/>
- <http://www.questdiagnostics.com/home/patients/get-results.html>

#### 6. Chiropractors

If you have a minor sport injury or joint pain, or want to avoid surgery, consulting a chiropractor is a less costly option than an orthopedic MD. Specializing in bones, muscles and joints, they use more conservative, less drastic treatment methods (spinal manipulations, physical therapy, medical massages) to get you back in shape. They can order scans and limited labs. Expect to pay \$ 50.00 to \$ 100.00 per visit (including all modalities). This is often a covered insurance benefit.

#### 7. Pharmacists

Ask the pharmacist at your local drugstore or pharmacy for a recommendation on what over the counter remedy is best for minor ailments, to check on possible negative interaction with current prescriptions, or advise on a minor allergic reaction. Local and chain pharmacies also offer low cost flu shots, and other vaccinations.

#### 8. Online

An increase in the number of online MD visits has been observed, and is likely to continue this upward trend. Sites such as [www.memd.me](http://www.memd.me), [www.interactivemd.com](http://www.interactivemd.com) or [the-online-doctor.com](http://the-online-doctor.com) propose virtual encounters for set prices, and at convenient times for patients.

In Conclusion:

Remember to ask any healthcare provider or clinic you may consult if they are part of your insurance network. Choosing one who is contracted with your insurer will significantly lower your cost. You may need to send the bill directly to your insurer; getting a "superbill" (specialized medical bill) is essential. If you are self-pay, this receipt or statement will be useful come tax season.

Never jeopardize your health by denying yourself access to urgent or necessary medical care whenever necessary. Though more limited after the facts, solutions can still be found to help lower high medical bills.

\* Previously seen on NerdWallet

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