Easing the Pain of Your Medical Care During the Recession and Beyond

Author : michaelbloomer

Medical conditions are sometimes *less painful* than the medical care *costs*. Planning a bit for how to manage medical costs, can help you avoid these additional pains.

There are three components to strategic medical cost management.

- **Find and regularly see a good primary care physician (PCP).** The doctor who is good for you will fit your communication style, be within a reasonable distance from you, and be available. Talk with your PCP about costs of medical care and medication. For medication, older drugs are often cheaper and equally effective; generic drugs are cheapest; samples are free. For tests, ask if the test results will change treatment recommendations. If not, ask if wait-and-see is reasonable. See your PCP annually. You want to prevent problems.

- **Don't go naked!** Pick a health insurance plan and enroll. There are several types of plans and within them many variations in deductible levels, copays, and maximum out-of-pocket (OOP) costs. Anything you have is better than the exposure of nothing. Insurance includes a contracted discount rate with some providers, meaning you will have to pay less OOP than anyone without insurance. Insurance also limits the total you could be liable for in the event of a catastrophe. Good insurance can contain the costs of future risks you would face if you are diagnosed with a medical condition, such as diabetes or hepatitis, that can drain all your money over time.

- **DIY.** Talk with your PCP if you have a question about self-care for anything, but there are many healthcare concerns you can manage yourself. Maintaining good health is primary. Eat well enough, sleep enough, exercise enough. Wash your hands often, and take care of your teeth. Get a flu shot. You know many more good tips. It does matter. Do basic first aid yourself. Try over the counter antihistamines for allergies, acetaminophen, ibuprofen, or aspirin for pain; Benadryl to help sleep; hot baths or showers for stress; ice for strains and bumps. If it gets better, then you're better off.

These are simple ideas, I know, simply presented, but amazingly don't we all sometimes forget even the simplest things. For more detail about health insurance, see my article ***Payment Pinball:Your Medical Bills***, and ***If You Have a Perfect Health Insurance Company, You Don't Need to Read This, but . . .***"

Also, contact me directly anytime at
medicallife@uskoa.com
with follow-up questions, for advice about resolving
a health benefit problem you're having right now,
or with questions about your present coverage.

Note that I am not financially associated or in a consulting capacity with any healthcare plan, or health insurer, or health care provider.

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