



# 4 WAYS TO SAVE MONEY ON HEALTH CARE

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Adria Gross, medical billing and insurance advocate, shares tips for saving on medical-related expenses.

## 1 Stay in-network.

It's best to stick with providers and facilities covered under your plan, and here's why: Your insurance provider has prenegotiated lower prices with in-network providers. Out-of-network providers may charge more, and you'll be left paying the difference between what the doc charges and the dollar amount your insurance covers. This is called balance billing.

## 2 Ask for it in writing.

This gives you hard evidence when negotiating an overcharge or error on a bill. For example, when inquiring about a procedure, ask your insurance provider: *Am I covered for this? What's my copay? What's my deductible?* Then request everything you discussed via e-mail, fax, or mail. This applies to prescription medication coverage, too.

## 3 Save on prescriptions.

Get meds at the warehouse store. Costco Pharmacy (along with other warehouse stores) offers lower prices for prescription drugs. A plus: You don't have to be a member to buy medication. If you're still struggling to pay for your meds, call your state or local health department and ask about savings programs.

## 4 Use CPT Codes.

CPT codes are five-digit numbers that describe medical services. Find them on sites like [fairhealthconsumer.org](http://fairhealthconsumer.org) to estimate the cost of a procedure or test beforehand. When you leave the hospital, ask for an itemized bill with CPT codes. Check that these codes match the services you received as they determine out-of-pocket spending. Learn more at [ama-assn.org](http://ama-assn.org).

## SAVE MONEY AT THE GROCERY STORE

### Grab the smaller cart.

A recent study showed that by doubling the size of your cart, you'll likely spend 40 percent more.



### Put in your earbuds.

Play upbeat music. People spend up to 29 percent more than planned when the store's music rhythm is lower than their heart rate.



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What do you want to ask the billing advocate?

[@DiabeticLiving](https://twitter.com/DiabeticLiving)

### Buy store-brand items.

You'll reduce your bill by 33 percent.



### Buy items in original form.

Prepped foods like chopped veggies and shredded cheese cost more.



## CASUAL COUPONER'S PLAYBOOK

New to couponing? Here's what you need to know.



### 1 GATHER COUPONS

Find coupons for healthy items in the Sunday newspaper or on coupon apps, couponing websites, and your grocer's website.

### 2 STUDY CIRCULARS

Plan weekly meals around sales. Match coupons with on-sale items to increase savings.

### 3 KNOW THE RULES

Ask your store manager about coupon policies or find the guidelines on the store website.