

#1. Go to an urgent care instead of the emergency room •

Emergency rooms are equipped for life- or limb-threatening emergencies, but a majority of ER visits are for problems that could be safely treated at an urgent care facility. The cost of an ER visit is about 10 times higher than an urgent care, so choosing an urgent care when it's not life threatening can save hundreds.

#2. Swap out brand-name medications for generics (

Generic medications are just as safe and effective as brand-name medications, have the same active ingredients and can cost as much as 80-85% less than brand-name counterparts.

#3. Choose outpatient facilities for surgery, lab work and imaging whenever possible • - - - - - -

Outpatient services are a cost-effective alternative to hospitals. Actual savings vary by procedure, but you can often reduce your costs by 50% or more by choosing an outpatient or freestanding facility for surgery, lab work and imaging.

#4. Take your medication as prescribed •

Nonadherence to medication (not taking medicine as directed) leads to poor health outcomes, and people with poor health tend to need more healthcare services, which means higher costs.

#5. Shop around for health services ● -

There is rarely a standard price for healthcare services, so it pays to shop around. Don't be afraid to ask different healthcare providers how much a service will cost at their clinic, and choose providers tthat make a conscious effort to reduce costs.

#6. Take advantage of pharmaceutical discounts

Some pharmacies offer rewards programs or price matching on over-the-counter and prescription medications. Many manufacturers also offer coupons to help pay for medications without generic alternatives.

These mobile/online apps keep track of personal health information like doctor notes, prescriptions, test results and more. You can also share your medical information with other providers who may not have access to the same record to avoid duplicate testing and unnecessary spending.

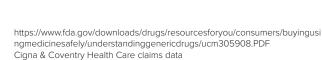
#8. Get an annual physical • -

Annual physicals are a great opportunity to discuss your overall health and care plan, which can help you prevent and manage conditions that could be costly to treat in the future.

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https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3934668/

