

# 20 WAYS TO REDUCE YOUR HEALTH CARE COSTS

Many Americans will hunt for a coupon that saves them 50 cents at the local supermarket. However, when it comes to health care—a far more complex and expensive service—we rarely ask questions or consider all the options that could save us time and money. Check out this list of 20 ways to shop for value when it comes to health care.

1. Know how much care costs to better negotiate discounts.
2. Pay bills in cash.
3. Look at your bills closely.
4. Follow medication instructions.
5. Visit a retail health clinic.
6. Seek in-network care.
7. Understand what treatment your plan covers.
8. Stay insured.
9. Fight back if your claim has been denied.
10. Choose your health plan wisely.
11. Consider a health savings account.
12. Take advantage of flexible spending accounts.
13. Don't skimp on preventive care.
14. Search for free health screenings, vaccinations and other services.
15. Look for discount contact lenses.
16. Prioritize relaxation and mindfulness to reduce stress-related conditions.
17. Quit smoking.
18. Live a healthy lifestyle.
19. Get a second opinion on medical diagnoses.
20. Think twice about going to the emergency room.