

Six ways to save on your health care bills.

Having a plan helps.

Medical care can be costly and overwhelming for many. Having a health plan helps, but out-of-pocket costs can still come as a surprise. The good news is, there are ways you can help avoid unexpected bills, and even lower the expected ones.

Use these tips to get going.



1. Create a separate savings account

Put aside money each month in a separate account to cover your deductible and then some. A health savings account (HSA) is a great option if your employer offers it.



2. Understand your plan

Choose doctors and facilities that are in your plan's network, and ask for medications that are on your plan's list of approved drugs.



3. Ask your doctor

Question whether tests or procedures are necessary and the cost. Your health plan's website may also have cost estimates so you can plan ahead.



4. Choose the right level of care

For non-life-threatening medical issues, an urgent care facility may cost significantly less than a trip to the ER. You can also make an appointment at your regular doctor's office or clinic.



5. Go generic

Ask your doctor about generic or less expensive forms of medication. And find out if there's a 90-day-supply option.



6. Use 24-hour health information services or virtual care

Connect with a nurse advocate* who can give health advice. Or you could speak with a doctor via phone or video chat, possibly eliminating a trip to the doctor's office or the ER.

**These nurse advocates hold current nursing licensure in a minimum of one state but are not practicing nursing or providing medical advice in any capacity as a nurse advocate.*