



## MONEY SAVING TIPS FOR ALL PATIENTS

*(and especially for those who are self-pay or have high deductible plans)*

### Provider Visits

- 1) **Establish care with a Primary Care Physician (PCP)** in Family Medicine, Internal Medicine, or Pediatrics. They will commonly discount their standard fees for self-pay patients and work with you to keep your costs down
- 2) If you see a **physician who is employed by a hospital, ask if they charge a “facility” fee** in addition to the physician’s “professional fee.” Only hospitals can do this and it can double the cost of a visit.
- 3) **Call your PCP rather than going to a retail clinic** (e.g. Minute Clinic). They may be able to treat you over the phone for some conditions such as a urinary tract infection. But don’t be surprised if they decline to give you antibiotics for a cold, bronchitis or sinusitis. The latest research shows that antibiotics are dramatically over-prescribed for infections like these. Typically these infections are caused by viruses, germs that antibiotics can’t treat.
- 4) **Utilize your PCP for same day care whenever possible.** Urgent cares commonly cost twice as much for the same care and Emergency rooms typically cost TEN TIMES as much for the same problem. Also, be wary of Urgent Care centers that include a familiar hospital’s name as they can also be much more expensive.

### Procedures

Request that your surgeon use a **free-standing outpatient surgical center (Surgicenter) instead of a hospital** if they feel it would be safe to do so. The cost is dramatically lower – sometimes several fold. However be sure that the Surgicenter is not owned by a health system or hospital as the costs with those are typically higher than independent Surgicenters.

### Medications

- 1) **Use generics** whenever possible. They are tested by the FDA and must be “bioequivalent” to get on the market (in the US.) Brand name medication can often cost ten times or more than generics.
- 2) Some drugs have no generics but similar drugs in the **same “class”** can often be substituted. A class of drug is a group of medications that are chemically related and have similar actions but aren’t identical. When a less expensive generic in the same class isn’t available and you have no

choice but to take a brand-name medication, make sure it is on your health plan's "formulary." Plans will often provide lower copays on certain brand-names in a class of drugs

- 3) If you must take a particular brand name medication that has no reasonable alternatives, look online for **discount coupons** (google the name of the medication and look at the manufacturer's website) or ask your physician and/or pharmacist if they have discount coupons. Alternatively your physician may have samples.
- 4) If you can't afford a brand name medication that you need and you are **low-income**, most pharmaceutical companies have programs that give away medications under conditions of financial hardship. To qualify you likely will need to show proof of your income. **A good resource is [www.pparx.org](http://www.pparx.org).**
- 5) If you are paying full price for your medication and want **to cost compare** between local and/or online pharmacies, use [www.goodrx.com](http://www.goodrx.com) as an excellent resource.
- 6) **Splitting pills or tablets** can often save money. Different strengths of meds (e.g. 10 mg and 20 mg) are often priced the same. So if you cut the 20 mg pills in half you can get twice the amount of medicine for the money. Some long acting meds or specially coated ones shouldn't be split and you should not attempt to split capsules. Check with your physician or pharmacist on this.
- 7) **90-day prescription fills** may be cheaper than three 30 day fills. Check with your pharmacy.
- 8) **Mail order pharmacies** are typically cheaper than retail pharmacies and will also provide a 90-day prescription option. Typically, your health plan will work with one or two mail order pharmacies and they can give you contact information for your next refills.

