Cutting Corners

11 little-known ways to save on your medical bills

December 1, 1999 By Rick Sheridan

There are many creative ways for HIVers to trim those out-of-control health-care costs—and some are even legal! Sample some of the following techniques, and become a more savvy medical consumer.

At the Doctor's Office

Scheduling. Call ahead to see if the doctor is running on time—this can help balance your schedule and save money. Get advice and answers from your doctor over the phone whenever possible. Read and research your condition. You'll make the best decisions about treatment and avoid unnecessary tests by becoming a partner with your care providers.

Primary care. For routine problems such as cuts, sore throats, earaches and broken bones, go to a general practitioner rather than a specialist. Primary-care docs can treat most illnesses more affordably and can always refer you if necessary. If you need to complain about a health practitioner, contact your state's department of consumer affairs or health department.

Surgery. Get a second opinion: The procedure may be unnecessary, or an alternative, less-intrusive treatment may be available. Medicare and most HMOs will pay for a second opinion; some may even require it.

Drugs. Ask both your doctor and your pharmacist to administer lower-cost generic drugs, if available. Try to get a one- or two-day supply of any newly prescribed drug so that if you have an immediate bad reaction, it won't cost you; many doctors receive free samples from drug companies.

For more information about generic drugs, write to the Generic Pharmaceutical Industry Association, 1620 I St. NW, Suite 800, Washington, DC 20006; 202.833.9070; www.gpia.org

Lab tests. Always confirm the need for lab tests, especially if you recently had the same one. Do-it-yourself exams are available for simple procedures such as vision testing, blood pressure and lung function.

In the Hospital

Stays. Many hospitals, nursing homes and clinics offer free or low-cost health care through the Hill-Burton Act, a 1946 law that allocates federal funds to care facilities in exchange for providing free or reduced-charge services. If you qualify, most hospital expenses will be covered.

For more information, call the Hill-Burton Hotline at 800.638.0742, or the Division of Facilities Compliance, Office of Special Programs, Health Resources and Services Administration, Department of Health and Human Services, 5600 Fishers Lane, Room 11-03, Rockville, MD 20857; 301.443.5656.

Fees. Try to avoid checking into the hospital on a weekend because surgery and tests are generally scheduled during the week. You can save charges by getting needed X-rays, lab tests and blood work done outside the hospital, prior to being admitted.

Billing. Errors in hospital bills are common. If you have trouble understanding your invoice, visit the billing office and ask for a line-by-line explanation. Be sure to check for mistakes in dates of stay, phone and medication fees, and test costs. Keep your own records to help to detect errors.

Basic services. Look for free or low-cost community health services, such as flu shots, immunizations and health screening tests. Many communities have non-profit health centers with sliding-scale charges. Also look for health fairs that provide info about local health resources

On the Insurance Bill

Purchasing. Many insurance brokers offer a free evaluation of policies sorted according to cost and features. If you have trouble finding a local agent with this service, contact: Quote-smith, 8205 South Cass Ave., Suite 102, Darien, IL 60561; 800.556.9393; www.quote smith.com

Bill dispute. If you can’t resolve a payment dispute with your insurance company, contact your state’s insurance commissioner. If you still can’t get satisfaction, contact your local newspaper’s consumer-affairs columnist--insurers will do just about anything to avoid bad press. your local ASO may also have an advocate who can advise you.

ADHERE’S THE NUMBER

Up to your gills in pills and spills? Don’t panic. Help is at your fingertips. These organizations have varying levels of savvy around adherence issues, but each one will talk with you about your struggles.

AIDS Clinical Trials Information Service (ACTIS)
800.874.2572 English/Spanish
800.480.3739 TTY, 9-5 EST M-F

AIDS Treatment Data Network
800.734.7104 English/Spanish, 10-6 EST M-F

Body Positive Helpline (formerly PWA Coalition)
800.566.6599 English/Spanish, 10-6 EST M-F

CDC National AIDS Hotline
800.342.2437 English, 24/7
800.344.7432 Spanish, 8-2 EST 7 days/week 800.243.7889 TTY, 10-10

Gay Men’s Health Crisis (GMHC)
800.243.7692 English/Spanish
10-9 EST M-F; 12-3 Sat

National Association of People with AIDS
800.808.8060, 9-6 EST M-F

Project Inform
800.822.7422 English/Spanish
9-5 PST M-F; 10-4 PST Sat.

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