


CBS News asked Martin Rosen and Dr. Abbie Liebowitz, authors of The Healthcare Survival Guide, for their 10 top cost-cutting tips.

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Beat Health Insurers at Their Own Game: 9 Smart Strategies

It's a frustrating trap. You do all you can to stay healthy - watching what you eat, exercising, and getting regular checkups. But still you (or your employer) must pay through the nose for medical insurance, and neither doctors nor hospitals seem very interested in reducing their fees.

But there are smart ways to win the medical cost game.

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Ask Doc for a Discount

It can be embarrassing to ask your doctor for a discount, but doing so can pay off. One survey showed that 61 percent of those who asked for a discount got one. Ask politely and explain your situation, and there's a good chance your doc will work with you.

Some doctors will give you a discount simply for paying up-front or in cash.

(Photo: iStockPhoto)



Shop Around

If you have health coverage, know exactly what your plan covers. If it covers only in-network care and you go out of network, you could be wasting thousands of dollars.

Before undergoing a medical procedure, ask your doctor what it will cost - and don't be afraid to shop around. You'd be shocked how much prices vary, even in the same geographic area.

(Photo: iStockPhoto)



Check Those Bills: Hospital Make Big Mistakes

Medical bills are notoriously unreliable - especially those issued by hospitals. So check them carefully. Track all your medications, treatments, and procedures, and then cross-check the itemized charges. Don't be afraid to question inconsistencies.

To help spot errors, consider setting up a personal health record (PHR) with Google or WebMD.

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Ditch Your Dentist

Having trouble paying for dental care? Even people with health insurance often don't get dental benefits.

So here's a plan.

If there's a dental school nearby, call to see if it offers free care. Many do. Just be aware that the care is generally provided by dental students.

You can get a state-by-state list of dental schools from the American Dental Association.

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High Deductibles Can Save You Money

When it comes to health insurance, one size does not fit all. You don't want to "over-insure," paying for coverage you'll never use.

For example, if you are healthy and expect to be employed in coming months, a high-deductible plan might make sense. These plans can save you hundreds of dollars a month in premium costs.

To learn about your options, contact a local insurance broker, or go to the Foundation for Health Coverage Education or HealthCare.gov.

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Mail Order Magic

Mail-order prescription drugs often cost a lot less than the same drugs bought at a local pharmacy. So if your insurer offers a mail-order program, use it. Many drug makers offer discount coupons on their websites.

Truly can't afford your prescription medications? Look into the drug discount programs. To learn more, browse websites like Pfizer Helpful Answers or Johnson and Johnson's access2wellness.

Don't forget to ask your doctor for free samples - or if you can switch to generics.

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Check Out Free Clinics

Clinics in many areas offer free or low-cost check-ups, immunizations, pregnancy care, and dental care.

To find one near you, go to the Health Resources and Services Administration. And check with your local government, community hospital, or church to see what they offer.

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Ask Uncle Sam, Especially for Your Kids

If you qualify, programs like the Children's Health Insurance Program (CHIP), Medicaid, Medicare, and the Veterans Affairs Medical Care Hardship program offer free or discounted coverage.

For more information, visit the [Foundation for Health Coverage Education](#) or contact the US Uninsured Helpline at 800-234-1317.

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