

BUCKS COUNTY **Courier Times Blogs**

November 30, 2009

Little-known cost-cutting strategies

By: JO CIAVAGLIA

Participate in a clinical trial

Ask your doctor if you qualify for a clinical trial, which could reduce or eliminate the cost of your care including medications

To find a list of current clinical trials near you visit the U.S. National Institutes of Health at <http://clinicaltrials.gov/ct2/search>

Check out a university dental clinic

University dental clinics are staffed by closely supervised dental students and interns and in some cases you pay only for the cost of the materials you require. Contact your state dental association for the location of a dental school clinic in your area such as:

University of Pennsylvania School of Dental Medicine Dental Clinic

240 South 40th Street, Philadelphia, PA 19104 (215) 898-8965 Website: www.dental.upenn.edu

Clinic of Temple University Kornberg School of Dentistry

3223 North Broad Street, Philadelphia, PA 19140 (215) 707-2900 Website: www.temple.edu/dentistry

Choose urgent care centers over hospital ERs

For non-life threatening conditions use an urgent care or mini-clinic as an alternative. Visits to these centers generally cost less than an ER (if you're paying out of pocket) and the wait is shorter. If you have health insurance check first to see if the center participates in your plan.

Ask your doctor for a fee discount

To many doctors a reduced payment is preferable than turning your bill over to collections

Get free or low-cost preventative health screenings at health fairs

Check your local health agencies, hospitals, community centers to find a health fair in your area. You can also visit <http://www.covertheuninsured.org> and click on "upcoming events" to find an upcoming health fair near you.

The American Cancer Society also can help you locate a free or low-cost screening for breast, prostate and colon cancer in your area. Call ACS at 1-800-ACS-2345 or visit <http://www.cancer.org> and click on "Find ACS in your Community" and enter your zip code.

Do you have a debilitating disease?

The Patient Advocate Foundation provides professional case management services to Americans with chronic, life-threatening and debilitating diseases. It helps patients with issues including insurance appeals and patient education. It's co-pay relief program also helps qualified patients with out-of-pocket costs.

For more information visit www.patientadvocate.org or call 1-800-532-5274

Other resources

Foundation for Health Coverage Education (FHCE)/U.S. Uninsured Help Line

Extensive information to help find coverage for individuals and families. Locate services, apply for state programs and more.

Call: 800-234-1317

Website: www.coverageforall.org

“The Healthcare Survival Guide: Cost-Saving Options for the Suddenly Unemployed and Anyone Else Who Wants to Save Money” is a new book from Pennsylvania based consultancy Health Advocate Inc. (www.healthadvocate.com) that it is making available as a free download on the book's Web site. The 72-page book provides resources for finding affordable health care coverage and medical care, including the pros and cons of COBRA coverage, comparison shopping for health plans and tips for lowering or eliminating hospital bills. The company says it completely self-funded the book and accepted no funding from any of the organizations referenced within it. To download visit www.healthcaresurvivalguide.com

Catastrophic Health Insurance

Find detailed information on catastrophic health insurance plans.

Website: www.catastrophichealthinsurance.com

Mini-Medical Insurance

Provides free quotes for an array of mini-medical insurance plans.

Website: mini-medical-insurance.org

www.phillyburbs.com/opinions/blogs/courier_blogs/courier_blogs_details/article/416/2011/november/05/little-known-cost-cutting-strategies.html