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How to get a better deal

Because charges can vary widely from one hospital to another, don't be afraid to call around to find the best prices. Hospitals are required to report their prices every year to the state. You can search Florida hospital rates at www.floridahealthfinder.gov.

If possible, see a family doctor instead of a specialist for chronic illnesses such as diabetes. They tend to charge less.

Participate in a clinical trial. If you qualify for one, you could lower your out-of-pocket expenses or get rid of them altogether.

Instead of going to the hospital for routine matters (think colds, sprained ankles), go to an urgent-care clinic. You could save hundreds of dollars.

If you are insured, make sure that the care you are receiving is covered by your plan.

Ask whether you can bring your own medications instead of taking the ones provided by the hospital.

Double-check your bills to make sure they're accurate.

Source: "The Healthcare Survival Guide" by Martin B. Rosen and Abbie Leibowitz

http://jacksonville.com/news/metro/2009-11-08/story/a_look_at_jacksonville's_health_care_terrain