



“Reducing Your Medical Expenses”

André Larabie

Medical expenses have skyrocketed lately but if you spend the time to do so, you can find savings in several medical-related costs. For example, when you get a prescription from a doctor, don't always just go with what the directions say on the prescription form. Doctors get kickbacks (and lots of free drugs) from the medical supply companies for prescribing certain brands of medicine. And no wonder, because some bottles of pills can run into the hundreds of dollars. A little-known fact is that for almost all medications, there is usually a generic counterpart that has the same medicinal effect. You can always ask the pharmacist to give you the generic equal and you will save money.

Another thing a pharmacist is handy for is telling you what a good over-the-counter medication is for whatever ailments you are suffering from. Pharmacists take a similar curriculum of classes as a physician does, so they are well versed on ailments, and they can usually suggest what you can buy over-the-counter. You might find that you don't have to visit the doctor after all. You can imagine how much money you will save if you can get the attention of a pharmacist long enough to ask his or her advice.

Other huge savings can be found by redesigning your health insurance policy. Shop around for better prices and try raising your deductibles to see how much you can save. If you are generally a healthy person, you might find that a large deductible saves you so much in premium payments that in just a year or two, you have enough to self-insure an even larger deductible. With all the recent changes and controversy surrounding healthcare in America, the rates are likely to get more competitive. You will be allowed to shop around and there will likely be a large variance in the prices health insurance carriers charge.



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Take advantage of the Internet. Several companies offer medical insurance over the Internet and that means it will be easier to communicate with them and compare prices.