



## Money Saving Tips

### Dr visits:

Dr's will frequently give a discount (up to 50%) for cash. Think about paying cash for the visit, then submitting the bill to the insurance company for direct reimbursement to you, if your insurance company will do that.

Consider using a DPC (direct primary care) Dr. There is a growing movement of Doctors who no longer accept insurance, or only accept it on a limited basis. They are subscription-based, so you pay a flat monthly fee (approx. \$50-75), which frees them from the hassle of insurance payments and paperwork. In return, you get access to a Dr., nurse, PA (however the office is structured), pretty much 24/7.

In addition, you get prescriptions at their cost (pennies on the dollar), and reduced rates on things like x-rays, CT scans, etc. I believe, as does everyone associated with this model, that this provides you access to MUCH better preventive care, which leads to overall better health long-term, and less likelihood that you will end up spending a lot of money on hospital stays.

Here is a link to the DPC Dr's in this area: [www.MidwestDPCAlliance.org](http://www.MidwestDPCAlliance.org), or go to this link for Dr's and services in the area: [www.SesameCare.com](http://www.SesameCare.com)

There are also dentists and chiropractors moving to this same model.

---

### Prescriptions:

Before your Dr. writes you a prescription, ask if there is a natural alternative. Medications are created to duplicate what nature already provides, except that they try to work faster. If you have the time to use a natural method, you should reach the same outcome, without the nasty side effects of prescription medications.

If you do need to get a prescription filled, download the app, **GoodRx** to your phone. It saves money on prescriptions by telling you where to get your prescription for the best price, whether through coupon, cash, or whatever the method is.



### Tests & Procedures:

Hospitals are usually the most expensive place to get anything done, sometimes 10 times more expensive for the same procedure. If you can, get the test or procedure done at your Dr's office, a clinic, or a facility that does those tests exclusively.

Download the app, **HealthCare Bluebook**. Type in your zip code, and the procedure you're thinking about having done. It will give you the expected low, fair, and high prices for that procedure in your area. That will help you make better financial decisions about where to have things done.



Healthcare **Bluebook**.