

# 8 QUICK TIPS TO SAVE ON HEALTH COSTS

Healthcare costs can be stressful for anyone, especially if you decide to run your own business. Whether you choose to have health and/or dental insurance or not, here are eight quick tips that can potentially save you money. Remember, keeping yourself in tip-top shape is just as important as keeping your trucks in working order!

## 8 QUICK TIPS:

### 1. Utilize telemedicine services

Generally low cost and easy to access from anywhere, telemedicine services can be ideal for truckers on the road. Many primary care doctors now offer telemedicine to their patients. When looking to find a primary care doctor, ask if they do telemedicine appointments. Or if you already have a primary care doctor, see if telemedicine appointments are an option. Additionally, sites such as [MDLive.com](http://MDLive.com) and [Teladoc.com](http://Teladoc.com) offer physician televisits by phone or video.

### 2. Try to avoid emergency rooms

Unfortunately, hospital emergency rooms can be really expensive and often have long waits. However, many communities have walk-in clinics or urgent care facilities that treat common problems such as colds, flu, broken limbs, and cuts. If you're suffering a heart attack or serious injury, absolutely use a hospital emergency room. But if you need a cough treated or have more minor aches and pains, see your primary care doctor or utilize an urgent care clinic to save money.



# 8 QUICK TIPS TO SAVE ON HEALTH COSTS, CONT.

## 3. Review your medical bills

A simple visit to your primary care doctor can produce multiple charges from labs or X-rays, and an emergency room visit or surgery can produce a stream of bills for months. Make it a habit to review any medical bill before paying it. Ask for details if items are listed as "miscellaneous" or coded.

## 4. Buy generic medication instead of brand-name

By law, U.S.-made generic medicines are required to meet the same standards as their brand-name counterparts, but they can be much cheaper. Save yourself money by going for the generic without worrying if the medicine will be as effective.

## 5. Always shop around

If you need surgery or a specific procedure, call and ask different offices how much they charge for that service (or similar). While the cheapest option may not always be the best, three or four contacts can give you a good estimate. You can also compare basic services like office visits, dental cleanings, and more. Simply ask what the cash price is for those options.

## 6. Compare prescription medication prices

According to [ConsumerReports.org](https://www.ConsumerReports.org), stores in the same city often have widely different prices for the same medications. Call around and ask or use [GoodRx.com](https://www.GoodRx.com) to compare prices before buying your medications. You could potentially save hundreds, depending on which medications you're currently on.

## 7. Negotiate prices

If you don't have insurance and are paying cash prices for services, negotiation may work in getting medical expenses reduced (according to the [National Insurance Resource Center](https://www.NationalInsuranceResourceCenter.org)). It never hurts to ask, and you could potentially save a lot of money.

## 8. Appeal insurance rejections

You may end up getting a denied expense covered by appealing. Many insurance companies have an appeals process and allow for three appeals on a single issue. The staff at your medical/dental office may be able to help you with the appeal process.

Being your own boss comes with lots of upsides but presents its share of challenges too. Let [TBS Factoring](https://www.tbsfactoring.com) help you overcome some of those challenges with our cash flow solutions, truckers bookkeeping services, back-office support, DOT compliance services, insurance help, trucking permit services, and more. That way you can focus on what's most important: building your business.