

Keep Your Health Costs Under Control! 7 Ways To Do It

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Everyone knows that [Obamacare has been a disaster](#) for the country. Oh, it's helped out the poor, adding several million more people to the Medicaid rolls, but it's done so at the cost of devastating healthcare for the middle class. Most can't afford it and even those who can, can't afford what it's done to their health care costs.

Skipping over everything else, Obamacare has made it so that any family has a \$12,000 deductible. That means that they have to pay twelve grand of their own healthcare costs, before their insurance does them the least bit of good. Considering that the average household income is right at \$50,000 per year, that's saying that people have to pay about one-fourth of their income on medical expenses, before their insurance helps them out.

Forget about the monthly premium, few families can actually afford to pay that much in healthcare costs, before their insurance starts helping them out. Those high deductibles mean that every insurance policy provides nothing more than catastrophic coverage.

With that in mind, we all need ways to control our healthcare costs. No longer can we count on going to the doctor for anything that's bothering us, we need to be able to take care of ourselves. Whether that means keeping ourselves healthy, so that we don't have those expenses, or finding cheaper ways of getting better when we do get sick, we need help. Here are some ways to reduce your healthcare costs.

Generic Drugs

Everyone knows that generic drugs are cheaper than name-brand drugs. Typically, generics are only available for drugs which have existed long enough that the original patent has expired. So, if your doctor prescribes some new wonder drug, chances are that it's not available as a generic.

Always make a point of asking him about your prescriptions and whether there is a less-expensive alternative available.



Another way to save money on prescription medicines is to purchase them mail order. However, you must be extremely careful about this, as some mail order houses are selling false drugs. Those can be dangerous, not only because they don't provide what you need, but in some cases they contain poisons. Always check out the pharmaceutical house offering them, before making a purchase.

Cash Clinics

Cash clinics are springing up all over. These charge a fixed cash fee for an appointment. They do not accept any insurance, including Medicaid and Obamacare. This lowers their administrative costs, which they pass on as savings to their patients.

Cash clinics are great for cases where you would need a general practitioner or family doctor. But if you need a specialist, they're not going to be able to help you.

Prepaid Medical Services

Some doctors are offering a new form of medical service to their patients where they allow you to pay a monthly fee for services. For that fee, they will provide all the medical services you need, as long as they are within the bounds of the services that the doctor is licensed to offer.

There are several advantages to an arrangement like this, especially for people who have large families. Not only does it limit your financial costs, but you are guaranteed seeing the same doctor. Doctors offering these services limit the number of patients they accept, ensuring that they will be able to provide services to all of them. This brings it back to the old family doctor system, where people knew their doctor and the doctor knew their patients.

Alternative Medicine



There are some cases where [herbal or other natural medicines](#) can be extremely useful. I'm not much for herbal remedies, but I have seen cases where people have been cured of serious diseases by them. A friend of mine, who had prostate cancer was healed, just by changing his diet.

Personally, I have been diagnosed with a number of chronic conditions. However, by changing my diet and taking some supplements, I've reversed the effects of those conditions and am healthy. So, while I'm not the world's biggest fan of alternative medicine, I can say that I know it works.

Medical Tourism

Medical services, dentistry and medicines in Mexico are much lower than they are here in the United States. Every year, thousands of retired people travel to the Texas/Mexico border and stay for a few months. These "Winter Texans" get their dental work done and buy their prescription medicines for the year. They save enough money that in some cases it pays for the trip.

Just to give you an idea, a root canal in Mexico costs \$200 and a crown costs the same. If you need a few crowns, the savings could easily pay for the trip. The same can be said for non-urgent surgery.

Mexican doctors and surgeons are excellent, although not as technologically advanced as American ones are. While you won't find as much fancy equipment in a Mexican hospital as you will in an American one, you will find personalized care and doctors that actually have time to talk to you.

Medical Negotiation

For major medical expenses, such as surgery, there are medical negotiation services, which will get you a package price and arrange a payment schedule. Typically, they can save somewhere around

20% off of the list price for that type of medical care. But, you have to get them to do the negotiation before going into the hospital.

Short-term Medical Insurance Policies

For those who feel they need medical insurance, but can't afford the high cost of Obamacare, take a look at short-term medical insurance policies. These are the same as a regular insurance policies, with the exception that they last less than a year. By making the policy end before a year is up, the insurance companies are able to avoid including everything that Obamacare requires, keeping the cost down.

The trick here is to buy an 11 month policy and then replace it with another one the moment it expires. That way, you are covered all the time, which prevents you from having to pay the fine. It's legal and it does provide you with insurance coverage. The only downside is that if you develop a chronic health problem, you may have trouble getting coverage.

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