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Tips to Save Money on Healthcare Costs Fidelity Investments

TRANSCRIPT

You may feel like you're paying more for your healthcare costs than you used to. Approach shopping for your healthcare like you do other purchases. Consider the price, along with quality. There are some basic strategies to help you save more on healthcare over the long term.

Talk to your doctor about your care. Shop around to save money. For example, consider generic versus brand. Generic drugs can cost significantly less. If your situation is non-life threatening, consider an urgent care center instead of the ER. It might save you some time and money.

For non-emergency care services, like an MRI or corrective eye surgery, talk to your doctor about where to have it done. The cost at a clinic or outpatient surgery center could be significantly cheaper than a hospital.

If available, utilize your health plan's online chat function or 800 number for answers to your questions. Not feeling well? Save a trip to your doctor's office by chatting with them online or over the phone, if possible.

When you get a bill from your healthcare provider, make sure to do the following:

Review the charges to ensure there are no errors. A simple coding mistake could mean the difference between a routine colonoscopy covered by your plan, versus one that costs \$1,000.

Negotiate the balance due. Sometimes providers will give you a prompt pay discount if you pay in full. Providers may also allow you to pay in installments with added interest. And, if you have an HSA and need to use it to pay for qualified medical expenses, your withdrawals are tax free.

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