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6 ways to save money on drugs and doctors

- Story Highlights
- Go online to find cheaper contact lenses
- Use a dental school for anything you need done to your teeth
- Negotiate with doctors and hospitals if the bill is too high

By Elizabeth Cohen
CNN Medical Correspondent

(CNN) -- Most of us know how to save money on groceries: You clip coupons, compare prices at different supermarkets and jump on good sales. But saving money on health care costs? That's much more complicated. Here are six Web sites to help you slash how much you're paying for drugs, dentists, doctors and hospitals.

1. Discount dental care

This is a [list of dental schools](#) accredited by the American Dental Association. Clinics there charge a lot less than regular dentists. Yes, students will be working on your teeth, but they'll be supervised by real grown-up professors.

Example: The Creighton University School of Dentistry in Omaha, Nebraska, charges \$62 to fill a cavity. A dentist in Omaha will charge around \$160.

2. Cheaper contact lenses

Click on [this link](#) to find places to buy contact lenses online -- it's often much cheaper than buying them right from your optometrist, and you're getting the exact same lenses. It pays to visit several sites, and prices vary considerably.

Example: My optometrist wanted to charge me \$28 for a box of contact lenses. I found them for \$16.24 at one Web site, and \$11.95 on another after a mail-in rebate. Do the math: If I'd bought them from my optometrist, I would have paid more than twice the price.

3. Discount drugs

[Consumer Reports Best Buy Drugs](#) tells you if there's a less-expensive drug that could work just as well as the one you've been prescribed.

Example: Your doctor prescribes Lipitor for your high cholesterol. A generic called lovastatin might work just as well, and will save you \$64 per month. Here are [more examples](#).

4. Lower hospital bills

Hospitals are notorious for making errors on bills, sometimes even charging for surgeries that didn't take place, so of course you should review your bill thoroughly. The problem: Hospital bills are so complex they seem to be written in Greek. These folks can help decipher:

- [The Patient Advocate Foundation](#) offers free medical bill reviews.
- [Gorillabill.com](#) charges for medical bill reviews. It'll cost you at least \$200, and maybe more depending on how much money is recovered for you.
- Medical billing advocates also charge for their services. Here's a [state-by-state directory](#).

Example: Medical billing advocate Jessie Maurer in Des Moines, Iowa, found \$3,000 in billing errors for the Trim family, whose son was hit by a car and went to the emergency room.

5. Even lower hospital bills

Whether your bill is big or small, it pays to negotiate, negotiate, negotiate with doctors and hospitals. [Click here](#) for a free PDF version of the new book "My Healthcare is Killing Me," which offers tips on negotiating as well as other hints on saving money on health expenses.

Example: Robert Hendrick, co-author of "My Healthcare is Killing Me" was left with a \$15,000 hospital bill after his wife gave birth prematurely to twin daughters. Hendrick called the hospital, and his bill was immediately lowered to \$8,000. All it took was one phone call.

6. A great tax deduction

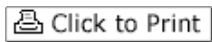
If your medical and dental bills add up to more than 7.5 percent of your adjusted gross income, you can get a tax deduction. Many people eligible for this tax break don't use it because it requires a good deal of record-keeping. At [ChangeHealthCare](#), you can keep track of your expenses, and when they get big enough, the site automatically gives you a report ready for submission to the IRS.

Here's [information from the IRS on how this deduction works](#).

CNN's Jennifer Pifer, Marcy Heard and Tanika Gray contributed to this report.

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