



Alison Gordon Insurance Services, Inc.

The Insurance Mom's Step by Step Guide to Saving Big:

1. **Get clever with pricey meds.**
 - a. www.goodrx.com compares costs of different meds at different pharmacies in your area. Give it a try and you'll see costs vary from one pharmacy to another.
 - b. <http://www.watertreehealth.com/our-products/> has a free discount card and discounts on pharmaceuticals, diabetic supplies, even some pet supplies.
 - c. www.pharmacychecker.com Pharmacy Checker is a good example of how to compare drug prices around the world and purchase with just your faxed prescription. The Insurance Mom has heard that the FDA prefers you don't know about this option and there are laws that (technically) restrict it. So mind your p's and q's before going this route and do your research.
 - d. OneRx is a nifty app that finds the cheapest price for your drugs nearest you AND offers you coupons! How easy is that?
 - e. Google your prescription name + coupons and see what pops up!
2. **Think ahead to save big.** https://healthcarebluebook.com/page_Default.aspx compares and contrasts costs for doctor visits, procedures, hospitals and other facilities, as well as the Fair Price for a medical services from different locations. A friend found that two hospitals near him were charging *very* different amounts for the EXACT SAME diagnostic tests. One was \$1,400, the other was \$6,400!!! When you can, *plan!*
3. **Don't pay a bill if it hasn't been run through your insurance first!** Check your Explanation of Benefits from your insurance company first to see if the bill matches, THEN pay.
4. **Don't cancel insurance in the middle of the year because you don't like your plan or premium!** Because of the ACA (aka Obamacare) you can ONLY get or change your health insurance during the Open Enrollment period in the fall of every year. If you accidentally let your policy lapse or voluntarily cancel your plan because you don't want to pay, beware the consequences. If you go uninsured for more than 90 days, not only are you opening yourself up to potential huge medical costs god forbid something happens, but you also will have to pay a tax penalty for being uninsured.
5. **When you don't want to pay the doctor an in-person visit, check in online!** For a low monthly cost, you can have the doctor come to you through video chat 24 hours a day, 7 days a week! Give me a ring and I can tell you about these products. This is NOT for big emergencies. The technology is good, its just not *that* good... *yet.*
6. **Stay alert, stay informed, and STAY IN NETWORK!** Go to in-network doctors and facilities.
7. **Get your annual physical!** Make sure to do your research or ask The Mom about which services are considered a part of your annual physical under the Affordable Care Act. This way there will be no billing surprises!
8. **BE YOUR OWN BEST ADVOCATE!** Keep informed by your trusted advisors to keep you healthy and save big bucks.