"Help me *lower my medical bills!*"

We spent almost $12,000 per person on health care last year! With prices rising, we asked insiders how to cut costs without sacrificing care

Whittle bills

ID the surprise savings

Register with your insurance provider's online portal, and use their cost-comparison tools, urges health-care expert Nicholas Newsad. "Instead of going to an out-of-network ER and being hit with a $1,000 bill, you'll learn which urgent care near you is in-network and pay only a $50 or $100 copay." You can also find out where certain procedures are less expensive. "Cataract surgery might be $2,000 at a hospital, but half as much at a surgery center."

Spot costly errors

As many as 80% of medical bills contain costly mistakes, research shows. "I had a client with two insurances, and neither wanted to pay a $12,000 bill," recalls patient advocate Martine Brousse. "Turns out, the hospital had the order of the insurance policies wrong, reversing who was primary and who was secondary." Once this was cleared up, Brousse's client received payment. "Small details, like the wrong ID number on a procedure, can also add up, so if you get a bill in full, and that shouldn't be, just ask why." Good news: "Mistakes and clerical errors can often be corrected with a phone call or by updating your insurance information online."

Try 'minute clinics'

To save on routine procedures like vaccinations, consider "minute clinics." "Pharmacies often have a small office of nurse practitioners—they take insurance and can order labs," says Brousse. "My daughter is a teacher and gets her TB test there because it's less expensive than at the doctor's. These clinics are popping up everywhere from CVS to Walgreens."

Cut Rx costs

Save up to 80%

Ask your doctor if she's aware of coupons for the drug she's prescribing and/or visit the manufacturer's site to sign up for any discounts, advises Brousse.

Also smart: If you have a high drug deductible, head to the nonprofit site NeedyMeds.org to get a free discount card that can be applied to the cash price of prescriptions. "Enter the drug name and your ZIP code for a list of pharmacies, and compare prices." If the NeedyMeds price is less than your copay would be, use it instead of your insurance card to save up to 80%.

Consider these stores

Big-box stores such as Costco, Walmart and Target offer very competitive prices on prescriptions, reveals Brousse. "You don't need to be a member at Costco—just tell them you're there for the pharmacy. I recently started a medicine that typically costs $75, but at Costco, it was $62 for a month's supply; these savings add up."

Reduce recurring costs

Your insurer's site will give you a good baseline to compare online and brick-and-mortar drug prices, says patient advocate Erin Bradshaw. "If you're on a maintenance regimen, for instance, ordering through your mail-order pharmacy may be a good option—you can often get a three-month supply for a two-month cost." Bottom line: Just "shopping around" and asking a few questions can help you save money *and* give you priceless peace of mind.
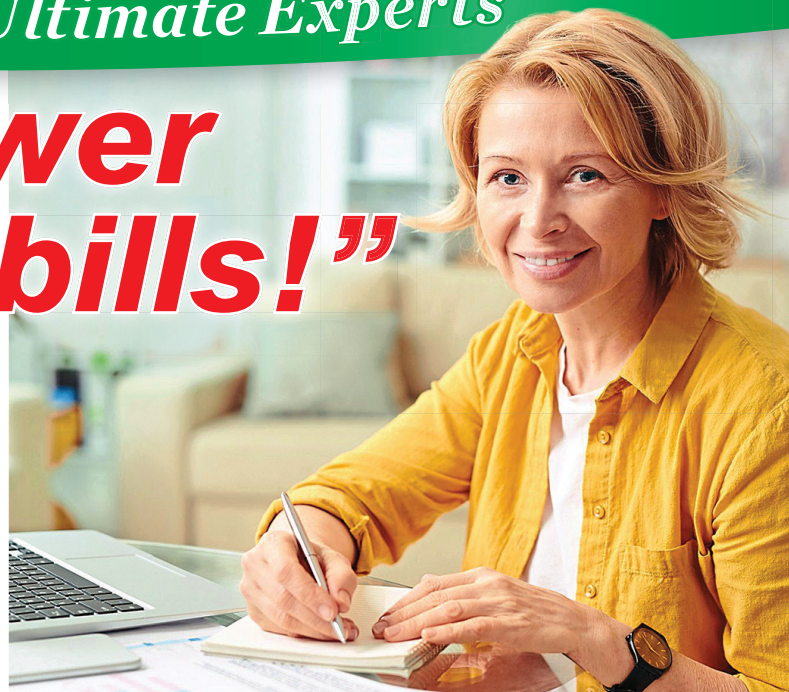
Our expert panel

Nicholas Newsad, a director in the Denver office of the consulting firm HealthCare Appraisers, Inc., is an expert on health-care finance and reimbursement.

Martine G. Brousse is a health-care industry expert and founder of AdvimedPro, a patient advocacy company based in Culver City, CA.

Erin Bradshaw is the chief of mission delivery for the Patient Advocate Foundation (PAF). To learn more, go to PatientAdvocate.org.