

Ten Tips to Start Saving on Healthcare

Your checklist for better healthcare

1. Shop for Drugs – Become an Engaged Healthcare Consumer. If you listen to the nationally recognized Spend Less on Healthcare Podcast with Dr. Josh Luke, then you have heard this before. 'Become an EHC!' If you have never used any of the websites or mobile apps at www.DrJoshLuke.com, I can guarantee you that you are overpaying for drugs, whether it's a monthly prescription for a chronic condition or even if it's just once or twice a year. Log on or click here to try out a few resources that can help you shop for drugs.

2. Convert your HMO or PPO to a Cost Sharing Plan – I did it and my monthly premium for my family went from \$1,600 a month to \$610 a month – and we like it even better! Log onto www.DrJoshLuke.com to learn more and also get the guaranteed best rate for being a "Ten Tips Subscriber!"

3. Ask about Cash Rates – When I traded my PPO in for a cost sharing plan, I was told that when I tell the doctor that I am a cash patient, which is essentially true when you are a cost sharing plan (see below for more), that they will offer me a 30% discount on the spot. I found this to be true, I rarely even have to ask, they just offer it up!

4. Negotiate – Whether it's in advance or after the fact (the truth is you should do both), it never hurts to ask for a discount! As a hospital CEO I had doctors coming to me almost weekly to ask about getting discounts for patients. Whether you are paying cash or getting your deductible waived it never hurts to ask!

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tips?

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