

Take Control of Your Health Care Costs

Navigating health care can be a challenge but there are things you can do to take control of your health care costs. Here are a few tips to help you make your health care a priority.

Stay Active

Regardless of your age or fitness level, studies show that exercise improves both your physical and mental health. While going to the gym is great, you can benefit from simply being more active throughout the day. Before you start a new exercise routine, be sure to check with your doctor and come up with a plan that works for you.

Know and Control your Numbers

There are five numbers you need to know and manage when it comes to your health: blood pressure; cholesterol (LDL and HDL); blood sugar; and body mass index (BMI). If these numbers are outside the normal range, you are at increased risk for heart disease, stroke, and diabetes. Know your numbers, and if they are abnormal, work to improve your long-term health by getting them under control.

Do you smoke or live with a smoker?

The simple answer: Quit or help them quit.

A number of insurers offer discounts to non-smoking plan members, be sure to ask about these discounts.

Children who share a home with a smoker are more likely to suffer asthma and other respiratory illnesses, resulting in more trips to the doctor, expensive specialist and/or the ER. Adults who smoke are damaging every organ system and will have more health care bills, in the long run, than non-smokers.

Organize Your Medical Information

Keeping track of test results, prescriptions and other medical information in one place will not only help you make better decisions about your care, it will assist doctors and loved ones in case you are unable to advocate for yourself during a medical emergency.

Lack of relevant health information can make the cost of care more expensive. Centralized medical information can lead to fewer medical mistakes when those involved with your care have your latest health information.



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