



Free or Cheap Medical Care

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The unemployment rate remains high and people continue to lose health insurance coverage from their jobs. A company in Plymouth Meeting that deals with insurance has produced a guidebook for getting cheap or free health care.

Marty Rosen knows the insurance industry well — he was an executive at Aetna before starting up his business, Health Advocate. He says there are myriad resources for people who get laid off and lose their insurance. But many people aren't aware of it. For example, if a person needs medical care, but can't afford the bill — negotiate.

Rosen: One of the tenets which might or not be surprising is just ask. Sixty-one percent of individuals who have asked a doctor or a provider for a discount have actually gotten it.

There are a number of free and discounted methods of accessing medications, check-ups, and even insurance. Abbie Leibowitz is the co-founder of Health Advocate. He says, for example, there are discounted benefits for people who belong to certain organizations.

Leibowitz: You might be a solo proprietor and belong to a chamber of commerce. There could be an alumni association at your college that you went to that may offer a discounted health benefit program.

Rosen: A number of the pharmaceutical companies are actually offering free pharmaceuticals. Pfizer is doing it. J and J is doing it. In fact some of the retail pharmacy chains through their walk-in clinics are offering free services again for individuals if they qualify.

Leibowitz and Rosen compiled their strategies on getting free or cheap medical care and insurance in a recently published book —

The Healthcare Survival Guide.

You can listen to a part of the interview by clicking on this link:

<http://whyy.org/cms/news/health-science/2009/10/09/free-or-cheap-medical-care/19684>

You can link to The Healthcare Survival Guide by clicking on this link:

<http://www.healthcaresurvivalguide.com/>

