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## Take charge of health care by shopping for the best deals

By Regina Brett, The Plain Dealer

If you're confused by the national debate on health care, you're not alone.

I'm not sure whether to give thumbs up to "The Affordable Health Care for America Act of 2009" or a thumbs down to this trillion-dollar government takeover of health care.

Will it add to our debt? Cut our health-care costs? Destroy or create jobs? Help or hurt seniors? It's too soon to tell.

I haven't read the 1,018-page plan. Or is it 2,032 pages? I'm not sure anyone has read it all, even the politicians who voted for it.

But I just finished reading a 64-page book that offers common sense help: "The Healthcare Survival Guide: Cost-saving Options for the Suddenly Unemployed and Anyone Else Who Wants to Save Money." It costs just \$6.95 or is free to download at [www.HealthAdvocate.com](http://www.HealthAdvocate.com).

I'm not pushing the medical advocacy services offered for a fee by co-authors Martin Rosen and Abbie Leibowitz. But their small, free book offers solid advice.

I interviewed Martin Rosen on "The Sound of Ideas" on Friday on WCPN FM/90.3 for a show on how to avoid paying retail for health care.

We all need to change the way we think about health care.

We shop around for car repairs. We drive two miles to save 20 cents a gallon on gas. We scan Orbitz and Expedia to save \$100 on an airline trip to Orlando. We consult the Kelley's Blue Book to find out what an '89 Honda Civic is worth.

Why shouldn't we be able to compare the costs of an MRI? A chest X-ray? A blood test? A hip replacement?

It makes you wonder: Why don't they want us to know the costs?

Once upon a time the insurance companies or Medicare or Medicaid paid for our health care and we didn't need to know what it cost. We do now. We should all be players.

It's time to appoint yourself CEO of You Inc.

Take charge.

Ask questions.

Demand answers.

Visit [www.HealthcareBlueBook.com](http://www.HealthcareBlueBook.com) and use the free guide to fair pricing to shop around for hearing aids, lab work, dental care, surgery, X-rays and doctor visits. Put in your ZIP code and you'll find what insurers pay for various procedures.

When you set up appointments for tests and procedures, ask what they'll cost.

Find out if it costs more to see doctors at their hospital offices versus their private offices.

Why not ask for an estimate upfront like you do for car repairs? If you think it's absurd to haggle with a doctor about price, consider this fact from Rosen: 61 percent of adults surveyed who asked a doctor for a discount got one.

I read about a guy who got hurt in a skiing accident who broke bones in both feet. He got quotes from three surgeons, ranging from \$14,000 to \$18,000. Why not save \$4,000, as long as the quality of care is the same?

And after you leave the hospital, ask for an itemized statement. Make sure you weren't double-billed for services or drugs.

Rosen offers these tips:

Check out free clinics, health fairs for free screenings or entering a clinical trial to reduce costs.

For prescriptions, use generics, order 90-day supplies, get free samples, ask for nondrug strategies, shop online, order by mail and find out if anything over the counter will work.

Take better care of yourself. Exercise. Eat healthier. Quit smoking. Wash your hands. Floss.

How do you protect your health while protecting your wallet? You don't just leave health care up to the politicians in Washington.

You stop being a passive patient and start being a savvy consumer.

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