

Save on Health Expenses

Request an itemized bill when you're hospitalized

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Chris Mueller/Redux

Millions are looking for ways to shave dollars and dimes from their daily expenses. To share your own tips, send us an e-mail telling us [how you save](#). You can [save money on everything](#), but here's how you can get started saving at the doctor or dentist.

Ask Doc for a discount. Before your appointment, visit [healthcarebluebook.com](#) or call a local health insurer to find out what it pays area doctors for a similar consultation or test. Then aim for that number, which is usually lower than the doctor's charge. Try to negotiate directly with the doctor—not office personnel—in person and before treatment is given.

Get dental work for a fraction of the cost from dentist-supervised students at a dental school.

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Find a school at ada.org by clicking on "Dental Schools." For low-cost, federally funded care, go to the [National Institute of Dental and Craniofacial Research website](#).

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Request an itemized bill when you're hospitalized. A daily bill helps you track whether you're getting the medical supplies, drugs and services that have been determined necessary for your treatment, and to cry foul if they haven't been provided. It also lets you spot and protest outrageous charges, such as \$30 for a "thermal therapy kit" that is really just an ice bag.

Bring your own drugs. Some hospitals quadruple the price you would normally pay for prescription and [over-the-counter medications](#), so find out in advance what you'll need and get them yourself. But ask the hospital if it will allow this. Many hospitals don't.

Free treatment and medication may be available if you qualify for a medical study for a chronic condition such as diabetes or allergies. Find studies at clinicaltrials.gov or call local medical schools. Check the study's credentials.

Try haggling over the price of your hearing aid, which typically sells at a retail markup of almost 120 percent. Most of the 15 percent of people who ask for such a deal get one.