

MONEY SMART FOR A HEAD START

Managing Your Health Care Expenses

Health insurance is a way to help protect you from high medical costs and gives you access to important services that help keep you healthy. Nearly all health plans include preventive care, such as checkups, vaccines, and screenings, that are free. These services are designed to catch health problems early and save you money. However, not everything is free. You may get a bill when you visit the doctor if there is additional care, such as tests or procedures. What you pay depends on your insurance plan, so it is important to ask questions and understand what your plan covers ahead of time.



Learn More About Your Health Insurance

To get started, communicate with your insurance company and ask what services are free for you and anyone else who is on your plan. Consider asking these questions:

- Which doctors and hospitals are considered 'in-network' or part of your plan?
- What tests are recommended for your age?
- Are these tests covered under your plan and are they free?
- If you do not have insurance, call 2-1-1 for free, local health insurance help.

Every household has different health care needs. Some people need expensive medication or treatments. Others go to the doctor more often. Anyone can have a medical emergency, but no one likes a surprise medical bill. It's important to know what is and isn't free to have a plan set up to pay for bills.

Medical Expenses

Health care can be expensive, especially if you have a sudden or serious illness, injury, or ongoing treatment. One way to prepare is by adding a 'doctor/prescriptions' line to your monthly budget. You may not have to spend the budgeted amount each month, so consider putting that into a savings account for future costs. This way, you're not caught off guard when a bill arrives. If your medical bills start to add up and you're unable to pay them from your monthly income or savings, there are steps you can take to get help.

What's Free?

Some examples are preventive services including but not limited to the following. Please call your insurance company for a complete list.

Children/Teens:

- Development and behavior tests
- Immunizations/Vaccines
- Lead Testing
- Hearing and vision testing

Women:

- Domestic violence counseling
- Pregnant and new mom checkups and breastfeeding support to keep mom and baby healthy
- Well-women visits such as breast cancer and cervical cancer
- Birth control *does not apply to some plans sponsored by exempt religious employers*

For All Adults:

- Alcohol misuse counseling
- Blood pressure and diabetes (Type 2) testing
- Immunizations/Vaccines
- Obesity testing and counseling
- Sexually Transmitted Infection testing and counseling
- Help to quit smoking

Do not ignore your bills!

If your bill is less than 30 days late, most medical offices can set up a payment plan. By having a budget in place, you will have a better idea of how much you can offer per month and show your effort to pay the bill.

If your bill will be more than 30 days late, call the office and let them know. If the bill is over 30 days late, the clinic may not be able to set up a payment

plan. Keep in mind, late payments can go to collections and affect your credit score.

You may qualify for free help to make a plan to pay your bills. Contact a non-profit counseling agency, such as the National Foundation for Credit Counseling (NFCC) to learn more. Call 2-1-1 to ask about local resources to help pay medical bills.

I Can't Pay My Medical Bill – Now What?

If your medical bills are more than you can afford, there are steps you can take to get help.

- Start by calling the office that sent you the bill to make sure the charges are correct. If you have health insurance, contact the company to confirm that you were billed the right amount.
- Ask to speak with a financial counselor at the hospital, clinic, or medical office. Let them know you are having trouble paying your bill.
- See if you are able to apply for coverage programs or financial assistance based on your income. These programs may include community or charity care options that can reduce or eliminate your bill.

To Sum it up

- The are many free services in most health insurance plans.
- Set aside money each month to help cover medical expenses.
- Don't ignore your medical bills, ask for help early to avoid collections.

Want to Learn More?

- Visit our website for more financial education resources. <https://finances.extension.wisc.edu>
- Contact your local Extension Educator: <https://counties.extension.wisc.edu>
- For help with balancing your monthly spending plan, contact the nonprofit National Foundation for Credit Counseling (NFCC) at <https://www.nfcc.org> or 800.388.2227.