



by James A. Peterson, Ph.D., FACSM

# 10

## 10 Ways to Lower Your Health Care Costs

### 1.

**Take advantage of the magic of movement.** Engaging in physical activity on a regular basis is one of the most effective and rewarding ways to lower your health care expenses. Numerous studies show that not only does exercise lower your risk of contracting almost all chronic medical conditions, it also helps keep you healthier in the near term as well. As a result, the number of times you need to see a physician will fall, as will the amount of money you'll need to spend on medication(s).

### 2.

**Practice good dental hygiene.** Flossing several times a day (particularly after meals and before bedtime) will help reduce your chances of getting cavities and having to make a visit to a dentist. Flossing to remove food and plaque from between the teeth also can help prevent gum disease — another potentially costly detour from sound oral health.

### 3.

**Get a good night's sleep.** The benefits of a good night's sleep should not be underestimated. Sleep is essential to good health and to mental and emotional well-being. A number of studies have shown that individuals who get an inadequate amount of sleep are at a higher risk for contracting certain medically related problems, including type 2 diabetes, cardiovascular complications, and depression. Each of these problems can have a substantial impact on your level of health care expense.

### 4.

**Practice healthy eating habits.** Consuming a healthy diet and adhering to sound eating habits can not only make you look and feel better, it also can reduce your risk of heart disease and stroke, help protect you from osteoporosis, and boost your immune system. Among the steps that you can take to help make sure that your dietary and eating habits don't wreak havoc on your efforts to minimize your health care costs are to eat breakfast every morning, add fish and omega-3 fatty acids to your diet, and eat five or more servings of fruits and vegetables every day.

### 5.

**Don't be a dope and smoke.** Smoking exposes you to a variety of toxins, carcinogens, and suspected carcinogens — all of which can lead to a litany of health-related problems, particularly heart disease, cancer, and stroke. Not only will smoking have a negative impact on your health, it also will diminish your chances of obtaining low-cost quality insurance. Given the fact that smoking a single cigarette can purportedly take one and one-half minutes from your expected life span, smoking can easily be viewed as a costly form of self-administered suicide — one drug at a time.

### 6.

**Keep things in perspective.** Chill out. Don't let stress unduly affect your life or your health. Uncontrolled stress can (and will) evolve into distress, a condition that can disturb your body's internal equilibrium. When this negative stress reaction occurs, your body can experience physical symptoms, such as a headache, an upset stomach, an elevated level of blood pressure, chest pain, sleep-related problems, and sexual dysfunction, as well as emotional problems (e.g., depression, anxiety, etc). Although you can't always control what events happen to you in your life, you can control how you react to those events.

### 7.

**Be aware of your family's health profile.** Knowing your family's health history can enable you to make appropriate adjustments to how you lead your life (e.g., diet, physical activity level, lifestyle practices, etc), when they're warranted, to give you the best chance to avoid developing a particular medically related condition or disease that runs in your family. Such adjustments can have both short- and long-term financial implications for you.

### 8.

**Buy generic brand medications whenever possible.** Generic medicines, which are less-expensive copies of brand-name medicines, offer an easy way to lower your health care costs. Although generic equivalents are not available for every brand-name medicine that is on the market, when they are available, they provide the same level of safety and effectiveness when they're used as intended. When questions arise concerning whether a generic equivalent exists for a particular brand-name medicine, your physician and/or pharmacist can be a good source of information.

### 9.

**Pick an insurance co-pay policy option that fits who you really are.** If you are a person who seldom goes to see a physician, you probably should not select a low co-pay option on your health insurance policy. Such an option involves having you pay a premium for your health care that is somewhat unwarranted, given your health history. In turn, if you're a person who frequently sees a doctor, you will benefit (costwise) from having a policy that features a lower co-pay, even if it involves paying a higher premium.

### 10.

**Stay healthy.** Staying healthy can have a noteworthy impact on your efforts to control your health insurance costs. The cost of private-market health insurance plans generally fluctuate according to how healthy you are, given your age. Factors such as your weight, cholesterol level, blood pressure level, and history of other medical conditions will affect how affordable your health care plan will be.

*James A. Peterson, Ph.D., FACSM, is a freelance writer and consultant in sports medicine. From 1990 until 1995, Dr. Peterson was director of sports medicine with StairMaster. Until that time, he was professor of physical education at the United States Military Academy.*

