

How to take Control of your Medical Expenses

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- Sure, there are scenarios where you can't control every aspect of your expenses. For example, maybe you have medical needs that are beyond your control. With that said, the majority of your expenses such as housing, food, entertainment, auto are all adjustable and under your control, well you can do the same with your medical expenses.
- Where do you begin?

IF YOU KNOW IN ADVANCE

WHAT TO DO BEFORE A PROCEDURE

- ▶ Check CMS.gov physician fees schedule to see what the Govt. pays for the procedure
- ▶ Have a "Before" negotiation with the Doctor or Business office about total costs/fees
- ▶ Cash in advance can be an option and also a way to negotiate costs down



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DE LA CRUZ: SCHEDULE A MEETING WITH BILLING OFFICE TO NEGOTIATE COSTS

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IF IT'S AN EMERGENCY

WHAT TO DO AFTER A PROCEDURE

- ▶ Always know which hospitals in your area take your insurance
- ▶ Ask for an itemized bill and all medical/pharmacy records before you leave
- ▶ Hold payment until you have all bills and then ask for a meeting with the billing office



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**DE LA CRUZ: IF IT'S AN EMERGENCY
DO NOT SIGN ANYTHING IN ADVANCE**

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CENTERS FOR MEDICARE & MEDICAID SERVICES

4 Programs that Can Help You Pay Your Medical Expenses

There are Federal and state programs available for people with Medicare who have income and resources below certain limits. These programs may help you save on your health care and prescription drug costs. This fact sheet includes information about the following programs:

- Medicaid
- Medicare Savings Programs
- Supplemental Security Income (SSI) Benefits
- Extra Help

Medicaid

Medicaid (also called Medical Assistance) is a joint Federal and state program that helps pay medical costs for certain people and families who have limited income and resources.

For more information about Medicaid, visit www.medicare.gov/publications to view the brochure “Medicaid: Getting Started.”

Medicare Savings Programs

States have programs that pay Medicare premiums and, in some cases, may also pay Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) deductibles and coinsurance. These programs help people with Medicare save money each year:

For more information about Medicare Savings Programs, visit

www.medicare.gov/publications to view the brochure “Get Help with Your Medicare Costs: Getting Started.”

Supplemental Security Income (SSI) Benefits

SSI is a monthly amount paid by Social Security to people with limited income and resources who are disabled, blind, or 65 or older. SSI benefits provide cash to meet basic needs for food, clothing, and shelter. SSI benefits aren't the same as Social Security benefits. You can visit www.socialsecurity.gov, and use the “Benefit Eligibility Screening Tool” to find out if you may be eligible for SSI or other benefits, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

For More Information

- Call or visit your State Medical Assistance (Medicaid) office, and ask for information on Medicaid and Medicare Savings Programs. The names of these programs and how they work may vary by state. Call if you think you qualify for any of these programs, even if you aren't sure.
- Contact your State Health Insurance Assistance Program (SHIP) for free health insurance counseling.
- Visit www.medicare.gov/contacts, or call 1-800-MEDICARE (1-800-633-4227) to get the phone numbers for your Medicaid office and SHIP. TTY users should call 1-877-486-2048.
- Visit www.socialsecurity.gov, or call Social Security at 1-800-772-1213 for information on SSI or applying for Extra Help. TTY users should call 1-800-325-0778.

"I can't afford the medicine I need."



Foundations and/or Patient Assistance Programs

Foundations can provide financial assistance to eligible individuals to cover coinsurance, copayments, health care premiums and deductibles for certain medications and therapies. If you've been prescribed a medication and your insurance company covers it, but you still cannot afford the coinsurance or copayment required, a foundation and or a pharmaceutical patient program may be able to assist you by paying for part of your costs associated with the medication.



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—Cliff (Faith, NC)

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Attention Patients

Please Read Before Proceeding

Portals are for viewing grant information only.
A portal account is not required to re-enroll or apply for a grant.

To re-enroll or apply for a grant:

[Get Assistance Now](#)

To access the patient portal:

[Patient Portal](#)

To check the status of an application or supporting documentation that does not appear when using the portal, please send an email message to Grants@HealthWellFoundation.org.

Contact Us

(800) 675-8416
Grants@HealthWellFoundation.org

Questions?



To find a doctor at Rush, visit Rush-Health.com or call 312-563-6304.