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5 Tips To Help Manage Your Healthcare Costs

Save more. Stress less.

by AARP® Credit Cards from Barclays (Paid Content)

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Paying for expenses associated with staying healthy is part of life. Along with groceries and rent or mortgage payments, healthcare costs are a necessary part of your monthly budget. And, just like stocking up on staples when they're on sale, there are steps you can take to reduce your healthcare expenses.

Make your monthly budget go further when you follow these five savings tips.

- 1. Review your insurance policy.** Whether you've got medical coverage from work or you're receiving Medicare, now is the time to re-examine your health insurance benefits. Then you can make necessary changes to better meet your healthcare needs and budget. Things to think about include your health conditions, any surgery that is in your future, and your prescription drug coverage. Sometimes paying more each month can save you more money in the long run.
- 2. Ask your doctor or pharmacist about generic drugs.** It's no secret – with age comes age-related health conditions that may require prescription drugs. The good news is, every year more generic medications become available. These may offer significant savings over the brand-name drugs you may have taken previously.
- 3. Know about no-cost preventative care visits.** According to Medicareinteractive.org, you are eligible for the Annual Wellness Visit (AWV) if you're on Medicare. Talk to your doctor. If you qualify, Medicare covers 100% of the Medicare-approved amount when you receive the service from a participating provider. Preventative care and regular doctor appointments are essential for healthy aging.
- 4. Eat well and stay active.** Follow your doctor's suggestions for proper nutrition and exercise. Maintaining a well-balanced diet of fresh, natural foods and getting regular exercise weekly can help you feel at the top of your game.
- 5. Start rewarding your wellness and medical expenses.** Apply for the new AARP® Essential Rewards Mastercard® from Barclays with no annual fee. Earn unlimited 3% cash back on drug store purchases like prescriptions, over-the-counter remedies, and health products. Also earn unlimited 2% cash back on medical expenses, including doctor's office co-pays, prescription glasses, and dental visits. Plus, as a Limited-Time Offer, you can earn a \$150 cash back bonus after spending \$500 on purchases in the first 90 days. Enjoy life in good health. Terms apply.

Using one or all of these tips can go a long way toward putting money back in your pocket to use on other things. Get started today. Here's to a healthy, happy you!

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