6 Tips for Reducing Your Health Care Costs in 2022

Health care costs continue to rise each year, and 2022 will likely be no exception. In the new year, experts predict a **6.5% increase** in medical expenses alone. That's why it's important for you to take steps to reduce health costs wherever possible. Here are six tips for doing so:

1. Pick an Affordable Health Plan That Addresses Your Unique Needs

Not all health plans are the same. When deciding on a plan, pick one that meets your budget and health care needs.

2. Brush Up on Health Plan Knowledge

Knowing what your health plan does and doesn't cover is critical for reducing your overall spending. Understanding terms such as deductible, coinsurance and copay can help you better understand your plan options.

3. Take Advantage of Virtual Health Options

Telehealth, or virtual, visits are essentially video calls with a doctor. These visits can be great for managing chronic conditions, speaking with mental health professionals and receiving diagnoses for minor ailments.

4. Stay in Network

With health plans, your health insurance company partners with select providers to lower the costs of care. If you go elsewhere (out of network), you will not have these discounts.

5. Plan and Budget Your Care

At the beginning of the year, think about potential upcoming health care costs you may have. Then, review your health plan coverages and budget accordingly.

6. Ask Questions

When visiting your doctor, don't be afraid to ask questions. If you require care, ask them if there are comparable procedures or services that are more affordable while still being effective.