



Q: How can my parents beat “out-of-pocket” medical expenses?



A: So many retirees complain that they feel like they are being “nickel and dimed” everywhere they turn.

According to a recent study by the Rutgers University, Division on Aging, older Americans spend 19 percent of their total income on out-of-pocket medical expenses every year. Half of these dollars are spent on drugs and dental care. Older people who are in poorer health find that they spend nearly one-third of their income on health expenses. Here are seven ways your parents can begin saving money:

- 1. Find doctors who take “Medicare Assignment.”** Medicare “assigns” how much it will pay for services for a given condition or procedure. If a doctor takes as payment in full the amount that Medicare “assigns,” then that means the doctor takes “assignment.” In other words, the doctor won’t be sending your parent a bill for the balance between what the doctor charges and what Medicare reimburses. If the doctor doesn’t take assignment, then he or she is permitted to charge up to 15 percent more than what Medicare would have paid the doctor.
- 2. Secondhand Equipment.** Many senior centers have programs in which previously owned wheelchairs, quad canes, walkers, crutches, and other durable medical equipment can be leased for a small donation. Some even offer used hearing aids and glasses. If they don’t offer this service, they frequently know of someone who does. A social worker at your local hospital may also know of organizations that offer secondhand equipment.
- 3. Senior Discounts.** It’s smart to ask whether or not a business offers a senior discount rather than assume that they don’t – those “10 percent off” offers can add up. Ask every business that your parent frequents – restaurants, banks, dry cleaners, pet stores – if they offer a senior discount. Many grocery stores are now offering senior-discount days and free delivery to regular customers, which also saves on gas. During peak seasons of cold and hot weather, many utility companies will allow seniors on fixed incomes to pay their bills over longer periods of time.
- 4. Free Health Care Screenings and Shots.** Flu shots can literally be a lifesaver for your parents, especially if they have lung problems. Most senior centers, state

health centers and a good number of hospitals offer flu shots as a community service to seniors. Prior to flu season, call your local Area Agency on Aging to find out who is offering free flu shots in the area. You can call the Eldercare Locator to track down the agency closest to your parent at 1-800-677-1116. Your Mom and Dad can also receive free screenings and health education programs at health fairs sponsored by local hospitals or local malls. Go to the information desk at the mall to get a copy of their Calendar of Events and call the local hospital to get theirs. These free screenings, however, shouldn't be seen as a replacement for routine physicals with a physician.

5. **Generic Drugs.** Generics can cost about half as much as brand-name drugs and they must be approved by the FDA as being therapeutically equivalent. So, have your parents ask their doctor about getting a generic and tell the pharmacist they want it. Your parents can also ask the doctor for samples to make sure that they react well to the medication before buying a 30-day supply. If samples aren't available, they can ask the pharmacist for a one-week supply.
6. **Discount drug programs.** The drug companies offer discounts and free drugs for people who cannot afford certain medications. Go to The Partnership for Prescription Assistance at www.pparx.org or call toll-free 1-888-477-2669. Also ask your local pharmacy if they offer any discounts.

7. **Volunteer Services.** Your local Area Agency on Aging, senior center, United Way, church or synagogue will most likely be aware of volunteer programs and community-based services. Before your parents pay for companion services, cab rides, respite care, home-delivered meals, chore services or minor repairs, call one of these organizations.

