

RESOURCES FOR PATIENTS BY ILANA JACQUELINE PATIENT ADVOCACY

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BUDGETING TIPS FOR THE RISING COSTS OF HEALTHCARE

When the credit card balances take to rising, and you need to get a handle on your finances here are some tips to help ease the financial strain.

Cut Unnecessary Costs. Sometimes those \$15 entertainment subscription can add up and the cost could go towards more essential bills. Take a look through your bank statements and see how much you're spending on things like Netflix, Hulu, Amazon and excess beauty subscriptions like make-up boxes.

Pay the Minimum. Some months will be more financially defeating than others. It's okay to just pay the minimum on your credit and debit cards—so long as you don't fall too far behind on your payments. You can also call the bank and let them know you're having a medical crisis and ask if they can pause interest or delay payment for the month. The same goes for your car insurance, car payments, and ongoing medical debt collections.

Ask for a Discount. In some cases, doctors, therapists, and other practitioners will offer their services on a sliding scale based on your income. This can drastically reduce copays and appointment costs. Pharmacies have similar assistance and if a medication is too expensive, you can ask them to use a copay discount card on your prescription. Some prescriptions will be ineligible, but I always ask!

Create an Amazon Wishlists. I'm not a child or a beggar, but when I'm in bad shape (a long hospital stay, an unexpected surgery, etc.) and I need a few items not covered by insurance that can help keep me function—I will share my private Amazon Wishlist with those who ask how they can help. I always appreciate when people send flowers in the hospital—but sending something practical—a couple of boxes of tissues, replacement pads for my TENS unit, post-surgical care items—can be a more practical option.

Use Sites Like Care Calendar. Care Calendar is a site that allows friends and family to volunteer to drive you to doctor appointments (saving on gas or Ubers), bring you meals when you can't cook or get to the store, helping running errands or taking care of animals or children (saving on dogwalkers or babysitters.) Remember the people around you want to help—they often just don't know how. Care Calendars are a great way of truly asking for what you need and allowing others to help in a way that's convenient to their schedule.

The most important rule of thumb though, is to remember that financial insecurity is an issue for most patients—no matter how hard they work or save. There is no shame in asking for help when you're struggling financially, physically or emotionally.

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