How to avoid costly medical bills

Medical billing errors are common and can be costly if they aren't caught. According to medical experts, 40 to 80 percent of medical bills contain errors, and Kaiser Health News estimates that nearly $68 billion in healthcare spending is lost due to billing mistakes each year. Health Advocate offers the following tips to help avoid errors that can result in costly medical bills:

Be informed. Being insured does not always mean that all your medical costs are covered. Knowing the details of what your health insurance plan covers (before receiving care) can help you. Familiarize yourself with the details of your insurance benefits. Understand how much you’re responsible for when it comes to your deductible, co-pays, and co-insurance.

Verify that the provider you choose is “in-network.” Make sure that any labs your provider may use for various tests are also considered in-network. If the provider and/or the lab/facility the provider is using are in-network, your medical bills will be less costly than out-of-network labs/facilities.

Ask for an itemized hospital bill after your stay. It may not include information on what you or your insurer will be asked to pay, but it could help you spot major errors on your bills.

Ask the hospital for a copy of your pharmacy ledger. This details what drugs you were given during your stay based on your medical chart. Look these over carefully to make sure the hospital isn’t accidentally charging you for any medications you didn’t actually take.

Be good to yourself: stress-fighting tips

Traffic jams during your morning commute made you late for work, you can’t seem to get ahead of the growing stack of papers on your desk, and your bill payments are almost due. Life is full of stressors, big and small, and if not properly managed, it can affect you physically as well as emotionally, causing potential health issues. Try these useful solutions to help you better handle stressful moments:

Learn to recognize stress. Stress can manifest itself physically in many different ways. A common sign of holding too much stress can be feeling tightness around your neck, shoulders, and back.

Talk to someone who listens. A simple, quick stress reliever can be talking to someone about what’s making you feel stressed.

Get in touch with your inner yogi. Yoga combines stretching of the body and meditation of the mind, which can help reduce tension and promote relaxation.

Just breathe. “Breathing therapy” is free and can be done anywhere! It involves integrating meditation, movement, deep slow breathing, and body awareness all at once; these exercises promote a relaxing mind-body connection.

Are stress management techniques not working for you? Then it may be time for you to talk with your doctor. Consider reaching out to your primary care provider and/or a mental health professional.
Strengthening families

With tight schedules, calendars bursting with activities, and technology competing for our “real life” connections, it’s easy for families to feel somewhat fragmented. It’s never too early or too late to establish habits that help strengthen bonds, foster family identity and togetherness, and promote a solid sense of belonging. Try these tips:

**Eat family meals together—without the TV, phones or other distractions.** Whether sharing breakfast, lunch or dinner, shared meals open the channels of communication. This provides a chance for everyone to discuss life, school, and other family concerns. Plus, studies show that kids whose families eat together have better nutritional habits, a better sense of well-being, more motivation in school, and reduced chances of substance abuse.

**Hold family meetings.** It’s a chance to talk about what’s going on with the family, where every member—kids and parents alike—can air any grievances openly, such as how they feel about family chores, for example. Gathering once a week where everyone listens respectfully to one another can forge positive problem-solving and a “teamwork” feeling.

**Share appreciation.** Strong families let each member know they are accepted and respected. They also offer praise when praise is due, and express gratitude.

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**Stress Awareness Month**

**Read:** Top 5 Things You Should Know About Stress from the National Institute of Mental Health.

Find out more:

https://goo.gl/dUmY6N

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Strengthening families

Turn to us—we can help.

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