

How to Protect Yourself from Unexpected Medical Costs

Lynn White January 10, 2018



Even if you are fortunate enough to have health insurance, high deductibles and co-pays from unanticipated health problems can ruin your family budget.

([Newswire.net](#) -- January 10, 2018) -- Healthcare and insurance have been at the forefront of many Americans minds recently, particularly with the repeal of the Obama-era insurance requirements. With more and more people becoming uninsured every day, and already the rising medical costs for those who do have healthcare insurance, it can feel like a no-win

situation. That's because even with insurance, you can be hit with fees that you still can't afford out of pocket.

Insurance premiums also increase each year. So, what can you do to help protect yourself from unexpected medical costs? Follow these tips:

1. Be Proactive with Your Safety

The first and easiest way to avoid medical costs is to avoid going to the doctor in the first place. That's because it's a lot easier and cheaper to look out for dangers. All you need to do is take a more proactive approach with your safety. Watch for dangers on the road, in your home, and so forth. It's a lot easier to maneuver when you see another driver driving recklessly than it is to try to avoid a collision you didn't see coming, after all.

Being proactive with your safety is also a great way to ensure that you aren't liable yourself. Other ways you can be proactive towards your health is to eat well and exercise.

2. Get the Compensation You Are Due

If you *do* get hurt, and it wasn't your fault, you need compensation. Even in the unlikely event that you don't have to pay a single cent back in medical costs, you are still owed the financial loss that you have suffered from being hospitalized. You also deserve compensation for any disabilities you might have sustained. It is also a great way to ensure that you get justice, particularly if they are not facing any criminal charges.

The same applies to any aid you qualify for, like Social Security Disability Income after an accident. That is why you should [hire disability lawyers in Jacksonville](#) . Lawyers are the only ones who can properly and effectively fight for your rights.

3. Shop for Medical Assistance

Though it might seem like second-nature to go to the hospital closest to you, it is not the most cost-effective way. This is particularly important if you don't have any health insurance at all. If you call in advance, you can find out which center is the cheapest to go to for a checkup, appointment or otherwise.

4. Be Hard with Your Insurer

Though it might sound exhausting, but [negotiating your medical bills](#) can save you a lot of money. You need to go through and spot errors, question charges that are not correct, and so on. There are many ways that your medical bills could be wrong, so you need to go through your medical bills with a fine tooth comb.

Not being able to pay your medical bills is one of the leading causes that [sends people into bankruptcy](#) . This can be either entirely due to the medical costs, or it could be due to a mixture of costs and a loss of income.

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