

Staying Healthy in a Down Economy

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By Natasha Persaud

When the economy is in decline, more Americans—including those with health insurance—may struggle to pay for health care. But before you start cutting back on medical services to save money, consider the impact on your health, says A. Mark Fendrick, M.D., professor of internal medicine at the University of Michigan Medical School and professor of health management and policy at the University of Michigan School of Public Health.

We talked with Dr. Fendrick about lifestyle habits and medical services that pay you back with greater well-being during a down economy. Here's how to get the care you need without breaking the bank:

1. What are some low-cost ways to protect my health?

A healthy person requires fewer doctor visits than someone with a chronic condition. A well person also is fit enough to go to work and earn an income. Now more than ever, you should adhere to the **foundations of a healthy lifestyle**:

- Eat a **nutritious diet** of fruits and vegetables, whole grains, legumes, fish, poultry and lean meats;
- Get **at least 30 minutes of daily exercise**; and
- Get a **full night's rest**. For most adults, that's **seven to nine hours of sleep** a night.



2. Can common coping habits do more harm than good?

When the economy worsens, some people turn to smoking, drinking excessively, and abusing drugs. But these habits are expensive, and they result in poorer health.

Smoking harms nearly every organ of the body and is responsible for many cancers, lung diseases, and heart problems. Similarly, heavy drinking can lead to liver disease, heart disease, cancer, and pancreatitis. Using illegal drugs or abusing medications is potentially harmful and may lead to life-threatening consequences.

3. How can I minimize stress while facing financial difficulties?

The catch-22 in tough economic times is that people have **more stressors and less cash** to devote to leisure-time activities. But it's especially important now to keep relaxation and having fun on your calendar. Research shows that people who **make time for leisure** are more likely to reduce stress and enjoy long-term health.

There are many opportunities to **reduce stress** and improve health at minimum cost:

- Take a walk
- Ride your bicycle instead of driving
- Visit a local farmers' market for fresh produce

- Play sports and engage in activities you enjoy

Also, **practice relaxation techniques** on your own or in a class, such as:

- Deep breathing
- Meditation
- Yoga
- Progressive muscle relaxation

Research shows that these techniques have **positive effects on your mood, lower your blood pressure**, and help **relieve insomnia**.

Protect your emotional health, too. Don't get caught up in a doom-and-gloom mindset. Take stock of your particular situation and what causes you stress. When you can do something about the problem, **take action**. Also, **reach out to family and friends**. Research shows that receiving support from others is effective in managing stress. If you continue to feel overwhelmed, then **consider seeking professional help**.

4. Why is getting timely preventive care more important than ever?

Your health, not your money, is your most important asset. Before you decide on your own to forgo a scheduled or recommended screening, immunization or exam, talk it over with your doctor. Explain your budget constraints, and ask your doctor what medical services should take top priority in protecting your health.

Your doctor may suggest, for example, that you continue to have important heart and cancer screenings—blood pressure readings, cholesterol testing, mammograms, Pap smears, prostate exams, and/or colonoscopy. When a screening or exam can wait, your doctor will also let you know.

If you have a **chronic health condition**, such as high blood pressure, diabetes, asthma, emphysema, osteoporosis or mental health issues, it pays to have routine visits to avoid worsening your condition.

A well-informed consumer can get health care services at the best price. Start by carefully **reviewing the benefits section of your health insurance policy**. You can often save money by choosing in-network services instead of out-of-network care. For elective services not covered by insurance, you can sometimes negotiate better pricing in advance with your doctor's office or the hospital's billing department.

5. How can I save money on prescription drugs?

According to a Kaiser Family Foundation poll in 2008, about one in four Americans have failed to fill a prescription, cut pills, or skipped doses. **Cutting back on medication without consulting your clinician is a very risky decision.** It may not only have an impact on your health, but it may also lead to greater costs down the road when minor health concerns become major health issues.

- Ask your doctor if there's a lower-priced **generic or over-the-counter equivalent** for your prescription drugs. Bring in the **drug formulary** from your health insurance provider, so your doctor can consider lower cost options.
- You can also save money by **ordering medication by mail** from your prescription drug provider. Before you order medications online to save money, check that the retailer is accredited to avoid quality problems.
- Finally, make use of your **flexible spending plan** for medical expenses, if that option is available to you; with the plan, you can set aside a dollar amount for the year on a pre-tax basis to pay for health care for yourself and your family.

6. Some people use the emergency room for regular medical care. Why is that a bad idea?

During an economic crisis, individuals with and without insurance tend to use the emergency room as a form of primary care. However, doing so could take a spot from someone who truly needs emergency care, such as a heart attack victim or someone who has suffered injuries from a car accident. It also may compromise your care, because in many situations the emergency-care provider does not have a full account of your medical history, previous diagnostic tests, and allergies.

You should really think about going to your primary-care physician, who knows your medical history, coordinates your follow-up care, and interacts with other doctors to make sure you're getting the highest-quality care possible at the lowest cost.

Finally, while everyone is talking about Wall Street, you need to invest in yourself and your health. Even if it's not the least expensive approach, it'll pay you back in greater well-being and productivity in the years ahead.

Finding Low-Cost Health Care

Fortunately, in times of need, there are **options that can supplement your health-care needs**. While visiting your primary-care physician is your best bet, here are some other ways to get **medical treatment at minimal cost**:

- **Ask your pharmacist about medication alternatives.** The service is free.
- **Visit an in-store clinic.** Many drugstore chains and supermarkets now offer walk-in clinics at their retail locations. No appointments are necessary, and most have late hours. They are usually staffed by nurse-practitioners or physician assistants, so use the clinics only for acute care, such as a cold, rash, ear infection, muscle strain or sprain, and certain adult vaccinations. Fees for in-store clinics are typically less than doctors' fees. But be sure to let your primary-care provider know the outcome of these visits.
- **Use a federally-funded health clinic.** These clinics care for you even if you have no health insurance: You pay what you can afford based on your income. To find a health center near you, use this [search tool](#) from the U.S. Department of Health and Human Services.
- **Enroll in a Patient Assistance Program (PAP).** These programs offer financial assistance to low-income patients with no prescription drug coverage. Contact your state health department or the pharmaceutical company that makes your drug to apply. For additional information on financial assistance, visit [this page from the National Human Genome Research Institute](#).
- **Participate in a clinical trial.** Patients in medical trials are often monitored closely by doctors and other health-care professionals. Before you consider joining a trial, understand the potential benefits and risks. In some states, you are required to have health insurance to participate. Visit [clinicaltrials.gov](#) to find trials that are recruiting.

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Updated by Remedy Health Media

Publication Review By: the Editorial Staff at Healthcommunities.com

Published: 01 Apr 2009

Last Modified: 11 Nov 2014

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