

Finding Low-Cost Medical Care

Becoming a Savvy Health-Care Shopper

In the United States, everyone is required to have health insurance. The trouble is, not all health insurance is equal. Some low-cost options don't cover everything. Some have high deductibles. Because health care costs can really add up, people may not get the treatment they need.

Luckily, affordable medical care options are available, even if your insurance doesn't cover everything. Here's a look at some of them.

Public Insurance and Financial Help

Programs like Medicaid or the Children's Health Insurance Program (CHIP) offer free or reduced-fee medical insurance to teens who don't have any. To find out if you qualify, call your doctor's office or hospital and ask to speak to a financial counselor. Your school counselor also might be able to help you get the information you need. If your school has a wellness center, see if the health care providers there can help you.

It's best to schedule a meeting with a financial counselor *before* you need to see a doctor instead of waiting until you're already sick or hurt. People under age 18 who aren't living independently will need a parent or guardian to sign off on the paperwork.

High School Wellness Centers

If you're in high school, find out if your school has a wellness center that provides basic health services. More and more schools, particularly large ones, now have these centers. **Some are free of charge to students.**

Wellness centers are different from school to school. Here are some of the more common services they offer:

- treatment when you're sick
- simple lab tests for diagnosing health problems
- routine checkups, sports physicals, and other preventive care
- immunizations (to protect against meningitis, the flu, and other infections)
- mental health care (for conditions like depression, stress, and anxiety)
- help for substance abuse
- sexual health care, including STD testing and, in some cases, birth control options (not all schools offer sexual health wellness programs)
- nutrition and fitness information and advice
- general health education, such as help with quitting smoking

Not all school wellness centers offer all these services. Ask for a brochure or check your school's website to learn what your wellness center provides.

If your school does have a wellness center, you'll probably need to get parental consent to use its services. In most cases, this means just having a parent or guardian sign a general form allowing you to use the center — it won't provide details on what kinds of services you're getting. But it's still a good idea to ask about confidentiality if you don't want a parent to know why you're going to a wellness center (such as for drug or alcohol counseling, for example).

College Student Health Centers

Heading off to college? Many universities offer a low-cost insurance plan that can be paid for when you register. (You also can stay on your parents' health plan until you're 26 if that's a better option for you.)

Most schools have student health centers on campus. They're not free, though. Ask about costs and insurance requirements before you get care.

Free and Low-Cost Clinics and Health Centers

If your school doesn't have a wellness center (or if you are no longer in school), you may be able to find free or low-cost health clinics in your neighborhood. These clinics offer services similar to what school wellness centers do.

Some clinics also provide low-cost prescription medications, dental clinics, and women's health care.

You can search for free and low-cost clinics by visiting the websites of these organizations:

- U.S. Department of Health and Human Services' Health Resources and Services Administration (for a list of federally funded clinics by state)
- National Association of Free Clinics
- Unite for Sight (a nonprofit organization that provides free and low-cost vision care)

You also can ask your state, county, and city health departments for recommendations on where to go for affordable care.

Things to Know About Clinics

Call before you go. You don't want to show up and find out they can't provide what you need. For example, many clinics don't fix lacerations (cuts). Call and ask in advance about services and costs. Some community clinics are only open on certain days or for limited times, so find out about hours and locations.

"Free" doesn't always mean no-cost. Some clinics charge a small fee based on how much people can afford to pay. Even if a clinic is listed as "free," you may have to pay a small amount if you don't meet the cutoff for no-cost services. Call ahead and ask about pay scale before you go so you're not caught off guard.

Just because something is called a "clinic" *doesn't* mean it's automatically free or low-cost. You may have seen urgent care clinics in your area or walk-in clinics at your local pharmacy. They are designed to help people who need care right away or if their doctors aren't in the office. Some of these clinics can be expensive. They may not take certain types of insurance. Check with your insurance company before you go to one.

Teaching Hospitals and Medical Centers

Teaching hospitals and medical centers are the final step for medical students and doctors in training. Call your local hospital or medical school and ask if they provide low-cost or free services to the public.

If you need dental care, schools of dentistry may have public clinics — call your state's dental society to find out.

Mental Health Clinics

As with physical health care, it's possible to get low-cost mental health care. Government-funded mental health clinics, universities, hospitals, and even some private therapists offer affordable therapy and treatment for issues like depression, cutting, suicidal thoughts, and anxiety disorders.

If you ever consider harming yourself, if you feel severely depressed or suicidal, or if you've been sexually assaulted or abused, search for a free 24-hour "crisis hotline" or "suicide hotline" near you. If you feel that you are too close to hurting yourself and don't have time to look up numbers, call 911.

Prescriptions

Paying for prescriptions can really drain your wallet. Here are some ways to be smart about the money you spend on medicines:

- **Ask your doctor or pharmacist if you can take generic or non-brand medicines.** Find out if there are over-the-counter (OTC) versions of the same kinds of prescription medications.
- **Find out if you qualify for "prescription assistance programs"** (also called "patient assistance programs"). The Partnership for Prescription Assistance gives free or low-cost prescriptions to people who qualify based on income. Another organization, NeedyMeds, also can help with prescription costs.
- **Compare prices at local pharmacies.** Call each to ask what they're charging for your prescriptions. Some pharmacies offer very low prices.
- **Contact the pharmaceutical company.** All the big ones have prescription assistance numbers (1-800 numbers) you can call for help.

When it comes to prescriptions, **beware of free samples, coupons, and rebates.** They are often for expensive,

name-brand medications. That's fine while the samples last. But since doctors don't like to change a medication if it's working, you could get stuck paying full price after the samples run out.

Before accepting a free sample, talk to your doctor about whether you can afford that medication in the long term. If it's something you'll only need for as long as the samples last, take advantage of the freebie!

If you're already taking medicine, there are two things to know:

1. **Never stop taking a prescribed medicine or reduce the dose because you can't afford to fill the prescription.** Some medications can cause serious side effects if they're adjusted or stopped without a doctor's advice.
2. **Don't use someone else's medicine.** Even if the person has the same health condition as you do, medicines work differently for different people.

If you can't afford to refill a prescription, call the prescribing doctor. Say you're having a hard time affording your meds and need some advice.

Special Health Needs

If you have a medical condition or injury that requires special treatment, you might need to see a specialist who focuses on that particular area of medicine — for example, an endocrinologist for diabetes or an orthopedic specialist for a knee injury.

Free and low-cost clinics and health centers mentioned may offer specialist care at set times. Teaching hospitals and medical schools usually have clinics for all of their specialties, too.

If you have special health needs, contact the national and local chapters of the special-interest group for your illness (for example, the American Diabetes Association or the Cystic Fibrosis Foundation). Ask about "co-pay assistance" programs that offer financial help for medications and other care.

Assistive Devices

If you need any special devices, like a hearing aid or a wheelchair, look into government-funded Assistive Technology Resource Centers (ATRCs, also called Assistive Technology Act Centers). Every state has one — and sometimes many. These centers usually let you borrow equipment for a while to "try before you buy." They also can give you information on financing.

To find a center near you, call your local hospital or health department. Or check out the websites of these organizations:

- Alliance for Technology Access (ATA)
- Association of Assistive Technology Act Programs (ATAP)
- Rehabilitation Engineering and Assistive Technology Society of North America (RESNA)

Continuity of Care

One of the most important things to consider when you're looking for an affordable health care provider is something called "continuity of care." It basically just means that you see the same doctor (your "primary care physician") or a doctor who works in the same group as your usual doc. When you stay with the same doctor or group every time you need medical attention, it's easier to get better care.

The downside of going to different clinics or health care centers is they don't know you or your medical history. So when you find somewhere affordable that you like, stick to it. Even if you see different doctors every time, eventually they'll get to know you and they'll have easy access to your records. (To make it easier for doctors who don't know you, keep track of your own medical records.)

Becoming your own health advocate is part of getting older — and it's a big achievement. Even though it can seem challenging to find the care you need, try not to feel discouraged from getting help because of money.

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