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*"The safety of the people  
is the highest law"*

-CICERO

### Three Tips to Effectively Control Your Medical Costs

American families are awash in medical bills and health insurance premium costs. From deductibles to co-pays it is difficult for even experts to figure out the best strategies to save. So, here are three steps to help control your family's health care costs.

#### 1. *Get your medical records*

Ask for paper copies or enroll for your doctor's on-line chart program. You may be shocked to learn what's in your records. Often records contain errors or omissions. Amazingly, I have seen other people's information charted in my clients' records?

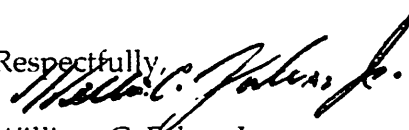
#### 2. *Put your credit card away*

Don't pay medical bills with a credit card. If you have a bill dispute with your doctor or hospital, payment by credit card prevents you from challenging it. Not a good strategy

#### 3. *Ball of confusion - selecting a Medicare Plan*

Choosing a Medicare Plan, Supplemental Plans, and Drug Plans, confuses everyone. Here's my tip - Forget talking to an insurance agent who will try to sell you Medicare Advantage (Plan C), instead contact the Senior Information Specialists at *Starting Point* at the Macon County Health Department. You can sit down with them and they will explain your options. Becky Stuart, a trained Medicare info specialist, will provide you with reliable information. 217-423-6988 x 1520.

Respectfully,



William C. Faber, Jr.