

The Spotlight

Spotlighting healthcare-related educational topics that matter to you

October 2021

The Patient Education and Empowerment Department creates resources that address a range of topics from medical debt to insurance access and disability benefits. The resources we produce are reflective of real-world experiences that meet the needs of the patients PAF serves. To learn more about our resources, [click here](#).

You asked & we listened. Using questions our case managers get asked and analyzing our website keyword searches each month, we address what patients want to know the most.

Trying to Save Money? Use these methods to make that goal a reality!



How can I save on medication?

If you are struggling to afford your medication costs, programs may be available to help you. You may be able to utilize discount cards, free drug programs, or co-pay assistance organizations. You can also ask your doctor if they can prescribe you a generic medication if yours is brand-name. Generic medications are the same as brand name medications in terms of safety and efficacy, but are generally much cheaper than brand-name. [Learn more about saving on medications here.](#)



How do I save on out-of-network care?

Most insurance plans have a list of preferred providers that they have selected to give you care. Going out-of-network means you're visiting a provider not preferred by your plan who does not have an agreement in place with your insurance company for payment terms. Depending on your insurance plan, this could result in higher costs, or no coverage at all from your insurance provider. You can save money by staying in your plan's network of providers! Look online in your member portal or call your insurance plan to find out what providers are in your network. [Learn more here.](#)



How do I save on other medical costs?

Buy health insurance! Even if you are generally healthy, it's impossible to anticipate every health event, illness or accident. Payments from insurance companies and negotiated discounts for medical bills will help offset the costs when you get sick or injured, reducing the amount you have to pay. Health care is expensive and insurance can take a tremendous burden off of you by sharing the costs. [Learn more about purchasing insurance here.](#)