



HEALTH INSURANCE TODAY

Healthcare Resources Guide

Free Healthcare Resources

As an agent it is my goal that everyone has access to the best tools to get affordable healthcare as well as quality healthcare. Many times, there are programs out there that help with doctor visits, prescriptions, and even special treatments for certain conditions. This resource helps bridge the gap so that you don't have to spend hours on Google trying to find the right sites to get help.

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Prescription Resources

Prescription prices have been soaring for years. Today, insurance plans either don't cover prescriptions at all, or they only cover the prescriptions after a high deductible is met. What are you supposed to do if your plan doesn't offer adequate coverage for your expensive prescription medications? The following sites are various resources to help you save money on your medications.

David Taylor's Slash Rx Card

I provide all of my clients with a prescription discount card for free. I want to provide this to as many people as possible. You can download and print a card, or order a physical card at www.healthinsurancetoday.net/rxcard

To use this card, tell your pharmacy to run the price of your medication using your insurance, and again using the discount card. Ask for the cheaper of the two options. You can save up to 87% on the price of a medication using the card. The site also provides a search tool to find your medication and what it costs at every pharmacy in your area.

Good Rx

Good Rx has become a household name for prescription discounts. They offer manufacture coupons that often save a lot on the first purchase of a medication. www.goodrx.com

Needy Meds

Needy Meds is different than a traditional prescription discount program. The site allows you to search for a specific prescription and see if the manufacture has any programs that allow people to get the medication at a discounted cost or a copay. Often there are restrictions on these programs based on income and insurance. <https://www.needymeds.org/>

Free Health Clinics

Many people are not able to afford health insurance. That is a simple, unfortunate, fact. Regulations as well as a litigation-happy society have made healthcare costs rise at astronomical rates. However, there are places to go for help if you need to see a doctor.

Just a few things to note:

- Do not go to the Emergency Room unless you have a true emergency. The ER is not the place to go because you don't have insurance. That is not fair to those who have actual emergencies. If you have a life-threatening issue, or if your condition could cause permanent damage (such as a broken bone) that is the only time you should go to the emergency room. Here is a list of things that deem an ER visit (this is not exhaustive):
 - wheezing, shortness of breath or difficulty breathing
 - chest pain
 - displaced or open wound fractures
 - fainting or dizziness
 - sudden numbness or weakness
 - bleeding that cannot be stopped
 - abdominal pain - especially intense localized pain
 - fever with convulsions or any fever in children under 3 months
 - confusion or changes in mental status
 - coughing or vomiting blood
 - severe headache or head injury, especially if the individual is on aspirin or blood thinners
 - blood in the urine, or bloody diarrhea
 - sudden inability to speak, see, walk or move
 - Broken bones
- The following are reasons to a clinic and not the ER:
 - Cough, cold or sore throat.
 - Rashes or skin irritation
 - Fever or flu-like symptoms
 - Mild injuries
 - Earaches

Needy Meds

For clinic type visits you can find cheap or free health clinics by going to <https://www.needymeds.org/medical-clinics>

Healthcare Procedure Pricing

Many people do not realize that not all hospitals and facilities charge the same amount for the same procedure. For example, a colonoscopy at one hospital may cost \$3,000 while at another it may cost \$9,000. How do you know what a fair price to pay is? There are a couple of sites that will help you get this type of information. **Disclaimer: These sites are not affiliated with David Taylor and do not represent actual prices at facilities in your area. These are strictly a guide to find out what fair prices might be for a procedure. It is up to you to contact your healthcare facility to discuss pricing and shop other facilities.**

Healthcare Blue Book

Named to be like Kelly Blue Book with cars, Healthcare Blue Book allows you to search prices for various procedures in your area. <https://www.healthcarebluebook.com/>

FAIR Health

FAIR Health gives a search engine for both medical and dental procedures. <https://www.fairhealthconsumer.org/>

About David



David is a nationally licensed insurance producer with Healthcare Solutions Team. He is based out of Mount Hermon, Kentucky. David prides himself on finding ways to help people save money by educating them on how the health insurance industry works and how they can use that knowledge to their advantage when seeking healthcare options. He works with all major carriers so that he can find the right solution at the right price.

You can learn more about David or get a free quote by going to <https://www.healthinsurancetoday.net/> or calling 1-888-630-3826 today.