Smart Health Coverage & Cost Saving Tips

Healthcare is complicated. Saving money doesn't have to be. Here are simple tools and strategies anyone can use to cut costs, avoid surprises, and protect their health.

1	Prescription Savings	Compare prices with GoodRx, CostPlus Drugs, SingleCare Save up to 50–80% on common prescriptions
2	Virtual Care Options	Saves time & avoids urgent care waiting rooms
3	Supplemental Protection	Even with great insurance, deductibles and coinsurance can leave gaps. Supplemental benefits exist to bridge the gaps when accidents or serious illnesses happen
4	Everyday Wellness = Lower Costs	Free apps: MyFitnessPal, FitOn, Headspace Healthy lifestyle = fewer medical bills over time
5	Health Insurance Basics Everyone Should Know	Deductible – what you pay first Copay – flat fee per visit/service Coinsurance – cost split with provider Out-of-Pocket Max – yearly spending cap

Alfano Insurance Advisors