

Fewer money worries can pay off in better health

May 15 2018, by Len Canter, Healthday Reporter



(HealthDay)—It's no secret that money worries can lead to health issues,

so reducing monthly bills is a great goal. But it's also important to know that some so-called time-saving conveniences can actually cost you more.

For instance, one study found that people who sign up for auto-pay for their [electric bills](#) used up to 7 percent more power than they used to. The reason: not seeing monthly statements can make you less in tune with your usage.

You can still streamline monthly payments, however.

For starters, sign up for one-click [bill](#) processing, which still requires you to look at the bill via text, e-mail or the company's website. Review all monthly bills online if you've gone paperless. To save on utilities—including cellphone service—when "introductory rates" expire, call to ask for an extension or a better plan.

For many families, food is a top expense. Boost nutrition and cut costs by shopping in season at farmers' markets. At the grocery store, buy in season or shop the frozen-food aisle for out-of-season favorites. Keep in mind that the largest bags offer the best value.

Shop ethnic markets for lower prices on spices and condiments. Buy foods by the bag, not by the piece. Buy grains and cereals in bulk and, for added nutrition, choose whole grains. Try supermarket store brands. Many chain stores now offer private label items that are less expensive, yet are high quality, and sometimes organic.

Medical expenses can be a big drain on finances. Save on out-of-pocket costs when you have a high-deductible plan by asking questions before procedures, such as whether a test is really necessary and whether there are less expensive, yet equally effective, alternatives when treatment is needed.

You can cut prescription costs with generic rather than brand-name drugs. Ask your doctor if the generic version of a prescribed brand-name [drug](#) is as effective. If you must take more expensive brand names, call the drug makers to see if they have their own savings programs.

Always shop around to find the least expensive pharmacy—call a few drugstores in your area and compare drug [costs](#). Another option: You may be able to save up to a third of the cost by filling prescriptions for 90 days at a time through your health plan's mail-order service.

More information: Kaiser Permanente has more tips for saving on [drug costs](#).

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Citation: Fewer money worries can pay off in better health (2018, May 15) retrieved 22 May 2024 from <https://medicalxpress.com/news/2018-05-money-health.html>

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