

How to Save Medicare—while Helping Yourself Save Money

Some money—and life-saving--websites

Lots of people in Washington are talking about “saving” Medicare by cutting its spending: mostly by shifting costs to you, the patient when you are sick.

That's dumb.

But there is no question that there is a lot of waste in our nation's healthcare system. We can save Medicare money. But we can do it in a smart way: in a way that will save you money and make your health better at the same time we are helping Medicare.

Study after study has shown that a lot of the procedures and tests doctors and hospitals routinely prescribe either don't work, or don't work well, or are a huge waste of money. And even worse, many of these treatments are just plain bad for you.

But there are some easy places where you can go to see if what is being recommended for you makes sense, is a decent price, or whether it ought to be questioned and more carefully discussed with your doctor.

First, drugs. You see a lot of ads for drugs, but how do you really know which is the best for you? Check out the website of Consumers Union (the independent, non-profit publisher of Consumer Reports), BestBuyDrugs.org. It is free, and it presents in very easy, simple language the best available science on which drugs work the best. For example, you can spend retail about \$248 a month for a heavily advertised anti-heartburn medicine (bet you can guess which one), or you can spend about \$50 on a time-tested generic—and the evidence shows the two drugs' effectiveness is about 98% the same. Of course, not everyone reacts the same to each drug, and if the generic doesn't work, you can always go to the one that costs 5 or 10 times as much. But for heaven's sake, why not try the low cost one first and see if it works? It almost certainly will. Just like Consumers Union works to get you the best deal on the best car, they offer this FREE service for talking to your doctor about choosing Rx drugs.

Second, medical operations. There are whole groups of procedures that don't work and therefore are unnecessary—and because of infections and complications from surgery, those treatments can be downright deadly. For a list of a dozen questionable procedures, again see our old friends at Consumers Union: Google Consumer Reports.org '12 surgeries you may be better off without.' Your library probably also has an excellent front-page article from the June 20th USA Today, entitled "Doctors Perform Thousands of Unnecessary Surgeries" that lists the types of surgeries which are very often unnecessary. For example, they report that cardiac pacemakers may be inserted unnecessarily about 22.5 percent of the time.

There is also a wonderful, non-profit group called Consumers United for Evidence-based Healthcare (CUE for short) which works out of Johns Hopkins University and is the USA arm of the Cochrane Collaboration—an international effort to share the best known medical science. [Disclosure: the National Committee is a member.] Go to their website by Googling “The Cochrane Library.” Once there, just type in the name of the condition or procedure (for example, ‘back surgery’) that you are interested in. This will give you the latest consensus—including a plain language, non-jargon summary--of the best scientific evidence on whether something works or not. Medicine shouldn't be witchcraft. It should be based on the data of what works adjusted for your personal history. But it is

often hard to get objective, honest, scientific evidence—and CUE and the Cochrane Library does an excellent job.

Surgeries should be approached carefully. For example, in recent years, a lot of people have been treated with a kind of bone cement injection to deal with vertebrae fractures. It costs a lot—and now we see it doesn't work worth a hoot. Another example: it has been popular and profitable to use artificial hip joints that have key parts made of metal. We now find that many of those metal hips are grinding tiny particles of metal loose and into our bodies as we walk. The result: pain, agony, and another hip replacement. Moral of the story: don't rush into elective surgeries without doing some homework.

By checking some free websites, you can get better and safer medical care. And guess what? It also saves you, Medicare, and Medicaid money.

Surely, before we cut Medicare by shifting costs to retirees and people with disabilities, we should try to save money by buying health care smartly. It is truly a win-win...but it means you have to help by being a good shopper. Hopefully, the websites listed above can help you shop your way to better and less expensive health.