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## Simple Tips to Save Money on Student Health Care

By Victor Chou,  
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Because most young adults are pretty healthy and see the doctor infrequently, they don't know the little tricks and tips that can save them big money on health care costs. Here are some simple tips that most college students can use to save money on health care throughout the year.

**Use the Student Health Center.** The majority of colleges have a student health center (SHC). Taking advantage of this service is a great way to save money. Most full-time students pay a mandatory student health fee every semester with their tuition. In return, they get unlimited visits to the SHC doctors and services like labs, x-rays, or medications.

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Check your school for specific coverage and service information, but these services should be relatively inexpensive. Even part-time students can still pay the health fee voluntarily (which at most colleges is less than \$100 per semester) and receive coverage for the entire school term.

Remember: The student health fee is not the same as health insurance. You'll still need insurance coverage for major things the SHC can't take care of.

**Prevent illness.** Preventing an illness is much easier—and cheaper—than dealing with it after the fact. For example, the flu shot costs around \$25. If you don't get the flu shot and get sick, you'll probably spend closer to \$250 once you add up doctor's visits, medication, and time off from work.

Other easy preventative measures: Use condom, wear your seat belt, and wear a helmet (both motorcycle and bicycle).

**Get a referral to a "student friendly" doctor.** Don't get any wild ideas. I'm talking about a doctor who will discount his or her normal fees for students. You may need to see a specialist like an orthopedist, dentist, gynecologist, or dermatologist who isn't available at student health. Ask the doctors at the SHC if they can recommend any colleagues who discount their fees for students. If a large number of students request a particular specialist, the SHC may pay the specialist to come to campus once a week, resulting in lower costs and increased convenience.

**Use generic medications.** Whenever you get a prescription from your doctor, ask for a generic medication. The savings are usually substantial. For example, most pharmacies sell generic medications for under \$10 but brand name medications (that don't necessarily work any better) could cost you upwards of \$50. Some SHC even have their own pharmacies with additional discounts on medications of particular interest to college students, like birth control pills.

**Visit a walk-in clinic rather than an emergency room.** If you have a problem and the SHC is closed, go to the nearest walk-in or urgent care clinic—instead of the emergency room. In many cases, a walk-in clinic can provide the care you need (even for something fairly complicated like a broken bone or stitches) and you'll still pay much less than if you had gone to the emergency room (\$250 versus \$1000, for example).

I hope that you can start using these tips to [save big money on your health care](#). In my next article, I'll discuss insurance topics important to young adults.

*Dr. Chou completed his residency in Internal Medicine and Pediatrics. His website is [www.choumd.com](http://www.choumd.com).*

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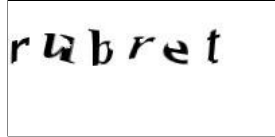
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