

- **Five Tips to Maximize Your HSA**

1. **Use over-the-counter drugs (OTCs) if at all feasible.** Some medications that were once only available by prescription can now be found on store shelves. You should get your physician's approval before avoiding prescription drugs, but your costs can drop as much as 80% using OTCs.
2. **Research your illness, injury, or condition** - such as visiting WebMD or MedlinePlus online. It sounds simple, but consumers do not always think to independently explore what is ailing them. That way, unnecessary trips to the doctor can be avoided.
3. **Only visit the emergency room in an actual emergency situation.** Remember that your doctor's office and urgent care are other appropriate options for conditions that are not life-threatening - and they are a lot more cost-effective.
4. **Beware of possible medical errors.** Over 1 million occur in the U.S. every year, costing over \$2 billion. In order to avoid error-prone facilities, make sure to frequent places that use "computerized order entry" of medications, which reduces serious prescribing errors by more than 50%. Also, research the best medical facilities in your area. If you go into a hospital for a high-risk procedure (such as open-heart surgery), choose one with widespread experience and consistently good results.
5. **Stay healthy!** Exercise, don't smoke, and eat plenty of fruits, vegetables, and whole grains - and make sure to use the preventive services (such as annual physicals) that are covered by your HDHP. All of these choices can result in preserving money in your HSA. The money you save carries over to the next year, earns investment income, and is there to help pay for any future medical expenses.