



Know Your Benefits

10 Tips to Save on Health Care Costs in 2025

Health care costs have skyrocketed in recent years, and employees will continue feeling financial pressures throughout 2025. This continued financial stress can translate into high benefit costs for employees, such as increased premiums, deductibles and copayments.

While you can't control rising health care costs, you can take steps to curb your spending. This article outlines tips for reducing your health care spending.

Cost-saving Tips

Several industry surveys and reports reveal that employers anticipate health care costs to grow between 7% and 8% in 2025. Consider these 10 tips for reducing your health care spending this year:

1. **Brush up on your health plan knowledge.** Knowing what your health plan does and doesn't cover is critical for reducing your spending. Understanding terms such as deductible, coinsurance and copays can help you better understand what your plan covers and what you'll pay out of pocket.
2. **Stay in network.** With health plans, your health insurance company partners with select providers to lower care costs. You won't have these discounts if you go elsewhere (out of network). Check your plan to learn what's available in network.
3. **Focus on prevention.** When preventive care services like physical examinations, screenings and immunizations are combined with a healthy lifestyle, significant savings can be achieved. Most health plans must cover certain preventive services, so there's no cost to you for taking a proactive approach to your health.
4. **Ask questions.** Don't be afraid to ask your primary care physician questions about comparable procedures or services that are more affordable but still effective.
5. **Go generic.** Generic drugs are usually cheaper and just as effective as brand-name ones. You could also ask your doctor or pharmacist about comparable or alternative medications.
6. **Shop around.** Prices vary widely between providers, so use tools and apps to compare prices for medications, procedures and services.
7. **Leverage flexible spending accounts (FSAs) and health savings accounts (HSAs).** If available to you, contribute to an FSA or HSA. These types of accounts allow you to use pre-tax dollars for medical expenses, which can help save you money.
8. **Review your medical bills.** Always review your medical bills for errors. If you find any discrepancies, contact your provider or insurance company to correct them.
9. **Use the emergency room appropriately.** Consider visiting an urgent care center instead of the emergency room for issues that are not life-threatening. Urgent care is typically much less expensive.

This Know Your Benefits article is provided by BenePro and is to be used for informational purposes only and is not intended to replace the advice of an insurance professional. © 2025 Zywave, Inc. All rights reserved.



Know Your Benefits

- 10. Participate in workplace employee wellness programs.** Consider taking advantage of any wellness programs offered by your employer. These types of programs often provide incentives for healthy behaviors and can include discounts on health insurance premiums.

Summary

You can't necessarily control the rising costs of health care, but educating yourself as a health care consumer is one way to help manage costs. It's also important to be proactive, ask questions and live a healthy lifestyle.

Take control of your health care decisions by gaining a solid understanding of what your health plan does and doesn't cover. If you have questions, reach out to your HR representative.