

Health Corners You Shouldn't Cut

Forty-five percent of US women cut back on their health care spending last year, according to the National Women's Health Resource Center. Some penny-pinching is fine, say experts—go ahead and use store-brand ibuprofen instead of Advil—but other cutbacks are risky. Here are four essential health habits you should definitely continue, plus ideas to make them more affordable. —Amy Levin-Epstein

1 Get a biennial Pap test and mammogram. Both tests cost \$50 to \$200 without insurance, but it costs about \$2,300 out-of-pocket annually to treat breast cancer, even with coverage—and late-stage cancer costs much more than early-stage. Get a free or low-cost Pap at Planned Parenthood and a mammogram at a mobile mammography van.



2 Take your meds as prescribed. Financial worries, like any other stressor, can impair your health, so if you have a chronic condition, don't risk aggravating it by cutting back on medication. Ensuing complications could lead to as much as \$2,000 in extra doctor visits annually, according to the National Council on Patient Information and Education. Check your pharmacy for promotions: For example, CVS offers 90 days' worth of more than 400 generic meds for just \$10.

3 Replace your contact lenses on schedule.

By wearing lenses longer than recommended, you increase your chances of an allergic reaction and a corneal ulcer—or even losing an eye. “A pair of daily lenses costs about a dollar, while treatment for an eye infection costs \$50 to \$100 for medication, plus multiple doctor visits,” says Charles H. Bailey, OD, Contact Lens Clinic chief at University of California Berkeley Optometry. Buy four to eight boxes of lenses at a time online—bulk purchases will save you about 20%.



4 Use sunscreen. Five or more sunburns across your lifetime doubles your risk of melanoma, which can cost more than \$9,700 to treat in later stages and increases your risk of other cancers as well. Americans spend an average of \$30 a year on sunscreen—a small price to pay for such essential protection. “Use about one full shot glass worth of SPF 15 or higher and reapply every few hours,” says Duke University School of Medicine dermatologist Robert W. Walters, MD, PhD.

