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### FISCAL FITNESS

with their family doctor to debate the relative cost and quality of medical treatment. Among other points to consider, according to Hall and others interviewed:

- Evaluate how much you already pay for health care, including insurance co-pays and premiums. Parker was stunned to discover that she had spent \$2,600 on co-pays for doctor visits, medications, and other treatment under her managed-care plan. Under the new approach, she has paid between \$1,000 and \$2,200 each year out of pocket, depending upon the gap between her insurance plan's deductible and her employer's health savings account contribution, both of which vary from year to year.
- Research whether any preventive services are covered. If all medical tests and treatment count toward your deductible, that's money out of your pocket.
- Determine what type of information is available, from your insurance provider and elsewhere, about the cost and quality of doctors and hospitals. Honestly assess your time and tolerance for tracking such detail. Are you the type who picks your own stocks, or do you prefer mutual funds because someone else makes the investment decisions?
- Consider your personal risk tolerance. Hall points out that he's more willing to pick and choose now, where his own medical care is concerned, than he was when his children were young.

**ABOVE ALL, SCRUTINIZE** your personal bottom line, starting with your savings account. Could you get yourself financially upside down? Not all company contributions are as generous as Buffalo Supply's. According to the 2006 Employee Benefit Research Institute/Commonwealth Fund survey, only 43 percent of employers contribute more than \$1,000 to their employees' health savings accounts.

Parker acknowledges that she ran through her deductible the first year. In order to avoid wiping out her newly created account, she covered about \$1,000 of those medical bills with other savings. Thus, she was able to start building up her health savings account. Not everyone, though, is so financially well situated. 

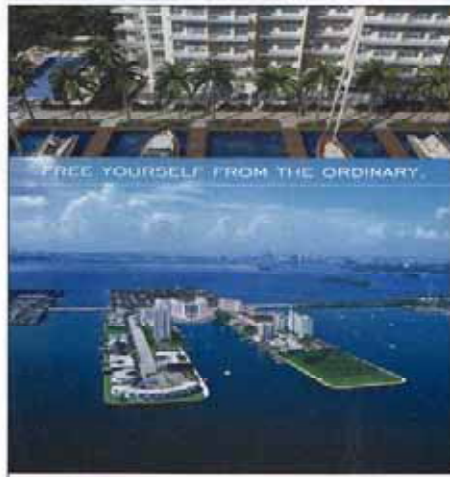
For Worth-based CHARLOTTE HUFF has also written for *Arthritis Today*, *Boys' Life*, and *Maxim*, among other publications.

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