



Managing Healthcare Expenses Today and Tomorrow

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Agenda:

- The shifting landscape of health insurance and healthcare costs requires an adjustment to how we view healthcare benefits
- Why I love the HSA and how to make it work for you
- Keeping your out-of-pocket costs manageable no matter what your deductible is

HSA-eligible expenses go beyond standard healthcare

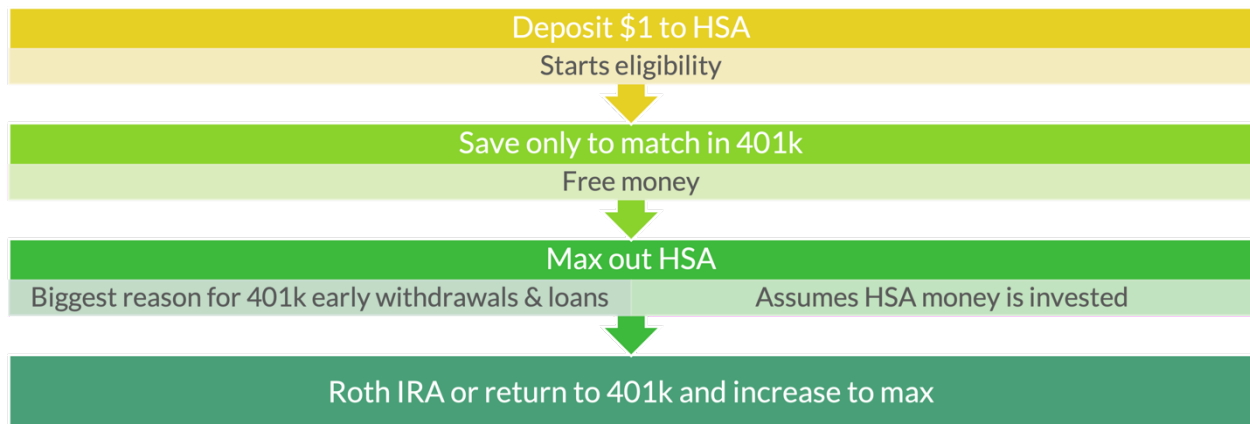
Make sure you're saving your receipts for the following (these are FSA-eligible too!)

- Menstrual products
- First aid, sunscreen, OTC meds
- Knee braces, ankle braces, ace bandages
- Services often not covered by insurance
 - Acupuncture
 - Chiropractic
 - Out-of-network mental health
- Birth control, pregnancy tests
- HSAstore.com has a comprehensive list

Other HSA-eligible expenses that might surprise you:

- Long-term care insurance premiums
- Medicare Part B and D premiums
- Expenses of tax dependents even if not on your plan

Prioritizing retirement savings





FINANCIAL BLISS

with Kelley Long

Keeping out-of-pocket costs manageable

Rethinking healthcare consumption

	1992	2022
Primary care	Family doctor	Nurse practitioner
Possible fracture	Closest ER	In-network urgent care + radiology center
Mild infection	Pediatrician or ER at midnight	Drugstore clinic or telehealth
Outpatient surgery	Hospital with possible overnight	Surgery center; wobble out an hour later...
Prescriptions	Neighborhood pharmacist	Wherever GoodRx is cheapest
Fertility treatments	N/A	Shop around; use HSA