

Save at the supermarket

Dreaming up family dinners is always a challenge, but it gets even tougher when money's tight. Here, Teri Gault, coauthor of *Shop Smart, Save More*, offers tips to help you get the most bang for your grocery buck.

■ CLIP COUPONS.

"There's an average of \$350 in savings in the paper each week," says Gault. But don't stop there: Coupons are also available online at sites like everydaysaver.com and smartsources.com. And be sure to ask the customer-service desk at your store if they have coupon booklets—bundles of coupons distributed to the store by food manufacturers. Also, call or email the manufacturers of your favorite products to request coupons, suggests Gault.

■ STACK UP YOUR SAVINGS.

Find out if your store has a double-coupon policy and when it's in effect. Then match your coupons to the store's advertised specials (found in the weekly circular). Thegrocerygame.com offers a service that does much of the legwork for you—for a small fee, the site will send you a list of sales, specials, and available coupons in your area.

■ RECONSIDER ONE-

STOP SHOPPING. "Regular prices of groceries at a supercenter, such as Target or

Wal-Mart, tend to be cheaper than at traditional supermarkets, but I've found that sale prices dip much lower at supermarkets, especially since they're more likely to have frequent sales and double coupons," explains Gault.

■ **STOCKPILE.** "Take advantage of sales to buy what you need *before* you need it," suggests Gault. Stock up on nonperishables such as pasta, cereal, and canned goods, for example, when they're on sale. Then you'll have to pay full price only for fresh foods like dairy and produce.

■ **MAKE THE MOST OF MARKDOWNS.** "Meat and bakery items are almost always marked down right before their sell-by date," explains Gault. For tonight's dinner, ask an employee what time of day perishables are marked down (usually late afternoon). "And for maximum savings, look for items that are on advertised sale as well as close to their sell-by date," suggests Gault. —Anna Davies



Free \$\$\$ Advice

Q&A WITH DAVID BACH

I've got a huge medical bill and can't afford to pay it. What can I do?

Your problem is not uncommon; Each year some 700,000 families are forced into bankruptcy because of health-care costs, while another 80 million or so Americans struggle with medical bills they simply can't afford to pay.

First, check your insurance situation. If you have coverage and your claim has been denied, appeal it quickly. (Refer to your plan document for details on how to make an appeal.) But whether or not you're insured, if you can't afford to pay, you need to show the hospital or doctor that you are making a good-faith effort to handle your obligation—so don't ignore the bills. Tell the billing office that you'd like to speak to someone regarding a payment plan, and request that the status of your account be changed to "pending" from "unpaid," which for the time being will keep your bills from getting turned over to a collection agency.



REDBOOK Love Network expert David Bach is the author of eight finance books, including *Fight for Your Money*, which hits stores March 3. Visit his website, finishrich.com.

Next, negotiate a discount. Remember that Medicare and the big insurance companies get charged much less than you do for the same procedures and services, so don't pay sticker price! And don't give up at the first "no" you hear or limit your bargaining to the clerk in the billing office. Ask to speak to a supervisor, or call to set up a face-to-face meeting with the manager of credit and collections, the manager of patient accounts, or even the hospital's chief financial officer. Once you get a hold of the supervisor, don't simply accept the first discount you've offered; continue to negotiate until you agree on a payment plan that you know you can stick to. Tell them that you want to pay your bill and then suggest a specific amount that you feel you can afford each month. And no matter what arrangement you work out with the hospital, make sure you ask your contact to send you the agreement *in writing*.

Also, ask the billing office for copies of the hospital's financial-assistance and charity-care policies to find out if you are eligible for financial relief. Don't assume you won't qualify—the income ceilings for charity care can range as high as 400 percent above federal poverty income guidelines.



Have a money question for David? Email him at moneysmarts@redbookmag.com.