



Dr. Kim Habibi Explains Simple Ways to Keep Medical Bills Down

SARASOTA, FLORIDA, UNITED STATES, August 7, 2018 /EINPresswire.com/ -- [Dr. Kim Habibi](#) is a physician who truly believes in the Hippocratic Oath. He has always worked hard to make sure people could access the best quality health care without having to bankrupt themselves. However, he understands that under the American health care system, this can be quite difficult to achieve. Every year, thousands of people have to be declared bankrupt as a result of huge medical bills, many of which came as a complete surprise. However, according to Dr. Kim Habibi, there are things people can do in an emergency to help avoid this at least to some degree. [Dr. Kim Habibi explains](#) Ways to Avoid Exorbitant Medical Bills

Habibi feels the best way to highlight how bills can be kept down is through an example of one of his patients. She was a woman who had a minor bicycle accident. She felt that she had injured herself although not seriously. Because there were onlookers on the scene, an ambulance was called that took her to hospital. A month later, she received a huge bill for the ambulance trip, because one was sent that was not in her insurance network. The patient would have been perfectly happy to take a cab or even walk herself to hospital. However, because the ambulance was called, she took it without thinking.

Dr. Kim Habibi explains that many people believe ambulances are a form of public service. That is because the actual work that they do is indeed one that helps the public. However, they also have to get their money from somewhere, which means they bill their patients. Because of the health insurance system in this country, it is possible that they are an out of network provider, which means people get charged. However, as ambulances are simply called and dispatched, people do not have the option of asking specifically for an in-network ambulance. Calling an ambulance, therefore, may have significant financial repercussions, particularly if it is was a trip for something that is not classed as a life-threatening emergency.

This example, [as Dr. Habibi explains](#), is a clear way of understanding that people need to consider what type of medical help they actually need. Similarly, a lot of people will go straight to an emergency room if there is anything wrong with them when they could have gone to a walk-in health center instead. While most doctors and physicians agree that they are there to save lives and to help people who have been hurt, the hospitals and clinics they work in have to cut costs and make money. As a result, people must take responsibility themselves for ensuring they go to where the right help is available, at the right price. A walk in the fracture clinic, for instance, will always charge less for an x-ray than what an emergency room in a large metropolitan hospital will charge. At the same time, as Dr. Kim Habibi explains, it is vital that people understand their insurance policy so that they know what they are and are not covered for.

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