

图书基本信息

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Think Twice Before Signing Up for That Medical Credit Card If you are like most people . you have probably used a credit card to pay some of your medical bills . With rising health costs and gaps in insurance coverage , it's almost unavoidable . Patients pay about\$45 billion worth of health care costs with plastic , according to a report from McKinsey&Company . By 2015 . that number could morethan triple to an estimated\$150 billion . And big finance companies and medicalproviders have taken note . Companies like GE Money , Citibank and JPMorgan Chase have issued medi-cal credit cards or lines of credit intended to be used specifically for elective healthcare expenses not covered by insurance , including certain dental procedures , Lasiksurgery and some cosmetic surgery . The cards are not used for continuing medicalcare or emergency room visits . The issuers market these cards not so much to consumers but to doctors . dentists and other health care providers , who in tum offer them to patients as apayment option . Patients like medical credit cards because payments for care canbe spread out over many months and the cards can be used at multiple providers . The providers have embraced them as a way of offloading billing headaches andexpenses .  
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