

# Live Well, Work Well

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## Your Health Plan: Stretching Your Health Care Dollar

As health care costs continue to rise, it is increasingly important that you take an active role in decisions about your health, the care you receive and your health plan. Here are some tips to help you get the most for your money.

### At the Doctor's Office

Make a list of your questions, symptoms or concerns before a visit to a clinic or doctor's office. Use this as a checklist to be sure you address all of your issues—the fewer appointments you have to make, the less money you'll spend:

- Ask your doctor questions. You deserve an explanation that you understand completely.
- Keep records of all appointments and outpatient visits which include the provider's name, procedures or tests performed, and supplies or medications received or purchased.
- Get copies of all charges at the time of service, or have copies mailed to you.
- Keep track of any explanation of benefits (EOBs) you receive and compare them to the invoices you receive.
- Review your provider payment status and record the dates that payments are made.

### At the Hospital

- If possible, find out in advance how much you owe.
- If necessary, get an estimate and check with your health plan about its reasonable and customary rates for the procedure.
- Ask your physician if he or she accepts your health plan's reasonable and customary rate.
- Ask if the procedure can be performed in an outpatient setting rather than an inpatient setting.
- Ask for a semi-private room, rather than a private room.
- Know the difference between situations that call for urgent and emergency care in order to avoid unnecessary and expensive trips to the emergency room. If an illness or injury is too serious to wait for a scheduled doctor appointment, but not an emergency, urgent care is the best choice.

### At the Pharmacy

- Follow instructions carefully. Medications are most effective when used according to your physician's instructions.
- Ask your doctor if an over-the-counter medication would be appropriate for your condition, rather than a prescription medication.
- Ask your doctor if there is a generic version or less expensive brand-name drug that is just as effective as a drug he or she prescribes.
- Check with your doctor or pharmacist to find out if tablet-splitting is an option, and if it could result in savings for the medication that has been prescribed.
- Ask for a limited portion of any new prescription to avoid wasting.

### With Your Health Plan

- Submit claims on time, know the deadline for submitting claims and keep copies of your claims.
- Make copies of all bills, receipts and copayments.
- Complete your claim forms clearly and check them for accuracy.
- Review your EOB and follow up on any requests.

- Keep records of your interactions with member services department representatives or provider billing representatives.
- Get itemized bills for hospital stays, and check to ensure that they reflect the care you've received.

## Get Lower Prices

Don't automatically accept the price you're told a service costs.

- Look up the fair value of the service(s) you need at [www.healthcarebluebook.com/](http://www.healthcarebluebook.com/) prior to discussing the cost with your health care provider. If the price you are quoted is more than the listed fair value, let the provider know and ask if they can match the fair value.
- Ask for a discount, especially if the service is not covered by insurance.

Many providers are able to offer lower prices than what they originally quote you, but if you don't ask, they will charge you as much as they can.

## Staying Healthy

Living a healthy lifestyle is perhaps the most important thing you can do for yourself to save money on health care. Here are some tips for maintaining a healthy lifestyle:

- Eat a nutritious diet
- Manage your weight
- Exercise regularly
- Take steps to reduce your stress level
- Ensure that you are getting enough sleep
- Don't smoke

Check with your doctor before using any alternative or complementary therapy.