

KNOW YOUR BENEFITS.

From Scott Bachhuber



How to be a Wise Health Care Consumer

With health care costs continuing to rise, it's more important than ever to take responsibility for your medical care choices. Asking questions and researching your options are good ways to start taking control of how much you spend on health care.

Consider Your Plan Options

Making careful health care decisions is vital for keeping your health care costs down. You can control your out-of-pocket costs by carefully reviewing your health insurance plan options and choosing the one that best fits your needs. For example, if you have many medical problems or recurring medication, you might want to pay a higher premium for more coverage and a lower deductible. If you are generally healthy and rarely need to visit the doctor, a high deductible health plan (HDHP) with lower monthly premiums might be the most cost-effective option.

Ask Your Doctor

Patients often accept their doctors' advice without truly understanding what treatment alternatives are available, and what—if any—differences there are in cost and effectiveness among those alternatives. A few simple questions can help you decide what treatment plan is best for both your

health and your wallet. Ask questions such as:

- How much will my treatment cost?
- Can I be treated another way that is equally effective but less costly?
- What are the risks?
- What are the side effects?

Having a conversation with your physician can help you better understand how his or her care and recommendations affect your health and your plan costs.

Saving money on medical care starts with being a well-informed health care consumer.

Make Careful Decisions About Prescription Drugs

Many people incorrectly think that there is a significant difference between generic and brand name prescription drugs. However, generic drugs are only approved by the Food and Drug Administration (FDA) if they have the same active ingredient, strength, dosage form and route of administration as the brand name drug.

Generic drugs may contain different inactive ingredients, but the primary difference between generic and brand name medications lies in the name of the drug and the cost. Generic drugs cost less but still provide the same health benefits as name brand drugs.

The next time your doctor writes you a prescription, ask if a generic equivalent is available. Your physician can instruct your pharmacist to use a generic substitute.

Choose In-network Providers When Possible

Seeing doctors who are in your insurance plan's network is typically much less expensive than out-of-network health care providers. When you choose a plan, make sure that you have access to the doctors and hospitals you will want to visit when you need care.

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Seek Outpatient Care

Outpatient care is often a less expensive alternative to inpatient care, and it does not necessarily sacrifice the quality of care. If you need to have surgery, ask your doctor if laboratory tests can be done in a clinic rather than in a hospital. In addition, the surgery itself can sometimes be performed in a clinic or an outpatient surgical facility, giving you the ability to recover in the comfort of your home instead of in a hospital. If outpatient care is a reasonable alternative for the specific care you need, it can help you save on out-of-pocket expenses.

Review Benefits and Bills

When you need medical care or medications, review your insurance coverage to understand what costs you will be responsible for. Then, when you receive the bill and Explanation of Benefits (EOB), carefully look it over to ensure that you were charged correctly. Errors can occur in medical billing codes and in coverage, so taking a few minutes to read through the bill could save you money by catching potentially costly mistakes.

In general, being a wise health care consumer means taking the time to learn about your insurance and medical care options, choosing the plan and treatments that are best for you, and reviewing medical bills to ensure the charges are correct.



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