

live well, work well

Health and wellness tips for your work, home and life—brought to you by the insurance specialists at Propel Insurance

Your Health Plan: How to Stretch 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:

- 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 EOBs (explanation of benefits) 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 of the cost you will need to pay.
- 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.
- Ask for a semi-private room, rather than a private room.
- Know the difference between urgent and emergency care in order to avoid unnecessary trips to the emergency room. If an

illness or injury is too serious to wait for a scheduled doctor appointment, but not a serious 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.
- Ask your doctor if you can take a generic version of any brand-name drug he or she prescribes.
- Ask your doctor to prescribe a less expensive brand-name



- drug if there is one that is just as effective as the more expensive one prescribed.
- 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.

- Manage your weight.
- Be physically active.
- Take steps to reduce your stress level.
- Regularly get a good night's sleep.
- Don't smoke.
- Check with your doctor before using any alternative or complementary therapy.

With Your Health Plan

- Submit claims on time, know the time limit 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 a record of your interactions with member services department representatives or provider billing representatives.
- Get an itemized bill for any hospital stay, and check it to ensure that it reflects the care you've received.

Staying Healthy

These are perhaps the most important things you can do for yourself to save money on health care is to live a healthy lifestyle:

- Eat a nutritious diet.

Did You Know...?

Your doctor and pharmacist are there to help – never be afraid to ask questions! If you get home and have questions about a diagnosis, treatment or prescription, be sure to call the doctor's office or pharmacy to get clarification.