

live well, work well

Health and wellness tips for your work, home, and life—
brought to you by the insurance and healthcare specialists at
Moreton & Company.

Your Health Plan: How to Stretch Your Health Care Dollar

As health care costs continue to rise, it is increasingly more important for you to 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 concerns:
- 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. Record the dates payments are made.

At the Hospital

- If possible, find out in advance how much of the costs you will be responsible for.

- 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/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 ER.

At the Pharmacy

- Follow instructions carefully. Medications work most effectively when they are 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 a brand-name drug.
- 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 will result in savings for the medication that has been prescribed.
- Ask for a limited portion of any new prescription to avoid wasting medication.

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.

Did you know...?

According to the U.S. Centers for Disease Control and Prevention (CDC), health costs associated just with the birth complications caused by pregnant women smoking or being exposed to secondhand smoke are as high as \$2 billion per year.