

5 WAYS TO CUT YOUR HEALTH CARE COSTS

1. ALWAYS USE IN-NETWORK PROVIDERS, WHENEVER POSSIBLE.

An in-network provider is a provider who is contracted with your health insurance company to provide services to plan members at pre-negotiated rates. In general, if you visit an in-network provider, you will get your health care at a lower price.



2. ASK THE RIGHT QUESTIONS.

Asking your doctor questions can help you decide what treatment plan is best for both your health and your wallet. Some useful questions to ask your doctor include the following:

- Why is this treatment necessary?
- How much will my treatment cost?
- Can I be treated another way that is equally effective but less costly?



3. KEEP DRUG COSTS DOWN.

By being a wise health care consumer, you may be able to cut your prescription drug costs by up to 90 percent. Strategies to help you save money on prescription drugs include the following:



- Shop around at local pharmacies to find the best price on your prescription.



- Ask your doctor about generic or over-the-counter drug alternatives to brand-name prescriptions.



- Use mail-order for all of your maintenance medications.

4. PRACTICE PREVENTION.

In its broadest definition, prevention includes a healthy lifestyle, exercise, diet and other similar efforts. When preventive care services like physical examinations, screenings and immunizations are combined with a lifestyle that is focused on wellness, significant savings can be achieved. The Trust for America's Health predicts that there is a return of \$5.60 for every \$1 spent on proven preventive care strategies in America.



5. TAKE CONTROL OF YOUR HEALTH CARE.

Learn to shop for value when it comes to health care. Ask your doctor the right questions, conduct price comparisons, read reviews and review all medical bills carefully. With a little effort, you can ensure that you are getting the best value for your health care dollars.

For more information on cost-saving strategies, contact your HR department.

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