



Practice Good Healthcare Consumerism

As healthcare costs continue to rise, it's increasingly important 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.

Your Health Plan



Select the right health plan. Know how much you spent on healthcare last year to compare plans.



Use tools. Many plans have tools to help you find an in-network provider, compare costs of services, or direct you to the right place, such as telemedicine. Some plans offer a “navigator,” or someone to help you find the best place for preventive care, treatment or tests based on your plan.

At the Doctor's Office

- **Make a list of your questions, symptoms or concerns** before visiting a care provider. Be sure to address all your issues — the fewer appointments you need to make, the less money you'll spend.
- **Keep records of appointments** and visits, including provider name, procedures or tests performed, and supplies or medications received or purchased.
- **Get copies of charges** at the time of service, or have copies mailed to you.
- **Keep track of explanation of benefits (EOBs)** you receive and compare them to invoices you receive. Record the dates payments are made.

At the Hospital

- **Find out how much you owe** in advance, if possible. Get an estimate from your provider and contact your plan about your coverage.
- **Ask about the procedure** — can it be performed in an outpatient setting rather than an inpatient setting? Comparing the cost of services can lead to big savings.
- **Ask for a semi-private room**, rather than a private room, to save on costs.
- **Know when to go to the emergency room (ER) versus urgent care** to avoid unnecessary expenses. If an illness or injury is too serious to wait for a scheduled doctor appointment, but is not an emergency, urgent care is the best choice.

At the Pharmacy

- **Follow instructions.** Medications are most effective when used according to your physician's instructions.
- **Ask about an over-the-counter (OTC) alternative.** Your provider should know if an OTC medication would be appropriate for your condition, rather than a prescription medication.
- **Ask about generics.** Your provider should know if a generic version or less expensive drug is just as effective as the prescribed drug.

Sources:
[choosingwisely.org/patient-resources](https://www.choosingwisely.org/patient-resources)
[healthcare.gov/blog/understanding-health-care-costs](https://www.healthcare.gov/blog/understanding-health-care-costs)
[ahrq.gov/patients-consumers/index.html](https://www.ahrq.gov/patients-consumers/index.html)

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