

# Health and Wellness

## News You Can Use

## Your health plan: Stretching your healthcare dollar

As healthcare 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—the fewer appointments you have to make, the less money you'll spend:

- **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 explanation of benefits (EOBs)** 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

- **Find out how much you owe** in advance if possible.

- **Get an estimate** (if applicable or necessary) 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 for details about the procedure** – namely, if it can be performed in an outpatient setting rather than an inpatient setting.
- **Ask for a semi-private room**, rather than a private room, to save on costs.
- **Know when to go to the ER versus urgent care.** It's important to understand the difference between situations that call for urgent and emergency care in order to avoid unnecessary and expensive trips to the emergency room. If an illness or injury is too serious to wait for a scheduled doctor appointment, but not an 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 about an over-the-counter alternative.** Your doctor should know if an over-the-counter medication would be appropriate for your condition, rather than a prescription medication.
- **Ask about generics.** Your doctor should know if there is a generic



- **version or less expensive brand-name drug** that is just as effective as a drug he or she prescribes.
- **Ask for a limited portion** of any new prescription to avoid wasting.

### With your health plan

- **Submit claims on time**, know the deadline 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 explanation of benefits (EOB)** and follow up on any requests.
- **Keep records** of your interactions with member services department representatives or provider billing representatives.

- **Get itemized bills** for hospital stays, and check to ensure that they reflect the care you have received.

### Seek lower prices

- Don't automatically accept the price you're told a service costs.
- Look up the fair value of the service(s) you need at [healthcarebluebook.com](http://healthcarebluebook.com) prior to discussing the cost with your healthcare provider. If the price you are quoted is more than the listed fair value, let the provider know and ask if they can match the fair value.
- Ask for a discount, especially if the service is not covered by insurance.
- Many providers are able to offer lower prices than what they originally quote you, but if you don't ask, it's likely they will charge you as much as they can.

## Recipe

### Healthy recipe: Blueberry chicken pasta salad with field greens

Lively mix of fresh blueberries, red pepper, whole-grain penne pasta and field greens tossed with blueberry vinaigrette.

#### Ingredients

##### For the blueberry vinaigrette

- ½ cup fresh blueberries
- 2 tbsp extra virgin olive oil
- 2 tbsp balsamic vinegar
- ½ tsp Dijon mustard
- 2 tsp honey
- ¼ tsp salt

##### For the salad

- 1 ½ cups fresh blueberries
- 2 cups cooked whole grain penne pasta (cooled)
- 12 ounces cooked chicken breast (sliced)
- 4 cups field greens
- ½ cup red onion
- 1 medium red bell pepper (chopped)



#### Directions

1. Blend vinaigrette ingredients in a blender, set aside.
2. In a medium size bowl, toss all ingredients with dressing.

**Nutrition per serving:** Calories 390, total fat 11 g, cholesterol 70 mg, sodium 250 mg, carbohydrates 41 g, fiber 7 g, sugars 14 g, protein 32 g, calcium 62 mg

Source: [choosemyplate.gov](http://choosemyplate.gov)

### Staying healthy

Living a healthy lifestyle is perhaps the most important thing you can do for yourself to save money on healthcare. Here are some tips for maintaining a healthy lifestyle:

- Eat a nutritious diet
- Manage your weight
- Exercise regularly
- Take steps to reduce your stress
- Ensure that you get enough sleep
- Don't smoke
- Check with your doctor before using any alternative or complementary therapy



Benefits and Risk Consulting

[AssociatedBRC.com](http://AssociatedBRC.com)