

## **You Can Help Control Healthcare Costs – Here’s How...**

Concerned about ever increasing health insurance premiums? The right solution might just be “consumerism”. What is it? Comparing costs and choosing the lowest cost, highest rated healthcare provider for you and your dependents.

The medical insurance premiums employees pay are directly related to the amount of claims processed the prior year. Typically, you can expect to see a cost savings if claims are low or a cost increase if claims are high for the insured group.

Being an educated consumer of medical care could potentially translate into cost savings for future plan years. Just as shopping for the best interest rate or lease plan when looking for a new vehicle makes sense, so does shopping for medical care.

Understanding your insurance and the coverage available is key in making sound health decisions. A summary of health insurance benefits coverage is available on the County’s Employee Portal in the “Announcements” tab along with the specific benefits booklet or on the Highmark Blue Cross Blue Shield website at <https://www.highmarkbcbcsde.com>. These resources explain who and what is covered on your plan. If you have not registered for online services from Highmark, have your insurance card available and go to the website, then select “Register” in the top, right corner. Now you can access your claims and explanation of benefits anytime you see a provider, as well as obtaining health information that pertains to you and your interests. Highmark has also partnered with WebMD to provide you secure and personalized tools to manage your health, such as a Personal Health Record; Health Tracker; Health Assistant; and Symptom Checker tools. Simply click on the Wellness link at the bottom of your Highmark Home page and it will send you to the Wellness Tools page.

Highmark also has a tool on their website available to members that provides an estimate for the type of care you may require. Simply log-in to your account, under Health Care Tools, select “Care Cost Estimator”, and then enter your search criteria: your zip code, how many miles for the travel area, and what type of procedure you are looking for. The Care Cost Estimator will then provide estimates for In-Network providers showing the distance from your location as well as estimated cost of the procedure selected. Choosing a lower cost provider for your care during the plan year could save thousands of dollars in claims.

Another alternative is to engage your Primary Care Provider (PCP). Your PCP may have more information regarding cost savings for less expensive alternative providers of outside services, for example, one imaging service company may charge significantly less than another and your PCP could share with you which one could supply the same service at a lower rate.

Preventive measures help keep costs down as well. It is one of the most important ways to keep you and your family healthy. Most preventive care is covered at 100% (no charge to you) through your health and prescription coverage. Preventive Care includes: physical exams,

immunizations, cancer screenings such as colonoscopies and mammograms, and routine vision exams.

Highmark also offers members wellness discounts that include gym memberships, fitness footwear, activity trackers, private weight loss coaching, and stress reduction classes to name a few. These and more can be found thru the “Member Discounts” under the Wellness Programs tab.

Remember, the healthcare choices you make affect your cost now and in the future. By applying these strategies for managing healthcare costs, claim expenses would be lower which could turn into premium savings for the County and employees the following year. And who doesn't like to save money?!?

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