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# Ways to Increase Your Healthcare Savviness

Our health is important. The way we interact with the healthcare system is determinant of our health outcomes. Follow these tips to enhance your healthcare consumption, making you a savvy consumer and improving your health!



## Stay In-Network

Your provider has negotiated in-network rates with your carrier, which typically save you the most money.



## Keep Up with Preventive Care

It's easier and more cost-effective to manage a known health condition or risk factor than it is to treat one (taking a statin and lowering high-cholesterol foods in your diet is cheaper than a stent, stroke or heart attack down the road).



## Take Advantage of Telemedicine

From the privacy of our computers or phones, we now have access to licensed specialists at the touch of a button – and at a lower cost. Contact your employer or health carrier(s) to learn more about telemedicine options.



## Use the Emergency Room as a Last Resort

- **Primary Care:** They know you best and can make the best care recommendations
- **Telemedicine:** Easy and convenient from the comfort of your home or office
- **Convenience Clinic:** More are popping up in convenience stores, pharmacies and groceries
- **Urgent Clinic:** For non-life-threatening events, these clinics save you time and money
- **Emergency Room:** Use it for life-threatening events where care is needed immediately – it should NOT be used for routine or non-emergency care



## Price Shop

It doesn't hurt to make sure you're getting the best price and quality care available. A higher cost does not equal a better outcome. Call your provider for centers of excellence that might save you money out-of-pocket and improve your quality of care.



## Review Your Bill

Sometimes mistakes happen – review your Explanation of Benefits (EOB) to be sure you're being billed for services you actually incurred.



## Avoid Surprise Billing

Before any procedure, find out if everyone involved is in-network and there are no “hidden” fees that may be incurred or are not covered under your insurance. Call your insurance carrier in advance to confirm.