

# are you a smart consumer of healthcare?

**in this** age of health care reform you already know health care is expensive. But did you know that one of the largest factors in the cost of your health care is simply how you use your insurance plan?



## SAVING MONEY

One of the easiest things to do to save money on health care is to pick the appropriate venue. When you are sick, stop and think about how sick you are. If you have a cold or maybe the flu, chances are you can make it through the night and see your primary care physician in the morning. If you don't think you can wait, do you have access to an Urgent Care Center? The Emergency Room, on the other hand, should always be used as the venue of last resort. If your condition will not permit you to wait to see a doctor or if you have no other care options, by all means head to the emergency room.

Another smart health care decision is making sure you have a primary care provider. Utilizing the same primary care physician time after time may help you reach a diagnosis sooner. If your doctor knows you and your medical history they are more apt to understand what is going on with all of you, not just your nose, and they already know what medications you are allergic to.

## HEALTH CARE ACT OF 2010

One of the first changes to be enacted under the recently passed Patient Protection and Affordable Care Act of 2010 will be to remove cost sharing on preventive medicine. This means that all preventive care will be covered at 100%. It is important that you take advantage of this opportunity. Seeing a doctor regularly may help improve your chances of catching problems early which can save lots of claim dollars down the road.

## KNOW YOUR INSURANCE

Another cost saving measure is simply to know how your insurance coverage works. Know if your providers are in network. Know if you require a referral before seeing particular providers, and do your homework. If you have questions about how your insurance company would handle a claim, call the customer service line on your ID card.

Many insurance companies offer discounts on services such as Lasik eye surgery, will preparation and even financial counseling. In some instances there are also discounts on products such as hearing aids and eye glasses. Check with your insurance company to find out how to take advantage of these savings. The next time you are filling a prescription ask the pharmacist if there are any discounts currently available for the medication you are taking or if there is a generic alternative available.

Some of the simplest things you can do won't cost any money at all but can save you money in the long run. Listen to your doctor, discuss your alternatives and then take action. Take the medication that your doctor prescribes and get the recommended tests. In the end the amount of money you saved on health care is worth nothing if you didn't save your health.

So do your best to be a smart consumer of health care.

For more information, please contact your trusted advisor at Swartzbaugh-Farber, *Client Centered – Client Advocates™*.