

The Cost of Your Health Care

What You Can Do About It



*Stewardship
Solutions*

You're paying money toward your own medical expenses. . . do you know how to make those dollars go as far as possible? Sometimes you may feel as though you're not in charge of your health care, but you are. Your communication with your health care providers can be a critical factor in the kind of care you receive, and can influence the cost of your care as well.

You can start taking control of your costs immediately. Here's how:

Ask questions every chance you get. Health care providers are there to treat you – and they're busy. Prepare to be the manager of your own health. When treatments are discussed, if you don't get the answers you want, or you don't understand what you are being told, ask. Assume nothing. Find out everything.

Be aware of and tell the truth. Don't decide yourself what is and isn't relevant to your health and/or care. That's for your doctor to determine. Be completely honest about your habits, symptoms, and history, including family history. This is the only way the doctor can make the best decisions regarding your care.

Get regular, preventive care. Put fears or lack of attention aside. Being proactive has so many benefits! You can help prevent some of the most common illnesses, you can actually spend less for prevention than for treatment (particularly if it progresses to an emergency), you have a better chance of catching problems early, and you establish an important history of care with your doctor.

Be practical. If it's not an emergency, try to schedule a doctor's visit first. If you're not sure how serious it is, call your doctor's office and ask to speak to a nurse. They are often happy to help you determine whether you need to get immediate care or can make an appointment. If it's after hours, call your hospital's nurse advice line.

If you need surgery, ask if it is a procedure that can be handled at an outpatient facility. If a new medication is being prescribed to you, make sure it's the most efficient and least expensive option available.

Be realistic. An emergency is an emergency. If you believe you are in an emergency situation – or are truly unsure – don't delay. Your condition could progress into something far more serious and much more costly.

Know the medications you take and take them as prescribed. Carry all your medication information with you. You'll be ready when a doctor or nurse asks. In an emergency, that information can be found even if you aren't able to give it yourself. And most importantly: Reduce your chances of relapse, deterioration of your condition or emergency costs by taking all medications exactly as prescribed.

Understand your health insurance coverage. You can't control your costs or get the best care available to you without understanding your coverage and how to use it. If you don't know, ask.

Stay within the PPO network. If you have included a preferred provider organization as part of your health insurance, use the doctors and hospitals in the network. This will save you money and protect you – as much as possible – from balance billing. If you aren't currently in a PPO, do the research to find out if your doctors are in the network. If they are, add the PPO to your coverage. If not, you may want to consider switching health care providers. Participating in a PPO will save you between 5 and 20 percent off your health insurance premiums – and will save you money at the point you receive care as well.

Find a trusted professional you can talk to openly and directly. This could be your doctor or a family member or friend in the health profession, even your local nurse line or hospital information line – a source to give you the time you need to understand everything fully.

Take the time to review your health care bills. You are the best person to determine if you are paying for the correct services and that you received all the services you're being charged for. Just as in any business transaction, mistakes can be made. Don't be intimidated by medical language and abbreviations. Call MMA or your provider for clarification of terms. It can be worth it.

Make your wishes known today. More medical dollars are spent on care during the last six months of life than any other time. Sometimes, the patient can no longer communicate her preferences. Make sure you won't be receiving – or paying for – care you wouldn't want. Discuss your wishes with your family and physician well in advance and document them for legal purposes.