

## What Can I Do to Minimize My Costs?

With the continued impact of rising health care costs, here are some tips for you to help minimize your costs:

- **Maintain a healthy lifestyle.** Maintaining your own health can help to minimize your health care costs. BCPS provides a health and wellness program that encourages and assists employees in living healthy lifestyles. The healthier you are, the less likely you are to need costly health care services - which means you spend less on co-pays, deductibles, and the like. Schedule an annual physical, eat right and get plenty of exercise.

- **Utilize the Health Care Flexible Spending Account to pay for out-of-pocket health care costs.** To lower your taxes, try opening a Flexible Spending Account (FSA). You don't pay federal income tax or social security taxes on your contributions. If you do open an FSA, make sure you carefully estimate your health and day care expenses for the coming plan year (September 1 – August 31); *what FSA money you don't use, you lose.* You may elect to contribute up to \$4,000 each plan year to this account.

- **Consider enrolling in one of the HMO plans.** These are BCPS's most cost-effective plans, providing a high level of coverage at the lowest premiums. Maryland residents may select the Kaiser Permanente HMO while Pennsylvania residents may select the Keystone Health Plan. Each HMO has a website that you may visit to look up the network of providers. Kaiser Permanente providers are at [www.kp.org](http://www.kp.org) and Keystone providers are at [www.khpc.com](http://www.khpc.com).

- **Use a provider who is part of the managed care network.** For CareFirst BlueCross BlueShield Triple Choice MPOS plan there are two networks to choose from. The Level 1 benefits are paid if you use the Maryland Point of Service (POS) Network. The provider directory is located at [www.carefirst.com](http://www.carefirst.com). Level 2 benefits are paid if you use the Preferred Provider Network (PPN). To look up a provider in this national network go to [www.bluecares.com](http://www.bluecares.com). Note: Level 3 benefits are paid if you use a provider outside both of these networks. The amount you pay will be higher for these services.

- **Look for ways to save on prescription drug costs.** With prescription drug costs rising as rapidly as they have been, you may be able to reduce your costs based on how you use BCPS's prescription drug plan through Express Scripts (NPA). For example, try to use generic drugs whenever possible - not only are the overall costs for generic drugs lower than for brand name drugs, but BCPS's prescription drug plan also provides a higher level of coverage for generics than for brands. Also, you may be able to save on costs for long-term maintenance prescriptions by using the mail order program.

- **Treat health care as you would any consumer good.** Educate yourself about health care services and their costs and learn how to use your health plan to obtain the best value.

• **Visit a primary care physician before going to see a specialist.** Primary care physicians are usually family practitioners, general practitioners, internists or pediatricians. A primary care physician can treat many illnesses and injuries at a lower fee -- in many cases at half the cost of a specialist's fee. For example, you don't necessarily need to see an orthopedic specialist for back pain . Primary care physicians consider your overall health. They can advise you about disease prevention and how to stay healthy. They are also familiar with your personal health history and needs and have your medical records on file.

• **Learn common treatments for colds or flu so you can avoid unnecessary doctor visits.**

• **Use the emergency room only for urgent or life-threatening situations.** If you're unsure about the severity of your symptoms, call your medical clinic or doctor. Many facilities have a doctor on call 24 hours a day who can answer questions or recommend the appropriate level of care.

• **Always make sure that your current PCP and dentist are still "in-network" in your plan.**

• **Reviewing your health care bills can help you identify and prevent unnecessary health care costs.** Here's what to look for to determine if a bill is correct:

- Does the date of service on the bill match the date you went to the doctor or the hospital?
- Did you receive all the services or procedures listed on the bill?
- Are you charged more for x-rays or lab work than you received? Call your provider to report any errors you spot on your bills or Explanation of Benefits forms (EOB's).
- Is your share of the cost correct? If not, call the insurance provider to discuss. If there is a referral involved, was the referral processed prior to the claim?