

Health**Advocate**@yourservice

# Help is Here

Healthy solutions for your entire family



# Become a Smarter Healthcare Consumer



Being a smart healthcare consumer means looking at healthcare the same way you look at all of your other important purchases. For example, before buying a new car most people shop around, do research and compare prices to be as informed as possible about the quality and costs of what they're buying—you should treat your healthcare the same way. Health Advocate can help.

In this issue, you'll learn about ways your Health Advocate benefit can help you save money and become a better healthcare consumer, including how to:

- Maximize your time with your doctor
- Save money on your prescriptions
- Become a proactive health consumer

**Remember**, if you have any questions you can call your Personal Health Advocate for added help and support.

## Get Started Today!



**866.695.8622**



**Email:** [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)

**Web:** [HealthAdvocate.com/members](http://HealthAdvocate.com/members)

## Maximizing Time *with Your Doctor*

According to the National Institute of Health the average doctor visit only lasts between 10-15 minutes—making it easy for patients to forget to mention a concern or symptom they may have been experiencing. By planning ahead and preparing beforehand, you ensure that you'll remember to ask the correct questions during your limited time with your doctor. Here are some tips on how to make the most out of your next appointment:

- **Make a list of your symptoms.** Prepare a list of aches, pains, and changes in your health you've been noticing in between your last visit. Prioritize them so that you can be sure you address the ones you are most concerned about.
- **Have a list of questions prepared.** Ask your doctor if they are concerned about any aspects of your health, if you need any tests done based on your age, or if they have any recommendations about lifestyle modifications you need to be making.
- **Write down what your doctor tells you.** You'll probably cover a lot of ground in very little time, making it easy to forget some things your doctor tells you.
- **Ask about a follow-up visit** if you didn't get to address all of your concerns.

**Call us!** Your Personal Health Advocate can help you prepare for your next appointment.



# Take Control of Your Costs



In today's healthcare market, people who don't bother to compare prices before receiving care can end up spending a lot more money. Even within the same zip code, one provider might charge twice as much as another for the same service. We as Americans shop around to save a nickel on gas or a gallon of milk, so why not do the same with your healthcare?

**Here are some tips for controlling your costs and becoming a proactive health consumer:**

**Know your plan.** Read your insurance plan carefully so you know what you are responsible for when it comes to receiving care.

**Know before you go.** If you haven't met your deductible, it's a good idea to know how much your service will cost before you visit the doctor.

**Ask about lower-cost options.** Ask your doctor for alternative treatment locations, and find out the relative costs.

**Keep a paper trail.** Keep track of all treatments, tests, and medications and review your bill to make sure you are not being improperly charged.

**Take prevention seriously.** The best way to keep healthcare costs low is to stay healthy!



**Your Personal Health Advocate** can help you with all of these money-saving tips and more!

## Q&A



### **Q** How can I avoid a surprise medical bill?

If possible, check with your insurer before treatment to ensure approval. Also, check to make sure the medical provider or providers are in your plan's network—if you receive medical treatment that isn't covered in your plan's network you may be required to pay more. After receiving treatment, ask for an itemized bill, and look it over for errors.

**Remember,** your Personal Health Advocate can resolve a medical billing error, help you decipher charges on your bill, check network status of providers, and review your benefits with you.

# HealthAdvocate™

Always at your side

### **Your Personal Health Advocate:**

- Unlimited access, 24/7 support
- Help with a wide range of healthcare and insurance-related issues
- Typically registered nurses, supported by medical directors and benefits and claims specialists
- Saves you time, money and worry

### **How we can help:**

- Find the right providers; secure second opinions
- Explain conditions; research latest treatments
- Help schedule appointments and tests
- Resolve claims issues; clarify benefits
- Estimate costs of common procedures

...and more

### **Expanded family coverage:**

Eligible employees, their spouses, dependent children, parents and parents-in-law are all eligible to use the program.



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### **Hours:**

Health Advocate can be accessed 24/7. Normal business hours are Monday-Friday, between 8 am and 9 pm, Eastern Time. Staff is available for assistance after hours and on weekends.

# Saving on Prescriptions



Last year prescription drug sales in the U.S. totaled over \$260 billion—accounting for 10% of all total U.S. healthcare costs. Because the U.S. allows pharmaceutical companies to set their own prices for their products, prescription costs can be very high for patients even if they have health insurance. The good news is that there are many ways to save money on your prescriptions. While they may require some effort on your part, the savings will be well worth it.

**Don't know where to begin?** Call your Personal Health Advocate who can review your plan with you and help you with all of these money-saving tips and more!

Here are ways you can save on out-of-pocket expenses:

- **Ask about generic options.** Many brand-name prescriptions have generic equivalents that, on average, can be 80-85% lower cost.
- **Look for pharmaceutical companies with coupons and discounts for prescriptions online.**
- **Research your plan** to see if you have a mail-order prescription program. Many insurance plans allow a 3 month supply at a discount.

Sources: U.S. Food and Drug Administration, Center for Medicare and Medicaid Services

# Compare prices with Health Cost Estimator™



Being a smart healthcare consumer is no different than being a smart shopper. We can help. Just call!

Using our Health Cost Estimator™ (HCE) tool, your Personal Health Advocate can get the estimated cost for dozens of medical services right in your area... so you and your family can make informed, cost-effective decisions before you receive care. Estimate costs anytime, anywhere. You can also access Health Cost Estimator yourself.

3 easy ways to estimate costs anytime, anywhere:



**1. Personal Health Advocate.** Quickly researches the average estimated cost for the service in your area.

**2. SmartPhone or tablet.** Download our FREE mobile app today!

App Store / Google Play



**3. Health Advocate member website.**  
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## Help is Just a Phone Call Away



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