



10

Ways to Control Your Health Care Costs



1

Use In-Network Providers

Most health plans allow you to see any health care provider you want. But by visiting a preferred in-network provider that offers discounts for its services, you can typically save 20 percent to 30 percent or even more on your out-of-pocket health care costs.

2

Use Generic Prescription Drugs

Essentially, a generic drug is the same as a brand-name medication without the recognizable brand name. The biggest difference is in price as generics typically cost you 30 percent to 70 percent less than their brand-name counterparts.

3

Take Advantage of Preventive Care Services

Preventive care includes services such as physical exams, immunizations, blood tests and cancer screenings. These services are designed to prevent you from becoming sick or to detect a health issue before it becomes serious. Check your health plan to see if it offers such preventive care services at either full coverage or discounted rates.

4

Take Advantage of Health Information Tools and Services

UMR believes it makes sense for you to understand and be aware of all the factors you need to make informed, cost-effective health care decisions. That's why we offer a number of tools and a variety of ways to help you evaluate health care options, hospital quality, pharmacy drug tradeoffs and health coverage estimates via the Internet. Visit our Web site at www.umar.com.

5

Choose the Right Care at the Right Time

There is a time and place for everything. If you are seriously injured or ill, a trip to the emergency room may be warranted. But if a condition is less serious, such as an ear infection or minor illness, you should consider a less expensive alternative like a trip to the walk-in clinic or after-hours urgent care center. It can often save you time as well as money.

6

Make Wise Health Care Decisions Year Round

Some people believe that once they have met their yearly deductible, they can take advantage of the system by going to a doctor or health care facility for very minor or unnecessary reasons. While that strategy may not have an immediate effect on an individual's health care costs, it is a significant factor in driving up overall costs of care for everyone.

7

Eat Right

A well-balanced diet can save you money by keeping you healthier in the short-term and also helping lessen the chances of developing more serious and costly conditions such as diabetes and heart disease in the future.



8

Exercise

Along with a healthy diet, regular exercise, even as little as 30 minutes of walking a day, helps to manage weight, stress and potentially your pocketbook. Exercise is also beneficial in controlling and preventing high blood pressure and high cholesterol, two of the major risk factors for heart disease.

9

Make Healthy Lifestyle Choices

The negative effects of unhealthy lifestyle habits, such as tobacco use and excessive alcohol use, are well documented in regard to health issues such as cancer and cardiovascular disease. If you use tobacco products, make every effort to seek assistance in quitting. If you drink alcohol, practice moderation. If stress or depression is an issue for you, seek professional assistance. Not only will you feel better, you'll also save a few dollars.

10

Review Your Explanation of Benefits (EOB)

An explanation of benefits (EOB) statement is generated whenever you see a provider. If you owe money, you will get a paper copy. Otherwise it is posted online at your member Web site. While most providers would never intentionally charge you for services you didn't receive, billing mistakes do occasionally happen. By reviewing your EOB, you can ensure that you are being properly billed for services performed. If you suspect you have been incorrectly billed, contact your provider.