

KNOW YOUR EMPLOYEE BENEFITS

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Medical Care Choices

Tips for managing your health care expenses

Health care costs are rising significantly, greatly impacting the price you and your employer pay for your health benefits. It takes its responsibility to provide you with quality, affordable benefits seriously. You, too, must think carefully about how you use those benefits. Managing your personal health care expenses is one way you can help to keep costs down.

The role you play in managing health care costs is simple: Spend your health care dollars wisely. Each time you go to a medical provider or receive medical services you generate a claim that must be paid for through your employee health benefits. Essentially, the costs of your claims, and all your coworkers' claims, determine the price you and your employer pay for your health benefits. In the end, decisions you make directly affect the year-to-year increases in your health benefits cost.

Making Wise Choices

When you have an illness or suffer a minor injury, you want to feel better – fast. Your health plan provides coverage for treatment that can be received in a variety of settings, such as your doctor's office, a hospital or an urgent care center. However, every setting is not appropriate for every kind

of care. Your responsibility is to know which setting provides the best, most cost-effective care for your condition.

The first step is to become familiar with your benefits - don't wait until you are sick or injured! Review your benefits

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and know your copayments and coinsurance amounts for an office visit, urgent care facility or a hospital emergency room. And, remember to learn about what is required of you if you need to seek medical care when you are out of town.

Office Visits

For most illnesses or injuries, the best choice for medical care may be a visit

to your general practitioner or primary care physician. Your regular doctor knows you best, has your medical history, and has the expertise to diagnose and treat most conditions. For most illnesses and injuries, and for regular checkups and preventive care, your doctor can provide the most cost-effective care.

Urgent Care

Many situations require immediate care that you might not be able to receive in your doctor's office, yet these situations might not be serious enough to require the services of a hospital emergency room. In these situations, a walk-in clinic or urgent care center may be an appropriate choice.

Below are some guidelines for determining when going to an urgent care center is appropriate.

- You have telephoned your doctor or nurse practitioner and he or she recommends that you go to an urgent care center.
- Your symptoms or injury have occurred outside of your physician's regular office hours and are too severe to wait until the next regular office hours, yet they

BENEFITS

are not severe enough to warrant a visit to the emergency room.

- You do not have a regular doctor or primary care physician.
- You are out of town.
- You are unable to reach your doctor or nurse practitioner by phone.

Remember, care received in an urgent care facility is very costly, yet it is much less expensive than an emergency room. Your best choice for non-urgent situations, however, is always a scheduled appointment with your doctor.

Emergency Room Care

A visit to the hospital emergency room is the most expensive type of outpatient care. Emergency rooms should only be used for true emergencies, as they are staffed, equipped and best suited for medical emergencies. Going to an emergency room for non-emergent care is a poor use of your health benefits and can be very costly. Some examples of situations where emergency room care is appropriate are:

- A major injury, such as a broken bone
- A wound that continues to bleed vigorously despite application of pressure
- Decreased mental activity or awareness, or disorientation
- Shortness of breath
- A cold sweat accompanied by chest pain, abdominal pain or lightheadedness
- Severe pain

The next time you are faced with deciding where to go to receive medical care, be sure to evaluate all your options and choose the setting that best suits your illness or injury. Of

course, in a true emergency, seek the appropriate care without delay. Choosing the most cost-effective options will go a long way toward ensuring that your employer can continue to provide you and your family with the quality, affordable health benefits you rely on.