

Be Informed

Information to help you make better health decisions and help keep health care affordable

The **COST** of health care is rising...

We read about it in the paper, and we've seen our own health insurance premiums and deductibles go up. In fact, average health insurance premiums across the U.S. increased by 12.7 percent in the last year. But here's something you might not know: You can do something about it. By working to understand the basics of your health insurance policy and working with your doctor to ensure you access the care you need, when you need it, you can help keep health care affordable.

Ask your doctor

Cut and carry this wallet-sized card with helpful questions to ask your doctor at your next office visit.

Asking the questions that are relevant to your care may help you find a way to hold down your out-of-pocket expense on medical bills.



Health Care Cost Tips

Interested in taking an active role in your health care to help hold down costs?

Asking your doctor these questions may help you hold down your out-of-pocket expenses on medical bills.

Questions Regarding Medication

- What is the name of the medicine, and what is it supposed to do?
- How much of the medicine should I take, when should I take it, and for how long?
- What are the possible side effects, and what should I do if they occur?
- What foods, beverages, other prescriptions, and non-prescription medications should I avoid while taking this medication?
- Can you provide me with written information about this medication?
- Is this a generic medication? If not, could you prescribe the generic?
- Do you have samples?

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What you can do:



Know your physician

Having an ongoing relationship with a primary care physician is the best way to make sure you get the care that's right for you. In fact, better communication between doctors and patients can help prevent medical errors. That's why it's important to keep an up-to-date health history and record of your prescriptions and share them with your physician.

Avoid unnecessary trips to the E.R.

When someone in your health plan visits the emergency room for non-emergency care, we all pay more. Unnecessary E.R. visits raise insurance premiums, copayments and deductibles.

In an emergency, don't hesitate to go to an E.R. But if your condition isn't an emergency, call your doctor first.



Step up activity

Brisk walking for 30 minutes a day, three times a week, can improve personal health and may reduce your need for medical services. According to a study by the Centers for Disease Control and Prevention, increasing regular moderate physical activity among the more than 88 million inactive

Americans over the age of 15 years could reduce annual health care costs by as much as \$76.6 billion.

Take an ounce of prevention

By simply buckling seatbelts, wearing bike helmets, and using other safety equipment, we can save billions of dollars in related medical expenses. For example, the failure of some Americans to wear seat belts lead to an estimated 9,200 unnecessary fatalities and 143,000 needless injuries, totaling \$26 billion in health care and other costs in 2000.

Choose generic drugs

In 2001, there were ten prescriptions written for every man, woman and child in America, costing \$155 billion. That's why you should ask your doctor about FDA-approved generic equivalents whenever you get a prescription. The generic drug can be just as effective as the name brand. And, on average, the generic drug costs less than one-third the price of the name-brand drug.

Plan a balanced diet

A balanced diet – watching what you eat and how much – will not only make you feel better, but can also help prevent diseases and illnesses that cost all of us in the long run. Diseases like type 2 diabetes, hypertension and coronary heart disease. If we can reduce the number of obese adults by just 5 percent, America can save over \$5.5 billion in health care costs annually. Talk to your doctor about a diet that's right for you.

Questions Related to Treatment

- What do my symptoms mean?
- What tests do I need? Why?
- How will they help me get better?
- How much will the tests cost?
- Could they be done for less cost somewhere else?
- Are there less costly tests that could provide the same information?
- Is surgery or medication necessary? Why?
- What other treatment options are available?
- Can I make any personal changes, such as diet and exercise, that might help my condition?

Visit www.bebstx.com for more information about keeping health care affordable.