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SERVING SOUTHWEST MISSOURI

Health plan knowledge can curtail medical costs

Guest Column



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Rising health care costs are reported all over newspapers, the Internet and the nightly news. Experts aren't expecting the increases to stop anytime soon, which causes employers to pass additional coverage costs on to employees. This is causing stress, extra work hours and financial burden for families across the nation.

Educating yourself is the critical component to managing your health care dollars. Here are five simple ways to make the most of any health care plan and doing your part to keep the costs down.

- Know your health plan. This is by far the most important step in containing cost and getting the most health care dollars out of your plan. You need to know what is covered, what procedures you need to follow to ensure your claims are paid, and which providers and facilities to use to get the most cost-effective care. Know your deductibles, copayments and other out-of-pocket costs you are responsible for paying before you use medical products or services or get a prescription filled.

The use of in-network providers is important because of contracts with hospitals and doctors. Going outside the network may cause higher deductibles and a higher out-of-pocket expense for the patient.

- Use the emergency room wisely. Only go to the emergency room

when it is a true emergency. If you are in need of medical care, see your doctor first. If the doctor is not available, think about going to an in-network urgent care clinic. Avoiding the ER will save you time and money. The copayment for your doctor or the urgent care visit is usually lower than the emergency room.

- Check all medical bills before paying. Mistakes happen. Insurance companies and hospitals do make mistakes. Insurers can miscalculate the family deductible, so keep your own records for individuals as well as family payments to be sure you don't pay too much. If you have a hospital stay, make sure that you keep track of all services and medications, so when you get a bill you can make sure that you are not charged for procedures you did not have or medications you did not receive.

- Choose healthy living. Exercising, eating well and not smoking can increase your energy and attitude and lower your risk for certain diseases. Aside from physical and psychological benefits, healthy living also can offer financial awards.

A recent study through Zywave Inc. noted a 41 percent difference in health care costs between those who ate poorly and those with balanced nutrition. It also noted that overweight people were hospitalized 143 percent more than those of average weight, and people with high blood pressure spent 24 percent

more days in the hospital than people with normal blood pressure.

- Use a flexible spending account. If your employer provides you access to a flexible spending account, use it. The FSA lets you set aside pretax money from your paycheck to pay for eligible items, such as prescription drugs and over-the-counter medications, copayments, deductibles and dental services, including orthodontia and vision care. The amount you contribute to an FSA is not subject to Social Security, federal, state or local income taxes. Depending on your tax bracket, you have to earn approximately \$1.29 for every \$1 spent on health care if you are not using an FSA.

» **Stay healthy and double-check bills to get the most out of your health plan.**

Health care costs are tied directly to utilization. When you use your health plan more often, there are more claims. The

more claims you have, the more you and your employer must contribute to pay for these claims.

Don't forget that the most cost-effective way to reduce the cost of health care is to make better decisions about the way you live, including the way you eat, exercise and spend those health care dollars.

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