

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 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. Generics typically cost 30 percent to 70 percent less than their brand-name counterparts.

3 Take advantage of preventive 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 preventive services at either full coverage or discounted rates.

4 Be informed

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 is why we offer online tools and information to help you evaluate health care options, hospital quality, pharmacy drug tradeoffs and health coverage estimates. Visit our Web site at umr.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, such as a trip to the walk-in clinic or after-hours urgent care center. These options often can save you time and money.

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6 Make wise treatment choices year round

Some people think 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 minor or unnecessary reasons. That strategy might not have an immediate effect on an individual's health care costs, but it plays a big role 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 while reducing your risk 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 also can help control or prevent high blood pressure and high cholesterol, two major risk factors for heart disease.

9 Make healthy lifestyle choices

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 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 receive a paper copy. Otherwise, it is posted online at your member Web site. Although 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 your bill is accurate. If you suspect an error has occurred, contact your provider.



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