Tips for Reducing your Healthcare Costs

We all need medical care from time to time. Here are some simple tips to help you spend your healthcare dollars wisely, saving yourself and your plan money:

- **Use doctors and facilities that are in your network.** You can save a substantial amount of money by using participating providers. Typically the benefits are richer for participating providers, and participating providers agree to accept the plan's maximum allowable charge for covered services. Nonparticipating providers may balance bill you for amounts exceeding the maximum allowable charge.

- **Use the appropriate provider type.** If it's not a true emergency, avoid the emergency room. Instead, seek treatment at an urgent care center or convenience clinic, or use your telemedicine services. EMI TeleMed physicians can diagnose, recommend treatment, and prescribe medication for many common medical issues, and you can speak with them from the convenience of your home or office for little or no cost.

- **Costs for the same service vary from doctor to doctor and from facility to facility.** With EMI Health's free online Smart Cost Calculator tool, you can compare costs and quality ratings among providers in your area for the specific healthcare services you need. Receive an estimate based on your location, plan design, and provider network. Set up your account at emihealth.com.

- **Use generic drugs when available.** Generic drugs are identical in dosage, safety, strength, and quality to their brand-name counterparts, and the savings can be huge! Not only is the list price lower on generics, but generally copayments are lower as well.

- **Use mail-order for your maintenance medications.** You pay the Mail-order Copayment amount indicated on your Summary of Benefits for up to a 90-day supply. The exact amount you pay will depend on whether your medication is generic, preferred, or non-preferred brand. As an added bonus, you enjoy the convenience of having the drug delivered directly to your home.

- **Be proactive with your healthcare.** Receiving appropriate preventive care is an important part of protecting your health and detecting problems at an early stage when they are easier to treat. Certain preventive services are covered 100 percent by your plan when received by participating providers.

- **Adopt healthy lifestyle habits.** Lifestyle choices, including the way you eat, exercise, and sleep, make a difference in your overall health - and the costs associated with it. Chronic health problems like diabetes and heart disease can be costly in terms of medication and treatment. Practice healthier habits, and you can reduce these problems and avoid other illnesses that can cost money. Need some help making changes or staying motivated? Contact EMI Health's wellness coach at wellness@emihealth.com or 801-270-2813.

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