



# Involvement

Taking an Active Role in Controlling Health Care Costs



South Carolina

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As health care costs continue to rise, it is easy to think there is nothing you can do. However, the price you pay for your own health care is not out of your control.



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# Involvement



You can decide what care you receive, who provides the care, where you receive it and when you receive it. You'll always rely on your doctors and other professionals when making important decisions, but be aware they may have alternatives available that affect cost, convenience and treatment effectiveness. Your role in controlling health care costs is to involve yourself in these decisions.

## Taking an active role

*Don't assume someone else is paying the bill. Because one way or another — through health insurance premiums, taxes or the higher costs of goods and services — as consumers, we always end up paying the bill.*

### Consider the Following When Making Your Health Care Decisions:

- Read your benefits booklet and other information you receive about your health care coverage.
- Understand what is covered and what is not *before* you receive medical services.
- Contact Customer Service with questions about your health insurance benefits.
- Choose in-network health care professionals. They offer services at a discounted rate and you will pay less.
- When you're choosing a doctor, look for one who encourages you to ask questions and explains things clearly. Ask family and friends for recommendations.
- Know when to seek treatment and when to treat yourself. Sometimes a phone call to your doctor, rather than an office visit, is the best option.
- Make thoughtful decisions about where to go for treatment (doctor's office, urgent care center, emergency room). Save the ER for true emergencies —

urgent or life-threatening medical problems. If you are unsure whether you require emergency care, call your doctor or a nurse hotline, if available. A trip to the emergency room is expensive.

- Develop a relationship with your doctor. Tell him or her about your family's health history. Make sure your doctor knows about allergies and any adverse reactions you have had to medicines.
- Record all symptoms and share the information with your doctor. Write down questions before your visit and don't be afraid to "bother" your doctor with those questions.
- Tell your doctor about all the medications you are taking. This includes all vitamins and herbal supplements.
- Make sure you understand what your doctor is telling you. Ask questions and take notes. If you have questions after leaving the doctor's office, call.
- If you change doctors or visit a specialist, have your previous doctor forward copies of your records.

- Use generic drugs whenever possible. Always ask your doctor about generic drug equivalents. In most cases, generic drugs are as effective as brand-name drugs, but cost much less. Generics are usually 30-50 percent less expensive than brand-name drugs.
- Take advantage of the discount programs available to members for services such as eyewear and LASIK surgery.
- Visit our Web site at [SouthCarolinaBlues.com](http://SouthCarolinaBlues.com) for current information and My Health Toolkit.
- Log in to the My Insurance Manager<sup>SM</sup> application from our Web site for access to your health benefits information and claims data.
- Refer to My Pharmacy Manager<sup>SM</sup> to help track your drug costs.
- Spend health care dollars as though they're your own. These costs do have a personal impact on you.

## Involve yourself in these decisions

- Learn all you can about conditions you or your family members have so you can discuss issues and alternatives. Ask for brochures or other information.
- Ask your doctor about all available treatment alternatives.
- Discuss with your doctor the effectiveness and cost implications of alternatives.
- Seek second opinions when appropriate.
- Don't needlessly repeat tests. If referred to a specialist, take your X-rays, lab work and test results with you.
- Ask about the fees for services in advance and make cost-comparisons the way you do for other purchases.
- Review the Explanation of Benefits (EOB) statements you receive. These statements explain how we settle your health care bills.
- Review your health care bills. Watch for duplicate billings; incorrect dates; and billing for supplies, medicines or tests you didn't receive.
- Be aware of all information and educational resources your health plan makes available.

