



*M*ost companies that offer group health benefits cannot keep up with the rapidly rising costs of care. These companies must rely on their employees to assume a greater responsibility for financing their employees' health care.

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# Responsibility

Employees covered by a group health plan are paying a larger portion of their health care bills. This trend is called “cost sharing.” Even though employees are paying more for health care, their share of the cost has not kept pace with total spending.

## Consumer Cost Sharing

As an employee with access to group health coverage, you are shielded from the heavy burden of the full costs of covered medical procedures, treatments and prescription drugs. That’s because, on average, employers spend five times more on health care than employees spend. The costs of the latest technologies, new medicines, specialty care and advanced hospital care are at an all-time high. And these costs are rising higher than many employers can afford.

In today’s economy, businesses are struggling to pay the rising costs. Even though employees are paying more for health care, their share of the cost has not kept pace with total spending. That means more money may be deducted from your paychecks for premiums, even though your share of the costs as a percentage of the premium cost is down.

Most businesses are looking to their employees to assume a greater role in paying for the employees’ own health care. The most common cost-sharing strategies involve raising the copayment, coinsurance and deductible amounts you pay when you use health care. Employees also are responsible for paying higher costs when visiting out-of-network providers. More employers are adopting service-specific deductibles (such as separate health and prescription drug deductibles) rather than requiring a single deductible. In addition, annual out-of-pocket maximums and lifetime maximums may be adjusted.

Although these cost-sharing measures provide some relief to employers, they are primarily designed to change the way consumers interact with the health care system. In addition to raising employee costs, employers are sponsoring programs

to help employees. These programs can help you make wise decisions, enhance your health and get more for your health care dollars.

## What We’re Doing to Help

Blue Cross and Blue Shield health plans are committed to improving health care cost and quality. And we’re working to make care more readily available. BlueCross BlueShield of South Carolina is helping control costs by:

- Developing innovative, cost-sharing opportunities that help employers yet remain affordable to employees.
- Offering programs to help members take better care of their health and diseases, as well as offering decision-support tools.
- Improving efficiencies in the workflow required to administer health benefits.
- Promoting online health resources, such as tools available on the BlueCross Web site.
- Producing a variety of free educational materials that encourage members to improve their health, practice prevention and maximize their benefits.

## Making Smart Decisions

Despite these efforts, consumer readiness and ability to assume a more active role may take years. It’s never too soon for you to begin making smart decisions. Now more than ever before, you have choices that directly impact the costs of your care. These include choices of providers, health care facilities, prescription drugs and even the services you receive. For example, choosing in-network providers and generic drugs lower your out-of-pocket costs. These smart choices also reduce the overall costs of your care.



Since we all share in the increased costs of better health care, we all have a role to play in keeping it affordable. Fortunately, your group health plan protects you from the most exorbitant costs for covered services. But there are some important steps you can take to help keep health care affordable for everyone.

- **Talk with your doctor.** Be sure you make the right decisions in your personal life to stay healthy.
- **Ask questions.** If there’s anything you don’t understand about your care or your doctor’s recommendations for your health, ask until you understand the answer.
- **Visit in-network providers.** Participating providers allow you to take advantage of reduced rates.
- **Review all medical bills for accuracy.** Also carefully review each Explanation of Benefits (EOB) statement you receive.

- **Explore treatments that keep your costs down.** Discuss all treatment options with your doctor. Understand the costs of each option before receiving treatment.
- **Know what services are covered** under your company’s plan. Know which providers are in-network.
- **Think carefully about your health care choices.** Key decisions include how and where you receive services and the use of prescription drugs.
- **Take advantage of your benefits.** This step includes participation in any health management, health education, wellness or prevention programs available to you.

The biggest role you can play involves taking steps to stay in good health and avoid chronic illnesses. Work together with your doctor to identify the costs and benefits of all treatment options. You also need to understand the consequences of *not* following your doctor’s recommended plan for treatment.

## Appropriate Use of Services

Some employers believe that giving their employees a meaningful financial stake in health care decisions will help drive the system toward efficiency. They believe it will promote medically appropriate use of services.

**A few examples of appropriate use of services include:**

- Visiting an emergency room only during emergencies.
- Seeking self-care remedies, when appropriate.
- Trying over-the-counter medications before seeing a doctor for a prescription drug, when appropriate. You also should use generic drugs whenever possible.

Not only will these steps help keep your own costs down, they will help keep health care affordable for everyone. Remember, we all share the responsibility. That means we each have an important role to play, even if we don’t pay most of the health care bill.

*cost sharing*  
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