

KNOW YOUR EMPLOYEE BENEFITS

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Resources to compare health care costs

Get educated to choose cost-effective health care

The cost of quality health care is burdensome for many individuals and families, especially when a new illness is diagnosed or an unexpected procedure is needed.

One way to help control health care costs is to become a smarter health care consumer. Traditionally, patients were told what procedures or treatments were needed, where to receive the treatment and then simply waited for the bill. Many individuals still approach their health care in this way because they do not know of an alternative.

However, today there are options available for patients to get involved in decisions regarding their health care. The more engaged you are with your medical care and treatment, the more money you can save – while still ensuring high-quality care.

Talk to Your Doctor

Though you may be accustomed to following your doctor's recommendations and instructions without question, it is important that you speak up. If something confuses you, ask questions. If your doctor prescribes a medication, ask if there is a generic available or a lower-cost option. If your doctor recommends a

procedure or test, ask if it is truly necessary or if other options exist.

You may be surprised at how much you can manage your own medical care just by having discussions with your doctor. This can help you avoid

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costly, unnecessary procedures and find lower-cost treatment options that can deliver the same results.

Do Your Research

If you were planning to make a big purchase, such as a television or car, you'd research various sellers to find the best deal. It may seem far-fetched to do the same with health care, but there are resources to help you find

the best value for medical care. Prices vary from facility to facility, so you can realize significant savings by doing some advance research – only for non-emergency procedures, of course.

The first option is to call around to facilities in your area. You may feel uncomfortable, but don't be afraid to be assertive with your questions (and make sure to take good notes).

There are also online resources to help you find and compare health care price information. Check out:

- www.healthgrades.com for physician and hospital ratings and quality data, plus cost information for a variety of medical procedures.
- www.newchoicehealth.com for estimated costs for various procedures by region or provider. Plus, request a procedure price quote from local providers.

Also check with your health insurer – it may offer quality or price comparison tools available for plan members.

