

8 great ways to save on health care costs

Shopping smart and improving your well-being can really pay off. Here's how.



We know that every penny counts. By taking initiative when it comes to your wallet and your well-being, you can benefit in many ways. Depending on the plan you enroll in and your personal approach to wellness, you can likely take advantage of many of the following cost-saving tips.

1 Stay in the network, and more dollars will stay in your pocket

HMO plans – If you need medical care when you're traveling, your Harvard Pilgrim HMO plan provides coverage in a medical emergency or when you get sick or injured. However, it's important to keep in mind that no coverage is provided for routine care or care you knew you needed before you left on your trip.

PPO and POS plans – While these plans provide coverage for out-of-network care, this flexibility comes with a price. In addition to higher premiums in comparison to a traditional HMO, receiving out-of-network PPO and POS plan services typically means higher out-of-pocket costs, including a separate out-of-network deductible.

To verify coverage provisions of your particular plan, see your *Schedule of Benefits*.

2 Use lower-cost providers for procedures, tests and services

Here's where comparison shoppers, especially those in deductible plans, can reap big dividends. While all Harvard Pilgrim providers meet our strict quality standards, costs for some provider and facility services can vary widely—by thousands of dollars in some cases.

Lab and radiology services – Because costs can differ quite a bit, using certain labs and radiology centers may subject you to higher out-of-pocket expenses. Ask your doctor about options that include independent, non-hospital providers.

Medical procedures – Similarly, these costs also depend on where you go to receive care, and higher costs don't necessarily mean higher quality. For outpatient surgery, talk to your doctor about using an independent outpatient surgical center instead of a hospital.

Shop online for services – Visit www.harvardpilgrim.org/nowiknow to get cost information for hundreds of tests and procedures, as well as physician and hospital treatment price comparisons for your specific health plan. Now iKnowSM also provides physician and hospital quality ratings based on national benchmarking data.

3 Only use the ER when it's an emergency

Going to an emergency room for a non-emergency problem will cost you a lot more than a visit to a doctor's office, and you'll probably spend a lot more waiting time in an emergency room. Keep in mind that many doctors have after-hours and weekend coverage. And while you may need a referral from your doctor, urgent care centers and convenience care clinics also offer a cost-effective alternative to the emergency room. For example, a convenience care clinic offers low-cost options for minor injuries and common illnesses when your doctor's office can't see you.

Of course, if you think you are having a medical emergency, don't hesitate to call 911 or go to the emergency room. Otherwise, call your doctor's office first. If it turns out you are having a true medical emergency, your doctor will send you to the emergency room.

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4 Go generic and use mail order for maintenance prescriptions

If your doctor prescribes a new medication, always ask if a lower-cost equivalent is available. Generics are proven equal in quality and effectiveness and often are much lower in cost.

For prescription drugs used on a routine basis (such as medications for asthma, allergies or high cholesterol), using a mail-order program is very cost-effective. Harvard Pilgrim's Mail Service Prescription Drug Program may save members as much as one-third on their drug copayments, not to mention several trips to the pharmacy.

▶ To learn more, visit www.harvardpilgrim.org/rx.

5 Give yourself a tax break

If you have the option, you can save money by enrolling in your employer-sponsored FSA (flexible spending account) or HSA (health savings account). While they have different features and rules, both allow you to lower your taxable income by setting aside pre-tax dollars to cover qualified health care expenses such as deductibles and copayments for medical services and prescriptions, as well as expenses for over-the-counter medications, dental services and eyewear.

▶ For more information about HSAs, visit www.harvardpilgrim.org/HSAQuickStart.

6 Get special savings on products and services to help keep you healthy

As a Harvard Pilgrim member, you're entitled to special savings on a variety of products and services to help keep you healthy. Save on eyewear, fitness club membership, dental care, nutrition programs, acupuncture, massage therapy, safety products, elder care services and much more.

▶ For the most up-to-date list of Your Member Savings programs,* visit www.harvardpilgrim.org/savings today!

* These savings programs are not insurance products.

7 Click your way to well-being information, resources and tools

By staying healthy, you'll part with fewer dollars for medical care. In that sense, it literally pays to protect and maintain your health.

Harvard Pilgrim is here to help you do just that. For instance, our public Web site features a wealth of valuable health and wellness information, resources and tools, including life stage-based content: Look up health topics; take a health questionnaire to identify areas for improvement and make healthy changes; access a secure personal health record; learn about ways to reduce stress through mindfulness; and much more.

▶ To learn more about the many wellness resources available, visit www.harvardpilgrim.org/wellness.

8 Look to Harvard Pilgrim for valuable chronic condition support

If you're dealing with asthma, diabetes or another chronic condition, we're here with the support you need. Our care management services can empower and provide you with prevention strategies to help ensure your condition is controlled, which in turn can help reduce your health care expenses.

Harvard Pilgrim nurse care managers will work with you and your primary care provider to assess your health care needs, and coordinate services and resources. Their focus is on helping to ensure the highest quality care in a location and setting that's best for your individual needs.

▶ To learn more, visit www.harvardpilgrim.org/wellness and click on "Chronic conditions."

QUESTIONS? If you have questions about taking full advantage of your coverage and these cost-cutting opportunities, please call us toll-free at (888) 333-4742. For TTY service, call 711.

