



## The Important Role of Healthcare Consumers

### *Key Questions to Ask About Your Care*

The Medical Trust knows that being an informed consumer is key to getting the best possible care while containing medical costs, so we have included some tips here to help you to get the most out of your healthcare plans and medical care.

Being a good consumer means making informed decisions about a variety of healthcare issues, from the type of health plan you select, to health-related lifestyle choices like diet and exercise. Being a good healthcare consumer means actively managing your health and the care you receive -- becoming educated, asking questions and taking an active role in decisions affecting you and your family.

#### **Here are some questions to consider when selecting a medical plan:**

- How much coverage (medical, prescription drug, dental, life insurance, etc.) do you, and your family, really need?
- Does your spouse have coverage through his/her employer? If so, have you compared this coverage with your benefit plan choices to determine which plan better meets your needs?
- Are there any changes in the past year that have impacted the coverage your family needs? For example, a child who is no longer a dependent, a marriage or divorce, a new job or a layoff?
- Do you anticipate significant medical expenses in the coming year? Review last year's Explanations of Benefits (EOBs) to see how much you used your benefits. Consider each plan's out-of-pocket maximum (the total amount you must pay before the plan pays 100%), as well as any annual benefit maximums.
- Is it more advantageous for you to pay more in monthly premiums to have lower out-of-pocket expenses during the year? Or, is it better to pay lower monthly premiums and pay more when and if you actually need care during the year? (We call this "Pay now or pay later?")

#### **Here are some questions to consider when seeking medical care:**

- Have you used your preventive care benefits and gotten the recommended screenings for your age group?
- Do you know why your doctor is recommending this procedure? Do you know how much it will cost?
- Are there equally effective alternatives for a treatment? If so, who provides it and how much does it cost? Is the alternative less invasive? Can you try the alternative first, before the more involved procedure?
- If surgery is needed, what is a hospital's experience with the procedure? What are the hospital's outcomes with this procedure? What are the costs? (You can ask your doctor, call the hospital's information office, or check Web sites that provide this information—including the member service areas of Aetna and Empire BCBS.)
- If you or a family member have a special condition that needs ongoing care, have you looked into care support programs available through your health plan?
- Have you reviewed your Explanation of Benefits (EOBs) to check that the charges are correct?
- Is a generic version of your prescription drug available? Have you reviewed the Medco website to determine alternatives? (Each state has a law that generally allows pharmacists to substitute generics for brand-name drugs.)
- Have you taken advantage of the Medco mail-order program for longer-term medications which offer significant savings?