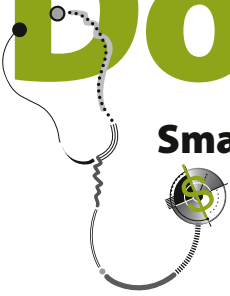


# Dollars & Sense



**Smart ways to decrease your out-of-pocket health care expenses.**

## 1. Compare and Save

You need a gallon of milk. You have the option of buying your milk at Grocer A or Grocer B. How do you choose? Let's compare.

	Location	Price	Quality
<b>Grocer A</b>	across the street	\$3.00/gallon	milk spoils quickly, cashiers not helpful
<b>Grocer B</b>	3 minutes walking distance	\$2.25/gallon	milk good, cashiers know your name

If you want to stretch your dollars and quality is important to you, then you would probably choose Grocer B. At Grocer B, you save \$0.75 (price), the milk lasts longer and the service is better (quality). Grocer A is closer to you, but the milk costs more, the cashiers are not helpful and the milk is not necessarily the best quality.

You make these types of decisions every day. Wouldn't it make sense to apply this way of thinking when you're choosing your doctors or hospital? How about when you're filling your prescriptions? Make your choices based on what's important to you. Take the time to compare costs and the type of service you are getting. And make the most of your health plan and dollars the same way you do when you make other purchases.

## 2. In-Network Doctors and Hospitals

What does in-network mean and why should you care? When doctors or hospitals are in-network, it means they have agreed to offer services at a discount; and your health plan covers the cost, or a portion of the cost, of services they provide. Your plan may also cover the cost of services for doctors or hospitals outside the network, but when you use in-network doctors or hospitals you may pay a lower cost for the services you use. And choosing an in-network doctor or hospital doesn't mean you have to sacrifice quality to save money. CIGNA HealthCare reviews the credentials of all participating doctors and hospitals and only those who meet CIGNA's standards are approved for participation. So make your choices with confidence, and remember you don't have to pay a lot to get a lot.

## 3. Your Annual Checkup – How Important is it?

You haven't had time to schedule your annual checkup. In fact, you are overdue. You feel fine. So why not just skip it this year?

Your yearly checkup is a time when your doctor can make sure you've had all your recommended screenings and immunizations like a blood pressure check, blood tests for cholesterol, sugar

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*Before you change your treatment, be sure to check with your doctor.*

levels, and the flu shot. Did you know that you can have high blood pressure or diabetes and not even know it? Many conditions are silent and don't show symptoms in the early stages. And if you already have a chronic condition like diabetes or asthma, your doctor can review whether your current treatment is working or needs adjusting. Remember, early identification and treatment of chronic conditions can improve long-term outcomes and reduce many more serious complications through good disease management.

So don't wait until you're sick to visit your doctor. You have nothing to lose except an hour or so of your time and so much to gain by making sure you get healthy and stay healthy. If you aren't sure of the recommended immunizations and screenings for you or your family, call your doctor or Member Services, the toll-free number is on the back of your CIGNA HealthCare ID card or log in to myCIGNA.com.

#### **4. Convenience Care Clinics**

It's Saturday night, and you have an ear pain or a sore throat. Where can you go for treatment at that hour? Why not try your local grocery store? Yes, it may seem strange, but many grocers, pharmacies and department stores now offer basic medical care at affordable prices. These are called retail or convenience care clinics. They are staffed with a Nurse Practitioner, are convenient, and offer late evening and weekend hours at an affordable price. You can get a quick evaluation and prescribed treatment with little or no wait time. And your diagnosis and treatment is shared with your doctor for any appropriate follow-up. Why wait for hours in the emergency room? Visit your local convenience care clinic where you will get quick, convenient service at a reasonable cost.

Your health insurance plan may cover the cost of the visit or offer discounts. There's no need for an appointment, you can just walk right in. Check your local retail clinic for a list of covered services. For a list of convenience care clinics near you, call CIGNA HealthCare Member Services, the toll-free number is on the back of your health plan ID card or log in to myCIGNA.com.

#### **5. What you don't know can hurt you**

Can't remember half of the prescription medications your taking? Or even why they were prescribed for you? You're not alone. It's hard to keep track of all your medications, especially if you are being treated for more than one condition or by more than one doctor. But not knowing what you are taking can actually harm you.

For instance, Doctor A gives you a prescription to treat your high blood pressure. Doctor B doesn't know that Doctor A is treating your high blood pressure and writes you another prescription for that condition. One of your medications is a generic drug and the other is a brand-name drug, so you can't tell they are both for blood pressure just by looking at the names. You filled the prescriptions at two different pharmacies. You take both medications as prescribed. It may be that you need both medications to control your blood pressure or you may be double-dosing and at risk of an overdose. How do you know?

It is very important to bring a list of the medications you are taking to all your doctor visits. Better yet, put the bottles in a plastic bag to show your doctor. Your doctor will know what you're taking, who prescribed it, in what dose, and how often you are taking it.

Are you taking herbal pills, vitamins or over-the-counter medications? Bring those to your visit too. Some herbal remedies, vitamins and over-the-counter medications (these are medications you can buy without a prescription like Advil®, Pepcid® AC or Tylenol®) can interfere with prescribed medication. The more your doctor knows about what you're taking, the more he or she can help you. And more important, the less likely you are to develop complications because you don't know what you are taking.

## 6. Generic Drugs vs. Brand-Name Drugs

Your pharmacy plan's copayment or coinsurance is going up. You're not sure what that means, and why you should care. A copayment or coinsurance is the part of the health care or prescription cost that you are responsible for paying (also called "out-of-pocket costs"). It may be a flat dollar amount (copayment) or a percentage (coinsurance) of the total cost. So when the copayment or coinsurance goes up, it means you are paying more.

One way to reduce your pharmacy costs is to ask for generic drugs instead of brand-name drugs. Like when you choose to buy the store's version of ibuprofen over a popular name-brand. You know that the ingredients in the generic ibuprofen are the same as those in the popular name-brand. You can buy your prescription medication in the same way and save.

Generic drugs work just as well as their brand-name counterparts. In fact, many generics are made by the same facility as the brand-name drug. They cost less because they don't have to go through the expensive research that a new drug goes through. But like all drugs, generic drugs go through the same strict safety

standards as brand-names. The U.S. Food and Drug Administration (FDA) is responsible for evaluating generics and making sure that they have the same effectiveness as the brand-name drug. The FDA is the national agency responsible for protecting your health through strict food and drug safety standards. So the next time your doctor gives you a prescription, ask if a generic version is available and save on your out-of-pocket costs.

## 7. Health Assessment – What is it and why should you complete one?

As part of your health coverage, your employer may ask you to complete an online health assessment. But what's in it for you? And who will have access to your answers?

A health assessment is a questionnaire about your health history. It includes questions about exercise and family history, and information, like height, weight, cholesterol levels and blood pressure. Your responses can help identify if you are at risk for certain diseases or conditions. After completing the questionnaire, you'll receive a health score based on how you compare to people in your age group and gender. You'll also get some recommended next steps for getting healthy and staying that way.

You can update your assessment anytime – particularly when you make a health change like quitting smoking, increasing your activity or losing weight. Compare your new health score with your old one. See how just a few simple lifestyle changes can decrease your risk factors and improve your overall health status. Go ahead and print your assessment results and share them with your doctor if you want. It's about your health and your life. What better reasons for completing a health assessment?

## 8. When should you go to the Emergency Room?

It's late in the day and your eyes are itchy and gooey – it may be pink eye. Your doctor's office is closed. Should you go to the Emergency Room?

Before going to the Emergency Room, ask yourself if it's a real emergency. Are you having uncontrollable bleeding? Chest pain, shortness of breath, trauma or slurred speech? These are severe conditions that need immediate medical attention. Don't wait. Go to your nearest emergency room or call 911.

Fevers, a sore throat or sprains are not typically emergencies. Sure you may feel pretty bad and need some medical care, but an Urgent Care Center or Convenience Care Clinic can help. You can always call your personal doctor even if the office is closed. Your health plan requires your doctor to be on call 24 hours a day, seven days a week. Your doctor can give you advice on how to handle your condition and can recommend where and what care you might need to feel better.

Remember, the emergency room is very busy treating emergencies. If your condition is not an emergency, you're just going to end up sitting in the waiting room – maybe for hours. Avoid those long lines and go to an Urgent Care Center or call your doctor. Remember, you can also consider visiting a Convenience Care Clinic for many health care needs.

## 9. Energy Drinks and High Blood Pressure

You're running late and haven't had time for breakfast. You don't drink coffee because of the caffeine. So instead, you grab an energy drink. The label says it's all natural and low in sugar. How can you go wrong?

According to Medical News Today, "most energy drinks contain high levels of caffeine" and can have "effects on heart function and blood pressure." Some energy drinks may not list caffeine as an ingredient. But may have an herbal substitute like guarana (a tropical berry found in the Brazilian Amazon). Guarana, and many other herbs, have very high concentrations of caffeine. The U.S. Food and Drug Administration (FDA) does not review herbal substitutes for safety.

It appears that energy drinks with these herbal substitutes don't usually cause harm to a healthy person who is just sitting around. But doctors are concerned about the risk to people on high blood pressure medications or with heart disease. There are also questions about the risk for those without a chronic condition who drink alcohol with an energy drink; and those who drink a can or two of an energy drink before a rigorous workout.

So what's the story on energy drinks? Like everything else, moderation and education. Talk with your doctor, especially if you are taking any medication you feel may put you at risk. Remember, many herbal remedies, no matter how natural, can interact with prescription and over-the-counter medication. Always talk to your doctor about all the medications, supplements, herbals or vitamins you are taking.