



## Be "Healthy, Wealthy and Wise" When it Comes to Health Care

By Amy Rice, MSPT, Center for Pain Management

The U.S. Census Bureau states that nearly four out of every 25 Americans today do not have medical insurance. Despite President Obama's goal of providing universal health care coverage, this number is expected to rise as unemployment increases.

Even for those Americans who have insurance, they're finding their out-of-pocket health care expenses are increasing. Most employers have seen higher premiums on company-offered insurance plans, as well. All of this boils down to more money being taken out of consumers' pockets — for both employer and employee.

So what can companies and their employees do? Be proactive about staying healthy and taking control of one's own health care.

February is Wise Health Care Consumer Month, so use this time now to learn how to save on health care expenses and then share that information with your employees, co-workers, family and friends.

Following are five quick tips for making wise health care decisions. If you are a company leader or human resources executive, consider sharing these with your employees. If you are an employee, seek more information from your employer, insurance company or your company's plan administrator.

**Prescription Discounts:** As prescription drug costs continue to balloon, some insurance companies attempt to control their costs by boosting prescription co-pays or restricting which medicines are covered under certain plans. To avoid shock at the pharmacy cash register, take your insurance company's most recent pharmaceutical formulary list to every doctor's appointment. Make sure you know whether the drug your doctor wants to prescribe is covered or if lower-cost alternatives or generic versions are available. You also may be able to lower your co-payment costs by taking advantage of your insurance company's option to purchase three-month drug supplies through a mail-order program. And don't forget to comparison shop for pharmacies. Some now offer pricing as low as \$4 on the most common prescriptions.

If you do not have a prescription discount plan through your health insurance, take advantage of free programs such as the Marion County Prescription Discount Card, available at most pharmacies, libraries or township offices within the county, or FamilyWise, available through United Way and partner agencies. In addition, The Partnership for Prescription Assistance has brought together America's pharmaceutical companies, health care providers, patient advocacy organizations and community groups to help qualifying patients who lack prescription coverage get the medicines they need through one of nearly 500 public or private programs. Log on to [ppparx.com](http://ppparx.com) for more information.

**Flat-Fee Medical Services:** A health care trend consumers are likely to see increase in coming years is flat-fee, cash-only medical care. These services typically are priced to make affordable health care and diagnostic testing more accessible to patients with no insurance or those who are under- or uninsured. Some primary care clinics in rural parts of the United States already offer unlimited visits and tests for one patient for a flat annual fee, while other physicians and hospitals offer flat-fee diagnostic testing. Locally, examples include the \$99 heart scan offered by several area hospitals, or a flat-fee MRI (magnetic resonance imaging) scan offered through MRI Solutions.

**Unnecessary Co-Pays:** Since the days of managed care, individuals have been urged to receive care first through a primary care physician, or "gatekeeper." However, many insurance programs today don't require a referral to see a specialist. Instead of spending money out-of-pocket to pay a co-pay to a family physician only to have them refer a specialist,

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consumers often can save money by seeking out a specialist directly. Recommendations from your primary care physician's office or from friends and family are great places to start. Just be sure that the specialist you seek out is an expert in their field and board certified by their specialty's governing body. Also, to avoid insurance issues later, verify that the specialist is within your network before making your appointment.

**HSAs/FSAs:** Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA) give consumers the ability to pay for medical-related expenses with pre-tax dollars. Program offerings depend on each person's unique health insurance program but typically provide significant cost savings by covering qualifying items that aren't covered under your insurance plan. This could include prescription co-pays, LASIK surgery, over-the-counter medicines and even child or dependent care. Check with your employer or insurance carrier for specifics associated with your plan.

**Unique Discount Programs:** Finally, be sure to ask your health insurer or employer if there are unique cost savings opportunities available to you. The payoff to the employer or insurer is healthier employees submitting fewer claims. For instance, many organizations offer free or reduced-cost smoking cessation or weight loss programs, or perhaps discounts on gym memberships or athletic equipment. To reap the benefits, commit yourself to making the necessary lifestyle changes that will impact your quality of life: quit smoking, exercise regularly, lose weight, take your vacation time and make sure you get a good night's sleep. And ask your employer about starting a corporate wellness program that rewards its employees for improving your health and maintaining a healthy lifestyle.

Recession or not, we're all looking for ways to save on expenses, especially health care. So take the time in February to become a "Wise Health Care Consumer." Commit yourself to getting the information you need to make better health care decisions — and pass it on.



#### **About the Author**

**Amy Rice, MSPT**, brings more than 15 years experience in the pain management industry to her role as administrator of the Center for Pain Management, located in Indianapolis. She is a Fellow of the American Academy of Pain Management, a licensed physical therapist and holds a master's degree in physical therapy, and bachelor degrees in biology and music performance. As administrator, Amy manages day-to-day operations of the Center's medical practice and surgery center. The Center for Pain Management's team of board-certified pain physicians, psychologists, licensed physical therapists and supporting professional staff offers the most comprehensive, evidence-based diagnostic and treatment programs available to pain patients in Central Indiana. Expert services include a balanced mix of modalities including interventional treatments such as facet, spine or epidural injections or nerve blocks; and spinal cord stimulation, medication management, physical therapy and psychological evaluation. For more information, call 317-706-PAIN or e-mail [arice@indypain.com](mailto:arice@indypain.com).