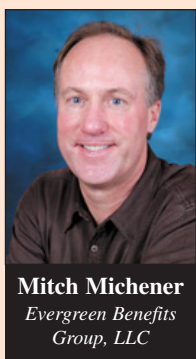


BENEFITS CORNER



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Be Part of Your Team!

One of the overriding trends in health insurance over the past few years has been to place more financial responsibility on the insured person or family. This is usually exhibited in higher deductibles and out-of-pocket maximums, particularly for hospitalizations and other major expenses. This trend is projected to continue into the foreseeable future, and with the introduction of Health Savings Accounts, qualified high deductible plans will probably accelerate.

With this in mind, you need to become an active participant in the delivery of your care. Physicians, pharmacists, nurses, and other health care professionals can work wonders with your health. But with you on their team, it's a lot easier for them—and better for you. Here are some ways that you can become an active member of your health care team.

Choose A Good Doctor. Your personal physician serves as your health care team's anchor. It pays to take time and care in selecting this key player. Your choice, of course, depends on many things—your needs, personal preferences, and certainly your insurance coverage.

Before you turn to the yellow pages, think about what kind of doctor you want. Do you need a primary care doctor or a specialist? Do you want a physician close to home or work? What are the doctor's office hours? Price? Bedside Manner?

Once you have an idea of what you think you're looking for, begin your search. Get recommendations from friends and family, the local medical society, teaching hospitals, and other medical professionals. Consider making appointments to meet with those doctors (be sure to determine if there is a charge for this interview!). Finally, make certain that your selected physician is in your health insurance company's network if you want to save the most on billed charges.

Share Your Health History. What they don't know can hurt you. As you work with your physician, make sure you share the details of your health history. Be prepared to tell your doctor about any of your surgeries, chronic ailments or concerns, allergies or sensitivities, medications and supplements you routinely take, and your family's history.

Ask Questions! Whether your doctor recommends surgery, tests, or a new prescription—or even diagnoses a new illness, ask all the questions you can to understand the implications to your health. Specifically ask why you need this new treatment and if there are any alternatives. Question your physician about any possible side effects. If you need to, bring a family member or friend along to ask questions.

One of the most important things you can ask your physician is the cost of the prescribed treatment. Physicians and hospitals over the past several years have lost touch with the cost of prescribed treatments. Call around to hospitals and doctors to comparison shop. It is time for your health care provider to be able to answer this tough question. The standard answer has been: it's covered by your insurance. While that may still be true, a significant portion of that cost will be covered by you!

If there is a lower-cost treatment or test available that should give you the same or similar good outcome, it might be wise to go with the lower-cost option. Of course, if your doctor has good reason to go with the higher-cost alternative, then that could make more sense. If there is a generic drug available for your prescription, ask your doctor to prescribe it in that way.

It is ultimately your responsibility to seek the best treatment at the best price—just like any other consumer item!

Know Your Insurance. Your health insurance helps you pay for the medical care you need. However, medical procedures and treatments cost a lot. It pays you to understand exactly what the insurance pays for and what it doesn't.

Most insurance plans pay a greater share of the cost if you use certain types of physicians, such as those who belong to a preferred provider organization (PPO) or if you use certain preferred drugs. Sometimes, depending on the insurance, certain tests, drugs, or services are not covered, meaning you receive no benefits and have to pay for it yourself. If you have questions, do not hesitate to call your insurance company or have your doctor call on your behalf.

A well-informed patient is a better prepared patient. By collecting information about your medical situation and your insurance, you can be more confident about your health care.

It pays to join your health care team. After all, it is your health and your money!

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