Introduction

- Be proactive in your care
- Preventive care services
- Be a wise consumer
- Negotiate health care services
- Prescriptions: Generic vs. Brand

Agenda
• Health care journal
• Ask questions
• Be honest
• Bring a buddy
• Calendar reminders

Be proactive in your care
• CDC: 7 out of 10 Americans die each year from chronic diseases

• Measures taken to prevent diseases, rather than curing them or treating their symptoms.
  ◦ Lifestyle and Medical

• Pay less for medical expenses
  ◦ Long-term cost effectiveness
  ◦ ACA coverage requirements
  ◦ As a nation, over 75% of health care spending is on individual’s with chronic conditions (heart disease, stroke, cancer, diabetes, arthritis, obesity, etc.)
  ◦ Obesity increases the per capita Medicare expenses by $1,723 per year (treating the related chronic conditions) - $85 Billion/yr., and takes 3 to 6 years off of an individual’s life expectancy.  NIH

• USPSTF:
  http://www.uspreventiveservicestaskforce.org/Page/Name/recommendations

• CDC:
  http://www.cdc.gov/chronicdisease

• Preventive health services for adults:
  https://www.healthcare.gov/preventive-care-benefits/

Preventive Care Services
Health care costs in the United States continue to increase at more than double the rate of inflation.

- Aim to educate employees
- It is your health, be proactive
- Seek appropriate care at appropriate facilities
- Emergency room vs. Urgent care
- Primary Care Physician’s office
- Generic vs. Brand Name prescriptions

Be a wise consumer
• Relax!!!
• Follow doctor instructions
• Consider an HSA
• Quit smoking
• Brown-bag lunches
• Wash your hands
• Ask for samples
• Split pills
• Use in-network providers
• Pay in cash

Be a wise consumer
High deductible health plan members
HDHPs are “shifting behaviors” not costs
HDHP participants “lowered their medical costs an average of 12% and are improving their health profile”

Six ways to assist with negotiations:
◦ Do your research
◦ Talk frankly and politely to your doctor about fees
◦ Ask about a lower fee for an up-front payment
◦ Ask about extended payment plan
◦ Ask about payment-assistance programs
◦ Contact a healthcare advocate
◦ http://www.forbes.com/sites/nextavenue/2013/01/15/6-ways-to-negotiate-lower-doctor-bills/
• Ask your physician and pharmacist about generic options.

• Generics and Brands are identical medications.

• Save money with generics
  ◦ Average national cost:
    Brand: $168.83  Generic: $27.28

• Follow directions on label and finish the whole prescription.

Prescriptions: Generic vs. Brand