Strategies for Helping to Control Your Health Care Costs:

(some suggestions below pertain only to College Highmark health plan participants)

- Use Highmark’s online tool to compare the cost of various health care services, providers, and facilities. The cost of a medical procedure can vary by hundreds or thousands of dollars from provider to provider or facility to facility. If you need a medical service, you may be able to find lower cost, contracted Highmark providers and facilities by using the Highmark tool. You can then discuss lower cost options with your health care provider to determine what is right for you.

To compare the cost of various health care services, providers, and facilities:

- go to https://www.highmarkblueshield.com/chmptl/chm/jsp/Splash.do?site=pbs
- click on the ‘MEMBERS’ tab
- go to the LOG IN box and log in using your Highmark user name and password, then click ‘GO’ (or click ‘REGISTER NOW’ to establish an account)
- scroll down to ‘MORE FEATURES’ and click on the ‘Compare Costs & Save’ link near the bottom of the web page
- click on the ‘Go!’ button under ‘Care Cost Estimator’
- go to the ‘MEMBER INFORMATION’ section and select:
  - the patient’s name (your name or a covered dependent’s name) from the drop down menu;
  - the distance you’re willing to travel to receive services (note, if you are willing to travel a greater distance, it is likely estimates from more providers will be listed);
  - your zip code;
  - the type of care needed – select DIAGNOSTIC to compare the cost of imaging services;
  - the area of the body to be treated; and
  - the type of imaging service needed (your health care provider should tell you this)
- click on ‘SHOW ESTIMATES’ to view the estimated cost from various providers and facilities

You may also call Highmark Member Services, at the number on the back of your Highmark ID card, for assistance in comparing costs.

- Take action to improve your health and fitness. Lifestyle choices can often help prevent or delay the onset of disease and reduce your health care expenses. Consider participating in the College’s Wellness Program. The Wellness Program is appropriate regardless of your current health status or fitness level. Full-time employees can complete various health and wellness activities in order to earn points toward a cash prize. Please visit http://www.fandm.edu/wellness for details about the Wellness Program.

- Get regular check-ups and screenings as recommended based on your sex and age, to help prevent or delay the onset of disease. You will not pay co-payments or deductibles for many preventive services when performed by a participating Highmark provider at approved intervals. You can access screening guidelines through the Highmark web site - https://www.highmarkblueshield.com/chmptl/chm/jsp/Splash.do?site=pbs - or by calling Highmark at the number on the back of your Highmark ID card.
- Take advantage of Highmark’s free online education programs and resources by visiting https://www.highmarkblueshield.com/chmptl/chm/jsp/Splash.do?site=pbs. Resources are available on a variety of topics, including diabetes management, fitness, heart health, nutrition and weight control, smoking cessation, and stress management.

- Use Highmark’s “Blues on Call” service to speak to a registered nurse about your health-related questions. You can find the phone number on the back of your Highmark ID card. Although “Blues on Call” does not take the place of visits to your health care provider, Highmark’s nurses can help guide you to make educated treatment decisions.

- Call ConnectCare3, a patient healthcare advocate service, with your healthcare questions. ConnectCare3 is a voluntary and confidential service offered at no cost to those enrolled through the College’s Highmark health plan. ConnectCare3 employs registered nurses who are available to provide information, assistance, and support when you or a family member needs healthcare services. ConnectCare3 staff can work with you and your physician to help you make informed decisions, to help you locate providers and healthcare facilities, and to help you find resources in the community. Those enrolled in the College’s Highmark health plan may call ConnectCare3 at (877) 223-2350.

- Consider visiting only those providers who participate in the Highmark network. While you do have coverage for care from non-participating providers, you will generally pay less when visiting participating Highmark Blue Shield or BlueCard providers. You can call Highmark, at the number on the back of your Highmark ID card, or visit their web site to locate participating providers. Likewise, when receiving vision care, consider seeing providers who participate with NVA; when receiving dental care, consider visiting dentists who participate with Delta Dental.

- Take your prescription medicines as directed. Avoid splitting pills, skipping doses, or stopping the medication before your health care provider advises.

- Talk to your physician about switching to generic medicines or those listed on the Highmark “formulary”. Your co-payments will generally be lower than if you purchase brand name or non-formulary drugs.

- As appropriate, purchase those medicines you use on a regular basis through the Express Scripts mail order program rather than through a retail pharmacy. Your health care provider can call in or fax your prescription to Express Scripts on your behalf.

- Consider asking your physician for free samples of any new medicines before purchasing them, and ask your pharmacist if you are eligible for any prescription drug rebates from the manufacturer.

- Carefully review invoices from you health care providers and your “Explanation of Benefits” (E.O.B.) from your insurer. This can help assure all charges are valid and for services you actually received.
- Safeguard your insurance ID cards and do not share your health insurance ID number. This can help prevent fraud.

- Consider contributing to a Flexible Spending / Medical Expense Reimbursement Account. Participation in this benefit plan allows you to pay less income tax. Although you will still pay for health care expenses, you will not pay federal income tax on the money you contribute to your Account. You can then use the money in your Account to reimburse yourself for office visit and prescription drug co-payments, deductibles, and other health care expenses not covered through an insurance plan. Visit www.fandm.edu/humanresources/benefits for more information about the Medical Expense Reimbursement Account.