Participant Materials

Preventive Care Campaign

Week Two: Ways to Be Wise

GBS Health & Wellness: Webinar & Quiz

Healthcare Consumerism 101

Watch The Webinar
Click here *to watch Healthcare Consumerism 101 by GBS Health & Wellness Consultant, Briana King.*

Click here to download the presentation slides and access flyers discussed in the webinar.

Take The Quiz

1. Healthcare consumerism aims to _____ .

    a. Promote better provider/patient communication and collaboration

    b. Empower consumers to be active participants in their care plans

    c. Improve quality of care

    d. All of the above

2. A _____ is an appropriate reason to visit the emergency room.

    a. Minor cut

    b. Lower back pain

    c. Sudden shortness of breath

3. T / F: Outpatient Service Sites are generally higher costing and lower in quality than Hospitals?

    a. True

    b. False

4. T / F: GoodRx is a free tool to compare drug prescription prices and access discounts.

    a. True

    b. False

5. Please share something you learned from this recording:

    _____

    _____

Hyperlink: https://vimeo.com/gbsbenefits/review/391364309/10e62b589a

Answer Key: 1) d.; 2) c; 3) b.; 4) a

Tips & Tricks on Optimizing Healthcare

Finding the best way to optimize an individual's healthcare experience can be daunting and overwhelming. These suggestions, provided by the GBS medical directors, can aid in successfully navigating the healthcare system and allow individuals to have confidence in making healthcare-related decisions.

Fun Fact: The US spends almost three times more on healthcare than any other country in the world but ranks last in life expectancy among the 12 wealthiest industrialized countries. Want to make a difference? Stop focusing on "sick care" and start focusing on care that is preventive and comprehensive! Begin focusing on nutrition, physical activity, stress levels, and mental health for improved quality of life.

1. **Utilize Generic Drugs When Possible**
Don't be afraid to use generic prescription drugs! Generic drugs are replicas of brand-named drugs. This means generic drugs have the same dosage, intended use, effects, side effects, route of administration, risks, safety, and strength as the original drug. Brand name drugs are typically more expensive due to the higher initial costs to develop, market, and sell a new drug, while generic medicines tend to be more cost efficient. Generic drugs also do not have to endure the repeat studies that were required of the brand-name medicines to demonstrate safety and effectiveness. According to the FDA, generic drugs can cost an average of 80-85% less than brand name counterparts.

2. **Keep Copies of Medical Records**
In order to prevent unnecessary repeats of prior testing, make sure to keep copies of all medical history. After every blood test or medical exam that requires results, ask for a copy. Proper documentation of medical history can prevent unnecessary duplication of patient care.

3. **Recognize Emergency vs. Non-Emergency Situations**
   - **Urgent Care:** An urgent care facility is perfect for non-emergency situations. Check out this link for a list of non-emergency situations: https://www.gohealthuc.com/UCvsER. Urgent cares have less waiting time, can be found in convenient locations, and are significantly cheaper than emergency rooms.
   - **Emergency Rooms:** Emergency rooms should be used for emergency situations, such as chest pain, severe bleeding, difficulty breathing or high fevers in infants and toddlers.
   - **Free-Standing Emergency Rooms**: Freestanding emergency rooms are owned by a hospital or a private company and should be used for emergency situations. Although a free-standing emergency room is not physically attached to the hospital, the hospital operates and staffs this facility. Usually there is no financial benefit to using a freestanding ER, but keep in mind, if direct inpatient admission is needed, an ambulance may be needed for transportation, which can require additional expenses.

4. **Be Educated on Outpatient Service Sites**

   Many people schedule scans, procedures and a variety of other tests as outpatient procedures at a local hospital. While using a local hospital can be beneficial in some cases, there are advantages of using non-hospital centers for outpatient procedures. Advantages could include:

   o **Quality:** The equipment used by accredited non-hospital centers for tests and scans are often the same brand and quality as used in hospital settings. The technologist performing the tests in both settings have the same level of training and certifications. The quality of the testing and the care received is comparable and can be cheaper than a hospital setting. However, it is important to confirm that the site of service is an accredited facility.

   o **Cost:** Tests and scans can be expensive because of the initial and ongoing costs of the high-end technology. Generally, it will cost significantly more to have some of these procedures performed in a hospital setting. Non-hospital sites typically cost less since they aren't charging all the overhead and facility fees hospitals charge.

   o **Intimidation:** For many people, hospitals can be intimidating or fear-inducing because of the sterile, institutional feel or because of the tendency to associate hospitals with sick loved ones. Non-hospital facilities tend to have a friendlier feel.

   o **Insurance:** People sometimes assume that they need to have their medical testing performed in a hospital setting in order to have it covered by their health insurance. Non-hospital facilities accept almost all commercial insurance plans, as well as Medicare and Medicaid.

   o **Transparency:** When choosing a non-hospital center, it's possible to have access to more information. It can be easier to find additional information about the facility, staff, equipment, scheduling options and transportation options for the procedure.

Helpful Tool

If there is debate whether a procedure requires hospital attention or a non-hospital facility, review a list of outpatient services that aren't required to be conducted in a hospital setting.
https://healthy.kaiserpermanente.org/health-wellness/health-encyclopedia/he.outpatient-services.ty7319#ty7371

References:
- https://www.thegoodbody.com/health-facts/
- https://www.healthgrades.com/right-care/urgent-care/the-difference-between-freestanding-and-hospital-ers?cid=t12_ccgd
- https://www.fda.gov/drugs/generic-drugs/generic-drug-facts
- https://www.americanhealthimaging.com/advantages-non-hospital-mri-centers/

Ways to Be Wise

Healthcare costs are on the rise, and there are many factors that drive the price of medical care costs each year. There is no better time than now to become educated on ways to save money and be in control when it comes to selecting and buying healthcare. Read below to learn how to be a better healthcare consumer and obtain ways to gain more financial control for the cost of care received.

Wise Consumer Tips:

1. **Understand Medical Plan Options and Terms**
   Choosing the right health insurance plan to keep healthcare costs minimal is often about finding the right balance. A high-cost plan could mean paying a larger premium for services that are not used, whereas a low-cost plan could mean paying out of pocket for services, which may end up costing more than the higher premium plan. Knowing and understanding common insurance terms will help to select the right insurance plan and utilize benefits available under the plan elected.

   o **Premium:** The amount an individual pays for insurance coverage. This amount is typically reflected as a monthly cost.
   o **Copay:** Fixed amount to pay for covered medical services, doctor visits, and prescriptions.
   o **Deductible:** Specific amount to pay out of pocket each year towards covered medical care before the insurance company starts to pay.
   o **Coinsurance:** Percentage paid upon meeting the deductible.
   o **Out of Pocket Maximum:** A cap or limit on what an individual pays for healthcare services in a plan year.

2. **Find In-Network Healthcare Providers**
   Confirm that personal healthcare professionals (doctors, specialists, hospitals, laboratories, and facilities) are in-network providers with the chosen health plan. Money can be saved when in-network providers are utilized.

3. **Select the Right Setting for Care**
   Settings of care may include urgent care centers, emergency rooms, outpatient hospital facilities, surgical centers or a physician's office. Finding the best price for a medical procedure could vary depending on where services are performed. Price shopping, when not an emergency, is a great option to reduce upfront costs. Being familiar with the health plan's guidelines will help save both time and money.

4. **Use a Pharmacy Comparison Tool**
   Finding ways to save on prescription drugs can considerably reduce upfront costs. When appropriate, ask for samples, generic equivalents or obtain mail order supply prescriptions. Over the counter medications may also be a lower-cost option. For prescription drug cost comparisons at over 70,000 pharmacies, savings tips and coupons, visit https://www.goodrx.com/

5. **Learn About Discounted/Free Benefits**
   Get routine screenings and detect health problems early. Often, preventive health services are covered at no additional cost. Take charge and learn what services are covered as a preventive health care benefit by talking with a health plan representative. In addition to this, care managers are often available at the health plan to help navigate complex benefits and health problems such as diabetes and asthma. Many health plans also offer discounts on gym memberships, eyewear, or dental services.

6. **Avoid Unnecessary Costs**
   Be aware of pricey tests, lab work, and procedures that may create extra out-of-pocket expenses. If a test has been ordered recently, a repeat test or extra office visit may not be necessary. Extra supplemental plans may not always be needed when the medical plan encompasses a vision exam, for example. Be sure to know what the health insurance policy covers.

7. **Join a Tobacco Cessation Program**
   Smoking causes many preventable diseases and deaths. Health insurance costs can also be higher for those that smoke. Check out smoking cessation resources by calling 1-800-QUIT-NOW (1-800-784-8669) or visit Smokefree.gov for free help.

GoodRx Comparison Tool
Learn how to save up to 80% on your prescriptions
Stop paying too much for your prescriptions! With the GoodRx Comparison Tool, you can compare drug prices at over 70,000 pharmacies, and discover free coupons and savings tips.

Why do I need GoodRx?
Prescription drug prices are not regulated. The cost of a prescription may differ by more than $100 between pharmacies across the street from each other!

How can GoodRx help me?
GoodRx gathers current prices and discounts to help you find the lowest cost pharmacy for your prescriptions. The average GoodRx customer saves $276 a year on their prescriptions. GoodRx is 100% free. No personal information required.

Isn't health insurance all I need?
Your health insurance provides valuable prescription and other health benefits, but a smart consumer can save much more, especially for drugs that are not covered by health insurance (weight-loss medications, some antihistamines, etc.), drugs that have limited quantities, drugs that can be found for less than your copay, or drugs with a lower priced generic.

How can I find these savings? The GoodRx Comparison Tool provides you with instant access to current prices on more than 6,000 drugs at virtually every pharmacy in America.
1. **On the web:** https://www.goodrx.com/ Instantly look up current drug prices at CVS, Walgreens, Walmart, Costco, and other local pharmacies.
2. **On your phone:** Available in the App Store or Google Play. Or, simply visit m.goodrx.com from your phone.

Please Note:
- Prescription drug pricing displayed on the GoodRx Comparison Tool may be more or less than your insurance drug card.
- Please be sure to compare all discount pricing options before you purchase.
- Check your insurance carrier's pharmacy benefit before purchasing a 90 day supply.

What are GoodRx coupons?
GoodRx coupons will help you pay less than the cash price for your prescription. They're free to use and are accepted at virtually every U.S. pharmacy.
Your pharmacist will know how to enter the codes on the coupon to pull up the lowest discount available.

How do I use a GoodRx coupon?
It's similar to using a coupon at a grocery store. Simply print the coupon and bring it with you to the pharmacy when you pick up your prescription. The pharmacist will enter the numbers on the coupon into their system to find the discount.
Don't have a printer or want to save paper & ink cartridges? You can show the coupon on your phone by:
a) Sending the coupon to yourself via email or text
b) Or using our mobile app
c) Or visiting our mobile website

What if I have insurance or Medicare?
Many insurance plans have high deductibles or limited formularies that don't cover the drugs you need. GoodRx may be able to find you a lower price than your insurance copay. Hundreds of generic medications are available for $4 or even free without insurance.

GoodRx