



Health Care Dollars and \$ense

We can combat rising health care costs.

10 ways to save with Horizon BCBSNJ.

These days, we all need to account for every dollar in our budget. And with health care costs continuing to rise, there are decisions we can make every day to combat unnecessary expenses. Since 2004, Horizon Blue Cross Blue Shield of New Jersey's **Health Care Dollars and \$ense** campaign has helped to educate everyone in the health care system about the drivers of rising health care costs and what each one of us can do to help make health care more affordable. As a consumer, it's important for you to understand where your health care dollar goes, how you can get the most value for your money and avoid excess costs while getting the care you need.

HERE ARE 10 WAYS YOU CAN GET THE MOST OUT OF YOUR HEALTH BENEFITS.

- 1. Pick participating health care professionals for quality, affordable care.** When you use physicians and other health care professionals who participate with Horizon BCBSNJ, you can be confident that your physician has passed our rigorous quality standards. Plus, with a network health care professional, you are only responsible for your copayment and any deductible or coinsurance. If you choose an out-of-network physician or health care professional, he or she can bill you for the full amount or any balance over Horizon BCBSNJ's payment. Finding participating physicians and other health care professionals is easy. Just visit <www.HorizonBlue.com/Directory>.
- 2. Good health pays off.** According to the Centers for Disease Control and Prevention (CDC), physically active adults spend \$330 less per year on health care than sedentary people. Plus, your routine physical, preventive health screenings and vaccinations are usually covered at lower cost to you. If a screening does reveal a health issue, you are more likely to be able to treat it early, when it is easier and less expensive to treat.
- 3. Use the emergency room for real emergencies.** See your physician for routine or urgent sick care, and use walk-in clinics or urgent care centers for minor accidents and after-hours care. Save the Emergency Room for real emergencies. Not sure what you need? Call your physician or our **free 24/7 Nurse Line** for guidance.

(continues)

4. Understand your health care coverage to get the most value from your plan. Some plans require you to get a referral before you receive specialty care. For other plans, referrals are optional, but can save you money. Read your contract, so you won't be hit with "surprise" charges later. And, if you have a Flexible Spending Account (FSA), be sure you understand which expenses are eligible and the time you have to use your funds, so you don't lose precious pre-tax dollars at the end of the year.

5. Save with Horizon Wellness Discounts. Horizon BCBSNJ has partnered with nationally recognized organizations to offer you discounts on gym memberships, vision and hearing care, complementary and alternative therapies, weight management programs, vitamins and supplements and more. Visit www.HorizonBlue.com/Discounts for a complete list.

6. Read your Explanation of Benefits (EOB) so you know what you're paying for. You check your receipt at the grocery store. Reading your EOB is no different. If you don't understand an item on the EOB or you aren't sure you received the services listed, give us a call.

IF YOU HAVE PRESCRIPTION DRUG BENEFITS, YOU CAN TAKE ACTION TO CONTROL THE COSTS OF YOUR MEDICATIONS.

7. Use your plan's prescription mail-order service. If you take a medication regularly, you may save money by getting a 90-day supply of your medicine through a mail-order service, rather than picking up each refill at the pharmacy. Depending on your plan, you may have a lower copayment for using the mail-order service, and the convenient delivery saves you time and effort.

8. Save 30 to 80 percent with generic drugs. Generic drugs are approved by the FDA to be as effective and safe as brand-name drugs. The only difference you'll experience is in the savings.

9. Don't ask for a prescription. Antibiotics can't help you get over a cold. Unnecessary drugs are just another expense, so if your physician doesn't feel you need a prescription, don't insist on one.

10. Review your current medications. If you take several medications regularly, it may be time to get a check-up...for your prescriptions! Take all of them to your physician's office and discuss what you should be taking, how and how often. Lower-cost treatments, such as generic alternatives, combination pills or even over-the-counter medications may be available.

Your choices can help you get and stay healthy while combatting the rising cost of health care. To learn more about what Horizon BCBSNJ is doing to keep health care affordable for our members, or for more strategies to help you maximize your health insurance coverage, visit our **Health Care Dollars and \$ense** microsite at www.HorizonBlue.com/Informed.



Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work

An independent licensee of the Blue Cross and Blue Shield Association.

® Registered marks of the Blue Cross and Blue Shield Association.

® and SM Registered and service marks of Horizon Blue Cross Blue Shield of New Jersey.

© 2009 Horizon Blue Cross Blue Shield of New Jersey

Three Penn Plaza East, Newark, New Jersey 07105

27240 (W0809)