



Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work.

# Health Care Dollars and \$ense

We can combat rising health care costs.

## 10 ways to save with Horizon BCBSNJ.



Here are 10 ways you can get the most out of your health benefits.

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.

1. Pick a participating health care professional, for quality affordable care.
2. Practice preventive health.
3. Use the Emergency Room for real emergencies.
4. Understand your health care coverage and get the most value from your plan.
5. Save with Horizon Wellness Discounts.
6. Read your Explanation of Benefits (EOB) so you know what you're paying for.
7. Use your plan's prescription mail-order service.
8. Save 30 to 80 percent with generic drugs.
9. Unnecessary drugs are just another expense.
10. Review your current medications.



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