



... NOVEMBER 2010 ...

QUICK TAKES



BEING A GOOD HEALTH CARE CONSUMER

As a health care consumer, you have little control over fixed costs like insurance premiums, deductibles and copays. But there are ways to reduce your out-of-pocket expenses without compromising your health. Savvy consumers have learned to pay attention to the details when it comes to health care. They will:

- Rely on in-network providers
- Verify the accuracy of medical bills
- Know the ins and outs of their flexible spending account
- Understand the importance of preventive care

How to Reduce Out-of-Pocket Costs

Remember to Network

If your health insurance is a managed care plan, you'll want to rely on in-network providers for your health care. Call your insurance company or visit the company's website to verify if the provider is in-network before you obtain services.

If you go to the hospital or an urgent-care center, ask to see in-network providers. Just because a facility participates in your plan doesn't mean every professional (the radiologist or surgeon) does.

Put Your Bills Under the Microscope

Overcharges are common on medical bills. Medical Billing Advocates of America, a national association that checks bills for consumers, estimates that eight out of 10 hospital bills have an error of some kind. Bills from doctors' offices tend to have fewer mistakes, but they do happen. Correcting these errors can save you hundreds of dollars.

Something as simple as an incorrect billing code could cause your insurance to pay less than expected or even reject your claim. Other common errors include mistakes in an account number, claims with incomplete information or claims sent to a wrong address. Save your EOBs (explanation of benefits forms) and study your summary plan description booklet to make sure your plan is paying all it should. If you catch an error, contact your provider and insurer.

If you are admitted to the hospital, try to keep a daily log of treatments you receive. Or ask a family member to assist you. Hospital bills should be carefully scrutinized for errors or unreasonable charges and your log can help with that.

Flex Your Spending

If your employer offers a flexible spending account (FSA), take advantage of it. Once a year, during the open enrollment period, you'll have to "guesstimate" what you'll spend on out-of-pocket medical expenses for the coming year. Your FSA will be funded by contributions from your paycheck. FSAs are a "use it or lose it" plan, and the money in your account must be used within the plan year.

Experts recommend contributing about 20 percent less than your estimate so you don't have to scramble to find ways to use it before it disappears at the end of the year. Some good ways to spend that last bit of FSA money include dental and eye doctor appointments and buying new glasses or contacts. Starting in 2011, over-the-counter medications will no longer be eligible to be paid with FSA dollars unless you have a doctor's prescription.

Practice Healthy Living

One of the surest ways to lower your medical costs over the long term is to lead a healthy lifestyle:

- Exercise regularly and maintain a healthy weight
- Eat a healthy diet and quit smoking
- Take advantage of preventive care
- Actively participate in wellness programs offered by your employer

Reform Law Puts Focus on Preventive Care

A significant feature of the new health care reform law is its focus on preventive care. All new employer-sponsored insurance plans are required to offer free preventive care. That means they must cover blood pressure and cholesterol tests, obesity screening and counseling, tobacco cessation programs, flu shots and a wide range of other preventive services without charging you a copayment, coinsurance or deductible.

If you have a new health insurance plan that began on or after September 23, 2010 your plan is required to comply with the rule. Insurance plans that were in existence before that date may be eligible for "grandfather" status, which means they're not required to comply with the requirement right now. Employees cannot automatically assume they're going to have 100 percent preventive benefits. Plans that are grandfathered are required to make the information clear in their enrollment materials. Talk to your benefits coordinator to find out the status of your plan.

The list of Covered Preventive Services for Adults under the new law includes:

- Abdominal aortic aneurysm one-time screening for men of specified ages who have ever smoked
- Alcohol misuse screening and counseling
- Aspirin use for men and women of certain ages
- Blood pressure screening for all adults
- Cholesterol screening for adults of certain ages or at higher risk
- Colorectal cancer screening for adults over 50
- Depression screening for adults

- Type 2 diabetes screening for adults with high blood pressure
- Diet counseling for adults at higher risk for chronic disease
- HIV screening for all adults at higher risk
- Immunization vaccines for adults: doses, recommended ages and recommended populations vary:
 - Hepatitis A
 - Hepatitis B
 - Herpes zoster
 - Human papillomavirus
 - Influenza
 - Measles, mumps, rubella
 - Meningococcal
 - Pneumococcal
 - Tetanus, diphtheria, pertussis
 - Varicella
- Obesity screening and counseling for all adults
- Sexually transmitted infection (STI) prevention counseling for adults at higher risk
- Tobacco use screening for all adults and cessation interventions for tobacco users
- Syphilis screening for all adults at higher risk

To find a complete list of covered preventive services for women, including pregnant women, and for children, go to www.healthcare.gov.

Harvest Vegetable Medley Makes: 8 servings

Brighten up your dinner table -- and boost your veggie intake -- with this colorful mix of seasonal vegetables.

Ingredients

1 teaspoon olive oil
1 large sweet potato, peeled and cut into small dices (about 2 cups)
2/3 cup fresh apple cider or water
1 small red onion, finely chopped
1 16-oz bag frozen baby lima beans or shelled edamame
1 16-oz bag frozen baby peas
Freshly ground black pepper, to taste
1 tablespoon finely chopped parsley

Source: *Healthy Living Kitchens*

Preparation

1. Heat oil in a large sauté pan set over medium heat. Add diced sweet potato and cider or water. Cook until the liquid has nearly evaporated. Add onions and cook, stirring, until soft, about 2 minutes. Remove from the heat.
2. Bring a large saucepan of water to a boil. Add lima beans or edamame and cook until just tender, about 4 minutes. Add peas and cook 1 minute longer. Drain and add to sweet potatoes.
3. Rewarm the vegetables briefly. Add pepper and parsley, toss and serve.



Nutritional info / serving

140 Calories
5 g Fat
1 g Saturated fat
8 g Protein
20 g Carbohydrate
5 g Fiber
45 mg Sodium