



An Independent Licensee of the Blue Cross and Blue Shield Association

news release

November 24, 2009

Contact: Rob Schweers

Phone: 515-248-5683

E-mail: schweersr@wellmark.com

Understanding the true cost of health care

Tips to help consumers lower their health care costs

DES MOINES, IA (November 24, 2009) – When health insurance picks up most of the cost of your medical care, it can be easy not to think – or even care – about how the rest of the bill is paid. Gaining an awareness of your health costs, however, is the first step in keeping your health insurance costs down.

Many people equate health costs to their *copay*, the portion they are responsible for when they visit the doctor's office. But, according to Laura Jackson, Wellmark Blue Cross and Blue Shield group vice president of provider relations and health management, that's only a small part of the total bill.

"You may have a \$20 copay for a routine doctor's visit when the actual bill was several hundred dollars," she said. "In most situations, the majority of the bill is paid by the insurance company, using the premiums you and/or your employer paid into your health plan, and also potentially reflecting a discount the insurer has negotiated with the physician on your behalf.

"As our families and co-workers use more medical services, the result could mean higher insurance premiums, copayments, coinsurance and deductibles if the premiums are not enough to cover your plan's expenses."

The best thing consumers can do, according to Jackson, is to make health decisions as if they were responsible for the entire bill.

"Think of it along the same lines as buying a car," she says. "We might shop for months, and agonize over choosing the right vehicle, but we rarely do that for our health care when we have the time to make educated decisions. And with only that \$20 copay, it's easy to choose the 'most expensive car on the lot.'"

More ways consumers can help control costs:

Ask about generic medications every time you receive a prescription. While your copay may be only \$15 or \$20, the actual cost of the medication could be much more.

Don't assume you will receive a prescription every time you go to the doctor. In many cases, illnesses like the common cold need to run their course. Antibiotics won't make the cold go away any faster.

Save the emergency room for actual emergencies. You can usually get more appropriate care for **non-emergencies** in your doctor's office, or in an urgent care clinic.

Review your bills. Look for duplicate billings, or billings for services you don't remember receiving. Then ask your doctor or hospital about any questions you have on the bill.

Forward your medical records to new doctors or specialists. Promptly forwarding records when you change primary care physicians, or when you are referred to a specialist, can help physicians provide better care, and prevent duplicate testing.

Ask your doctor why a test or treatment is needed before agreeing to the procedure. More is not always better; it's important to understand both the benefits and risks associated with your care.

Know what you are getting, and how much it costs. Use the *Health Care Quality and Cost Tools* at **www.wellmark.com** to receive independent health care quality information on hospitals by procedure or diagnosis.

Visit **www.wellmark.com** for more information on Wellmark's products and services, or call 800-724-9122 for easy-to-understand health care information through **Personal Health Assistant 24/7**.

-30-

Wellmark, Inc. (www.wellmark.com) does business as Wellmark Blue Cross and Blue Shield of Iowa. Wellmark and its subsidiaries and affiliated companies, including Wellmark Blue Cross and Blue Shield of South Dakota and Wellmark Health Plan of Iowa, Inc., insure or pay health benefit claims for more than 2 million members in Iowa and South Dakota. Wellmark Blue Cross and Blue Shield of Iowa, Wellmark Blue Cross and Blue Shield of South Dakota, and Wellmark Health Plan of Iowa, Inc. are independent licensees of the Blue Cross and Blue Shield Association.