



how to be a **SMART** **HEALTHCARE CONSUMER**

Most shoppers would never buy a new car without researching first. Yet, many never do their homework when choosing a health insurance plan, physician or where to have medical procedures done.

A recent Consumer Reports study showed 12 percent of Americans spend more than \$5,000 a year on medical bills. That doesn't even include related prescriptions and health insurance premiums. Not surprisingly, 11 percent of those polled said they had trouble paying their medical bills.

Healthcare reform is an ongoing process in the U.S., requiring Americans to be smart consumers and ask the right questions. Doing so, can save money and lead to better quality care.

Smart consumerism starts with maintaining a healthy lifestyle – eating healthy, getting immunizations and having regular checkups. Finding the right physician or surgeon is equally important. Ask friends and family members for recommendations. Take note of office hours and locations and what kind of insurance the physician or surgeon accepts.

Asking the right questions in the physician's office is also smart. If surgery is recommended, patients should ask which surgeon is best for their particular surgery.

Choosing the right insurance plan is just as important. So is knowing what kind of coverage it provides. A good health plan avoids unnecessary medical care, which not only increases premiums, but also increases patient risks.

Consumer Reports and the National Committee for Quality Assurance has compiled a list of recommended insurance plans for each state. In North Carolina, Blue Cross Blue Shield of North Carolina, United Healthcare Services and UnitedHealthcare Insurance all earned recommendations, based on reducing unnecessary costs and procedures. Other top-rated plans included Cigna Health and Life Insurance and Connecticut General Life Insurance.

The U.S. Affordable Care Act, often called Obamacare, requires everyone to have health insurance. Those who do not have it through their employer must purchase it privately by Feb. 15, 2015. If they do not, they will not be able to purchase insurance for the rest of the year, unless a major life event occurs, such as having a baby

or losing employment.

Once you have health insurance, take the time to review provider networks and drug formularies. It may seem daunting, but understanding how insurance works saves money.

Using in-network providers is one of many ways healthcare consumers can save money. Others include asking for generic prescription drugs and using mail-order pharmacies when possible. Reviewing medical bills and explanation of benefits (EOBs) for errors can also save money.

Consumers can also compare physicians and hospitals online. The federal government's www.medicare.gov/hospitalcompare website compares hospitals based upon patient experiences, timeliness and effectiveness of care, readmissions and complications. It also lists if a facility offers medical imaging and the number of Medicare patients the facility sees.

So don't wait for a medical emergency or that unexpectedly large medical bill to brush up on your insurance homework. Being a smart consumer makes sense – for your health and your pocketbook.

To purchase private insurance under the Affordable Health Care Act, visit www.healthcare.gov or speak to a Navigator locally at Cumberland HealthNet. The address is 225 Green St., Suite 1111, Fayetteville, N.C. 28301. Walk-in or scheduled appointments are welcome. Call (910) 483-6869 for more information. Enrollment deadline for the 2015 calendar year is Feb. 15, 2015.



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