

# The savvy member's action guide

## Fourteen smart ways Anthem members get more from their health plans

### Sometimes the simple things make a big difference

Here are a few easy tips you can use to get more from your benefits and save money on health care. You can find information on these tips at [anthem.com](http://anthem.com).

#### Tip #1: Ask about your choices for certain care

Hospitals have higher overhead costs, so they usually charge more for their inpatient and outpatient care. Many services can be performed in a doctor's office, surgery center or freestanding radiology center. This saves you out-of-pocket costs. You usually only pay your copay (a set amount of your share of the costs) instead of coinsurance (a percentage of the costs) for care you get in a doctor's office or freestanding center.

It's also important to know that not all providers within a contracted hospital may be individually contracted to provide care to our members. For example, if you are scheduled for a procedure that would involve the services of several providers, such as an anesthesiologist or a radiologist, it's possible that not all of the providers helping to render your care are contracted providers within our network. If that occurs, nonparticipating providers can charge you for costs above and beyond what we have agreed to pay for covered services with providers who are in our network.

So it's important to find out up front if all of the hospital-based providers who will be serving you are part of our network. There are several ways you can check to make sure a hospital-based provider is also part of our network:

- Ask for a complete list of all providers who will be providing services.
- Ask the facility if each provider is a contracted provider within our network.
- Call Member Services to confirm if the provider is in our network.
- Log on to [anthem.com](http://anthem.com) and use the **Find a Doctor** tool to look up the provider and verify if they are in our network.
- If your admission to a hospital is unplanned and therefore considered emergent, there may not be time to determine up front if providers treating you are in our network. If possible, a family member may be able to check on your behalf.

#### Tip #2: Understand the difference between preventive care and diagnostic care

Your coverage includes access to preventive care services at no cost, which can really help you stay on track with your health. But it's important to understand the difference between preventive care and diagnostic care so there will be no surprises about out-of-pocket costs. If you see your doctor for a routine screening, such as a checkup and there are no health issues discovered, that will be billed as a preventive care service. But if the doctor uncovers something that warrants more testing or treatment, it will be billed as a diagnostic visit and you will be expected to pay your regular cost share for an office visit copay. In addition, if you have previously been diagnosed with a condition such as high cholesterol or diabetes and visit your doctor for a subsequent checkup, that visit will also be considered diagnostic rather than preventive and the applicable cost share will apply.

#### Tip #3: Ask about your options for radiology services

We give your doctor quality and cost information for radiology centers in your area. This list can help you get the highest quality care at the lowest cost. Anthem Blue Cross and Blue Shield and its affiliate HealthKeepers, Inc. (Anthem) radiology centers have been rated on many factors, including quality and cost. You and your doctor can use this list together to help you choose the right radiology center for you.

#### Tip #4: Use freestanding labs

You can usually visit a freestanding lab for things like blood and urine tests. This is another way you can lower your out-of-pocket costs.

#### Tip #5: Estimate your Cost

Did you know that different hospitals and facilities charge different amounts for the same services? Now you can know your cost before you set foot in the hospital. By getting an estimate of your costs based on the benefits of your health plan, you can choose a facility that fits your budget.

#### How to get an estimate of costs:

- Log in at [anthem.com](http://anthem.com) and select **Estimate Your Cost**.
- Simply search or browse for the procedure you are looking for and the tool will help guide you.
- You can easily compare facilities in your area.

# The savvy member's action guide (*continued*)

## **Tip #6: Use urgent care or walk-in centers when it's not life-threatening**

Emergency room (ER) care costs a lot more money and time than care you get in your doctor's office, urgent care or walk-in center. So save the ER for true emergencies. For things like minor cuts and sprains, ear or throat infections, bronchitis and other non-life-threatening issues, you'll usually get care faster — and pay lower copays and/or coinsurance — when you use your network doctor's office, urgent care or walk-in center.

## **Tip #7: Shop around for the lowest drug costs**

You can buy your prescription drugs from different places: local pharmacies, retailers, grocery stores and home delivery pharmacy. Drug prices can vary quite a bit from place to place. You can save money by comparing costs before you fill your prescription.

## **Tip #8: Choose generic drugs**

Generic drugs generally work just as well as brand-name drugs, but cost much less. The Food and Drug Administration (FDA) requires that brand and generic drugs have the same active ingredients, strength and dose. Ask your doctor if generics are available and right for you. If not, your doctor may know of other brand names that cost less.

## **Tip #9: Use over-the-counter drugs when you can**

You don't need a prescription for over-the-counter (OTC) drugs. They often have the same active ingredients as some prescription drugs, but usually cost a lot less. OTC allergy and heartburn medicines are good examples. Just make sure to ask your doctor if it's okay to swap your prescription drug for an OTC medicine.

## **Tip #10: Look into our special pharmacy programs**

We have two programs that can help you save right away by lowering your copay or coinsurance. Call the pharmacy number on your Anthem ID card to see if you qualify for these programs. Then, ask your doctor if one could be right for you:

- Use our Half Tablet program to save money without changing drugs. Instead, you get your current medicine on the Half Tablet program drug list prescribed at double the strength, then use a tablet splitter to cut the tablet in half. You can save up to 50% off your typical copay with this program.
- Use our GenericSelect program the first time you fill a new prescription with a generic on our list. We'll waive your first copay at a retail pharmacy or our home delivery pharmacy.

## **Tip #11: Get preventive care**

You have 100% coverage for network checkups, flu shots and some cancer screenings like mammograms. Getting preventive care can help prevent childhood diseases, diabetes, high blood pressure, cancer and other health issues that could cost you a lot more in the long run. Get peace of mind and better health at no extra cost to you!

## **Tip #12: Keep an eye on your EOB**

You'll receive an *Explanation of Benefits* (EOB) whenever you get care. It's like your personal claim and coverage report. When you get one, make sure it's right and only lists care you received. If you're ever unsure about a charge, call the Member Services number on your Anthem ID card and we'll help clear things up.

## **Tip #13: Take advantage of health and wellness programs at no extra cost**

Let us help you live healthier, feel better and save money. Get help with an ongoing health problem, call our 24/7 NurseLine, or have a coach help you get fit, lose weight or quit smoking. It's all part of your plan at no extra cost. Not sure where to start? Take the Health Assessment at [anthem.com](http://anthem.com). It looks at where you are now and the steps you can take to be your healthiest.

## **Tip #14: Use network doctors and hospitals**

You have access to some of the largest networks of doctors. That means the doctors you already know and trust are likely in our networks. And we work with our large provider networks to make sure when you visit a network doctor, your share of the cost is lower — even before you pay any deductible — so you can save from day one of your coverage. You also get access to providers across the country. When you get care out of the network, you'll pay more and you'll likely have to file claims yourself (network doctors do that for you).

Three quick ways to find network care:

1. Type [anthem.com](http://anthem.com) into your smartphone browser to use our easy mobile app.
2. Log in to [anthem.com](http://anthem.com) and select **Find a Doctor**.
3. Call the Member Services number on your Anthem ID card.

## **Tip #15: Find health information at [anthem.com](http://anthem.com) or Anthem Member Services**

At [anthem.com](http://anthem.com), you'll find plenty of expert information to help you stay on top of your health care options, costs and ways to improve your health. Take a few moments, explore the website and learn more. You can also call Member Services for more help.

## **Register today at [anthem.com](http://anthem.com)**

Explore our members-only site to learn more about your health care options, costs and ways to help take control of your health.