





# How you can help control the costs of *your health care*

We understand that the rising cost of health care is a major concern for many individuals and families. Our goal is to help members feel empowered and informed so they can access the care they need and better manage health care costs.



## What you can do to save money

- 1 | Talk to your provider.** Ask your doctor, pharmacist or health care provider about treatment options or medications that will work well for you, but at a more affordable cost. Help them understand your financial limitations so they can determine the best treatments for you.
- 2 | Make smart choices about where and how you receive care.** This can significantly lower your out-of-pocket costs.
  -  **Use in-network providers:** Insurance plans often have negotiated rates with network doctors and hospitals, which typically cost less than out-of-network care.
  -  **Seek telehealth options when your doctor isn't available:** Virtual visits for certain types of care can help you access care sooner and potentially prevent more expensive health problems down the road.
- 3 | Stay ahead of your own and your loved ones' health issues.** This not only improves outcomes but can also help avoid expensive treatments later.
  -  **Take advantage of preventive care:** Your health insurance most likely covers services like vaccines, screenings, and annual checkups at no additional cost. Find out what your benefits include and stay proactive – it can help keep you healthy and prevent costly treatments later.
  -  **Compare prescription drug costs:** Different pharmacies may charge different prices. Also, your insurer may offer prescription discount, mail order or home delivery programs that can reduce costs.
    - Drug assistance programs: New York state offers the [Elderly Pharmaceutical Insurance Coverage \(EPIC\) program](#) to seniors to help supplement out of pocket Medicare Part D drug plan costs.
    - Manufacturer assistance programs: Pharmaceutical companies may offer an assistance program on the medications they manufacture.

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**Know how your insurance works.** This can help you plan and manage expenses more effectively.



**Understand deductibles and copayments:** Knowing how much you pay upfront and what your insurance covers helps you make informed financial decisions about care.



**See if your employer offers a Health Savings Account (HSA) or Flexible Spending Account (FSA):**

These accounts let you set aside pretax money for eligible medical expenses, saving on overall health care costs.



**Learn about health and wellness discounts** like free or discounted gym memberships offered by your insurer.

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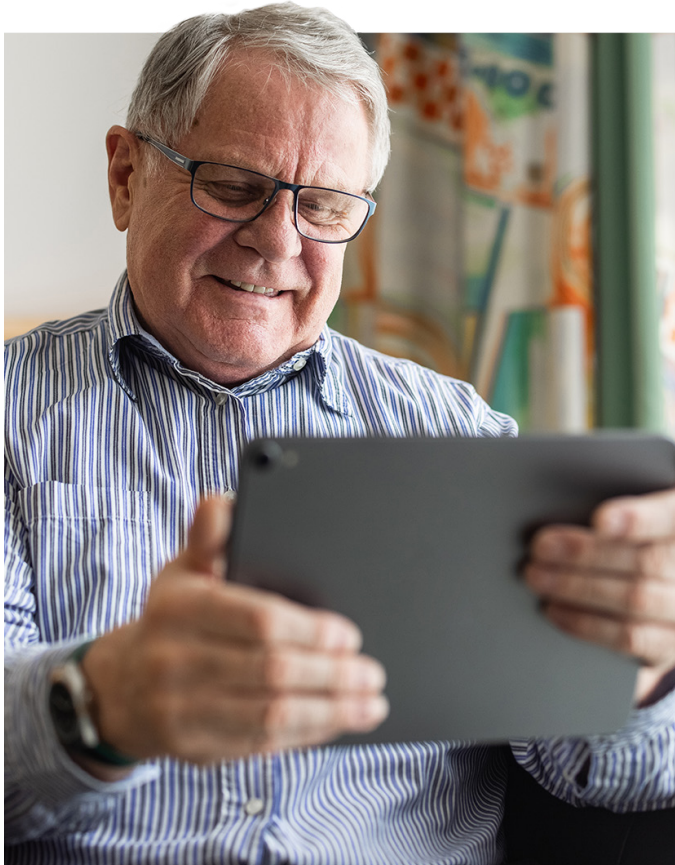
Explore financial support options and reassess your plan annually **to ensure your coverage fits your needs and budget.**



**Check for financial assistance programs:** Some hospitals and clinics offer financial aid or payment plans, especially for those individuals who struggle to cover their medical expenses.



**Review your plan annually:** Health needs change and switching to a plan that better fits your current situation can be a cost-saving move.



## Quick Guide

Excellus BCBS members can take advantage of the following resources:



- [How health insurance works](#)
- [Find a doctor tool](#)
- [Estimate medical costs tool](#)
- [Log in to your member account](#) to view your benefits
- [Recommended screenings and vaccines](#)
- [Health and wellness discounts](#)
- [Telemedicine](#)
- [Mail service pharmacy](#)

Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association.

If you are a Medicare member on several drugs, take advantage of a free one-on-one consultation with a health-plan pharmacist to review your medication therapy when offered.

If you are an Excellus BlueCross BlueShield member, help is just a phone call away – for questions about your coverage or anything else related to your or your family's care, call Customer Care at the number on the back of your member ID card.

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