

Tips to Get the Most Out of Your Plan



The secret to getting the most out of your high deductible health plan (HDHP) is getting comfortable talking to your doctor about procedures, prescriptions and costs. Healthy conversations paired with our member tools and resources may help you find ways to save money that you never knew existed.

Ways to get more out of your HDHP



Take advantage of preventive care.

Here's something you might not realize: most preventive care is covered in full with an HDHP. That means your family's routine physicals, health screenings, and immunizations don't cost a thing.



Put network discounts to work.

Did you know your insurance company negotiates discounts with local doctors, specialists, and preferred providers to help you save on services? Our Find a Doctor tool helps you quickly view which providers participate with your plan when you log in to your member account.



Get the lowdown on the lowest prices.

Many providers charge different prices for similar services. Don't be afraid to compare prices for similar procedures to find the right balance of care and costs. You can Estimate Medical Costs for many services and treatments when you login to your member account at ExcellusBCBS.com



Be open with your doctor about costs.

Your doctor's mission is to keep you healthy. So let them know if you're uncomfortable with the cost of a procedure. They may be able to recommend a lower-cost alternative or payment plan that could work with your budget.



Ask if generics could be right for you.

Generic medications do the exact same thing as the name brand, but for less money. Ask your doctor if there's a generic or if they have any samples or coupons they can give you. Your pharmacist might also have a recommendation.



Prep for expenses with an HSA.

Be ready for medical bills with a health savings account (HSA) through your employer or bank. Money in these tax-free accounts gains interest until you use it, and you never lose it, so contribute as much as you comfortably can.



Timing is everything.

Compare your medical bills with your health statement or online member account. Your remaining deductible changes as new claims are processed. Check with your provider's office if you think you may have paid more than you should have.

Get connected and stay in-the-know

Did you know you can compare costs, track billing, and find in-network providers easily using your online member account? If you're currently a member, log in at ExcellusBCBS.com/Member and get the answers you need to make smarter decisions every day.



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