

## Controlling Your Health Care Costs

Health care costs are spiraling out of control. New technology, advanced testing, and “designer” drugs along with a “fee for service” system encourages doctors to do more, putting pressure on health care costs. What can you do to get the care you need and keep costs under control? There are a number of steps you can take.

- Live a healthy lifestyle – it shouldn’t have to be said, but the most important factor to stay healthy is to eat a healthy diet, exercise regularly, don’t smoke, and drink alcohol in moderation. Even if you already have health problems, lifestyle changes make it easier to keep your health problems in good control.
- Get appropriate preventive care – the medical system is geared to doing too much, and preventive care is not immune to this. There are competing recommendations on what is valuable in helping prevent illness or detect it early. The [U.S. Preventive Services Task Force](#) publishes unbiased recommendations based on what has been proven to be appropriate preventive care. Consider these guidelines along with your personal circumstances when choosing preventive testing.
- Become an empowered patient – work with your doctor to understand the testing and treatment being offered and why it is being done. Ask the following questions:
  - How will the test being done help the doctor with diagnosis or treatment? Many tests are ordered because of “protocol” or “just because it would be good to know” and these are not good reasons to order costly testing. In addition, tests frequently have false positives or false negatives and you can spend even more time and worry chasing down tests that should have never been ordered in the first place.
  - What are all the options for treatment? Often doctors just recommend the treatment they think is best for you. Make certain you understand what is involved with the treatment and ask if there are any other treatments available that you should consider.
  - Are there less costly drugs that can be used? Doctors often provide medications that are convenient and don’t always consider the costs.
  - If you are on chronic medications, revisit your medication list with your doctor periodically to see if medications are still needed or if better or less expensive options are available.
- Shop around for medications – charges for medication vary from pharmacy to pharmacy. The price difference is occasionally dramatic.
- Stay in your insurance provider’s network – out of network doctors or hospitals can add greatly to the cost.

- Follow your doctor's advice – once you've agreed to a plan of care, be sure to follow through. And if for some reason you can't follow the recommendations, be sure to let your doctor know that you aren't following through and the reason you are unable to do so. They can help you make adjustments so you can follow through on what is needed to take care of your health.

It is sometimes difficult to be an empowered health care consumer when you are ill. If this is the case for you, enlist a family member or friend to help you better navigate your health care and follow through on these tips for your health care.

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