



BlueCross BlueShield  
of Texas

# Consumerism Education

## The Cost of Health Care is Rising. Being Informed Helps.

We see it in the news, and we've seen our own health insurance premiums and deductibles go up. Average health insurance premiums increase every year across the U.S. But here's something you might not know: You can do something about it. Look for information and recommendations that lead to better health decisions and help keep health care affordable.

### What You Should Know:

#### Employer-employee relationship

Employers are always looking for ways to shield you from the high cost of health care procedures, treatments and drugs. In fact, employers spend on average five times more than their employees do to provide health care coverage.

Employees should be encouraged to become more involved in looking for effective health services and treatments at cost-effective prices.

#### Why health care costs rise

A number of factors contribute to spiraling costs, including new and expensive medical technology; prescription drug expenses, which are expected to continue to increase; and government regulations.

An aging population and a rise in chronic diseases are also contributing factors, which have placed tremendous demands on the health care system.

#### Health insurance basics

Health insurance companies use historical data and analysis to predict the medical expenses for a company's employees and to set health care insurance costs. Employers negotiate benefit packages with insurers to determine services covered and the levels of coinsurance, deductibles and the employee share of premiums. Approximately 85 percent of every health insurance dollar goes directly to pay for medical care.

Employers help keep health care costs contained for themselves and all of us when they encourage employees to actively participate as smart health care consumers.



# What You Can Do:

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## Keep an eye on health care costs

As we all pay more for the medical procedures we need and services we use, we should ask questions to ensure appropriate treatment. Review your medical bills and Explanations of Benefit statements (EOBs) for accuracy. Keeping an eye on health care costs is an important way to keep health care affordable.

## Know your physician

Having an ongoing relationship with a primary care physician is the best way to make sure you get the care that's right for you. In fact, better communication between doctors and patients can help prevent medical errors. That's why it's important to keep an up-to-date health history and record of your prescriptions and share them with your physician.

Use the Integrated Provider Finder to search for a doctor, hospital or compare treatment costs. It's quick, easy and available to members and non-members on your Blue Cross and Blue Shield home page.

## Avoid unnecessary trips to the ER

When someone visits the emergency room (ER) for non-urgent care, we all pay more. Unnecessary ER visits raise health care costs. In an emergency, don't hesitate to go to an ER, but if your condition isn't urgent, call your doctor first.

Retail Health Clinics (RHCs) are quick access clinics staffed by nurse practitioners and physician assistants designed to offer immediate, limited in-scope treatment for health conditions that are not severe enough to require services in the ER or even an urgent care facility. RHCs are clinics typically located in retail stores and offer members a lower cost alternative. To find an RHC, go to [bcbstx.com](https://www.bcbstx.com) and search the Integrated Provider Finder.

## Step up activity

Brisk walking for 30 minutes a day, three times a week, can improve your health and may reduce your need for medical services. According to a study by the Centers for Disease Control and Prevention, increasing regular moderate physical activity among the more than 88 million inactive Americans over the age of 15 years could significantly reduce annual health care costs.



## Take an ounce of prevention

By simply buckling seat belts, wearing bike helmets and using other safety equipment, we can save billions of dollars in related medical expenses. For example, the failure of some Americans to wear seat belts leads to thousands of needless deaths and injuries, as well as high health care and related costs each year.

## Plan a balanced diet

A balanced diet – watching what you eat and how much you eat – will make you feel better. It can also help prevent diseases and illnesses that cost all of us in the long run – diseases like Type 2 diabetes, hypertension and coronary heart disease. If we can reduce the number of obese adults by just 5 percent, America could save billions in health care costs annually. Talk to your doctor about a diet that's right for you.