## TIPS ON HOW TO BE A BETTER **HEALTHCARE CONSUMER**



82% OF AMERICANS RATE THE QUALITY OF THEIR HEALTHCARE AS EXCELLENT OR GOOD

KNOW THE BASICS OF YOUR HEALTHCARE PLAN

How would you rate the quality of your insurance? Do you feel like you are getting the most out of your health benefits? Here are some tips to help you become a better healthcare consumer.

AN FSA OR HSA CAN HELP SAVE MONEY



**Deductable** 







**OOPM** 

**Providers** 

**Programs** 



A Flexible Spending Account (FSA) or Health Savings Account (HSA) account can help you save money in the long run by setting aside pre-tax dollars to pay for medical expenses.

**USE IN-NETWORK PROVIDERS** 

Look for doctors and medical providers who are in-network. You can usually find in-network providers by looking them up on your insurance website or app.



If you need a medical procedure or surgery, you may want to consider visiting another doctor for a second opinion.



**GET A SECOND OPINION** 

**SOUGHT A SECOND OPINION RECEIVED A NEW OR REFINED** 

**GENERIC DRUGS OVER BRAND** NAME PRESCRIPTIONS

See if generic drugs are available instead of brand name prescriptions.

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\$ \$	\$	\$

CARE COORDINATORS OR **HEALTHCARE CONCIERGES CAN HELP** 

Your health plan may offer **Coordinator** or Concierge Services to help guide you through your healthcare needs. Some of these needs may include finding

providers that are right for you or can help with answering common billing questions.

**BE CONSCIOUS OF YOUR HEALTH** 

By being proactive about your health, you can save money and time with fewer visits to your health provider.



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https://www.census.gov/library/publications/2021/demo/p60-274.html https://news.gallup.com/poll/327686/americans-satisfaction-health-costs-new-high.aspx





