

MAKE CONVERSATION PART OF YOUR PLAN



What's the secret to getting the most out of your High Deductible Health Plan (HDHP)? Getting comfortable talking to your doctor about costs. When you have healthy conversations about procedures, prescriptions, and general costs, you will find new ways to save money that you never knew existed.

Want to know how to get more out of your HDHP? Just ask.



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. If you're not sure if a service is covered, ask.



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? Ask your provider if they participate.



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.



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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.



5

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.



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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.



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Make sure your bills add up.

If you spot an error between your medical bills and Explanation of Benefits (EOB) statement, call your provider's office and work with the staff to pinpoint the issue.

GET CONNECTED AND STAY IN-THE-KNOW

Did you know you can compare costs, track billing, and find in-network providers easily from your member portal? If you're currently a member, log in at **[ExcellusBCBS.com/Member](https://www.ExcellusBCBS.com/Member)** and get the answers you need to make smarter decisions every day.

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