

Health Savings Account Plans - what you need to know

What you need to know as a health care consumer

Let's put it out there: it's not always easy to be an educated health care consumer. The old adage "you get what you pay for" doesn't exactly hold true in today's complex world of health care. Here are some important things you should know as you begin to become a more educated consumer of health care:

Using doctors and hospitals in the United Healthcare network may save you money.

An HSA Plan gives you a large, national network of doctors and hospitals and other health care facilities. You will usually have a lot of choices. Insurance companies work with network providers so that they offer services at a lower cost to you. Whether you are home, traveling for work or vacation, or have a child going to school in another state, you can rest easy because a network doctor is likely nearby. Emergencies are covered anywhere in the world. If you decide to get care outside of the network, you'll be covered, but it might be at a higher cost. Where you choose to get care can make a big difference.

Take advantage of preventive care, especially when it's covered 100 percent.

With the HSA Plan, one of the most important features is that you have 100 percent coverage and protection right away for preventive care services like routine physical examinations, well-baby and well-child care, immunizations, screenings and related labs and x-rays. Routine checkups and screenings can help you avoid serious and costly health problems, allowing you and your doctor to work as a team to manage your overall health, and help you reach your personal health and wellness goals.

Doctors and hospitals can charge different rates for the same service.

Most people don't really know the true cost of health care services. We've gotten used to paying a smaller portion or percentage of the actual cost of care. Many people may think the cost of a routine doctor's visit is only \$20. But the \$20 may only reflect a copayment or coinsurance amount, when the average cost is at least \$155, depending on the type of visit.¹ In some cases, the cost difference between health care providers can be hundreds, even thousands, of dollars, based on the region, the service or treatment, among other things. Again, where you choose to get care can make a big difference in what care you receive and how much you pay for it.

¹ Source: *Primary Care Doctors Account for Nearly Half of Physician Visits but Less Than One-Third of Expenses*. AHRQ News and Numbers, April 25, 2007. Agency for Healthcare Research and Quality, Rockville, MD, <http://www.ahrq.gov/news/nm/nm042507.htm>

Most adults don't receive the medical care they need.

Medical care varies widely, which often leads to varying care and results. If the results are ineffective or poor, then more care may be needed, requiring even more medical expense to you. In fact, adults receive recommended medical treatment

only 55 percent of the time.² This may mean that you are not getting the care you need. By being a more informed consumer, you can ensure you are getting quality care that is right for you. At the same time, you can work to avoid the risks that low quality care presents, such as possible higher complications and surgical repeat rates, unnecessary hospitalizations and even misdiagnosis.

² Source: *Asch, Steven M. et al. The New England Journal of Medicine*, 2006 March 16; 354: 1147-1156

More procedures and expensive services doesn't mean better care.

In many cases receiving more medical procedures can be more harmful than beneficial, for example exposure to radiation through unnecessary radiology. More than five years ago, the Wall Street Journal ran a story about the cost of MRI scans and how more expensive scans were not better scans.³ Many of the least expensive scans were of the highest quality. This continues to be the case in many health care situations, ranging from lab work to prescription medications. If you can find a good doctor that you trust, they will put your needs first. And don't be afraid to ask these two questions: Am I getting the best price and am I getting the best quality?

³ Source: *WSJ.com - MRI and CT Centers Offer Doctors Way to Profit on Scans*, 2005 May 2
http://online.wsj.com/article_print/0,,SB111498587452921637,00.html (5 of 6)5/2/2005 1:39:55 AM

A hospital emergency room may not be the best choice.

More than fifty percent (50%) of emergency room (E.R.) visits are unnecessary.⁴ An E.R. visit will cost anywhere from \$500 - \$1,000.⁵ So when someone visits the E.R. for non-emergency care, we all pay more.⁵ If it's a true emergency, you shouldn't hesitate to go to the E.R. But if the condition isn't urgent, you should check with your own doctor first. By contacting your own doctor for non-emergencies, and by knowing what other options are available to you for non-emergencies, such as urgent care clinics, you can choose the care that works best for you and your budget.

⁴ Source: *Addressing the Problem of Low Acuity Non-Emergent ER Visits*, Mercer Human Resources Consulting, January 2006;

⁵ Source: *Medical Expenditure Panel Survey, Agency for Health Care Research and Quality, U.S. DHH Services, 2010*
<http://www.ahrq.gov/about/highlt10.htm>

Changes are already under way.

If you just consider the costs related to obesity, heart disease, diabetes, and even many forms of cancer, we realize that by making wiser lifestyle choices we can dramatically reduce the risk of chronic conditions, improve our health, and save ourselves some medical expenses. It seems more and more people are taking ownership of their health and trying to buy foods and make choices that will improve health or increase their quality of life.

Health Savings Account Plans –continued

Members in a United Healthcare HSA Plan may see the impact of their choices. This is because they may lead to potential savings and better health due to:

- Lower monthly paycheck contributions (monthly plan premiums) & save the funds you don't spend for later
- 100 percent coverage for preventive care services
- Income-tax savings from opening and contributing to an HSA
- Fewer visits to the emergency room for non-emergency care
- Fewer visits to the doctor's office for minor health needs
- Increased use of generic versus brand-name medicines
- Increased awareness of actual costs for doctor visits and other care
- Personal support for management of chronic conditions and specific diseases

Visit healthcarelane.com/cdh for more information.

Health plan members, watch for an invitation to arrive at home for several upcoming presentations (*repeated*) where you can learn about the available health plan choices that will be available during open enrollment this year and how an

HSA plan could benefit you and your family. If you have one, be sure to bring your spouse too.

Tuesday, February 19, 2013

6 to 7:30 pm

City Council Chambers—City Hall

Wednesday, February 20, 2013

2 to 3:30 pm

City Council Chambers—City Hall

Wednesday, February 27, 2013

2 to 3:30 pm

Community Room—Public Safety Facility

Thursday, February 28, 2013

6 to 7:30 pm

Community Room—Public Safety Facility

Thursday, March 7, 2013

9 to 10:30 am

City Council Chambers—City Hall

Removal of Flowers & Decorations from City Cemetery by March 1

The deadline for removing all flowers and decorations from the City Cemetery is March 1, 2013. Any items left on the graves after that date will be removed per cemetery rules and regulations. As a reminder, only flowers in a vase are permitted on the monuments. Any other items will be removed by the cemetery staff. For more information regarding flower removal, please contact Deputy City Clerk Maryanne Fair at mfair@ofallon.org or 624-4500, ext. 9-1101.

The City of O'Fallon is also entering the first phase of a multi-phase project to improve the condition of the City Cemetery. The goal is to repair crumbling footings and concrete caps, level the monuments, secure the monuments to the new concrete base, and reposition them to the original locations at the head of the grave site. Portions of the Tiedemann Section may be temporarily closed to the public during the first phase. Comments or questions about this project may be directed to Calvin Beckmann, Park & Grounds Supt., 622-1566 or cbeckmann@ofallon.org.

O'Fallon Garden Club Trivia Night and Silent Auction

Mayor Gary L. Graham announced that the O'Fallon Garden Club will be holding a trivia night and silent auction on Saturday, February 16, 2013 at Katy Cavins Community Center in Community Park. Doors open at 6:30 p.m. and games begin at 7 p.m. Tickets are \$12.50 per person or \$100 for a table of eight.

In addition to trivia, there will be a silent auction, muligans, a 50/50 drawing and a cash bar. Participants are encouraged to bring their own snacks, but no outside alcohol is permitted.

Advance tickets are available through the Parks & Recreation Department at 624-0139 and will also be available at the door, if not sold out. Proceeds from the event will be used for community beautification

projects throughout O'Fallon.

The O'Fallon Garden Club was organized in February 2010 and meets at various locations in the community on the first Tuesday of every month at 6:30 p.m. The club provides an opportunity to socialize and share gardening stories and ideas and, at the same time, helps to beautify our community.

"The Club welcomes anyone who is interested in gardening and likes to be social and have some fun," said Mayor Graham. "Everyone is welcome."

If you are interested in joining the Garden Club, please contact the Parks & Recreation office at 624-0139, or send Calvin Beckmann, Park & Grounds Superintendent, an email at cbeckmann@ofallon.org.