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Healthcare Consumerism 101

PRESENTED BY
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AGENDA

Today we will be covering...

- The Definition of Healthcare Consumerism & Policies
- How to Be a Smart Healthcare Consumer
- Final Tips & Q/A

What is Healthcare Consumerism?

DEFINITION

Movement that advocates patients' involvement in their own healthcare decisions.

Push to provide better information and transparency so patients can make educated decisions about their health and health benefits.

Healthcare Price Transparency Policies

HEALTHCARE PRICE TRANSPARENCY POLICIES

Also Known as Rules

Hospital Price Transparency Rule

January 1, 2021

› Applies to Hospitals

Transparency in Coverage Rule

› Applies to Health Insurers

No Surprises Act

› Ban on Surprise Bills

› Good Faith Estimates

› Advanced Explanation of Benefits

Note

Consumer-facing cost-comparison tools are becoming more readily available, with potential to significantly impact medical and pharmacy-related healthcare spend.

Test Your Knowledge

How to Be a Smart Healthcare Consumer

How to Be a Smart Healthcare Consumer

1. Choose the Plan That Is Best for You & Your Family
2. Maximize the Benefits Provided Under Your Plans
3. Know Where to Go
4. Shop Around
5. Plan for Your Visit
6. Act
7. Post-Visit Reminders

HOW TO BE A SMART HEALTHCARE CONSUMER

1. *Choose Your Plan*

- Does your employer offer more than one plan?
- Does your spouse/partner have employer-sponsored healthcare benefits?

Consider

High Deductible vs. Traditional Plan, In-Network Providers

Define

Premium, Copay, Deductible, Coinsurance, Out-of-Pocket Maximum

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Intentional Healthcare Habits

Understanding and feeling empowered to make confident healthcare decisions can be scary. However, not being properly educated or prepared is scarier. Take small steps to better comprehend your personal healthcare plan to make informed decisions, save money and prepare for the unexpected.

Let's start with the basics. Review the list of terms to your right to gain a better understanding of your insurance plan. Insurance plans can differ in which providers you can see and how much you will pay. It's important to understand your costs and key health insurance terms, so you'll know what services your plan will pay for and how much each visit or medicine will cost.

Don't forget to review your benefit guide, which outlines what is available to you. Make sure you can answer the following questions: What is your deductible? What is your out-of-pocket maximum? What are your in-network provider options and are there discounts available? If you are on a high deductible plan, does it contribute to HSA? It's important to have a basic understanding benefits to make better informed your healthcare needs.

Helpful Healthcare Terms

Deductible
The amount you owe for covered health care services before your health insurance or plan begins to pay.

Network
The doctors, hospitals, and suppliers your health insurer has contracted with to deliver health care services to their members.

Premium
The amount you pay for your health insurance or plan each month.

Coinsurance
Your share of the cost for a covered health care service, usually calculated as a percentage (like 20%) of the allowed amount for the service.

Copayment
An amount you pay as your share of the cost for a medical service or item, like a doctor's visit.

Qualifying Life Event
A change in your situation – like getting married, having a baby, or losing health coverage – that can make you eligible for a Special Enrollment Period, allowing you to enroll in health insurance outside the yearly Open Enrollment Period.

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HOW TO BE A SMART HEALTHCARE CONSUMER

2. Maximize Your Benefits

- What preventive screenings do you qualify to receive?

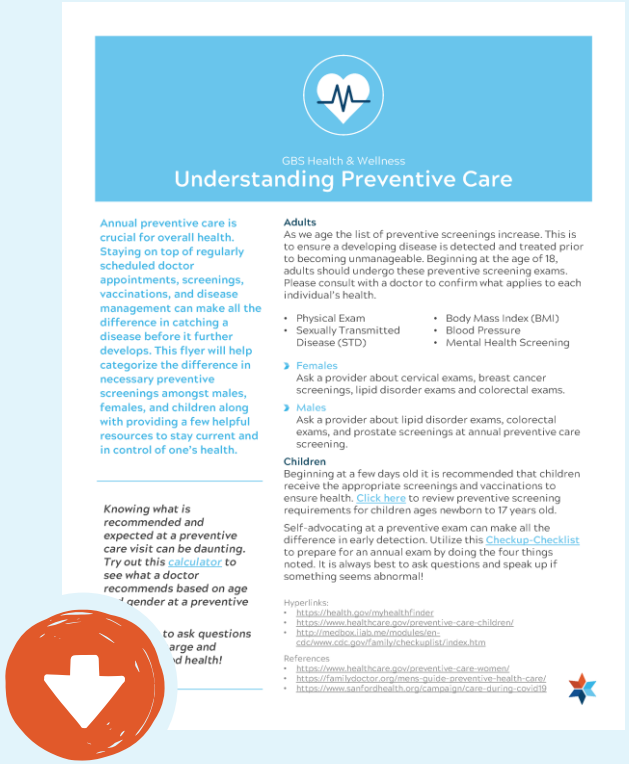
  MyHealthfinder >

- What other benefits are included?

  E.g., Nutrition Counseling, Condition Management, Wellness, Mental Health, Gym Membership Discounts, etc.

- What other benefits are offered?

  E.g., Ancillary, Voluntary Benefits



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Understanding Preventive Care

Annual preventive care is crucial for overall health. Staying on top of regularly scheduled doctor appointments, screenings, vaccinations, and disease management can make all the difference in catching a disease before it further develops. This flyer will help categorize the difference in necessary preventive screenings amongst males, females, and children along with providing a few helpful resources to stay current and in control of one's health.

Knowing what is recommended and expected at a preventive care visit can be daunting. Try out this calculator to see what a doctor recommends based on age gender at a preventive

to ask questions arge and d health!

Adults

As we age the list of preventive screenings increase. This is to ensure a developing disease is detected and treated prior to becoming unmanageable. Beginning at the age of 18, adults should undergo these preventive screening exams. Please consult with a doctor to confirm what applies to each individual's health.

- Physical Exam
- Sexually Transmitted Disease (STD)
- Body Mass Index (BMI)
- Blood Pressure
- Mental Health Screening

› Females

Ask a provider about cervical exams, breast cancer screenings, lipid disorder exams and colorectal exams.

› Males

Ask a provider about lipid disorder exams, colorectal exams, and prostate screenings at annual preventive care screening.

Children

Beginning at a few days old it is recommended that children receive the appropriate screenings and vaccinations to ensure health. Click here to review preventive screening requirements for children ages newborn to 17 years old.

Self-advocating at a preventive exam can make all the difference in early detection. Utilize this Checkup-Checklist to prepare for an annual exam by doing the four things noted. It is always best to ask questions and speak up if something seems abnormal!

Hyperlinks:

- https://health.gov/myhealthfinder
- https://www.healthcare.gov/preventive-care-children/
- http://medbox.iiab.me/modules/en-cdc/www.cdc.gov/family/checklist/index.htm

References

- https://www.healthcare.gov/preventive-care-women/
- https://familydoctor.org/mens-guide-preventive-health-care/
- https://www.sanfordhealth.org/campaign/care-during-covid19

Test Your Knowledge

3. Know Where to Go

- Primary Care
- Non-Emergency vs. Emergency Situations

  Urgent Care vs. Emergency Room >

- Outpatient Service Sites

  Outpatient Services Overview >

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Tips & Tricks on Optimizing Healthcare

Finding the best way to optimize an individual's healthcare experience can be daunting and overwhelming. These suggestions, provided by the GBS medical directors, can aid in successfully navigating the healthcare system and allow individuals to have confidence in making healthcare-related decisions.

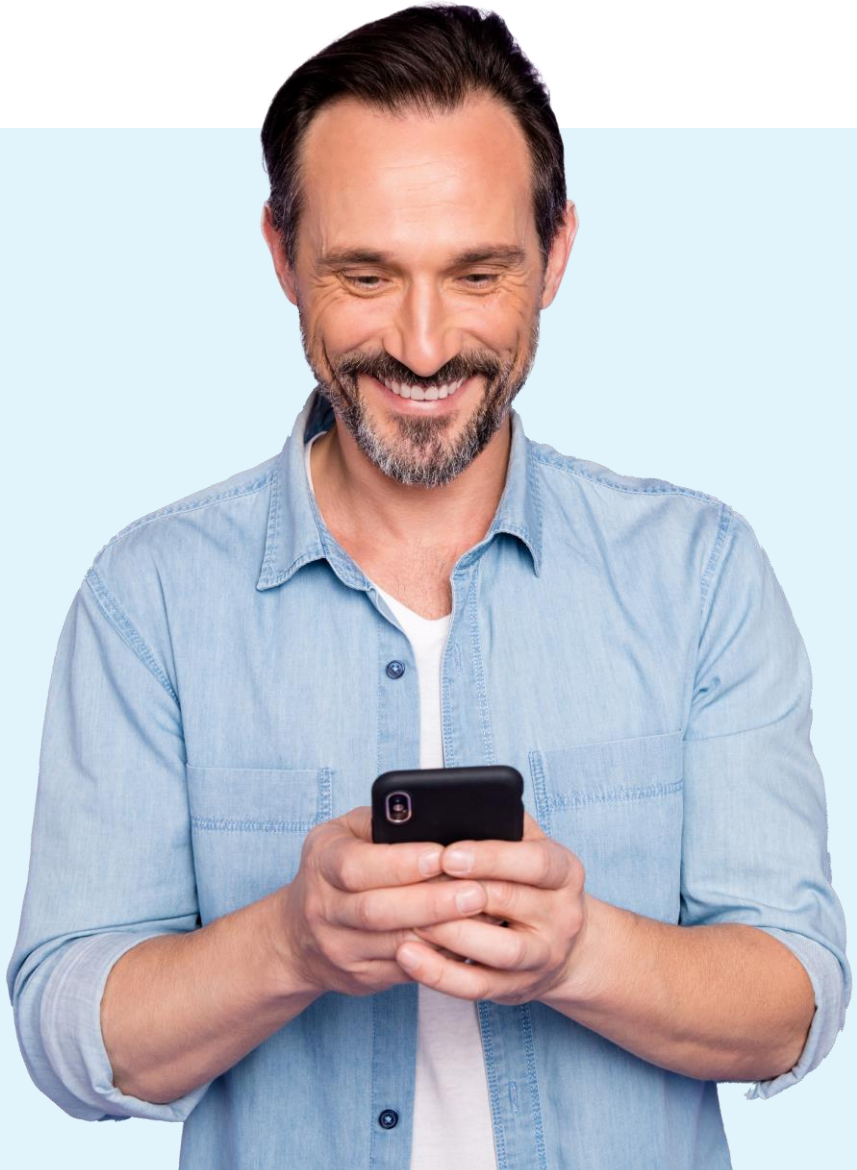
Fun Fact: The US spends almost three times more on healthcare than any other country in the world but ranks last in life expectancy among the 12 wealthiest industrialized countries. Want to make a difference? Stop focusing on "sick care" and start focusing on care that is preventive and comprehensive! Begin on nutrition, activity, stress mental health for quality of life.

1. **Utilize Generic Drugs When Possible**
   Don't be afraid to use generic prescription drugs! Generic drugs are replicas of brand-named drugs. This means generic drugs have the same dosage, intended use, effects, side effects, route of administration, risks, safety, and strength as the original drug. Brand name drugs are typically more expensive due to the higher initial costs to develop, market, and sell a new drug, while generic medicines tend to be more cost efficient. Generic drugs also do not have to endure the repeat studies that were required of the brand-name medicines to demonstrate safety and effectiveness. According to the FDA, generic drugs can cost an average of 80-85% less than brand name counterparts.
2. **Keep Copies of Medical Records**
   In order to prevent unnecessary repeats of prior testing, make sure to keep copies of all medical history. After every blood test or medical exam that requires results, ask for a copy. Proper documentation of medical history can prevent unnecessary duplication of patient care.
3. **Recognize Emergency vs. Non-Emergency Situations**
   - **Urgent Care:** An urgent care facility is perfect for non-emergency situations. Check out this link for a list of non-emergency situations: https://www.gohealthuc.com/UCvsER. Urgent cares have less waiting time, can be found in convenient locations, and are significantly cheaper than emergency rooms.
   - **Emergency Rooms:** Emergency rooms should be used for emergency situations, such as chest pain, severe bleeding, difficulty breathing or high fevers in infants and toddlers.
   - **Free-Standing Emergency Rooms**: Freestanding emergency rooms are owned by a hospital or a private company and should be used for emergency situations. Although a free-standing emergency room is not physically attached to the hospital, the hospital operates and staffs this facility. Usually there is no financial benefit to using a freestanding ER, but keep in mind, if direct inpatient admission is needed, an ambulance may be needed for transportation, which can require additional expenses.

HOW TO BE A SMART HEALTHCARE CONSUMER

4. Shop Around

- Cost Comparison Tools
  - Healthcare Price Tool >
- Pharmacy Tools
  - GoodRx >
  - CostPlus >
- Quality
  - Quality Check >



Test Your Knowledge

HOW TO BE A SMART HEALTHCARE CONSUMER

5. Plan for Your Visit

- Prepare a List of Questions, Symptoms, & Concerns
- Prepare a List of All Medications
- Weight Inclusive Healthcare

HAES Cards >

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Better Questions. Better Healthcare.

Questions to Ask Yourself Before An Appointment

- What concerns do I have about my mental and physical health?
- Have I noticed any concerning symptoms or problems regarding my health?
- What am I hoping to gain from this appointment?
- What questions do I have for my provider on current conditions and medications?
- What medications am I currently taking? Do I have an updated list of current medications?

Questions to Ask Your Primary Care Provider During Your Appointment

- What wellness tests should I have?
- Can you explain these test results?
- I'm concerned about _____. What precautions should I take? How worried should I be?
- How does my family history effect my health?
- What may have caused this condition? Will it be permanent?
- How is this condition treated or managed? What will be the long-term effects on my life?
- How can I learn more about my condition?
- Are my prescriptions still relevant?

Questions to Ask Your Primary Care Provider About

- he test?
- st for?
- done?

- What are the benefits and risks of having the test?
- What do I need to do to prepare for the test?
- Do I need a referral?
- Do I need to make an appointment?

Questions to Ask Your Primary Care Physician About Prescriptions

- What is the name of the medication?
- Why am I being prescribed this drug?
- What is the purpose of this drug?
- How should I take this drug?
- How long do I need to take this medication?
- What are the common side effects?
- Do you carry samples of this drug to get me started?

Questions to Ask Your Behavioral Health Provider

- What kind of treatments or modalities do you use?
- How will you determine what help I need?
- I'm experiencing _____, can you help me work through this?
- Sometimes I feel _____, what suggestions do you have?

Resources

CMC: The Top 10 Questions You Should Ask Your Primary Care Doctor

NIH: What Should I Ask My Doctor During a Checkup?

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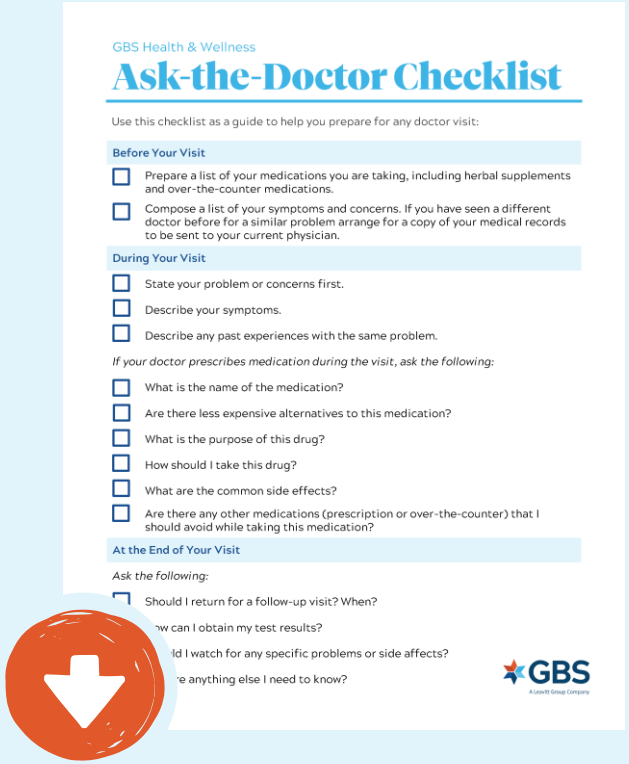
6. *Act*

- Do I need to schedule a follow-up visit?
- Do I need any testing, imaging, bloodwork?
- Do I know how to review my test/health results?
- Did I receive any recommendations for lifestyle changes?
- How was your experience?
- Do I need to fill a prescription?



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Ask-the-Doctor Checklist

Use this checklist as a guide to help you prepare for any doctor visit:

Before Your Visit

- ☐ Prepare a list of your medications you are taking, including herbal supplements and over-the-counter medications.
- ☐ Compose a list of your symptoms and concerns. If you have seen a different doctor before for a similar problem arrange for a copy of your medical records to be sent to your current physician.

During Your Visit

- ☐ State your problem or concerns first.
- ☐ Describe your symptoms.
- ☐ Describe any past experiences with the same problem.

If your doctor prescribes medication during the visit, ask the following:

- ☐ What is the name of the medication?
- ☐ Are there less expensive alternatives to this medication?
- ☐ What is the purpose of this drug?
- ☐ How should I take this drug?
- ☐ What are the common side effects?
- ☐ Are there any other medications (prescription or over-the-counter) that I should avoid while taking this medication?

At the End of Your Visit

Ask the following:

- ☐ Should I return for a follow-up visit? When?
- ☐ …w can I obtain my test results?
- ☐ …ld I watch for any specific problems or side affects?
- ☐ …e anything else I need to know?

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Clinical Considerations

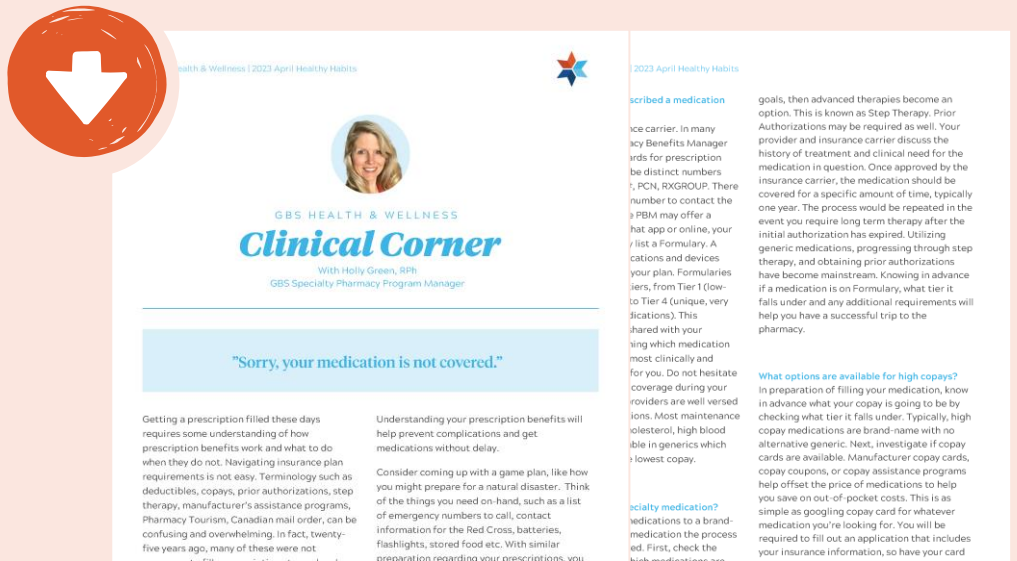
- Goals of Treatment Plan
- Length of Medication Therapy
- Drug Interactions & Side Effects

Cost Considerations

- Coverage Through Your Pharmacy Benefits Manager (PBM)
- Generic vs. Brand Name
- Cost Comparison Tools
  - GoodRx
  - Mark Cuban Cost Plus
- Copay Assistance Programs
- Manufacturers' Patient Assistant Programs

Pharmacy Tips

- Convenience Options
  Delivery Services, Pharmacy Drive-thru, Virtual Appointments
- Apps
  Schedule Refills, Pick-Up Reminders
- Access to Pharmacist
  Counseling, Education



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Clinical Corner

With Holly Green, RPh
GBS Specialty Pharmacy Program Manager

"Sorry, your medication is not covered."

Getting a prescription filled these days requires some understanding of how prescription benefits work and what to do when they do not. Navigating insurance plan requirements is not easy. Terminology such as deductibles, copays, prior authorizations, step therapy, manufacturer's assistance programs, Pharmacy Tourism, Canadian mail order, can be confusing and overwhelming. In fact, twenty-five years ago, many of these were not

Understanding your prescription benefits will help prevent complications and get medications without delay.

Consider coming up with a game plan, like how you might prepare for a natural disaster. Think of the things you need on-hand, such as a list of emergency numbers to call, contact information for the Red Cross, batteries, flashlights, stored food etc. With similar

goals, then advanced therapies become an option. This is known as Step Therapy. Prior Authorizations may be required as well. Your provider and insurance carrier discuss the history of treatment and clinical need for the medication in question. Once approved by the insurance carrier, the medication should be covered for a specific amount of time, typically one year. The process would be repeated in the event you require long term therapy after the initial authorization has expired. Utilizing generic medications, progressing through step therapy, and obtaining prior authorizations have become mainstream. Knowing in advance if a medication is on Formulary, what tier it falls under and any additional requirements will help you have a successful trip to the pharmacy.

What options are available for high copays?

In preparation of filling your medication, know in advance what your copay is going to be by checking what tier it falls under. Typically, high copay medications are brand-name with no alternative generic. Next, investigate if copay cards are available. Manufacturer copay cards, copay coupons, or copay assistance programs help offset the price of medications to help you save on out-of-pocket costs. This is as simple as googling copay card for whatever medication you're looking for. You will be required to fill out an application that includes your insurance information, so have your card

Test Your Knowledge

7. Post-Visit Reminders

- Explanation of Benefits (EOB)
- Medical Bill Review
- Submit for Any Reimbursements / Credits
  E.g., Wellness Program Points, Voluntary Benefit Well Visit Claim, etc.

Tips

Tips

Create a Routine for Preventive Visits

Add recurring meeting on your calendar to schedule routine care

Keep Copies of Records

Download Your Healthcare Patient and Carrier Apps

These often house important plan information like ID cards, cost, network options, electronic health records, and more

Utilize Generic Drugs & Cost Saving Tools When Possible

Questions?

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