

## Ask the Right Questions

If you plan to have surgery, tests or treatments, you may want to know certain information in advance. Call your health plan, ask your doctor or visit the facility to find out:

- If the facility is licensed and accredited.
- The level of training and experience by the facility's health care professionals.
- If the center is affiliated with a larger hospital system. If not, find out how the center will handle any emergency that could happen during your visit.
- Success rates for the treatment or surgery by that doctor and at that facility.
- Results of the facility's recent patient satisfaction surveys.
- If your health plan requires pre-authorization or pre-certification for the service.

Research shows facilities that perform the same types of procedures tend to have better success with them. In other words, "practice makes perfect." Also, some health departments and

other groups publish reports on "outcomes studies" about certain procedures. These studies show, for example, how well patients do after having heart bypass surgery. Such studies can help you compare which hospitals and surgeons have had the most success with a procedure.

Visit our Web site to learn more about quality recognition for network providers. Remember that in health care, the highest cost doesn't always equal the highest quality. When making decisions about your care, you must balance cost, quality and your coverage. This balance ensures you receive the best care at the best price.

## For More Information

If you are unsure about what services are covered by your health benefits, visit our Web site or call the Member Services number on your ID card. Get answers before you receive services. This allows you to avoid unnecessary surprises about your out-of-pocket costs or required prior authorizations.

# Knowledge



**K**nowledge is power. Knowledge about your health benefits will help you be prepared when you need care. Having information in advance will help you make informed decisions regarding your health and your care.

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# Knowledge

Your main focus should be to make the best decisions — using knowledge about cost, quality and your coverage — prior to treatment.

## Understand Your Health Coverage

It is important for you to understand exactly what services your health plan covers. The details of each plan contract differ. And your coverage may differ from one year to the next, even if you stay with the same group plan from the same employer.

Understanding your benefits will help you feel prepared when facing the need for various health care services. Know in advance if your health plan requires a copayment or co-insurance for routine office visits, specialist visits, outpatient and inpatient treatments, or visits to the emergency room.

### Consider the following facts.

- Decisions about your care have a big impact on your out-of-pocket costs.
- Advance planning allows you time to research the best location and circumstances to receive your tests or treatments.
- Understanding your benefits in advance is critical if you need to make quick decisions about care during an emergency.
- Receiving care from in-network providers typically costs less than care from out-of-network providers, hospitals and pharmacies. Choose in-network providers whenever possible.
- If it is appropriate for your condition, receiving care in your doctor's office may be the best choice — it is certainly the most cost-efficient.
- Treatment at an urgent care center is much less expensive than care in an emergency room. Consider visiting an urgent care center if you need medical attention after

hours or on weekends. Remember “urgent care” is for problems that are not true emergencies but still need quick medical attention. Examples include sore throats with fever, ear infections and serious sprains.

- Emergency rooms only should be used for true emergencies. This helps control costs and ensures physicians and staff are available to treat the most serious patients.

Prior to any test, treatment or surgery, speak with your doctor about your health insurance benefits. This discussion can help identify how you can get the best care for the best price. Some examples include staying in network for specialist or hospital visits, receiving pre-certification when required and choosing generic drugs instead of expensive, brand-name drugs.

## Maximize Your Health Benefits

One of the first steps you should take is to carefully review your enrollment materials and all health plan documents. These materials may include a Benefits Booklet, Benefits Summary or both. Pay close attention to details on benefits, coverage and any limitations or prior authorizations needed. Your Benefit Summary provides an overview of coverage, but perhaps not complete details on certain types of services. Visit our Web site or call Member Services for further details on your coverage.

Knowing what services are covered can help you take full advantage of your benefits. For example, your benefit materials may reveal that you are covered for certain services that you don't expect. These services could include counseling or programs that aid in disease prevention, weight loss or smoking cessation.



Emergencies are not the best time to learn which services require authorization. It also helps if you know what out-of-pocket expenses you should expect to pay. Avoid the stress

caused by surprises. It is always best to know in advance which services are covered by your health plan benefits.

## Read Your Explanation of Benefits

When you or your doctor files a health claim, details about that claim appear on your Explanation of Benefits (EOB). This form is also known as a claims statement. EOBs are mailed to you at home. They are available even sooner on our Web site behind the secure My Insurance Manager log in. The EOBs explain how each claim was processed.

Be sure to carefully review each EOB. This review will help you understand exactly how your benefits work. You also should review your EOBs to ensure all details are accurate regarding the services you received.

## Steps You Can Take

*Below are some important steps you should take to better understand your benefits.*

- Know exactly what services are covered by your health plan by carefully reviewing your enrollment materials and all health plan documents.
- Prior to any test, treatment or surgery, talk with your doctor about your benefits to identify how to get the best care for the best price.
- Review each EOB to understand how your benefits work.
- To maximize your benefits, participate in all wellness, disease prevention and treatment programs available to you.
- Take advantage of the resources and discount programs available through your health plan.
- If you plan to receive services, find out if your health plan will cover your care and how much you can expect to pay out of pocket. Also find out if pre-authorization or pre-certification is required.
- Visit our Web site or call Member Services for details on your specific coverage.

*understand your benefits*  
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