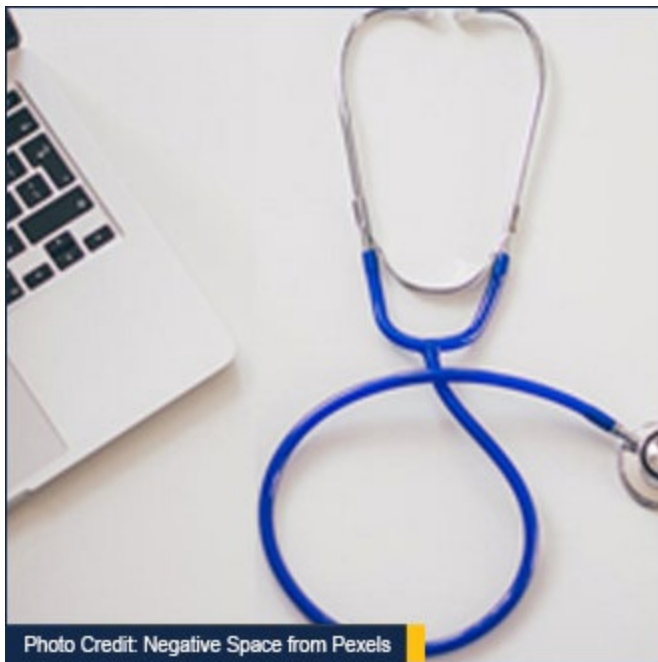


WELLNESS CONNECTION

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FEBRUARY 2021

GOOD DECISIONS - Being a Wise Health Care Consumer



By Christina A. Worthington

The month of February has been named *Wise Health Care Consumer Month* to raise consumers' awareness of the need to engage in their own health care decision making. This is in hopes of having a long-term impact on the way health care consumers interact with their providers and to encourage them to take ownership of their care.

Here are a few ways you can stay in-the-know when it comes to your health care:

Understand your coverage. Start by reviewing your medical insurance policy.

Highlight or note any terms, phrases or sections where you could use clarification. Information to contact your medical insurance provider will likely be listed in your policy. Call to speak with an insurance representative to gain clarification about your coverage. These representatives can help give you a better understanding where you may have questions and ultimately help you understand which options could be best for you and your family.

Practice preventative health. In exploring your medical insurance coverage, you'll likely see that a number of services are available to you at no or low-cost. These exist to encourage

individuals to make positive health choices, schedule appointments with their health care providers on a regular basis in order to monitor existing conditions, and begin treating new conditions that may develop. Prevention is truly the best medicine!

Seek financial assistance. Your health care institution may have programs available that can help financially. Payment programs and medical bill assistance are offered at a majority of institutions. These programs can help ensure that your bill payments are being made on time or can even help eliminate some of the medical debt you have. Contact your medical provider's billing office to inquire about what financial services you could be eligible for. The programs are in place to lend a helping hand!

Become your own advocate. Make a communication plan to dig a little deeper when having conversations with your health care providers. Remember that you not only want to understand **what** decision is being made regarding your health, but also **why** that decision is being made. Understanding your health decisions can help you better make additional decisions regarding care compliance, cost of treatment, and follow-up care.

When people feel empowered with information, they make smart choices. We research the best products and practices when making just about every other purchase in our lives and health care should be no different. Here's to being a wiser health care consumer in 2021!

