

What can you do to help control costs?

Whether you buy your own health insurance or are covered through a group health plan provided by your employer, you can help hold down health care costs. Here are some ways you can help:

- **Choose to live a healthy life**

Improve or maintain your overall health through regular exercise. Make smart food choices; include more fruits and vegetables in a diet that is low in fat and high in fiber. If you smoke, quit.

- **Know when to seek treatment and when to treat yourself**

It is important to learn when and for what to see your doctor. For example, symptoms of a common cold can be treated with over-the-counter medication, rest and fluids. Sometimes a telephone call to your doctor, rather than an office visit, is the best option.

- **Participate in your care**

You have every right to fully understand your medical condition, along with why your doctor recommends specific treatment options. Build a good relationship with your doctor, and don't be afraid to ask questions.

- **Practice prevention**

Ask your doctor for a recommended medical guide and for a schedule of health screenings based on age and sex. They can help you recognize the early signs of some conditions so you can begin treatment before it becomes severe or chronic.

- **Avoid unnecessary care**

It is important to discuss the costs, benefits and risks of all medical tests and treatments with your doctor. Avoid unnecessary hospitalizations when outpatient services are available.

- **Don't needlessly repeat tests**

If you are referred to a specialist, make sure to take or have sent all your current X-rays, lab work and test results so he or she does not necessarily have to order a duplicate set.

- **Ask your doctor or pharmacist if a generic drug is right for you**

With a generic drug you get a less expensive prescription medication that is equal to the brand-name drug in terms of safety and effectiveness.

- **Keep the word "emergency" in emergency room**

A trip to the emergency room is expensive, and should be used only in the case of a true emergency. If you require minor, non-urgent care, call your doctor's office for an appointment or advice rather than go to the ER.

- **Always think "Safety First"**

Equip your home with smoke detectors, and store guns and household poisons in secure locations. Always wear a seat belt, and never drive drunk. Avoid dangerous lifestyle choices, including use of illegal drugs, unprotected sex and excessive use of alcohol.

- **Review all bills**

It is important for you to carefully review all medical bills to make sure they don't include duplications, inaccurate dates or charges for supplies, medications or services that you did not receive. If you find an error, contact the provider's billing department.