



Joe's Tips | Module 1

- 1. Don't assume you're getting the right care, because many people are not.** Americans are heavy users of health care, but that doesn't mean we are getting the *right* care. In fact, a major study on U.S. health care quality found adults with health insurance received only 55% of the recommended care.¹ These results show under-use of necessary services, and over-use of unnecessary services.
- 2. There are no free lunches when it comes to health care.** Even if you're not paying the bill, wasteful spending hurts everyone eventually. One year's medical claims can drive up premiums (or drive down benefits) for the following year. That's a big reason employee contributions keep going up. Unnecessary care can also lead to complications, threatening patients' health and further increasing costs.
- 3. Rising health care costs are everyone's problem.** Even if you pay just a fraction of your total health expenses, skyrocketing costs affect you – because they hurt your employer's financial health, they can also mean fewer opportunities for workers. Health expenses are a huge issue for employers, making it harder to compete in today's global market.
- 4. Find out about costs before you receive care.** Doctors and hospital staff rarely mention cost, and most patients don't ask. So take the initiative. Look for resources on your health plan's web site that may provide the cost of commonly performed procedures. Or ask your provider's billing staff their average charges for the procedure you are considering.
- 5. Think like a "consumer" when you need health care.** Ask your doctor about all your treatment options. Make it clear you want to get the best value and don't want to pay for "extras" if you don't need them. Ask your doctor to explain the reason for the procedure or medication he or she is ordering, the expected outcome, risks or side-effects, and whether you have lower-cost alternatives. Do some research on your own by checking with agencies specializing in your condition (e.g., the American Diabetes Association) or in preventive care (e.g., the U.S. Preventive Services Task Force).
- 6. The most expensive isn't always the best.** For example, Dartmouth researchers found that heart attack survival rates depend more on lower-cost treatments (like aspirin and beta blockers) than on higher-cost treatments involving many specialists.² For strep throat, penicillin (less than 40 cents a tablet) is favored over the more expensive antibiotics. Sometimes a simple solution may be all you really need. So don't press for an MRI if your doctor can make a proper diagnosis from an x-ray.
- 7. The newest isn't always the best either.** Hospital systems frequently advertise their new technology and surgical options, but you may get better results from a more established treatment.
- 8. Don't be manipulated by advertising.** Many expensive brand-name drugs are no more effective than drugs that have been on the market for years. An over-the-counter antacid may be all you need, not the expensive purple pill.
- 9. Realize that mistakes happen.** Preventable medical errors cause more deaths than car accidents, breast cancer or AIDS.³ Your doctor has hundreds of patients and may not remember your health history. So speak up about drug allergies, other medications you are taking, treatment concerns you have, or questions you want answered. Also, check your medical bills and Explanation of Benefits forms carefully for accuracy. If you see a charge you don't understand or believe is a mistake, call the provider.
- 10. Take charge of your medical care, because it's your health.** Doctors and other health care professionals can explain your options, but in the end, you decide which course of treatment is best for you.

¹ RAND Corporation, The First National Report Card on Quality of Health Care in America, 2006

² Health Affairs, Vol. 25, July 2006

³ Institute of Medicine, To Err Is Human: Building a Safer Health System, 2000