

Don't Break Your Arm And Your Wallet

Using Participating Providers Reduces Healthcare Costs

By George Heuser, MD

Have you ever gone to the emergency department for care only to find out later when you received your bill that a portion, or all of the charges, weren't covered? These unexpected expenses can throw your budget out of whack. How can you avoid these unexpected costs? By knowing your health plan benefits and using participating providers for care.

If you're like most people, healthcare costs are a major concern and you are looking for ways to keep those costs to a minimum. Before you incur an illness, you should review your health plan benefits to identify copay amounts, participating providers, and deductibles, so you know what to expect when you need medical care. You will always incur increased costs when using non-participating providers as your health plan does not have a negotiated contract with those providers.



When you experience an illness, what are the typical steps that you follow to seek care? Your first line of care should always be your primary care physician, as he/she is familiar with your individual health issues. Many physician offices have after hour services where you can connect to an on-call physician after the office has closed for the day. Today, most health plans offer a nurse advice or information line that you can contact for medical advice based on your symptoms. These advice lines are typically managed by registered nurses and offer suggestions on medical care and next steps in seeking additional healthcare.

If you are unable to speak with your physician and your illness persists, consider seeking care from an urgent care facility. Always, if your situation is urgent, seek immediate care at a participating hospital emergency department. In a dire emergency, such as a car accident, an ambulance would transport you directly to the nearest hospital emergency department regardless of whether they are a participating hospital provider. In these cases, your health plan would pay for the services because of the emergent nature of the situation.

When at all possible, use participating providers as your costs are always lower. Non-participating providers increase your out-of-pocket expenses, as well as add to the costs, sometimes up to three times more. If you have employer-sponsored health insurance, that means that your employer will pay higher insurance premiums when employees use non-participating emergency departments and urgent care centers. When your employer's insurance premiums rise, they often pass those increases on to their employees.

So your decisions can have a significant impact on everyone's bottom line. It truly pays to know your healthcare choices and when given the choice to choose a participating or non-participating provider, the participating provider is always your least expense option. To your health!



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