

# How to **SAVE** Money

## on Health Care Costs



### Make the most of your benefits this year.

Take advantage of our money-saving steps and tools to make the most of your benefits this year. Log in at [floridablue.com](https://floridablue.com) to see an overview of your benefits.

- Confirm your primary care doctor choice and call to set up your \$0 annual checkup. Your out-of-pocket costs are usually lowest with your primary care doctor.
- See which specialists, hospitals and pharmacies are part of your health plan.
- Find in-network urgent care centers near your home, your job or your child's school. These are usually less expensive, with less waiting, than the ER if your regular doctor is not available.
- Download the Florida Blue mobile app so you can get to your account information on the go.



### Being prepared now will help you avoid surprises later.

Here are some more tips to help you get the most value for your health care dollars.

#### **Use your wellness benefits.**

Your health plan includes a yearly checkup with your primary care doctor—and it's the easiest way to start using your health plan. This visit is \$0<sup>1</sup> and includes bloodwork, routine screenings and vaccinations. Seeing your doctor every year is a great way to keep tabs on your health and find problems early, when they can be easier to treat.

#### **Value Choice Providers: See one and save even more.**

At Sanitas Medical Center and Diagnostic Clinic Medical Group, you'll get quality care for as low as \$0!<sup>2</sup> This includes unlimited scheduled visits to a primary care doctor, X-rays, allergy testing and most allergy shots.<sup>3</sup> They spend time getting to know you so they can get a complete picture of your health, and they'll coordinate with other doctors if you need specialized care. Sanitas locations are available in Miami-Dade, Broward, Palm Beach, Pinellas, Hillsborough, Seminole, Orange and Osceola counties. Diagnostic Clinic Medical Group has locations in Pinellas County.

#### **Stay in network and save.**

You'll save time and pay less when you go to doctors and hospitals that are part of your health plan's network and when you understand how your plan works.

#### **Know your options for urgent care.**

If you need care right away and your regular doctor isn't available, consider using an urgent care center instead of the ER. These centers can usually save time and money on care for minor illnesses and injuries. Using the Florida Blue mobile app, you can find the nearest urgent care center with just one click! In a real emergency, always go the nearest ER and you're covered.

#### **Use online tools to compare costs.**

Whether you have a procedure coming up or need to fill a prescription, you can compare prices with our handy tools. Just log in to your account at [floridablue.com](https://floridablue.com) and select Tools, then click on the appropriate button to compare and save.

## Get approval, if it's needed.

For certain medical services, like MRI scans and sleep studies, work with your doctor to get advance approval from Florida Blue. Visit [floridablue.com/authorization](https://floridablue.com/authorization), or call us to check.

If you have a myBlue health plan, make your primary care doctor your first stop anytime you need care, including referrals to a specialist. Otherwise, you may have to pay the entire cost (except in an emergency). Read your plan details and know before you go.

## Get discounts on everyday health and wellness purchases.

Save money with our Blue365® member rewards.<sup>4</sup> After you're logged in online at [floridablue.com](https://floridablue.com), click Health and Wellness at the top and then choose the Discounts button on the right side of the screen.

### You'll save on things like:

- Health and fitness club memberships
- Weight loss programs
- Healthy travel experiences
- Workout gear
- Wearable heart rate and GPS monitors

Sign up for weekly emails so you don't miss a deal!

## Get support when you need it.



### Benefit and care consultations: 888-476-2227

Our Care Consultant Team will explain how your benefits work, identify helpful services, find specialists, compare health care options and explore ways you can save money.

### Nurses on call 24/7: 877-789-2583

Whether you or your family members have health concerns or general health questions, the Nurseline<sup>5</sup> is available 24/7 at no extra cost.

### Prenatal support for moms-to-be: 800-955-7635, option 6

Available to all moms-to-be, the Healthy Addition® Prenatal Program lets you talk with nurses who will walk you through steps for a healthy pregnancy.

## Get the most out of your doctor's visit

Your visit may last only a few minutes, so it's best to arrive with a plan.

- **Decide what you want to get out of the visit.** Is it a wellness checkup? Do you need a new treatment plan for an ongoing health condition? Do you need to talk about a new symptom?
- **Gather your information.** Note your medical history and that of your relatives, if needed. Make a list of your current medications and dosages, including vitamins and supplements.
- **Write down your symptoms.** What are they? When did they start? What helps them go away?
- **Write down the questions you want to ask.**
- **Bring paper and a pen or an electronic device to take notes during the visit.** If needed, bring a caregiver with you to help.

<sup>1</sup>You pay \$0 if you're under the age of 65 and you enrolled yourself or your family for health coverage. If, during the visit, your doctor spots or treats a health condition or runs other tests, you might pay more. Talk to your doctor during the visit to stay informed. If you have a health plan through your employer, check with your Human Resources department to verify yearly checkup costs.

<sup>2</sup>The \$0 copay doesn't apply to High Deductible Health Plans (HDHP) or Temporary Health Insurance Plans.

<sup>3</sup>You might have a copay for urgent care and same-day appointments if you don't see your primary care doctor. Diagnostic tests like mammograms, sonograms, MRIs and EKGs might require an additional copay.

<sup>4</sup>Blue365® offers access to savings on items that members may purchase directly from independent vendors.

<sup>5</sup>As a courtesy, Florida Blue, has entered into an arrangement with Health Dialog® to provide this service. Florida Blue has not certified or credentialed, and cannot guarantee or be held responsible for, the quality of services provided by Health Dialog. Please remember that all decisions pertaining to medical/clinical judgment should be made with your physician or other health care provider. Florida Blue and Health Dialog do not provide medical care or advice.

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ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1- 800-352-2583 (TTY: 1-800-955-8770).

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