

## Your Role as a Healthcare Consumer

### Key Questions to Ask About Your Care

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The Medical Trust knows that being knowledgeable is the key to getting the best possible care for yourself and your family. Being a good consumer means making informed decisions about a variety of healthcare issues, from the type of health plan you select, to health-related lifestyle choices like diet and exercise. It means actively managing your health and the care you receive, asking questions, and taking an active role in decisions that ultimately affect you and your family.

#### Ask these questions when considering what medical plan to choose:

- How much coverage (medical, pharmacy, dental, etc.) do you and your family really need?
- Does your spouse have coverage through his/her employer? If so, have you compared this coverage with yours to determine which plan better meets your needs?
- Have there been any changes in the past year that have impacted the coverage your family needs — a new baby, marriage, divorce, a new job or a layoff?
- Do you anticipate significant medical expenses in the coming year? Review last year's Explanations of Benefits (EOBs) to see your benefits usage. Consider each plan's out-of-pocket maximum (the total amount you must pay before the plan pays 100%).
- Pay now or pay later? Is it better for you to pay higher monthly premiums to have lower out-of-pocket expenses during the year? Or, is it better to pay lower monthly premiums and pay more when and if you actually need care during the year?

#### Ask your doctor and/or hospital these questions when seeking medical care:

- Why are you recommending this procedure/test/treatment?
- What is it, and how is it done? How likely is it to solve the problem?
- Are there effective, less invasive alternatives to try first before the more involved procedure?
- If the procedure/test detects a problem, what happens next?
- If it doesn't detect a problem, what happens next?
- Are there risks or side effects to the treatment?
- If surgery is needed, what is the hospital's experience and outcomes with the procedure?
- What are the costs and how much will you be responsible for? Review your Explanation of Benefits (EOBs) to check that the charges are correct.

#### Money saving questions for prescription drugs:

- Is there a generic version of your prescription drug available?
- Have you reviewed the Medco website to determine alternatives? (Each state has a law that generally allows pharmacists to substitute generics for brand-name drugs.)
- Have you taken advantage of the Medco mail-order program for longer-term medications that offer significant savings?

#### Health Advocate – Assistance with all types of healthcare issues

Health Advocate is an important and valuable part of your benefits with the Medical Trust. There is no cost to our members for these services. Personal Health Advocates, typically registered nurses, backed by a team of experts, help members navigate the healthcare system and resolve issues such as: claim or billing issues, finding the best doctors and hospitals, elder care services, and scheduling appointments with hard-to-reach specialists. Call (866) 695-8622, or visit [www.healthadvocate.com](http://www.healthadvocate.com), Organization name: Episcopal.