

How to Be an Educated Health Care Consumer

With health care costs on the rise, it's more important than ever to take responsibility for your medical care choices. Asking questions and researching your options are good ways to start taking control of how much you spend on health care. This infographic outlines strategies to take control of your health and be an educated health care consumer.

Consider your plan options.

Making careful health care decisions is vital for keeping your health care costs down. You can control your out-of-pocket costs by carefully reviewing your health insurance plan options and choosing the one that best fits your needs.



Ask your doctor.

Having a conversation with your physician can help you better understand how their care and recommendations affect your health and your plan costs. Ask questions such as:



How much will my treatment cost?



Can I be treated another way that is equally effective but less costly?



What are the risks?



What are the side effects?



Make careful decisions about your prescriptions.

Many people think there is a significant difference between generic and brand-name prescription drugs. However, generic drugs have the same active ingredients, strength, dosage form and route of administration as brand-name drugs.

Choose in-network providers when possible.

Seeing providers within your insurance plan's network is typically much less expensive than seeking out-of-network care. When you choose a plan, make sure you have access to doctors and hospitals you'll want to visit when you need care.



Seek outpatient care.

Outpatient care is often a less expensive alternative to inpatient care, and it does not necessarily sacrifice the quality of care. If you need to have surgery, ask your doctor if laboratory tests can be done in a clinic rather than in a hospital.

Review your bills.

Errors can occur in medical billing codes and in coverage, so taking a few minutes to read through the bill could save you money by catching potentially costly mistakes.



In general, being an educated health care consumer means taking the time to learn about your insurance and medical care options, choosing the plan and treatments that are best for you, and reviewing medical bills to ensure the charges are correct.

