

## **Become Your Own Advocate – Consumerism Series Episode Two**

Joanne:

Hello and welcome to part 2 of SchoolCares consumerism series I'm Joanne Trainer and I'm here with my colleagues Jeff Kantorowski and Jana Dalton. In our first series Jana Dalton began with why you should become a better consumer of health care now that you're enrolled in a consumer-driven health plan. In part two of this series, we'll dig a little deeper using the tools on myCigna.com to help you become a more active participant in your health care as well as expand your knowledge in how to identify the best Cigna providers and reduce out-of-pocket costs when choosing labs or care outside your doctor's normal business hours and to save money using mail-order medications. Jeff and Jana can you start us off today by giving us some examples of what being your own advocate looks like and why it's so important to consumerism?

Jeff: Sure. Well, the first thing to do is when you go to a doctor's visit is to speak up and ask questions of your provider. What are the conditions? Is this typical? What are my treatment options? What's the lowest cost option? Things like that. And you may want to bring someone with you. If it's a serious diagnosis bring a friend or a family member that can take notes etc. And do your research ahead of the office visit. Understand what the condition is, maybe do a little research, don't go too crazy on the internet because then you know that that can be a bad thing. But you know take some notes and go into the visit informed so that you know what questions to ask and write them down before you go in so that you don't forget them in the you know kind of the heat of the moment.

Jana: I'd also recommend just generally becoming a more active participant in your health care. You know our parents or grandparents used to play a very passive role with their health care, they would just do whatever their doctor told them, and you know never felt comfortable or never asked questions of their doctor just assuming they were the experts. Feel free to ask questions, adopt a more active attitude when you're there with your doctor as well as when for example, if you must have labs ordered feel free certainly to recommend making sure they're in network providers for labs but also specifically ask them to have your lab sent to Labcorp or Quest Diagnostics. That alone can save you a lot of money as far as your healthcare plan can go. So, just recommending certain labs for example when they do order labs for you, to make sure that it goes to one of these labs that will help save some money on the plan.

Joanne: For the remainder of our time we'll be helping you walk through the tools available to you on myCigna.com. I'd be remiss in stating that earlier this year Consumer Reports rated the top six insurance companies with national plans based on cost in quality tools of their website and just wanted to let everyone know that Cigna came out number one. So, kudos to Cigna for always being on the cutting edge and advancing all the healthcare tools for us to use. So, let's talk about how to find Cigna providers. When someone asked me personally, how do you find doctors in the network? My first suggestion is to have them reach out to the doctor's office themselves. It's much easier and much faster to just pick up that phone and call the doctor and ask are you in the network? You want to be careful on how you say that though, you want to ask them specifically are you in the Cigna network? Or are you contracted with Cigna? You don't just want to say “do

you take Cigna”? because if you do say that, some providers don't contract with anyone but they'd be happy to bill electronically for you. But then if they're not contracted, you would be responsible for the cost, so be sure to be emphatic and how you ask those questions.

Jana:

So, if you don't want to call your doctor, the other option you have is using Cigna.com to do a search for doctors and providers. you'll want to go to Cigna login using your username and password which will gain you access to myCigna. Once you're logged into my Cigna, it now recognizes the plan that you're on as well as the open access plus network that your doctors are on. So, you'll go to the category entitled find a doctor dentist or facility and from there you'll it'll default to finding a doctor. Know there are other options here to find a dentist, a hospital pharmacy or facility as well as lookup procedures where you can find locations and cost of procedures too. You'll do a search location for your area, for the location you want to go to a provider in, and then begin looking using key terms such as the last name of your provider, the key name within the facility you're looking to go to and then do a search. Put in the basic information, we tend to find that less is more when you're doing a search. And do a search and look within that list it'll produce a list of providers that are in your exact network.

Jeff: Yeah, I just want to jump in and add don't forget that the myCignacom home page is where you'll also find access to the Cigna Telehealth Connection where you can engage in a remote visit electronically with a health care provider a non-emergency type visit. And that's done through Amwell or MD Live, day or night 24/7. And you can do that from home, a work computer or on the go with a smartphone. It gives you access to care at your convenience without having to go to the providers office.

Joanne: Okay, next let's take a closer look at the search results for finding providers. Ff we use the example of searching for a neurologist on myCigna.com, the results are sorted first by Cigna's care designated physicians. Jana can you elaborate on how Cigna assigns care designations?

Jana: So, we've done some discussion about how to find a provider in your network and we talked a lot about saving costs. The Cigna care designation talks some more about costs as well as quality. The Cigna care designation is assigned to physicians and physician groups that are ranked in the top 40% for both quality and cost efficiency. The results are compared to their physician peers within the market. There's a quality evaluation, the results of the selected quality markers for example evidence-based medicine, rule adherence and NCQA physician recognition. There's also cost efficiency evaluation, where individual physicians and physician groups are evaluated for their cost-efficiency using an industry standard. This determines the average cost of treating an episode of care for a variety of medical conditions and surgical procedures. Cigna then compares those episode costs to those of other physicians and medical groups of the same specialty in the same geographical market. The results are then displayed using one two or three stars, with three stars being the highest rating and the most cost efficient. So, you do have tools right at your fingertips to be able to look within these in network providers and get a

sense for the cost of their procedures they offer and the quality of care you'll find when you go to those providers.

Joanne: Okay Jeff, can you speak to how to reduce out-of-pocket costs for lab work?

Jeff: Sure, well aside from doing it yourself, talk to the doctor or the doctor's assistant, whoever is doing the draw for the sample, and let them know that you need to have that sent to a Cigna participating lab and optimally you'd want to have them send it to one of the nationally contracted labs Quest Diagnostics or Labcorp. They are located throughout the region, they're very easy to access and most providers are very familiar with submitting labs to those contracted labs. That's going to save you 70 to 75 percent in cost, which if you are on one of the consumer driven health plans, that's money that you might be having to spend. So, it makes it very worthwhile to use one of those nationally contracted labs.

Joanne: Okay. Jana can you give us any advice on emergency room, Urgent Care and Telehealth?

Jana:

Sure. So, you generally use an emergency room for emergency situations only, such as you're having chest pain, head injuries, strokes, sort of life-threatening injuries. We're trying to get people out of the habit of going to an emergency room for smaller ailments or things that you could potentially go to Urgent Care for. So, save the ER for actual emergencies. Urgent Care if your primary if your primary care physician is for example, not open you can't get an appointment on a Saturday or Sunday, and you have access to an urgent care facility. Go to the urgent care instead of the ER for non-emergency illnesses like someone needs stitches or not speaking from experience, but if someone gets hurt and you need stitches that's certainly an option to go to an urgent care facility. And this again, is less expensive than the emergency room. Another option, Telehealth became effective July 1st, 2017. We talked about where you're going to access your Telehealth information. This requires a virtual visit with a doctor an actual MD by either your telephone or you could Skype using your computer or your smartphone. If you need prescriptions prescribed, they can prescribe those over the phone. You can show them pictures of things that you need to show them and the cost of this is lower than a regular doctor visit. So, in your deductible stage the cost of a telehealth visit is \$40, when you're in your coinsurance stage then that's only going to be 20% of that, which will be \$8. So, you can certainly see the cost savings of doing a telehealth visit and the convenience of potentially being at home or away from having to go to an office.

Joanne:

Great. That's great information. People we talked about mail orders, I like to give a tip to folks about new prescriptions and I use this myself with my husband when we've been at the doctor's and they wanted to try a new script for him that were cost you know, several hundred dollars in the deductible stage. Don't be shy just ask for samples. Those pharmacy reps are in those offices on a weekly basis, sometimes more often than that so they are providing the doctors with these samples and you can ask for them and they're

free of cost to you. You want to make sure that your body can tolerate whatever this new prescription is and that you don't have any of the interactions or side-effects. For example, we did this with my husband and by day three he was doing well on this new medication but fast forward to the end of the week and he was having side effects. He was having some awful reactions, so he had to get off it. So, we learned a very valuable lesson, we found out what he could take and what he couldn't take, and it didn't cost him anything. Don't forget on mail order with the consumer driven plans, that once you are in the coinsurance stage, you're paying a lesser amount so you can do mail order and only pay 10% for prescriptions or in your local pharmacy, but mail order would be a bigger savings for you. And the prescriptions will cap at \$75, so regardless of inexpensive medication you will never pay more than \$75 per prescription when you are in that coinsurance stage.

Jeff: And that's through Cigna home delivery pharmacy?

Joanne: Yes, it is. Cigna home delivery.

Jeff: And I believe you can set that right up through myCigna.com can you? Or call them?

Joanne:

Yes, you can, but I think the first time you ever login you have to talk to your doctor to make sure that they have a list of any allergies or those kinds of things you have. So, it's important to have that first time. So, to recap our session today we'd like you to continue your journey of being an informed consumer of your healthcare by being an active participant in having those conversations with your doctor and asking questions and bringing someone with you and looking for other alternative services as well being an advocate for yourself and your family.

Jeff: Going prepared and as you said Joanne, have a conversation with the doctor about what's going on really. You know that this is your time to ask questions and get more information about treatment options etc.

Jana: Yeah, and don't forget to use the myCigna.com tools that are available to you. There's a lot of things available in there to go in and look for providers and measure cost and quality of services to become a better-informed consumer. So, remember that myCigna.com is there to support you in this endeavor.

Jeff: Lastly, there's another website that's available to us here in New Hampshire through the New Hampshire Department of Insurance, it's the New Hampshire health cost website and that's available at [www.nhhealthcost.nh.gov](http://www.nhhealthcost.nh.gov). And that's just another resource for you to compare cost and quality measures in the state.

Joanne: Thank you so much for listening. We trust that today's segments will help empower you to ask questions of your providers, about what tests procedures or medications are right for you. We hope we've helped to demystify the tools on myCigna.com and to assist you in making informed decisions when choosing providers and services. Have a great day!

