

VitaMin

Vital health information in a minute



BALANCING YOUR HEALTH AND YOUR BUDGET

Paying for medical care can be a draining experience – especially for your wallet. Having a health plan certainly helps a lot, but the out-of-pocket costs may still be unpredictable. You might glide along with very few health expenses for six months in a row, and then boom – an emergency room visit costs you thousands of dollars.

One smart strategy is to save enough money to cover the deductible in your health plan. If you anticipate having a lot of health expenses, you might want to save even more. That way you'll have money on hand when it's time to pay for out-of-pocket expenses. Save this money in an account that you've designated for health expenses and avoid dipping into it for other purposes. Even better, grow your savings in a health savings account (HSA) if offered with your health plan at work.

In addition, control your costs with these tips.

Check your health plan. Find out what's covered before you need to use it. Also be sure to find doctors in your plan's network, and ask for medications covered on your plan's list of approved drugs. If you're unsure about coverage, call your health plan for more information.

Ask questions in your doctor's office. Learn more before moving forward with tests or treatments. Ask your doctor if a test is necessary or how much a treatment will cost. You may also be able to look up cost information using tools on your health plan's website.

Consider urgent care rather than an ER. You can save time and money by choosing the right level of care for your situation. For medical issues that are not life threatening, choose an urgent care facility or make an appointment at your regular doctor's office or clinic.

Save money on prescription drugs. Ask your doctor about generic or less-expensive forms of the medicines you need. Find out if there's an option to fill your prescription in a 90-day supply rather than a 30-day supply. Also check prices at different pharmacies. You might be surprised by how much prices can vary for the same prescription medication.

Use 24-hour health information services. Check to see if these services are available to you through your health plan. A consultation over the phone with a nurse advocate* can help with guidance on next steps for your care. Or you might be able to connect with a doctor via phone or video chat. And in some cases, you can save a trip to your doctor's office or an ER.

*These nurse advocates hold current nursing licensure in a minimum of one state but are not practicing nursing or providing medical advice in any capacity as a nurse advocate.

This is general health information and not medical advice or services. Always consult with your doctor for appropriate examinations, treatment, testing, and health care recommendations.

Together, all the way.®



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