



10 Tips to Save Money on Health Care

1 Stay In-Network



- Select doctors & hospitals in the BCBS network
- Pay negotiated rates
- Plan pays more

2 Use the Blue Cross Health Care Tools

- Find low cost providers with high quality rankings
- www.bluecrossmnonline.com



Compare Treatment Options

3

- Talk to Blue Cross about treatment options
- Many conditions can be treated in more than one way
- Use **SmartShopper**: Shop for medical care, compare costs & earn a cash reward for using a low cost provider
 - 866.285.7452
 - BCBSMN.SmartShopper.com

Get Regular Preventive Care

4

- Our medical plans cover eligible preventive care at 100%
- Early detection is typically less expensive



Doctor on Demand Virtual Health Care

- Saves time + money
- Treatment for behavioral/mental health, preventive health, urgent care + chronic care
- Free online mental health assessments

5





10 Tips to Save Money on Health Care

Avoid the Emergency Room

- The ER is typically the most expensive option
- Use virtual health care, retail clinics or urgent care whenever possible
- Save the ER for true life-threatening emergencies

6



Choose Outpatient Care over the Hospital

7



- Using a clinic or outpatient center could save hundreds of dollars

3 Ways to Save Money on Prescription Drugs

8 Compare Costs at Different Pharmacies

- You could save money – even at pharmacies that are just a few blocks apart



9 Ask Your Doctor about Lower Cost Drugs

- Ask for a generic or low cost option
- If you purchase a brand-name drug when a generic is available and authorized by your doctor, you will pay the price difference between the brand-name and generic drug, in addition to the copay or coinsurance



10 Fill Maintenance Prescriptions by Mail

- For prescriptions you take on a regular basis
- Save time and money by filling 90-day supplies by mail

