

Self-Care Corner



Make the most of your health care dollars

So you've got that high deductible health plan or flexible spending account. How can you save money—and spend your dollars wisely? Blue Cross Blue Shield of Delaware offers these suggestions:

- **Stay in-network.** Make sure your doctors, laboratory, and hospital are a part of your health plan's provider network so you save on copays and coinsurance amounts.
- **Use alternatives to emergency services.** A visit to the hospital ER is generally unnecessary for issues such as the flu, minor cuts and sprains, or urinary tract infections. Overall costs are usually lower at walk-in clinics and urgent care centers. Check your health plan's provider directory for nearby centers.
- **Take the tests.** Receive the screenings, tests, vaccines, and other care that your plan covers, as recommended by your doctor. When you and your family stay healthy, you can avoid doctor visits and time off from work.
- **Take your medicine.** To receive the full benefit of your medicine, remember to take the recommended dosage for as long as your doctor prescribes it. People who take their medicine as prescribed need less health care—and less expensive care. If you don't understand how to take your medicine, ask your doctor or pharmacist.
- **Find the best price for the medication you need.** Always ask if a generic prescription drug or an over-the-counter (OTC) drug would be best for you. For any brand-name drug, research the manufacturer before you fill the prescription. Then check its website for any discount coupons or free copay programs that may be available for that drug.