

# Be Informed

Information to help you  
make better health  
decisions and help keep  
health care affordable

The  
**COST** of  
health care  
is rising...

We read about it in the paper, and we've seen our own health insurance premiums and deductibles go up. In fact, average health insurance premiums across the U.S. increased by 12.7 percent in the last year. But here's something you might not know: You can do something about it.



**BlueCross BlueShield  
of Illinois**

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,  
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# What you should know:

## Employer–employee relationship

It's our job to help your employer shield you from the high cost of health care procedures, treatments and drugs. In fact, employers spend on average five times more than their employees do to provide health care coverage.

## Why health care costs rise

A number of factors contribute to spiraling costs, including new and expensive medical technology; prescription drug expenses, which are expected to grow 20 to 30 percent a year; an aging population; and new government regulations.

## Health insurance basics

Health insurance companies use historical data and analysis to predict the medical expenses for a company's employees and to set health care premiums. Employers negotiate benefit packages with insurers to determine services covered and the levels of coinsurance, deductibles and the employee share of premiums. Approximately 85 percent of every health insurance dollar goes directly to pay for medical care.

# What you can do:

## Keep an eye on health care costs

As we all pay more for the medical procedures we need and services we use, we should ask questions to ensure appropriate treatment. Review your medical bills and Explanations of Benefits (EOBs) for accuracy. Ask your doctor about generic drugs. Keeping an eye on health care costs is an important way to keep health care affordable for all of us.

## Know your physician

Having an ongoing relationship with a primary care physician is the best way to make sure you get the care that's right for you. In fact, better communication between doctors and patients can help prevent medical errors. That's why it's important to keep an up-to-date health history and record of your prescriptions and share them with your physician.

## Avoid unnecessary trips to the E.R.

When someone in your health plan visits the emergency room for non-urgent care, we all pay more. Unnecessary E.R. visits raise health care costs. In an emergency, don't hesitate to go to an E.R.

But if your condition isn't urgent, call your doctor first.



## Step up activity

Brisk walking for 30 minutes a day, three times a week, can improve your health and may reduce your need for medical services. According to a study by the Centers for Disease Control and Prevention, increasing regular moderate physical activity among the more than 88 million inactive Americans over the age of 15 years could reduce annual health care costs by as much as \$76.6 billion.

## Take an ounce of prevention

By simply buckling seat belts, wearing bike helmets, and using other safety equipment, we can save billions of dollars in related medical expenses. For example, the failure of some Americans to wear seat belts leads to an estimated 9,200 needless fatalities and 143,000 needless injuries, totaling \$26 billion in health care and other costs each year.

## Plan a balanced diet

A balanced diet – watching what you eat – and how much you eat will make you feel better. It can also help prevent diseases and illnesses that cost all of us in the long run – diseases like type-2 diabetes, hypertension and coronary heart disease. If we can reduce the number of obese adults by just 5 percent, America can save over \$5.5 billion in health care costs annually. Talk to your doctor about a diet that's right for you.