

Maximize your benefits and save money with these smart tips.

Here are a few easy action steps you can take to maximize your benefits and save money:

Action Step #1: Choose a primary care physician (PCP).

Choosing a PCP is a pretty personal thing, and not as easy as it sounds. You don't want to just choose a name out of the phone book. Finding someone you can relate to, feel comfortable with, and trust is a big deal. When you find the right PCP, that doctor can make a world of difference in many ways. Your PCP gets to know the "overall you," not just bits and pieces – like your health history and habits – and can more easily see changes and make recommendations. Your PCP acts as your starting point for all questions, preventive checkups, and for coordinating your health care needs. Your PCP can help avoid duplication of tests and ensure that all your medicines work well together. And your PCP can help you stay healthy and manage ongoing health problems – which can help lower your health care costs, avoid days off work, and save time in getting you specialized care when you do need it.

Action Step #2: Look for doctors in the Anthem Enhanced Personal Care program who go the extra mile to act as your true partner in staying healthy.

Enhanced Personal Health Care primary care physicians (PCPs) help ensure you get the treatment you need, and help you remember to do things like taking your medications and getting your annual physical, eye exams, and age-appropriate screenings like mammograms. They help you set up appointments with specialists, and they follow up with those specialists. And they offer more ways than usual for you to get care. For instance, you may be able to them during extended office hours or through an online visit.

To locate an Enhanced Personal Health Care PCP, go to anthem.com and select "Find a Doctor". Pick your state and plan/network. Enter your location and preferred search radius. Select the checkboxes "Able to serve as primary care physician (PCP)" and, under Show more options, "Enhanced Personal Health Care." Or call the member service number on your Anthem ID card. Or use the Find a Doctor tool in the Anthem mobile app, and look for doctors with Enhanced Personal Health Care listed under their Quality Snapshot.

Action Step #3: It pays to ask about your alternatives for certain procedures, scans, and tests.

Did you know that costs for the same quality and type of service can vary greatly depending where you receive it? Often scans (like MRIs and CT scans), medical tests, services, and routine surgeries performed at freestanding imaging centers and surgery centers can be a fraction of the cost as compared to services rendered in hospital outpatient settings. Ask your doctor if your test, scan, surgery, or medical service can be performed at a lower-cost, high-quality freestanding location to help save you money.

Action Step #4: Use freestanding laboratory services.

Freestanding (reference) laboratories often are able to perform lab services such as drawing blood at a lower cost and pass along these savings to you.

Action Step #5: Know the cost before you get care.

Think a knee replacement costs about the same at all hospitals? Think again! The Estimate Your Cost tool at anthem.com gives you hospital-specific cost estimates so you can compare costs before you receive services.

Action Step #6: Choose generic vs. brand name medications.

Check with your physician to see if a generic medication is appropriate. Generic prescription drugs are approved by the Food and Drug Administration (FDA), are as effective as their brand name counterpart, and typically cost 30 to 80 percent less than brand-name drugs. If there is no generic available, ask your doctor if there's a lower-cost drug in the same class (meaning drugs used for the same condition – e.g., for high blood pressure).

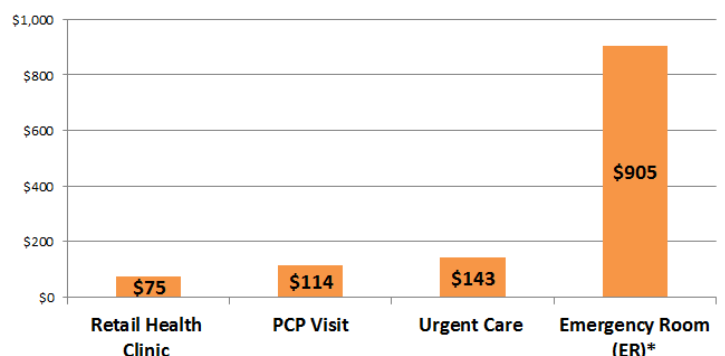
Action Step #7: Use over-the-counter medications for minor conditions.

Over-the-counter (OTC) medications don't require a prescription, yet they contain the same active ingredients as the prescription equivalent. OTC medications frequently cost you less out-of-pocket than filling the prescription through a pharmacy or mail order. Seasonal allergies and heartburn are common conditions for which you can use OTC medications. (Before replacing a prescription with an OTC medication, consult your physician.)

Action Step #8: Avoid emergency rooms for non-life threatening conditions.

Emergency room (ER) services cost considerably more and usually involve much longer wait times than services performed in your primary care physician's office, retail health clinic, or urgent care. The ER should not be used for non-life threatening conditions such as minor cuts and sprains, ear infections, urinary tract infections, colds and the flu. Call the 24/7 NurseLine number on your Anthem ID card any time for after-hours guidance from a live nurse.

Average Cost per Visit



*Limited to visits billed with severity levels 1-4; excludes visits that include surgical procedures, observation stays, or high-tech imaging
Based on Anthem Ohio fully-insured, non-refunding Local Group and Individual claims incurred 1/1/15-9/30/15

Action Step #9: Now you can see a doctor online any time, anywhere!

With LiveHealth Online, you don't have to deal with scheduling an appointment or long wait times. In fact, you don't even have to leave your home or office! Using your smartphone, tablet, or computer's camera for two-way video, through LiveHealth Online you can see a Board-certified doctor who can answer questions, make a diagnosis, and even prescribe basic medications when needed. This service is fully integrated with your Anthem insurance, and at most, only \$49 – even for non-Anthem members. LiveHealth Online doctors are available 24/7/365. Common visit reasons include colds, flu, allergies, sinus infections, urinary tract infections, etc. Enroll at LiveHealthOnline.com and download the free app now.

Action Step #10: Take advantage of wellness benefits.

Wellness or prevention benefits such as mammograms, immunizations, and annual checkups help you stay healthy. By making the most of these benefits, you can potentially prevent more costly chronic conditions such as diabetes and high blood pressure, which require more services and more visits to your physician. You can find your wellness benefits using the MyAnthem feature at www.anthem.com or by calling the Member Services number on your ID card for personalized benefit information.

Action Step #11: Use in-network health care providers.

Anthem contracts with health care providers to offer services to our members at a discounted rate. If providers aren't contracted with Anthem, they're considered "out-of-network". If you visit these non-contracted/out-of-network providers, your out-of-pocket costs will be higher because they may balance-bill you for amounts beyond the payment they receive from Anthem.

Don't assume all health care providers are contracted with Anthem (i.e., "in-network"). Check their contract status before seeking services on the "Find a Doctor" tool at www.anthem.com. If you don't find the provider listed there, (s)he is most likely out-of-network. You can also call the health care provider's or the Anthem Member Services number on your Anthem ID card to ask whether they are in Anthem's network.

Action Step #12: Download the Anthem app.

Download the Anthem Blue Cross and Blue Shield app and log in so you can see your plan information. You can use your smartphone to:

- Look for a nearby, in-network doctor
- Find an urgent care center, hospital or emergency room quickly – plus maps and driving directions
- See recent claims, including what Anthem paid and if you owe anything
- Pull up a mobile ID card you can share with a doctor

To download the free app, search for "Anthem Blue Cross and Blue Shield" at the App Store® or Google Play™.

Action Step #13: Get health tips at www.anthem.com.

At www.anthem.com, there's a lot of great information available to help you compare your health care options and costs, and on ways to improve your health. Once you take the simple online Health Risk Assessment on www.anthem.com, we can suggest ways that you could improve your health and well being.

REGISTER TODAY AT ANTHEM.COM!

And download the free Anthem mobile app to learn more about your health care options, costs, and ways to take control of your health.

Cut out and keep these handy cost-saving tips in your wallet.



Helpful tips to lower your out-of-pocket costs:

- ✓ Choose generic and over-the-counter medications.
- ✓ Call your doctor, LiveHealth Online, or the Anthem 24/7 NurseLine for guidance about after-hours care.
- ✓ Register for LiveHealth Online now – before you get sick – and download the app.
- ✓ Know where your nearest urgent care is located.
- ✓ Compare procedure and imaging costs at local facilities in advance at anthem.com.
- ✓ Request that imaging and labs be ordered at less expensive freestanding facilities.

