

SIX WAYS TO PAY LESS FOR HEALTH CARE

Want to lower your out-of-pocket health costs? Here are six practical tips to help you pay less for your care.



1 STAY IN THE NETWORK. The easiest way to save money is to use doctors and other providers in your health plan's network. Network doctors, hospitals and facilities have contracted to offer you lower prices than non-network providers — and the differences can really add up.

Here's an example. Depending on where you live, one dialysis session at an in-network hospital or medical facility could run around \$1230. Out-of-network? The same service could be over \$4500!*

2 GET PREVENTIVE CARE. Having regular checkups, shots and screenings is vital to good health. Your doctor can help you coordinate what tests and shots are right for you, based on your age, gender and family history. For example:

- Yearly wellness examinations
- High blood pressure and cholesterol tests
- Diabetes and colon cancer screenings
- Breast exams, mammograms and PAP tests

If you have health insurance coverage, call your carrier to find out what is covered under your plan.

3 USE AN URGENT CARE CENTER. If you need medical care and your condition isn't serious or life-threatening, you can save hundreds of dollars** by going to an urgent care center instead of a hospital emergency room.

Staffed by doctors and other medical professionals, urgent care centers are equipped to handle many common conditions and injuries. For example, burns and sprains, fever and flu symptoms, joint or lower back pain, and urinary tract infections.

4 CONSIDER A CONVENIENCE CARE CLINIC. For routine conditions like headaches, rashes, ear aches or minor burns, you can visit a convenience care clinic. Look for this type of medical clinic in grocery stores, pharmacies and other retail locations. You can get quick access to medical attention. The cost for an in-network convenience care clinic visit can run around \$62.**

5 CONNECT WITH A DOCTOR ONLINE. One of the newest ways to receive medical care when you're traveling or can't see your own doctor is to use a "telehealth" resource. You can talk to a board-certified doctor who will treat you by phone or online video chat — anytime day or night.

An in-network telehealth visit can cost you around \$30-\$50 a session.*** So it's a quick and convenient alternative to get help with non-emergency conditions, including cold and flu symptoms, nausea and vomiting, sore throats, ear aches or sinus pain.

6 LOOK FOR LOWER-COST PROVIDERS. Independent radiology centers, outpatient surgery centers and laboratories in-network can provide you with the same high levels of service as a hospital — but at a much lower cost to you.

Depending on where you live and your specific medical plan, using a national lab such as Quest Diagnostics® or Laboratory Corporation of America® (LabCorp) can save you up to 80%.†



* These figures are based on 2014 nationwide averages for Cigna-contracted facilities. Charges will vary by state or geographic region.
** Cost estimates are based on 2013 nationwide averages for Cigna-contracted facilities; actual cost may vary by location, facility, and the type or level of services received.
*** Cost estimate is based on 2013 average for a Cigna-participating telehealth service provider. Actual costs will vary.
† Savings estimate is based on an internal Cigna national study of 2012 lab utilization data, costs and discounts. Savings will vary.

This material is for general information purposes only and is not intended as medical advice or services. You should always consult with your doctor and consider all relevant factors when making decisions related to your health care.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, or their affiliates. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.