

SAVING MONEY ON HEALTHCARE

Regardless if you are on the District's health plan or not, there are many ways you can save yourself dollars when needing to use your health plan. Here are a few tips.

Use In-Network Providers

Did you know that if you use an In-Network provider, you can save yourself and your family money? Our plan uses a preferred provider organization (PPO) which means that services provided to you and your family that are in this PPO network are provided at a significantly discounted rate. If you use a provider with two blue hearts, you will save even more money as these providers have been evaluated as having the best cost and best care. Log on to www.umar.com to search for in-network providers and access the UMR Cost Estimator!

Use Aurora QuickCare Clinics, CVS Minute Clinics or Walgreens Take Care Clinics

Without an appointment, you can quickly access medical care for screenings or vaccines, minor illnesses or injuries, or to get a quick prescription. Visit www.aurorahealthcare.org/services/primary-care/quickcare or www.cvs.com/minuteclinic/clinics.wisconsin to find a clinic near you.

Have a Primary Care Physician (PCP)

A Primary Care Physician is a doctor who is a family practice physician, pediatrician, general practice, or an internal medicine doctor. Other than using a QuickCare or Take Care clinic, your PCP is the lowest cost option for MD provided treatment for your healthcare needs. Most people who self-refer to a specialist choose the wrong type of specialist more than 60% of the time. You receive the most efficient and effective healthcare when you have a Primary Care Physician. As a Primary Care Physician gets to know you and your medical conditions over time, they are better equipped to evaluate you and direct you to the right specialist who leads to the correct diagnosis and treatment quicker. Studies show that patients who use a Primary Care Physician spend an average of 33% less than patients who self-refer to specialists.

Urgent Care

Using the Urgent Care is less expensive than the Emergency Room. Urgent care facilities provide triage management and treatment of patients with minor complaints of illness that may be treated in a rapid efficient manner. If your PCP is not available at the time of your minor medical need, using an Urgent Care facility is a good alternative.

Emergency Room (ER)

This is the most expensive provider option. Use for life threatening conditions (such as shortness of breath, chest pains, intense abdominal pain, experiencing symptoms of a stroke or blood clot, etc.). Remember, in an emergency, time is of the essence! If not life-threatening, you may save money by using Quickcare or Take Care clinics, your PCP or an area Urgent Care facility.

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Radiology

MRI's and CT Scans can range anywhere from \$1,000 to \$3,500 in hospital facilities. Independent radiology centers cost on average 25-30% less than hospital based MRI services and can be as low as \$600. Consider the following for lower cost alternative for both MRI and CT Scans.

SmartChoice MRI: www.smartchoicemri.com

Open MRI of Delafield

Center for Diagnostic Imaging (CDI)

Colonoscopies

Outpatient surgery centers, also called ambulatory surgery centers (ASC) are often a lower cost than a hospital for procedures like colonoscopies. If you are able to schedule your procedure in an outpatient surgical center it will significantly lower your cost.

Take advantage of Wellness Benefits

Staying healthy is one of the best ways to save money on medical care. Preventive checkups also detect medical conditions and diseases early when they are easier to treat and will cost you less.

[Click Here](#) for a Summary of preventive care services under the health plan.

Prescription Drug Savings

As prescription medication costs continue to increase, you may be searching for ways to lower your costs at the pharmacy. The best way to find the lowest cost option is to register on www.express-scripts.com and use the cost compare tool.

Mail Order

The District's pharmacy benefit plan has mandatory mail order. If you are on a maintenance medication (something you take every month), you will be required to set up mail order through [Express-scripts online](#) or the [Walgreens Smart 90 program](#) - both of which will save you money!

Access the Nurseline or Employee Assistance Program

Sometimes life can be challenging. That is why the District provides an [employee assistance program \(EAP\)](#) to all eligible employees – at no cost to you. The EAP is designed to provide prompt, confidential help with a range of personal and family issues that may affect all of us from time to time.