



Patty's Points



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When the cost of health care keeps rising, what can you do to save money?

Here are a few tips:

- Use your wellness benefits;
- Use In-Network Providers;
- Know your options for Urgent Care;
- Use online tools to compare costs;
- Use Generic medications, mail order for maintenance medications and money-saving offerings from local Pharmacies,
- Get approval on medical services, if you need it; and
- Look for discounts on everyday health and wellness purchases

Use your wellness benefits.

Your health plan includes preventive services at no cost to you. This includes a yearly checkup with your primary care doctor. The visit is \$0 and includes routine screenings, vaccinations and bloodwork at Quest Diagnostics, the preferred in-network lab. For females, you also have a yearly checkup with your Ob-Gyn at no cost. In addition, mammograms and colonoscopies are covered at no cost for eligible members.

Stay in network and save.

You'll save time and money when you go to doctors and hospitals that are part of your plan's network and when you understand how your plan works. For HMO members, the



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provider is in-network if contracted with the BlueCare HMO network. For PPO members, the provider is in-network if contracted with the BlueOptions network. Always check on the participating status of new doctors that are recommended to you. Please call me or the Florida Blue Customer Service phone number at 1-800-507-9820.

Know your options for urgent care.

If you need care right away and your regular doctor is not available, then consider using an urgent care center instead of the ER. These centers can usually save time and money on care for minor illnesses and injuries. [Click here](#) for an infographic.

Use online tools to compare costs.

Whether you have a procedure coming up or need to fill a prescription, you can compare prices with our handy tools. Just log in to your account at floridablue.com and select Tools, then click "Compare Medical Costs" or "Compare Drug Prices". For even quicker access, download the Florida Blue Mobile App so you can get your account information on the go.

Use Generic Medications, Mail Order, and money saving offerings from local pharmacies.

If there is a generic alternative available, it could save you 30% to 80% over its brand-name counterpart. For example, the copay for a 30-day retail supply for generic medication is \$10 copay and the copay for the preferred brand is \$35. The copay for the non-preferred brand is \$60 copay.

Also, using Alliance Rx Walgreens Prime home delivery services save you money. You can get a three month supply of medication delivered to your home for two times your 30-day retail supply copay, so that's less trips to the pharmacy.



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Furthermore, take advantage of the Free Medication Program offered by Publix Pharmacy. This includes certain antibiotics and medications to treat diabetes, high blood pressure, allergies and asthma. In addition, get up to a 90-day supply of select medications for \$7.50. Click on this link for more information:

<http://www.publix.com/pharmacy-wellness/pharmacy/pharmacy-services/free-medication-program>

Get approval, if it's needed.

For certain medical services, like MRI scans and sleep studies, work with your doctor to get advance approval from Florida Blue. Contact me to check if an authorization is on file.

Get discounts on everyday health and wellness purchases.

Save money with our Blue365 member rewards. Register on www.blue365deals.com/bcbsfl

You will save on things like:

- Health and fitness club memberships
- Weight loss programs
- Healthy travel experiences
- Workout gear
- Wearable heart rate and GPS monitors
- Hearing Aids, Eyeglasses, Contact Lenses