Take Control of Your Health Care Costs
Tips to Help With Cost Factors

While there are certain factors regarding your health you cannot control—such as age and family history—there are many things you can change for the better to impact what you pay for health care. The following suggestions are provided to help you stay healthier and potentially reduce your health care expenditures.

Do you smoke or live with a smoker?

- The simple answer: Quit or help them quit.

- A number of insurers offer discounts to non-smoking plan members. Be sure to ask about these discounts.

- Children who share a home with a smoker are more likely to suffer from asthma and other respiratory illnesses, resulting in more trips to the doctor, expensive specialists and/or the ER. Adults who smoke are damaging every organ system and will have more health care bills, in the long run, than non-smokers.

Know and Control your Numbers

- There are some numbers you need to know and manage when it comes to your health:
    1. blood pressure;
    2. cholesterol (LDL and HDL);
    3. blood sugar; and
    4. body mass index (BMI).

- If these numbers are outside the normal range, you are at increased risk for heart disease, stroke and diabetes.

- Know your numbers, and if they are abnormal, work to improve your long-term health by getting them under control.

Stay Active

- Regardless of your age or fitness level, studies show that exercise improves both your physical and mental health.

- While going to the gym is great, you can benefit from simply being more active throughout the day.

- Before you start a new exercise routine, be sure to check with your doctor and come up with a plan that works for you.

Organize Your Medical Information

- Keeping track of test results, prescriptions and other medical information in one place will not only help you make better decisions about your care, it will assist doctors and loved ones in case you are unable to advocate for yourself during a medical emergency.

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- Lack of relevant health information can make the cost of care more expensive. Centralized medical information can lead to fewer medical mistakes when those involved with your care have your latest health information.

- Following is a list of basic information to keep in your health file:

  1. A list of your doctors' names and their contact information. This will make it easier for your doctors to coordinate with each other if necessary.

  2. Copies of your health insurance cards, Medicare cards and their phone number(s) to verify coverage.

  3. A list of emergency contacts, along with your relationship to each person and their contact information, so that loved ones and/or health care professionals will know who to contact in the event of a medical emergency.

  4. A list of your medications, including dosages, frequency, date started and reason for taking. This will help medical staff avoid adverse interactions.

  5. A list of all surgeries or major medical events and recent test results.

  6. Copies of your health care proxy, advance directives and/or living will. If you don't have these already, now is the time to fill them out.

  7. A health history of diseases that run in your family.

Navigating health care can be daunting, but it's important to take the steps you can to control health care costs. Several little steps can lead to big improvements in your overall health. Make your health a priority, know your numbers and take time to organize your medical information today.

More Information
The Department of Insurance can be reached at 402-471-2201, or on its toll-free consumer hotline at 1-877-564-7323. Additional insurance-related information can also be found on the Department's website at **www.doi.nebraska.gov**.