

The Savvy Member's Action Guide



14 smart ways Anthem members get more from their health plans

Sometimes the simple things make a big difference.

Here are a few easy tips you can use to get more from your benefits and save money on health care. You can find information on these tips at anthem.com.

Tip #1: Ask about your choices for certain care

Hospitals have higher overhead costs, so they usually charge more for their inpatient and outpatient care. Many services can be done in a doctor's office, surgery center or free-standing radiology center. This saves you out-of-pocket costs. You usually only pay your copay (a set amount of your share of the costs) instead of coinsurance (a percentage of the costs) for care you get in a doctor's office or free-standing center.

Tip #2: Ask about your options for radiology services

We give your doctor quality and cost information for radiology centers in your area. This list can help you get the highest quality care at the lowest cost. Anthem radiology centers have been rated on many factors, including quality and cost. You and your doctor can use this list together to help you choose the right radiology center for you.

Tip #3: Use free-standing labs

You can usually visit a free-standing lab for things like blood and urine tests. This is another way you can lower your out-of-pocket costs.

Tip #4: Comparison shop with Anthem Care Comparison

Know how much a service will cost ahead of time. Anthem Care Comparison gives you side-by-side cost estimates for more than 160 procedures, such as knee replacement, childbirth and tonsillectomy. You can compare performance and safety ratings, too, with detailed quality data on inpatient services. Check out our demo at anthem.com.

Tip #5: Use urgent care or walk-in centers when it's not life-threatening

Emergency Room (ER) care costs a lot more money and time than care you get in your doctor's office, urgent care or walk-in center. So save the ER for true emergencies. For minor things like minor cuts and sprains, ear or throat infections, bronchitis and other non-life-threatening issues, you'll usually get care faster — and pay lower copays and/or coinsurance — when you use your network doctor's office, urgent care or walk-in center.

Tip #6: Shop around for the lowest drug costs

You can buy your prescription drugs from different places: local pharmacies, retailers, grocery stores and mail-order. Drug prices can vary quite a bit from place to place. You can save money by comparing costs before you fill your prescription.

Tip #7: Choose generic drugs

Generic drugs work just as well as brand-name drugs, but cost much less. The Food and Drug Administration (FDA) requires that brand and generic drugs have the same active ingredients, strength and dose. Ask your doctor if generics are available and right for you. If not, your doctor may know of other brand names that cost less.

Tip #8: Use over-the-counter drugs when you can

You don't need a prescription for over-the-counter (OTC) drugs. They often have the same active ingredients as some prescription drugs but usually cost a lot less. OTC allergy and heartburn medicines are good examples. Just make sure to ask your doctor if it's okay to swap your prescription drug for an OTC medicine.

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Tip #9: Look into our special pharmacy programs

We have two programs that can help you save right away by lowering your copay or coinsurance. Call the pharmacy number on your Anthem ID card to see if you qualify for these programs. Then, ask your doctor if one could be right for you.

- Use our Half Tablet program to save money without changing drugs. Instead, you get your current medicine prescribed twice as strong, then and use a tablet splitter to cut the tablet in half. You can save up to 50% off your typical copay with this program.
- Use our GenericSelect program the first time you use certain generics by mail order. We'll waive your first copay for up to a 90-day supply.

Tip #10: Get preventive care

You have 100% coverage for network checkups, flu shots, and some cancer screenings like mammograms. Getting preventive care can help prevent childhood diseases, diabetes, high blood pressure, cancer and other health issues that could cost you a lot more in the long run. Get peace of mind and better health at no extra cost to you!

Tip #11: Keep an eye on your EOB

You'll get an Explanation of Benefits (EOB) whenever you get care. It's like your personal claim and coverage report. When you get one, make sure it's right and only lists care you received. Remember, you only have to pay a copay for network preventive care or lab work. If you're ever unsure about a charge, call the customer service number on your Anthem ID card and we'll help clear things up.

Tip #12: Take advantage of health and wellness programs at no extra cost

Let us help you live healthier, feel better and save money. Get help with an ongoing health problem, call our 24/7 NurseLine, or have a coach help you get fit, lose weight or quit smoking. It's all part of your plan at no extra cost. Not sure where to start? Take the MyHealth Assessment at [anthem.com](https://www.anthem.com). It looks at where you are now and the steps you can take to be your healthiest.

Tip #13: Use network doctors and hospitals

You have access to some of the largest networks of doctors. That means the doctors you already know and trust are likely in our networks. And we work with our large provider networks to make sure when you visit a network doctor, your share of the cost is lower — even before you pay any deductible — so you can save from day one of your coverage. You also get access to providers across the country. When you get care out of the network, you'll pay more and you'll likely have to file claims yourself (network doctors do that for you).

Three quick ways to find network care:

1. Type [anthem.com](https://www.anthem.com) into your smartphone browser to use our easy mobile app.
2. Log onto [anthem.com](https://www.anthem.com) and click Find a Doctor.
3. Call the member services number on your Anthem ID card.

Tip #14: Find health information at [anthem.com](https://www.anthem.com) or Anthem customer service

At [anthem.com](https://www.anthem.com), you'll find plenty of expert information to help you stay on top of your health care options, costs and ways to improve your health. Take a few moments, explore the website and learn more. You can also call customer service for more help.

Register today at [anthem.com](https://www.anthem.com)

Explore our members-only site to learn more about your health care options, costs and ways to help take control of your health.