



DO YOU WANT TO SAVE MONEY THIS YEAR?



It pays to be a smart health care shopper.

At the start of each year, your deductible and out-of-pocket limits start again, so it pays to know what those limits are. It is also smart to know about your costs for doctor visits and medical procedures. These can differ greatly even in the same city. Use your money wisely this year.

Terms you should know to get the most from your health plan:

- **Network:** Not all health care professionals are in the same network, so you need to check to make sure your doctor or hospital is in your plan's network. If you use a doctor not in the plan's network, you might have to pay the total bill.
- **Deductible:** Most plans call for you to pay a certain amount before your health plan starts to pay. For instance, if your deductible is \$2,000, your plan may not pay anything until you've paid the first \$2,000.
- **Coinsurance:** Some plans don't cover all your costs. They may include coinsurance - your share of the costs of a covered health care service. Coinsurance is often a percentage of the total cost. For instance, you may pay 20 percent of an allowed service while your plan pays 80 percent.
- **Copayment (or copay):** This is a flat dollar amount you pay when you see a doctor, use medical services or fill a prescription.
- **Out-of-Pocket Maximum:** Your health plan will have a limit on how much you are required to pay in one year. If your out-of-pocket maximum is \$5,000, you won't pay anything once you've paid that \$5,000. That means no more copays or coinsurance.

TAKE CHARGE OF YOUR HEALTH

Provider Finder® shares information that gives you control.

- Do you want to know more about the doctors who take care of you or your family?
- Do you need to know the estimated cost of a medical service?
- Do you want to find savings by comparing costs?
- How do you choose where to go for medical services?

You have a tool that can help you answer these questions. Provider Finder is an innovative tool for helping you choose a provider and estimate health care costs. It's easy, immediate and secure.

It's easy to get started:

- 1 Go to **bcbsmt.com**.
- 2 Click the **Log In** tab, and then click the **Register Now** link.
- 3 Use the information on your Blue Cross and Blue Shield of Montana ID card to finish the process.
- 4 Log in to Blue Access for MembersSM. Provider Finder can be found under the **Doctors & Hospitals** tab.

You have a choice when choosing where to go for health care. Many times you can choose between several doctors or facilities and have the same procedure at a lower cost. For example, an MRI of your knee can range in cost from hundreds to thousands of dollars. It pays to ask questions and to shop around for lower cost options.

