

HEALTH AWARENESS

Getting The Most From Your Health Care Benefits

(NAPSA)—When it comes to staying healthy, seeking medical care sooner rather than later is usually the right prescription.

To help, here are some tips on how to get the most from your health insurance for less.

The tips are courtesy of the experts at Health Net, a leading source of health insurance for individuals, families and small businesses.

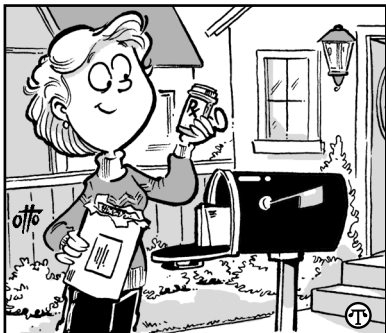
- Switch to an HMO plan for greater cost predictability. Compared to PPOs, HMOs typically have no annual deductible and come with fixed-dollar copayments instead of percentage-based coinsurance. If you are eligible for Medicare, this would mean enrolling in a Medicare Advantage HMO plan.

- Use medical professionals within your health plan's network. Using out-of-network providers typically results in higher copayments—or sometimes no coverage at all.

- Look for an HMO that provides “narrow networks” of health care providers. Some health plans offer smaller networks of cost-effective, quality providers in exchange for significant premium breaks.

- Use preventive care benefits. Services like blood pressure and cholesterol checks, mammograms, Pap smears, PSA tests, diabetes and cancer screenings, and physicals can keep you from developing a preventable condition—or keep previously undetected conditions from getting worse.

- Use a mail-order pharmacy program. Many health plans offer both cost savings and convenience through mail-order delivery of maintenance medications. Some plans provide up to 90 days of mail-order meds for



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the same copayment as a 60-day supply from your local pharmacy.

- Go generic and save. Generic drugs are often a lower-cost alternative to their brand-name counterparts and they work the same way, according to the Food and Drug Administration.

- Take advantage of health coaching, health education, wellness benefits and other free tools and resources offered by your health plan. Health plans want to help their members be healthy.

- Use discounts for health-related expenditures. Many health plans offer discounts on purchases of health-related products and services. Log on to your health plan's Web site to see if discount programs are available.

“Each health insurance plan is different,” said Jonathan Scheff, M.D., Health Net's chief medical officer. “If you have any questions about how much it's going to cost, it's a good idea to check with your plan's customer service department to determine how the plan will cover specific services and products.”

To learn more, visit the Web site at www.healthnet.com.