

# HOW TO BE A BETTER HEALTH CARE CONSUMER

A workbook from

**THE ALLIANCE**

Employers moving health care forward



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## HOW TO USE THIS WORKBOOK

This workbook is designed to help you:

- > Get the most out of each visit to your medical provider.
- > Explain how and why shared medical decision making is important to your health.
- > Learn how to better navigate health care options for quality and cost to provide the most value to you.
- > Use the resources available to you as a consumer of The Alliance’s network of doctors, hospitals and health services.



Go to  
[the-alliance.org](http://the-alliance.org)  
and click on  
**Find a Doctor to find  
doctors, clinics and  
hospitals within  
The Alliance  
Network.**

Being an  
active participant  
in making health care  
decisions for  
you and your family  
can increase patient  
satisfaction and  
decrease medical  
errors.

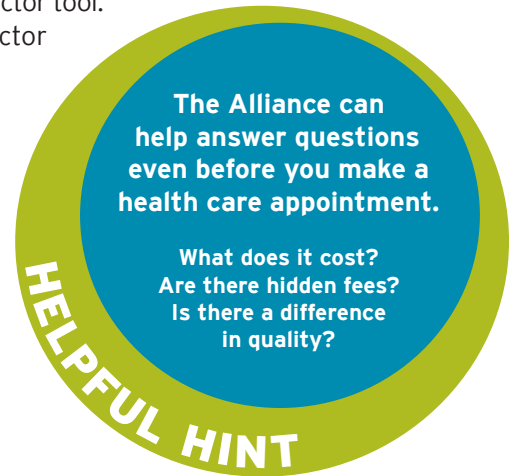
**HELPFUL HINTS**

# LOOK FOR THE LOGO ON YOUR MEDICAL INSURANCE CARD

**Congrats! Your employer is a member of The Alliance.**

## Who We Are

- > The Alliance and your employer work together to connect you to doctors, hospitals and other health services.
- > We provide cost savings when you use health care providers in our network.
- > The Alliance provides a wide network of provider choices through the Find a Doctor tool. Visit [www.the-alliance.org](http://www.the-alliance.org) and click on the "Find a Doctor" button. Find a Doctor will help you find the in-network health care provider that fits you.
- > Or contact Customer Service at 800.223.4139 or [csr@the-alliance.org](mailto:csr@the-alliance.org) for personalized support or a procedure cost estimate.
- > The Alliance offers educational resources to help you make smarter health care choices. Visit [www.the-alliance.org/individuals-and-families](http://www.the-alliance.org/individuals-and-families) for more resources to supplement this workbook.
- > The Alliance moves health care forward by controlling costs, improving quality and engaging individuals in their health. An employer-owned, not-for-profit cooperative, we have approximately 240 member-employers providing coverage in Wisconsin, Illinois and Iowa.



## YOUR HEALTH BENEFITS / WHO TO CONTACT



*Is my doctor in-network?*

*How can I find an in-network doctor in my area?*

*How much will this procedure cost?*

*What are the Leapfrog Hospital Safety Grades for the hospitals in my area?*

**Contact Customer Service at 800.223.4139 or [csr@the-alliance.org](mailto:csr@the-alliance.org) or go to [www.the-alliance.org](http://www.the-alliance.org) and click on Find a Doctor.**

### Third-Party Administrator (TPA)

*How much of my deductible have I satisfied?*

*Do I need a referral to see a specialist?*

*Does an upcoming service need a pre-authorization?*

Your TPA: \_\_\_\_\_

Contact: \_\_\_\_\_

\_\_\_\_\_

### Your Organization (Employer)

*I need to change my address.*

*How do I add/remove a dependent on my insurance?*

*How do I contact my dental/vision/FSA/HSA/etc. vendor?*

Your Organization: \_\_\_\_\_

HR Contact: \_\_\_\_\_

\_\_\_\_\_

### Other Notes

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# WHERE SHOULD I GO?

When you're sick or injured, knowing where to go to seek care can make a big difference ... in how long you wait ... and how much you spend to feel better.

## Doctor's Office

For health issues that aren't serious, or that can wait for normal business hours, seeing your regular doctor is always an option.

- » He or she knows your health history.
- » Just show up at your appointment time.
- » Visiting your doctor is often the most economical way to feel better.

## Walk-in Clinics

**Walk-in clinics**, such as **urgent care** and **immediate care** facilities are located in clinics, hospitals or other health care facilities. They are typically open after normal business hours and on weekends. Visit these facilities when:

- » You can't wait to see your regular doctor.
- » You aren't sick or injured enough for the emergency room.

Located in a hospital or other health care setting, these clinics are staffed by doctors, nurses and nurse practitioners.

Some emergency departments offer urgent care services during off-business hours. When you visit an emergency room (ER) that also offers urgent care services, a preliminary level of care (urgent or emergent) is determined based on your symptoms. In some cases, the determination is made after the diagnosis is confirmed. This may result in a bill for ER services even though you started in the urgent care department.

## Emergency Rooms (ERs)

Usually located in a hospital, an ER is equipped to focus on serious medical emergencies. Visiting the ER for a non-emergency is not the best way to get well.

- » It will cost you more than it would at a doctor's office or walk-in clinic.
- » You'll probably spend more time waiting, as more severe cases will be seen first.

You'll be cared for by a doctor who has never seen you before and who doesn't know your particular health history.

## Health Care Needs Guide

Where To Go	What it is	Who Works There	Consider it For	Cost
<b>Doctor's Office</b>	The location of your Primary Care Provider who has your medical history on file.	Your Primary Care Provider who may be a general practice physician, physician's assistant or nurse practitioner.	Health issues that can wait for an appointment during normal business hours.	Medium
<b>Urgent Care Or Immediate Care Clinic</b>	A walk-in center owned by a hospital, group of doctors or independent investors that provides extended hours and is open on weekends.	A physician who specializes in family or emergency medicine; a physician assistant, nurse or radiologist may also be on site.	Problems that are urgent but not severe enough to warrant a trip to the ER, such as a fracture or deep cut that may need stitches.	Medium
<b>Emergency Room</b>	A hospital department equipped to treat life-threatening emergencies around the clock.	Emergency-medicine physicians, nurses, physician assistants, specialists.	Situations that threaten "life or limb," such as difficulty breathing, chest pain, seizures, head trauma, vomiting blood, severe allergic reaction, or loss of consciousness.	High
<b>Telemedicine*</b>	Medical visit using telephone, email, Internet app, etc.	Physicians, physician's assistants, nurse practitioners or nurses.	After-hours non-emergency health concerns such as colds, flu, eye or ear infections, insect bites, poison ivy or minor burns.	Low
<b>Workplace Onsite Clinic*</b>	A medical clinic at your workplace funded by your employer.	Physicians, physician's assistants, nurse practitioners or nurses.	Short appointments near or during worktime hours. May also be your Primary Care Provider and offer more services.	Low

\* Please check your with your Human Resources department to see if your insurance plan offers telemedicine or workplace onsite clinic options.

Sources: Consumer Reports® 2015 & The Alliance  
[www.consumerreports.org/health-clinics/urgent-care-or-walk-in-health-clinic/](http://www.consumerreports.org/health-clinics/urgent-care-or-walk-in-health-clinic/)

# MEDICAL VISIT CHECKLIST

## What To Bring To Your Medical Visit

- Current insurance card
- Name, address and telephone number of emergency contact or appointed legal guardian.
- A referral, if required by your insurance company
- Any previous X-rays (medical images) requested by the provider for this visit
- If an interpreter is requested for the scheduled appointment, please mention this request to staff when initially scheduling the appointment.

## Prescription Medication

Please list the type of prescribed medication and over-the-counter medication that you take. What is the milligram strength? How often do you take the medication?

Prescribed Medication/OTC	Milligram Strength	How Often

## Family History

Any allergies?  Yes  No  If yes, please list. \_\_\_\_\_

Medical history for family members (things like cancers, heart disease, diabetes, etc.)

\_\_\_\_\_

\_\_\_\_\_

## During The Visit

- State your main concern first.
- Describe your symptoms.
- Describe past experiences with the same concerns.
- Ask questions about things you don't understand, even if it seems unimportant.
- Don't be afraid to "bother" your provider with questions and concerns.
- You need to understand and feel comfortable.
- Take notes, even if you understand everything your provider says.



## At The End of The Visit

Am I to return for another visit? \_\_\_\_\_

How will I be notified of my test results? \_\_\_\_\_

What side effects or concerns should I look for? Who should I contact? \_\_\_\_\_

When do I need to follow up? \_\_\_\_\_

Is there anything else I need to know? \_\_\_\_\_



## 5 QUESTIONS TO ASK YOUR DOCTOR

Print a free, wallet-sized version of “5 Questions to Ask Your Doctor Before You Get Any Test, Treatment, or Procedure” by Choosing Wisely® and Consumer Reports® and be ready for your next medical visit. (Flyers, rack cards and Spanish-language versions are also available to print.)

Go to: [www.choosingwisely.org/getting-started/resource-library/additional-materials-for-patients](http://www.choosingwisely.org/getting-started/resource-library/additional-materials-for-patients)

In 2017, Consumer Reports tested the 5 Questions Cards with over 4,500 patients and:

- 20 percent changed their opinion about what to do as a result of asking the questions;
- 22 percent said they changed their plans about their anticipated treatment;
- 88 percent said that their doctor was open to answering questions;
- 90 percent said they would encourage their family and friends to ask the questions.

Learn more:  
[www.choosingwisely.org/patient-resources](http://www.choosingwisely.org/patient-resources)

**Choosing Wisely**  
An initiative of the ABIM Foundation

**5 QUESTIONS to Ask Your Doctor Before You Get Any Test, Treatment, or Procedure**

- 1 Do I really need this test or procedure?
- 2 What are the risks and side effects?
- 3 Are there simpler, safer options?
- 4 What happens if I don't do anything?
- 5 How much does it cost, and will my insurance pay for it?

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## PRIMARY CARE PROVIDER VERSUS SPECIALIST: WHAT'S THE DIFFERENCE?

### Primary Care Provider

A primary care provider (PCP) is the person you see for most of your health care. For adults, the PCP may be called a family physician or doctor, internist, or general practitioner. Your child's PCP may be called a pediatrician. Other people may give you medical care in a doctor's office or hospital such as nurse practitioners and physician assistants. They work closely with doctors to provide care and also are called primary care providers.

Primary care providers help you stay healthy and make sure you get all the regular tests you need. They help you make decisions about your health because they know your family medical history. If you have ongoing health issues like asthma or diabetes, they provide regular treatment to keep it from getting worse. They also help you find other medical experts if you need them.

### Specialist

A physician specialist treats certain health conditions or specific parts of the body. Specialists include cardiologists, who treat heart problems, and oncologists, who treat cancer. Other examples are orthopedists, who treat bone and muscle problems, and obstetricians or gynecologists, who treat women only. A non-physician specialist is a provider who has extra training in a specific area of health care.

## IF YOU ARE REFERRED TO A SPECIALIST

- Know the diagnosis or suspected diagnosis.
- Learn about your basic treatment options.
- Ask your primary care provider his/her expectations of the specialist.
- Make sure that any test results or records on your case are sent to the specialist.
- Ask your primary care provider to remain involved in your treatment plan. After you consult with the specialist, be sure that any findings or test results are shared with your primary care provider.

# SHARED MEDICAL DECISIONS ABOUT SURGERY

## Questions To Ask Your Provider When You Are Told That You May Need Surgery

1. Are you willing to tolerate the symptoms to avoid surgery? What are the risks of doing so?
2. What is the name of the surgery?
3. Get a description of the surgery in layperson's terms.
4. Why does my provider think I need it?
5. Is this surgery the most common treatment for this health concern? Are there other options (alternative surgical approaches)? Who might you recommend for a second opinion?

## Consider The Risks And Benefits

1. How many similar surgeries has this provider performed?
2. What is the success rate?
3. What are the risks?
4. How will I feel afterwards? How long will it be until I'm fully recovered? Will I be able to live the way I want to live?
5. How can I best prepare for the surgery and the recovery period?
6. What is the best anesthetic (general, regional, spinal or local)?

## CONSIDERING THE COST OF HEALTH CARE

Talking to your doctor about the cost of health care can feel like a touchy subject.

But it shouldn't be. Use the information in this workbook to start a conversation with your doctor.

Ask questions.

Share in your medical decision making.

Be an informed consumer.



Use our **Find a Doctor search to view doctors, hospitals clinics and other medical professionals within The Alliance network.** Go to [www.the-alliance.org](http://www.the-alliance.org) and click on the Find a Doctor button.

**Cost estimates for procedures by location are available to you.** Use this to know how much a procedure might cost. Health care costs vary wildly. Sometimes different health systems within the same metro area can have completely different costs to perform the same exact procedure. Contact Customer Service at: 800.223.4139 or [csr@the-alliance.org](mailto:csr@the-alliance.org) for a cost estimate.

## THE COST MIGHT VARY MORE THAN YOU THINK

Different locations can charge different prices for the same exact procedure. Below are examples of cost estimate samples for Alliance enrollees.

**Procedure: Endoscopy**  
**Home Location: Madison, Wis.**

Cost	Travel Distance
\$6,771	1 mile
\$8,242	1 mile
\$14,720	39 miles
\$10,931	47 miles
\$9,054	146 miles




**Procedure: Cataract Surgery**  
**Home Location: Rockford, Ill.**

Cost	Travel Distance
\$7,921	3 miles
\$4,489	6 miles
\$10,979	14 miles
\$14,524	30 miles

Sources: The Alliance Customer Service Dept.; [www.google/maps](http://www.google/maps); 7/16/18

# THE ALLIANCE<sup>®</sup> NETWORK COVERAGE MAP

## Use This Map to Find In-Network Providers

-  Higher concentration of in-network providers
-  Hospital Locations
-  Specialty Hospital Locations  
Offer specialty care for children, rehabilitation, surgery or other services

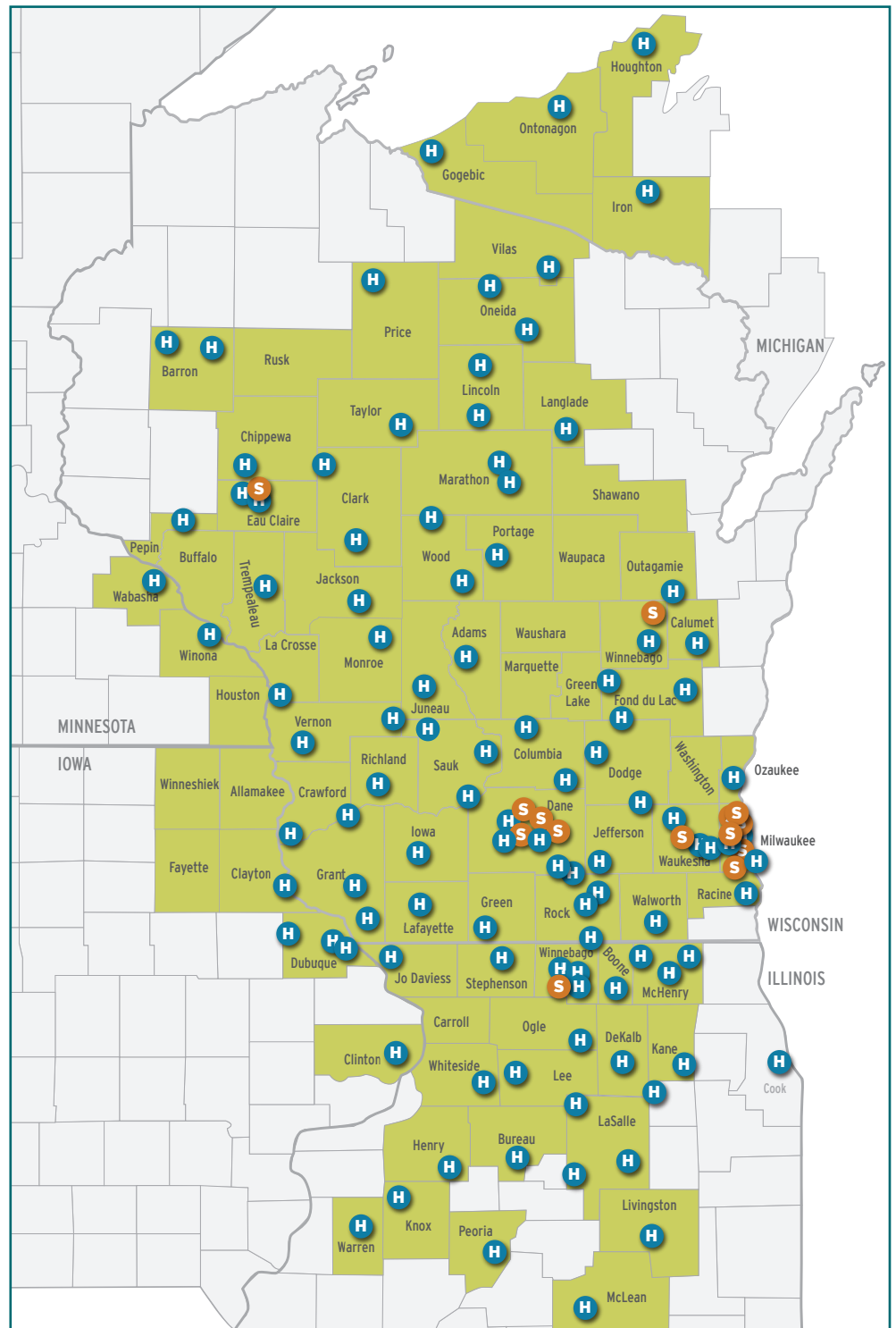
Please refer to Find a Doctor at [www.the-alliance.org](http://www.the-alliance.org) to see whether a specific provider is in-network.



## Avoid Out-of-Network Charges

Use Find a Doctor to choose a doctor or facility that is in-network.

- » If you choose a health care provider that is not in-network you will be billed the difference between what the provider charges and what your plan pays.
- » You will be billed this difference directly from the provider in addition to paying higher out-of-network charges as noted under your benefit plan.





# FindaDoctor

## #1 Save by Staying In-Network

- ✓ Go to: **www.the-alliance.org**  
And click on: **Find a Doctor**
- ✓ Enter a city/state or zip code near where you'd like to receive care.
- ✓ Select your plan. If a plan with your organization's name is shown, choose it; otherwise choose "The Alliance Standard Network" at the top of the list.
- ✓ Search by specialty, hospital name, clinic name, procedure, doctor's name, etc.



## Managing Your Health and Wellness

Think of the daily choices you make that impact your health and well-being. You make choices affecting your health every time you schedule a doctor's appointment or bring medication home from the pharmacy.

Take advantage of our resources to make good decisions leading to better health and safer care.

Go to: **www.the-alliance.org**  
And click on: **Individuals & Families**

You'll find information on fitness center discounts, patient safety, diabetes resources, and more.

## #2 Look for the Symbols and Adjust the Filters

### Facility Fee Applies

- › This location charges a facility fee.
- › Does your insurance plan pay for facility fees?
- › Know before making an appointment.



### Leapfrog Hospital Safety Grade

- › Based on hospital's patient safety record
- › Grade of: A, B, C, D or F
- › Adjust the filters of your search, such as:
  - Distance
  - Specialty
  - Accepting New Patients



### QualityPath designated search results

- › The following surgeries and tests are part of the *QualityPath* program:
  - Knee Replacements
  - Total Hip Replacements
  - Outpatient CT Scans
  - Outpatient MRI Scans
  - Outpatient Colonoscopies (*Coming Soon!*)
- › For program details, go to: [www.qualitypath.com](http://www.qualitypath.com) and check with your benefits manager to find out if your organization participates in *QualityPath*.



## #3 Check the Cost Before Making an Appointment

- ✓ **Contact Customer Service** at 800.223.4139 or [csr@the-alliance.org](mailto:csr@the-alliance.org) for a procedure cost estimate.
- ✓ **Choose one in-network provider** or choose more to compare cost estimates.
- ✓ **No Internet access? Need translation services?** No problem. Give Customer Service a call.

# OUR WEBSITE, YOUR ANSWERS

[www.the-alliance.org](http://www.the-alliance.org)

We know that health care can be confusing. But it doesn't have to be. We want you to feel as confident about your health care choices as you do about other areas of your life. Here are a few resources designed to help you do just that.

## Find a Doctor and So Much More

Find a Doctor is designed to help you easily find someone to take care of you. Simply **click on the Find a Doctor button anywhere on our website** to begin your search. You can find a doctor or hospital by name, location or specialty. Procedure cost estimates are available through Customer Service.

## Improve Your Health and Wellness

[www.the-alliance.org/individuals-and-families](http://www.the-alliance.org/individuals-and-families)

Here you'll find information to help you understand how to be a better consumer of health care including:

- **Patient Safety Toolkit** - Learn how to avoid medical errors and unnecessary care, manage your medications, prepare for medical visits and talk to your doctor.
- **Diabetes Toolkit** - If you or a loved one has diabetes, these tools will help you learn how to manage and live well with it.
- **Avoiding Facility Fees** - The place where you see your doctor can have an impact on what you pay for your visit. If the facility is owned by a hospital, you may be charged a facility fee.
- **Pregnancy Resources** - Start your pregnancy off right by using these resources to choose a hospital that has a good quality score for birthing care and learn more about topics to discuss with your doctor.
- **Healthy Living Resources** - A list of available gym discounts, Community Supported Agriculture (CSA) shares, and more. Only for enrollees of The Alliance.

## Helpful. Friendly. Answers.

[www.the-alliance.org/customer-service](http://www.the-alliance.org/customer-service)

If you have questions, we have answers. Here you'll find frequently asked questions and answers to help you understand health care a little better.

If you don't find what you're looking for, you can always contact one of our helpful Customer Service representatives. They are available 8 a.m. - 4:30 p.m. Monday through Friday. Call 800.223.4139 or email [csr@the-alliance.org](mailto:csr@the-alliance.org).



**Did you know  
that higher cost  
and higher quality don't  
always go hand-in-hand?**

Studies have shown while the highest cost option in health care may sometimes deliver the highest quality, sometimes the opposite is true.

Sometimes, the least expensive option can deliver the highest quality care.

**HELPFUL HINTS**

**Want  
to know the  
estimated cost of a  
procedure? Or compare  
between in-network locations?**

**Request a cost estimate!**

**Contact Customer Service  
at [csr@the-alliance.org](mailto:csr@the-alliance.org)  
or 800.223.4139.**

# GENERIC DRUGS

Prescription drugs can be a costly medical expense. However, each state has a law that lets pharmacists substitute less expensive generic drugs for many brand-name products. Depending on your prescription needs, your savings could be significant. Before you talk with your provider or pharmacist about switching, there are things you need to know about generic drugs and the law.

## What's The Difference Between A Generic And A Brand-Name Drug?

Not much, except for name and price. A generic drug is called by its chemical name; a manufacturer assigns a brand name. The products have the same ingredients. Standard practice and most state laws require that a generic drug be generically equivalent to its brand-name counterpart. That is, it must have the same active ingredients, strength, and dosage form - pill, liquid or injection. The generic drug also must be therapeutically equivalent - it must be the same chemically and have the same medical effect.

## Do All Drugs Have Generic Equivalents?

No. Some drugs are protected by patents and are supplied by only one company. However, when the patent expires, other manufacturers can produce its generic version. Currently, about half of the drugs on the market are available in generic form.

## How Can I Get Generic Drugs?

Talk with your provider or pharmacist. Explain that you want the most effective drug at the best price. Ask your provider to write prescriptions for generic drugs when possible.

## Are There Exceptions To The Law?


Yes. If your provider writes on the prescription form that a specific brand-name drug is required, your pharmacist must fill the prescription as written. That is, a generic drug cannot be substituted. However, your pharmacist can talk with your provider about the prescription. Perhaps there's an acceptable generic drug that your provider is not aware of. Your pharmacist can compare and evaluate generic and brand-name drugs and may be able to consult with your provider to provide the right medication at the best possible price.

## Will My Provider Automatically Prescribe Generic Drugs?

It depends on the provider. You can ask your provider to write a prescription permitting substitution of a generic drug product when appropriate. You can also ask whether a generic product will be as effective. Or, you can request that only brand-name products be used to fill your prescriptions.

## Where Can I Get More Information?

The Food and Drug Administration (FDA) has a toll-free hotline to answer questions about drug safety and efficacy. Call 1.855.543.3784 or visit the drug information for consumers section of the FDA's website at: [www.fda.gov/Drugs/ResourcesForYou/Consumers/default.htm](http://www.fda.gov/Drugs/ResourcesForYou/Consumers/default.htm).



**HOW TO BE A BETTER HEALTH CARE CONSUMER**

How you make health care decisions for you and your family can improve your health and decrease medical errors.

Find more resources at: [www.the-alliance.org](http://www.the-alliance.org);  
Click on *Individuals and Families*;  
And click on the *Better Health Care Consumer* icon.

## FOUR THINGS

# TO KNOW ABOUT THE ALLIANCE



You



Employer

**THE ALLIANCE**

Employers moving health care forward



[www.the-alliance.org](http://www.the-alliance.org)



**9,980+**  
Doctors



**120+**  
Hospitals



**20,000+**  
Professional  
Service  
Providers

**FindaDoctor**

Costs. Quality. Choices.

[www.the-alliance.org](http://www.the-alliance.org)

1

The Alliance works with your employer's health plan.

2

We lower your health care bills so you save money.

3

We connect you to a big network of doctors, hospitals and other health services.

4

We help you pick better care and find out what it costs. Find a Doctor has information about doctors, hospitals and more.

**Need Help? Contact Customer Service.**

800.223.4139 | [csr@the-alliance.org](mailto:csr@the-alliance.org)