

# MBA

Medical Benefit Administrators

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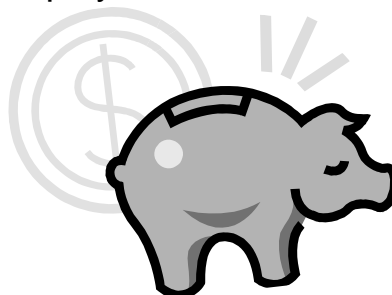
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The biggest problems in health care today are increases in costs, and patient “disconnect” from choices and from financial realization and responsibility. Employers want to mitigate their health plan cost increases. Employees want control, access, and choice.

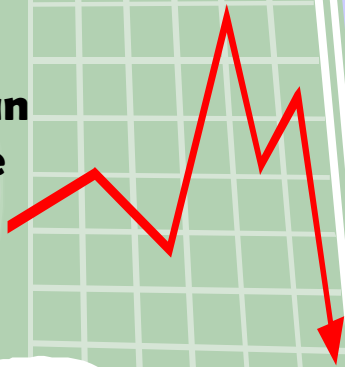
We are in the third year of double digit health plan cost increases. Inflation may come down a bit, but it is likely to continue to be a major factor and a major challenge. The IRS ruling on June 26th 2002 (2002 –41 and 2002-45), enables health plan sponsors to offer participants a “Consumer Driven Health Benefit Plan” (CDHBP) which incorporates a high deductible plan benefit with a Health Reimbursement Account (HRA). The high deductible plan (e.g. \$2,000) provides “umbrella” protection for the patients, and it is also the most efficient way to “insure” health plan costs.

The Health Reimbursement Account is set up in the name of the employee. The employee can access HRA funds to pay for expenses under the deductible. Patients can shop around for health care; they make their own choices about health care; they can choose to use or to save the money in their HRA's. Unlike a flexible spending account, the funds in an HRA can roll over into the next year. This incentivizes the patient to use their account money wisely, because what they don't spend will be available to them in future years.

MBA can set up and administrate both the health plan and the HRAs. Here are eight suggestions of things employees can do to help lower costs:



## Eight Things Employees Can Do to Reduce the Cost of Health Care Claims



### Things Employees Can do to Reduce the Cost of Claims

1. Practice preventive care – checkup's screenings, immunizations



2. Don't ignore a persistent health problem – if it becomes more serious, it's more expensive

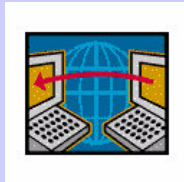
3. Live healthy – exercise, eat well, avoid risky activities – use seat belts & helmets, stop using tobacco, etc.



### Things Employees Can do to Reduce the Cost of Claims

#### 4. Use lower cost alternatives:

- Generic drugs vs. brand names
- Mail order drugs for ongoing medication vs. regular pharmacy
- Network/preferred providers vs. non-discounted providers
- Use nurse phone line or website for common ailments before going to doctor



### Things Employees Can do to Reduce the Cost of Claims

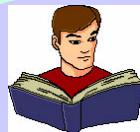
#### 5. Talk with your doctor

- Ask how to improve your health
- Describe past illnesses, current medications, all symptoms of current ailments – help avoid misdiagnosis
- Understand the benefits of the proposed treatment and possible side effects
- Ask what foods or other medications you should or should not take with new medications
- Ask "why" – it's your health, and to large extent, your money



### Things Employees Can do to Reduce the Cost of Claims

6. Follow your doctors advice – complete all treatments and prescriptions
7. Learn about your condition – use the internet or the library – be your own advocate, not your own doctor
8. Act like a customer if you are not satisfied – be sure you are getting what you paid for



## Turning Employees into Health Care Consumers

