



2022 MASBO CONFERENCE

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**EMPOWER YOUR  
EMPLOYEES  
TO BE SMART  
SHOPPERS**

Benefits for your future

# TOPICS

## Tech-Based Tools

- Carrier Online Portals
- Tools
- Telehealth

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## Participating Providers

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## Reactive Vs. Preventive Treatment

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## Urgent Care Vs. ER

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## Pharmacy

- Name Brand Vs. Generic
- No-Cost Preventive RX

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## No Surprise Act / Cost Transparency Law

*SAVE MONEY BY KNOWING YOUR BENEFITS.*

# TECH-BASED TOOLS

*SAVING TIME, MONEY, & LIVES*

## Carrier Online Portals

Carrier online portals offer users a secure way to manage health coverage. You can view all your plan information from your phone or computer and take advantage of the following perks:

- Order a new ID Card or print a temporary card
- Complete your health risk screening
- Find doctors, health care providers, pharmacies and hospitals
- Get the most recent information on Care Coordination
- View your prior authorization information
- Learn about a variety of health and wellness topics
- Digital self-management programs can help manage asthma, diabetes, finances, fitness, and other health related issues



Carrier online portals are designed to help you get the most out of your health care benefits.



# TECH-BASED TOOLS

*SAVING TIME, MONEY, & LIVES*

Tech-based tools are dedicated to helping you get better and stay in good health. With a national network of doctors, these tools can provide personalized care for hundreds of medical and mental health needs.

Find quick access of care for:

- Urgent Care
- Primary Care
- Mental Health Therapy / Psychiatry
- Dermatology

The Doctor I spoke with was very professional, understanding and thorough. I was able to get through quickly and got on antibiotics within 2 hours of our phone call. Will definitely use this service again! Thank you!!



# TELEHEALTH & SMART TECH

Telehealth lets your doctor provide care for you without an in-person office visit. Telehealth is done primarily online with internet access on your computer, tablet, or smartphone.

Virtual visits are growing in popularity. Though in-person office visits may be necessary in certain cases, there are many benefits of telehealth care.

- Limited physical contact reduces everyone's exposure to illnesses.
- Virtual visits ensure you get health care wherever you are located – at home, at work or even in your car.
- Virtual health care tools can shorten the wait for an appointment.
- Increased access to specialists who are located far away from your hometown.
- 24/7 Access to doctors.
- Telehealth Visits are much more affordable than in-person visits.



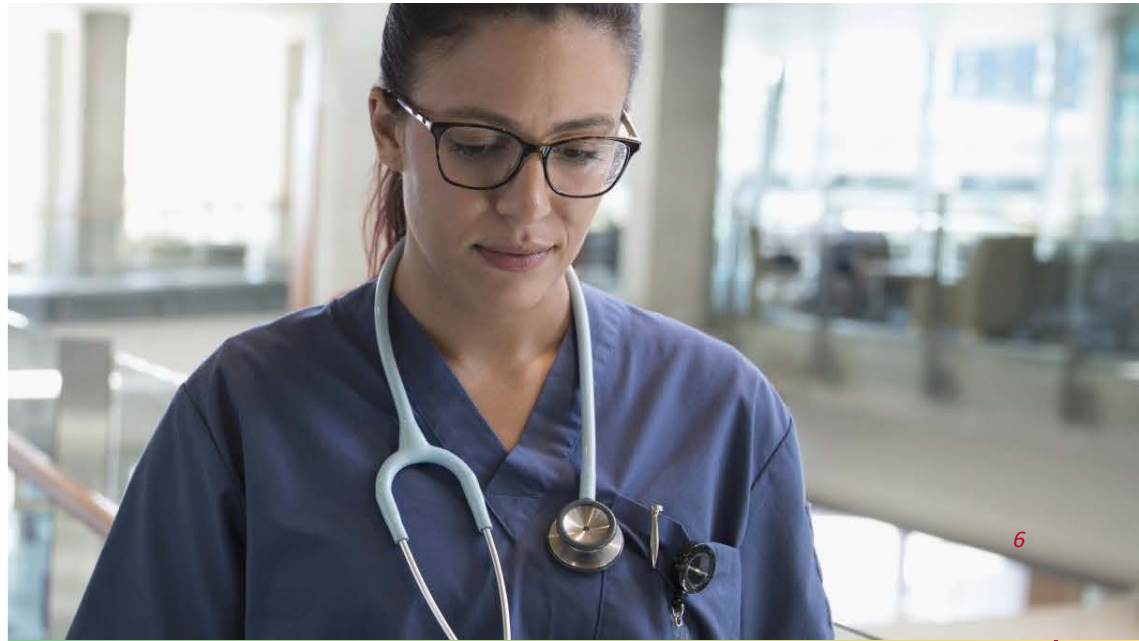
The national median cost for a video-based virtual visit is \$50, compared to \$85 for low-severity treatment at a doctor's office, \$130 for an urgent care visit and up to \$740 for an emergency room visit.

- UNITEDHEALTHCARE

# PARTICIPATING PROVIDERS

- Network providers
  - Submit Claims for the Member
  - Accept carriers allowed amount as payment in full
- Non-Network providers
  - Not required to submit claims
  - Can Charge much higher rates for services, resulting in the member being responsible for the difference (balance bill)
  - Typically, carriers have a separate out of network deductible and out of pocket that does not count towards your in-network deductible

*CHECK WITH YOUR INSURANCE CARRIER FOR A LIST OF NETWORK PROVIDERS. ALLOWED AMOUNTS MAY VARY BETWEEN INSURANCE CARRIERS.*



# PREVENTIVE HEALTH

- **Tests**

- Blood Pressure
- Diabetes
- Cholesterol

- **Cancer Screenings**

- Mammograms
- Colonoscopies

- **Intervention**

- Quit Smoking
  
- Eat Healthy
- Identify Mental Health Concerns
- Reduce Alcohol Use
- Avoid STDs

- **STD Screenings**

- **Regular Visits**

- Well Woman, Baby, & Child

- **Pregnancy Care**

- **Vaccinations**

- Flu
- Pneumonia
- Measels
- Polio
- Meningitis



**PREVENTABLE  
CHRONIC  
CONDITIONS**

- Type II Diabetes
- Hypertension
- Obesity

Researchers estimate that

**75%**

of all healthcare costs stem from preventable chronic health conditions.

## PREVENTIVE TREATMENT

- Proactive care
- Aims to address the cause of disease
- Patient is involved in their own care and empowered to take actions to maintain health
- Relies on diet, exercise, and behavior modification in addition to medication to manage symptoms and disease
- Time-consuming but cost effective; educates patients and improves overall health



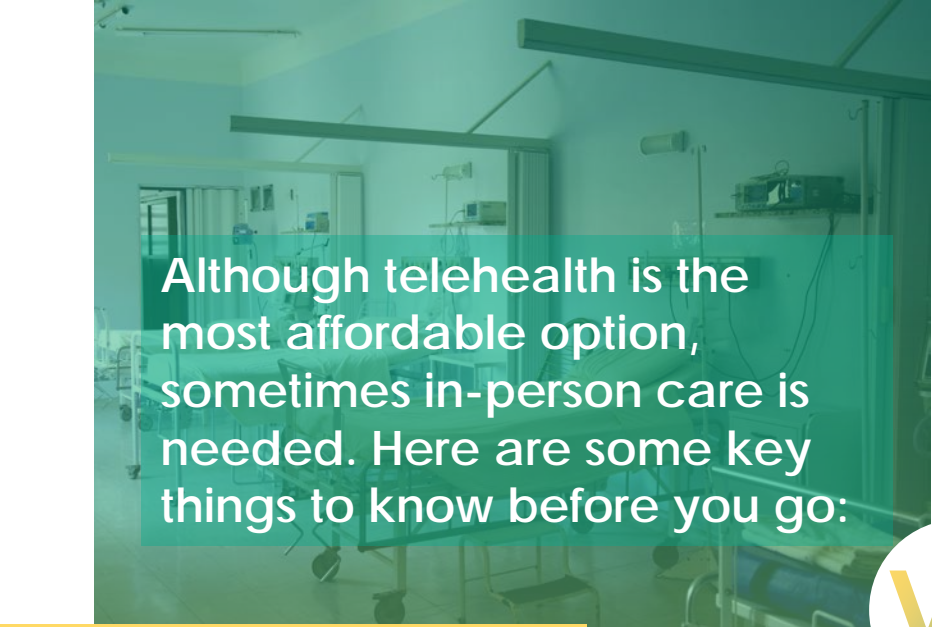
VS



## REACTIVE TREATMENT

- Aims to alleviate physical symptoms as they rise
- Patient is not involved in their own care, treated by doctors when symptoms flare up
- Relies heavily on medication to treat symptoms
- Expensive and ongoing treatment for chronic conditions
- Expensive emergency situations, ER visits, unnecessary medical expenses, pain and suffering





Although telehealth is the most affordable option, sometimes in-person care is needed. Here are some key things to know before you go:

VS

## EMERGENCY ROOM

Emergency Services should be utilized for the following:

- Chest pain / pressure
- Compound fracture (bone protrudes through skin)
- Head Injuries
- Pneumonia
- Seizures
- Severe Abdominal pain
- Shortness of breath
- Sudden, severe headache, paralysis, or weakness
- Uncontrolled bleeding



## URGENT CARE

Urgent Care Services should be utilized for the following:

- Back or muscle pain
- Bronchitis
- Cuts / minor burns
- Diarrhea
- Earache
- Skin conditions
- Sprains / joint pain
- Upper respiratory infection
- Urinary tract infection
- Vomiting

The average cost of an ER visit can be close to **\$1,900**, while a visit to an urgent-care facility is closer to **\$165**.

-SEGAL

# COST ESTIMATES

A recent study found that ER treatment costs were about **10 times** more than an urgent care center- even for patients with the same diagnosis.

ANNALS OF EMERGENCY MEDICINE

The following estimated costs were prepared by Medica Choice Networks for 9 of the most common reasons people visit the ER.

CONDITION	EMERGENCYROOM COST	URGENT CARE COST
Allergies	\$345	\$97
Acute Bronchitis	\$595	\$127
Earache	\$400	\$110
Sore Throat	\$525	\$94
Pink Eye	\$370	\$102
Sinusitis (Sinus Infection)	\$617	\$112
Strep Throat	\$531	\$111
Upper Respiratory Infection	\$486	\$111
Urinary Tract Infection	\$665	\$112



# NAME BRAND VS. GENERIC PRESCRIPTIONS

QUESTIONS TO ASK YOUR DOCTOR OR PHARMACIST

## Why are you suggesting this dosage?

Prescriptions with a higher dose of the same drug could end up costing hundreds of dollars more, depending on where you shop. Pay especially close attention if you're visiting a dispensing doctor who gives you the drug directly instead of having it filled by a pharmacist.

## Is there an Over-the-counter alternative?

Over-the-counter (OTC) drugs won't usually put more than a \$20 dent in your wallet, so it's worth asking if you really need a prescription for treatments like nasal sprays. Pharmacist might know even more about specific OTC medications than your doctor does.

## Would a prescription be cheaper than this over-the-counter product?

Sometimes, a prescription medication actually costs less than a similar OTC option.

## Can I use a lower-cost generic?

Generic drugs have the same active ingredients, strength, quality, and safety as their name-brand counterparts, but they can cost hundreds of dollars less. A low-cost alternative is bound to hit the market eventually.

## Can I get free samples?

If your physician writes an expensive prescription, it's worth asking if you can get samples. Drug companies hand out around \$18 billion worth of samples a year.

For a list of covered prescriptions on the MUST health plan, visit:

[mustbenefits.org/explore-plans/pharmacy](https://www.mustbenefits.org/explore-plans/pharmacy)

Source: [www.rd.com](http://www.rd.com)

# NO-COST PREVENTATIVE RX

MEDICATION COVERED AT \$0 TO YOU

*Call the Customer Service number listed on your ID card to find out what drugs are covered at no cost share under your plan.*



- Your health plan may include certain prescription and over-the-counter (OTC) preventative medicines, as a benefit of membership, at no cost to you when you use a pharmacy or doctor in your health plan's network.
- There is no co-pay, deductible or coinsurance, even if your deductible or out-of-pocket maximum has not been met.
- Coverage for these medicines can vary according to the type of plan you are enrolled in.
- Age limits, restrictions and other requirements may apply.

# NO SURPRISE ACT (NSA) / PRICE TRANSPARENCY

Patients are protected from receiving surprise medical bills resulting from out-of-network care for emergency services and for certain scheduled services without prior patient consent.

The NSA will protect patients from surprise medical bills by:

- requiring private health plans to cover these out-of-network claims and apply in-network cost sharing.
- prohibiting doctors, hospitals, and other covered providers from billing patients more than in-network cost sharing amount for surprise medical bills.



Surprise billing happens in about **1 in 5** emergency room visits, and between **9-16%** of in-network hospitalizations for non-emergency care from out-of-network providers (such as anesthesiologists) whom the patient did not choose.



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# THANK YOU!

## QUESTIONS?

If you have questions  
following the  
presentation, call

**406.457.4400**

Or visit us online:

**[www.mustbenefits.org](http://www.mustbenefits.org)**