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Health Care Costs and Financially Troubled Times

Mary Ellen Rider, Consumer Health Policy Extension Specialist

Health care has undergone major changes in the last 10 years. Therefore, how consumers can access community health care resources also has changed. It is important to recognize these changes as you assess your financial situation.

Health Care Coverage/Insurance

Health care now is provided in a managed care environment. The ability for local hospitals and providers to cover the costs of those who cannot pay for care is almost non-existent. Access to health care services is guaranteed to those who can show how the costs will be paid. In addition, inability to cover health care costs is regularly listed as one of the top five reasons for personal bankruptcies. So, what a business down-turn won't devastate, a health care catastrophe could.

Therefore, **do not drop your health insurance coverage**. However, you may want to make changes in the coverages you do have.

- Talk to your insurance agent, benefits officer, or professional financial planner about reducing coverage to cover the most catastrophic of costs. Be aware that if you are covered by group benefits of an employer, changes may be limited to the group's open enrollment period. Also, be aware that an insurance agent is in sales. **You** should make the final decision if changes are in your best interests.
- Insurance for Nebraska Children: In September 1998, enrollment of eligible children in Kid's Connection began. This is insurance coverage for children up to age 19 based on family income. It will cover regular check-ups, medications, dental treatments, eyeglasses, hospital care, counseling and more. To be eligible, you must meet certain income guidelines that go up to 185 percent of poverty. The guidelines can be found at: <http://www.hhs.state.ne.us/med/kidsconxapp.htm>. Evidence of income can be provided with your last two pay check stubs OR last year's income tax submission (farmers). Application can be made at a variety of local agencies. Ask at your local school or hospital.

Other Ways to Monitor Health Care Costs

Health care philosophy has changed to one of preventive care. You should not wait to take care of a health problem until it is a crisis unless absolutely necessary. Preventive care lowers the long-term costs of health care. The change in philosophy also puts more responsibility on the consumer for health condition and managing health care costs.

- Keep good health care records to make sure you are not duplicating payments. The 1999 Leader Lesson, *Maintaining a Treasure Chest: Your Health Record* provides materials to do so. Ask for copies of your records from providers. Ask about fees for requested records before you make the request.
- Improve communication with your health care providers. This is not just a good economic strategy; it is good health care in this day and age. This includes improving your knowledge by asking questions and doing your own research.
- Read many reliable, research-based sources of information about any particular health care condition family members may have. Be aware that the University of Nebraska Medical Center library will do one search for you on a particular condition. However, the language of articles received may be highly technical.
- Look for free or sliding scale fee-based community health care services to cover important preventive services such as tests, immunizations, mental health care, screenings, substance abuse (alcohol, tobacco, and drug) treatments, etc.
- Ask physicians, nurse practitioners, or physician assistants to prescribe generic labeled drugs rather than brands, especially for long-term prescriptions. This may not be possible on brand new prescription formulas. If you forgot to ask your physician, ask your pharmacist if the drug being dispensed is a generic labeled brand.
- Compare local pharmacies or mail order pharmacies included in your health care plan to determine which ones fill prescriptions at the lowest price.
- Discuss health care costs with your primary health care provider. Ask if there are lower price options for the prescribed care that will provide similar information for his/her decision making or your recovery.
- Make healthy lifestyle choices and avoid risk of injury or disease.

For more information on this topic refer to Cooperative Extension's *Spelling Out Changes in Health Care*, and the Lesson and Guide, *Maintaining a Treasure Chest: Your Health Record*. Both are available from your local University of Nebraska Cooperative Extension Office.

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