

BENEFITS TOOLBOX



Five Ways to Get Help After Hours

Where to Get Care When the Doctor's Not In

When your doctor's office is closed and you have an urgent, but not life-threatening, health situation that needs attention, going to a hospital emergency room is not always the best solution.

Your Health Plan gives you several care alternatives that provide the care you need, when you need it. Choosing from these options, instead of going to the ER, will save you money with lower out-of-pocket costs--and probably save you time in the waiting room, too!

1 Your own doctor's office. You can always call your doctor's office to see if they are open evening or weekend hours. If not, you can ask the answering service to have your doctor or the on-call doctor call you back.

2 Urgent care clinics. This is a good choice when you have an injury or illness that requires immediate care but is not serious enough for a visit to an emergency room, like a cut that needs stitches, a sprained or broken ankle, a migraine

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headache or an increasingly painful ear infection.

- **REGENCE:** Go to Regence.com, click Find a Doctor, then choose Emergency Room Alternatives.
- **GHC:** Go to ghc.org, click Providers and Facilities Directory, then choose Urgent Care Centers.

3 Walk-in clinics. Because you can just walk in without an appointment, this is a convenient place to get help with minor illnesses like strep throat, ear or eye infections, and rashes or other allergic reactions. Many walk-in clinics also provide urgent care, and are open evening and



weekend hours.

- **REGENCE:** Go to Regence.com, click Find a Doctor, then Emergency Room Alternatives

- **GHC:** Go to ghc.org, click Providers and Facilities Directory, then choose Urgent Care Centers

4 Retail clinics. These clinics are located in retail stores, supermarkets and pharmacies. Here's where you can get help for minor issues, like sore throats, colds and flu, seasonal allergies and preventive services, such as flu shots and vaccinations.

- **REGENCE:** Go to Regence.com, click Find a Doctor, then Emergency Room Alternatives

- **GHC:** Visit CareClinics in Bartell Drugs stores; for locations, go to BartellDrugs.com then click CareClinic

5 Nurselines. Call a nurse 24 hours a day, 7 days a week, for reliable information. The nurse can tell you where to get care for your condition, answer your health questions and suggest over-the-counter medication and/or home treatments to relieve your symptoms.

- **REGENCE:** Call Advice24: 1-855-357-9104 (toll-free)

- **GHC:** Call the Consulting Nurse Service: 206-901-2244 or toll-free 1-800-297-6877

Get Relief from Heartburn

Lifestyle Changes and Medication Can Help

You know it when you have it. Heartburn is a painful, burning sensation in your chest that happens when stomach acid backs up into your esophagus. It usually occurs after eating a big meal or while lying down.

Many people get heartburn once in a while; usually, it's nothing serious. Over-the-counter remedies can relieve the discomfort, and if you watch what you eat and drink, you may be able to prevent it entirely.

However, if you have heartburn more than twice a week, see your doctor. You may have gastroesophageal reflux disease (GERD). Other symptoms may include chest pain, difficulty swallowing, a dry cough, sore throat, or feeling like you have a lump in your throat. This serious condition can cause permanent damage to your esophagus and requires prescription medication or surgery to correct.

Heartburn Prevention Tips

Avoid occasional heartburn with these strategies:

- Eat moderate quantities and choose high-protein, low-fat foods
- Avoid spicy or acidic foods, caffeine and alcohol
- Wait at least 2 to 3 hours after eating before lying down
- Avoid wearing tight clothes or belts
- Raise the head of your bed with blocks

- Talk with your doctor about alternatives to medications that can make heartburn worse, like aspirin, ibuprofen, sedatives and high blood-pressure medicines

How Do You Spell Relief?

Many over-the-counter medications are available to relieve the pain of heartburn.

- **Antacids.** These neutralize stomach acid and give fast, short-term relief. Brand names include Maalox, Roloids and Tums.

- **Acid-reducing drugs, called "H-2-receptor blockers."**

These don't act as quickly as antacids, but they provide longer relief. Brand names include Tagamet HB, Pepcid AC, or Zantac 75.

- **Medications called "proton pump inhibitors," or PPIs.**

These drugs control acid and heal the esophagus. Prilosec OTC and Prevacid 24 HR are over-the-counter brands (other PPIs are available by prescription). While short-term use of PPIs can be helpful, high dose or long-term use increases health risks, such as acid rebound (the medication causes the stomach to produce even more acid), decreased vitamin B12 absorption and weakened bone strength.

Defining Benefit Terms

What is “Preauthorization”?

Your Health Plan requires preauthorization before you receive certain services. This process ensures you receive the best treatment for your condition. Preauthorization helps you:

- Understand your treatment options and related risks
- Know your benefit coverage for a procedure, treatment or service
- Avoid inappropriate or unnecessary medical treatment
- Save unnecessary out-of-pocket costs by helping you use your benefits wisely

If you do not obtain preauthorization before receiving services when it is required, your Health Plan may not cover those costs and you will be responsible for your entire doctor’s bill.

An in-network doctor will request preauthorization for you when it’s needed. However, if you use an out-of-network doctor, call your Health Plan (see contact information on your ID card) to request preauthorization yourself.

Treatments, services and equipment that may require preauthorization:

- Some surgeries and reconstructive surgery
- Planned admission into hospitals or skilled nursing facilities
- Transplant and donor services
- Specialized imaging such as MRIs, CT scans and cardiac imaging
- Non-emergency air ambulance transport
- Prosthetics and some orthotics
- Home medical equipment
- Interventional pain procedures
- Physical medicine services such as physical therapy and chiropractic care
- Some high-cost injectable medications
- Specialty drugs

It’s always a good idea to call your Health Plan if you think you need preauthorization. You’ll find out if your doctor has already requested it for you, or if you need to submit a request yourself.

Using Preferred Providers

Choose a Preferred Provider to Keep Your Costs Down

You’ll save money when you choose a preferred provider because they charge a discounted rate for services to Preferred Provider Organization (PPO) participants. That keeps costs down for both you and the Health Trust.

While you may choose any physician, health care provider or facility, you save three ways when you choose a preferred provider:

1 The Plan pays a percentage of the allowed amount for the covered services and supplies you receive. This allowed amount is equal to the PPO discounted charge. However, a non-preferred provider may charge more than this, and you must pay the difference.

2 The Plan pays a greater percentage of the allowed amount for services received from a preferred provider. When you choose a non-preferred provider, the percentage you pay is higher.

3 The Plan has a higher coinsurance percentage for non-preferred providers. This means you will pay more out of your pocket when you see a non-preferred provider.

To find a preferred provider near you, simply go to your plan’s website and look for doctors in the preferred network: Regence at regence.com or Group Health at ghc.org. Or you may call the



EPK & Associates
 15375 SE 30th Place, #380
 Bellevue, WA 98007

Benefits Toolbox provides general information about MBA Health Insurance Trust benefits. For more information, please refer to your benefit booklet. In the event of conflicting information, the Plan documents and insurance contracts will govern.

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number on the back of your ID card to request a free directory.

See How the Savings Add Up

When you choose a preferred provider, your cost savings can be significant, as shown in this example of a routine outpatient surgery.

Find a Doctor in Your Plan's Network

- **REGENCE MEMBERS:** Your Health Plan pays the best benefits (and you pay less) when you use preferred providers. To find one, go to Regence.com, click Find a Doctor.
- **GROUP HEALTH ACCESS PPO MEMBERS:** While your health

care team is coordinated by your Group Health Personal Doctor, you also have access to doctors throughout Group Health, Access PPO network and in the First Choice Health Network. To find doctors and medical facilities in your Plan's

specific network, go to ghc.org, click Find Doctors, then enter your search criteria.

- **GROUP HEALTH COOPERATIVE MEMBERS:** Benefits are paid only when you use a Group Health provider.

	PREFERRED PROVIDER	NON-PREFERRED PROVIDER
Billed Amount	\$1,200	\$2,000
Plan's Allowed Amount (Equal to the PPO Discounted Charge)	\$1,200	\$1,200
Plan Pays	\$960 (80% of the Allowed Amount)	\$720 (60% of Allowed Amount)
You Pay	\$240 (20% of the Allowed Amount)	\$1,280 (40% of Allowed Amount, <i>plus</i> the difference between the Billed Amount and the Allowed Amount)

(This example assumes the annual deductible has been paid.)