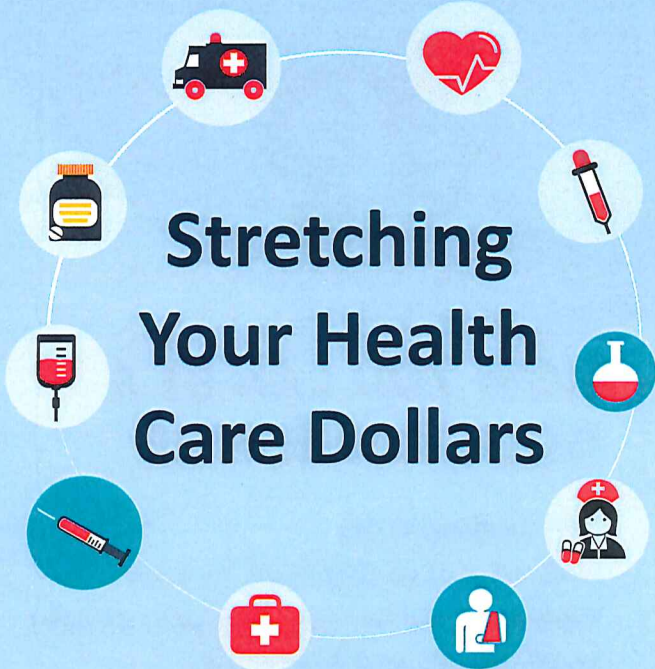


USING THESE QUICK
TIPS, YOU CAN REDUCE
THE AMOUNT OF
MONEY YOU SPEND ON
HEALTHCARE BY BEING
A GOOD CONSUMER.



Stretching Your Health Care Dollars

GOOD CONSUMER GUIDE

GET IN TOUCH

Contact your HORAN
representative at
513.745.0707.



GOOD CONSUMER 101:

- Ask questions
- Research service providers based on cost and quality
- Understand your benefits



HOW YOU CAN BE A GOOD CONSUMER

Utilize Resources

Use resources provided by your insurance carrier (i.e. website, mobile applications and Nurseline).

Telemedicine

Most carrier's offer Telemedicine services which can in most cases save you money while providing the convenience of a physician visit from the comfort of your own home, office or work space!



Use the appropriate Center for Care Shop around to help you determine the lowest cost of care for the services you need.

Always negotiate higher cost bills.

DID YOU KNOW THAT HOSPITALS ARE SIGNIFICANTLY MORE EXPENSIVE THAN FREE STANDING FACILITIES?



Emergency Rooms are 10 times more expensive than a physicians office visit.



Urgent Care is typically more expensive than a physicians office visit.



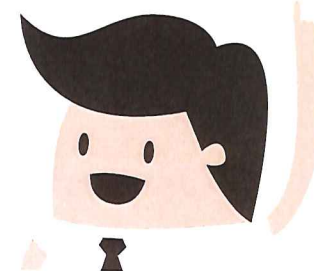
Physician Office & Retail Clinics are typically your lowest cost options.



Hospital Imaging can cost 4x more than a free standing clinic

Note: Always go to the Emergency Room for true emergencies.

ASK QUESTIONS



Can your procedure be performed at a lower cost facility where your doctor practices?

Ask your doctor for a free sample of your prescription.



Ask your doctor about the \$4 generics and free antibiotics programs.

Ask your doctor about pill splitting. Using a higher dosage of a drug can cost relatively the same as a smaller dosage but results in fewer refills.

Rx Provider Matters

Don't pay for convenience. Shop around for the best cost for your prescriptions. Retail stores typically cost more than warehouses.