Preventing Costly Medical Mistakes

In today’s healthcare market, it’s important to be a smart consumer. Knowing what can drive up medical expenses can help you prevent them from happening in the first place. Here are some common medical mistakes to look out for:

**Avoid medication mix-ups.** Before taking any new medication, be sure to ask what it’s for, why you need it and how it may interact with any current medications you may already be taking.

**Using out-of-network providers.** Providers outside of your network have not agreed to any set rate with your insurer, and may charge more. You should confirm that your providers are in-network with your insurance company before receiving treatment.

**Unexpected charges on your bill.** If you have a medical bill with a balance that seems high there could be a chance you were billed incorrectly. Common reasons for an unexpected bill for service or hospitalization include incorrect treatment coding, typo of your insurance ID number, and double billing for the wrong number of hospital days.

Turn Everyday Activities into Exercise

Opportunities for exercise are not limited to the gym or conventional routines. These tips will help you maximize your daily activities, burn some extra calories and benefit your body!

- **Park further away from buildings** to work out your legs
- **Get off public transportation a few stops earlier** and walk the rest of the way
- **Do a few reps with your unopened water bottle** before you drink it
- **Walk the inside perimeter of the store** before you start shopping
- **Deliver a message to a coworker in person** rather than calling or emailing
- **Make multiple trips to carry things to the house** when unloading the car
- **Put some music on and dance** while you cook
Smoothing Life Transitions

Moving from one life phase to another, whether going from being a college student to a full-time worker, an employee to a retiree, or even from being part of a couple to going solo, there's always a period of adjustment. These tips can help smooth the transition.

Get a roadmap for what’s ahead. Tap friends, books, or support groups to see how others successfully navigated retirement, empty nesting, or other life phases.

Allow time to adjust to your new routine. Going from being a student to a full-time employee? Not only will you need to get into good eating and sleep habits, you also must figure out how to handle your finances, and manage your workday efficiently. Take cues from coworkers to see how they balance work and life.

Newly single? Let positive people and experiences in your life. Don't label yourself a failure if your relationship didn't work out. Renew your old interests and develop new ones.

WAIT! There’s more...

Visit our Blog!

FREE Webinar:
Maximize Your Social Security Benefits
Tuesday, July 18th, 12pm (EST)
Register for the session today!

UV Safety Month
Take the Sun Safety Quiz to test your UV!IQ.

800.343.2186
Visit us online at: HMS.HealthAdvocate.com

Don’t forget to visit your HMS member website for information, tools, tips and more!