

Health Care Consumerism

The Statewide Benefits Office (SBO) has launched a comprehensive campaign called:

“Being A Wise Health Care Consumer: What’s In It For Me?”

This campaign focuses on helping covered members understand the power of their choices in making health care decisions to control and reduce insurance costs and improve their health and well-being.



Call To Action

↳ Visit the [Consumerism Resource Link](http://www.ben.omb.delaware.gov/consumerism) at www.ben.omb.delaware.gov/consumerism to access online tools, resources and helpful videos.



Save Today, Save Tomorrow

The health care choices you make affect your cost now and in the future.

Check it out:

- 24/7 Nurse Line
- Urgent Care Centers
- Telemedicine Information
- Freestanding Outpatient Locations - Lab and Imaging

FACT Imaging, lab work and treatment for non-life threatening/common medical problems can be done at facilities that cost less

New savings opportunities for HMO and PPO members beginning July 1, 2016:

- **Reduced copay** for urgent care services (HMO - \$15 copay and PPO - \$20 copay)
- **\$0 copay** for hi-tech imaging services (CT/PET scans, MRI, MRA) at a non-hospital freestanding facility (a \$35 savings to you!)



Know Your Plan, Know Your Costs

Being a wise health care consumer is choosing the right insurance plan that meets the needs of you and your family.

Learn more:

- Health Insurance 101 - Common Terms
- Covered benefits, plan design and providers
- Online Care Cost Estimators

FACT In FY2015, the total medical and prescription claims/expenses for the State of Delaware were **over \$700 million (34% higher than FY2010)**



Prevention Saves

Most preventive care is covered at 100% (no charge to you) through your health and prescription coverage. Preventive care is one of the most important ways to keep you and your family healthy:

- ✓ Annual Physical Exam
- ✓ OB/GYN Exam
- ✓ Cancer Screening, including mammograms and colonoscopies
- ✓ Flu, Pneumonia and other shots
- ✓ Preventive medications such as aspirin to prevent cardiovascular events



% of State of Delaware covered members that received the necessary screening / vaccination in FY2015

PREVENTION

Cervical Cancer Screening Rate: 69%
 Breast Cancer Screening Rate: 61%
 Flu Vaccine Rate: 45%
 Colon Cancer Screening Rate: 40%
 Cholesterol Screening Rate: 36%
 Prostate Screening Rate: 32%
 Physical Exam: 27%

Opportunities for Improvement

Visit the Consumerism Resource Link for:

- Covered preventive services and medications
- Which preventive services and vaccinations are right for you



Be Well, Feel Well

The choices you make everyday affect your physical, emotional, intellectual, spiritual, social and environmental well-being. A lifestyle based on good choices and healthy behaviors maximizes your quality of life.

Look for these topics:

- Wellness Benefits (Gym Discounts, etc.)
- Classes and Events
- Calculate Your Body Mass Index (BMI)
- Financial Cost of Smoking Calculator



Disease Management - What You Need to Know

Managing a chronic disease involves taking responsibility for understanding how to care for yourself and how to take steps toward improvement.

Learn more:

- Disease Management Benefits (Health Coaching, etc.)
- Diabetes Risk Test
- View Classes and Events throughout the State

FACT More than 30,000 State of Delaware covered members have musculoskeletal issues (osteoarthritis, muscle injuries and/or spinal/back disorders) with a total cost of \$84.1 million in FY2015

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