



Health Insurance – Educate Yourself

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The rising cost of health insurance continues to be a major challenge for employers and employees. Premiums often rise faster than workers' earnings, and the percentage of employees participating in employer plans is dropping. Many people in the insurance industry believe the only way to control costs is to increase consumers' responsibility and involvement in health care choices through "Consumer Driven Healthcare Plans." Employers seeking to control their costs are increasingly signing onto these types of plans. In theory, these plans provide incentives for users to allocate their medical dollars wisely. One problem is that there is not much information available on how much money plans actually save.

One of the most pressing issues is the lack of knowledge employees have when it comes to their health benefits. This presents a conflict—employers are shifting the burden of health care decisions to the employee (or consumer), but that person may be lacking the knowledge to make those decisions. Many people do not understand even the basics of insurance, let alone the complexities of new types of insurance plans.

Who can they turn to? In many cases there is someone in the HR department who is given the task of creating the benefits package for the employer. They are the people choosing what benefits are provided and at what level. This person(s) may be guided by a broker, consultant or someone at the insurance company. He or she is trying to create a plan to fit the employees while controlling employer costs.

Many of us without any health problems learn to live with what our employer provides. We switch doctors to one who is in-network and accept generic prescriptions to help keep our costs low. For the bleeding disorder community this is a much more complex issue. Switching doctors is not an option. **You cannot get a generic prescription.** The only thing you can do is educate yourself and (just as important) your employer.

How do you start your education? There are many Internet tools available that will help with understanding the basics of insurance. For example, the online encyclopedia Wikipedia (<http://en.wikipedia.org>) has a wealth of information on health insurance. You need to know the basic types of plans, how they relate to your family situation, and how much coverage you need. You can also turn to HoG. We have articles in our newsletter and on our website to help you understand insurance matters. The social workers and I are also available to answer questions you may have about your coverage.

Here are some important points to educating your employer. Let them know that you recognize how important it is that you control any costs that you can. The employer needs to know that you are both working for the same ends; your (or your child's or spouse's) health at the best possible price. Let them know how your efforts (using a HTC, the HoG pharmacy, etc.) save them money and contribute to a better, more productive employee. The key to educating your employer is to do it before any major changes take place. You want to maintain your access to reliable providers. Once your employer signs a contract (e.g., with a specialty pharmacy) there is often no going back.

I am also available to assist you with educating your employer. Often they have no idea what your family may be going through and I can let them know how we at Hemophilia of Georgia can help cut their costs. Please let me know how I can help.