

Bene-Facts

Your Member's Medical
and Dental Resource

APRIL 2011

Do you know how to lower your out-of-pocket health care costs?

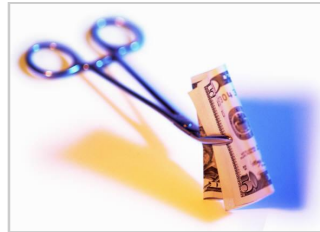
- **Invest in prevention:**
The Butler Health Plan offers flu shots and health evaluations on-site which are covered at no cost to plan members. Physical exams and cancer screenings are free. Anything you do to prevent illness or spot and treat disease early can be a wise investment.

- **Try using in-network providers for all services:**
In order to save the most money, our HealthSpan in-network providers accept our rates and payment in full. This means that they cannot balance-bill you (bill you above the discounted in-network amount that they receive from the Butler Health Plan).

If you use an out-of-network provider, you will have

higher out-of-pocket costs; i.e. copays, deductible and coinsurance. An out-of-network provider may charge you for any amount billed above the usual and customary (U/C) charge. This is referred to as "balance billing."

- **Compare your doctor or provider bill to your Allied Monthly Explanation of Benefits (EOB):**
Your EOB will show you the total charge, discount and the amount you owe. You usually will pay your copay at the time of service for your doctor visit. Your copay is listed on your member ID card. The initial invoice from the provider usually lets you know that the provider is billing your insurance. You can compare your EOB to your final invoice.



Special points of interest:

- Lower Your Out-of-Pocket Costs.
- HealthSpan Care Management Helps With Serious Illness or Chronic Condition.
- Compare Cost and Quality of Procedures Using HealthReports.
- Do You Have Choice in Providers and Facilities?

Remember, troubles are temporary... so ride out the storm



"Frame your mind to mirth and merriment, which bars a thousand harms and lengthens life."
— Shakespeare

"The gem cannot be polished without friction. Nor people perfected without adversity."
— Unknown

"Little minds are tamed and subdued by misfortune, but great minds rise above it."
— Washington Irving

Where does your premium dollar go?

From a national standpoint, the average insurance company spends 14-22 percent on operating cost, while BHP spends 6 percent. As a non-profit trust, the Butler Health Plan works hard to keep premium affordable and provide a quality benefit.

6% is what BHP spends on Operating Costs

94% Pays Your Claims

- ◆ Inpatient & Outpatient Services
- ◆ Prescription Drugs
- ◆ Physician Services
- ◆ Outpatient Imaging & Labs



Compare cost, quality and more of common medical procedures

HealthReports™
Bringing Transparency to Healthcare



"Thank you! I am going to save \$500 on my procedure thanks to HealthReports."

Common Procedures

List by Speciality

Search Alphabetically

Keyword Search

- ◆ [Ankle X-ray-3 views](#)
- ◆ [Appendectomy-Laparoscopic](#)
- ◆ [Bariatric Surgery-Laparoscopic](#)
- ◆ [Blood draw \(Venipuncture\)](#)
- ◆ [Bone Density Scan-DEXA](#)
- ◆ [Breast Lesion Removal](#)
- ◆ [Cardiac Catheterization](#)
- ◆ [Carpal Tunnel Release](#)
- ◆ [CBC \(Complete Blood Count\)](#)
- ◆ [Chest X-ray-2 views](#)
- ◆ [Colonoscopy](#)
- ◆ [Comprehensive Metabolic Panel](#)
- ◆ [Coronary Artery Bypass](#)
- ◆ [Coronary Stent](#)
- ◆ [CT \(CAT Scan\)-Abdomen](#)
- ◆ [CT \(CAT Scan\)-Head](#)
- ◆ [Cystoscopy](#)
- ◆ [Defibrillator Implant](#)
- ◆ [Delivery-Cesarean](#)
- ◆ [Delivery-Vaginal](#)
- ◆ [Ear Tubes](#)
- ◆ [Emergency Department Visit Level 3](#)
- ◆ [Gallbladder Removal-Laparoscopic](#)
- ◆ [Hernia Repair](#)
- ◆ [Hysterectomy-Total Abdominal](#)
- ◆ [Hysteroscopy](#)
- ◆ [Knee Arthroscopy](#)
- ◆ [Knee Replacement](#)
- ◆ [Lipid Panel](#)
- ◆ [Mammogram-Screening](#)
- ◆ [MRI-Brain](#)
- ◆ [MRI-Lumbar Spine](#)
- ◆ [Newborn Care-Intensive](#)
- ◆ [Newborn Care-Normal](#)
- ◆ [Pain Injection-Lumbar Spine](#)
- ◆ [Spinal Fusion-Lumbar](#)
- ◆ [Ultrasound-Pelvic](#)
- ◆ [Upper GI Endoscopy with Biopsy](#)
- ◆ [Urinalysis](#)



Compare Cost

Did you know that you can see the cost ranges of common medical procedures before you schedule an appointment for in-network HealthSpan providers? This is a big deal when you are responsible for paying a portion of your health care through your deductible and out-of-pocket expense.

External Quality Links

You may also compare key quality factors such as the number of procedures performed at the facility, patient safety, facility complication rates, mortality rates and length of stay.

Rate The Provider Experience

BHP Members can leave feedback on their experience with a provider such as wait time, cleanliness and effectiveness of care.

Link To HealthReports at www.butlerhealthplan.org

First time users, use your insurance card ID# for username and password: bhp

What if my physician recommends a specific facility for a procedure, physical therapy, MRI or other services?

Selecting a health care provider and facility is important. Talk with your physician about quality, cost and service. Most physicians have admitting privileges at more than one hospital or surgery center. You may ask for more in-network facility recommendations. Many physicians will write a prescription for the service and allow you to choose the MRI facility, physical therapy service or other services. You play a vital role in your health care decisions.

Are you dealing with a serious illness or chronic condition? HealthSpan Care Management can help.

Coping with a serious illness, injury or chronic condition can be overwhelming. HealthSpan nurses are here to help you when you have a serious medical condition or unexpected medical event. The benefit to you is free, confidential and voluntary.

The nurses can work with you, your family and your doctors to identify needs, resources and in-network providers. You may receive support, education and tools to help you learn to self-manage a chronic or ongoing health condition.

To self-refer to the program or if you have any health care related concerns, please contact:

Tracey Taylor, RN, CCM
(513) 551-1437, or

Karen Russell, RN, BSN, CCM
(513) 551-1432



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✉ Direct comments to BHP Bene-Facts Editor at gillumj@bcesc.org