



Expert Insights



The Best Defense

How to help employees become their own health care advocate

Being your own health care advocate is a recent concept among consumers. In the past, most people simply looked to their doctors and medical team to advocate for them. But with the rise of health care costs and information and transparency tools being readily available, people are starting to rethink their role in the health care system.

“As the call to be “smart health care consumers” increases, people are starting to understand that they are their best defense in controlling their spending and taking charge of their health,” says Judy Dawson, Sales & Retention Executive at HealthLink. “When employees feel empowered to be their own advocate, it can have a far-reaching impact on their health, and on the health plan.”

Here are some tips you can share with your employees to help them become their own health care advocate:

Ask questions

The most important step you can take towards becoming your own health care advocate is to ask questions! You should prepare for appointments by doing research and coming up with a list of questions to ensure you are

getting the most from your time with the doctor. When a test is ordered or you are referred to a specialist, you should understand why. You should feel comfortable asking questions, taking notes and even bringing someone else to the appointment if necessary.

Follow treatment plans

The easiest way to have a direct impact in your health care is to work with medical providers to develop mutually-agreed upon treatment plans and then following those plans. This allows you to become the expert in your care and can help identify progress or issues quicker.

Understand your benefit plan

Knowledge is power and the more you know, the more engaged you can be when making purchasing decisions. Being educated on topics such as choosing in-network providers, knowing where to go in an emergency and understanding basic insurance terms may help avoid costly out-of-pocket spending.

Review medical bills for accuracy

When most people receive a medical bill they look at the total

amount due and disregard the rest as “health care jargon.” But you should always review bills to make certain you are being billed for the correct medical services. A quick google search of the medical code listed on the bill can provide a general idea of the service that is being charged. When in doubt, call the doctor’s office and ask for more information. It’s also a good idea to compare the doctor’s bill with the Explanation of Benefits (EOB) from your health plan to ensure the two match before making any payments.

Maintain your own records

You have the right to ask for a copy of all of your medical records including referrals, test results, x-rays and more. Keeping these records allows you to see exactly what your doctor is seeing and provides easy access when needed. As electronic health records grow in popularity, it’s never been easier to maintain your own records.

Looking for more tools to help your employees become smart health care consumers? **Contact HealthLink at 800-624-2356 today.**