

WEBT

In today's society, the rising cost of health care is a concern to almost everyone. Within the WEBT, over 90% of premiums are used for paying claims. As a WEBT Participant, you can reduce your cost and that of the health plan by becoming a better consumer of health care. Here are a few ideas to get you started:

- Use the tools available to you. Research and learn about any condition/disease that you are facing. There are several reliable sources available. Ask your doctor for brochures or websites.
- Select health care providers with great care. Utilize health service centers that are the most appropriate and cost-effective places for your treatment. The BCBSWY website can help direct you to centers of excellence for your particular condition.
- Utilize in-network providers and facilities as much as possible (even when you are traveling). BCBSWY participating providers will bill insurance for you and cannot balance bill you for amounts above the allowable charge. Participating providers in Wyoming, other states, and other countries can be located at www.yourwyoblue.com, "Find a Doctor or RX". You may also call **1-800-210-6642** or our office for assistance in searching for a provider or creating a directory online.
- Trying a new medication? Prior to purchasing a 90-day supply via mail-order, it is recommended that you purchase a 30-day supply through your local pharmacy to ensure the medication is right for you. Also, you can save on medications by comparison shopping: check prices on generics, mail-order, and even the formulary prescriptions. You may find this information on the www.MyPrime.com website.
- Be wary of treatments that lack scientific research. Talk with your doctor and do your own research to better understand the recommended treatment plan and the effectiveness it has had based on past studies and scientific research.
- Participate in preventive health measures; include practicing self-care, maintaining a healthy lifestyle, and getting appropriate health screenings. Schedule regular exams with your doctor and discuss what screenings and immunizations are appropriate to your age, gender and health history. One of the best ways to lower your health care costs is to improve your overall health and have regular exams and screenings for early detection and prevention of illness. Feel free to share the WEBT Preventive list with your provider.
- Take time to review and understand your medical bills and explanation of benefits (EOB's). If something does not appear right, ask questions and voice your concerns. You should never pay a bill that you don't understand.
- Take an active role when problems arise. You are ultimately responsible for your health and should feel free to ask questions of your doctor and other health providers as well as your WEBT health plan.

For additional information about the WEBT, please contact our office at (307) 634-5566.