



Fighting the Rising Cost of Healthcare

Healthcare costs continue to rise and many employers feel helpless to do anything about it. According to a Blue Cross and Blue Shield Association study, consumer demand, duplicate testing and an increasing supply of imaging technology are contributing to the rise. Prescription drugs are also a factor in the increasing cost of healthcare.

Employers are looking to their employees for help in keeping costs down and, according to a survey by Mercer Human Resource Consulting, employees want to become better health care consumers. They can do that by making better choices.

Here are some examples to help cut costs:

- A thirty-day prescription of a certain brand name drug is \$71, while its generic equivalent is only \$22.
- A one-time treatment in the emergency room is about \$383, while a personalized visit at your doctor's office is only about \$60.

By simply choosing a generic drug over a brand name, when available, or visiting the doctor's office instead of the emergency room (unless it's a true emergency) employees can help keep costs down.

Blue Cross and Blue Shield of Alabama offers programs that can also help keep costs down.

- WalkingWorksSM is a program that encourages individuals to incorporate walking into their daily activities. Walking increases fitness and improves health. Blue Cross helps employers implement this program by providing the needed materials at www.bcbsal.com/walkingworks.
- Disease Management focuses on diabetes, asthma, coronary artery disease, chronic obstructive pulmonary disease (COPD) and congestive heart failure. If your group plan includes the Care Management program, your employees are eligible to participate. There is no cost to participate, and participation is completely voluntary and confidential.
- For Your Health[®] educational materials help your employees make educated health, wellness and safety decisions. Living a healthy and safe lifestyle can help reduce the risk of illness and injury. This information is available for print at www.foryourhealth.org.
- The BeHealthy wellness web site offers personalized health information, wellness tips, extensive disease content, medication overviews, information about staying healthy, the latest breaking news, and much more. To obtain the benefits from this site, go to www.behealthy.com
- Customers with prescription drug coverage administered by Blue Cross have access to the Rx Benefit Manager. This online resource allows customers to review their prescription claims, discover if cost-effective options are available, learn about drug warnings, side effects and interactions, and more. Customers can access Rx Benefit Manager by signing in at www.bcbsal.com
- Baby YourselfSM is a prenatal wellness program that supports and educates expectant mothers throughout their pregnancy. The program's goal is to ensure a healthy pregnancy and delivery.

The For Your Health wellness web site offers wellness tips; extensive disease content; medication overviews; information about staying healthy; the latest breaking medical news; and much more. To obtain the benefits from this site, go to www.bcbsal.com and select "For Your Health Wellness Tools for You."

Blue Cross and Blue Shield of Alabama cares about your health and wellness. "For Your Health" is an informational series designed to provide you with specific ideas for ensuring you and your family enjoy a healthy and safe lifestyle. Sources are available upon request. Visit our web site at www.bcbsal.com for more information.



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