

# How to lower health care costs



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**O**ver the last few years, we have all been affected by the economy. We don't have to look far—the price of gas, groceries and, of course, health care.

Unfortunately, I don't have all the answers. But as a letter carrier, I understand that the rising costs of health care must remain competitive for our members in this ever-changing world.

You have heard it before. This Plan was built by letter carriers for letter carriers. But think about this for a minute—it's not just a slogan; it means something. Not only was the NALC Health Benefit Plan built for us, by us, but it continues to be im-

proved based on the needs of letter carriers. The vision that was started in 1950 is remarkable. There are many health plan options to choose from, but the NALC Health Benefit Plan is the only one that specifically serves letter carriers.

Each year—and this coming benefit year is no exception—we discuss letter carrier needs, wants, and the essential benefits that are required by the Office of Personnel Management to determine what changes should be made to our benefit packages. We are also a not-for-profit plan, so we must review the cost of offering benefits and the costs associated with medical care that we spend each year. These expenses are how we determine our plan premiums.

**In an effort to keep expenses as low as possible, the Plan works diligently throughout the year to find ways to offset costs. We do this to avoid the alternative, which is to pass the expenses on to the members via premiums. This is part of the formula the Plan uses, but did you know that as a member you can also make a positive impact on your medical expenses and Plan premiums?**

First, consider doing the following:

1. When possible, always make sure to choose an in-network provider or facility. Although the Plan offers out-of-network benefits, you will receive the best benefit and lower your out-of-pocket costs when utilizing a provider from the Cigna HealthCare Shared Administration (OAP) Network.
2. Use LabCorp or Quest Diagnostics for your covered diagnostic lab services. Covered diagnostic lab services will be processed at no cost to the member.
3. Reduce your out-of-pocket cost by asking your medical professional if generic drugs can be prescribed for your

health issues.

4. Remember that the Plan offers telehealth virtual visits for minor acute conditions. Take advantage of the \$10 copayment per visit when possible, versus paying for an in-person visit.
5. Take advantage of CVS Minute Clinics and Urgent Care Centers. CVS MinuteClinic offers convenient, high-quality care for minor illnesses, minor injuries, skin conditions, vaccinations, physicals and more. Urgent care centers are equipped to treat most conditions that are not life-threatening. Choosing an urgent care or MinuteClinic over the emergency room, when appropriate, can save you time and money.
6. The Plan also offers many wellness programs or services to engage our members in their health planning. Review the Plan's wellness programs and participate if they apply to you.
7. Earn a health savings reward that can be used for eligible medical expenses. From disease management, kicking of the nicotine habit, completion of the Health Assessment and more, you can put money back in your pocket.

If we take advantage of the benefits and programs that are relevant to each of us, we can save some money through the year, we can also earn some extra money from rewards, and maybe even more importantly—we will be working to improve our health. This, I think we can all agree, means more than having a little instant cash in our pocket today. And in the long term, improving our health can also translate to fewer overall medical expenses.

**Next, there's also a way you can help make a positive impact on Plan premiums, and this one is even easier. Open Season is just around the corner. If you are a member of this outstanding Health Benefit Plan, encourage other letter carriers to join their plan, the only one built by them, for them. As a member of the NALC Health Benefit Plan, we know the value of belonging to this plan. Get the word out.**

I may have a unique perspective, but it's one worth stating. I know the positive effect we would see if all letter carriers were enrolled in the NALC Health Benefit Plan, we all participated in the Plan programs, and we all took advantage of the cost-saving benefits available to our members. It's pretty simple. More members, all taking advantage of potential savings, equals a positive effect on future premiums.

We might be limited in our ability to control the rising costs of health care, but some things are within our reach. United we can make a difference. Divided we fall into the trap of accepting rising health care costs. Where do you stand?