

Navigate Your Healthcare Benefits and Reduce Out-of-Pocket Costs with These edHEALTH Tips

Did You Know that Your Health Plan's Online Portal Can Save You Money and Time?

Save Money



Shop for Care

Before you seek non-critical health care service, such as visiting a specialist, getting a MRI or CT scan, and planning for surgery or an inpatient admission, price your options to save money and help with budgeting. With Harvard Pilgrim's *Estimate My Cost* and Tufts Health Plan's *Cost-Estimator* tools, you can plan ahead to find in-network quality, affordable care.

These shopping tools are *especially valuable for employees enrolled in high-deductible plans*. By shopping in advance, you can potentially reduce how much you pay:

- Choose the procedure, enter your zip code, and the distance you're willing to travel.
- Examples of neck MRI without dye costs:
 - Facility A: \$304
 - Facility B: \$421
 - Facility C: \$594
 - Facility D: \$610
- If you're in a high-deductible plan and haven't depleted your deductible, **you'll save \$306** using Facility A over Facility D.

Fast Access to EOBs

With an online account, you'll have fast access to your Explanation of Benefits (EOBs) without waiting for them to arrive in the mail. The EOB (Harvard Pilgrim calls them an *Activity Summary*) includes details on a claim processed for a doctor, hospital, and other medical providers:

- Amount the provider charged
- Total fee for that service that's been negotiated between the provider and your insurance carrier
- Amount toward the negotiated fee that your insurance carrier paid
- Balance amount that you owe the provider for copay and deductible charges

Reviewing Your EOBs Can Save Money

edHEALTH recommends that you wait to pay a provider bill until you've reviewed the corresponding insurance carrier EOB. Doing so can help you avoid paying more than you should for medical care.

- Review the EOB and compare it to your medical bill to make sure that you pay the health care provider the



correct amount owed as outlined on the EOB.

- If you find an error on a provider bill, call your insurance carrier or the provider to discuss the billing error.
- If you find an error on an EOB, such as you think your insurance policy covers an expense that was not paid, call your insurance carrier.

Save Time

Accessing health insurance services online is often faster than calling:

- Find a doctor and change your designated Primary Care Provider (PCP)
- Access tax forms
- View, order, and print your member ID card
- Learn about health issues
- Locate member discounts
- Check the status of your deductible and out-of-pocket maximum
- Explore well-being programs

*Start Saving Money and Time
by Registering for Your Online
Account*



Harvard Pilgrim Members - Take
Action

Tufts Health Plan Members - Take
Action

edHEALTH Communications Editor, [Cindy McGrath](#) | 1.866.692.7473 | [Visit our Website](#)



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