

# Managing Healthcare Costs

Simple Ways  
You Can Help



Understand your benefits and how healthcare works to get the most for your money and avoid unnecessary bills. Look inside for simple tips.

*peHP*

[www.pehp.org/yourhealthcare](http://www.pehp.org/yourhealthcare)

## Use the Right Providers.

- » **Know where to go.** Understand the appropriate and cost-effective place to seek care. For example, when you need after-hours care for a condition that isn't life-threatening or severe, an urgent care center is a better option than an emergency room.
- » **Make sure every person, facility, and referred service is in your network.** Find out by using the Provider Lookup at [www.pehp.org](http://www.pehp.org). Verify with your provider by showing your PEHP ID card before you get care.
- » **Some services require preauthorization.** But be sure to verify that your doctor has contacted PEHP to get it.

## Get the Right Information.

- » **Use the PEHP Cost & Quality Tools** to get price estimates for medical procedures and compare out-of-pocket costs among doctors. See and compare costs for prescription drugs.
- » **Use the PEHP Treatment Advisor** to compare your treatment options based on costs and other personal preferences. Find PEHP's innovative online tools when you log in to the Members section at [www.pehp.org](http://www.pehp.org).
- » **Keep an eye out for important cost-saving tips.** Look for important messages when you log in to the Members section at [www.pehp.org](http://www.pehp.org). Also, pay close attention to cautionary notes you may see when you find providers using the Provider Lookup.

## Ask the Right Questions.

- » **Never be afraid to talk to your doctor about costs.** Is there a lower-cost treatment? Is aggressive treatment the right option now, or would a wait-and-see approach be better? Is there a less-expensive version of this drug?
- » **Use the information you uncover with PEHP's online tools** to help you discuss options and pricing with medical providers.
- » **Costs for some services vary considerably** depending on where you get them. For example, for some services, costs at an office can be a fraction of those at a facility. Use PEHP's online tools to find out more and then talk to your doctor.

# [www.pehp.org/yourhealthcare](http://www.pehp.org/yourhealthcare)

Be a wise healthcare consumer by being involved, asking questions, shopping for value, and understanding your care. Get more ideas at [www.pehp.org/yourhealthcare](http://www.pehp.org/yourhealthcare).



When it comes  
to healthcare costs,  
we're in this together.

### Not a Traditional Insurance Company

PEHP is a nonprofit trust. We collect a fixed fee to administer your self-funded plan and never make a profit. You and your employer pay the cost of all medical expenses.

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### You Choose How the Money is Spent

The money we hold to pay claims is yours — it's money your employer has set aside for your benefits. We just hold it and spend based on your choices. When you make wise choices, it means lower premiums and more money for things like pay raises.

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### Working Together

We're all in this together: PEHP, your employer, and you. If together we can figure out ways to control costs while making sure you get the best care, we all win.



Take the **Mystery** out  
of Healthcare Costs.

**Opening your doctor's bill shouldn't  
be as suspenseful as a "Who-Done-It?"**

Get price estimates for medical procedures and compare out-of-pocket costs among doctors. PEHP's Cost & Quality Tools make saving money elementary!



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