

## **Question and Answer**

1. What can I do to prevent medical insurance premiums from continuing to rise at this rate?
  - a. Don't put off going to the doctor. The longer you wait to be seen, the more serious your condition could potentially get, which costs more money to the plan.
  - b. Shop around for the best price. Not all medical facilities charge the plan the same amount for services.
  - c. Prescriptions: <https://www.healthpartners.com/isd318/index.html> Once you log into our HealthPartners website, go to Pharmacy>Find Pharmacies and Drug Costs. This prescription shopping tool will help you find the lowest cost for medicines in your area.
    - i. If it is an existing medication that you have been prescribed, click on the View all section of the Prescription Info box. You will then see a Get Pricing box to the right of the screen to see what the price of the medication is at different pharmacy locations around you.
    - ii. If it is a new medication to you, type the drug name and location at the top of the screen to search for the best price.
  - d. Virtuwel is an online clinic that can treat you for more than 60 common conditions. Go to [www.virtuwel.com](http://www.virtuwel.com) and click on Get Started. Your first three visits each calendar year are free to you! Also, you are not charged if they cannot treat you.
  - e. Urgent Care clinics are more cost effective than being seen at the Emergency Room. If you need the Emergency Room, please go there, but if your condition is something that can be addressed at the Urgent Care clinic, it will cost you and the plan less. The Co-pay at an Urgent Care clinic is \$10 while the Emergency Room's copay is \$150. Also, some Urgent Care clinics have extended hours beyond when the clinic is open.
  - f. HealthPartners offers a mobile application that offers you access to your personalized health insurance information where and when you need it. It offers ways to search for in-network doctors, check your balances, compare pharmacy costs, see recent claims, get cost estimates for treatments and procedures, and more! Search for myHealthPartners app in the Google Play Store or the Apple App Store to download the free app.
2. Everything is costing me more money these days. What are some other ways I can save money?
  - a. Go to [www.healthpartners.com/healthydiscounts](http://www.healthpartners.com/healthydiscounts) for the list that includes discounts for hearing aids, glasses, gyms, food, pets, and more!
  - b. HealthPartners also offers members the following perks:

If you want to	You can	Here's how
Quit smoking	Talk with a health coach	Call <b>800-311-1052</b>
Eat better	Find tasty recipes	Visit <b>powerup4kids.org</b>
Manage your weight	Talk with a health coach if you're an adult with a body mass index of 30 or greater	Call <b>952-883-7800</b>
Save money	Get discounts on exercise equipment, eyeglasses and more	Visit <b>healthpartners.com/discounts</b>
Meet other people like you	Sign up for a class or group session for things like asthma, car seat clinics, weight loss and more	Visit <b>healthpartners.com/classes</b>
Get your health questions answered	Talk with a nurse 24/7	Call <b>800-551-0859</b>
	Search health topics or use a symptom checker	Visit <b>healthpartners.com/healthlibrary</b>
Make sure you're getting the right care	Talk with a nurse to figure out what care is best for you	Call Member Services at the number on the back of your member ID card. Ask for a nurse navigator.
Make sure your medicine is working the way it should	Talk with a pharmacist	Visit <b>healthpartners.com/mtminfo</b>