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## Becoming a Better Health Care Consumer

**Seek your services wisely.** Utilize urgent care centers for nonlife- or limb-threatening events. If you are not sure where to receive treatment, call your doctor for the best course of action.

**Don't be afraid to ask questions.** If your doctor advises that you need an MRI, ask questions. Is the MRI Necessary, or could an x-ray be a possible alternative? Ask the cost of the service and review your plan benefits so you understand what your financial responsibility will be. Be prepared for each office visit with a printed list of questions, Symptoms, and any prescription medications you take.

**Consider generics.** The price of generic products can range 20 to 80 percent lower than brand-name forms. According to the FDA, generic drugs are rigorously tested to be as safe and effective as brand medications. But some experts say generic and branded drugs are not always interchangeable. Those with small variations in dose could lead to inadequate treatment or adverse effects. When considering generics, ask your physician or pharmacist if there is a generic form available and appropriate for you. The County's current prescription drug co-pays are:

**\$4 Co-pay Generic**

**\$18 Co-pay Preferred**

**\$40 Co-pay Non-Preferred**

**Know Your Cost of Care.** In order for you to have a better understanding of the costs associated with your health care, we have provided the following cost of care overview. The overview provides some examples of services that are most frequently provided to members and their associated costs. The amounts illustrated represent the average cost for services. Actual costs for services will vary by provider and location of service.

As health care costs continue to increase, it is more important than ever that everyone begin to understand what those costs are so they can become more involved in managing their care. When you need medical treatment, the cost of care is probably the last issue on your mind. But the fact is, how much you (and the plan) pay for medical services is dependent upon where the treatment is received.

Services	Average Cost of Care
Office Visit	\$59
Urgent Care Visit	\$210
Emergency Room Visit	\$602
X-ray	\$52
CT (computerized tomography)	\$287
MRI Scan (magnetic resonance imaging)	\$670