



# Control the costs of **your health care**

We understand that a major concern for many individuals and families is the rising cost of health care. Our goal is to help members feel empowered and informed so they can access the care they need and better manage health care costs.

## Saving money—what you can do

1

**Ask your provider.** Talk to your doctor, pharmacist or health care provider about treatment options or medications that will work well for you, but at a more affordable cost. You can help them understand your financial limitations so they can determine the best treatments for you.

2

**Know how your insurance works.** This can help you plan and manage expenses more effectively.

- **Understand deductibles and copayments:** Knowing how much you pay upfront and what your insurance covers helps you make informed financial decisions about care.
- **Learn about health and wellness discounts** like free or discounted gym memberships offered by your insurer.
- **See if your employer offers a Health Savings Account (HSA) or Flexible Spending Account (FSA):** These accounts let you set aside pretax money for eligible medical expenses, saving on overall health care costs.

### 3

One way to significantly lower your out-of-pocket costs is to **make smart choices about where and how you receive care.**

- **Take advantage of preventive care:** Your health insurance most likely covers services like screenings and annual checkups at no additional cost. Find out what your benefits include and stay proactive – it can help keep you healthy and prevent costly treatments later.
- **Staying ahead of your own and your loved ones' health issues** not only improves outcomes but can also help avoid expensive treatments later.
- **Seek telehealth options when your doctor isn't available:** Virtual visits for certain types of care can help you access care sooner and potentially prevent more expensive health problems down the road.
- **Use in-network providers:** Insurance plans often have negotiated rates with network doctors and hospitals, which typically cost less than out-of-network care.
- **Compare prescription drug costs:** Different pharmacies may charge different prices. Also, your insurer may offer prescription discounts, mail order or home delivery programs that can reduce costs.
- **Drug assistance programs:** New York state offers the **Elderly Pharmaceutical Insurance Coverage (EPIC) program** to seniors to help supplement out of pocket Medicare Part D drug plan costs.
- **Manufacturer assistance programs:** Pharmaceutical companies may offer an assistance program on the medications they manufacture.

### 4

Explore financial support options and reassess your plan annually to **ensure your coverage fits your needs and budget.**

- **Check for financial assistance programs:** Some hospitals and clinics offer financial aid or payment plans, especially for those who struggle to cover their medical expenses.
- **Review your plan annually:** Health needs change and switching to a plan that better fits your current situation can be a cost-saving move.



## Quick Guide: Univera Healthcare members can take advantage of the following resources

- How health insurance works
- Log in to your member account to view your benefits
- Find a doctor tool
- Estimate medical costs tool
- Health and wellness discounts
- Recommended screenings
- Telemedicine
- Mail service pharmacy

If you are a Medicare member on several drugs, take advantage of a free one-on-one consultation with a health-plan pharmacist to review your medication therapy when offered.  
If you are a Univera Healthcare member, help is just a phone call away – for questions about your coverage or anything else related to your or your family's care, call Customer Care at the number on the back of your member ID card.  
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