

## Change in the health care marketplace is constant



### Don't take anything for granted.

Because you shop for products and services all the time, you know that they change without warning. Your favorite restaurant changed its menu. The car company redesigned your favorite model. The type of yogurt your kids like most isn't available anymore. Your hairstylist moved to another town.

Some changes make things better. Some are annoying. And some changes make you do something different. You need to pay attention and figure out what will work best for *your* needs.

### Health care marketplace changes

The health care marketplace is no different. Lots of changes have occurred in health care over the past few years, they're occurring right now, and they'll continue to occur in the future. For example, health carriers are constantly looking for ways to provide quality care while managing costs so the care you get is affordable. It's a tough balance. And different carriers are doing different things to provide health care at reasonable costs.

More and more, you'll begin to notice that the provider networks carriers offer are different. Some carriers will have many doctors in a region as part of their provider networks, and some will have fewer doctors in their networks. Some will have several hospitals, and others will have a few. Even the prescription drug formularies will be different—some with a broader selection of drugs, and some with a more narrow set of choices. It's not that one way of providing health care is better than the other—they're just different. And, the price you pay for coverage might be different too. More choices might come with a higher price tag.

Plus, these changes are happening all the time—not just during enrollment. In fact, health carriers *need* to adapt continually to stay on top of the health care market.

Carriers want to have stable networks, but changes to your network could occur during the year. For example, if your favorite provider is part of a practice group that decides not to renegotiate a contract with a carrier, your provider could be in the network one month and out of the network the next month (unlikely, but possible). That would leave you with an important choice—stay with your current provider and pay more **OR** find a new in-network provider and save money.

### What can you do in this changing world of health care?

Don't take anything for granted ... during enrollment or throughout the year.

- **During enrollment every year:** Use enrollment website tools to confirm that your providers are in the carrier's network *and* your prescription drugs are covered. Just because your provider was in a carrier's network for this year doesn't mean she will be in that carrier's network next year. If you can't find a carrier network that includes all of your health care providers, to choose a carrier, it may help to consider which providers you see most often, or which providers you may be willing to switch.
- **During the year, before you get health care for each visit:** Check with your carrier to make sure that all providers of any services you need are in your carrier's network.\* For example, if you need a procedure that includes services from several providers—such as a doctor, specialist, and hospital—make sure they are **all** in your carrier's network. The easy-to-use tools available through Aon or your carrier are a quick way to find out.

Just like with any consumer product, it pays to be on top of things. Do your homework on health care providers and prescription drugs—both when choosing *and* when using benefits—to avoid a costly surprise.

\*Checking with your carrier is the safest approach. Your doctor's office staff may not be completely current on whether other providers are in-network.