

Become a Smarter Healthcare Consumer

Being a smart healthcare consumer means knowing how your insurance plan works, understanding what is and is not covered, and how to get the right care at the right price. Here are some tips to help you become a smarter healthcare consumer:



- **Know your plan.** Read your insurance plan carefully so you know what is covered and what costs you are responsible for when it comes to receiving care.
- **Take prevention seriously.** The best way to keep healthcare costs low is to get, and stay, healthy. This means staying on top of recommended tests and screenings, taking your medication as prescribed, quitting tobacco, eating a healthy diet, and exercising frequently.
- **Know before you go.** If you haven't met your deductible yet or you could be responsible for a co-pay, it's a good idea to know how much your service will cost before you visit the doctor.
- **Keep a paper trail.** Keeping a record of all your visits, treatments, tests and medications will help you understand your bill, and alert you to any errors.
- **Ask about lower-cost options.** Ask your doctor about alternative treatment or screening locations for example, and find out the relative costs.

Healthy Eating Made Easy

Whether you want to make an improvement after years of unhealthy eating, or you just want to maintain a healthier diet, Health Advocate recommends the following changes that can help you jump-start your way toward a heart-healthy diet.

Eat smaller, fewer portions. How much you eat is just as important as what you eat.

Add more fruits and vegetables. Fruits and vegetables are not only low in calories; they're also rich in dietary fiber.

Eat heartier grains. Incorporate whole grains into your diet. They are a good source of fiber, plus they can help regulate blood pressure.

Decrease the bad fat. Limit any unhealthy fats in your diet, such as saturated and trans fats; this is an important step to reduce your blood cholesterol and lower your risk of coronary artery disease.





Stay Positive

If you have traditionally had difficulty rolling with the punches in life, here's good news: It's possible to transform your negative reactions by doing things on a day-to-day basis that help build up a bank of positive emotions. This, in turn, can help you cope better—and feel better, too. Try these tips:

Behave as happy people do. Research shows that you can "act" your way to positivity. For example, try bringing energy and enthusiasm to discussions. And smile! Smiling is a proven way to help you feel happier.

Share positive events and good news. Making that good news go farther gives you an emotional lift.

Perform acts of kindness. People who spread kindness report increased levels of happiness and positive moods.

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