



# Your Health Insurance Does What?

## A Guide to Benefits You Didn't Know You Had

Follow these examples of how certain benefits and services can help you make the most of the health insurance benefits and save money.

### ISSUE

#### When to use the emergency room



The ER is an important resource for serious issues such as heart attack or injury. But some visits to the ER could be avoided by visiting an urgent or primary care clinic – often for less cost.

### Less than 9% of ER visits result in a hospital admission<sup>1</sup>

Common reasons for visit: abdominal pain, headaches, back pain

### SOLUTION

#### Know your options

Use 24/7 services that are more cost-effective for you and still allow quick diagnosis.

**24/7 NURSE LINE:**  
Call for advice at 1-877-282-8372.

**AVERANOW\*:**  
Virtual visits are available 24/7 in all 50 states for quick diagnosis of simple conditions.

**URGENT CARE CLINICS:**  
Get many of the same services of a regular clinic but after normal business hours.



### ISSUE

#### Managing chronic conditions

Chronic conditions used to be cause for a member to be denied health insurance. With Affordable Care Act (ACA) guidelines these conditions have guaranteed coverage, but managing care can be costly.

### 4 in 10 people in the U.S. have 2 or more chronic conditions<sup>1</sup>

### SOLUTION

#### Free preventive care and care management



**FREE PREVENTIVE CARE:**  
Use the preventive care that comes with your plan to decrease risk of a future chronic condition or better manage an existing condition.

**CARE MANAGEMENT:**  
Avera Health Plans has an entire team to help members with chronic conditions make the most of their insurance. This can include ensuring you schedule necessary provider visits or get help finding the most cost-effective prescription drug.

### ISSUE

#### Maintaining a healthy lifestyle

Most people know how to lead a healthier lifestyle, but it can be hard to stay with it. Maintaining a balanced diet, exercise routine and emotional health area all important to long-term well-being.



### Obesity-related illness (chronic disease, disability) costs an estimated \$190.2 billion every year.<sup>2</sup>

### SOLUTION

#### Wellness and Mental Health Resources

**WELLNESS INITIATIVES:**  
Besides keeping up with preventive care, take advantage of wellness programs your plan may offer. These can include fitness center incentives, employee health screenings and company well-being challenges.

**MENTAL HEALTH AND FINANCIAL RESOURCES**  
Financial and emotional stress can affect your well-being, too. Our member health advocates can listen to your needs and connect you to the right mental health and financial counseling resources in your community.



### ISSUE

#### Not taking medications due to cost



You may not have the money to fill a prescription or may not take it as often as prescribed to prolong a refill. This can lead to costly complications immediately or down the line.

### People in the U.S. spent an average of \$1,200 in 2019 on prescription drugs<sup>3</sup>

### SOLUTION

**USE GENERIC OPTIONS:**  
Work with your provider to use generic drugs whenever possible. Our drug plans divide the cost of drugs into up to 6 tiers with lower co-pays and coinsurance for the generic options.

**GET HELP:**  
Our team includes pharmacists who can help you solve issues related to your prescription drugs.



## Call your agent or talk with Avera Health Plans at 605-299-7775 to learn more or get a quote.



AveraHealthPlans.com

\*NOTE: IRS guidelines indicate that members with HSA-eligible plans may be subject to tax penalties if they use the free AveraNow service. If you have an HSA eligible plan, you may use your HSA or Flex spending dollars for this service.  
\*\*Some exceptions apply according to patient.

Sources: 1. Centers for Disease Control and Prevention; 2. Institute of Medicine of the National Academies, "Accelerating Progress in Obesity Prevention: Solving the Weight of the Nation"; 3. Organisation for Economic Co-Operation and Development, Health Statistics 2019