

Health Savings Tips

Stretching your healthcare dollar

As healthcare costs continue to rise, it is increasingly important that you take an active role in decisions about your health, the care you receive and your benefits. Here are some tips to help get you the most for your money.

CHOOSE MARATHON HEALTH CLINIC AS YOUR PRIMARY CARE PROVIDER	
Your Healthcare Provider has less than half the number of patients of a typical primary care provider in their care, which means they have the time they need to truly focus on you and your health. Marathon Health Clinic, you can take advantage of: • 24/7 virtual access with our app • Same-day and next-day appointments for urgent issues • Little to no wait • More time with your personal provider • Various onsite medications and labs at little to no additional cost	
CHOOSE A PRIMARY CARE PHYSICIAN	STAY IN-NETWORK
Selecting a primary care physician (Preferably Marathon Health Clinic) is one of the best things you can do for your health. This person knows your health history and schedules routine screening tests that frequently help prevent and detect diseases, such as heart disease, cancer, and diabetes. Your PCP can provide necessary medical advice and identify health concerns before they become a major issue.	In-network providers have a contract with the health insurance company to provide services at reduced rates. In most cases, if you visit a physician or other provider within the network, the amount you will be responsible for paying will be less than if you go to an out-of-network provider.
DON'T SKIP PREVENTIVE CARE	PRICE COMPARE PRESCRIPTIONS
Be sure your child gets routine checkups and vaccines as needed, both of which can prevent medical problems (and bills) down the road. Also, adults should get the preventive screenings recommended for their age in order to detect health conditions early.	Ask your provider for the generic version of a prescription. If you order your maintenance medications in bulk (90-day supply) through mail order, search for the least expensive pharmacy option near you, or check to ensure prescribed medications are on the plan's formulary list.
LIVE A HEALTHY LIFESTYLE	USE THE PLAN'S TOOLS & RESOURCES
Focus on eating nutritiously, cutting down on fast food and getting more physical exercise. Take advantage of tobacco cessation programs. Take a walk at lunch to manage stress. Striving toward a healthier lifestyle and maintaining a healthy weight can drastically reduce future medical conditions and diseases.	Many health plans provide access to free disease management programs for chronic conditions like asthma, diabetes and heart disease. These programs can help you stay healthy and manage your condition and can possibly save you money in the long run. Look for other available resources or programs that are designed to prevent illness and lower health costs over the long run.