



## What will you do for better employee health today?

15 minutes may be all the time it takes for your employees to complete the MyHealth Assessment. And that might potentially change their health – and the health of your business – for the next 15 years or longer.

Take advantage of Anthem's innovative tool kit! Use our materials to promote the MyHealth Assessment in your organization and encourage employees to participate.

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### Choosing the right lab lowers health care costs

Most people know to choose a doctor in their plan's network but they may not know to use a laboratory that works with us as well. Labs that contract with us can cost much less.

#### It's about education

We hope to lower health care costs by talking to doctors, employers and employees about the value of using labs that contract with us. Lately, more and more people are choosing benefit plans with coinsurance and a deductible. Once they meet the deductible, they just pay a percentage of their health care costs (coinsurance). On average, they pay 10% if they use a provider that has a contract with us and 30% for one that does not. Often, when doctors prescribe lab tests, they will send patients to a hospital lab unaware that labs contracted with us and located outside of a hospital cost much less.

#### The savings can be significant

The chart below is just an example of how our members can save when they use labs that work with us. (The amounts shown are just samples and do not reflect actual costs.)

	Cost of services	Percent paid by patient	Cost to patient*
Lab contracted with us and separate from a hospital	\$45	10%	\$4.50
Hospital lab contracted with us	\$200	10%	\$20
Lab not contracted with us	\$400	30%	\$120

As you can see, there is a dramatic difference in the cost of services at labs that do not contract with us and hospital labs compared to the labs that have a contract with us and are outside of a hospital.

\*The "cost to patient" is the coinsurance amount. If the patient has not met the annual deductible yet, the bill would equal the full "cost of services."

#### Labs outside of hospitals provide the same quality and services

Rest assured the quality at an outside lab is equal to a hospital lab and it provides many of the same services such as:

- Blood tests
- Urine tests
- Pap tests
- Biopsies

And, outside labs offer convenient locations and flexible hours. Some will even pick up specimens from the doctor's office for testing, so the patient may not have to step foot in the lab at all.

#### Where to go for savings

To find outside labs in your area contracted with us, check our website at [anthem.com](http://anthem.com).

**Outside labs – great quality, same services – lower health care costs for all**

### Learn even more about services and cost savings online

#### Compare cost and quality at [anthem.com](http://anthem.com).

Our website has information on costs for services, as well as the doctors and hospitals most experienced with certain conditions and procedures. More experience can lead to better results for patients