

# Managing The Family Cost Of Health Care

Brian and Connie Claflin know all about medical costs.

With seven children, the Claflins have been through flus, colds and stitches. And because they work for a family business, they've also survived high deductibles, low reimbursements and periods of no health insurance at all.

"It was really tough at times," said Brian Claflin. "But maybe in some ways this was a blessing in disguise because now we watch how we spend our health care dollars very, very carefully."

Nationally, the average family spends \$2,321 annually for medical care—either for insurance premiums or out-of-pocket expenses, according to Families USA Foundation, a nonprofit Washington consumer group.

But health care experts say most families can shave their annual expenses if they learn to become smart medical consumers.

"Don't wait for anyone else to help you cut your health care costs—not doctors, not hospitals, not the government," said Matthew Lesko, author of *What To Do When You Can't Afford Health Care*, a book that lists national and state resources for getting free treatment and free research on illnesses.

"The typical experts can't keep up with what's out there," Lesko said. "So, the individual has to take responsibility for their own health and their own medical costs. There are tons of ways to save money."

For most families, a good starting point is to study the health insurance they plan to buy or have bought.

For example, when patients consider participating in a managed care plan—like a health maintenance organization—they should call local hospitals' billing divisions to find out how quickly the insurer settles claims, said Paul Taylor, Akron General Medical Center's director of patient financial services.

Why? If an HMO tends to drag its

feet, the patient may end up paying bills out-of-pocket, he said. The information also gives the patient an idea of whether the company consistently contests claims.

If you have joined an insurance plan, learn what procedures you must go through to guarantee coverage. And then, play by the rules, experts say.

"It requires a little self-discipline," said Claflin, whose children range in age from 16 to 7. "But if you follow the rules, the paperwork flows through. If you don't, you'll enter the insurance Twilight Zone."

Most often, managed care plans require patients to get prior approval from their family doctor before going to the emergency room unless it's a life-threatening situation. Not getting that approval can leave a family stuck with a bill not covered.

"Before, I'd always take my kids to the emergency rooms when they needed it," said Claflin. But I always would have this nagging feeling in the back of my head of, 'How much is this going to cost me?' By following the rules, I have a doctor's approval, I know it's covered and I can just concentrate on getting my kids well." But to get a clearer sense of whether the illness or accident merits immediate attention, patients can use 24-hour help lines set up at most hospitals.

Nurses are often available any time who can help families determine whether something calls for an emergency room visit.

"If it sounds like you need to go to the emergency room, they'll tell you," he said. "But if it sounds like it can wait until the next morning, they'll tell you that, too. That can save a

family a bit of money."

But there are other options that can help ease the blow of a medical bill: If you plan to pay cash, ask for a discount. And if you can, make the medical professionals tell you up front what your bill will be for procedures or hospital stays.

"Ask for the price ahead of time," said Lesko. "That always makes for an interesting experience because most (doctors) won't know."

Lesko always makes health care providers tell him the cost because he carries a high deductible on his insurance and pays much of his bills out-of-pocket.

"The doctors always say, 'Well, uh, don't worry about that,'" he said. "But then I say, 'Well, I do worry

about that because I'm paying for it. So give me the price.' It's important because it allows you to plan and budget for the cost."

Also, experts say people often pay for their medical services too quickly. Patients should wait until all insurance claims have been filed and resolved before putting any money toward a bill, Taylor said.

Often, statements—not bills—

go out to consumers to notify them of the progress. But patients start making payments, which can muck up the process.

If an insurer refuses to pay a claim, patients should appeal the decision. In about half of the cases, insurers will rescind their original rulings if contested. And that means consumers end up paying less of the bill. Patients should also ask for an itemized bill for services if they suspect


it's too high.

The bill will be very difficult to read because of the medical coding and lingo, but patients can go over the bill with hospital administrators, Taylor said.

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Proposals are solicited to furnish a LAN-based K-12 Student Information Software System (software only) for this agency's MIS Department. Proposals will be received by Michael Mlynarczyk, Purchasing Agent, at 11611 NE Ainsworth Circle, Portland, OR 97220-9017 (PO BOX 301039, Portland, OR 97294-9039) (Phone: 503-257-1791) until no later than 4:00 PM, Pacific Standard Time, March 1, 1996, at which time and address the bids will be publicly opened and the names of the bidders read aloud.

Requests for Proposals may be obtained at the above office. The District may reject any bid not in compliance with all prescribed public bidding procedures and requirements, and may reject for good cause any or all proposals upon a finding of the agency it is in the public interest to do so. No bid will be considered that is received after the appointed date and time.

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**RFQ #221-96-291**

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Specifications may be obtained at the above office. The District may reject any quotation not in compliance with all prescribed public bidding procedures and requirements, and may reject for good cause any or all quotations upon a finding of the agency it is in the public interest to do so.

**Informational Advertisement**  
**Department Of Transportation**  
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Sealed bids will be received until 9 a.m. on February 8, 1996 for the projects listed below:

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**Umatilla** Columbia River Hwy - E Main Street (Hermiston) Section of the Hermiston Highway. AC Pavement and Oiling.  
**Douglas** N Umpqua River (Winchester) Bridge Section of Pacific Highway approximately four miles North of Roseburg. Reinforced Concrete & Structural Steel Bridges & Grade Separation Structures.  
**Grant & Wheeler** WCL Spray - Holmes Creek Section of the John Day and Heppner-Spray Highways approximately 50 miles west and north of John Day. AC Pavement and Oiling.

Plans, specifications and bid documents may be obtained in Room 1, Transportation Building, Salem, Oregon 97310. Plans may be ordered by phone at (503) 986-3720, or by facsimile at (503) 986-3224. **There is a \$20.00 charge for plans and specifications per project.** Prime contractors must be prequalified ten days prior to the bid opening day. For additional information regarding pre-qualification, please contact Fran Neavoll, Program Section, at (503) 986-3877.

If your business is not certified as a Disadvantaged Business Enterprise (DBE) or a Women Business Enterprise (WBE), please contact the Office of Minority, Women and Emerging Small Business at 155 Cottage, Salem, OR 97310, phone (503) 378-5651.

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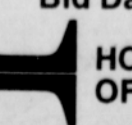
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**Hillsboro, Oregon**  
**Bid Package: #4 - Community Corrections Center**  
**Bid Date: February 22, 1996 2:00pm**



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**Bid Date: February 15, 1996 at 4:00pm**



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**Building Plans Clash**  
 Continued from front

said, "Is she saying the (on-street) spaces have to be reserved for her people?"

Grear said, "A nice restaurant that served alcohol would be a great improvement for this neighborhood, but (Stewart) doesn't seem to have any plan."

Oregon Liquor Control Commission investigator Larry Jacobson has the same concern and has asked for more information before the request is processed.

At the Boise meeting, longtime neighborhood activist Charles Ford told Stewart, "You need to give more information, and do more outreach. If you can create a good package, there's a good chance that it can be sold."

Stewart does have one supporter. Leonard Smith used to own the Housing Our Families lot and tried unsuccessfully to open a business in Stewart's building.

The area has too much "special needs" housing, and too little independent businesses run by African-American men and women, he said.

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