GET A CLEAR PERSPECTIVE ON NEW HEALTH PLANS

Your Managed Care Insurance Plan Has Some Changes for You

Many Oregon employers are changing the types of health care plans they provide. While these decisions help companies control costs, they could affect your ability to visit the doctors you prefer, force you to switch eye care providers, or increase your out-of-pocket expenses. The latest trend is to drop **Health Maintenance Organizations** (HMOs) in favor of **Preferred Provider Organizations** (PPOs) that frequently offer a smaller selection of health care providers.

This trend is worrisome for the following reasons:

- ***Increased Cost and Limited Choice* –** When there are fewer doctors to choose from on a panel, it can become difficult to schedule an appointment on a timely basis. When this occurs, research indicates patients are often forced to visit doctors outside the health plan's preferred list, thereby shifting more expense to you rather than your insurer.

- ***Patient Inconvenience* --** Patients should not have to abandon a relationship with a trusted health care provider merely for the convenience of a health plan. If you are forced to change eye doctors, you will have to invest more time to fill out new forms and complete new patient exams. This can result in mistakes and oversights while your current eye doctor already has this information.

- ***Interruption of Care* –** Your regular eye doctor has an established relationship with you and is familiar with your unique medical history and its relation to your eyes and vision. If you are forced to change providers, you may experience a disruption in care as well as a duplication of services.

Take Action

Your employer purchases health care coverage on *your* behalf. If you are concerned about these new insurance trends, share your feelings with your employee benefits person or department. Explain that you oppose health plans that force you to abandon existing relationships with doctors. If your employer chooses to offer a PPO plan, request one that offers the largest panel of providers.

As employers and insurance companies require you to pay more and more of your own health care costs, consider participating in a Flexible Spending Account and/or the newer "Health Savings Account" if available. These plans, when offered along with regular medical insurance, give you opportunities to increase your buying power by using pre-tax dollars for health care, and are less likely to limit your choice of doctors.

As your eye care provider(s), (I/we) deeply believe that you should not be forced by an insurance company to go to doctors selected for you. YOU should have a <u>choice!</u>