

Be Wise – Save Money on Medical Expenses

Waikoloa Seniors February 17, 2020 9:00 AM

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Outline

Medicare?

Medicare Three Day Rule

Communicating with Your Doctor

Supplemental Plan?

Coupons

Prescription Pricing

Transparency

Hospitals' Online Information

Air ambulance

Get a Surprise – Push Back

Product Idea



Medicare

Raise your hands, who is on Medicare?

Who has some kind of supplemental or advantage plan?

How about prescription plan?



Medicare Three Day Rule

Medicare's three day rule can cost you a fortune

Beware of "observation"

Hospitals are nervous about re-admissions, often keep someone in observation status, rather than overnight admission

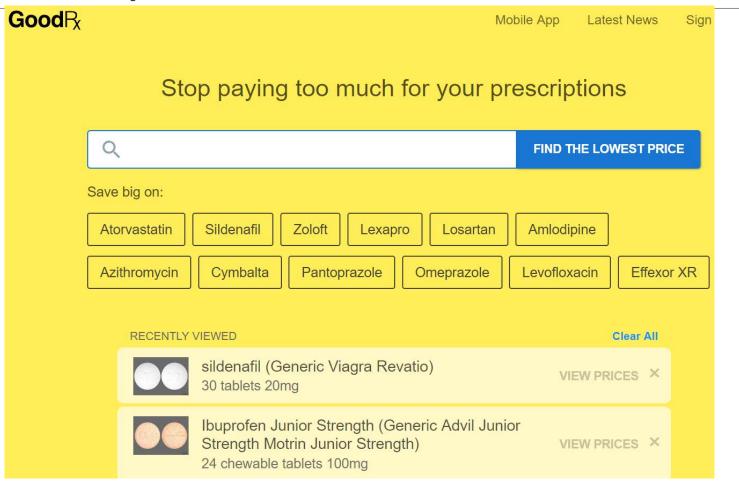
You must be admitted for three days to qualify for subsequent rehab or nursing home care



Communicating With Your Doctor

- Be as specific as possible
- •Are you out of breath?
- •Or are you unable to walk from room to room because you are so out of breath?
- •The doctor only knows what you told them
- -Ask your provider:
 - You have treated my symptoms
 - Do you know what caused them?

Coupons For Prescription or Over the Counter





Coupons

You can sometimes get drugs with coupons for less than your Co-Pay!



Prescription Pricing paramountrx.com

paramountrx.com/clients/tools2/DrugPricing.aspx

Pharmacy Search | Drug Info | Drug Pricing

Drug Pricing

This tool allows you to price the medications you take before you leave for the pharmacy!

Drug Name: Type the beginning of your drug's name...

Most Common Drugs

ALPRAZOLAM AMOXICILLIN ATORVASTATIN CALCIUM CEPHALEXIN CITALOPRAM HYDROBROMIDE CLOPIDOGREL

AMLODIPINE BESYLATE AMOXICILLIN/CLAVULANATE POTASSIUM AZITHROMYCIN CHLORHEXIDINE GLUCONATE CLONAZEPAM

ELIQUIS



Drug Name Type Quantity

SILDENAFIL TAB 50MG Generic 30

Click here to show mail order price

13 pharmacies Sort By: Price: Low to High ▼

	Pharmacy/Address	Distance	Price.
73 5600 N KAILUA K	PHARMACY MAIAU ST ONA, HI 96740 (808) 331-4808	13.7 miles	\$48.60
68-3916 F WAIKOLO	COLOA VILLAGE PHARMACY PANIOLO AVE DA, HI 96738 (808) 883-8434	0.0 miles	\$49.35
67 1185 N KAMUELA	ND PHARMACY #38 IAMALAHOA HWY A, HI 96743 (808) 885-2075	10.9 miles	\$49.35
65-1158 N KAMUELA	UELA PHARMACY MAMALAHOA HWY A, HI 96743 (808) 885-0033	10.9 miles	\$49.35



MALAMA COMPOUNDING PHARMACY 74-5563 KAIWI ST STE 129 SUITE 129 KAILUA KONA, HI 96740 Phone: (808) 324-6888	13.7 miles	\$49.35
SAFEWAY PHARMACY #1501 75-1027 HENRY ST KAILUA KONA, HI 96740	13.7 miles	\$49.35
Phone: (808) 327-6778 WALMART PHARMACY 10-2321 75-1015 HENRY ST KAILUA KONA, HI 96740 Phone: (808) 334-0552	13.7 miles	\$602.79
LONGS DRUGS #02406 65-1271 KAWAIHAE RD. KAMUELA, HI 96743 Phone: (808) 885-4418	10.9 miles	\$1,102.65
LONGS DRUGS #09249 75-5595 PALANI RD KAILUA KONA, HI 96740 Phone: (808) 329-1632	13.7 miles	\$1,102.65



Drug Name Type Quantity

AMOXICILLIN CAP 500MG Generic 30

Click here to show mail order price

13 pharmacies Sort By: Price: Low to High ▼

	Pharmacy/Address	Distance	Price.
75-1015 H	T PHARMACY 10-2321 HENRY ST (ONA, HI 96740	13.7 miles	\$8.59
Phone:	(808) 334-0552		
73 5600 N KAILUA K	PHARMACY MAIAU ST KONA, HI 96740 (808) 331-4808	13.7 miles	\$9.45
68-3916 F WAIKOLO	COLOA VILLAGE PHARMACY PANIOLO AVE DA, HI 96738	0.0 miles	\$10.20
FOODLAI 67 1185 N	(808) 883-8434 ND PHARMACY #38 MAMALAHOA HWY A, HI 96743	10.9 miles	\$10.20
Phone:	(808) 885-2075		



Walmart R Program Guide to low-cost prescriptions

Low-cost drugs available starting at:

\$4 \$10 30 day 90 day prescriptions Check pharmacy counter for details. +*





Diabetes

	\$4 30 Day Qty	\$10 90 Day Qty
GLIMEPIRIDE 1MG, 2MG, 4MG	30	90
GLIPIZIDE 5MG, 10MG	60	180
METFORMIN 500MG, 850MG, 1000MG	60	180
METFORMIN ER 500MG TAB	120	360
METFORMIN ER 750MG TAB	60	180
	\$9 30 Day Qty	\$24 90 Day Qty
GLIPIZIDE ER 2.5MG, 5MG, 10MG	30	90
GLYBURIDE/METFORMIN	60	180

HYDRALAZINE 10MG, 25MG, 50MG	90	270
HYDROCHLOROTHIAZIDE 12.5MG,	30	90
25MG, 50MG TAB		
HYDROCHLOROTHIAZIDE 12.5MG CAP	30	90
INDAPAMIDE 1.25MG, 2.5MG	30	90
ISOSORBIDE MONONITRATE ER	30	90
30MG, 60MG	111716	
LISINOPRIL 2.5MG, 5MG, 10MG,	30	90
20MG, 30MG		
LISINOPRIL/HCTZ 20/25MG	30	90
LOSARTAN 25MG, 50MG, 100MG	30	90
LOSARTAN/HCT 50/12.5MG TAB	30	90
METOPROLOL TART 25MG, 50MG, 100MG	60	180
RAMIPRIL 2.5MG, 5MG, 10MG	30	90



Lower Cost Insulin

◐



Novolin ReliOn Insulin N

**** 11 reviews Novo Nordisk Walmart # 5507614

\$24.88 \$24.88 / each

Out of stock

Delivery not available

Pickup not available

More delivery & pickup options

Sold by Walmart

Add to List

Add to Registry



Lower Cost Insulin

- Lower cost insulin available at Walmart for \$25
- May be suitable for some Type II diabetics
- But may be risky for Type I diabetics or Type II diabetics with rapidly changing blood sugar levels
- Slower acting than the more expensive types



Transparency

ONLY 13 PERCENT OF CONSUMERS SOUGHT OUT-OF-POCKET COST INFORMATION, ACCORDING TO A RECENT STUDY.

For years, a myriad of price transparency tools have been available from employers and health plans, as well as through public initiatives at the state and national level. Yet only a small percentage of consumers are actually using these tools. One *Health Affairs* study led by Harvard researchers found that only 13 percent of consumers sought information about their out-of-pocket spending and just 3 percent compared provider costs before receiving care.

So what is to blame for this low utilization? The lack of consumer incentives to use the tools is the primary reason, says Sally Rodriguez, chief of staff and director of products at the Health Care Cost Institute (HCCI), Washington, D.C., an independent, not-for-profit research institute that tracks healthcare spending.

"With many of these transparency tools, the insured consumer has no incentive to use them—they may be saving money for their health plan, but that money doesn't transfer to them in any way," Rodriguez says. When shopping for health care, consumers tend to be focused on factors like the quality or location of the provider. "Other factors are more important than the cost, given that they are not going to feel an impact if they choose a lower-cost provider," she says.



Transparency

As of January 1, 2019 Hospitals Must Post Their Chargemaster Prices

Note: These are "Sticker Prices"

Your insurance company does not pay these prices

As a private payer, you can ask for a discount and nearly always get one

On the following slides are prices we downloaded from local hospitals



North Hawaii Community Hospital

Description	Pricing	
Ibuprofen 200mg	\$0.86	
IV 1000cc of Lactated Ringers	\$20.00	
4x4 Sponge Gauze	\$5.00	
Operating Room Time by Levels	Base Pricing int. 30 Min	Add. 15 Min
Level #1	\$1,425.00	\$375.00
Level #2	\$2,114.00	\$375.00
Level #3	\$3,012.00	\$375.00
Level #4	\$4,080.00	\$375.00
Level #5	\$4,361.00	\$375.00
Emergency Room Visits	Per CPT Code	
CPT-99281	\$432.00	
CPT-99282	\$750.00	
CPT-99283	\$1,667.00	
CPT-99284	\$2,427.00	
CPT-99285	\$2,713.00	
Chest X-Ray 2 View	\$310.00	
CT of Chest w/o Dye	\$1,836.00	
CT of Chest with Dye	\$2,020.00	
MRI of Chest w/o Dye	\$2,633.00	
MRI of Chest with Dye	\$2,818.00	



Hilo Medical Center

Description	Pricing	
Ibuprofen 200mg		
IV 1000cc of Lactated Ringers	\$560.00	
4x4 Sponge Gauze	\$40.00	
Operating Room Time by Levels	Base Pricing int. 30 Min	Add. 15 Min
Level #1	\$1,425.00	\$375.00
Level #2	\$2,144.00	\$375.00
Level #3	\$3,012.00	\$375.00
Level #4	\$4,080.00	\$375.00
Level #5	\$4,361.00	\$375.00
Emergency Room Visits	Per CPT Code	
CPT-99281	\$308.00	
CPT-99282	\$547.00	
CPT-99283	\$781.00	
CPT-99284	\$1,356.00	
CPT-99285	\$2,123.00	
Chest X-Ray 2 View	\$253.00	
CT of Chest w/o Dye	\$1,191.00	
CT of Chest with Dye	\$1,294.00	
MRI of Chest w/o Dye	\$1,769.00	
MRI of Chest with Dye	\$2,565.00	



Kona Community Hospital

Description	Pricing	
Ibuprofen 200mg		
IV 1000cc of Lactated Ringers	\$560.00	
4x4 Sponge Gauze		
Operating Room Time by Levels	Base Pricing int. 15 Min	Add. 15 Min
Level #1	\$759.00	\$455.00
Level #2	\$1,366.00	\$759.00
Level #3	\$1,898.00	\$987.00
Level #4	\$2,277.00	\$1,063.00
Level #5	\$2,581.00	\$1,214.00
Emergency Room Visits	Per Code	
CPT-99281	\$339.00	
CPT-99282	\$601.00	
CPT-99283	\$859.00	
CPT-99284	\$1,492.00	
CPT-99285	\$2,334.00	
Chest X-Ray 2 View	\$301.00	
CT of Chest w/o Dye	\$1,430.00	
CT of Chest with Dye	\$1,942.00	
MRI of Chest w/o Dye	\$1,769.00	
MRI of Chest with Dye	\$2,564.00	

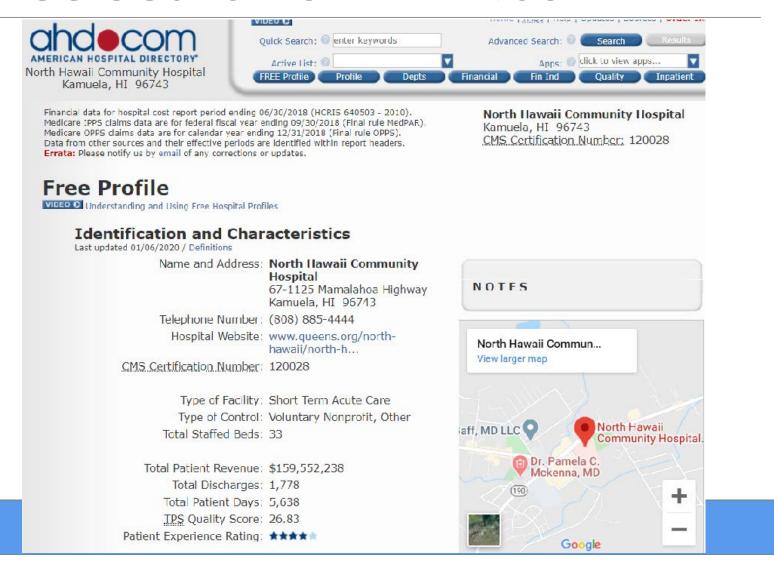


Kohala Hospital

Description	Pricing	
Ibuprofen 200mg		
IV 1000cc of Lactated Ringers	\$560.00	
4x4 Sponge Gauze		
Operating Room Time by Levels	Base Pricing Per 30 Min	Add. 15 Min
Level #1		
Level #2		
Level #3		
Level #4		
Level #5		
Emergency Room Visits	Per CPT Code	
CPT-99281	\$404.00	
CPT-99282	\$720.00	
CPT-99283	\$1,031.00	
CPT-99284	\$1,789.00	
CPT-99285	\$2,802.00	
Chest X-Ray 2 View	\$301.00	
CT of Chest w/o Dye		
CT of Chest with Dye		
MRI of Chest w/o Dye		
MRI of Chest with Dye		

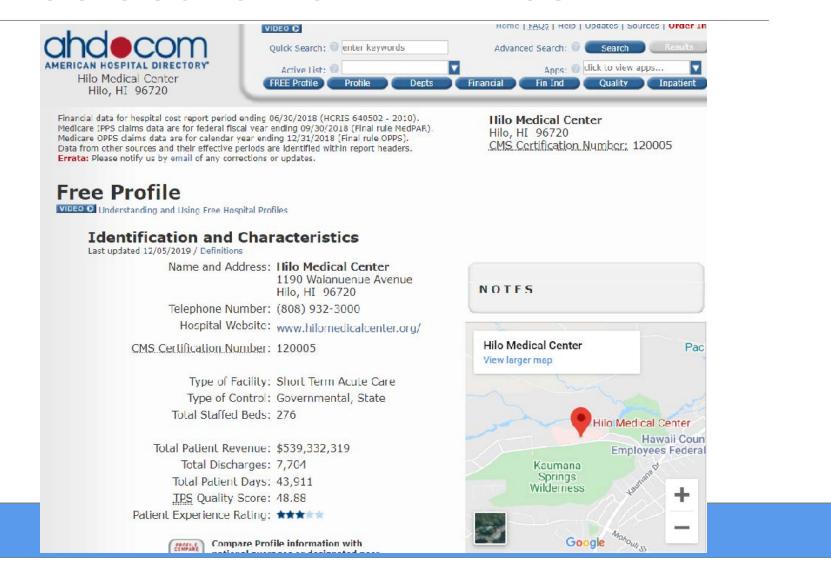


Free Search on AHD.com



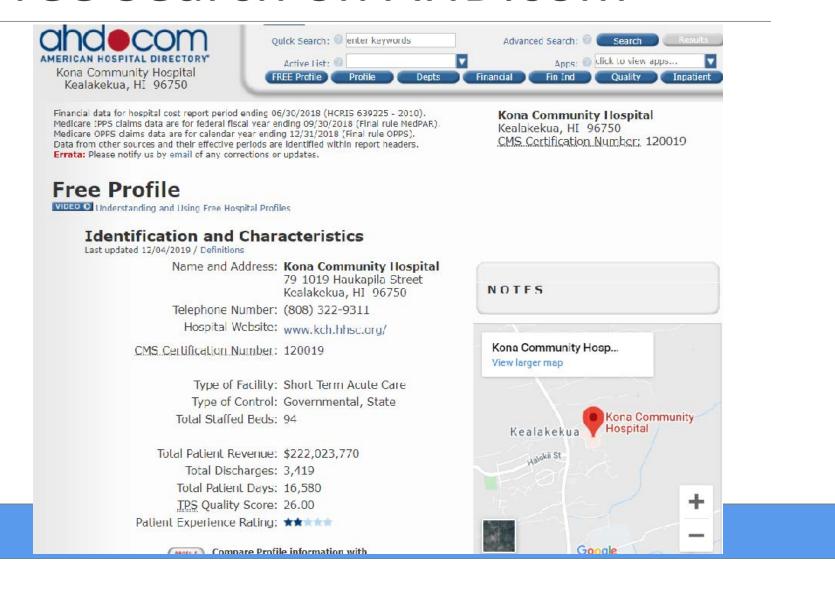


Free Search on AHD.com





Free Search on AHD.com





TPS Quality Score

Total Performance Score information

The Total Performance Score (TPS) is derived from 4 domains in FY 2018 (1) clinical care domain, (2) patient- and caregiver-centered experience of care/ care coordination domain, (3) safety domain, and (4) efficiency and cost reduction domain.

- The Clinical Care domain is comprised of 3 mortality measures and accounts for 25 percent of a hospital's TPS.
- The Patient-and Caregiver-Centered Experience of Care/Care Coordination domain is composed of 8 dimensions derived from the HCAHPS Survey and accounts for 25 percent of a hospital's TPS.
- The Safety domain contains 1 AHRQ patient safety measure, 5 healthcare-associated infection measures, and 1 pregnancy and delivery care process measure, and accounts for 25 percent of a hospital's TPS.
- The Efficiency and Cost Reduction domain contains 1 Medicare Spending per Beneficiary measure and accounts for 25 percent of a hospital's TPS.

If a hospital receives domain scores in at least 3 of the 4 domains (but not all domains), the domain weights will be proportionately re-weighted to the scored domains. The TPS will be scored out of a possible 100 points, and the relative weights for the scored domains will remain equivalent. To learn more about domain weights, please visit QualityNet and review the Hospital VBP Program Scoring page.

Hospital Safety Grades https://www.hospitalsafetygrade.org

North Hawaii Community Hospital

67-1125 Mamalahoa Highway Kamuela, HI 96743

View the full Score

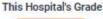


Was D

Kona Community Hospital

79-1019 Haukapila Street Kealakekua, HI 96750-7920

View the full Score





Hilo Medical Center

1190 Waianuenue Avenue Hilo, HI 96720-2095

View the full Score

This Hospital's Grade



Was A

PATIENT ADVOCATE ALLIANCE EMPOWER YOUR HEALTH

Hospital Safety Grades https://www.hospitalsafetygrade.org

The Queen's Medical Center

1301 Punchbowl St Honolulu, HI 96813-2499

View the full Score

This Hospital's Grade

Straub Clinic & Hospital

888 South King Street Honolulu, HI 96813

View the full Score

This Hospital's Grade

FALL 2019



Kuakini Medical Center

347 North Kuakini Street Honolulu, HI 96817-2381

View the full Score

This Hospital's Grade



Kaiser Foundation Hospital - Moanalua Medical Center

3288 Moanalua Road Honolulu, HI 96819-1469

View the full Score

This Hospital's Grade



Hospital Safety Grades https://www.hospitalsafetygrade.org

The Queen's Medical Center

1301 Punchbowl St Honolulu, HI 96813-2499 Map and Directions

Learn how to use the Leapfrog Hospital Safety Grade



3.383



► Show Recent Past Grades

Detailed table view





https://www.fairhealthconsumer.org



Medical Costs

Dental Costs

Insurance Basics







Estimate your healthcare expenses.

Get essential information on costs for thousands of procedures and learn <u>insurance basics</u>.



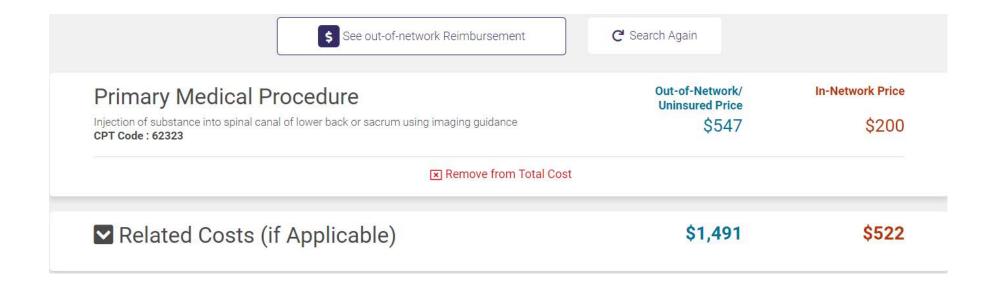
Search for a Medical Cost



Search for a Dental Cost



https://www.fairhealthconsumer.org





Air Ambulance – A Lot of Ads



Sign up online for a 1-year membership in the AirMedCare Network and get a \$15 Amazon Gift Card. Members enjoy peace of mind day-to-day, and unparalleled critical care should you or a member of your family ever need emergency medical transport.



JOIN.AIRMEDCARENETWORK.COM

Preparing for the Unexpected- It's Always Smart





Air Ambulance – Horror Story

Allied Solutions Group

Billing Phone: 855-335-9530 Billing Fax: 801-983-6052

Office Hours: 8:00am-5:00pm MST Billing Email: billing@amrg.com

Patient Name:

Patient ID: 16-1408

Date of Service: 04/21/2016

Allied Solutions Group 10888 S 300 W

SOUTH JORDAN UT 84095-4043

Note: This bill was dated 7/8/2016

BALANCE:

\$56813.48

Transaction Date Description Charge(s) Credit(s) Balance
Services provided by: Hawaii Life Flight Corporation
04/21/2016 A0398 Supplies 799.00 799.00
04/21/2016 A0430 Fixed Wing Base 17900.00 17900.00
04/21/2016 A0435 Fixed Wing Mileage 45486.64 45486.64



Air Ambulance – Horror Story

					Payment	
Description	Payer	Check #	Quantity	Unit Price	Date	Amount
Services Provided By:Hawaii	i Life Flight					
Supplies			1	\$799.00		\$799.00
Fixed Wing Base			1	\$17,900.00		\$17,900.00
Fixed Wing Mileage			184	\$247.21		\$45,486.64
Contractual Allow-Medicare	BCBS OF HI HMSA AKAMAI ADV				04/27/2016	\$43,140.64
Contractual Allow-Contract	BCBS OF HI HMSA AKAMAI ADV				04/27/2016	\$13,042.73
Mandated Contractual (CO253)	BCBS OF HI HMSA AKAMAI ADV	897231			05/18/2016	\$10.39
Mandated Contractual (CO253)	BCBS OF HI HMSA AKAMAI ADV	897231	Adjus [.]	tments 🖊	05/18/2016	\$93.15
Mandated Contractual (CO253)	BCBS OF HI HMSA AKAMAI ADV	897231			05/18/2016	\$46.92
Payment EFT	BCBS OF HI HMSA AKAMAI ADV	897231	_		05/18/2016	\$508.96
Payment EFT	BCBS OF HI HMSA AKAMAI ADV	897231	Paym	ents ——	05/18/2016	\$4,564.12
Payment EFT	BCBS OF HI HMSA AKAMAI ADV	897231	-		05/18/2016	\$2,299.08
Payment EFT	BCBS OF HI HMSA AKAMAI ADV	897231			05/18/2016	\$0.00
Manual Contractual Medicare	BCBS OF HI HMSA AKAMAI ADV		Adjus [.]	tment —	05/27/2016	\$279.65

Note the dates: All before they sent out the big bill!



Air Ambulance – Happy Ending

	PLEASE PA	Y THIS AMOUN	Γ \$200.00
	3. 0		
Patient name:	. Account Number: 16-1408	AMOUNT ENCLOSED:	S
We Accept: []VISA [] Masterca Card Number:	ard [] Discover [] American Express	Due on:	08/05/2016
Card Holder Name:	Billing ZIP Code:	Current date:	7/26/2016
Signature:	Security Code:		
REMIT TO: Hawaii Life Fligh 10888 S 300 W SOUTH JORDAN	t N. UT 84095-4043		



Surprise Bill – Push Back

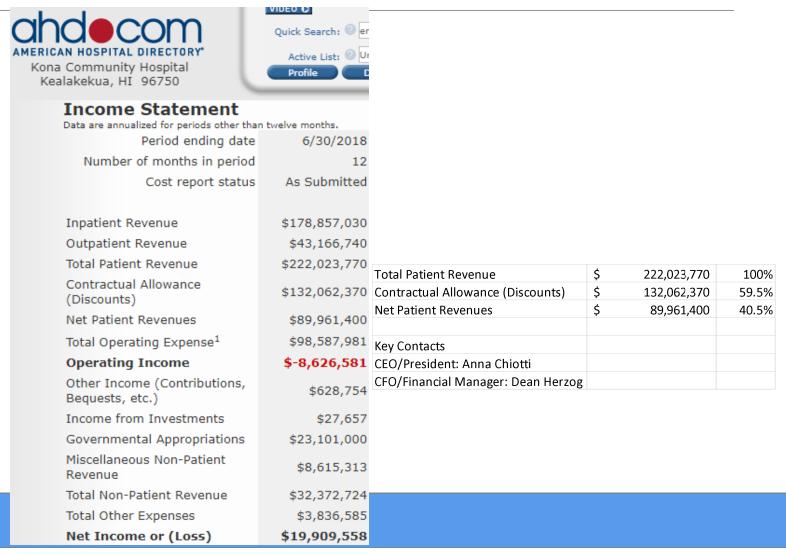
- If you get a big bill that you don't expect, look for help
- A lot is available on social media
- Know how much a hospital typically gets paid
- Ask for a copy of your itemized bill, it is your bill, not the hospitals



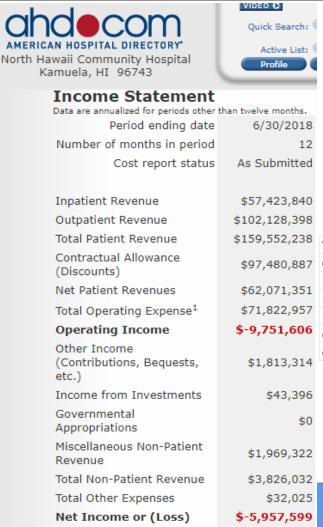
Hilo Medical Center Income Statement

ahdecom	VIDEO C			
UI IU COI II	Quick Search: @ en			
Hilo Medical Center	Active List: Ur			
Hilo, HI 96720	Profile D			
Income Statement				
Data are annualized for periods other than twelve months.				
Period ending date	6/30/2018			
Number of months in period	12			
Cost report status	As Submitted			
Inpatient Revenue	\$206,832,039			
Outpatient Revenue	\$332,500,280			
Total Patient Revenue	\$539,332,319			
Contractual Allowance (Discounts)	\$300,099,200	Total Patient Revenue	\$ 539,332,319	100%
		Contractual Allowance (Discounts)	\$ 300,099,200	55.6%
Net Patient Revenues	\$239,233,119	Net Patient Revenues	\$ 239,233,119	44.4%
Total Operating Expense ¹	\$224,903,829	Key Contacts		
Operating Income	\$14,329,290	CEO/President: Dan Brinkman		
Other Income (Contributions,	\$0	CFO/Financial Manager: Joni Waltjen		
Bequests, etc.)	φ0			
Income from Investments	\$0			
Governmental Appropriations	\$0			
Miscellaneous Non-Patient Revenue	\$0			
Total Non-Patient Revenue	\$0			
Total Other Expenses	\$0			
Net Income or (Loss)	\$14,329,290			

Kona Community Hospital Income Statement







Total Patient Revenue	\$ 159,552,238	100%
Contractual Allowance (Discounts)	\$ 97,480,887	61.1%
Net Patient Revenues	\$ 62,071,351	38.9%
Key Contacts CEO/President: Cindy Kamikawa CFO/Financial Manager: Money Atwal		

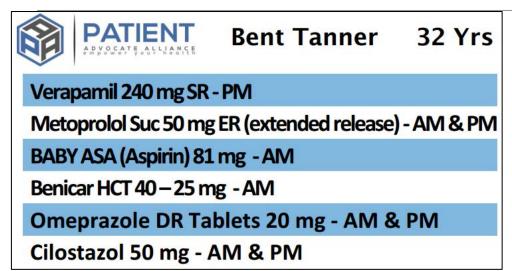


Product Idea – Prescription Card

- Tami does a fair amount of patient advocacy without charging anything
- Obviously, she can't help everyone, still has to take time to make a living
- Simple product idea, to make some income, so Tami can do more patient advocate work
 - A card that lists all you prescriptions and dosages to keep with your insurance card
 - Have available to show the ER doc, so they know what they can give you and what they can't, that might interact with your existing drugs



Product Idea - Prescription Card



Back

Front

Lovastatin 20 mg - PM

Zyrtec 10mg - AM & PM

What do you think? Is this a good idea?