



Benefits and Me

 TOWNE BENEFITS

The Value of Primary Care

Many people only think about going to the doctor's office when they get sick or injured. However, even the healthiest adults need routine health care. A primary care provider is your main resource for routine health care services throughout your lifetime. Primary care incorporates several different kinds of health care services (e.g., preventive care and screenings, acute care diagnosis and treatment, and chronic condition care) and offers the following benefits:

- It addresses a wide range of health problems or health care needs.
- It offers referrals for specialist care.
- It manages existing health conditions, especially chronic diseases, such as arthritis, asthma, diabetes and high cholesterol.
- It detects risk factors or health problems early on.
- It fosters a doctor-patient relationship.
- It lowers your health care costs by likely addressing health problems in the early stages before becoming more severe and costly.

It's vital to take charge and feel empowered about your health. Start by scheduling routine checkups with your primary care provider.

5 Tips for Avoiding Medical Debt

Many individuals struggle to pay medical bills even when they have health insurance. Medical debt strains millions of Americans each year. Here are five tips for avoiding medical debt:

1. Do your best to stay healthy to help avoid visits to doctors and specialists and their associated costs. Exercise daily, eat healthily and regularly visit your doctor for preventive care.
2. Understand your health plan since it may not cover all services or treatments. When possible, stay in-network.
3. Advocate for yourself by asking about prices before treatment and keeping your own records. If insurance denies coverage, appeal it.
4. Review itemized medical bills, checking them for accuracy.
5. Negotiate a payment plan with the provider; don't simply put the medical bill on your credit card.

Many Americans struggle with medical bills, but these strategies could help you avoid medical debt. Contact HR for additional resources.

Urgent Care Versus the Emergency Room

More than 10% of emergency room visits could have been better addressed in an urgent care center or doctor's office. If you're suddenly faced with an illness or injury, which place of care is most appropriate?

Emergency rooms (ER) can handle life-threatening injuries, illnesses and other serious medical conditions. These examples require ER treatment:

- Chest pain
- Poisoning
- Severe burns, cuts or infections
- Uncontrollable bleeding

Urgent care facilities handle conditions that require immediate attention. Such conditions could cause serious problems or discomfort if treatment is delayed. These conditions require urgent care:

- Ear infections
- High fever
- Sprains
- Urinary tract infections
- Vomiting