



# 3 TIPS

## for Maximizing Your Health Insurance

**T**here has been much discussion in the news – and no doubt in your neighborhood – about the cost of healthcare these days. We are fortunate to have excellent healthcare available in this part of Wisconsin.

However, the process of choosing a health insurance plan that best fits your needs can seem overwhelming. Where do you start? And how much more will it cost if you choose the “wrong” plan for your situation?

With a little planning and consideration, there are some easy ways for each of us to get the most out of the insurance coverage we already have.

### Tips for Choosing Your Health Plan

The experts at Dean Health Plan offer three tips for making smart choices to maximize your health care benefit.

**1 Check your stats.** “What is your current situation? What are your needs this year?” asks Katie Beals, Director of Group Retention from Dean Health Plan. “Make a list of healthcare services you know you’ll need this year and start there. For instance, annual well-checks for yourself and your family. Ongoing prescriptions. Will you need a mammogram? What about glasses? And so on.”

Beals recommends you consider any anticipated changes to your situation from last year, as well. Are you expecting a baby this year? Will one of your kids head off to college?

Celena Venturelli started out with Dean about 15 years ago as a single person. When she got married and started a family, her insurance needs changed.

“When we decided to start a family, I reviewed our insurance plan during the open enrollment period in the fall,” shares Venturelli, who is the Benefits Manager at Rayovac & Remington World Headquarters in Madison. “I looked at the different plans and how they covered prenatal and maternity care. I also compared costs for those early childhood years, especially that first year when kids need to see the doctor so often. The copay and covered services were different for each plan.”

Creating an accurate picture of your current health care needs really helps set the stage for choosing the insurance plan that fits you best.

**2 Check your pockets.** Use your list from Step One to determine the type of plan that best meets your needs. Compare the costs of deductibles, copays, and premiums to get a better feel for what your actual out-of-pocket costs will be.

Beals and Venturelli both recommend utilizing a Flexible Spending Account (FSA) if your employer offers one. An FSA can help you plan for your healthcare expenses and offers a tax benefit to save you money.

**3 Factor in your lifestyle.** “Like anything you buy, compare cost versus value,” Beals points out. “There is an emotional component to healthcare. What is most important to you?” She suggests including these questions in your decision:

- Who is your doctor? Which hospital is she/he affiliated with?
- How important is location? Do you want a location near work, but your children should be seen closer to home or school?
- Does anyone in your family need access to a specialist on a regular basis?
- Is care and advice available when you need it?

These factors were very important to Celena Venturelli when choosing her health insurance provider.

“We’re really fortunate in this area that no matter which insurance carrier we choose, we’ll get quality care,” shares Venturelli. “But I like that Dean has so many locations. Plus, Dean has so much to offer that I can get almost all of my

healthcare through Dean Health System rather than getting referred out. That way, I know my billing will make sense and that services will be covered. The last thing I need is a billing headache when I’m dealing with a health crisis. I also really like how they’ve progressed to online information. If I’m at a specialist, they can just pull up my chart and have all my information so there’s no confusion.”

### Caring for You

In the end, most people just want to know they can count on their insurance when they need it.

“At Dean, we’re proud of the fact that 98% of our members choose us again each year during open enrollment. That’s not counting new growth...just the people who stay with us,” says Katie Beals. “That is phenomenal, especially considering moves and retirements and other obvious explanations.”

Perhaps our success has something to do with the fact that our physicians are not only providers for the plan, but are also involved with the decision-making in developing the plan.

As a corporate benefits manager, Venturelli offers an outside perspective. “I don’t think you notice it as a patient,” she says. “Although I think you’d notice it if they weren’t so integrated. There’s so much going on behind the scenes that improves healthcare as a whole and makes it easier for each individual patient.”

**For more information about Dean Health Plan or the providers for Dean Health System, visit [www.deancare.com](http://www.deancare.com).**



### What’s New?

#### Construction to Begin on New Hospital and Clinic October 2009

We are proud to announce, along with our long-time partner SSM Health Care of Wisconsin, that we are moving forward with plans to build the new Dean Clinic in Janesville and St. Mary’s Janesville Hospital. Work is being completed on the site plan and the

design of the campus. Additionally, SSM Health Care of Wisconsin has hired Kerry Swanson as the new hospital President. We anticipate “moving dirt” in October with a completion date anticipated in late 2011.

With the challenging times that the Janesville area has experienced over the recent year, Dean and SSM Health Care of Wisconsin are proud to be able to provide new quality jobs and growth to support the community.

A rendering of the campus with animated video of both facilities as well as project updates can be found at [www.healthyjanesville.com](http://www.healthyjanesville.com)!