

Prevention

even have a positive effect on factors such as symptoms and pain.

■ **Research health information.** When learning about your health problem and its treatment, look for information that is provided by your health plan or other well-known, trusted sources.

■ **Make smart choices.** If we all took simple steps — like eating a balanced diet, exercising, and wearing a seatbelt and helmet — we could save billions of dollars each year in unnecessary medical expenses.

■ **Agree on a plan for your treatment.** Work with your doctor to decide on a treatment plan that's best for you.

Research shows that patients who are more involved in their health care tend to get better results. They also tend to be more satisfied. But don't rely solely on your doctor to advise you. Seek out information about your health and ways to prevent illnesses and injuries. And perhaps the most important step you can take is simply to make smart choices in the way you live your life.



W With health care costs rising at an alarming rate, reducing our future costs is important to each of us. Since most health care could be prevented, the best way you can control costs is by taking good care of your health.

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A majority of health care expenses result from poor lifestyle choices. That means making smart lifestyle decisions to prevent illness, disease and accidents can be the most powerful way to control costs.

Preventive Health

Being healthier means being wealthier. That's because health care is expensive. As a member of a group health plan, you are fortunate that your employer covers much of your health care expenses. But health care costs are rising at an alarming rate. You may have seen your out-of-pocket costs continue to rise each year.

Did you know that most health care expenses result from lifestyle-related, preventable illnesses and injuries? That means we each can take steps to reduce our personal out-of-pocket costs. Our actions also can help reduce overall health care costs for everyone.

According to the Centers for Disease Control and Prevention, seven of every 10 deaths among Americans are due to chronic diseases. However, the underlying causes are often risk factors that can be changed years before they ultimately cause illness and death. These changes could save your life. Three of the most common risk factors — tobacco use, poor nutrition and lack of physical activity — are major contributors to the nation's leading deadly diseases.

Preventing Illness

One of the best ways you can reduce potential future costs is to lower your risks for serious illness. Preventive measures on your part may greatly reduce future health care costs. And, more importantly, prevention will improve your long-term health.

Below are specific actions you should take to prevent illnesses and avoid their costs and complications:

- **Ask your doctor about recommended screenings,** based on your age, gender, family history and other factors.
- **Discuss your risks for certain health conditions.** Understand which risk factors are within your control (smoking, inactivity, stress, being overweight and others) and which are uncontrollable factors (age, ethnicity, family history and more). But don't blame your ancestors for all your health problems. Even if high blood pressure or high cholesterol runs in your family, you can control it with smart lifestyle choices and treat it by following your doctor's plan of care.
- **Visit your family doctor on a regular basis** for early detection of disease and other illnesses. Since many diseases are treatable, early detection is the best protection against serious illness. Following your doctor's advice may delay the progression or severity of a disease, and may prevent complications.
- **Write down questions before each visit to the doctor.** Write down the answers during your visit while the information is fresh. Ask for clarification, if necessary. Consider taking a family member with you to take notes and help you remember details explained by your doctor.
- **Select a physician with whom you are comfortable.** Open and honest discussions about your health are vital to your care. Agree on an action plan during your visit.
- **Weigh the risks and benefits of tests and treatments.** Openly discuss with your doctor each of your options and any concerns you may have.

- **Take immediate steps recommended by your doctor.** These steps will improve your health and reduce your risks for serious illnesses. They may include basic changes to your lifestyle, including your eating habits.
- **Take charge of your health.** Follow up with your physician(s) whenever necessary to better understand your treatments or recommendations for care.
- **Keep health files at home for each family member.** Include histories of immunizations, medications, illnesses, hospitalizations and treatments. Keep copies of all lab results.

The Importance of Prevention

About half of all deaths from heart disease are sudden and unexpected, so there's little opportunity for treatment. Prevention often is the key to survival.

But heart disease is only one example of serious illness that is better treated with early detection. Early detection also aids in the treatment of nearly all forms of cancer, osteoporosis and other chronic illnesses. Even stress and depression are



best treated early, before the conditions or their side effects become severe.

Most experts agree that nutrition and physical activity are the keys to health and vitality. Taking good care of yourself is critical. So is setting a good example for your children, grandchildren and other family members.

Personalized Treatment

Every person is different. And of course every person's disease or condition affects him or her differently. But standard treatment recommendations are made for broad categories of diseases. And the needs of people with the same diseases often are similar. Establishing a lasting relationship with your family doctor is important. Your doctor should know your health history, family history, medications, lifestyle and other factors that impact your health. These personal considerations may alter your doctor's treatment recommendations.

Each patient should work with his or her doctor to determine a personalized plan for preventing illnesses and their complications. Start a discussion with your doctor about how you can take better care of yourself each day.

Below are some basic steps to help you make decisions regarding your care.

- **Take the time you need.** Do not rush important decisions about your health. In most cases, you will have time to carefully examine your options and decide what is best for you.
- **Seek out resources for support.** Ask for support from your family and friends. They can help you cope with your situation and make informed decisions.
- **Talk openly with your health care providers.** Good communication with your doctors can help you feel more satisfied with the care you receive. Research shows it can

smart lifestyle decisions
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