

Consumerism – What Does It Mean?

Did You Know?

The Federal Consumer Information Center has compiled some tips to help consumers searching the web for reliable health information.

- Ask yourself who maintains the web site.
- Check the author's or organization's credentials.
- Compare the information you find on the Internet with other resources to see if the information or advice is similar, as well as accurate and up to date.
- Remember that online health information should only supplement the information you receive from your doctor. Always consult with your doctor before taking any new medication or changing your medical treatment.



You've probably seen the word in the newspaper or heard about it on TV. Maybe your coworkers are using the word when talking about their health benefits. But what does it mean?

We're all being asked to become more involved health care consumers, the same way we take charge of our other purchases, and to take a more active role in managing our health and spending resources wisely. It's easy to feel overwhelmed when thinking about the ways we can become better health care shoppers. But you may have more skills than you think – and you may already be using consumerism tactics. For example:

- **When you visit the grocery store**, do you compare nutrition, cost and convenience as you decide what goes into the shopping cart?
- **When you buy a car**, do you think about driving needs, safety and reliability, gas mileage, the dealer's markup and what you are willing to pay?

- **When you buy auto insurance**, do you think about your driving record and whether you prefer to pay a lower premium for a higher deductible or a higher premium for a lower deductible?

If your answer is yes, you're already a smart consumer. The next step is to think about how you can apply these skills to your health. And it's easier than you think.

- **Learn and follow** the recommended preventive care guidelines for your age and gender.
- **Educate yourself** about how diet and activity can affect your overall health or a specific chronic condition.
- **Ask your doctor** for an over-the-counter medication or generic version for your prescription.
- If you need to have surgery or a medical test, **compare the cost and quality** of doctors and hospitals in your area.

- **Make yourself aware** of your individual health risks and needs, and take advantage of the options available to you.

Health care costs are rising; that's no secret. But you always have choices, and the cost of your care does not necessarily equal the quality of care you receive. Costs can vary greatly between doctors, hospitals, pharmacies and other facilities in the same local area, as well as brand-name, generic and over-the-counter medications and treatment options at the emergency room, urgent care center and your doctor's office. At CIGNA, we offer tools and resources to help you find appropriate, effective care and meet your personal health goals. Whether you are healthy, have some health concerns or live with a chronic condition, CIGNA HealthCare can help you take charge of your health. And that is what consumerism is all about.

Emergency Care *Versus* Urgent Care

CIGNA HealthCare works closely with its providers to help you with your health care needs. Of course, you already knew that. But did you also know that when it comes to emergencies and urgent care, you're covered 24 hours a day, seven days a week, worldwide?

Emergency Care

Whenever there's a serious accident or sudden illness, and symptoms are severe and they occur unexpectedly, seek medical help immediately.

Examples of emergency situations can include:

- Uncontrolled bleeding
- Seizure or loss of consciousness
- Shortness of breath
- Chest pain or squeezing sensation in the chest
- Suspected overdose of medication or poisoning
- Sudden paralysis or slurred speech
- Severe burns
- Broken bones
- Severe pain

Urgent Care

This is when you require medical attention, but it isn't an emergency.

Some examples include:

- Severe sore throat
- Sprains and strains
- Ear or eye infection
- Fever

Remember, going to the Emergency Room for issues that are less serious can slow down the Emergency Room's ability to help people with more serious illnesses or injuries. It can also mean unnecessary out-of-pocket costs for you.

CIGNA Convenience Care

Treatment for common ailments and injuries just got easier! CIGNA HealthCare members have already come to trust the health care services offered through our broad provider networks. Now they can get high-quality, affordable services through CIGNA Convenience Care Clinics located throughout the country.

The professional care delivered by the health teams at the CIGNA Convenience Care Clinics is covered by CIGNA HealthCare just like any other service you receive from a CIGNA health care provider. Imagine:

- **Not waiting for an appointment** – when you need care, you walk right in, and appointments usually take about 15 minutes.
- **Finding a Convenience Care Clinic** in or near your favorite retail store, with hours that fit into your busy

schedule – clinics are generally open seven days a week, with evening hours on weekdays.

- **Receiving high-quality medical care** in a facility overseen by doctors and staffed by certified nurse practitioners and physician assistants.
- **Getting all this – and more** – and the cost for these services are handled the same as primary care physician office visits, with appropriate copayments, coinsurance and deductibles being applied.

Helping you and your doctor manage your health

CIGNA Convenience Care believes that your CIGNA doctor has primary responsibility for your care and treatment. The clinics are there to help them, and focus on a specific number of routine

conditions that are generally easy to diagnose and treat. With your permission, the results of your diagnosis and treatment are sent to your doctor for any necessary follow-up.

If you have a more severe condition, or require treatment in a more appropriate setting, CIGNA Convenience Care will refer you to your doctor.

Now CIGNA HealthCare members have even more great choices in their provider network – and even more opportunities to get the high-quality care they deserve when they need it.

For more information or to see if there's a Convenience Care Clinic near you, visit the CIGNA Provider Directory on myCIGNA.com or call the toll-free number on your CIGNA HealthCare ID card.

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