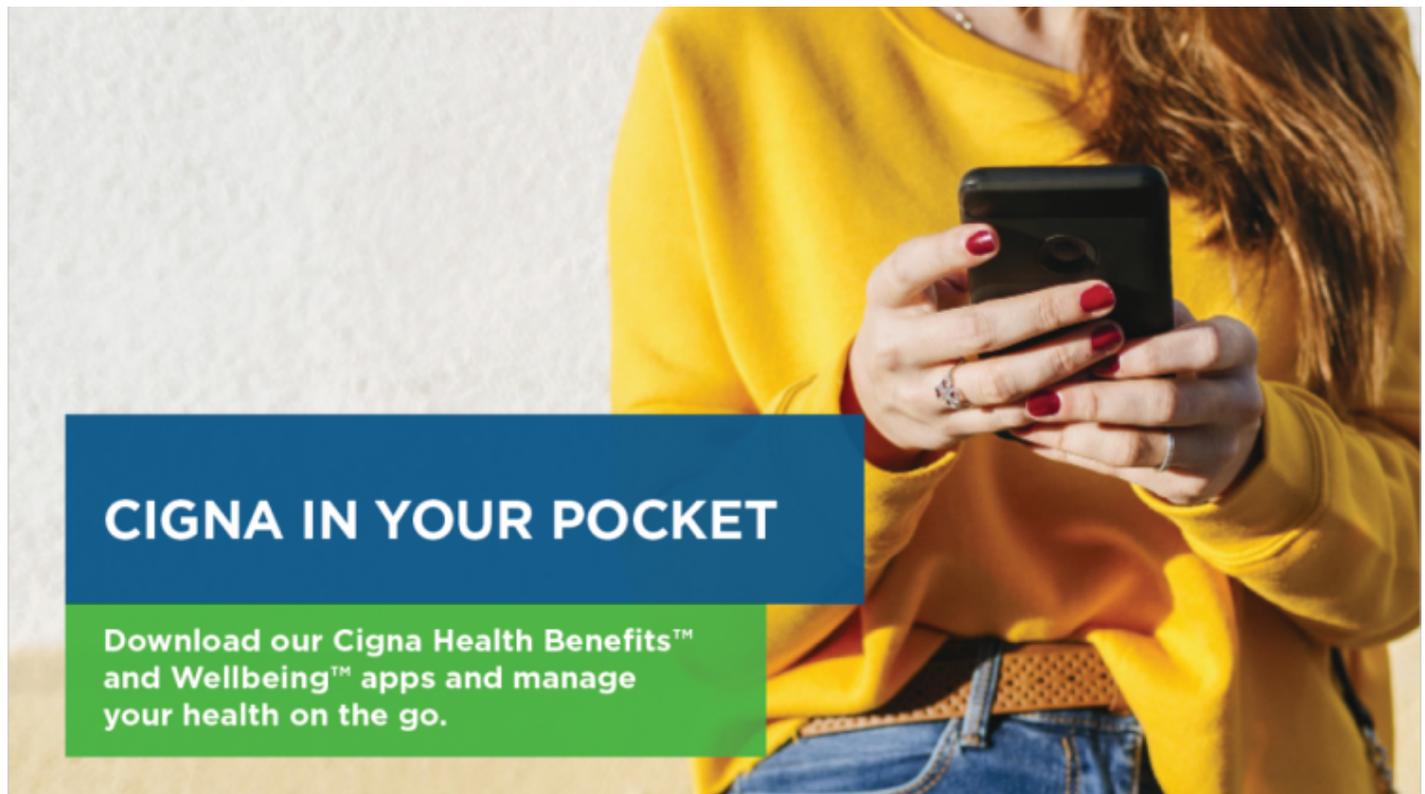




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How can we avoid steep premium increases for health insurance?



Following our recent story on health insurance contribution payments and how you can contribute to reducing costs, here are some practical suggestions you can follow to avoid steep premium increases:

Visit in-network providers

- In-network providers offer preferential rates
- Your share of the payable amount will be lower
- Your medical invoice will be directly settled with the health insurance administrator: Aetna, Empire, or Cigna

Our plans cover both in-network and out-of-network care; however, you are strongly encouraged to seek in-network care. Please visit the Aetna, Empire, or Cigna webpages to find an in-network provider.

Be a well-informed consumer

- Switch to generic drugs where possible and select the Home Delivery Pharmacy programme to pay less
- Manage your health through wellness programs and no-fee preventive care
- For non-emergency care please visit an urgent care centre instead of an emergency room

The dedicated UN Insurance website - as well as Aetna, Empire and Cigna plan member documents published on this website - contain a wealth of information that you may find extremely helpful.

Fight fraud, waste and abuse

Check your explanation of benefits (EOB) to ensure that the service provider has submitted claims only for services you have received and call your provider for an explanation, if needed.

If the response is not satisfactory, please notify the Health and Life Insurance Section about your concerns. You can reach us via email at HLIS@un.org.

Attend our information session

The UN Health & Life Insurance Section will conduct an information session on 16 December at 9:30 am EST on ways to contain costs and avoid steep premium increases.

Please join via this link to learn about how you can help!

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Submitted by JGEORGE on Thu, 12/10/2020 - 14:00

Thank you , very good information!

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