

SMALL BUSINESS HEALTH INSURANCE PROGRAM

Nevada Department of Health & Human Services
The Governor's Consumers Health Advocate – GovCHA
OFFICE FOR CONSUMER HEALTH



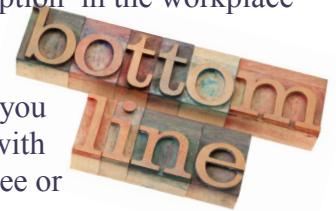
Good for Business:

Partnering in Health Care with your employees

The health of your employees directly effects your business bottom line. Employees who know their options before they are faced with medical decisions make better choices. They are less likely to have high absenteeism for employee or ill family members, will be less likely to be distracted or interrupted in the work place with concerns or collection calls for medical bills.

By partnering with your employees, and guiding them to be more informed, and proactive in their health care choices, you demonstrate your investment in them. You become an employer of choice, your best employees will stay with you. They'll be more productive because they have the tools to take care of their personal health care business, outside the workplace. Less absenteeism, better retention, less distraction and interruption in the workplace all benefit the bottom line.

There are many ways you can partner with employees, even if not offering group insurance. Education, resources, and assistance in resolving health care issues is available for you and your employees through GovCHA. We have been here over 13 years assisting consumers with accessing care, appealing insurance denials, resolving outstanding medical bills, and finding free or low cost services and prescriptions.



Ways to help employees lower their out of pocket health care costs:

Out of pocket costs can be greatly reduced by just remembering a few key bits of information:

- Emergency rooms and 9-1-1 are **only for life threatening** medical needs. Hospitals provide higher level of care, often leading to additional tests and evaluations to ensure you are stable before you are released. What that means is, that you can end up with a bill in the thousands, rather than hundreds if you'd gone to a clinic.
- Common ailments and minor injuries can usually be evaluated, treated quicker, and for less expense at an urgent care or clinic, and even the corner drug store clinic. If the evaluation indicates you need a higher level of care, they will assist you in locating and receiving that care.
- If insured, be sure to ask the provider if they are '**contracted**' with your insurance, not if they "**accept**" your insurance. Most will accept what your insurance pays... then bill you for the balance of the full charges.
- If seeking medical care without insurance, call in advance, ask if they offer cash discounts, and if so, be prepared to pay in full at the time of your appointment.
- Seek screening and support from non-profit organizations and community resources, and GovCHA to find assistance with medications, monitoring, and treatment for chronic diseases.

Employers can help employees make the best choices and better manage their health care costs.

- Announce and post notices of free & low cost health care events and clinics.
- Allow paid time or other incentives for participating in health events or preventative care.
- Encourage seasonal flu immunizations, provide drug store gift cards for the cost of the vaccine. (about \$25).
- Recommend GovCHA to assist them in resolving problems, and finding access to care resources, resolving old medical bills, or insurance denials..
- Promote applying for Nevada Checkup for dependent children. A surprising number of children in Nevada are eligible, but do not apply.
- Utilize discount prescription services for ongoing medications.
- Let them know you care, and want them to be healthy.
- Provide Health Insurance to your employees and families through a group health plan.



Contact us today for assistance:

(702)-486-3587 / outside Las Vegas toll free at (888)-333-1597 / FAX (702)-486-3586

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