



We're just a call away

Illness can be emotionally, physically and financially devastating. Health insurance can help protect you against enormous health care expenses.

If you would like to know more about buying health insurance or choosing the plan that is best for you, contact the Kansas Insurance Department's Consumer Assistance Division. Our knowledgeable staff can assist you with a wide range of questions.

800-432-2484

Kansas Insurance Department

Ken Selzer, CPA
Commissioner of Insurance

Contact us

Online:

www.ksinsurance.org

By email:

commissioner@ksinsurance.org

Consumer Assistance Hotline:

800-432-2484

Main number:

785-296-3071

By mail:

420 S.W. 9th St., Topeka, KS 66612

By fax:

785-296-2537

Hours: 8 a.m. to 5 p.m. weekdays
(except state holidays)



March 2016

It's your **life**
health
money

Health care:
Take control



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Plan ahead

Select a health plan that meets your needs. Select doctors and hospitals you trust. Check that they will work with your insurance company (“network providers”) and are reasonably priced.

Be knowledgeable

- Know your personal and family medical history.
- Know your rights and responsibilities as a patient.
- Know the rules of your insurance plan before you use medical services.

Be informed

Learn about your own and your family’s illnesses. Find out about the latest treatments and alternatives to surgery. Consider yourself a partner in your care and treatment. Have questions ready to ask your doctor, health insurance plan representative or hospital personnel.

Make healthy lifestyle choices

The best way to reduce health care costs is to develop lifelong healthy habits.

- Don’t smoke.
- Limit the amount of alcohol you drink.
- Exercise regularly.
- Maintain a healthy weight.
- Eat a nutritious diet low in fat and high in fiber.
- Maintain a sense of humor, and keep life’s frustrations and challenges in perspective.

Take responsibility for your health

“Be proactive in your family’s health care, and don’t wait until a medical

emergency to learn about your coverage.”



— Ken Selzer, CPA
Commissioner of
Insurance

Prevent injuries and illness

Avoid medical treatment by preventing illness and creating a safe home and office.

- Get regular checkups and exams.
- Take advantage of free health tests.
- Schedule health screening tests recommended for your age, sex and risk group.
- Select an insurance plan with good preventive care coverage.
- Always wear a seat belt. Motorcyclists and bicyclists should always wear a helmet.
- Never drink and drive.
- Eliminate safety hazards at home and at work.
- Install smoke detectors and fire extinguishers.

Speak up

No one knows more about you than you do! Tell your doctor about your symptoms and what you think may be causing them. Ask what treatments are available and why one treatment is being recommended over another.

Ask questions

Be informed about your alternatives. Have questions ready ahead of time to ask your doctor, health plan representative or hospital personnel. For example:

- What do my symptoms mean?
- What tests do I need and why?
- What are the risks if I have surgery?
- How much will my insurance cover?
- What services are included in the hospital charges?
- How soon can I return to normal activities?

Avoid unnecessary treatment

Your doctor’s decisions about your care can account for as much as three-quarters of your medical bills. Save time and money by seeking the best treatment for your needs.

Reduce costs by choosing the right insurance plan and using providers within your health plan network when possible. If your insurance doesn’t require a referral, you may be able to contact the appropriate specialist directly. Find out your options. Ask questions like:

- Is surgery or medication necessary? Why?
- Can my tests or surgery be done somewhere other than a hospital?
- What other treatments, like physical therapy, are available?
- What changes can I make, such as diet and exercise, to help my condition?