



## How to avoid costly medical bills

Medical billing errors are common and can be costly if they aren't caught. According to medical experts, 40 to 80 percent of medical bills contain errors, and Kaiser Health News estimates that nearly \$68 billion in healthcare spending is lost due to billing mistakes each year.

Health Advocate offers the following tips to help you look out for errors and avoid getting costly medical bills:

**Don't wait to open your Explanation of Benefits (EOB).** Your EOB lists a number of items, including patient's name, provider's name, type of procedure, date of service, charges to the provider, the cost covered by the insurer and what you may owe.

You'll want to open up the EOB as soon as it arrives in the mail to make sure everything is correct. If there is an error, such as wrong date of service or you've been charged twice for a procedure, it's best to resolve it quickly. It's very important to open the envelope as soon as you receive it—if you wait too long to read it or handle any errors, you could lose your right to appeal. The deadline for appealing a claim is typically 45 days.

**Be informed.** If you are insured, know the details of what your health insurance plan covers. Familiarize yourself with the details of your insurance benefits. Understand how much you're responsible for when it comes to your deductible, co-pays, and co-insurance. Learn what services are and aren't covered under your plan. Being insured does not always mean that all your medical costs are covered.

**Verify that the provider you choose is "in-network."** Make sure that any labs your provider may use for various tests are also considered in-network. If the provider and/or the lab and facility the provider is using are in-network, your medical bills will be less costly than out-of-network labs/facilities.

**Read your bill carefully.** If you've had a hospital stay, ask for an itemized bill at the conclusion of your visit. Be aware that this may not include information on what you or your insurer will be asked to pay, but it could help you spot major errors on your bills.

**Ask the hospital for a copy of your pharmacy ledger.** This details what drugs you were given through the course of your stay and your medical chart. Look these over carefully to make sure the hospital isn't charging you for any drugs you didn't actually take.



## Be good to yourself: stress-fighting tips

Traffic jams during your morning commute made you late for work, you can't seem to get ahead of the growing stack of papers on your desk, and your bill payments are almost due. Does your regular routine leave you feeling stressed out at the end of each day? Life is full of stressors, big and small, and if not properly managed it can affect you physically as well as emotionally, causing potential health issues like headaches, insomnia or, in severe cases, even a heart attack. Try these useful solutions to help you better handle stressful moments:

- **Learn to recognize stress.** Stress can manifest itself physically in many different ways. A common sign of holding too much stress can be feeling tightness or soreness around your neck, shoulders, and back. Stress could also cause headaches, giving you a pounding sensation around your eyes or temples. However, physical pain may not always be the sole indicator of too much stress. Stress can manifest itself in other ways, too, such as diminishing your focus or productivity, or making you feel less calm.
- **Talk to someone who listens:** A simple, quick stress reliever can be talking to someone about the things that are making you feel stressed.
- **Consider massage.** Seek out a local massage therapist and schedule an hour-long appointment. Or, see if your workplace has options that can help you—some offices bring in massage therapists who, for a nominal charge, can give you a brief (usually 10 or 15 minutes long) stress-reducing massage. Research from the Touch Research Institute at the University of Miami reported that massage therapy has been effective in reducing stress and improving performance for employees who have received massages at their workplace.
- **Get in touch with your inner yogi.** Yoga combines stretching of the body and meditation of the mind, which can help reduce tension and promote relaxation. But yoga's potential benefits don't stop there—it can also improve posture and stimulate weight loss.
- **Just breathe.** [Breathing therapy](#) is free and can be done anywhere! It involves integrating meditation, movement, breathing, and body awareness all at once; these exercises promote a relaxing mind-body connection that can help lessen stress and tension.
- **Think happy thoughts.** Don't underestimate [the power of positive thinking](#). Studies have shown that optimism and eliminating negative thoughts can reduce your stress level and promote well-being.
- **Walk it out.** Taking a walk is a healthy activity that can also allow relief from a stressful situation. If you can, try walking outside to engage your senses in experiencing the sights, smells and sounds of nature.
- **Get giggly.** [Laughter has proven to reduce the levels of stress hormones](#) like cortisol, adrenaline, and dopamine, while increasing levels of health-enhancing hormones like endorphins. So tune in to comedy channels on TV, or your favorite jokesters on the radio, and start laughing!

*Please note: Before engaging in any physical exercise or massage therapy, we recommend consulting your doctor to verify that these types of activities are right for you.*

## Strengthening families

With tight schedules, calendars bursting with scheduled activities, and technology competing for our “real life” face-to-face connections, it’s easy for families to feel fragmented, and the bonds to loosen. Here are some tips to help strengthen those bonds and foster family identity, togetherness and a solid sense of belonging.



**Eat family meals together—without the TV, phones or other distractions.** Whether it’s breakfast, lunch or dinner, sharing meals opens the channels of communication, providing a chance for everyone to discuss life, school, and other family concerns. Plus, studies show that kids whose families eat together have better nutritional habits, a better sense of well-being, earn higher grades, are more motivated in school, and have reduced chances of substance abuse.

**Hold family meetings.** It’s a great opportunity to share what’s going on with the family and allow every member to air any grievances openly, such as how they feel about family chores, for example. Gathering once a week where everyone listens respectfully to one another can foster positive problem-solving and a strong sense of “we’re all on the same team.”

**Share appreciation.** Make it a habit of letting each family member know they are accepted and respected for who they are, offer praise when praise is due, and express gratitude for one another. Make it a habit to celebrate your family members’ accomplishments.

**Express emotions in a respectful manner.** Stress, change and setbacks can trigger strong emotions, sparking angry outbursts or hurtful remarks that can tear a family apart. Give kids the skills to manage reactions to distress (and modeling your own positive reactions). Foster an optimistic outlook when things go wrong. These behaviors can help family members withstand and rebound from challenges and knit everyone together.

**Carve out one-on-one time.** Rushing to make meals or shuttling between activities can squeeze out time to connect meaningfully with loved ones. Some suggestions: Where possible, dedicate the first fifteen minutes after arriving home to check in with your children. Share one good thing and one bad thing that happened during your day, and support each other when needed. Mark the calendar when you will spend private time with each child. Dedicate an hour after dinner or after your children go to sleep to spend time alone with your spouse.

**Plan a monthly or weekly game night.** Whether your family enjoys board games or playing catch, sharing games promotes levity, teamwork, friendly competition, and could be the highlight of everyone’s month! Why not double the fun and invite another family to join you?

**Go on regular adventures.** It does not have to be an extravagant vacation. Simply visiting a nature exhibit in a new town, exploring a new trail, or even signing up for a local fun run offers shared delight, bringing members of all ages together in new and different ways.

**Serve your community together.** No matter if you help stock a food bank, volunteer at a clothing drive or participate in a walk-a-thon, helping those less fortunate helps everyone feel more compassionate, empathetic and connected to other people—including to members of their own family.



## Stress Awareness Month

**Everyone feels stressed from time to time. But what is stress? How does it affect your health? And what can you do about it?**

Stress is how the brain and body respond to any demand. Every type of demand or stressor—such as exercise, work, school, major life changes, or traumatic events—can be stressful.

Stress can affect your health. It is important to pay attention to how you deal with minor and major stress events so that you know when to seek help.

Here are five things you should know about stress:

### **1. Stress affects everyone.**

Everyone feels stressed from time to time. Some people may cope with stress more effectively or recover from stressful events more quickly than others. There are different types of stress—all of which carry physical and mental health risks. A stressor may be a one time or short term occurrence, or it can be an occurrence that keeps happening over a long period of time.

Examples of stress include:

- Routine stress related to the pressures of work, school, family and other daily responsibilities
- Stress brought about by a sudden negative change, such as losing a job, divorce, or illness
- Traumatic stress experienced in an event like a major accident, war, assault, or a natural disaster where people may be in danger of being seriously hurt or killed. People who experience traumatic stress often experience temporary symptoms of mental illness, but most recover naturally soon after.

### **2. Not all stress is bad.**

Stress can motivate people to prepare or perform, like when they need to take a test or interview for a new job. Stress can even be life-saving in some situations. In response to danger, your body prepares to face a threat or flee to safety. In these situations, your pulse quickens, you breathe faster, your muscles tense, your brain uses more oxygen and increases activity—all functions aimed at survival.

### **3. Long-term stress can harm your health.**

Health problems can occur if the stress response goes on for too long or becomes chronic, such as when the source of stress is constant, or if the response continues after the danger has subsided. With chronic stress, those same life-saving responses in your body can suppress immune, digestive, sleep, and reproductive systems, which may cause them to stop working normally.

Different people may feel stress in different ways. For example, some people experience mainly digestive symptoms, while others may have headaches, sleeplessness, sadness, anger or irritability. People under chronic stress are prone to more frequent and severe viral infections, such as the flu or common cold.

Routine stress may be the hardest type of stress to notice at first. Because the source of stress tends to be more constant than in cases of acute or traumatic stress, the body gets no clear signal to return to normal functioning. Over time, continued strain on your body from routine stress may contribute to serious health problems, such as heart disease, high blood pressure, diabetes, and other illnesses, as well as mental disorders like [depression](#) or [anxiety](#).

### **4. There are ways to manage stress.**

The effects of stress tend to build up over time. Taking practical steps to manage your stress can reduce or prevent these effects. The following are some tips that may help you to cope with stress:

- **Recognize the Signs** of your body's response to stress, such as difficulty sleeping, increased alcohol and other substance use, being easily angered, feeling depressed, and having low energy.
- **Talk to Your Doctor or Health Care Provider.** Get proper health care for existing or new health problems.
- **Get Regular Exercise.** Just 30 minutes per day of walking can help boost your mood and reduce stress.
- **Try a Relaxing Activity.** Explore stress coping programs, which may incorporate meditation, yoga, tai chi, or other gentle exercises. For some stress-related conditions, these approaches are used in addition to other forms of treatment. Schedule regular times for these and other healthy and relaxing activities. Learn more about these techniques on the National Center for Complementary and Integrative Health (NCCIH) website at ([www.nccih.nih.gov/health/stress](http://www.nccih.nih.gov/health/stress)).

- **Set Goals and Priorities.** Decide what must get done and what can wait, and learn to say no to new tasks if they are putting you into overload. Note what you have accomplished at the end of the day, not what you have been unable to do.
- **Stay Connected** with people who can provide emotional and other support. To reduce stress, ask for help from friends, family, and community or religious organizations.
- **Consider a Clinical Trial.** Researchers at the National Institute of Mental Health (NIMH), NCCIH, and other research facilities across the country are studying the causes and effects of psychological stress, and stress management techniques. You can learn more about studies that are recruiting by visiting [www.nimh.nih.gov/joinastudy](http://www.nimh.nih.gov/joinastudy) or [www.clinicaltrials.gov](http://www.clinicaltrials.gov) (keyword: stress).

**5. If you're overwhelmed by stress, ask for help from a health professional.**

You should seek help right away if you have suicidal thoughts, are overwhelmed, feel you cannot cope, or are using drugs or alcohol to cope. Your doctor may be able to provide a recommendation. You can find resources to help you find a mental health provider by visiting [www.nimh.nih.gov/findhelp](http://www.nimh.nih.gov/findhelp).

**Call the National Suicide Prevention Lifeline**

Anyone experiencing severe or long-term, unrelenting stress can become overwhelmed. If you or a loved one is having thoughts of suicide, call the toll-free [National Suicide Prevention Lifeline \(suicidepreventionlifeline.org\)](http://suicidepreventionlifeline.org) at 1-800-273-TALK (8255), available 24 hours a day, 7 days a week. The service is available to anyone. All calls are confidential.