

# TAKE ACTION

## Use In-network Providers to Lower Your Health Care Costs

Choosing an in-network provider is one of the easiest ways to keep your health care spending under control. Even when the service is the same, your costs can vary dramatically depending on whether the provider participates in your health plan's network. Out-of-network care often comes with higher deductibles, fewer protections and bills that are difficult to anticipate. Understanding and verifying network status before appointments can help you avoid unnecessary expenses.

### Why In-network Providers Matter

In-network providers have negotiated discounted rates with your insurance company, which means you pay less for office visits, tests and procedures. Many plans offer limited or no coverage for out-of-network services, potentially leaving you responsible for the full charge.

Staying within your network also keeps care coordinated. Network providers understand your plan's referral rules and coverage policies, reducing the risk of delays or denied claims. This helps streamline your experience and ensures you receive appropriate, timely care.

## How In-network Providers Save Money

Choosing in-network care benefits both your wallet and your overall health experience. It can help you avoid the following:

- **Higher out-of-pocket costs**—Copays, coinsurance and deductibles are typically lower for in-network providers.
- **Balance billing**—You're protected from being billed the difference between the provider's charge and the insurer's allowed amount.
- **Unnecessary repeat tests**—In-network teams can easily share records and results with each other.
- **Unexpected facility fees**—Keep in mind that both the clinician and the location must be in network for full coverage.

These savings add up, especially if you regularly see specialists or manage a chronic condition.

### What's Next?

Review your health plan's provider directory to confirm your primary care doctor, specialists and nearby facilities are in network. Before scheduling appointments, call the office to verify they accept your specific plan.

Your health care shouldn't cost more than necessary. Choosing in-network providers is a simple, effective way to protect both your budget and your well-being.