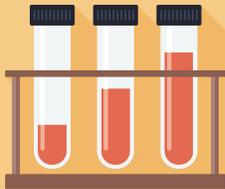


# WHAT YOU NEED TO KNOW ABOUT LAB TESTS



## FAST FACTS

- Duplicate testing adds \$20 billion a year in wasted spending nationwide.<sup>1</sup>
- When receiving a diagnostic imaging service, such as a CT scan or MRI, be mindful about the amount of radiation you're receiving. Duplicate radiation tests also mean additional radiation exposure that could be harmful. Certain imaging services may also require pre-service review to have benefits.

<sup>1</sup> AHIP White Paper Focuses on Patients and Diagnostic Imaging, posted on April 18, 2011, by AHIP coverage, <http://ahipcoverage.com/2011/04/18/ahip-white-paper-focuses-on-patients-and-diagnostic-imaging/>

## HAVING A LAB TEST MEANS HAVING WHAT MANY DOCTORS AND INSURANCE COMPANIES CALL A DIAGNOSTIC SERVICE.

Diagnostic services can include blood tests, X-rays, CT scans, MRIs, bone-density scans, EKGs or exercise stress tests. Lab tests can be an important part of getting a better picture of your overall health. They can help diagnose or confirm a medical condition, plan or evaluate treatment and monitor your overall health.

## CONSIDER THESE FOUR THINGS WHEN YOUR DOCTOR SUGGESTS YOU HAVE A LAB TEST:

- 1 Is the test necessary?**  
Ask your doctor if the test is really needed and if you have already had this test.
- 2 Is the facility in your network?**  
If you need to go to a facility to have a diagnostic service, avoid paying more than you have to. Take advantage of savings by using a facility in your network.
- 3 Will the test be read at the facility where you had the service?**  
Occasionally, the results of your test are analyzed at another facility — especially if your test is specialized or it was done in a small town. If your test is sent for analysis, be aware that if it's read out of your network, your out-of-pocket costs will be higher. Always ask if the test will be analyzed by an in-network provider.
- 4 Will this be a separate charge from your doctor's office visit?**  
Even if you have a lab test done in your doctor's office, the lab work is not included in the doctor's office visit fee.



## PUTTING THE TIPS TO WORK — A REAL-LIFE EXAMPLE

### MEET SAM...

Sam is in pretty good shape. He's a 52-year-old who runs three times a week, doesn't smoke and eats what he should — for the most part. He has high blood pressure like his mom and brother, but is watching his weight and taking medication to keep it in check.

### A LAB TEST IS NEEDED. NOW WHAT?

At Sam's annual check up, his doctor discovered a slight heart palpitation. His doctor said he needed to stop by the lab that's in his doctor's building and schedule an electrocardiogram (EKG).

### HELP WAS AT SAM'S FINGERTIPS.

Sam was able to use the Wellmark mobile app on his smartphone on his way to the lab. Before he made the appointment, he used the myWellmark app to make sure the lab was in his health plan network. All he had to do was use the **Find a Doctor or Hospital** tool to look at labs in his area.

Sam also felt pretty lucky. The results from his EKG were fine and his heart palpitation cleared up with an adjustment to his blood pressure medication. Now he's up and running again.



Wellmark can help you navigate the health care system and get the most out of your health care benefits.

### GO ONLINE TO MYWELLMARK AT WELLMARK.COM AND CHOOSE:



**My Benefits** to understand which services are covered under your plan.



**Find a Doctor or Hospital** to help save money by going to an in-network provider.



**Patient Review of Providers** to share your experience with your provider, as well as review feedback from other patients.



**Check Drug Cost** to get the most out of your prescription drug spending.



BeWell 24/7™  
844-84-BeWell

## REAL PEOPLE. REAL HELP. 24/7.

When you call BeWell 24/7, you'll be connected with a real person who can help you with a variety of health-related concerns. For example:

- Locate health care providers and facilities — whether you're at home or traveling.
- Estimate your costs for common medical procedures and services.
- Coordinate health care appointments, in-home health help and record retrieval.
- Discuss treatment options and answer your health and wellness questions.
- Make arrangements for community-based services you or a family member needs like in-home safety modifications, meals, medical equipment, transportation and more.

**BeWell 24/7. It's real help from real people around the clock. Exclusively for Wellmark members.**

### HAVEN'T REGISTERED FOR MYWELLMARK YET?

**It takes just five minutes!**

myWellmark is your one-stop source for doctors, pharmacy and benefit tools. Go to **myWellmark at Wellmark.com** today to register. It will give you the options to register or log in to mobile myWellmark or to download the Wellmark mobile app.

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注意: 如果您说普通话, 我们可免费为您提供语言协助服务。请拨打 800-524-9242 或 (听障专线: 888-781-4262)。

ACHTUNG: Wenn Sie deutsch sprechen, stehen Ihnen kostenlose sprachliche Assistenzdienste zur Verfügung. Rufnummer: 800-524-9242 oder (TTY: 888-781-4262).



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