

YourFLVoice

Insight from Your Insurance Consumer Advocate



Wise Healthcare Consumer Month

Each February, the nation observes Wise Healthcare Consumer Month as a time to empower consumers to understand their healthcare options and to make wise healthcare decisions. As YOUR Insurance Consumer Advocate, I want to ensure that you have the knowledge needed to understand and make wise healthcare *insurance* decisions as well.



Understanding and protecting your healthcare insurance ensures that you are best equipped to communicate with your healthcare providers and make educated decisions about your and your family's health.

You can take steps TODAY to be a wise healthcare consumer.



Be sure you understand everything that is covered in your healthcare insurance plan to ensure you are getting the most out of your benefits:

- Familiarize yourself with the benefits included for physical health services including routine exams and preventative screenings. Be sure you are also aware of all mental health and prescription services that are included.

- Know the amount of your copays, coinsurance and deductible. Ask your insurance company for clarification about any items you may not fully understand.
- Do you have any additional employer offered benefits that can expand your coverages such as an Employee Assistance Program (EAP) or a Health Savings Account/Flexible Spending Account (HSA/FSA)? If you are unsure of the extent of any employer offered benefits, contact your HR department to learn more.



Beware of health insurance scams and create smart habits to avoid falling victim:

- Your insurance company provides an Explanation of Benefits (EOB) that outlines the medical services you have received for a specific time period. Review it thoroughly for accuracy and to ensure no one has received care using your identity or insurance.
- Never provide personal, insurance or financial information for unsolicited offers for medical services or equipment. Only accept medical services from verified licensed medical professionals such as your doctor, pharmacy or the Florida Department of Health.
- Be aware of fraud and scam tactics currently being used. Many of the common health insurance related scams in the past year have been related to the COVID-19 pandemic. Review my [COVID-19 Fraud and Scams webpage](#) to learn how to protect yourself.

According to the Federal Trade Commission, Americans have lost over **\$675 million** from COVID-19 related fraud since the beginning of the pandemic. **\$38 million** of that loss occurred in Florida, directly affecting **over 39,000 Floridians**.

If you suspect COVID-19 fraud, report it to the Federal Trade Commission at

[ReportFraud.ftc.gov](https://www.ftc.gov/whistleblower/report-fraud).



COVID-19 Fraud and Scams



Insurance Fraud and Scams

Be a #WiseHealthcareConsumer

Take a few moments this month to follow the steps above and make wise healthcare decisions for you and your family.

www.MyFloridaCFO.com/Division/ICA



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CONSUMER ALERTS

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