

**We're working  
to assure better  
care for you and  
your family.**



*Introducing the  
Pre-Pare Standard program from  
HealthCare COMPARE.*

*HealthCare*  
**COMPARE**

**Pre-Pare Standard is a new part of your benefits package. It helps you get the health care you need and avoid spending more time in the hospital than you have to.**

HealthCare COMPARE has been asked to help you avoid being admitted to the hospital unless it's absolutely necessary. And, if you are admitted, we'll ensure that you're discharged as soon as is medically safe and acceptable.

Unnecessary hospitalization is bad for the patients—people like yourself. Staying in the hospital is seldom pleasant. It's usually a strain on the patient and his or her family and friends alike.

Even worse, unnecessary hospitalization contributes greatly to the rising cost of health care in this country. Studies have shown that up to *half* of the hospitalizations in the United States are unnecessary. People are often hospitalized for procedures that can be performed just as safely and effectively—and far more comfortably—on an outpatient basis. And, patients are frequently kept in the hospital much longer than is medically necessary.

If people are hospitalized when they don't have to be, insurance companies are forced to raise premiums to pay these bills. And if that happens, it would be difficult to keep up the level of health benefits that now protect you.

We've been asked to help you avoid all that.

HealthCare COMPARE is a nationwide physician-directed consulting firm that helps make sure you get medically necessary and appropriate treatment—and

prevents you from undergoing treatment or hospitalization you don't really need. By doing so, we make sure you get the care you need, while allowing the benefits you receive to be maintained or even increased.

**Here's how Pre-Pare Standard works:**

Pre-Pare Standard deals with two health care issues: Whether you should be hospitalized in the first place. And, if you are admitted, how long you really need to stay.

You will receive an ID card or sticker and physician forms for the Pre-Pare Standard program. When your doctor recommends that you be admitted to the hospital, you give him one of the forms.

The form explains that your health care coverage includes the Pre-Pare program. It tells the doctor that he needs to let us know two things: the reason he is recommending hospitalization for you and the estimated length of your hospital stay.

Your doctor then calls us toll-free. In case of emergency, your doctor can admit you without contacting HealthCare COMPARE. All he has to do is call us within two working days to let us know why you were admitted and what services you are receiving.

By carefully reviewing the information provided by your doctor, we learn why hospitalization is being recommended. And our review staff—physicians and nurses trained in health care review—compare these reasons against national, medically accepted standards.

Usually, your doctor's recommendation agrees with these standards, and you are hospitalized. But if it doesn't, it may mean that you don't need to be hospitalized after all, or that your stay can be reduced. For example, maybe the procedure the doctor wants to perform can be done just as easily and safely *without* an overnight hospital stay. Whatever the reason, we have one of our staff or consulting physicians contact him for a doctor-to-doctor discussion. Together, they review the best way of handling your case. After that discussion, we confirm our conclusions in writing.

**If you do go to the hospital, we make sure you don't have to stay there longer than is absolutely necessary.**

The Pre-Pare Standard program also provides review of your care while you are hospitalized.

When we approve admission to the hospital, we ask your doctor to call us if you have to stay in the hospital longer than he originally predicted.

If your doctor calls and says he wants to extend your stay, we review the reasons for this as thoroughly as we reviewed the original request for admission.

This way, we can make sure the extra hospital time is medically necessary. If it is, we contact the doctor and give our OK.

If it's not, our physician consultant contacts your doctor. Together they discuss whether you really need additional care and, if you do, whether you need to remain in the hospital to receive it.

**Pre-Pare Standard ensures that you get only the care that is medically necessary—which is really the best care—and that you are never denied the treatment you need.**

Let's say your doctor wants to keep you in the hospital even if our physician disagrees. That's OK! *The final decision is up to you and your doctor.* HealthCare COMPARE never denies you the care you want or need.

However, depending on your health plan's policies, there may be a reduction in your coverage if you're hospitalized for a reason that doesn't agree with nationally accepted medical standards.

Our recommendations serve two purposes.

First, they provide a free "second opinion" before you are hospitalized. By doing so, they encourage physicians to avoid hospitalization where safer, equally effective alternatives are available. Unnecessary hospitalization—an all-too-frequent occurrence—is drastically reduced.

Second, the Pre-Pare Standard program helps control your plan's health costs, maintain a comprehensive benefits package, and tailor the package to your needs.

HealthCare COMPARE does not deny treatment. Nor do we prevent you from receiving any benefits you're entitled to.

The decision on what is covered and what is not depends on your benefit plan, as it always has.

If HealthCare COMPARE feels your hospitalization will not be needed, we inform you, your doctor, your hospital; and, of course, your insurance company of our opinion—*before* you are hospitalized. That way, you know the risk of reduced coverage before any costs are actually incurred.

**The next step . . .**

If you don't already have them, you will soon be receiving an ID card or sticker and physician forms for the Pre-Pare Standard program.

Carry the card or sticker in your wallet like you do any other ID that lets medical people know what programs you're covered under.

Keep the physician forms in the file or envelope in which you store your other insurance documents and benefits booklets. You'll give one of these forms to your doctor if he says, "I'd like to hospitalize you."

If you need more forms or additional copies of this booklet, contact your benefit plan manager. He can also answer any questions you may have about the program.

The main thing to remember about all this is to feel relaxed and secure. The Pre-Pare Standard program is designed to protect you against unnecessary hospitalization. It will never take away from you any medical care that you need.