



Plan Ahead to Anticipate Your Health Care Needs: Job Aid

Use this job aid to help anticipate current and future health needs.

Look to the Past- Predict future costs by looking at past medical records.



When locating your past medical records, record the information on the chart below.

WHERE Places to look	<input type="checkbox"/> Paper Records <i>Example: Bills and insurance statements</i>
	<input type="checkbox"/> Online Medical records <i>Example: Medcost.com, CarolinaCARE.com, Castlight or other past providers & pharmacies</i>
	<input type="checkbox"/> Current Provider <i>Call your provider and ask about previous visits and prescriptions</i>

Instructions:

1. Use recurring costs to determine TOTAL Past Expenses.
2. Do **NOT** use preventive costs or costs that will not recur.

To determine your **TOTAL Past Expenses**:

1. For each recurring cost, **multiply** the cost for a single item by how often it happens annually.
Example, a \$25 dollar monthly medication would be \$25 x 12 = \$300
2. **Record** this amount in the Annual Expense Column.
3. **Add** the Annual Expenses for all recurring items.
4. **Write** the number in the **TOTAL Past Expenses** box above.

Patient Name	Type	Recurring	How often annually?	Single Expense	Annual Expense
<i>Who on the plan received the service?</i>	<i>Example: Prescription, doctor visit, labs/tests</i>	<i>Did it recur repeatedly?</i>	<i>Example: Weekly (52), every 30 (12)-60 (6)- 90 (4) days, annually (1)</i>	<i>NOTE: Do not count preventive cost when predicting future expenses.</i>	
		<input type="checkbox"/>			
		<input type="checkbox"/>			
		<input type="checkbox"/>			
		<input type="checkbox"/>			

TOTAL Past Expenses



Look to the Present- Predict future costs by looking at scheduled healthcare.

Record healthcare services you have scheduled for the current year.

WHERE Places to look	<input type="checkbox"/> Current providers <i>What do you have scheduled?</i>
	<input type="checkbox"/> Current pharmacy <i>What are your current prescriptions?</i>

Instructions:

1. Use present costs for items you **have scheduled** or are currently using
Example: I have scheduled a visit to treat my allergies.
2. Do **NOT** use preventive costs or costs included in Total Past Expenses
*Example: If you took a medication last year and still take the same medication, only count it in the **Total Past Expenses**.*

To determine your **TOTAL Present Expenses**:

1. For each recurring cost, **multiply** the cost for a single item by how often it happens annually.
Example, a \$25 dollar monthly medication would be \$25 x 12 = \$300
2. **Record** this amount in the Annual Expense Column.
3. **Add** the Annual Expenses for all items.
Write the number in the **TOTAL Present Expenses** box above.

Patient Name	Type	Recurring	How often annually?	Single Expense	Annual Expense
<i>Who on the plan is receiving the service?</i>	<i>Example: Prescription, scheduled doctor visit, labs or tests</i>	<i>Does it recur?</i>	<i>Example: Weekly (52), every 30 (12)-60 (6)- 90 (4) days, annually (1)</i>	<i>NOTE: Do not count preventive cost when predicting future expenses.</i>	
		<input type="checkbox"/>			
		<input type="checkbox"/>			
		<input type="checkbox"/>			
		<input type="checkbox"/>			

TOTAL Present Expenses



Look to the Future- Predict future costs by considering planned and unexpected events.

Record healthcare services you anticipate for the future.



WHERE Places to look	<input type="checkbox"/>	Use cost predictor tools on the internet to predict the cost of anticipated expenses <i>Example: The cost of Lasik</i>
	<input type="checkbox"/>	Discuss anticipated visits and procedures with you healthcare provider. <i>Example: Discuss the number of visits and typical costs associated with pregnancy with your doctor.</i>

SHORT TERM <i>Items that will occur soon but have NOT been scheduled.</i>		LONG TERM <i>Plans beyond current year</i>		UNEXPECTED <i>Any time</i>	
<input type="checkbox"/>	Are you planning any major life events? <i>Example: Pregnancy, Adopting</i>	<input type="checkbox"/>	Are you planning any major life events beyond the current year? <i>Example: Pregnancy, Adopting</i>	<input type="checkbox"/>	Do you have health indicators in your Family history? <i>Example: Heart problems, Diabetes</i>
<input type="checkbox"/>	Are you planning any procedures? <i>Example: Lasik, braces</i>	<input type="checkbox"/>	Are you planning for healthcare needs in retirement?	<input type="checkbox"/>	Do you have high risk indicators? <i>Example: High blood pressure</i>
<input type="checkbox"/>	Have you considered your deductible and out of pocket maximum?			<input type="checkbox"/>	Are you prepared for an emergency?

Instructions:		To determine your TOTAL Future Expenses :			
1. Use costs for items you are planned but have NOT been scheduled or anticipate in the future		1. For each recurring cost, multiply the cost for a single item by how often it happens annually. <i>Example, a \$25 dollar monthly medication would be \$25 x 12 = \$300</i>			
2. Do NOT use preventive costs		2. Record this amount in the Annual Expense Column.			
		3. Enter the amount you plan to save for unexpected expenses in the Annual Expense column.			
		4. Add the Annual Expenses for all items.			
Write the number in the TOTAL Future Expenses box above.					

Patient Name	Type	Recurring	How often annually?	Single Expense	Annual Expense
<i>Who on the plan is receiving the service?</i>	<i>Example: Prescription, doctor visit, labs/tests</i>	<i>Does it recur?</i>	<i>Example: Weekly (52), every 30 (12)-60 (6)- 90 (4) days, annually (1)</i>	<i>NOTE: Do not count preventive cost when predicting future expenses.</i>	
		<input type="checkbox"/>			
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		<input type="checkbox"/>			

TOTAL Future Expenses

Now What? What do I do with this information?

<input type="checkbox"/> Shop for pricing	<input type="checkbox"/> Fund your HSA	<input type="checkbox"/> Use Preventive Benefits	<input type="checkbox"/> Save for the future	<input type="checkbox"/> Partner with your providers
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