

HSA Healthline

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CEO CORNER

Self-Reliance and Personal Responsibility

By Lynn Paulson, CEO

One of the key components to making the High Deductible Health Plan (HDHP) and Health Savings Accounts (HSAs) a viable alternative to traditional health plans is having insureds taking a higher level of personal responsibility for their health and medical care needs.

It sounds easier in theory than it does in actual practicality. Unfortunately, we live in a society where self-reliance has become all too uncommon of an attribute. We've become used to someone taking care of things for us. We're losing the art of problem solving or taking personal responsibility for

critical areas of our lives. Health care and financial independence are two of these critical areas. Moreover, if things don't go well in either one of these areas, all too often we start pointing fingers, playing the blame game, and making it someone else's fault, then asking someone (the government, etc.) to fix it for us. We often fail to realize at the end of the day, it's still our own money. It's time to take back ownership and responsibility for these key areas.

For consumer-driven health care to be fully effective, we'll need more medical insureds taking more responsibility for their health care. This will include taking proactive steps to get and stay healthy. It will include health care consumers demanding fee transparency with respect to health care providers providing cost information. Further, it will need quality metrics so the health



insurance consumer has an objective basis of measurement so cost-effective choices can be made. However, it will only happen if health care consumers and the government demand it. It can be done. Information drives consumer behavior.

If we don't want our existing health sector to economically implode sometime in the future, we need to take proactive steps now. HDHP and HSAs are a big step in the right direction.



Cost-Saving Tips

By Lori Doele, HSA Business Development Officer

Is it really an emergency?

Emergency care costs a lot of money, so save the emergency room for real emergencies. For non-emergency care, call your doctor's office or visit an in-network urgent care center.

Hate staying in the hospital?

You may be able to avoid a hospital stay by having your surgery performed on an outpatient basis. When you do need to go into the hospital, ask your doctor about the most cost-effective location to have your pre-surgery tests performed.

It could save you a day or two away from home.

Get your shots!

Vaccinations are a great bargain. They can help prevent dangerous and expensive health problems. Talk to your doctor about shots you and your family may need.

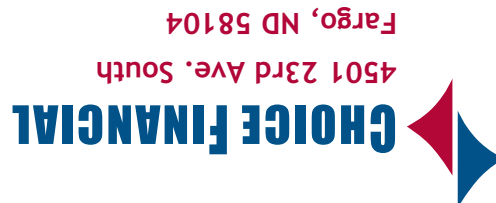
Avoid unpleasant surprises!

Before you go to the doctor, find out if the care you need is covered by your plan.



The Cost of Healthcare

Starbucks will roughly spend more money on healthcare for its employees, than on the coffee they serve to consumers.



The Great 50th State Challenge

By Jennifer Roy, HSA Customer Service Advisor

Choice Financial is a custodian for HSA customers in 49 states! That means we're only missing ONE state ... West Virginia!

We would like *your* help in gaining a customer in West Virginia! The first current HSA customer to refer someone to open a Health Savings Account with Choice Financial, resulting in business, will win a prize!

To claim your prize, the new customer must mention who referred them to open their account with Choice Financial and they should mention this challenge. Have the potential customer contact Jennifer Roy at 866-702-9033 or E-mail jenniferf@choicefinancialgroup.com.

Let the challenge begin!

