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Insurance solutions that work.

Experts offer tips on controlling healthcare costs.

On the front page of its Health section, the Washington Post (10/14, HE1, Gearon) reports that although "the rise in health insurance premiums is slowing a little," employees "can still expect to pay five to nine percent more next year for work-based health insurance." In order to control costs, the Post advises consumers who are heading into open-enrollment season not to choose a plan based on the premium alone. Plans with low premiums generally have higher "deductibles, coinsurance, and other charges," which can only "work out well for healthy people or those who can afford hundreds, even thousands, of dollars should illness strike." Consumers should also use "in-network providers, and check whether the plan offers discounts for using so-called high-performance doctors or hospitals." Finally, some "companies are offering cash or reduced premiums" for completing "a detailed health questionnaire," getting checkups, or joining disease management programs.

In USA Today's (10/14) Your Money column, Sandra Block also lists several cost-controlling tips. According to Randall Abbot, senior healthcare consultant at Watson Wyatt, "it's more important than ever to scrutinize...healthcare options during open enrollment season." Abbott stresses the importance of understanding "the difference between co-insurance and co-payments." While "employees are accustomed to making co-payments of $5 to $25," Abbott explains that "co-insurance is designed to reduce the cost of prescription drugs by encouraging workers to use generic drugs or the lowest-cost brand-name drugs." Employees may also "contribute to a healthcare flexible spending account or health savings account," which, according to Hewitt, "can help reduce the cost of co-payments, co-insurance, and deductibles."