



The Emergency Room

Use the hospital emergency room carefully. Because emergency room doctors and nurses see the sickest people first, you may waste a lot of time in the waiting room if you have a sore throat or a sprained ankle.

Also, emergency room costs are

much higher than those of urgent care and 24-hour walk-in clinics. General rule of thumb: use the ER for what it is meant to be (and priced to be) – an emergency ONLY facility. True emergencies include:

- Burns and smoke inhalation
- Deep cuts
- Head and neck injuries
- Allergic reactions
- Blood clots
- Heart attack or stroke
- Broken bones
- Other severe trauma

“But my baby is sick and crying and it’s after-hours. Only the ER is open . . .” Earaches for babies seem to (inevitably) come at night and can cause great stress for new parents as well as the child. But the ER is usually not the right setting for treating them – nor is it necessary if a few common-sense precautions are taken:

- Talk to your pediatrician ahead of time; have a “game plan” for what to do when mid-night ear infections strike. Ask your pediatrician if they can be reached after hours. Call them if you can.
- If your pediatrician cannot be reached and if your health plan provides a 24-hour nurse line, call it. Follow their advice (it usually won’t be to take baby to the ER).
- Most often, the baby with an earache needs a pediatric dose of ibuprofen, Tylenol, or some similar pain medication that can provide adequate palliative care and control baby’s fever until the next day.

Healthcare Consumer Tips

**a series of good ideas
on stretching your
healthcare dollars ...**

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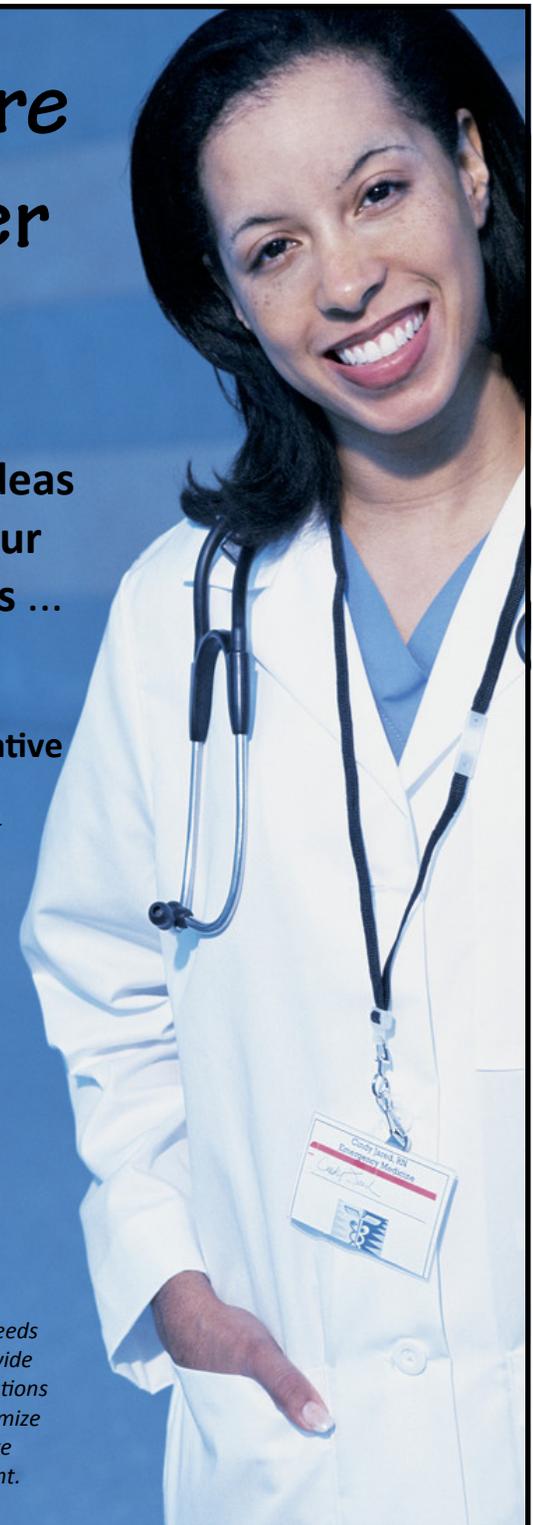
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Mission: Driven by the needs of our members, we provide support, services, and solutions that increase value, maximize resources, and promote continuous improvement.



Healthcare Consumer Tips

a series of good ideas on stretching your healthcare dollars ...

As healthcare reform focuses our attention on the cost of our healthcare, many of us are looking for ways to get more involved with how we purchase healthcare. We are also looking for new ways to ensure that we get the “most bang for our buck” when it comes to healthcare spending. Being more responsible for a greater portion of the cost is only one reason for our new interest in cost. More and more, we are no longer willing to place blind trust in the experts; we want to know what healthcare we need, why we need it, what it costs and why it costs what it does.

All of us need healthcare. To help you and your colleagues learn how to best use it, Southeast Service Cooperative offers a class on healthcare consumerism. Think about scheduling a class at your worksite soon!

Within this booklet, we’re introducing a series of “chapters” on your “my healthcare book.” Use these ideas to build your healthy autobiography! Click the links to jump to that chapter.

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Get organized. Collect the following information before your first visit to see a specialist. Take it to your appointment:

- Medical records. Include all medical records for previous treatment for the same or a similar problem. If you don’t have current test results with you, the specialist may require you to have important tests retaken, which could be costly.
- A list of all prescription and nonprescription medications you’re taking.

At the end of your appointment with a specialist, be sure you know when to return for another visit. Ask about any tests you must have and when results from any tests you have had will be available. If the specialist recommends you have surgery or an expensive or high-risk treatment, get a second opinion before proceeding.

Self-Care

Learn about self-care. More than 80 percent of all health problems can be cared for in the home. You should know about common health problems, what to do when they occur, when and where to get help, and how to prevent health problems.



Rx Tips

Know your prescriptions, including how and when to take your medicine. Ask your doctor or pharmacist what you should do if you miss a dose. Find out about side effects. Let your doctor know if you are taking other drugs (even non-prescription drugs, vitamins, and supplements) and if you have had any drug reactions.

Specialist Care

Your primary health care provider (family doctor) can provide most of the care you and your family need. You may be advised to see a specialist; however, if you have a condition your health care provider can't treat, such as heart disease or cancer. Your health care provider will usually refer you to the specialist he or she thinks would be best for you. In fact, many specialists don't accept patients who haven't first been examined and referred by a family doctor or internist. This helps ensure only those who really need specialists see them.

Even so, depending on the type of health insurance plan you have, you may be involved in the selection of a specialist. If you're able to choose the doctor yourself, ask your health care providers to help you determine which specialist will be most appropriate. In general, don't over think your selection of a specialist. Statistics show that this is a choice consumers value greatly, but rarely exercise: 95% of all specialist care is derived from a primary physician referral.

Specialist fees. Fees for specialists are almost always higher than those charged by primary health care providers, even when the same procedure is being performed. Knowing how to find a specialist and work with him or her properly can help control your costs. Call the member service representative for your health insurance plan to determine if you must select a specialist from its list of in-network providers. Otherwise, it could cost you hundreds or thousands of dollars if you choose a specialist who's not approved by your plan. Ask your provider for a list of specialists who are in your area and covered by your plan. Find out if you need pre-authorization for an office visit or any procedures.



Common Issues

Every doctor visit or medication treatment presents us with choices and responsibilities. Here is a list of some of the common issues we face when we seek healthcare services:

- **Why is the care being prescribed necessary?** In most instances, this is a fairly obvious question with an equally obvious answer. But not always. How do we ask our providers for explanations for the care they are prescribing? Are there alternatives? How much care is being delivered and why? What will it all cost?
- **The doctor's prescribed care isn't working.** No doctor is perfect and sometimes their prescribed care doesn't work – or meet our immediate expectations. Ask your doctor to clarify what treatments are available as alternatives. Also ask why you are expected to pay for services that did not perform their intended function. In very few other areas of the economy can services fail and still be compensated for. Ask your doctor why you should be at risk (financially) for their failed treatments.
- **The side effects of a prescribed drug seem worse than the cure.** Are you cutting back on your prescription because of side effects? Let your doctor know. Perhaps there's a different medication you can take that's just as effective without side effects. In any case, let your doctor know what is happening to you.



- **The cost of your healthcare is too high.** Check your hospital and clinic bills. Do the dates of service look out of whack? Have you been charged twice for the same procedure, or for a service or supply item never received? By checking your bills, you have an opportunity to fix any errors and perhaps trim your out-of-pocket costs.
- **Check with your insurance company.** Insurance policy language is confusing and it is often difficult to tell if your benefits properly reflect your plan's cost liability. Call your insurer to make sure; mistakes in coverage are few, but not uncommon. Ask your insurance company to look into billing errors for you.
- **You're considering a "miracle" treatment.** The Internet is full of products that sound too good to be true, and are. Even television ads aren't always to be trusted. Be skeptical of "secret formulas," "scientific breakthroughs," "amazing results," and money-back guarantees. Consult your doctor before you try any such treatments.
- **You're not satisfied with your doctor.** If you don't believe your doctor is knowledgeable enough about your condition, consider looking for another physician. You deserve a physician who explains things in a language you understand, listens and encourages questions, and supports you in self-managing your condition. The patient-doctor relationship is most beneficial when there is an effective bond of communication between you. Not all personalities mesh; perhaps you would do better – and feel more comfortable – with another doctor.



- **Set children up for safety.** Injuries account for more than half of all emergency room visits by children ages 5 to 14 and are a leading cause of death among those ages 1 and older, the CDC says.
 - Supervise young children indoors and out.
 - Have your child wear a bicycle helmet. Helmets lower the risk for serious head injury by as much as 85 percent.
 - Use child safety seats. These save lives and reduce the risk for nonfatal injuries in infants and toddlers.
 - Make sure your child wears a Coast Guard-approved life preserver while on the water in or out of a boat.
- **Teach hand washing.** Germs can be picked up from other people, surfaces, and animals or animal waste. Washing hands is one of the best ways to prevent transmission.
- **Stay involved.** The more you learn about your children's friends and interests, the more teachable moments there will be. Explain how to surf the Internet safely and avoid alcohol, drugs, and tobacco.

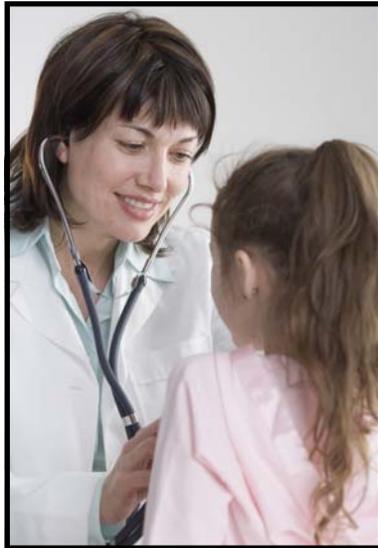
Always remember ...

You are your children's most important role model, and any wisdom you can offer now will serve for a lifetime.



Your Child's Healthcare

In the rough-and-tumble world of childhood, scrapes, bruises, and sniffles are unavoidable. But caring parents can do a lot to help limit those visits to the doctor or emergency room—and trim their out-of-pocket health costs.



- **Emphasize preventive care.** Get all the recommended preventive care for your child. Well-child visits, immunizations, and dental checkups are an investment in your child's future. They're worth far more than any college savings account, because they can help prevent illness and keep small health problems from becoming big, life-changing ones.
- **Don't demand antibiotics.** They will not work for colds, flu, or even a child's ear infection. But, if your health care provider assures you antibiotics are likely to be effective, use them as advised. Follow the advice of a physician when it comes to antibiotics.
- **Promote exercise and healthy eating.** Childhood obesity is common in the United States, and it's been linked to diabetes, asthma, and other costly diseases, the CDC says. To help keep off the extra pounds, encourage children to play sports. Get them away from the TV and computer and out on neighborhood walks with you. Limit fast foods. Stock your kitchen with fruit and vegetable snacks. Keep high-fat, high-sugar foods and drinks out of the house.

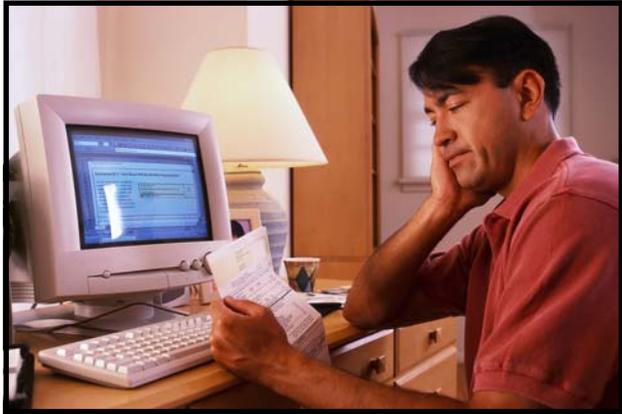
- **A recommended treatment makes you uneasy.** Don't rush into important health decisions. Usually there will be time to carefully examine your alternatives. Ask: Why do I need this surgery? Are there any alternatives to this treatment? What are the risks and benefits? Get a second opinion, if necessary.
- **You feel out of control.** Feeling out of control often has to do with a lack of knowledge. To learn more about your condition and how to self-manage it, contact a respected nonprofit group, such as the American Cancer Society or the American Heart Association, to request information. Go to reputable online sites. Ask your doctor for information.
- **It's difficult to stay well.** You know you should quit smoking, eat better, exercise ... but it's just not happening. Do you need more support in making lifestyle changes? Often, your doctor can serve as your number one resource. Many employers now offer worksite health-promotion programs. Family members and friends also can offer support, as well as people going through the same challenges you are. Look into online programs or support groups.



Minnesota Sources of Information

Answers to questions about health, healthcare and healthcare benefits can be

Asking the Right Questions About Drug Costs



If you've ever been shocked at a pharmacy checkout, it's probably because you didn't ask your doctor about prices in advance. Most patients don't even ask about the cost of medical tests or surgeries that could run into the thousands of dollars.

Prices can vary widely for similar or identical treatments—and there may be a lot you can do to limit what you pay out of pocket. Here are suggestions to help keep your costs in line:

- **Compare drug prices up front.** You can see on the shelf how much brand-name aspirin costs next to the store brand. It's the same with prescription drugs: Ask your doctor if you can get a lower-cost generic version. There may even be an equally effective over-the-counter option that can meet your needs at a rock-bottom price—but you'll have to ask.
- **Check the price of doctor and hospital services.** Blue Cross and other insurance companies post these rates online for their members.

Form a relationship with a “primary care doctor.”

Although many health plans do not require you to choose a primary doctor, you should choose one for yourself. The better your doctor knows you, the better care you are likely to receive. The better you know your doctor, the more comfortable you will be talking about your healthcare and asking questions about its cost and clinical value.

- Prepare for your doctor visits. Learning how to talk things over with your doctor is important. Make a list of questions before your visit. Share all you know about your health; understand your condition (if any) and the prescriptions you should take; and follow up with questions you think of after the visit.
- Learn about your illness. If your doctor says you have a condition you don't know much about, ask about special diets and exercise. The Internet is a great source of information, too. Check out these sites:

www.intelihealth.com

www.healthfinder.gov

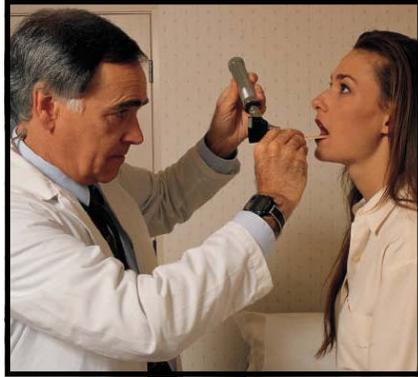
www.mayoclinic.com

- Be a cooperative patient. Talk with your doctor to make sure you are doing what you should. This begins with asking questions, including what might happen if you ignore what the doctor tells you to do.

Following these tips and recommendations will help you make wise choices about your health care including choosing a plan that fits your needs, talking to your doctor, and spending health care dollars wisely. For more information about how you can become a wise health care consumer, talk to your doctor(s) or visit www.thehealthpages.com.

Primary Care

Primary care refers to all common interactions with family practice physicians, physician assistants and nurse practitioners. Preventive or routine care and diagnostic services for common illnesses and injuries is provided by one of all of these primary care providers.



Most benefit plans are designed so that we pay our cost share (deductibles, co-pays, coinsurance, etc.) when we use primary care services, so it is natural for us to ask the most questions concerning the cost and quality of care delivered.

Which setting and what type of primary care provider matters quite a lot. For example, for most minor illnesses, a visit to a clinic staffed with nurse practitioners is a very cost-effective, high quality and convenient method for care delivery. At the other end of the spectrum, seeking primary care at the emergency room or from a specialist will incur significantly higher costs with no greater assurances of quality or result.



General rule of thumb: You know how serious you or your family members' conditions may be. Seek an appropriate level of care; differentiating between the need for the type of provider and the seeking most appropriate for primary care delivery. And ask questions up front about what care will be delivered, by whom and why, and what it will cost.

- **Make sure everyone treating you is covered by your health plan.** Your primary care doctor may be on the network of providers, but what about the diabetes specialist your doctor recommends, or the surgical team that's slated to do your hernia repair? It pays to ask. If a hospital or doctor is not eligible for top-dollar coverage, you could get a whopping bill.
- **Be alert for billing mistakes.** Some people check every supermarket receipt, but they're more likely to find errors on a hospital bill.
- **Read your health plan booklet.** Some health plans cover alternative treatments such as chiropractic care or acupuncture; or give discounts on health club memberships, bicycle helmets, or other preventive measures. What's more, many plans require you to ask their approval before undergoing certain medical tests or seeing a specialist. If you don't follow directions, you may have to pay the entire bill.



Smart consumers can find big savings here and there—they just need to know where to look.

Ask-the-Doctor Checklist



Before Your Call or Visit:

- Do research in a quality self-care book to see what you can do for your problem now and if any at-home remedies might be warranted.
- Make sure you have a good relationship with a quality physician for your situation that is in your network.
- Rehearse what you will say in 1-2 minutes:
Why are you seeing the doctor (prioritize your reasons)?
What else should you discuss regarding other possible problems?

During Your Call or Visit:

- What is the diagnosis? What does it mean?
- Could the problem be anything else?
- What tests or medications are being recommended or prescribed? Is there a natural alternative?
- Is there anything I should do or not do regarding:
Activities? Treatments? Precautions? Warning signs?
- What kind of follow-up should I do for my care and treatment?

Regarding Medical Tests:

- Why do I need these tests?
- Will the results change your recommended treatment?
- If not, why do the test? Can I get by without these tests?
- What risks are associated with each test?
- What are the costs?
- What can I expect to happen with each test?
- Do I need to make special arrangements before the test:
Fasting or foods to avoid? Transportation arrangements?
- When and how will I receive the results?

Regarding Medicines:

- Why are you prescribing this medicine for me?
- What is the brand name of the medicine you've prescribed? Is there a generic version, and if so, would you recommend it?
- How does this medicine work?
- Are there any side effects I need to watch for?
- Will taking this medicine interfere with other medicines, vitamins, herbal supplements I take?
- Do I really need this medicine, or are there alternatives?
- How long should I take the medicine? How much? How often? For how long?
- What happens if I don't take it?

Regarding Treatments:

- Why are you recommending this treatment or procedure?
- Explain the treatment or procedure being proposed?
- How frequently do you do this procedure? What have been the results?
- What are the risks associated with this procedure? Can the risks be lowered?
- Will you support my decision to get a second opinion?
- Will a stay in the hospital be necessary? Why? How long?
- Will surgery affect my ability to perform daily activities? If so, how and for how long?
- What can I do to speed up my recovery?
- How much will this procedure, surgery, etc. cost?
- What are the consequences of delaying my decision or delaying treatment?
- Can I avoid unnecessary risk or expense by:
Using outpatient (same day) services? Using a less risky anesthesia? Going home earlier to recover? Using home health care services? Having some of my blood stored before surgery? Doing research via the Internet, library or nurse line?
- What are the benefits and risks of living with the condition and doing nothing at all?