

How to be a better health care consumer

Benefits & Wellness

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Topics

- The role and characteristics of a smart health care consumer
- The importance of maintaining a healthy lifestyle – *“An ounce of prevention is worth a pound of cure”*
- How to become active, responsible, accountable, and vocal in all aspects of your health care
- The role you play in reducing medical errors

The Smart Healthcare Consumer . . .

- Selects health care providers with great care
- Gets appropriate health screenings
- Practices self-care
- Seeks reliable sources of information
- Takes an active role when health problems arise
- Is wary of treatments that lack scientific research
- Maintains a healthy lifestyle
- Understands the economic aspects of health care

Ways to Reduce Your Out-of-Pocket Medical Costs

- Save on medications: purchase generics, mail-order, and formulary
- Talk to your doctor about your benefit plan
- Use in-network doctors and facilities
- Grab the phone before the car keys - can you been seen by your primary care provider for this health care need? Or is a Specialist warranted, or Urgent Care or Emergency Room needed?
- Go to the most appropriate and cost-effective place for your condition (log onto www.Anthem.com for cost comparisons and quality rankings of providers/facilities)
- Read your medical bills and explanation of benefits forms (EOBs) (check out the How to Read Your EOB on the Benefits & Wellness website)
- Use a Flexible Spending Account to save on your tax bill – (may elect during open enrollment or if have a qualifying event)

Seven Goals for Healthy Living

1. Don't use tobacco and limit alcohol use
2. Get regular exercise and maximize physical activity in general
3. Maintain a healthy weight
4. Get adequate rest
5. Eat more fruits and vegetables
6. Eat more whole-grain breads and cereals
7. Choose healthy fats – like omega-3s found in nuts

Preventive Health Guidelines

- Periodic health examinations are an important part of preventive care:
 - Most medical conditions can be treated more successfully if caught early
- Be sure to schedule regular exams with your doctor and discuss what screenings and immunizations are appropriate to your age, gender, and health history
- Engage in the City's Wellness Program Reach Your Peak – where you have access to Biometric Screenings & Personal Health Assessments

Tips to Stay Healthy During Cold & Flu Season

- Get a flu shot or nasal flu vaccine every year
- Wash your hands regularly with anti-microbial soap or gel
- Wipe down phones, doorknobs, appliances, keyboards, desks, etc. with disinfectant wipes
- Avoid touching your eyes, nose, and mouth
- Avoid crowds and using glasses, mugs, pens, keyboards, etc. after someone who coughs or sneezes
- Keep up your resistance by eating a healthy diet, drinking plenty of fluids, getting enough rest, and getting regular exercise

Choosing a Physician – Part One

- Ask family, friends, co-workers who they prefer
- Ask health care workers, e.g., at the local hospital
- Use physician research tools on www.anthem.com
- Choose (or stay with) a doctor who:
 - Seems intelligent and knowledgeable
 - Is sincere
 - Provides competent back-up after hours and when on vacation
 - Is up-to-date on health-related issues
 - Is honest about the limitations of what they can do for you
 - Provides clear explanations of your problems and available treatments
 - Takes steps to prevent illness

Choosing a Physician – Part Two

- Once you have a physician you are interested in, find out:
 - Are they Board Certified?
 - Are they accepting new patients?
 - Have complaints been registered, or disciplinary action taken, against them?
 - Check with your state medical licensing board
 - Are they in-network; do they participate with your insurance plan?
 - What hospitals are they affiliated with, in case you need that level of care?
 - Do they have the staff and facilities to do some lab work on premises?

Office Visit Strategies – Maximizing Your 15 Minutes

- Obtaining and remembering Information:
 - Bring a support person
 - Ask open-ended questions; avoid leading questions
 - Ask: “What are the most important things I need to remember?”
 - Question the effectiveness of different procedures, tests, consultations and medications
 - Take notes
- Get a second opinion when:
 - You are concerned about a procedure
 - You have a life-threatening condition or risk of increased disability

Obtaining & Maintaining Medical Records

- Compile a personal health file and update after each visit, including:
 - List of all health care providers
 - Vaccination records
 - Health history
 - Discharge summaries
 - Lab and x-ray reports
 - Correspondence and authorization forms

Healthcare Safety – Preventing Medical Errors

- Ask questions and voice your concerns – don't be passive
- Triple-check your prescriptions
- Keep track of your test results
- Understand your course of treatment
- Choose a hospital that has experience in your procedure
- Research outcomes & costs via independent source, e.g., Leapfrog Group
- Understand how to prepare for surgery
- Ask about proper care *after* a hospital stay
- If problems occur, don't ignore them...
 - Observe and record symptoms
 - Visit a physician

Summary

“An ounce of prevention is worth a pound of cure”

- Consumers play a key role in all aspects of health care delivery.
- Practicing self-care allows you to take control of your health.
- Learning how to use health care services helps to maximize your benefits.
- Preventing medical errors is everyone's responsibility.
- Leading a healthy lifestyle reduces your risk for the leading causes of preventable death.
- Becoming a wise health care consumer is an important step toward leading a long and healthy life.