

## When to Seek Medical Care

With self care you can manage most of your health concerns. But make an appointment with your health care provider if you experience unusual symptoms, such as:

- Painful or difficult urination
- Hoarseness or sore throat
- Insomnia or fatigue
- Dizzy spells or blackouts
- Unexplained lumps, sores or swelling
- Unexplained weight loss or gain
- Unexplained skin rash or itching
- Frequent or unusual headache
- Persistent nausea or indigestion
- Persistent diarrhea or constipation

In addition, have your health care provider evaluate any symptom that becomes severe or interferes with your daily routine for more than a few days.

## When to Get Emergency Care

Know the conditions that are considered threatening to life or limb. Get to the nearest emergency room (ER) if you have:

- Chest pain lasting more than 2 minutes
- Sudden blackouts or unconsciousness
- Convulsions or shock
- Uncontrollable bleeding
- Inability to move or speak
- Breathing problems or choking
- Broken bones
- Poisoning
- Back, head or eye injury
- Severe pain or burn
- Drug reaction or overdose
- Injury from attack by a person or an animal

**Note:** ER waiting times can be long; care is provided in order of urgency.



## Saving Health Care Dollars

With advances in medical technology and lifesaving drugs and procedures, the cost of health care will continue to rise. By staying aware of how to stretch health care dollars, you can help ensure continuing quality care. **For example:**

**FOLLOW** your health care provider's directions to the letter. If you don't, you risk having to restart your treatment or a return to the clinic or hospital.

**ASK** questions. Make sure you understand treatment options, instructions and medications before you leave your health care provider's office.

**GET** medical advice from your health care provider by telephone or e-mail when possible to avoid nonrequired office visits.

**KNOW** your financial obligations. Most health plans require that you pay a portion of the charges, in the form of deductibles, co-payments or coverage limitations. Use benefits wisely to save on your out-of-pocket costs.

**USE** one pharmacy to help track your prescriptions.

**TAKE** your medication as directed. Know why you need it, when and how to take it, potential side effects, and if it interacts with other drugs or supplements you use.

**CHECK** the rates at nearby 24-hour urgent care clinics. They are generally lower than the hospital ER but probably more costly than visiting your health care provider.

Once your health care provider has diagnosed your health condition and prescribed a plan of care, the success of that plan depends largely on you. Whether it is taking medicine correctly, losing weight or watching for symptoms, you are the one in charge.



# THE HEALTHWISE CONSUMER

HOW TO NAVIGATE THE HEALTH CARE SYSTEM



## GETTING QUALITY CARE

Of all the services you use and choose, health care is one that has a critical impact on your life. Getting good care can help you stay healthy and recover faster if you become sick. The single most important step you can take to ensure quality health care is to be involved in the decisions that affect it.



**Tip:** Become familiar with your health plan benefits **before** you or your family need care.

## Your Health Care IQ (Involvement Quotient)

How involved are you in your own care? Check the statements that apply to you.

- I have selected one primary care provider to help manage my health needs.
- I understand my health plan benefits and who to contact if I have questions.
- I take an active role in my health care decisions by asking questions and discussing treatment options, screening needs, nondrug therapies and lifestyle choices.
- I am learning more about my health with the help of my health care provider.
- I follow a schedule of routine tests I need, such as blood pressure or cholesterol checks, Pap smears (women) and prostate exams (men).
- I maintain a file of my medical services and health history.
- I know where to get urgent care other than a hospital emergency room.
- I have a self-care guide and medical reference.

These steps can help put you in charge of your health care in partnership with your health care providers.

## Doctor, Can We Talk?

Studies suggest you might heal better or stay healthier if you feel at ease and communicate well with your health care provider. Chances are you have a healthy relationship with your provider if you can answer "yes" to these situations:

	Yes	No
Your health care provider <b>listens closely</b> , invites questions and explains thoroughly without rushing.	<input type="checkbox"/>	<input type="checkbox"/>
Your provider routinely reviews all your <b>medicines</b> , including any over-the-counter drugs and supplements you use.	<input type="checkbox"/>	<input type="checkbox"/>
Your provider treats you, <b>not just your symptoms</b> , by emphasizing the importance of <b>positive health habits</b> , including exercise, nutrition, stress management, and avoiding smoking and excess alcohol.	<input type="checkbox"/>	<input type="checkbox"/>
Your provider is receptive to <b>phone calls</b> that can save time and money.	<input type="checkbox"/>	<input type="checkbox"/>

**Choose your primary health care provider carefully.** This person is usually a physician or nurse practitioner, who manages your care and works with you to make your primary medical decisions. To receive care from a specialist, your health plan may require a referral by your primary provider.



## Ready for Surgery?

The decision to have elective surgery is not an easy one. Any surgery can cause anxiety, whether the procedure is diagnostic, exploratory or curative. But with new technology and less invasive procedures, many surgical procedures involve shorter stays, less pain and faster recovery than ever before.

**?** To help with your decisions, here are some questions to ask your primary provider or surgeon:

- How will this procedure help me?
- How long is the typical hospital stay?
- How long is the typical recovery?

## Preventive Screenings

Routine tests can help detect medical problems early when they are easier to treat. Basic to the average healthy person are tests for blood pressure, cholesterol, diabetes, colon/rectal cancer, prostate (for men), and vision, hearing, dental and skin checks. Women also need Pap smears, pelvic and breast exams, and mammograms.

Your health care provider can also monitor your immunization status and recommend vaccinations.

## What and when do you need to get checked?

Have your provider help determine a screening schedule based on your personal health history.

- What are the risks of this procedure?
- What are my optional procedures or nonsurgical treatments?
- What if I choose not to have the procedure?
- What will happen during the surgery?
- What anesthesia and pain management will be used?
- What should I do (or avoid) before the operation?

**Fit for surgery:** The best way to reduce the stress of surgery and improve your recovery is to boost your physical stamina in advance. Get enough rest, eat right and exercise to help maintain your strength. If you smoke, quit, and avoid exposure to colds and flu before your procedure.

## Medical Tests

X-rays, blood tests, stress tests — when your health care provider prescribes a medical test, talk about the pros, cons and alternatives.

Providers suggest you ask these questions about your proposed tests:

- Why is this test necessary?
- How will it change the treatment or outcome?
- How much does it cost?
- Does it have any health risks?

