## Living HEALTHY BlueCross. Federal Employee Program.

August 2012

# August: Navigating the Healthcare System

**Getting to Know Your Healthcare Providers** 

Most of us are familiar with MD after a doctor's name. This stands for doctor of medicine and signifies that this person has completed four years of medical school. But do you know the role of a Physician Assistant? And what about the other people checking vitals, writing prescriptions, and filling in charts; what type of training do they have and what services can they offer?

MDs-Here are some requirements that MDs must complete:

- •Complete four years of medical school
- •Complete residency programs, 3-8 years of additional training •Pass state licensing exams (obtain licenses to prescribe
- medicine and perform procedures)
- •Practice in accredited hospitals and medical centers
- •Earn continuing education units to remain certified

**Physician Assistants**–A physician assistant (PA) is a health professional who is licensed to practice medicine under the supervision of a physician. To become a PA, a person must complete an accredited PA educational program and pass a national certification exam. The typical PA program takes about two years. The majority of students have a bachelor's degree and experience in the healthcare field before admission to the program. Some of the duties that a PA can do include:

Obtain a medical history and perform a physical exam
Diagnose and treat illnesses and minor injuries
Order and interpret tests (such as lab work and x-rays)
Counsel on preventive health and lifestyle practices

•Assist in surgery and prescribe medicines

**Nurse Practitioners**–A nurse practitioner (NP) is a registered nurse (RN) with a master's degree in nursing and clinical training in a healthcare specialty area. The path to becoming a NP usually begins with nursing school, followed by licensure as an RN. After a few years of work experience, an RN can apply to a master's degree program in nursing (generally 1-2 years of school and a supervised internship). Most NPs are nationally certified in their specialty area. The services a NP can provide vary depending on each state's regulations. In general, NPs can:

•Obtain a medical history and perform a physical exam

- •Diagnose, treat, and monitor illnesses and injuries
- •Order and interpret tests (e.g., lab work and x-rays)
- •Prescribe medicines (in most states)

Source: Karen Schroeder Kassel, MS, RD, MEd Copyright © 2011 EBSCO Publishing

### Get Organized: Manage Your Medical Bills and Doctor Visits

Keeping your healthcare in order may leave you feeling frustrated and overwhelmed. It often involves managing medical bills, filing health insurance claims, making follow-up appointments, and keeping track of various doctor visits and contact information. There are a few things you can do to better manage your medical expenses and organize your doctor visits.

**Track Medical Expenses**–Keep a detailed log/record, of every medical appointment or service you attend, and any prescription drug you purchase. Summarize each medical appointment and include any lab work, tests, or procedures that were conducted. Keep a running log of all medical bills as you receive them. Check the bills carefully to make sure they are accurate, complete, and correspond to your original records of the care you received. When you visit a doctor or have a medical test or procedure done, make sure you pay the correct copayment at the time of service. If you overpay, you may never see a refund.

File and Manage Insurance Claims–When you join a healthcare plan, get a written copy of your policy from your insurer. Make sure you fully understand your benefits, and do not hesitate to ask questions. Communicate any limitations of your plan with your healthcare providers so they can help keep your out-of-pocket costs as low as possible. If you file your own medical claims, it's especially important to keep a detailed record of each claim. This record can be kept on paper or in a computer spreadsheet program. It should include the appointment date, doctor's name, amount owed, amount paid, when the insurance claim was filed, status of the claim, reimbursements received, and any other important notes.

**Organize Doctor Visits**—It is your primary care provider's job to coordinate your care and keep your records well-organized. Obtain a copy of your medical records from your primary care provider and create your own health journal. In your health journal, write down the dates and other relevant information about any illnesses, injuries, hospitalizations, surgeries, or allergies you have had. In addition, include the medications you are taking and your family's history of diseases or conditions. Your doctor can tell you when and how often you need health check-ups, including screening tests, and any future treatments. Record this information in a multi-year calendar. In the calendar, write down all medical appoints you have and reminders about when to schedule upcoming appointments.

With a little trial and error, it won't be difficult to find a system that efficiently keeps your medical bills, insurance claims, and doctor appointments organized. Keeping an accurate, ongoing log of your healthcare will save you time, money, and relieve a tremendous amount of stress, which, but the way, is good for your health.

**Source:** Krisha McCoy, MS Copyright © 2011 EBSCO Publishing

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#### **Protecting Yourself Against Medication Errors**

I was, as always, in a hurry. I grabbed the small bag, scribbled a check for the pharmacist's assistant, and dashed out. The next morning, I opened the new container. My pills were blue. Huh? I thought the company must have changed the color. But a tiny doubt bothered me. I read the pharmacy prescription label. Then it hit me. The names were similar, but not the same. I'd almost taken the wrong drug. The same thing had happened to me a few months earlier with another medication at the same large, well-known pharmacy. At the time, I'd assumed it was the rarest of flukes.

#### How You Can Protect Yourself

Here are some tips on how to protect yourself against medication errors:

- Open the bag. Check to be sure that you've been given what you should have.
- Don't sign too quickly. The paper pushed across the counter the one most of us sign automatically—is an agreement that you've gotten the information you need. Don't sign it without checking first.
- Read the label carefully. Read every word. Check for the name of the drug and the condition it's being prescribed for. If they're not on the label, ask the pharmacist to add them. If the name isn't the name your doctor told you he was prescribing, ask the pharmacist. Never assume you're just being given a generic product.
- Look at the drug. If it's a refill, does it look the same as the previous batch? If not, ask the pharmacist.
- Ask for printed information sheets.
- Ask questions. Don't be embarrassed to get the information you need. If the question is complicated, ask to speak to the pharmacist.
- Never assume anything. Don't ever take for granted that you have the right medication.
- Keep a record. Write down information about each of your prescriptions. Take notes. At the doctor's office, write down drug names and what they're for. Compare your notes to your prescription at the pharmacy.

Consumers must make the effort to educate themselves, to partner with their doctors and pharmacists to protect their health. Healthy patients are everyone's goal.

Source: Terry Miller Shannon, RRT Copyright © 2011 EBSCO Publishing

### Agency for Healthcare Research and Quality–Expert Advice on Navigating the Healthcare System

The Agency for Healthcare Research and Quality's (AHRQ) Director Carolyn Clancy, M.D., has prepared brief, easy-tounderstand advice columns (including videos) for consumers to help navigate the health care system. They will address important issues such as how to recognize high-quality health care, how to be an informed health care consumer, and how to choose a hospital, doctor, and health plan.

AHRQ's mission is to improve the quality, safety, efficiency, and effectiveness of health care for all Americans. Information from AHRQ's research helps people make more informed decisions and improve the quality of health care services.

Copy and Paste the link below to visit the AHRQ site.

Source: AHRQ http://www.ahrq.gov/consumer/cc.htm

### Healthy Recipe: Asian-Style Steamed Salmon

#### Ingredients:

- 1 cup low-sodium chicken broth
- 2 fresh ginger, minced
- 1/4 cup scallions rinsed and chopped
- 1 Tbsp lite soy sauce
- 1 Tbsp sesame oil (optional) 12 oz salmon fillet, cut into 4 portions (3 oz each)

#### Instructions:

Combine chicken broth, mushroom caps, ginger, scallions, soy sauce, and sesame oil in a large, shallow sauté pan. Bring to a boil over high heat, then lower heat and simmer for 2-3 minutes. Add salmon fillets, and cover with a tight-fitting lid. Cook gently over low heat for 4-5 minutes or until the salmon flakes easily with a fork in the thickest part (to a minimum internal temperature of  $145^{\circ}$  F). Serve one piece of salmon with ¼ cup of broth.

Prep Time: 15 minutes Cook Time: 10 minutes

Yield: 4 servings. Serving Size: 3 oz salmon, ¼ cup broth

**Amount Per Serving:** 

Calories 175	Calories from Fat 9 g
Sodium 208 mg	Carbohydrate 4 g
Protein 19 g	Cholesterol 48 mg

**Source:** David Kamen. *Keep the Beat™ Recipes: Deliciously Health Family Meals.* 

The National Heart, Lung, and Blood Institute (NHLBI) NIH Publication No. 10-7531. Page 51. Copyright © 2010