

Be a Smart Health Care Consumer

Presented by your
CIGNA Employee Assistance Program

You will learn:

- The role and characteristics of a smart health care consumer
- The role you play in reducing medical errors
- How to become active, responsible, accountable, and vocal in all aspects of your health care
- The importance of maintaining a healthy lifestyle
- Who to call when you need help

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

Source: Consumer Health: A Guide to Intelligent Decisions, 2000

- Impact of HIPAA on medical record-keeping
- 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

Source: Fitness: Safeguard Your Health, 2004

- Ask family, friends, co-workers who they prefer
- Ask health care workers, e.g., at the local hospital
- Choose (or stay with) a doctor who:
 - Seems intelligent and knowledgeable
 - Is sincere and empathic
 - 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

- Once you have a physician you are interested in, find out:
 - Are they Board Certified?
 - You can call 866-ASK-ABMS (866-275-2267) to find out.
 - 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?

- 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

Source: Managing Your Own Health Care, 2005

- Ask questions and voice your concerns
- Triple-check your prescriptions
- Keep track of your test results
- Understand your course of treatment
- Choose a hospital that has experience in your procedure
- 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

- Periodic health examinations are an important part of preventive care:
 - Preventive measures can be prescribed for risk factors
 - 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.

Tips to Staying Healthy During Cold and 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

Seven Goals for Healthy Living

1. Don't use tobacco or illicit drugs, 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

Ways to Reduce Your Out-of-Pocket Health Care Costs

- Save on medications: check 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
- Go to the most appropriate and cost-effective place for your condition
- Read your medical bills and explanation of benefits forms (EOBs)
- Use a Flexible Spending Account to save on your tax bill

- Consumer Bill of Rights and Responsibilities
 - www.hcqualitycommission.gov/cborr
- Federal Consumer Information Center
 - <http://www.pueblo.gsa.gov/>
- Consumer Product Safety Commission
 - <http://www.cpsc.gov/>
- Food and Drug Administration (FDA)
 - <http://www.fda.gov/>
- Federal Trade Commission (FTC)
 - <http://www.ftc.gov/>

- 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.