

# #16 - How to use your Health Insurance and Medical Services Wisely? ©

Take Control of Your Health! - Keep Records as good as you do for your car.

## I. Problems

A. 43% of the population doesn't know their health plans or their medical problems.

1. Call/Question – In Network/Out of Network
2. Read, Call or Logon
3. Questions to Ask Your Insurance Company

<input checked="" type="checkbox"/>	(If your doctor is recommending surgery) Is this procedure fully covered?
<input checked="" type="checkbox"/>	(If your doctor is recommending surgery or hospitalization) Is my hospital stay fully covered, including both hospital and physician charges?
<input checked="" type="checkbox"/>	Do you require a second opinion? If not, will you pay for a second opinion?
<input checked="" type="checkbox"/>	What are my out of network benefits?
<input checked="" type="checkbox"/>	Under what conditions will you pay for in-home nursing care?
<input checked="" type="checkbox"/>	Do you pay for a dietician or nutritionist to help with special diets?

B. 30% of Medical Care is Unnecessary

1. "Overtreated American" (see A attached)
2. Unneeded Testing – La Crosse Tribune (see B attached)
3. Only 25% of patients ask how much and what are the negative consequences.

C. 54% of all medical costs are caused by our own bad behaviors. Stop it! (see C attached)

D. Only 51% of chronically ill patients with heart issues, diabetes, asthma, etc. take medications properly – 49% miss doses or skip medications (Clinton)

1. 70% of teenagers don't treat Asthma correctly
2. Only 58% of people blinded in one eye protect the other.
3. 18% of Kidney Transplant patients aren't following regular procedures
4. M.D.s take their own prescriptions properly only 79% of the time.

This accounts for \$117 Billion in Medical Mistakes!

## II. Solutions

### A. Know your Plan and Medical Problems

1. Know your Medical Plan – In and Out of Network, etc.
2. It's Not a Medical or M.D. Appointment, it's your appointment.
  - a. It's Date and Time of Consultation
  - b. It's Partners in Care
3. How do your "Factors" Relate (see D attached)
  - Plan your 'Medical Attack'
4. Use a Checklist (see E & F attached)
5. Get a complete copy of your medical records every three calendar years.
6. Take a third person to listen and take notes.
7. Know your family history and keep a 'medical family tree' to share with your M.D.
  - o [www.hhs.gov/familyhistory/](http://www.hhs.gov/familyhistory/)
8. Have Living Wills and Healthcare Power of Attorneys on file with your Will and at all providers.
9. Visit attached Websites for more information (see G attached)
  - [www.lmhscscorecard.com](http://www.lmhscscorecard.com), [www.mayoclinic.com](http://www.mayoclinic.com), [www.familydoctor.com](http://www.familydoctor.com), [www.medlineplus.gov](http://www.medlineplus.gov)

### B. 30% of Medical Care is Unnecessary

1. See *Self-Care Guide* Booklet
2. Seven questions to ask your M.D. when a procedure is recommended. (see F attached for the complete "long" list)

<input checked="" type="checkbox"/>	Why do I need it?
<input checked="" type="checkbox"/>	How is it carried out?
<input checked="" type="checkbox"/>	How risky is it?
<input checked="" type="checkbox"/>	Who is going to do it?
<input checked="" type="checkbox"/>	Is there an alternative?
<input checked="" type="checkbox"/>	Where will it be done?
<input checked="" type="checkbox"/>	How fast will I get back to my normal life?

3. Unless there is a gatekeeper/primary coordinating M.D. system, you must coordinate your Care (see end Summary).
4. Simply Reduce Unneeded Testing -La Crosse Tribune 10/3/2007 and Rebuttal (see B attached)
5. Keep Notes and Trends of your tests (see Bookmark handout)

- C. 54% of Medical Costs are voluntarily caused by our own bad behavior. (see C attached and *Hagar the Horrible* cartoon - H)
- Correct your Risk Factors (see D attached) or try one magic step (weight loss and exercise – see Magnet handout)

D. 49% of the chronically ill don't take their medications properly.






1. Ashville Project

- Brown Bag and save \$75/mo. and Save your Life (for \$50)

2. Check your medications and take correctly.

Store your medicines in a cool, dark and dry place – a bedside table or a shelf in the closet – and examine them at least once a year.
• Look at expiration dates and toss any medicines past their prime.
• Throw out medications that have changed color, formed a residue or developed a peculiar odor.
• Pitch any pills that seem crumbly or capsules that have been opened.
• Discard any drugs with a missing or unreadable label on the bottle.

3. If your M.D. has recommended Medication:

	Is this drug covered under my prescription benefits? What will I have to pay for the drug?
	Are there generic substitutes, formulary substitutes or over-the-counter drugs that would help lower the cost to me?
	Are there mail-order options or other programs available that would help lower the cost to me?
	What options do I have if this drug is not covered by insurance?
	Read the pharmacist information sheet.

### III. Summary

- A. Diagnosis
- B. Treat/Repair
- C. Rebuild
- D. Get your Team together that communicates well with you and solves problems.
  - 1. M.D.
  - 2. Specialist or a Second Opinion
  - 3. Pharmacist
  - 4. Physical Therapist or other medical provider (D.C., CAM, etc.)
- E. Write down your questions and get answers **now**.
- F. The 5% rule of competency applies to all aspects of life, even M.D.s.



#### Companies

Armitage, Inc.  
Second Opinion Insurance Services, Inc.  
Corporate Compensation Plans of WI, Inc.  
125 N. 7<sup>th</sup> St., Ste. B, La Crosse, WI 54601  
608-784-5433 or 800-952-0263