



Navigating the Health Care System

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ACKNOWLEDGMENTS

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Module 1: Introduction

TABLE OF CONTENTS

Introduction	2
Definition of Health	2
Self Advocacy	3
Primary Care Physician (PCP)	4
Finding the Right Doctor	4
Specialist	5
When to Go to the Emergency Department/Urgent Care vs. PCP	5
Personal and Family Information	6
Family History	6
Health Issues	7
Summary	9
Resources	10
References	10
Notes	11

Introduction

What is the Adolescent Health Literacy Program?

This program was designed to help you take charge of your own health care. There are a lot of changes happening in your life and this program will also help you to learn more about your personal and family health and how to make your way through the health care system. This is a great opportunity to learn more about yourself and your family, and how it could improve your life.

First, take a minute to describe what you think health is:

What will I learn?

You will learn to manage your health care by learning about doctors, insurance, family history, going to the doctor and much more. By the end of these lessons, you will have the knowledge and skills necessary to take care of your own health needs and you will be able to navigate the health care system.

What is in this workbook?

This workbook contains information that will help you take care of yourself. There are worksheets, activities and scenarios that will make health care seem easier to understand. Information about insurance, how to schedule doctor appointments, how to visit with a doctor independently and much more are covered in this workbook. Use this workbook as a guide to help you understand all of the information covered in the adolescent health literacy program. Note pages have been included at the end of each section for you to take notes and/or write down any questions you may have.

Definition of Health

What does health mean?

According to the World Health Organization, health is “a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity.”¹ In other words, you are healthy when both your mind and body are in good condition. Health is extremely important because it can define the quality of your life. Taking the steps to achieve health can help you live a long and happy life.

What is health care?

Health care is a network of services offered by professionals who help prevent, treat and manage illness, as well as preserve mental and physical well-being. Health care includes services from primary care doctors to specialists who work in specific fields such as dentists, psychologists and others. The health care system is what you use to achieve good health.²

What is health literacy?^{3,4}

Health Literacy is knowing how to obtain, process and understand basic health information and services needed to make good health decisions. It includes being able to read pamphlets, make doctor appointments, and use decision-making skills to take charge of your own health care needs.

Why is health literacy important?

As you start to become more independent, being able to understand health information will help to inform your choices and behaviors which will affect your future health. It will also help you to talk with your doctor and feel confident in taking charge of your health care.

Self Advocacy

What is self advocacy?⁵

Self advocacy is your ability to effectively communicate, convey, negotiate or assert your own interests, desires, needs and rights. By doing this, you should be able to make informed decisions based on what is best for you as an individual and have more control over your own life.⁶

A good self advocate is able to let people know what they think, feel and need. It sometimes means asking questions until you really understand the answers. It could mean asking for help or helping others understand what is important to you. You might not always get what you want, the way you want it, but having the skills to communicate your wants and needs is an important step.

Self Advocate Qualities

Please place a star (★) in the box for the qualities you think you have and a check (✓) for those you want to work on.

<input type="checkbox"/>	I ask questions	<input type="checkbox"/>	I actively listen
<input type="checkbox"/>	I am prepared and organized	<input type="checkbox"/>	I take action, one step at a time, to make sure I get what is best for me
<input type="checkbox"/>	I say what I want	<input type="checkbox"/>	I communicate clearly and with confidence
<input type="checkbox"/>	I am assertive, but respectful and polite	<input type="checkbox"/>	I speak up for myself
<input type="checkbox"/>	I communicate my strengths, needs and wishes	<input type="checkbox"/>	I am able to listen to the opinions of others, even when their opinions differ from mine
<input type="checkbox"/>	I have self-respect	<input type="checkbox"/>	I take responsibility for myself
<input type="checkbox"/>	I know my rights	<input type="checkbox"/>	I know where to get help or who to go to with a question

Tips for self advocacy:⁷

- Know and understand your rights and responsibilities.
- Learn all you can about your needs, strengths and weaknesses.
- Know what accommodations you may need as well as why you need them.
- Know how to effectively and assertively communicate your needs and preferences.
- Find out who key people are and how to contact them if necessary.
- Be willing to ask questions when something is unclear or you need clarification.

Primary Care Physician (PCP)

What is a primary care physician?⁸

A primary care physician (PCP) is the general doctor who provides you with routine care, simply known as your doctor. They can help you prevent illnesses, treat a variety of problems, and recommend you to specialists if necessary. Essentially, a doctor is the starting point of the health care system. There are three types of doctors who qualify as a PCP:

- Family or general practitioners – these doctors treat the entire family
- Internists – these doctors study internal medicine and can often specialize in certain organs or even certain age groups (e.g., elderly)
- Pediatricians – these doctors specialize in child health and usually treat patients from birth to 18
 - » It is important to know at what age your pediatrician will stop seeing you and you will have to find a new doctor.

Why should you have a doctor?⁸

Having a doctor is important because it allows you to build a trusting relationship in the health care system. Also, many insurance companies require you to have one. Over time, your doctor gets to know you very well, especially if you see them on a regular basis. Once they get to know you, they will be able to notice changes in your body such as diseases or illnesses that you might not have realized otherwise. Your doctor can also educate you on healthy lifestyle behaviors that could significantly reduce your risk for future health problems.

PCP contact information

If you have a doctor, it is important to know their contact information.

- Doctor's name
- Doctor's phone number
- Doctor's address
- Office hours

A good place to keep this information is in your cell phone contacts.

Finding the Right Doctor

If you are going to build a strong relationship with your doctor, it is important that you find the right one for you. You want someone you feel comfortable talking to and you want someone you can trust to take care of you in the best way. So how do you go about finding the right one?

How do I find the right doctor for me?

To find the right doctor, you might have to do some research. You can ask your friends and family members for the names of their doctors. If they are comfortable with their doctor, chances are you will be, too. Be sure to check if they take your insurance. Sometimes you can even ask your local hospital if they can suggest a doctor who meets your needs. Once you have some names, you should set up an appointment to meet with and talk to the doctor.



Module 2: Understanding Your Medical History

TABLE OF CONTENTS

Introduction	14
Describing Symptoms	14
Allergies	14
Diagnosed Conditions	15
Medications	15
Vaccines	17
Fact or Myth?	17
Summary	18
Resources	18
References	18
Notes	19

Introduction

When you visit any health professional, it is extremely important to be able to talk to your doctor about your health and any concerns you may have. Knowing this information can help your doctor understand how to provide you with the best possible care and avoid anything that could be harmful to your health. Some factors about your personal health that you should know include symptoms, diagnosed conditions, allergies, medications and vaccinations. We will discuss and cover all of these topics in this lesson.¹

Describing Symptoms

What is a symptom?

Symptoms are signs our bodies use to tell us that there are health problems (e.g., vomiting, toothache, swelling, etc). Symptoms are warnings that there might be something wrong with your body. You should describe all of your symptoms to your doctor so they can determine any health issues you may have.²

Describing symptoms

It is important to give the doctor as many details as you can about how you are feeling. Make a written list of any symptoms you have before you go to your visit. Remember, doctors are not mind readers and will not know what is bothering you unless you speak up. If you are experiencing any symptoms you should be able to answer the following questions for your next doctor's visit:

- What symptoms are you having? (e.g., headache, fever, chest pain)
- How long have you had these symptoms?
- Are you taking any medications?
- If you have an injury, where does it hurt?
- How did this injury happen?
- How long ago did the injury happen?
- Is the pain getting worse?
- Does it feel different from the day before?

Allergies^{3, 4}

Sometimes symptoms are caused by substances your body doesn't recognize called allergens. Common allergens are:

- animal dander
- dust
- mold
- cockroaches
- pollen
- insect bites and stings
- foods (e.g., nuts, shellfish, wheat, etc.)
- latex
- medications (e.g., antibiotics)

The best way to know what allergens affect you is to get tested by a doctor. Allergens cause your body to react causing you to feel different symptoms such as stuffy nose, watery eyes, rash, trouble breathing, vomiting, etc. It is important to tell the doctor all of your allergies along with your other symptoms so you get the right diagnosis.

Diagnosed Conditions

What is a diagnosis?⁵

A diagnosis is when a doctor identifies a health condition after you display signs or symptoms associated with that condition. In other words, it is what the doctor says that you have after he or she examines and speaks with you. This is important because it will determine how your doctor needs to treat your illness or injury and whether you need further care from a specialist. For example, if you are diagnosed with a speech issue you might be sent to a speech therapist. If you are having trouble reading the eye chart during your exam, you might be sent to the eye doctor (optometrist/ophthalmologist). It is important to let your doctor diagnose you. Do NOT use the Internet.

What if I am diagnosed with a health condition?

If you are diagnosed with a health condition, your doctor can help you decide the best treatment options, and provide you with a plan to manage any conditions you might have. You might be given a medication, therapy or asked to make a lifestyle behavior change. By being a good health advocate and telling the doctor your correct symptoms, you will get the proper diagnosis and receive the proper treatment or medication. Once you have been given medication it is important that you understand how to use it properly; this is another step in understanding health care and being health literate.

Medications

There are several things to consider when taking medications. They come in many different forms and are used to treat a variety of conditions. Since they are chemicals, it is important to understand what they are for and how to properly use them. There are times when you may need to take more than one medication, so it is important to know the right way to take each medication. Below are some questions that you should consider and discuss with your doctor or local pharmacist to be sure that you are safely taking your medications.⁶

What is the medication used for?⁶

It's important to understand what medicine you are taking and what it treats.

- Example: If you have a headache, you want to make sure the drug you take treats headaches and is not just a medication for congestion and common cold symptoms.

Where can I purchase medications?⁷

Where you get medications depends on what type of medication it is. It can either be an over-the-counter drug (OTC) or a prescription drug.

- **Over-the-counter** – drugs that do not require a prescription from a doctor to purchase and can be purchased off the shelf at any local pharmacy or grocery store by any individual. If you are looking for a medication and cannot find it on the shelf it might be located behind the pharmacy counter. You will be able to tell because there is a card in the place the medicine would be located. This is usually cough, cold and allergy medicine with a decongestant. For example: Mucinex® would be on the shelf but Mucinex D® would be behind the pharmacy counter.
- **Prescription** – drugs that must have a prescription from a doctor and be purchased at a pharmacy. Prescriptions have the patient's name on them and should not be used by anyone else. Examples: amoxicillin, penicillin, and strong pain killers (ibuprofen 800mg)



Introduction

Do you know if you have insurance? Do you know who your carrier is? Do you carry your card on you? Do you think it is important to have your card with you? Do you know what a co-pay is? How long can you be on your parents'/caregivers' plan? All of this information can be very overwhelming, but don't worry; even most adults have trouble understanding everything. You are not alone. So what is health insurance?

What is health insurance?¹

Health care can be really expensive between doctor's visits, tests and screenings, Emergency Department visits and more. Most people don't have enough money to pay for all of their medical needs. Health insurance is a plan you can purchase that will help you cover your medical health care costs and keep you from paying all of that money out of pocket. Health insurance doesn't cover all costs, but it can significantly reduce what you have to pay out of your own pocket.

Why is health insurance important?

If you were to break your arm and have to go to the Emergency Department it would cost a lot of money for X-rays, casting and seeing the doctor. If you do not have insurance it could cost around \$5,000 but with insurance it could cost \$600. This is a \$4,400 difference. Not all insurances are the same. Some cover things that others do not. This is why it is important to know what your insurance covers.

Types of Health Insurance²

It is important to know the name of your insurance company. There are different types of health insurance you can have. The type of insurance you have depends on where you get it. If you are on your parents'/caregivers' plan or a plan from your job, it is known as private insurance (Blue Cross Blue Shield, Aetna). If you are not on your parents'/caregivers' you may qualify for government insurance (Medicaid) or purchase through the insurance exchange.

If you are on your parents'/caregivers' insurance most of you can now stay on it until you are 26 years old even if you don't go to college, are married, living somewhere else, or if you get a job that provides you with health insurance.



How do you get insurance?

If you do not have health insurance you can apply for Medicaid online or over the phone. If you are not sure if you have health insurance you can ask your parent(s)/caregiver(s) and show them the website or phone below to help you get insurance. There is **no cost** to apply. You may qualify for free or low-cost care through Medicaid based on income and family size.

For Medicaid:

- Online
 - » Go to the ASSIST website at <https://assist.dhss.delaware.gov/> to apply online
- Telephone
 - » Medicaid Customer Relations at 1 (800) 372-2022

You enroll in insurance for one year at a time. Each year there is a period of time known as open enrollment. This gives you the chance to change your plan and find out what if any changes were made to your plan. It is important to know when the open enrollment is because it is different for everyone. There are some times when you can change your insurance in the middle of the year; these are called life-changing events. Things that are considered life-changing events are marriage, birth or adoption of a new child and change of employment.



Module 4: Making/ Navigating Your Visit

TABLE OF CONTENTS

Introduction	32
Scheduling an Appointment	32
Phone Call Etiquette	32
Checking In + Filling Out Forms	34
Personal and Family Health History Form	35
Insurance Card Information	39
The Visit	40
Meeting With Your Doctor Independently	41
Checking Out + Follow-Up Appointment	42
Summary	42
Resources	43
References	43
Notes	44

Introduction

Learning how to schedule a doctor's appointment is very important. Being prepared for your visit will make you feel more comfortable and could make it easier to talk to your doctor. Doing certain things in advance will save you time. Preparing questions for your doctor, filling out medical forms, and having a list of allergies and medications are a few things that will help your appointment run smoothly.

Scheduling an Appointment¹

Scheduling a doctor's appointment might sound difficult or overwhelming. Knowing the best times to call the office and how far in advance to schedule an appointment will speed up the process of making your visit. Ask how long you'll be with the doctor, so you are not surprised at how much time the appointment will take. Don't be afraid to ask these questions when you call. Below are a few tips that will help you make an appointment all by yourself.

Tips for scheduling an appointment:

- Pick out some dates for your appointment that would work for you and request them when asked.
- Have personal information ready (e.g., Social Security Number (SSN), insurance card) in case the doctor's office needs it.
- Describe any symptoms or signs that will help the receptionist understand your condition so they know how quickly you need to be seen.
- Try NOT to call during busy hours (e.g., just after opening, just before closing or during lunch time).
- Make sure to write down your appointment date and time so you don't forget.
- Female patients should schedule a gynecologist (doctor that specializes in women's health) appointment once they turn 18 or become sexually active.

Phone Call Etiquette

Practicing how to call your doctor's office will help you feel less nervous. It will also help you remember all the information you need to make the appointment. Make sure to be polite and respectful when calling. There is an example of how a phone call may go on the next page.



Mock phone call

Dr. Office: Dr. Lopez's office, how may I help you?

Patient: Hi, I'd like to make an appointment.

Dr. Office: No problem! Have you been to this office before?

Patient: Yes, I have.

Dr. Office: May I please have your name and date of birth.

Patient: My name is _____ and my birth date is _____.

Dr. Office: Thank you, (repeat the name they gave you). What kind of problem are you having?

Patient: I have recently been getting/having _____.

Dr. Office: How long have you been feeling this way?

Patient: (say how long)

Dr. Office: What day would you like to make the appointment for?

Patient: I can come in _____ at _____.

Dr. Office: OK, let me help you schedule something. How does _____ at _____ sound?

Patient: That sounds perfect.

Dr. Office: Okay, we'll see you then. Make sure to also bring your insurance card and a valid ID with you.

Patient: Okay. Thanks, bye.

Dr. Office: Bye.