

Navigating the Health Care System

Name:

ABOUT NAVIGATING THE HEALTH CARE SYSTEM

Navigating the Health Care System is a four-part adolescent health literacy curriculum. Created by Nemours Children's Health, the lessons are designed to prepare high school and college-age teens to be responsible for managing their own health care as they transition into adulthood. Materials are suitable for in-class, in-home, after-school, and community settings. Lessons can be taught in person or virtually. To learn more, email NTHCS@Nemours.org or visit: <https://www.movinghealthcareupstream.org/navigating-the-health-care-system>

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Module 1: Health Care Fundamentals

TABLE OF CONTENTS

Introduction	2
Definition of Health	2
Self-Advocacy	3
Primary Care Physician (PCP)	4
Finding the Right Provider	4
Specialist	5
When to Go to the Emergency Department, Urgent Care, or a PCP	5
Personal and Family Information	6
Family History	6
Health Issues	7
My Family Health History: Family Member Interview	9
Summary	10
Resources	10
References	10
Notes	11

Introduction

What is Navigating the Health Care System?

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 this knowledge could improve your health and could improve your life.

What will I learn?

You will learn to manage your health care by learning about doctors and other care providers, insurance, family history, going to an appointment 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 more prepared 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's appointments, how to visit with a provider 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 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 providers 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?

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's appointments, and use decision-making skills to take charge of your own health care needs.^{3,4} More recently, the definition includes the importance of communication between patients and providers as well as skills needed to navigate the health care system. Health literacy is the responsibility of the health care provider and the patient.⁵

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 provider and feel confident in taking charge of your health care.

ACTIVITY: On page 11, draw or describe the relationship between the following vocabulary words:

Health, Health Care, Health Literacy, and Self-Advocacy. Understanding how these things relate is an important part of learning to manage your own health care.

Self-Advocacy

Ask Me Three^{®6}

Clear communication is the foundation for patients to be able to understand and act on health information. Ask Me Three[®] encourages patients and families to ask three simple questions of their health care provider.

1. What is my main problem?
2. What do I need to do?
3. Why is it important for me to do this?

What is self-advocacy?⁷

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.⁸

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.

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

Tips for Self-Advocacy:⁹

- 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)¹⁰

What is a PCP?

A PCP is the general health care practitioner who provides you with routine care. They can be a provider, physician assistant, or a nurse practitioner. They can help you prevent illnesses, teach healthy lifestyle choices, treat a variety of problems, and recommend (refer) you to a specialist if needed. Essentially, a provider is the starting point of the health care system. There are three types of providers who qualify as a PCP:

- Family or general practitioners – these providers treat the entire family
- Internists – these providers study internal medicine and can often specialize in certain organs or even certain age groups (e.g., adult)
- Pediatricians – these providers 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 provider.

Why should you have a PCP?

Having a PCP 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 PCP 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 PCP 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 PCP, it is important to know their contact information (name, phone number, address, and office hours).

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

Finding the Right Provider

If you are going to build a strong relationship with your provider, 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 provider for me?

To find the right provider, you might have to do some research. You can ask your friends and family members for the names of their providers. If they are comfortable with their provider, chances are you will be too. Be sure to check if they take your insurance. Once you have some names, you should set up an appointment to meet with and talk to the provider.

Below is a chart of questions to think about when choosing a provider. If the answers match what you are looking for, then you've found your provider.

Questions to Consider¹¹

Does your health insurance cover that particular provider's services?	Yes	No
Is the office staff friendly and helpful?	Yes	No
Does your schedule work with the office hours?	Yes	No
How easy is it to reach the provider? Do they use email?	Easy	Not Easy
Do you want to feel like you are talking to a friend (warm and friendly) or a boss (more formal)?	Warm and Friendly	Formal
Does the provider allow you to be involved in your care?	Yes	No

Specialist

A specialist is a provider who has special knowledge and skills relating to a particular area of medicine. These providers have advanced training and education in their speciality.¹² For example, if you have a pain in your foot that will not go away you should do the following to determine the best care needed:

Go to your PCP to discuss the pain. They will determine if you need to see a specialist. Make sure your insurance will cover the specialist's services and treatments.

When to Go to the Emergency Department, Urgent Care, or PCP⁷

It is important to seek the right kind of help for each medical situation. Some medical problems are more urgent than others and require immediate attention, while some problems can be taken care of during a scheduled doctor's visit. You must know when it is time to see your PCP, go to the Emergency Department, or use other medical centers.

When to go to the Emergency Department (ED)

You should go to the ED for serious or life-threatening problems. The ED is open 24 hours a day every day of the year. EDs are not good for regular health care because the providers will not be able to provide follow-up care. They will not keep track of your medical conditions or note any changes that may occur over time. The ED is usually very busy and can be expensive. If you do not have an emergency you should call your provider to find out what to do. Some common emergencies may include:

- chest pain
- vomiting blood or uncontrollable bleeding
- seizures
- very high fever
- difficulty breathing
- sudden dizziness or loss of balance
- severe burns

Urgent Care Clinics¹³

When your provider is not available, you may seek medical attention at an urgent care clinic. Most clinics are open every day including holidays. Some clinics are even open 24 hours a day. You do not need an appointment but you should check what hours they are open before going to the clinic.

Urgent care clinics provide treatment for many conditions including:

- cuts and lacerations
- sprains and strains
- colds and flu-like symptoms
- work-related injuries
- eye and ear problems
- minor burns
- sports injuries

It is important to note that using the ED or an urgent care clinic does not take the place of routine screenings done in your doctor's office.

ACTIVITY: Where do you go?

Where would you go if...

- You fall down the stairs and sprain your ankle? _____
- You have a high fever of 103° F and cannot stop vomiting? _____
- You have severe ear pain on Sunday morning? _____
- You need a physical exam (checkup) to play a sport for school? _____
- You have a sore throat, stuffy nose and a cough? _____
- You are having trouble breathing? _____

Personal and Family Information

There are many situations in which you will need to know some important personal and family information. One of those situations is when you are talking to your provider or using the health care system.

Family History

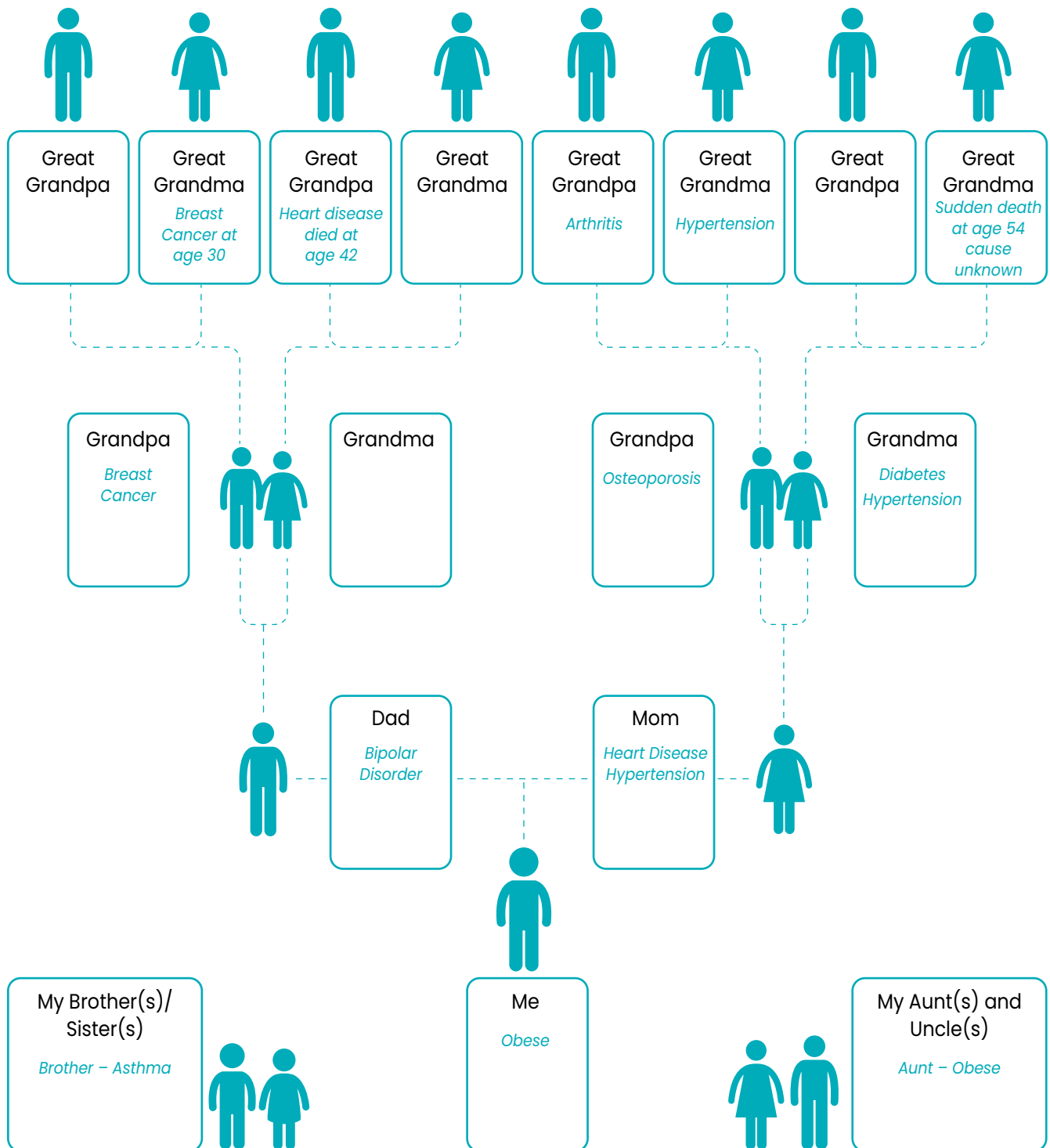
Knowing your family history is important so you can tell your provider things about you that may affect your care. You will have common traits with your family such as the way you look and how you act. Other information about your family, such as diseases or medical conditions, can give the provider information to determine any health-related risks you might have.

Where can you get this information?

Talk with any family members you can about the health history of your family. Then, share this information with your provider. This will help your provider learn more about you so they can provide the best care.

Health Issues

There are many things in your life that can affect your health. Diseases are passed down from your family members that you cannot control but are important to know. There are some things that you can control which can help you to lead a healthier life. These are the things that you should pay more attention to. The family tree below shows how each family member's health can affect their younger family members.



Is everyone at risk for the same diseases?¹⁴

Everyone is at risk for different diseases because everyone's family is different. For some individuals, risks for diseases inherited from family members may be higher than others. It is important to know key things about your family history. Here are some examples:

- Diseases that occur at an earlier age than expected (10–20 years before most people get the disease)
 - » *If your grandmother found out she had breast cancer at age 30*
- Disease in more than one close relative
 - » *Your dad and his brother both have high blood pressure*
- Disease that does not usually affect a certain gender
 - » *Breast cancer in a male*
- Certain combinations of diseases within a family
 - » *Breast and ovarian cancer, or heart disease and diabetes*

What happens if I am at risk for certain diseases?¹⁴

There are things you can do to help lower your risk for disease, even if they run in your family. There are many healthy lifestyle behaviors you can do to decrease your risk:

- make healthy eating choices
- be physically active
- avoid tobacco, drugs and alcohol
- practice safe sexual activity

Getting an annual well-visit will help your provider catch any changes in your body. If your provider knows your family history, he or she can help you determine which tests and screenings you should get.

How do I learn my family history?¹⁴

One way to gather information from your parent(s), sibling(s), grandparent(s), aunt(s) and uncle(s) about their health history, is by asking the following questions:

- Were you born with any medical problems?
- Do you have any major medical problems/diseases?
- Have you had any major medical problems in the past?
- What age did your medical problem start?
- What are some of the causes of death in the family?
 - » At what age did those family members pass away?
- What is your ethnic background? (What other countries did your family come from?)

As you gather information, keep track of it in your emergency information on your phone. You can also create a note in your phone as long as your phone can be locked.

My Family Health History: Family Member Interview

Directions: Interview a family member or a guardian to learn about any health issues that have been present within your family, either now or in the past. Also, use this opportunity to learn about any information you were not able to fill out on the registration forms.

If you are unable to get information about your biological family, you may interview a non-relative or nonbiological family member and discuss that person's history, and why it would be important to know.

Use the following questions to help guide your interview:

- Were you/other family members born with any medical problems?
- Do you/other family members have any major medical problems/diseases?
- Have you/other family members had any major medical problems in the past?
- What age did these medical problems occur?
- What are some causes of death in the family? At what age did these family members pass away?
- What is your/our family members ethnic background? Does this put us/me at risk for any diseases?

Do Not Write The Responses On This Paper! The Parent/Caregiver signature confirming your interview & your response to the reflection questions is your proof of completing this assignment.

I talked with my student about family health history and the connection between knowing this information and our health.

Parent/Caregiver Signature: _____ Date: _____

REFLECTION QUESTIONS

1. Why is it important for me to know my family health history?

2. What can I do with the information I learned to enhance my health?

Summary

You are reaching an age where it is important to start thinking more independently about your health and health care. It is important to know when and where to seek medical attention. You can save time and money by scheduling a doctor's appointment or visiting an urgent care clinic for non-emergencies. In case of an emergency you should visit the ED. It is also a good idea to keep track of your personal and family information. By taking the steps necessary to become your own health advocate, you will be very successful at navigating the health care system and maintaining good health.

Key Points to Remember

- Know your personal and family information.
- Understand your family health history and know if you are at risk for certain health problems.
- Understand any health risks associated with your ethnicity, sexual orientation and lifestyle factors.
- Build a good relationship with your primary care physician.
- Know when and how to seek the proper medical attention.
- Talk to a trusted adult about any questions or concerns you might have.

Resources

- List of common diseases/conditions:
<http://www.cdc.gov/diseasesconditions>
- CDC's Racial and Ethnic Approaches to Community Health Program:
<https://www.cdc.gov/chronicdisease/resources/publications/factsheets/reach.htm>
- Lesbian, Gay, Bisexual and Transgender Health:
<http://www.cdc.gov/lgbthealth/index.htm>
- Urgent Care Center Locations Nationwide:
<https://www.urgentcare.com>

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Draw/Write/Map the relationship between the following vocabulary words:
Health, Health Care, Health Literacy, and Self-Advocacy

Notes



Module 2: Understanding/ Managing Your Health

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 provider about your health and any concerns you may have. Knowing this information can help your provider understand how to give 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 provider so they can determine any health issues you may have.²

Describing symptoms

It is important to give the provider 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. 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 provider. 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 provider 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 what a provider identifies as health condition after you display signs or symptoms associated with that condition. In order to give a diagnosis, a provider must examine and speak with you. This is important because it will determine how your provider 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 provider 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 provider 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 provider your correct symptoms, you will get the proper diagnosis and receive the proper treatment or medication. Communicate with your provider about how feasible the treatment plan will be for you to follow. Once you have been given medication it is important the provider helps 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 provider 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 provider 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 provider 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)

How should the medication be taken?⁶

Medicine works best when the directions are followed. All medications come with directions on proper use; following the directions will make sure the medicine works. Labels on medications can be very overwhelming. They provide all of the information you need to know about that specific medication. This includes knowing how often to take it, the dose (amount), side effects and drug interactions. Some drugs such as antibiotics can cause an upset stomach, but if taken with food this can be avoided. Antibiotics can also cancel out your birth control pills.⁶

If you are on an antibiotic it is important to finish your medicine.

- If your antibiotic says to take it for 10 days, then you should take it for the entire 10 days. Don't stop because you are feeling better.

You should not share your medicine with anyone. Taking medicine that you don't need can be dangerous and could have unknown side effects.⁸ If you take too much medicine call the poison control center 1 (800) 222-1222.

It is also important to note that most drugs also have an expiration date printed on the container. Pay attention to the expiration dates on any drugs you may take and find out how to properly dispose of them when they expire.⁹ If you are unsure of anything relating to your medication (dose, side effects, etc.) your provider or pharmacist can help answer your questions.

Now that we have learned about medications, let's take a minute and put our skills to the test. Using the drug label below, answer the following questions.

1. What do you use this drug for?

2. Should you take this drug if you have a headache? ☐ Yes ☐ No

3. How much should you take?

4. If you are not feeling better after 2 hours, should you take more? Why or why not?

Drug Facts	
Active ingredient (in each tablet)	Purpose
Chlorpheniramine maleate 2 mg	Antihistamine
Uses temporarily relieves these symptoms due to hay fever or other upper respiratory allergies: <input type="checkbox"/> sneezing <input type="checkbox"/> runny nose <input type="checkbox"/> itchy, watery eyes <input type="checkbox"/> itchy throat	
Warnings Ask a doctor before use if you have: <input type="checkbox"/> glaucoma <input type="checkbox"/> a breathing problem such as emphysema or chronic bronchitis <input type="checkbox"/> trouble urinating due to an enlarged prostate gland Ask a doctor or pharmacist before use if you are taking tranquilizers or sedatives. When using this product: <input type="checkbox"/> drowsiness may occur <input type="checkbox"/> avoid alcoholic drinks <input type="checkbox"/> alcohol, sedatives, and tranquilizers may increase drowsiness <input type="checkbox"/> be careful when driving a motor vehicle or operating machinery <input type="checkbox"/> excitability may occur, especially in children If pregnant or breast-feeding, ask a health professional before use. Keep out of reach of children. In case of overdose, get medical help or contact a Poison Control Center right away.	
Directions	
adults and children 12 years and over	take 2 tablets every 4 to 6 hours; not more than 12 tablets in 24 hours
children 6 years to under 12 years	take 1 tablet every 4 to 6 hours; not more than 6 tablets in 24 hours
children under 6 years	ask a doctor

5. You are babysitting a 7 year-old and mom told you to give them this medicine. How much should you give them?

6. What are the potential side effects?

7. What should you avoid while taking this?

Drug Facts (continued)	
Other Information <input type="checkbox"/> store at 20-25°C (68-77°F) <input type="checkbox"/> protect from excessive moisture	
Inactive ingredients D&C yellow no. 10, lactose, magnesium stearate, microcrystalline cellulose, pregelatinized starch	

8. What temperature should you store this at?

Vaccines

Another important piece about being a good self advocate and being health literate is understanding your vaccination history and what vaccines are available to you.

What is a vaccine?¹⁰

Vaccines are weakened forms of various diseases that are injected (can also be oral or nasal) into the body and help reduce the chance that you'll be affected by those diseases. Since the disease is weak, it does not make you ill, but it does produce an immune response. Your body will remember that immune response when you come in contact with the disease in the future and will keep you from becoming seriously ill.

Vaccine Fact or Myth?¹¹⁻¹⁴

The following activity will provide several statements about various vaccinations. The statements will either be a fact or a myth. Check FACT if the statement is true or check MYTH if the statement is false. The lines are provided for note-taking purposes.

1. You can get the flu from the flu shot. ☐ **FACT** ☐ **MYTH**

2. Vaccines in children can cause autism. ☐ **FACT** ☐ **MYTH**

3. Children should still get vaccines for diseases that are no longer common. ☐ **FACT** ☐ **MYTH**

4. Living a healthy lifestyle will keep you free from diseases and vaccinations are not necessary.
☐ **FACT** ☐ **MYTH**

5. Vaccines generally have some side effects, but they are usually mild. ☐ **FACT** ☐ **MYTH**

6. The HPV vaccine is only given to girls because it protects against cervical cancer so boys don't need it. ☐ **FACT** ☐ **MYTH**

To find out which vaccines you have been given you can ask your provider or the school nurse. If you were not vaccinated against something you feel you need or want; talk to your provider because you can still get it, it is not too late.

Summary

It is important to know how to identify symptoms and other signs that will help the provider find a solution to any medical issues you may have. When you share your information with medical professionals they can use that information to decide the best prevention and treatment options for you, resulting in better overall care.

Key Points to Remember

- Understand what symptoms are and how to describe them.
- Understand any current or previous diagnoses.
- Know any allergies you may have.
- Know any medications you take and how to properly use them.
- Know your vaccination history and stay up to date on your vaccinations.

Resources

Vaccine Schedule: <http://www.cdc.gov/vaccines/schedules/hcp/index.html>

Poison Control Center: 1 (800) 222-1222

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Notes

Module 3: Insurance and Privacy



Module 3:

Insurance

and Privacy

TABLE OF CONTENTS

Introduction	22
Types of Health Insurance	22
Prescription Coverage/Plan	24
Your Insurance Card	24
Know Your Rights	27
Summary	28
Resources	28
References	29
Notes	29

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, 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 provider. 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 in foster care or 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
- _____
- Telephone
- _____

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 many insurance carriers. 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.



Prescription Coverage/Plan

Your health insurance covers your medical costs. For example, if you broke your arm, your health insurance would cover all or most of the costs for the visit to the Emergency Department. If you were given a prescription for medicine to help with your pain, your health insurance would not pay for this. You would need something called a prescription plan to help pay for the medicine.

What is a prescription plan?^{3, 4}

Many times, an insurance plan will include prescription coverage (e.g., Medicaid) but sometimes it is a separate plan. For example, without a prescription plan, a specific medicine might cost \$80, but with a prescription plan you may be able to get the same medicine for \$15. There are different types of medicines that the pharmacy provides.

- **Brand name** – drugs that are made by large pharmaceutical companies and they cost more than generic drugs.
- **Generic** – drugs that have the same ingredients as the brand name drugs but are much cheaper.

For example, if your provider prescribes you Zantac® (brand name) for heartburn the pharmacy may give you Ranitidine (generic) because the provider told the pharmacist the generic was all right to use.



Your Insurance Card⁵

Once you have an insurance plan, you will receive an insurance card. This insurance card acts as proof that you have an insurance plan. Usually when you go to the provider or pharmacy, they will ask to see your card so they can check your insurance plan and charge you the correct amount for their services. It is important to keep a copy of your card with you at all times. You may ask for an extra copy of your card for your parent(s)/caregiver(s). It should be kept with a photo ID and any other medical information (allergies, medications and medical problems) that is important for your care.

What information is on an insurance card?

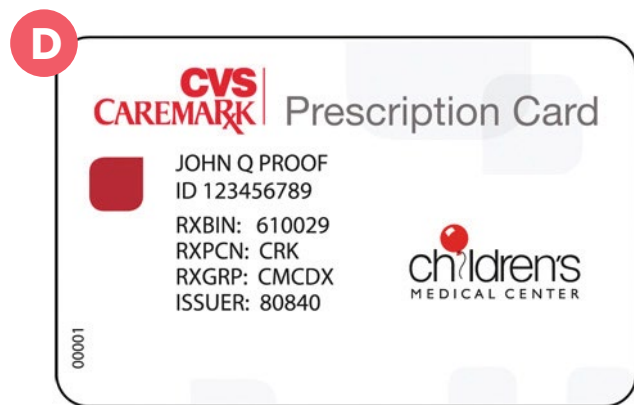
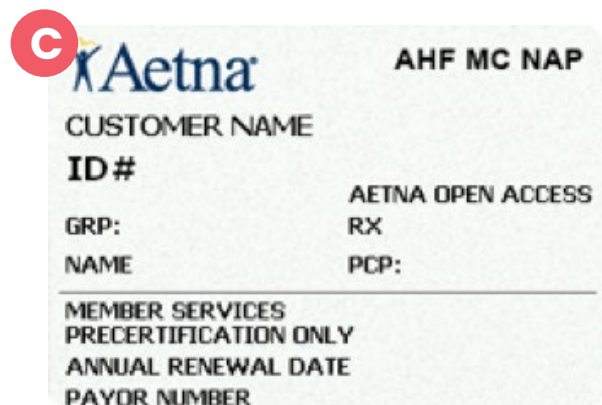
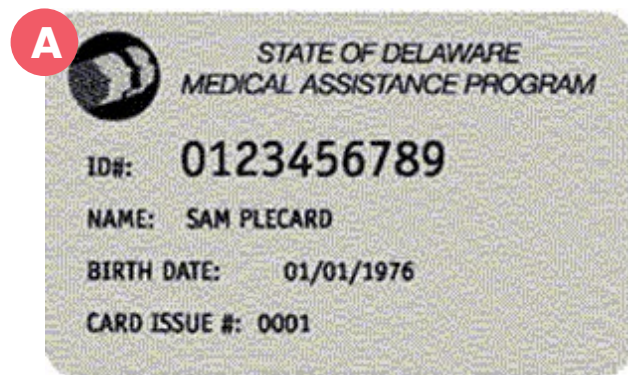
Below is a sample insurance card along with a number next to each part of the card that you should know about. Keep in mind that this is just one example of an insurance card. Not every card will look like this, but they will all generally include the same information.

Sample National ID Card

		BlueCard® PPO		4
1	Member Name JOHN DOE	PRIMARY CARE \$20 SPECIALIST \$30 EMERGENCY ROOM \$125 INPATIENT HOSP COPAY \$150 DENTAL DEDUCTIBLE \$50 DENTAL MAXIMUM \$2500		5
2	Member ID Number IDC3HZN99999999			
3	GROUP NUMBER 75999-0000 TYPE FAMILY BCBS PLAN CODES 280/780	RXBN 004336 RXPCN HZRX ISSUER (80840) RXGRP 0759990000		6
				

- 1. Member Name** – If you are on your parent(s)/caregiver(s)'s insurance plan, your card could have your name or your parent(s)/caregiver(s)'s name on it. If you have your own insurance, your name will be here.
- 2. Member ID Number** – lets the insurance company know what kind of plan you have and how to pay your bill.
- 3. Medical Coverage verification data**
 - *Group number* – tells the insurance company who you get your insurance from (your job, parent(s)/caregiver(s)'s job, etc.).
- 4. Name of the product** – the type of the insurance plan you have.
- 5. Copayment (Co-pay) information** – how much you will pay out of pocket for different services.
- 6. Prescription Coverage verification data**
 - *Prescription information* – anything that has Rx means prescription. This symbol helps your insurance company pay for your medicine.

Now that you know what an insurance card looks like, take a look at the insurance cards below and try your best to answer the questions that follow.



Which of the cards above covers prescriptions? _____

On Card A, what is the ID number? _____

On Card B, what is the co-pay for an office visit? _____

On Card D, what is the group number? _____

Know Your Rights

Confidentiality

Some medical and other information about you will be kept private from everybody, including your parent(s)/caregiver(s). By having a good relationship with your provider, you could be comfortable talking to them alone about things you don't want your parent(s)/caregiver(s) to know about like your sexual activity. This information will be kept between you and your provider. It is important to always be honest with your providers about any symptoms or health worries that you may have. You do not have to worry about your provider telling others about your personal information unless you tell them you are going to hurt yourself or someone else in which case the provider will be sure you get appropriate care.⁶

I am under the age of 18 and want to see the provider for a problem I am having. Do my parent(s)/caregiver(s) have to know about it?

In most states, a minor (under the age of 18) can seek care without consent (permission) from their parent(s)/caregiver(s) in a few situations.

- If you are emancipated or are living apart from your parent/caregiver and managing your own finances
- Medical and dental services if your parent/caregiver:
 - » cannot be reached
 - » when reached, refuses to provide or withhold consent
- Emergency care
- Sexual and reproductive health

What about my privacy?

You just talked to your provider about some things and you are concerned about them telling your parent(s)/caregiver(s). The good news is you can talk to the provider and receive treatment and your visit will remain private. Your parent(s)/caregiver(s) will not be able to read the visit notes without your permission.⁸ This will still be true if you went to be seen for cold and flu like symptoms and through talking with the provider they become concerned you may have a sexually transmitted infection (STI). Even though the visit wasn't for the STI, this part of the visit will be confidential since consent from your parent(s)/guardian(s) was not needed for this.

These rules apply when a parent(s)/caregiver(s) asks to see your medical record. Until you are 18 your parent(s)/caregiver(s) has the right to request to see your medical record. The provider must share this with them with the exception of your confidential information. They cannot share information where their consent was not needed or in some cases they may have consented to a confidential relationship between you and your health care provider. If this is the case, they will not be able to have access to those records either.⁷

My Rights and Responsibilities

When seeking healthcare you have many rights.

1. In most states, you have the right to see a provider by yourself without a parent(s) or caregiver(s) in the room.
2. You have the right to be treated with respect regardless of race, gender, skin color, religion, age, financial status, health status, parental status, sexual orientation, gender identity, gender expression, immigration status, or place you were born.
3. In most states, all forms of contraception are available without parent(s)/caregiver(s) permission no matter your age and may be free or low cost if you are using Medicaid or receiving services at a Title X reproductive/sexual health center.
4. The right to have your care options explained to you.
5. The right to review your health center records.



Summary

Insurance can be a very overwhelming topic, especially since there are so many different types of insurance and so many different guidelines to follow. But with the cost of health care so high, it is extremely important to have an insurance plan to help cover some of those costs. If you take the time to learn about your insurance options and pick the plan that is best for you, you should be able to receive all of your medical services and health care needs without paying large amounts of money.

Key Points to Remember

- If your parent(s)/caregiver(s) have private insurance (through their job) you can stay on it until you are 26.
- Even if your parent(s)/caregiver(s) do not have insurance you can still get it, most likely through the government (Medicaid).
- Understand the types of insurance and how to get it if you don't have it.
- Know that a prescription plan can significantly reduce your medication costs.
- Know the parts of an insurance card and why they are important.
- Know that you have the ability to see your provider by yourself.
- Carry your insurance card, a photo ID, allergies, medications and list of medical problems with you at all times.

Resources

MyHealth Passport is a customized, wallet-size card that gives you instant access to your medical information. It can be used when you go to a new provider or visit an emergency room.

<https://www.sickkids.ca/myhealthpassport>

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Notes

This image shows a single sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



Module 4: Making/ Navigating Your Visit

TABLE OF CONTENTS

Introduction	32
Scheduling an Appointment	32
Phone Call Etiquette	33
Checking In + Filling Out Forms	34
Personal and Family Health History Form	35
Insurance Card Information	39
The Visit	40
Meeting With Your Provider Independently	41
Checking Out + Follow-Up Appointment	42
Be Your Own Advocate	42
Summary	43
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 provider. Doing certain things in advance will save you time. Preparing questions for your provider, filling out medical forms, and having a list of allergies and medications are a few things that will help your appointment run smoothly.

Preparing for Your Visit:

<input type="checkbox"/>	General Information	<input type="checkbox"/>	Current Medications
<input type="checkbox"/>	Personal Contact Information	<input type="checkbox"/>	Allergies
<input type="checkbox"/>	Family Contact Information	<input type="checkbox"/>	Personal & Family Health History
<input type="checkbox"/>	Emergency Contact information	<input type="checkbox"/>	Insurance Card Information
<input type="checkbox"/>	Lifestyle Behaviors	<input type="checkbox"/>	A list of questions for your healthcare provider
<input type="checkbox"/>	Illnesses or Surgeries	<input type="checkbox"/>	

Scheduling an Appointment¹

Scheduling a doctor’s appointment can feel difficult or overwhelming, but knowing the best times to call the office and how far in advance to schedule an appointment will speed up the process. Ask how long you’ll be with the provider, so you know 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 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.
- Avoid calling during busy hours (e.g., just after opening, just before closing or during lunch time).
- Write down your appointment date and time so you don’t forget.
- People with a uterus should schedule a gynecologist (provider that specializes the health of the uterus, breasts, vagina, ovaries and cervix) appointment once they turn 18 or become sexually active.
- All adolescents (12–21) are encouraged to visit their health care provider annually, this is called an Adolescent Well-Visit.



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. Below you will see an example of how a phone call may go.

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.*



Checking In + Filling Out Forms

When you check in at the doctor's office there are a few things that you will have to do:

- Provide your name and who you are there to see.
- Have a valid ID and your insurance card ready.
- You might have to pay a co-pay which can happen either when you check in or when you check out.
- If you have been seen in the office before you will be asked to check that the information they have is current.
- If you are a new patient:
 - » You will be asked to fill out some basic information about yourself (name, address, insurance, parent(s)/caregiver(s) info, etc.).
 - » You will be asked to complete a medical history form.

To save time, it is a good idea to fill these forms before your doctor's appointment. Some offices will send you the forms by mail or email. In addition, sometimes you can locate the forms on the provider's website.

Personal and Family Health History Form²

As a new patient you will have to fill out a registration form. These forms provide the provider with your basic information (name, address, date of birth, insurance, etc.) as well as your personal and family medical history. If you are a returning patient, you will be asked to review your information and make sure it is still correct. Practice filling out the medical forms below using the scenario provided in class.

General information

Name

First: _____ Middle: _____

Last: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Telephone: (____) _____ Date of Birth: ____/____/____

Place of Birth: _____

Race (Check any that apply)

☐ Native Hawaiian/Pacific Islander

☐ White/Caucasian

☐ Black/African-American

☐ American Indian/Alaska Native

☐ Asian-American

☐ Hispanic/Latino

Height: _____ feet _____ inches

Weight: _____ pounds

Marital Status: ☐ Single ☐ Married

When was your last physical exam? ____/____/____

Name of Primary Care Provider: _____ Telephone: (____) _____

Personal contact information

Home Phone: (____) _____ Cell Phone: (____) _____

Family contact information

Parent/Caregiver Name (1): _____ Relationship: _____

Home Phone: (____) _____ Cell: (____) _____ Work: (____) _____

Parent/Caregiver Name (2): _____ Relationship: _____

Home Phone: (____) _____ Cell: (____) _____ Work: (____) _____

Do you have any siblings? ☐ Yes ☐ No

Name: _____ Age: _____

Name: _____ Age: _____

Emergency contact

Name of Contact: _____ Relationship: _____

Home Phone: (____) _____ Cell: (____) _____ Work: (____) _____

Personal and Family Health History Form (continued)²

Lifestyle behaviors

Do you smoke? ☐ Yes ☐ No

If yes, how many packs a day do you smoke? _____

Do you drink alcohol? ☐ Yes ☐ No

If yes, how many times per week do you drink? _____

Do you drink caffeine (coffee, soda, tea)? ☐ Yes ☐ No

If yes, how many cups per day? _____

How many times per week do you exercise? _____

How many hours per day do you watch television? _____

How many hours of sleep do you get per night? _____

Do you have any problems sleeping? If so, please describe below.

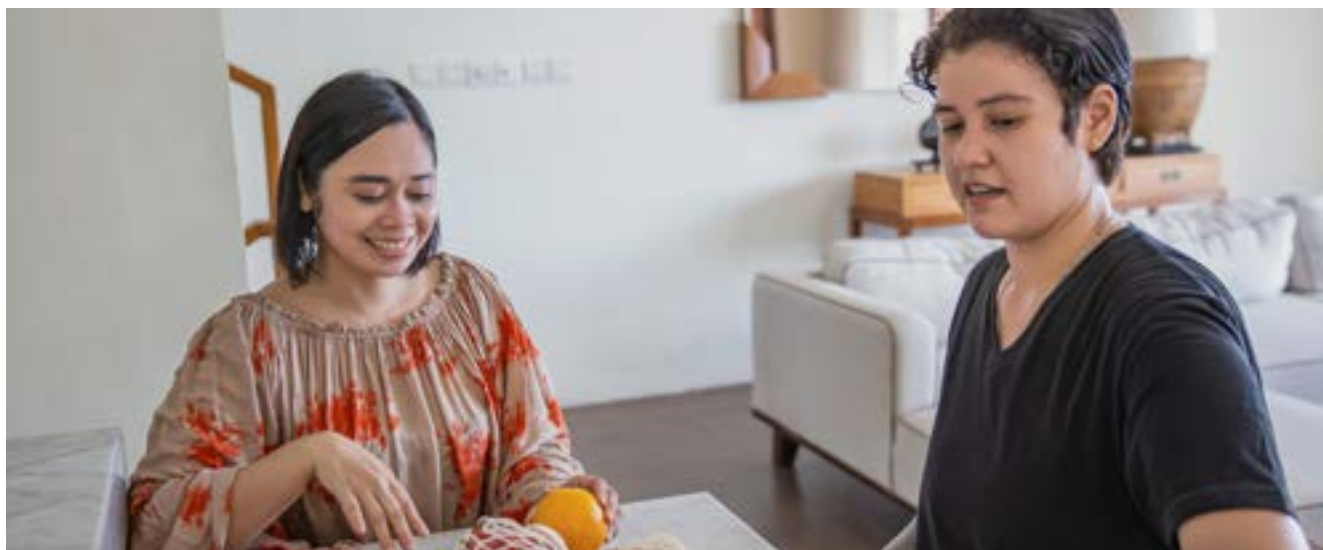
Illnesses or surgeries

Please list any serious illnesses/injuries you have had in the past. Also list the date of the injury/illness.

Illness or Injury	Date
Ex. Asthma	July 2010
Ex. Concussion	May 2, 2012

Please list any surgeries you have had and the date they happened.

Surgery	Date
Ex. Tonsillectomy (tonsils removed)	June 12, 2013



Personal and Family Health History Form (continued)²

Current medications¹

Please list any medications you take. Include both prescription and over-the-counter medications.

Name	Dose (How much)	How many times per day
Ex. Fexofenadine (Allegra)	180 mg (1 tablet)	Twice a day

Allergies

Please list any known allergies you have and the type of reaction.

Allergy	Reaction
Ex. Peanuts	Difficulty breathing
Ex. Pollen	Itchy eyes
Ex. Penicillin	Rash

Personal and Family Health History Form (continued)²



Personal and family history

Have you or anyone in your family ever had any of the following? Please check either the yes or no column. If you check yes, please note which family member or members had the health problem. You may choose from the family members listed below. If someone in your family has had cancer, please note the type of cancer in the designated space.

Mother	Father	Grandfather	Grandmother	Aunt
Uncle	Brother	Sister	Cousin	Myself
Health Problem	Yes	No	Relationship	
Alzheimer's Disease				
Anemia				
Arthritis				
Asthma				
Breathing Problems				
Cancer Type:				
Cancer Type:				
Cancer Type:				
Congenital Hearing Loss				
Diabetes - Type I or Type II				
Drug Addiction				
Emphysema				
Seizures				
Glaucoma				
Heart Attack				
Heart Disease				
Hypertension (High blood pressure)				
High Cholesterol				
Kidney Disease				
Liver Disease				
Lung Disease				
Mental Illness				
Overweight/Obesity				
Sickle Cell Disease				
Sleep Disorders				
Stomach/Intestinal Disease				
Stroke				

Once you have filled out the registration form you will hand it back in to the front desk and wait for your name to be called. If you are a returning patient, you will not have to fill out a registration form again. If any of your information has changed (e.g., address, new insurance) you must let the doctor's office know.

Insurance Card Information³

 BlueCross BlueShield		BlueCard® PPO	
Member Name JOHN DOE		PRIMARY CARE	\$20
Member ID Number IDC3HZN99999999		SPECIALIST	\$30
		EMERGENCY ROOM	\$125
		INPATIENT HOSP COPAY	\$150
		DENTAL DEDUCTIBLE	\$50
		DENTAL MAXIMUM	\$2500
GROUP NUMBER	75999-0000	RXBN	004336
TYPE	FAMILY	RXPCN	HZRX ISSUER (80840)
BCBS PLAN CODES	280/780	RXGRP	0759990000
			

Spouse/Guarantor

First Name: _____

Last Name: _____

Social Security Number: _____

Date of Birth: ____/____/____

Address: _____

City: _____ State: _____ Zip: _____

Telephone (Home): (____) _____

Telephone (Work): (____) _____

Insurance

Primary Insurance Carrier: _____

Identification Number: _____

Group Number: _____

Insurance Address: _____

City: _____ State: _____ Zip: _____

Policy Holder/Insured: _____ Date of Birth: ____/____/____

Policy Holder Employer: _____ Relationship to Insured: _____

Secondary Insurance Carrier: _____

Identification Number: _____

Group Number: _____

Insurance Address: _____

City: _____ State: _____ Zip: _____

Policy Holder/Insured: _____ Date of Birth: ____/____/____

Policy Holder Employer: _____ Relationship to Insured: _____

The Visit

When your name is called, a nurse or medical assistant will take you back to the room. They will take your height, weight, temperature and blood pressure. They will also ask you the reason for your visit, what medications you are currently taking, the name of your pharmacy and any other concerns you might have. You will be asked the reason for your visit several times while you are in the doctor's office, this is to make sure you get the correct diagnosis. When you self-advocate and tell the provider everything you are feeling, you will get the best care you need.

If you are there for a wellness visit (physical or checkup)

- The provider will ask if you have any concerns and perform an exam.

If you are there for a sick or injury visit

- The provider will ask you how you are feeling (symptoms), how long you have been feeling this way and perform an exam.

The provider will give you a lot of information during your visit. You can also bring an advocate with you, like a parent, guardian or friend for support and to help you remember what the health care provider recommends.

Put Your Self-Advocacy Skills to Work

- It's important to tell your provider personal information, even if it makes you feel embarrassed or uncomfortable.⁴ Be honest.
- Make sure to let your provider know about any changes since your last visit such as any changes in your life that may be causing you stress (e.g., death in the family, moving to a new city, new job).⁴
- As a young adult, you are responsible for listening to and remembering what your health care professionals tell you. Most people can recall only two or three things their providers tell them, so it's a good idea to write down the information or instructions.⁵

What if I don't understand?⁶

Understanding is not only linked to being a good self-advocate but also being health literate. Health literacy doesn't have to do with how smart you are. It has to do with asking questions when you don't understand, reading information the provider gives you and following proper instructions. Sometimes it may be difficult to understand what your provider is trying to explain. Ways to increase your health literacy is to ask questions you have about your health and keep asking until you understand. It's a good idea to write down and take your questions with you to help you remember **ALL** of them. The next time you see your provider, take these questions with you and **ASK!** If you don't understand your provider there are a few things you might say:

- Please tell me more about that.
- Could you explain that to me again?
- Could you write that down for me?
- Is there something you can give me to read?

Meeting With Your Provider Independently

When you are alone with your provider you can talk about some things you may not want to discuss while your parent(s)/caregiver(s) are in the room. It is important to feel comfortable with your provider and practice speaking up for yourself. They have heard and seen it all. Your provider will be more than happy to answer any health questions you may have. It's okay to write down and take your questions with you to help you remember what to ask or you can give the written questions to your provider for them to read directly. It would also be helpful to prepare to answer your provider's questions. After a few visits, you may notice that your provider asks some of the same questions during each visit.

Practicing the Visit

During your visit the provider will ask you questions. Below is an example of the questions you may be asked if you were sick with a high fever of 101°F and have been vomiting.

Commonly Asked Questions	Answer to the Questions
What brings you into the office today?	Don't feel well
How are you feeling? (any symptoms)	Fever of 101°F and vomiting
Where does it hurt?	Stomach
How long have you felt this way?	2 days
Have you taken any medications for these symptoms?	Tylenol®
How often?	Every 4 hours
Do you have any known allergies?	Cats
What happens when you are around cats?	Rash, itchy skin, watery eyes
Are you currently taking any medications?	Insulin
Do you smoke or drink? If yes, how often?	Smoke, 2 vapor cigarettes a day
How many hours do you usually sleep at night?	5
Are there any new changes in your life or new stressors? (e.g., new school, death in family, new job)	A lot of school projects due at the same time
Females: date of your last period	Yesterday

Checking Out + Follow-Up Appointment

Once you are done with your doctor's visit it will be time to check out. The provider will usually give you a paper or medical chart to hand in during check-out. This paper will let the front desk know if you have any prescriptions or need a follow-up appointment. You will usually check out at the same front desk where you first checked in. During check-out you will:

- Hand the medical chart.
- Pay the co-pay (if one is required by insurance).
- Make a follow-up appointment if needed.

A follow-up appointment is usually made to check if the patient's health is improving. If you are sick and are given medications the provider will want to follow up to see if the medications are working and if you are feeling better. The person at the front desk will ask you what day is best to make another appointment. They will also inform you if you have any electronic prescriptions that were sent to the pharmacy or, if you have a written prescription, you will take it to the pharmacy yourself. Once you leave the office:

- Go to the pharmacy and pick up prescriptions (if the provider has prescribed any).
- Write down when your next appointment will be so you do not forget.
- Write down any questions you may have forgotten to ask so you can ask on your next visit.

Filling your Prescriptions

The process of filling your prescription will start in the doctor's office. You must tell your provider if you are currently taking any medications including OTC or herbal medicines. It is important to be honest about your medications because one medication could affect other medications that your provider prescribes to you. Some providers will give you a paper prescription but most prescriptions are now done electronically. Before going to the provider, it is a good idea to ask your parent(s)/caregiver(s) which pharmacy your family goes to for their prescriptions because your provider will ask which pharmacy you use. There are also a few things you should know before picking up your prescription including:

- Does your insurance cover the medication? If so, bring your insurance card with you.
- What is the location and phone number for the pharmacy.
- Find out if you have a co-pay and bring the money with you.
- Bring the written prescription if it is not sent electronically by your provider.⁷

Be Your Own Advocate

Discuss the scenario and determine how the situation should be handled.

1. You take certain medications regularly, and are allergic to a few things. But sometimes when you are relaying information to someone else, you forget some of it. How can you better remember this information?
2. You have a question, but are embarrassed to ask the provider. How do you get an informed answer to your question? Or what do you do?
3. Your provider gave you a lot of information about your new asthma diagnosis but you are not really sure about what they told you to do to take care of yourself. What do you do?
4. Your provider gave you a prescription and suggested an OTC drug to help your diagnosis. You go to the drugstore and the OTC drug they suggested is out of stock. What do you do?

Summary

It is important to learn how to schedule a doctor's appointment. Giving the provider the right information will help him or her make sure you are getting what you need during the appointment. Be prepared and bring any information (e.g., insurance card, Social Security Number, co-pay) with you to your appointment. This will also help you fill out personal and family medical forms. If possible, fill out the forms before your appointment so you can ask your parent(s)/caregiver(s) for help. Be honest with your provider and don't be afraid to ask a lot of questions.

Key Points to Remember

- Have personal information ready when calling a doctor's office.
- Know your medical history before meeting with medical professionals.
- If possible, fill out medical forms before your visit.
- Describe all of your symptoms correctly and how long you have had them.
- Ask plenty of questions when you don't understand something.



Resources

- MyHealth Passport is a customized, wallet-size card that gives you instant access to your medical information. It can be used when you go to a new provider, visit an emergency room or are writing your first novel and want the names of your medications for your hero <https://www.sickkids.ca/myhealthpassport>

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Notes

This image shows a full page of blank, lined paper. It features approximately 20 evenly spaced horizontal blue lines across its entire width. The lines are thin and consistent in color, set against a plain white background. There are no margins, text, or other markings present on the page.



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