

# You & Your Health Care Provider

## What You Need To Know



### Permafold® Topics

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To take care of your health, you need to follow good health habits. These include eating right, staying physically active, and getting enough sleep.

You also need to get regular medical care. You are more likely to get the medical care you need when you:



- Know where to go for medical care.
- Feel comfortable when you see or talk to health care providers.

This Permafold® will help you:

- Find out where to go for medical care.
- Choose a health care provider for your needs.
- Know what to say and ask when you talk to him or her.

## 1. Health Care Providers

In this brochure, the term health care provider refers to a number of persons who provide medical care. These include:

- Doctors. These are medical doctors (M.D.s) and doctors of osteopathy (D.O.s). Some doctors are general doctors. Others are specialists. (See Doctors & Their Specialties on panels 6 and 7.)
- Physician assistants (P.A.s), who work with doctors.
- Nurse practitioners (N.P.s), certified nurses (C.N.s), and other nurses who work with doctors.
- Health care providers at walk-in clinics, urgent care centers, and hospitals.
- Home health care providers.
- Psychiatrists and psychologists.
- Dentists.



Reviewed and Approved by the Senior Medical Advisory Board

This Permafold® is not meant to take the place of expert medical care or treatment. Follow your doctor's or health care provider's advice.

## 2. Tips to Choose a Doctor

The right doctor for you is a big part of your medical care. Don't wait until you get sick to find one.

The type of health insurance you have (or do not have) has a lot to do with choosing doctors.

### If You Have Health Insurance

- Look for a doctor who accepts your health plan.
  - Check with the plan. You can find this out from the plan's Web site. You can find this out from the customer service phone number on your health insurance card. If your health plan is from your workplace, you can ask the person at work who handles employee benefits.
  - If you belong to a managed care plan, get a list of doctors who work with the plan. Health Maintenance Organizations (HMOs) and Preferred Provider Organizations (PPOs) are types of managed care plans.
  - If you have Medicare, find out about doctors who accept this from [www.medicare.gov](http://www.medicare.gov) or call 1.800.MEDICARE (633.4227).
  - If you have Medicaid, contact [www.cms.hhs.gov](http://www.cms.hhs.gov) or call or visit your local Social Security office.
- After you find out which doctors accept your health plan, call their offices to find out if they are taking new patients.



### If You Do Not Have Health Insurance

- Look into getting some. Insurance costs money, but having none may end up costing you more.
  - Discuss your health needs and ability to pay for premiums with an insurance broker. Find out about health insurance in your state from [www.naic.org/state\\_web\\_map.htm](http://www.naic.org/state_web_map.htm).

- Look into group coverage. Find out if you can get health insurance from groups you belong to, such as the school or college you attend or groups, such as AARP.
- If you cannot pay for health care, contact the Bureau of Primary Health Care at [www.ask.hsra.gov/pc](http://www.ask.hsra.gov/pc). This site will help you find a clinic in your area that will provide medical care at a reduced cost or for free.
- Know about “Insure Kids Now!” Infants, children and teens may be able to get free or low-cost health insurance from the state you live in. To find out, contact 877.KIDS.NOW (543.7669) or [www.insurekidsnow.com](http://www.insurekidsnow.com).

### After Finding out Your Options for Doctors

- Make a list of things that are important to you. Examples are a close location, if you want a male or female doctor, and someone who can understand and speak your language.
  - Look for a doctor who has the training and experience to meet your health needs.
  - Find out if the doctor is licensed in the state he or she practices in. Check with your local medical society. Information about doctors in most states can be found at [www.docboard.org](http://www.docboard.org). More places to find out about a doctor's credentials are:
    - The American Board of Medical Specialties (ABMS)  
866.ASK.ABMS (275.2267)  
[www.abms.org](http://www.abms.org)
    - Medical Association's “AMA Physician Select” free service [www.ama-assn.org/aps/amahg.htm](http://www.ama-assn.org/aps/amahg.htm)
    - The Federation of State Medical Boards  
888.ASK.FCVS (275.3287)  
[www.fsmb.org/members.htm](http://www.fsmb.org/members.htm)
    - Health Grades. (There is a fee to use this.)  
[www.healthgrades.com](http://www.healthgrades.com)
    - These Web sites:  
[www.docboard.org](http://www.docboard.org)  
[www.healthfinder.gov](http://www.healthfinder.gov)

- Look for a doctor you can relate to. How do you want medical decisions to be made?



The doctor alone? You and the doctor together? Interview several doctors before you decide on the one you want. Choose one you feel comfortable with.

- Ask about office hours and staffing. Ask how long persons usually wait to see the doctor. Find out how many patients are scheduled to be seen in an hour.
- Ask how payment is handled. Must you pay for your visit at that time? Can you be billed and pay later?
- Find out what other providers serve as backups when the doctor is away. Ask what you should do at non-office hour times. Ask which walk-in clinic or urgent care center you should use.
- Find out which hospital(s) the doctor sends patients to.
- Look for a doctor who is competent and can care for all your general health needs. Ask if and who the doctor will refer you to for any special health needs.
- Ask relatives and friends if they have been patients of doctors you can choose from and if they would recommend them to you.



### 3. Doctors & Their Specialties

Different doctors treat different conditions. A list of these specialists is given below and on the next panel. **{Note:** Some health plans require that you get a referral from your primary doctor to see a specialist and have the costs paid for by the plan. Your health plan may allow you to see a specialist without a referral.}

- **Allergist** – Diagnoses and treats allergies.
- **Anesthesiologist** – Gives anesthetics during surgery.
- **Cardiologist** –



- Diagnoses and treats diseases of the heart and blood vessels.
- **Chiropractor** – Manipulates and adjusts the spine for therapy.
- **Dermatologist** – Diagnoses and treats acne, skin cancer, and other skin conditions.
- **Emergency Medicine** – Specializes in rapid recognition and treatment of trauma or acute illness.
- **Endocrinologist** – Diagnoses disorders of the internal glands, such as diabetes and thyroid problems.
- **Family Practitioner** – Provides total health care of the individual and the family.
- **Gastroenterologist** – Diagnoses and treats disorders of the stomach, bowels, liver, gallbladder, and other organs of the digestive tract.
- **Gynecologist** – Diagnoses and treats fibroids, ovarian cysts, and other female reproductive system conditions.
- **Internist** – Diagnoses and treats a variety of diseases, especially those of adults.
- **Nephrologist** – Diagnoses and treats diseases and problems of the kidneys.

- **Neurologist** – Diagnoses and treats disorders of the nervous system, such as Alzheimer’s disease and multiple sclerosis.
- **Obstetrician** – Provides care and treatment of females during pregnancy, labor and delivery, and 6 weeks after delivery.
- **Oncologist** – Diagnoses and treats all types of cancer and other types of benign and malignant tumors.
- **Ophthalmologist** – Diagnoses, monitors, and treats vision problems and other disorders of the eye.
- **Orthopedist** – Diagnoses and treats injuries and diseases of the bones, joints, and muscles.
- **Pediatrician** – Diagnoses and treats the physical, emotional, and social problems of children.
- **Physiatrist** – Provides physical and rehabilitation treatment of muscle and bone disorders.
- **Psychiatrist** – Treats and prevents mental, emotional, and/or behavioral disorders.
- **Radiologist** – Uses X-rays and radiant energy for the diagnosis and treatment of disease.
- **Urologist** – Diagnoses and treats bladder and prostate problems and other conditions of the urinary or urogenital tract.



## 4. Reasons to Call Your Doctor/Provider

Common sense says to avoid visits to a provider when they are not really necessary. Yet there are symptoms a doctor should check out. These include:

- Any unexplained lumps or swelling.
- Frequent nosebleeds.
- Blackouts.
- Dizzy spells.
- Frequent earaches.
- Severe depression.
- Persistent hoarse voice or trouble swallowing.
- Frequent or painful urination.
- Breast lumps or pain.
- Recurring colds, sweating, fever.
- Blood in the urine or stools.
- Chronic cough.
- Swollen ankles.
- Enlarged lymph glands.
- Loss of function, stumbling.
- Severe insomnia or fatigue.
- Persistent thirst.
- Convulsions.
- Chest pressure or pain.
- Weight loss or gain for no reason.
- Diarrhea or constipation that does not go away.



## 5. Calling Your Doctor/Provider Checklist

### Things to Find Out Before You Call

- What is the best time to call?
- What is the provider's rule for calling back?
- Who should you speak with if you can't talk one-on-one with the provider?
- What is the phone number for emergency calls or calls when the office is closed?
- Who can you call if the provider is out of town?

### During the Phone Call

- Quickly explain why you are calling, especially if you've phoned after hours. (Have someone else call if necessary.)
- Define your problems and symptoms. Write these down and keep them by the phone so you can report them fast and completely.
- Report results of things you have kept track of (e.g., temperature of 101°F for 2 days, diarrhea that has lasted for 48 hours, etc.).
- Ask the provider what you should do. Write it down.
- Have your pharmacist's phone number handy.
- Ask if and when you should call back, or if you should be seen.
- Ask what would require you to go to an urgent care center or to the hospital's emergency department.
- Thank the provider for talking to you on the telephone.



## 6. Making the Most of an Office Visit

### Before the Office Visit

- If necessary, have your medical records, reports, and/or results of lab tests and X-rays mailed or faxed to your provider. Call the provider's office to find out if your records were received.
- Plan ahead of time what you want to discuss. Write it down to take with you. Also, make a list of medications, vitamins, etc. that you take. Include their doses. Or, take them in their original containers with you.

### At the Office Visit

Be prepared to discuss:

- Your current problems, symptoms, and needs. Read or give a written list to your provider.
- Any home treatments or self-tests you have done. State what has and has not helped.
- Your own and your family's medical history.
- Your daily living habits (e.g., eating, drinking, exercise, smoking, and sleep habits).
- Your work, family, and living situations and stresses and changes going on in your life.

Be prepared to ask:

- For an explanation, in simple terms, of: What the provider advises; names and doses of medications, if prescribed; and what the medication should do, how it should be taken, and about side effects.
- For the costs of the office visit and tests done and if and who you need to call for test results.
- What self-care measures you should do and when you need to call or see the provider again.
- For a summary of the office visit to be sent to other providers, if needed.



## 7. Tips to Communicate Well

- Be honest. Tell the provider all you know and feel about your problem. Things you notice about your health can help your provider make a diagnosis.



- Discuss anything you've done that has helped with symptoms or that has made them worse.

- Repeat in your own words what the provider has told you with phrases like, "Do I hear you say that...?"

- Let your provider know if what is being said or prescribed does not make sense to you.

- Take notes on what is said and what you need to do. If you are confused by medical terms, ask for simple definitions. Don't be embarrassed by this.

- Be frank with the provider if any part of the office visit is annoying, such as a lengthy wait or a rude staff member. Be tactful, but honest.

- Don't be afraid to voice your fears about what you've heard. The provider may be able to clarify any untruths.

- Find out the best time to call the provider if you have questions after you speak with him or her.

- Are you comfortable with the provider? Can you express your feelings, and talk about personal concerns, including sexual and emotional problems?
- Does the provider do a complete job? Does he or she take a complete history and ask about past physical and emotional problems and your family's medical history? Does he or she find out what medications you take and are allergic to and ask about other matters that affect your health?
- Does your provider address the root causes of your medical problems or just prescribe medications to treat the symptoms?
- Are you satisfied with the provider's substitute when he or she is not available?
- Is the office staff friendly? Do they listen to you?
- Does the provider answer your phone calls promptly?
- Do you have to wait for a long time when you have an appointment?
- Does the provider have hospital privileges at a respected hospital?

If you are not satisfied with your answers to these questions, discuss your concerns with your health care provider. If, after doing so, you are still not satisfied, consider looking for another provider.

## 8. Rating Your Doctor/Provider

Ask the following questions to rate your provider:

- Does the provider listen to you and answer all your questions in terms you can understand? Or is he or she vague, impatient, or not willing to answer?

### For More Information, Contact:

Agency for Healthcare Research and Quality  
(AHRQ)  
[www.ahrq.gov](http://www.ahrq.gov)

Get Free Health Information on Over 700 Health  
Topics From:  
[www.HealthyLearn.com](http://www.HealthyLearn.com)