

# WISE HEALTH CARE CONSUMER MONTH TOOLKIT

## *RESOURCES TO PROMOTE WISE HEALTH CONSUMERISM*

Founded in 1983, the American Institute for Preventive Medicine is one of the first 5 companies to receive URAC Accreditation for Comprehensive Wellness. It is an award-winning developer and provider of medical self-care, disease management, and wellness publications, programs, and online content. It has helped over 13,000 corporations, hospitals, MCOs, unions, government agencies, and schools reduce health care costs, lower absenteeism, and increase productivity.

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# WHY WISE HEALTH CARE?

For the most part, Americans are champ consumers. We spend a lot of time shopping for gadgets, groceries and home goods. We love sales, coupons, and consumer reviews. We vote with our dollars.

But we're not such good shoppers when it comes to our own health. Studies show that Americans spend more time researching car purchases and new appliances than they do choosing doctors and health plans.

We're not even sure we have options. In a recent survey, over half of all Americans said they did not feel confident that they could reduce the cost of health care by shopping around. Information about the choices we have as health care consumers can be confusing and hard to find. And many of us are shy about negotiating with our doctors, or asking if an expensive test is necessary.

## What is wise health care?

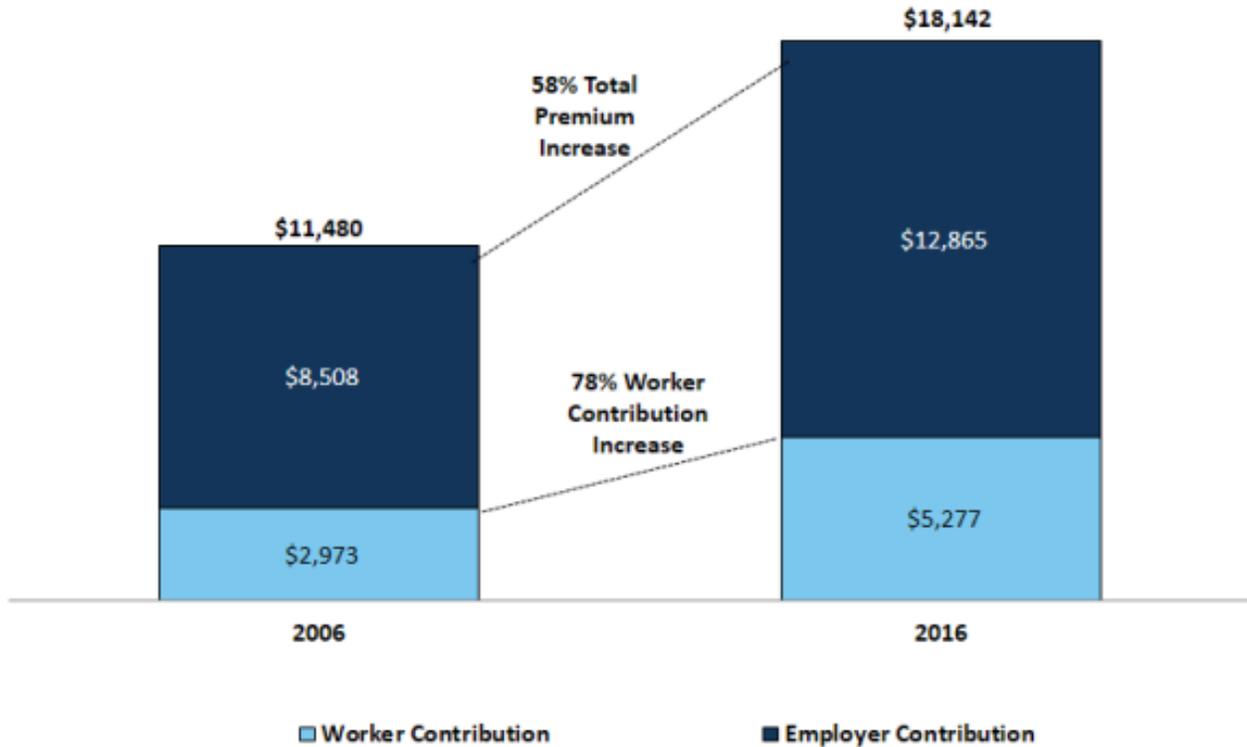
We believe that wise health care consumers:

- Know how to choose a health care plan
- Choose their care providers carefully and thoughtfully
- Communicate with their health care providers
- Are comfortable asking questions, sharing concerns and negotiating costs
- Analyze and evaluate sources of health information
- Practice preventive care
- Know when to treat themselves at home
- Understand their prescriptions and take them as directed

## Why should we teach it?

Escalating health care costs have burdened both employees and employers. The average cost of a visit to the doctor is about \$199; a visit to the ER costs about \$1349, according to AHRQ. About 25% of those visits are unnecessary. You can imagine how many billions of dollars this costs everyone every year.

**Average Annual Health Insurance Premiums and Worker Contributions  
for Family Coverage, 2006 - 2016**



**Figure 1** – Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2016.

On the other side of the spectrum, consumers who want to save money on their health care are cutting dangerous corners that could cost a lot more in the long run: [failing to refill prescriptions](#), taking a friend's medicine instead, or skipping life-saving preventive screenings, for example.

Teaching wise health care consumerism can alleviate these costs for everyone. [It can even make your employees healthier](#) -- whether or not you have a wellness program in place. And as an employer, you can take the first step toward giving your employees the tools they need to navigate an increasingly complex health care system.

We hope the resources we've provided in this toolkit will help you take the first steps toward empowering your employees, promoting consumer wellness and reducing your health care costs.

## SAMPLE WISE HEALTH CARE CONSUMER PRESS RELEASE

In an effort to help members of our community to be better health care consumers, \_\_\_\_\_ **Organization Name** \_\_\_\_\_ is promoting Wise Health Consumer Month.

During February, \_\_\_\_\_ **Organization Name** \_\_\_\_\_, is sponsoring a number of activities including \_\_\_\_\_ **Activities** \_\_\_\_\_.

The primary goal is to teach people how to be more involved in their own health care. Examples of how this can occur are highlighted in the following list.

### **10 Tips for Being a Wise Health Care Consumer**

1. Take the time to carefully select a doctor or health care provider. Ask friends or relatives for recommendations. Investigate whether or not the doctor participates with your health insurance plan.
2. Prepare for visits to your health care provider by compiling lists of questions or concerns you wish to discuss during your appointment. By making the most of the time you have, you can avoid unnecessary calls and repeat visits.
3. Ask questions about medications you are prescribed. Understand why you are taking it and how it should be taken. Finish all medications, even if you are feeling better.
4. Keep a checklist of all medications you are taking and share this list with your health care provider. This is especially important if you are seeing more than one doctor.
5. Be aware of routine medical tests and examinations, and the recommended times to have them. You may be able to avoid unnecessary and expensive tests.
6. Use home medical tests when available. They are less costly and can be used without a visit to the doctor.
7. Keep a well stocked home pharmacy with commonly used medicinal items. This can help you deal with common problems and save costly trips to the doctor or emergency room.
8. Understand your health insurance plan. A list of basic questions about what is covered and knowing the answers to these questions can save time and money,
9. Take care of your mental health as well as you would your physical health. States of emotional upset can interfere with daily living routines, and can ultimately affect your physical well-being.
10. Keep a list of health agencies handy as a reference. Most are available by phone, fax or email and can serve as a resource for free information and support.

If you would like to learn more about Wise Consumer Health Month and how you can participate in the events \_\_\_\_\_ **Organization Name** \_\_\_\_\_ has planned for the month of February, please call \_\_\_\_\_ **Phone #** \_\_\_\_\_ for more information.

# A WISER WORKPLACE

Teaching employees the basics of being good health care consumers can result in a healthier and happier work force. It can also help to reduce unnecessary utilization of costly medical services.

Changing the way people approach their health care is a daunting task. But you can start with a few small and simple steps to encourage awareness, assertiveness and educated choices.

## Start a self-care program.

Distribute self-care books to each employee and encourage their use at home and in the workplace. Schedule brief how-to seminars or viewings of a self-care video at convenient times and locations to help teach employees about correct use of their self-care guide.

*Not sure what we mean by medical self-care? Here's our primer.*

## Ask for success stories.

Publish the first three stories submitted in the monthly newsletter. Award the authors of the published stories with a free lunch from a local restaurant. During February, have a grand prize drawing where all selected winners from the previous twelve months win a chance at a cash prize.

## Teach employees about their health benefits.

You probably already do this to some degree, but how confident are you that your employees understand all of their options? Consider hosting small group sessions to go over plan options in depth. Invite employees who are already in various plans to talk about their own experiences. These meetings could also include discussions of how to stretch your benefits dollar, as well as wise health care consumer tips, like when to visit an urgent care center instead of an emergency department.

## Display a self-care “doctor-bag.”

Create fliers for employees which list the important items which should be included in their home pharmacy. (We've included an example in the appendix. Feel free to download and use it in your own workplace.) Encourage them to complete the project by taking a “creative” picture of them in their homes next to their newly created home pharmacy. Post pictures on a bulletin board. Participants win a free coupon for an important item they may need to refill in the pharmacy, such as bandages or aspirin.

## Host a doctor-patient communication workshop.

Offer a workshop at lunch time -- or in the evening, when spouses can attend. In groups of four or five, ask participants to compile a list of questions to ask their doctor about an “assigned” health problem.

Include information on being assertive. Ask a doctor to attend, if possible, to answer questions and discuss how doctor-patient interaction helps with proper diagnosis and treatment.

### Provide the right tools.

Give away a wallet size card that has questions you should ask your doctor at an appointment. Also give out pocket size medical info cards or booklets that provide space for the employees to record medical history, test results, dates of doctor's visits, immunizations, etc.

### Evaluate care performance.

Provide a simple evaluation and encourage employees to rate the care they from their providers. (We've included some sample questions, which you can download and use here.) Those who do not reach a certain score benchmark should consider finding a new doctor. This is especially important for employers who offer standard indemnity health insurance plans.

### Emphasize prevention.

Distribute a booklet on recommended immunizations, medical exams, tests and preventive screenings. Include a "quiz" as a paycheck stuffer and ask employees to complete the quiz using the booklet they were given. Those who complete the questions correctly will be announced in the employee newsletter or given a free prize.

### Get the kids involved.

Coordinate a logo or theme contest for Wise Consumer Health Month with local elementary schools. Have contestants draw a picture depicting some aspect of taking care of their health. Display them in the local library, city hall, or hospital lobby. The winners could have their work incorporated in a promotional campaign for Wise Consumer Health Month throughout the community.

# WHAT IS MEDICAL SELF-CARE?

**Medical Self Care** refers to the actions people take when they experience a physical or mental health symptom.

For example:

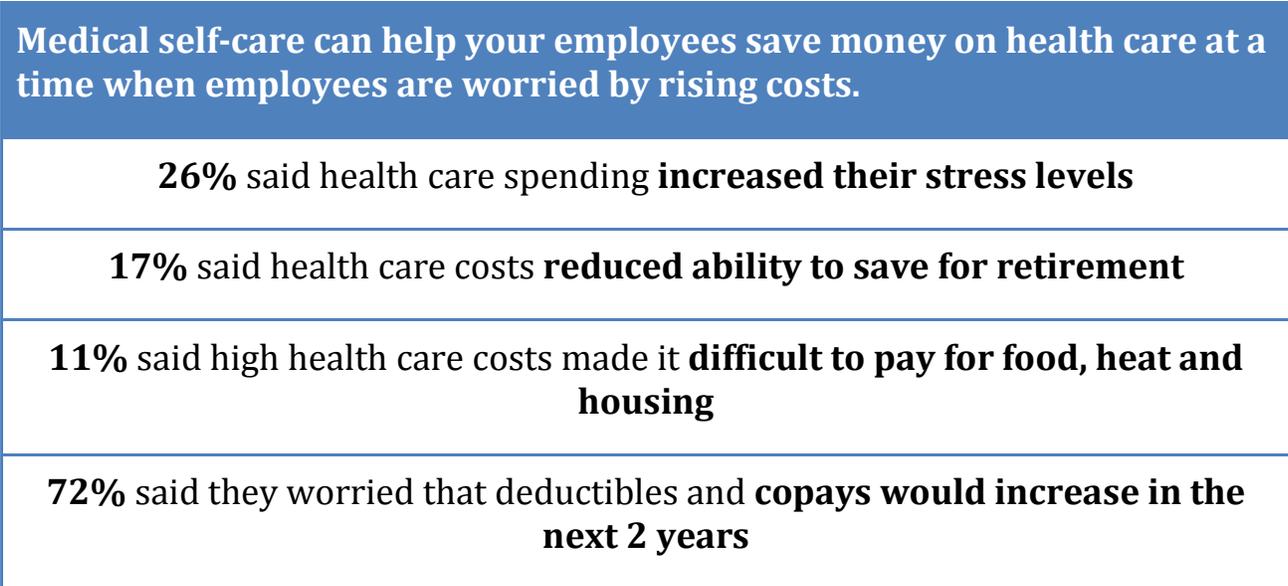
- You have a severe headache that has lasted for several days. You wonder if you should go to the ER.
- You cut your hand while you were cooking dinner, and it's still bleeding. Do you need stitches?
- You've been feeling kind of down lately. Is it depression, or are you just moody?
- Your kid has a fever and a runny nose, but you're not sure if it's a cold or the flu.

What do you do? Google, it? Call someone you trust? Go to the doctor, just to be safe? Ignore it, because it's probably nothing?

## Power to the Patient

Medical self-care gives patients the power to make health decisions.

Companies and managed care organizations often want to provide resources for their employees/members to make wiser decisions about how to treat their symptoms. A medical self-care program can be highly effective for getting someone the appropriate level of care within the health care system.



**Fig. 2** – Towers Watson Employee Perspectives on Health Care

Most medical self-care programs have several components:

- **Medical self-care publications.** Whether they are brochures, books or booklets, they should answer basic questions:
  - Is this a medical emergency?
  - Do I need to see a doctor?
  - Can I treat this myself?
  - How can I treat myself?

The best are easy to read, clinically reviewed, current, and illustrated.

- **Self-care workshops.** An instructor-led seminar, webinar, or video will orient your employees to the principles of self-care and wise consumerism. Workshops on doctor/patient communication, using a self-care guide or financial wellness can help your employees get the most out of their medical self-care program.
- **Nurse advice line.** A 24-hour nurse advice line -- staffed by live, qualified experts -- can assess a person's medical situation and recommend a course of action. Many nurse advice lines also offer an audio library of health topics.
- **Online resources.** Web-based libraries of health topics can save employees from the frantic late-night Google search and provide a reliable source of digital health information
- **Promotional materials.** Newsletters, postcards, flyers, paycheck inserts, emails, and fridge magnets keep medical self-care at your employees' fingertips.
- **Evaluation.** Employees report how often they used self-care materials and whether they were able to avoid a missed day of work or an unnecessary doctor or ER visit.

## Cost and ROI of Medical Self-Care

Medical self-care is one of the most cost-effective initiatives you can include in your wellness program.

| <b>The cost of medical self-care</b>  |                             |
|---------------------------------------|-----------------------------|
| <b>Medical self-care book/booklet</b> | \$4 - \$8 / copy            |
| <b>Nurse advice line</b>              | \$0.30 - \$0.70 pepm        |
| <b>Online content</b>                 | \$0.20 - \$0.50 pepm        |
| <b>Promotional materials</b>          | \$0.35 - \$0.65 pepm        |
| <b>Newsletter</b>                     | \$0.25 - \$0.50 / issue     |
| <b>Individual mailing costs</b>       | \$3.00 / mailing            |
| <b>Total cost average</b>             | <b>\$1.50 - \$2.00 pepm</b> |

**Fig. 3** – *American Institute for Preventive Medicine, 2017*

A number of industry studies have indicated that wellness programs save companies \$3 to \$6 for every dollar invested. But the savings for medical self-care programs can be even steeper – in 29 independent studies, our self-care books saved an average of \$112.41 in just 9 months due to reduced doctor and ER visits.

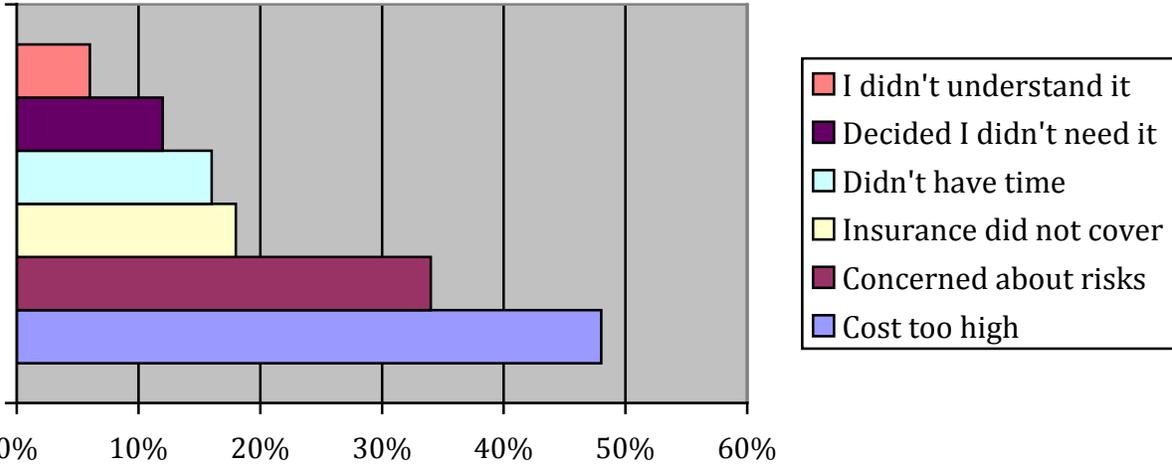
Interested in an ROI analysis for your organization? [Email us with your number of employees](#) – we'll send one right over.

# PROMOTING PATIENT-PROVIDER RELATIONS

The right diagnosis requires all kinds of teamwork – including on the part of the patient. That means a willingness to listen, be honest, ask questions, follow instructions, take notes, and share in the decision-making process.

According to a study by UCLA, patients usually have questions, but ask them less than 10% of the time. You can help improve this percentage in your workplace by providing employees with tools for communication with their care providers (including questions about cost of treatment). We've provided a few to get you started in our Appendix.

## Why patients didn't follow a course of treatment recommended by their doctor



**Fig. 4** – Patients were most likely to blame cost-related reasons for not following a recommended course of treatment. Deloitte Survey of Health Care Consumers.

## APPENDIX: RESOURCES FOR WISE HEALTH CARE CONSUMER MONTH

- a) Rate your Doctor
- b) The basic First Aid Kit every home should have
- c) Download HealthySavings – 101 Ways to Save on Health Care
- d) Online Resources

# RATE YOUR CARE PROVIDER

## How is your doctor doing?

1. Is your doctor “Board Certified” or “Board Eligible”? To check, contact the American Board of Medical Specialists (ABMS) at 1-866-ASK-ABMS or visit <http://www.abms.org>
2. Does your doctor listen to you and answer all of your questions about the causes and treatments of your medical problems, without being vague or impatient?
3. Are you comfortable with your doctor? Can you openly discuss your feelings and talk about personal concerns, including sexual and emotional problems?
4. Does your doctor take a thorough history, asking about past physical and emotional problems, family medical history, drugs you are taking, or other matters affecting your health?
5. Does your doctor address the root cause of your medical problems rather than prescribing drugs to treat the symptoms?
6. Does your doctor have an associate to whom you can turn should he or she be unavailable?
7. Do you feel at ease asking your doctor questions that may sound “silly”?
8. Does your doctor explain the nature of your condition in simple language?
9. Is the office staff cordial and attentive to you?
10. Does your doctor return your telephone calls the same day?
11. Are you generally seen promptly, without being kept waiting for a long time when you have an appointment?
12. Does the doctor have hospital privileges at a respected hospital?

# THE BASIC FIRST AID KIT EVERY HOME SHOULD HAVE

## Supplies

- Airtight packages of moist wipes
- Alcohol wipes
- Antibiotic ointment
- Antiseptic ointment or wipes
- Bandages (several sizes)
- Calibrated medical spoon and dropper
- Cold pack
- Cotton-tipped applicators
- Elastic wrap and closures
- Flashlight and extra batteries
- Paper and pencil/pen
- Roll of adhesive tape
- Safety pins - Sterile gauze pads and roll of gauze bandages
- Sunscreen (SPF 15 or higher)
- Activated charcoal and syrup of ipecac (call Poison Control Center before using: 800-222-1222)
- Tweezers
- Scissors
- Disposable gloves
- Thermometer (oral, non-glass)

## Extra items for car/boat

- Clean, folded sheet and lightweight blanket
- Large waterproof tarp or cover
- Large flashlight and extra batteries
- Plastic water bottles, sealed
- Flares

## Medicines

- Acetaminophen, aspirin, ibuprofen and/or naproxen sodium (for pain relief and fever reduction)
- Antihistamine tablets or syrup
- Antidiarrheal medicine
- Chewable aspirin tablets (for symptoms of a heart attack)
- Cough medicine
- Antacids
- Decongestant tablets or liquid

# ONLINE RESOURCES

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

AHRQ has a number of useful resources for patients, including educational videos, a [Question Builder](#) for doctor visits, a [Health Priorities self-assessment](#) and free printed materials

## HealthySavings: 101 Ways to Save Money on Health Care

The American Institute for Preventive Medicine is offering this booklet as a free download in February.

[Get it here.](#)



## Wellness Catalog

A listing of over 150 AIPM wellness and self-care products and services

[Wellness Catalog](#)