

# Lesson 6: Taking the Driver's Seat

## Topics to be Covered

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*"None are so old as those that have outlived enthusiasm."*

– Henry David Thoreau

### Health Strategies

⇒ Communicate Effectively with Your Health Care Provider

### Wealth Strategies

⇒ Small Steps to Step Down Your Health Care Costs

## Objectives

### Learning Objectives

- Participants will learn the importance of communicating effectively with their health care provider and being an educated patient.
- Participants will learn small steps to step down their health care costs.

### Behavioral Objectives

- Participants will be able to take small steps to communicate more effectively with their health care provider.
- Participants will be able to take small steps to step down their health care costs.

## Background Information

Taking the driver's seat means being an active participant in your health care. Effective communication with your health care provider will ensure you get the most appropriate health care. You can take small steps to ensure that you are communicating effectively with your health care providers. Your doctor needs to be able to understand your health concerns and your daily lifestyle habits in order to treat you in the best manner. In addition, being an active participant in your health care can also help you step down your health care expenses.

### Materials Needed

- ◆ PowerPoint Presentation "Taking the Driver's Seat" (Included)
- ◆ Computer and Projector (for optional PowerPoint Presentation)



## Health Strategies

### COMMUNICATE EFFECTIVELY WITH YOUR HEALTH CARE PROVIDER

Do not underestimate the importance of communicating with your doctor or health care provider. Taking small steps to communicate effectively with your health care provider can help you step up your physical and fiscal well-being.

- ✓ Being comfortable talking to your doctor is the first step in good communication.
- ✓ Be your own health care advocate. This means asking questions if the doctor's explanations or instructions are unclear, bringing up problems even if the doctor doesn't ask, and letting the doctor know if you have concerns about a particular treatment or change in your daily life.
- ✓ Make a list of what you want to discuss. Writing your questions down before your appointment can help you to make sure your concerns are addressed.
  - ✓ For example, do you have a new symptom you want to ask the doctor about? Do you want to get a flu shot? Are you concerned about how a treatment is affecting your daily life?
  - ✓ If you have more than a few items to discuss, put them in order and ask about the most important ones first.
- ✓ Before you go to a doctor's visit, make sure you write down any symptoms you are having and when you feel them the most.
- ✓ Make a list of all of the medications you are taking, how many times a day you take it, and the dosage with you at all times, just in case of an emergency. Be sure to include prescription medications, over the counter medications, vitamins, and any other herbal or natural remedies you may take.
  - ✓ Update your list when there is a change.
  - ✓ Ask you doctor for free samples of new medications prescribed to you.
  - ✓ Ask if a generic medication is an option.
- ✓ Before having a medical test, ask your doctor to explain why it is important, what it will show, and what it will cost.
  - ✓ Ask what kind of things you need to do to prepare for the test. For example, you may need to have an empty stomach, or you may have to provide a urine sample.
  - ✓ Ask how you will be notified of the test results and how long they will take to come in.
- ✓ Ask the doctor to tell you the name of the condition and why he or she thinks you have it. Ask how it may affect you and how long it might last. Some medical problems never go away completely. They can't be cured, but they can be treated or managed.
- ✓ Consider bringing a family member or friend with you to the appointment. Let your family member or friend know in advance what you want from your visit.

Adapted from: *National Institute on Aging. A Guide for Older People—Talking with Your Doctor.*

## Wealth Strategies

### SMALL STEPS TO STEP DOWN YOUR HEALTH CARE COSTS

- ✓ **Negotiate With Medical Providers** - One study that found that about two-thirds of patients who negotiated for lower prices with a hospital or dentist were successful, as were 3 in 5 who bargained with doctors.
- ✓ **Get the Facts** - Costs for common medical procedures can be found online at the Centers for Medicare and Medicaid Services (CMS) Web site. When you know the cost of health care services, you're in a better position to negotiate discounts.
- ✓ **Track Your Expenses** - Develop a spreadsheet in a notebook or Microsoft Excel to keep track of annual deductibles, co-payments, and the amount of money remaining in flexible savings accounts.
- ✓ **Bring Your Own Equipment** - If you need medical equipment, such as crutches, buy it yourself or borrow it from a friend to avoid high hospital markups.
- ✓ **Check Bills for Errors** - As many as 8 in 10 hospital bills contain errors. To avoid getting over-billed, patients (or their loved ones) should keep a log of doctor visits, tests, and medications administered during their hospital stay to check against an itemized bill.
- ✓ **Follow the Rules** - The "fine print" in health plan documents explains requirements regarding referrals and pre-certification. Ignore it and you may have to pay for a procedure that is not covered.
- ✓ **Go Generic** - Whenever possible, buy generic drugs, which cost less than their brand name equivalents. In addition, ordering a 90-day supply of drugs by mail is often cheaper than using a local pharmacy.
- ✓ **Time Your Expenses** - If you're close to your health plan annual limit for doctor and dentist visits, split your appointments over two calendar years (e.g., December 2010 and January 2011).
- ✓ **Split Your Pills** - High-dose prescription drugs often cost the same as lower doses. If (and only if) your doctor approves, split a higher dose pill in half to save on drug plan co-payments
- ✓ **Sample the Samples** - Doctors regularly receive prescription drug samples from pharmaceutical company representatives. Ask your doctor if a sample is available before filling a prescription.
- ✓ **Use the Internet** - Compare prescription drug prices at local retailers with online merchants that carry the Verified Internet Pharmacy Practice Site (VIPPS) seal.
- ✓ **Quit Smoking** - Not only do cigarettes cost more than \$1,500 a year for pack-a-day smokers, but smokers pay \$1,600 more a year in health-care costs than non-smokers as well as higher premiums for health and life insurance.
- ✓ **Wash and Floss** - One of the best ways to avoid paying for cold and flu remedies is to scrub your hands frequently with soap and water for 20 seconds. One of the best ways to prevent periodontal disease is to floss your teeth daily.

Adapted from: *Rutgers Cooperative Extension. Monthly Finance Message: How to Cut Health Care Costs.*

## Take Home Messages

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It is important to communicate effectively with your health care provider to receive the most appropriate health care.

You can take small steps to make informed health care decisions and step down your health care costs.

Taking an active role in your health can improve your physical and fiscal well-being.

## Optional Activities

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### YOU WILL NEED

*Doctor's Appointment Checklist Handout*

### INSTRUCTIONS

1. Distribute handouts to participants
2. Review the handout with participants.
3. Encourage participants to take the worksheet home and complete it before their next doctor's visit.

## Handouts

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Doctor Appointment Checklist

Retrieved From: <http://edis.ifas.ufl.edu/pdf/files/FY/FY74600.pdf>

## References

- Gillen, M. & Wilken, C.S. (2012). *Doctor Appointment Checklist* (FCS2236). Gainesville: University of Florida Institute of Food and Agricultural Sciences. Retrieved from: <http://edis.ifas.ufl.edu/fy746>
- National Institute on Aging. (2005). A Guide for Older People—Talking with Your Doctor. NIH Publication No. 05-3452. Retrieved from <http://www.nia.nih.gov/health/publication/talking-your-doctor-guide-older-people/getting-started-choosing-doctor-you-can>
- O'Neill, B. (2010). Monthly Finance Message: How to Cut Health Care Costs. Rutgers Cooperative Extension. Retrieved from <http://njaes.rutgers.edu/sshw/message/message.asp?p=Finance&m=161>

### ENAFS Healthy Living Program

#### Module 10: Small Steps to Health and Wealth™ for Older Adults

- Lesson 1: Living Well on a Shoestring
- Lesson 2: Understanding Labels
- Lesson 3: Your Frames of Reference
- Lesson 4: Stretching Your Body and Your Mind
- Lesson 5: Avoiding Fraud and Scams
- Lesson 6: Taking the Driver's Seat
- Lesson 7: Staying Awake: Be Active! Be Engaged! Be Aware!

We're on the Web!

<http://fyics.ifas.ufl.edu/enafs>

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# Doctor Appointment Checklist<sup>1</sup>

Martie Gillen and Carolyn S. Wilken<sup>2</sup>

As a patient, you will want to make the most of your doctor's visit. Take a few minutes to answer these questions prior to your doctor's visit (see the following page). This will help you remember all that you want to ask and discuss with the doctor. (If you are a caregiver for an older adult, you may also want to review this checklist if you will assist the individual at the doctor's office.)

Before your appointment, fill in Table 1, Table 2, and Table 3 with any prescription drugs, over-the-counter drugs, or vitamins and supplements that you take on a regular basis. These tables will help the doctors know what medications and supplements you are taking and when you are taking them so the doctor can look for drug interactions and other problems caused by medications and supplements. For example, if you are having trouble sleeping and take a medication in the evening, the doctor might recommend you take it in the morning.

Space for taking notes during your visit is included at the end.



Figure 1. It is a good idea to prepare yourself before you visit the doctor. Use this checklist to put together information before and after you visit the doctor so that you are organized and proactive in your medical care.

Credits: Jupiterimages, © Getty Images

1. This document is FCS2236, one of a series of the Department of Family, Youth and Community Sciences, Florida Cooperative Extension Service, Institute of Food and Agricultural Sciences, University of Florida. Publication date June 2005. Revised August 2012. Florida Cooperative Extension Service, Institute of Food and Agricultural Sciences, University of Florida. Please visit the EDIS website at <http://edis.ifas.ufl.edu>.
2. Martie Gillen, assistant professor and Family and Consumer Economics for Older Adults specialist, Department of Family, Youth and Community Sciences, and Carolyn S. Wilken, emeritus associate professor, Department of Family, Youth and Community Sciences; Florida Cooperative Extension Service, Institute of Food and Agricultural Sciences, University of Florida, Gainesville, FL 32611.

# Doctor Appointment Checklist

Date: \_\_\_\_\_

What is your primary reason for this appointment? Describe the symptoms or problems you are having?

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Is this a new problem or symptom? \_\_\_\_\_

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When did you first notice this problem or symptom? \_\_\_\_\_

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How long does the symptom or problem last? Is it constant or only sometimes?

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When are the symptoms most noticeable? What treatments have you tried, if any, and have they helped? Describe how this is affecting your daily life.

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## Notes from This Appointment

Write down any instructions your doctor gives you, any new prescriptions, or any tests your doctor wants you to have.

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**Table 1. My Prescription Drugs**

Please enter how many pills you take at each time of day.						
Drug and Purpose (e.g., Drug: Plavix; Purpose: heart, prevents blood clots)	Strength (e.g., 75 mg)	Breakfast	Lunch	Dinner	Bedtime	Other
Drug name:						
Purpose:						
Drug name:						
Purpose:						
Drug name:						
Purpose:						
Drug name:						
Purpose:						
Drug name:						
Purpose:						
Drug name:						
Purpose:						
Drug name:						
Purpose:						



**Table 2. My Over-the-Counter Drugs**

Please enter how many pills you take at each time of day.							
Drug and Purpose (e.g., Drug: ibuprofen; Purpose: arthritis, reduces pain)	Strength (e.g., 600 mg)	Breakfast	Lunch	Dinner	Bedtime	Other	
Drug name:							
Purpose:							
Drug name:							
Purpose:							
Drug name:							
Purpose:							
Drug name:							
Purpose:							
Drug name:							
Purpose:							
Drug name:							
Purpose:							
Drug name:							
Purpose:							

**Table 3. My Vitamins and Supplements**

Please enter how many pills you take at each time of day.

Name and Purpose (e.g., Name: Multi-vitamin; Purpose: maintain health)	Strength (e.g., 600 mg)	Breakfast	Lunch	Dinner	Bedtime	Other
Name:						
Purpose:						
Name:						
Purpose:						
Name:						
Purpose:						
Name:						
Purpose:						
Name:						
Purpose:						
Name:						
Purpose:						
Name:						
Purpose:						