

Final Draft
May 13, 2010

ECHO Questions and Answers

15 Minute Conversation "Navigating the Health Care System"

Preface: The health care system in the U.S. is complex, unlike that in some other countries that have nationalized health care. The system includes various organizations that provide coverage and other organizations that provide medical, dental and mental health care.

1. Can you help us to understand this challenging system?

Sample Answer:

- When we talk about the health care system, we mean:
 - The clinics and hospitals that provide health care
 - Pharmacies that provide medicine
 - Health insurance plans, government programs and community resources that people use to access and pay for their health care.
- Each person and family has to find appropriate health care coverage and care providers for medical, dental and mental health needs
 - Selection depends on your needs and resources
 - Selection also depends on what is available
- We need to learn to navigate this system because our health is very important

2. Since the system is so complex, how do you get started?

Sample Answer:

- Many suggest you should start by getting health care insurance or other coverage
 - Don't wait until you are sick to try to obtain coverage
- Insurance spreads the costs of health care to make costs more affordable for everyone
- Many health care providers require you to have insurance
- Your insurance may limit which clinics and hospitals you can go to

3. Why doesn't everybody just get health insurance?

Sample Answer:

- Health insurance is very expensive; it is more affordable for groups.
- Larger workplaces and some smaller workplaces offer group health insurance benefits, but many smaller workplaces often don't.
- Sometimes group health insurance costs are unaffordable for some employees, so they cannot purchase it.
- Part-time workers often cannot get a group health insurance benefit.
- Unemployed people can seek other ways to get coverage.

4. Is health insurance available if you have a full-time job?

Sample answer:

- Sometimes. Check with your employer to see if insurance is available
- Have your spouse check with his or her employer, too.
- Insurance from one employer can cover the whole family

5. What if your workplace doesn't offer health insurance?

Sample Answer:

- There are other ways to get health care coverage
 - Medical Assistance, Medicare and MinnesotaCare are public coverage programs supported by the state and federal government
 - Retired people or disabled people may qualify for Medicare
 - Low-income families may qualify for Medical Assistance or MinnesotaCare
 - Other options are available through places like Portico
 - You can also buy private health insurance

6. How can I find out which option is best for me?

Sample Answer:

- Talk with someone who understands the health care system and can assist you.
 - Call this statewide health access hotline 866-489-4899
 - Find other resources on Echo's website: www.echominnesota.org.
 - Talk to someone at your clinic, a social worker or your employer
- They will look at your personal situation
- They can send you in the right direction – or help you get started

7. After I get health insurance, then what do I do?

Sample answer:

- The next step is to find a health care provider
 - Your type of coverage or insurance may designate which providers you can use
- Most people should first select a primary care clinic
- Select providers for medical, dental and mental health care.

8. When should I go to a hospital and when should I go to a clinic?

Sample answer:

- [Cultural Point: “Hospital” and “Clinic” may mean something different in other countries.]
- **WHEN TO GO TO A HOSPITAL:**
 - In general, go to a hospital for emergencies and life-threatening conditions.
 - A hospital has inpatient care, where patients stay overnight and sometime for many days.
 - Patients go to hospitals for surgeries.
 - Each hospital has an emergency room – where people come any time of day or night after serious injuries or sudden life-threatening illnesses, like a heart attack.
 - In such cases you should call 9-1-1 and an ambulance will take you to a hospital emergency room.
- **WHEN TO GO TO A CLINIC:**
 - In general clinics provide preventive care and care for conditions that are not too serious
 - Primary care clinics provide regular check-ups, exams and routine health care
 - This is the provider you go to first for a diagnosis
 - If the provider discovers you have a special problem, he or she will send you to a specialist.
 - For example: A cardiologist, a neurologist, an allergist
 - If you need surgery, your primary care clinic or specialist will send you to a hospital

9. What if a person doesn't think an illness is serious enough to see a provider?

Sample Answer:

- It is always best to see a provider right away for any medical problem
- It could be more serious than you think
- If you ignore it, it could get worse
- You should not wait until you are sick to see a provider – go for a regular checkup

10. What if you are afraid to go to a provider or you are not sure where to go?

Sample Answer:

- It is always best to see a provider right away for any medical problem
- Call a clinic to find out if you should go to see a provider

11. What other health care services are important besides hospitals and clinics?

Sample Answer:

- You must also take care of your teeth, so find a dentist
- Others may need to see a psychologist, therapist or counselor for mental health issues.
- A problem in one area can affect your entire health

12. What if a person doesn't have coverage yet and very little money, but needs to see a provider?

Sample Answer:

- There are some free community clinics
- Some low –cost clinics charge a discounted rate based on your family income
- Some drug stores have clinics – serves basic medical needs for low price
 - Examples are MinuteClinic and Target Clinic
- Reminder: Don't go to an emergency room unless it is an emergency because you may get a large bill to pay
- Call Portico's statewide hotline to find out what clinics are available in your area:
866-489-4899.

13. What if a person doesn't have transportation to go to a provider?

Sample Answer:

- Check the bus routes
- Some community organizations offer transportation
- Some clinics have transportation available.
- Medical Assistance covers transportation
- If you can't make it to an appointment, call to cancel or reschedule
- DO NOT CALL FOR AN AMBULANCE! It is only for emergencies!

14. [Cultural question] How do I know a clinic will be sensitive to my religious or cultural needs or what if I don't speak English?

Sample Answer:

- Many clinics and hospitals have interpreters available – so ask
 - You have the right to speak with health care providers in your native language
- Nurses and doctors come from many cultures, and some may speak your language – so find them
- If you have been using traditional medicine or doing something at home to care for your health, tell your provider about it.
- Providers usually ask to see a picture ID and an insurance card
 - Providers don't need to know a patient's immigration status
 - Your immigration status is confidential and will not affect your ability to receive care.

15. There are a lot of agencies that can help you. You can find them listed on our website along with additional information.

Sample answer:

- **HOST READS:** For more information on how to navigate the health care system, visit www.echominnesota.org.
- Or call this statewide health access hotline: **866-489-4899**.

16. Do you have anything else you'd like to add on this subject?

Sample answer:

- Everyone has a personal responsibility to be healthy – for themselves and for the community.
- Being healthy means that people are able to do their best at work and in school
- Healthy parents are able to care for their children
- Don't give up looking for health coverage and a provider.

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