

Think healthy. Act healthy. Stay healthy.

SoundLiving

An Introduction to
Health Care Consumerism



This Health Care Consumerism guide

is a reference tool to help you become a more active health care consumer. It is intended to help raise your awareness so you can recognize and learn more about the health conditions affecting you, make the most of your health care benefits and pursue a healthy lifestyle.

Think healthy.
Act healthy.
Stay healthy.

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What is Health Care Consumerism?

It's all about changing your behavior—becoming more involved in your health, taking more responsibility for making smart health care decisions and leading a healthy lifestyle.

Sound Living is The Sound Partnership's approach to health care consumerism—a process that involves breaking old habits and developing new, healthier ones.

Think healthy.

Learn about how to stay well and how to make the most of your health care benefits. Share your knowledge with others, too.



Act healthy.

Do the things that will keep you well, change the behaviors that put you at risk, manage your health by being an active health care consumer. Be a "role model" for good health behaviors.

Stay healthy.

Maintain your new, positive health behaviors. Reward yourself for staying healthy!

So, why is this so important? Because, the decisions you make about how you live your life have a tremendous effect on your health. And how you choose to use your health care can have a huge impact on the quality of care you receive and on how much you, and The Sound Partnership, pay for that care. *Sound Living* provides you with ideas, skills, tools and resources to help you through the process of becoming a more active health care consumer. The focus is simple—we want you to **think healthy, act healthy** and **stay healthy**.

Think of *Sound Living* as a journey. Each person is at a different stage and will begin their journey in a different way. You can't change your behavior overnight, but with a focus on *Sound Living*, you will experience health and savings payoffs along the way.

An Active Health Care Consumer is Someone Who...

- Understands cost implications—considers the true cost of health care when making decisions
- Seeks out how and when to manage health problems on their own
- Communicates with their doctor and shares in decisions
- Demonstrates self care—when appropriate
- Makes thoughtful plan and provider selections—is skilled at choosing a plan and provider
- Manages their own chronic conditions—actively participates in available programs through the health plan
- Practices prevention—knows what to do for early detections
- Pursues a healthy lifestyle—engages in activities to maintain or improve health
- Discusses the positive aspects of health care consumerism with others (especially students and co-workers)
- Acts as a role model for co-workers and students—exemplifies healthy behaviors

**Do you want a healthier life?
It's your choice.**

Pursue a Healthy Lifestyle

Making lifestyle changes can enhance your health and reduce health care costs. About 50% of health care spending is related to lifestyle issues, according to the Center of Health Policy, Law and Management at Duke University. If you want to reduce your risk factors for various conditions, improve your health and save money on unnecessary health costs, there are some lifestyle choices you can make.

Changing your lifestyle—and your health behaviors is hard work—it won't happen overnight. In fact, it takes 21 days of sustained behavior to start or stop a habit. But, it's a key part of *Sound Living* to act healthy and stay healthy. You'll reap the rewards of good health and cost savings, too.

Eat Right

A healthy diet can help reduce your risk of stroke, diabetes, heart disease and cancer.

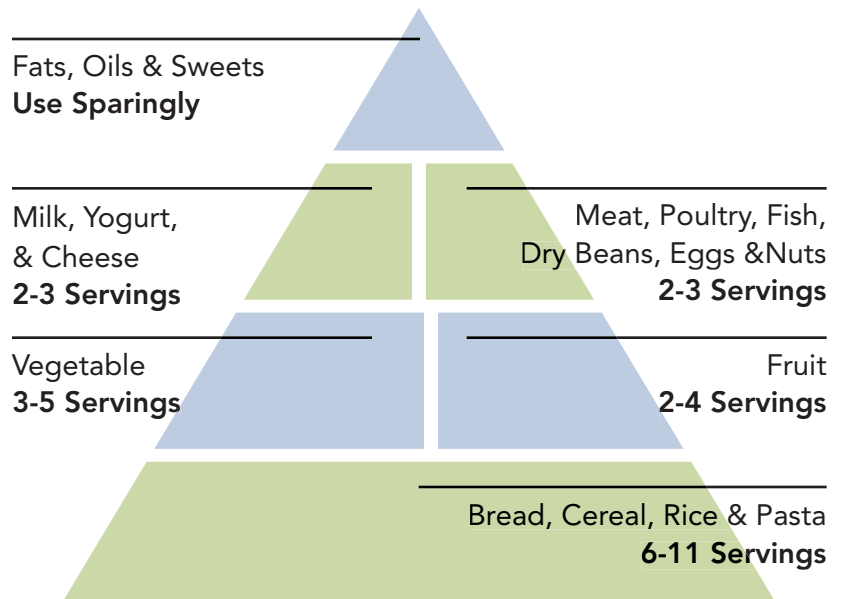
Eating healthier starts with eating more fresh fruits and vegetables, and less fast food and snacks. A good rule of thumb is to try to eat at least five servings of fruits and vegetables a day. The USDA Food Guide Pyramid is a great resource you can use to get yourself started.

You Play a Critical Role

Students spend more time with you than just about anyone else. They watch what you do and model their behavior on yours. So, be a healthy role model *and* share the principles of *Sound Living* with them, so that they think healthy, act healthy and stay healthy, too!

USDA Food Guide Pyramid

A Guide to Daily Food Choices



Exercise

Exercise is powerful medicine. It helps you maintain a high quality of life by preventing unnecessary illness, while keeping a lid on health care costs. Exercise also helps keep you feeling happy and good about yourself.

You don't have to run a marathon or pump weights to benefit. Walking just 20 to 30 minutes a day provides most of the health benefits that more intensive exercise gives you.

The key is to easily adapt a physical activity routine so that it fits your lifestyle. Find something you enjoy, like biking, walking or gardening. (Remember: You should check with your doctor before starting a new exercise program.) To make exercise more enjoyable, you might want to involve your co-workers, friends or family members—exercise can be a great way to catch up and have fun at the same time.

The major health conditions of Tacoma School District employees are coronary artery disease, congestive heart failure, musculoskeletal conditions, digestive disorders and mental disorders.

Exercise—Tips for Getting Started and Staying Motivated

- **Write down specific, achievable goals.** Make your goal to exercise 30 minutes every day for 30 days. Choose activities that are moderate and easily accessible, like a brisk walk or a beginner's fitness class or video workout. If that sounds daunting, break your exercise into 10-minute increments.
- **Schedule workouts** as you would other important appointments. Even better, make an appointment to exercise with a friend. Until fitness becomes automatic, reinforce your autopilot by exercising at the same time every day.
- **Find activities you enjoy.** It doesn't matter how many calories kickboxing burns, if you don't like it. Think outside the gym. Try ballroom dancing, rock climbing, tai chi—whatever is appealing to you.
- **Reward yourself.** When you reach a goal, treat yourself to a massage, a concert or a drive in the country for example. Acknowledge your accomplishment, and then set your next goal.
- **Keep an exercise diary.** Note how you feel, what you did, the atmosphere, instructors, exercise companions, music, anything that may have influenced your experience. Then capitalize on the positive patterns that emerge.

Relax

Don't let life stress you out. Chronic stress and anger can lead to a variety of health problems, from headaches and back pain, to ulcers and heart disease.

To relax, try stress management techniques, like yoga and meditation. Or spend time alone doing something you enjoy—taking a long bath or reading in the park. Experts also recommend using good time management skills so you're not always rushing around or running behind, and resting when you're tired, since fatigue can also cause stress. Above all, make sure you have a good support system—friends and family—because talking about stress is a good way to diffuse it.

Stop smoking

Smoking and tobacco-related health complications are the single largest cause of preventable, premature death in the U.S. According to the Mayo Clinic, more Americans die from smoking-related disease than from drug abuse, alcohol, AIDS, car accidents, fire, suicide and murder *combined*.

Not only do smokers die 10 to 12 years earlier than nonsmokers, they also cost the U.S. \$97.2 billion in medical costs and lost productivity each year. If you smoke, quitting will improve your health and will save you unnecessary medical bills later on.

Think healthy.

Five-Minute Stress Busters

If you're feeling exceptionally stressed, try some of these five-minute exercises:

- Count slowly to ten. Breathe in deeply on the odd numbers, and breathe out on the even numbers.
- Tighten your entire body from head to toes. Then, slowly relax the muscles in your body starting with the toes and working your way up to the neck and shoulder muscles.
- Do a few small circular muscle stretchers with your wrists, ankles, and neck.
- Close your eyes and imagine a place where you feel happy and relaxed. Keep that image in your mind when you are stressed.

Act healthy.

According to the Mayo Clinic, more Americans die from smoking-related disease than from drug abuse, alcohol, AIDS, car accidents, fire, suicide and murder *combined*.

The benefits of quitting

Once you quit, your body starts to heal itself immediately, reports the Mayo Clinic. Within 20 minutes your blood pressure dips to normal, within 24 hours your chance of heart attack decreases, within nine months your lungs start to get healthier. Over time, you'll reduce your risk for cancer and stroke, and you'll save the money you would have spent on cigarettes.

When you stop smoking you also increase the health of those around you. Secondhand smoke can cause ear infections and aggravated breathing problems in children and increase the risk of heart disease in adults.

How to quit

There is no one way to quit smoking. Some people quit cold turkey and others use nicotine gums or patches. To find the method that's right for you, talk to your doctor, call the nurse consulting line sponsored by your health plan or consider online programs, such as the American Lung Association's Freedom From Smoking program.

Whatever you do, quitting will be much easier if you take care of yourself, by using the strategies outlined in this section. Also, make sure you have a good support system of family, friends and co-workers.

For more information

American Lung Association
www.lungusa.org

Discovery Health Quit Smoking Center
www.health.discovery.com/centers/quit_smoking/quit_smoking.html

Six Ways to Get Healthy

- Step 1** Eat a balanced diet rich in whole grains (bread, rice or pasta), fruits and vegetables
- Step 2** Maintain a healthy weight for your height and build. You can determine your healthy body weight by using a Body Mass Index (BMI) calculator, like the one at www.caloriecontrol.org/bmi.html
- Step 3** Introduce exercise into your daily routine, for example, bike or walk to work, jog or walk in the morning before work, and take the stairs whenever possible
- Step 4** Manage your stress. See **Five-Minute Stress Busters** for quick and easy exercises
- Step 5** Don't smoke
- Step 6** Get regular check-ups. This helps your doctor spot any health issues early when they're easier and less costly to treat

Stay healthy.

Learn About Common Health Conditions

Many of the top health threats in this country—and among members of The Sound Partnership—are related to lifestyle. You can reduce your risk for certain conditions—like cancer, diabetes or heart disease—through healthy habits, like eating a balanced diet or exercising.

This section highlights conditions that are common to the Tacoma School District employees, and what you can do to prevent them, or at least, reduce your risk for developing them.

You can reduce your risk for coronary artery disease by not smoking, reducing your cholesterol and blood pressure, exercising and managing your weight.

Coronary artery disease

Coronary artery disease is the most common type of heart disease, affecting seven million Americans. It is a condition caused by thickening of the walls of the arteries that supply blood to the heart muscle. When these arteries become blocked, the heart doesn't get enough oxygen and it can become damaged.

Unfortunately, coronary artery disease develops so slowly that there are no symptoms. People are often unaware that they have it, until they have a heart attack. So, it's important that you find out if you are at risk for coronary artery disease, and if so, change your behaviors to avoid developing it and, perhaps, having a heart attack.

Reducing your risk

Risk factors for coronary artery disease include family history of heart disease, high blood cholesterol, high blood pressure, smoking, obesity and physical inactivity. You can reduce your risk by not smoking, reducing your cholesterol and blood pressure, exercising and managing your weight. Because nearly one-third of all Americans with high blood pressure don't even know they have it, you should ask your doctor what your levels are for blood pressure and cholesterol. Certain foods can also help protect you against all types of heart disease: fiber, soy, fish and fish oils, antioxidant vitamins (vitamins C and E and carotenoids, such as beta carotene), and folic acid.

For more information

American Heart Association
www.americanheart.org

National Heart, Lung and Blood Institute
www.nhlbi.nih.gov

Congestive heart failure

Congestive heart failure is a common form of heart failure that happens when a person retains an excessive amount of water, often leading to swelling of the legs and ankles and congestion in the lungs. Nearly five million Americans are living with heart failure, and 550,000 new cases are diagnosed each year.

Who's at risk

Congestive heart failure affects people of all ages, from children to young adults, to the middle-aged to senior citizens. However, it's more common among older people, especially those who smoke, are overweight, eat foods high in fat and cholesterol and don't exercise.

If someone experiences heart failure, chances are they have (or had) coronary artery disease, past heart attacks, high blood pressure, abnormal heart valves, heart muscle disease or swelling, heart defects present at birth, severe lung disease, diabetes, severe anemia, hyperthyroidism and abnormal heart rhythm.

Prevention

Congestive heart failure is typically due to a weakening of the heart over a long period of time. To help prevent heart failure, you should take steps to prevent the diseases and conditions that cause it, like coronary artery disease, high blood pressure and diabetes. Maintaining a healthy diet low in saturated fat, cholesterol and sodium, maintaining an ideal weight, exercising regularly and maintaining healthy blood pressure levels can help reduce your chances of developing congestive heart failure. In addition, your doctor may also prescribe medications to help lower your cholesterol and blood pressure levels.

For more information

American Heart Association
www.americanheart.org

Mayo Clinic Online
www.mayoclinic.com

Did You Know?

- Compared to similar groups, employees of Tacoma School District are sicker, spend more on health care and use more health care services?
- Our leading health risk factors are stress, overweight and high blood pressure?
- Major health conditions of The Sound Partnership population are coronary artery disease, congestive heart failure, musculoskeletal conditions, digestive disorders and mental health issues?

Digestive disorders

The American College of Gastroenterology says more than 95 million people in the United States have a digestive problem, and over 10 million end up in the hospital each year. Digestive diseases range from the occasional upset stomach to more life-threatening conditions, like colon cancer.

Who's at risk

Most digestive diseases are very complex, with slight symptoms, and the causes of many remain unknown. They may be inherited or develop from multiple factors such as stress, fatigue, diet or smoking. Abusing alcohol imposes the greatest risk for digestive diseases. Although digestive disorders can affect people of any age, many of these problems occur more frequently in older people.

Reducing your risk

In general, eating a diet high in fiber will lower your risk for digestive disorders, and may also improve a variety of conditions, like chronic constipation, hemorrhoids, diverticular disease, irritable bowel syndrome and colorectal cancer. The American College of Gastroenterology recommends eating 20-35 grams of fiber per day—about twice the amount of fiber the average American eats each day.

It's important to increase fiber levels in your diet gradually and to increase your fluid intake (water, soup, broth, juices) as you increase fiber. Also, if you have ever received medical treatment for a digestive problem, you should check with your doctor to find out if a high-fiber diet is the right choice for you.

Quitting smoking, limiting your consumption of alcohol and managing your stress level will also reduce your risk of developing or aggravating digestive disorders.

Anatomy 101: The Digestive System

Your digestive system includes your mouth, esophagus, stomach, small intestine, large intestine, liver, gallbladder and pancreas.

Compared to similar groups, employees of Tacoma School District are sicker, spend more on health care and use more health care services.

For more information

American College of Gastroenterology
www.acg.gi.org

Discovery Health.com
www.health.discovery.com/centers/digestive/conditions.html

MEDLINEplus
www.medlineplus.gov/

National Digestive Diseases Information Clearinghouse (NDDIC)
www.digestive.niddk.nih.gov/

Mental health issues

Mental health issues range from slight depression to more serious illnesses, like schizophrenia or autism. Generally speaking, these disorders disrupt a person's thinking, feeling, moods, ability to relate to others and capacity for coping with the demands of life.

Who's at risk

Mental health issues are generally linked to chemical imbalances in the brain—resulting in a reduced ability to deal with stress—and are often heredity. They often strike individuals in the prime of their lives, often during adolescence and young adulthood. All ages are susceptible, but the young and the old are especially vulnerable. In addition, those who are dealing with major life stresses, such as death, job stress, or other chronic health conditions are at risk for developing mental health issues, such as depression.

Prevention

One of the best ways of reducing your risk of developing mental health issues is managing your stress level as well as the way you respond to stress. In addition, eating right, exercising, getting a good night's sleep, quitting smoking and limiting your intake of alcohol will also help reduce your risk. The best way to manage your stress level is to make it a priority to incorporate time for yourself—and the things that make you feel good—into each day. This will allow you to relax and unwind, and to feel like you have control over your life and schedule. When major stresses do occur, try to take a minute to think about and plan your response before you react. This is especially helpful for individuals who are prone to anger.

It is important to recognize that for many people—especially those who are genetically predisposed to developing mental health issues and those who are under extreme stress—it is impossible to prevent mental health issues from occurring. It is critical that these individuals treat their condition like any other health issue, and seek medical care.

For more information

MEDLINEplus

www.medlineplus.gov/

National Alliance for the Mentally Ill

www.nami.org/

National Institute of Mental Health

www.nimh.nih.gov/

National Mental Health Association

www.nmha.org/

Did You Know?

The National Institute of Mental Health (NIMH) estimates that 19 million American adults suffer each year from depression and anxiety disorders—12 million of these cases are women with depression. The good news is that these types of issues can be successfully treated with counseling and/or medications.

Think healthy.

Musculoskeletal conditions

Musculoskeletal conditions affect the nerves, tendons, muscles and supporting structures of the body. They range from painful, but non-life threatening conditions, such as bunions and carpal tunnel syndrome, to debilitating conditions like lupus and muscular dystrophy. Among the most common musculoskeletal conditions are the over 100 types of arthritis.

Who's at risk

You are at risk for some of the more common musculoskeletal disorders if you are involved in heavy physical labor, don't get enough exercise, perform tasks with repetitive motions, have experienced trauma to your musculoskeletal system (such as being in an auto accident), or if you have poor posture. In addition, research shows that you may be more likely to develop symptoms of certain types of arthritis and related conditions if you are overweight and eat a poor diet.

Reducing your risk

Although some musculoskeletal conditions are genetic, many are preventable by practicing good behaviors. For example, you should eat a healthy, well-balanced diet that includes plenty of vegetables, fruits and whole-grain products; limit your intake of sugar, salt and fat (especially saturated fat found in animal products), and take the recommended daily amounts of vitamins and minerals. It's also important to exercise safely and maintain your body's flexibility. Make sure to ease into any new activity or sport, and always perform warm up and cool down exercises (such as light jogging or gentle stretching) to minimize the chance of muscle strain or other soft tissue injuries. And, let injuries heal completely before engaging in activity that might cause the injury to recur.

If you do heavy physical labor, such as repetitive tasks, make sure to use items like back support belts or wrist guards to minimize the chance of injury. Also, maintain proper form when doing certain activities, like lifting (e.g., lift with your legs, not your back), as well as good posture, and wear supportive, comfortable footwear.

Act healthy.

Did You Know?

Nationally, work-related musculoskeletal disorders are becoming more common, and account for a majority of workers' compensation costs.

For more information

National Institute of Arthritis and Musculoskeletal and Skin Diseases
www.niams.nih.gov/

MEDLINEplus (A service of the U.S. National Library of Medicine and the National Institutes of Health)
www.medlineplus.gov/

Overweight and obesity

Obesity has become our country's leading health problem. According to a recent report in the *Journal of the American Medical Association*, more than 64% of Americans are overweight, about 30% are considered obese, and the numbers are rising. And, the number of children who are overweight has doubled in the last two to three decades, and now one in five children are considered overweight.

People who are overweight are at increased risk for cancer, diabetes, high blood pressure and early, preventable death. And, overweight and obese children are now developing conditions like type 2 diabetes, which in the past was only found in adults.

To lose weight, you need to burn off more calories than you eat. You can do this by eating fewer calories, becoming more physically active or a combination of both. To start, set a realistic goal. Even moderate weight loss can improve your health, so don't try to lose too much too fast. A loss of one-half to two pounds a week is generally considered safe.

You can also help your students to lose weight or maintain a healthy weight by modeling and sharing your healthy eating and exercise habits with them and their parents, and encouraging them to participate in physical activities—at recess or outside of school hours.

For more information

Weight-control Information Network
www.niddk.nih.gov/health/nutrit/nutrit.htm

American Dietetic Association
www.eatright.org

General information on weight loss and exercise
www.nutricise.com

Diet and nutritional information
www.dietsite.com

Weight Watchers
www.weightwatchers.com

Did You Know?

Many health plans offered through The Sound Partnership provide special wellness programs to promote weight loss. Visit your health plan's website (see the Health Care "411" listing on the back cover) for more information.

Stay healthy.

Our leading health risk factors are stress, overweight and high blood pressure.

Make the Most of Your Health Benefits

Knowing how your health benefits work is key to getting the most out of them. So take the time to get to know the ins and outs of the health-related benefits offered by The Sound Partnership. This section outlines the key areas you should review.

Know what services are covered

Never assume you have coverage for all services. Read the exclusions and limitations in your health plan materials to know what your plan won't pay for.

On the other hand, if you don't know all the services your plan does cover, you could end up delaying care you need unnecessarily. To think healthy, read up on the types of services your plan provides, paying special attention to services you use regularly and those you might need in an emergency. You can find information about your benefits in the Open Enrollment issue of *Soundings*, in *Benefits-At-A-Glance* brochures; on the District website or by calling the health plan directly at the number on your identification card.

Also be clear on where you can receive care. While the Regence plans—PPO I, Selections I and FourFront—allow you to choose any provider for services (Preferred, Participating or non-Participating Providers), Health Maintenance Organization (HMO) plans—PacifiCare and GHC—do not. If your plan does cover services provided outside of the network, it's important to be aware of any restrictions.

Save Money on Your Health care expenses

The Health Care Spending Account is a great way to help set aside money for eligible health care expenses *and* save money in taxes at the same time.

Each year you are given the opportunity to enroll in this voluntary benefit to reduce your costs for most out-of-pocket medical, dental and vision care expenses—including copayments, deductibles and your share of most expenses that are partially paid by the plan or not paid by at all. Also, new guidance issued by the Treasury Department and the Internal Revenue Service allows for spending account reimbursements for over-the-counter drugs. Go to www.irs.gov for details.

Know what you pay for

As you review the services your plan covers, pay attention to how much you would pay for common services, including:

- Physical exams
- Doctor visits (primary care physician, specialists)
- Lab tests
- Prescription drugs
- Emergency care

Also, find out when and how you pay. Do you pay your coinsurance or copayment to the doctor at the time of your appointment? Or do you pay the full amount and request reimbursement from the plan later? If your plan allows you to see providers who do not participate in the network, are the procedures for paying different?

To think healthy, read up on the types of services your plan provides, paying special attention to services you use regularly and those you might need in an emergency.

Be prepared

It's 2 a.m. on a Friday night and your child needs medical care. Where do you go? To save time and hassle when you or a family member is sick, you should know where you need to go for your routine appointments, urgent weekend care or emergency care. (See page 24 for information on urgent and emergency care.) This includes knowing what hours these facilities are open, where you need to go if they are closed and whether your doctor takes phone calls after hours.

It's also a good idea to keep the phone number for your plan's nurse consulting line (available to all members of The Sound Partnership after January 1, 2004), or your doctor's after hours phone number, handy so you can call quickly if you need immediate advice or care. Visit your health plan's website (see the Health Care "411" listing on the back cover) for nurse line information.

Take advantage of wellness programs

The Sound Partnership offers many programs to help keep healthy members healthy, and to help members at risk of developing health issues to change their behaviors. These programs include:

- Health Risk Assessments (HRA) and screening
- Follow-up targeted behavior modification—essentially, a personalized program to help you take action to improve your health
- Tools and resources to help you increase your physical activity, eat healthier, manage your stress, improve your mental health and relax
- On-line resources including the *Sound Living* section of the District web site
- Incentives for participation

For more information on wellness programs, visit your health plan's website (see the Health Care "411" listing on the back cover), or go to the *Sound Living* section of the District website.

Think healthy.
Act healthy.

How the EAP can help

The Employee Assistance Plan (EAP) is a convenient source of professional assessment and referral for you and your family for almost any personal difficulty—such as alcoholism and drug abuse, physical and emotional stress at work or at home, marriage and family discord, financial difficulties and job-related issues. EAP services are provided by and fully paid for up to three assessment visits per consultation by The Sound Partnership through Health Venture, and are completely confidential.

To contact Health Venture counselors, call:

- (253) 572-5552, Pierce County
- (253) 874-8582, King County
- 1-800-447-8327 (toll-free long distance), inside Washington State

Know the Perks

Often medical plans offer special benefits to plan members. This could include alternative care such as chiropractics, acupuncture and massage therapy, gym membership discounts, smoking cessation programs, health education classes or newsletters.

Visit your health plan's website (see the Health Care "411" listing on the back cover) for more information.

Stay healthy.

Get the Most Out of Your Doctor Visit

The first step to getting more out of your doctor visit is to have a doctor who knows your medical history. This reduces chances for error and helps ensure you get the right care.

Once you find a doctor you're comfortable working with, there are a number of helpful strategies for getting the most out of each visit.

Choose the right doctor

To choose the doctor that's right for you, think about your needs. You want a doctor who specializes in areas of health that are important to you, who you are comfortable with and with whom you can create a long-term relationship with. If you are more comfortable talking about your health with someone of your own gender, keep that in mind as you search.

After you know what characteristics or specialties you want your doctor to have, start narrowing your list by asking friends, family and co-workers for recommendations and checking the providers available in your health plan. Choose three to five doctors you're interested in and call their offices, asking questions that matter to you, such as office hours, the doctor's credentials, and wait time for a routine appointment.

Remember that your decision is not written in stone. If you don't feel comfortable with the first doctor you choose, consider making a change.

Do Your Homework

The best time to make informed health care choices is when you are healthy. If you wait to look for a doctor when an emergency or illness occurs, you may end up with a poor "fit".

- **Do your research**—Look at your medical plan's choices, find a convenient provider and talk to him or her.
- **Plan ahead**—Find the provider you need before you need care. If you have a chronic condition, find a specialist before your next anticipated visit.

Remember to schedule more time with your doctor the first time you have an appointment or if you have a lot of questions.

Know when to see your doctor

Most people think they should see the doctor when they are sick, and stay away when they are healthy. Many times the opposite is true. In order to act healthy and stay healthy, you must practice preventive care. Preventive care is having regularly scheduled doctor visits, and sometimes tests, to make sure you stay healthy. There are also times when you are sick, but can practice self-care to make yourself feel better. Read on for some suggestions about when you should—and shouldn't—see the doctor.

When you are healthy

Screening for early detection is important. Early detection not only saves you money—it could help save your life. So, keep up on your preventive care, including periodic screening—things like cholesterol and blood pressure checks, pap tests, breast self-exams, mammograms, prostate checks, skin checks for moles, and other tests recommended by your doctor for people of your age, gender and risk factors (see page 22).

When you have a minor illness or injury

You don't need to go to the doctor every time you are sick. Self-care sometimes makes the most sense. Unfortunately, everyone catches a cold, sprains an arm or develops a fever from time to time. And despite major advances in medicine, in many cases, the most-effective treatment is to stay at home and treat yourself. This helps you avoid unnecessary visits and saves you money, while still getting the care you need.

Self-care books can be a valuable resource. They describe hundreds of common symptoms and, when appropriate, tell you how to treat yourself quickly and easily at home—or when to seek professional care. They might also include general recommendations for healthy living.

When in doubt, when you're not getting better, or if you have a weakened immune system or a chronic illness, call your doctor to see whether or when he or she recommends an office visit, or call your plan's nurse line.

Check Out These Self-Care Books

- *Take Care of Yourself: The Complete Illustrated Guide to Medical Self-Care* by Donald M. Vickery and James Fries
- *Mayo Clinic Guide to Self-Care: Answers to Everyday Health Problems* by Mayo Clinic
- *Mayo Clinic Family Health Book* by Mayo clinic
- *American Medical Association Family Medical Guide* edited by Charles Clayman
- *The Harvard Medical School Family Health Guide* by Harvard Medical School

Talk to your doctor

Good communication between you and your doctor is important. Your doctor can't treat you properly if you don't share your health concerns. And you can't follow your doctor's orders if you don't understand the instructions. Both situations can affect your health—how long it takes you to get better—and your wallet. If your health symptoms aren't treated, you may face unnecessary return trips to the doctor and if your condition gets worse, it could be more costly to treat.

Here are some tips to make sure that you and your doctor are communicating effectively when it comes to your health.

Come prepared

Before you see your doctor, write down your primary health concerns and observations. Include when the problem or symptoms started. Do they come and go or are they always present? Have you had this problem before? If so, when? What did you do? Was therapy or medication helpful in the past?

Bring a copy of your health records, including a list of the medications you are currently taking, and any over-the-counter drugs. List any drug allergies you may have.

Writing this down before your appointment helps you stay on track if you are nervous or if you get interrupted. You may also find it helpful to bring someone with you to the appointment—to help you remember your questions, to ask additional questions and to hear the things that you might not catch.

Ask questions

Bring a list of questions to your appointment. Be specific and brief and ask the most important questions first. Also, ask questions during the appointment as you think of them. A good doctor won't be offended by questions. If your doctor uses medical terms you don't understand, ask him or her to explain.

While it's natural that you might feel intimidated by your doctor—after all, he or she knows more about specific health issues than you do—or that you might find it uncomfortable to ask him or her questions, don't let it stop you from getting the information you need. After all, it's your body, and you have every right to make sure you understand what's happening and why the doctor feels you need a certain test or procedure. If a doctor becomes angry with you for asking questions, or refuses to answer your questions, request a copy of your file and find another doctor.

Write it down

Write down the answers to your questions, your diagnosis and any instructions. This helps you remember your doctor's responses and instructions.

Follow up

Don't be afraid to call later with questions. If you can't speak to the doctor when you call, someone else in the office should be able to help you.

Know when to see a specialist

Sometimes you may need to see a doctor who has in-depth training and experience in a specific area of medicine. The advantage is a specialist may be able to provide the information you need to help manage a major health problem. The downside is because specialists focus on one area, they will not be your “one-stop shop” if you have more than one health condition.

So think carefully about the pros and cons of seeing a specialist, and discuss it with your doctor before you decide. If you do choose to use a specialist, be prepared so you can make the most out of your visit. Know your diagnosis and your basic treatment options, come prepared with questions and test results, and talk to your specialist about ways to keep your primary doctor involved in your care.

Questions to Ask Your Doctor

Not sure what to ask? Here are some sample questions that may help you make the most of your next doctor visit.

- **About prescription drugs:** Why do I need this medication? Is a less expensive generic drug available? Are there any side effects? How will this drug interact with others I’m taking? How soon should my symptoms improve?
- **About tests:** What will this test show you? How accurate is it? How will it affect my treatment? Are there any risks or side effects? Do I need to do anything special before or after the test? How much will it cost? How and when will I find out about the test results?
- **About treatment and surgery:** Why do I need it? Are there risks or side effects? Are there other options? What results should I expect to see and when? Will I need to come back and see you? Do I need to change my diet or activity level? Do you have any special instructions? Can surgery be done on an outpatient basis? How long will I be hospitalized and what will it cost?
- **About staying healthy:** What screening tests do you recommend based on my age, gender and health risks? What lifestyle changes do you recommend to prevent or manage illness?

Stay Healthy with Checkups

Regular checkups can improve your health and extend your life. The chart

below shows recommended screenings by age and gender. Keep in mind, these are general guidelines—use them as a starting point. You may want to first check with your health plan before you schedule a

Adult Screenings	Age 20-39
Physical exam	Every 3 years
Blood pressure	Periodically
TB skin test	Every 5 years
Blood tests and urinalysis	Every 3 years
EKG	First exam age 30
Cholesterol	Men: every 5 years starting age 35
Rectal exam	Every year
Colon cancer Sigmoidoscopy and/or Fecal occult blood	N/A N/A
Chest X-ray	N/A
Bone health	N/A
Sexually transmitted diseases	Discuss with Doctor
Immunization	
Tetanus Booster	Every 10 years
Measles, mumps, rubella	1 dose for women of child bearing years
Influenza	Every year
Women Only	
Breast health Clinical exam Mammogram Self-exam	Every year N/A Monthly
Reproductive Health (Pap test)	Every 1-3 years
Estrogen	N/A
Men Only	
PSA Blood test	N/A
Testosterone screening	N/A

Sources: U.S. Preventive Services Task Force, Men's Health Network, American Urologic Association, American Medical Association, American College of Obstetricians and Gynecologists

checkup, to verify what services are covered. If you are at higher risk for a condition or have a family history of a disease, talk with your doctor about the need for earlier or more frequent screenings.

Age 40-49	Age 50+
Every 2 years	Every year
Periodically	Periodically
Every 5 years	Every 5 years
Every 2 years	Every years
Every 4 years	Every 3 years
Men: every 5 years; Women: every 5 years, starting age 45	Every 5 years
Every year	Every year
N/A	Every 5 years
N/A	Every year
Every year if smoker	Every year if smoker
N/A	Men: Discuss with Doctor Women: Postmenopausal
Discuss with Doctor	Discuss with Doctor
Every 10 years	Every 10 years
1 dose for women of child bearing years	N/A
Every year	Every year
Every year	Every year
Every 1-2 years	Every year
Monthly	Monthly
Every 1-3 years	Every 1-3 years
N/A	Discuss with Doctor
Every year for African American men or men with family history of prostate cancer	Every year
Discuss with Doctor	Discuss with Doctor

Note: Many of the screenings listed in this chart are based on the 2002 guidelines developed by the United States Preventive Services Task Force, which are widely used by physicians. However, several medical organizations provide screening guidelines and those guidelines may differ from one organization to another.

Know where to go when you need care

Just as important as knowing when to go is knowing where to go, especially when you need urgent or emergency care. According to the National Center for Health Statistics, most people who go to the emergency room (ER) don't need emergency care. In fact, of the 106 million visits to the ER each year, 58% are for treatment of patients who could have been seen in a less acute setting.

Not only do they pay more for this care, they wait longer to receive it. Emergency rooms are set up to treat the most critical patients first. And people who would have been better off seeing their regular doctor or using an urgent care center are usually seen last.

If your condition is life threatening, call 911 immediately. If it isn't life threatening, try calling your doctor's office or visiting an urgent care clinic first. You can also try calling your plan's nurse line. Describe your symptoms, and the nurse can help you decide where and when to seek care. If you are injured or sick on the weekend, the nurse can help you decide whether to wait to go to your nearest urgent care center or wait to see your doctor on Monday. If you wait to see your doctor, the nurse can guide you on "watchful waiting"—telling you which symptoms are normal and which ones will require immediate attention.

Call the Nurse Line

A nurse line is like having your own nurse at home. The nurses help callers understand health issues and treatment options, review specific questions to ask their providers, provide research analyses of treatments and diagnostic procedures, and explain the risks and benefits of various options. While they usually cannot diagnose, prescribe or give medical advice, they do empower you to make informed decisions and give you the support and information you need to maximize your care.

All medical plans offered by The Sound Partnership have a nurse line you can call, toll-free anytime—day or night.

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Use Prescription Drugs Wisely

Used correctly, prescription drugs save lives. In the U.S. however, nearly half of all medications aren't taken as directed, according to the AARP (formerly known as the American Association of Retired Persons). Not only does that mean people aren't getting the most out of their prescriptions, they are also wasting money. To get the most out of your medicine and save money, try these helpful strategies.

Ask questions

Before your doctor writes the prescription, tell your doctor about other medications you're taking and ask about possible drug interactions. Make sure you know your condition and how the drug will help. If your doctor suggests medication for high blood pressure, for example, make sure you know what level you're trying to achieve. That way you know whether the medication is working for you.

Find out what side effects you can expect, including which ones are normal and which ones you should call your doctor about. Ask whether lifestyle changes will help. You can often reduce and sometimes eliminate the amount of medication you need by changing certain habits. For example, exercise and salt reduction can lower high blood pressure, and eating fewer foods containing saturated fat and more fruits and vegetables can significantly lower cholesterol levels.

Stay generic

If your doctor writes a prescription for a brand name drug, ask if a generic is available and appropriate for you. The Food and Drug Administration requires that generic drugs have the same active chemical composition, have the same strength and be offered in the same dosage form as their brand name counterparts. Generic drugs just cost a lot less. And those savings can really add up over the year!

Think mail order

You can save money on drugs you take on a regular basis—for chronic conditions like diabetes or arthritis—when you order through your plan's mail-order service. Better yet, because you can order up to a 90-day supply, you save time—no more running to the pharmacy each month to renew a prescription.

Follow orders and follow up

The AARP reports that 13% of prescriptions are filled but never used, and 29% are filled but not finished. Such misuse wastes money, and could cause your condition to return or worsen, making it more difficult to treat later.

So, after your prescription is filled, be sure to follow your doctor's orders and take all your medication—even if you start to feel better. Never tinker with your prescription or split pills without talking to your doctor or pharmacist first. Finally, be sure to let your doctor know if the medication doesn't seem to be working or if you're experiencing side effects.

Health Care "411"

For more information about The Sound Partnership health care coverage check out these resources:

To Contact...	Call...	Or Go To...
The Sound Partnership	(253) 571-1240	www.tacoma.k12.wa.us/sound
Regence (PPO I, Selections I and FourFront)	(800) 544-4246	www.wa.regence.com ; go to information for "members"
PacifiCare PacifiCare Nurse Line	(800) 932-3004 (866) 747-4325	www.PacifiCare.com
Group Health cooperative (GHC) GHC Nurse Line	(888) 901-4636 (800) 297-6877	www.GHC.org
AdvancePCS (prescriptions)	(800) 966-5772	www.advancepcs.com
Flex-Plan services (spending accounts)	(800) 669-3539	www.flex-plan.com
Willamette Dental of Washington, Inc.	(800) 360-1909	www.willamettedental.com
United Concordia Dental	(866) 850-8791	www.ucci.com
Health Venture (EAP)	(253) 572-5552, Pierce County (253) 874-8582, King County (800) 447-8327, toll-free long distance, inside Washington State	
Davis Vision	(800) 999-5431	www.davisvision.com