

Navigating Medical Care: When & How to Visit a Health Provider

Advancing Health Literacy & Reducing Health Disparities in the District

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Objectives

- ▶ Identify when to advise seeking medical care
- ▶ Differentiate indications for primary, urgent, and emergency care visits
- ▶ Identify trustworthy health information sources
- ▶ Improve patient advocacy
- ▶ Set expectations
- ▶ Discuss how to effectively use medical insurance

Health Literacy



Find, understand & use basic health information



Understand prescriptions, diagnoses, and directions from a health professional



Read & understand medical forms and patient education materials



Ability to make good health choices

Health Literacy & Impact on Healthcare

Cost Effectiveness

- Increases emergency department utilization and results higher costs
- Results in additional \$106-\$238 billion in costs to the healthcare system, representing 7-17% of all personal healthcare expenditures

Health Improvement

- More strongly predicts poor health outcomes than age, income, employment status, education level, or ethnicity

Patient Scenarios

Scenario 1

A 40-year-old patient is brought to the Emergency Department by her partner with the complaint of intermittent confusion, severe vomiting, abdominal pain, and labored breathing. She is unable to eat or drink anything without vomiting profusely. The patient tells you that she was recently told she had a “sugar” problem by an ER doctor when she was living in Florida and was prescribed 30 days of medicine. However, she finished her medications when she moved to DC two months ago. She does not know the name of her medications, what they were for, or if she was supposed to stay on the medications long-term. Her blood sugar is measured, and the result reads “HIGH”. You ask if she has ever seen an Endocrinologist. “A what?” she responds.

Scenario 2

A 20-year-old female with no past medical history, comes to the Emergency Department with complaints of a sore throat and cough for 1 day. She denies difficulty breathing, chest pain, or shortness of breath, and she is still able to drink fluids and eat soft foods. She is unsure of what she can take to alleviate her symptoms, and she has not tried any pain medications. She read on social media that her symptoms could be consistent with a viral infection, and she is requesting thorough testing. At her request, a full respiratory viral panel is done while in the ED. Fortunately, her vital signs and physical exam are within normal limits, and she is safely discharged home with anticipatory guidance, return precautions, and instructions on how to use over-the-counter medications to alleviate her discomfort. Later she shocked to receive a bill for \$683.

Need a doctor?

When you suggest someone visit a health provider, do you instruct them where to go?

EMERGENCY ROOM



VIRTUAL CARE



URGENT CARE



PERSONAL DOCTOR VISIT





ER or 911

“I feel like I need medical care now and do not feel safe to wait. It is a serious or life-threatening injury!”



Urgent Care

“I feel like I need medical care today but feel safe to wait for a few hours because my provider is unavailable.”

OR

“I was directed to go to Urgent Care.”



Primary Care

“I feel like I need medical care but feel safe to wait for one or two days.”

- When in doubt:
 - Call your primary care triage
 - Go to the Emergency Department

Urgent Care

- Small cuts requiring sutures
- Cold & flu symptoms
- Earaches
- Sore throat
- Eye discharge/ redness WITHOUT vision changes
- Painful urination
- Sprains or strains
- Minor burns without blisters
- Insect bites
- Minor allergic reactions
- Minor car accidents*
 - no airbag deployment, able to get out the car by oneself, slower than 40mph, no intrusion or rollover of vehicle





Major Allergic Reactions



Broken Bone



Chest Pain



Difficulty Breathing



Back, Neck or Head Injury



Moderate to Severe Burns



Vomiting



Suicidal or Homicidal feelings



Possible Drug Overdose

Emergency Department

- Chest pain
- Shortness of breath or difficulty breathing
- Fainting
- Head injuries*
- Focal weakness or numbness (i.e. weakness/numbness of one limb, facial droop)
- Slurred speech
- Confusion/ altered mental status
- Severe dizziness
- Broken bones or dislocated joints
- Seizures
- Burns with blisters
- Severe abdominal pain
- Severe vomiting*
- Inability to eat or drink*
- Vaginal bleeding in pregnancy
- Black or bloody stools or vomit
- Uncontrolled or bizarre bleeding
- Mental health crisis* (suicidal or homicidal thoughts, hallucinations, bizarre behavior)
- Sudden vision changes

ALWAYS call 9-1-1 for life-threatening emergencies.

Primary Care

- Physical exams & screenings
- Medication refills
- Vaccinations
- Anxiety & depression
- Asymptomatic high blood pressure
- Chronic pain
- Chronic cough
- Cold & flu symptoms
- Earaches
- Sore throat
- Eye discharge/ redness
WITHOUT vision changes
- Burning with urination
- Unintentional weight loss



24/7 Nurse Line



**Emergency
Room**

When In Doubt

ALWAYS call 9-1-1 for life-threatening emergencies.

Role of the CBO

How can CBOs health improve personal and organizational health literacy for DC residents navigating the healthcare system?

Suggestions for CBOs

- Dissemination of educational information
- Community outreach & partnerships
- Preparation for medical encounters
- Incorporate Patient Advocates into organizations
- Refer to trustworthy health information sources

Trustworthy Health Information

How do you determine a trusted source for medical advice & information?

1. Government Health Websites (.gov)

Educational Materials For Patients

[Print](#)

The following list of materials and websites was developed by CDC for patients. Use these tools to help you or your patients learn about heart disease, stroke, and their related conditions and how to prevent and manage them.

Heart Disease

Fact Sheets

Atrial Fibrillation

Learn about atrial fibrillation, often called AFib or AF, the most common type of treated heart arrhythmia.

Cardiac Arrest

Cardiac arrest occurs suddenly and unexpectedly. Blood stops flowing through the body. Learn about causes, and risks.



HERE TO HELP

Get ready for back to school. Visit dchealth.dc.gov/immunizations to learn more about school vaccination requirements.

www.CDC.gov/healthtopics
www.MedlinePlus.gov
www.livingwell.dc.gov

Need help? Search for free and reduced-cost services to access medical, food, housing and more in our area

Enter your zip code

SEARCH

1. Government Health Websites (.gov)

Resources - Community Based Organizations



Communication Tools
Social Media messaging and graphics on various health literacy topics

[More Info](#)



Factsheets & Handouts
Print materials for distribution on various health literacy topics

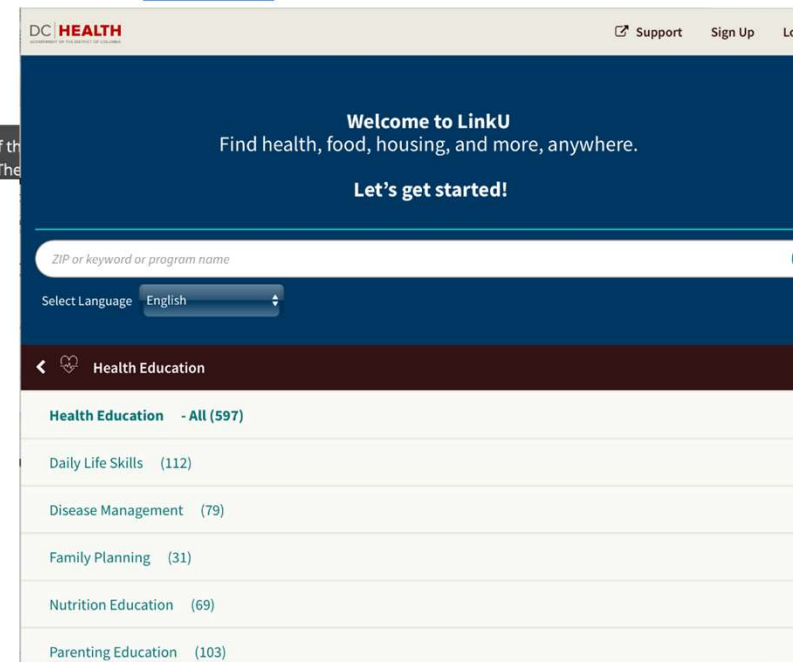
[More Info](#)



District Government Services
Programs and Support Services

[More Info](#)

A portion of this online resource is supported by the Office of the Secretary of the Services (HHS) as part of a financial assistance award totaling \$3,999,923.00. The



DC HEALTH
Support Sign Up

Welcome to LinkU
Find health, food, housing, and more, anywhere.
Let's get started!

ZIP or keyword or program name

Select Language English

Health Education

- Health Education - All (597)
- Daily Life Skills (112)
- Disease Management (79)
- Family Planning (31)
- Nutrition Education (69)
- Parenting Education (103)

2. Academic & Research Institutions

Search Medical Questions and Answers by Category



Body Systems & Organs

Information on the ways your body parts work together, how you can keep them healthy and how illness might affect them.



Diseases & Conditions

Get answers and details around popular health questions on symptoms, causes and treatment options plus related articles, videos and more.



Treatments & Procedures

Information on surgical options, medications, therapy, and what patients experience during and after treatment.



Drugs, Devices & Supplements

Understand how these are used, benefits and side effects.



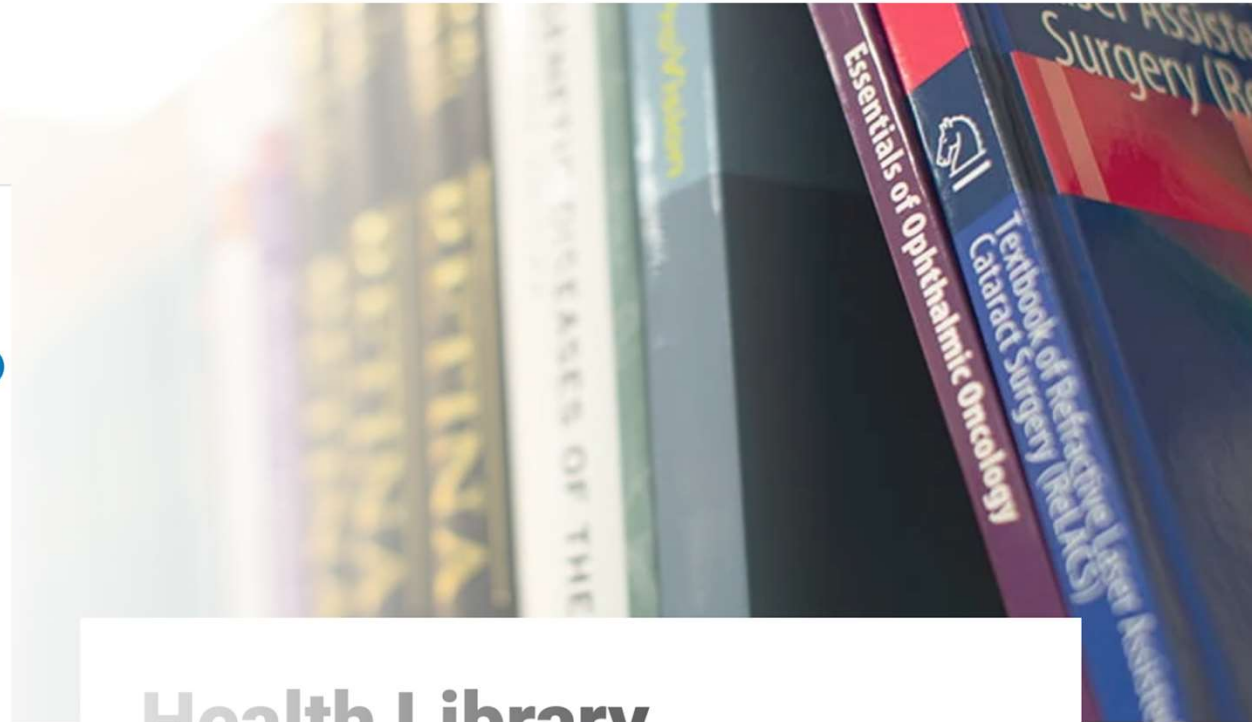
Diagnostics & Testing

Get answers to health questions about



Symptoms

Browse an A to Z list of common



Health Library

Find thousands of health articles and videos to help you take care of yourself and your family.

Tend to end in .edu or .org*

3. Medical Professional Websites

The screenshot shows the KFF State Health Facts website. At the top left is a hamburger menu icon. The KFF logo is centered at the top, with a green DONATE button to its right and a search icon further right. Below the logo is the title "State Health Facts" and a sub-header: "More than 800 up-to-date health indicators at the state level can be mapped, ranked, and downloaded. [Learn more](#)". A search bar with the placeholder text "Enter keywords" and a search icon is positioned below the sub-header. Underneath is the section "Explore Indicators by Category" with a grid of nine category buttons: Affordable Care Act, COVID-19, Demographics and the Economy, Disparities, Health Costs & Budgets, Health Coverage & Uninsured, Health Insurance & Managed Care, Health Status, and HIV/AIDS.

KFF [DONATE](#) 🔍

State Health Facts

More than **800 up-to-date health indicators** at the state level can be mapped, ranked, and downloaded. [Learn more](#)

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- Be wary of social media and blog posts
- Understand that some medical conditions have similar presenting symptoms
- Please discuss with your health provider

Preparing for Medical Visits

How can CBOs help DC residents prepare for medical encounters?

4 Things Patients Should Know

1. Past Medical Problems
2. Medications prescribed or advised to take
3. Allergies
4. Symptoms

Handy Tips: Preparing for your visit

- ▶ Keeping a list of your medications
 - Flashcard in wallet
 - Old discharge instructions or pharmacy printouts
 - Health journals
 - Smartphone
 - Medication bottles*
- ▶ Document past allergic reactions
- ▶ Journaling your symptoms
 - Onset
 - Frequency
 - Aggravating/ alleviating factors

10 Questions Patients Should Ask

1. What is the test for?
2. When will I get the results?
3. How do you spell the name of that medication?
4. Are there any side effects?
5. Will this medicine interact with medicines that I am already taking?
6. Why do I need this treatment?
7. Are there any alternatives?
8. What are possible complications?
9. Which test/treatment is best for my needs?
10. How common is this procedure?

Setting the Stage: Expectations



Navigating Healthcare Costs & Insurance

Paying for Medical Care

- Huge source of stress and hesitancy to seek medical care
 - 41% of adults (100 million Americans) currently facing health-care debt¹
 - As of 2019, medical debt totaled more than \$195 billion in the US²
 - 1 in 10 adults in the U.S. have significant medical debt²
 - 46% of adults skipped or delayed medical care because of the cost³
- Many people in DC have insurance or qualify for health insurance but don't know how to use it

1. O'Brien, S. (2022). 100 million adults have health-care debt—and 12% of them owe \$10,000 or more. CNBC.

2. Lopes, L., Kearney, A., Montero, A., Hamel, L., & Brodie, M. (2022). Health care debt in the U.S.: The broad consequences of medical and dental bills. Kaiser Family Foundation.

3. Collins, S., Haynes, L., & Masitha, R. (2022). *The state of U.S. health insurance in 2022: Findings from the Commonwealth Fund Biennial Health Insurance Survey*. The Commonwealth Fund.

DC has one of the lowest uninsured rates in the U.S.

- 2018 national uninsured rate: 8.5%
- 2018 District of Columbia uninsured rate: 3.2%
- D.C. with second lowest uninsured rate in U.S., behind Massachusetts

Bowser, M. (2019). DC has second lowest uninsured rate in the nation. DC Health Benefit Exchange Authority.

Insurance Assistance: DC Healthy Families

MAGI Medicaid

- Adults 21-64 without dependent children
- Pregnant women
- Children under 21

Non-MAGI Medicaid

- Age 65+ and have a disability with resources below \$4,000
- SSI recipients
- Home & community-based waivers participants
- Long term care beneficiaries
- Medicare savings program recipients
- Foster care/ adoption assistance
- Former foster care children
- Need treatment for breast or cervical cancer



“I have insurance, now what?”

- Call!
 - Which location(s) within network
 - What is covered
 - What is the cost
- Collaborate with health provider
 - Documentation of test or treatment indication
 - Choose formulary/ cheaper medications (generic vs brand name)

Premium

Your premium is the amount of money you pay each month for insurance.

Deductible

Your deductible is the amount you pay for health expenses before your insurance company begins covering most costs.

Copay

A copayment is a smaller, fixed out-of-pocket cost you cover for healthcare services usually once you've reached your deductible.

Coinsurance

Coinsurance is the percentage of the cost you cover for a service after you've reached your deductible.

Allowed Amount

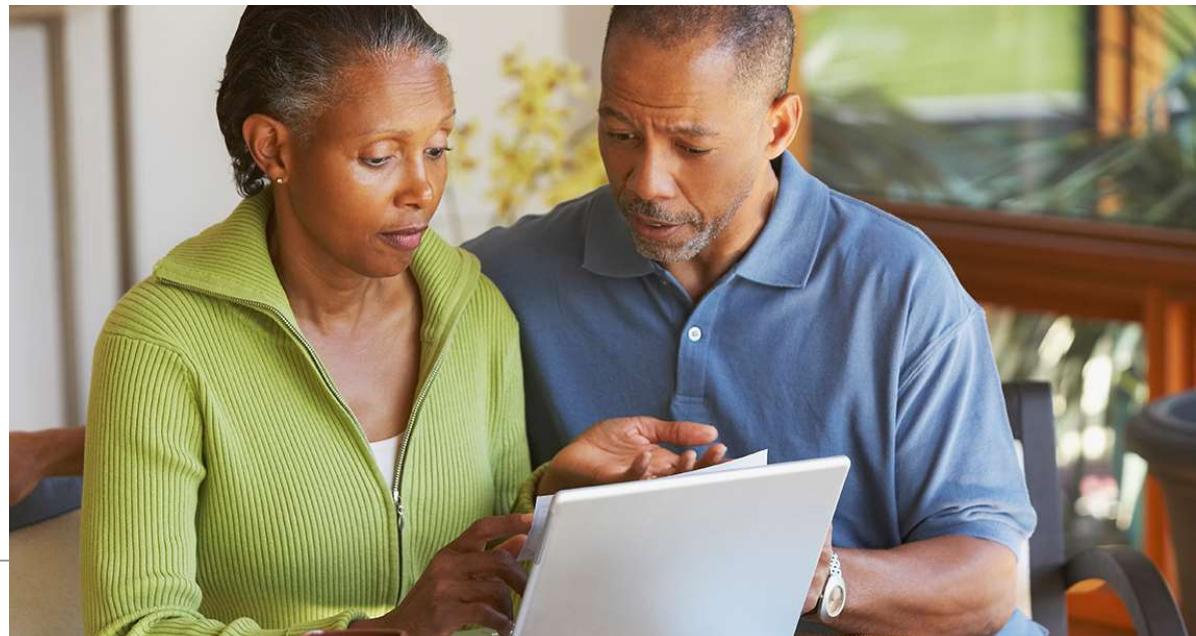
Your allowed amount is the maximum cost your insurance will cover for a service

Out-Of-Pocket Maximum

The maximum cost you have to cover before your insurance begins covering 100% of covered costs

Know Other Options

- Payment plans
- Negotiate prices
- Appeal insurance decisions
- Work with a Patient Advocate or Community Health Worker



Summary of Actionable Items

- ▶ Assist with triaging medical care
- ▶ Equip with skills and tips to navigate patient encounter
- ▶ Help set realistic expectations
- ▶ Recognize/ disseminate reputable sources of information
- ▶ Educate how to use medical insurance
- ▶ Help patients navigate the system

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DC | HEALTH

GOVERNMENT OF THE DISTRICT OF COLUMBIA

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 dchealth.dc.gov

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For more information on the District's COVID-19 response, visit coronavirus.dc.gov