

\$\$\$ MONEY TIP \$\$\$ It may take guts, but you are your own best advocate By Carey Denman

I'm thankful to live in a country where I have access to good medical care, where doctors complete thorough and rigorous training and where technological advances can make treatment and diagnosis of problems faster and easier. This same medical system provides my husband with a job and benefits, again for which I am thankful.

But I believe that when it comes to receiving care, you need to be your own advocate, both from a medical standpoint and from a financial one. This means being prepared to ask pointed questions about the treatment and medication your practitioner is recommending and about the costs for those services. It means knowing what your insurance benefits will cover and reviewing all forms carefully to make sure that you are fully reimbursed. And it involves making sure that you have your medical records transferred to a new practitioner prior to your first visit. If you aren't accustomed to doing these things, it can take some practice and some guts.

The fact is, though, that medical systems are extraordinarily busy—sometimes overloaded—with patients and must rely on a set of procedures and routine to keep things in check. Sometimes

these standard procedures and routines can result in you receiving and having to pay for unnecessary services that your insurance company may not cover.

Of course, it isn't always easy to discuss services and procedures with a practitioner, especially when cost becomes part of that discussion. You may catch your practitioner off guard when you ask about the necessity of receiving certain aspects of your care or when you inquire about how much that care is going to cost. Chances are he or she may not be able to answer questions about cost without further investigation and may become a little irritated with the inquiry. However, since you will ultimately be responsible for at least a portion of your bill, you should be able to anticipate how much you will have to pay.

Think of it this way: how likely are you to go to a restaurant where the dinner entrees don't come with descriptions and where prices for these same entrees aren't printed for you to consider? You'd want to know what you were ordering and how much it would set you back, wouldn't you?

I don't mean to water down important medical decisions by comparing them to a restaurant meal. The human body is far

more complex than I'll ever be able to understand, but I do know that I have a right to understand everything about the procedures that my practitioner is recommending, even if this means it takes more time for my visit.

Having been through the birth process three times and now expecting our fourth child, I have learned that birth isn't something that is happening to me. I have the ability to be clear about what I do and do not want to happen during the experience. And along the way, I have a stake in my prenatal care. For instance, upon my first visit to my practitioner, the nurse informed me that they would be performing a pap smear. I knew I had one done following the birth of my last child, just fourteen months previously.

When I asked about it, my practitioner immediately noted that it wouldn't be necessary to perform one then because I had no past history of abnormal pap smears and that I could wait for a later date. While I was asking questions, I wanted to know about two tests for sexually transmitted diseases that my insurance company refused to cover for my last pap smear. She noted that these tests were standard procedure as part of a new obstetrical visit, but that I could opt out of them for my next pap smear.

Now mind you, I wasn't excited to talk about pap smears and unreimbursed expenses for STD tests, but without this discussion, I would have had to pay for unnecessary services. And this is money that I certainly would rather spend elsewhere—on some new baby booties, perhaps. So I encourage you to ask questions until you understand, to consider your own wishes and to make informed medical decisions with the help of your practitioner. Know, too, that you are often going to be your best financial and medical advocate.

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