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## SMART SHOPPER: BE A WISE CONSUMER OF HEALTH CARE SERVICES BY KIMBERLY JOHNKE, LSW

We live in an increasingly consumer-directed society. The world is brimming with shiny new products and time-saving services. As consumers, we pride ourselves on being “smart shoppers.” We diligently clip coupons, price shop, and navigate sales. We insist on receiving the reduced price on a mis-marked item. In many ways, we are confident consumers. Yet, when it comes to managing our own health care services or that of a dependent family member, how do we measure up?

Unfortunately, many times we don’t. Yet, quality health care is one of the most important services we can afford ourselves and our loved ones. Especially in situations where an individual is aging, experiencing dementia, or is disabled, ensuring adequate access to quality services can make a significant and measurable difference to quality-of-life and even outcome. How, then, can we train ourselves to become expert consumers of health care services? Here are some tips.

### **I. Know Your Rights.**

Numerous protections have been thoughtfully developed by governmental and non-governmental agencies, with the specific intent of educating consumers of their rights relating to health care. Key consumer protections include:

- The Consumer Bill of Rights and Responsibilities (commonly referred to as the Patient’s Bill of Rights). Designed to foster the relationship between patient and care provider, the Patient’s Bill of Rights encourages consumers to take an active role in staying or getting healthy – essentially offering a framework for serving as your own health care advocate.

- **Informed Consent.** A key feature of the Patient's Bill of Rights is informed consent, a process by which a health care consumer is told, or receives information, about possible risks and benefits of a proposed treatment, including risks and benefits of not receiving treatment. During this process, the consumer (you) can ask questions and have them answered to your satisfaction. Consumers also have the right to take time to discuss the risks and benefits of proposed treatment with family members or trusted advisors, and to use the information gained toward making a decision that best suits your own interest (including the decision to decline the treatment being offered).
- The HIPAA Privacy Rule affords individuals the right to see, receive a copy, and correct their medical record.

## **II. Captain Your Team.**

According to the National Health Council, you are the captain of your health care team. Most of today's health care teams are multidisciplinary, meaning they consist of experts across many specialties and realms of the health care continuum, including various kinds of medical doctors, nurses, social workers, occupational and speech therapists, to name a few. Becoming an active player on your health care team includes taking some steps to ensure you work effectively with all members to understand and manage your care plan.

The National Health Council provides some tips on how to take charge of your team:

- **Come prepared.** Write down your questions in advance of an appointment, and bring a notebook to record answers. Better yet, bring a family member or trusted friend to help take notes. It can be overwhelming to receive and process the volume of information being presented to you during a medical appointment.
- **Ask questions.** When it comes to your health care or that of someone you love, there are no dumb questions. So, speak up, and keep asking questions until you understand.
- **Be honest.** Provide complete information about your condition, concerns and feelings. Disclose all of the medicines you are taking, including over-the-counter supplements. Be honest about how much you smoke, eat, drink and exercise. The only useful plan is one based on real information. Likewise, be sure to tell each health care provider about your other providers. Consider keeping a recording of your medicines and their dosages as well as a listing of your health care providers and their contact information in your wallet.
- **Get educated about your disease or condition.** Knowing what you have and what to expect will help you to be an active member of your health care team.
- **Get a Second Opinion.** Seeking a second opinion is standard practice in medicine. Your health care provider will not be offended if you express your desire for a second opinion. Ask for a referral, but be sure this "new" health care provider is not affiliated with your current provider. It is important to get another point of view before making major medical or life care decisions.

### III. Know When to Ask for Help.

Whether you are a patient or a caregiver, accept help when you need it. Understand the resources available to you in your community, and reach out when you are feeling overwhelmed. Network with others in your situation. Sometimes, the best insights are gained from those farther along in their journey. Gain the benefit of their experience. Finally, give yourself some much-deserved credit for taking an active role in your care.

#### Resources

Patient Advocacy Foundation: [www.patientadvocate.org](http://www.patientadvocate.org), 800-532-5274

National Health Council: [www.nationalhealthcouncil.org](http://www.nationalhealthcouncil.org), 202-785-3910

Consumer Bill of Rights and Responsibilities: [www.hcqualitycommission.gov/cborr/](http://www.hcqualitycommission.gov/cborr/)

The attorneys at Oast & Hook can assist families with their estate, financial, insurance, long-term care, veterans' benefits, and special needs planning issues.

*Kimberly Johnke is a licensed social worker with more than 15 years of professional experience serving disabled and chronically ill individuals. In her role as Life Care Planning Specialist at Oast & Hook, Ms. Johnke provides individualized services to assist families throughout the life care planning process.*

#### Ask Allie

O&H: Allie, we've heard about a dog with a large Facebook and website following. Please tell us about him.

Allie: Sure! Ecco D'Oro is a spinone Italiano who lives in Smithfield, Virginia, and who currently he has over 4,700 Facebook fans. He is a champion dog show winner, as well as a canine philanthropist. He makes multiple donations each month through his Naughty Dawg Big Heart charitable fund. His mom, Amy Hines, says "His trusted network can be called into action in a split second. The Big Pack Attack is an impressive display of how a few amazing animals on a social network site can literally touch thousands with the click of a button." He also leaves inspiring messages on his Facebook page (partly in Italian) that brighten the lives of those who visit his page. For more information on Ecco's charitable fund, please visit [www.nawtydawgbigheart.com](http://www.nawtydawgbigheart.com), or Ecco's Facebook page. What a great dog! Time to go check out his Facebook page for some inspiration. See you next week!

#### Distribution of This Newsletter

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