

Health & Science



Self Reliance Tips Offered For Health Care Savings

Brian and Connie Claflin know all about medical costs.

With seven children, the Claflins have been through flus, colds and stitches. And because they work for a family business, they've also survived high deductibles, low reimbursements and periods of no health insurance at all.

"It was really tough at times," said Brian Claflin. "But maybe in some ways this was a blessing in disguise because now we watch how we spend our health care dollars very, very carefully."

Nationally, the average family spends \$2,321 annually for medical care—either for insurance premiums or out-of-pocket expenses, according to Families USA Foundation, a nonprofit Washington consumer group.

But health care experts say most families can shave their annual expenses if they learn to become smart medical consumers.

"Don't wait for anyone else to help you cut your health care costs—not doctors, not hospitals, not the government," said Matthew Lesko, author of *What To Do When You Can't Afford Health Care*, a book that lists national and state resources for getting free treatment and free research on illnesses.

"The typical experts can't keep up

with what's out there," Lesko said. "So, the individual has to take responsibility for their own health and their own medical costs. There are tons of ways to save money."

For most families, a good starting

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—Matthew Lesko

point is to study the health insurance they plan to buy or have bought.

For example, when patients consider participating in a managed care plan — like a health maintenance organization — they should call local hospitals' billing divisions to find out how quickly the insurer settles claims, said Paul Taylor, Akron General Medical Center's director of patient financial services.

Why? If an HMO tends to drag its feet, the patient may end up paying bills out-of-pocket, he said. The information also gives the patient an idea of whether the company consistently contests claims.

If you have joined an insurance

plan, learn what procedures you must go through to guarantee coverage. And then, play by the rules, experts say.

"It requires a little self-discipline," said Claflin, whose children range in age from 16 to 7. "But if you follow

the rules, the paperwork flows through. If you don't, you'll enter the insurance Twilight Zone."

Most often, managed care plans require patients to get prior approval from their family doctor before going to the emergency room unless it's a life-threatening situation. Not getting that approval can leave a family stuck with a bill not covered. Nurses are often available any time who can help families determine whether something calls for an emergency room visit.

"If it sounds like you need to go to the emergency room, they'll tell you," he said. "But if it sounds like it can wait until the next morning, they'll

tell you that, too. That can save a family a bit of money."

But there are other options that can help ease the blow of a medical bill: If you plan to pay cash, ask for a discount. And if you can, make the medical professionals tell you up front what your bill will be for procedures or hospital stays.

"Ask for the price ahead of time," said Lesko. "That always makes for an interesting experience because most (doctors) won't know."

Lesko always makes health care providers tell him the cost because he carries a high deductible on his insurance and pays much of his bills out-of-pocket.

"The doctors always say, 'Well, uh, don't worry about that,'" he said. "But then I say, 'Well, I do worry about that because I'm paying for it. So give me the price.' It's important because it allows you to plan and budget for the cost."

Also, experts say people often pay for their medical services too quickly. Patients should wait until all insurance claims have been filed and resolved before putting any money toward a bill, Taylor said.

Often, statements — not bills — go out to consumers to notify them of the progress. But patients start making payments, which can muck up the

process.

If an insurer refuses to pay a claim, patients should appeal the decision. In about half of the cases, insurers will rescind their original rulings if contested. And that means consumers end up paying less of the bill.

Patients should also ask for an itemized bill for services if they suspect it's too high. The bill will be very difficult to read because of the medical coding and lingo, but patients can go over the bill with hospital administrators, Taylor said.

Celebrating Life

Sylvia Dunnivant, a graduate of the University of Wisconsin-Madison, is a photographer as well as a writer.



Celebrating Life: African American Women Speak Out About Breast Cancer, is her third book following *The Pastor's Pen*, which she edited, and *An Affair of the Heart*, her first book of poetry.

Ms. Dunnivant received the 1982 Kizzy Image and Achievement Award presented by the Black Women's Hall of Fame Foundation. She was listed in the 1982 Outstanding Young Women of America.

In June of 1982, Ms. Dunnivant was a finalist in the National Miss Black America Pageant representing Madison, Wisconsin. Prior to that she held the Miss Black Teen-Wisconsin title, 1978-1979.

Ms. Dunnivant has been published in *Ebony Jr. Magazine*, has

interviewed Michael Jackson for WHA Radio in Madison, photographed Emmitt Smith of the Dallas Cowboys for his 1995-1996 calendar, written for *Jet Magazine*, and worked for the Democratic Caucus for the State of Wisconsin.

She incorporates the words of the late Dr. Martin Luther King, Jr. in her daily life, "Reach for the moon and even if you fall among the stars, you'll be on high ground."

When Adults Have A Fever

When is it dangerously high? When should you worry?

People naturally worry when they develop a fever. But fever isn't necessarily bad or dangerous, and may actually help fight an illness says Tom Syltebo, MD, a Kaiser Permanente physician.

A fever is not a disease, it is a symptom. "Fever is clearly part of the body's natural defense mechanism," says Dr. Syltebo. "A temperature of 102 F and higher in adults may be uncomfortable but the rise in temperature really means the body is

doing its job fighting an infection."

A rise in temperature increases the production of antibodies, which help fight an invading virus or bacteria.

Managing a fever should be aimed at reducing discomfort: Drink more liquids, especially water.

Sponge with lukewarm water (do not use cold water, ice, or rubbing alcohol); and take acetaminophen, aspirin, or ibuprofen.

Aspirin is not recommended for anyone under 20.

Seek professional medical ad-

vice if:

- A fever over 104 F doesn't go down after two hours of home treatment.

- A fever lasts longer than three days.

- There is a fever along with any of these symptoms - stiff neck, sluggishness, rapid or difficult breathing, ear pain, skin rash, painful urination, vomiting or diarrhea, stomach pain, pain over eyes or cheekbone, shortness of breath and cough, and any significant or unusual pain, or convulsions.

Police News Crime Stoppers: Arson

Portland Police Bureau and Portland Fire Bureau Arson Investigators, in cooperation with Crime Stoppers, are asking for your help in identifying and apprehending the suspect or suspects responsible for intentionally setting fire to a commercial building.

On Saturday, October 28, 1995, at 7:35 in the evening, a witness observed a subject running from the area of the furniture store at 400 SE Grand Avenue. Upon checking, the

witness discovered the building was on fire.

Before firefighters were able to contain the fire, it spread to the apartments at 418 and 420 SE Grand and also damaged the vacant restaurant at 414 SE Grand Avenue.

The fire caused approximately \$2.5 million in damage and left 139 people homeless.

The subject seen running from the scene is described as a white male, unknown age, 5'8" to 5'10" tall, 180 to 200 pounds, with a stocky build

and shoulder-lengthy black or dark brown hair. At the time he was wearing a black or blue baseball cap, red waist-length parka-type jacket, light blue denim pants and dark shoes.

Crime Stoppers is offering a cash reward of up to \$1,000 for information, reported to Crime Stoppers, which leads to an arrest in this case, or any unsolved felony crime, and you can remain anonymous.

Call Crime Stoppers at (503) 823-HELP.

Man Wanted On Assault Charge

Portland Police Bureau Detectives, in cooperation with Crime Stoppers, are asking for your help in locating William Robert Doern.

An arrest warrant is on file charging Doern with Revoked Recog on an original charge of Assault in the First Degree.

The charges stem from an incident in May 1995, in which Doern is alleged to have shot another subject with a rifle.

Investigators believe Doern may have fled to the Salem or Seattle area, and may be traveling with Angela Kay Goldthorpe.

Goldthorpe, a 31-year-old white female, is wanted for Failure to Appear on a misdemeanor charge of Attempted Prostitution.

William Robert Doern is described as a 19-year-old white male



Doern, William Robert



Goldthorpe, Angela Kay

with a date of birth of September 1, 1976. Doern stands 5'10" tall, and weighs 155 pounds with blue eyes and red hair.

Crime Stoppers is offering a cash reward of up to \$1,000 for informa-

tion, reported to Crime Stoppers, which leads to an arrest in this case or any unsolved felony crime, and you can remain anonymous.

Call Crime Stoppers at (503) 823-HELP.

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