

## To Your Health!

By Judy Hargis, P.A., and Audeen Wagner



### Navigating the Complex World of Healthcare

*"Unless you are Bill Gates, you are just one serious illness away from bankruptcy"*

— Dr. David Himmelstein, Associate Professor, Harvard Medical School.

One of the most daunting issues facing Americans today is how to pay for their healthcare. Over 40 million Americans have no form of health insurance and many others have no choice in the plan they have. For those who do have a choice, the process can be overwhelming. Some employers offer more than one choice. There are many options if you are seeking private health insurance. For those who are eligible for Medicare, there are different options for medigap coverage. Then there is Medicaid which can have several plans available, depending on the state. Many people are not even aware of their options or that they might be eligible. It can be very challenging to know where to get started and how to navigate through all the options and information if you are one of the uninsured or underinsured. It is easy to see why individuals become discouraged and give up before starting or completing the process.

Let's talk briefly about the differences in health insurance coverage. Insurance plans are either indemnity plans ("fee for service") or managed care plans. There are important differences in these plans in several areas. These include choice of providers, out-of-pocket costs for covered services (what you will actually pay) and how bills are paid. Indemnity plans generally offer more choices in doctors (including specialists such as cardiologists), hospitals and other healthcare providers. Managed care plans have agreements with specific doctors, hospitals and health care providers who provide a range of services. Basically, you will have lower out-of-pocket costs if you select a managed care type plan and a broader choice of healthcare providers with an indemnity plan. There are three types of managed care plans. These include: PPOs, HMOs and POS plans. The differences in these plans are clearly outlined in "Choosing and using a health plan" which is available at the website \* below.

It is important that you understand the differences in plans you are eligible for and the overall costs to you. You must also factor in the needs of you and your family and the impact of these costs on your budget. Whether you are receiving health insurance through your place of employment or buying private insurance, it is important to understand the "true" costs and extent of the coverage you will be receiving. You can do this through your benefits office at work or by accessing some excellent websites online. Over the years, we have seen the impact of unexpected medical bills on patients who thought they had "good insurance coverage" and hadn't factored in the high deductibles or mounting costs of copays for office, hospital or ancillary health care services. It is not uncommon for healthy individuals to pay

more in premiums, high deductibles and copays over a year than what their actual healthcare costs would be if they paid them on their own. We all fear that serious illness or injury that will destroy us financially without health insurance. The important thing is to be sure that we have the most cost-effective, quality health plan that meets our particular needs. There are options such as catastrophic health plans that come with a higher deductible but often pay for preventive care whether you have met your deductible or not. The premiums are much lower, and in addition, you can open an HSA (health savings account). HSAs provide some tax benefits and money can be removed, without taxes or penalties, for your healthcare costs. They also can rollover year to year, unlike flexible savings accounts. This is one of many options.

There is no easy answer to our crumbling health care system and the significant impact that it is having on all our lives. We cannot begin to address the magnitude of this problem or discuss the complexity of this issue in a newspaper column. No one denies that we cannot continue down the path that we are on. We have to develop a plan that makes health care accessible and affordable for everyone. It is sad that in a prosperous country with so many resources and technological advances, we lag behind many other countries in areas such as infant mortality, chronic disease and accessibility to healthcare, among others.

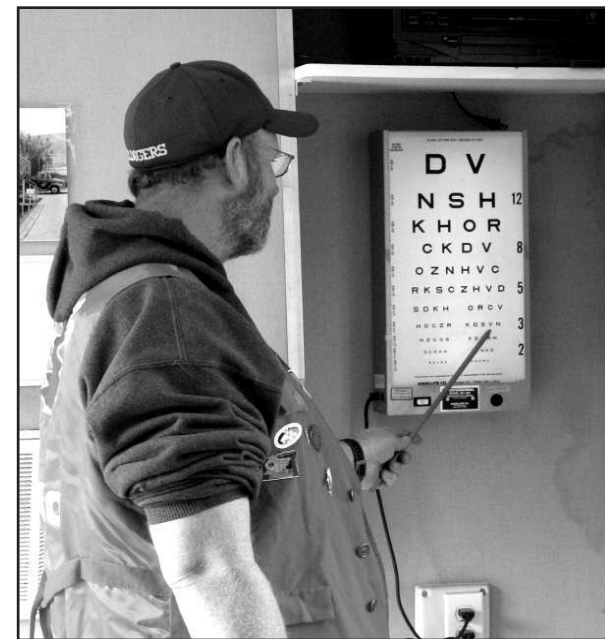
In our next column we will provide information and tips on how to reduce your healthcare costs. You can send any questions to our email address at the Independent. We will do our best to answer them or to direct you to the most appropriate resources.

Some excellent websites include: \*<http://www.ahrq.gov/consumer/hlthpln1.htm>, [www.aarp.org](http://www.aarp.org), [www.cahi.org](http://www.cahi.org), [www.ehealthinsurance.com](http://www.ehealthinsurance.com), [www.healthinsuranceinfo.net](http://www.healthinsuranceinfo.net), [www.planforyourhealth.com/family/consumer](http://www.planforyourhealth.com/family/consumer), [www.HSAforamerica.com](http://www.HSAforamerica.com), <http://www.consumersunion.org/health/hmo99wc.html>

An excellent book is: *Health Care on less than you think* by Fred Brock and *Navigating your health benefits for dummies/ getting savvy about health benefits* by Charles M. Cutler and Tracey Baker.

You can also check with Oregon State Department of Health to finding out what options you have for health care coverage through Medicaid.

Please contact us with questions or comments: To Your Health, The Independent, 725 Bridge Street, Vernonia, OR 97064, or email: [health@the-independent.net](mailto:health@the-independent.net).



Scott Rethwill helps out with free vision screenings during the Lions Club mobile health screening, on May 12.

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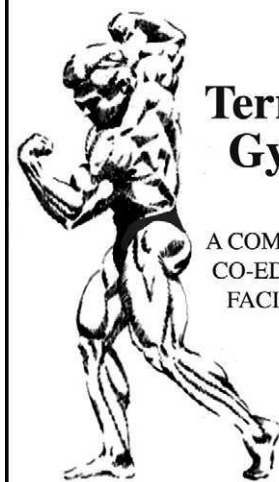
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