

Checklist before your next Dr's Appointment

Following the entrance of millions of new insurance subscribers into the healthcare system since 2014, the implementation of new ACA ("Obamacare") guidelines and mandates, and the reduced networks of participating providers in the various state insurance marketplaces, finding a physician who is not under great time pressure and with an open schedule will likely be an exercise in patience and determination.

Now more than ever, good preparation and a little homework on the part of the patient BEFORE going to a medical appointment will pay off in terms of improved communication, increased partnership, lower rate of errors, more accurate (and faster) diagnosis, higher rate of treatment success and monetary savings. Asking the right questions while in the exam room can minimize mistakes, inefficiency and misunderstandings, and can help promote more successful, quicker results.

Here are some guidelines every patient should consider before their next appointment, and going to an appointment. These are especially important when meeting a new provider for an initial consultation.

A. Ahead of time

1. Check the insurance coverage

Having an insurance card unfortunately does not mean the end of worry or financial liability. In many cases, it may actually be the beginning of issues, especially when the provider turns out not to be "in network".

It is imperative that patients confirm (preferably in writing) with any medical provider they wish to see, that the physician or facility is a contracted provider for their specific insurance plan. One may be participating in an insurance PPO plan, but not in the HMO network you belong to.

Even if a referral is given by your "regular" physician, you might be left with a large liability if you do not make that call ahead of time.

It is also advisable for patients to contact their insurance company and ask if a specific provider is "in network". Again, any written or downloaded confirmation could turn out to be very useful in case of an appeal.

Inquire also as to whether an authorization or referral is required before your appointment. You do not want to be liable if it was not obtained.

2. Make a list of concerns and symptoms

Considering the short amount of time patients get one-on-one with medical providers, it makes sense for them to prepare a short list of the specific concerns that prompted them to make the appointment. In many cases, a diagnosis was already established, and a referral made to a specialist.

In any case, writing down a list of symptoms and describing their severity, impact or other relevant facts (when do they start, what helps, what has been tried in the past etc) will help bring along a more accurate diagnosis, and may eliminate wasting more time and money on expensive further testing.

3. Write a brief medical history

Without getting into too many details, do bring a timeline of major health-related events to date. Any surgical intervention, procedure, major illness, unusual circumstances, abnormal screenings should be

included. Recording every instance of having the flu since birth may be irrelevant, but do mention any allergy you are aware of, especially if relating to medications.

If major or serious conditions have affected close family members, do include that information.

4. Bring a detailed medication list

There are quite a few websites offering free medication list templates. Here are two:

<http://www.fda.gov/downloads/AboutFDA/ReportsManualsForms/Forms/UCM095018.pdf>

<http://www.npsf.org/wp-content/uploads/2014/02/The-Patients-Toolkit-for-Diagnosis.pdf>

Include any prescribed drug, over the counter medication, vitamin, supplement, herb or remedy that you take regularly or on occasion. Dosage and frequency of use should be included. Indicate the symptoms or conditions they treat, and who prescribed or advised them to you. Evaluate their usefulness, and length of time used.

Don't forget to list any pharmacy you would like your prescriptions sent though. Your insurance can help you locate a pharmacy "in network" or with preferential savings.

5. Bring previous medical records

It is always preferable to have any office holding current and/or relevant medical records forward those over to your new or treating physician before your appointment. Even if your physician does not review them before meeting you, they will be readily available while you are in the exam room.

Bringing them with you is better than not having them, even though they may not be indexed or copied into your chart fast enough.

Obtaining records can often take days, and any delay may prevent your physician from establishing a final diagnosis or prescribing a proper course of treatment. A follow up visit might be necessary (costing you more time and money) with mounting anxiety until then.

At a minimum, have the name, address, phone and fax numbers available where those records can be obtained.

B. At the Office

1. Insurance matters

Bring your ID and insurance cards, as they must be checked and copied into your chart by the terms of HIPAA laws to prevent identity theft. This is a good time to verify the physician belongs to your plan network, that all necessary authorizations have been obtained (if this is the case).

2. Hand over your lists

Many offices prefer indexing any medication or symptoms list, or any other document you may bring, before the doctor enters the room. Saving time and efforts, it will result in more face-to-face time with you. Mention those lists to the medical assistant or nurse leading you to the room.

3. Your diagnosis

During your exam, answer any question accurately and as shortly as you can. Don't dwell into irrelevant details, time is short.

If a diagnosis has been established, ask if it is final or if there might be other alternatives. Is this a chronic condition? How severe is it? Can the condition be reversed and cured?

Find out what you should know and do, where to get further information or who can help get you answers.

Ask if you need further testing, visits to other physicians, or specific instructions, especially if lifestyle changes or an upcoming procedure or surgical intervention are involved.

3. Course of Treatment

Be clear about the course of treatment, impact on your daily life and anticipated results. Do you have all the information you need to make an educated, informed decision?

Is the treatment curative? What are the odds of success, relapse, worsening of symptoms? what should you expect short and long term? When and how will you know the treatment is working?

If medications are prescribed, write down administration orders, and ask if they might interfere or replace any current prescription. Does any have side effects you should be aware of?

Now is a good time to ask about cost, and whether generic or less costly alternatives are available. Is a more radical course of action is advised, ask if less invasive treatments can be used first. Make sure you are in complete agreement, or express any doubts or concerns. Understanding your role, expectations and responsibilities in the healing process is as important as those of placed on your physician.

4. Follow up

Do not leave the office without a clear idea of the next steps.

Find out when labs, tests or imaging screenings are to be done, and when or if a follow-up appointment is necessary. Ask under which circumstances you should contact the office or seek emergency care.

If a referral is made to another facility or provider, mention you will do so once you verify they are contracted with your insurance plan. Even though doctors prefer to refer to a small group of other doctors they are more familiar with or close to, it is rare that only one specialist can address your condition. There almost always is an alternative (contracted) provider if the first one is not.

Conclusion:

Spending some time preparing for an upcoming office visit or initial consultation makes sense from a clinical point of view, but also financial and emotional.

Going over symptoms one-by-one clarifies their importance, while listing all meds and supplements highlights a possible need to clear out the pharmacy cabinet. It also shows what is being taken out of habit rather than need, or because no one said to stop it even if it is no longer indicated. Some of the prescriptions may be the cause of a present symptom. In many cases, changing a dosage or prescription will take care of further complications.

Financial savings can be achieved by asking questions relating to cost, effectiveness, likely results and alternative options of a treatment. Establish a healthy communication with your physician, who can then take into account any impact of a prescribed course of action on your financial circumstances, professional situation, family or daily life. While severe conditions may call for a unique or aggressive response, many others offer a range of options which you can help your physician define.

Dealing with the medical system, especially while under stress or anxious about symptoms or a determined condition can bring a heavy toll to patients, their caregivers and loved ones. Assisting them in this process is the establishment of priorities, expectations, goals, and means. Describing and defining a list of symptoms may shed light on their perceived versus real significance. The process may also highlight areas

of strength, achievement, challenge and need. "Divide and conquer" may well be, in such cases, a worthwhile piece of advice.

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