The Problem:

As defined by Healthy People 2020, the traditional definition of health-literacy is "the capacity of an individual to obtain, process, and understand basic health information and services needed to make appropriate health decisions." However, in today's commercial world of health and health care, the ability to be proactive in a person's own health, wellness, and disease prevention takes on a whole new meaning. The cost of healthcare (sick-care), health insurance, co-payments, deductibles, and medications is beyond what most Americans can financially afford. In our economically turbulent society, learning how to save and spend when-needed is an important skill. The ability to seek answers, filter information, converse with a doctor, advocate for your needs, and navigate our health-care maze are healthy skills to have; skills that we cannot afford to be without!

Health-related products and services represent a billion dollar industry, and Corporate America relies on a health illiterate population to sell product. Often, they knowingly sell products and/or services that are either useless or harmful, which are often promoted with fact-less claims, unsubstantiated (no research) statements, partial truths, and fraudulent marketing strategies. However, the good news is, you have a vote. The only vote that truly counts in corporate America is the dollar. Every dollar you spend is a vote cast for that particular product or service (include food, OTC medications, etc.), and health literacy is what guides your vote; thus, allowing you to make quality health related choices for you and your family.

Know the Terms:

1. **Allopathic Medicine**: Conventional Western medical practice.
2. **Capitation**: Patient prepayment of a fixed or set monthly amount to a healthcare service provider or organization, whether or not that person seeks care.
3. **Co-Payment**: An amount you may be required to pay as your share of the cost for a medical service or supply. Copayment is usually a set amount, rather than a percentage.
4. **Deductible**: The amount you must pay for health care or prescriptions before Medicare or insurance begins to pay.
5. **Defensive Medicine**: The practice of conducting diagnostic/therapeutic measures not for the health and well-being of the patient, but as a safeguard against possible malpractice liability.
6. **Diagnosis-Related Group (DRGs)**: A system of classification developed for Medicare as part of the prospective payment system that utilizes a predetermined rate per case or type of treatment rendered.
7. **Generic Drugs**: Chemical copies of brand name drugs labeled and marketed using the chemical name rather than brand name.
8. **HMO**: Health Maintenance Organization; a managed healthcare plan requiring patients to use facilities and providers within their pre-established network. HMOs normally require participants to choose a primary care physician who will manage your health care, including all referrals.
9. **Managed Care**: Cost-control approach used by health insurers to coordinate treatment.
10. **Medicaid**: A joint federal and state program that helps with medical costs for individuals with limited income and resources. Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid.
11. **Medicare**: The federal health insurance program for people who are age 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD).
12. **Nurse Practitioner (NP):** Also referred to an Advanced Practice Registered Nurse (APRN); a registered nurse who has acquired the expert knowledge base, complex decision-making skills and clinical competencies for expanded practice; must complete graduate-level training (Masters or Doctoral degree).

13. **Physician Assistant (PA):** A mid-level practitioner trained for most standard cases of care; must practice under the supervision of a licensed MD or DO. There is no requirement to hold a degree beyond the bachelor's level.

14. **PPO:** Preferred provider organization; a healthcare plan which contracts with a network of "preferred" providers from which you can choose. Participants to not need to select a PCP and do not need referrals to see other providers within the network.

15. **Primary Care Practitioner (PCP):** Medical practitioner providing first contact (care), and continuing patient care, including referrals for additional services.

**Consumer Health: Basic Training**

1. **Proactive or Reactive with your Health?**
   - **Reactive Health Approach:**
     - Treatment orientated; primary focus on health when sick, ill, or injured; I'll fix it when it breaks.
     - Most common approach to health and healthcare in America.
     - Insurance industry promotes Reactive Health Approach by offering few incentives for prevention
   - **Proactive Health Approach:**
     - Prevention orientated; taking measures on the front end to avoid problems on the back end, (later in life).
     - Being proactive begins with self-awareness and self-responsibility.
     - It means more than merely taking initiative, It means that we are responsible for our own lives; that our behavior is a function of our decisions, not our conditions.
     - A sense of empowerment toward self-care.

2. **Being Proactive in your Health and Health-Related Decisions:**
   - The arena of healthcare, prevention, products, and services is enormous and somewhat intimidating. However, organizing health-related activities and decisions into five categories or groups may help. These categories labeled *Health Activities* are the basis of a Proactive Health Approach:
     - **Health Promotion:**
       - Actions taken to stay healthy, including everyday decisions about eating, exercise, sleep, tobacco and alcohol use, etc; behavioral steps toward prevention.
     - **Health Protection:**
       - Actions we take to protect the health of ourselves, our families, our communities.
       - Includes rules and regulations concerning product labels, clean air and water, and the safety of food and consumable products.
     - **Disease Prevention:**
       - Actions we take to prevent disease as well as early detection of disease.
       - Includes actions such as use of sunscreen, cancer screening tests, monitoring blood pressure, etc.
     - **Health Care and Maintenance:**
       - Actions such as seeking professional help from a health care provider, whether we are well, ill, in recovery, or managing a chronic disease.
       - Includes physical exams, well baby visits, diabetes management visits, etc.
     - **Navigation:**
       - Actions taking to search and obtain health insurance or work related benefit packets
       - Shopping for health institutions, agencies, and service providers
       - Giving informed consent for procedures
       - Completing forms needed to obtain coverage and care.
3. **Our System of Healthcare:**

- **Health Insurance and Managed Care Plans:**
  - *Managed care plans* are health insurance plans that contract with health care providers and medical facilities to provide care for members at reduced costs. These providers make up the plan's network. How much of your care the plan will pay for depends on the network's rules. Restrictive plans generally cost you less. More flexible plans cost more. There are three types of managed care plans:
    - **Health Maintenance Organizations (HMO)** usually only pay for care within their established network. You choose a primary care doctor who is a "gatekeeper" or coordinates most of your care.
    - **Preferred Provider Organizations (PPO)** usually pay more if you get care within their established network, but they still pay a portion if you go outside.
    - **Point of Service (POS) plans** let you choose between an HMO or a PPO each time you need care.

- **Billing and Payment Terms:**
  - **Deductible:**
    - The amount of expenses that must be paid out of pocket before an insurer will pay any expenses; common practice in private health insurance.
  - **Copay:**
    - The amount paid (usually a set fee) by the insured person each time a medical service is accessed.
  - **Coinsurance:**
    - The percentage of allowed charges for covered services that you're required to pay.
    - For example, the health insurance may cover 80% of charges for a covered hospitalization, leaving you responsible for the other 20%. This 20% is known as the coinsurance.
  - **Capitation:**
    - A method of paying (or prepaying) health care service providers (e.g., physicians or nurse practitioners) a set amount for each enrolled person assigned to that physician or group of physicians, whether or not that person seeks care, per period of time.

- **Medicare:**
  - Medicare is the U.S. government's health insurance program for people age 65 or older. Certain people under age 65 can qualify for Medicare, too, including those with disabilities, permanent kidney failure or amyotrophic lateral sclerosis.
  - Medicare helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care. The program has four parts:
    - Part A is hospital insurance.
    - Part B helps pay for medical services that Part A doesn't cover.
    - Part C is called Medicare Advantage. If you have Parts A and B, you can choose this option to receive all of your health care through a provider organization, like an HMO.
    - Part D is prescription drug coverage. It helps pay for some medicines.
  - Medicare Supplemental, also referred to as a Medigap policy is health insurance sold by private insurance companies to fill gaps in Original Medicare coverage.

- **Medicaid:**
  - Government health insurance that helps many low-income or disabled people in the United States to pay their medical bills.
  - Although the Federal government establishes general guidelines for the program, each state has its own rules. Click Here for Washington State Medicaid Information.
• Health Care Providers: Conventional or Allopathic Medicine (also referred to as Western Medicine, Evidence or Scientifically-Based Medicine):
  ▪ Primary Care Physician (or Provider, PCP)
    ▪ A primary care provider (PCP) is a person you may see first for checkups and health problems. If you have a health care plan, find out what type of practitioner can serve as your PCP.
      ▪ Generalist
        ▪ Often refers to medical doctors (MDs) and doctors of osteopathic medicine (DOs) who specialize in internal medicine, family practice, or pediatrics.
          ▪ Family Practitioners -- doctors who have completed a family practice residency and are board certified, or board eligible, for this specialty. The scope of their practice includes children and adults of all ages and may include obstetrics and minor surgery.
          ▪ Pediatricians -- doctors who have completed a pediatric residency and are board certified, or board eligible, in this specialty. The scope of their practice includes the care of newborns, infants, children, and adolescents.
          ▪ Internists -- doctors who have completed a residency in internal medicine and are board certified, or board eligible, in this specialty. The scope of their practice includes the care of adults of all ages for many different medical problems.
  ▪ OB/GYNs
    ▪ Doctors who specialize in obstetrics and gynecology, including women’s health care, wellness, and prenatal care. Many women use an OB/GYN as their primary care provider.
  ▪ Nurse practitioners (NPs)
    ▪ Nurses with graduate degrees in advanced practice nursing.
    ▪ They can serve as a primary care provider in family medicine (FNP), pediatrics (PNP), adult care (ANP), or geriatrics (GNP).
    ▪ Nurse Practitioners treat both physical and mental conditions through comprehensive history taking, physical exams, ordering and interpreting diagnostic tests, and prescribing medications.
  ▪ Physician Assistant (PA)
    ▪ Medical practitioner that can provide a wide range of services directly supervised by a Doctor of Medicine (MD) or Osteopathy (DO).
  ▪ Regulation of the Profession for M.D.’s and D.O.’s
    ▪ Medicine, like many other professions, is regulated at two different levels:
      ▪ Licensure is a process that takes place at the state level in accordance with specific state laws
      ▪ Certification is established through national organizations with consistent national requirements for minimal professional practice standards (Board Certification)
  ▪ Nursing Care:
    ▪ Registered Nurses (RNs): have graduated from a nursing program, have passed a state board examination, and are licensed by the state.
    ▪ Licensed Practical Nurses (LPNs): are state-licensed caregivers who have been trained to care for the sick.
    ▪ Advanced Practice Nurses: have education and experience beyond the basic training and licensing required of all RNs. This includes nurse practitioners (NPs) and the following:
      ▪ Clinical Nurse Specialists (CNSs) have training in a field such as cardiac, psychiatric, or community health.
      ▪ Certified Nurse Midwives (CNMs) have training in women's health care needs, including prenatal care, labor and delivery, and care of a woman who has given birth.
Certified Registered Nurse Anesthetists (CRNAs) have training in the field of anesthesia. Anesthesia is the process of putting a patient into a painless sleep, and keeping the patient's body working, so surgeries or special tests can be done.

**Specialty Care (Specialists):**
- Anesthesiology -- general anesthesia or spinal block for surgeries and some forms of pain control
- Cardiology -- heart disorders
- Dermatology -- skin disorders
- Endocrinology -- hormonal and metabolic disorders, including diabetes
- Gastroenterology -- digestive system disorders
- General surgery -- common surgeries involving any part of the body
- Hematology -- blood disorders
- Immunology -- disorders of the immune system Infectious disease -- infections affecting the tissues of any part of the body
- Nephrology -- kidney disorders
- Neurology -- nervous system disorders
- Obstetrics/gynecology -- pregnancy and women's reproductive disorders
- Oncology -- cancer treatment
- Ophthalmology -- eye disorders and surgery (Ophthalmologist is an MD)
- Optometrist is a Doctor of Optometry (O.D.), licensed to provide primary eye care services such as exams and prescriptions for glasses and contacts.
- Orthopedics -- bone and connective tissue disorders
- Otorhinolaryngology (ENT) -- ear, nose, and throat disorders
- Physical therapy and rehabilitative medicine -- for disorders such as low back injury, spinal cord injuries, and stroke
- Psychiatry -- emotional or mental disorders
- Pulmonary (lung) -- respiratory tract disorders
- Radiology -- x-rays and related procedures (such as ultrasound, CT, and MRI)
- Rheumatology -- pain and other symptoms related to joints and other parts of the musculoskeletal system
- Urology -- disorders of the male reproductive and urinary tracts and the female urinary tract

4. **Shopping for Health-Related Products:**
   - **OTC Drugs:**
     - Over-the-counter (OTC) medicines are medicines you can buy without a prescription from your doctor.
     - Most OTC medications focus on symptoms and not source, and are for short-term symptom relief (if symptoms persist, contact your doctor)
     - Prior to purchasing any OTC drug, talk with the Pharmacist.
       - Advice can lean to safer, more effective, and more inexpensive choices.
     - **OTC product label: don't ignore it.**
       - Product Name: Registered name or generic name of product
       - Active Ingredients: therapeutic substances in medicine
       - Purpose: product category (such as antihistamine, antacid, or cough suppressant)
       - Uses: symptoms or diseases the product will treat or prevent
       - Warnings: when not to use the product, when to stop taking it, when to see a doctor, and possible side effects
       - Directions: how much to take, how to take it, and how long to take it
       - Other Information: such as storage information
       - Inactive Ingredients: substances such as binders, colors, or flavoring
   - **Generic Drugs:**
     - A generic drug is a copy of a brand-name drug.
     - A brand-name drug has a patent. When the patent runs out, usually after 10 to 14 years, other companies can make generic versions of the drug.
     - Generic drugs, by law, must have the same active ingredients as the brands they copy, including the same strength and work the same way as the brand-name drug.
• **Supplements:**
  - FDA regulates both finished dietary supplement products and dietary ingredients under a different set of regulations than those covering "conventional" foods and drug products (prescription and Over-the-Counter).
    - Under the Dietary Supplement Health and Education Act of 1994 (DSHEA), the dietary supplement or dietary ingredient manufacturer is responsible for ensuring that a dietary supplement or ingredient is safe before it is marketed.
  - With the Food and Drug Administration not monitoring the purity and safety of dietary supplements, looks for the USP logo (right) on any/all supplements that you purchase.
    - Products that meet the stringent USP criteria are awarded the distinctive USP Verified Mark for use on labels, packaging, and promotional materials.
    - Seeing the USP Verified Mark on a label indicates that the dietary supplement product:
      - Contains the ingredients listed on the label, in the declared potency and amounts.
      - Does not contain harmful levels of specified contaminants.
      - Will break down and release into the body within a specified amount of time.
      - Has been made according to FDA current Good Manufacturing Practices using sanitary and well-controlled procedures.
      - USP Logo granted by the U.S. Pharmacopeial Convention (Click on Logo).

5. **Planning for Future Health Care Decisions:**
   - In most cases, advance directives include these types of documents:
     - **Health Care Proxy:** which may also be called a Health Care or Medical Power of Attorney or a Durable Power of Attorney for Health Care. This document names a specific person who will make the health care decisions for someone who is unable to make decisions.
     - **Living Will:** Gives directions about the kind of health care a person wants when he or she is unable to make a decision. Living wills state which medical treatments a person would accept or refuse if his or her life were threatened and he or she wasn’t able to express these wishes.
     - **After-Death Wishes:** These documents may include decisions such as organ and tissue donation.

**Talk’n Stats:**

![New Fraud Cases Prosecuted]

Health care fraud costs the country an estimated $80 billion a year. And it’s a rising threat, with national health care spending topping $2.7 trillion and expenses continuing to outpace inflation. Recent cases also show that medical professionals are more willing to risk patient harm in their schemes. The FBI is the primary agency for exposing and investigating health care fraud, with jurisdiction over both federal and private insurance programs.

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<th>Year</th>
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Source: Justice Department
Know Your Numbers:

Working with a Health Care Provider with a Healthcare Professional:

1. **Before Your Appointment:**
   - Bring all the medicines (or a list of all medicines) you take to your appointment including prescription medicines, non-prescription medicines, vitamins or dietary or herbal supplements.
   - Write down the questions you have for the visit.
   - Know your current medical conditions, past surgeries, and illnesses.

2. **During Your Appointment:**
   - Explain your symptoms, health history, and any problems with medicines you have taken in the past.
     - You know your body, your symptoms; Never allow your healthcare provider to describe what you are feeling or going through.
   - Ask questions to make sure you understand what your doctor is telling you.
   - Consider taking a friend or family member as a personal health "advocate" to help with questions and another set of ears.
   - Let your doctor know if you are worried about being able to follow his or her instructions.
   - If your doctor recommends a treatment, ask about options.
   - If you need a test, ask:
     - How the test is done.
     - How it will feel.
     - What you need to do to get ready for it.
     - How you will get the results.
   - If you need a prescription, tell your doctor if you are pregnant, are nursing, have reactions to medicines, or take vitamins or herbal supplements.
   - Find out what to do next.

3. **After Your Appointment:**
   - Always follow your doctor's instructions.
   - If you do not understand your instructions after you get home, call your doctor.
   - Talk with your doctor or pharmacist before you stop taking any medicines that your doctor prescribed.
   - Call your doctor if your symptoms get worse or if you have problems following the instructions.
   - Make appointments to have tests done or see a specialist if you need to. Call your doctor's office to find out test results. Ask what you should do about the results.

**Thoughts for Living:**

*Your health is an investment that can’t be ignored; a concept thoroughly understood by profit-makers nationwide. Every day we are exposed to an endless volume of health-related products and services, product packaging, advertisements, endorsements, testimonials, research summaries, and the list goes on. So how do we navigate this enormous maze of health-related content and spend our dollars wisely? Consider the following:*

**1. Be Skeptical, Curious, and Investigative:**
   - Does the information defy all common sense? We’ve all heard it said, if something sounds too good to be true, it probably is. Similar to grocery shopping while hungry, individuals seeking comfort from the symptoms of ill-health or searching for pain relief, become easy targets of misinformation and health quackery. Amazing claims in health-related products or services should throw up the red flag to health consumers!

**2. How is the Information Presented? Look for Red Flags!**
   - **Testimonials:** Testimonials are non-scientific claims, often by a celebrity or client. They lack any factual information concerning the product, service, or its respective research. All testimonials should throw up a Red Flag when evaluating a product or service. The person offering the testimonial is usually paid in money, product, or the opportunity to promote themselves in public media!
   - **Value Claims:** Non-factual marketing statements speak in generalities and are meaningless information. Much like testimonials, they should throw up a Red Flag. Several examples include:
- "Clinical studies have shown..."
- "4-out-of-5 doctors surveyed state that..."
- "A team of medical experts has proven..."

- **Sensationalized Language**: Words like miraculous, amazing, quick and easy, all natural, secret ingredient, etc, or statements like "never before seen", "scientifically proven", should throw up an immediate Red Flag on the product or service.

- **Focus on the Facts**: Verifiable facts are summaries or conclusions drawn from scientific research or statements that are supported with various types of evidence. Legitimate factual product data offers the consumer an opportunity to critically evaluate the data, its source, and the credibility of the individuals or organizations conducting the research or offering professional opinion.

3. **Consider the Source: What are the Credentials and Motive of the Author(s)?**
   - Who does the author work for?
     - Can you easily identify the site sponsor? Sponsorship is important because it helps establish the site as respected and dependable. Does the site list advisory board members or consultants? This may give you further insights on the credibility of information published on the site. The web address itself can provide additional information about the nature of the site and the sponsor’s intent.
       - .gov: A government agency has .gov in the address
       - .edu: An educational institution is indicated by .edu in the address.
       - .org: A professional organization such as a scientific or research society, or a non-for-profit institution
       - .com: Commercial for profit site and will most often identify the sponsor as a company. Note: Commercial (.com) sites may represent a specific company or be sponsored by a company using the web for commercial reasons, to sell products. At the same time, many commercial websites have valuable and credible information. Many hospitals have .com in their address. The site should fully disclose the sponsor of the site, including the identities of commercial and noncommercial organizations that have contributed funding, services, or material to the site.
     - Does the article or research promote or advertise the author or their respective product/service?
       - Does the author state, "my product" or "I have developed", etc?
     - Who sponsored the web page? (information usually at bottom of web page or brochure)
     - Are there icons labeled "order information" on the website or contact numbers on brochure?

4. **Basics of Search:**
   - If you are using a search engine such as Google, Bing, or Yahoo, take advantage of the health subsets of these services for your search. Learn how to use the advanced searching features of the sites so that you can combine terms to make your retrieval more precise. For example, entering the term "cancer" and "chemotherapy" linked together is more powerful and precise than trying to read through all the hits found by simply entering the general term "cancer."
   - Become familiar with the general health information finding tools such as MEDLINEPlus, produced by the National Library of Medicine, or Healthfinder from the US Department of Health and Human Services, which can get you started by pointing you to credible health information quickly. The Medical Library Association’s "Top Ten" list (Click Here) is another device to help you start your search with a highly selective list of quality health information sites trusted by medical librarians.

5. **HonCode:**
   - The Health on the Internet Foundation Code of Conduct (HONcode) for medical and health websites specifies principles intended to hold website developers to basic ethical standards and to make sure consumers always know the source and purpose of the data they are reading. Although participation is voluntary, sites displaying the foundation’s symbol are generally considered credible sources of information. Unfortunately, the number of sites participating is small.