

# Become an **Informed Consumer**

## Take the Mystery Out of Healthcare

### **1. Choose the Right Personal Physician**

Decide which of the following characteristics are important to you:

- Someone you trust and feel secure with?
- Someone to act as an advocate and guide you through the medical care system?
- Someone who will take time to listen and talk with you?
- Someone easy to reach by phone?
- Does your physician plan to change offices or clinics? If so, would he or she still be a participating provider for your plan?

You have the right to change providers. If your physician doesn't meet your needs, find one who does.

### **2. Communicate with your Physician**

Keep a written list of any questions or concerns to discuss with your doctor at your next appointment. Keep a written list of any symptoms you experience. Note when the symptoms began and any steps you took to treat them. Take the list with you to your appointment.

When calling your physician, be ready to describe your problem or concern clearly. Discuss any fears or concerns about a diagnosis or proposed treatment with your physician.

If your physician is not available, you can ask to be seen by a member of your physician's call group.

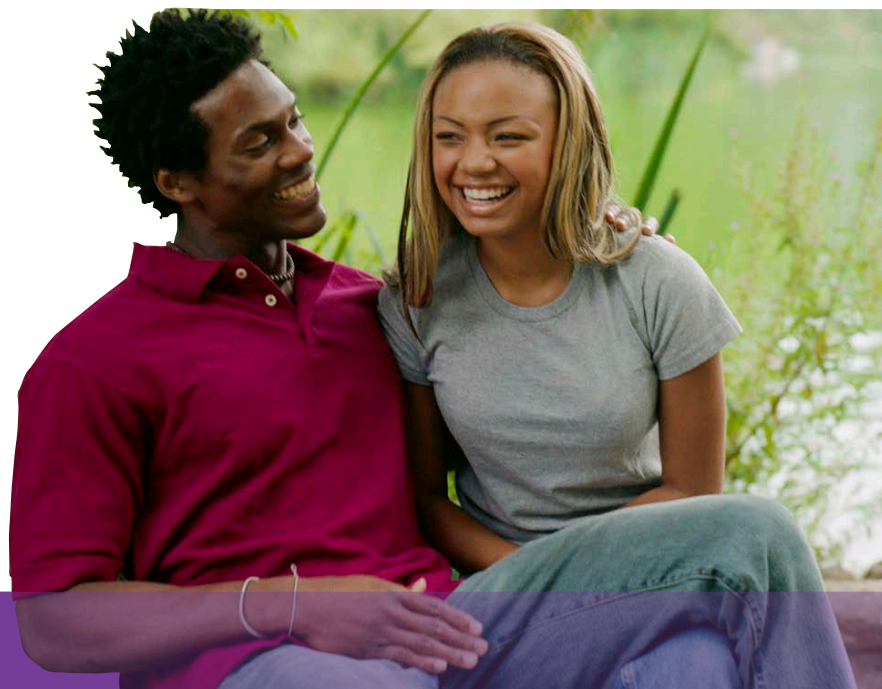
### **3. Exercise your Right to Information**

Ask questions until you understand what your physician is telling you. Ask your doctor for

*continued on reverse*

*When it comes to medical care, it's easy to feel like you're at the mercy of others—doctors, hospitals, and insurance carriers.*

*Here are some simple suggestions to take the mystery out of healthcare.*



written information you can take home and read later.

If you are not comfortable with a diagnosis or recommended procedure, seek a second opinion—your plan covers them.

#### 4. Talk with your Pharmacist

Pharmacists can help you avoid any dangerous drug interactions. Let them know about any other medications you take. Ask about any possible side effects from your prescriptions. Pharmacists often have written information about your prescription—just ask.

Plan your refills ahead; some doctors need several days to respond to refill requests.

#### 5. Maximize Your Benefits

Read your benefit handbook and any other information you receive about your plan. Share this information with your family members. Understanding your benefits helps you make the most of them.

Keep a file of all your health information in a convenient place. Include your benefit handbook, notices, and letters from PacificSource and your employer about your health plan and personal medical information.

Use your plan's participating providers. You can find participating provider information on our Web site—[www.pacificsource.com](http://www.pacificsource.com), in your plan's provider directory, or by calling our Customer Service Department.

See your physician for regular wellness check-ups. Many small problems can be diagnosed and treated before they escalate into major problems.

Show your ID card every time you receive medical care. It gives your providers information they need to bill us correctly and to help you follow any administrative procedures for your plan.

#### 6. Choose the Proper Place of Service

In emergency situations, choose the proper medical facility. Urgent care or extended hour clinics are best if the patient's life is not in danger. They are often open evenings and weekends when your doctor's office is closed. They specialize in treating urgent conditions like sprains, cuts, and illnesses. Care usually costs much less than at a hospital emergency room.

In a true medical emergency, you should be treated at the nearest hospital emergency room. An emergency medical condition is an injury or sudden illness so severe that a prudent layperson would expect that failure to receive immediate medical attention would risk seriously damaging a person's health. Examples of medical emergencies include chest pains, poisoning, loss of consciousness or respiration, convulsions, severe bleeding, or broken bones.

#### 7. Call us When you Have Questions

Contact us with questions about your plan's benefits, providers, or claims. Our Customer Service staff can help you:

- find out if a service is covered and how it is paid
- find out about participating providers for your plan
- get information on a claim or Explanation of Benefits

It's also best to contact PacificSource Customer Service before you schedule a surgery or procedure.

- Ask about eligibility or waiting periods.
- Find out if the service is covered by your policy and how it will be paid.
- Does the procedure need to be preauthorized? If so, find out if that process is completed.

*If you have questions, you are welcome to contact our Customer Service Department at 888.977.9299 or e-mail [cs@pacificsource.com](mailto:cs@pacificsource.com).*



**Direct:** 541.684.5582

**Toll Free:** 888.977.9299

**PacificSource.com**