



Benefits Basics #3: How to Work with Your Doctor

Many people are uncomfortable about questioning their doctors – and doctors are busy and accustomed to controlling conversations with patients. But research shows that open, honest discussions are the best way to ensure you’re getting the right medical care at the lowest cost. Read this flyer for tips on how to work with your doctor – before, during and after your visit.

Step 1: Do Your Research



Take the time to find out about medical conditions, tests, surgeries and prescription drugs. Here are some resources that can help:

➤ **American Board of Internal Medicine’s Choosing Wisely Website:** tools to help

you better understand when you might need – and might not need – a variety of tests and procedures, such as colonoscopies, mammograms, various blood tests, and physical therapy. Visit www.choosingwisely.org/patient-resources.

➤ **Agency for Healthcare Research and Quality Website:** questions to ask your doctor before, during and after your visit, and a tool to help you build your own list of questions. Visit www.ahrq.gov/questions.

Step 2: Bring What You Need

Make sure you have what you need for your appointment:

- **Medication list:** Bring a list of everything you currently take, including how much and when. Include prescription drugs, over-the-counter medications, herbal remedies, and vitamins.
- **Notes:** Since you often have just a few minutes with the doctor, it’s easy to forget what you wanted to say or ask. If you’re seeing the doctor about new symptoms, write them down in advance, along with any initial questions. If this is a follow-up visit, write out everything you want to know about your situation.
- **A family member or friend:** Sometimes it’s hard to recall what your doctor said after you leave the appointment. Consider bringing a family member or friend who can take notes, ask additional questions, and help you remember more about what your doctor said. This is especially helpful during difficult or complex conversations.

Step 3: Be an Active Participant



Find Out What You Need to Know

During your appointment, do more than just listen. Ask questions and take detailed notes. Here are examples of questions to ask:

About Tests

- How safe and accurate is this test?
- When will I know the results?
- How much will it cost?
- What would happen if I delay the test?
- What would happen if I didn’t have the test?

About Your Symptoms or Diagnosis

- How serious is this?
- How will it affect my home and work life?
- What caused it?
- How is it treated?
- What do you expect the short- and long-term outcome to be for me?

About Treatments

- What are my treatment options?
- How long will the treatment take?
- What is the cost?
- What are the side effects?
- What are the risks and benefits?
- What would happen if I didn’t have any treatment?
- What would happen if I delay treatment?



About Medication

- What are the risks and benefits?
- What should I do if I have side effects?
- Are there any potential drug interactions?
- Are there generic or preferred brand options that can lower my copayments?
- Are there alternatives to medication?
- How will I know if the medication is working?

About Surgery

- Why do I need surgery?
- Are there alternatives?
- How much will surgery cost?
- What are the benefits and risks?
- What if I don't have this surgery?
- What are your qualifications and experience in performing this surgery?

Often with medical decisions, you're weighing pros and cons. On one hand, you don't want a big bill and major side effects if you can avoid them. On the other, if you don't get care when you need it and a health problem gets worse, you may face higher costs and worse side effects than if you'd taken care of it sooner. Find out what you need to know so you can make the decision that's best for you.

Be Persistent

If your doctor responds to your questions with "just trust me," or "your insurance will cover it," explain that it's important to you to fully understand his or her recommendations, and that you always pay close attention to your out-of-pocket costs. Be respectful, but get your questions answered.

Ask for Instructions

Before you leave your appointment, be clear on your next steps. Ask for written instructions and links to websites and videos for additional information.

Step 4: Follow Up

Shop for Affordable Health Care

If you're in the PPO Plan (Anthem BlueCross BlueShield Network), don't rely on your doctor to refer you to the lowest-cost specialists, labs, or hospitals. To shop for the most affordable care in your area, visit Healthcare Bluebook at www.healthcarebluebook.com/cc/teamsterslocal14. Use your last name and the last four digits of your SSN to log in. Then choose the following in-network providers from the Healthcare Bluebook list:

- **Hospitals:** Choose Hospital Coalition providers from the list at www.lvhsc.org/contracted_hospitals.html.
- **All other providers:** Visit www.anthem.com and click "Find a Doctor" under "Menu." Under "Search as a Member," enter "JTF" below "Identification number or alpha prefix," then click "Continue" and follow the instructions.



Keep in mind that PPO providers are added to or removed from the network each month, so it's wise to check with them in advance to make sure they're still participating in the network.

And remember: if you're starting maintenance medications, be sure to check for generic options and use the Mail Order program to save money.

Get Pre-Approval If Needed

Under the PPO Plan, certain services require pre-approval (also called precertification or prior authorization) before they are performed. Don't rely on your doctor for this information. For details, see the Summary Plan Description, available at www.teamsters14benefits.com. You can also call the Teamsters 14 Customer Service Line at (702) 851-8286.

And even if pre-approval is not required, if you don't feel completely comfortable with your doctor's diagnosis or recommendations, talk to the Fund's Nurse Advocate. The Nurse Advocate can help you think through your options and decide whether a second opinion is needed. You can contact the Nurse Advocate through the Teamsters 14 Customer Service Line.

Stay in Touch with Your Doctor

Watch closely for changes in your health, and contact your doctor if you have problems or new symptoms. Find out whether you can communicate with your doctor via email, which can be easier than trying to connect on the telephone.

If You Have Children...

Visiting the doctor or having tests can be very frightening to a child. Talking about it beforehand can help ease those fears. Explain the reason for the doctor visit or test and what to expect. Reassure your child that you'll be there and that the visit is truly necessary — and why. If you can't answer all of your child's questions, admit that but explain that both of you can ask questions when you go. Write down your child's questions as well as your own, and make sure you get the answers.

