

**KNOW
YOUR
BENEFITS.**

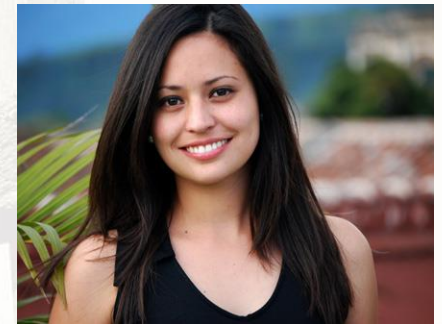
**Making
Better
Health Care
Decisions**



•Presented by Full Spectrum Benefits, Inc.

The Rise of Health Care Consumerism

- More than just the right to know
- Empowerment
- You are an expert too
- Collaborative, informed choices
- Your doctor wants what's best for you



PREPARED for Health Care

Procedure
Reason
Expectation
Probability
Alternatives
Risks
Expense
Decision



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Procedure

Procedure = a course of action

- Ranges from simple to complex
- More than 40 million elective procedures are performed every year, meaning they are planned and non-emergent
- Emergency surgeries, on the other hand, must be completed without delay
- Procedure must be appropriate—remember:
 - Find out the official name of the procedure
 - There is no MINOR surgery if it's your body
 - Ask for explanations in simple language

How to Ask for More Information

- Can you take a few minutes to explain this to me?
- Can you draw me a quick picture of what will happen?
- I'm not certain I understand your recommendations—can you go over them again?
- Is there anyone else in the office who can talk with me about this procedure?
- What can I read, listen to or watch to learn more about this procedure or medicine?
- Are there any classes I can take to get more information?
- Are there support groups about this procedure?

Reason

Reason = the need for the procedure

- Doctors tend to think of diagnosis
- A procedure should reverse or prevent harm
 - The kinds of harm that can occur include:
 - Suffering
 - Disruption of normal function
 - Significant deformity
 - Death or shortening of life
- What is likely to happen if you do not have this procedure?

Expectation

Expectation = benefit you hope to gain

- Most commonly overlooked area in medicine
- Procedure should reverse or prevent harm
 - Relieve or prevent suffering
 - Restore or preserve normal function
 - Correct deformity
 - Save or prolong life
- The best expectations are written down
 - You must communicate expectations to your doctor
 - Expectations must be reasonable

Appropriate Expectations

Procedure	Result
Hip replacement	To walk—but not run a marathon
In vitro fertilization (IVF)	To give birth—not just get pregnant
Cataract removal	Significantly improved vision
Repair of cleft lip and palate	Restore appearance and function
Coronary angioplasty (opening of clogged heart arteries)	Live longer with less pain

Probability

Probability = the odds

- Consider the number of procedures done by your doctor
- Ask about the success rate
- Relate to the expectations you are hoping for
- Consider getting a second opinion



Putting Probability into Perspective

Success Rate

- Greater than 90%
- Greater than 75%
- Greater than 50%
- Less than 50%
- Less than 25%
- Less than 10%

Plain Language

Almost always works

Likely to work

Works over half the time

Works less than half the time

Unlikely to work

Hardly ever works

Alternatives

Alternatives = your other choices

- Consider “watchful waiting” or observation
- Ask “How will my life be different if I decide not to have this procedure?”
- Consider non-surgical alternatives for the problem

Risk

Risk = possibility the procedure may cause harm, now or in the future

- Two types of risk:
 - Complications
 - Side effects
- The risks of surgery:
 - Death
 - Infection
 - Accidental injury
 - Another operation
 - Hemorrhage
 - Pain



Expense

Expense = increased cost does not necessarily mean increased quality

- Health care costs vary greatly
 - Ask your doctor about costs of the procedure
- Understand your health care benefits
- Consider indirect costs
- Resources may be available at local organizations
- To help you find the right doctor and hospital, visit healthgrades.com

Costs Vary for the Same Procedure

Hospital	Cost
[Insert hospital 1]	\$X
[Insert hospital 2]	\$X
[Insert hospital 3]	\$X
[Insert hospital 4]	\$X
[Insert hospital 5]	\$X
[Insert hospital 6]	\$X

Prepared for your Decision?

Procedure – What course of action is being suggested?

Reason – What harm is your problem causing you?

Expectation – What benefit can you reasonably expect?

Probability – What are the odds that you will achieve benefits?

Alternatives – What other choices are available?

Risks – What possible problems may occur?

Expense – What about costs? What will insurance cover?

Decision – Do you have enough information for a collaborative informed choice?

Thanks for joining us!

QUESTIONS?

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