

## Getting the Best Out of Managed Care #3

### Figuring Out Which Health Care Plan Meets Your Needs



What can I learn from this fact sheet?

Quality information about health plans can sometimes be a little overwhelming. In this fact sheet, we'll try to help you

pick out the parts of the information that will be helpful to you. You will learn how to pick out the health plan that best meets your needs.

**Be the Smart Consumer:** Make a checklist of the things that are important to you in a health plan. This list will be different for each person, and it may be different for each family member. Your list may include things like:

- Doctor offices are close by my home or work.
- Specialists that I need are included in the plan's network.
- The doctor speaks my language and the staff understands my culture.
- The plan has a good record of caring for people with my illness or condition.
- My current doctor is in the plan.
- The plan pays for medicine that I am taking.
- The plan covers services that I need (e.g. family planning).
- The plan will help me get services that the plan does not include.
- I can get a clinic's help over the phone.
- Emergency services are available nearby and quickly.
- I can continue my treatments.
- I can use the hospital that I prefer.

After you have made your list, pick out the top ten things in your list and put these in order with the most important ones first.

As you look at quality information like surveys and report cards, keep this list next to you to help you stay focused on the things that are important to you.

#### How do I choose the right health care provider?

If you already have a doctor that you like, you probably want to keep that doctor, if possible. Call up the doctor's office and ask if the doctor accepts the health plan that you are looking at. If the doctor is not on that plan, ask if she would consider joining that plan's network. If not, ask if the doctor could recommend another doctor who may be in the plan's network.

Look at where the plan has providers. Ask the plan for a handbook listing all of the providers in that plan. This information is also often available on the Internet on the plan's Web site. Whether you look at the information on the Web site or in the handbook, check out the date of the information. The information may be out of date. You should call the plan to confirm the information and check with the doctor to confirm that she belongs to the plan.

Does the plan have providers or medical groups that are conveniently located for you? If you see a doctor or medical group that interests you, call the office and confirm that they accept that health insurance plan and that they are accepting new patients.

**Be the Smart Consumer:** Do you need to change doctors? Many people with multiple health care needs find that some of their doctors are in a new health plan, but some others are not. Why not ask your doctors to join your new health plan?

If you change doctors, make sure that your new doctor gets your medical files from your previous doctor so that the new doctor can give you the best possible care.

If you have to change doctors, ask the new doctor for an interview. You can meet with the doctor to see if you feel comfortable with her. Prepare a list of questions before you have the interview. Do you feel that this new doctor will give you the kind of care that you need?

### What if I need on-going care from a specialist?

Look through the health plan's provider list. Do you see a doctor listed with the specialty that you need? Sometimes it is easier to look up this information on the plan's Web site so that you can search only for that specialty. Is there a specialist conveniently located near you?

Some medical groups require a primary care doctor to make referrals only to other doctors in the same medical group. If the specialist you want is in the health plan's network, but not in the same medical group as your primary care provider, you may have to pay more to see that specialist. Ask your plan whether your specialist can be your primary care provider.

If you are the parent of a child with special needs, you will want to be sure that the plan has doctors that are both pediatricians and specialists in the area of your child's special needs.

**Be the Smart Consumer:** Check with your primary care doctor to find out how referrals to specialists are made in the medical group. Ask your health plan about the cost of referrals outside of the medical group.

### What should I look for in the benefits that the plan offers?

Look again at the checklist of things that you need in a health plan. If you included occupational therapy, physical therapy, or physical rehabilitation, look to see if these services are covered. Also look to see if there are limits on how many hours or numbers of visits you can get under the plan. If you or a family member will need care in the home, does the plan cover this type of care? Look again for limits on hours or numbers of visits.

Do you have a need for **durable medical equipment**? This would include things like wheelchairs or special beds. Look to see whether the plan will pay for durable medical equipment. How often will it pay for a new piece of equipment? How does the plan handle repairs to equipment?

**Be the Smart Consumer:** If your health plan does not cover something that you need, ask the health plan about "out of plan" payment. Will the health plan pay for some of the cost?



### What particular things might families with children with special needs look for?

Look to see if the care of the children with special needs is family-centered. Does the plan or the medical group include parents in decision-making? Do they offer disease management education and support for self-care in the home?

Many families find **case managers** or **care coordinators** very helpful for coordinating a child's care when the child needs a variety of health care services. Does the plan offer case management services? If not, does the plan coordinate care with case management services offered outside of the plan?

### Where can I get quality information about my doctor or the medical group?

Ask the doctor, the medical group, or the health plan directly for quality information. They may be able to provide you with exactly what you need. You often can find information about a doctor on the plan's Web site. The Web site often can tell you where the doctor studied medicine, whether she has any specialties, which languages are spoken in her office, and what hospitals she is associated with.

If you do not know much about the doctor, you might also check with a state or local medical association to find out where you can get information about complaints against the doctor.

If you want to know if a doctor has a certification in a specialty that you need, you can get this information from the American Board of Medical Specialties. You can also get information about certification and specialties from the American Medical Association. Even if a doctor is not certified as a specialist, you could still get excellent care from her. If you are considering a new doctor and you have a particular need, ask the new doctor how much experience she has with people with your illness or condition.

Consumer surveys and report cards are also important sources of information about doctors and medical groups. We'll talk about these two sources of information in Fact Sheets 4 & 5.

### How do I compare plan benefits?

The difficulty in comparing plan benefits sometimes is that the plans don't list their benefits in standard

ways that make it easy to compare one plan to another.

Get a copy of the plan benefits from the health plan or from your employer. Start with benefits that you need that are on the list you made. Take each thing that you need, one at a time. Does the plan pay for the benefit that you need? Does it pay for only part of the benefit? Is there a co-payment or a deductible? Is there a limit on the number of visits or sessions? Does the plan limit the number of home health care hours? If you are comparing plans, look for the same benefit in the other plan's brochure. Which plan better covers the benefit you need? Maybe give a star to the plan that gives you better coverage.

**Be the Smart Consumer:** Look at what the plan offers for preventive care. Does the health plan pay for regular physical exams? Does the plan provide health education? Check the report cards to see if children are getting their shots.

### How can I find out if the health plan will pay for the prescriptions that I need?

Ask for a copy of the health plan's **drug formulary**. The formulary is a list of all of the drugs that a health plan will pay for. The formulary will tell you whether you have a co-payment for a particular drug. Some formularies offer lower co-payments if you get the generic version instead of the brand name version of the medication.



Look at the formulary to see if all of the medications that you regularly take are on the formulary. Are they all listed? If they are not all listed, does the formulary explain how you may be able to get drugs that are not listed on the formulary? If your medication is not listed, and you cannot tell whether the plan will cover the medication anyway, you should check with the

health plan to find out how you can get coverage for that medication.

Formularies change from time to time. You may want to ask your health plan what happens if your medication is later dropped from the formulary. Is there a way to continue to get the medication?

If your health plan refuses to pay for a medication that your doctor says that you must take, be sure to file a grievance.

### How do I know whether the medical offices are accessible for me?

If you need your health care providers' offices to be physically accessible, such as for a wheelchair, you should call the providers' offices to ask. By federal law and the law of many states, health providers' offices, like any public accommodations, must be accessible to people with mobility impairments.

**Be the Smart Consumer:** If the offices are not physically accessible, then you should file a grievance and you may file a complaint with a federal or state civil rights office. Don't be afraid to assert your civil right to accessible offices!

### Will the doctor understand my culture and speak my language?

When you are choosing a doctor, the health plan's provider list often tells you which doctors offer services in languages other than English. Look for a medical office that speaks your language.

Of course, just because a medical office is listed as providing services in a particular language, it does not mean that you will get *good* services in that language. You should be able to get all written notices in your language. You should never have to sign a consent form without understanding in your own language what you are consenting to. Just because the office receptionist took two years of

Spanish in high school, it does not mean that the office can provide medical services in Spanish.

**Be the Smart Consumer:** If your health care provider does not offer services in your language, demand that the health plan allow you to change providers. It is your right under federal law to receive medical services in a language that you understand. You must get professional and correct translations and interpretations.

Likewise, you should also expect medical services that are culturally appropriate. If you are a woman and for cultural reasons you may not be examined by a male doctor, you have a right to insist that you be examined by a female doctor instead. You may want to see whether your health plan trains people in cultural competency. You have the right to have your cultural needs respected.

### How do I choose a hospital?

When you are choosing your doctor, the provider list will often tell you at which hospitals that doctor has admitting privileges. That is, each doctor will be associated with certain hospitals where the doctor's patients will get most of their hospital care. With some health plans, particularly HMOs, you may be limited to one hospital.

Most of us probably do not pay much attention to the choice of hospital.

However, if you regularly need hospital services or if you are going to need hospital care, like an operation, sometime in the near future, you should pay attention to your choice of hospitals.



Hospitals can vary a lot in their quality of care. If you know that you will need to have a heart operation soon, don't you want to know which hospital in your area has the best record for heart operations? This is where the outcomes

information can be so important. Look for reports or report cards showing the outcomes of hospital services that you may expect to use. At the end of this fact sheet, you can find some ways of getting quality information about hospitals.

### What if I need family planning services?

If you need family planning services such as birth control or abortion, these services may be a major quality factor for you to look at in your choice of health plans. Many health plans do not pay for birth control pills or abortions. Look at the list of covered services and the drug formulary to see if the services and drugs you need are covered.

Even if the health plan pays for these things, you should check to see if your provider and the hospital provide family planning services. Some providers and some hospitals will not provide family planning services for religious reasons. If your provider or her medical group objects to family planning services, she may not tell you about all of the options available to you. Providers who object to family planning may not tell their patients about the possibility of using condoms to prevent the spread of sexually-transmitted diseases.

Many hospitals will not perform abortions or tubal ligations (tying the fallopian tubes closed so that a woman cannot get pregnant.) Many women have a tubal ligation at the time they give birth to a baby. If this is something that you want, you will want to know this long before you give birth.

**Be the Smart Consumer:** If your health plan pays for family planning services, but your health care provider or hospital does not provide some or all of these services, you still have a right to receive these services.

Ask your health plan how you get family planning services. They should be able to refer you to another provider who can give you these services. Even if this other provider is not in your medical group or even in your health plan's provider network, make your health plan pay for the services.

Nobody has time to do all of the research found in these fact sheets. Choose a few things that work for you. Maybe look at a few report cards. Spend some time looking at information on the Internet. A little bit of time spent reviewing quality information can help you get the high quality health care that you and your family deserve.

### ***Making Contact:***

#### **The Joint Commission**

One Renaissance Blvd.  
Oakbrook Terrace, IL 60181  
(800) 994-6610 (Complaint Hotline)  
[www.jointcommission.org](http://www.jointcommission.org)

You can look at consumer guides on the Web site. The guides have information on choosing health care services, including assisted living, behavioral health care, home care, and long-term care.

#### **Medicare Personal Plan Finder**

1-800-633-4227 (Medicare Hotline)  
1-800-MEDICARE  
[www.medicare.gov/MPPF](http://www.medicare.gov/MPPF)

This federal Web site can help you find and compare Medicare managed care plans and Medicare supplemental plans in your area.

#### **AHRQ**

National Guidelines Clearinghouse  
P.O. Box 8547  
Silver Spring, MD 20907-8547  
1-800-358-9295  
1-888-586-6340 TDD  
[www.ahrq.gov](http://www.ahrq.gov)

On the Web site, you can look at *Your Guide to Choosing Quality Health Care*. The Web site also has a glossary of health care quality terms. You can also do research on quality.

#### **National Health Law Program**

[www.healthlaw.org](http://www.healthlaw.org)  
Our Web site also has a helpful consumer guide to choosing a managed care plan at:  
<http://www.healthlaw.org/library/folder.71020>  
These brochures are available in English, Spanish, and Chinese.

### **Administrators in Medicine**

[www.docboard.org](http://www.docboard.org)

This Web site, run by state medical board directors, has links to the medical boards that license doctors in each state. Information about what licensing and certification mean, understanding “specialist” and “subspecialist” is also on the Web site.

### **American Medical Association**

[www.ama-assn.org](http://www.ama-assn.org)

The AMA’s “Doctor Finder” can give you information about training, specialties, and board certification for many doctors. Look on the Web site under “For Patients.”

### **American Board of Medical Specialties**

[www.abms.org](http://www.abms.org)

On this Web site, you can check a doctor’s certification in a particular specialty.

### **Community Health Accreditation Program, Inc.**

1300 19th Street, NW, Suite 150

Washington, DC 20036

(800) 656-9656

(202) 862-3413

[www.chapinc.org](http://www.chapinc.org)

CHAP accredits home and community-based health care agencies.

### **HealthCareCoach.com**

[www.healthcarecoach.com](http://www.healthcarecoach.com)

This Web site can guide you to information to help you understand health care quality, choose a hospital, a surgeon, or a doctor. You will also find information about your rights to accessible health care, family planning services, and health care in a language that you understand.

### **HealthGrades**

[www.healthgrades.com](http://www.healthgrades.com)

Quality information reports about hospitals, doctors, and nursing homes based on extensive surveys are available, usually for under \$10.

### **AARP**

601 E St. NW

Washington, DC 20049

1-888-687-2277

AARP also has chapters in many states.

[www.aarp.org](http://www.aarp.org)

The Web site has information about Medicare choices, choosing the right health plan, choosing nursing homes, and other health care options.

### **Federation of Families for Children’s Mental Health**

9605 Medical Center Drive, Suite 280

Rockville, MD 20850

(240) 403-1901

[www.ffcmh.org](http://www.ffcmh.org)

The FFCMH publishes guides which explain the workings, advantages and pitfalls of managed care for children with mental, emotional or behavioral disorders. Also available in Spanish.

### **Nursing Home Compare**

[www.medicare.gov/NHCompare/home.asp](http://www.medicare.gov/NHCompare/home.asp)

This federal government Web site gives information about nursing homes. You can check the number of residents and staffing. You can also see what problems (deficiencies) were found during inspections.

*Fact Sheet #3 is one of five fact sheets on managed care for consumers. If you have trouble finding copies of the other fact sheets, please visit the National Health Law Program’s Web site at: <http://www.healthlaw.org/link.cfm?7727> to download free copies.*

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### **National Health Law Program 2008**