



How to Avoid Making Healthcare Your Full-Time Job

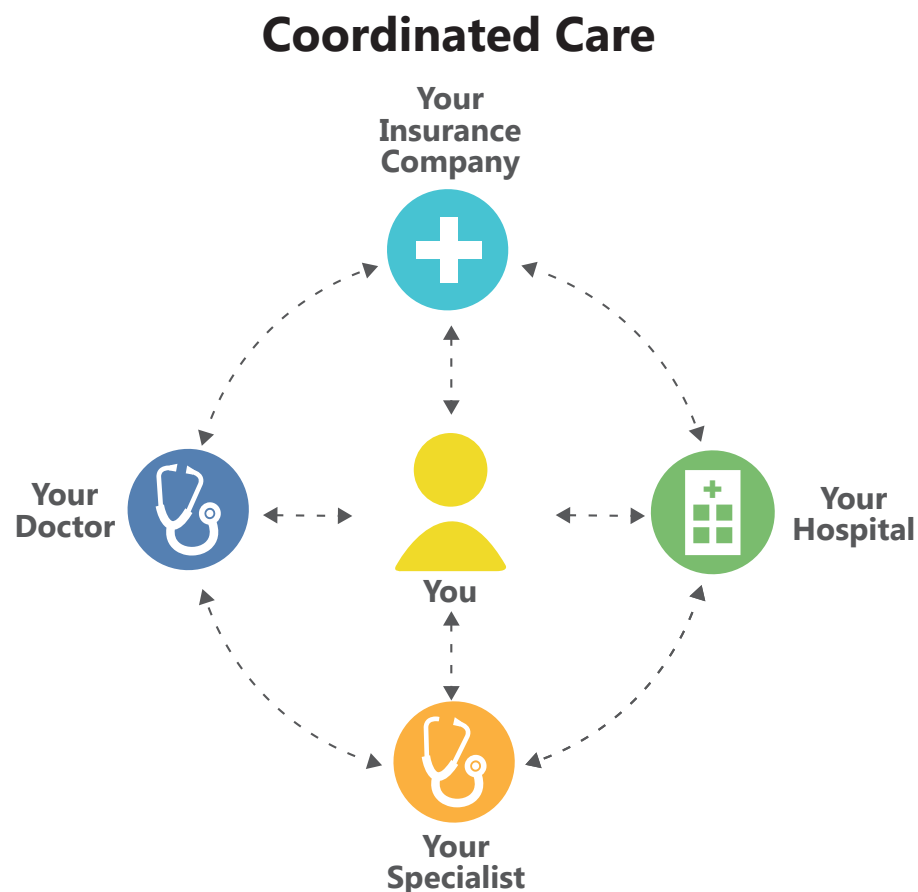
As we get older, our healthcare needs tend to change. At some point, our needs may grow more complex. It's just part of getting older. As this happens, our healthcare will also become increasingly complex.

Managing specialists, primary care physicians (PCPs) and hospital stays can be time consuming and exhausting, especially when you're already sick. Managing your healthcare, if you're not careful, can become your full-time job.

Healthcare is complicated. Treatment plans are complicated. Prescriptions are complicated. Generally, when things in life get complicated, we look to professionals for help. If you have a legal issue, you hire a lawyer. If you need financial advice, you hire a financial advisor. When it comes to your healthcare, whom do you turn to as your expert?

In response to the complex health issues many Medicare patients face, Medicare offers an option that better coordinates care, using your primary care physician as your healthcare expert. A coordinated care plan starts with how you choose to receive your Medicare benefits. Currently, Medicare supplements and Original Medicare are not structured to be coordinated. Medicare Advantage HMO plans, however, are designed to offer a more coordinated approach to your care.

This probably isn't the first time you've heard the term "coordinated care." It's commonly used, but not very commonly understood. Generally, plans that offer coordinated care are primary care physician centric. Your PCP serves as your full-time





care manager so that you don't have to. Coordinated plans use things like referrals to help doctors communicate with one another and better manage your care.

Unfortunately, people often think of referrals as permission slips. But with coordinated care plans, there's a far bigger explanation for why referrals are needed. Essentially, they serve as a line of communication from one physician to the next. They are your PCP's way of reaching out to a specialist and going over your health concerns with them. Believe it or not, it's actually uncommon for physicians to communicate with one another in plans that are not coordinated. In fact, quite often, one



doctor will have no idea what the other is doing.

With all the technology out there, you would think that your PCP would know what specialist you saw and why. It would make sense that all the doctors you see in a given year would take notes on your personal patient record and then share that information with your permission. The truth is, healthcare just isn't that advanced yet. Unless you make a point to write down all the tests you receive and the results, your specialist, or even a new PCP, will have no idea what tests have already been done. This can lead to duplicative testing, which can cost you time, pain and money.



Referrals are not a way for your PCP to control you, but to make sure you have a team of physicians talking about how to get you better. Referrals allow your physician to serve as your extra set of

eyes, making sure you make the best medical decisions possible. In truth, most of us don't know a pulmonologist from an endocrinologist. It would be helpful, in most cases, to have a PCP guide us to not only the right specialist, but also a specialist who has a good reputation for delivering great care. Your PCP is your expert healthcare consultant. That is the basis of a coordinated care plan.

If you prefer to manage and navigate healthcare on your own, you can do that with Original Medicare or a supplement. That's what makes Medicare so great. You get to choose the coverage that works best for you. If, however, you prefer not to become a full-time care manager, Medicare Advantage HMO plans will be a better option for you. In the end, what's most important is that the plan you choose helps you stay healthy and happy for years to come.

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