



Family Health

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Most women capably juggle their many responsibilities as long as everyone stays healthy.

However, when a family member becomes ill, women are faced with that dreaded decision, “Do I stay home or do I go to work?” For many women this becomes a no-win situation.

By staying home, they may lose pay, miss an important meeting, or even risk losing their jobs. If they go to work, they feel guilty about leaving a sick child or aging parent home alone or in someone else’s care.

Learning to care for your family’s health may seem like just one more task to do. Yet, as a woman, it is probably something you are already doing. Ask yourself, “Who treats common illnesses and injuries occurring in your home, who makes appointments when someone needs to see a health care provider, and who makes up the grocery list in order to ensure that nutritious food is available?”

Learning how to do these tasks more effectively is no guarantee that family members will stay healthy. However, learning how to handle common illnesses and injuries at home, knowing when and how to work with health care providers, and encouraging lifestyle behaviors that promote positive health and prevent disease can ease your

CHALLENGES & CHOICES

mind, save you time, help reduce unnecessary doctor visits and cut the family’s health care costs. Learning how to do this important job better, may be easier than you think.

This guide provides information about home treatment and working effectively with your health care provider. For more information about healthy lifestyles see these Challenges & Choices guides: *Deciding to be Healthy*, GH 6656; *The Challenge of Balance*, GH 6651; and *Fit for Life*, GH 6655; which focus on healthy lifestyles, nutrition and stress management.

Home treatment of common illnesses and injuries

Home treatment is not a substitute for professional care. However, when you know what you are doing, you can treat many common illnesses and injuries at home safely and effectively. For example, you can do as much for the common cold as your health care provider. Unless you have other health problems, wait a while before going to your health care provider for a cold or

flu. Try home treatment first, because antibiotics won’t help. Home treatment involves getting plenty of rest, drinking lots of fluids and, if you choose, taking an over-the-counter medication to relieve the symptoms.

It is time to see your health care provider if the symptoms last more than a week or if the symptoms become worse again after you have started to feel better. This could indicate that the cold has turned into a secondary infection that needs to be treated by your provider. Use the Common Cold Checklist, on page 2, developed by the University of Missouri-Columbia School of Medicine, to help you determine when to see your provider. Treat each box as a separate symptom or group of symptoms. If any are present contact your provider.

The information in this chart applies to children over the age of two and most adults. Special care should be taken with infants and toddlers and with older adults and other individuals with chronic health conditions. They may need to see a doctor before these warning signs are present. Remember, if you decide to give your child something to relieve the symptoms, use Acetaminophen rather than Aspirin.

One of the critical decisions you will have to make is, “Do I go to the doctor or can I apply home treatment?”

Common cold checklist

If any of these symptoms appear see your doctor.

An oral temperature above 103 degrees F

Severe pain in the:

- Chest
- Head
- Stomach
- Ear
- Glands in the neck

Cough with thick foul smelling rust, green or yellow colored mucus

Difficulty breathing or wheezing

Sore throat that is getting worse and an oral temperature of at least 101 degrees F that has lasted more than 24 hours

Sore throat and an oral temperature above 100 degrees F for 2 days

Oral temperature above 100 degrees F for 3 days

Any of the following signs that have lasted a full week:

- Fever Sore throat Very runny nose

Reference checklist

When buying a reference, ask the following questions:

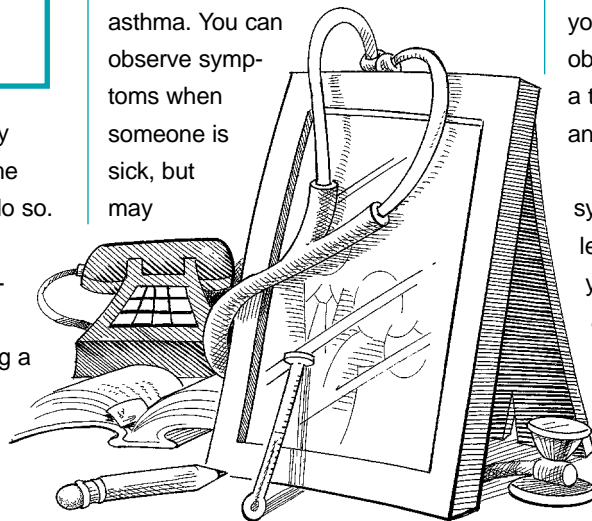
- Do the authors have the expertise to provide medically-sound information?
- Does the Table of Contents and Index list symptoms in addition to diseases?
- Does the information provided help you make the decision about seeing a provider or applying home treatment?
- Is medically sound home treatment advice provided?
- Is there information about what to expect when a provider visit is necessary?

Your goal is to keep your family healthy, so you want to apply home treatment only when it is safe to do so.

Because making the choice between home treatment and professional care depends on the symptoms that are present, having a good health care reference available is important.

Even "common" illnesses can be rare in any one family, so having a reference handy and knowing how to use it makes more sense than trying to remember detailed information about symptoms. After all, even experienced health care providers use reference books when they treat rarely-seen problems.

A good reference should be easy to use and should provide medically-sound information about health conditions and home treatment. The Table of Contents and Index should list symptoms, for example: rash, fever, ear discharge, rather than just diseases, such as: chicken pox, flu, asthma. You can observe symptoms when someone is sick, but may



not know what disease they have. A good reference will also help you with that all-important decision about seeing a health provider or applying home treatment. Some references, like Donald Vickery and James Fries' *Take Care Of Yourself*, use decision charts to help.

In addition, a reference should provide information about what to expect when a trip to the doctor is necessary. This information can be helpful when preparing yourself or a child for an appointment.

Use common sense when using any reference. While good ones can provide you with useful ideas, they provide only general information. Don't follow the advice blindly. Follow your provider's advice if it differs from what is presented in the book. If the problem does not improve, or becomes worse in spite of good home treatment, don't hesitate to contact your health care provider.

Good observation skills are critical in enabling you to use a reference and communicate effectively with your provider. Next time you or your child go in for a routine health exam, ask your provider to point out what is normal for skin, eyes, ears, throat, etc. There are going to be individual variations, so getting to recognize what is normal for you and your family members is important.

Ask your provider to show you how to do a simple head-to-toe exam on your child, so you can do a better job of observing. Find out the best way to take a temperature and how to check pulse and respiration.

By observing and paying attention to symptoms that signal a potential problem, you are better prepared to use your reference for decision making and to share information with your provider when a call is necessary. By treating symptoms early, you can frequently prevent a more time-consuming and costly provider visit.

Become a wise health care consumer

Becoming a wise consumer of health care products and services is another way of keeping your family healthy. Twenty years ago, a generous health care benefits plan was a low-cost tool that companies used to attract and retain good employees.

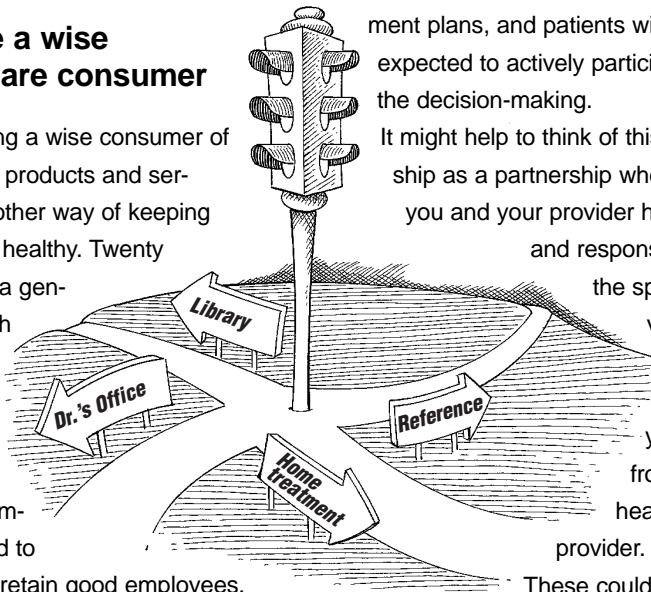
Today, it's not unusual for companies to ask employees to pay a greater share of the medical and dental bills while also having them pay more for health insurance coverage.

Because health care costs are rising faster than incomes, families often find that a greater percentage of their income is going to provide health care. This means having less to spend on other necessities such as housing, food, clothes and children's education.

To keep out-of-pocket health costs as low as possible, employees have to be wise consumers of health care. The short quiz "Being a Wise Health Consumer" (page 5), will give you a chance to test your knowledge about the wise use of health care products and services.

Working effectively with your health care provider

Developing positive working relationships with your health care providers has always been important. As this country moves toward managed-care, good communication becomes critical. In a managed-care environment, health care providers will rely more on communication with patients to determine treat-



ment plans, and patients will be expected to actively participate in the decision-making. It might help to think of this relationship as a partnership where both you and your provider have rights and responsibilities. In

the space provided list some things you want from your health care provider.

These could be considered your rights as a patient. They could also be considered your provider's responsibilities. An example is provided for you. As a patient, you also have responsibilities for maintaining the partnership. These responsibilities, in turn can be defined as your provider's rights. In the space provided, list some of your responsibilities. For more examples, see *Patient rights and responsibilities* on page 4.

Many patients choose not to take an active role in their own care, you may need to clearly state your interest in being an active partner. Reinforce your statement by doing the following:

- ✓ Be prepared for the appointment by writing out concerns and questions ahead of time.
- ✓ Give a clear, organized description of your illness.
- ✓ Learn to observe yourself and your own symptoms.
- ✓ Ask lots of questions.
- ✓ Be frank when you don't understand something.

After you and your provider have agreed on a course of action, follow it closely. If you can't follow the recommended plan admit it. Frequently, treatment plans can be changed if your provider knows that you are not comfortable doing what is being suggested.

Patient rights

1. She should be available when I need her.

Patient responsibilities

1. Don't call her unless you have a good reason.

Many women don't see their health providers until they have a problem. However, physicians and other providers can also help you maintain your health. Periodic health screenings and staying current with immunizations require regular visits. Your age and medical history will determine the type of screenings needed. Talk with your provider to determine a schedule that is best for you.

Keeping your family healthy

Whether you work outside of the home or not, controlling your family's health care costs and keeping yourself and your family healthy are probably two of your major interests.

In spite of your best efforts, you and family members will become ill from time to time. Nevertheless, by making better health care decisions and encouraging family members to accept more responsibility for maintaining their own health it is possible to reduce your time away from work and save on your family's health care bills.

References

- Doress, Paula B. and Diana Laskin Siegal. *Ourselves Growing Older*. NY: Simon and Schuster, 1987.
- Margen, Sheldon M.D.; Joyce Lashof, M.D. and Patricia Buffer, MPH. Ph.D. *Women's Health*. CA: The University of California at Berkeley Wellness Reports. 1995.
- Vickery, Donald M.D. and James Fries, M.D., *Take Care of Yourself*. Reading, MA: Addison-Wesley Publishing Company. 1993.

Patient rights and responsibilities

As a patient, you have the right:

- ✓ To be treated with respect and dignity.
- ✓ To know your medical condition - to obtain from your provider complete, current information concerning your diagnosis, treatment and prognosis in terms that you can understand.
- ✓ To have all your questions answered and receive information that can help in making an intelligent decision regarding treatment.
- ✓ To refuse medical treatment.
- ✓ To be listened to.
- ✓ To confidentiality.
- ✓ To a substitute provider on call when the regular provider is unavailable.

As a patient, you have the responsibility

- ✓ To be honest and truthful - don't hide facts your provider should know to avoid embarrassment or gain approval.
- ✓ To give your provider accurate and sufficient reports about symptoms.
- ✓ To prepare for the appointment ahead of time and write down your questions.
- ✓ To be realistic — Don't expect miracles.
- ✓ To respect your provider's right to leisure and a private life.

Being a wise health care consumer

*How wise a health care consumer are you? For each question, circle the one best answer.
See the following page for the correct answers.*

1. You've just moved to a new city.

How will you choose a doctor?

- a. Through the yellow pages
- b. Referral from your former physician
- c. After researching the doctor's track record and experience

2. If given a choice, do you purchase generic prescription drugs instead of brand-name medications?

- a. Always
- b. Never
- c. If the only difference between the generic and brand name medications is price.

3. Your doctor, whom you trust, advises knee surgery for chronic pain resulting from an old injury.

Do you ...

- a. Proceed with the surgery?
- b. Get a second physician's opinion before making any decisions?
- c. Refill your prescription for pain pills and ignore it?

4. Do you routinely check your medical bills for errors before submitting them to your insurance carrier?

- a. Always
- b. Sometimes
- c. Never

5. If given the option, would you choose a physician from your insurance company's "preferred provider" list?

- a. Yes, because the insurance company has already pre-approved them.
- b. No, I want the freedom to choose my physician.
- c. Yes, but I would research the provider's track record and experience first.

6. Do you have periodic physical and dental check-ups appropriate for your medical history, gender and age?

- a. Yes
- b. No
- c. Not sure

7. If given the choice, would you and your family take advantage of a Health Maintenance Organization?

- a. Yes, because they're always cheaper
- b. No, I don't believe in HMOs
- c. Yes, after carefully considering all my options and being satisfied that I could get the best care for my money.

8. If your employer-provided plan allowed you to reserve some of your pre-tax earnings for health care, would you know how to take advantage of these "flexible" dollars?

- a. Yes
- b. No

9. If you had a choice, would you elect to have surgery or medical tests as an outpatient?

- a. Yes
- b. No

10. Would you take advantage of free or low-cost wellness programs (for example, smoking cessation, blood pressure screenings, stress-management training) if they were sponsored by your employer?

- a. Yes, I'm interested in ways to stay healthy.
- b. No, health care is a private matter

Being a wise health care consumer — Answer key

QUESTION 1: If you've just moved into a community, a health care referral service can get you started. However, the best way to find a new physician is by interviewing. You need to find out how long the physician has been in practice, whether he/she is board certified, and if he/she has been successful at treating particular health ailments or concerns that you may have. An interview also gives you a chance to find out if you and this provider can effectively communicate with each other.

Answer C.

QUESTION 2: Generic drugs can save you money. When given a prescription, ask your provider about taking a generic drug. Then double check with your pharmacist to make sure that the only difference in the generic drug is cost. **Answer C.**

QUESTION 3: A second opinion is always a good idea when surgery or an expensive treatment is recommended. Today, most health care plans offered through employers require a second opinion or some type of utilization review. **Answer B.**

QUESTION 4: Being familiar with the provisions in your medical plan can help reduce your out-of-pocket costs. Make sure that your benefits are properly computed, especially in such areas as deductibles, co-payments and coordination with your spouse's insurance or with Medicare. Watch for pricing errors and

for services that were billed, but not received. **Answer A.**

Question 5: Preferred Provider Organizations (PPOs) and other forms of managed care are being widely used by employers as a way of reducing health care costs. When Preferred-Provider Organizations contract to provide health care services they usually provide these services at a lower cost because they gain access to a "steady-pool" of patients. When given a choice of plans and physicians, take the time to make sure the plan and provider will meet your needs. **Answer C.**

QUESTION 6: Periodic health screenings and tests can lead to the early detection of some health problems and earlier treatment. When treatment is delayed it is typically more costly and the outcomes less satisfactory. The recommended frequency of your preventive medical and dental tests and exams will depend on your age, gender and medical history. Work with your health care provider to determine a schedule and review it with him/her every few years. **Answer A.**

QUESTION 7: Health Maintenance Organizations contract with your employer to provide comprehensive health care services to you and your family for fixed, prepaid fees or premiums. The advantage of an HMO is that an increase in services to you does not necessarily mean an increase in out-of-

pocket expenses. When given a choice, make sure the plan and provider will meet your needs. **Answer C.**

QUESTION 8: Through "flexible benefits" programs, you can use pre-tax dollars to pay for health care services not covered by insurance including your insurance plan's deductible, co-payments, and maximum. You can also use these funds to pay for uncovered expenses such as check-ups, eye exams and glasses. If your employer offers such a plan it allows you to save on your federal, and if applicable, state income taxes. **Answer A.**

Question 9: Procedures performed outside the hospital save you and your insurance provider the costs of paying for room and board. This will also get you home earlier than if you were an in-patient admission. **Answer A.**

Question 10: Employer-sponsored programs range from complete wellness centers to offering occasional health screenings and educational programs. Taking advantage of programs offered by your employer may help you to become healthier and reduce your medical costs. **Answer A.**

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