



Health Care

Learning About Health Care



doctors



clinics



hospitals



emergency

Health Care

The health care system in the U.S. can help you when you are sick. It can also help you stay healthy. Doctors and other health care providers are part of the health care system. Public health departments are also part of the health care system.

The health care system includes services like **clinics**, **community health centers** and hospitals. There are health care services that are available to all people. For example, EVERYONE has the right to call 911 in an **emergency**.

To get good health care you need to understand how the health care system works. You also need to know what rights you have and how to get the health care you need.



This chapter will answer these questions.

- Why are checkups important?
- When do I need emergency health care?
- How do I get help paying for health care?

Different Kinds of Health Care

People see a doctor for many different reasons. People see a doctor when they are sick and in an emergency. In the U.S. people also see the doctor even when they are not sick. These visits are called checkups.

When do people see a Doctor?

- For checkups
- When you are sick
- In an emergency



Checkups are Important

A **checkup** is a visit to the doctor to make sure you are healthy, and to check for signs of sickness. During a checkup your doctor may find a problem that you did not see or feel. Sometimes finding a problem early can save your life.

Adults need checkups every year or every two years, children need checkups every year, and babies need checkups more often. Sometimes checkups are called **well visits**, because you go to the doctor when you are well (not sick).

Famous Sayings About Staying Healthy

"The greatest wealth is health."

"A man too busy to take care of his health is like a mechanic too busy to take care of his tools."

What Happens During a Checkup?

- First you give information about your health. You may need to fill out a **health history** or **medical history form**. On this form you check “yes” or “no” on a list of health problems to show the doctor what health problems you have had in the past.

- The doctor and nurse will check your:

- ✓ Height and weight
- ✓ Heart
- ✓ Lungs
- ✓ Eyes, Ears, Throat, Mouth
- ✓ Blood pressure



- You may get tests or **screenings** to make sure you do not have certain health problems. For example, women get **Pap tests** to make sure they do not have **cervical cancer**.
- Children often get **immunizations** or shots at a checkup to help **prevent** sickness.
- The doctor will talk to you about what you can do to stay healthy. You may need to eat differently, **exercise**, or take medicine.
- You should talk to the doctor and ask questions about the checkup or anything else about your health.

Where Do I go for a Checkup?

If you have a doctor for when you are sick, go to that same doctor for a checkup. If you do not have a doctor, go to a local clinic or health center.

You can get a checkup in many different places.

- Neighborhood or mobile clinics
- Community health centers
- Local hospitals

If you do not know where the closest free or low cost clinic is, you may call the local health department to find out. At the end of this chapter is a list of phone numbers and information about where to go for free or low cost health care.



What are Contagious Diseases?

Contagious diseases are sicknesses you get from other people or animals. One of the best ways to prevent contagious diseases, like colds and flu, is to wash your hands carefully and often.



Where Do I go When I am Sick?

Sometimes when you get sick you will want to see a doctor right away. If you have the flu, or a very bad pain in your stomach, call your doctor or go to a health center.

- Describe your **symptoms** (how you feel).
- Tell how long you have had the symptoms.
- Ask what you need to do. Ask if you need to see a doctor.
- Ask how you can keep others in your family from getting the same sickness.

If you need to see the doctor, the person on the phone or at the health center will make an **appointment** for you. You may see a doctor that same day or the next day, or they may tell you to go to the emergency room. This is where you go for serious health problems or when you need help right away.

When is it an Emergency?

Emergency health care is when a person is so sick or so injured that he or she may not live without quick help from a doctor.

Here are some examples of emergencies.

- A heart attack
- A bad traffic accident
- A person is unconscious
- Gunshot and knife wounds
- A person can't breathe
- Drowning
- A poisonous snake bite

Examples of When to Call 911



Poisonous snake bite



Very bad accident

To get help in an emergency, use any phone to call 911 immediately:

- Tell what the emergency is.
- Answer all questions.
- If you cannot understand the questions, say: "I speak Spanish" (or any other language). WAIT for someone who speaks your language. DO NOT HANG UP the phone.
- Wait with the injured or sick person until the **ambulance** arrives.

**The ambulance driver will decide what hospital to go to.
Even if you know the injured or sick person, you cannot ride in the
ambulance. You must get to the hospital another way.**

How Do I Get Good Health Care?

Know what your rights are and use them. This will help you get good health care.

You have a **right** to:

- Choose a doctor that you trust
- Ask questions about your health care
- Make decisions about your health care
- Get help to find more information
- Ask if a **medical interpreter** is available to help you understand your doctor

You also have a **responsibility** to:

- Ask questions
- Learn about your health
- Get help from others when you need it
- Make sure you understand the problem and what you need to do
- Give your doctor complete and true information
- Help make decisions about your health care

Check Your Learning

Why are checkups sometimes called “well visits”?

- ☐ Because you go to the doctor when you are not well
- ☐ Because you go to a doctor when you are well
- ☐ Because you go to the hospital to visit a doctor

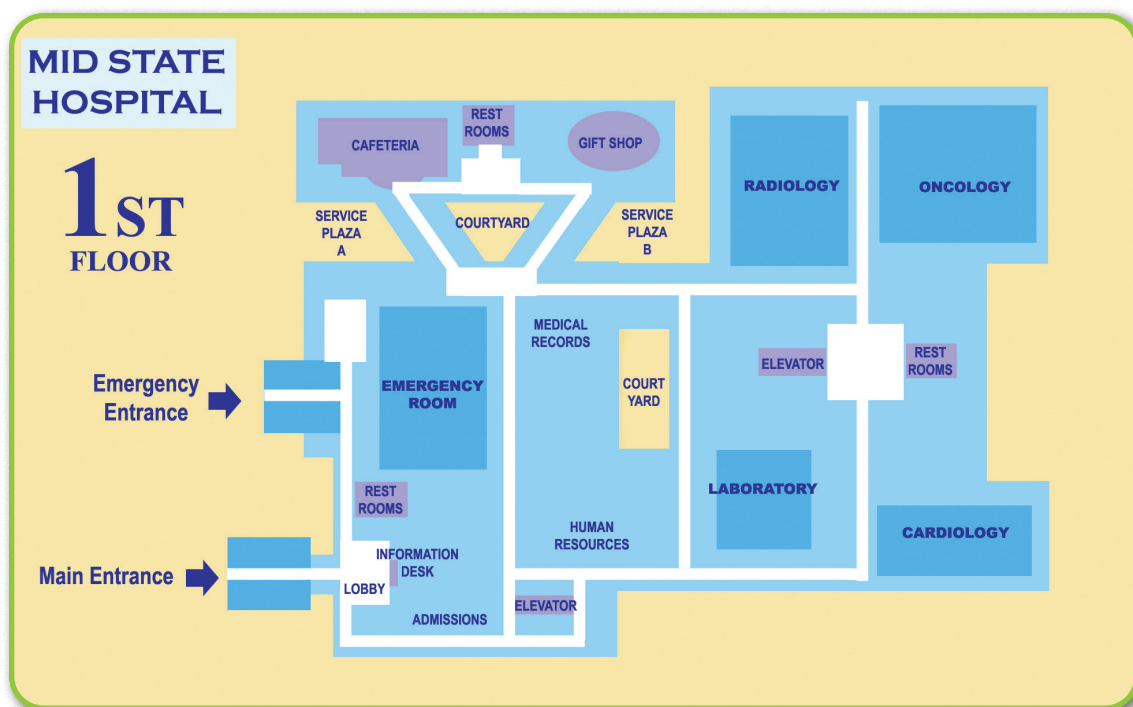


Key Points

- Do not wait until you are sick to see a doctor.
- To get good health care, know your rights.
- Ask for help at the information desk.
- Learn more about programs that can help you pay for health care.

How Do I Find My Way?

Hospitals and health centers can be confusing. Big hospitals have many health care services. Small hospitals and health centers also have many services.



When you go to a hospital or health center, start at the **Information Desk**. It is in the **lobby** (the big room at the main entrance -- where you first walk in). Ask the person at the Information Desk for help finding your way.

This chart shows signs and symbols that will help you find your way in a hospital or health center.

Health Care Signs and Symbols

What it looks like	What the signs say	What happens here
	 Information Information Desk	Start here. Here is where you ask for help finding your way.
	 Emergency Emergency Entrance	Ambulances enter here. You can bring a very sick or injured person here.
	 Pediatrics Children's Clinic	Health care services for children.
	 Radiology X-Ray	Where you get x-rays (pictures of the inside of your body).
	 Social Services Patient Advocacy	Services to help you with problems that make it hard to take care of your health. For example, paying for health care or buying healthy food.
	 Oncology Cancer Center	Health care services for cancer patients.
	 OB/GYN	Healthcare services for women.

Learning Medical Words

Knowing the meaning of medical words can also help you find your way. For example, if you are looking for a medical department for children, look for the word “Pediatric”. The department may be called “Pediatrics” or “Pediatric Clinic” or “Pediatric Services.” “Pediatric Radiology” is where children go to get x-rays. The chart below has more hints about medical words and their meanings.

If the word begins like this...	It probably means this...
pedi-	children
cardio-	heart
oral or dental	teeth or mouth
derma-	skin
gastro-	stomach
onco-	cancer
optha-	eyes
psych-	mind or feelings
neuro-	brain
If the word ends like this...	It probably means this...
-ology	a department or specialty
-ologist	a doctor or other person who is a specialist

How Do I Get Help Paying for Health Care?



The best way to pay for health care is to have **health insurance**. In the US, many people get health insurance through their work, while others choose to purchase health insurance on their own. Sometimes, you can choose between different kinds of health insurance, also called health plans. If you have a family, you may want to choose a family plan. If your workplace offers health insurance, be sure you understand what the health insurance covers and how much it will cost you.

Before you sign up for health insurance be sure you understand these things about your health insurance.

HMO (Health Maintenance Organization)	In this kind of insurance plan, you have to use the doctors and hospitals that the company lists in their book.
PPO (Preferred Provider Organization)	In this kind of insurance plan, you can use the doctors, or hospitals, in the company's book, or you can choose the provider or hospital you want. If you choose someone who is not in the book, you pay more.
Co-payment	With some insurance plans like HMO's, you pay one fee every time you see the doctor and the insurance pays the rest. For example, you may pay \$20 each visit.
Covered expenses	These are things your insurance company agrees to pay for.
Deductible	The amount you have to pay before your insurance company will begin to pay.
Co-insurance	In some insurance plans (like PPO's) this is the percentage of your medical bills that you have to pay after you have met your yearly deductible.
Exclusions	These are things your insurance company will not pay for.
Maximum out-of-pocket expense	This is the highest amount you have to pay by yourself in one year.
Pre-existing conditions	This is a health problem that you have before your insurance starts.
Premium	The amount you or your employer pays for your insurance coverage. This usually comes out of your paycheck.

Many people in the US cannot get health insurance through their work or simply cannot afford it. If you do not have health insurance, look for help in the community. Local County Health Departments, clinics, community health centers and some hospitals offer health care at no charge or for a small fee based on your income. If you want to find free or low cost health insurance, contact one of the programs listed in the chart on page 15.

Programs to Help Florida Residents Pay for Health Care

Program	Purpose	Who Is Eligible	Things to Know	For More Information
Florida KidCare 	Four health insurance programs for children from birth to 18 yrs	<ul style="list-style-type: none"> • <i>MediKids</i>: 1-4 years • <i>Healthy Kids</i>: 5-18 years • <i>Children's Medical Services Network</i>: kids with special & ongoing health problems • <i>Medicaid</i>: birth-18 years 	<ul style="list-style-type: none"> • Child's legal status documents ARE required 	<ul style="list-style-type: none"> • 1-888-540-5437 • online in English, Spanish, or Haitian Creole www.floridakidcare.org
Florida WIC 	A nutrition program for women, infants and children	<ul style="list-style-type: none"> • WIC uses income guidelines, based on <u>monthly</u> income • must be a FL resident • must prove child's age 	<ul style="list-style-type: none"> • Provides healthy foods, counseling, breastfeeding support, referrals for health care, immunizations, other community services 	<ul style="list-style-type: none"> • 1-800-342-3556 • online in English, Spanish, or Haitian Creole www.doh.state.fl.us/family/wic
Health Insurance Marketplace	Provides access to insurance information and tax credits	<ul style="list-style-type: none"> • must live in the USA • must be a US citizen or lawfully present • can't be incarcerated 	<ul style="list-style-type: none"> • Also known as ACA and ObamaCare • Must be income eligible to receive tax credit 	<ul style="list-style-type: none"> • www.healthcare.gov • call 1-800-318-2596 • assistance available in multiple languages
Medicare	A national health insurance program	<ul style="list-style-type: none"> • 65 & older or • under 65 with certain disabilities • persons of any age with permanent kidney failure requiring dialysis or a transplant 	<ul style="list-style-type: none"> • Some of Medicare is free • Some parts you pay for monthly 	<ul style="list-style-type: none"> • 1-800-633-4227 • online in several languages www.medicare.gov • Contact Social Security at 1-800-772-1213 for your Medicare enrollment and eligibility.
Medicaid	Provides medical coverage to low income individuals and families	<ul style="list-style-type: none"> • Low income families with children • Children • Pregnant women • Aged and/or disabled individuals not receiving Supplemental Security Income (SSI) 	<ul style="list-style-type: none"> • Family income is key to eligibility • Children under 12 and pregnant women with higher incomes may also be eligible 	<ul style="list-style-type: none"> • 1-866-762-2237 • https://myaccess.myflfamilies.com/Help/HCPDE • Information available online in several languages

How Can the Information Desk Help?

The Information Desk is there to help you. A person at the Information Desk can answer your questions and help you find your way.

Here is a list of questions you can ask at the Information Desk.

- Where do I go to find a medical interpreter?
- Who can I talk to get help paying for health care?
- Where do I register?
- Where is the cafeteria?
- Where do I go for an X-ray?
- How do I make an appointment?
- I am here to visit a patient, when are visiting hours? What room is she in?



Dialog



Information Desk: May I help you?

Patient: Yes, where do I go for an X-Ray?

Information Desk: Do you have an appointment?

Patient: Yes.

Information Desk: That's in Radiology. Go past the gift shop and turn right. Look for the X-Ray sign. You'll need to sign in at the desk.

Patient: OK. Thanks.

How Can I Learn More?

Visit these websites to learn more about free and low cost health care.

Information

Understanding Health Care Basics

<https://youtu.be/0WKVyoZJSbA>

Frequently Asked Questions About Medicaid

<https://www.flmedicaidmanagedcare.com/home/faq>

Coverage to Care

<https://www.cms.gov/priorities/health-equity/c2c>

Florida Department of Health

<http://www.doh.state.fl.us/Floridians.html>

Florida Health Finder

<https://quality.healthfinder.fl.gov/>

Activities

Picture Story about Emergency

http://www.cal.org/caela/esl_resources/Health/healthindex.html#Emergency

Free or Low Cost Services

County Health Departments (for local free clinics contact information)

<http://www.doh.state.fl.us/chdsitelist.htm>

Florida Association of Free and Charitable Clinics

<https://www.fafcc.org/member-directory>

Insure Kids Now (to find free and low-cost health insurance for kids)

<http://www.insurekidsnow.gov/>

Access Florida (information about food stamps, temporary cash assistance, and other programs)

<https://www.myflorida.com/accessflorida/>

211 Service (Referrals to local human services)

<https://www.211.org/> or call 211

Florida SHINE (information about state insurance programs for elders)

<http://www.floridashine.org> or call 1-800-963-5337

NOTES