

Roberta Carson

ZaggoCare[®]

Guide

Sample Pages

Practical Tips & Tools

for **Managing an Illness or Injury**

Zaggo[®]

We hope these sample pages of the ZaggoCare Guide give you insight to the help provided by the ZaggoCare System. Our tips and tools will help you, or your family member, get the best healthcare and outcome possible.

If you feel this would be helpful for you or your family, please refer back to your Anthem email for your Health Associates' direct call-back information. They can order a ZaggoCare System for you - at no cost to you!

Questions? Feel free to email me at Roberta@ZaggoCare.org

Best wishes for good health –

Roberta Carson
President
Zaggo, Inc.

WHO IS THE BEST DOCTOR FOR US?

Finding the best doctor for your care is an important part of managing your illness or injury. Ideally, you will find an experienced doctor, close to your home, with whom you feel comfortable.

However, sometimes you may not have options for which doctor to use. If you live in a small town, or have a rare disease, it may take some time to find the best doctor. Unfortunately, sometimes the most qualified doctor for your situation may be someone you find uncomfortable to speak with freely. If that is your situation, try your hardest to be friendly and conversational. Remember, being “engaged” in the process will help you have the best possible outcome.

Consider these questions when you are trying to find the best doctor for your care:

- 1.1. What is your experience treating this illness or injury?
- 1.2. Are you tracking outcomes for patients with similar situations as the patient’s? Can you share the outcomes?
- 1.3. Are you board certified in the specialty for which you will be treating this patient?
- 1.4. How long have you been in practice? Where did you train?
- 1.5. Who will coordinate the treatment?

Sample 1

- 1.6. Who will be on the medical team? How often will you meet to discuss this case?
- 1.7. In what way, and how often, will you coordinate with other members of the patient’s medical team?
- 1.8. Who will I see for my regular appointments? You? A nurse practitioner? A fellow? An intern? Be aware that patients have the right to ask for a board certified doctor, rather than a trainee.
- 1.9. What is the best way to contact you – phone or e-mail? Is there a specific time of the day that is better to reach you?
- 1.10. Who will I be able to reach for after-hours care? Will the person handling after-hours calls have access to the patient’s records?
- 1.11. How do I determine which member of the medical team to call with questions, concerns or emergencies?
- 1.12. If you are not available for any reason, who should I contact? If you are away, can you be reached if there is an emergency?
- 1.13. Do you have a working relationship with other hospitals that specialize in this condition? If so, where and what is the nature of this relationship?
- 1.14. How comfortable are you working with a patient/family who wants to be involved in decision making and researches treatment options on-line?

Sample 2

TAKING CHARGE OF TEST RESULTS

When testing is being done, ask when the test results will be available, and how you will be notified. Insist that you be notified regarding the results, even if the test results show no medical issues.

Do not accept the notion that you will only be notified if something is wrong. This is important because abnormal test alerts can be missed by your medical team. In fact, a recent study found that doctors are overwhelmed with these test alerts, resulting in almost 1/3 of doctors surveyed reporting that they had missed results that led to a delay in patient care.¹⁷ To make sure your test results do not “slip through the cracks”, set up a reminder for yourself in your calendar for the day the results are expected. If you do not hear on the specified date, follow up with your doctor’s office.

Getting test results is also important when the patient is staying in the hospital or visiting the emergency room. Research has shown that up to 61% of inpatient test results, and up to 75% of tests in the emergency room are not followed up after discharge.¹⁸ Be sure you have all test results, or know when to expect results, before the patient is discharged. Before you leave the hospital or emergency room, ask specifically who to contact to get test results if you don’t hear back in the expected time. Follow up as needed.

Additionally, research has shown that diagnostic errors may be as high as 15%.¹⁹ If a test result does not “seem right”, ask for a repeat of a simple test (e.g. blood test) or a second opinion of a more costly and/or complicated test (e.g. MRI, CT scan).

UNDERSTANDING AND MANAGING MEDICATIONS

It is overwhelming to cope with complicated medication routines. Studies have shown that **approximately 50% of patients do not take their medications as prescribed**²⁰, which can be very dangerous. One important step for following medication regimens correctly is to make sure you understand why, how and when to take each medication. When being prescribed a new medication, ask the following questions. Remember, many medications have names that sound very similar to other medications!

Because adverse drug interactions can be very serious, be sure each doctor you see has a full list of medications prescribed by all doctors in your medical team, as well as all over-the-counter medications used.

Understanding Your Medications

Consider the following questions to be sure you understand why, how and when to take medications:

- 4.1. What prescription and over-the-counter (OTC) medicines are needed?
- 4.2. What is the name of the medicine, the dosage, and why it is being prescribed?
- 4.3. How likely is it that the medicine will help?

MANAGING BILLS AND INSURANCE ISSUES

It is almost impossible to go through any kind of illness or injury without facing some confusion about bills and medical insurance coverage. Tips to help you manage your bills and insurance:

- Get a copy of your insurance policy and read it carefully. Note:
 - What is covered
 - How frequently specific tests recommended by your doctor will be covered
 - Deductibles
 - What the co-payments are
 - What treatments, tests, and medications need to be pre-authorized
 - When referrals are needed
 - If you may go out of your network for treatment, and if so, what will be covered
 - How you choose a specialist
 - If switching doctors mid-treatment is allowed
- Keep detailed records of every phone conversation you have with an insurance representative. Record his/her name, phone

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extension and every detail discussed.

- When following up on your insurance claims, try to speak with the same representative each time. Although this is not always possible, it can make your conversations about insurance issues much easier.
- Ask your insurance company to provide you with a Case Manager. You can then deal solely with this one person, who can help you manage your medical situation, making it easier to get the benefits and services needed.
- Keep all bills, letters and EOBs (explanation of benefits) in an organized file. Do not throw away any documents from your insurer or medical billing office, even after the bill has been paid in full. Staple the doctor/hospital bill to the corresponding EOB to make it easier to stay organized.
- Try to handle these bills at regular intervals so you don't create an overwhelming backlog.



**“I’m the Clutter Fairy. I’ll come back...
I’m gonna need a much bigger wand!”**