

HEALTHNET NEWS

A newsletter for public librarians and others interested in consumer health information services

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NETNEWS

HOW CAN I SELECT AN INSURANCE PLAN?.....

The new federal Health Care Reform Act (Patient Protection and Affordable Care Act) will bring many health care coverage changes for Americans. The changes apply to new enrollment in health care plans and to a number of current health plans when they are renewed. These developments offer opportunities for increased health insurance coverage. The changes also mean that many individuals will have decisions to make about their health plans.

Where can an individual seeking health insurance find reliable information to help in comparing health insurance plans?

The following websites will provide guidance in selecting health insurance plans....

HealthCare.gov

<http://www.HealthCare.gov>

HealthCare.gov , at <http://www.healthcare.gov> a federal government website focused on the new Health Care Reform Act, now includes online options for comparing health care plans within each state.

The points of comparison include costs for individual plans and the benefits that individual plans provide. There is a warning on the site that the costs stated are estimates and that actual costs may be higher. The website also states that “...until the Affordable Care Act is fully implemented, insurers may still deny you coverage based on your health status.”

Results are categorized by maximum annual out-of-pocket costs, annual individual deductible, estimate of a starting monthly premium, doctor choice (indemnity or PPO), and some additional features.

By selecting the “Find Insurance Options” tab on the <http://www.healthcare.gov> website you can find details about enrolling in a spouse’s healthcare plan under certain circumstances, accessing COBRA coverage after your employment ends, comparing private health insurance plans for individuals and families, converting from an employer to an individual health plan, and accessing a Pre-Existing Condition Insurance Plan after being uninsured for at least six months.

A brief online tutorial explains the basics of the search tool. Some basic personal information, such as zip code and date of birth, must be typed into the online form. Up to three insurance plans may be compared simultaneously.



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<http://www.ncqa.org>

A private, nonprofit organization, the National Committee for Quality Assurance accredits health plans in all fifty states, the District of Columbia, and Puerto Rico. Their Health Plan Report Card at <http://reportcard.ncqa.org/plan/external/plansearch.aspx> compares selected health plans within a state by designating an “Overall Accreditation Status” and assigning star ratings for each plan.

Consumer Reports magazine is publishing, with the permission of the National Committee for Quality Assurance, the NCQA’s ranking of private insurance plans. This information is available to subscribers.

<http://www.medicare.gov>

The Medicare Plan Finder at <https://www.medicare.gov/find-a-plan/questions/home.aspx> offers a step-by-step online form for comparing Medicare Plans. Information can be individualized by including an individual’s Medicare number. Results include the plans’ estimated drug costs, monthly premium, deductibles and drug co-pay, drug restrictions, drug coverage, and estimated annual drug and health care costs. Overall plan ratings will be added to the charts in the future. Three plans may be compared at the same time. After comparing the plans’ features, it is possible to complete the enrollment process online as well.

An online explanation of the Medicare Plan Finder, lasting around 13 minutes, is available at https://www.medicare.gov/find-a-plan/staticpages/help/medicare_plan_finder.htm

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

The federal Agency for Health Research and Quality at <http://archive.ahrq.gov/consumer/qnt/qnthplan.htm> offers an online guide to “Choosing a Health Plan.”

Additional background information about the new Health Care Reform Act appears in the Spring 2010 (page 2) and the Summer 2010 issues (pages 1-2) of Healthnet News at <http://library.uchc.edu/departm/hnet/hnews.html>



NEW HEALTH CARE REFORM ACT EXPLAINED IN SPANISH

The recently launched website explaining the nation’s new Health Care Reform Law (Patient Protection and Affordable Care Act) to health consumers now has a companion website in Spanish at <http://www.CuidadodeSalud.gov>

Published by the federal government’s Health and Human Services’ Department, the new website offers information about “both public and private health coverage options.”

The HealthCare.gov website at <http://www.HealthCare.gov> was created to help health consumers of all age groups to better comprehend the Law. It was launched July 1, 2010 under the requirements of the Health Care Reform Law (Patient Protection and Affordable Care Act).

The Spanish version mirrors the information on the website's English language website. However, some features, such as the introductory video tour of the website at <http://www.cuidadodesalud.gov/enes/news/videos/tour.html>, are available only in English.

The Health and Human Services' Department's website highlights the importance of the Spanish language website by noting that one in three Latinos lack health insurance and half of Latinos do not have a primary care doctor. Latinos are more likely to have "chronic health diseases such as diabetes and cardiovascular disease."

Website users may select information tailored to their state and their population group, such as Families with Children, Seniors, People with Disabilities, Individuals.

NEW TREATMENT GUIDELINES WRITTEN FOR PATIENTS

Would you like to be able to read scientifically-based recommendations for treating high cholesterol, osteoarthritis of the knee, depression, prostate cancer, high blood pressure, and other medical conditions....in language you will understand?

The Department of Health and Human Services' Effective Healthcare Program provides online Consumer Guides that summarize treatment information, based on medical research, at <http://effectivehealthcare.ahrq.gov/index.cfm/guides-for-patients-and-consumers/>

These Guides have been created especially for patients and health consumers. Written in plain language without medical jargon, these brief Guides discuss treatment for cancer, diabetes, mental health conditions, heart and blood vessel disorders, and muscle, bone, and joint disorders.

The Effective Healthcare Program uses both published research and new, original research reports to produce research reviews for physicians as well as health consumers. Each Consumer Guide offers a link to the technical research report on which it is based...in case you'd like to read the report written especially for physicians as well.

Guidelines in Spanish as well as English.....

Six new Consumer Guides, written in Spanish, have recently been published. They discuss antidepressant medications, drugs for treatment of rheumatoid arthritis, treatment options for prostate cancer, treatments for high blood pressure, osteoporosis, and renal artery stenosis. Spanish language Consumer Guides on medications for type 2 diabetes, acid reflux disease, and osteoarthritis are also available on the website.

Free printed copies may be requested by contacting the Agency for Healthcare Research and Quality (AHRQ) Publications Clearinghouse at 1-800-358-9295 or by email at ahrqpubs@ahrq.hhs.gov.

Upcoming Consumer Guide topics are described at <http://effectivehealthcare.ahrq.gov/index.cfm/guides-for-patients-and-consumers/upcoming-consumer-guides/>

Consumers are encouraged to participate in the process of selecting topics for new Guides. There is an online opportunity to "Submit a Suggestion for Research" at <http://effectivehealthcare.ahrq.gov/index.cfm/submit-a-suggestion-for-research/>

Has a visitor to your Library asked for health information in the Chinese.. or Korean..or Vietnamese languages?

SPiRAL, a website published online at <http://spiral.tufts.edu/topic.shtml> , may have exactly the information you are searching for. SPiRAL provides brief consumer health information documents in eight Asian languages. The website includes video and audio links as well as print documents.

In addition to documents in Chinese (both traditional and simplified), Korean, and Vietnamese, the SPiRAL website includes health information in Cambodian Khmer, Hmong Hmoob, Japanese, Laotian Lao, and Thai.

Since English versions of each document are provided as well, English readers can compare the information that is displayed in an Asian language.

“Non-profit health agencies and organizations” are the sources for information.

Health information may be found on the website under the name of the language or by health topic. Information on specific health topics is not necessarily available in all eight languages.

Among the health topics are AIDS/HIV, stomach cancer, mammography, exercises after breast cancer, hepatitis, Medicaid/Medicare, anxiety in children, post-traumatic stress disorder, Asian Food Pyramid, contraception, vaccinations, and managing menopause.

SPiRAL is published by the Tufts University Hirsh Health Sciences Library, with funding from the New England Region of the National Network of Libraries of Medicine.

The National Library of Medicine’s MedlinePlus website at <http://www.nlm.nih.gov/medlineplus/> is another valuable source of consumer health information in “multiple languages.” Organized by both topic and language, it includes information on medical conditions and diseases in more than forty languages.

HELP IN UNDERSTANDING YOUR CHILD’S TEACHER

...A PARENTS’ GUIDE TO EDUCATIONAL TERMS

When parents participate in a school Programming and Placement Team (PPT) meeting with their child’s teachers, they are sometimes at a distinct disadvantage.

Teachers are already quite familiar with the educational jargon and abbreviations that are used during this essential planning meeting for their child’s educational future. Parents may not have this background knowledge.

The Connecticut Parent Advocacy Center provides valuable online assistance to parents grappling with these unfamiliar terms. The organization’s brief, online guide to the educational terms often used in these important parent-teacher meetings has been updated. CPAC has recently published a revised edition of its Guide to Educational Terms at <http://tinyurl.com/29v26k3>

The Guide includes definitions of terms such as, “alternate assessment,” “assistive technology,” “focused monitoring,” “Individualized Education Program,” and “SMART goal.”

The Connecticut Parent Advocacy Center at <http://www.cpacinc.org/> is a free “statewide non-profit organization that offers information and support to families of children with any disability or chronic illness, birth through age 26.”

In addition to the online Guide to Educational Terms and other resources on its website, the Connecticut Parent Advocacy Center (CPAC) offers online and print publications for parents about educational legal rights, eligibility for special education, as well as a Connecticut Resource Directory to other organizations, and a lending library for parents.

The Connecticut Parent Advocacy Center also offers training workshops for parents and educators.

In addition, CPAC provides a free support service to parents via phone (1-800-445-2722) or email: cpac@cpacinc.org. The Parent Consultant staff who provide this individualized assistance are “parents of children with disabilities who have training in, and personal experience with, the law and disability.” CPAC offices are in Niantic and New Haven. Most parent consultations are conducted by phone. Spanish speaking staff is available.



FOR YOUR CONSIDERATION

The following titles are recommended to public libraries and other libraries providing consumer health information services. They are not part of the UCONN Health Center Library collection.

The Down Syndrome Transition Handbook. Charting Your Child’s Course to Adulthood. Jo Ann Simons. Bethesda, Woodbine House, 2010. 289 p. (ISBN 978-1-890627-87-4).

This author really knows her subject.

A social worker with a Master of Social Work degree from the University of Connecticut, Jo Ann Simons has held many professional leadership positions in organizations and agencies that serve children with intellectual disability.

In addition to imparting knowledge from her extensive professional experience, Ms. Simons speaks, throughout her book, from personal experience. Her adult son, who lives independently and works, has Down syndrome. As a parent, she has experienced the challenges she describes in her handbook for parents.

As her son grew, she learned that “parenting a child with a disability is a marathon and not a sprint.” (p. xii)

Her realization that her son needed independence was emphasized the day that her son insisted he could stay home alone on a school snow day while she went to work and told her, “I know this is hard for you, but I am not your little boy anymore...I am growing up.”

As their children advance toward adulthood, the parents of children with special needs are faced with new challenges. They must help their child transition to adulthood and, hopefully, increased independence.

Connecticut public schools are mandated to provide all children who are “eligible for special education “ with “a free appropriate public education.” (Public Law 94-142) After she completes school, a child “eligible for special education “ is no longer entitled to services from the school. As their children age, parents must make plans for their futures beyond the school system.

This helpful handbook assists parents in guiding their children in steps to adult transition.... determining a child’s long-term goals, evaluating types of service models and living situations, considering postsecondary school education, dealing with legal issues such as guardianship and special needs trusts, accessing medical care and medical benefits, making living arrangements in the community, finding employment and volunteer opportunities, transportation, and gathering the support of extended family. It includes a number of brief case histories as examples.

In addition to providing specific guidance to parents, the book emphasizes hope and possibilities.

Additional information is available in the “Your Child” Resource Guide on the Healthnet website at <http://library.uchc.edu/departm/hnet/> This Resource Guide includes sections about “Being Your Child’s Advocate” and “Special Needs Planning.”

The Empowered Patient. Elizabeth Cohen. New York, Ballantine Books, 2010. 216 p. (ISBN 978-0-58761-357-9).

“How to Get the Right Diagnosis, Buy the Cheapest Drugs, Beat Your Insurance Company, and Get the Best Medical Care Every Time.”

Forget all the instructions your mother imparted to you about being extremely polite and compliant.

In the eighteen minutes allotted to you for a routine doctor’s appointment, you may not have time to be congenial and exchange pleasantries with your physician. Moreover, be aware that if you plan to ask your doctor’s advice about a specific health concern, your doctor may interrupt your question after 23 seconds. (p. 44)

Ms. Elizabeth Cohen, CNN senior medical correspondent and editor of the CNN Empowered Patient website at <http://www.cnn.com/SPECIALS/empowered.patient> , warns that to obtain thorough medical care an individual must sometimes be a “bad patient” rather than an overly passive, acquiescent one. She finds that there are dangers in being a very “good patient” who worries about her doctor’s opinion of her, is concerned about “sounding stupid” (p. 6) in front of her doctor, and who stops asking questions of her doctor even when confused by the doctor’s explanations. In order to make a relevant analogy, Ms. Cohen asks: If your automobile mechanic repeatedly failed to successfully repair a problem with your car, “would you stay with that mechanic?” (p. 6)

If you feel your medical concerns are not being addressed, you may want to seek a new physician or, at least, be more assertive in asking questions and clarifying the doctor’s answers about your health concerns.

Having advanced degrees in a nonmedical field doesn’t guarantee you will be effective in acting as a self-assured patient. Even physicians and nurses become overwhelmed by their doctors’ responses when they, or a family member, is seriously ill.

Ms. Cohen assures readers that “it is possible to be a bad patient without becoming an obnoxious one.” (p, 11)

The Empowered Patient includes recommendations on how to be alert to the dangers of a possible misdiagnosis, tips for effective Internet searching, and guidance about avoiding health insurance scams.

In easy-to-read text, illustrated with real life examples, and enhanced by Notes/footnotes that document her comments, Ms. Cohen provides a great deal of practical guidance for patients. She recommends “planned patienthood”...”thinking through what you want to get out of the appointment before you even set foot in the doctor’s office” in order to “...[get] the most out of those eighteen minutes you have with the doctor.”(p. 45).

Real Life body book. A young woman’s complete guide to health and wellness. Hope Ricciotti and Monique Doyle Spencer. Berkeley, Celestial Arts, 2010. 458 p. (ISBN 978-1-58761-357-9).

Young people often approach their health with great optimism.

When a woman is young and healthy, she “tend[s] to take health for granted, andto feel like nothing really bad could ever happen...”(p. 2), observes Dr. Hope Ricciotti.

Dr. Ricciotti offers a reality check. She encourages young women reading this attractive, forthright, sometimes informal book to make decisions, as young women, that are based on authoritative medical information. These decisions have the potential to make a young woman's body remain "healthy, sturdy, and energetic" as they age. (p. 3)

An experienced physician and associate professor of obstetrics, gynecology, and reproductive biology at Harvard Medical School, Dr. Ricciotti, with journalist co-author Monique Doyle, has included a great deal of substantive medical information in this guide. She describes a routine physical exam, discusses topics of relevance to many young women such as depression, anxiety, premenstrual syndrome, migraine headaches, stress, medical risks of tattoos, the male and female reproductive systems, healthy diets, and fertility. The book concludes with information about "Other Issues" such as allergies, beauty treatments and their potential dangers, sports injuries, and violence.

The text is written in a relaxed style, ("...any diet with the name *Hollywood* in it has got to be crazy." p. 381). She addresses readers directly as "you" rather than writing in the third person. The text is interspersed with diagrams, photographs, "Real Life Facts," and "Real Life Questions," a glossary of medical terms, and a bibliography.

Whether read in its entirety or used as a resource, this is a valuable guide for young women.



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If you have questions about anything in the newsletter or about Healthnet services for Connecticut public libraries,
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