Healthcare Basics:

Your Guide to Understanding Healthcare in Rhode Island

Blue Cross
Blue Shield
of Rhode Island

Let's Do This Together

At Blue Cross & Blue Shield of Rhode Island, we believe in helping you take control of your health.

After all, taking care of your health—and your family's health—is one of the most important things you do! When your health is taken care of, you have more time and energy to do the things that you love, like spending time with family and friends.

We know that the healthcare system can be confusing; that's why we made this guide. Inside you will find:

- How to stay healthy
- How to find health problems before they bother you or get worse
- Who works in healthcare
- Where to get help when you are sick
- Why health and dental insurance are important
- Where to find health and dental insurance
- Definitions of healthcare terms

We want to help you make good healthcare decisions so you and your family can enjoy healthy lives. Take a look through this booklet and let us know how we can help you by calling us at **(401) 459-5000** or visiting our website at **BCBSRI.com**. We can do this together!

Sincerely,

Peter Andruszkiewicz
President and CEO

Welcome to the Healthcare System

What is the healthcare system?

The healthcare system includes you and all of the people, places, and organizations that help you take care of your health. It includes patients, doctors, nurses, hospitals, health insurance companies, and so much more. Thinking about the U.S. healthcare system may feel overwhelming. But when stated simply, there are three main parts of the system:

1. Patients. These are the people who receive healthcare services.

2. Providers. These are the people and places that give care, such as your family doctor or your local hospital.

3. Payers. These are the organizations that provide health insurance plans to people. They also oversee payment to providers for healthcare services. Some examples of payers are Medicare, Medicaid, and Blue Cross & Blue Shield of Rhode Island.

Why are health and dental insurance important?

It's important for all people to have health insurance. This includes people with ongoing health problems like high blood pressure and those who are rarely sick. Having health insurance allows you to get preventive healthcare, which can help you and your family reduce the chances of developing some illnesses. Everyone in the United States is now required to have health insurance.

How can having health insurance lower healthcare costs?

Paying out of your own pocket for healthcare services can be expensive. Without health insurance, people can go into debt or even go bankrupt from sudden medical costs. Just three days in the hospital can cost you $30,000 if you are not insured! Health insurance helps protect you and your family from these high costs.

When you're insured, you get the benefit of paying costs that are lower. With some plans, you then only pay a portion of these costs. To purchase health insurance, you pay a monthly or yearly cost to your health insurance company called a premium.

But shielding you from steep healthcare costs isn't the only reason to get health insurance. When you have health insurance, you are more likely to get the preventive care you need to stay healthy. What's more, research has found that having health insurance coverage can boost your overall feeling of being healthy.

Checkups for Children

Regular visits to your child's doctor, the pediatrician, are called well-child visits. Well-child visits help keep your child healthy. At these visits, the pediatrician may check your child's growth, give your child shots to prevent disease, test your child for illnesses, and check your child's sight, hearing, teeth, and general development.

Parents should take their babies for well-child visits at these ages:

- ☐ 2 to 4 days
- ☐ 1 month
- ☐ 2 months
- ☐ 4 months
- ☐ 6 months
- ☐ 9 months
- ☐ 12 months (1 year)
- ☐ 15 months
- ☐ 18 months
- ☐ 24 months (2 years)
- ☐ 30 months
- ☐ 36 months (3 years)

After your child is 3 years old, schedule a well-child visit once a year.

Stay One Step Ahead for Good Health

When you think about healthcare, being sick or hurt might come to mind. Healthcare is about more than medical care for people when they are ill. It's also about keeping people healthy through services like vaccine shots, cancer screenings, and checkups.

You know to go to the doctor when you are sick. But did you know that you should regularly see your doctor, even when you are healthy? This is called **preventive care**. During these regular checkups, your doctor will take steps to make sure you stay healthy and catch any health problems before they become more serious.

Your doctor helps you stay healthy

You should visit a primary care doctor, sometimes called a primary care provider (PCP), for preventive care. Primary care doctors are trained to take care of your whole body and help you stay healthy. Visit your primary care doctor once a year for a checkup (also called an annual physical). Your doctor can help you make good changes to your life-style, such as quitting smoking or losing weight. Your doctor will also make sure you have the vaccines and screenings that you need to stay healthy. Vaccines help you avoid getting sick from certain diseases. Screenings are tests that help you detect conditions such as cancer.

Your primary care doctor can also help you:
- Make healthcare decisions
- Manage long-term illnesses **(chronic conditions)**, like diabetes or asthma
- Treat health problems before they become more serious
- Find a **specialist** when you need one

Do you need help finding a doctor? Log in to BCBSRI.com to use the Find a Doctor tool, or see the resources on the back cover of this guide for websites and organizations that can help you find a doctor.

Health Tip

Remember, you are your most important healthcare provider. Exercising, eating well, and not smoking all help to keep you healthy.
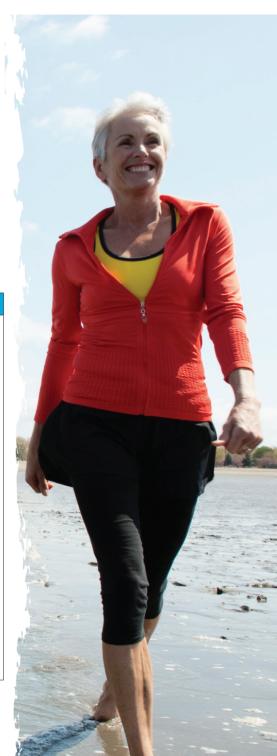
Find Health Problems Before They Get Worse

Feeling bad can be a sign there is a problem with your health. Some health problems can happen even when you are feeling fine.

Luckily, there are tests you can get to find these problems early. That way, it is easier for you and your doctor to treat them. You can also get vaccines to help prevent certain illnesses.

Vaccines and screenings are important to help keep you healthy. Talk with your primary care doctor about which are right for you. You can get many of these tests and vaccines during your yearly checkup.

The list below is recommended for adults. They are also covered by your health insurance (that means you don't have to pay a copay or deductible). They are right for almost everyone, but your doctor can help you decide what is best for you.

Preventive Care	Why?	When?
Exams – Blood pressure, cholesterol, and osteoporosis	These tests make sure that you're staying healthy, prevent health problems, and address problems early.	Each exam, vaccine, and screening has its own schedule based on your age and health, so talk to your doctor about what's best for you.
Vaccines – HPV, chickenpox, flu, Tdap, shingles, and pneumococcal	These shots keep you from getting specific illnesses, including some that you could get and then pass on to others.	Guidelines do change as the medical field learns more about different illnesses. Be sure to talk to your doctor regularly.
Cancer screenings – Pap test, mammography, and colorectal screening	These tests identify cancer so it can be treated early.	

What's this?

Screening. This test finds a health problem early, before it gets worse. See page 11 for definitions of more terms.

Who's Who in Healthcare?

A number of medical experts give care in doctors' offices, health clinics, and hospitals. It's a good idea to learn who they are and what they do.

Primary care doctor or primary care provider (PCP)

Your doctor, also sometimes called your primary care provider (PCP), cares for your overall health. These are some things your PCP can do:

- Check your blood pressure and weight regularly
- Perform or order the right disease screenings for you
- Give tips on how to live healthily

Nurse practitioner

A nurse practitioner (NP) is a registered nurse (RN) who gives a wide range of healthcare services. They can serve as PCPs in many practices. They can diagnose and treat diseases. NPs also perform physical exams and write prescriptions.

Physician assistant

A physician assistant (PA) is a healthcare professional who works closely with a physician to give medical care. They may perform physical exams and manage diseases or health problems as part of a healthcare team.

Specialist

A specialist is trained to treat one part or system of the body, such as a cardiologist who treats patients with heart problems. They can also treat certain illnesses, such as an oncologist who treats patients with cancer. You may need to see a specialist if you have a health issue that requires specialized care.

Case manager

A case manager can help you through medically difficult times, such as when you have a new diagnosis or when you are going home from the hospital. Case managers can also help you with illnesses that require ongoing care, like diabetes. They work with doctors to help patients follow treatment plans and find services they need.

Pharmacist

A pharmacist is a medication expert. Your pharmacist can also help:

- Answer questions you have about your medicine
- Give you advice on how to take your medicine
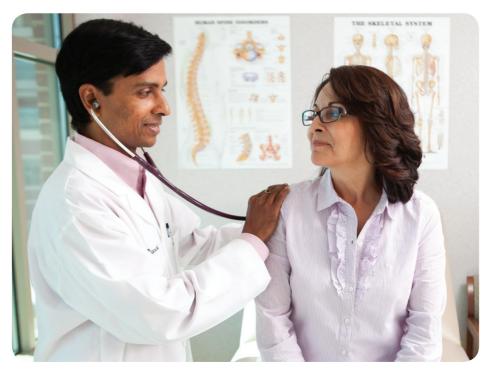- Refer you to other healthcare providers

Dentist

A dentist has special training in the diagnosis, prevention, and treatment of health problems in and around the mouth. The American Dental Association suggests you get a dental exam and dental cleaning every six months.

Behavioral health professional

A behavioral health professional treats emotional and mental health, including drug and alcohol abuse. They include:

- Clinical social workers
- Psychologists
- Mental health counselors
- Marriage and family therapists
- Psychiatrists
- Some clinical NPs

Finding Care Beyond the Doctor's Office

Unless you have a life-threatening emergency, you should always call your doctor first if you are sick or injured. Some doctors' offices are open during the evening or on weekends to see patients with urgent needs. If your doctor's office is not open, you have other choices.

Hospital emergency rooms

If you have a life-threatening emergency or major injury, you should go straight to a hospital emergency room. Doctors and nurses in emergency rooms are prepared to treat emergencies and injuries such as:

- Serious trouble breathing
- Chest pain or weakness in an arm or leg
- Uncontrollable bleeding
- Poisoning
- Head injury
- Broken bones

Urgent care centers/ walk-in clinics

Urgent care centers (sometimes called walk-in clinics) see patients without an appointment. This service is available for when you are not able to see your primary doctor for a serious issue that can't wait until he or she is available. Urgent care centers are staffed by doctors, PAs, NPs, and other healthcare professionals. These locations treat conditions such as:

- Fever
- Sprains
- Pneumonia
- Wounds that need stitches
- Ear, eye, or urinary tract infections

Be sure to follow up with your primary care doctor after visiting a hospital emergency room or urgent care center. This is an important step to take to make sure that your doctor has full knowledge of your health and treatment.

Are you uninsured? Flip to the back page to find clinics in your neighborhood that offer free, high-quality medical care.

Are You Covered?
Learn Your Health Insurance Options

Your health impacts everything you do. It allows you to accomplish the things that are important in life, like raising your children, working at your job, or leisure activities.

One way to take control of your health is to get health insurance. Health insurance is a way to help you pay for the costs of healthcare, such as doctor visits, prescription drugs, hospital stays, emergency care, and much more.

How health insurance works

Health insurance acts like a safety net. When you join a health insurance plan, you pay a certain amount of money, usually every month, called a premium. It helps you pay for preventive services that keep you well, like screening tests or regular checkups. In return, the plan protects you from paying the full cost for your healthcare if you are sick or get hurt.

Health insurers can get you lower healthcare bills from doctors' offices and hospitals because they work with these providers to set prices for services that are lower than if you were paying for everything on your own. As a result, you pay less for healthcare, and it's there when you need it.

Types of insurance

Everyone in the United States is required to have health insurance. And you can get it in many ways.

One way to get health insurance is through your job or a family member's job. If your employer doesn't offer insurance, you can buy it on your own. See "Understanding the Affordable Care Act" on page 9 to learn more.

If you don't have a job or your workplace doesn't provide health insurance, you can buy it on your own. To find out what choices are available for you, Blue Cross & Blue Shield of Rhode Island or HealthSource RI (see back cover) can help. Some of your choices are:

- **Medicaid** – A type of insurance for some low-income people, families and children, pregnant women, the elderly, and people with disabilities.
- **Medicare** – A type of insurance for people ages 65 or older as well as some people with disabilities. Medicare covers costs related to hospital stays and doctor visits. If you have Medicare Parts A and B, you can purchase a Medicare Advantage Plan. Through Medicare Advantage Plans (or Medicare Part C), patients can have more choices in healthcare services. Through Medicare Part D, patients can get help paying for prescription drugs.
- **Dental** – A type of insurance just for the health of your mouth and teeth. Keeping your mouth healthy and visiting the dentist regularly is important because oral health affects your overall health.

Understanding the Affordable Care Act

The Affordable Care Act (ACA) is a new law, and parts of it went into effect on January 1, 2014. It changes the way healthcare works in our country. If you don't have health insurance, you are now required to buy it.

Under the new law, you can't be turned down or forced to pay more for health insurance, even if you're sick or have had trouble getting it in the past. There are many options to choose from. To compare health insurance plans, visit **HealthSourceRI.com**.

Finding a health insurance plan that's best for you

There are many ways to get health insurance. But every health insurance plan is different. It's important to choose a health insurance plan that is best for you and your family. Some health insurance plans cost you more each month but cover more for medical services when you need them. This may benefit people who know they will need a lot of care. Other plans cost less each month but require that you pay for a certain amount of healthcare before it will pay for any services you receive. Figuring out the best health insurance plan for you can take some work. See the resources list on the back cover to find groups that can help.

Remember, no one plans on getting sick or hurt. You can protect yourself and your family by getting health and dental insurance. Live your best life by focusing on your health and getting the care you need.

Pharmacy: What It Is and How It Works

If your doctor prescribes a medicine for you, you need to go to a pharmacy to get the prescription filled. Here's what you need to know to get your medicine easily.

What is a prescription?

A prescription is a written message from a doctor that officially tells someone to use a medicine/drug or treatment. The prescription provides details about what the drug is and how you should take it.

Why do I need a prescription?

To get certain medicines from the pharmacy, you need a prescription from your doctor. Medicines you can buy without a prescription are called **over-the-counter (OTC)** drugs.
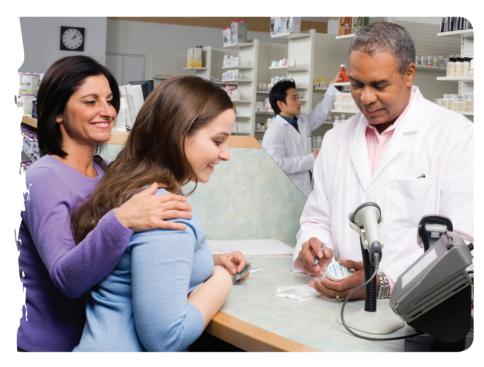
How do I get a prescription?

Your doctor may prescribe medicine for you by:

- Writing a paper prescription that you then take to the pharmacy. You can wait for it to be filled or leave and come back when it's ready.
- Calling or electronically sending your prescription to the pharmacy. Some pharmacies will let you know when the medicine is ready to be picked up.

What else should I know?

There are a few things you need to check before you take your prescription to be filled. Contact your health insurance company or ask your doctor or pharmacist to help you find the answers to these questions:

1. Does your local pharmacy work with your health insurance company?

2. Is your medicine on the list of drugs that your health insurance company will pay for? This list is called a drug formulary.

3. What formulary tier (level) is the drug on? How much you pay for the drug will depend on which tier it is on.

4. Is your prescription for a brand-name or a generic drug? Generic drugs are safe and effective substitutes for brand-name drugs, and they cost less.

5. Is this a prescription you will take once, more than once, or regularly? Drugs that you need to take regularly, such as monthly, are considered "chronic" medications. They may cost less if you use a mail-order pharmacy that sends you more than one month's supply of drugs at a time. Check with your health insurer to see if a mail-order pharmacy option is available for you.

Did you know? Generic drugs have the same key ingredients and effects as the brand-name drugs that you see advertised on TV. Generic drugs differ in one big way—cost. They typically are less expensive than brand-name drugs, and the savings can be big.

What Do These Words Mean?

Some healthcare words have a special meaning. Here are definitions of some terms you may have seen in this guide.

Advance directive
A form that lets you put in writing how you want to be treated if you are unable to tell your healthcare provider yourself.

Appeal
A way to ask your health insurance company to reconsider a decision it made about your health insurance coverage. You always have the right to do this.

Chronic condition
A long-term illness that affects your quality of life. Examples include diabetes, asthma, heart disease, and arthritis.

Coinsurance
Coinsurance is a bit like a copayment, except you pay for a certain percent of the cost of your care. For example, you may pay 10% of the cost of a $50 medical bill. So you would pay $5 and the health insurance company would pay the rest.

Copayment
A set amount you might have to pay when you get healthcare.

Diagnosis
What the doctor thinks is causing you to feel bad. For example, if you have a fever, chills, and a cough, your diagnosis may be the flu.

Deductible
If you need medical care, a deductible is the amount you pay for care before the health insurance company starts to pay its share.

Dentist
A dentist is a doctor who cares for the health of your mouth and teeth.

Formulary
The list of drugs that are covered under a prescription drug plan. These are often divided into levels, or tiers. Drugs listed in the lower tiers cost you less.

Generic drugs
Drugs made from the same key ingredients as the brand-name drugs you see advertised on TV. Most of the time, though, they cost less. The government says these drugs are as safe as the brand-name medicine.

Network
A group of hospitals, pharmacies, doctors, and others who work with your health insurance company to keep you healthy. They have agreed to care for you at a lower cost than if you didn't have your health insurance plan.

Over-the-counter (OTC)
Medicine or another healthcare item, such as bandages, that you can buy without a prescription.

Out-of-pocket maximum
This is the most you would pay before your health insurance starts to pay for all of your covered health benefits.

Premium
The amount of money you pay to your health insurance company each month in exchange for your health insurance plan.

Preventive care
Steps you and your doctor take to help you stay healthy, even when you feel well.

Primary care doctor or primary care provider (PCP)
The main doctor, nurse practitioner, or physician's assistant you go to for regular healthcare. This provider is your partner in health. He or she knows your health history and helps you get the best care.

Screening
A test that can help find a health problem early, before it gets worse.

Specialist
A doctor who has special training in treating a certain illness or system of the body. Your primary care provider may suggest you see one if you have a special health problem.

Resources

Here are some resources to help you learn about or get health insurance or healthcare:

Blue Cross & Blue Shield of Rhode Island
- www.BCBSRI.com or (401) 459-5000
- Offers helpful tools, including Find a Doctor, Get an Instant Quote, and Learn About Healthcare Reform.

HealthSource RI
- www.HealthSourceRI.com or (401) 840-HSRI [(401) 840-4774]
- Provides a way to sign up and pay for health insurance from all insurers participating in Rhode Island's healthcare exchange marketplace.

Rhode Island Department of Human Services
- www.DHS.RI.gov or (401) 462-5300
- Offers a wide range of programs and services for families, adults, children, the elderly, people with disabilities, and veterans.

Rhode Island Health Center Association
- www.RIHCA.org or (401) 274-1771
- Provides listing of community health centers in the state, 8 of which provide medical and dental care to the uninsured.

United Way 2-1-1 of Rhode Island
- www.211RI.org or 2-1-1
- Offers links to health service providers.

Free medical services for the uninsured:

The Rhode Island Free Clinic
- www.RIFreeClinic.org or (401) 274-6347
- Gives free, high-quality medical care and other health services to Rhode Island adults who do not have health insurance or cannot afford to buy these services.

Clínica Esperanza/Hope Clinic
- www.APlaceToBeHealthy.org or (401) 347-9093
- Gives free, high-quality medical care to uninsured adults living in Rhode Island. The Providence clinic offers culturally sensitive, personalized care, focused on keeping patients from getting sick and helping patients access medication and referrals for specialty care. The clinic's staff speaks Spanish, French, Arabic, Creole, and a little Italian.

Blue Cross Blue Shield of Rhode Island

www.bcbsri.com

To order additional copies of this brochure in bulk, please contact **PrintBrochures@bcbsri.org**.