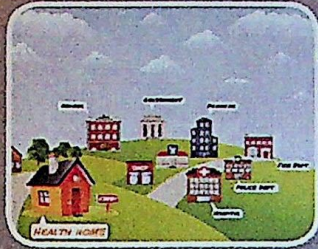
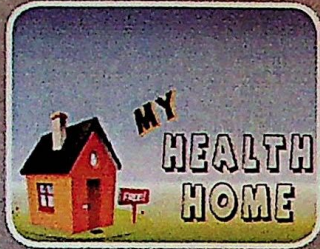


A Practical Guide to Living Without Health Insurance



A guide to help you live a healthy life with or without health insurance

- How to visit a doctor without insurance
- How to find insurance
- How to stay out of the ER

These Are the Days of Our (Uninsured) Lives

40 million Americans live without health insurance. It's a staggering number that totals more than the number of people living in Washington, Oregon, Idaho, Arizona, Colorado, Nevada, Utah, Montana, Wyoming, New Mexico, Alaska and Hawaii COMBINED!

While not ideal, there are affordable ways to see a doctor, practice good preventive care, and lead a healthy and productive life even without health insurance. Use the tool below to help you access a physician and stay healthy.

I. I want to see a doctor

I want to choose the doctor I visit

I don't need to choose the doctor

I will pay-out-of pocket

I will pay-out-of pocket but I need assistance

I cannot afford to visit a doctor without assistance

Community clinics and health centers provide health, social and dental services to anyone in Washington State who needs care, regardless of their income or ability to pay. Contact the clinic in your community in order to find out more information about the cost of comprehensive services offered.

- ✓ **Community Health Services (CHS) of WA State:** There are clinics in 30 counties around WA State that are funded by the Health Care Authority. Visit: <http://www.chs.hca.wa.gov/clinics.html> to find a clinic near you.
- ✓ **Rural Health Clinics of WA State:** Include Deer Park Clinic, Family Health Care of Ellensburg, Hoodspport, Odessa Rural Health Clinic, Wahkiakum Family Practice Clinic and Walla Walla Clinic. Visit: <http://www.rhcaw.net/>.
- ✓ **Sea Mar Community Health Centers:** Visit their website at: <http://www.seamar.org> to find a clinic near you.
- ✓ **Washington Association of Community & Migrant Health Centers:** Visit their website at <http://wacmhc.org>, to a clinic near you.
- ✓ **Yakima Valley Farm Workers Clinics:** Visit their website at: <http://www.yvfwc.com/> to find a clinic near you.
- ✓ **Public Health:** Each county has a public health district that will provide services in child health, family health, HIV and STD testing and care, prenatal care, maternity care, teen health, Tuberculosis, and dental/oral health care and more. Visit: <http://www.doh.wa.gov/lhimap/lhimap.htm> to learn more.

I will pay out-of-pocket to see a doctor

Finding a Trusted Provider:

- I already have a trusted provider that I plan to visit
- I need to find a trusted provider & will use the "Choosing the Right Health Care Provider" Tool for help
- I am willing to see any provider at a reduced fee & plan to visit a community clinic listed above

Payment Method:

- Through My Insurance Company: _____
- Out of My Own Pocket (Cash/check, credit card, short-term loan)

* If you are uninsured or underinsured and would like to find the right insurance for you and your family, use the Health Insurance 101 Tool at <http://www.h3po.org>.

Estimate of Medical Services:

Medical Service Needed: Know the specific diagnostic services or treatments you need. Write down the name of the service and ask your doctor to provide the billing codes. (CPT codes for doctor's office visits and DRG codes for hospital treatments.) (i.e. Physician Visit, MRI, Throat Culture, Vaccination etc.): _____

Billing Code/ CPT Code/ DRG Code: _____

Cost of Medical Service from Health Care Blue Book: Before calling a provider to request a price, look up the services on a pricing website (such as Health Care Bluebook). If you can't find your service, try using Health Care Bluebook's "Request a Price": _____

Cost of Medical Service from my Provider: Call your provider's office and ask to speak with the person who can discuss pricing or who handles billing: _____

Conversation with Billing:

- ✓ Clearly state that you will be paying for the service directly with cash.
- ✓ If you are covered by an insurance provider, ask for the insurance company's network discount.
- ✓ Ask about pricing for all components of care (i.e. the surgeon, hospital and anesthesia fees and any additional fees related to the procedure that you have not already discussed).
- ✓ I am paying for my visit in cash, is there a self-pay discount?
- ✓ Can I pay in installments? Do you have a payment schedule if I cannot pay the full amount up front?
- ✓ Can you estimate the cost of [insert the service] with [insert name of provider]?
- ✓ Can you please provide this quoted price in writing via email or a letter?

Name of the individual you spoke with: _____

Date of conversation: _____

Notes: _____

Agreed upon price: _____

I asked for this agreement in writing

I plan to pay out of pocket and my provider offers:

Self-Pay Discount: Yes No

Payment Schedule: Yes No

If you receive a bill that is higher than the price you were quoted, send them your written agreement and request an adjustment to the charges. Mistakes happen-so always get your estimated cost in writing. If you need an advocate, Healthcare Blue Book has arrangements with two companies that will negotiate any bill over \$200 on your behalf for free (you simply pay a portion of any savings they achieve for you) visit: http://healthcarebluebook.com/page_BillNegotiation.aspx.

II. Avoiding the Emergency Room

If you lack health insurance (or enough of it), the last thing you want to do is end up in the emergency room (ER). Not only is it extremely expensive, but more importantly it means that your health (and possibly your life) is at risk. Use the tips below to help manage your health and ensure that you stay away from the ER.

1. BE WELL

- ✓ Eat Well
- ✓ Get Active
- ✓ Manage Stress
- ✓ Don't Use Tobacco
- ✓ Use Alcohol Sparingly
- ✓ Practice Safe Sex
- ✓ Protect Yourself from Injury
- ✓ Get Immunized
- ✓ Know Your Numbers
- ✓ Stay on top of your Preventive Care

Take care of your health. Use the wellness checklist at <http://www.h3po.org> to identify areas that need attention and improvement. Then, create a wellness plan at <http://www.h3po.org> that fits for you and your life.

2. CREATE A CARE COMMUNITY

Establish relationships with a variety of health partners that you can discuss health concerns with and who will honestly tell you when you need to seek additional care. Some people that might be in your care community include: a parent, a spouse or partner, a best friend, a sibling or other relative, a trusted colleague, a pharmacist, a yoga instructor, a health practitioner that you have a standing relationship with, a personal trainer, a physician etc.

3. ADDRESS ISSUES EARLY

If you are sick, injured or have symptoms that present a real cause for concern, go see a doctor. Use the worksheet above for help.

4. TRY ALTERNATIVE CARE

Treatment and prevention for some issues can be sought through alternative methods that can be less expensive than seeing a traditional medical doctor. For example natural medicine practices such as naturopathy, homeopathy, acupuncture, chiropractics, massage, physical therapy, nutrition and Chinese Herbal Medicine have been successful in preventing and treating a number of different health challenges.

5. CHECK YOUR MEDS

Know what medications you are on and what you should avoid when using them. The Guide to Understanding Your Medication Label and the Check Your Meds tool will assist you in preventing any dangerous drug interactions. Find these two tools at <http://www.whf.org/my-health/my-health-resources>.

Access low cost Prescription Meds:

- o The Washington Prescription Drug Program (WPDP) is a prescription drug discount program. If you are eligible (check their website below to find out), you can enroll and receive a card that provides discounts on generic and name brand medications that can be used at over 500 locations.
- o Visit <http://www.rx.wa.gov> or <http://www.washingtondrugcard.com> to enroll!

6. BE PREPARED

Prepare for unexpected situations by organizing your health and medical records in a central location. Use the Hospital Guide for an Emergency Stay and the In Case of Emergency Tools at <http://www.whf.org/my-health/my-unexpected-needs> and save them with other health information in case you ever need to visit the ER. Consider creating a plan for emergency situations as well as advance directives.